

## **HBZ Bank Internet Banking (HBZBankweb) guidelines**

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## **Internet Banking with HBZBankweb**

**HBZBankweb** banking is ideal for you if you are:


- ✓ An individual,
- ✓ Sole proprietor, or
- ✓ Company / closed corporation that is owner managed.

**HBZBankweb** allows you to:

- ✓ Access your bank statements where you can view, print or download them onto your own system,
- ✓ Transfer funds between your own accounts at HBZ Bank,
- ✓ Make third party payments to accounts at any of the local banks.
- ✓ Create sub-logins for other users like family members or staff:
  - To have access rights only – where they can view and download statements for reconciliation purposes, but not perform any transactions;
  - To have capture rights only – where they can, in addition to the above, capture transfers but not authorise them;
  - To have authorisation as well as capture rights – where staff can, in addition to the above, capture and authorise transfers. Here you as the Master user sets the level of authorisation rights for staff (i.e. staff can be given rights to authorise transfers on their own or be given rights to only authorise a transfer along with another authorised person).

**Should you need assistance with HBZBankweb, call the  
help line on  
031 267 4401  
Mondays to Friday's 8.30am to 5.00pm**

## Fees

Monthly subscription	fee	R 21.00
Balance enquiry Statement access Transactional history		Free
Transfers between own accounts		R 3.50
Transfers and payments to third parties		R3.50 + .6% of value (Max fee R 13.70)

*These fees include VAT*

## Apply for HBZBankweb Access

### New HBZBankweb users

- ✓ Complete the HBZBankweb application form and business resolution / mandate and take it to the HBZ branch where your account is held.
- ✓ You will receive a copy from the branch for your records.
- ✓ Within 24 hours you will be notified by the branch to collect your sealed PIN mailer containing your login name and password.
- ✓ Ensure the person fetching the PIN mailer from the branch is the person authorised to do so on the Application Form.
- ✓ PIN mailers not fetched from the branch within 30 days will be destroyed.
- ✓ The person fetching the PIN mailer will be required to sign for receipt of the PIN mailer and prove their identity, so ensure they have their Identification Document.

### Existing HBZBankweb users

- ✓ You already have access to HBZBankweb to view and download statements. If you want to use HBZBankweb for transfers, you must take charge of the password and **immediately change it to one only known by you. (This is very important.)**
- ✓ Once you have charge of the password obtain a new application form from the branch where your account is held and complete it.
- ✓ The section for receiving the PIN Mailer password must be marked “Not Applicable” as you already have a password. All the rest of the application form must be filled in and the form returned to the branch where your account is held.
- ✓ You will receive a copy for your records.
- ✓ Once this has been done you then follow the process from the section “Request for HBZsecure Key”.

## Logging in

- ✓ Go to the HBZ Bank website (<http://www.hbzbank.co.za>), click on the Internet Account Access button and log on using the login name and password from the sealed PIN mailer.

### Login page

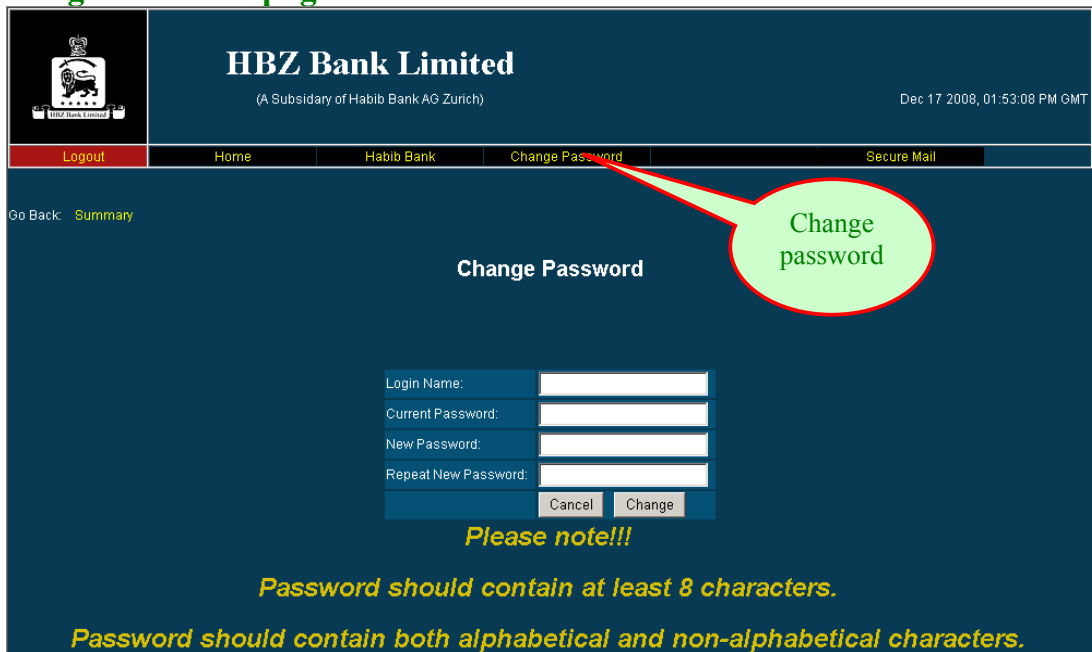
The screenshot shows the HBZ Bank Limited login page. At the top left is the bank's logo. The header includes the text "HBZ Bank Limited" and "(A Subsidiary of Habib Bank AG Zurich)" with a timestamp "May 30 2008, 08:17:02 AM GMT". Navigation links for "Home" and "HBZ" are visible. The main content area says "Welcome to HBZBankweb". The login form contains fields for "Login Name", "Password", and a "5-digit challenge" field. The challenge field displays the number "16273" on a graphic background. Below the challenge field is a "Browse..." button. A "Login" button is at the bottom of the form, with a "Security Advisory" link underneath. Three callouts are present: a green circle on the left says "First time: Do not input anything in here"; a red speech bubble on the right says "5-digit challenge"; and another red speech bubble on the right says "Please click here and read carefully" pointing to the "Login" button.

- ✓ A dynamically generated 5-digit challenge, embedded in a graphic background, is displayed whenever the HBZBankweb login screen appears on your browser. You must enter the challenge digits displayed in the specified field. This security feature will prevent automated processes from guessing your HBZBankweb passwords.
- ✓ Should the 5-digit challenge not appear do not enter any details, rather close the screen and log in again.

## Changing your password

- ✓ Once logged on you must **immediately change the login password** that was given to you, to a password chosen by you.
- ✓ Your password must be alphanumeric; at least eight digits long and not contain obvious passwords like names of spouse, kids, relatives, hometown, etc.

### Change Password page



HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)  
Dec 17 2008, 01:53:08 PM GMT

Logout Home Habib Bank **Change Password** Secure Mail

Go Back: [Summary](#)

### Change Password

Login Name:

Current Password:

New Password:

Repeat New Password:

**Please note!!!**  
**Password should contain at least 8 characters.**  
**Password should contain both alphabetical and non-alphabetical characters.**

- ✓ You will need to login again once you have changed your password.

### Locked / forgotten passwords

- ✓ If you attempt 3 logins with the incorrect password, the system will automatically **Lock** the password so it will become unusable.
- ✓ If your password becomes locked as above you must complete the Locked Password section of the “Request for Reactivation / Resetting Password” form and fax it to the branch, so the password can be reactivated. (*Request for Reactivation / Resetting of Password*)
- ✓ Your same password will be reactivated within 24 hours.

- ✓ If however you have forgotten or lost your password, you must first Deactivate your HBZsecure Key (see the section on deactivating your HBZsecure Key) and then complete the Forgotten Password section on the “Request for Reactivation / Resetting Password” form and fax it to the branch. (*Request for Reactivation / Resetting of Password*)
- ✓ In this case a new password will have to be issued, along with a new **PIN mailer and HBZsecure Key CD**. You must then follow the steps from applying for a new password and applying for a new HBZsecure Key CD. This will take 2 workings days, as it will be starting the whole process again. So be very careful with your CD and password.
- ✓ Remember that the person who can receive the PIN mailer and secure Key CD must be the person identified on the original application form.



## Moving through the pages

- ✓ Once logged on again you will see the summary screen.

### Summary page

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)

Dec 17 2008, 01:38:50 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: \_\_\_\_\_ Summary

Account ( Click on the links for details )	Currency	Balance	Title	Account Number
Savings Account	ZAR			

**NB**  
This will only be visible if you requested for the sub-login option on the application form

All your accounts will be shown here. Click on any one for access to the Option page

### Option page

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)

Dec 18 2008, 01:04:57 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: \_\_\_\_\_ Accounts

Account	Currency	Balance	Title
	ZAR		

Please Select

- Clearing Cheques Deposited
- Download Statement
- Request For HBZsecure Key Statement
- View Status Of Web Fund Transfers

Go Back: Summary

Go back here

Go back here

Various options will be displayed dependent on the type of account you have chosen

- ✓ If you have clicked on your current or savings account the following options will be displayed:

Clearing cheque deposited	This is a list of cheques deposits that have a 7 day hold placed on them awaiting clearance
Download statement	Download your statement to your PC
Request for secure key	You request for a secure key to get full internet banking options
Statement	You can view your statement
View status of web funds transfers	View a history of funds transfers you have made and their processed status

- ✓ If you have clicked on any of your other accounts only the following two options will be displayed:

Download statement	Download your statement to your PC
Statement	You can view your statement

## Request for HBZsecure Key

- ✓ To be able to make third party transfers click on the option “Request For HBZWebsecure Key”.

