# NETBANK BUSINESS ELECTRONIC BANKING SERVICE OPERATIONS MANUAL

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1 INTRODUCTION

1.1 This operations manual (‘this manual’) outlines the business rules that govern NetBank Business and should be read with reference to the Master Electronic Banking Agreement (the ‘MEBA’), its schedules, booklets and tools.

1.2 If there are any contradictions between this manual and the MEBA, the MEBA will prevail.

1.3 This manual and other items mentioned in NetBank Business and NetBank Business (NBB) Mobile regardless of where it is accessing from (through the internet/mobile devices/other devices), unless a specific access method is mentioned in a specific clause.

1.4 Further information on how to operate NetBank Business is available from the following:

1.4.1 The ‘How to get started’ guide and frequently asked questions (FAQs) – Vital information is provided on how to use security tokens, how to download security certificates, how to log on and how to get started with NetBank Business. This is available through the NetBank Business website, which is accessible from the ‘Getting started’ hyperlink.

1.4.2 Logon assistance – Assistance is provided to users if logon fails. Step-by-step instructions are provided for (a) new users and (b) existing users on a new computer through the NetBank Business website, after clicking on ‘Logon’.

1.4.3 The e-learning tool – Training modules and FAQs are provided for all main aspects of NetBank Business. This tool is available through the internet access method. After you have logged on to NetBank Business, you can gain access from the ‘Troubleshooting’ hyperlink at the top of the screen.

1.4.4 NetBank Business Online Help – This facility provides user assistance and a search facility for all the main features and functions of NetBank Business. This is available through the internet access method. After you have logged on to NetBank Business, you can gain access from the ‘Troubleshooting’ hyperlink at the top of the screen.

1.4.5 Context-sensitive help – This is available through the internet access method. You can gain access by clicking on the ‘Help’ hyperlink that appears on every system screen.

2 VALIDITY OF INFORMATION AND UPDATES

2.1 This manual is complete and correct at the date of issue. NetBank Business is continually updated and therefore some of the information printed in this manual may become outdated.

2.2 The most up-to-date rules can be obtained from the following sources in this order: (1) system screen; (2) Online Help and context-sensitive help; (3) e-learning tool and FAQs; and (4) this manual.

2.3 An up-to-date copy of this manual is available from NetBank Business through the internet access method and can be accessed from the ‘Troubleshooting’ hyperlink at the top of the screen after you have logged on.

3 GLOSSARY OF TERMINOLOGY

3.1 ‘Abbreviated short name’ – the abbreviated name that helps the collectee identify the user collecting the funds. Users of the debit order system are required to register an ‘Abbreviated short name’ that will appear in the first 10 characters of the debit order narrative on the collector’s statements.

3.2 ‘Accounting’ – See ‘Netbank Accounting’

3.3 ‘Account limit’ – Debit and credit limits can be set up at account level for payments or collections from or to the relevant accounts. Once a credit limit has been set up for an account, it will not be possible to collect into any other account on the NetBank Business profile that does not have a credit limit. If no credit limit has been set up, it will remain possible to collect into any account for which collections are allowed on the profile.

3.4 ‘Account Verification Service (AVS)’ – You can use the AVS functionality to verify the banking details of your beneficiaries and collectees before paying them or collecting from them in near-real time (‘AVS’) (up to two hours) or in real time (‘AVS-R’) (up to 40 seconds).

3.5 ‘Action date’ – The date on which a payment or collection transaction is actioned or processed.

3.6 ‘Administrator’ – Any person appointed by the designated persons. An administrator’s functions include the following: accessing and using NetBank Business, giving instructions in respect of adding, deleting and maintaining accounts and modules, authorising payment, collection and transfer instructions and appointing and terminating users.

3.7 ‘Add user’ – You can add and maintain users to new and existing profiles through the NetBank Business system.

3.8 ‘Admin split’ – This functionality allows any administrator to reissue a password without having maintain profile rights.

3.9 ‘Available balance’ – The actual balance available for electronic transactions by the organisation, including any credit up to the limit the bank has approved.

3.10 ‘Bank-approved beneficiaries’ – A list of entities you may issue payments to. You do not have to know the banking details of a bank-approved beneficiary, as these are automatically provided by NetBank Business.

3.11 ‘Banking Services Company (Pty) Ltd (BankServ)’ – A company that has developed a bulk electronic transaction processing system for daily clearing and settlement of direct debit orders and direct credit payments. This service is available to businesses, working through their banks, to enable fast and efficient processing of salaries, account payments, debit orders and collections. It offers various kinds of dated services that are available through NetBank Business. See ‘Dated services’ for more details.

3.12 ‘Batch’ – A list or group of transactions. Payments, transfers or collection can be done in batches.

3.12.1 ‘Minibatch’ – A batch of between one and 20 transactions captured on NBB Mobile for payments or transfers.

3.13 ‘Beneficiary’ – A creditor who is paid through a payment captured and authorised using NetBank Business.

3.13.1 ‘Beneficiary deletion authorisation’ – You can maintain and authorise the deletion and updating of captured beneficiaries through NetBank Business and NBB Mobile.

3.14 ‘Cash Management’ – Cash Management includes a range of services that enable an organisation to manage its working capital and liquidity, such as:

3.14.1 ‘Multibank Consolidated Balance View (MCBV)’ – MCBV offers a single view of total cash positions across all participating bank accounts and across different local and international financial institutions. All currencies are notionally converted for information purposes to a currency of the organisation’s choice, enabling it to identify liquidity needs and investment opportunities across the organisation. The view includes Nedbank current accounts, call accounts and any account held at another bank (provided that the organisation arranges with the other bank to send a SWIFT MT940 statement to Nedbank for the specific account).

3.14.2 ‘Notional pooling’ – This is an interest management service that allows organisations to set off the debit position of some accounts against the credit position of others without actually moving the funds. This net daily cash balance across all participating accounts is then used for calculating interest and in doing so either maximises income or minimises the cost of borrowed funds. This facility is available from the ‘Troubleshooting’ hyperlink at the top of the screen.

3.14.3 ‘Sweeping’ – Sweeping is a service that enables an organisation to set up intelligent rules that will facilitate automated payments and transfers between participating accounts. These rules can be defined using dates, cycles or target balances to optimise the availability of cash across the organisation.
3.15 ‘Certificate’ – A security certificate acts as the key that is used to encipher (encrypt) and decipher (decryp) messages between your device and NetBank Business. This is used to provide a secure means for these two to communicate without threat of electronic interception and potential misuse for fraud, theft or other non-intended purpose. Each access method (or device) uses its own certificate for NetBank Business.

3.16 ‘Collectee’ – A debtor who has signed an authority for the collection of funds/moneys owed from the debtor’s account.

3.16.1 ‘Collectee deletion authorisation’ – You can maintain and authorise the deletion of captured and updated collectees through NetBank Business.

3.17 ‘Collections’ – Funds collected directly from a debtor’s account after receiving the signed authority to do so.

3.18 ‘Collection type’ – A collection type relates to the date on which the collection will be processed: the same day as the collection date, one or two days before the collection date, or real-time processing. Also see ‘Dated services’.

3.19 ‘Credit Limit’ – A high- and low-volume transacting service that allows organisations to submit payment or collection transaction files directly from their line-of-business (LOB) systems to Nedbank for processing.

3.20 ‘Credit limit’ – A limit authorised by Nedbank’s Credit Department. The system will look at this credit limit rather than your available balance when you want to make payments or transfers.

3.21 ‘Cutoff time’ – A deadline or time by when you need to authorise a transaction on NetBank Business if you want it to be processed during the usual timeframe. So, for example, if you want a payment to be processed with today’s date, you need to complete authorisation of the payment before the normal daily cutoff times. Cutoff times are different for the different types of services provided and are specified elsewhere in this document.

3.22 ‘Dated services’ – The ability to send a payment or collection batch to be processed on or before the action date. An authorised batch will be sent to BankServ on the same day as the payment date, one day before the payment date or two days before the payment date for processing or real-time processing.

3.23 ‘Designated persons’ – Individuals who are designated to sign legal documentation on behalf of the organisation.


3.25 ‘Disallow’ – An authoriser may decide that an item that has been captured or authorised must not be processed. This item is then disallowed in the batch and the rest of the items are processed, if approved. You can disallow items only if the batch has not yet been processed. If the batch has a status of ‘Processed’, the transactions have been completed and can no longer be disallowed.

