CABS

System Upgrade: Frequently Asked Questions

General Questions

Q: What is happening on 3 to 5 October 2025?
A: CABS is upgrading its core banking system (T24) to a new and better version. This system empowers all our banking services. The upgrade will help us serve you better, faster, and more securely.

Q: Will services be unavailable during this period?
A: Yes, there will be scheduled periods of service disruption:
- **Unavailability:** Friday, 3 Oct 2025, 8:00 PM – midnight & Sunday, 5 Oct 2025, 6:00 PM – midnight.
- Services affected include Zimswitch and Visa cards, POS, Mobile Banking (*227# and App), WhatsApp Banking, and Internet Banking.
- **Limited availability:** Saturday, 4 Oct 2025, 12:01 AM – Sunday, 5 Oct 2025, 6:00 PM. Some services, like card transactions, mobile banking, ATM withdrawals, and in-branch services will be available.

Q: How will this affect my transactions?
A: Transactions during the service disruption will use balances as at Friday, 3 Oct 2025, 8:00 PM. This means any funds deposited during the downtime will only be accessible on Monday, after the upgrade. Please plan accordingly.

Q: How can I get support during this period?
A: Our 24-hour Contact Centre will be available:
- TelOne Toll-Free: 08004347
- Econet Toll-Free: 466 / 433
- Telephone: 08677222445
- WhatsApp: 0787 136 666
- Email: support@cabs.co.zw

Q: Will staff be available to help after the upgrade?
A: Yes. Our staff will continue to extend support to all our customers during and after the upgrade.

Q: Why is CABS upgrading its system. What will change with the upgrade?
A: To improve transaction speed, strengthen security, and create a foundation for introducing new digital products and services.

Q: Will my account number or details change?
A: No. Your account numbers and personal details will remain the same.

Q: Are there any services that will not be available during the upgrade?
A: Corporate Internet Banking, ZIMRA TaRMS, and SMS alerts will not be available.

Q: What will happen to my incoming transactions e.g. ZIPIT?
A: Any funds deposited or transferred into your CABS account during the upgrade period will not be accessible until the end of the said period.

Q: Why did you not communicate about this system upgrade?
A: We understand how important clear communication is for your planning and information. To that end, we shared details of the upgrade via SMS and email on 30 September. If you missed the updates or need more information, we are happy to assist. Just reach out through any of our support channels. We are committed to keeping you informed every step of the way. Please accept our apologies if you did not receive the communication.

Services & Access

Q: Will I still be able to use ATMs, Mobile, or Internet banking? Which services will be available?
A: Yes. ATMs, Mobile Banking, Individual Internet Banking, and Cards, including Visa will be working except on Friday 3 October from 8pm until midnight and on Sunday from 6pm to midnight when all services will be unavailable.

Q: Do I need to re-register for Internet or Mobile banking after the upgrade?
A: No. You will log in with the same details after the upgrade.

Q: Will I be able to access Internet Banking using my physical token?
A: No, you will need to log into the new Internet Banking platform which does not require a physical token.

Q: Will I be able to open an account during this period?
A: Account opening will be available from Monday, after the upgrade.

Service Availability

Q: How will I know if services are unavailable?
A: We will keep you updated through SMS, email, our website, Mobile App, and social media.

Safety & Security

Q: Is my money safe during the upgrade?
A: Absolutely. All account details and balances will remain secure.

Q: Will this upgrade affect standing orders or scheduled payments?
A: No. Your existing instructions will carry over automatically.

Q: How far from the ZIMRA payment dates is the scheduled changeover date?
A: The upgrade is being done from 3 to 5 October outside the QPD period and other key tax payment dates. You will not be able to make duty payments during the upgrade period.

Q: Is it wise to transfer funds to another bank and come back when the system is settled.
A: There is no need to move funds as you will be able to transact through the mobile banking platform and access other services during the upgrade.

Q: Are we going to be compensated for errors or delays that will arise from the change?
A: We understand that system upgrades can sometimes lead to temporary disruptions. While we are taking every precaution to minimize any impact, we kindly advise that there will be no compensation for delays or errors arising from this upgrade. We remain committed to resolving any issues swiftly and ensuring a smooth transition for you, our customers.

Q: Do I need to sign new mandates after the upgrade?
A: No, your current mandates will remain valid. If you would like to make any changes, you can visit your nearest branch or speak to your Customer Relationship Manager (CRM) to assist you.

Q: Will I still be able to access my old bank statements?
A: Yes, you can access your CABS statements through Internet Banking or by visiting your nearest branch. We are making sure your records remain available and secure.

Q: Have you tested your system enough – the system has not been performing the last few days?
A: Yes, we have and are confident that you will enjoy the system's benefits.

Q: Are you going to be increasing banking charges to cover the cost of the upgrade?
A: No, we are not increasing banking charges because of the upgrade. At CABS, we believe in investing in better services without passing the cost on to you. This upgrade is part of our commitment to giving you a faster, safer, and more convenient banking experience at no extra cost.