

Authentication Channels	Authentication channel considerations & key dependencies	 Absa Bank	 Bank of Athens	 Bidvest Bank	 Capitec Bank	
Call Centre	Is this channel currently available and fully enabled for consumers to use?	Yes		Yes	Yes	
	What is the actual number that the consumer must dial?	0860 008 600 option 2	0861 102 205	0860 111 177	0860 10 20 43	
	What are the operating hours of the call centre?	Weekdays: 08:00 - 16:00 Sat & Sun: 08:00 - 12:00 Public Holidays: 08:30 - 12:00				
	How long does the average call take to complete?		5 min	5 min		
	Is there a costs associated for this to the consumer?	No	No	Cost shared between Bank & consumer	No cost - Authentication fee (if required)	
Bank Branch	Is this channel currently available & fully enabled for consumers to use?	Yes	Yes	No	Yes	
	Are all the branches enabled to support consumers on DebiCheck?	Not yet	Not yet	Yes	Yes (Debtor Bank), Rollout on Creditor Bank	
	If not, which branches will be enabled & which won't?			N/A	Refer above	
	What is the operating hours of the Branches that are DebiCheck enabled?	Weekdays: 09:00 - 17:00 Saturdays: 09:00 - 13:00 Sundays: 09:30 - 13:00 Select branches		Weekdays: 08:00 - 17:00 Saturdays: 08:00 - 13:00 At selected branches only	Branches differ, we refer customers to the bank website	Weekdays: 08:00 - 17:00 Saturdays: 08:00 - 13:00 Sundays: 09:00 - 13:00 At selected branches only
	Is there a costs associated for this to the consumer?	No	No	No	No cost - Authentication fee (if required)	
ATM	Is this channel currently available & fully enabled for consumers to use?	Yes		No	No	
	Are all the ATM's enabled to support consumers on DebiCheck?	Yes		No		
	What is the operating hours of the ATM's that are enabled?	24 x 7 x 365		N/A		
	Is there a costs associated for this to the consumer?	No		N/A		
USSD Push	Is this channel currently available & fully enabled for consumers to use?	No	No	Yes	Planned for October 2018	
	Is this channel mobile operator specific?	N/A	N/A	No	No	
	Does the consumer need a specific type of phone to receive/accept these message/s?	N/A	N/A	Android & IOS supported phones	No	
	Does the consumer need to be registered at their bank to use this channel?	N/A	N/A	No	No	
	What else does the consumer require to make use of this channel?	N/A	N/A	Airtime	No	
	Is there a costs associated for this to the consumer?	N/A	N/A	No	No	
USSD Pull	Is this channel currently available & fully enabled for consumers to use?	Yes	Yes	No	Yes	
	What is the actual no. that the consumer must dial on their phone?	*120*2272#	*120*912*35#	Bidvest Bank does not use USSD Pull	*120*3279# & *134*7233#	
	Is this channel mobile operator specific?	No	No	N/A	No	
	Does the consumer need a specific type of phone to receive/accept these message/s?	No	No	N/A	No	
	Does the consumer need to be registered for cell phone banking to receive this message/s?	Yes	Yes	N/A	Yes	
	What else does the consumer require to make use of this channel?	Mobile Data	Mobile Data	N/A	Airtime	
	Is there a costs associated for this to the consumer?	No	No	N/A	Yes	
Mobile Banking App	Is this channel currently available & fully enabled for consumers to use?	Yes	No	No	Yes	
	Is this channel mobile operator specific?	No	No	No	No	
	Does the consumer need to be registered at their bank to use this channel?	Yes	No	We are in the process of developing AC on app at this stage time lines not yet known	Yes	
	What else does the consumer require to make use of this channel?	Depending on network availability	No	N/A	Mobile data or Wi-Fi must be on, No actual data required	
	Is there a costs associated for this to the consumer?	No	No	N/A	Yes	
	Is this channel currently available & fully enabled for consumers to use?	Yes	No	Yes	No - planned for October 2018	
Internet Banking	Does the consumer need to be registered at their bank to use this channel?	Yes	No	Yes	Yes	
	What else does the consumer require to make use of this channel?	Internet access	No	Internet connectivity	Internet Connectivity	
	Is there a costs associated for this to the consumer?	No	No	No	Yes	
POS Device	Is this channel currently available & fully enabled for consumers to use?	Yes	No	Yes	No	
	What does the consumer require to make use of this channel?	Bank Card & PIN	No	Bank card		
	What type of Bank card can the consumer use to authenticate?	Savings, Cheque, & Debit Card	No	Debit & Savings cards. Not Credit cards		
	Is there a costs associated for this to the consumer?	No	No	No		

Authentication Channels		Finbond Mutual Bank	First National Bank	Nedbank	Standard Bank	UBank
Call Centre	Authentication channel considerations & key dependencies					
	Is this channel currently available & fully enabled for consumers to use?	Yes	Yes. Dispute & Stop payments only	Yes	Yes	Yes
	What is the actual number that the consumer must dial?	0860 004 249	The number on the back of their card (Premier is 24X7x360)	0860 555 111	0860 123 000	0860 008 322
