Business Internet Banking Quick Guide

GTB UK

Using Business Internet Banking

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This quick guide to Internet Banking System covers the requirements to gain access to the platform and how to make and approve single payments for domestic, international and own account transfers. For all other functions, please refer to the complete guide.

To access BIB website, point your web browser to the following URL: www.gtbankuk.com

Logging In

Users are required to provide their login credentials, which include:

1. Customer ID: A unique alphanumeric ID common to all the users of a customer.

2. User ID: Unique ID to a specific user. Click Login.

3. Security Answer :

   a) For first-time login, the user is required to provide the following:

   i. Answer to a security question;

   ii. Security question: The user can change the displayed question to a question of his choice

   iii. Date of Birth

   b) For Subsequent Logins, the customer is required to provide security answer supplied by him at first-time

   login.

4. Login Code: A six digit numeric code generated by token.

Logging In
The Logon Page

Logging In
Using the Token

Generate and enter the six digit code on your token

Login Code

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.

Payment Functions

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The essence of the entire system is to enable payments by business users. This is achieved via the functions listed in the user's task list.

The task list is dependent on the user's role. There are four (3) major roles that are available to customer and these roles include but not limited to:

- Administrator
- Uploader
- Approver

This quick guide covers the only the Uploader and Approver roles. For the other functions please refer to the complete guide.

Uploader

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BIB provides the following functions to an uploader at the customer end. These functions include but are not limited to:

| Make Domestic Payment | Make International Payment | Initiate Own Account Transfer |

Make Domestic Payment

Enables the initiator to make single batch transactions to registered or Non- registered payees.

1. **Registered Payees:** Payment to registered payees is possible only if the answer to the Question: "Use Beneficiary List" is set as Yes in the Setup File type & Options functionality. To make payment to a registered payee, select a payee from the drop down list and provide input for payment date, payment from A/C and transaction type and click on "Add to Batch"

2. **Non-Registered Payees:** Payment to Non-Registered payees is possible only if the answer to the Question: "Use Beneficiary List" is set as No in the Setup File type & Options functionality. To make payment to non-registered payees, provide input for all the required fields and click on "Add to Batch" After a number of single transactions have been added to a batch, click on the "Submit Batch" link.

3. **Notifications:** After a batch has been submitted successfully, the following parties or users will receive email notifications:

   a) Relationship Manager: For notifying him about a transaction being initiated.

   b) Approver: For requesting him to approve the transaction. The system allows the processing of GTBank to GTBank, FPS and CHAPS payments with the same batch or file. However, FPS and CHAPS payments are chargeable on per transaction basis as per the charges defined by GTBank UK.

Make Domestic Payment
Registered Payees

⬆ Initiate New Payment

Payments via the Faster Payment Service (FPS) are limited to £100,000 per transaction however payments up to £50,000 will be processed within 2 hours of receipt on Mondays to Fridays except bank holidays subject to the receiving bank's ability to apply credit as soon as it is received whereas FPS payments exceeding £50,000 may not be processed until the next working day. CHAPS payments are those exceeding £100,000 and will be processed with same day value if received before 1500hrs British time on a working day otherwise the next working day.

FPS payments are charged at £10 per transaction, CHAPS payments attract £25 per transaction while payments to GTBank payees are free.

Payee Name	Charlie Chaplin ▼
Payee Account No.	
Payee Sort Code	202020
Reference	
Amount	
Payment Date	17/11/2016 ...
Payment from A/C	60-83-03 2225 ▼

Upload

Make Domestic Payment
Non Registered Payees

⬆ Initiate New Payment

Payments via the Faster Payment Service (FPS) are limited to £100,000 per transaction however payments up to £50,000 will be processed within 2 hours of receipt on Mondays to Fridays except bank holidays subject to the receiving bank's ability to apply credit as soon as it is received whereas FPS payments exceeding £50,000 may not be processed until the next working day. CHAPS payments are those exceeding £100,000 and will be processed with same day value if received before 1500hrs British time on a working day otherwise the next working day.

FPS payments are charged at £10 per transaction, CHAPS payments attract £25 per transaction while payments to GTBank payees are free.

Input the Payee details below

Payee Account No.

Payee Sort Code

Reference

Amount

Payment Date   14/11/2016   ...

Payment from A/C   60-83-03 222   ▼

Upload

Make Domestic Payment
Batch Submitted

	TransID	Reference	Amount	ProcessType	PaymentDate	Remarks	CompanyName	VendorAcctType	DebitCreditFlag	PayeeCode	PayeeName	PayeeAccountNo
Remove	115251	new test	2	2	17/11/2016 00:00:00		PC		FPS	1	CHARLIE CHAPLIN	65438976
Remove	115342	test send	3	4	18/11/2016 00:00:00		PC		GTB	3	FELIX	23456178

Make International Payment

This function enables the initiator to make single batch payments to registered or Non-registered beneficiaries.

1. **Registered Beneficiaries:** Payment to registered beneficiaries is possible only if the answer to the Question: **"Use Beneficiary List"** is set as **Yes** in the **Setup File Type & Options functionality**. To make payment to registered beneficiaries, select a beneficiary from the drop down list, provide input for currency of payment, payment amount, charges, and purpose of payment, reference, payment date and payment from A/C.

2. **Non-Registered Beneficiaries:** Payment Non-Registered beneficiaries is possible only if the answer to the Question: **"Use Beneficiary List"** is set as **"No"** in the **"Setup File Type & Options"** functionality. To make payment to a non-registered beneficiaries, provide input for all the required fields and click on **"Add to Batch"**

   After a number of single transactions have been added to a batch, click on **"Submit Batch"** link. The following parties or users will receive email notifications if a batch is successfully submitted:

   1) Relationship Manager: For notifying him about a transaction being initiated.

