

The logo for GTCO, featuring the letters "GTCO" in white on a red square background.

GTCO

Guaranty Trust Bank (UK) Ltd



PERSONAL INTERNET BANKING (PIB) PLATFORM USER GUIDE



Guaranty Trust Bank (UK) Ltd

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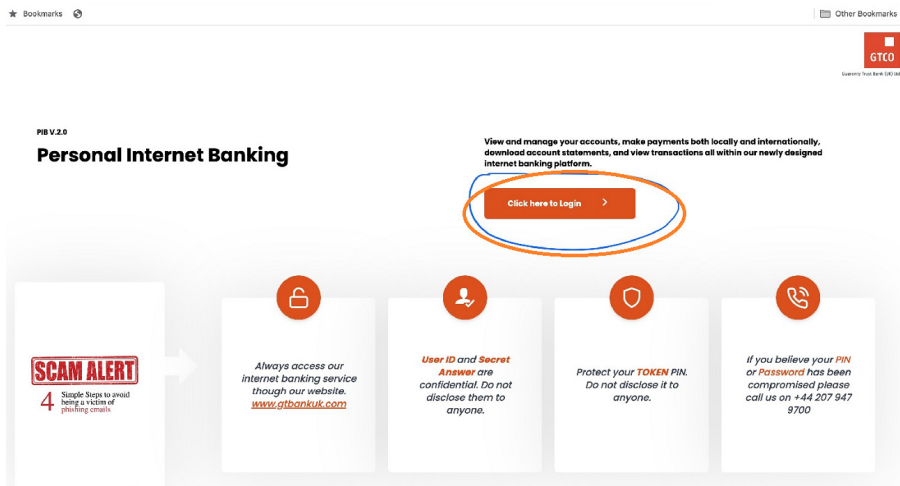


INTRODUCTION

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.

LANDING PAGE

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

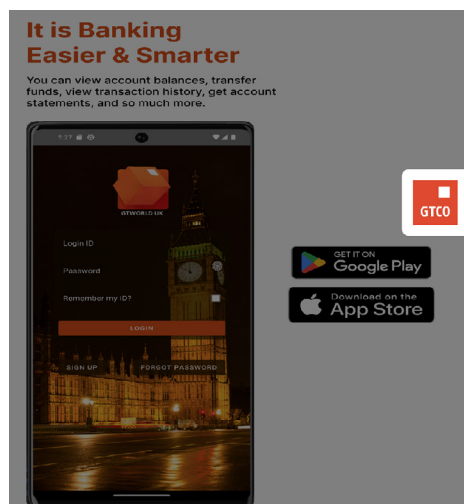


AUTHENTICATION

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

- » **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.
- » **Login ID** - This is an alphanumeric string received by a customer once setup is complete in an example format like GT12121212.
- » **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.



Login

Please enter your credentials to continue

How would you like to login?

| | | |
|--|--|---|
|  Login ID |  User ID |  Account Number |
|--|--|---|

Please enter your Login ID *

☒ Remember me

[Forgot Login ID](#)

[Download token guide](#)

Continue

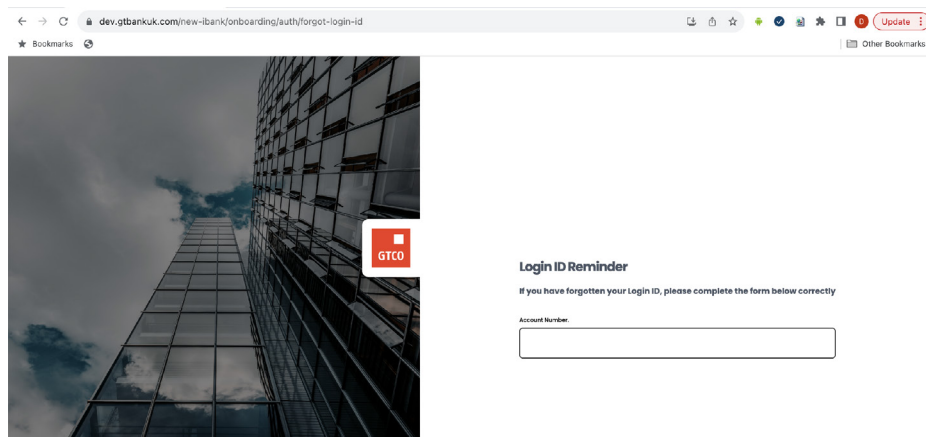
You can check the box 'Remember me' to save your login ID on your browser.

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.



dev.gtbankuk.com/new-ibank/onboarding/auth/forget-login-id

★ Bookmarks

Update

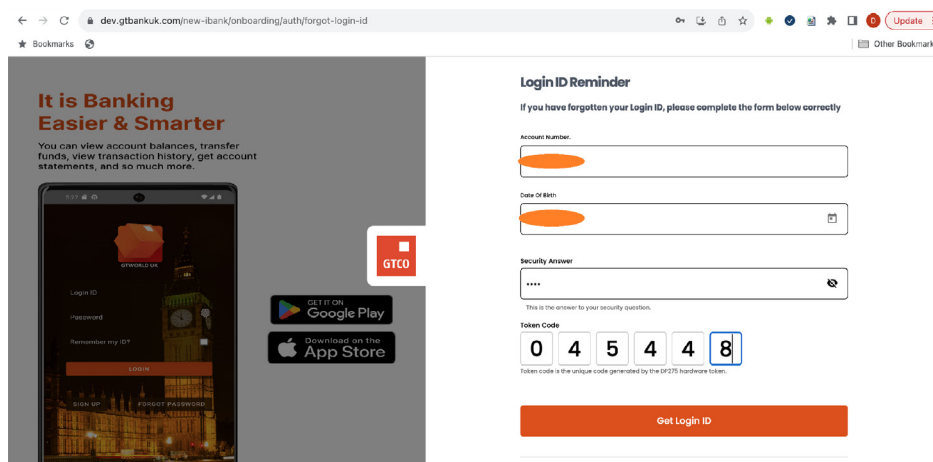
Other Bookmarks

Login ID Reminder

If you have forgotten your Login ID, please complete the form below correctly

Account Number:

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



dev.gtbankuk.com/new-ibank/onboarding/auth/forget-login-id

★ Bookmarks

Update

Other Bookmarks

Login ID Reminder

If you have forgotten your Login ID, please complete the form below correctly

Account Number:

Date of Birth:

Security Answer:

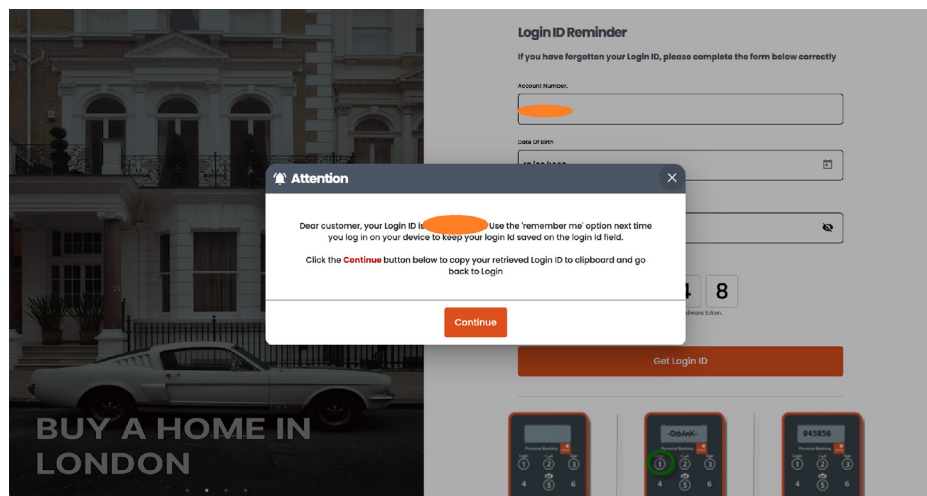
This is the answer to your security question.

Token Code

Token code is the unique code generated by the DF25 hardware token.

Get Login ID

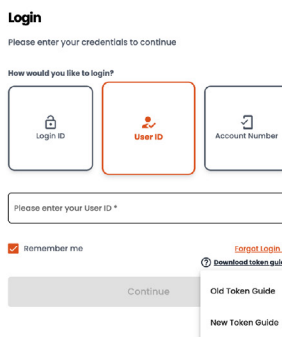
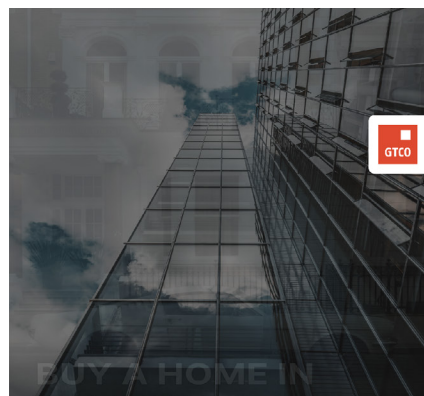
- After successful validation of the provided details above, the customer's login ID is displayed.



