



Guaranty Trust Bank (UK) Ltd

GTBANK UK
PERSONAL INTERNET
BANKING (PIB)
PLATFORM
User Guide



Contents

Introduction	4
LandingPage	4
Authentication	4
Forgot Login ID.....	5
Download Token Guide.....	7
User Authentication.....	8
Straight through login	8
Partial Reset	10
Full Reset.....	14
New User.....	18
Setup New DP770r Token	24
Dashboard.....	27
Accounts.....	28
Account Statement	28
Transaction History	30
Transfers	34
Transfer to Own Account.....	35
Transfer GTBank UK Account.....	37
Transfer to GTBank UK Account (New Payee)	37
Transfer to GTBank UK Account (Saved Payee)	44
Transfers to Other UK Bank Account	49
Transfers to Other UK Bank Account (New Payee).....	50
Transfers to Other UK Bank Account (Saved Payee).....	57
International Bank Transfer	62
International Bank Transfer (New Payee).....	62
International Bank Transfer (Saved Payee).....	66
Self Service	72
Personal Details	72
Change Security Question and Answer.....	73



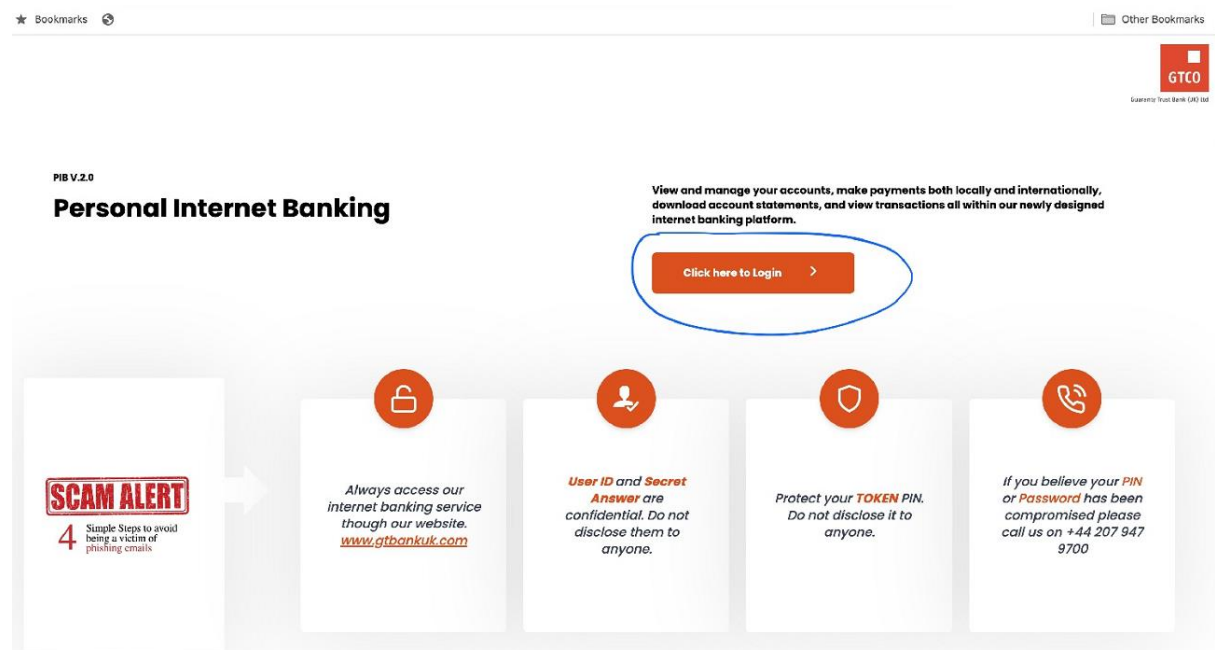
Guaranty Trust Bank (UK) Ltd

Help	75
Send Feedback	75
Miscellaneous	76
Session Timeout	77

Introduction

The GTBank UK Personal Internet Banking is a web platform through which the bank's customers interface with the bank. Customers can view account balances, historical transactions, send and download account statements, make transfers and payments both locally and internationally. The functionalities to provide a user guide can be found below.

LandingPage



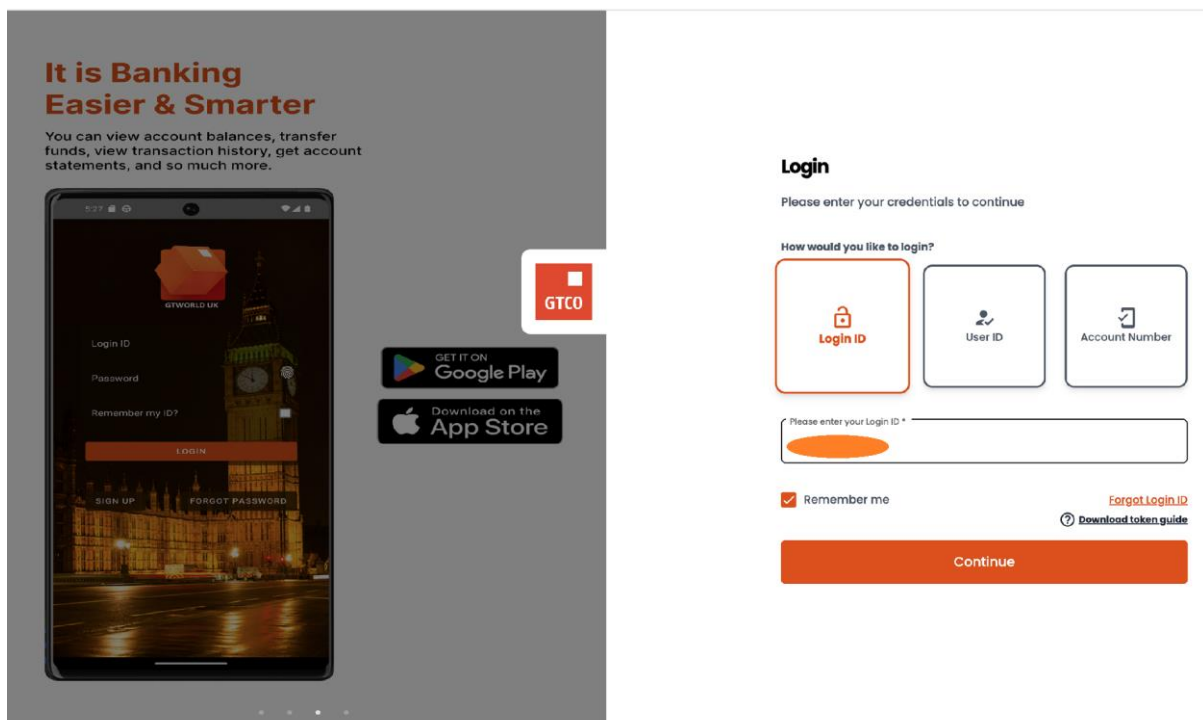
This is the initial page. Click the button 'Click here to login' to access the log in page.

Authentication

The three mediums of authentication to verify an account user are:

1. **User ID** - This is a unique numeric value assigned to every internet banking user of GT Bank UK usually sent to the customers at the point of on boarding.
2. **Login ID** - This is an alphanumeric string received by a customer once setup is complete in an example format like GT12121212.
3. **Account Number** - This is the unique 8 digit account number that identifies an account holder of GT Bank UK

Any of the above options can be used to login to the app subsequently.



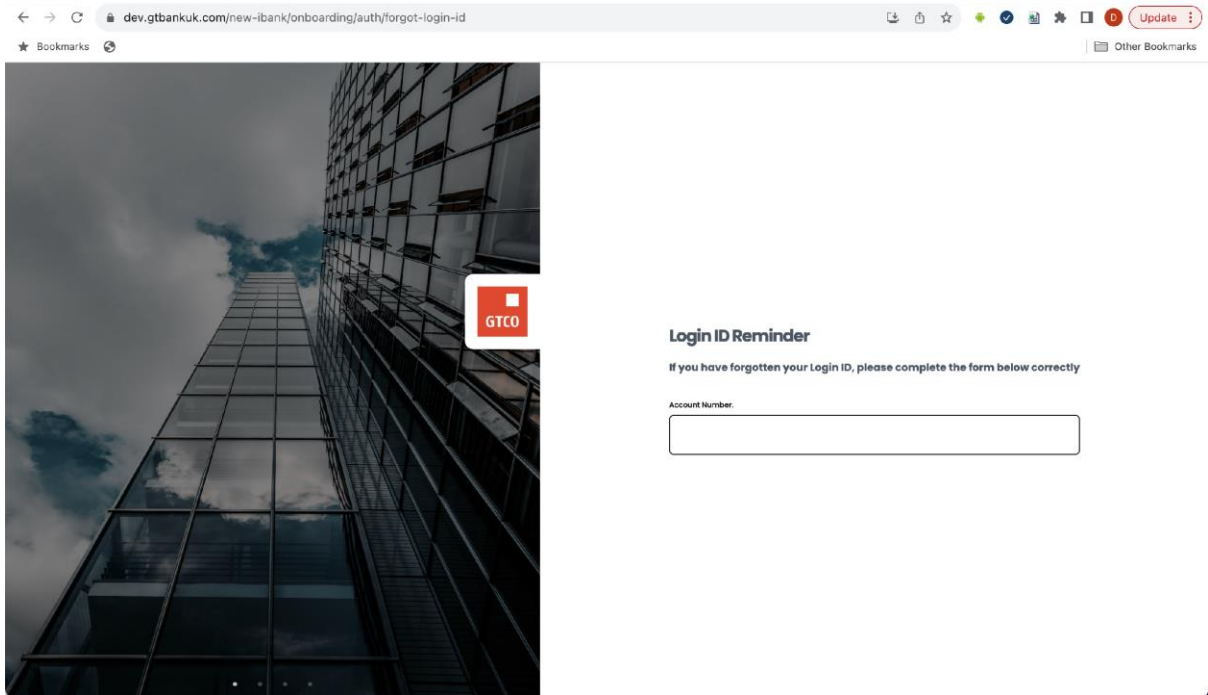
You can check the box 'Remember me' to save your login ID on your browser.

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

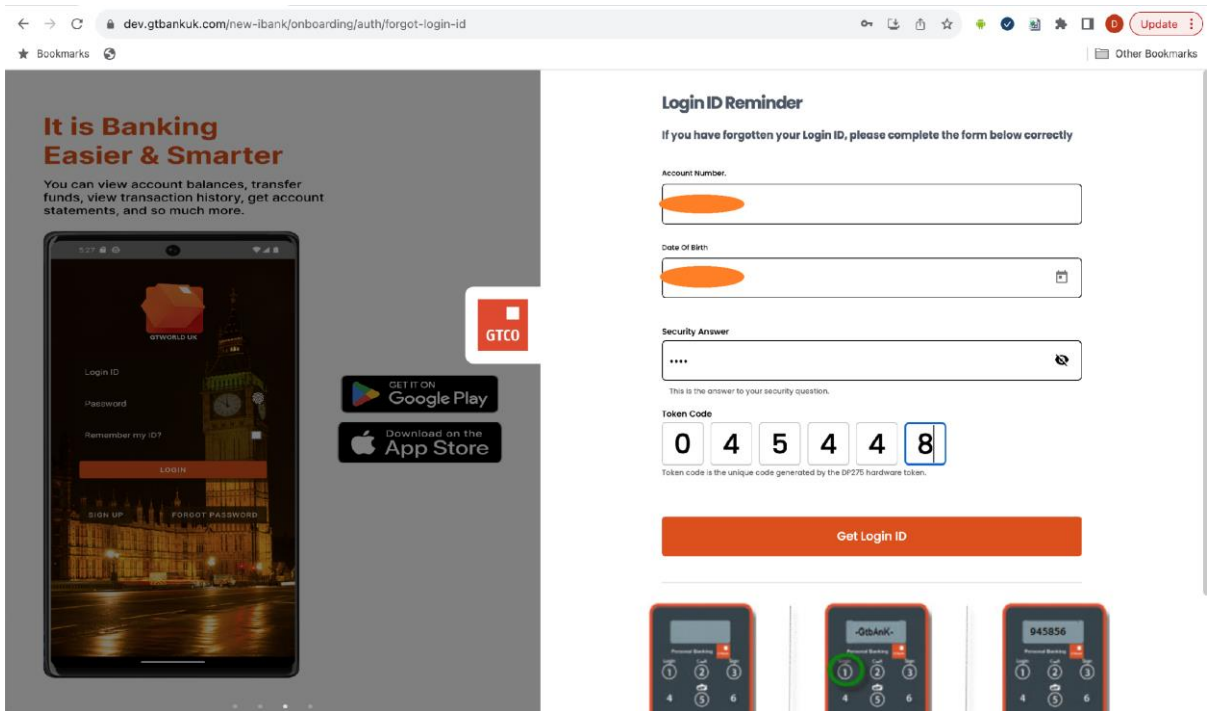
Forgot Login ID

Customers who have their profiles already setup but may have forgotten their login ID can be reminded of their login ID by following the steps below:

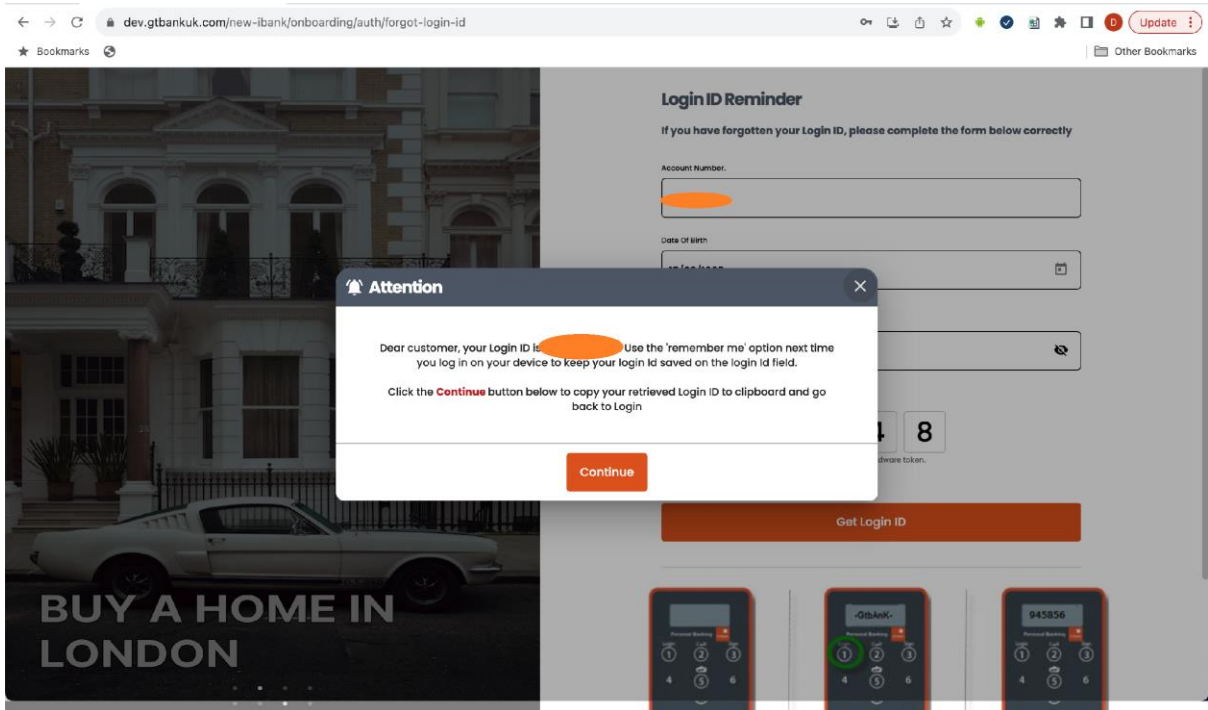
1. Provide an account number:



2. Once account number is validated, provide date of birth, security answer and hardware token code for further validation.



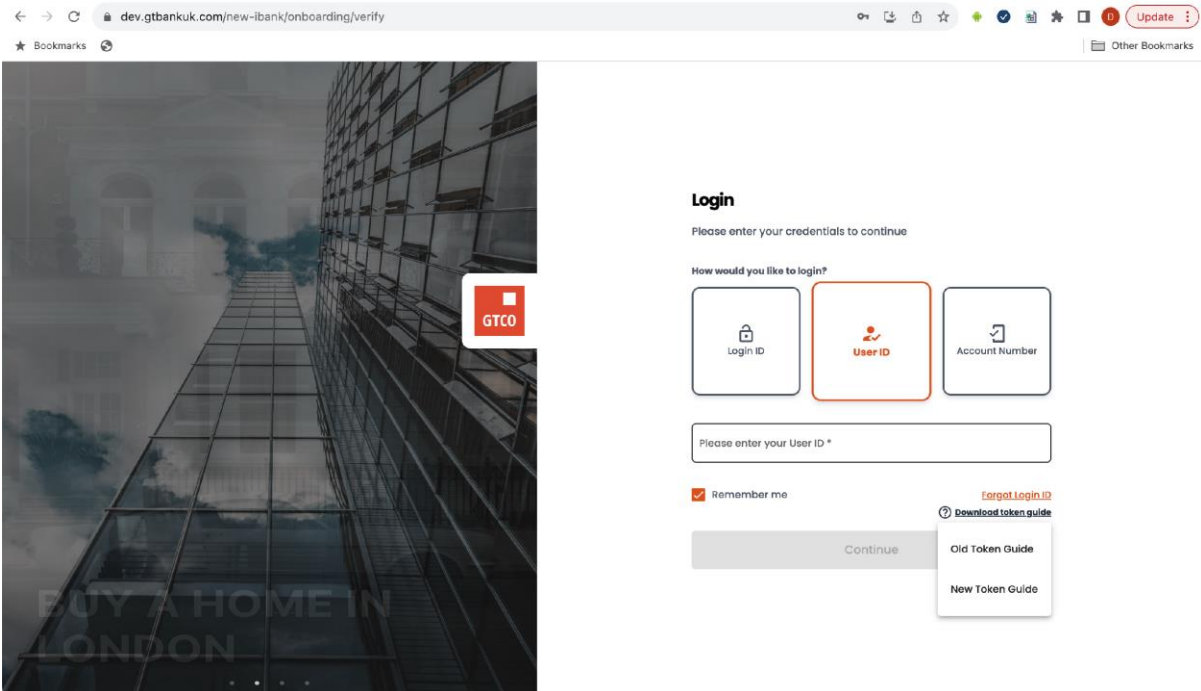
3. After successful validation of the provided details above, the customer's login ID is displayed.



Download Token Guide

Please go the company website www.gtbankuk.com to download user guides for the hardware tokens.

1. The Old token (DP275 token)
2. The New token (DP770r token)



User Authentication

The authentication modes have been subdivided into 4 types:

1. Straight through login
2. Partial Reset
3. Full Reset
4. New User

Straight through login

This applies at initial access when user has no secret question/answer set up or does not have a hardware token on the PIB account.

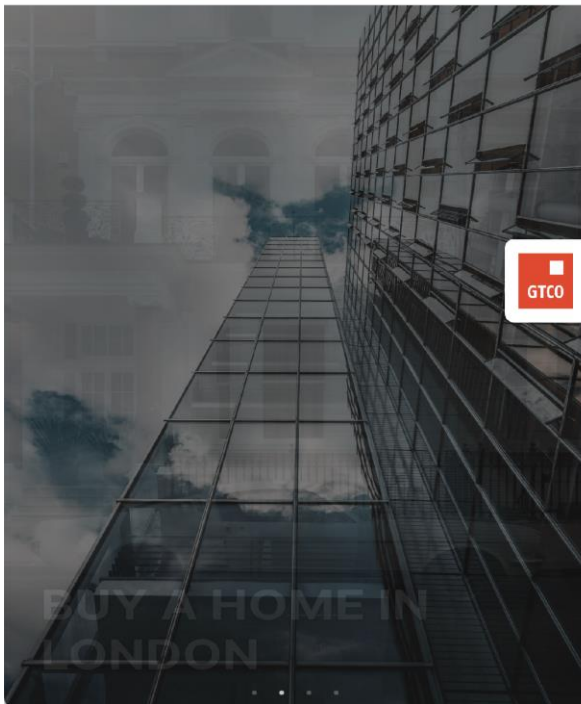
The user is required to input their security question/answer and hardware token code to login to the app. This is the only way to login to the app.

The steps are outlined below;

1. Verify user's login ID or user ID or account number



Guaranty Trust Bank (UK) Ltd



Login

Please enter your credentials to continue

How would you like to login?

Three login options: Login ID, User ID (highlighted with an orange border), and Account Number.

Please enter your User ID *

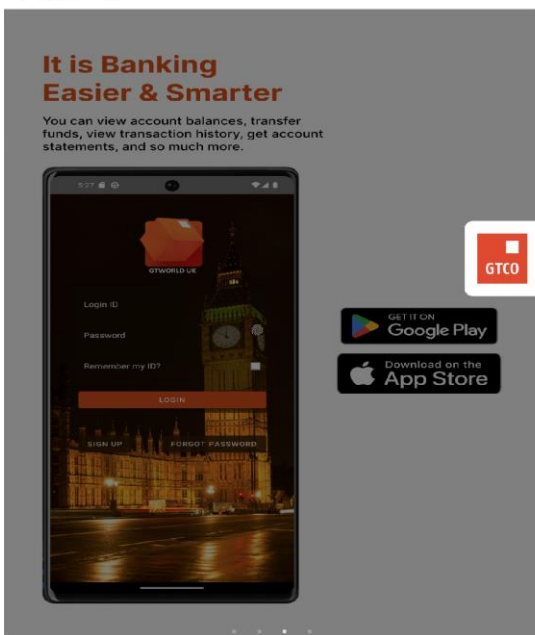
Remember me

[Forgot Login ID](#)

[Download token guide](#)

Continue button and links for Old Token Guide and New Token Guide.

2. Validate security answer and old hardware token code (DP275)



Welcome, NL1Wmbnautqh NL2llkofiqrdrn!

You are about to login as [redacted] this is not your Login ID, please [click here](#)
Click [here](#) to setup the new DP770r token

Security Answer

Security Answer input field with a masked password (****).

This is the answer to your security question.

Token Code

Token Code input field showing the code 640430.

Login button



1. Press and hold the OK button to switch on your Token, enter your PIN. See user guide if it's your first time of use

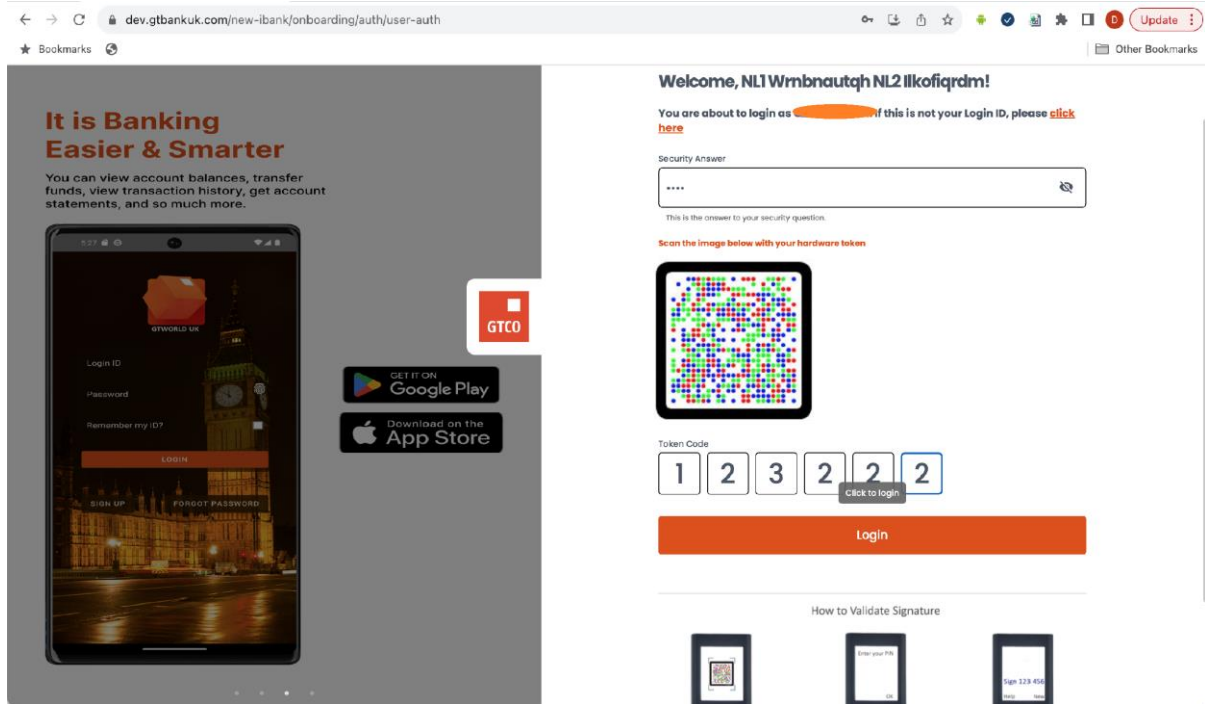


2. You will see a screen with GtbAnk. If PIN is correct, Press on the login or 1 button to generate a login code.

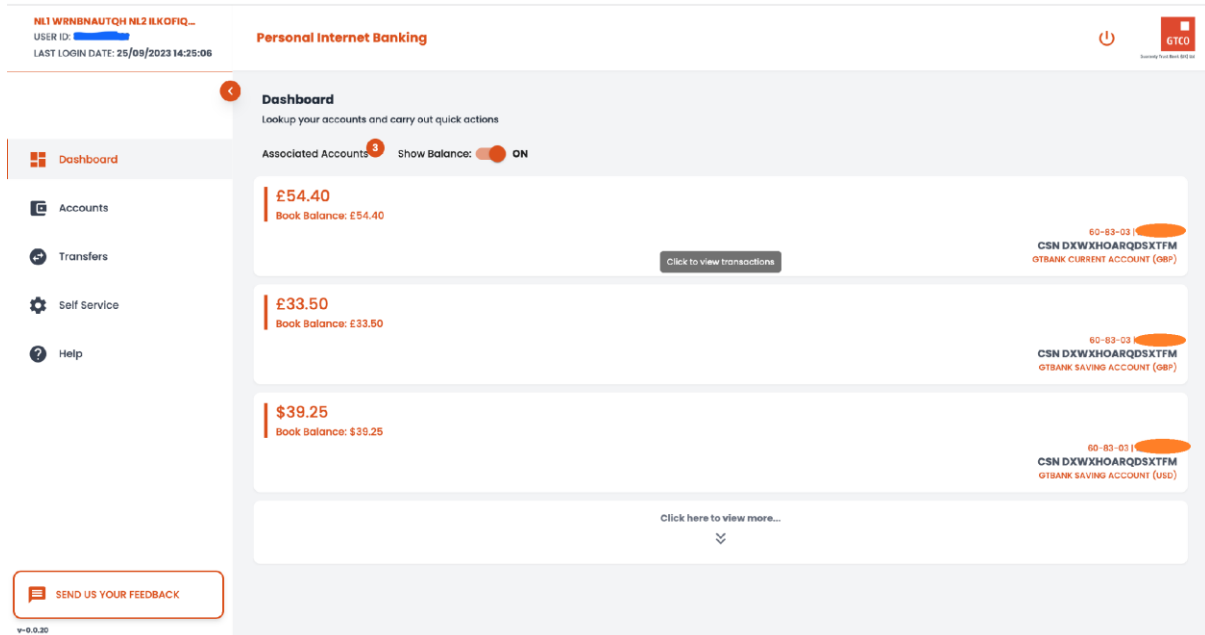


3. Enter the login code on Internet Banking and continue with logging in.

Or validate security answer with new token (DP770r)



3. After the security answer and hardware token of the user is successfully validated, the user is redirected to the dashboard

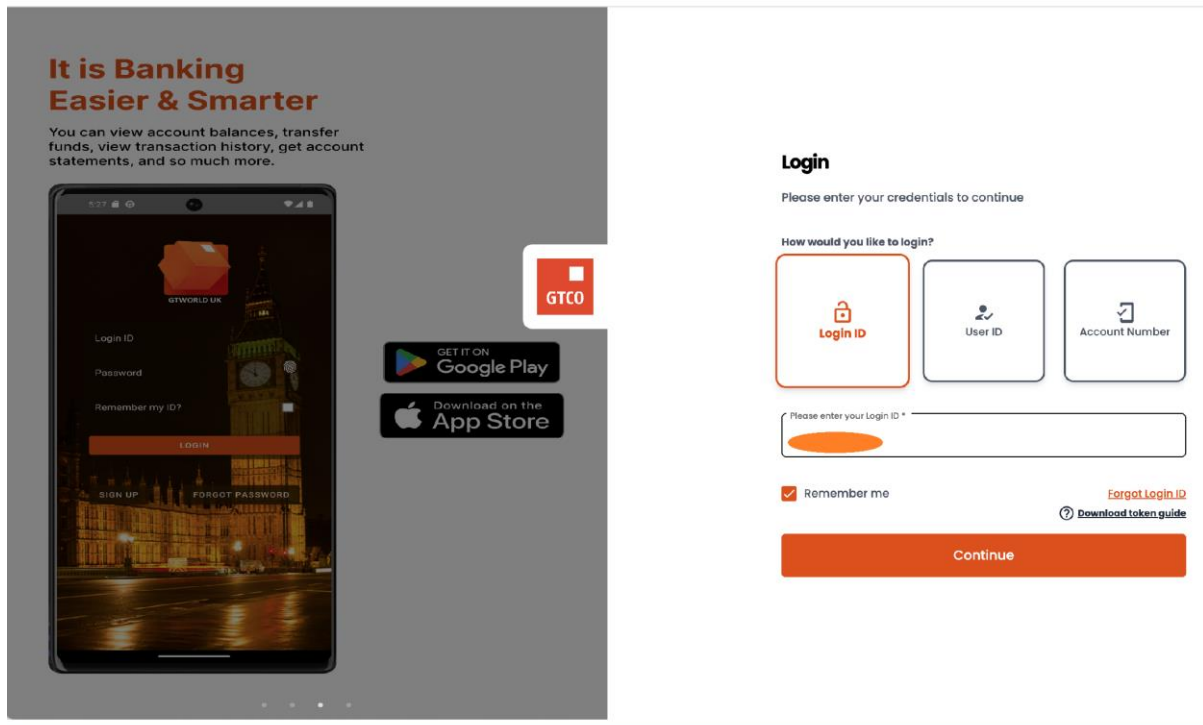


Partial Reset

In this scenario, the user has had their security question and answer reset. The user's token is authenticated and is required to update their security question and answer. After this update is successful, the user is redirected to the verification page to login through the straight through login process.

The steps are outlined below;


1. Verify user's login ID or user ID or account number



2. The user is required to provide a hardware token code from the old hardware token linked to the account (DP275)




Welcome, NL1 Wmbnautqh NL2 llkofiqrdm!

You are about to login as . If this is not your Login ID, please [click here](#)


Token Code

Token code is the unique code generated by the DP726 hardware token.


[Login](#)



1. Press and hold the OK button to switch on your Token, enter your PIN. See user guide if it's your first time of use



2. You will see a screen with - GbBank- if PIN is correct. Press on the login or 1 button to generate a login code.




3. Enter the login code on Internet Banking and continue with logging in.

3.


Or validate token code from the new hardware token (DP770r)



Welcome, NL1 Wmbnautqh NL2 llkofiqrdm!

You are about to login as . If this is not your Login ID, please [click here](#)

Scan the image below with your hardware token




Token Code


Token code is the unique code generated by the DP770r hardware token after you have scanned the image above with the device.

[Login](#)


How to Validate Signature



Press the red button to turn on the device



Enter your 6 digit PIN into the device



Enter the 6 digit displayed on the screen

4. On successful validation of the token code, the user is required to update the security question and answer on their account. This will be used for subsequent log in to the app. (Straight through login).



User Security Update

'We noticed that you are logging on to our online banking system for the first time after your security details were reset. For security reasons, you are required to update your security question and answer.'

**Your secret answer is case sensitive. Please note and memorise it as it will be required for subsequent logons

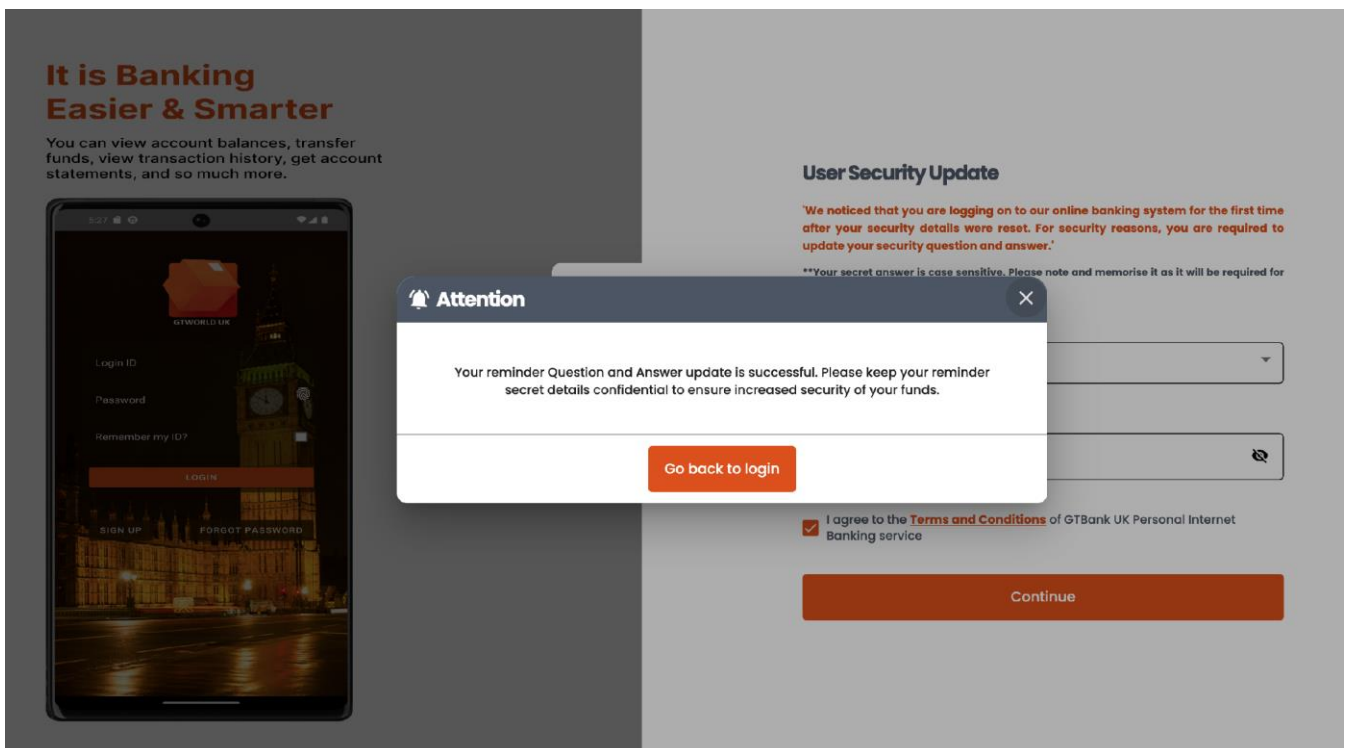
Security Question

Security Answer

This is the answer to your security question.

I agree to the [Terms and Conditions](#) of GTBank UK Personal Internet Banking service

5. Once the security question and answer update is successful, user is redirected to the verify user page to use the updated security answer to log in to the application.



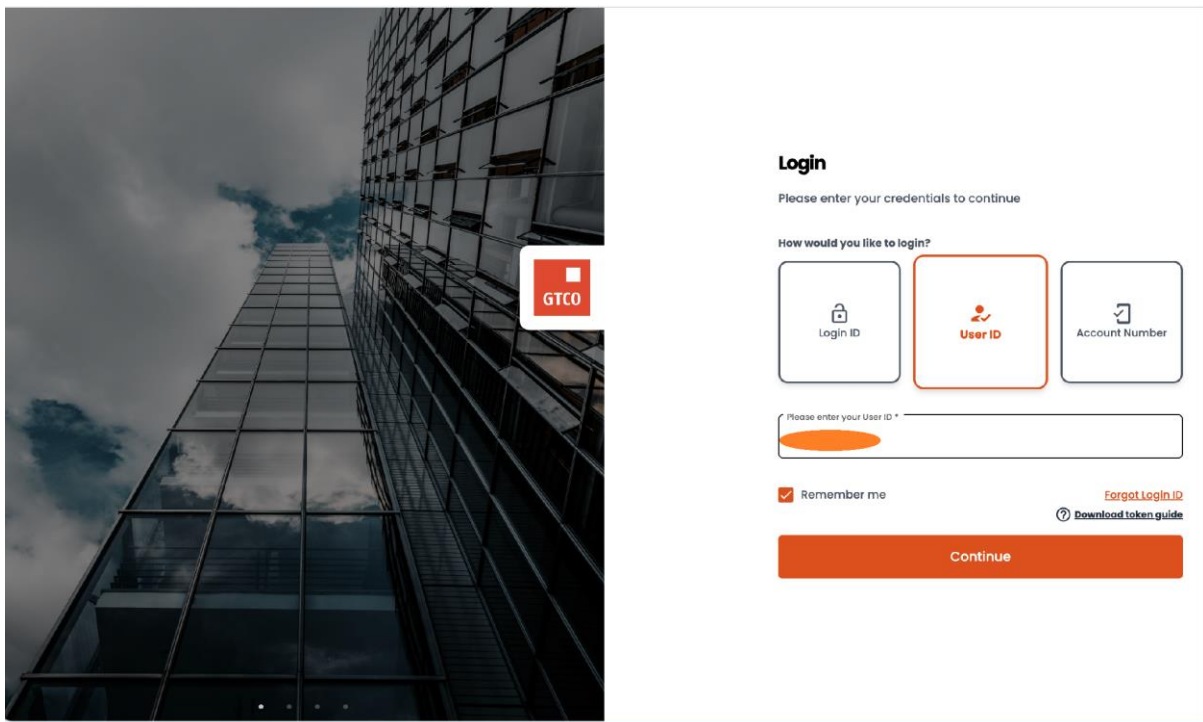
6. The User will then be required to login again and will go through the Straight through login.

