

Online Banking Enterprise™ South Africa User Guide

February 2015



FNB
First National Bank

how can we help you?

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1. Welcome to Online Banking Enterprise™

First National Bank introduces Online Banking Enterprise™, an electronic banking solution for clients who require full control of their business banking. FNB has developed Online Banking Enterprise™ with your business needs in mind.

Online Banking User and Access Permissions.

- Nominate one or more Administrators to manage your profile. The Administrator/s create and maintain users' permissions.
- Permit from one to nine authorisers to authorise financial transactions.
- Assign employees permission to capture and / or authorise transactions. Administrators define the roles of any of your employees by granting them specific view, capture and authorising permissions.
- Set financial limits. The administrator/s can authorise and determine the maximum amounts that your capturers and authorisers can manage.
- Reset passwords. The administrator/s or appointed user/s can authorise and reset the user passwords of your employees.

Payments and Transfer Functionality

- Make payments such as salary and wage payments where all recipients, irrespective of where they bank, receive funds on the same day.
- Perform once-off payments.
- Import of payments and transfers from line of business systems in ACB file format or an Excel (.CSV) spreadsheet.
- Import recipients from line of business systems in ACB file format or an Excel (.CSV) spreadsheet.
- Transfer between all own FNB accounts linked to your profile.
- Manage recipient details by using folders whereby recipients are stored in logical groupings e.g. Payments folder or Creditors folder etc.
- A range of service types such as real-time, same-day, 1-day and 2-day services to process payments.
- Make cross-border payments between South Africa, Namibia, Swaziland and Lesotho.
- Submit requests to stop cheques.
- Submit future-dated payments and transfers up to 365 days in advance.
- De-authorise post-dated payments and transfers.
- Pay your tax returns once your details have been set up on SARS eFiling .
- Receive sms and email notifications of batches processed successfully / unsuccessfully, as well as batches awaiting authorisation.
- Autobump facility that automatically allows for your Payments to be adjusted (autobumped) to the next business day if you miss the payment cut-off time.

Collections

- Collect funds from pre-defined recipients.
- Perform once-off collections.
- Import of collections from line of business systems in ACB file format or an Excel (.CSV) spreadsheet.
- Import recipients from line of business systems in ACB file format or an Excel (.CSV) spreadsheet.

- Manage recipient details by using folders whereby recipients are stored in logical groupings e.g. Debtors folder etc.
- A range of service types such as real-time, same-day, 1-day, 2-day and NAEDO services to process collections.
- Submit future-dated collections up to 365 days in advance.
- De-authorise post-dated collections.
- Generate and schedule exports of reports.

Transaction History and Statements

- Transaction history available for up to 180 days. Increasing the archive period from 60 days will have cost implications.
- Transaction History has quick search and advanced search options.
- View cheque images.
- Transaction History can be viewed, printed, downloaded or exported (email).
- Current, interim and archived statements can be viewed, printed, downloaded or exported (via email, FTP).
- Statements can be downloaded in multiple formats including ASCII, CSV, Oracle Financial, Pastel, PDF, Quicken, SAP MultiCash, Swift MT940 and Rich Text.
- Scheduled exports can be created to automatically receive transaction history and statement data at a scheduled time at a scheduled frequency.

Cash Management

- Current Account-based electronic banking system that manages and optimises your working capital balances.
- Suitable for clients with multiple accounts and/or legal entities that wish to manage balances and/or interest across those accounts or entities. Online Banking Enterprise™ caters for:
 - Balance Consolidation.
 - Balance and Interest Set-off.
 - Target Balancing.
 - Interest Distribution.
- Various Cash Management reports available in different formats

Hierarchies

- Arrange your Online Banking Enterprise™ profile into a hierarchical structure, with a Group at the top level and Sub Groups on multiple levels below that.
- Facilitates the grouping of separate companies owned by the same holding company, separate divisions, regions etc. into a structure.
- The Administrators at Group level have access to the entire structure.
- Transfers can be made between all accounts linked to the structure.

3rd Party Investment Manager

- Create and Maintain 3rd Party Client profiles
- Open Investment (Notice, Call and Fixed) Accounts on behalf of 3rd Party Clients
- Perform various Instructions on the 3rd Party Clients Investment Accounts (Notice to withdraw, maturity withdrawal and reinvestment)
- Perform Financial Transactions (Fund, Transfers, Payments) on Investment Accounts
- Close Investment Accounts
- View and extract the required Statements and Reports on the Trust and Investment Accounts

eWallet Pro

- Payments to individuals without bank accounts and can be paid into a debit card with a PIN, both of which are issued by the user.
- Can also be sent to the recipient's cellular phone number.
- Dependent on the recipient having valid RSA cellular phone number or Debit Card issued by the client.
- Caters for OnceOff or repeat payments to the recipient's cell number or debit card.

Telephonic Assistance

Call **087 575 0000** for assistance with **Online Banking Enterprise™**.

Operating Hours:

Monday to Friday - 8:00 to 17:00

Saturday - 8:00 to 12:00

Closed on all Public holidays and Sundays

Call **0860 103 208** for **Online Corporate Assistance**.

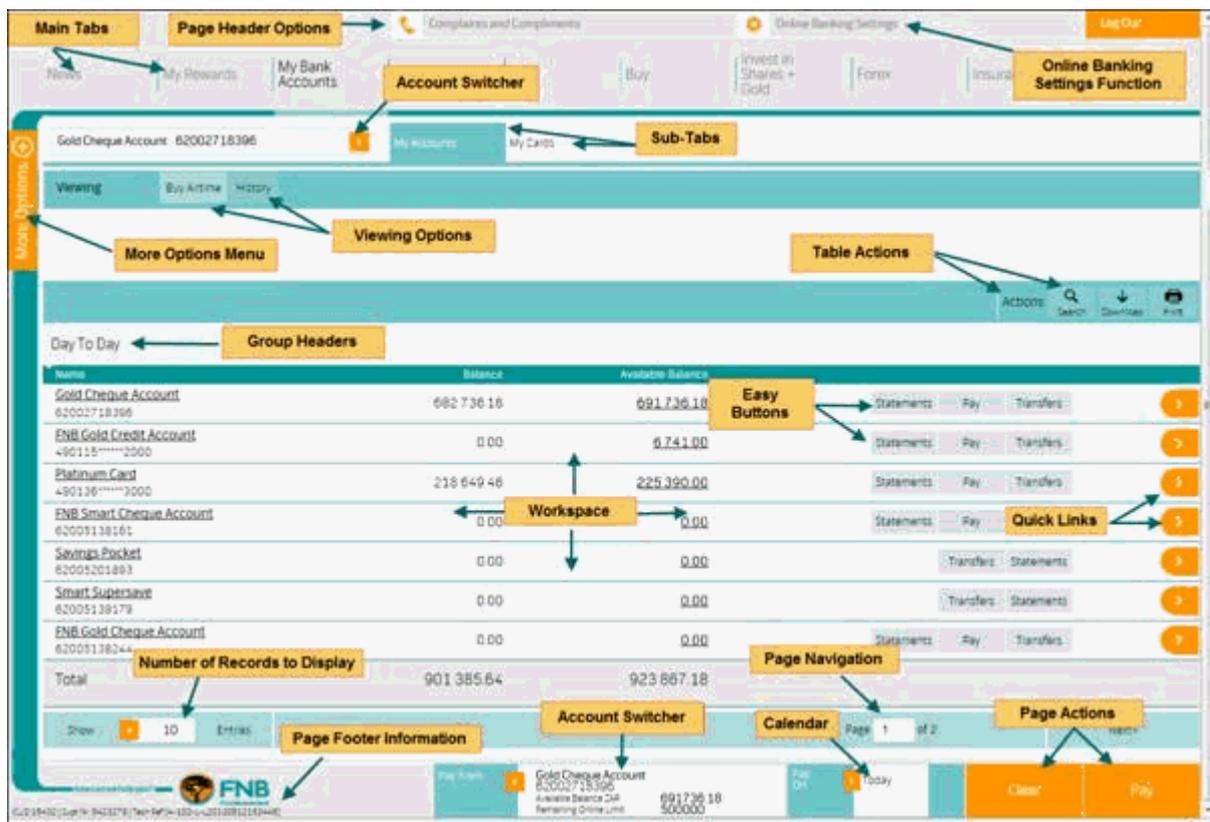
Call **087 575 9994** for **Fraud Prevention Centre**.

1.1 System Navigation and Common Functions

All Users of Online Banking Enterprise™ will only be shown the tabs, sub-tabs, buttons, actions, files and functionality they have been given access to. If a tab, sub-tab, button, action or file is not visible, then it means that you do not have permission to see or use it.

General Page Layout

Please note that this is not an actual Online Banking page; it is an illustration of the various components that can be present on different pages.



Tabs and Sub-Tabs

After logging on to the system, you will navigate through the system by using the tabs on the top of the screen. All functionality is grouped into tabs.

Where a function within a tab has a number of options, those options are grouped together in sub-tabs to ensure that all functionality is easily accessible within a single page.



Menu Options

Each tab and sub-tab has its own menu of functionality.

Menu Option

Clicking on the Menu on the left of the page will display the options that are applicable to the page and tab that you are on.

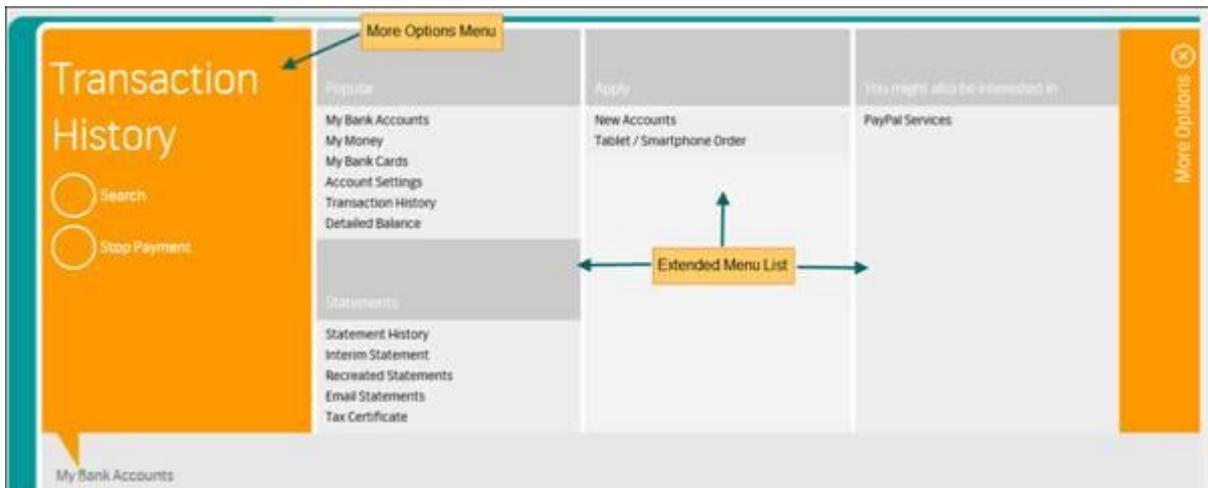
Items displayed in the orange section are functions specific to the page that you are currently on.

Extended Menu Lists

When the Menu is active, an Extended Menu List will be displayed in grey.

This list provides quick access to functionality within that tab / sub-tab as well as to other commonly used functions on Online Banking.

Menu and extended List:



Page Buttons

The buttons that you need to click on to proceed with an action are called action buttons.

There are four types of action buttons:

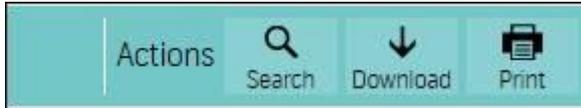
1. Table Actions
2. Easy Buttons
3. Quick Links
4. Page Actions

Table Actions

Table Actions are the actions that you can perform on the current page. Eg. Search, Add, Print and Download.

Table Actions are situated below the tab / sub-tabs on the top right of the page.

Table Action Buttons:



Easy Buttons

Easy Buttons are **shortcuts** to the most common functions that can be performed for the selected item; e.g. Based on the account type, the Easy Buttons for an account record would be Transfer, Pay and Statement whereas the Easy Buttons for a Secondary User record would be Maintain and Delete.

Clicking on an Easy Button for a specific item will take you directly to the capture page for the selected transaction type.

Easy Buttons are displayed on the far right of each record line.

Easy Buttons per Account:

FNB Smart Cheque Account 62005138161	0.00	0.00	Easy Buttons per account	Transfers	Pay	Statements
Savings Pocket 62005201893	0.00			Statements	Transfers	

Quick Links

Quick Links are **account specific** menu options.

Quick Links are displayed at the end of each record line.

Quick Links per Account:

FNB Smart Cheque Account 62005138161	0.00	0.00	Pay	St	Quick Links per account	Transfers	Statements
Savings Pocket 62005201893	0.00	0.00					

Page Actions

Page Actions are triggers to perform a step within a process, e.g. Edit, Submit, Cancel, Confirm.

Page Actions are situated at the bottom right of a transactional page.

Page Action Buttons:



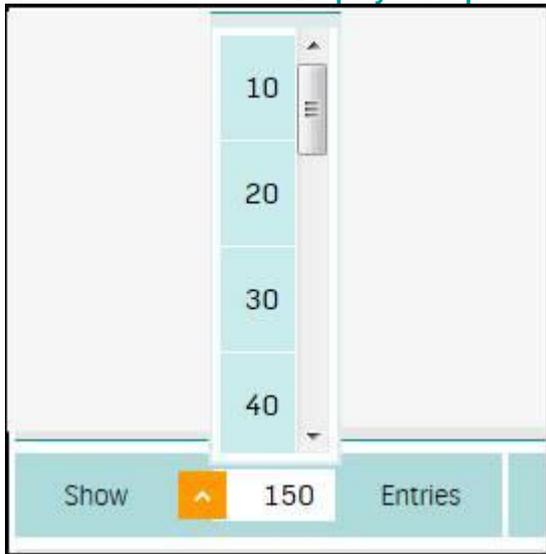
Common Functionality

Number of Records to Display

The number of records displayed on a page can be amended by selecting the desired number from the drop down menu. The selections are in increments of 10.

The minimum is 10 records per page with a maximum of 150 records per page.

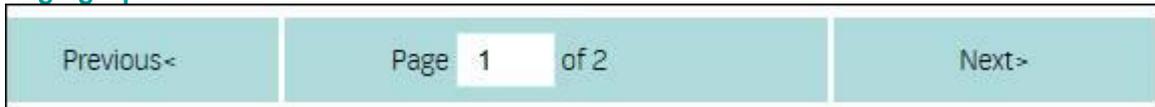
Number of Records to Display – Drop Down Menu:



Paging Options

Use the **Previous** or **Next** options at the bottom of the record table to page sequentially through a list of records.

Paging Options:



If you have multiple pages of records you can move directly to a specific page by entering the **Previous Page Number** and then clicking on **Next**.

Hyperlink Navigation

By clicking on any information that is underlined you can view additional information about that item e.g. clicking on the Available Balance for an account will redirect you to the Transaction History for that account.

Hyperlink Navigation:

Name	Balance	Available Balance	Transfers	Pay	Statements	
<u>Gold Cheque Account</u> 600027180000	682 736.18	<u>691 736.18</u>	Transfers	Pay	Statements	>
<u>FNB Gold Credit Account</u> 490115****2000	0.00	<u>6 741.00</u>	Transfers	Pay	Statements	>

Sorting Function

The columns of information in a record table can be sorted by clicking on a hyperlinked column header.

Clicking on the column header a second time will reverse the sorting order.

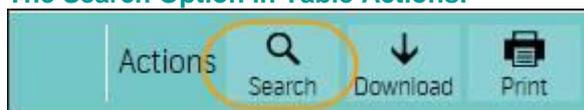
The Default Sort Order is as follows:

- Order for alphabetical items = A –Z
- Order for dates = earliest to latest
- Order for numbers = smallest to largest

Search Table Action

The Search Table Action enables you to search across columns and multiple pages of records by entering any part of the description that you are looking for. You need to enter a minimum of two alphanumeric characters in the Search field.

The Search Option in Table Actions:

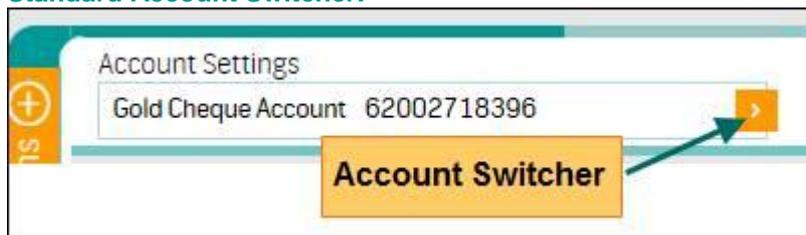


Account Switchers

If you are performing an account specific transaction you can use the Account Switcher functionality to switch between accounts. Simply click on the arrow to select a different account from the drop down menu.

For non-financial transactions such as Account Settings, the Account Switcher is situated on the top left of the workspace.

Standard Account Switcher:



For financial transactions such as a Payment, the Account Switcher is situated at the bottom of the page and also displays the Available Limit for the selected account.

Account Switcher for a Financial Transaction:



1.2 Pre - Login Functions

The login function is used to log into the system. You will need a **User ID** and **Password** to access the system.

Forgotten Password Help

- **Forgot password** - This function is used if you have forgotten your password, or you entered it incorrectly three times and your Profile has been blocked.
- **Forgot User ID** - This function is used if you have forgotten your User Name.
- **Forgot Password as an Administrator** - This function is used when an Administrator has been de-activated (as a result of entering an incorrect password three times) or if you're an Administrator and you have lost your login password and your Digital Certificate. Please note that this facility is only available weekdays during branch operation hours.

Verify Payments

The Verify Payments functionality can be utilised by anyone outside of login to verify an electronic payment received from an FNB client.

The recipient must enter all the fields in the Verify Payments field, exactly as they appear on the payment notification.

Note. All the fields are case sensitive.

After clicking on Verify a message will be displayed, confirming whether the payment notification is legitimate or not. Should you not be sure of the legitimacy of the payment notification, please call FNB Online Assistance on **087 575 0000**.

1.3 Online Banking Enterprise™ Security

Online Banking Enterprise™ offers a multi-layered approach to security.

1.3.1 Username and Login password

The Username is unique to every User. Each User must be given their own Username. The Username is case sensitive.

The login password is for the personal use of each User and should not be disclosed to any other User, as it is the key to accessing the Online Banking system.

Password Rules:

- Password must contain a mixture of upper and lower case letters, as well as at least one special character (eg. #%@&) AND one numeric (eg. 0 to 9).
- Passwords must be a minimum of 7 characters and a maximum of 30 characters long.
- New passwords may NOT be the same as the previous 12 passwords.
- The same character cannot be used consecutively eg. aardvark.
- Avoid sequential numbers or letters eg. abcdef OR 12346.
- Password may not be the same as
 - Login ID
 - Client ID
 - Name

Webroot® SecureAnywhere™ can assist to secure your personal credentials such as User ID and password.

- **Password Expiry** - The Administrator/s can select the number of days for which a Login password will be valid on the Site Profile Settings. The password change interval function is set to 0 (zero) days as default but can be changed by the Administrator to suit your security needs.

The available options are as follows:

- Never
- 30 days
- 60 days
- 90 days

Please ensure that each User is made aware of these requirements.

- **Temporary Password Expiry** - The Administrator/s can select the number of hours for which a temporary Login password will be valid on the Site Profile Settings. The temporary password change interval function is set to 24 hours as default but can be changed by the Administrator to suit your security needs.

The available options are as follows:

- 24 hours (default value)
- 2 hours
- 6 hours
- 12 hours

Please ensure that each User is made aware of these requirements.

1.3.2 Digital Certificate and Certificate Passwords

Digital certificates are an additional security method to identify the User, apart from the standard User ID and passwords, with the purpose of making transactions and authorisations irrevocable. The digital Certificate password is different to the Login password and it is advisable not to use the same digital certificate password as the login password for added security.

Your digital certificate and password form part of authorisation process. The Administrators and Authorisers must select their digital certificate when authorising items on the system. You will not be able to authorise any financial transactions, users' permissions or site settings without a valid digital certificate and password.

Administrators are able to set up an additional Security Mechanism that requires that all users with this setting (capturers, authorisers and administrators) must present their certificate and password at Login.

Refer to the **Profiles tab** section in this user guide to read more about how to **Enable Digital Certificate as a Login Security Setting**.

1.3.3 Personal Security Key (PSK)

The Personal Security Key (PSK) is a USB token that contains private data stored on a security chip that is unique to you. These devices are smart card chip-based devices which will store your Digital Certificate on the device.

Once implemented, you are required to use the token every time you logon to transact and again when authorising a transaction or instruction. In order to use the Personal Security Key you will need to enter a PIN, this will ensure no-one can access your Online Banking Enterprise™ profile without the Personal Security Key and PIN.

1.3.4 Security Settings and Trusted Profiles

Manage User Access mitigates the risk surrounding the unauthorised use of Online Banking Enterprise™ by limiting Users to only access the system from their approved Trusted Profile.

Access to Online Banking Enterprise™ is not possible when the accesses the system from a PC not specified as their Trusted Profile as created, even if their valid Username and Password have been entered.

The Manage User Access functionality operates using the following parameters:

- Trusted Profiles (compulsory)
- Time settings (optional)
- IP Address settings (optional)

Refer to the **Profiles tab** section in this user guide to read more about how to change **Security Settings** and **Trusted Profile** details for a user.

1.3.5 Hash Totals

A hash total is a mechanism for detecting errors. It is based on a total made up of unique entries that the system calculates and a set of rules (algorithm). In Online Banking Enterprise™, the hash total algorithm is used as a security feature to ensure data integrity.

Your line of business application calculates the Hash Total value for the Payment or Collection file and populates it in the correct field as per the ACB or CSV file specification. This then calculates the Hash Total value at file import and evaluates it against the Hash Total in the file.

Refer to the **Profiles tab** section in this user guide to read more about **Hash Totals**.

1.3.6 Webroot® SecureAnywhere™

Webroot® SecureAnywhere™ is a downloadable application that works on top of any anti-virus software and alongside all other security products on your PC. Unlike anti-virus software, it is designed to protect login details like your User ID and Password, and other personal credentials e.g. name and bank account details when banking, shopping and social networking online.

Webroot® SecureAnywhere™ protects in three ways:

- It helps to ensure that the websites that are visited are genuine and alerts you when if you are accessing a reported phishing website.
- It can help to ensure the login information entered is meant for the website being accessed.
- It protects personal information, even if there is existing malicious software on the computer.

The Webroot® SecureAnywhere™ software can be downloaded from our website, www.fnb.co.za and is quick and simple to install.

1.3.7 Administrators

Administrator/s are required to set up and maintain User permissions and to set system parameters. The administrators will set up each user and define their levels of access to accounts, payment limits, ability to digitally sign a transaction, and the resetting of passwords.

The Bank strongly recommends the appointment of more than one Administrator particularly because of the unlimited powers a single Administrator has on the system, as opposed to the limited powers Administrators in a multiple Administrator setting enjoy.

In a single Administrator setting, the one Administrator has the ultimate power to authorise any kind of transaction he/she chooses and does not need anyone else's authorisation to perform these transactions.

Whereas, in a multiple Administrator set-up, one Administrator alone cannot authorise transactions. He/She needs the authorisation of the other Administrator/s to do so, and this restriction, among others, limits the inherent risks of frauds and thefts that are prevalent in a single Administrator set-up.

1.3.8 Segregation of Duties

Online Banking Enterprise™ caters for numerous permissions which allows for adequate segregation of duties. You could ensure that certain users only have capture permissions and others only have authorisation permissions or setup permissions in such a way to ensure that certain accounts are not seen by users which should not have access to those accounts.

1.3.9 Dual Authorisation

Up to 9 authorisations can be applied to authorise transactions. We recommend a minimum of two authorisers is set-up to ensure transaction security.

1.3.10 A & B Signatories

Select the Authoriser level you want to give the user.

A and B level rights, permissions and limits must be determined by the administrator and assigned to users accordingly.

At least one 'A' level authoriser must be involved in the authorisation of Folders, Payments, Once Off Payments, Collections and Transfers.

1.3.11 The Event Log

The Event Log function allows you to search for an event, using the search criteria. An event is any function that is available on the system e.g. password reset, transfer added. A list of all Users ID's that have created that event is displayed; with the date and time it was logged.

1.3.12 Limits on Online Banking Enterprise™

These are the various limits options available on Online Banking Enterprise™.

Recipient Limits (Folders)

These are limits loaded per recipient loaded in your Folder - The Payment/Collection limit field allows you to choose the highest amount that can ever be paid to this recipient at one time. If you tick the unlimited check box, an unlimited amount can be paid to the recipient or collected from the recipient. You can limit the amount per payment/collection by entering an amount in the set limit field.

User - Account Permission

These are batch limits for Once Off Payments/Collections they are loaded and maintained by the Administrator and allocated per User and per Account on the Account permissions screen.

Select the unlimited option to allow the user to authorise Once Off and eFiling payments/collections batches for any amount from this account. Select the set limit per item option to set a limit for which a Once Off or eFiling payment /Collection can be authorised. Enter the maximum amount which can be authorised.

User - Daily Limits

These are daily account authorisation limits for payments, collections and transfers, they are loaded and maintained by the Administrators and allocated per user on the limits screen.

Select the unlimited option to allow the user to capture/authorise Once Off payments, Payments, Transfers, Collections and Once Off Collections for any amount. Select the set limit option to set the maximum amount for Once Off payments, Payments, Transfers, Collections and Once Off Collection can be captured/authorised. Enter the maximum amount which can be captured.

User - Folder Limits

These are batch limits for Folder Payments/Collections and they are loaded and maintained by the Administrator and allocated per User on the Limits screen.

Select the unlimited option to allow the user to authorise payments/collections for any amount. Select the set limit option to set the maximum amount for which payment/collection can be authorised. Enter the maximum amount which can be authorised.

1.3.13 Online Settlement Limits

Online Settlement Limits is a facility offered by the bank to allow clients to transact i.e. carry out payments, collections and transfers against a approved line of credit (limit).

Settlement limits needs to be maintained per client as the banks credit risk exposure is based on its clients, as borrowing entities and not on the products or accounts they use.

Online Settlement Limits does not allow for any excesses, any transactions that exceed the limit available will automatically reject and the client will have to arrange for an increase in the limit before the payments, collections or transfers can be submitted again.

Refer to the **Profiles tab** section in this user guide to read more about **Online Settlement Limits**.

1.3.14 Hierarchies on Online Banking Enterprise™

This function allows you to arrange your Online Banking Enterprise™ profile into a Hierarchy, with a Group at the top level and Sub Groups on multiple levels below that. This will enable you to structure your Online Banking into groupings of separate companies owned by the same holding company, separate divisions, regions etc.

Refer to the **Profiles tab** section in this user guide to read more about **Hierarchies**.

1.3.15 Verify Account Owner

Account Owner Verification is an electronic banking solution which verifies that the account details captured belong to the person or organisation that is intended. All you need is the account number, name and ID number of the individual, or the account number, business name and registration number of the business.

This service facilitates the automated verification of bank account holder details on an inter-bank basis; participating banks include ABSA, FNB, Standard Bank, Nedbank, Capitec Bank and Mercantile.

Refer to the **Accounts tab** section in this user guide to read more about how to **Verify an Account Owner**.

1.3.16 Notifications

This functionality allows each user to select to receive a sms and/or e-mail notification for the following:

- Batches requiring authorisation.
- The success/failure of processed batches (Payments, Transfers and Collections batches).
- Reminder notification 2 days prior to processing for future dated batches (to ensure the availability of funds).

1.3.17 InContact Pro

Use this function to receive notification (by means of instant SMS or email messages) of activity on your FNB accounts. This enables you to always be aware of your financial transactions as they happen.

Refer to the **Profiles tab** section in this user guide to read more about how to **Register for inContact Pro**.

1.3.18 Fraud Prevention Centre

Our Fraud Prevention Centre gives you the ability to keep updated in regard to the current online threat environment and how to guard against these. The information ranges from

South Africa

how to protect your computer to tips for safe banking. The Fraud Prevention link is located on the top of the screen next to the Login section on the FNB home page.

Fraud Team Contact Details

Telephone Number: **087 575 9994**

Email: risk.online@fnb.co.za

2. Profiles Tab

The Profiles tab allows an Administrator to capture their own settings, the settings for all other Users, as well as for the site in general. The Profiles tab will only appear when an Administrator or a Password Administrator is logged onto the system. A Password Administrator will only be allowed to reset passwords for other Users.

Administrator/s are required to set up and maintain User permissions and to set system parameters. The administrators will set up each user and define their levels of access to accounts, payment limits, ability to digitally sign a transaction, and the resetting of passwords.

The Bank strongly recommends the appointment of more than one Administrator particularly because of the unlimited powers a single Administrator has on the system, as opposed to the limited powers Administrators in a multiple Administrator setting enjoy.

In a single Administrator setting, the one Administrator has the ultimate power to authorise any kind of transaction he/she chooses and does not need anyone else's authorisation to perform these transactions.

Whereas, in a multiple Administrator set-up, one Administrator alone cannot authorise transactions. He/She needs the authorisation of the other Administrator/s to do so, and this restriction, among others, limits the inherent risks of frauds and thefts that are prevalent in a single Administrator set-up.

The User Dashboard

The User Dashboard provides the Administrator(s) with easy access to set permissions by Users, Accounts or Folders.

- **Set Permissions by Users** - Use this function to quickly setup permissions for all the users linked on your Online Banking Profile. You can select one of the following groupings and then use the easy action buttons on the screen to View, Maintain, Authorise or Reset the User's permissions:
 - Total Users
 - Total Administrators
 - Disabled users
 - Re-enrolled Users
 - Work In Progress
 - Partially Authorised
 - Users with no permission

- **Set Permissions by Account** - Use this function to quickly setup Account permissions for all the users linked on your Online Banking Profile. You can select one of the following account groupings, then select the required account number and allocate the required account permissions for all the users who require access to the relevant account number at the same time:
 - Total Visible Accounts
 - Total Hidden Accounts
 - Accounts I have permission to

- Account with no permissions set
- **Set Permissions by folders** - Use this function to quickly setup Folder permissions for all the users linked on your Online Banking Profile. You can select one of the following folder groupings and then maintain the folder permissions and limits for all your users who require access to the relevant Folder at the same time:
 - Total folders
 - Folders With No permissions Set

The Administrator(s) can also select the following easy action buttons available on the dashboard to quickly access the following user maintenance functions:

- **+Add** - Use this function to create new users either with their own specific permissions or by copying the permissions from another user.
- **Maintain** - Use this function to make changes to an existing user's details.
- **Delete** - Use this function to delete one or more users.
- **Reset Password** - Use this function to Reset Passwords for users, but not for other Administrators.
- **Re-Issue Certificate** - Use this function to re-issue a user with a certificate because they have lost their certificate.

View My Profile

If you are not an Administrator or a Password Administrator, you will have access to a **My Profile** tab, instead of a Profiles tab.

The My Profile tab will allow you to view your own profile as well as change certain personal details and preferences as described in the step by step guide as per the View My Profile option below.

1. Select the **Profiles** tab.
2. The **My Profile** page will be displayed.
3. You can change certain information on the **My Profile** sub tab. The **Account Permissions, Folder Permissions and User Permissions** sub tabs are for viewing only. **The Security Settings sub tab will allow you to view your Manage User Access settings or to change your Login password.**
4. Click on **Cancel** to return to the Profiles landing page or click on **Update** to save any changes made on the My Profile sub tab.

If any personal details displaying on the screen is incorrect please consult your Administrator to correct these immediately.

2.1 Create New Users

Use this function to create new users either with their own specific permissions or by copying the permissions from another user.

1. Select the **Profiles** tab.
2. Select the **+ Add button** directly from the **User Dashboard**.
3. Enter the **Personal Details** of the new user and click on **Continue**.

Note! If you want to create a new, secondary user by copying another user's permissions, please select the existing user you want to copy from before clicking on Continue.

4. Set the **Account Permissions** for the new user by selecting the check box next to any or all of the options that the User must have permission to perform for the relevant account(s). Click on **Next** to set Account permissions for all the financial and non-financial modules and to specify the relevant account permissions required for the user.
5. Set the **Daily authorisation limits** that must be loaded for payments, collections and transfers.
 - Select the unlimited option to allow the user to capture/authorise Once Off payments, Payments, Transfers, Collections and Once Off Collections for any amount.
 - Select the set limit option to set the maximum amount for Once Off payments, Payments, Transfers, Collections and Once Off Collection can be captured/authorised.
6. Once you have completed specifying the required **Account permissions** and **Limits** for all the relevant modules on the accounts desired, you can click on **Next**.
7. Set the relevant **Folder Permissions** and **limits** by selecting the check box next to any or all of the options that the User must have permission to perform for the relevant folder(s). **Folder Limits** are batch limits for Folder Payments/Collections. Select the unlimited option to allow the user to authorise payments/collections for any amount.
8. Click on **Next** to allocate the User Permissions for the user.
9. Set the **User Permissions** for the new user by selecting the check box next to any or all of the options that the User must have permission to perform for the relevant permissions.
10. Click on **Save & Exit** to save the new User with a status of Work in Progress and return you to the Profiles Landing page or Click on **Authorise** to authorise the new User.

Notes:

- Access to Online Banking Enterprise™ will not be possible unless the Administrator(s) creates a Trusted profile for the new user. Refer to the **Manage User Access** section of this User Guide to read more about **Trusted Profiles**.
- Once the Administrator(s) has loaded and authorised a new User and a Trusted Profile for a user, the user must access Online Banking Enterprise™ within the next 24 hours to save these new settings.
- The new User will use the User ID to access the system. The temporary password is a default password that will only be used the first time that a User logs into the system. The system will prompt the User to personalise the password. The temporary password will expire in terms of the expiry period stored on the Site Profile settings, e.g. if the temporary password expiry is set to 24 hours on Site Profile, the system will expire the user's new temporary password after 24 hours.

2.2 Maintain a User

Use this function to make changes to an existing user's details.

1. Select the **Profiles** tab.
2. Select the **Maintain** button directly from the **User Dashboard** or click on **Menu** for more options and select **Maintain**.
3. Select the user you want to maintain by clicking on the user name hyperlink.
4. The **Personal Details** can be edited as required. Click on **Next**.
5. The **Permissions** can be edited as required.
 - If you need to change any of the account permissions, select the check box next to any or all of the options that the User must have permission to perform for the relevant account(s). Click on **Next** to move between the financial and non-financial modules and to specify the required account permissions for the user.
6. The **Daily authorisation limits** loaded for payments, collections and transfers can be edited.
 - If you need to make changes to the Daily authorisation limits, select the unlimited option to allow the user to capture/authorise Once Off payments, Payments, Transfers, Collections and Once Off Collections for any amount or Select the set limit option to set the maximum amount for Once Off payments, Payments, Transfers, Collections and Once Off Collection can be captured/authorised. Click on **Next**.
7. The **Folder Permissions** and **Limits** can be edited as required.
 - If you need to change any of the folder permissions, select the check box next to any or all of the options that the User must have permission to perform for the relevant folder(s).
 - If you need to make changes to the **Folder Limits**, select the unlimited option to allow the user to authorise payments/collections for any amount. Select the set limit option to set the maximum amount for which payment/collection can be authorised. Enter the maximum amount which can be authorised. Click on **Next**.
8. The **Security Settings** can be edited as required.
 - The current **Trusted Profile Login Settings** will display the status of the user's trusted profiles as either **active** or **temporarily de-activated**.
 - If the **Current Login Status** is on Activate Trusted Profiles, the Administrator can select the **De-activate Trusted Profile** setting for a user. If the Administrator selects the De-activate Trusted Profile setting for a user, they are required to provide a date when the Trusted Profile must be re-activated.

Note! The minimum period the administrator can de-activate trusted profiles for a user is 1 calendar day and the maximum period the administrator can de-activate trusted profiles for a user is 30 calendar days. During this period the user will be allowed to login to Online Banking Enterprise™ from any PC without verifying the Trusted Profiles. Please also note that a User cannot generate a certificate when a trusted profiles are de-activated.

- If the **Current Login Status** is on Trusted Profiles De-Activated Temporarily, the Administrator can select the **Activate Trusted Profile** setting for a user. If the Administrator selects the Activate Trusted Profile setting for a user, the system will verify the Trusted profile when the user logs into Online Banking Enterprise™.

- To add a **New Trusted Profile** for a User.
 - Enter the Trusted Profile **name**, e.g. Home PC and click on **Add**.

Note! You can add an unlimited number of Trusted Profiles for each User but only 1 Trusted Profile may be added at a time.
Example: Add 1 new Trusted Profile, authorise this, have the user log on from the new Trusted Profile and then another profile can be added.

Note! A new Trusted Profile may not be allowed to be added whilst a Trusted Profile is pending login or if the trusted profiles Login Settings are de-activated.

- Select the required additional settings by ticking the relevant Time and IP Address buttons. When an option is selected, additional capture fields will be presented. Depending which setting you selected, you need to select the required times, and/or enter the IP Address details.

Note! You can add up to 5 IP Addresses for a user.

9. The **User Permissions** can be edited as required.
 - If you need to change any of the User permissions, select the check box next to any or all of the options that the User must have permission to perform for the relevant permissions.
10. Click on **Save & Exit** to save the User with a status of Work in Progress and return to the Profiles Landing page or Click on **Authorise** to authorise the User.

2.3 Delete User or Changes

Use this function to delete a User or Changes that have been made to a User.

2.3.1 Delete User

Use this function to delete a user.

1. Select the **Profiles** tab.
2. Select the **Delete button** directly from the **User Dashboard** or click on **Menu** for more options and select **Delete**.
3. Select one or more users you want to delete by clicking on the check box next to the user name. If you want to delete all the users, click on the Select All check box and click on **Delete**.
4. The system will display a confirmation message.
5. Click on **Delete** to confirm the deletion, or **Cancel** to stop the deletion.

Notes:

- An Administrator can delete a User or changes that have been made to a User.
- A User with a status of Partially Authorised cannot be deleted.
- The system will not allow an Administrator to be deleted if the client is a Single Administrator site.

2.3.1 Delete User Changes

Use this function to delete changes made to users profiles.

1. Select the **Profiles** tab.
2. Click on the **More Menu** on the left and select **Delete User Changes**.
3. Select one or more users you want to delete changes for by clicking on the check box next to the user name and click on **Delete Changes**.
4. The system will display a confirmation message.
5. Click on **Delete Changes** to confirm the deletion, or **Cancel** to stop the deletion.

An Administrator can delete a User or changes that have been made to a User.

Changes that have been made to a User can only be deleted if the status of the User is not Partially Authorised or Authorised.

2.4 Reset a Users Login Password

Use this function to Reset Passwords for users, but not for other Administrators.

1. Select the **Profiles** tab.
2. Select the **Reset Password button** directly from the **Profiles Dashboard** or click on **Menu** for more options and select **Reset Password**.
3. Select the user you want to reset login password for by clicking on the user name hyperlink.
4. Enter the **new temporary password** in accordance with the password rules and then **confirm the password**.

Note. The system will expire the temporary password using the site profile setting for expiring temporary passwords, e.g. if the temporary password expiry is set to 24 hours on Site Profile, the system will expire the user's new temporary password after 24 hours.

5. Enter your **Authorising User password** (Login password).
6. Click on **Update**.

Note: The Reset Password function allows an Administrator or Password Administrator to reset passwords for other Users, but not for other Administrators.

Login Password Rules:

- Password must contain a mixture of upper and lower case letters, as well as at least one special character (eg. #%@&) AND one numeric (eg. 0 to 9).
- Passwords must be a minimum of 7 characters and a maximum of 30 characters long.
- New passwords may NOT be the same as the previous 12 passwords.
- The same character cannot be used consecutively eg. aardvark.
- Avoid sequential numbers or letters eg. abcdef OR 12346.
- Password may not be the same as
 - Login ID
 - Client ID
 - Name

Webroot® SecureAnywhere™ can assist to secure your personal credentials such as User ID and password.

2.5 Re-Issue a Users Digital Certificate

Use this function to re-issue a user with a certificate because they have lost their certificate.

1. Select the **Profiles** tab.
2. Select the **Re-Issue Certificate button** directly from the **User Dashboard** or click on **Menu** for more options and select **Re-Issue Certificate**.
3. Select the user you want to reset login password for by clicking on the user name hyperlink.
4. Search for your Digital Certificate by clicking on the **Browse** button.
5. Enter your **Digital Certificate password**, check the check box to confirm you've reviewed the changes and click on **Accept** to continue.

2.6 Export User Permissions

Use this function to export users' permissions to a .csv file arranged either By User or By Account in the selected Entity. It enables the Administrator to export users' permissions, modify them offline and then import the modified permissions back into Online Banking Enterprise™.

2.6.1 Export User Permissions files by User

Use this function to export users' permissions to a .csv file arranged By User in the selected Entity. It enables the Administrator to export users' permissions, modify them offline and then import the modified permissions back into Online Banking Enterprise™.

1. Select the **Profiles** tab.
2. Click on **Menu** for more options and select **Export Permissions by User**.
3. Select one or more users you want to export by clicking the tick box next to the user names.
4. Click on **Export**.
5. Check your inbox for the download.

Only an Administrator has permission to export users and only those users that the Administrator has access to will be exported. Users with all statuses with the exception of Delete Requested will be exported. Users can not be exported across Entities. Thus only users in the same Entity may be exported in the same file. If the user does not have permissions to a particular account, the account will still appear as it is possible to assign permissions to a user at a later stage.

If the export file is larger than 16384 lines then the number of users to be exported needs to be reduced.

In a file with more than one user, it is possible that a particular user might fail but the others would still be successful.

Cash Management will not be displayed as only the CashMan structure that the user has permission to would be displayed and this functionality would be too limited for the intended use of the files.

Information and File Types on the .CSV Spreadsheet:

All fields of the .csv file are Y (Yes)/N (No) fields with the exception of Limit fields which are populated with a U for Unlimited or a numeric value. Decimals are ignored. i.e. 100000 for Daily Authorisation Limit would mean a limit of R 100,000.00

Country Dialling Codes

The country dialling code will default to the user's country code if the user has not specified otherwise.

Security Mechanism (Rights)

- 1 = Digital Certificate on Authorisation
- 2 = Digital Certificate on Login

Certificate Status

This field confirms if the Digital Certificate active or not, please do not edit or delete this field on the spreadsheet.

2.6.2 Export User Permissions files by Account

Use this function to export users' permissions by Account to a .csv file. It enables the Administrator to export users' permissions, modify them offline and then import the modified permissions back into Online Banking Enterprise™.

1. Select the **Profiles** tab.
2. Click on **Menu** for more options and select **Export Permissions by Account**.
3. Select one or more accounts you want to export by clicking the checkbox next to the account names.
4. Click on **Export**.
5. Check your inbox for the download.

Only an Administrator has permission to export accounts and only those accounts that the Administrator has access to will be exported.

If the export file is larger than 16384 lines then the number of accounts to be exported needs to be reduced.

Cash Management will not be displayed as only the CashMan structure that the user has permission to would be displayed and this functionality would be too limited for the intended use of the files.

Information and File Types on the .CSV Spreadsheet:

All fields of the .csv file are Y (Yes)/N (No) fields with the exception of Limit fields which are populated with a U for Unlimited or a numeric value. Decimals are ignored. i.e. 100000 for Daily Authorisation Limit would mean a limit of R 100,000.00

Country Dialling Codes

The country dialling code will default to the user's country code if the user has not specified otherwise.

Security Mechanism (Rights)

- 1 = Digital Certificate on Authorisation
- 2 = Digital Certificate on Login

Certificate Status

This field confirms if the Digital Certificate active or not, please do not edit or delete this field on the spreadsheet.

2.7 Import User Permissions

Use this function to import modified user permissions into Online Banking Enterprise™ from a file, thus negating the need to make the changes manually, while being online.

1. Select the **Profiles** tab.
2. Click on **Menu** for more options and select **Import User**.
3. Click on **Browse** to locate the file you want to import.
4. Once you have selected the file you want to import, click on **Continue**.
5. Click on **Finish**.
6. Check your **inbox** in order to download the results file. The results file will highlight the successful and unsuccessful items.

Note:The import users .csv file can only be used from an exported user file, i.e. a user cannot create a .csv file or download a template from the help file.

Information and File Types on the .CSV Spreadsheet:

All fields of the .csv file are Y (Yes)/N (No) fields with the exception of Limit fields which are populated with a U for Unlimited or a numeric value. Decimals are ignored. i.e. 100000 for Daily Authorisation Limit would mean a limit of R 100,000.00

Country Dialing Codes

The country dialing code will default to the user's country code if the user has not specified otherwise.

Security Mechanism (Rights)

- 1 = Digital Certificate on Authorisation
- 2 = Digital Certificate on Login

Certificate Status

This field confirms if the Digital Certificate active or not, please do not edit or delete this field on the spreadsheet.

Notes:

- If a section of the file import fails it won't prevent the completion of the file. Thus if 400 users are to be updated in the import file and user 250 has an error, then only user 250 will not have his profile updated. If one of the permissions being set for a user fails, then all permissions for this user will fail. A results file, sent to the local inbox, will be generated as part of the process highlighting the successful and unsuccessful items.
- If a user appears more than once in an import file, then the instance that was imported last will be the one that has its permissions implemented upon authorisation.

The States of a User Import Result can be:

Invalid User – In the event that this user is not found in the entity.

Invalid User Detail – In the event that the user detail is invalid (all the fields in the file must be populated and must be in the correct format)

Successful – If the user personal detail update was successful.

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In order for the new permissions to take effect the users have to be authorised by the required number of authorisers as per the Profile Administration setting. This function does not cater for the creation of new users, only the updating of existing users' permissions.

2.8 Authorise Users

Use this function to authorise new Users allowing them access to the system.

1. Select the **Profiles** tab.
2. Click on **Menu** for more options and select **Authorise User**.
3. Select one or more users that you want to authorise by clicking in the check box next to the user names.
4. Click on **Authorise**.
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
5. An authorization result page will be displayed.
6. Click on **Finish**.

Note: you may only authorise a maximum of 5 users simultaneously.

2.9 Site Settings

Use this function to view and Maintain Site details for your Online Banking Enterprise™ profile.

Maintain a Site Profile

1. Select the **Profiles** tab.
2. Select **Site Settings** button directly from the **User Dashboard**. **Note!** If you have a **Multilevel Hierarchy**, first select the entity you would like to view or maintain from the drop down list and then select the **Site Settings** button.
3. Make the changes as required.
4. Click on the **Save & Exit** button to save the Site Profile and go to the Authorise Instructions page or click on the **Authorise** button to authorise the changes that you have made.

Certain fields will only be displayed if you have applied for the relevant module to be activated on your profile, these modules include the Collections, Settlement Limits and CashMan functionality.

Password Expiry

Use this function to select the number of days for which a Login password will be valid.

The password change interval function is set to 0 (zero) days as default but can be changed by the Administrator to suit your security needs.

The available options are as follows:

- Never
- 30 days
- 60 days
- 90 days

Please ensure that each User is made aware of these requirements.

Temporary Password Expiry

Use this function to select the number of hours for which a temporary Login password will be valid. The temporary password change interval function is set to 24 hours as default but can be changed by the Administrator to suit your security needs.

The available options are as follows:

- 24 hours (default value)
- 2 hours
- 6 hours
- 12 hours

Please ensure that each User is made aware of these requirements.

Site Permissions

Allow modification of imported Payments/Collections/Transfers

Use this function to allow changes to be made to payments, collections and transfers which has been imported from a CSV or Bankserv (ACB) off-line file.

Allow modification of imported Bulk Staff Account Instruction

Use this function to allow changes to be made to a file which has been imported from an off-line file, such as a CSV file. The Bulk Staff Account Instruction is only displayed if you have applied for this functionality.

