NEDBANK

MAKING

BETTER BANKING FOR YOU

HAPPEN

STANDARD FUNCTION REFERENCE GUIDE

Enjoy improved Internet Banking experience with our NEW Banking System.

Contents

Getting started

In today's world where everything is done electronically, at Nedbank Namibia we're pleased to bring you our upgraded Internet Banking providing convenience and security from the comfort of your home. We trust you will enjoy the new Internet Banking service.
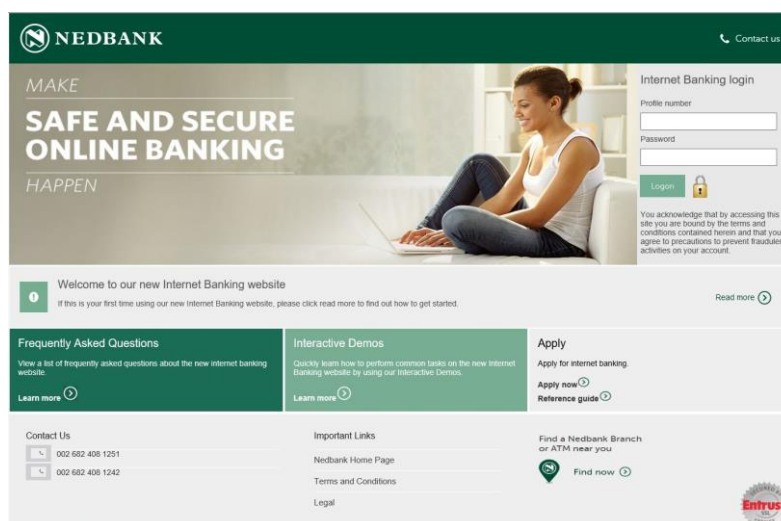
Check your contact information

Ensure that your e-mail address and cell phone are correct and up to date. Only individual Clients with a valid e-mail address will receive an E Statement. A valid mobile phone number is required to receive a One Time Password (OTP).

Whenever you travel, or require OTP's on another mobile number, or access a different email account, please inform Nedbank accordingly in order to provide you with a secure service.

First time login

1. The new Personal Internet Banking link is https://www.internetbanking.nedbank.com.na
2. Internet Banking login page.

At the top of the Internet Banking login screen you are required to enter two values to login to internet banking:

1. Your profile number – this will be provided to you by the bank.

    If you previously logged on with a profile number and user ID (eg 3000000999/1), you will now enter your profile number and user ID as a combined value of 30000009991, with no spaces between the profile number and user ID.

2. Password – your password must be a minimum of eight characters long and must contain a combination of numbers and alphanumeric letters.

Changes you must be aware of

1. If you have a valid e-mail address you will now receive an E Statement for your Current Account. Cheque images accompany E Statements. If you need a printed statement you can ask for one at your nearest branch.
2. Email addresses and cell phone numbers are required for every user on the system. A valid email address is required for transactional notifications, and a valid cell phone number is required for OTP's, and SMS messages for example Login notifications.
3. A mandatory OTP is now required for sensitive transactions, which you will receive on your cell phone. Sensitive transactions include:
   a. Adding a beneficiary;
   b. Modifying beneficiary details;
   c. Making once-off payments;
   d. Making bank defined payments;
   e. Making tax payments;
   f. Making multiple payments;
   g. Making Bulk payments.
4. Payments to your Investment Account can be done using the function Own Account Transfer.

New functionality and features

1. Making future dated payments.
2. Create your own Standing Instructions with various frequencies.
3. Subscribe to a E Statements on your Current Accounts.
4. Get online statements with various download options.
5. View a detailed transaction dashboard with audit detail.

Payment and Transfer limits

Online payment limits

Your online payment limits here:

- Payments > View Limits Utilisation > Submenu
- Bulk transactions > Manual bulk payment
- Your limit for a particular transaction type will be displayed on every payment screen (excluding tax payments)

Once-off payment limit

- Once-off limits apply to transfer and payment limits, but is not maintained separately.

Transfer limits

- Transfer limits apply to transfers between your own accounts eg from your savings to cheque account.

Payment limits

- Payments to accounts at this bank – Payments to Nedbank.
- Payments to other bank accounts – Payments to any other local banks and SA banks.
- Bank defined payments – The beneficiary has been approved and setup by Nedbank.
- Bulk mixed payments – File import and manual capture, both Nedbank to Nedbank and Nedbank to other banks, and SA banks.

When you want to update any limit the following information is required:

- The minimum transaction amount.
- The maximum transaction amount.
- The daily limit.
- The monthly limit.
- The effective date of the limit.