Full Reset

In this scenario, the user has had their security question and answer reset and the hardware token linked to their account is also delinked. The user is authenticated via an activation password sent to their registered email address and is expected to follow the prompts to update their security question and answer and also link their hardware token to their account.

The steps are outlined below;

1. The user can only be verified using user ID or account number alone in this scenario.



2. The user is required to provide an activation password as received via email after a designated bank staff has performed a full reset.



Welcome, NL1 Wmbnautqh NL2 llkofiqrpm!

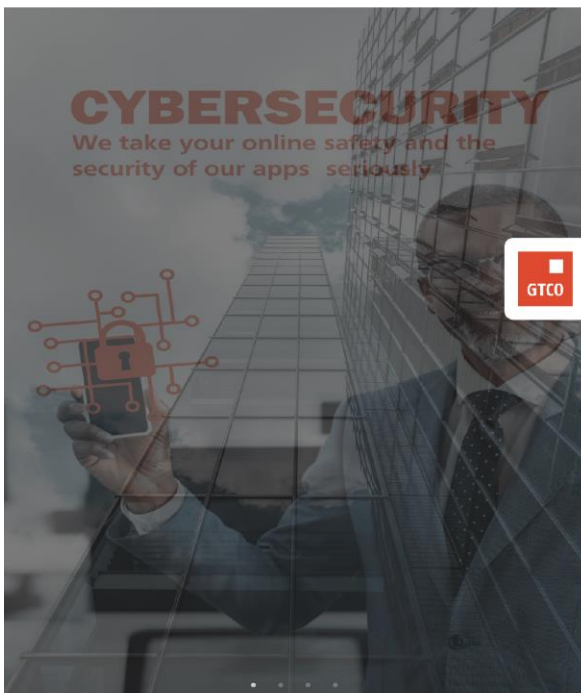
You are about to login as If this is not your User ID, please [click here](#)

Activation Password

This is the activation password sent to your email.

Continue

3. The user is required to then update their security question and answer and agree to the terms and conditions.



User Security Update

We noticed that you are logging on to our online banking system for the first time after your security details were reset. For security reasons, you are required to update your security question and answer.

**Your secret answer is case sensitive. Please note and memorise it as it will be required for subsequent logons

Security Question

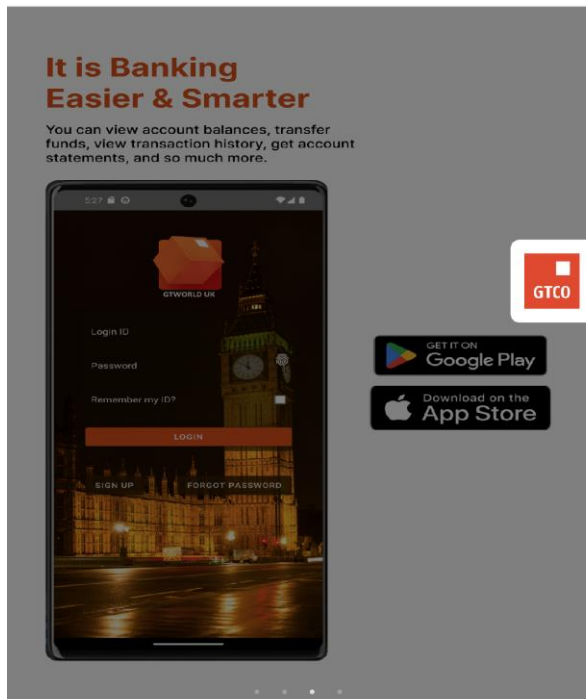
Security Answer

This is the answer to your security question.

I agree to the [Terms and Conditions](#) of GTBank UK Personal Internet Banking service

Continue

4. The user still bearing the old DP275 hardware token is required to link the hardware token to their account by providing the serial number at the back of the token device.



Link Hardware Token

Token Serial Number

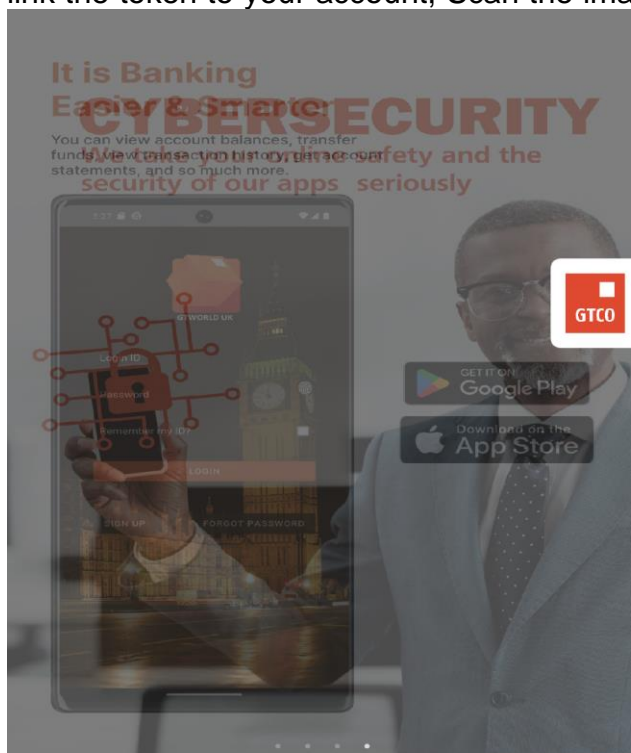
0100110011

This is the serial number at the back of your hardware token

I agree to the [Terms and Conditions](#) of GTBank UK Personal Internet Banking service

Continue

Where the user has the new hardware token (DP770r), follow the steps below to link the token to your account; Scan the image to generate an onscreen device code



Link Hardware Token

Scan the image below with your hardware token



On Screen Device Code

14142515251

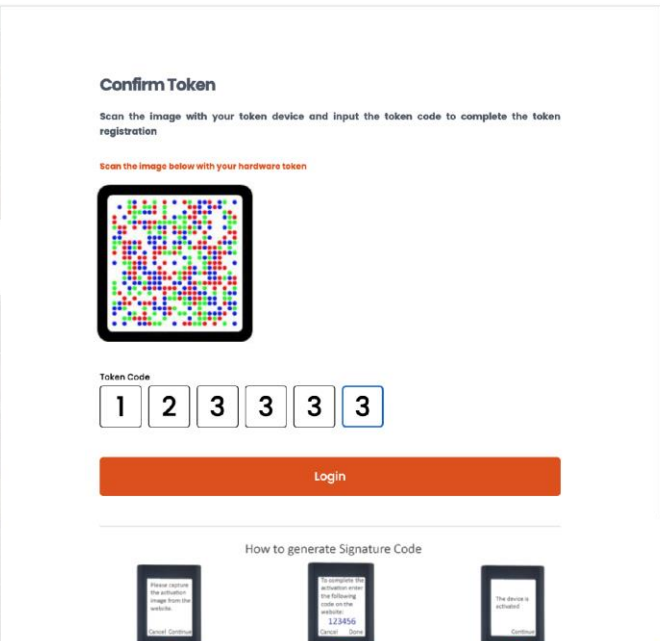
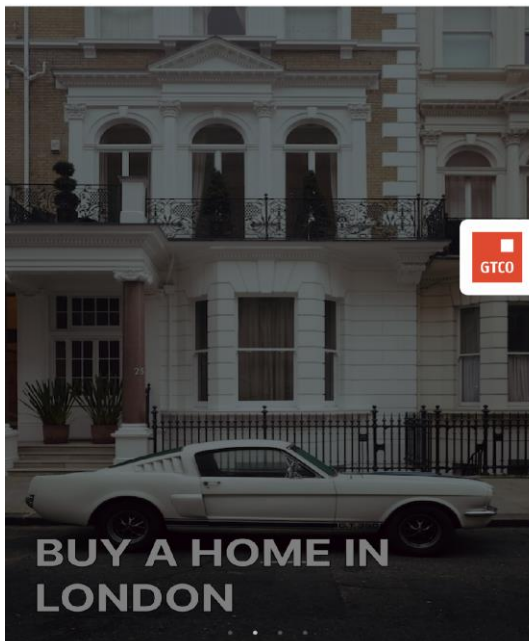
I agree to the [Terms and Conditions](#) of GTBank UK Personal Internet Banking service

Continue

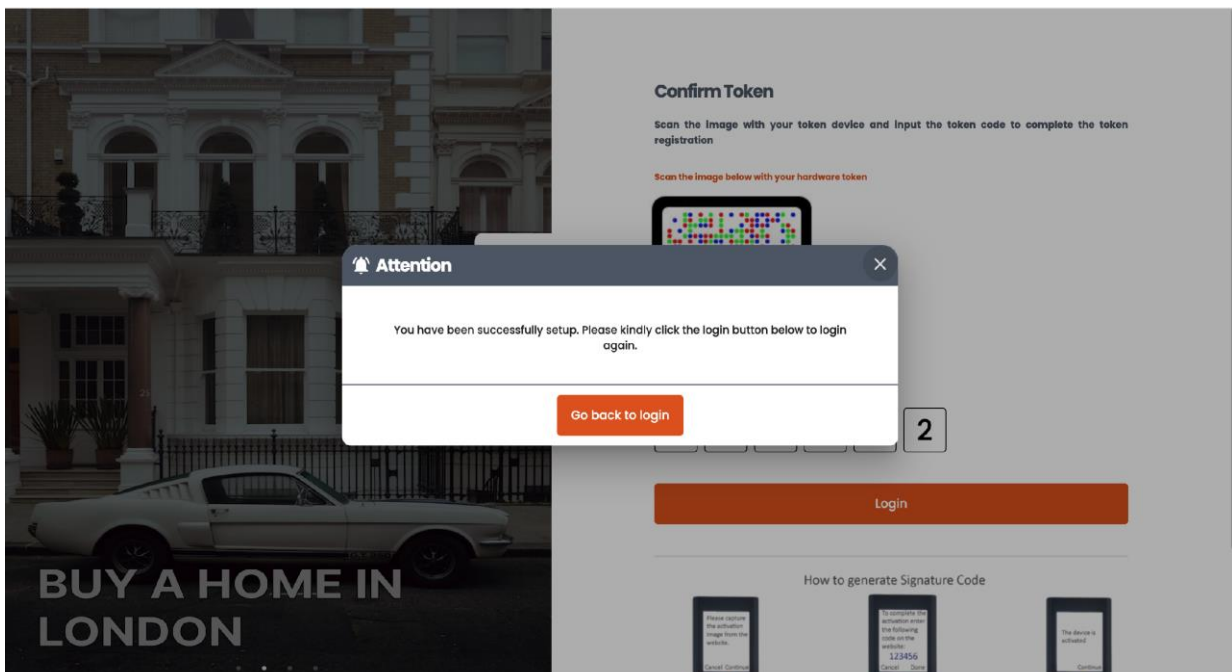
How to generate Device Code



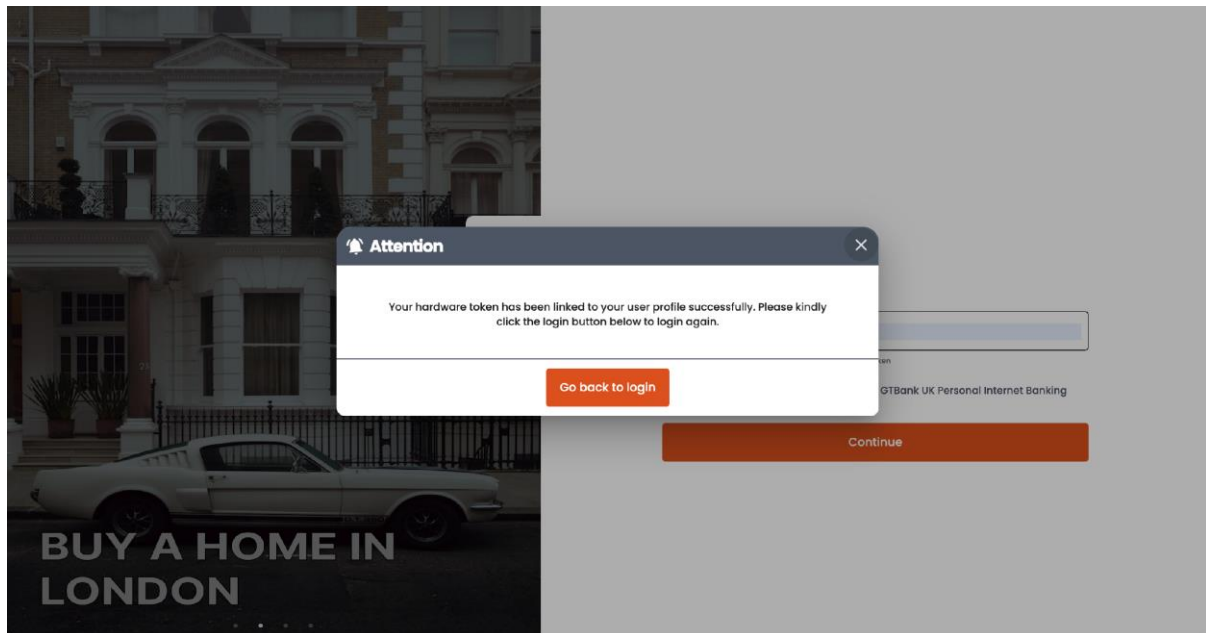
Scan the next image to generate a 6-digit code to confirm the linking process.



Confirmation that the linking process and all updates have been successfully completed.



5. After tokens have been setup successfully, the user is redirected to the login page to use the updated details to log in to the application.



New User

In this scenario, the user is using the PIB platform for the first time since the bank has profiled the user. The user is authenticated via an activation password sent to their registered email address and is expected to follow the prompts to update their security question and answer, and also link their hardware token to their account, and setup a login ID.

The steps are outlined below;

1. The user can only be verified using the user ID or account number alone in this scenario.



Login

Please enter your credentials to continue

How would you like to login?

Three login options are presented in rounded rectangular buttons:

- Login ID**: Represented by a lock icon.
- User ID**: Represented by a person icon, this option is highlighted with an orange border.
- Account Number**: Represented by a card icon.

Please enter your User ID *

Remember me

[Forgot Login ID](#)

[Download token guide](#)

Continue

- The user is required to provide an activation password received in their registered email address when the Customer Services team performed a full reset.



Welcome, NL1 Wmbnautqh NL2 Ilkofiqrdm!

You are about to login as [redacted] if this is not your User ID, please [click here](#)

Activation Password

.....

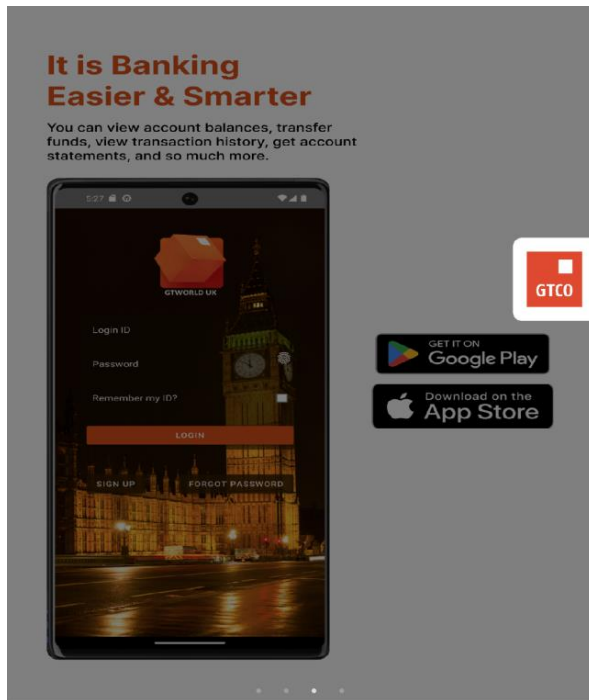
This is the activation password sent to your email.

Continue

- The user is required to update their security question and answer and agree to the terms and conditions



Guaranty Trust Bank (UK) Ltd



Link Hardware Token

Token Serial Number

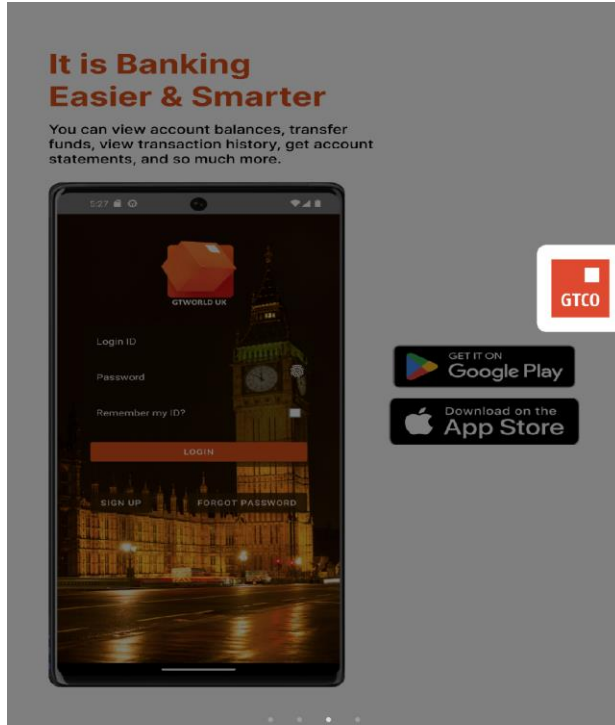
0100110011

This is the serial number at the back of your hardware token

I agree to the [Terms and Conditions](#) of GTBank UK Personal Internet Banking service

Continue

4. The user still bearing the old DP275 hardware token is required to link the hardware token to their account by providing the serial number at the back of the token



Link Hardware Token

Token Serial Number

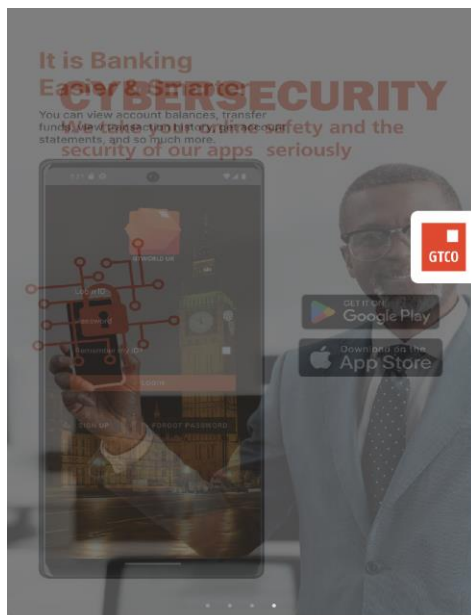
0100110011

This is the serial number at the back of your hardware token

I agree to the [Terms and Conditions](#) of GTBank UK Personal Internet Banking service

Continue

Whereas user has the new hardware token (DP770r), follow the below steps to link the token to your account; Scan the image to generate an onscreen device code



Link Hardware Token

Scan the image below with your hardware token



On Screen Device Code

14142515251

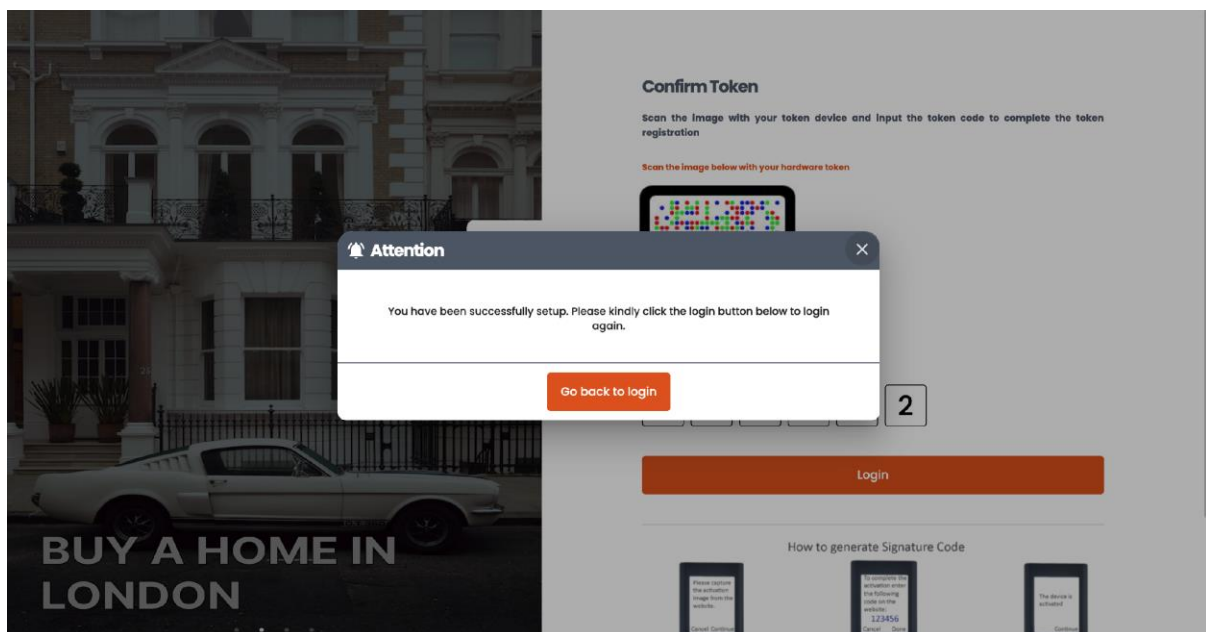
I agree to the [Terms and Conditions](#) of GTBank UK Personal Internet Banking service

Continue

How to generate Device Code



Scan the next image to generate a 6-digit code to confirm the linking process.



Confirmation that the linking process and all updates have been successfully completed.



Set up Login ID

This is your new Login ID: GTXXXXXXX

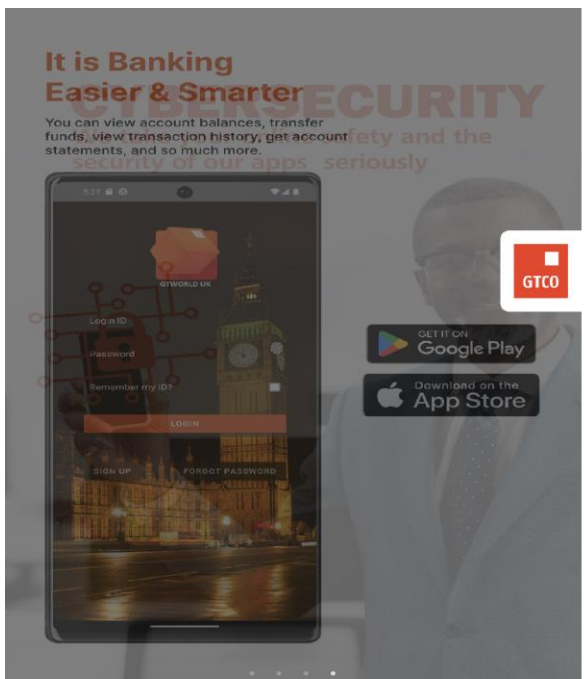
Do you want to keep the above default Login ID?

Yes No

I agree to the [Terms and Conditions](#) of GTBank UK Personal Internet Banking service

Continue

5. After this has been validated, the user is asked if they want to keep the default login ID usually in the GTXXXXXXXXX format or setup new alphanumeric login ID. To keep the default login ID, this is the page they will see.



Set up Login ID

This is your new Login ID: GTXXXXXXX

Do you want to keep the above default Login ID?

Yes No

Choose a combination of letters and numbers to form your new login ID. Do not use space or special characters e.g. !£%&*()-@

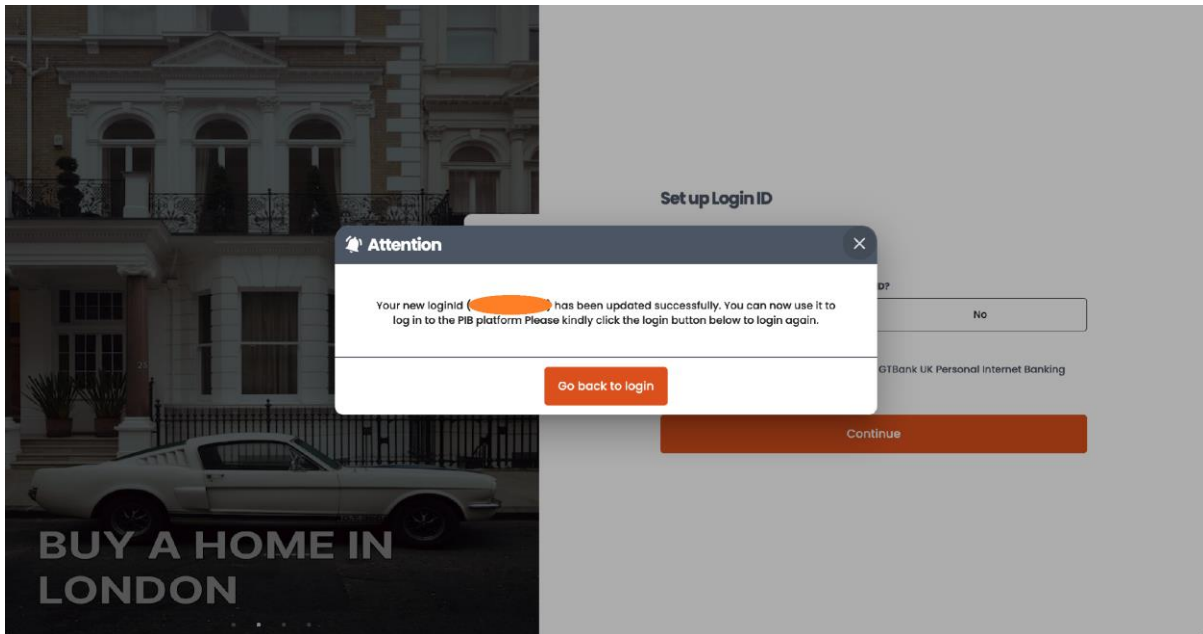
New Login ID

This is your default login ID

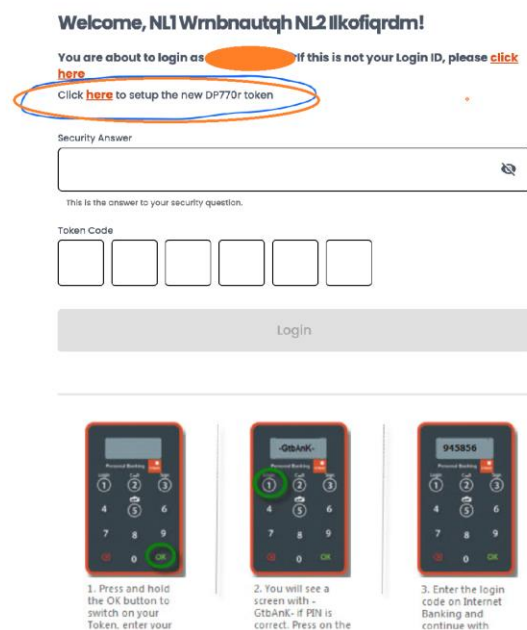
I agree to the [Terms and Conditions](#) of GTBank UK Personal Internet Banking service

Continue

6. If the user chooses to setup their own alphanumeric login ID, this is the page they will see once they use the toggle button.

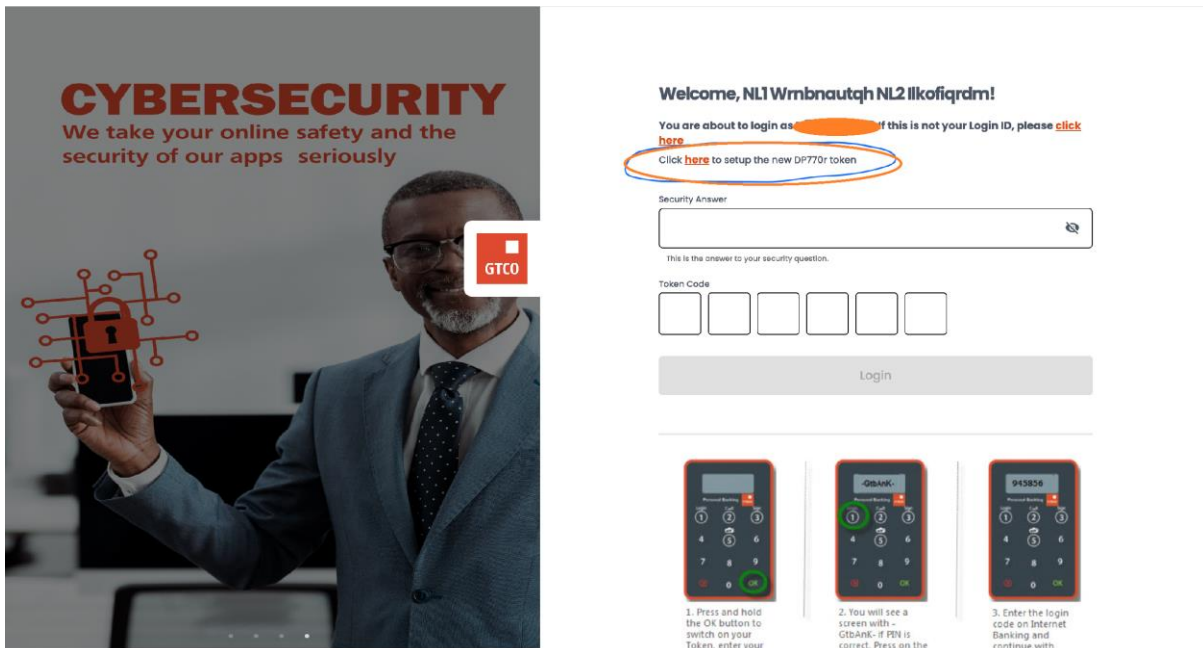


7. On successful update of all these information, the user will be asked to go back to the login page
8. Use the new setup details to go through the straight through login process.



Setup New DP770r Token

Customers who are on the old DP275 token will see the option to switch to the new DP770 token as shown below;



CYBERSECURITY
We take your online safety and the security of our apps seriously

Welcome, NL1 Wmbnautqh NL2 llkofiqrđm!
You are about to login as **XXXXXXXXXX**. If this is not your Login ID, please [click here](#)
Click [here](#) to setup the new DP770r token

Security Answer

This is the answer to your security question.

Token Code

Login

1. Press and hold the OK button to switch on your Token, enter your
2. You will see a screen with - GTCO- If PIN is correct. Press on the
3. Enter the login code on Internet Banking and continue with

The steps to complete the switch are highlighted below;

1. A user must authenticate themselves following via two options, with the old DP275 token with security answer or through an OTP received to their registered email address. Below is the image using the security answer and the DP275 token.



Register New Token

Before you can register your new token, we want to be sure we can identify you. Select your preferred mode of authentication.

What kind of hardware token do you have?

DIGIPASS 275 (Old model)
 OTP

Security Answer

.....

This is the answer to your security question.

Token Code

8 2 9 6 7 7

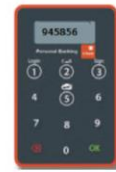
Continue



1. Press and hold the OK button to switch on your Token, enter your PIN. See user guide if it's your first time of use

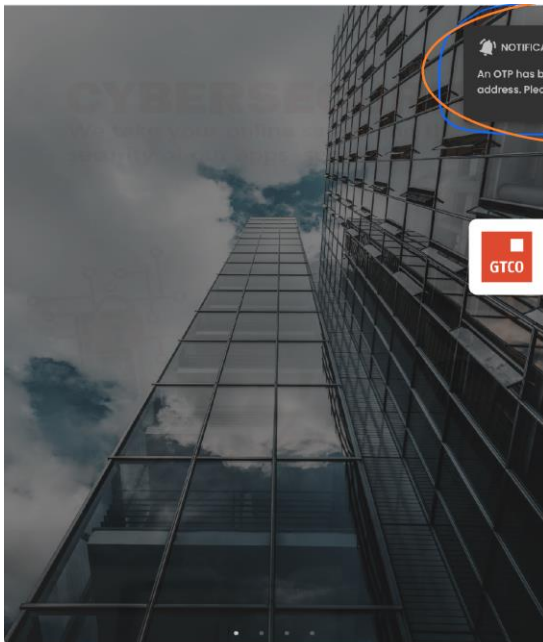


2. You will see a screen with - GtbANK-. If PIN is correct, Press on the login or 1 button to generate a login code.



3. Enter the login code on Internet Banking and continue with logging in.

Below is the image using the security answer and an OTP



NOTIFICATION
An OTP has been sent to your registered email address. Please use it to complete your request.

Register New Token

Before you can register your new token, we want to be sure we can identify you. Select your preferred mode of authentication.

What kind of hardware token do you have?

DIGIPASS 275 (Old model)
 OTP

Security Answer

.....

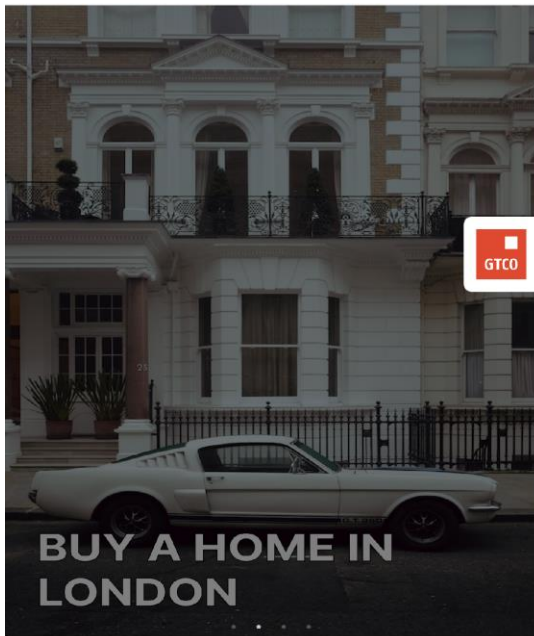
This is the answer to your security question.

OTP

□ □ □ □ □ □

Continue

2. Scan the cronto image below using camera of the DP770 token. Input the generated onscreen device;



Confirm Token

Scan the image with your token device and input the token code to complete the token registration

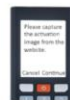
Scan the image below with your hardware token



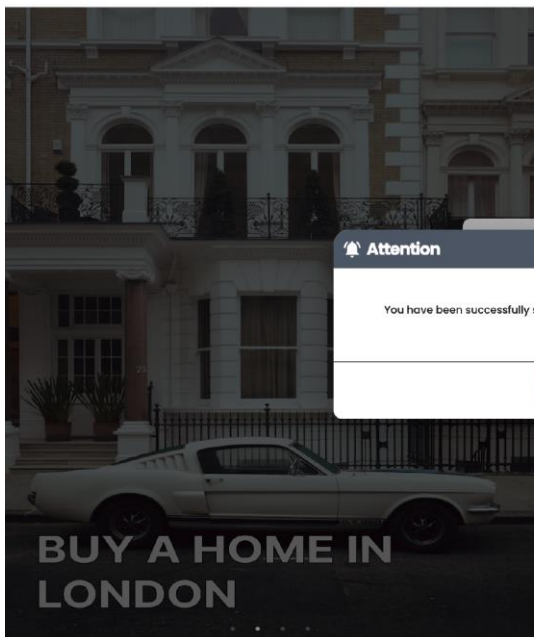
Token Code

Login

How to generate Signature Code



3. Once validated, another cronto image is generated, scan and provide the 6-digit code to confirm the token setup process.



Confirm Token

Scan the image with your token device and input the token code to complete the token registration

Scan the image below with your hardware token



Attention

You have been successfully setup. Please kindly click the login button below to login again.

Go back to login

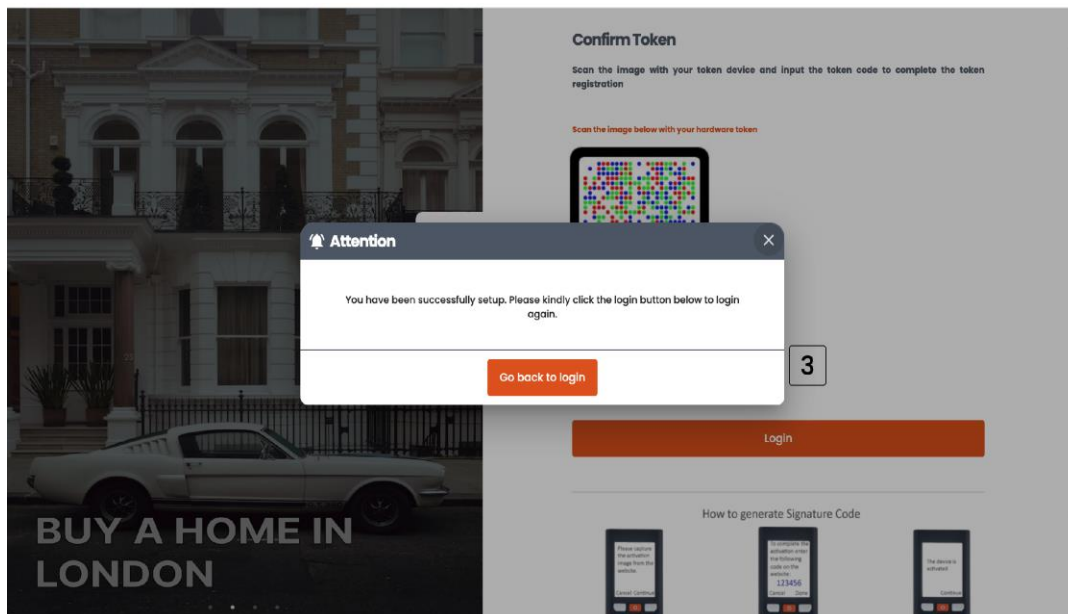
3

Login

How to generate Signature Code



4. Once the token code provided is validated successfully, the new token setup is complete and the user will then be redirected to the verify user page to log in to the app using the security answer and new DP770r token.



