

Online Banking User's Guide



Dear Customer,

Thank you for choosing our services and welcome to the world of next generation financial services. Standard Chartered Online Banking allows you to perform banking with a click of a button from wherever you are and whenever you want.

Standard Chartered Online Banking service offers you a whole lot of features that once were available only with the branch. We keep adding new services and offerings to our online banking consistently to ensure that you do most of your banking without visiting branch & ATM.

Our host of services include

- Real-time account management
- Fund transfers
- Set/View/Modify Standing Orders for Fund Transfers
- Service Requests
- and many more.....

Above all, our online banking is safe & secure, fast and convenient, enabling you to carryout banking with us any-time anywhere with complete peace of mind.

Safe & Secure

- ☆ Standard Chartered Online Banking uses secured channel (HTTPS) using SSL and 128 bit encryption.
- ☆ The password is end to end protected using 3 DES keys.
- ☆ 2 Factor Authentication (2FA) requires you to input OTP (One Time Password) sent only on to your registered mobile number for all key transactions

Fast

- ☆ With our Online Banking service you can do most of your banking faster without even visiting the branch
- ☆ You can view your account information in a second.
- ☆ You can do transfers in less than 20 seconds (own accounts and within the bank transfers).

Convenient

- ☆ You can bank using our Online Banking service from any where and any time. Apart from this we are reachable 24/7 on +263 4 758078 to resolve all your queries and address your concerns
- ☆ We structured our menus & options in a user friendly manner for you to navigate and explore without much difficulty.

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Before You Begin...

We take every precaution to ensure that the services offered by our online banking are safe and secured with

Our Protection:

- All information exchanged via online banking goes through secured channel (HTTPS) using SSL and 128 bit encryption.
- In addition to encryption, you need to authenticate yourself before entering into online banking using your personal login-ID and password. The password is end to end protected using 3 DES keys.
- All key transactions like adding a beneficiary, changing address & contact details require a OTP (One Time Password) sent only on to your registered mobile number with the bank.
- Your session will automatically terminated after some time of inactivity to safeguard against unauthorized access to your account.

However to overcome ever challenging threats posed by miscreant, we advise our customer to follow the below

Security Tips:

- Please ensure you logoff properly at the end of each session by clicking on logoff option and continue with log-out button. Do not exit by simply closing the browser window.
- Never share your passwords with anyone.
- Never share the temporary password or OTP (One Time Password) you receive on your registered mobile number with anyone. Bank will not ask for this information.
- Please update your contacts details as and when they change.
- If you are going on outside country, ensure you turn the international roaming feature on to receive SMS to your mobile phone.
- Never share your ATM/Debit Card or Credit Card PIN or Account TIN with anyone. Bank will not ask for this information.
- Always access your online banking by typing correct URL (<http://www.standardchartered.com/zw/en/>) in your browser.
- Get protected by using up-to-date anti virus software and regularly use software to remove spyware from your computer as these programs record information about your internet use and transmit it without your permission. In some circumstances this can compromise your PC security.
- Check your statements regularly to identify any erroneous or criminal transactions that might have been performed on your account without your knowledge.

Salient Features

- Instant Registration (Self Registration via ATM/Debit Card)
- Account Enquiry (Accounts Summary, Details, Transaction History and cheque status)
- Global Link (Add / View / Transfers to your own standard chartered accounts across the globe*)
- Seamless funds transfers to your own accounts within the bank, other accounts within the bank and place requests for transfers to other accounts outside the bank and international transfers.
- View / Modify standing orders for funds transfers
- Setup funds transfer limits
- Change your Alert Settings
- Mailbox facility with option to send messages to bank
- View your contact details and place request to change the same.
- FX rates enquiry
- Service Requests for Cheque Book, Mobile Banking Registration etc.
- 24x7 availability of your data, even if the host system is down
- Branch / ATM Locator

*Global link feature allows you to view/add/ transfer money to your own standard chartered account in other country only if the country has global link facility. Currently 20 countries are having this facility.

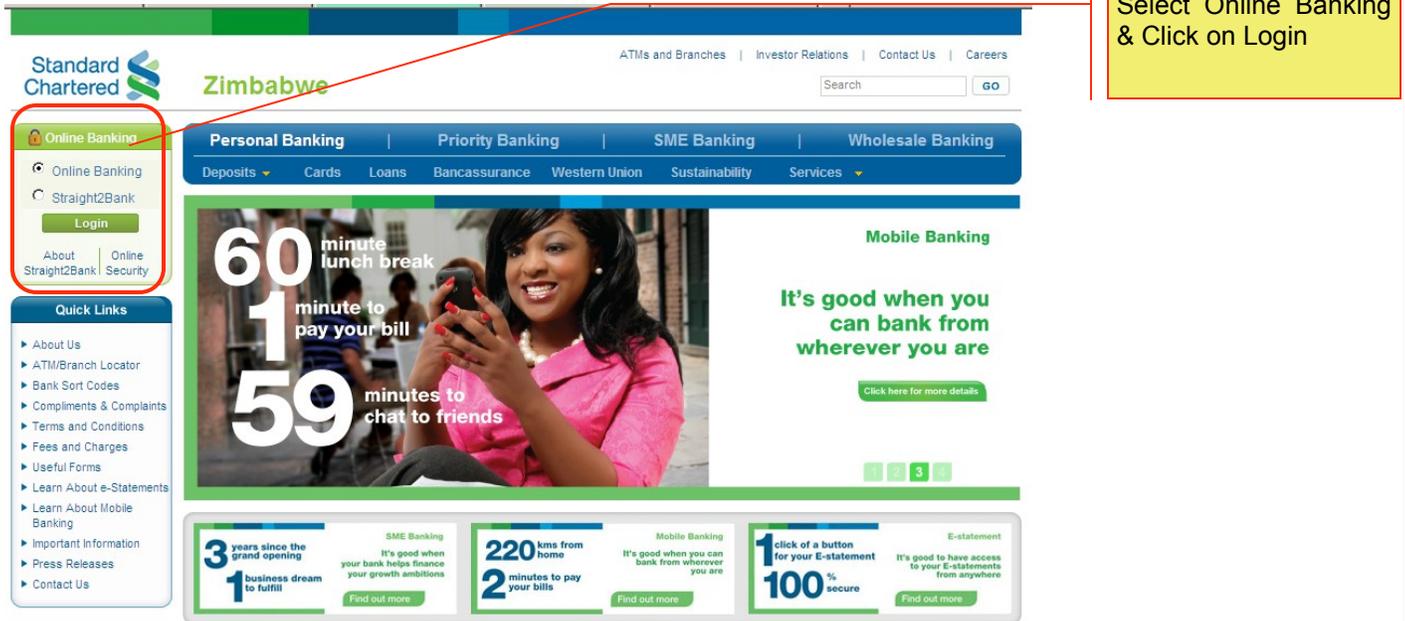
Getting there...

You can visit Standard Chartered - Zimbabwe online banking by entering the below URL directly in your browser:

<https://online.standardchartered.com/nfsafr/ibank/zw/foa/login.htm>

Or

Visit Standard Chartered - Zimbabwe public website (<http://www.standardchartered.com/zw/en/>) and select Online Banking and click on Login button.

