Internet Banking User Manual

Individuals

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1 Logon Screen

Once you have entered **the website address** in the address line of your Internet browsing software window and pressed <*Enter*>, a screen will display with a login section at the top:

1.1 Terms and Conditions

Click on the "Terms and Conditions" link on the left-hand side of the logon screen. This link will take you to the Terms and Conditions screen.

This screen explains the terms and conditions that internet banking users undertake to comply with when accessing and using the Internet Banking facility.
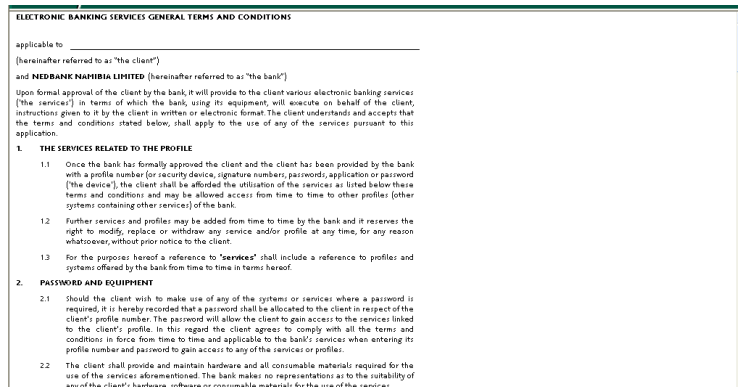
To get back to the logon screen, scroll to the bottom of the terms and conditions document and click on the following link:

1.2 Demo

Click on the "Demo" link on the left-hand side of the logon screen. This link will open up a new window which will contain a demo version (or copy) of the actual site.

You can use this demo to do transactions and navigate through available functionality. All required values and information will be defaulted and no transactions will actually take place. Close this new window to exit the demo.

1.3 FAQ

Click on the "FAQ" link on the left-hand side of the logon screen. This link will take you to the Frequently Asked Questions screen which contains a list of some common questions regarding Internet banking and also provides a brief explanation of some key issues.

To get back to the logon screen, scroll to the bottom of the FAQ's document and click on the following link:

Back to Home Page

1.4 Online Security

Click on the "Online Security" link on the left-hand side of the logon screen. This link will take you a document which explains some important security issues around Internet Banking.

To get back to the logon screen, scroll to the bottom of the online security document and click on the following link:
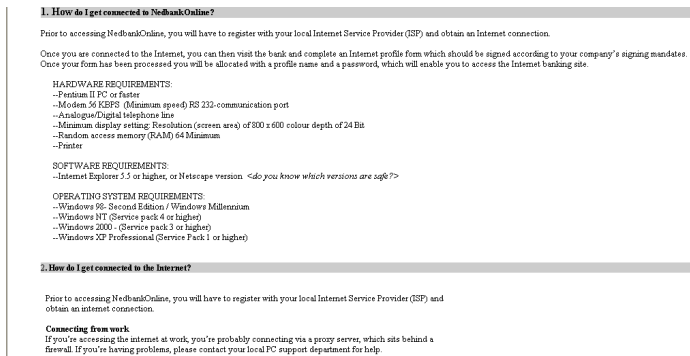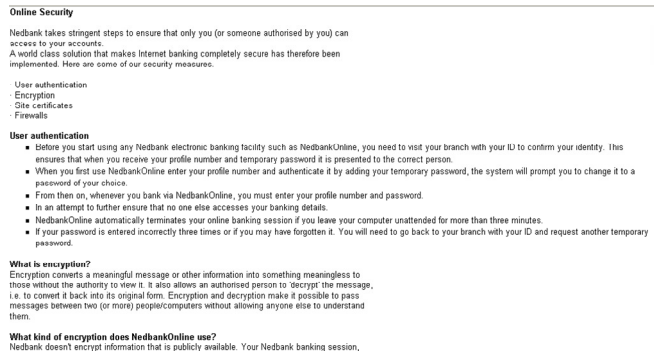
Back to Home Page

1.5 Documents

Click on the "Documents" link on the left-hand side of the logon screen. This link will take you to the Documents screen which contains links to the application forms, change forms, ect.

To view one of the documents, simply click on the appropriate link. The document will then open up in a new window. You can also save the document to your PC by right-clicking on the link and selecting "Save As".

To get back to the logon screen click on the following link:

Back to Home Page

1.6 Login Section

At the top of the Login screen you will need to enter 3 values to login to Internet Banking, namely:

- Profile number – this will be provided to you by the bank
- User ID – this number will be defaulted to 1 for retail clients and can be any number between 1 and 9 for corporate clients.
- Password – the password has to be a minimum of 8 characters long and needs to contain a combination of numbers and alphanumeric letters.

Once you have completed all three values, click on the "Logon" button to enter the site.

IMPORTANT NOTE: If you have selected to receive confirmation emails, then you will receive an email stating that someone has logged in on the site with your profile number. If you ever get an email like this and you haven't actually logged in, then it is likely that someone else has somehow gained access of your password and is illegally accessing your Internet banking profile.

2 Standard screen layout

2.1 Accessing Help

You can access help information in two ways:
- By clicking on the following link which should be visible on every screen:

    Click here for help with this function

- By clicking on the Help button which can be found on the top right-hand corner of every screen:

    HELP

Once you have clicked on one of the help links, a new window will appear that will contain help information on the current screen.

2.2 Logging Off

You can exit the site in two ways:
- By clicking on the Log Off button which can be found on the top right-hand corner of every screen:

    LOG OFF

- By selecting the Log off option from the "Select a function" menu box.

Once you have selected to log off, you will see the following screen:

    Log Off

    Good bye

    We would like to know how you enjoyed your on-line banking experience. Click here to send us your comments.

If you have any questions or comments regarding Internet Banking, click on the "Click here" link to send an email to the bank.

2.3 Menus

There are 3 menus that remain visible at the top of the window at all times, namely:

- **Select a function**: This menu will list all of the functions that you can use on Internet Banking.
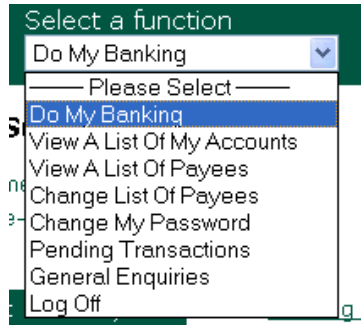
The "Do My Banking" option is used to perform transactions. Upon logon "Do my Banking" will be set as default.

- **Select an account**: This will list the accounts that have been linked to the profile.

