standard chartered

PayShap Straight2Bank user guide

Straight2Bank

Making banking simple, 24/7



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Overview

PayShap is South Africa's instant payment service for domestic ZAR payments. It enables payments to be processed in real time and available 24/7/365, subject to participating bank and service availability.

PayShap Overview

South Africa's instant payment service for domestic ZAR payments launched in March 2023

24/7/365

- Immediate clearing, subject to bank and service availability
- Available on weekends and public holidays

Irrevocable

- Successfully processed payments are final
- Payments cannot be cancelled or recalled
- Verify beneficiary details before payment submission

Limits and Participation

- Maximum threshold up to ZAR5m per transaction
- Participants may set outward payment limits based on their risk appetite or client

PayShap Clearing Capabilities

Capability	Description	Purpose
PBPX	Pay by Proxy	Payment using a ShapID/ShapName
PBAC	Pay by Account	Payment using bank-account details
ShapID	Proxy for bank-account details	Alternative to account number for individuals (mobile number)
ShapName	Custom account proxy	Alternative to account number for corporates (format determined by bank)

16 participating institutions as at 12 October 2026

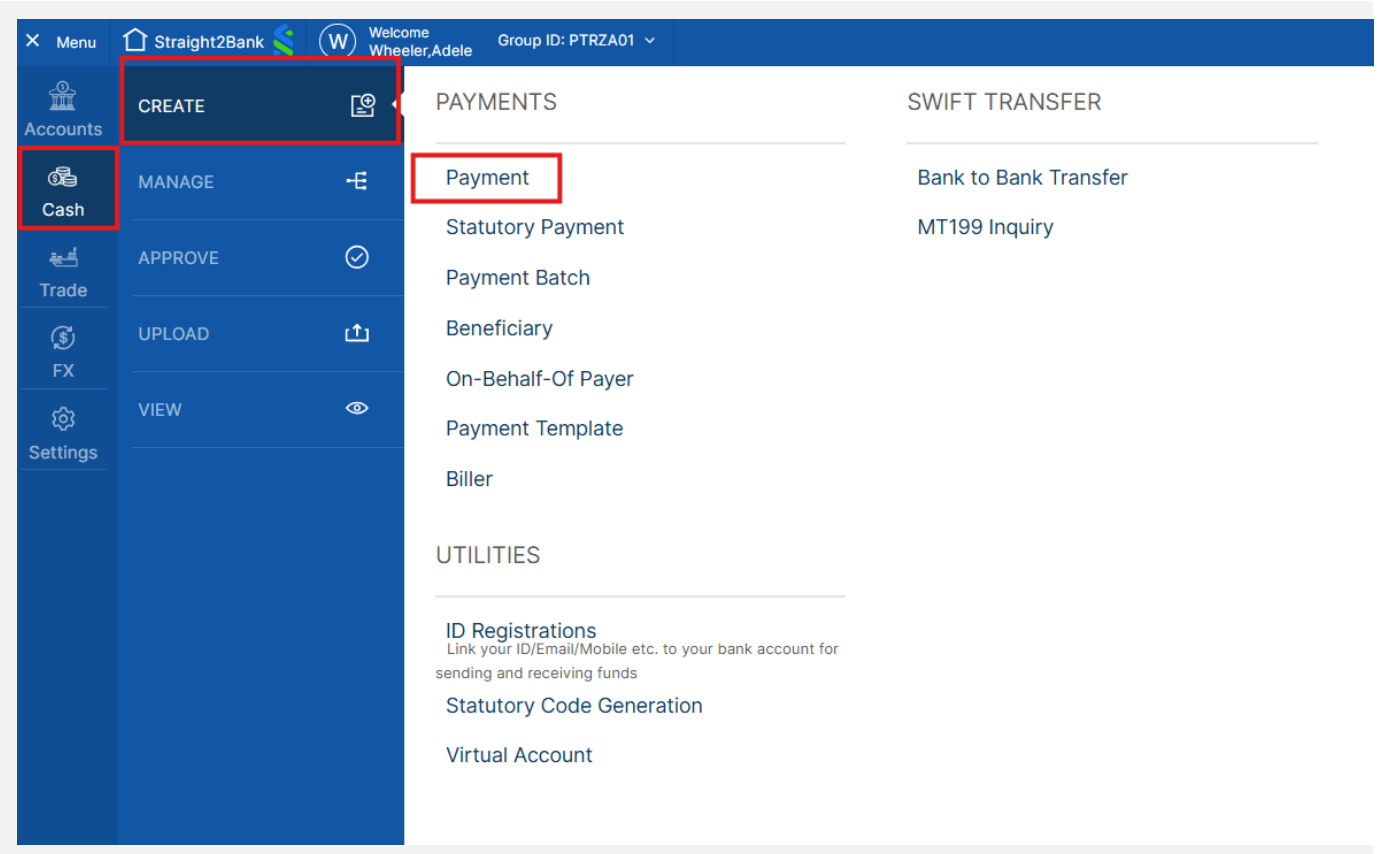
Absa	African Bank	Albaraka Bank	Bidvest Bank
Capitec Bank	Discovery Bank	eNL Bank	Finbond
First National Bank	HBZ Bank	Investec	Nedbank
OM Bank	Standard Bank	Standard Chartered Bank (SCB)	GoTymeBank

