

FBC Internet Banking (OBDX)

Retail User Guide



INTERNET BANKING

User Guide- Retail



ACTIVATING YOUR PROFILE

ACTIVATING YOUR PROFILE



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

STEP 01

Navigate to the Forgot Password link to activate your profile.

The screenshot shows the FBC login and registration interface. At the top is the FBC logo. Below it are two input fields for 'Username' and 'Password'. The 'Forgot Password / Username' link is highlighted with a black box. Below the input fields are 'Login' and 'Register' buttons, and a 'Security Tips' link at the bottom.

STEP 02

Enter email address and date of birth and select submit

The screenshot shows the 'Forgot Username' form. It has a blue header with a back arrow and the title 'Forgot Username'. There are two input fields: 'Email ID' with the value 'test@fbc.co.zw' and 'Date of Birth' with the value '27-Jul-1993'. At the bottom are 'Cancel' and 'Submit' buttons.

STEP 03

An OTP will be delivered to your registered mobile / email address
Username will be delivered on registered email

The screenshot shows the 'One Time Verification' screen. It has a blue header with a back arrow and the title 'Forgot Username'. There are two input fields: 'Email ID' with the value 'n:hy@gmail.com' and 'Date of Birth' with the value '02-Nov-1988'. Below these is a 'One Time Verification' section with a message: '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 four asterisks and a 'Required' label. Below this are links for 'Resend Code', 'Attempts Left' (3), and 'Reference Number' (19868). At the bottom are 'Cancel' and 'Submit' buttons.

ACTIVATING YOUR PROFILE



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

STEP 04

STEP 05

STEP 06

Forgot Username

Success

The retrieved Username has been successfully sent to your registered email.

Login to your bank account

- Navigate to the Forgot Password link to activate your profile.

FBC

Username

Click to use Virtual Keyboard

Password

Forgot Password Username

Login

Register

Security Tips

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.

Forgot Password

Username

Date of Birth

One Time Verification

A verification code has been sent to your registered mobile number and/or email. Please enter that code below to complete the process.

Verification Code

Resend Code

Cancel Submit

OTP Alert

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.

- Contact Centre Direct Lines: +263 242 704401/2 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)
- Contact Centre email address: help@fbc.co.zw

Don't miss out on the latest FBC promotions & benefits. Log on to <https://www.fbc.co.zw/banking/> to find out more!

Regards,
Customer Service

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

Forgot Password

Success

Link to generate a new password has been successfully sent on your email

Login to your bank account

ACTIVATING YOUR PROFILE



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

STEP
07

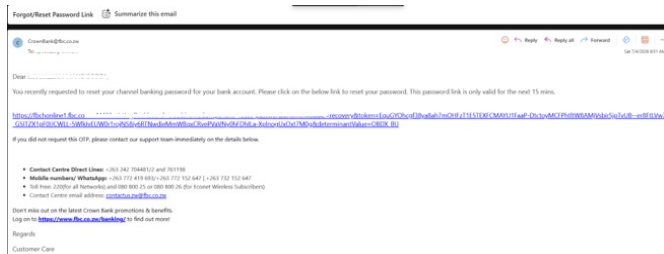
•Click the link or copy it and paste it onto your preferred internet browser.

STEP
08

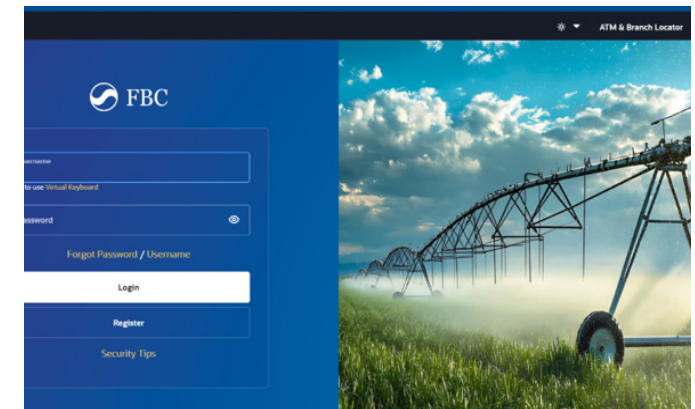
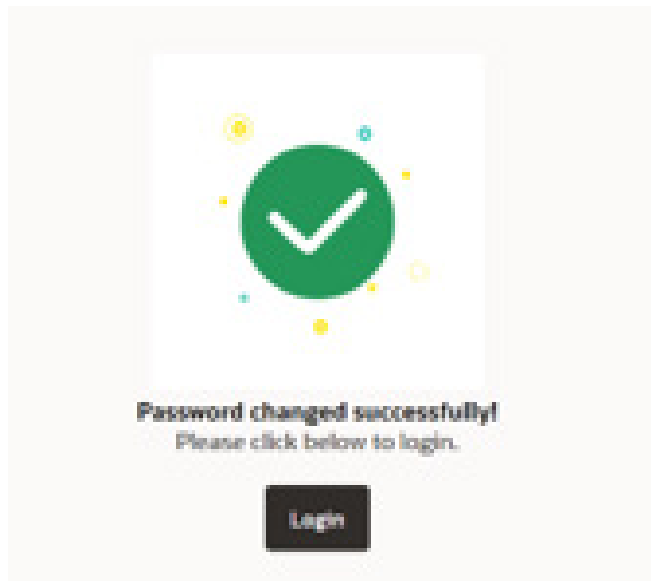
•A confirmation message will pop up once your password has been accepted

STEP
09

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



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

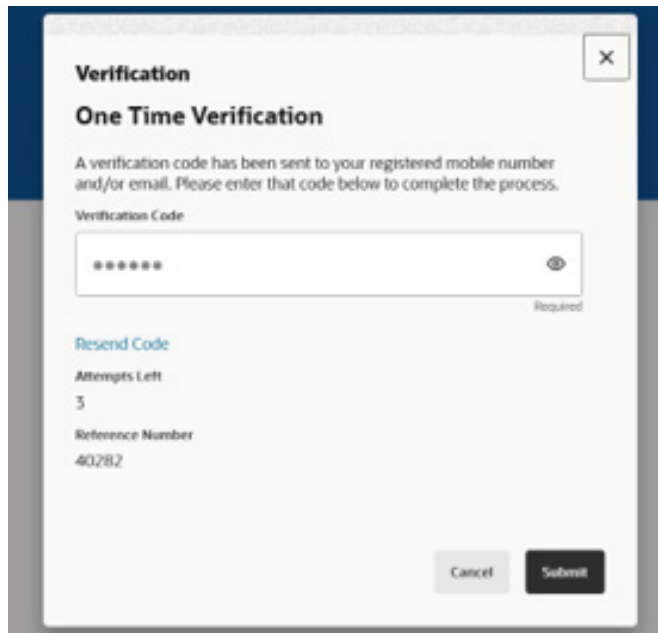


ACTIVATING YOUR PROFILE

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

STEP 11

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



Verification

One Time Verification

A verification code has been sent to your registered mobile number and/or email. Please enter that code below to complete the process.

Verification Code

[Resend Code](#)