Dashboard

On the dashboard, the user can see their Name, User ID, and last login date at the top left hand corner of the page. The user can log out of the application by clicking on the power icon located at the top right corner of the page close to the GTBank UK logo.

The Dashboard has a navigation pane on the left through which the user can visit and use several functions on the app. At the bottom of the navigation pane, Customers may use the 'Send feedback menu' to send their feedback or complaints which will be directed to the relevant teams and given attention.

By default, the dashboard is set to show the list of accounts, balances, account number and account type of the user. The user can also hide the account balance(s) at will.

Click on a specific account to see the transaction history for that account.

The screenshot shows the 'Personal Internet Banking' dashboard. At the top, it displays the user ID 'NL1 WRNBNAUTQH NL2 ILKOFIQ...' and the last login date '25/09/2023 14:25:06'. The dashboard title is 'Personal Internet Banking'. Below the title, there's a navigation menu with 'Dashboard' selected. The main content area is titled 'Dashboard' and includes a sub-header 'Look up your accounts and carry out quick actions'. It shows 'Associated Accounts' with a 'Show Balance' toggle set to 'ON'. Three account cards are displayed, each showing a balance and a 'Book Balance':

- £54.40 (Book Balance: £54.40) - CSN DXWXHOARQDSXTFM GTBANK CURRENT ACCOUNT (GBP)
- £33.50 (Book Balance: £33.50) - CSN DXWXHOARQDSXTFM GTBANK SAVING ACCOUNT (GBP)
- \$39.25 (Book Balance: \$39.25) - CSN DXWXHOARQDSXTFM GTBANK SAVING ACCOUNT (USD)

A 'Click to view transactions' button is present for the first account, and a 'Click here to view more...' link is at the bottom. A 'SEND US YOUR FEEDBACK' button is located at the bottom left.

Accounts

The accounts module has two sub modules;

1. Account statement
2. Transactions History

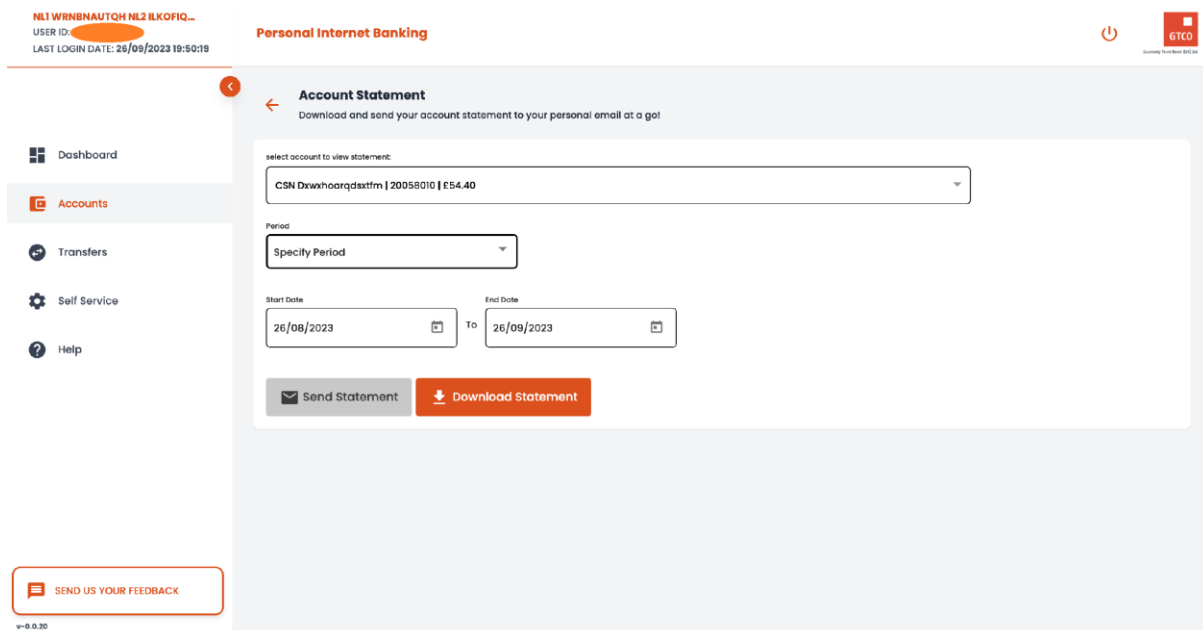
The screenshot shows the 'Accounts' page in the Personal Internet Banking interface. The user ID 'NL1 WRNBNAUTQH NL2 ILKOFIQ...' and last login date '28/09/2023 19:50:19' are visible at the top. The page title is 'Personal Internet Banking'. The navigation menu shows 'Accounts' selected. The main content area is titled 'Accounts' and includes a sub-header 'List of accounts associated with you'. Two main options are presented as cards: 'Account Statement' (with an envelope icon) and 'Transaction History' (with a document icon). A 'SEND US YOUR FEEDBACK' button is located at the bottom left.

Account Statement

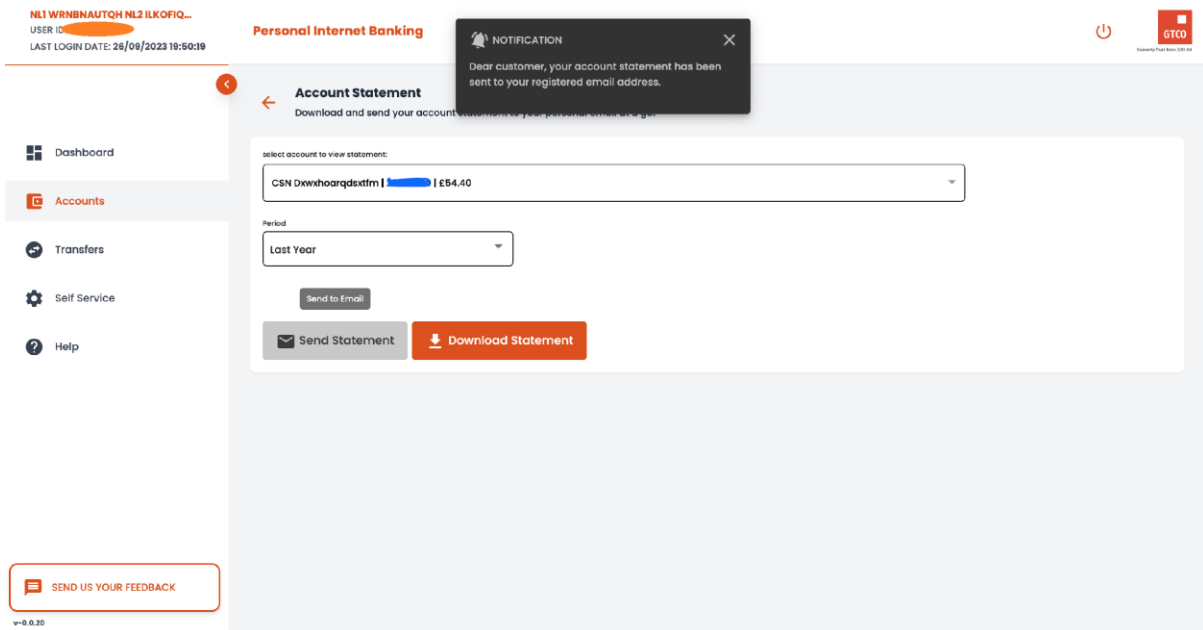
The account statement function allows Customers to download account statements of selected accounts to their device or send the statement to their registered email address.

The steps to get an account statement are listed below;

1. Select the account for t statement for from the list of accounts
2. User selects the period for the statement. If the option chosen is 'Specify period', user will be asked to supply a start and end date. If the user selects any of the other period options like 'Last year', 'Last Month', etc. the start date and end date will not be required from the user.
3. If the user clicks on the 'Send Statement' button, the statement for the selected period will be sent to the user's registered email address. If the User clicks on the 'Download statement' button, the account statement will be downloaded on to the user's device. It is advised for Customers to only use the download button on their personal devices.



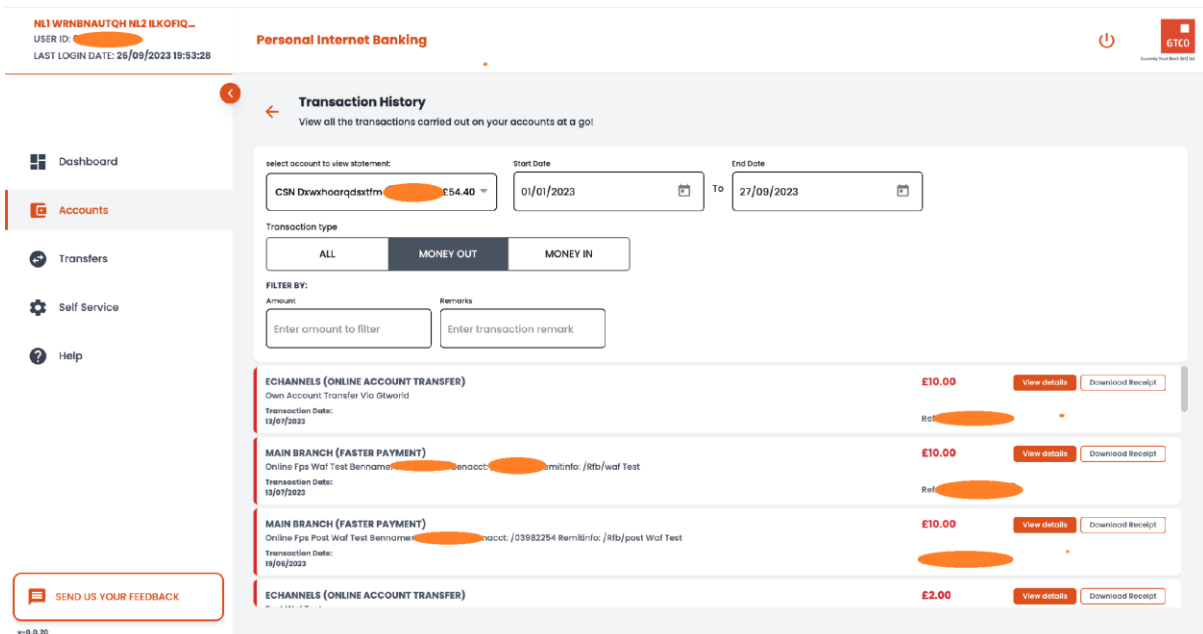
4. This is an image of an account statement successfully sent to the registered email address of a user using one of the prepared period.



Transaction History

The transactions history module allows Customers to keep track of transactions on selected accounts. Customers can filter transactions using the following individually or as a combination;

1. Date range (start date and end date)



2. Money out (Debit transactions)

Transaction History
View all the transactions carried out on your accounts at a go!

Select account to view statement: CSN Dcxwhaarqdsxtfm £54.40
Start Date: 01/01/2023 To End Date: 27/09/2023

Transaction type: ALL MONEY OUT MONEY IN

FILTER BY:
Amount: Enter amount to filter
Remarks: Enter transaction remark

MAIN BRANCH (FASTER PAYMENT) /inw/tp:4579960114359001020230713 / [redacted] /rtb/self Transfer Ord [redacted] Transaction Date: 13/07/2023	£7.00	View details
MAIN BRANCH (FASTER PAYMENT) /inw/tp:45799663181619101020230619 / [redacted] /rtb/self Transfer Waf Ord [redacted] Transaction Date: 19/08/2023	£10.00	View details
MAIN BRANCH (FASTER PAYMENT) /inw/tp:457996168836001020230517 / [redacted] /rtb/self Transfer Ord: Adecola F O [redacted] Transaction Date: 17/08/2023	£100.00	View details
ECHANNELS (ONLINE ACCOUNT TRANSFER)	£30.00	View details

SEND US YOUR FEEDBACK

3. Money in (Credit transactions)

Transaction History
View all the transactions carried out on your accounts at a go!

Select account to view statement: CSN Dcxwhaarqdsxtfm £54.40
Start Date: 01/01/2023 To End Date: 27/09/2023

Transaction type: ALL MONEY OUT MONEY IN

FILTER BY:
Amount: 10
Remarks: Enter transaction remark

ECHANNELS (ONLINE ACCOUNT TRANSFER) Own Account Transfer Via Gtworld Transaction Date: 13/07/2023	£10.00	View details	Download Receipt
MAIN BRANCH (FASTER PAYMENT) Online Fps Waf Test Benname: [redacted] /acct: [redacted] /mifno: /rtb/waf Test [redacted] Transaction Date: 13/07/2023	£10.00	View details	Download Receipt
MAIN BRANCH (FASTER PAYMENT) /inw/tp:45799663181619101020230619 / [redacted] /rtb/self Transfer Waf Ord [redacted] Transaction Date: 19/08/2023	£10.00	View details	
MAIN BRANCH (FASTER PAYMENT)	£10.00	View details	Download Receipt

SEND US YOUR FEEDBACK

4. Amount

NLI WRNBNAUTQH NL2 ILKOFIQ...
USER ID: [REDACTED]
LAST LOGIN DATE: 26/09/2023 19:53:28

Personal Internet Banking

Transaction History
View all the transactions carried out on your accounts at a go!

select account to view statement: CSN Dcxwhaarqdsxtfm | £54.40
Start Date: 01/01/2023 To End Date: 27/09/2023

Transaction type: ALL MONEY OUT MONEY IN

FILTER BY:
Amount: 10 Remarks: Enter transaction remark

Transaction Description	Amount	View details	Download Receipt
ECHANNELS (ONLINE ACCOUNT TRANSFER) Own Account Transfer Via Gtworld Transaction Date: 13/07/2023	£10.00	View details	Download Receipt
MAIN BRANCH (FASTER PAYMENT) Online Fps Waf Test Benname: [REDACTED] /enacct: [REDACTED] /reminfo: /rtb/waf Test Transaction Date: 13/07/2023	£10.00	View details	Download Receipt
MAIN BRANCH (FASTER PAYMENT) /inw/rp46799863181691001020230619 / [REDACTED] /rtb/self Transfer Waf Ord [REDACTED] Transaction Date: 19/08/2023	£10.00	View details	
MAIN BRANCH (FASTER PAYMENT)	£10.00	View details	Download Receipt

SEND US YOUR FEEDBACK

5. Remarks

NLI WRNBNAUTQH NL2 ILKOFIQ...
USER ID: [REDACTED]
LAST LOGIN DATE: 26/09/2023 18:53:28

Personal Internet Banking

Transaction History
View all the transactions carried out on your accounts at a go!

select account to view statement: CSN Dcxwhaarqdsxtfm | £54.40
Start Date: 01/01/2023 To End Date: 27/09/2023

Transaction type: ALL MONEY OUT MONEY IN

FILTER BY:
Amount: Enter amount to filter Remarks: Enter transaction remark

Transaction Description	Amount	View details	Download Receipt
MAIN BRANCH (FASTER PAYMENT) Online Fps Waf Test Benname: [REDACTED] /enacct: [REDACTED] /reminfo: /rtb/waf Test Transaction Date: 13/07/2023	£10.00	View details	Download Receipt
MAIN BRANCH (FASTER PAYMENT) /inw/rp467998601143590001020230713 / [REDACTED] /rtb/self Transfer Ord [REDACTED] Transaction Date: 13/07/2023	£7.00	View details	
ECHANNELS (ONLINE ACCOUNT TRANSFER) Own Account Transfer Via Gtworld Transaction Date: 13/07/2023	£10.00	View details	Download Receipt
ECHANNELS (ONLINE ACCOUNT TRANSFER)	£10.00	View details	Download Receipt

SEND US YOUR FEEDBACK

Customers can also view more details about each transaction by doing the following;

1. Click on the 'View details' on the particular transaction

Personal Internet Banking

USER ID: [REDACTED]
LAST LOGIN DATE: 26/09/2023 18:53:28

Transaction History

View all the transactions carried out on your accounts at a go!

select account to view statement: CSN Dxxw... | £54.40

Start Date: 01/01/2023 To End Date: 27/09/2023

Transaction type: ALL MONEY OUT MONEY IN

FILTER BY: Amount: Enter amount to filter Remarks: Enter transaction remark

MAIN BRANCH (FASTER PAYMENT) Online Fps Waf Test Benname: [REDACTED] Benacct: [REDACTED] Remitinfo: /rtb/waf Test Transaction Date: 13/07/2023	£10.00	View details Download Receipt
MAIN BRANCH (FASTER PAYMENT) /r/w/p4679960114359000102230713 [REDACTED] /rtb/self Transfer O [REDACTED] Transaction Date: 13/07/2023	£7.00	View details Download Receipt
ECHANNELS (ONLINE ACCOUNT TRANSFER) Own Account Transfer Via Gtworld Transaction Date: 13/07/2023	£10.00	View details Download Receipt
ECHANNELS (ONLINE ACCOUNT TRANSFER) Transaction Date: 13/07/2023	£10.00	View details Download Receipt

SEND US YOUR FEEDBACK

v-0.0.20

2. Details of the transaction is shown.

Personal Internet Banking

USER ID: [REDACTED]
LAST LOGIN DATE: 27/09/2023 16:31:31

Transaction History

View all the transactions carried out on your accounts at a go!

select account to view statement: CSN Dxxw... | £54.40

Start Date: 26/08/2023 To End Date: 27/09/2023

Transaction type: ALL MONEY OUT MONEY IN

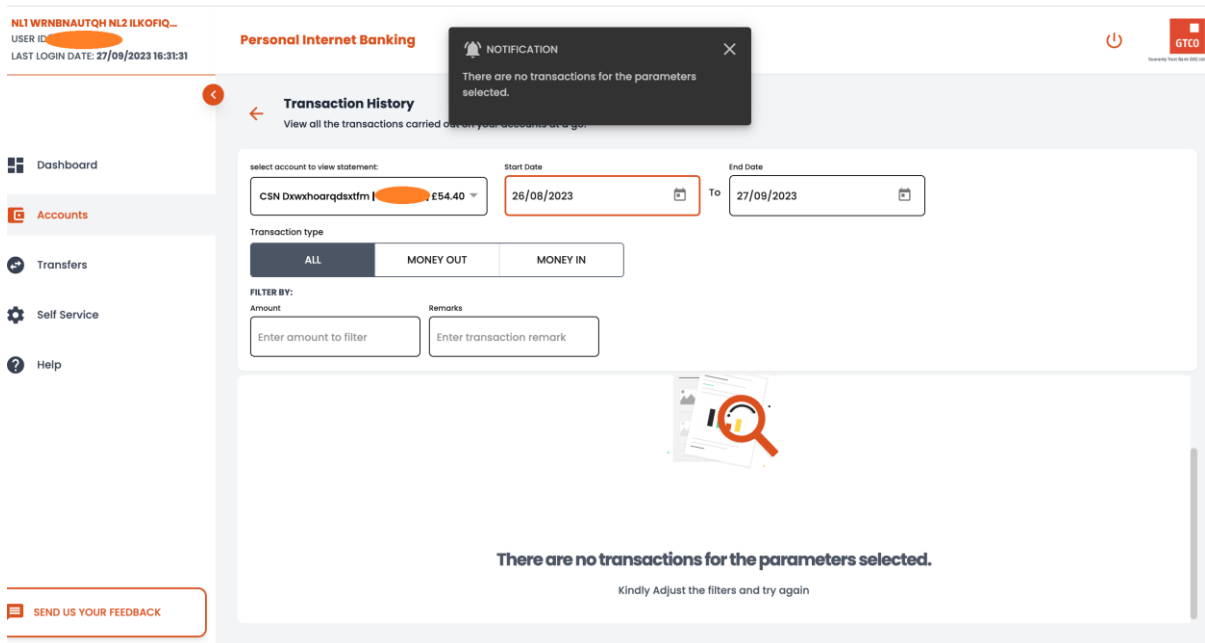
FILTER BY: Amount: Enter amount to filter Remarks: Enter transaction remark

NOTIFICATION
There are no transactions for the parameters selected.

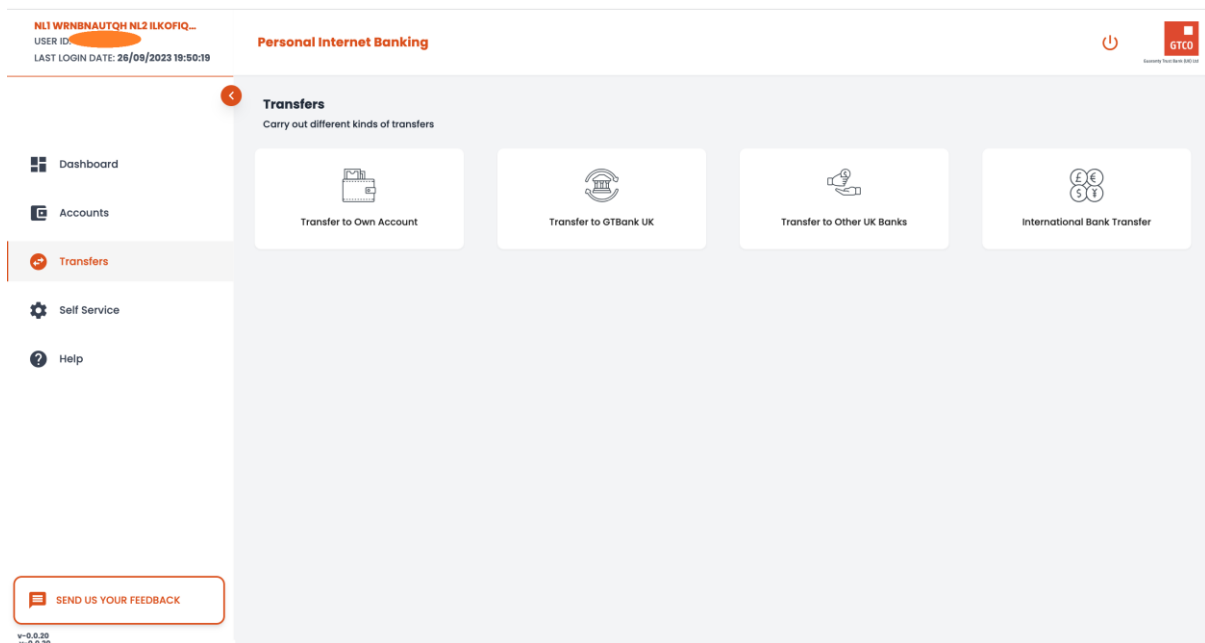
There are no transactions for the parameters selected.
Kindly Adjust the filters and try again

SEND US YOUR FEEDBACK

v-0.0.20



If the filter parameters a user inputs does not return any transaction, the user will see the below image;

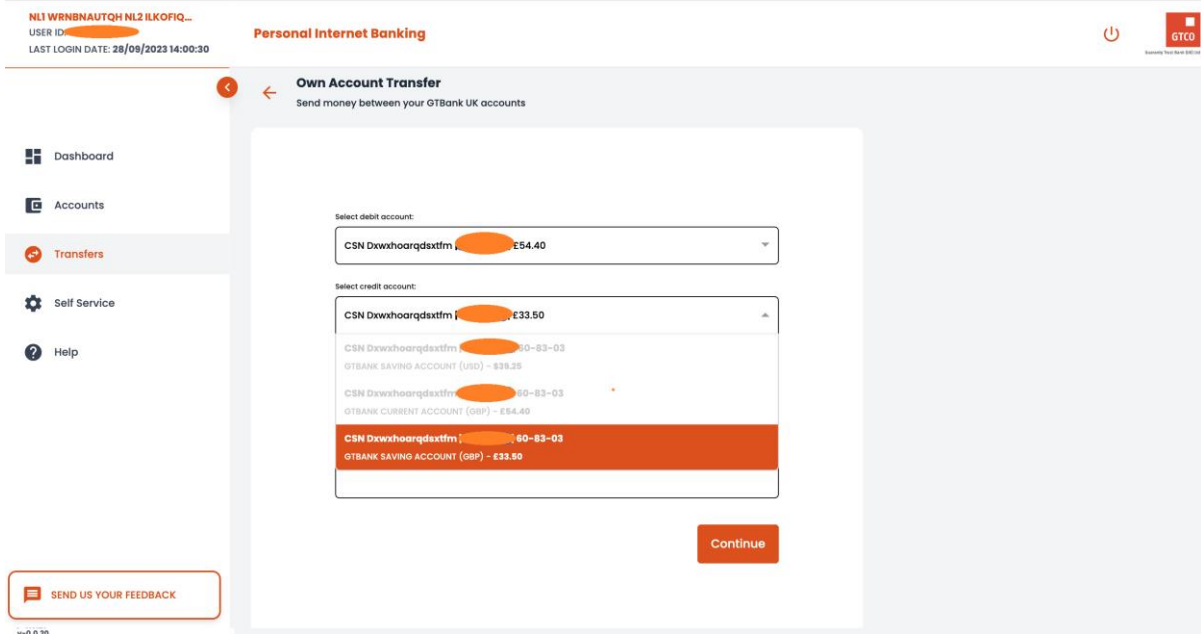


Transfers

The transfer module allows Customers to move between their accounts, or to other accounts, both domestic and international.

The transfer module contains the following functions;

1. Own Account Transfer
2. GTBank UK Transfer
3. Other UK Bank Transfer
4. International Bank Transfer

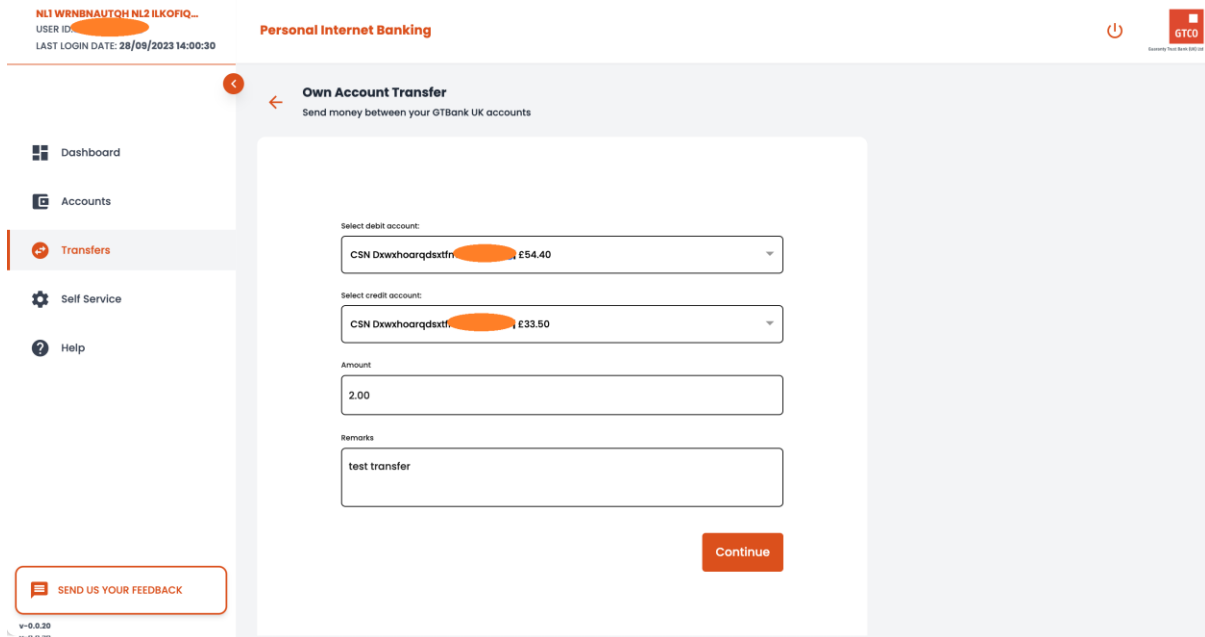


Transfer to Own Account

Customers can send funds between their profiled accounts of the same currency using this menu.

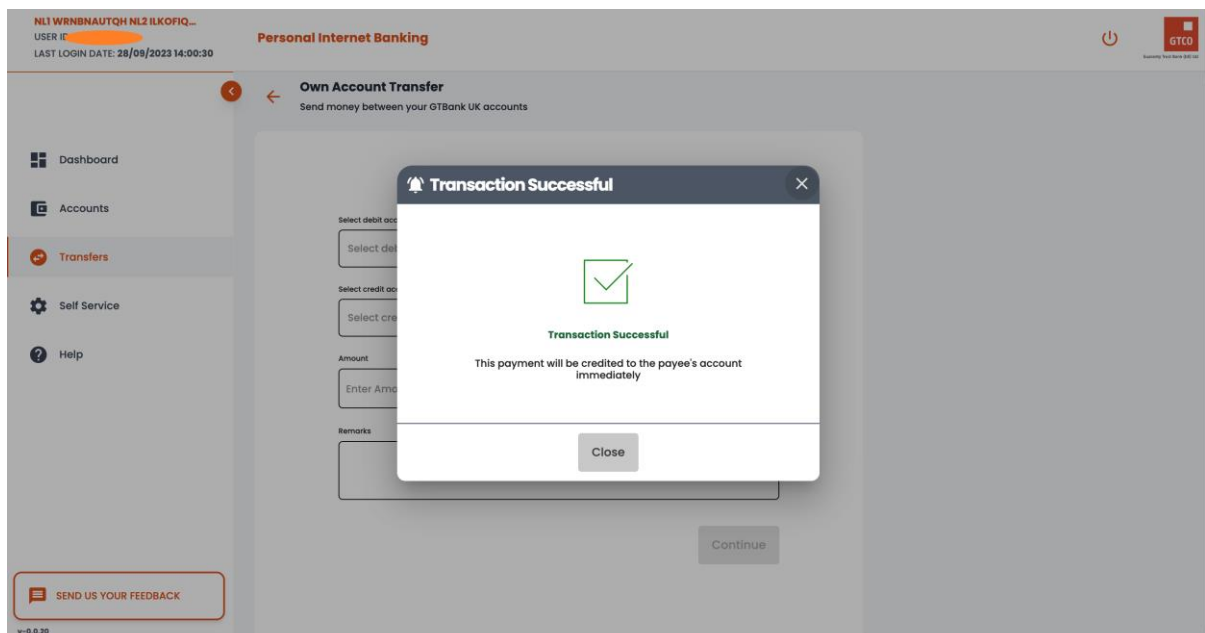
The steps to make transfers to own account are highlighted below;

1. The user selects an account that the funds will be debited from.
2. The user selects an account that the funds will be credited into i.e. the account that the funds will be moved to. The currency of both the account to be debited and credited must be the same. e.g. GBP to GBP. A transfer between accounts of different currencies is not allowed.

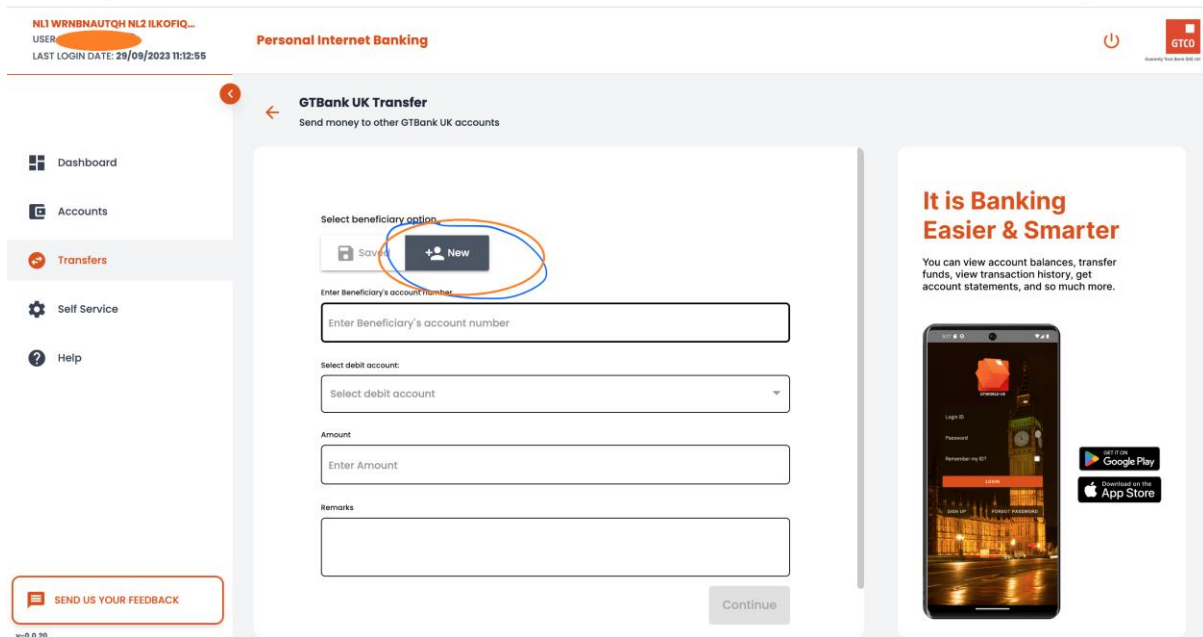


3. The user inputs an amount to be transferred. The amount must be greater than 0.

4. The user enters remarks for the transfer. This is an optional field.



5. The user will get a prompt to say if the transaction was successful or not.



NL1 WRNBNAUTQH NL2 ILKOFIQ...
USER
LAST LOGIN DATE: 29/09/2023 11:12:55

Personal Internet Banking

GTBank UK Transfer
Send money to other GTBank UK accounts

Select beneficiary option

Saved New

Enter Beneficiary's account number

Enter Beneficiary's account number

Select debit account:

Select debit account

Amount

Enter Amount

Remarks

SEND US YOUR FEEDBACK

Continue

It is Banking Easier & Smarter

You can view account balances, transfer funds, view transaction history, get account statements, and so much more.

Google Play

App Store

v=0.0.20

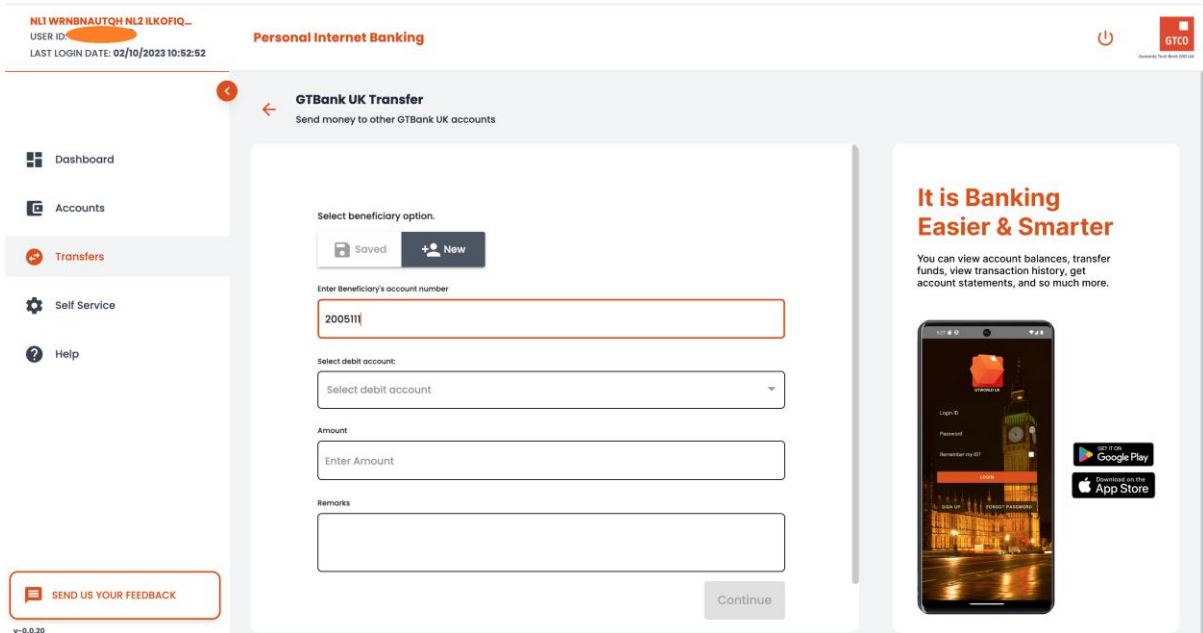
Transfer GTBank UK Account

Customers can send funds to other customers who have a GTBank UK Account using this menu.