For more information: payshap.co.za

Initiate a PayShap transaction

Step 1

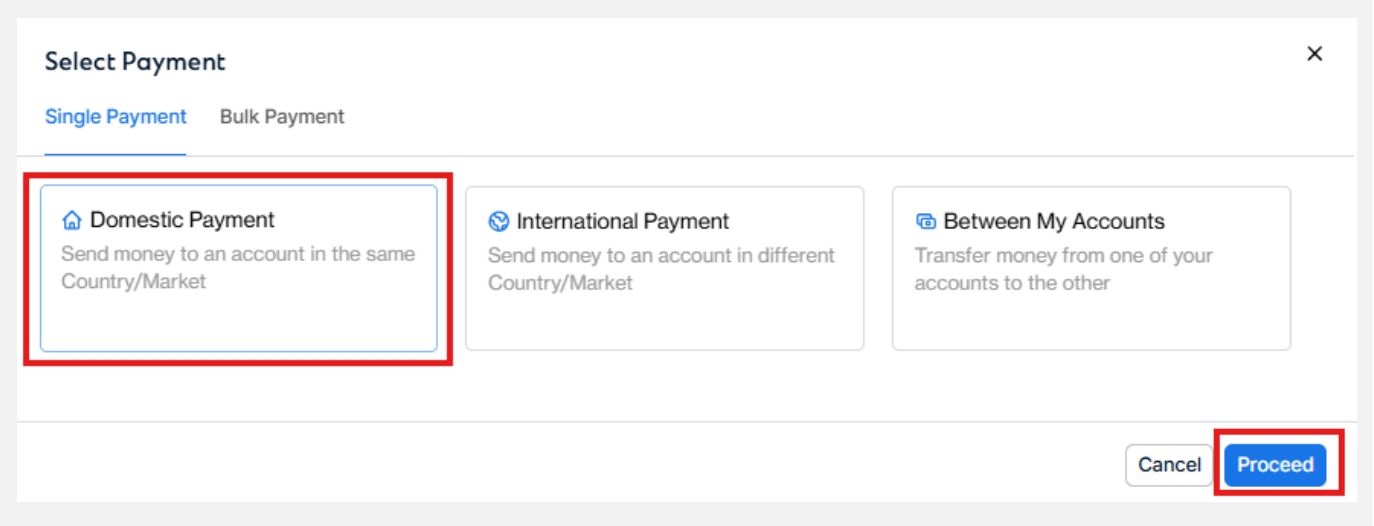
Select Cash > Create > Payment



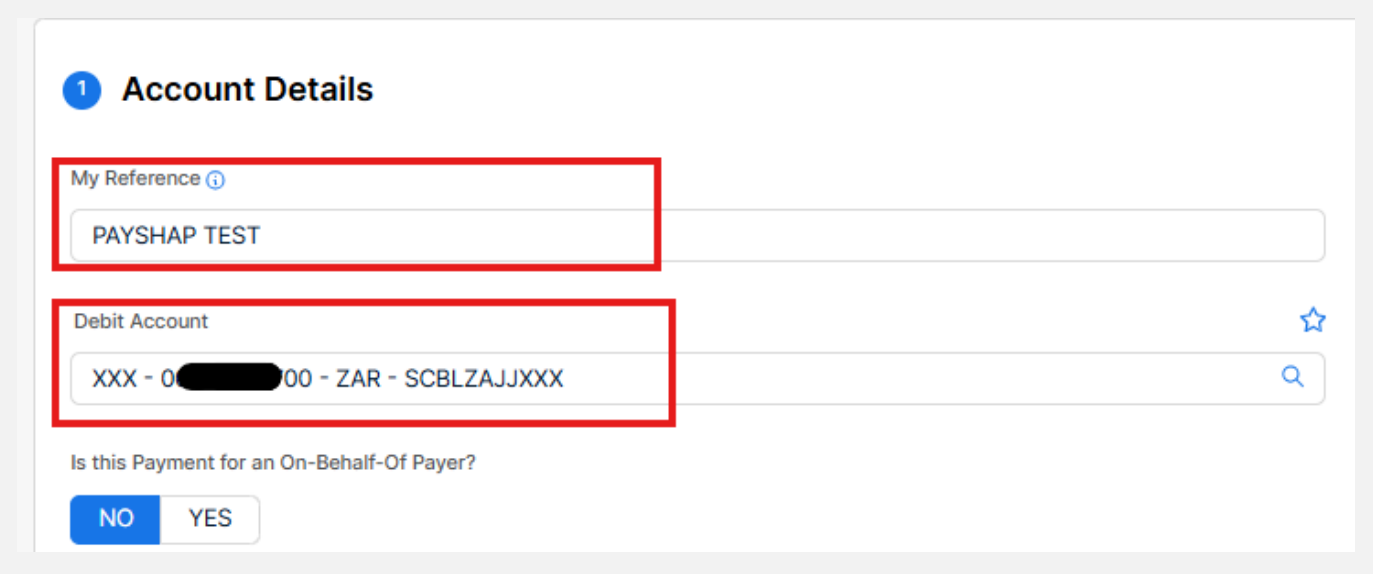
Step 2

Select Domestic Payment, then and select Proceed. Enter the payment reference and select the debit account.

Select Domestic Payment, then select Proceed.



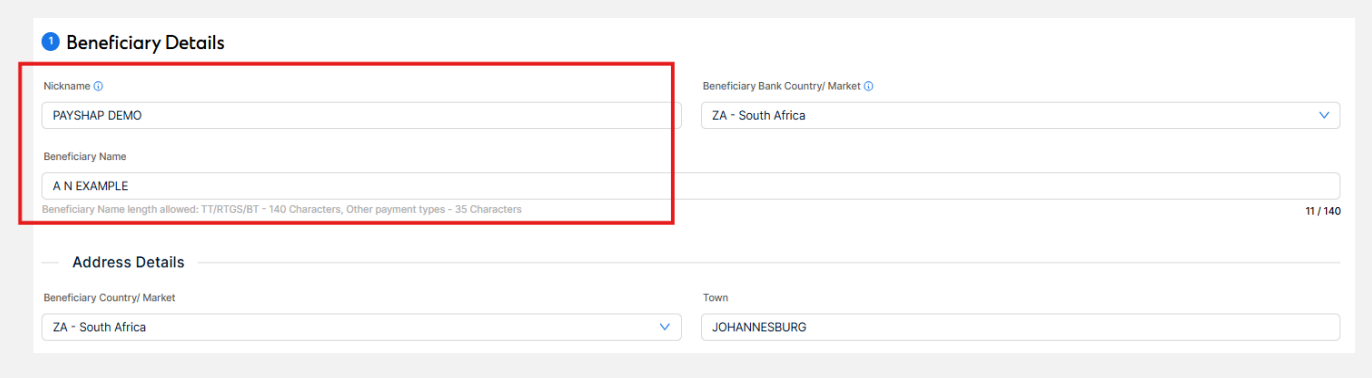
Enter payment reference and select debit account.



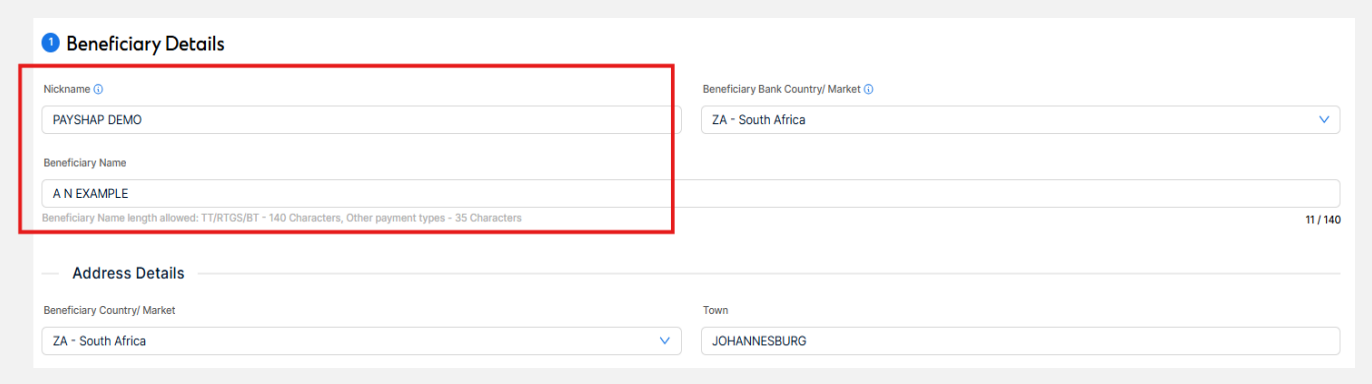
Initiate a PayShap transaction – Add a beneficiary

Step 3

Select a beneficiary from the existing list or add a new beneficiary. For this example, select New Beneficiary.
If you select an existing beneficiary, proceed to inserting payment details (Straight2Bank step 3).
After selecting New Beneficiary, enter the beneficiary details.