- **Select an activity**: This will list all of the available transactions that can be done on the currently selected account. The items in this list depend on the client's internet profile setup and also the account category of the currently selected account. Not all clients will have access to all of these functions.
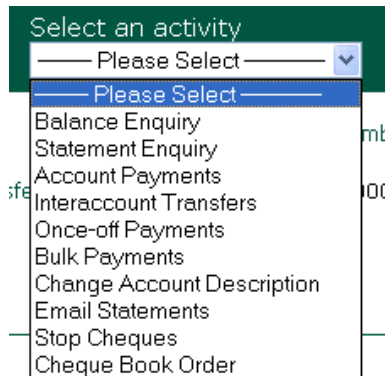
"Select an account" will only become accessible once the Do my banking option has been selected from "Select a function".

"Select an activity" will only become accessible once Do my banking has been selected from "Select a function" and an account has been selected from "Select an account"

2.4   Profile Number and User ID Display

The profile number and user ID of the currently logged in user will display in the top right-hand corner of every screen:

Profile Number: 3000000069/1

2.5   Limit Information

The available daily limit information will display at the top of every screen and will update as transactions are done:

Available Payment Limit:	USD 100,000.11	Available Transfer Limit:	USD 10,000,000.11
Available Once-off Payment Limit:	USD 999.00		

The limits are reset everyday and transactions will not be allowed if the limits have been exceeded. Monthly, per transaction, user and account limits can also be set. To view these limits, go to the General Enquiries function and view the Limit enquiry.

2.6   Balance Information

The current and available balance figures for a specific account will display underneath the limit information once you enter the Do my banking function:

Current Balance:	USD 84,862,542.27	Available Balance:	USD 84,862,542.27

These balance amounts relate to the currently selected account.

2.7   Link to Bank Website

The bank logo at the top of the screen and also on the log off screen is linked to the bank's official website.

Simply click on the logo and a new window will open up in for the bank's site.

3   Account Summary Screen

How to get there: Select a function > View A List Of My Accounts

The Account Summary provides easy access to all the accounts you have linked to your profile.
At a glance you can view each account's current and available balances. This will always be the first screen that you see once you have successfully logged on.

Account Summary

Profile Number: 3000000047/1

Available Payment Limit: NAD 999,640.00   Available Transfer Limit: NAD 100,000.00
Available Once-off Payment Limit: NAD 999,910.00

| Account Summary | Pending Transactions |

I want to see my payees on this page as well.

Please note: Click on the column headings if you wish to sort your list of accounts in ascending or descending order as per the selected column.

Account Description	Account Number	Account Type	Currency	Current Balance
HERCO MARKETING PTY LTD	013040057271		NAD	0.00
HERCO MARKETING PTY LTD	013040064332		NAD	0.00
HERCO MARKETING PTY LTD	013040095548		NAD	-1.89
BLOEMENDAL W A	11000010008		NAD	810.33
DIRK FRUIT	013040022443		NAD	-4,364.22
DIRK FRUIT	013040022451		NAD	-11,904.45
DIRK FRUIT	013040022494		NAD	0.00
DIRK FRUIT	11000071988		NAD	-1,079,721.86
DU PLESSIS A N J D	11000012264		NAD	1,053.13
Instalment Sale	*130874-25040		NAD	-425,756.98
Instalment Sale	*33623-25040		NAD	-428,129.36
loth (8938103820)	11000010075		NAD	92,465.64
MR MANFRED LOTH	12000000041		NAD	9,185.98

Click here for help with this function

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You can do the following on this screen:

- **View the statement of your accounts**
  Click on the account description to quickly access the statement enquiry screen to see a statement of your account. Here you will see the available balance and a list of transactions for the selected period. Only 10 entries will be displayed at a time.
- **View the balances of your accounts**
  Click on the account number to quickly access the balance enquiry screen to see an
  overview of your account. Here you will see the available balance and a summary of the last 10 transactions.
- **View your accounts and payee's on one screen**
  Click the text link at the top of the screen. Click the text link again to return to only seeing your accounts on one page.
- **Sort the list of accounts and/or payees**
  Click on the underlined column heading (example "Account Description") of the column you wish to sort by. This will sort the column in ascending order. Clicking once again, will sort the column in descending order.

You can also view your linked payee's (beneficiaries) on this same page by clicking on the following link:

I want to see my payees on this page as well.

The screen layout will change as follows:

Profile Summary

I want to see my accounts and payees on separate pages.

Account Summary

Please note: Click on the column headings if you wish to sort your list of accounts in ascending or descending order as per the selected column.

Account Description	Account Number	Account Type	Currency	Current Balance
HERCO MARKETING PTY LTD	013040057271		NAD	0.00
HERCO MARKETING PTY LTD	013040064332		NAD	0.00
HERCO MARKETING PTY LTD	013040095548		NAD	-1.89
BLOEMENDAL W A	11000010008		NAD	810.33
DIRK FRUIT	013040022443		NAD	-4,364.22
DIRK FRUIT	013040022451		NAD	-11,904.45
DIRK FRUIT	013040022494		NAD	0.00
DIRK FRUIT	11000071988		NAD	-1,079,721.86
DU PLESSIS A N J D	11000012264		NAD	1,053.13
Installment Sale	*130874-25040		NAD	-425,756.98
Installment Sale	*33623-25040		NAD	-428,129.36
loth (8938103820)	11000010075		NAD	92,465.64
MR MANFRED LOTH	12000000041		NAD	9,185.98

Payee Summary

Please note: Click on the column headings if you wish to sort your list of payees in ascending or descending order as per the selected column.

Your Statement Text	Payee's Statement Text	Last Paid	Amount Paid
CCARD-AMEX	377093023150709	13 Mar 2006	NAD 65
FNB-NAM	55500137580	13 Mar 2006	NAD 100
FNB-SA	1000026042	13 Mar 2006	NAD 110
NEDBANK-CT	1009741055	13 Mar 2006	NAD 20
SB-ROND	123456789	8 Mar 2006	NAD 150

To change back to the original view where only the list of linked accounts are visible, click on the following link:

I want to see my accounts and payees on separate pages.

4 Password Change

How to get there: Select a function > Change My Password

Your Password is vital to using Internet banking. It is used to identify you and grants you access to your account information. Your Password is as important as your signature and should not be shared. Keep it to yourself.

The Bank makes provision for secrecy by displaying stars (*) on the screen as you enter your Password. This protects your Password from anyone looking over your shoulder as you type.

Password rules:
- Should be between 8 and 20 characters long
- Should be both numbers and letters (at least 1 numeric and 1 alphabetic)
- Should not have any special characters such as %&#@*()
- Must not be all zeros
- Must not be easy to guess numbers such as 1234 and 8888
- Will be invalidated if entered incorrectly for three consecutive times

If your Password is invalidated, please contact the help desk for assistance. You will not be able to use internet banking until you do this.

The Bank will give you a temporary Password that must be changed immediately when you gain access to internet banking and be replaced with your very own password.