### Options page

Use “Request for HBZsecure Key” option

- ✓ The following page will appear.

### Request for HBZsecure Key page

Ensure this is “Enable”

These are the same terms & conditions on the application form

- ✓ For ease of reference the Terms and Conditions are displayed here. They are the same as those on the application form that you signed when applying for access to HBZBankweb. Click on the Process button. If you click Cancel the request for the HBZsecure Key will be terminated.
- ✓ The branch will contact you within two working days to fetch the HBZsecure Key CD from the branch.
- ✓ Ensure the person fetching the HBZsecure Key CD from the branch is the person authorised to do so on the Application Form.
- ✓ The person fetching the HBZsecure Key CD will be required to sign for receipt of the HBZsecure Key CD and prove their identity, so ensure they have their Identification Document.
- ✓ HBZsecure Key CD's not fetched from the branch within 30 days will be destroyed.
- ✓ **Please note: You will only be issued with a secure key if the request is made online and you have completed the application form and returned it to the branch where your account is held.**

## Using your HBZsecure Key

- ✓ HBZsecure key is an encoded software key on a mini CD. It is purposely slim to fit into your wallet / handbag so you can carry it around to allow secure and safe access to the HBZBankweb on any computer.



- ✓ The HBZsecure Key works in the same way as an ATM card, where you use a password and a physical instrument to authenticate the transaction.
- ✓ Place the CD in the PC's CD Drive. The two files on the CD, "SECURE.KEY" and "SERIALNU" are your secure keys. You can copy these files to your computers' hard drive, or leave them on the CD.
- ✓ Once the CD is in the PC's CD drive log on in the usual way.

### Login page

**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich) May 30, 2008, 08:17:02 AM GMT

Home HBZ

Welcome to HBZBankweb

Step 1. Browse to find the "Secure.Key" file, either on your hard drive or on the CD. Click on this file and open

Step 2. The path to the HBZsecure Key will appear here

Login Name

Password

Type the number shown on the right.

Security Advisory

- ✓ The last block on the login page requires the HBZsecure Key to be inserted. This is done by clicking on the browse button, going to the drive that contains the HBZsecure key CD, clicking on the SECURE.KEY folder and pressing enter. The link to this folder and the folder name will then appear in the HBZsecure Key box.

- ✓ Once successfully logged on using the HBZsecure Key the Summary page will appear.

### Summary page

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)

Dec 17 2008, 01:38:50 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: \_\_\_\_\_

### Summary

Account ( Click on the links for details )	Currency	Balance	Title	Account Number
<a href="#">Savings Account</a>	ZAR			

All your accounts will be shown here. Click on any one for access to the Option page

### Option page (with HBZsecure Key login)

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)

Dec 17 2008, 01:40:15 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: \_\_\_\_\_ Accounts

Account	Currency	Balance	Title
	ZAR		

### Please Select

- Authorize HBZcms
- Clearing Cheques Deposited
- Download Statement
- HBZcms - Third Party Fund Transfer
- Request For HBZsecure Key
- Request for Third Party Fund Transfer Limit Statement
- View Status Of Web Fund Transfers

Go Back: [Summary](#)

These will only be available if you logged on with the HBZsecure Key

- ✓ These options allow you to make transfers / payments between your accounts and to other banks, as well as authorise transfers prepared by sub-login users appointed by you.

- ✓ The **new** options are explained below:

Authorise HBZcms	You can authorise transfers prepared by sub-login users appointed by you
HBZcms - Third party fund transfer	You can make inter-account transfers and payments to other banks
Request for Third party fund transfer limit	You can limit the amount per transfer

- ✓ You would have chosen a transaction limit on the Internet Application form. However this option will allow you to make changes to the limit.

## Creating multiple users as sub-logins

- ✓ One of the benefits of HBZBankweb is that you as the Master User can create sub logins for other users like your family members or staff as follows:

- **To have access rights only**

Here other users will be able to access your accounts on-line, where they can view and download statements, but not perform any transactions.

- **To have access and capture rights only**

Here other users will have access to your accounts on-line **and** be able to capture transfers, but not authorise them.

This is ideal for busy persons (i.e. working people, owners of businesses) that require the tedious task of preparing the transfers to be given to another user who will then pass them back to you the Master User for final on-line authorisation before they can be transferred.

- **To have authorisation as well as capture rights**

Here other users will have access to your accounts on-line and be able to capture **and authorise** transfers. You as the Master User can set the level of authorisation rights for the other users (i.e. other users can be given rights to authorise transfers on their own or be given rights to only authorise a transfer along with another authorised person).

This is ideal for busy persons (i.e. working people, owners of businesses) that require other users to prepare the transfers, have them checked and authorised on-line by a second user and then passed back to you the Master User for final on-line authorisation before they can be transferred.

## Creating a sub-login user profile

- ✓ To create sub-logins users you must first go on line to input the sub-login users details and then complete these details in the HBZBankweb Request Form for Sub-login Password and HBZsecure Key CD. The process is explained below.
- ✓ Log in with your HBZsecure Key and on the Summary page you should have the option “HBZweb Management” at the top of your screen. You need this option to be able to create sub-login users. You would have this if you indicated on your application form that you require this option.



- ✓ If this option is not visible you did not request for it on the application form. You will have to request for it in writing (signed by the signatories on the original application form) from the branch where you account is held. (HBZBankweb request form for “HBZWeb Management” option)

### Summary page

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)

Dec 17 2008, 01:38:50 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: [redacted]

Summary

Account ( Click on the links for details )	Currency	Balance	Title	Account Number
Savings Account	ZAR	[redacted]	[redacted]	[redacted]

This option will allow you to create multiply users to this account via sub-logins

- ✓ Click on the option “HBZweb Management” to create multiply users to your account. The following page will appear.

### Login Management page

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)

Dec 4 2008, 12:02:06 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

Go Back: Summary

Login Management

Select Login : New Secondary Login

OK Cancel

Go Back: Summary

A drop down window will display all sub-logins you have created

- ✓ This page allows you to create as many users (or sub-logins) as you wish. Click on the right hand side of the box and a drop down window will

appear. It will display all sub-login users you have previously created. It will display the name of the person and the login name that has been allocated to them. If this is your first use of the HBZweb Management system the drop down window will only display the option “New Secondary Login”.

### Login Management page with sub-logins listed

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)

Jan 28 2009, 09:42:36 AM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

Go Back: Summary

### Login Management

Select Login: New Secondary Login

- New Secondary Login Zaid Patel (zaid)
- Yasmin Patel (zaid.yasmin)
- John Terry (zaid.john)

Go Back: Summary

Click on New Secondary Login to create a new sub-login user

- ✓ Click on the option “New Secondary Login” to create a new sub-login user. The following page will appear.

## Login Management New sub-login / User profile page

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)

Jan 28 2009, 09:44:16 AM GMT

Logout Link Change Password HBZweb Management E-mail

Go Back: Summary

Login Management

Login (Minimum 6 characters)

Full Name

E-Mail

GSM Mobile Number (without leading zeros or +)

Process Select All DeSelect All Cancel

Select All De Select All

Statement

Clearing Cheques Deposited

Download Statement

HBZcms - Third Party Fund Transfer Authorization Count:  None  One  Two  Three

Authorize HBZcms

Request for Third Party Fund Transfer Limit

Request For HBZsecure Key

View Status Of Web Fund Transfers

NOTE: In order to hide any account fully, DO NOT select/check ANY option under that account

Statement

Clearing Cheques Deposited

Download Statement

HBZcms - Third Party Fund Transfer Authorization Count:  None  One  Two  Three

Authorize HBZcms

Request for Third Party Fund Transfer Limit

Request For HBZsecure Key

View Status Of Web Fund Transfers

Go Back: Summary

- ✓ The login name must be a minimum of 6 alpha characters. The first name and surname of the new sub-login user must be input in the next block.
- ✓ The E-Mail and GSM Mobile Number blocks should be left blank, as these options are not available in South Africa.
- ✓ This page is where you as the Master User must decide what rights and options you wish to give the sub-login user for the various accounts you have with HBZ. **It is very important that you as the Master User are clear on what rights you wish to give other users, and more importantly the implications of the giving other users access to your bank accounts.**
- ✓ You can give a sub-login user different rights for the various accounts you have. You do not have to give the same rights an all your accounts. For example you can give a sub-login user only access rights to the savings accounts but transfer rights on the current account.

