FBZ
FINANCE BANK ZAMBIA
Bank with pride

i-finance

Registered Address: Plot 226, Finsbury House Buteko Avenue Ndola, Zambia Tel: +(260)-211-229733 – 40 , Fax: +(260)-211-227290 SWIFT: ZFBAZMLU
Telex: ZA 40338 Website: www.financebank.co.zm Email: fbz@financebank.co.zm

Finance Bank Internet Banking

Finance Bank Zambia on May 2, 2008 launched the Internet Banking Services ***i-finance*** for its valued Clients. The services available in ***i-finance*** range from checking your Balance to effecting Funds Transfer and Initiating Deposit Contracts. The Clients will also be kept informed from time to time about Finance Bank's new products by Bulletin electronically sent on Internet or GPRS.

The Clients will be able to download the Application Forms (Personal and/or Corporate) and the Terms and Conditions for *i-finance* from Finance Bank Website www.financebank.co.zm The Forms can be filled and submitted along with the Terms and Conditions at any Finance Bank Branch. After successfully processing Application for ***i-finance*** the Clients will be informed by email to collect the Login Id, PIN and Password which will be in two sealed envelopes, one for PIN and the other for Password. The envelopes must be collected in Person and which will only be handed by the Branch Staff after satisfactory identification by the Clients.

Once the Clients have received the sealed envelopes they can then click on Internet Explorer type the URL, for Finance Bank Website, www.financebank.co.zm. Then select Internet Banking and wait couple of seconds till the ***i-finance*** Login Page is displayed. On the Login page enter the Login ID, Password and PIN to start using ***i-finance,*** the Finance Bank Internet Banking services

After the Client has successfully entered the Login ID, Password and PIN and also changed the Password for the first time (as per the Password Change policy displayed on the Change Password Screen) should proceed as follows to avail the Internet Banking Services:

Very Important Notice to our Valued Clients
Note 1: Never share or disclose your Password and PIN. Best practice is to memorize the PIN and Password and destroy the PIN/Password Mailer after memorizing. If you have the slightest doubt that your Password has been disclosed immediately change the Password on-line by selecting Change Password from Administration Option of the *i-finance* **Services.**
Note 2: If you received the envelopes containing PIN and Passwords in a tampered state please contact Bank in Lusaka immediately on 237022 for assistance.
Note 3: If you have made three unsuccessful attempts in entering your Password your Login Id will be locked for security reasons. To have your Login Id unlocked please call our Help Desk on 237022 in Lusaka or email to helpdeskib@financebank.co.zm giving your phone contact, Login ID and full Name.

Under the Finance Bank Logo and name there are three Tabs on the Menu Bar:

Administration, **Account Management** and **Customer Service**

When you select any one of the Tabs the Text will change to black and background in gold indicating that this Tab is now active (Selected).

In the column on the left you will see Bullet Options just below the Date and Time box which you may select as required.

Administration

When the Administration tab is selected following three Bullet Options will appear in the column on the left:

>> **Bulletins** >> **Change Password** >>
Customer Messages

Bulletins: Option is to see any News item released by Finance Bank to its Customers such as new Products, Interest rate change or any important events which are Finance related and may be of interest to the Customers

Change Password: Option to change your existing Password as per the rules listed below in the Frame

Customer Messages: Option for receiving from or sending messages to Finance Bank Internet Administrator.

Account Management

When the Account **Management** tab is selected following six Bullet Options will appear in white text in the column on the left:
->> **Accounts** ->> **Beneficiaries**
->> **Cheques** ->> **Deposits** ->>
Loans ->> **Payments**

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Accounts: When Accounts option is selected following four options will appear in black text:
>> Accounts Summary >>
>> Accounts Information >>
>> Account Activity >>
>> Account Balance Inquiry>>

Accounts Summary: This option when selected will display the Balance of all the Accounts that you listed in the ***i-finance*** Application Form. You can choose the currency that you wish to see your balance by selecting the currency from the box below Indicative Current Balance. The Currency can be selected by clicking the arrow to open the list of currencies to select from.

Account Information: This option when selected displays general information about your account. You can select your Account one at a time from the Select box by clicking on the Arrow in the Select Account box and then clicking on the circular arrow in the box on the right.

Account Activity: This option when selected allows you to view your Account Statement. The Statement can be selected by selecting your Account Number from the box next to Select account and clicking on the arrow. From the box next to it you can select last 5, 10 or 15 transactions by clicking on the arrow in the Indicate Transactions box. After selecting the Account Number and Indicate Transactions number click on the box view to display the Statement. You may select from the Advance Search options and display transactions From to Date Wise, Amount Wise, Transaction Type wise i.e. Debit and/or Credit sorted in Ascending or Descending order or by Reference Number.

You also have an option to Print or Download a soft copy of your Statement in addition to View option.
Note: Statement will only be displayed after the Account Number is selected and View clicked.

