payshap

Pay Payment Request FAQs

Q What is a Payment Request?

A A Payment Request is a request from a sender asking a potential payer for payment. This request sent to the payer contains all the information needed to make a payment. This includes any PayShap Request received by a customer at another bank.

Q Do I need to register to receive Payment Requests?

A No, as an FNB customer, you are not required to register to receive a Payment Request.

Q How will I know if I have received a Payment Request?

A Once a Payment Request has been sent to you, you will be informed either by SMS or FNB App inContact message of how you can view the details of the Payment Request.

Q Where can I view Payment Requests sent to me?

A Log in to the FNB App, select **'Pay'** and **'Pay'** again, followed by **'Payment Request'**. Payment Requests sent to you from FNB/RMB Private Bank customers as well as non-FNB/RMB Private Bank customers via PayShap Request will appear under the **'Payment Requests'** tab for you to view.

Q What happens if I do not respond to a Payment Request?

A When viewing your Payment Request details, the due date of the request will be displayed. If you have not paid or rejected the request by the due date, the request will expire.

Q Why do some of my requests expire sooner?

A Some requests are time-sensitive and must be actioned within 5 minutes of being sent, as an example. These time-sensitive requests can be sent for payment of your online purchases, as an example.

Q Why did my Payment Request get cancelled before the due date?

A Your Payment Request may have been cancelled before the due date because the sender withdrew the Payment Request. In these instances, you may receive a notification that your Payment Request has been cancelled. This is entirely dependent on the sender. Such cancellations may be because of incorrect information, or an alternative payment arrangement that has been reached.

Q Can I still find my Payment Request after closing the notification accidentally?

A Yes, there are multiple ways to find your Payment Requests if the notification is closed.

1. Log in to the FNB App, select **'Pay'** and **'Pay'** again, followed by **'Payment Request'**.
2. You can also access the Payment Request by going to your messages on the app and selecting **'Just for you'**. Your Payment Request message will be available to you and will provide you with an option to view further details of the request.

Q What happens if I reject a Payment Request?

A Once you reject a Payment Request from your sender, you will be prompted to select a reason for rejecting the Payment Request. Once the reason is selected, the request will no longer appear in your outstanding requests. This reason may be shared with your sender depending on the type of Payment Request sent.

Q What payment options are available on a Payment Request?

A Only PayShap and EFT payments are available. If you receive a Payment Request via PayShap Request, you are only able to pay this request using PayShap. All other requests received will be payable via EFT.

Q On receipt of a Payment Request, can I make a partial payment?

A You do not have the ability to make partial payment unless your sender has chosen the option to accept a minimum payment when initiating the Payment Request.

Q Is there a fee charged for using Payment Request?

A The standard EFT and PayShap costs will apply, depending on the payment option chosen. The cost of EFT and PayShap payment differs according to the Pricing Option that you have selected, e.g. FNB Pay-As-You-Use, Bundle Pricing, etc. The latest Pricing Guide can be viewed on www.fnb.co.za.

Q Will I receive a Payment Request instead of a debit order?

A No, Payment Request is a service that enables you to make a payment to a sender that sends you the Payment Request and does not replace the debit orders you have in place with them. This means that any existing debit order arrangement that you have in place will remain so, even though you have received a Payment Request.

Q How do I know who I am paying?

A When you open the Payment Request on your app, you will see multiple fields of information such as the sender's name and cellphone number/email address for you to recognise the recipient by.

Q Does Payment Request have payment limits?

A Yes, you are limited to making 5 payments using Payment Request per day. A maximum daily value limit also applies based on the type of request received.

Q Where can I see my Payment Request history?

A To view your Payment Requests history, log in to the FNB App, select **'Pay'** and **'Pay'** again, followed by **'Payment Request'** then select the **'History'** tab to view the status of your Payment Requests.

Q What do I do about requests being sent that I do not recognise or that I do not want to pay?

A Payment Requests can be rejected if you do not recognise the request or the sender of the request.

Q Am I able to download proof of payment for payments made via Payment Request?

A Proof of payment will be available to you for payments made via EFT or PayShap, which can be accessed through your payment history or PayShap history.

Q Can you assist me with a query related to a Payment Request?

A Any query or dispute related to a Payment Request received cannot be resolved by the bank. You must contact the sender who sent you the Payment Request directly. In some instances, the sender's contact details will be shared on the request if provided by the sender. If your query is related to a request sent by any division of the bank such as FNB Life, you must contact the service provider directly.

Q Can I pay more than the amount due?

A You are only able to pay more than the amount due if the sender has chosen the option to accept a payment amount more than the amount due. The maximum payment amount will be specified by the sender.

If the payment is made using PayShap, the PayShap transaction limit will apply, meaning that you cannot pay an amount more than the PayShap transaction limit.

Q Why can I not pay the due amount requested?

A If the payment is made using PayShap, the PayShap transaction limit will apply, meaning that you cannot pay an amount more than the PayShap transaction limit.

However, you are able to pay an amount between the minimum amount presented up to the PayShap transaction limit.

Q Will the sender be notified of the successful payment?

A Yes, both you and the sender will receive a notification from the bank of the successful payment.

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