DOWNLOAD TOKEN GUIDE

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

- The Old token (DP275 token)
- 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

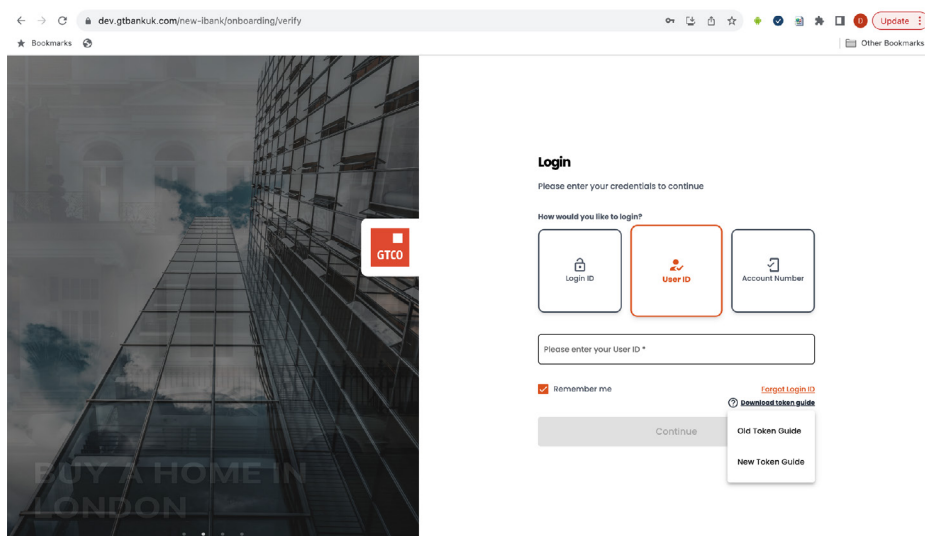
Straight Through Login

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



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

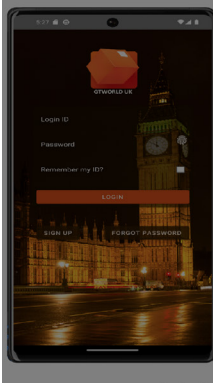
dev.gtbankuk.com/new-ibank/onboarding/auth/user-auth

Bookmarks

Other Bookmarks

It is Banking Easier & Smarter

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



GTBank UK

GET IT ON Google Play

Download on the App Store

Welcome, NLI Wmbnautqh NL2 Ilkofiqrdm!

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

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

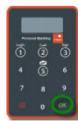
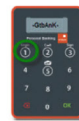

Security Answer

This is the answer to your security question.

Token Code

6 4 0 4 3 0

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 GTBank. If PIN is correct, Press on the login or I 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)

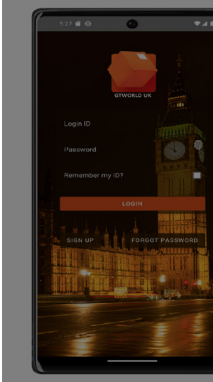
dev.gtbankuk.com/new-ibank/onboarding/auth/user-auth

Bookmarks

Other Bookmarks

It is Banking Easier & Smarter

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



GTBank UK

GET IT ON Google Play

Download on the App Store


Welcome, NLI Wmbnautqh NL2 Ilkofiqrdm!

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

Security Answer

This is the answer to your security question.

Scan on the image below with your hardware token






Token Code

1 2 3 2 2 2

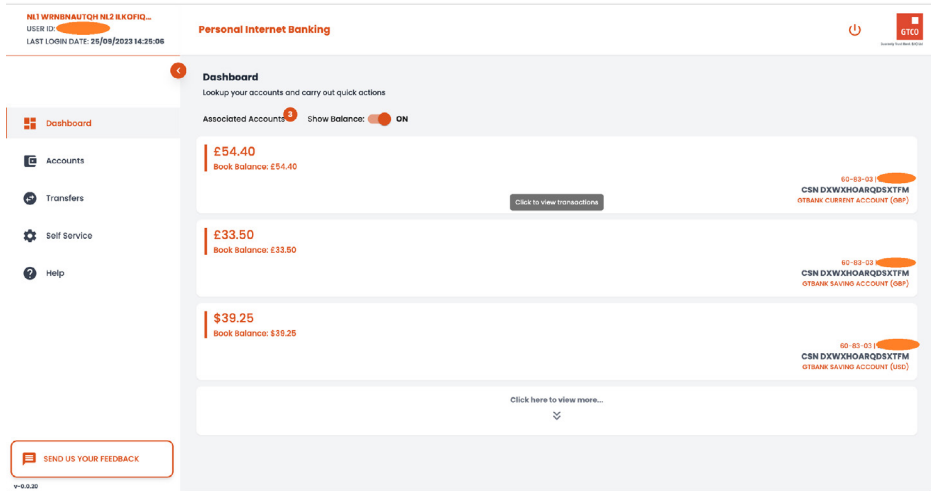
Click to login

Login

How to Validate Signature

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

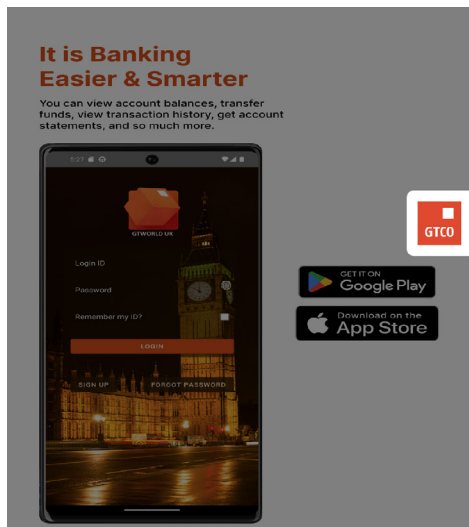


Partial Reset

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 log in through the straight through login process.

The steps are outlined below;

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



Login

Please enter your credentials to continue

How would you like to login?

Login ID

User ID

Account Number

Please enter your Login ID *

☒ Remember me

[Forgot Login ID](#)
[Download token guide](#)

Continue

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



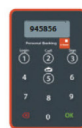
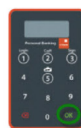
Welcome, NL1 Wmbnautqh NL2 Ilkofiqrdm!

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 DP275 hardware token.

Login



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



Welcome, NLI Wmbnautqh NL2 Ilkofiqrdm!

You are about to login as [redacted] 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 DFT70R hardware token after you have scanned the image above with the device.

Login

How to Validate Signature



Provide the token to Bank



Enter your 6 digit PIN into



Enter the 6 digit display

- 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

What is your mother's maiden name?

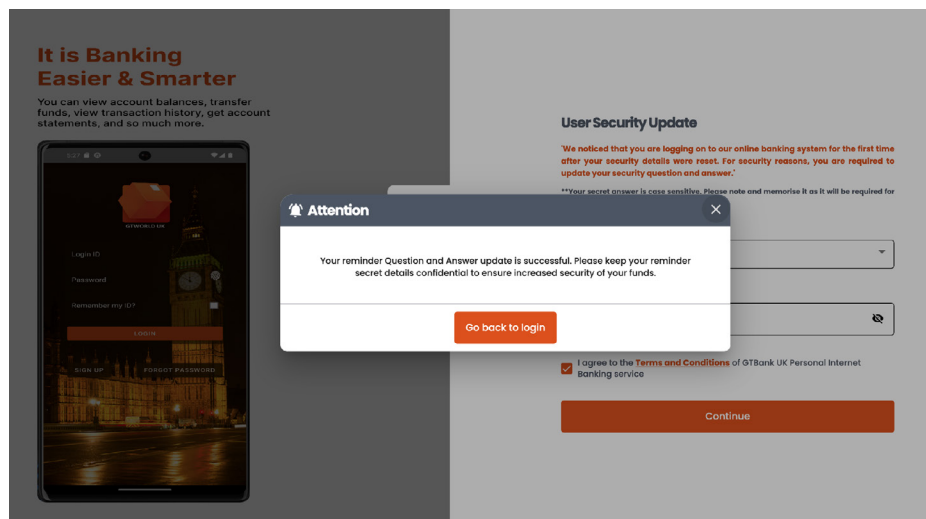
Security Answer

This is the answer to your security question.

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

Continue

4. 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.



5. 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.



Login

Please enter your credentials to continue

How would you like to login?

| | | |
|--------------|-------------|--------------------|
| Login ID | User ID | Account Number |
|--------------|-------------|--------------------|

Please enter your User ID *

☒ Remember me

[Forgot Login ID](#)

[Download token guide](#)

Continue

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 Ilkofiqrdrn!

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

- 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 logins**

Security Question

What is your mother's maiden name?

Security Answer

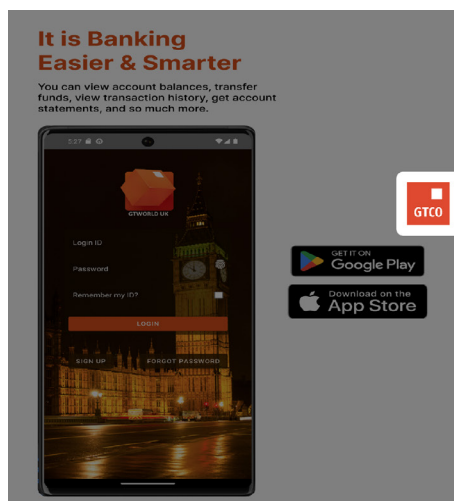
....

This is the answer to your security question.

☒ I agree to the **Terms and Conditions** of GTBank UK Personal Internet Banking service

Continue

- 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

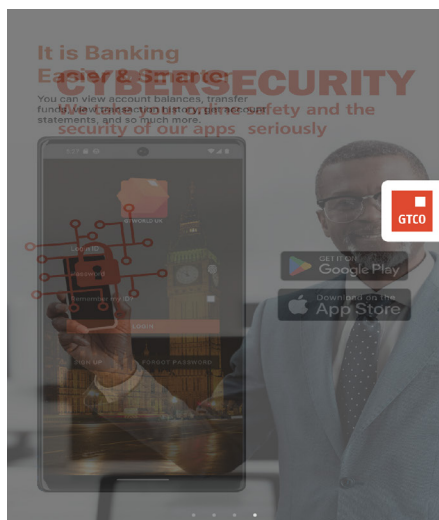
00000001

This is the serial number on the back of your hardware token.