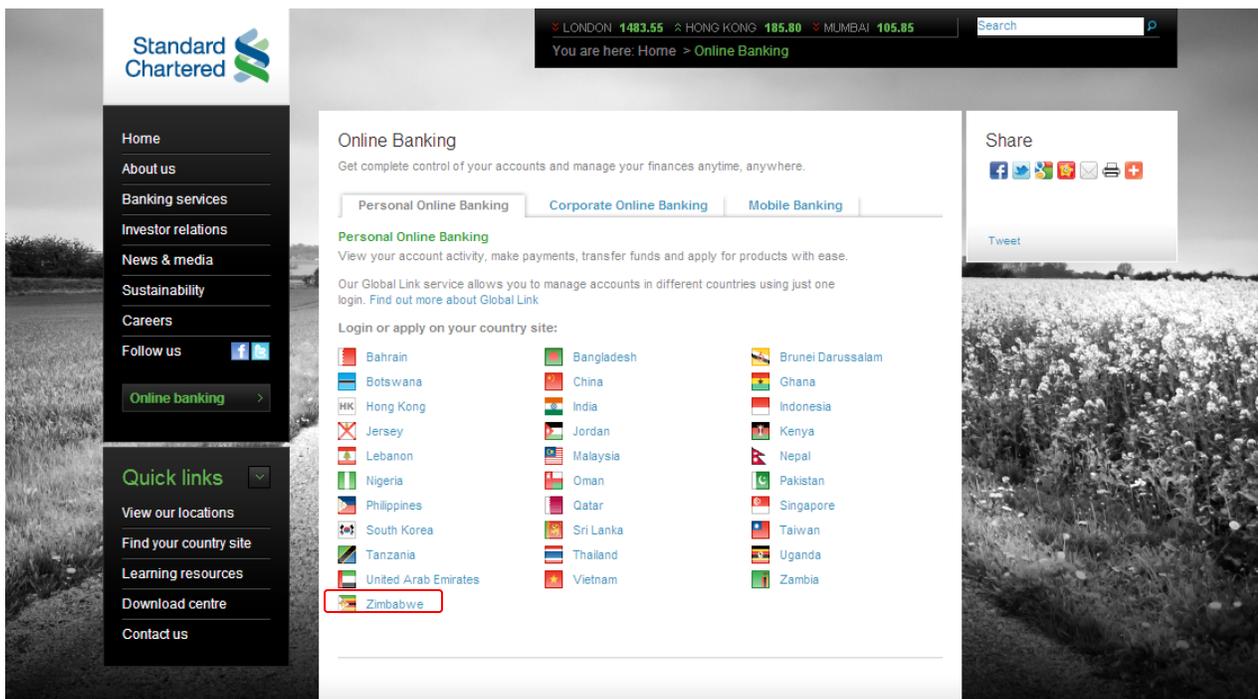


The screenshot shows the Standard Chartered Zimbabwe website. A red box highlights the 'Online Banking' menu item in the top navigation bar. A yellow callout box on the right contains the text: 'Select Online Banking & Click on Login'. Below the navigation bar, there are sections for 'Personal Banking', 'Priority Banking', 'SME Banking', and 'Wholesale Banking'. A large banner features a woman using a mobile phone with text: '60 minute lunch break', '1 minute to pay your bill', and '59 minutes to chat to friends'. To the right, a 'Mobile Banking' section says 'It's good when you can bank from wherever you are'. Below the banner are four promotional cards: '3 years since the grand opening', '220 kms from home', '1 click of a button for your E-statement', and '100% secure'.

Or

Visit our group web site and go to Online Banking and click on country Zimbabwe

<http://www.standardchartered.com/en/online-banking/index.html>



The screenshot shows the Standard Chartered online banking portal. At the top, there are currency rates for LONDON (1403.55), HONG KONG (185.80), and MUMBAI (105.85). Below the navigation bar, the 'Online Banking' section is active. A sidebar on the left contains a menu with 'Online banking' highlighted. The main content area shows 'Personal Online Banking' selected, with a list of countries for login. 'Zimbabwe' is highlighted with a red box in the list. Other countries include Bahrain, Bangladesh, Brunei Darussalam, Botswana, China, Ghana, Hong Kong, India, Indonesia, Jersey, Jordan, Kenya, Lebanon, Malaysia, Nepal, Nigeria, Oman, Pakistan, Philippines, Qatar, Singapore, South Korea, Sri Lanka, Taiwan, Tanzania, Thailand, Uganda, United Arab Emirates, Vietnam, and Zambia.

Home Page

This is the home page that you will see after getting to online banking by any of the means specified in earlier



IMPORTANT:
Standard Chartered Bank will never ask you for an SMS Security Code (OTP) in order to login to Online Banking. If you have received an SMS with a OTP that you have not requested for, please do not act on it and immediately contact us.

Online Banking

Secure Login

Username

Password

[Forgot Username / Password](#)

[Login](#)

New to Online Banking?

[Instant Registration](#) IT'S EASY!
Click here to instantly register for Online Banking instantly using your ATM or Debit Card.

Need Help?

- 24/7 Phone Assistance
Please call +263 4 758078
- Frequently Asked Questions
- Website Maintenance Schedule

It is essential that you do not take into consideration or respond to any information on this site or send any information or materials to us before you read our [Data Protection and Privacy Policy](#).

[Security Tips](#) Read more >

This is the message area, where bank will communicate important messages to you

You need to enter the login credentials here, if you have them already.

You need to click on this link, if you would like to do instant registration (Self Registration)

Frequently Asked Questions link will navigate you to FAQs page while Website maintenance page will show you the upcoming maintenance for the site.

This link will navigate you to our global web site with security tips for online banking.

These links will navigate you to terms & conditions, and Disclaimer links.

Click on this button to login to your account.

Click on this link, if you forgot your username or password.

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Home page of online banking provides you with various options along with basic option of login to your account.

Other key options that this page provides you as below:

Instant Registration -> Use this link to register yourself for online banking using ATM / Debit Card & PIN

Forgot Username / Password -> use this link to reset your username or password using debit card / credit card or account number.

Security Tips / Frequency Asked Questions / Website Maintenance / Terms & Conditions -> click on any of these links to go to those respective pages.

How to register for online banking ?

We provide you hassle free registration facility without depending on anyone.

You can do registration by yourself, if you have valid ATM/Debit Card by clicking on "Instant Registration".

Instant Registration

Step 1

Standard Chartered Zimbabwe

IMPORTANT:
Standard Chartered Bank will never ask you for an SMS Security Code (OTP) in order to login to Online Banking. If you have received an SMS with a OTP that you have not requested for, please do not act on it and immediately contact us

Online Banking

Secure Login

Username
Password
Forgot Username / Password
Login

New to Online Banking?

Instant Registration **IT'S EASY!**
Click here to instantly register for Online Banking instantly using your ATM or Debit Card.

Need Help?

- 24/7 Phone Assistance
Please call +263 4 758078
- Frequently Asked Questions
- Website Maintenance Schedule

Security Tips
Read more

It is essential that you do not take into consideration or respond to any information on this site or send any information or materials to us before you read our Data Protection and Privacy Policy.

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Step 0: Keep your debit card or credit card or Account Number & TIN and your mobile handy.

Step 1 : Click on "Instant Registration" link on "Home Page".

Step 2: In the Terms & Conditions page, click on "Terms & Conditions" link.

Step 3: Read Terms & Conditions

Step 4: If you accept terms and conditions for using online banking services, click on the checkbox.

Step 5: Click on "Accept" button. You will see the "Enter Details" page.

Instant Registration

Register for a new Online Banking account in a few easy steps.

All you need is the following:



A mobile phone that is already registered with the bank. You will need this to receive a temporary password.

AND



One of the Following:
- ATM Card, Expiry Date and PIN
- Debit Card, Expiry Date and PIN

Need Help?

- 24/7 Phone Assistance
Please call +263 4 758078
- Frequently Asked Questions
- Website Maintenance Schedule

Step 4

Missing some information?
If you do not have all of the required information, please visit one of our branches.

Terms & Conditions

I have read and understood the Terms & Conditions and agree to abide by them.

Step 2 & 3

Step 5

Cancel Accept

Instant Registration - Enter Details - ATM/Debit Card

This page allows you to provide ATM/Debit Card Details



Instant Registration

Enter Details
Step 1 of 5

Register your Account using one of the following options

ATM or Debit Card Number:

Card Expiry Date:

PIN:

Quick Tips:

Your ATM or Debit Card Number and the card expiry date is printed on your ATM or Debit Card



PIN is your 4 digit Personal Identification Number used to access the ATM. If you forgotten your ATM or debit card PIN please call your phone banking at 600 5222 88 to reset it

Registration

- 1 Enter Details
- 2 Verify Mobile Number
- 3 Enter Temporary Password
- 4 Create Personal Login
- 5 Registration Completed

Need Help?

