

FAQ SELF HELP GUIDE

Call **0860119923**, We are listening

01

WHAT ARE THE CUT-OFF TIMES FOR PAYMENTS?

Payments to an account at another financial institution:

Monday to Friday: **16:00**

Saturday: **10:15**

SARS Efiling

Monday to Friday: **13:30**

Not available on Saturdays, Sundays and Public Holidays

STP (Straight Through Processing) Payment:

Monday to Friday: **15:30**

Not available on Saturdays, Sundays and Public Holidays

Payments made after cut off, on Sundays and Public Holidays will only be processed the following working day.

02

HOW DO I CHANGE MY MOTHER'S MAIDEN NAME AND/ OR SECURITY QUESTIONS AND ANSWER?

You can change your personal details on your profile

https://www.mercantile.co.za/digibanktut/training/1b/story_html5.html

03

HOW DO I CHANGE MY PASSWORD?

You can change your personal details on your profile

https://www.mercantile.co.za/digibanktut/training/1b/story_html5.html

If you have forgotten your password, or locked yourself out, you can contact the Call Centre on **0860 11 99 23 (local)**, **+2711 302 0400 (international)** to reset your password.

04

HOW DO I SEND BENEFICIARY NOTIFICATIONS WHEN MAKING PAYMENTS?

A

You can capture an email address or cell number when you create a beneficiary and select this when making payment.

https://www.mercantile.co.za/digibanktut/training/1b/story_html5.html

B

You can capture an email address or cell number at the time of making the payment to the beneficiary. The notification will then be sent to the beneficiary when the payment is made.

https://www.mercantile.co.za/digibanktut/training/1f/story_html5.html

05

HOW DO I CHANGE THE CELL NUMBER AND/ OR EMAIL ADDRESS THAT RECEIVES PAYMENT NOTIFICATIONS FOR TRANSACTIONS ON MY ACCOUNT

You can change your personal details on your profile

https://www.mercantile.co.za/digibanktut/training/1b/story_html5.html

06

CAN I DO BANKING ON MY CELL PHONE, TABLET OR ANOTHER MOBILE DEVICE?

A

You can use the Mercantile Banking APP you will need to download the “Mercantile Banking App” from the PlayStore or AppStore.

You need to register the device on your profile.

<https://www.mercantile.co.za/digibanktut/Mobile.html#register>

B

You can access your profile via the internet browser on your cell phone or mobile device, select the login link and login with your normal login details.

07

HOW DO I ACCESS MORE THAN ONE PROFILE ON THE APP ON MY MOBILE DEVICE?

You need to register the device on each of the profiles you would like to access on your mobile device

<https://www.mercantile.co.za/digibanktut/Mobile.html#multiple>

08

HOW DO I RECEIVE AND RESPOND TO THE USSD MESSAGE ON MY PHONE?

▶ **You will receive the USSD on your cell phone.**

▶ **Apple iPhone**

▶ Select Reply

▶ Keyboard appears select numeric on bottom left - Input 1 to accept and select reply again or send

▶ **Samsung / Huawei / LG – (Android)**

▶ A line will appear in the middle of the screen under the USSD message. Touch on the line and the keyboard will appear input 1 to accept and press send or enter button

▶ **Blackberry**

▶ Select 1 to accept the message

▶ **Nokia**

▶ Select 1 to accept the message

09

HOW DO I UPDATE MY DAILY INTERNET BANKING TRANSACTION LIMITS?

The Super User on the profile has access to this function

10

WHAT PERIOD IS AVAILABLE FOR TRANSACTION HISTORY (PROVISIONAL STATEMENTS) ON AN ACCOUNT?

Transaction history is available from 1 April 2010 or the date the account was opened after this date. A maximum of 150 transactions or time period of 6 months can display at a time, search for period intervals of 3 to 6 months at a time.

<https://www.mercantile.co.za/digibanktut/Mobile.html#register>

11

WHAT PERIOD IS AVAILABLE TO REQUEST PROOF OF PAYMENTS (PAYMENT HISTORY) FROM AN ACCOUNT?

You can access your payment history for 12 months. A maximum of 150 transactions or time period of 6 months can display at a time, search for period intervals of 3 to 6 months at a time.

https://www.mercantile.co.za/digibanktut/training/6c/story_html5.html

12

CAN I ADD ANOTHER USER TO THE PROFILE

There are two profile types, single and multi-user.

Users cannot be created on single user profiles but sub users can be created on Multiple user profiles.

