

Absa Internet Banking – Customer Frequently Asked Questions

Who is eligible for Absa Internet Banking?

Any one holding an Absa Savings and or a Current Account is eligible to apply for Internet Banking.

How do I register for the Absa Internet Banking service?

You can either register through the branch or using self- registration

- You must first complete a registration form at any of our branches nationwide.
- The Personal Banker/Customer Advisor will set you up and advise you of your User ID.
- Upon successful registration, a Welcome Mail is sent to your registered email address with a link to the Absa Zambia site from which you can access the Internet Banking site.
- The Welcome Mail which is sent from a Absa domain email address will contain your User ID

Self-registration

- Go to <https://www.online.absa.co.zm> (Internet Explorer / Chrome / Mozilla Firefox / Microsoft Edge)
- Click on Register now button and proceed enter customer information required.
- A One Time Password (OTP) will be sent to your registered mobile number.
- Enter your OTP in the space provided and click next.
- Proceed to enter your username and password
- Click on Login and start accessing Absa Internet Banking
- You can also pre setup Billers and beneficiaries

You will then have to follow the instructions in the welcome mail to complete the registration process by providing the required details on the Register Now page on the Absa Internet Banking site.

How do I start Internet banking session?

- You will need to have access to the internet.
- Type in the BIR Link below:

www.online.absa.co.zm

- Once you access the link, you will go through a short customer registration process of about 2 to 3 minutes
- A screen requesting you to enter you login details will appear.
- Once you successfully log in, you will begin using the service.

I have forgotten my username / password. What should I do?

If you cannot remember your user name or password, you can reset them online via our **"Forgot Username"** or **"Forgot Password"** options on the home page. Follow the instructions to do the required reset.

All you need is your ID number, date of birth, branch code, account number and your mobile phone at hand.

I have entered my ID Type, ID Number, Date of Birth, Branch Code and Account Number to register for Absa Internet Banking, but I am getting an error message.

This typically happens because the details we have on our systems differ from the details you have entered. If your details have changed, you will need to update your details at any of our branches.

Present original copies of the document with the respective changed detail and a valid ID to any of the Customer Advisors in our branches and they will update your details on our systems.

What do I need to enable me login to the Absa Internet Banking site?

To use the Absa Internet Banking service, you need to ensure that your computer or gadget is setup correctly, connected to the internet and has the right hardware, operating system and browser. The computer has to be connected to the internet.

I have logged in but I can't see all my accounts. What should I do?

This is because not all your accounts are linked to your primary account. You will need to visit any of our branches with a valid ID to get your accounts updated.

Why does Internet banking sometimes log me out automatically?

If you don't touch a key or make any action on Internet Banking site for more than ten minutes, for security purposes, you'll be automatically logged off. You'll need to log on again to continue using the service.

Can I change my password?

Yes. As an added security feature, you will have the option of changing your password as often as you feel it is appropriate. This is done through the "Change Password" option on the My Profile Page.

I have a mobile number which is not on a Zambian network. Will the One-Time-Password SMS still reach me?

No, SMS will be sent to only mobile numbers on Zambian networks.

Is there a maximum limit on the amount I can transfer?

Your Internet security is our priority so we maintain Internet transfer limits on each transaction and each day. The transfer limits on Absa Internet Banking are mentioned below:

The limit can be adjusted upwards depending on the customer preference. Please call 5950 toll free on Airtel or MTN or visit a branch near you.

Type of Transfer / Transaction	Transaction Limit (ZMW)	Daily Limit (ZMW)
Funds Transfer to Domestic Absa Accounts	50,000,000	50,000,000
Funds Transfer to Domestic Non-Absa Accounts	50,000,000	50,000,000
International Funds Transfer	50,000,000	50,000,000
Bankers Cheque/Draft		

There is no limit for transferring money between your own current and savings accounts. To make transfers over these limits, please visit one of our branches with a written request.

Are funds transferred immediately when I use the 'Transfers' function?

Transfers to own accounts and all domestic Absa's accounts will be effected immediately.

I am able to view my accounts online but I am not able to make any funds transfer.

Please contact our toll free call centre number on 5950 (Airtel and MTN. Normal rates apply on Zamtel) or visit the nearest branch during customer service hours and check the status of your account.

Can I see my account statements online?

You can see an electronic version of your Current, Savings and Loan Account statements through Absa Internet Banking.

- **Current / Savings account:** From the at a Glance page, go to the Current & Savings Account Detail screen by clicking on the relevant account. From the Current & Savings Account Detail screen, click on the third tab called 'Account Activity'. You will be able to enter the period for which you require a statement. After clicking search you can opt to download the statement in Adobe (PDF), Excel (XLS) or Quicken Interchange Format (QIF)
- **Loan account:** From the "At a Glance page", go to the loan Account Detail screen by clicking on the relevant loan account. From the Loan Account Detail screen, click on the second tab called 'Account Activity'. You will be able to enter the period for which you require a statement. After clicking search you can opt to download the statement in Adobe (PDF), Excel (XLS) or Quicken Interchange Format (QIF)

Is it safe to use 'Internet banking'?

