

### **Use your cellphone to pay for online shopping**

First National Bank's (FNB) cellphone banking offering has been enhanced with the recent launch of FNB'S Send Money - an instant solution for FNB customers to send money to family and friends with a South African cellphone number.

Customers can now also use funds from their Send Money wallet to pay for online shopping at any FNB-registered Cell Pay Point (CPP) merchant.

CPP is FNB's alternative online payment solution for registered FNB Cellphone Banking customers as well as Send Money wallet holders. Previously online payments were restricted to customers with credit cards, but now the service has been extended such that customers can shop and pay online using any of their transactional accounts (cheque, credit card or saving), with payment being effected through their cellphones.

“The incorporation of wallet services to CPP is an added value offering, that will enable the techno-savvy youth market to purchase products online without the need for their parents credit card details”, says Len Pienaar, CEO of FNB mCommerce.

“This mobile form of payment is designed to be cost effective and to provide customers with convenience and flexibility for the payment of online goods. No personal or banking information is disclosed, thereby reducing the risk of online fraud and security,” says Pienaar.

### **Range of services, products set to expand**

Presently CPP is available at just over 30 registered merchants ranging from cosmetics, flowers, gifts, electronics and flights, to prepaid services and many more. And, as more CPP merchants come on board, the range of services and products will expand even further.

CPP and Send Money is an expanding opportunity that will not only benefits customers in many ways, but also merchants and FNB. As a result it is payment convenience, and security over cash and now easily accessible too. Overspending is a thing of the past and prepaid airtime, withdrawals or shopping online can now be carried out anywhere, anytime on multiple websites who are signed up with Cell Pay Point from FNB.

Best of all, however, is that there are no bank charges for the wallet receiver, even when making multiple withdrawals at any FNB ATM and online payments through CPP. Ideal for the unbanked or students - in fact for anybody with a South African cellphone - CPP and Send Money is the future!

For more information on online payment solutions and registered merchants, visit [www.cellpaypoint.co.za](http://www.cellpaypoint.co.za).

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