Should you have a single user profile and want to change to the multiple-user profile option, please send a secure message from your internet banking profile and a Specialist will contact you to make the necessary changes.

https://www.mercantile.co.za/digibanktut/training/4b/story_html5.html

12

CAN I ADD ANOTHER USER TO THE PROFILE

If you already have the multiple-user profile, you can create a sub user on the profile

https://www.mercantile.co.za/digibanktut/training/1e/story_html5.html

13

HOW DO I CHANGE THE MAIN USER ON THE PROFILE

Please contact your Business Banker/ Manager to assist you with the documentation required to make this change.

14

HOW DO I REGISTER TO MAKE PAYMENTS FROM THE SARS EFILING WEBSITE?

You would have to capture the SARS eFiling profile and user ID from the profile onto the eFiling website.

You can find this information on the super user profile under the SARS Efiling Tab on the right hand side of the screen.

15

WHERE DO I FIND THE SARS EFILING PROFILE AND USER ID REQUIRED ON THE SARS EFILING WEBSITE?

On the Super Users profile, under the SARS Efiling Tab on the right hand side of the screen you will find the SARS eFiling Profile and User ID.

16

HOW DO I LOAD MY TRANSACTION HISTORY (PROVISIONAL STATEMENTS) ON MY ACCOUNTING SOFTWARE?

You can download the transaction history from your profile in CSV, OFX or QIF format and import this into your accounting system.

https://www.mercantile.co.za/digibanktut/training/6b/story_html5.html

17

HOW DO I DOWNLOAD THE TRANSACTION HISTORY (PROVISIONAL STATEMENT) IN DIFFERENT FORMATS (PDF, CSV, OFX, QIF)?

You can download the statements from your profile in PDF, CSV, OFX or QIF formats.

https://www.mercantile.co.za/digibanktut/training/6b/story_html5.html

18

HOW DO I DO AN IMMEDIATE OR REAL TIME PAYMENT ON THE SYSTEM?

The system will allow you to do a Straight Through Processing payment to a bank account at another financial institution. The funds should reflect in the beneficiary account within 2-hours of the payment, if done within the cut-off times.

https://www.mercantile.co.za/digibanktut/training/5a/story_html5.html

19

I AM GOING OVERSEAS HOW DO I GET ACCESS TO MY INTERNET BANKING PROFILE?

Option 1

Use the Mobile APP

While you are still in South Africa you can download the APP and register a mobile device. You will be able to access your profile on the APP when the mobile device is connected to an internet connection via Wi-Fi. Note that User and Account Management, Batch payments, Secure Messages and STP payments are not available on the APP.

Option 2

Activate international roaming on the phone

Before you leave the RSA you have to activate Roaming on the phone and inform to activate international access for you. Please contact the 24 hour Call Centre on 0860 11 99 23 (local), +2711 302 0400 (international)

19

I AM GOING OVERSEAS HOW DO I GET ACCESS TO MY INTERNET BANKING PROFILE?

Option 3

Use the Mobile APP

If you will be using an international number while you are abroad, you can contact the 24 hour Call Centre on 0860 11 99 23 (local), +2711 302 0400 (international) to request for the cell number to be changed to the international number.

You can request for this to be changed back when you return to the RSA.

20

WHAT DO I DO IF I GO OVERSEAS AND I DON'T HAVE ROAMING?

You will need to change the cell number to an international number.

If you will be using an international number while you are abroad, you can contact the 24 hour Call Centre on 0860 11 99 23 (local), +2711 302 0400 (international) to request for the cell number to be changed to the international number.

You can request for this to be changed back when you return to the RSA.

21

CAN I STOP A PAYMENT I JUST PAID IN ERROR ON INTERNET BANKING?

You will not be able to do this via internet banking. Once the payment is made it cannot be stopped.

You can request for a refund from the beneficiary bank via the inter-bank 'recall' process.

This is however not guaranteed. The receiving bank has to obtain approval from the recipient to be allowed to refund the funds to you.

To request a recall please contact the 24 hour Call Centre on **0860 11 99 23 (local)**, **+2711 302 0400 (international)** the agent will assist you with the forms required.

22

CAN I PAY MORE THAN ONE BENEFICIARY AT A TIME?

The multiple payments and group payment options allows you to pay up to 20 beneficiaries at a time.

The batch payment option allows you to pay up to 999 beneficiaries at a time. You can also choose to have a consolidated debit or individual transactions on your account.

For salary and wages you can liaise with your payroll software company who may have the option of extracting a file in the correct format to do batch payments.

https://www.mercantile.co.za/digibanktut/training/5a/story_html5.html

https://www.mercantile.co.za/digibanktut/training/5h/story_html5.html

https://www.mercantile.co.za/digibanktut/training/5i/story_html5.html

23

CAN I RECEIVE IMMEDIATE PAYMENTS TO MY MERCANTILE BANK ACCOUNT FROM ANOTHER FINANCIAL INSTITUTION?

