



Nedgroup Investments

Digital Transacting for Financial Planners (FP) >>

Smart, secure and seamless



Welcome to your dedicated guide for navigating digital transactions with ease and accuracy. This is a guide designed to help you shift away from manual instructions towards a fully digital service experience. Use this as your go-to reference whenever you transact on behalf of a client.

In this guide, you will get to learn more about:

- Which transactions can be performed digitally
- Where to complete these transactions
- Who is required to authorise these transactions
- How to troubleshoot and resolve technical errors

Please note that manual instructions are no longer accepted for Unit Trust (UT) and Tax-Free Investment (TFI) transactions. These transactions can be completed digitally on our secure site. Exceptions will only be made for technical errors and specific circumstances.

Before we begin, let's cover the digital capabilities available on your secure site dashboard:

- Transact on behalf of your clients
- Onboard a new client
- Update your initial and annual fees
- Access your statements
- View client correspondence and updates on pending requests
- Change your client's cell phone number and email address



Transacting: Digital vs manual

Investment product	New investment	Top-up	Switch	Withdrawal	Debit order	Update client details	Living Annuity Revisions
Unit Trust	✓	✓	✓	✓	✓	✓	
Tax-Free Investment	✓	✓	✓	✓	✓	✓	
*Retirement Annuity	✓	✓	✗	✗	✓	✓	
Preservation Funds	✓	✓	✓	✗	✗	✓	
Living Annuity	✗	✗	✗	✗	✗	✗	✗
Living Annuity Plus	✗	✗	✗	✗	✗	✗	✗
Endowments (manual only)	✗	✗	✗	✗	✗	✓	

Log in to your online profile on www.nedgroupinvestments.com to get started. Please ensure that you have your Nedbank ID and password ready to access our secure site. To register for a Nedbank ID, [click here](#).

>>> Digital transacting functionalities are only available for Voluntary/Discretionary retirement annuities.
 Withdrawals are not available digitally for both Discretionary and Non-Discretionary retirement annuities.
 New investments for Non-Discretionary retirement annuities can only be initiated manually through the Section 14 transfer process.

Authorisation methods explained

Nedgroup Investments allows you to use one of two approval methods when performing digital transactions or making specific profile changes. Use the **instant approval method** if you are meeting with your client in person or are sure that they have their cell phone on hand. Use the **deferred approval method** if you are transacting or making profile changes on behalf of a remote client.

»» Tip

Always confirm that your client's contact details (cell phone number and email address) are correct before initiating a digital transaction.

»»»»» Digital transaction navigation

»» **Tip**
Personal detail and bank account changes will require authorisation from your client, and you can choose one of the following methods:
Approve-It, One-Time Password (OTP) or 24-hour link.

Transaction type	Navigation path	Transaction type	Navigation path
Start a new investment	Your dashboard → Onboard a new client / Client authorisation	Calculate Capital Gains (Loss) estimate	Your dashboard → Tools → CGT Calculator
Top-up / Additions	Your dashboard → Client profile → Transactions → Addition	Generate actual and provisional tax statements	Your dashboard → Tax Tools → IT3(b), IT3(c), IRP5, flexible dates
Debit order instructions	Your dashboard → Client profile → Transactions → Add debit order	Download investment statements and reports	Tools → Capital Gains Tax calculator
Switch instructions	Your dashboard → Client profile → Transactions → Switch	»» Update client's personal details (Requires client authorisation)	Your dashboard → Edit personal details
Withdrawals	Your dashboard → Client profile → Transactions → Withdraw	»» Update client's bank account details (Requires client authorisation)	Your dashboard → Edit bank account details
Update initial and annual fees	Your dashboard → Fees tab → Select client → Update fees		

Instant approval



Approve-It

How it works:

FP submits instruction → Investor receives Approve-It → Replies 1 to Accept or 9 to Reject

Channel:

On-screen message that disappears after 60 seconds

Valid for:

1 minute

Best for:

In-person meetings or instant phone-based approvals



One-Time Password (OTP)

How it works:

FP submits instruction → OTP is sent to investor → Investor shares code with FP → FP inputs OTP on-screen

Channel:

SMS

Valid for:

5 minutes

Best for:

In-person meetings or instant phone-based approvals

Warning: Please do not navigate away from the screen before entering the OTP

Deferred approval



24-hour approval link

How it works:

FP selects 'Submit for approval' → Investor receives a link via SMS or email → Inputs OTP → Reviews & Accepts

Channel:

SMS or email

Valid for:

24 hours

Best for:

Remote clients or complex transactions

»»»» Troubleshooting for common issues

Issue

Approve-It expired or rejected

24-hour link not received

OTP expired or not received

Cannot proceed with transaction

Email/SMS not received

Function does not seem available

System error

Solution

Resend or switch to OTP or 24-hour link

Confirm and update client's cell phone number and email address on the secure site before initiating the process again

Click "Resend OTP." Please do not refresh or leave the OTP screen

Check that your client's personal and regulatory information is complete and up to date under the "Client profile" tab. If the issue persists, please contact our Client Services team for assistance.