   2) Approver: For requesting him to approve the transaction.

Make International Payment
Registered Beneficiaries

HELP? : Tel : 44 (0) 207 947 9700 | Email : customerservices@gtbankuk.com

Make International Payment
Non-Registered Beneficiaries

HELP? : Tel : 44 (0) 207 947 9700 | Email : customerservices@gtbankuk.com

Make International Payment
Submitted Batch

	Reference	Account_Debit	Account_Charges	TotalAmount	Bene_Code	Bene_Name	Bene_Add	Bene_Bank	Bene_A
Remove	636147386996688858	901	901	21	3	Mo Folarin	LAGOS	GTBANK	2015788
Remove	636147387386103508	901	901	22	7	Sola Lawani	ACCRA	GTBANK	2051342

Initiate Own Account Transfer

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This function is used to initiate the transfer of funds within approver's own accounts. This functionality brings in a condition that the transfer of funds is possible only if both the "To" and "From" accounts are in the same currency.

Instructions provided on the next page!

Initiate Own Account Transfer

♻ Own Account Transfer

Transfer Details

From Account	60-83-03 222 ▼
To Account	60-83-03 222 ▼
Amount	2
Payment Date	18/11/2016 ...
Remark	Test Transfer

[Validate]

Step 2 : Confirm Transfer Details

From Account	60-83-03 222
To Account	60-83-03 222
Amount	2.00
Payment Date	18/Nov/2016
Remark	Test Transfer

[Submit] [Cancel]

Approver

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An approver is the one who has the authority to approve the transactions submitted by the initiator. An approver can authorize only those transactions which are within his upper limit. Following functions are available to an approver

Approve Domestic Payment	**Approve International Payment**	**Approve Own Account Transfer**

Approve Domestic / International Payments
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Every transaction submitted by the initiator has to be authorized before it is sent to GTBank UK for payment processing. An approver can do any of the following to a transaction:

1. **Leave a transaction on hold**
2. **Authorize a transaction**
3. **Decline a transaction**

An approver can authorize or decline all transactions by clicking on 'Authorize' or Decline button. For every declined transaction, the approver is required to log the reason of decline in the comments field. During authorization, the system validates the amount of transaction(s) selected for approval against the current upper limit of the approver. After authorizing or declining transactions, click on the 'Submit' button to submit the selected transactions. During submit, the system checks the number of approvals required for each batch at different approval levels and accordingly sends email notifications to the next level. Once a batch is approved by the required number of approvers the system sends an email notification to the Relationship Manager to inform him about approved transactions.

Approve Own Account Transfer

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This function is used to approve own account transfers. An approver can authorize or decline the transaction by clicking on 'Authorize' or Decline button. For every declined transaction the approver is required to log the reason of decline in the comments field.

The system validates the amount of transaction(s) selected for approval against the current upper limit of the approver. After authorizing or declining transactions, click on the 'Submit' button to submit the selected transactions. During submit, the system checks the number of approvals required for each batch at different approval levels and accordingly sends email notifications to the next level.

Once a batch is approved by the required number of approvers the system sends an email notification to the Relationship Manager to inform him about approved transactions.

Using the Security Token
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The Security Token is an authentication device that helps in protecting you from internet banking frauds. GTBank UK aims to provide a secured payments platform to its customers by introducing two-factor authentication. Two-factor authentication means you are required to present two factors:

1. Password or PIN (something the user knows)
2. Security Token (something that the user has or possesses)

This guide will further describe the usage of a security token to protect oneself from internet banking frauds.

Using the Security Token
Steps 1 - 4

1. **New PIN:** When setting up your PIN, Press the OK button to create a new PIN. Think of a 6-digit number and input it to your security token.

2. **PIN Confirm:** Once you have inputted a 6-digit number into your security token, it will prompt you to confirm the PIN entered. Re-enter the PIN into the security token.

3. **New PIN CONF:** You have set up your PIN successfully. Now you can use your security token to generate login code for internet banking login.

4. **Turn on Security Token:**
    Press and hold on the OK button to turn on your token

Using the Security Token
Steps 5 - 7

5. **Enter PIN:** Enter Your PIN and press the OK button.

6. **Generate Login Code:**
A correct PIN will display a -GtbAnK- welcome screen. Then Press the Login or 1 button to generate a login code.

7. **Login Code:**
Enter the Login code generated by your token on internet banking screen and click on continue to access your internet banking account. .

8. **Fail PIN:** Security token provides you 5 attempts to enter a correct PIN.

a) **FAIL 1:** If you enter a wrong PIN, security token screen will display FAIL 1, press the OK button to re-enter your PIN.

b) **FAIL 2:** If you enter a wrong PIN for the 2nd consecutive time, security token screen will display FAIL 2, press the OK button to re-enter your PIN.

c) **FAIL 3:** If you enter a wrong PIN for the 3rd consecutive time, security token screen will display FAIL 3, press the OK button to re-enter your PIN

d) **FAIL 4:** If you enter a wrong PIN for the 4nd consecutive time, security token screen will display FAIL 4, press the OK button to re-enter your PIN

e) **FAIL 5:** If you enter a wrong PIN for the 5th consecutive time, security token screen will display FAIL 5. After the 5th consecutive incorrect attempt, the token will get locked.

Using the Security Token
Steps 9 - 10

9. **Lock PIN:** A locked token will display a seven digit code whenever it is turned on. To Unlock your Token, you have to call us at (provide phone number). Our executive will ask you some security questions and then will provide you a PIN reset code. Enter the PIN reset code in your token and reset a new six digit PIN.

10. **Battery:**
    a) batt 2
    b) batt 1
    c) batt 0