- ▶ 24/7 Phone Assistance
Please call +263 4 758078
- ▶ Frequently Asked Questions
- ▶ Website Maintenance Schedule

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Step 7c

Step 7b

Step 7a

Anytime during registration click on "Cancel" button to abort the registration process

Step 7d

Follow the below steps, if you have selected ATM or Debit Card as the option:

Step 7a: Enter ATM / Debit Card Number

Step 7b: Enter Card Expiry Date. (Select Month (MM) & Year (YYYY))

Step 7c: Enter your ATM/Debit Card Number

Step 7d: Click on "Next" button

Important Notes:

- If you enter any of the details wrongly, we show an error message and will not allow you continue further.
- If you enter your card expiry date or PIN wrongly for more than 2 times, your ATM/Debit card PIN will be locked. You need to contact our customer care to unlock the same.
- Your ATM/Debit Card should be active status.

Instant Registration - Verify Mobile Number

Instant Registration

Verify Mobile Number
Step 2 of 5

Please confirm your mobile number:
8613816860832

The Temporary Password will be sent to this number.

← Cancel
→ Confirm

What if this is not my number?

If this is not your current mobile number please call our phone banking at +263 4 758078 to update your records.

Step 8: Verify your mobile that is registered with the bank and click on “**Confirm**” button. You will receive temporary password as SMS on to this number.

If you observed that the mobile number registered is wrong, click on “**Cancel**” button and contact our phone banking or branch to update you mobile number.

Instant Registration - Enter Temporary Password

Instant Registration

Enter Temporary Password
Step 3 of 5

Please enter the password that was sent via SMS to your mobile phone:

Temporary Password: (8 digits)

← Cancel
→ Next

Important Note:

Please verify transaction details in the SMS carefully before you input the Temporary Password.

Please allow up to 30 seconds to receive the Temporary Password on your phone via SMS.

If you do not receive the Temporary Password within 30 seconds, please click 'Resend Temporary Password' and the Temporary Password will be resent.

If you do not receive the Temporary Password within 100 seconds, please click 'Cancel' and try again.

Step 9: Enter temporary password, you have received on your registered mobile number.

Step 10: Click on “**Next**” button.

Anytime during registration click on “**Cancel**” button to abort the registration process

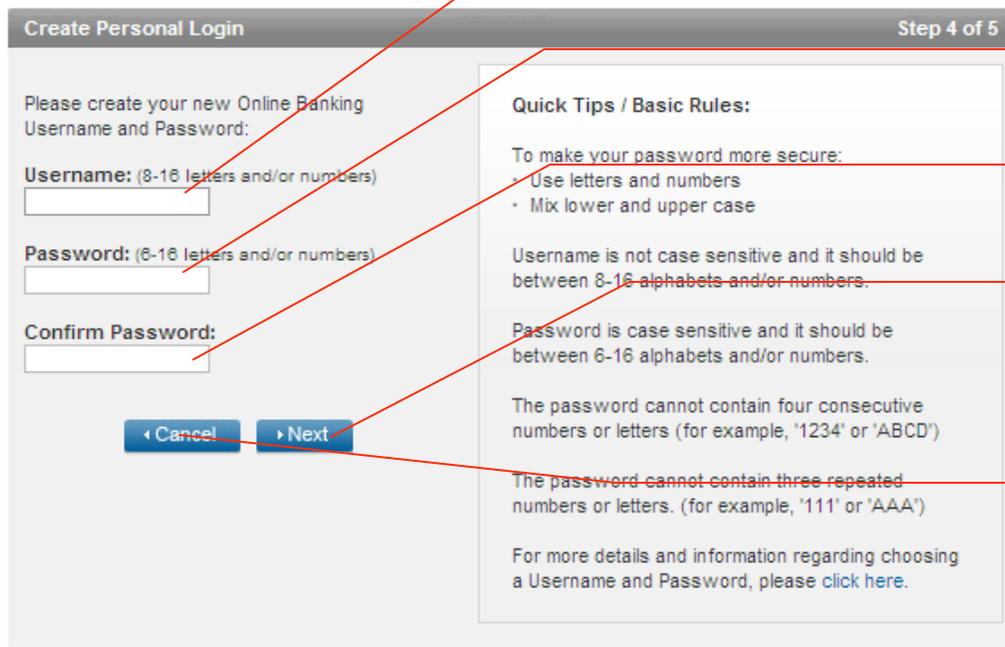
Important Notes:

- If you do not receive the temporary password within 30 seconds, you can request for new temporary password by clicking on “**Resend OTP**” button. This button will be appearing to you only after 30 seconds.
- If you enter temporary password wrongly for more than 3 times, it becomes invalid. You can request for new temporary password only once by clicking on the button “**Request new OTP**”. This button will be enabled only once after 3 invalid attempts.
- Your temporary password is valid for **240** seconds only.
- If you are unable to receive the SMS, please contact our phone banking.

Instant Registration - Create Personal Login

You are almost done with the registration. This is the final step to create your own login credentials

Instant Registration



Create Personal Login Step 4 of 5

Please create your new Online Banking Username and Password:

Username: (8-16 letters and/or numbers)

Password: (6-16 letters and/or numbers)

Confirm Password:

Quick Tips / Basic Rules:

To make your password more secure:

- Use letters and numbers
- Mix lower and upper case

Username is not case sensitive and it should be between 8-16 alphabets and/or numbers.

Password is case sensitive and it should be between 6-16 alphabets and/or numbers.

The password cannot contain four consecutive numbers or letters (for example, '1234' or 'ABCD')

The password cannot contain three repeated numbers or letters. (for example, '111' or 'AAA')

For more details and information regarding choosing a Username and Password, please [click here](#).

Step 11: Enter your desired username.

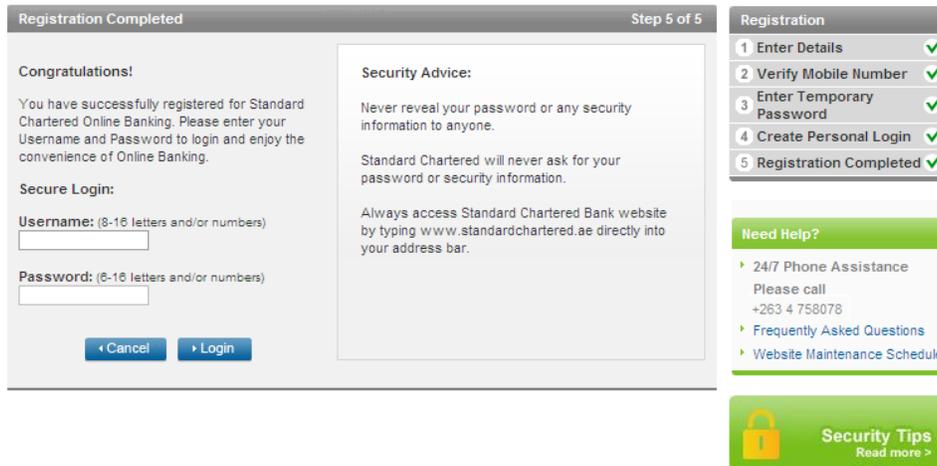
Step 12: Enter password for online banking.

Step 13: Re-enter the password.

Step 14: Click on "Next" button

Click on "Cancel" button to abort registration. But if want to register again, you need to repeat from the beginning.

Instant Registration



Registration Completed Step 5 of 5

Congratulations!

You have successfully registered for Standard Chartered Online Banking. Please enter your Username and Password to login and enjoy the convenience of Online Banking.

Secure Login:

Username: (8-16 letters and/or numbers)

Password: (6-16 letters and/or numbers)

Security Advice:

Never reveal your password or any security information to anyone.

Standard Chartered will never ask for your password or security information.

Always access Standard Chartered Bank website by typing www.standardchartered.ae directly into your address bar.

Registration

- 1 Enter Details ✓
- 2 Verify Mobile Number ✓
- 3 Enter Temporary Password ✓
- 4 Create Personal Login ✓
- 5 Registration Completed ✓

Need Help?

