

# CABS internet banking User Guide – Business User

Thank you for choosing CABS internet banking and trust that you will enjoy our Internet Banking experience.

Our new internet banking platform enables you to do the following:

- Accounts summary
- Check your Account Balance(s)
- Access your account statement(s)
- Make transfers Intra CABS and Interbank transfers
- Pay Bills (Utility bill payments)
- Old Mutual payments
- Create standing orders intra CABS
- Pay Salaries
- Authorise Transactions if your account is mandate based
- View Forex rates
- Send messages to the Bank

### **Security Features**

Internet banking requires the use of three credentials to access your account.

- User ID customer selected and the user ID cannot be changed
- Online PIN customer selected.
- One Time Password (OTP) from Token Device—This is an 8 digit Password generated by the token device. Each time you login, press the token device to generate a password. The password changes each time the token is pressed, hence the name One Time Password (OTP).

### Security hints:

Internet transactions between customers and the bank are encrypted such that they are not accessed by intruders and hackers, as CABS take customers' security very seriously. We therefore draw your attention to these below security check points that we encourage customers to adhere to so as to ensure maximum security of their internet services:

- Avoid accessing your CABS internet banking service from public computers, such as internet cafes, as these may have recording tools like key loggers which may track login credentials.
- Make sure latest antivirus software is installed on your computer, laptop or iPad, or any device from where you access the CABS internet banking. Also firewalls help to protect your computer from intruders and hackers.
- Never disclose personal information like User ID or PIN when responding to unsolicited emails or calls. CABS will never ask customers to provide such personal information.
- When logging in we encourage you to check the login history where you can check the last access date and time as a way of check unauthorised access. This is displayed at the top left side of your home screen.

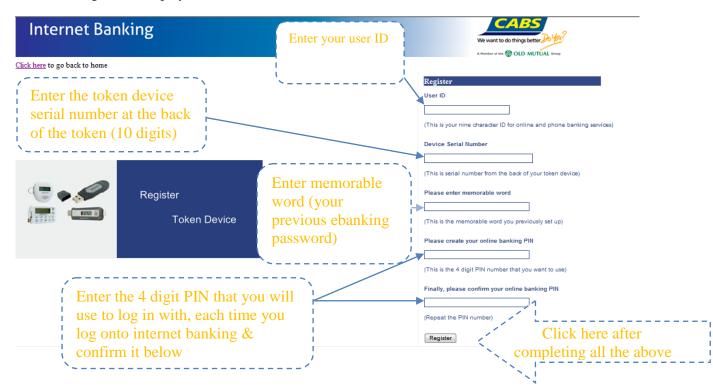
## 1. First time logging into CABS Internet Banking

- Go to our website <u>www.cabs.co.zw</u>
- Click on 'Log onto CABS internet banking', and the log in screen is displayed as shown below



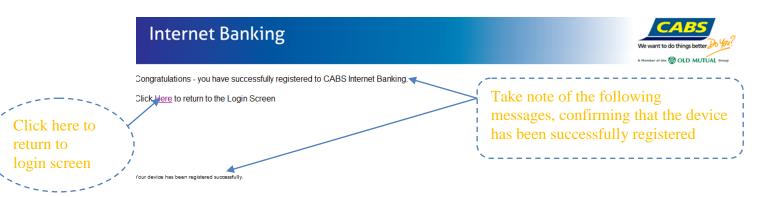


## The following screen displays





Confirmation of successful registration of the token is displayed as below



# 2. Subsequent log onto CABS Internet Banking

- Go to our website <u>www.cabs.co.zw</u>,
- Click 'Log onto CABS internet banking', and the log in page displays as below





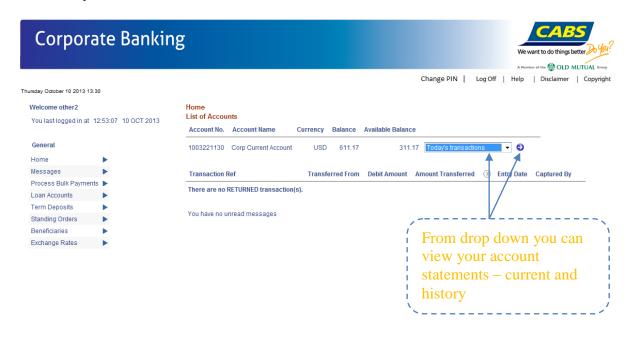
## 3. <u>Using Internet banking – Understanding screens and transactions</u>

