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FBC Internet Banking User Guide for Retail Banking Clients

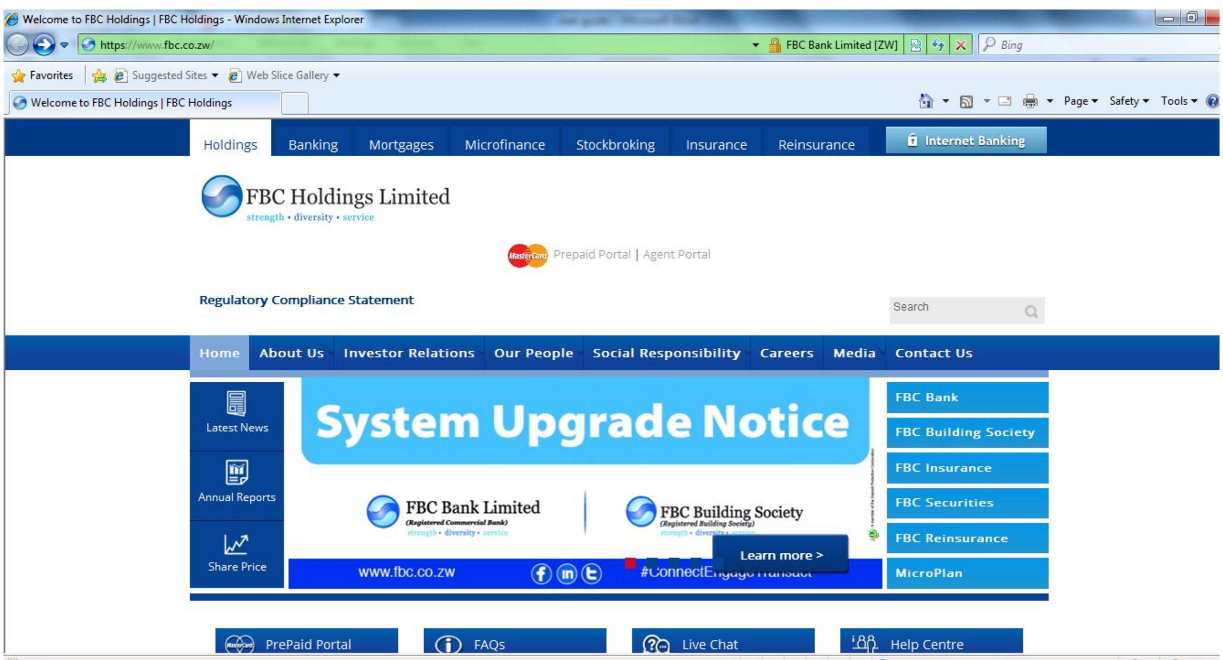
We are delighted to announce the coming on board of a top of the range FBC Internet Banking Platform. The FBC Internet banking is currently the latest version running on the market with much more exciting features which will redefine your service journey and online banking experience. The new internet banking platform comes with a new look and feel features.

Some of the new features include:

- Self-registration (available for individuals only)
- ATM and Branch Locator
- Application Tracking
- Enabled for customer product updates on latest solutions available within the FBC Group

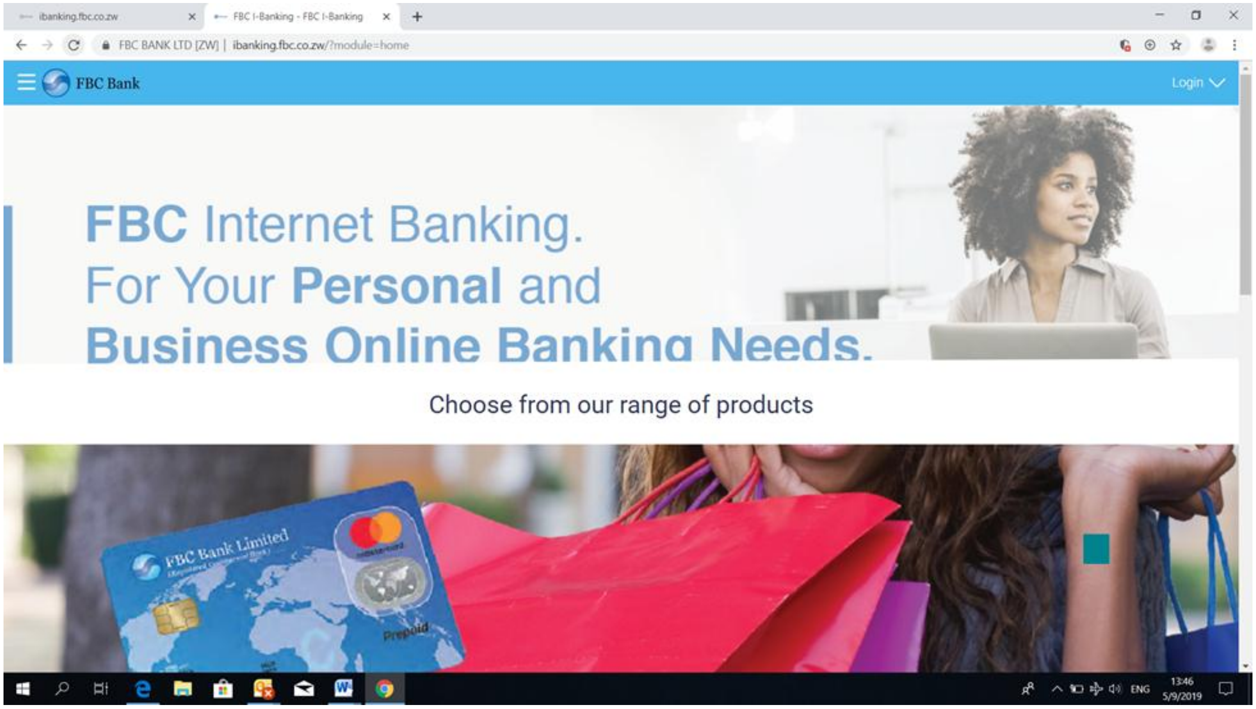
Below is a comprehensive user guide to assist you as you navigate through the new platform.

FBC website



Log on to www.fbc.co.zw to access FBC website and click Internet banking which takes you to the new internet banking landing page

Landing page

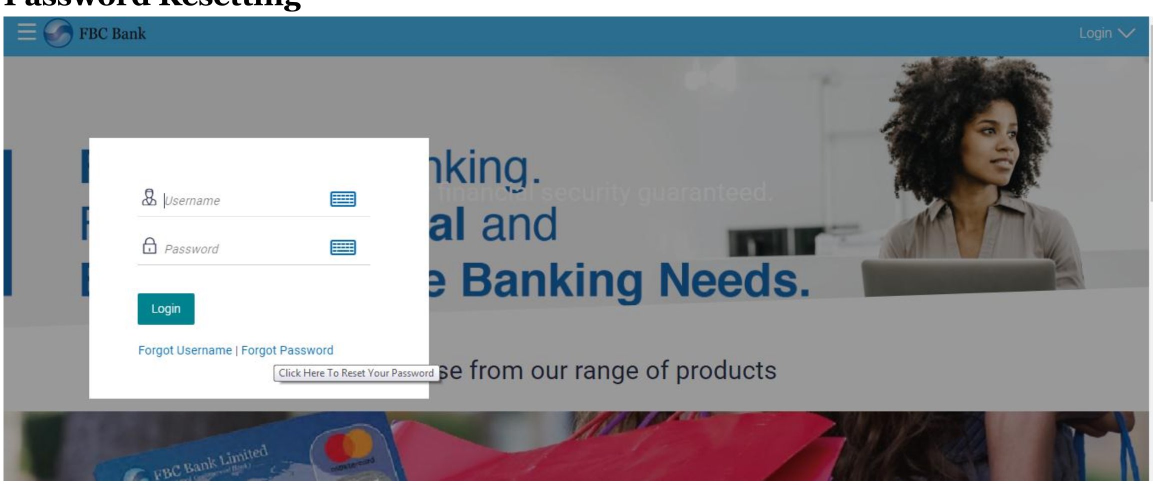


Click login (ensure your cursor key is on the wording login).Upon clicking login you might encounter or receive an error message (Error 404) this is a result of uncleared cookies. To clear the cookies click page history and clear browsing data (click clear for all time). after clearing cookies, click login again you will get a user credential login screen to the left of the screen.

Changing your password and receipt of OTP

After clearing cookies, click login and on the credential verification screen which pos up on the left of the screen

Password Resetting



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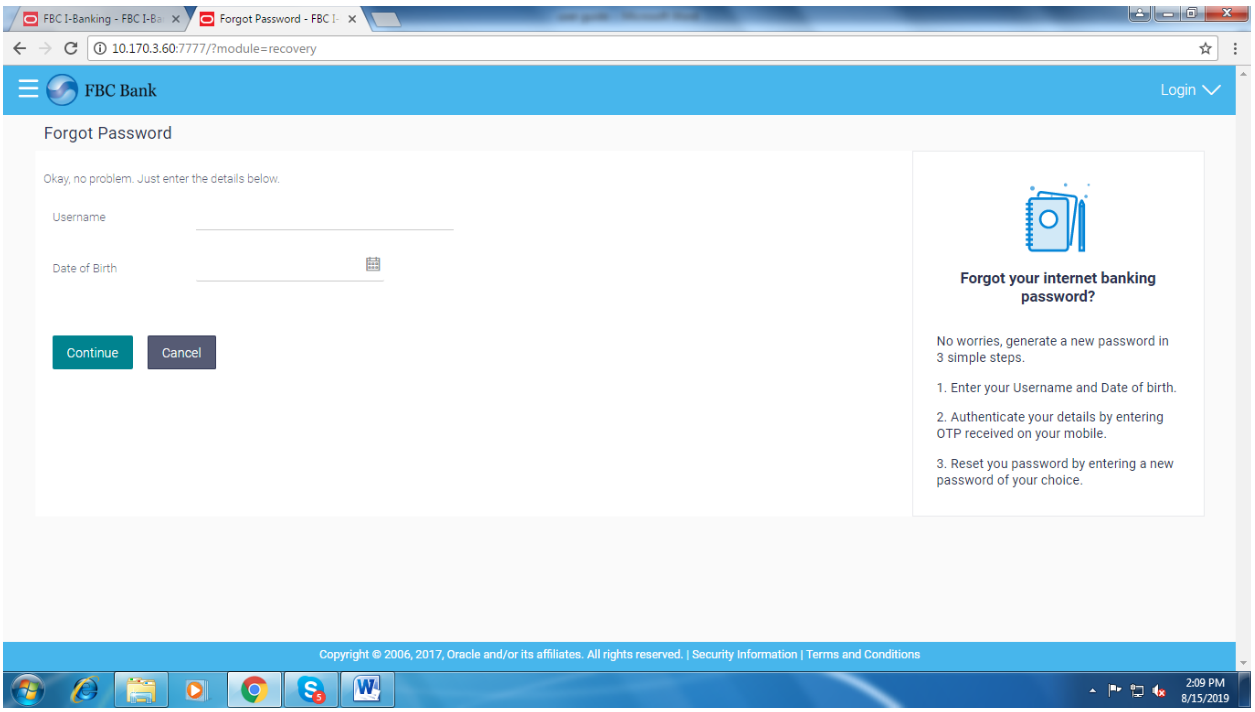
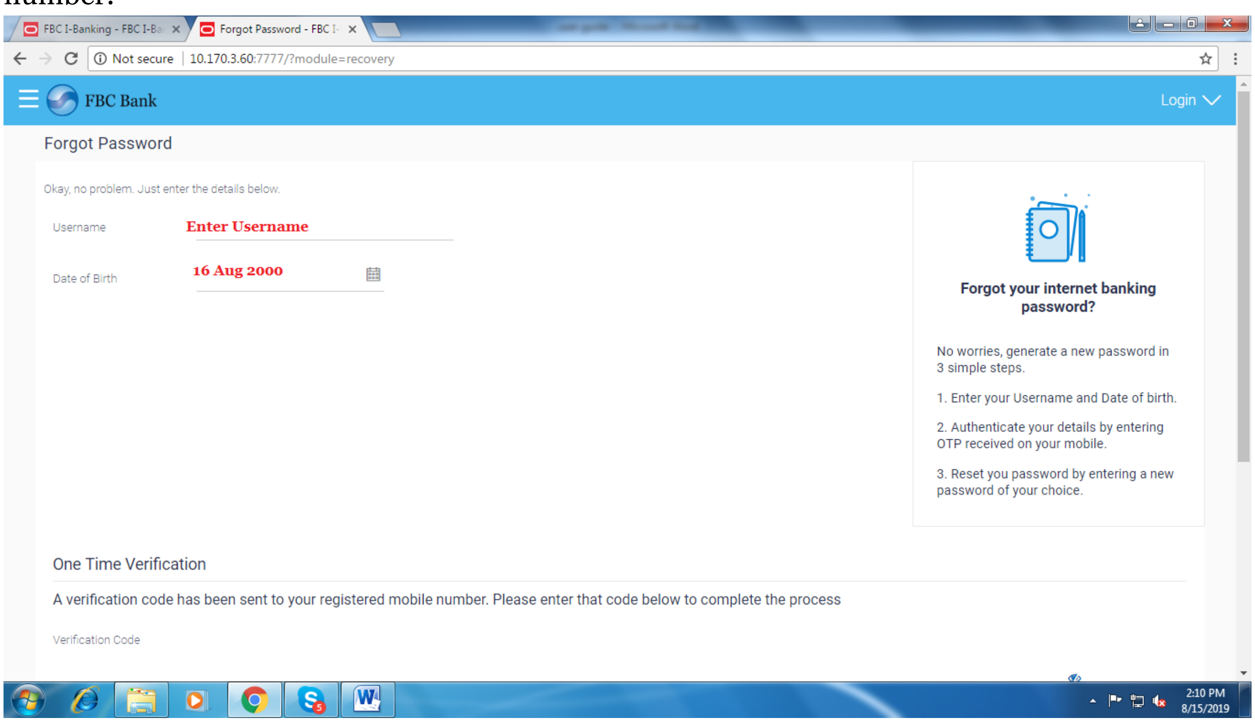
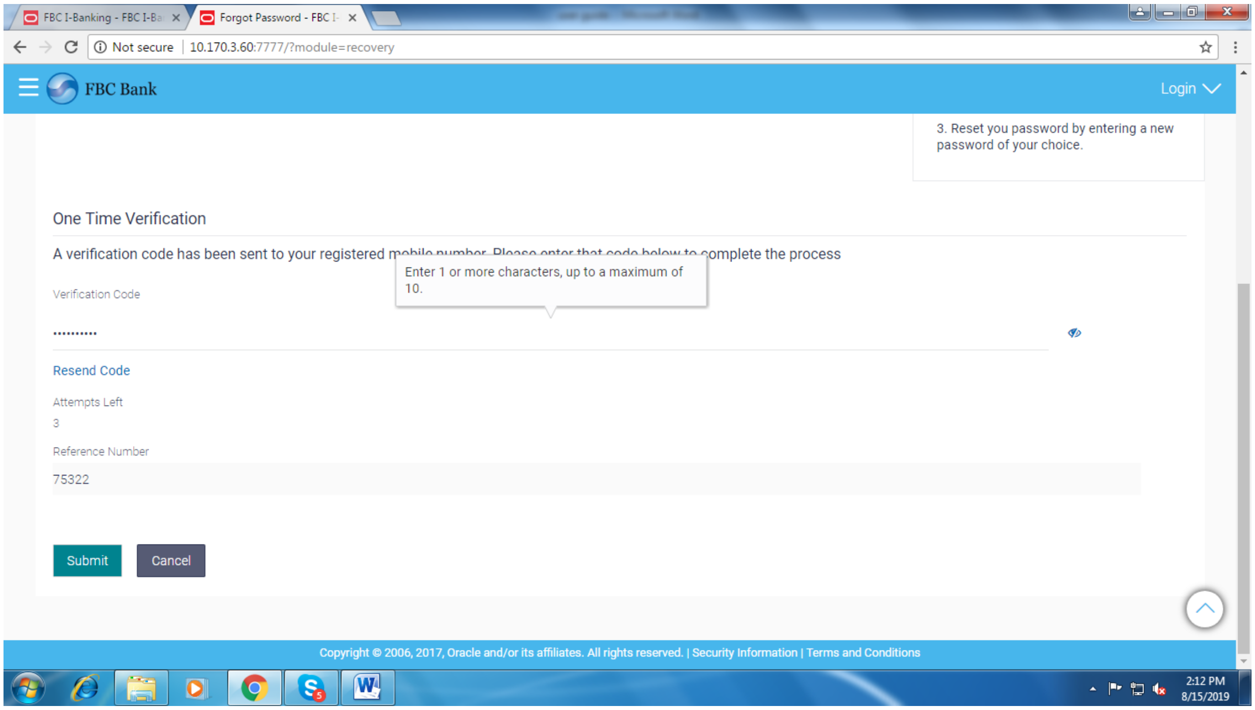
The new internet banking platform requires you to reset your password however you retain your old username. To reset your password, click forgot password and the system will generate a screen as shown below



Enter your old internet banking user name and your date of birth and click continue to receive your One Time Password (OTP) on your FBC Bank or Building Society registered mobile number.