3.26 ‘DocuSafe’ – This is a storage and document management system powered by Egs1. The application is integrated with NetBank Business and offers you governance, quality, security and monitoring of all data management requirements. Documents, files and data can be stored and retrieved within a secure, electronic solution. This solution is ideal for companies with sensitive and critical information requiring high levels of security, where workflow and tracking of activities are required.

3.27 ‘E-bill payments’ – Payments to specific known government and parastatal entities. Examples of e-bill payments include South African Revenue Service (SARS) and Unemployment Insurance Fund ( UIF) payments.

3.28 ‘Effects not cleared (ENC)’ – Refers to cheques paid in, drawn on other banks. The amount paid in will be added to the balance, but the available balance will not reflect the value of the ENC.

3.29 ‘Electronic profile’ – See ‘Profile’.

3.30 ‘eStatements’ – These are emailed to a specified email address. You will not receive printed statements by post if you have selected this option. The NetBank Business administrator can set up and change these options using the internet access method.

3.31 ‘Failed transaction’ – A failed transaction occurs when a payment or collection submitted through NetBank Business to another bank cannot be processed because the account or branch number is incorrect, the account is closed or it does not exist.

3.32 ‘File processing’ – See ‘ACB file’.

3.33 ‘Final transaction information (FTI)’ – You can confirm transactions on your account and use this information for reconciliation purposes.

3.34 ‘Grouped accounts’ – Each system user may choose to view his/her accounts in different ways. Grouped accounts list all the types of accounts that each user has access to together, eg all the current accounts grouped together.

3.35 ‘Images on demand’ – You can search and download images of deposit slips and cheques for various accounts on your profile.

3.36 ‘Initiation of collection’ – An advice that shows your intent to pay a creditor or collect funds from a debtor’s account on a future date.

3.37 ‘ITA PIN’ – Means an interactive transaction authentication personal identification number. Each user chooses a unique PIN for the NetBank Business widget, accessed through a mobile device. This protects access to the certificate, which is used as a security measure. Also see ‘Widget’.

3.38 ‘Limit’ – Your profile specifies limits or thresholds up to which you may transact. Limits may be specified for each user, for each beneficiary and for each collectee, and for each of these a daily limit, a monthly limit and/or a limit on the volume of items in a specific period (eg five transactions per month) may be specified additionally.

3.39 ‘Messaging module’ – The ability to receive secure messages from Nedbank.

3.40 ‘Multifunction’ – An organisation may have a number of NetBank Business profiles that have the same or some of the same users. The organisation may then group the different profiles together and ‘share’ the users.

3.41 ‘Netbank Accounting’ – A web-based accounting package (Nedbank Accounting) aimed at small and medium business enterprises. The package enables users to maintain and/or manage financials through bookkeepers or independent accountants. It is accessed through the NetBank Business channel.

3.42 ‘NetBank App Suite™’ – A collection of Nedbank widgets for mobile devices. This collection can be found in the applications store of a mobile device. Also see ‘Widget’.

3.43 ‘NetBank Business batch notifications’ – Over and above TI notifications we have the NetBank Business batch notifications, which will be activated by the various statuses of a batch. This service allows you to send various email and/or SMS messages to addresses specified by you.

3.44 ‘Notification’ – If you specify that, for example, a creditor should be informed that you have paid him/her or a debtor should be informed that you have debited his/her account, NetBank Business will send a notification by SMS, fax or email according to your specification.

3.45 ‘Oncollection’ – A transaction involving a debtor or creditor that will occur once, so the debtor’s or creditor’s information will be captured and probably never used again. This may be used instead of preloading a debtor’s or creditor’s account details onto NetBank Business.

3.46 ‘Password’ – Access to NetBank Business requires a Certificate, a Token (with a PIN) and Password combination. Users who do not request a Token, need only use a Certificate and Password (no PIN). Access to NBB Mobile requires a certificate (with an ITA PIN) and Password combination. Passwords are used as a security measure. Passwords can be reset/unlocked on NetBank Business web or on NBB Mobile. There is a charge for passwords to be reset/unlocked by a helpdesk. Token users enrolled for NBB Mobile can reset/unlock and reissue passwords within NBB Mobile, but only if they were enrolled for NBB Mobile before they forgot their passwords.
3.47 ‘Payment’ – A payment to a beneficiary such as a creditor or an employee. Payments can be made to account or cellphone numbers.

3.48 ‘Payments Association of South Africa (PASA)’ – This association is responsible for managing payment systems in South Africa.

3.49 ‘Payment type’ – A payment type relates to either the date on which the payment will be processed or the method of payment, namely payment on the same day as the payment date, payment one or two days before the payment date, or payment in real time. Send-iMali payments to cellphone numbers are also a payment type. Also see Dated services.

3.50 PIN – Each token issued has a PIN. This protects access to the certificate, both of which are used as security measures. The token is used when accessing NetBank Business through the internet.

3.51 ‘Profile’ or ‘electronic profile’ – A summary of information that governs how various system users may use NetBank Business. The profile includes the organisation’s details, is linked to its accounts and specifies access rights for each user, function, limits, etc. Each profile has a unique profile number.

3.52 Proof of collection – An advice that provides details of an item that has been debited against a debtor’s account.

3.53 Proof of payment – A remittance advice that provides details of completed creditor payment. These items can be customised by the NetBank Business administrator through the internet access method.

3.53.1 ‘Provisional transaction information (PTI)’ – You can view the transactional activity in your current and/or savings accounts and receive provisional statement data, which is fed directly into your LOB system. You can specify recipients or the server location that will receive a file(s), based on specific settings, with transaction information from specified accounts. The file type can be received in a NedAcad, SWIFT or other layout.

3.54 ‘Real-time payment’ – A payment that is done immediately or straight through to the creditor’s account. If an item in a batch is marked for real-time payment, the funds will be available in the other party’s account within two hours. If a single payment is marked for real-time payment, the funds will clear within 60 seconds. Note that payments over R5 million are always automatically processed in real time. The different types of real-time payments have different cutoff times, which are specified later in this document.

3.55 ‘Recurring templates for payments, transactions and collections’ – This functionality will allow you to create recurring templates for payments, transfers and collections. These templates will generate batches, which will recur over a 12-month period on a weekly basis. The recurrence depends on the frequency you have specified.

3.56 ‘Reissue password’ – If you cannot remember your password, the NetBank Business administrator in your organisation can reissue you with a new default password (using NetBank Business web). There is no charge for this process. The user receiving the new password will be prompted to change this password immediately when he/she logs on to the system again (through NetBank Business web or NBB Mobile). Administrators of NetBank Business who forget their passwords can request NedBank to reissue their password, using the form provided on the NetBank Business landing page. There is a charge for this service. The Administrator requesting the new password must sign this form. Administrators who are enrolled for NBB Mobile can reissue their own NetBank Business passwords using NBB Mobile. There is no charge for this service, but it can be used only if the user was already enrolled for NBB Mobile before he/she forgot his/her password.

3.57 Remote assistance tool – A support tool that allows technology support and training professionals to access and control systems and devices remotely. It is safe to use and enables assistance with an emphasis on data security.

3.58 ‘Reset password’ – If you type your logon password incorrectly three times, the system will lock you out. If you then remember your password, the administrator in your organisation can reset your password to your previous one. If you are the administrator, you must request that the NetBank Contact Centre resets your password.

3.59 ‘Revoke a certificate’ – A user’s certificate should typically be revoked by the administrator when the user wants to use a different access device, or if there is reason to suspect that the previous certificate has been compromised from a security perspective (eg token theft). Revoking a certificate can be done only through the internet access method. Revoking a user’s certificate does not stop a user from accessing NetBank Business.

3.60 ‘Security certificate’ – See ‘Certificate’.

3.61 Send-iMali one-time Password – Recipients of Send-iMali payments dial *120*001# to receive a one-time Password. Data is needed to submit this USSD message. The Send-iMali one-time Password lasts for two hours, and thereafter it will be necessary to dial *120*001# again.

3.62 ‘Send-iMali payment’ – A single or batch payment to a South African cellphone number. These payments can be captured and imported, or previous Send-iMali batches can be copied and edited. It is not possible to save a cellphone number as a beneficiary. Once a Send-iMali payment has been made to a recipient, this recipient will receive a notification on the nominated cellphone number and may withdraw the full amount sent as a cardless withdrawal at a NedBank ATM. It is not possible to make partial withdrawals of Send-iMali payments.

