

# Internet Banking

## Frequently Asked Questions

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### Why have you changed the internet banking platform?

In response to our customers' feedback and the desire to continuously improve the quality of our service delivery, we upgraded our internet banking platform to enable us to offer you a wider range of products and services. The new platform has all the functionalities you have come to expect, as well as some exciting new ones designed to improve your digital banking experience.

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### How do I access the new internet banking platform?

To access our new internet banking platform kindly log on to <https://onlinefirstcapitalbank.fmbch.com/> and follow instructions on the screen. You are required to deliberately select Zimbabwe on the drop-down menu.

Retail \*New users can also self-register on the log in page.

Corporate \*New Users can register at their nearest branch or download the forms from <https://firstcapitalbank.fmbch.com/>

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### Can I use my previous password to login?

If you previously had an internet banking profile, your user credentials and password remain the same on the new platform. For security reasons, you are however encouraged to change your passwords regularly.

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### What can I do if I have forgotten my login credentials?

If you have forgotten your login credentials, kindly click on "forgot user" or "forgot password" to reset your details. If you experience any challenges, please do not hesitate to contact our Contact Centre on the numbers given below

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### I am a first-time Internet Banking user. How do I register for Internet Banking?

As a Corporate User please contact your Relationship Manager for assistance with setting up your profile.

If you are a Retail (individual) User, please click on the "Register Now" link on the login page.

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### Is there a special format that my Username should be in when I register or login?

Yes, your username should be in 'All Capital Letters' as you login.

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### Will I have to recreate all my saved beneficiaries from the previous Internet Banking platform?

All beneficiaries maintained on the current platform will be migrated to the new internet banking platform.

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### **Which accounts can I access on internet banking?**

You can access all your individual accounts on the retail platform and all your company accounts on the corporate platform. Please note that your local currency account will be denominated with the corresponding denomination and your Nostro account will have the corresponding foreign currency denomination (USD, GBP, ZAR etc).

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### **Can I make bulk payments and pay multiple beneficiaries?**

Yes, Corporate users are now able to upload files for bulk payments and also make payments to an unlimited number of beneficiaries at the same time. Retail users can make use of the multiple payments functionality to pay several beneficiaries.

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### **How much am I charged to use Internet Banking?**

There is no charge for using internet banking, however there may be charges when you transact. To access internet banking, you will need a stable connection to the internet.

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### **How secure is internet banking?**

Your security and privacy are of utmost importance to us. We take many steps to protect your information and prevent unauthorised activity through an advanced encryption technology.

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### **Why am I asked for an OTP when I log in to internet banking?**

We use One Time Passwords (OTP) to combat fraud and increase the security of online payments.

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### **What is an OTP and how does it work?**

OTP stands for One Time Password. It is a security code which is sent to authenticate a login or Payment. It is therefore very important that you notify us of any changes to your contact information.

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### **Why do I get logged out from my Internet Banking session?**

For security reasons, you will automatically be logged out of your internet banking session after 15 minutes of inactivity.

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### **What do I need to access internet banking?**

You will need a laptop, desktop or other internet enabled device and for security reasons, you should use the latest version of your browser, such as Google Chrome, Microsoft Edge or Internet Explorer, Mozilla Firefox, or Safari.

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### **Can I access my internet banking account from different computers?**

Yes, you can log in to internet banking from any computer or internet enabled device.

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### **What part can I play to keep my Internet Banking account safe?**

We recommend that you keep your web browser up to date and regularly update your anti-virus software. Never disclose your password to anyone and always log off when you have finished your transactions.

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Should you not find the answer you need in the FAQs above, please contact your Relationship Manager, Nearest Branch or Customer Service for further assistance.

#### **Customer Service Department**

Contact Numbers: +263 242 250 579, +263 772 192 865, +263 772 192 865, +263 772 192 868, +263 772 192 869, +263 772 192 872, +263 772 192 874

Email Address: [customer-service@firstcapitalbank.co.zw](mailto:customer-service@firstcapitalbank.co.zw)

#### **Social Media Platforms**

Facebook : <https://www.facebook.com/FirstCapitalBankZW>

Twitter: <https://twitter.com/FirstCapitalZim>

Linked In: <https://www.linkedin.com/company/firstcapitalbankzw/>

Instagram: <https://www.instagram.com/firstcapitalbankzw/>