- ✓ If after reading the explanations below you are still unsure of the implications of these rights, contact the bank's help line on 031 – 267 4401 for assistance.
- ✓ The rights and options are explained as follows:

<b>Rights / Options</b>	<b>Explanation / Implication</b>
Statement	Sub-login user can view the bank statements on-line
Clearing Cheques Deposited	Sub-login user can view on-line the list of cheques deposits that have a 7 day hold placed on them awaiting clearance
Download statement	Sub-login user can download the bank statements onto their PC
HBZcms – Third Party Fund Transfer	Sub-login user can <b>only</b> capture inter-account transfers and payments to other banks – this option does not allow them to authorise any transfers. You can set the number of authorisations needed for transfers captured by this user. See below for an explanation on the Authorization Count
Authorise HBZcms	Sub-login user can authorise transfers prepared by other sub-login users appointed by you
Request for Third Party Fund Transfer Limit	Sub-login user can request for a limit to be set per transfer
Request for HBZsecure Key	Sub-login user can request for a secure key that will give them the profile / options you as the Master User have given here. They will not have unlimited access to the bank account.
View Status of Web Fund Transfer	Sub-login user can view a history of funds transfers made and the processed status

- ✓ The option / right “HBZcms – Third Party Fund Transfer” allows you to allocate the right to a user to capture a transfer. On the right of this option is

“Authorisation Count: None, One, Two, Three”. Here you determine how many authorisations will apply to the sub-login user you are creating.

## Allocating authorisations levels to a sub-login

### Login Management page – Authorisation Count

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich) Jan 28 2009, 09:44:16 AM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

Go Back: [Summary](#)

Login Management

Go Back: [Summary](#)

Go Back: [Summary](#)

None	When this is marked, the sub-login user will be able to capture and process a transfer without further authorisation by any other user
One	When this is marked, the sub-login user will be able to capture a transfer, but it will only be processed when authorised by <b>one</b> other user. This could be: <ul style="list-style-type: none"> <li>You as the Master User, or</li> <li>Another sub-login user you have created with authorisation rights</li> </ul>

Two	<p>When this is marked, the sub-login user will be able to capture a transfer, but it will only be processed when authorised by <b>two</b> other users. This could be:</p> <ul style="list-style-type: none"> <li>• You as the Master User and any other sub-login user you have created with authorisation rights, or</li> <li>• It could be any other two sub-login user you have created with authorisation rights</li> </ul>
Three	<p>When this is marked, the sub-login user will be able to capture a transfer, but it will only be processed when authorised by <b>three</b> other users. This could be:</p> <ul style="list-style-type: none"> <li>• You as the Master User plus any two other sub-login user you have created with authorisation rights, or</li> <li>• It could be any other three sub-login user you have created with authorisation rights</li> </ul>

**Examples of sub-login user profiles**

- ✓ As Master User you can decide on any combination of options or rights to give the sub-login users you create. To guide you further here are some examples of what options / rights can be given to sub-login users.
- **To give a sub-login user access rights only**

✓	Statement
✓	Clearing Cheques Deposited
✓	Download statement
	HBZcms – Third Party Fund Transfer
	Authorise HBZcms
	Request for Third Party Fund Transfer Limit
	Request for HBZsecure Key
✓	View Status of Web Fund Transfer

Tick those as above and the sub-login user will only be able to access the account on-line to view balances and other details, and download the statements for reconciliation purposes. You can allocate any combination of these.

- **To give a sub-login user access and capture rights**

✓	Statement
✓	Clearing Cheques Deposited
✓	Download statement
✓	<b>HBZcms – Third Party Fund Transfer</b>
	Authorise HBZcms
✓	<b>Request for Third Party Fund Transfer Limit</b>
✓	<b>Request for HBZsecure Key</b>
✓	View Status of Web Fund Transfer

Tick those as above and the sub-login user will be able to access the account on-line and prepare transfers that will be authorised by another sub-login user. Remember to also tick the Authorisation Count when ticking the box HBZcms – Third Party Fund Transfer – **beware do not click NONE here because if you do, this sub-login user will not need any further authorisations for a transfer created by them to be processed.** To enable a sub-login user to have capture rights you must tick all three options highlighted above.

- **To give a sub-login user access, capture and authorisation rights**

✓	Statement
✓	Clearing Cheques Deposited
✓	Download statement
✓	HBZcms – Third Party Fund Transfer
✓	<b>Authorise HBZcms</b>
✓	Request for Third Party Fund Transfer Limit
✓	Request for HBZsecure Key
✓	View Status of Web Fund Transfer

Tick those as above and the sub-login user will be able to access the account on-line, prepare transfers and authorise transfers created by other sub-login users. Remember to also tick the Authorisation Count when ticking the box HBZcms – Third Party Fund Transfer – **beware do not click NONE here because if you do, this sub-login user will not need any further authorisations for a transfer created by them to be processed.** If one, two or three is clicked they will not be able to authorise transfers they have prepared / captured.

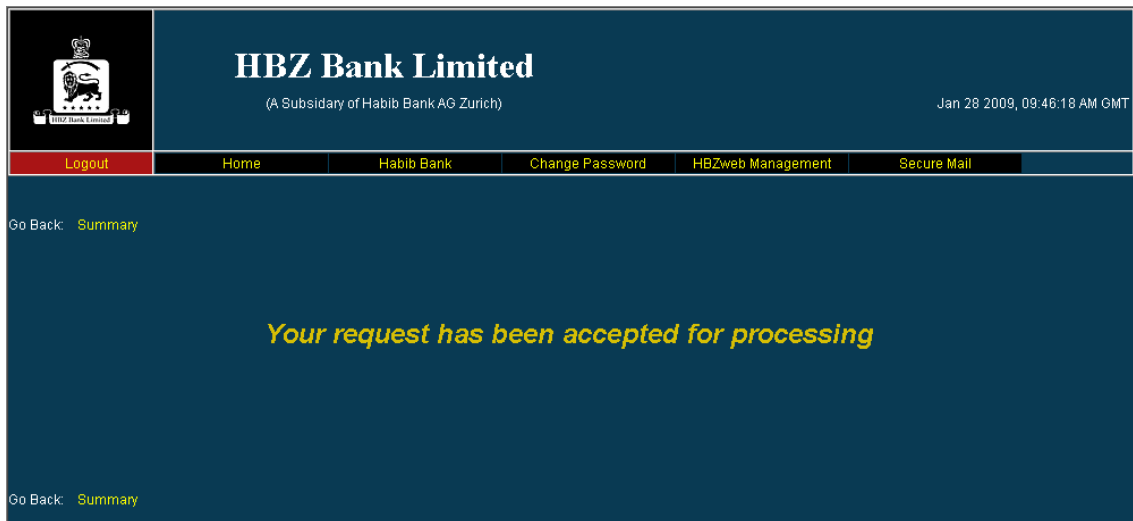
- **To have authorisation but no capture rights**

✓	Statement
✓	Clearing Cheques Deposited
✓	Download statement
	HBZcms – Third Party Fund Transfer
✓	<b>Authorise HBZcms</b>
✓	<b>Request for Third Party Fund Transfer Limit</b>
✓	<b>Request for HBZsecure Key</b>
✓	View Status of Web Fund Transfer

Tick those as above and the sub-login user will be able to access the account on-line and authorise transfers created by other sub-login users. To enable a sub-login user to authorise all three options highlighted above must be ticked.

### Completing the sub-login process

- ✓ Once you have completed the page click on the “Process” button. The following page will appear. If you click Cancel the request for the sub-login will be cancelled.



- ✓ To ensure only the authorised sub-logins receive their passwords, complete the HBZBankweb Request Form for Sub-login Password and HBZsecure Key CD and return the original to the branch where your account is held.



To obtain this form, if you did not receive one when applying for HBZBankweb access, contact your branch for a copy.

- ✓ A copy of the form will be given to you for your records.
- ✓ Within 24 hours you will be notified by the branch to collect the sealed PIN mailer containing the sub-login users online password.
- ✓ Ensure the person fetching the PIN mailer from the branch is the person authorised to do so on the Sub-login Request Form.
- ✓ The person fetching the PIN mailer will be required to sign for receipt of the PIN mailer and prove their identity, so ensure they have their Identification Document.
- ✓ PIN mailers not fetched from the branch within 30 days will be destroyed.
- ✓ Remind the sub-login user to immediately change their password when they log in for the first time. Refer to the Section on changing a password.
- ✓ Once logged in the sub-login user must apply for a Secure Key. Click on the option “Request For HBZWebsecure Key”. The branch can only issue a secure key if the request is made online.
- ✓ The branch will contact you within two working days to fetch the HBZsecure Key CD from the branch.
- ✓ Ensure the person fetching the HBZsecure Key CD from the branch is the person authorised to do so on the Sub-login Request Form.
- ✓ The person fetching the HBZsecure Key CD will be required to sign for receipt of the HBZsecure Key CD and prove their identity, so ensure they have their Identification Document.
- ✓ Once the sub-login user has their HBZsecure Key CD they can login in the normal way and follow the process from the beginning of this tutorial.
- ✓ HBZsecure Key CD’s not fetched from the branch within 30 days will be destroyed.
- ✓ The first step is to apply for a Transaction limit for them. See the section on applying for or changing your limit.

