



# OZOW

Secure Payments

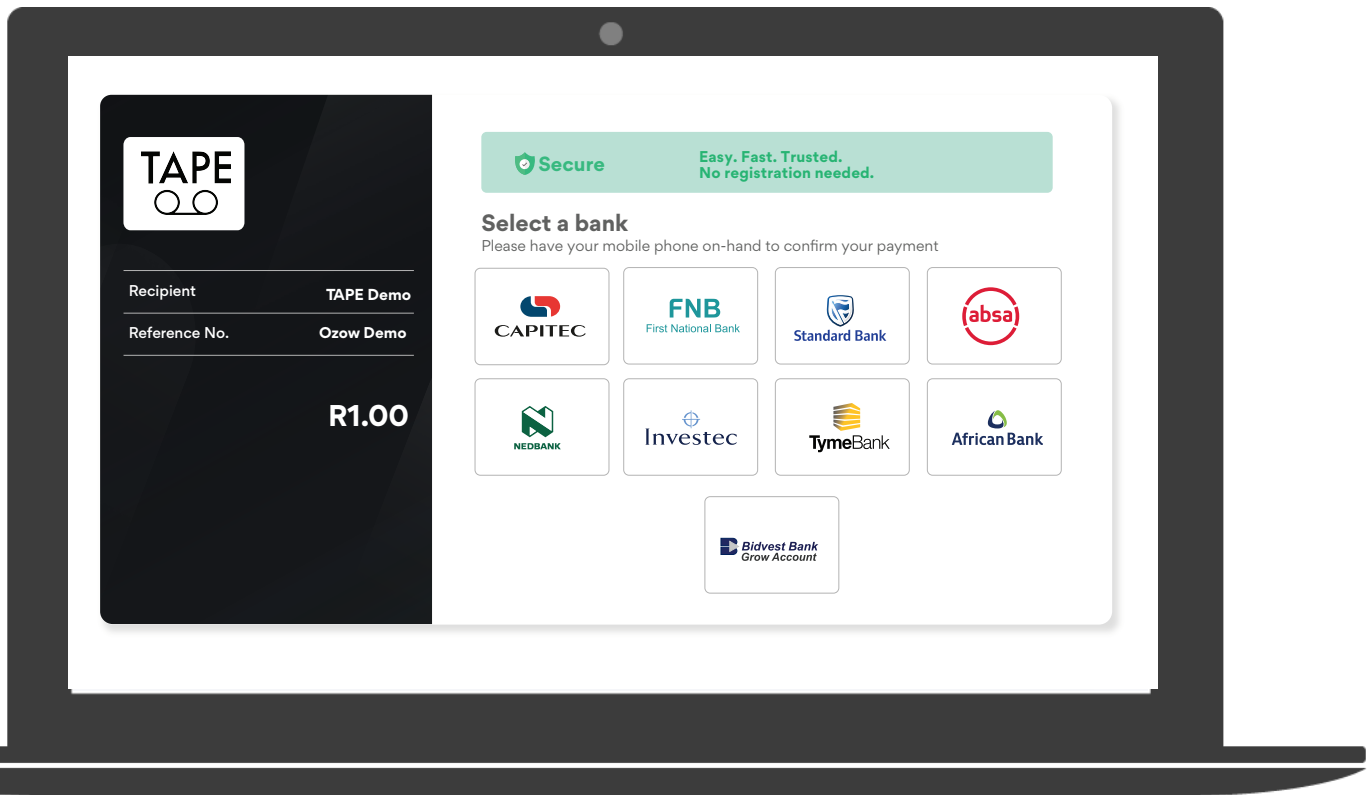
## Bank flow manual



# Contents

Before you make a payment...	page 3
Absa User Manual	page 4
Capitec User Manual	page 10
FNB User Manual	page 14
Investec User Manual	page 17
Nedbank User Manual	page 20
Standard Bank User Manual	page 24

## Before you make a payment...



### 1. “Select a bank” instruction

This is the help text that instructs you what to do on the page before making a payment.

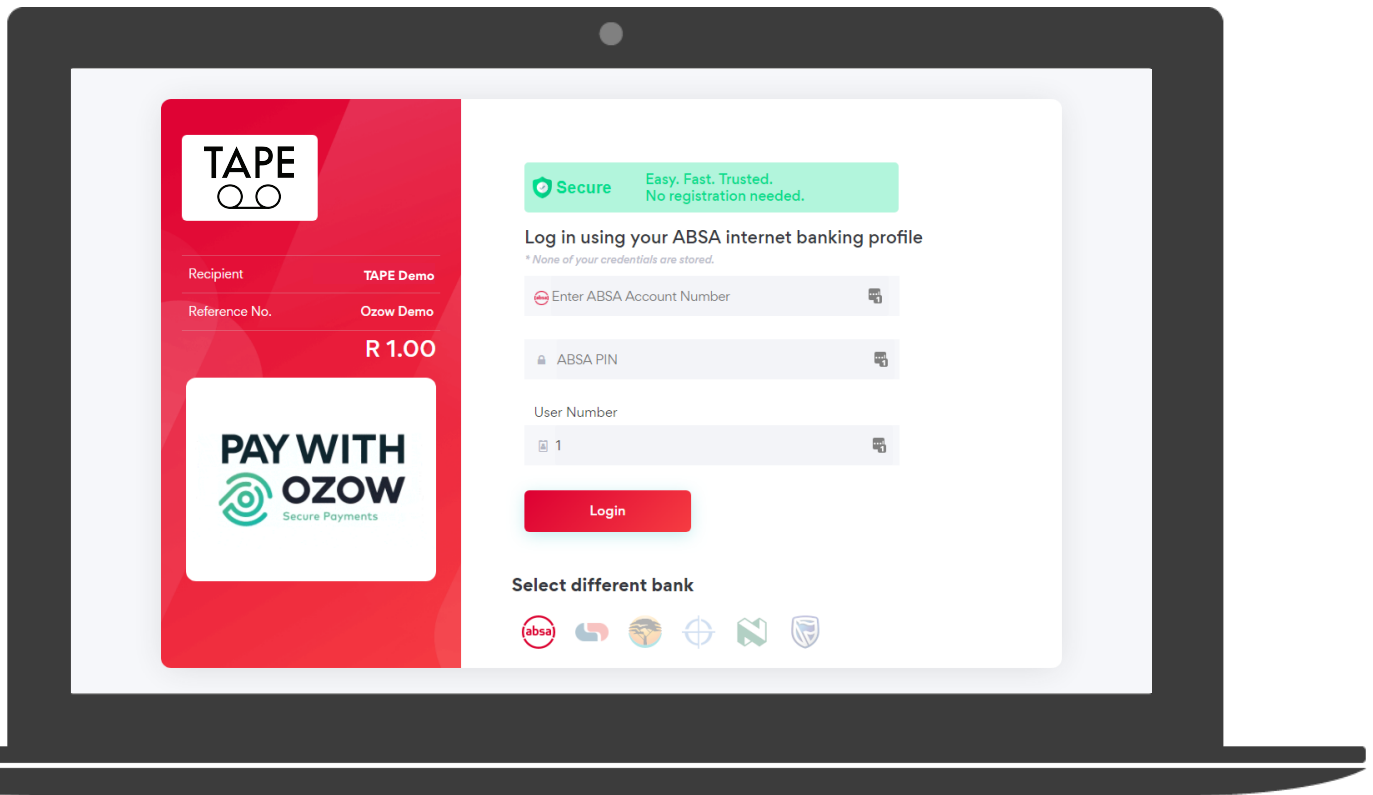
### 2. Check the payment information with the merchant logo

Check the payment information to make sure that it reflects the correct amount to be paid and that it is for the correct merchant.

### 3. Select your bank

After you have done all of the above, click on the logo of the bank you are paying with.