Change Password   Profile Number: 3000000069/1

Available Payment Limit: USD +99,900.00   Available Transfer Limit: USD +9,999,900.00
Available Once-off Payment Limit: USD 999.00

| Change Password |

To change your Password, enter your current Password and then your new Password twice.
• This will change your Password for Internet Banking.
• Please do not make use of Passwords which are easy to guess such as 1234, 1111 or 7777.
• Passwords are required to be between 8 and 20 characters long and contain at least one alphabetic and one numeric character.
• Three consecutive errors will result in this service being suspended until rectified by your branch.

Current Password :   ●●●●●●●●●
New Password :   ●●●●●●●●●
Confirm new Password : ●●●●●●●●●

| Change Password | | Cancel |

Page 1 of 2.

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4.1   Setting Password At First Logon

The bank will provide you with a profile number, user ID and temporary password. Use this information to logon. You will be required to change your password the first time you logon.

4.2   Changing Of Password

You can change your password at any time using the "Change My Password" option from the "Select a function" menu.

5   Payees

5.1   Payee Summary

How to get there: Select a function > View A List Of Payees

The payee Summary provides easy access to all the payees you have requested the bank to link to your profile. At a glance you can see the last date each payee was paid and the value of the payment.

Payee Summary   Profile Number: 3000000047/1

Available Payment Limit: NAD 999,640.00   Available Transfer Limit: NAD 100,000.00
Available Once-off Payment Limit: NAD 999,910.00

| Payees | Payee Maintenance |

Please note: Click on the column headings if you wish to sort your list of payees in ascending or descending order as per the selected column.

Your Statement Text	Payee's Statement Text	Last Paid	Amount Paid
CCARD-AMEX	KARISA TEST	13 Mar 2006	NAD 65
FNB-NAM	KARISA TEST	13 Mar 2006	NAD 100
FNB-SA	KARISA TEST	13 Mar 2006	NAD 110
NEDBANK-CT	KARISA TEST	13 Mar 2006	NAD 20
SB-ROND	KARISA	8 Mar 2006	NAD 150

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IMPORTANT NOTE: You can have up to 999 payees on your profile.

5.2 Payee Maintenance

How to get there: Select a function > Change List Of Payees
OR "Payee Maintenance" link on the Payee Summary screen.

This facility allows you to add a new payee, delete a payee or change the narrative details of an existing payee.

5.2.1 *Adding a payee*

You have three options when adding a new payee, namely:

- **Account at this bank**

Fields to complete:

Account Number	This has to be a valid account number at the bank.
Your Statement Text	The text that will display on your statement.
Payee's Statement Text	The text that will display on the payee's statement.

Click on the "Add Payee" button to add the payee to your profile, or click on the "Cancel" if you do not wish to continue with the new payee addition.

- **Account at another bank**

Fields to complete:

Other Bank Branch Number	Enter a valid branch number. If you do not know the branch number, click on the "Search" button to find the correct branch number based on the bank name and branch name.
Account Number	This has to be a valid account number.
Your Statement Text	The text that will display on your statement.
Payee's Statement Text	The text that will display on the payee's statement.

If you click on the "Search" button, it will take you to the following screen:

Select a bank name from the "Select Bank" drop-down list and enter the branch name or any other keyword that will identify the branch in the text field.

Then click on the "Search" button to start the branch code search. If you wish to get back to the payee details screen, click on the "Cancel" button.

The next screen will show the results of the search.

Select the appropriate branch from the drop-down list. This will populate the "Other Bank Branch Code" field with the correct code. Click on the "Next" button to get back to the payee details screen. If you wish to exit this search, click on the "Cancel" button.

Selected Bank : FNB

Select the Branch of the Payment account: [JHB Rond.pad ▼]

Other Bank Branch Code: [23945]

[Next] [Cancel]

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After you click on the "Next" button, you will go back to the Payee Details screen where you can continue to complete the rest of the input fields.

Click on the "Add Payee" button to add the payee to your profile, or click on the "Cancel" if you do not wish to continue with the new payee addition.

- **Approved Payees**

Payee Maintenance   Profile Number: 3000000069/1

Available Payment Limit: USD 10,000.00   Available Transfer Limit: USD 10,000.00
Available Once-off Payment Limit: USD 999.00

| Payees | Payee Maintenance |

Search for a company or institution.

A   B   C   D   E   F   G   H   I   J   K   L   M   N   O   P   Q   R   S   T   U   V   W   X   Y   Z

[— Disabled — ▼]

Page 1 of 4.

Click here for help with this function

Click on one of the letters of the alphabet -- take the first letter of the payee name.

| Payees | Payee Maintenance |

Please select the approved Payee you want to add to your Payee list.

A   B   C   D   E   F   G   H   I   J   K   L   M   N   O   P   Q   R   S   T   U   V   W   X   Y   Z

[— Please Select — ▼]
— Please Select —
Water World
Weather Protection
Whisky-of-the-Month-Club
Wooltrade
Woolworths

[Cancel]

Page 2 of 4.

...unction

Then select a payee from the drop-down list.
Once you have selected a payee, you will be taken back to the Payee Details screen where the payee details will already be defaulted. You will only be required to complete the following two fields:

Your Statement Text	The text that will display on your statement.
Payees Statement Text	The text that will display on the payee's statement.

New Approved Payee Details Request   Profile Number: 3000000069/1

Available Payment Limit: USD 10,000.00   Available Transfer Limit: USD 10,000.00
Available Once-off Payment Limit: USD 999.00

Payees	Payee Maintenance

Fill in the details of the approved Payee you want to add:

Approved Payee: WoolWCD011
Approved Payee Description: Woolworths Foods Limited
Bank Branch Number: 39494
Account Number: 94939494
Your Statement Text: WoolWCD011
Payee's Statement Text: Equipment paid

Add Payee   Cancel

Page 3 of 4.

Click here for help with this function

Click on the "Add Payee" button to add the payee to your profile, or click on the "Cancel" if you do not wish to continue with the new payee addition.

IMPORTANT NOTE: If you have selected to receive confirmation emails, then you will receive an email stating that a beneficiary has successfully been loaded to your profile.

5.2.2 *Deleting a payee*

Click on one of the payees under the "Your statement text" column on the Payee Maintenance screen. This will take you to the following screen:

Change or Delete Payee   Profile Number: 3000000069/1

Available Payment Limit: USD +99,900.00   Available Transfer Limit: USD +9,999,900.00
Available Once-off Payment Limit: USD 999.00

Payees	Payee Maintenance

Please indicate whether you wish to Change or Delete this payee.

Account Number: 12345678
Payee Branch: 3101
Your Payment Description: Electricity
Statement Text: Electricity
                               Feb 2002

Change   Delete

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Click on the "Delete" button if you wish to remove a payee from your profile.