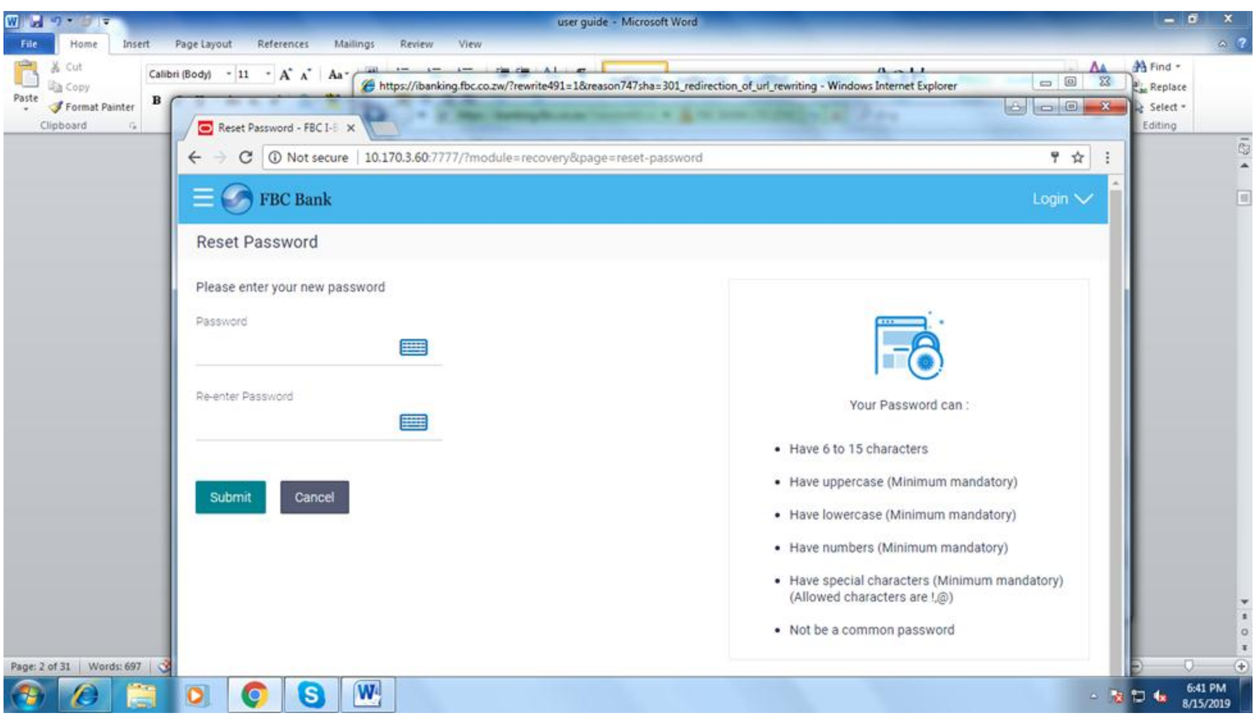


One Time Password (OTP)



A one-time password (OTP) message will be sent to your mobile number , enter the code on the spaces provided under verification code and submit

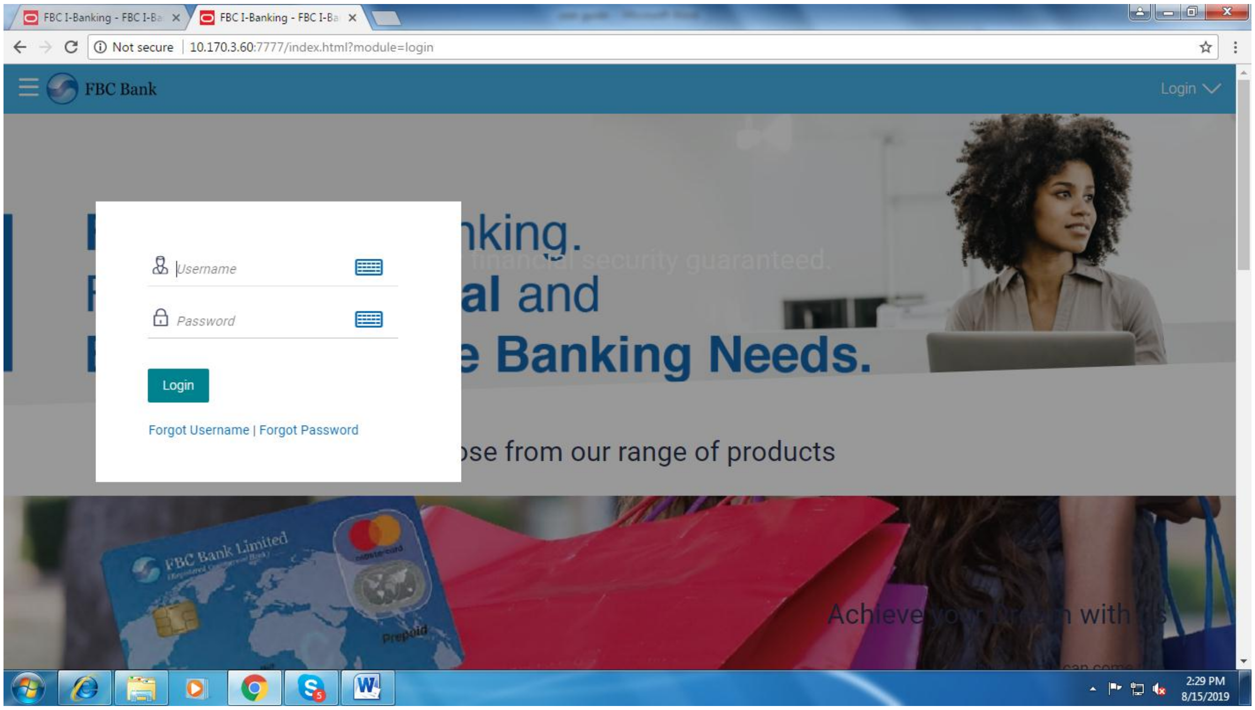
Password Reset



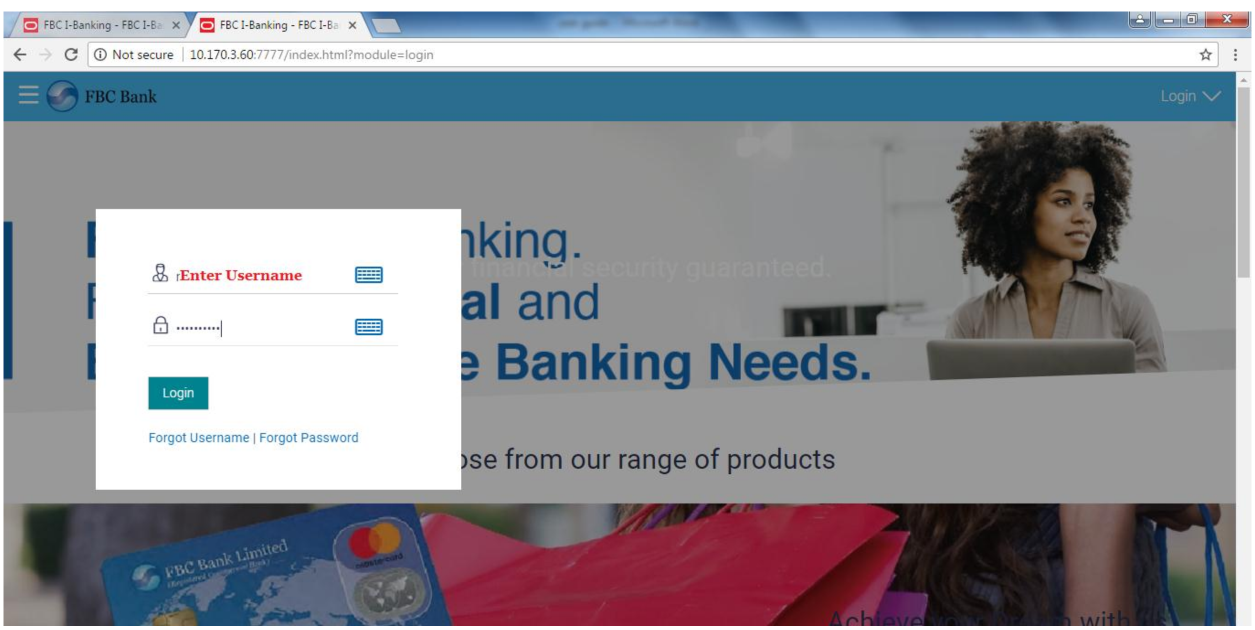
To reset your password enter your preferred password, re-enter the pass word and confirm please take note of the password specifications as highlighted on the screen

Password successfully changed Screen

Login Page



Once you have success fully changed your password you can now use for login . enter your user name and password , then select login



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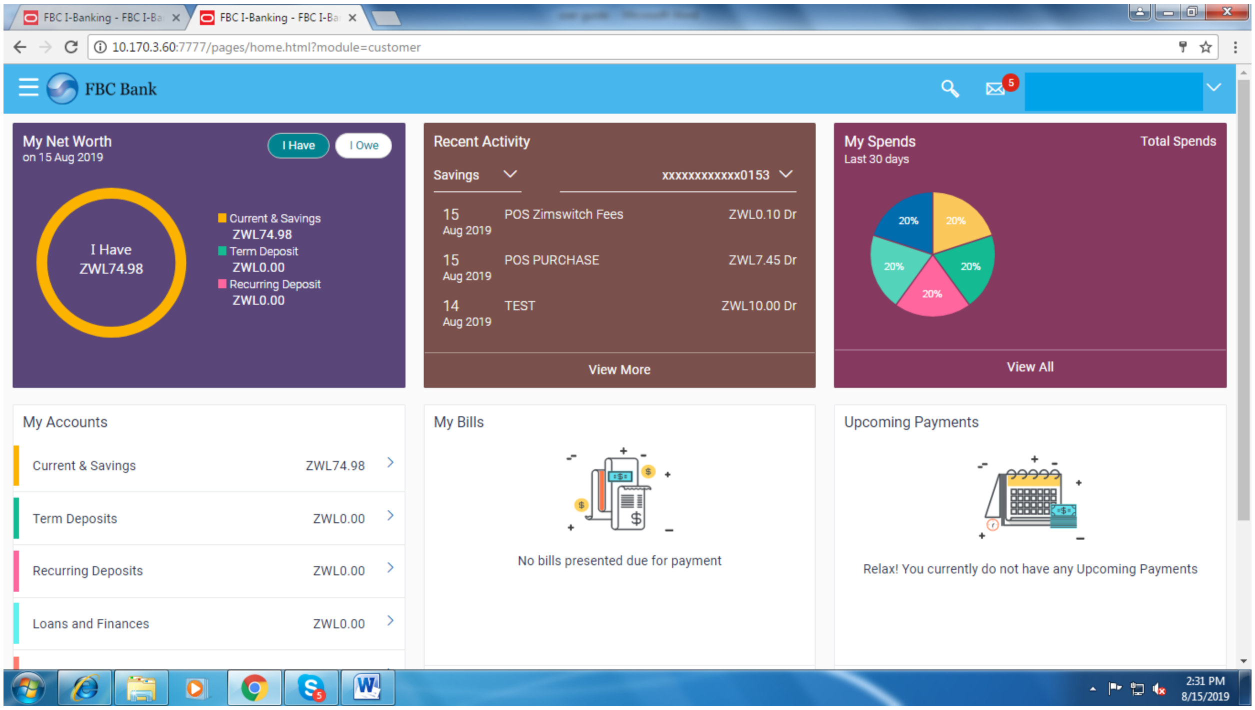
Dashboards

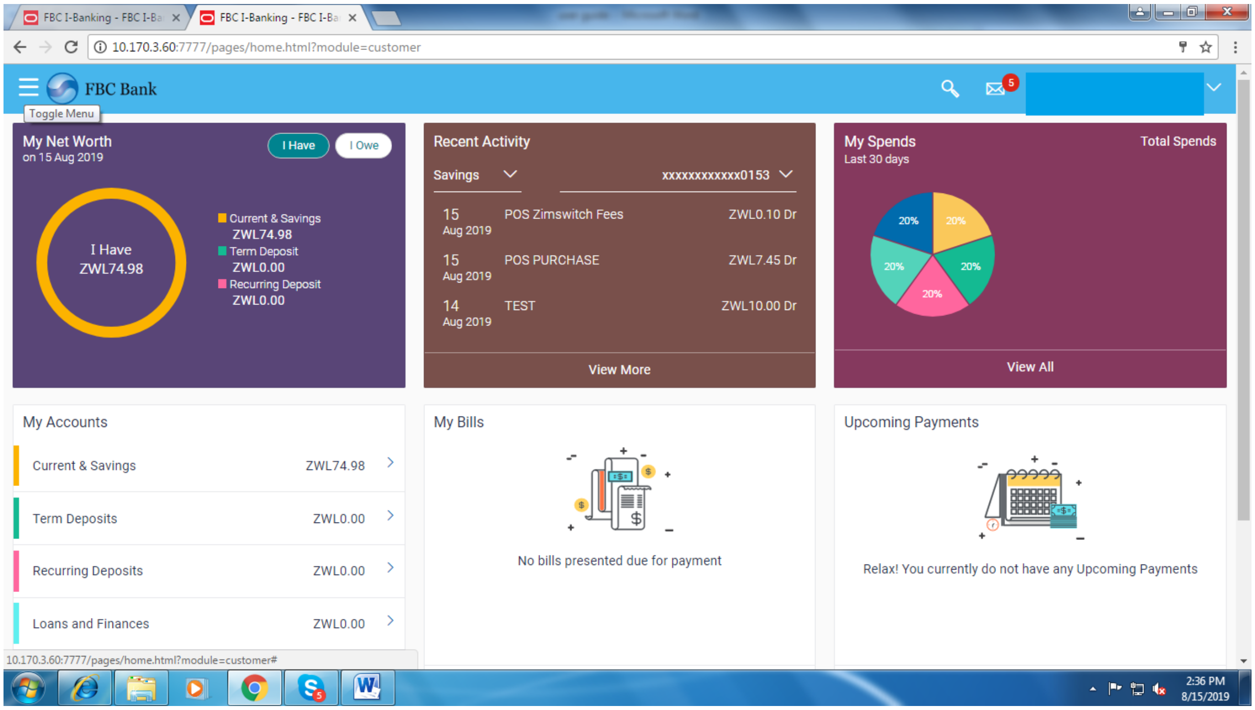
***depending on your profile, the following screens will pop after login.**



The new internet banking platform has new and exciting features as highlighted below.

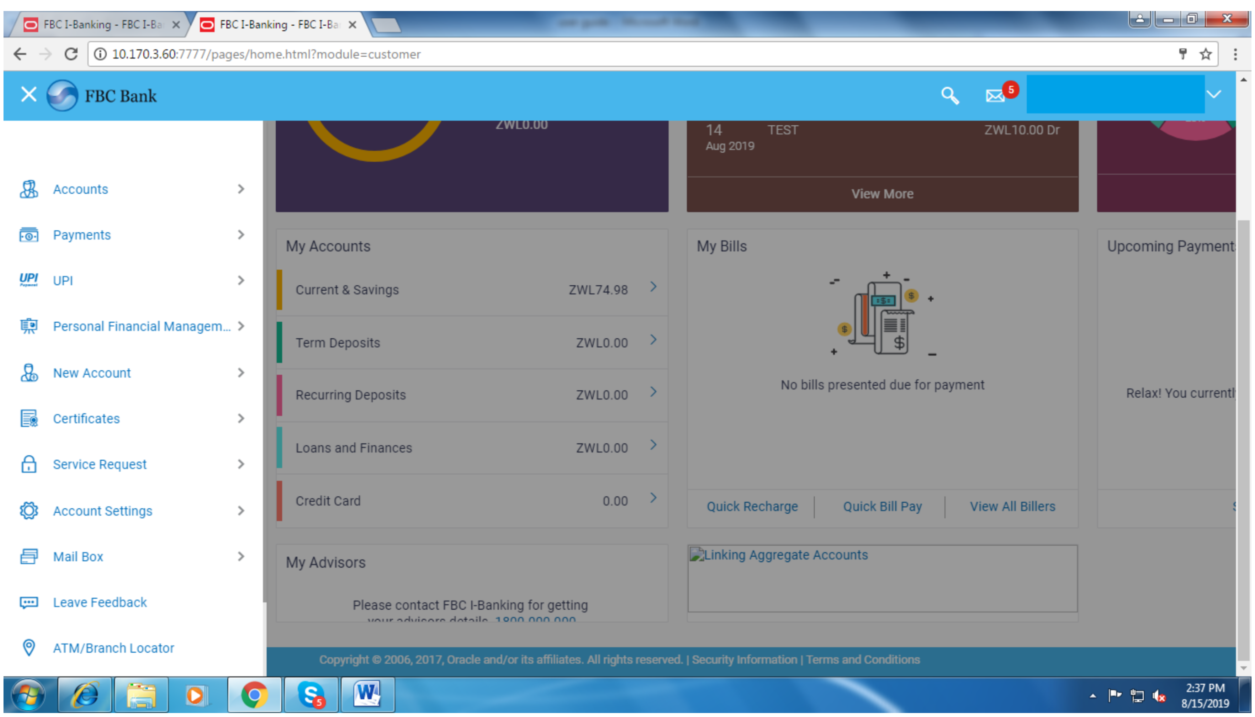
- My networth (This a sum total of your debit and your credit balances)
- Recent activity (This shows your recent transactions as they would appear on your statement)
- My spends (To get information)
- My accounts Shows information on accounts registered on internet banking)
- My bills (Shows bills scheduled for payment)
- Upcoming payments (shows scheduled payments)

Menu

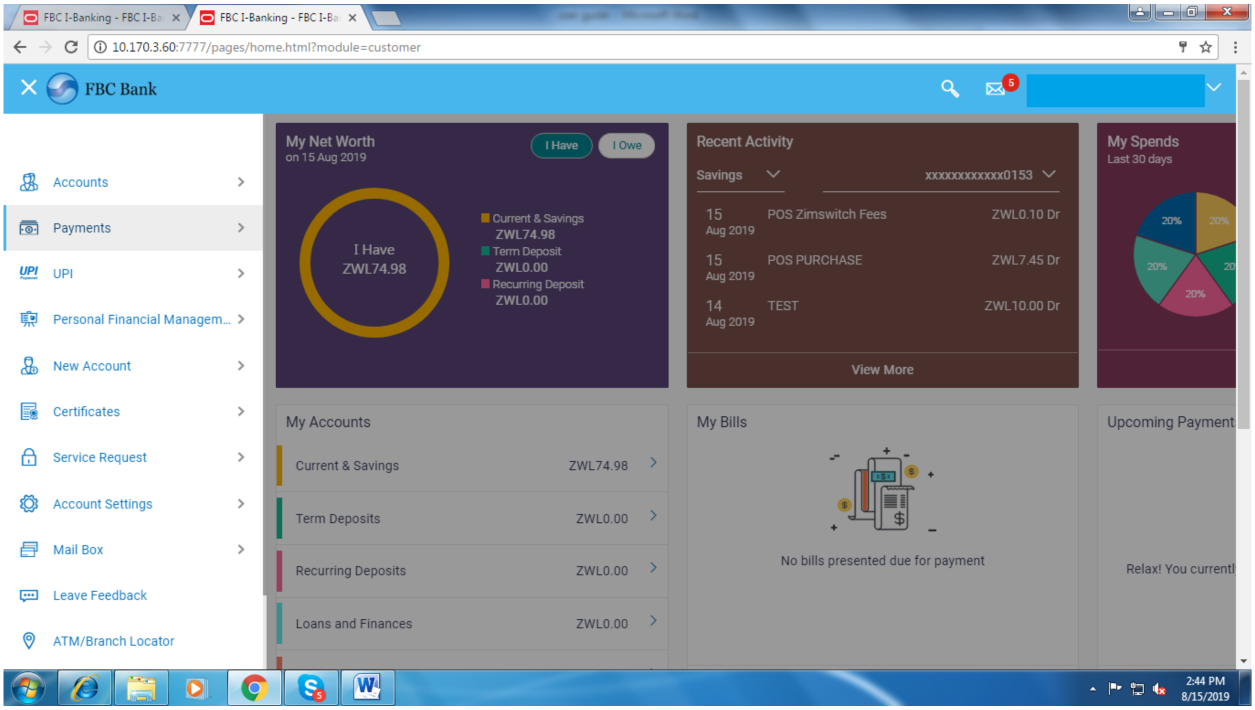


To access the menu , go to the toogle menu, which are the three bars on the extreme left of the screen. Please note once you click on the menu, the dashboard is deactivated for use. You can only use either the menu or dash board at any given time.