# Absa User Manual

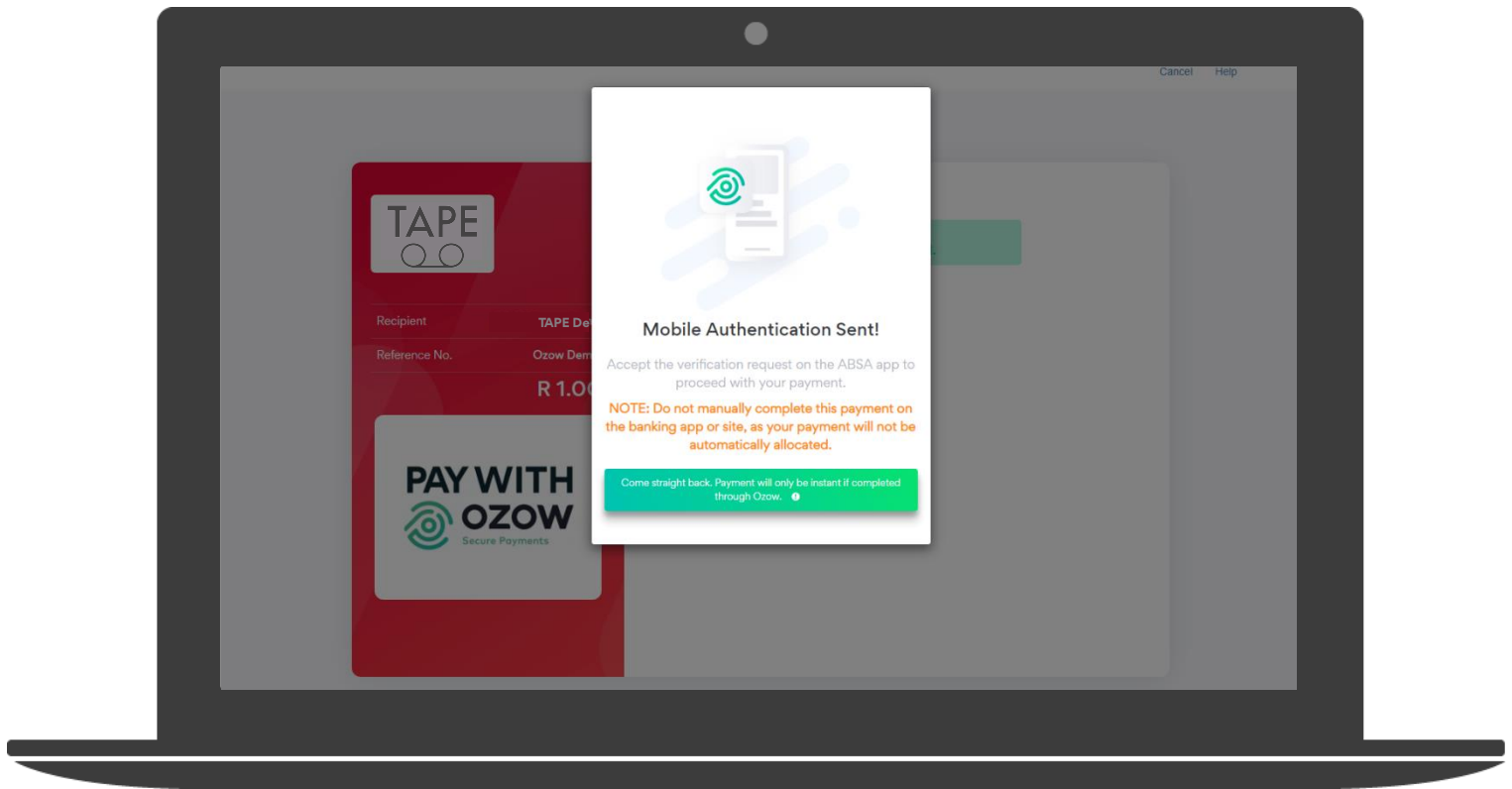


## 1. Absa Login Screen

1.1. Enter the logins you currently use for your internet banking. Enter:

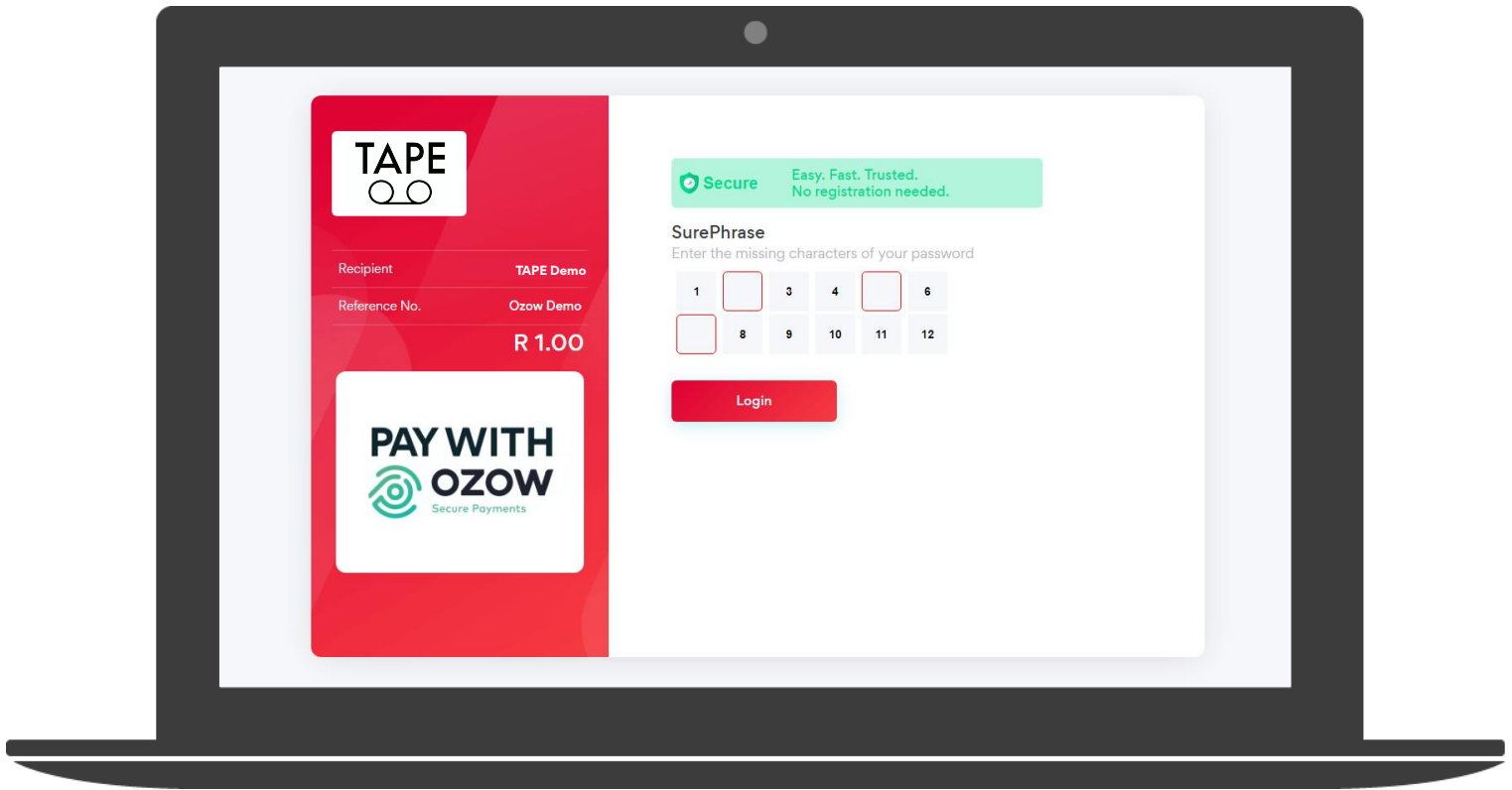
- a. Your Absa Account Number.
- b. Your Absa PIN.
- c. Your Absa User Number (1 comes as a default).

1.2. Click the red “Login” button.



## 2. Absa Mobile Authentication Sent Screen

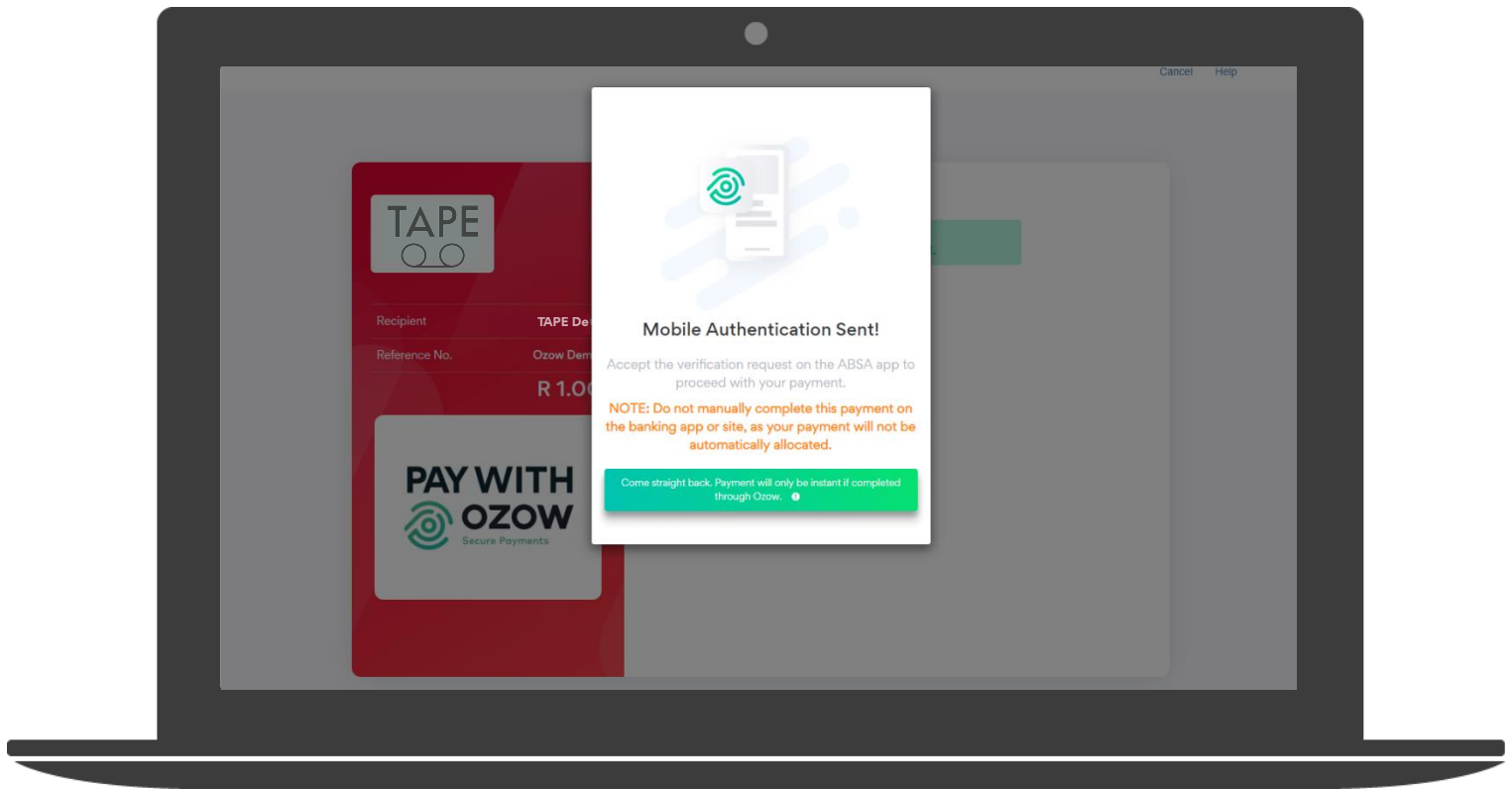
2.1. If you have the Absa App, Absa will then ask you to confirm login via the Absa App.



### 3. Absa SurePhrase Screen

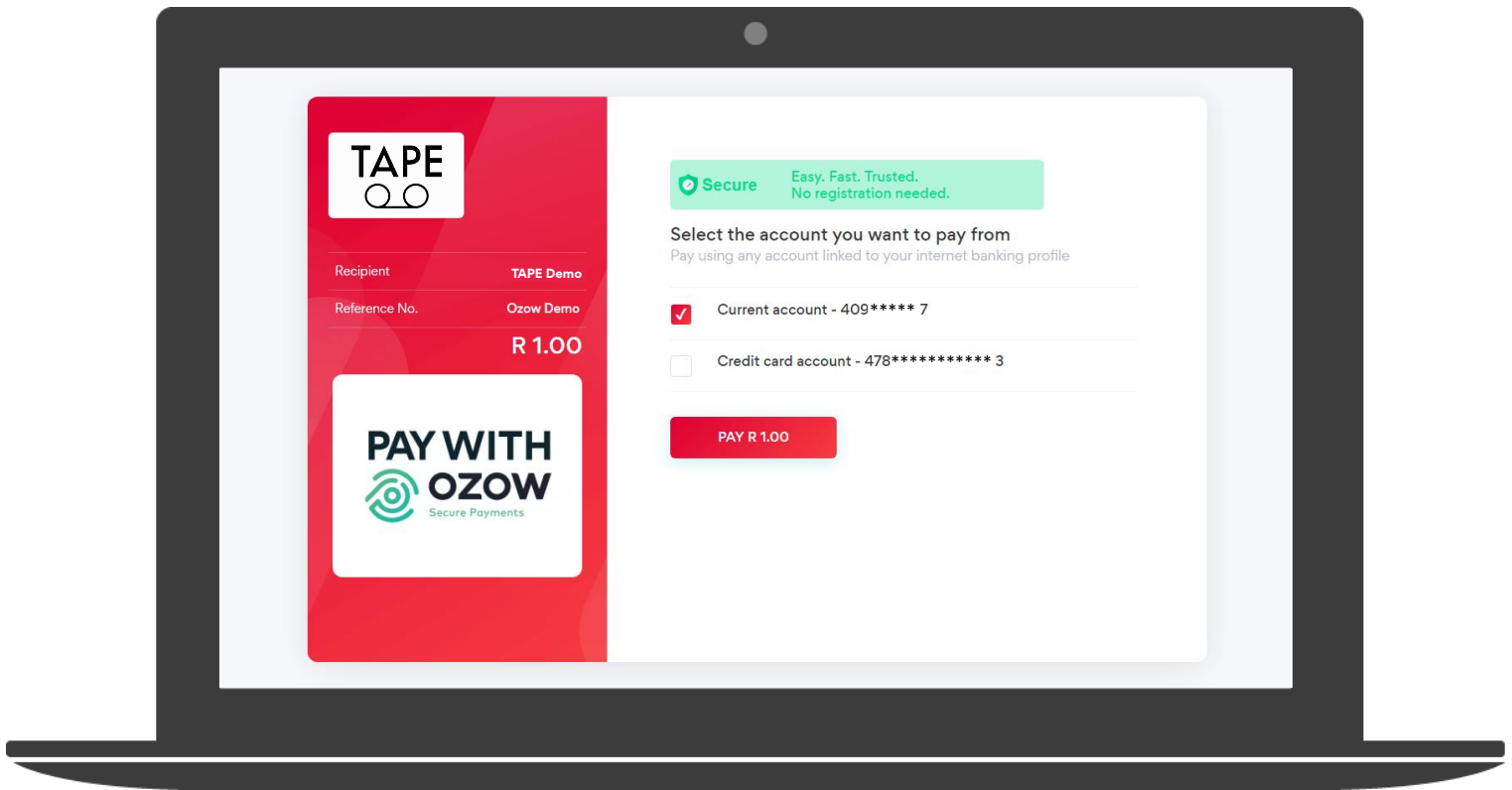
3.1. Enter the missing characters of your password.