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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

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Continue

How to generate Device Code



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



Token Code

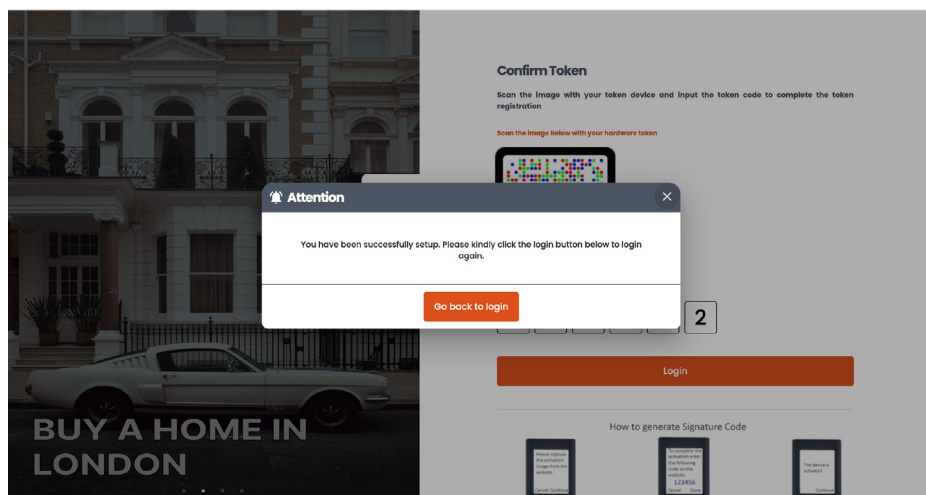
1 2 3 3 3 3

Login

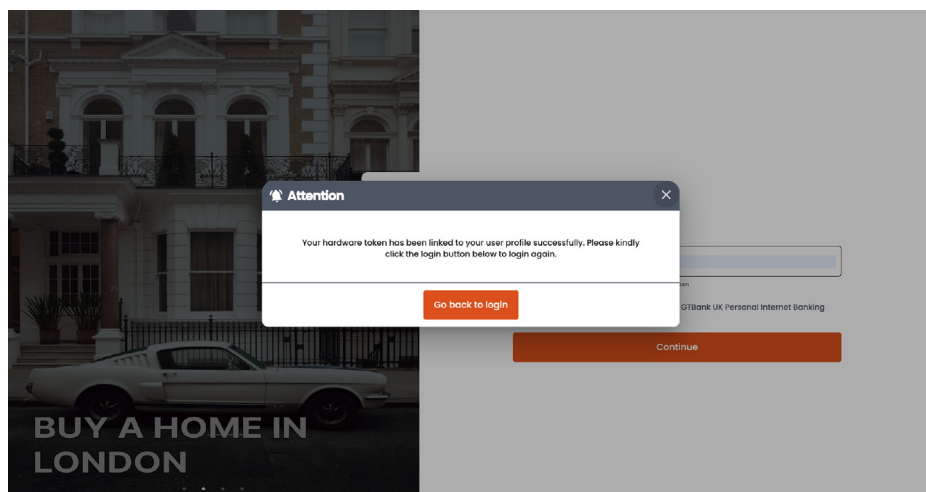
How to generate Signature Code



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?

| | | |
|---|--|---|
|  Login ID |  User ID |  Account Number |
|---|--|---|

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, NL1Wmbnautqh NL2llkofiqrdrn!

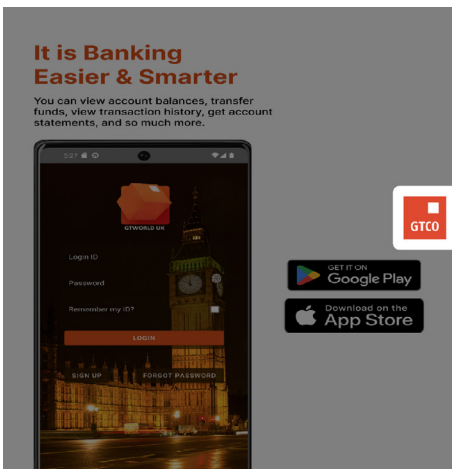
You are about to login as [redacted] if this is not your User ID, please [click here](#)

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



Link Hardware Token

Token Serial Number

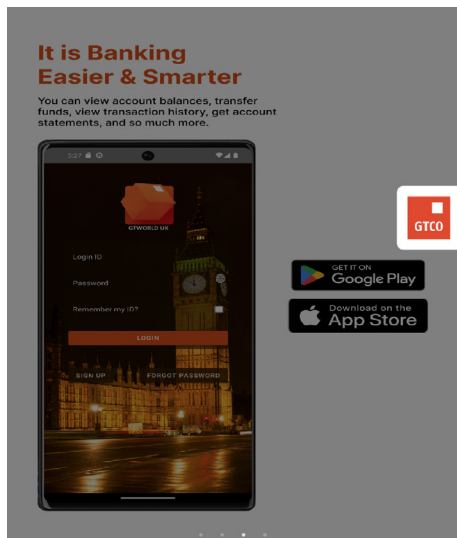
0100110011

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

- 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

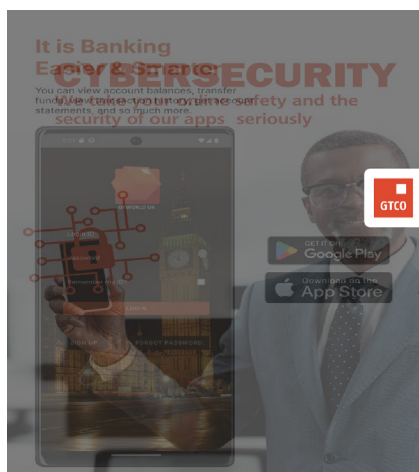
0100110011

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

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

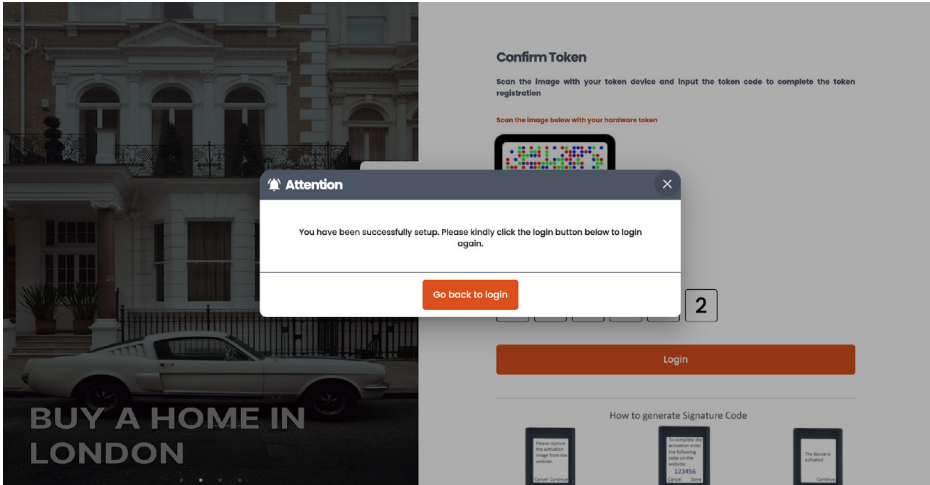
Continue

How to generate Device Code

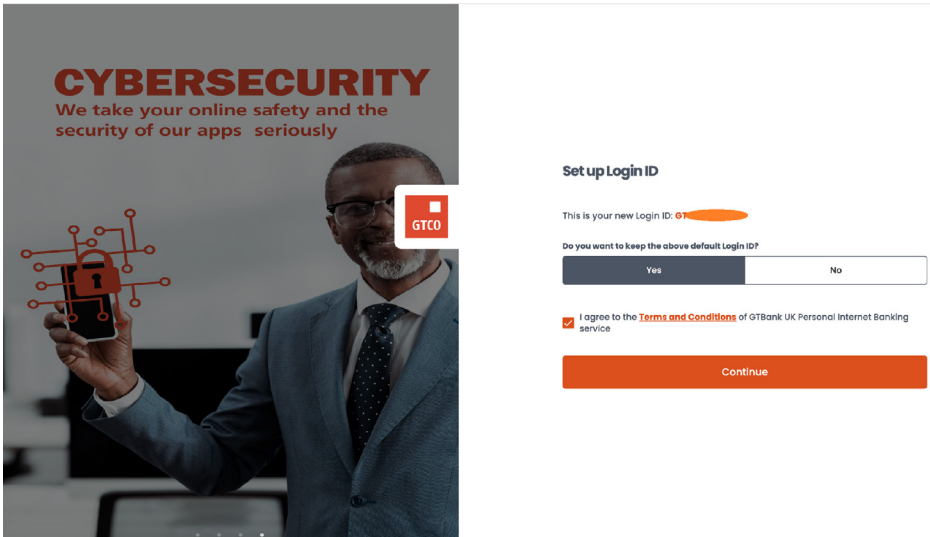




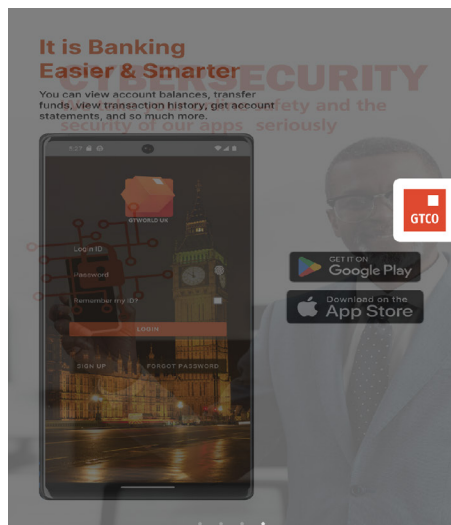
Scan the next image to generate a 6-digit code to confirm the linking process.