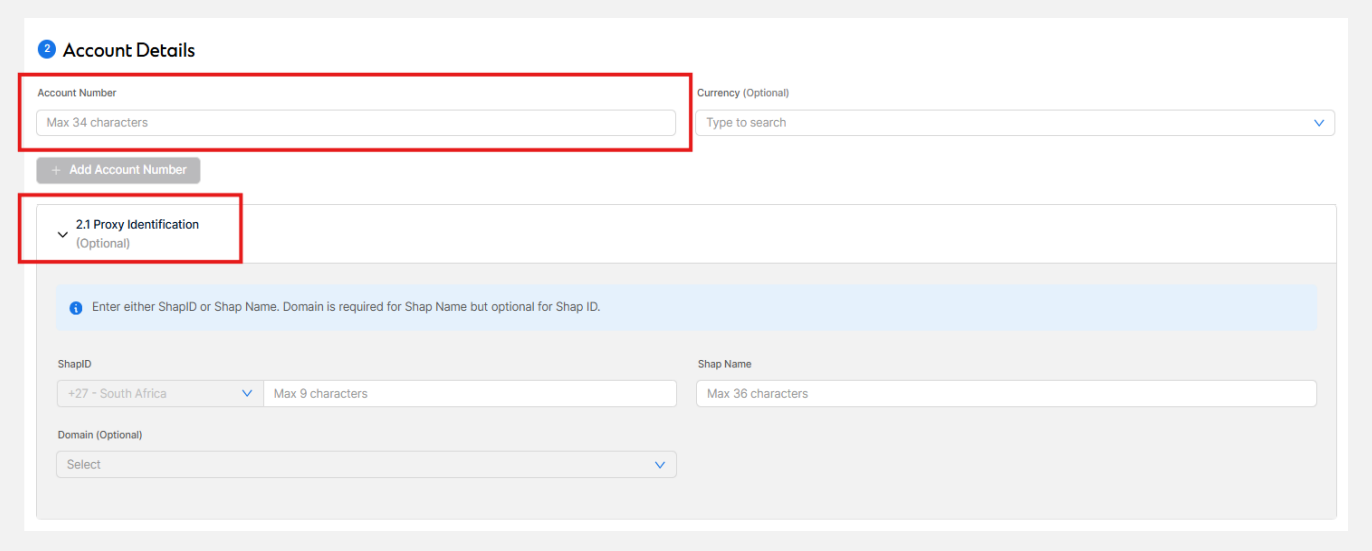

1 Beneficiary Details
Nickname
PAYSHAP DEMO
Beneficiary Bank Country/ Market
ZA - South Africa
Beneficiary Name
A N EXAMPLE
Beneficiary Name length allowed: TT/RTGS/BT - 140 Characters, Other payment types - 35 Characters
11 / 140
Address Details
Beneficiary Country/ Market
ZA - South Africa
Town
JOHANNESBURG

After selecting New Beneficiary, insert beneficiary details.



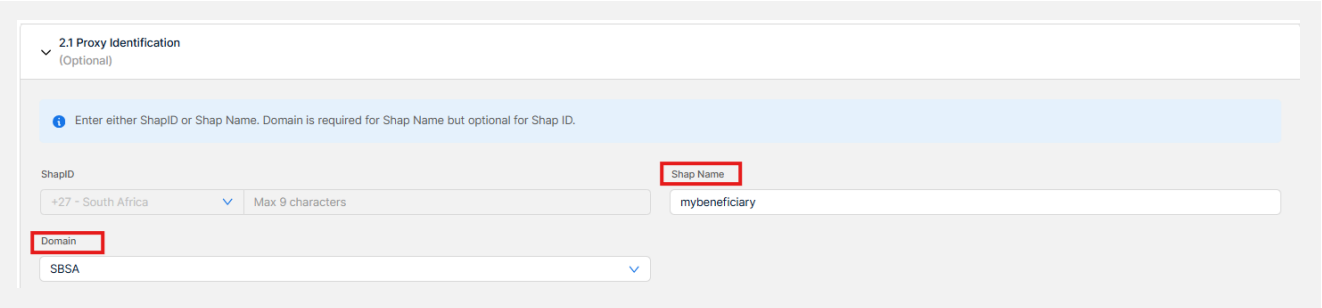
Step 4

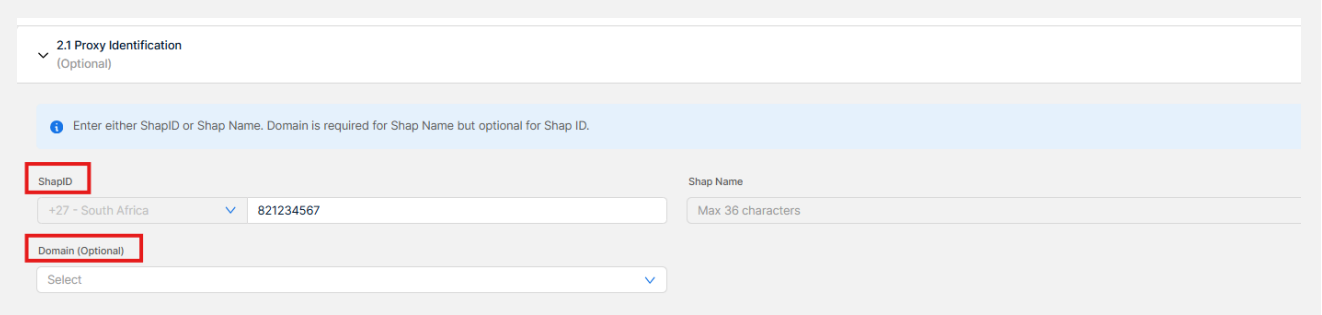
Enter the beneficiary account number, proxy details or both. You can capture both during beneficiary setup but you can select only one payment identifier, either account number or proxy, when initiating a payment.