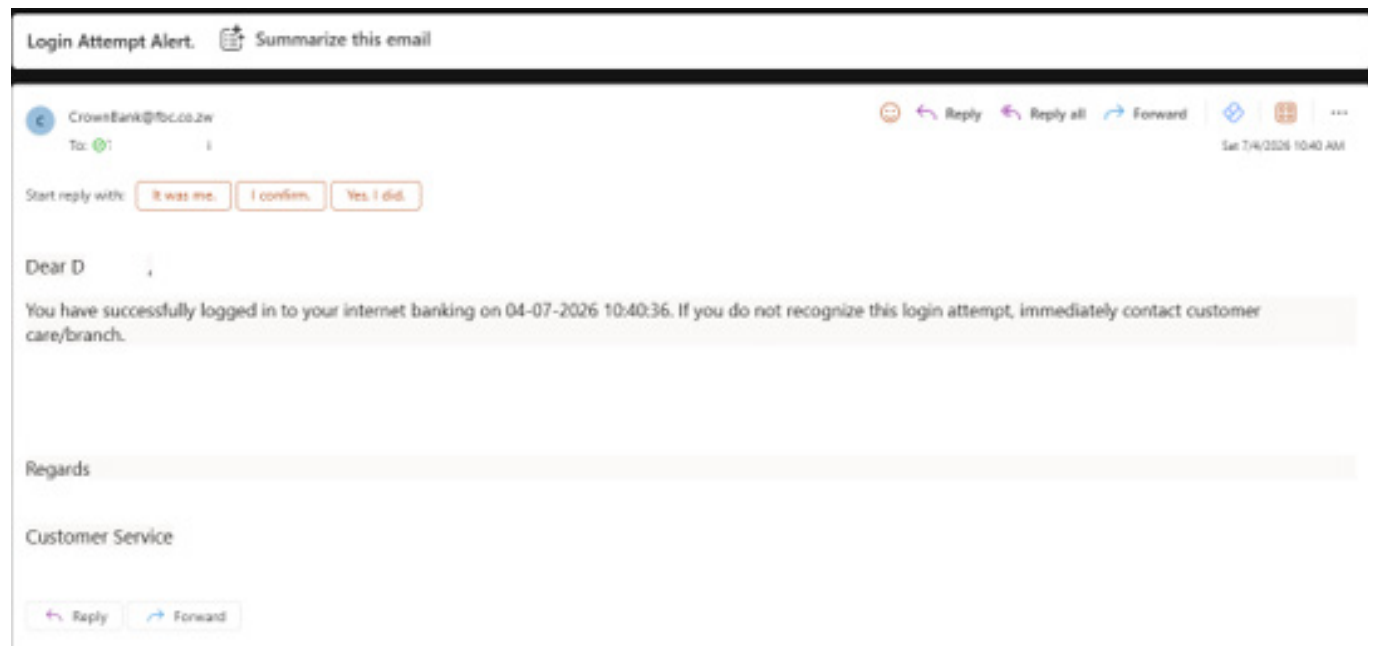
Attempts Left
3

Reference Number
40282

[Cancel](#) [Submit](#)

STEP 12

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



Login Attempt Alert. [Summarize this email](#)

[Close](#) [Reply](#) [Reply all](#) [Forward](#) [Print](#) [More](#)

From: CrownBank@fbc.co.zw
To: [Redacted]

Start reply with: [It was me.](#) [I confirm.](#) [Yes, I did.](#)

Dear D,

You have successfully logged in to your internet banking on 04-07-2026 10:40:36. If you do not recognize this login attempt, immediately contact customer care/branch.

Regards

Customer Service

[Reply](#) [Forward](#)

ACTIVATING YOUR PROFILE

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

STEP 13

Quick Access

 Internal Transfers

 Own Account Transfer

 Beneficiary Management

 Domestic Transfers

 International Transfers

 Beneficiary Transfers

 Bill Payments

 Card Transfers

 View Statement

Current & Savings
2 Total Accounts


ZWG1,838.78
ZWG (1 Account)

Term Deposits

You do not have any Term Deposit

Loans and Finances
1 Total Account

ZWG50,852.51
ZWG (1 Account)

Accounts Summary
2 Accounts

[Download](#) [Manage Columns](#)

Account Name	Account Number	Account Type	Available Balance	More Actions
NYON.	2. .55 ZWG 020 ACTIVE SAVING CON	Saving Account	ZWG1,838.78	...
NYON	2. .54 USD 020 ACTIVE	Saving Account	USD92.94	...

Recent Payments
Showing 10 outgoing recent payments

Outgoing Incoming

Showing Data For
2170195300153

Transfer To	Network / Host Reference	Amount	Payment Status	Actions
 INTERNET BANKING BANK INSTANT...	Card Payment 020MMTR262370002	ZWG5.00	Processed	 Repeat Download
 INTERNET BANKING BANK INSTANT...	Card Payment 020MMTR262370001	ZWG30.00	Processed	 Repeat Download
 MANENE KUSHAI MR	Internal 020MMTR262370000	ZWG1.00	Processed	 Repeat Download

[View All Payments](#)

Transactions
[Transaction Log](#)



Forex Calculator

From
Currency

Foreign ...

Required



***DASHBOARD FEATURES- GETTING
STARTED***

DASHBOARD FEATURES- GETTING STARTED

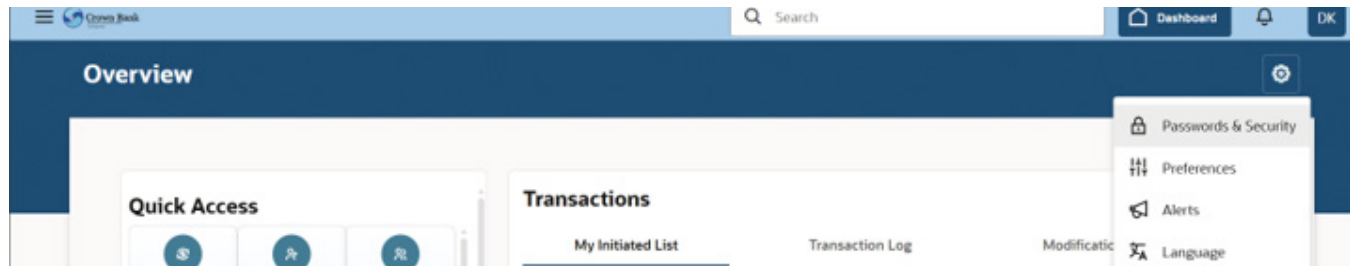
INTERNET BANKING (OBDX) User Guide- Corporate Clients- 2026

STEP
01

SETTINGS



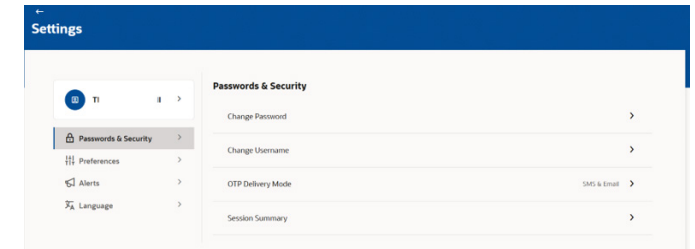
- You will have a settings icon to your right where you will be able to set your preferences



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 with a sidebar menu containing 'Passwords & Security', 'Preferences', 'Alerts', and 'Language'. The 'Change Password' form is displayed with three input fields: 'Current Password', 'New Password', and 'Confirm New Password', each with a 'Required' label and an eye icon for password visibility. 'Save' and 'Cancel' buttons are at the bottom.

STEP

04

OTP Delivery Mode

The screenshot shows the 'OTP Delivery Mode' settings page. On the left is a sidebar menu with 'Passwords & Security' highlighted, along with 'Preferences', 'Alerts', and 'Language'. The main content area has a title 'OTP Delivery Mode' and two toggle switches: 'SMS' and 'Email', both of which are turned on. Below the toggles is a note: 'Applicable for delivering OTP for authentication purposes.' and 'Save' and 'Cancel' buttons.

DASHBOARD FEATURES- GETTING STARTED

STEP

05

Session Summary

Settings

TI I >

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

06

Preferences

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

Settings

TI I >

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

07

Appearance

Settings



>



 Passwords & Security >



 Preferences >



 Alerts >



 Language >

Appearance

Mode

 Light

 Dark

 System

Theme



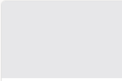
☐ Ocean



☐ Lilac



☐ Plum



☐ Custom



☒ Bank Default

Text Size

Selected Size
Regular

STEP

08

Language



>



 Passwords & Security >



 Preferences >



 Alerts >



 Language >

Language

简体中文

English ✓

Save

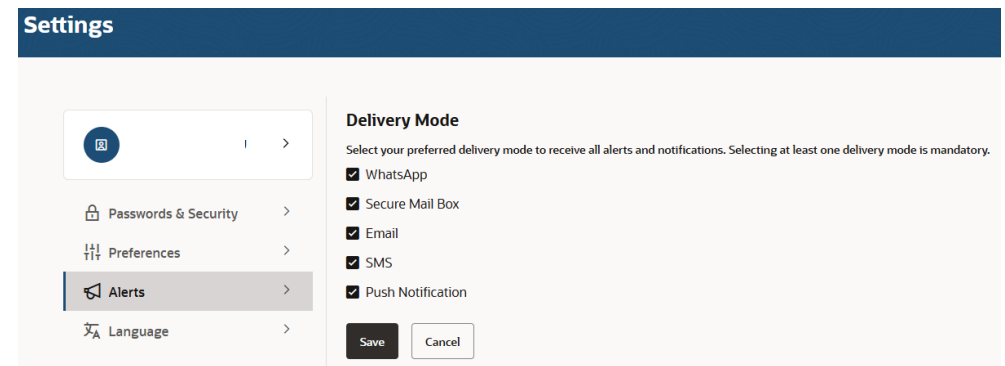
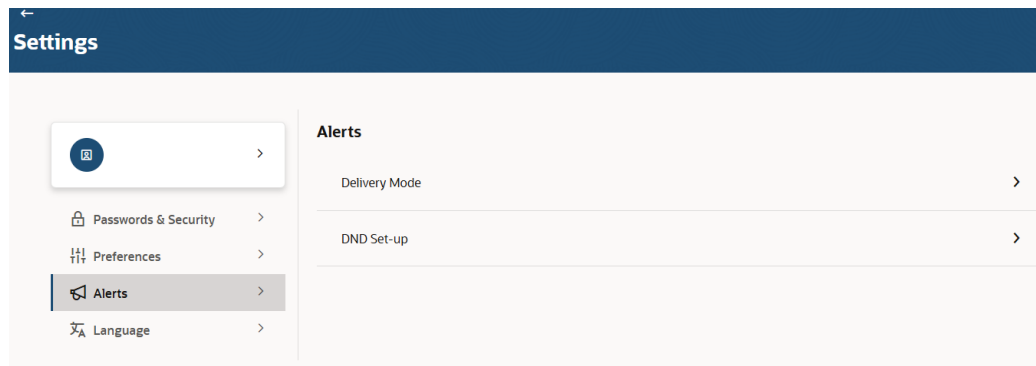
Cancel

