



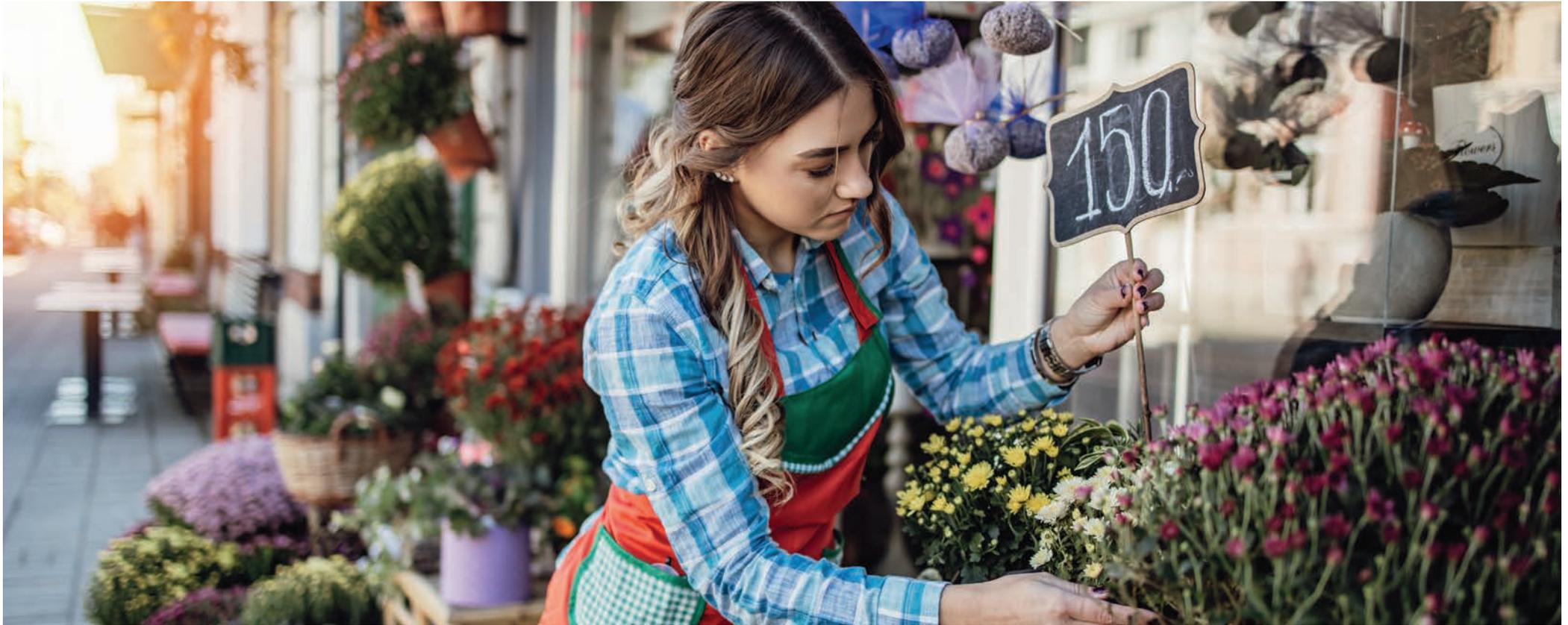
# ENTERPRISE DIRECT BANKING CLIENT VALUE PROPOSITION

YOUR TEAM IS HERE

Standard Bank **IT CAN BE™**



# OVERVIEW



Our Clients' Expectations

Service Proposition

Sales Proposition

CVP Summary

Annexure

# OUR CLIENTS' EXPECTATIONS

Address the moments that matter



## Help me start my business

# 01



### Help me start my business the right way from 'Day 1'

- Business registration
- Tax registration



### Help me manage my business optimally

- Articles
- Templates & tools
- Mentorship
- Advisory



### Help me fund my business

- Start up funding solutions including alternative, non-bank solutions



### Help me attract and reach customers

- Marketing solutions
- Ecommerce solutions

# OUR CLIENTS' EXPECTATIONS

Address the moments that matter



## Help me **conduct my business more efficiently**

# 02



### Help me improve my current operations

- Business productivity and efficiency tools and solutions
- Record-keeping



### Help me use smarter funding solutions

- Working capital solutions
- Asset finance
- Tax efficiency



### Help me manage risk in my business

- Insurance solutions
- Assurance solutions e.g. Key Person insurance
- Regulatory compliance



