HBZ Bank Limited

(A Subsidiary of Habib Bank AG Zurich)
Umhlanga Arch, Level 4, 1 Ncondo Place, Umhlanga Ridge, 4320, Kwa-Zulu Natal, South Africa
www.hbzbank.co.za

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PAYSHAP
General FAQS

About PayShap Request

What is PayShap Request?

- PayShap Request is a PayShap service offered by HBZ Bank that allows you to send and receive payment requests between participating banks in South Africa.
- PayShap Requests are sent in real-time. When a PayShap Request is approved, the money is paid instantly into the requester's bank account.
- PayShap Request is available 24/7/365, meaning you can send and approve requests at any time.
- You can send a PayShap Request using the recipient's bank account details, ShapID, or Shap Name.
- You can provide your account details, ShapID, or Shap Name to make payments using PayShap Request

How long does it take for a PayShap Request to be sent?

- PayShap Requests are sent in real-time.
- PayShap Requests can only be sent to persons/merchants/businesses at banks that offer PayShap Request.
- Once the PayShap Request is approved, the money is cleared instantly.
- PayShap Requests have an expiry date. After this date, the request expires and cannot be actioned (i.e., cannot be paid, cancelled, or declined).

How long does it take for a PayShap Request to be paid?

- Once a PayShap Request is approved, the money clears instantly.
- It is up to the receiver to approve or decline a PayShap Request before the expiry date. If declined or expired, the request will not be paid.

Who can I send PayShap Requests to?

You can send PayShap Requests to selected accounts at the following banks:

- Absa,
- African Bank,
- Capitec Bank,
- Discovery Bank,
- FNB,
- HBZ Bank,
- Investec,
- Nedbank,
- Standard Bank,
- GoTyme Bank.

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Please note that the recipient may have to enable PayShap Request with their bank to be able to receive PayShap Requests.

Who can I receive PayShap Requests from?
You can receive PayShap Requests from selected accounts at the following banks:

- Absa,
- African Bank,
- Capitec Bank,
- Discovery Bank,
- HBZ Bank,
- Investec,
- Nedbank,
- Standard Bank,
- GoTyme Bank.

Accessibility

How do I access PayShap Request?
PayShap Request is available now under 'PayShap' in your HBZ Internet Banking or Mobile Banking App.

Where do I find PayShap Request in my HBZ Internet Banking?
You can find PayShap Request by clicking 'Payments', selecting 'PayShap' from the Funds Transfer Type, and then selecting 'PayShap Request'

Where do I find PayShap Request in my HBZ Mobile Banking App?
You can find PayShap Request by choosing your account, selecting 'Transfers', selecting 'PayShap' from the Funds Transfer Type, and then selecting 'PayShap Request'

Managing PayShap Request

How do I send a PayShap Request?

- Please note that you can choose which account to send a PayShap Request from. Once the receiver approves the request, the money will be paid into this account.
- For personal and business banking, you can send/receive PayShap Requests to/from any of your current accounts.
- You can send a PayShap Request using the receiver's ShapID, Shap Name, or bank account details.

How do I pay a PayShap Request?

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- Please note that you have to choose the account that received the PayShap Request. Once you approve the request, the money will be deducted from this account.
- For personal and business banking, you can receive PayShap Requests to any of your current accounts.
- Please remember to review the payment details carefully before confirming the payment. PayShap Request payments are instant and irrevocable. HBZ Bank does not offer any recourse for mistakes or errors associated with PayShap payments.
- For HBZ business bank accounts that have enabled the dual authorisation function, the second signatory will be required to authorise the PayShap Request transaction before it is paid.

I received a PayShap Request for me to pay and would like to pay more than the requested amount, is this possible?
No, you cannot pay more than the requested amount

What is the minimum amount, and how does it work?
- A minimum amount is an amount set by the requester and is less than the requested amount.
- When paying a PayShap Request, if a minimum amount has been set by the requester, you can edit the minimum amount to pay more if you want to, but you cannot pay less than the minimum amount.

