



CABS Individual Internet Banking User Guide

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
- 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 – www.cabs.co.zw
- Click on 'Log onto CABS internet banking', and the log in screen is displayed as shown below



Internet Banking

The following screen displays



Confirmation of successful registration of the token is displayed as below

Internet Banking

CABS
We want to do things better. *Do You?*
A Member of the OLD MUTUAL Group

Congratulations - you have successfully registered to CABS Internet Banking.

Click [Here](#) to return to the Login Screen

Your device has been registered successfully.

Click here to return to login screen

Take note of the following messages, confirming that the device has been successfully registered

2. Subsequent log onto CABS Internet Banking

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



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Log-in from Here

Enter your User ID

Enter your secret PIN

Enter One Time Password(OTP)

Login

If this is your first time to log-in, [click here](#) to register your Token Device. [Register Now](#)

[Internet Security Advice](#)
IMPORTANT: Security advice to help keep your online banking secure and convenient

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Insert your user ID, PIN and OTP, and click login. If they are all correct you should be allowed access into your account as shown below.

3. Using Internet banking – Understanding screens and transactions

Accounts summary and checking balances

Personal Banking

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Monday October 7 2013 11:37

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Home | Messages | Accounts | Transfers | Payments | Rates | My Details

Overview | Login History

Good morning . Welcome back, other!

You have no unread messages

Local Currency Accounts

Name	Account No.	Account Type	Currency	Actual Balance	Available Balance
Platinum Current	1003221122	Plat Curr Acc	USD	10,000.00	10,000.00

Foreign Currency Accounts

Name	Account No.	Account Type	Currency	Actual Balance	Available Balance
No foreign currency accounts available					

Deposits

Name	Account No.	Deposit Type	Currency	Amount	Start Date	Maturity Date
No term deposit accounts available						

Loans and Mortgages

Name	Account No.	Description	Currency	Amount	Start Date	Maturity Date
No loan accounts available						

Overview
Details of all accounts of the Customer which can be accessed on the internet.

Summary of all accounts registered on internet banking. You have got a choice of which accounts to access on internet, should you require some accounts not to be accessed on internet.

You can also check your account balances in this same screen and it displays the current balances on your account.



Access to your account statements

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Monday, October 7 2013 11:53

Home Messages Accounts Transfers Payments Rates My Details

My Accounts | My Loans | My Term Deposits

My Account List

Account Title	Account No.	Name	Currency	Actual Balance	Available Balance	
AN OTHER	1003221122	Platinum Current	USD	10,000.00	10,000.00	Transaction History

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From drop down you can view your account statements – current and history

Loan account statements can be viewed through this menu

Making Transfers – Intra CABS, own accounts transfer

Click on 'Transfers'

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Home Messages Accounts Transfers Payments Rates My Details

Upcoming Transactions | Transfer to own Account-Local | Transfer to own Account-Forex

Transaction type	Date	Debit Account	Debit Amount	Date	Credit Account	Credit Amount	Reference
You have no Forward dated payments							

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When transferring to one of your other accounts that are also registered on internet banking, use these options.

Making Transfers – Intra CABS, transfer to other CABS accounts

Use the "Payments" menu

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Upcoming Transactions | Beneficiary Functions | Standing Orders

Beneficiary Functions

Select Beneficiary Function: View / Pay Beneficiaries

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Use the "Payments" menu and then 'Beneficiary Functions'. Create CABS beneficiary before making the transfer as shown below and this is from the drop down menu under 'Select Beneficiary Function'



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Upcoming Transactions | **Beneficiary Functions** | Standing Orders

Beneficiary Functions

Select Beneficiary Function: **Create CABS Beneficiary**

Select 'Create CABS Beneficiary' from the drop down as shown and the below screen for the creation of beneficiary displays

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

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Upcoming Transactions | **Beneficiary Functions** | Standing Orders

Back to Beneficiary Functions >
Create new Local Beneficiary

Nickname for Beneficiary *
Reference for Beneficiary
Beneficiary Account Number *

* Entry is required

Continue

Complete the fields as necessary. The nickname is the name that helps you remember the payee easily. The Beneficiary Account Number should be the payee's correct CABS account number

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Upcoming Transactions | **Beneficiary Functions** | Standing Orders

Beneficiary Functions

Select Beneficiary Function: **View/Pay Beneficiaries**

Select view/pay beneficiaries to display the list of beneficiaries from where you can select the one you need to pay