Step 5

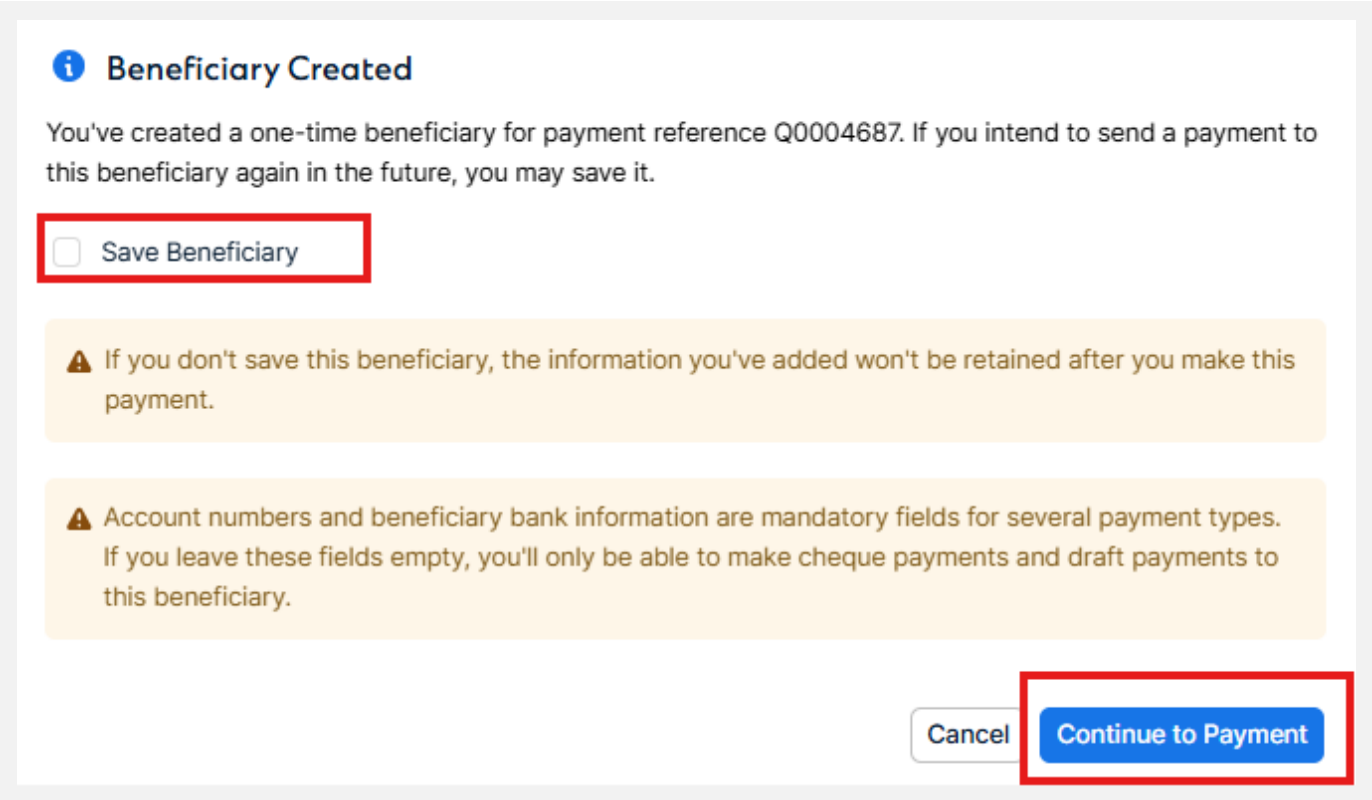
Capture either a ShapID or ShapName as the proxy identifier. Selecting one disables the other. For ShapID, enter a valid South African mobile number without the leading zero (0). From the dropdown list, select the domain provided by the payee. The beneficiary must provide the proxy details to the payer.





Step 6

Enter the remaining beneficiary details. Under Beneficiary Bank Code, select SWIFT as the code type, then enter the beneficiary bank's eight-character BIC. Select Proceed. Save the beneficiary if required. The beneficiary email address is optional.

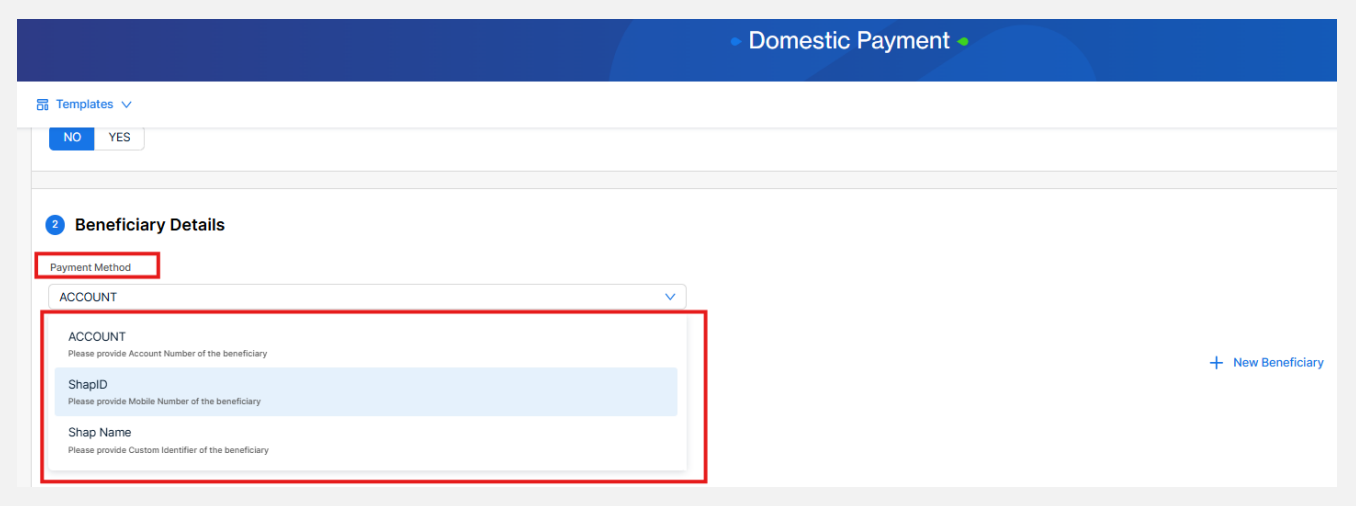


Initiate a PayShap transaction

Step 7

Select the payment method: Account, ShapID or ShapName.

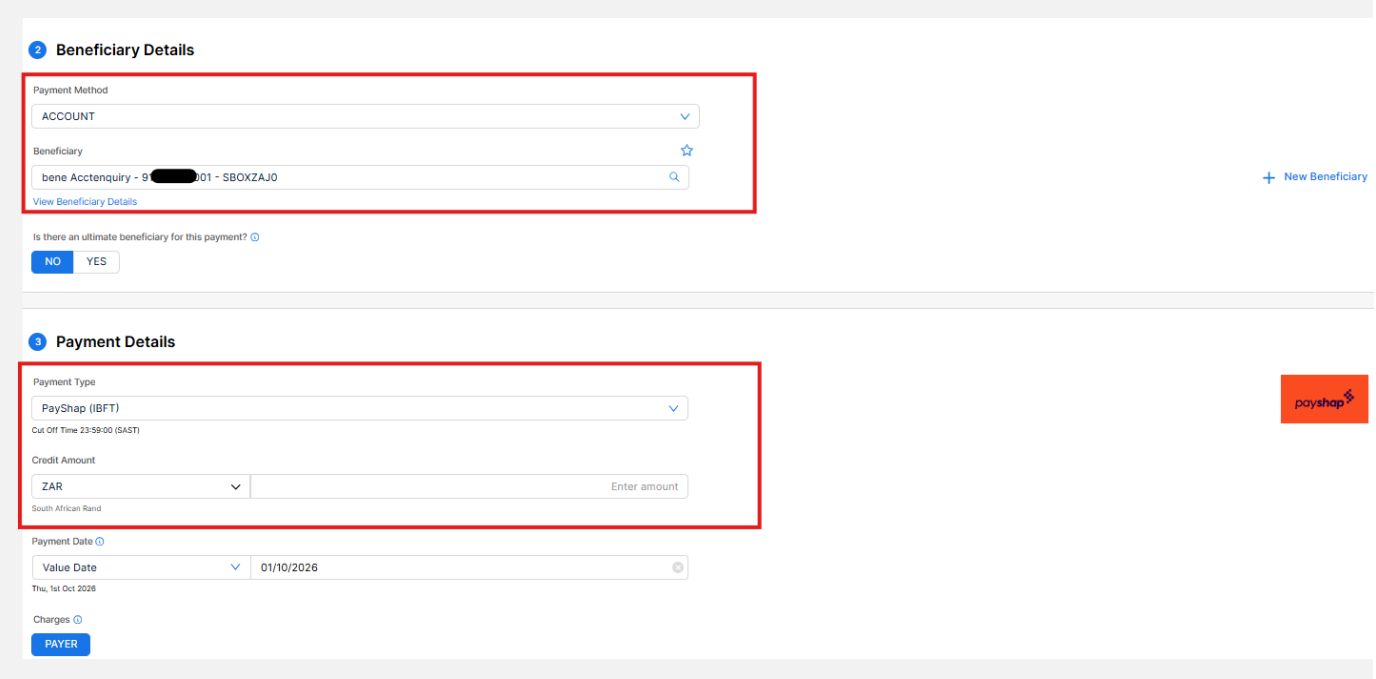
Follow the relevant steps follow.