What is the PayShap Request expiry date, and how does it work?
- The expiry date is the date that the PayShap Request will expire, which is set by the requester.
- Once a PayShap Request expires, it cannot be actioned; the requester cannot cancel it, and the receiver cannot approve/pay or decline it.
- When you send a PayShap Request with HBZ Bank, you cannot set an expiry date later than 45 days from the day you are sending the request.
- If you do not set an expiry date, the expiry date will default to 45 days from the day you sent the PayShap Request.

How do I cancel a PayShap Request that I sent?
- Select ‘Sent Requests’, select the PayShap Request you want to cancel (for Internet Banking only, then select ‘View Details’).
- Select ‘Cancel’.
- Select the most applicable cancellation reason from the drop-down menu, and select ‘Ok’.
- The receiver will be notified that the PayShap Request has been cancelled.
- A cancelled PayShap Request cannot be paid.

How do I decline a PayShap Request that I have received?
- Select ‘Received Requests’, select the PayShap Request you want to decline (for Internet Banking only, then select ‘View Details’).
- Select ‘Decline’.
- Select the most applicable decline reason from the drop-down menu and then select ‘Ok’.

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- The sender will be notified that you have declined the request.
- Once you have declined a PayShap Request, you cannot pay it.

How will I know once the PayShap Request has been paid?

- You will be credited instantly, and the status of the PayShap Request will be changed to 'Paid'.

Does the person I am sending a PayShap Request to need to have a ShapID?
No, you can send a PayShap Request to someone using their Shap Name or bank account details.

How many PayShap Requests can I send per day?

- There is no limit to the number of PayShap Requests you can send in a day.
- However, you will only be able to send a maximum of three PayShap Requests to the same recipient in a 24-hour period.

Can I send/receive a PayShap Request to/from someone outside of South Africa?

- No, PayShap is not enabled for cross-border payments.
- You can only send/receive a PayShap Request to/from a person, business, or merchant who is a South African bank account holder and banks with a bank that offers PayShap Request.

Can I send a PayShap Request using just someone's cellphone number?
Yes, if a recipient has set their ShapID to a Primary ShapID, they only need to share their cellphone number with you to receive a PayShap Request.

Transaction History

Where can I find the PayShap Requests I sent to get paid?

- In your Internet Banking, select 'Payments', select 'PayShap', and then select your account and 'PayShap Request'.
- In your Mobile Banking App, select your account, select 'Transfers', select 'PayShap', and then select 'PayShap Request'.
- Select 'Sent Requests' to view the PayShap Requests that you have sent.
- You can see the status of each request that you have sent. Unpaid requests are marked 'Pending'.

Where can I find the PayShap Requests I received for me to pay?

- In your Internet Banking, select 'Payments', select 'PayShap', and then select your account and 'PayShap Request'.
- In your Mobile Banking App, select your account, select 'Transfers', select 'PayShap', and then select 'PayShap Request'.
- Select 'Received Requests' to view the PayShap Requests that you have received.
- You can see the status of each request that you have received. Unpaid requests are marked 'Pending'.

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Pricing

What fees do I pay if I send a PayShap Request?
With HBZ Bank, there are no fees for sending a PayShap Request.

What fees do I pay when I approve/pay a PayShap Request I have received?

- When you approve and pay a PayShap Request that you have received, HBZ Bank's standard PayShap fees apply. This can be viewed on our website www.hbz.co.za.
- There are no fees on payments up to R5,000.00. For greater amounts, there is a fee of R25.00 (excluding VAT) per transaction.
- Fees are calculated based on the final transaction amount paid.

Do I have to pay any fees to cancel a PayShap Request I sent?
No, you can cancel a PayShap Request for free with HBZ Bank.

Do I have to pay any fees to decline a PayShap Request I received?
No, you can decline a PayShap Request for free with HBZ Bank.

Limits

What are the limits when sending a PayShap Request to get paid?