Account Balance Inquiry: This Option is like the Accounts Summary except that you can select one Account at a time to check your Account balance by clicking on the arrow in the Select Account box and selecting the Account and then clicking on the box Go

Beneficiaries: This option is to make Templates for beneficiaries where frequent Payments are made. This has only one following option

>> Beneficiary Maintenance>>

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Beneficiary Maintenance: This allows you to maintain a Template of the Beneficiary to whom you may be making payments frequently. To maintain the Template, click on Add Beneficiary. This will display another screen for you to select Payment Type by clicking on the arrow in the box. This will give the third Screen where the relevant information of the Beneficiary should be filled starting with the Beneficiary ID that you will refer (Enter) whenever you wish to make the Payment by selecting the Payments option. Here you should enter the Limit Amount so that when you make a transfer it will not allow you to transfer Amount more than the limit Amount.

Cheques: This option has three following options:

>> Cheque Book Request >>
>>Cheque Status Inquiry >>
>>Stop Cheque >>

Cheque Book Request: This option is to request for Cheque Book by selecting the Account, Book Type and Booklet Size. To select the Account click on the arrow in the box next to select Account. Then select Book Type i.e. Cheque Book and finally from the box next to Booklet Size select the leaves by clicking on the arrow in the box.

To send the request to the Bank click on **Request**.

Cheque Status Inquiry: To check the status of the issued Cheque(s) select the Account Number by clicking on the arrow in the box next to Select Account. Then enter the Cheque number in the box below and then click on Go.

After you click on GO and if the correct Cheque Number is entered the display will confirm whether the Cheque was used or not used. If incorrect Number is entered error Code will be displayed with an Error Message ‘No record found’.

You may try again by clicking on the box **Back to Cheque Status Inquiry.**

Stop Cheque: To apply Stop Cheque to Cheque(s) issued by you select the Account Number by clicking the arrow in the box next to Select Account. Then enter the Start Cheque and End Cheque number if there is more than one cheque to be stopped and give brief reason for stopping the Cheque(s). In case of only one Cheque just enter in the box next to Start Cheque Number. To send the request click on the

Request box

Deposits: When Deposits option is selected following three options will appear in black text:

>> Contract Based TD >>
>> Contract Based Modify Term Deposit>>
>> Contract Based View Term Deposit>>

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Contract Based TD: This option allows you to initiate a Time Deposit based on the Product Selected from the list which is displayed when you click on the arrow in the box next to Select product. The rest of the information required is self explanatory.

Enter or select as indicated. Once all the necessary information is entered and selected click on **Initiate** box

You can check the prevalent Interest Rates of the various Time Deposits from the Customers Services Tab Menu on top next to the Account Management.

Contract Based Modify Term Deposit: This option is to modify the Time Deposit Contract

Contract Based View: This option when selected allows you to view your Time Deposit Contract(s)

Loans: When this option is selected following three options will appear in black text:

>> Loan Contract Details >>
>> LR Initiate >>
>>View Loan Repayment>>

Loan Contract Details: This option when selected will allow you to view your Loan Account after you have entered and selected required parameters

LR Initiate: This option is to initiate Loan Repayment schedule

View Loan Repayment: This option is to view Loan Repayment schedules

Payments: When this option is selected following five options will appear in black text:

>> Own Account Fund Transfer >>
>>Internal Transfer >>
>>International Funds Transfer >>
>>View Funds Transfer >>
>>Fund Transfer template>>

Own Account Fund Transfer: This option is to transfer Amount from one Account to your other Account in any of the Centralized Branches of Finance Bank in Zambia. The screen displayed is self explanatory. Balance in your Source Account can also be verified before transferring the Amount by clicking on Balance Available given in bold under Branch in the Source Account Detail frame

To effect the Transfer click on the Initiate box

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A Template can also be saved for Transfer Amount if the transfers are done regularly to the same Account and Amount

Internal Transfer: This option is to transfer Amount to another Customer in any of the Centralized Branches of Finance Bank in Zambia. The screen for Internal Transfer is same as Own Account Fund Transfer and self explanatory.

To effect the Transfer click on the Initiate box

International Funds Transfer: This option when selected allows you to transfer Amount from your Account to the Beneficiary Account out of Zambia in any major currencies. The screen is self explanatory.

To effect the Transfer click on the Initiate box

View Funds Transfer: This option when selected allows you to view all the transfers done from your Account. The selection can be made by entering or selecting different criteria combinations. For e.g. selecting from Transfer Mode, Status, User Reference and or From/To Dates.

Fund Transfer Template: This option is to create a Template for the transfers that are made regularly. The Template can be called by giving the Template ID that was given at the time of creating the Template.

Customer Services
When the **Customer Services** tab is selected following one Bullet Options will appear in white text in the column on the left:
->> Miscellaneous >>
Miscellaneous: This option has two following options:
>> Forex Rates Inquiry >>
>>LD Rate Inquiry>>

Forex Rates Inquiry: When this option is selected a screen is displayed to select all or specific Currency and the Rate Type like Cash, TT-TC, Standard or All.

Click on **Search** box to display the selected Rates.

LD Rate Inquiry: When this option is selected all the Contract Rates of Loans and Deposits are displayed.
To view more Rates keep clicking on the Next box and the Rates will be displayed screen by screen.

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Note: Finance Bank is starting the i-finance Services providing only Inquiry facilities on the internet. The Customers who have applied for the i-finance Services and had their Applications processed successfully will initially have access to the Inquiry based services and later will be advised by Bulletin electronically on the other services such as Transfer of Funds Own, Internal and International, Deposit Initiations, Loans Repayment Schedules etc.