

A Guide To Using **PayShap**

A simple guide for TappiPay customers on finding, getting a ShapID and actioning PayShap payment requests in their banking app.



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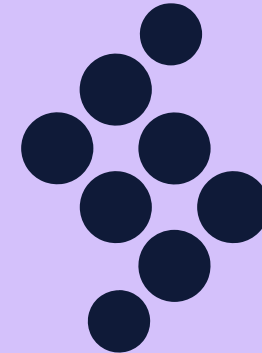
HOW TO ACCEPT A PAYSHAP REQUEST — BY BANK TAPPIPAY

What Is PayShap?

PayShap is South Africa's **instant payment system**, built into most major banking apps.

When someone sends you a **PayShap request** (for example, through TappiPay), you'll need to **open your banking app** to review and approve it.

The steps look slightly different depending on your bank.



How To Setup Your ShapID

PayShap allows for instant, interoperable payments, 24/7/365. It is available through participating banks.

ShapID Benefits

- **Instant Payment** – Straight to your bank account. No waiting, no matter who you bank with.
- **Convenient** - You don't have to share your bank account details. Simply share your ShapID.

What Is ShapID

- **Your ShapID is** - Your cellphone number linked to your bank account.
- **You've got a ShapID** - It's in your banking app. Activate it.

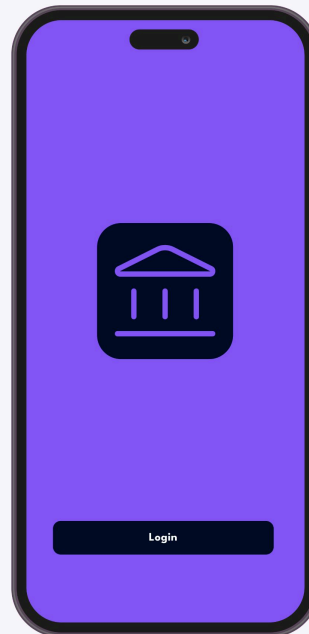
* Note, for Capitec and TymeBank customers, they already have an activated ShapID. It is the cellphone number they use for banking.

It looks like this:

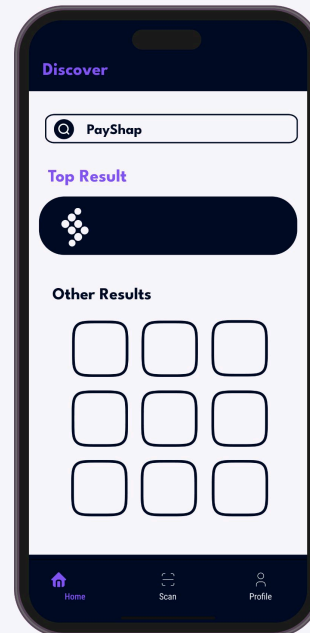
Capitec - cellphonenumber@capitec

TymeBank - cellphonenumber@TymeBank

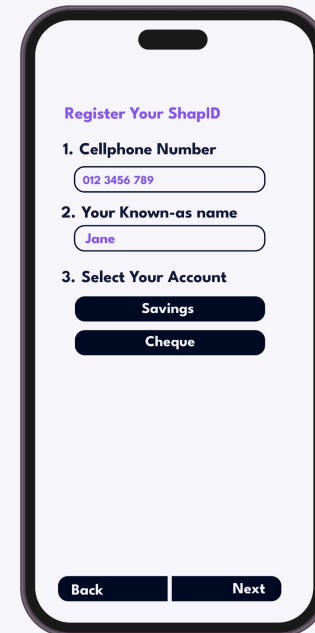
STEP 1: Open Your Banking App



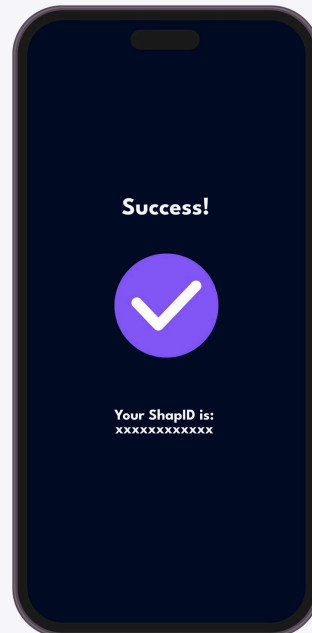
STEP 2: Find PayShap



STEP 3: Enter Your Details



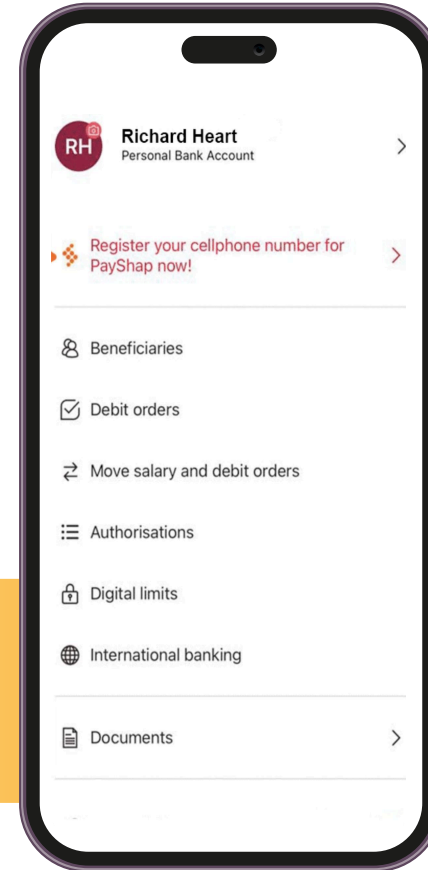
STEP 4: Get Your ShapID



How To Setup Your ShapID On ABSA Bank Banking App

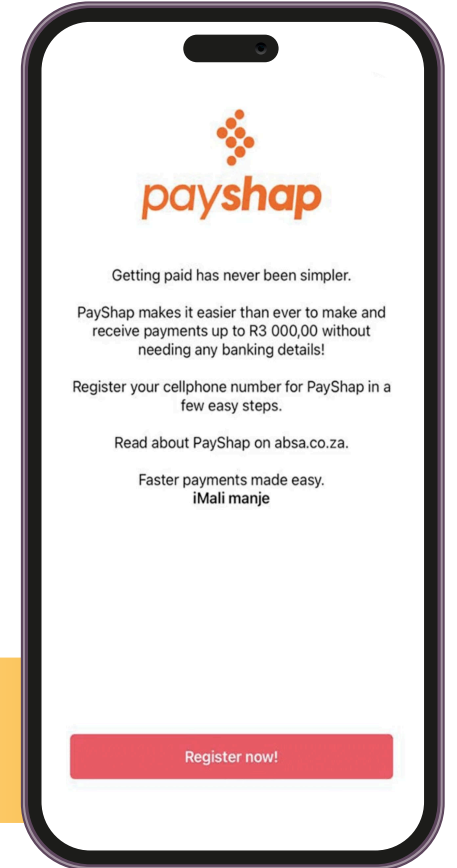
STEP 1:

Log on to your app and select
“Register your cellphone number for PayShap Now”.



