USER MANUAL

COLLATERAL REGISTRY SYSTEM

OCTOBER 2022

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TABLE OF GLOSSARY

Term	Definition
Agent	An individual or institution authorized by their representative clients to perform the registration of security interest notices in the Collateral Registry System.
Business Partner Number (BPN)	The unique number assigned to each registering entity by the Revenue Authority.
Client Code	Client Code is the automatic generated code assigned to the client when the client membership account is created.
Collateral Serial/Identification Number	The number imprinted by the manufacturer on the body of a serial numbered collaterals or the number that uniquely identifies a collateral like *Vehicles, Machinery,* etc.
Company Registration Number	The certificate or registration number for institutions by which they are uniquely identified.
Fees	Charge for service delivery in the system.
Online Payment	CRS payment platform that allows electronic card and mobile money payments.
Postpaid Account	Payment Account held by Registered Clients with the Reserve Bank of Zimbabwe that allows them to be billed for their use of the Collateral Registry for registration of security interests and searches and settle payments at a later period.
Prepaid	Payment account held by clients which requires payment to be made before use of a service requiring payment can be successfully completed.
Search Code	Payment Identification Number code. The Search Code is the code issued on your payment receipt or sent to the email address you provide when search is paid.
Security Interest Registration Number	Security Interest Registration Number is the unique registration number on the Security Interest generated from the system after successful registration of the notice.
Transaction Reference Number	The reference number stated on the payment receipt issued to the Client by the bank after payment.
Unregistered Client	Client Users who have not yet created membership account with the Collateral Registry. Such Users can only search the Registry.

1.0   GENERAL INFORMATION

ABOUT COLLATERAL REGISTRY SYSTEM (CRS)

The CRS provides online registration of security interests in movable assets pledged as collaterals, pursuant to the Movable Property Security Interests Act (Chapter 14:15) and the Collateral Registry Regulations 2022. The Purpose of the Registry is to facilitate commerce, industry, and other socio-economic activities by enabling individuals and businesses to utilise their movable property as collateral for credit.

TYPE OF USERS OF THE CRS

The Collateral Registry System provides access to three main user groups: Frequent users, infrequent users, and unregistered users. The kind of access to the Collateral Registry System that you require depends on the kind of transaction to be performed; and whether you are an institution or individual going to use the system to register security interests regularly, infrequently or an unregistered user who only search the registry system.

HOW TO ACCESS THE COLLATERAL REGISTRY SYSTEM (HTTPS://COLLATERALREGISTRY.RBZ.CO.ZW)

The **Collateral Registry's** website can be accessed by entering the URL address: https://collateralregistry.rbz.co.zw in a web browser.

Any person can access the Collateral Registry System. However, only registered users can enter and save security interest registration data to the database. Accessing the Registry depends on the Client or User Type. Unlike registered clients, unregistered clients need no client registration in the system to perform a search.

Payment for services in the CRS can be either Prepaid or Postpaid. Payment for services rendered by the Registry can directly Online, or using either a post-paid account, approved and setup for them by the Reserve Bank of Zimbabwe or from funds initially deposited in client's prepaid virtual accounts. Clients may credit their virtual account by making an online payment using the Registry Online Payment portal. To pay for a service transaction in the CRS, first determine the total amount of fees for the service you want to undertake, from the **Fees** option on **The Registry**'s menu, under the **ABOUT US** menu.

As the Collateral Registry is electronic, it is accessible 24 hours a day, even outside official working hours. An application for registration can therefore be made anytime from the comfort of your location, beyond normal business hours without visiting the registry office. The same applies to searches. The web-based nature of the system increases transparency and timeliness to information. However, the Registrar may occasionally suspend business for purposes of maintenance or where circumstances so require.

2.0 SYSTEM OVERVIEW

INTRODUCTION

The Collateral Registry System is a comprehensive centralized web-based software solution designed and developed to international standards to store information on the parties to a security interest and is concerned with assets pledged as collateral, the owners to which these assets relate - whether they are encumbered and who has a priority security interest.

The Collateral Registry System automatically assigns a sequential registration number, date, and time of registration to each registration record. Information retrieved in a search can establish a party's priority rights in a Grantor's collateral among competing security interests according to the time and date of registration.

