



Guaranty Trust Bank (UK) Ltd

GTBANK UK BUSINESS INTERNET BANKING (BIB) PLATFORM

User Guide

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Guaranty Trust Bank (UK) Ltd

Introduction

The Business Internet Banking (BIB) is a web-based application that facilitates the processing of single and batch payments over a secured (https) connection on the Internet. It also enables customers to make transfers and payments according to their pre-defined approval preferences. Payments can be made to accounts within the UK (domestic payments) as well as to accounts overseas (international payments). For domestic payments, there are two payment methods available - Faster Payment (FPS) and CHAPS.

BIB provides an electronic platform for business customers to transmit payment instructions from the comfort of their offices to GTBank UK either as single or batch payments. For batch payments, customers are required to upload payment files in a format that is advised on the system. Single payments can also be made via a simple and intuitive form. The entire process of transmitting payment instructions to the Bank is based on a workflow process that mirrors the approval structure within a business customer's organisation. This ensures that once payment instructions have been requested; the necessary authorisations within the organisation are obtained before transmission to the Bank can occur.

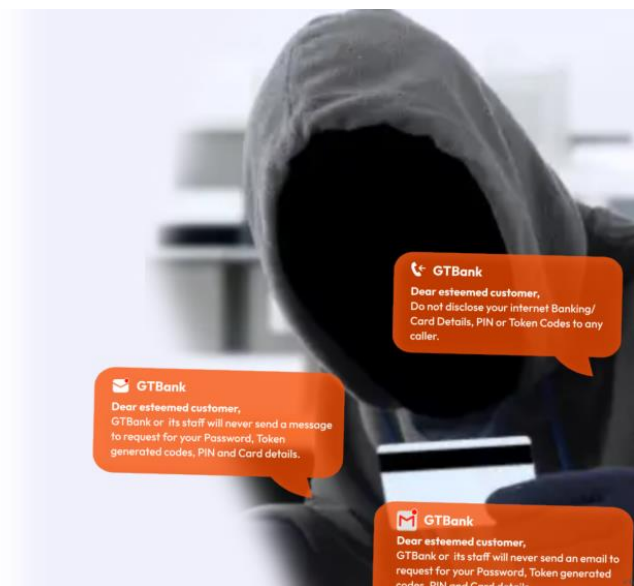
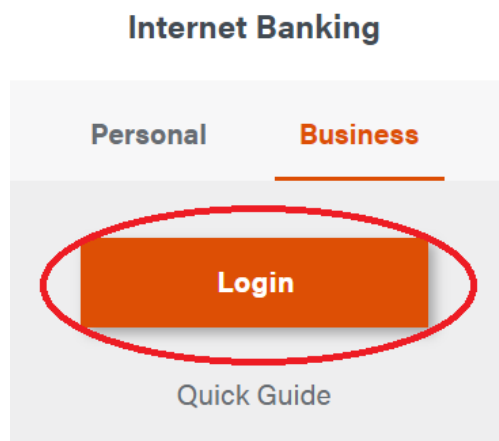
The Business Internet Banking (BIB) system is designed as a role-based system which allows customers (or users) access to only what they are authorised to do. There are 3 major roles which include the Initiators, Approvers and Administrators. However other roles such as Reviewers or any bespoke or custom role can indeed be created on the system as required.

This user guide provides guidance on the different functionalities available within the BIB system as well as provides step by step instructions on how to carry out certain tasks on the system.

Using Business Internet Banking

Accessing the Website

To access BIB website, visit our website at www.gtbankuk.com and look for the Business Internet Banking login icon. Ensure that you click on the Business tab first before clicking on the **Login** button.



Logging onto BIB

To login, every user is required to provide login credentials, which include:

- 1) Enter Customer ID: A unique ID common to all users of a customer.
- 2) Enter User ID: Unique ID specific to every user of a customer.
- 3) Then click Continue.



[← GO BACK](#)

Login

Please enter your credentials to continue

CUSTOMER ID

USER ID

☒ Remember me

[Continue](#)

4) You can check the box 'Remember me' to save your login ID on your browser.

Customers are advised to only do this on the personal devices and not on public devices.

5) For authentication, you need to enter security answer and token codes.

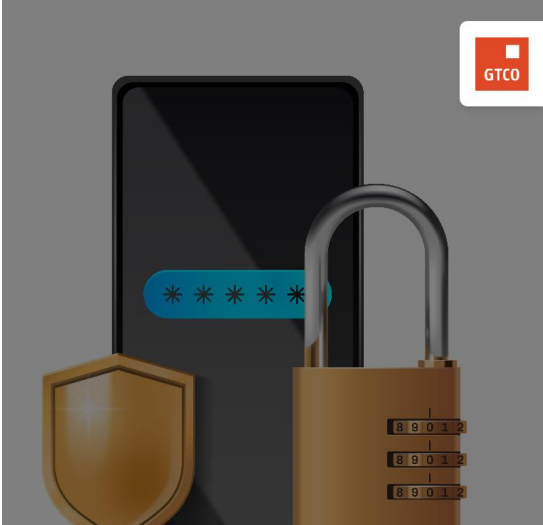
6) Enter Security Answer:

a. **For First-time Login**, the user is required to provide the following:

- i. Security question: The user can change the displayed question to a question of his/her choice
- ii. Provide an answer to the security question
- iii. Enter a Date of Birth

b. **For Subsequent Logins**, the customer is required to provide the security answer supplied during the first-time login process described in (6a)

- 7) Generate token code from the assigned GTBank Business Banking token. *A guide on how to set-up and use tokens (security devices) can be found on the BIB Authentication page.*



← GO BACK

User Authentication

Click [here](#) to setup the new DP770r token

SECURITY ANSWER

This is the answer to your security question.

TOKEN CODE


Continue

- 8) Enter Login Code. This code is a six (6) digit numeric code generated by the token.

- 9) Click on the “Continue” button; and that’s it!

Forgot Login ID

Customers who have their profiles already setup but may have forgotten their login ID and would need to contact customer service to reset their security question and answer. They would be redirected to the page below.



← GO BACK

Update Secret Question & Answer

REMEMBER QUESTION

Select your reminder question

REMEMBER ANSWER

Enter your reminder answer

LINK DATE OF BIRTH

Date of birth

Continue

Roles and Functions

The essence of the BIB system is to enable payments by business users in a manner that is consistent with their customer mandate. This is achieved via the functions listed in the user's task list. The task list is dependent on the user's role.

Roles are essentially a collection of functions based on what users will be expected to do on the BIB system. The BIB System offers a great deal of flexibility for organisations to define the roles that best suits them.

Our approach in this guide is to describe the available functions under three roles; as these we presume will be the most popular ones. These include:

- Administrators
- Initiators
- Approvers

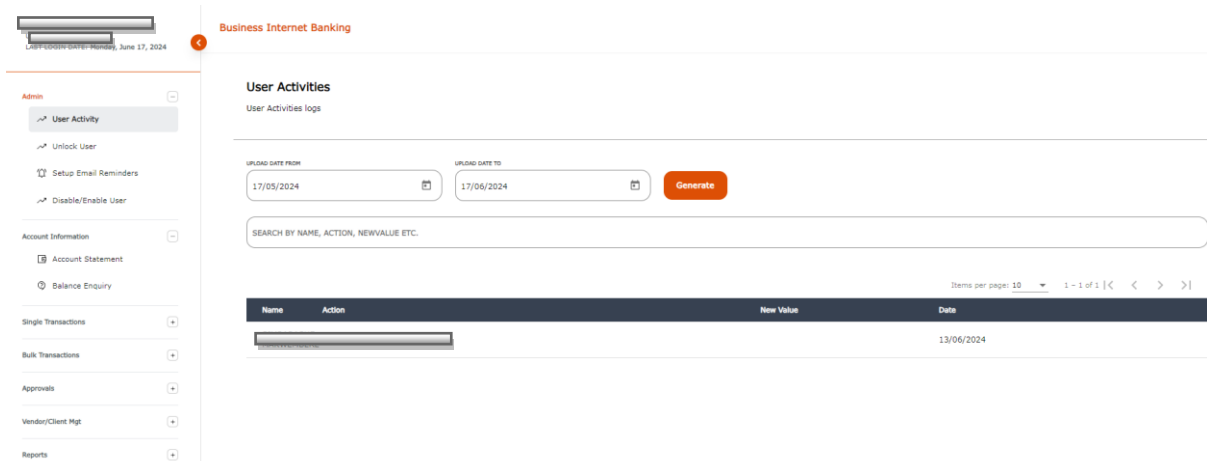
Administrator

The Administrator role essentially deals with user administration. Administrators are able undertake disable and enable users.