3.63 ‘Subbilling’ – This is part of AVS, which is available through the internet access method. When viewing your billing charges for verifications processed, you will be able to identify which verification charges were incurred by which department in your organisation if you have specified these subbilling details in your profile.

3.64 ‘Subprofile’ – See ‘Multiprofile’.

3.65 ‘TI notifications’ – Receive information by SMS or email about transactions on your current and/or savings account(s) as well as information such as daily or monthly account limits. You will be allowed to add and maintain your own TI notification settings through NetBank Business.

3.66 ‘Token’ – The token is a security device in the form of a USB token device that is inserted into the USB port of your computer. This token contains a security certificate that protects your transaction from being intercepted and misused for fraud, theft or other non-intended purposes. Tokens are used only for the internet access method.

3.67 ‘Token float’ – This functionality will allow you to order a token float for one or more addresses and will be available only to the administrator whose access rights allow him/her to order a token float. Ask your banker or check your pricing schedule for the cost of a float token.

3.68 ‘Transaction information (TI)’ – This is a service offering that distributes various transactional and account information for specified accounts of an organisation to specific recipients by SMS or email. This offering consists of the following components that can be subscribed to individually:

3.69 ‘Transfers’ – Funds transferred between your own Nedbank accounts (those accounts available on NetBank Business). Transfers can be made within the same legal entity or between legal entities in a group.

3.70 ‘User’ or ‘system user’ – Any person appointed by the administrator to designated persons to access NetBank Business, capture data, authorise payments/collections/transfer instructions on behalf of the organisation.

3.71 ‘User number’ – Each NetBank Business user has a unique number. This user number is linked to a specific certificate.

3.72 ‘Widget’ – A mobile banking application. Various Nedbank mobile banking widgets are available in the applications store of a mobile device.
4 NETBANK BUSINESS FEATURES AND FUNCTIONS (ACCESED THROUGH THE INTERNET)

NetBank Business (accessed through the internet) offers the following features and functions, in system menu order. These items are allocated based on a user's profile and access rights.

4.1 Enquiries menu

4.1.1 View, export or print balances of all accounts

4.1.2 View or print statements and view additional transaction information on EFT transactions

4.1.3 View, export or print images of processed cheques and deposit slips

4.1.4 View, export or print Cash Management reports

4.1.5 Stop cheques or ranges of cheques that have not been cleared yet

4.1.6 View, export or print history of stopped cheques

4.1.7 Search for a transaction and then view, export or print the details

4.1.8 Search for a batch and then view, export or print the details

4.1.9 Search for images and then view, export or print the details

4.1.10 Search for a Send-iMali transaction and then view, export or print the details

4.1.11 Search for CPS files and then view, export or print the details

4.1.12 Print, export or resend proof of transactions

4.1.13 View, export or print failed payments, transfers and collections

4.1.14 Request activity reports on payments, transfers, collections, beneficiaries, collectees, e-bill payments, users and profiles and download them as Adobe (pdf) files

4.1.15 View foreign exchange rates

4.1.16 Foreign Exchange Calculator (converting between currencies)

4.1.17 View, print or export proof of payments for beneficiaries (historical)

4.2 Transactions menu

4.2.1 Capture a single payment

4.2.2 Capture once-off payments

4.2.3 Capture a batch of payments

4.2.4 Import a batch of payments

4.2.5 Copy and reuse a batch of payments

4.2.6 Change (maintain) payments before they are finalised

4.2.7 Update future-dated payments before they are processed, which will require reauthorisation

4.2.8 Reprint proof of payments or proof of collections (notifications)

4.2.9 Change (maintain) e-bill payments before they are finalised

4.2.10 Change (maintain) payroll payments before they are finalised

4.2.11 Capture a batch of transfers

4.2.12 Import a batch of transfers

4.2.13 Change (maintain) a batch of transfers before they are finalised

4.2.14 Reprint proof of transfers

4.2.15 Create a batch of collections

4.2.16 Import a batch of collections

4.2.17 Change (maintain), reuse a batch of collections

4.2.18 Reprint proof of collections

4.2.19 Change (maintain) CPS files before they are finalised

4.2.20 Disallow CPS files

4.2.21 View, print and export CPS file history

4.2.22 Capture a recurring template for payments

4.2.23 Import a recurring template for payments

4.2.24 Maintain a recurring template for payments

4.2.25 Create a recurring template for payments from existing batches

4.2.26 Capture a recurring template for transfers

4.2.27 Import a recurring template for transfers

4.2.28 Maintain a recurring template for transfers

4.2.29 Create a recurring template for transfers from existing batches

4.2.30 Capture a recurring template for collections

4.2.31 Import a recurring template for collections

4.2.32 Maintain a recurring template for collections

4.2.33 Create a recurring template for collections from existing batches

4.3 Resources menu

4.3.1 Add (capture) beneficiaries

4.3.2 View, print or export beneficiaries and their details, including payment confirmation preferences (SMS/fax/email)

4.3.3 Import a list of beneficiaries

4.3.4 Create, change or delete beneficiary lists (eg wages list)

4.3.5 View, print or export beneficiary lists

4.3.6 Update or delete beneficiaries

4.3.7 Add collectees

4.3.8 View, print or export collectees and their details, including collection confirmation preferences (SMS/fax/email)

4.3.9 Import a list of collectees

4.3.10 Create, change or delete collectee lists

4.3.11 View, print or export collectee lists

4.3.12 Update or delete collectees

4.3.13 Verify up to 10 accounts (from Nedbank and other banks) in real time (immediately)

4.3.14 View, print or export this information

4.3.15 Import and verify a batch of accounts (Nedbank and other banks)

4.3.16 View account verification charges (historical)

4.3.17 View account verification product information

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Version 20 Dated 14/09/2017
4.3.14 Change limits for beneficiaries, collectees or transfers

4.4 Services menu
4.4.1 Upload an ACB file for processing
4.4.2 Download files with failed ACB transactions
4.4.3 View a list of ACB files submitted for processing and their status
4.4.4 Access the Cash Management service
4.4.5 Access the Accounting service
4.4.6 Access the DocuSafe service
4.4.7 Activate services through NetBank Business

4.5 Authorisation menu
4.5.1 Authorise or decline batches or single payments
4.5.2 Authorise or decline e-bill payments
4.5.3 Authorise or decline transfer batches
4.5.4 Authorise or decline new or changes to existing beneficiaries
4.5.5 Authorise or decline new or changes to existing profile settings
4.5.6 Authorise or decline Token float order
4.5.7 Authorise or decline the issue of a new default password for a user
4.5.8 Authorise or decline new or changes to existing collectees
4.5.9 Authorise or decline new or changes to existing profile settings
4.5.10 Authorise or decline new or changes to existing user access rights
4.5.11 Authorise or decline new or changes to existing payroll batches
4.5.12 Authorise or decline new or changes to existing CPS files
4.5.13 Authorise or decline TI settings
4.5.14 Authorise or decline recurring templates for payments
4.5.15 Authorise or decline recurring templates for transfers
4.5.16 Authorise or decline recurring templates for collections
4.6 Admin menu
4.6.1 Change own password
4.6.2 View, print and update profile information, including authorisers
4.6.3 Set up subbilling by department to split charges for account verification utilisation
4.6.4 Change an account’s description that is used in the system (‘nickname’)
4.6.5 Update payment and transfer limits for each account
4.6.6 Update accounting service statement settings for current accounts, savings accounts and credit card accounts
4.6.7 Add new users to a profile
4.6.8 Change an existing user’s details and access rights, including:
  4.6.8.1 Access (view, print, export) account balance
  4.6.8.2 Access (view, print, export) statements
  4.6.8.3 Stop cheques
  4.6.8.4 Capture transfers
  4.6.8.5 Authorise transfers
  4.6.8.6 Capture once-off payments
  4.6.8.7 Capture beneficiary payments
  4.6.8.8 Capture payments to bank-approved beneficiaries
  4.6.8.9 Import beneficiary payments
  4.6.8.10 Import once-off payments
  4.6.8.11 Authorise payments
  4.6.8.12 Capture e-bill payments
  4.6.8.13 Authorise e-bill payments
  4.6.8.14 Capture once-off collections
  4.6.8.15 Capture collections
  4.6.8.16 Import collections
  4.6.8.17 Authorise collections
  4.6.8.18 Capture payroll
  4.6.8.19 Authorise payroll
  4.6.8.20 Capture beneficiaries
  4.6.8.21 Authorise beneficiaries
  4.6.8.22 Capture collectees
  4.6.8.23 Authorise collectees
  4.6.8.24 Order chequebooks
  4.6.8.25 Process files
  4.6.8.26 Request account verification
  4.6.8.27 Access Cash Management service
  4.6.8.28 Set user limits and categories
  4.6.8.29 Delete Cash Management access rights
  4.6.8.30 View sweeping access rights per account
  4.6.8.31 View MCBV access rights per account
  4.6.8.32 Set pooling access rights
  4.6.8.33 Providing a user with access to NetBank Business Mobile
  4.6.8.34 View CPS file access rights
  4.6.8.35 Maintain CPS file access rights
  4.6.8.36 Authorise CPS file access rights
  4.6.9 Order token float
  4.6.10 Link multiprofile users
  4.6.11 Issue a user’s password
5 NETBANK BUSINESS FEATURES AND FUNCTIONS (ACCEESSSED THROUGH A MOBILE DEVICE)

NBB Mobile provides the following features and functions. These items are allocated based on the profile and access rights of a user.