Allow duplicate Payment/Transfer/Collection Names

Use this function to allow Users to re-use the same payment, transfer or collection name. When creating NAEDO collections, the allow duplicate name check field will be ignored as NAEDO collections check for duplicates.

Notify Capturer of Rejected Payments/Collections

Use this function to allow the system to generate and send a 'notification' to the user that submitted the batch for processing, advising the user that the batch has been rejected by the authoriser.

The system will then send the 'notification' to the email address and SMS details as set-up on the capturers details on the My Profile screen.

FTP Settings

This functionality allows you to receive your Scheduled Statements, Payment Preview, Collection Preview and Load and Unpaid reports via Secure File Transfer Program (SFTP) as an alternative to the delivery via E-mail or Online Banking Enterprise™ Inbox.

SFTP is an interactive file transfer program which performs all operations over an encrypted secure channel.

Your reports will be delivered in such a way that your Line of Business application can access the reports without human interaction.

Reports

The following reports can be accessed directly from the Online SFTP Server:

- Payment Preview (simple)
- Payment Preview (detailed)
- Collection Preview (simple)
- Collection Preview (detailed)
- Unpaid and Redirects
- Redirects

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- Unpays
- NAEDO response files
- Statements and Interim Statements

The option to link SFTP addresses to specific reports is only displayed if the SFTP address has already been captured by FNB for the entity.

In order to understand how to implement SFTP, please contact Online Assistance on 087 575 000 and they will ensure your Online Portfolio Manager contacts you to discuss this option.

Hash Totals

The Hash Total functions as a data integrity check that allows both the Bank and the user to ensure that the data in the file being uploaded is indeed based on the data used to create the file.

In addition the Batch Duplication function limits the risk of duplicate batch execution on Online Banking Enterprise™ by warning the user that the file being imported is a duplicate of a file already loaded into Online Banking Enterprise™ or of batch transactions that are captured on Online Banking Enterprise™. The following options can be selected from the drop-down list:

- Prevent Submission of the Batch,
- Warn User
- Continue with Batch.

Refer to the **Profiles tab** section in this user guide to read more about **Hash Totals**.

Number of Authorisers

Use this function to select the Number of Authorisers who will have to authorise the changes made to Delivery of Statements, Transfers, Payments, Once-Off Payments / eFiling, Folders, Collections, Once-Off Collections, CashMan and Staff Accounts.

Note! Only one authorisation applies for Forex Global Payments regardless of the number of authorisers required for other types of transactions as you only have 2 minutes to accept a quote.

Profile Administration - This function displays the number of Administrator(s) required to authorise any site profile maintenance and user changes.

Note! Read more about Administrators in the Security Section of this User Guide.

Specify authorisers by account - Use this function to specify the number of authorisations required for a specific account(s), this setting will override the number of authorisations specified for the entity.

Billing Information

Use this function to maintain the Billing Account Option and the Account for Charges.

- If you want to have all bank charges debited to the account you have selected- select the **Single Billing Account** option.
- If you want to have subscription fees debited to the account you have selected and transaction fees debited to the account from which the transaction took place - select the **Multiple Billing Account** option.

Select the **Account for charges** – this is the account which will be debited for use of the system.

- If you have selected the **Single Billing Account** option this includes monthly subscription charges and transaction fees.
- If you have selected the **Multiple Billing Account** option this account will be debited with only the monthly subscription charges. Transaction fees will be charged to the account used for the transaction.

Business Contact Details

Use this function to maintain the Contact Person's contact details.

Business Details - Use this function to update business detail.

This functionality is currently only available to South African administrators who have at least one Commercial account linked to their Online Banking Enterprise™ profile.

You also have the option to update your Standard Industrial Classification (SIC) Codes. SIC Codes, or Standard Industrial Classification codes, are an internationally accepted set of codes for the standard classification of all economic activities. These codes are prescribed by the Department of International Economic and Social Affairs of the United Nations and required for classification and reporting of all registered enterprises to SARB.

FICA fields are indicated with an asterisk (*) and will not be updated real time. A FNB consultant will contact you to verify these details. Changes will only take effect once all information has been verified.

Related Party Details - Use this function to update the legal entities' related party detail.

This functionality is currently only available to South African administrators who have at least one Commercial account linked to their Online Banking Enterprise™ profile.

Relationship details and descriptions:

- **Authorised representative:**
This relationship depends on automatic or mandated authority. It is updated automatically when that authority is changed.
- **Account user:**
This relationship depends on user permissions that are mandated elsewhere by the client. It is updated automatically when that mandate is changed.
- **Sole proprietor of the sole proprietorship:**
This relationship describes the ownership structure of the client and as such it cannot be changed.

- **Partner to the partnership:**

This relationship describes the ownership structure of the client and as such it cannot be changed.

A FNB Consultant will contact you to complete any documentation required prior to adding the related party. Alternatively you may upload the required documentation. Please note that your request will be forwarded to our Customer Resolution Centre for fulfilment and should be completed within 2 business days. Should you have any further queries please do not hesitate to contact us on 087 575 9479.

Retention Days

Use this function to select the number of days for which you want to store information on the system, such as the Transaction History, Statements, Transfers, Payments, Once-Off Payments, Collections, Once-Off Collections, CashMan and Staff Account Instructions.

Note! Increasing the Archive period will have cost implications. The retention days for Statements is a non- editable field as this has to be applied for.

2.10 Visible Accounts

Use this function to Show or Hide the accounts on your Online Banking Enterprise™ profile.

1. Select the **Profiles** tab.
2. Select the **Entity** to which the account is linked that you want either to be hidden or shown by selecting the entity name in the drop down list on the User Dashboard screen.
3. Select the **Site Settings** button on the right.
4. Select the **Visible Accounts** sub tab.
5. Select **Show or Hide** for each account. **Note: When an account is set to Hide, Online Banking Enterprise™ will no longer display the account. However, if this is the nominated Billing account, this will still be seen by an Administrator in the Site Profile on Online Banking Enterprise™.**
6. Click on **Save** if you want to save the changes or click on **Cancel** if you don't want to save your captured information, click on **Save & Exit** if you want to save the captured information and return to the landing page.

or

1. Select the **Profiles** tab.
2. Select the **Hierarchy & Instructions** sub tab.
3. Click on **Menu** for more options and select **Visible Accounts**.
4. Select the **Entity** to which the account is linked that you want either to be hidden or shown by selecting the entity name.
5. Select **Show or Hide** for each account. **Note: When an account is set to Hide, Online Banking Enterprise™ will no longer display the account. However, if this is the nominated Billing account, this will still be seen by an Administrator in the Site Profile on Online Banking Enterprise™.**
6. Click on **Save** if you want to save the changes or click on **Cancel** if you don't want to save your captured information, click on **Save & Exit** if you want to save the captured information and return to the landing page.

All changes made to the list of Accessible Accounts must be authorised by the required number of Administrators as defined in the **Site Profile** settings.

2.11 Assign Accounts

Use this function to assign newly opened accounts to the required Entity.

1. Select the **Profiles** tab.
2. Select the **Entity** to which the account is linked that you want either to be hidden or shown by selecting the entity name in the drop down list on the User Dashboard screen.
3. Select the **Site Settings** button on the right.
4. Select the **Assign Accounts** sub tab.
5. Click in the check box next to the **account(s)** that must be linked to the Group or Sub Groups.
6. Select the **Sub Group** where the accounts must be linked to.
7. Click on **Cancel** if you don't want to save your captured information, click on **Save & Exit** if you want to save the captured information and return to the landing page. Click on **Authorise** to authorise the changes.

or

1. Select the **Profiles** tab.
2. Select the **Hierarchy & Instructions** sub tab.
3. Click on **Menu** for more options and select **Assign Accounts**.
4. Click in the check box next to the **account(s)** that must be linked to the Group or Sub Groups.
5. Select the **Sub Group** where the accounts must be linked to.
6. Click on **Cancel** if you don't want to save your captured information, click on **Save & Exit** if you want to save the captured information and return to the landing page. Click on **Authorise** to authorise the changes.

This will allow the Administrator the functionality to assign newly opened accounts to the required Entity.

When new accounts have been added to your profile a message will be displayed after successful login to advise that there is a new account that needs to be assigned to the Entity.

2.12 Override Accounts

Use this function to override authorisers on an account.

1. Select the **Profiles** tab.
2. Select the **Entity** to which the account is linked that you want either to be hidden or shown by selecting the entity name in the drop down list on the User Dashboard screen.
3. Select the **Site Settings** button on the right.
4. Select the **Override Authorisers** sub tab.
5. Change the number of Authorisers required for Folders, Payments, OnceOff payments, Collections and OnceOff Collections for each account.
6. Click on **Cancel** if you don't want to save your captured information, click on **Save & Exit** if you want to save the captured information and return to the landing page or click on **Authorise** to authorise the changes.

or

1. Select the **Profiles** tab.
2. Select the **Hierarchy & Instructions** sub tab.
3. Click on **Menu** for more options and select **Override Authorisers**.
4. Change the number of Authorisers required for Folders, Payments, OnceOff payments, Collections and OnceOff Collections for each account.
5. Click on **Cancel** if you don't want to save your captured information, click on **Save & Exit** if you want to save the captured information and return to the landing page or click on **Authorise** to authorise the changes.

This function is available to Administrators.

2.13 Account Maintenance

Use this function to change details of the Account Nickname, Notification Sender Name details and to change the number of Authorisers required for Folders, Payments, OnceOff payments, Collections and OnceOff Collections for each account number.

1. Select the **Profiles** tab.
2. Select the **Entity** to which the account is linked that you want either to be hidden or shown by selecting the entity name in the drop down list on the User Dashboard screen.
3. Select the **Site Settings** button on the right.
4. Select **Account Maintenance** sub tab.
5. The **Account name**, **Sender name** for Payment Notification and the number of Authorisers required for Folders, Payments, OnceOff payments, Collections and OnceOff Collections can now be edited. **Note:** The Sender name refers to how you would like the name of your company to be shown on the Payment Notification.
6. Click on **Save & Exit** if you want to save the captured information and return to the Site Profile/Hierarchy landing page. Click on **Authorise** to authorise the changes made on the Account Maintenance screen. In the case of multiple Administrators, both Administrators need to authorise changes when maintaining accounts or Click on **Cancel** to omit any changes made on the Account Maintenance screen.

or

1. Select the **Profiles** tab.
2. Select the **Hierarchy & Instructions** sub tab.
3. Click on **Menu** for more options and select **Account Maintenance**.
4. The **Account name**, **Sender name** for Payment Notification and the number of Authorisers required for Folders, Payments, OnceOff payments, Collections and OnceOff Collections can now be edited. **Note:** The Sender name refers to how you would like the name of your company to be shown on the Payment Notification.
5. Click on **Save & Exit** if you want to save the captured information and return to the Site Profile/Hierarchy landing page. Click on **Authorise** to authorise the changes made on the Account Maintenance screen. In the case of multiple Administrators, both Administrators need to authorise changes when maintaining accounts or Click on **Cancel** to omit any changes made on the Account Maintenance screen.

The Account Maintenance function is available to Administrators.

2.14 Security Settings and Trusted Profiles

The Manage User Access Security mitigates the risk surrounding the unauthorised use of Online Banking Enterprise™ by limiting Users to only access the system from their approved Trusted Profile.

Access to Online Banking Enterprise™ is not possible when the accessing the system from a PC not specified as their Trusted Profile as created, even if their valid User ID and Password have been entered.

The functionality operates using the following parameters:

- Trusted Profiles (compulsory)
- Time settings (optional)
- IP Address settings (optional)

Trusted Profiles

A **Trusted Profile** is a means of securing an Online Banking Enterprise™ user to a specific PC and is constructed by using unique identifiers that exist on a user's PC. Access is enforced on Trusted Profiles which ensures that Users are only able to login from specific PC's saved against their profile. Identifiers used, relate to all aspects of a User's PC and includes connectivity, devices and elements of software relevant to the PC.

All Users must have the **JAVA** application installed and must have at least one Trusted Profile loaded on their Profile to allow them to access Online Banking Enterprise™.

The system will automatically create a default Trusted Profile for each Administrator on registration and Administrators will load the Trusted Profiles for all other users.

An administrator can **add** or **remove** different trusted profiles for different users and can create an unlimited number of Trusted Profiles for each User. This eliminates the risk of Users accessing Online Banking Enterprise™ from an unknown PC, but still gives them the flexibility to work from more than one PC, eg. a home PC and office PC.

Once the Administrator(s) has loaded and authorised a new Trusted Profile for a user, the user must access Online Banking Enterprise™ from the PC that they wish to be "locked-down" to within the next **24 hours** to save these new settings. Failure to do so will result in the Pending Login Trusted Profile being removed.

Activate and Inactivate Trusted Profiles

The **Trusted Profiles Login Settings** allows and Administrator either **Activate Trusted Profiles for Login** or to an **Inactivate Trusted Profiles for Login**.

The **Inactivate Trusted Profiles for Login** field will allow the administrator to de-activate the trusted profiles for a specific user. If the administrator selects this option, the system will not allow the administrator to add or remove any trusted profiles for the user. Once this setting has been selected and fully authorised, the user will be allowed to login to Online Banking Enterprise™ from any PC without verifying the Trusted Profiles.

If the Administrator selects the **Inactivate Trusted Profile** setting for a user, they are required to provide a date when the Trusted Profile must be re-activated. The **minimum** period the administrator can de-activate trusted profiles for a user is **1 calendar day** and the **maximum** period the administrator can de-activate trusted profiles for a user is **30 calendar days**.

Notes.

- The User cannot generate a certificate when a trusted profiles are de-activated.
- If there is Time and/or IP settings loaded for the user the system will still check these on login even if the trusted profiles are de-activated.

Manage By Time and By IP address

Time and IP Address settings are not enforced by the Bank but it is recommended that Administrators load these additional security layers for all users accessing Online Banking Enterprise™.

The **Time** restriction allows you to manage user access by time and days. For example, you can restrict user access on public holidays, weekends or between certain hours. If Time is selected you need to select whether the user is allowed to access on Public holidays, the Accessible days and the Accessible times.

The **Accessible days** determine which days Online Banking Enterprise™ can be accessed. If the client selects to access Online Banking Enterprise™ on public holidays, then public holiday access will be granted even if it does not fall on a day which was selected within Accessible days, similarly if public holidays was not selected and it falls on an Accessible day which was selected, access should not be granted.

The **Accessible time** for RSA is based on GMT +2 hours, however this can differ for the African Subsidiaries and the accessible time will depend on the country that they are logging into. The accessible time can either be 24 hours or with a defined Start and End time. Start and End time increments of 1 hour will be used. An example of a Start and End time would be as follows: "08:00 – 17:00".

The **IP Address** restriction allows you to manage user access by either a specific IP Address or for a range. If range is required, use an 'x' instead of a number between 0 and 255. Administrators can load up to 5 different IP addresses for each user.

How to Maintain a User's Security Settings

Use this function to make changes to an existing user's details.

1. Select the **Profiles** tab.
2. Select the **Maintain** button directly from the **User Dashboard** or click on **Menu** for more options and select **Maintain**.
3. Select the user you want to maintain by clicking on the user name hyperlink.
4. Select the **Security Settings** sub tab.
 - The current **Trusted Profile Login Settings** will display the status of the user's trusted profiles as either **active** or **temporarily de-activated**.

- If the **Current Login Status** is on Activate Trusted Profiles, the Administrator can select the **Inactivate Trusted Profile** setting for a user. If the Administrator selects the Inactivate Trusted Profile setting for a user, they are required to provide a date when the Trusted Profile must be re-activated.

Note! The minimum period the administrator can de-activate trusted profiles for a user is 1 calendar day and the maximum period the administrator can de-activate trusted profiles for a user is 30 calendar days. During this period the user will be allowed to login to Online Banking Enterprise™ from any PC without verifying the Trusted Profiles. Please also note that a User cannot generate a certificate when a trusted profiles are de-activated.

- If the **Current Login Status** is on Trusted Profiles a Temporarily Inactive, the Administrator can select the **Activate Trusted Profile** setting for a user. If the Administrator selects the Activate Trusted Profile setting for a user, the system will verify the Trusted profile when the user logs into Online Banking Enterprise™.
- To add a **New Trusted Profile** for a User.
 - Enter the Trusted Profile **name**, e.g. Home PC and click on **Add**.

Note! You can add an unlimited number of Trusted Profiles for each User but only 1 Trusted Profile may be added at a time.
Example: Add 1 new Trusted Profile, authorise this, have the user log on from the new Trusted Profile and then another profile can be added.

Note! A new Trusted Profile may not be allowed to be added whilst a Trusted Profile is pending login or if the trusted profiles Login Settings are de-activated.

- Select the required additional settings by ticking the relevant Time and IP Address buttons. When an option is selected, additional capture fields will be presented. Depending which setting you selected, you need to select the required times, and/or enter the IP Address details.

Note! You can add up to 5 IP Addresses for a user.

9. Click on **Save & Exit** to save the User with a status of Work in Progress and return to the Profiles Landing page or Click on **Authorise** to authorise the User.

How to find the IP Address on my PC

When you connect to the internet, either via your internet service provider or your office LAN connection, you are assigned an IP address. This address identifies your computer from the other computers on the internet. Your IP address can be either static, meaning it never changes, or dynamic, meaning each time you connect online you are assigned a new address for that session. Check with your internet service provider or network administrator to find out if your computer uses static or dynamic IP addressing.

Some corporate users or companies with large networks may need to load the company's proxy IP address. Please contact your IT support department for assistance. If the proxy IP

address is used it is important to note that this will restrict access to all users behind that proxy which is typically the whole company network.

The commands below will show you the IP address of your computer.

Windows 2000, XP:

1. Start/Run:
2. Enter in the command: cmd
3. At the command prompt enter in: ipconfig

Vista, Windows 7:

1. Go to the command prompt by select the Windows logo and in the search box entering:cmd
2. From the command prompt enter in the command: ipconfig

Mac OS X:

1. Click on the Mac logo on the top left of the screen.
2. Open System Preferences
3. Under Internet and Network, click 'Network'
4. Select which adapter, such as AirPort or Ethernet.
5. Select TCP/IP and you'll see your IP address.

2.15 Hash Totals

A hash total is a mechanism for detecting errors. It is based on a total made up of unique entries that the system calculates and a set of rules (algorithm). In Online Banking Enterprise™, the hash total algorithm is used as a security feature to ensure data integrity.

Your line of business application calculates the Hash Total value for the Payment or Collection file and populates it in the correct field as per the ACB or CSV file specification. This then calculates the Hash Total value at file import and evaluates it against the Hash Total in the file.

Enabling this functionality helps prevent unauthorised editing of payments and collection import files.

In addition to the Hash Total validation on File import, you may also select to perform a Batch Duplication check.

The Batch Duplication check function limits the risk of duplicate batch execution on Online Banking Enterprise™ by warning you that the file being imported is a duplicate of a file already loaded into Online Banking Enterprise™ or of batch transactions that are captured on Online Banking Enterprise™.

The following options can be selected from the Action on Duplicate dropdown option:

- Prevent Submission of the Batch,
- Warn User or
- Continue with Batch.

Hash Total Configuration

This functionality enables the administrator to configure an entity profile to use hash totals on file imports and batch captures and selects what default action is to be taken.

- The Settings are only related to the Entity that was selected and not to other Entities in the Hierarchy.
- If the Hash Total functionality is activated on an Entity, then all Payment or Collection batches will utilise the functionality.
- Batches will only have their Hash Total Information Logged and duplication checking done against past Hash Total Information if the Batch was captured or imported when the Perform Batch Duplicate Check setting was set to Yes for the Entity. Batches captured or imported when the functionality was switched off will not have Hash Total information stored and no duplication checking will be done.

File Import Hash Total Evaluation

The user's line of business application calculates the Hash Total value for the Payment or Collection file and populates it in the correct field as per the ACB or CSV file specification. This then calculates the Hash Total value at file import and evaluates it against the Hash Total in the file.

- Hash Total Validation is only done on Entities for which it is enabled.
- Hash Total Validation is done on both ACB and CSV file imports.
- Files created from both the BankServ ACB File Spec as well as the simplified FNB Online ACB spec are accepted by Online Banking Enterprise™.

Note: In order to use this functionality, all Payments and Collections files must be single contra batch files.

Hash Total Algorithm Calculation

On the standard transaction record :

1. Add the 11 digits of the **To Account Number** (recipient) and the **Non Standard Account Number** (First 11 digits only from the right) of each record.
2. Once the total sum of the accounts in point 1 has been determined, add the 11 digit **From Account Number** only **once** to the total of point 1.
3. Use the **last 12 digits** (Right justified) of the Total of point 1 and 2. E.g. 12345678987654321. These last 12 digits from the right will be used to populate the field. **Place the digits in record 92 from position 73 to 84.**

Hash Total Batch Duplicate Evaluation

This functionality verifies that the hash total for a batch being processed is unique and does not correspond to hash total information from another batch that was successfully captured previously.

- Hash Total Duplication is only done on Entities for which Perform Batch Duplicate Check is set to Yes and who have set their profile to Warn On or Reject On Duplicate Batches.
- Hash Total Duplication checking is done on batches for both Payments and Collections.
- In the event that a batch is rejected, its Hash Total Information is removed from the Hash Total List to prevent it being used to evaluate other batches against.

The Hash Total Information of a batch is used for comparison if the batch status is not Work In Progress.

The Hash Total used for Batch Duplication checking is stored together with the Batch Name and Date of Submission and is kept in accordance with the entity's Payments and Collections Retention days settings even if the user deletes the batch. It is not removed if the Entity is deactivated for Hash Total Use.

The Hash Total Error Message Section displayed on the Print Preview page is only shown if the Entity is enabled for Hash Total use.

2.16 Login Security Settings

Digital certificates are an additional security method to identify the User, apart from the standard User ID and passwords, with the purpose of making transactions and authorisations irrevocable. The digital Certificate password is different to the Login password and it is advisable not to use the same digital certificate password as the login password for added security.

Your digital certificate and password form part of authorisation process. The Administrators and Authorisers must select their digital certificate when authorising items on the system. You will not be able to authorise any financial transactions, users' permissions or site settings without a valid digital certificate and password.

Administrators are able to set up an additional Security Mechanism that requires that all users with this setting (capturers, authorisers and administrators) must present their certificate and password at Login.

Enable Digital Certificate on Login Security Setting

This is an additional layer of security at Login onto Online Banking Enterprise™.

Digital Certificate on Login will apply to all users (capturers, authorisers and administrators) set up for this function. Once the Administrator(s) has loaded and fully authorised the Profile for the user, the user will be required to enter their Digital Certificate and Digital Certificate Password in addition to their user name and password to gain access to Online Banking Enterprise™ at login.

Administrators and authorisers will be required to re-present their certificates on authorisation.

How to enable the additional login security, Digital Certificate on Login setting.

1. Select the **Profiles** tab.
2. Select the **Maintain** button directly from the **User Dashboard** or click on **Menu** for more options and select **Maintain**.
3. Select the user you want to maintain by clicking on the user name hyperlink.
4. The **User Permissions** sub tab and edited the **Security Mechanism** as required.
5. Click on **Save & Exit** to save the User with a status of Work in Progress and return to the Profiles Landing page or Click on **Authorise** to authorise the User.

Note. Please ensure that the user's cell phone number and email address are correct as the pass codes will be sent to the user's cell phone and email address displaying on the Details screen.

Pass Code Rules:

- Pass codes are send to two different channels to help minimise fraud. If you don't receive your pass codes within a few minutes, you will need to select ' Resend Pass codes' to have it resent.
- Pass codes are only valid for the current session that the user is in.

If you did not have a digital certificate before and this is the first time you Login after the Security Setting 'Digital Certificate on Login' has been enabled by the Administrator/s.

1. Enter your **Username** and **Login Password**. **Note. Please ensure you comply with the existing Manage user access and Trusted profile rules.**
2. The system will display a new screen confirming your personal details loaded on your Online profile. **Note. If any personal details displaying on the screen is incorrect please consult your Administrator to correct these immediately.**
3. Enter the **Pass Codes** in the fields provided which has been sent to your **cellphone** and **email** address.
4. Click on **Continue**.
5. Choose the **certificate location** for your Digital Certificate, by clicking on **Browse** you are able to **save** your Digital Certificate to a destination of your choice e.g. My Documents and Desktop.
6. Enter a **Certificate password** for your new Digital Certificate and confirm your Digital Certificate Password.
7. Click on **Continue**.
8. A new page will display. Re-enter your **certificate password**.
9. Click on **Continue**.
10. Your default tab will show.

Your Digital Certificate is now stored on your computer in the location that you have chosen.

2.17 Hierarchies on Online Banking Enterprise™

This function allows you to arrange your Online Banking Enterprise™ profile into a Hierarchy, with a Group at the top level and Sub Groups on multiple levels below that. This will enable you to structure your Online Banking into groupings of separate companies owned by the same holding company, separate divisions, regions etc.

Single-level Hierarchy

A Hierarchy that has only one Entity, the Group Entity is known as a single-level Hierarchy. The Group will automatically be created when registered on Online Banking for the first time. Other Entities can then be linked to the Group or the Group can be linked to another Entity as a Sub Group to form a Multi-level Hierarchy.

Multi-level Hierarchy

A Hierarchy that has more than one Entity is known as a multi-level Hierarchy, in other words, this Hierarchy consists of a Group and one or more Sub Groups.

Types of Users in a Hierarchy

A Hierarchy has different types of Users which are broken down as:

- Group Administrator(s)
- Site Administrator(s)
- User(s)

Group Administrator

The Group Administrator(s) control the Hierarchy. They advise FNB Online how the Hierarchy must be structured, how Sub Groups are to be linked and which Accounts, Modules, CCN's and User Codes are to be linked to which Entities.

They also create and assign the Site Administrators and based on the Group Profile Settings, they have the ability to link Users to Sub Groups below them. Any Hierarchy must have at least one Group Administrator.

You can have an unlimited number of Group Administrators, however a maximum of 2 can authorise any site profile maintenance and user changes on the group.

Site Administrator

The Site Administrator(s) can only be created and managed by the Group Administrators. Site Administrators are assigned at Sub Group level and they control the Entity they are linked to, as well as the Sub Groups below that Entity. Should a Sub Group have no Site Administrator, the Site Administrator's permissions will automatically roll up to the Site or Group Administrator of the Entity above that Sub Group.

You can have an unlimited number of Site Administrators, however a maximum of 2 can authorise any site profile maintenance and user changes on the sub group.

Enterprise User

South Africa

This is any User that is not a Group or Site Administrator. A User can be assigned the various permissions by either a Group or Site Administrator, including Authoriser permissions.

You can have an unlimited number of Users.

2.18 Online Settlement Limits

Online Settlement Limits is a facility offered by the bank to allow clients to transact i.e. carry out payments, collections and transfers against a approved line of credit (limit).

Settlement limits needs to be maintained per client as the banks credit risk exposure is based on its clients, as borrowing entities and not on the products or accounts they use.

Online Settlement Limits does not allow for any excesses, any transactions that exceed the limit available will automatically reject and the client will have to arrange for an increase in the limit before the payments, collections or transfers can be submitted again.

Permanent limits roll up within the structure. Scheduled limits apply only to the specified entity or account and subsequent levels below. Only 1 Permanent Limit can be loaded per entity.

Permanent Limits will apply only on a Business Day limit process, which excludes Public Holidays. Should a transaction be released for execution on a public holiday the execution date will be bumped to the next business day and the corresponding limit applied.

A permanent limit must be applied before a scheduled or temporary limit can be loaded. The gross settlement limit is the combination of permanent, scheduled and temporary limits.

There are several different Settlement Limit statuses:

- **Status A**

Transactions are processed against the settlement limit amount only and the available balance is ignored by the transaction.

All Collections must be loaded on Status A.

- **Status B**

Lesser of Settlement Limit OR Available Balance

Transactions are processed against the lesser of the settlement limit or the available balance (not one and then the other).

Transactions reduces both the settlement limit and the available balance concurrently.

It is used when the customer wants to reduce his exposure i.e. a security measure against anyone within the customer's organisation paying out too much. The logic being "never pay more than is available but if there is more available than the ceiling specified by the limit then only allow payments up to that ceiling limit.

- **Status C**

Transactions are processed against available balance only.

- **Status D**

Transactions are processed against the greater of the settlement limit or the available balance. (not one and then the other). It is used when the customer is comfortable with paying out more than he has in available balance.

For Status B and D, transaction will reduce both the limit and the available balance so there is not double exposure i.e. using up the limit and then using the available balance.

- **Status E**

Transactions are processed against the available balance and if there is a shortfall it will then process against a limit. The settlement limit will only reduce if the transaction exceeds the available balance and cover the shortfall of the transaction.

Important Notes:

- Online Settlement Limits does not allow for any excesses, any transactions that exceed the limit available will automatically reject and the client will have to arrange for an increase in the limit before the payments, collections or transfers can be submitted again.
- Settlement Limit changes have to go through a Credit Risk Management process for credit risk authorisation.
- The payment limit applies irrespective of the type of payment being requested i.e. If a user is set to use Settlement Limits (OSL switch is Yes) ALL payments (including eFiling) must access the payments limits.
- The collection limit applies irrespective of the type of collection being requested i.e. If a user is set to use Settlement Limits (OSL switch is Yes) ALL collections (including NAEDO) must access the collection limits.

View Limit availability

1. Click on the relevant tab, i.e. **Payments, Collections** or **Transfers**.
2. Select the **Settlement Limits** sub tab.
3. Select the Entity you want to view by clicking on the entity name hyperlink.
4. Select the item you want to view by clicking on the **Limit** or **Account Number** hyperlink.
5. The Limit type, Authorised Limit, available Limit and percentage utilised is displayed.

Future Dated Limits Utilisation

1. Click on the relevant tab, i.e. **Payments, Collections** or **Transfers**.
2. Select the **Settlement Limits** sub tab.
3. Select the Entity you want to view by clicking on the entity name hyperlink.
4. Select the item you want to view by clicking on the Limit or Account Number hyperlink.
5. The Limit type, Authorised Limit, available Limit and percentage utilised is displayed.
6. Select **Future Dated Batches** in the action bar.
7. You are able to Print, Download or Export the information displayed.

2.19 Electronic Subscriptions

Use this function to set up an sms and/or e-mail based subscription service which provides you with valuable financial and/or transactional information on your account/s to help you to better manage your accounts.

My Balance Alert

Use this function to send daily, weekly or monthly alerts via email and/or SMS that reflect the balance on your account. Alerts are sent just after 07h00 on the day you specify.

1. Select the **Profiles** tab.
2. Click on **Menu** for more options and select **Balance Alert**.
3. The Balance Alert capture page will be displayed.
4. Complete the required **Balance Alert Details**; email address, cellphone number and frequency of alerts.
5. Select which **Accounts** you would like to receive alerts for and by which method, email and/or sms.
6. You will be required to read and accept the **Terms and Conditions** of the Balance Alert messaging service before you can continue.
7. Click on **Update** to continue.
8. The details of your request will be displayed. Check that this information is correct and, if necessary, click **Edit** to make any amendments or click on **Confirm**.
9. Click on **Authorise**. **Note. Only one authorisation is required, even for Multiple Administrator set up.**
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
10. An authorisation **result page** will be displayed.
11. Click on **Finish**.

Note: Electronic Subscriptions are subject to a monthly subscription fee per account. See the pricing guide for more information.

My Limit Alert

Use this function to set up sms and/or email alerts that will notify you if your account balance has reached the limit specified by you.

1. Select the **Profiles** tab.
 2. Click on **Menu** for more options and select **My Limit Alert**.
-
1. The Limit Alert capture page will be displayed.
 2. Complete the required **Limit Alert Details**; email address, cellphone number and frequency of alerts.
 3. Select which **accounts** you would like to receive alerts for and by which method, email and/or sms.
 4. Enter the **Limit Amount** for each of the selected accounts.
 5. You will be required to read and accept the **Terms and Conditions** of the Limit Alert messaging service before you can continue.
 6. Click on **Update** to continue.
 7. The details of your request will be displayed. Check that this information is correct and, if necessary, click **Edit** to make any amendments or click on **Confirm**.
 8. Click on **Authorise**. **Note. Only one authorisation is required, even for Multiple Administrator set up.**
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
9. An authorisation **result page** will be displayed.
 10. Click on **Finish**.

Note: Electronic Subscriptions are subject to a monthly subscription fee per account. See the pricing guide for more information.

2.20 InContact Pro

Use this function to receive notification (by means of instant SMS or email messages) of activity on your FNB accounts. This enables you to always be aware of your financial transactions as they happen.

1. Select the **Profiles** tab.
2. Click on **Menu** for more options and select **inContact Pro**.
3. Select the preferred delivery method, via **SMS** or **email** or **both** and complete the relevant Details input boxes.
4. Select your **message preferences**, i.e. either 24 hours a day or Daytime hours only (07h00 - 20h00) and enter the transaction amount. **Note. Amount must be between 100.01 and 9999999999.99.**
5. Click on **Continue**.
6. Select the **Terms and Conditions** check box.
7. Click on **Confirm**.
8. A **confirmation page** will be displayed.
9. Click on **Authorise**. **Note. Only one authorisation is required, even for Multiple Administrator set up.**
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
10. An authorisation **result page** will be displayed.
11. Click on **Finish**.

Note. This functionality is currently only available to South African administrators who have at least one Commercial account linked to their Online Banking Enterprise™ profile.

2.21 Bank from your Tablet

Enjoy the convenience of doing your banking (including the authorisation functionality) from your Apple, Android or Windows tablet.

Online Banking Enterprise™ clients can download the App for Online Banking Enterprise™ onto an Apple, Android or Windows tablet and request that the device be linked (paired) with their Online Banking Enterprise™ profile.

Simply follow the 5 step actions listed below to create request for your device to be linked:

1. **Download the App for Online Banking Enterprise™ and click on the Globe.**
2. Click on **"yes"** to confirm that you have Online Banking.
3. Enter your Online Banking **User Id**.
4. Verify your **Device ID**.
5. Ask your Administrator(s) to **accept the request**.

Administrator(s) have the ability to accept and/or reject requests to link and/or delink Smart devices (Apple, Android and Windows tablets) for the users linked on their Online Banking Enterprise™ profile.

1. Select the **Profiles** tab.
2. Select the **Device Linking Requests** option from the **User Dashboard**.
3. A list with all the **Pending Device Linking Requests** will be displayed on the screen with the following information relating to the pending link requests:
 - Name and surname of the user requesting to link their device;
 - The role of the user (administrator, authoriser etc)
 - The Request Status; Each device linking request will carry a status, the status can either be:

- **Pending Link Request** - A device link request has been created, but has not been accepted or rejected by an administrator.
- **Pending Authorisation** - A device link request has been accepted by an administrator, but is awaiting profile authorisation.
- **Device Linked** - The user is authorised per the site settings requirements (Fully Authorised status) and the device will be allowed to access Online Banking Enterprise™.

4. The administrator must click on the **Accept Request** easy button to accept a linking request, if they select this option the linking request status will change to **"Pending Authorisation"**. Alternatively, the Administrator can select to Reject the link request by clicking on the **Reject Link** easy button.
5. Confirm the Request.
6. Click on **Save & Exit** to save the new User with a status of Work in Progress and return you to the Profiles Landing page or click on **Authorise** to authorise the new User.

Notes:

- Once the Administrator(s) accepts and authorises the request to link the tablet to the Online Banking Enterprise™ profile, the user will be able to bank anywhere at any time and enjoy the convenience of doing their banking (including the authorisation functionality) from their tablet by re-launching the App and entering their Online Banking Enterprise™ password.
- If the user has Manage User Access IP restrictions settings loaded on their profile, these IP restrictions will be ignored and will not be applied when accessing Online Banking Enterprise™ from the linked Tablet device.
- To authorise an item from a tablet, the authorised users will need to enter their Online Banking Enterprise™ Login password.
- Certain functionality will not be available to accessing Online Banking Enterprise™ from a tablet device.

2.22 The Personal Security Key

It is becoming increasingly common to read about yet another scam. Cyber criminals use email messages, websites, phone calls, sms messages, malicious software and social media to get personal information from you or from your computer with the sole aim to steal your money.

The Personal Security Key renders spyware and phishing ineffective by verifying users and authenticating transactions, using a USB token when accessing your Online Banking Enterprise™ profile.

It uses the Two-factor authentication concept, these factors are:

- Something you have, your Personal Security Key (USB token); and
- Something you know, your Personal Security Key PIN.

The token is based on a robust Public Key Infrastructure (PKI) and the associated PKI certificate is issued by an independent Certificate Authority (CA). This token will contain private data stored on a security chip that is unique to the user.

It is designed to prevent copying of sensitive data from the chip and follows international standards. The chip in the Personal Security Key is similar to chip credit cards.

You will be required to use the token every time you logon to transact and again when authorising a transaction or instruction. In order to use the Personal Security Key you will need to enter a PIN, this will ensure no-one can access your Online Banking Enterprise™ profile without the Personal Security Key and PIN.

Note. The Personal Security Key requires USB connectivity and as such is not compatible with devices that do not have this; which may include tablet computers and smartphones.

Software Requirements:

The Personal Security Key Software must be installed to enable use of your Personal Security Key.

Before you download the Personal Security Key drivers relevant for the Operating system loaded on your PC, please ensure that you have the latest version of JAVA installed and that all older versions of Java have been removed from your PC. The latest version of Java must be installed on your PC to verify your Personal Security Key. The latest version of Java is always the recommended version as it contains feature updates, vulnerability fixes and performance improvements to previous versions.

The software is installed on your PC and not on the token. You must have the software installed on each machine that you use for Online Banking Enterprise™ and can download the required software via FNB Home page www.fnb.co.za > click on the Register hyperlink > select Software Downloads > Select the relevant "Personal Security Key" hyperlink to download the appropriate driver for your PC.

Note! You need to ensure that you download and run the correct Personal Security Key drivers for the Operating system loaded on your PC.

How to check which Operating system is loaded on your PC

Windows

1. Click **Start**.
2. Right-click **My Computer** and then click **Properties**.
3. Look for the Operating system information.
4. If you are operating on Windows 7, you must also confirm if your PC is running on the 32-bit or 64-bit Windows version:
 - If “64-bit Operating System” is listed to System type, you’re running the 64-bit version of Windows 7.
 - If “32-bit Operating System” is listed next to System type, you’re running the 32-bit version of Windows 7.

Apple MAC

1. Click on the **Apple** icon in the top left corner of your screen.
2. Select **About This Mac**.
3. Look for the version under the Mac OS X logo.

How to set up a user to use a Personal Security Key

This function is only available to the Administrator.

Every user’s permissions will need to be set to cater for the use of a Personal Security Key.

Use this function to make changes to an existing user's details.

1. Select the **Profiles** tab.
2. Select the **Maintain** button directly from the **User Dashboard** or click on **Menu** for more options and select **Maintain**.
3. Select the user you want to maintain by clicking on the user name hyperlink.
4. Select the **User Permission** sub tab.
5. Select the **Personal Security Key** option for the **Security Mechanism**.
6. Click on **Save & Exit** to save the User with a status of Work in Progress and return to the Profiles Landing page or Click on **Authorise** to authorise the User.

Please ensure that users’ personal details (cellphone number and email address) are captured correctly. Pass Codes for the Digital Certificate which is stored on the Personal Security Key will be sent via these 2 channels.

Using your Personal Security Key for the First time

The system will prompt you to download a new Digital Certificate when you access your profile for the first time after the Personal Security Key has been selected as your Security Mechanism.

Login to Online Banking Enterprise™ from the FNB website.

1. Enter **User ID**, **Login Password** and click on **Login**.

Follow the Get New Certificate process

1. Enter your **Authorisation Pass Code**.
2. Enter your **Reference Pass Code**.
3. Enter your **Default PIN**.
4. Select the **check box** to confirm that you want to change your token PIN.
5. **Enter** your new **PIN**.
6. **Confirm** your new **PIN**.
7. Click on **Next** to continue.
8. Please wait for the system to generate your Digital Certificate onto your Personal Security Key.

PIN Rules

- The PIN must be 4 numeric's only
- All characters cannot be the same (e.g. 1111 or 0000)
- The numbers cannot be sequential (e.g. 1234 or 4321)

Using your Personal Security Key to Login

You will be required to use the token every time you logon to transact and again when authorising a transaction or instruction. In order to use the Personal Security Key you will need to enter a PIN, this will ensure no-one can access your Online Banking Enterprise™ profile without the Personal Security Key and PIN.

1. Enter **User ID**, **Login Password** and click on **Login**.
2. Ensure that your **Personal Security Key** is connected and enter your **PIN** in the block provided.
3. Click on **Accept** to continue with your Online Banking Enterprise™ session as required.

OPTIONAL: You will have the option to change your PIN should you wish to.

Using your Personal Security Key to Authorise an Instruction

When authorising an instruction and/or transaction the Authorise page will be displayed.

1. Ensure that your **Personal Security Key** is connected and enter your **PIN** in the block provided.
2. Accept the **disclaimer** which confirms that you have reviewed the items that you are authorising and click on **Accept**.

OPTIONAL: You will have the option to change your PIN should you wish to.

Changing your Personal Security Key PIN

You have the option to change your PIN when logging into Online Banking Enterprise™ or when authorising an instruction and/or transaction.

Irrespective of where you access this function from, the process is the same:

1. Select the **check box** should you want to change your PIN.
2. Enter a **new PIN** (if required).
3. **Confirm the new PIN** (if required).

Captured the Incorrect PIN

You will be disabled if you have entered your Personal Security Key PIN incorrectly 3 consecutive times.

1. Users need to contact the Administrator to be enabled. Administrators will need to re-enable the user's profile.

- **Profiles Tab > Maintain User > Select User > Select User Permissions sub tab > Select the "User Enabled" tick box > Authorise the changes made to the user's profile.**

2. Administrators need to follow the Administration Re-activation process.

- **FNB Home page > Reset Access details hyperlink > Administrator Reactivation.**

Forgotten PIN or Reset PIN

If you have forgotten your Personal Security Key PIN, you will have to download the **Personal Security Key Token Reset Utility** from the Software Downloads link.

All the certificates stored on your token will be deleted when using this utility and you will need to download new digital certificates for each profile when you next Login to each relevant profile on Online Banking Enterprise™.

You will be charged for each new certificate you request. Please refer to your pricing guide for the costs associated with this.

Note! Please ensure that the Personal Security Key Software is installed on your computer before using this utility to reset your token.

Only once you have downloaded the Personal Security Key Token Reset Utility from the Software Downloads link, will you be prompted to change your PIN.

The Personal Security Key Token Reset Utility software is accessible via www.fnb.co.za.

1. From the **FNB website** - Home Page.
2. Click on **Register**.
3. Select the **Software Downloads hyperlink**.

4. Select the “**Personal Security Key Token Reset Utility**” hyperlink to download the appropriate driver for your PC.

Note! You can Run the “Personal Security Key Token Reset Utility” directly from this link or you can Save it to your computer and then Run the application.

5. Click on **Run** to initiate the installation.
6. Click on **Next** to continue and follow the prompts to Install the Personal Security Key Token Reset Utility”.
7. Select the “**Launch CryptoMate Reset PIN Utility**” check box and click **Finish** to complete the Installation.
8. Click on “**Reset PIN**” to Continue.

Note! All the certificates stored on your token will be deleted when using this utility and you will need to download a new digital certificate for each profile when you next Login to each profile on Online Banking Enterprise™.

The Get New Certificate page will display.

9. Enter your **Authorisation Pass Code**.
10. Enter your **Reference Pass Code**.
11. Enter your **Default PIN**.
12. Select the **check box** to confirm that you want to change your token PIN.
13. **Enter** your new **PIN**.
14. **Confirm** your new **PIN**.
15. Click on **Next** to continue.
16. Please wait for the system to generate your Digital Certificate onto your Personal Security Key.

Renew your Digital Certificate

Digital certificates are valid for 1 year.

A month before the Digital Certificate expires, you will be prompted (and forced) to renew your Digital Certificate.

Please refer to your pricing guide for the costs associated with this

1. Enter your **Authorisation Pass Code**.
2. Enter your **Reference Pass Code**.
3. Enter your **PIN**.

Note! Your PIN will be the current PIN which you are using. You do have the option to change your PIN should you wish to.

1. Select the **check box** should you want to change your PIN.

2. Enter a **new PIN** (if required).
3. **Confirm the new PIN** (if required).
4. Accept the **disclaimer** which confirms that you are renewing your Digital Certificate.

Report Lost Personal Security Key

In the event that your token is lost stolen or broken you will need to cancel the token.

This function must be accessed from the FNB Website - Home Page (i.e. before you login into your banking session).

1. Go to the **FNB website** - Home Page.
2. Click on the “**Reset Access Details**” hyperlink.
3. Select “**Report Lost Personal Security Key**”.
4. Enter your **User ID**.
5. Enter your **ID** or **passport number**.
6. Enter what appears in the **captcha** image space. If the image is not clear you can try another image by selecting the “Try another” hyperlink.
7. A **reference number** for your cancellation will be displayed.

Please contact your administrator to issue you with a new token. If you are an administrator, you will need to do administrator re-activation and order your token during the administrator re-activation process.

2.23 Account Relationships

This functionality will allow Business Banking and Commercial clients to manage who has access to their accounts by way of Customer to Account Relationship (CUAC) Codes and to manage the Mandates associated with these relationships.

The functionality will be available under the Profiles Tab under the Account Permissions sub tab which only Profile Administrators will have access to.

Individual Account Relationships:

The Administrator(s) can create, maintain or delete Account Relationships that allow individuals to transact on their business accounts by way of Customer to Account (CUAC) relationship Codes and the Mandates associated with these relationships.

After the transaction to link a Customer to Account Relationship (CUAC) has been fully authorised, the system will send an email and an sms to the users with account permissions informing them of the account permission created. There will be a 3 day window period for a mandate to be accepted when authorisation takes place.

These mandates will also be available in the Online Banking Inbox for 30 days.

Account Roles (Individuals)

- **Transactor** (applicable to Business Banking only)

View and transact on the account using any physical business banking channels and own choice of electronic personal banking channels.

- **Viewer** (applicable to Business Banking only)

Obtain account information at any FNB branch and through own personal electronic banking services (such as own online banking).

- **Cardholder** (applicable to Commercial and Business Banking)

Can only transact on the account using a limited function FNB Visa business cheque card and/or a business petrol card (for fuel and motor related purchases)

Can only transact on the account using following card options:

1. Limited function FNB Visa business cheque card only
2. Limited function FNB Visa business cheque card and petrol card
3. FNB business petrol card only
4. Full function FNB Visa business cheque card only
5. Full function FNB Visa business cheque card and petrol card

6. FNB Business petrol card only

Account Signatory Permissions (applicable to Commercial and Business Banking)

- **Sole Account signatory:**

Sole signing authority to issue cheques and other paper-based payment instructions on the account. A full function FNB Visa business cheque card and/or petrol card can be added to this permission.

- **Joint Account signatory:**

Joint signing authority to issue cheques and other paper-based payment instructions on the account. A limited function FNB Visa business cheque card and/or petrol card can be added to this permission.

- **Customised card permissions** (applicable to Commercial and Business Banking)

Transact on the account using various card options:

1. Full function FNB Visa business cheque card only
2. Full function FNB Visa business cheque card and petrol card
3. FNB Business petrol card only

If sole cheque signatory, the cheque card must be full function

If joint cheque signatory, the cheque card must be limited function

Business Account Relationships:

Business clients can give other Businesses access to their accounts.

For example: a Retailer can give an Accounting firm access to one or more of its accounts to perform the necessary Audit or Accounting duties by sending them an online invitation to transact (to view only and/or view and transact) on their account(s). On acceptance of this invitation, the Accounting firm will be able to access the Retailer's Account(s) from their own Online profile.