3.2. Click the red “Login” button.



#### 4. Absa Mobile Authentication Sent Screen

4.1. If you have the Absa App, Absa will then ask you to confirm this SurePhrase login via the Absa App.



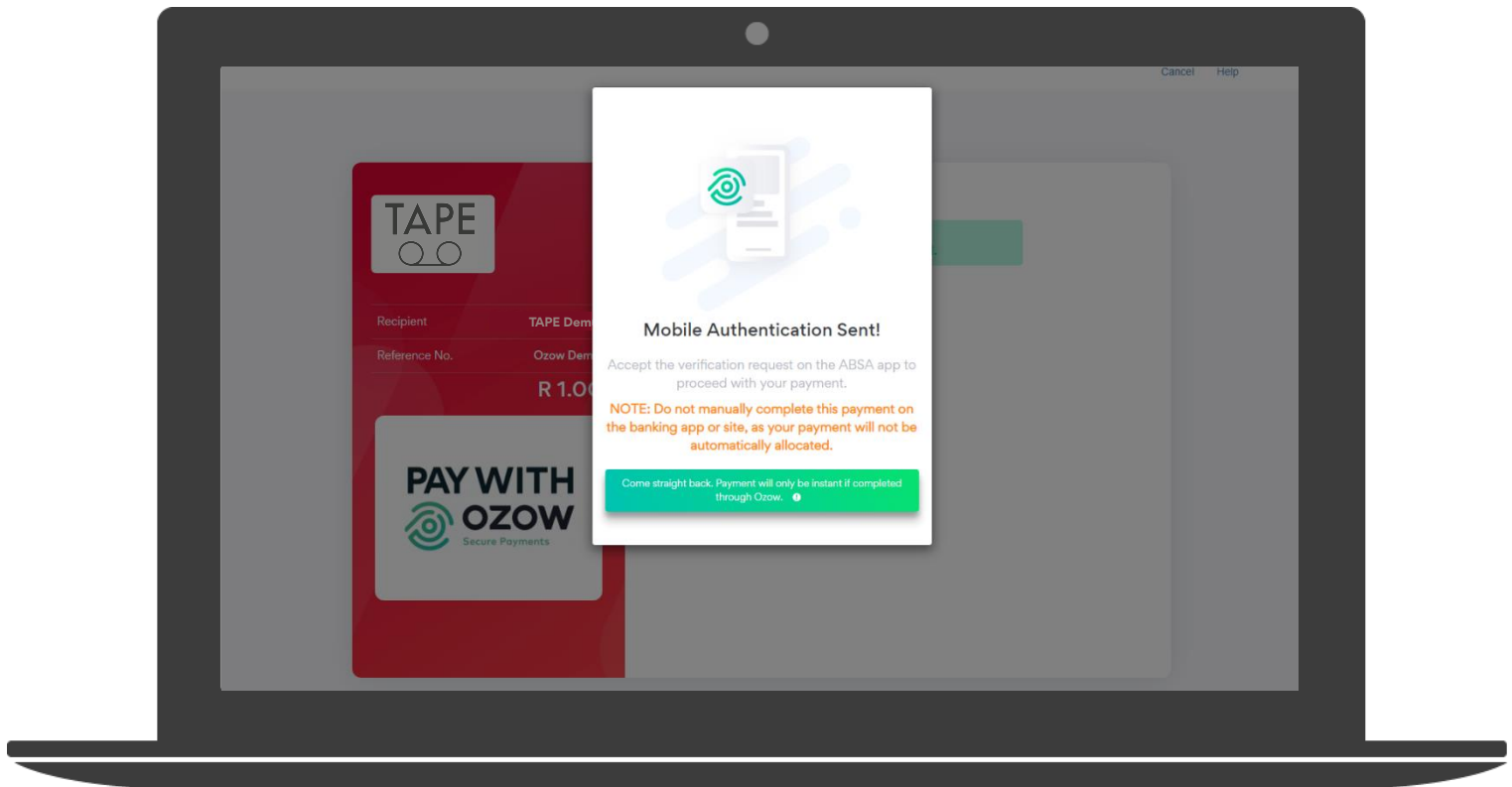
## 5. Absa Select Account Screen

5.1. Select the account that you would like to pay from.

5.2. Click the red “Pay” button.

*NB: This step will be skipped automatically if there is only one account linked with this bank.*





## 6. Confirm Payment with Absa

6.1. Absa will then ask you to confirm payment. This can be done in the form of:

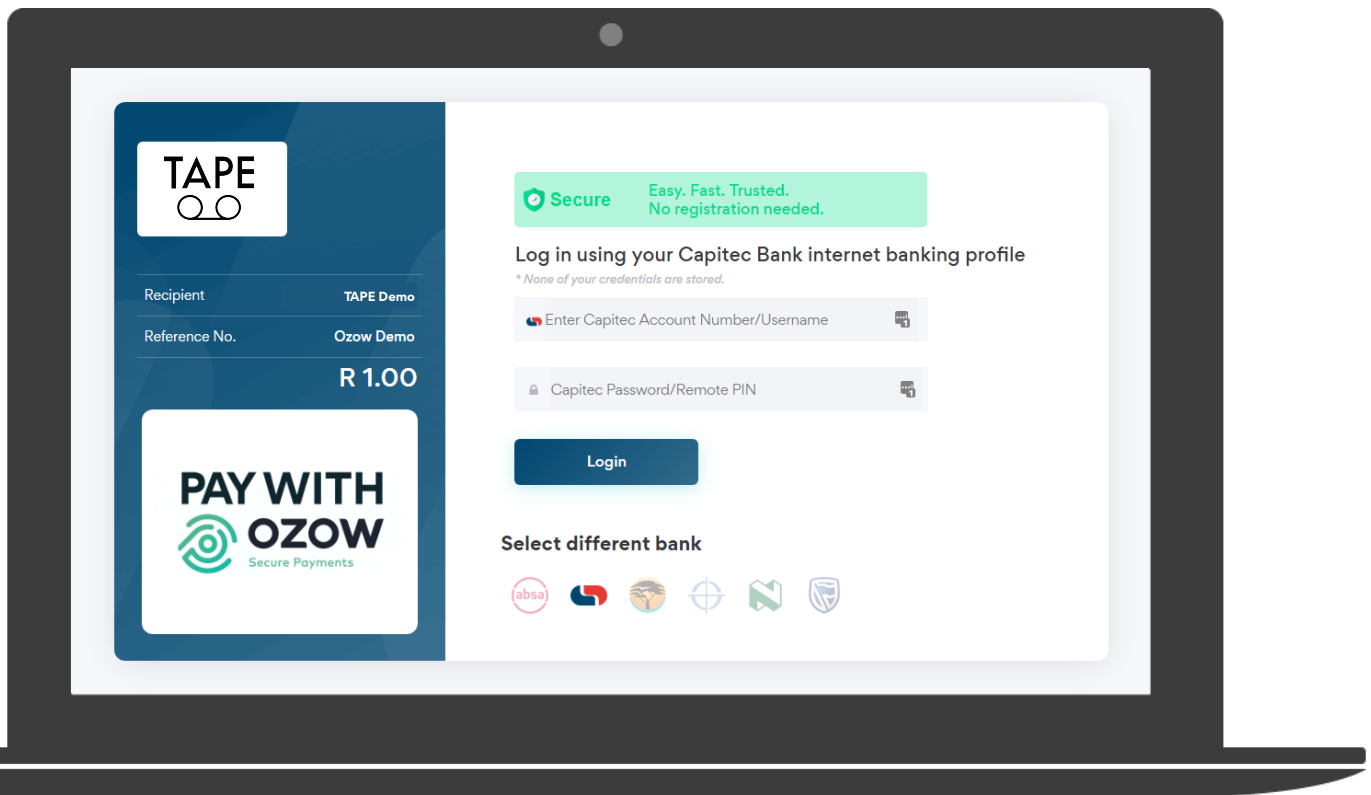
- a. Mobile App Authentication via the Absa App.
- b. A One-Time Pin (OTP) via SMS, entering the PIN via Ozow and then clicking the red “Pay” button.
- c. A Push Message.

