MAKE
THINGS
HAPPEN

NEDBANK

MAKING

BETTER BANKING FOR YOU

HAPPEN

Enjoy improved Internet Banking experience with our NEW Banking System.

Internet Banking: Getting Started

Preparing for upgrade…

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

Getting started…

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

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

First time login…

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

Changes you must be aware of…

1. Individual Clients with a valid e-mail address will receive an E Statement for the Current Accounts. Cheques do not accompany E Statements. Printed statements must be requested at a branch of your choice.

2. Only payments to Local Banks and South Africa are allowed.

3. Payments to Local Banks cannot exceed 1,499,999 LSL.

4. Payments to SA Banks cannot exceed 4,999,999 LSL.

5. An OTP is mandatory for sensitive transactions:

   a. Adding a beneficiary;

   b. Modify beneficiary details;

   c. Once-off payments;

   d. Bank defined payments;

   e. Tax payments (payments to LRA).

6. Payments to your Investment Account can be done using the Own Account Transfer.

New functionality and features…

1. Future dated payments (Pay Later option on payment screens).

2. Create your own Standing Instructions with various frequencies (SI option on payment screens).

3. Payments to LRA using the Tax Payment function.

4. Ordering a Cheque Book online (Customer Services menu).

5. Subscribing to an E Statement on Current Accounts (Customer Services menu).

6. Online Account Statements with various download options (Account Statement menu).

On-Line Payment Limits

Your online payment limits, as setup by Nedbank, can be viewed as follows:

- Payments menu, View Limits Utilisation sub-menu;
- View Limits button on payment screens;
- On every payment screen (excluding Tax Payment and Card Payment) your limit for the particular transaction type is displayed.

Once-off Limit

- Will be applied within Transfer and Payment limits but is not maintained separately.

Transfer Limits will apply as follows:

- Own Account Transfers – transfers between your own account eg from Savings to Cheque.

Payment Limits will apply as follows:

- Payments to Accounts at This Bank – Payments to Nedbank.
- Payments to Other Bank Accounts – Payments to any Other Bank including SA Banks.
- Bank Defined Payments – The beneficiary has been approved and setup by Nedbank.

When you require updates to any limit the following information is required:

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

Accounts and Loans Menus

Account Summary

Account Summary will provide you with details information regarding all your accounts linked to you profile with respective balances.

- Click on Account Summary sub-menu.
- Your accounts linked to your profile, with respective Account Balance will display.

Account Statement

View Current and Savings account statements with download capability in various formats.

- Click on Accounts menu.
- Click on Account Statement sub-menu.
- Select the account.
- Define the *Search By* criteria from the dropdown list.
- Current Period will return transactions for 30 days.
- Previous Period will return transactions for 90 days.
- There are also other options available for you to search on.

Account Details

Account Details pertaining to the specific account type eg the Overdraft Limit on your Current Account.

- Click on Account Details sub-menu.
- Select the account you require detail on.

Term Deposit / Notice Deposit Details

- Account Details pertaining to your Investment Accounts.

Loan Details

- Details pertaining to your Loan Accounts.

Loan Schedule

- Details pertaining to your outstanding payments on your Loan Accounts.

Loan Repayment Inquiry

- Details pertaining to your payments on your Loan Accounts.

Loan Account Activity

- View an Account Statement on your Loan Accounts with download capability in various formats.

Payments Menu

Beneficiary Maintenance

- Search for your beneficiaries;
- Add new beneficiaries;
- Change beneficiary detail;
- Delete a beneficiary;
- View the payment history for the beneficiary;
- Make a payment to a beneficiary from the list of beneficiaries.

Search for your beneficiaries

- Select the Transaction Type as *Payments to Nedbank and Other Banks.*
- Click Search.
- A list of all your beneficiaries linked to your profile will display in a table in groups of 10. If you have more than 10 beneficiaries, you will be required to scroll.
- You can also search for your beneficiaries where they bank:

    If the beneficiary is with Nedbank:

    - Select the Transaction Type as *Payments to Accounts at This Bank.*
    - Click Search.
    - All your beneficiaries that have accounts at Nedbank and are linked to your profile will be displayed.

    If the beneficiary is with another Bank:

    - Select the Transaction Type as *Payments to Other Bank Accounts.*
    - Click Search.
    - All your beneficiaries that have accounts with Other Banks and are linked to your profile will be displayed.

- Beneficiaries with invalid bank details will not be in your list of beneficiaries.
- Only Nedbank SA Credit Cards that was setup as beneficiaries on previous systems will be made available.
- From the list of beneficiaries you can select to change the beneficiary detail, delete a beneficiary, view the beneficiary payment history or make a payment to the beneficiary.
- An OTP is required every time you modify beneficiary detail.

View Beneficiary Payment History

- Beneficiary Payment History is only available for transactions done on the system.
- Transaction history for 1 year will be available.

Add a new beneficiary

When you add a new beneficiary you have to distinguish if the beneficiary is with Nedbank or Other Banks. An OTP is required every time you add a new beneficiary, and will be sent to your mobile number registered at Nedbank.

If the beneficiary is with Nedbank:

- Select the Transaction Type as *Payments to Accounts at This Bank.*
- Click Create Beneficiary.
- Complete the beneficiary detail.

If the beneficiary is with another Bank:

- Select the Transaction Type as *Payments to Other Bank Accounts.*
- Click Create Beneficiary.
- Complete the beneficiary detail.

Payments Menu

Own Account Transfer

Transfer funds between your own accounts.

Payments to Accounts at This Bank

Make payments to Nedbank Account Holders.