WEB BROWSER

The application requires connection to the Internet using any compatible web browser namely Microsoft Internet Explorer 8.0 or higher, Microsoft Edge, Mozilla Firefox 3.5 or higher, Google Chrome 10.0 or higher and Safari 4.0 or higher. For optimal functionality of the software, your system browser must be configured according to the default settings with Java Script enabled. Optimal functionality of the system cannot be guaranteed when a lower version of recommended browsers is used.

INTERNET SPEED

With a minimum of 128Mbps internet connectivity speed, the application can be accessed by entering the URL address https://collateralregistry.rbz.co.zw in your web browser. A lower internet speed may affect the performance of the application.

3.0   GETTING STARTED

HOME PAGE

You can access the Collateral Registry System by entering the site address
https://collateralregistry.rbz.co.zw/ in your web browser. This will display the Home page below.
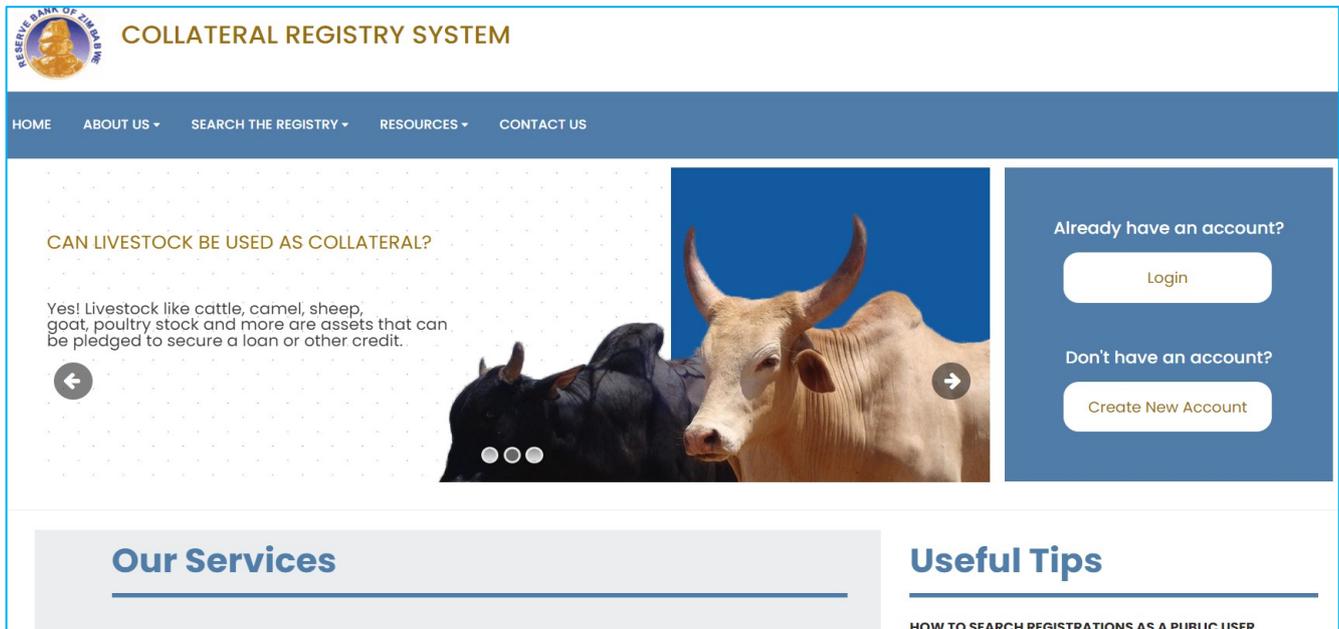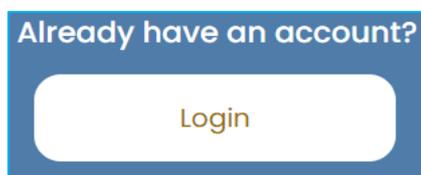

The Home page of the Collateral Registry System shows five (5) main **Menu Tabs** at the top and two (2) **Access Control Buttons**.
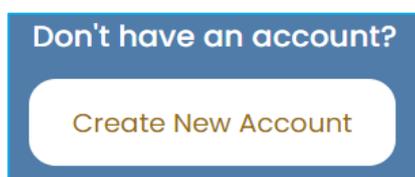
Below are details of the various sections on the **Home** page:

A.   The Access Control buttons are:

1. **Login:** Click this to Login to the system at the Login Page if you are a Registered Client of the system.