5.1 Forgot your password?
5.1.1 Reissue or unlock/reset your password.
5.2 Transactions
5.2.1 Capture a single payment or minibatch of payments (up to 20 transactions)
5.2.2 Capture a single transfer or minibatch of transfers (up to 20 transactions)
5.3 Enquiries
5.3.1 View balances of all accounts directly after logon
5.3.2 View transaction lists for all accounts
5.4 Authorisation
5.4.1 Authorise or decline batches or single payments
5.4.2 Authorise or decline e-bill payments
5.4.3 Authorise or decline transfer batches
5.4.4 Authorise or decline collections and collection batches
5.4.5 Authorise or decline new or changes to existing beneficiaries
5.4.6 Authorise or decline new or changes to existing collectees
5.4.7 Authorise or decline new or changes to existing user access rights
5.5 Admin
5.5.1 Change own password
5.5.2 Reset the password of a non-admin user

6 MINIMUM SYSTEM REQUIREMENTS TO USE NETBANK BUSINESS

6.1 Windows PC
6.1.1 Minimum operating system: Windows 7 (32 and 64 bit)
6.1.2 Browsers: Internet Explorer 11 or Google Chrome
6.1.3 Token types used: Green Version 3 token and Plug and transact token
6.2 Apple Mac PC
6.2.1 Minimum operating system: Mountain Lion (10.8)
6.2.2 Browser for software user: Safari or FireFox
6.2.3 Type of token used: Plug and Transact only
6.3 NBB Mobile
6.3.1 Android device version 2.3.3
6.3.2 iOS device version 7

7 YOUR ROLES AND RESPONSIBILITIES

7.1 Duties of designated persons

Without derogating from the functions of the designated persons as set out in the MEBA, for the purpose of this manual the designated persons will have the following duties:

7.1.1 Appoint (and terminate) administrators.
7.1.2 Nominate the initial system users when completing the NetBank Business application form. Subsequently administrator(s) may add, change or delete users (using the internet access method).
7.1.3 Sign authorisations in specific situations when required to do so (eg reissuing an administrator’s password or assigning the mobile role to an administrator with profile maintenance access rights).
7.1.4 Provide Nedbank with all the data required to create an electronic profile for NetBank Business. These individuals, or an administrator if appointed to do so, must update this information promptly when it changes and when asked by Nedbank to do so.

7.2 Duties of administrators

Without derogating from the functions of administrators as set out in the MEBA, for the purpose of this manual the administrators will have the following duties:
7.2.1 Receive the starter pack, sign and fax the letter to authorise the release of the NetBank Business electronic profile.
7.2.2 Download own security certificates.
7.2.3 Manage user information, determine the transaction limits of the system users, reset or reissue user passwords as required, subject to the required authorisation, or assign the mobile role to a system user.
7.2.4 Authorise the first users (who are not administrators) based on the information reflected on the application form, as approved by the designated persons. Once these initial users have been authorised by an administrator, they can download their individual certificates.
7.2.5 Add capturers, authorisers and/or other administrator users.
7.2.6 Issue passwords for non-administrators who do not need tokens, or for whom tokens from the float are available and for whom tokens need not be requested from Nedbank.
7.2.7 Administer the NetBank Business electronic profile and keep the information therein up to date.
7.2.8 Be the main liaison channel with Nedbank and distribute information received to other system users.
7.2.9 Review organisation-imposed profile/user limits and maintain these on a regular basis.
7.2.10 After the initial system users have been activated, add/change/delete system users as required. Subsequently administrators will start authorising these actions.
7.2.11 Revoke a user’s security certificate as required, subject to the required authorisation.

7.3 Segregation of duties
7.3.1 This refers to an internal control policy in your organisation that ensures that no single person is given responsibility for more than one related function. For example, the person responsible for capturing a payment should not also be responsible for authorising the payment.
7.3.2 Tasks are typically apportioned between different members of staff to reduce the scope for error and fraud.
7.3.3 We recommend the following minimum segregation of duties:
7.3.3.1 One administrator should not be able solely to capture and authorise new users or change user access rights. A second administrator should ideally do the final authorisation of new users or changes to existing user access rights.
7.3.3.2 A system user should not be able solely to capture or change a beneficiary, payment, collection, transfer or e-bill payment. A control clerk or similar financial role should be set up to authorise such changes.
7.3.3.3 In large companies it is prudent to have multiple levels or persons involved in the authorisation process. NetBank Business allows for the following situations:
7.3.3.3.1 AA: two A-level authorisers needed
7.3.3.3.2 BB: two B-level authorisers needed
7.3.3.3.3 AB: one A-level and one B-level authoriser needed
7.3.3.3.4 A: one A-level authoriser needed
7.3.3.3.5 B: one B-level authoriser needed
7.3.3.4 For example, processing clerks can capture an item. A supervisor proceeds with the first authorisation (typically level B). A manager completes the second authorisation (typically level A).
7.3.3.5 Access rights and limits are available and should be used to protect the organisation against misuse and risk. These are set up in the electronic profile for each user, authoriser, account, function, beneficiary and collectee.
7.4 Duties of system users
7.4.1 Capture, for example, payments, Send-iMali payments, e-bill payments, transfers, collections, stop order instructions and stop cheque instructions according to their access rights.
7.4.2 Add, change and delete beneficiaries, subject to the required authorisation.
7.4.3 Add, change and delete collectees, subject to the required authorisation.
7.4.4 Upload and process ACB files, subject to the required authorisation.
7.4.5 View information for which they have been provided access.
7.4.6 Verify beneficiary and/or collectee account information before effecting transactions to/from these accounts.

7.5 Duties of administrators
7.5.1 Authorise or decline payments, Send-iMali payments, e-bill payments, transfers, collections and payroll payments.
7.5.2 Authorise or decline new or changed beneficiaries.
7.5.3 Authorise or decline new or changed collectees.
7.5.4 Authorise or decline new or changed system users, access rights and requests to reset or reissue user passwords.
7.6 Security and risk management
7.6.1 The organisation and its system users bear the sole responsibility and retain all risk regarding passwords, PINs, user numbers, certificates, devices and tokens.
7.6.2 The organisation has no recourse relating to or arising from the loss, theft, use or misuse of any of these items after it has received them.
7.6.3 The devices and certificates remain the property of Nedbank and Nedbank may request that these be returned.
7.6.4 Additional or replacement devices may be requested at an additional fee.
7.6.5 The organisation must ensure the integrity, safeguards and confidentiality of data and other confidential information such as devices, tokens, certificates, passwords and PINs. It must take adequate steps to ensure that its employees do not share devices, tokens, certificates, passwords or PINs with anyone else.
7.6.6 The organisation must ensure that NetBank Business is not accessed or used or that any relevant functions are performed by anyone other than a person authorised by the organisation to do so.
7.6.7 If the organisation becomes aware of the breach of the confidentiality of these security obligations or the loss or theft of any devices/tokens/certificates/PINs/passwords, it must immediately inform Nedbank in writing.
7.6.8 The mobile role needs to be removed from an administrator or a system user to prevent an administrator/user from accessing NetBank Business through a mobile device.
7.6.9 Administrators/Users cannot be deleted from the organisation’s profile to prevent them from accessing NetBank Business through a mobile device.
7.6.10 Before administrators/users are given the mobile role, the identity number or passport number of each administrator/user must be correct on the user profile.