Payments to Other Bank Accounts

- Make payments to other local Banks.
- Make payments to South African Banks.

Bank Defined Payments

- An OTP is required for this function.
- Make payments to a beneficiary approved by Nedbank.
- The Beneficiary Statement Description is very important. This is your reference number with the institution you are paying eg if it is another Banks's credit card please capture your credit card (plastic) number as the reference.
- When you make your first payment to a specific Bank Defined beneficiary, select the option *Submit Payment and Save Template*. Then you do not need to re-capture the reference number for subsequent payments to the beneficiary. For subsequent payments to the beneficiary simply retrieve your template in the Payment to section of the screen by using the look-up function.

Tax Payments

- An OTP is required for payments to LRA.
- Make payments to the local Revenue Authority (LRA).

Save as Template button

You can save a payment template with all validations completed.

Save as Draft button

You can save a payment template with no validations completed.

Submit Payment button

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

Submit Payment and Save Template

Select this option if you want to make a payment and want to Save a Template, as advised for Bank Defined Payments.

Payment Confirmations

Payment Confirmations will be available for transactions done on the system, dating as far back as 1 year. Payment Confirmations are available in the Transaction Activities menu, under the Transactions sub-menu. In the Initiated Transaction tab select any of the following Transaction Types in status Completed:

- Own Account Transfers;
- Payments to Accounts at This Bank;
- Payments to Other Bank Accounts;
- Bank Defined Payments.

Your templates

All your Templates and Drafts are available in the Transaction Activities menu, Transaction sub-menu, View Drafts/Templates tab.

Payments Menu

Once-off Payments

There is not a separate function for Once-off payments.

If you require a once-off payment you can do so on the following functions:

- Payments to Accounts at This Bank;
- Payments to Other Bank Accounts.

Simply capture the beneficiary name and account detail on the screen.

You will have the option to add the payee as a beneficiary after you made the payment.

An OTP is required every time you make a once-off payment.

Payment dates

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

- Pay Now;
- Pay Later;
- Setup Standing Instruction (not available for Bank Defined Payments).

Pay Now payments

- Pay Now option should be selected if your account is funded and you want the payment t be processed as soon as you submit the transaction.

Pay Later payments

- Pay Later option should be selected if you want the payment to be processed in future.

Setup Standing Instruction

- Setup Standing Instruction option should be selected if you want a series of payments to be processed in future.

View Standing Instructions

You will be able to view any Standing Instructions created, and also know if the instruction executed successfully.

Cancel Standing Instructions

- Standing Instructions cannot be modified; you are required to cancel the Standing Instruction.
- You will be able to cancel (delete) any Standing Instructions created.
- When you select to cancel a standing instruction all future instructions not yet executed will be cancelled.

Beneficiary Notification

In the Beneficiary Details section you have the option to send your beneficiary or payee an email or sms, notifying them of a payment you made.

Please note: You must activate the request to send notification before you make the payment. Please refer to the Customer Alerts section of this document.

Customer Service Menu

Alerts (notifications)

Please verify your email address and mobile number displayed for correctness.

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

User Alerts

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

This is not required for Clients that moved to the new Internet Banking.

Customer Alerts

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

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

Cheque Book Request

You can order a Cheque Book online:

- Navigate to the Customer Services menu.
- Select the Cheque Account.
- Select the Delivery Branch.
- Select the Branch.
- Click Submit.

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

Cheque Status Inquiry

Enquire on the status of your issued Cheques.

Stop Cheque Request

You can stop a single Cheque online, or stop a range of Cheques online.

E Statement

Subscribe for an E Statement on your Current Account:

- Navigate to the Customer Services menu.
- Select E Statement sub-menu.
- Select the Account Type and Current Account number.
- Click Submit.
- Specify the email delivery address in the Primary Email Id field.
- Complete the subscription frequency detail.
- Accept the Terms and Conditions.
- Click Subscribe.

You can change the statement delivery frequency or cancel the statement delivery in totality after your initial subscription – just follow the steps above and in the Primary Email Id field select the Email address you initially subscribed with. Then specify if you want to modify the subscription (modify frequency button) or cancel the subscription (unsubscribe button).

Card Menu

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

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

Credit Card Summary

A summary of all your Credit Card details such as:

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

Credit Card Statement

An online statement can be viewed.

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

Credit Card Payment

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

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

Services and Transaction Activity Menus

Profile Limit Reporting

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

- Navigate to the Services menu.

- Select the Transaction Type as All.

- Select the View By value as User Level Transaction.

- Click Download.

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

Search Transactions

You can search for all your transactions initiated on the system.

The default setting is Other Search Criteria, where should select the Customer Number in the Customer field, and select the period.

Transaction history for 1 year will be available.

Transactions

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

All transaction types are grouped together with the respective statuses.

Transaction history for 1 year will be available.

Transaction statuses:

- Accepted   -   applicable to non-payment transactions; and
                        -        Nedbank Lesotho Credit Card payments.
- Completed   -   applicable to payment transactions.
- Pending For Execution -   your Standing Instructions created.
- Rejected   -   transactions initiated on the system but rejected.

The reason for transaction rejections can be viewed as follows:

- Click the link in the Status Column with the description Rejected.

- Select the transaction you are looking and click the EBanking Reference No link.

- The Audit Detail section, Note column, will reflect the reason for the transaction rejection.

Change your Internet Banking password

Change Password

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

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

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

- +266 2228 2182
- 800 55 777 VCL (Toll free number)
- 800 22 072 ETL (Toll free number)