Account Roles (Business)

- **Business Viewer**

The Business Viewer will be given the ability to view account balances, transaction history and statement history only on the nominated account

The mandated client may appoint its own Online Banking Enterprise™ profile users and assign **view permissions** to them for the account.

- **Business Transactor**

The Business Transactor will be given the ability to view the account balances, transaction history, statement history and pay or transfer money to and from the nominated account.

The mandated client may appoint its own Online Banking Enterprise™ profile users and assign **view or transact** permissions to them for the account.

View a Customer to Account Relationship

1. Select the **Profiles** tab and click on the **Account Permissions** sub tab.
2. A list of all accounts with linked Account Relationships will be displayed on the page.
3. Click on the **Account hyperlink** to view the list of users (Individuals and Businesses) linked to the account.

Add a Customer to Account Relationship

1. Select the **Profiles** tab and click on the **Account Permissions** sub tab.
2. A list of all accounts will be displayed on the page.
3. Click on the **Account hyperlink** to select the account you want to add.
4. Click on the **+Add** easy action button to add a new **Individual** or **Business** Customer to Account Relationship.

If adding an Individual:

Complete the User's Details: Name, Surname and ID/temporary ID or Passport number and click on Continue. Note. If a passport number is utilised there will be additional information be required for the CUAC user.

The person whom the permission is being assigned to will be verified.

- If the user's details are found on our system and it is an **exact match**, the system will allow you to continue updating further information for the user.
 - If our system detects a **duplicate match**, where the ID number matches more than one profile linked on our system. Click on **Continue** to assign the permissions or click on **Edit** to change the details or click on **Cancel** to end the process.
 - If our system **detects the ID number but the surname does not match**. Click on **Continue** to assign the permissions or click on **Edit** to change the details or click on "Cancel" to end the process.
 - If our system **finds no details** for the user, it will prompt you to complete some additional information. Click on **Continue** to proceed with adding the permissions or click on **Edit** to change the details or click on **Cancel** to end the process.
5. Select the **Account Role** you want to assign to the user and click on **Continue**. Depending on the role selected, further information may be required.
 6. After completing all the relevant fields select the **check box** to accept the mandate and click on **Authorise**.

If there are multiple authorisers each authoriser must authorise the permission and accept the mandate within a 3 day period. If this is not done the new Account Relationship assigned to the user will be removed from the Authorisation Needed sub tab.

The User will receive an sms and an e-mail copy of the new mandate. A copy of the mandate will also be placed in the Online Banking Inbox and will be available for 30 days.

If adding a Business:

Business clients can give other Businesses access to their accounts.

For example, a Retailer can give an Accounting firm access to one or more of its accounts to perform the necessary Audit or Accounting duties by sending them an

online invitation to transact (to view only and/or view and transact) on their account(s).

5. **Enter the Account number you received from the Business who invited you to add their account to your Online banking Enterprise profile and click on Search.**
6. The **Name** of the business will be displayed. If this is the correct business tick the checkbox and click on **Confirm**.
7. Complete the **contact details** of the administrator who will accept the notification permission.
8. Select the applicable Account Permission (**Viewer/Transactor**) and click on **Continue**
9. After completing all the relevant fields select the **check box** to accept the mandate and click on **Authorise**.

If there are multiple authorisers each authoriser must authorise the permission and accept the mandate within a 3 day period. If this is not done the new Account Relationship assigned to the user will be removed from the Authorisation Needed sub tab.

Once authorised the request will reflect under the **Sent Requests** with a **Pending Status**. The other business will receive an email and an sms informing them of the request. They will need to log into Online Banking Enterprise™ and accept the invitation online.

1. Select the **Profiles** tab and click on the **Account Relationship** sub tab.
2. A list of all accounts will be displayed on the page.
3. Click on the **Account hyperlink** for the account you to accept the invite for.
4. Click on **Accept** to grant the **Business** Customer to Account Relationship or click on **Reject** to decline the invitation request.
5. Once accepted, select the **check box** to view the mandate and click on **Authorise**.

Whenever an Account Relationship is added or maintained, a new mandate will be generated and both parties will have to acknowledge it online before access to the account is given or changed.

The User will receive an sms and an e-mail copy of the new mandate. A copy of the mandate will also be placed in the Online Banking Inbox and will be available for 30 days.

Maintain a Customer to Account Relationship

1. Select the **Profiles** tab and click on the **Account Permissions** sub tab.
2. A list of all accounts with linked Account Relationships will be displayed on the page.
3. Click on the **Account hyperlink** to view the list of users linked to the account.
4. A list of the Customer to Account Relationships for the users will be displayed.
5. Click on the **Maintain** button next to the Customer to Account Relationship you want to change.
6. Amend and complete any additional information required for the changes made to the Customer to Account Relationship for the user.
7. Click on **Continue**.
7. After completing all the relevant fields select the **check box** to accept the mandate and click on **Authorise**.

If there are multiple authorisers each authoriser must authorise the permission and accept the mandate within a 3 day period. If this is not done the new Account Relationship assigned to the user will be removed from the Authorisation Needed sub tab.

The User will receive an sms and an e-mail copy of the new mandate. A copy of the mandate will also be placed in the Online Banking Inbox and will be available for 30 days.

Delete a Customer to Account Relationship

1. Select the **Profiles** tab and click on the **Account Permissions** sub tab.
2. A list of all accounts with linked Account Relationships will be displayed on the page.
3. Click on the **Account hyperlink** to view the list of users linked to the account.
4. A list of the Customer to Account Relationships for the users will be displayed.
5. Click on the **Delete** button next to the Customer to Account Relationship you want to delete.
6. The Administrator can delete the account permission from the specific business account, selected accounts and/or all linked accounts.
7. Confirm the relevant Delete Request by selecting the check box(es) next to the account(s) and click on **Delete**.

Once the account permission is deleted the business account will no longer reflect on the landing page.

Support

For navigational assistance: 087 575 0000

For any other information:

Business Banking : 087 575 9479 or crcfnbconsumer@fnb.co.za
Commercial: 087 575 9479 or commercialcare@fnb.co.za

2.24 Related Parties

This functionality allows the Administrator of a Business Banking and Commercial profile to View, Create, Maintain and Delete any KYC Related Parties linked to the business entity via Online Banking Enterprise™.

A Related Party refers to people and organisations that have a KYC relationship with a business. This relationship, depending on the business, may be a shareholder relationship, a trustee relationship, etc.

Related Parties are required for reporting and KYC purposes as well as for information purposes with the Company Intellectual Property Commission (CIPC).

The Administrator(s) will be able to view a list of profiles which have already been linked as Related Parties on their business profile by selecting the following step actions:

1. Select the **Profiles** tab.
2. Select the **Related Parties** sub tab.
3. A list of all the existing Entities and their Relationships will be displayed. **Note:** If you have more than one Entity linked to your Online Banking Enterprise™ profile, please select the Entity Name hyperlink to view the linked Related Parties.

Add a Related Party

Use this function to Add a new Related Party to the Business Entity.

1. Select the **Profiles** tab.
2. Select the **Related Parties** sub tab.
3. A list of all the existing Entities and their Relationships will be displayed. **Note:** If you have more than one Entity linked to your Online Banking Enterprise™ profile, please select the Entity Name hyperlink to view the linked Related Parties.
4. Select the **+Add** action button on the right.

Note: When adding a Related Party, you can choose to add from a list of existing CIPC registered users. This information is taken directly from the CIPC database. CIPC is a body where certain companies are required to register in accordance with the Companies Act. For more information please visit www.copc.co.za

5. Select **Add** next to the Related Party you want to add.
 - If the user you want to add does not exist on CIPC or the information is incorrect, select the **Individual** or **Non-individual** hyperlink and **add** the information manually by choosing to add the required information for the **Individual** or **Non-individual** Related Party type and click on **Continue**.
6. Assign the Relationship by selecting the **Relationship Type** from the dropdown list and click on **Continue**.
7. A confirmation page is displayed.
8. Click on **Save & Exit** if you want to save the captured information or click on **Edit** to make any changes to the Information displaying on the page or click on **Authorise** to authorise the changes made or click on **Cancel** to omit any changes made.

In the case of multiple Administrators, both Administrators need to authorise the request.

9. Click on **Upload Docs** to upload the required KYC Related Party documentation needed to complete your application. You can click on the **Document Guide** hyperlink to obtain more information about the documentation required to complete your application.

Once a Related Party has been added, you will receive confirmation that your request will be forwarded to our Customer Resolution Centre for fulfilment. A FNB Consultant will contact you to complete any other documentation required prior to adding the Related Party.

Should you have any further queries please do not hesitate to contact us on 087 575 9479.

Maintain a Related Party

Use this function to Maintain a Related Party for a Business Entity.

1. Select the **Profiles** tab.
2. Select the **Related Parties** sub tab.
3. A list of all the existing Entities and their Relationships will be displayed. **Note:** If you have more than one Entity linked to your Online Banking Enterprise™ profile, please select the Entity Name hyperlink to view the linked Related Parties.
4. Click on the **Maintain** button next to the Related Party you want to change.
5. Amend and complete any additional information required for the changes made to the Related Party.
6. Click on **Continue**.
7. Click on **Save & Exit** if you want to save the captured information or click on **Edit** to make any changes to the Information displaying on the page or click on **Authorise** to authorise the changes made or click on **Cancel** to omit any changes made.

In the case of multiple Administrators, both Administrators need to authorise the request.

8. Click on **Upload Docs** to upload the required KYC Related Party documentation needed to complete your application. You can click on the **Document Guide** hyperlink to obtain more information about the documentation required to complete your application.

Once a Related Party has been changed, you will receive confirmation that your request will be forwarded to our Customer Resolution Centre for fulfilment. A FNB Consultant will contact you to complete any other documentation required prior to adding the Related Party.

Should you have any further queries please do not hesitate to contact us on 087 575 9479.

Delete a Related Party

Use this function to Delete a Related Party for a Business Entity.

1. Select the **Profiles** tab.
2. Select the **Related Parties** sub tab.
3. A list of all the existing Entities and their Relationships will be displayed. **Note:** If you have more than one Entity linked to your Online Banking Enterprise™ profile, please select the Entity Name hyperlink to view the linked Related Parties.
4. Click on the **Delete** button next to the Related Party you want to delete.
5. **Confirm** the request to delete the Related Party.

You will receive confirmation that your request will be forwarded to our Customer Resolution Centre for fulfilment. The person who has been deleted as a Related Party will receive an sms once they have been deleted from the system.

Should you have any further queries please do not hesitate to contact us on 087 575 9479.

3. My Bank Accounts Tab

The My Bank Accounts landing page lists all the accounts that have been linked to your Online Banking Enterprise™ profile (and to which you have been given access). The account number, current balance as well as the available balance are displayed for each account.

There are several action buttons available on the right side of the main screen which you can use to easily access the **Search**, **Download** and **Print** functions.

You can also use the easy action buttons available on the landing page to quickly access some of the most used account related functions. When using the easy buttons for a specific item you will be taken directly to the capture page for the selected transaction type.

The Menu on the left of the page will display the options that are applicable to the page and specific to your Account permissions.

When the Menu is active, an Extended Menu List will be displayed in grey. This list provides quick access to functionality within that tab / sub-tab as well as to other commonly used functions on Online Banking Enterprise™ .

In order to meet the Payment Card Industry (PCI) requirements , all card numbers presented on Online Banking Enterprise™ will be masked, the full number will not be displayed.

The ATM, Credit Card and Credit Card Account numbers will be masked from the 7th to 12th digits.

Example: Credit Card – 4901 15** **** 1234
ATMCard – 4790 56** **** 1234
Credit Card Account Number - 4901 15** ****6000

3.1 Account Settings

Use this functionality to view details of your account, order new business cards, replace lost or damaged business card, maintain business cards limits, view detailed balance, transaction history and statements.

3.1.1 View and Update Account Settings

Use this functionality to view and update details of your account.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Account Settings**.
3. Select the account you want to view by clicking on the account name hyperlink.
4. The **Settings sub-tab** will be displayed with the details of your account.
5. You can view and update the Account Settings.

The Account Maintenance function is available to Administrators.

3.1.2 Change your Account Type

Use this functionality to change your Account Type

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Account Settings**.
3. Select the account you want to change by clicking on the account name hyperlink.
4. The **Settings sub-tab** will be displayed with the details of your account.
5. Select the **Change Account type hyperlink** next to the Account type details.
6. Select the **Account Type** you want to change to by clicking on the relevant button.
7. Click on **Authorise**. **Note. Only one authorisation is required, even for Multiple Administrator set up.**
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
8. An authorisation result page will be displayed.

9. Click on **Finish**.

Notes on Changing your Account Type

- This functionality is currently only available to South African administrators who have at least one Commercial account linked to their Online Banking Enterprise™ profile.
- Please note that if you change your account type, your account features and pricing may also change. Please refer to our pricing guide. Also, please note that any account fees and charges that are currently pending will ultimately be debited against your account.
- The Change account type functionality will only be available during business hours and will not be available on Sundays, Public Holidays and Between 21h00 - 07h00 (Monday to Saturday).

Types of account:

FNB Business Cheque Account

This is our full-house cheque account for businesses. You must have this account type if you need overdraft facilities.

3.1.3 Business Cards

This functionality allows you to order new Business Cheque and Petrol Cards, replace lost or damaged Cards and to maintain Cards limits.

Note. This functionality is currently only available to South African administrators who have at least one Commercial account linked to their Online Banking Enterprise™ profile.

Card Types:

Full Function Business Cheque Card:

- Make purchases at a Point of Sale
- Make 3rd party payments
- Make online purchases with Business Cheque Card
- Link your card to multiple accounts
- Transfer funds and withdraw cash at an ATM
- Make pre-paid purchases at an FNB ATM
- The card is PIN and signature based for your security
- The card is personalised with both the business name and the cardholder's name

Limited Function Business Cheque Card:

- Make purchases at a Point of Sale
- Make online purchases with Business Cheque Card
- Withdraw cash at an ATM
- The card is PIN and signature based for your security
- The card is personalised with both the business name and the cardholder's name

Order a New Business Card for an existing Card holder

1. Select the **My Bank Accounts** tab.
 2. Click on **Menu** for more options and select **Account Settings**.
 3. Select the account you want to change by clicking on the account name hyperlink.
 4. Click on the **Cards** sub tab.
 5. Click on **Menu** for more options and select **Order New Card**.
 6. Select a Card holder by clicking on the **Card holder Name hyperlink** on the overlay.
 7. A new page is displayed showing a list of all qualifying card type options. Please select the required **Card type** option.
 8. Enter the required **Local** and **International Limits**.
 9. Enter the required **Contact details** section.
 10. Accept the Terms and Conditions and click on **Continue**.
 11. A **confirmation page** will be displayed with the details entered as per previous page.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
12. An authorisation result page will be displayed.
 13. You may select **Print** or **Download** the page.
 14. Click on **Finish**

Order a New Business Card for a New Card holder

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Account Settings**.
3. Select the account you want to change by clicking on the account name hyperlink.
4. Click on the **Cards** sub tab.
5. Click on **Menu** for more options and select **Order New Card**.
6. Select **Add new Card Holder** from the overlay.
7. A new page will be displayed, enter the **cardholder's details** and select **Next**.
8. A **confirmation page** will be displayed with the details entered as per previous page.
9. Enter your **certificate password**, confirm that you have reviewed the items by checking the check box.
10. Click on **Accept**.
11. A new page is displayed showing the **results** of the instruction and any further information which may be necessary. **You have now successfully added a new cardholder**.
12. To assign the new cardholder a card select the **Order Card** button.

13. A new page is displayed showing a list of all qualifying card type options. Please select the required **Card type** option.
14. Enter the required **Local** and **International Limits**.
15. Enter the required **Contact details** section.
16. Click on **Continue**.
17. A **confirmation page** will be displayed with the details entered as per previous page.

- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**

- Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
- Enter your **certificate password** to process the payment.
- Click on the **disclaimer** and click on **Accept** to complete the process.

- **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**

- Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
- Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

18. An authorisation result page will be displayed.
19. You may select **Print** or **Download** the page.
20. Click on **Finish**.

Order a Replacement Card

Use this function to order replacement Business Cards.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Account Settings**.
3. Select the account you want to change by clicking on the account name hyperlink.
4. Click on the **Cards** sub tab.
5. Click on **Menu** for more options and select **Replacement Card**.
6. Select your Card Number by clicking on the **Card Number hyperlink**.
7. Enter the required **Local** and **International Limits**.
8. Enter the your **Contact details**.
9. Click on **Continue**.
10. A **confirmation page** will be displayed with the details entered as per previous page.

- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**

- Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
- Enter your **certificate password** to process the payment.
- Click on the **disclaimer** and click on **Accept** to complete the process.

- **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**

- Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
- Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

11. An authorisation result page will be displayed.
12. You may select **Print** or **Download** the page.
13. Click on **Finish**.

Card Limit Maintenance

Use this function to maintain Business Card limits.

1. Select the **My Bank Accounts** tab.
 2. Click on **Menu** for more options and select **Account Settings**.
 3. Select the account you want to change by clicking on the account name hyperlink.
 4. Click on the **Cards** sub tab.
 5. Under the **Limit header column**, select the **Update hyperlink** of the cardholder whom you would like to maintain.
 6. Complete the **Card Holder Details** section.
 7. Enter the required **Local** and **International Limits**.
 8. Click on **Continue**.
 9. A **confirmation page** will be displayed with the details entered as per previous page.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

10. An authorisation result page will be displayed.
11. You may select **Print** or **Download** the page.
12. Click on **Finish**.

Cancel a Business Card

Use this function to cancel Business Cards.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Account Settings**.

3. Select the account you want to change by clicking on the account name hyperlink.
4. Click on the **Cards** sub tab.
5. Click on **Menu** for more options and select **Cancel Card**.
6. A list of all cards will be displayed. Select the cancellation reason from the **Reason** drop box:
 - Card has been stolen
 - Card has been lost
 - Card is damaged
 - Cancel this card (authority remains)
 - Cancel this card and authority for all cards & Cell-Phone Banking. **Note. If you select to Cancel this card and authority for all cards & Cellphone Banking, the cardholder's access with all debit cards together with Cellphone Banking (if also a registered Cell Phone Banking user) will be removed immediately. Note that any other permissions you have given to this person will need to be cancelled separately if you choose to do so.**
6. Click on **Continue**.
7. A **confirmation page** will be displayed with the details entered as per previous page.
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
8. An authorisation result page will be displayed.
9. You may select **Print** or **Download** the page.
10. Click on **Finish**.

3.1.4 Investment Accounts

Use the Investment Maintenance function to add or update interest, maturity, withdrawal and closure instructions on your qualifying Business Investment accounts.

The Investment Account Maintenance functionality will only be available if all the following profile and user permissions applies to the Online Banking Enterprise™ profile:

- Single Authorisation for Transfers (Site Profile < Number of Authorisations for Transfers has been set to 1)
- Qualifying Business Investment Account (you must have at least one qualifying Business Investment Account linked to the Online Banking Enterprise™ profile).

In addition to the profile criteria listed above, the user will only be allowed to maintain and authorise the Investment Instructions if they have been given Capture and Authorise Transfer permissions for the qualifying Investment Account. (Profiles < User < Account permissions).

The following options are available to view, add or maintain:

- Interest Instruction
- Maturity Instructions
- Notice to Withdraw
- Notice to Close

Add, view or modify an Investment Instructions

Use this function to view, add or maintain the Interest Instruction on an Investment Account.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Account Settings**.
3. Select the account you want to change by clicking on the account name hyperlink.
4. The **Settings sub-tab** will be displayed with the details of your account.
5. Click on **Menu** for more options and select **Investment Interest Instruction**.
6. The **Interest Instruction** will be displayed on the screen, if no Interest Instruction exists and you want to create an instruction or if you want to modify the existing instruction click on **Menu** for more options and select **Modify Redirect Interest** or **Capitalise Interest** as applicable in the action bar and **add new** or **maintain existing** Interest Payment Instructions for the Investment account by selecting the required **Interest Frequency** and the **Account number** you want Interest to be paid to.
7. Click on **Redirect** or **Capitalise**.
8. A **confirmation page** will be displayed with the details entered as per previous page.
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
9. An authorisation result page will be displayed.
10. You may select **Print** or **Download** the page.
11. Click on **Finish**.

Note. Interest paid to your account will only reflect on the Interest Payment date as specified.

Add, view or modify an Investment Maturity Instruction

Use this function to view, add or maintain the Maturity Instruction on an Investment Account.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Account Settings**.
3. Select the account you want to change by clicking on the account name hyperlink.
4. The **Settings sub-tab** will be displayed with the details of your account.
5. Click on **Menu** for more options and select **Investment Maturity Instruction**.
6. The existing **Maturity Instruction** will be displayed on the screen.
7. Click on **Menu** for more options, select **Transfer All** or **Transfer Portion and Reinvest**.
8. A **confirmation page** will be displayed with the details entered as per previous page.
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
9. An authorisation result page will be displayed.
10. You may select **Print** or **Download** the page.
11. Click on **Finish**.

Note. Funds transferred to your account will reflect on the specified closure date.

Add, view or modify a Notice to Withdraw

Use this function to add, view or maintain a Notice to Withdraw instruction on an Investment Account.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Account Settings**.
3. Select the account you want to change by clicking on the account name hyperlink.
4. The **Settings sub-tab** will be displayed with the details of your account.
5. Click on **Menu** for more options and select **Notice to Withdraw Instruction**.
6. The existing **Notice to Withdraw** details will be displayed on the screen.

7. Click on **Menu** for more options, select **Add Instruction** and complete the **Notice to Withdraw Instruction** by selecting the required **Withdrawal Date**, **Withdrawal Amount** and the **Account number** you want the money to be paid to.
 8. Click on **Withdraw**.
 9. A **confirmation page** will be displayed with the details entered as per previous page.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
10. An authorisation result page will be displayed.
 11. You may select **Print** or **Download** the page.
 12. Click on **Finish**.

Notes:

- The withdrawal date is the date that you would like the money to be paid to you. This date must be at least equal to or greater than the Notice period required for withdrawals on your account. Funds transferred to your account will reflect on the specified withdrawal date.
- Funds transferred to your account will reflect on the specified closure date.

Add, view or modify Closure instructions

Use this function to view, maintain or give Notice to Close an Investment Account.

1. Select the **My Bank Accounts** tab.
 2. Click on **Menu** for more options and select **Account Settings**.
 3. Select the account you want to change by clicking on the account name hyperlink.
 4. The **Settings sub-tab** will be displayed with the details of your account.
 5. Click on **Menu** for more options and select **Notice to Close**.
 6. The existing **Notice to Close** details will be displayed on the screen.
 7. Click on **Menu** for more options and select **to add a Notice to Closure Instruction**.
 8. **Complete the required information** by selecting the required **Closure Date**, and select the **Account number** you want the money to be paid to.
 9. Click on **Close Account**.
 10. A **confirmation page** will be displayed with the details entered as per previous page.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**

- Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
- **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

11. An authorisation result page will be displayed.
12. You may select **Print** or **Download** the page.
13. Click on **Finish**.

Notes:

- The closure date of the account must be at least the number of days specified by the account type from today's date.
- Funds transferred to your account will reflect on the specified closure date.

3.2 Detailed Balance

Use this functionality to view a detailed account balance for an account.

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Detailed Balance**.
3. Select an account by clicking on the account Name hyperlink.

or

Simply click on the **Quick links** button next to the Account you want to view, then select **Detailed Balance**.

This can be printed or downloaded in a PDF format.

3.3 Transaction History

Use this function to view a history of the transactions on an account.

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Transaction History**.
3. Select an account by clicking on the account Name hyperlink.

or

Simply click on the **Quick links** button next to the Account you want to view, then select **Transaction History**.

This can be printed or downloaded in a PDF, CSV, QIF, OFC and OFX format.

Note! You can access additional history on your credit card by selecting the **More** button provided at the bottom of your transaction history.

It is possible to retrieve additional information on transactional accounts by clicking on the **Amount** hyperlink. There is a cost associated with viewing additional information.

The following Detailed Transaction Information can be viewed:

- Transaction Details
- Transaction Description
- Customer Service Information

You can retrieve **Images** of the front and back of the requested **cheques** by clicking on the **Description** hyperlink. To **save** a copy of the images, right click on each image, select **Save Picture As** and follow the instructions. There are costs associated with viewing images.

Quick Search

Use this function to perform a quick search, utilise any of the date options available from the drop-down lists in the By Date field: Today, Yesterday, Last 7 days, Last 15 days, Last 30 days, Last 60 days

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Transaction History**.
3. Select an account by clicking on the account Name hyperlink.
4. Click on **Menu** for more options and select **Transaction Search**.
5. Select the **Quick** button.
6. Click on the **dropdown list** next to Quick Search and select e.g. **Today, Yesterday, Last 7,15, 30 or 60 days** and click on **Go**.
7. Click on **Search**.
8. The search facility will return a maximum of 60 day's history or a maximum of 2100 transactions.

This can be printed or downloaded in a PDF format.

Depending on your site settings you can use Custom or Advanced Search for transactions that have been made within the last 180 days.

Custom Transaction Search

Use this function to search for a specific transaction by any of the following criteria: Debits, Credits, From date, To Date, From Amount, To Amount, By Transaction Reference, From Cheque Number and To Cheque Number.

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Transaction History**.
3. Select an account by clicking on the account Name hyperlink.
4. Click on **Menu** for more options and select **Transaction Search**.
5. Select the **Custom** button.
6. Select any of the following criteria: **Debits, Credits, From date, To Date, From Amount, To Amount, By Transaction Reference, From Cheque Number and To Cheque Number**.
7. Click on **Search**.

The information can be Exported in CSV format to your e-mail.

Depending on your site settings you can use Custom or Advanced Search for transactions that have been made within the last 180 days.

Advanced Transaction Search

Use this function search across the description and reference fields on your Transaction History. You are able to Search across multiple accounts, Search ranges for dates, Search ranges for amounts, Search by transaction reference, Search by cheque range, Search by debit or credit transactions, Search by categorisation.

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Transaction History**.
3. Select an account by clicking on the account Name hyperlink.
4. Click on **Menu** for more options and select **Transaction Search**.
5. Select the **Advanced** button.
6. Select any of the following criteria: Search across multiple accounts, Search ranges for dates, Search ranges for amounts, Search by transaction reference, Search by cheque range, Search by debit or credit transactions, Search by categorisation.
7. Click on **Search**.

The information can be exported to your e-mail.

Depending on your site settings you can use Custom or Advanced Search for transactions that have been made within the last 180 days.

3.4 Email Statements

Use this function to have your current (paper) statements e-mailed directly to you.

You can specify up to 3 email addresses to which the bank statement must be sent as well as specify in which format/s you want to receive the statement i.e. PDF or PDF and CSV.

Statements are only created on Business Days (based on country rules).

If the Statement Cycle Date occurs on a non processing day i.e. a Sunday or Public Holiday then the statement will be generated one business day prior to the normal statement cycle date.

Users will only be able to Capture Email Statements and Authorise Email Statements if they have been given the permission by the Administrator.

If no statement data is available when the export is created, an email is sent to the client with the following text: "Dear client, please note that at the time of export no new statement data was available. Therefore no statement has been created." This applies to all exports, scheduled and real time.

Note:

- If you choose this option it will replace your current (paper) statements; you cannot have a combination of delivery functions.
- If you currently receive cheque vouchers via post and you choose to subscribe to receive statements via email, your current statement delivery option will apply one more time. Thereafter you will receive your statements via email only and you will be able to view electronic copies of your cheque vouchers via Transaction History.
- If you don't currently receive cheque vouchers via post, you will receive your first email statement as from the next statement cycle. Your previous delivery options will be cancelled.

South African administrators registered for a **Single Administrator** set up/single admin site and who have **Commercial account/s linked to their Online Banking Enterprise™** profile will have an additional option on the maintenance capture page to specify a Statement Cycle for qualifying commercial accounts.

The Statement Cycle setting allows you to specify the delivery frequency of an email statement. It includes whether the statement must contain all the transactions that have occurred on a specific account, within the last day/ week/ month. The statement will be delivered in accordance with the statement cycle selected. Please note that this only applies to qualifying Business Accounts.

The following options will be listed in the drop down list:

- Do Not Change
- Daily
- Weekly – Ending on Saturday
- Monthly – Date Account Opened
- Monthly – Last Day of the Month

Note: Business Accounts cannot be unsubscribed from Email Statements.

3.5.1 Modify eMail Statements

Use this function to set up an Email Statements for each account you have selected.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Maintain Statements**.
3. Select the account you want to be e-mailed to you by clicking in the checkbox next to one or more account names and click on **Maintain**.
4. A new page is displayed, once you have read the **disclaimer**. Accept it by clicking in the check box click on **Continue**.
5. Enter the **Request Name** for the statement. Under the account name enter the **Primary Email Address**. Enter the **CC Address 1** and **CC Address2** if you want the statement to be e-mailed to more than 1 person.
6. Click in the check box next to **Apply the above settings to all my accounts**, if you want all the selected accounts to be e-mailed to the same e-mail addresses.
7. Select the **Format** i.e. **PDF** or **PDF and CSV**.
8. Click on **Save & Exit**. Click on **Save** to save your changes. Click on **Cancel** if you don't want to save your changes, click on **Submit** to submit the request to an authoriser or click on **Authorise** if you are an authoriser and want to authorise the request.

Once a User has subscribed to the Email Statements option, but has not yet authorised the request(s), these will automatically be displayed under Pending Request.

The Pending Request function allows a User with the permissions to Authorise, Modify, Delete, Reject or Submit a request.

3.5.2 Pending Requests

Use this function to Authorise, Modify, Delete, Reject, Submit instructions.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Pending Request**.
3. A new page will display all the captured requests including the **Status** of the request.
 - Click on the **Authorise** button to authorise the Pending Request. Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it. Enter your **certificate password** and click on the **disclaimer** and click on **Accept** to complete the process.
 - Click on the **Delete** button to delete the Pending Request. Select the request you want to delete by clicking in the checkbox next to the account name and click on **Delete**. A **Pending Request** can only be deleted from the **Pending Request** screen when the status is **Work in Progress**. If the request is in a status of **Authorisation Requested** or **Partially Authorised** the request must be rejected in order to be maintained.
 - Click on the **Reject** button to reject the Pending Request. Select the request you want to reject by clicking in the checkbox next to the account name and click on **Reject**. A **Pending Request** can only be rejected from the **Pending Request** screen when the status is **Authorisation Requested** or **Partially Authorised**.
 - Click on **Submit** to submit the Pending Request. Select the request you want to submit by clicking in the checkbox next to the account name and click on **Submit**. The status will automatically change to **Authorisation Requested**.

3.5.3 Unsubscribe for email Statements

Use this function to unsubscribe from the email Email Statements service if you no longer wish to receive statements via e-mail.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Maintain Statements**.
3. Select the account you want to be e-mailed to you by clicking in the checkbox next to one or more account names and click on **Unsubscribe**.
4. Click on **Submit** to submit the request to an authoriser or click on **Authorise** if you are an authoriser and want to authorise the request.

If you unsubscribe from email statements, your statements will be sent via post to the postal address on your branch profile. Should you wish to receive your cheques by post or if your postal address has since changed, please visit an FNB branch or contact Online Assistance.

3.5.4 Email Statements - Request History

Use this function to view all the requests to change Email Statements settings for the last 150 days.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Maintain Statements**.
3. All the Email Statement requests are displayed, together with the Date of when the request was captured and the **Status** of the request. Clicking on the Name will display the Account, Primary Email Address, CC Address 1, CC Address 2, Format, Status and the Authorisation Audit Trail.

You can delete a request by clicking on the radio button next to it and clicking on the Delete button on the action bar.

3.5.5 Email Statements - Search

Use this function to search for a request to Unsubscribe or Modify the Email Statements request.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Search**.
3. Enter the **Email Address** and/or select the **Format** from the drop down list.
4. Click on **Search**.
5. The results will display all the accounts to where the Email Statement option has been setup.

3.5 Statements

Use this function to obtain information for Interim Statements and Recreated Statements.

3.5.1 Interim Statements

Use this function to view all the transactions that have gone through the account since the last statement date, i.e. all the current transactions.

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Interim Statement**.
3. Select an account by clicking on the account Name hyperlink.
4. The Interim Statement displays the Interim Statement Date and the Opening Balance.

This can be printed or downloaded in a PDF format.

If the information exceeds 2100 transactions, the information cannot be viewed online and the **Export** function will have to be used.

How to Export your Interim Statement Information.

1. Click on **Export** to export the information via Email.
2. Enter the **Email Address, Email Subject** and select **Format 1, Format 2 or Format 3** from the dropdown list.
3. Select if you would like the information to be sent in an **Email per format or A Single Email for all Formats**. **Note:** If you select A Single Email for all Formats, you will receive 3 e-mails in the 3 different formats.
5. Click on **Finish** or click on **Cancel** should you not want the information exported.

In instances where you have issued cheques, users are able to view and **download the front and back images of the cheque(s)** by clicking on the hyperlink of the **cheque Description**. A windows message is displayed advising that there is a cost associated to this service. Click on OK if you are happy to pay for the service and to continue or Cancel to stop the process.

3.5.2 Recreated Statements

Use this function to view recreated statement information for a specific account.

A recreated statement contains all statemented data for a defined period. Therefore this will contain the same transactional data as the actual legal statement for the same period.

Disclaimer:

- The recreated statements provided are NOT final statements and should not be construed as final statements.
- The recreated statements are for the Clients sole use and not for the use of third parties. Should you require final statements, these can be obtained via Online Banking Enterprise [™] or from any branch.
- The Bank will not be held liable for any loss or claim that you may incur as a result of providing a third party with a copy of the recreated statement.

- The Bank cannot bear the responsibility as to what or what not the recreated statements may or may not be used for.

Recreated statements can be exported in the following formats:

- FNB Data Statement (Stmnt 3)
- CSV
- PDF
- Microsoft Money (OFX)
- Microsoft Money (OFC)
- Quicken (QIF)
- Rich Text (RTF)
- SAP
- Swift MT940
- Oracle Financials
- Pastel
- Text
- Multicash

Note. If you previously used our PC CAMS solution, the following file formats are still available for you to use provided you have requested the activation of these formats through your Online Account Manager:

- CAMS CM 558 (CSV)
- CAMS CM 558 (ASCII)
- CAMS Statement by Cheque and Amount (CSV)
- CAMS Statement by Cheque and amount (ASCII)
- CAMS Statement by Date and Number (CSV)
- CAMS Statement by Date and Number (ASCII)
- CAMS Mainframe Export (ASCII) Multicash

Note. If no statement data is available you will still receive an email but no statement will be provided.

1. Click on the **My Bank Accounts** tab.
2. Click on the **More Menu Option** on the left and select **Recreated Statements**.
3. Select an account by clicking on the account Name hyperlink.
4. Once you have read and understood the **disclaimer**, click in the check box and click on **Continue**.

The latest (most current) recreated statement is displayed.

Search Recreated Statements

1. Click on **Menu** for more options and select **Search**.
2. Select the required date range by clicking on the available "**From**" and "**To**" statement date fields.
3. Click on **Search**.

Export Recreated Statements

1. Click on **Menu** for more options and select **Export**.
2. Complete the required **Export Destination and Format Details** to export the statement information to a specific email address in the required statement format options.

- The Recreated Statement will include the **Statement Date, Opening Balance, Closing Balance, Debits, Credits** and total **Number of Debit and Credit Transactions for the period selected in the search or export.**

Notes:

- You can view up to 15 statements on the screen. If you want to view more than 15 statements, please select the Export button and the Statement will be sent to the specified destination in the specified format.
- If the information exceeds 2250 transactions, the information cannot be viewed online and the Export function will have to be used.

3.5.3 Statement History

This is a PDF file which is considered a legal statement due to the following main points:

- The statement is produced with the FNB branding.
- It contains the single legal entity information (First National Bank - a division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).)
- It displays our VAT vendor number.
- It is for a defined period and has a statement number.

The latest three statements can be downloaded for free; a fee will be charged to download older statements.

You can search the archive for specific statement/s you would like to receive and can access statements going back 5 years but your search date criteria can only be entered across a 24 month period.

- Click on the **My Bank Accounts** tab.
- Click on **Menu** for more options, select **Statement History** and select an account by clicking on the **Account Name hyperlink**.
- A new page is displayed, select the **Account Number**.
- Select the **check box** next to the Statement Date, enter the **Email Address** and click on **Continue** or click on the **Download hyperlink** to open and/or save the statement in a PDF format.
- Click in the check box next to this option to acknowledge that you understand the **terms and conditions** and costs of this service.
- Click on **Confirm** to continue or **Cancel** if you do not want to request an Archived Statement.
- The statement will be emailed within 15 minutes in a PDF format.

The latest three statements can be downloaded for free; a fee will be charged to download older statements.

3.6 eZiStatements

Use this function to quickly and easily access all recent statements.

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **eZiStatement**.
3. Select an **Account number** for your Statement request from the drop down list provided.
4. Select the delivery option by clicking either the **email** or **download** radio button.
5. Select the required statement option from the drop down list.
6. Enter your email address details and click on **Submit**.

3.7 Scheduled Exports

Use this function to setup scheduled exports of Transaction History, Statements and Interim Statements for a specific account. In this way, you do not need to login to Online Banking to view this information.

You have the option to **create new exports** for:

- Transaction History
- Statements
- Interim Statements

To view the details of a specific scheduled export, click on the **Export Name** hyper-link.

Scheduled Exports are created at user level. No authorisation is required as only exports for accounts to which the user has permission are allowed.

If no statement data is available when the export is created, an email is sent to the client with the following text: "Dear client, please note that at the time of export no new statement data was available. Therefore no statement has been created." This applies to all exports, scheduled and real time.

To maintain an export, click on **Menu** for more options, click on **Maintain** and select the scheduled export you want to maintain by selecting the check box(es) next to the scheduled export name.

Note: It is possible to edit the format and email address.

To delete an export, click on **Menu** for more options, click on **Delete** and select the scheduled export you want to delete by selecting the check box(es) next to the scheduled export name.

3.7.1 Create a Transaction History Scheduled Export

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Scheduled Exports**.
3. Click on **Add+** easy action button.
4. Click on **Transaction History** and select the **Account** for which you want to schedule the export.
5. Click on **Continue**.
6. Complete the required **Scheduled Export Details** and **Destination Details**.
7. Click on **Save & Exit** to complete and save the export process and return to the Accounts landing page.

3.7.2 Create a Statement Scheduled Export

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Scheduled Exports**.
3. Click on **Add+** easy action button.
4. Click on **Statements** and select the **Statement Frequency** e.g. Monthly, Weekly or Daily.

Note: All the accounts in the same selected Frequency are displayed. Click in the check box next to the account that you want to setup a scheduled export for and click on Continue.

5. Select the **Account(s)** for which you want to schedule the export and click on **Continue**. You are able to select **multiple** or **All accounts**.
6. Complete the required **Scheduled Export Details** and **Destination Details**.
7. Enter the **Export Name**, select the **Export Frequency**.
8. Enter the **Email Address**, **Email Subject** and select **Format 1**, **Format 2** or **Format 3** from the dropdown list.
9. Select if you would like the information to be sent in an **Email per format** or **A Single Email for all Formats**. We suggest selecting the An E-mail per format option, as certain service providers do not permit e-mails that exceed 2MB size.
10. Click on **Save & Exit** to save your changes or click on **Cancel** should you not want the information exported.

Note.

- Statements that are on a Monthly cycle cannot be setup to be e-mailed on a weekly or daily basis.
- Statements that are on a Weekly cycle cannot be setup to be e-mailed on a daily basis.

Statements scheduled to be exported will be received by 07h00 on the Date/Day selected.

3.7.3 Create an Interim Statement Scheduled Export

1. Select the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Scheduled Exports**.
3. Click on **Add+** easy action button.
4. Click on **Interim Statements** and select the **Account(s)** that you want to setup a scheduled export.

Note. You are able to select multiple or All accounts.

5. Click on **Continue**.
6. Enter the **Export Name**, select the **Export Frequency**.
7. Select the **Date/Day** and **Time**.
8. Enter the **Email Address**, **Email Subject** and select **Format 1**, **Format 2** or **Format 3** from the dropdown list.
9. Select if you would like the information to be sent in an **Email per format** or **A Single Email for all Formats**. We suggest selecting the An E-mail per format option, as certain service providers do not permit e-mails that exceed 2MB size.
10. Click on **Save & Exit** to save your changes or click on **Cancel** should you not want the information exported.

Note:

- When selecting Every 15 minutes and Hourly, the Date/Day and Time are automatically non editable fields.
- The 15 minute scheduled exports will be sent every 15 minutes between 05h00 and 22h00.
- The 15 minute scheduled export option is only available on interim statements and not transaction history.

3.8 Bank Table

Use this functionality to download the latest bank table (TSM900) in ASCII format.

1. Click on the **My Bank Accounts, Payments** or **Collections** tab.
2. Click on **Menu** for more options and select **Download Bank Table**.
3. A dialog box will open and request if you would like to **open** or **download** the file.
4. If you select **open**, it will automatically display the list.
5. If you select **save**, it will save it in an ASCII zipped file to your selected destination.

The Bank Table is a complete branch listing for all banks provided by BankServ.

The Bank Table provides the latest list of branches and account rules which allows you to build functionality in your Line of Business to do validations.

3.9 Transaction Codes

Use this functionality to download a file which contains all transaction codes (including obsolete codes) that appear on your Bank statements.

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Transaction Code Download**.
3. A dialog box will open and request if you would like to **open** or **download** the file.
4. If you select **Open**, it will automatically display the list.
5. If you select **Save**, it will save it in a .CSV zipped file to your selected destination.

The Transaction Code file contains all transaction codes (including obsolete codes) that appear on your Bank statements.

You can capture or import these transaction codes into your Line of Business to assist with statement reconciliation.

When importing your Bank statements into your Line of Business, you can post the transactions based on the transaction codes from the table and statement accordingly.

3.10 Instant Solutions

Use this functionality to register and/or access the various Instant Solutions.

Instant Accounting

Automate your bookkeeping. Keeping your books up to date is effortless with Instant Accounting.

Instant Accounting is a unique, online accounting solution which uses your FNB electronic bank statement to generate financial statements and reports.

Because the system uses information from your electronic bank statements, Instant Accounting reduces manual data capturing and processing which enables you to produce updated financials effortlessly.

Benefits of Instant Accounting to Entrepreneurs:

- **Empowerment** - With accurate financial statements and reports, you always know how your business is performing, allowing you to make informed financial decisions.
- **It's FREE** - Instant Accounting is FREE to all Business Banking clients.
- **Saves you time** - Spend less time doing your books and more time running your business.
- **Easy to use** - Instant Accounting is a user-friendly online accounting solution that makes it easy to stay up to date with your bookkeeping.
- **Increased accuracy** - Instant Accounting generates accurate financial statements and reports. Manual data capturing is minimal and human error is reduced.

How to register for Instant Accounting

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Instant Accounting** from the Extended Menu list.
3. Click **Yes** to confirm that you want to end your Online Banking Enterprise™ session and enter the **Instant Accounting website**.

Notes:

- The Instant Accounting option will only display if you have qualifying accounts linked to your Online Banking Enterprise™ profile.
- Only Administrators will be able to register for Instant Accounting and only once registration has occurred will all other users on the profile be able to logon to Instant Accounting.

Instant Financial Manager

Instant Financial Management is an easy-to-use online solution that uses the information from your personal FNB bank statements to provide you with a complete overview of your personal financial position. The system automatically assigns transactions to predefined

income and expense categories, although you can adjust the categories and teach it your preferences.

With Instant Financial Management you can generate various reports and graphs, which you can view online or have emailed to you, that will reflect your:

- Income and Expenditure
- Cash Flow (Surplus or Deficit)
- Investments
- Assets, Liabilities and Nett Worth
- Budgets vs Actuals.

Having a single view of your finances can help you to:

- Better manage your income and expenditure;
- Set and attain financial goals; and
- Easily complete your tax return and loan applications.

How to register for Instant Financial Management:

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Instant Financial Management** from the Extended Menu list.
3. Click **Yes** to confirm that you want to end your Online Banking Enterprise™ session and enter the **Instant Financial Management** website.

Notes:

- The Instant Financial Management option will only display if you have qualifying accounts linked to your Online Banking Enterprise™ profile.
- Only Administrators will be able to register for Instant Financial Management and only once registration has occurred will all other users on the profile be able to logon to Instant Financial Management.

Merchant Insights

Merchant Insights, a web-based service, allows you quick and easy access to all processed card transactions and to retrieve reports on any acquired transactions via Online Banking.

With Merchant Insights you can:

- View and download current and archived processed transactions;
- Reconcile daily settlements to individual point of sale transactions;
- Generate customised reports that will be emailed to you;
- Download data or analysis to a spreadsheet.

How to register for Merchant Insights

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Merchant Insights** from the Extended Menu list.
3. Click **Yes** to confirm that you want to end your Online Banking Enterprise™ session and enter the **Merchant Insights** website.

Notes:

- The Merchant Insights option will only display if you have qualifying accounts linked to your Online Banking Enterprise™ profile.
- Only Administrators will be able to register for Merchant Insights and only once registration has occurred will all other users on the profile be able to logon to Merchant Insights.

Instant Payroll

Use Instant Payroll to make managing your business' payroll hassle-free.

Instant Payroll from FNB is a complete, web-based payroll processing solution that helps you to manage your business' payroll quickly and easily. It allows you to generate payslips and pay your employees and third parties with minimum fuss.

Once you have loaded your business and employees on the system, preparing your monthly payroll and generating payslips is quick and easy. Instant Payroll also ensures that you, as an employer, adhere to current SARS requirements. And because Instant Payroll is web-based, you have access to the system wherever you have an Internet connection.

Saves you money

- The first 5 payslips are FREE each month and you pay R20 per payslip thereafter.

Is easy to use

- It simplifies the management of your monthly payroll.
- It is a fast, reliable and user-friendly way to pay your employees.

Makes compliance simple

- It ensures that you stay compliant with the latest requirements from SARS.
- Instant Payroll makes your tax year-end process hassle-free.
- All statutory contributions are automatically calculated, including UIF, PAYE and SDL contributions.

Is secure and convenient

- Instant Payroll lets you pay your employees easily, as it integrates seamlessly with FNB Online Banking.
- All your payroll information is backed up on our secure servers.

Allows easy reporting

- Instant Payroll keeps a full history of your employees' payroll information and gives you full access to all historical data with easy-to-use reports.
- Instant Payroll provides you with various reports such as Costing Reports, Net Pay Reports and Payments Reports.

How to register for Instant Payroll

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Instant Payroll** from the Extended Menu list.
3. Click **Yes** to confirm that you want to end your Online Banking Enterprise™ session and enter the **Instant Payroll** website.

Note. You must have at least one **qualifying Business account** linked to your profile have the **Access Instant Payroll** permission access as per the Rights screen before you can link-out to the **Instant Payroll** website, via Online Banking Enterprise™.

How to make Instant Payroll Payments.

Once they are logged into Instant Payroll you can set up your monthly payroll and request to process this payroll.

You can process your payroll payments which have been exported from the Instant Payroll website to the Online Banking Enterprise™ system. These payments are displayed on your **Payments tab > Payments sub - tab** with a status of Work In Progress and can be **authorised** or **deleted**. Once they have been authorised, they will follow the same process as other payments created using the Online Banking Enterprise™ system.

Notes:

- Salary payments will be processed using the Salaries (one-day) service type and all other Third Party payments will be processed using the Normal service type.
- Instant Payroll batches will be itemised on your Bank Statement, no Consolidated Entries for Instant Payroll payments.

For more information or assistance on Instant Payroll, clients can send a email to **fnbinstant.payroll@bcx.co.za** or call **0861 333 136**.