- ▶ 24/7 Phone Assistance
Please call +263 4 758078
- ▶ Frequently Asked Questions
- ▶ Website Maintenance Schedule

Security Tips
Read more >

Congratulations !

You are done with the registration.

Provide your login credentials you have created in previous screen and click on "Login" button.

You have done great. Now explore what we offer you to make your banking simple and faster with our online banking services.

Important Notes:

- If the username provided by you is already used by another user then you have to specify a different user name.
- Username & password has few basic rules to make them stronger, which were provided in the right side of the same screen

Overview Page

This is the overview page that you'll see once logged into online banking. This page presents you summary of accounts that you have with the bank and also segregates your conventional products from Islamic Financial products into two different functional tabs.

The screenshot shows the online banking interface for a user named Tan Kong Mun. The page includes a navigation menu on the left, a main content area with account summaries, and several utility widgets. Callout boxes provide detailed explanations of these elements.

Options for help, contact us, print & Logout: Located in the top right corner, this area contains links for help, contact, print, and a Logout button.

Quick links for easy navigation: A central box lists quick links such as Pay Bills, Apply For eStatement, Register For SMS Banking, Transfer Funds, and Open A New Account.

Personal Details - View & Update: A section displaying personal information like Mobile (+0129029687) and Email (NFS@sc.com), with options to view or update details.

Accounts Summary (CASA & FD): A table summarizing account balances. Below the table, a callout indicates the current balance: USD 74,877.92 DR.

Mailbox Information & link to view mailbox: A widget showing 5 new messages and a link to view the mailbox.

Branch & ATM locator: A widget providing links to find the nearest branch or ATM.

Structured & user friendly left navigational links: A vertical menu on the left side of the page containing links for Overview, Accounts, Global Link, Transfers, View Standing Orders, My Preferences, Contact Us, Service Requests, Rates, SMS Banking, Application Forms, and Branch & ATM Locator.

Calendar & Calculator Widgets: Small utility widgets located at the bottom left of the main content area.

Accounts	Account No.	Currency	Available Balance	Current Balance	USD Equivalent Balance
CURRENT ACCOUNT (LCY/FCY)	22510723698	UGX	75,425.20 CR	75,425.20 CR	75,425.20 CR
Salary Account (LCY/FCY)	22510756789	UGX	544,919.47CR	544,919.47CR	544,919.47CR

Important Notes:

- Available balance represents the amount that can be used for transactions. A “CR” after the amount indicate that bank owes you that much amount and “DR” indicates that you owe to bank.
- Mailbox represents number of unread messages in your mailbox
- You will be able to see only those CASA & FD accounts, that are enabled by bank to be available for online banking. If you are not able to view any of your accounts, kindly get in touch with customer care.

Account Management

As part of account management functionality, we will provide you the following screens:

Account Summary:

This will provide you the summary of CASA & Fixed Deposits that you have with the bank. It will provide you the Available & Current Balances along with USD equivalent balance (in case of foreign currency accounts).

Account Details:

This page will provide you the detailed view of your account (selected). It has more information in case of Term Deposits that was not covered in summary page.

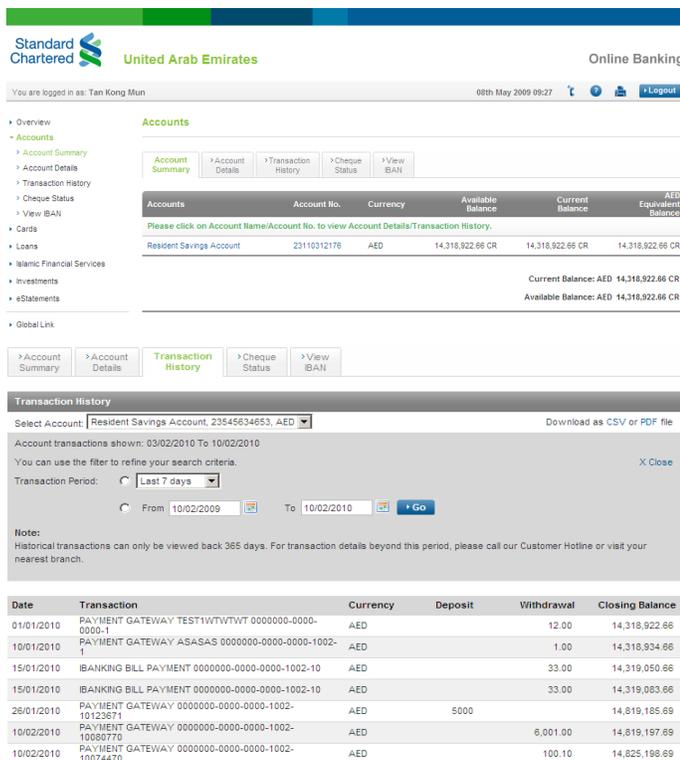
Transaction History:

This page will display you the list of transactions carried out by you across all channels (ex. ATM, Branch & POS terminal). You have the option to select either pre-defined period or enter date range. You can query maximum till last 365 days. The transaction by default are sorted based on ascending order of the dates.

Cheque Status:

This page will allow you to view the issued cheque status of your own standard chartered cheque book.

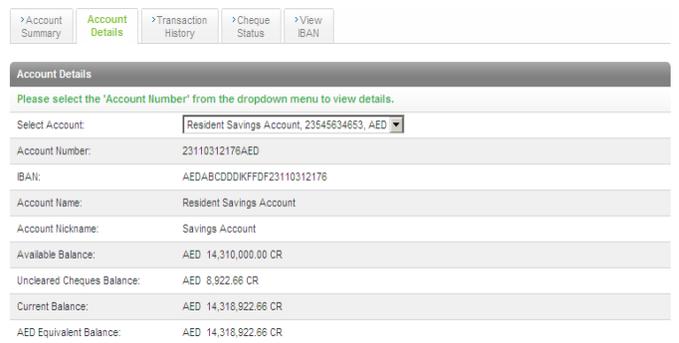
Note: If you see a message stating "Information is displayed as on" on top, it indicates that the data showed is not real-time and is updated as on the given date & time.



The screenshot shows the 'Accounts' section of the online banking interface. It displays a table of accounts with columns for Account No., Currency, Available Balance, Current Balance, and AED Equivalent Balance. The 'Resident Savings Account' is selected, showing a current balance of AED 14,318,922.66 CR and an available balance of AED 14,318,922.66 CR.

Accounts	Account No.	Currency	Available Balance	Current Balance	AED Equivalent Balance
Resident Savings Account	23110312178	AED	14,318,922.66 CR	14,318,922.66 CR	14,318,922.66 CR

Current Balance: AED 14,318,922.66 CR
Available Balance: AED 14,318,922.66 CR



The screenshot shows the 'Account Details' page for the Resident Savings Account. It provides a comprehensive overview of the account, including the account number, IBAN, account name, and various balances.

Select Account: Resident Savings Account, 23545634653, AED

Account Number: 23110312178AED

IBAN: AEDABCDKFFDF23110312178

Account Name: Resident Savings Account

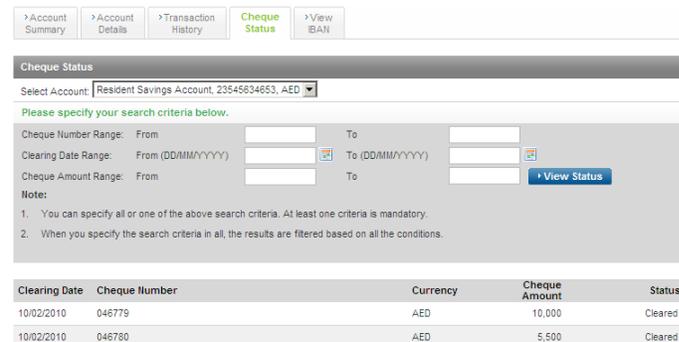
Account Nickname: Savings Account

Available Balance: AED 14,310,000.00 CR

Uncleared Cheques Balance: AED 8,922.66 CR

Current Balance: AED 14,318,922.66 CR

AED Equivalent Balance: AED 14,318,922.66 CR



The screenshot shows the 'Cheque Status' page, which allows users to search for issued cheques. It includes search criteria for Cheque Number Range, Clearing Date Range, and Cheque Amount Range. A table below shows the results of the search.