Accounts summary and checking balances

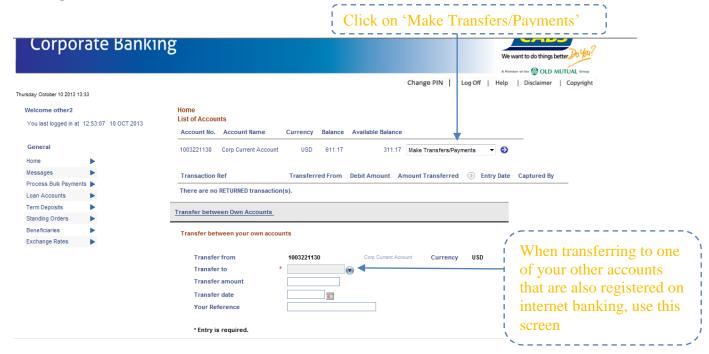




## Access to your account statements



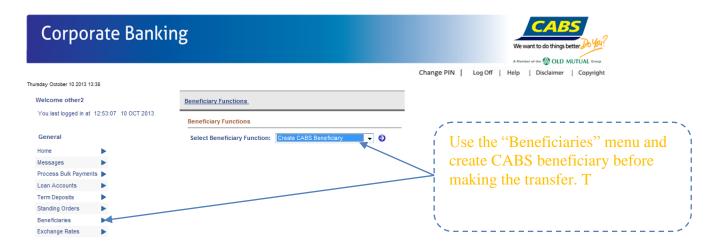
## Making Transfers – Intra CABS (own accounts transfer)

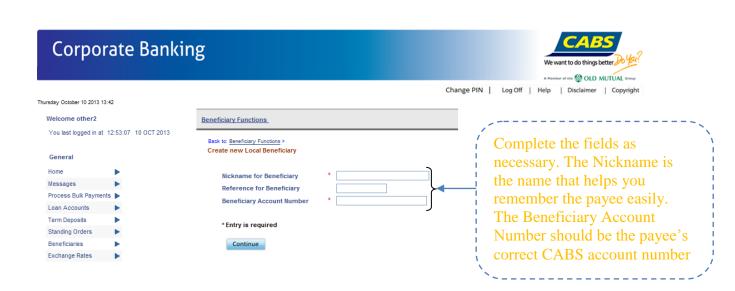




# Making Transfers – Intra CABS (Transfers to other CABS accounts)

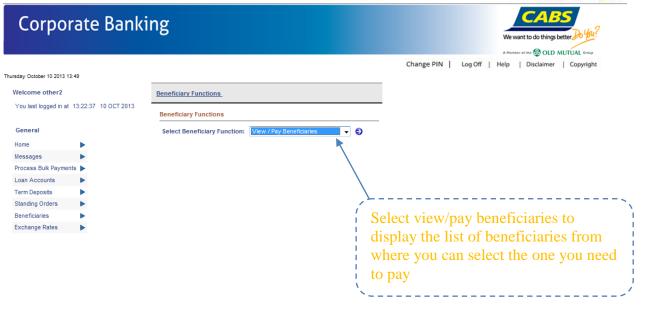
Use the "Beneficiaries" menu

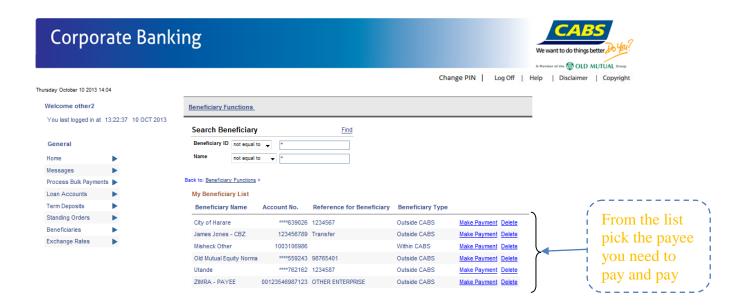




Once the beneficiary is created, it will then start to appear on the list of beneficiaries, from where you can make transfers to.