Confirm that the client's contact details are correct and then resend the authorisation

Please check if the product type is supported digitally (e.g. Endowments are still manual)

Please refresh your browser and initiate the process again. If the issue persists, please email a screenshot of any error message(s) received and investor number to **instructions@nedgroupinvestments.co.za**

»» Tip

*If all else fails and you must submit your transaction instruction through the manual forms found on our **website**, please remember the following:*

- *Type out client details or write clearly in black ink*
- *Complete all fields and do not leave any blanks*
- *Ensure legibility of handwritten information to avoid delays*
- *Incomplete or unclear client forms will result in delayed client outcomes*
- *Manual instruction forms may not receive the same-day value due to additional due diligence checks that need to be performed*
- *Email all manual instruction forms to: **instructions@nedgroupinvestments.co.za***



A summary of helpful tips for successful digital transacting



Always confirm contact details before initiating authorisation



Double-check bank ownership type:
Third-party bank details
= Approve-It / OTP /
24-hour link will be sent
to the account holder



Avoid timeouts by
preparing your client
before triggering
Approve-It or OTP



Check your secure site
dashboard to track
incomplete or pending
transactions



Refresh your browser
and/or clear your cache
if buttons or fields do
not respond

Support and resources

Tip

This guide should be your first stop for resolving issues and ensuring compliance with our digital-first policy, especially for UT and TFI transactions.

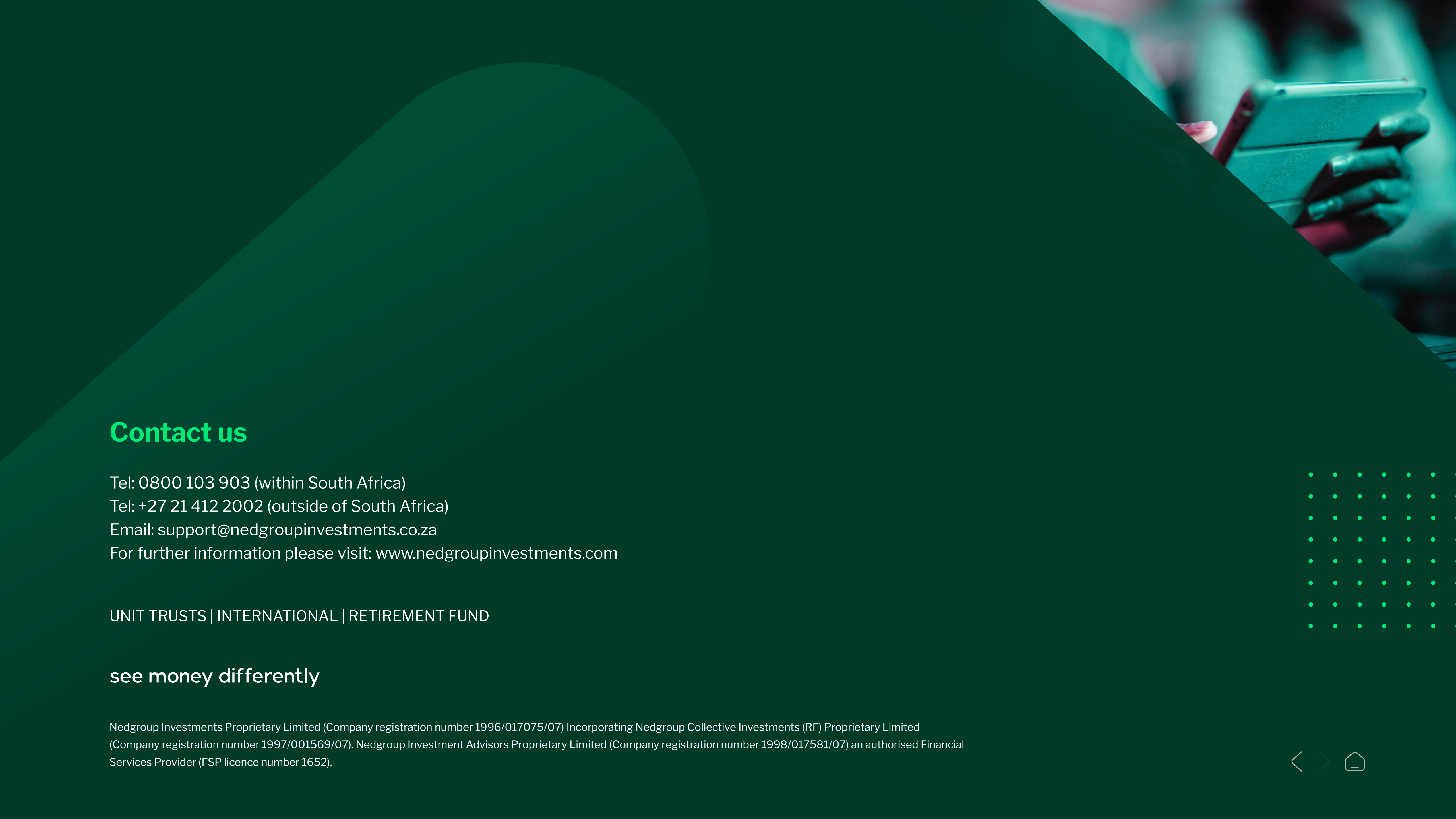


Find a form online for manual transactions



Thank you for enabling a better client experience by going digital.

Smart. Secure. Seamless.



Contact us

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For further information please visit: www.nedgroupinvestments.com

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