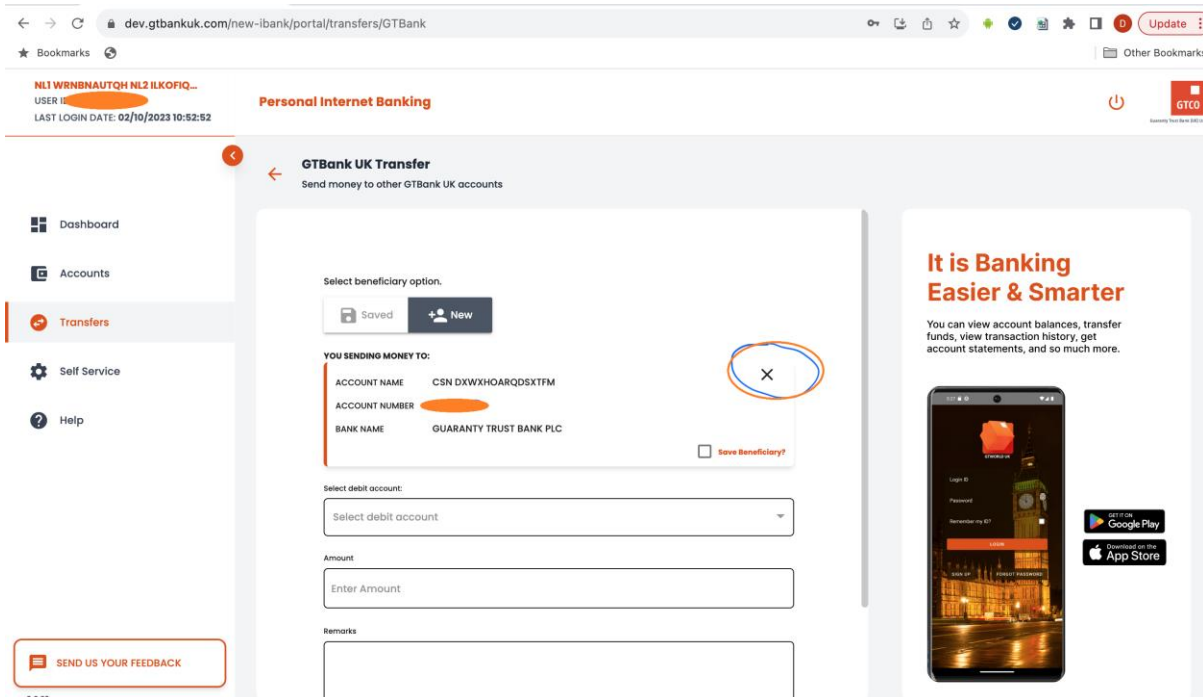
Transfer to GTBank UK Account (New Payee)

The steps to send funds to a GTBank UK Account that a user has not previously saved as part of their registered payees are shown below;

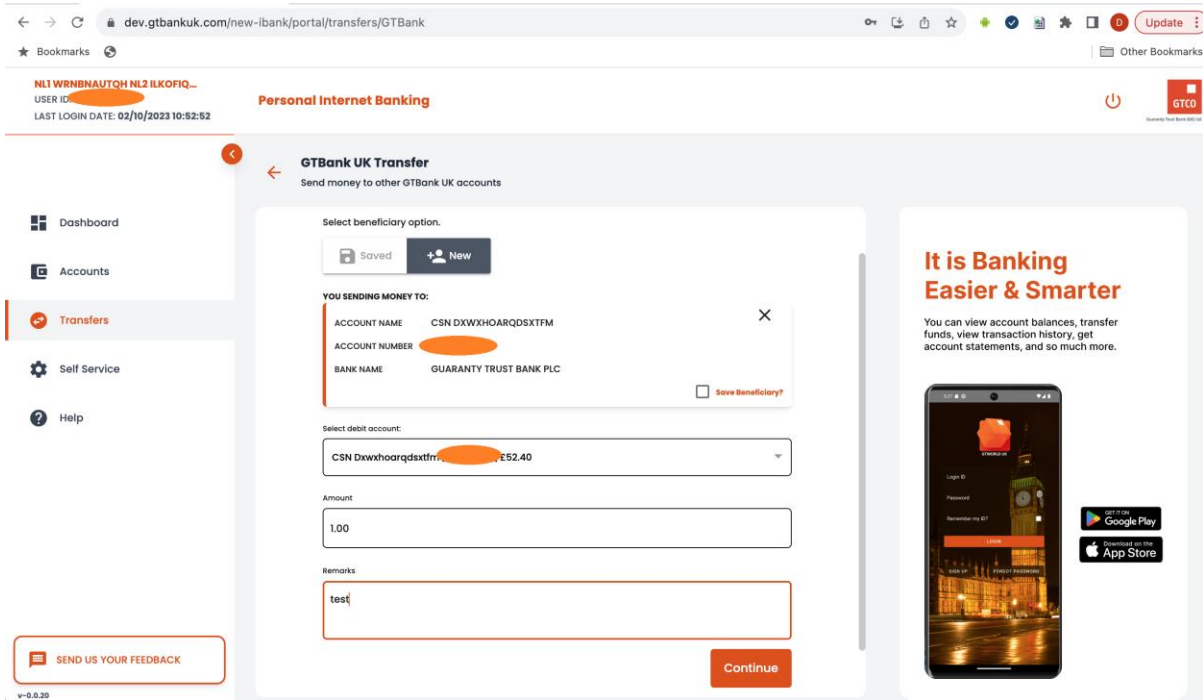
1. By default the toggle button is set to Saved Payees, so the user has to click on the **New** toggle button to begin the transfer to a new payee.



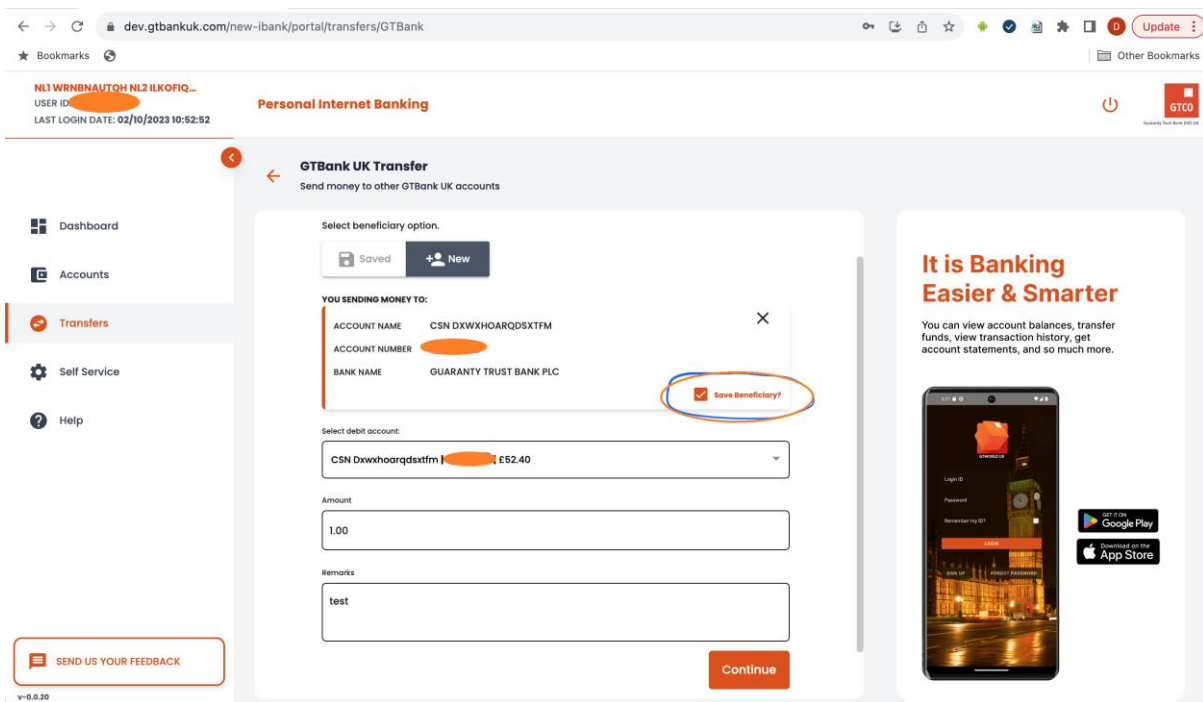
2. User inputs the 8 digit account number of the payee.



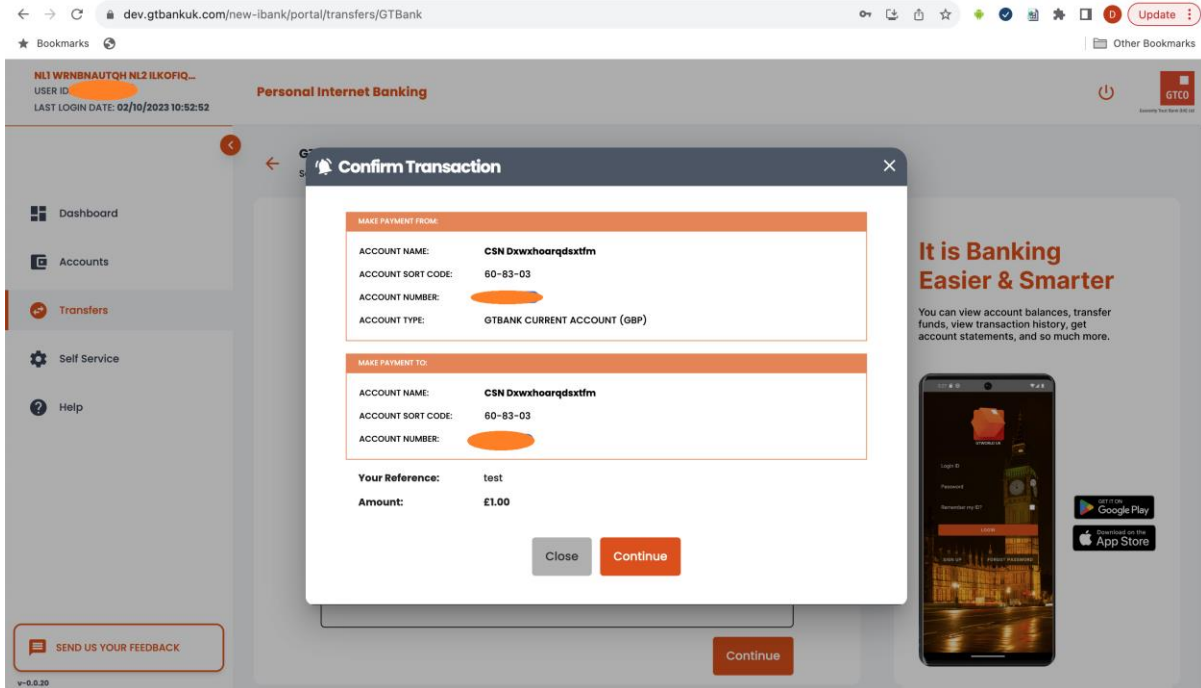
3. After the 8 digit account number of the payee has been inputted, the account number is validated immediately and the name attached to the account is displayed on a card for confirmation. If the user chooses to not make payment to the validated account, they can use the cancel icon highlighted. The cancel icon removes the validated account number and allows the user to enter another account number they wish to make a payment to.



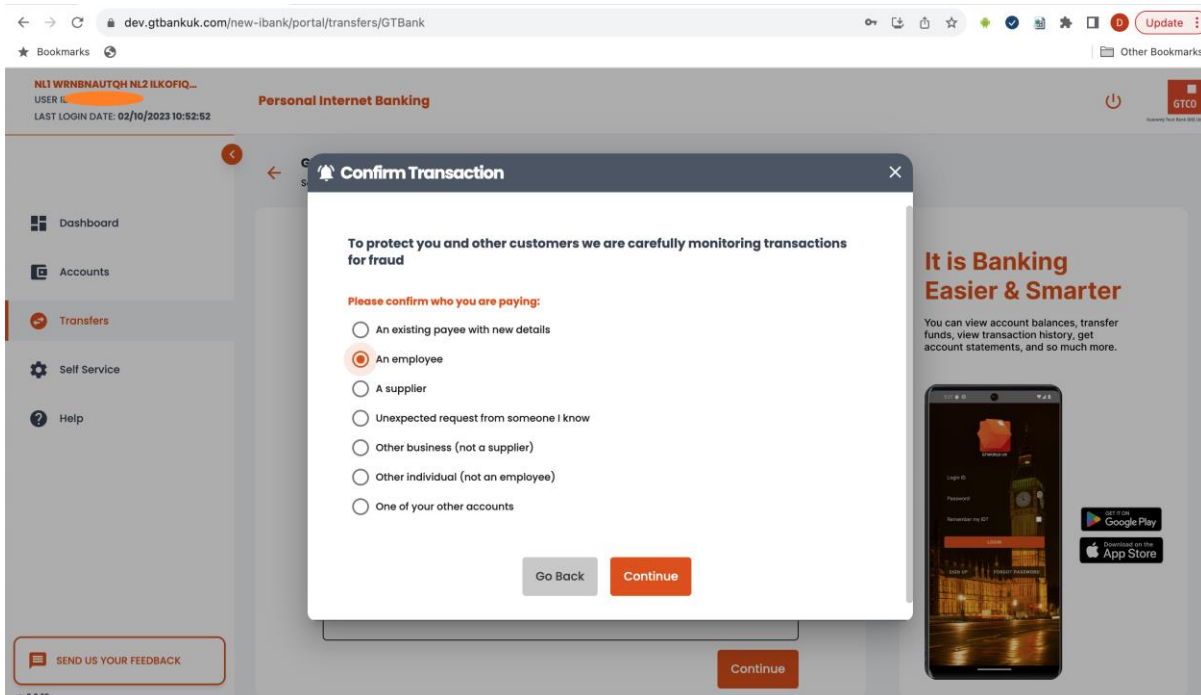
- The user can go ahead to select an account they want the payment to be taken from, the amount to be paid (This must be greater than 0), and the remarks for the payment. The remarks field is optional.



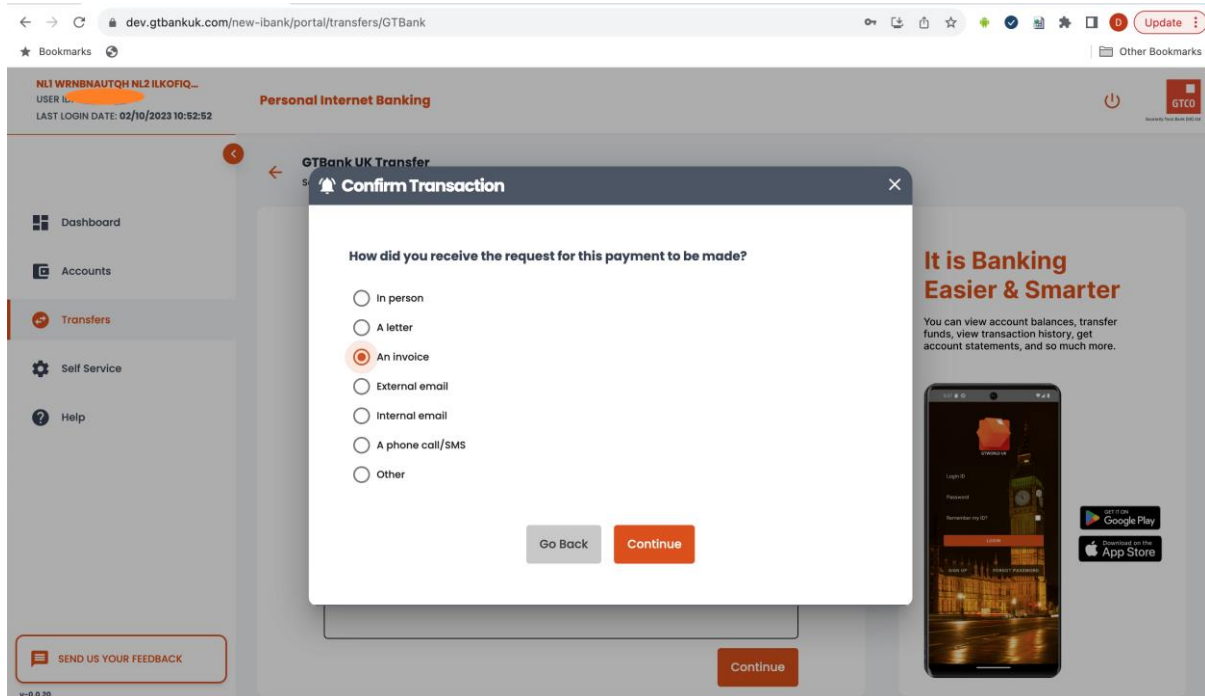
5. If the user wants to save this payee to their list of payees, they can click on the 'save beneficiary' checkbox highlighted below. The user then clicks the **continue** button.



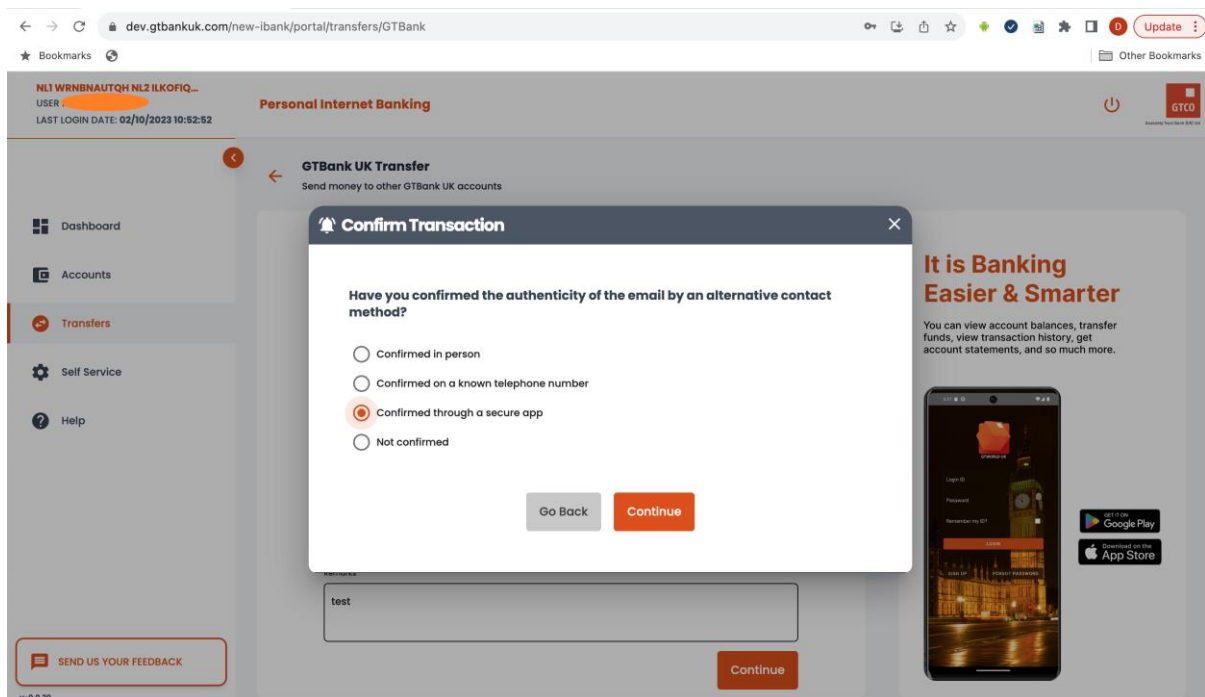
6. A summary page of the transaction to be performed will be displayed. The user is expected to go through and confirm the details are correct before clicking on **continue**.



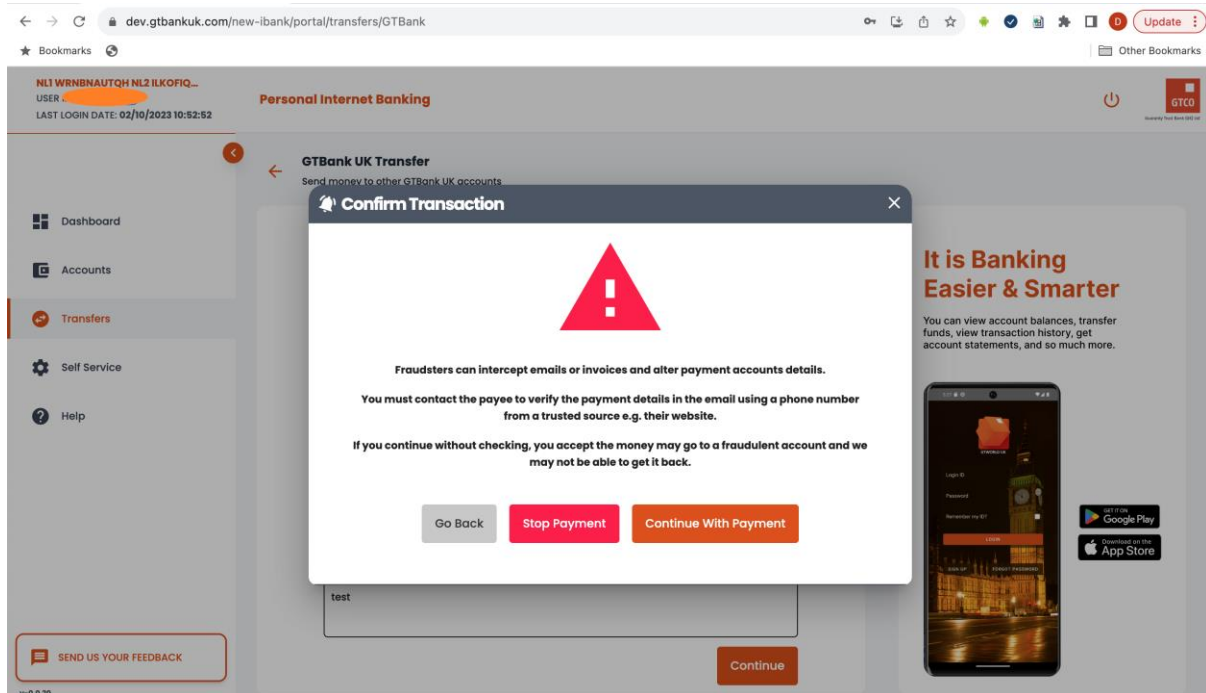
7. The user is then required to answer a couple of questions relating to the transaction before it can be completed. First, who is the user paying?



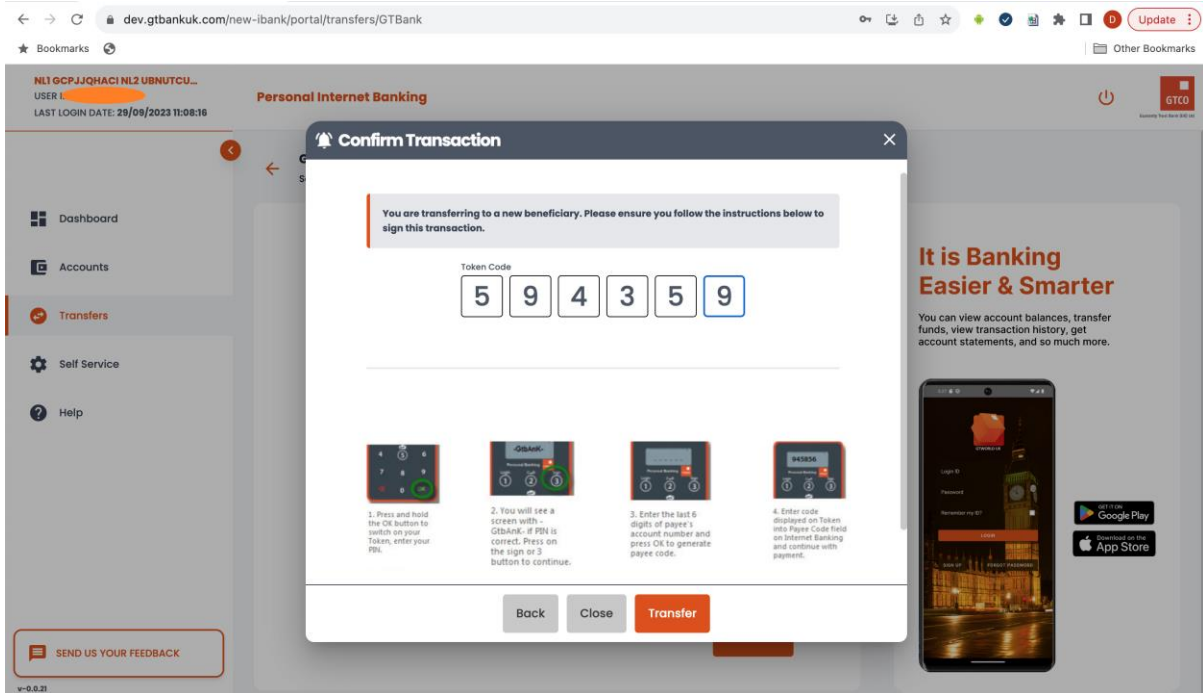
8. How did the user receive the request for payment?



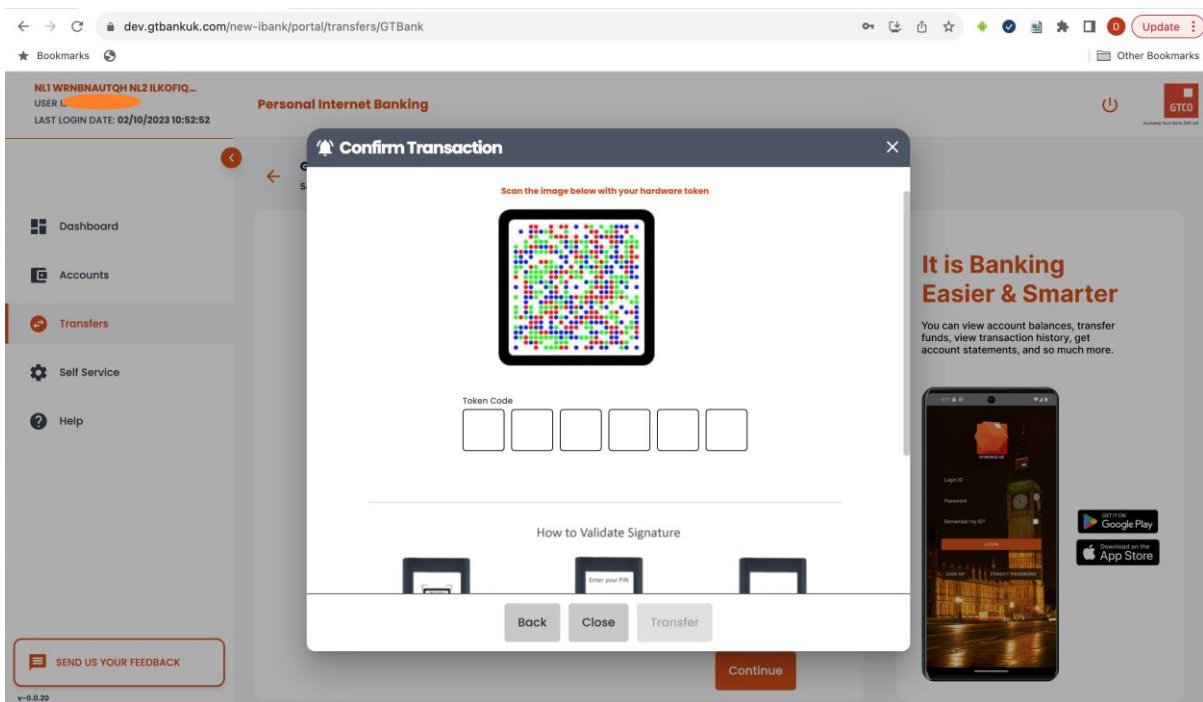
9. If the user selects the “**External email** or **Internal email**” options, the user is asked how they confirmed the authenticity of the email.



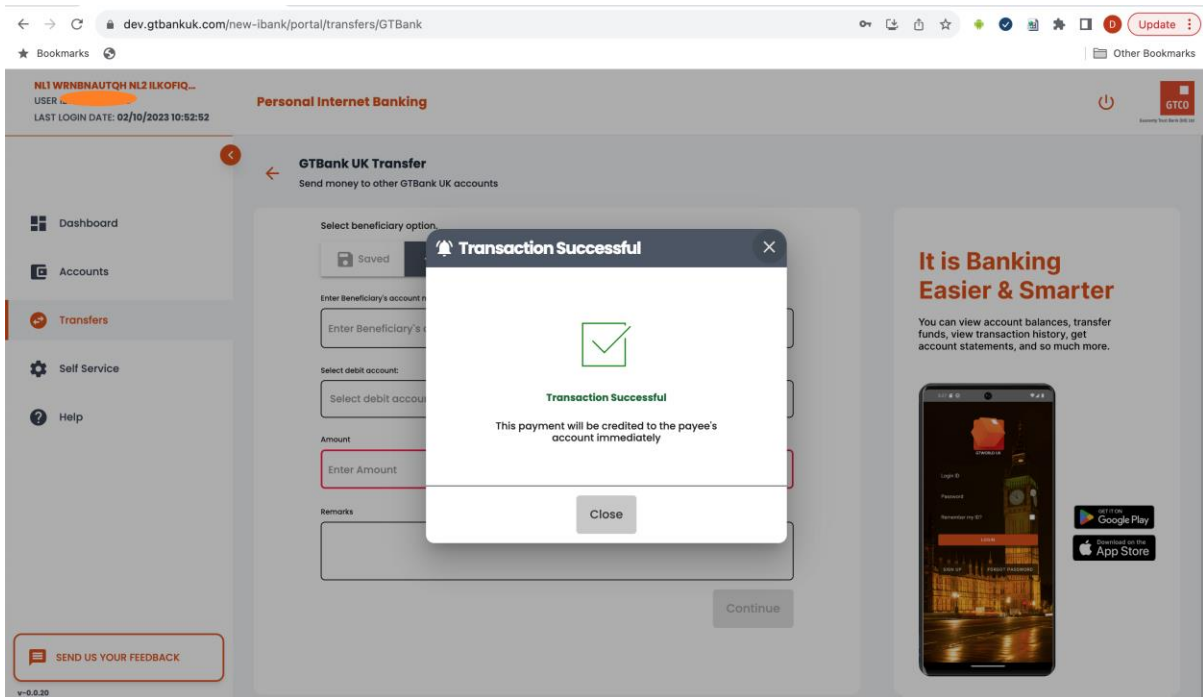
10. The user is then asked to ensure they do their due diligence before making any payment. The user can then choose to stop the payment or continue with the payment.



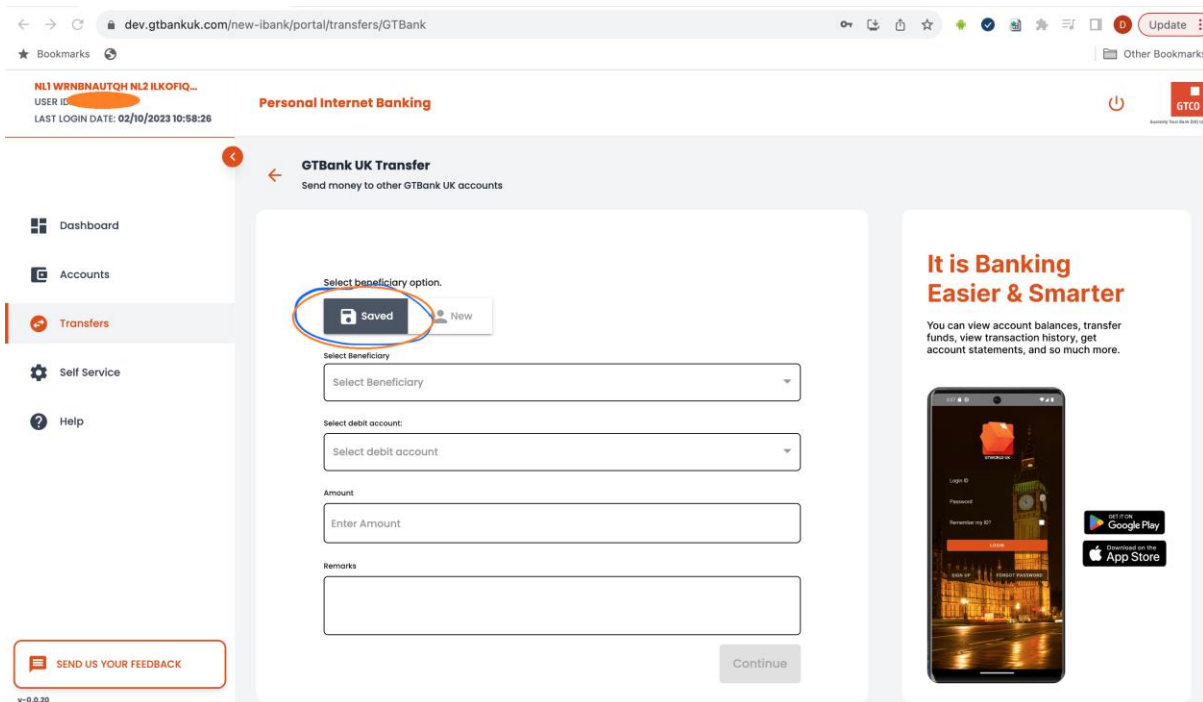
- 11. The user is asked to validate the transaction using their old hardware token (DP275) - User has to sign this transaction on the old token by supplying the last 6 digits of the payee's account number.



or using the new hardware token (DP770r)



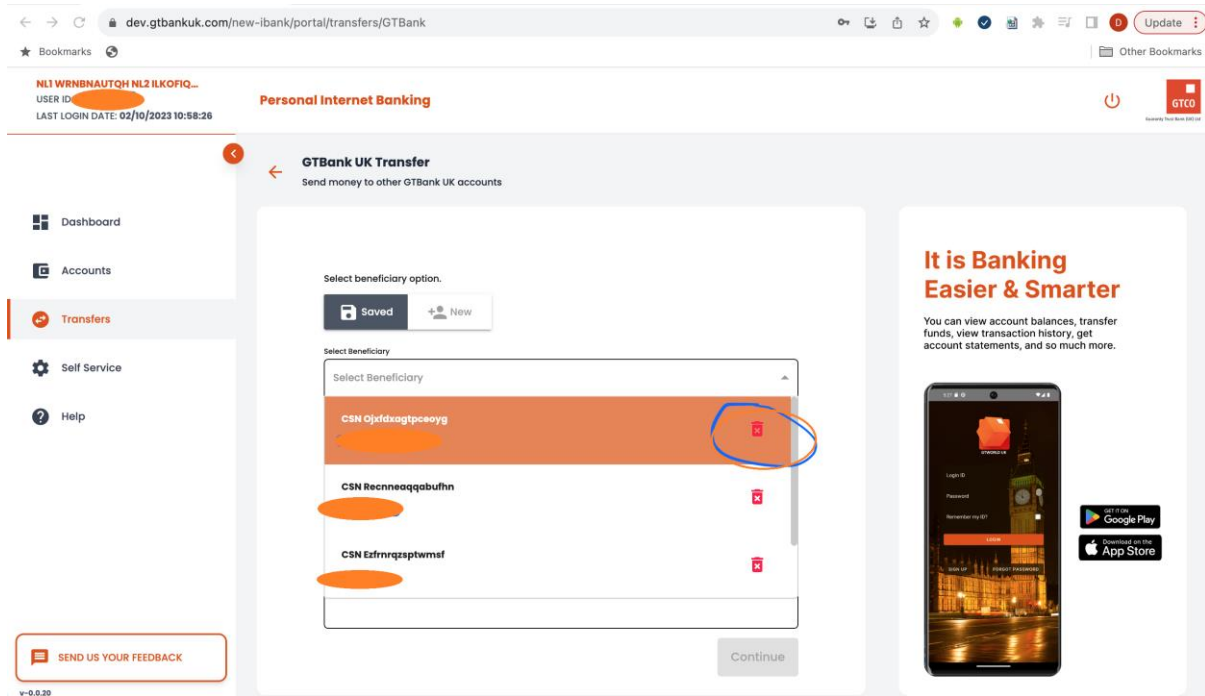
12. If the token code provided is valid, a successful response is returned otherwise, an appropriate error message is shown.



