

Frequently Asked Questions

1. Do I need to have a Nedbank bank account to use a Telkom Pay?

No, you don't need any bank account to use Telkom Pay. Bank cards can be loaded to enable additional top up or payment methods.
2. Are there any transaction limits?

Yes, the transactions are restricted which will be updated from time to time
3. How long does it take for my money to reflect in my account?

Payments that are done daily during weekdays and will reflect in your account within 24 hours. Delays may occur on public holidays and weekends. Credit/Debit card payment will only reflect once the money is settled into the account. This may take 2 or even 3 days.
4. Do I need to be a South African Citizen to use Telkom Pay?

We are only accepting South African citizens for the initial launch
5. My card does not want to 'load'

Please check that your card is activated to be used for online payments with the respected bank. Currently, we only accept cards that are issued by South African banks. The name on the card loaded must match the name of the Telkom Pay user
6. How many cards can I load?

You can load as many cards as you want and delete the cards you no longer want to use or have expired. Tip: name your cards to ensure you use the correct cards making payments.
7. What is Telkom Pay and how do I use it?

Telkom Pay is a platform that allows you to make payments or get paid through WhatsApp chat. Get paid by sending or forwarding a bill with your business details to your customers or simply generate a QR code a customer can pay with Telkom Pay, SnapScan or any bank app with QR payment functionality. Make payments by adding a card through Masterpass and simply clicking on a Bill sent through Telkom Pay or taking a photo of a QR code and uploading it to Telkom Pay. Telkom Pay is powered by Nedbank to ensure secure transactions.
8. How can I sign up?

Simply save Telkom Pay's phone number +27 68 483 5566 as a contact (Telkom Pay) on your phone and start a chat in Whatsapp with us by saying "hi"
9. Can I use Telkom Pay with no internet?

Telkom Pay works on WhatsApp so will require data and internet. WhatsApp is light on data when transacting on Telkom Pay as we do not send any video or audio files. Check with your network provider as some do over WhatsApp with no data costs.
10. What are the monthly subscription fees to use Telkom Pay?

Telkom Pay subscription fees may change from time to time.
11. Do I need a smartphone?

Telkom Pay works on WhatsApp so will require data and internet. WhatsApp is light on data when transacting on Telkom Pay as we do not send any video or audio files. Check with your network provider as some do over WhatsApp with no data costs.

12. Why do I need to take a photo with a thumbs up?
We need to verify you are who you say you are by doing basic KYC (Know your customer) in compliance with financial regulations in South Africa. We match your photo on your ID or Passport with your selfie to ensure no one is trying to steal your identity.
13. My photo gets an error when I upload it?
Please check that you are taking a photo with your phone and not trying to upload a photo from somewhere else or take a photo from a photo. Your thumb will need to be in a "thumbs up" position close to your face as proof that it is a "live" photo. Try to take the photo on a blank wall with good lighting.
14. How do I scan a QR code to pay with Telkom Pay?
Simply take a photo of the QR code in the WhatsApp chat with Telkom Pay and upload it. Ensure the photo is taken in good light and does not blur. Next, you will be asked how much you want to pay if the amount was not included with the information of the QR code and the card you would like to use for the payment.
15. Does my business need to be registered with CIPC (Companies and Intellectual Property Commission) to use Telkom Pay to get payments?
Telkom Pay is perfect for small informal business, so you don't have to be registered with CIPC as a private Company (Pty) Ltd, a sole proprietor or as a non-profit company (NPC).
16. Why can't I delete my Phone number?
The same way WhatsApp uses your phone number as your unique account number so does Telkom Pay. Please reply 'i' in the Telkom Pay WhatsApp chat to contact support if you want to change your phone number.
17. My money is not reflecting in my account?
Payments are done daily on weekdays and will reflect in your account within 24 hours on weekdays. Delays may occur on public holidays and weekends. Ensure that the correct bank details are loaded on Telkom Pay. Go to your business profile and check that you have loaded your correct South African bank and account number. Please contact support for further assistance if you loaded the wrong bank details.
18. Do I need WhatsApp on my phone?
Telkom Pay works on WhatsApp so yes you will need to download and register Whatsapp on your phone, but no other apps are needed.
19. I want to unsubscribe
If you would like to unsubscribe, please contact the helpdesk.
20. What is Masterpass?
Masterpass by Mastercard makes online shopping safe and easy by storing all of your payment information in one convenient and secure place. With Masterpass, you simply pay faster online. Telkom Pay uses Masterpass to securely save your card details.
21. Is this a scam?
Absolutely not. We are a registered financial services provider.
22. I started a transaction but did not complete it.

If you want to go back, you can either type B for Back, or M to take back to the main menu

23. Is there a Telkom Pay app I can download?

Telkom Pay works on WhatsApp. You will only need to download and register WhatsApp on your phone, save the Telkom Pay number +27 68 483 5566 to your contacts and start a chat with us to start using the service.

24. How can I get paid with Telkom Pay?

You can choose to create and send or forward a Bill to a customer. Or you can create a QR code with or without a set amount that your customer can scan to pay.

25. What is a referral code?

If someone refers you to Telkom Pay, or you refer someone else, the referral code keeps track of who referred who and Telkom may offer incentive from time to time

26. Why is the value deposited into my account less than the amount paid?

Some deposit transaction methods will be charged a fee. The fees are deducted from the amount deposited.