

FBC Internet Banking

Corporate User Guide



INTERNET BANKING (OBDX) ***User Guide- Corporate Clients***



ACTIVATING YOUR PROFILE

ACTIVATING YOUR PROFILE



INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP 01

The image shows the FBC Internet Banking login page. It features the FBC logo at the top. Below it, there are input fields for 'Username' and 'Password'. A link 'Click to use Virtual Keyboard' is next to the password field. Below the password field, the 'Forgot Password' link is highlighted with a red rectangle. Below this, there is a 'Login' button and a 'Register' button. At the bottom, there is a 'Security Tips' link.

Navigate to the Forgot Password link to activate your profile.

STEP 02

The image shows the 'Forgot Password' page. It has a title 'Forgot Password' at the top. Below it, there are input fields for 'Username' and 'Date of Birth'. Below these, there is a 'One Time Verification' section. It states: 'A verification code has been sent to your registered mobile number and/or email. Please enter that code below to complete the process.' There is a 'Verification Code' input field with a 'Required' label. Below this, there is a 'Resend Code' link, 'Attempts Left: 3', and 'Reference Number: 71268'. At the bottom, there are 'Cancel' and 'Submit' buttons.

You will be prompted to enter your bank-provided Username and Date of Birth. The system will validate these, and an OTP will be triggered to your registered phone number and email address. OTP expires in 15 minutes.

STEP 03

The image shows an email alert from FBC. The subject is 'OTP Alert'. The body of the email says: 'Dear Customer, Your OTP for Forgot Password is 123456. Please do not share this code with anyone. This OTP is valid for 15 minutes. If you did not request this OTP, please contact our support team immediately on the details below.' It then lists contact information: 'Contact Centre Direct Lines: +263 242 704481/2 and 761198', 'Mobile numbers/ WhatsApp: +263 772 419 693/+263 772 152 647 | +263 732 152 647', 'Toll Free: 220(for all Networks) and 080 800 25 or 080 800 26 (for Econet Wireless Subscribers)', and 'Contact Centre email address: help@fbc.co.zw'. It also mentions 'Don't miss out on the latest FBC promotions & benefits. Log on to <https://www.fbc.co.zw/banking/> to find out more!'. The email ends with 'Regards, Customer Service'.

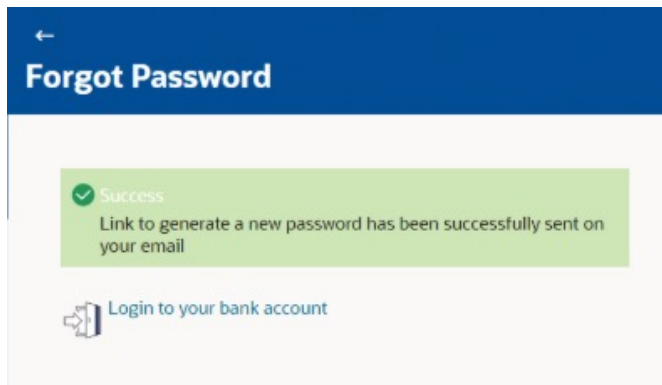
A new password link will be triggered to your registered email upon successful OTP validation.

ACTIVATING YOUR PROFILE



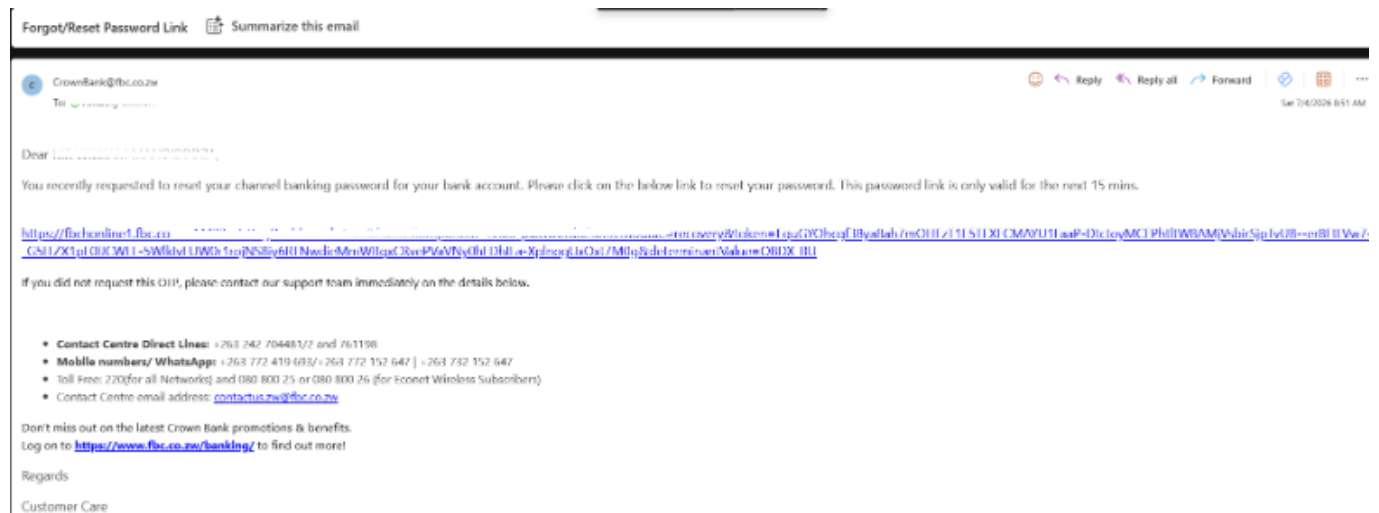
INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP
03



A new password link will be triggered to your registered email upon successful OTP validation.

STEP
04



You will receive a page for you to enter your password. Use the password policy as a guideline.

ACTIVATING YOUR PROFILE



INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP

04

STEP

05

STEP

06

Reset Password

Please enter your new password

Form with two password input fields:

- Field 1: Password (Required)
- Field 2: Re-enter Password (Required)

Buttons: Submit, Cancel

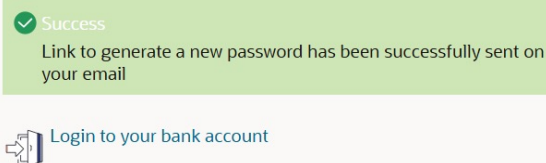
You will receive a page for you to enter your password. Use the password policy as a guideline.

Password Policy

Your Password can:

- Have 8 to 15 characters
- Have upper case
- Have lower case
- Have numbers (Minimum 1 mandatory)
- Have special characters (Minimum 1 mandatory)
(Allowed characters are #;\$&!;@;%:()*)
- Not be a common password
- Not be one of your most recent 12 password(s)

Forgot Password



A new password link will be triggered to your registered email upon successful OTP validation.

Password changed successfully!
Please click below to login.

Login

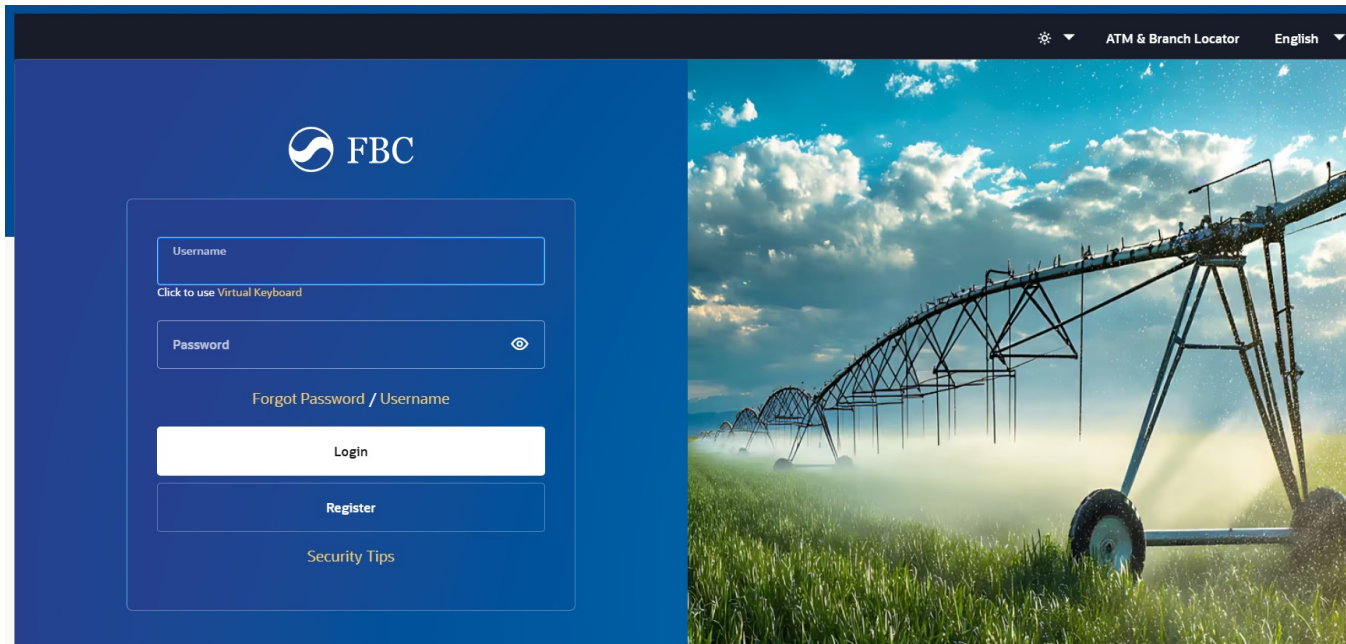
A confirmation message will pop up once your password has been accepted.

ACTIVATING YOUR PROFILE

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP

07

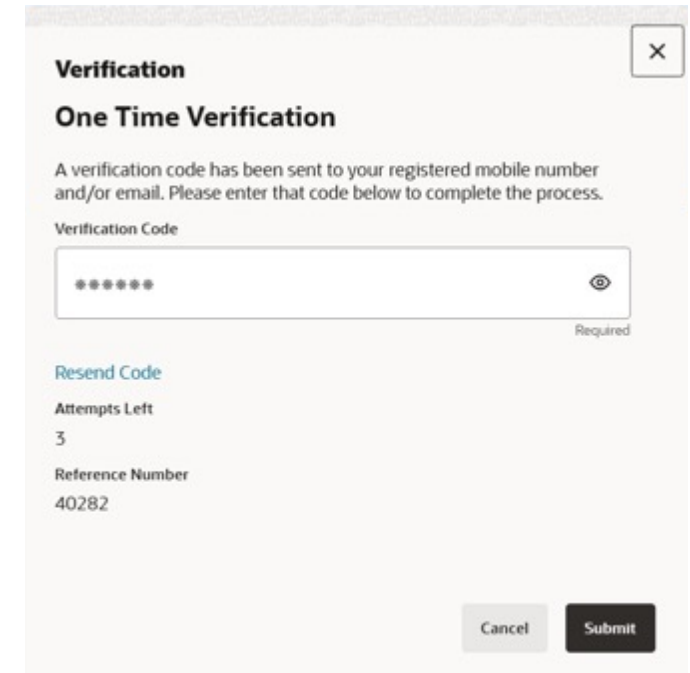


The image shows the FBC Internet Banking login page. On the left, there is a blue sidebar with the FBC logo at the top. Below the logo, there are input fields for 'Username' and 'Password'. A link 'Click to use Virtual Keyboard' is next to the password field. Below these fields are links for 'Forgot Password / Username', a 'Login' button, a 'Register' button, and a 'Security Tips' link. The main content area on the right features a large image of a green field with a large metal irrigation system structure under a blue sky with clouds.

Proceed to Enter your credentials on the login page and click login.

STEP

08



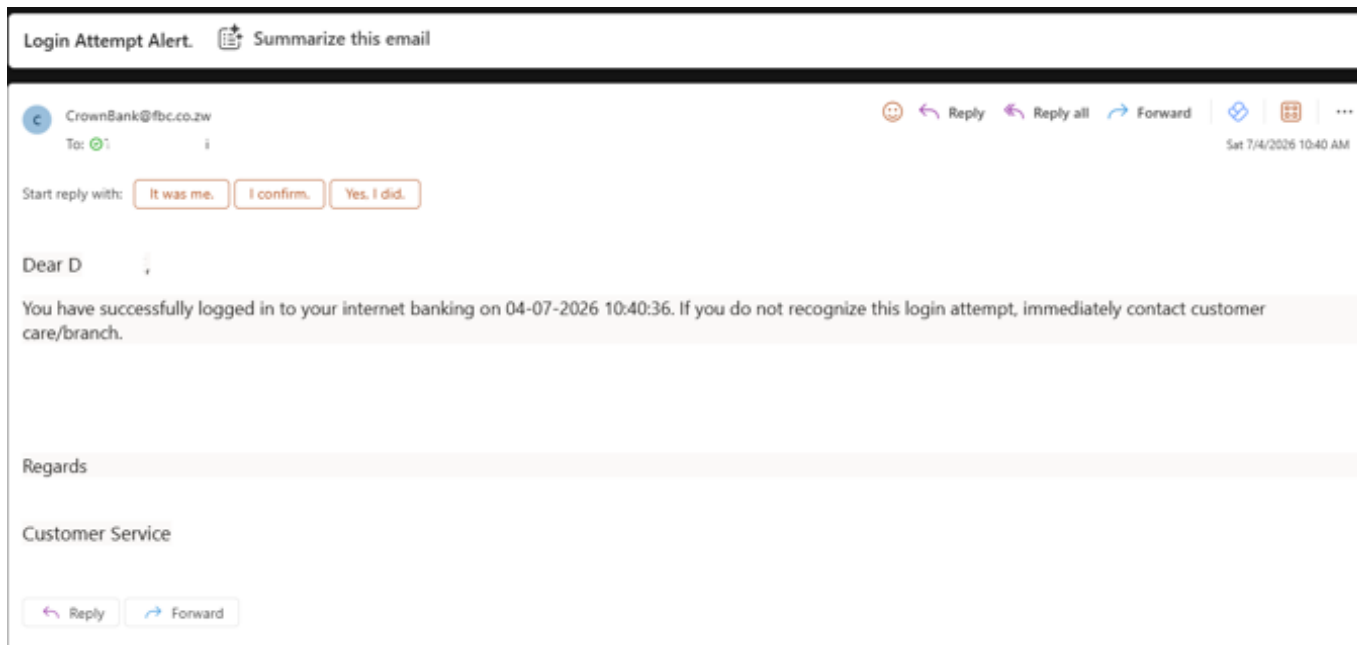
The image shows a 'Verification' modal window titled 'One Time Verification'. It contains the text: 'A verification code has been sent to your registered mobile number and/or email. Please enter that code below to complete the process.' Below this is a 'Verification Code' input field with a masked value '*****' and a 'Required' label. There is a 'Resend Code' link, 'Attempts Left' (3), and 'Reference Number' (40282). At the bottom right are 'Cancel' and 'Submit' buttons.