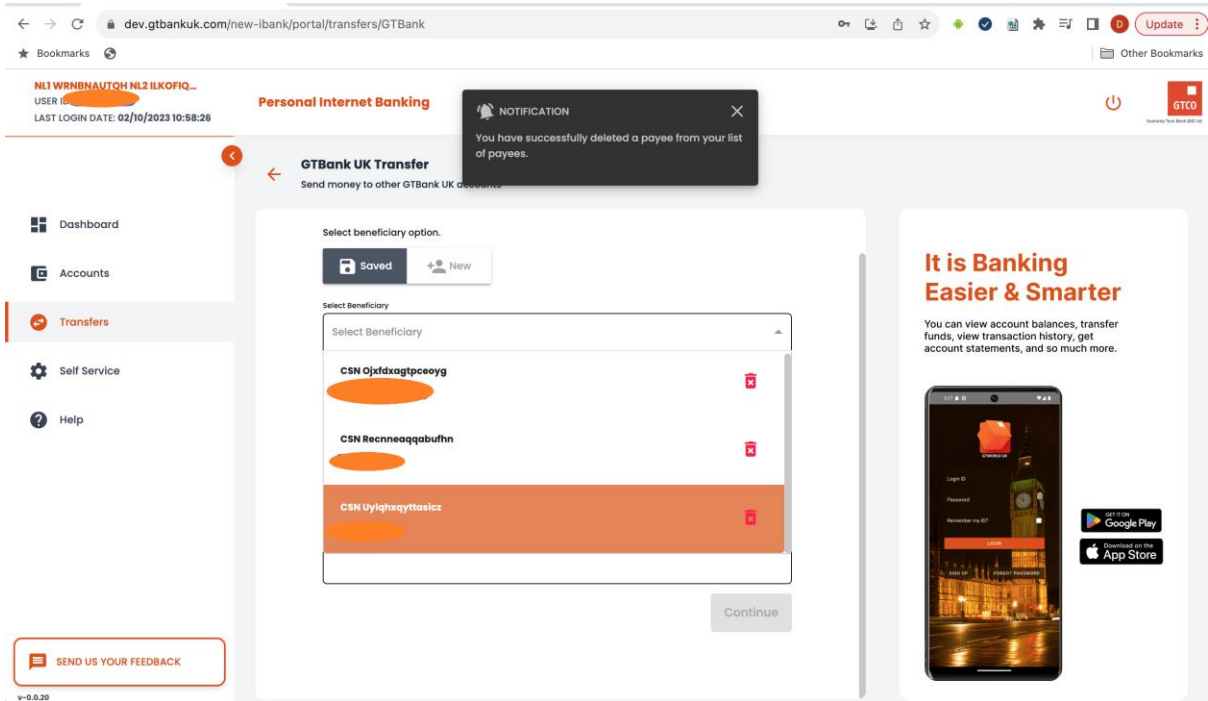
Transfer to GTBank UK Account (Saved Payee)

The steps to send funds to a GTBank UK Account that a user has previously saved to their list of payees are shown below;

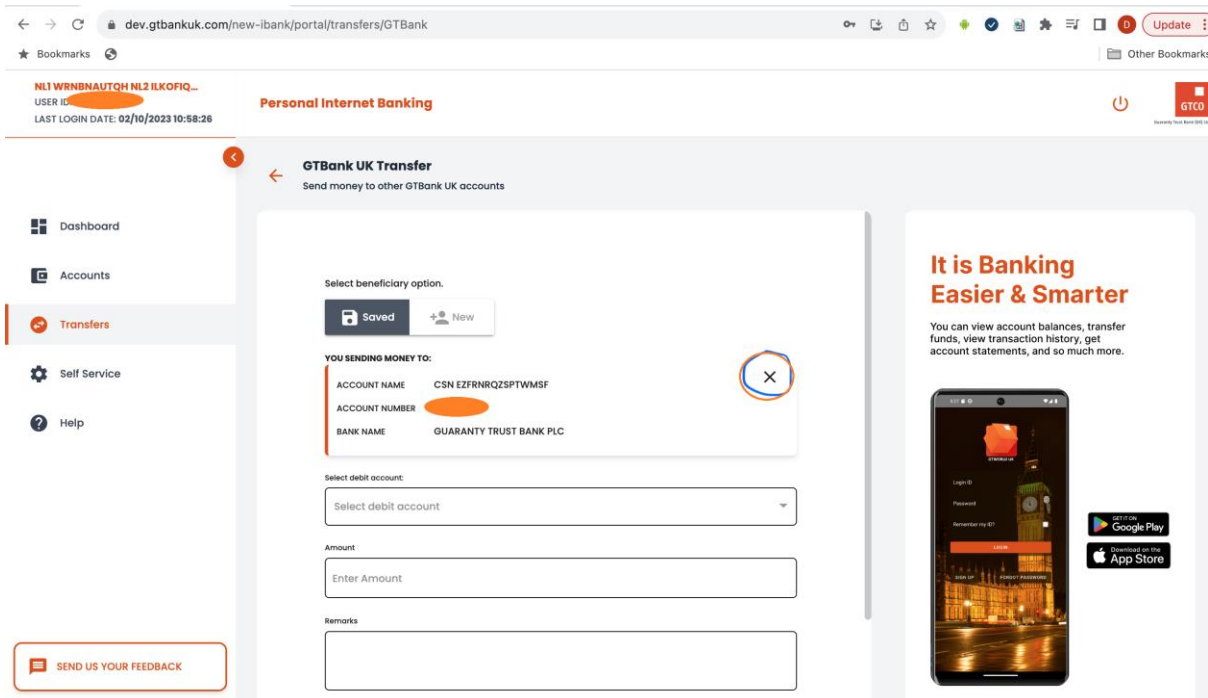
1. By default the toggle button is set to **Saved Payees** when the page loads. If the saved Payee toggle is not highlighted, e.g. if they were on the New payee toggle, the user can click on the Saved toggle button.



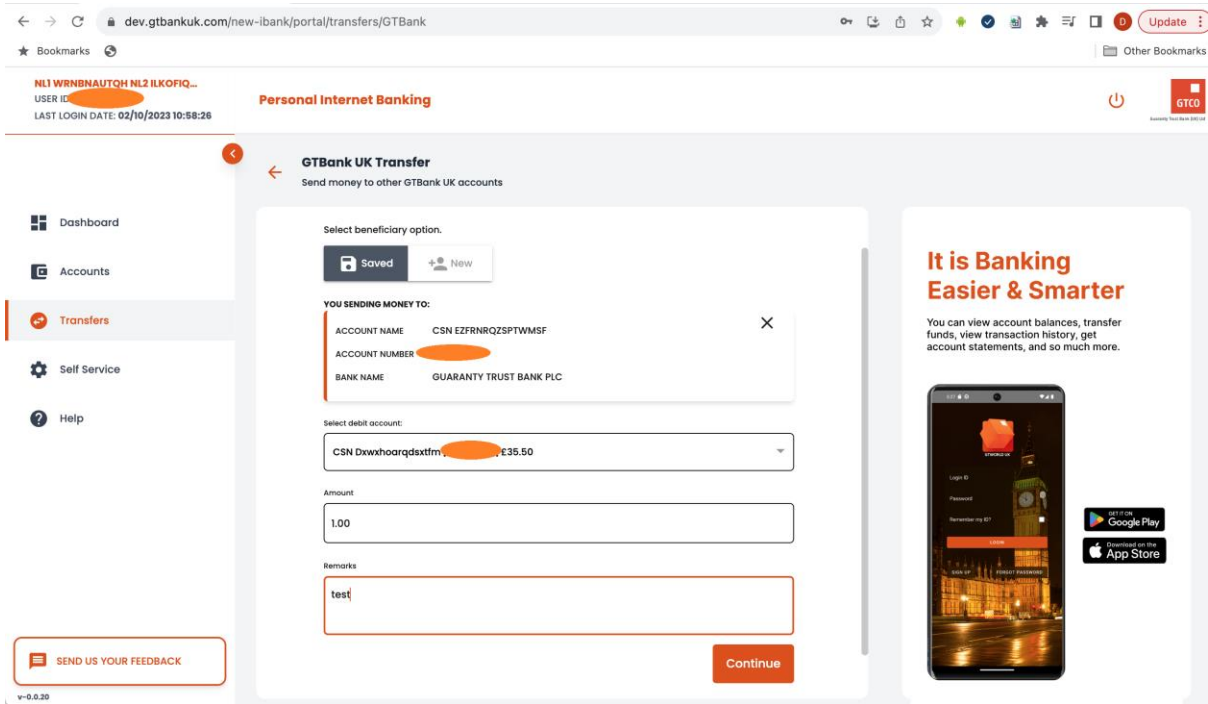
2. The user can click the select beneficiary drop down to reveal the list of saved payees/beneficiaries. The user can search through the list to select a specific payee. The user can choose to delete any saved payee they want if they click on the bin icon on the selected/highlighted payee.



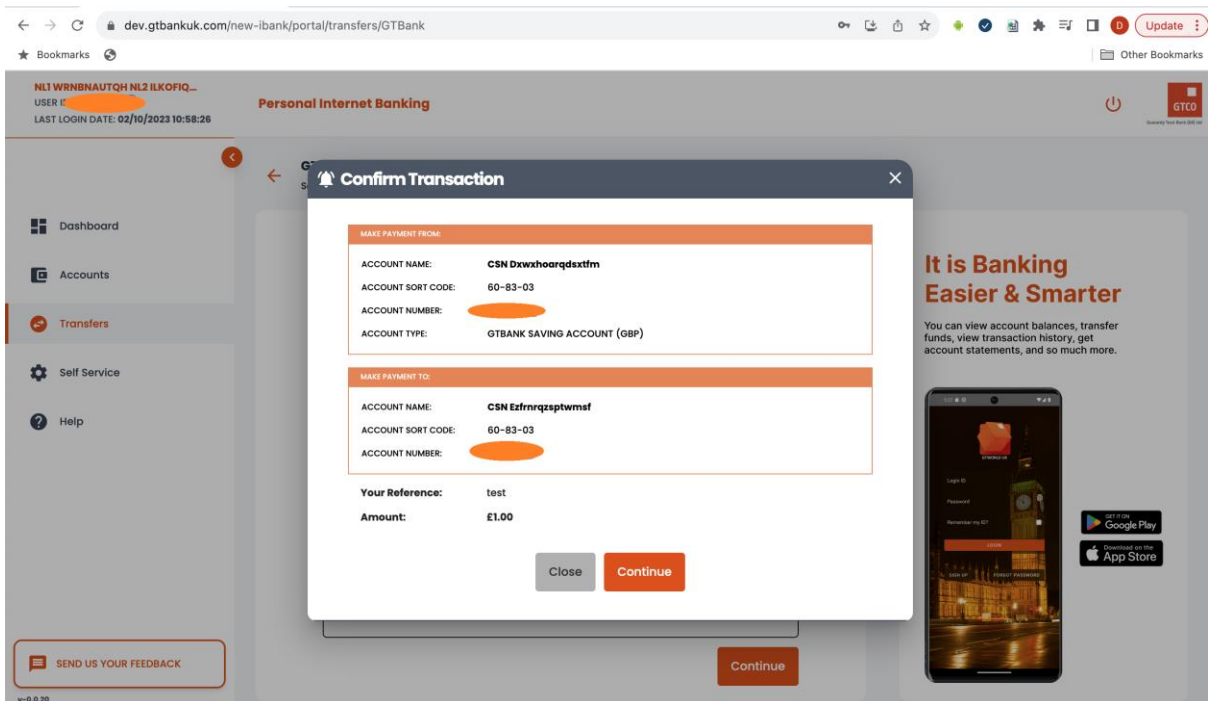
If Payee is successfully deleted, the user will get a successful response.



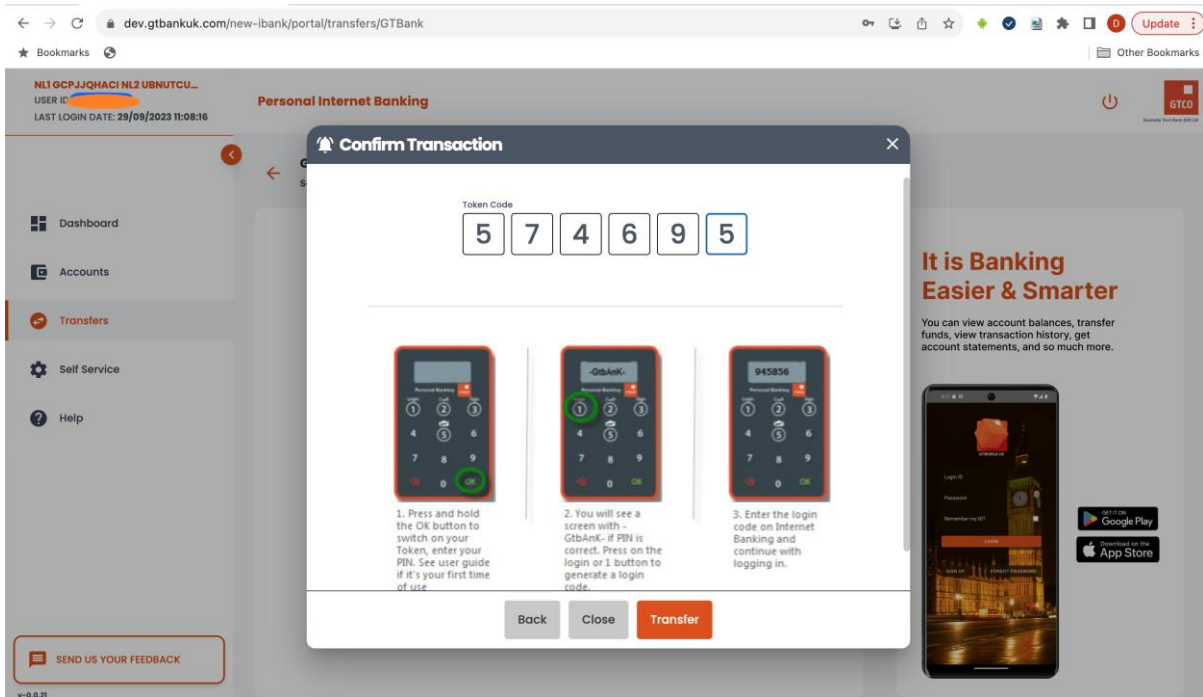
3. After the user has selected the saved payee to make payment to, the payee is validated and displayed on a card for the user. If the user chooses not to make payment to the validated account, they can use the cancel icon highlighted. The cancel icon removes the validated account number and allows the user to enter another account number they wish to make a payment to.



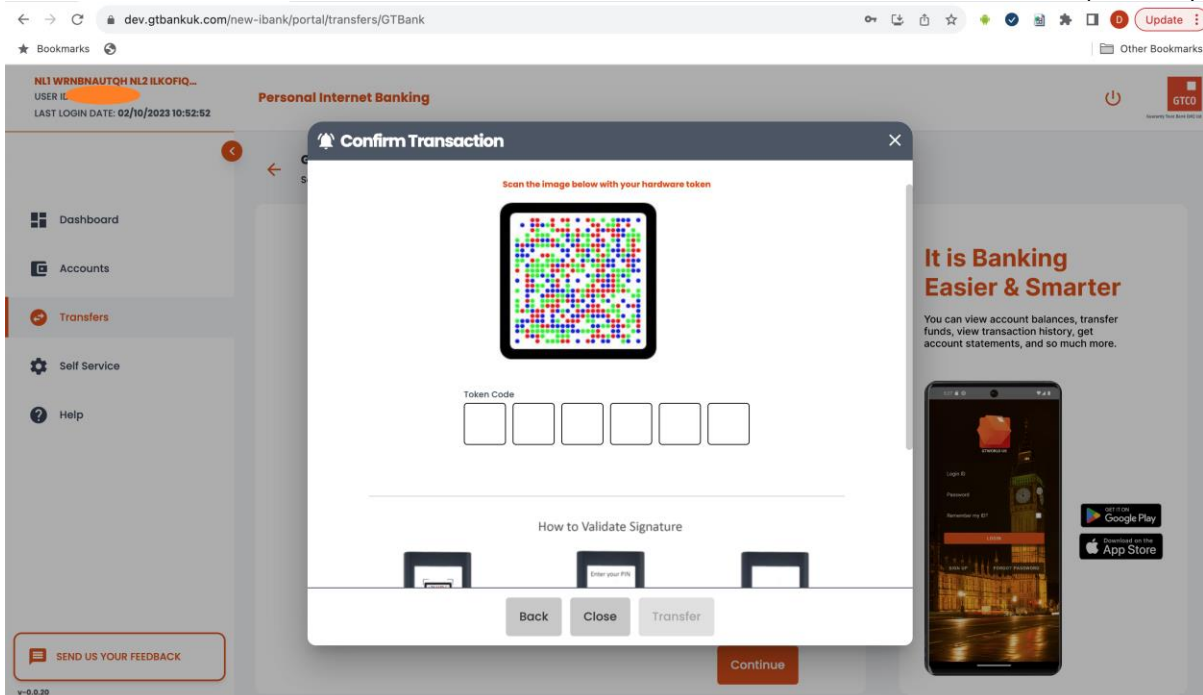
- The user then selects the account that the payment will be taken from, the amount that will be paid (this must be greater than 0), and a remark for the transaction (this is optional). The user then clicks the continue button.



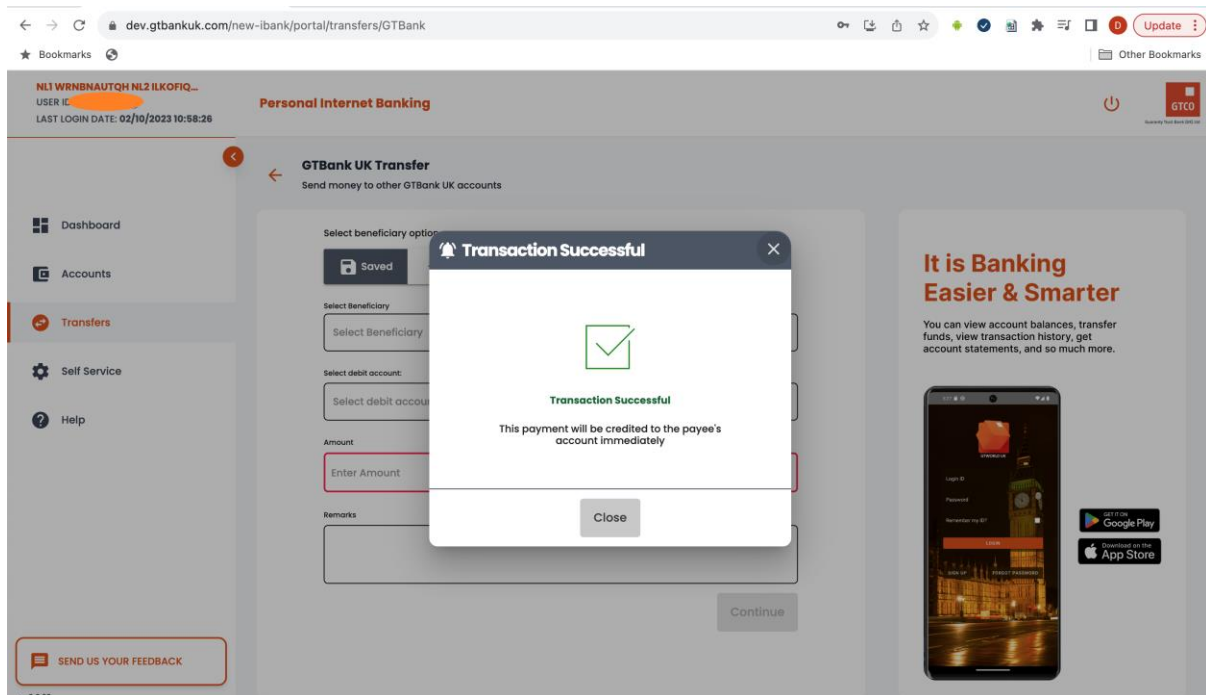
- 5. The details of the payment will be displayed; the user can go through it to be sure the details are correct.



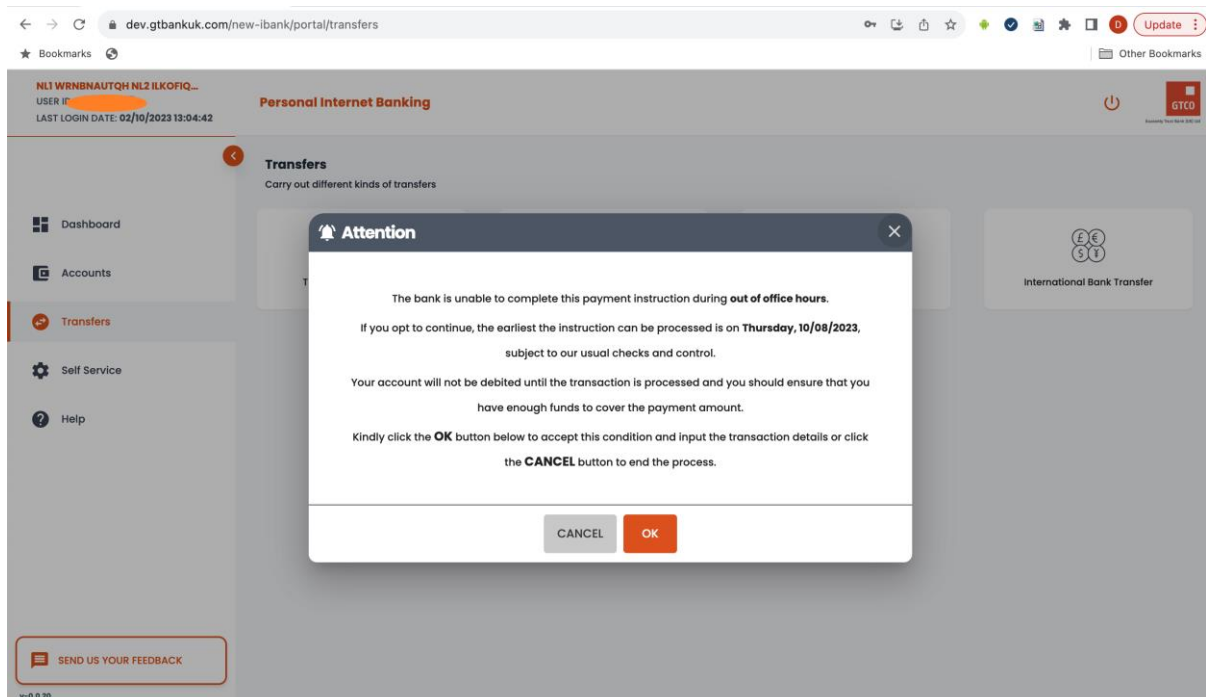
- 6. The user is then asked to validate the transaction using their old hardware token (DP275).



or using the new hardware token (DP770r)



7. If the token code provided is valid, a successful response is returned otherwise, an appropriate error message is shown.



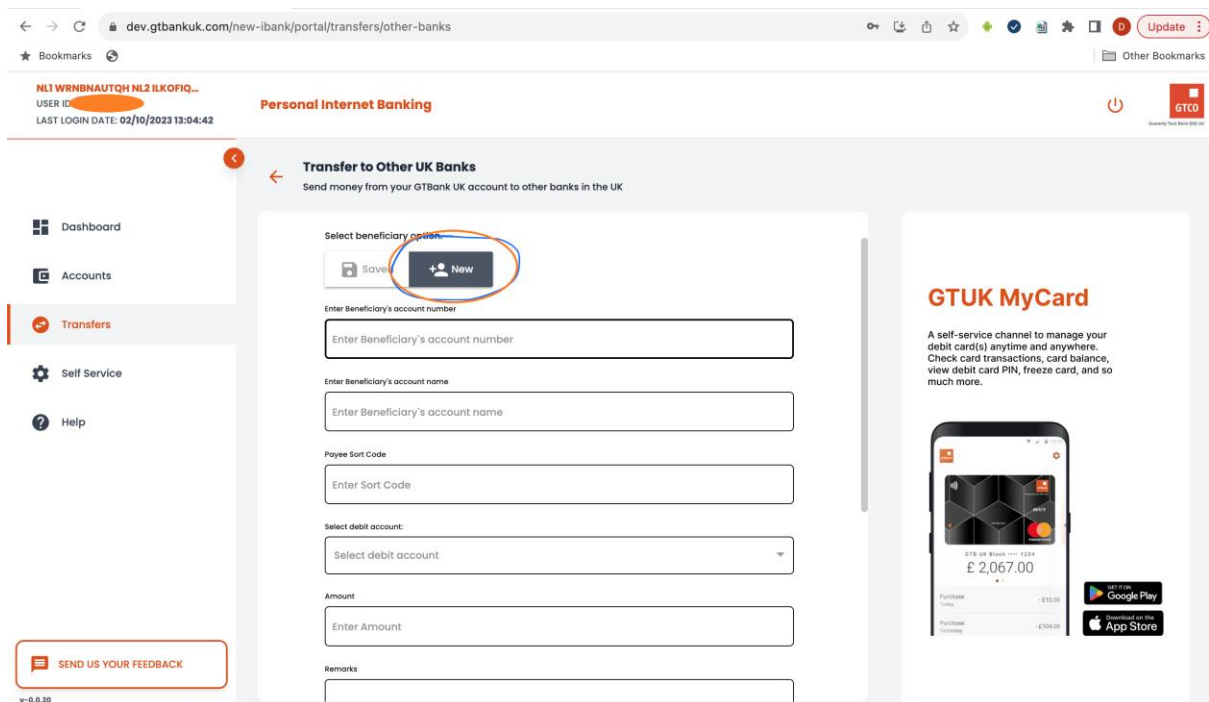
Transfers to Other UK Bank Account

Customers can make payments to customers of other UK banks using this menu.

Transfers to Other UK Bank Account (New Payee)

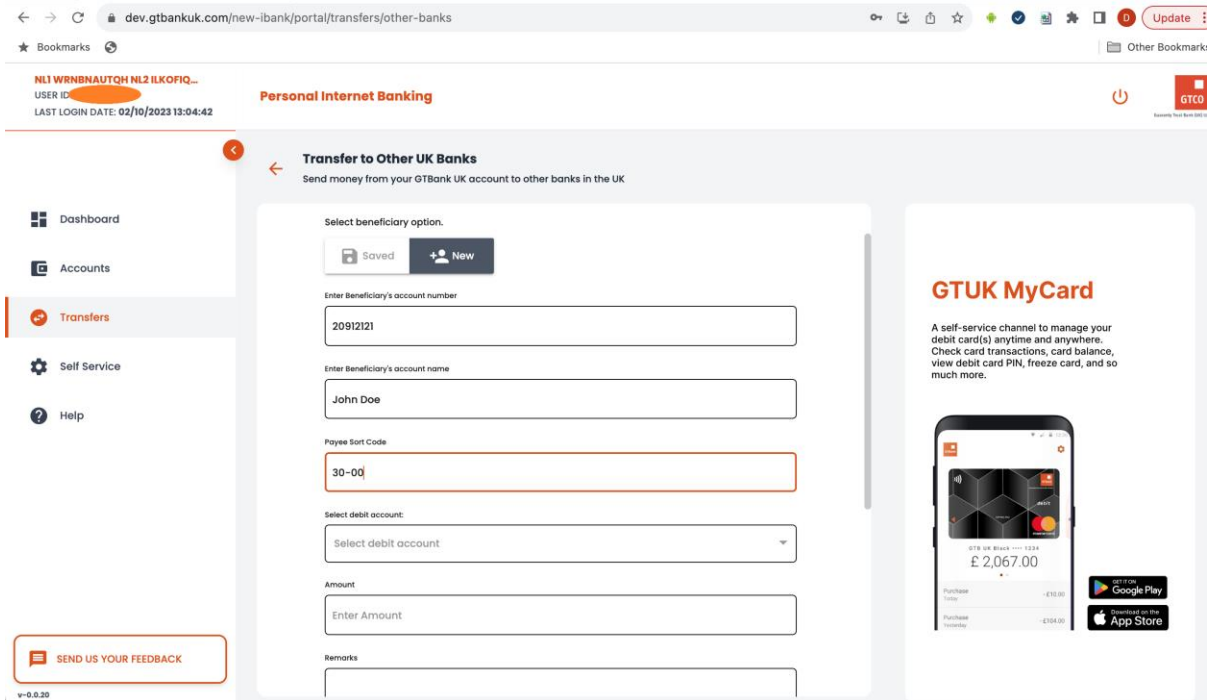
The steps to send funds to other UK bank Accounts that a user had not previously saved as part of their registered payees are shown below;

1. The user clicks on the 'Transfer to Other UK Bank Account'. If the date or time is during the bank's out of office hours or bank holiday, the user will get a prompt informing them that the transaction will be treated during the next working day. If the user is fine with this, they can click on the OK button to proceed. If the date is during office hours and not on a bank holiday, the user will not see this prompt.

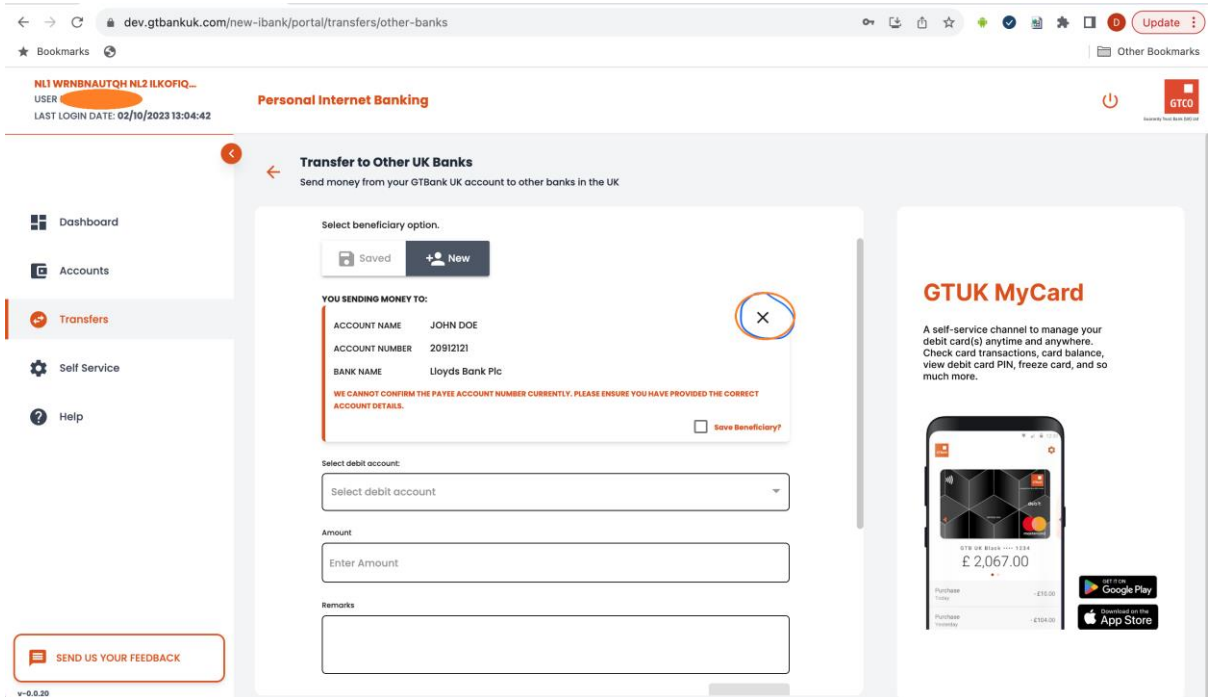


The screenshot shows the 'Transfer to Other UK Banks' page in the GTCO Personal Internet Banking portal. The page title is 'Transfer to Other UK Banks' with the subtitle 'Send money from your GTBank UK account to other banks in the UK'. The 'Select beneficiary option' section has two buttons: 'Save' and 'New'. The 'New' button is circled in red. Below this are input fields for 'Enter Beneficiary's account number', 'Enter Beneficiary's account name', 'Payee Sort Code', 'Enter Sort Code', 'Select debit account', 'Enter Amount', and 'Remarks'. A 'SEND US YOUR FEEDBACK' button is visible in the bottom left. On the right, there is a 'GTUK MyCard' advertisement for a self-service channel to manage debit cards, with a smartphone image showing a card balance of £2,067.00 and download links for Google Play and the App Store.

2. By default the toggle button is set to Saved Payees, so the user has to click on the **New** toggle button to make payment to a new payee.

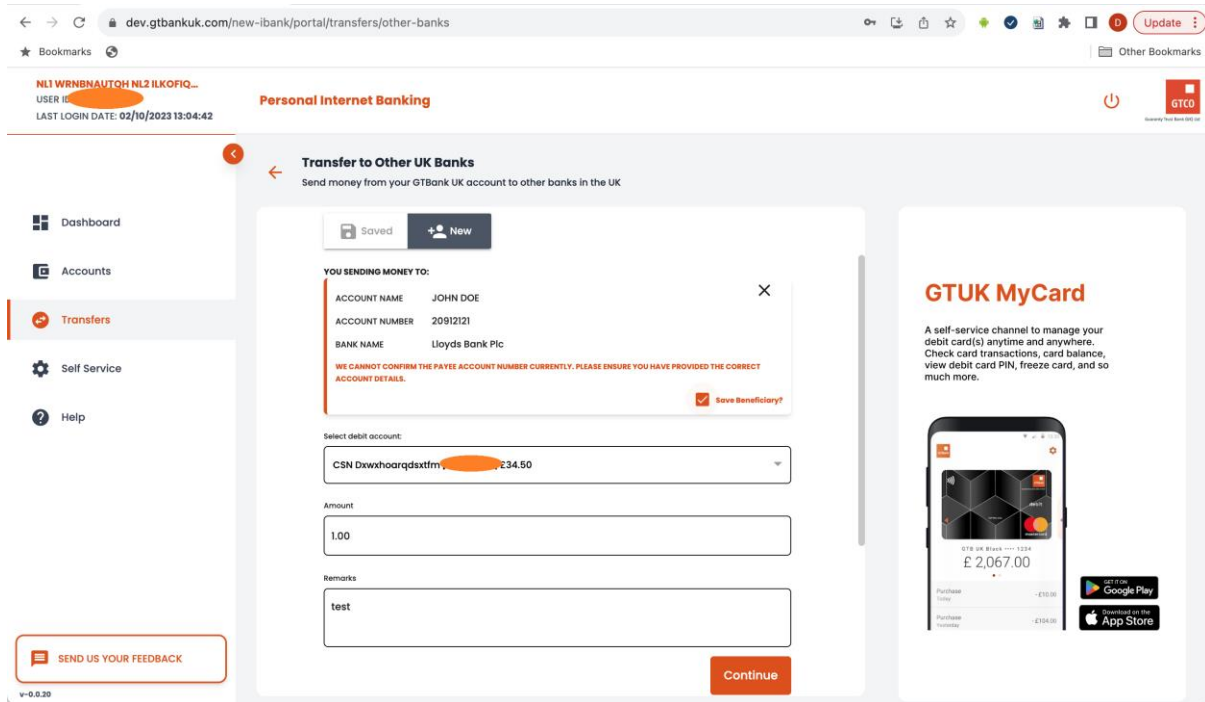


- 3. The user inputs the 8 digit account number of the payee, payee account name, and the sort code of the bank. The sort code of the payee's bank is validated and if it is a valid bank sort code, a card will be displayed showing the details

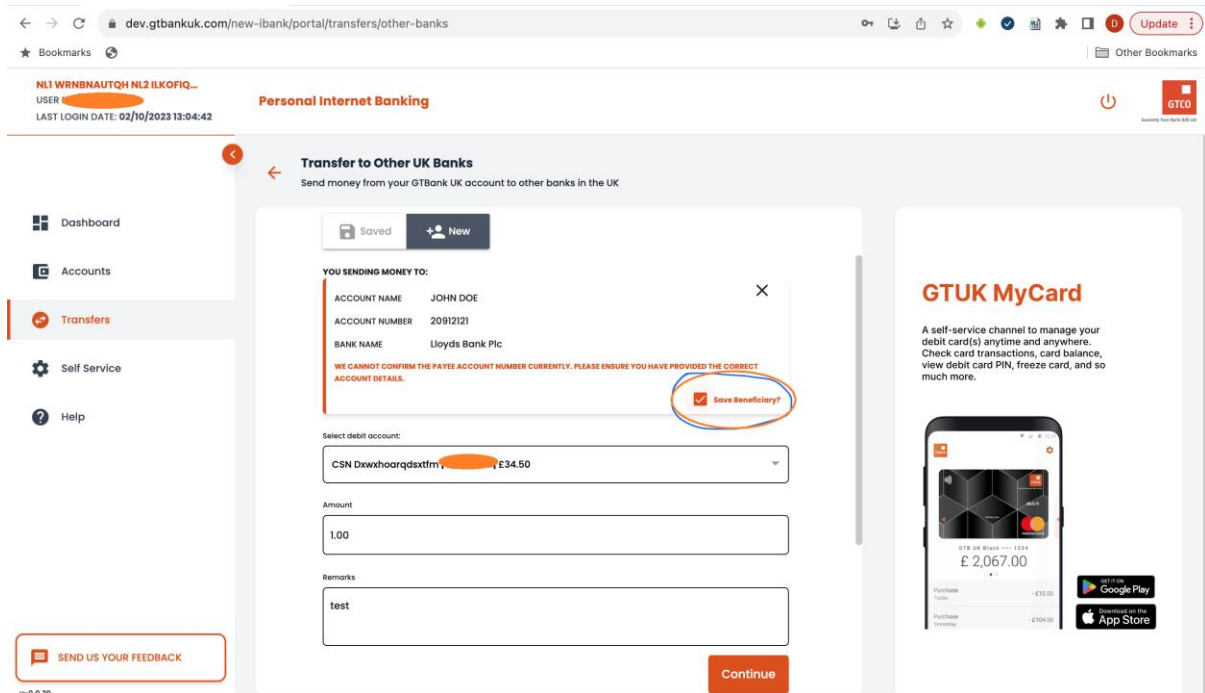


GTCO UK currently does not validate the account number of payees of other banks. Customers are advised to confirm the account number before they send the payment. If the user chooses not to make payment to the payee, they can use the

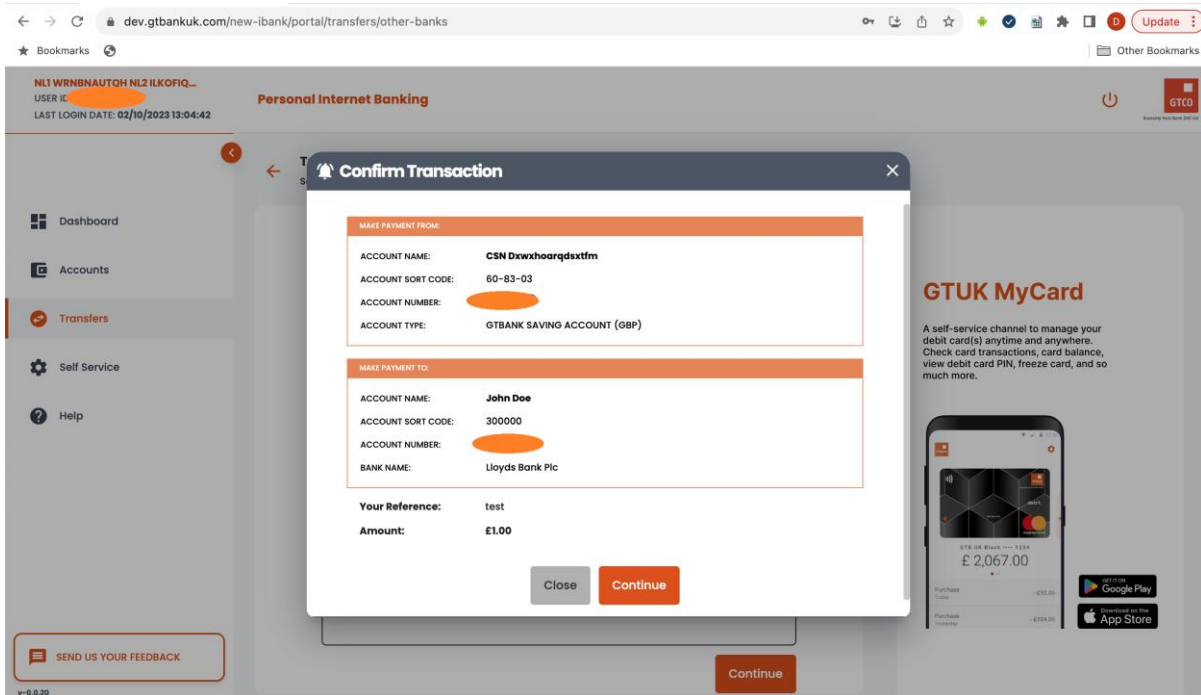
cancel icon highlighted. The cancel icon removes the account details and allows the user to enter another account detail they wish to make a payment to.



