



A quick guide to **making payments** into your
Discovery
Bank account

How to **pay money** into your Discovery Bank accounts

It's easy to add a Discovery Bank account as a beneficiary to receive payments from your account at another bank.

All our accounts have an 11-digit account number. If you have a Discovery Card, the benefits of an 11-digit account number include being able to make EFTs directly to and from your credit card, load debit orders for payment, and make and receive real-time payments.

To pay into any of your Discovery Bank accounts from your account at another bank, you need to create a beneficiary.

Follow these easy steps:

01 | Go to the other bank's account that you're paying from and find the option to **create** or **add** a new personal beneficiary.

02 | Add the following details:

Beneficiary name

You can add an account nickname of your choosing

Branch code

679000

Account number

This is the **11-digit account number** found on the front of your card or in your **Accounts list** on the Discovery Bank app

Account type

For credit cards or transaction accounts: Select **Current** or **Cheque**

For savings accounts: Select **Savings**

03 | You can add a **reference** if you'd like.

04 | Save these details to your beneficiary list for **quick payments** in future.

How to manage payments into your credit card

Apart from paying off the minimum amount due on your single credit facility, you can also set up a debit order to manage your credit card, reducing your interest by paying off a larger portion of the outstanding amount each month. You have four other options to manage your credit card balance every month:

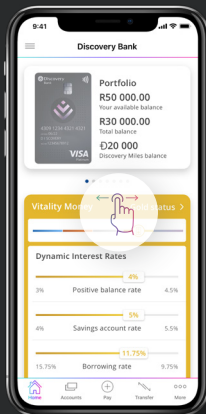
- Pay a fixed percentage.
- Pay a fixed amount.
- Pay the full statement balance.
- Pay the full outstanding balance on the payment due date.

Using the app for account payment details or debit orders

Here's how to see details like your account payment information and how to set up or edit a debit order on your Discovery Bank credit card, using the banking app.

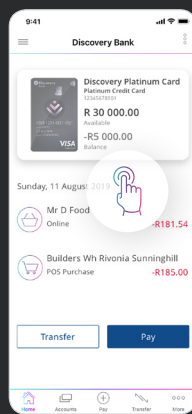
01 |

Open the app, scroll through your accounts and tap on, for example, your Discovery Card.



02 |

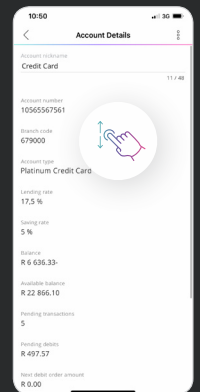
Tap on the account again.



03 |

Scroll down to see details including your lending and savings rates, pending transactions, the minimum payment amount, debit order payment option and more.

Tap on the menu in the top right corner to set up a debit order or make changes to it.



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