An OTP will be triggered to your SMS and email address.

ACTIVATING YOUR PROFILE

STEP

09



A security alert message will be sent to your SMS and E-mail, and you will land on the Dashboard.

Online Banking

ACTIVATING YOUR PROFILE

Overview

Quick Access

Internal Transfers

Own Account Transfer

Beneficiary Managem...

Domestic Transfers

International Transfers

Beneficiary Transfers

Bulk Upload

Bills Payments

Card Transfers

Transactions

My Initiated List

Transaction Log

Modification Requested

All 0

Financial 0

Non Financial 0

Financial

Non Financial

No data to display.

Current & Savings

4 Total Accounts

ZWG3,219,459.17

ZWG (2 Accounts)

Term Deposits

You do not have any Term Deposit

Loans and Finances

You do not have any Loans

Accounts Summary

4 Accounts

Download

Manage Columns

Account Name	Account Number	Account Type	Available Balance	More Actions
THE INSTITUTE OF CROWN SME	CROWN SME CURRENT ACCOUNTS	Current Account	ZWG3,036,571.86	...

Frequently used Activities

Bill Payments

Own Account Transfer

Repay Loan

Create a deposit

Own Account Transfer

Summary of Payments

01-Jul-2026 - 04-Jul-2026

Showing Data For 0

100

Incoming No Payments

Outgoing No Payments

No Outgoing Payments

Favourites

Showing 6 most used favourites

Payments

My Accounts	self 1	01	105	ZWG27.27	★	🔍
Domestic	IS LTD	01	30	S P/V T	ZWG28.28	★ 🔍
Domestic	2	0	1		USD29.29	★ 🔍
Domestic	7	0				★ 🔍

View All Favourites

INTERNET BANKING

My Account



**DASHBOARD FEATURES- GETTING
STARTED**

DASHBOARD FEATURES- GETTING STARTED

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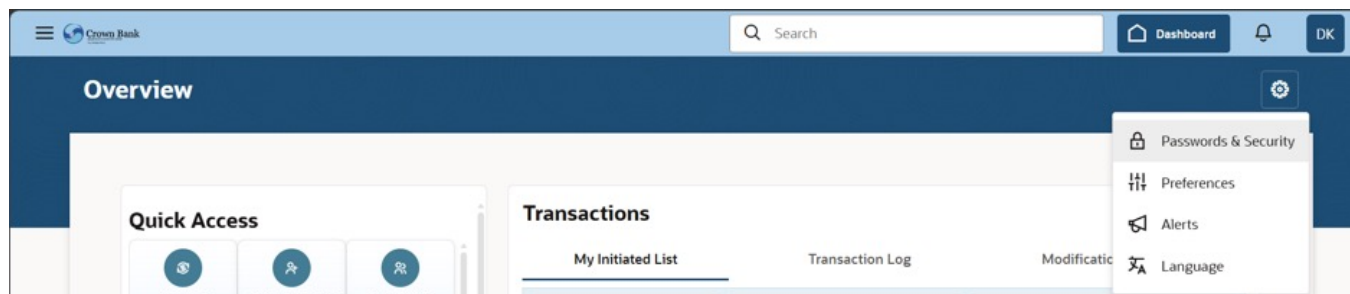
STEP
01

SETTINGS

You will have a settings icon to your right



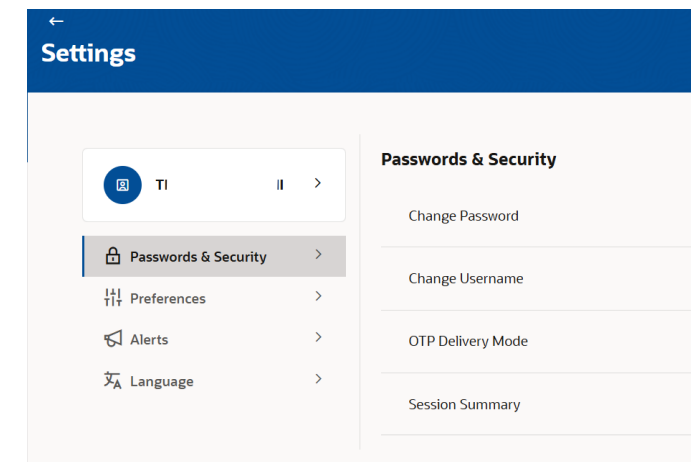
Where you will be able to set your preferences.



STEP
02

Passwords & Security

A user will have the ability to change their password, set up their preferred OTP delivery mode, and get a summary of the actions that their usernames would have performed.



DASHBOARD FEATURES- GETTING STARTED

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP

03

Change Password Feature

The screenshot shows the 'Settings' page of the internet banking interface. On the left, there is a sidebar menu with options: 'Passwords & Security', 'Preferences', 'Alerts', and 'Language'. The 'Passwords & Security' option is selected. The main content area is titled 'Change Password' and contains three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. Each field has a 'Required' label and an eye icon for toggling visibility. At the bottom of the form are 'Save' and 'Cancel' buttons.

STEP

04

OTP Delivery Mode

The screenshot shows the 'OTP Delivery Mode' settings page. On the left, there is a sidebar menu with options: 'Passwords & Security', 'Preferences', 'Alerts', and 'Language'. The 'Passwords & Security' option is selected. The main content area is titled 'OTP Delivery Mode' and contains two toggle switches: 'SMS' and 'Email'. Both switches are currently turned on. Below the toggles, there is a note: 'Applicable for delivering OTP for authentication purposes.' At the bottom of the form are 'Save' and 'Cancel' buttons.

DASHBOARD FEATURES- GETTING STARTED

STEP

04

Session Summary

Settings

TI

Passwords & Security

Preferences

Alerts

Language

Session Summary

Start Date & Time	End Date & Time	Channel	IP Address
8/19/2026, 4:47 PM	8/19/2026, 5:37 PM	Internet	10.190.1.94
8/19/2026, 3:21 PM	8/19/2026, 3:22 PM	Internet	10.190.1.120
8/19/2026, 2:53 PM	8/19/2026, 2:54 PM	Internet	10.190.1.120
8/19/2026, 2:37 PM	8/19/2026, 2:39 PM	Internet	10.190.1.94
8/19/2026, 2:14 PM	8/19/2026, 2:15 PM	Internet	10.190.1.120

STEP

05

Preferences

Users will be able to set up their primary accounts, customise their page appearances, select their preferred language, and customer experience feedback.

Settings

TI

Passwords & Security

Preferences

Alerts

Language

Preferences

Primary Account	>
Appearance	>
Language	English >
Feedback	☒
Disabling this will disable the feedback window after every transaction.	

DASHBOARD FEATURES- GETTING STARTED

STEP

06

Appearance

Settings



>



Passwords & Security

>



Preferences

>



Alerts

>



Language

>

Appearance

Mode

 Light

 Dark

 System

Theme



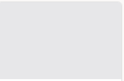
☐ Ocean



☐ Lilac



☐ Plum



☐ Custom



☒ Bank Default

Text Size

Selected Size
Regular

STEP

07

Language



>



Passwords & Security

>



Preferences

>



Alerts

>



Language

>

Language

简体中文

English 

Save

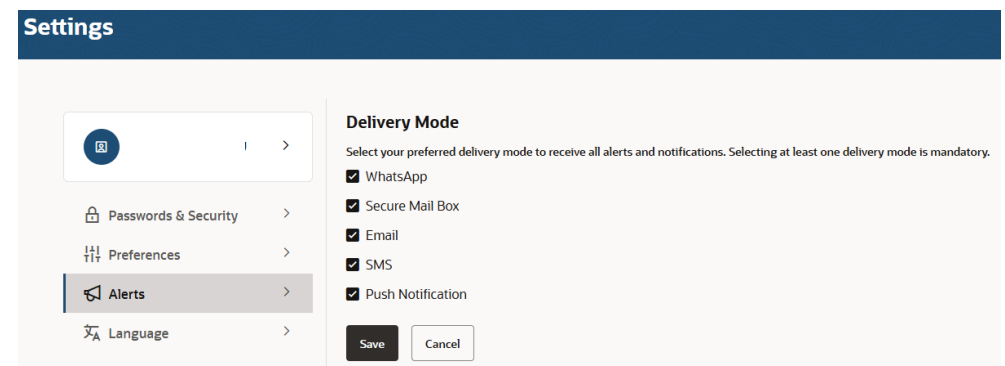
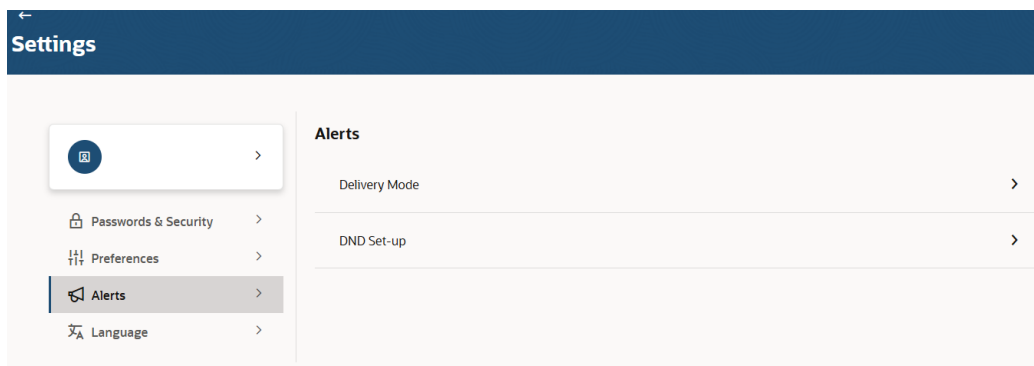
Cancel

STEP

08

Alerts

Users can set up their preferred delivery modes and Do Not Disturb (DND) Set-ups



STEP 09

When a user ticks an option, they will not receive those types of alerts during transaction initiation.

Settings



>



Passwords & Security

>



Preferences

>



Alerts

>



Language

>

DND Set-up

Enabling the Do Not Disturb (DND) mode will result in not receiving essential alerts.

Select Category

☐ Savings and Current Account

☐ Loan

☐ Payments

☐ File Upload

☐ Approvals

☐ Beneficiary Maintenance

☐ Administrative Maintenance

Save

Cancel

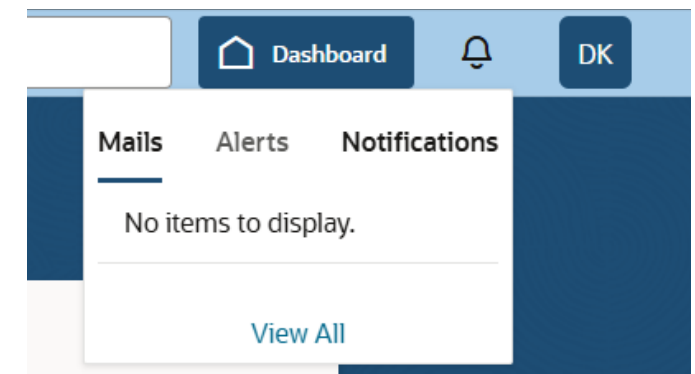
STEP 10

NOTIFICATIONS

The bell icon



Will take a user to their secure mailbox, alerts, and notifications. Bank notifications will be housed in this feature should one select this as one of their preferred delivery modes.



DASHBOARD FEATURES- GETTING STARTED

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STEP

11

USER ICON

Your user icon will be denoted by your initials

DK

Within it you will be able to see about the Internet banking versions, extra settings and the logout button.

STEP

12

DASHBOARD ICON

The dashboard icon

Dashboard

Is used as a refresh icon that directs a user back to the dashboard regardless of where they might be within the system.

STEP

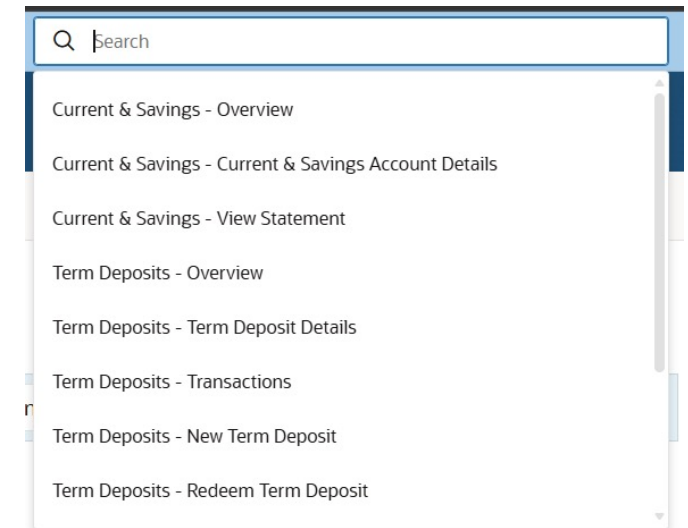
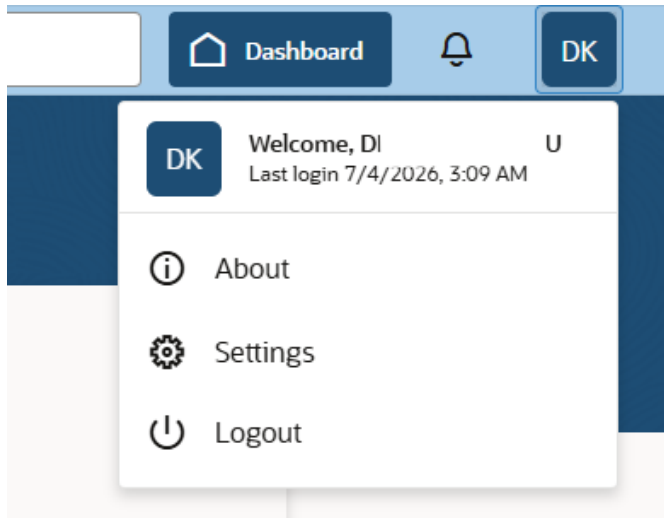
13

SEARCH ICON

Users can use the search icon

Search

To get quick access to any feature available on the system.



STEP

13

BANK ICON

Clicking the bank icon

Refreshes the page.