After selecting to delete a payee, you will be taken to the "Confirm Payee Deletion" screen:

Confirm Payee Deletion   Profile Number: 3000000069/1

Available Payment Limit: USD +99,900.00   Available Transfer Limit: USD +9,999,900.00
Available Once-off Payment Limit: undefined

Payees   Payee Maintenance

Are you sure you want to delete the following payee from your profile:
Account Number: 12345678
Payee Branch: 3101
Your Payment Description: Electricity
Statement Text: Electricity Feb 2002

                                                        [Confirm Deletion] [Cancel]

Page 1 of 2.

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At this point you need to click on "Confirm Deletion" to delete the payee from the list of payees, or you can select to click on the "Cancel" button if you do not wish to continue with the deletion of the payee.

Payee Deleted   Profile Number: 3000000069/1

Available Payment Limit: USD +99,900.00   Available Transfer Limit: USD +9,999,900.00
Available Once-off Payment Limit: undefined

Payees   Payee Maintenance

The following payee has been deleted from your profile:
Account Number: 12345678
Payee Branch: 3101
Your Payment Description: Electricity
Statement Text: Electricity Feb 2002

                                                        [Return to Payee Maintenance]

Page 2 of 2.

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Click on the "Return to Payee Maintenance" button to get back to the Payee Maintenance screen.

IMPORTANT NOTE: Once you have confirmed the deletion of a payee, the payee will be removed from your profile immediately. If you wish to make payments to this payee again in future, you will have to add the payee to your profile again.

5.2.3   Changing a payee

This facility allows you to change the description of the narratives that will appear on your statement and the payee's statement. This will make the statement more meaningful and user friendly.

Please note that you are not able to change the payee's account or branch numbers. If you wish to do so you will have to delete the payee and then add it again with the new information.

Click on one of the payees under the "Your statement text" column on the Payee Maintenance screen. This will take you to the following screen:

Change or Delete Payee   Profile Number: 3000000069/1

Available Payment Limit: USD +99,900.00   Available Transfer Limit: USD +9,999,900.00
Available Once-off Payment Limit: USD 999.00

Payees   Payee Maintenance

Please indicate whether you wish to Change or Delete this payee.

Account Number: 12345678
Payee Branch: 3101
Your Payment Description: Electricity
Statement Text: Electricity
                          Feb 2002

                                                              [Change] [Delete]

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Click on the "Change" button to continue, or click on the "Cancel" button if you do not wish to continue changing the payee. After selecting to change a payee, you will be taken to the "Change Payee Details" screen:

Change Payee Details   Profile Number: 3000000069/1

Available Payment Limit: USD +99,900.00   Available Transfer Limit: USD +9,999,900.00
Available Once-off Payment Limit: USD 999.00

Payees   Payee Maintenance

Please modify the details you want to alter:

Item	Old	New
Account Number:	000000016131	000000016131
Payee Branch:	0000639276	0000639276
Description for your Statement:	Electricity	Electricity 00
Description for Payee's Statement:	Electricity Feb 2002	Electricity Mar 2002

                                                              [Change Payee]

Page 1 of 2.

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Enter the new values in the input field under the "New" column and then click on the "Change Payee" button. This will take you to the "Confirm Change Payee Details" screen.

Payee Change Completed   Profile Number: 3000000069/1

Available Payment Limit: USD +99,900.00   Available Transfer Limit: USD +9,999,900.00
Available Once-off Payment Limit: USD 999.00

Payees   Payee Maintenance

Your payee now has the following details:

Account Number: 000000016131
Payee Branch: 3101
Description for your statement: Electricity 001
Description for payee's statement: Electricity Mar 2002

                                              [Return to Payee Maintenance]

Page 2 of 2.

Click here for help with this function   Copyright © 2004 BastionZA. All Rights Reserved.

Click on the "Return to Payee Maintenance" button to get back to the Payee Maintenance screen.

6 Pending Transactions

How to get there: Select a function > Pending Transactions
OR "Pending Transactions" link on Account Summary screen.

Pending Transactions only apply to business clients. This list of pending transactions will always remain empty for individual clients.

7 General Enquiries

How to get there: Select a function > General Enquiries

This function allows you to view certain predefined enquiries not covered within the standard Internet banking functionality.

All of these enquiries can be printed out by using the "Print" button at the bottom of the enquiry results.

The available enquiries are:

Select the enquiry you wish to view

Name	Description
Account Balance List	View current + available bals
Credit Card Branch codes	View codes needed when doing credit card payments
Stopped Cheques	Lists stop cheque requests
Cheque Book Orders	Lists cheque book orders
Full Payee Details	View payee account details
Statement	Printable Account Statement
Profile Limits	View your profile limits

7.1   Account Balance List

This enquiry shows all your linked accounts along with their current and available balances and also totals for all of the accounts.

There are no selection fields for this enquiry, therefore simply click on "Submit Enquiry" to view the results:

Generic Enquiry
Select the criteria for your Account Balance List enquiry
Submit Enquiry

Example of results:

Account Description	Account Number	Account Type	Currency	Current Balance	Available Balance
HEWSON C E	11010005274	D10000	NAD	9,504.90	9,504.90
MR CHARLES ERNEST HEWSON	12000026199	SAVINGS ACCOUNT	NAD	41,401.13	41,351.13
MRS ELDALENE HEWSON	11000040608	CURRENT ACCT	NAD	19,021.68	19,021.68
Totals:				69,927.71	69,877.71

[Print]   [Another Enquiry]

7.2   Credit Card Branch codes

This enquiry gives you a list of valid credit card branch codes.

There are no selection fields for this enquiry, therefore simply click on "Submit Enquiry" to view the results:

Generic Enquiry
Select the criteria for your Credit Card Branch codes enquiry
[Submit Enquiry]

Example of results:

Branch Code	Branch Name
000105	STANDARD - CARD DIVISION (JHB)
007505	STANDARD - CARD DIVISION (JHB)
190105	NEDCOR SA - AMEX
194905	NEDCOR SA - VISA/MASTER OPERATION
250805	FIRST NAT - BANKCITY
323745	ABSA - KREDIETKAARTAFDELING

*When adding as payee: Use card number as the account number

[Print]   [Another Enquiry]

7.3   Stopped Cheques

This enquiry will show all stop cheque requests that have been posted on a certain account on your profile.

The selection criteria are:

Generic Enquiry
Select the criteria for your Stopped Cheques enquiry
Account No   [Equal to ▼]   [   ]   Enter your account number
Stop Date   [Equal to ▼]   [   ]   Enter stop request date (YYYYMMDD)
[Submit Enquiry]

Account No: Enter one of your linked account numbers
Stop Date: Enter a date in the YYYYMMDD format.

After you've entered your selection criteria, click on "Submit Enquiry" to view the results.