### Help me manage my business assets optimally

- Cash assets
- Debtors management

# OUR CLIENTS' EXPECTATIONS

Address the moments that matter



## Help me grow & scale

# 03



1 / 2 / 3



### Help me access new markets

- New domestic, regional and international suppliers
- New domestic, regional and international customers



### Help me fund my growth

- Growth funding solutions
- New investors - 3rd party equity investments



### Help me manage the risks that come with growth

- Trade solutions and risk management
- Insurance solutions
- Assurance solutions e.g. Key Person insurance
- Foreign and domestic regulatory compliance

# ENTERPRISE DIRECT BANKING

## OUR VIRTUAL SERVICE PROPOSITION



For ease, and direct access to a team of bankers and specialists, to meet the client's needs without needing to visit a branch, we offer clients the greater convenience of the Enterprise Direct Banking centres. We also cater for clients who prefer to make use of our branch network through Enterprise Direct Banking Bankers stationed at key locations to support their local community directly. All Bankers are set up with the relevant virtual capability and have access to specialists to support ease of end-to-end fulfilments as a one-stop for clients.

### How do we fulfil the client's needs through Enterprise Direct Banking?



01

Clients are assisted virtually through telephone or email. Bankers are also stationed in strategic locations to support clients that prefer walking in for support. Current Enterprise Direct Banking operating hours:

- Monday to Friday from 08:00 - 17:00
- Saturday from 08:00 - 12:00



02

Our clients have convenient access to the bank through a dedicated team of Bankers who can address the clients needs comprehensively.



03

Our Bankers use customer-centric solutions such as Salesforce to ensure that they proactively address the clients' needs and expectations.



04

The team is comprised of competent, knowledgeable, and empowered Bankers and specialist teams who have a thorough understanding of the client's business and industry and are responsible for addressing the client's needs.



05

By leveraging the Bank's specialist teams (e.g. agriculture, insurance, credit, health, legal and accounting) Bankers are able to provide clients with the appropriate financial and non-financial solutions tailored to address their needs as part of a one-stop environment.



06

Clients rely on our Bankers to be responsive to their needs, and provide expert service support. Our Bankers focus on proactively addressing the clients needs. Clients rely on Bankers to provide trusted advice and notify them of opportunities.

# ENTERPRISE DIRECT BANKING SERVICE PRINCIPLES



## See your client's as individuals and understand what matters to them though insight into their specific problems and opportunities.

- ✓ Understand your client's business, their aspirations and the problems that they want to solve.
- ✓ When you receive requests from your client make sure that you offer them appropriate and relevant solutions.
- ✓ Engage the client to understand the reasons behind the request and discuss alternative solutions where possible.
- ✓ Always treat clients fairly, in line with the fairness outcomes, in all client engagements while exercising professionalism.

## Manage your client expectations:

- ✓ Always apply the sunset principle - contact must be made before the sun sets on the day of the request.
- ✓ Keep clients informed on matters which impact their requests.
- ✓ Ensure the turnaround times are communicated to the client.
- ✓ Always remember that you are the client's point of entry into the bank.
- ✓ Maintain ownership of the request and the outcome to ensure that you remain in full control of the relationship.

## Manage your portfolio on an ongoing basis:

- ✓ Be proactive when managing your portfolio by calling your clients and making an effort to understand their needs.
- ✓ Know the segment propositions armed with the knowledge of what we have to offer specific to their needs.
- ✓ Make sure you action identified opportunities on Salesforce and particularly campaigns that target new clients and clients at risk of switching to a competitor.
- ✓ Be aware of your clients that are multi-banked and proactively engage these clients to maintain the primary relationship.
- ✓ Serve your client by staying up to date with bank offerings, new processes and policy changes.

