



## Getting paid has become so much easier with Discovery Pay.

### **What is Discovery Pay?**

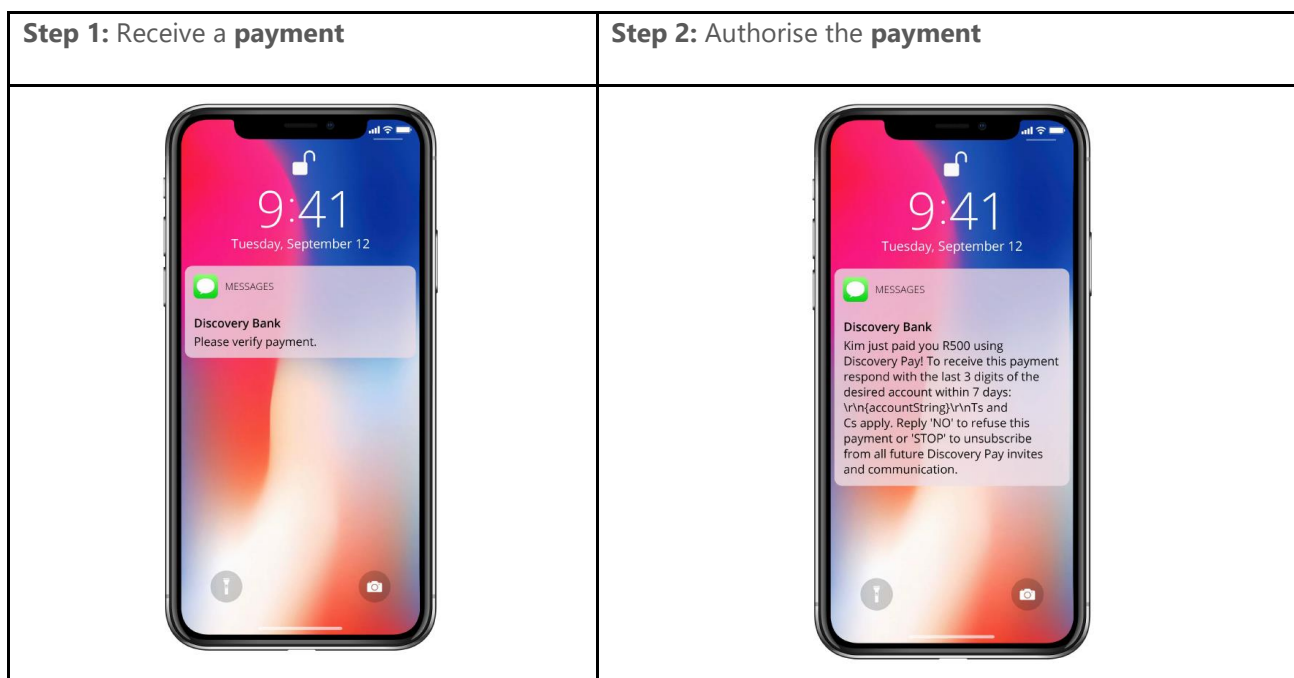
Discovery Pay enables Vitality members to receive payments from Discovery Bank clients using only their cellphone number - there's no need to share banking details or handle cash.

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### **How does it work?**

We've seamlessly and securely linked the bank account details we have on record for your Vitality cash back, with your cellphone number. Now any Discovery Bank client who has your cellphone number can send money directly into your bank account. It's completely free for you as the recipient.

If a Discovery Bank client wants to pay you using Discovery Pay, all you have to do is authorise the payment the first time they pay you. This is a once-off step, meaning you won't have to authorise payments from Discovery Bank clients again.



The payment will be released into your account after you have confirmed the payment by authorising it. Going forward, all incoming Discovery Pay payments will automatically be paid into this account, anywhere, anytime.

By confirming that your bank account details are correct the first time you use Discovery Pay, Discovery Vitality and Discovery Bank will not be held liable if the authorised bank account details are incorrect.

If you want to update your Vitality banking details, simply log in to the Discovery app and navigate to your Profile in the main menu. If you want to change your Discovery Pay banking details, please see below.

### Why is Discovery Pay a more secure way to make and receive payments?

- We verify every payment using your ID number, cellphone number and the bank account details registered with Discovery Pay.
- Using Discovery Pay means you never need to give your banking details to Discovery Bank clients.
- Your data is never stored on the Discovery Pay website but rather on our secure servers.

### Which Vitality Health bank accounts are eligible?

In addition to members who bank with Discovery Bank and those who have already registered for Discovery Pay, the following members are now eligible for Discovery Pay:

- Members who are not yet Discovery Bank clients or Discovery Bank clients who have not registered for Discovery Pay but have an existing bank account and have been pre-loaded as Discovery Pay beneficiaries.
- A member whose Vitality Health policy is active.
- A member whose bank account is the same account into which Discovery Vitality pays their cash back.
- A member whose bank account is shown as 'verified as valid'.
- When the account holder of the Vitality bank account matches the identity number and cellphone number of the Discovery Vitality client.

A valid bank account is one:

- That belongs to an active Vitality Health member
- That is active.

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### What are the steps to activating Discovery Pay?

1. Go to [www.discovery.co.za](http://www.discovery.co.za), select the **BANK** menu dropdown and select **Discovery Pay**.
2. Select **Go to Discovery Pay**, scroll down and **LOG IN** or **REGISTER** using your Discovery login details.
3. Under **Discovery Pay**, you can:
  - Enable or disable Discovery Pay
  - Change your display name
  - Change the bank account details linked to your cellphone.

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### How do I opt out of Discovery Pay?

Vitality members who are eligible for Discovery Pay will automatically be 'opted-in' but can 'opt-out' at any time. Follow the steps below:

1. Go to [www.discovery.co.za](http://www.discovery.co.za), select the **BANK** menu dropdown and select **Discovery Pay**.
2. Select **Go to Discovery Pay**, scroll down and **LOG IN** or **REGISTER** using your Discovery login details.
3. Under **Discovery Pay**, go to **Settings**, to opt out, click on **Receive Discovery Pay payments**. This will change from blue to grey, showing that you have opted out, then click **Save**.

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### Read the Discovery Pay [terms and conditions](#).

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