Example of results:

Account No   Equal To   11000032184
Stop Date   Equal To   20060425

Profile No		Account	Chq No	Stop Date	Remarks
3000000047	BASTIONZA	11000032184	372294	25 APR 2006	Hospital did not received the CHQ
3000000047	BASTIONZA	11000032184	371014	25 APR 2006	Member never received the Cheque
3000000047	BASTIONZA	11000032184	371036	25 APR 2006	Supplier never received the Cheque

Print   Another Enquiry

7.4   Cheque Book Orders

This enquiry will show any cheque book orders that have been placed on any one of you linked accounts.

The selection criteria are:

Generic Enquiry
Select the criteria for your Cheque Book Orders enquiry
Account No   Equal to   Enter your account number
Order Date   Equal to   Enter order date (YYYYMMDD)
                                                            Submit Enquiry

Account No: Enter one of your linked account numbers
Order Date: Enter a date in the YYYYMMDD format.

After you've entered your selection criteria, click on "Submit Enquiry" to view the results.

Example of results:

Account No   Equal To   11000032184

Profile No		Account	Issue Date	Nr of Chqs	Start Number
3000000047	BASTIONZA	11000032184	20060505	40	4931
3000000047	BASTIONZA	11000032184	20060505	40	4931

Print   Another Enquiry

7.5   Full Payee Details

This enquiry will list all of your payees along with their full account details.

The selection criteria is:

Generic Enquiry
Select the criteria for your Full Payee Details enquiry
Page No   Equal to   Enter the required page (1,2,ect.)
                                                          Submit Enquiry

Page No: If you leave this field <u>blank</u> of if you enter a <u>1</u> and click on "Submit Enquiry", then the <u>first 99 payees</u> will be returned.   If you enter a <u>2 or more</u>, the beneficiaries from <u>100 and up</u> will be displayed (99 per page number). If you have less than 99 payees, then you can leave the selection criteria empty.

Example of results:

Payee Name	Branch Code	Account Number	Predefined Code	Reference
CHARLENE	117134	1171050216		C.HEWSON
MUNI WNDK			MUNICIPALITY WINDHOEK	WHK 00019461
NAMMED	281872	62013459509		NR 204495 CE HEWSON

[Print]   [Another Enquiry]

If you see the following at the bottom of the results, this means that you have more payees to view:

Next Page ...				

[Print]   [Another Enquiry]

Click on "Another Enquiry", then select "Full Payee Details" again. This time enter a page number than is one more than the one you last entered.

If this line is not visible, then you have reached the end of your payees.

If you enter a page number that isn't applicable to the number of payees that you have, you will get the following message:

Generic Enquiry

The results of your Full Payee Details enquiry:

Page No	Equal To	2

NO FURTHER DATA AVAILABLE

[Print]   [Another Enquiry]

7.6   Statement

This enquiry will show you a statements of all transactions on your account over a specified period.   The results will be similar to the normal Statement Enquiry, but this enquiry is designed to be printable and there are also additional columns for the Posting Date and Transaction Charge.

The selection criteria are:

Generic Enquiry			
Select the criteria for your Statement enquiry			
Account Number	Equal to		Enter your Nedbank account number
Date	Equal to		YYYYMMDD
Page Number	Equal to		Enter the required page (1, 2, ect.)
			Submit Enquiry

Account Number: First you need to enter your account number.
Date: Enter a date range. You have the following options:

Equal to - statement entries on a specific date.
Not equal to - statement entries on every other day except this date.
Less Than Or Equal To - statement entries on and before a specific date.
Greater Than Or Equal To - statement entries on and after a specific date.
Greater Than - statements entries after a specific date.
Less Than - statement entries before a specific date.

(Remember to enter the date in the following format: YYYYMMDD)

Page number: Start with 1 (or blank), then if you see "Next Page..." at the bottom of the results, click on "Another Enquiry" > Statement > Use page number 2, ect. If you don't see "Next Page..." at the bottom of the results, it means that you have reached the last statement entry.

Example of results:

Val Date	Transactions	Narratives	Post Date	Amount NAD	Balance NAD	Txn Charge
01 APR 06	Direct Debit	DEUKOM 060401 40045118	01 APR 06	399.00-	766,878.59	
01 APR 06	FUNDS TRANSFER	MG0526400012-1	01 APR 06	4,241.18-	762,637.41	
31 MAR 06	CLC CHEQUE PAYMENT	43251528-CPS DATA |	01 APR 06	25,659.00-	736,978.41	20.00
03 APR 06	Direct Debit	OMUNITTRU N01623500C0110995912	03 APR 06	4,025.00-	732,953.41	
03 APR 06	Direct Debit	NAMMED BILLING DB 01/04/06	03 APR 06	6,910.00-	726,043.41	
03 APR 06	NETBANK TRANSFER CR	20060403/70/7757	03 APR 06	200,000.00	926,043.41	
03 APR 06	CASH DEPOSIT	TT0609303965	03 APR 06	3,198.00	929,241.41	31.98
03 APR 06	NETBANK PAYMENT DR	THE NAMIB	03 APR 06	1,961.00-	927,280.41	3.70
		ACC PMTS				
		20060403/99/6				

If you see the following at the bottom of your statement results, this means that your statement entries still continue on another page:

Next Page ...				

Print   Anothe

Therefore you will click on "Another Enquiry", select "Statement" again and enter the next page number.

If this notice is not at the bottom of your statement results, then this means that you've reached the end of your statement.

If you see the following, there were no entries for the date range specified or account specified: (retry with another date range and check that the account number is correct)

Val Date	Transactions	Narratives	Post Date	Amount NAD	Balance NAD	Txn Charge
*** NO ENT	RIES FOR PERIOD ***			-----------------	1,300.76	

[Print]   [Another Enquiry]

If you try to access the statement of an account that is not loaded on your profile, you will get the following error message:

NO ACCESS TO ACCOUNT

[Print]   [Another Enquiry]

7.7   Profile Limits

This enquiry will show all your current Internet Banking limits and also shows how much of the limit you have already utilised.