# ADDRESSING THE MOMENTS THAT MATTER THROUGH **THE ENTERPRISE DIRECT BANKING TEAM**



Client's needs



Enterprise Direct Banking

01

A banking partner who is easily accessible, responds quickly and is reliable.

- Our Enterprise Direct Banking Teams are easily accessible via email and telephone.
- Through Enterprise Direct Banking, the client will also get access to digital banking solutions that enable a wide range of transactions 24/7.

02

A banking partner who understands the client's business and shares their ambitions and concerns.

- Through meaningful conversations and data-driven insights our Bankers ensure that they understand the client's moments that matter and support them through those moments.

03

An expert navigator who knows and understands the full range banking and non-banking solutions available from Standard Bank.

- Banker skills are continually being developed. They are also supported by product and sector specialists and they have access to 3rd parties and beyond banking solutions.
- The Bank is continually expanding the range of self-service transactions via online digital channels.

04

A banking partner who responds quickly and effectively, understands the client's urgency, keeps them informed and takes ownership of the client's query.

- Through Enterprise Direct Banking, clients have the benefits of a team as their banking partner.
- Routine value transactions like payments and information transactions like statements can be performed quickly and easily using Internet Banking, the Mobile Banking app and Business Oline.

1 / 2 / 3 / 4 / 5 / 6 / 7

# PROCESSES FOR KEY CLIENT ENGAGEMENT



## The Banker's role is to:

- Listen and understand the client's needs.
- Fulfil the client's needs with the appropriate solutions.
- Explain the Enterprise Direct Banking engagement model to the client.
- Activate transacting channels for the client with the emphasis on digital platforms.
- Offer the client value-add solutions such as UCount and MyUpdates.
- Introduce the client to the beyond banking solutions.



## The Banker's role is to:

- Properly understand the client's funding need and match the most appropriate solution to it.

**\*TIP: Our clients can apply for all business lending solutions.**

- Have an honest conversation with the client regarding their creditworthiness and eligibility.
- Advise the client regarding the application process, especially with regards to turn-around times and documentary requirements.
- Ensure a full understanding of the deal and capture all relevant information.
- For complex deals consult with your Credit Evaluation Manager (CEM) before submitting the application.



## Apply the 'sunset' principle i.e. on the same business day:

- Acknowledge the client's requests.
- Inform the client of the expected time to resolution.
- Keep the client informed on matters that impact their requests.
- Be accountable by maintaining ownership of the request/query.
- Manage the process when you need to include a specialist or support area.
- Follow up with the client to ensure that the request/query has been resolved to their satisfaction.
- Always encourage the client to use self-service alternatives wherever possible.

1 / 2 / 3 / 4 / 5 / 6 / 7

# ENTERPRISE DIRECT BANKING ACQUISITION AND RETENTION ENABLEMENT TOOLS



## SALESFORCE



Integrates critical client information from four systems (Smart<sup>2</sup>, PMT, ProAct & Customer 1st) into a single view of the customer.



Single view of Enterprise clients makes it easy to profile the client at a glance.



No manual work is required, information is readily available and always up to date.



All Bankers within Enterprise Direct Banking can access the client's profile.



Benefits of Salesforce for the Banker:



**Free up Capacity:** Bankers are able to quickly and easily profile a client in preparation for a proactive client engagement using Salesforce. Bankers can also look up key information quickly when clients call in so that they can have informed conversations.



**Meaningful Conversations:** Bankers can confidently use Salesforce to personalise the engagement with the customer and get the most out of the conversation.



**Increase Sales and Retain Clients:** Smart<sup>2</sup> conversations are embedded in the client profile to easily surface relevant opportunities to entrench and retain clients.



**Easy, Real-time Reporting:** Managers/Team Leaders can extract reports from Salesforce to track performance and Bankers can benchmark their individual performance against their team's performance.

### IMPORTANT TIP:

Salesforce provides the Banker with a comprehensive view of the client's profile so that they can service the client appropriately based on their needs. It is therefore important to use Salesforce on all client engagements regardless of whether clients are calling into the Enterprise Direct Center or Bankers make proactive client contact.