## Making Transfers – Interbank via RTGS

Again you need to create the RTGS beneficiary using the 'Create External Beneficiary' screen

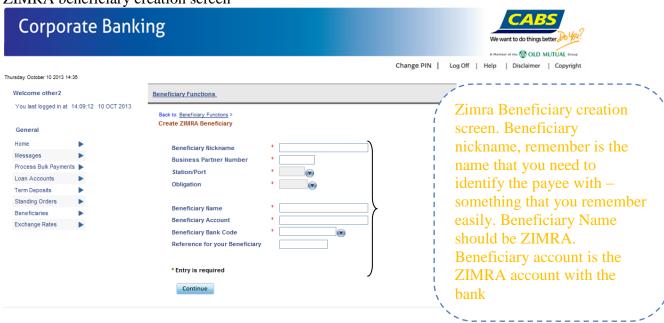


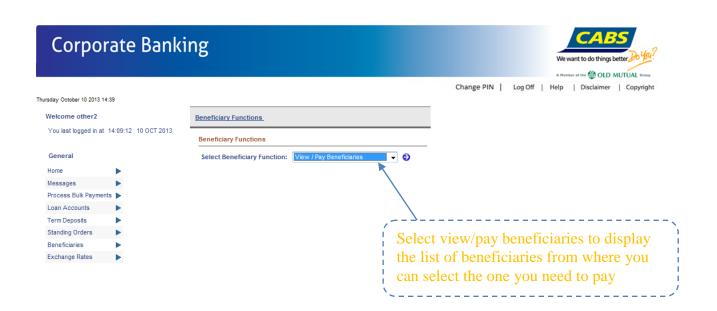
#### **Corporate Banking** nber of the MOD MUTUAL Group Change PIN | Log Off | Help | Disclaimer | Copyright Thursday October 10 2013 14:09 Welcome other2 Beneficiary Functions You last logged in at 13:49:04 10 OCT 2013 Beneficiary Functions Select 'Create External Select Beneficiary Function: Create External Beneficiary Beneficiary' from the drop down as shown and Process Bulk Payments Loan Accounts the below screen for the Term Deposits creation of beneficiary Standing Orders displays Exchange Rates





## ZIMRA beneficiary creation screen



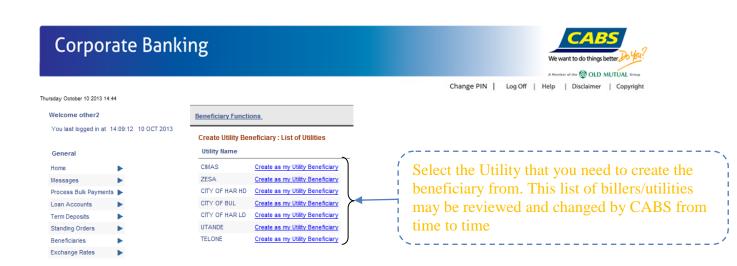




# **Pay Bills** – Bill payments

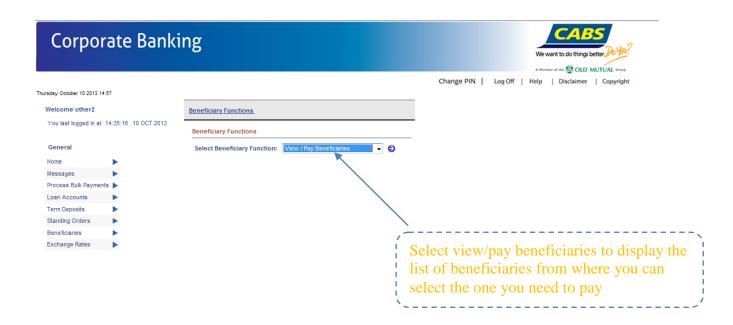
## Bill Payments Beneficiary creation screen







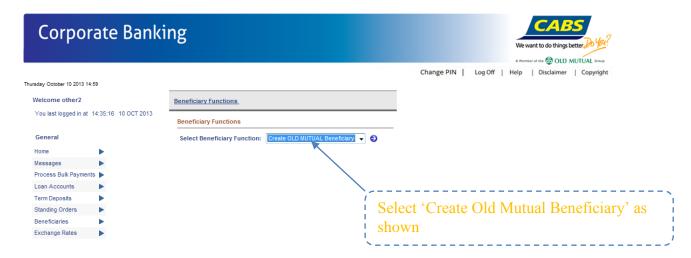
#### **Corporate Banking** of the MOTUAL Group Change PIN | Log Off | Help | Disclaimer | Copyright Welcome other2 Beneficiary Functions You last logged in at 14:09:12 10 OCT 2013 Back to: Beneficiary Functions > List Of Utility Beneficiaries > My New Utility Payee General Nickname for Utility payee Utility bill payments Utility Account No. Process Bulk Payments Utility Account Name beneficiary creation Loan Accounts Link to Beneficiary BEN1326930107 screen. Standing Orders \* Entry is required Beneficiaries Exchange Rates Continue