There are no selection fields for this enquiry, therefore simply click on "Submit Enquiry" to view the results:

Generic Enquiry
Select the criteria for your Profile Limits enquiry
[Submit Enquiry]

Example of results:

Level	Frequency	Transaction Type	Limit Amount	Utilised Amount
GLOBAL				
	Per Item	Interaccount Transfers	1,000.00	-
		Account Payments	1,000.00	-
		Once-off Payments	1,000.00	-
		Batch Payments	10,000.00	-
	Daily	Interaccount Transfers	10,000.00	200.00
		Account Payments	10,000.00	1,171.50
		Once-off Payments	10,000.00	7.00
		Batch Payments	100,000.00	984,784.01
	Monthly	Interaccount Transfers	100,000.00	9,010,200.00
		Account Payments	100,000.00	506,894.50
		Once-off Payments	100,000.00	2,140.00
		Batch Payments	1,000,000.00	2,452,365.92
SIGNATORY				
1 KARISA NICHOLLS				
	Per Item	Interaccount Transfers	5,000.00	-
		Account Payments	5,000.00	-
		Once-off Payments	5,000.00	-
		Batch Payments	5,000.00	-
	Daily	Interaccount Transfers	50,000.00	200.00
		Account Payments	50,000.00	1,047.50
		Once-off Payments	50,000.00	6.00
		Batch Payments	500,000.00	539,533.50
	Monthly	Interaccount Transfers	500,000.00	9,010,200.00
		Account Payments	500,000.00	506,770.50
		Once-off Payments	500,000.00	2,139.00
		Batch Payments	5,000,000.00	2,005,115.41

[Print]   [Another Enquiry]

If you wish to print out the results of any of the enquiries, click on the "Print" button. This will open up a printer friendly version of the results in a new window.
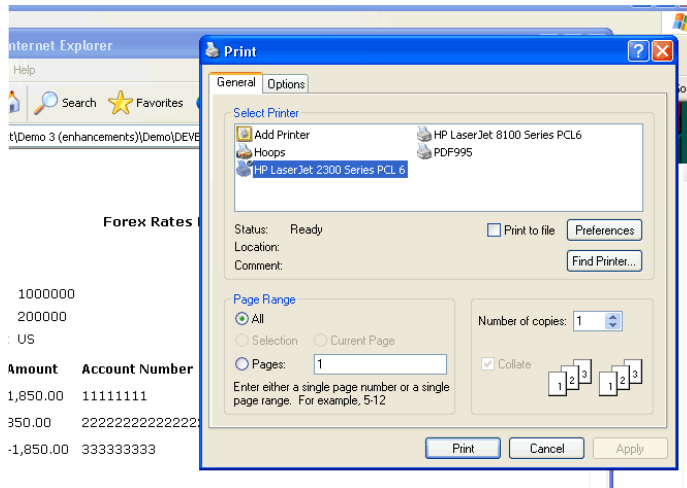
After printing, you can close this window to go back to the General Enquiries results window. Click on the "Another Enquiry" button if you wish to run another enquiry.

8 Internet Banking Activities

8.1 Balance Enquiry

How to get there: Select a function > Do My Banking
Select an account > Select the account which you'd like to work with
Select an activity > Balance Enquiry

The balance enquiry will show the current and available balances for the selected account. It will also show any uncleared effects and overdraft limits, as well as a list of the last 10 transactions that took place on the account.

8.2 Statement Enquiry

__How to get there__: Select a function > Do My Banking
Select an account > Select the account which you'd like to work with
Select an activity > Statement Enquiry

The statement enquiry allows you to view the detail of all transactions that took place on the selected account over a specified date period. The date range will usually default to the last month. This can be changed to any date range required.

In addition to selecting a date range, you may also select one of the optional criteria to refine your statement search.

The following optional criteria are available:

__Amount is between__	Enter a "From" and "To" amount value.
__Cheque Number is between__	Enter a "From" and "To" cheque number value.
__Payee Name contains__	Enter a payee name or part of the payee's name.
__Statement Text contains__	Enter a phrase or keyword.
__Transaction Reference is__	Enter a transaction reference number.

Click on the "Get Statement" button to view the statement results.

Statement Enquiry A CLIENT CASH ACCOUNT - 000000016131   Profile Number: 3000000069/1

Available Payment Limit:	USD 100,000.00	Available Transfer Limit:	USD 10,000,000.00
Available Once-off Payment Limit:	USD 999.00		
Current Balance:	USD 84,862,542.27	Available Balance:	USD 84,862,542.27

Statement Enquiry

Select the start and end dates and optional search criteria for your statement

Date: From (ccyymmdd) 20050715 to (ccyymmdd) 20050815   [Get Statement]

Optional criteria: ----- Please Select -----

Select Download Format: --- Please Select ---

◀ Prev   Goto page 1 of 1.   Next ▶

Date	Reference nr	Transactions	Amount (USD)	Balance (USD)
27 Sep 2001	TF012120660901	REIMBURSEMENT UNDER LC'S	-7,115.63	5,396,598.49
27 Sep 2001	TF012330665801	REIMBURSEMENT UNDER LC'S	-701.89	5,395,896.60
27 Sep 2001	TF012490671602	REIMBURSEMENT UNDER LC'S	-573,459.60	4,822,437.00
27 Sep 2001	TF012400668201	REIMBURSEMENT UNDER LC'S	-221,455.33	4,600,981.67
28 Sep 2001	FT0127100098	OUTWARD TELEX IMPORTATION OF A WHITE NYLON	-31,291.12	4,569,690.55
28 Sep 2001	FT0127100103	OUTWARD TELEX PAYMENT IMPORTATION OF A TRIPLEX EXTRUDER	-1,730,934.61	2,838,755.94
28 Sep 2001	FT0127100100	OUTWARD TELEX PAYMENT IMPORTATION OF A EXPOXIDE RESIN	-263,119.69	2,575,636.25

To move to the next or previous page of the statement results, click on the "Next" and "Previous" links, or change the page number in the "Go to page" box.

You can request another statement by completing the date and optional criteria again and then clicking on the "Get Statement" button.

You also have the option to download the statement to a file that can be stored on your PC. Only the currently displayed page of the statement will be downloaded, not all of the pages.

The following statement download formats are available:

Select Download Format: --- Please Select ---
--- Please Select ---
CSV-Download for Text/Excel
OFC-Download for MS-Money
QIF-Download for Quicken
NedInform ASCII/Text Download
NedInform Spreadsheet Download

Date	Ref	T
27 Sep 2001	TF01212066	ND
27 Sep 2001	TF01233066	ND
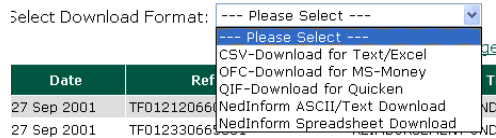
- CSV – Can be used in Excel and Text readers.
- OFC – Can only be used in MS-Money
- QIF – Can only be used in Quicken
- NedInform ASCII/Text format
- NedInform Spreadsheet format

After selecting a format, you will be able to either view the file or save it on your PC.

8.3   Account Payments

How to get there: Select a function > Do My Banking
                    Select an account > Select the account which you'd like to work with
                    Select an activity > Account Payments

With Account Payments you can make payments to your third-party beneficiaries that have been linked to your profile.