Select Account: Resident Savings Account, 23545634653, AED

Please specify your search criteria below.

Cheque Number Range: From [] To []

Clearing Date Range: From (DD/MM/YYYY) [] To (DD/MM/YYYY) []

Cheque Amount Range: From [] To []

Note: 1. You can specify all or one of the above search criteria. At least one criteria is mandatory. 2. When you specify the search criteria in all, the results are filtered based on all the conditions.

Clearing Date	Cheque Number	Currency	Cheque Amount	Status
10/02/2010	046779	AED	10,000	Cleared
10/02/2010	046780	AED	5,500	Cleared

Global Link

This is a very useful function for you, if you have accounts with us in multiple countries. This function will allow you to have a consolidated view of your accounts across multiple countries. You can transfer funds to other country accounts as well.

Add Accounts:

This function allows you to add a global link country. For ex. If you would like to add your India Standard Chartered Bank Account, you need to select "India" as the country and provide the India online banking account credentials. To add a country you need to have an online banking account in that particular country and the country should also be a global link country. Currently, the global link facility is available in the following countries:

1. Bahrain	7. Hong Kong	13. Pakistan	19. Uganda
2. Bangladesh	8. India	14. Philippines	20. United Arab Emirates
3. Botswana	9. Indonesia	15. Singapore	21. Vietnam
4. Brunei	10. Kenya	16. Sri Lanka	22. Zambia
5. China	11. Malaysia	17. Tanzania	23. Zimbabwe
6. Ghana	12. Nigeria	18. Thailand	

View Accounts:

This function shows you the consolidated view of your accounts across multiple countries. The accounts will be from those countries, which you have already added via Add Accounts. It will not show the accounts, if you have not added the country via "Add Accounts" function. Sorting of accounts will be as per order set via "Sort Account Order" function.

Delete Accounts:

This function allows you to delete any country account that you wish to remove from your account list. You will not be able to delete specific accounts from a country.

Sort Account Order:

This function allows you to arrange the order in which the country accounts should be displayed. It will allow you to specify the sorting order of the countries and not accounts within the country.

Make a Transfer:

This function allows you to make a transfer to your other standard chartered bank accounts, that you have added already through "Add Accounts" function. This screen is similar to International transfers, however, you are not required to add a beneficiary. It will display the list of beneficiary accounts (your accounts) based on the country you select in this screen. Beneficiary name will be auto-populated with your name. Verify the name, before initiating the transfer. It should be exactly the same as the name in the destination country.

Global Link Transfers History:

This function allows you to view all the transfers initiated via the global link feature. You can track the status and history of transfers made.

You are logged in as: Tan Kong Mun

08th May 2009 09:27

   [Logout](#)

- Overview
- Accounts

Global Link

- > View Accounts
- > Add Accounts
- > Delete Accounts
- > Sort Account Order
- > Make a Transfer
- > Global Link Transfers History

- Transfers
- View Standing Orders
- My Preferences
- Contact Us
- Service Requests
- Rates

Global Link

[View Accounts](#)
[Add Accounts](#)
[Delete Accounts](#)
[Sort Account Order](#)

What is Global Link?

Global Link is a service which allows you to quickly view balances across selected Standard Chartered Bank accounts worldwide. You can choose to link up to 5 countries by simply verifying yourself with the Online banking Username and Password of the selected country.

To start > [Add accounts](#) or [View demo](#)

Quick Links

- > Add accounts
- > Make a transfer
- > View currency rates
- > View demo

You are logged in as: Tan Kong Mun

08th May 2009 09:27

   [Logout](#)

- Overview
- Accounts

- Global Link**
- > View Accounts
- > Add Accounts
- > Delete Accounts
- > Sort Account Order
- > Make a Transfer
- > Global Link Transfers History

- Transfers
- View Standing Orders
- My Preferences
- Contact Us
- Service Requests
- Rates

- SMS Banking
- Application Forms
- Branch & ATM Locator

Global Link

[View Accounts](#)
[Add Accounts](#)
[Delete Accounts](#)
[Sort Account Order](#)

Add Accounts Step 1 of 2

Please select the country to be added and enter the online banking username and password.

Country

Username *

Password *

Terms and Conditions I have read the [Global Link Guidelines](#), and agree that my use of the Global link service will be governed by my banking agreement with you, in particular the [Customer Terms](#).

* This is your Online Banking username and password of the selected country.

[Back](#)
[Next](#)

Add Accounts

- 1 Enter Account Details
- 2 Request Submitted

Transfers

We provide you the best in class experience for funds transfers. Following features are available to you via this function:

Own Account Funds Transfer: You can make instant transfer to your other account within the bank.

Local Transfers (Within the Bank): You can add another beneficiary of standard chartered bank and make funds transfer to them instantaneously.

Local Transfers (Outside the Bank): You can add other local bank beneficiary, including credit cards and make a funds transfer.

International Transfers: You can add international beneficiary and make transfer to them.

Schedule Transfers: You can schedule one time future dated transfer and also can view the same under "Scheduled Transfers" tab.

View Transfers History: You can view all the transfers carried out via online banking under "Transfers History" tab.

Set Standing Orders: You can set standing orders for any kind of transfers specified above and view them under "View Standing Orders"

Set Funds Transfer Limits: You can set the limits for each of transfer using My Preferences -> Change Funds Transfer Limit module.

Transfers

[Download as CSV or PDF file](#)

- [>Between Own Accounts](#)
- [>Local Transfers](#)
- [>International Transfers](#)
- [Scheduled Transfers](#)
- [>Transfers History](#)

You can sort the table content by clicking on  or use the filters to refine your search criteria. [X Close](#)

Select a transfer type:

Minimum Amount: Maximum Amount:

From (DD/MM/YYYY): To (DD/MM/YYYY): [Go](#)

Scheduled Transfers

Date	From Account	To Account	Beneficiary	Amount	Transfer Type	Actions
16/05/2010	22510518695	1234567890	Own	AED 101.00	Between Own Accounts	Edit Delete

Transfers

[Download as CSV or PDF file](#)

- [>Between Own Accounts](#)
- [>Local Transfers](#)
- [>International Transfers](#)
- [>Scheduled Transfers](#)
- [Transfers History](#)

You can sort the table content by clicking on  or use the filters to refine your search criteria. [X Close](#)

Select a transfer type:

Select a status:

Minimum Amount: Maximum Amount:

From (DD/MM/YYYY): To (DD/MM/YYYY): [Go](#)

Transfers History

Date	From Account	To Account	Beneficiary	Amount	Status	Transfer Type
16/05/2010	22510518695	1234567890	Own	AED 101.00	Successful	Between Own Accounts
16/05/2010	22510518695	1234567899	Liu Guan	USD 300.00	Successful	International Transfer
16/05/2010	22510518695	11510518695	Pei Pei	AED 222.00	Successful	Local Transfer (Within the Bank)
16/05/2010	22510518695	11510518695	Test Bene	AED 222.00	Successful	Local Transfer (Outside the Bank)

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Transfers - Own Accounts

You can transfer funds between you own standard chartered bank accounts within Zimbabwe. You can transfer from local currency account to foreign currency and vice-versa. You can also schedule one time future dated transfer or set reoccurring transfers (standing orders).

Transfers

Between Own Accounts > Local Transfers > International Transfers > Scheduled Transfers > Transfers History

Funds Transfer Between Own Accounts Step 1 of 3

Please enter the transfer details.

Transfer From: Resident Savings Acco, 23110312176, AED 14,318,922.66 CR

Transfer To: FCY Account, 23110312176, USD 318,922.66 CR

Transfer Amount Equivalent of: AED

Indicative Exchange Rate: 0.18145 [Get Exchange Rate](#)

Transfer Reference:

What Would You Like To Do?: Transfer Set Standing Order

When to Transfer? (DD/MM/YYYY): 03/02/2010

Frequency: Daily

Start Date (DD/MM/YYYY): 03/02/2010

End Date (DD/MM/YYYY): 03/02/2010

[Next](#)

Transfers

Between Own Accounts > Local Transfers > International Transfers > Scheduled Transfers > Transfers History

Funds Transfer Between Own Accounts Step 2 of 3

Please confirm the details of your transfer./Please confirm the standing order instructions.

