



# Absa ChatBanking on WhatsApp, Facebook Messenger and Twitter

## Unrestricted

### Terms and conditions, important security information and frequently asked questions.

For more information on the Free Mini Credit Report powered by TransUnion and advice on how to read your report and improve your score, please scroll down to the bottom of this document.

#### Please read: Chat platform terms and conditions

If you have been redirected to this page during your registration for ChatBanking on WhatsApp, please read the terms and conditions below carefully. Please type "agree" into your WhatsApp conversation to continue, once you are satisfied, or type "disagree" to suspend your registration process.

- By using the Mini Credit Report service, you consent to Absa requesting and TransUnion providing the information necessary to provide you with a Mini Credit Report.
- You are about to register for social media online services. Online social media services registration will only be allowed for individuals.
- Upon registration, you may share content via your profile on various social networks and other shared content platforms. When you share content in this matter you also become subject to terms, conditions and policies of those third parties.
- PrePaid and mobile data bundles can be purchased on the social media online services.
- Ensure that the cellphone/Telkom landline number and amount provided are correct as the purchase cannot be reversed.
- We will not be liable for incorrect cellphone/Telkom landline numbers or incorrect service providers selected.
- If you have changed your cellphone service provider, PrePaid airtime at your old service provider will be lost.
- Supplied cellphone number must be RICA-compliant.
- Data, SMS bundles offered are Standard Network Products.
- For further PrePaid terms of use, please refer to your provider.

#### Please read: Frequently Asked Questions – Important security information

##### How do I know that I am speaking to the real ChatBanking service for WhatsApp, Twitter or Facebook Messenger?

If a fake WhatsApp, Twitter or Facebook Messenger user tried to pretend to be Absa, they would not have access to your secure banking information and the service would not be able to work. No transactions could take place as they would not be linked to our system.

You know you are linked to the real Absa ChatBanking if you followed the registration process outlined below and confirmed your registration with a SureCheck secure message.

Please remember to always stay alert – we will never ask you for your PIN and password via chat, email, SMS, a phone call or any other method.

If you spot any suspicious activity contact us immediately on fraud line: 0860 557 557.

Look out for the blue tick next to the Absa ChatBanking name in Facebook Messenger and Twitter. This means that the platform has verified with Absa that this is the real Absa ChatBanking account.

On WhatsApp, please look for the security message at the start of your chat, which confirms you are chatting to Absa - this message cannot be faked by a scammer as it is generated by WhatsApp. It appears in yellow (the other messages from the sender appear in white) in the very top of your new conversation, with a lock icon and reads as follows: Messages to this chat and calls are now secured with end-to-end encryption. Absa ChatBanking may use another company to store, read and respond to your messages and calls. Tap for more info. If you tap through you will receive a further confirming security message.

Always ensure that you are only chatting to the contact you yourself added, linked to our official call center number – 08600 08600. Never respond to any strange number claiming to be Absa, add it yourself and confirm it yourself, in the same way that you would not respond to strangers who try to call you on the phone or reach out to you on SMS or email.

##### Is ChatBanking safe? Won't everyone see my private information?

ChatBanking is very secure. Your profile is linked via a one-time only process which allows you to register in a secure environment, which will link your chat profile to your Absa bank account. You will be sent a SureCheck via your registered cellphone number to ensure that you have permission to link the account.

Your account number and personal details will never be displayed in a public chat or page to ensure that even if someone gained access to your chat profile and looked at your WhatsApp, Twitter Chat or Facebook Messenger, they would not be able to use the information, in the same way that someone who picked up your old ATM slip would not be able to use the information on it.

This secure system ensures anyone using your chat profile would only be able to transact with existing beneficiaries on your account and would not be able to change the information to purchase airtime or data for themselves.

Payments can also only be made to beneficiaries that you have paid at least twice before and have added via online banking or the App.

##### What if someone sees my Chat?

It might be awkward or embarrassing for someone else to see your bank balance, but without additional account information, no one is able to defraud you using Absa ChatBanking.

Your account number and personal details will never be displayed in a chat to ensure that even if someone stole your cellphone and looked at your WhatsApp, Twitter chat or Facebook Messenger, they would not be able to use the information, in the same way that someone who picked up your old ATM slip would not be able to use the information on it.