STEP
09

STEP
10

Alerts

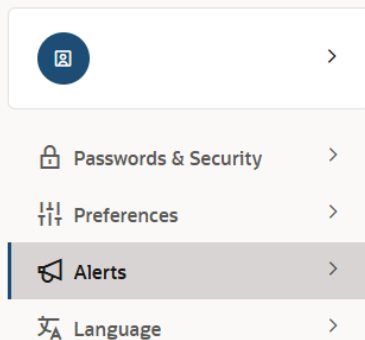
Users can set up their preferred delivery modes and Do Not Disturb (DND) Set-ups



STEP 11

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

Settings



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

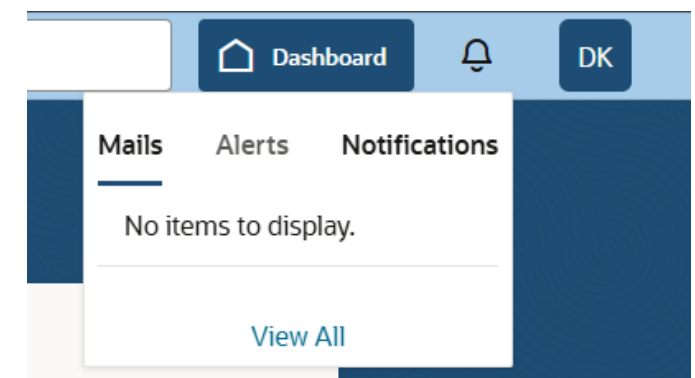
STEP 12

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.



STEP
13

USER ICON

Your user icon will be denoted by your initials

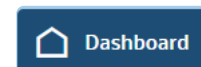


Within it you will be able to see about the Internet banking versions, extra settings and the logout button.

STEP
14

DASHBOARD ICON

The dashboard icon



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

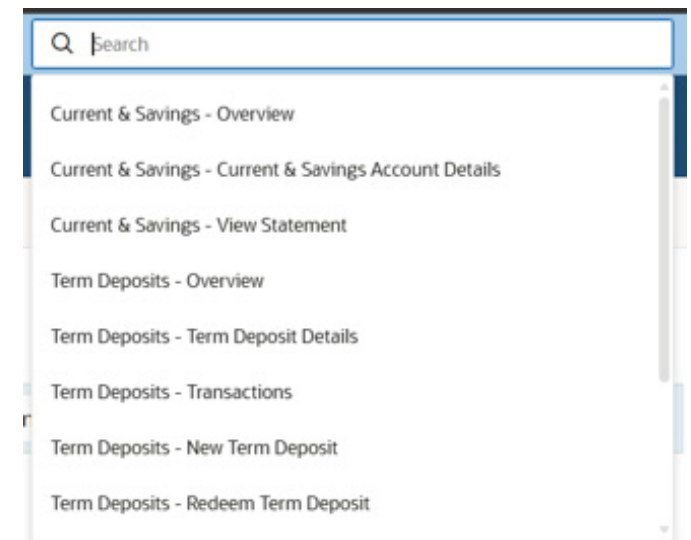
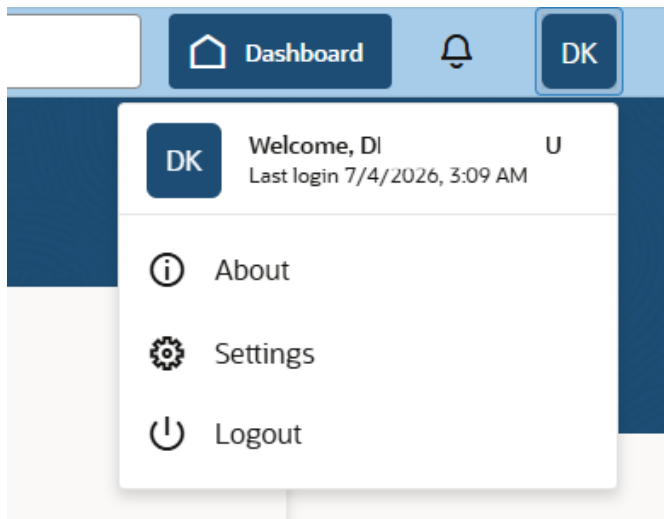
STEP
15

SEARCH ICON

Users can use the search icon



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



STEP
16

BANK ICON

- Clicking the bank icon  refreshes the page.

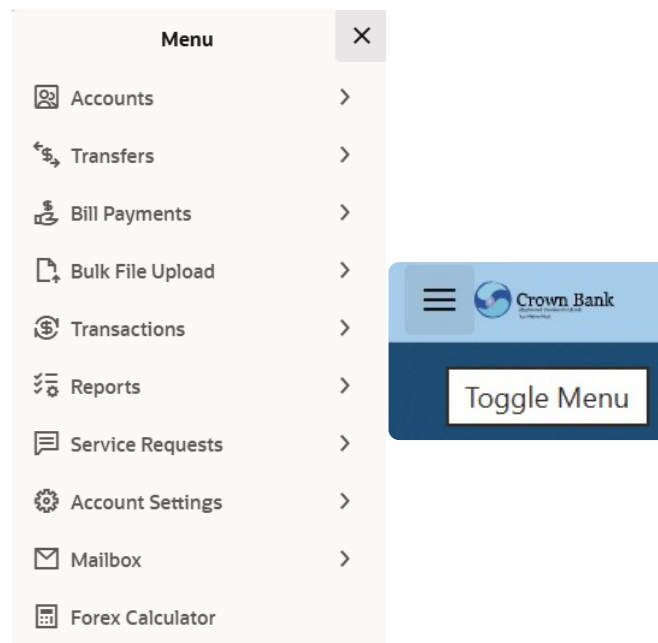
STEP
14

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.