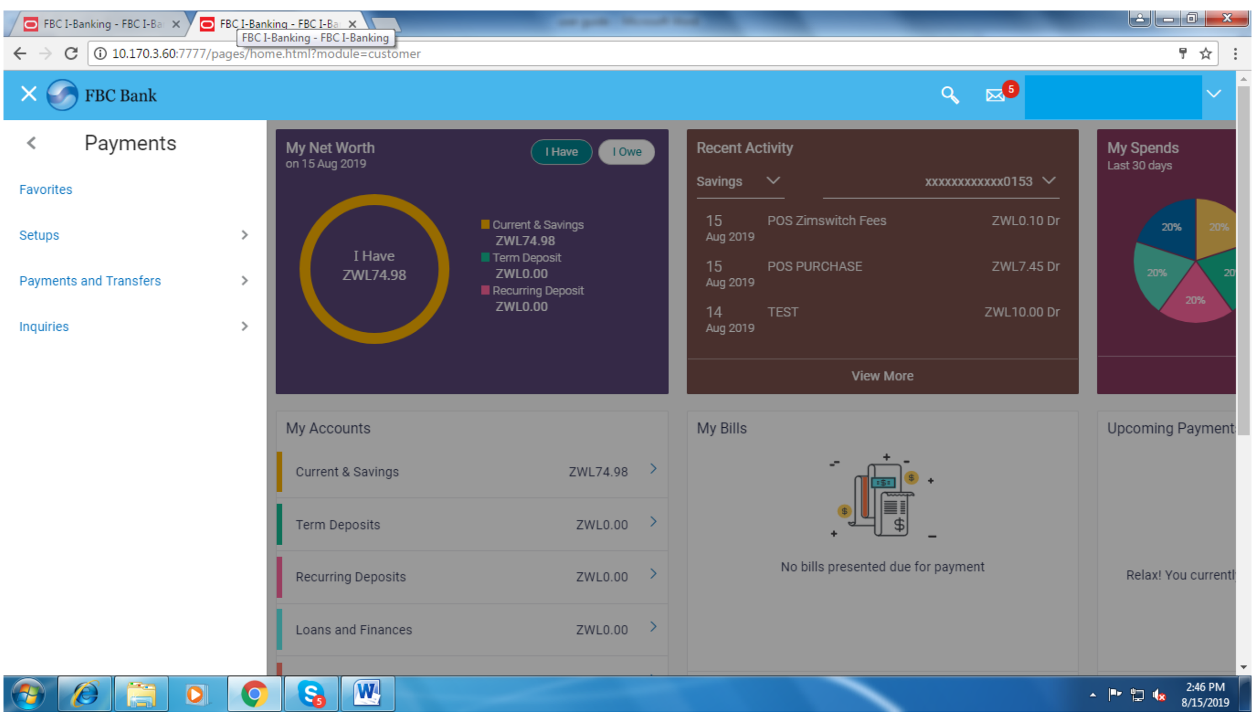
Menu



To initiate transactions, go to payments on the drop down menu



Payments menu



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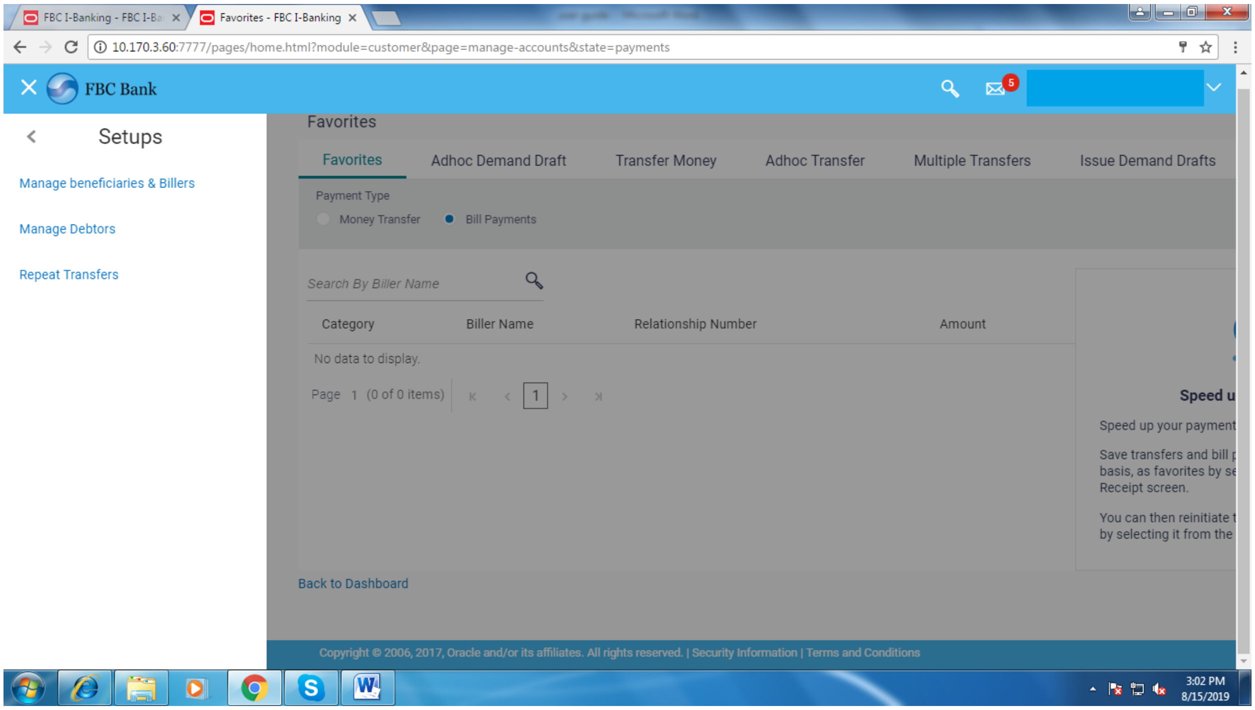
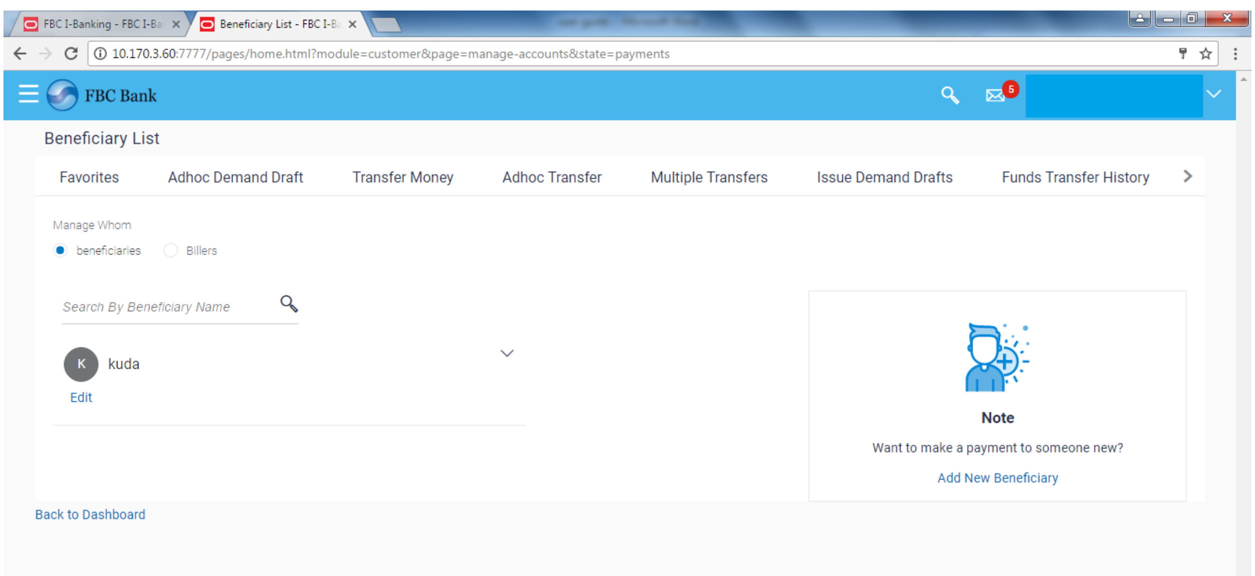
You can set your favourites, set ups, payments and transfers as well as inquiries

Set ups



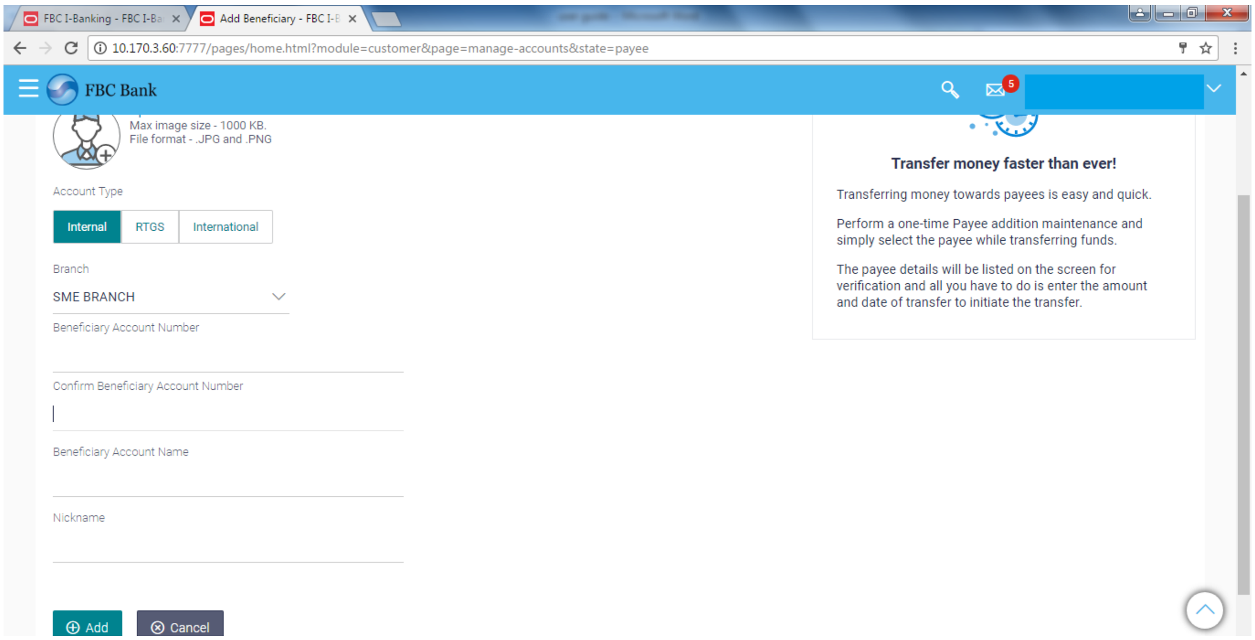
Manage beneficiaries and billers



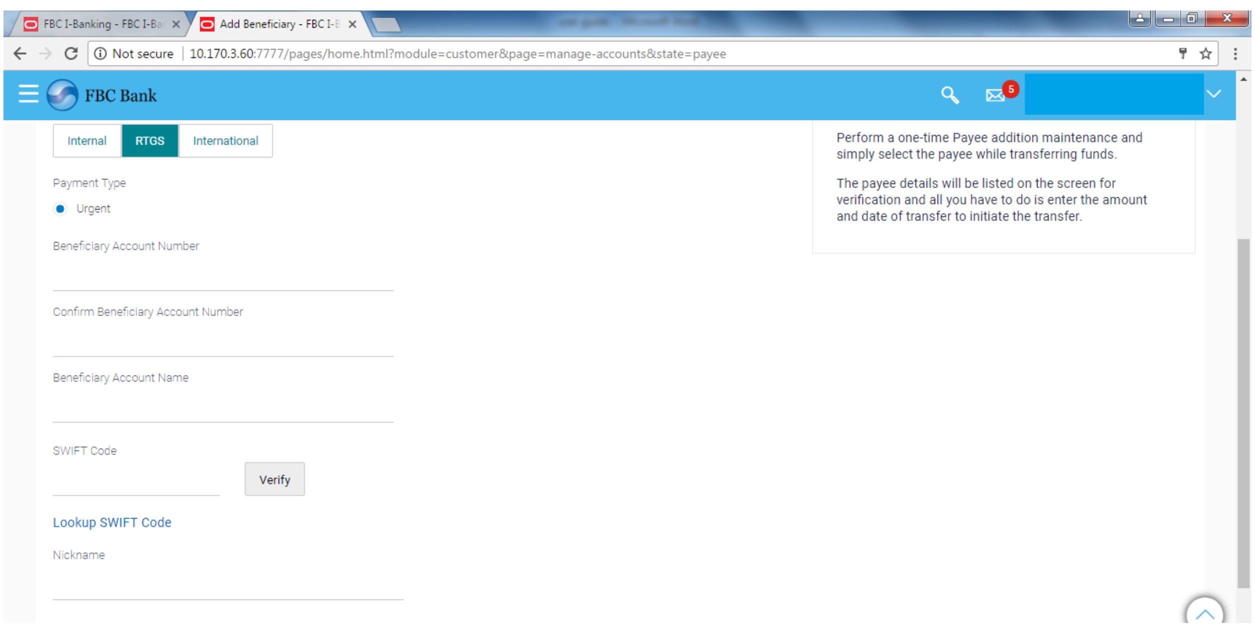
The platform enables you to add and select beneficiaries and allows you to select the beneficiaries whom you frequently make transactions to. This saves time on constantly inputing details whenever you need to make a payment

Types of payments for which Beneficiaries can be added

Internal transfers



RTGS transfers



You simply complete the details on the spaces provided and add beneficiary, the platform also allows you to upload the beneficiary's photo

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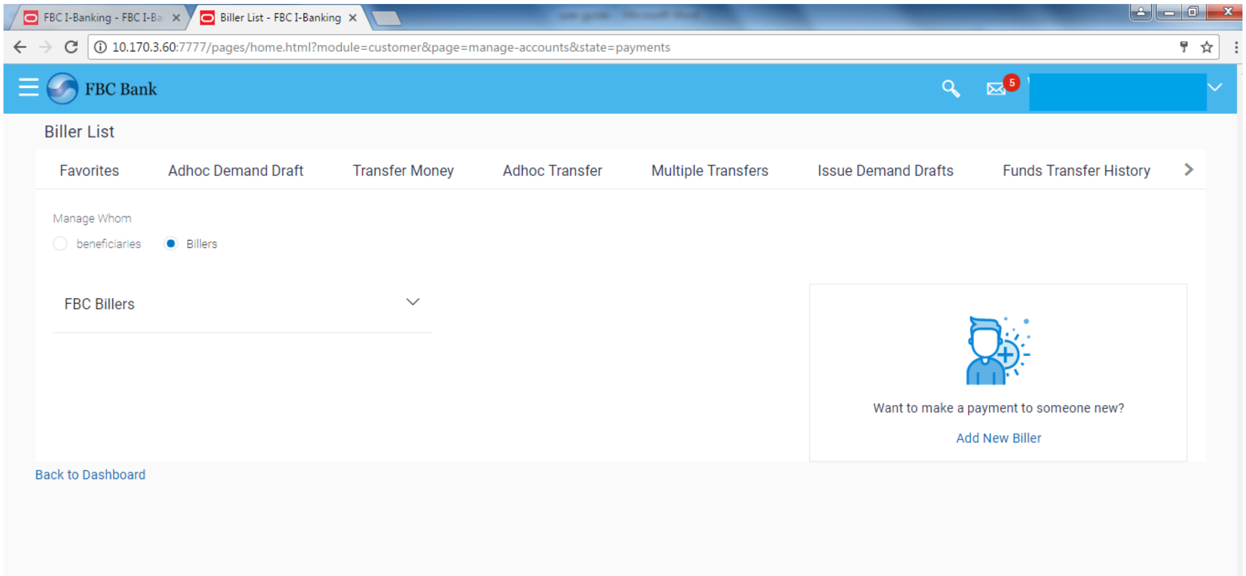
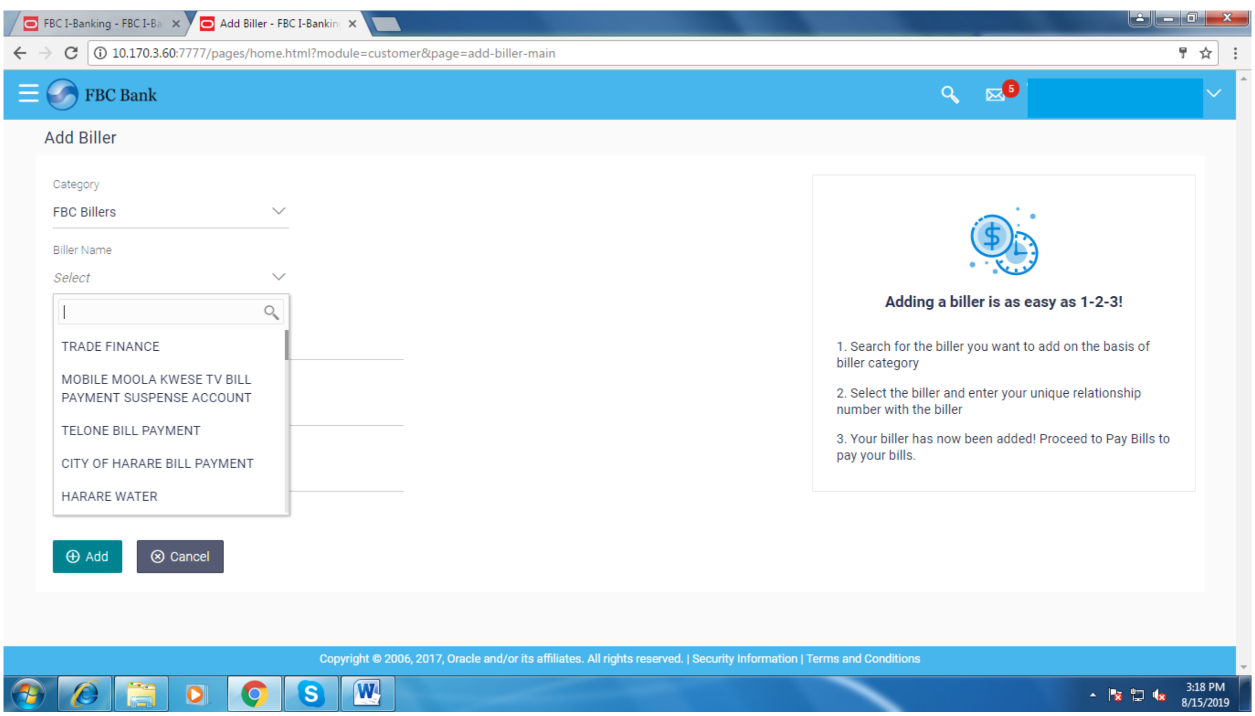
Manage Billers