Airtime and data can only be purchased for yourself, so even if someone took control of your Twitter Chat or Facebook Messenger they would not be able to change your registered cellphone number. This secure system ensures anyone using your Twitter Chat or Facebook Messenger would only be able to purchase airtime for you and would not be able to change the information to purchase airtime or data for themselves.

Payments can also only be made to beneficiaries that you have paid at least twice before and have added via online banking or the App.

#### **What happens if someone hacks my WhatsApp, Twitter or Facebook account? Do they have access to my Absa Account?**

Your personal details, PIN and password will never be displayed in a chat to ensure that even if someone stole your cellphone or hacked your profile and looked at your WhatsApp, Twitter Chat or Facebook Messenger, they would not be able to use the information. If you change your Twitter handle, Facebook Messenger profile or if your account is compromised, remember to log on to online banking and delete the profile.

#### **Will everyone be able to read my tweets or messages and see my information?**

No. You are not tweeting – which takes place publicly for all to see – you are having a private Twitter conversation in a separate window for your eyes only. Your conversations with ChatBanking for Twitter takes place in the direct message format – they are just between you and the bank and will never be shared on your public feed. We will never share any information around your transactions and your followers will not know you have been interacting with @AbsaChatBanking.

On WhatsApp your conversations are end-to-end encrypted and cannot be intercepted and read before they reach you.

#### **Frequently Asked Questions - General**

##### **What is ChatBanking?**

Absa ChatBanking is an easy to use secure service which allows you, the client, to complete transactions without ever having to leave your favourite chat platform.

##### **What chat platforms is ChatBanking available on?**

At the moment you can access ChatBanking via WhatsApp, Facebook Messenger or Twitter.

##### **How do I register for Absa ChatBanking?**

###### **For WhatsApp:**

Please note that you require the Absa Mobile App to be installed and activated on your phone as you need it to receive secure confirmations to protect important transactions.

- Add Absa as a contact on your phone using 08600 08600.
- Open WhatsApp and find the contact you added.
- Say “hi” to register and start chatting, our bot will talk you through the process.

###### **For Facebook Messenger and Twitter:**

Please note that you require an Absa Online Banking Profile to register for ChatBanking on Facebook Messenger or Twitter.

- Log on to Online Banking.
- From the Express tab, select “Settings”.
- Click on “Manage ChatBanking”, then select “Add Profile” and follow the prompts.

##### **I can't scan the Facebook Messenger code?**

Make sure you are using the Facebook Messenger application to scan the code and not a QR code reader. Alternatively you can simply type in “reg”, followed by the code you see on screen during your registration, directly into a private message to Absa ChatBanking via Facebook Messenger.

##### **What happens if time runs out and I haven't finished verifying my Facebook profile?**

Simply click re-try to get a new code and the time limit will reset.

##### **What do I need to register for ChatBanking for WhatsApp, Twitter or Facebook Messenger?**

Absa ChatBanking is available to individual Absa accountholders with a non-business, transactional account.

You will need to have access to WhatsApp, Twitter or Facebook Messenger from your phone or a web browser and have a valid WhatsApp, Twitter or Facebook Messenger account. To use WhatsApp ChatBanking you require our Mobile App to be installed and activated on your phone. For Facebook and Twitter you will need to be registered for online banking.

##### **What is the ChatBanking Twitter handle?**

Once you have registered via online banking you must follow @AbsaChatBanking to use the service.

##### **What can I do with ChatBanking?**

You can access ChatBanking from WhatsApp, Facebook Messenger or Twitter to:

- Get the actual and available balance on your transactional account.
- Buy \*airtime, \*data or \*SMS bundles for the cellphone registered to your account.
- Get a mini-statement showing the last three transactions on your account.
- Buy PrePaid \*Electricity for selected municipalities.
- Make a payment to an existing beneficiary that you have paid at least twice before.
- View your Absa Rewards balance, if you are registered for this program.
- Redeem your Absa Rewards balance as cash or airtime.
- View a free Mini Credit Report powered by TransUnion.
- Learn about special shortcuts to make ChatBanking even faster.

\*Any electricity, airtime, SMS and data purchase will be debited from your selected Absa account and transactions will be charged for as per your normal account pricing.

