

# Uitfasering van Tjeks:

## Gewaardeerde Agri-kliënt

Soos julle dalk al weet, gaan tjeks as betalingsmetode teen 30 Junie 2019 uitfaseer en FNB Namibië sal dus nie meer tjeks na daardie datum uitreik of aanvaar nie.

**Neem asseblief kennis dat as gevolg van industrie regulasies, kan tjeks wat na 1 Februarie 2019 uitgeskryf word, nie meer aanvaar word nie. Banke sal tjeks wat voor 1 Februarie 2019 uitgeskryf is aanvaar en prosesseer tot en met 24 Junie 2019.** Die stap is genoodsaak deur die toenemende risiko's wat met tjekbetalings verband hou en het die volumes tjekbetalings plaaslik aansienlik verminder.

Ons is bewus daarvan dat tjeks jou voorkeur-betalingsmetode aan verskaffers is, wanneer jy in groot maat aankope op die dorpe, by veilings, en so meer maak. Ons is egter oortuig dat 'n aantal betalings-metodes en kanale wat deur FNB Namibië aangebied word, sal verseker dat jou transaksies betyds en veilig kan afgehandel word en is waarskynlik ook baie meer koste-doeltreffend.

## Die betalingsmetodes wat ons aanbeveel sluit die volgende in:

- 1. Aanlyn-bankdienste** – waar jy ontvangers kan skep, betalings aan ontvangers kan maak, eenmalige betalings kan doen, geld van een rekening na 'n ander kan oorbetal, na alle balanse kan kyk, geskeduleerde betalings kan skep, geskeduleerde betalings kan kanselleer, jou PIN (Persoonlike Identifikasie Nommer) kan verander, of nuwe kaarte kan bestel en grootmaat eWallets kan stuur.
- 2. Selfoon-bankdienste** – jy kan waarlik te enige tyd op enige plek jou banksake doen, solank daar selfoonopvangs is. Jy kan na die balanse van al jou rekeninge kyk, betalings aan ontvangers of eenmalige betalings maak (aan FNB en nie-FNB-kliënte), voorafbetaalde lugtyd of elektrisiteit koop of TV-subskripsie betaal, fondse van een rekening na 'n ander oorbetal en nog baie meer.
- 3. FNB Toepassing** – waar jy profiele van ontvangers kan skep, betalings maak, eenmalige betalings doen, Geo-betalings na ander FNB-Toep-kliënte kan maak, na balanse van rekeninge kan kyk, oorbetalings tussen rekeninge kan doen en nog baie meer. Die kanale en metodes is aan streng veiligheids- en sekuriteits-maatreëls onderhewig en bied jou die moontlikheid van veilige en gerieflike bankdienste waar jy ook al gaan en wanneer dit jou pas.

En die beste is – geen maandelikse inskrywingsfooie nie! Om vir **Aanlyn Bankdienste te registreer**, besoek jou tak of gaan na [www.fnb-namibia.com.na](http://www.fnb-namibia.com.na). Om vir **Selfoon Bankdienste** te registreer, skakel net **\*140\*321#** en volg die maklike stappe. Om die Toepassing af te laai, besoek die **PlayStore** of die **App Store**.

### Scenario 1

**Koop die bul van 'n plaasboer by die veilingkrale:**



Selfoonbankdienste: **Skakel \*140\*321#**. Tik jou **MOPIN** in. Kies "Banking"/Bankdienste en kies dan "Payment"/Betaling. Besluit of dit 'n vooraf-opgedateerde of eenmalige ontvanger is. Die eenmalige ontvanger hoef nie 'n FNB-kliënt te wees nie.

### Scenario 2

**Jy is by die winkel en het nie genoeg kontant by jou nie:**



Betaal met **jou FNB-Debiet- of Kredietkaart**. Dit is veilig en gerieflik.

### Scenario 3

**Jy soek kleingeld vir jou werknemers:**



Skep **eWallets** deur middel van **Aanlyn- of Selfoonbankdienste** vir hulle en stuur dan die geld aan hulle. Hulle kan die kontant gratis by enige FNB ATM onttrek. Alternatiewelik laai hul name en bankrekeningnommers as ontvangers op en doen dan maandelikse betalings.

Ons sien uit om jou te help ten einde die beste keuse vir jou en jou onderneming te maak. Neem die vrymoedigheid om jou Kliënte-diensbestuurder of Takbestuurder in jou area te skakel.



**FNB**  
First National Bank

For more information please feel free to contact your Relationship Manager or call 061 299 2222.

how can we help you? 

# Phasing out of cheques from February

## Dear Valued Customer

As you are probably aware, cheques as a payment instrument will phase out by 30 June 2019 and FNB Namibia will thus no longer be issuing or accepting cheques after that date.

**Please note that due to industry regulations, cheques written out after 1 February 2019 will not be accepted. Banks will accept cheques that were written out before 1 February and these will be processed until 24 June.** This move has been mainly necessitated by increased risks associated with cheque payments and significantly reduced volumes in cheque payments locally.

We are aware of the fact, that cheques have been your preferred payment method for suppliers, when purchasing in bulk in town, at auctions and the like. We are, however, confident, that a number of our payment methods and channels on offer at FNB Namibia will ensure that you are able to continue banking timeously and safely and probably also much more cost-effective.

## The payment solutions we recommend for you include:

- 1. Online banking** – where you can create recipients, make payments to recipients, make once off payments, do transfers between accounts, view all balances, create scheduled payments, cancel scheduled payments, change your PIN, order new cards, and send bulk eWallets.
- 2. Cellphone Banking** – you can truly bank wherever, whenever – as long as there is cellphone reception. You can view the balances of all your accounts, make payments to recipients, or once-off payments (FNB or non-FNB), buy prepaid airtime, electricity or PayTV, transfer funds between your accounts, send an eWallet and more.
- 3. FNB App** – where you can create recipients, make payments, make once off payments, make Geo payments to other FNB App customers, view balances, make transfers between accounts, and much more.

These channels and instruments are subject to extremely strict safety and security measures and offer you the possibility of banking safely and conveniently wherever you are and whenever it suits you.

Best – no monthly subscription fees! To **register for Online Banking**, visit your branch or go to [www.fbnamibia.com.na](http://www.fbnamibia.com.na)  
To register for **Cellphone Banking**, simply dial \*140\*321# and follow the easy steps.  
To download the App, visit the PlayStore or App Store.

### Scenario 1

Buying that bull from a farmer at the auction pen.



Cellphone Banking Dial \*140\*321#  
Enter your MOPIN, Select Banking,  
Select Payments  
Choose whether this is a pre-loaded recipient or a once-off recipient. The once-off recipient can also be a non-FNB client.

### Scenario 2

You're at the shop, and you're short on cash.



Swipe with your FNB Debit or Credit card – it's safe & convenient.

### Scenario 3

You want petty cash for your workers.



Create eWallets for them via Online or Cellphone Banking and send the money to them. They can then withdraw the cash for free from an FNB ATM. Alternatively load their names & bank account numbers as recipient and make monthly payments.

We look forward to assisting you in identifying the best options for you and your business.



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For more information please feel free to contact your Relationship Manager or call 061 299 2222.

how can we help you? 