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



- After this has been validated, the user is asked if they want to keep the default login ID usually in the GTXXXXXXX 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. "ES@AN" or "q"

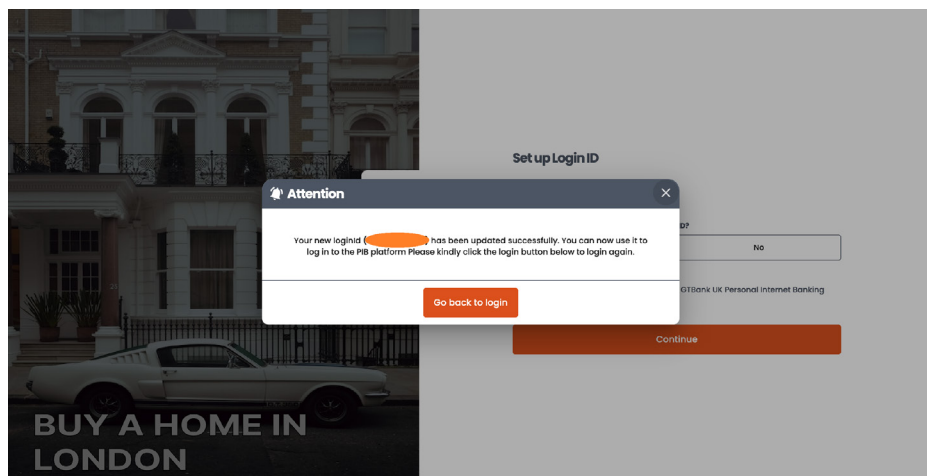
New Login ID

This is your default login ID

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

Continue

- 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.



Welcome, N11 Wmbnautqh NL2 Ilkofiqrdrn!

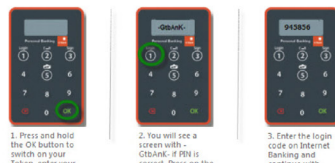
You are about to login as [redacted] if this is not your Login ID, please [click here](#)
[Click here](#) to setup the new DP770r token

Security Answer

This is the answer to your security question.

Token Code

Login



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;



Welcome, N11 Wmbnautqh NL2 Ilkofiqrdrn!

You are about to login as [redacted] 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

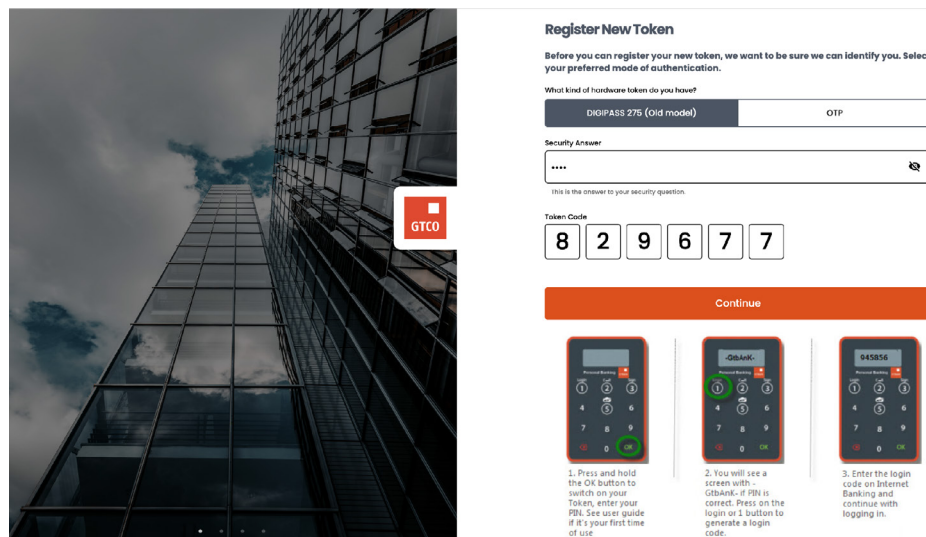
Login



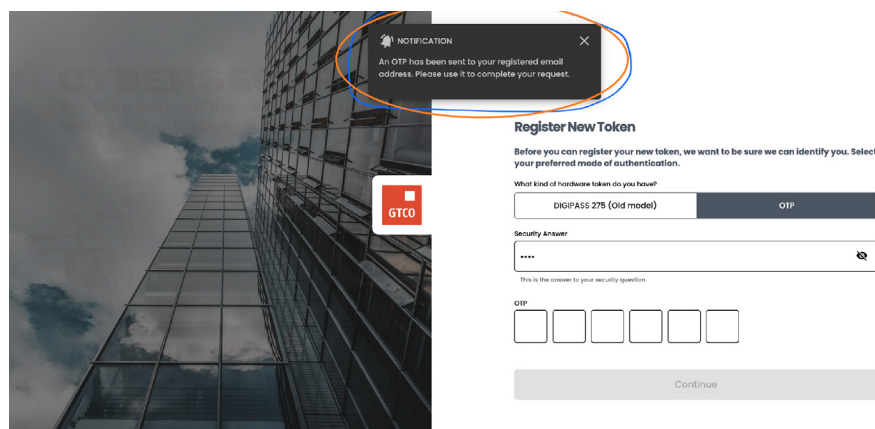
The steps to complete the switch are highlighted below;

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.

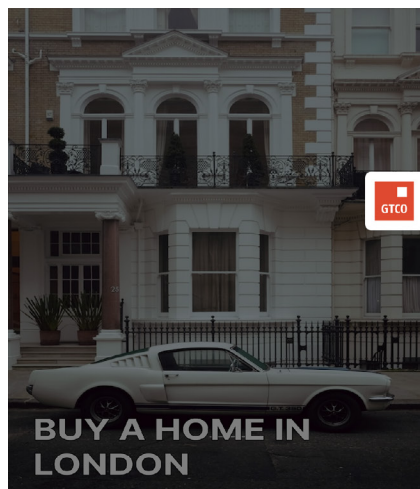
Below is the image using the security answer and the DP275 token.



Below is the image using the security answer and an OTP



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



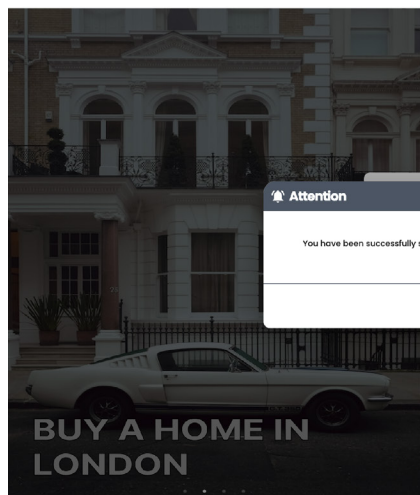
Token code

Login

How to generate Signature Code



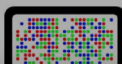
3. Once validated, another cronto image is generated, scan and provide the 6-digit code to confirm the token setup process.



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

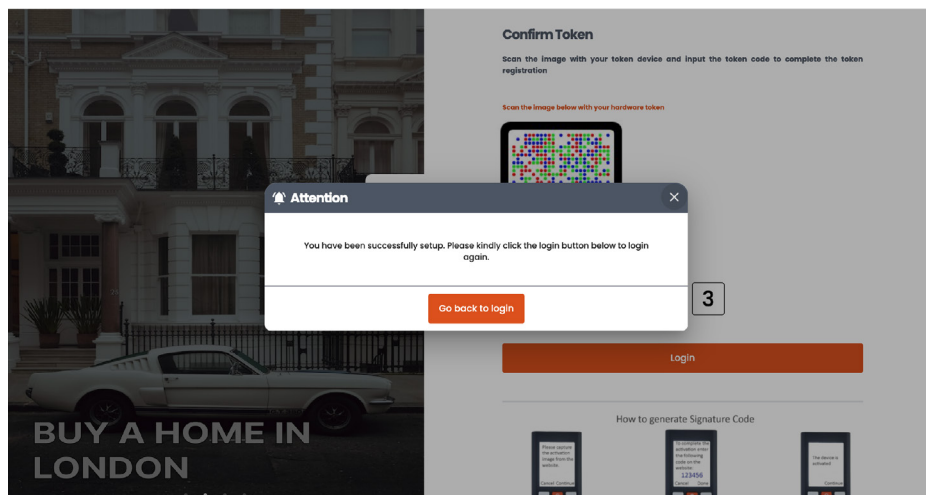
3

Login

How to generate Signature Code



4. Once the token code provided is validated successfully, the new token setup is complete and the user can 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.

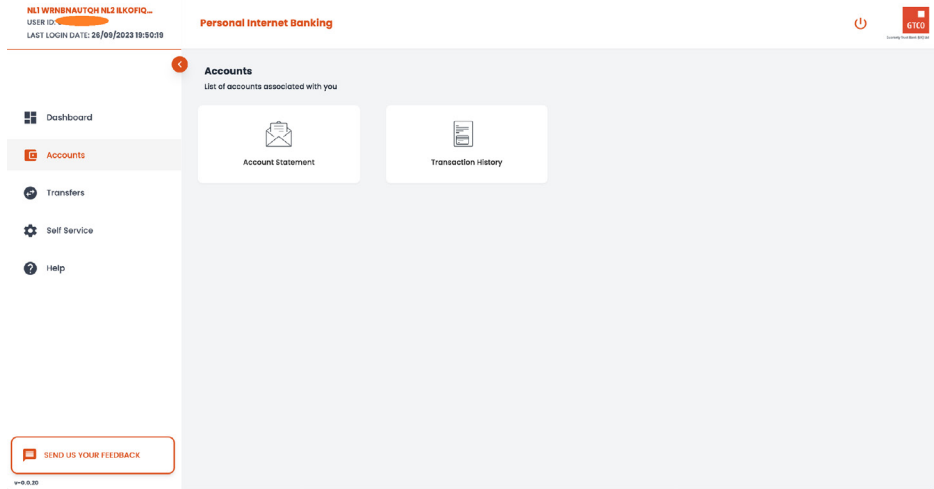
The screenshot displays the 'Personal Internet Banking' dashboard. At the top left, user information is shown: 'N1 WIENMAUTCH N12 ILKOFIQ...', 'USER ID', and 'LAST LOGIN DATE: 25/09/2023 14:25:06'. The top right features a power icon for logout and the GTCC logo. A left-hand navigation pane includes links for 'Dashboard', 'Accounts', 'Transfers', 'Self Service', and 'Help'. The main content area is titled 'Dashboard' and includes a sub-header 'Look up your accounts and carry out quick actions'. Below this, it shows 'Associated Accounts' with a 'Show Balance' toggle set to 'ON'. Three accounts are listed: 1) A current account with a balance of £54.40 (Book Balance: £54.40), account number CSN DXWXHOARQDSXTFM, and account type GTBANK CURRENT ACCOUNT (GBP). 2) A current account with a balance of £33.50 (Book Balance: £33.50), account number CSN DXWXHOARQDSXTFM, and account type GTBANK CURRENT ACCOUNT (GBP). 3) A savings account with a balance of \$39.25 (Book Balance: \$39.25), account number CSN DXWXHOARQDSXTFM, and account type GTBANK SAVING ACCOUNT (USD). Each account entry has a 'Click to view transactions' button. At the bottom left, there is a 'SEND US YOUR FEEDBACK' button. The version number 'v-0.0.30' is visible in the bottom left corner.



