### 1.    What is CBA Internet banking?

CBA Internet Banking offers you banking services online. With internet access you have the convenience of transacting or viewing your accounts from anywhere.
Banking anytime, anywhere

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### 2.    Where do I register for the service?

You can register online or at any CBA branch or download the application form from our website www.cbagroup.com.

Customers can print the necessary documentation from the site but then they must visit their domicile branch to be assigned the token.

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### 3.    What equipment do I need?
You'll need the following equipment to access our Internet Banking system:

- Windows XP installed (minimum requirement)
- Access to an internet service provider (150kbps or faster connection recommended)
- We support any browser with SSL2.0, SSL 3.0 and a 128 bit cipher. Internet Explorer, Mozilla Explorer, Google Chrome are recommended.
- Personal Computer with the following minimum recommended hardware:
    - 1.0 Ghz or better CPU
    - 512 Mb RAM (1Gb or more for Windows 10/12)
    - 150 kbps or faster Internet connection
    - Email address required to receive the User ID and Logon notification messages

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### 4.    Which accounts can I access through this service?

- Current accounts
- Savings accounts
- Credit card accounts
- Loan accounts
- Investment accounts (fixed deposits, call deposits  accounts)
- Trade services  e.g. LC's/Guarantees

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### 5.    How many accounts can I access through the service?

All the accounts assigned to your customer account number

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### 6.    What does Internet banking offer?

The following features and services are available after you have logged in:

**Personal Banking**

- Customer Information
    − Account Balances
    − Account Details
    − Transaction History
    − Loan Details
    − Deposit Details
    − Download statements in pdf , csv and xml formats
    − Print Statements and transaction advises


- Payments
    − To your own CBA accounts
    − To any other CBA accounts
    − To other local Banks
    − To Mobile Money Accounts e.g. MPESA
    − To International Banks
    − Maintain a register of regular beneficiaries
    − Urgent payments (RTGS)
    −
- Standing Orders
    − Initiate and amend

- Direct debits

- Sweeps
    − Initiate and amend

- Card Services
    − Access Card Transaction Details
    − Card Account Balances
    − Request to change your billing dates
    − Request to change your card limits
    − Pay your card account
    − New card request

- Customer Services Requests
    − Cheque Book
    − Bankers cheque request
    − Stop Payments
    − New Account request
    − Loan request
    − Deposit initiation
    − Statement request


- Alert Services
    − Subscribe to the Alert services, which will allow you to be notified of any activity in your accounts via email or sms.

- Messages
    - Send to and receive messages from the Bank

- Customer Information
    - View up to date foreign exchange and deposit rates.
    - Download application forms and/or access any other relevant Bank information

**In addition to the above, Corporate customers can access the following services;**

**Corporate Banking**

- Trade Finance
    - Initiate, amend or cancel Letters of Credit
    - Initiate, amend or cancel Guarantees
    - Make enquiries

- Make Bulk payments via
    - Local funds transfer
    - RTGS
    - International payments
    - Mobile Money e.g. MPESA
    - Bankers Checks
    - Direct debits

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### 7. How much will I pay for the service?

There are no charges to register for Internet banking. However, once registered, normal charges are levied on your transactions e.g. EFT's Kshs 75.

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### 8. Does the Email alert service attract a fee?

- This service is free and you can subscribe online

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### 9. How many attempts do I have to enter my PIN number?

You have six attempts to enter your PIN number.

After the sixth attempt, the token will be locked and you can either unlock from the self-registration portal or call contact centre for assistance.
Contact centre number +254 020 2884444, +254711056444, +25473215644, Email address is
contact@cbagroup.com

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### 10. What is a PIN number?

PIN stands for Personal Identification Number. You choose this number when you register for CBA Internet Banking. The PIN number will have numbers only and should be four digits long. You have to put in the PIN number every time you log on to generate the One Time Password.

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### 11. How many attempts do I have to enter my Password?

You have eight (8) attempts to enter your Password. After the eighth unsuccessful attempt you will encounter a "security violation" and your Password will be revoked. Please call contact centre for assistance.

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### 12. What is an Internet Banking limit?

Internet Banking limits apply to transfers between your accounts (inter-account transfers), payments and stop orders. Limits are part of the overall security on Internet Banking. Once you have set the limits, you can only transact within these limits. To set limits, you must advise the bank or the account will be set at the default limit.

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### 13. What are the operating hours of this service?

Internet banking is available 24 hours a day, seven days a week, 365 days a year

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### 14. Where will I get help if I need it?

There is 24 hour helpline on 2884444, +254711056444, and +25473215644. You can also email us at contact@cbagroup.com

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### 15. When I create a beneficiary does CBA check the information?

A credit transfer will only be processed according to the account number supplied by you. This means that you are responsible for providing the correct account number.
CBA does not check this information for you.

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## 16.    What happens when I forget my sign in ID?

Please call contact center to assist you reset your credentials.

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## 17.    How do I Sign up for CBA Internet Banking?

As a CBA customer, all you need it so fill in the CBA Internet Banking form at any of our Service Outlets.

On application you will be provided with a Welcome Pack; this contains your Security Token and some more details on accessing CBA Internet Banking.

Once the application process is complete; you will receive an email notifying you of your User Login ID.

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## 18.    Self Registration
Self Registration involves linking your Security Token to your User ID. To do this; follow the steps below;

- -    Call CBA Contact Centre to Activate your Token
- -    Access the Self Service Portal from the CBA Internet Banking



Login using the User Id received from the bank and the memorable word you provided during application

You will be requested for the devices serial number. This is the 10 digit number at the back of the Token for example S/N: 1234567890



In order to ensure the Token is Valid; Login to your token using the default PIN provided.

- On initial login to the token; you will be requested to change the Token PIN
- Enter a 4 digit PIN. These cannot be the same numbers or a sequence of numbers
- Confirm the PIN
- Login to the Token with the new PIN and generate a One Time Password (Select the (ok) button)

## Self Service Portal

cba

### STEP 3 - Change Token PIN

You can now turn on your token and login using the default PIN provided.

You will be requested to change your PIN.
Enter your new PIN and Confirm.

Your PIN is now changed.
Kindly note your new token PIN in a secure place

Select the OK button on the PIN, a One Time Password will be displayed, enter this below.

One Time Password

[                    ]

Proceed

Security Questions

## Self Service Portal

cba

### STEP 4 - Security Questions

To complete registration, kindly select **three** of the security questions below which will be used to confirm your identity when you contact the bank regarding your Internet Banking Profile

Select question   [ First job town                ▼ ]
Provide answer    [                    ]
Confirm answer    [                    ]

Select question   [ Driver's license number       ▼ ]
Provide answer    [                    ]
Confirm answer    [                    ]

Select question   [ Oldest sibling's middle name   ▼ ]
Provide answer    [                    ]
Confirm answer    [                    ]

Complete Registration

Registration is now complete and you will be able to login to CBA Internet Banking



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### 19.    When I try to log in, I get an error message?

Please confirm that you enter User Id in caps. If you think you have attempted to use your password more than 8 times and have not been successful, please re-synch your token or call contact centre.

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