	What are the operating hours of the call centre?	Weekdays: 08:00 - 16:30 Sat 08:00 - 11:30	For Gold & Easy: Weekdays: 08:00 - 18:00 Sat & Sun: 08:00 - 13:00 Public Holidays: Closed	Weekdays: 06:00 - 20:00 Sat & Sun: 06:00 - 18:00 Public Holidays: 06:00 - 18:00	Weekdays: 07:00 - 18:00 Sat & Sun: 07:00 - 16:00 Public Holidays: 07:00 - 16:00	Weekdays: 24 HRS Sat & Sun: 24 HRS Public Holidays: 24 HRS
	How long does the average call take to complete?		5 min	3-5 min	5 min	3-5 min
Is there a costs associated for this to the consumer?		Transaction type dependant	Cost shared between Bank & consumer	Cost shared between Bank & consumer	Cost shared between Bank & consumer	
Bank Branch	Is this channel currently available & fully enabled for consumers to use?	No	Yes. Dispute & Stop payments only	Yes	Yes	From November 2018
	Are all the branches enabled to support consumers on DebiCheck?	Yes	Yes	Yes	Yes	Yes
	If not, which branches will be enabled & which won't?	N/A	N/A	N/A	N/A	N/A
	What is the operating hours of the Branches that are DebiCheck enabled?	Weekdays: 08:00 - 16:30 Sat: 08:00 - 11:30	Weekdays: 09:00 - 15:30 (there are selected branches with extended working hours) Saturdays: 08:30 - 12:00 (there are selected branches with extended working hours) Sundays: 09:00 - 13:00 (selected branches only)	Normal Branches. Weekdays: 09:00 -16:00 Saturday: 09:00 -12:00 Extended Hour Branches. Weekdays: 09:00 - 17:00 Saturday: 09:00 - 15:00 Sunday Branches: 09:00 - 12:00	Weekdays: 09:00 - 17:00 Saturdays: 09:00 - 13:00 Sundays: 09:30 - 13:00 At selected branches only	Weekdays: 08:00 - 17:00 Saturdays: 08:00 - 12:00 Sundays: CLOSED All branches
	Is there a costs associated for this to the consumer?	No	As per Product pricing structures	No	No	No
ATM	Is this channel currently available & fully enabled for consumers to use?	N/A	Yes	Yes	Yes	N/A
	Are all the ATM's enabled to support consumers on DebiCheck?	N/A	Yes	Yes	Only the ATM's with the DC logo on it	N/A
	What is the operating hours of the ATM's that are enabled?	N/A	24 x 7 x 365	24 x 7 x 365	24 x 7 x 365	N/A
	Is there a costs associated for this to the consumer?	N/A	No	No	No	N/A
USSD Push	Is this channel currently available & fully enabled for consumers to use?	N/A	Yes. Mandate Initiation & Amendment Approvals	Yes	Yes	Not yet, from Nov 2018
	Is this channel mobile operator specific?	N/A	No	No	No	No
	Does the consumer need a specific type of phone to receive/accept these message/s?	N/A	Android & IOS supported phones	No	Android & IOS supported phones	No. All types will work
	Does the consumer need to be registered at their bank to use this channel?	N/A	Yes	No	No	Yes
	What else does the consumer require to make use of this channel?	N/A	Airtime	No	No	Airtime
	Is there a costs associated for this to the consumer?	N/A	No	No	No	No
USSD Pull	Is this channel currently available & fully enabled for consumers to use?	Yes	Yes	Yes	Yes	Not yet, from Nov 2018
	What is the actual no. that the consumer must dial on their phone?	*120*3262#	*120*321#	*120*001#	*120*2345#	*120*101010#
	Is this channel mobile operator specific?	No	No	No	No	No
	Does the consumer need a specific type of phone to receive/accept these message/s?	No	No	No	No	No
	Does the consumer need to be registered for cell phone banking to receive this message/s?	No	Yes	No	Yes	Yes
	What else does the consumer require to make use of this channel?	Mobile data	Mobile data	Airtime	Mobile data	Mobile Data
	Is there a costs associated for this to the consumer?	No	No	Yes	No	No
Mobile Banking App	Is this channel currently available & fully enabled for consumers to use?	N/A	Yes	Yes	Yes	Not yet: Q3 2019
	Is this channel mobile operator specific?	N/A	No	No	No	No
	Does the consumer need to be registered at their bank to use this channel?	N/A	Yes	Yes	Yes	Yes
	What else does the consumer require to make use of this channel?	N/A	Mobile data must be on, but no actual data required	Mobile data available & data turned on but no data consumed from client	Mobile data must be on, but no actual data required	Mobile Data
	Is there a costs associated for this to the consumer?	N/A	No	No	No	No
Internet Banking	Is this channel currently available & fully enabled for consumers to use?	N/A	Yes	Yes	Not yet. Aimed for Q2 2019	Not yet: Q3 2019
	Does the consumer need to be registered at their bank to use this channel?	N/A	Yes	Yes	Yes	Yes
	What else does the consumer require to make use of this channel?	N/A	Internet connectivity	Internet connectivity	Internet connectivity	Internet connectivity
	Is there a costs associated for this to the consumer?	N/A	No	Yes, data chargers	No	No
POS Device	Is this channel currently available & fully enabled for consumers to use?	Yes	Yes. TT3 Mandate Initiations & Amendments	Yes	Yes	N/A: No TT3 for UBank
	What does the consumer require to make use of this channel?	Bank card	Bank Card	Bank card	Bank card	N/A: No TT3 for UBank
	What type of Bank card can the consumer use to authenticate?	Debit	Debit, Cheque & Savings cards. Not Credit cards	Debit, Cheque & Savings cards. Not Credit cards	Debit, Cheque & Savings cards. Not Credit cards	N/A: No TT3 for UBank
	Is there a costs associated for this to the consumer?	No	No	No	No	N/A: No TT3 for UBank