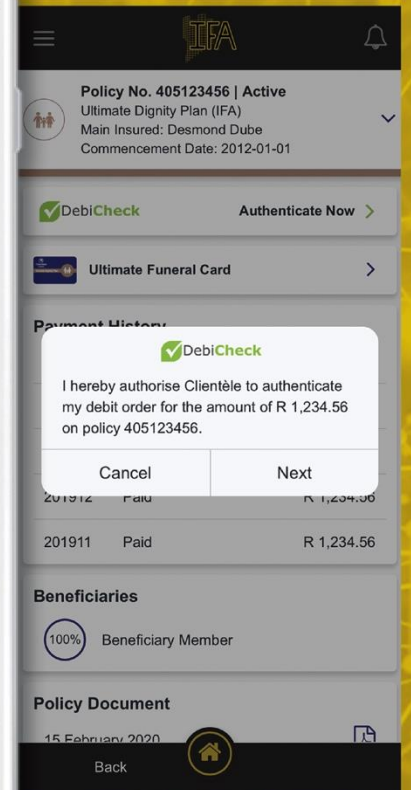
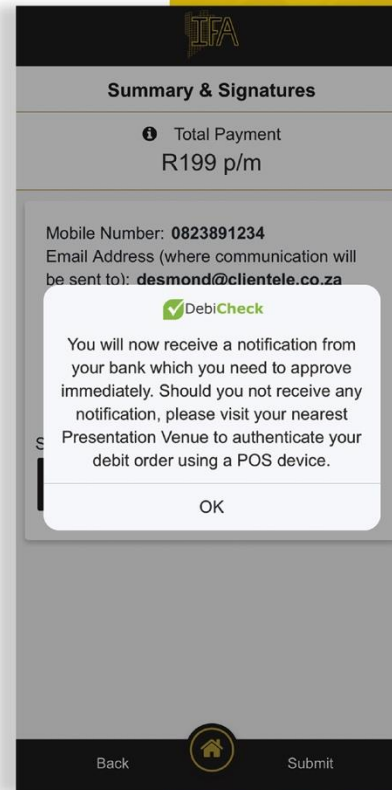









# Authentication Process Summary



# Banking Channels for delayed Authentication

- |   |          |   |
|---|----------|---|
|    | <b>1</b> | Banking app / branch/ contact center / online banking / USSD                                  |
|    | <b>2</b> | ATM / Banking App / Online banking / POS / USSD   |
|    | <b>3</b> | ATM / Banking App / Online banking / POS / USSD   |
|  | <b>4</b> | ATM / Banking App / Branch / Branch card and Pin contact center / Online banking / USSD       |
|  | <b>5</b> | ATM / Banking App / Branch / contact center / POS / USSD / <i>Online banking coming soon*</i> |

**IMMEDIATE**

# Authentication



1

Occurs when the client's bank confirms that the client's cell phone number matches their records and the client will see the following message on the IFA App.

2

*"You will now receive a notification from your bank which you need to approve Immediately. Should you not receive any notification, please visit the "Policies" section in the IFA App to authenticate later or contact our National Call Centre on (011) 320 3000 to authenticate your debit order."*

3

Client needs to look at their cellular phone and wait for the USSD message from their bank.

4

Once received the client needs to respond to the message immediately.

5

If nothing appears within 30 seconds advise the client that they should receive a message from their bank and/or Clientèle in the next day or two and that they need to follow the instructions of the "delayed" process as detailed in this document.



# Authentication



- 1** Occurs when the client's bank confirms that the client's cell phone number does NOT match their records and the client will see the following message on the IFA App.
- 2** *"You will need to authenticate this debit order via your preferred banking channel within 3 days. Should this not be successful, please visit the "Policies" section in the IFA App to authenticate later or contact our National Call Centre on (011) 320 3000 to authenticate your debit order."*
- 3** Inform the client that they should receive a message from their bank and/or Clientèle in the next day or two and that they need to follow the instructions of the "delayed" process as detailed in this document.