STEP

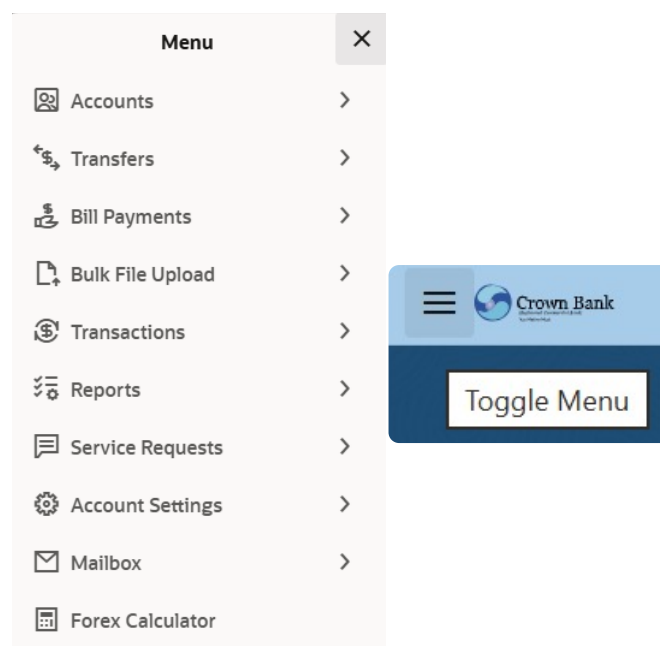
14

TOGGLE MENU

Three horizontal lines next to the Bank logo



Are referred to as our toggle Menu which leads to the Menu of the entire system should the features not be available on the dashboard.





BENEFICIARY MANAGEMENT

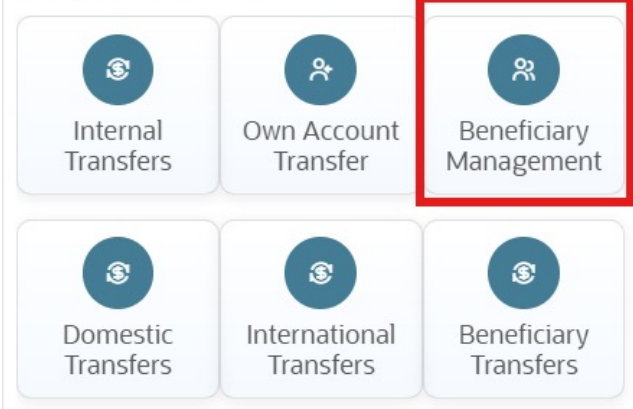
STEP

01

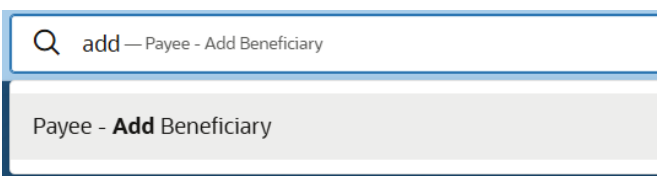
NAVIGATING TO THE BENEFICIARY CREATION SCREEN

Click on the Beneficiary Management icon under quick access on the dashboard:

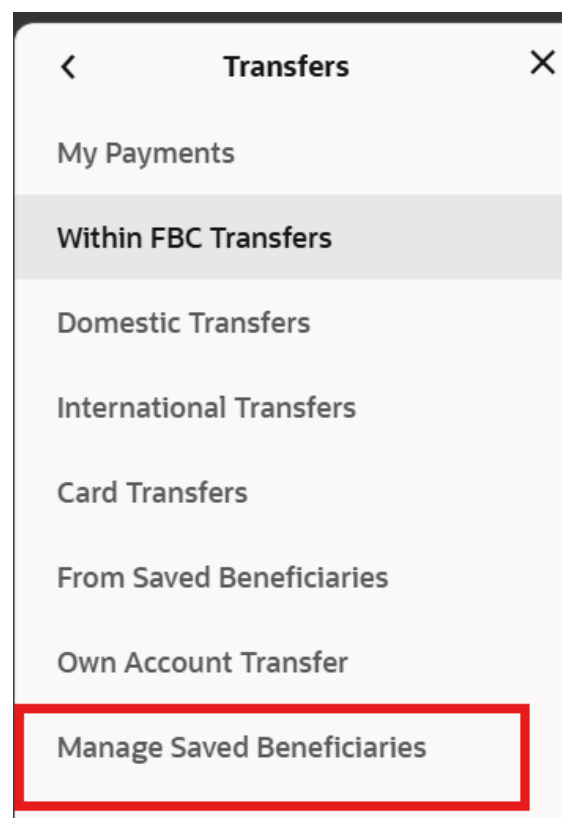
Quick Access



Search for Add Beneficiary on the search icon:



Go through Menu > Transfers > Manage Beneficiaries



STEP

02

BENEFICIARY CREATION

Click on the Add beneficiary icon.

Add Beneficiary

Users will be given an option of three beneficiary types: Internal, Domestic and International



STEP

03

INTERNAL NON-IMTT EXEMPT BENEFICIARY

Select Internal.
Enter the account number and press enter.
The corresponding account name should be auto-populated.

Account Details

Required

IMTT Exemption is to be left as NO if the beneficiary is not exempt from tax.

IMTT Information

IMTT Exemption

Yes

No

Enter the beneficiary nickname.

Personal Details


A N O T H E R

Users have the option to upload a photo or an avatar to the beneficiary.



Upload



Choose Avatar

Enter the email address. You have the option of adding up to three emails. POPs will be sent to this/these address(es) whenever a payment is initiated to this beneficiary.

another@gmail.com

POP will be sent to this beneficiary email ID.

ZW
+263 77 412 7865

Alert will be sent to this beneficiary mobile number.

Select the preferred access type:
Private- only one user will have access to this beneficiary.
Public- the beneficiary will be shared by all users with access to the company accounts.

Additional Details

Access type

☒ Private☐ Public

An option to grant access to all linked companies/accounts is available when public access type is selected:

Additional Details

Access type

☐ Private☒ Public

Primary Party

***9979 - T

II

***1344 - T

II

Click Submit to proceed with application or Cancel to abort the operation.



A review screen is populated for the user to confirm the captured information prior to processing:

←
Review Add Account Payee

Payee Type
Internal

Account Details

Account Number
011 201

Account Name
THE COMPANY

IMTT Information

IMTT Exemption

Personal Details

 UD

Nick Name
UAT2 DAY 3

Email ID
Titi@fbc.co.zw
POB will be sent to this beneficiary email ID.

Mobile Number
+263 902 502
Alert will be sent to this beneficiary mobile number.

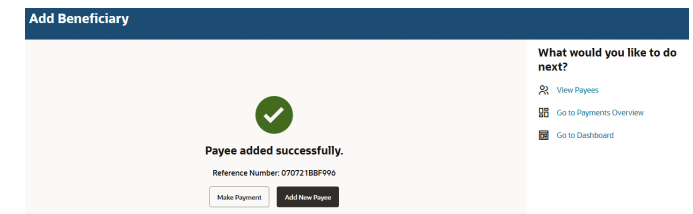
Additional Details

Access type
Public

Primary Party
***9979 - Titi@fbc.co.zw

Accessible to Parties (Click inside the box to select)
***1344 - Titi@fbc.co.zw

User will receive confirmation once the confirm button is selected:



STEP 04

IMTT Exempted Beneficiary Creation

Select IMTT Exempt Yes and choose the exemption type:

IMTT Information

IMTT Exemption

IMTT Exemption Category

Please Select

Upload IMTT Document

Drag and Drop
Select or drop files here.

Please upload files in PDF, PNG AND JPEG formats.
(Make sure your file is not more than 10MB)

Payment To Own Account

Others

STEP 05

Payment To Own Account selection

Proceed to drag and drop the supporting documents. (User has an option to upload up to three supporting documents:

IMTT Exemption Category

Payment To Own Account

Upload IMTT Document

SNo	Document ID	Document Name	Action
1	40483	Transfer_7011NFT261881503_0100805341200.pdf	Download Remove
2	40484	1783411011587.pdf	Download Remove
3	40485	6a4ca100625d363af244562c.pdf	Download Remove

STEP 06

Other IMTT Exemption Category selection

Specify the exemption category based on the prevailing Statutory Regulations:

IMTT Exemption Category

Others

Other IMTT Exemption Category

Please Enter

Upload IMTT Document

Drag and Drop
Select or drop files here.

Please upload files in PDF, PNG AND JPEG formats.
(Make sure your file is not more than 10MB)

Proceed to capture the personal details as guided previously and submit your request.

STEP
07

DOMESTIC NON-EXEMPT BENEFICIARY

Select Domestic:

Internal	Domestic	International
----------	----------	---------------

Enter the Account details:

Account Details

Account Number 12345
Confirm Account Number 12345
Account Name Test Pvt Ltd

Choose the destination bank:

Destination Bank

Destination Bank Bank Name & Swift Code
--

Required

Enter the Personal Details as guided under Internal Beneficiaries.

Personal Details

AA+	
Nickname	
Required	
Email ID	
+	
POP will be sent to this beneficiary email ID.	
Code ZW	Mobile Number
+	
Alert will be sent to this beneficiary mobile number.	

Additional Details

Access type

☒ Private ☐ Public

Submit and Confirm your request.

STEP
08

INTERNATIONAL BENEFICIARY CREATION

Select International:

Internal	Domestic	International
----------	----------	---------------

Enter the account details:

Account Details

Account Number / IBAN
Required
Confirm Account Number / IBAN
Required
Account Name
Required

Select the bank by clicking the Lookup link:

Bank Details

Swift Code

Lookup

Intermediary Bank

☐ Transfer Via Intermediary Bank

Search by BIC code or by Bank Name and Country:

Lookup Swift Code

Note: You can search by BIC Code & Country or Bank Name & Country

BIC Code

OR

Bank Name

Country

City

Search

Cancel

Reset

Enter the beneficiary personal details. All fields marked 'Required' are mandatory:

Personal Details

AA

Nickname

Email ID

POP will be sent to this beneficiary email ID.
Swift confirmation and any other communication regarding this payment shall be sent to this email.

Code ZW

Mobile Number

Alert will be sent to this beneficiary mobile number.

Country

Address Line 1

Address Line 2

City

Proceed to grant the preferred access types and proceed to submit and confirm your application.

INTERNET BANKING

My Account



1,000,000



**BENEFICIARY MANAGEMENT
APPROVALS**

BENEFICIARY MANAGEMENT APPROVALS

STEP

01

Approver views the Transactions widget on their dashboard upon login. Beneficiaries will be lodged under the Non-Financial tab.

STEP

02

APPROVAL METHODS

- Checkbox Approval
- Reference Number Selection

Checkbox Approval

User selects the entries to be approved by ticking the checkbox. The Approve/Reject action buttons will populate above the Transaction Listing. Select the preferred action.

Approve

Reject

Approving a Transaction

Click on the approve button. An approval summary dialog box will pop up. Proceed to click on approve:

Transactions

Pending For Approval Transaction Log My Approved List

All 5 Financial 3 Non Financial 2 Urgent 0

Financial **Non Financial**

Modules Total Pending Approval

Payee and Biller 2 2

Click on the Payee and Biller link to view the entries raised. There will be a checkbox and a transaction reference against each entry.

Pending For Approval

Non Financial - Payee and Biller (2)

Reference Number

Approve Reject

Date	Description	Type	Beneficiary Account Name	Reference No	Status	
☒	7/7/2026, 11:04 AM	Create Internal Payee	Account Payee	DAY 11 TEST	0707EAD7A996	Pending Approval
☐	7/7/2026, 10:53 AM	Create Internal Payee	Account Payee	DAY 10 TEST	0707919C5008	Pending Approval

Back

Approval Summary

Summary of Selected Transactions (1)

Date	Description	Type	Beneficiary Account Name	Reference No	Status
7/7/2026, 11:04 AM	Create Internal Payee	Account Payee	DAY 11 TEST	0707EAD7A996	Pending Approval

Comments (Optional)

Approve Cancel

BENEFICIARY MANAGEMENT APPROVALS

User will get a notification that the payment has been approved successfully

Transaction Reference Number Approval
Click the reference number for the transaction. The full details will be displayed:

Pending For Approval

Non Financial - Payee and Biller (2)

Reference Number

1 transaction(s) successfully approved

Review Add Account Payee

Payee Type
Internal

Account Details

Account Number
0 00

Account Name
CII IETV

IMTT Information

IMTT Exemption

IMTT Exemption Category
Payment To Own Account

Upload IMTT Document

SNo	Document ID	Document Name	Action
1	40518	1783411011587.pdf	Download

Personal Details



Nick Name
D4 ST

Email ID
TI :CO.ZW
PSP will be sent to this beneficiary email ID.

Mobile Number
+263 12
Alert will be sent to this beneficiary mobile number.

Additional Details

Account type
Private

Transaction Journey

Detailed Journey

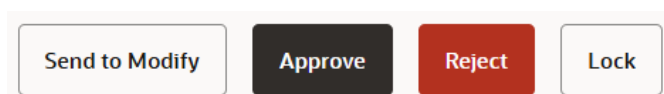
Initiation Successful ☒ Approval ☐ Completion ☐

DE 7/7/2026, 10:53 AM

Back

BENEFICIARY MANAGEMENT APPROVALS

User is given an option to either Send to Modify, Approve, Reject or Lock the transaction.

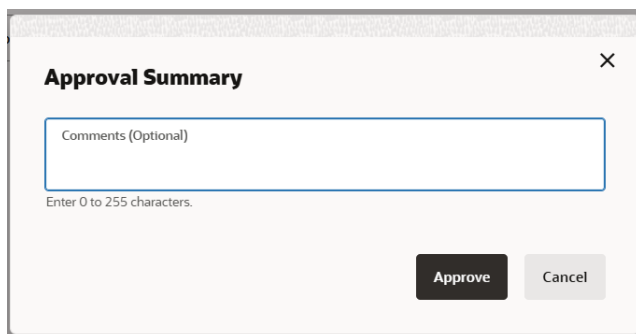


A row of four buttons: 'Send to Modify' (light blue), 'Approve' (dark blue), 'Reject' (red), and 'Lock' (light blue).

1. Send to Modify – sends the transaction back to the initiator for modification.
2. Approve- approves the entry.
3. Reject- rejects the entry.
4. Lock- Locks the entry from being worked on by any other approver until the user is done with their investigations.

Approving a Transaction

Click on the approve button. An Account Summary dialog box pops up with an option to comment.



A dialog box titled 'Approval Summary' with a close button (X) in the top right corner. It contains a text input field labeled 'Comments (Optional)' with a placeholder text 'Enter 0 to 255 characters.' Below the input field are two buttons: 'Approve' and 'Cancel'.

Select the approve button. User will be provided with a confirmation page.



A confirmation page titled 'Create Internal Payee'. It features a green banner with a checkmark icon and the text 'Confirmation Create Internal Payee approved. Awaiting further approval'. Below the banner, it displays 'Reference Number: 080759054D9C' and 'Status: Approved'. At the bottom, there is an 'Ok' button.