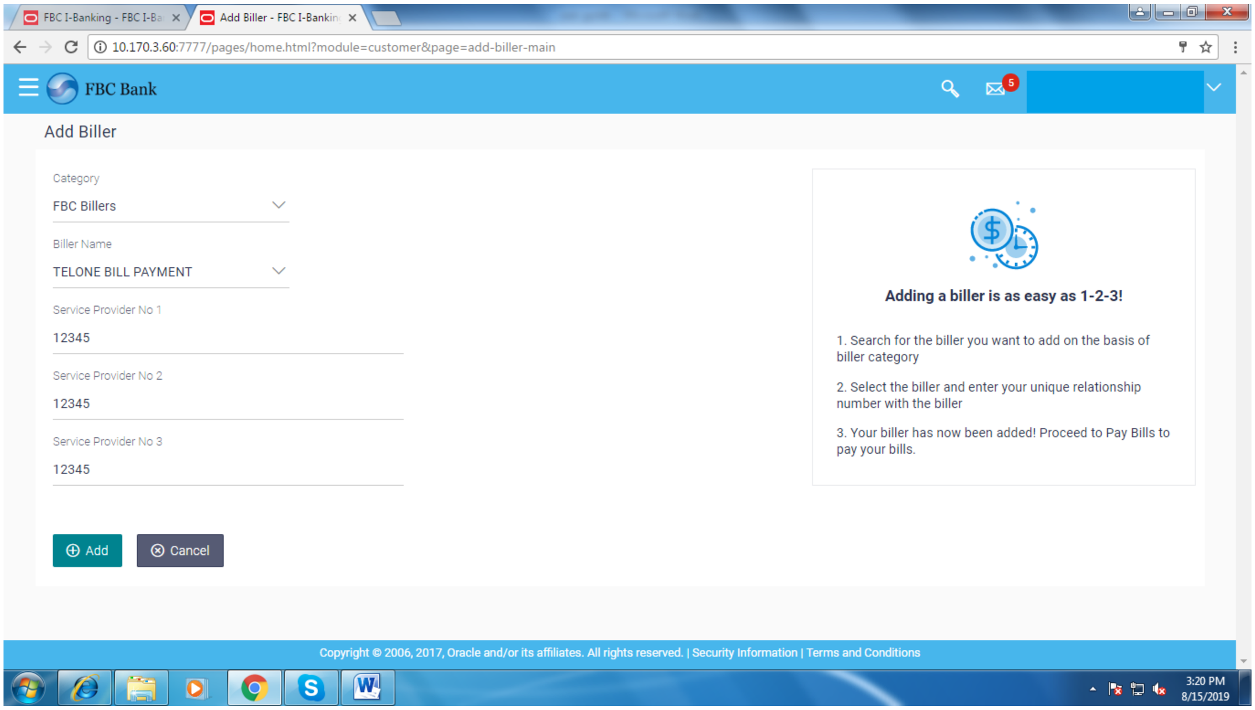


You can add billers from the list of available FBC billers

Go to the right hand side of the page and select add new biller

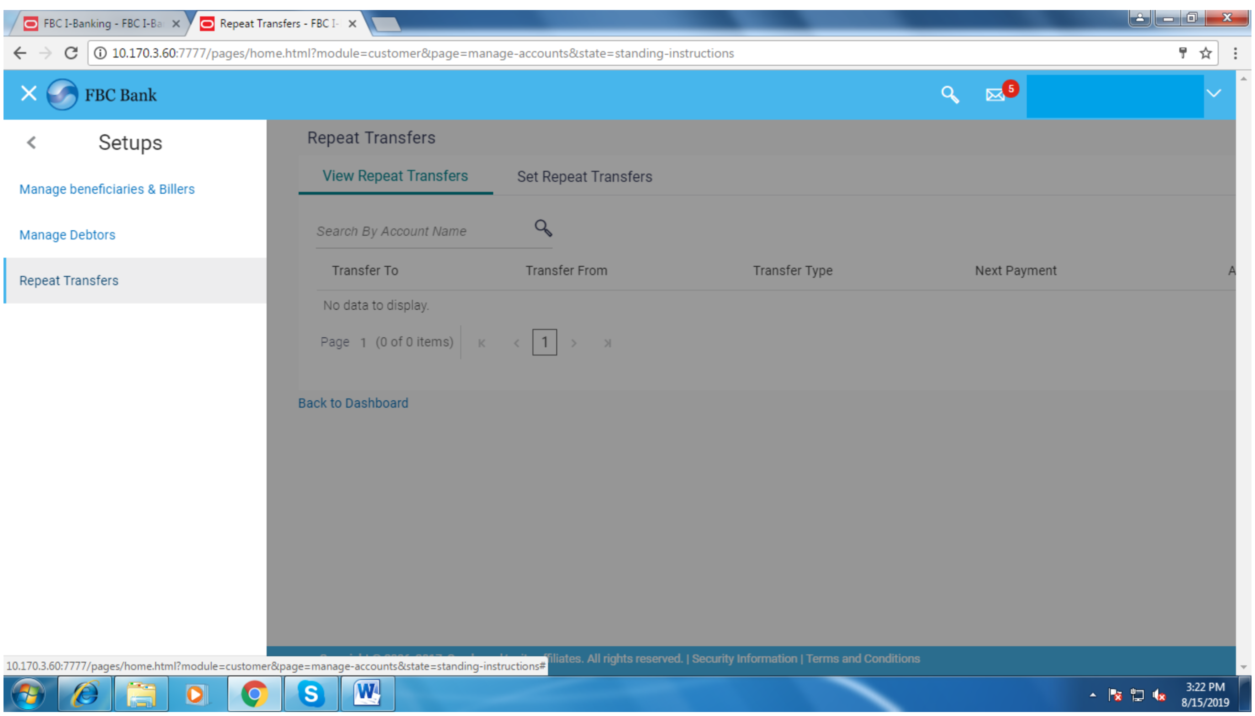


Go to category, and select the drop down arrow and select FBC billers. Under biller name select your desired service provider.



Provide the service provider account number and click add

Select repeat transfers



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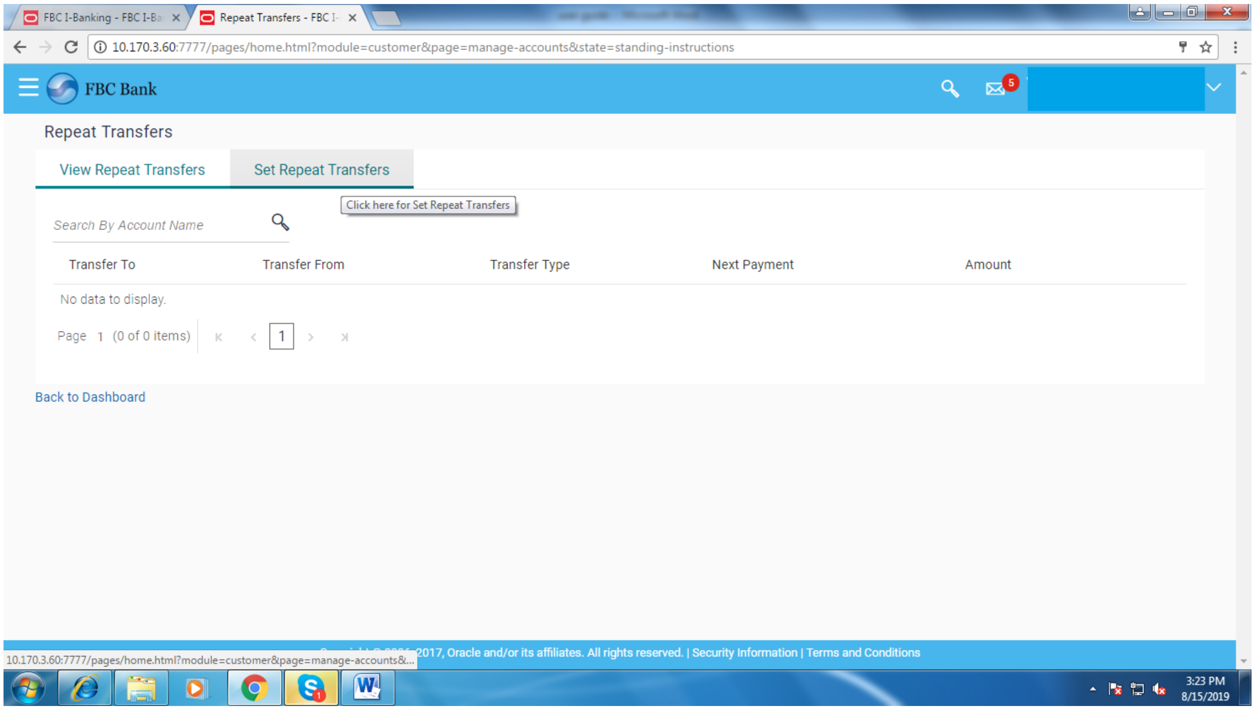
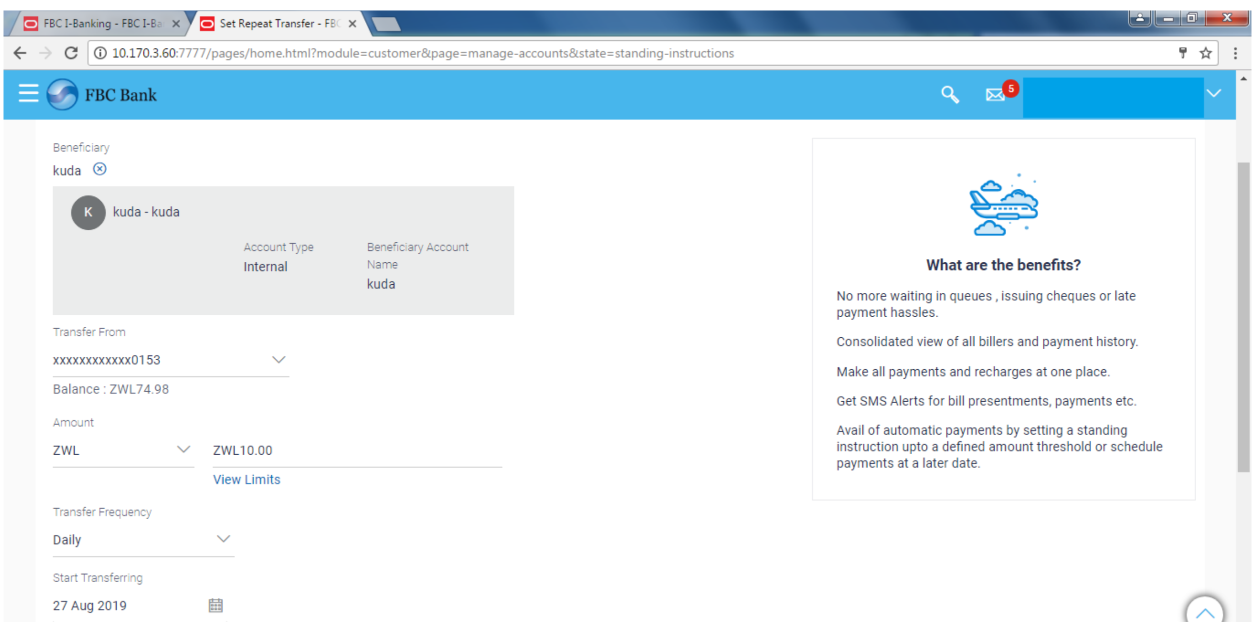
Go to set repeat transfers



How to set up a repeat transfer

- Choose beneficiary from the existing set beneficiaries
- Choose transfer frequency, date to start and stop transferring
- It also provides an option to initiate the transaction after seting up



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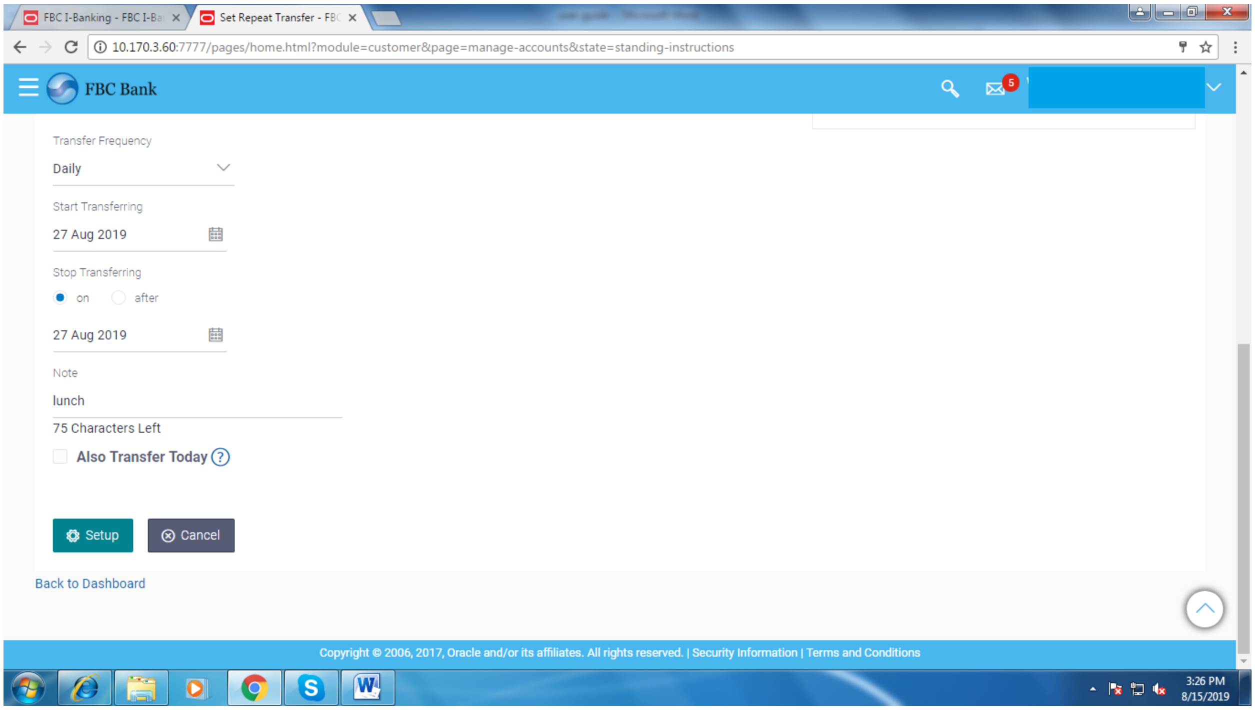
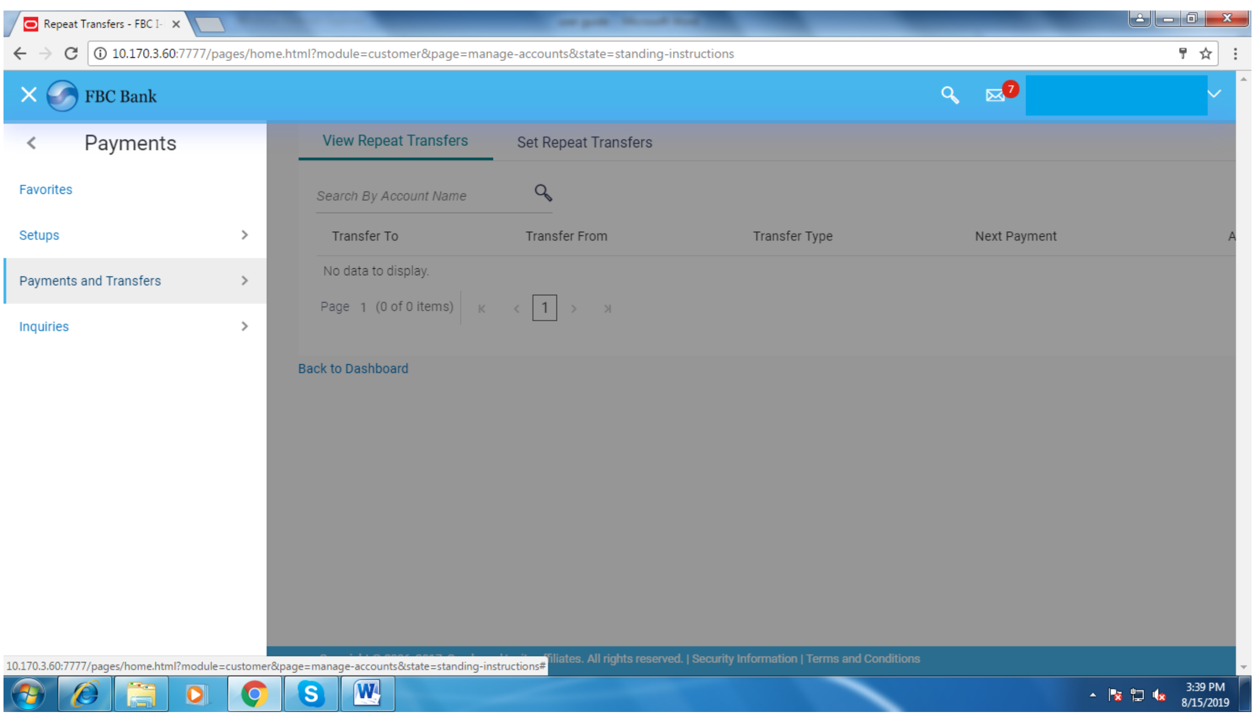
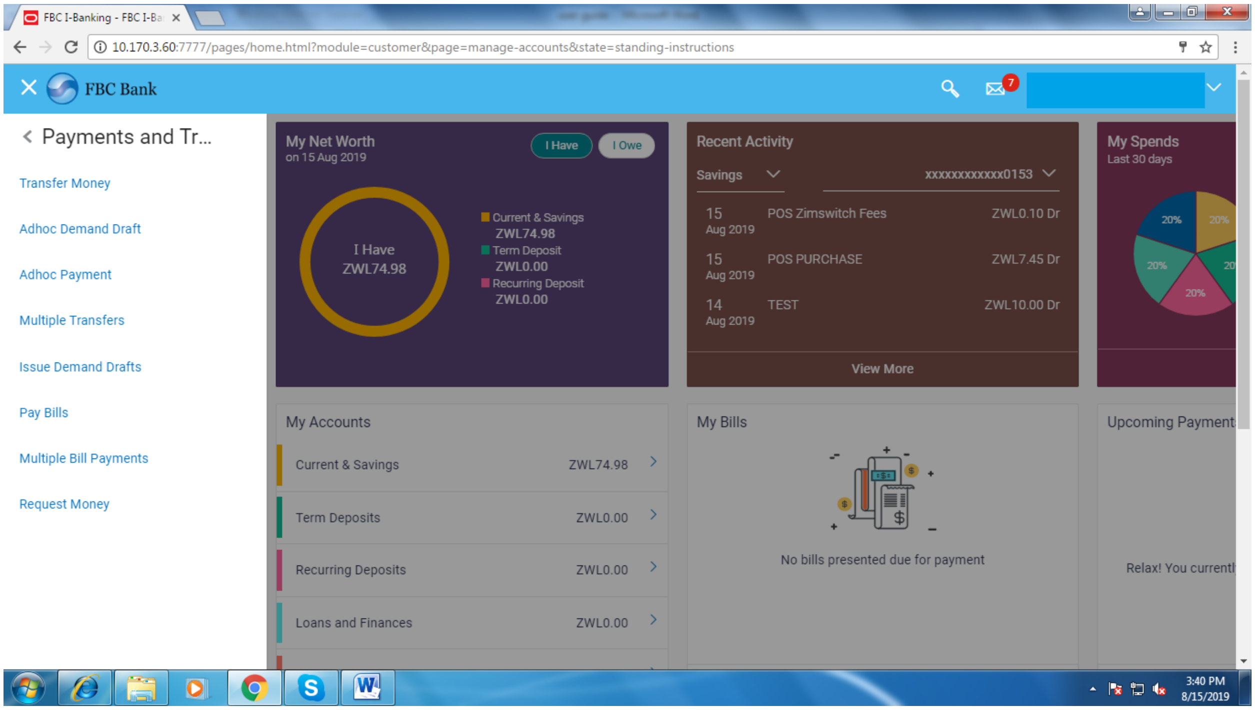


Once all the details and preferred dates for payments have been inputed, click set up or cancel to invalidate.

