

NMBDIRECT INTERNET BANKING -QUICK REFERENCE GUIDE

1. FIRST TIME REGISTRATION

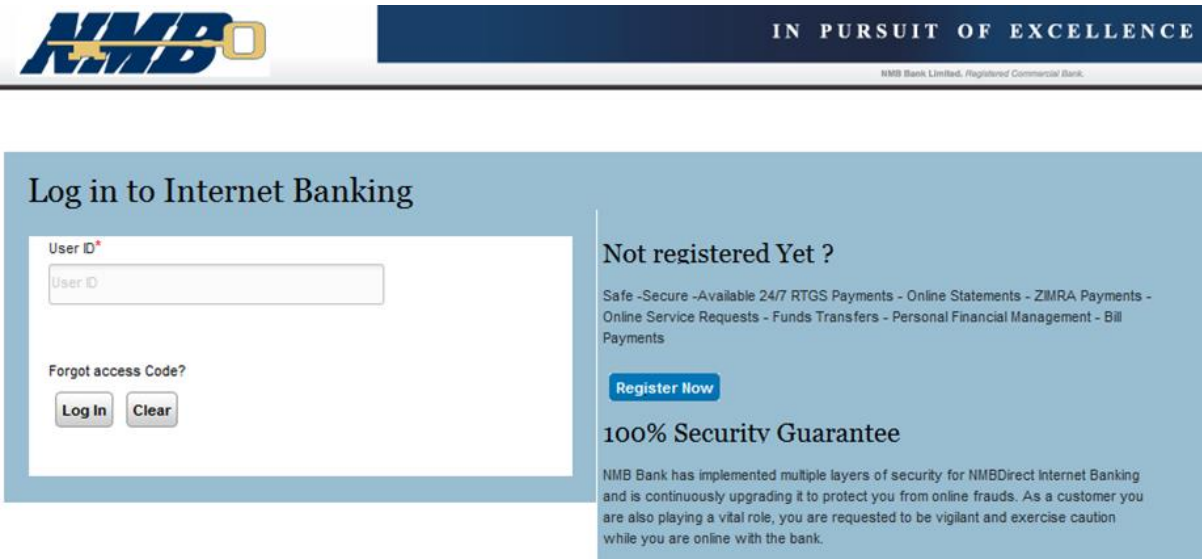
Personal Users- registration is done online by clicking Register for *Personal Account Internet Banking* on the NMBDirect homepage. In order to register for personal account internet banking a valid NMB Debit card and PIN is required. Enter all registration details and click *Continue*. Enter your debit card PIN. After validation you will be taken to password change screen.

Corporate Users- download form online by clicking *Register for Corporate Account Internet Banking* on the NMBDirect homepage. Complete the form and take to your branch or Account Relationship Manager. User set-up and password generation will be done by E-Banking department and the printed passwords can be collected from your branch.

Login password- this gives you access into the system.

Transaction password- this password is required to authorise transactions and changes for both personal and corporate users. In the case of corporate customers, some transactions may require multiple authorisations depending on the requested set-up.

2. LOGIN



The screenshot shows the NMB Bank Internet Banking login interface. At the top left is the NMB logo. To the right, a dark blue banner contains the text "IN PURSUIT OF EXCELLENCE" and "NMB Bank Limited, Registered Commercial Bank" in small text. Below the banner, the page title is "Log in to Internet Banking". On the left, there is a login form with a "User ID*" label and a text input field containing "User ID". Below the input field is a "Forgot access Code?" link. At the bottom of the form are "Log In" and "Clear" buttons. On the right side of the page, there is a section titled "Not registered Yet ?" with a list of services: "Safe - Secure - Available 24/7 RTGS Payments - Online Statements - ZIMRA Payments - Online Service Requests - Funds Transfers - Personal Financial Management - Bill Payments". Below this list is a blue "Register Now" button. At the bottom right, there is a section titled "100% Security Guarantee" with a paragraph of text: "NMB Bank has implemented multiple layers of security for NMBDirect Internet Banking and is continuously upgrading it to protect you from online frauds. As a customer you are also playing a vital role, you are requested to be vigilant and exercise caution while you are online with the bank."

User ID remains the same as the one used on the old system for existing users.

Password (now Access code) remains the same as what was used on the old system.

Phrase – this is for additional security. You can enter any text of your choice.

Image- select one of the images. The phrase and image will show on the login page once you have entered your USER ID. If either phrase or image does not match what you selected, you should not enter your password but contact the bank.