- User Activity
- Unlock User
- Setup Email Reminders
- Disable/Enable Users

User Activity

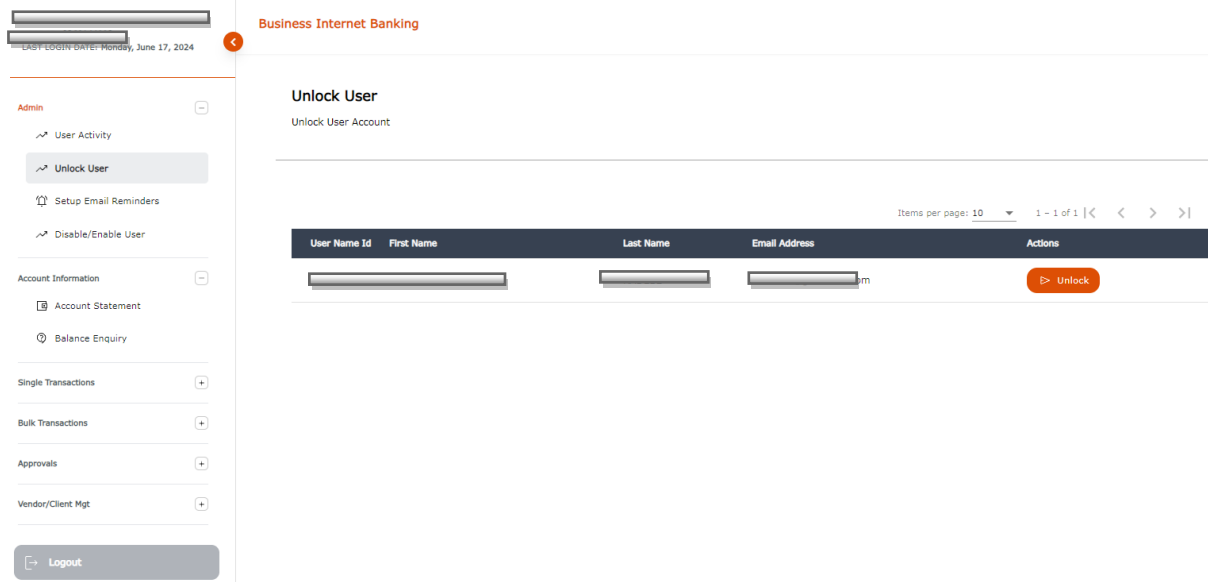
This function is used to generate a report called **User Activity**, which shows all user activities in the system. To view the report, select the date range and then click **Generate** button. The system will then display users and the activities performed.



The screenshot shows the 'Business Internet Banking' interface. On the left is a sidebar menu with categories: Admin (expanded), Account Information, Single Transactions, Bulk Transactions, Approvals, Vendor/Client Mgt, and Reports. Under 'Admin', 'User Activity' is selected. The main content area is titled 'User Activities' and 'User Activities logs'. It features two date range inputs: 'UPLOAD DATE FROM' (17/05/2024) and 'UPLOAD DATE TO' (17/06/2024), followed by a 'Generate' button. Below these is a search bar labeled 'SEARCH BY NAME, ACTION, NEWVALUE ETC.'. At the bottom, a table header is visible with columns: Name, Action, New Value, and Date. The table shows one entry with the date 13/06/2024. Pagination controls at the bottom right indicate 'Items per page: 10' and '1 - 1 of 1'.

Unlock User

This functionality is used to unlock a user who has been locked out due to multiple unsuccessful login attempts. To unlock a user, click the **Unlock** button beside the user's name. Note that the grid will only show a list of users that have become locked.



Business Internet Banking

LAST LOGIN DATE: Monday, June 17, 2024

Admin

- User Activity
- Unlock User**
- Setup Email Reminders
- Disable/Enable User

Account Information

- Account Statement
- Balance Enquiry

Single Transactions

Bulk Transactions

Approvals

Vendor/Client Mgt

Logout

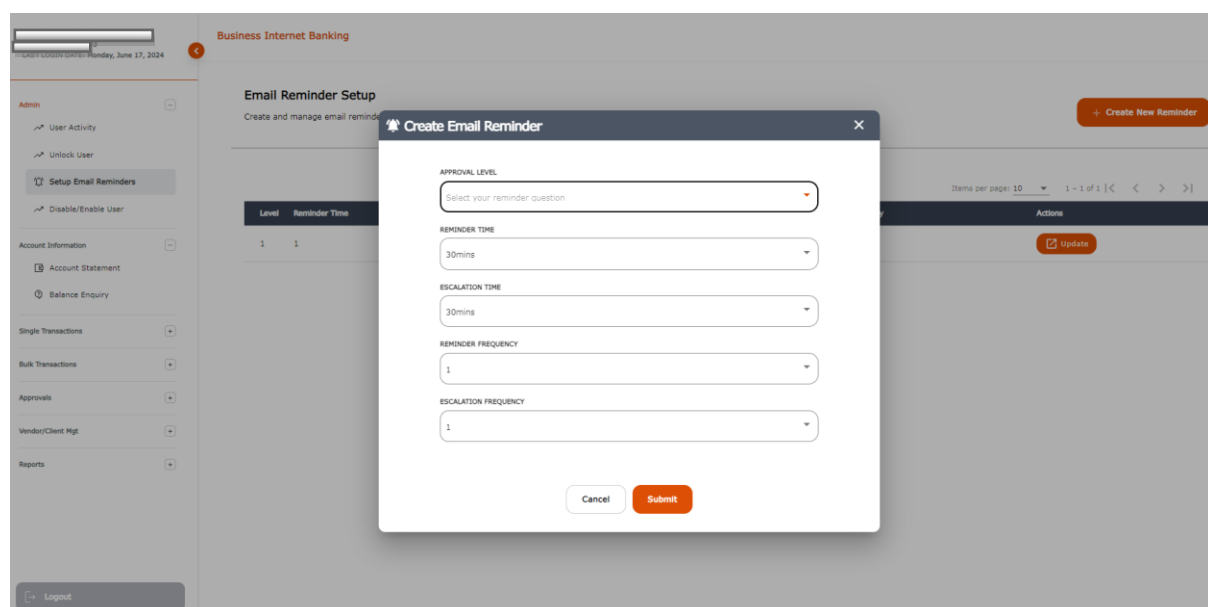
Unlock User
Unlock User Account

Items per page: 10 | 1 - 1 of 1 | < >

User Name Id	First Name	Last Name	Email Address	Actions
				Unlock

Setup Email Reminders

This function is used to setup email reminders that should re-inform already notified approvers of pending payments requiring authorisation. The function, if the parameters are set, is also able to send escalation emails to the next level of approvers where the current level of approvers have failed to authorise pending payments.



Business Internet Banking

LAST LOGIN DATE: Monday, June 17, 2024

Admin

- User Activity
- Unlock User
- Setup Email Reminders**
- Disable/Enable User

Account Information

- Account Statement
- Balance Enquiry

Single Transactions

Bulk Transactions

Approvals

Vendor/Client Mgt

Reports

Logout

Email Reminder Setup
Create and manage email reminders

[+ Create New Reminder](#)

Items per page: 10 | 1 - 1 of 1 | < >

Level	Reminder Time
1	1

Create Email Reminder

APPROVAL LEVEL
Select your reminder question

REMINDER TIME
30mins

ESCALATION TIME
30mins

REMINDER FREQUENCY
1

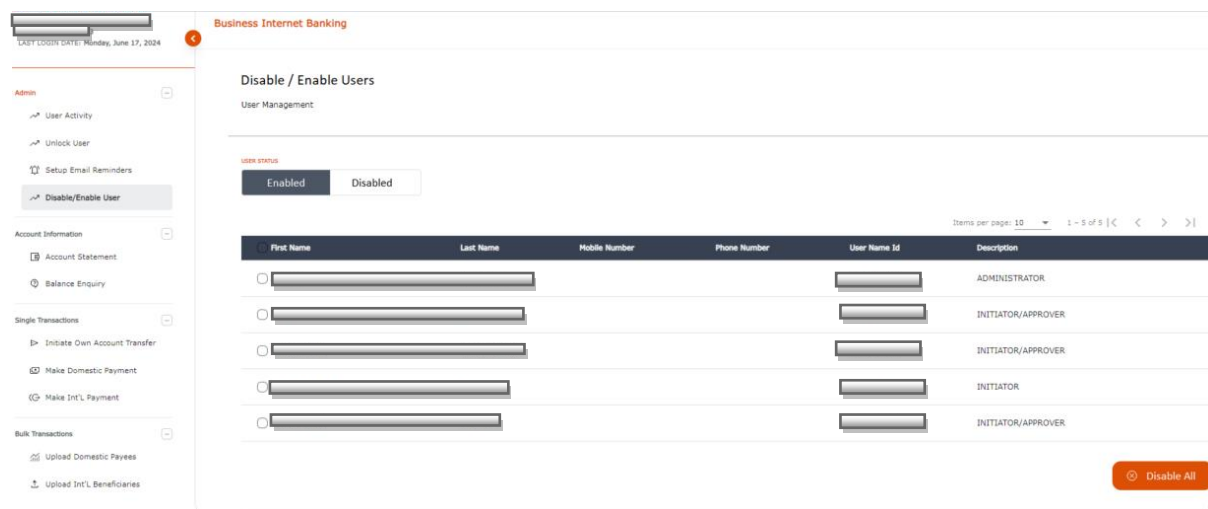
ESCALATION FREQUENCY
1

[Cancel](#) [Submit](#)

Disable/Enable Users

This function is used to disable or enable users within the customer's organisation. To disable any user, select the customer and click on the **Enabled Users** button. This will present you with a grid of enabled users where that user can be selected and disabled.

