

USER GUIDE: INTERNET BANKING



About Internet Banking (IBank)

Guaranty Trust Bank Internet Banking, is a secure online system designed to make our banking service readily available to our customers. Through this system customers can perform the following:

- View transactions on account
- View Account balances
- Download Account Statements
- Transfer Funds from one GTBank A/C to another GTBank A/C
- Initiate Foreign Funds Transfer
- Enable and disable services on profile
- And more...

This document is a guide to customers on the usage of IBank



Access Requirements

To access your account using our Internet Banking service, you will require:

- Your User ID and Password
- Token Device for third-party transfer



Acquiring User ID and Password

- Upon opening an account with GTBank, you are profiled on the Internet Banking platform.
- Where you already have an account but is not profiled for Internet Banking, kindly complete an Internet Banking form at any of our branches.
- Your User ID and Password will be e-mailed to you, when successfully profiled. (It is advisable to change your password upon receipt.)



How To Begin





Logging on to Internet Banking



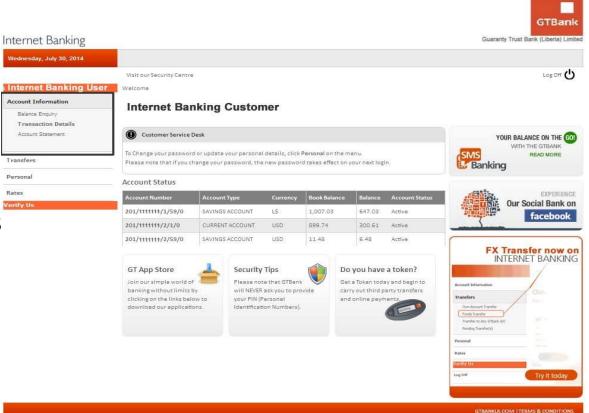
Online Rea		53	55 - 36	***************************************	
se type your use	er ID and	l use the	keypad t	o enter y	our password
ser ID:					
assword:					
	7	3	1	CLR	
	8	2	6	DEL	Login
	0	5	9	4	



Basic Features

By default, customers are profiled for:

- **Balance Enquiry**
- **Transaction Details**
- **Account Statements**
- **Add Service**





Other Features

To enjoy the full options of GTBank Internet Banking such as:

- Own A/C Transfer
- Transfer to Any GTBank A/C
- FX Transfer (SWIFT)
- Pending Transfers

You need to add them to your profile using the 'Add Service' feature.

This feature requires the usage of a Hardware Token.

Internet Banking Wednesday, July 30, 2014 Internet Banking User Account Information Transfers Personal Password Change Personal Details Add Service(s) Rates Verify Us



Adding Services

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After clicking the 'Add Service(s)' link, you are taken to the page displayed.

On this page you can add a service by checking the box next to it.

After selecting the services you want to add, enter the answer to your secret question and click continue.

Next you will need to provide your token code.

	Add/Update Internet Banking Services							
	With Guaranty Trust Bank Internet Banking, you no longer need to visit any of our branches to additional Internet Banking service(s) on your profile. You can now add or remove Internet Ban your profile and it takes immediate effect. Kindly find below, a list of services on the GTBank interplatform. Services that you are currently subscribed to have been checked.							
	To Add service(s) to your profile, simply click the check button of the service row, and click the continue button							
	Similarly to remove service(s) from your profile, simply uncheck the service and click the continue button							
	Please Note: You require a hardware token to complete this process.							
			(PFD Excel).					
Check Services to add	•	Own Account Transfer	This service enables you to transfer funds from one of you accounts another account of yours.					
	•	Pre-registered Transfer	This service enables you to transfer funds from your to other pre-registered accounts (beneficiary account). Hardware Token is required.					
	•	Transfer to Any GTbank A/C						
	•	Pending Transfer(s)	Pending Transfer(s)					
		Pending Request(s)	Pending Request(s)					
	Answer to your secret question —— Answer to secret question							
	Continue Click when done.							



Hardware Tokens

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The implementation of hardware tokens is to provide enhanced security which protects customers transactions.

The device generates codes to be entered wherever requested.

To generate your token code, press the white/gray button on the left of the display. The code is then shown on the display.

You can request for token at any of our branches nationwide. Charges do apply.

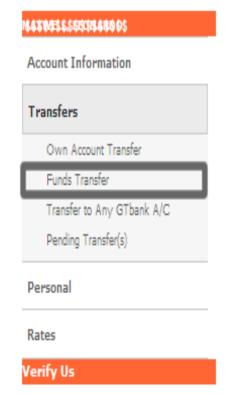




Foreign Funds Transfer

Initiate Foreign Funds Transfer (SWIFT):

- After logging on to your Internet Banking Account.
- Click on the Transfers option on the menu list on the left.
- Select the Funds Transfer option
- Next the transfer history page is displayed. From here click



FX Transfer Request	
With GTBank Internet Banking, you can request for FX Transfer Online without physically coming to the Bank. is your FX request history.	Below
Please note the following:	
* You can only view history of request made on this platform.	
* FX transfer request initiated on weekend or public holiday will be processed next working day.	
To make another request click 'New Request ' New Request	



Foreign Funds Transfer

Initiate Foreign Funds Transfer (SWIFT):

- At the new Request page. Fill in all the necessary details and click continue.
- Next, you will be asked for a token code. Enter the generated token and then click submit.
- The Transfer details will be delivered and the form emailed to you.

