

# Elevate your banking experience with secure and convenient payment solutions from FNB

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In an ever-evolving digital landscape, FNB offers a range of ways to pay and get paid. Whether you're sending a token of love or settling up, FNB has mastered the art of the transaction and continues to lead the way in offering secure, customer-centric and user-friendly payment options tailored to meet the diverse needs of its customers. The easy-to-use suite of payment solutions is designed to simplify everyday banking, ensuring that transactions are not just easy but also secure and in real time.



## **eWallet: Making financial inclusion a reality**

Since its inception in 2009, FNB's eWallet has revolutionised the way customers send money, enabling them to transfer funds effortlessly to their loved ones without the need for a bank account. This innovative solution has significantly contributed to financial inclusion, offering a safer and more cost-effective alternative to traditional payment methods. As of December 2023, FNB is proud to announce that over 34 million eWallet transactions have been processed, amounting to a total value of R21bn, marking a 7.1% increase.

To further enhance convenience, FNB customers are entitled to two complimentary sends per month, while Easy PAYU customers enjoy one free send via the FNB App. Recipients of eWallet transfers benefit from up to four free withdrawals for each transaction and can access their funds at any FNB ATM or select Spar and Total Energies Till Points, with the added flexibility of using the funds for prepaid services like airtime, data, and electricity.

## **PayShap: Instant payments at your fingertips**

For those moments when an immediate payment is necessary, FNB offers PayShap an instant/real time payment solution. Accessible through both the FNB app and cellphone banking (USSD), PayShap allows for instant transactions below R100

at no cost for all customers, ensuring that urgent payments are hassle-free and immediate.

### **Seamless electronic payments**

FNB also caters to customers preferring traditional account-to-account payments, offering free electronic payments for transactions between FNB accounts as well as to non-FNB accounts for Easy Smart, Aspire, and Premier customers. This service underscores our commitment to providing convenient banking solutions that cater to all customer preferences.

### **Cross-border payments: Connecting you globally**

Understanding the need for affordable international transactions, FNB offers a range of solutions at competitive fees for cross-border payments starting from just R100. Our digital platforms enable customers to make secure international payments anytime, anywhere, providing peace of mind and ease of use for those looking to connect with friends and family across the globe.

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