



INTERNET BANKING FREQUENTLY ASKED QUESTIONS

1. What is CBA Internet banking?

This is a platform that offers CBA Internet Banking offers you banking services online. With this is a platform that offers internet access you have the convenience of transacting or viewing your accounts from anywhere.

2. What equipment do I need?

An Internet enabled device.

3. Which accounts can I access through this service?

All the accounts assigned to your customer account number. They include:

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

4. What does Internet banking offer?

The following services are available after you have logged in:

- Personal banking
- Payments
- Standing orders
- Direct debits
- Account sweeps
- Card services
- Customer service requests
- Alert services
- Bank notifications
- Customer information

5. 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. For more details refer to our tariffs at www.cbagroup.com

6. Does the Email alert service attract a fee?

NO; its free and you can subscribe online

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

You have six attempts. 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

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

You have eight (8) attempts.

After the eighth unsuccessful delete to enter your password attempt you will receive a “security violation” notification and your Password will be revoked. Please call the contact centre for assistance.

9. 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 which is USD. 10,000 and its equivalent in Local currency.

10. What are the operating hours of this service?

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

11. Where will I get help if I need it?

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

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

No, the account number provided by the customer is used as received. This means that you are responsible for providing the correct account number. CBA does not check this information for you.

13. What happens when I forget my sign in ID?

Please call the contact center to assist you reset your credentials.

14. Where do I register for the service?

Download the application form from our website www.cbagroup.com or visit any CBA branch.

15. 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

CBA Internet Banking

About CBA Internet Banking

Our internet banking product is a secure, fully transactional, internet-based banking platform that enables you to transact with us wherever and whenever it suits you. All you need is a stable internet connection.

Personal Banking

Corporate Banking

Enter your User ID

Enter Token Generated Pin

Log in

* If this is your first time to log-in with a TOKEN, kindly register here...

Registrar

Self Service Portal

STEP 1 - First Time Login

You have received your UserID and Token from the bank.
In order for you to log into Internet Banking, you will be required to register your token by following the steps below.