## **Old Mutual payments**

Old Mutual Beneficiary creation screen

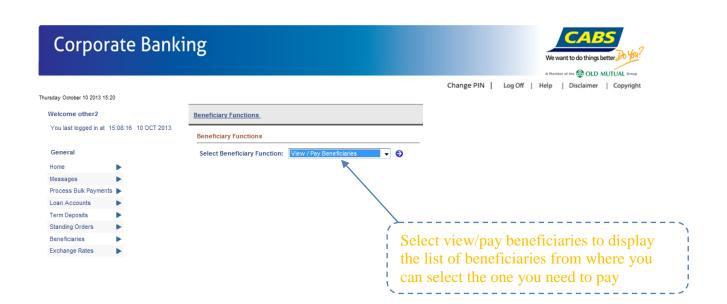


List of Old Mutual beneficiaries that can be paid via internet will display as shown.





#### **Corporate Banking** Change PIN | Log Off | Help | Disclaimer | Copyright Thursday October 10 2013 15:12 Welcome other2 Beneficiary Functions You last logged in at 14:56:36 10 OCT 2013 Back to: Beneficiary Functions > List of Old Mutual Beneficiaries > Create Old Mutual Beneficiary Complete the fields as Beneficiary Nickname Messages Old Mutual Account Number \* required. Remember the Old Mutual Account Name Loan Accounts Nickname is the name that Link to Beneficiary BEN1326907302 Term Deposits helps you identify your Beneficiaries payee with great ease Exchange Rates Continue

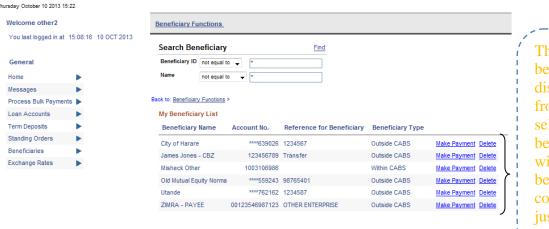




# **Corporate Banking**

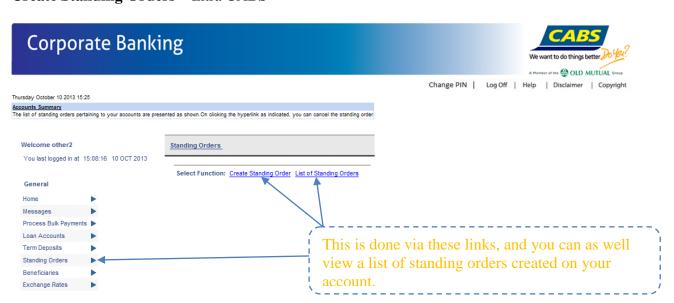


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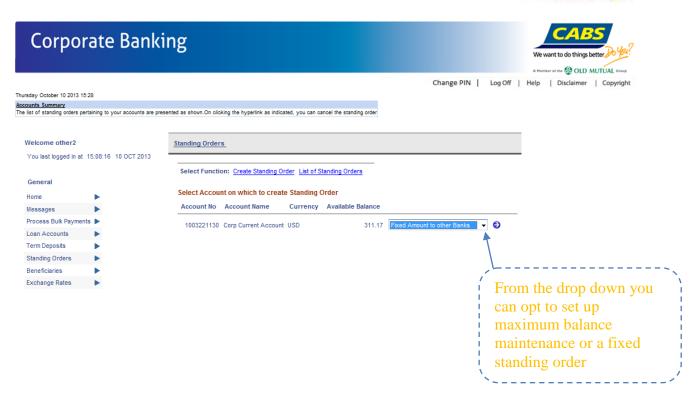