# ENTERPRISE DIRECT BANKING ACQUISITION AND RETENTION ENABLEMENT TOOLS



## Smart<sup>2</sup>, ProAct and PMT

Smart2, ProAct and Portfolio Management Tool (PMT) are integrated into Salesforce and can be accessed through Salesforce.



### Smart<sup>2</sup>

The tool enables proactive and meaningful business conversations between you and the client. It provides detail at a client level allowing you to contact the client and action the opportunity. The platform provides you with a detailed narrative in preparation to contacting the client. Conversations are categorised into:

- ✓ Next Best Offer e.g. product such as VAF, S&I
- ✓ Campaigns e.g. OD Limit increase
- ✓ Retention Proactive retention
- ✓ Portfolio Management
- ✓ Businesses Like Mine
- ✓ Special Events



### ProAct

ProAct provides you with the information necessary for a credit view of the client to inform credit applications, reviews and management. This tool provides a 360 degree view of the client including:

- ✓ Customer product holding
- ✓ Judgements
- ✓ ERI/ERL indicating risk level of customer
- ✓ Additional product opportunities
- ✓ Customer cash flow and transactions
- ✓ Top clients and suppliers i.e. Business Ecosystem



### Portfolio Management Tool

A portfolio management tool that empowers Bankers to understand and manage their portfolio by providing financial and non-financial information on the portfolio. PMT provides views on:

- ✓ Customer financial indicators
- ✓ Payaways
- ✓ Product Holding
- ✓ Budgets
- ✓ Cross-sell Opportunities

# ENTERPRISE DIRECT BANKING ACQUISITION AND RETENTION ENABLEMENT TOOLS



Key features of Smart<sup>2</sup>, ProAct and PMT



## Smart<sup>2</sup>

- **Value Tier:** The client's value to the bank relative to his peers using 7 measurements
- **Entrenchment Level:** Indicates the client's level of entrenchment at Standard Bank using 5 measurements
- **Ecosystems Scalability:** Indicates a client's ecosystem's potential for sales opportunities based on 8 measurements
- **Attrition Risk:** Likelihood of clients closing their account and/or switching their main bank relationship to a competitor
- **Digitally Active:** Indicates whether the customer is registered for digital banking and whether they are using the digital banking platforms

### Reciprocity

A client with high scores deems the Bank as a dear business partner and the relationship is reciprocal, where they provide value to the Bank and the Bank to them. Therefore, the conversation should be around how to help them grow and how to give back to them. The targeted approach of this tool steers the customer away from choice overload - which can also be deemed value-adding.



## ProAct

- Credit Risk rating and Enterprise Risk Indicator, with industry and segment average
- Entity Adverse reports and judgements
- Value of additional facilities
- CIPC Information
- High level Experian bureau information for each of the active principals
- Financial position/financial ratios
- Transactional activity/cash flows
- Customer's security and guarantor information

### Social Proof & Personalisation

Should a client be in an unfavourable account position, the Banker is able to empathise through a thorough view of their circumstances. Industry and segment averages can aid in enlightening the client of other clients like them and that they are not alone. This tool also allows for personalisation as there is information about principals and their respective business interests.



## Portfolio Management Tool

- Client level financial indicators (actuals vs budget)
- Liability Payaways: S&I customers paying out to other institutions
- Payaways (Experian): Value of the clients who are paying away to other providers for products that we also offer
- Customer Product Holding
- Opportunities
- Review fee collection details

### Authority Bias

Once a Banker has identified a client's product holding and Experian payaways, they are able to position certain products by referring to their observations in years of experience in how clients benefited from using the proposed Standard Bank solutions.