2. **Create New Account:** Click this to Create New Account in the system as a first time client who wants to use the system to register security interest notices.
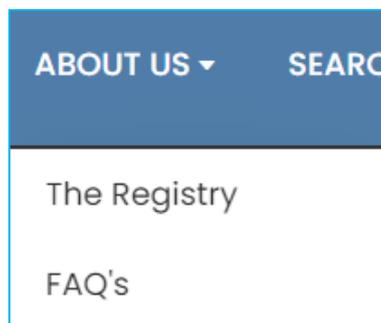
B. The Home Menu Tabs are:

1. Click on the Home Menu tab from any page on the website to return to the Home page.
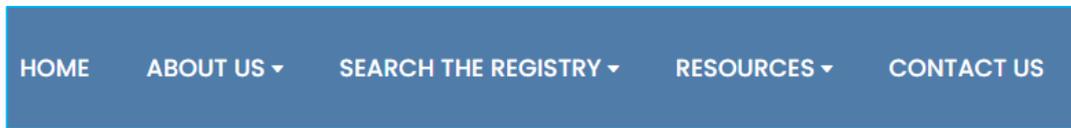
2. The About Us Menu tab provides information about the Registry and Frequently Asked Questions (FAQs).

3. **The Registry:** clicking this under **About Us**, provides information on the importance and benefits of the Collateral Registry System, the legal framework it operationalizes, the service fees and user guides.
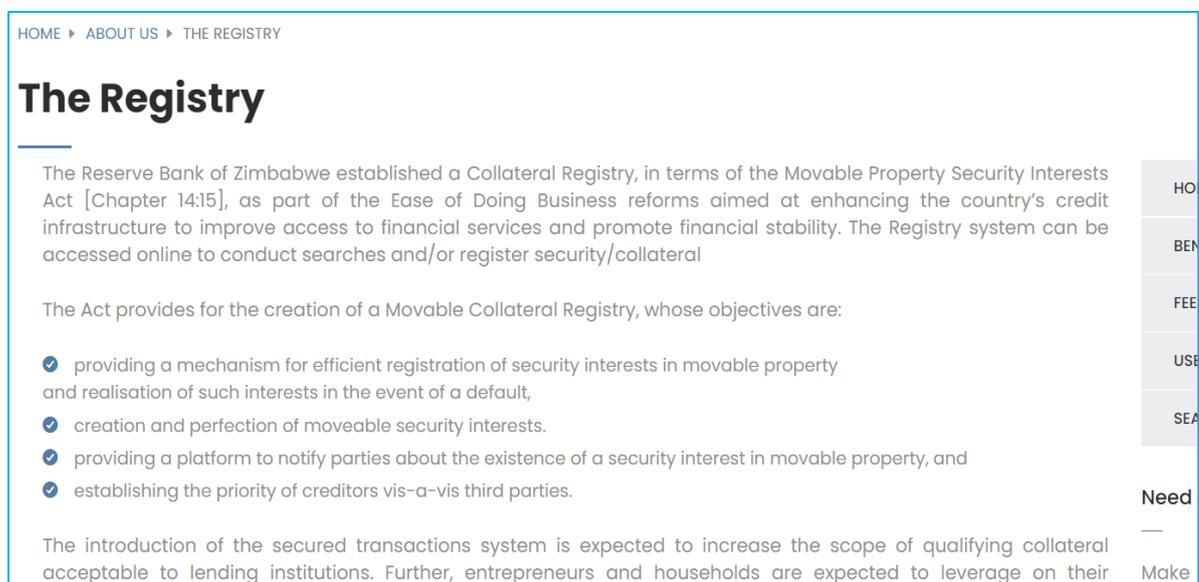
4. **FAQ's:** gives answers to frequently asked questions.