FX Transfer Request			
Please Note: Request received before 2pm w next working day. Processing of any request			
* US Dollar payment requires BIC/ROUTING * Pound Sterling requires Sort Code * EURO requires IBAN_NO & BIC	_NO		
Please ensure that your account is funded up to the amount including charges to avoid your transaction rejected.		Range(\$USD) 1 - 10,000 10,001 - 50,000 50,001 - 100,000	Charge(\$USD) 40 50 100
To initiate a new request, kindly fill the form below	w.	50,001 - 100,000 100,001 - 200,000 200,001 - 300,000 300,001 - 400,000 Above 400,000	150 175 200 Negotiable
Please Note: You require a hardware	e token to	complete third party tr	ansfers.
Please complete the following: Sender Details:			
	- Select Acco	ount	
	Select Cum	ency	
Account to Debit for Commission & - Charges: Beneficiary Details: Beneficiary Name:	- Select Acco	ount	¥
Beneficiary Address			
Beneficiary Country:	Please Sele	ect	-
Beneficiary Bank Name			
Beneficiary Bank Address Beneficiary Bank BIC/SWIFT Code			
Remarks: Answer your Secret Question?	ntinue		.ii
Click the white button on your token and	type the tra	nsaction code generated:	
Click submit button to complete the tran	nsaction		Submit



Personal Details Update

To update your personal details:

- After logging on to your Internet Banking Account.
- Click on the Personal option on the menu list on the left.
- Select the Personal Details option
- Make the desired changes.

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Password Change

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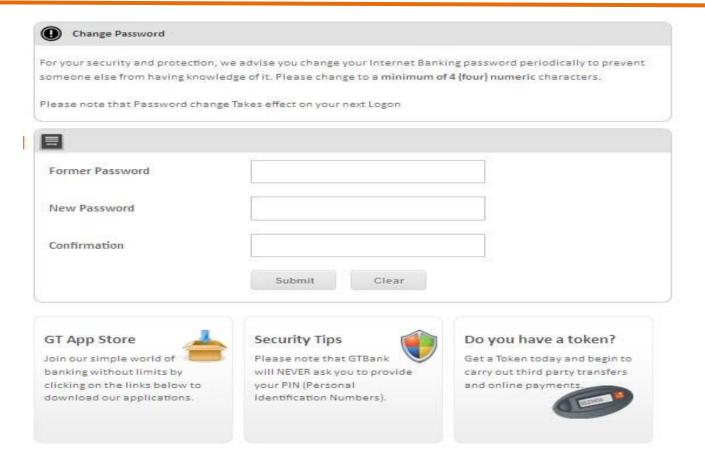
To change your password:

- After logging on to you Internet Banking Account
- Click on the **Personal** option on the menu list on
 the left.
- Select the Password Change option.

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Password Change (cont'd.)





Password Reminder

To retrieve your password, go to the opening page.

Enter your User ID and click "Forgot your password?" at the bottom of the login box.

Online Realtime Balances and Transactions Please type your user ID and use the keypad to enter your password. User ID: Password: CLR 1 DEL Login 5 9 0 Forgot your password? Forgot your secret question?



Password Reminder (Cont'd)

- Enter the answer
 to your Reminder
 Question and click
 Continue.
- If you provide a correct answer a new password will be emailed to the email address you provided when you registered for the service.

Password Reminder		
Please input your response to the rem service.	inder secret question you supplied during r	egistration for this
User ID •	200d095d000kxx	
Answer your secret question?		
	Continue Return to Login	



Password Reminder (Cont'd)

If you are unable to remember the answer to your "Reminder Question", click on the link "Click Here".

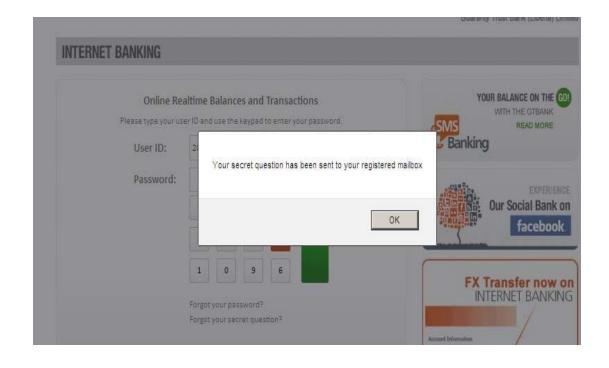
Online Realtime Balances and Transactions

Please type your us	er ID and	use the	keypad to	o enter yo	ur password.	
User ID:						
Password:						
	7	3	1	CLR		
	8	2	6	DEL	Login	
	0	5	9	4		
		Forgot your password? Forgot your secret question?				



Password Reminder (Cont'd)

- Click **OK** on the dialog box that pops up.
- The Reminder
 Question and
 Answer will be
 mailed to the
 email address you
 provided when
 you registered for
 the service.





For complaints or further enquiries on our Internet Baking Service, kindly contact us via Email: cis@gtbank.com or by Phone: +231-7764-99992 / +231-7774-99992/+231776498652 LonestarCell MTN Toll Free:4412