1 / 2 / 3 / 4 / 5 / 6 / 7



# THE ENTERPRISE BANKING CONTINUUM



## Traditional Banking

Traditional banking offerings like transacting, lending, saving and insurance solutions

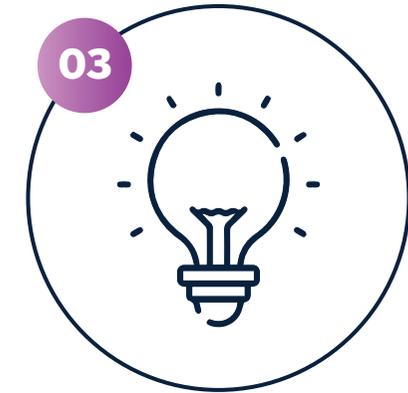
[MORE INFO](#)



## Value Added Solutions

Complimentary solutions that are linked to and promote traditional banking solutions

[MORE INFO](#)



## Beyond Banking Solutions

Non-banking solutions aimed at addressing optimising clients' value chains and ecosystems

[MORE INFO](#)

# AVAILABLE SOLUTIONS TO DELIVER ON OUR CLIENTS' NEEDS:



## TRADITIONAL BANKING



### TRANSACTION

- 1 Transactional Accounts**
  - MyMoBiz
  - Bizlaunch and Bizlaunch Plus
  - Business Current Account
- 2 Self-service channels**
  - Internet Banking
  - Business Online
  - SBG App
  - ATM
- 3 Payments & Collections:**
  - Pocket Biz
  - Autolink
  - Snapscan
  - SimplyBlu



### BORROW

- 1 Cashflow Management**
  - Business Overdraft
  - Business Revolving Credit Plan
  - Corporate Card
- 2 Term Lending**
  - Business Term Loan
  - Medium Term Loan
  - Commercial Property Finance
  - Structured Financial Solutions
- 3 VAF & Fleet**
  - Installment sale
  - Financial lease
  - Full maintenance lease
  - Fleet Card



### INVEST

- 1 Immediate access**
  - Call Deposit Account
  - MoneyMarket Call Account
  - Market Link
- 2 Access to a portion of funds**
  - Business Flexi Advantage
- 3 Notice Deposit**
  - 32 Day Notice Deposit
  - 7 Day Notice Deposit
  - 48 Hour Notice Deposit
- 4 Access after a fixed period**
  - Fixed deposit
- 5 Sharia'h Banking**
  - Business Fixed Deposit
  - Business Call Account



### PROTECT

- 1 Insurance**
  - VAF Insurance
  - Commercial Property Insurance
  - Debtors and Officers Liability
  - Business Insurance for asset & stock
- 2 Assurance**
  - Credit Life Cover
  - Key Person Assurance
  - Employee Benefits

# AVAILABLE SOLUTIONS TO DELIVER ON OUR CLIENTS' NEEDS:



## VALUE ADDS



### UCount for Business

Standard Bank's loyalty & rewards programme for Business Banking clients. UCount Rewards for Business gives clients access to great benefits, discounts and special offers; and clients can redeem points to pay for some business expenses. For more information [click here](#).



### MyUpdates for Business

Allows clients to receive updates on transactional services e.g. payments, withdrawals etc.



### eInvoicing + Payments

Standard Bank clients can conveniently send invoices and receipts to their customers via email and get paid securely. For more information [click here](#).



### Merchant Service Online

Enables our clients to take charge of their business' sales, settlements, recons, and reports from a single, secure self-service online platform. Merchant Online is suitable for all businesses and is accessible 24/7 from the clients smartphone, PC, laptop, or tablet device. For more information [click here](#).



### SimplyBlu

SimplyBlu is an all-in-one online payment solution that allows our clients to build their own online store, make changes to their store, accept secure card payments, send out invoices and so much more. This solution is everything that a client needs to start and manage their online business from one secure portal, with no technical or coding skills required. For more information [click here](#).



### Tradeclub

Online trade platform that connects clients to a world of pre-vetted, reputable, reliable and trusted suppliers and buyers, both locally and internationally. For more information [click here](#).

# AVAILABLE SOLUTIONS TO DELIVER ON OUR **CLIENTS' NEEDS:**



## BEYOND BANKING



To find out more about the Beyond Banking propositions contact the Enterprise Banking Team



### **BizConnect**

BizConnect empowers business owners with tools & resources to manage and alleviate their business challenges at key moments (start, manage & grow) by providing practical and valuable insights, convenient access to curated content, and access to markets. For more information [click here](#).



