



# How to pay your Discovery Card

We make paying your Discovery Card simple and convenient through a variety of payment options to suit your needs. You'll also get a Discovery Card statement every month. It outlines all your transactions, savings, outstanding payments and the dates you have to pay the outstanding amounts by. Always read your monthly statement and keep it safe in case you have any queries.

There are three ways you can pay your Discovery Card

## 1. Direct debit order

For maximum convenience, we recommend that you make debit order payments. If you want to pay an additional amount, you can make an internet transfer or direct deposit. With a direct debit order, your selected bank account is automatically debited every month and your Discovery Card account is credited.

You can choose the payment amount option that is right for you, whether you want to pay the minimum, full, fixed, statement, straight or a percentage amount.

Payment options	Descriptions
Full payment	Full payment is when you pay the full outstanding balance every month.
Fixed payment	Fixed payment is when you pay a specific amount into your Discovery Card every month (if the calculated minimum amount is more than the fixed payment amount, the minimum will be the amount collected).
Minimum payment	Minimum payment is 5% of the outstanding balance or R50, whichever is more, plus the installment on your budget facility.
Percentage payment	Percentage payment is a percentage between 5% and 100% of the full outstanding amount on your

	straight facility.
Straight payment	Straight payment is when you pay the full outstanding amount on your straight facility.
Statement payment	Statement is the full balance on your last statement. This excludes payments you made since the last statement date.

When you apply for a new Discovery Card account, you will set up a debit order as a part of your application. If you want to change your debit order, simply complete the direct debit authority request form and fax it to 011 539 2273. You can get the debit order form on [www.discovery.co.za](http://www.discovery.co.za) or when you call 0860 11 2273.

Your debit order will go through on the payment date you choose. It may, however, take up to three to five working days for your debit order to clear and make funds available.

## 2. Internet transfer

If you have access to the internet, please contact your bank and they will explain to you how to connect to and register for internet banking on their site. You can add Discovery Card as a beneficiary to your banking profile. Simply follow the instructions on how to do this at the end of this document. Please note that the banks can change their process without notifying Discovery Card and it can take up to four business days for the internet payment to reflect on your Discovery Card.

## 3. Direct deposit

You can deposit the required amount into your Discovery Card account at any First National Bank branch. Please complete the deposit slip. Make sure you fill in your 16-digit credit card number in the account number field on the deposit slip. If you are paying by cheque, make the cheque out to Discovery Card, <insert your name here>. Please note that there is a seven-day clearance period for direct deposits.

## Electronic statements and SMS notifications

You have access to monthly email statements and the InSync transactional message service at no extra cost. You'll get an email, SMS or both every time there's a transaction more than R100 on your Discovery Card. You can also choose the minimum value for the transaction notices that are sent to you, if that value is more than R100. It's a great way to keep up to date with your transactions and available balances! You can activate the InSync service online at [www.discovery.co.za](http://www.discovery.co.za) or by calling 0860 11 2273.

## Keep in touch

You can check your balances, available limits or Discovery Miles online by visiting [www.discovery.co.za](http://www.discovery.co.za). You can also get the details on your cell phone through our WAP site, [www.discoveryinfo.mobi](http://www.discoveryinfo.mobi). If you prefer to get an SMS, send the word "Card" to 31347. If you have any questions or need more information, please call 0860 11 2273.

## Loading Discovery Card as a beneficiary for internet payments

The process for the different banking institutions is as follows:

## 1. ABSA

**Note:** ABSA has two internet banking sites.

**New website** (<https://ib.absa.co.za/ib/ib.jsp>)

- Log in to [www.absa.co.za](http://www.absa.co.za)
- Click on "Payments" on the top menu
- Click on "Beneficiary" on the left hand side of the page
- Choose "Add new"
- You will be asked to enter an RVN number. You will get an SMS with this number.
- Type in the RVN number and click on "Next"
- Select "Link ABSA listed beneficiary (Bill payment)"
- Enter "DISC" in the "Enter beneficiary institution" field
- Click "Next" • Select "Discovery credit card"
- Enter your 16-digit Discovery Card number in the "Enter your account number with the institution" field • Click on "Confirm"
- Click on "Add new" to finish the process.