STEP 2:

Select “Register Now”.



*Please note:
Your cell number will be
pre-populated with
the number on your
banking profile.*

< Register your ShapID

Your ShapID will be your cellphone number. If someone wants to pay you, all they need is this number and the name of your bank!

Cellphone number
0741234567

Please have the device with this number on hand.

Known-as name
Richard Heart

This will be displayed when someone pays you, so they know they are paying the right person.

Select an account to link to your cellphone number

Current account
1234 5678 90

☒ I have read and accept the [terms and conditions](#).

Next

STEP 3:
Fill in your details,
accepts the T&Cs
and tap "Next".

< Primary ShapID

Your cellphone number could be linked to accounts at other participating PayShap banks. Choosing Absa as the primary bank will make it even quicker for people to pay you.

☐ Make Absa your primary bank
Your payments will automatically be deposited into your Absa account - the sender does not need to choose a bank. This will be your Primary ShapID.

☐ Not now
When someone pays you, they will need to enter your cellphone number and choose a bank.

Next

STEP 4:
Select to set up
your ShapID
and tap "Next".

< Confirm Details X

Confirm your PayShap details

074 123 4567
Cellphone number

Richard Heart
Known-as name

1234 5678 90
Account linked to cellphone number

Absa
Primary bank

Confirm Details

STEP 5:
Confirm your details.

Successfully registered

You have successfully registered your cellphone number for PayShap.

If someone wants to pay you using your Primary ShapID, simply share your cellphone number.

You can share your PayShap details with someone now.

Share

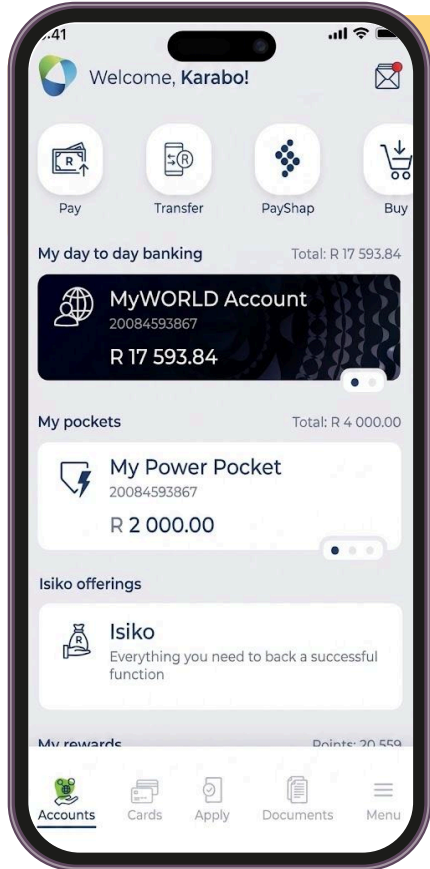
Done

STEP 6:
Tap "Done".

You're ready to use
your ShapID
to get paid.

How To Setup Your ShapID

On African Bank Banking App



STEP 1:

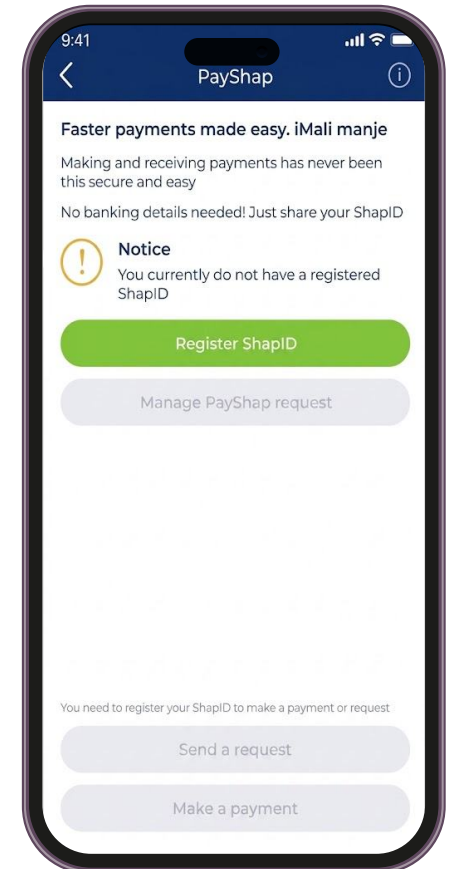
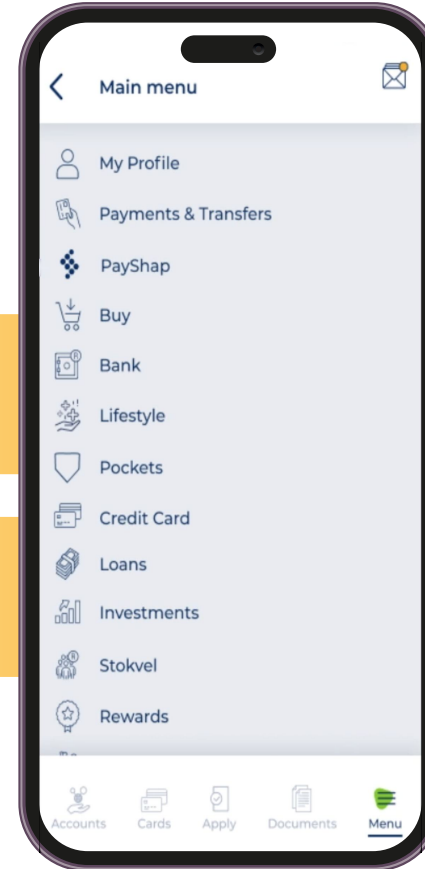
Log onto your app and either select “PayShap” in the top row of icons or select “menu” in the bottom right corner.

STEP 2:

Select “PayShap”

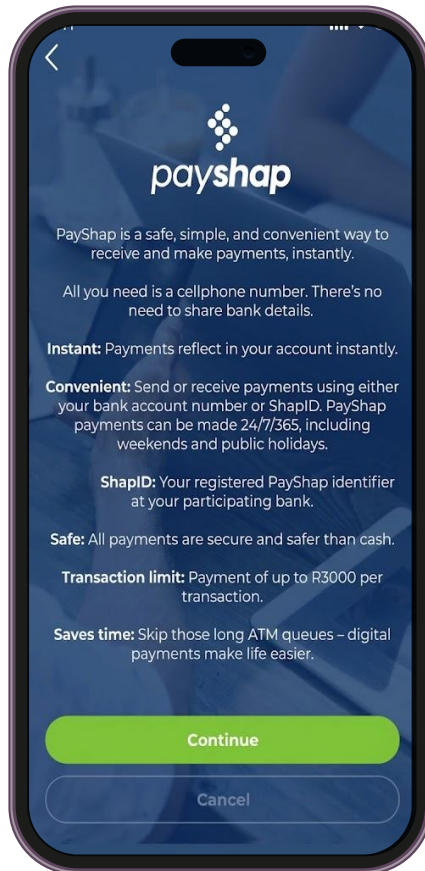
STEP 3:

Click “Register ShapID”



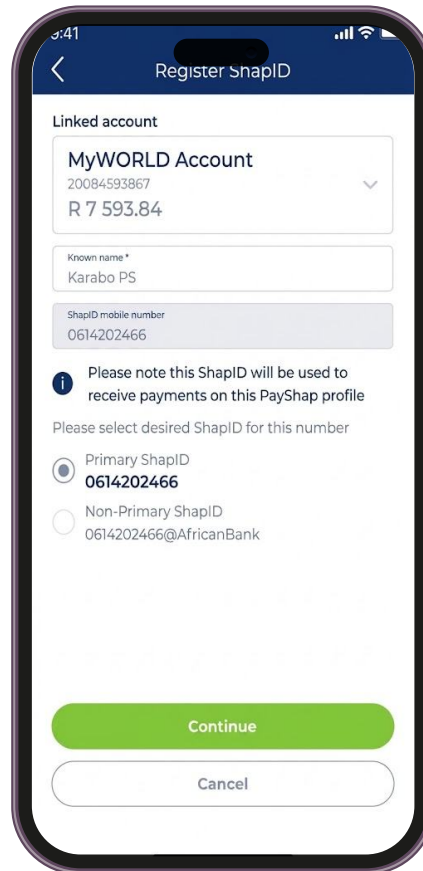
STEP 4:

Review the PayShap information and click "Continue".



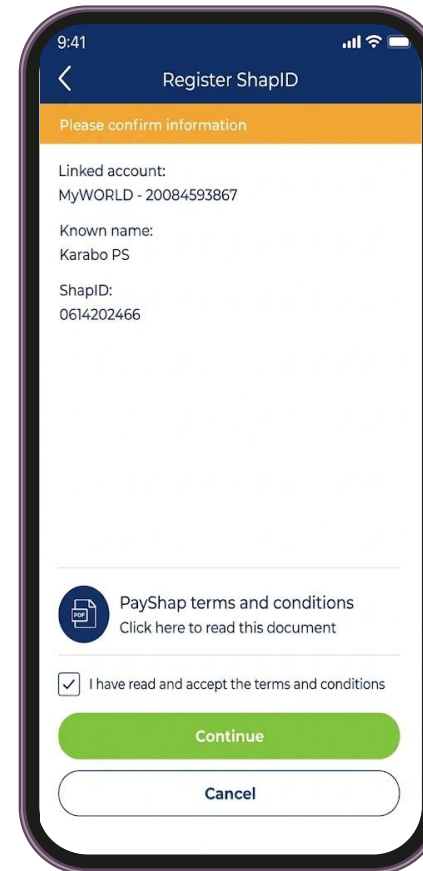
STEP 5:

Fill in your details and click "Continue".



STEP 6:

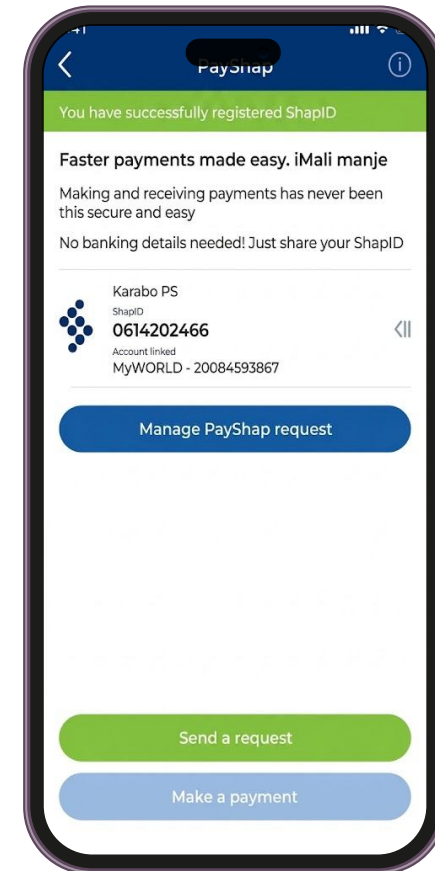
Verify your information, accept the T&C's and tap "Continue".



STEP 7:

You have successfully registered a ShapID.

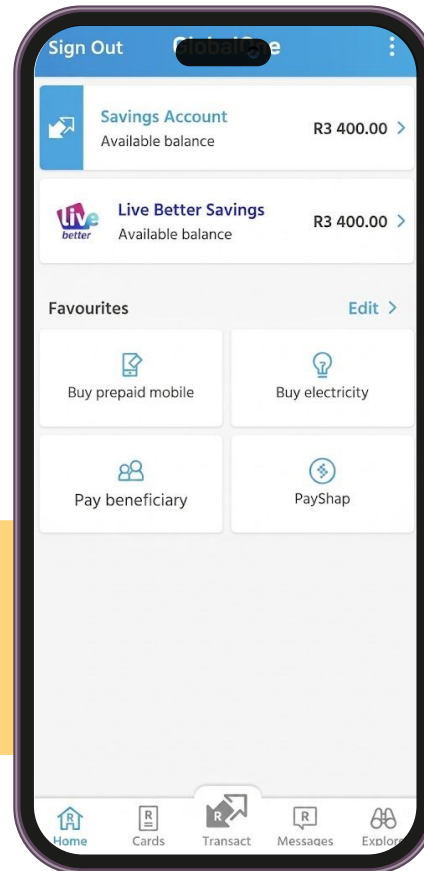
Review your registered ShapID here.



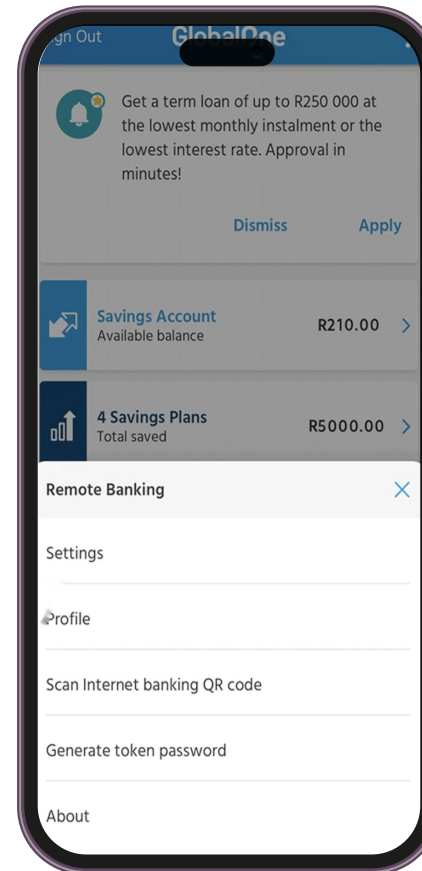
How To Setup Your ShapID On Capitec Bank Banking App

STEP 1:

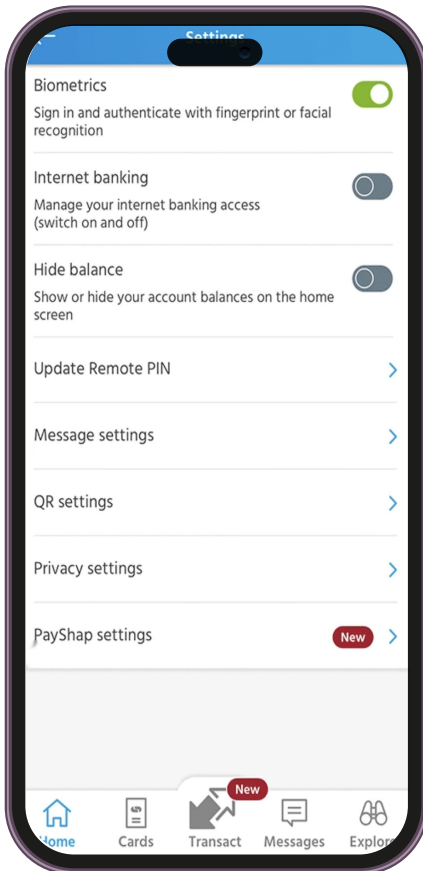
Sign in to your app and tap the menu (3 dots) in the top right corner.



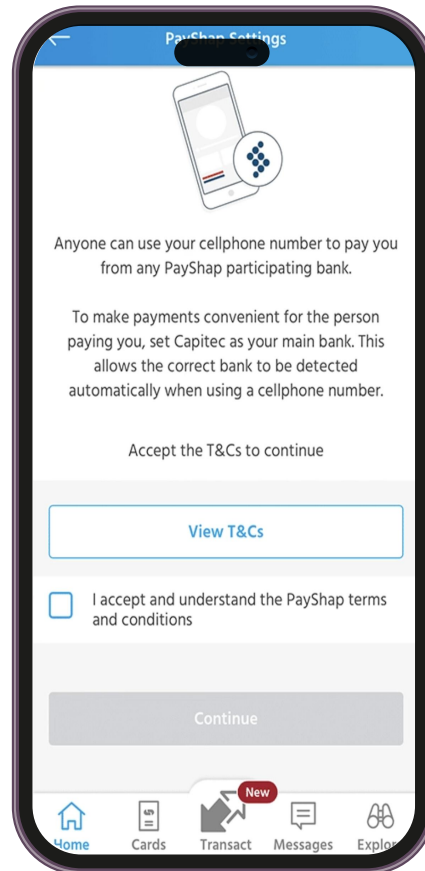
STEP 2: Choose "Settings".



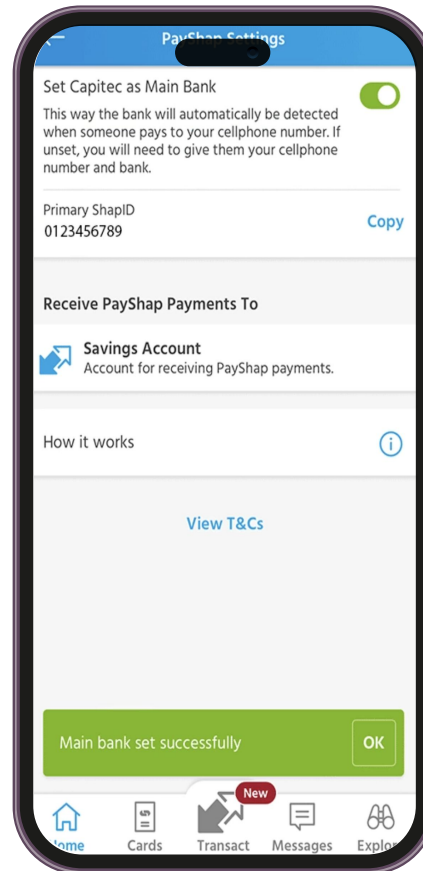
STEP 3:
Then tap
“PayShap Settings”.



STEP 4:
Accept the T&C's
and tap “Continue”.



STEP 5:
You will find
your ShapID here.



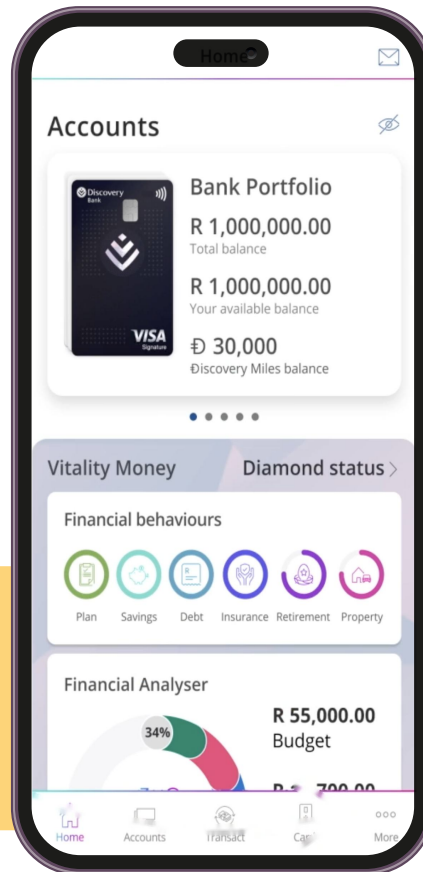
You're ready to use your
ShapID to get paid.

How To Setup Your ShapID

On Discovery Bank Banking App

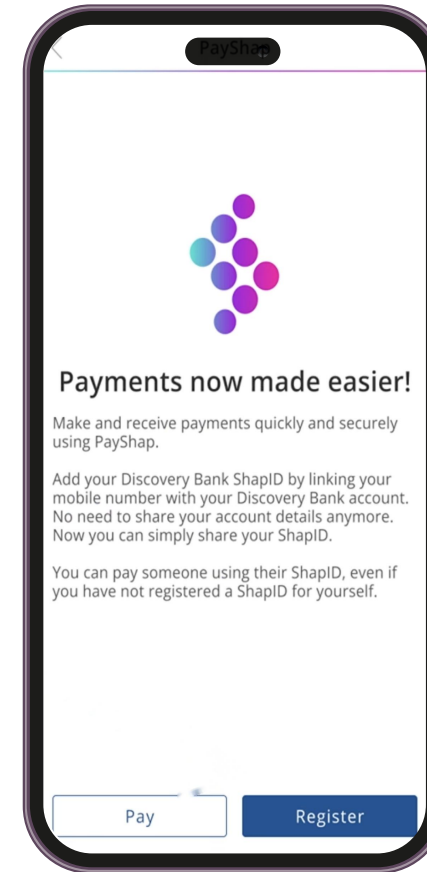
STEP 1:

Sign in to your app and tap the “More” icon (3 dots) in the bottom right corner.



STEP 2:

Tap the “Register” button.



STEP 4:

Confirm your cellphone number, select your preferred ShapID, and fill in your details.

PayShap

Mobile number
0826751427

Please provide one of your personal mobile numbers to be used as your ShapID

ShapIDs

0826751427
This ShapID is the easiest to use, **payers only need to capture the mobile number** to make payments to your linked account.