Initiate a PayShap transaction - Pay by Account (PBAC)

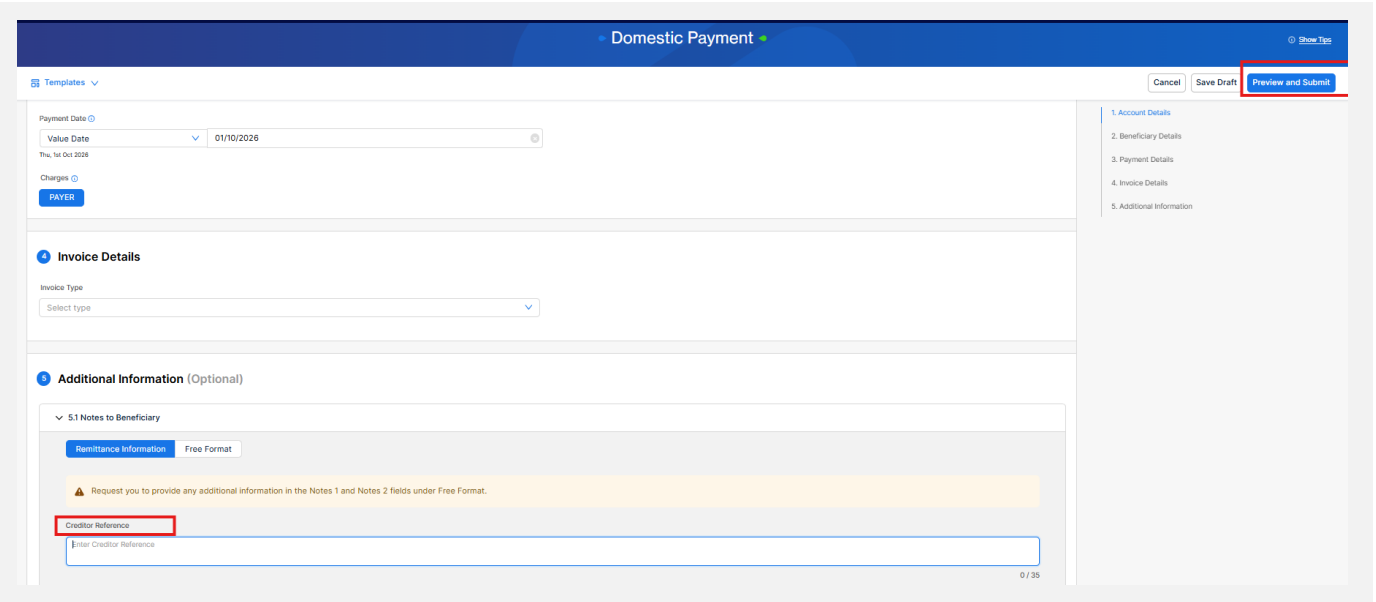
Step 8

Select Account as the payment method. Choose the beneficiary account, select IBFT and enter the amount. The value date must be the current date.



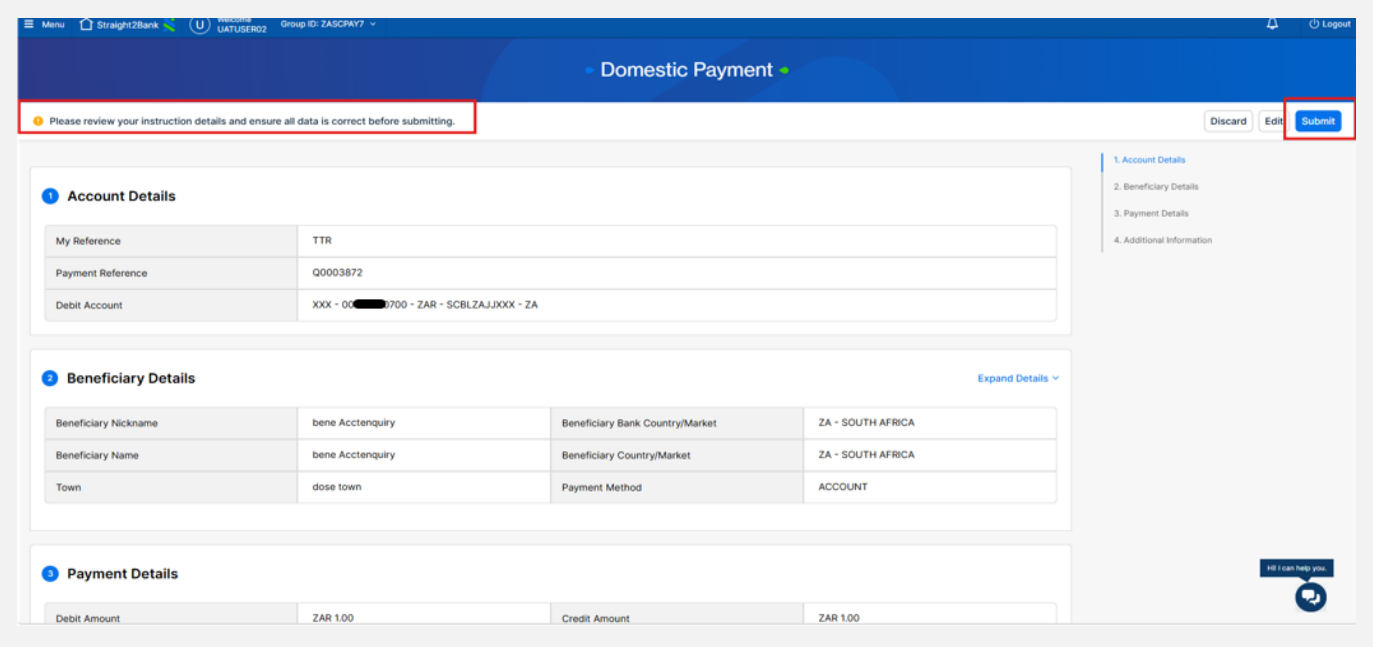
Step 9

Enter the mandatory Creditor Reference, such as the invoice number. Then select Preview and Submit.