You can receive immediate payments from Financial institutions that have the functionality to do Straight Through payments via the 'Swift system'.

24

WHAT IS THE MAXIMUM NUMBER OF BENEFICIARIES I CAN LOAD ON MY PROFILE?

The number of beneficiaries on a profile is unlimited.

A search option is available to manage a large number of beneficiaries.

Add link to search for large no of beneficiaries [ADD](#)

25

CAN I PAY MY WAGES AND SALARIES FROM THE INTERNET BANKING SYSTEM?

A group payment option is available for up to 20 payments. Batch payments are available for up to 999 payments . You can also choose to have a consolidated debit or individual transactions on your account. For salary and wages you can liaise with your payroll software company who may have the option of extracting a file in the correct format to do batch payments.

https://www.mercantile.co.za/digibanktut/training/5c/story_html5.html

https://www.mercantile.co.za/digibanktut/training/5h/story_html5.html

https://www.mercantile.co.za/digibanktut/training/5i/story_html5.html

26

HOW DO I GET A PREDEFINED BENEFICIARY ADDED TO THE LIST ON THE SYSTEM?

You can receive immediate payments from Financial institutions that have the functionality to do Straight Through payments via the 'Swift system'.



QUESTIONS RELATED TO
**SINGLE USER
PROFILES**

27

HOW DO I RESET MY PASSWORD?

The Call Centre can reset the password for a super user. Please call our 24 hour Call Centre on **0860 11 99 23** (local), **+2711 302 0400** (international) to reset your password.

https://www.mercantile.co.za/digibanktut/training/2b/story_html5.html

28

HOW DO I CHANGE MY CONTACT DETAILS?

Please send a request via secure message from your internet banking profile or call our 24 hour Call Centre on **0860 11 99 23** (local), **+2711 302 0400** (international) for assistance.

https://www.mercantile.co.za/digibanktut/training/2b/story_html5.html

29

HOW DO I CHANGE THE CELL PHONE NUMBER THAT IS RECEIVING THE USSD?

Super Users - Please send a request via secure message from your internet banking profile or call our 24 hour Call Centre on **0860 11 99 23** (local), **+2711 302 0400** (international) for assistance.

https://www.mercantile.co.za/digibanktut/training/4b/story_html5.html

https://www.mercantile.co.za/digibanktut/training/1e/story_html5.html

30

HOW DO I GET NOTIFICATIONS WHEN I RECEIVE FUNDS INTO MY ACCOUNT OR WHEN I MAKE PAYMENTS?

The super user can setup the debit (funds paid out) or credit (funds coming in) notification settings on your profile for your own accounts.

https://www.mercantile.co.za/digibanktut/training/1f/story_html5.html



QUESTIONS RELATED TO
**MULTIPLE USER
PROFILES**

31

CAN I ADD ANOTHER USER TO THE PROFILE?

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https://www.mercantile.co.za/digibanktut/training/4b/story_html5.html

If you already have the multiple-user profile, you can create a sub user on the profile

https://www.mercantile.co.za/digibanktut/training/1e/story_html5.html

32

ONE OF MY SUB-USERS ARE LOCKED OUT OF THEIR PROFILE, HOW DO I UNLOCK THE USER?

To unlock the users profile the super user will have to reset the user's password.

https://www.mercantile.co.za/digibanktut/training/2b/story_html5.html

HOW DO I CHANGE THE CELL PHONE NUMBER THAT IS RECEIVING THE USSD

Super Users - Please send a request via secure message from your internet banking profile or call our 24 hour Call Centre on **0860 11 99 23** (local), **+2711 302 0400** (international) for assistance.

https://www.mercantile.co.za/digibanktut/training/4b/story_html5.html

Sub Users has to request the super user on the profile to change their contact details.

https://www.mercantile.co.za/digibanktut/training/1e/story_html5.html



ERROR GUIDE

ERRORS RECEIVED OR ANY
IRREGULARITIES EXPERIENCED

34

I RECEIVED AN ERROR 'AUTHENTICATION FAILED' WHEN I TRY TO LOGIN.

1

Either the username, password or mother's maiden name is not accepted by the system.

<https://www.mercantile.co.za/digibanktut/Mobile.html#register>

2

The first login with a temporary password has to be on a computer. You will receive this error if you try to login with a temporary password on a mobile device.