3.11 Consolidated Account

The consolidated account note will only be displayed if the logged on user has access to at least one cash managed account.

Ninety days worth of data is available online.

Late transactions will be carried over to the following day.

Please note that the balances on the Cash Management Accounts do not show the consolidated position or the actual amount owed to the Bank or vice versa. The actual amount owed is reflected in the Single Balance. To view your consolidated position and Single Balance, please view or access your Consolidated Account.

Single Legal Entities and Multiple legal Entities (not on Full Set-Off)

- The daily movement on all cash managed accounts contributes to the consolidated position of the entity.
- There will be one entry per cash managed account per day on the consolidated account.
- The entry will show the movement on that account from the previous day, not the current balance.

Multiple Legal Entities (Full set-off)

- The daily movement on all cash managed accounts contributes to the consolidated position of each entity.
- There will be one entry per cash managed account per day on the consolidated account.
- The entry will show the movement on that account from the previous day, not the current balance.
- Sub entities will have one additional transaction per day showing the sweep to or from the holding company.
- The sweep will zero their consolidated account.
- The sub entity's cash position is therefore zero every night.
- The holding company's statement will show transactions for their own accounts.
- In addition there will be one entry per sub legal entity showing that entity's contribution to the cash position of the group.
- The balance shown on the holding company's consolidated account is the correct cash position for the entire group.

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Consolidated Account**.
3. Select an account by clicking on the account Name hyperlink.
4. The statement displayed is the Consolidated Account Statement for the current month and it shows the consolidated position of the accounts in accordance with the terms of your facility.

This can be printed or downloaded in a PDF format.

3.12 Apply Online

This functionality allows you to apply for a new business account or to open additional business accounts for your existing business.

1. Click on the **My Bank Accounts** tab.
2. Click on **Menu** for more options and select **Apply New Accounts** from the Extended Menu list.
3. Click **Yes** to confirm that you want to end your Online Banking Enterprise™ session and enter the **FNB Sales** website.
4. Follow the easy prompts and complete the **application** online.

This functionality is currently only available to Single Administrators.

4. Transfers Tab

The Transfers tab is used to make transfers between the accounts on your profile.

The Transfers landing page will list all the existing transfers that have been made on the system.

The **Create + Maintain**, **Authorisation Needed** and **History** options have been grouped together in the Transfers sub-tabs to ensure that all functionality is easily accessible within a single page.

There are several action buttons available on the right side of the main screen which you can use to easily access the **+Add**, **Search**, **Download** and **Print** functions.

You can also use the easy action buttons available on the landing page to quickly access some of the most used transfer functions. When using the easy buttons for a specific item you will be taken directly to the capture page for the selected transaction type.

The Menu on the left of the page will display the options that are applicable to the page and specific to your Transfer permissions.

When the Menu is active, an Extended Menu List will be displayed in grey. This list provides quick access to functionality within that tab / sub-tab as well as to other commonly used functions on Online Banking Enterprise™.

Future Dated Transfers

Transfers can be dated up to 12 months in the future. Funds must be available in the account on the execution date in order for transfers to be processed successfully.

Sequential Reference Numbers

Sequential transaction numbers are allocated for all successful and unsuccessful transfers processed via Online Banking Enterprise™.

Sequential numbers will be:

- per account
- displayed on the 'From Reference' and 'To Reference' fields on Bank Statements
- 9 digits long, example: FNB OB TRF 000000001

4.1 Add Transfers

Use this function to create a transfer between your FNB accounts. If you have a single level hierarchy you have the option to transfer the accounts linked on your Online Banking Enterprise™ profile. If you have a multiple level hierarchy you have the option to transfer between your Entity's own accounts (**Within Entity**) and transfer across Entities within a Hierarchy (**Across Entity**).

Refer to the Hierarchy section in this guide to learn more about Hierarchies.

4.1.1 Create a Transfer

Use this function to create a transfer between your FNB accounts.

Create Transfer - Single Level Hierarchy

1. Select the **Transfers** tab.
2. Select the **+Add** action button on the right and select **Create Transfer**.
3. Type the **Transfer Name** in the name field.
4. Select the **Date** on which you want the transfers to be processed. Transfers can be dated up to 12 months in the future.
5. Select a **From** and **To** account. The list of **accounts** in the drop down is restricted to those that you have permission to capture from.
6. Enter a **My** and **Their** reference in the reference fields for each transfer.
7. Enter the **amount** of each transfer.
8. Click on **Save & Exit** to save the information and return to the Transfers landing page. The transfer will be saved in a 'Work in Progress' status. Alternatively you can click on **Authorise** to authorise the transfer, or select the **Submit** button if you want to change the transfer to a status of 'Authorisation Requested'.

Note: Funds must be available in the account on the execution date in order for transfers to be processed successfully.

Create Transfer - Within Entity - Multiple Level Hierarchy

1. Select the **Transfers** tab.
1. Select the **+Add** action button on the right and select **Within Entity** or click on **Menu** for more options and select **Add Transfer Within Entity**.
2. Type the **Transfer Name** in the name field.
3. Select the **Date** on which you want the transfers to be processed. Transfers can be dated up to 12 months in the future.
4. Select a **From** and **To** account. The list of **accounts** in the drop down is restricted to those that you have permission to capture from.
5. Enter a **My** and **Their** reference in the reference fields for each transfer.
6. Enter the **amount** of each transfer.
7. Click on **Save & Exit** to save the information and return to the Transfers landing page. The transfer will be saved in a 'Work in Progress' status. Alternatively you can

click on **Authorise** to authorise the transfer, or select the **Submit** button if you want to change the transfer to a status of 'Authorisation Requested'.

Note: Funds must be available in the account on the execution date in order for transfers to be processed successfully.

Create Transfer - Across Entities - Multiple Level Hierarchy

1. Select the **Transfers** tab.
2. Click on **Menu** for more options and select **Add Transfer Across Entity**.
3. Type the **Transfer Name** in the name field.
4. Select the **Date** on which you want the transfers to be processed. Transfers can be dated up to 12 months in the future.
5. Select a **From** account. The list of **accounts** in the drop down is restricted to those that you have permission to capture from.
6. Enter the **To** account details.
7. Enter a **My** and **Their** reference in the reference fields for each transfer.
8. Enter the **amount** of each transfer.
9. Click on **Save & Exit** to save the information and return to the Transfers landing page. The transfer will be saved in a 'Work in Progress' status. Alternatively you can click on **Authorise** to authorise the transfer, or select the **Submit** button if you want to change the transfer to a status of 'Authorisation Requested'.

Note: Funds must be available in the account on the execution date in order for transfers to be processed successfully.

4.1.2 Copy a Transfer

Use this function to copy the details of an existing transfer.

1. Select the **Transfers** tab.
2. Click on **Menu** for more options and select **Copy Transfer**.
3. Select a transfer to copy by clicking on the Transfer Name hyperlink.
4. Type the **Transfer Name** in the name field.
5. Select the **Date** on which you want the transfers to be processed. Transfers can be dated up to 12 months in the future.
6. Change any information if required in any of the fields displayed below. Clicking on **Clear** clears all amount fields and new amounts can be entered.
7. Click on **Save & Exit** to save the information and return to the Transfers landing page. The transfer will be saved in a 'Work in Progress' status. Alternatively you can click on **Authorise** to authorise the transfer, or select the **Submit** button if you want to change the transfer to a status of 'Authorisation Requested'.

Note: Funds must be available in the account on the execution date in order for transfers to be processed successfully.

4.1.3 Import a Transfer File

Use this function to import a transfer file which has been created off-line. You can create an off-line file (.csv) using the spreadsheet provided or use a BankServ ACB (.txt) file.

1. Select the **Transfers** tab.
2. Click on **Menu** for more options and select **Import Transfer**.
3. Type the **Transfer Name** in the name field.
4. Select the **File Format** from the drop down list. The options are Excel (.CSV) or BankServ (ACB).
5. You have the option to **Ignore Invalid Items** in the file by checking the check box. **Note.** If you check the Ignore Invalid Items check box. The transfer batch will be created containing only valid items. If you do not check the Ignore Invalid Items check box. A transfer batch will NOT be created if there are any invalid items in the import file.
6. The **File Location** field requires you to locate the file that you want to import. If you know where the file is located, you can type the file path into the File Path field, or click on **Browse** to locate it.
7. Select the required option to receive your import results file, select the **Online Banking Inbox** button to receive your result file via your **Online Banking Inbox** or alternatively select the **Email** button to receive the results file via email. If you selected email then complete the relevant address fields.
8. Select the **Format** from the dropdown and click on **Continue**.
9. Click on **Finish** to return to the Transfer landing page or click on **Import Again** to return to the Capture Import Transfer Details screen.
10. Check the **Import Results Report**.

You have the ability to import a file that may contain single or multiple Instructions, such as

- Single or multiple accounts.
- Single or multiple dates.

Batches will be split according to the execution date even if there are multiple accounts. Thus a batch with multiple accounts and multiple execution dates will only create instructions based on the execution dates.

You can download the Bankserv Transfer File Format and/or the FNB Online Offline Transfer Capture Spreadsheet from the Online Banking Help.

4.2 Maintain a Transfer

Use this function to make changes to an existing transfer that has not yet been processed.

1. Select the **Transfers** tab.
2. Select the **Maintain** easy action button next to the Transfer you want to maintain or click on **Menu** for more options, select **Maintain Transfer** and select the Transfer by clicking on the Transfer Name hyperlink.
3. **Change any information** in any of the fields that are displayed on the screen.
4. Click on **Save & Exit** to save the information and return to the Transfers landing page. The transfer will be saved in a 'Work in Progress' status. Alternatively you can click on **Authorise** to authorise the transfer, or select the **Submit** button if you want to change the transfer to a status of 'Authorisation Requested'.

Only transfers with a "Work in Progress" and "Authorisation Requested" status can be maintained.

4.3 Delete a Transfer

Use this function to delete transfers.

1. Select the **Transfers** tab.
2. Select the **tick box** next to one or more Transfers you want to delete and click on the **Delete** button or click on **Menu** for more options, select **Delete Transfers** and select the **Delete** easy action button next to a specific transfer you want to delete.
3. The system will return a message asking you to **confirm** that you want to delete the Transfer, click on **Delete**.

The Delete transfer button will only be present if you have permission to capture transfers for an account.

4.4 Search for a Transfer

Use this function to search for a recipient according to the criteria you have entered.

1. Select the **Transfers** tab.
2. Select the **Search** action button on the right of the page.
3. Enter any search criteria related to the Transfers you are searching for.
4. The search results will be displayed based on the criteria you have entered.

4.5 Transfer Instructions

Use this function to Submit, Authorise, Reject, De-authorise and Reprocess Transfers.

4.5.1 Submit a Transfer

Use this function to submit a transfer for authorisation by a User with the necessary authorisation permissions. Users that have capture permission, but no authorisation permission will use the Submit option.

1. Select the **Transfers** tab.
2. Select the **Submit** easy button next to the transfer **Name** that you want to submit for authorisation.
3. The status of the transfer will change from Work in Progress to Authorisation Requested.

The transfer is now ready to be **authorised**.

or

1. Select the **Transfers** tab.
2. Click on **Menu** for more options, select the **Submit Transfer** Instruction and select the Transfer that you want to submit for authorisation by clicking on the Transfer name hyperlink.
3. The status of the transfer will change from Work in Progress to Authorisation Requested.

4.5.2 Authorise a Transfer

Use this function to authorise transfers which have been created or amended.

1. Select the **Transfers** tab and change the viewing option to **Authorisation Needed** by clicking this option on the top of the page.
 2. Select one or more transfers by clicking the check box next to the transfer **Name** that you want to authorise.
 3. Click on **Authorise**.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

or

1. Select the **Transfers** tab.
 2. Click on **Menu** for more options, select the **Authorise Transfer** Instruction and select the Transfer that you want to authorise by clicking on the Transfer name hyperlink.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

The status of the transfer will change from Authorisation Requested to Fully Processed on the final authorisation, which means that the transfer was successful.

4.5.3 De-Authorise a Transfer

Use this function to cancel the "authorised" status of a transfer.

1. Select the **Transfers** tab.
2. Click on **Menu** for more options, select the **De-Authorise Transfer** Instruction and select the Transfer that you want to de-authorise by clicking on the Transfer name hyperlink.
3. The transfer status will change back to a **Work in Progress** status.

or

1. Select the **Transfers** tab and change the viewing option to **Authorisation Needed** by clicking this option on the top of the page.
2. Select the **De-Authorise** easy button next to the transfer name that you want to de-authorisation.
3. The transfer status will change back to a **Work in Progress** status.

Only transfers with an Partially Authorised or Authorised status can be de-authorised. A user with authorisation permissions will have the ability to de-authorise.

The transfer will return to the "work in progress" status and will have to be re-submitted for authorisation. The transfer can be deleted once it has been de-authorised, if necessary.

4.5.4 Reprocess a Transfer

Use this function to re-submit a transfer for processing if the transfer failed as a result of insufficient funds.

1. Select the **Transfers** tab.
2. Click on **Menu** for more options, select the **Reprocess Transfer** Instruction and select the Transfer that you want to reprocess by clicking on the Transfer name hyperlink.
3. Click on **Yes** to confirm the reprocess of the transfer.

The Reprocess option will only be displayed if there is a transfer with a 'Funds Unavailable' or 'Settlement Limit Exceeded' status.

4.6 eZiTransfer

Use this function to create an eZiTransfer. This type of transfer is ideal for a single transfer action between accounts to which you have access.

eZiTransfer - Single Entity

If you have a single level hierarchy you have the option to create an eZiTransfer.

1. Select the **Transfers** tab.
2. Click on **Menu** for more options and select **eZiTransfer**.
3. Select an **account** to be debited in the **From** field by clicking on the drop-down list.
4. Select an **account** to be credited in the **To** field by clicking on the drop-down list.
5. Enter a valid transfer description in the **Description** field.
6. Type in the transfer **amount**.
7. Click on **Submit** to submit the eZiTransfer for authorisation or click on **Authorise** to authorise the eZiTransfer. The Authorise option will only be available to Authorisers.

eZiTransfer - Multiple Entities - Within Entity

Use this function if you have a multiple level hierarchy to create an eZiTransfer between your Entity's own accounts.

1. Select the **Transfers** tab.
2. Click on **Menu** for more options and select **eZiTransfer Within Entity**.
3. Select an **account** to be debited in the **From** field by clicking on the drop-down list.
4. Select an **account** to be credited in the **To** field by clicking on the drop-down list.
5. Enter a valid transfer description in the **Description** field.
6. Type in the transfer **amount**.
7. Click on **Submit** to submit the eZiTransfer for authorisation or click on **Authorise** to authorise the eZiTransfer. The Authorise option will only be available to Authorisers.

eZiTransfer - Multiple Entities - Across Entity

Use this function if you have a multiple level hierarchy to create an eZiTransfer across Entities within a Hierarchy.

1. Select the **Transfers** tab.
2. Click on **Menu** for more options and select **eZiTransfer Across Entity**.
3. Select an **account** to be debited in the **From** field by clicking on the drop-down list.
4. Select an **account** to be credited in the **To** field by clicking on the drop-down list.
5. Enter a valid transfer description in the **Description** field.
6. Type in the transfer **amount**.
7. Click on **Submit** to submit the eZiTransfer for authorisation or click on **Authorise** to authorise the eZiTransfer. The Authorise option will only be available to Authorisers.

5. Payments Tab

Online Banking Enterprise™ offers a simple and secure ways to pay employees and creditors Permissions to the Payment functionality can be specified, so each user will only see the functions they have access to.

- Use folders to make 3rd party payments to pre-defined recipients.
- Perform OnceOff payments.
- Import payments from line of business systems in (Bankserv) file format or an Excel (.CSV) spreadsheet.
- A range of service types such as same-day, 1-day and 2-day services are available to choose from.
- Make cross-border payments between South Africa, Namibia, Swaziland and Lesotho.
- Submit future-dated payments and transfers 365 days in advance.
- Pay your tax returns on SARS eFiling.
- Create Recurring Payments.

The Payments landing page will list all the existing Payments that have been created on the system.

The **Create + Maintain**, **Authorisation Needed** and **History** options have been grouped together in the Payment sub-tab to ensure that all functionality is easily accessible within a single page.

There are several action buttons available on the right side of the main screen which you can use to easily access the **Search**, **Download** and **Print** functions.

You can also use the easy action buttons available on the landing page to quickly access some of the most used payment functions. When using the easy buttons for a specific item you will be taken directly to the capture page for the selected transaction type.

The Menu on the left of the page will display the options that are applicable to the page and specific to your Payment permissions.

When the Menu is active, an Extended Menu List will be displayed in grey. This list provides quick access to functionality within that tab / sub-tab as well as to other commonly used functions on Online Banking Enterprise™ .

Other sub-tabs, **Archived**, **Settlement Limits** and **eFiling** are also available on the Payments tab and can be accessed clicking on the relevant sub tab at the top of the page.

5.1 Payment Rules

This section includes some important guidelines and rules related to Payments on Online Banking Enterprise™.

5.1.1 Payment Cut-off Times

The Cut-off times for Normal, 1 Day, 2 Day and Pay and Clear Now payments.

Service	SameDay	1-day (Salaries)	2-day	Pay & Clear Now
Submission	Anytime	1 business day before Action date	2 business days before Action date	In accordance with cut-off times below
Cut-off: Monday to Friday	FNB: 20h00* Other banks: 16h15	All banks: 16:15*	All banks: 14:45*	FNB: 20:00 NPS participating banks: 16:00 RTC participating banks: 21:00 RTC payments after 16:00 are limited to a maximum of R250 000
Cut-off: Saturday	FNB: 20h00* Other banks: 10h15*	All banks: 10:15*	All banks: 8:45*	FNB: 20:00 NPS participating banks: 10:00 RTC participating banks: 23:00 RTC payments after 10:00 are limited to a maximum

				of R250 000
Cut-off: Sunday	Not Applicable – not a business day	Not Applicable – not a business day	Not Applicable – not a business day	NPS participating banks: Not applicable RTC participating banks: 00:00 to 24:00 RTC payments limited to a maximum of R250 000
Time of Posting	Posted next day. Value date same as Action date.	Morning of Action Date	Morning of Action Date	Immediately

* Any transaction with a value of R5 million and over is handled by the NPS system. This means that the cut-off times for Pay & Clear Now as stipulated above must be adhered to.

5.1.2 AutoBump Rules

Depending on the **AutoBump** option which has been set against your profile - if you miss the cut-off time:

- and the Autobump option has been set to **On**, the payment will automatically be processed on the next business day.
- and the Autobump option has been set to **Off**, the payment will fail.
- and the Autobump option has been set to **Ask when cut-off time missed**, you can choose whether or not you would like to process the affected payment/s the next business day.

Please note the following:

Payment Action date:

This is the date on which the payment will be processed.

Payments can be dated up to 365 days in advance.

If the Action date is a Sunday or a public holiday, FNB recipients will receive their funds on the same day. Non-FNB payments will only be processed on the next business day, irrespective of the AutoBump settings.

5.1.3 Future Dated Payments

When future dating payments, the payments are processed at 5am on the execution date.

Please ensure that cleared funds are available in the nominated account one business day prior to execution date. Available, or cleared, funds are funds which are immediately available. This applies to all future-dated payments, including 1-day (Salaries) and 2-day.

Note: Future dated payments must be funded by 5a.m. on execution date or they will be rejected due to insufficient funds.

Note: **SALARY PAYMENTS** (1 day) service type: Please ensure that cleared funds are available in the nominated account for this payment by 05h00 on release date (i.e. **one day prior** to execution date).

If the Execution date is a Sunday or a Public Holiday, FNB recipients will receive their funds on the same day. Non-FNB payments will only be processed on the next business day, irrespective of the AutoBump settings.

Payments cannot be processed to recipients who bank in another country (Namibia, Swaziland and Lesotho) when there are Public holidays. These payments will reject.

5.2 Payment Service Types

These are the service type options you can select when making Payments.

5.2.1 SameDay

Select this option if you want to use the normal process of paying a recipient.

5.2.2 1 Day (Salaries)

This option allows recipients banking at various registered financial institutions to all have their salaries paid in on the same day. Salary payments must be captured AND authorised at least one day before the action date. The action date must be the date on which the funds need to be available in the recipient's accounts.

For example: if you pay your staff on 1 August, the payment must be captured and authorised before 16:15 on 31 July, with an execution date of 1 August.

Note: SALARY PAYMENTS (1 day) service type: Please ensure that cleared funds are available in the nominated account for this payment by 05h00 on release date (i.e. **one day prior** to action date)

Recipients may not include any Credit/Debit Card or Wesbank accounts or any recipients from the Public list (these payments will be rejected when submitted for processing).

If the execution date selected is a Sunday or a public holiday, the payment will only be processed on the next business day.

5.2.3 2 Day Service

These payments must be captured AND authorised at least 2 business days before the action date. The action date must be the date on which the recipients will receive the funds.

For example: if you pay a recipient on 1 October, the payment must be captured and authorised before 14:45 on 29 September, with an action date of 1 October.

The 2-Day service type will only be displayed in the dropdown if the User Code(s) are linked to your profile.

If you **do not have a User Code** linked to your profile you will not see this field.

If there is **only one User Code** linked to your profile this will display as a non-editable field.

If there are **multiple User Codes** linked to your profile you will need to select the required one from the dropdown list.

Payments which exceed R5 million must be processed using the Pay and Clear Now or Corporate Same Day Value option.

Future dated payments must be funded by 5a.m. on execution date or they will be rejected due to insufficient funds.

5.2.4 Pay and Clear Now

The Pay and Clear Now Service type offers you the convenience of effecting payments in near real time across banks. The service offers two routing options which will action automatically to give you the most effective means of processing payment to your recipients.

Our system will automatically action and process these payments via Real Time Clearing (RTC) or the National Payments System (NPS), depending upon where the recipient bank account is held. The routing of transactions will be based on which banks participate on the payment stream.

Real Time Clearing (RTC) payments

A Real Time Clearing transaction is paid to Recipients at Participating Banks within 60 seconds.

The advantage of using Real Time Clearing (RTC) payments is that they are instant, irrevocable and can be processed outside of normal business hours.

RTC Cut-Off Times:

Monday to Friday	<ul style="list-style-type: none"> • RTC participating banks: 21:00 • RTC payments after 16:00 are limited to a maximum of R250 000
Saturday	<ul style="list-style-type: none"> • RTC participating banks: 23:00 • RTC payments after 10:00 are limited to a maximum of R250 000
Sunday	<ul style="list-style-type: none"> • RTC participating banks: 00:00 to 24:00 • RTC payments limited to a maximum of R250 000

Notes:

- Transactions of higher value (> **R5 million**) will automatically be processed through the **National Payments System (NPS)**.
- Payments processed outside of the RTC cut-off times, to participating banks, will fail and need to be processed by selecting the next business day.

Payments processed via the National Payments System (NPS)

A transaction to a Recipients at a NPS Participating Bank will be paid within 2 hours. All transactions of higher value (> R5 million) will automatically be processed through the **National Payments System (NPS)**.

NPS Cut-Off Times:

Monday to Friday	<ul style="list-style-type: none"> • NPS participating banks: 16:00
Saturday	<ul style="list-style-type: none"> • NPS participating banks: 10:00
Sunday	<ul style="list-style-type: none"> • Not Applicable

Notes:

- Payments processed outside of the RTGS cut-off times, to participating banks, will fail and need to be processed by selecting the next business day.

Important Rules when using the Pay and Clear Now Service Type

When selecting the Pay & Clear Now service type, Online Banking Enterprise™ uses the standard validation processes and if all validations are successful, the status of the batch will change to Fully Processed. In the event the transaction fails the validation, we will immediately return and update the payment/batch status to 'submitted for processing'.

South Africa

If a RTC transaction is submitted and the Recipient's bank does not respond within 60 seconds, we will automatically reroute it via NPS for processing. In the event the rerouted transaction also fails the NPS validation, we will immediately return and update the payment/batch status to 'submitted for processing'.

Please initiate checks for account detail validity and make amendments based on these checks before capturing the payment again for processing.

Pay and Clear Now Participating Banks:

Bank	Branch Code Range	NPS Allowed	RTC Outward Allowed (to BankServ)
ABSA Bank	300000 - 349999 420000 - 429999 500000 - 569999 630000 - 659999	Y	Y
African Bank	430000 - 430999	N	Y
Albaraka Bank	800000 - 800999	N	N
Bidvest Bank	462000 - 462999	Y	Y
BNP Paribas	688000 - 688999	N	N
Capitec Bank	470000 - 470999	Y	Y
Citibank N.A.	350000 - 350999	Y	N
FinBond Mutual Bank	589000 - 589999	N	N
FirstRand Bank	200000 - 299999	Y	Y
Grindrod Bank	584000 - 584999	Y	N
Habib Overseas Bank	700000 - 709999	N	N
HBZ Bank	570000 - 570999	N	N
HSBC	587000 - 587999	Y	N
Investec Bank	580000 - 580999	Y	N
Ithala (ABSA)	750000 - 759999	N	N
JP Morgan Chase Bank	432000 - 432999	Y	
Mercantile Bank	450000 - 459999	Y	N
MTN Banking (Standard Bank)	490000 - 490999	Y	N
Nedbank Corporate Saver	720000 - 729999	N	N
Nedbank Incorp. FBC	780000 - 789999	N	Y
Nedbank Limited	100000 - 199999	Y	Y

5.2 Payment Service Types

Nedbank Ltd inc. BoE Bank	440000 - 449999	Y	Y
Nedbank Ltd inc. Pep Bank	400000 - 400999	Y	Y
Olympus Mobile	585000 - 585999	Y	N
Peoples Mortgage Limited	760000 - 769999	N	Y
Postbank Div of SA Post Office (SAPO)	460000 - 460999	N	N
Society General	None	Y	N
S.A. Banks of Athens	410000 - 419999	Y	N
S A Reserve Bank	900000 - 980171 980173 - 999999	Y	N
SASFIN Bank Ltd	683000 - 683999	N	Y
Standard Bank S.A.	000000 - 005971 005973 - 060066 063968 - 080070 087374 - 099999	Y	Y
Standard Chartered Bank	730000 - 730999	Y	N
State Bank of India	801000 - 801999	Y	N
Ubank Ltd	431000 - 431999	N	Y
Unibank	790000 - 799999	Y	N
VBS Mutual Bank	588000 - 588999	Y	N

Note: Pay and Clear Now payments are charged at a premium rate above normal banking charges.

5.2.5 Recurring Payments

The Recurring Payments function allows you to pay recipients on a specific date in the future - this can be a single payment or a number of payments. For example, if you are going away on business, you can set up a Recurring Payment to pay your creditors automatically. You could also set up, to pay your creditors on one or more dates in the future.

Once a Recurring Payment has been saved, the recipient/s will be paid on the date(s) that you selected without you having to login to Online Banking Enterprise™. You can create a scheduled payment to the following accounts:

- FNB accounts
- Non FNB accounts
- Recipients on the Public List

South Africa

Recurring Payments will have a status of Recurring Payment until the final payment has been processed.

Recurring Payments will be saved as the Batch name together with the date of that Recurring Payment, e.g. if the payment name is Salaries, on the dates the payments are processed as per the recurring options the payment names will be:

Salaries 2012-08-25; Salaries 2012-09-25; Salaries 2012-10-25 etc.

Notes.

- A Recurring Payment start date cannot be future dated more than 12 months.
- Recurring Payments will ignore the 'duplicate name' check defined in your Site Profile, if you have selected to use this option.
- The Action date cannot be a Sunday or a Public Holiday.
- FNB recipients will receive their funds on the same day as Action date and Non-FNB payments will only be processed on the next business day.

How to Add a Recurring Payment

1. Select the **Payments** tab.
2. Click on **Menu** for more options and select **Add Payment**.
3. Select the **Once-Off** or **From Folder** option on the Add Payment drop down list.
4. Type the name of the payment in the **Name** field.
 - If **From Folder** was selected, then select the folder from which payments must be made from the dropdown list in the **Folder** field. The **Account** field can be a display or dropdown field, depending if they **Allow Override** indicator for the selected folder has been set to **Yes**.
 - If **Once -Off** was selected, then select an account to be used for the payment from the **Account** dropdown list.
1. The **Action date** is the date that you want the payments to be processed. Payments can be future dated up to 12 months in the future.
2. The **Statement entry** option will default to the selected folder setting, but can be changed.
 - If you want to have each payment made from this folder itemised on your bank statement. Select the **Itemised** button.
 - If you want payments made from this folder to reflect as one consolidated amount. Select the **Consolidated** button.
3. Select the **Recurring Payment Service type** from the dropdown list.
4. Under the heading **Recurring Payments Information**, next to **Start Date**, use the calendar to select the date that the scheduled payment must start.
5. In the drop down, select the **Frequency** e.g. weekly, monthly.
6. Stipulate when the payments must end:
 - Click in the button to indicate the **Date** and enter the **Date** in the field provided,
 - Click in the button to indicate the **Number of payments** and enter the number of payments in the space provided,
 - Click in the button to indicate **No Expiry date**, if you want the payments to continue indefinitely.
7. Click on **Continue** to add the Recipients for the payment.

Note. All Recurring Payments will have a status of Recurring Payment until the last payment has been processed.

To **Maintain Recurring Payments**, you must first **De-authorise** the payment. Click on **Menu** for more options and select **De-authorise**.

To **Delete Recurring Payment** that has been created. The payment must first be De-authorised and have a status of Work In Progress before it can be deleted. Click on **Menu** for more options and select **De-authorise**.

Recurring Payments can be deleted on any date prior to the execution date of the payment. No deletions can be made on execution date.

5.3 Add a Payment

Use this function to make payments to third parties.

5.3.1 From Folder Payment

Use this function to make a payment from an existing folder. The folder contains the banking details of recipients, you can select the recipients you want to pay and enter the amounts you want to pay them.

1. Select the **Payments** Tab.
2. Click on **Menu** for more options and select **Add Payment From Folder**.

Add the Batch Header Details:

3. Type the name of the payment in the **Name** field.
4. Select the folder from which payments must be made from the dropdown list in the **Folder** field.
5. The **Account** field can be a display or dropdown field, depending if the **Allow Override** indicator for the selected folder has been set to **Yes**.
6. The **Action date** is the date that you want the payments to be processed.
7. The **Statement entry** option will default to the selected folder setting, but can be changed.
 - If you want to have each payment made from this folder itemised on your bank statement. Select the **Itemised** button.
 - If you want payments made from this folder to reflect as one consolidated amount. Select the **Consolidated** button.
8. Select the **Service type** from the dropdown list.
9. The **Own Reference** is mandatory if you have selected the Consolidated Statement Entry and will be the reference for the payment on your bank statement.

Note!

You can view the cut-off times for the various Service Types, when the payments will be posted and made available to the recipients. by clicking on "cut-off times" hyperlink.

10. Click on **Continue**.

Add the Recipient Details:

11. This page will display the recipients for the folder that you have selected to use.
12. Enter an amount in the **Amount** field next to each recipient.
13. The default **Own & Recipients** references can be changed.
14. Click on **Save** to save what you have captured on the current page. Click on **Save and Exit** to save the payment in a Work In Progress status and return to the Payment landing page. Click on **Submit** to submit the payment for authorisation to an Authoriser.

Once Submitted, the payment will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

Note: A Transactional report will become available in the Online Banking Enterprise™ Inbox if there are one or more items that failed the validation at the time of authorising a payment/collection batch on Online Banking Enterprise™.

This report will list all successful and/or failed transactions in the batch and a description of the result for each item. You can use this report to make any required changes to the recipient details that failed.

Once these changes have been made, you will be able to resubmit the batch for authorisation.

5.3.2 Import a Payment File

Use this function to import a payment file which has been created off-line. You can create an off-line file (.csv) using the spreadsheet provided or use a BankServ ACB (.txt) file.

1. Select the **Payments** Tab.
2. Click on **Menu** for more options and select **Import Payment**.

Add the Batch Header Details:

3. Type the name of the payment in the **Name** field.
4. Select the **File Type** from the drop down list. The options are Excel (.CSV) or BankServ (ACB).
5. Select the **Statement entry** option as follows:
 - If you want to have each payment made from this folder itemised on your bank statement. Select the **Itemised** button.
 - If you want payments made from this folder to reflect as one consolidated amount. Select the **Consolidated** button.
6. Select the **Service type** from the dropdown list.
7. The **Own Reference** is mandatory if you have selected the Consolidated Statement Entry and will be the reference for the payment on your bank statement.
8. Select the folder from which payments must be made from the dropdown list in the **Folder** field or select **Once-Off**. The list of folders is restricted to those linked to accounts for which you can capture payments.

Note!

You can view the cut-off times for the various Service Types, when the payments will be posted and made available to the recipients. by clicking on "cut-off times" hyperlink.

9. Click on **Continue**.

The Payment Import Details:

10. You have the option to **Ignore Invalid Items**.
 - If you click the **Yes** check box, the payment batch will be created containing only valid items.
 - If you click **No**, a payment batch will NOT be created if there are any invalid items in the import file.
11. The File Location field requires you to locate the file that you want to import. If you know where the file is located, you can type the file path into the File Path field, or click on **Browse** to locate it.

12. Select how you want to receive the results file. You can select to view the import results from your **Inbox** or alternatively select the **Email** button to receive the results file via email. If you selected email then complete the relevant address fields.
13. Select the **Format** from the dropdown and click on **Continue**.
14. Click on **Finish** to return to the Payments landing page.
15. Click on **Import Again** to return to the Capture Import Payment Details screen.
16. Check the **Import Results Report**.

5.3.3 Copy a Payment

Use this function to copy the details of an existing payment, such as the recipients, to a new payment. You can then make any changes, if necessary, such as deleting or adding recipients.

1. Select the **Payments** Tab.
2. Click on **Menu** for more options, select **Copy Payment** and select the payments you want to copy by clicking on the payment name hyperlink.

Add the Batch Header Details:

3. Type the name of the payment in the **Name** field.
4. The folder name of the folder that was used to create the copied payments will be displayed in the **Folder** field, if payments from a folder were copied. If there is nothing displayed in the Folder field, you will then be copying an **Once-Off payment**.
5. The **Account** field can be a display or dropdown field, depending if the **Allow Override** indicator for the selected folder has been set to **Yes**.
6. The **Action date** is the date that you want the payments to be processed. Payments can be future dated up to 12 months in the future.
7. The **Statement entry** option will default to the selected folder setting, but can be changed.
 - If you want to have each payment made from this folder itemised on your bank statement. Select the **Itemised** button.
 - If you want payments made from this folder to reflect as one consolidated amount. Select the **Consolidated** button.
8. Select the **Service type** from the dropdown list.
9. The **Own Reference** is mandatory if you have selected the Consolidated Statement Entry and will be the reference for the payment on your bank statement.

Note!

You can view the cut-off times for the various Service Types, when the payments will be posted and made available to the recipients. by clicking on "cut-off times" hyperlink.

10. Click on **Continue**.

The Recipient Details:

11. All information will be the default information from the copied payment.
12. The **Own Reference** and **Recipient Reference** fields can be changed for any or all of the payments.
13. The **Amount** field can be changed for any or all of the payments. Clicking on Clear amounts will clear all the amount fields to enable you to capture new amounts.
14. The **Proof of Payment** field will default to the details captured in the folder used to create the payment. If no Payment Notification exists for a payment, and you want

to send one on this occasion, you can do so by clicking on the Recipient name hyperlink and editing the required details for the relevant payment.

15. Click on **Save** to save what you have captured on the current page. Click on **Cancel** if you do not want to continue with the payment. Click on **Submit** to submit the payment for authorisation by a User with the required permissions.

Once Submitted, the payment will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

5.3.4 Copy a Failed Payment

Use this function to copy the details of payments which have a status of "Partially Processed", "Updating Status" or "Dated Service - Partially Processed". You can then make any changes, if necessary, such as adding or deleting recipients.

1. Select the **Payments** Tab.
2. Click on **Menu** for more options, select **Copy Failed Payment** and select the payments you want to copy by clicking on the payment name hyperlink.

Add the Batch Header Details:

3. Type the name of the payment in the **Name** field.
4. The folder name of the folder that was used to create the copied payments will be displayed in the **Folder** field, if payments from a folder were copied. If there is nothing displayed in the Folder field, you will then be copying an **Once-Off payment**.
5. The **Account** field can be a display or dropdown field, depending if the **Allow Override** indicator for the selected folder has been set to **Yes**.
6. The **Action date** is the date that you want the payments to be processed. Payments can be future dated up to 12 months in the future.
7. The **Statement entry** option will default to the selected folder setting, but can be changed.
 - If you want to have each payment made from this folder itemised on your bank statement. Select the **Itemised** button.
 - If you want payments made from this folder to reflect as one consolidated amount. Select the **Consolidated** button.
8. Select the **Service type** from the dropdown list.
9. The **Own Reference** is mandatory if you have selected the Consolidated Statement Entry and will be the reference for the payment on your bank statement.

Note!

You can view the cut-off times for the various Service Types, when the payments will be posted and made available to the recipients. by clicking on "cut-off times" hyperlink.

10. Click on **Continue**.

The Recipient Details:

11. All information will be the default information from the copied payment.
12. The **Own Reference** and **Recipient Reference** fields can be changed for any or all of the payments.

13. The **Amount** field can be changed for any or all of the payments. Clicking on Clear amounts will clear all the amount fields to enable you to capture new amounts.
14. The **Proof of Payment** field will default to the details captured in the folder used to create the payment. If no Payment Notification exists for a payment, and you want to send one on this occasion, you can do so by clicking on the Recipient name hyperlink and editing the required details for the relevant payment.
15. Click on **Save** to save what you have captured on the current page. Click on **Cancel** if you do not want to continue with the payment. Click on **Submit** to submit the payment for authorisation by a User with the required permissions.

Once Submitted, the payment will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

5.3.5 Create a Once-Off Payment

Use this function to create a once-off payment. This type of payment is used to pay recipients you do not pay regularly.

1. Select the **Payments** tab.
2. Click on **Menu** for more options and select **Once-Off Payment**.

Add the Batch Header Details:

3. Type the name of the payment in the **Name** field.
4. Select an account to be used for the payment from the **Account** dropdown list.
5. The **Action date** is the date that you want the payments to be processed. Payments can be future dated up to 12 months in the future.
6. The **Statement entry** option will default to the selected folder setting, but can be changed.
 - If you want to have each payment made from this folder itemised on your bank statement. Select the **Itemised** button.
 - If you want payments made from this folder to reflect as one consolidated amount. Select the **Consolidated** button.
7. Select the **Service type** from the dropdown list.
8. The **Own Reference** is mandatory if you have selected the Consolidated Statement Entry and will be the reference for the payment on your bank statement.
9. Click on **Yes** if you want to **Save the recipient to a Folder**. The saved Once-Off recipient's daily limit and number of payments per day will be defaulted to unlimited. Select Existing Folder to save the account to an **Existing Folder** or select **New Folder** to save the account to a New Folder.

Note!

You can view the cut-off times for the various Service Types, when the payments will be posted and made available to the recipients. by clicking on "cut-off times" hyperlink.

10. Click on **Continue**.

Add recipient Details

1. Select the Recipient Type; **An Account**, **A Public Recipient** or **An eWallet** to Send Money to anyone who holds a valid South African cellphone number. Once the required Recipient Type is selected, all the other fields not applicable will be hidden.
2. Enter the **Recipient Name**.

If you select **An Account**:

- Select the **Bank Name** from the **Choose Bank** list or enter a valid **Branch Code**. If you enter a valid Branch Code, the system will automatically derive the bank name.
 - If the bank selected only has one branch/head office, the system will automatically display that **branch code** on the screen.
 - If the bank selected does not have a specific default branch code, the system will display the branch **search** functionality. **Note**. Click on the "more" option to activate the branch search functionality.
- Enter the recipient's **Account Number**. Click on **Verify Account Owner** (FNB only) if you would like to verify the account.
- Select the **Account Type** from the drop down list.

If you select **A Public Recipient**:

- Click on **Search** and select the required **country** by clicking on the **drop down list**.
- Enter the **Recipient name** and click on **Search**.
- The list with your results will display with the **Public Recipient description**.
- Select the required **Recipient** from the list by clicking on the public recipient name hyperlink

If you select **An eWallet**:

- Enter the valid **South African Cellphone Number**.
4. Enter **Their** reference, this reference will be used on the recipient's bank statement.
 5. Enter **My** reference, this is the reference that will be used on your bank statement.
 6. Enter an **Amount** that you want to pay to the Recipient.
 7. The **Proof of Payment** fields allow you to set up payment notifications to be sent to this recipient every time you pay them. If you do not want Payment Notifications sent to the recipient Do not complete the relevant Proof of Payment fields.
 8. Click on **Save and Exit** to save the payment with a status of Work In Progress and return to the Payments landing page or, Click on **Submit** to submit the Payment for authorisation by a User with the necessary permissions.

Once Submitted, the payment will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

Note:

An eWallet Pro account number is a 15 digit number that can have preceding zeros and will thus not look like the traditional 11 digit account number issued by Online Banking Enterprise™. E.G the number can be any number in the range 000000000000001 to 999999999999999. This 15 digit number must be used when effecting payments to an eWallet Pro account.

Refer to the eWallet Pro section in this guide to read more about eWallet Pro.

5.4 Maintain a Payment

Use this function to make changes to the recipient details of an existing payment.

1. Select the **Payments** tab.
2. Select the **Maintain** easy action button next to the Payment you want to maintain or click on **Menu** for more options, select **Maintain Payment** and select the Payment by clicking on the Name hyperlink.
3. Click on **Batch Header** sub tab if you want to edit the payment Name, Folder, Action Date, Statement Entry, Service Type, User Codes (if you have multiple user codes linked to your Online Banking Enterprise™ profile and Own Reference.
4. Click on the **Recipient Details** sub tab if you want to edit the recipient details. You are able to modify the Own Reference, Recipient Reference and Amount field.
5. The **Proof of Payment** field will default to the details captured in the folder used to create the payment. If no Proof of Payment details exists for a payment, and you want to send one on this occasion, you can do so by clicking on the Recipient Name hyperlink and capture the relevant Proof of Payment details for the relevant payment.
6. Click on **Save** to save what you have captured on the current page. Click on **Submit** to submit the payment for authorisation to an Authoriser.

Once Submitted, the payment will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

The Maintain Payment button will only be present if you have permission to capture payments for any accounts and there are existing payments listed.

Payments with a status of Work In Progress and Authorisation Requested status can be maintained. If a payment is authorised, it must be de-authorised before it can be maintained.

5.5 Delete Payments

Use this function to delete any existing payments which are no longer required.

1. Select the **Payments** tab.
2. Click on **Menu** for more options and select **Delete Payment**.
3. Select one or more payments you want to delete and click on **Delete**.
4. Click on **Delete** to confirm deletion of the Payment(s).

The Delete button will only be present if you have permission to capture Payments.

5.6 Search for Payments

Use this function to search for existing payments according to the criteria you have entered.

1. Select the **Payments** tab.
2. Click on **Menu** for more options and select **Search Payment**.
3. Enter the payment **Name, Account, Payment Total From, Payment Total To, Status, Folder** and **Action date**.
4. Click on **Search**.
5. The Search Results page will display the information requested. You can download or print the page for your records.

5.7 Payment Instructions

Use this function to Submit, Authorise, Reject, De-authorise and Reprocess Payments.

5.7.1 Submit a Payment

Use this function to submit a payment for authorisation by a User with the necessary authorisation permissions. Users that have capture permission, but no authorisation permission will use the Submit option.

1. Select the **Payments** tab.
2. Select the **Submit** easy button next to the payment **Name** that you want to submit for authorisation.
3. The status of the Payment will change from Work in Progress to Authorisation Requested.

The Payment is now ready to be **authorised**.

or

1. Select the **Payments** tab.
2. Click on **Menu** for more options, select the **Submit Payment** Instruction and select the Payment that you want to submit for authorisation by clicking on the name hyperlink.
3. The status of the payment will change from Work in Progress to Authorisation Requested.

The payment is now ready to be **authorised**.

5.7.2 Authorise a Payment

Use this function to authorise payments which have been created or amended.

1. Select the **Payments** tab and change the viewing option to **Authorisation Needed** by clicking this option on the top of the page.
 2. Select one or more payments by clicking the check box next to the payment **Name** that you want to authorise.
 3. Click on **Authorise**.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.

- Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

or

1. Select the **Payments** tab.
 2. Click on **Menu** for more options, select the **Authorise Payment** Instruction and select the Payment that you want to authorise.
 3. Click on **Authorise**.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

The status of the payment will change from Authorisation Requested to Fully Processed on the final authorisation, which means that the payment was successful.

The status of the payment(s) will change from either Authorisation Requested or Partially Authorised to Fully Processed, which means that the payment(s) was made successfully. Where there are payments in the batch that have not been successfully processed, the final status of the batch will be Partially Processed.

5.7.3 Reject a Payment

Use this function to reject a payment or several payments submitted for authorisation. The payment will return to the work in progress status and will have to be re-submitted for authorisation.

1. Select the **Payments** tab.
2. Click on **Menu** for more options, select the **Reject Payment** Instruction and select one or more payments by clicking the check box next to the payment **Name** that you want to reject.
3. Click on **Reject**.
4. A screen will display with all the selected rejections, **Reject** and **Cancel** buttons will be present at the bottom of the page.
5. Enter a description in the **Reason** field with a comment or reason for rejecting the payment batch. **Note. This is an optional field and allows you to capture approximately 100 characters. If your site profile setting is set to receive a 'reject notification', the system will automatically send a 'reject notification' to the user that submitted the batch for processing, advising the user that the batch has been rejected by the authoriser.**
6. Click on **Reject**.

or

1. Select the **Payments** tab and change the viewing option to **Authorisation Needed** by clicking this option on the top of the page.
2. Select the **Reject** easy button next to the payment **Name** that you want to reject.
3. Enter a description in the **Reason** field with a comment or reason for rejecting the payment batch. **Note. This is an optional field and allows you to capture approximately 100 characters. If your site profile setting is set to receive a 'reject notification', the system will automatically send a 'reject notification' to the user that submitted the batch for processing, advising the user that the batch has been rejected by the authoriser.**
4. Click on **Reject**.

Notes:

- Rejecting an authorisation will change the status of any rejected items from Authorisation Requested to Work In Progress.
- When rejecting payment batches with more than 1000 payments, the status will change to Updating Status whilst the authorisation process is taking place. This will allow the User to continue with other functions on Online Banking Enterprise TM. The final status of the rejected batch will be Work In Progress which can then be maintained.
- If you capture a 'reason' in the optional 'reason field', the system will then display the 'reason' for rejecting the batch or instruction on all pages where the Authorisation Audit Trail is displayed.

5.7.4 De-Authorise a Payment

Use this function to cancel the "authorised" status of a payment.

1. Select the **Payments** tab.
2. Click on **Menu** for more options, select the **De-Authorise Payment** Instruction and select one or more payments by clicking the check box next to the payment **Name** that you want to de-Authorise.
3. Click on **Confirm**.
4. The payment is now in a **Work in Progress** status.

When De-authorising payment batches with more than 1000 payments, the status will change to Updating Status whilst the authorisation process is taking place. This will allow the User to continue with other functions on Online Banking Enterprise TM. The final status of the rejected batch will be Work In Progress which can then be maintained.

5.7.5 Reprocess a Payment

Use this function to re-submit a payment for processing if the transfer failed as a result of insufficient funds.

1. Select the **Payments** tab.
2. Click on **Menu** for more options, select the **Reprocess Payment** Instruction and select one or more payments by clicking the check box next to the payment **Name** that you want to reprocess.
3. Click on **Confirm**.

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Only payments with a 'Funds unavailable' status can be reprocessed. Administrators and Users who have authorisation permissions can use the Reprocess Payments option.