7.7 Multiprofile users
7.7.1 When the multiprofile-user role is activated for an administrator or a system user, he/she can be linked to more than one organisation’s profile with unique settings for each profile.
7.7.2 The mobile role must be activated within each organisation’s profile to which the multiprofile user is linked. The multiprofile-user nickname will appear after logon on the NetBank Business website and on NBB Mobile.
8 PASSWORDS AND TOKENS

8.1 Rules for passwords
8.1.1 The password is case-sensitive and must be between eight and 16 characters in length.
8.1.2 It may contain alpha, numeric, and special characters. We recommend a combination of these and a combination of upper-case and lower-case characters, as this produces the most secure passwords (e.g., eXample2!)
8.1.3 It may not contain the same character repeated three or more times (e.g., ABC999999).
8.1.4 You may not reuse any of your previous 10 passwords.
8.1.5 Passwords are valid for 30, 60 or 90 days or can be set never to expire. This is specified on the organisation’s profile.
8.1.6 If you type your login password incorrectly three times, the system will lock you out. If you then remember your password, you can contact an administrator in your organisation and he/she can reset your password. If you have completely forgotten your password, you can ask the administrator to issue you with a default password.
8.1.7 However, if you are an administrator, you must request the Nedbank Contact Centre to reset your password. If you want your password to be reissued, you must complete a form (available from the login page) and obtain authorisation from the required designated persons to proceed.
8.1.8 The same user cannot log simultaneously to NetBank Business through the internet and through a mobile device. Only one logon is permitted at a time for each user.

8.2 Recommendations for managing your risk
8.2.1 Your password is as important as your own signature and should not be shared. Keep it confidential. NetBank Business makes provision for confidentiality by displaying dots (●) on the screen as you enter your password. This protects your password from being viewed by others.
8.2.2 To prevent unauthorised access to NetBank Business remember to log off whenever you have completed your banking.
8.2.3 If you do not log off and close the Internet Explorer window, you will not be able to log on for the next 24 hours. The system will notify you that ‘Concurrent sessions are not allowed’. This is a security mechanism.

8.3 Changing passwords
8.3.1 You may change your password at any time.
8.3.2 We recommend that you change your password on the system on a regular basis, at least monthly. The system will only prompt you to change your password at 30, 60 or 90 days, depending on what is specified when the profile is set up. If the profile is set up with the unlimited password expiry option, the system will never prompt you to change your password.
8.3.3 If an administrator in the organisation must reset his/her password, he/she can call the Nedbank Contact Centre. If administrators need to have their passwords reissued, they must click on the forms button on any of the NetBank Business screens and complete the maintenance form for a new password. This form is also available on the login page, only through the internet access method.
8.3.4 For security reasons all users who have not logged on to NetBank Business for a specified period are automatically marked with an ‘Inactive’ status and deleted after another specified period, after which they will not be able to log on. If such users need access again, you must complete a new user maintenance form and fax this to Nedbank according to the instructions on the form. There are two options available:
8.3.4.1 The default option: After 365 days the user is automatically marked with an ‘Inactive’ status and automatically deleted after an additional 120 days.
8.3.4.2 An alternative option: After 90 days the user is automatically marked with an ‘Inactive’ status and automatically deleted after an additional 90 days.

8.4 Issuing passwords
8.4.1 An administrator can use NetBank Business web to issue the first Password to a new User who is not an Administrator if that User was added by using NetBank Business web and not by using a form sent to Nedbank, and if a Float token was issued to the non-Administrator User without the need for Nedbank to deliver a Token for the new User.
8.4.2 If final authorisation of a new user is actioned on NBB Mobile, it will be necessary for an administrator to issue the password from NetBank Business web.

8.5 Reissuing Passwords
8.5.1 A Password needs to be reissued if the old password has been forgotten.
8.5.2 NBB Mobile users can reissue their passwords instantaneously from NBB Mobile. Once a temporary Password has been issued to the mobile device it is necessary to first logon to NetBank Business Web to change the Password before transacting on NBB Mobile again.
8.5.3 Administrators can reissue Passwords for Non-Administrators on NetBank Business web.
8.5.4 Administrators without NBB Mobile can complete a form, which is signed by the Designated Person and emailed to Nedbank, to receive a new Password using a courier. This can take up to 48 hours.
8.6 Resetting passwords
8.6.1 If a user enters the incorrect password three times, he/she will be locked out of NetBank Business and NBB Mobile. If he/she can remember the password, resetting/unlocking the password will enable him/her to enter the correct password.
8.6.2 NBB Mobile users can reset their passwords from NBB Mobile. Once the password has been unlocked/reset, it is necessary to first log on to NetBank Business web to change the password, before transacting through NBB Mobile again.
8.6.3 Any User without NBB Mobile can phone the call centre to have his/her password reset/unlocked.
8.6.4 Administrators can reset/unlock passwords for non-Administrators on NetBank Business web or NBB Mobile.

9 PROFILES

9.1 The NetBank Business profile can be changed only on requests/instructions from the system administrator(s).
9.2 An administrator(s) can view the profile, accounts, users, access rights and available functions on NetBank Business through the Admin menu. This is only available through the internet access method.

10 CLIENT SELF-MAINTENANCE

10.1 A profile which has Client self-maintenance and an administrator who has maintain profile rights can:
10.1.1 add users;
10.1.2 order token float;
10.1.3 issue, and/or reissue, and/or reset passwords;
10.1.4 maintain the profile; and
10.1.5 maintain the accounts.
10.2 A profile which has Client self-maintenance and an administrator who does not have maintain profile rights can:
10.2.1 reissue passwords for non-administrators.
11 LIMITS

11.1 The following limits can be set by the organisation for its beneficiaries, collectees and/or users (only available through the internet access method). These limits are used as an upper threshold and therefore any items that exceed such a limit will not be processed by NetBank Business:

11.1.1 A daily or monthly limit on the amount that a beneficiary may be paid for each transaction.

11.1.2 A limit to the number of payments made to a beneficiary per day or per month.

11.1.3 A limit on the amount that a beneficiary may be paid overall.

11.1.4 A daily or monthly limit on the amount that may be collected from a collectee for each transaction.

11.1.5 A limit to the number of collections made from a collectee per day or per month.

11.1.6 A limit on the amount that may be collected from a collectee overall.

11.1.7 Limits for each person who uses NetBank Business: The organisation may specify limits for each function or for each system user.

11.2 The following checks can also be set up as part of the profile:

11.2.1 Payments and transfers can be set up to check –

11.2.1.1 the available balance on the debit account; or

11.2.1.2 the credit limit set and approved by Nedbank’s Credit Department; or

11.2.1.3 the debit account limit set at an account level; or

11.2.1.4 the organisation-imposed limit that was decided and implemented based on the organisation’s agreement.

11.2.2 Collections are set up to check –

11.2.2.1 a profile Credit limit set and approved by Nedbank’s Credit Department; or

11.2.2.2 an account collections limit, which may not exceed the overall Credit limit set at a profile level.

11.3 If the debit account is not a savings or current account, the business rule for that type of account, and not the credit limit, will be used. For example, if the debit account is a credit card, the available balance will be used instead.

11.4 For collections: A limit of R1 000 000 for each single debit transaction is automatically imposed by NetBank Business to comply with South African Reserve Bank and PASA measures.

11.5 A single set of limits is applied across all NetBank Business access methods.

11.6 For payroll payments all payment limits are applicable. Beneficiary limits are not applied to payroll payments.

11.7 For Send-iMali payments, all other existing profile, user and account limits apply. However, the minimum Send-iMali payment amount is R50 and the maximum is R4 000.

12 CUTOFF TIMES

12.1 Payments, e-bill payments and transfers submitted after the cutoff times will be actioned on the next business day using that day’s available funds and available limits.