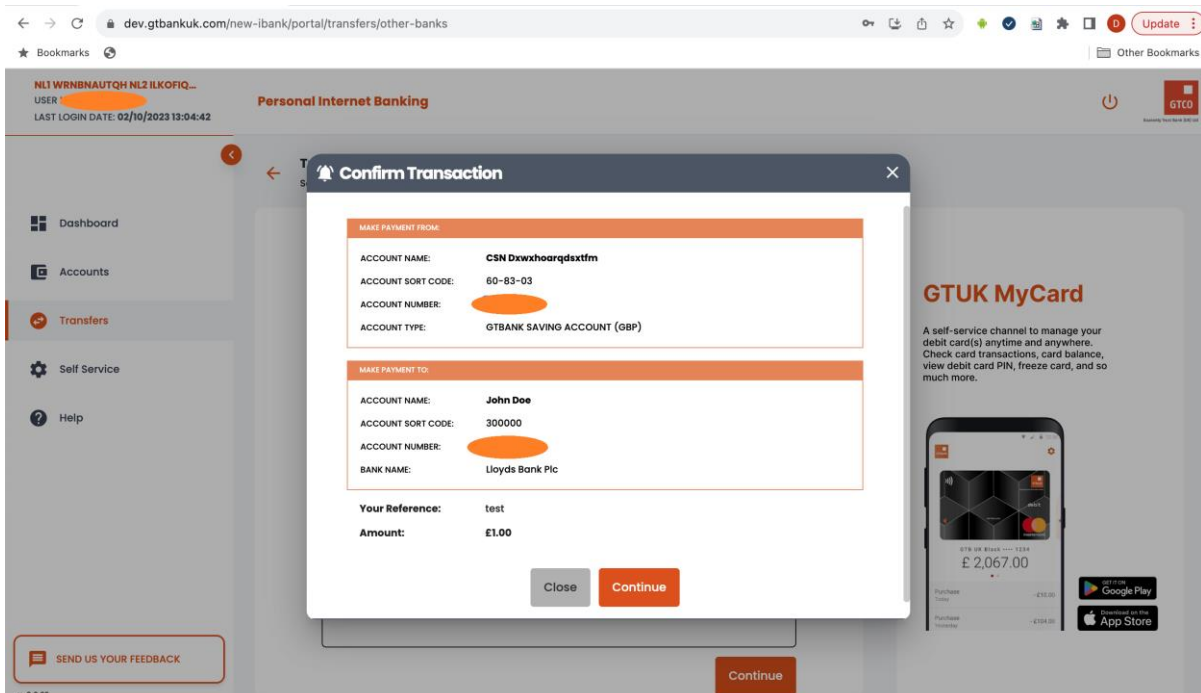
- The user can go ahead to select an account they want the payment to be taken from, the amount to be paid (This must be greater than 0), and the remarks for the payment. The remarks field is optional.



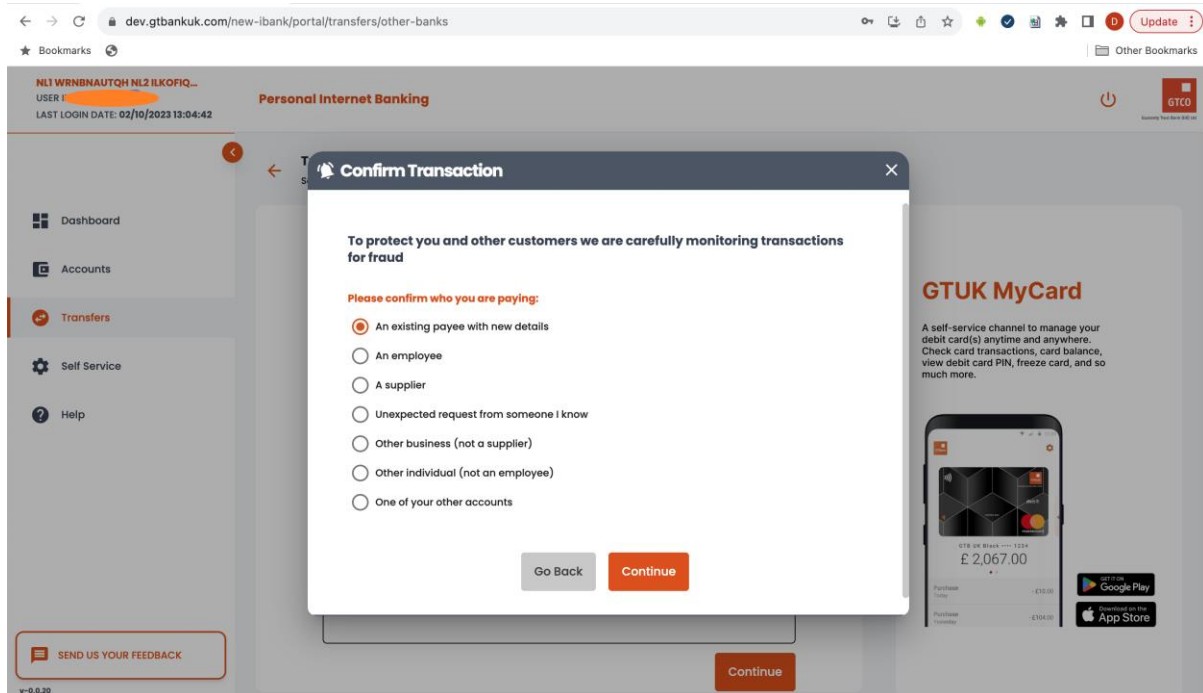
5. If the user wants to save this payee to their list of payees, they can click on the 'save beneficiary' checkbox highlighted below. The user then clicks the **continue** button.



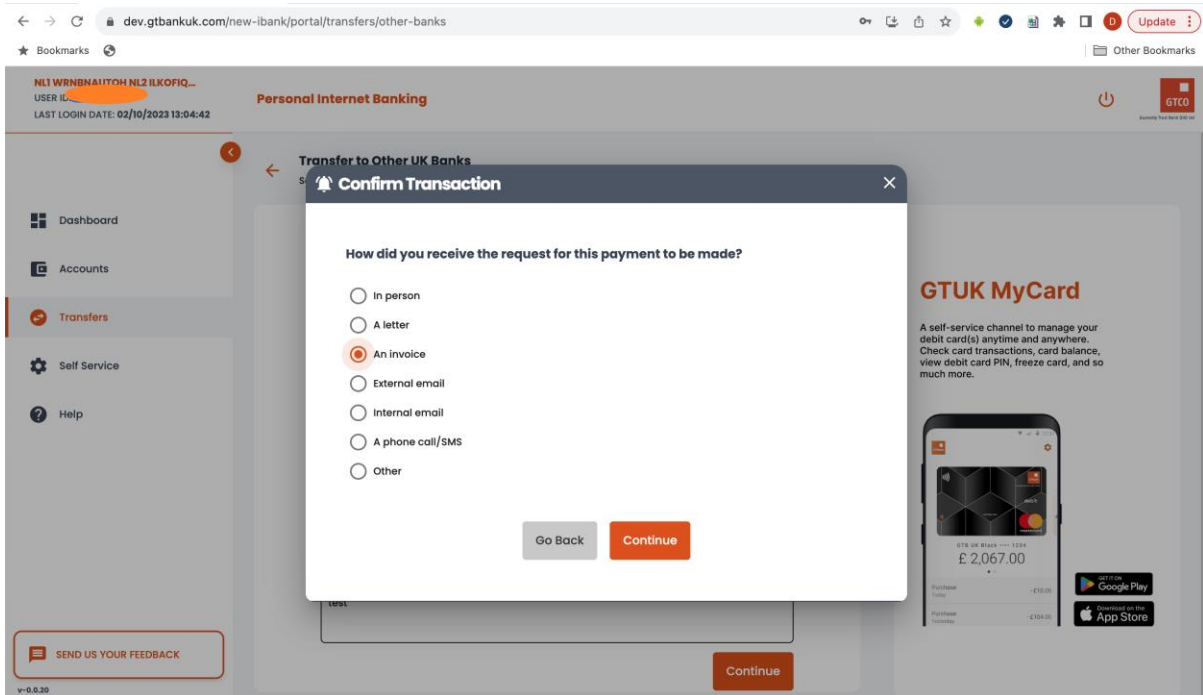
6. A summary page of the transaction to be performed will be displayed. The user is expected to go through and confirm the details are correct before clicking on **continue**.



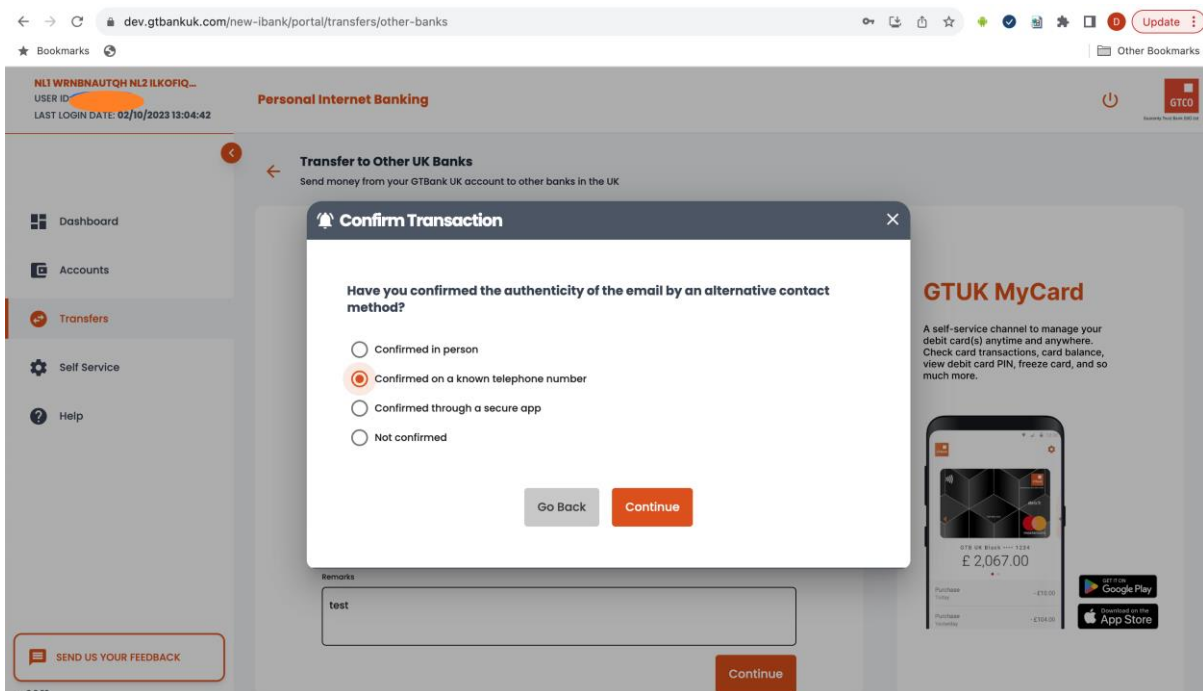
7. The user is then required to answer a couple of questions relating to the transaction before it can be completed. First, who is the user paying?



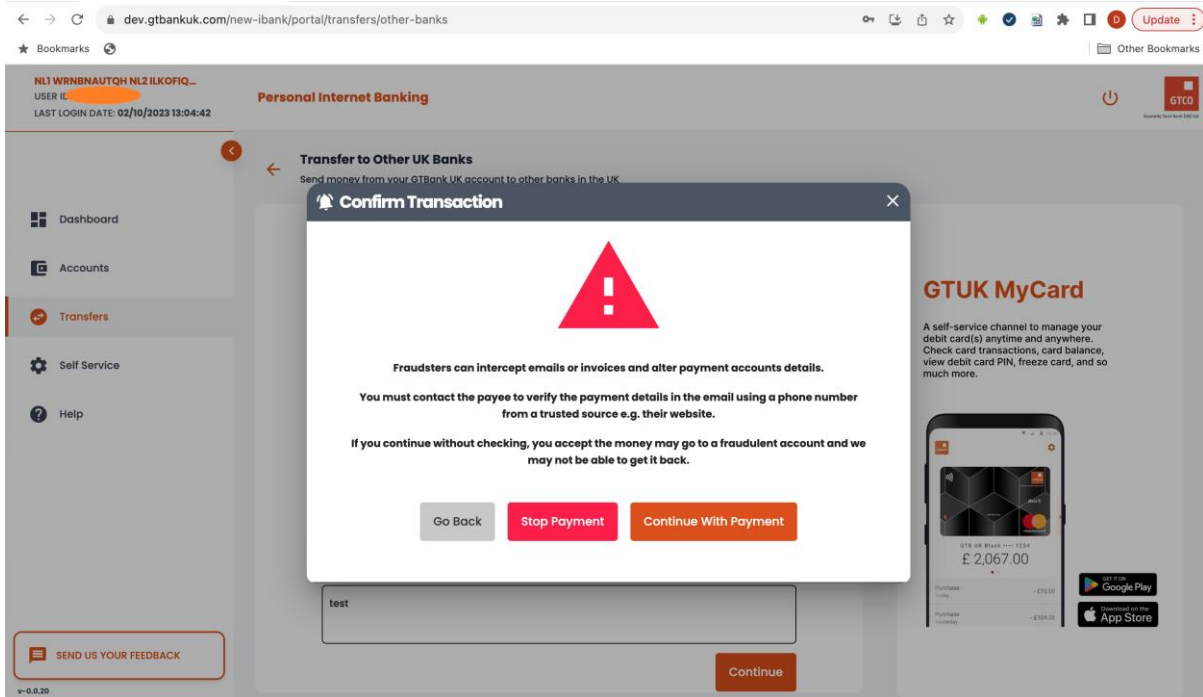
How did the user receive the request for payment?



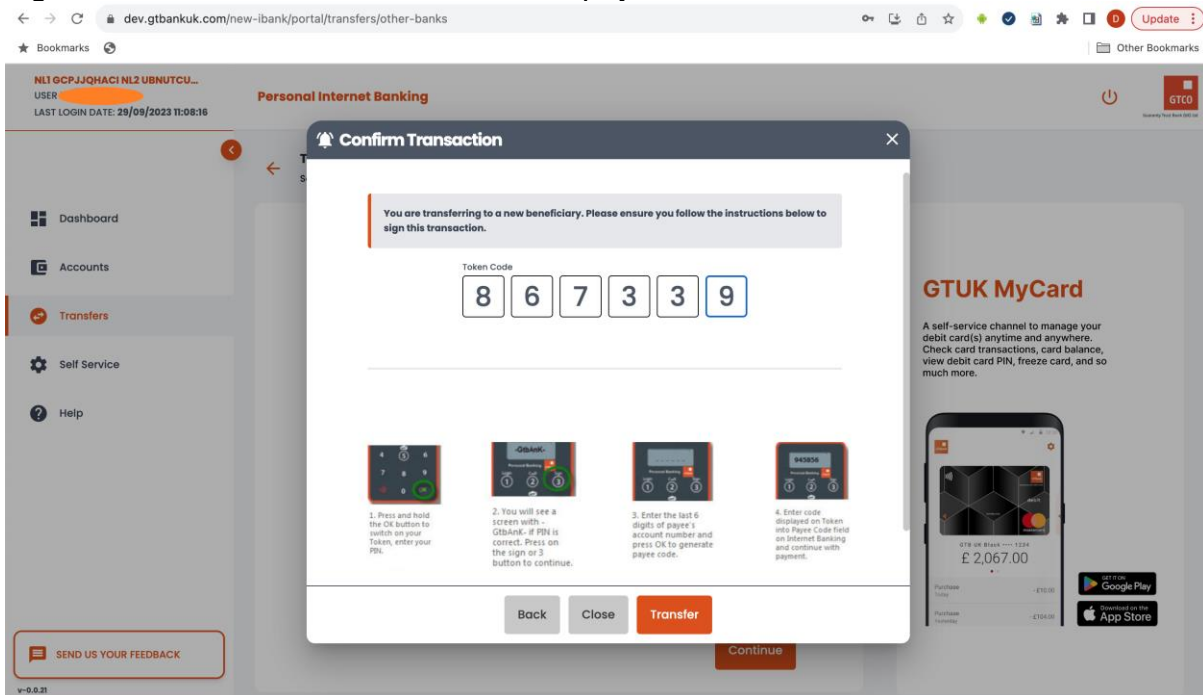
If the user selects the “**External email or Internal email**” options, the user is asked how they confirmed the authenticity of the email.



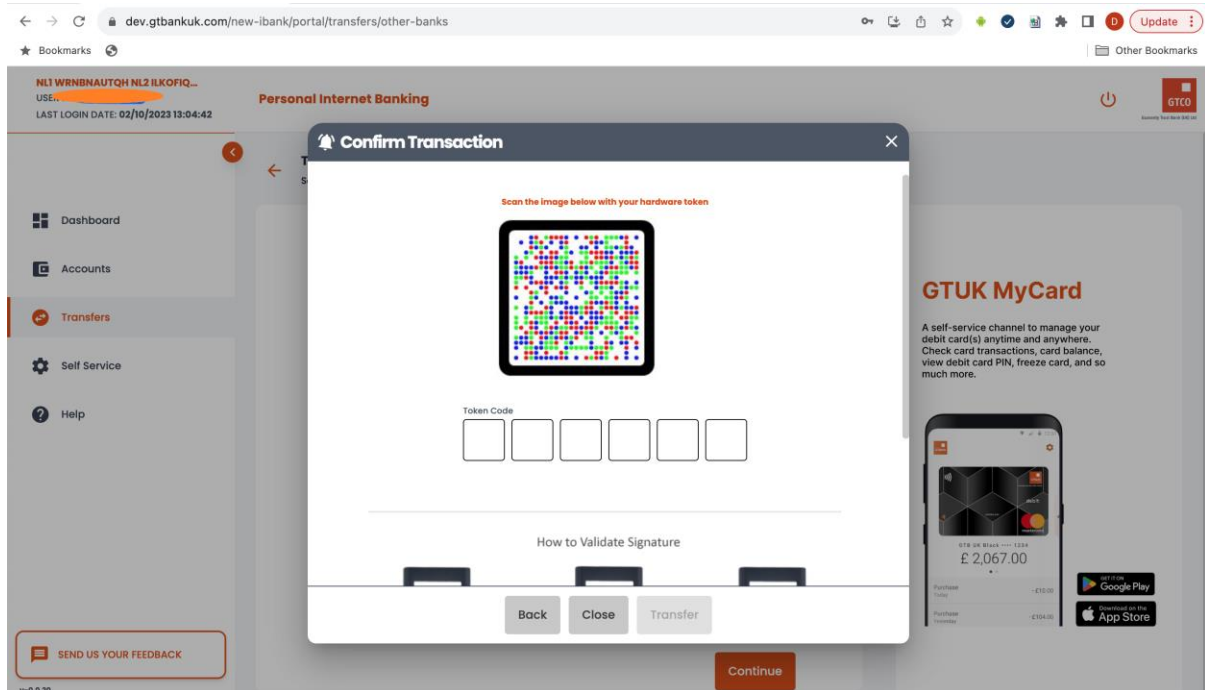
The user is asked to ensure they do their due diligence before making any payment. The user can then choose to stop the payment or continue with the payment.



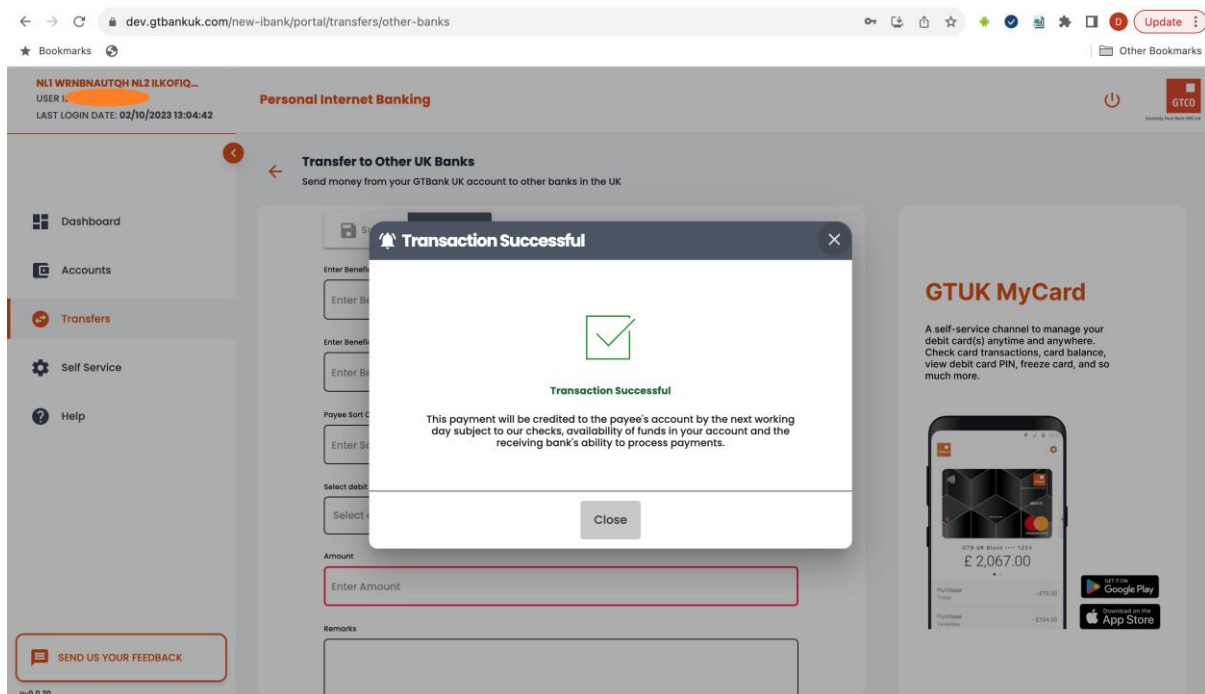
8. The user is asked to validate the transaction using their old hardware token (DP275) - User has to sign this transaction on the old token by supplying the last 6 digits of the payee's account number.



9. or using the new hardware token (DP770r)



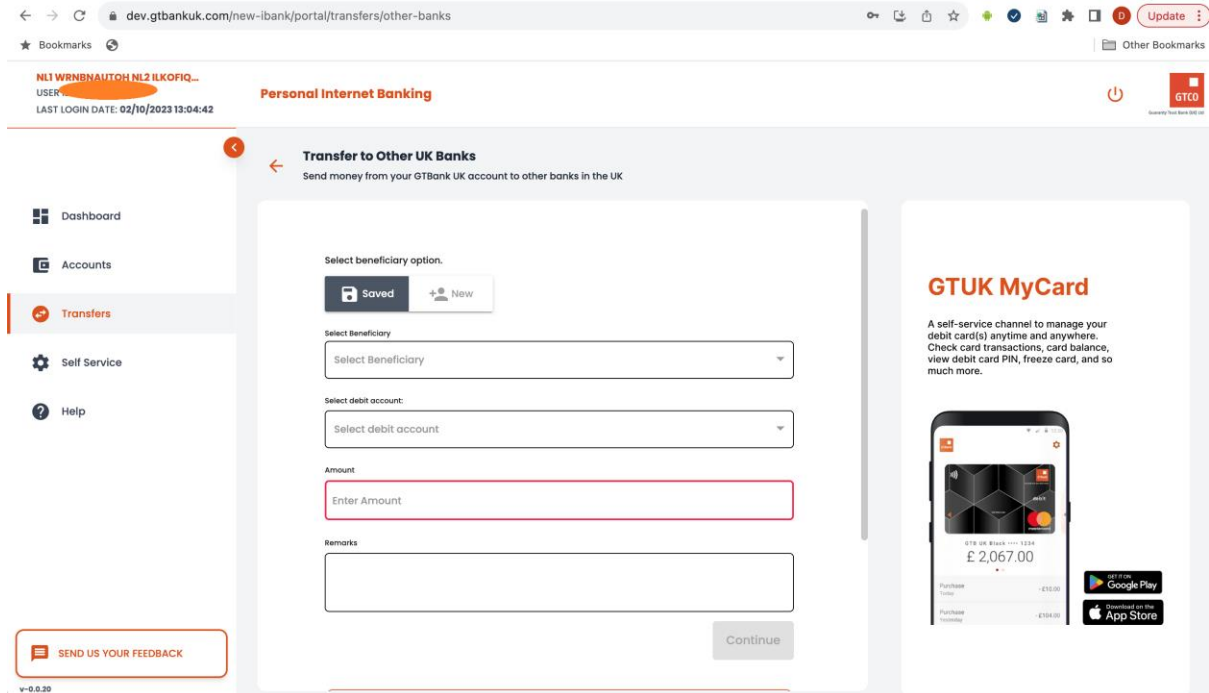
10. If the token code provided is valid, a successful response is returned otherwise, an appropriate error message is shown.



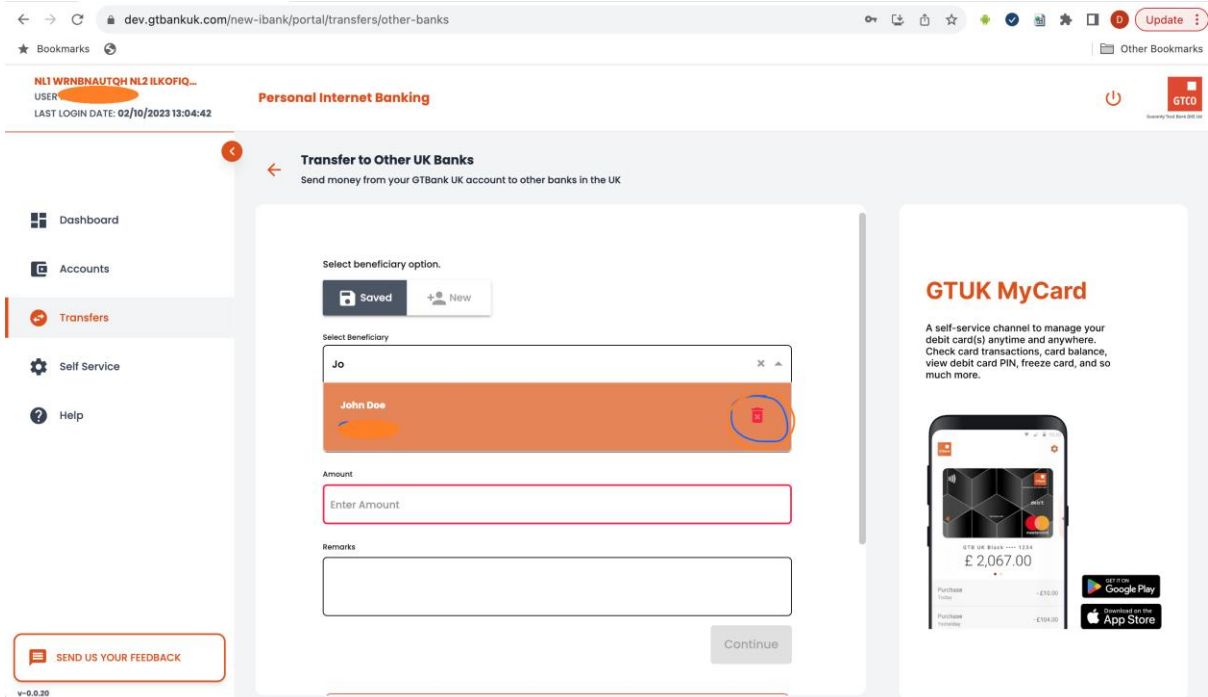
Transfers to Other UK Bank Account (Saved Payee)

The steps to make payments to another UK Bank account that a user had previously saved to their list of payees are shown below;

1. By default, the toggle button is set to **Saved Payees** when the page loads. If the saved Payee toggle is not highlighted, e.g. if they were on the New payee toggle, the user can click on the Saved toggle button.

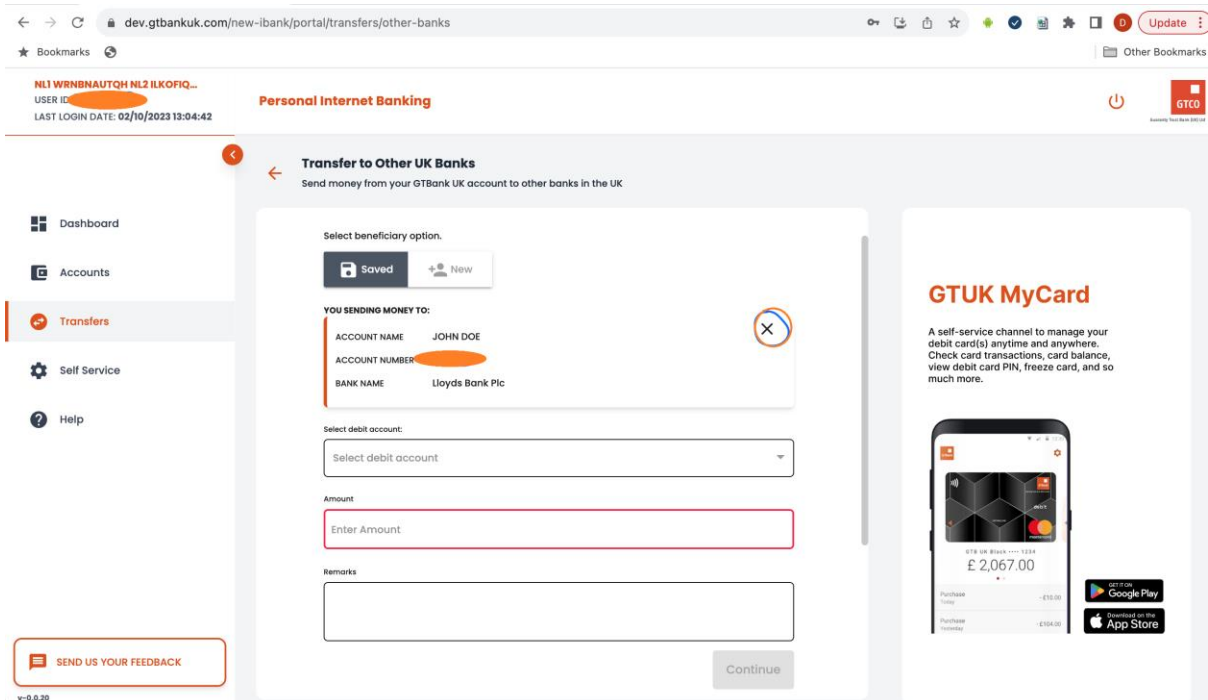


2. The user can click the “select beneficiary” drop down to reveal the list of saved payees/beneficiaries. The user can search through the list to select a specific payee. The user can choose to delete any saved payee they want if they click on the bin icon on the selected/highlighted payee.

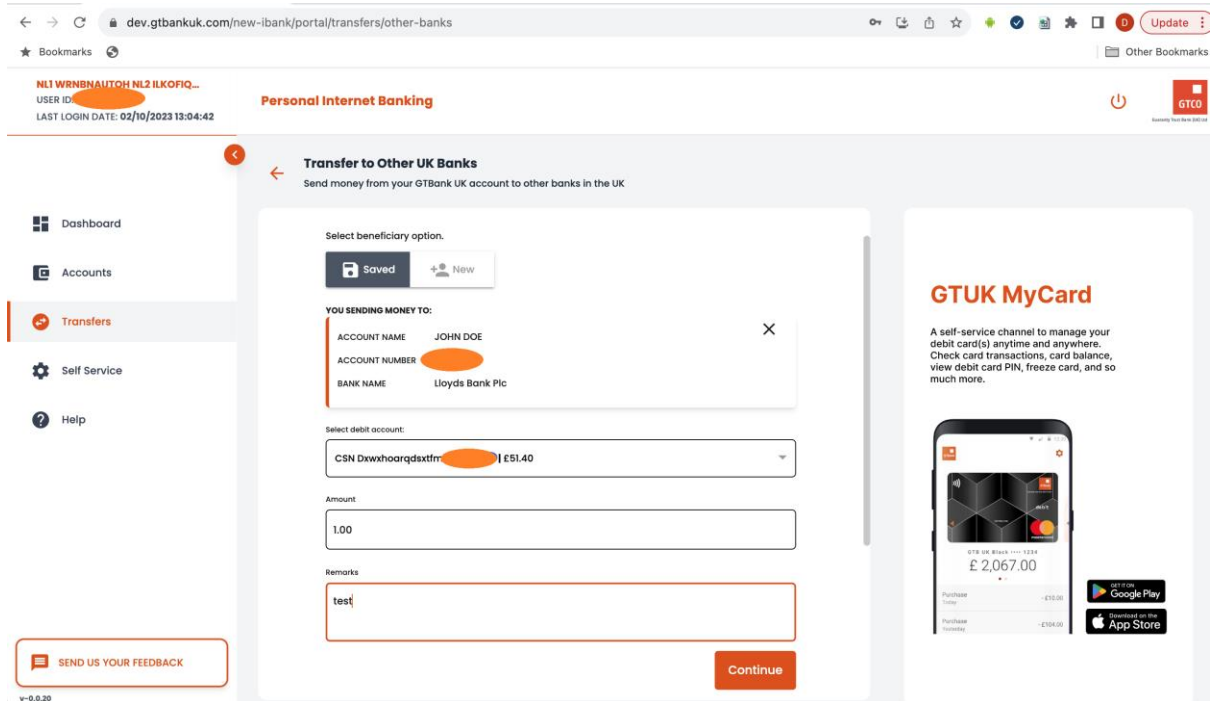


If a Payee is successfully deleted, the user will get a successful response.

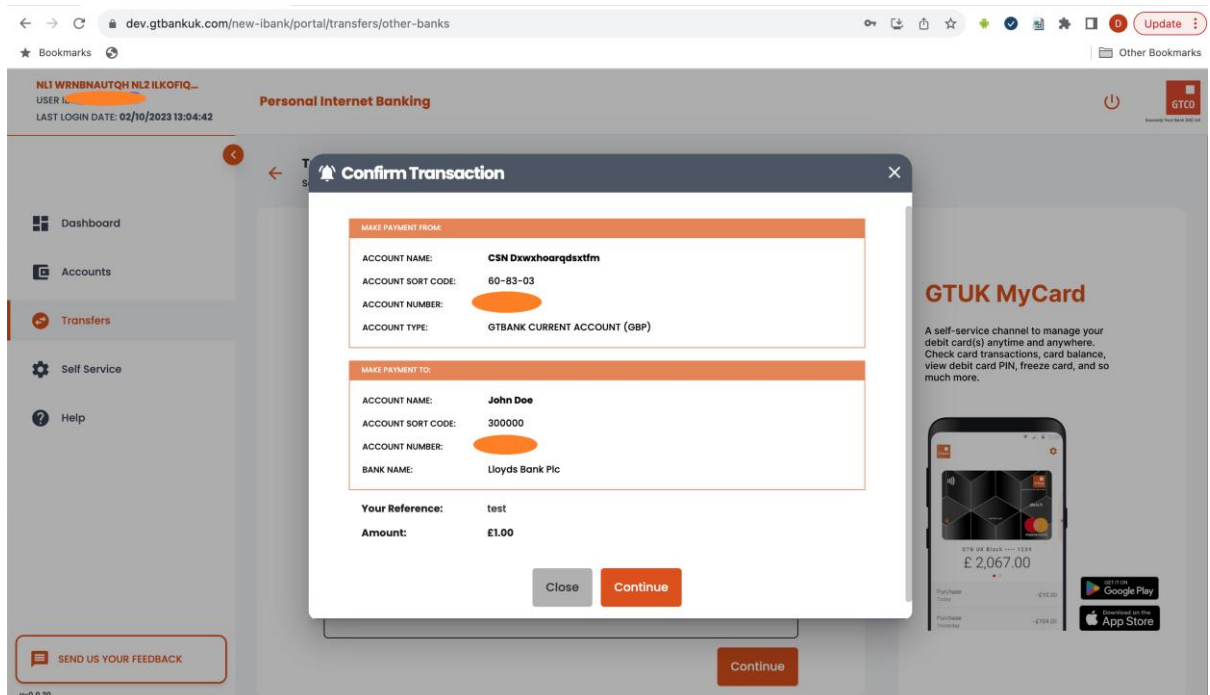
3. After the user has selected the saved payee to make payment to, the payee is displayed on a card for the user. If the user chooses not to make payment to the payee details, they can use the cancel icon highlighted. The cancel icon removes the validated account number and allows the user to enter another account number they wish to make a payment to.



