

Internet Banking – Frequently asked questions

1. Introduction

FCDB (Internet bank) is the Internet Banking facility used by the external clients to process various payments instructions.

In preparation for Phase II of the FlexCube Upgrade Project where internet banking will be extended to all CPD Customers for the first time, below is a set of frequent asked questions relating to Internet Banking.

2. Frequently Asked Questions

2.1 How do I register for internet banking?

- Complete and forward the “Internet Banking Access request form” to SARB signed by two authorised signatories with details of persons to be registered and the roles required.

2.2 What is my internet banking User ID/ Username and where do I find it?

- The user ID/ username is a unique ID that is created by SARB when a user is first created on the system. It is communicated via secure mail (of which you must be registered for) that is created by SARB by the system to the user email address.

2.3 What do I do when logging into Internet Banking for the first time?

- From the Internet Banking landing page, accept the terms and conditions, click on login and capture the assigned user ID in the user ID field and the use the password emailed to the user to log-on. The system will prompt the user to change password.

2.4 What are the password criteria for Internet Banking?

- The password must be alphanumeric, contain special characters and have both uppercase and lowercase letters.

2.5 I have forgotten my username/password, what should I do?

- Users can reset their own passwords and a new password will be communicated to the user via secure email to the email address maintained in the system for the particular user.

2.6 What is secure email?

- It is a secure mail that is encrypted to ensure that if they end up in the wrong person's inbox or they're somehow grabbed off your computer or the recipient's computer that they cannot be read.

2.7 What features are available with internet banking?

- Internet Banking will allow users to transact on their institutions accounts.
- Users can view internet banking related communication from the SARB.
- Users will be able to draw their own institution statements per account according to the access rights granted.

2.8 What are the benefits of the Internet Banking internet service?

- It is a simple, convenient and timely way to access and transact on your institutions account.
- The elimination of the manual process of requesting the transfer of funds.

2.9 How do I navigate around the internet banking site?

- A quick reference user guide will be provided to each user, and is available on the internet banking website.

2.10 What do I do if I receive a technical error?

- Take a screenshot of the error and contact your Corporate Administrator for assistance.

2.11 How do I search for transactions done?

- Transaction can be searched using the user reference number or a combination of other criteria such as amount, period, status and initiator.

2.12 Can I view my statements online?

- Yes, Internet Banking allows authorised users to view and download statements online.

2.13 How far back can I view my statements?

- Users are able to specify the period for which they require the statement which can be any date that the account was active.

2.14 Where will I find a proof of payment?

- Proof of payment can be viewed by checking the status of a particular transaction on internet banking.
- Outgoing transactions can also be viewed on the account statement.

2.15 Can I update information online?

- The update of information will be limited to the administrator functions within your institution.

2.16 What is a virtual keyboard and how does it protect me?

- A virtual keyboard is a computer keyboard that a user operates by typing on or with a wireless or optical device rather than by using a physical keyboard attached to a computer.

2.17 Who do I contact for further assistance using internet banking?

- Contact the Banking Services department at the SARB at the following toll free number 0800 669 491 as reflected on the internet banking page.

2.18 Is internet banking available 24 hours a day?

- Internet banking will be available from 7am and 6pm for processing of payments instructions. However transactions captured between 4pm and 6pm will only be processed the next day unless a later date is specified. The system will be available 24 hours for enquiries such as bank statements.

2.19 Can I schedule a future date transfer?

- Yes, simply select the date under “Pay Later” of your payment instruction and submit to us (default is “pay now”). Please ensure that there are sufficient funds in your account prior to the specified value date as funds will be debited from your account on the value date.

2.20 What internet browsers are compatible with internet banking?

- Internet Explorer 8.0
- Internet Explorer 9.0
- Internet Explorer 10.0
- Internet Explorer 11.0
- Firefox 26
- Chrome 31.0.1650.63
- Apple Safari 5.1.7
- Opera 18.0.1284.68

2.21 How will I know I have the compatible browser?

- Open Internet Explorer.
- Click the tools button  and then click About Internet Explorer.
- The pop-up screen will reflect the version of internet explorer that you are using.

2.22 What is the limit on the amounts that a user can transfer?

- There are no set limits per transaction but limitation is the available funds.