User ID

This is the ** Character ID for Online Banking Services

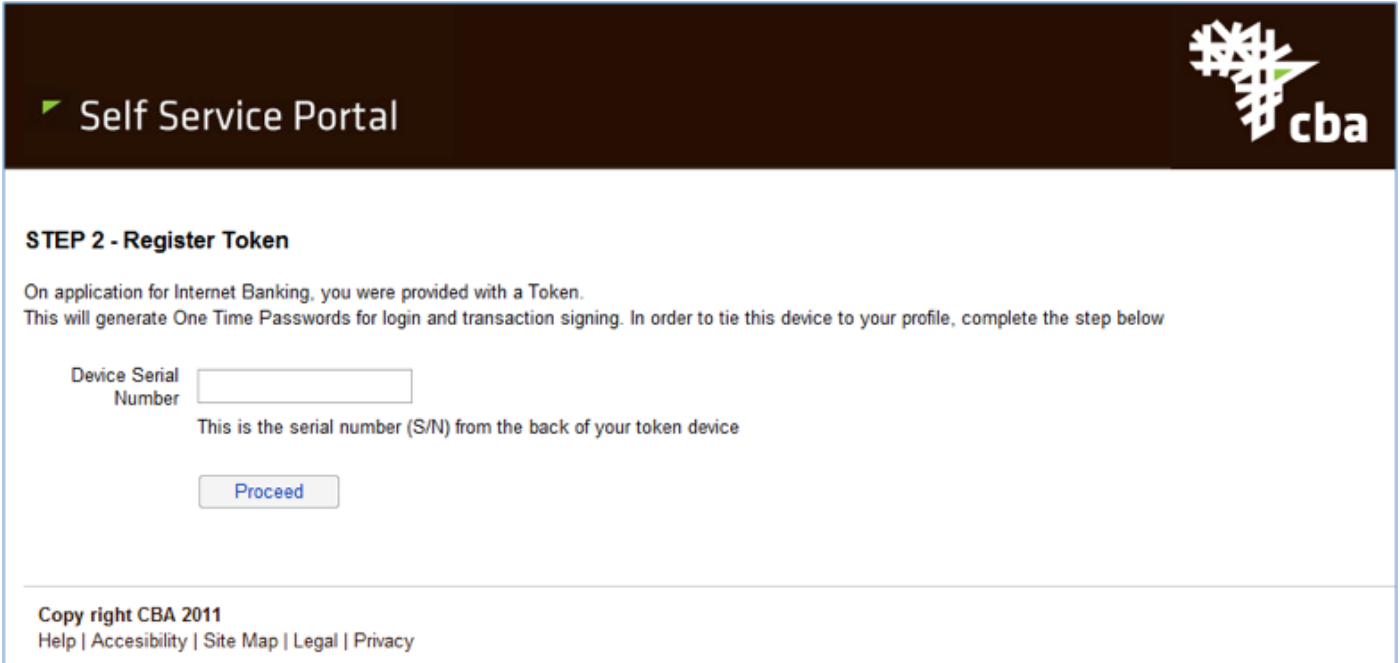
Memorable Word

This was provided by yourselves during application

Proceed

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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



The screenshot shows the 'Self Service Portal' header with the CBA logo. Below the header, the page title is 'STEP 2 - Register Token'. The main content area contains the following text: 'On application for Internet Banking, you were provided with a Token. This will generate One Time Passwords for login and transaction signing. In order to tie this device to your profile, complete the step below'. There is a text input field labeled 'Device Serial Number' with a placeholder box. Below the field is the instruction: 'This is the serial number (S/N) from the back of your token device'. A 'Proceed' button is located below the instruction. At the bottom of the page, there is a footer with the text: 'Copy right CBA 2011' and a list of links: 'Help | Accesibility | Site Map | Legal | Privacy'.

Self Service Portal

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Device Serial Number

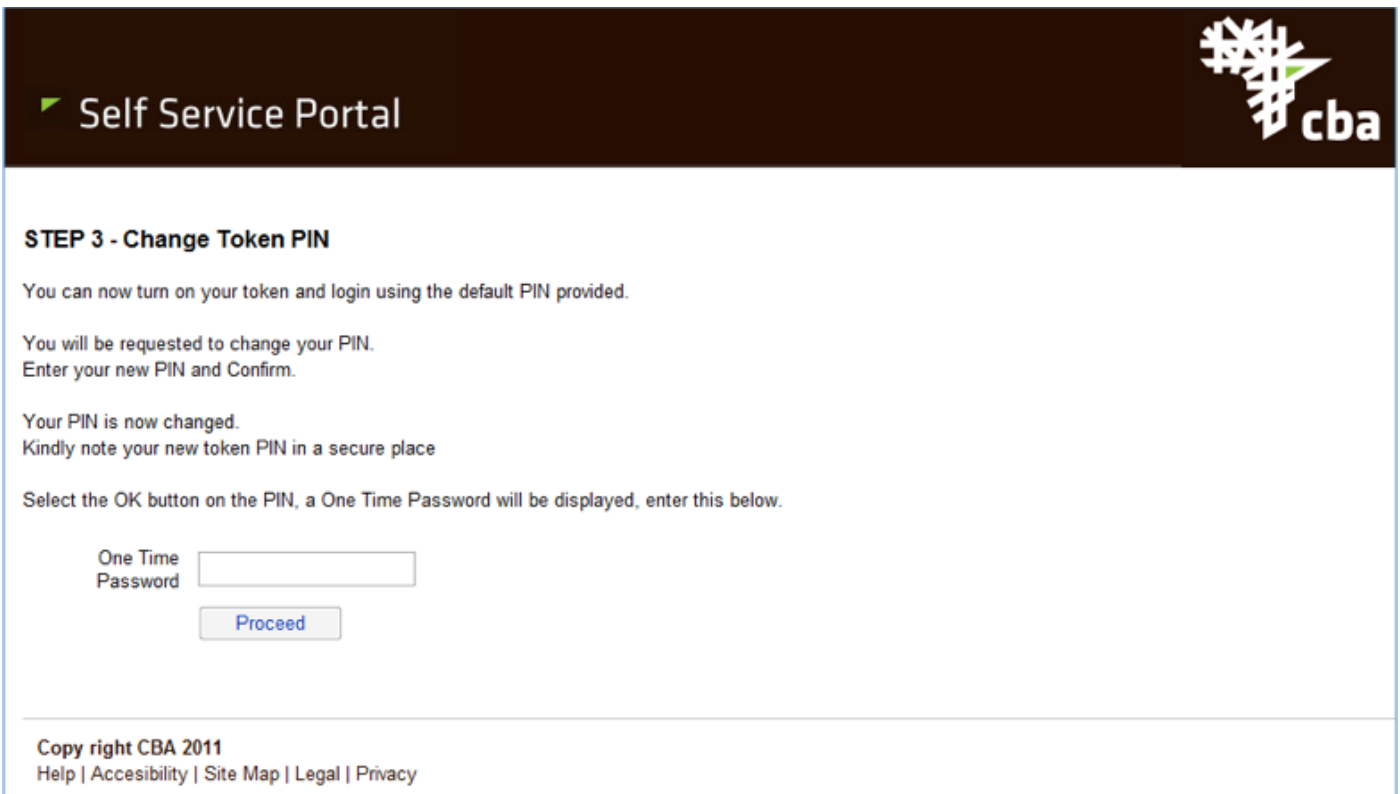
This is the serial number (S/N) from the back of your token device