- When you send a PayShap Request with HBZ Bank to get paid, you can request as little as R1.00 or up to R3,000.00.
- Please note, limits differ between banks. When sending a PayShap Request, please confirm the limits set by the receiver's bank to ensure that you are paid correctly.

Is there a limit to the number of PayShap Requests I can send per day?

- There is no limit to the number of PayShap Requests you can send in a day.
- However, you will only be able to send a maximum of three PayShap Requests to the same recipient in a 24-hour period.
- If you try to send more than three PayShap Requests to the same recipient within 24 hours, your request will be rejected, and you will have to wait 24 hours before you can send to that recipient again.

Safety and Fraud Prevention

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Is PayShap Request safe?

- Yes, you can only access PayShap Request in your Mobile Banking App and Internet Banking. You are protected by the safety and security measures provided by HBZ.
- When sending a PayShap Request, the details of the receiver are provided to ensure that you send requests to the intended recipient.
- When receiving a PayShap Request, if you do not recognise the requester or do not want to pay the PayShap Request, you can decline it.
- Like other payment services, should you suspect any form of fraudulent activity, please contact your nearest HBZ branch or email csd@hbzbank.co.za.

What do I do if I receive a PayShap request for payment and I don't know who it is from?

- When receiving a PayShap Request, if you do not recognise the requester or do not want to pay the PayShap Request, you can decline it.
- When you decline a PayShap Request, you will be asked to select a reason for declining the request.
- Select the most applicable reason from the drop-down menu and then decline the request.
- The requester will be notified that the PayShap Request has been declined.
- Declined PayShap Requests cannot be paid.

What will happen if I send a PayShap Request and accidentally use a ShapID or Shap Name that is not valid?

If you input a ShapID or Shap Name that is not valid, you will receive an error, and the PayShap Request will not be sent.

I sent a PayShap Request in error, what can I do?

- If the PayShap Request status is 'Pending', you can cancel it.
- When you cancel a PayShap Request, you will be asked to select a reason for cancelling the request.
- Select the most applicable reason from the drop-down menu and then cancel the request.
- The receiver will be notified that the PayShap Request has been cancelled.
- Cancelled PayShap Requests cannot be paid.

I approved/paid a PayShap Request in error, what can I do?

- When a PayShap Request is approved, it is paid immediately.
- PayShap payments are irreversible.No recourse is available for payments made in error.
- Remember to always check carefully before approving and paying a PayShap Request.

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Support and General Queries

I tried to send/pay/decline/cancel a PayShap Request but received an error message. Is there something wrong with the PayShap system?

- Contact your nearest Hbz branch or email csd@hbzbank.co.za for PayShap support.
- Contact Details for the branches:

Branch	Address	Phone
Head Office (Umhlanga)	1 Ncondo Pl, Umhlanga Arch, Umhlanga Ridge, Durban, 4320	+27 31 270 2600
Boksburg	Shop 34, Westwood Village, Corner of Atlas & Phillips Street, Boksburg, 1459	+27 11 841 0300
Centurion	Lifestyle at 55, Cnr R55 & Lochner Rd, Raslouw, Centurion, 0157	+27 12 374 9500
Fordsburg	25 Dolly Rathebe Road, Johannesburg, 2092	+27 11 630 4600
Islamic Banking Branch (Overport)	430 Peter Mokaba Ridge, The Atrium, Overport, Durban, 4001	+27 31 271 2500
Lenasia	82 Gemsbok Street, Shop 20, Signet Terrace, Lenasia, 1820	+27 11 213 6540
Pietermaritzburg	582 Chota Motala Road, Raisethorpe, Pietermaritzburg, 3201	+27 33 397 8600
Rosebank, Johannesburg	First Floor, Oxford Corner, 32A Jellicoe Avenue, Rosebank, Johannesburg	+27 11 380 8786
Umhlanga Branch	No. 1 Ncondo Place, Umhlanga Arch, Umhlanga Ridge, Durban, 4320	+27 31 270 2600

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