HOME ▸ ABOUT US ▸ FAQ'S

FAQ's

Collateral Registry System

1. What is the Collateral Registry?   ⊕
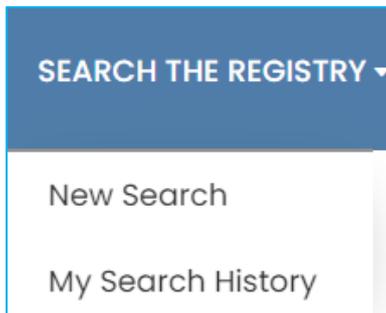
The Collateral Registry is a web-based system that files notices of the existence of interests in or ownership of movable assets accepted by lending institutions. It allows potential lenders to register their interests and check their ranking priority in potential claims.
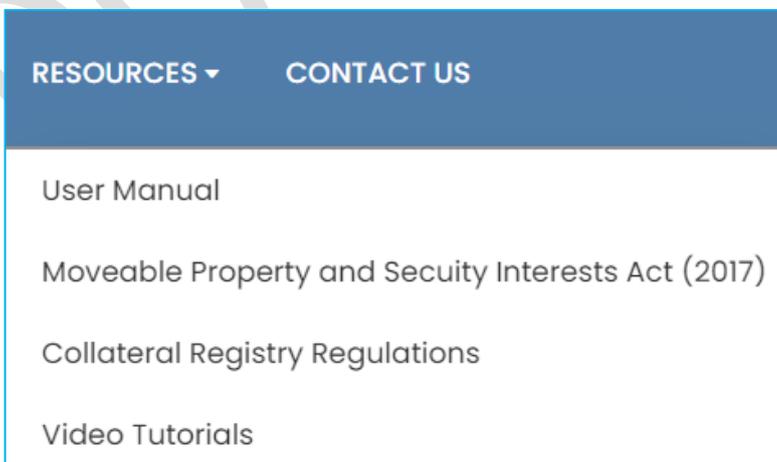
2. What is the purpose of the Collateral Registry?   ⊖

The Collateral Registry System is aimed at:
- ✔ providing a mechanism for efficient registration of security interests in movable property;
- ✔ creation and perfection of movable security interests;

5. **Search The Registry:** Click this to Search the Registry if you are an Unregistered User.

SEARCH THE REGISTRY ▾

New Search

My Search History

6. Click Resources Menu tab to access the numerous resources of the Registry.

RESOURCES ▾   CONTACT US

User Manual

Moveable Property and Secuity Interests Act (2017)

Collateral Registry Regulations

Video Tutorials

4.0   USING THE SYSTEM

CLIENT LOGIN

When your institution or individual client account creation request is approved in the Collateral Registry System, you will receive an email notification to the address provided for your account as individual or Administrator in the case of institution account, with link to access the Registry. Login to the Collateral Registry using your username and password.

To Login to the Registry:

1. From the **Home** page, click on the **Login** button   Login   to display the Login page.

2. Enter your *Username* in the **Username** box.

3. Then, enter your *password* in the **Password** box.
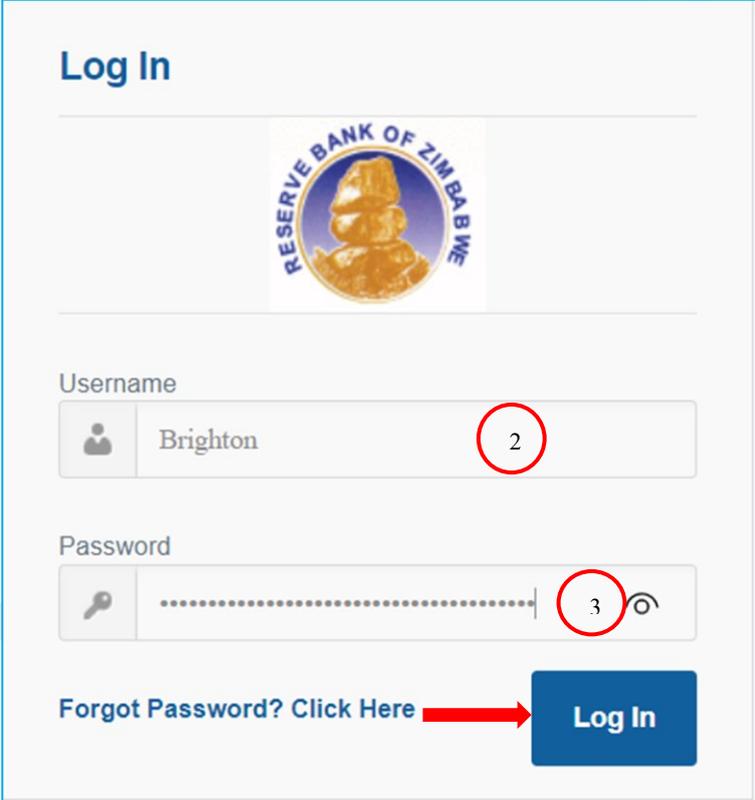
4. Then, click on the **Login** button, or simply press on the *Enter* key on your keyboard to Login to the Registry.