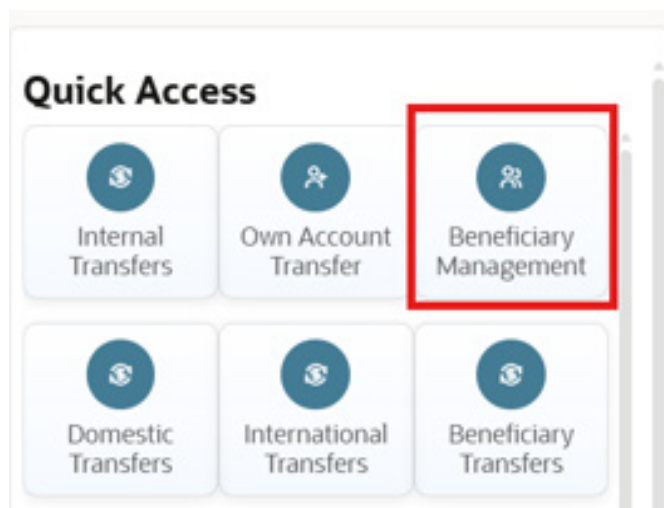
BENEFICIARY MANAGEMENT

STEP

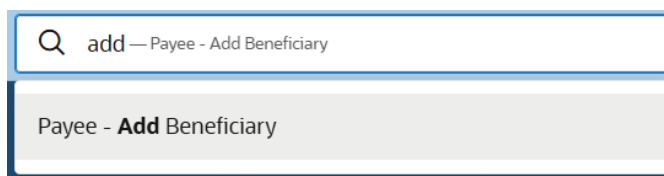
01

NAVIGATING TO THE BENEFICIARY CREATION SCREEN

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



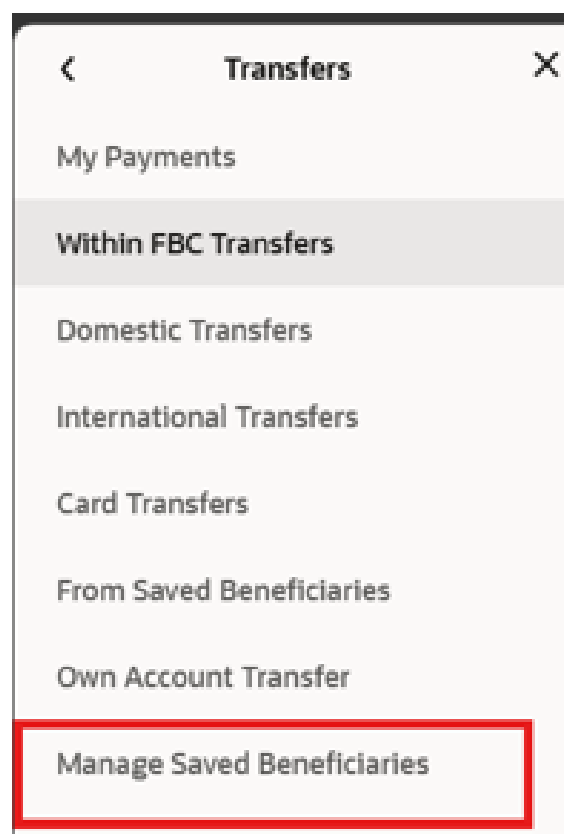
Search for Add Beneficiary on the search icon:



STEP

02

Go through Menu > Transfers > Manage Beneficiaries



STEP

03

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

04

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

STEP

05

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.

STEP

06

Code ZW	Mobile Number +263000000000	+
------------	--------------------------------	---

Alert will be sent to this beneficiary mobile number.

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

Submit

Cancel

STEP

07

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

←

Review Add Account Payee

Account Details

Account Number

01234567

Account Name

TT

IMTT Information

IMTT Exemption

Yes No

Destination Bank

Destination Bank

Bank Name & Swift Code

AFRICAN CENTURY (AFCNZWHA)

AFCNZWHA

AFRICAN CENTURY

HARARE

HARARE

ZIMBABWE

Personal Details

T

Nickname

TT

Email ID

TEST@FBC.CO.ZW

POP will be sent to this beneficiary email ID.

STEP

08

User will receive confirmation once the confirm button is selected:

Add Beneficiary

✓

Payee added successfully.

Reference Number: 0707218BF996

Make Payment Add New Payee

What would you like to do next?

View Payees

Go to Payments Overview

Go to Dashboard

STEP

09

IMTT Exempted Beneficiary Creation

Select IMTT Exempt Yes and choose the exemption type:

IMTT Information

IMTT Exemption

Yes No

IMTT Exemption Category

Please Select

Payment To Own Account

Others

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)

STEP

10

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_701INFT261881503_0100805341200.pdf	Download Remove
2	40484	1783411011587.pdf	Download Remove
3	40485	6a4ca100625d363af244562c.pdf	Download Remove

STEP

11

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 Required

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

12

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

STEP
13

Enter the Personal Details as guided under Internal Beneficiaries.

Personal Details

Required



POP will be sent to this beneficiary email ID.



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

Required

Required

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:

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

Lookup Swift Code

×

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

OR

Required

Personal Details

AA

+

Required

+

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

+

Alert will be sent to this beneficiary mobile number.

Required

Required

Required

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



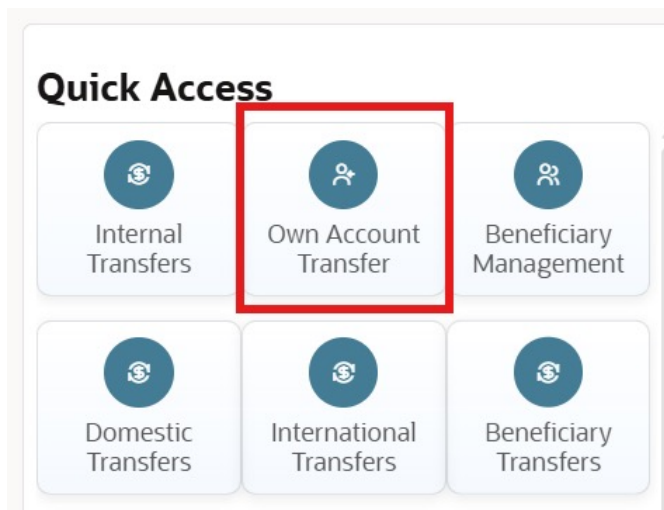
OWN ACCOUNT TRANSFER

OWN ACCOUNT TRANSFER

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

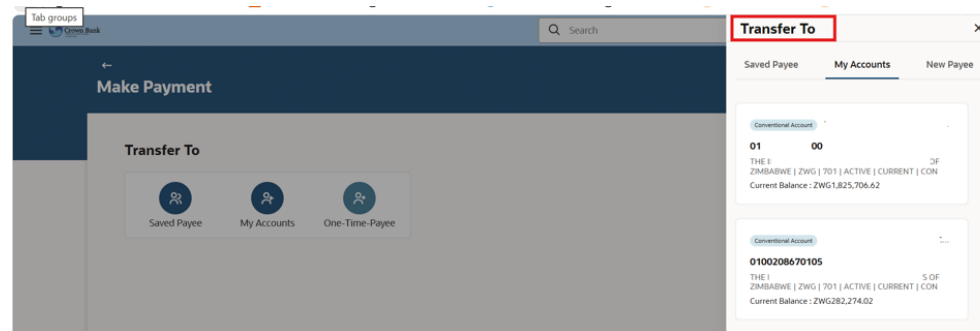
STEP 01

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

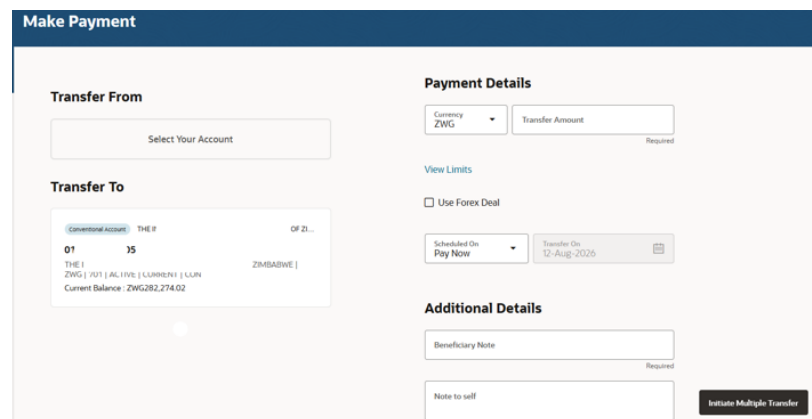


STEP 02

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



OWN ACCOUNT TRANSFER

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

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 1
ZWG | 701 | ACTIVE | CURRENT | CON ZIMBABWE |
Current Balance : ZWG1,825,706.62

Transfer To

Conventional Account THE OF ZI...
0100: 05
THE 1
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.

INTERNET BANKING

My Account



1,000,000



INTERNAL TRANSFER PAYMENTS

INTERNAL TRANSFER PAYMENTS

STEP

01

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

STEP

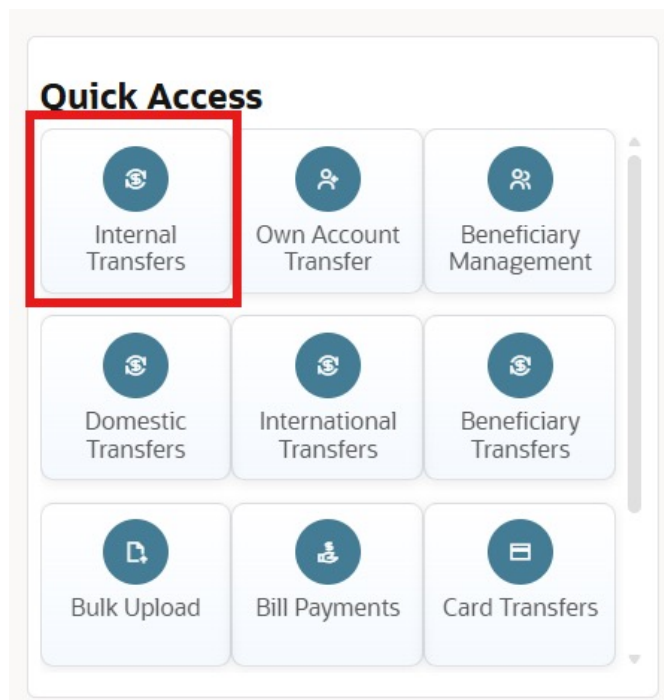
02

User is prompted to key in the destination account number.