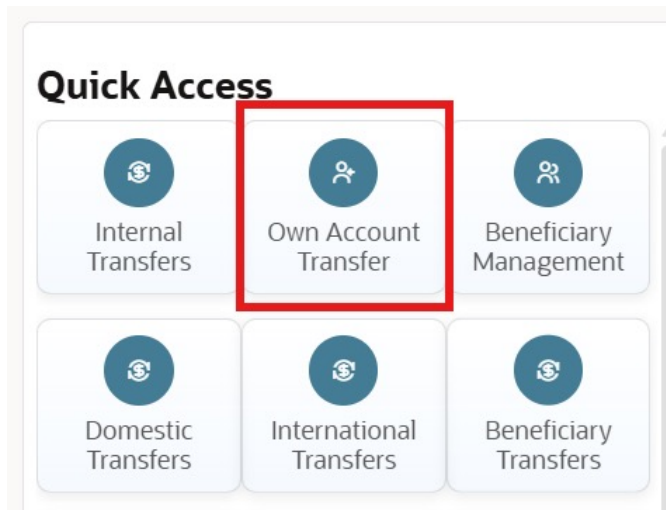
OWN ACCOUNT TRANSFER

OWN ACCOUNT TRANSFER

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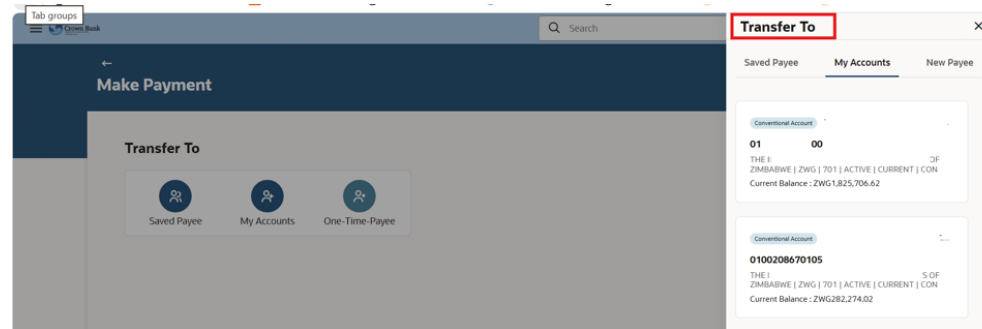
STEP 01

User navigates to the Quick Access widget and selects Own Account.



STEP 02

Select the preferred destination account.



The destination account details will be populated, and an option to select your source/debit account is provided. Proceed to select the account

The screenshot shows the 'Make Payment' form. It has two main sections: 'Transfer From' and 'Transfer To'. The 'Transfer From' section has a 'Select Your Account' dropdown. The 'Transfer To' section has a 'Conventional Account' dropdown and a 'THE I' dropdown. The 'Payment Details' section has a 'Currency' dropdown (set to ZWG) and a 'Transfer Amount' input field. There is a 'View Limits' link and a 'Use Forex Deal' checkbox. The 'Additional Details' section has a 'Beneficiary Note' input field and a 'Note to self' input field. A 'Initiate Multiple Transfer' button is at the bottom right.

OWN ACCOUNT TRANSFER

STEP 03

Enter the transaction amounts and payment details:

Payment Details

Currency
ZWG

Transfer Amount

Required

[View Limits](#)

Scheduled On
Pay Now

Transfer On
12-Aug-2026

Additional Details

Beneficiary Note

Required

Note to self

Required

Proceed to submit the payment

Proceed to Pay

Cancel

Save As Draft

STEP 04

User receives a review screen with all the details captured.

Review Make Payment

Transfer From

Conventional Account THE OF ZI...
01002 100
THE |
ZWG | 701 | ACTIVE | CURRENT | CON ZIMBABWE |
Current Balance : ZWG1,825,706.62

Transfer To

Conventional Account THE OF ZI...
0100: 35
THE |
ZWG | 701 | ACTIVE | CURRENT | CON ZIMBABWE |
Current Balance : ZWG282,274.02

Confirm

Cancel

Back

Payment Details

Transfer Currency
ZWG

Transfer Amount
123.00

Scheduled On
Pay Now

Transfer On
12-Aug-2026

Additional Details

Beneficiary Note
Beneficiary Notes

Note to self
Applicant Notes

A confirmation page is provided with the reference number of the transaction and quick options for further action.

STEP

05

Make Payment



Your transaction has been initiated successfully and is pending approval. Once fully approved, it shall be processed as per your instruction.

Reference Number: 1208CEBD7E0B

[Transaction Details](#)

What would you like to do next?

- [☆ Save as Favourite](#)
- [✈ Make another Payment](#)
- [📅 My Payments](#)
- [🏠 Go to Dashboard](#)
- [💬 Feedback](#)

Payment is either completed or submitted for approval depending on approval flows.



My Account

INTERNET BANKING



1,000,000

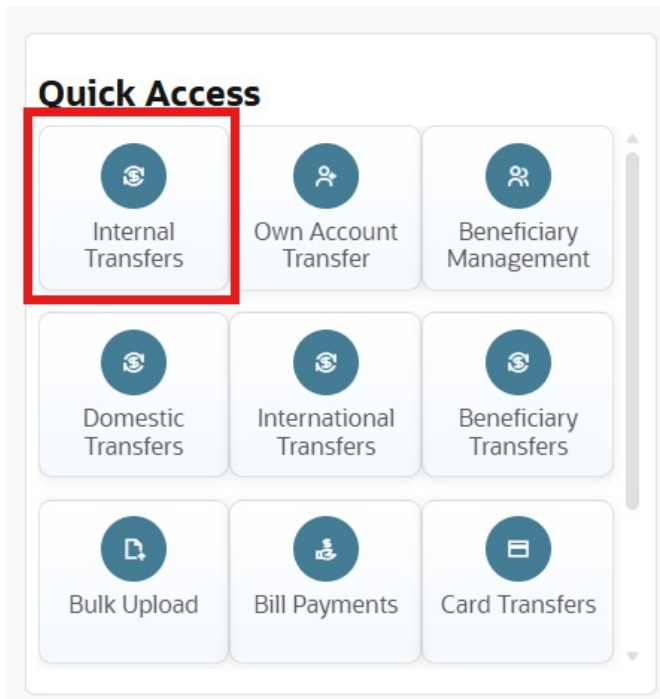


INTERNAL TRANSFER PAYMENTS

INTERNAL TRANSFER PAYMENTS

STEP 01

Navigate to the Internal Transfer tab on the Quick Access widget.



STEP 02

User is prompted to key in the destination account number.

A screenshot of the 'Transfer To' dialog box. It has three tabs: 'Saved Payee', 'My Accounts', and 'New Payee' (which is selected). Below the tabs are four buttons: 'Internal' (selected), 'Domestic', 'International', and 'Card Transfers'. Under the 'Account Details' section, there is a text input field for 'Account Number' with the label 'Required' below it, and a text input field for 'Account Name'.

STEP 03

The account name linked to the account number captured should be auto populated.

A screenshot of the 'Transfer To' dialog box, showing the 'New Payee' tab. The 'Internal' button is selected. In the 'Account Details' section, the 'Account Number' field is populated with '010 1200' and has a note 'Enter 5 to 34 characters.' below it. The 'Account Name' field is also populated with 'TI NI'.

INTERNAL TRANSFER PAYMENTS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP 04

Key in the personal details that are meant to receive the Proof of Payment and transaction SMS alerts (maximum of three emails and mobile numbers per transaction).

Personal Details

Email ID

POP will be sent to this beneficiary email ID.

Email ID

—

+

Code ZW

Mobile Number

Alert will be sent to this beneficiary mobile number.

Code ZW

Mobile Number

—

+

Cancel

Proceed

STEP 05

Proceed to select the source/debit account for the payment

←

Make Payment

Transfer From

Select Your Account

STEP 06

Key in the transaction amount and payment details. Beneficiary notes will be shared with the recipient (and on the POP), and Notes to Self will be appended on your account statement.

Proceed to submit the payment and review your payment prior to final submission.

Review Make Payment

Transfer From

Conventional account THE OF ZL...

01002 00

THE ZWG | 701 | ACTIVE | CURRENT | CON

3F ZIMBABWE |

Current Balance : ZWG1,825,706.62

Payment Details

Transfer Currency ZWG

Transfer Amount 100.00

Scheduled On Pay Now

Transfer On 12-Aug-2026

Additional Details

Beneficiary Note Ben Note Test

Note to self Self Note Test

Transfer To

Internal

TM TI NI

NI 0100 11200 | ZWG | Status:

Active

Confirm

Cancel

Back

INTERNAL TRANSFER PAYMENTS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP
07

A confirmation page is provided with the reference number of the transaction and quick options for further action.

Make Payment



Your transaction has been initiated successfully and is pending approval. Once fully approved, it shall be processed as per your instruction.

Reference Number: 1208CEBD7E0B

Transaction Details

What would you like to do next?

- ☆ Save as Favourite
- ✈ Make another Payment
- 📄 My Payments
- 🏠 Go to Dashboard
- 💬 Feedback

The payment is either completed or submitted for approval depending on approval flows..



My Account

INTERNET BANKING



1,000,000



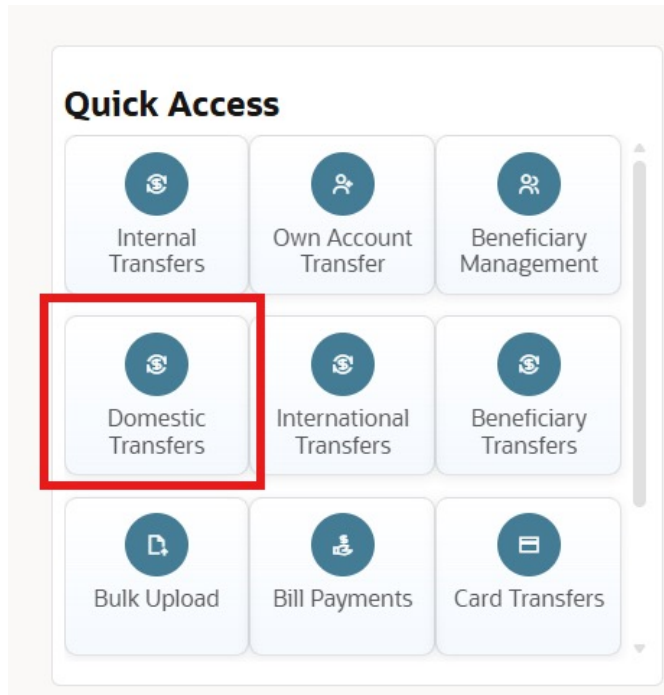
**DOMESTIC (RTGS) TRANSFER
PAYMENTS**

DOMESTIC (RTGS) TRANSFER PAYMENTS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP 01

User navigates to the Domestic Transfer tab on the Quick Access widget.



STEP 02

Key in the destination account details.

The screenshot shows the 'Account Details' form. At the top, there are four tabs: Internal, Domestic (selected), International, and Card Transfers. Below the tabs, there are three input fields: 'Account Number' (Required), 'Confirm Account Number' (Required), and 'Account Name' (Required). Each field has a 'Required' label to its right.

STEP 03

Select the destination bank by either scrolling down or searching:

The screenshot shows the 'Destination Bank' selection dropdown menu. The dropdown is open, showing a list of banks. The banks listed are: AFC BANK FORMERLY AGRIBANK (AGRZZWHA), AFRICAN CENTURY (AFCNZWHA), BANCABC BANK (FMBZZWHX), CBZ BANK (COBZZWHA), CENTRAL AFRICA BUILDING SOCIETY, HAR (CABSZWHA), ECOBANK OF ZIMBABWE (ECOCZWHX), and EMPOWER BANK LIMITED (EMPWZWHX). At the bottom of the dropdown, there are 'Cancel' and 'Proceed' buttons.

DOMESTIC (RTGS) TRANSFER PAYMENTS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP 03

Key in the personal details that are meant to receive the Proof of Payment and transaction SMS alerts (maximum of three emails and mobile numbers per transaction).

STEP 04

Select your preferred source/debit account, key in amounts and payment details, and proceed to submit your payment.

STEP 05

Users will be notified of the RTGS window status.

Personal Details

Email ID

POP will be sent to this beneficiary email ID.

Email ID

Code ZW Mobile Number

Alert will be sent to this beneficiary mobile number.

Code ZW Mobile Number

Cancel Proceed

Make Payment

Transfer From

Select Your Account

Transfer To

Current CENTRAL AFRICA BUILDING SOCIETY/NAH CARBONNA

Change

Payment Details

Currency Debit Amount

View Limits

Scheduled On Pay Now Transfer On 12-Aug-2026

Additional Details

Beneficiary Note

Note to self

Proceed to Pay Cancel Save As Draft Initiate Multiple Transfer

Make Payment

Transfer From

Conventional Account THE OF B...

RTGS/IM (N) ZIMBABWE / USD

THE (701) ACTIVE | SAVING | CON Current Balance : USD 13,957.80

Transfer To

Current CENTRAL AFRICA BUILDING SOCIETY/NAH CARBONNA

Change

Payment Details

Currency Debit Amount

View Limits

Scheduled On Pay Now Transfer On 12-Aug-2026

Additional Details

Beneficiary Note

Note to self [Self Notes](#)

Proceed to Pay Cancel Save As Draft Initiate Multiple Transfer

DOMESTIC (RTGS) TRANSFER PAYMENTS

06

Proceed to submit the payment and review your payment prior to final submission.

A confirmation page is provided with the reference number of the transaction and quick options for further action.

Make Payment



Your transaction has been initiated successfully and is pending approval. Once fully approved, it shall be processed as per your instruction.

Reference Number: 12082F7C7E25

[Transaction Details](#)

What would you like to do next?

-  [Save As Payee](#)
-  [Make another Payment](#)
-  [My Payments](#)
-  [Go to Dashboard](#)
-  [Feedback](#)



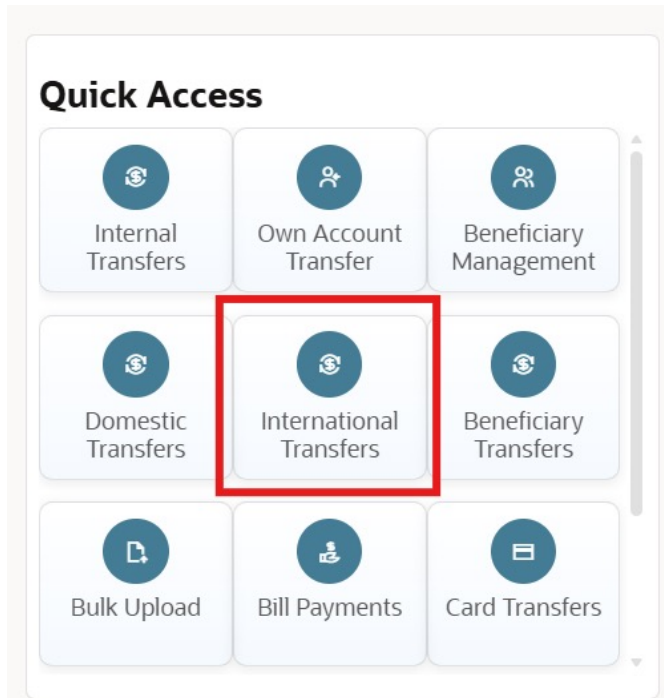
INTERNATIONAL TRANSFER PAYMENTS

INTERNATIONAL TRANSFER PAYMENTS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP 01

Navigate to the International Transfers icon on the Quick Access widget.