Transfer From: Resident Savings Account, 23110312176, AED

Transfer To: FCY Savings Account, 23110312176, USD

Transfer Amount: USD 12.17

Debit Amount: AED 54

Indicative Exchange Rate: 0.08217

Transfer Reference: SCB UAE Trf iBanking

When to Transfer? (DD/MM/YYYY): 17/07/2010

Frequency: Monthly

Start Date (DD/MM/YYYY): 18/02/2010

End Date (DD/MM/YYYY): 18/07/2010

I have read and understood the [Terms & Conditions](#) and agree to abide by them.

Please note that the transaction will be processed on the scheduled day at the rate prevailing on that day. The debit/credit amounts will change accordingly.

[Back](#) [Confirm](#)

Own Account Transfers

1 Enter Details

2 **Confirm Details**

3 Request Submitted

Funds transfer to your own accounts is instantaneous and is a simple 3 step process.

1. Enter Details.
2. Confirm Details
3. See the Acknowledgement

When transferring from foreign currency to local currency account or vice-versa you can choose the transfer amount equivalent of in any one of those currencies.

You can see the exchange in the enter details screen itself by clicking on “**Get Exchange Rate**” button.

You can specify either you want to do transfer or set standing order. For set Standing Order, you will see additional options like frequency, start date and end date.

Standing Orders are processed manually via back-office and will take 2 - 3 working days. You can see the status of your standing order via “View Standing Orders” link in left navigation.

You can also specify a one time future dated transfer and view this under Scheduled Transfers tab. These are held by the system and gets executed on the specified date.

System will not allow you to make transfers beyond the funds transfer limit allowed for own account transfers.

You cannot transfers funds from your joint accounts having operating instruction as “JOINT AND”

In the confirmation page, you will see the debit amount, indicative exchange rate and the actual transfer amount. After confirming the details, you will see acknowledgement page with the status of your instruction.

Local Transfers

You can transfer funds to any accounts within Zimbabwe using this function. You can also transfer to other beneficiary within standard chartered bank, Zimbabwe.

Transfers

[Between Own Accounts](#) | **Local Transfers** | [International Transfers](#) | [Scheduled Transfers](#) | [Transfers History](#)

Local Transfers

[Add Beneficiary](#)

List of Beneficiaries

Beneficiary Name / Nickname	Beneficiary Account Details	Actions
T G Mashreq	AED, 20CHAR-IBAN NUMBER XXXXXXXXXX, BANK NAME AAAAAAAAAAAAAAAAAAAA	Transfer Set Standing Order Delete
Nikhil BNYM	USD, 15083212120, Bank of America	Transfer Set Standing Order Delete

[Previous](#) | [Next](#)

Before you want to make a transfer, you have to add the beneficiary. You can add beneficiary by clicking on "Add Beneficiary" option in the local transfers page.

While adding the beneficiary, you have 2 options - Standard Chartered Beneficiary, Other Local Bank Beneficiary.

For Standard Chartered Beneficiary, you need to provide beneficiary name, account number and currency as mandatory fields while for other local bank beneficiary, you need to provide additional details like beneficiary bank name, beneficiary bank Address and swift code.

In the local transfers page, you can see the list of all beneficiaries added by you. You can do transfer or set standing order or delete the beneficiary. Transfer to standard chartered beneficiaries are processed straight through, however transfers to other bank beneficiaries are processed via back-office.

Standing Orders are also processed manually via back-office and will take 2 - 3 working days. You can see the status of your standing order via "View Standing Orders" link in left navigation.

You can also specify a one time future dated transfer and view this under Scheduled Transfers tab. These are held by the system and gets executed on the specified date. This is possible only for standard chartered beneficiaries.

You cannot transfer funds from your joint accounts having operating instruction as "JOINT AND"

In the confirmation page, you will see the debit amount, indicative exchange rate and the actual transfer amount. After confirming the details, you will see acknowledgement page with the status of your instruction.

The screenshot shows the 'Add Local Beneficiary' form in the 'Local Transfers' section. The form is titled 'Add Local Beneficiary' and is 'Step 1 of 4'. It includes a progress indicator with steps: 1. Enter Details (active), 2. Confirm Details, 3. Enter OTP, and 4. Request Submitted. The form fields are as follows:

- Beneficiary Type:** Local Other Bank Beneficiary (dropdown)
- Beneficiary Name:** Brian
- Beneficiary Bank:** CBZ
- Beneficiary Bank Address:** CBD
- Beneficiary Account Number:** 8700805735700
- Swift Code:** CBZHLZWW
- Beneficiary Account Currency:** USD (dropdown)
- Optional Beneficiary Information:**
 - Beneficiary Nickname:** BT
 - Beneficiary Address:** (empty field)

Navigation buttons for 'Back' and 'Next' are located at the bottom of the form.

International Transfers

You can transfer funds internationally from your standard chartered bank account, Zimbabwe.

The screenshot shows the 'Transfers' overview page. The 'International Transfers' tab is selected. Below the navigation tabs, there is a section for 'International Transfers' with an 'Add Beneficiary' link. A table lists the current beneficiaries:

Beneficiary Name/ Nickname	Beneficiary Account Details	Actions
breeze	USD, 53453434343483458, absa	Transfer Set Standing Order Delete
Wa	USD, 62345793112, First National Bank	Transfer Set Standing Order Delete

Total 2, 1 of 1 page(s).

Before you want to make a transfer, you have to add the beneficiary. You can add beneficiary by clicking on "Add Beneficiary" option in the international transfers page.

You need to provide beneficiary country, beneficiary name, account number and currency as mandatory fields.

Add beneficiary requires you to input a OTP (One Time Password) that will sent during the process to your registered mobile number.

In the transfers overview page, you can see the list of all beneficiaries added by you. You can do transfer or set standing order or delete the beneficiary.

When you initiate a transfer (immediate or standing order), please select the change code. Transfer requests are processed via back-office.

Standing Orders are also processed manually via back-office and will take 2 - 3 working days. You can see the status of your standing order via "View Standing Orders" link in left navigation.

You cannot transfer funds from your joint accounts having operating instruction as "JOINT AND"

In the confirmation page, you will see the debit amount, indicative exchange rate and the actual transfer amount. After confirming the details, you will see acknowledgement page with the status of your instruction.

The screenshot shows the 'Add Beneficiary' form in the 'International Transfers' section. The form is titled 'Step 1 of 3' and includes the following fields:

- Transfer From:** Staff Account 1.8700805735700, USD, 111.14 CR
- Beneficiary Details:** breeze.53453434343483458, USD
- Transfer Amount Equivalent Of:** USD
- Charges:**
 - OUR - All Charges to my account (including charges of other banks)
 - BEN - All Charges to beneficiary's account
 - SHA - SCB ZW charges to me and rest of the charges to beneficiary
- Transfer Reference:** Banking FT Intl Trf

Below the form, there are 'Back' and 'Next' buttons. A 'Note' section at the bottom provides important information:

- Please note transaction will be processed on the next working day after submitting the supporting document and at the rate prevailing that day. Transfers charges are applicable as per the bank tariff available on our website and the same will be deducted from your account
"You must have signed email indemnity before sending supporting document through email"
- Please ensure that source account has sufficient balance to make your transfer.

View Standing Orders

Under this function you view standing orders set by you across any channel - branch, online banking, ATM etc. for the below transaction types:

1. Own Account Funds Transfer
2. Local Transfers (within the Bank)
3. Local Transfers (Outside the Bank)
4. International Transfers

If you see "Pending Activation" or "Pending Deletion" or "Pending Update" under Actions, it represents that the request submitted by you is still under process in Back-Office.

You can submit requests to either edit or cancel the standing order instructions.