0826751427@discoverybank
This ShapID, **payers will have to capture the mobile number as well as @discoverybank** in order to make payments to your linked account.

Known as name
Cindy

4 / 50

Your known as name and masked FICA name will be displayed to third parties when they make a payment to this ShapID.

Masked FICA name
C***y |*****e

Next

STEP 5:

Choose the account that payments should be made into.

PayShap

Transaction account
17388908318
Available balance: R5 264.00

Credit Card
17388908433
Available balance: R25 247.19

Vitality Savings Account
18388908321
Available balance: R3 920.45

Next

STEP 6:

Agree to the T&C's and tap "Next".

PayShap

order to make payments to your linked account.

Known as name
Cindy

4 / 50

Your known as name and masked FICA name will be displayed to third parties when they make a payment to this ShapID.

Masked FICA name
C***y |*****e

Third party payments to this ShapID will be paid into the following account

Transaction account
17388908318
Black Transaction Account

☒ I agree to the PayShap terms and conditions.

Next

STEP 7:

Now you're ready to use your ShapID to get paid.

PayShap

You can receive payments from PayShap participating banks, by sharing your ShapID

ShapID
0826751427

Transaction Account
17388908318
Cindy

Add another ShapID

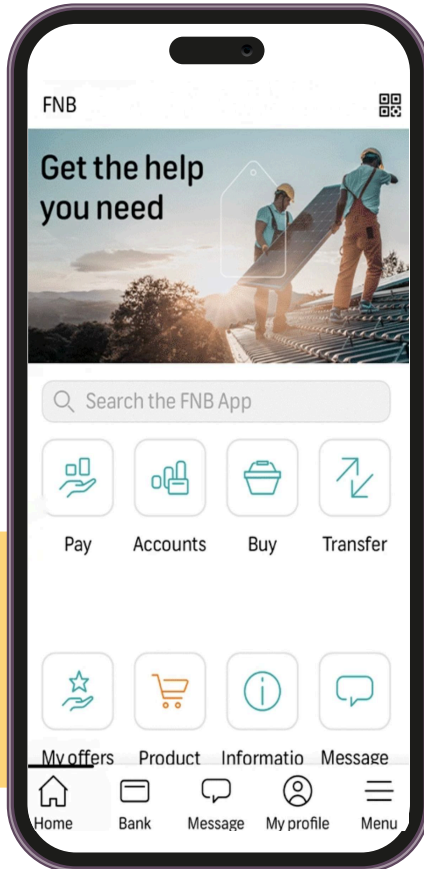
Pay

How To Setup Your ShapID

On FNB Banking App

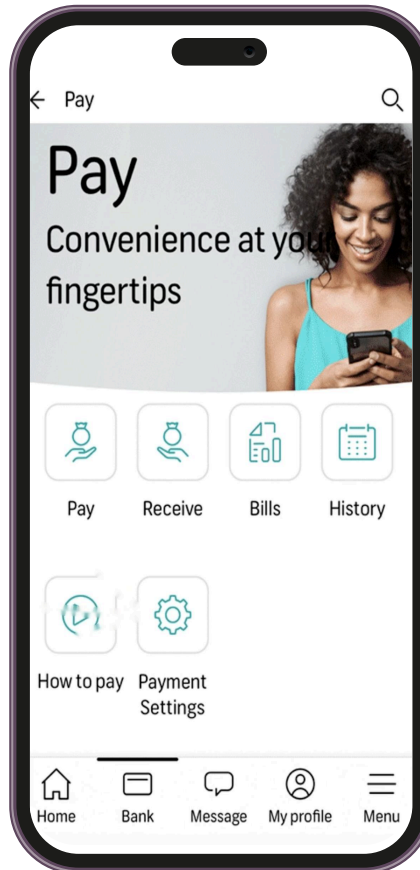
STEP 1:

Log on to your app and select "Pay".



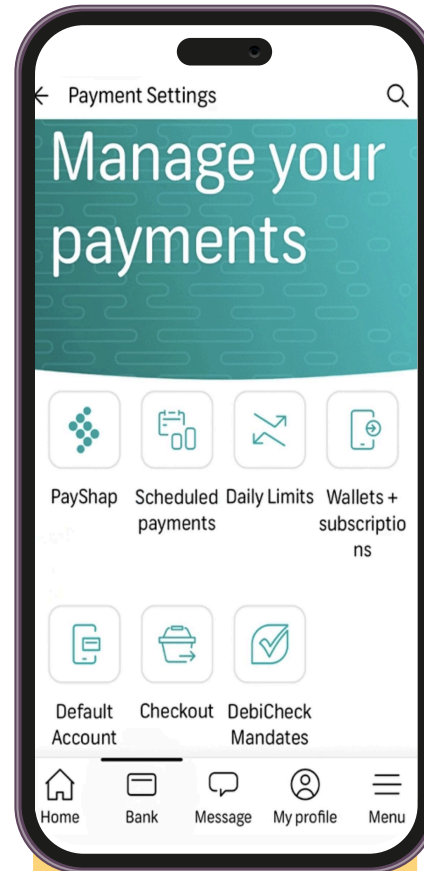
STEP 2:

Select "Payment settings".



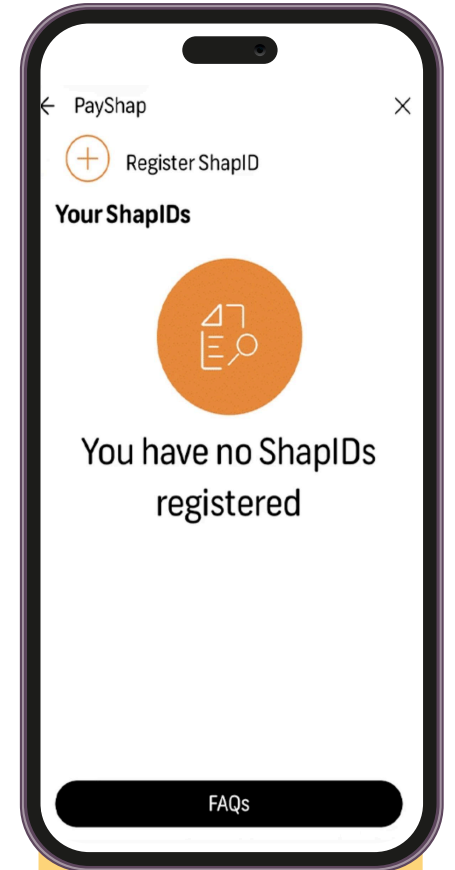
STEP 3:

Select "PayShap".



STEP 4:

Select "Register ShapID".



← Register ×

Details

Cellphone number

Used as part of your ShapID

Known as name

Displayed to the payer during payment

Receive payments to

Please select ▾

Terms and conditions

I have read and accept the Ts&Cs ☐

Continue

STEP 5:

Fill in your details, accept the T&C's and tap "Continue".