12.2 Cutoff times are as follows for payments, Send-iMali payments, e-bill payments and transfers:

<table>
<thead>
<tr>
<th>Same-day payment below R5 million</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nedbank to other banks</strong></td>
</tr>
<tr>
<td><strong>Nedbank to other banks</strong></td>
</tr>
<tr>
<td><strong>Nedbank to Nedbank and to Send-iMali</strong> (Nedbank to cellphone number)</td>
</tr>
<tr>
<td><strong>Nedbank to Nedbank and to Send-iMali</strong> (Nedbank to cellphone number)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Same-day payment over R5 million</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nedbank to other banks</strong></td>
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<tr>
<td><strong>Nedbank to other banks</strong></td>
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<td><strong>Nedbank to Nedbank</strong></td>
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<td><strong>Nedbank to Nedbank</strong></td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Batch payments: Real-time payment (one hour)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nedbank to other banks</strong></td>
</tr>
<tr>
<td><strong>Nedbank to other banks</strong></td>
</tr>
</tbody>
</table>
12.3 The latest cutoff times are always displayed on the NetBank Business landing page and if the above cutoff times conflict with the landing page, the information on the landing page takes precedence.

13 PAYMENTS
13.1 Real-time clearing
13.1.1 Real-time clearing (RTC) provides a real-time (immediate) settlement of a transaction in less than 60 seconds. This is available for single payments.
13.1.2 The beneficiary has immediate access to the funds.
13.1.3 Payments over R5 million cannot be made using RTC. These can be made using RTL (see below).
13.1.4 RTC may be selected when capturing a payment through the internet access method.

13.2 Real-timeline payment
13.2.1 A real-timeline (RTL) payment is done immediately or straight to the creditor’s account. If an item in a batch is marked for real-time payment, the funds will be available in the other party’s account within one hour. This is available for batch payments.
13.2.2 Transactions over R5 million in value are automatically processed using real-time payments (RTLs) at an additional fee.
13.2.3 The cutoff times for RTL payments are as follows (all of these exclude Sundays and public holidays):
13.2.4 RTL may be selected when capturing a payment through the internet access method.

13.3 Real-time payments (instant and one hour)
13.3.1 A fee is charged for the real-time payment feature and it is done according to the organisation’s preference.
13.3.2 This is available for current and savings accounts. Any real-time payments made to an account other than a current or savings account will be rejected when processing is done.
13.3.3 Real-time payments cannot be made to bank-approved beneficiaries.
13.3.4 Transactions are binding and therefore funds or credit facilities should be available in the relevant account.
13.3.5 Real-time payments into accounts not held with Nedbank are subject to a higher fee.
13.3.6 There are no volume discounts on real-time payments.
13.3.7 If you capture a real-time payment and the beneficiary’s bank does not process real-time payments, the payment will fail and you will receive an error message for the transaction.

13.4 Validation of once-off payments and when new beneficiaries and collectees are added
13.4.1 If this is to a Nedbank account, NetBank Business will check that the account number is valid.
13.4.2 Accounts held with other banks are subject to the standard BankServ rules: The usual BankServ checks are performed to verify that the branch numbers and account numbers are valid.
13.4.3 One payment batch can contain up to 10 000 entries. This applies to batches that are captured on NetBank Business or imported into NetBank Business.
13.4.4 The onus is on you to ensure that there will be sufficient funds to process a future-dated payment batch on the date specified.
13.4.5 You must ensure that the account details of a payment are correct before completing the payment. You can use the AVS feature to check if the account details of the intended third party are correct. AVS is available through the internet access method.
Batches or single items fully authorised on their action date cannot be deleted, cancelled or stopped, as these are sent to BankServ intermittently during the day for processing. These batches of payments, transfers, collections or e-bill payments are considered processed at this point.

Payments, e-bill payments and collections cannot be made using customer foreign currency (CFC) accounts or overnight loan accounts.

You must ensure that sufficient funds are in the debit account(s) on the date on which the batch is processed.

If you are using credit limits or organisation-imposed limits, you must ensure that sufficient limits are in place on the day that the batch is processed when utilising a dated service option.

One-day-dated payments

One-day-dated batches and single-payment batches must be fully authorised before the cutoff time one day before their action date and cannot be deleted, cancelled or stopped, as these are sent to BankServ for processing. These batches of payments or collections are considered processed one day before the action date.

Two-day-dated payments

Two-day-dated batches and single-payment batches must be fully authorised before the cutoff time two days before their action date and cannot be deleted, cancelled or stopped, as these are sent to BankServ for processing. These batches of payments are considered processed two days before the action date.

Payroll payments (available only through the internet access method)

Payroll payments are made from an external source to NetBank Business and cannot be captured within NetBank Business. Certain batch fields can be edited, but not the transaction information.

You must ensure that sufficient funds are in the debit account(s) on the date on which the batch is processed.

If you are using credit limits, you must ensure that sufficient limits are in place on the day that the batch is processed.

Recurring templates for payments will generate batches, which will recur over a 12-month period on a monthly or a weekly basis. The recurrence depends on the frequency you have specified.

One batch of transfers is limited to 500 items. This applies to batches that are captured on NetBank Business or imported into NetBank Business.

Recurring templates for transfers will generate batches, which will recur over a maximum of a 12-month period on a monthly or a weekly basis. The recurrence depends on the frequency you have specified.

Proof of payment, transfer or collection is available through the internet access method after full authorisation on the action date.

Intent of payment, transfer or collection is available through the internet access method after full authorisation on the authorisation date, effective for the future date of the payment, transfer or collection.

Beneficiaries can be any of the following:

A person who has an account at another South African bank.

A person who has a NetBank current, investment or home loan account.

A person who has a credit card account.

One of the commercial entities listed by Nedbank as bank-approved beneficiaries (eg Woolworths); you do not have to know the account details of such an entity, as these are automatically provided.

The following rules apply when changing or deleting beneficiaries (available through the internet access method only):

Any changes to a beneficiary’s limit data may result in future-dated payments to that beneficiary being rejected.

If a beneficiary’s limit type is changed, the change will be effected immediately after the change has been authorised.

If the beneficiary’s limit type is changed, the usage of the limit before this point will be kept; ie it will not be reset to zero, but the current usage of the limit will still apply.

If the value of a beneficiary’s limit type is changed, the change will be effected immediately after authorisation.

If the beneficiary’s limit value is changed, the usage of the limit before this point will be kept; ie it will not be reset to zero, but the current usage of the limit will still apply.

You may search for payments made to beneficiaries loaded on your NetBank Business profile from current, savings and home loan accounts, in the past 90 days. This excludes once-off payments and payments to bank-approved beneficiaries.

One beneficiary batch can contain a maximum of 10 000 entries. This applies to batches that are captured on NetBank Business or imported into NetBank Business.

You must ensure that the account details of a beneficiary are correct before submitting a payment to the beneficiary. You can use the AVS and AVS-R features to check if the account details of the intended third party are correct. AVS and AVS-R are available through the internet access method only.

Cellphone numbers to whichSend-iMali payments are made cannot be loaded as beneficiaries. Send-iMali payments can be captured, copied or imported.

When the organisation uses the collections feature, it warrants that the following is in place and agreed:

The organisation must provide a short-name list to Nedbank for all its collection accounts.

The organisation is entitled to debit the collectee’s account.

The collectee has waived the right to reverse the transaction, provided that you have not exceeded the collectee’s specified limits.

When doing a collection, Nedbank will not be responsible for checking the amounts or account numbers you have specified.

Nedbank may request a copy of each collectee’s authorisation regarding the debiting of his/her/its account. If this is not in place, Nedbank cannot be held liable.

One collections batch can contain an unlimited number of entries. This applies to batches that are captured on NetBank Business or imported into NetBank Business.

Two-day-dated collections

Two-day-dated collection batches must be fully authorised before the cutoff time two days before their action date and cannot be deleted, cancelled or stopped as these are sent to BankServ for processing. These batches of collections are considered processed two days before the action date.
17.4 Recurring templates for collections will generate batches, which will recur over a maximum of a 12-month period on a monthly or a weekly basis. The recurrence depends on the frequency you have specified.

17.5 Collectees can be any one of the following:
17.5.1 A holder of an account at another South African bank.
17.5.2 A holder of a Nedbank or Old Mutual Bank savings or current account.
17.6 The following rules apply when changing or deleting collectees (available through the internet access method only):
17.6.1 Any changes to a collectee’s limit data may result in future-dated payments to that collectee being rejected.
17.6.2 If a collectee’s limit type changed, the change will be effected immediately after the change has been authorised.
17.6.3 If a collectee’s limit type changed, the usage of the limit before this point will be kept; ie it will not be reset to zero, but the current usage of the limit still applies.
17.6.4 If the value of a collectee’s limit type has been changed, the change will be effected immediately after authorisation.
17.6.5 If the value of a collectee’s limit type is changed, the usage of the limit before this point will be kept; ie it will not be reset to zero, but the current usage of the limit will still apply.
17.7 One collectee’s batch can contain an unlimited number of entries. This applies to batches that are captured on NetBank Business or imported into NetBank Business.
17.8 You must ensure that the account details of a collection are correct before completing the collection. You can use the AVS and AVS-R features to check if the account details of the intended third party are correct. AVS and AVS-R are available through the internet access method only.
17.9 You must ensure that applicable limits for the collectee will be sufficient when the transaction is processed.