CREATING A CLIENT ACCOUNT

If your business activities require you to register Security Interests on regular basis, then you are required to create a client account in the registry as Institution or Individual. You require approval from the Registry to create an account in the system.

HOW TO CREATE AN INSTITUTION ACCOUNT

An Institution is required to create an account in the Collateral Registry System (CRS) to register Security Interest notice for self as a Secured Creditor or on behalf of its representative clients as Agent. Creating a Client Account requires approval from the Registry.

To Create an Account:

1. Enter the URL address https://collateralregistry.rbz.co.zw in your browser to display the **Home** page of the Collateral Registry System.

2. From the **Home** Page, click on the **Create New Account** button to display **Step One of Two - Choose Client Type** page.

3. Select the client type option **Institution (Registered/ Unregistered)** and click the **Continue** button to proceed.

4. This displays **Step Two of Two – Provide Registration Information** page where the client is requested to provide the Institution Basic Information and Address to complete the registration.

5. Ensure that information provided is accurate leaving no mandatory data box with red asterisks blank.

6. Select the **Country of Registration** of the institution and the **Entity Type** from its dropdown lists, and then provide the Company Registration Number and the Business Partner Number.

7. Then indicate the major role your institution will be playing in the Collateral Registry – as a Secured Creditor or as an Agent and provide your institution role type.

7

Basic Information

Field	Value
Institution Name *	Harare Bank
Country of Registration *	Zimbabwe
Entity Type *	Registered Company
Company Registration Number *	1111/2022
Business Partner Number *	0213456789
Major Role *	● Secured Creditor ○ Agent
Secured Creditor Type *	Commercial Bank
Email *	info@hararebank.com
Primary Phone No. *	(263)-24-123-1234
Secondary Phone No.	(263)-24-123-1111

Physical Address *

Field	Value
Country *	Zimbabwe
Province *	Harare Province
City *	Harare
Address *	No. 4 Cashew Street

Replicate >>

Postal Address

Field	Value
Country	Zimbabwe
Province	Harare Province
City	Harare
Address	No. 4 Cashew Street

8. Provide the institution contact details and provide the physical and postal addresses.

9. Next, move to the **Administrator** **Profile** Section.

10. Complete the **Administrator Profile** section, providing a valid mobile phone number and email address by which the institution Administrator for your institution client account in the Collateral Registry would be notified in the system. Also ensure that the password you enter meets password complexity policy and then move to the **Upload Attachment** section.

11. It is mandatory for a prospective Institution client to upload a letter of introduction for the Administrator and any other relevant document as specified in the Terms and Conditions of use of the Collateral Registry System.

12. To upload a file, click on the **Add File** button   ➕ Add file...   and then click on the **Upload** button.

Upload the following documents: 1. A Letter of Introduction. 2.Certificate of Incorporation. 3. Any other relevant document

Upload Attachment(s) * *Maximum file size is 3MB*

C:\Letter of Introduction.pdf   Upload   Remove

13. Then move to the **Security Check** section and type the same *security check text* in the box and then click **Submit** to complete.

14. Click on the **Refresh** link for a new text if the current text displayed is not clearly visible.

15. Then, click on the link for **General Conditions of use of the Collateral Registry System** and check the terms and conditions box if you agree.

16. When done, click on the **Submit Account Details** button to display the **Membership Registration Review** page.

17. Review the data displayed on the page to ensure all information entered are accurate and then click the **Submit** button [Submit] to complete the registration and submit your institution's account registration request to the Registry.

18. To return to the previous page, from the Review page, click on the **Go Back** button [Go Back]
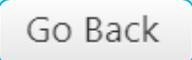
19. After successful submission of the account creation request, the acknowledgement notification is displayed on screen.

> ✔ Your client account has been submitted to the Collateral Registry for authorization. You will be notified by email after your account has been authorised or denied after a maximum of 3 working days. Your client code is **MCC22-00000222-03**

20. When your account request is approved by the Registry, the link to access the application will be sent to the email address you provided under the Administrator Account.