## 7. Payment Successful

### Payment Success



# Capitec User Manual

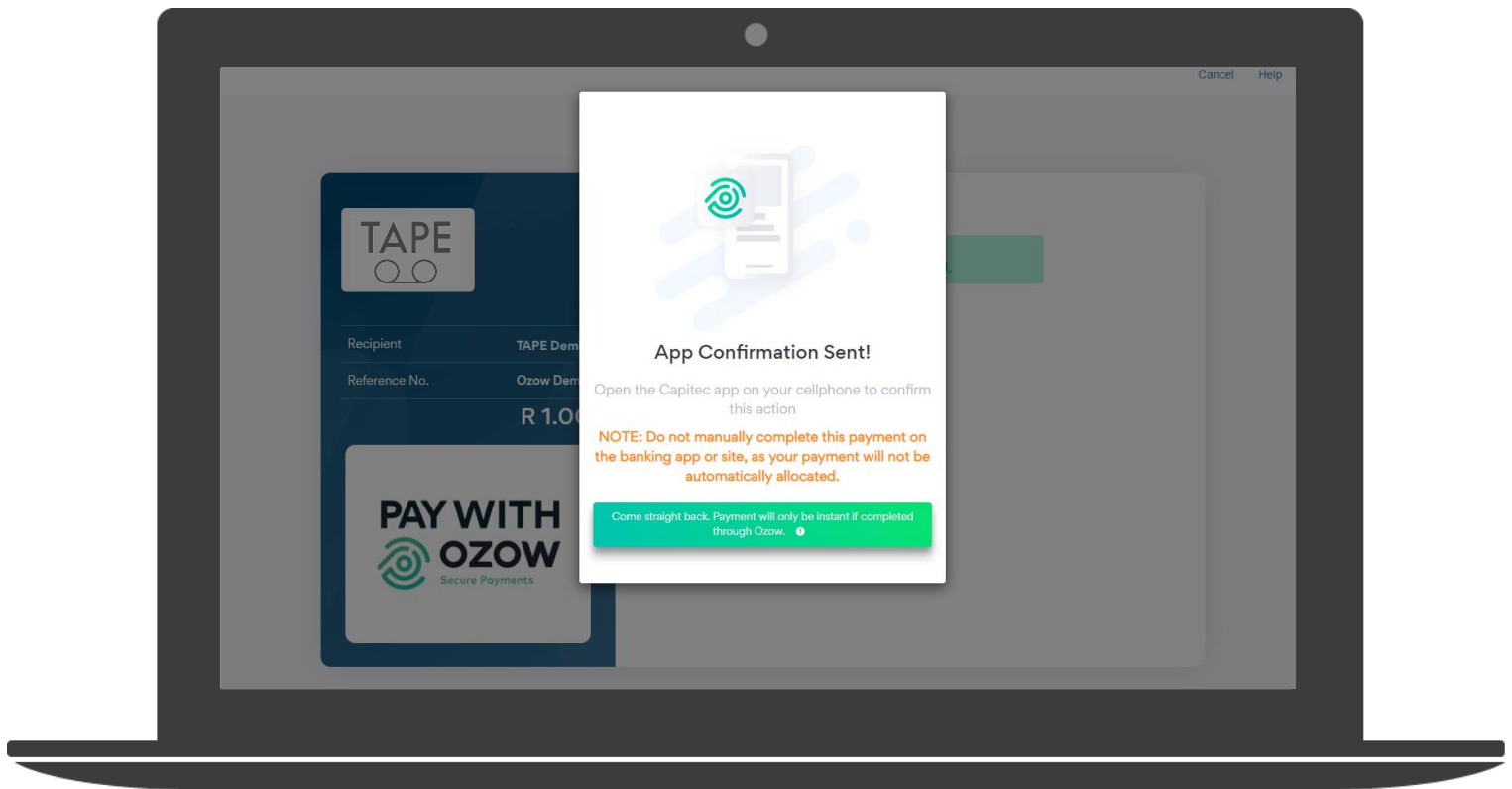


## 1. Capitec Login Screen

1.1. Enter the logins you currently use for your internet banking. Enter:

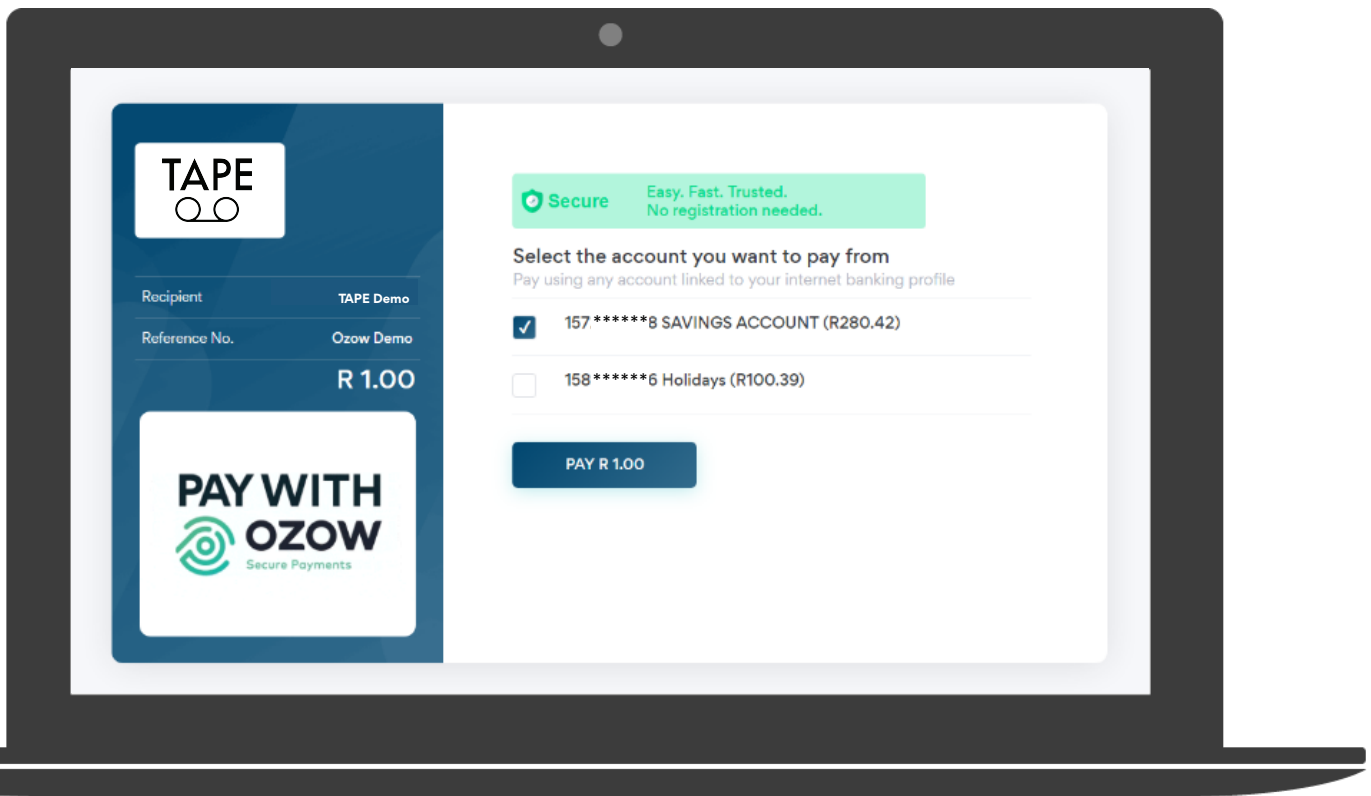
- a. Your Capitec Account Number or Username.
- b. Your Capitec Password or Remote PIN.

1.2. Click the blue “Login” button.



## 2. Capitec App Confirmation Sent Screen

2.1. If you have the Capitec app, you will receive a notification from Capitec asking you to sign into Remote Banking via your Capitec app.

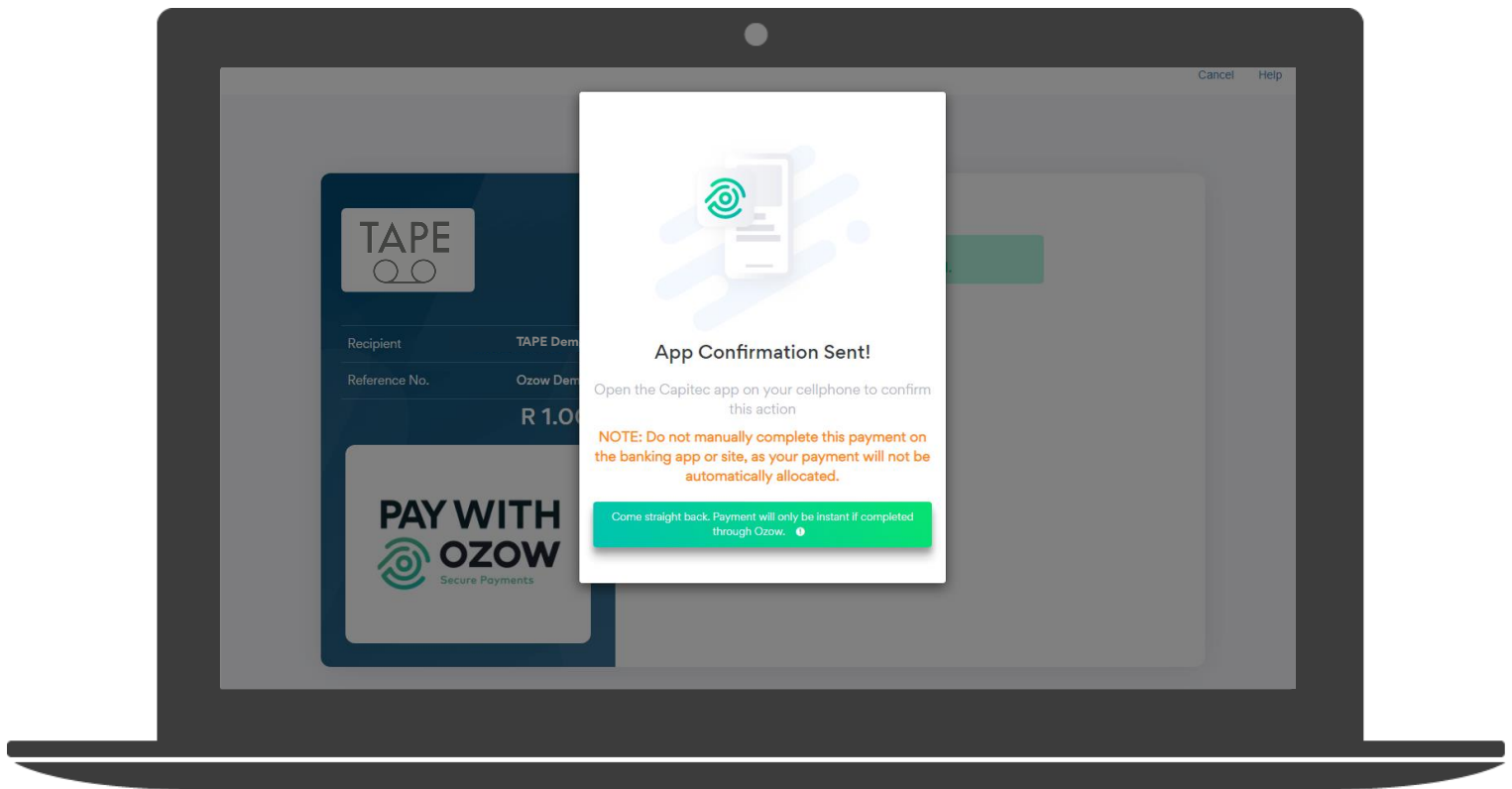


### 3. Capitec Select Account Screen

3.1. Select the account that you would like to pay from.

3.2. Click the blue “Pay” button.

*NB: This step will be skipped automatically if there is only one account linked with this bank.*



#### 4. Confirm Payment with Capitec

6.1. Absa will then ask you to confirm payment. This can be done in the form of:

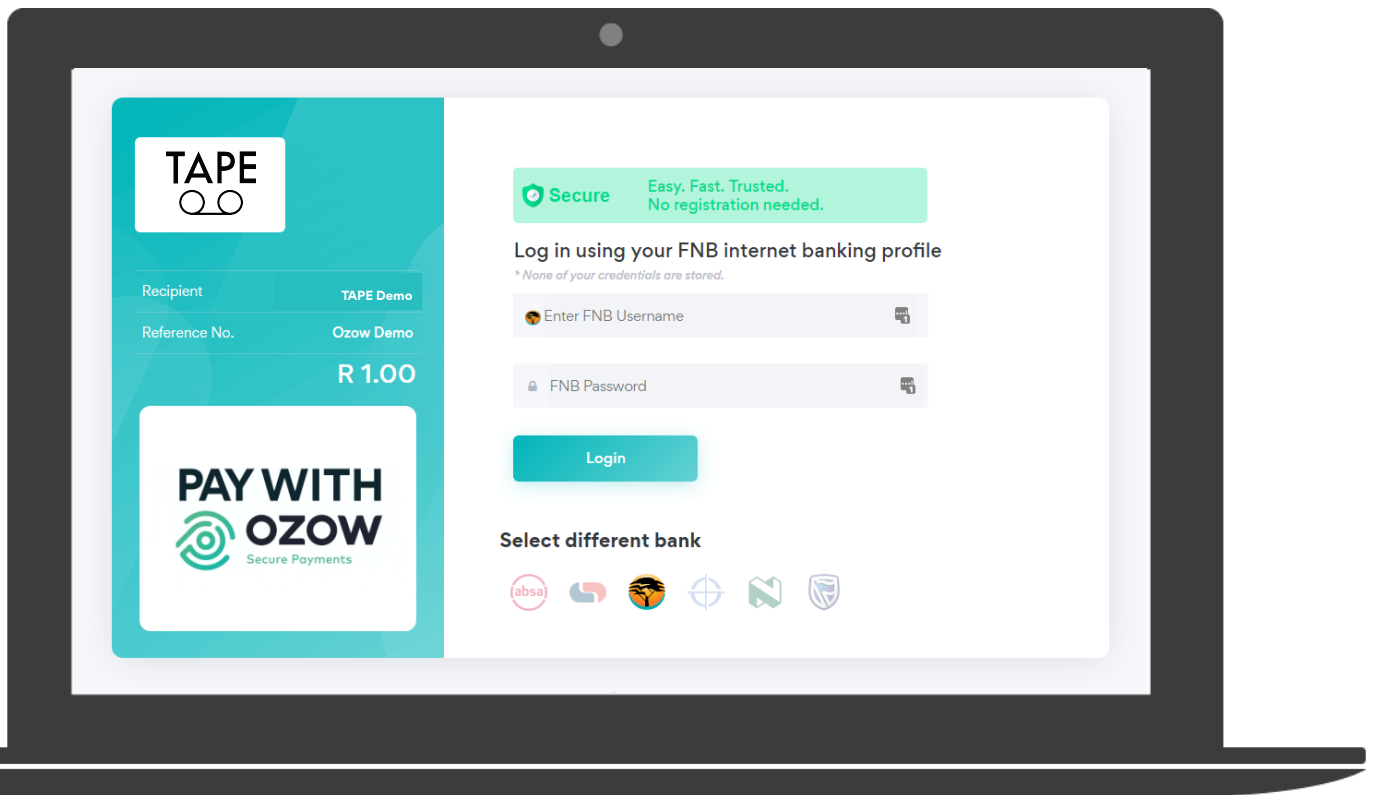
- a. Mobile App Confirmation by creating a beneficiary via the Capitec app.
- b. A One-Time Pin (OTP) via SMS, then entering the PIN via Ozow and then clicking the blue “Pay” button.
- c. A Push Message.