STEP 02

Key in the beneficiary account details.

The screenshot shows a form titled 'Account Details' with four tabs: 'Internal', 'Domestic', 'International', and 'Card Transfers'. The 'International' tab is selected and highlighted in blue. Below the tabs are three input fields, each with a 'Required' label to its right. The first field is labeled 'Account Number / IBAN', the second is 'Confirm Account Number / IBAN', and the third is 'Account Name'.

STEP 03

Select the beneficiary bank by clicking the lookup SWIFT link.

The screenshot shows a section titled 'Bank Details'. Below the title is a label 'Swift Code' followed by a text input field. A blue 'Lookup' link is positioned at the end of the input field and is highlighted with a red rectangular box.

INTERNATIONAL TRANSFER PAYMENTS

STEP 03

Search the bank by either using the SWIFT code or the Bank Name and Country:

Lookup Swift Code

Note: You can search by BIC Code & Country or Bank Name & Country

OR

STEP 04

The SWIFT code is a link to select the result:

BIC Code	Bank Name	Address
FIRNZAJJ	FIRST RAND	JOHANNESBURG SOUTH AFRICA ZA
		Cancel Reset

STEP 05

Select the Intermediary Bank option if required by the beneficiary:

Bank Details

Bank Details
FIRNZAJJ
FIRST RAND
JOHANNESBURG
SOUTH AFRICA
ZA

[Change Swift Code](#) [Reset Bank](#)

☐ Transfer Via Intermediary Bank

INTERNATIONAL TRANSFER PAYMENTS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP

06

Proceed to enter the beneficiary details as per invoice:

Personal Details

Email ID +

POP will be sent to this beneficiary email ID.
Swift confirmation and any other communication regarding this payment shall be sent to this email.

Code ZW Mobile Number +

Alert will be sent to this beneficiary mobile number.

Country Required

Address Line 1 Required

Address Line 2

City Required

07

Select the source/ debit account, transaction amount and payment details:

Make Payment

Transfer From

Select Your Account

Transfer To

International FIRST RAND PRINZAJ
MS Majava Spaza Shop
Majava Spaza Shop, 1234567 | Status: Active

Payment Details

Currency Amount Required

View Limits

Scheduled On Pay Now Transfer On 12-Aug-2026

Fees & Charges

Correspondence Charges Required

Additional Details

Payment Details

Note to self Required

08

Indicate the type of funding and follow the prompts that follow:

Funding Details

Type of Funding
Please Select

Auction

Willing Buyer Willing Seller

Cash

Offshore-Nostro

INTERNATIONAL TRANSFER PAYMENTS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP 09

Select the type of payment. Proceed to select the goods code from the dropdown if it is a goods payment:

Additional Payment Details

Type of Payment
Please Select

Service Payment

Goods Payment

Invoice (Mandatory)

AGRIC - Fishery

AGRIC - Forestry

AGRIC - General Agric

AGRIC - Horticulture

AGRIC - Livestock and Game

AGRIC - Tobacco

ENERGY - Electricity including Solar and Wind

ENERGY - Petroleum Products

MANUFACTURING - Chemicals and Pharmaceuticals

Goods Code
Please Select

Required

STEP 10

Proceed to upload your supporting documentation based on the advice provided by your Relationship Management team (Mandatory Uploads are marked):

Upload documents

Invoice (Mandatory)
No File Uploaded

Drag and Drop
Select a file or drop one here.

Please upload files in PDF, PNG AND JPEG formats.
(Make sure your file is not more than 10MB)

STEP 11

Choose your preferred action:

Proceed to Pay Cancel Save As Draft Save As Template Download

Proceed to submit the payment and review your payment prior to final submission. A confirmation page is provided with the reference number of the transaction and quick options for further action.



My Account

INTERNET BANKING



1,000,000



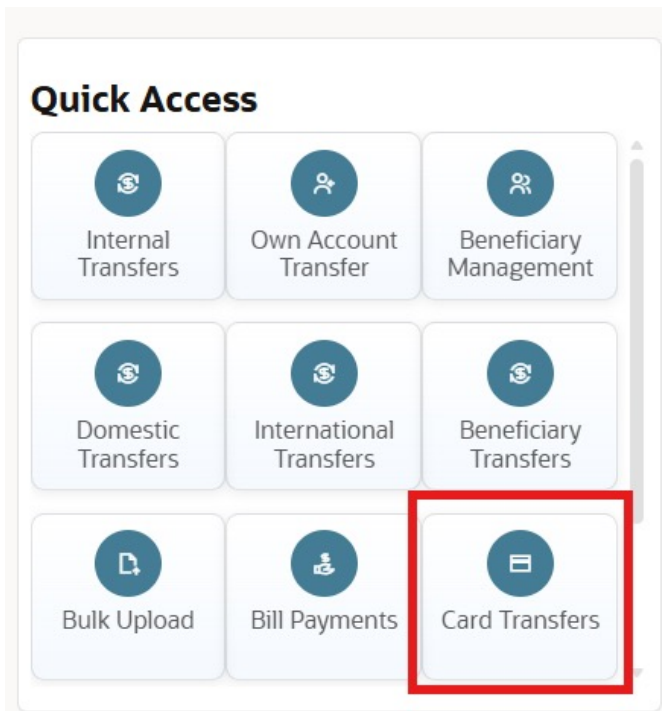
CARD TRANSFER PAYMENTS

CARD TRANSFER PAYMENTS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP
01

Navigate to the Card Transfers icon on the Quick Access widget:



STEP
02

Select either Mastercard or Instant Card:

The screenshot shows a form titled 'Instant Card and Mastercard Transfers'. At the top, there is a back arrow icon. Below the title, the text 'Select Card Type' is followed by two radio button options: 'Instant Card' and 'MasterCard'. The 'MasterCard' option is marked as 'Required'. Below these options is a text input field for the 'Card Number', also marked as 'Required'. At the bottom of the form, there are two buttons: 'Submit' and 'Cancel'.

STEP
03

Key in your card number and verify:

The screenshot shows a verification step with a text input field for the 'Card Number'. The field contains the placeholder text '0000 0000 0000 0000'. To the right of the input field is a 'Verify' button. Below the input field, the word 'Required' is displayed.

CARD TRANSFER PAYMENTS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP 04

Key in the transaction details and submit:

Instant Card and Mastercard Transfers

Select Card Type

☐ Instant Card ☒ MasterCard

 Card Number
53: 48 Verify

Name On Card
TEI ONA

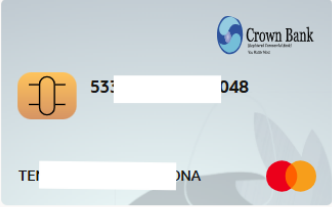
Debit Account
40001

Current Balance: US\$ 2.07

Currency
USD

Transaction Amount
1,000.00

Submit Cancel



STEP 05

Review details and confirm or cancel

Review

Card Type
MASTERCARD

Card Number
53: 48

Debit Account
40001

Name On Card
TEI ONA

Currency
USD

Transaction Amount
100.00

Confirm Cancel Back



My Account

INTERNET BANKING



1,000,000

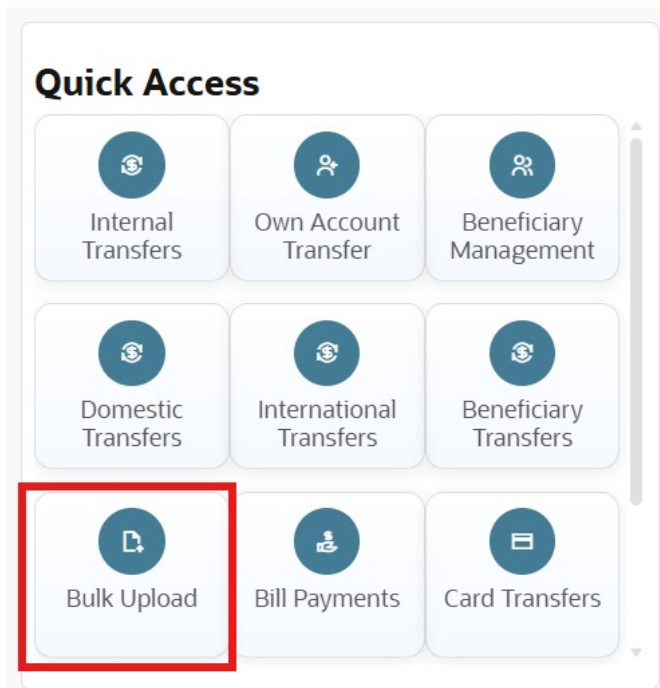


BULK UPLOAD TRANSACTIONS

BULK UPLOAD TRANSACTIONS

STEP 01

Navigate to Bulk Upload on the quick access widget:



STEP 02

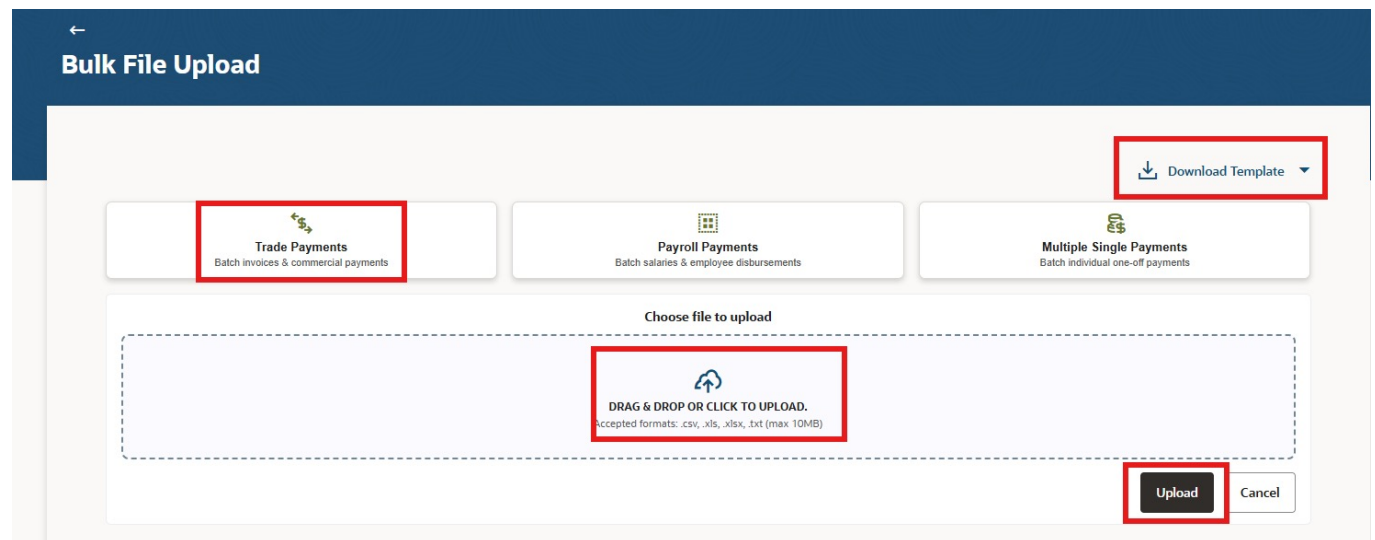
Select the preferred payment method:

Payroll Payments- for employee salaries and allowances.

Trade Payments- for all other payments that do not qualify under payroll. (Bill payments are excluded for bulk uploads).

Download Template- first time users can download the standard templates accepted by the system using the icon highlighted below. Accepted file formats are xlxs, xls, csv and txt.

Maximum acceptable size is 10MB.



STEP
01***a. Preparing the File***

Our standard file that is downloaded through the system is the xlsx file. Download the template from the system.

Mandatory columns are from A to H

A	B	C	D	E	F	G	H	I	J	K
Beneficiary Account Number	Source Account Number	Currency	Bank	amount	Client Note	Recipient Notes	Recipient Name	Recipient Email	Additional Column 2	Additional Column 3
3456790	0100*****00	ZWG		10	Salary	Salary	John Doe			
3456790	87*****01	USD		15	Salary	Salary	Jane Doe			

Take Note

- Beneficiary and Source Accounts should be in text format.
- Currencies should be in uppercase.
- Banks should either be the Bank short names (CBZ, NMB, CABS, First Capital, BancABC, FBC, Crown etc.) or the bank's eight charactered SWIFT codes (COBZWHAX, SCBLZWHX, STBLZHWX, etc.)
- Amounts should be in two decimal places.
- No formulas are allowed on the template.
- Special characters are not allowed.
- Do not include totals.
- Multiple currencies are allowed (RTGS payments can only be in USD or ZWG).
- Multiple source accounts are allowed provided the users initiating and approving the batch have entitlement to the accounts.

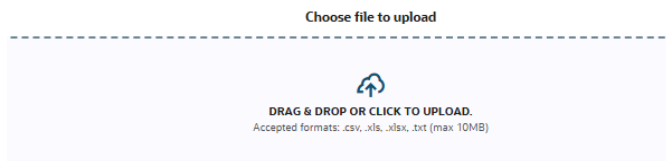
BULK UPLOAD TRANSACTIONS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP 02

b. Uploading the File

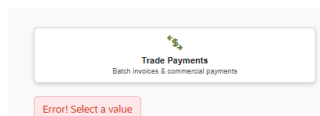
User can drag & drop the file within the dotted rectangle file or click within the rectangle to select the file from your computer. Mandatory columns are from A to H



Click Upload to save the file.