- ✓ Sub-login users will not be able to
  - Request for secure keys,
  - Create sub-login users under them, and
  - Access the option “HBZweb Management”.

### Changing a sub-login users profile

- ✓ Click on the option “HBZweb Management” and then click on the right hand side of the box so a drop down window appears. It will display all sub-login users you have previously created by the name of the person and the login name that is allocated to them.

### Login Management page with sub-logins listed

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich) Jan 28 2009, 09:42:36 AM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

Go Back: Summary

### Login Management

Select Login: New Secondary Login

- New Secondary Login
- Zaid Patel (zaid)
- Yasmin Patel (zaid.yasmin)
- John Terry (zaid.john)

Go Back: Summary

Click on any login name to access their profile

- ✓ Click on any sub-login name to access their profile so changes can be made. The following page will appear.

## Login Management existing sub-login / user profile page

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)

Jan 28 2009, 09:44:16 AM GMT

Logout Home Habib Bank Change Password HBZweb Management Service Mail

Go Back: [Summary](#)

### Login Management

The login and full name of sub-login user will be shown here

Login (Minimum 6 characters)

Full Name

E-Mail

GSM Mobile Number (without leading zeros or +)

\*\*\*\* \*\*

NOTE  
In order to hide any account fully, DO NOT select/check ANY option under that account  
\*\*\*\* \*\*

Process Select All DeSelect All Cancel

Select All De Select All

- Statement
- Clearing Cheques Deposited
- Download Statement
- HBZcms - Third Party Fund Transfer Authorization Count:  None  One  Two  Three
- Authorize HBZcms
- Request for Third Party Fund Transfer Limit
- Request For HBZsecure Key
- View Status Of Web Fund Transfers

Select All De Select All

- Statement
- Clearing Cheques Deposited
- Download Statement
- HBZcms - Third Party Fund Transfer Authorization Count:  None  One  Two  Three
- Authorize HBZcms
- Request for Third Party Fund Transfer Limit
- Request For HBZsecure Key
- View Status Of Web Fund Transfers

Go Back: [Summary](#)

- ✓ Make any changes to the profile required and click process. The changes will be submitted for processing.
- ✓ To view the changes you have made you will need to log out and log in again.

## Deactivating your HBZsecure Key

- ✓ If you loose your HBZsecure Key CD or your HBZsecure Key / password becomes compromised, immediately deactivate your HBZsecure Key.
- ✓ You do this online via the HBZBankweb using the option “Request for HBZsecure Key”.

### Option page (with HBZsecure Key login)

The screenshot shows the HBZ Bank Limited website interface. At the top, there is a navigation bar with links: Logout, Home, Habib Bank, Change Password, HBZweb Management, and Secure Mail. Below the navigation bar, there is a user login section with a 'User:' field and a dropdown menu set to 'Accounts'. A table displays account information with columns for Account, Currency (ZAR), Balance, and Title. Below the table, a 'Please Select' menu is visible, listing various options. A red callout bubble points to the 'Request For HBZsecure Key' option.

**Use this option to deactivate your HBZsecure Key**

**Please Select**

- Authorize HBZcms
- Clearing Cheques Deposited
- Download Statement
- HBZcms - Third Party Fund Transfer
- Request For HBZsecure Key**
- Request for Third Party Fund Transfer Limit Statement
- View Status Of Web Fund Transfers

Go Back: Summary

### Request for deactivation of HBZsecure Key page

The screenshot shows the HBZ Bank Limited website interface for the 'Request for Secure Key' page. At the top, there is a navigation bar with links: Logout, Home, Habib Bank, Change Password, HBZweb Management, and Secure Mail. Below the navigation bar, there is a user login section with a 'User:' field and a dropdown menu set to 'Options'. A table displays account information with columns for Account, Currency (ZAR), Balance, and Title. Below the table, the 'Request for Secure Key' section is visible, featuring a 'Secure Key Access' dropdown menu set to 'Disable'. A red callout bubble points to this dropdown menu.

**Ensure this is "Disable"**

**Request for Secure Key**

Secure Key Access: **Disable**

HBZSecure Key is an encoded software key provided by the bank for those customers who are interested in Third Party Fund Transfer through web.  
IF ALL THE TERMS AND CONDITIONS ABOVE ARE ACCEPTABLE PRESS THE PROCESS BUTTON or Press the CANCEL button to exit.

Process Cancel

Go Back: Option List, Summary

- ✓ Once disabled you will no longer be able to transfer funds through HBZBankweb and will have to apply for a new HBZsecure Key should you wish to do transfers.
- ✓ If you do not have access to the HBZBankweb you can request the branch to deactivate your HBZsecure Key. Send a written notification correctly signed to the branch requesting for the deactivation.
- ✓ The deactivation notification must state your Account name, Account number, and Login name.

## Request for or changing your transaction limit

- ✓ The limit is a security feature to restrict the amount per transaction in case of unauthorised activity in your account. You can set the limit at any amount up to R 5 million. It is recommended that you set a limit that is reasonable to you for your daily transfers.
- ✓ Before you can make a third party transfer a third party fund transfer limit must be set. You would have chosen a limit at the time of applying for HBZBankweb access. **However you must still request for a transaction limit on the HBZBankweb options page.**
- ✓ At any time you can use this option to change the amount of the limit.

### Option page (with HBZsecure Key login)

The screenshot shows the HBZ Bank Limited web interface. At the top, there is a header with the bank's logo, name, and a timestamp. Below the header is a navigation bar with links for Logout, Home, Habib Bank, Change Password, HBZweb Management, and Secure Mail. A user login field is present, followed by a dropdown menu for Accounts. Below this is a table with columns for Account, Currency, Balance, and Title. The main content area is titled 'Please Select' and contains a list of options: Authorize HBZcms, Clearing Cheques Deposited, Download Statement, HBZcms - Third Party Fund Transfer, Request For HBZsecure Key, Request for Third Party Fund Transfer Limit Statement, and View Status Of Web Fund Transfers. A red callout bubble points to the 'Request for Third Party Fund Transfer Limit Statement' option.

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich) Dec 17 2008, 01:40:15 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: Accounts

Account	Currency	Balance	Title
	ZAR		Y

Please Select

- Authorize HBZcms
- Clearing Cheques Deposited
- Download Statement
- HBZcms - Third Party Fund Transfer
- Request For HBZsecure Key
- Request for Third Party Fund Transfer Limit Statement
- View Status Of Web Fund Transfers

Go Back: Summary

- ✓ The following page will appear.

### Request for third party fund transfer limit page

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)  
Dec 17 2008, 01:59:36 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: [redacted] Options Accounts

Account	Currency	Balance	Title
[redacted]	ZAR	[redacted]	[redacted]

Request for Third Party Fund Transfer Limit

Limit Currency: South African Rand

Maximum Limit of Transfer: [ ]

Process Cancel

Go Back: [Option List](#), [Summary](#)

- ✓ The “Maximum Limit of Transfer” box will always be blank even if you have set a limit previously.
- ✓ The limit will take one business day to become effective, after you change it.

## Transfers and payments

- ✓ Once you have your HBZsecure Key and set a transaction limit you will be able to make third party payments and transfers.

### Option page (with HBZsecure Key login)

**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich)

Dec 17 2008, 01:40:15 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: [redacted] Accounts

Account	Currency	Balance	Title
[redacted]	ZAR	[redacted]	[redacted]

Please Select

- Authorize HBZcms
- Clearing Cheques Deposited
- Download Statement
- HBZcms - Third Party Fund Transfer
- Request For HBZsecure Key
- Request for Third Party Fund Transfer Limit
- Statement
- View Status Of Web Fund Transfers

Go Back: [Summary](#)

### Payments Page

**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich)

Dec 17 2008, 02:05:23 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: [redacted] Options Accounts

Account	Currency	Balance	Title
[redacted]	ZAR	[redacted]	[redacted]

Payments

**Transaction Definition**

Select: NEW : Fund Transfer to Local HBZ Account  
NEW : Fund Transfer to Local HBZ Account  
NEW : Payment to Other Bank Account  
DELETE : Existing Template  
USE : Payment to Other Bank

Go Back: [Option List](#), [Summary](#)



- ✓ The transfer options will be:

• NEW: Funds transfer to local HBZ Account	Use this for a first time transfer to any account at HBZ Bank
• NEW: Payment to other bank account	Use this for a first time transfer to an account at another bank
• DELETE: Existing template	Use this to delete a template previously created
• USE: Funds transfer to local HBZ Account (Template name)	Use this for repeated transfers to the same account at HBZ Bank
• USE: Payment to other bank account (Template name)	Use this for repeated transfers to the same account at another Bank

- ✓ When a new transfer is done the option requires the transfer to be given a template name. The system automatically saves all the data in that template for future use. The saved templates then become the USE options and can be used whenever the client wishes to transfer funds to that account again.