Internet banking is a safe and convenient way to manage your money. There is no reason why you cannot use the Internet Banking to bank online. We use industry standard levels of security to protect you. To ensure no one else can access your account remember to click log out each time you finish using Internet banking, ensure your computer is protected, and follow the precautions within our Online Security section.

What is the One-Time password (OTP)?

Your Internet security is our priority so we have developed One Time activation PIN called OTP; a new security feature that helps us to recognize that it is really you making the transactions. OTP is a unique code that will be sent to your mobile phone via SMS whenever you use certain features on Internet banking. You will be prompted to enter the OTP on the screen before being able to proceed. The activities that will require OTP authentication are:

- Registering for Absa Internet banking
- Login into Absa Internet banking
- Changing a forgotten password or user name
- Addition of beneficiaries to your registered beneficiaries address book
- On-off transactions to unregistered beneficiaries

I am not getting the OTP. What should I do?

Please check the last 4 digits of your mobile number shown on the Secure Code entry page. If these digits do not correspond to the last 4 digits of your mobile phone number then we have a different mobile number recorded for you on our system. Please contact any of our branches with a valid ID to update your mobile phone number.

If the mobile number is correct and you do not receive the Secure Code within three minutes you can generate another Secure Code by clicking on 'Request to generate another Secure Code' on screen. If the SMS still does not reach you please contact our toll free call centre number 5950 (Airtel and MTN. Normal rates apply on Zamtel) or visit the nearest branch during customer service hours for technical support.

What is a Virtual Keyboard and how does it protect me?

The use of Virtual Keyboard is one of the new security features introduced to Absa Internet Banking. With a Virtual Keyboard, you can enter your password on screen with the help of your mouse rather than your physical keyboard.

Virtual keyboards are designed to reduce the risk of programs that download themselves to your computer and create keystroke logs that can be used to gain access to your accounts. Keeping your convenience in mind, with Absa Internet Banking you can opt to enter your password using the Virtual Keyboard or switch it off. From a security perspective, we recommend that you always use Virtual Keyboard when logging in.

What if someone else knows my User ID/ Password information?

If you think that someone else knows your Password/Secret question information then you need to change them immediately. Your password is the key to your security as the system matches them to our records to check your identity. Changing your password will mean that no one else can access your account, even if they know your user ID. You may want to check your account statement to see if any unauthorized transactions have taken place.

If you think any unauthorized transactions have taken place, please contact our toll free call centre number 5950 (Airtel and MTN. Normal rates apply on Zamtel) or visit the nearest branch during customer service hours for technical support.

Is there a charge for the Absa Internet Banking service?

Signing onto our Internet banking service is currently free of charge. Depending on your account type and customer segment, all other services that attract charges will be charged at the prevailing rates.

What features are available with Absa Internet Banking?

The Barclays Internet banking service has many great features:

- Account Details (CASA, Loans,)
- Account Activities / Transactions (CASA, Loans,)
- Statement Request
- Cheque Book Request
- Manager's Cheques / Demand Draft
- Payee Maintenance
- Own Account Transfer
- Domestic Fund Transfer (Absa & Non-Absa)
- International Funds Transfer (CFC Accounts)
- Bill Payment
- Mobile Wallet Services
- Standing Instruction
- Online User Registration
- View Payment & Transfer History
- Message Centre – Mailbox
- See all your linked accounts at a glance
- And much, much more!
- Statement download

What are the benefits of subscribing to the Absa Internet banking service?

Simple & convenient: Access to the Absa Internet Banking service is very simple. You only require your username and password. From the convenience of the home or office you can send a variety of instructions to the bank.

Secure: Internet Banking has a number of security features which make it very secure. These include:

- The use of the One Time Password (OTP) which is a token sent by SMS to the customers mobile phone registered with the bank.
- The availability of a virtual keyboard to prevent key loggers from detecting passwords used.

Timely: Internet Banking offers a number of services which are processed in real time.

What do I need to login to the Absa Internet Banking site?

To login onto Absa Internet Banking you need to have been signed up successfully to the service and have your Username, Password and mobile phone handy. You also need to ensure that your computer is setup correctly, connected to the internet and has the right hardware, operating system and browser. If you don't have the right set-up, Absa Internet Banking may not work.

How do I move or navigate around the Absa Internet Banking site?

Using Absa Internet Banking is easy:

- Visit the Internet banking sitemap to get a view of all the features available to you. The sitemap can be found under 'Customer Service' or 'My Profile'
- Get back to your 'At a glance' page, which displays a summary of all your accounts, at anytime by clicking on Accounts & Transactions or the Quick Access drop down menu on the right hand side of every page

What do I do if I encounter a problem or if something doesn't work and I want to give my feedback on the service?

You can send your feedback and complaints to us through the secured mailbox under the Customer Service tab. You can also contact us by email at customerservice.zm@absa.africa or contact our toll free call centre number 5950 (Airtel and MTN. Normal rates apply on Zamtel) or visit the nearest branch during customer service hours for technical support.

How do I get further help using the Internet banking service?

You can either call our toll free call centre number 5950 (Airtel and MTN. Normal rates apply on Zamtel) or visit your nearest branch and we will be happy to help.