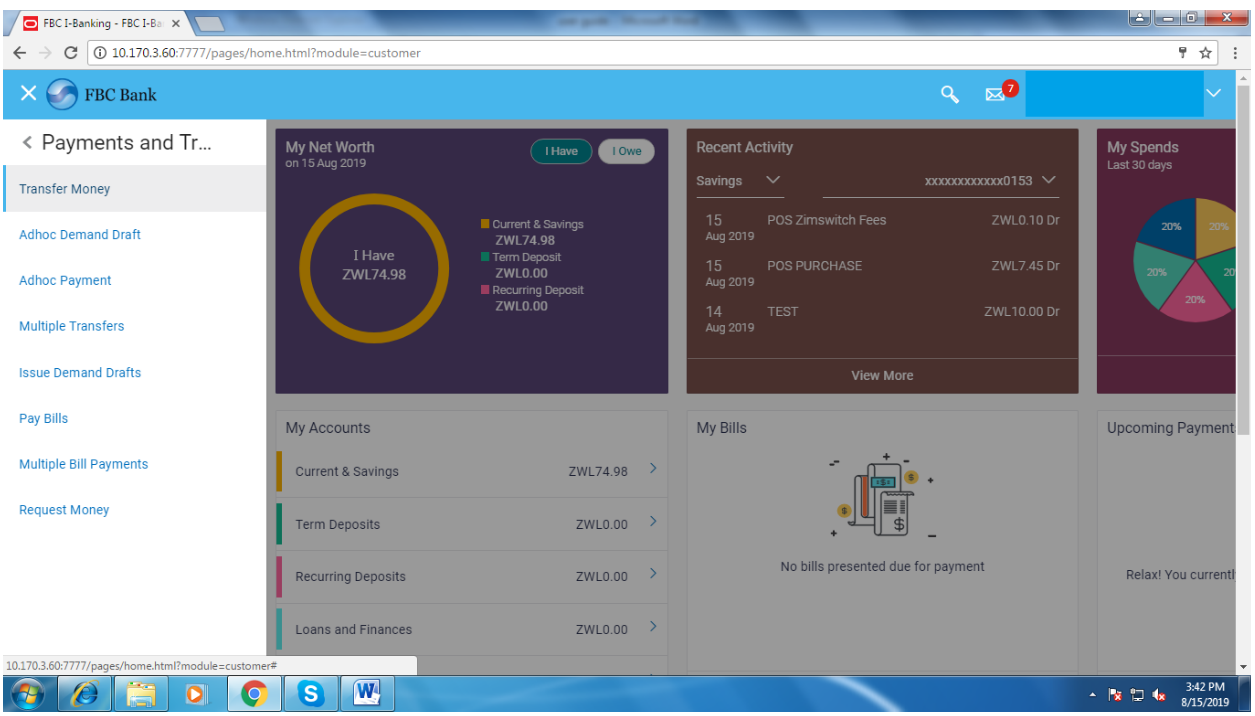
Payments and transfers



Payments and transfers menu

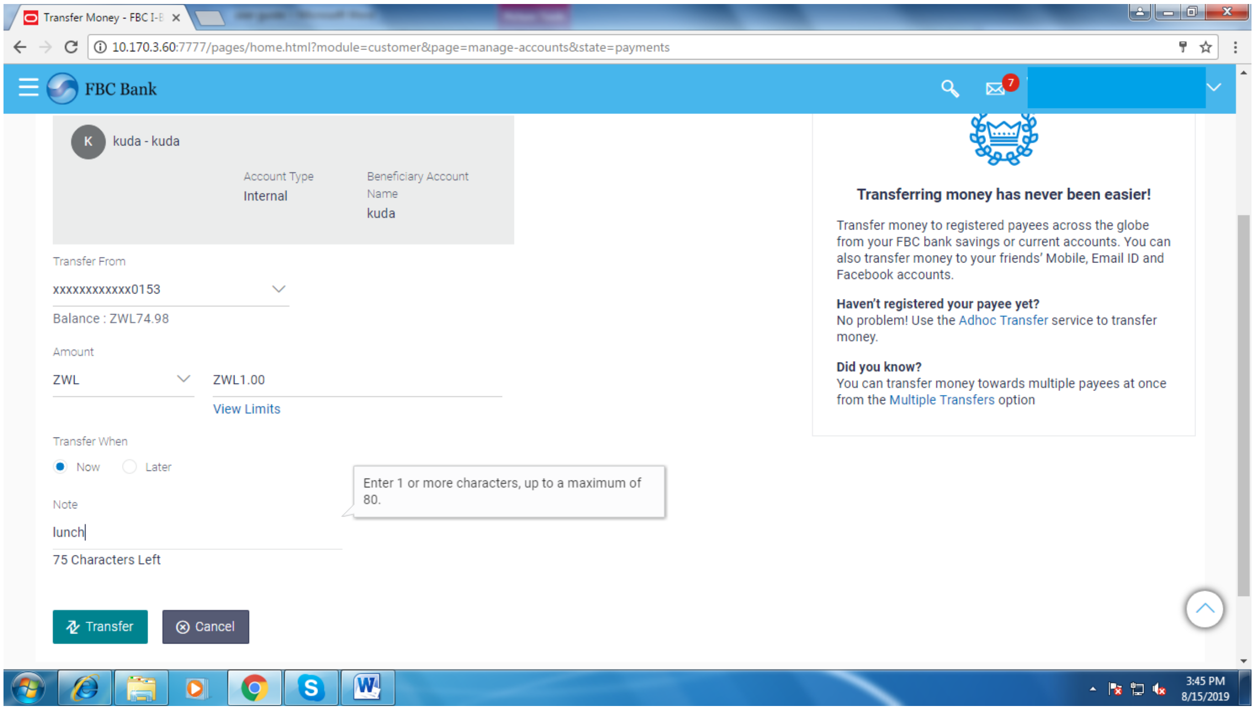


Select transfer money



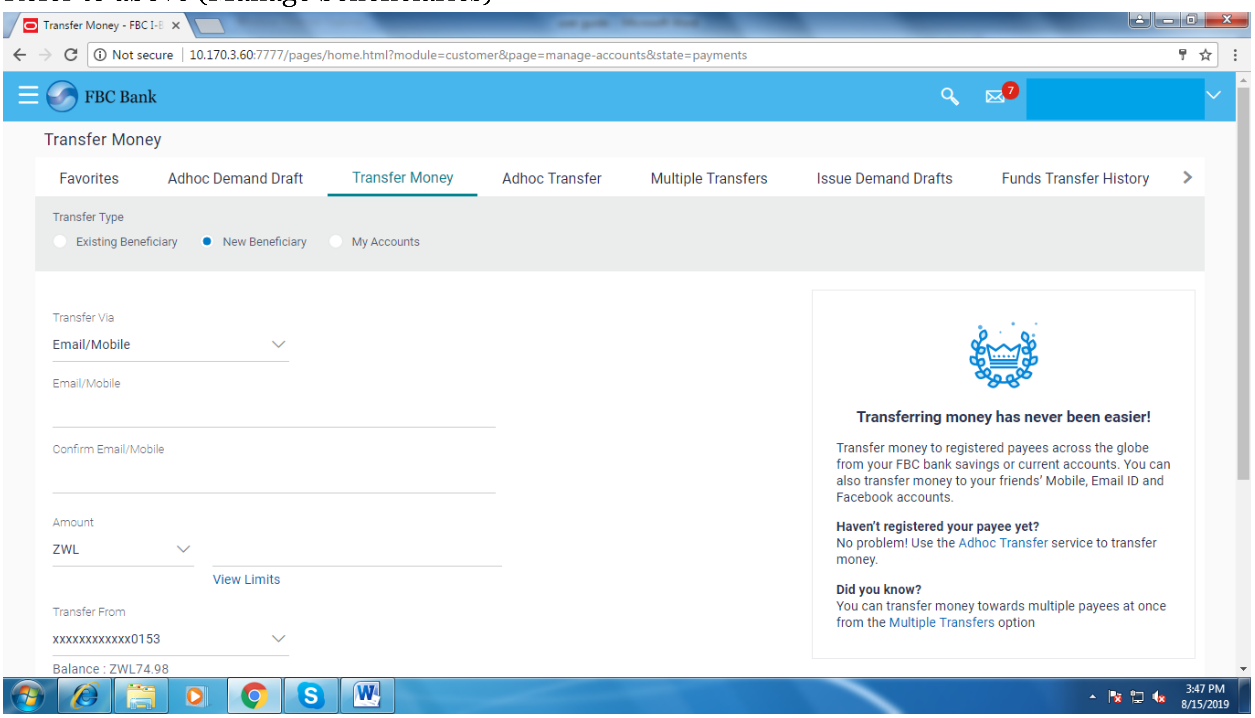
Under transfer money you have the option to

1) Select existing beneficiary , add amount , reason for payment and transfer

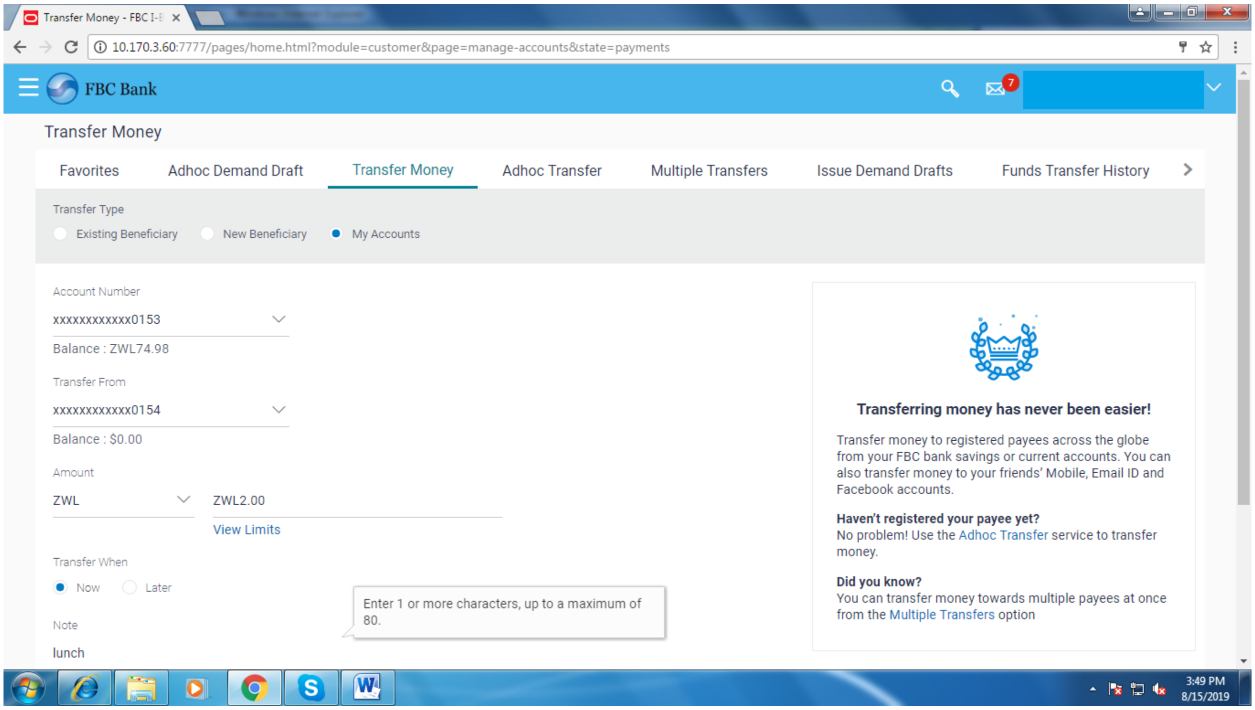


2) New beneficiary

Refer to above (Manage beneficiaries)

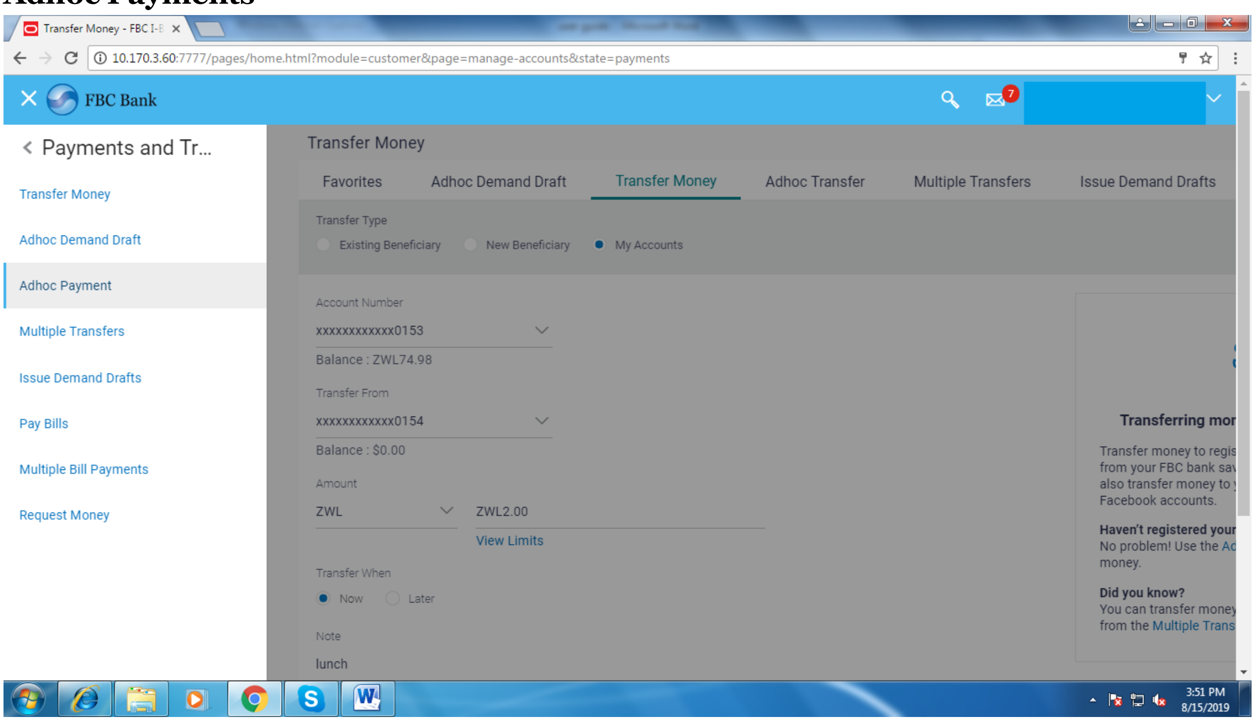


3) My accounts / own account transfer



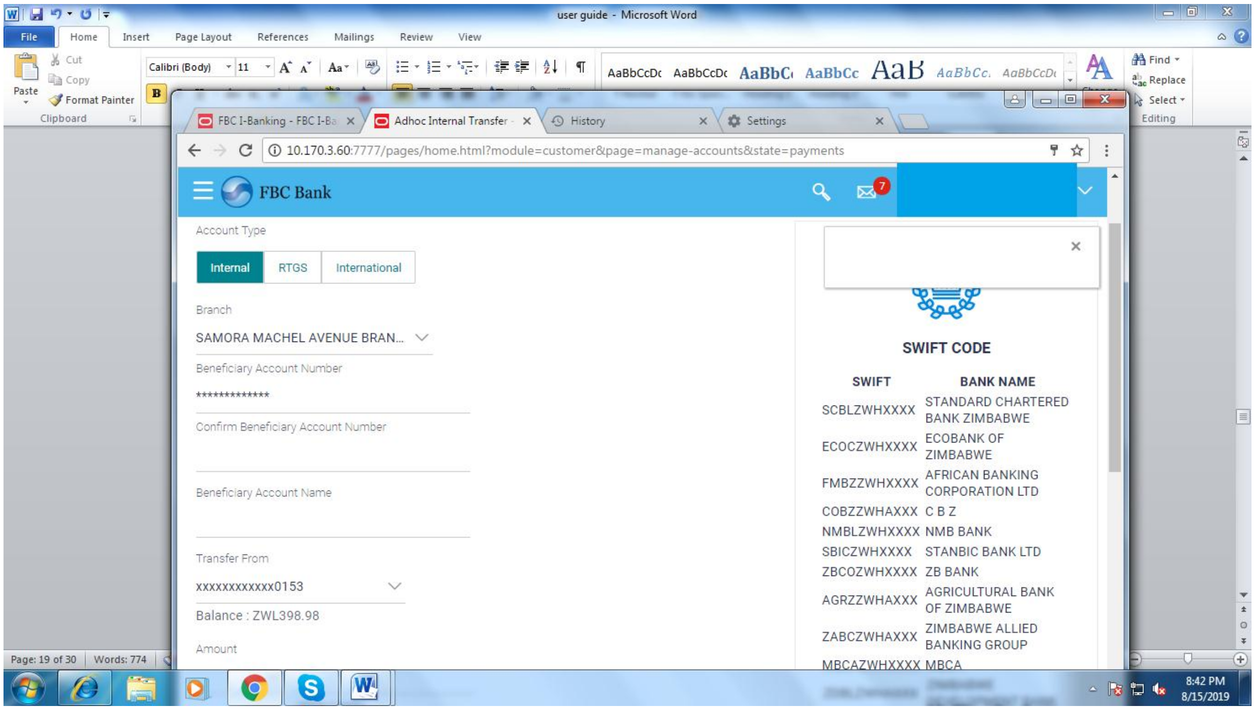
For own account transfer, the beneficiary account is the account number sitting at the top of the source account annotated as transfer from. Input the amount to be transferred next to the amount section above view limits.