Accounts and Loans Menus

Account summary

Under the account summary you will find the details about all your accounts linked to your internet banking profile, as well as respective balances.

- Click on the **Account summary** submenu.
- Your accounts linked to your profile, with respective account balances will be displayed.

Account statement

Here you can view your current and savings account statements and download your statements in various formats.

- Click on **Accounts**.
- Click on **Account statement**.
- Select the account.
- Refine your **Search** *by* criteria from the dropdown list.
- **Current** period will show transactions for the past 30 days.
- **Previous** period will show transactions for the past 90 days.
- There are also other search options available for you to search on.

Account details

Here you can see details about a specific account type eg the overdraft limit on your current account.

- Click on **Account details**.

- Select the account that you need information on.

Term deposit / Notice deposit details

- Here you can see details about your investment accounts.

Loan details

- Here you can see details about your loan accounts.

Loan schedule

- Here you can see details about your outstanding payments on your loan accounts.

Loan repayment inquiry

- Here you can see details about your payments on your loan accounts.

Loan account activity

- Here you can view your loan account statements and download your statements in various formats.

Payments Menu – Beneficiaries

Beneficiary maintenance

- Search for your beneficiaries.

- Add new beneficiaries.

- Change beneficiary detail.

- Delete a beneficiary.

- View the payment history for beneficiaries.

- Make a payment to a beneficiary from the list of beneficiaries.

Search for all your beneficiaries

- Select the Transaction type as **Payments to Nedbank and other banks.**

- Click on **Search**.

Search for your beneficiaries where they bank

If the beneficiary is with Nedbank:

- Select the transaction type as **Payments to Accounts at This Bank.**

- Click on **Search**.

- All your beneficiaries that have accounts at Nedbank and are linked to your profile will be displayed.

If the beneficiary is with another bank:

- Select the transaction type as **Payments to Other Bank Accounts.**

- Click on **Search**.

- All your beneficiaries that have accounts with other banks that are linked to your profile will be displayed.

Search results for beneficiaries

- A list of beneficiaries linked to your profile will be displayed in a table in groups of 10. If you have more than 10 beneficiaries, you will be required to page.

- A maximum of 50 beneficiaries will be available to page through. If you have more than 50 beneficiaries please refine your search.

- If you want to see all your beneficiaries. Select the transaction type as **All** and click on **Report download**. This will help you to refine your search criteria eg use the beneficiary name or account number or beneficiary ID to search with.

Modify beneficiary detail

- You can select to change the beneficiary detail eg statement descriptions, name of the beneficiary, contact details of the beneficiary.
- Select the **beneficiary** and click on **Modify**.
- An **OTP** is required every time you modify a beneficiary detail and will be sent to your cellphone number that is registered with Nedbank.
- You will not be able to modify the account number of a beneficiary. If the beneficiary's account details changed, delete the beneficiary and create a new beneficiary.

Delete a beneficiary

You can select to delete any beneficiary.

- Select the beneficiary and click on **Delete**.
- An **OTP** is required every time you modify beneficiary details.

View beneficiary payment history

- Beneficiary payment history is available only for transactions done through internet banking.
- Payment history for one year will be available.

Add a new beneficiary

When you add a new beneficiary you have to indicate whether the beneficiary is with Nedbank or another bank. An OTP is required every time you add a new beneficiary. This OTP will be sent to your cellphone number registered at Nedbank.

If the beneficiary banks with Nedbank:

- Select the transaction type as **Payments to accounts at this bank**.
- Click on **Create beneficiary**.
- Complete the beneficiary detail.

If the beneficiary banks with another Bank:

- Select the transaction type as **Payments to other bank accounts and SA Banks**.
- Click on **Create beneficiary**.
- Complete the beneficiary detail.

Please also refer to the list of Nedbank branches and Namibian banks for bank details.

Make a payment to a beneficiary

- Search for your beneficiary.

- Select the beneficiary.

- Click on **Make payment**.

- You will be navigated to the correct payment screen and the beneficiary detail will be displayed.

- The following detail will be displayed:
  o My statement description;
  o Beneficiary name;
  o Beneficiary bank detail;
  o Beneficiary statement description.

- If any of the auto-completed information is incorrect or missing, please modify the beneficiary detail.

- Select the account you want to debit as the **Source Account**.

- Enter the **amount** you want to pay as the **Transfer amount**.

- Select the **payment date** option (pay now, pay later, setup standing instruction).

- Click on **Submit payment**.

How to make a payment to a non-beneficiary

- Payments to non-beneficiaries are called once-off payments, as described in following sections.