## Payments to other banks page

The screenshot shows the 'Payments to Other Bank Accounts' form on the HBZ Bank Limited website. The page header includes the bank logo, name, and a navigation menu. The form contains several fields with callout boxes providing instructions:

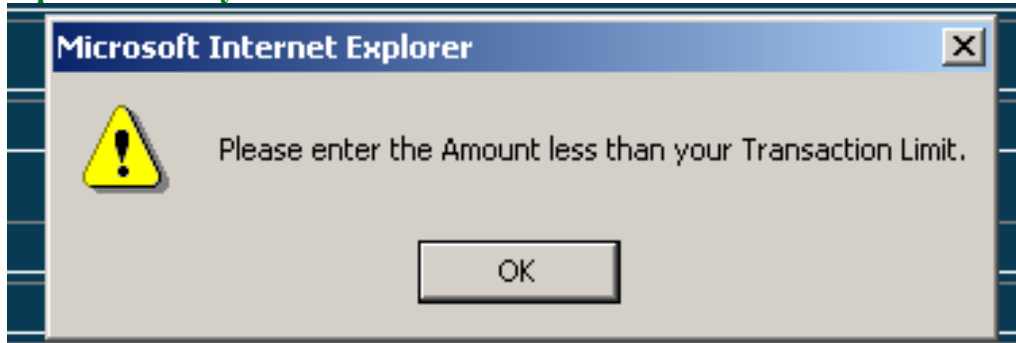
- Account:** A table with columns for Account, Currency (ZAR), Balance, and Title.
- \*Name of This Template:** A text input field with a callout: "Click here to find a list of all the other banks branch numbers".
- \*Beneficiary Account:** A text input field with a callout: "Give this template a name for future use".
- \*Name of Beneficiary:** A text input field.
- Type of Account:** A dropdown menu set to "Current (Cheque) Account".
- \*Beneficiary Branch Name:** A text input field.
- \*Beneficiary Branch No:** A text input field with a callout: "Maximum 11 digits with no spaces or dashes".
- Find Branch No:** A link to find branch numbers.
- \*Amount to be transferred:** A text input field with "0.0".
- \*Please re-enter the Amount:** A text input field with "0.0".
- Transaction Limit:** A text input field with "3000.0" and a callout: "Ensure you have a transaction limit".
- \*Detail of Payment:** A text input field with a callout: "Enter details of the payment. These details will appear on your bank statement **and on the bank statement of the person you are paying.** Up to 20 characters".

At the bottom, there are "Save" and "Cancel" buttons, a note about mandatory fields, and a disclaimer: "Any transfers performed after 3.00 pm will only be reflected as the next business day's date." Navigation links for "Option List" and "Summary" are also present.

- ✓ Certain fields (marked \*) are mandatory; ensure these are completed.
- ✓ Transfers performed after 3.00 pm will only be reflected as the next business days date. Any transfers performed after 11.30 on Saturdays will be reflected as the following Monday's date. Any transfer performed on a Sunday or public holiday will be reflected as the next business days date.
- ✓ Ensure you enter the details of the payment in the required block. Whatever appears here will appear on your bank statement **and that of the person you are transferring the funds to**. So make sure that you provide details that will help the person receiving the funds to identify who the payment is from and what the payment is for. It would be wise to insert your name and an invoice or reference number – this will ensure the other person can easily identify where the funds have come from and what they are for.

- ✓ If you attempt to transfer more than your limit a pop up window will appear in the middle of the screen informing you of this.

### Pop up window if your transfer exceeds the limit



- ✓ If you attempt to transfer more funds than is available in your account the input screen will reappear and you will be informed on screen that the transfer has failed. The message "You do not have enough funds in your account" will appear along with two balances:
  - Balance after lien – which is the balance in the account less any amount marked as a lien.
  - Cheques on hold – which is the balance of cheques not cleared.

The difference (Balance after lien less Cheques on hold) is the balance available for you to access. The right hand amount will be the available balance in your account.

To continue with the transaction you must alter the amount to less than the available balance and click "Save". Should you wish to cancel the transaction you must then click "Cancel".

## Window if your transfer exceeds the balance

**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich) Mar 2 2009, 09:34:18 AM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: [redacted] Options Accounts

Account	Currency	Balance	Title
	ZAR		

**Payments**

**Payments to Other Bank Accounts**

**You do not have enough funds in your account Balance - 26732.51 On Hold - 0.0 Available Balance - 26732.51**

Name Of Template	[redacted]
Account Number of Beneficiary	[redacted]
*Name of Beneficiary	[redacted]
Type of Account	1
*Beneficiary Bank	Standard Bank
Beneficiary Branch Name	
*Beneficiary Branch No	042726
Find Branch No	
*Amount to be transferred	27000.0
*Please re-enter the Amount	27000.0
Transaction Limit	150000.0
Detail of Payment	Exceed balance

Save Cancel

THE FIELDS WITH A "\*" ARE MANDATORY FIELDS  
Any transfers performed after 3.00 pm will only be reflected as the next business days date.

Go Back: [Option List](#), [Summary](#)

**Callout 1:** The total amount of cheques not cleared will be reflected here

**Callout 2:** If you attempt to transfer more that your balance a red message will appear informing of this. In this case the R 27,000 transfer is greater than the balance in the account of R 26.732.51

- ✓ Once all the information required is correct and complete click “Save”.
- ✓ You will receive a Secure Mail informing you that you have submitted a transfer that has been processed and can be viewed using the transfer status option.
- ✓ If the transfer has to be authorised before the bank processes it, a Secure Mail will be sent to the persons allowed to authorise this transfer, informing them there is a transfer to be authorised. See the section on “Authorising Transfers”.
- ✓ To view the status of the transfer and print out confirmation of the transfer go to the section on “Transfer Status”.

## Payments to HBZ accounts page

**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich) Dec 17 2008, 02:08:26 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User:  Options  Accounts

Account	Currency	Balance	Title
	ZAR		

### Payments

#### Fund Transfer To Local HBZ A

*Name of This Template	<input type="text"/>		
*Beneficiary Account [Eg: 02-01-01-20311-105-214071 ]	<input type="text"/>		
*Name of Beneficiary	<input type="text"/>		
List of Currency Rates [For viewing only]	ZAR-1.0000		
*Currency Of Beneficiary Account	South African Rand		
*Amount to be transferred	<input type="text" value="0.0"/>		
*Please re-enter the Amount	<input type="text" value="0.0"/>	Currency Rate <input type="text" value="0.0"/>	Debit Amount
Transaction Limit	<input type="text" value="150000.0"/>		
*Detail of Payment	<input type="text"/>		

Save Cancel

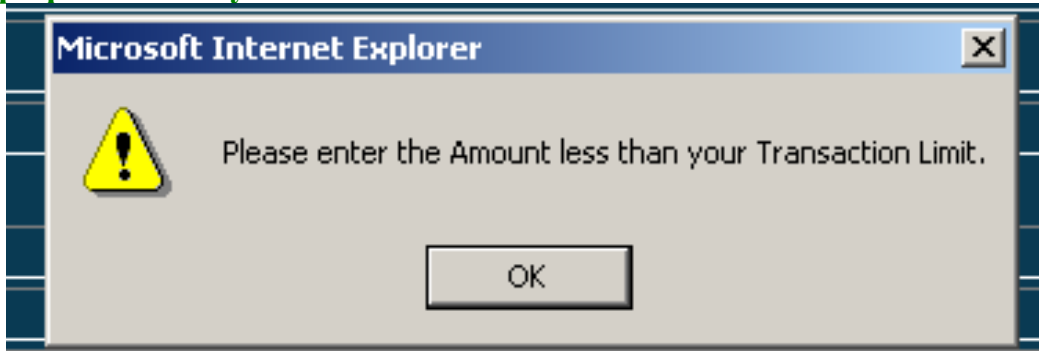
THE FIELDS WITH A "\*" ARE MANDATORY FIELDS  
Any transfers performed after 3.00 pm will only be reflected as the next business days date.

Go Back: [Option List](#), [Summary](#)

- ✓ Certain fields (marked \*) are mandatory; ensure these are completed.
- ✓ Transfers performed after 3.00 pm may only be reflected as the next business days date. Any transfers performed after 11.30 on Saturdays will be reflected as the following Monday's date. Any transfer performed on a Sunday or public holiday will be reflected as the next business days date.
- ✓ Ensure you enter the details of the payment in the required block. Whatever appears here will appear on your bank statement **and that of the person you are transferring the funds to**. So make sure that you provide details that will help the person receiving the funds identify whom the payment is from and what the payment is for. It would be wise to insert your name and an invoice or reference number – this will ensure the other person can easily identify where the funds have come from and what they are for.