18 BENEFICIARY AND COLLECTEE PRINT VOLUMES
18.1 This functionality allows you to print more than 10 000 beneficiaries or collectees at a time. If beneficiary/collectee volumes are more than 10 000, you will be presented with the option to select the relevant radio button before you print, ie 1 to 10 000 and 10 001 to 20 000. If the beneficiary/collectee volumes are less than 10 000, the existing print functionality remains.

19 BENEFICIARY AND COLLECTEE DELETION
This functionality allows you to maintain and authorise the deletion of captured and updated beneficiaries and collectees on NetBank Business.

20 E-BILL PAYMENTS – AVAILABLE THROUGH THE INTERNET ACCESS METHOD ONLY
20.1 E-bill payments originate from SARS or the UIF. The details for these transactions are recorded on NetBank Business from SARS e-payments and UIF e-payments. The NetBank Business system users can then select the applicable debit account, capture a description and authorise the payment.
20.2 Payments to SARS can be done from the e-bill payments screen (‘Transactions’) menu. This menu option will be available only if your access rights enable you to maintain e-bill payments and if you are registered for SARS eFiling. If you are not registered, you can register at sarsfiling.co.za.
20.3 It is necessary to ensure that the details of an e-bill payment are correct before completing the payment.

21 FUTURE-DATED TRANSACTIONS
21.1 You must ensure that sufficient funds will be available in the debit account on the future-dated action date on which any payments, transfers or e-bill payments will occur.
21.2 If you are using credit limits or organisation-imposed limits, you must ensure that they are sufficient.

22 CPS FILES – AVAILABLE THROUGH THE INTERNET ACCESS METHOD ONLY
22.1 When the organisation uses the CPS feature within NetBank Business, one or more CPS profiles must be linked to the NetBank Business profile in order for the CPS files to be visible.
22.2 There are two options that must be set at profile level, which will determine what is available on the menu. The ‘view’ option allows a user to view CPS files. The ‘authorise’ option allows a user to view, maintain and disallow CPS files.
22.3 The visible CPS files are those submitted during the past 90 days.
22.4 Viewing
CPS files with various statuses can be viewed but not edited.
22.5 CPS notifications
CPS files pending authorisation can be registered for status notifications. This function will be available to you only if you have registered for TI notification service.
22.6 Maintain and authorise
22.6.1 A CPS file that has not been submitted for processing can be maintained. The effective file date can be changed to a future date, and changing this date will affect the date the file will be actioned.
22.6.2 The file is submitted for authorisation.
22.6.3 A file can be rejected without being sent for authorisation, for instance if the file is incorrect.
22.6.4 A file can be disallowed without being sent for authorisation.
22.7 CPS file cutoff times
22.7.1 The CPS files must reach Nedbank before the cutoff time for processing.
22.7.2 The cutoff times for same-day value and one-day service types are as follows:
Monday to Friday: 16:30
Saturdays: 09:30
22.7.3 The cutoff times for two-day service types are as follows:
Monday to Friday: 14:30
Saturdays: No cutoff times
22.7.4 The cutoff times for RTL service types are as follows:
Monday to Friday: 15:30
Saturdays: 09:30
22.7.5 The cutoff times for NAEDO service types are as follows:
Monday to Friday: 16:00
Saturdays: 10:00
26.2.6 The cutoff times for disallows are as follows:
Monday to Friday: 14:30
Saturdays: No cutoff times
26.2.7 Where a CPS file contains mixed transactions of Nedbank to Nedbank and Nedbank to other banks, a file must be received before the cutoff times for Nedbank-to-other-banks transactions.
26.2.8 Where CPS files are received after the cutoff time, these files will be rejected, unless the rollover option has been activated on CPS.

23

AUTHORISATIONS
23.1 If an authoriser disallows an item in a batch, it cannot be activated by another authoriser.
23.2 Items in a batch (payments, e-bill payments, transfers or collections) that are disallowed will not be processed.
23.3 If you receive notification of “insufficient funds/limits” when you authorise a batch of payments, Send-Mail payments, transfers or e-bill payments, it means that the total amount of the batches exceeds the available balance or credit limit for the specified debit account. You must fund this account and then authorise the batch again.
23.4 If you opt to continue, entries in the batch will be processed top down until the limit of your available balance or credit limit is reached.
23.5 When you authorise users and give them access rights, it has the same effect as writing a letter designating signatories to Nedbank, authorising your staff to access and view accounts and execute the functions that you have authorised. If you allow staff members to execute functions using a NetBank Business profile without your authorisation, it remains your responsibility.
23.6 If you authorise a batch of collections and some items do not meet the minimum collectee criteria (for example, they fail the check for correct bank account/branch code) or exceed the limit specified for a collectee, these items will not be processed. If you authorise a batch of payments and some items do not meet the minimum beneficiary criteria (for example, they fail the check for correct bank account/branch code) or exceed the limit specified for a beneficiary, these items will not be processed. We recommend that you view the details of an item, whether once-off, single or in a batch, before you authorise it. If you choose not to do so, you will be notified during the authorisation process. Authorisers need to ensure that details are correct before authorising an item.
23.7 This is especially important when authorising beneficiaries and collectees, and for changes to users and profile information.

24 ACCOUNT VERIFICATION SERVICE – AVAILABLE THROUGH THE INTERNET ACCESS METHOD ONLY
24.1 Verification for non-Nedbank accounts are limited to other banks that participate in the provision of AVS and AVS-R. Besides Nedbank, the current participating banks are: FNB, Standard Bank, Absa Bank, Capitec Bank and Mercantile Bank (near-real time only). It is important to ensure that ONLY accounts for participating banks are submitted, because submission of accounts for non-participating banks will be charged for.
24.2 Account verification requests in near-real time can be submitted at any time through NetBank Business. However, due to processing constraints from participating banks, availability of results for these batch submissions will depend on the time of file submission. Expectations for receipt of responses for batches are as follows:
24.2.1 If the file is submitted between 03:00 and 16:30, the approximate turnaround time for a response is two hours.
24.2.2 If the file is submitted after 16:30 and before 03:00, irrespective of whether the file contains Nedbank-only or Nedbank and other-bank accounts, the file will be processed at 03:00 when the other banks are available for processing and the turnaround time will be approximately two hours starting from 03:00.
24.3 Account verification requests in real time can be submitted at any time through NetBank Business. However, due to processing constraints from participating banks, availability of results for these batch submissions will depend on the time of file submission. Expectations for receipt of responses for batches are as follows:
24.3.1 If the file is submitted between 03:00 and 24:00, the approximate turnaround time for a response is 40 to 60 seconds.
24.3.2 If the file is submitted after 24:00 and before 03:00, irrespective of whether the file contains Nedbank-only or Nedbank and other-bank accounts, the file will be processed at 03:00 when the other banks are available for processing and the turnaround time will be approximately 40 to 60 seconds starting from 03:00.
24.4 If the account verification process returns a partial match on the information you provided, it is at your discretion to proceed with the transaction based on your internal business rules and processes.
24.5 Account verification history is available for 90 days.
24.6 Real-time verification is available on Nedbank’s and participating banks’ accounts.