Payments Menu – Transfers and Payments

Own account transfer

Here you can transfer funds between your own accounts.

Once-off payments

Payments to accounts at this bank

- Here you can make once-off payment to Nedbank account holders.
- Capture the beneficiary name and account detail on the screen. Please refer to the list of Nedbank branches and Namibia banks.
- Have the option to add the payee as a beneficiary after you have made the payment.
- An OTP is required every time you make a once-off payment.

Payments to other bank accounts

- Here you can make once-off payment to other Local banks and SA banks.
- Capture the beneficiary name and account detail on the screen. Please refer to the list of Nedbank branches and Namibia banks.
- Have the option to add the payee as a beneficiary after you have made the payment.
- An OTP is required every time you make a once-off payment.

Bank defined payments

- This is also known as utility payments.
- An OTP is required for this function.
- Make payments to beneficiaries approved by Nedbank.
- The **beneficiary statement** description is very important. This is your reference number with the institution you are paying. For example, if it is another bank's credit card, enter your credit card number only as the reference.
- When you make your first payment to a specific bank defined beneficiary, select the option **Submit payment and Save template**. Then you do not need to re-capture the reference number for future payments to the beneficiary. For future payments to the beneficiary simply retrieve your template in the **Payment** to section of the screen by using the look-up function.

Tax payments

- A valid FIN number is required, as provided by your Revenue authority.

Payments Menu – Payment Dates

Payment dates

In the Payment details section of payment screens you will see the options:

- Pay Now.
- Pay Later.
- Setup Standing Instruction.

Pay now payments

- Choose this option if you want the payment to be processed as soon as you submit the transaction.

Pay later payments

- Choose this option if you want the payment to be processed in future.

Setup standing instruction

Select the setup standing instruction option if you want a series of payments to be processed in future available on the functions own account transfer, payments to accounts at this bank, and payments to other bank accounts.

Select the option **Setup standing instruction** and complete the frequency, first execution date and last execution date.

Standing instructions can be created up to one year in advance.

View standing instructions

Here you can see any standing instructions that you have created if the instruction executed successfully.

Cancel standing instructions

- Standing instructions cannot be changed. You need to cancel the standing instruction and create a new one.
- You can cancel any standing instructions that you have created.
- When you select to cancel a standing instruction all future instructions that have not yet been executed will be cancelled.

Payments Menu – Screen Actions

Save as template

You can save a payment template with all validations completed.

Save as draft

You can save a payment template with no validations completed.

Submit payment

Select this option if you want to make a payment and do not want to Save it as Template.

Submit payment and save template

Select this option if you want to make a payment and save it as a template, as advised for bank defined payments.

Payment confirmations

Payment confirmations will be available for transactions done though internet banking, dating as far back as one year. Payment confirmations are available in **Transaction activities**, under **Transactions**. In the initiated transaction tab, select any of the following transaction types in status **completed** status:

- Own account transfers.
- Payments to accounts at this bank.
- Payments to other bank accounts.
- Tax payments.
- Bank defined payments.

Where to find all your templates

All your templates and drafts are available in **Transaction activities** under the, transaction submenu, view drafts/templates tab.

Beneficiary notification

In the **Beneficiary details** section you have the option to send your beneficiaries an email or SMS, notifying them of a payment you made to them.

Please note: You must activate the request to send a notification before you make the payment. Please refer to the **Customer alerts** section.

Card Menu

The Card menu relates to your Nedbank Namibia Credit Card, linked to your profile.

Please note: Only payments to Namibia Nedbank credit cards linked to your profile are permitted from the Credit Card Payment function.

If you have a Nedbank Namibia Credit Card, but the Credit Card is not linked to your Internet Banking profile, you will not be able to use the function. Should this be the case, kindly contact Nedbank to link the Credit Card to your profile.

Credit Card Summary

A summary of all your Credit Card details such as:

- Available Limits;
- Outstanding Balance;
- Minimum Amount Due.

Credit Card Statement

An online statement can be viewed.

Simply specify the month for which you would like to view the detail.

Credit Card Payment

This function must be used to make payments to your Nedbank Namibia Credit Card.

Client Service Menu

Alerts (notifications)

Please make sure your email addresses and cellphone numbers are correct.

If you activated any of the alerts, and you want to change the delivery method from email to SMS or vice versa, deregister (untick all options) and re-register with the option of your choice.

User alerts

You can activate Login alerts (once-off only).

This is not required for Clients that moved to the new internet banking.