Adhoc Payments



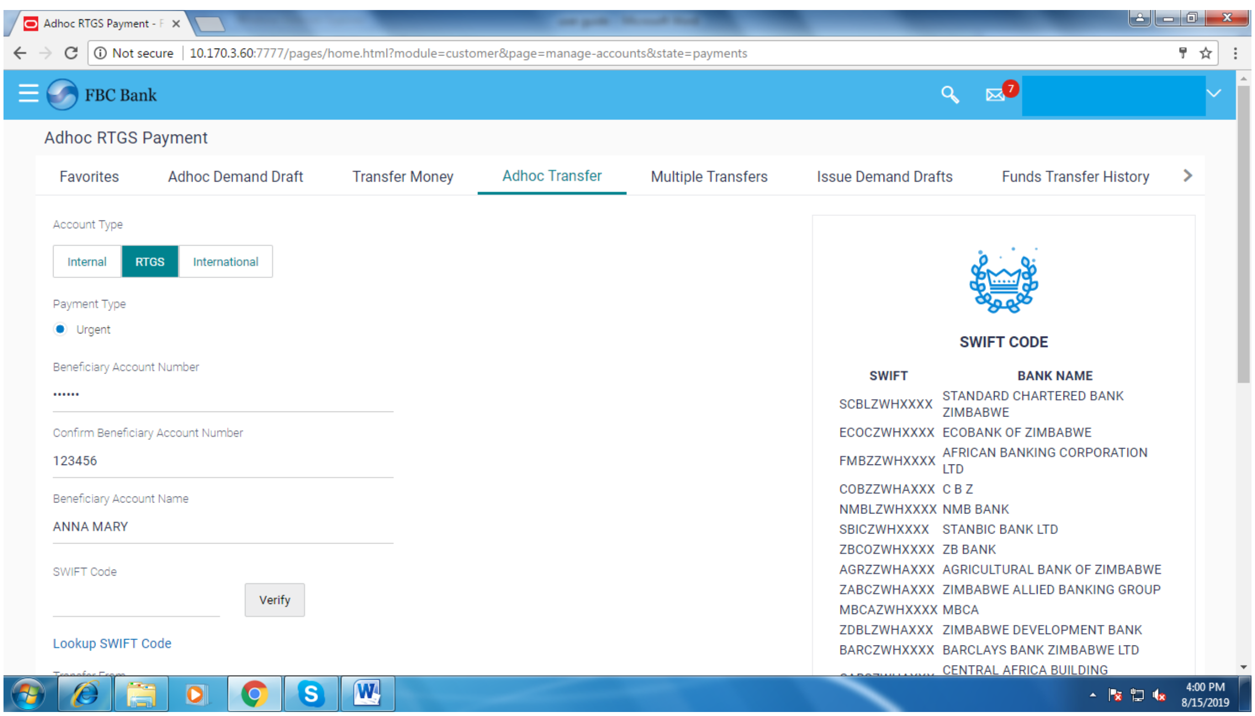
Adhoc payments are a group of payments which includes internal and RTGS payments,

Internal



Fill in the beneficiary internal account details. The system validates the beneficiary account number.

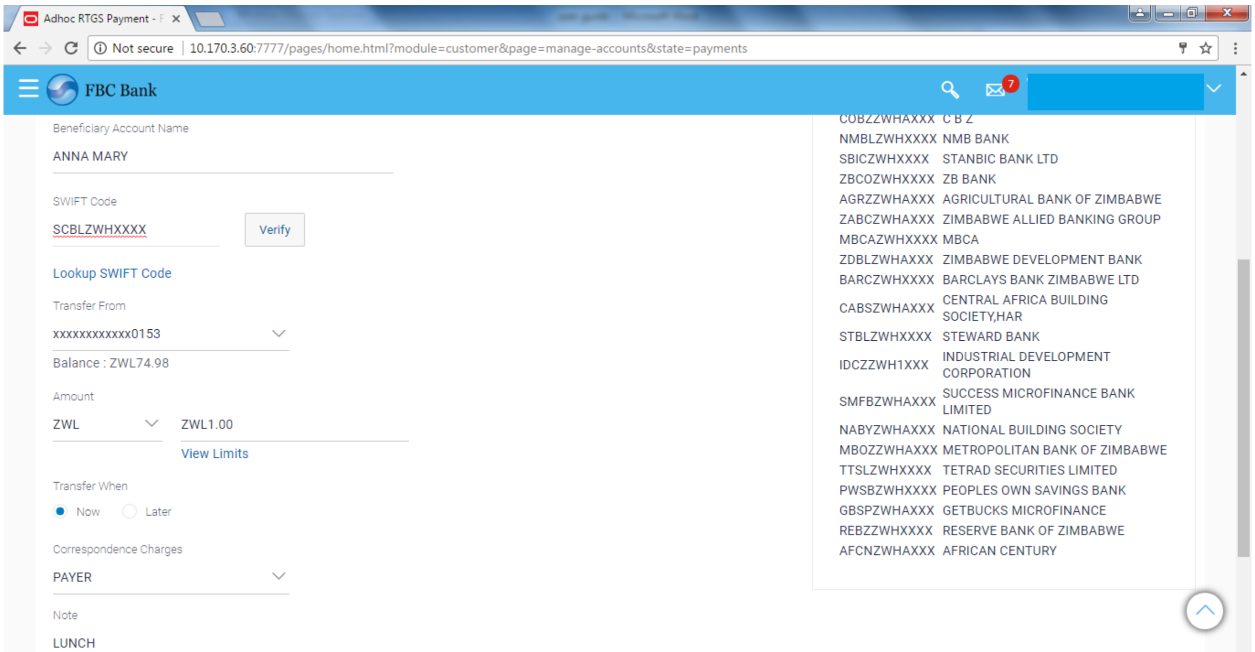
RTGS



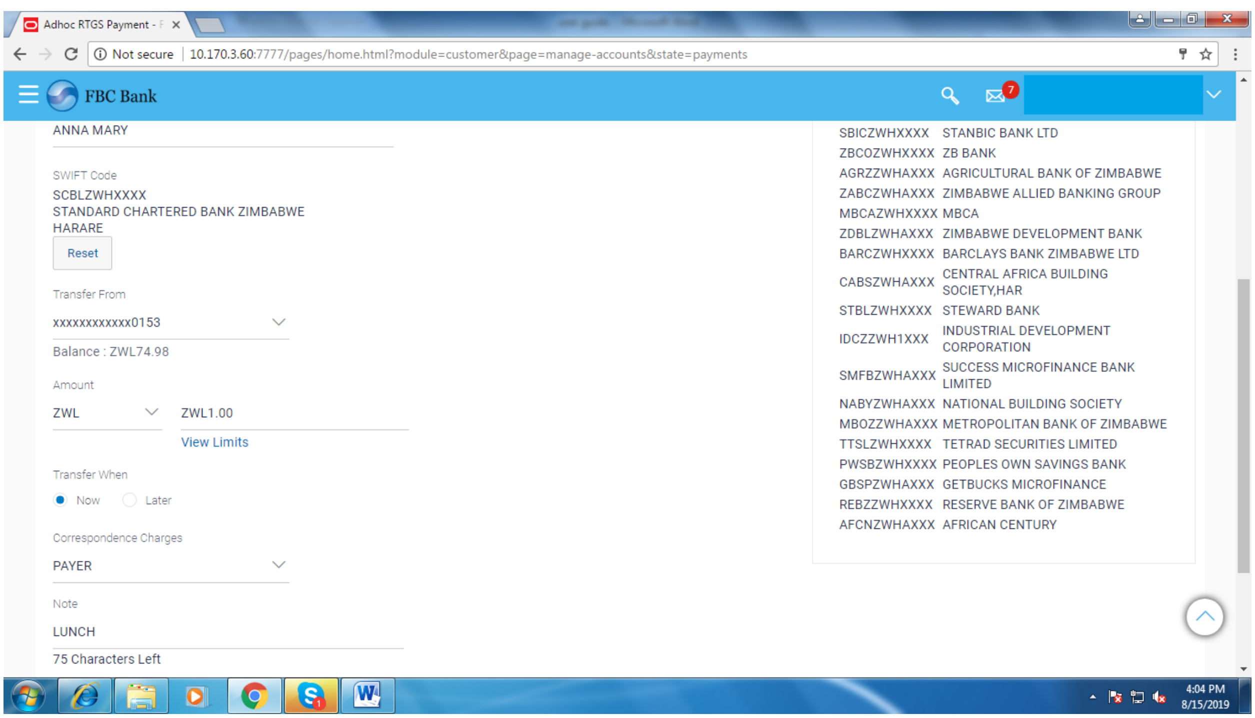
Fill in the beneficiary details

Copy swift code from the list of swift codes available on the far right hand side of the page

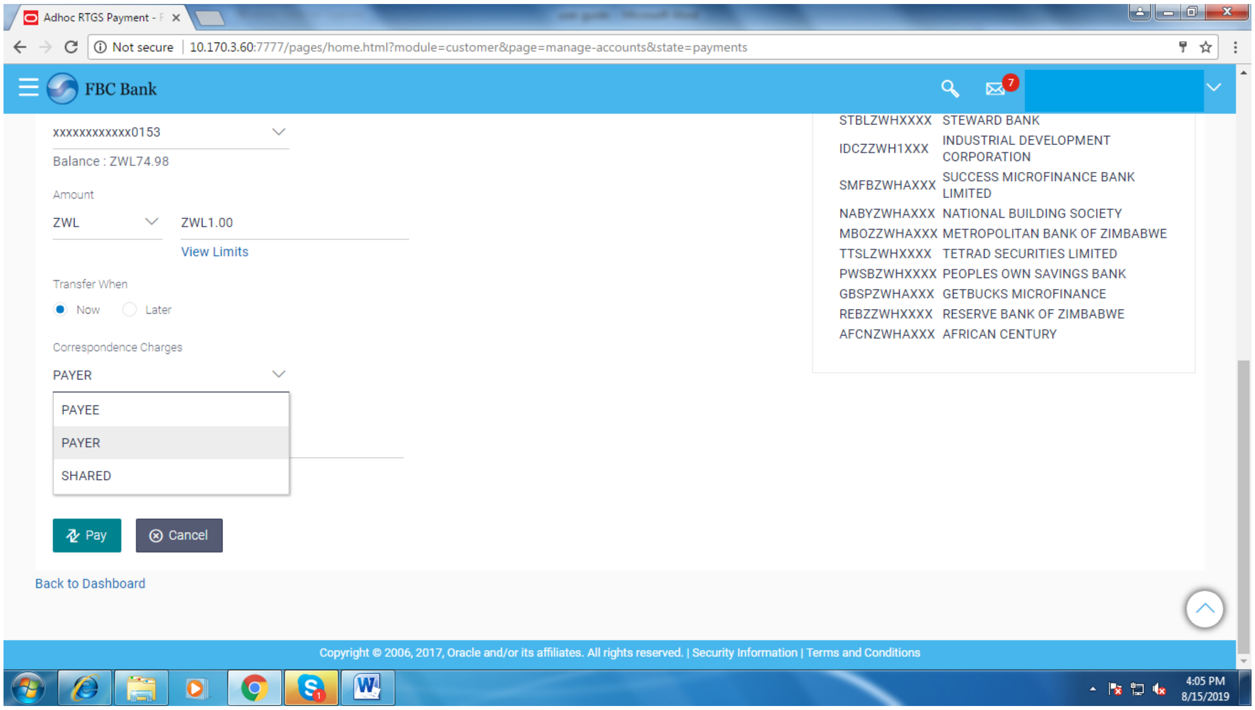
Paste the swift code, and click verify



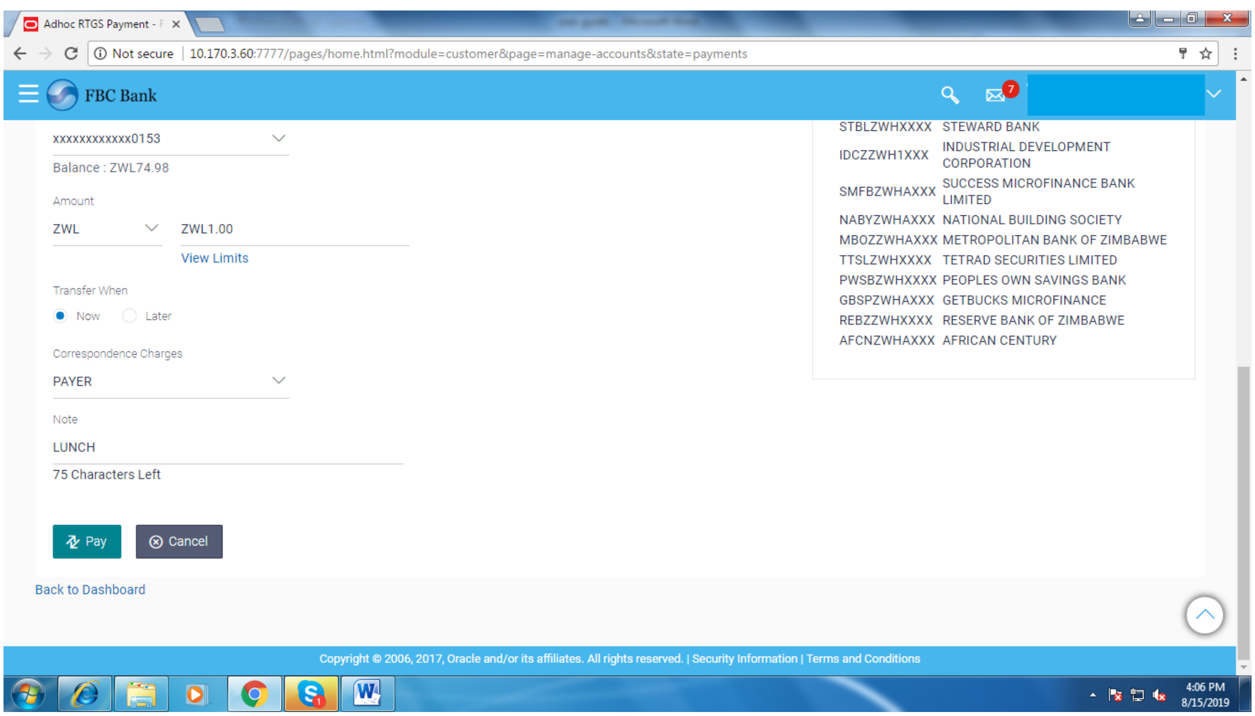
In the event that you pick the wrong bank, select reset and copy the correct one



