A safer & easier way to get paid by your international clients.
is one of the world’s leading digital payment platforms.

It is a trusted brand and a partner to over 277 million customers, merchants and suppliers in 200+ markets around the world.
First go to www.paypal.com/za

Click on “Sign Up” and select a business PayPal account.

Complete the required information and create your account.

Confirm your email address via the email confirmation received from PayPal.

You will need to verify your PayPal account by clicking on “Get Verified” and then linking a credit or cheque card.

- PayPal will charge a nominal fee of $1.95 to the card; such fee will be refunded later.
- A four digit code will be embedded in the transaction reference on your bank statement.
- You need to enter the four digit code on the PayPal website for your account to be verified.
Register and Link your business PayPal account to the FNB Online platform

You can register via the FNB Online Banking platform with any qualifying South African bank account.

- Existing FNB account holders who do not have an Online Banking profile and non-FNB customers can register for an Online Banking profile at www.fnb.co.za.

- Non-FNB account holders click on “Register”, then select “Register for PayPal for non FNB customers”. You will need to submit certain FICA documents via email (paypalkyc@fnb.co.za) to complete the registration process.

- Once you have completed the FICA process, you can link your verified PayPal account to your bank account. During the linking process, you will be able to add a non-FNB account for withdrawal purposes.
Login to your PayPal account via the App or your laptop/desktop on www.paypal.com/za.

3 Request a payment easily from your clients

Get Paid with PayPal:

- Click on the “Send or request” tab.
- Click on “Request from friends or customers”.

Introduction

Accept payments

- Create and verify your account
- Register and Link your account to the FNB Online platform

Request a payment

How do your clients make a payment to you

Withdraw from your PayPal account

Do you need to pay suppliers in USD

PayPal fees

Contact us
3 Request a payment easily from your clients

(continued)

- Click on “Request Payments” and enter the email address of the person that you need payment from i.e. your client.

- Enter the amount and currency you wish to receive payment for.

- Click on “Request a payment”.

An email is sent to your client, requesting payment.
How do your clients make a payment to you

Your client will receive an email from PayPal, with the payment details as per above.
How do your clients make a payment to you (continued)

Once they click on “Pay Now”, they will be redirected to the PayPal website, where they will have the option to either:

- **Login to their PayPal account to approve the payment. They do not have to provide their credit card details again; or**

- **Non-PayPal account holders can select to ‘Pay as a Guest’ where they will be able to pay with either a debit or credit card by completing their details as per the second example.**
Withdraw from your PayPal account to your linked ZAR bank account or your Business Global Account (CFC)

All PayPal balances must be withdrawn within 30 days of receipt of funds.

You are able to withdraw your money from your PayPal account into any South African bank account or a USD FNB Business Global Account (CFC).

Funds withdrawn into a ZAR South African bank account are withdrawn via your FNB Online Banking profile on www.fnb.co.za.

- Specify the USD amount to be withdrawn and reason for transaction ie. Balance of Payment category relevant to the transaction.
- You will receive a real time USD to ZAR exchange rate quote as well as the fees applicable to the withdrawal.
- During the withdrawal, you will be required to login to your PayPal account to approve the withdrawal.

The Payments can also be made using the PayPal App.
Do you need to pay suppliers in USD?

It is possible to withdraw your PayPal funds into a FNB Business Global Account (CFC) account, effectively retaining credit card payments in USD. This helps lower the risk and cost incurred with exchange rate fluctuations and double conversion.

This is currently a manual process, please contact us at paypalenquires@fnb.co.za for more information and assistance.

- Relevant approvals must be in place from SARB to have an FNB Business Global Account CFC account.
- Customer profile must have undergone the relevant FICA process.
- Minimum withdrawal amount of $5000.00 per transaction.

How long does it take to get paid?

The payment into your PayPal account is immediate and the funds usually shows up in your PayPal account within minutes. A withdrawal from your PayPal account takes 3 - 5 business days to reflect in your linked South African bank account.
What are the PayPal fees?

- There is no set-up or monthly fees. You only pay for receiving successful transactions.
- The standard rate for receiving payments for goods and services is 3.4% plus a fixed fee of $0.30 USD (see User Agreement for PayPal Services for the comprehensive description of the relevant fees).
- If you receive more than $3,000.00 USD per month; you're eligible to apply for PayPal's Merchant Rate - which lowers your fees as your sales volume increases. Your fees can be as low as 2.4%, based on your previous month's sales volume.

Save money with FNB's new Tiered Pricing Structure

The standard withdrawal rate on all Top-Up and Withdraw transactions is 1.52%; however; you can withdraw for as little as 0.81% depending on your previous month's transactional value.

<table>
<thead>
<tr>
<th>Tier</th>
<th>Commission %</th>
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<tbody>
<tr>
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