##### **Is ChatBanking an App? Do I need to download it from the App store?**

No, Absa ChatBanking is not an App – it is a service that you can access from your favourite chat platform as long as you are registered and hold an Absa account.

##### **Where do I find the Facebook Messenger Coder Scanner?**

From the Facebook Messenger App on your phone and click on the profile icon and then tap your profile picture – the scan code option will now be at the top of your screen.

##### **Who is not able to register for ChatBanking?**

Unfortunately, the service is not currently available to our business bank clients or clients who have more than one user on their online banking profile.

### **Can I still use the App if I register for ChatBanking?**

You can use any and all digital banking services from Absa that you are eligible for and that suit your needs.

### **Why can't I select my credit card in the ChatBanking registration process?**

For the moment, ChatBanking is only available for transactional accounts.

### **What are the main keywords that I can use when sending a message to ChatBanking in WhatsApp, Facebook Messenger or Twitter?**

- Hi/Hello/Menu/Home – To get a menu of everything you can do.
- Bal/Balance – To get the latest balance on your nominated account.
- Hist/History/Recent – To get the last few transactions on your nominated account.
- Air/Airtime – To start the process of buying airtime for your registered cellphone.
- Data – To start the process of buying data for your registered cellphone.
- PPE/Electricity – To buy Prepaid Electricity for selected municipalities.
- Pay – To pay an existing beneficiary that you have paid at least twice before.
- Rewards – To view your Absa Rewards balance and redeem to airtime or cash.
- Report – To view your free Mini Credit Report powered by TransUnion.
- Help – To get detailed help on the various options or learn how to get even faster at using ChatBanking.
- Quit/Cancel – To end the banking session (you can just say “Hi” to get the menu again).

### **How many profiles can I add to Absa ChatBanking?**

You can add one WhatsApp, one Twitter and one Facebook Messenger profile only, but you can setup each with a different account if you wish.

### **What are the shortcuts for me to buy airtime/data/electricity quickly with ChatBanking?**

You can request what you want in one easy message by putting some keywords together. For example, to buy R100 airtime from Vodacom just send a message to ChatBanking saying “voda air 100”. You will then receive a confirmation message before the transaction is processed.

You can request data in the same way by replacing the “air” keyword with “data”. For example, to buy 100MB of data for MTN just send a message to ChatBanking saying “mtn data 100m” and if you want to purchase a 1GB data bundle from MTN just send a message saying “mtn data 1g”.

You can buy Prepaid Electricity for selected municipalities by using the keyword “PPE” or “Electricity”. For example, you can type in “electricity 012345 R100” if you want to buy R100 of electricity for your meter number 0123456789. You will get a confirmation back with the full details of the transaction for you to confirm the purchase.

To learn even more useful shortcuts to help you use ChatBanking faster, type in “Help”.

### **What are the shortcuts for me to pay a beneficiary quickly with ChatBanking?**

You can make a payment by putting some keywords together. For example, you can type in “pay Bob 100”, if you want to pay your beneficiary named Bob, R100. You will get a confirmation back with the full beneficiary description so that you can confirm you are paying the right person.

To learn even more useful shortcuts to help you use ChatBanking faster, type in “Help”.

### **I've registered for ChatBanking on Twitter, but I still can't send a DM? What's wrong?**

Check that you have entered your Twitter handle correctly on the “Manage ChatBanking” section in Express. Remember that your Twitter handle is case sensitive. Go to your Twitter profile settings on Twitter and go to Privacy and Content. Make sure that “Let others find me by my phone number” is activated.

### **Tell me more about how to read my Free Mini Credit Report on ChatBanking?**

(Information supplied by TransUnion – powering the free Credit Barometer on Absa ChatBanking. For more FAQs on credit services or for other specialised advice, please visit [transunion.co.za/client-support/faq](http://transunion.co.za/client-support/faq)).

Your Credit Bureau score is calculated using a formula that evaluates how well or badly you pay your bills, how much debt you carry and how all of that stacks up against other borrowers.

Generally, the higher your score, the better. A TransUnion Consumer Credit Score, for example, can range from 0 to 999 or from poor to excellent.