[Proceed](#)

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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)



The screenshot shows the 'Self Service Portal' header with the CBA logo. Below the header, the page title is 'STEP 3 - Change Token PIN'. The main content area contains the following text: '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.' There is a text input field labeled 'One Time Password' with a placeholder box. Below the field is a 'Proceed' button. At the bottom of the page, there is a footer with the text: 'Copy right CBA 2011' and a list of links: 'Help | Accesibility | Site Map | Legal | Privacy'.

Self Service Portal

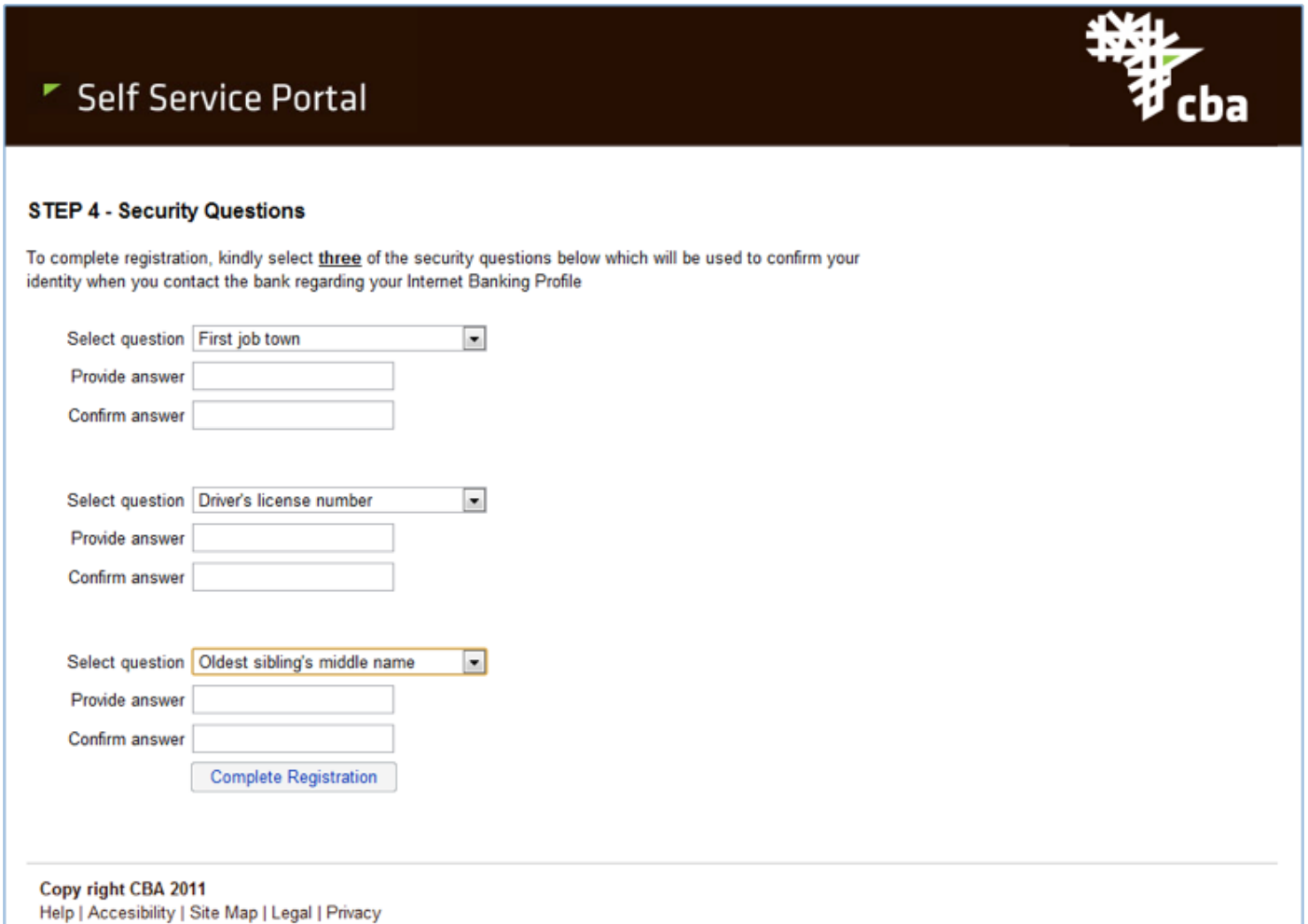
STEP 3 - Change Token PIN

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

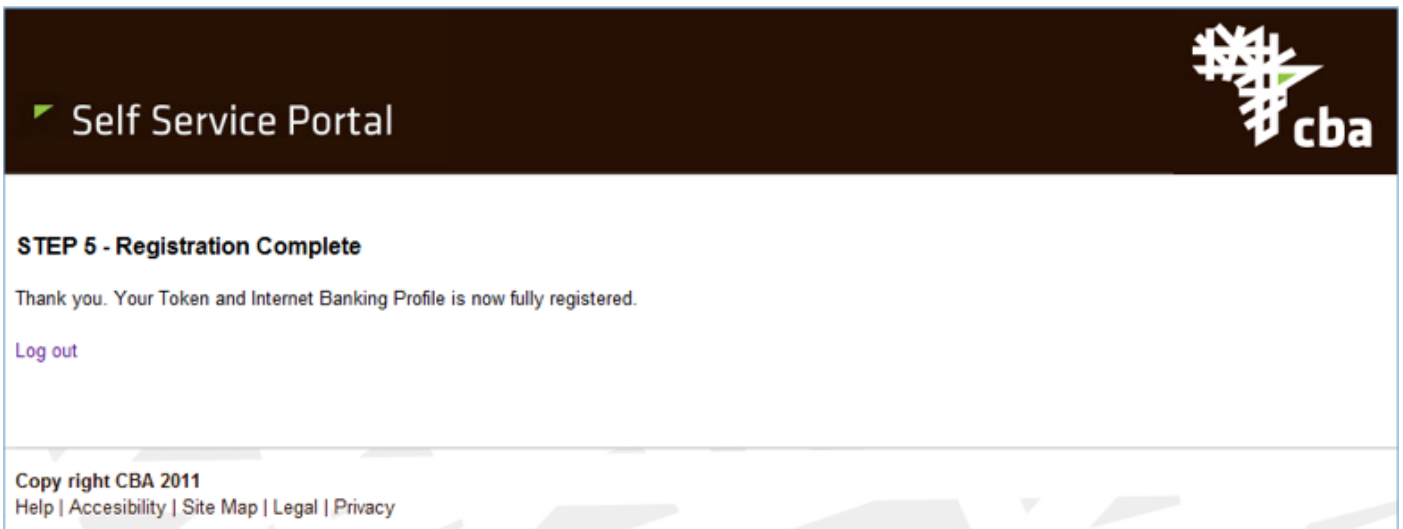
[Proceed](#)

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The screenshot shows the 'Self Service Portal' header with the CBA logo. Below it, the section is titled 'STEP 4 - Security Questions'. A message states: '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'. There are three question sets, each with a dropdown menu, a 'Provide answer' text box, and a 'Confirm answer' text box. The questions are: 'First job town', 'Driver's license number', and 'Oldest sibling's middle name'. A 'Complete Registration' button is located at the bottom of the form area. The footer contains 'Copy right CBA 2011' and links for 'Help | Accesibility | Site Map | Legal | Privacy'.

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



The screenshot shows the 'Self Service Portal' header with the CBA logo. Below it, the section is titled 'STEP 5 - Registration Complete'. A message states: 'Thank you. Your Token and Internet Banking Profile is now fully registered.' There is a 'Log out' link in purple text. The footer contains 'Copy right CBA 2011' and links for 'Help | Accesibility | Site Map | Legal | Privacy'.

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

Please confirm that you enter your User Id in upper case. 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 the contact centre.