Step 10

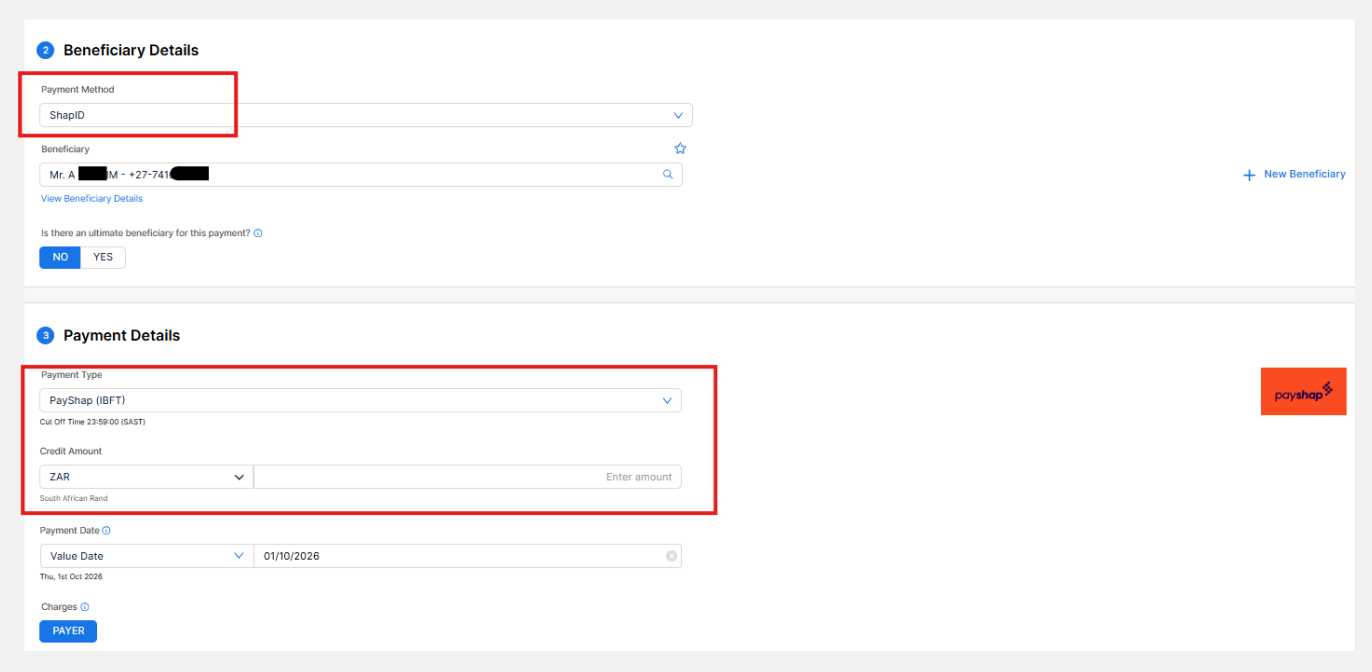
Review and validate all payment details then select Submit. To cancel, select Discard. To make changes, select Edit. Once submitted, the payment follows the standard approval workflow.


Menu
Straight2Bank
Group ID: ZASCPAY7
Logout
Domestic Payment
Please review your instruction details and ensure all data is correct before submitting.
Discard
Edit
Submit
1. Account Details
2. Beneficiary Details
3. Payment Details
4. Additional Information
Account Details
My Reference
TTR
Payment Reference
Q0003872
Debit Account
XXX - 00[redacted]700 - ZAR - SCBLZAJJXXX - ZA
Beneficiary Details
Expand Details
Beneficiary Nickname
bene Acctenquiry
Beneficiary Bank Country/Market
ZA - SOUTH AFRICA
Beneficiary Name
bene Acctenquiry
Beneficiary Country/Market
ZA - SOUTH AFRICA
Town
dose town
Payment Method
ACCOUNT
Payment Details
Debit Amount
ZAR 1.00
Credit Amount
ZAR 1.00
Hi! I can help you.

Initiate a PayShap transaction - Pay by Proxy (PBPX)

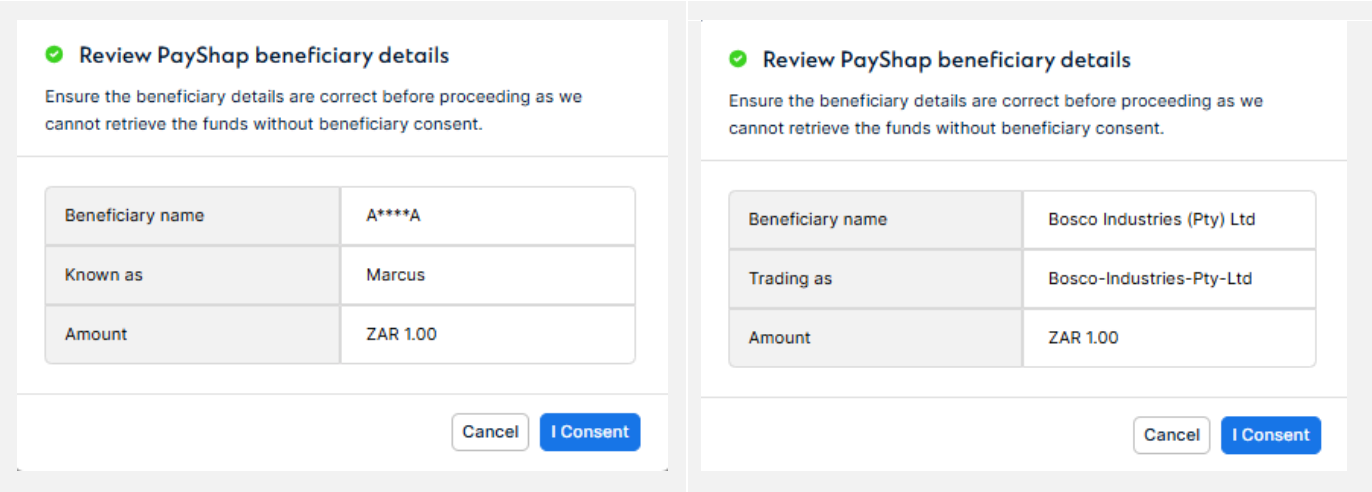
Step 11

Select ShapID or ShapName as the payment method. Choose the beneficiary and enter the payment amount, up to ZAR5 million. The payment type defaults to IBFT. The value date must be the current date.