- ✓ If you attempt to transfer more than your limit a pop up window will appear in the middle of the screen informing you of this.

### Pop up window if you exceed the limit



- ✓ If you attempt to transfer more funds than is available in your account the input screen will disappear and you will be informed on screen that the transfer has failed. The message "You do not have enough funds in your account" will appear along with two balances:
  - Balance after lien – which is the balance in the account less any amount marked as a lien.
  - Cheques on hold – which is the balance of cheques not cleared.

The difference (Balance after lien less Cheques on hold) is the balance available for you to access. The right hand amount will be the available balance in your account.

To continue with the transaction you must alter the amount to less that the available balance and click "Save". Should you wish to cancel the transaction you must then click "Cancel".

## Window if your transfer exceeds the balance

**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich) Dec 17 2008, 02:08:26 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User:  Options

Account	Currency	Balance	Title
4	ZAR		

**Payments**

**Fund Transfer To Local HBZ Accounts**

You do not have enough funds in your accountBalance - 26732.51 On Hold - 0.0 Available Balance - 26732.51

Name Of Template	<input type="text"/>
Account Number of Beneficiary	<input type="text"/>
*Name of Beneficiary	<input type="text"/>
Type of Account	<input type="text" value="1"/>
*Beneficiary Bank	Standard Bank
Beneficiary Branch Name	<input type="text"/>
*Beneficiary Branch No	042726
Find Branch No	<input type="text"/>
*Amount to be transferred	<input type="text" value="27000.0"/>
*Please re-enter the Amount	<input type="text" value="27000.0"/>
Transaction Limit	<input type="text" value="150000.0"/>
Detail of Payment	Exceed balance

THE FIELDS WITH A "\*" ARE MANDATORY FIELDS  
Any transfers performed after 3.00 pm will only be reflected as the next business days date.

Go Back: [Option List](#), [Summary](#)

**Callout 1:** The total amount of cheques not cleared will be reflected here

**Callout 2:** If you attempt to transfer more than your balance a red message will appear informing of this. In this case the R 27,000 transfer is greater than the balance in the account of R 26.732.51

- ✓ Once all the information required is correct and complete click “Save”.
- ✓ You will receive a Secure Mail informing you that you have submitted a transfer that has been processed and can be viewed using the transfer status option.
- ✓ If the transfer has to be authorised before the bank processes it, a Secure Mail will be sent to the persons allowed to authorise this transfer, informing them there is a transfer to be authorised. See the section on “Authorising transfers”.
- ✓ To view the status of the transfer and print out confirmation of the transfer go to the section on “Transfer Status”.

## Authorising transfers

- ✓ You will only be able to authorise a transaction if the Master User has granted you authorisation rights. The option will be visible on the options page.

### Option page (with HBZsecure Key login)

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)  
Dec 17 2008, 01:40:15 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: [redacted] Accounts

Account	Currency	Balance	Title
[redacted]	ZAR	[redacted]	[redacted]

Please Select

- Authorize HBZcms
- Clearing Cheques Deposited
- Download Statement
- HBZcms - Third Party Fund Transfer
- Request For HBZsecure Key
- Request for Third Party Fund Transfer Limit
- Statement
- View Status Of Web Fund Transfers

Go Back: [Summary](#)

- ✓ Click on the option “Authorise HBZcms” and the following page will be displayed.

### Authorise HBZcms – Third Party Fund Transfer page

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)  
Feb 2 2009, 07:46:28 AM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: [redacted] Options Accounts

Account	Currency	Balance	Title
4 [redacted]	ZAR	[redacted]	[redacted]

Authorise HBZcms - Third Party Fund Transfer

206 - Feb 2 2009 8:46AM

Continue Try Later

Go Back: [Option List](#), [Summary](#)

- ✓ Highlight the transfer you wish to authorise and click the “Continue” button. If you click “Try later” the transfer will not be authorised but left until a later time for authorisation.



- ✓ The next page will appear if you click “Continue”.

**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich) Feb 2 2009, 07:47:16 AM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User:  Options  Accounts

Account	Currency	Balance	Title
4	ZAR		


**Authorise HBZcms - Third Party Fund Transfer**

Application For
Entered By
Date and Time
From Account
Beneficiary Account
Beneficiary Name
Beneficiary Bank
Beneficiary Branch Nam
Beneficiary Branch No
Credit Amount
Payment Detail

All the transfer details will be listed here

Go Back: [Option List](#), [Summary](#)

- ✓ Once you have verified all the details you have three options at the bottom:
  - Authorise – this will authorise the transaction
  - Reject – this will deleted the transfer completely
  - Try again – will leave the transfer here for later authorisation.
- ✓ It only needs one authorised signatory to reject a transfer, even if more than one person is required to authorise a transfer.
- ✓ When the transfer is authorised the following window will display that “Your request has been accepted”. It will only be sent for processing if all the authorised signatories have authorised the transfer. The status can be seen by using the option “View transfer status”.



**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich)


Feb 2 2009, 07:47:53 AM GMT

[Logout](#) [Home](#) [Habib Bank](#) [Change Password](#) [HBZweb Management](#) [Secure Mail](#)

*Your request has been accepted.*

Go Back: [Option List](#), [Summary](#)

- ✓ If you click on the option “Authorise HBZcms” and there are no transfers for you to authorise the screen will clearly display this as can be seen below.



**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich)

Feb 2 2009, 07:48:22 AM GMT

[Logout](#) [Home](#) [Habib Bank](#) [Change Password](#) [HBZweb Management](#) [Secure Mail](#)

User:

Account	Currency	Balance	Title
4- <input type="text"/>	ZAR	<input type="text"/>	<input type="text"/>

*No documents found for processing*

Go Back: [Option List](#), [Summary](#)

## Status of Transfers

- ✓ To view the status of any transfer you have made go to the options page and click on the “View status of web fund transfers”.

### Options page (with HBZsecure Key login)

Click on the last option

- ✓ The following page will appear:

### View status of web fund transfers page

Input the dates in the format shown

- ✓ A list of all transfers made during the dates will be displayed.

## Summary of Transfers page

**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich) Feb 2 2009, 11:20:40 AM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: [ ] Options [ ] Accounts [ ]

Account	Currency	Balance	Title
4	ZAR		

**View Web Fund Transfer Status**

**Web Fund Transfer Status From 30 Jan 2009 To 02 Feb 2009**

Please click on a Request ID to see transfer details.

Request ID	Definition Name	Request Received At	Currency	Amount	Details	Status
216		Feb 02 2009 2:20:30 PM	-	-		This request is pending for 2 customer authorization
215		Feb 02 2009 1:25:56 AM	-	-		This request is rejected
213		Feb 02 2009 1:06:28 AM	ZAR	6.30		Transaction completed
206		Feb 02 2009 08:46:51 AM	ZAR	1.23		Transaction completed
196		Jan 30 2009 03:54:21 PM	ZAR	4.99		Transaction completed


Page [ ]

Back To Search Cancel

Go Back: [Option List](#), [Summary](#)

- ✓ If the transactions has been correctly authorised the status will reflect, “Transaction completed”. If the authorised signatory has rejected a transfer the status will reflect, “This request is rejected” and if the transfer is awaiting authorisation the status will reflect, “This request is pending for 2 customer authorisations”. The latter would depend on how many authorisations are required before the transfer can be processed.
- ✓ The number of transfers for the period selected may result in their being a number of pages, so check at the bottom right and proceed to the next page.
- ✓ A summary of the transfer will be displayed once the ID is clicked.

## Transfer detail page



# HBZ Bank Limited

(A Subsidiary of Habib Bank AG Zurich)

Dec 17 2008, 02:14:58 PM GMT

[Logout](#) [Home](#) [Habib Bank](#) [Change Password](#) [HBZweb Management](#) [Secure Mail](#)

User: [redacted] Options: [dropdown] Accounts: [dropdown]

Account	Currency	Balance	Title
[redacted]	ZAR	[redacted]	[redacted]

### View Web Fund Transfer Status

#### Web Fund Transfer Detail

Beneficiary Name	[redacted]
Beneficiary Account	[redacted]
Beneficiary Bank	[redacted]
Beneficiary Branch Name	[redacted]
Beneficiary Branch No	042726
Amount	12.0
Date	26-8-

[Print](#) [Back To List](#)

Go Back: [Option List](#), [Summary](#)

**You can print, as proof of transfer**

## Statements

- ✓ Go to the options page where you can “Download your statement” onto your PC to make reconciliations easy, or you can view and print your statement using the “Statement” option.