25 IMPORTING AND ACCURACY OF INFORMATION
You are responsible for ensuring that you do not create duplicate items.

26 FAILED TRANSACTIONS
26.1 A failed item cannot be resubmitted for processing. Settlement can be done using other payment methods or a new item can be captured and authorised.
26.2 The following may cause a transaction to fail:
26.2.1 “Account closed” – no forwarding details are available.
26.2.2 “Account effects not cleared” – funds are available in the account, but are awaiting final clearance.
26.2.3 “Account frozen” – for example, during legal proceedings.
26.2.4 “Account holder deceased” – for individuals.
26.2.5 “Account in liquidation” – for companies.
26.2.6 “Account in sequestration” – for individuals.
26.2.7 “Account transferred” – to another banking group.
26.2.8 “Authorisation cancelled” – the account holder has revoked the authority to debit his/her account.
26.2.9 “Debit in contravention of payee’s authority” – account number or branch number may be incorrect or the account holder has revoked the authority to debit his/her account.
26.2.10 “Debits not allowed to this account” – typically the case for investment accounts and some savings and credit card accounts.
26.2.11 “No authority to debit or credit” – the account number or branch number may be incorrect or the account holder has revoked the authority to debit his/her account.
26.2.12 “No such account” – the account number or branch number may be incorrect.
26.2.13 “Not provided for” – similar to a ‘refer to drawer’ cheque. Typically a collection cannot be completed due to insufficient funds in the account to be debited.
26.2.14 “Payment stopped by account holder” – the account holder has revoked the authority to debit his/her account.
26.2.15 “Cellphone not RICA’d.”
26.2.16 ‘Invalid cellphone number’.
26.2.17 ‘Funds not withdrawn’ – if the recipient of a Send-iMali payment does not withdraw the funds within seven days, the funds will be returned to the sender.
26.2.18 ‘Previously stopped via stop payment’ – the account holder has previously revoked the authority to debit his/her account through a stop-payment advice.

27 FILE PROCESSING – AVAILABLE THROUGH THE INTERNET ACCESS METHOD ONLY
27.1 You must be a registered ACB user before you can upload an ACB file for processing.
27.2 An ACB file that you want to submit for processing cannot contain more than 10 000 transactions per month.
27.3 Submit the file at least 15 minutes before cutoff times.
27.4 Files submitted after cutoff times will not be delivered to BankServ for the two-day service processing.
27.5 BankServ will only process the ACB file according to the criteria specified in the BankServ User Manual, which is provided by BankServ. All relevant service types and action dates must be complied with.
27.6 The ACB file history is available for 90 days.
27.7 Cutoff times are as follows:
27.7.1 One-day service
   Monday to Friday: 08:00 to 12:00
   Saturday: 08:00 to 09:00
   (These exclude holidays.)
27.8 A vet report can be downloaded and serves as confirmation that the ACB file has been processed by BankServ.

28 STOPPING CHEQUES – AVAILABLE THROUGH THE INTERNET ACCESS METHOD ONLY
28.1 A cheque that has already been cleared cannot be stopped.
28.2 Cutoff times for stopping cheques are:
   Monday and Friday: 08:30 to 16:00
   Tuesday to Thursday: 09:00 to 16:00
   Saturdays: 08:30 to 12:00
   (These exclude public holidays.)

29 ORDERING A CHEQUEBOOK – AVAILABLE THROUGH THE INTERNET ACCESS METHOD ONLY
29.1 You can order only one chequebook at a time.
29.2 The chequebook you order will be the same type of book you ordered the previous time and will be delivered to the same branch.
29.3 If you have never ordered a chequebook before, you need to visit your branch to order the first one.
29.4 It is advisable to check with your branch whether your chequebook is available for collection.
29.5 Chequebooks can be ordered for current accounts only.
29.6 Chequebooks ordered and not collected within 90 days will be destroyed.

30 MESSAGING SERVICE – AVAILABLE THROUGH THE INTERNET ACCESS METHOD ONLY
30.1 Messages are valid only for a certain number of days. At the end of the specified time the message will disappear.

31 ENQUIRIES
31.1 For current and savings accounts the statement history is available for five years from the transaction date.
31.2 There is no charge for downloading statements older than 90 days.
31.3 For current, savings and home loan accounts you may search for specific items in the past 90 days.
31.4 For current and savings accounts a ‘current balance’ is the actual balance on the account, whereas an ‘available balance’ is the current balance minus all outstanding authorised items and ENCs.
31.5 The ENC rule is linked to cheques paid in, drawn on other banks. The amount paid in will be added to the balance, but the ‘available balance’ will be reduced by the value of the ENC. All payments, e-bill payments and transfers are checked against the ‘available balance’ before processing.
31.6 You may view failed transactions using the NetBank Business ‘Enquiries’ menu. A failed transaction occurs when a payment or collection to/from another bank or payment to a cellphone number, submitted using NetBank Business, cannot be processed. A list of possible reasons for a failed transaction is provided elsewhere in this document.

32 FOREIGN EXCHANGE RATES
32.1 Foreign exchange rates are updated daily at 10:00.
32.2 The foreign exchange rates are guidelines. Should you wish to conduct any foreign exchange transactions, please contact any branch for confirmed rates.
32.3 Rates are indications only and Nedbank accepts no responsibility for any decisions based thereon.
32.4 US dollar, UK pound sterling and the euro are quoted as the number of rands for each unit of currency.
32.5 All other currencies are quoted as the number of currency units for each rand.
32.6 Gold rates are quoted for information purposes only.
32.7 The telegraphic transfer (TT) buying rates are applicable to the conversion of incoming foreign currency telegraphic transfers to rand.
32.8 Cheque buying rates are applicable to the conversion of foreign currency travellers cheques, drafts or cheques drawn on foreign banks to rand.
32.9 The selling rates are applicable to the conversion of rand into foreign currency, ie all purchases of foreign currency from Nedbank.

33 STATEMENTS – AVAILABLE THROUGH THE INTERNET ACCESS METHOD ONLY
33.1 The ‘Changing statement delivery details’ option is available only for current accounts.
33.2 Changes made to the statement delivery methods will come into effect only in the next delivery cycle.
33.3 The password is your complete account number. If you have multiple current accounts, you should look at the name of the attachment – the last four digits are the last four digits in your account number.
33.4 Please refer to the eStatements terms and conditions for more details.
34 MOBILE DEVICES
34.1 One or more mobile devices can be linked to a user’s profile.
34.2 Single and multiprofile users (MPU) can use mobile devices. Profile nicknames for multiprofile users will appear after logon on NetBank Business and NBB Mobile.
34.3 Specified IP addresses from where NetBank Business can be accessed cannot be enforced on mobile devices.
34.4 Enrollment of mobile devices
34.4.1 After downloading the Nedbank App Suite™, a user can use a mobile device to request access to a profile:
34.4.1.1 For a MPU the combination is group profile number, group user ID and identity/passport number together with the unique device name.
34.4.1.2 For a single-profile user (SPU) the combination is profile number, user ID and identity/passport number, together with the unique device name.
34.4.2 Enrollment of a mobile device can be approved by the user of that device through the internet only.
34.4.3 If the combination of profile number, user ID and password specified on a mobile device does not match a user on the profile, the device cannot be approved.
34.4.4 A user must have mobile access rights on a profile before they will be able to approve access to a specific device.
34.4.5 Non-administrator NBB Mobile rights can be set up online by an administrator with CSM and maintain profile rights.
34.4.6 Administrator NBB Mobile rights must be approved by the Designated Person.
34.4.7 An MPU would only be granted access on a mobile device to those profiles where mobile access rights have been activated for the user.
34.4.8 Transaction search functionality is available for completed transactions on current, savings and credit card accounts using a 30, 60 or 90 day period; date; statement number or amount range.
34.5 Payments and transfers using a mobile device
34.5.1 Single payments and single transfers can be completed using a mobile device.
34.5.2 Minibatch payments and minibatch transfers can be completed using a mobile device.

35 NEDBANK CONTACT CENTRE DETAILS FOR FURTHER ASSISTANCE
35.1 NetBank Business through the internet
35.1.1 Corporate Banking clients: 0860 102 187
35.1.2 Business Banking clients: 0860 111 055
35.1.3 NCC Relationship Banking clients: 0860 116 400
35.1.4 From outside South Africa: +27 11 710 4331
35.1.5 Operating hours are weekdays from 08:00 to 17:00 and Saturdays from 08:00 to 12:00, excluding public holidays.
35.1.6 You will also have the option to contact a Client Services team member, ie business manager, services manager, portfolio manager or transactional manager, relevant to your business area.
35.2 NetBank Business through a mobile device
35.2.1 Nedbank App Suite™ Helpdesk: 0860 555 111
35.2.2 From outside South Africa: +27 11 710 4000
35.2.3 Operating hours are weekdays from 08:00 to 17:00 and Saturdays from 08:00 to 12:00, excluding public holidays.

36 REMOTE ASSISTANCE TOOL
The remote assistance tool is a secure support tool that enables Nedbank product specialist, support and training representatives to access, diagnose, control and fix your computer as well as train you remotely. You will be able to permit Nedbank representatives to have full view and control of the computer for the fastest possible resolution of any of your issues or training requirements.

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