BANK



IMMEDIATE

# DebiCheck user guide

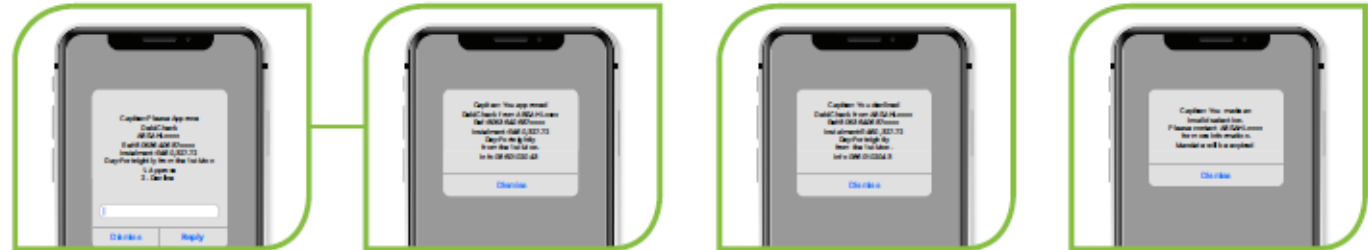
## Capitec

Initial Message

NOTIFY USSD Messages for disclaimer which will also end the USSD Session

NOTIFY USSD when client makes incorrect selection and does not approve or decline the mandate

Fixed- or Variable Mandate



Usage Based Mandate



# DebiCheck user guide



BANK



CAPITEC



1

## USSD Pull

- Wait for notification from bank or Clientèle
- Dial \*120\*3279#
- Follow prompts

2

## Banking App

- Wait for notification from bank or Clientèle
- Logon to Capitec Banking App
- Go to **Transact**
- Go to **Debit Orders**

3

## Branch

**Contact Centre:** Dial 0860 10 2043

4

## Online Banking

- Logon to Capitec Online Banking
- Go to “My pending debit orders”

# DebiCheck user guide



BANK



IMMEDIATE

## Absa

## USSD Push



**Step 1**  
An **SMS alert** will be sent to **your registered phone** requesting you to action a pending mandate



**Step 2**  
Select option 1 to **Accept the debit order mandate**, or  
Select option 2 to **Reject the debit order mandate**.  
Tap on **SEND** to **Proceed**.



**Step 3**  
The **'Debit Order Accepted'** message will display if you Approved the mandate. (Similarly, if you selected Reject, a **'Debit Order Rejected'** message will appear.

# DebiCheck user guide



**BANK**



**1**

## **USSD Pull**

- Wait for notification from bank or Clientèle
- Dial \*120\*2272#
- Follow prompts

**2**

## **Banking App**

- Wait for notification from bank or Clientèle
- Logon to ABSA Banking App
- “Manage DebiCheck Debit Order” prompt will be displayed
- Follow prompts

**3**

## **ATM**

Select “Other Transactions” and select “DebiCheck Debit Orders”

**4**

**Contact Centre:** Dial 0860 10 2043

**5**

## **Online Banking**

- Logon to ABSA Online Banking
- Go to “Payments” tab and select “Authorisations”



BANK



FNB

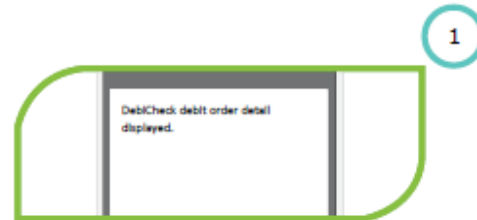
IMMEDIATE

# DebiCheck user guide

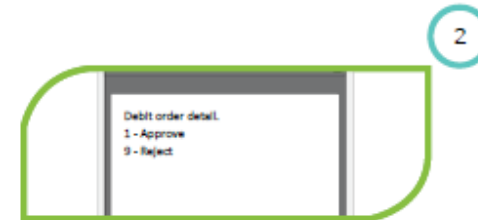
FNB

USSD Push

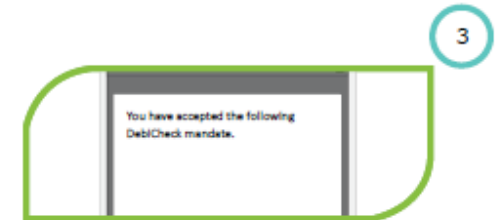
Please call the number at the back of your card.