### Options page (with HBZsecure Key login)

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)  
Dec 17 2008, 01:40:15 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: [ ] Accounts [v]

Account	Currency	Balance	Title
	ZAR		

Please Select

- Authorize HBZcms
- Clearing Cheques Deposited
- Download Statement
- HBZcms - Third Party Fund Transfer
- Request For HBZsecure Key
- Request for Third Party Fund Transfer Limit Statement
- View Status Of Web Fund Transfers

Go Back: Summary

- ✓ To download the statement click on the option “Download Statement”. The following page will appear

### Download statement page

HBZ Bank Limited  
(A Subsidiary of Habib Bank AG Zurich)  
Dec 17 2008, 01:44:31 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

Use [ ] Options [v] Accounts [v]

Account	Currency	Balance	Title
	ZAR		

Download Statement Of Account

Date From (example: Jan 19 2001 or 19 Jan 2001)	[ ]
Date To	[ ]
Format	XML [v]
Select	XML [v] Microsoft Excel [v]

Go Back: Option List, Summary

- ✓ Once you download the statement you can access back to the HBZBankweb pages by clicking on the “Back” button at the top left hand corner of the page you have downloaded. If you close the downloaded page you will have to access the web again via the login page.
- ✓ To view the statement on screen, click on the option “Statement”. The following page will appear:

### Statement page

**HBZ Bank Limited**  
(A Subsidiary of Habib Bank AG Zurich)

Dec 17 2008, 02:32:26 PM GMT

Logout Home Habib Bank Change Password HBZweb Management Secure Mail

User: [ ] Options [ ] Accounts [ ]

Account: [ ] Currency: [ ] Balance: [ ] Title: [ ]

From Date: 29-Oct-2008 To: [ ] Previous Page Next Page First Page Last Page Done

Date	Particulars	Debit	Credit	Balance
	Opening Balance			28,718.11 CR
29-Oct-2008	C		226.00	28,944.11 CR
30-Oct-2008	E	25,000.00		
	Ir		13.61	3,957.72 CR
03-Nov-2008	Ir	3,865.22		92.50 CR
18-Nov-2008	C		9.00	101.50 CR
25-Nov-2008	N	8,000.00		
	N		35,869.84	27,971.34 CR
26-Nov-2008	L	348.00		
	C		26.40	
	m	24,000.00		3,596.94 CR
27-Nov-2008	Ir		20.38	
	Ir	3.72		
	Ir	2.30		3,611.30 CR
01-Dec-2008	E		300.00	3,911.30 CR
02-Dec-2008	Ir	3,865.22		46.08 CR
08-Dec-2008	V	1.33		
	T		1.00	45.75 CR
09-Dec-2008	V	5.55		40.20 CR
10-Dec-2008	C		800.00	840.20 CR
11-Dec-2008	m	18,445.74		19,285.94 CR

Go Back: [Option List](#), [Summary](#)

- ✓ To print the screen you can right click the mouse and select the print option.

## Clearing cheques deposited

- ✓ Go to the options page and click on the option “Clearing Cheques Deposited”.

### Options page

Clearing cheques deposited

- ✓ The page displayed will show a list of cheques that you have deposited that have not yet been cleared. You will not be able to transfer these funds until the cheques have been cleared.

### Clearing cheque deposited page

ChequeNumber	Bank	Cheque Date	Currency	Amount	Presented On
	ABSA Bank Limited, 22 Gardiner Street	Mar 3 2009	ZAR	5,00	Mar 3 2009

Here will be displayed the cheques that have not been cleared

- ✓ The time it takes for cheques to be cleared with other banks varies, but should not be longer than 7 working days.



## Secure Mail

- ✓ Secure Mail is the exchange of secure information by e-mail between HBZ and you.
- ✓ On the **summary page** there is an icon at the top right for Secure Mail.

### Summary page

The screenshot shows the HBZ Bank Limited website interface. At the top left is the bank's logo. The header includes the text "HBZ Bank Limited" and "(A Subsidiary of Habib Bank AG Zurich)". The date and time "Dec 23 2008, 02:21:06 PM GMT" are displayed in the top right. A navigation bar contains links for "Logout", "Home", "Habib Bank", "Change Password", "HBZweb Management", and "Secure Mail". Below the navigation bar, the user's name is partially visible. A "Summary" section is highlighted, and a "Secure mail icon" is pointed out with a callout. To the right of the icon, it says "You have 5 mail(s)". Below this, a table lists account details:

Account ( Click on the links for details )	Currency	Balance	Title	Account Number
Savings Account	ZAR			

A second callout points to the table area, stating: "You will be informed here if there is any mail for you".

- ✓ By clicking on the secure mail icon, a window will appear that will allow you to view e-mails sent to you by the bank and allow you to send mails back to the HBZ user groups.

## Secure mail page

Click here to display mails sent to you by the bank

Dropdown window provides a list of departments at HBZ that you may need to contact

- ✓ The bank will use Secure Mail to inform you of new products, branches and other opportunities as well as inform you when you use the HBZBankweb for transfers.
- ✓ You can use the Secure Mail to request for information or raise a query.
- ✓ When you make transfers through HBZBankweb you will be notified by a Secure Mail being sent to you. You must go to the summary page and click on Secure Mail to access all mails.
- ✓ To delete Secure Mails highlight the mail you do not want, click on delete and then click on the done button at the bottom.
- ✓ It is wise to read your Secure Mails on a regular basis and delete those you do not wish to keep.

## HBZBankweb Internet application form

The Manager – HBZBankweb  
HBZ Bank Ltd  
South Africa

Date: \_\_\_\_\_

Dear Sir,

### **Account details & login name**

I/We hereby request for HBZBankweb Internet access for the following account / s:

	Account name	Account No	Limit	Login name
1.				
2.				
3.				
4.				

*(All the columns must be completed. The login name must be at least 8 alpha characters. Provide at least three alternative names. The limit is a daily cumulative limit, which means a single transfer cannot exceed this limit, and in a single day transfers cannot be more than this limit in total. Even though you have set the limit here it must still be requested for on line.)*

### **Person authorised to receive the PIN Mailer containing the password**

I/We authorise that the PIN Mailer containing the password for access to HBZBankweb be received from the HBZ Bank branch were my / our account is held by the following person only:

\_\_\_\_\_  
Full Name

\_\_\_\_\_  
Identity Document number

\_\_\_\_\_  
Specimen signature

\_\_\_\_\_  
Initial

**Master User**

I/We understand that the person using the PIN mailer password to access the HBZBankweb will become the Master User who will have unlimited access to the HBZBankweb and may apply for the HBZsecure Key CD which will allow the Master User the following functions:

- ✓ Capture and authorise transfers on there own,
- ✓ Create sub-logins for other persons to perform various functions on HBZBankweb, including preparing and authorising transfers.

**Sub-login Users**

I/We request / do not request (*delete one*) that I/we be given the option on the HBZBankweb to be able to create sub-login users on line. I/We agree that when I/we use this on line option, I/we will have to complete a separate Request for Sub-login Password and HBZsecure Key CD form and send it to an HBZ Bank branch to activate the sub-login user.

**HBZsecure Key CD**

I/We authorise that the HBZsecure Key CD be received from the HBZ Bank branch were my / our account is held by the following person only:

\_\_\_\_\_ Full Name

\_\_\_\_\_ Identity Document number

\_\_\_\_\_ Specimen signature

\_\_\_\_\_ **Authorised signatory**  
As per resolution / mandate attached

\_\_\_\_\_ **Authorised signatory**

\_\_\_\_\_ **Date**

*NB – Two signatories to sign where there is more than one signatory on the account*

<b><u>For Office use only</u></b>		
Signatures verified by:	Name: _____	Signature: _____
Manager’s verification:	Name: _____	Signature: _____

**Terms and conditions for third party fund transfers through HBZBankweb using the HBZsecure key**

1. The Customer shall ensure that there is sufficient balance in the account to which the Bank service relates before requesting for a Third Party Fund Transfer. Should sufficient funds not be maintained, the Bank will not effect the transaction and consider such request as null and void without referring back to the Customer.
2. The Customer understands that transfers to third party banks may take up to 3 business days.
3. The Customer understands that in regard to the transfer request, neither the bank nor the Correspondent(s) are responsible for any delay, mistake or omission however caused or mutilation arising in the communication of any kind whatsoever by the electronic system.
4. The Customer understands that any request made through HBZBankweb for Third Party Fund Transfer will bear the date and time of Banks main computer in Zurich.
5. The Customer understands that all transactions processed through HBZBankweb shall be subject to conversion to foreign exchange rates which are applicable on the Banking Business Day on which the request was processed and not the Banking Business Day on which request was received. Foreign exchange rates displayed on the web site [www.habibbank.com](http://www.habibbank.com) at any time for the purpose of the request by the Bank are indicative rates only.
6. The customer understands that the currency conversion rates applied on Third Party Fund Transfer transactions initiated through HBZBankweb will be at the Banks discretion only and issued rates will be binding on the customer for all purpose.
7. The Customer understands that any service rendered through HBZBankweb will be charged as per Banks schedule of charges.
8. The Customer understands that the Bank shall not be responsible for any erroneous payment to Account, Bank, Credit Institution and Credit Card, arising out of the wrong input of Name, Account, Banks Name, Branch, Credit Card Number etc by the Customer.
9. The Customer undertakes to indemnify the Bank in respect of any overpayment resulting from such mistake and authorizes the bank to make a direct debit to the customers account for such overpayment.
10. The Customer understands and gives full freedom to the Bank to select the channel for Third Party Fund Transfers, including, method of payment, and Correspondent Bank(s). The Customer further confirms and agrees to waive any right for holding the Bank responsible for any mistake or omission caused by or due to the Channel selected by the Bank and the Correspondent Bank(s).

