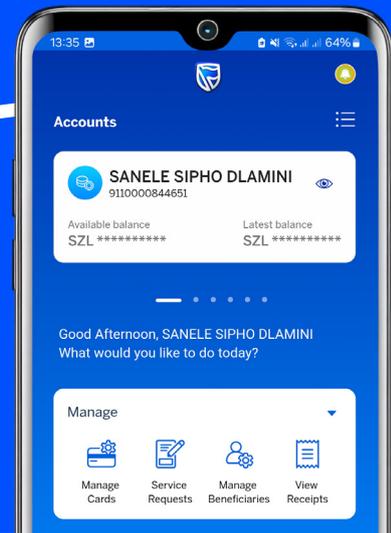




Standard Bank

YOUR BANKING, SIMPLIFIED:

SMARTAPP FREQUENTLY ASKED
QUESTIONS (FAQS)



Document Downloads

01 How do I retrieve a Payment Receipt on the Banking App?

To retrieve a Payment Receipt on the App:

1. Sign in to the App.
2. Tap "View Receipts" on the "Manage" banner.
3. Select the Transaction Type.
4. Type in the recipient's name on the search bar, then select the relevant transaction to display the receipt.
5. Tap the download icon to download the Payment Receipt.

02 How do I retrieve an Account Statement on the Banking App?

To retrieve an Account Statement on the App:

1. Sign in to the App.
2. Select the account for which you'd like to download a statement.
3. Choose the Statement period (30, 60, 90, or 180 days).
4. Tap "Download", then select your preferred Download File Type: CSV file or PDF file (with or without an electronic stamp (e-stamp)).
5. The Statement will pop-up on the screen, save the Statement to your device to download it.

03 How do I retrieve an Account Confirmation letter on the Banking App?

To retrieve an Account Confirmation letter on the App:

1. Sign in to the App.
2. Select the account for which you want to generate a confirmation letter.
3. Tap "Download".
4. Tap on the arrow next to "Account Statement", then select "Confirmation of Account". Tap "Download."
5. Review the Download Details, then tap "Download".
6. Enter the generated One-time PIN (OTP) and tap "Verify".
7. The Account Confirmation Letter will pop-up on the screen, save the Letter to your device to download it.

Payments and Purchases

01 How do I make a Once-off Payment on the Banking App?

To make a Once-off Payment on the App:

1. Tap "Once-off Payments" under the "Payments" banner.
2. Enter the Payment Amount, Beneficiary Account Details and Payment References.
3. Indicate whether you would like to Notify the Beneficiary or Schedule the Payment, then tap "Next".
4. Review the Payment Details, then tap "Confirm".
5. Enter the generated One-time PIN (OTP) and tap "Verify".
6. View the Payment Receipt then tap "Done" if you would not like to save the recipient as a Beneficiary or make another payment.

Note: You may view PDF version of the Payment Receipt by pressing the download icon on the Receipt. Save the Receipt to your device to download it.

02 How do I send an Unayo Voucher on the Banking App?

To send an Unayo Voucher on the App:

1. Sign in to the App.
2. Tap on the "Transact" icon the bottom banner.
3. Select "Unayo Voucher".
4. Tap on "New Unayo Voucher."
5. Tap on the phonebook icon to pick a contact from your saved numbers.
6. Enter the payment amount.
7. Tick "Add cashout fee" to enable the recipient to withdraw the entire voucher amount.
8. Review the Voucher details, then tap on "Pay."
9. Enter the generated One-time PIN (OTP) to confirm the transaction.
10. View the Receipt, then tap "Done."

03 How do I purchase Electricity on the Banking App?

To purchase Electricity on the App:

1. Sign in to the App.
2. Tap on "Prepaid Electricity" on the "Buy" banner.
3. Select "Buy Electricity for Other Meter No.", then tap "Buy".
4. Enter the Meter Number, then tap "Next".
5. Enter the Electricity Amount, then tap "Next".
6. Review the purchase details then tap "Buy".
7. Enter the generated One-time PIN (OTP) to confirm the transaction.
8. View the Receipt, then tap "Done."
9. The Token Number will be sent via SMS within 10 seconds of completing the transaction.

04 How do I purchase Airtime on the Banking App?

To purchase Airtime on the App:

1. Sign in to the App.
2. Tap on "Mobile Topup" on the "Buy" banner.
3. Select "Buy Airtime for Other Mobile No."
4. Enter the Mobile Number, choose the Service Provider and then tap "Next".
5. Enter the purchase amount, then tap "Next".
6. Review the purchase details then tap "Buy".
7. Enter the generated One-time PIN (OTP) to confirm the transaction.
8. View the Receipt, then tap "Done."
9. The Top-up message will be sent via SMS within 10 seconds of completing the transaction.

05 How do I pay my Water Bill on the Banking App?

To pay your Water Bill on the App:

1. Sign in to the App.
2. Tap on the "Transact" icon the bottom banner and select "Pay".
3. Tap "Bill Payments" then select "Water".
4. Tap on EWSC, then enter your Account Number, then tap "Verify".
5. Review the Customer Name and Outstanding Balance.
6. Enter the payment amount, then tap "Next".
7. Review the payment details then tap "Pay".
8. Enter the generated One-time PIN (OTP) to confirm the transaction.
9. View the Receipt, then tap "Done."
10. The EWSC payment confirmation message will be sent via SMS within 10 seconds of completing the transaction.

Manage and Maintain

01 How do I save a Beneficiary on the Banking App?

To save a Beneficiary on the App:

1. Sign in to the App.
2. Select "Manage Beneficiaries."
3. Tap "Add Beneficiary."
4. Enter Beneficiary Details.
5. Review Beneficiary Details, then tap "Add."
6. Verify the Beneficiary creation by entering the generated One-time PIN (OTP), then tap "Verify."

02 How do I change my Payment Limit on the Banking App?

To change your Payment Limit on the App:

1. Sign in to the App.
2. Tap on the arrow in "Manage" banner, then select "EAP Limits".
3. Tap "Edit".
4. Select a new limit, then tap "Done".
5. Tap "Next".
6. Review the Proposed Limit, then tap "Confirm".
7. Enter the generated One-time PIN (OTP).

For further clarification or if you have any issues following the steps above, please get in touch with our Voice Branch on 2517 5300 or contact your Banker.