Users will receive an error when an unsupported file is uploaded



STEP 03

After Uploading, the system will take you to the Uploaded Files Enquiry screen below. Click on the File Reference ID highlighted to view the payments

←

Uploaded Files Inquiry

Payment Mode
Trade Payments

File Name

From Date
09-Jul-2026

To Date
09-Jul-2026

File Reference ID

File Status

Search

Clear

Upload Details	Type	File Name	File Reference ID	File Status
09-Jul-2026	Trade	DATA UAT 10 June 26.xlsx	1783614614613	PENDING

BULK UPLOAD TRANSACTIONS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP 04

Details of the batch will be displayed:

Uploaded Files Inquiry

File Details

File Status **VERIFIED**

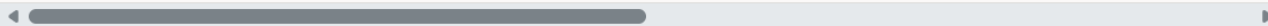
File Name Z 1.xlsx 	Type Trade	Reference ID 1789/ 14414	Number of Records 3
---	---------------	-----------------------------	------------------------

Download  Delete

 View File Summary 

Page 1 of 1 (1-3 of 3 items)   1  

☐	Action	POP	Swift	Unique Identifier	Record ID	Status	Remarks	Beneficiary Account Name	Beneficiary Account Number
☐					000002	17898135144143	PENDING	John Doe	91400021 30
☐					000003	17898135144144	PENDING	Jane Doe	300023451
☐					000005	17898135144146	PENDING	A N Other	3456789



Submit Discard

STEP 05

- The entries should be in 'Pending' status.
- If there are any errors on the batch, the Submit button will be greyed out and the error will be displayed against the entry.

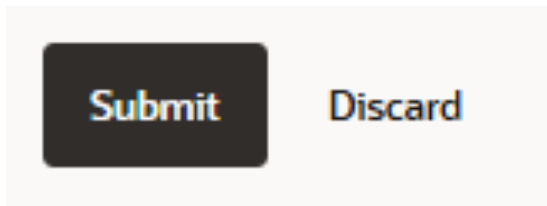
- Users can edit the entries by clicking the edit  icon.

- Users can also delete unwanted records by clicking the delete  icon.

STEP

06

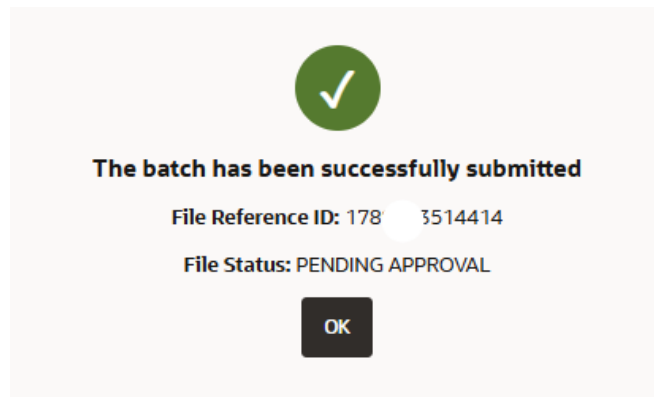
Proceed to submit the batch to move to the next stage or discard to delete the entire file without processing.



STEP

07

Submitted files will be ready for approval or will get processed for accounts which do not require approval

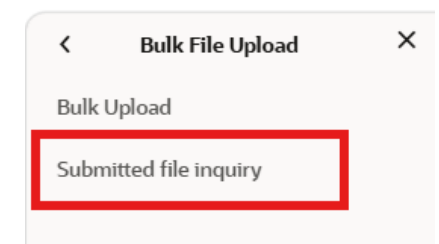
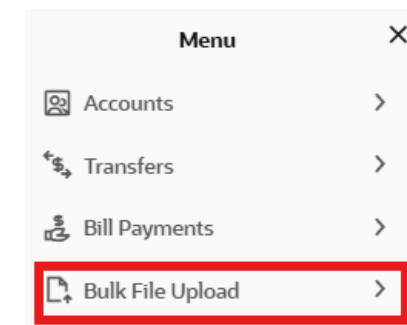


STEP

08

c.Viewing Files

Navigate to Menu> Bulk File Upload> Submitted File Enquiry to search and view historic files



BULK UPLOAD TRANSACTIONS

STEP 09

Search Criteria available:
Payment Mode (Payroll or Trade Payments), File Name, Date range, File Reference ID or File Status.



Uploaded Files Inquiry

Payment Mode

▼

File Name

From Date

09-Jul-2026



To Date

09-Jul-2026



File Reference ID

File Status

▼

Search

Clear

File Status

- **PENDING** : File has not been pre-processed and checked
- **VERIFIED** : File has been verified successfully.
- **FAILED** : File has one or more records which failed pre-processing & authorization checks
- **PENDING APPROVAL** : File is still in Approval Process.
- **SUBMITTED TO BANK** : File has been submitted for Processing.

BULK UPLOAD TRANSACTIONS

STEP 10

Further Viewing and Search options are available on the View File Summary Menu located after selecting a file reference ID:

Uploaded Files Inquiry

File Details

File Name 1.xlsx	Type Trade	Reference ID 1789813514414	Number of Records 3
---------------------	---------------	-------------------------------	------------------------

Download

Delete

View File Summary

File Status

PENDING APPROVAL

Transaction Type	Currency	Total No.of Transactions	Amount
Trade	USD	2	45.00
Trade	ZWG	1	35.00

Payee Name

Debit Account No

Credit Account No

From Amount

To Amount

Currency

Search

Cancel

Clear

STEP

11

Viewing the Bulk Entries on the Dashboard

Navigate to the Dashboard and click on My Initiated List or Transaction log.
Click the bulk file link

The screenshot displays the 'Transactions' dashboard. At the top, there are five tabs: 'Pending For Approval', 'My Initiated List', 'Transaction Log', 'My Approved List', and 'Modification Requested'. The 'My Initiated List' and 'Transaction Log' tabs are highlighted with red boxes. Below the tabs, there are three summary cards: 'All' (1), 'Financial Transactions' (1), and 'Non-Financial Transactions' (0). Below these cards, there are two filter buttons: 'Financial Transactions' and 'Non-Financial Transactions'. To the right of these buttons are icons for a bar chart, a table, and a search icon. Below the filters, there is a table with the following columns: 'Modules', 'Total', and 'Pending Approval'. The table has one row with the following data: 'Bulk File', '1', and '1'. The 'Bulk File' link is highlighted with a red box, and a red arrow points from the 'My Initiated List' tab to it.

Modules	Total	Pending Approval
Bulk File	1	1

BULK UPLOAD TRANSACTIONS

STEP
12

The uploaded files in the set period will be displayed.

- Amounts will be displayed in the currencies uploaded within the batch.
- Click the Reference number to view the entries.

Financial Transactions - Bulk File (1)

File ID

Please enter a valid Reference Number

Date ▾	Description ▴▾	File Name ▴▾	Currency Amount ▴▾	Reference Number ▴▾	File Reference Number ▴▾	Approval Status ▴▾	Processing Status ▴▾
9/19/2026, 12:48 PM	Trade File	IC_1.xlsx	USD : 45, ZWG : 35	1909A83A87C5	1789813514414	Pending Approval	-

Back

BULK UPLOAD TRANSACTIONS

STEP
13

Withdraw

File Details

File StatusPENDING APPROVAL

File Name IC_1.xlsx	Type Trade	Reference ID 1789813514414	Number of Records 3
------------------------	---------------	-------------------------------	------------------------

Download

View File Summary

Page 1 of 1 (1-3 of 3 items)

1

☐	POP	Swift	Unique Identifier	Record ID	Status	Remarks	Beneficiary Account Name	Beneficiary Account Number	Source Account Number
☐			000002	17898135144143	PENDING APPROVAL		John Doe	9146...21230	8740
☐			000003	17898135144144	PENDING APPROVAL		Jane Doe	306...3451	8740
☐			000005	17898135144146	PENDING APPROVAL		A N Other	34...89	0100

Withdraw

File Details

File Name
IC 1.xlsx 

Type
Trade

Reference ID
1789813514414

Number of Records
3

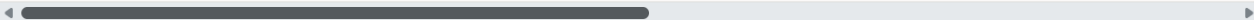
File Status **PENDING APPROVAL**

Download ▼

 [View File Summary](#)

Page 1 of 1 (1-3 of 3 items) |< < 1 > >|

	POP	Swift	Unique Identifier ↕	Record ID ↕	Status ↕	Remarks ↕	Beneficiary Account Name ↕	Beneficiary Account Number ↕	Source Account Numl
☐			000002	17898135144143	PENDING APPROVAL		John Doe	9146...21230	8740
☐			000003	17898135144144	PENDING APPROVAL		Jane Doe	30C...3451	8740
☐			000005	17898135144146	PENDING APPROVAL		A N Other	34...89	0100



STEP
14

Deleting the Bulk Upload Prior to Approval

- Navigate to My Initiated list and select the Bulk File module.
- Click the reference number of the file in question.
- Select the 'Withdraw' option, put your comments on the dialog box and withdraw.

Uploaded Files Inquiry

[Withdraw](#)

File Details

File Status: **PENDING APPROVAL**

File Name IC 1.xlsx	Type Trade	Reference ID 1789813514414	Number of Records 3
------------------------	---------------	-------------------------------	------------------------

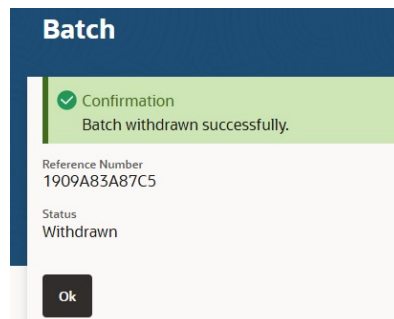
[Download](#)[View File Summary](#)

Page 1 of 1 (1-3 of 3 items) |< < 1 > >|

☐	POP	Swift	Unique Identifier	Record ID	Status	Remarks	Beneficiary Account Name	Beneficiary Account Number	Source Account Number
☐			000002	17898135144143	PENDING APPROVAL		John Doe	9146...21230	8740
☐			000003	17898135144144	PENDING APPROVAL		Jane Doe	306...3451	8740
☐			000005	17898135144146	PENDING APPROVAL		A N Other	34...89	0100

STEP 15

- User will receive confirmation of the deletion:



Date ▾	Description ▾	File Name ▾	Currency Amount ▾	Reference Number ▾	File Reference Number ▾	Approval Status ▾
9/19/2026, 12:48 PM	Trade File	...Z 1.xlsx	USD : 45, ZWG : 35	1909A83A87C5	1789813514414	Withdrawn

- Please note that users will not be able to delete files or payments that have been partially or fully approved by the signatories.

My Account

INTERNET BANKING



1,000,000



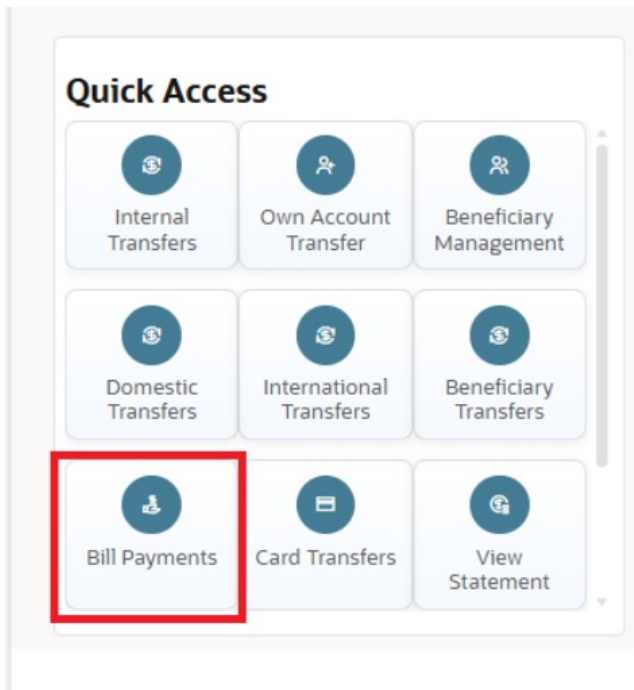
BILL PAYMENTS

BILL PAYMENTS

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

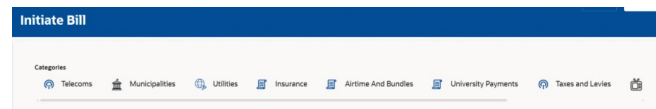
STEP 01

- Navigate to Bill payments under quick links:



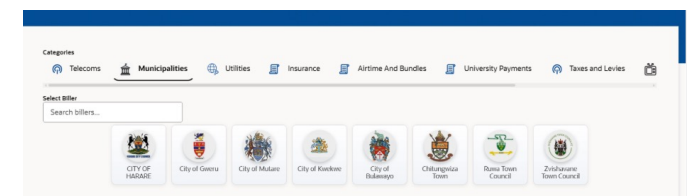
STEP 02

- Biller categories will be displayed:



STEP 03

- Specific billers will be displayed under each category:



STEP

04

- Select specific service:

Selected Biller


City of Bulawayo

Select Service

Select Service ▼

Select Service

City Of Bulawayo

Please fill in

Account Number

Select account ▼

STEP

05

- Biller related fields will be displayed for completion:

Initiate Bill

Selected Biller



City of Bulawayo

Select Service

City Of Bulawayo

Currency

select

Required

City of Bulawayo Account

Enter value

Required

Account Number

Select account

Set As Scheduled Payment



POP Recipient Email

Enter value

Amount

Please fill in

STEP 06

Scheduling Bill Payments

- An option to schedule a biller is also available:

The screenshot shows the 'Initiate Bill' form with the following fields and options:

- Select Service:** City Of Bulawayo
- Currency:** select
- City of Bulawayo Account:** Enter value (Required)
- Account Number:** Select account (Required)
- Set As Scheduled Payment:** ☒
- Schedule Payment Type:** Schedule only
- select frequency:** DAILY, WEEKLY, FORTNIGHTLY, MONTHLY, BI-MONTHLY, QUARTERLY, SEMI-ANNUALLY
- Amount:** Please fill in
- Start Date:** (Calendar icon)

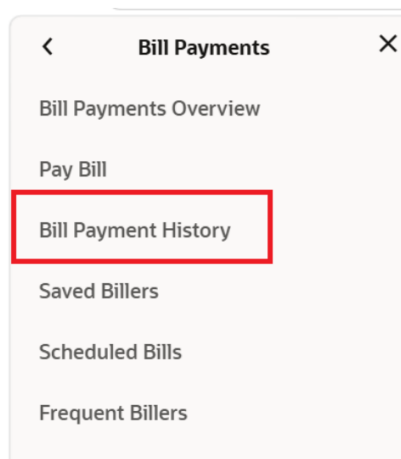
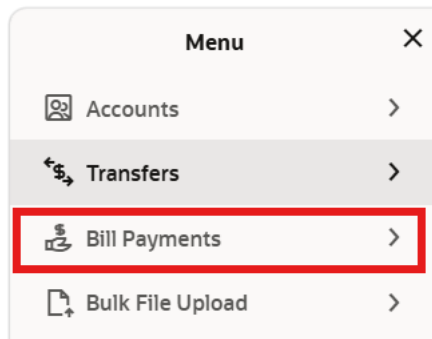
Red boxes highlight the 'Set As Scheduled Payment' toggle, the 'Schedule Payment Type' dropdown, and the 'select frequency' dropdown.