\_\_\_\_\_  
Initial

11. The Customer understands that the bank will not be liable to the Customer if the bank is unable to perform its obligation under this agreement due to (whether direct or indirect): -
- a) The failure of any machine, data processing system or transmission line, or
  - b) Any period of essential maintenance, critical change, repairs, alterations to or failure of computer system, or
  - c) Any industrial dispute beyond the Banks control, or
  - d) Strike, riots, and civil commotion or due to any natural catastrophe.
12. The Customer undertakes not to disclose the HBZBankweb password and or the User name and or the HBZsecure key C.D, Floppy Disk to any other person. In the event that this becomes known to someone other than the subscriber or the HBZsecure Key C.D / Floppy Disk is lost, the Customer shall immediately inform the Bank
13. The customer hereby, irrevocably and unconditionally without any right or objection, accepts all debits arising from the use of HBZBankweb and HBZsecure key.
14. The Banks record of any transaction processed by the use of HBZBankweb and HBZsecure Key shall be conclusive evidence of such transactions and binding on the Customer for all purposes.

ALL THE TERMS AND CONDITIONS ABOVE ARE ACCEPTABLE.

\_\_\_\_\_  
**Authorised signatory**

\_\_\_\_\_  
**Authorised signatory**

\_\_\_\_\_  
**Date**

*NB – Two signatories to sign where there is more than one signatory on the account*

## **Resolution / Mandate to act on behalf of the business**

**Minutes of a resolution passed by the board of directors / members of the closed**

**corporation of \_\_\_\_\_**

### **Resolution**

It was resolved:

That \_\_\_\_\_ *(Director / Member)* and  
\_\_\_\_\_ *(Director / Member)* in their respective  
capacities as \_\_\_\_\_ and \_\_\_\_\_  
are singly / jointly *(delete one)* authorised to apply for HBZBankweb Internet Banking with  
HBZ Bank Limited, negotiate the terms and conditions for Third Party Fund Transfer through  
HBZBankweb using the HBZsecure Key and to execute the Agreement on behalf of  
\_\_\_\_\_ *(Name of company / closed corporation / business)*,  
\_\_\_\_\_ *(Name of company / closed corporation / business)*  
and to sign the necessary documents to give practical effect to this Resolution.

\_\_\_\_\_  
**Director / Member name & Signature**

\_\_\_\_\_  
**Director / Member name & Signature**

**Date:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**HBZBankweb request form for “HBZWeb Management” option**

The Manager – HBZBankweb  
HBZ Bank Ltd  
South Africa

Date: \_\_\_\_\_

Dear Sir,

**Re: HBZweb Management option**

I/We require access to the above option on the HBZBankweb to be able to create sub-login users on line. I/We agree that when I/we use this on line option, I/we will have to complete a separate Request for Sub-login Password and HBZsecure Key CD form and send it to an HBZ Bank branch to activate the sub-login user.

	<b>Account name</b>	<b>Account No</b>
1.		
2.		
3.		
4.		

Thanking you.  
Yours faithfully,

\_\_\_\_\_  
**Authorised signatory**                      **Authorised signatory**                      \_\_\_\_\_  
As per resolution / mandate attached to the Application Form                      **Date**

*NB – Two signatories to sign where there is more than one signatory on the account*

<b><u>For Office use only</u></b>		
Signature verified by:	Name: _____	Signature: _____
Manager’s verification:	Name: _____	Signature: _____



## HBZBankweb request form for sub-login password and HBZsecure Key CD

The Manager – HBZBankweb  
HBZ Bank Ltd  
South Africa

Date: \_\_\_\_\_

Dear Sir,

**1. Request for sub-login user password**

I/We hereby authorise that a password/s be issue to the following sub-login user/s for HBZBankweb Internet access:

	<b>Name of sub-login user</b>	<b>Account name</b>	<b>Account No</b>	<b>Login name</b>	<b>Limit</b>
1.					
2.					
3.					
4.					

*(All blocks must be completed. The sub-login name is the person who is being granted sub-login access. The account name and number column is the account that this user will have access to. The login name must be the same name input in the HBZweb Management option. The limit is a daily cumulative limit, which means a single transfer cannot exceed this limit, and in a single day transfers cannot be more than this limit in total even though you have set the limit here it must still be requested for on line.)*

\_\_\_\_\_  
Initial

**2. Person authorised to receive the PIN Mailer containing the password**

I/We authorise that the PIN Mailer containing the password for access to the HBZBankweb for the sub-login users identified in section 1 be received from the HBZ Bank branch were my / our account is held by the following person only:

\_\_\_\_\_

Full Name

\_\_\_\_\_

Identity Document number

\_\_\_\_\_

Specimen signature

\_\_\_\_\_

Initial

**3. Person authorised to receive the HBZsecure Key CD**

I/We authorise that the HBZsecure Key CD for the sub-login user identified in section 1 be received from the HBZ Bank branch were my / our account is held by the following person only:

\_\_\_\_\_

Full Name

\_\_\_\_\_

Identity Document number

\_\_\_\_\_

Specimen signature

\_\_\_\_\_

**Authorised signatory**

\_\_\_\_\_

**Authorised signatory**

\_\_\_\_\_

**Date**

*NB – Two signatories to sign where there is more than one signatory on the account*

<b><u>For Office use only</u></b>		
Signature verified by:	Name: _____	Signature: _____
Manager's verification:	Name: _____	Signature: _____

## Client confirmation of receipt of PIN Mailer

The Manager – HBZBankweb  
HBZ Bank Ltd  
South Africa

Date: \_\_\_\_\_

Dear Sir,

**Re: Receipt of HBZBankweb PIN Mailer**

I confirm that I have received the PIN Mailer/s sealed and undamaged for the following HBZBankweb account/s:

	Account name	Account No
1.		
2.		
3.		
4.		

Thanking you.  
Yours faithfully,

\_\_\_\_\_  
**Signature of recipient**

\_\_\_\_\_  
**Name of recipient**

\_\_\_\_\_  
**Identity Document number**

\_\_\_\_\_  
**Date**

<b><u>For Office use only</u></b>		
Signature verified by:	Name: _____	Signature: _____
Manager's verification:	Name: _____	Signature: _____

**Client confirmation of receipt of HBZsecure Key CD**

The Manager – HBZBankweb  
HBZ Bank Ltd  
South Africa

Date: \_\_\_\_\_

Dear Sir,

**Re: Receipt of HBZsecure Key CD**

I confirm that I have received the HBZsecure Key CD/s undamaged and in good order for the following HBZBankweb account/s:

	Account name	Account No
1.		
2.		
3.		
4.		

Thanking you.  
Yours faithfully,

\_\_\_\_\_  
**Signature of recipient**

\_\_\_\_\_  
**Name of recipient**

\_\_\_\_\_  
**Identity Document number**

\_\_\_\_\_  
**Date**

<b><u>For Office use only</u></b>		
Signature verified by:	Name: _____	Signature: _____
Manager's verification:	Name: _____	Signature: _____

## Request form for Reactivation / Resetting of Password

The Manager – HBZBankweb  
HBZ Bank Ltd  
South Africa

Date: \_\_\_\_\_

Dear Sir,

### Locked password

You are kindly requested to reactivate my **existing** password/s for the following account/s:

	Account name	Account No	Login name
1.			
2.			
3.			
4.			

*(Complete this if you have attempted to login 3 times with the wrong password and require the same password to be reactivated)*

### Forgotten password

You are kindly requested to allocate **new** password/s for the following account/s:

	Account name	Account No	Login name
1.			
2.			
3.			
4.			

*(All the information as provided on the original application form with regard receiving PIN Mailers and HBZsecure Key CD's etc will remain unchanged.)*

Thanking you.  
Yours faithfully,

\_\_\_\_\_  
**Authorised signatory**

\_\_\_\_\_  
**Authorised signatory**

\_\_\_\_\_  
**Date**

*NB – Two signatories to sign where there is more than one signatory on the account*

### For Office use only

Signatures verified by:      Name: \_\_\_\_\_      Signature: \_\_\_\_\_

Manager's verification:      Name: \_\_\_\_\_      Signature: \_\_\_\_\_