**Old website** (<https://e91.absa.co.za>)

- Click on "Bill payments"
- Click on "Create beneficiary"
- Your verification password will be sent to you by SMS or email (if you have selected this security option with ABSA)
- Enter the verification code
- This will take you to the "Add a beneficiary" screen
- Add "DISC" for Discovery and submit
- Select "Discovery credit card" under payment options
- Enter your 16-digit Discovery Card number under account number
- Click on "Pay beneficiary"

## 2. Nedbank

- Log in to [www.nedbank.co.za](http://www.nedbank.co.za)
- Select the "Beneficiaries" option on the menu bar
- Click on "Add new beneficiary"
- Select "Add a bank approved beneficiary"
- Select "D" on "First letter of beneficiary name" and "Discovery credit card" on "Beneficiary"
- Enter a statement description of your choice under "My statement description"
- Enter your 16-digit Discovery Card number in the "Beneficiary statement description" field
- Click on "Add beneficiary"
- Click on "Confirm".

## 3. Investec

- Log in to [www.secure.sso.za.investtec.com](http://www.secure.sso.za.investtec.com) or [www.investecprivatebank.co.za](http://www.investecprivatebank.co.za)
- Click on "Beneficiary admin"
- Select "Add Investec approved beneficiary"
- Under "Sort beneficiary by", choose "Alphabetically"
- Choose "Discovery Card" under "Beneficiary"
- Enter a statement description of your choice under "Description on your statement"
- Type in your 16-digit Discovery Card number under "Beneficiary reference/Acc number"
- Submit the request.

#### 4. Standard Bank

- Log in to [www.standardbank.co.za](http://www.standardbank.co.za)
- On the top menu, select "Payments and transfers"
- Under "Payment details" click on "Add new beneficiary"
- Under "Your details", add your personal payment reference
- Under "Beneficiary details", choose "Company" as a beneficiary type
- Type "Discovery" in the small box under "Business Directory"
- Click on "Search"
- Select "Discovery credit card" from the results
- Enter your 16-digit Discovery Card number as the "Beneficiary reference"
- Click on "Next".

**To load your Discovery Card as a beneficiary with Standard Bank business banking, please follow these instructions:**

- Log in to [www.standardbank.co.za](http://www.standardbank.co.za)
- Search for "CDI payment"
- Look for "FirstCard" (FirstCard # 000 135 000 1945)
- Then look for "Discovery Card" (Discovery Card # 007 008 008 5240).

#### 5. Mercantile

- Log in to [www.mercantile.co.za](http://www.mercantile.co.za)
- Click on "Predefined"
- Click on "Search"
- Select "Discovery Card" from the dropdown list
- Beneficiary will update immediately
- Enter your 16-digit Discovery Card number in the "Beneficiary statement" field
- Enter a statement description of your choice under "User statement ref" and complete the contact information
- Click on "Submit" to complete and the beneficiary will be on your beneficiary list
- Click on "Submit" to complete and you will get a reference number.

#### 6. Capitec

- Log in to [www.capitec.co.za](http://www.capitec.co.za)
- Go to "Payments"
- Choose the option that says "Pay a beneficiary"
- On the dropdown, click on "Add credit card beneficiary"
- Type "Discovery" in the beneficiary list and choose "Discovery Credit Card"
- Enter your 16-digit Discovery Card number
- Select "Add this beneficiary to my list"
- Click on "Confirm".

#### 7. FNB

- Log in to [www.fnb.co.za](http://www.fnb.co.za)
- Select the "Pay" tab
- Select the "Add" button
- Select "Add"
- Select "Account paying from"
- Enter payment name
- Select "Choose bank field", Select bank as "FNB/RMB"
- Once prompted select "DIVISION field" "(FNB/RMB)"

- Enter account number field (Discovery Card number)
- Account type field "Fnbcard Account"
- "Their reference" field (Discovery Card number)
- Enter your reference of choice in the "My Reference" field.
- Proof of payment details can be setup if required by member.
- Select "Add Recipient" to confirm process.

## 8. Making international fund transfers

You can transfer funds from an overseas account to your Discovery Card using Swift Transfer, as this is the most secure way of transferring funds from overseas. Swift is an international system used for fund transfers and stands for "Society Worldwide Inter Bank Telecommunication".

- When required, enter the following code: FIRNZAJJ.
- Note: you must have your Discovery Card with you as the bank will need the Discovery Card number.
- You may also be required to enter the bank name and address. Use the details below:

First National Bank  
6th Floor, 1 First Place, BankCity  
Corner Simmonds and Pritchard Street  
Johannesburg, Gauteng  
South Africa  
2001.

Keep up to date with the latest news from Discovery Card: Download the  Discovery app, follow Discovery Card on    (@Discovery\_SA) and