ACCOUNTS

The accounts module has two sub modules;

1. Account statement
2. Transactions History



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 the statement 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.

Personal Internet Banking

Account Statement
Download and send your account statement to your personal email at a go!

Select account to view statement:

CSN Drwshoorgdstfrn | 20058010 | £54.40

Period
Specify Period

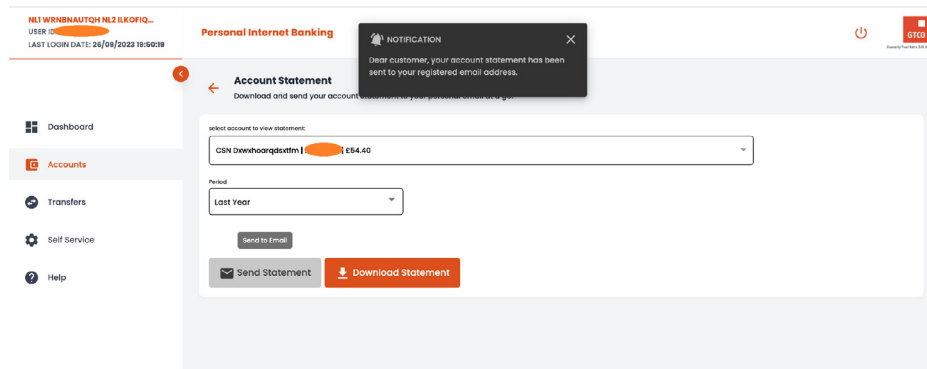
Start Date
26/08/2023

To
26/09/2023

Send Statement Download Statement

SEND US YOUR FEEDBACK

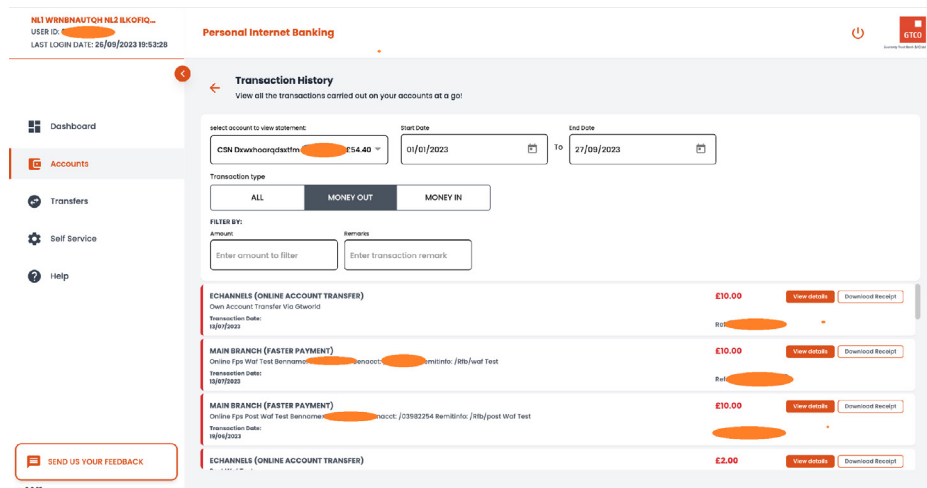
4. This is an image of an account statement successfully sent to the registered email address of a user using one of the prepared period.



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)



3. Money in (Credit transactions)

NLI WINBINAUTON N3 JKOFKQ--
USER ID: [REDACTED]
LAST LOGIN DATE: 26/09/2023 19:53:28

Personal Internet Banking

Dashboard
 Accounts
 Transfers
 Self Service
 Help

Transaction History

View all the transactions carried out on your accounts at a gl

select account to view statement: CSN Dsxwhoaqsdxtfm £54.40

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

Transaction type: ALL MONEY OUT MONEY IN

FILTER BY: Account Remarks

| Account | Remarks |
|---------|--------------------------|
| 10 | Enter transaction remark |

ECHANNELS (ONLINE ACCOUNT TRANSFER)
 Own Account Transfer Via Gblworld
 Transaction Date: 19/07/2023
 Ref: [REDACTED]

MAIN BRANCH (FASTER PAYMENT)
 Online Fps Waf Test Bernamoo [REDACTED] [REDACTED] /kbf/waf Test
 Transaction Date: 19/07/2023
 Ref: [REDACTED]

MAIN BRANCH (FASTER PAYMENT)
 f/mw/p4578963j8f9f0202230619 / [REDACTED] kbf/waf Transfer Waf On
 Transaction Date: 19/04/2023
 Ref: [REDACTED]

MAIN BRANCH (FASTER PAYMENT)
 Transaction Date: 19/04/2023
 Ref: [REDACTED]

4. Amount

Personal Internet Banking

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

Select account to view statement: CSN Dvawhoardqstfm (£54.40) Start Date: 01/01/2023 To: 27/09/2023

Transaction type: ALL MONEY OUT MONEY IN

Filter by: Amount Remarks
10 Enter transaction remark

| Transaction type | Amount | Remarks | View details | Download Receipt |
|---|--------|---------|--------------|------------------|
| ECHANNELS (ONLINE ACCOUNT TRANSFER) Own Account Transfer Via Gtworld | £10.00 | | View details | Download Receipt |
| MAIN BRANCH (FASTER PAYMENT) Online Fps Waf Test Benname /waf test | £10.00 | | View details | Download Receipt |
| MAIN BRANCH (FASTER PAYMENT) /waf/self Transfer Waf Ord | £10.00 | | View details | |
| MAIN BRANCH (FASTER PAYMENT) | £10.00 | | View details | Download Receipt |

SEND US YOUR FEEDBACK

5. Remarks

Personal Internet Banking

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

Select account to view statement: CSN Dvawhoardqstfm (£54.40) Start Date: 01/01/2023 To: 27/09/2023

Transaction type: ALL MONEY OUT MONEY IN

Filter by: Amount Remarks
Enter amount to filter Enter transaction remark

| Transaction type | Amount | Remarks | View details | Download Receipt |
|---|--------|---------|--------------|------------------|
| MAIN BRANCH (FASTER PAYMENT) Online Fps Waf Test Benname /waf test | £10.00 | | View details | Download Receipt |
| MAIN BRANCH (FASTER PAYMENT) /waf/self Transfer Waf Ord | £7.00 | | View details | |
| ECHANNELS (ONLINE ACCOUNT TRANSFER) Own Account Transfer Via Gtworld | £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

Transaction History

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

Select account to view statement: CSH Dwehoarqdsxtfm £54.40

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

Transaction type: ALL MONEY OUT MONEY IN

FILTER BY: Amount Remarks

Enter amount to filter Enter transaction remark

| | | | |
|-------------------------------------|--|--------|---|
| MAIN BRANCH (FASTER PAYMENT) | Online Fps Wat Test Bannam /r/bt/real Test | £10.00 | View details Download Receipt |
| MAIN BRANCH (FASTER PAYMENT) | /r/m/fp4579860/a39000020230713 /r/bt/self Transfer O | £7.00 | View details |
| ECHANNELS (ONLINE ACCOUNT TRANSFER) | Own Account Transfer Via Otworld | £10.00 | View details Download Receipt |
| ECHANNELS (ONLINE ACCOUNT TRANSFER) | | £10.00 | View details Download Receipt |

SEND US YOUR FEEDBACK

v-0.0.39

2. Details of the transaction is shown.

Personal Internet Banking

Transaction History

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

Select account to view statement: CSH Dwehoarqdsxtfm £54.40

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

Transaction type: ALL MONEY OUT MONEY IN

FILTER BY: Amount Remarks

Enter amount to filter Enter transaction remark

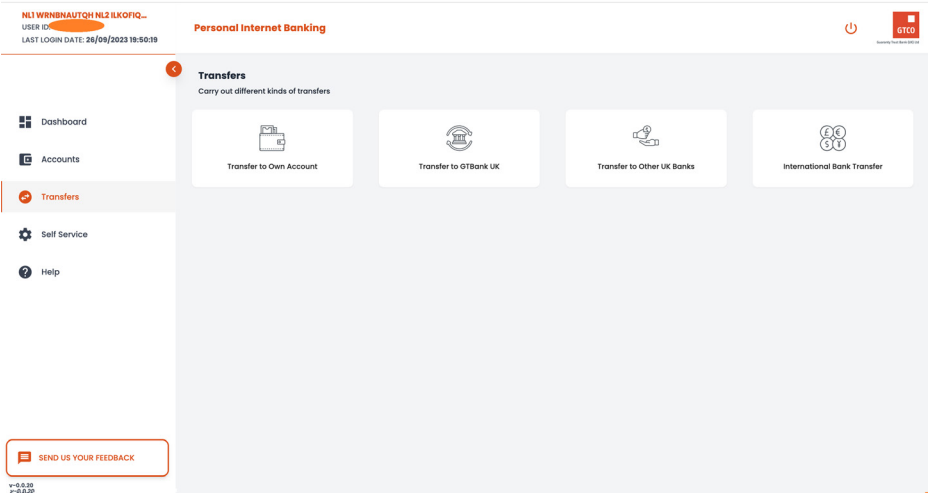
There are no transactions for the parameters selected.