For correspondence charges, select payer

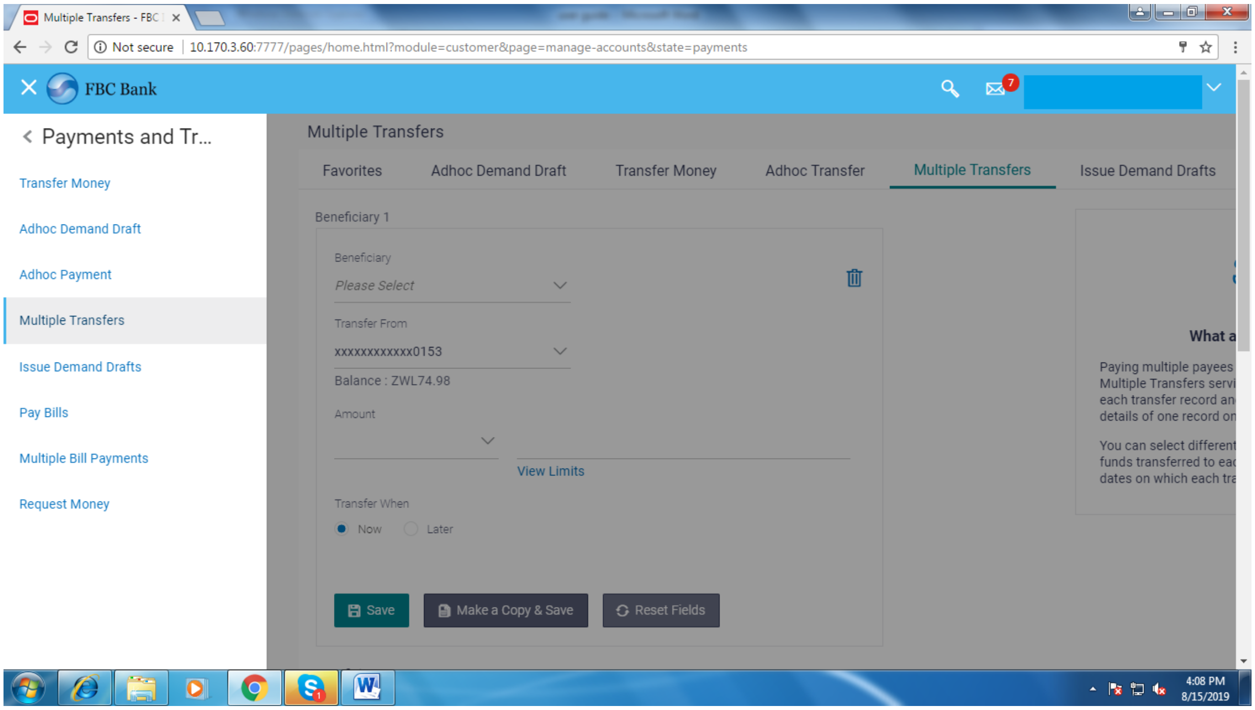


Click pay to complete the transaction

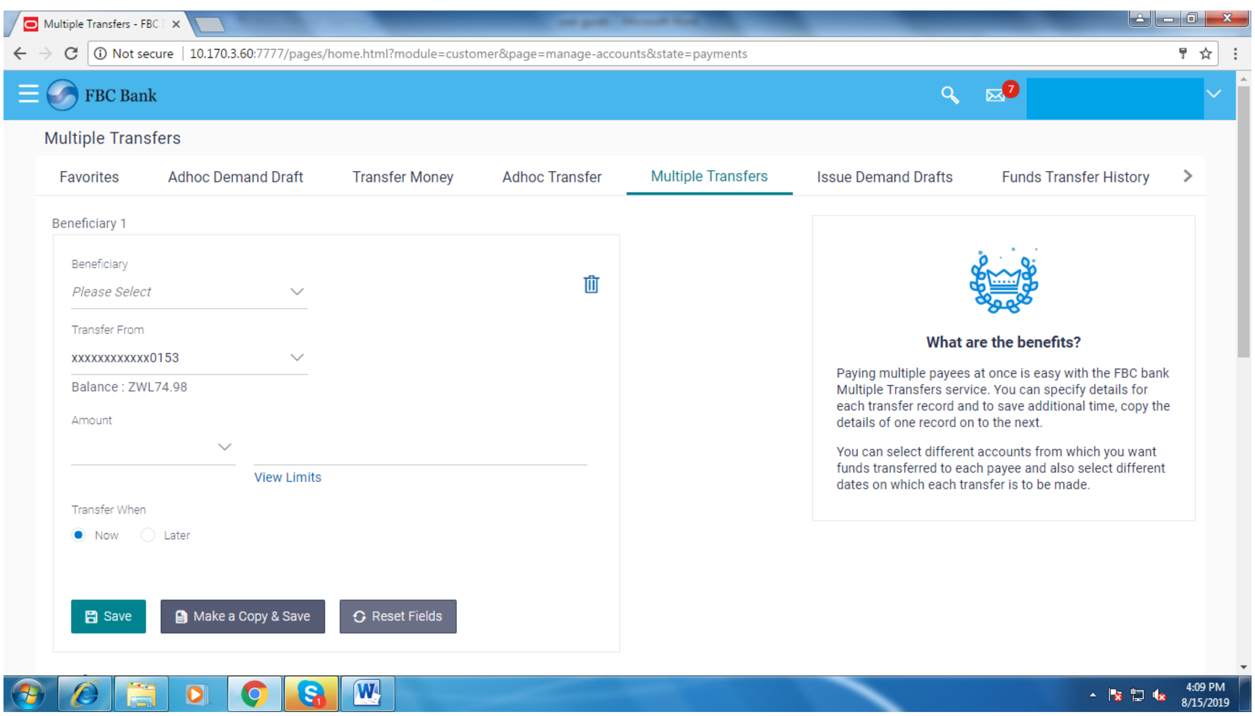


Multiple transfers

Go to multiple transfers under payments

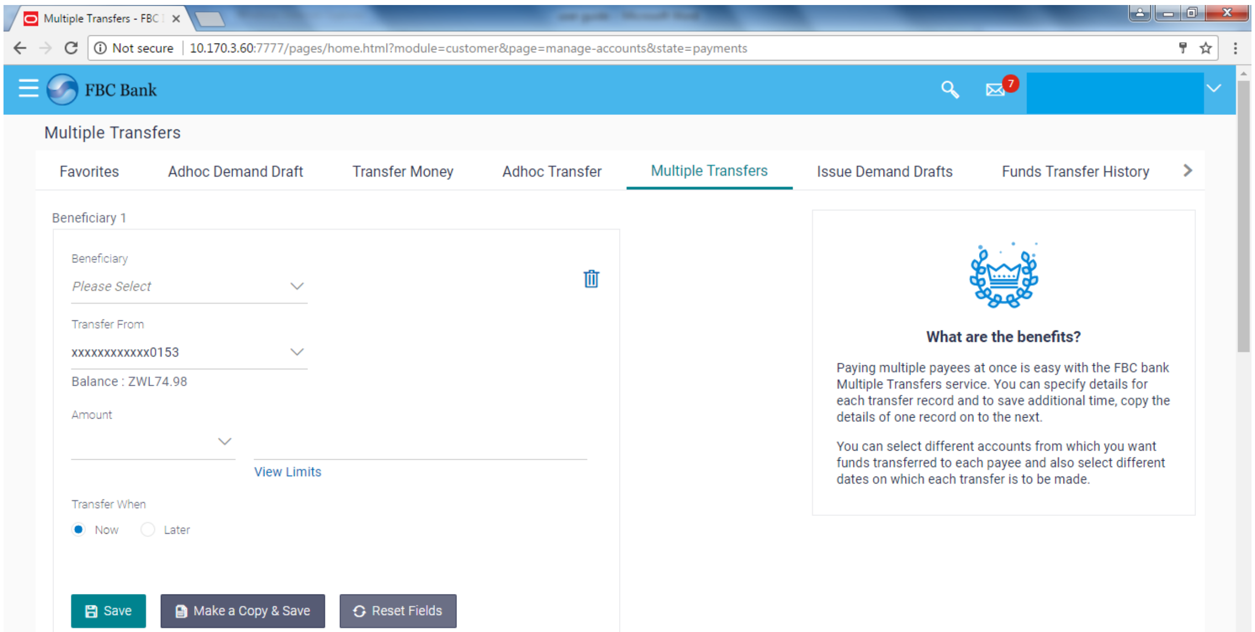


Select beneficiary, complete details and save.



Select the second beneficiary, complete details , save

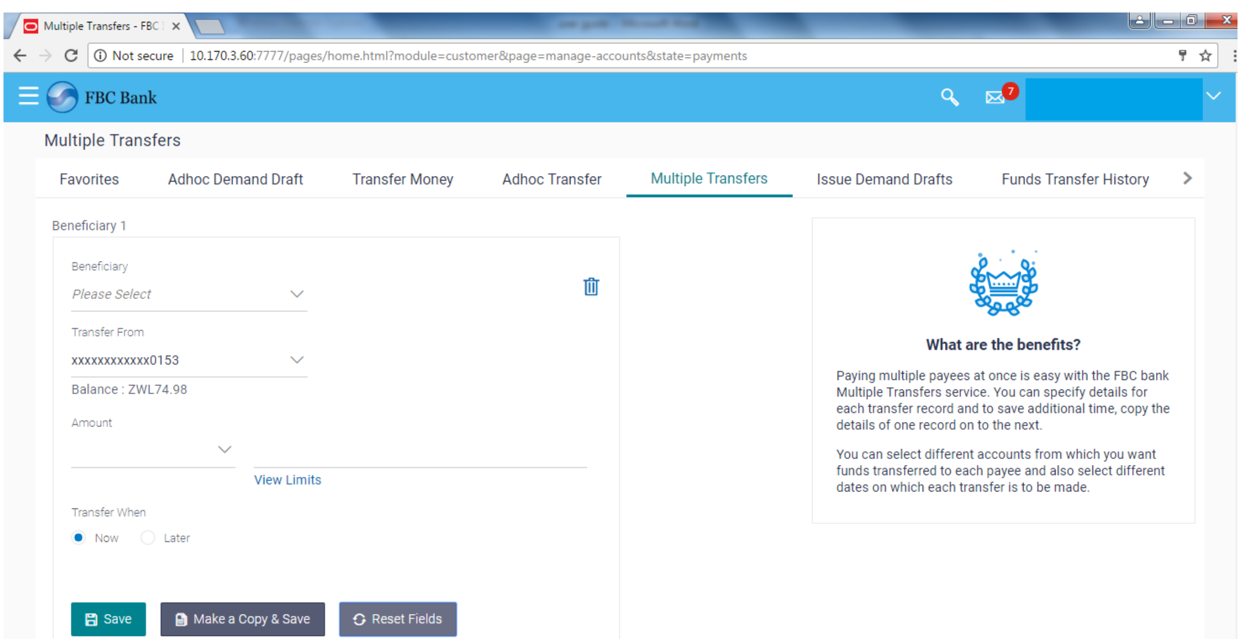
You can make as many as 5 payments (please note transactions are supposed to be of the same nature, either internal or RTGS)



When the desired number of payments have been saved, click submit

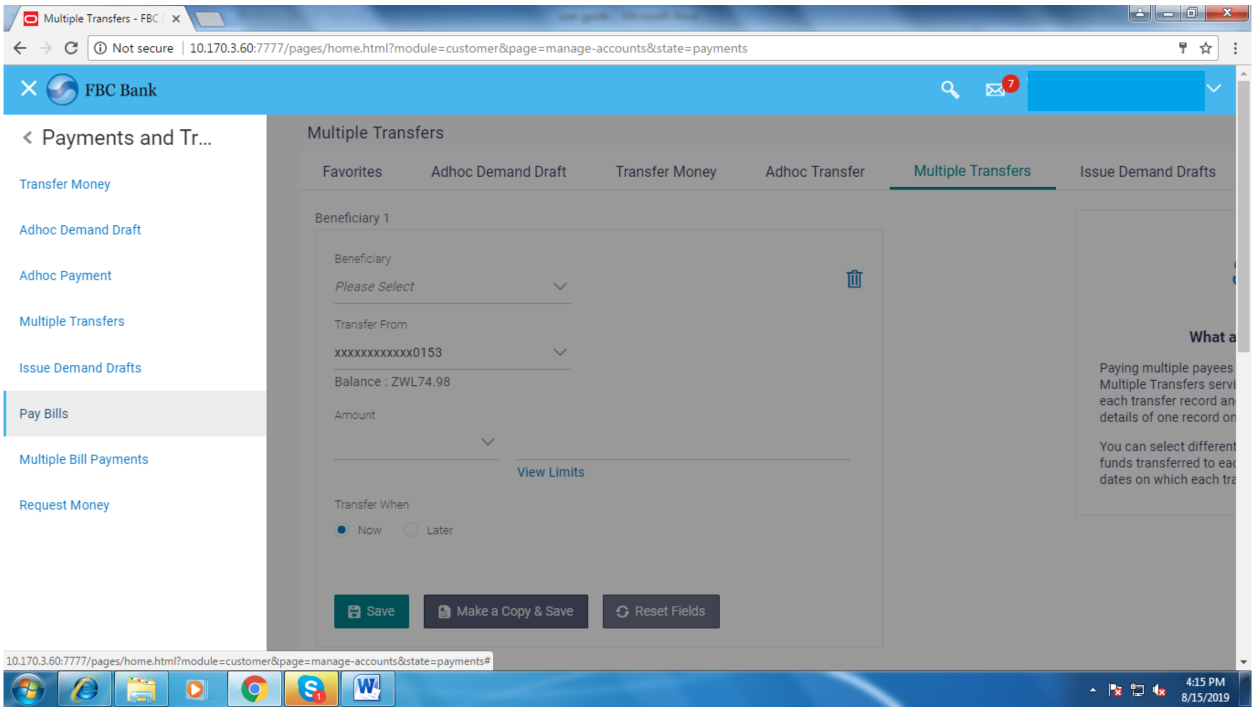
Reset fields

Reset fields when data entered is incorrect

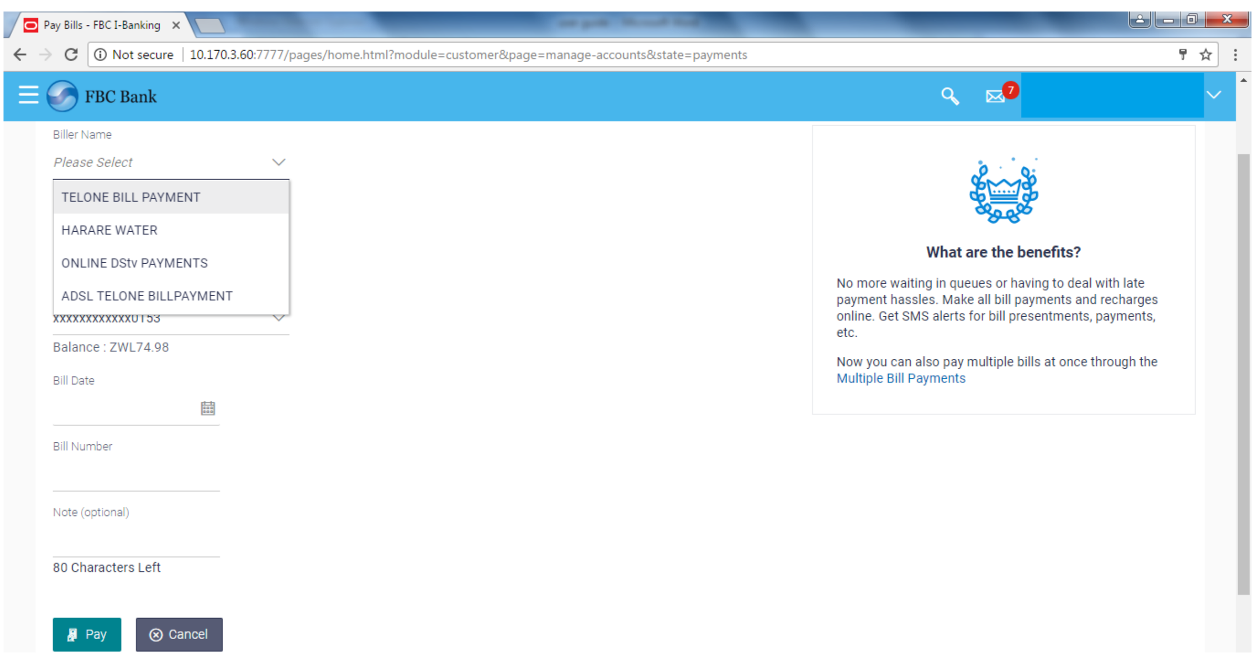


Pay bills

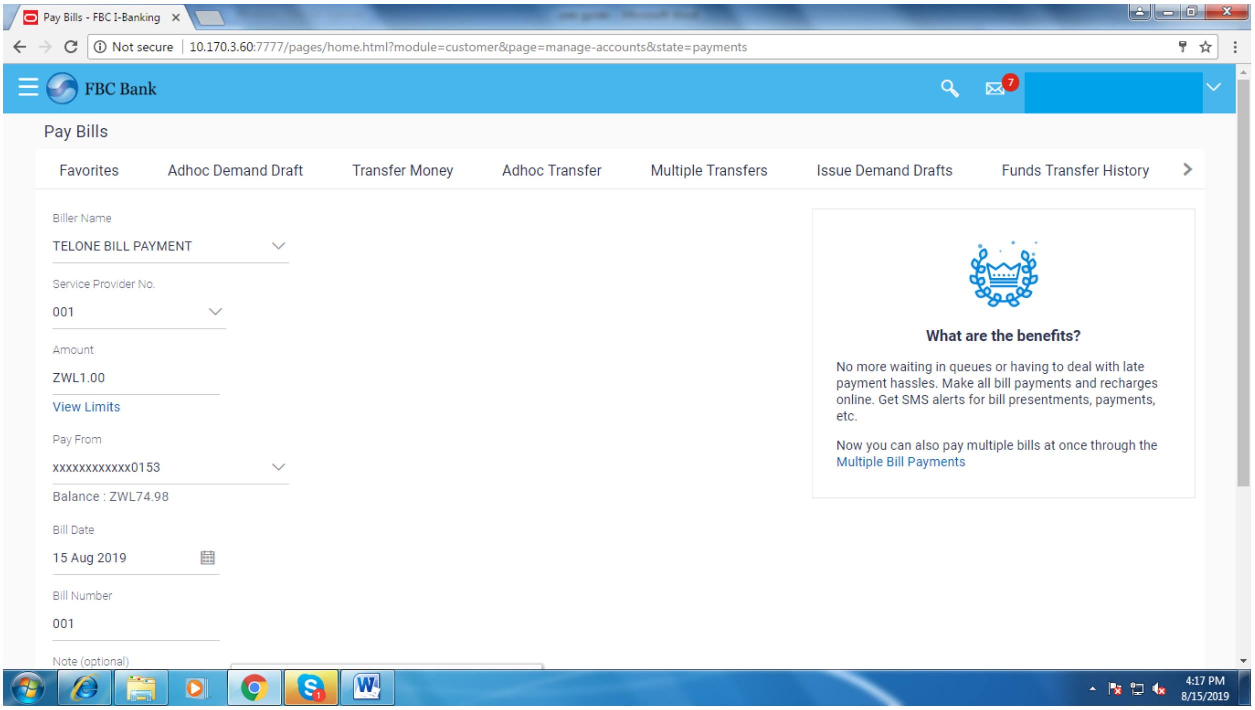
Click on pay bills under payments



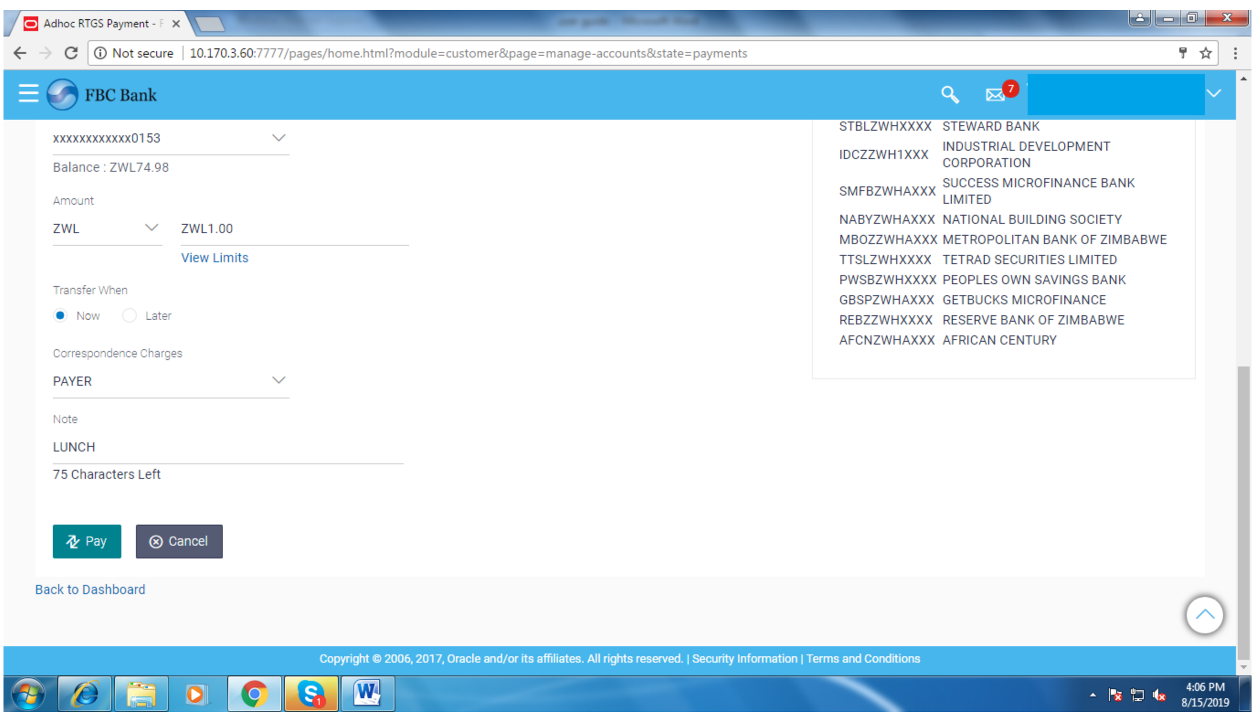
Select biller name from the list of available billers



