

CBA CONNECT Frequently Asked Questions

What is CBA CONNECT?

- This is the new internet banking system for CBA Corporate, Business and Retail Banking customers.

What are the Features of CBA CONNECT?

- Faster speeds
- Flexible file formats for bulk payments.
- Loan repayment functionality
- Standing instructions for Mobile money, internal payments as well as domestic transactions.
- Account information
- Ability to process multiple payments on one transaction screen.
- Flexible processing mode for bulk payments; Single Debit/Single Credit, Single Debit/Multiple credits, Multiple Debits/Multiple Credit.
- Straight through establishment, amendment and redemption of deposits.
- Use of mandatory token and password for login.
- Multitasking capability allowing a user to utilize multiple screens on the same active login session
- Statutory Payments.

Is CBA CONNECT usable by all retail, business banking and corporate clients?

- CBA Connect is available for use by Business Banking, Corporate and Retail customers.

What are the speeds of CBA CONNECT as compared to the other systems?

- CBA Connect offers straight through transaction processing for most of its transactions, save for service requests, Demand Draft and international drafts transactions.

What do I need to log on to CBA CONNECT?

- You will need a Login User ID, password and activated security token provided by the bank.

As a first time user, do I need to submit an application form?

- Yes, you will need to fill in an application form for subscription to the service.

I am a signatory in 3 companies, how many Login IDs and Security tokens will I have?

- You will have a single login ID and security token to login, initiate and approve transactions in the 3 companies.

What is the difference between the Foreign Currency exchange rates on the system and those available at CBA branches?

- Foreign Currency exchange rates on the CBA connect system and those at our branch are similar.

Am I able to negotiate Foreign Currency exchange rates for use on the CBA Connect system?

- Yes, you can. The banks treasury dealers and/or relationship manager can assist you to negotiate a deal. Once a deal is created for you this will be available for your use automatically on the CBA Connect system transaction initiation screen and on a dedicated menu for viewing maintained deals.

Can I be set up as a sole user in the system to input and authorize payments?

- Yes, you will have a single login ID to input payments-transactions will automatically process the transaction authorization after the input stage.



Can I maintain recurrent payees (Beneficiaries) on the system?

- Yes, you will be able to maintain beneficiaries on the system for use when making payments - this is applicable both for single and bulk payments. The CBA Connect system also supports the bulk maintenance of beneficiaries, complementing the single creation process.

Can I pay for my loan using CBA Connect?

- Yes - CBA Connect offers its users the functionality to make Partial and/or Full payment towards loans held with the Commercial Bank of Africa.

Is the information on loans up to date or do I need to call the bank for additional information?

- Yes, CBA Connect offers accurate information for your maintained loan products.

How do I get the feedback for the queries sent via CBA Connect mail box?

- On the home page, you will get alerted on incoming messages and you will be able to access them through the inbox within the mailbox menu.

Can I authorize a transaction if my account is insufficiently funded but expecting some funds into the account?

- Yes, you will be able to authorize the transactions but these will be pending approval by the bank upon regularization of the account. It is advised that you consult your relationship manager prior to making such a transaction.

Can I use a single file type to do all my bulk transactions?

- Various file types are available depending on client needs. CBA Connect supports the use of a mixed payment bulk files that would allow processing of such bulk payments.



Can I change my login ID?

- A user ID once assigned by the bank is not changeable by the customer.

Where do I obtain a Security Token from?

- Soft tokens can be downloaded for the various mobile/smart phones and personal computer operating systems ([refer to the bank website for more information](#)).

Do I need to contact the bank when I need to login to CBA Connect?

- No - important to note is that on your First time login to the system you will need to follow through some mandatory steps to accept our Terms and Conditions, Reset your newly issued password and setup CBA Connect Security questions.
- You may however contact the bank should you experience any challenges such as nonfunctional security tokens and forgotten token credentials.
- Also important to note is that, all new security tokens require registration and activation via the [Bank Token registration Portal](#) and can be managed via the [Self-service portal](#) respectively.