5.8 eZiPayments

Use this function to make eZiPayment. This type of payment allows you to easily pay a single recipient, multiple recipients from a selected folder and Once-Off payments.

eZiPay Single

Use this function to pay a single recipient from a selected folder.

1. Select the **Payments** tab.
2. Click on **Menu** for more options and select **eZiPay Single**.
3. Enter a valid description in the **Name** field.
4. Select a **Date** for your payment.
5. Type in the **Amount** of the payment.
6. Select the **Folder** from which you want to make the payment.
7. Select the **Account** from which you want to make the payment, if this field is accessible.
8. Select the **Recipient** to be credited from the list of recipients.
9. Click on **Submit**.

Once Submitted, the payment will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

eZiPay Multiple

Use this function to pay multiple recipients from a selected folder.

1. Select the **Payments** tab.
2. Click on **Menu** for more options and select **eZiPay Multiple**.
3. Enter a valid description in the **Name** field.
4. Select a **Date** for your payment.
5. Select the **Folder** from which you want to make the payment.
6. Select the **Account** from which you want to make the payment, if this field is accessible.
7. Select the **Recipient** to be credited from the list of recipients.
8. Enter an **Own** and **Recipient Reference** for each recipient.
9. Type in the **Amount** of each payment.
10. Click on **Submit**.

Once Submitted, the payment will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

eZiPay Once Off

Use this function to create a Once-Off eZipay payment for a recipient that you do not pay on a regular basis.

1. Select the **Payments** tab.
2. Click on **Menu** for more options and select **eZiPay Once-Off**.
3. Enter a valid description in the **Description** field.
4. Select the **Account** from which you want to make the payment, if this field is accessible.
5. Select a **Date** for your payment.

Add recipient Details:

6. Select the **Bank Name** from the **Choose Bank** list or enter a valid **Branch Code**. If you enter a valid Branch Code, the system will automatically derive the bank name.
 - If the bank selected only has one branch/head office, the system will automatically display that **branch code** on the screen.
 - If the bank selected does not have a specific default branch code, the system will display the branch **search** functionality. **Note**. Click on the "more" option to activate the branch search functionality.
7. Enter the recipient's **Account Number**. Click on **Verify Account Owner** (FNB only) if you would like to verify the account.
8. Select the **Account Type** from the drop down list.
9. Enter **Their** reference, this reference will be used on the recipient's bank statement.
10. Enter **My** reference, this is the reference that will be used on your bank statement.
11. Enter an **Amount** that you want to pay to the Recipient.
12. Click on **Submit**.

Once Submitted, the payment will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

5.9 Archived Payments

Use this function to restore payment batches which have passed the archive period defined on your site profile as well as those batches that were deleted within the last five years.

1. Select the **Payments** tab.
2. Select the **Archived** sub tab.
3. All the deleted and archived payment batches are displayed.
4. Select one or more payment **batch(es)** by clicking in the check box next to the payment name and click on **Restore**.
5. The selected restored batch is displayed. Click on **Confirm**. Click on **Cancel** if you do not want to restore the batch.

The payments displayed here are those which have passed the archive period defined on your site profile as well as those batches that were deleted within the last five years.

The payments will be restored as Once-Off payments if the overnight process is successful, a service fee is charged for restoring archived payments.

The Execution date on Archived Payments will temporarily default to 2000-01-01 00:00. For reference purposes, please re-check the original execution date.

5.10 Send Money to eWallet

The Send Money to eWallet functionality enables a user to send money to a beneficiary via the beneficiary's local cellphone number; the beneficiary does not require a bank account and can withdraw these funds at any FNB ATM without an ATM Card.

When money is sent to the beneficiary, an eWallet is created using the beneficiary's cellphone number as the account number. The eWallet holder will receive an automated Short Message Service (SMS) message with instructions on how to access the money sent to them and will be required to set up a once-off Wallet PIN via a dial string.

The eWallet holder is able to access the funds immediately via a FNB ATM using their Wallet PIN; there are no ATM charges.

The cellphone number can belong to any South African service provider and may be a prepaid or contract subscription.

The minimum and maximum amount that can be paid into an eWallet is R20.00 and R3000.00 respectively.

A recipient of money can:

- Send a portion of the money in the eWallet to another eWallet.
- Withdraw all or some of the money from the eWallet at an FNB ATM without needing a bank card. The rest of the money can be withdrawn at a later stage.
- Buy prepaid airtime from the eWallet.
- Check the eWallet account balance or get a mini statement.

Send Money to eWallet

- Payments to eWallet Recipients are done like normal payments, the eWallet account number is a valid South African Cellphone Number.
- Payments to eWallet are processed on the day of execution and are deducted from the nominated account at that time.
- Payments will be processed based on the available balance or online settlements as per normal payments.
- Online payments occur in real-time; therefore confirmation of the success of the payment will be received immediately.

Import Payments using the existing .CSV Offline Payment template.

Imported Payment files may contain both normal payments and eWallet payments.

Note: eWallet transactions will always be itemised on your Bank statement. Should you have an import of 'mixed' transactions (payments to eWallets and payments to normal bank account details), all transactions will be itemised.

5.10 Send Money to eWallet

RECIPIENT NAME	RECIPIENT ACCOUNT	RECIPIENT ACCOUNT TYPE	BRANCHCODE	AMOUNT	OWN REFERENCE	RECIPIENT EMAIL 1 N EMAIL
62000031451	1.23457E+11					

<p>Note: Use a "reliable" name as you may use this information to search for recipients in the future.</p>	<p>Note: Use the valid "AS IS" South African Cellphone number.</p>	<p>Note: Use "S" for an eWallet Recipient.</p>	<p>Note: The minimum amount is R20.00 and the maximum amount for an eWallet is R3000.00 per recipient.</p>	<p>Note: Use the Reference that you want to display on your Bank Statement.</p>
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5.11 Cross Border Payments

Funds may be moved cross-border between both FNB and non-FNB accounts in RSA, Namibia, Swaziland and Lesotho.

Namibia

- The base currency for Namibia is the Namibia Dollar (NAD).
- Wintertime day-light-savings in Namibia starts the first weekend (Sunday) in April and ends the first weekend in September; therefore, in wintertime the Namibian time moves one hour earlier and cut-off times are adjusted accordingly.
- No processing is done on a Saturday, Sunday and Public Holidays.
- South African public holidays do not affect payments within Namibia in any way.

General Payment Rules

- Funds may be moved cross-border between both FNB and non-FNB accounts in Namibia, RSA, Swaziland and Lesotho.
- Make use of the real-time, same-day and 1-day service types to process payments.
- Any payments which exceed the amount of N\$5 million are automatically processed using the Pay and Clear Now option.
- No processing on Saturday, Sunday and Public Holidays.

Swaziland

- The base currency for Swaziland is the Swaziland Emalangeni (SZL).
- Payments and Collections in Swaziland are affected by South African public holidays.

General Payment Rules

- Funds may be moved cross-border between both FNB and non-FNB accounts in Swaziland, RSA, Namibia and Lesotho.
- Make use of a range of service types such as real-time, same-day, 1-day and 2-day services to process payments.
- The Pay and Clear Now option allows a recipient banking at a non-FNB banking institution to receive their funds (amounts less than E1 million) on the same day as the action date.

Lesotho

- The base currency for Lesotho is the Lesotho Maloti (LSL).
- Transactions originating from Lesotho and destined for other LACH participating banks in Lesotho, will be processed and cleared through the Lesotho Automated Clearing House [LACH].

General Payment Rules

- Funds may be moved cross-border between both FNB and non-FNB accounts in Lesotho, RSA, Swaziland and Namibia.
- Make use of the same-day service type to process payments.

Botswana

- The base currency for Botswana is the Botswana Pula (BWP).
- FNB Botswana falls outside of the Common Monetary Area so they are only able to transact within the country, no cross border payments and collections are allowed.

General Payment Rules

- Customers can make payments for FNB and non-FNB accounts in Botswana.
- Cross boarder payments not allowed.
- Make use of the Sameday service type to process payments.
- No processing on Saturday, Sunday and Public Holidays.

Zambia

- The base currency for Zambia is Kwacha (ZMK).
- Other non-base currencies for Zambia include the Euro, Pound, United States Dollar, and South African Rand. Non-base currency accounts can be opened at a branch.

General Payment Rules

- Customers with multi-currency accounts can make Payments to other FNB (on-us) accounts using the same currency for both the “from” and “to” accounts. e.g. Dollar on Dollar.
- Payments to another bank (off-us) can only be made in the base currency, Kwacha.
- Global recipients can only be made in the base currency, Kwacha.
- Cross currency payments are not allowed.
- Make use of the Sameday service type to process payments.
- No processing on Saturday, Sunday and Public Holidays.

Tanzania

- The base currency for Tanzania is Shilling (TZS).
- Other non-base currencies for Tanzania include the Euro, Pound, United States Dollar, and South African Rand. Non-base currency accounts can be opened at a branch.

General Payment Rules

South Africa

- Customers with multi-currency accounts can make Payments to other FNB (on-us) accounts using the same currency for both the “from” and “to” accounts. e.g. Dollar on Dollar.
- Payments to another bank (off-us) can only be made in the base currency, Shilling.
- Cross currency payments are not allowed.
- Make use of the Sameday service type to process payments.
- Any payments which exceed the amount of TZS 10million are automatically processed using the Pay and Clear Now option.
- The Pay and Clear Now option also allows a recipient banking at a non-FNB banking institution to receive their funds (amounts below TZS 10 million) on the same day as the action date.
- No processing on Saturday, Sunday and Public Holidays.

India

- The currency in India is Indian Rupees (INR)
- All transactions on Online Banking Enterprise™ will be limited to base currency accounts only.
- FRB India clients are only able to transact within the country, no cross border payments are allowed.

General Payment Rules

- Customers can process payments originating from FRB India Held Accounts to other FRB India Held Account ('on-us' only).
- Payments to another banks (off-us) are not allowed.
- Customers can also 3rd party payments to Global Recipients that are listed and/or registered with BillDesk (service providers , i.e. Telecon).

5.12 eFiling Payments

The eFiling function allows you to process eFiling and uFiling payments which have been exported from their respective websites to the Online Banking Enterprise™ system. These payments are displayed with a status of Work In Progress and can be authorised or deleted. Once they have been authorised, they will follow the same process as other payments created using the Online Banking Enterprise™ system.

The eFiling function on the SARS website allows you to create SARS eFiling payments and export them to the Online Banking Enterprise™ system. To obtain detailed information regarding the creation and export of SARS payments into the Online Banking Enterprise™ system, go to the SARS eFiling website <http://www.sarsefiling.co.za> or contact their call centre on 0860 709 709.

The uFiling function on the UIF (Department of Labour) website allows you to create UIF payments and export them to the Online Banking Enterprise™ system. For more information regarding the creation and export of UIF payments into the Online Banking Enterprise™ system, go to the uFiling website <http://www.ufiling.co.za>

Note: If a eFiling payment is not fully authorised on Online Banking Enterprise™ , it will 'fall off' the system after 30 days.

Authorise an eFiling Payment

1. Select the **Payments** tab.
2. Select the **eFiling** sub tab.
3. Click on **Menu** for more options and select **Authorise eFiling**.
4. Select one or more payments by clicking the check box next to the payment **Name** that you want to authorise.
5. Click on **Continue**.
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
6. A confirmation page will display with the results, click on **Finish**.

The status of the payment(s) will change from either Authorisation Requested or Partially Authorised to Fully Processed, which means that the payment(s) was made successfully. Where there are payments in the batch that have not been successfully processed, the final status of the batch will be Partially Processed.

Note:

If a eFiling payment is not fully authorised on Online Banking Enterprise™ , it will 'fall off' the system after 30 days.

Delete an eFiling Payment

1. Select the **Payments** tab.
2. Select the **eFiling** sub tab.
3. Click on **Menu** for more options and select **Delete eFiling**.
4. Select one or more payment by clicking the check box next to the payment **Name** that you want to delete.
5. Select one or more payments you want to delete and click on **Delete**.
6. Click on **Delete** to confirm deletion of the Payment(s).

5.13 Reversals on Online Banking Enterprise™

The Reversals process below is available to follow as a possible remedy if you have authorised a Payment and realised that either the entire batch or a single transaction in your batch is incorrect despite confirming these as correct prior to authorising. The transactions will have already been processed from your account and in turn processed into the recipients account.

Process and Documentation:

Please download the required documentation from the Online Banking Help.

1. Reversal Request Form
2. Reversals Waiver and Indemnity

This documentation needs to be completed and signed in terms of your Online Banking Enterprise™ Resolution.

Once completed and signed, please scan and email the documentation our FNB Online Reversals Department at onlinerecalls@fnb.co.za.

In turn, you will receive an automated email providing you with a Service Request Reference number. If you have any queries in this regard, please contact 087 730 2000, quoting the Service Request number.

Important Information about Reversals:

- Reversals are not guaranteed but done on a best effort basis to reverse the funds back to your account.
- Reversals are not possible if you selected to use the Pay and Clear Now service type for the payment/s.
- It is critical to send through the completed and signed reversal form and indemnity to FNB Online quickly as this will improve the possibilities of a successful reversal.
- Reversals cannot be executed without the implicit authorization of the recipient who was paid incorrectly.
- Reversals can only be attempted within a period of 30 days from action date.
- There is a cost associated with all reversal requests that is charged irrespective of the result of the reversal.

FNB Reversals:

FNB needs to obtain authority from the account holder before the reversal can be processed.

If authority has been obtained and funds are available in the recipients account, the funds will be returned electronically into your Nominated account. A confirmation e-mail is sent to you confirming the success of the reversal request.

If authority has not been obtained we will not be allowed to process the reversal but will send you an e-mail notifying you of the unsuccessful result.

This process should be completed within 3 to 5 working days after receiving the initial instruction.

Non FNB Reversals:

FNB can not contact another Bank's account holders directly to obtain authority for reversal, a request is sent to the other bank requesting they obtain authorisation from their account holder to reverse the funds.

If request was successful, the funds will be processed back to your Nominated account. A confirmation e-mail is sent to you confirming the success of the reversal request.

If authority has not been obtained from the other Bank we will not be allowed to process the reversal but will send you an e-mail notifying you of the result as well as contact names and numbers for the other bank.

The process should be completed within 5 working days after receiving the initial instruction. There can be instances when the process may take longer to process reversal requests or receive a final outcome.

Reversals are not possible to the following companies and accounts:

- Public Recipients
- South African Revenue Services (PAYE, VAT, UIF etc.)
- Telkom
- Multichoice
- Edgars
- Investment Accounts (e.g. 32 notice accounts)
- Wesbank Accounts
- Credit Cards
- E- Bucks
- Suspense Accounts
- Municipal Accounts
- Estate Late Accounts
- Recovery Accounts

FNB Online Reversals Department contact details:

Tel Number: 087 730 2000

Email: onlinerecalls@fnb.co.za

5.14 Proof of Payment Notifications

Use this function to create or export Proof of Payment Notifications for one or more recipients in a payment batch you have already processed.

Create a Proof of Payment Notification

Use this function to create a Proof of Payment Notifications for a recipient in a payment batch you have already processed.

1. Click on the **Payments** tab.
2. Select the Payment **History** view and select the batch name you are looking for by click on the payment name hyperlink.
3. Next to each payment you will find the following **Create** and **Export** easy buttons.
4. Click on the **Create** easy action button next to the payment you want to create a Payment notification advice for.
5. You will have the option to **Save, Open** or **Cancel**.
6. Once you have saved and/or opened, the Notification will be generated as a pdf document.

Export Payment Notifications

Use this function to export Proof of Payment Notifications for all the recipients in a payment batch you have already processed.

1. Click on the **Payments** tab.
2. Select the Payment **History** view and select the batch name you are looking for by click on the payment name hyperlink.
3. Next to each payment you will find the following **Create** and **Export** easy buttons.
4. Click on the **Export** easy action button.
5. Select the notification type, you have the option to select **Summary Only, Notifications Only** or **Summary With Notifications**.
6. Select the **Inbox** button to receive the file in your Inbox or alternatively select the **Email** button to receive it via email. If you selected email then complete the relevant address fields.
7. Click on **Go**.

6. Recipients Tab

The Recipients tab is used to access folders containing Recipients.

A folder is a group of Recipients that have a common factor, for example:

- A Payments folder named Salaries could contain all the Recipients to whom you pay salaries.
- A Payments folder named Creditors could contain all your creditors as Recipients.
- A Collections folder named Debtors could contain all your debtors as Recipients.

The default screen will list all the existing folders to which you have access.

Some options have been grouped together in the Recipient Folders sub-tab to ensure that the functionality is easily accessible within a single page.

There are several action buttons available on the right side of the main screen which you can use to easily access the **+Add**, **Search**, **Download** and **Print** functions. You can also use the easy action buttons available on the page to access the various functions related to your folders.

The Menu on the left of the page will display the options that are applicable to the page and specific to your Recipient Folders permissions.

When the Menu is active, an Extended Menu List will be displayed in grey. This list provides quick access to functionality within that tab / sub-tab as well as to other commonly used functions on Online Banking Enterprise™ .

6.1 Add Recipients

Use this function to add Recipients to a folder

1. Select the **Recipient** tab.
2. Click on **Menu** for more options and select **Add Recipient**.
3. Select the **folder** to which you want to add the Recipients to by clicking on the folder name **hyperlink**.
4. Enter the **recipient name**.
5. Select **Public Recipient** or **Specify Account Details** or **Send Money to eWallet** and enter the required details for the recipient in the fields. **Note. Once this selection has been made, all the other fields not applicable to the selection will be hidden.**

If you select Public Recipient:

- Click on Search and select the required **country** by clicking on the **drop down list**.
- Enter the **Recipient name** and click on **Search**.
- The list with your results will display with the **Public Recipient description**.
- Select the required **Recipient** from the list by clicking on the public recipient name hyperlink

If you select Specify Account Details:

- Enter the recipient's **Account Number**. Click on **Verify Account Owner** (FNB only) if you would like to verify the account.
- Select the **Bank Name** from the **Choose Bank** list or enter a valid **Branch Code**. If you enter a valid Branch Code, the system will automatically derive the bank name.
 - If the bank selected only has one branch/head office, the system will automatically display that **branch code** on the screen.
 - If the bank selected does not have a specific default branch code, the system will display the branch **search** functionality. **Note.** Click on the "more" option to activate the branch search functionality.
- Select the **Account Type** from the drop down list.

If you select Send Money to eWallet:

- Enter the valid **South African Cellphone Number**.
7. Enter the reference that you want to appear on your bank statement in the **Own Reference** field.
 8. Enter the reference that you want to appear on the recipient's bank statement in the **Recipient Reference** field.
 9. The **Payment limit** field allows you to choose the highest amount that can ever be paid to this recipient at one time. If you tick the unlimited check box, an unlimited amount can be paid to the recipient. You can limit the amount per payment by entering an amount in the set limit field.
 10. The **Number of payments per day** field allows you to set how many payments per day can be made to this recipient. Ticking the unlimited check box will allow an unlimited number of payments per day. You can limit the number of payments that can be made per day to this recipient, by entering the number of payments limit in the set limit field. Setting the limit to 1 payment per day prevents duplication of payments.

11. The **Proof of Payment** fields allow you to set up payment notifications to be sent to this recipient every time you pay them. If you do not want Payment Notifications sent to the recipient Do not complete the relevant Proof of Payment fields.
12. Click on **Save and Exit** to save the folder with a status of Work In Progress and return to the Recipients landing page or, Click on **Submit** to submit the Folder for authorisation by a User with the necessary permissions.

Once Submitted, the recipient folder will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

Copy Recipients

1. Select the **Recipient** tab.
2. Click on **Menu** for more options and select **Copy Recipient**.
3. Select the **folder** from which you want to copy the Recipients by clicking on the folder name **hyperlink**.
4. The Recipients in the folder are displayed.
5. Select the **folder** into which the Recipients must be copied to.
6. Tick the check box under the heading, **Delete after copy** next to the recipient if you want the recipient deleted from the current folder.
7. Click on **Save & Exit** to return to the main Recipients page or, click on **Cancel** if all the selected and captured information must be ignored and no Recipients must be copied or deleted. The folders will need to be authorised to activate the copied and deleted Recipients.

Search Recipients

1. Select the **Recipients** tab.
2. Click on **Menu** for more options and select **Search Recipient**.
3. Enter the **Name** and/or **Account number** and/or **recipient Number** of the folder that you are searching for.
4. Select the **folders** that you would like to search, by clicking the checkbox next to the folder name or click on **All**, to search all folders.
5. Click on **Confirm**.

6.2 Add Folders

Use this function to create a new folder, copy an existing folder, import an existing folder or merge folders.

6.2.1 Create a new Folder

Use this function to create a new folder.

1. Select the **Recipient** tab.
2. Select the **+Add** action button on the right and select **Create** or click on **Menu** for more options and select **Create Folder**.
3. Enter the **Folder name**. Duplicate folder names are allowed.
4. Select the **Folder type** from the drop-down list i.e. Payment or Collections.
5. The **Account** drop-down list will contain only those accounts for which you have permission to capture folders.
6. Checking the **Allow override** option will allow you to choose a different account when making collections using this folder.
7. Select the **Statement entry** options: If you want to have each payment or collection item made using this folder **itemised** on your bank statement. Select the **Itemised** radio button. If you want the total payment or collection made to reflect as one consolidated entry. Select the **Consolidated** radio button.
8. The **Own reference** is mandatory. This will be the reference for the payment/collection on your bank statement, if **Consolidated** has been selected.
9. Click on **Continue** to proceed to the **Add Recipients** screen.

Create Recipients

1. Enter the **recipient name**.
2. Select **Public Recipient** or **Specify Account Details** or **Send Money to eWallet** and enter the required details for the recipient in the fields. **Note. Once this selection has been made, all the other fields not applicable to the selection will be hidden.**

If you select Public Recipient:

- Click on Search and select the required **country** by clicking on the **drop down list**.
- Enter the **Recipient name** and click on **Search**.
- The list with your results will display with the **Public Recipient description**.
- Select the required **Recipient** from the list by clicking on the public recipient name hyperlink

If you select Specify Account Details:

- Enter the recipient's **Account Number**. Click on **Verify Account Owner** (FNB only) if you would like to verify the account.
- Select the **Bank Name** from the **Choose Bank** list or enter a valid **Branch Code**. If you enter a valid Branch Code, the system will automatically derive the bank name.
 - If the bank selected only has one branch/head office, the system will automatically display that **branch code** on the screen.

- If the bank selected does not have a specific default branch code, the system will display the branch **search** functionality. **Note.** Click on the "more" option to activate the branch search functionality.
- Select the **Account Type** from the drop down list.

If you select **Send Money to eWallet**:

- Enter the valid **South African Cellphone Number**.
3. Enter the reference that you want to appear on your bank statement in the **Own Reference** field.
 4. Enter the reference that you want to appear on the recipient's bank statement in the **Recipient Reference** field.
 5. The **Payment limit** field allows you to choose the highest amount that can ever be paid to this recipient at one time. If you tick the unlimited check box, an unlimited amount can be paid to the recipient. You can limit the amount per payment by entering an amount in the set limit field.
 6. The **Number of payments per day** field allows you to set how many payments per day can be made to this recipient. Ticking the unlimited check box will allow an unlimited number of payments per day. You can limit the number of payments that can be made per day to this recipient, by entering the number of payments limit in the set limit field. Setting the limit to 1 payment per day prevents duplication of payments.
 7. The **Proof of Payment** fields allow you to set up payment notifications to be sent to this recipient every time you pay them. If you do not want Payment Notifications sent to the recipient Do not complete the relevant Proof of Payment fields.
 8. Click on **Save and Exit** to save the folder with a status of Work In Progress and return to the Recipients landing page or, Click on **Submit** to submit the Folder for authorisation by a User with the necessary permissions.

Once Submitted, the recipient folder will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

6.2.2 Copy a Folder

Use this function to copy the contents of an existing folder to a new folder.

1. Select the **Recipient** tab.
2. Click on **Menu** for more options and select **Copy Folder**.
3. Select the folder you want to copy by clicking on the folder name hyperlink.
4. Enter the **Folder name**. Duplicate folder names are allowed.
5. Select the folder **type** from the drop-down list i.e. Payment or Collections.
6. The **Account** drop-down list will contain only those accounts for which you have permission to capture folders.
7. Checking the **Allow override** option will allow you to choose a different account when making collections using this folder.
8. Select the **Statement entry** options: If you want to have each payment or collection item made using this folder **itemised** on your bank statement. Select the **Itemised** radio button. If you want the total payment or collection made to reflect as one consolidated entry. Select the **Consolidated** radio button.
9. The **Own reference** is mandatory. This will be the reference for the collection on your bank statement, if **Consolidated** has been selected.
10. Click on **Continue**.

11. Select the **Recipients** you want to copy or click on the All button to select all the Recipients.
12. Click on **Submit** to submit the Folder for authorisation or click on **Authorise** to initiate the authorisation process

6.2.3 Merge Payments Folders

Use this function to combine the contents of a number of payment folders into a new folder.

1. Select the **Recipient** tab.
2. Click on **Menu** for more options and select **Merge Payment Folder**.
3. Select the **folders** that you want to merge by ticking their check boxes and click on **OK**.
4. Enter the **Folder name**. Duplicate folder names are allowed.
5. The **Account** drop-down list will contain only those accounts for which you have permission to capture folders.
6. Checking the **Allow override** option will allow you to choose a different account when making payments using this folder.
7. When making payments using this folder, you have the following **Statement entry** options: If you want to have each payment item made using this folder **itemised** on your bank statement. Select the Itemised radio button. If you want the total payment made to reflect as one consolidated entry. Select the **Consolidated** radio button.
8. The **Own reference** is mandatory. This will be the reference for the payment on your bank statement, if **Consolidated** has been selected.
9. Click on **Continue**.
10. The Maintain folder screen displays the folder details and lists the Recipients from both the folders that you selected.
11. Click on **Submit** to submit the Folder for authorisation or click on **Authorise** to initiate the authorisation process.

6.2.4 Merge Collection Folders

Use this function to combine the contents of a number of collection folders into a new folder.

1. Select the **Recipient** tab.
2. Click on **Menu** for more options and select **Merge Collections Folder**.
3. Select the **folders** that you want to merge by ticking their check boxes and click on **OK**.
4. Enter the **Folder name**. Duplicate folder names are allowed.
5. The **Account** drop-down list will contain only those accounts for which you have permission to capture folders.
6. Checking the **Allow override** option will allow you to choose a different account when making collections using this folder.
7. When making collections using this folder, you have the following **Statement entry** options: If you want to have each collection item made using this folder **itemised** on your bank statement. Select the Itemised radio button. If you want the total collection made to reflect as one consolidated entry. Select the **Consolidated** radio button.
8. The **Own reference** is mandatory. This will be the reference for the collection on your bank statement, if **Consolidated** has been selected.
9. Click on **Continue**.
10. The Maintain folder screen displays the folder details and lists the Recipients from both the folders that you selected.
11. Click on **Submit** to submit the Folder for authorisation or click on **Authorise** to initiate the authorisation process.

6.2.5 Import a Folder

Use this function to import a folder which has been created off-line.

1. Select the **Recipient** tab.
2. Select the **+Add** action button on the right and select **Import** or click on **Menu** for more options and select **Import Folder**.
3. Select the folder **type** from the drop-down list i.e. Payment or Collections.
4. Select **New Folder** if this is a new folder that is being imported or select **Existing Folder** and select the folder name from the dropdown list, if you are importing Recipients that you want to add to an existing folder.
5. Enter the **Folder name**. Duplicate folder names are allowed.
6. Select the **Format** either: BankServ (ACB), CSV.
7. The **Account** drop-down list will contain only those accounts for which you have permission to capture folders.
8. Checking the **Allow override** option will allow you to choose a different account when making collections using this folder.
9. Select the **Statement entry** options: If you want to have each payment or collection item made using this folder **itemised** on your bank statement. Select the **Itemised** radio button. If you want the total payment or collection made to reflect as one consolidated entry. Select the **Consolidated** radio button.
10. The **Own reference** is mandatory. This will be the reference for the collection on your bank statement, if **Consolidated** has been selected.
11. Click on **Continue**.
12. You have the option to **Ignore invalid items** in the file by checking the check box. If you check the **Ignore invalid items** check box. The folder will be created containing only valid items. If you **do not check the Ignore invalid items** check box. A folder will NOT be created if there are any invalid items in the import file.
13. The File Location field requires you to locate the file that you want to import. If you know where the file is located, you can type the file path into the File Path field, or click on **Browse** to locate it.
14. Click on **Upload**.
15. A new page will display with your Folder details.
16. Click on **Finish** to return to the Recipients landing page or click on **Import Again** to return to the Capture Import Payment Details screen to import another file.
17. Check the **Import Results Report** in your **Online Banking Enterprise™** Inbox.

You can create an off-line file (.csv) containing your recipient's details using the spreadsheet provided or you can use an ACB file, CAMS import file or CAMS export file (if applicable)

6.3 Maintain Folders

Use this function to make changes to existing folders. You can make changes to the folder header or Recipients in the folder.

1. Select the **Recipient** tab.
2. Click on **Menu** for more options and select **Maintain Folder**.
3. Select the folder you want to maintain by clicking on the folder name hyperlink.
4. You will be able to maintain any of the folder header details and click on **Continue**.
5. If you want to **maintain a recipient** within the folder, select the recipient you want to maintain by clicking on the recipient name hyperlink.
6. Click on **Submit** to submit the Folder for authorisation or click on **Authorise** to initiate the authorisation process.

6.4 Delete Folders

Use this function to delete folder or delete changes made to a folder.

Delete Folder

Use this function to delete folders and the Recipients within the folders.

1. Select the **Recipient** tab.
2. Select the **Delete** action button next to the folder name you want to delete or click on **Menu** for more options and select **Delete Folder**.
3. The system will return a message asking you to **confirm** that you want to delete the Folder, click on **Delete**.

Delete Changes

Use this function to delete any changes made to a folder.

1. Select the **Recipients** tab.
2. Click on **Menu** for more options and select **Delete Changes**.
3. Select the **Delete** action button next to the folder you want to delete changes for.
4. The system returns a message asking you to **confirm** that you want to delete the changes for the Folder, click on **Delete**.

6.5 Search Folders

Use this function to search for a folder according to a folder name or account number.

1. Select the **Recipient** tab.
2. Select the Search action button on the right.
3. Enter the **Criteria** of the folder that you are searching for.
4. Click on **Search**.

You are able to perform a wild card search using any 3 characters of the recipient Name, or the first 2 digits of the account number.

6.6 Export Folder

Use this function to export Recipients in a folder. Select either Active or Pending. These are folders that are either in an “Authorised” (Active) or folders that have been changed but not authorised (Pending) status.

Export Active folders

Use this function to export Recipients in an Active (Authorised) folders.

1. Select the **Recipient** tab.
2. Select the **Export** action button next to the folder name you want to export or click on **Menu** for more options, select **Export Active Folder** and click on the **Export** action button next to the folder name you want to export.
3. Select the **Format** from the drop down list either: CSV, PDF or CAMS (Export) and click on **Confirm**.
4. Open your Online Banking Enterprise™ Inbox, select the file, click on **Download** and save to a destination of your choice in order to view the information.
5. The information will be saved in a zipped file, per exported folder.

The CSV (Detailed) export format option will enable you to export all your Recipients' banking details held within the existing Folders on Online Banking Enterprise™.

Export Pending Folders

Use this function to export Recipients in a Pending (changed but not authorised) folders.

1. Select the **Recipient** tab.
2. Select the **Export** action button next to the folder name you want to export or click on **Menu** for more options, select **Export Pending Folder** and click on the **Export** action button next to the folder name you want to export.
3. Select the **Format** from the drop down list either: CSV, PDF or CAMS (Export) and click on **Confirm**.
4. Open your Online Banking Enterprise™ Inbox, select the file, click on **Download** and save to a destination of your choice in order to view the information.
5. The information will be saved in a zipped file, per exported folder.

The CSV (Detailed) export format option will enable you to export all your Recipients' banking details held within the existing Folders on Online Banking Enterprise™.

6.7 Recipient Instructions

Use this function to Submit and Authorise Folders.

6.7.1 Submit folders

Use this function to submit folders, which you have created or changed, for authorisation.

1. Select the **Recipients** tab.
2. Select one or more folders by clicking the check box next to the folder **Name** that you want to submit for authorisation
3. Click on **Submit**.
4. The status of the folder will change from Work in Progress to Authorisation Requested.

or

1. Select the **Recipients** tab.
2. Click on **Menu** for more options and select the **Submit Folder** Instruction.
3. Select one or more folders by clicking the check box next to the folder **Name** that you want to submit for authorisation
4. Click on **Submit**.
5. The status of the folder will change from Work in Progress to Authorisation Requested.

The status of the folder(s) that you selected will automatically be changed to **Authorisation Requested**.

6.7.2 Authorise Folders

Use this function to authorise folders which have been created or amended.

1. Select the **Recipients** tab and select the **Authorisation Needed** viewing option on the top of the page.
 2. Select one or more folders by clicking the check box next to the folder **Name** that you want to authorise.
 3. Click on **Authorise**.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

4. An authorisation confirmation page is displayed, click on **Finish**.

or

1. Select the **Recipients** tab.
 2. Click on **Menu** for more options and select the **Authorise Folder** instruction.
 3. Select one or more folders by clicking the check box next to the folder **Name** that you want to authorise.
 4. Click on **Authorise**.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
5. An authorisation confirmation page is displayed, click on **Finish**.

Once you have authorised the folder, the status will change to Partially Authorised or Authorised, depending on how many authorisations are required.

6.8 View Public Recipient

Use this function to view a list of frequently used Recipients, such as Telkom and SARS, whose banking details are saved on the system.

1. Select the **Payments, Collections** or **Recipients** tab.
2. Click on **Menu** for more options and select **View Public Recipients**.
3. Select the relevant **Country** sub tab.
4. The list will display with the Public Recipient Description and Reference.

6.9 Open a Staff Account

Use this function to enter the personal details of an employee who wants to apply for an account on-line.

1. Select the **Recipients** tab.
2. Click on **Menu** for more options and select **Open Staff Account** from the extended Menu list.
3. Click on **Menu** for more options and select **New Application** in the action bar.
4. Enter the **employee details** and click on **Open Application** to continue.

Print the **Application letter** and ensure that it is signed by the Employee and the Company signatories. **The Employee must take this letter to the branch selected within 2 weeks in order for this application to be valid.**

All fields on the Open Staff Account screens are **mandatory**.

Note: on completion of the application, funds can be paid into the account, but employees can only withdraw funds once they have supplied the branch with the required FICA documentation.

7. Collections Tab

The Collections tab is used to make Collections from third parties that have been loaded as recipients in a folder, as well as OnceOff Collections.

The landing page will list all current Collections, as well as the status of each Collection. The other available Collection functions will be displayed in the Menu on the left of the page.

Manage your collections easily by collecting and obtaining unpaid and redirected collection reports electronically.

- Collect funds from recipients using folders for each recipient dataset.
- Perform once-off collections through capture or file import.
- Import collections from line of business systems in Bankserv or a .CSV file formats.
- Select a service type to suit needs such as Sameday, 2-day or NAEDO
- Submit future dated collections up to 365 days in advance.
- Generate and schedule exports of reports for management of your debtors' book.

Requirements:

- All collections effected need to be supported by an approved signed mandate from your client.
- Collections are subject to business rules, legislative and regulatory provisions, these will be provided for your ease of use.
- Credit facilities will be marked to support collections and will need to be applied for subject to their requirements for the limit.

The Collections landing page will list all the existing Collections that have been created on the system.

The **Create + Maintain**, **Authorisation Needed** and **History** options have been grouped together in the Collection sub-tab to ensure that all functionality is easily accessible within a single page.

There are several action buttons available on the right side of the main screen which you can use to easily access the **Search**, **Download** and **Print** functions.

You can also use the easy action buttons available on the landing page to quickly access some of the most used Collection functions. When using the easy buttons for a specific item you will be taken directly to the capture page for the selected transaction type.

The Menu on the left of the page will display the options that are applicable to the page and specific to your Collection permissions.

When the Menu is active, an Extended Menu List will be displayed in grey. This list provides quick access to functionality within that tab / sub-tab as well as to other commonly used functions on Online Banking Enterprise™ .

The **Archived** and **Settlement Limits** sub tabs are also available on the Collections tab and can be accessed by clicking on the relevant sub tab at the top of the page.

7.1 Collection Rules

This section includes some important guidelines and rules related to Collections on Online Banking Enterprise™ .

7.1.1 Collections Cut-off Times

The Cut-off times for Normal, 2 Day and NAEDO Collections.

Service	CSDV (Normal)	2-Day service	NAEDO
Submission	Anytime	2 Business Days prior to Action date	1 Business Day prior to Action Date
Monday to Friday	Other Banks - 16:15 FNB - 20:00	All Banks - 14:45	All Banks - 16:00
Saturday	Other Banks - 10:15 FNB - 20:00	All Banks - 08:45	All Banks - 10:00
Sunday	Not Applicable – not a business day	Not Applicable – not a business day	All Banks - 10:00
Time of Posting	Posted the next day value date the same as action date	Morning of Action Date	Morning of Action Date Saturday and Sunday Submissions for Monday

7.1.2 Collection Autobump Rules

Depending on the **Autobump** option which has been set against your company profile - if you miss the cut-off time:

- and the autobump option has been set to **On**, the collection will automatically be processed on the next business day.
- and the autobump option has been set to **Off**, the collection will fail.
- and the autobump option has been set to **Ask when cut-off time missed**, you can choose whether or not you would like to process the collection/s the next business day.

7.1.3 Future Dated Collections

Collections can be future dated up to 365 days in advance.

Note: Collections cannot be processed to recipients who bank in another country (Namibia, Swaziland and Lesotho) when there are Public holidays. These collections will reject.

7.1.4 Collection Service Types

Service Types	Description
Corporate Same day Value (Normal)	Select Corporate Same Day Value (Normal) if you want to use the normal process of collecting from a recipient.
2 Day	Select 2-Day if you want to capture AND authorise the collection at least 2 business days before the Action date. The action date must be the date on which the funds will be collected from the recipients. You need to be open to use the 2 day service in order for it to appear on the dropdown.
NAEDO	Select NAEDO to process the collection using the preferential service. Note: the NAEDO option is only available to users who have been set up by FNB Online for this service.

7.1.5 Collections Unpaid Reason Codes

Code	Unpaid Reason
02	Not provided for
03	Debits not allowed to this account
04	Payment stopped
06	Accounts stopped (Divorce etc)
08	Account in sequestration (individual)
10	Account in liquidation (company)
12	Account closed
14	Account transferred (within FNB)
16	Account transferred (out of FNB)
18	Account holder deceased
22	Account effects not cleared
26	No such account
28	Recall/Withdrawal
30	No authority to debit
32	Debit in contravention of payer's authority
34	Authorisation cancelled
36	Previously stopped via stop payment advice

7.1.6 Cross Border Collections

South Africa

Funds may be moved cross-border between both FNB and non-FNB accounts in RSA, Namibia, Swaziland and Lesotho.

Namibia

- The base currency for Namibia is the Namibia Dollar (NAD).
- Wintertime day-light-savings in Namibia starts the first weekend (Sunday) in April and ends the first weekend in September; therefore, in wintertime the Namibian time moves one hour earlier and cut-off times are adjusted accordingly.
- No processing is done on a Saturday, Sunday and Public Holidays.
- South African public holidays do not affect payments within Namibia in any way.

General Collection Rules

- Customers can make collections for FNB and non-FNB accounts in Namibia, RSA, Swaziland and Lesotho.
- Collection Limit for FNB Namibia is NAD 500,000.00 per transaction/item. If the collection transaction limit is exceeded, the transaction will be rejected.
- No processing on Saturday, Sunday and Public Holidays.

Swaziland

- The base currency for Swaziland is the Swaziland Emalangeni (SZL).
- Payments and Collections in Swaziland are affected by South African public holidays.

General Collection Rules

- Customers can make collections for FNB and non-FNB accounts in Swaziland, RSA, Namibia and Lesotho.
- Collection Limit for FNB Swaziland is SZL 500,000.00 per transaction/item. If the collection transaction limit is exceeded, the transaction will be rejected.
- Make use of a range of service types such as real-time, same-day, 1-day and 2-day to process collections.

Lesotho

- The base currency for Lesotho is the Lesotho Maloti (LSL).
- Transactions originating from Lesotho and destined for other LACH participating banks in Lesotho, will be processed and cleared through the Lesotho Automated Clearing House [LACH].

General Collection Rules

- Customers can make collections for FNB and non-FNB accounts in Lesotho, RSA, Swaziland and Namibia.
- Collection Limit for FNB Lesotho is LSL 100,000.00 per transaction/item. If the collection transaction limit is exceeded, the transaction will be rejected.
- Make use of the same-day service type to process collections.

Botswana

- The base currency for Botswana is the Botswana Pula (BWP).
- FNB Botswana falls outside of the Common Monetary Area so they are only able to transact within the country, no cross border payments and collections are allowed.

General Collection Rules

- Customers can make collections for FNB and non-FNB accounts in Botswana.
- Cross boarder collections not allowed.
- Make use of the same-day service type to process collections.
- No processing on Saturday, Sunday and Public Holidays.

Zambia

- The base currency for Zambia is Kwacha (ZMK).
- Other non-base currencies for Zambia include the Euro, Pound, United States Dollar, and South African Rand. Non-base currency accounts can be opened at a branch.

General Collection Rules

- Customers can make collections for FNB and non-FNB accounts in the base currency.
- Limit structure must be loaded in the base currency, Kwacha.
- Cross boarder collections not allowed.
- Collection Limit for FNB Zambia is ZMK 50,000,000.00 per transaction/item. If the collection transaction limit is exceeded, the file will be rejected.
- Make use of the Sameday service type to process collections.
- No processing on Saturday, Sunday and Public Holidays.

Tanzania

- The base currency for Tanzania is Shilling (TZS).
- Other non-base currencies for Tanzania include the Euro, Pound, United States Dollar, and South African Rand. Non-base currency accounts can be opened at a branch.

General Collection Rules

South Africa

- Customers can only make collections for FNB (on-us) transactions in the base currency.
- Limit structure must be loaded in the base currency, Shilling.
- Cross boarder collections not allowed.
- Collection Limit for FNB Tanzania is ZMK 10,000,000.00 per transaction/item. If the collection transaction limit is exceeded, the file will be rejected.
- Make use of the Sameday service type to process collections.
- No processing on Saturday, Sunday and Public Holidays.

India

- The currency in India is Indian Rupees (INR)
- All transactions on Online Banking Enterprise™ will be limited to base currency accounts only.
- FRB India clients are only able to transact within the country, no cross border payments are allowed.

General Collection Rules

- Collections functionality is currently not offered to India clients.

7.2 Add Collections

Use this function to make collections from third parties.

The Payments Association of South Africa (PASA) introduced Transaction Referencing Standards with the key purpose of providing greater transparency on consumers' bank statements that would enable recipients of collections to identify the source of the debit processed against their account.

The Transaction Referencing Standards requires the following components to be included in the Recipient Reference field:

The first 14 characters must represent the debit order mandate/agreement number (Reference) followed by a 6 character Date field for NAEDO transactions or any other info relevant to you for a regular collection transaction.

The Transaction Referencing Standards also requires the inclusion of an Abbreviated Name:

Please ensure that you enter the Abbreviated Name (Company name) fields provided, The abbreviated name is the short name loaded on FNB's systems which forms part of the recipient reference and used to identify your company name.

7.2.1 Add Collections From a Folder

Use this function to make a collection from an existing folder. The folder contains the banking details of recipients, you can select the recipients you want to collect from and enter the amounts you want to collect from them.

1. Select the **Collections** tab.
2. Click on the **+Add** action button on the right and select **From Folder**.

Add the Batch Header Details:

3. Type the name of the Collection in the **Name** field.
4. Select the **Folder** to be used for the collection from the dropdown list. The list of folders in the dropdown is restricted to those containing accounts for which you can capture Collections.
5. The **Account number** field will be displayed depending on the following:
 - If the **Allow Override** indicator for the selected folder has been set to **'Yes'** The Account can be selected from a dropdown list (restricted to those accounts for which you can capture Collections).
 - If the **Allow Override** indicator for the selected folder has been set to **'No'** the Account displayed is the default account set for the folder and cannot be changed.
6. The **Action date** is the date on which you want the Collection to be processed. Collections can be future dated up to 365 days in advance.
7. Select your **Statement Entry**:
 - If you want to have each Collection amount itemised on your bank statement Tick the **Itemised** tick box.
 - If you want the total Collection amount to reflect as one entry on your bank statement. Tick the **Consolidated** tick box. Note: If you select the Consolidated option and the total collection amount exceeds the settlement limit when processed, the whole collection will fail. If you select the Itemised option, the collection items will be processed until the limit is reached and only those items exceeding the limit will fail.

8. Select the **Service type** from the dropdown list.
9. Select the **User Code** from the dropdown list.
10. The **Own Reference** is mandatory if you have selected the Consolidated Statement Entry and will be the reference for the collections on your bank statement.

Note!

You can view the **cut-off times** for the various service types as well as information when the Collections will be posted, and when debited to the recipients by clicking on the cut-off times hyperlink.

11. Click on **Continue**.

Add the Recipient Details:

12. The page will display the recipients for the folder that you have selected.
13. Enter an amount in the **Amount** field next to each recipient. You can use the Tab key on the keyboard to move to the next field.
14. The default **Own & Recipient References** as well as the **Abbreviated Names** can be changed in the applicable fields, where necessary. **Note!** Please ensure that the **Recipient References** are compliant with the requirements prescribed by PASA and that your Abbreviated Name(s) match those loaded on FNB's systems.
15. Click on **Save** to save the information captured on the current page. Click on **Save and Exit** to save the Collection in a Work In Progress status and return to the Collections landing page. Click on **Submit** to submit the Collection for authorisation by a User with the necessary authorisation permissions. Click on **Clear Amounts** if you want to recapture the amounts again and **Cancel** if you no longer want to continue the collection batch.

Once Submitted, the Collection will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

Note: Collections cannot be processed to recipients who bank in another country (Namibia, Swaziland and Lesotho) when there are Public holidays. These collections will be rejected.

7.2.2 Import Collections

Use this function to create a Collection from an Excel (.CSV) spreadsheet that you can download from the Help Text, or by importing a file that is created in Bankserv (ACB) file format. The import function is very useful when your collections batches contain a large number of recipients.

1. Select the **Collections** tab.
2. Click on the **+Add** action button on the right and select **Import**.

Add the Batch Header Details:

3. Select the **File Type** from the drop down list, either BankServ (ACB) or .CSV.
4. Type the name of the Collection in the **Name** field.
5. Select your **Statement Entry as follows:**

- If you want to have each Collection amount itemised on your bank statement Tick the **Itemised** tick box.
 - If you want the total Collection amount to reflect as one entry on your bank statement. Tick the **Consolidated** tick box. **Note:** If you select the Consolidated option and the total collection amount exceeds the settlement limit when processed, the whole collection will fail. If you select the Itemised option, the collection items will be processed until the limit is reached and only those items exceeding the limit will fail.
6. Select the **Service type** from the dropdown list.
 7. The **Own Reference** is mandatory if you have selected the Consolidated Statement Entry and will be the reference for the collections on your bank statement.
 8. Select the folder from which payments must be made from the dropdown list in the **Folder** field or select **Once-Off**. The list of folders is restricted to those linked to accounts for which you can capture payments.
 - If you are importing a **Once-Off** collection batch and want to save the recipients details to a folder, click on the **Save Recipient Folder** checkbox. You will have the option to select if you want to save the recipients to an **Existing** Folder or to create a **New Folder**. Select the Folder Name from the dropdown list if you have chosen to save the recipients to an existing folder. **Note:** If you have chosen to add the Once-Off recipient to an existing folder, the recipient's daily limit and number of collections per day will be saved as unlimited.