**Step 1**  
The **detail** regarding the debit order will **display / appear** on the **cellphone screen**.



**Step 2**  
Select either  
**1 - Approve**  
**9 - Reject**



**Step 3**  
**Confirmation** regarding the **mandate approved** will be **displayed**.

# DebiCheck user guide



**BANK**



**FNB**



**1**

## **USSD Pull**

- Wait for notification from bank or Clientèle
- Dial \*120\*321#
- Follow prompts

**2**

## **Banking App**

- Wait for notification from bank or Clientèle
- Logon to FNB Banking App
- Debit Orders due for approval will be displayed
- Follow prompts

**3**

## **ATM**

Select “Approve Debit Order” and follow prompts

**4**

## **Online Banking**

- Logon to FNB Online Banking
- Debit Orders due for approval will be displayed
- Follow prompts

# DebiCheck user guide

BANK



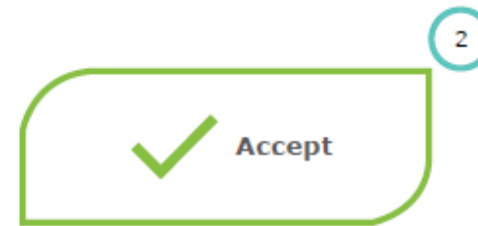
IMMEDIATE

Nedbank

USSD Push



**Step 1**  
An **instant message from Nedbank** will be displayed on your registered cellphone



**Step 2**  
You will be prompted to select one of the options below:  
**1 to Authorise the mandate**  
**9 to Decline the mandate**



**Step 3**  
A **confirmation message** will be displayed on your cellphone



# DebiCheck user guide



## BANK



1

### USSD Pull

- Wait for notification from bank or Clientèle
- Dial \*120\*001#
- Follow prompts

2

### Banking App

- Wait for notification from bank or Clientèle
- Logon to Nedbank Money App
- Select the Debit Orders tab
- Select the Mandates tab

3

**Branch:** Visit your nearest Nedbank Branch

4

**ATM:** Select “Debit Order Requests button” and follow prompts

5

**Contact Centre:** Dial 0860 555 111

6

### Online Banking

- Logon to Nedbank Online Banking
- Select the account to which the Debit Order is linked to
- Select “Debit Orders”
- Follow prompts

# DebiCheck user guide

BANK



Standard Bank

IMMEDIATE

Standard Bank

USSD Push

Accept

1



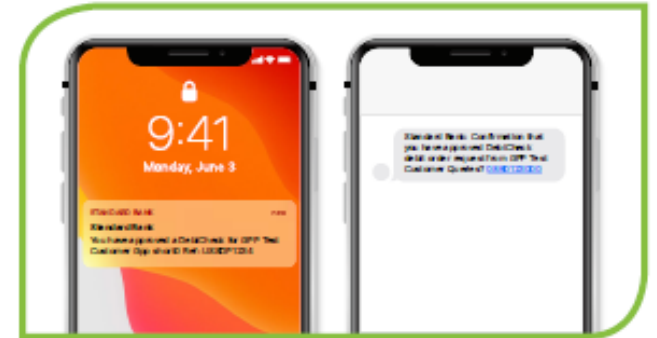
**Step 1**  
Customer will receive a **mandate approval request**

2



**Step 2**  
Customer **approves the request**

3



**Step 3**  
Customer **receives confirmation via push notification & sms** that they have **accepted the mandate**



# DebiCheck user guide



**BANK**



**Standard Bank**



**1**

## **USSD Pull**

- Wait for notification from bank or Clientèle
- Dial \*120\*2345#
- Follow prompts

**2**

## **Banking App**

- Wait for notification from bank or Clientèle
- Logon to Standard Bank App
- Debit Orders due for approval will be displayed
- Follow prompts

**3**

**Branch:** Visit your nearest Standard Bank Branch

**4**

## **ATM**

Select “More Service” and select the “DebiCheck Confirm Mandate” option

**5**

**Contact Centre:** Dial 0860 123 000

1

Occurs when the banking system is unavailable and the client will see the following message on the IFA App.

2

*“Authentication was unsuccessful, please visit the “Policies” section in the IFA App to authenticate later or contact our National Call Centre on (011) 320 3000 to authenticate your debit order”.*

3

Inform the client that they should go to the “policies” section in the IFA App to authenticate later or contact our National Call Centre on (011) 320 3000 to authenticate.



# OFFLINE?





THANK YOU

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