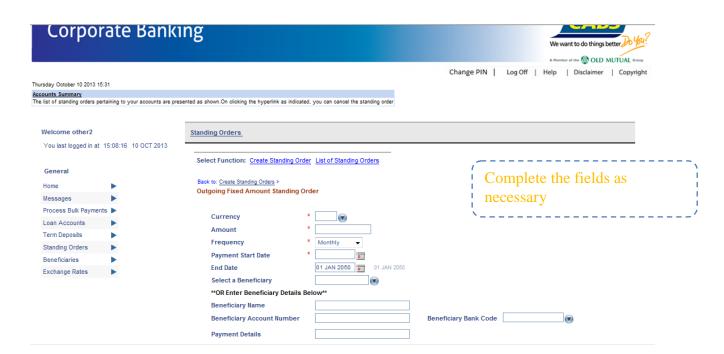
The list of beneficiaries display as shown, from which you can select the beneficiary, you wish to pay. The beneficiary name column displays just the nickname as you have captured it during beneficiary creation. All beneficiaries display here whether RTGS, utility, Old Mutual, CABS beneficiary or ZIMRA

## **Create Standing Orders** – Intra CABS









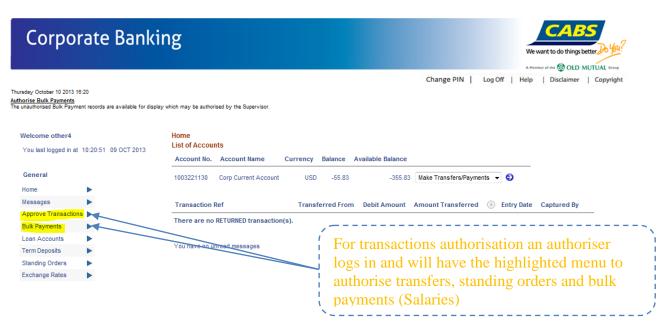
## **Pay Salaries**

The salary payments are done by uploading a csv format file through ARCIB. The upload screen is as below.



#### **Corporate Banking** ≈ 😭 OLD MUTUAL ↔ Change PIN | Log Off | Help | Disclaimer | Copyright Welcome other2 Upload a Payments file | | Validate Uploaded file | | Amend Pending Upload file | | View Mandates | | Upload Errors | | View Processed Files You last logged in at 15:19:19 10 OCT 2013 Upload a Payments File Payment Description This is the file upload Upload Type Messages screen used to pick file Browse... Process Bulk Payments from your computer onto Loan Accounts Continue the salary system Standing Orders Beneficiaries Exchange Rates The file should be created and saved as csv. The 'browse' link helps you search the file and upload it.

## **Authorise Transactions**





# **Corporate Banking**



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Welcome other4
You last logged in at 10:20:51 09 OCT 2013

General
Home
Messages
Approve Transactions

Bulk Payments
Loan Accounts
Exchange Rates

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Transaction Ref | Approve Standing Orders | Approve Uploaded Payments | Upcoming Transactions.

Transaction Ref | Transferred From | Debit Amount | Amount Transferred | Signed By | Entry Date | Captured By |

There are no records to authorise

# **Corporate Banking**



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Welcome other4
You last logged in at 10:20:51 09 OCT 2013

Transaction Ref Transferred From Debit Amount Transferred Signed By Entry Date Captured By

General

Home

Messages
Approve Transactions

Bulk Payments
Loan Accounts
Term Deposts
Standing Orders
Standing Orders
Standing Orders

Exchange Rates

# **Corporate Banking**



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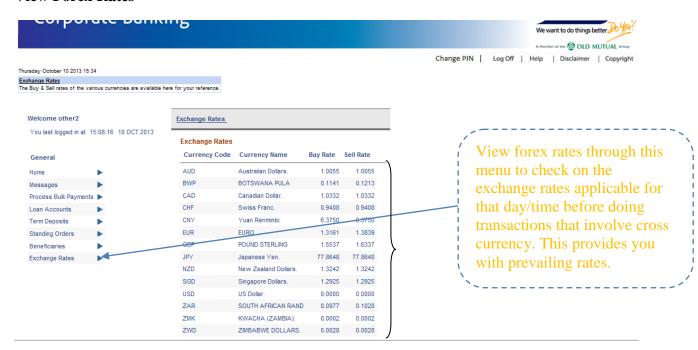
Thursday October 10 2013 16:31

<u>Authorise Bulk Payments</u>
The unauthorised Bulk Payment records are available for display which may be authorised by the Supervisor.





### **View Forex Rates**



## Send/Receive messages to/from the bank