### **MentorshipSA Programme**

Mentorship programme that offers 1-on-1 and group mentorship to our clients through experienced mentors.



### **Events and Conferences**

Events and conferences focused on providing businesses with the resources to start, manage and grow their business.



### **Learning Academy**

Online skills development programme aimed at providing clients with access to new skills to help start, manage and grow their business.

# ENTERPRISE DIRECT BANKING

## CVP SUMMARY



### Enterprise Direct Banking

We want to be the preferred partner to help start, manage and grow our clients' business.



#### Our Market

Enterprises across all industries.



#### Our Mandate

Providing effective partnership during the 'moments that matter' through a team of dedicated Bankers with solutions that range from traditional banking products to beyond banking, adding value at every step.



#### Our Approach

Providing our clients with convenient access to our business banking expertise through Enterprise Direct Banking which also enables our digital, value add and beyond banking propositions.

### Our Promise

Servicing our clients through Enterprise Direct Banking by providing them with solutions to help address their pain points during **the moments that matter**.



Help them **start their business** with solutions such as:

- Entry level transactional offerings
- Setting them up with knowledge, skills & resources through beyond banking solutions (e.g. Bizconnect)
- Facilitating access to markets (e.g. SimplyBlu)
- New to Bank lending solutions (New to bank e.g. BTL)



Help them **conduct their business more efficiently** with solutions such as:

- Risk management through insurance (e.g. Key Person insurance)
- Business efficiency (e.g. fleet management)
- Payroll management (e.g. instant payroll through IB)



Help them **grow & scale their business** solutions such as:

- Facilitating access to new markets (e.g. Tradeclub & SimplyBlu)
- Reducing the cost of trade through specialist trade solutions
- Funding growth through traditional banking and equity funding models
- Manage the risk of growth through insurance solutions

# ENTERPRISE DIRECT BANKING NURSERY STRATEGY



TRIGGER	OBJECTIVE	MESSAGE	CALL TO ACTION	MESSAGE MEDIUM	TRIGGER DATE
<b>Welcome</b>	Introduce/ reintroduce the client to Standard Bank and what it has to offer	<p>Welcome and acknowledge 3 things you'll love about banking with us (summary of value proposition)</p> <p><b>Dedicated support</b> your Team of Bankers which partners you for growth</p> <p><b>Self-service channels</b> enable you to bank securely anytime, anywhere at lower costs on your channel of choice</p> <p><b>Comprehensive solutions for every stage of your business</b> solutions to start, manage and grow your business</p>	Learn more about your account	Email	Account opened date
<b>Activation &amp; Blockers</b>	Ensure that the client has access to as many services as possible, as a first step to entrench the client into our business	<p>Activation checklist with importance of fulfilling the checklist and additional points to be highlighted on each:</p> <p><b>1. Activate (incl. setup) account</b> remember to keep it active and build a good account record by making or receiving regular monthly deposits &amp; ensuring sufficient funds to cater for monthly fees</p> <p><b>2. Activate mobile/online banking</b> (NB: digital nursery strategy is being built) we know cashflow is important to you so dont incur unneccenary expenses = cheaper, convenient and faster, secure</p> <p><b>3. Sign up for UCount-</b> you can earn more by using your Credit card instead of Debit card. Pay for some of your everyday business purchases using your rewards points</p> <p><b>4. Register for my updates</b> - opt for email should you wish not to incur charges</p> <p><b>5. Access BizConnect</b> - thought-leading, curated content from leading experts. Resources and tools to start, manage grow your business</p> <p><b>6. Explore security centre</b> - empower yourself against scams and fraud</p>	Learn more about your account	Email	Day 5
<b>Make &amp; Receive Payments</b>	Ensure that the client derives value from business banking relationship	Solutions/options for making and receiving payments with ease and on time for less	Start making and receiving payments today using self service channels	Email	Day 20
<b>Value Adds</b>	Position how the bank partners the client for growth-providing access to markets, skills and resources	<p><b>Introduce:</b> SimplyBlu, Tradeclub</p> <p><b>Reminder on:</b> BizConnect, UCount</p>	Take your business to the next level	Email	Day 35