The following score bands are defined for the Score:

- Excellent: 767 – 999
- Good: 681 – 766
- Favourable: 614 – 680
- Average: 583 - 613
- Below average: 527 – 582
- Unfavourable: 487 – 526
- Poor: 0 - 486

All the credit information in your credit report contributes towards the calculation of your credit score. So if you want to apply for credit to buy a home or car, for example, or to apply for an increase in your credit limit, your credit score can serve as a guide. A poor, unfavourable or below average score indicates that you have some work to do to improve your credit risk rating.

It could also indicate that there could be a problem with the information contained in your credit report. It could alert you to the fact that you need to investigate and possibly challenge some of the information contained in your credit report – before you apply for that all important loan.

A court judgment – where a court issues an instruction to you to pay an outstanding amount – will remain on your credit report for 5 (five) years.

If you pay the full amount owed before that time, the judgment will be removed from your credit report as soon as the credit bureau receives either proof of payment from the credit provider or a valid court order rescinding the judgment.

It is therefore vitally important that consumers who have had judgments against them and have paid the outstanding judgment debt, check their credit reports to ensure that this negative information no longer remains on their credit record. It is important to remember, however, that judgment debt is usually higher than the original amount owing. This is because it includes the original debt plus any other costs that may have accrued, including interest and legal charges.

Every time a consumer applies for credit, the credit provider will make an enquiry about the consumer's credit record. This information is recorded and will reflect on the consumer's credit report for 1 (one) year. A high number of these enquiries could indicate that you are "shopping around" for too much credit, which could indicate that you may be in financial difficulties.

#### **Tell me more about how to improve my Credit Score?**

(Information supplied by TransUnion – powering the free Credit Barometer on Absa ChatBanking. For more FAQs on credit services or for other specialised advice, please visit [transunion.co.za/client-support/faq](http://transunion.co.za/client-support/faq))

Credit providers use your credit score to measure their risk in taking you on as a client before they approve or decline your application for credit or for an increase in your credit limit. Your credit score is calculated by a credit bureau and while it is based on your credit report, it also takes account of how you pay your bills, how much debt you have and – importantly – how all of that compares to other credit active consumers. Your credit score is not an endorsement or a criticism of you or your credit behaviour. It will also not determine whether you qualify for credit. That will depend on the credit provider's own credit granting criteria – their own way of scoring their assessment of your risk.

Your credit score does, however, give credit providers a quick and easy overview of your general credit behaviour. So if you take the time to get hold of your credit score, it will give you an indication of whether a credit provider is likely to regard you as a poor or excellent credit risk at that point in time, as well as areas that you may need to improve if you want to qualify for credit.

If you are unhappy with your credit score, you need to consider the following important factors that might be negatively affecting it and what you can do to change that.

- 1 Account payment history: how you manage your accounts and whether you do or do not pay the entire instalment amount on time every month. What to do: Ensure you pay the full instalment owing on each of your accounts on time, every month.
- 2 Too much debt: how much you owe and how much of your available credit you are using. What to do: try to keep your utilisation of your current credit facilities to less than 35% of your limit. For example, if you have a credit card or a store account with a limit of R1 000, try to maintain the amount owing balance at under R350.
- 3 Negative information: publicly available information in your credit record, such as judgements or administration orders issued by a court, which indicate that you were unable to meet all your debt obligations. What to do: Check your credit report for all negative information and take active steps to pay all your outstanding debts in full so that this information can be removed from your credit report.
- 4 Length of credit history: how long each of your accounts has been open. What to do: maintain a healthy mix of credit (e.g. store accounts, credit cards, home loan, service contracts such as cellphone accounts and so on) in order to establish a strong credit history.
- 5 Account application and enquiry activity: within a short period of time, how many account applications you submitted and how many new accounts you opened. What to do: try not to shop around too much for credit at the same time. Too many simultaneous applications could indicate that there has been a significant change in your financial circumstances.

Finally, check your credit report – and your credit score – regularly. Look for anything that does not seem right and contact the credit bureau to dispute any inaccuracies. This will potentially safeguard you from identity theft, as well as guide you to paint yourself in the best possible light in the eyes of the credit provider.

**If you are still having issues, please call our call centre on 08600 08600.**