Customer alerts

You can activate beneficiary and payee payment alerts. This must be done before payments to a beneficiary or payee (once-off only).

The contact details displayed are used for the activation purpose only. This is not the details of your beneficiary or payee.

Cheque book request

You can order a cheque book online:

- Go to the **Customer Services**.
- Select the cheque account.
- Select the delivery branch.
- Select the branch.
- Click on Submit.

We will contact you when the Cheque Book is ready for collection.

Cheque status inquiry

Enquire about the status of your issued Cheques.

Stop cheque request

You can stop a single cheque or a range of cheques online.

E Statements

Subscribe for eStatements on your current Account:

- Go to the **Customer Services**.
- Select E Statement.
- Select the account type and current account number.
- Click on **Submit**.
- Specify the email delivery address in the primary email ID field.
- Complete the subscription frequency details.
- Accept the terms and conditions.
- Click on **Subscribe**.

You can change the statement delivery frequency or cancel the statement delivery after your initial subscription. Simply follow the steps above, and in the primary email ID field, select the email address you initially subscribed with. Then specify if you want to modify the subscription (modify frequency) or cancel the subscription (unsubscribe).

Transaction Activities Menu

Search Transactions

You can search for all your transactions initiated through internet banking.

The default setting is **Other search criteria**, where you should select the Customer number in the Customer field, and select the period.

Transaction history for one year will be available.

- Go to **Transaction activities**.
- Select **Search transactions**.

Transaction History

A transaction snapshot of all initiated transactions are available for you to view.

All transaction types are grouped together with their respective status.

Transaction history for one year will be available.

- Go to **Transaction activities**.
- Select **Transactions**.
- Select Initiated transactions / View transactions.

Transaction statuses:

- Accepted _ applicable to non-payment transactions
- Completed _ payment transactions with payment confirmations
- Initiated _ transactions that require authorisation
- Semi-authorised _ transactions require an additional level of authorisation
- Pending for execution _ payments awaiting execution
- Rejected _ transactions initiated on the system but rejected
- Rejected for Modify _ the authoriser selected to return the transaction to the initiator
- Rejected by Authoriser _ the authoriser selected to reject the transaction
- Expired _ the transaction has not been authorised within the 7 day period

The reason for transaction rejections can be viewed as follows:

- o Click on the link in the status column with the description Rejected.
- o Select the transaction and click on the e-banking reference number link.
- o The audit detail section and note column will show the reason why the transaction was rejected.

Payment Confirmations

- Go to **Transaction activities**.
- Select **Transactions**.
- Select **Initiated transactions** or **View Transactions** tab.
- Payment confirmations:
  - Available for transactions with a completed status.
  - Payment confirmations are not available for **Standing instruction** payments.
- Find the transaction type for which you want to print or download the payment confirmation.
- On the transaction list, select the link in the e-banking reference number column for your transaction.
- Click on Payment Confirmation.
- View the payment confirmation with options to:
  - Print the payment confirmation, for your own record; or
  - Download the payment confirmation.

Initiated Transactions

Here you can see a list of all the transaction you have created.

Transactions Awaiting Authorisation

Here you can see a list of all transactions that require authorisation. A user with authorisation rights must login in, go to **Transaction activities** and select **Transactions to authorise**.

The authoriser will have the following options:

- Authorise the transaction.
- Reject the transaction.
- Depending on the transaction type, there will be an option Send to Modify which will allow the initiator of the transaction to copy the transaction and make modifications before resubmitting for authorisation again.

Transactions awaiting authorisation must be approved within seven working days. If a transaction is not approved within seven working days, the transaction will reflect as Expired and will have to be re-captured.

View Transactions

Here you can see a lists of all the transactions created by all the users of your business.

Services Menu

Profile limit reporting

You can download a report of your online limits, as captured by Nedbank, as follows:

- Go to the **Services**.
- Select the Transaction Type as **All**.
- Select the **View** by value as **User Level Transaction**.
- Click on **Download**.

If you want to change your online limits, please contact us.

Change your Internet banking password

Change Password

The Change Password function, can be accessed after you have logged in.

The function is located with the top menu links, and can be used to change your Internet Banking Password.

Forget password

If you have forgotten your password, and as a result cannot login to Internet Banking, please contact Nedbank:

- Service desk: +264 61 295 2222 (Office hours)
- Email: Serviceplus@nedbank.com.na

Bulk Transactions

A separate guide detailing all the information relevant to making bulk payments through a file import or manually capturing the batch is also available.

If you require the bulk payment function to be enabled, please contact your Relationship Manager.

List of Nedbank Branches

Data required

List of Namibian Banks

Data required