# CLIENT TOUCHPOINTS TO ENABLE THE MOMENTS THAT MATTER



Touchpoint Type	Touchpoint	Business Skills & Market Info	Business Advice & Banking Guidance	Product Info, eg. features, pricing	NTB Origination	Product Origination	Value & Info transactions	Support & Queries	Relationship maintenance	Product Maintenance
Assisted	Enterprise Direct		✓	✓	✓	✓	Info transactions		✓	✓
Assisted	Specialist Consultant		✓	✓	✓	✓	Info transactions	✓		✓
Assisted	Specialist Call Centre				✓	✓	Info transactions	✓		✓
Assisted	Branch (UFSO)			✓	✓	✓	✓	✓		
Assisted	BizDirect (UFSO)						✓	✓		
Digital	ATM						✓			
Digital	App					S&I	✓			
Digital	IBR					S&I	✓			
Digital	BOL					✓	✓	✓		
Website	Products & Services		✓	✓	Lead form	BTL				
Website	BizConnect	✓	✓		Lead form					

Specialist = Merchant Solutions, Trade Solutions, SBIB Solutions, SBFC Solutions, Complex Lending Products, etc

Info transactions = non-value transactions e.g. statements, balance enquiries, transaction enquiries

# EXAMPLE OF PRACTICAL APPLICATION OF SOLUTIONS



## Construction



### Moment 1: **Start**



**Client Need:**

Business marketing & advertising to attract customers, Understanding of business and finance essentials



**Lead Offering:**

Transactional account, BizConnect, Mentorship

### Moment 2: **Manage**



**Client Need:**

Project financing, Payroll solution



**Lead Offering:**

Lending (BRCP, BTL), Bulk Instant Money or Salary Payments from Internet Banking, Insurance

### Moment 3: **Grow**



**Client Need:**

Project financing for larger ongoing working capital



**Lead Offering:**

Lending (BTL, Overdraft), VAF, Insurance

# EXAMPLE OF PRACTICAL APPLICATION OF SOLUTIONS



## Retail



### Moment 1: **Start**



**Client Need:**

Multiple payment solutions, Accessible to larger customer base, Space to operate



**Lead Offering:**

Transactional account, MTL (mortgage), Insurance, Payments & Merchant Offerings, including SnapScan, SimplyBlu, BizConnect

### Moment 2: **Manage**



**Client Need:**

Accounting integrated solution, Stock & Inventory management solution, payroll solution



**Lead Offering:**

Accounting integration & advisory, Bulk Instant Money or Salary Payments from Internet Banking

### Moment 3: **Grow**



**Client Need:**

Larger operating space, Connecting to suppliers (local and regional) for cheaper goods at scale



**Lead Offering:**

Lending (MTL), VAF, Insurance, Tradeclub, ACAP

# EXAMPLE OF PRACTICAL APPLICATION OF SOLUTIONS



## Hi - Tech



### Moment 1: **Start**



**Client Need:**

Tailor-made financing, Understand regulatory environment for their industry (legal, compliance)



**Lead Offering:**

BizConnect, Once off Advisory or Mentorship, Lending, Equity investments (Founders Factory)

### Moment 2: **Manage**



**Client Need:**

Financing for solution enhancements, Insurance for technical enhancements



**Lead Offering:**

Lending (BTL), 3rd party equity investments, Grant Funding

### Moment 3: **Grow**



**Client Need:**

Investors for expansion



**Lead Offering:**

3rd party equity investments, Grant Funding

# EXAMPLE OF PRACTICAL APPLICATION OF SOLUTIONS



## Transport & Logistics



### Moment 1: **Start**



**Client Need:**

Low cost working capital,  
Starting capital to purchase and  
register vehicles such as trucks



**Lead Offering:**

Transactional account, VAF,  
Lending, Insurance,  
BizConnect, Mentorship

### Moment 2: **Manage**



**Client Need:**

Supply chain payment solutions, Cost  
effective inventory management solution,  
Cost effective vehicle maintenance plan



**Lead Offering:**

Fleet Management, Fleet Card,  
Lending (BRCP, BTL)

### Moment 3: **Grow**



**Client Need:**

Asset finance for expansion,  
Property finance



**Lead Offering:**

Lending (MTL), VAF, Insurance

1 / 2 / 3 / 4 / 5 / 6 / 7 / 8 / 9



# CLIENT FAQs



## When and how should the client set a card pin?

When the client collects the card at the branch, the Banker will issue them with a card and immediately help them set their card pin. The Banker will ask the client to swipe their card and insert their card in a point of sale device. The client will then be required to enter a 4-digit pin twice and that will be saved on Standard Banks system as the clients pin.