Complete the available fields



Click on pay to complete the transactions



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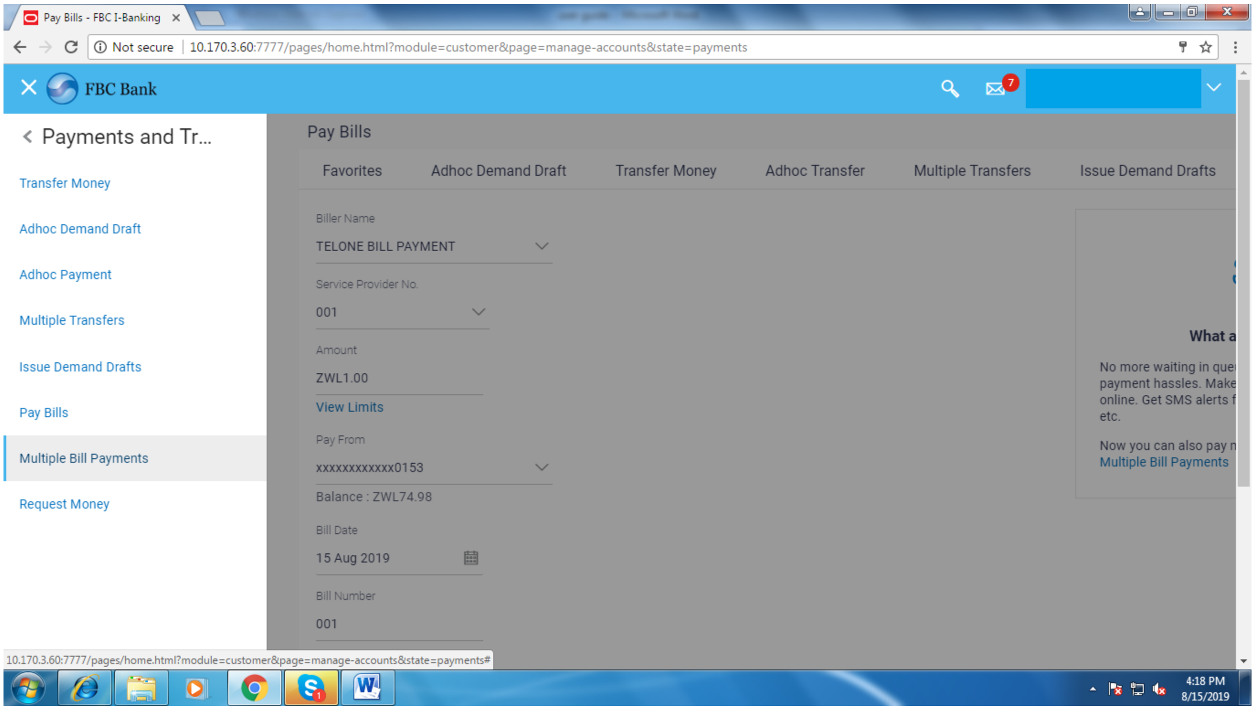
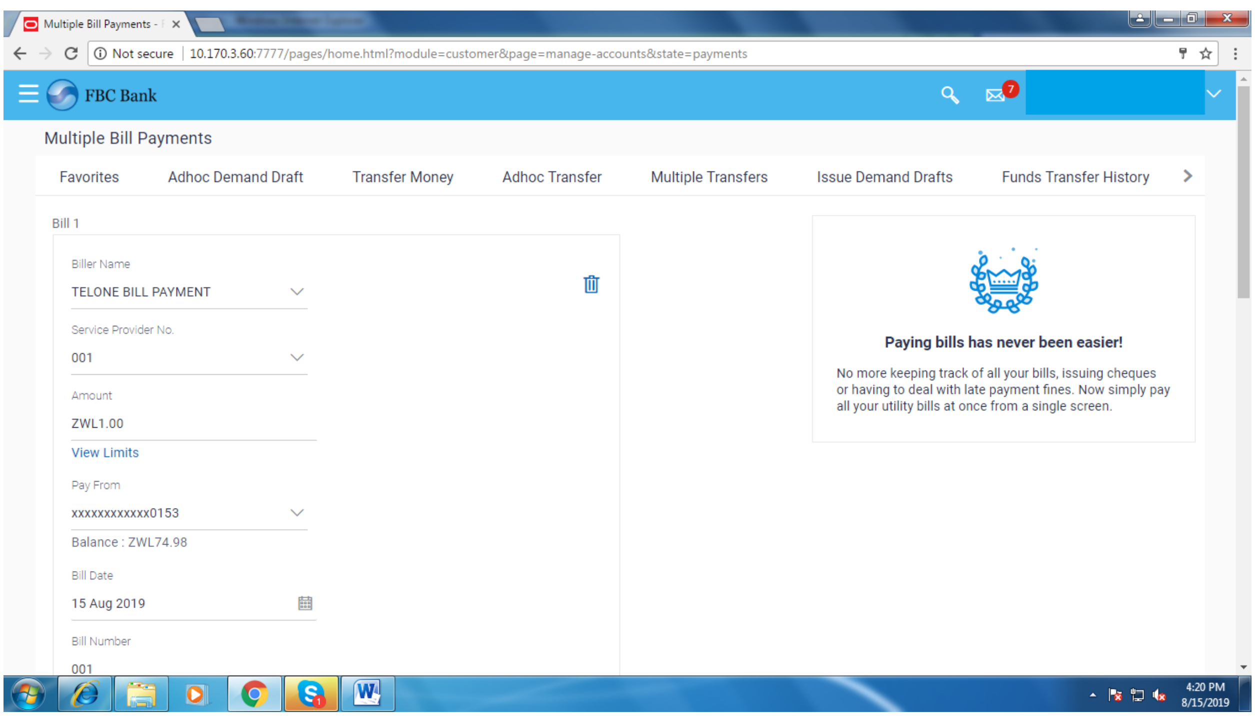
Multiple bill payments

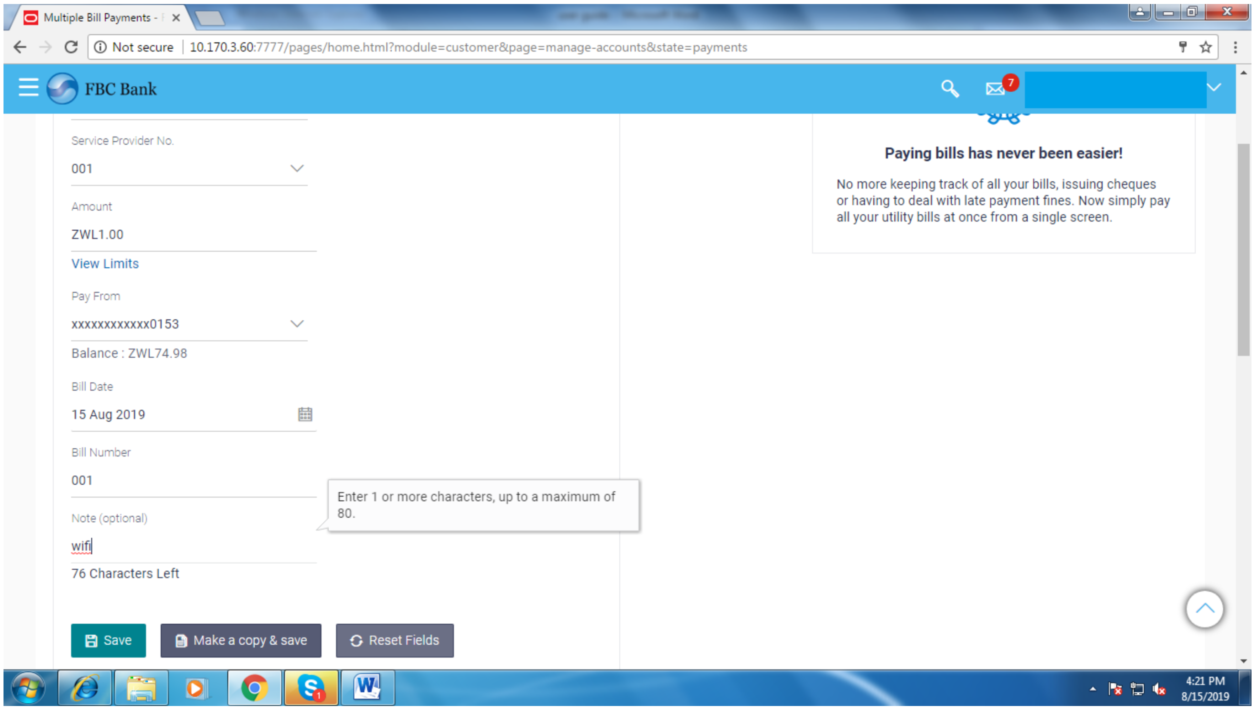
Go to multiple bill payments under payments



Complete the required details for the bill

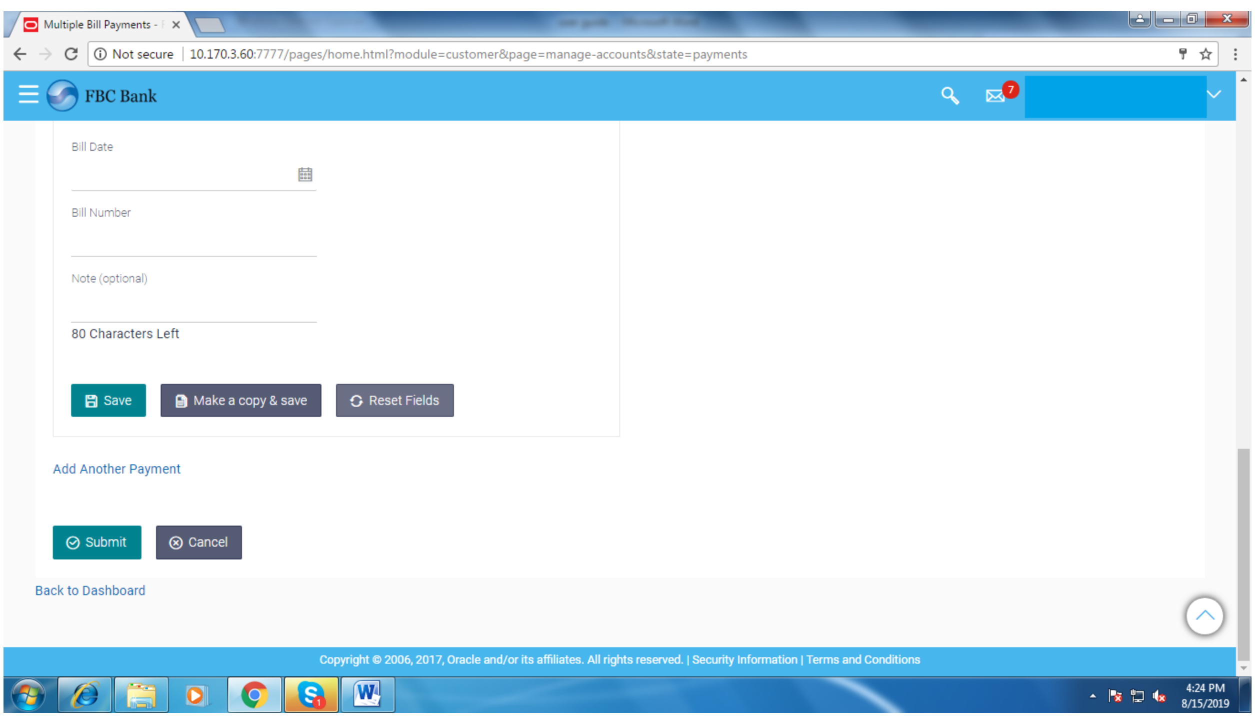


Click save when done



Complete details for the other bills

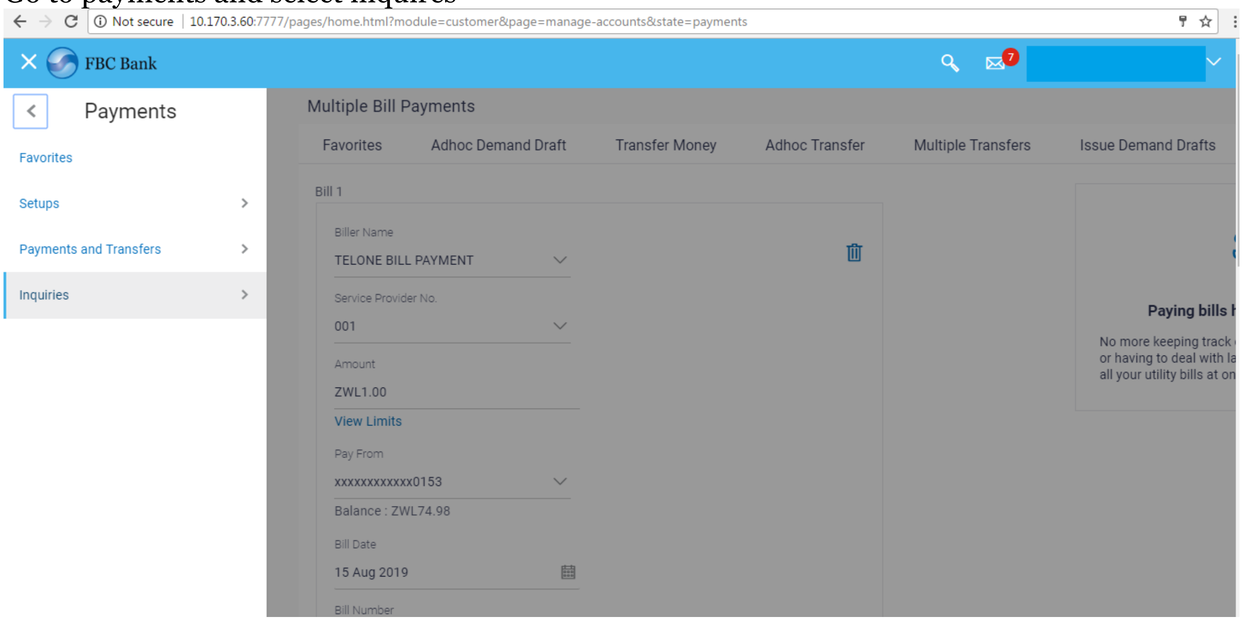
Select add another payment, till the required details of the number of bills to be initiated has been complete



Select submit to complete the initiation process of the transactions

Click reset fields in the event that incorrect information is added, and reenter the details, save and submit .

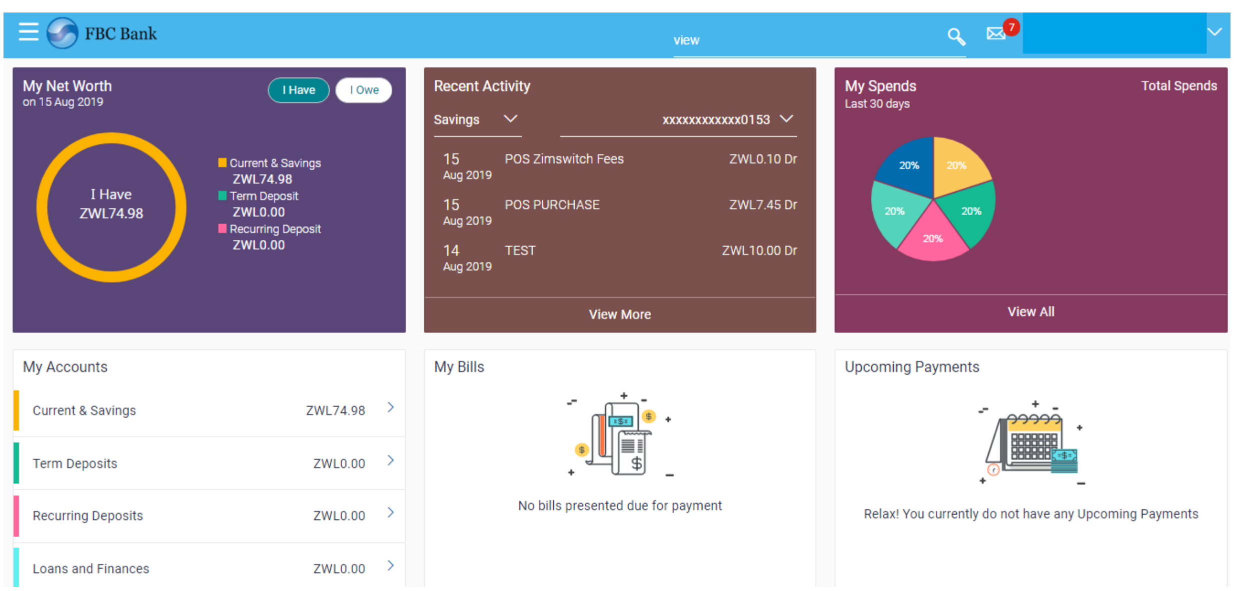
Inquires
Go to payments and select inquires



To view statements

Go to activity tab on the dashboard

Select the required account



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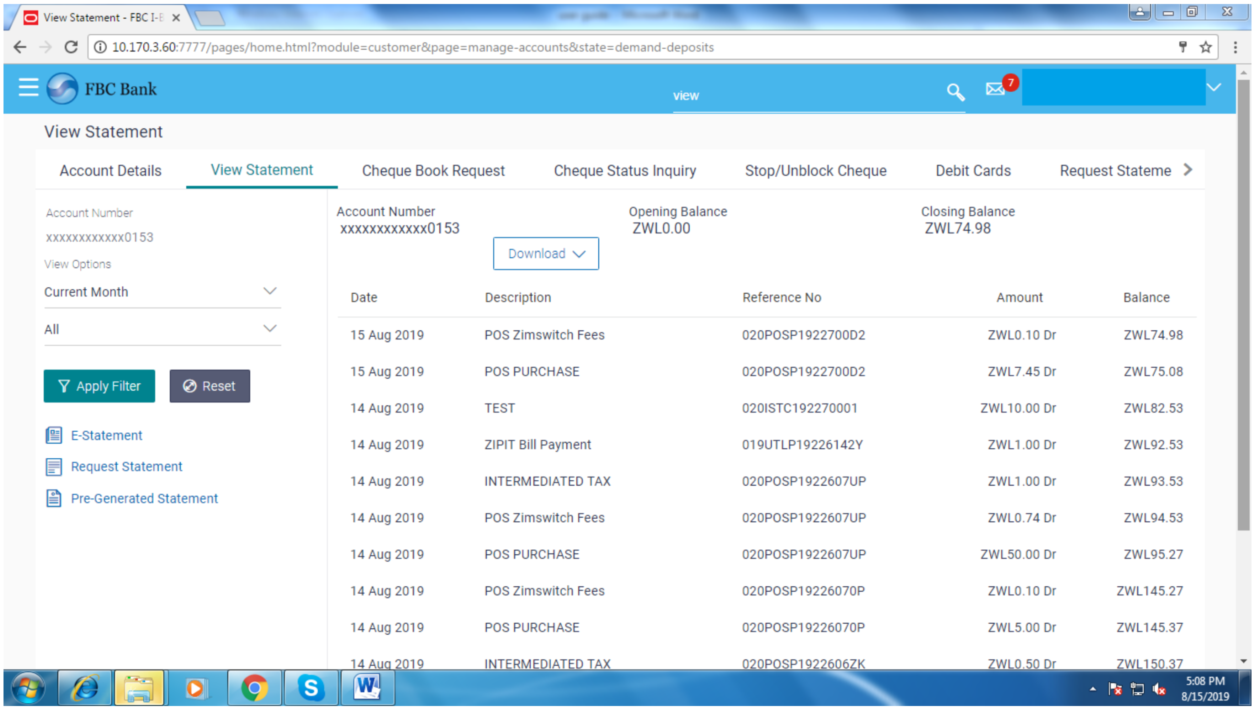
Click view more and a detailed statement is displayed



To download statement,

Select download and a list of available formats is displayed