#### 5. Payment Successful

### Payment Success



# FNB User Manual

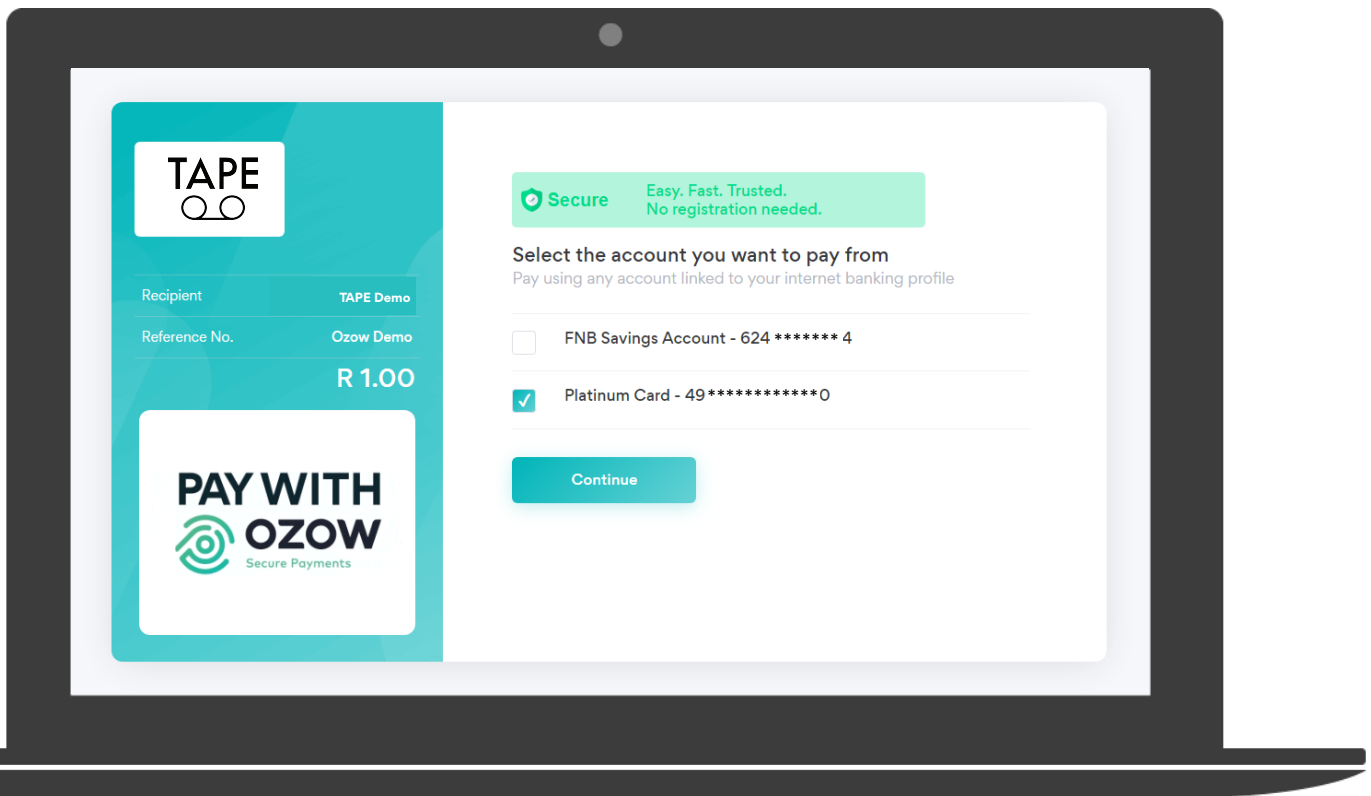


## 1. FNB Login Screen

1.1. Enter the logins you currently use for your internet banking. Enter:

- a. Your FNB Username.
- b. Your FNB Password.

1.2. Click the blue “Login” button.

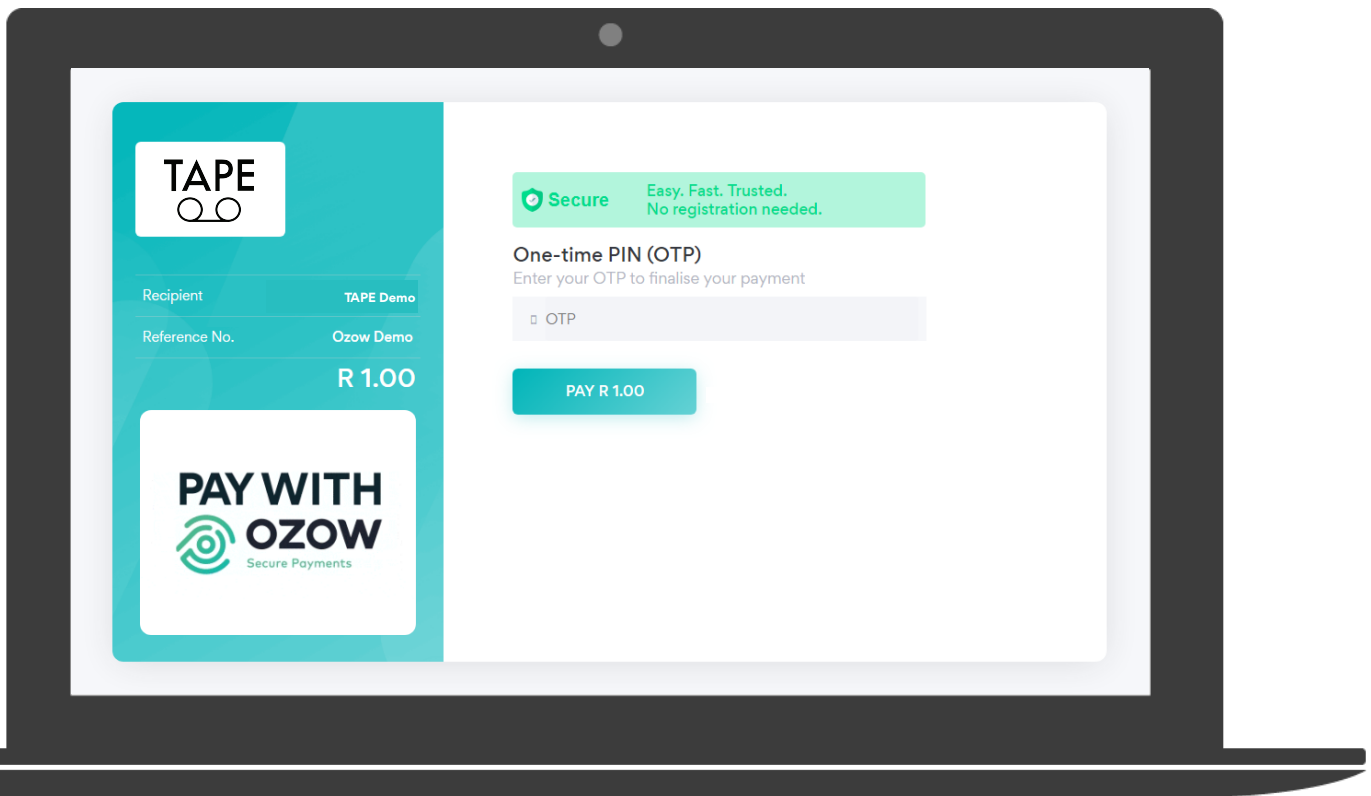


## 2. FNB Select Account Screen

2.1. Select the account that you would like to pay from.

2.2. Click the blue “Continue” button.

*NB: This step will be skipped automatically if there is only one account linked with this bank.*



### 3. Confirm Payment with FNB

4.1. FNB will then ask you to confirm payment. This can be done in the form of:

- a. Mobile App Authentication via the FNB app.
- b. A One-Time Pin (OTP) via SMS, then entering the PIN and then clicking the blue “Pay” button.
- c. A Push Message.