## Why does the client need a card and when and how do they get it?

The client needs a card to perform card and online purchase transactions. They will receive a collection SMS notifying them that the card is ready for collection at a specific branch or the client can opt for delivery at a fee. Upon receiving the SMS, they must visit the specified branch with their proof of identification. At the branch, the Banker will issue them with a card. Please note that in the future, with SA Digital, a card will not be required to start transacting or set up a digital presence.



## What are all the things that the client needs to activate their account?

The client is required to make a deposit into their newly opened account to automatically activate the account. Alternatively, clients can transfer funds from a Standard Bank or an agent bank account.



## What happens if a client needs to change signatories on their account?

The client needs to write a resolution letter signed by both the old and new signatory member(s). The resolution letter must have the company letter head and be stamped. Enterprise clients are able to amend signatories virtually through the Enterprise Direct Banking team or they will be required to visit a branch that has a Banker along with the new signatory member(s) proof of identification and proof of residence and amended company documentation. The Banker at the branch will then process their request.



## What must the client do if they want to load more people to the account who can help load and release payments?

The process is similar to that of changing signatories where the client will be required to state the functions that each signatory member should perform in their account.

**Note:** Internet Banking / App does not currently allow for permissions manager. The company signing arrangements can allow for multiple employees to have access to the account, however, this will be full access and a separate card is issued against each authorised signatory. Each signatory is duly KYC'd prior to being given access. Clients requiring permissions manager are able to purchase BOL. The future of SA Digital allows for permissions manager to be set up across all sized businesses.



## Does a client qualify for a loan within the first 6 months of opening their account?

Yes, a client does qualify to apply for a credit facility even if they are new to Standard Bank. New to Standard Bank clients are able to apply via the online mechanism for a BTL. Clients that already bank with SB can apply for a loan that will go through intuitive lending process. Post 6 months, dependent on transactional history, we start formulating enough data for clients to form part of the scored population to access instant decisioning on loan applications.



# BANKER'S FAQs



## Why do I need to load the automated response to my out of office?

To provide a consistent client experience by responding quicker to client requests and queries through a Team of Bankers. Please ensure your out of office includes the contact details of the Enterprise Direct Banking team you are a part of to assist with the team banking principles.



## If I am new – how do I obtain access to systems, what is the onboarding process?

Access to systems can be obtained by logging the respective Remedy requests for approval. Your line manager will assist with the onboarding process.



## Where do I find my training list?

Access to your line manager will share the list of training modules for sales and service processes. Compulsory compliance training will be available on Network Next.



## Where do I find information on products?

The information on products will be part of the product knowledge training which can be found on Network Next.



# ENTERPRISE DIRECT BANKING CONTACT INFORMATION



## Enterprise Direct Banking Contact Details

**Eastern Cape:** (041) 3912309  
**Kopano:** (051) 4034901  
**Limpopo:** (015) 2908461  
**Mpumalanga:** (013) 7575556  
**KwaZulu-Natal:** (031) 3742001  
**North West:** (014) 5916101

**Gauteng**  
City of Ekurhuleni: (011) 8780155  
City of Jhb: (011) 8817515  
City of Tshwane: (012) 4288310

**Western Cape**  
City and South: (021) 4012700  
Cape Peninsula: (021) 4012555  
Tygerberg: (021) 4012202

**Operating hours:**  
24/7 on digital channels  
Enterprise Direct current operating hours:  
**Monday to Friday** from 08:00 - 17:00 | **Saturday** from 08:00 - 12:00