Can I input and commit transactions for future date processing, is there a limit on the number of days?

- Yes, future dated payments can be initiated and authorized but scheduled to process at the defined future date.
- Limitations on how far in the future a transaction date can be setup by a user will be visible on the transaction initiation screen.

How do the debits for bulk payments appear on my bank statement?

- Depending on the bulk file chosen, debits can either be single entry items on the bank statement for the respective bulk transactions or as a lump sum amount of the total outgoing items.



Do I need to authorize reports that have been maintained in the system?

- Yes, reports that are maintained need to be authorized by the account signatory/signatories during the registration process once initiated by an authorized initiator.

When I redeem my deposit, is my account credited immediately?

- Yes, redeemed deposits credit the specified account on a real time basis, the respective deposit contract terms and conditions will apply.

Is the loan calculator the same as logic used at the branches or my Relationship Manager?

- No - The loan calculator only offers you a means to get indicative information on loan variables that you submit. For accurate analysis on a loan facility you should contact your nearest branch and/or relationship manager for more information.

As an authorized user on the CBA Connect system can I authorize pending payments?

- Yes - All transactions pending authorizations are accessed on the **Transactions** menu.

What information do I need from beneficiaries in order to transfer funds to their account?

- Depending on the preferred mode of payment, you may require the beneficiary name, bank and branch code, account number, mobile number (if mobile money payments), Identification document number (if Over the Counter payment), SWIFT Code (If an international payment). Additional information can be included depending on the other supported payment types.

Can I transfer funds to Mobile Wallets and Mocash?

- At the moment, no. This is a work in progress.



Can I order for a Cheque book on CBA CONNECT?

- Yes - You are able to order for a cheque book for your current account with CBA.

What is the cost for signing up for the CBA CONNECT service?

- Sign up fees for CBA CONNECT is currently waived.

How much does it cost to make transfers?

- For more information refer to the banks tariff guide available on the bank website at www.cbagroup.com and at the branches.

Is there a monthly charge for internet banking services?

- This is currently waived.

Am I charged for downloading my account statements?

- This is currently waived.

What are the security features of CBA CONNECT?

- Use of 2-factor authentication (Login combination of User ID, Password and One time PIN).
- The CBA connect site also makes available use of a Virtual keyboard that deters key logging.
- Overall the CBA Connect website is secured by world class security certificates that safe guard your data whilst interacting with the system.

What is the use of the virtual keyboard?

- The virtual keyboard allows you to key in your user id or password without having to type on your physical keyboard. This is by either hovering the cursor on the characters of your password or clicking on the respective characters. You can opt to click on the **standard keyboard** tab on your login page to use your physical keyboard.



Which is the best login theme for CBA Connect?

- This is based on personal user preference, the classic and contemporary themes are available and can be used interchangeably. The chosen theme determines how the system menus and layout is presented/displayed.

What do I do when I forget my CBA Connect login password?

- Click on the **Forgot Password?** Link on the login page and follow the prompts to reset your password.

Can I change my CBA Connect login password anytime?

- Yes - to change your password you are required to login into CBA Connect and initiate the password change from the User name section (top right side).

Can I transfer funds from my CBA account in Rwanda to my CBA account in Kenya, Uganda or Tanzania and vice versa?

- At the moment, no. This is a work in progress.

How do I know that my transaction has been processed by the Bank?

- Processed transactions have the status **Accepted** and will generate a Host Reference or Contract number which is also visible on your transaction E-Receipt.

Will I be notified once a transaction has processed?

- Yes, you will receive an email notification(s) for your processed transactions.



Will my payees be notified once their payments are processed?

- Yes, beneficiaries/payees will be notified once the funds have been successfully processed. This however requires you to provide the beneficiary/payee email ID during transaction initiation.

What does it mean when a transaction is under process?

- This is a transaction that is yet to complete processing. At this stage the client account is yet to be debited of the transaction. The reason for this status could be due to pending approval from the client/bank.