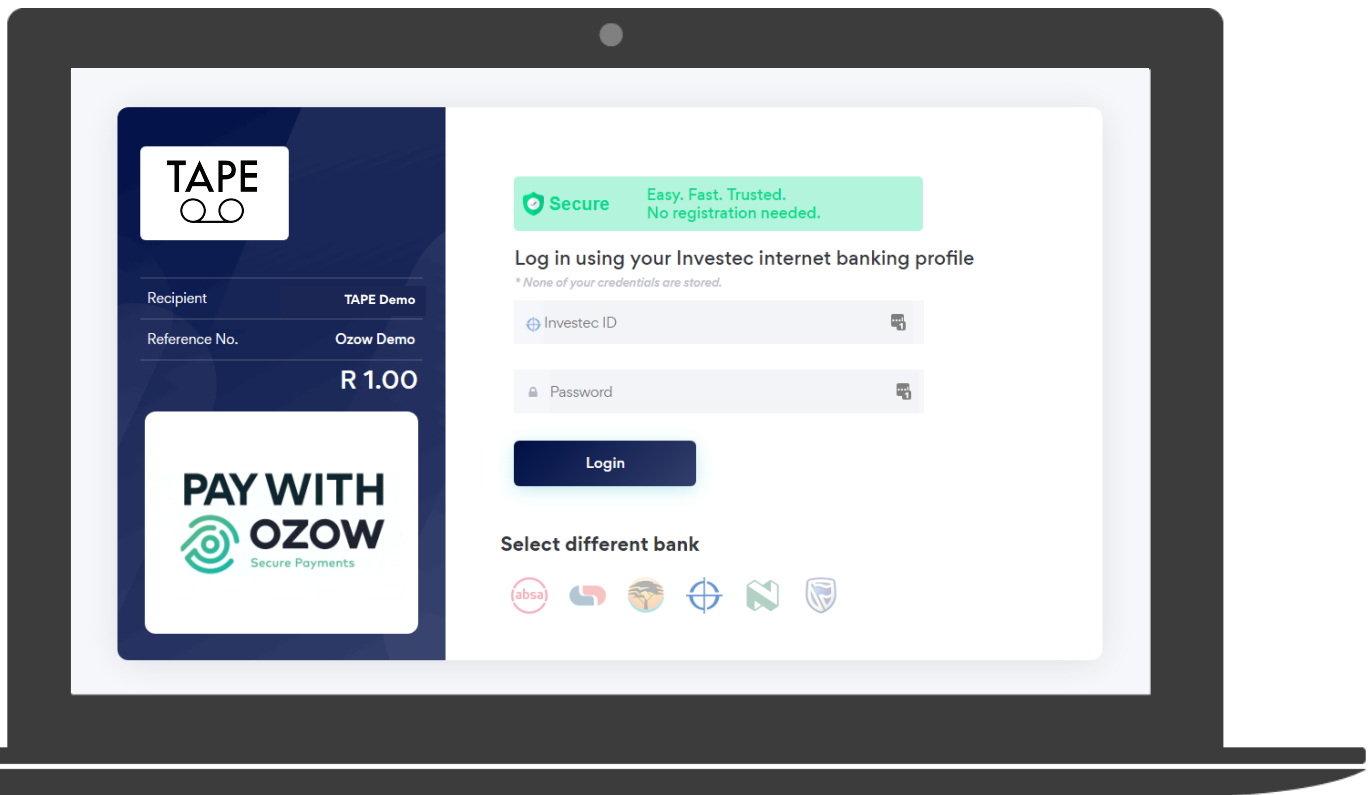
### 4. Payment Successful

## Payment Success





# Investec User Manual

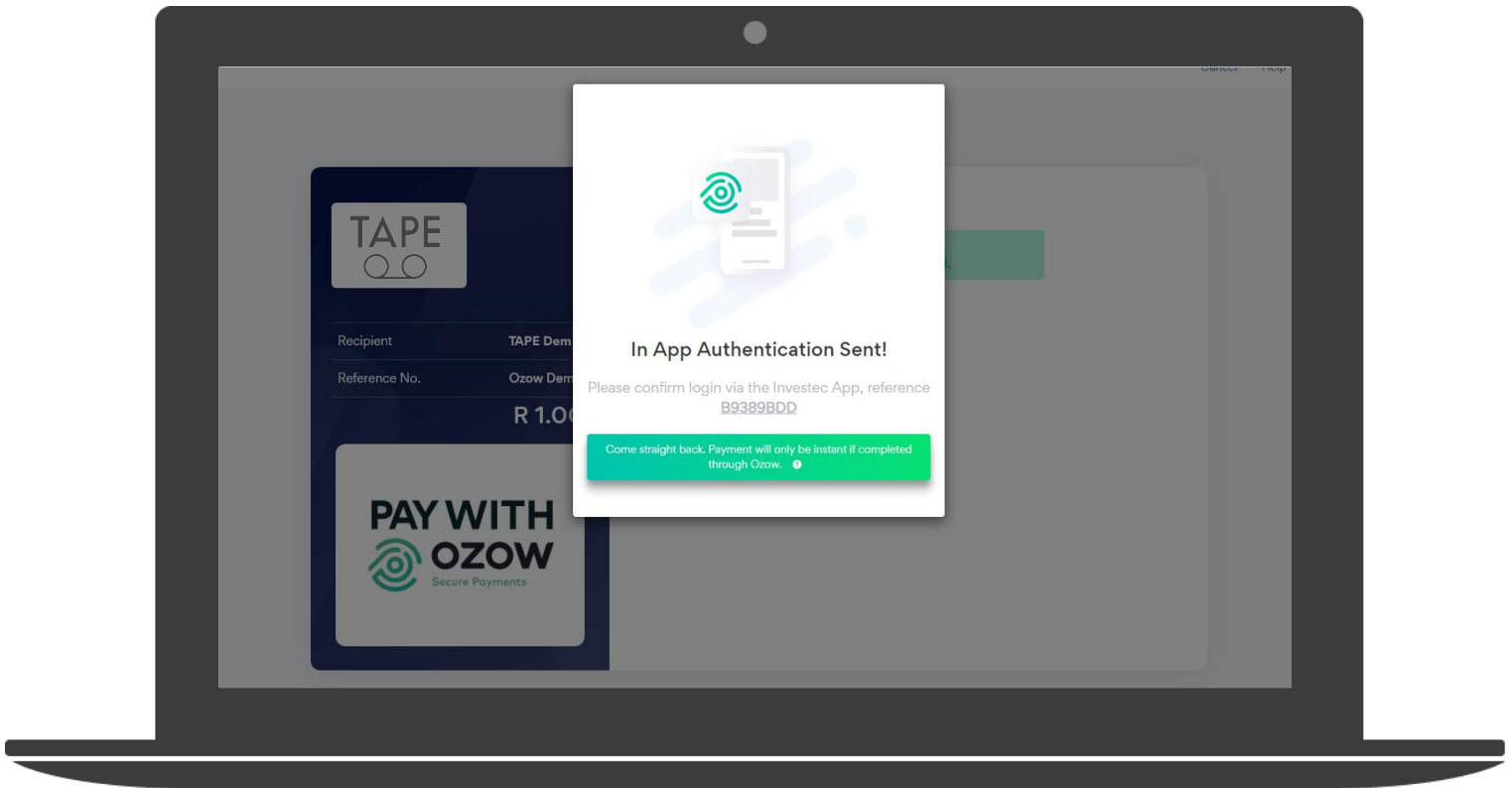


## 1. Investec Login Screen

1.1. Enter the logins you currently use for your internet banking. Enter:

- a. Your Investec ID.
- b. Your Investec Password.

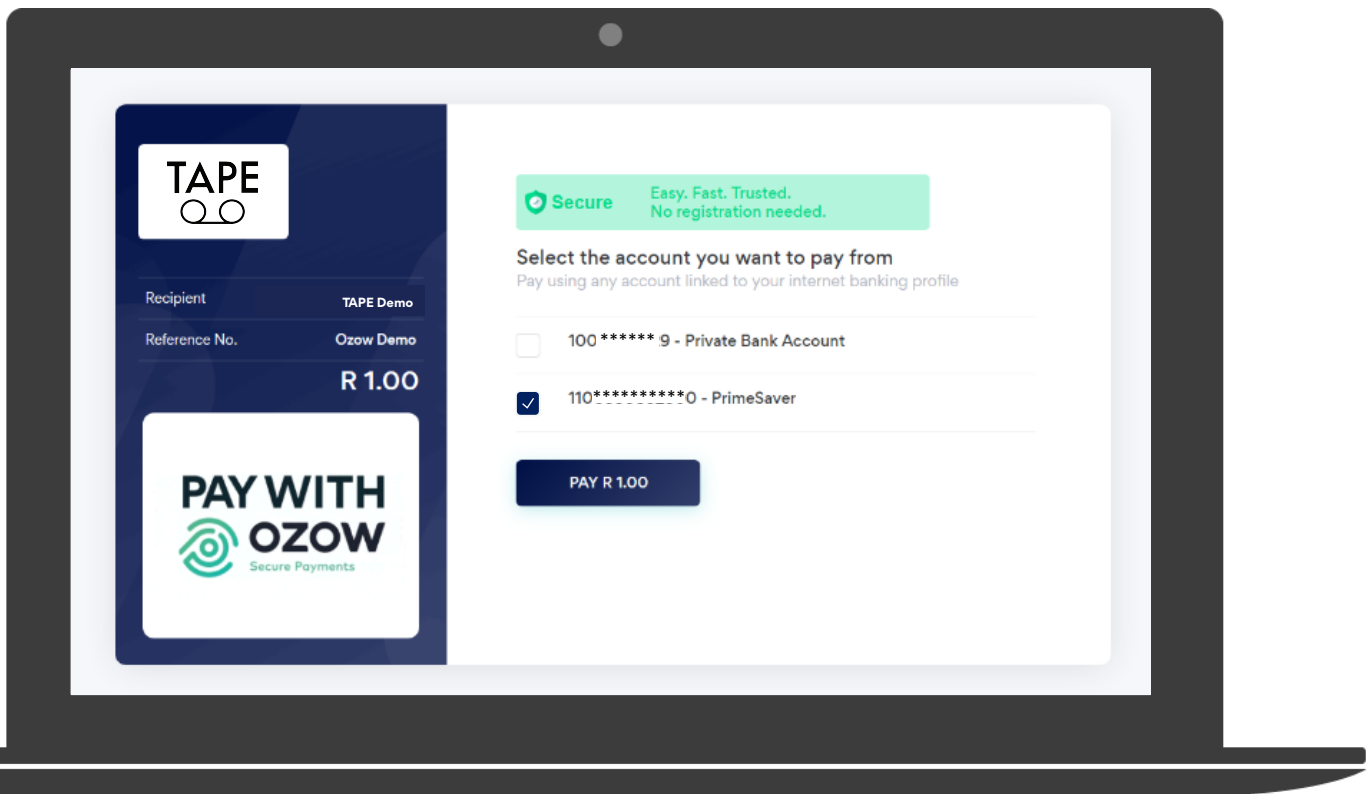
1.2. Click the blue “Login” button.



## 2. Confirm Login with Investec

2.1. Investec will then ask you to confirm login. This can be done in the form of:

- a. Mobile App Authentication via the Investec app.
- b. A One-Time Pin (OTP) via SMS, then entering the PIN and then clicking the blue “Continue” button.
- c. A Push Message.



### 3. Investec Select Account Screen

3.1. Select the account that you would like to pay from.

3.2. Click the blue “Pay” button.

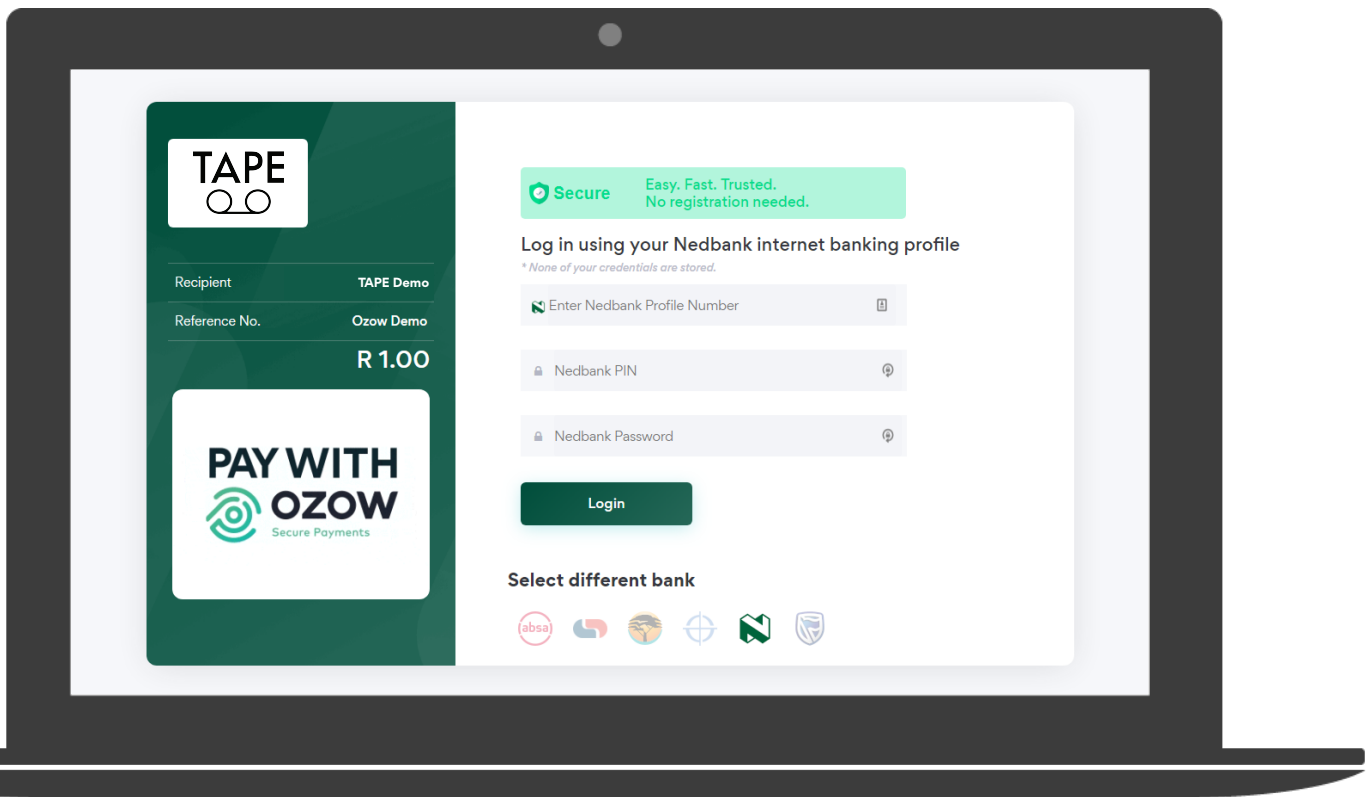
*NB: This step will be skipped automatically if there is only one account linked with this bank.*