If the user name is correct, you will be locked out on the third unsuccessful attempt. Please call our 24 hour Call Centre on **0860 11 99 23** (local), **+2711 302 0400** (international) for assistance.

35

I RECEIVED AN ERROR THAT A RECENT SIM SWOP IS DETECTED ON MY PHONE. WHAT SHOULD I DO?

Please call our 24 hour Call Centre on **0860 11 99 23** (local), **+2711 302 0400** (international) for assistance.

36

I AM NOT RECEIVING MY USSD OR I RECEIVE AN ERROR THAT AUTHENTICATION HAS TIMED OUT BEFORE I CAN ACCEPT THE USSD.

A

a. Please ensure that your phone is active and not locked before you press the login button;

B

b. This could mean that the network coverage is poor.- You can check your connection or reboot your cell phone and try again.

C

c. At times the wifi connection on your phone could interfere with the USSD signal. Please switch off the wifi on your phone and try again.

If the problem persists please call our 24 hour Call Centre on **0860 11 99 23** (local), **+2711 302 0400** (international) for assistance.

37

I HAVE FORGOTTEN MY PASSWORD FOR INTERNET BANKING. HOW DO I CHANGE IT?

You can call our 24 hour Call Centre on **0860 11 99 23** (local), **+2711 302 0400** (international) for assistance.



MAKING PAYMENTS

38

THE “ACCOUNT IS STOPPED/ DORMANT”

Please contact your Business Banker / Manager for assistance.

39

YOU HAVE EXCEEDED YOUR DAILY TRANSACTION LIMIT

You have reached the daily transaction limit.

The super user can amend the limits on the profile.

40

PAYMENTS ARE QUEUING FOR AUTHORISATION

Authorisation levels are setup per account on multiple user profiles.

For assistance with the setup of account payment authorisations you can call our 24 hour Call Centre on [0860 11 99 23](tel:0860119923) (local), [+2711 302 0400](tel:+27113020400) (international) for assistance.

41

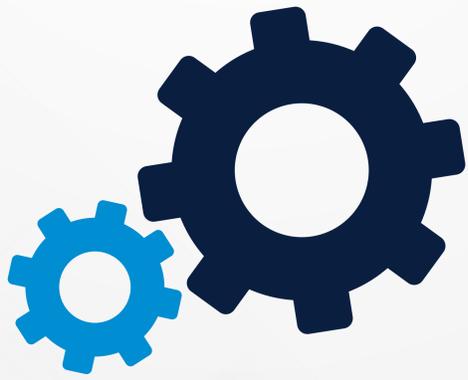
I CREATED A NEW BENEFICIARY/ CHANGED BENEFICIARY DETAILS AND IT IS QUEUING FOR AUTHORISATION.

Authorisation levels are setup to create and maintain beneficiaries on multiple user profiles.

For assistance with the setup of beneficiary authorisation levels you can call our 24 hour Call Centre on [0860 11 99 23](tel:0860119923) (local), [+2711 302 0400](tel:+27113020400) (international).

I MADE A PAYMENT ON A PUBLIC HOLIDAY, WHEN WILL IT REFLECT ON THE BENEFICIARY'S ACCOUNT

The payment will be processed on the first working day after the public holiday and should reflect the following day.



LOADING UPDATING LIMITS

43

THE CUSTOMER DAILY LIMIT CANNOT BE LESS THAN THE ACCOUNT LIMIT

This means that the account limit needs to be a lower amount than the customer daily limit.

Eg: Account limit R100 000;
Customer daily limit R200 000



REQUESTING PROOF OF PAYMENTS

44

DATE RANGE EXCEEDS 6 MONTHS. PLEASE ENTER A VALID DATE RANGE.

You will need to request the statement in a 6 month range.

Example:

01/01/2018 to 30/06/2018



NOTIFICATIONS

45

I AM NOT RECEIVING A NOTIFICATION WHEN DOING A PAYMENT FROM MY ACCOUNT.

Please check the contact details on the business details under the profile button. Check that notifications are active and the threshold amounts on the accounts.

https://www.mercantile.co.za/digibanktut/training/1f/story_html5.html

You can call our 24 hour Call Centre on **0860 11 99 23** (local), **+2711 302 0400** (international) for assistance.

46

I ALWAYS RECEIVE A NOTIFICATION AFTER EVERY CENT I SPEND. HOW DO I REMOVE THIS?

You can cancel the notifications on the account or increase the threshold required

https://www.mercantile.co.za/digibanktut/training/1f/story_html5.html

You can call our 24 hour Call Centre on **0860 11 99 23** (local), **+2711 302 0400** (international) for assistance