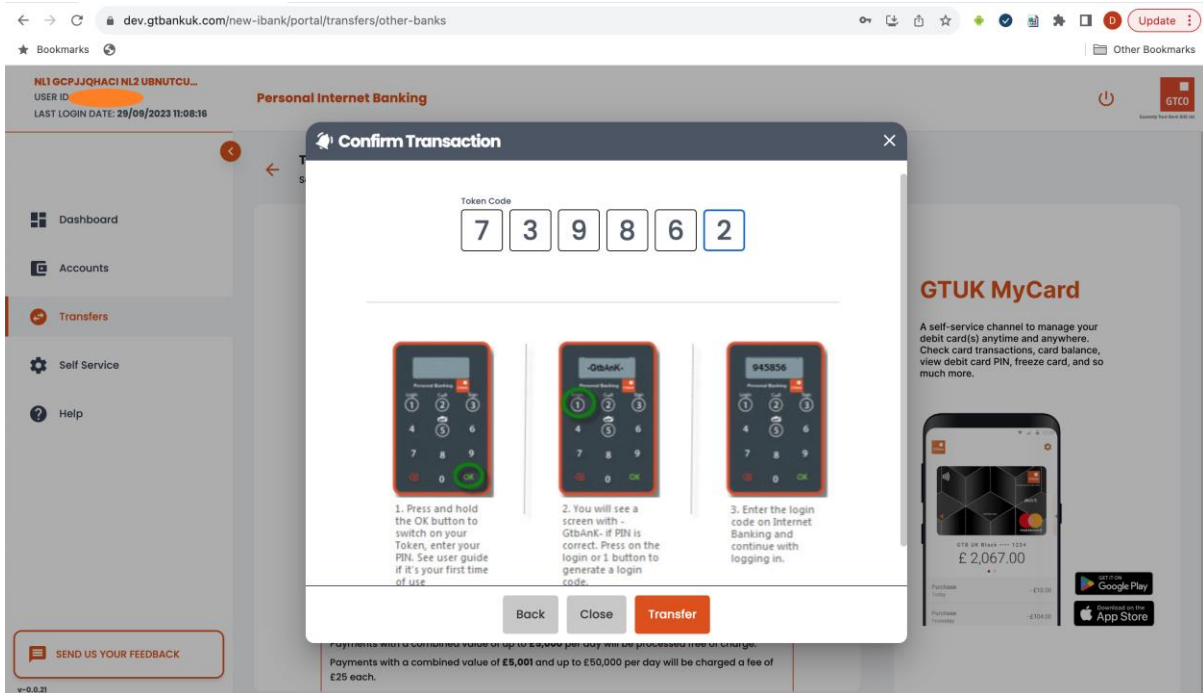
- The user then selects the account that the payment will be taken from, the amount that will be paid (this must be greater than 0), and a remark for the transaction (this is optional). The user then clicks the continue button.



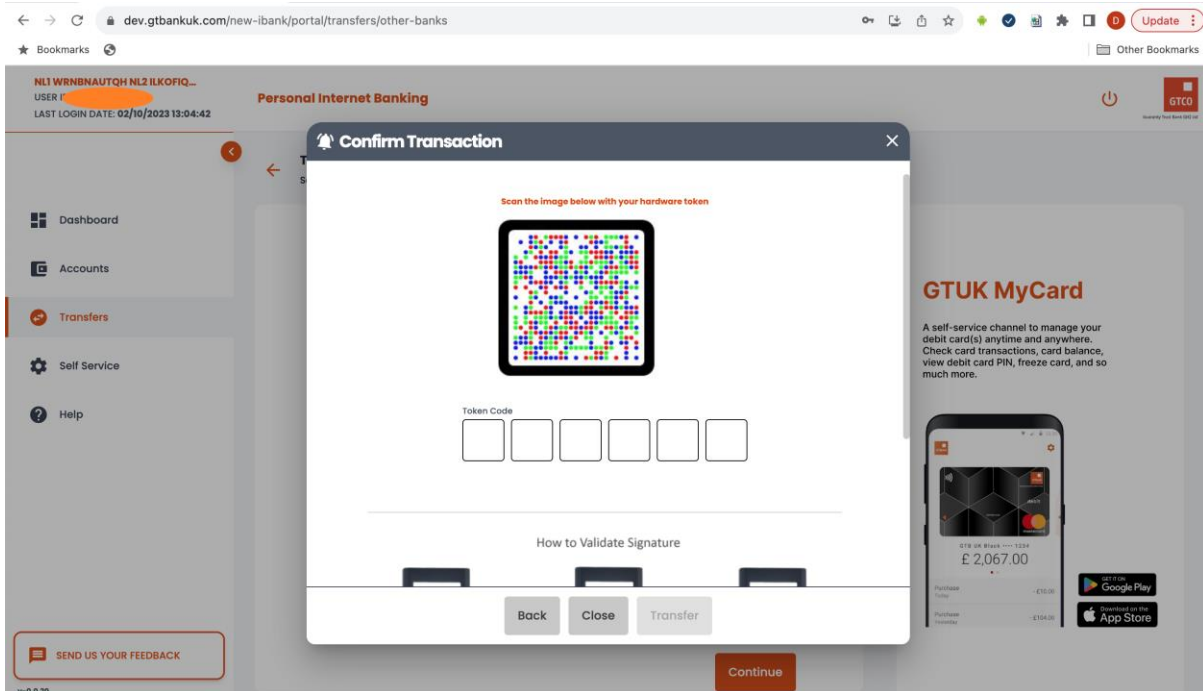
- The details of the payment will be displayed; the user can go through it to be sure they have it correct.



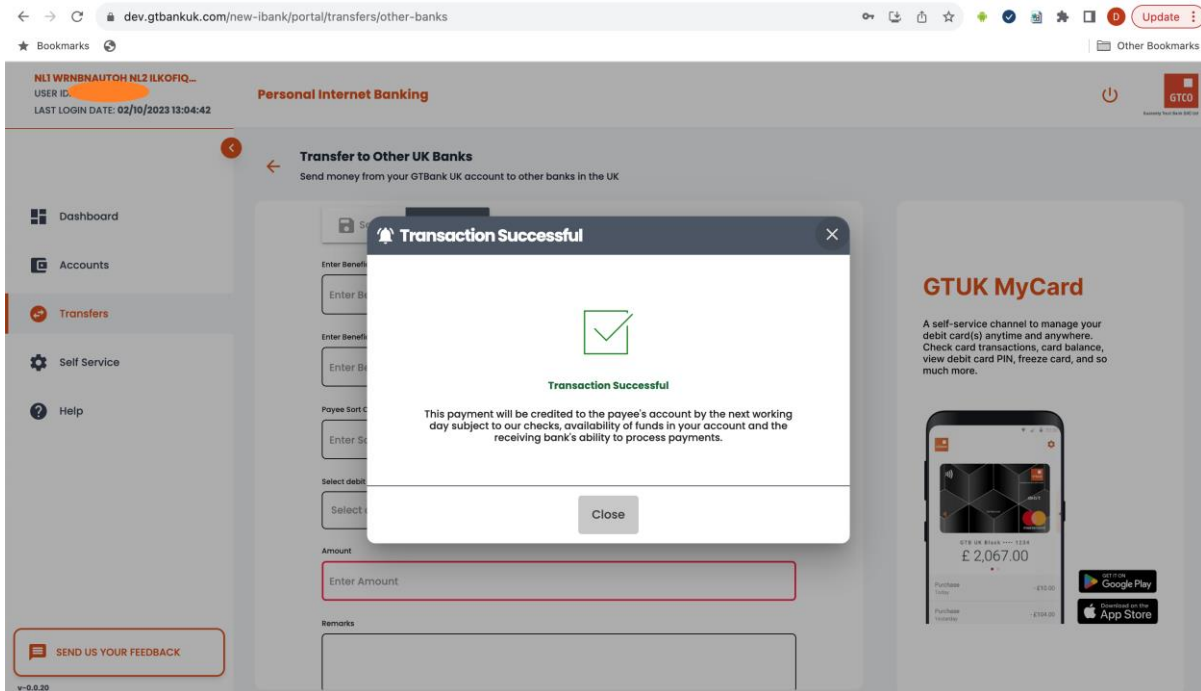
- The user is then asked to validate the transaction using their old hardware token (DP275)



or using the new hardware token (DP770r)



7. If the token code provided is valid, a successful response is returned otherwise, an appropriate error message is shown.



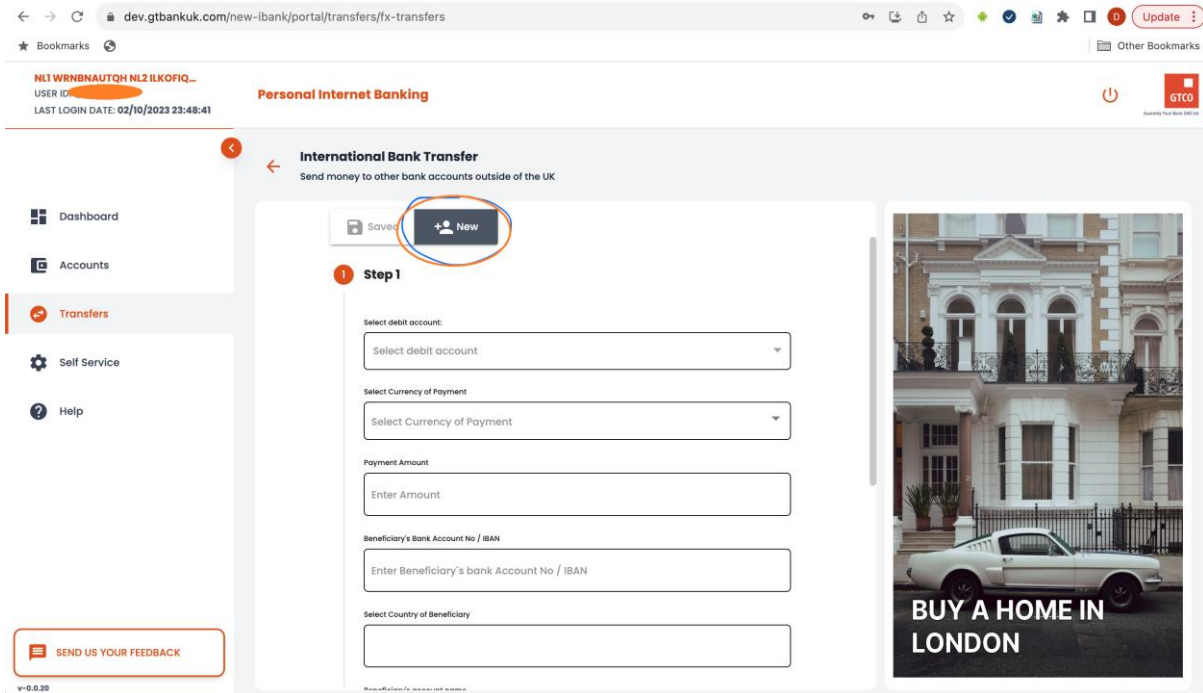
International Bank Transfer

Customers can make payments internationally using this menu.

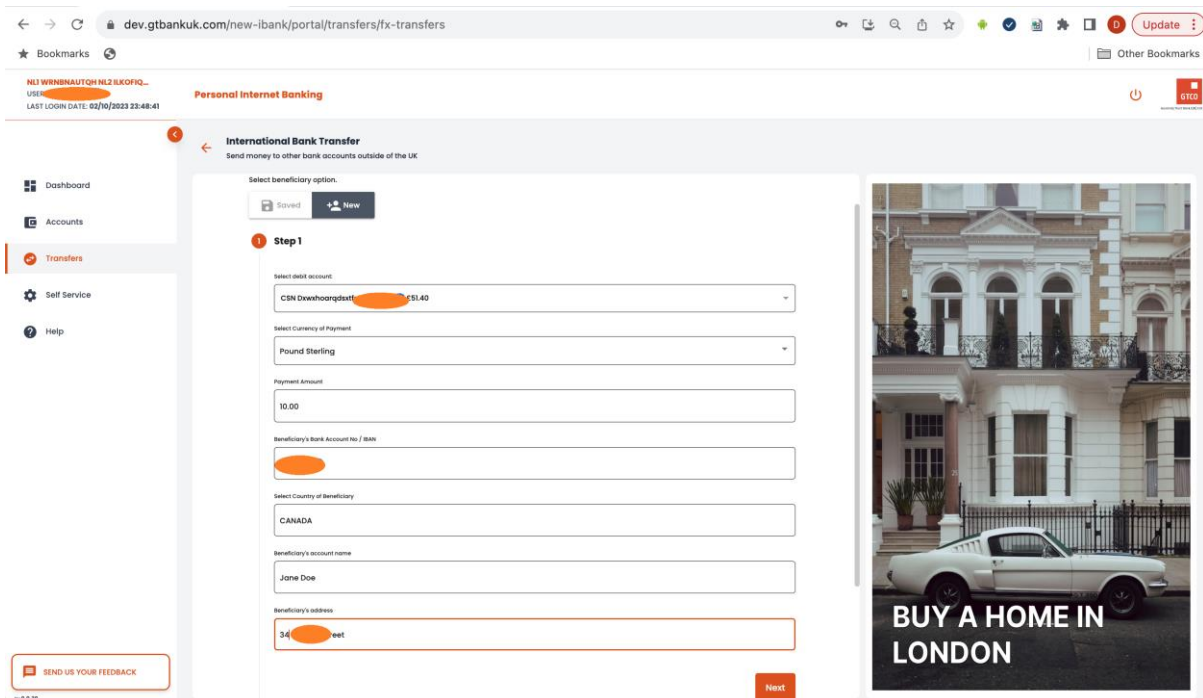
International Bank Transfer (New Payee)

The steps to send funds to an international account that a user has not transferred funds to previously;

1. By default the toggle button is set to Saved Payees, so the user has to click on the **New** toggle button to make payment to a new payee.

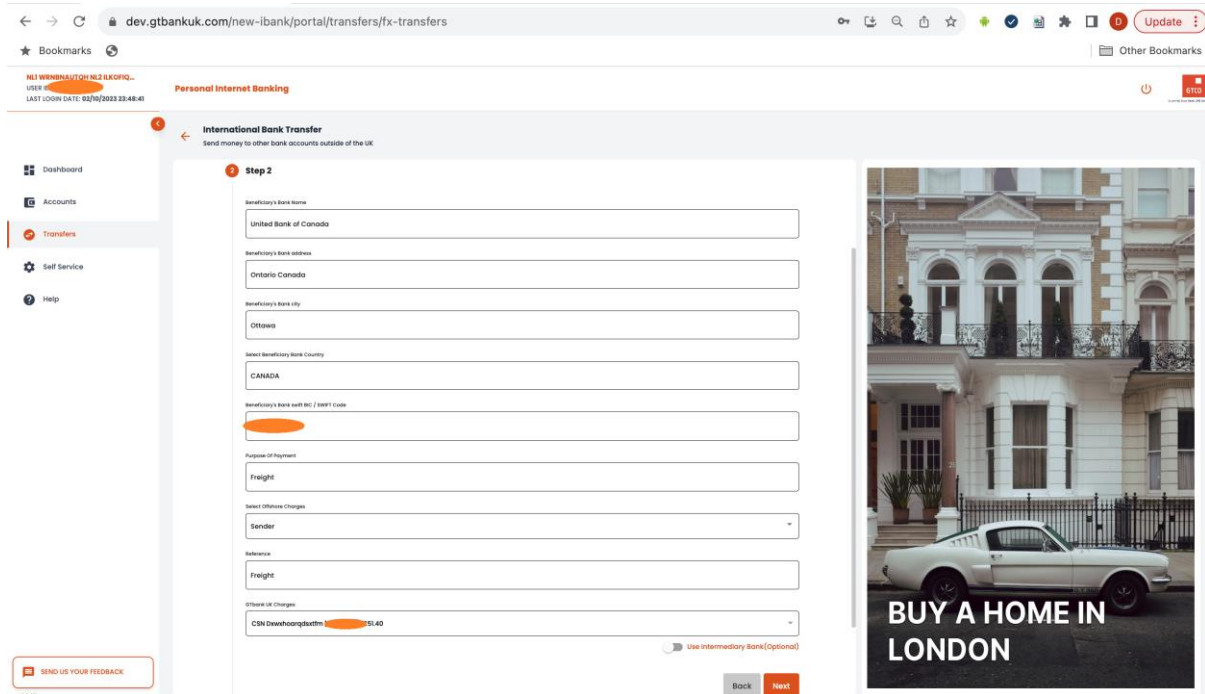


2. The user proceeds to fill the form in step 1. The user selects an account the payment will be taken from, the currency of payment, the payment amount (this must be greater than 0), the payee's IBAN, the country of the payee (Customers can search through the list of countries), the payee's account name (No special characters allowed), and the payee's address (no special characters allowed).

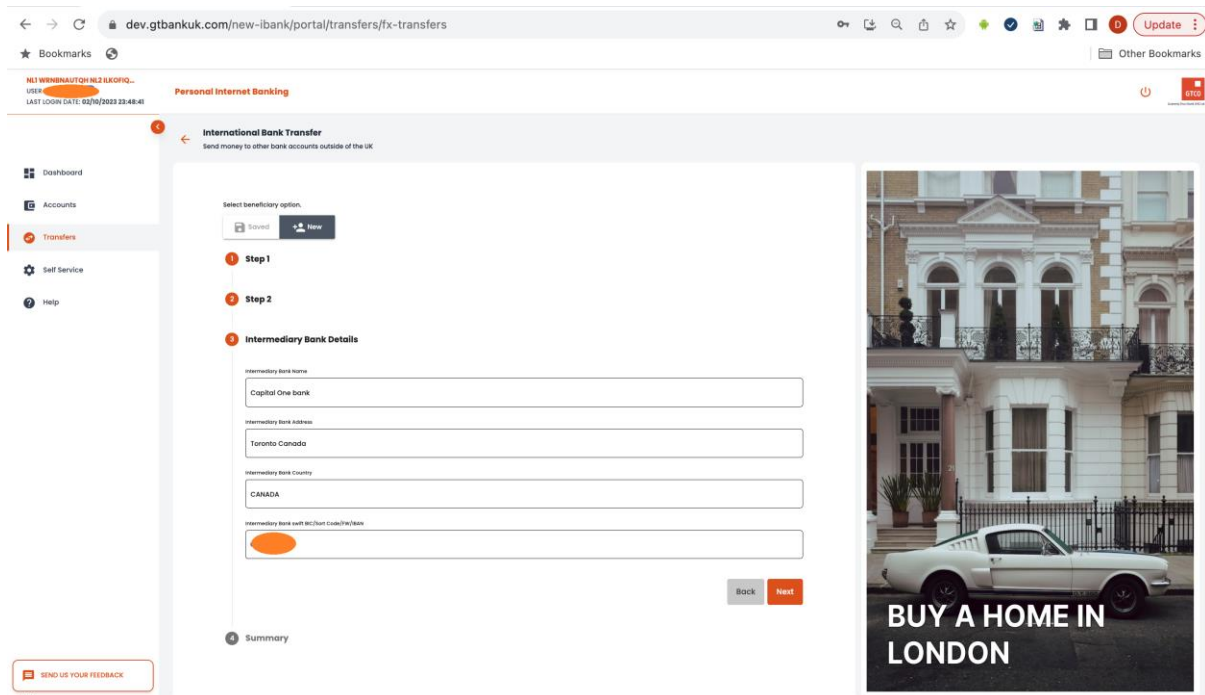


3. The user fills the inputs on step 2 which include; Name of the payee's bank, payee's bank address, payee's bank city, payee's bank country, payee's bank swift

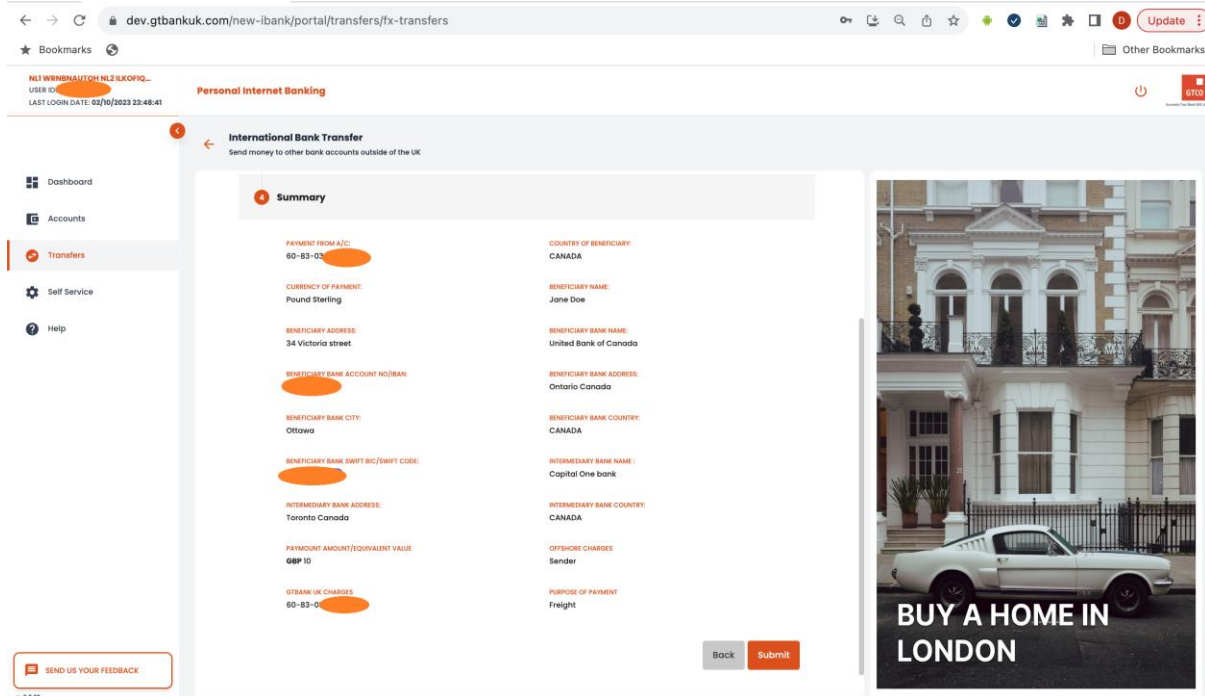
code, the purpose of payment, who will be pay the charges, optional reference, and the account that charges will be taken from.



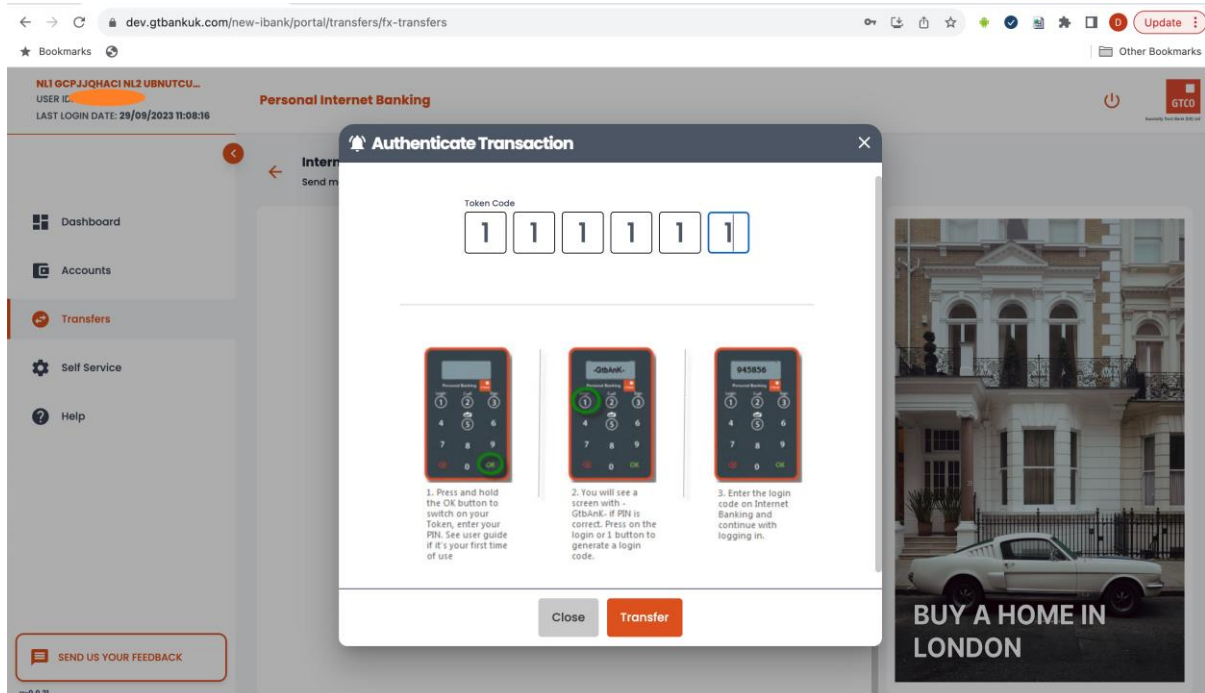
4. If the user chooses to use an intermediary bank, the user should check the intermediary toggle button and the next step should show the inputs for using intermediary. The user inputs intermediary bank name, intermediary bank address, intermediary country, and intermediary bank SWIFT BIC code. (This is optional). Payments that do not require intermediary bank do not need this step. They just go straight to the summary page.



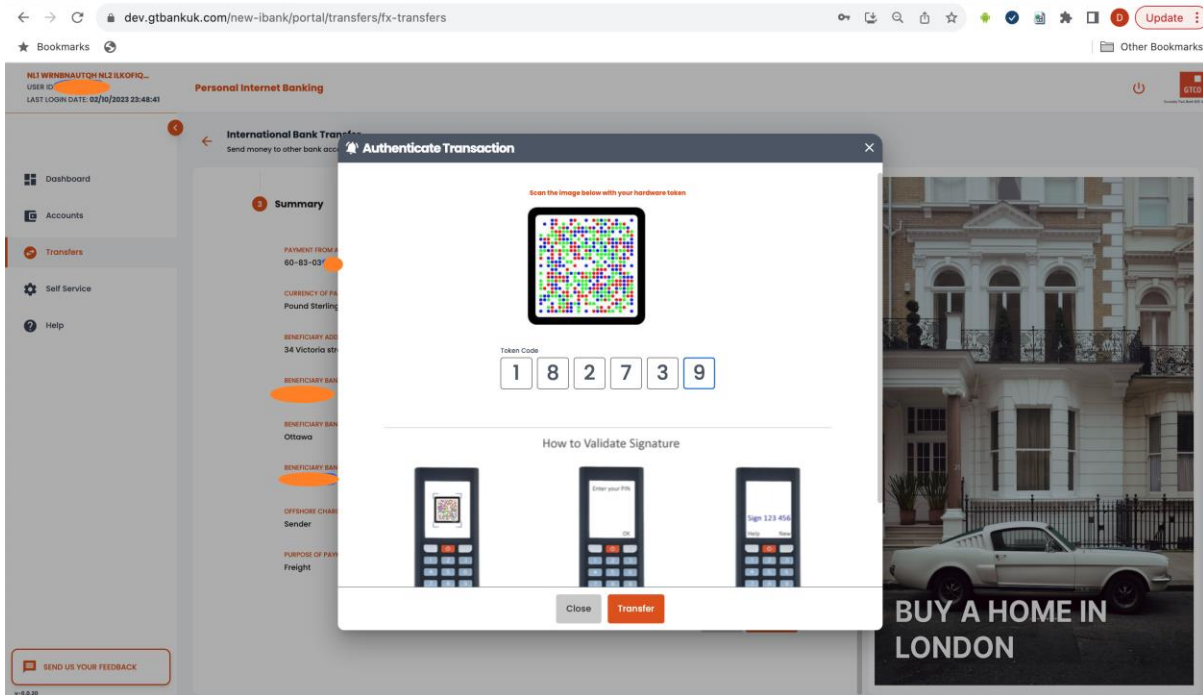
- 5. The next step is a summary page of the transfer. The user goes through it to be sure the details are correct. If the user is fine with the details, the user clicks the submit button.



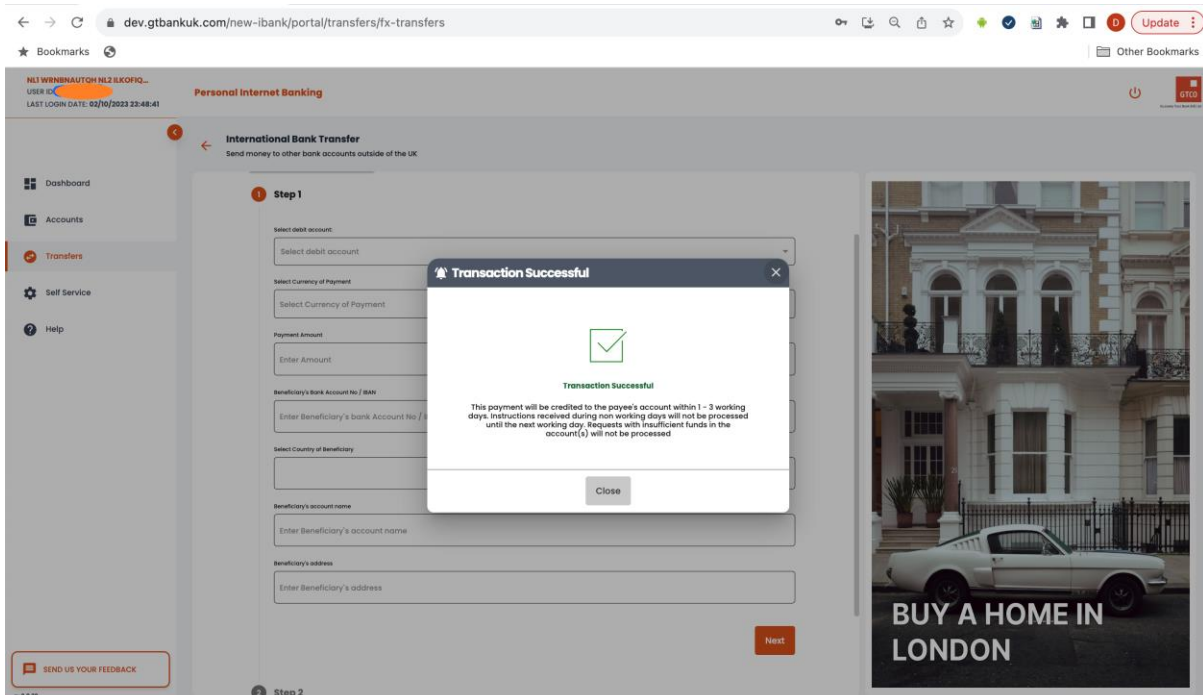
- 6. The user is then asked to validate the transaction using their old hardware token (DP275)



or using the new hardware token (DP770r)



7. If the token code provided is valid, a successful response is returned otherwise, an appropriate error message is shown.

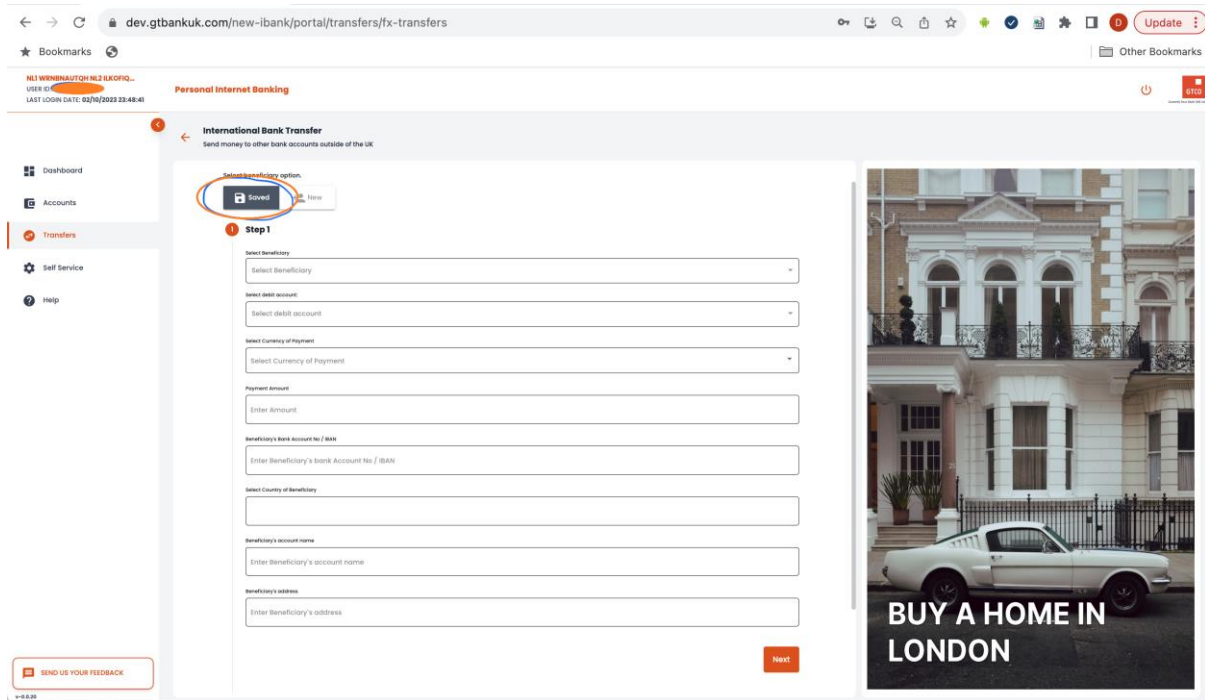


New payments are saved by default for international payments and can be retrieved when a user wants to do a repeat payment

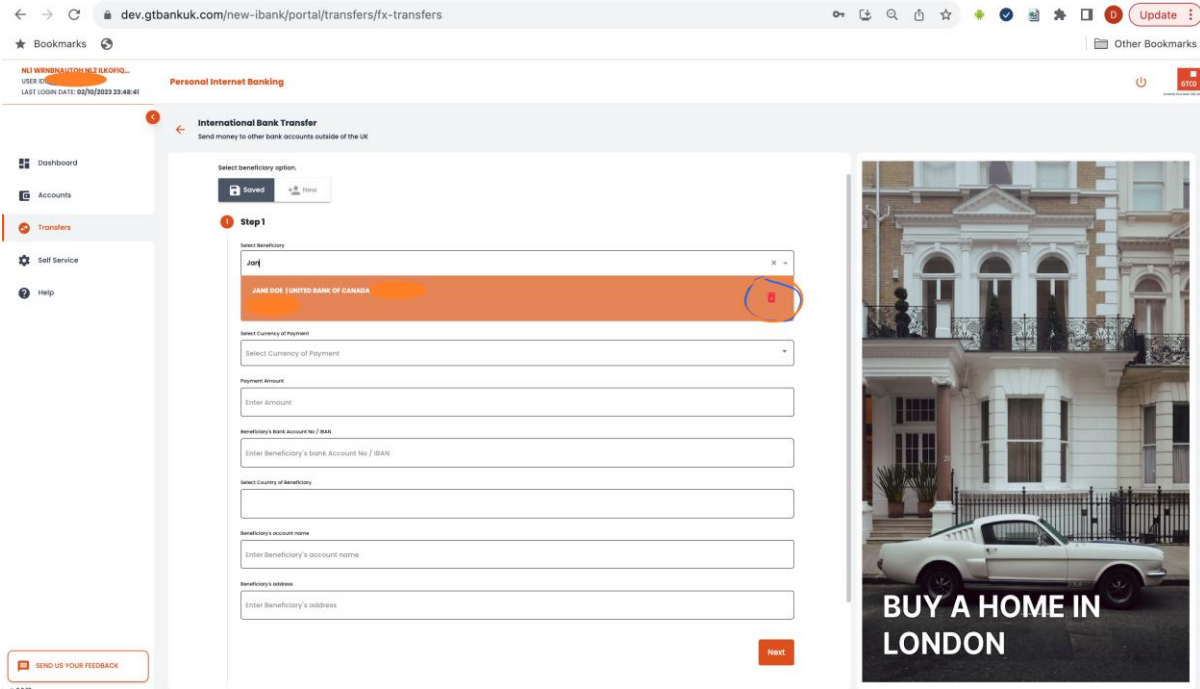
International Bank Transfer (Saved Payee)

The steps to send funds to an international account that a user transferred funds to previously;

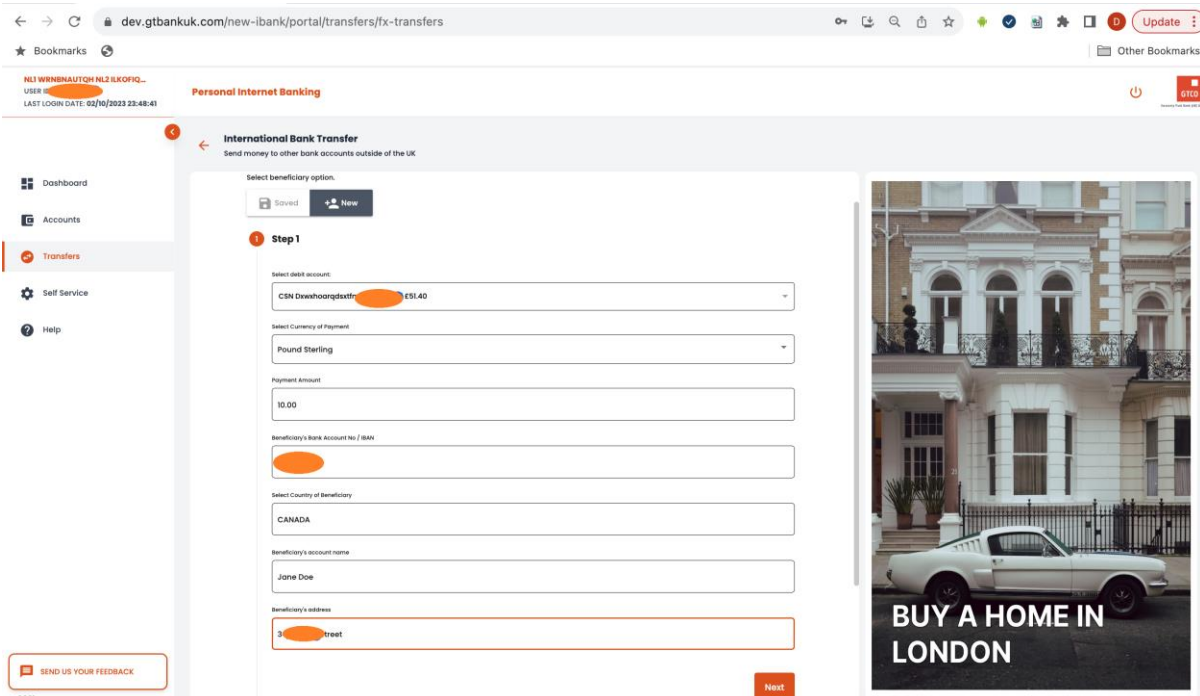
1. By default the toggle button is set to **Saved Payees** when the page loads. If the saved Payee toggle is not highlighted, e.g. if they were on the New payee toggle, the user can click on the Saved toggle button.