To disable an enabled user, click on the checkbox adjacent to user's name and then click on **Disable** button. The reverse of this procedure works for the enabling of disabled users.



Business Internet Banking

LAST LOGIN DATE: Monday, June 17, 2024

Admin

- User Activity
- Unlock User
- Setup Email Reminders
- Disable/Enable User

Account Information

- Account Statement
- Balance Enquiry

Single Transactions

- Initiate Own Account Transfer
- Make Domestic Payment
- Make Int'l. Payment

Bulk Transactions

- Upload Domestic Payees
- Upload Int'l. Beneficiaries

Disable / Enable Users

User Management

user status

Enabled Disabled

Items per page: 10 1 - 5 of 5

First Name	Last Name	Mobile Number	Phone Number	User Name Id	Description
<input type="checkbox"/>					ADMINISTRATOR
<input type="checkbox"/>					INITIATOR/APPROVER
<input type="checkbox"/>					INITIATOR/APPROVER
<input type="checkbox"/>					INITIATOR
<input type="checkbox"/>					INITIATOR/APPROVER

Disable All

Initiator

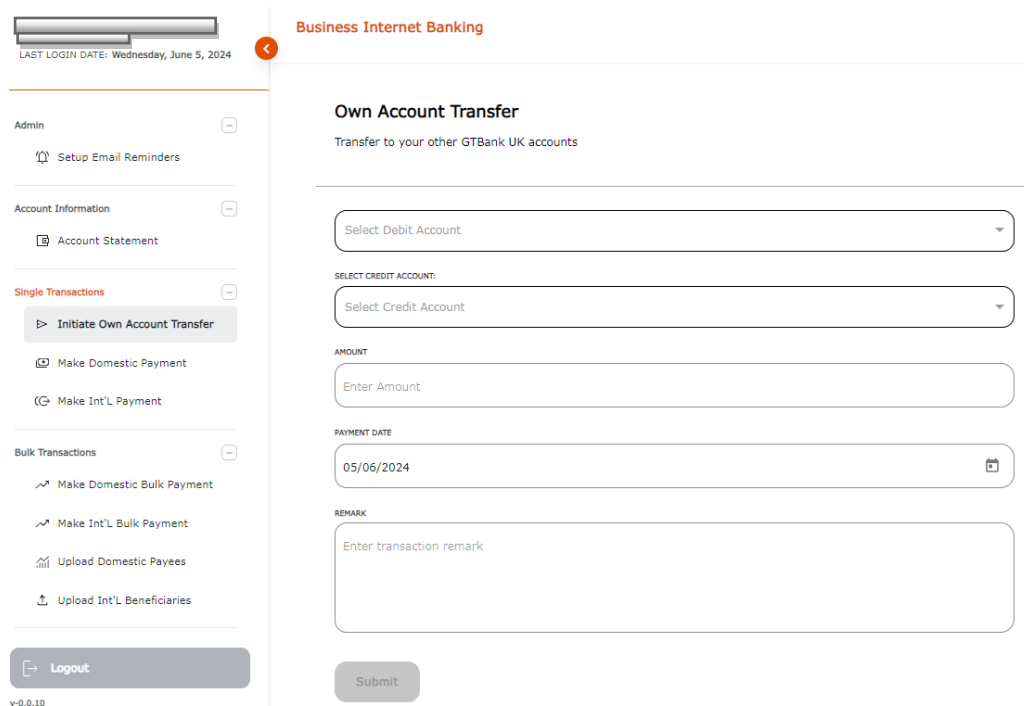
An Initiator on BIB is usually able to undertake all necessary tasks to ensure the successful initiation of payment and transfer requests. To do this effectively, a raft of functions is typically made available to achieve this objective. These functions include:

- Initiate Own Account Transfer
- Make Domestic Payment
- Make International Payment
- Upload Domestic Payees
- Make Domestic Bulk Payment
- View Domestic Payees
- Upload International Beneficiaries
- Make International Bulk Payment

- View International Beneficiaries

Initiate Own Account Transfer

This function is used to initiate the transfer of funds between customer's own accounts. For a successful transfer, source and destination accounts must be domiciled in the same currency.



The screenshot shows the 'Business Internet Banking' interface. On the left is a sidebar menu with categories: Admin (Setup Email Reminders), Account Information (Account Statement), Single Transactions (Initiate Own Account Transfer, Make Domestic Payment, Make Int'L Payment), and Bulk Transactions (Make Domestic Bulk Payment, Make Int'L Bulk Payment, Upload Domestic Payees, Upload Int'L Beneficiaries). At the bottom of the sidebar is a 'Logout' button and version 'v-0.0.10'. The main content area is titled 'Own Account Transfer' with the subtitle 'Transfer to your other GTBank UK accounts'. It contains several input fields: 'Select Debit Account' (dropdown), 'SELECT CREDIT ACCOUNT:' (dropdown), 'AMOUNT' (text input with placeholder 'Enter Amount'), 'PAYMENT DATE' (calendar input showing '05/06/2024'), and 'REMARK' (text area with placeholder 'Enter transaction remark'). A 'Submit' button is at the bottom right.

Make Domestic Payment

This function enables the initiator to make non-batch or single transactions to registered or unregistered payees. If beneficiary list has been set up and payees have been uploaded, then the **Make Domestic Payment** form will have a drop-down list of the payees otherwise, the payee's name will have to be entered on the form.

Business Internet Banking

LAST LOGIN DATE: Wednesday, June 5, 2024

Admin

Setup Email Reminders

Account Information

Account Statement

Single Transactions

Initiate Own Account Transfer

Make Domestic Payment

Make Int'L Payment

Bulk Transactions

Make Domestic Bulk Payment

Make Int'L Bulk Payment

Upload Domestic Payees

Upload Int'L Beneficiaries

Logout

Domestic Transfer

Transfer to any bank account in the UK

SELECT DEBIT ACCOUNT:

Select Debit Account

SELECT BENEFICIARY:

Select Beneficiary

AMOUNT

Enter Amount

PAYMENT DATE

05/06/2024

REFERENCE

Enter transaction reference

Add Transaction

Steps to making single domestic payments.

1. On the navigation menu, click on **Single Transactions** and select **Make domestic payments**
2. Complete the form and select the account you want to pay from.
3. Click on the **Add Transaction** button
4. Add more payments if you wish.
5. Click on the **Initiate Transaction** button to complete the process or **Clear All** to abort process.

Domestic Transfer

Transfer to any bank account in the UK

SELECT DEBIT ACCOUNT:

Select Debit Account

SELECT BENEFICIARY

Select Beneficiary

AMOUNT

Enter Amount

PAYMENT DATE

05/06/2024

REFERENCE

Enter transaction reference

Add Transaction

Transactions List

Source Account	Payee Name	Payee Account No	Amount	Actions
9		16206724	\$100.00	<div><div></div><div></div></div>
		16206724	£100,000.00	<div><div></div><div></div></div>

Clear All

Initiate Transaction

[254 View Domestic Payees](#)
[View Int'L Beneficiaries](#)
[Add Transaction](#)
[Logout](#)



Guaranty Trust Bank (UK) Ltd

Notifications: After the batch has been submitted successfully, the approvers receive email alerts to inform them about the pending payments requiring their authorisation. All approvers receive email notifications if the organisation had elected a non-sequential approval workflow type. Otherwise, only the next level of approvers i.e. the lowest level of approver receives email alerts in the sequential workflow type.

Transaction Types: The system processes a single batch file and can recognise all UK payments including GTBank to GTBank payments, Faster Payments (FPS) and CHAPS payments within it. Please note that FPS and CHAPS payments are chargeable per transaction according to the agreement with the Bank.

Make International Payment

Like the **Make Domestic Payment** function, this function provides the initiator with the opportunity to make single international payments to both registered and unregistered beneficiaries. If a Payment file with beneficiaries have been uploaded, then the **Make International Payment** form will have a drop-down list of the beneficiaries otherwise, the beneficiary's name will have to be entered on the form.

Steps to making single international payments.

1. On the Navigation menu, click on **Single Transactions** and select **Make Int'l Payments**
2. Complete all relevant fields on the form on Step 1 and Step 2 and select the account you want to pay from.