NB The phrase and image set-up process is once-off. You will not be required to repeat the process. The phrase can be edited at any time through My Profile(see 6 below)

3. DASHBOARD

The *Dashboard* is the first page that you see after successfully logging in. You can customise or personalise your *Dashboard* by rearranging, removing or adding other widgets. The two widgets in the first row cannot be removed or moved.

Personalising your Dashboard

- To remove a widget from dashboard simply click of the **X** in top right of the widget.
- To add widget Select *Personalise dashboard*.
- Widget library will open. Widgets that you already have on the dash board will have Active status whilst those available for selection will have Inactive status.
- Select the widget you want, and then click *Preview*. Click *Back* to go to widget library. Click *Add*. The widget status will change status to Active.
- If you go back to *Dashboard* your new widget (s) will be showing.

Restore dashboard

In the event that you want to see the default dashboard simply click *Restore Dashboard* and the default widgets will be displayed.

Session Expiry

In order to enhance security, each login session automatically expires after the session time has lapsed. The system will give notification 30 seconds before expiry. By clicking *Continue Session* the session is automatically renewed. If the session is not extended by the user, the system will log out the user.

A user can also extend the session at any time before expiry by clicking *Prevent Session Time-out* in the top right corner of the Dashboard. In addition, certain user activities such as moving from one menu to another automatically reset the session.

4. TRANSACTIONS

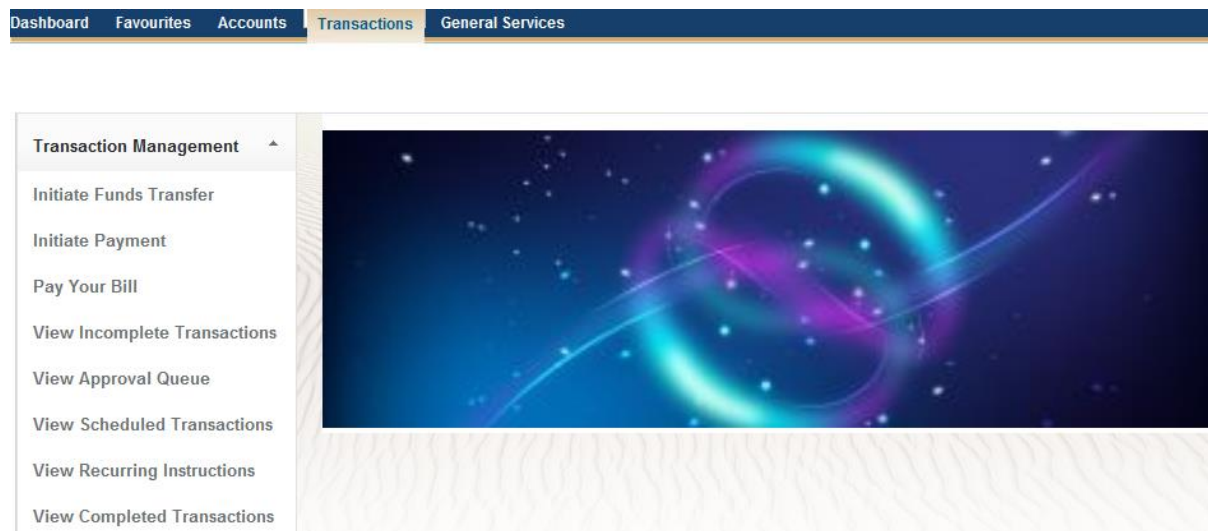
There are 3 main initiate transaction tabs under Transaction Management

Initiate Funds transfer- this is used for moving funds between own accounts linked to your profile.

Initiate Payment- this is for NMB to NMB transfers and RTGS payments.

Pay Your Bill- this is for payments to registered billers including ZIMRA.

NB All beneficiaries from the old system were transferred so there will be no need to set-up again.



Initiate Funds Transfer

Transaction Reference Name: You can enter any text as your reference.

Frequency Type: this can be one time or recurring. The default is One Time. In the case of recurring you have to click on **Go** to fill additional details.

Transaction Date: This date can either be today's date or a future date. Debit will happen on this date. If it is a future date then it will be a scheduled transaction which will be processed on the due date.



Validity indicator: Leave the default Next Valid date.

Transaction Currency: By default the transaction currency will be USD. Transfers can only be done between accounts in the same currency.

Initiator Account: The account that gets debited. Select from drop-down list.

Counterparty Type & Nickname: This is the beneficiary account within NMB Bank. **NB** Funds transfer option is for accounts linked to your profile only.

Amount: Enter the numeric amount including full-stop as cents separator. It is **not** necessary to enter currency sign. There should be no spaces between the numbers.