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Search Beneficiary [Find](#)

Beneficiary ID not equal to *

Name not equal to *

[Back to: Beneficiary Functions >](#)

My Beneficiary List

Beneficiary Name	Account No.	Reference for Beneficiary	Beneficiary Type		
Equity Fund	****559243	25187601	Outside CABS	Make Payment	Delete
James Other - CBZ	123456789	Transfer	Outside CABS	Make Payment	Delete
Misheck Makora	1003106986		Within CABS	Make Payment	Delete
Zesa	****467570	12345678	Outside CABS	Make Payment	Delete
ZIMRA - TAXES	123456789	AN OTHER	Outside CABS	Make Payment	Delete

Select the beneficiary you need to pay and proceed with the transfers

Making Transfers – Interbank via RTGS

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

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Beneficiary Functions

Select Beneficiary Function: [Create External Beneficiary](#)

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Select ‘Create External Beneficiary’ from the drop down as shown and the below screen for the creation of beneficiary displays



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Create External Beneficiary

Beneficiary Nickname *

Beneficiary Name *

Beneficiary Account *

Beneficiary Bank Code * ▼

Narration for your Beneficiary

* Entry is required

RTGS beneficiary creation screen and you proceed to complete. Beneficiary Nickname, again is the name that easily identifies the beneficiary and is the one that appears in the list of beneficiaries. The beneficiary name is the correct account name with the payee bank

ZIMRA beneficiary creation screen

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Create ZIMRA Beneficiary

Beneficiary Nickname *

Business Partner Number *

Station/Port * ▼

Obligation * ▼

Beneficiary Name *

Beneficiary Account *

Beneficiary Bank Code * ▼

Reference for your Beneficiary

* Entry is required

Zimra Beneficiary creation screen. Beneficiary nickname, remember is the name that you need to identify the payee with – something that you remember easily. Beneficiary Name should be ZIMRA. Beneficiary account is the ZIMRA account with the bank



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Upcoming Transactions | Beneficiary Functions | Standing Orders

Beneficiary Functions

Select Beneficiary Function: View / Pay Beneficiaries

Select view/pay beneficiaries to display the list of beneficiaries from where you can select the one you need to pay

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Pay Bills – Bill payments

Bill Payments Beneficiary creation screen



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Beneficiary Functions

Select Beneficiary Function: Create Utility Beneficiary

Select 'Create Utility Beneficiary' from the drop down as shown and the below screen for the creation of beneficiary displays

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Upcoming Transactions | Beneficiary Functions | Standing Orders

Create Utility Beneficiary : List of Utilities

Utility Name	
CIMAS	Create as my Utility Beneficiary
ZESA	Create as my Utility Beneficiary
CITY OF HAR HD	Create as my Utility Beneficiary
CITY OF BUL	Create as my Utility Beneficiary
CITY OF HAR LD	Create as my Utility Beneficiary
UTANDE	Create as my Utility Beneficiary
TELONE	Create as my Utility Beneficiary

Select the Utility that you need to create the beneficiary from. This list of billers/utilities may be reviewed and changed by CABS from time to time

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My New Utility Payee

Nickname for Utility payee *

Utility Account No. *

Utility Account Name *

Link to Beneficiary BEN1326906650

* Entry is required

UTILITY

Utility bill payments beneficiary creation screen.

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Beneficiary Functions

Select Beneficiary Function: [View / Pay Beneficiaries](#)

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Select view/pay beneficiaries to display the list of beneficiaries from where you can select the one you need to pay

Old Mutual payments

Old Mutual Beneficiary creation screen

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Beneficiary Functions

Select Beneficiary Function: [Create OLD MUTUAL Beneficiary](#)

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Select 'Create Old Mutual Beneficiary' as shown

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



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List of Old Mutual Beneficiaries

Beneficiary Name	
EQUITY	Create as my Old Mutual Beneficiary
PROPERTIES	Create as my Old Mutual Beneficiary
MONEY MARKET	Create as my Old Mutual Beneficiary
OMCABS POLICIES	Create as my Old Mutual Beneficiary
GROSS FUND	Create as my Old Mutual Beneficiary
PROPERTY FUND	Create as my Old Mutual Beneficiary
BALANCED FUND	Create as my Old Mutual Beneficiary

List of Old Mutual payees from where you can select the beneficiary you need to pay and create as your beneficiary

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[Back to Beneficiary Functions > List of Old Mutual Beneficiaries >](#)
Create Old Mutual Beneficiary