Business Internet Banking

LAST LOGIN DATE: Wednesday, June 5, 2024

Admin

Setup Email Reminders

Account Information

Account Statement

Single Transactions

Initiate Own Account Transfer

Make Domestic Payment

Make Int'L Payment

Bulk Transactions

Make Domestic Bulk Payment

Make Int'L Bulk Payment

Upload Domestic Payees

Upload Int'L Beneficiaries

Vendor/Client Mgt

View Domestic Payees

View Int'L Beneficiaries

1 Step 1

SELECT BENEFICIARY

SELECT DEBIT ACCOUNT:

BENEFICIARY ADDRESS

SELECT CURRENCY OF PAYMENT

Pound Sterling

PAYMENT AMOUNT

50,000.00

BENEFICIARY'S BANK ACCOUNT NO / IBAN

2900090

SELECT COUNTRY OF BENEFICIARY

3. Check the details on the Summary Page and click on the **Add Transaction** button.

LAST LOGIN DATE: Wednesday, June 5, 2024

Admin

Setup Email Reminders

Account Information

Account Statement

Single Transactions

Initiate Own Account Transfer

Make Domestic Payment

Make Int'L Payment

Bulk Transactions

Make Domestic Bulk Payment

Make Int'L Bulk Payment

Upload Domestic Payees

Upload Int'L Beneficiaries

Vendor/Client Mgt

View Domestic Payees

View Int'L Beneficiaries

Business Internet Banking

Summary

PAYMENT FROM A/C:
60-83-03

COUNTRY OF BENEFICIARY:
Albania

CURRENCY OF PAYMENT:
Pound Sterling

BENEFICIARY NAME:

BENEFICIARY ADDRESS:

BENEFICIARY BANK NAME:
b1Bank

BENEFICIARY BANK ACCOUNT NO/IBAN:
2900090

BENEFICIARY BANK ADDRESS:

BENEFICIARY BANK CITY:
Los Angeles

BENEFICIARY BANK COUNTRY:
United States

BENEFICIARY BANK SWIFT BIC/SWIFT CODE:

INTERMEDIARY BANK COUNTRY:
Algeria

PAYMENT AMOUNT/EQUIVALENT VALUE
GBP 50000

OFFSHORE CHARGES
Shared

GTBANK UK CHARGES
60-83-03

PURPOSE OF PAYMENT

Back

Add Transaction

4. Add more payments if you wish.

5. Click on the **Initiate Transaction** button to complete the process or **Clear All** to abort process.

Notifications: After the payment(s) have been submitted successfully, the approvers receive email alerts to inform them about the pending payments requiring their authorisation. All approvers receive email notifications if the organisation had elected a non-sequential approval workflow type. Otherwise, only the next level of approvers i.e. the lowest level of approver receives email alerts in the sequential workflow type.

Upload Domestic Payees

This functionality is used to upload a list of payees. The payees added in this list are called registered payees. Payees become registered when they are uploaded using the **Click to Upload** icon on the page.

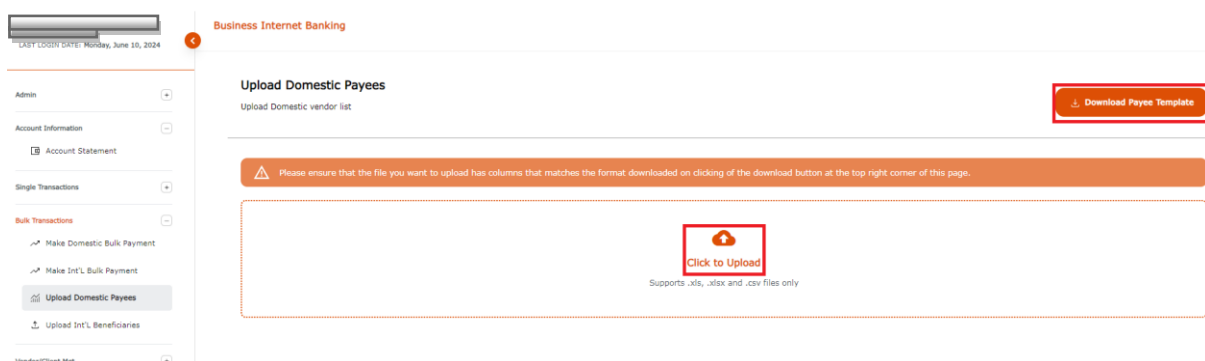
Customers can download and populate the predefined template with a list of payees that will be submitted to BIB for domestic batch payments. The template can be downloaded using the **Download Payee Template** button on the top right of the page.

The Payee Template contains the following fields.

- a) Payee Account Number
- b) Payee Name
- c) Payee Sort Code

Steps to Uploading Domestic Payees

1. On the Navigation menu, click on **Bulk Transactions** and select **Upload Domestic Payees**.
2. Click on the **Download Payee Template** button. Save the file on your hard or network drive.
3. Populate the file with payee records and save. Browse to the location of the payee list on your hard drive or network drive, select and upload it using the **Click to Upload** icon.



Business Internet Banking

LAST LOGIN DATE: Thursday, June 13, 2024

Initiate Own Account Transfer

Make Domestic Payment

Make Int'L Payment

Bulk Transactions

Upload Domestic Payees

Upload Int'L Beneficiaries

Make Domestic Bulk Payment

Make Int'L Bulk Payment

Approvals

Approve Domestic Payments

Approve Int'L Payments

Approve Own Account Transfer

Vendor/Client Mgt

Logout

Upload Domestic Payees

Upload Domestic vendor list

Download Payee Template

Please ensure that the file you want to upload has columns that matches the format downloaded on clicking of the download button at the top right corner of this page.

Click to Upload

Supports .xls, .xlsx and .csv files only

Accepted Payees

Vendor Name	Vendor Account Number	Vendor Bank Code	Date Entered
		401192	14/06/2024

Cancel

Submit

4. Click **Submit** to upload Payees or **Cancel** to abort the process.

Make Domestic Bulk Payment

This functionality is used to make domestic payments in bulk or as a batch. It also gives an option to make single debit and multiple credit payments, which will enable a single debit entry of the total value of transactions in the batch on your account whilst crediting the payees individually. This means that you will see only one single debit entry of total amount paid on your account statement. The payment report will always provide a list of all payees paid per batch.

The initiator has the option of making payments to either registered payees or non-registered payees. Payees become registered when they are uploaded using the **Click to Upload** button. If a **Payment file** with beneficiaries have been uploaded, then the **Make Domestic Payment** form will have a drop-down list of the beneficiaries otherwise, the beneficiary's name will have to be entered on the form.

Customers can download and populate the predefined template with a list of payees that will be submitted to BIB for domestic bulk/batch payments. The template can be downloaded by clicking the **Download Payee Template** button on the top right of the page.

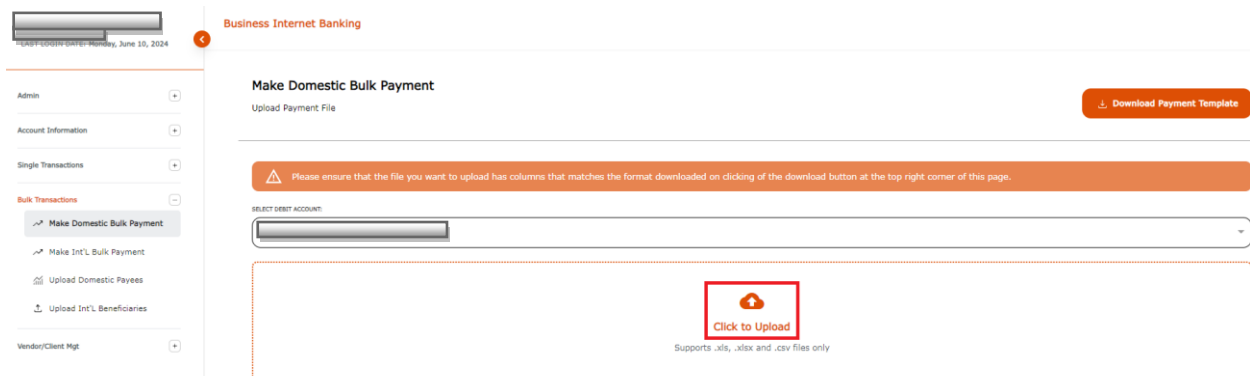
The Payee Template contains the following fields.