8.3.1 *Step 1: Enter payment details*

Fields to complete:

To	Select a payee from the drop-down list
Amount	Enter the payment amount.
Optional Narrative	Enter any narrative detail. This field is optional.
Confirmation Type	If you wish to send a confirmation of this payment to the payee, then you need to select a confirmation type from the drop-down list. Currently only email is available.
Confirmation Address/number	If you have selected a confirmation type, then you need to complete this field. Enter the email address you wish to send the confirmation to. This needs to be a valid email address. (Example: someone@somewhere.com)

Click on the "Make Payment" button to process the payment.

8.3.2 *Step 2: Confirm account payment*

At this point you have the option to confirm the payment by clicking on the "Confirm Payment" button, or to cancel the payment by clicking on the "Cancel" button.

8.3.3 *Step 3: Complete account payment*

If you selected to confirm the payment, the next screen will confirm that the payment has been processed. You can do another account payment by clicking on the "Another Payment" button.

If you wish to print out this confirmation, click on the "Printer friendly version" link. This will open up another window with a printable version of the payment confirmation. You can then select to print the confirmation.

8.4   Interaccount Transfers

How to get there: Select a function > Do My Banking
Select an account > Select the account which you'd like to work with
Select an activity > Statement Enquiry

With interaccount transfers you can move money between the linked accounts on your profile.

8.4.1   *Step 1: Enter transfer details*

Fields to complete:

To	Select an account from the drop-down list.
Amount	Enter the transfer amount.

Click on the "Transfer" button to process the transfer.

8.4.2 Step 2: Confirm transfer

At this point you can choose to confirm the transfer by clicking on the "Confirm Transfer" button or you can choose not to go ahead with the transfer by clicking on the "Cancel" button.

8.4.3 Step 3: Complete transfer

If you selected to confirm the transfer, the next screen will confirm that the transfer has been processed. You can do another account transfer by clicking on the "Another Transfer" button.

If you wish to print out this confirmation, click on the "Printer friendly version" link. This will open up another window with a printable version of the transfer confirmation. You can then select to print the confirmation.
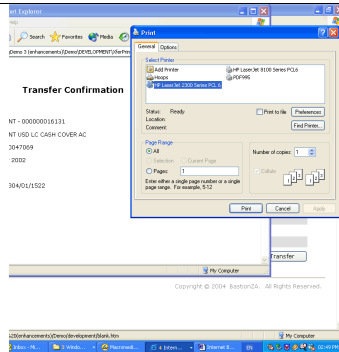
8.5   Once-off Payments

How to get there: Select a function > Do My Banking
                      Select an account > Select the account which you'd like to work with
                      Select an activity > Once-off Payments

With Once-off Payments you can make payments to a third-party that has not been linked to your profile as a payee. You will not need to add this third-party to your profile.

8.5.1   *Step 1: Enter once-off payment details*

You have three options when making a once off payment, namely:
- **Account at this bank**

Fields to complete:

Account Number	This has to be a valid account number at the bank.
Your Statement Text	The text that will display on your statement.
Payees Statement Text	The text that will display on the payee's statement.
Optional Narrative	Enter any narrative detail. This field is optional.
Amount	Enter the payment amount.
Confirmation Type	If you wish to send a confirmation of this payment to the payee, then you need to select a confirmation type from the drop-down list. Currently only email is available.
Confirmation Address/number	If you have selected a confirmation type, then you need to complete this field. Enter the email address you wish to send the confirmation to. This needs to be a valid email address. (Example: someone@somewhere.com)

Click on the "Make Payment" button to process the payment.

- **Account at another bank**

Once-off Payment Details Request BLOEMENDAL W A - 11000010008   Profile Number: 3000000047/

Available Payment Limit: NAD 999,640.00   Available Transfer Limit: NAD 100,000.00
Available Once-off Payment Limit: NAD 999,910.00
Current Balance: NAD 810.33   Available Balance: NAD 810.33

Once-off Payment

Please complete the details of the payee account below.

Please note: Click on Search button if you wish to look up the branch code of the payee.

Other Bank Branch Number:	025009	Search
Account Number:	123456789	
Your Statement Text:	CANOPY PMT	
Payee's Statement Text:	K NICHOLLS	
Optional Narrative:	FINAL PMT	
Amount:	NAD 2500	

Confirmation of payment to be sent to:
Confirmation Type: Email
Address/number: TEST@test.com

Make Payment

Page 1 of 3.

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Fields to complete:

Other Bank Branch Number	Enter a valid branch number. If you do not know the branch number, click on the "Search" button to find the correct branch number based on the bank name and branch name.
Account Number	This has to be a valid account number.
Your Statement Text	The text that will display on your statement.
Payees Statement Text	The text that will display on the payee's statement.
Optional Narrative	Enter any narrative detail. This field is optional.
Amount	Enter the payment amount.
Confirmation Type	If you wish to send a confirmation of this payment to the payee, then you need to select a confirmation type from the drop-down list. Currently only email is available.
Confirmation Address/number	If you have selected a confirmation type, then you need to complete this field. Enter the email address you wish to send the confirmation to. This needs to be a valid email address. (Example: someone@somewhere.com)

If you click on the "Search" button, it will take you to the following screen:

Bank Branch Search

Please select your payee bank:
Select Bank: — Please Select—
Search for the branch name by typing in a keyword below:

Search

Cancel

Click here for help with this function   Copyright © 2004 BastionZA. All Rights Reserved.

Select a bank name from the drop-down list and then enter the branch name or any other keyword that will identify the branch in the next field. Then click on the "Search" button. Or if you wish to get back to the payee details screen, click on the "Cancel" button.

Please select your payee bank.

Select Bank: —Please Select— ▾

Search for the branch name by typing in a keyword below:

[   ] Search

Cancel

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The next screen will show the results of the search. You can select the appropriate branch from the drop-down list. This will populate the "Other Bank Branch Code" field with the correct code. Click on the "Next" button to get back to the payee details screen, or click on the "Cancel" button to perform another search.

Selected Bank: FNB

Select the Branch of the Payment account: —Please Select— ▾
                                                 —Please Select—
Other Bank Branch Code: [   ]   JHB Rond pad
                                               CPT Rondebosch
                                               PTA Rond   Next   Cancel

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Once back at the payee detail screen, click on the "Make Payment" button to process the payment.

- **Approved Payees**

Approved Payee Search A CLIENT CALL AC - 000000012060   Profile Number: 300000069/1

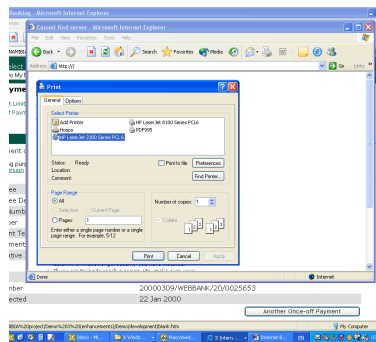| Available Payment Limit: | USD 20,000.00 | Available Transfer Limit: | USD 20,000.00 |
| Available Once-off Payment Limit: | USD 999.00 | | |
| Current Balance: | USD 25,456.23 | Available Balance: | USD 35,456.23 |

Account Payment   Once-off Payment

Search for a company or an institution.