← Register ×

ENTER OTP

A One Time PIN (OTP) has been sent to 072***4567

If an OTP is available above your keyboard, please select it, alternatively enter the OTP

OTP:

Resend OTP

I am not receiving the OTP

SUBMIT

STEP 6:

Enter the OTP sent to you and tap "Submit".

← Register ×

Select a ShapID

Please select a ShapID that you can share with others to make PayShap payments to...

0721234567 Recommended*

0721234567@FNB

*Subject to availability.

Confirm

STEP 7:

Select your ShapID

← Register ×

Please confirm

ShapID 0721234567

Known as name Name

Full name Ms/Mr Name Surname

Receive payments to FNB Premier Current Account

Please note that your known as name and full name as displayed above will be shared with the payer during payment.

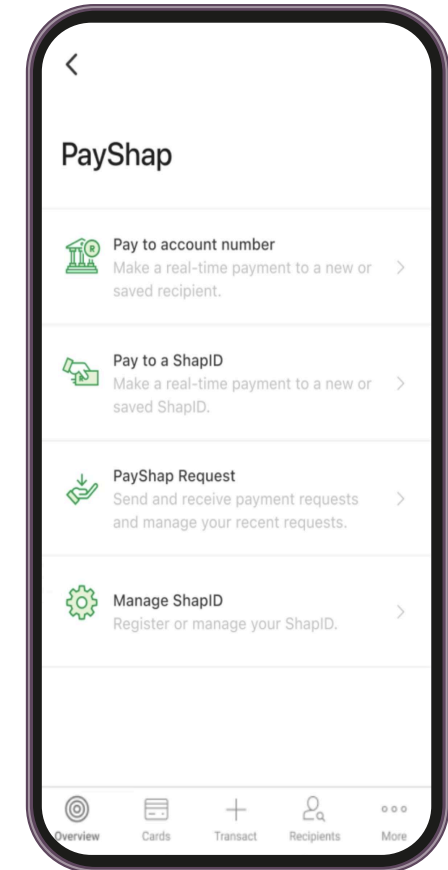
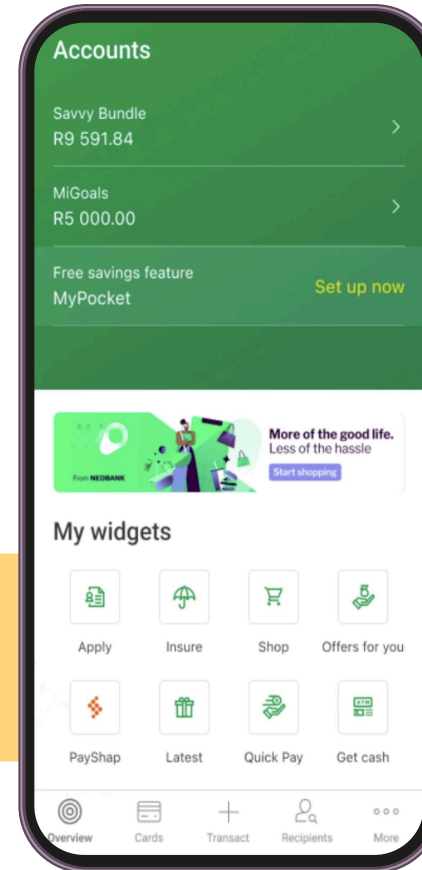
Confirm

STEP 8:

Tap "Confirm" and you're ready to use your ShapID to get paid!

How To Setup Your ShapID On Nedbank Banking App

STEP 1:
Log on to your Money app
and tap "PayShap".

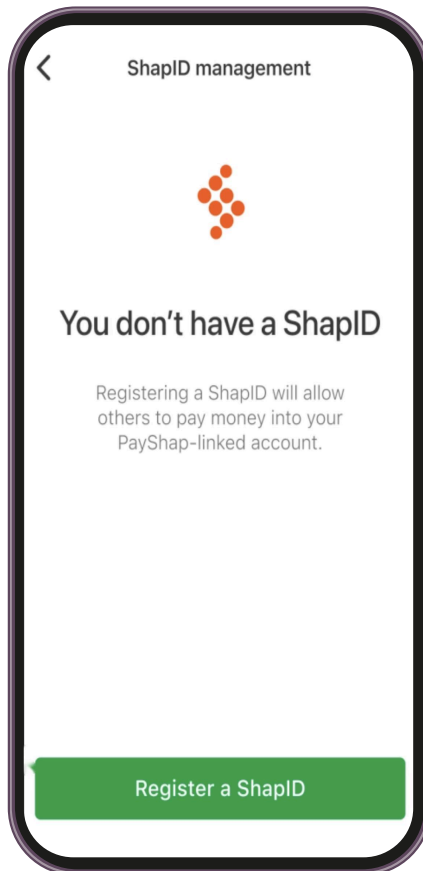


STEP 2:
Select "Manage ShapID".

STEP 3:

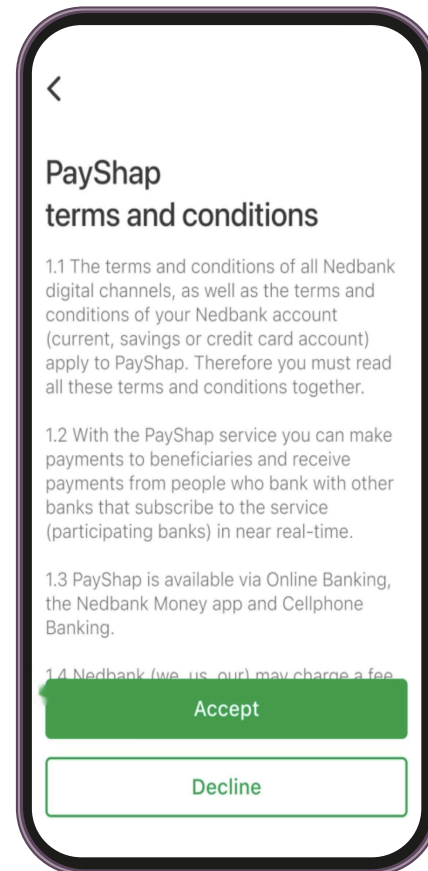
If you have a ShapID, it will appear here.

If you don't have a ShapID, click "Register a ShapID".



STEP 4:

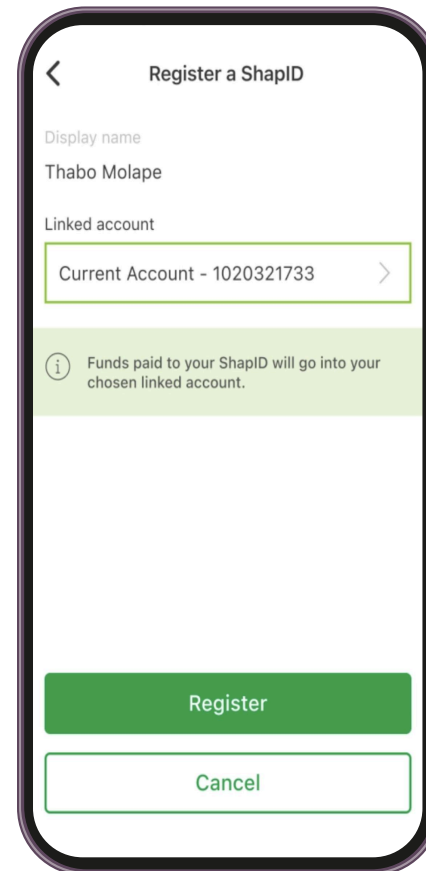
Accept the T&C's.