STEP

03

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



Transfer To [X]

Saved Payee My Accounts New Payee

Internal Domestic International Card Transfers

Account Details

Account Number [] Required

Account Name []

Transfer To [X]

Saved Payee My Accounts New Payee

Internal Domestic International Card Transfers

Account Details

Account Number [010 1200]

Enter 5 to 34 characters.

Account Name [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

JF 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 T1 NI

NI 0100 11200 | ZWG | Status:

Active

Confirm

Cancel

Back

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

INTERNET BANKING

My Account



1,000,000

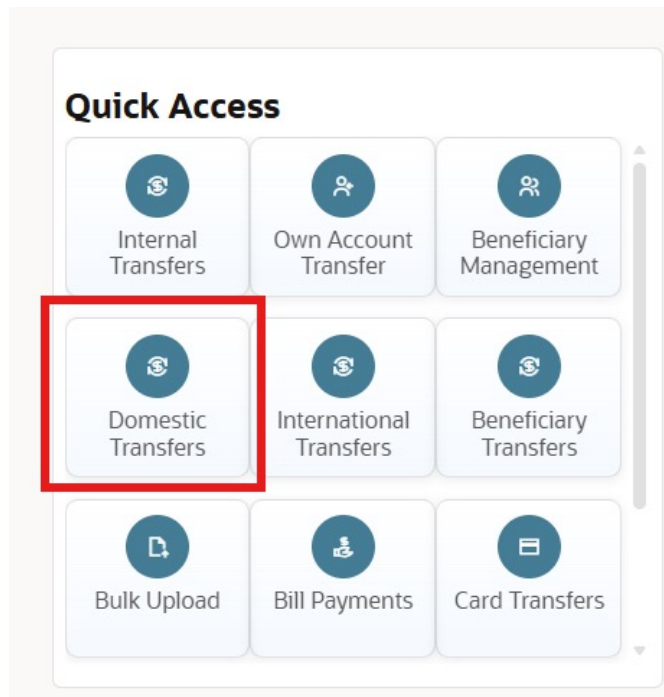
**DOMESTIC (RTGS) TRANSFER
PAYMENTS**

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 screen. At the top, there is a dropdown menu labeled 'Destination Bank' with the placeholder text 'Bank Name & Swift Code'. Below the dropdown, there is a list of banks: 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 right, there are two buttons: 'Cancel' and 'Proceed'.

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).

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 04

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

Make Payment

Transfer From

Select Your Account

Transfer To

Current: CENTRAL AFRICA BUILDING SOCIETY/NAH CARBZIMA

A N OTHER PVT LTD
A N OTHER PVT LTD, 12345 | Status: Active

Change

Payment Details

Currency: ZWL Debit Amount: 12.34

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

STEP 05

Users will be notified of the RTGS window status.

Make Payment

Transfer From

Conventional Account: THE OF B...

RTGS/NAH 12.34 ZIMBABWE | USD

THE 1701 | ACTIVE | SAVING | CON Current Balance: USD 13,957.80

Transfer To

Current: CENTRAL AFRICA BUILDING SOCIETY/NAH CARBZIMA

A N OTHER PVT LTD
A N OTHER PVT LTD, 12345 | Status: Active

Change

Payment Details

Currency: USD Debit Amount: 12.34

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

RTGS window is closed. Payment will settle on the next business day 15-August-2026

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.



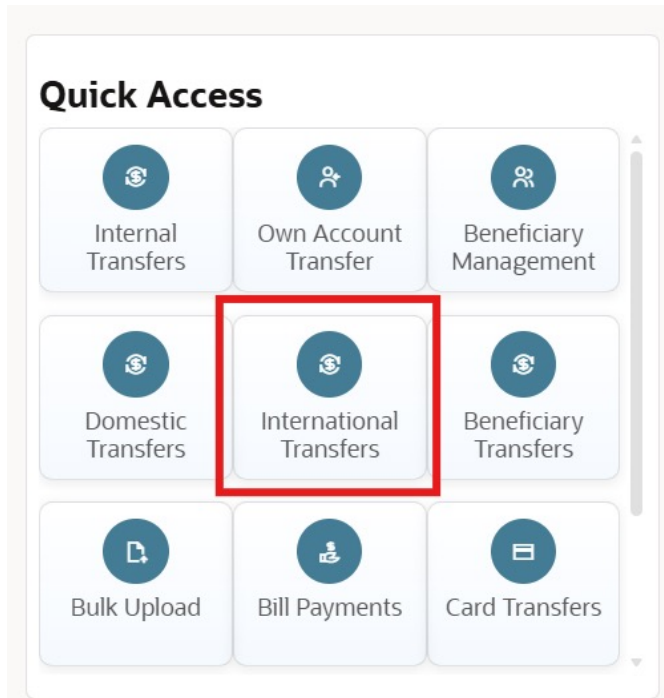
**INTERNATIONAL TRANSFER
PAYMENTS**

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' and a text input field. To the right of the input field is a blue link labeled 'Lookup', which 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

▼ Required

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

Interac FIRST RAND FINZAIJ

MS Majaiva Spaza Shop
Majaiva Spaza Shop, 1234567 | Status: Active

Payment Details

Currency Amount Required

View Limits

Scheduled On Play 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



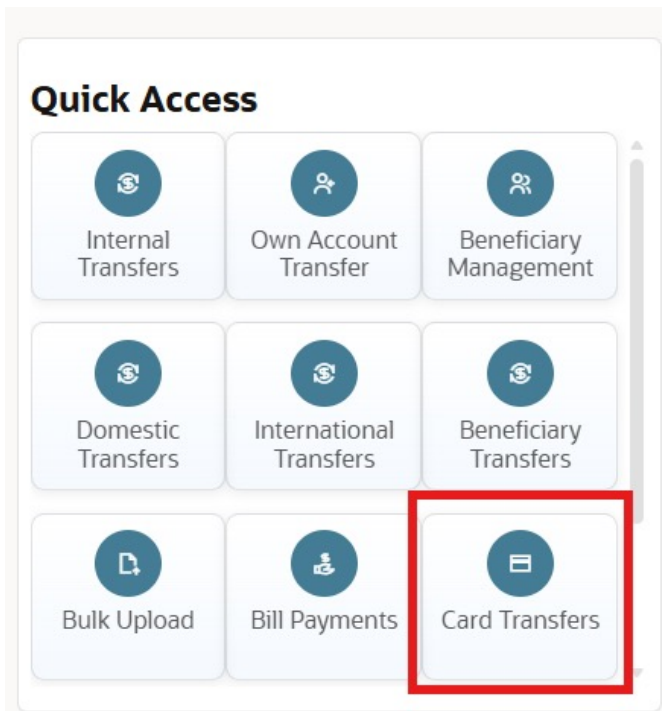
CARD TRANSFER PAYMENTS

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 and the title. Below the title, there is a section 'Select Card Type' with two radio button options: 'Instant Card' and 'MasterCard'. The 'MasterCard' option is selected. Below the radio buttons, there is a text input field for 'Card Number' with a card icon on the left. The field is labeled 'Required' at the bottom right. 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. It features a text input field for 'Card Number' with a card icon on the left. 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

STEP
04

Key in transaction details and submit:

Instant Card and Mastercard Transfers

Select Card Type

☐ Instant Card

☒ MasterCard

Card Number

Verify

Name On Card

Debit Account

4- J1

Current Balance: USD 1,250.90

Currency

USD

Transaction Amount

1.00

Submit

Cancel

FBC

51-138

N-LA

STEP
05

Review details and confirm or cancel

←

Review

Card Type

MASTERCARD

Card Number

53330380123456789010

Debit Account

4068123456789010

Name On Card

NAME ON CARD

Currency

USD

Transaction Amount

1.00

Confirm

Cancel

Back

CARD TRANSFER PAYMENTS

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

STEP
06

View Statement

Go to account summary on the dashboard and against the required account select the 3 dots under more actions

The screenshot shows the 'Accounts Summary' section of a banking dashboard. It features three main categories: 'Current & Savings' (2 Total Accounts), 'Term Deposits', and 'Loans and Finances'. Below these is a table of accounts. The first account is highlighted in blue, and its 'More Actions' dropdown menu is open, showing 'View Statement' and 'Download Statement' options.