- Review and submit for approval.

STEP 06

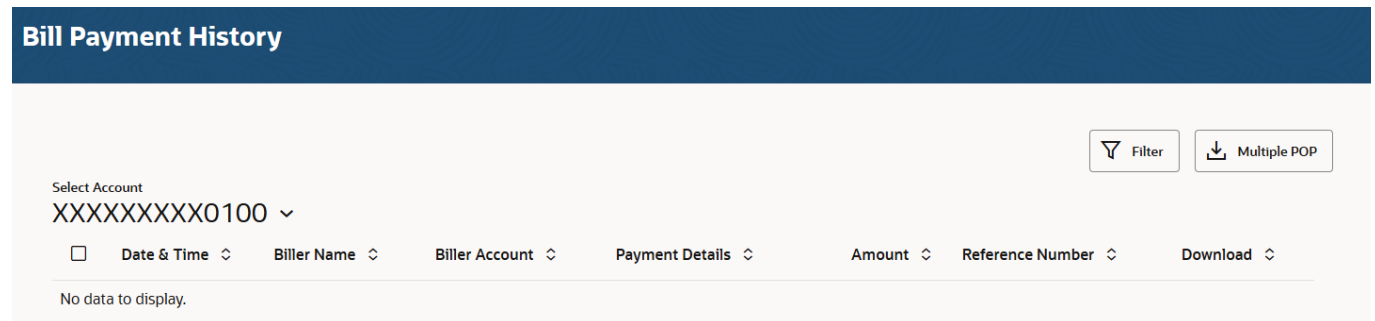
Bill Payments Proof of payments

- Navigate to Menu> Bill Payments> Bill Payment History



STEP 07

- Bill payments history will be displayed.



STEP 08

Multiple POPs

- Tick the checkboxes for the transactions and click the multiple POP icon:

Bill Payment History

Select Account

ZWG Main, 0001

Filter

Multiple POP

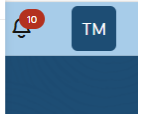
☐	Date & Time	Biller Name	Biller Account	Payment Details	Amount	Reference Number	Download
☒	2026/08/31 02:00:04	Chitungwiza Town	61 0003692	Chitungwiza Town	ZWG 27.00	701C .262430002	Download
☒	2026/08/30 08:25:45	Chitungwiza Town	61 0003692	Chitungwiza Town	ZWG 27.00	701C .L262430001	Download

STEP 09

- A zipped file will be downloaded onto your device:

Downloads

 BillPayment_20260919_140932.zip
[Open file](#)



STEP
10

Single Proof of Payments

- Click on the download icon for single proof of payments:

☐	Date & Time	Biller Name	Biller Account	Payment Details	Amount	Reference Number	Download
☐	2026/08/31 02:00:04	Chitungwiza Town	€ 1000 92	Chitungwiza Town	ZWG 27.00	7010BIL 30002	

STEP
11

Historic Proof of Payments

- The default display will be bill payment entries posted in that calendar month. Click the filter icon for historic periods.
- Choose the preferred search criterion and click apply.

Q Search

← Bill Payment History

Select Account
ZWG Main, 00 [REDACTED] 0001

☐	Date & Time	Biller Name	Biller Account	Payment Details	Amount	Reference Number
☐	2026/08/27 16:00:16	ZESA	077 [REDACTED] 69	ZESA (Prepaid)	ZWG 143.88	7010BIL [REDACTED] 2390002
☐	2026/08/17 13:04:02	ZESA	078 [REDACTED] 02	ZESA (Prepaid)	ZWG 100.00	7010BIL [REDACTED] 1290002

Filter

Filter

Select Period
Date Range

Date From
01-Aug-2026

Date To
19-Sep-2026

Biller Name
ZESA

Biller Account

Initiated By

Amount

Apply Reset



My Account

INTERNET BANKING



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**TRANSACTION APPROVALS AND
MAINTENANCES**

STEP 01

Transaction Widget

Transactions

Pending For Approval

My Initiated List

Transaction Log

My Approved List

Modification Requested

All1

Financial Transactions0

Non-Financial Transactions1

Urgent0

Financial Transactions

Non-Financial Transactions

No data to display.

STEP 02

Features

- Pending Approval
- Available for users who have approving rights. All payments requiring approval are displayed in this basket.
- My Initiated List
- Available for users who have initiating rights. All payments initiated by the user are displayed in this basket.
- Transaction Log
- Available for all users. All payments initiated on accounts that the user has entitlement to will be available in this basket regardless of who initiated/ approved the payments.
- My Approved List
- Available for users with approving rights. All payments approved by the user are displayed in this basket.
- Modification Requested
- Available for initiators where all entries returned for modification by the approvers are displayed.

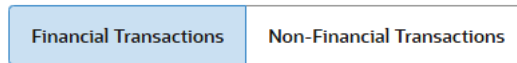
TRANSACTION APPROVALS AND MAINTENANCES

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP

03

- The widget displays all entries passed on that day as the default. Click on the search icon  to expand the search for historic entries.
- Financial and Non-Financial Transaction tabs



- Financial transactions- all financial transactions will be displayed when this tab is active.
- Non-Financial Transactions- this tab allows for the maintained beneficiaries to be displayed.
- Graphical and Listing views
- Modules are displayed in listing view by default. Users can switch to graphical presentation as per their preference.

STEP

04

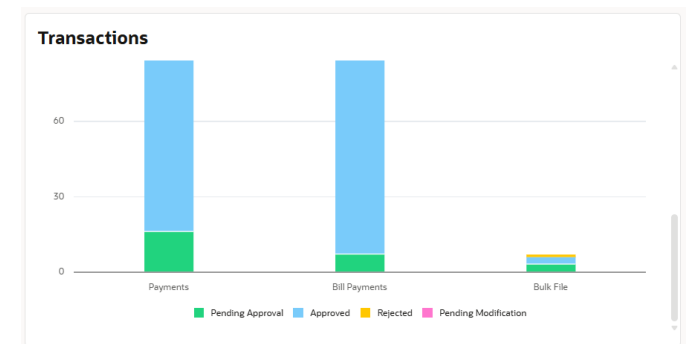
Listing View

Financial Transactions		Non-Financial Transactions				
				From Date 01-Jul-2026	To Date 19-Sep-2026	Search
Modules	Total	Approved	Rejected	Pending Modification	Pending Approval	
Payments	145	98	30	1	16	
Bill Payments	99	78	14	0	7	
Bulk File	7	3	1	0	3	

STEP

05

Graphical View





PAYMENT APPROVALS

PAYMENT APPROVALS

STEP
01

01

- Click on the preferred module:

Transactions

All 8
Financial Transactions 7
Non-Financial Transactions 1
Urgent 0

Financial Transactions
Non-Financial Transactions

Modules	Total	Pending Approval
Payments	2	2
Bill Payments	4	4
Bulk File	1	1

STEP
02

02

- The list of transactions awaiting approval will be displayed:

Financial Transactions - Bill Payments (4)							Reference Number	
							Please enter a valid Reference Number	
	Date	Description	Biller Name	From Account	Amount	Initiated By	Reference No	Approval Status
☐	9/10/2026, 1:02 PM	Bill Payments	ZIMRA	XXXXXXXXXX0100	NA		1009CCA3AF9B	Pending Approval
☐	9/8/2026, 8:51 AM	Bill Payments	ZIMRA	XXXXXXXXXX0100	NA		0809B7F60EB4	Pending Approval
☐	8/28/2026, 4:58 PM	Bill Payments	ZIMRA	XXXXXXXXXX0100	NA		28086324BE4C	Pending Approval
☐	8/26/2026, 5:11 PM	Bill Payments	NETONE	XXXXXXXXXX0100	USD0.20	I	2608EE7231F8	Pending Approval

STEP

03

Single Payment Approvals

- Click the reference number of the transaction. The details of the entry will be displayed. The approver will be given four actions to perform on the entry:

Send to Modify

Approve

Reject

Lock

- Send to Modify**- sends back the payment for modification by the initiator.
- Approve**- approves the payment.
- Reject**- rejects the payment
- Lock**- locks the entry, restricting all other approvers from actioning the entry until you have completed your investigations.

STEP

04

- Every transaction creates an audit trail which shows the users who were involved in that entry.

Transaction Journey

Detailed Journey

Initiation
Successful

Approval

Completion

8/26/2026, 5:11 PM

STEP 04

Multiple Payment Approvals

- Tick the checkboxes attached to every entry or tick the checkbox on top of all the payments to select all. The Approve or Reject buttons will be enabled:

Approve Reject				
☒	-	Date ▾	Reference No ▾	Description ▾
☒	@	9/17/2026, 1:06 PM	17092E7B8FA2	Adhoc International Payment
☒	@	9/17/2026, 12:49 PM	17091F423F76	Adhoc International Payment

STEP 05

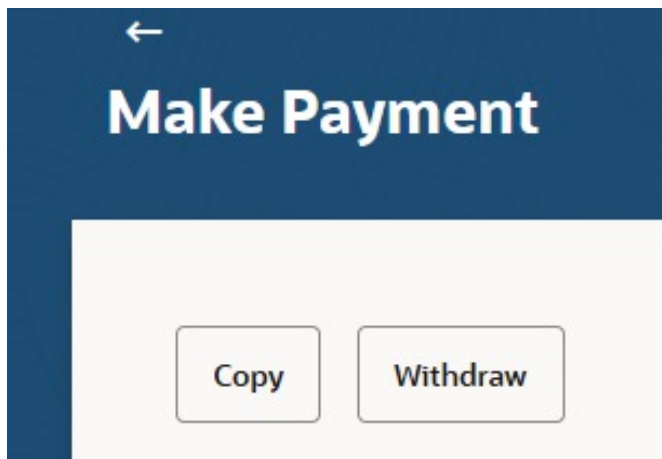
Payment Cancellation prior to Approval

- Initiator navigates to the My Initiated List or the Transaction Log and click on the reference number of the payment:

My Initiated List				
Filters: From 01-Sep-2026 To 19-Sep-2026 Clear All				
POP	-	Date ▾	Reference No ▾	Description ▾
↓	@	9/17/2026, 1:06 PM	17092E7B8FA2	Adhoc International Payment
↓	@	9/17/2026, 12:49 PM	17091F423F76	Adhoc International Payment

STEP 06

- An option to withdraw (delete) the payment will be provided for all payments that have not yet been actioned by the approvers:

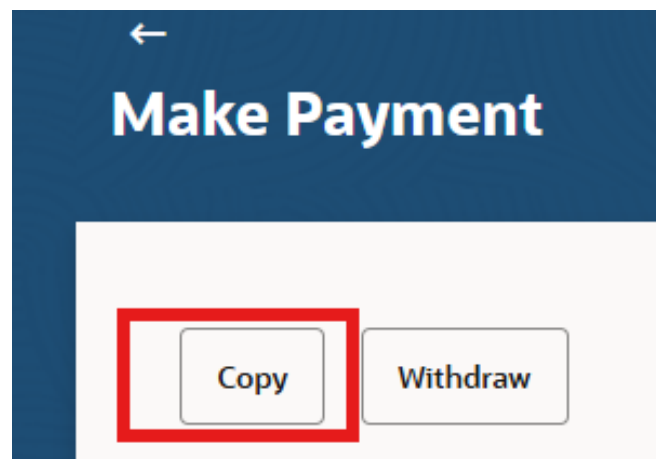


- An optional field to enter comments is provided and the user can proceed to withdraw the payment.

STEP 07

Copying a previously initiated payment

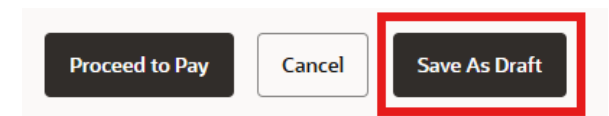
- Navigate to the payment you wish to copy and click the reference number attached to the entry.
- An option to copy the payment will be provided. Click on the tab and the payment will be directed to the payment initiation screen with all the payment details from the historic payment.



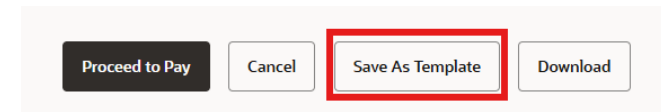
STEP 08

Retrieving Draft/Template Payments

- Users are given an option to save their payments as drafts at several stages of the payment initiation journey where the below icon is displayed:



- Users are also given a similar option to save their international payments as templates when the below icon is displayed:



- Follow the below steps to retrieve these saved drafts:

09

- Search for drafts/templates from the search icon on the dashboard:

Search

drafts — Favourite & Drafts - Favourites

Favourite & **Drafts** - Favourites

Favourite & **Drafts** - Saved **Drafts** / Templates

10

- A list of drafts/templates will be displayed. Click on the Draft Name to proceed to complete your payment(s):

Saved Drafts & Templates					
Drafts Templates		1 Saved Template(s) Filters Manage Columns			
Draft Name	Beneficiary	Amount	Debit Account	Payment Type	Actions
Template 1	A N OTHER PVT LTD	USD100.00	874 100	International	



My Account

INTERNET BANKING



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**ACCOUNT STATEMENT
GENERATION**



ACCOUNT STATEMENT GENERATION

09

- Navigate to the Account Summary widget on the dashboard and click the three dots under more actions:

Current & Savings

4 Total Accounts



ZWG2,086,721.39

ZWG (2 Accounts)

Term Deposits



You do not have any Term Deposit

Loans and Finances



You do not have any Loans

Accounts Summary

4 Accounts

Download

Manage Columns

Account Name	Account Number	Account Type	Available Balance	More Actions
CROWN SME CURRENT ACCOUNTS XXXXXXXXXX0100		Current Account	ZWG1,806,693.37	...
CROWN SME				

10

- User will be given two options:
- Download Statement- automatically downloads the statement for that account for the current period in PDF format.
- View Statement- directs the user to the screen where they can view the statement for a customised period prior to them opting to download it in either PDF or CSV.