Kindly Adjust the filters and try again

NOTIFICATION: There are no transactions for the parameters selected.



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.

- 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.

Personal Internet Banking

Own Account Transfer
Send money between your GTBank UK accounts

Select debit account
CSN Dewhoarqdstm £54.40

Select credit account
CSN Dewhoarqdstm £33.50

Amount
2.00

Remarks
test transfer

Continue

SEND US YOUR FEEDBACK

- The user inputs an amount to be transferred. The amount must be greater than 0.
- The user enters remarks for the transfer. This is an optional field.

Personal Internet Banking

Own Account Transfer
Send money between your GTBank UK accounts

Transaction Successful

Transaction Successful

This payment will be credited to the payee's account immediately

Close

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

Personal Internet Banking

GTBank UK Transfer
Send money to other GTBank UK accounts

Select beneficiary option

Save New

Enter Beneficiary's account number

Select debit account

Select debit account

Amount

Enter Amount

Remarks

Continue

It is Banking Easier & Smarter

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

SEND US YOUR FEEDBACK

v-0.0.30

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.

Personal Internet Banking

GTBank UK Transfer
Send money to other GTBank UK accounts

Select beneficiary option.
☐ Saved ☐ New

Enter beneficiary's account number

Select debit account:

Amount

Remarks

It is Banking Easier & Smarter
 You can view account balances, transfer funds, view transaction history, get account statements, and so much more.

SEND US YOUR FEEDBACK

v-0.0.20

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

Personal Internet Banking

GTBank UK Transfer
Send money to other GTBank UK accounts

Select beneficiary option.
☐ Saved ☒ New

YOU SENDING MONEY TO:

| | |
|----------------|-------------------------|
| ACCOUNT NAME | CSN DXWXH0ARQDSXTM |
| ACCOUNT NUMBER | |
| BANK NAME | GUARANTY TRUST BANK PLC |

☐ Save Beneficiary?

Select debit account:

Amount

Remarks

It is Banking Easier & Smarter
 You can view account balances, transfer funds, view transaction history, get account statements, and so much more.

SEND US YOUR FEEDBACK

v-0.0.20

- 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 screenshot displays the GTBank UK Transfer interface. The top navigation bar includes the GTCO logo and the text "Guaranty Trust Bank (UK) Ltd". The main header shows the user's name "NLI WRNBNIAUTOH NL2 ILKOFIQ..." and the last login date "02/10/2023 10:52:52". The left sidebar contains links to Dashboard, Accounts, Transfers, Self Service, and Help. The main content area is titled "GTBank UK Transfer" and "Send money to other GTBank UK accounts". It features a "Select beneficiary option" section with "Saved" and "New" buttons. Below this is a "YOU SENDING MONEY TO:" section with fields for ACCOUNT NAME (CSN DXXWHOARQDSXTM), ACCOUNT NUMBER (redacted), and BANK NAME (GUARANTY TRUST BANK PLC). A "Save Beneficiary?" checkbox is present. The "Select debit account:" section shows a dropdown menu with "CSN DxxwHoangStafm" and a balance of "£52.40". The "Amount:" field is set to "1.00". The "Remarks:" field contains the text "test". A "Continue" button is at the bottom right. A promotional banner on the right says "It is Banking Easier & Smarter" and includes a smartphone image and app store links.

4. 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.

dev.gtbankuk.com/new-ibank/portal/transfers/GTBank

Personal Internet Banking

GTBank UK Transfer
Send money to other GTBank UK accounts

Select beneficiary option.
Saved New

YOU SENDING MONEY TO:

ACCOUNT NAME CSN DKWYHOARDQEXTM
ACCOUNT NUMBER
BANK NAME GUARANTY TRUST BANK PLC

Select debit account:
CSN Dwwhaardgstfm £52.40

Amount
1.00

Remarks
test

Save Beneficiary?

Continue

It is Banking Easier & Smarter

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

SEND US YOUR FEEDBACK

V-6.9.20

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.

dev.gtbankuk.com/new-ibank/portal/transfers/GTBank

Personal Internet Banking

Confirm Transaction

MAKE PAYMENT FROM:

ACCOUNT NAME CSN Dwwhaardgstfm
ACCOUNT SORT CODE 60-83-03
ACCOUNT NUMBER
ACCOUNT TYPE GTBANK CURRENT ACCOUNT (GBP)

MAKE PAYMENT TO:

ACCOUNT NAME CSN Dwwhaardgstfm
ACCOUNT SORT CODE 60-83-03
ACCOUNT NUMBER

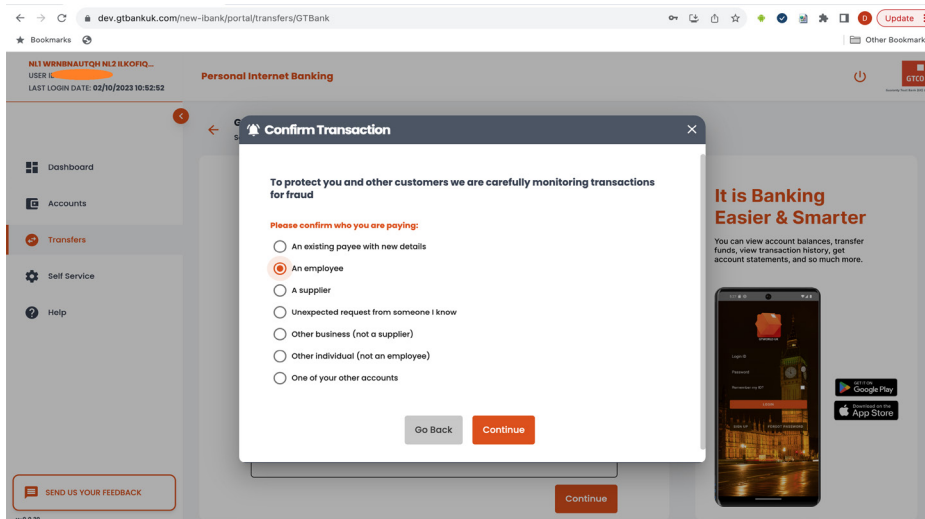
Your Reference: test
Amount: £1.00

Close Continue

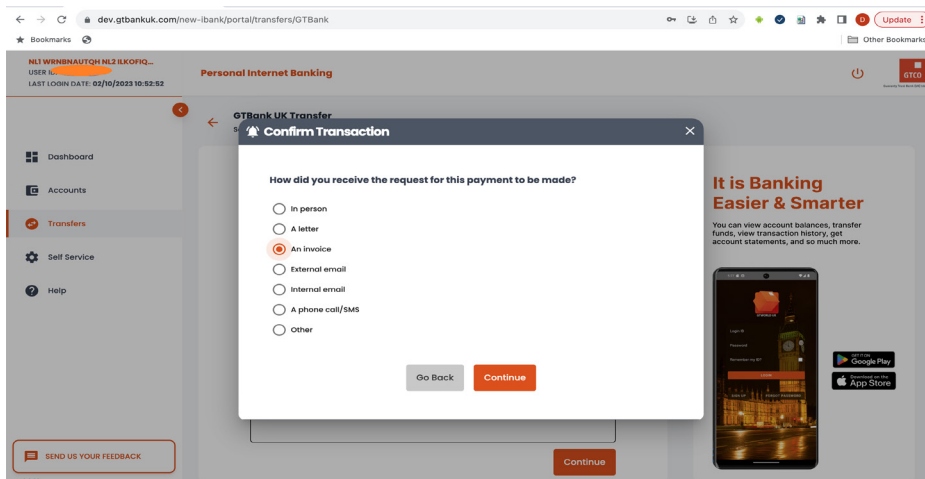
It is Banking Easier & Smarter

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

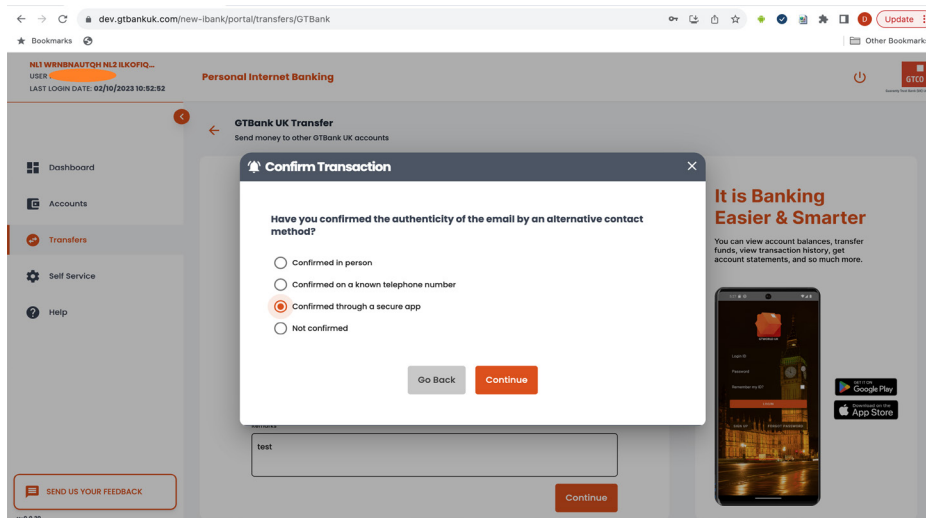
6. A summary page of the transaction to be performed will be displayed. The user is expected to go through and confirm the details are correct before clicking on **continue**.