View Standing Orders

[Download as CSV or PDF file](#)

[View Standing Orders](#)

View Standing Orders

Setup Date	From Account	To Account	Beneficiary	Amount	Frequency	Next Execution Date	End Date	Actions
16/05/2010	22510518695	1234567890	Nikhil	AED 101.00	Monthly	20/08/2010	20/08/2012	Edit Delete
16/05/2010	22510518695	1234567899	Liu Guan	USD 300.00	Weekly	20/08/2010	20/08/2012	Edit Delete
16/05/2010	22510518695	11510518695	Pei Pei	AED 222.00	Yearly	20/08/2010	20/08/2012	Edit Delete
16/05/2010	22510518695	xxxxxxx3343	Pei Pei	Minimum Amount Due	Monthly	20/08/2010	20/08/2012	Edit Delete
16/05/2010	22510518695	11510518695	Pei Pei	AED 222.00	Yearly	20/08/2010	20/08/2012	Pending Deletion
16/05/2010	22510518695	11510518695	Pei Pei	AED 222.00	Yearly	20/08/2010	20/08/2012	Pending Activation
16/05/2010	22510518695	11510518695	Pei Pei	AED 222.00	Yearly	20/08/2010	20/08/2012	Pending Update

[View Standing Orders](#)

Standing Order Details

Reference Number:	1002-101810799800
Transfer From:	Resident Savings Account, 23110312176, AED
Transfer To:	FCY Savings Account, 23110312176, USD
Transfer Amount:	USD 12.17
Debit Amount:	AED 54
Indicative Exchange Rate:	0.08217
Transfer Reference:	SCB UAE Trf iBanking
Frequency:	Monthly
Start Date (DD/MM/YYYY):	17/07/2010
End Date (DD/MM/YYYY):	17/07/2012

Please note that the transaction will be processed as per your standing order instructions. For foreign currency transactions, the exchange rate prevailing as on execution date will be applied. The values mentioned in this page are as on instructed date.

[Back To View Standing Orders](#) [Edit](#) [Delete](#)

My Preferences

This function allows you do the following:

Change Password:

You can change your password using this feature. You cannot set a password that was used in last 6 consecutive changes.

Change Nickname:

This feature allows you to provide a nickname for your accounts. You can set nickname to all types of accounts, CASA & Fixed Deposits.

Change Contact Details:

This feature allows you to update the below details as a back-office process (it will be processed in 2– 3 working days).

- Email Address
- Office Number
- Office Fax
- Residence Number
- Residence Fax

It will also display your registered mobile number, however you cannot update. You need to visit the branch to update mobile number due to security reasons. You cannot update any of the above details, if you have not provided them at any point of time after you opened the account with us.

Change Alert Settings:

This feature allows you to specify your alert preferences for SMSs.

Please note, for some critical transactions like change password, add beneficiary etc, though you have opted for no alerts at all, you will still receive the alert to ensure a safe banking with us.

Change Funds Transfer Limits:

This feature allows you to change funds transfer limits set by bank by default. You can change the funds transfer limits for the following transaction types:

1. Own Account Transfers
2. Local Transfers (Within the Bank)
3. Local Transfers (Outside the Bank)
4. International Transfers

The limit type here refers to the maximum daily transaction limit. However bank sets a overall intraday limit, which you cannot modify and sum of all your transfers should not exceed this limit per day.

Contact Us

This feature allows you to communicate with the bank as well as receive communication from the bank.

Following functions are available under this:

Mailbox:

This is the internal mailbox for your online banking account. You will receive all the alerts generated by system for various transaction you carry out in online banking. You can also view any communication from the bank here. The messages will be auto archived after 6 months.

Compose:

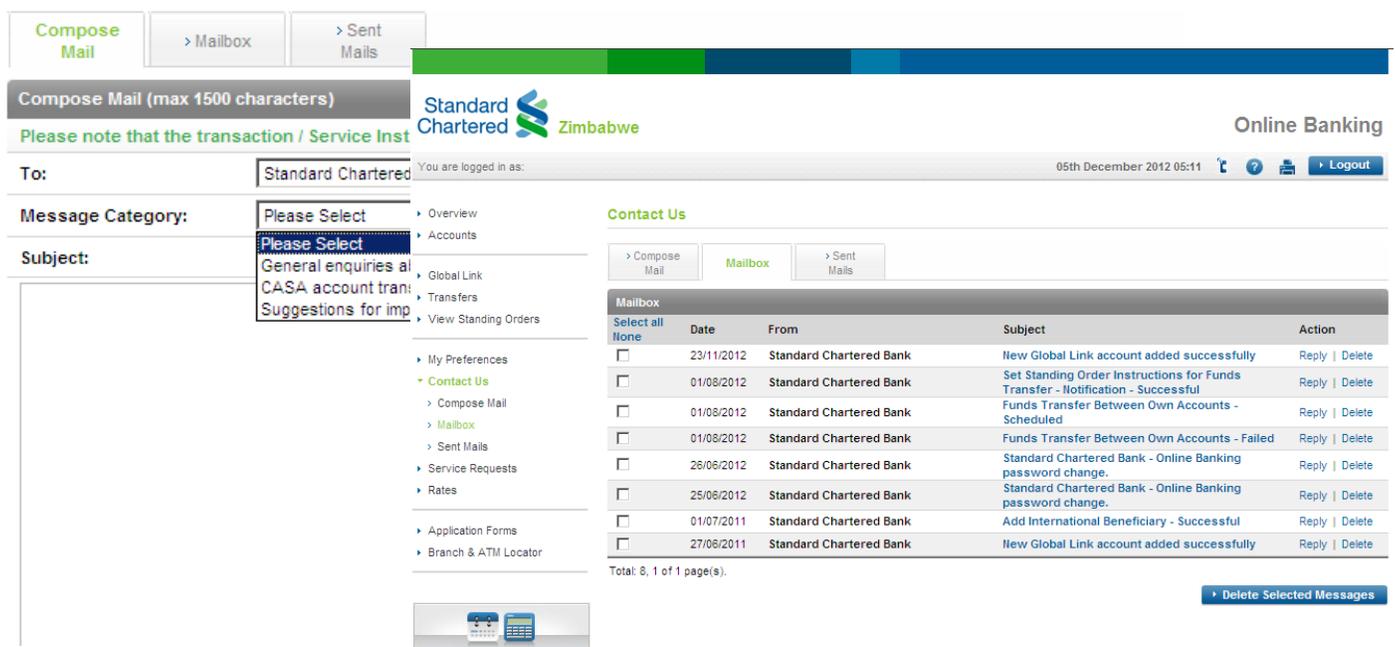
This feature allows you to send message to the bank related to any of the below subjects:

1. Online Banking Technical Issues
2. Online Bill Payment Query / Issue
3. Online Credit Card Payment Query / Issue
4. Online Funds Transfer Query / Issue
5. Request to link credit card to accounts
6. Product Enquiry - Banking Accounts
7. Product Enquiry - Credit Cards
8. Product Enquiry - Investments
9. Product Enquiry - Mortgages
10. Product Enquiry - Personal Loans
11. Product Enquiry - Islamic Finance
12. Others

Sent Mail:

You can view the mails sent to the bank under this tab.

Contact Us



The screenshot displays the 'Contact Us' page in the Standard Chartered Zimbabwe Online Banking portal. At the top, there are navigation tabs for 'Compose Mail', 'Mailbox', and 'Sent Mails'. Below this, a 'Compose Mail' form is partially visible with a character limit of 1500. The main content area shows a list of messages in the mailbox. The messages table has the following data:

Select all / None	Date	From	Subject	Action
<input type="checkbox"/>	23/11/2012	Standard Chartered Bank	New Global Link account added successfully	Reply Delete
<input type="checkbox"/>	01/08/2012	Standard Chartered Bank	Set Standing Order Instructions for Funds Transfer - Notification - Successful	Reply Delete
<input type="checkbox"/>	01/08/2012	Standard Chartered Bank	Funds Transfer Between Own Accounts - Scheduled	Reply Delete
<input type="checkbox"/>	01/08/2012	Standard Chartered Bank	Funds Transfer Between Own Accounts - Failed	Reply Delete
<input type="checkbox"/>	26/06/2012	Standard Chartered Bank	Standard Chartered Bank - Online Banking password change.	Reply Delete
<input type="checkbox"/>	25/06/2012	Standard Chartered Bank	Standard Chartered Bank - Online Banking password change.	Reply Delete
<input type="checkbox"/>	01/07/2011	Standard Chartered Bank	Add International Beneficiary - Successful	Reply Delete
<input type="checkbox"/>	27/06/2011	Standard Chartered Bank	New Global Link account added successfully	Reply Delete

At the bottom of the message list, it says 'Total: 8, 1 of 1 page(s)'. There is also a 'Delete Selected Messages' button.