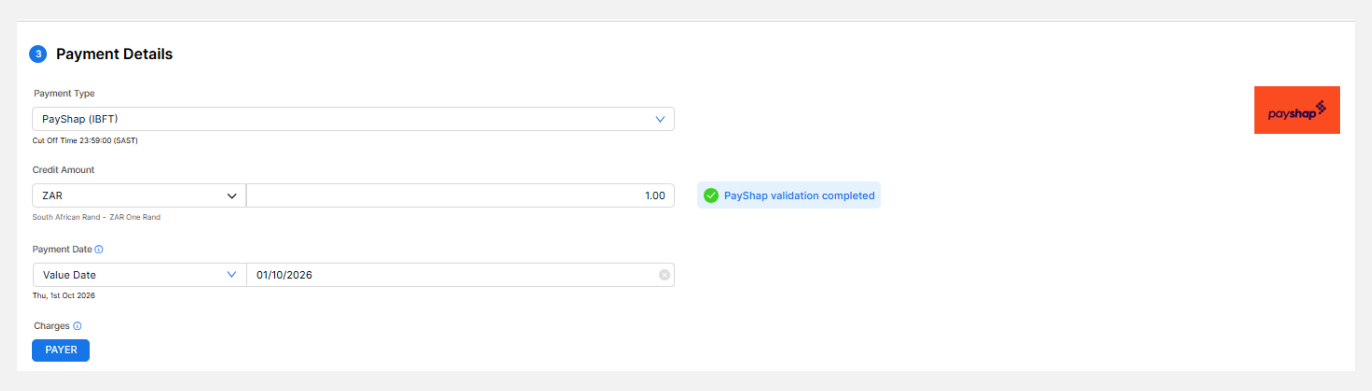
Step 12

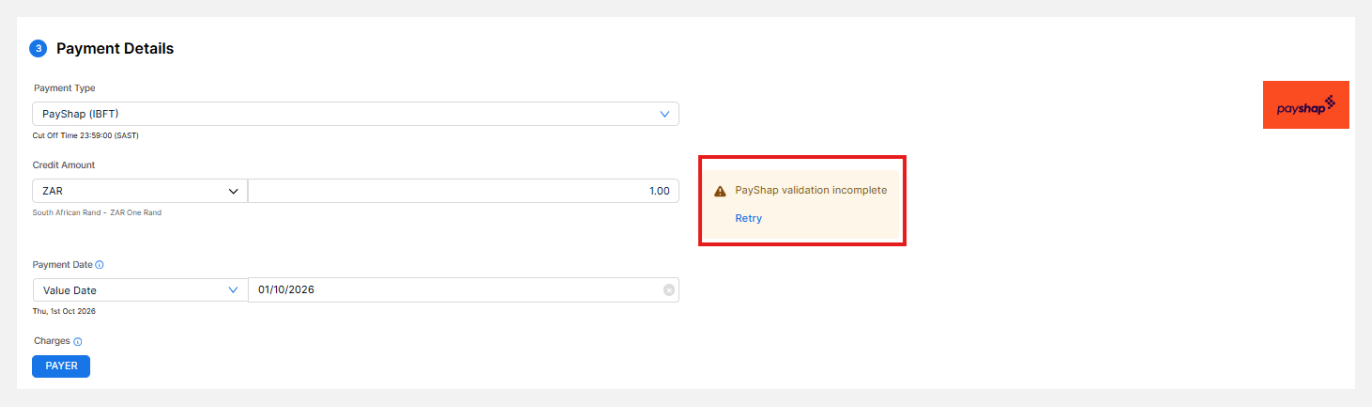
After you enter the amount, Straight2Bank automatically validates the ShapID or ShapName. If validation is successful, the beneficiary details are displayed for confirmation. Select I Consent to proceed. If the details are incorrect, select Cancel. Beneficiary names for individuals are masked in line with PayShap requirements.



Step 13

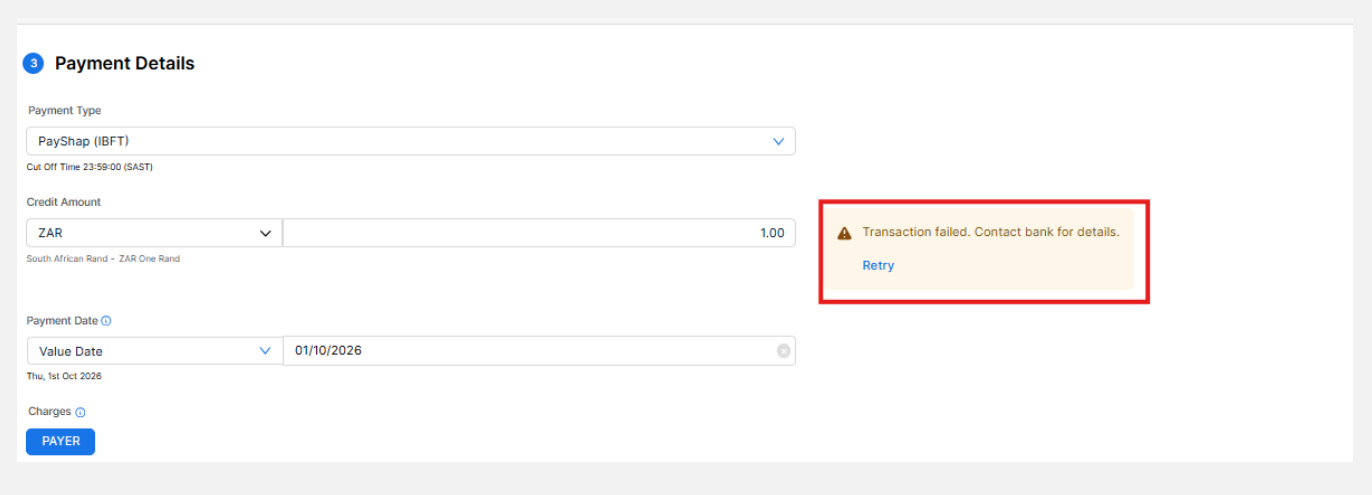
After selecting I Consent, review the displayed information and continue. If you select Cancel, you cannot submit the payment until you have reviewed and accepted the beneficiary details. Cancel the payment or update the beneficiary details, then initiate validation again.