STEP 5:

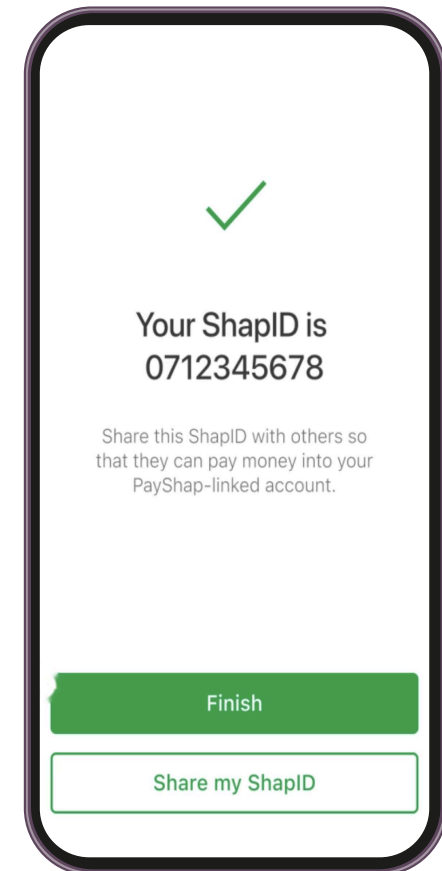
Select the account you want to link your ShapID to.

Tap "Register".



STEP 5:

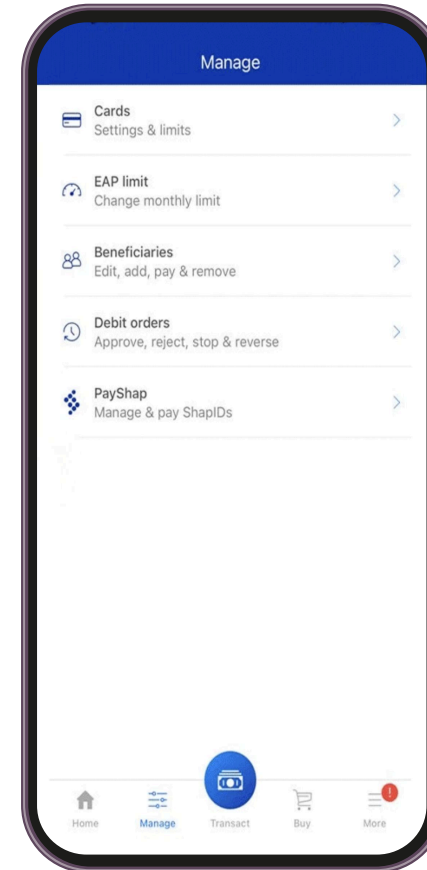
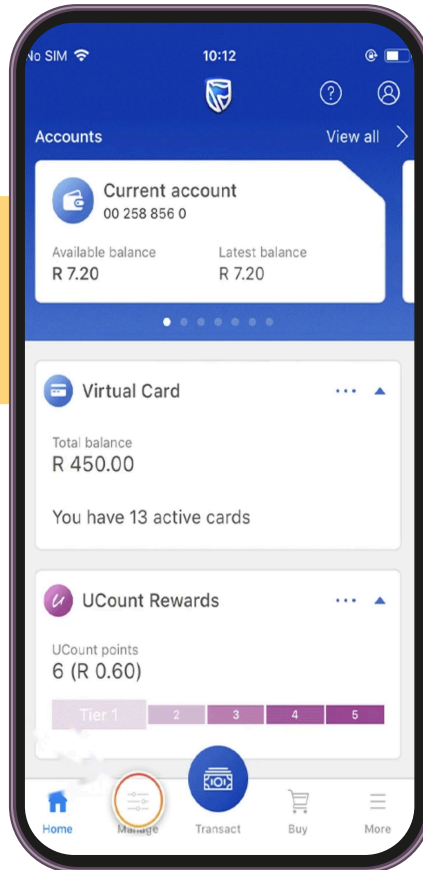
Tap "Finish" and you're ready to use your ShapID to get paid.



How To Setup Your ShapID On Standard Bank Banking App

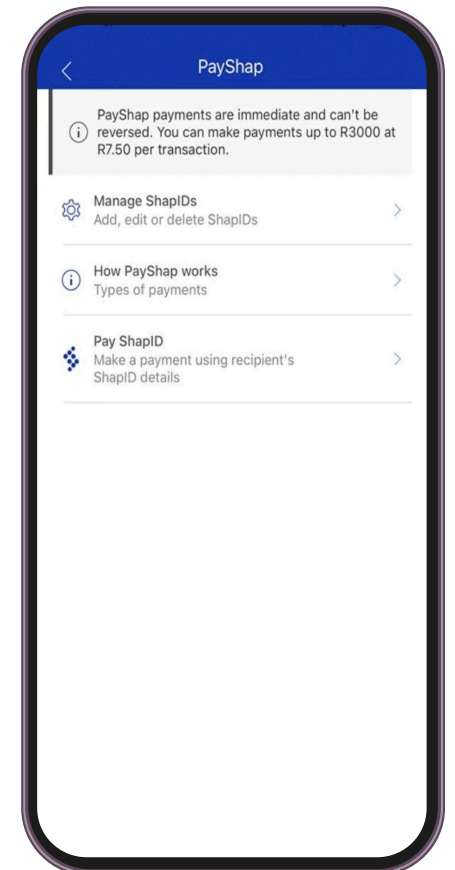
STEP 1:

Log on to your Standard Bank app and select “Manage”.



STEP 2:

Select “PayShap” on the option menu.



STEP 3:

On the PayShap screen, select “Manage ShapIDs”.

STEP 4:

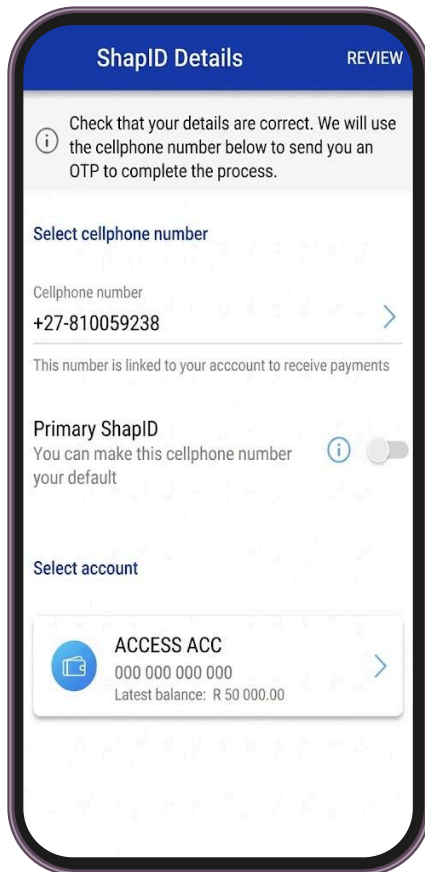
Choose a cellphone number from the dropdown menu to set up your ShapID, then tap “Review”.