- Beneficiary Name
- Beneficiary Address
- Beneficiary Account Number
- Beneficiary Bank Name
- Beneficiary Bank Swift BIC Code
- Beneficiary Bank Address

- g) Beneficiary Bank City
- h) Beneficiary Bank Country
- i) Intermediary Bank Name *(Optional)*
- j) Intermediary Bank Swift BIC Code *(Optional)*
- k) Intermediary Bank Address *(Optional)*
- l) Intermediary Bank City
- m) Intermediary Bank Country *(Optional)*

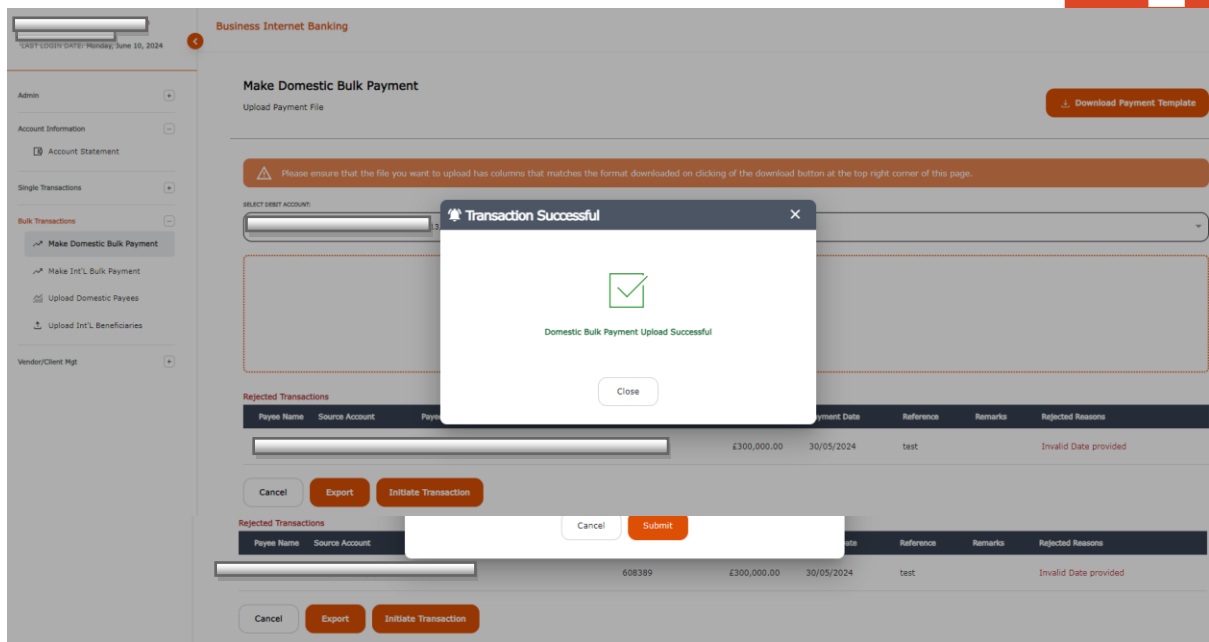
Steps to Uploading Domestic Payees

1. Click **Bulk Transactions** and select **Make Domestic Bulk Payments** to upload a **Payment file**.



The screenshot shows the 'Business Internet Banking' interface. On the left is a navigation menu with options: Admin, Account Information, Single Transactions, Bulk Transactions (selected), and Vendor/Client Mgt. Under 'Bulk Transactions', the options are: Make Domestic Bulk Payment (selected), Make Int'l Bulk Payment, Upload Domestic Payees, and Upload Int'l Beneficiaries. The main content area is titled 'Make Domestic Bulk Payment' and includes an 'Upload Payment File' section. A 'Download Payment Template' button is in the top right. A warning message states: 'Please ensure that the file you want to upload has columns that matches the format downloaded on clicking of the download button at the top right corner of this page.' Below this is a 'SELECT DEBIT ACCOUNT:' dropdown menu. A large dashed box contains a 'Click to Upload' button with a cloud icon and the text 'Supports .xls, .xlsx and .csv files only'.

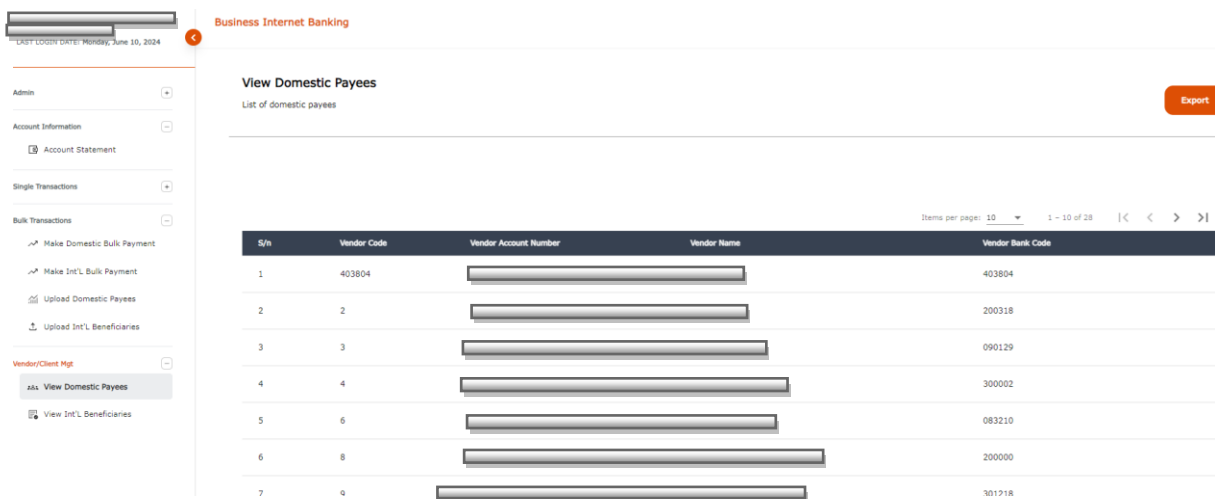
2. If there is an issue with uploaded file, the rejected transaction(s) will be displayed.
3. If the user decides to proceed and clicks **Initiate Transaction**, the pop up below will be displayed.



- Users can use the **Export** button to view rejected transaction and fix for reinitiation.

View Domestic Payees

This functionality is provided to enable initiator's view active registered domestic payees. It also enables user to export the results in excel file.



Upload International Beneficiaries

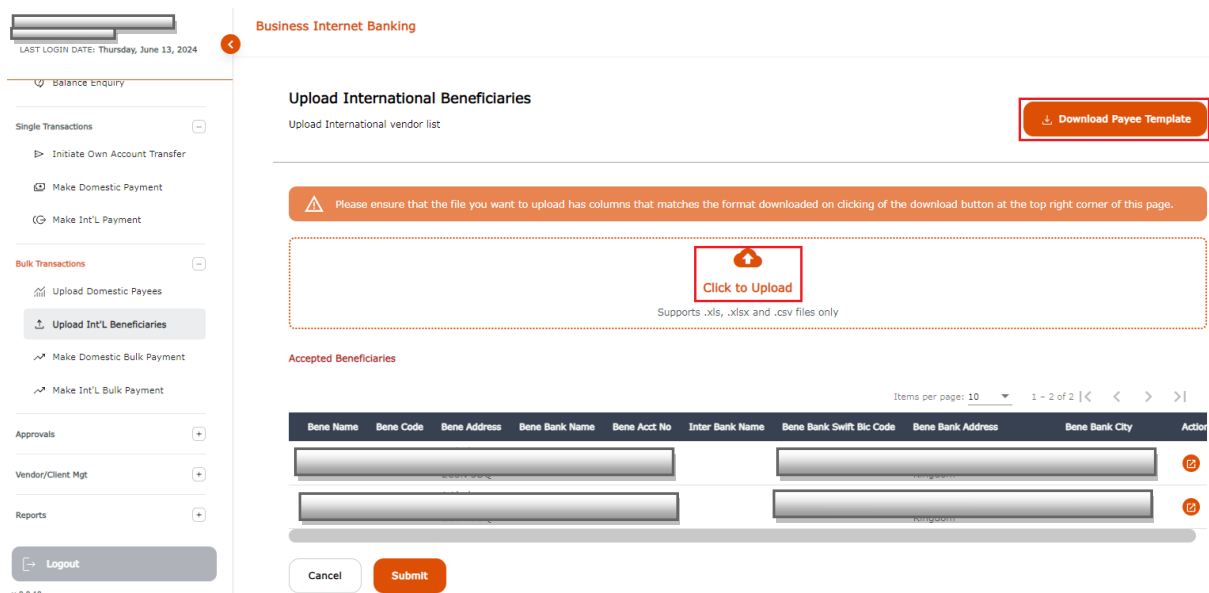
This functionality is used to upload a list of international beneficiaries. The beneficiaries added in this list are called registered beneficiaries. Beneficiaries become registered when they are uploaded using the **Click to Upload** icon on the page. Customers can download and populate the predefined template with a list of beneficiaries for international payments. The template can be downloaded using the **Download Payee Template** button on the top right of the page.