21. To access your client account, click on the link.

HOW TO CREATE AN INDIVIDUAL ACCOUNT

An individual is required to create an account in the Collateral Registry System (CRS) to register a Security Interest for self as a Secured Creditor or on behalf of representative clients as Agent. Creating a Client Account requires approval from the Registry.

To Create an Individual Account:

1. Enter the URL address https://collateralregistry.rbz.co.zw in your browser to display the **Home** page of the Collateral Registry System.

2. From the **Home** Page, click on the **Create New Account** button to display **Step One of Two - Choose Client Type** page. [Create New Account]

Step One of Two - Choose Client type

Select client type (Individual or Institution) * [⌄] [Continue >>]
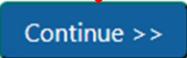
Individual
Institution (Registered / Unregistered)

3. Select the client type option **Individual** and click **Continue** to proceed.

4. This displays **Step Two – Provide Registration Information** page where the client is requested to provide the Personal Information to complete the registration.

5. Then indicate your major role in the Registry – as a Secured Creditor or as an Agent and provide your institution role type and provide your physical and postal address details.

6. Ensure that information provided is accurate leaving no mandatory data box with red asterisks blank.

7. It is mandatory for a prospective Individual client to upload identification document (National Card or Passport) as specified in the Terms and Conditions of use of the Collateral Registry System

8. Follow the rest of steps **12** to **21** of *How to create Institution Account* to complete.

5.0 PERFORMING A SEARCH

Search in the Collateral Registry System may be done officially or unofficially. You can search notices officially by the *Identification Number* of the **Grantor** or **Debtor**, the initial security interest *Notice Registration Number* or the *Serial Number* of serial-numbered collaterals. Unofficial search may be done using **Debtor Name** only.

HOW TO SEARCH BY DEBTOR OR GRANTOR DETAILS

You may search the Registry for information on the existence of a security interest encumbrance on a collateral using the Debtor Identification. Search the Registry by institution identification using *Business Registration Number, Business Partner Number, License Number,* or *Institution Name*. You may also search the Registry by individual identification using the *National Identification Number* or *Passport* (only for non-nationals).

To Search by Debtor or Grantor Identification Number:

1. From the **Home** page, click **Search the Registry** menu and select **New Search**.
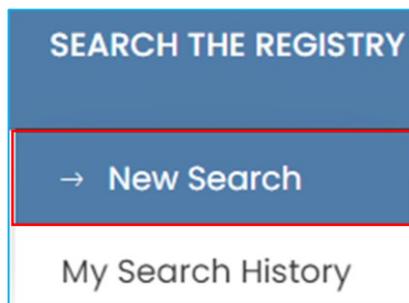
2. This displays the **Search User Information** page.
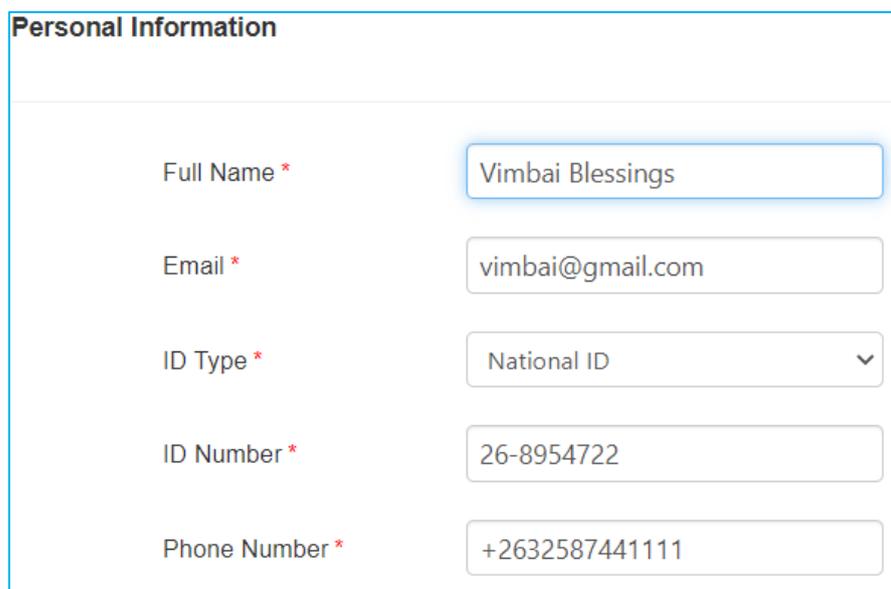
3. Provide your *Name, Email, ID Number and Phone Number* details.