Account Name	Account Number	Account Type	Available Balance	More Actions
NDEBELE	30. [REDACTED] ZWG 005 ACTIVE SAVING CON	Saving Account	ZWG967,933.07	View Statement Download Statement
NDEBELE	35 USD 005 ACTIVE	Saving Account		

STEP
07

Option to either view statement or download statement will be displayed

The screenshot shows the 'Account Statement' page for a specific account. A 'Filters' dropdown menu is open, displaying various options for selecting statement periods and transaction ranges. The 'Filters' button is highlighted with a red box.

Filters

- View Options: Current Month
- Current Month
- Current Day
- Previous Day
- Previous Month
- Current & Previous Month
- Previous Quarter
- Date Range
- Last 10 Transactions

Click on filters to select statement periods

CARD TRANSFER PAYMENTS

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

STEP

08

Filters ×

View Options
Previous Quarter ▼

Transactions
☒ All ☐ Credits only ☐ Debits only

Amount

Reference Number

Reset

Apply

Transactions for the specified period will be displayed

STEP

09

59 Transactions						Filters	Download	Manage Columns
Transaction Date	Description	Reference Number	Debit	Credit	Balance			
02-Jan-2026	ZIPIT Bill Payment Fee- ZIPO50FBC Econet Mobile MoolaHarare --	019UTLP260020540	12.80		136.36			
02-Jan-2026	INTERMEDIATED TAX- ZIPO50FBC Econet Mobile MoolaHarare --	019UTLP260020540	9.60		126.76			
02-Jan-2026	ZIPIT Balance Enquiry Fee- J1 ZIPO31FBC Econet Mobile MoolaHarare --	019POBL2600201W9	5.00		121.76			

Current & Savings Loans & Finances Term Deposits

Select required search criteria and apply

CARD TRANSFER PAYMENTS

STEP 10

Select the download tab to down the statement

59 Transactions

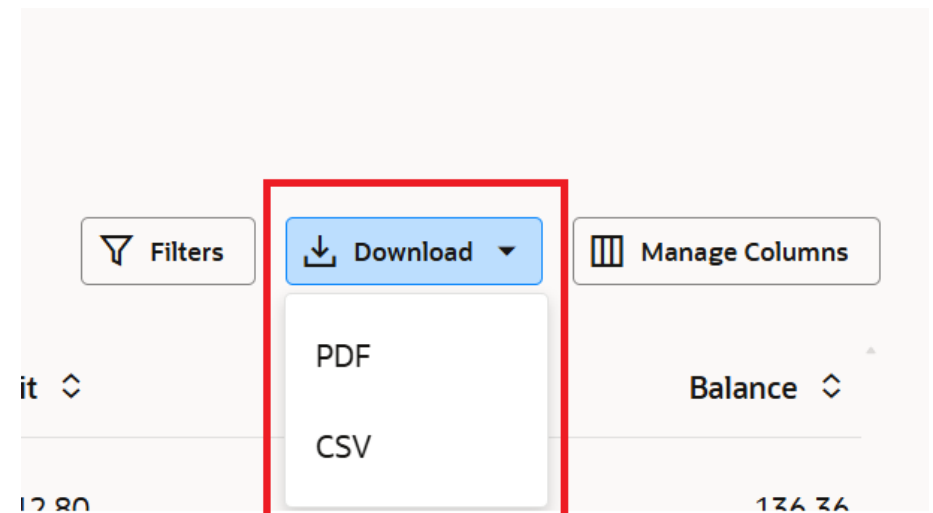
Filters Download Manage Columns

Transaction Date	Description	Reference Number	Debit	Credit	Balance
02-Jan-2026	ZIPIT Bill Payment Fee- ZIP050FBC Econet Mobile MoolaHarare --	019UTLP260020540	12.80		136.36
02-Jan-2026	INTERMEDIATED TAX- ZIP050FBC Econet Mobile MoolaHarare --	019UTLP260020540	9.60		126.76
02-Jan-2026	ZIPIT Balance Enquiry Fee- J1 ZIP031FBC Econet Mobile MoolaHarare --	019POBL2600201W9	5.00		121.76

Current & Savings Loans & Finances Term Deposits

STEP 11

Statement can be downloaded in either PDF or excel file format





LOAN BALANCES

LOAN BALANCES

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

STEP

01

Go to account summary on the dashboard and select loans and finances to view loans

[Current & Savings](#)
2 Total Accounts

ZWG1,838.78

ZWG (1 Account)

Term Deposits

You do not have any Term Deposit

Loans and Finances

1 Total Account

ZWG50,852.51

ZWG (1 Account)

Tabular

Graphical

Download

Manage Columns

STEP

02

Select loan reference number to view loan details

Loan & Finance Details 020ADPL250061001

More Actions

Loan Details

Loan Account

020ADPL250061001

Net Outstanding Balance

ZWG50,852.51

Next Instalment Amount

ZWG3,511.70

Next Instalment Date

21-Sep-2026

Maturity Date

20-Dec-2027

Product Name

ADVANCE PERSONAL LOAN

Nickname

Add

Status

Active

Filters

Download

Manage Columns

Transaction Date	Description	Loan Reference	Debit	Credit	Balance
20-Aug-2026	PRINCIPAL PAYMENT	020ADPL250061001	2,830.71		-2,830.71

Page 1 of 1 (1 of 1 Items) | < > 1 >

[Show all transactions](#)

Repayment Details

Amount Re-paid till Date

ZWG70,234.00

Remaining Instalments

16

Principal Frequency

Monthly

Interest Arrears

ZWGO.00

Repayment Mode

Account

Next Instalment Date

21-Sep-2026

Interest Frequency

Monthly

Late Payment Charges

ZWGO.00

Total Instalments

36

Next Instalment Amount

ZWG3,511.70

Principal Arrears

ZWGO.00

Other Fees

ZWGO.00

Additional Information

Opening Date

06-Jan-2025

Loan Tenure

35 months

Prepayment Penalty

0%

Branch

FBC CENTRE BRANCH, FBC CENTRE BRANCH, 45 NELSON MANDELA AVENUE, HARARE, ZIMBABWE

Sanctioned Loan Amount

ZWG 102,000.00

Interest Rate

5

Holding Pattern

Single

Total Amount Disbursed

ZWG 102,000.00

Late Payment Penalty

0%

Primary Account

NYONI

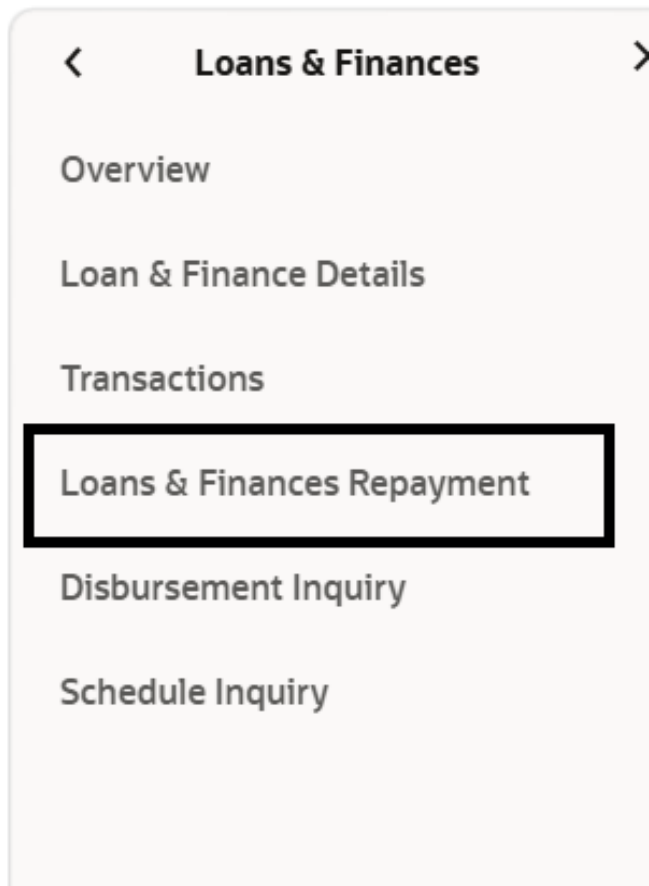
LOAN BALANCES

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

STEP

03

Loans and Advances.