### 4. Payment Successful

## Payment Success



# Nedbank User Manual

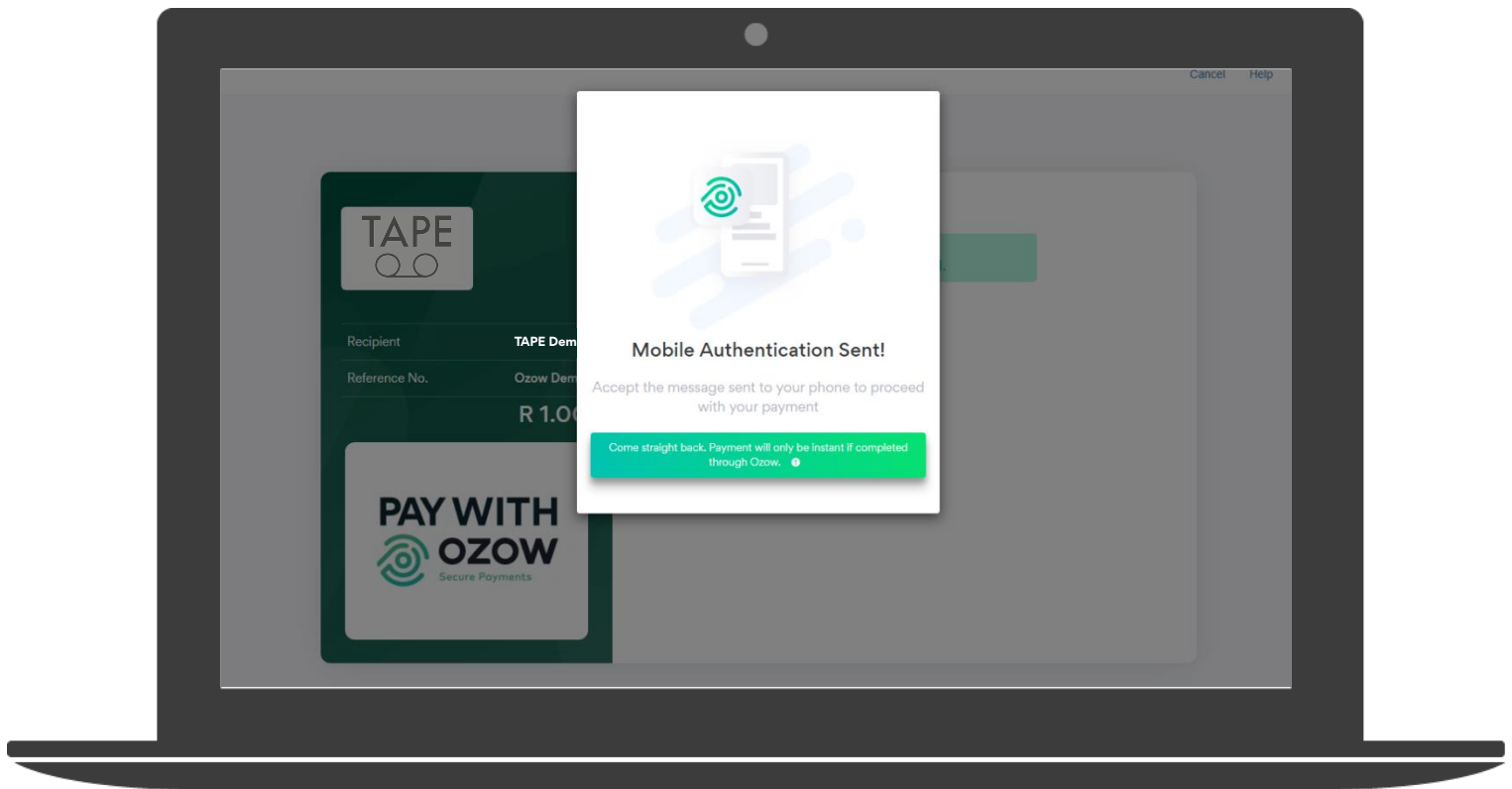


## 1. Nedbank Login Screen

1.1. Enter the logins you currently use for your internet banking. Enter:

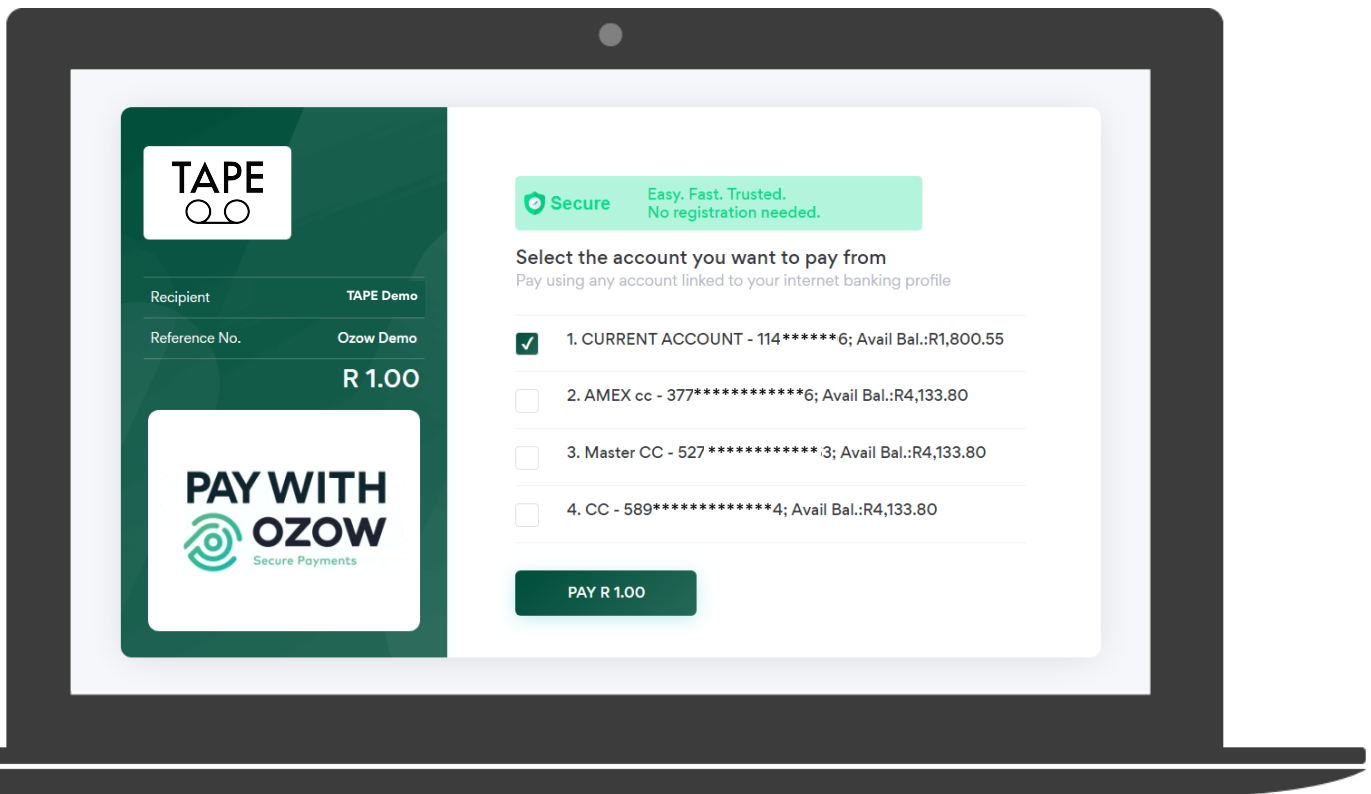
- a. Your Nedbank Profile Number.
- b. Your Nedbank PIN.
- c. Your Nedbank Password.

1.2. Click the green “Login” button.



## 2. Nedbank Mobile Authentication Sent Screen

2.1. You will receive a Push Message from Nedbank asking you to accept or reject this login.

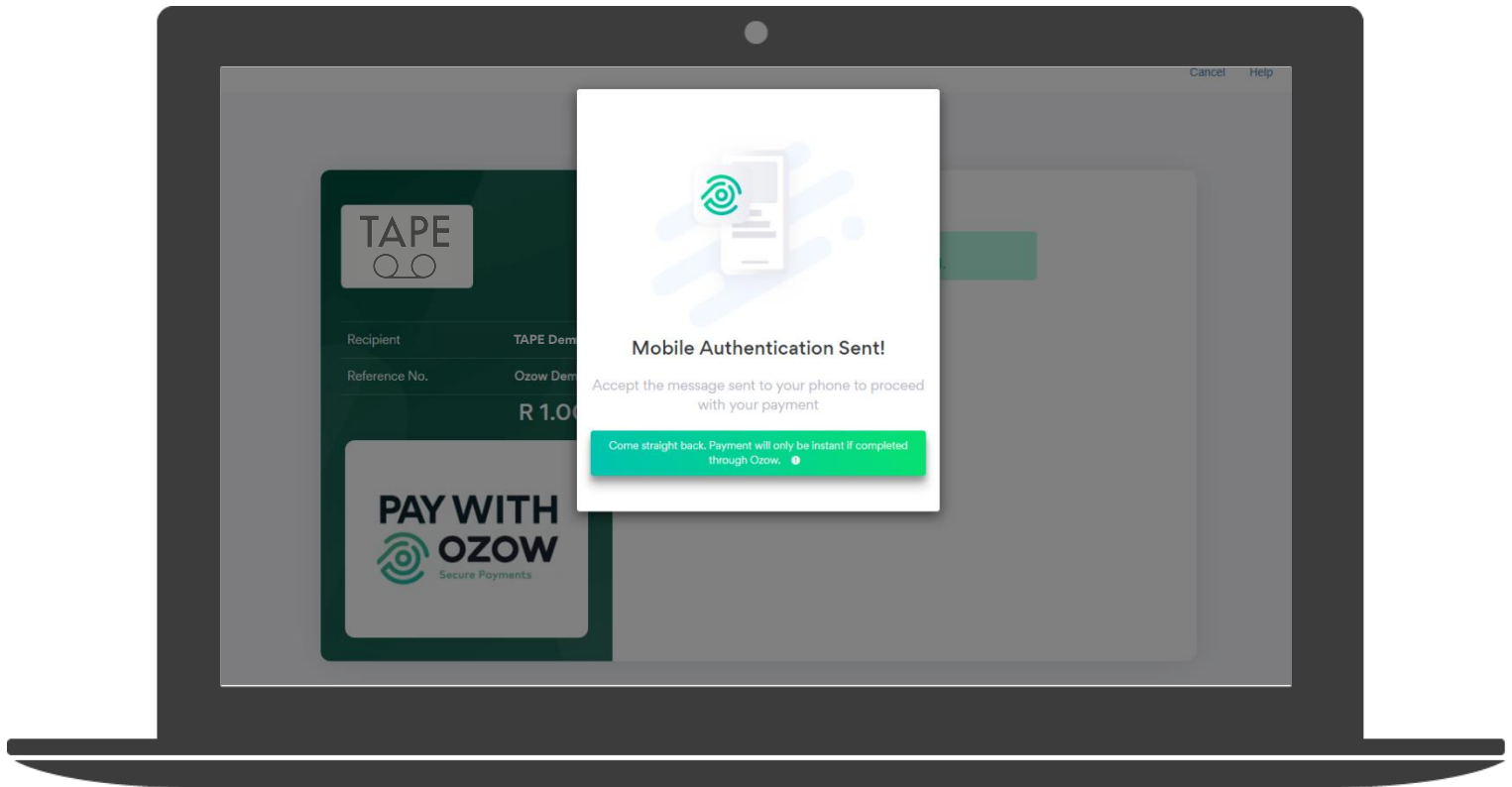


### 3. Nedbank Select Account Screen

3.1. Select the account that you would like to pay from.

3.2. Click the green “Pay” button.

*NB: This step will be skipped automatically if there is only one account linked with this bank.*