Service Requests

You can make the below service requests to the bank via this function:

- Request for Cheque Book - Allows you to request for cheque book online. This will be processed at back-office.
- Statement Request - Allows you to request for Statement. This will be processed at back-office
- Mobile Banking Registration - Allows you to request for mobile banking registration. This will be processed at back-office

You can view the status of request under “View Service Requests”

You are logged in as:

04th December 2012 05:50

  [Logout](#)

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Select a Service to Apply or Request for

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Statement Request [Apply](#)

Other Services

Mobile Banking Registration [Apply](#)

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You are logged in as:

04th December 2012 05:50

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Banking Account Services

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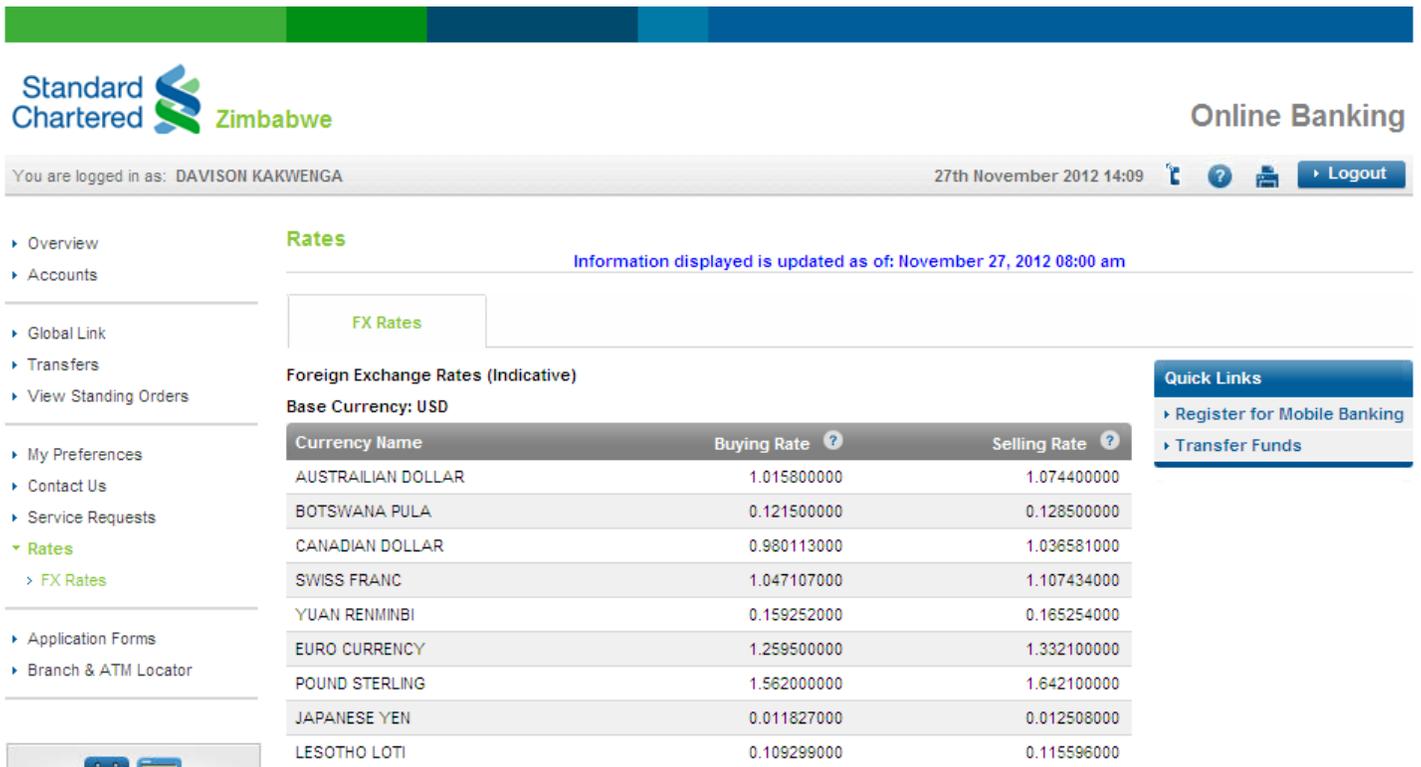
[Transfer Funds](#)

Rates

You can view foreign exchange rates here. This is displayed with base currency as USD.

All rates are quoted in USD. For example, in the below screen, if you want to read the rates its as below:

Bank Buys One AUSTRALIAN DOLLAR at 1.0158 USD and Sells at 1.0744 USD. This means, if you want to exchange your Australian Dollar to USD, then for every single Australian Dollar you will get 1.0158 USD from the bank. If you would like to exchange your USD to Australian Dollar then you need to pay the bank 1.0744 USD for every Australian Dollar that you receive from bank.



The screenshot shows the 'Rates' section of the Standard Chartered Zimbabwe Online Banking interface. The user is logged in as 'DAVISON KAKWENGA' on '27th November 2012 14:09'. The page displays 'Foreign Exchange Rates (Indicative)' with a base currency of USD. A table lists various currencies with their buying and selling rates. A 'Quick Links' sidebar is visible on the right.

Currency Name	Buying Rate ?	Selling Rate ?
AUSTRALIAN DOLLAR	1.01580000	1.07440000
BOTSWANA PULA	0.12150000	0.12850000
CANADIAN DOLLAR	0.980113000	1.036581000
SWISS FRANC	1.047107000	1.107434000
YUAN RENMINBI	0.159252000	0.165254000
EURO CURRENCY	1.259500000	1.332100000
POUND STERLING	1.562000000	1.642100000
JAPANESE YEN	0.011827000	0.012508000
LESOTHO LOTI	0.109299000	0.115596000

Logout & Transaction Summary

Once you click on logout button, we display you the transaction summary and you can continue to logout. After logging out, you can rate your experience.

You have Successfully Logged Out

Below is a summary of the transactions performed by you in this session.

Important Security Message: Please click "Continue" or Close this window to ensure that any information that is stored on your browser is erased and will not allow others to view it later. For your security, this page will automatically close and redirect within 15 minutes.

Transaction Summary					Continue Logout
Login		Logout		Duration	
03 Jul 2009 10:00:00 AM		03 Jul 2009 10:00:11 AM		00:00:11 hour(s)	
Transaction Type	From Account	To Account	Amount	Receipt Number	
Transfer Between Own Accounts	ONEACCOUNT (STAFF) *****9981	ONEACCOUNT (STAFF) *****8402	AED 100.00	909-220828710100	

Thank You for using Standard Chartered Online Banking

Based on your experience today, how likely are you to recommend our Online Banking Services to a colleague or friend?

Not at all Likely Extremely Likely

1 2 3 4 5 6 7 8 9 10

[Next](#)

What Would You Like To Do Next?

- [Login again](#)
- [Go to Standard Chartered](#)
- [Email us for further assistance](#)
- [Contact Our Customer Care at +263 4 758078](#)



Standard Chartered
Here for good



international flights to book online
241 nights hotel stay to pay for
Visa Debit Card that does it all with ease



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Thank You Once Again
for Choosing our Services

FAQs: https://online.standardchartered.com/htm/faq_ZW.htm

Customer Care: +263 4 758078

Security Tips: http://www.standardchartered.com/en/online-banking/security/tips_secure_online_banking.html