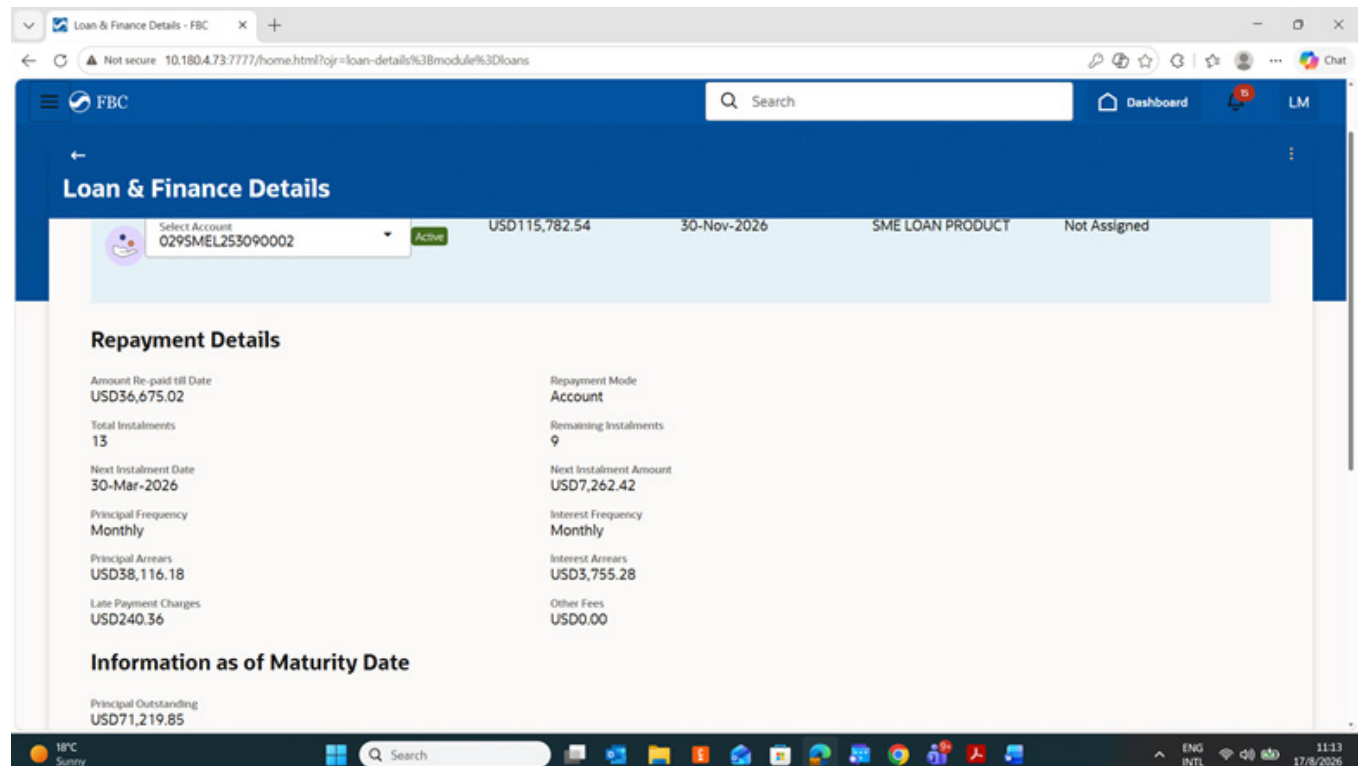


STEP

04

1.Click on Loan & Finance Details

2. Go to Repayment details.





LOAN & FINANCE REPAYMENTS

LOAN & FINANCE REPAYMENTS

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

STEP
01

Part Payment

Select part payment

STEP
02

Or Full Repayment

←
Loans & Finances Repayment 020ADPL250061001 ▾

Amount Financed
ZWG102,6

Part Payment Full Payment

Source Account
-

① Repayment amount will be first adjusted against the total loan overdue amount, if applicable.

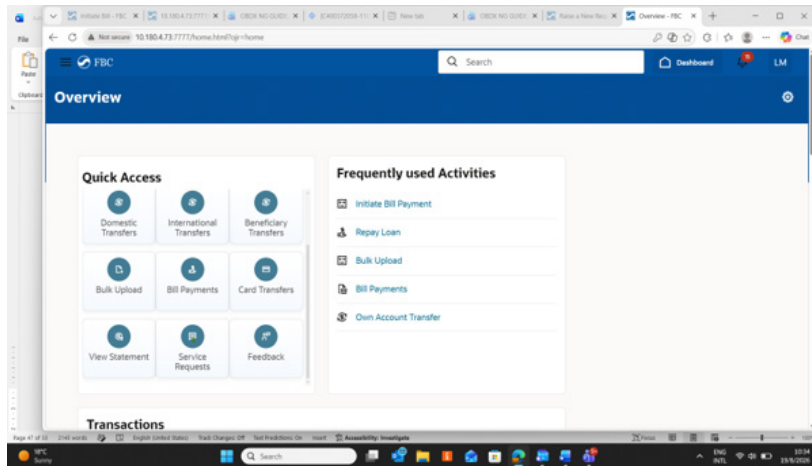
←
Loans & Finances Repayment 020ADPL250061001 ▾

Amount Financed
ZWG102,000.00

Part Payment **Full Payment**

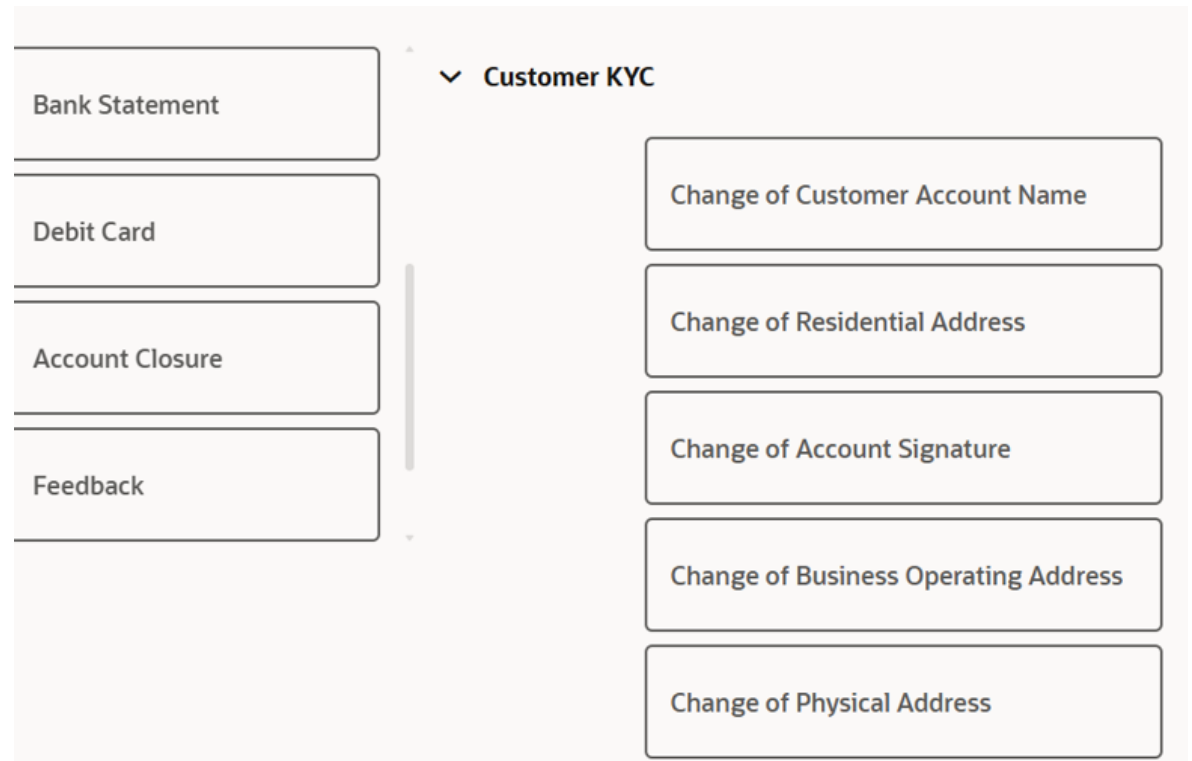
STEP 03

Service Requests



STEP 04

Raise a New Request



LOAN & FINANCE REPAYMENTS

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

STEP

05

Feedback

Make Payment



Accepted for Processing.

