



Standard Bank

PayCard

2026 pricing



What is PayCard



A convenient alternative to cash, the reloadable prepaid Mastercard® can be used for salary payments, wages, or petty cash.

Once funded, these cards allow the recipient to withdraw cash at any Standard Bank or other local bank ATMs. Additionally, they can be used to pay for goods and services at any merchant that accepts Mastercard®.

Using PayCards reduces the risks associated with managing and carrying large amounts of cash. **These cards are reloadable, making them suitable for multiple salary or wage payments to each cardholder.** Please note that the cards expire after 36 months.

How to apply for PayCards?

1.

You can apply for PayCard by **contacting your Banker** and **completing the PayCard application form**.

2.

When your **application has been approved**, an email will be sent to the appointed admin with one-time password and the relevant instruction to follow.

3.

A **reference number will be assigned to you upon registration**, and all payments you make related to your PayCards must **include this reference number**.

4.

The completed forms must be submitted along with the **required documentations**. This may be electronically, so you do not need to visit the branch.

5.

Once the process is completed, you will have access to the self-service PayCard platform where **you can order cards, fund and allocate** from your Profile.

6.

Once payment has been received*, the order will be processed, and the **cards will be delivered to your premises**.

*Payments from a Standard Bank account will take one business day, payments from other banks take three business days. Please take this into consideration when planning payments.

Managing PayCards

Loading funds onto PayCards



Once you receive the cards you will be able to allocate them to your cardholders. Their full names and identity numbers are required. If you have their cellphone numbers, this will assist us in communicating with your cardholders. Calculate the value of your payroll* and pay this amount via electronic account payment into the beneficiary provided using your unique reference number.

Allow sufficient time for payment to be received. Cash will not be accepted. You can transfer funds from your PayCard account to cardholders' cards as required. You will be able to specify an activation time and date. You can then distribute the PayCards to each cardholder together with the sealed envelope containing their PINs before the cards are activated.



*Refer to the PayCard fees to see applicable fee to consider when performing this payment.

Managing PayCards

Activating cards



Once the cards are activated, the responsibility for handling cash shifts to the cardholders. They have the option to **withdraw cash or use the card to make payments at various merchants.**

Purchases made at these merchants will not incur any charges. Cashback (with or without purchases) at participating retailers or ATM withdrawals will incur fees - refer to the table [here](#).

Reloading cards



The process for reloading cards is the same as the initial loading process. You simply need to transfer funds to your cardholders' cards. Cards can be reloaded until their expiration date. Any remaining balance on a card at the time of expiry can be transferred to a new card by you or back to your profile.

A PayCard does not replace a bank account. Cardholders can only withdraw cash from ATMs and make purchases at merchants, with or without cashback. Only the company is able deposit funds into the card.

Please note that the **maximum amount for loading and reloading is R25 000**, and the balance on the card cannot exceed R25 000. Additionally, the **daily ATM withdrawal limit is R5 000.**

Managing PayCards

Lost or stolen cards



If a card is lost or stolen, or if the cardholder forgets their PIN, a replacement card has to be issued by you. You or your cardholders can stop the card by calling **0861 115 196** or you can stop the card on the PayCard website.

Once the card has been stopped, you will be able to issue a replacement card and transfer the funds from the lost or stolen card to the new card. **Please note that any transactions made before the card was reported lost will result in a loss for the cardholder.**

Balance enquiries



The card balance will be shown on the **ATM slip after every cash withdrawal**. Cardholders can perform **balance enquiries at ATMs**, or by sending an **SMS to 35453**.

Terms and conditions



Cards are produced with a PIN and are attached to a cardcarrier. The terms and conditions are included in the cardcarrier and available on the PayCard website.

If you have any questions or would like more information, please call **0861 115 196**.

PayCard fees

Withdrawals

Standard Bank ATM	R24 per R1 000 or part thereof
Other Bank ATM	R24 per R1 000 or part thereof
POS/ Retailer withdrawal with a purchase	R2
POS/ Retailer withdrawal without a purchase	R2

Balance enquiries

Standard Bank ATM	Free to view R1.70 to print
Other Bank ATM	R11
SMS balance enquiry	R3.20

Unsuccessful transactions

Standard Bank ATM	Free
Other Bank ATM	R9
POS/ Retailer	R9

Other fees

Inactive Fee* (after 12 months)	R17
Bank reversal fee	R75
Fees applicable to the company	
Card Order	R36
Card Load	R13
F2F delivery fee**	R120

* Levied per month after 12 months of inactivity on the card.

** Price is levied per delivery and is subject to change and may vary due to price fluctuations from external vendors.

Contact us

General enquiries, fraud, lost/stolen cards

Call centre
0861 115 196

Website
paycard.standardbank.co.za

DEDICATED EMAILS:

PayCard enquiries
sales@paycard.co.za

PayCard applications
PayCardAssist@standardbank.co.za

PayCard disputes
disputes@paymentology.com



Standard Bank will never ask you for personal information over the phone or send you links that take you to a site where you are required to capture your Internet Banking details. Stay safe & stay alert.



National Financial Ombud Scheme South Africa NPC.
Standard Bank supports the Ombudsman for Banking Services.
Sharecall number: 0860 800 900
Email: Info@nfosa.co.za
Website: www.nfosa.co.za

Disclaimer

Our products and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes. It is in your interest to read your contract carefully. If you have any questions or need more information, please contact your branch. Standard Bank subscribes to the Code of Banking Practice. Please ask your branch for details.

All daily and monthly fees and thresholds apply on a business day and business week cycle. Any transactions performed after business hours or on public holidays will have their fees processed on the next business day, and thresholds applicable to that next business day will apply.

Fees effective from the 1 January 2026 (Including VAT). The fees communicated in this guide are accurate as at the date of communication. For the most recent updates, please consult the pricing guides under the Pricing section of our website. All fees stated in this guide are inclusive of VAT at 15%.

Terms and conditions apply. The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06) an authorised financial services (FSP 11287) and registered credit provider (NCRCP15).