Note!

You can view the **cut-off times** for the various service types as well as information when the Collections will be posted, and when debited to the recipients by clicking on the cut-off times hyperlink.

9. Click on **Continue**.

Add Import Details:

10. You have the option to **Ignore Invalid Items**. If you check the **Ignore Invalid Items** check box. The batch will be created using only the valid items found in the import file. If you **do not check the Ignore Invalid Items** check box. The batch will NOT be created if any invalid items are found in the import file.
11. Click on **Browse** and select the file that must be imported.
12. Select the **Inbox** button to receive the results file in your **Inbox** or alternatively click on the **Email** button to receive the results file via email. If you selected email then complete the relevant address fields.
13. Select the **Format** from the dropdown and click on **Continue**.
14. Click on **Finish**.

You can download the off-line file (.csv) using the spreadsheet and/or the Bankserv file format from the Online Banking Help.

7.2.3 Copy a Collection

Use this function to copy the details of an existing collection, such as the recipients, to a new collection. You can then make any changes, if necessary, such as deleting or adding recipients.

1. Select the **Collections** tab.
2. Select a Collection you want to copy and click on the **Copy** action button next to the relevant collection batch or click on **Menu** for more options, select **Copy Collection**

and select the Collection batch you want to copy by clicking on the collection name hyperlink.

Add the Batch Header Details:

3. Type a description of the Collection in the **Name** field.
4. The **Account number** field will be displayed depending on:
 - If the **Allow Override** indicator for the selected folder has been set to **'Yes'** The Account can be selected from a dropdown list (restricted to those accounts for which you can capture Collections).
 - If the **Allow Override** indicator for the selected folder has been set to **'No'** the Account displayed is the default account set for the folder and cannot be changed.
5. The **Action date** is the date on which you want the Collection to be processed. Collections can be future dated up to 365 days in advance.
6. Select your **Statement Entry** as follows:
 - If you want to have each Collection amount itemised on your bank statement Tick the **Itemised** tick box.
 - If you want the total Collection amount to reflect as one entry on your bank statement. Tick the **Consolidated** tick box. Note: If you select the Consolidated option and the total collection amount exceeds the settlement limit when processed, the whole collection will fail. If you select the Itemised option, the collection items will be processed until the limit is reached and only those items exceeding the limit will fail.
7. Select the **Service type** from the dropdown list.
8. The **Own Reference** is mandatory if you have selected the Consolidated Statement Entry and will be the reference for the collections on your bank statement.

Note!

You can view the **cut-off times** for the various service types as well as information when the Collections will be posted, and when debited to the recipients by clicking on the cut-off times hyperlink.

9. Click on **Continue**.

The Recipient Details:

10. The recipients' details and references will copy exactly from the copied Collection, but can be changed.
11. The **Amount** can be changed for any or all of the recipients. Clicking on **Clear Amounts** will clear all the amount fields, allowing you to enter new amounts.
12. Click on **Next** to proceed to the next page of recipients and enter amounts, if required. Repeat this step until all the amounts have been captured. Click on **Save** to save the information captured on the current page. Click on **Submit** to submit the Collection for authorisation by a User with the necessary authorisation permissions.

Once Submitted, the Collection will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

Collections cannot be processed to recipients who bank in another country (Namibia, Swaziland and Lesotho) when there are Public holidays. These collections will be rejected.

7.2.4 Copy a Failed Collection

Use this function to copy the details of a collection which has a status of "Partially Processed", "Updating Status", "Dated Service - Partially Processed" or 'In Tracking – Partially Processed' status.". You can then make any changes, if necessary, such as adding or deleting recipients.

1. Select the **Collections** Tab.
2. Click on **Menu** for more options, select **Copy Failed Collection** and select the collection batch you want to copy by clicking on the name hyperlink.

Add the Batch Header Details:

3. Type a description of the Collection in the **Name** field.
4. The **Account number** field will be displayed depending on:
 - If the **Allow Override** indicator for the selected folder has been set to '**Yes**' The Account can be selected from a dropdown list (restricted to those accounts for which you can capture Collections).
 - If the **Allow Override** indicator for the selected folder has been set to '**No**' the Account displayed is the default account set for the folder and cannot be changed.
5. The **Action date** is the date on which you want the Collection to be processed. Collections can be future dated up to 365 days in advance.
6. Select your **Statement Entry** as follows:
 - If you want to have each Collection amount itemised on your bank statement Tick the **Itemised** tick box.
 - If you want the total Collection amount to reflect as one entry on your bank statement. Tick the **Consolidated** tick box. Note: If you select the Consolidated option and the total collection amount exceeds the settlement limit when processed, the whole collection will fail. If you select the Itemised option, the collection items will be processed until the limit is reached and only those items exceeding the limit will fail.
7. Select the **Service type** from the dropdown list.
8. The **Own Reference** is mandatory if you have selected the Consolidated Statement Entry and will be the reference for the collections on your bank statement.

Note!

You can view the **cut-off times** for the various service types as well as information when the Collections will be posted, and when debited to the recipients by clicking on the cut-off times hyperlink.

9. Click on **Continue**.

The Recipient Details:

10. The recipients' details and references will copy exactly from the copied Collection, but can be changed.
11. The **Amount** can be changed for any or all of the recipients. Clicking on **Clear Amounts** will clear all the amount fields, allowing you to enter new amounts.
12. Click on **Next** to proceed to the next page of recipients and enter amounts, if required. Repeat this step until all the amounts have been captured. Click on **Save** to save the information captured on the current page. Click on **Submit** to submit the Collection for authorisation by a User with the necessary authorisation permissions.

Once Submitted, the Collection will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

Collections cannot be processed to recipients who bank in another country (Namibia, Swaziland and Lesotho) when there are Public holidays. These collections will be rejected.

7.2.5 Create a Once-Off Collection

Use this function to create a once-off collection. This type of collection is used to collect funds from recipients who you do not collect from regularly.

1. Select the **Collections** tab.
2. Click on the **+Add** action button on the right and select **Once-Off**.

Add the Batch Header Details:

3. Type a description of the Collection in the **Name** field.
4. Select the **Account** which must be credited with the Collection amount from the dropdown list. The list of accounts in the dropdown is restricted to those containing accounts for which you can capture Once-Off Collections.
5. The **Action date** is the date on which you want the Collection to be processed. Collections can be future dated up to 365 days in advance.
6. Select your **Statement Entry as follows**:
 - If you want to have each Collection amount itemised on your bank statement Tick the **Itemised** tick box.
 - If you want the total Collection amount to reflect as one entry on your bank statement. Tick the **Consolidated** tick box. **Note:** If you select the Consolidated option and the total collection amount exceeds the settlement limit when processed, the whole collection will fail. If you select the Itemised option, the collection items will be processed until the limit is reached and only those items exceeding the limit will fail.
7. Select the **Service type** from the dropdown list.
8. The **Own Reference** is mandatory if you have selected the Consolidated Statement Entry and will be the reference for the collections on your bank statement.
9. Click on **Yes** if you want to **Save the recipient to a Folder**. The saved Once-Off recipient's daily limit and number of collection per day will be defaulted to unlimited. Select Existing Folder to save the account to an **Existing Folder** or select **New Folder** to save the account to a New Folder.

Note!

You can view the **cut-off times** for the various service types as well as information when the Collections will be posted, and when debited to the recipients by clicking on the cut-off times hyperlink.

10. Click on **Continue**.

Add recipient Details:

11. Enter the Recipient **name** in the Recipient field.
12. Enter the recipient's **Account Number**. Click on **Verify Account Owner** (FNB only) if you would like to verify the account.
13. Select the **Bank Name** from the **Choose Bank** list or enter a valid **Branch Code**. If you enter a valid Branch Code, the system will automatically derive the bank name.
 - If the bank selected only has one branch/head office, the system will automatically display that **branch code** on the screen.

- If the bank selected does not have a specific default branch code, the system will display the branch **search** functionality. **Note.** Click on the "more' option to activate the branch search functionality.
14. Select the **Account Type** from the drop down list.
 15. Enter the reference that you want to appear on your bank statement in the **Own Reference field**. This field is mandatory.
 16. Enter the **Recipient Reference** that you want to appear on the recipient's bank statement. This is a mandatory field which must be compliant with the requirements prescribed by PASA.
 17. Enter the **Abbreviated Name** that you want to appear on the recipient's bank statement. This is a mandatory field which must be compliant with the requirements prescribed by PASA and match the Abbreviated name(s) loaded on FNB's systems.
 18. Enter the **Amount** that you want to collect from the recipient.
 19. Click on **Add More** to save the Collection and add another recipient. Click on **Save and Exit** to save the Collection.
 20. Click on **Submit** to submit the Collection for authorisation.

Once Submitted, the Collection will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

7.3 Maintain a Collection

Use this function to make changes to the recipient details of an existing collection.

1. Select the **Collections** tab.
2. Select a Collection you want to maintain and click on the **Maintain** action button next to the relevant collection batch name.
3. Click on **Batch Header** sub tab if you want to edit the Collection Name, Folder, Action Date, Statement Entry, Service Type, User Codes (if you have multiple user codes linked to your Online Banking Enterprise™ profile and Own Reference).
4. Click on the **Recipient Details** sub tab if you want to edit the recipient details. You are able to modify the Own Reference, Recipient Reference and Amount field.
5. Click on **Save** to save what you have captured on the current page. Click on **Save and Exit** to save the collection in a Work In Progress status and return to the Collection landing page. Click on **Submit** to submit the collection for authorisation to an Authoriser.

Once Submitted, the Collection will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the payment batch, this can be printed or downloaded.

7.4 Delete Collections

Use this function to delete any existing collections which are no longer required.

1. Select the **Collections** tab.
2. Select one or more collections you want to delete by ticking the tick box next to the Collection batches.
3. Click on **Delete**.
4. Click on **OK** to confirm deletion of the Collection.
5. After clicking on OK, the Collection(s) will be removed and the Collections landing page will be refreshed.

7.5 Search Collections

Use this function to search for existing collections according to the criteria you have entered.

1. Select the **Collections** tab.
2. Select the **Search** action button on the right
3. Enter the Collection search criteria, such as: **Name, Account, Collection Total From, Collection Total To, Status, Folder and Action date.**
4. The Search Results page will display the information requested.

You can download or print the page for your records.

7.6 Collections Instructions

Use this function to Submit, Authorise, Reject, De-authorise and Reprocess Collections.

7.6.1 Submit a Collection

Use this function to submit a collection for authorisation by a User with the necessary authorisation permissions. Users that have capture permission, but no authorisation permission will use the Submit option.

1. Select the **Collections** tab.
2. Select the **Submit** easy button next to the collection **Name** that you want to submit for authorisation.
3. The status of the Collection will change from Work in Progress to Authorisation Requested.

The Collection is now ready to be **authorised**.

or

1. Select the **Collections** tab.
2. Click on **Menu** for more options, select the **Submit Collection** Instruction and select the Collection that you want to submit for authorisation by clicking on the name hyperlink.
3. The status of the collection will change from Work in Progress to Authorisation Requested.

The collection is now ready to be **authorised**.

7.6.2 Authorise a Collection

Use this function to authorise collections which have been created or amended.

1. Select the **Collections** tab and change the viewing option to **Authorisation Needed** by clicking this option on the top of the page.
 2. Select one or more collections by clicking the check box next to the collection **Name** that you want to authorise.
 3. Click on **Authorise**.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

or

1. Select the **Collections** tab.
 2. Click on **Menu** for more options, select the **Authorise Collection** Instruction and select the Collection that you want to authorise.
 3. Click on **Authorise**.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

The status of the collection(s) will change from either Authorisation Requested or Partially Authorised to Fully Processed, which means that the collection(s) was made successfully. Where there are collections in the batch that have not been successfully processed, the final status of the batch will be Partially Processed.

7.6.3 Reject a Collection

Use this function to reject a collection or several collections submitted for authorisation. The collection will return to the work in progress status and will have to be re-submitted for authorisation.

1. Select the **Collections** tab.
2. Click on **Menu** for more options, select the **Reject Collection** Instruction and select one or more collections by clicking the check box next to the collection **Name** that you want to reject.
3. Click on **Reject**.
4. A screen will display with all the selected rejections, **Reject** and **Cancel** buttons will be present at the bottom of the page.
5. Enter a description in the **Reason** field with a comment or reason for rejecting the collection batch. **Note. This is an optional field and allows you to capture approximately 100 characters. If your site profile setting is set to receive a 'reject notification', the system will automatically send a 'reject notification' to the user that submitted the batch for processing, advising the user that the batch has been rejected by the authoriser.**
6. Click on **Reject**.

or

1. Select the **Collections** tab and change the viewing option to **Authorisation Needed** by clicking this option on the top of the page.

2. Select the **Reject** easy button next to the collection **Name** that you want to reject.
3. Enter a description in the **Reason** field with a comment or reason for rejecting the collection batch. **Note. This is an optional field and allows you to capture approximately 100 characters. If your site profile setting is set to receive a 'reject notification', the system will automatically send a 'reject notification' to the user that submitted the batch for processing, advising the user that the batch has been rejected by the authoriser.**
4. Click on **Reject**.

Notes:

- Rejecting an authorisation will change the status of any rejected items from Authorisation Requested to Work In Progress.
- When rejecting collection batches with more than 1000 collections, the status will change to Updating Status whilst the authorisation process is taking place. This will allow the User to continue with other functions on Online Banking Enterprise ™. The final status of the rejected batch will be Work In Progress which can then be maintained.
- If you capture a 'reason' in the optional 'reason field', the system will then display the 'reason' for rejecting the batch or instruction on all pages where the Authorisation Audit Trail is displayed.

7.6.4 De-Authorise a Collection

Use this function to cancel the "authorised" status of a collection.

1. Select the **Collections** tab.
2. Click on **Menu** for more options, select the **De-Authorise Collection** Instruction and select one or more collections by clicking the check box next to the collection **Name** that you want to de-Authorise.
3. Click on **Confirm**.
4. The collection is now in a **Work in Progress** status.

When De-authorising collection batches with more than 1000 collections, the status will change to Updating Status whilst the authorisation process is taking place. This will allow the User to continue with other functions on Online Banking Enterprise ™. The final status of the rejected batch will be Work In Progress which can then be maintained.

7.6.5 Reprocess a Collection

Use this function to re-submit a collection for processing if the transfer failed as a result of insufficient funds.

1. Select the **Collections** tab.
2. Click on **Menu** for more options, select the **Reprocess Collection** Instruction and select one or more collections by clicking the check box next to the collection **Name** that you want to reprocess.
3. Click on **Confirm**.

Only collections with a 'Funds unavailable' status can be reprocessed. Administrators and Users who have authorisation permissions can use the Reprocess Collections option.

7.7 Recipient Collections

Use this function to Save or Search Recipients.

Save Recipients

Use this function to save the recipient account details to an existing folder or a new folder.

1. Select the **Collections** tab.
2. Click on **Menu** for more options, select **Save Recipient** and select the collection name you want to save by clicking on the collection name hyperlink.
3. Select the folder from the dropdown list if you want the Recipients to be added to an **Existing Folder** or type in a **Folder Name** and complete the relevant details if you want to create a new folder. The saved Once-Off recipient's daily limit and number of payments per day will be defaulted to unlimited.
4. Click on **Save and Exit**.

Search Collection Recipients

Use this function to perform a search for recipients across all folders and once off collections.

1. Select the **Collections** tab.
2. Click on **Menu** for more options and click on **Search**.
3. You are able to search by completing one or more of the following fields: **Recipient Name, From and To Date, From and To Amount, From and To Account** and **select Folders** or **Once off Payment**.
4. Click on **Search**.
5. The Search Results page will display the information requested. **Note.** Click on the hyperlink if you want to 'drill-down" into the detail.
6. You can download or print the page for your records.

Notes:

- Users will be able to do search on all the folders and once off collections for accounts that the User has permission on.

If the Administrators has enabled the "**Search Recipients Across Batches**" setting on the **User Permissions** sub-tab for the user, the user will also be able to do a search on all folders and once off collections for all accounts, even for those accounts that the user does not have permissions on.

- The Search is based on the number of retention days for collections batches as per your site profile settings.
- Please refer to your pricing guide to confirm the cost associated for using this function.

7.8 eZiCollect

Use this function to quickly and easily collect funds from Recipients. Recipients are people or companies that you want to collect money from.

eZiCollect Single

Use this function to collect from a single recipient from a selected folder.

1. Select the **Collections** tab.
2. Click on **Menu** for more options and select **eZiCollect Single**.
3. Enter a valid description in the **Name** field.
4. Select a **Date** for your collection.
5. Select the **Folder** from which you want to make the collection.
6. Select the **Account** from which you want to make the collection, if this field is accessible.
7. Select the **Recipient** to be debited from the list of recipients.
8. Type in the **Amount** of the collection.
9. Click on **Submit**.

Once Submitted, the collection will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the collection batch, this can be printed or downloaded.

eZiCollect Multiple

Use this function to collect multiple recipients from a selected folder.

1. Select the **Collections** tab.
2. Click on **Menu** for more options and select **eZiCollect Multiple**.
3. Enter a valid description in the **Name** field.
4. Select a **Date** for your collection.
5. Select the **Folder** from which you want to make the collection.
6. Select the **Account** from which you want to make the collection, if this field is accessible.
7. Select the **Recipient** to be debited from the list of recipients.
8. Enter an **Own** and **Recipient Reference** for each recipient.
9. Type in the **Amount** of each collection.
10. Click on **Submit**.

Once Submitted, the collection will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the collection batch, this can be printed or downloaded.

eZiCollect Once Off

Use this function to create a Once-Off collection for a recipient that you do not collect on a regular basis.

1. Select the **Collections** tab.
2. Click on **Menu** for more options and select **eZiCollect Once-Off**.
3. Enter a valid description in the **Name** field.
4. Select a **Date** for your collection.
5. Select the **Account** from which you want to make the collection, if this field is accessible.

Add recipient Details:

6. Enter the **Recipient Name**.
7. Enter the recipient's **Account Number**. Click on **Verify Account Owner** (FNB only) if you would like to verify the account.
8. Select the **Bank Name** from the **Choose Bank** list or enter a valid **Branch Code**. If you enter a valid Branch Code, the system will automatically derive the bank name.
 - If the bank selected only has one branch/head office, the system will automatically display that **branch code** on the screen.
 - If the bank selected does not have a specific default branch code, the system will display the branch **search** functionality. **Note**. Click on the "more" option to activate the branch search functionality.
7. Select the **Account Type** from the drop down list.
8. Enter **Own** reference, this is the reference that will be used on your bank statement.
9. Enter **Recipient** reference, this reference will be used on the recipient's bank statement.
10. Enter an **Amount** that you want to collect to the Recipient.
11. Click on **Submit**.

Once Submitted, the collection will change to the status of Authorisation Requested and cannot be modified unless rejected by an Authoriser.

A **Print Preview** page will automatically display the Details of the collection batch, this can be printed or downloaded.

7.9 Archived Collections

Use this function to restore collection batches which have passed the archive period defined on your site profile as well as those batches that were deleted within the last five years.

1. Select the **Collections** tab.
2. Select the **Archived** sub tab.
3. All the deleted and archived collection batches are displayed.
4. Select one or more collection **batch(es)** by clicking in the check box next to the collection name and click on **Restore**.
5. The selected restored batch is displayed. Click on **Confirm**. Click on **Cancel** if you do not want to restore the batch.

The Collections displayed here are those which have passed the archive period defined on your site profile as well as those batches that were deleted within the last five years.

The Collections will be restored as Once-Off collections if the overnight process is successful. All successfully restored batches will remain on the Collections tab until archived again based on your Site Profile archiving setting.

Note: The Execution date on Archived Collections will temporarily default to 2000-01-01 00:00. For reference purposes, please re-check the original execution date.

7.10 NAEDO

NAEDO was enforced by PASA (Payments Association of South Africa - www.pasa.org.za) to address the need to lower the ratio of unsuccessful collections and to minimize high levels of return debit fees. NAEDO is preferential in that debit order collections coincide as closely as possible with credits to a bank account (e.g. salaries, wages)

NAEDO has a tracking or response facility that allows your company to 'monitor' an account against which a collection instruction has been presented and to collect the required amount as soon as funds enter that account.

Debit orders are processed on a randomised basis ensuring equal and fair opportunity to recover payments. No bank or service provider is given priority.

NAEDO is non-authenticated. This means that the customer permits your company to collect payment from their accounts by signing a mandate.

NAEDO transactions are subject to a maximum item limit of R15 000.00 and apply to transactions performed within South Africa only.

In order to use NAEDO your company must be a member of the Payment System Stakeholder Forum (PSSF) www.pssf.org.za. The function of this association is to ensure that NAEDO users adhere to stipulated standards. The current list of associations for which NAEDO users must hold membership prior to bank's accepting EDO payment instructions are:

- Association of Investments, Savings and Assurance (SAISA)
- Banking Association South Africa
- Commercial Independent Bureaux Association (CIBA)
- EDO Service Providers Association (eSPA)
- Micro Finance South Africa (MFSA)

NAEDO users must also comply with the following rules and legislative acts in accordance with their line of business.

- NPS Acts.
- Code of Banking Practice.
- Microlender regulations.
- Debt collectors Act.

Mandates

A mandate is the written and signed authority that a customer signs, allowing your company to collect funds from their account by means of a debit order. The mandate contains specific information relating to the collection.

A mandate loses its validity when:

- The customer issues a stop payment.
- The customer directly instructs your company to cancel the mandate.
- Your company terminates services with the customer.
- A debit order transaction against an account is unsuccessful for four consecutive months.
- The conditions of the mandate change.
- The customer's account has been closed.

You must ensure that you have a correct and legal mandate from your customer to use NAEDO and must produce an auditor's certificate confirming the existence and compliance of mandates.

Randomising

Randomising is the process of ensuring that NAEDO payment instructions collect from or track accounts in a random order. This ensures that no one NAEDO collection or tracking instruction has priority over another.

All transactions are re-randomised each time they are presented – including transactions in tracking.

Tracking

NAEDO's tracking facility allows your company to track an account from which funds could not be collected. By tracking the account over a specified period of time, the system is able to detect when the account is credited and then make the required collection.

A NAEDO debit order can be marked to track a customer's account from a minimum of one day through to a maximum of 32 days.

Tracking takes place 24/7 and include Sundays and Public Holidays and is done on calendar days for banks that do tracking.

You are able to Track transactions for a specified number of days which is specified when capturing the batch or defined in the CSV or Bankserv (ACB) imported file. The table below indicates how your tracking requirements should be indicated:

The tracking codes (known as entry class codes), as they appear in the response file, and the number of days (entry class description) they represent are as follows:

Number of Tracking days	Bankserv (ACB) Import File	Manual Capture and CSV Import file
No Tracking	12	0
1 Day Tracking (on action date)	13	1
2 Day Tracking (on action date & 1 calendar day)	01	2
3 Day Tracking (on action date & 2 calendar days)	14	3
4 Day Tracking (on action date & 3 calendar days)	02	4
5 Day Tracking (on action date & 4 calendar days)	03	5
6 Day Tracking (on action date & 5 calendar days)	04	6
7 Day Tracking (on action date & 6 calendar days)	15	7
8 Day Tracking (on action date & 7 calendar days)	05	8
9 Day Tracking (on action date & 8 calendar days)	06	9
10 Day Tracking (on action date & 9 calendar days)	07	10
14 Day Tracking (on action date & 13 calendar days)	16	14
21 Day Tracking (on action date & 20 calendar days)	17	21
32 Day Tracking (on action date & 31 calendar days)	18	32

Response Files

Response Files are created at: 06h00, 07h00, 09h00, 11h00, 14h00, 17h00 and 21h00 Monday to Saturday excluding Sundays.

The Response File reports on all collection requests, be they immediately successful, unsuccessful or have gone into tracking.

The Response File will report on both successful and unsuccessful (where tracking has expired) items that are in Tracking.

Tracking must be monitored until there is a final response on the transaction, i.e. that it is successful or unsuccessful.

Response Codes	Response Code Description
00	Transaction Successful
99	Held for re-presentment
02	Not provided for
03	Debits not allowed to this account
04	Payment stopped by Account Holder
05	Dormant Account
06	Account frozen
08	Account In Liquidation
10	Account in sequestration
12	Account closed
18	Account holder deceased
22	Account effects not cleared
26	No Such Account
40	Item Limit Exceeded
42	AEDO MAC Verification Failure
44	Unable to Process
46	Account in Advance
48	Account Number Fails CDV Routine
56	Not FICA compliant
E1	Payment Stopped - NAEDO
E4	Dormant Account
E8	Successful Recall
E9	Unsuccessful Recall
W0	Waiting to be posted
F1	Transaction Duplicated (Used by FNB Only)
F2	Transaction Disputed by account holder (Used b

General Information

This option will only be available if there is a NAEDO User Code(s) linked to your Online Banking Enterprise TM profile.

Your account will be credited on the execution date with the value of all successful collections. There are no Unpays when using NAEDO as your account will only be credited with successful collections however a successful debit order may be disputed by the account holder within a 40-day window period. This means that you would have to debit an amount previously indicated as a credit.

If you have indicated that you would like to use Tracking, the recipient(s) account(s) will be monitored until the last day of Tracking as indicated. Should there be successful collection(s) before the selected tracking period has completed, tracking will cease and you will be charged only for the number of days for which tracking was performed.

Your execution date is the SAME date as the date on which you would like your recipients to be debited.

The NAEDO collection batch must be captured and authorised at least 1 day prior to the action date. If the batch is submitted on a Saturday/Sunday it is processed on a Monday for Monday's action day. The cut-off time for submitting batches on a non-business day prior to business action date is 10:00.

Business days exclude Saturdays, Sundays and Public Holidays.

NAEDO Cut-Off Times

Service	NAEDO
Submission	You are able to submit files 365 days before action date
Online Banking Account Credited	Only when collection is successful
Monday to Friday cut-off time	16h00
Saturday cut-off time	Can submit a batch however, the batch will only be processed for action date Monday.
Sundays	10h00. Action date Monday.
Item Limit	No item can exceed R15 000
Aggregate Limit	All NAEDO collections will be processed against your Aggregate limit.

NAEDO batches submitted after cut-off time will be rejected as there is NO Autobump facility.

NAEDO Collections CANNOT be processed to Credit Cards, Homeloans and Public Recipients.

NAEDO transactions cannot be duplicated. Online Banking Enterprise™ will check for duplicates and validate that the same account does not appear more than once in a captured or imported NAEDO batch. If a transaction is duplicated, the following message will be displayed "NAEDO transaction duplicated for recipient "x" and "y". For imported batches, the import results file will contain "Duplicate NAEDO Transactions are not allowed".

Partial collections are not allowed.

8. Authorise Tab

This screen displays a list of all items which are pending authorisation for the Accounts, Transfers, Payments, Recipients, Collections, CashMan and Profiles Tab.

Authorise an Instruction

Use this function to authorise from one page instead of authorising individual items on each tab. An Administrator or Authoriser can select several items to be authorised simultaneously, as long as the necessary authorisation permissions have been set.

1. Select the **Authorise** tab.
2. Tick the check box next to one or more **item(s)** that you want to authorise. You can click on any **Name hyperlink** on the authorisations landing page to provide a detailed view of the item requiring authorisation.
3. Click on **Authorise**.
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
4. This screen displays the results of the authorisation process. The items which you selected to authorise are displayed here with the status of the item and result of the authorisation process.
5. Click on the **Finish** button to end the authorisation process and return to the main Authorisation screen.

If there are multiple Authorisers, the second Authoriser needs to follow the same authorisation process.

Reject and Cancel an Authorisation

Use this function to cancel an authorisation and return the item to a 'Work in Progress' status.

The Administrator or Authoriser can select several items be rejected simultaneously.

1. Select the **Authorise** tab.
2. Tick the check box next to one or more **item(s)** that you want to reject.
3. Click on **Reject**.
4. The screen will appear with all the selected rejections, as well as the **Reject** and **Cancel** buttons at the bottom of the page.

5. Enter a description in the **Reason** field with a comment or reason for rejecting the batch or instruction. **Note. This is an optional field and allows you to capture approximately 100 characters. If your site profile setting is set to receive a 'reject notification', the system will automatically send a 'reject notification' to the user that submitted the batch or instruction for processing, advising the user that the batch has been rejected by the authoriser.**
6. Click on **Reject**.

Notes:

- Rejecting an authorisation will change the status of any rejected items from Authorisation Requested to Work In Progress.
- When rejecting payment batches with more than 1000 payments, the status will change to Updating Status whilst the authorisation process is taking place. This will allow the User to continue with other functions on Online Banking Enterprise TM. The final status of the rejected batch will be Work In Progress which can then be maintained.
- If you capture a 'reason' in the optional 'reason field', the system will then display the 'reason' for rejecting the batch or instruction on all pages where the Authorisation Audit Trail is displayed.

8.1 Get New Certificate

Use this function to obtain a new digital certificate if you have lost or deleted the original or can't remember the certificate password.

1. Select the **Authorise** tab.
 2. Click on **Menu** for more options and select **Get New Certificate**.
 3. Enter the **Pass Codes** in the fields provided which has been sent to your **cellphone** and **email** address.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Choose the **certificate location** for your Digital Certificate, by clicking on **Browse** you are able to **save** your Digital Certificate to a destination of your choice e.g. My Documents and Desktop.
 - Enter a **Certificate password** for your new Digital Certificate and confirm your Digital Certificate Password.
 - Click on **Next**.
 - A new page will display. Re-enter your **certificate password**.
 - Click on **Next**.
 - Your Digital Certificate is now stored on your computer in the location that you have chosen.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 1.
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**. **Note!** Your PIN will be the current PIN which you are using.
 - Click on **Next**.
 - Your Digital Certificate is now stored on your **Personal Security Key**.
 2. You do have the option to change your PIN should you wish to.
 3.
 1. Select the **check box** should you want to change your PIN.
 2. Enter a **new PIN** (if required).
 3. **Confirm the new PIN** (if required).
 4. Accept the **disclaimer** which confirms that you are renewing your Digital Certificate.
 5. Click on **Next**.
 6. Your Digital Certificate is now stored on your **Personal Security Key**.

Note. If any personal details displaying on the screen is incorrect please consult your Administrator to correct these immediately.

Digital certificates are valid for 1 year.

Please refer to your pricing guide for the costs associated with this function.

9. Reports Tab

This tab allows you to view and create Reports.

The landing page is divided into the following 3 sections: Popular Reports, Other Reports and the Event Log Search.

Popular Reports

Online Billing - View your Online Billing Reports for the last 12 months. Simply select the Online Billing button and click on the relevant month to access the following billing report types:

- **Service Type** - The service type indicates whether it is financials, non-financials, subscriptions or support. Only the service types which have been availed of during the month will be displayed.
- **By Account**
- **Service Description**
- **Detailed**

You can **Export** the **Service Description** and **Detailed Billing** information as follows:

1. Click on **Export** button.
2. Select if you want the information to go to your **Inbox** or **Email** and select the required format, **PDF** or **CSV**. If you selected email, complete your email address details and click on **Submit**.

Cash Analytics - The Cash Analytics Report will enable qualifying clients to view a graphical representation of their Cash Deposit behaviour. A graphical view per month displaying the amount of cash that the has deposited via each of the respective channels, ATM Advance, Electronic Cash Devices, Cash Centres and Branch as well some handy tips on how to deposit 'more wisely' and save on fees.

Cheque Analytics - The Cheque Analytics Report will enable qualifying clients to view a graphical representation of their Cheque Deposit behaviour. A graphical view per month displaying the amount of cheques that the has deposited via each of the respective channels, ATM Advance, Electronic Cash Devices, Cash Centres and Branch as well some handy tips on how to deposit 'more wisely' and save on fees.

Other Reports

This section allows you to view the following Online Reports:

- **Redirect Reports** - Use this function to view and export Payment and Collection Redirect Reports.
- **Unpaid Reports** - Use this function to view and export Payment and Collection Unpaid Reports.
- **Redirect and Unpaid Reports** - Use this function to view and export Payment and Collection Redirect and Unpaid Reports.

To view and export these reports, simply click on the relevant hyperlink, select the Report type and complete the details for the relevant report.

- **User Reports** - This functionality allows an Administrator to download a PDF report of the users and their permissions. Due to the potential size of the report, it will be sent directly to the Administrator's Online Banking Enterprise™ inbox . The Administrator can select one, multiple or all users to be included in the report with a PDF report file being generated for each selected user, however the files will be batched together in one Zip file. Only users with a status of Authorised will be reported upon. This will ensure accuracy in determining what the active permissions are when auditing users. Only fields based on user permissions and modules are reported upon, thus if the entity is not opened to the CashMan module then it will not appear on the report.

To export the User reports, simply click on the User Report hyperlink, select one or more users for which the report must be drawn by clicking on the tick box next to the user names and click on **Export**.

Event Log Search

Use this function to search for an event, using the search criteria. An event is any function that is available on the system e.g. password reset, transfer added. A list of all Users ID'S that have created that event is displayed, with the date and time it was logged.

Simply specify one or more of the following search options: **Event, User Name, From Date, To Date** and click on **View**.

Scheduled Exports

Use this function to view, maintain or Delete your Payment and Collection scheduled exports.

1. Click on the Reports tab.
2. Click on **Menu** for more options and select the relevant **Payment** or **Collections Scheduled Exports** option.
3. A list of all you existing scheduled exports will be displayed on the page.
 - To **View** an export - click on the Scheduled Export **Name hyperlink**.
 - To **Maintain** an export - click on the **Maintain** easy action button next to the scheduled export you want to modify. **Note:** It is possible to edit the format and email address.
 - To **Delete** an export, select the check box next to one or more scheduled export(s) you want to delete and click on **Delete**.
 - To **Create** a new Export - click on **Menu** for more options and select the relevant **Payment** or **Collections Create Exports** option. Click on the **+Add** easy action and complete the required details, the Report Delivery options, Format, Frequency and click on **Save & Exit**. Scheduled Exports are created at user level. No authorisation is required as only exports for accounts to which the user has permission are allowed.

9.1 Verify Account Owner

Account Owner Verification is an electronic banking solution which verifies that the account details captured belong to the person or organisation that you intend to pay or collect from.

All you need is the account number, branch code, name and ID number of the individual, or the account number, branch code, business name and registration number of the business.

The Verify Account Owner service facilitates the automated verification of bank account holder details on a participating bank basis, currently these include:

- **ABSA**
- **ABSA (real time participant)**
- **FNB**
- **Standard Bank**
- **Nedbank (real time participant)**
- **Capitec Bank**
- **Mercantile**
- **African Bank (only as an Acquirer)**

We offer the following Account Verification services for you to choose from:

Service	Description
Single	<ul style="list-style-type: none"> • Single allows for Real time account verifications of FNB, ABSA and Nedbank accounts. • Details are captured online: Select the Single sub tab option and enter an Account number, Branch Code and ID/Co. Registration Number, Initials (optional field) and Surname /Business Name, in the fields provided. • Responses for these submissions will be sent back to you within seconds.
Multiple	<ul style="list-style-type: none"> • Multiple allows you to verify the account owner of up to 5 accounts for accounts held at FNB and any of the other Participating banks. • Details are captured online: Select the Multiple sub tab option and enter an Account number, Branch Code and ID/Co. Registration Number, Initials (optional field) and Surname /Business Name, in the fields provided. • Responses for these submissions will be sent back to you within 2 hours.
Imports	<ul style="list-style-type: none"> • Import allows you to submit the details that you want to verify, using a Bankserv (.txt) file directly from your own accounting package or the (.csv) spreadsheet provided by FNB Online.

	<p>You can download the Bankserv (.txt) file layout and/or the (.csv) spreadsheet via our Templates and Form Support Centre by following the step actions listed below:</p> <ol style="list-style-type: none"> 1. Select the help icon “?” at the top of your screen 2. Scroll down to the File Formats and Online Templates section or simply click on the File Formats and Online Templates link provided in the Contents section on the left. 3. Download the relevant CSV template or the file format by clicking on the required links provided in the Verify Account Owner section. <ul style="list-style-type: none"> • Details are imported via the Bankserv or CSV files: Select the Imports sub tab option and import the details that you want to verify, using the Bankserv or CSV file format. • Response file containing the results of these imported submissions will be send back to you within 2 hours.
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There are costs associated for this service, kindly refer to the pricing guide or your Online Account Manager for further information. Please note that the pricing differs across the real time and batch services.

Important Notes:

- Users will not be able to capture an account type when submitting records for verification; the account type will be derived from the account number but a response will not be returned for account type.
- For FNB accounts, if the account submitted for verification is not a Current (Cheque/Bond), Savings or Transmission account, then all verification fields will be returned as unverified.
- For FNB accounts, if an account is in any status other than open, all verification fields will be returned as false.
- If a Batch request via the Multiple or Import sub tab option is selected for submissions to verify the account owner for accounts held at any of the other Participating banks, the system will verify the information within 2 hours. The Account Verification services for other banks are available between 08h00 and 16h00.
 - Details submitted outside of these times, which contain verification requests for other banks (ABSA, Standard, Capitec, Nedbank Bank and Mercantile Bank), will only be processed on the next business day.
 - Details submitted outside of these times, which contain verification requests for only FNB accounts, will be processed immediately.

- If a Single Online verification is submitted for FNB, ABSA, Nedbank or Standard Bank, the results for these items will be returned back to you within seconds of your initial online submission.

View Verify Account Owner History

1. Select the **Reports Tab**.
2. Click on the More **Menu** on the left and select **Verify Account Owner**.
3. You can view the status of your Verify Account Owner History files.

Verify Account Owner - Single (Online)

Use this function to verify the account owner details for a single account held at FNB, ABSA and Nedbank.

- Single allows for Real time account verifications of FNB, ABSA and Nedbank accounts.
 - Details are captured online: Select the Single sub tab option and enter an Account number, Branch Code and ID/Co. Registration Number, Initials (optional field) and Surname /Business Name, in the fields provided.
 - Responses for these submissions will be sent back to you within seconds.
1. Select the **Reports Tab**.
 2. Click on **Menu** for more options and select **Verify Account Owner**.
 3. You can view the status of your Verify Account Owner History files.
 4. Select the **Verify** sub tab, this page defaults to the **Single** sub tab option.
 5. Enter an **Account number**, **Branch Code** and **ID/Co. Registration Number**, **Initials (optional field)** and **Surname /Business Name**, in the fields provided.
 6. Click on **Verify** to proceed with the verification process.

Verify Account Owner Results:

The system will verify the information and provide you with results for each field informing you whether the verification is correct or incorrect with either:

- True – Validated
- False – Not matched.
- Unverified – The field was not verified.

Verify Account Owner - Multiple (Online)

Use this function online to verify the account owner of up to 5 accounts for accounts held at FNB and any of the other Participating banks.

- Multiple allows you to verify the account owner of up to 5 accounts for accounts held at FNB and any of the other Participating banks.
 - Details are captured online: Select the Multiple sub tab option and enter an Account number, Branch Code and ID/Co. Registration Number, Initials (optional field) and Surname /Business Name, in the fields provided.
 - Responses for these submissions will be sent back to you within 2 hours.
1. Select the **Reports Tab**.
 2. Click on **Menu** for more options and select **Verify Account Owner**.
 3. You can view the status of your Verify Account Owner History files.

4. Select the **Verify** sub tab, and select the **Multiple** sub tab option.
5. Enter an **Account number**, **Branch Code** and **ID/Co. Registration Number**, **Initials** (optional field) and **Surname /Business Name**, in the fields provided.
6. Enter the **Delivery Options** on how you want to receive the **Account Owner Verification Results**.
7. Select if you want the response to be sent to your Online Banking **Inbox** or to your **Email**, by clicking in the relevant option.
 - If **e-mail** is selected, enter your e-mail address.
 - If **Inbox** is selected, you can opt to be notified of the response via Email or SMS. Enter your e-mail address and/or cellphone number in the field where you want to be notified of the response.
8. Click on **Verify** to proceed with the verification process.

Verify Account Owner Results:

If you submitted multiple requests to verify the account owner for accounts held at **FNB** only, the system will verify the information and provide you with a message informing you whether the verification is correct or incorrect with either:

- True – Validated
- False – Not matched.
- Unverified – The field was not verified.

If you submitted multiple requests to verify the account owner for accounts held at any of the other Participating banks, the system will verify the information and provide you with a message informing you whether the verification is correct or incorrect with either:

- True – Validated
- False – Not matched
- Unverified – The field was not verified.
- R – Rejected transactions - The Recipient details provided is incorrect, please ensure you only submit valid account details.
- L – Late transactions - The bank concerned did not respond to your request in time, these recipients may be resubmitted on the same day in a new file.

Notes:

- An Account Owner Verification response file will be received within 2 hours of the file being processed.
- The Account Verification services for other banks are available between 08h00 and 16h00. Details submitted outside of these times, which contain verification requests for other banks, will only be processed on the next business day.

Verify Account Owner - Imports

Use this function to import the details that you want to verify, using the Bankserv (.txt) or CSV file format.

- Import allows you to submit the details that you want to verify, using a Bankserv (.txt) file directly from your own accounting package or the (.csv) spreadsheet provided by FNB Online.

You can download the Bankserv (.txt) file layout and/or the (.csv) spreadsheet via our Templates and Form Support Centre by following the step actions listed below:

1. Select the help icon “?” at the top of your screen.

2. Scroll down to the **File Formats and Online Templates** section or simply click on the File Formats and Online Templates link provided in the **Contents** section on the left.
 3. **Download** the relevant CSV template or the file format by clicking on the required links provided in the Verify Account Owner section.
 - **Details are imported via the Bankserv or CSV files:** Select the Imports sub tab option and import the details that you want to verify, using the Bankserv or CSV file format.
 - **Response file containing the results of these imported submissions will be send back to you within 2 hours.**
1. Select the **Reports Tab**.
 2. Click on **Menu** for more options and select Verify Account Owner.
 3. You can view the status of your Verify Account Owner History files.
 4. Select the **Verify** sub tab, and select the **Imports** sub tab option.
 5. Select the **Format** for the file you want to import from the drop down list.
 6. Click on **Browse** to find the file you want to import (next to File Name).
 7. Enter the **Delivery Options** on how you want to receive the Account Owner Verification Results.
 8. Select if you want the response to be sent to your Online Banking **Inbox** or to your **Email**, by clicking in the relevant option.
 - If **e-mail** is selected, enter your e-mail address.
 - If **Inbox** is selected, you can opt to be notified of the response via Email or SMS. Enter your e-mail address and/or cellphone number in the field where you want to be notified of the response.
 9. Click on **Submit**.

Response Files

- An Account Owner Verification response file will be received within 2 hours of the file being processed.
 - Responses on CSV file submissions which only include FNB accounts will be returned in real-time, for up to 150 records.
 - CSV Files that contain either >150 records or include non-FNB accounts, and files submitted in ACB format, will be processed in batch format, on the hour, and will be returned within 2 hours of being processed.
- Account Verification services for other banks are available between 08h00 and 16h00.
 - Files submitted outside of these times, which contain verification requests for other banks, will only be processed on the next business day.
 - Files submitted outside of these times, which contain verification requests for only FNB accounts, will be processed immediately.

E.g. a batch sent at 13h20 will only be submitted @14h00 and a response file will be sent back to the user by 16h00. Another example, a batch is sent at 13h40 will be submitted @ 14h00 and a response file will be sent back to the user by 16h00.

Verify Account Owner Results:

If you submitted multiple requests to verify the account owner for accounts held at **FNB** only, the system will verify the information provide you with a message informing you whether the verification is correct or incorrect with either:

- True – Validated
- False – Not matched.
- Unverified – The field was not verified.

If you submitted multiple requests to verify the account owner for accounts held at any of the other Participating banks, the system will verify the information and provide you with a message informing you whether the verification is correct or incorrect with either:

- True – Validated
- False – Not matched
- Unverified – The field was not verified.
- R – Rejected transactions - The Recipient details provided is incorrect, please ensure you only submit valid account details.
- L – Late transactions - The bank concerned did not respond to your request in time, these recipients may be resubmitted on the same day in a new file.

Search Verify Account Owner Records

Use this function to search for instructions.

1. Select the **Reports Tab**.
2. Click on **Menu** for more options and select Verify Account Owner.
3. You can view the status of your Verify Account Owner History files.
4. Click on the More **Menu** on the left and select **Advanced Search**.
5. Select the **From** and **To Date** and click on **Search**.
6. Results for your search will be displayed.

Delete Verify Account Owner Records

Use this function to delete individual or multiple instructions.

1. Select the **Reports Tab**.
2. Click on **Menu** for more options and select **Verify Account Owner**.
3. You can view the status of your Verify Account Owner History files.
4. Select **one** or **more** records you want to delete by clicking on the check boxes next to these records or click on **Select All** to delete all the records.
5. Click on **Delete**.
6. After clicking on Delete, the record (s) will be removed and the page will be refreshed.

News Tab

This tab allows you to keep updated for the latest News and Communications from FNB Online. You are also able to download your Operating Manual, Security Guide and Pricing Letters from this tab.

Operating Manual

Use this function to Download your Operating Manual.

The Operating Manual sets out the procedures for the use of the Service and serves as an overview of the Online Banking Enterprise™ solutions, detailing all relevant information needed to understand the functionality of the system.

Security Guide

Use this function to Download the Online Banking Enterprise™ Security Guide.

The Security Guide details information on common threats you are faced with as well as information that enables you to make informed decisions on how to defend yourself against these threats and protect your Online Banking Enterprise™ profile.

Pricing Letter

Use this function to download your Annual Price Review Letter

11. CashMan Tab

Manage and optimise your working Capital balances with CashMan, the four main CashMan functions are:

- Balance consolidation across multiple accounts and legal entities;
- Balance and/or interest set-off on deposit and overdraft balances, interest distribution;
- Automatic sweeping and funding of balances across accounts or groups; and
- Group treasury control through manipulated interest distribution.

These functions provide the ability to automatically direct your cash balances in terms of predetermined treasury strategies whilst simultaneously minimising interest charges or maximising interest earned. Your accounts are placed into a group structure for Cash Management purposes and are arranged by reporting hierarchies.

Cash Management on Online Banking provides the functionality to view, print, export and download Cash Management reports. These reports will assist you in monitoring and planning interest distribution, allow you to view your group structure and provide the ability to submit changes to sweeping and/or interest distribution plans online.

The CashMan landing page will display your Cash Management Structure in a list view, you can obtain more information and view the accounts linked per CCN by clicking on the CCN hyperlink.

The Menu on the left of the page will display the options that are applicable to the page and specific to your CashMan permissions.

When the Menu is active, an Extended Menu List will be displayed in grey. This list provides quick access to functionality within that tab / sub-tab as well as to other commonly used functions on Online Banking Enterprise™ .

11.1 CashMan Group Balances

Use this function to view the Daily Group Balances, the Daily Group Interest and Summary of information of all the accounts linked to a CCN.

The data available and displayed for the Group Balances summary varies, based on which of the following options is applicable:

- Full set-off
- Marginal set-off
- No Set-Off

Full Set-Off: all the accounts in a CashMan group are consolidated into a total debit balance and a total credit balance. The total balances are then set-off against each other to determine the net balance. The net balance is then used to calculate interest.

You can only operate a full set-off Cash Management Scheme if you meet the requirements of Regulation 15 of the Banks Act.

Marginal Set-Off: is calculated the same as for full set-off, except there is an additional margin charge on the set-off (marginal) balance.

No Set-Off: All the accounts in a CashMan group are consolidated into a total debit balance and a total credit balance. The total balances are not set-off against each other. The total balances are then used for interest calculation purposes.
No set-off is applicable to clients who don't qualify for full or marginal group set-off.