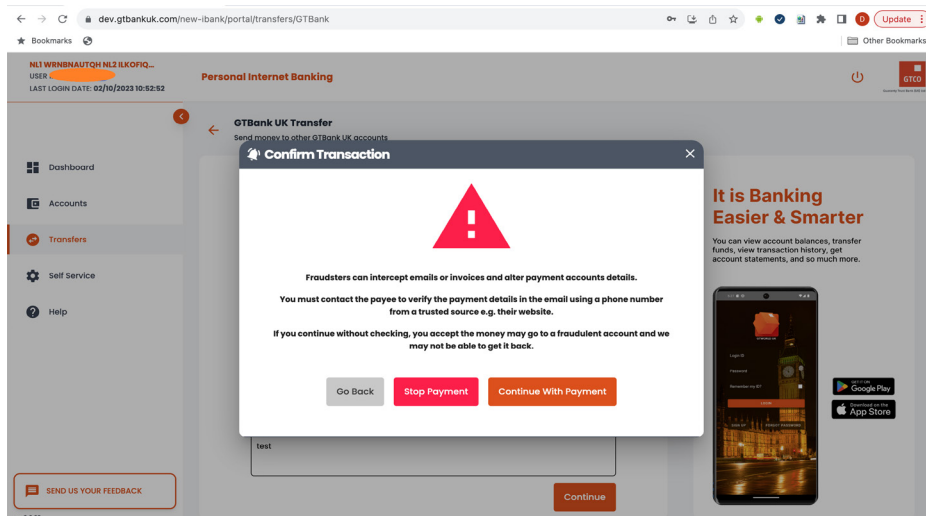
7. The user is then required to answer a couple of questions relating to the transaction before it can be completed. First, who is the user paying?



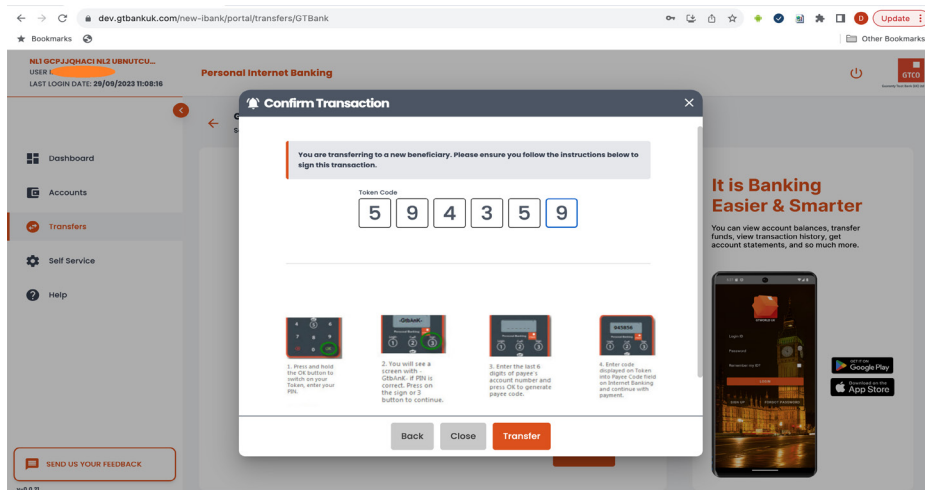
8. How did the user receive the request for payment?



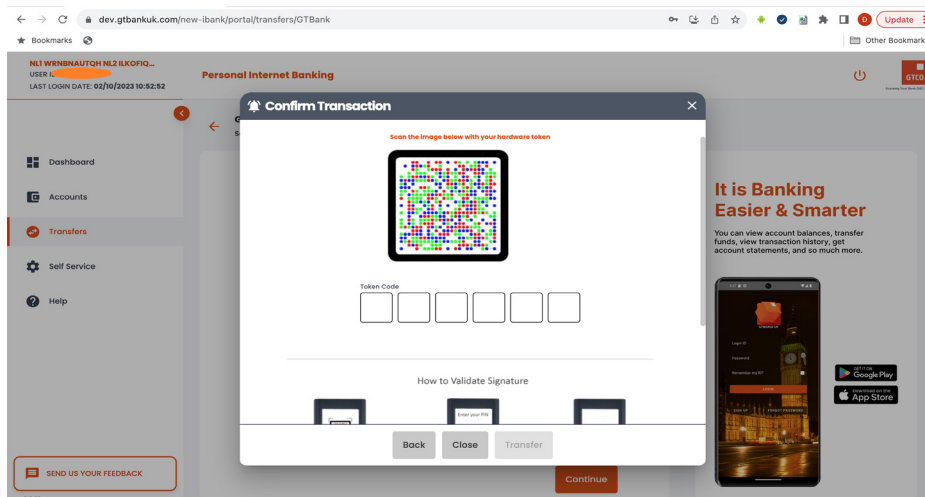
9. If the user selects the “External email or Internal email” options, the user is asked how they confirmed the authenticity of the email.



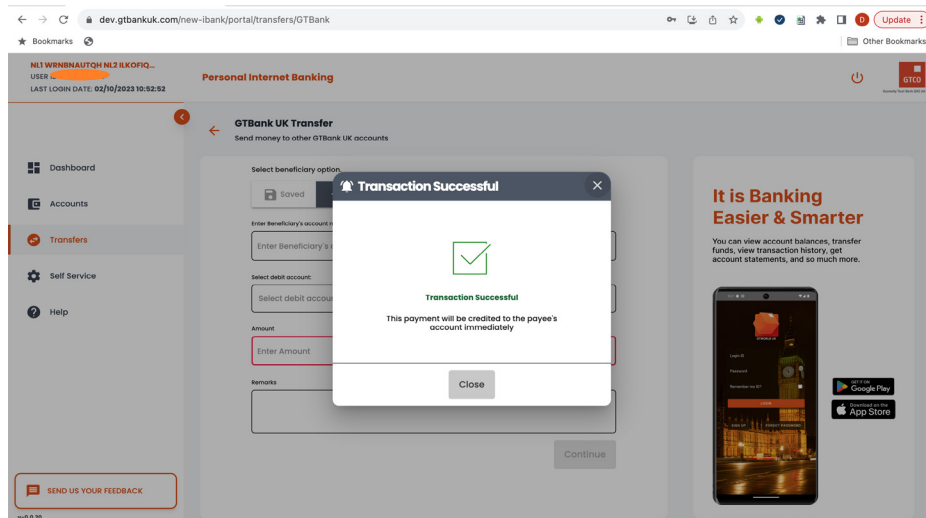
10. The user is then asked to ensure they do their due diligence before making any payment. The user can then choose to stop the payment or continue with the payment.



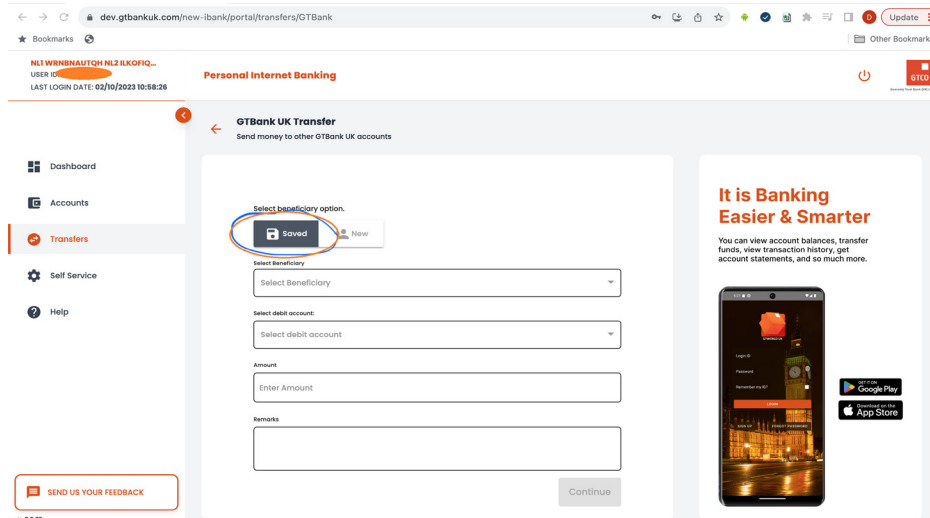
11. The user is asked to validate the transaction using their old hardware token (DP275) - User has to sign this transaction on the old token by supplying the last 6 digits of the payee's account number.



or using the new hardware token (DP770r)



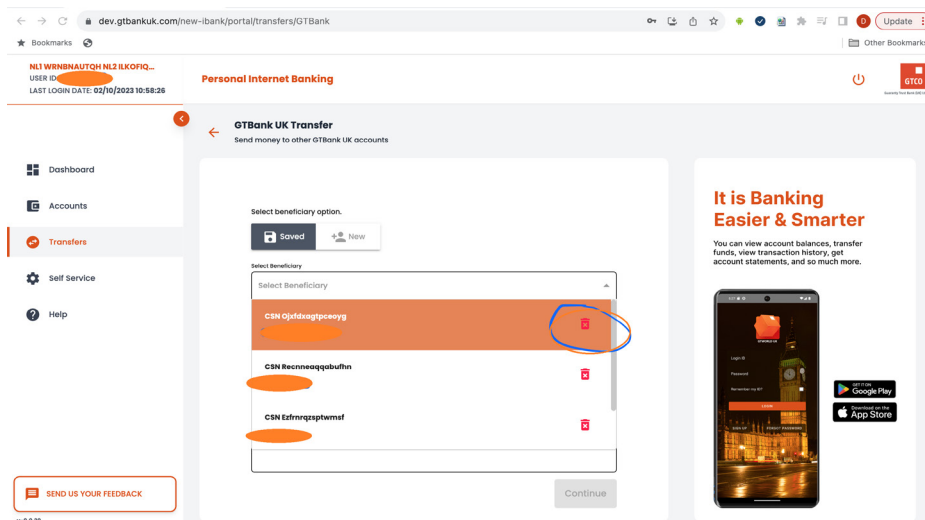
12. If the token code provided is valid, a successful response is returned otherwise, an appropriate error message is shown.



