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
The 1st step is to register your token so that you are able to use it together with your user ID, and create your online banking 4 digit PIN in the process, by clicking on either of these links.

The following screen displays

Enter your user ID

Enter the token device serial number at the back of the token (10 digits)

Enter memorable word (your previous ebanking password)

Enter the 4 digit PIN that you will use to log in with, each time you log onto internet banking & confirm it below

Click here after completing all the above
Confirmation of successful registration of the token is displayed as below

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](http://www.cabs.co.zw).
   - Click ‘Log onto CABS internet banking’, and the log in page displays as below
3. **Using Internet banking** – Understanding screens and transactions

**Accounts summary and checking balances**

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.

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

Loan account statements can be viewed through this menu

Making Transfers – Intra CABS, own accounts transfer

Click on ‘Transfers’

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

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’
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.

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

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.

Select view/pay beneficiaries to display the list of beneficiaries from where you can select the one you need to pay.
Making Transfers – Interbank via RTGS
Again you need to create the RTGS beneficiary using the ‘Create External Beneficiary’ screen

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

Select ‘Create External Beneficiary’ from the drop down as shown and the below screen for the creation of beneficiary displays
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. 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.
**Pay Bills** – Bill payments

Bill Payments Beneficiary creation screen

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

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

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.
Old Mutual payments

Old Mutual Beneficiary creation screen

List of Old Mutual beneficiaries that can be paid via internet will display as shown.
Complete the fields as required. Remember the Nickname is the name that helps you identify your payee with great ease.

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

Select view/pay beneficiaries to display the list of beneficiaries from where you can select the one you need to pay.
Create Standing Orders – Intra CABS

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

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.

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

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.
My Profile

Personal Banking

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

You can change your welcome name and update your contact numbers.