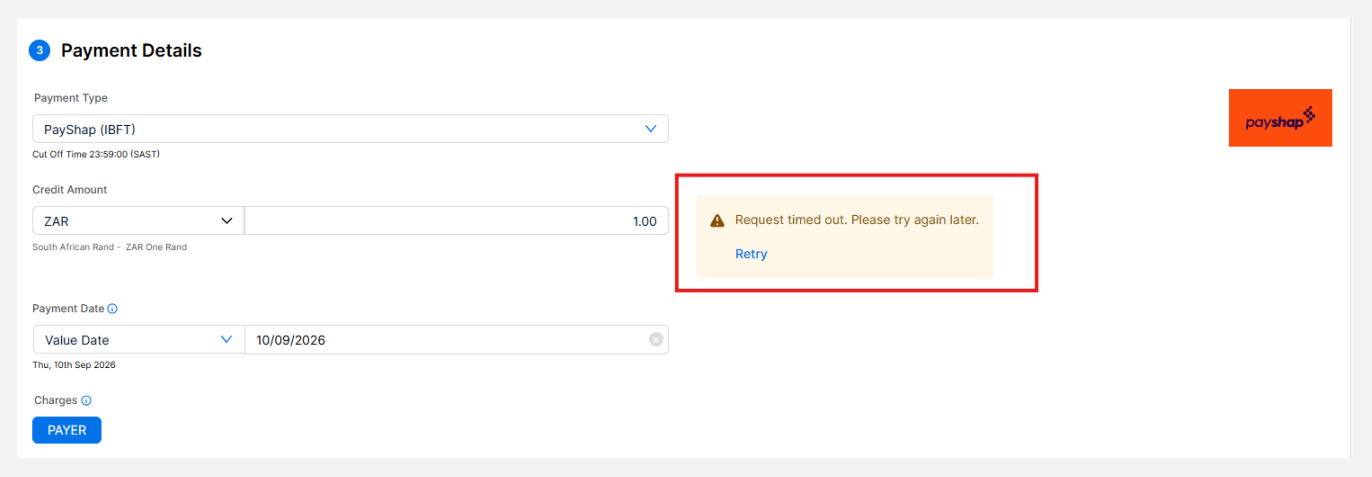




Step 14

If validation fails, an error message is displayed. Common causes include request timeouts, invalid proxy details or a closed beneficiary account. Review the message, correct the relevant details where applicable and initiate validation again.

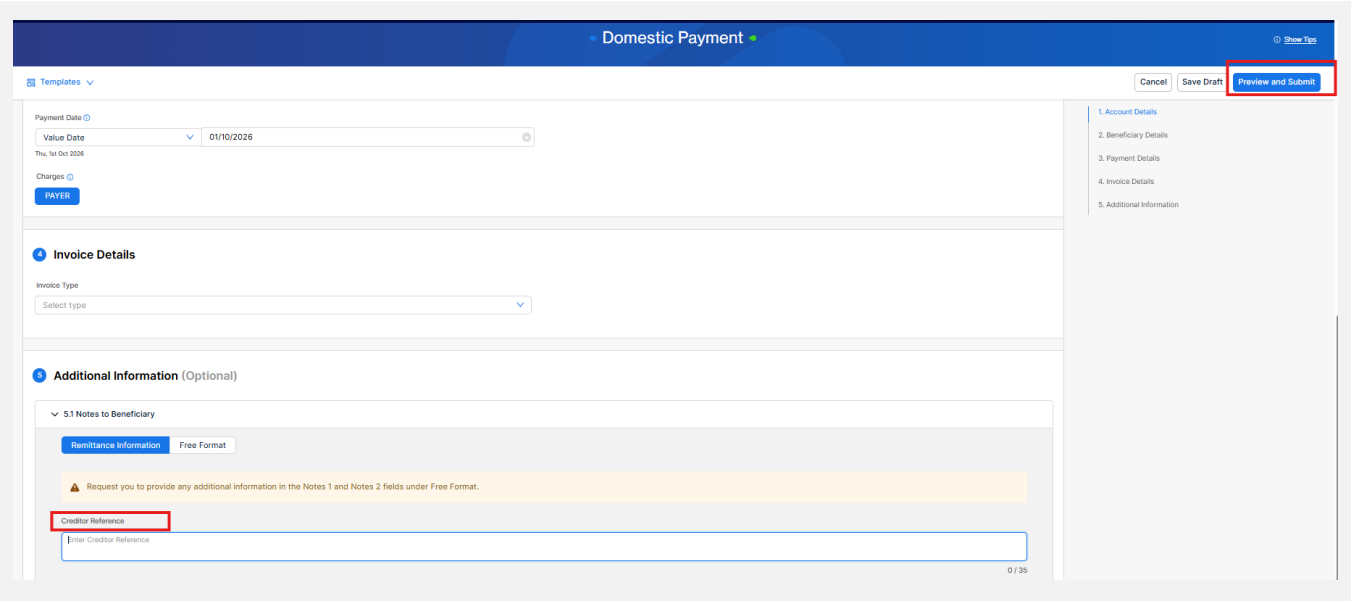




Step 15

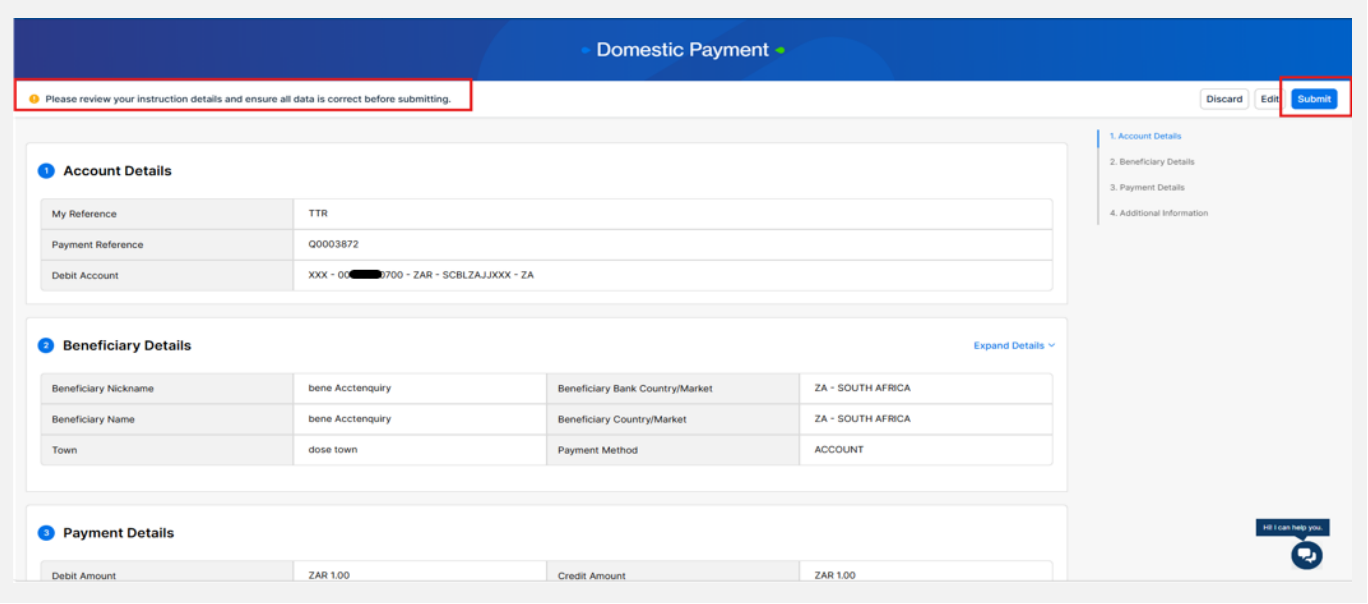
Enter the mandatory Creditor Reference, such as the invoice number.

Then select Preview and Submit.



Step 16

Review and validate all payment details, then select Submit. To cancel the payment, select Discard. To make changes, select Edit. Once submitted, the payment follows the standard approval workflow.



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