11.1.1 Daily Balances

Use this function to view daily balance information of an account linked to a CCN.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options, select **Daily Group Balances** and select the CCN for the structure you want to view by clicking on the CashMan CCN name hyperlink.
4. The Daily Balances for all the accounts linked to the CCN are displayed, by **Account** and **Date**.

The last 5 days of Final daily balance information is displayed, including Sundays and Public Holidays. Final balances are not available for yesterday's date.

You may Print or Download the information.

11.1.2 Group Daily Interest

Use this function to view the effective balances, interest rates and aggregate interest earned on the individual accounts linked to the CCN(s).

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options, select **Group Daily Interest** and select the CCN for the structure you want to view by clicking on the CashMan CCN name hyperlink.

4. The Daily Interest for all the accounts linked to the CCN is displayed: **Level, Account, Effective Balance, Interest Rate, Daily Interest** and **Aggregate Interest**.

You may Print or Download the information.

Note - Interest Rates abbreviations:

SS – Sliding Scale

TS – Tiered Scale

(will be followed by a alpha character indicating which scale, i.e. Sliding Scale A will show SS A)

11.1.3 Group Balance Summary

Use this function to view the total and net balances, interest rates, interest earned or interest payable. The data available and displayed for the Group Balances summary varies, based on Set-off category loaded on your CashMan structure.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options, select **Group Balance Summary** and select the CCN for the structure you want to view by clicking on the CashMan CCN name hyperlink.
4. The **Details** and last 5 days of daily interest information are displayed (excluding the current date, but including Sundays and Public Holidays).

You may Print or Download the information.

The information displayed for the Group Balances summary depends on the set-off option in use i.e. Full, Marginal or No Set-off.

11.2 CashMan Consolidated Balances

Use this function to view the Daily Consolidated Balances and Summary of information of all the accounts linked to a CCN.

11.2.1 Consolidated Daily Balances

Use this function to view the total and net balances, interest rates, interest earned or interest payable.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options, select **Daily Consolidated Balances** and select the CCN for the structure you want to view by clicking on the CashMan CCN name hyperlink.
4. The **Level**, **Company Name** and **CCN** are displayed.

You may Print or Download the information.

The information displayed for the report depends on the set-off option in use i.e. Full, Marginal or No Set-off.

Note: Balance information is only available for business days, i.e. Monday-Saturday.

11.2.2 Consolidated Balance Summary

Use this function to view a summary of information of the total account balances, interest rates and interest earned on accounts.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options, select **Consolidated Balance Summary** and select the CCN for the structure you want to view by clicking on the CashMan CCN name hyperlink.
4. The **Level**, **Company Name** and **CCN** are displayed.

You may Print or Download the information.

The information displayed for the report depends on the set-off option in use i.e. Full, Marginal or No Set-off.

Note: Balance information is only available for business days, i.e. Monday-Saturday.

11.3 CashMan Account Balances

Use this function to view the individual account balances and interest information per account.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options, select **Account Balances** and select the CCN for the structure you want to view by clicking on the CashMan CCN name hyperlink.
4. Select the **CCN** and **Account** from the dropdown list and click on **Search** or **Export**.
5. The details are displayed.

You may Print or Download the information.

You can search for up to 90 days information.

11.4 CashMan Interest Management

Use this function to view the Interest Rate History, Interest Distribution Plan, Maintain Plans and to view Plan Audit Trails.

11.4.1 Interest Rate History

Use this function to view history of interest rate changes made to specific accounts in a Cash Management Structure.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options and select **Interest Rate History**.
4. The relevant Interest Rate History details are displayed.

You may Print or Download the information.

11.4.2 Interest Distribution Plan

Use this function to view the current interest distribution plans in place for the Cash management structure.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options and select **Interest Distribution Plan**.
4. The details are displayed.

You may Print or Download the information.

11.4.3 Maintain Interest Distribution Plan

Use this function to request changes to be made to a Cash Management Interest Distribution Plan. The request must be authorised on Online Banking Enterprise™. Once authorised, it will be sent to FNB Online where it will be checked and, if correct, will be implemented.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options and select **Maintain Interest Distribution Plan**.
4. Click in the checkbox next to **I hereby acknowledge and understand that authorisation of this plan is only the submission of a request to Online Banking Enterprise™ and in no way ensures that this plan will be implemented**.
5. Click on **Continue**.
6. Enter the changes.
7. Click on **Save & Exit** if you want to make more changes later or, click on **Save** to ensure no captured information is lost as you are capturing, **Cancel** to not save the changes, **Submit** to have your changes authorised if you are not an authoriser and **Authorise** if you want to authorise these changes now.

You may Print or Download the information.

Changes must be authorised **5 business days** before the effective date as FNB Online must still approve these changes.

Changes cannot be submitted to change the **Interest Capitalisation date** via Online Banking Enterprise TM.

11.4.4 Interest Distribution Plan Audit Trail

Use this function to view the Interest transactions of a selected CCN.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. The relevant Interest Audit trail details are displayed.

You may Print or Download the information.

11.5 CashMan Target Balancing

This function allows you to view existing Target Balancing plans as well as request changes to the existing Target Balancing Plans on Online Banking Enterprise™. The request must be authorised on Online Banking Enterprise™. The requested change will then be sent to FNB Online where it will be checked and if correct will then be implemented.

The following rules will apply:

- Any CCN can have one or more Target Balancing Plan.
- Any CCN can have a plan and not every CCN has to have a plan.
- An account can only be in one plan across the Cash Management structure's plans.
- The nominated account on a Target Balancing Plan can be any account with FNB and therefore does not need to be within the Cash Management Structure for which the Target Balancing plan exists.

11.5.1 Maintain a Target Balancing Plan

Use this function to request changes to existing Target Balancing Plans on Online Banking Enterprise™. The request must be authorised on Online Banking Enterprise™. The requested change will then be sent to FNB Online where it will be checked and if correct will then be implemented.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more option, select **Target Balancing Plan** and select the CCN for the structure you want to maintain a target balancing plan for by clicking on the CashMan CCN name hyperlink.
4. The existing target balancing plans will be displayed. You can view details of the Target Balancing Plan by clicking on the Plan ID hyperlink.
5. Click on **Menu** for more options, select **Maintain Target Balancing Plan**.
6. Select the plan you want to maintain.
7. Click in the checkbox next to **I hereby acknowledge and understand that authorisation of this plan is only the submission of a request to Online Banking Enterprise™ and in no way ensures that this plan will be implemented.**
8. Click on **Continue**.
9. Enter the Changes.
10. Click on **Save & Exit** or, click on **Save** as above if you want to make changes later, **Cancel** to not save the changes, **Submit** to have your changes authorised if you are not an authoriser and **Authorise** if you want to authorise these changes.

You may Print or Download the information.

Only Plans with a status of Work In Progress, Authorised or Authorisation Requested can be modified. Authorised plans will need to be de-authorised prior to editing (same for Interest Distribution). You cannot change the Effective Date, Nominated Account, Frequency and Specific Frequency. The Frequency field will be greyed out and not editable unless the Frequency selected is Custom. If None is selected this indicates that this account is no longer required to be part of this plan.

11.5.2 Target Balancing Plan Audit Trail

Use this function to view the details of a target balancing plan for a specific day, such as the amount which was swept/funded, as well as the balance before and after the plan was executed.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options, select **Target Balancing Plan** and select the CCN for the structure linked to the relevant target balancing plan.
4. The existing target balancing plans will be displayed. You can view details of the Target Balancing Plan by clicking on the Plan ID hyperlink.
5. Click on **Menu** for more options, select **Target Balancing Plan Audit Trail**.
6. Select the plan.
7. The audit trail information for the Plan is displayed.

You may Print or Download the information.

11.6 CashMan Plan Instructions

Use this function to Maintain, Delete, Submit, Authorise, Reject and De-Authorise an existing Sweeping and or Interest Distribution Plan.

1. Click on the **CashMan** tab.
 2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
 3. Click on **Menu** for more options and select **Plan Instructions**.
- Select **Submit** to have your changes authorised if you are not an authoriser.
 - Select **Authorise** if you want to authorise these changes now.
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
 - Select **Reject** to cancel the authorisation of a Cash Management plan. If changes have been made to a plan and you do not want to authorise those changes click on Reject. Only plans with a status of Partially Authorised or Authorisation Requested can be rejected.
 - Select **De-Authorise** to remove the authorised status from a plan. The plan will return to the work in progress status and will have to be re-submitted for authorisation.
 - Select **Maintain** to modify the relevant plan.
 - Select **Delete** to delete the relevant plan.

Once the changes have been authorised by the Authorisers using their digital certificates, the changes will automatically be sent to FNB Online for approval, or will be rejected electronically.

Note: the type of plan displayed here (interest distribution/sweeping) will depend on whether interest distribution/sweeping is in place for the Cash Management structure.

11.7 CashMan Scheduled Exports

Use this function to have Cash Management report information emailed to you in CSV or ASCII (where applicable) formats at a desired frequency.

1. Click on the **CashMan** tab.
2. The CashMan structure(s) will be displayed, by **Name** and **CCN**.
3. Click on **Menu** for more options and select **Scheduled Exports**.
4. All the existing Scheduled exports will be displayed on the page.
5. Click on **Menu** for more options and select **Create** to add a new export.
6. Select a **Report, Account, System, Frequency, Day** and **Format**.
7. Complete the required **Delivery Options**.
8. Click on **Save and Exit**.

The following reports are available:

- **Consolidated Daily Balances** to receive a report of the balances and interest information for all accounts within a CCN
- **Group Daily Balances** to receive a report showing the daily balances of all CCN(s) accounts within a selected CCN.
- **Group Daily Interest** to receive a report showing the interest earned linked per CCN.
- **Group Balance Summary** to receive a monthly summarised report of all account balances, interest rates and interest earned linked per CCN.
- **Account Balances** to receive a report of the balance and interest information per account within a CCN for a specified date range.
- **Interest Audit Trail** to receive a report of the posted interest transactions for accounts within a CCN.
- **Sweeping Audit Trail** to receive a report of changes made to current sweeping plans.

To maintain an export, click on **Menu** for more options and select **Maintain**. Select the scheduled export you want to maintain by selecting the check box(es) next to the scheduled export name.

Note: It is possible to edit the format and email address.

To delete an export, click on **Menu** for more options and select **Delete**. Select the scheduled export you want to delete by selecting the check box(es) next to the scheduled export name.

12. Rewards Tab

You are able to view your rewards from the My Rewards tab.

When a Retail client (individual) selects the My Rewards tab, they will be have access to the eBucks website embedded on the page, Business clients will have access to the eBucks for Business which will also be embedded on the page and Wealth individuals will have access to their Wealth Rewards information.

Should you have qualifying accounts linked to your Online profile that expands across multiple segments, you will have the option to select and switch between the relevant Rewards programmes (eBucks Rewards for individuals, eBucks for Business, or Wealth Rewards).

eBucks for Business

eBucks for Business is South Africa's leading rewards programme for FNB Business Banking customers.

Get discounts on business-related tools and services. eBucks for Business gives you access to highly discounted landline, cellphone and internet services as well as hardware and website hosting services.

For a Business to Qualify, they need to be a FNB Business Banking Customer:

- Have a qualifying Business account
- Have a active FNB Business Cheque account in good standing
- Do Online banking with FNB
- Agreed to Marketing consent with FNB
- Utilising value added products and services

A Business gets Rewarded through a tiered system:

The number of eBucks a business earns is determined by one of five reward levels.

The table below illustrates the reward levels, the points required to reach each level and the applicable % rebate at each reward level on fuel spend, cheque card spend and subscription services.

Reward Level	Points	Fuel Spend Swipes	Cheque Card Purchases	Rebate on Subscription Services
4	60,000+	15%	2.5%	50%
3	45,000 to 59,999	5%	1.2%	30%
2	30,000 to 44,999	2.5%	0.8%	20%
1	15,000	1%	0.3%	10%

	to 29,999			
0	0 to 14,999	0%	0%	0%

- **Earn on fuel spend** - Paying for fuel purchases using a FNB Business cheque card – members will earn up to 15% back in eBucks on fuel purchases.
- **Business cheque card** - Purchases using a FNB Business cheque card – members will earn up to 2.5% back in eBucks.
- **Earn from rebates on subscription services** - Signing up for subscription services from the eBucks for Business shop –members will earn up to 50%rebate in eBucks each month on the monthly subscription value.

The higher the level, the higher the percentage of eBucks your business gets back.

A business can spend eBucks in a variety of ways:

- Shop at the **eBucks for business shop** available on **Online Banking Enterprise™** .
1. Click on the **Rewards tab** where you will find latest special offers on phones, laptops, printers, designer furniture and much more.
 2. When you ready to check out, click on the **check out button**. You will receive a confirmation page displaying all your shopping cart details such as your Order number, Account number, Rand Amount, eBucks Business account, eBucks Total and the total of your order.
 3. Click on **Submit** to submit your payment for authorisation or click on **Authorise** to continue with the authorisation process. When you click on Authorise, you will follow the same process as you would for any other payment which has been created on Online Banking Enterprise™.

Note:

You must have a qualifying account linked to your Online Banking Enterprise™ profile as well as permissions to capture once -off payments and/or capture and authorise once-off payments.

- Shop at **eBucks Consumer shop** available on www.eBucks.com.

Members can also spend their eBucks in the following ways:

- Spend in the eBucks Shop on over 3,000 products.
- Spend at any of 12 Retail Partners such as Makro, Hifi Corp, Incredible Connection.
- Fill up with fuel at Engen.
- Spend at any of Online partners such as Kalahari.com.
- Spend on flights, accommodation, car hire via eBucks Travel Desk.

To register businesses go to www.ebucks.com

For any queries or assistance with eBucks for Business, contact **087 320 3200**

13. Forex Tab

Forex is the exchange of foreign currency; Forex enables trade and transactions between countries.

For your added convenience, a **Help** sub-tab has been added within the Forex tab to provide you with further information regarding the different types of Retail Forex Transactions that are available to South African citizens.

For advice or general Forex queries please contact the Forex Help Line via phone or email.

For navigational assistance: 087 575 0000

For Forex advice and all other Forex queries: 08601 FOREX (36739) or advisoryservices@fnb.co.za

The Forex landing page will list all the existing Global Payments that have been created on the system.

There are several action buttons available on the right side of the main screen which you can use to easily access the **Search**, **Download** and **Print** functions. You can also use the easy action buttons available on the landing page to quickly access some of the most used payment functions. When using the easy buttons for a specific item you will be taken directly to the capture page for the selected transaction type.

The Menu on the left of the page will display the options that are applicable to the page and specific to your Forex permissions.

When the Menu is active, an Extended Menu List will be displayed in grey. This list provides quick access to functionality within that tab / sub-tab as well as to other commonly used functions on Online Banking Enterprise™ .

Other sub-tabs, **Global Receipts**, **Trade** and **Help** are also available on the Forex tab and can be accessed clicking on the relevant sub tab at the top of the page.

13.1 Global Payments

Use this function to make payments to a Global Recipient (International Beneficiary), view Global Payment History, Manage your Global Recipients and view or search Global Payment Recipients.

13.1.1 Global Payment History

Use this function to view a history of Global Payments that you have initiated on Online Banking.

1. Click on the **Forex tab**.
2. If it is not already selected, click on the **Global Payments sub tab**.
3. A list of your **Global Payment Transactions**, together with the **details** and **status** of the transaction, are displayed.
4. To view the **Application Details** for a transaction click on the **Name hyperlink** .

When viewing the **Application Details** for a Global Payment transaction you can click on the **Add Recipient button** to automatically save this beneficiary's details to your Global Recipients list.

Note:

Only transactions initiated on Online Banking are displayed; view your Account Transaction History to verify all payments processed.

13.1.2 Once-Off Global Payment

This function enables you to make a payment via SWIFT, in another country's currency, to an international bank account.

SWIFT, Society for Worldwide Inter-Bank Financial Telecommunication, is an electronic communication method used by banks all over the world to correspond with each other in a secure and standardised way.

1. Click on the **Forex tab**. If it is not already selected, click on the **Global Payments sub tab**. If you have previously made Global Payments via Online Banking these transactions will be displayed.
2. Click on **Menu** for more options and select **Once-Off Global Payment**.
3. Select the **Account Number** from which you would like to pay and click on **Continue**.
4. The **Application for Payment capture page** will be displayed.
5. Complete all of the required information in the fields provided and click on **Continue**.
7. A **confirmation page** is displayed. You will have the option to either **Decline the Quote** or **Accept the Quote**. For statistical purposes, if you elect to Decline the Quote you will be prompted to give a reason.
8. **Accept** the quote and authorise the request.
9. An authorisation **result page** will be displayed **Note. A FNB Consultant will contact you shortly to complete any documentation required or alternatively**

you may upload the required documentation. Please take note of all your reference numbers displayed on screen.

10. You may select **Print** or **Download** the page and click on **Finish** or select to **Upload Documents**.
11. If you select **Upload Documents**, a new page is displayed with a list of the **required documentation**. Enter a **File Name** for the document you want to upload and click on **Browse** to locate it.
12. Click on **Upload**.
13. An upload **results page** will be displayed. You can either upload more documents by clicking the **Upload More** Button or you can select **Finish** to end the process.

Notes:

- This functionality will only be available to Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who has the access to Make Global Payments (Rights screen) with permissions to capture and authorise once-off and Global payments for the qualifying account(s) (Account Permissions screen).
- Only one authorisation applies for Global Payments regardless of the number of authorisers required for other types of transactions as you only have 2 minutes to accept a quote.
- The transaction may take between 2 to 4 days to process but the funds are debited from the selected account immediately.
- Charges for a Global Payment can only be debited to a South African transactional account.
- It is imperative that all information is captured correctly as it is required for Balance of Payment (BOP) reporting to the South African Reserve Bank (SARB).

13.1.3 Pay Global Recipients

This function enables you to make a payment via SWIFT, in another country's currency, to a beneficiary that you have added to your Global Recipient list.

SWIFT, Society for Worldwide Inter-Bank Financial Telecommunication, is an electronic communication method used by banks all over the world to correspond with each other in a secure and standardised way.

1. Click on the **Forex tab**. If it is not already selected, click on the **Global Payments sub tab**. If you have previously made Global Payments via Online Banking these transactions will be displayed.
2. Click on **Menu** for more options and select **Recipients**. A list of your Global Recipients and the details of the last payment made to each recipient is displayed.
3. Click on the **Pay** easy button next to the Recipient you want to pay or click on **Menu** for more options, select **Pay Global Recipient** and click on the Name hyperlink of the beneficiary that you would like to pay.
4. Select the **Account Number** from which you would like to pay and click on **Continue**.
5. The **Global Payment Application capture page** will be displayed and will be pre-populated with the selected beneficiary's details.
6. Complete all of the required information in the fields provided and click on **Continue**.
7. Check that these details are correct and before you can continue you will be required to read and accept the **Terms and Conditions**.

8. You will have the option to either **Decline the Quote** or **Accept the Quote**. For statistical purposes, if you elect to Decline the Quote you will be prompted to give a reason.
9. **Accept** the quote and authorise the request.
10. An authorisation **result page** will be displayed. **Note. A FNB Consultant will contact you shortly to complete any documentation required or alternatively you may upload the required documentation. Please take note of all your reference numbers displayed on screen.**
11. You may select **Print** or **Download** the page and click on **Finish** or select to **Upload Documents**.
12. If you select **Upload Documents**, a new page is displayed with a list of the **required documentation**. Enter a **File Name** for the document you want to upload and click on **Browse** to locate it.
13. Click on **Upload**.
14. An upload **results page** will be displayed. You can either upload more documents by clicking the **Upload More** Button or you can select **Finish** to end the process.

Notes:

- This functionality will only be available to Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who has the access to Make Global Payments (Rights screen) with permissions to capture and authorise once-off and Global payments for the qualifying account(s) (Account Permissions screen).
- Only one authorisation applies for Global Payments regardless of the number of authorisers required for other types of transactions as you only have 2 minutes to accept a quote.
- The transaction may take between 2 to 4 days to process but the funds are debited from the selected account immediately.
- Charges for a Global Payment can only be debited to a South African transactional account.
- It is imperative that all information is captured correctly as it is required for Balance of Payment (BOP) reporting to the South African Reserve Bank (SARB).

13.1.4 Manage your Global Recipients

Use this function to Add, Maintain, delete or search Global Recipients.

Add a Beneficiary to your Global Recipient List

The Add Recipient function enables you to save the banking details of the individuals or companies that you pay regularly.

By adding these beneficiaries to your Global Recipient list you are able to make payments to them without having to capture their account details every time.

1. Click on the **Forex tab**. If it is not already selected, click on the **Global Payments sub tab**. If you have previously made Global Payments via Online Banking these transactions will be displayed.
2. Click on **Menu** for more options and select **Recipients**. A list of your Global Recipients and the details of the last payment made to each recipient is displayed.
3. Click on **Menu** for more options and select **Add Global Recipient**.
4. The **Add Global Recipient capture page** will be displayed.
5. Complete all of the required information in the fields provided and click on **Submit**.

6. A **confirmation page** will be displayed. Check that these details are correct and, if required, click on **Edit** to make any amendments.
7. Once you have viewed the information, the request must be authorised.

- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**

- Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
- Enter your **certificate password** to process the payment.
- Click on the **disclaimer** and click on **Accept** to complete the process.

- **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**

- Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
- Accept the disclaimer which confirms that you have reviewed the items that you are authorising.

8. An authorization result page will be displayed.
9. Click on **Finish**.

Notes:

No validation of the intended recipient account name against the recipient account details shall be done in respect of Forex payments.

Modify the Details of a Beneficiary on your Global Recipients List

Use this function to edit the Bank Account and/or Personal Details of a beneficiary that has been added to your Global Recipients list.

1. Click on the **Forex tab**. If it is not already selected, click on the **Global Payments sub tab**. If you have previously made Global Payments via Online Banking these transactions will be displayed.
2. Click on **Menu** for more options and select **Recipients**. A list of your Global Recipients and the details of the last payment made to each recipient is displayed.
3. Click on the **Maintain** easy button next to the Recipient you want to modify or click on **Menu** for more options, select **Modify Global Recipient** and click on the Name hyperlink of the beneficiary that you would like to modify.
4. The **Modify Global Recipient capture page** will be displayed.
5. Update the required fields and click on **Update**.
6. A **confirmation page** will be displayed. Check that these details are correct and, if required, click on **Edit** to make any amendments.
7. Once you have viewed the information, the request must be authorised.

- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**

- Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
- Enter your **certificate password** to process the payment.
- Click on the **disclaimer** and click on **Accept** to complete the process.

- **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
- 8. An authorization result page will be displayed.
- 9. Click on **Finish**.

Note:

No validation of the intended recipient account name against the recipient account details shall be done in respect of Forex payments.

Delete a Beneficiary from your Global Recipient List

Use this function to permanently delete a beneficiary's details from your Global Recipients list. You can delete single or multiple beneficiaries simultaneously.

1. Click on the **Forex tab**. If it is not already selected, click on the **Global Payments sub tab**. If you have previously made Global Payments via Online Banking these transactions will be displayed.
2. Click on **Menu** for more options and select **Recipients**. A list of your Global Recipients and the details of the last payment made to each recipient is displayed.
3. Click on the **Delete** easy button next to the Recipient you want to delete.
4. A confirmation message is displayed, click on **Delete**.

View or Search Global Recipients

Use this function to view and search for existing beneficiaries that you have saved to your Global Recipients list.

1. Click on the **Forex tab**. If it is not already selected, click on the **Global Payments sub tab**. If you have previously made Global Payments via Online Banking these transactions will be displayed.
2. Click on **Recipients** in the action bar. A list of your Global Recipients and the details of the last payment made to each recipient is displayed.
3. Select the **Search** on the right-side of the page and enter any part of the description that you are looking for.
4. A list of all possible recipients matching your search criteria will be displayed.
5. Click on the **Name hyperlink** to view the Recipient's Details.

13.2 Global Receipts

Use this Function to take receipt of foreign currency payments from an international bank directly into your account, View History and Manage Standing Instructions for recurring inward payments.

13.2.1 Forex Payments Received

This function enables you to take receipt of a foreign currency payment from an international bank directly into your account via SWIFT.

SWIFT, Society for Worldwide Inter-Bank Financial Telecommunication, is an electronic communication method used by banks all over the world to correspond with each other in a secure and standardised way.

The following functionality is available online:

- Decline a Forex Inward Payment and have the funds returned to the originating bank
- Obtain a real-time foreign exchange quote before processing the transaction
- Defer the processing of the transaction for a maximum of 30 days so that you can trade at the best exchange rates
- View your Global Receipts transaction history
- Manage standing instructions for recurring inward payments

1. Click on the **Forex tab**.
2. Click on the **Global Receipts sub tab**.
3. If you have new **Forex Inward Payments** they will be displayed on this page.
4. Click on the **Name hyperlink** of the respective transaction.
5. A new page will display the **Details** of the Forex Payment Received.
6. Complete all of the required information for **Transaction Details** and **Personal Details** in the fields provided.
7. Before you can continue you will be required to read and accept the **Terms and Conditions**.
8. There are a number of ways in which you may proceed:
 - **Cancel** - Select this option to exit this transaction without saving any information that you have captured.
 - **Contact Me**- Select this option if you would like the Retail Forex team to contact you with regards to this transaction; Retail Forex will contact you within 48 hours.
 - **Not For Me** - Select this option to decline this SWIFT transaction and send the money back to the originating bank.
 - **Quote Later** - Select this option if you would like to complete the transaction at a later time. You have 30 days in which to process this transaction; bearing in mind that the exchange rate may fluctuate during this period. If the transaction is not processed within the 30 days, the payment will automatically be returned to the originating bank.
 - **Quote Now** - Select this option if you would like to receive a current exchange rate quote for this transaction.

9. If you select either the **Contact Me, Not for Me** or the **Quote Later** option, a results page will display the status of your request.
10. Click on **Finish** to complete the process.

or

9. If you select the **Quote Now** option, a new page will display the **Confirmation of Forex Payment** which includes a an **exchange rate quote**
10. Check that the information that you have captured is correct and, if required, click on Edit to amend the captured details. Alternatively click on Cancel to end the process
11. You can either **Accept** or **Decline** the quote.
 - **Decline Quote** - Select this option if you would like to decline the current quote. A confirmation page will be displayed and, for statistical purposes, you will be required to select a reason for declining the quote. You have 30 days in which to process this transaction; bearing in mind that the exchange rate may fluctuate during this period. If the transaction is not processed within the 30 days, the payment will automatically be returned to the originating bank.
 - **Accept Quote** - Select this option to accept the current quote and submit the transaction for processing,
12. A **results page** will display the status of your request.
13. Once you have viewed the information, the request must be authorised.

- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
14. An authorization result page will be displayed.
 15. Click on **Finish**.

Notes:

- This functionality will only be available to Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who has the access to Receive Global Payments (Rights screen).
- Only one authorisation applies for Global Payments regardless of the number of authorisers required for other types of transactions as you only have 2 minutes to accept a quote.

- It is imperative that all information is captured correctly as it is required for Balance of Payment (BOP) reporting to the South African Reserve Bank (SARB).

View History for Forex Inward Payments

Use this function to view a history of Forex Inward Payments processed over the last 12 months.

All transactions that have been successfully processed or are currently being processed are displayed on this page; i.e. the transactions for which you have accepted the quote offer and have submitted the transaction for processing.

1. Click on the **Forex tab**.
2. Click on the **Global Receipts sub tab**.
3. If you have new **Forex Inward Payments** they will be displayed on this page.
4. Click on **Menu** for more options and select **View History**.
5. A list of your current **Inward Payments** will be displayed on the screen; the **Status** of the transaction is reflected in the last column by means of a tick (successfully processed) or a turning arrow (submitted and in progress) .
6. To view more details about a Forex Inward Payment, click on the **Name hyperlink** of the respective transaction. Use the action bar to search your payments.
7. Click on **Finish** to complete the process.

Manage Standing Instructions

Use this function to delete a standing instruction.

A standing instruction refers to a recurring Forex Inward Payment for which you have authorised FNB to process automatically at the daily spot rate.

1. Click on the **Forex tab**.
2. Click on the **Global Receipts sub tab**.
3. If you have new **Forex Inward Payments** they will be displayed on this page.
4. Click on **Menu** for more options and select **Manage Standing Instructions**.
5. A list of your standing instructions will be displayed.
6. Select the transaction that you would like to delete and click on **Delete**.
7. Once you have viewed the information, the request must be deleted.

- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**

- Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
- Enter your **certificate password** to process the payment.
- Click on the **disclaimer** and click on **Accept** to complete the process.

- **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**

South Africa

- Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
8. An authorization result page will be displayed.
 9. Click on **Finish**.

13.3 Trade

Qualifying clients can use this function to view, submit and maintain applications for a Trade Letter of Credit online by capturing details on Online Banking Enterprise™.

13.3.1 Once Off Application

This function enables you to submit an Once Off Application for a Letter of Credit directly to FNB Forex by capturing the details online.

1. Click on the **Forex tab**.
2. Click on the **Trade sub tab**. If you have previously submitted applications for a Letter of Credit via Online Banking these applications will be displayed.
3. Click on **Menu** for more options and select **Once-Off Application**.
4. Select your **From Account** number from the drop down list and select the **Incoterms** version.
5. Select the relevant transaction reason and click on **Continue**.
6. The Once-Off Letter of Credit Application capture page will be displayed.
7. Complete all of the required information in the fields provided and click on **Continue**.

7. A **confirmation page** is displayed. Check that these details are correct and before you can continue you will be required to read and accept the **Terms and Conditions**.
8. Click on **Confirm**.
9. You may select **Print** or **Download** the page and click on **Finish** or select to **Upload Documents**.
10. If you select **Upload Documents**, a new page is displayed with a list of the **required documentation**. Enter a **File Name** for the document you want to upload and click on **Browse** to locate it.
11. Click on **Upload**.
12. An upload **results page** will be displayed. You can either upload more documents by clicking the **Upload More** Button or you can select **Finish** to end the process.

Notes:

- This functionality will only be available to Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who have been granted the relevant transact permissions by the Administrator(s).
- Documents in the following formats may only be uploaded: PDF, Jpeg, Tiff, Gif. The documents that you have uploaded will only reflect once they are processed by FNB.
- You may upload a maximum of 4MB. Alternatively you may fax them to 0860 RFDOCS (0860 733627) or email them to fnbforextrade@fnb.co.za. On faxes and emails include your Letter of Credit Reference on each page.

13.3.2 Request for Amendment to a Letter of Credit Application

This function enables you to send a request to FNB Forex to apply for an amendment to a letter of credit application.

1. Click on the **Forex tab**.
2. Click on the **Trade sub tab**. If you have previously submitted applications for a Letter of Credit via Online Banking these applications will be displayed.
3. Select the **Apply hyperlink** of the letter of credit application you would like to maintain.
4. The Maintain Letter of Credit Capture page will be displayed.
5. Capture the required changes you would like to make and click on **Continue**.
6. A **confirmation page** is displayed. Check that these details are correct and click on **Confirm**.

7. You may select **Print** or **Download** the page and click on **Finish** or select to **Upload Documents**.
8. If you select **Upload Documents**, a new page is displayed with a list of the **required documentation**. Enter a **File Name** for the document you want to upload and click on **Browse** to locate it.
9. Click on **Upload**.
10. An upload **results page** will be displayed. You can either upload more documents by clicking the **Upload More** Button or you can select **Finish** to end the process.

Notes:

- This functionality will only be available to Single Authorisers who has a qualifying Business account with a turnover of less than R40 million and who have been granted the relevant transact permissions by the Administrator(s).
- Documents in the following formats may only be uploaded: PDF, Jpeg, Tiff, Gif. The documents that you have uploaded will only reflect once they are processed by FNB.
- You may upload a maximum of 4MB. Alternatively you may fax them to 0860 RFDOCS (0860 733627) or email them to fnbforextrade@fnb.co.za. On faxes and emails include your Letter of Credit Reference on each page.

10.3.3 Additional Guidance

Use this function if you require additional guidance on the following:

- Incoterms
- Other Trade Products

Additional guidance on selecting an Incoterm

Use this function to get guidance on which Incoterm to use when applying for a letter of credit.

INCOTERMS are a set of three-letter standard trade terms most commonly used in international contracts for the sale of goods.

1. Click on the **Forex tab**.
2. Click on the **Trade sub tab**. If you have previously submitted applications for a Letter of Credit via Online Banking these applications will be displayed.
3. Click on **Menu** for more options and select **Incoterms Wizard**.
4. You will be required to read and accept the **Disclaimer** before using the **Incoterms Wizard**.

Additional guidance on Other Trade Products

Use this function to get guidance on Other Trade Products.

1. Click on the **Forex tab**.
2. Click on the **Trade sub tab**. If you have previously submitted applications for a Letter of Credit via Online Banking these applications will be displayed.
3. Click on **Menu** for more options and select **Other Trade Products**.
4. Select the **Trade Product** from the drop down list that you require assistance with.
5. Complete the required Contact Details information and enter any Comments you would like to send.
6. Click on Submit.
7. A **results page** will be displayed. You can select **Finish** to end the process.

14. PayPal

PayPal is a secure global online payment system that enables users to receive and make payments for goods and services with other PayPal account holders. Payments are made directly into/from the PayPal Account, thus eliminating the security risk of exposing your credit card or bank account number and therefore ensuring safe and secure transactions.

Online Banking Enterprise™ users who have linked their PayPal Account to their banking profile can withdraw the proceeds of the sale back into their linked bank account or top-up their PayPal Account with funds from their linked bank account.

To make use of this exciting functionality you will need to:

1. Link a qualifying transactional bank account, with a Sole Owner (SOL) relationship code, i.e. an individual or business that has an account and profile in the user's own name, to your Online Banking Enterprise™ profile.
2. Register for a PayPal Account on www.PayPal.com
3. Verify your PayPal Account on www.PayPal.com
4. Link your PayPal profile on Online Banking Enterprise™

To read more information about PayPal and its services click on PayPal Guide in the action bar. Alternatively you can go to the PayPal website at www.paypal.com

For PayPal related queries please contact the PayPal Help Line via telephone 0861 PAYPAL (729 725).

PayPal Permissions:

The Global Payments sub-tab and Global Receipts sub-tab will be displayed to users that have permissions to Access and Receive Global Payments for PayPal Withdrawals and the Access and Make Global Receipts for PayPal Top - Ups.

The PayPal services will be available for selection from either the Accounts, Payments and Forex Tab depending on the following criteria:

If you are a Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who has the access to Receive Global Payments and/or Make Global Payments (Rights screen) you will be able to access the PayPal functionality from the Payments and Forex Tab, for all other clients with a turnover more than R40 million, the PayPal functionality will be available from the Accounts and Payments tab.

Note! Only one authorisation applies for PayPal, including linking and maintaining a PayPal profile as well as for authorising a Top-Up or Withdrawal transaction regardless of the number of authorisers required for other types of transactions.

14.1 Link your PayPal Account

Link a PayPal profile in order to transact using a PayPal account.

During the linking process you will be redirected to PayPal in order to log onto your PayPal account. To do so you will need your primary PayPal email address and your PayPal password.

Note: Please ensure that pop up blockers are disabled before you attempt to link your profile.

1. Click on the **Accounts, Payments or Forex Tab**.
2. Click on **Menu** for more options and select **PayPal Services** from the extended Menu list.
3. Click on the **More Menu Option** on the left and select **Link PayPal Profile**.
4. Enter the **required information** and click on **Continue**.
5. Check your details on the **confirmation page**.
6. Before you can continue you will be required to read and accept the **Terms and Conditions**.
7. Click on **Continue** to initiate the **Authorisation** process. Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
8. Enter your **certificate password**.
9. Click on the **disclaimer** and click on **Accept** to complete the process.
10. You will be redirected to the **PayPal website**. To complete your PayPal setup, please verify your details once logged in to PayPal. Click PayPal Login if the PayPal redirect page does not automatically open. Linking for PayPal related queries please contact 0861 PAYPAL (729 725). To do so you will need your primary PayPal email address and your PayPal password.

Once the account has been linked, the Administrators will automatically be able to view the PayPal account on the accounts landing screen but will need to give access to this account for other users on the Online Banking Enterprise™ profile.

Notes:

- This functionality is applicable to Administrators only.
- If you are a Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who has the access to Receive Global Payments and/or Make Global Payments (Rights screen) you will be able to access the PayPal functionality from the Payments and Forex Tab, for all other clients with a turnover more than R40 million, the PayPal functionality will be available from the Accounts and Payments tab.
- Only one authorisation applies for PayPal, including linking and maintaining a PayPal profile as well as for authorising a Top-Up or Withdrawal transaction regardless of the number of authorisers required for other types of transactions.
- To read more information about PayPal and it's services click on PayPal Guide in the action bar. Alternatively you can go to the PayPal website at www.paypal.com
- For PayPal related queries please contact the PayPal Help Line via telephone 0861 PAYPAL (729 725).

14.2 Top Up your PayPal Account

Top Up your PayPal account from your FNB account.

1. Click on the **My Bank Accounts, Payments** or **Forex Tab**.
 2. Click on **Menu** for more options and select **PayPal Services** from the extended Menu list.
 3. Click on **Menu** for more options and select **Top Up to PayPal**.
 4. Complete the Top Up Details by selecting the **From FNB Account**, enter the **Top Up Amount** and select the **Reason for the Transaction** and complete the relevant **Top Up Transaction Details**. To view a description of the available transaction reasons click on the **More Info** hyperlink.
 5. Click on **Get Quote**.
 6. The Top Up Quote Details will be displayed; this quote is only valid for **2 minutes**.
 7. Click on **Continue** to proceed with the transaction or click on **Cancel** to cancel the Transaction.
 8. Once you click on Continue, a results page will display the status of your request.
 9. Before you can continue you will be required to read and accept the **Terms and Conditions**.
- **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
10. An authorization result page will be displayed.
 11. Click on **Finish**.

Notes:

- Top Up transactions takes less than 10 Minutes to reflect in the nominated PayPal account.
- Only one authorisation applies for PayPal Top Up Transactions regardless of the number of authorisers required for other types of transactions as you only have 2 minutes to accept a quote.
- When completing the Online Banking 'Top Up' service you will be required to disclose the purpose of your transaction and provide contact information to ensure that you comply with all South African Reserve Bank regulations as this is a cross border payment.
- If you are a Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who has the access to Receive Global Payments and/or Make Global Payments (Rights screen) you will be able to access the PayPal functionality from the Payments and Forex Tab, for all other clients with a turnover more than R40 million, the PayPal functionality will be available from the Accounts and Payments tab.

14.2 Top Up your PayPal Account

- To read more information about PayPal and its services click on PayPal Guide in the action bar. Alternatively you can go to the PayPal website at www.paypal.com
- For PayPal related queries please contact the PayPal Help Line via telephone 0861 PAYPAL (729 725).

14.3 Withdraw funds from your PayPal Account

Withdraw available funds from your PayPal account to your South African bank account.

1. Click on the **My Bank Accounts, Payments** or **Forex Tab**.
2. Click on **Menu** for more options and select **PayPal Services** from the extended Menu list.
3. Click on **Menu** for more options and select **Withdraw from PayPal**.
4. Complete the Withdrawal Details by selecting the **Account** to which you would like to transfer funds, the Reason for the Transaction and entering the **Withdrawal Amount**. To view a description of the available transaction reasons click on the **More** Info hyperlink.
5. Click on **Get Quote**.
6. The Withdrawal Quote Details will be displayed; this quote is only valid for **4 minutes**.
7. Click on **Continue** to proceed with the transaction or click on **Cancel** to cancel the Transaction.
8. Once you click on Continue, a results page will display the status of your request.
9. Before you can continue you will be required to read and accept the **Terms and Conditions**.
10. Click on **Browse** to search for your digital certificate.
11. Enter your **certificate password**, confirm that you have reviewed the items by checking the check box.
12. Click on **Accept**.
13. An authorization result page will be displayed.
14. Click on **Finish**.
15. You will be redirected to the **PayPal site** where you will be required to log in to complete the withdrawal process. If the PayPal page is not automatically opened, click on **PayPal Login**.
16. Once your withdrawal instruction has been submitted you will be redirected to the results page on **Online Banking Enterprise™**.
17. Click on **Finish** to complete the process.

Notes:

- Withdraw transactions may take between 5 to 8 business days to reflect in the nominated qualifying account
- Only one authorisation applies for PayPal Withdrawal Transactions regardless of the number of authorisers required for other types of transactions as you only have 4 minutes to accept a quote.
- When completing the Online Banking 'Withdrawal' service you will be required to disclose the purpose of your transaction and provide contact information to ensure that you comply with all South African Reserve Bank regulations as this is a cross border payment.
- If you are a Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who has the access to Receive Global Payments and/or Make Global Payments (Rights screen) you will be able to access the PayPal functionality from the Payments and Forex Tab, for all other clients with a turnover more than R40 million, the PayPal functionality will be available from the Accounts and Payments tab.
- To read more information about PayPal and it's services click on PayPal Guide in the action bar. Alternatively you can go to the PayPal website at www.paypal.com
- For PayPal related queries please contact the PayPal Help Line via telephone 0861 PAYPAL (729 725).

14.4 View your PayPal Transaction History

View your FNB Top Up to PayPal and Withdraw from PayPal transactions.

1. Click on the **My Bank Accounts, Payments** or **Forex Tab**.
2. Click on **Menu** for more options and select **PayPal Services** from the extended Menu list.
3. All your PayPal transaction will be displayed on the page.
4. Click on the transaction hyperlink to obtain more information for the relevant PayPal transaction.

Notes:

- This functionality is applicable to Administrators only.
- If you are a Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who has the access to Receive Global Payments and/or Make Global Payments (Rights screen) you will be able to access the PayPal functionality from the Payments and Forex Tab, for all other clients with a turnover more than R40 million, the PayPal functionality will be available from the Accounts and Payments tab.
- Only one authorisation applies for PayPal, including linking and maintaining a PayPal profile as well as for authorising a Top-Up or Withdrawal transaction regardless of the number of authorisers required for other types of transactions.
- To read more information about PayPal and it's services click on PayPal Guide in the action bar. Alternatively you can go to the PayPal website at www.paypal.com
- For PayPal related queries please contact the PayPal Help Line via telephone 0861 PAYPAL (729 725).

14.5 Maintain your PayPal Profile

Maintain your Online Banking PayPal Profile

(This functionality is applicable to Administrators only)

Update the primary PayPal email address of your linked PayPal account or to update any contact details for the balance of payment reporting for Top up or Withdraw transactions.

Should you wish to link a new PayPal account to your FNB Online Banking profile please contact 0861 PAYPAL (729 725). You will need to delink your current PayPal account and then re-link your new PayPal account.

1. Click on the **My Bank Accounts, Payments or Forex Tab**.
2. Click on **Menu** for more options and select **PayPal Services** from the extended Menu list.
3. Click on **Menu** for more options and select **Maintain PayPal Profile**.
4. **Update** the required fields.
5. Click on **Continue**.
6. Once you click on Continue, a results page will display the status of your request.
7. Before you can continue you will be required to read and accept the **Terms and Conditions**.
8. Click on **Browse** to search for your digital certificate.
9. Enter your **certificate password**, confirm that you have reviewed the items by checking the check box.
10. Click on **Accept**.
11. An **authorization result page** will be displayed.
12. Click on **Finish**.

Notes:

- In compliance with exchange control regulations, this information is reported to the South African Reserve Bank.
- Changing this information will not update your address and contact details with the bank, please contact your branch to update your details.
- This functionality is applicable to Administrators only.
- If you are a Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who has the access to Receive Global Payments and/or Make Global Payments (Rights screen) you will be able to access the PayPal functionality from the Payments and Forex Tab, for all other clients with a turnover more than R40 million, the PayPal functionality will be available from the Accounts and Payments tab.
- Only one authorisation applies for PayPal, including linking and maintaining a PayPal profile as well as for authorising a Top-Up or Withdrawal transaction regardless of the number of authorisers required for other types of transactions.
- To read more information about PayPal and its services click on PayPal Guide in the action bar. Alternatively you can go to the PayPal website at www.paypal.com
- For PayPal related queries please contact the PayPal Help Line via telephone 0861 PAYPAL (729 725).

14.6 PayPal Settings

You can grant the bank permission to retrieve your PayPal account balance without needing to log into PayPal.com to view this, before completing a Withdrawal or a Top-Up.

This functionality is applicable to Administrators only.

1. Click on the **My Bank Accounts, Payments or Forex Tab**.
2. Click on **Menu** for more options and select **PayPal Services** from the extended Menu list.
3. Click on **Menu** for more options and select **PayPal Settings**.
4. Click on **Menu** for more options and select **Grant PayPal Permission**.
5. Select the **check box** next to each permission and click on **Confirm**.
6. You will be redirected to PayPal to authorise the request. **Note**. Click PayPal Login if the PayPal redirect page does not automatically open.

Once the PayPal Balance Inquiry Permission has been granted, the PayPal Balance can be viewed under the following screens:

- PayPal Services
- Top Up to PayPal
- Withdraw from PayPal

Note. You can revoke the Balance Inquiry permission should you no longer require the Bank to retrieve the balance from PayPal on your behalf by selecting the **Revoke** option on the PayPal Settings action bar.

14.7 View the PayPal Guide

To read more information about PayPal and its services. Alternatively you can go to the PayPal website at www.paypal.com

For PayPal related queries please contact the PayPal Help Line via telephone 0861 PAYPAL (729 725).

1. Click on the **My Bank Accounts, Payments or Forex Tab**.
2. Click on **Menu** for more options and select **PayPal Services** from the extended Menu list.
3. Click on **Menu** for more options and select **PayPal Guide**.
4. The PayPal Guide will be displayed.

Notes:

- If you are a Single Authoriser who has a qualifying Business account with a turnover of less than R40 million and who has the access to Receive Global Payments and/or Make Global Payments (Rights screen) you will be able to access the PayPal functionality from the Payments and Forex Tab, for all other clients with a turnover more than R40 million, the PayPal functionality will be available from the Accounts and Payments tab.
- Only one authorisation applies for PayPal, including linking and maintaining a PayPal profile as well as for authorising a Top-Up or Withdrawal transaction regardless of the number of authorisers required for other types of transactions.

15. eWallet Pro

eWallet Pro provides Online Banking Enterprise™ Users with the ability to disburse cash to any individual regardless of whether they have a bank account. eWallet Pro is only dependent on the eWallet holder (recipient) having a valid South African cellphone number or a debit card which is issued on-site by you, the Online Banking Enterprise™ User.

These payments can take place on a regular basis (e.g. Wages and Salaries paid on a weekly or monthly basis) or as Once-Off payments (e.g. Insurance and Pension pay-outs). Funds will be available almost immediately to the eWallet holder. After each payment, the eWallet holder will be notified via SMS that money has been paid into their eWallet and they will receive directions on how to activate and access the eWallet.

Depending on the eWallet Pro contract you have signed up for, it is possible to sponsor up to two cash withdrawals on behalf of the eWallet holder (recipient), therefore allowing the recipient free access to funds. Only once the sponsored withdrawals have been used will the recipient incur withdrawal fees.

In order to use this functionality the eWallet Pro module needs to be opened by FNB. Once opened by FNB, the functionality will only from the Recipients Landing Page via a separate sub tab called eWallet Pro.

Some of the eWallet Pro options have been grouped together in the sub-tab to ensure that the functionality is easily accessible within a single page. You can click eWallet Pro sub-tab at the top of the page, select the relevant Contract number and then navigate to the type of functionality that you require.

The Menu on the left of the page will display the options that are applicable to the page and specific to your eWallet Pro permissions.

When the Menu is active, an Extended Menu List will be displayed in grey. This list provides quick access to functionality within that tab / sub-tab as well as to other commonly used functions on Online Banking Enterprise™ .