Beneficiary Reference: This is the reference that will appear in the account to be credited. Enter letters and numbers only. Special characters (e.g. @, #, \$, %, ^, &,*) should not be entered.

Remarks: This is the reference that will appear in the debit account. Enter letters and numbers only. Special characters (e.g. @, #, \$, %, ^, &,*) should not be entered.

Add new entry- allows addition of multiple entries is one transaction instance.

Save- transaction only gets saved as an incomplete request. System will not prompt for transaction password. Saved transactions can be submitted, modified, deleted or copied in future through the *View Incomplete Request*.

Continue- takes user to Preview Confirmation screen. User will be prompted for transaction password. The *Remark* field is not mandatory. Unless another authorisation is required, the transaction will be sent for processing. You can save the transaction confirmation.

Initiate Payment to another NMB account and RTGS

Payment is transfer of funds to another customer's account. The counterparty (beneficiary) may be within NMB (Within bank) or with other local banks (RTGS).

Transaction Reference Name: You can enter any text as your reference.

Frequency Type: this can be one time or recurring. The default is One Time. In the case of recurring you have to click on **Go** to fill additional details.

Transaction Date: This date can either be today's date or a future date. Debit will happen on this date. If it is a future date then it will be a scheduled transaction which will be processed on the due date.

Validity indicator: Leave the default Next Valid date.

Transaction Currency: By default the transaction currency will be USD. Transfers can only be done between accounts in the same currency. RTGS transactions can only be done in USD.

Initiator Account: The account that gets debited. Select from drop-down list.

Counterparty Type & Nickname: This is the beneficiary account. Personal payees are the counterparties registered by user for making payments. Registration of counterparties is done through *Manage Counterparty* menu under *Transaction Support Services*. Ad hoc payees are counterparties whose details are not available in saved format and whilst making payment these

details have to be provided. By checking the box Add to Personal payee list these details will be automatically saved.

Bank Identifier: Use the look-up. To search for NMB branches select Within Bank under Network.

Network: For beneficiaries with NMB accounts select Within bank. For other bank beneficiaries select RTGS. The cut-off time for RTGS and Within Bank is 13.00hrs and 19.00hrs respectively during weekdays.

Amount: Enter the numeric amount including full-stop as cents separator. It is **not** necessary to enter currency sign. There should be no spaces between the numbers.

Beneficiary Reference: This is the reference that will appear in the account to be credited for payments within NMB. Enter letters and numbers only. Special characters (e.g. @, #, \$, %, ^, &,*) should not be entered.

Remarks: This is the reference that will appear in the debit account. Enter letters and numbers only. Special characters (e.g. @, #, \$, %, ^, &,*) should not be entered.

Add new entry- allows addition of multiple entries is one transaction instance.

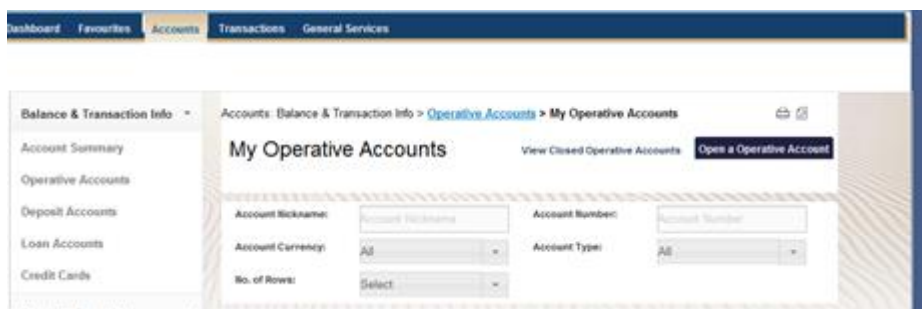
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Continue- takes user to Preview Confirmation screen. User will be prompted for transaction password. The *Remark* field is not mandatory. Unless another authorisation is required, the transaction will be sent for processing. You can save the transaction confirmation.