What is the uptime capability of CBA Connect?

- CBA Connect is available 24 hours a day, 7 days a week, and 365 days a year. Important to note are the various applicable transaction processing cut-off times.

How do I know that my uploaded bulk file has errors?

- Bulk errors can be viewed immediately on the bulk upload screen by clicking on File Reference Number generated after bulk file upload. All bulk file validations are done at the initiation stage of file upload.

Can I transfer funds to a Sacco account?

- Domestic Payments to other financial institutions is possible. It is important to use the correct payment processing mode and bank codes provided by the respective beneficiary.

Can I pay for my Taxes using CBA CONNECT?

- At the moment, no. This is a work in progress.

What happens to pending transactions during system downtime?

- Authorized payments will be processed once the system is up. You will not need to re-initiate the transactions, unless the said transaction fails to process due to valid reasons.



What is function of the security questions?

- The questions are configured per user profile as an enhancement to system security and are used for extra levels of user verification on the CBA Connect system.

Do I need to submit additional instructions once I stop a cheque on CBA CONNECT?

- No additional instructions are required to stop a cheque, since the transaction will be processed upon receipt of your request.

Is it possible to restrict some people to transacting on specific company accounts only?

- User access can be restricted, and set up as per client request during subscription to the service.

Can I get alerts once I transact?

- Yes, the system will generate email alerts for the various transactions performed.

What do I do if my token is not working?

- Get in touch with the CBA Contact Centre on the contact details below:
- **Rwanda:** Telephone: +250 788 149 500 Email: contact@cbagroup.com
- **Kenya:** Telephone: +254 20 2884444 Mobile: +254 711 056444, +254 732 156444 Fax: +254 20 2734616 Email: contact@cbagroup.com
- **Tanzania:** Telephone: +255 222 130 113, +255 222 130 116 Email: contact@cbagroup.com
- **Uganda:** Telephone: +256 417 335 700, +256 312 188 400 Email: contact@cbagroup.com



Can I process payments during the weekends?

- Yes, you can process your payments anytime.

Can I make payments of high transaction values?

- Yes, you will be able to make payments of high transaction values pegged on the setup specified for your CBA Connect operating transaction limits.
- Important to note is that supporting documents will be required for international transfers of amounts higher than USD 10,000 and its equivalent in other foreign currencies

Can I attach documents such as invoices on a transaction?

- Yes, you will be able to attach supporting documents for international payments only. For other payment types use of the Narrative field is encouraged to capture such details as the invoice number etc.

I have multiple accounts in Rwanda, Kenya, Uganda and Tanzania will I be able to access them all through one user ID

- Yes, you will be able to access all the accounts using a single user ID by switching through the respective country account registrations.

How do I log in to my account in Tanzania when am currently logged on the Kenya profile if I have multiple country account setups?

- There is a tab on the top middle part of the CBA Connect main page that provides a drop down to choose a country (easily identified by the country flag). This automatically switches you over to the respective country without logging out of your active session.

How do I tell which country am logged on to if I have multiple country account setups?

- The top middle portion of the CBA Connect main page displays the flag of each country logged on to next to your name.



How do I access CBA Connect?

- Access CBA CONECT via your web browser through the link:
<https://cbaconnect.cbagroup.com>

How do I get the International Country Codes to maintain my international beneficiaries via bulk Upload?

- Refer to the International Standard for Country codes (ISO 3166-1) and use the Alpha-2 Code: [ISO 3166-1 Online Browsing Platform](#)

What is the QIF statement download format?

- QIF (Quicken Interchange Format) file is a specially formatted ASCII (American Standard Code for Information Interchange) text file used to transfer data between different Quicken data files, and in some cases from and to other financial programs.

What is the OFX statement download format?

- Open Financial Exchange (OFX) is a data-stream format for exchanging financial information that evolved from Microsoft's Open Financial Connectivity (OFC) and Intuit's Open Exchange file formats.