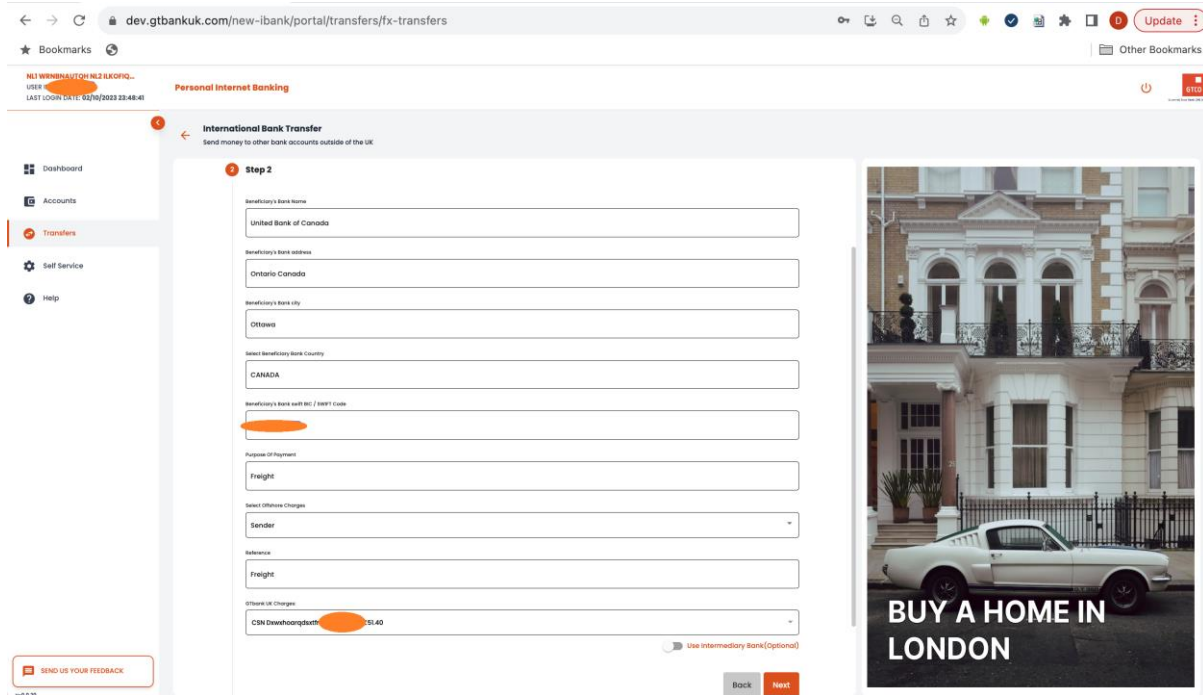
2. The user can click the select beneficiary drop down to reveal the list of saved payees/beneficiaries. The user can search through the list to select a specific payee. The user can choose to delete any saved payee they want if they click on the bin icon on the selected/highlighted payee.



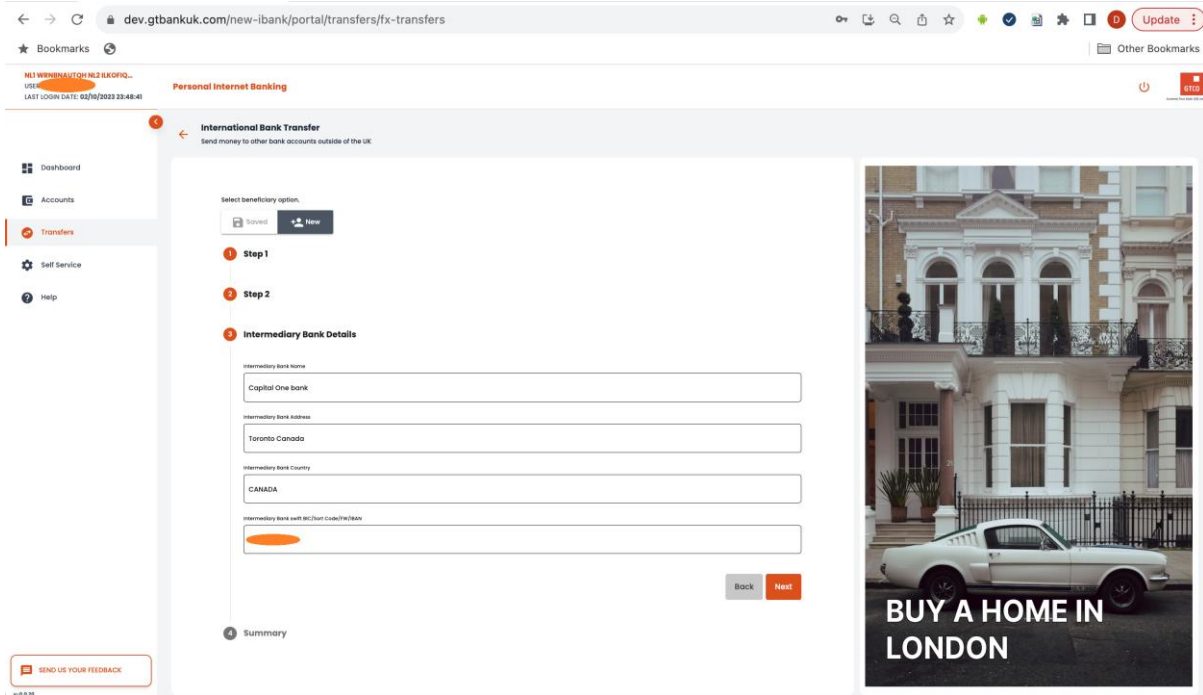
3. When the user selects a saved payee, the details of the payee is prepopulated into all the fields and can be amended as the user sees fit.
4. Step 1 is prepopulated with the payee details; the account the payment will be taken from, the currency of payment, the payment amount (this must be greater than 0), the payee's IBAN, the country of the payee (Customers can search through the list of countries), the payee's account name (No special characters allowed), and the payee's address (no special characters allowed).



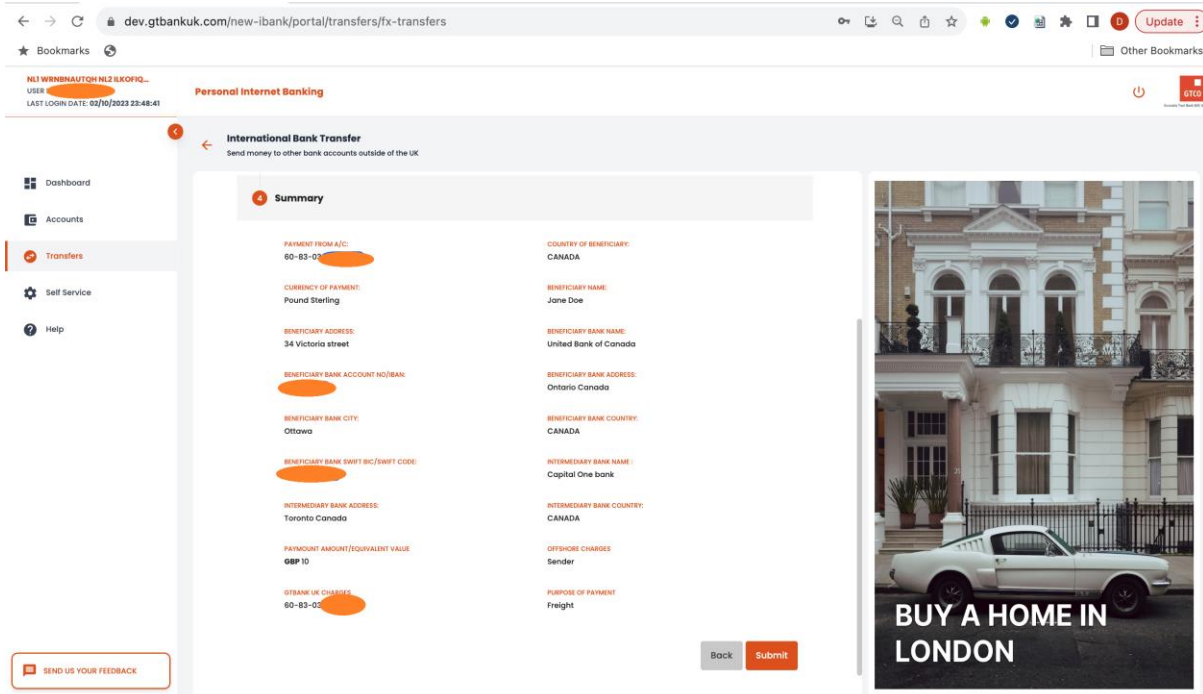
5. Step 2 is prepopulated with the payee details; Name of the payee's bank, payee's bank address, payee's bank city, payee's bank country, payee's bank swift code, the purpose of payment, who will be pay the charges, optional reference, and the account that charges will be taken from.



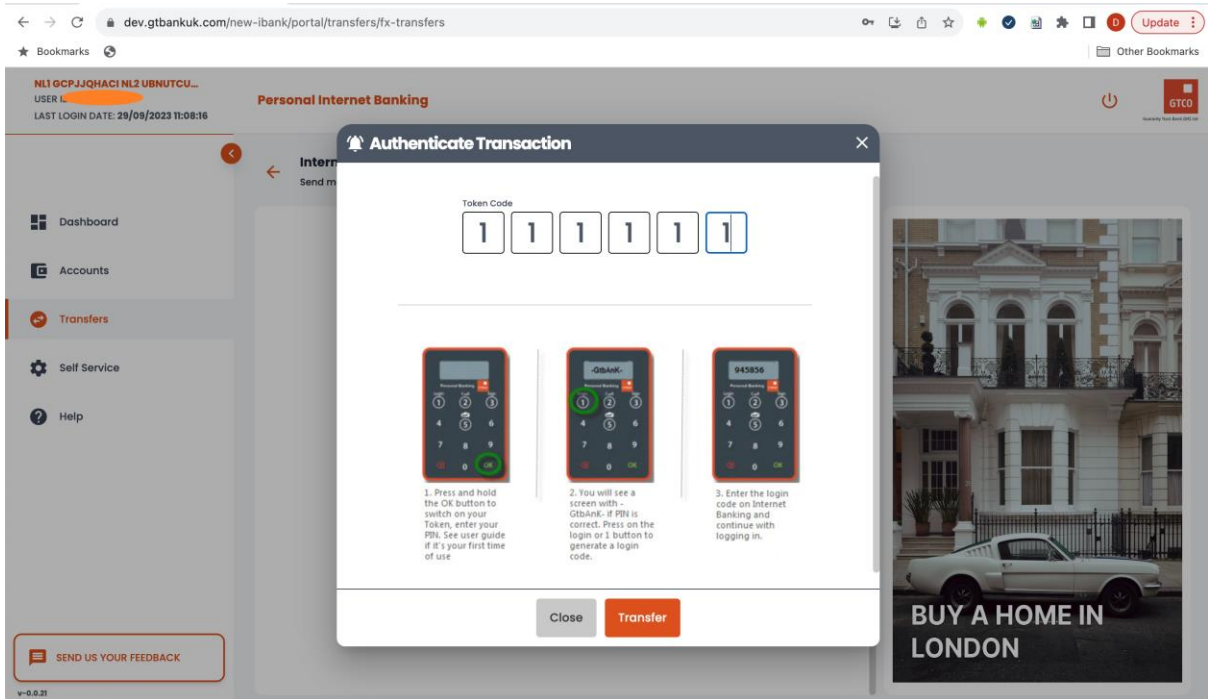
6. If the user's details contains intermediary bank details, the user should check the intermediary toggle button is automatically switched on and the next step should show the inputs for using intermediary prepopulated also; intermediary bank name, intermediary bank address, intermediary country, and intermediary bank SWIFT BIC code. (This is optional). Payee details that do not have intermediary bank details will not populate this inputs. They just go straight to the summary page.



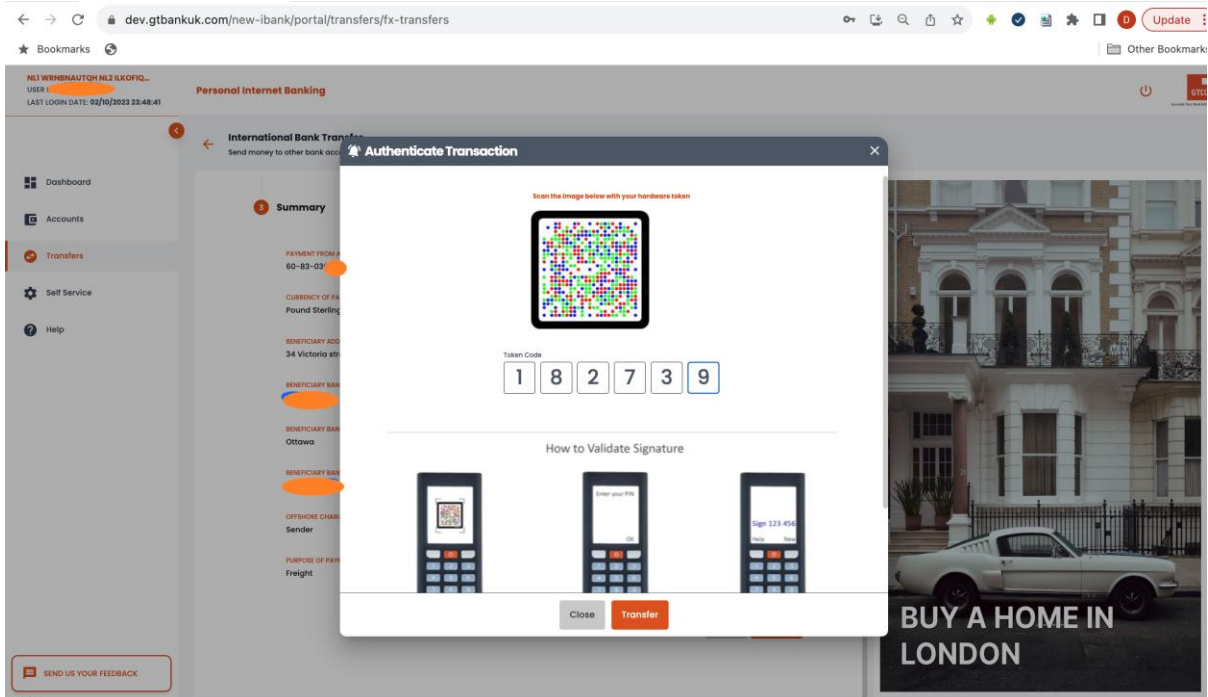
7. The next step is a summary page of the transfer. The user goes through it to be sure the details are correct. If the user is fine with the details, the user clicks the submit button.



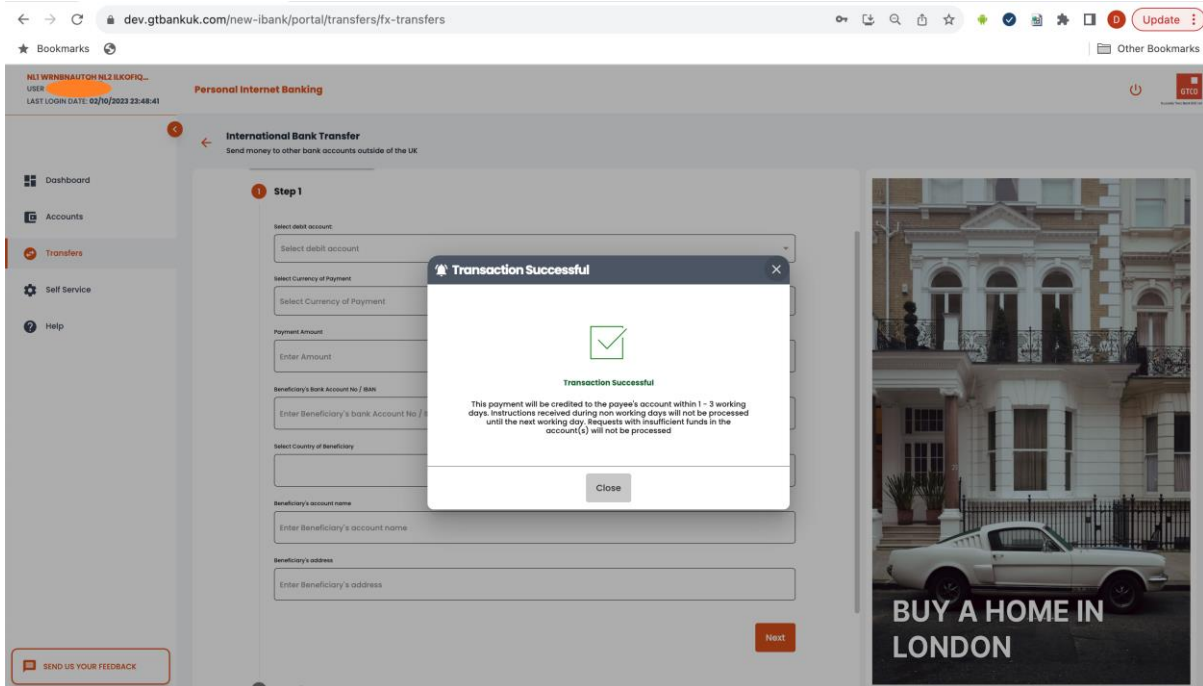
8. The user is then asked to validate the transaction using their old hardware token (DP275)



or using the new hardware token (DP770r)



9. If the token code provided is valid, a successful response is returned otherwise, an appropriate error message is shown.

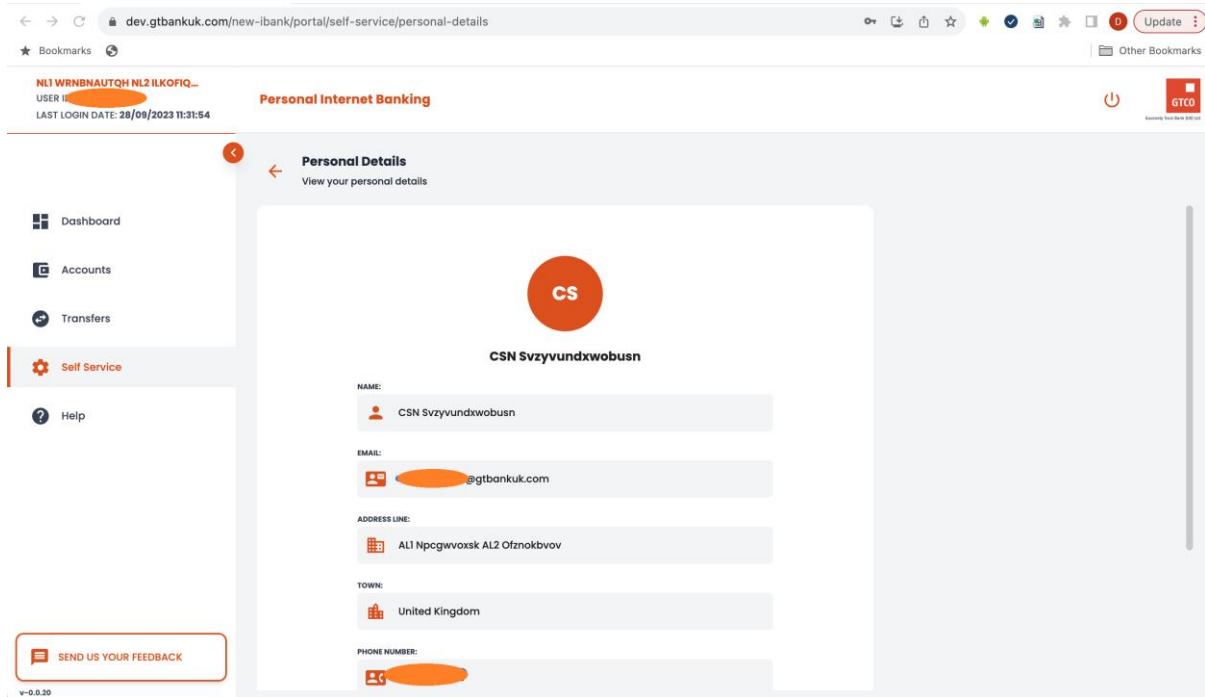


Self Service

The self-service modules contain the following submodules

Personal Details

The personal details menu shows the user their details that they have used in opening an account and registering to use the online banking platform.

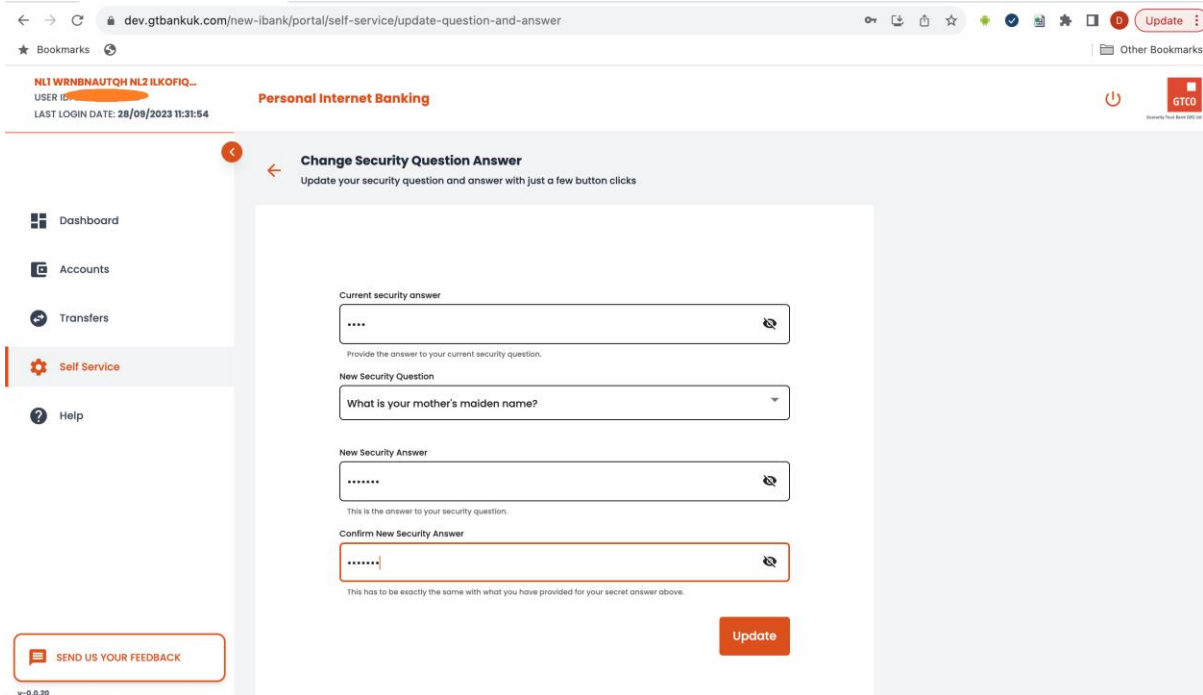


Change Security Question and Answer

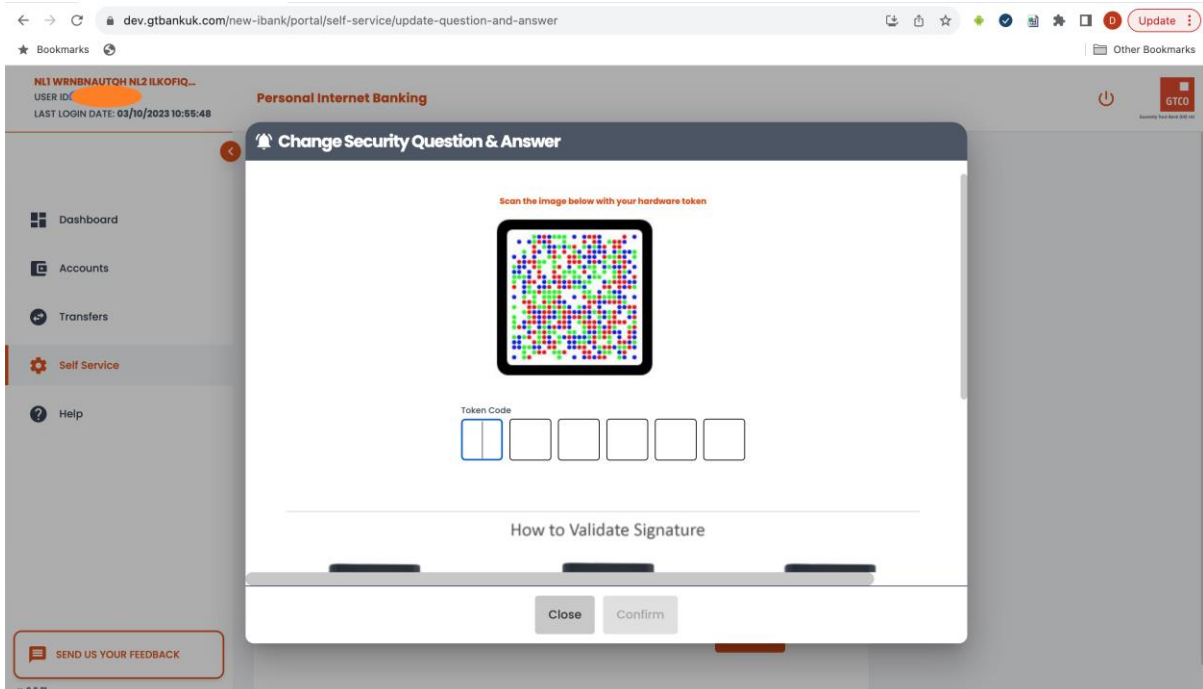
Customers can change their security question and answer. If the user feels their security answer is compromised or they just want to change it, they can make use of this function.

The steps to update the security question and answer can be seen below;

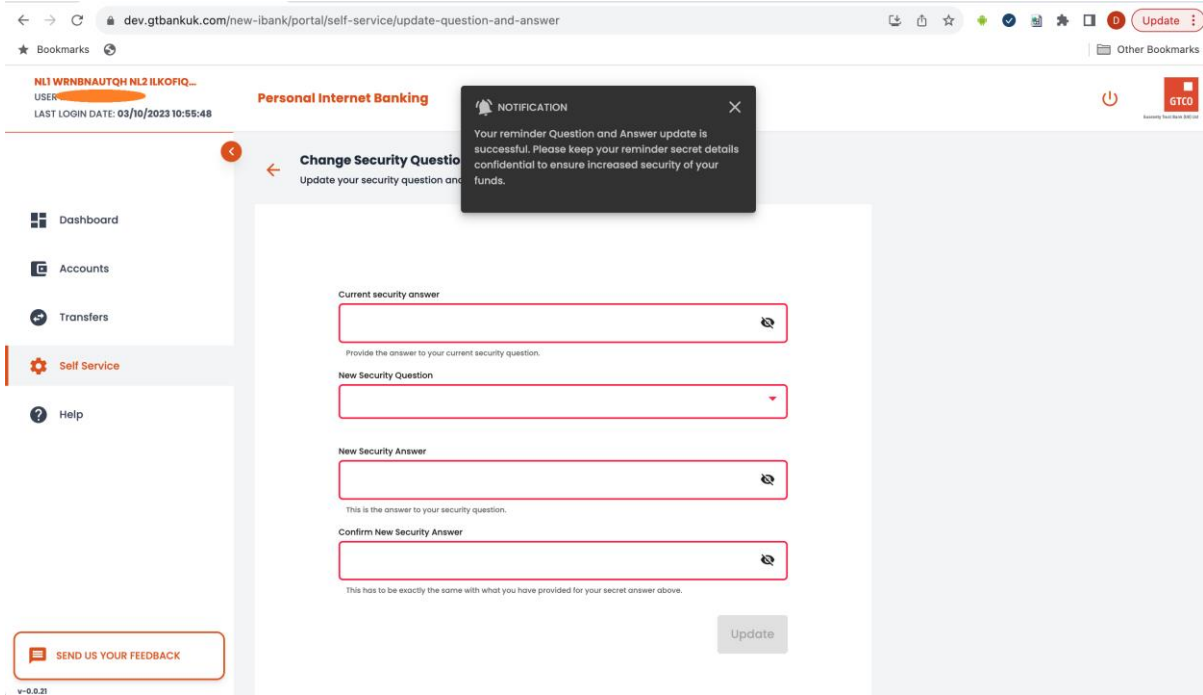
1. User inputs their current security answer;
2. User selects a new security question.
3. User inputs a new security answer;
4. User confirms the new security answer by inputting it again



- The user is then asked to validate the update using their old hardware token (DP275) or using the new hardware token (DP770r)

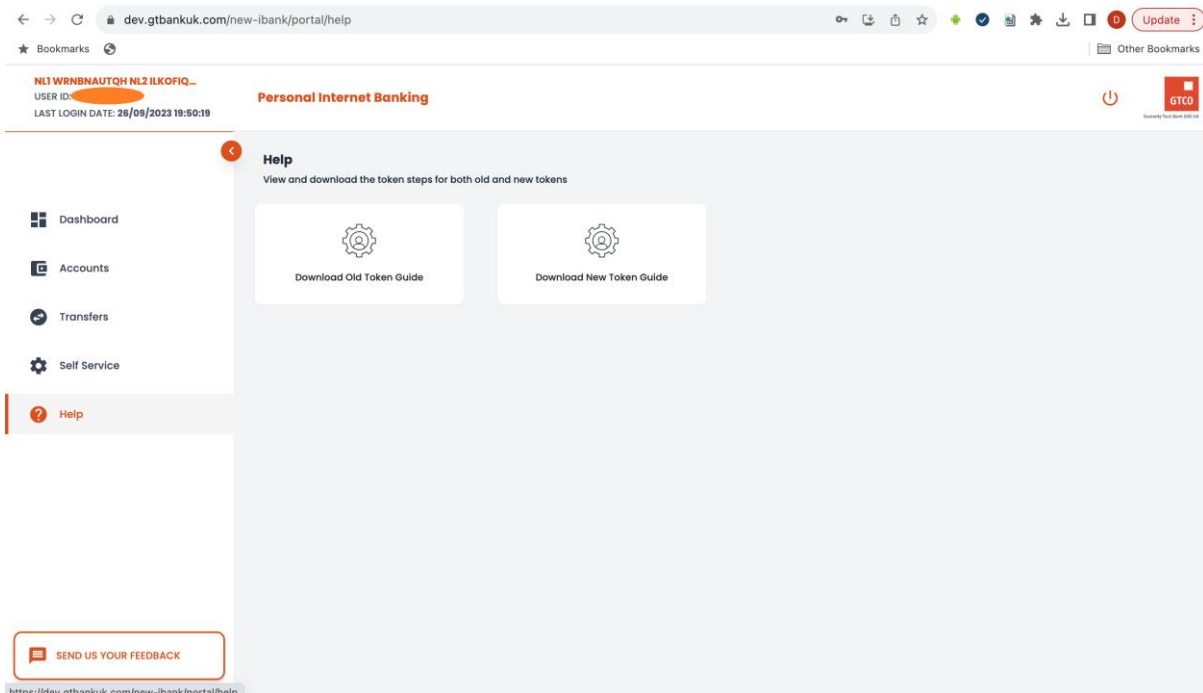


- If the token code provided is valid, a successful response is returned else, an appropriate error message is shown.



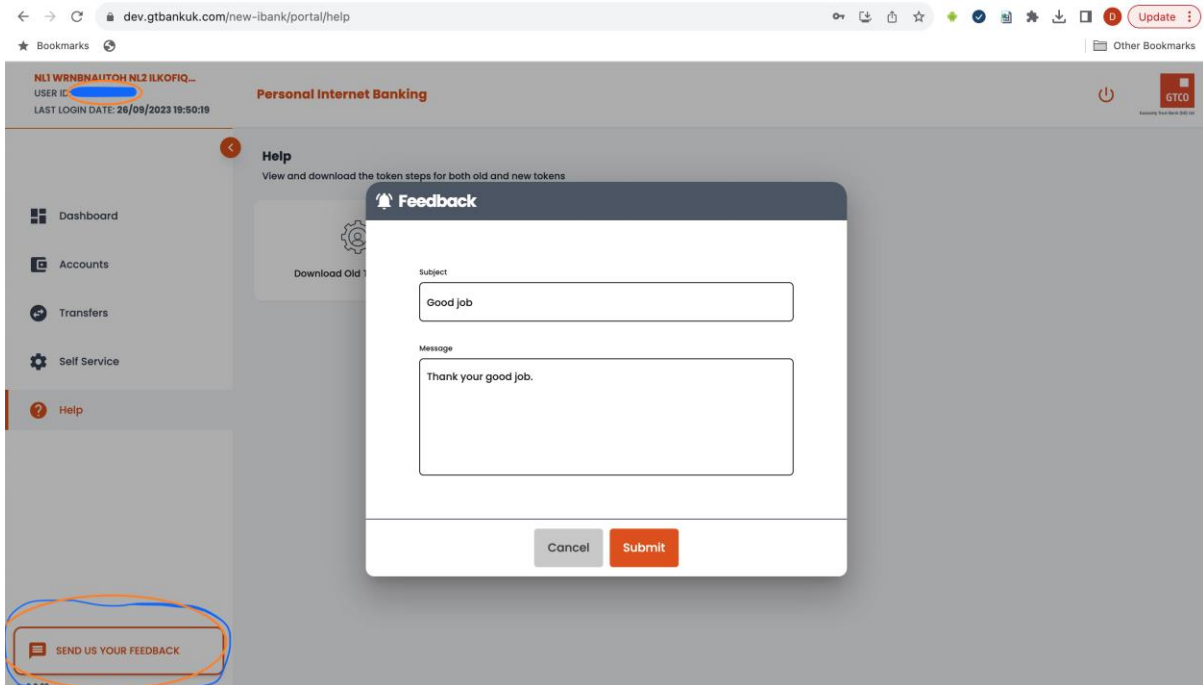
Help

The help module contains information that the user needs. e.g. downloading user guides. Customers can download the user guide for old DP275 token and the new DP770r tokens

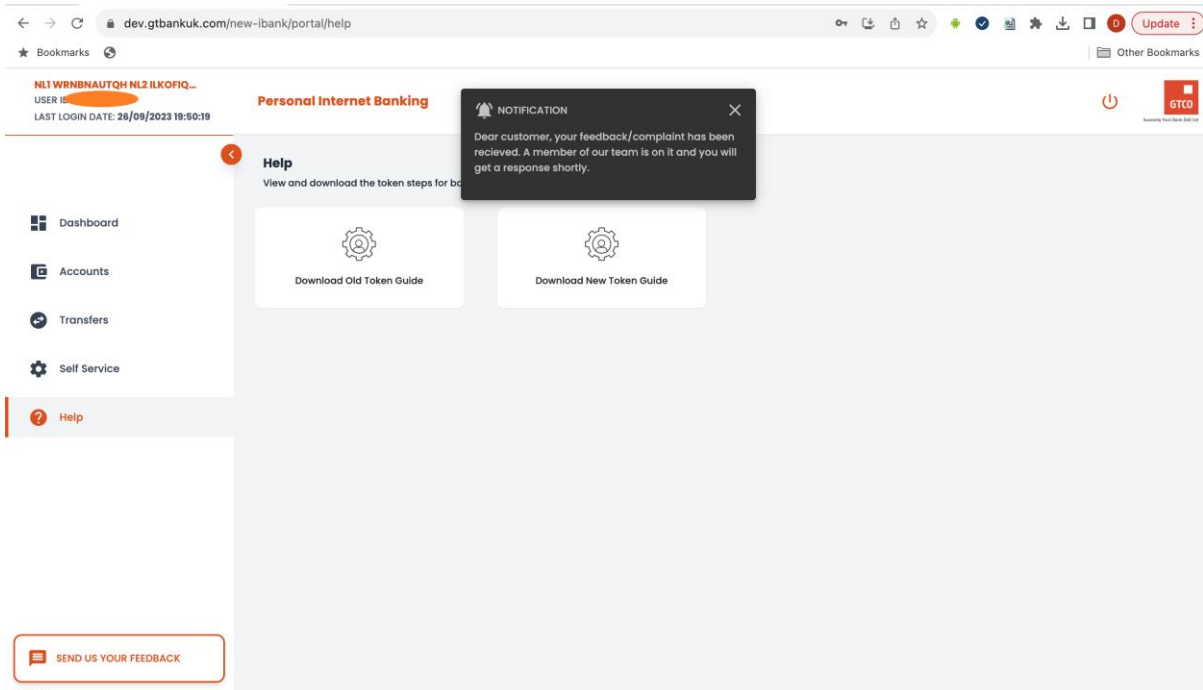


Send Feedback

This module allows Customers to send their feedback, complaints or issues to the bank. When submitted, the request will be forwarded to the customer services team to review and action.



If successful, the User will receive a response that their feedback has been submitted.



Miscellaneous

Session Timeout

If the user does not perform any action while using the application e.g. no keyboard or mouse action, a session time out prompt is displayed for the user to confirm if they are still using the application or not. If the user does not respond within the set time, the user is automatically logged out of the app.