STEP 5:

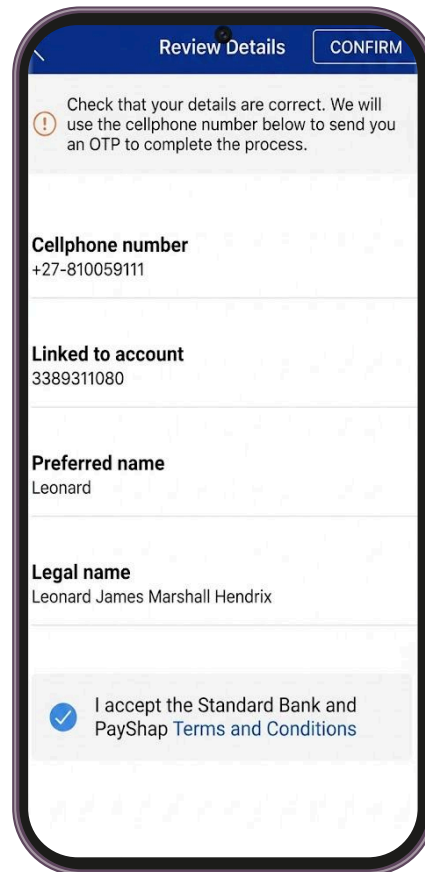
Accept the T&C's and tap “Confirm”.

STEP 6:

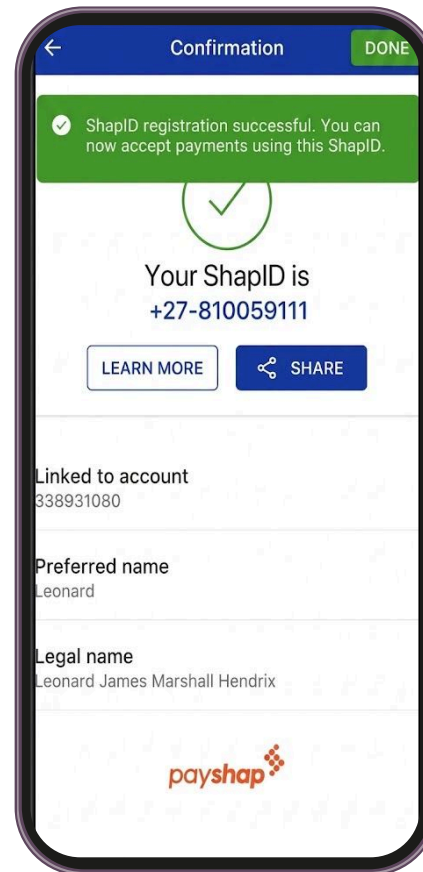
Tap “Done”, and you're ready to use your ShapID to get paid!



The screen shows the 'ShapID Details' setup page. At the top, there's a blue header with 'ShapID Details' and a 'REVIEW' button. Below the header, an information icon and text prompt the user to check details and use the provided cellphone number for an OTP. The 'Select cellphone number' section shows a dropdown menu with '+27-810059238' selected. Below this, a note states 'This number is linked to your account to receive payments'. The 'Primary ShapID' section has a toggle switch turned on. At the bottom, the 'Select account' section displays 'ACCESS ACC' with a card number '000 000 000 000' and a balance of 'R 50 000.00'.



The screen shows the 'Review Details' page. The header has 'Review Details' and a 'CONFIRM' button. An information icon and text prompt the user to check details and use the provided cellphone number for an OTP. The 'Cellphone number' section shows '+27-810059111'. The 'Linked to account' section shows '3389311080'. The 'Preferred name' section shows 'Leonard'. The 'Legal name' section shows 'Leonard James Marshall Hendrix'. At the bottom, there's a checkbox labeled 'I accept the Standard Bank and PayShap Terms and Conditions' which is checked.



The screen shows the 'Confirmation' page. The header has a back arrow, 'Confirmation', and a 'DONE' button. A green banner with a checkmark icon and text states 'ShapID registration successful. You can now accept payments using this ShapID.' Below this, a large green checkmark icon is displayed. The 'Your ShapID is' section shows '+27-810059111'. Below this, there are two buttons: 'LEARN MORE' and 'SHARE'. The 'Linked to account' section shows '338931080'. The 'Preferred name' section shows 'Leonard'. The 'Legal name' section shows 'Leonard James Marshall Hendrix'. At the bottom, the 'payshap' logo is displayed.

How To Accept A PayShap Request - By Bank



HOW TO ACCEPT A PAYSHAP REQUEST — BY BANK

TAPPIPAY



1. Standard Bank

1. *Open* the Standard Bank **app**
2. Tap **Transact** on the bottom menu
3. Tap **Pay**
4. Select **PayShap**
5. Tap **Review PayShap Requests** to see requests sent to you



2. Investec

1. *Open* the Investec **app**
2. Tap **Transact** on the bottom menu
3. Select **Pay**
4. Look for the PayShap option
5. You'll see all requests sent to you here



3. African Bank

1. *Open* the African Bank **app**
2. Tap **Payments and Transfers**
3. Select **PayShap**
4. Your requests will be listed under the PayShap menu



4. FNB

1. *Open* the FNB **app**
2. Tap **Pay** on the Home Screen
3. Tap **Pay** again
4. Tap **Payment Requests**
5. Also *check* Just for You for app messages
6. Your pending requests will appear here



5. Capitec

1. *Open* the Capitec **app**
2. Tap **Transact** on the bottom menu
3. Tap **PayShap**
4. Tap **Request a Payment** to view requests you've sent or received.



6. TymeBank

1. *Open* the TymeBank **app**
2. Tap the **notification bell** (top right)
3. Tap the **payment request notification**
4. Tap **Pay Now**

HOW TO ACCEPT A PAYSHAP REQUEST — BY BANK

TAPPIPAY



7. Nedbank

1. Open the Nedbank **app**
2. Tap the **PayShap widget** on the Home Screen
3. Tap **PayShap Request**
4. Scroll to Recent Requests
5. Action the new request from your recent notifications



8. Absa

1. Open the Absa **app**
2. Tap the **Pay icon**
3. Select **PayShap Requests**
4. Action the new request



9. Discovery Bank

1. Tap the notification dropdown, log in, and **accept the request**
2. If you selected "Not Now" by mistake, go back into the banking app
3. Tap PayShap Request under Outstanding Actions on the home screen

*Can't find your bank, or having trouble with a request?
Our team is happy to help –
just reach out to TappiPay support.*

Need Help?

This manual covers the general process of acquiring your ShapID.

If any issues are faced, contact: admin@tappipay.co.za for assistance.