5. ACCOUNT STATEMENTS

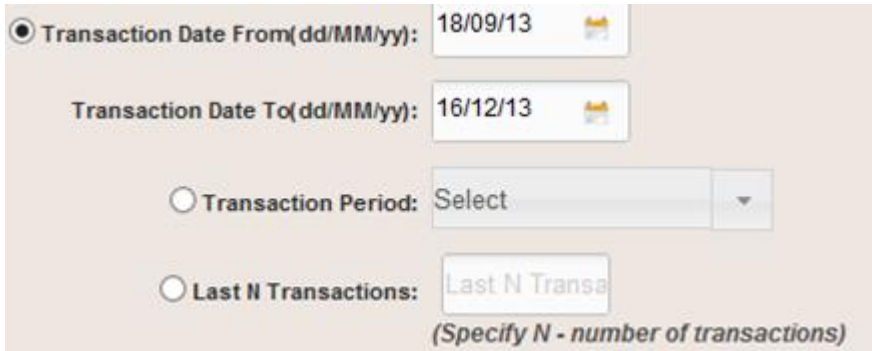
Operative Accounts Statements

Statements are accessible from the Accounts menu



- Select *Accounts* on the dashboard.
- On *Accounts* Home page, select *Operative Accounts*.
- A list of operative accounts that you are entitled to view will appear
- Drop-down button shows in first column to the right of Customer ID.
- Move cursor over Customer ID and 3 options will show.
- Select *View Transaction History*.
- *My Transactions* page will open with transactions listed. By default the system will fetch last 90 days transactions.

- To narrow or expand search, make changes on search criteria. You can search by date range, period or for last specific number of transactions.



Transaction Date From(dd/MM/yy): 18/09/13

Transaction Date To(dd/MM/yy): 16/12/13

Transaction Period: Select

Last N Transactions: Last N Transa
(Specify N - number of transactions)

- Click Search when you make changes to search criteria.
- At bottom of page you can select the download format if you want to save list of transactions.

Credits Cards

Credit cards and/or pre-funded cards are accessible from the Accounts menu

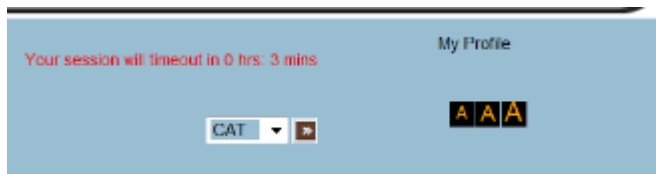
- Select *Accounts* on the dashboard.
- On *Accounts Home* page, select *Credit Cards*.
- *My Credit Cards* page opens and a list of credit and/or prefunded cards that you are entitled to view will appear.

To view transactions on any of the cards:-

- Select the card that you want to view transactions on.
- Click *View Transaction History*
- Default selection will be displayed
- To narrow or expand search make changes on search criteria. Click Search to retrieve transaction based on your chosen search criteria.

6. PASSWORD CHANGE

To change password select *My Profile* on the Home page or Dashboard



Click the drop down arrow and select *Change Password*. The password change screen will be displayed

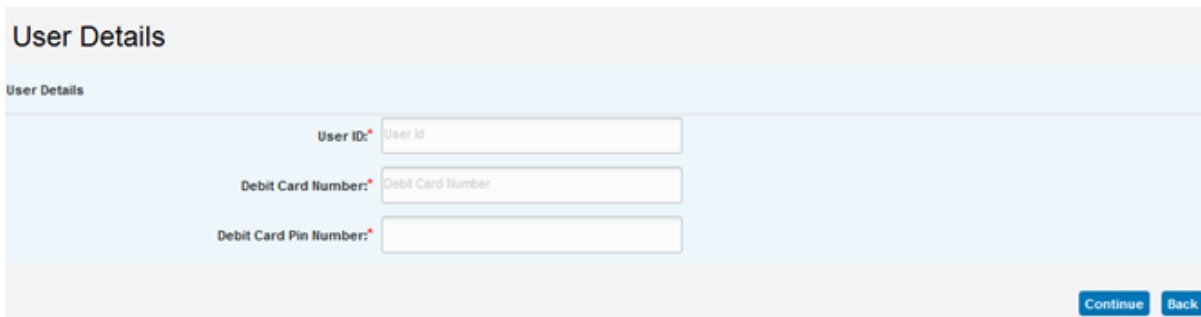
Check/tick on the password that you wish to change.

You will be required to confirm changes by entering the **old transaction password**. This protects you from another unauthorised person changing your passwords if they manage to get your sign-on password only.

Through My Profile make other changes after selecting an option from drop-down.

7. FORGOT PASSWORD/ACCESS CODE

Personal Users- in the event that you forget your password, click on *Forgot Access Code?* on the login page. Click Continue and enter details



Corporate Users- download form from the homepage, complete and send to your branch.

8. FURTHER ASSISTANCE

If you require further assistance please e-mail us on support@nmbz.co.zw or call us (E-Banking Department) during business hours on +263 4 798851-60, 759651-9, 759601-6