The Payee Template contains the following fields;

- a) Beneficiary Name
- b) Beneficiary Address
- c) Beneficiary Account Number
- d) Beneficiary Bank Name
- e) Beneficiary Bank Swift BIC Code
- f) Beneficiary Bank Address
- g) Beneficiary Bank City
- h) Beneficiary Bank Country
- i) Intermediary Bank Name
- j) Intermediary Bank Swift BIC Code
- k) Intermediary Bank Address
- l) Intermediary Bank City
- m) Intermediary Bank Country

Steps to uploading international beneficiaries

1. On the Navigation menu, click on **Bulk Transactions** and select **Upload International Beneficiaries**
2. Click on the **Download Payee Template** button. Save the file on your hard or network drive.
3. Populate the fields on file with the beneficiary records and save.
4. Browse to the location of the beneficiary file on your hard drive or network drive, select and upload it using the **Click to Upload** icon.



Business Internet Banking

LAST LOGIN DATE: Thursday, June 13, 2024

Upload International Beneficiaries
Upload International vendor list

[Download Payee Template](#)

Please ensure that the file you want to upload has columns that matches the format downloaded on clicking of the download button at the top right corner of this page.

[Click to Upload](#)
Supports .xls, .xlsx and .csv files only

Accepted Beneficiaries

Bene Name	Bene Code	Bene Address	Bene Bank Name	Bene Acct No	Inter Bank Name	Bene Bank Swift Bic Code	Bene Bank Address	Bene Bank City	Action
									Edit
									Edit

Items per page: 10 1 - 2 of 2

[Cancel](#) [Submit](#)

[Logout](#)

v-0.0.10

Make International Bulk Payment

This function is used to make international payments in bulk. International payments can be made in GBP, USD and EURO. The system will accept a payment file only if all the transactions in the payment file are in the same currency.

Customers can download and populate the predefined template with a list of beneficiaries for international payments. The template can be downloaded using the **Download Payee Template** button on the top right of the page.

The **Payment Template** contains the following fields.

- a) Beneficiary Name
- b) Beneficiary Address
- c) Beneficiary Account Number
- d) Beneficiary Bank Name
- e) Beneficiary Bank Swift BIC Code
- f) Beneficiary Bank Address
- g) Beneficiary Bank City
- h) Beneficiary Bank Country
- i) Intermediary Bank Name *(Optional)*
- j) Intermediary Bank Swift BIC Code *(Optional)*
- k) Intermediary Bank Address *(Optional)*
- l) Intermediary Bank City
- m) Intermediary Bank Country *(Optional)*
- n) Payment Amount *(Optional)*
- o) Payment Date
- p) Payment Purpose
- q) Reference

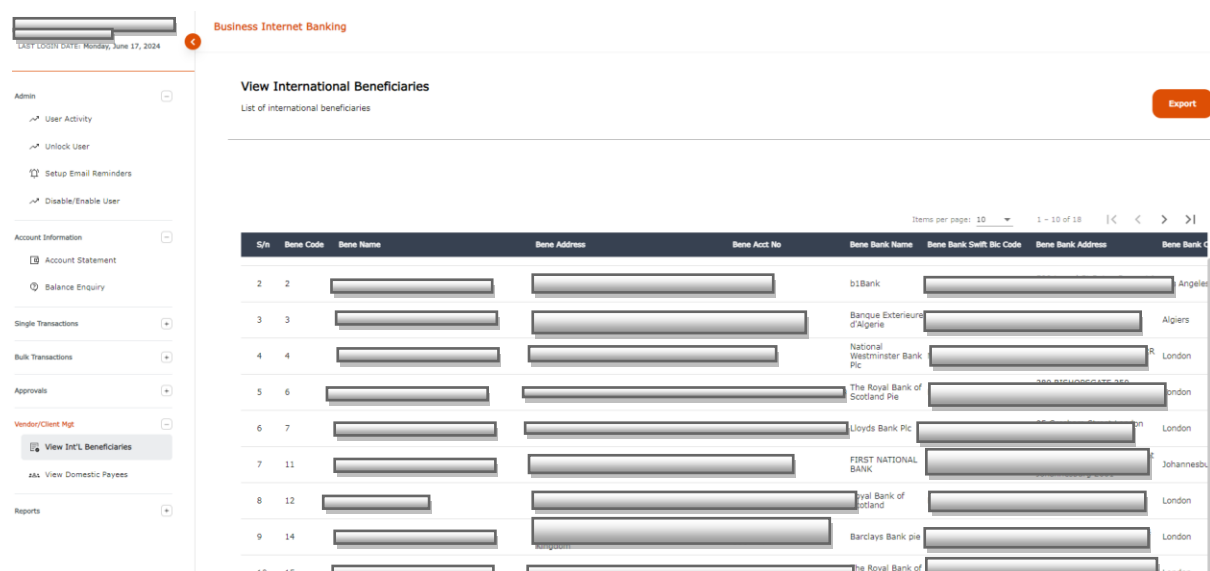
Steps to making international bulk payments.

1. On the Navigation menu, click on **Bulk Transactions** and select **Make International Bulk Payments**
2. Select the bank account you want to make payments from and the account where charges should be deducted from
3. Click on the **Download Payee Template** button. Save the file on your hard or network drive
4. Populate the fields on file with the beneficiary records and save
5. Browse to the location of the bulk beneficiary file on your hard drive or network drive, select and upload it using the **Click to Upload** icon
6. Once the file is validated and uploaded successfully, click the **Initiate Transaction** button
7. If there is an issue with uploaded file, the rejected transaction will be displayed
8. If the user decides to proceed and clicks **Initiate Transaction**, the pop up below will be displayed
9. Users can use the **Export** button to view rejected transaction and fix for reinitiation.

Notifications: Once the batch has been submitted successfully, the approvers receive email alerts to inform them about the pending payments requiring their authorisation. All approvers receive email notifications if the organisation had elected a non-sequential approval workflow type. Otherwise, only the next level of approvers i.e. the lowest level of approver receives email alerts in the sequential workflow type.

View International Beneficiaries

This functionality is provided to enable initiator's view active registered international beneficiaries. It also enables to export the results in excel file.



Business Internet Banking

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View International Beneficiaries
List of international beneficiaries

Items per page: 10 1 - 10 of 18

S/n	Bene Code	Bene Name	Bene Address	Bene Acct No	Bene Bank Name	Bene Bank Swift Bc Code	Bene Bank Address	Bene Bank C
2	2				b1Bank		Angels	
3	3				Banque Extérieure d'Algérie		Algiers	
4	4				National Westminster Bank Plc		London	
5	6				The Royal Bank of Scotland Plc		London	
6	7				Lloyds Bank Plc		London	
7	11				FIRST NATIONAL BANK		Johannesbu	
8	12				oyal Bank of Scotland		London	
9	14				Barclays Bank plc		London	
10	15				The Royal Bank of Scotland Plc		London	

An approver is the role with the authority to approve the transactions submitted by the initiator. An approver can only authorise those transactions which are within his approval limit. Depending on the organisation, there may exist a single or several approvers. The BIB System also provides support for separate levels of approvers per organisation.

- 1) Approve Domestic Payments
- 2) Approver International Payments
- 3) Approve Own Account Transfer
- 4) Balance Enquiry
- 5) Account Statement
- 6) Track Payments
- 7) Payment Report
- 8) Exception Report
- 9) Approval Report

Every transaction submitted by the initiator must be authorised before it is sent to GTBank UK for payment processing. An approver must either:

- 1) Authorise a transaction
- 2) Decline a transaction

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- > Initiate Own Account Transfer
- > Make Domestic Payment
- > Make Int'L Payment

Bulk Transactions

- > Upload Domestic Payees
- > Upload Int'L Beneficiaries
- > Make Domestic Bulk Payment
- > Make Int'L Bulk Payment

Approvals

- > Approve Domestic Payments
- > Approve Int'L Payments
- > Approve Own Account Transfer