A   B   C   D   E   F   G   H   I   J   K   L   M   N   O   P   Q   R   S   T   U   V   W   X   Y   Z

— Disabled — ▾

Page 1 of 5.

Click here for help with this function

Select the one of the letters of the alphabet (take the first letter of the payee name).

Approved Payee Search Results A CLIENT CALL AC - 000000012060   Profile Number: 300000069/1

Available Payment Limit:	USD 20,000.00	Available Transfer Limit:	USD 20,000.00
Available Once-off Payment Limit:	USD 999.00		
Current Balance:	USD 25,456.23	Available Balance:	USD 35,456.23

Account Payment   Once-off Payment

Please select the Approved Payee you want to make your payment to.

A   B   C   D   E   F   G   H   I   J   K   L   M   N   O   P   Q   R   S   T   U   V   W   X   Y   Z

Woolworths   ▾   Cancel
— Please Select —
Water World
Weather Protection
Whisky-of-the-Month-Club
Wooltrade   Page 2 of 5.
Woolworths   unction

Then select a payee from the drop-down list. Once you have selected a payee, the payee details will get defaulted.

You will only be required to complete the following fields:

Your Statement Text	The text that will display on your statement.
Payees Statement Text	The text that will display on the payee's statement.
Optional Narrative	Enter any narrative detail. This field is optional.
Amount	Enter the payment amount.
Confirmation Type	If you wish to send a confirmation of this payment to the payee, then you need to select a confirmation type from the drop-down list. Currently only email is available.
Confirmation Address/number	If you have selected a confirmation type, then you need to complete this field. Enter the email address you wish to send the confirmation to. This needs to be a valid email address. (Example: someone@somewhere.com)

Once you have entered all of the required details, click on the "Make Payment" button to process the once-off payment.

8.5.2 *Step 2: Confirm once-off payment*

At this point you have the option to confirm the payment by clicking on the "Confirm Payment" button, or to cancel the payment by clicking on the "Cancel" button.

8.5.3   *Step 3: Complete once-off payment*

If you selected to confirm the payment, the next screen will confirm that the payment has been processed. You can do another account payment by clicking on the "Another Payment" button.

If you wish to print out this confirmation, click on the "Printer friendly version" link. This will open up another window with a printable version of the payment confirmation. You can then select to print the confirmation.

IMPORTANT NOTE: If you have selected to receive confirmation emails, then you will receive an email stating that a once-off payment has been made on your profile.

8.6   Change Account Description

How to get there: Select a function > Do My Banking
               Select an account > Select the account which you'd like to work with
               Select an activity > Change Account Description

By changing an account description, you can make the account name more meaningful to yourself.

Enter the new account description in the "New" column and click on the "Change Description" button. The next screen will confirm the description change, showing the previous description in the "Old" column and the updated description in the "New" column.

IMPORTANT NOTE: This does not change the Account Name of the account held at the bank, it only changes the account description as seen on Internet Banking.

8.7   Email Statements

How to get there: Select a function > Do My Banking
                    Select an account > Select the account which you'd like to work with
                    Select an activity > Email Statements

This activity allows you to request the electronic mailing of statements for an account linked to your internet banking profile.

One of the following frequencies can be selected:

- Daily   – Every business (bank) day, starting from tomorrow.
- Weekly   – Once a week, starting from tomorrow.
- Monthly   – Once a month, on the first business day of the month.
- Quarterly   – Once every quarter, on the first business day of January, April, July and October.
- Biannual   – Twice a year, on the first business day of January and July.
- Annual   – Once a year, on the first business day of January.

The format of the attachment sent with the email (containing your account statement) can be one of the following:

- CSV   - Comma Separated Values, this is useful for loading into Excel documents.
- Formatted Text   - A text based, formatted statement.
- HTML   - Hyper-Text Markup Language, an alternate Web formatted statement.
- TSV   - Tab Separated Values, this is useful for loading into certain third party applications.
- PDF   - Acrobat document, for a formatted statement.
- XML   - Extensible Markup Language, this is useful for loading into certain third party applications.

After selecting a frequency and format, click on the "Process Request" button. This will take you to the following screen which confirms that the request has been processed:

To cancel an existing request, change the frequency to "No Email" and click on the "Process Request" button:

The next screen will confirm that the email statement request has been cancelled.

8.8 Stop Cheques

How to get there: Select a function > Do My Banking
                              Select an account > Select the account which you'd like to work with
                              Select an activity > Stop Cheques

This activity allows you to request that a certain cheque number (or range of cheque numbers) be stopped. You can optionally add a remark, detailing why this request has been made.

You can opt to enter only one value in the "From" field, or you can enter a range of values by completing the both the "From" and "to" fields.

The next screen will confirm that the cheque stop request has been processed:

8.9 Cheque Book Order

__How to get there__: Select a function > Do My Banking
               Select an account > Select the account which you'd like to work with
               Select an activity > Cheque Book Order

This activity allows you to place an order for a new cheque book. The cheque book will be applicable to the currently selected account.

To process the Cheque Book Order, click on the "Order Cheque Book" button. The next screen will show you for which account the cheque book order has been requested for. To confirm the order, click on the "Confirm Cheque Book Order" button.

Cheque Book Order A CLIENT CALL AC - 000000012060   Profile Number: 300000069/1

Available Payment Limit:	USD 20,000.00	Available Transfer Limit:	USD 20,000.00
Available Once-off Payment Limit:	USD 999.00		
Current Balance:	USD 25,456.23	Available Balance:	USD 35,456.23

Cheque Book Order

You have requested a cheque book for the following account:

Account Number: 000000012060   (A CLIENT CALL AC)

Confirm Cheque Book Order   Cancel

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If you do not wish to continue with the Cheque Book order, then simply click on the "Cancel" button.

After confirming the cheque book order, the next screen will state whether the order was successful or not.

Cheque Book Order A CLIENT CALL AC - 000000012060   Profile Number: 300000069/1

Available Payment Limit:	USD 20,000.00	Available Transfer Limit:	USD 20,000.00
Available Once-off Payment Limit:	USD 999.00		
Current Balance:	USD 25,456.23	Available Balance:	USD 35,456.23

Cheque Book Order

Your cheque book order has been successfully completed:
Please print out this page and present it to your branch when you collect your cheque book.

Account Number: 000000012060   (A CLIENT CALL AC)

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9 Session timeout

If your session is inactive for 8 minutes, your session will expire. When trying to continue with anything you will get the following message:

Your session has expired. Please log on again

Close

This is a security feature that aims at preventing fraudulent use of your profile if you forget to log off after you finish your banking activities.