Your payment to NYONI NOLWAZI is accepted for processing. Please check latest status on Payment history.

Reference Number: 005INFT262440001

Transaction Details



What would you like to do next?

- e-Receipt
- Save As Payee
- Make another Payment
- Check Status
- My Payments
- Go to Dashboard
- Feedback

STEP

06

Alternatively Go to the menu and select feedback to rate our service

Menu



- Accounts >
- Transfers >
- Bill Payments >
- Service Requests >
- Account Settings >
- Mailbox >
- Forex Calculator
- Feedback

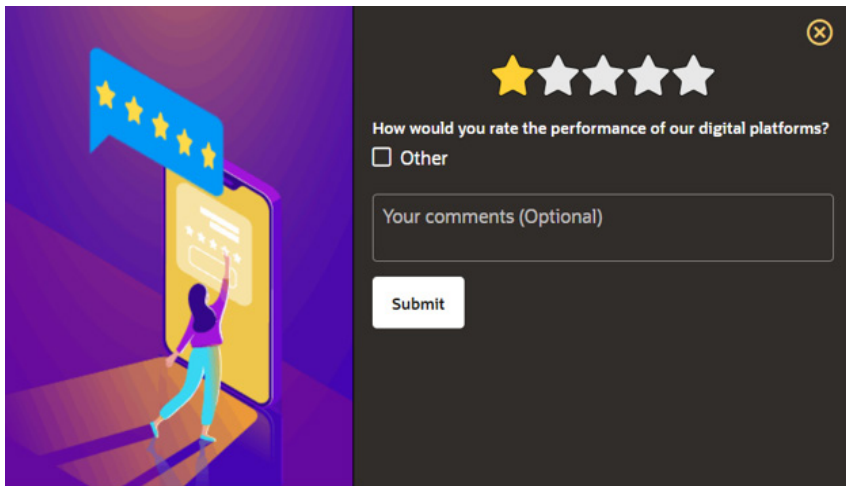
LOAN & FINANCE REPAYMENTS

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

STEP

07

Rate or write comments on the comments section and submit.

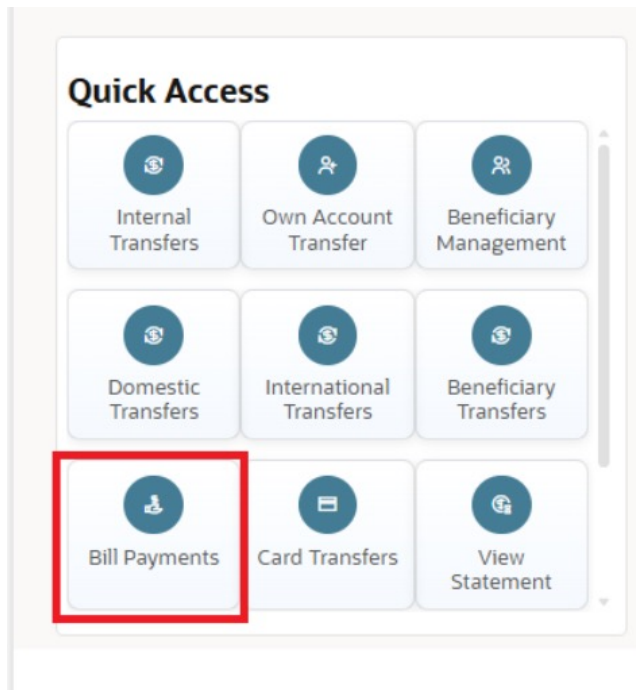




BILL PAYMENTS

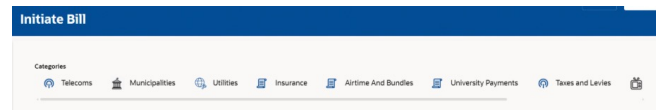
STEP 01

- Bill payments under quick links:



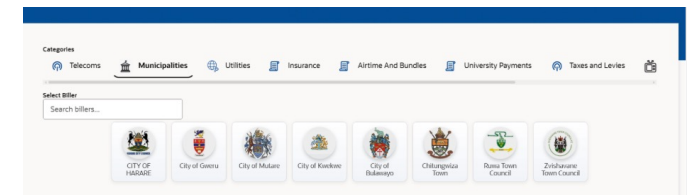
STEP 02

- 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

- An option to schedule a biller is also available:

The screenshot displays 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.

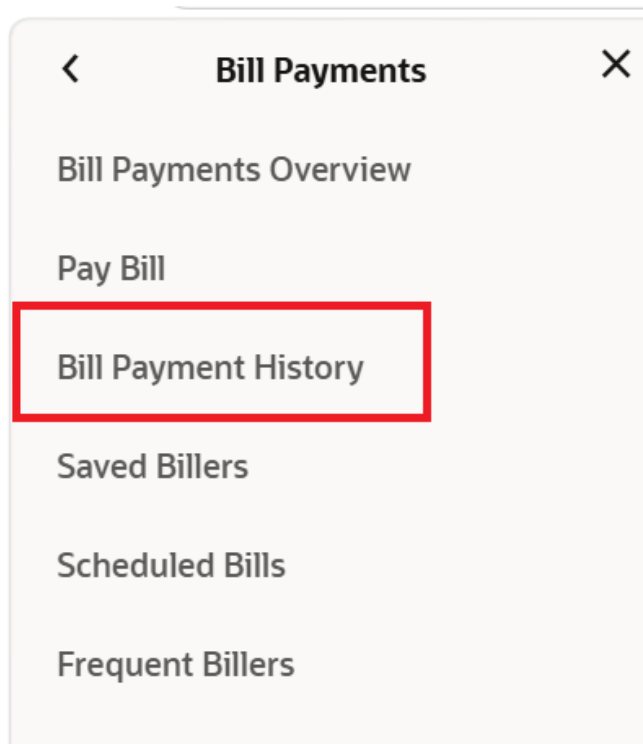
- Review and submit for approval.

STEP 07

Bill Payments Proof of payments

- Bill payments history will be displayed
- Select tick box for multiple proof of payments
- Click on the download icon for single proof of payments

STEP 08



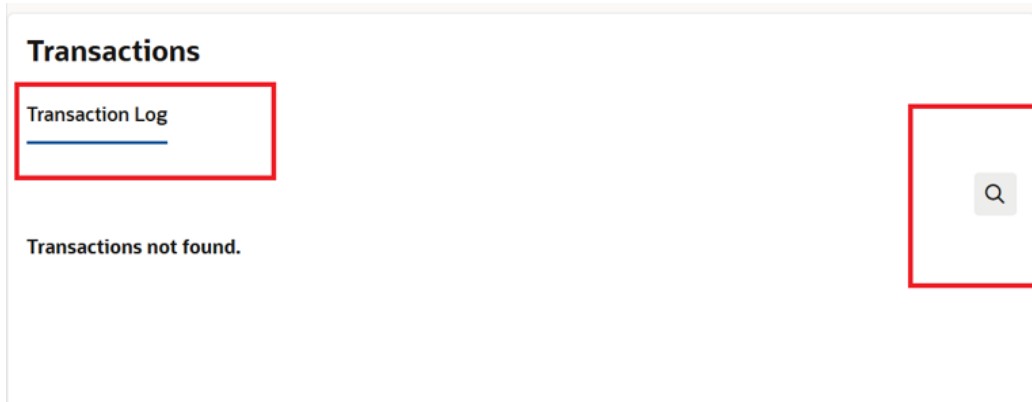
Bill Payment History							
Select Account 30. [Account Name]				Filter		Multiple POP	
☐	Date & Time	Bill Name	Bill Account	Payment Details	Amount	Reference Number	Download
☐	2026/08/27 16:35:24	NETONE	07 [Account]	NETONE TOP UP (others)	ZWG 0.10	005OBIL262390504	
☐	2026/08/27 14:41:35	CITY OF HARARE	211 [Account]	City Of Harare	ZWG 10.00	005OBIL262390503	
☐	2026/07/24 12:05:32	ECONET	263772 [Account]	TOP UP (others)	ZWG 0.01	005OBIL262051002	
☐	2026/07/24 11:14:08	CIMAS	108 [Account]	Cimas Payment	ZWG 1,000.00	005OBIL262051001	

STEP

08

PROOF OF PAYMENTS OTHER PAYMENTS

- Go transaction log on the dashboard and select the search icon for historic payments



- Enter date range and select the search icon

Transactions

Transaction Log

From Date
01-Jun-2026



To Date
31-Jul-2026



Transactions not found.



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