Account Statement

Account Number
XXXXXXXXXX0100

Opening Balance
ZWG1,821,801.23

Closing Balance
ZWG1,806,693.37

15 Transactions

Filters

Download

Manage Columns

Transaction Date	Description	Reference Number	Debit	Balance
09-Sep-2026	INTERNET FUNDS TRSF BTWN ACCS ACCOUNTA hvhg bmk	701INFT262520001	1.00	1,821,802.23

View Statement

Download Statement

11

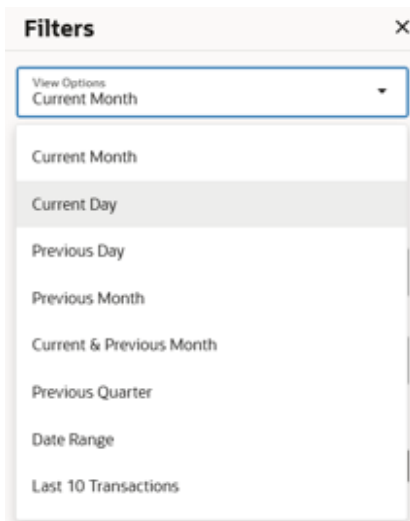
Downloading Historic Statements

- The default view gives a user access to the statement of the current month.
- To view historic entries, click the filters

icon.



- Users will be given an option to select their preferred period, apply the filter, and then download:





My Account

INTERNET BANKING



1,000,000



LOANS AND FINANCES

11

- Navigate to the Account Summary widget on the dashboard and click on the loans and finances tab:

Current & Savings
4 Total Accounts

ZWG12,543.38
ZWG (2 Accounts)

Term Deposits
You do not have any Term Deposit

Loans and Finances
2 Total Accounts

ZWG318,335.81
ZWG (2 Accounts)

Accounts Summary
4 Accounts

Download
Manage Columns

12

- Click on the loan contract number/ account to view the full details:

Loan & Finance Details

Select Account
70C 2241380063

Active

Net Outstanding Balance
ZWG19,388.19

Maturity Date
23-Mar-2043

Product Name

Nickname
Not Assigned

Repayment Details

Amount Re-paid till Date ZWG4,018.52	Total Instalments 228
Remaining Instalments 199	Next Instalment Date 20-Sep-2026
Next Instalment Amount ZWG142.95	Principal Frequency Monthly
Interest Frequency Monthly	Principal Arrears ZWG0.00
Interest Arrears ZWG0.00	Late Payment Charges ZWG0.00
Other Fees ZWG0.00	

Information as of Maturity Date

Principal Outstanding
ZWG19,308.84

Loan Specifications

Opening Date 23-Apr-2024	Sanctioned Loan Amount ZWG20,982.14
Total Amount Disbursed ZWG20,982.14	Loan Tenure 227 months
Interest Rate 5%	Late Payment Penalty 0%
Prepayment Penalty 0%	

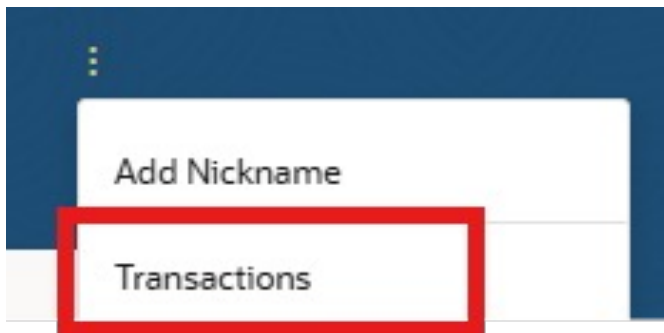
12

Generating Loan Statement

- Click on the Kebab Menu (three dots to the top right corner of the screen):



- Select the transactions option:

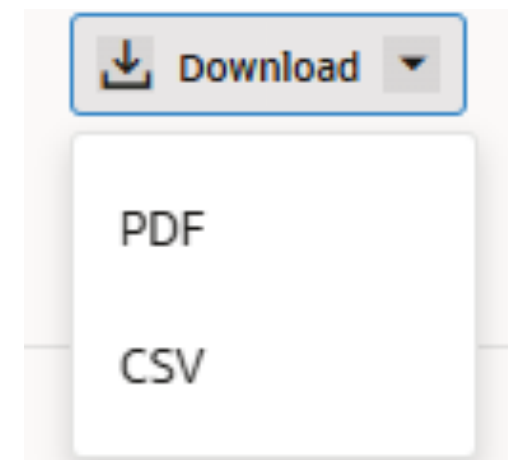


13

- Filter the preferred date range and select apply. The transactions will be populated as below:

Loan Ref: 70006 #B00063					
3 Transactions Filters Download Manage columns					
Transaction Date	Description	Loan Reference	Debit	Credit	Balance
22-Apr-2026	MORTGAGE PRINCIPAL PAYMENT	700 0063	59.51		-59.51
18-May-2026	MORTGAGE PRINCIPAL PAYMENT	700 0063	73.24		-132.55
20-Jun-2026	MORTGAGE PRINCIPAL PAYMENT	7000 0063	54.86		-187.41
Page 1 of 1 (1-3 of 3 items) < 1 >					

- Download the loan statement in either PDF or CSV:





PROOF OF PAYMENT (POP) GENERATION

PROOF OF PAYMENT (POP) GENERATION

01

- Navigate to the Transactions widget on your dashboard and select the Transaction Log tab.
- Click on the search icon if they are historic payments
- Select the payments/ bulk file module

Transactions

Pending For Approval My Initiated List **Transaction Log** My Approved List Modification Re >

All 68

Financial Transactions 55

Non-Financial Transactions 13

Financial Transactions

Non-Financial Transactions

From Date
01-Aug-2026

To Date
19-Sep-2026

Search

Modules	Total	Approved	Rejected	Pending Approval
Payments	24	18	1	5

02

Single POP download

- Click on the download icon appended at the beginning of each payment.
- Your statement will be downloaded to the device's downloads folder.



Downloads



1789849216701.pdf
[Open file](#)

PROOF OF PAYMENT (POP) GENERATION

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

01

Multiple POP download

- Tick the checkboxes of the payments to be downloaded. (There will be no checkboxes on International payments or payments in pending approval/ rejected/ withdrawn status).
- Click on the Multiple POP icon.

Multiple POP 4				
☐	POP	Date	Reference No	Description
☐	↓	9/17/2026, 1:32 PM	170959FA0FCA	Adhoc International Payment
1 ☒	↓	9/17/2026, 1:18 PM	17093768CFC0	Adhoc Domestic Payment
2 ☒	↓	9/17/2026, 12:24 PM	1709F39A986C	Own Account Transfer
3 ☒	↓	9/17/2026, 10:02 AM	1709CCD783A7	Adhoc Internal Transfer

02

- A zipped file with the selected payments will be downloaded onto the device's download folder:

Downloads

TEEMIE_1789849847979_MultiplePOP.zip
[Open file](#)

03

Historic POPs from the Legacy System

- Navigate to the Summary of Payments widget on the dashboard
- Select the date range for the payments in question
- Select the source account and click on Outgoing
- Click on the bar graph pillar

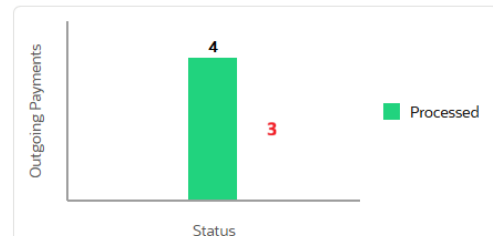
Summary of Payments

01-Sep-2026 - 19-Sep-2026 1

Showing Data For 010C 00 2

Incoming (1)
ZWG758.38

Outgoing (4)
ZWG700.00



PROOF OF PAYMENT (POP) GENERATION

04

- The list of historic outgoing payments initiated in Internet Banking will be displayed.
- Click on the download icon appended at the end of the payment.

Outgoing Payments0100[REDACTED]00

FiltersDownloadManage Columns

Transaction Date	Host Reference	Transfer To	Network	Amount	Status	Actions
08-Sep-2026	701ISTC262510016	[REDACTED]	RTGS	ZWG200.00	Processed	
07-Sep-2026	701ISTC262500537	[REDACTED]	RTGS	ZWG200.00	Processed	
02-Sep-2026	701ISTC262450512	[REDACTED]	RTGS	ZWG100.00	Processed	
01-Sep-2026	701INFT262440521	[REDACTED]	Internal	ZWG200.00	Processed	

PROOF OF PAYMENT (POP) GENERATION

INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

05

- Your POP will be downloaded. Sample POP below:



RTGS TRANSFER RECEIPT

Transaction Date : 2026-09-08 15:55:40
Reference Number : 701ISTC262510016
RBZ Reference Number : SCHBP26252A00014
SWIFT Settlement Ref No : SCHB/ 09/701ISTC262510016
RTGS Settlement Status : Successfully forwarded to recipient bank.

My Account

INTERNET BANKING



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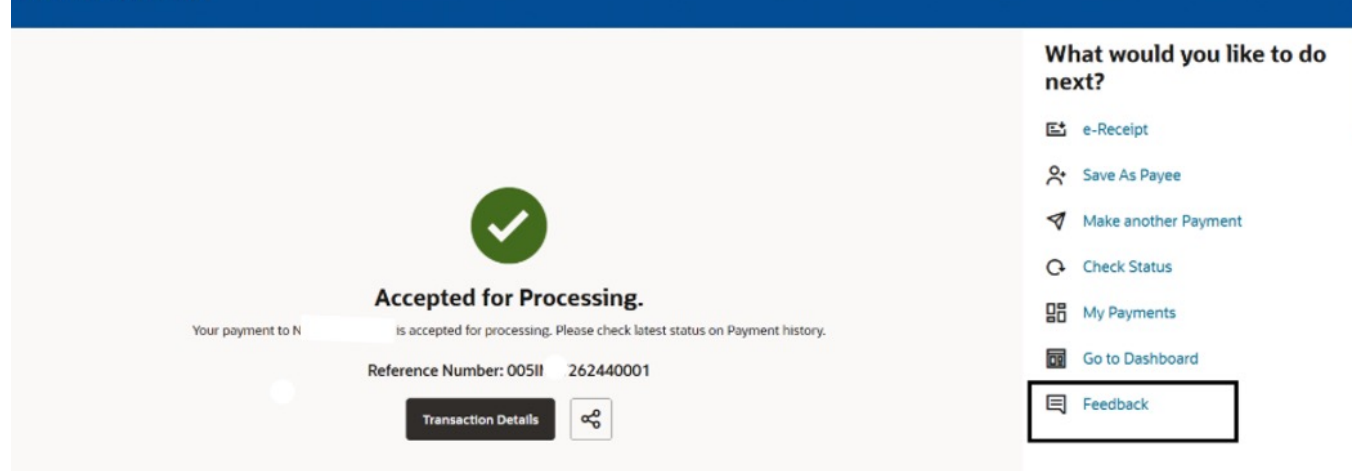


FEEDBACK

01

- Your feedback will help us enhance the platform and ensure that we deliver a seamless digital banking experience to you our valuable clients. To aid the sharing of this feedback, users pay follow the below channels.
- After processing a transaction select feedback to rate our service:

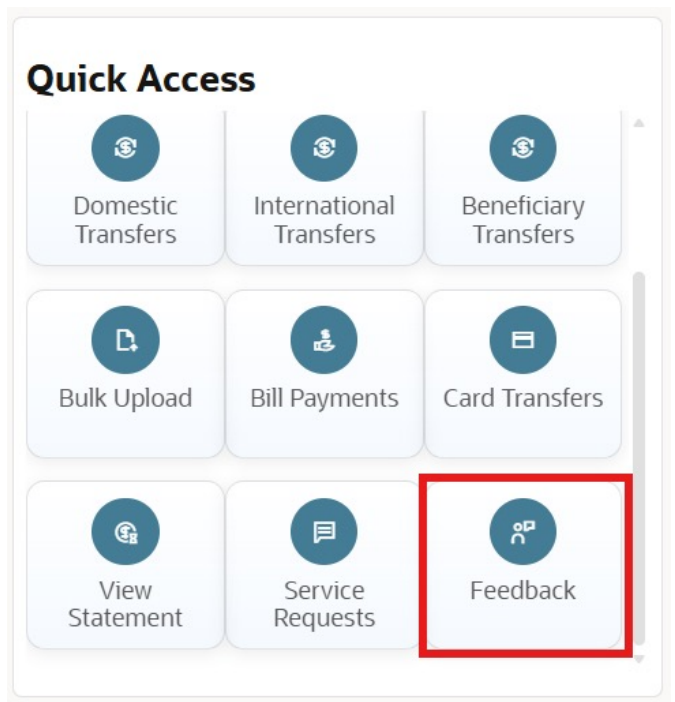
Make Payment



The screenshot shows the 'Make Payment' page with a confirmation message: 'Accepted for Processing.' Below this, it states 'Your payment to N is accepted for processing. Please check latest status on Payment history.' The reference number '005II 262440001' is displayed. A 'Transaction Details' button is visible. On the right sidebar, under 'What would you like to do next?', the 'Feedback' option is highlighted with a red box.

02

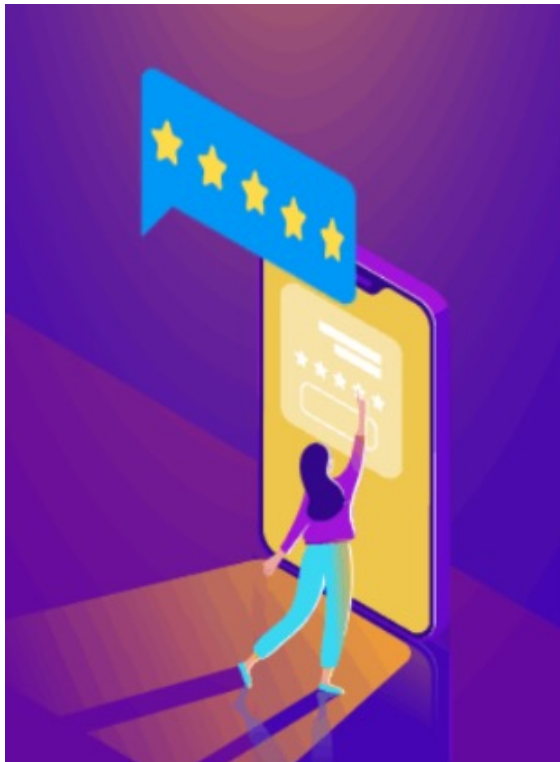
- Alternatively, navigate to the Quick Access widget on the dashboard and select feedback



The screenshot shows the 'Quick Access' widget on the dashboard. It contains a grid of buttons for various services: Domestic Transfers, International Transfers, Beneficiary Transfers, Bulk Upload, Bill Payments, Card Transfers, View Statement, Service Requests, and Feedback. The 'Feedback' button is highlighted with a red box.

03

- Rate or write comments on the comments section and submit.



The illustration shows a person in a purple top and blue pants standing next to a large, glowing smartphone. The screen displays a feedback form with a star rating and a text input field. A blue speech bubble with five yellow stars is positioned above the screen.





How would you rate the performance of our digital platforms?

☐ Other

Your comments (Optional)



FBC Holdings Limited
You Matter Most