#### 4. Nedbank Mobile Authentication Sent Screen

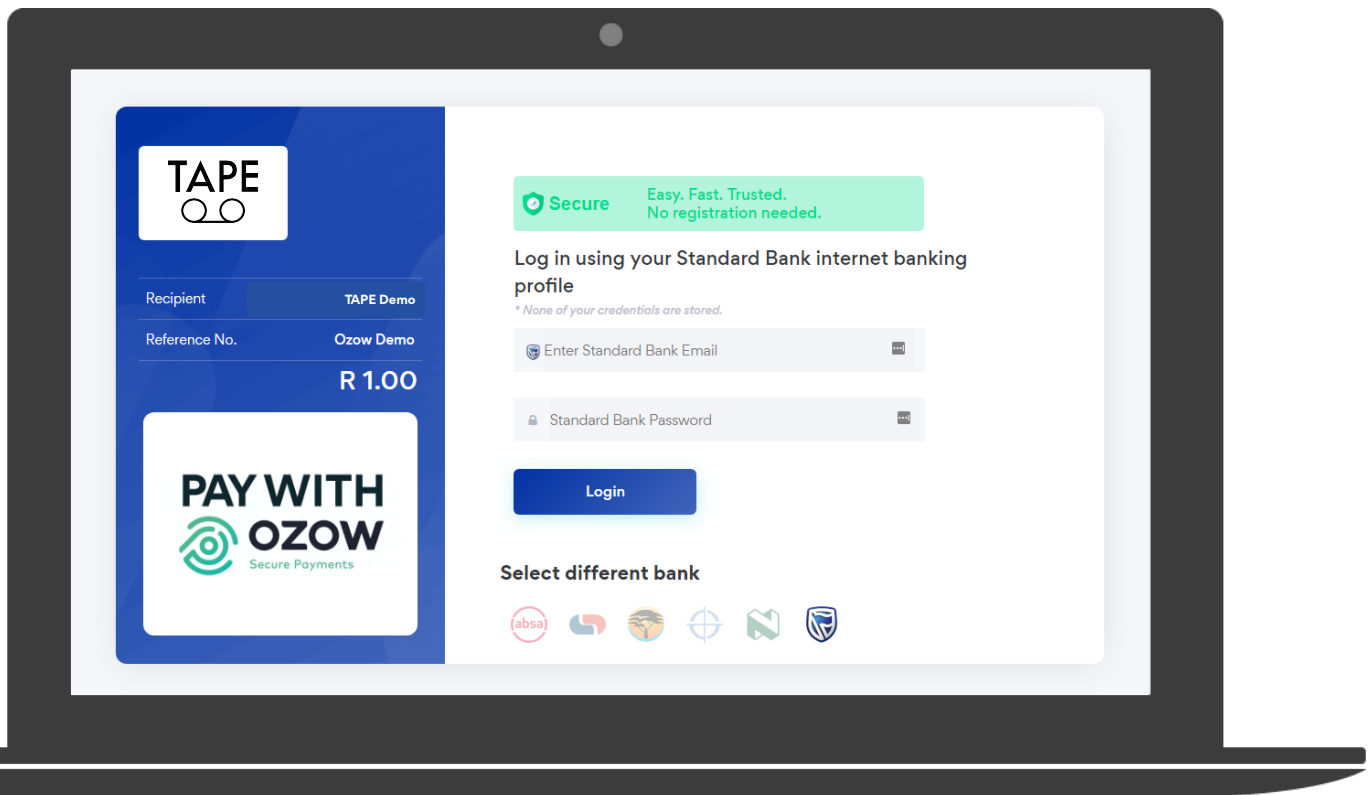
4.1. You will receive a Push Message from Nedbank asking you to accept or reject this payment.

#### 5. Payment Successful

### Payment Success



# Standard Bank User Manual



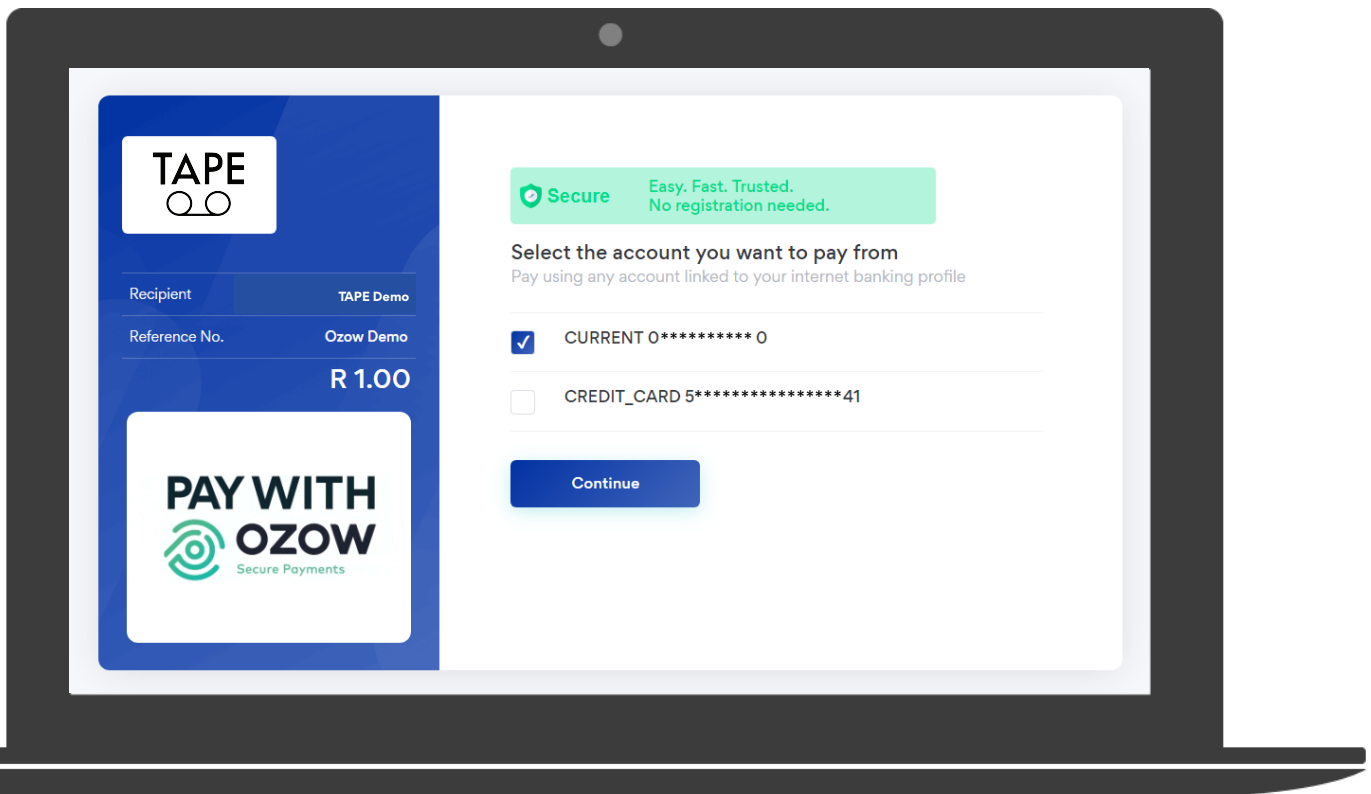
## 1. Standard Bank Login Screen

1.1. Enter the logins you currently use for your internet banking. Enter:

- a. Your Standard Bank Email.
- b. Your Standard Bank Password.

1.2. Click the blue “Login” button.



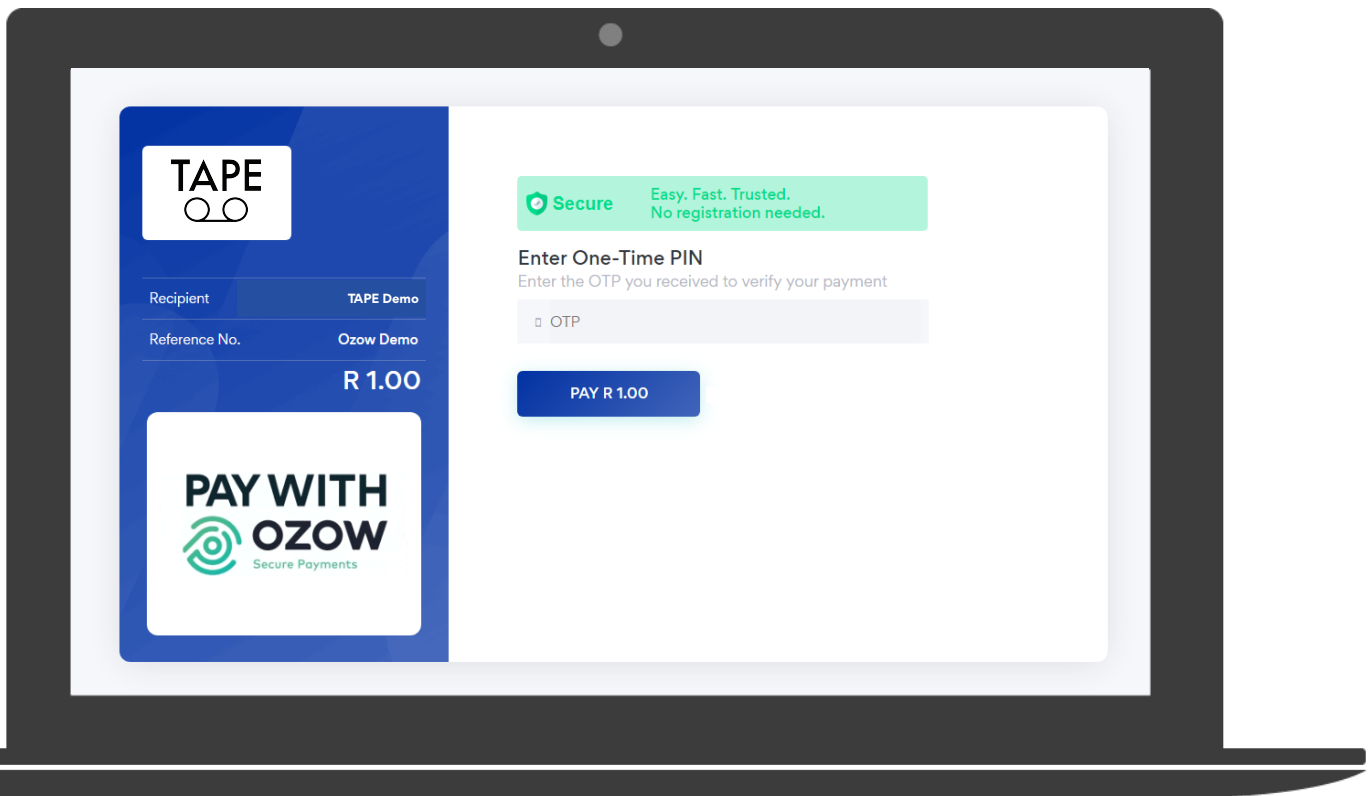


## 2. Standard Bank Select Account Screen

3.1. Select the account that you would like to pay from.

3.2. Click the blue “Pay” button.

*NB: This step will be skipped automatically if there is only one account linked with this bank.*



### 3. Confirm Payment with Standard Bank

4.1. Standard will then ask you to confirm payment. This can be done in the form of:

- a. Mobile App Authentication via the Standard Bank app.
- b. A One-Time Pin (OTP) via SMS, then entering the PIN and then clicking the blue “Pay” button.
- c. A Push Message.

### 4. Payment Successful

## Payment Success