The following services are available to eWallet holders:

- ATM Withdrawal via ATM card (includes Saswitch ATMs) or Cellular phone (only FNB ATMs).
- ATM airtime purchases.
- ATM Balance enquiry.
- Point of sale (POS) purchases (with debit card).
- Point of sale (POS) Cash-back transaction (with debit card).
- Cellphone On-Send (recipient can on-send the money to another cellphone).
- Cellphone airtime purchase.
- Cellphone balance enquiry or mini statement.

In the event that a card is lost, the eWallet holder is required to report the lost card to the Cellphone Banking help desk. After hours the eWallet holder will be automatically re-routed to the Debit Card Lost Card call centre. FNB will ensure that the card is cancelled. You are responsible for re-issuing the eWallet holder with a new card and PIN mailer.

If a PIN for the card becomes invalid (due to multiple incorrect entries) then the eWallet holder has to contact you (their employer) in order to have a new PIN Mailer issued and activated.

Payments to an eWallet

Payments to eWallets are done like a normal Folder payment, a Payments file import or via a Once-Off payment. It is also possible to copy a previous eWallet payment or copy a Failed eWallet payment.

The eWallet Pro account number is a 15 digit number that can have preceding zeros and will thus not look like the traditional 11 digit account number issued by Online Banking Enterprise™. E.g. the number can be any number in the range 000000000000001 to 999999999999999. This 15 digit number must be used when effecting payments to a eWallet. Enter the required digits and the preceding zeros will be automatically filled.

The KYC status (Document Status) of a eWallet governs the amount of funds that can be paid to a eWallet, move through a eWallet and what the maximum balance may be.

Payments for eWallets are processed on the day of execution as specified by you and are only deducted from your nominated account at that time.

Payments will be processed based on the available balance or online settlements as per normal payments. A payment to an eWallet can only be made from the nominated account specified in the Client Contract.

eWallet Pro will be billed per payment. The cost per transaction is linked to the agreed contract with FNB. Thus all eWallet Pro payments related to the same contract will be billed with the same base cost.

15.1 Add eWallet Accounts

Use this function to create a eWallet account and associate at least one access mechanism (Cellphone or Card) to it via Online Banking Enterprise™. A eWallet can be created online or via a file import.

The KYC status (Document Status) of a eWallet governs the amount of funds that can be paid to a eWallet, move through a eWallet and what the maximum balance may be.

Decide on the Documentation Status BEFORE entering the required details as the data required is determined by the Documentation Status:

- **Proof of ID or Passport & Proof of Residence taken:** Contract, eWallet Name, First Name, Surname, Type of ID, ID/Passport Number, Nationality, Country of Issue, Nationality, Date of Birth, Address,Suburb, Area Code, Country, Gender and at least one access mechanism.
- **ID or Passport shown and Copy taken:** Contract, eWallet Name, First Name, Surname, Type of ID, ID/Passport Number, Nationality, Date of Birth, Country of Issue,Gender and at least one access mechanism.
- **No ID number or Passport number recorded:** Contract, eWallet Name and at least one access mechanism.

It is essential to ensure that the information provided is accurate in terms of name and ID / passport number (and residential address where applicable) and that a copy of the relevant proof of identity is on record, as it needs to be made available to FNB, on request, within 24 hours notice.

15.1.1 Create eWallet Recipients Online

Use this function to create a eWallet account online.

1. Select the **Recipients** tab and click on the **eWallet Pro** sub tab.
2. Select the relevant **eWallet Pro contract** from the drop down list.
3. A list of all the eWallet Recipients loaded for the relevant contract will be displayed on the page.
4. Select the + **Add** action button on the right and select **Create**.
5. Select the **Document Status** and complete the relevant information required.
6. Once you have completed all the required information, click on **Continue**.

It is possible to save the eWallet to a new or an existing folder. To save the Recipient to a folder, click on the "Yes" button next to the question " **Would you like to save the recipient to a folder?**" and select Existing Folder to save the account to an **Existing Folder** or select **New Folder** to save the account to a New Folder.

- If you have selected to add the account to an existing Payment Folder, select the existing Folder Name and enter the **Recipient Name**. The recipient name is limited to 20 characters and does not have to be the recipient's birth name.
- If you have selected to add the account to a New Folder Name, additional fields will display: Enter the Folder Name, select the Account, select the check box to Allow Override if you want to make payments of a different account; select either Consolidated or Itemised as the Statement Entry;

enter the reference that you want to appear on your bank statement next to the Own Reference field and enter the **Recipient Name**. The recipient name is limited to 20 characters and does not have to be the recipient's birth name.

Notes:

- When entering the cellphone details, the cellphone number in the details section must be in standard format e.g. 082 3302807.
- Where a card and PIN have been used as an access mechanism, you will hand out the card and PIN Mailer to your recipients (this can take place before or after the actual payment).
- Where a cellphone has been used as the access mechanism, the recipient will receive an SMS as soon as the payment has been made. The SMS will inform the recipient that they have been paid, and will instruct them to dial a dial-string in order to access the Wallet. Once the Wallet holder has accessed the Wallet using the 5-digit PIN code selected by you and has been prompted to change it, it will no longer be active and cannot be used again by the Wallet holder.

15.1.2 Import Multiple eWallet Accounts

Use this function to create multiple eWallet accounts via a file import.

1. Select the **Recipients** tab and click on the **eWallet Pro** sub tab.
2. Select the relevant **eWallet Pro contract** from the drop down list.
3. A list of all the eWallet Recipients loaded for the relevant contract will be displayed on the page.
4. Select the + **Add** action button on the right and select **Import**.
5. Enter the file name and click on **Browse** to locate the file to be imported.
6. The **Add to Folder** section is present if you have Payment folder permission. It is possible to add the eWallet Recipients to a new or an existing folder. Select Existing Folder to save the account to an **Existing Folder** or select **New Folder** to save the account to a New Folder.
 - If you have selected to add the account to an existing Payment Folder, select the existing Folder Name and enter the **Recipient Name**. The recipient name is limited to 20 characters and does not have to be the recipient's birth name.
 - If you have selected to add the account to a New Folder Name, additional fields will display: Enter the Folder Name, select the Account, select the check box to Allow Override if you want to make payments of a different account; select either Consolidated or Itemised as the Statement Entry; enter the reference that you want to appear on your bank statement next to the Own Reference field and enter the **Recipient Name**. The recipient name is limited to 20 characters and does not have to be the recipient's birth name.

7. Select the tick box confirming that the relevant supporting documentation has been completed, checked and is correct.
8. Click on **Continue**.
9. A results page is displayed. Click on **Finish** to return to the eWallet Pro landing page. Alternatively click on **Import Again** if the file failed and you would like to import the file again.
10. A Results file will be created and sent to your Online Banking Enterprise™ Inbox. The results of a eWallet Pro Import File item will be either **Failed** if the item has failed the creation process or **Successful** if the eWallet was successfully created.

eWallet Pro File Import Codes

Type of ID:

Value	Description
RSAID	RSA Identification Document
PASSPT	Passport

Document Status:

Indicator	Description
Y	Proof of ID or Passport & Proof of Residence taken.
X	ID or Passport shown and Copy taken.
N	No ID number or Passport number recorded.

2 Digit country codes:

ZA = SOUTH AFRICA

AC = ASCENSION	DO = DOMINICAN REPUBLIC	LA = LAOS	RO = ROMANIA
AD = ANDORRA	DU = DUBAI	LB = LEBANON	RS = SERBIA
AE = UNITED ARAB EMIRATES	DZ = ALGERIA	LC = SAINT LUCIA	RU = RUSSIAN FEDERATION
AF = AFGHANISTAN	EC = ECUADOR	LI = LIECHTENSTEIN	RW = RWANDA
AG = ANTIGUA AND BARBUDA	EE = ESTONIA	LK = SRI LANKA	SA = SAUDI ARABIA
AI = ANGUILLA	EG = EGYPT	LR = LIBERIA	SB = SOLOMON ISLANDS
AL = ALBANIA	EH = WESTERN SAHARA	LS = LESOTHO	SC = SEYCHELLES
AM = ARMENIA	ER = ERITREA	LT = LITHUANIA	SD = SUDAN
AN = NETHERLANDS ANTILLES	ES = SPAIN	LU = LUXEMBOURG	SE = SWEDEN
AO = ANGOLA	ET = ETHIOPIA	LV = LATVIA	SG = SINGAPORE
AQ = ANTARTICA	FI = FINLAND	LY = LIBYA	SH = ST HELENA
AR = ARGENTINA	FJ = FIJI	MA = MOROCCO	SI = SLOVENIA
AS = AMERICAN SAMOA	FK = FALKLAND ISLANDS MALVINAS	MC = MONACO	SJ = SVALBARD AND JAN MAYEN ISLANDS
AT = AUSTRIA	FM = MICRONESIA	MD = MOLDOVA	SK = SLOVAKIA
AU = AUSTRALIA	FO = FAROE ISLANDS	ME = REPUBLIC OF MONTENEGRO	SL = SIERRA LEONE

South Africa

AU = AUSTRALIAN EXTERNAL TERRITORIES	FR = FRANCE	MG = MADAGASCAR	SM = SAN MARINO
AW = ARUBA	GA = GABON	MH = MARSHALL ISLANDS	SN = SENEGAL
AX = ALAND ISLAND	GB = UNITED KINGDOM	MK = MACEDONIA	SO = SOMALIA
AZ = AZERBAIJAN	GD = GRENADA	ML = MALI	SR = SURINAME
BA = BOSNIA AND HERZEGOWINA	GE = GEORGIA	MM = MYANMAR	ST = SAO TOME AND PRINCIPE
BB = BARBADOS	GF = FRENCH GUIANA	MN = MONGOLIA	SV = EL SALVADOR
BD = BANGLADESH	GG = GUERNSEY	MO = MACAU	SY = SYRIAN ARAB REPUBLIC
BE = BELGIUM	GH = GHANA	MP = NORTHERN MARIANA ISLANDS	SZ = SWAZILAND
BF = BURKINA FASO	GI = GIBRALTAR	MQ = MARTINIQUE	TD = CHAD
BG = BULGARIA	GL = GREENLAND	MR = MAURITANIA	TF = FRENCH SOUTHERN TERRITORIES
BH = BAHRAIN	GM = GAMBIA	MS = MONTSERRAT	TG = TOGO
BI = BURUNDI	GN = GUINEA	MT = MALTA	TH = THAILAND
BJ = BENIN	GP = GUADELOUPE	MU = MAURITIUS	TJ = TAJIKISTAN
BM = BERMUDA	GR = GREECE	MV = MALDIVES	TK = TOKELAU
BN = BRUNEI DARUSSALAM	GS = SOUTH GEORGIA AND THE SOUTH SANDWICH	MW = MALAWI	TM = TURKMENISTAN
BO = BOLIVIA	GT = GUATEMALA	MX = MEXICO	TN = TUNISIA
BQ = BEQUIA ISLAND	GU = GUAM	MY = MALAYSIA	TO = TONGA
BR = BRAZIL	GW = GUINEA BISSAU	MZ = MOZAMBIQUE	TP = EAST TIMOR
BS = BAHAMAS	GY = GUYANA	NA = NAMIBIA	TR = TURKEY
BT = BHUTAN	HK = HONG KONG	NC = NEW CALEDONIA	TT = TRINIDAD AND TOBAGO
BU = BURMA	HM = HEARD ISLAND AND MCDONALD	NE = NIGER	TU = TURKS AND CAICOS ISLANDS
BV = BOUVET ISLAND	HN = HONDURAS	NF = NORFOLK ISLAND	TV = TUVALU
BW = BOTSWANA	HR = CROATIA	NG = NIGERIA	TW = TAIWAN
BY = BELARUS	HT = HAITI	NI = NICARAGUA	TZ = TANZANIA
BZ = BELIZE	HU = HUNGARY	NL = NETHERLANDS	UA = UKRAINE
CA = CANADA	ID = INDONESIA	NO = NORWAY	UG = UGANDA
CC = COCOS ISLANDS	IE = IRELAND	NP = NEPAL	UM = UNITED STATES MINOR OUTLYING ISLANDS
CD = CONGO DEMOCRATIC REPUBLIC	IL = ISRAEL	NQ = DRONNING MAUD LAND	US = UNITED STATES
CF = CENTRAL AFRICAN REPUBLIC	IM = ISLE OF MAN	NR = NAURU	UY = URUGUAY
CG = CONGO	IN = INDIA	NU = NIUE	UZ = UZBEKISTAN
CH = SWITZERLAND	IO = BRITISH INDIAN OCEAN TERRITORY	NZ = NEW ZEALAND	VA = HOLY SEE
CI = COTE DIVOIRE	IQ = IRAQ	OM = OMAN	VC = ST VINCENT AND GRENADINES
CI = IVORY COAST	IR = IRAN	OTHER = OTHER	VE = VENEZUELA
CK = COOK ISLANDS	IS = ICELAND	PA = PANAMA	VG = VIRGIN ISLANDS BRITISH
CL = CHILE	IT = ITALY	PE = PERU	VI = VIRGIN ISLANDS U S
CM = CAMEROON	JE = JERSEY	PF = FRENCH POLYNESIA	VN = VIETNAM
CN = CHINA	JM = JAMAICA	PG = PAPUA NEW GUINEA	VU = VANUATU
CO = COLOMBIA	JO = JORDAN	PH = PHILIPPINES	WF = WALLIS AND FUTUNA ISLANDS
CQ = EQUATORIAL GUINEA	JP = JAPAN	PI = PALAU	WS = SAMOA

15.1 Add eWallet Accounts

CR = COSTA RICA	KE = KENYA	PK = PAKISTAN	YE = YEMEN
CU = CUBA	KG = YRGYZSTAN	PL = POLAND	YT = MAYOTTE
CV = CAPE VERDE	KH = CAMBODIA	PM = ST PIERRE AND MIQUELON	YU = YUGOSLAVIA
CX = CHRISTMAS ISLAND	KI = KIRIBATI	PN = PITCARIN ISLANDS	ZA = SOUTH AFRICA
CY = CYPRUS	KM = COMOROS	PR = PUERTO RICO	ZM = ZAMBIA
CZ = CZECH REPUBLIC	KN = SAINT KITTS AND NEVIS	PS = PALESTINE	ZR = ZAIRE
DD = GERMANY	KP = NORTH KOREA	PT = PORTUGAL	ZW = ZIMBABWE
DG = DIEGO GARCIA	KR = SOUTH KOREA	PY = FRENCH ANTILLES	
DJ = DJIBOUTI	KW = KUWAIT	PY = PARAGUAY	
DK = DENMARK	KY = CAYMAN ISLANDS	QA = QATAR	
DM = DOMINICA	KZ = KAZAKHSTAN	RE = REUNION	

15.2 Maintain eWallet Details

Use this function to maintain an eWallet by either changing or adding personal details about the eWallet holder or changing or adding access mechanism details.

15.2.1 Maintain eWallet Personal Details

Use this function to maintain a eWallet by either changing or adding personal details about the eWallet holder.

1. Select the **Recipients** tab and click on the **eWallet Pro** sub tab.
2. Select the relevant **eWallet Pro contract** from the drop down list.
3. A list of all the eWallet Recipients loaded for the relevant contract will be displayed on the page.
4. Select the **Personal** action button next to the eWallet Recipient you would like to maintain.
5. Enter the required details and click on **Continue**. Alternatively, click on **Cancel** to cancel the change.
6. A confirmation page is displayed. Click on **Submit**. Alternatively click on **Edit** to change the details or **Cancel** to cancel the change.

15.2.2 Maintain eWallet Access Details

Use this function to maintain a eWallet by either changing or adding access mechanism details for the eWallet holder.

1. Select the **Recipients** tab and click on the **eWallet Pro** sub tab.
2. Select the relevant **eWallet Pro contract** from the drop down list.
3. A list of all the eWallet Recipients loaded for the relevant contract will be displayed on the page.
4. Select the **Access Details** action button next to the eWallet Recipient you would like to maintain.
5. Enter the required details and click on **Continue**. Alternatively, click on **Cancel** to cancel the change.
6. A confirmation page is displayed. Click on **Submit**. Alternatively click on **Edit** to change the details or **Cancel** to cancel the change.

15.3 Delete an eWallet Account

Use this function to delete a eWallet from the visible Client Contract for a specific contract. This means that the next time the Client Contract is displayed; the eWallet won't be visible. The deleted eWallet will also not be searchable.

1. Select the **Recipients** tab and click on the **eWallet Pro** sub tab.
2. Select the relevant **eWallet Pro contract** from the drop down list.
3. A list of all the eWallet Recipients loaded for the relevant contract will be displayed on the page.
4. Select one or more eWallet by ticking the tick box next to the eWallet Name and click on **Delete**.
5. A confirmation message is displayed. Click on **OK**. Alternatively click on **Cancel** to cancel the request.

Note: Deleted eWallets can only be found on the Restore eWallet Pro page.

15.4 Restore an eWallet

Use this function to restore a previously deleted eWallet.

1. Select the **Recipients** tab and click on the **eWallet Pro** sub tab.
2. Select the relevant **contract** from the drop down list and select the **Restore eWallet Pro** viewing option on the top of the page.
 1. A list of all the eWallet Recipients which can be restored will be displayed.
 2. Select one or more eWallet by ticking the tick box next to the eWallet Name and click on **Restore**.
 3. The Restore eWallet Pro page is displayed with the selected restored eWallets.
 4. Click on **Confirm**.

The eWallet can only be restored from a deleted request and not if the underlying account has expired.

Any eWallet that has had no activity for 60 days or has zero funds left and has been closed cannot be restored on Online Banking Enterprise™.

15.5 Search an eWallet

Use this function to locate a specific eWallet account.

1. Select the **Recipients** tab and click on the **eWallet Pro** sub tab.
2. Select the relevant **contract** from the drop down list.
3. A list of all the eWallet Recipients loaded for the contract will be displayed on the page.
4. Select the **Search** on the right-side of the page or on **Menu** for more options and click on **Search**.
5. Enter the eWallet Name and/or Account Number and click on **Search**. The search is limited to the Client List that is displayed on the eWallet Pro page. To search in another Client List, that contract name must be loaded on the page.
6. The results of the search are displayed.

16. Employee Accounts

This functionality will only be available to users who have applied for this module to be linked to their Online Banking Enterprise™ profile and it can be accessed from the Recipients Landing Page via a separate sub tab called Employee Accounts.

This functionality allows you to open KYC Exempt (DDA 17) accounts on behalf of your employees and link a VISA Electron Debit Card and PIN Mailer to the account.

Once the accounts have been opened on Online Banking Enterprise™, a FNB representative will call the employee to conclude the account opening application. Please note that you will only be able to process wages/salary payments into the account after this fulfilment process has been conducted.

The Create + Maintain and Authorisation Needed options have been grouped together in the sub-tab to ensure that the functionality is easily accessible within a single page. You can click Employee Accounts sub-tab at the top of the page and then navigate to the type of functionality that you require.

The Menu on the left of the page will display the options that are applicable to the page and specific to your Employee Accounts permissions.

When the Menu is active, an Extended Menu List will be displayed in grey. This list provides quick access to functionality within that tab / sub-tab as well as to other commonly used functions on Online Banking Enterprise™ .

16.1 Employee Account Application

Use this function to apply for a KYC Exempt account on behalf of an employee, you can capture the details of a new application or import multiple new applications via file import.

16.1.1 Online Application

Use this function to capture the details of a new application.

1. Select the **Recipients** tab and click on the **Employee Accounts** sub tab.
2. A list of all your existing Employee Account Applications will be displayed on the page.
3. Select the + **Add** action button on the right and select **New Application** or click on **Menu** for more options and select **New Application**.
4. Select the **Salary Range (After All Deductions)** from the drop down. Note: If you select Above R5000, the process will be stopped.
5. Enter the **Surname** and **ID Number**.
6. Click on **Continue**.
7. Enter all the **Additional Employee Details**.
8. Tick the check box if you would like to **Add the Account to a Payment Folder**. This is not mandatory. Select Existing Folder to save the account to an **Existing Folder** or select **New Folder** to save the account to a New Folder.
 - If you have selected to add the account to an existing Payment Folder, select the existing Folder Name and enter the **Recipient Name**. The recipient name is limited to 20 characters and does not have to be the recipient's birth name.
 - If you have selected to add the account to a New Folder Name, additional fields will display: Enter the Folder Name, select the Account, select the check box to Allow Override if you want to make payments of a different account; select either Consolidated or Itemised as the Statement Entry; enter the reference that you want to appear on your bank statement next to the Own Reference field and enter the **Recipient Name**. The recipient name is limited to 20 characters and does not have to be the recipient's birth name.
10. Tick the check box that **the relevant supporting documentation has been completed, checked** and is **correct**, by taking copies of the employee's payslip and ID book.
11. Click on **Save & Exit** to save the instruction for completion later. Click on **Cancel** to cancel the application request. Click on **Submit** to submit the instruction for authorisation. Click on **Authorise** to authorise the instruction directly.

Notes: Employees who earn above R5000 or have proof of residence must apply at the branch.

16.1.2 Import Multiple Applications

Use this function to import the details of multiple new applications via file import.

1. Select the **Recipients** tab and click on the **Employee Accounts** sub tab.
2. A list of all your existing Employee Account Applications will be displayed on the page.
3. Select the + **Add** action button on the right and select **Import**.
4. Enter an **Instruction Name**.
5. Click in the check box if you want to **ignore invalid items**.
6. Next to File Location click on **Browse** to find the file.
7. Tick the check box if you would like to **Add the Account to a Payment Folder**. This is not mandatory. Select Existing Folder to save the account to an **Existing Folder** or select **New Folder** to save the account to a New Folder.
 - If you have selected to add the account to an existing Payment Folder, select the existing Folder Name and enter the **Recipient Name**. The recipient name is limited to 20 characters and does not have to be the recipient's birth name.
 - If you have selected to add the account to a New Folder Name, additional fields will display: Enter the Folder Name, select the Account, select the check box to Allow Override if you want to make payments of a different account; select either Consolidated or Itemised as the Statement Entry; enter the reference that you want to appear on your bank statement next to the Own Reference field and enter the **Recipient Name**. The recipient name is limited to 20 characters and does not have to be the recipient's birth name.
8. Tick the check box that **the relevant supporting documentation has been completed, checked** and is **correct**, by taking copies of the employee's payslip and ID book.
9. Click on **Cancel** to cancel the instruction. Click on **Continue** to continue with the process.
10. A new page will display the results of your bulk instruction.
11. Click on **Finish**.

16.2 Maintain an Employee Account Application

Use this function to modify employee's information.

1. Select the **Recipients** tab and click on the **Employee Accounts** sub tab.
2. A list of all your existing Employee Account Applications will be displayed on the page.
3. Select the **Maintain** action button next to the instruction you want to maintain or click on **Menu** for more options, select **Maintain** and select the instruction you want to maintain by clicking on the instruction name hyperlink.
4. You are able to maintain the **Title, Initials, First Name, Middle Name(s), Date of Birth, Contact Details, Address, Ethnic Group** and **Gender**.
5. Under the heading **Add Account To Payment Folder**, click in the check box if you would like to **Add the Account to a Payment Folder**. This is not mandatory. Select **Existing Folder** to save the account to an **Existing Folder** or select **New Folder** to save the account to a New Folder.
 - If you have selected to add the account to an existing Payment Folder, select the existing Folder Name and enter the **Recipient Name**. The recipient name is limited to 20 characters and does not have to be the recipient's birth name.
 - If you have selected to add the account to a New Folder Name, additional fields will display: Enter the Folder Name, select the Account, select the check box to Allow Override if you want to make payments of a different account; select either Consolidated or Itemised as the Statement Entry; enter the reference that you want to appear on your bank statement next to the Own Reference field and enter the **Recipient Name**. The recipient name is limited to 20 characters and does not have to be the recipient's birth name.
6. Select the check box to confirm that the relevant supporting documentation has been completed, checked and is correct.
7. Click on **Save & Exit** to save the instruction for completion later. Click on **Cancel** to cancel the application request. Click on **Submit** to submit the instruction for authorisation. Click on **Authorise** to authorise the instruction directly.

The status must either be Work in Progress or Authorised in order to maintain an existing Employee Account instruction.

16.3 Link a Electron Debit Card

Use this function to record the VISA Electron Debit Card number and the PIN Mailer number.

1. Select the **Recipients** tab and click on the **Employee Accounts** sub tab.
2. A list of all your existing Employee Account Applications will be displayed on the page.
3. Select the **Link Card** action button next to the employee name you want to maintain or click on **Menu** for more options, select **Link Card** and select the employee name you want to maintain by clicking on the name hyperlink.
4. Enter the **Electron Card Number** and **PIN Mailer Number** for the employee.
5. Tick the check box that **the relevant supporting documentation has been completed, checked** and is **correct**, by taking copies of the employee's payslip and ID book.
6. Click on **Save and Exit** to save the information for completion at a later stage. Click on **Cancel** to cancel the linking instruction. Click on **Submit** to submit the instruction for authorisation. Click on **Authorise** to authorise the instruction directly.

16.4 Employee Account Documentation

Use this function to view, print or download the Employee Account Customer Agreement for the employee.

1. Select the **Recipients** tab and click on the **Employee Accounts** sub tab.
2. A list of all your existing Employee Account Applications will be displayed on the page.
3. Select the **Documentation** action button next to the employee name or click on **Menu** for more options, select **Documentation** and select the employee by clicking on the name hyperlink.
4. The Employee Account Customer Agreement will be displayed. You may print or download this agreement for the employee.

16.5 Searching a Employee Account Instruction

Use this function to search for a Employee Account.

1. Select the **Recipients** tab and click on the **Employee Accounts** sub tab.
2. A list of all your existing Employee Account Applications will be displayed on the page.
3. Select the **Search** action button on the right and complete the relevant details for the **Search**.
4. The results of your search will be displayed.

16.6 Employee Account Instructions

Use this function to Submit, Authorise, Reject and Delete Instructions.

16.6.1 Submit a Employee Account Instruction

Use this function to submit an instruction for authorisation.

1. Select the **Recipients** tab and click on the **Employee Accounts** sub tab.
2. A list of all your existing Employee Account Applications will be displayed on the page.
3. Click on **Menu** for more options and select **Submit**.
4. Select one or more instructions you want to submit by clicking the tick box next to the instruction name.
5. Click on **Submit**.

The Instruction is now ready for authorisation.

16.6.2 Authorise a Employee Account Instruction

Use this function to authorise an instruction which have been created or amended.

1. Select the **Recipients** tab and click on the **Employee Accounts** sub tab.
2. A list of all your existing Employee Account Applications will be displayed on the page.
3. Click on the **Authorisation Needed** grouping or click on **Menu** for more options and select **Authorise**.
4. Select one or more instructions you want to authorise by clicking the tick box next to the instruction name.
5. Click on **Authorise**.
 - **If you are using a Digital Certificate to Authorise a Transaction or Instruction:**
 - Click on **Browse** to search for the **Digital Certificate**. Double click on the Digital certificate to upload it.
 - Enter your **certificate password** to process the payment.
 - Click on the **disclaimer** and click on **Accept** to complete the process.
 - **If you are using your Personal Security Key (PSK) to Authorise a Transaction or Instruction:**
 - Ensure that your **Personal Security Key (PSK)** is connected and enter your **PIN**.
 - Accept the disclaimer which confirms that you have reviewed the items that you are authorising.
6. An authorisation confirmation page is displayed, click on **Finish**.

Once you have authorised the instruction, the status will change to Partially Authorised or Authorised, depending on how many authorisations are required.

16.6.3 Delete a Employee Account Instruction

Use this function to delete an instruction.

1. Select the **Recipients** tab and click on the **Employee Accounts** sub tab.
2. A list of all your existing Employee Account Applications will be displayed on the page.
3. Select the **Delete** action button next to the employee name you want to delete or click on **Menu** for more options, select **Delete** and select the employee by clicking on the name hyperlink.
4. Select one or more instructions you want to delete by clicking the tick box next to the instruction name.
5. Click on **Delete**.
6. The instruction(s) will be removed from the page.

17. 3rd Party Investment Manager

3rd Party Investment Manager is an online Third Party Funds Management system which allows 3rd Party Investment Managers such as Attorneys, Property Managers, Estate Administrators, Debt Collectors and Estate Agents to manage entrusted funds on behalf of their clients on Online Banking Enterprise™.

This functionality enables the 3rd Party Investment Manager to perform the following functionality via Online Banking Enterprise™:

- Create and Maintain of 3rd Party Client profiles
- Open Investment (Notice, Call and Fixed) Accounts on behalf of 3rd Party Clients
- Perform various Instructions on the 3rd Party Clients Investment Accounts (Notice to withdraw, maturity withdrawal and reinvestment)
- Perform Financial Transactions (Fund, Transfers, Payments) on Investment Accounts
- Close Investment Accounts
- View and extract the required Statements and Reports on the Trust and Investment Accounts

In order to use the 3rd Party Investment Manager functionality via Online Banking Enterprise™, Trust Account needs to be opened and linked to an Investment Structure on FNB's back office systems, this can be done by your Relationship Manager.

The following sub tab options: **Investment Accounts**, **Pending Instructions** and **Clients** have been grouped together in separate sub-tab's to ensure that the functionality is easily accessible within a single page. You can click relevant option on the top of the page, select the group and type of functionality that you require.

The **Menu** on the left of the page will display the options that are applicable to the page and specific to 3rd Party Investment Manager permissions.

There are several action buttons available on the right side of the main screen which you can use to easily access the **Search**, **Download** and **Print** functions.

Investment Structures

There are two different types of Investment structures that can be created, namely an Indirect and Direct Structure.

The Indirect Structure:

The Indirect Structure is specifically designed for Attorneys as by law they are not allowed to submit monies directly into their Investment Accounts. This structure will limit transactions from the Trust Account to the Investment Account and vice versa. If on closure you choose to pay a 3rd party beneficiary account, the payment amount will automatically process to your Trust Account and then be redirected to the specified beneficiary account.

Note: The interest earned in that interim period while monies are in your Trust Account, will all automatically go to the Attorneys Fidelity Fund (AFF).

The Direct Structure:

The Direct Structure can be used by all other 3rd Party Investment Managers. This structure does not force the same regulatory requirements as required by Attorneys, this means that

you can transact directly from your Investment Account to another 3rd party beneficiary account.

Permissions:

In order to use the 3rd Party Investment Manager functionality via Online Banking Enterprise™, Trust Account needs to be opened and linked to an Investment Structure on FNB's back office systems, this can be done by your Relationship Manager.

Once the Trust has been opened and linked to a 3rd Party Investment Manager structure, the Administrator(s) will have the ability to allocate Users with the necessary permissions to access this functionality via their Online Banking Enterprise™ profile.

Permissions must be allocated on each Trust account (**Profiles tab > Maintain User > Account Permissions > Non - Financial Permissions**) which will automatically apply to all the Investment accounts linked to the relevant Trust Account.

The 3PIM Account permission will allow the user to Create and Maintain 3rd Party Client profiles, perform a Balance Enquiry, view the Transaction history, obtain Statements and other Reports, create and maintain 3rd Party Client profiles and allow them to Open Investment (Notice, Call and Fixed) Accounts on behalf of their 3rd Party Clients.

A user who needs to perform any financial transactions (Funding, Transfers and Payments) will need to be given the necessary Transfer and/or Payment permission (**Profiles tab > Maintain User > Account Permissions > Financial Permissions**) on the Trust Account as required.

17.1 Create and Maintain of 3rd Party Client profiles

You can create new 3rd Party Clients for individual or business profiles. Once you have created the client profile, you may open several Investment Accounts linked to each client profile.

The system will display all the clients linked to your profile and will also display the number of active accounts linked to each client. If you click on the number it will display all the account details for the linked accounts relevant to the selected client.

Create a new 3rd Party Client Profile

This function allows you to create a new 3rd Party Client for individual or business profile.

1. Click on the **3PIM** Tab.
2. Select the **+Add** action button on the right and select **Add Individual Client** or **Add Business Client**.
3. Complete the relevant details required to create a new 3rd Party Client and click on **Add**.
4. A confirmation screen is displayed.
5. Click on **Confirm** or click on **Edit** to edit the information.
6. Click on **Add Account** to open an Investment Account for the new client.

17.2 Open Investment Accounts

There are 4 types of investment accounts:

- Call Account
- 7 day Notice Deposit account
- 32 day Interest Plus (notice deposit)
- Fixed Deposit

A call account, 7 day notice deposit account and the 32 day interest plus account can be funded later. A fixed deposit account needs to be funded immediately. You can open Investment (Notice, Call and Fixed) Accounts between 12:00am and 21:00pm on a business day and 12:00am and 23:00pm on a Saturday.

All new Investment Accounts will be linked to the Trust Account against which the Investment Account is opened.

Account Type	Minimum Opening Balance	Important Rules
Call Investment Account	R1000.00	<p>You can choose to fund the account now or later.</p> <p>The Account can be funded and activated 180 days from the account opening day. However if you choose "Fund Now" during the application, the Instruction must be authorised on the same day. All transactions not authorised before 9pm will expire and deleted from the system.</p>
7 Day Notice Deposit	R50 000.00	<p>You can choose to fund the account now or later.</p> <p>The Account can be funded and activated 180 days from the account opening day. However if you choose "Fund Now" during the application, the Instruction must be authorised on the same day. All transactions not authorised before 9pm will expire and deleted from the system.</p> <p>Important Note: If the Balance amount falls below R50 000 no interest will be earned on the account.</p>
32 Day Notice Deposit	R100.00	<p>You can choose to fund the account now or later.</p> <p>The Account can be funded and activated 180 days from the account opening day. However if you choose "Fund Now" during the application, the Instruction must be authorised on the same day. All transactions not authorised before 9pm will expire and deleted from the system.</p>

Fixed Deposit	R10 000.00	You can only choose "Fund Now" This Instruction must be authorised on the same day. All transactions not authorised before 9pm will expire and deleted from the system.
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Investment Accounts can only be funded from the linked Trust Account. If a Fund instruction is not fully authorised it will be display under the Pending Instructions sub tab > New Accounts Grouping.

If Investment accounts are not funded within the specified time period, they will expire and be deleted from the system.

Open a New Investment Account for a 3rd Party Client

This function allows you to open a new Investment Account for a 3rd Party Client.

1. Click on the **3PIM** Tab.
2. Select the **+Add** action button on the right and select **Existing Client**.
3. Select the **Client Name** and select the **Investment Account Type** (Call, Notice or Fixed) that you would like to open and link to the client.
4. Complete the relevant details including: the **Account Reference** will be displayed on the client's statement, the **Interest Capitalization Date** and the **Fee** that will be charged for managing the Investment Account on behalf of your client. **Note:** The fee is a flat rate fee of the interest earned on the interest Capitalization date. The fee cannot exceed the interest earned on the investment account. If it exceeds the current interest earned, the fee will be limited to the interest rate for the account.
5. Once you have completed all the required fields, you may select to **Fund** the Account **Now** or **Later**.

Note: If you are opening a **Fixed Deposit Account** you need to complete the **Maturity Instructions** and choose **Fund Now**. This Instruction must be authorised on the same day. If this transaction is not authorised before 9pm, it will expire and deleted from the system.

17.3 Statements and Reports

You are able to retrieve the following statements and Reports from the 3rd Party Investment Manager tab:

- Transaction History
- Detailed Balance
- Account Statement
- Certificate of Balance
- Export a list of Active, Closed or Empty Accounts

Transaction History

Use this function to view the Transaction History of either the Trust account or the Investment accounts.

1. Click on the **3PIM** Tab.
2. Click on **Menu** for more options, select **Transaction History**. **Note!** You can change the viewing option to view **Active Accounts, Closed Accounts** or **Empty Accounts** by clicking this option on the top of the page.
3. Select an account by clicking on the **Account Name** hyperlink.
4. The transaction history of the selected account is displayed.

Detailed Balance

Use this functionality to view the balance of a particular 3rd Party Investment Manager account. Account Balances can be viewed for either Trust accounts or Investment accounts.

1. Click on the **3PIM** Tab.
2. Click on **Menu** for more options, select **Detailed Balance** and select an account by clicking on the **Account Name** hyperlink.
3. The balance information of the selected account is displayed.

The results can be printed or downloaded in ASCII, CSV or PDF format.

Account Statements

Use this function to obtain information for Statements on the Trust Account and/or the Investment Accounts.

1. Click on the **3PIM** Tab.
2. Click on **Menu** for more options, select **Account Statements**. **Note!** You can change the viewing option to view **Active Accounts, Closed Accounts** or **Empty Accounts** by clicking this option on the top of the page.
3. Select an account by clicking on the **Account Name** hyperlink.
4. You can choose to **Email** or **Download** the Account Statement Information.
5. If you select the email option, enter the **Email Address details** and click on **Continue**.

The statement will be emailed within 15 minutes in a PDF format.

Please note that there are service fees associated with requesting Historical Statements older than the last three free.

Certificates of Balance

The certificate of balance is always generated for the current date and time, you can view and download a Certificate of Balance for each Investment Account.

1. Click on the **3PIM** Tab.
2. Click on **Menu** for more options, select **Certificate of Balance** and select an account by clicking on the **Account Name** hyperlink.
3. The information of the selected account is displayed.

Account List Export

Use this function to export an excel report to show a balance of all Active, Empty and Closed Accounts.

1. Click on the **3PIM** Tab.
2. Click on **Menu** for more options, select **Export**.
3. Select one or more **Account Status: Active Accounts, Closed Accounts or Empty Accounts**.
4. Select the required **Format: PDF or CSV**.
5. You can choose to send the export results to your **Inbox** or **Email**.
6. If you select the email option, enter the **Email Address details** and click on **Export**.

17.4 Transfers

This functionality will be applicable to **Call Accounts** only ,7 and 32 day Notice Deposit account and the Fixed Deposit account work on instructions.

You can transfer from the Trust Account to the Investment Account and vice versa. You may not transfer between your Investment Accounts.

1. Click on the **3PIM** Tab.
2. Click on the **Quick Links Menu** next to the Account and select **Transfers**.
3. Complete the required details and click on **Submit** or click on **Authorise** to authorise the transfer immediately.

Notes:

- All transfers have to be authorised, including the transfer for closure. It is possible to post-date Transfers between trust and investment accounts up to 365 days in advance.
- Please ensure that you have available funds in the accounts to make the required Transfers, Online Settlement Limits will not apply to these transactions.
- Only users with the relevant capture and/or authorise transfer permission to the linked Trust Account will be able to do Transfers.

17.5 Payments

This functionality will be applicable to **Call Accounts** only ,7 and 32 day Notice Deposit account and the Fixed Deposit account work on instructions.

You can make Payments on behalf of the Investment Accounts that are linked to a Trust Account on your 3rd Party Fund Manager profile.

Investment accounts that fall under the **Indirect Deposit Structure cannot make payments directly to 3rd party beneficiaries accounts**. The funds will first be moved to the linked Trust Account and then make the payment from the Trust Account to the required

beneficiaries account. These payments will display as two separate transactions on the Transaction History information.

Investment accounts that fall under the **Direct Deposit Structure can make payments directly to 3rd party beneficiaries accounts.**

1. Click on the **3PIM** Tab.
2. Click on the **Quick Links Menu** next to the Account and select **Pay Once Off** or **Payment from Folders**. When making a Once Off Payment for a Call Account the recipients details must be completed. When making a Payment from Folder the recipient must be selected from the relevant Folder .
3. Complete the required details and click on **Submit** or click on **Authorise** to authorise the transfer immediately.
 - If payment is made from a Call Account to a Recipient for an **Indirect Structure** the payment will reflect in the Transaction History of the Investment Account and the Trust account.
 - If payment is made from a Call account to a Recipient for a **Direct Structure** the payment will only reflect in the Transaction History of the Investment Account.

Notes:

- Only users with the relevant capture and/or authorise payment permission to the linked Trust Account will be able to make Payments.
- Please ensure that you have available funds in the accounts to make the required Payments, Online Settlement Limits will not apply to these transactions.
- All transactions will be itemised on your Bank statement.

17.6 Account Settings

The Account settings can also be accessed by clicking on the hyperlinked account name.

Maintain an Existing Investment Account for a 3rd Party Client

This function allows you to customise the Account settings for an existing Investment Account for a 3rd Party Client.

1. Click on the **3PIM** Tab.
2. Click on **Menu** for more options, select **Account Settings** and select an account by clicking on the **Account Name** hyperlink.
3. You can maintain the following details: the **Account Reference** will be displayed on the client's statement, the **Interest Capitalisation Date**, the **Fee** that will be charged for managing the Investment Account on behalf of your client as well as any **Maturity Instructions** for Fixed Deposits or **Withdrawal Notice Instructions** for Notice Accounts.
Note: The fee is a flat rate fee of the interest earned on the interest Capitalisation date. The fee cannot exceed the interest earned on the investment account. If it exceeds the current interest earned, the fee will be limited to the interest rate for the account.
4. Once you have completed all the required fields, click on **Update**.

How to set a Withdrawal Notice Instruction for a 7 and 32 day Notice Deposit Account

This function allows you to set an instruction for the **7 and 32 day Notice Deposit** accounts.

1. Click on the **3PIM** Tab.
2. Click on the **Quick Links Menu** next to the **Account** and select **Account Settings**.
3. You can maintain the following details: the **Account Reference** will be displayed on the client's statement, the **Interest Capitalization Date**, the **Fee** that will be charged for managing the Investment Account on behalf of your client. **Note:** The fee is a flat rate fee of the interest earned on the interest Capitalization date. The fee cannot exceed the interest earned on the investment account. If it exceeds the current interest earned, the fee will be limited to the interest rate for the account.
4. Once you have completed all the required fields, click on **Update**.
5. You can **Add**, **Maintain** or **Delete** the Investment Instruction.

To Add a new Investment Instruction:

1. Select **Add** and complete the **Notice to Withdraw Instruction** by selecting the required **Withdrawal Instruction**, **Withdrawal Date**, **Withdrawal Amount** and the **Account number** you want the money to be paid to.
 - When adding an instruction for a **7 and 32 day Notice Deposit Account** for a **Direct structure** the recipients details can be captured to be paid directly to their account.
 - When adding an instruction for a **7 and 32 day Notice Deposit Account** for an **Indirect structure** the funds have to be transferred to the Trust Account before a payment is made to the recipient.
2. Click on **Create** to add the instruction.
3. A **confirmation page** will be displayed with the details entered as per previous page.
4. Click on **Authorise** to add the instruction.

How to set a Maturity Instruction for a Fixed Deposit Account

This function allows you to set an instruction for **Fixed Deposit** accounts.

1. Click on the **3PIM** Tab.
2. Click on the **Quick Links Menu** next to the **Account** and select **Account Settings**.
3. You can maintain the following details: the **Account Reference** will be displayed on the client's statement, the **Interest Capitalization Date**, the **Fee** that will be charged for managing the Investment Account on behalf of your client, the **Investment Term** and **Amount**. **Note:** The fee is a flat rate fee of the interest earned on the interest Capitalization date. The fee cannot exceed the interest earned on the investment account. If it exceeds the current interest earned, the fee will be limited to the interest rate for the account.
4. Select the **Maturity Instruction Type**, **Amount** and the **Account number** you want the money to be paid to.
 - When creating an instruction for a **Fixed Deposit Account** for a **Direct structure** the recipients details can be captured to be paid directly to their account.
 - When creating an instruction for a **Fixed Deposit Account** for an **Indirect structure** the funds have to be transferred to the Trust Account before a payment is made to the recipient.
5. Click on **Add** to add the instruction.

6. A **confirmation page** will be displayed with the details entered as per previous page.
7. Click on **Authorise** to add the instruction.

17.7 Notifications

If you have set up to receive notifications for **Authorisation** and/or for **Processed Batch Success or Failure** via the Profiles Tab > Your Notifications, you will also receive the following 3rd Party Fund Manager Instructions:

- **If Notifications for Authorisation has been created, you will receive Notifications when:**
 1. For all your Account opening and Fund Now Instructions that requires authorisation (Call, Fixed and Notice Deposit Accounts)
 2. For all your Notice and/or Maturity Instructions that requires authorisation.

- **If Notifications for Processed Batch Success or Failure has been created, you will receive Notifications when:**
 1. For all your Account Opening and Fund Now Instructions authorised and processed Successfully or Failed during authorisation process (Call, Fixed and Notice Deposit Accounts)
 2. For all your Notice and/or Maturity Instructions authorised and processed Successfully or Failed during authorisation process.

18. Merchant Services Tab

Merchants can view and manage their transactions from the Merchant Services Tab.

In order to view the Merchant Services Tab, the Administrator(s) must assign permissions to users via Profiles > Maintain User > User Permissions.

Once the necessary rights have been assigned by an Administrator, the user will have access to the following functionality:

- View their transaction history;
- View transaction details for each transaction;
- View receipts;
- Search for specific transactions; and
- View and print their statements online.

Transaction History

Use this function to view the Transaction History by Terminal ID.

1. Click on the **Merchant Services** Tab.
2. Select the **Merchant ID** by clicking on the account **Name** hyperlink.
3. A list of **Terminal IDs** linked to the merchant ID will be displayed.
4. Select the relevant **Terminal ID** by clicking on the account **Name** hyperlink.
5. The Transaction History of the selected Terminal ID is displayed.

The Transaction History information can be Exported in CSV and flat fixed length file format to your e-mail.

View transaction details

Use this function to view transaction details for each transaction.

1. Click on the **Merchant Services** Tab.
2. Select the **Merchant ID** by clicking on the account **Name** hyperlink.
3. A list of **Terminal IDs** linked to the merchant ID will be displayed.
4. Select the relevant **Terminal ID** by clicking on the account **Name** hyperlink.
5. The Transaction History of the selected Terminal ID is displayed.
6. Click on the relevant transaction hyperlink to obtain more transaction details for each transaction.

View Receipts

1. Click on the **Merchant Services** Tab.
2. Select the **Merchant ID** by clicking on the account **Name** hyperlink.
3. A list of **Terminal IDs** linked to the merchant ID will be displayed.
4. Select the relevant **Terminal ID** by clicking on the account **Name** hyperlink.
5. The Transaction History of the selected Terminal ID is displayed.
6. Click on the **View Receipt** button next to the transaction.

7. Transaction Receipt will be displayed.

Search Transactions

Quick Search

A search can be performed on the following search criteria:

- Card number
 - Sequence number
 - Batch number
1. Click on the **Merchant Services** Tab.
 2. Select the **Merchant ID** by clicking on the account **Name** hyperlink.
 3. A list of **Terminal IDs** linked to the merchant ID will be displayed.
 4. Select the relevant **Terminal ID** by clicking on the account **Name** hyperlink.
 5. The Transaction History of the selected Terminal ID is displayed.
 6. Select **Search** on the top right corner.
 7. Select the **Quick** button.
 8. Enter the required search **criteria** and click on **Search**.
 9. The transaction history of the selected day is displayed

This can be printed or downloaded in a PDF format.

Advanced Search

Use this function to search for a transactions over a period of time.

1. Click on the **Merchant Services** Tab.
2. Select the **Merchant ID** by clicking on the account **Name** hyperlink.
3. A list of **Terminal IDs** linked to the merchant ID will be displayed.
4. Select the relevant **Terminal ID** by clicking on the account **Name** hyperlink.
5. The Transaction History of the selected Terminal ID is displayed.
6. Select **Search** on the top right corner.
7. Select the **Advanced** button.
8. Enter the required search **criteria** and click on **Search**.

The information can be Exported in CSV format to your e-mail.

Statements

Use this function to view current and historical Statements.

1. Click on the **Merchant Services** Tab.
2. Click on the **View** button next to the **Merchant ID**.
3. The statements will be displayed, select the **Download hyperlink** to open and/or save the statement in a PDF format.

The latest three statements can be downloaded for free; a fee will be charged to download older statements.