Vendor/Client Mgt

← Approve Transactions

Details for batch ID 24435

Transaction Count

1

Transaction Limit

£3,000,000.00

Transaction Sum

£100.00

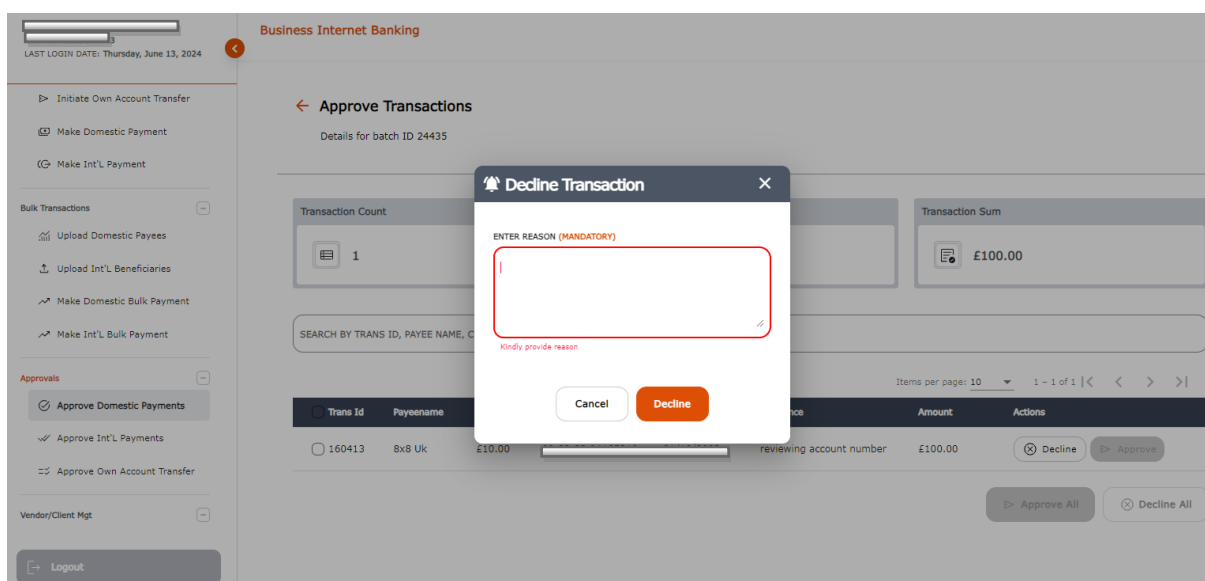
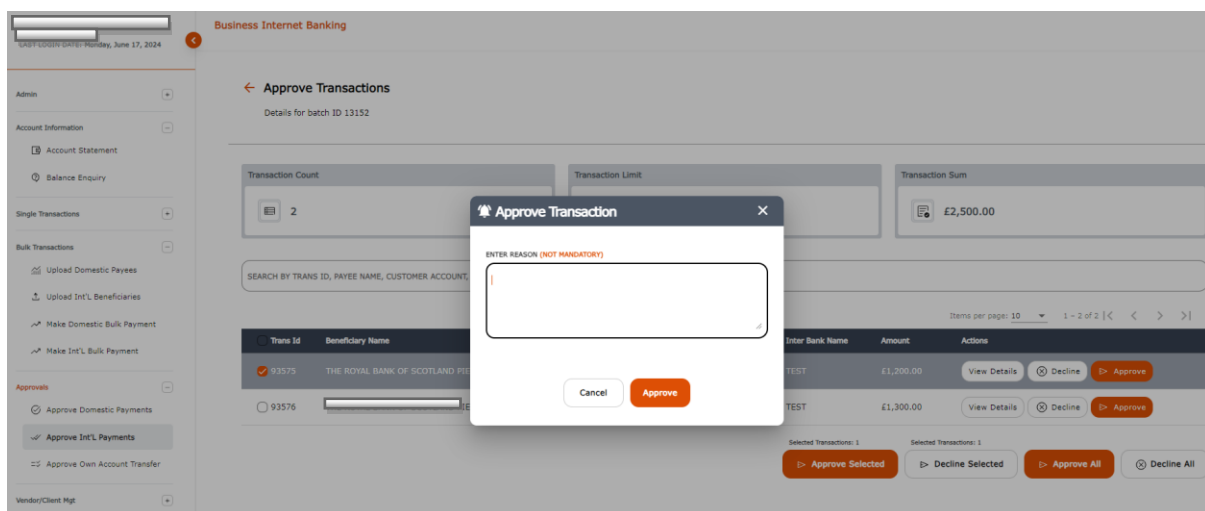
SEARCH BY TRANS ID, PAYEE NAME, CUSTOMER ACCOUNT, REFERENCES ETC.

							Items per page: 10	1 – 1 of 1 < >		
Trans Id	Payee name	Charges	Customer Account	Payment Date	Reference	Amount	Actions			
<input type="checkbox"/> 160413	8x8 Uk	£10.00				£100.00	<input type="button" value="Decline"/> <input type="button" value="Approve"/>			

> Approve All
⊖ Decline All

Logout

An approver can authorise or decline all transactions by clicking on the **View Details** button to review the transaction(s) and then clicking on the **Authorise All** or **Decline All** button (if they choose to authorise all transactions within a batch) or by selecting those that will be authorised and/or declined one after the other using the radio buttons; followed by clicking the **Submit** button. A decision must be made on every transaction within a batch i.e. some transactions cannot be selectively approved within a batch with the others not being acted on (either a decline or an authorise).



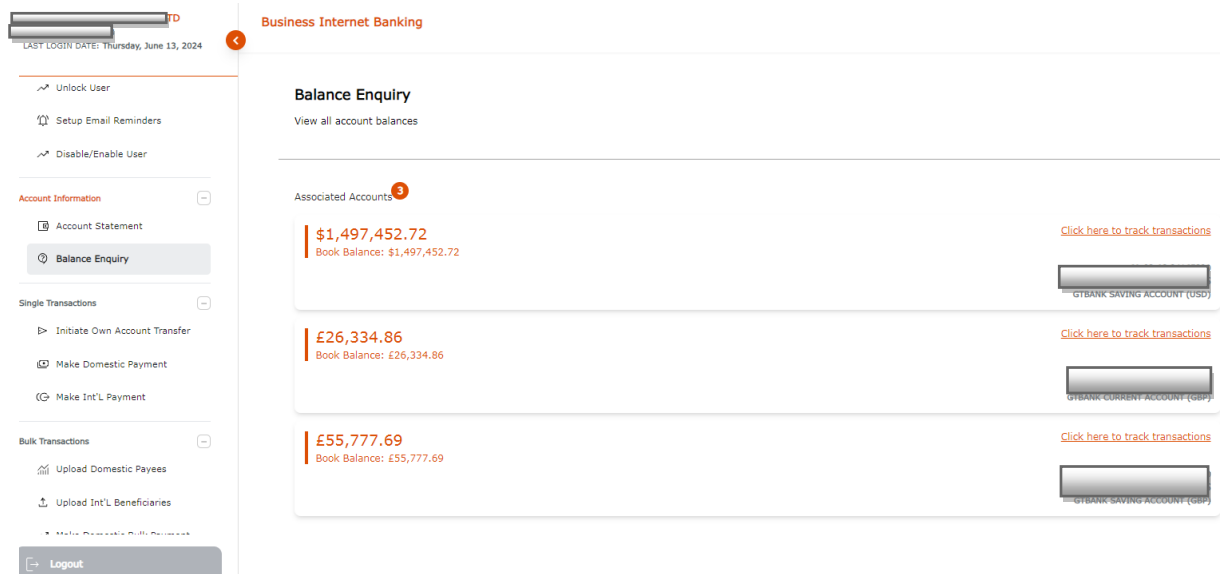
The system however enforces the input of a comment for every declined transaction.

During authorisation, the system checks selected transaction amounts against the approval limit of the current approver. The BIB system, throughout the approval process, checks against the customer's customer mandate in determining whether the current approver is the final approver or not.

Transactions above the approver's limit cannot be selected for authorisation but can be declined. Transactions not declined will automatically be treated as "authorised but exceeding limits" as long as there are further approvers with the approval limits that will still be required to make decisions on the transactions.

Balance Enquiry

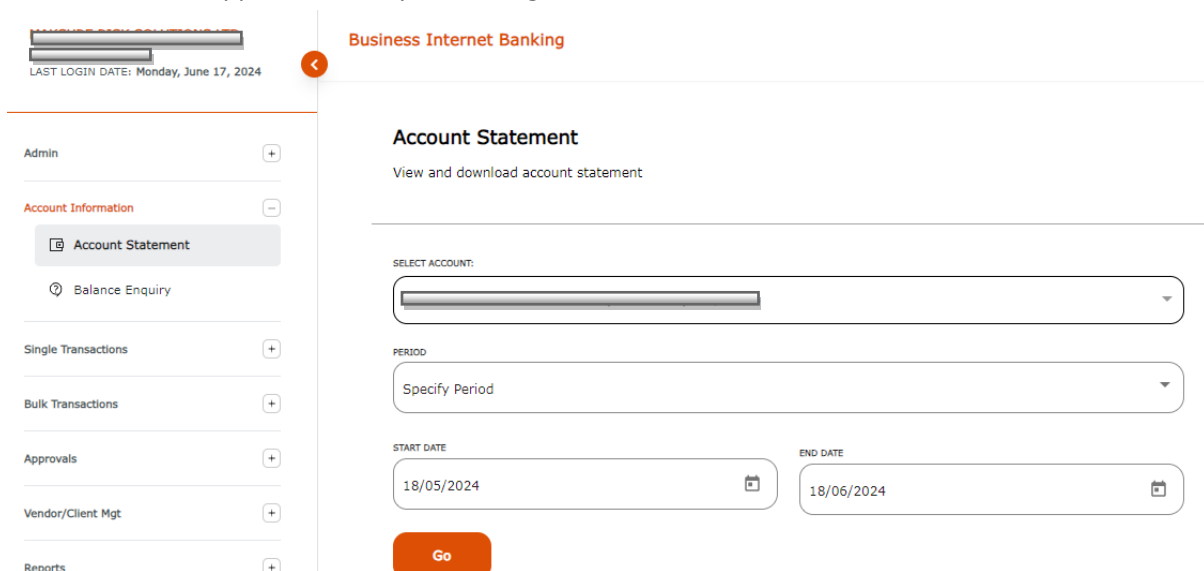
This functionality is used to view the book and available balances of the bank accounts that the customer owns and wish to be included on BIB.



