

African Bank possible FAQ's

What is PayShap?

PayShap is an instant, interbank, electronic payment method that allows you to make or receive payments directly into a bank account using a registered cellphone number (ShapID) or a bank account number.

How can I start using PayShap?

PayShap is automatically available to you through African Bank's App and Online banking channels. Simply log in to your banking app/internet banking, go to the Transact tab, click on the PayShap name, and follow the prompts.

How can I pay someone using PayShap?

Firstly, you and the person you are paying will need to enable the PayShap functionality on your banking profile. Log in to your **Banking app or internet banking profile**, go to the Transact tab and look for PayShap. You can PayShap to another bank account using the recipient's registered cellphone number for PayShap payments (ShapID) or their bank account number.

What is a ShapID?

This is the cellphone number you would need to register with African Bank for PayShap payments. It is important to note that when you first register your cellphone number for payment, your bank will prompt you to register your ShapID as your Primary ShapID. This means that when you provide only your cellphone number for payment, the money will automatically be transferred/paid to the bank and associated bank account.

If you have a ShapID with more than one bank, you will need to provide both your cellphone number and the name of your bank (e.g. 0891234567@Africanbank) to receive payments into the intended bank account. And if you only provide your cellphone number, the payment will go directly to the bank account that is linked to your Primary ShapID.

If you want to change your Primary ShapID, you will need to deregister your Primary ShapID with your bank before you are able to register a Primary ShapID with another bank.

How do I register my ShapID with my bank?

Log in to your banking app, click on the PayShap icon and follow the prompts. During this process, you will confirm your cellphone number and link your bank account for PayShap payments. You will also have the option to select Primary ShapID or ShapID. Your Primary ShapID is your cellphone number only and your full ShapID is your cellphone number @ the name of your bank (e.g. 0891234567@Africanbank).

Is PayShap available to non-South Africans?

PayShap is an instant interbank payment service available to account holders at participating South African banks.

Can I transfer money internationally using PayShap?

PayShap is currently only available to South African bank account holders at participating banks.

Can I reverse a PayShap transaction?

Once a PayShap transaction has been finalised, it can't be reversed. Before you finalise your PayShap transaction, it is important to confirm that you are paying the right person. African Bank will present the recipient's bank account number or ShapID, and their "known as" name.

Something went wrong with my PayShap transaction. Who can I contact for help?

Check your bank account to confirm that the amount was taken from your account. If it was, check whether you've entered the correct details . For all support queries, please contact our African Bank contact center or visit our nearest Branch.

Is PayShap safe?

You are protected by the safety and security measures provided by African Bank. Like other payment services, should you suspect any form of fraudulent activity, please contact our fraud line on 0861 123 456.

Is my information safe?

PayShap is accessed through existing bank channels. All your information is stored and protected in accordance with the Protection of Personal Information Act (POPIA).

How long does a PayShap transaction take to process?

PayShap transactions are processed instantly, and the money is available in the recipient's bank account within seconds.

How much can I pay, or be paid, in a single PayShap transaction?

You can send or receive up to a maximum of R3000 per PayShap transaction.

What is a Shap Name?

A Shap Name is a specific type of ShapID for business account holders. A Shap Name is a unique identifier consisting of a combination of letters, numbers, or both. A Shap Name can be used to receive payments without having to share bank account details.