4. Then, enter the same text image in the security checkbox as shown and click on the **Continue** button.
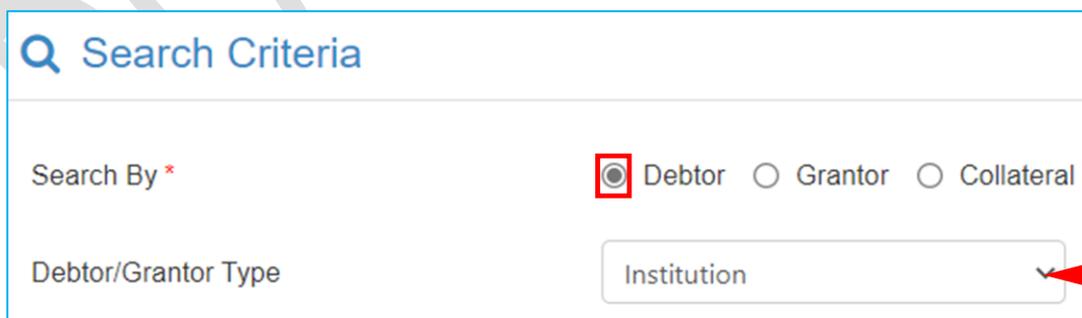

5. This displays the **Search** page with a success notification message on screen.

6. From the **Search Criteria** section, indicate your Search criteria by selecting **Debtor** or **Grantor** option.

7. Then select **Debtor** or **Grantor Type** by clicking on the dropdown. Select *Institution* if debtor or grantor is institution and select *Individual* if debtor or grantor is individual.

8. Then, select the criteria *Identification Type* from the dropdown list and enter the identification number in its **Identification No.** box.

9. Enter the same text image in the security checkbox and click on the **Submit Search** button.

10. After submitting search requests the system returns a notification dialog on the number of search results found per the search parameter entered.

11. Click **OK** to display the **Search Results** page.

	Status	Registration No	Expiry Date	Currency Name	Maximum Enforceable Amount	Secured Creditor Name	Debtor Name	Debtor ID Number
☑	Active	REG22-00000027-06	12/09/2023 23:59:59	Zimbabwe Dollar	80,000.00	Harare Bank	Muna Enterprise	1222/2021

12. To generate a search report, select the result which meets your search request by checking the box under the **Status** column.

13. Then, move to the **Generate Search Certificate** section, check the '*send generated search report to inbox*' box and provide your email address.

14. Then, click the **Generate Search Certificate** button to generate the search certificate signed by the Registrar and send a copy to your email.

To Search by Debtor or Grantor Name:

1. Follow steps **1** to **8** outlined in *How to Search by Debtor or Grantor Details* by selecting **Institution Name** from the dropdown option and entering the Institution Name in the **Institution Name** box.

2. Then, click the **Submit Search** button and follow the rest of the step outlined in *How to Search by Debtor or Grantor Details* to complete.

HOW TO SEARCH BY COLLATERAL SERIAL NUMBER

Search in the Collateral Registry for the existence of a security interest encumbrance on a collateral using the Collateral Serial Number.

To Search by Collateral Identification Number:

1. Follow steps **1** to **6** outlined in *How to Search by Debtor or Grantor Details* by selecting the **Collateral** option and providing *Collateral Serial Number* and then click the **Submit Search** button.

2. Follow the rest of steps from **9** to **13** outlined in *How to Search by Debtor Details* to complete the search and generate a search certificate.

HOW TO SEARCH BY SECURITY INTEREST REGISTRATION NUMBER

You may search the Collateral Registry for existence of a security interest encumbrance on a collateral using the **Security Interest Notice Registration Number**.

To Search by Security Interest Registration Number:

1. Follow steps **1** to **6** outlined in *How to Search by Debtor or Grantor Details* by selecting the **Collateral** option and providing *Collateral Serial Number*.

2. Then, provide the *Security Interest Reference Number* and then click the **Submit Search** button.

3. Follow the rest of steps from **9** to **13** outlined in *How to Search by Debtor Details* to complete the search and generate a search certificate.