Beneficiary Nickname

Old Mutual Account Number

Old Mutual Account Name

Link to Beneficiary **BEM1326903205**

* Entry is required

Complete the fields as required. Remember the Nickname is the name that helps you identify your payee with great ease

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Beneficiary Functions

Select Beneficiary Function: [View / Pay Beneficiaries](#)

Select view/pay beneficiaries to display the list of beneficiaries from where you can select the one you need to pay

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Upcoming Transactions | Beneficiary Functions | Standing Orders

Search Beneficiary

Find

Beneficiary ID not equal to *

Name not equal to *

Back to Beneficiary Functions >

My Beneficiary List

Beneficiary Name	Account No.	Reference for Beneficiary	Beneficiary Type	
Equity Fund	****559243	25187601	Outside CABS	Make Payment Delete
G MUZHINGI - FBC Bank	3032630980108	Transfer	Outside CABS	Make Payment Delete
James Other - CBZ	123456789	Transfer	Outside CABS	Make Payment Delete
MISHECK OTHER	1003106986		Within CABS	Make Payment Delete
Zesa	****467570	12345678	Outside CABS	Make Payment Delete
ZIMRA - TAXES	123456789	AN OTHER	Outside CABS	Make Payment Delete

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



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Upcoming Transactions | Beneficiary Functions | Standing Orders

Select Function: [Create Standing Order](#) [List of Standing Orders](#)

Accounts Summary
The list of standing orders pertaining to your accounts are presented as shown. On clicking the hyperlink as indicated, you can cancel the standing order

This is done via these links, and you can as well view a list of standing orders created on your account.



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Upcoming Transactions | Beneficiary Functions | Standing Orders

Back to Standing Order Functions >

Select Account on which to create Standing Order

Account No	Account Name	Currency	Available Balance
1003221122	Platinum Current	USD	6,180.95

Fixed Amount Within CABS

Accounts Summary

From the drop down you can opt to set up maximum balance maintenance or a fixed standing order



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[Back to Standing Order Functions](#) > [Create Standing Orders](#) >
Fixed Amount Standing Order within CABS

Accounts Summary

The list of standing orders pertaining to your accounts are presented as shown. On clicking the hyperlink as indicated, you can cancel the standing order.

Currency:

Amount:

Frequency:

Payment Start Date:

End Date: 01 JAN 2050

Beneficiary Account No.: or Beneficiary:

Payment Details:

* Entry is required

[Continue](#)

Complete the fields as appropriate

View Forex Rates

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[Exchange Rates](#)

Exchange Rates

Currency Code	Currency Name	Buy Rate	Sell Rate
AUD	Australian Dollars.	1.0055	1.0055
BWP	BOTSWANA PULA	0.1127	0.1204
CAD	Canadian Dollar.	1.0332	1.0332
CHF	Swiss Franc.	0.9408	0.9408
CNY	Yuan Renminbi.	6.3750	6.3750
EUR	EURO	1.3234	1.3916
GBP	POUND STERLING	1.5643	1.6447
JPY	Japanese Yen.	77.8648	77.8648
NZD	New Zealand Dollars.	1.3242	1.3242
SGD	Singapore Dollars.	1.2925	1.2925
USD	US Dollar.	0.0000	0.0000
ZAR	SOUTH AFRICAN RAND	0.0975	0.1026
ZMK	KWACHA (ZAMBIA).	0.0002	0.0002

Exchange Rates

The Buy & Sell rates of the various currencies are available here for your reference.

View forex rates through this menu to check on the exchange rates applicable for that day/time before doing transactions that involve cross currency. This provides you with prevailing rates.



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[Inbox](#) | [Sent](#) | [Compose New](#)

Subject	Date	Time	From
No messages available for display			

Inbox
The list of messages sent by the bank can be viewed here. On clicking the message id, you can view the entire detailed message.

Use this screen to create messages to the bank and also receiving messages from the bank

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My Profile

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[Change Account Nicknames](#) | [My Profile](#) | [Change Welcome Name](#) | [Change Secret PIN](#)

My Details

Name	Address	Residence Phone No	Office Phone No	Mobile	Email	Fax
AN OTHER 2332 LAVENHAM DR						

[Update Profile](#)

Sent Messages
This option shows the customer details like Name, Address, Residence Pin no. etc. User can update the profile by clicking the hyperlink update profile.

You can change your welcome name and update your contact numbers

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