Click link to view details for account.

Account Statement

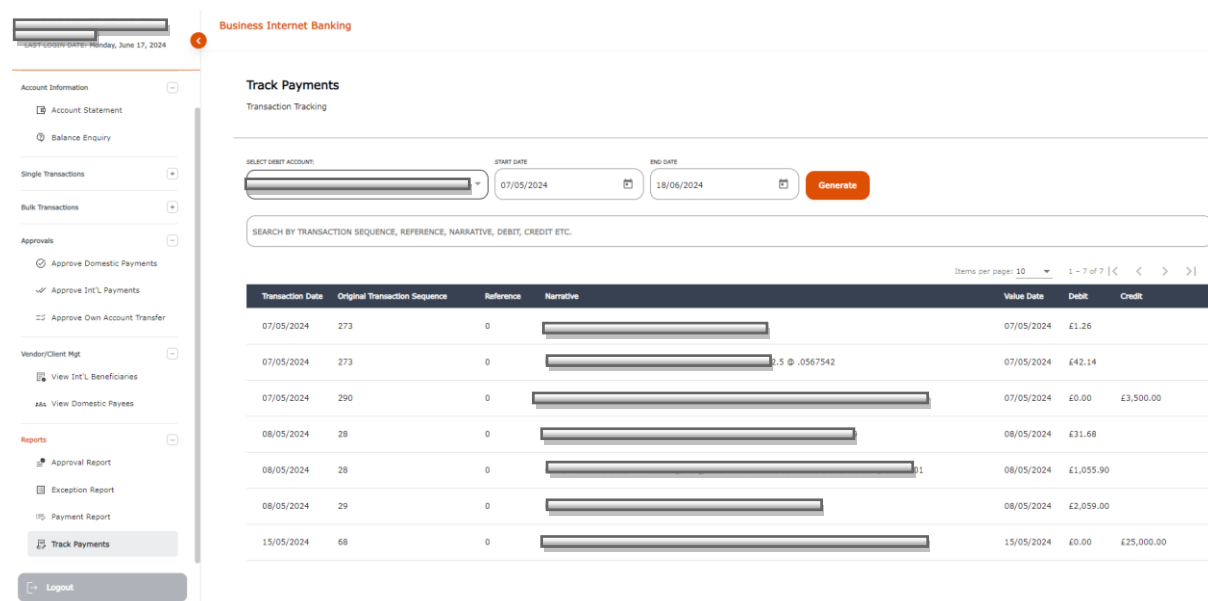
This allows the approver or any user to generate and view statement of accounts. To use this



function, select an account, specify period, start date, and end date and then click on the **Go** button. You will be presented with the opening balance, as well as a list of transactions made from that account within the specific period of time.

Track Payments

This functionality is accessible both via the navigation menu and the account number link on the **Balance Enquiry** function. To view the transactions within a period of time, select the account number you wish to track transactions, enter the start, and end dates; and click on the **Generate**



Transaction Date	Original Transaction Sequence	Reference	Narrative	Value Date	Debit	Credit
07/05/2024	273	0		07/05/2024	£1.26	
07/05/2024	273	0		07/05/2024	£42.14	
07/05/2024	290	0		07/05/2024	£0.00	£3,500.00
08/05/2024	28	0		08/05/2024	£31.68	
08/05/2024	28	0		08/05/2024	£1,055.90	
08/05/2024	29	0		08/05/2024	£2,059.00	
15/05/2024	68	0		15/05/2024	£0.00	£25,000.00

button.

Payment Report

This function is used to view the status of payment transactions initiated by the initiator. A transaction could have one of the following statuses:

- 1) Approved: Transaction that are approved by authorisers.
- 2) Declined: Transactions that are declined or rejected by authorisers.
- 3) Pending: Transactions on which no action has been taken on yet by authorisers.

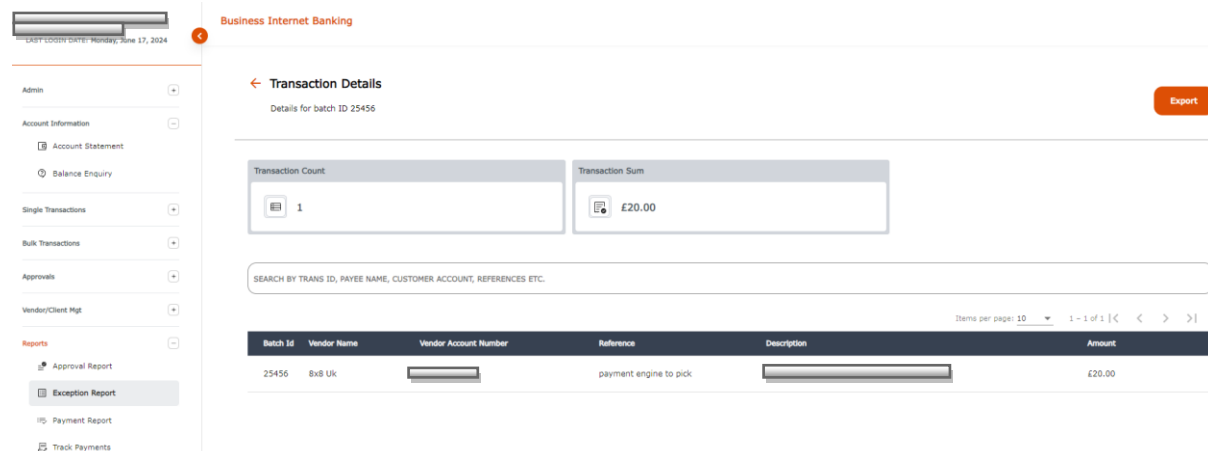
To use this functionality, click **Reports** and select **Payment Report**. Select the **Transaction Type**, **Status**, **Upload Date From**, **Upload Date To** and click on **Generate**. You will be presented with a grid of payment transactions batches initiated between the dates queried for. Click on **View Details** to see the status of all the transactions in the batch.

A transaction can have either **“Completed”**, **“Unsuccessful”** or **“Waiting to be processed”** status. **“Completed”** means the transaction has been processed and credited to the payee’s account subject to the receiving Bank’s ability to automatically credit the payee. **“Waiting to be processed”** means that the transaction is on a queue and waiting to be processed by our automated systems. If a transaction is not processed within 15 minutes, kindly notify your Relationship Manager about this. **“Unsuccessful”** means the transaction could not be processed for the reasons provided when you click on the **View Details**.

Click on the **“Details”** link to view the reason(s) of failure where the transaction’s status is not **“Completed”**. The **“Print”** link is automatically enabled for **“Completed”** transactions only. This provides you with the ability to print off receipts of successfully processed payments. Alternatively, you can export a report of all transactions within a batch into MS Excel or PDF formats and thereafter print the reports.

Exception Report

This function is used to view the payment exceptions. To use this functionality, click **Reports** and select **Exception Report**. Select the **Upload Date From**, **Upload Date To** and **Search Criteria** (optional) then click on **Generate**. You will be presented with a grid of exceptions available between the dates queried. Click on **View Details** to see the further information relating to the exception.



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Transaction Details
Details for batch ID 25456

Transaction Count: 1

Transaction Sum: £20.00

SEARCH BY TRANS ID, PAYEE NAME, CUSTOMER ACCOUNT, REFERENCES ETC.

Batch Id	Vendor Name	Vendor Account Number	Reference	Description	Amount
25456	SXB UK			payment engine to pick	£20.00

Approval Report

This report shows the transactions approved or declined within a period of time. To use this functionality, click **Reports** and select **Approval Report**. Select the **Upload Date From**, **Upload Date To** and **Search Criteria** (optional) then click on **Generate**. You will be presented with a grid of approved or declined transaction available between the dates queried. Click on **View Details** to see the further information relating to the transaction.



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Business Internet Banking

- Admin
- Account Information
- Account Statement
- Balance Enquiry
- Single Transactions
- Bulk Transactions
- Approvals
- Vendor/Client Mgt
- Reports
- Approval Report
- Exception Report
- Payment Report
- Track Payments

Approved Transactions

Approved transactions by user

UPLOAD DATE FROM

18/05/2024

UPLOAD DATE TO

18/05/2024

Generate

SEARCH BY BATCH ID, UPLOADER NAME, TRANSFER TYPE, TRANSACTION TOTAL, ETC.

Items per page: 10 1 - 3 of 3

Batch Id	Uploader Name	Upload Date	Transaction Count	Transaction Total	Actions
		10/06/2024	1	£0.10	View Details
		10/06/2024	1	£100.00	View Details
	EE	03/06/2024	2	£2,500.00	View Details