Transfer to GTBank UK Account (Saved Payee)

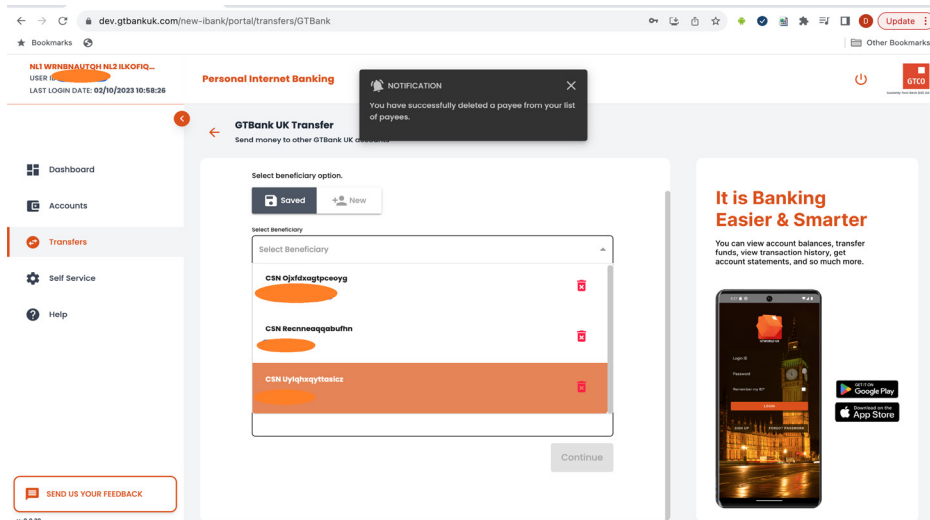
The steps to send funds to a GTBank UK Account that a user has previously saved to their list of payees are shown below;

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.

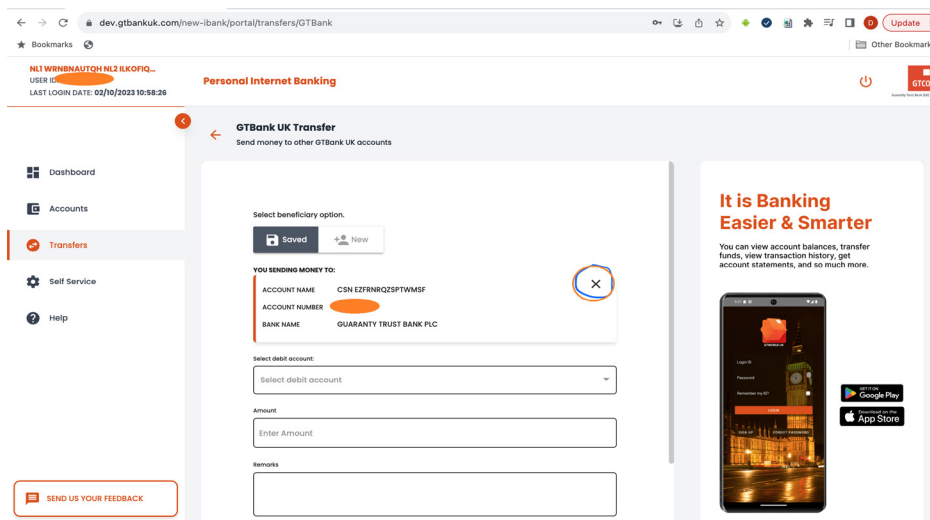


2. The user can click the select beneficiary drop down to reveal the list of saved payees/beneficiaries. The user can search through the list to select a specific payee.

The user can choose to delete any saved payee they want if they click on the bin icon on the selected/highlighted payee.



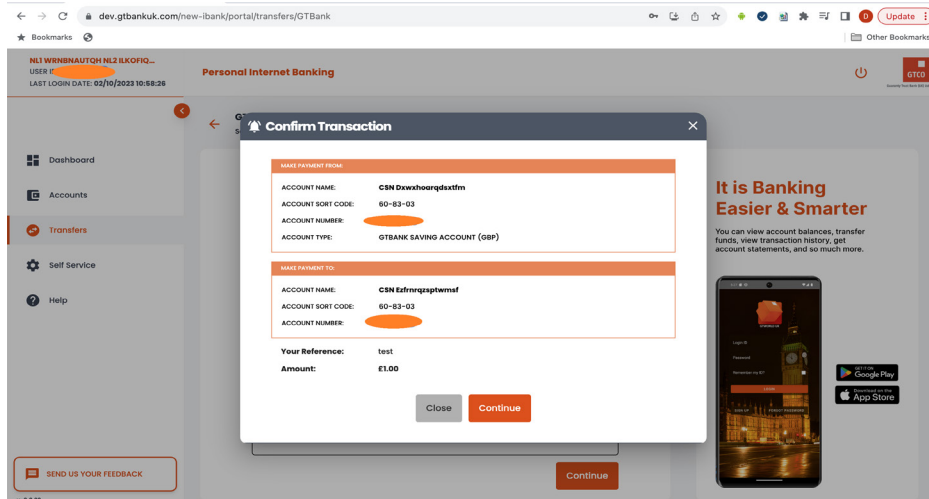
If Payee is successfully deleted, the user will get a successful response.



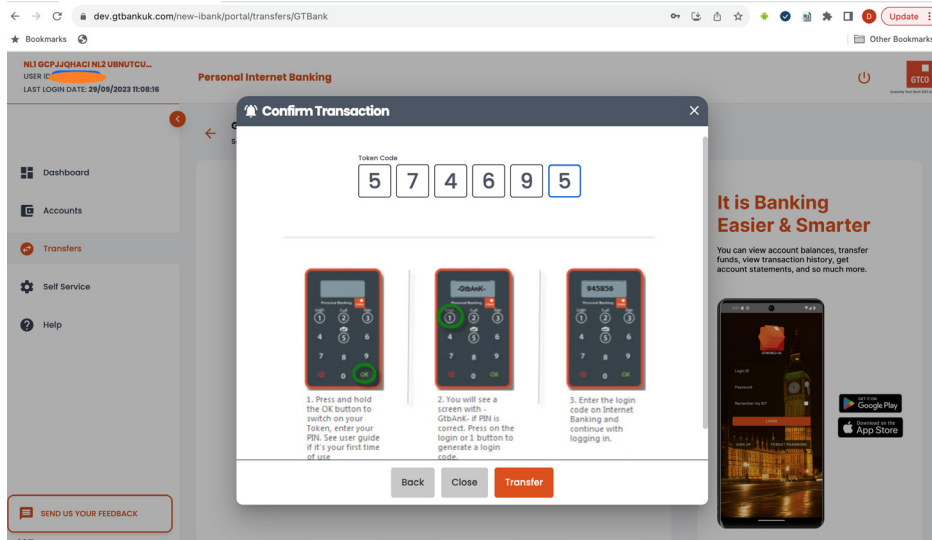
3. After the user has selected the saved payee to make payment to, the payee is validated and displayed on a card for the user. If the user chooses not to make payment to the validated account, they can use the cancel icon highlighted. The cancel icon removes the validated account number and allows the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

The screenshot shows the GTBank UK Transfer interface. On the left is a sidebar with navigation links: Dashboard, Accounts, Transfers (highlighted), Self Service, and Help. The main content area is titled "GTBank UK Transfer" and "Send money to other GTBank UK accounts". It features a "Select beneficiary option." section with "Saved" and "New" buttons. Below this is a card titled "YOU SENDING MONEY TO:" containing the following details: ACCOUNT NAME (CSN EZFRNRQZSPTWMSF), ACCOUNT NUMBER (CSN EZFRNRQZSPTWMSF), and BANK NAME (GUARANTY TRUST BANK PLC). A red box highlights the ACCOUNT NUMBER field, and a red 'X' icon is visible in the top right corner of the card, indicating a cancel option. Below the card is a "Select debit account:" dropdown menu showing "CSN Dzwshoangdsatfm" with a balance of "£35.50". There is also an "Amount:" field with "1.00" and a "Remarks:" field with the text "test". A "Continue" button is at the bottom right of the form. On the right side of the interface, there is a promotional banner titled "It is Banking Easier & Smarter" with a smartphone image and app store links. The top of the browser shows the URL "dev.gtbankuk.com/new-ibank/portal/transfers/GTBank" and a "Personal Internet Banking" header.

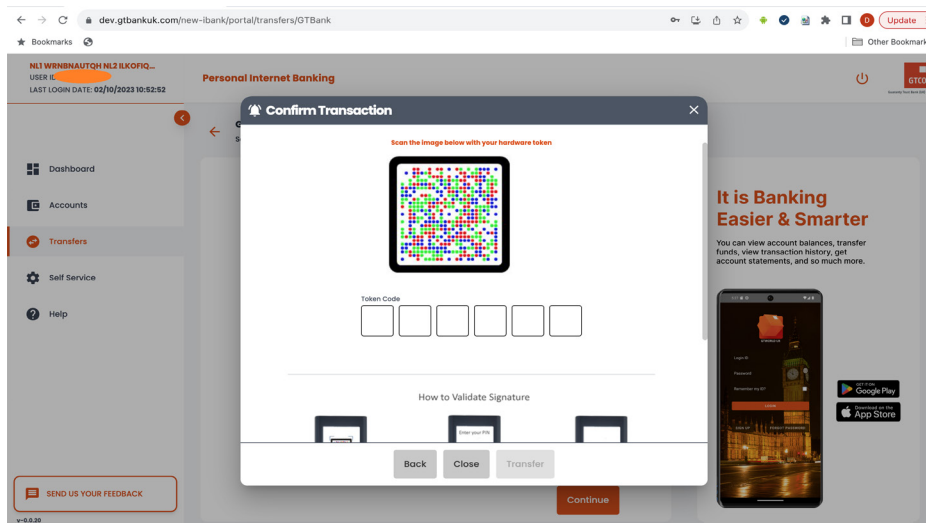
4. The user then selects the account that the payment will be taken from, the amount that will be paid (this must be greater than 0), and a remark for the transaction (this is optional). The user then clicks the continue button.



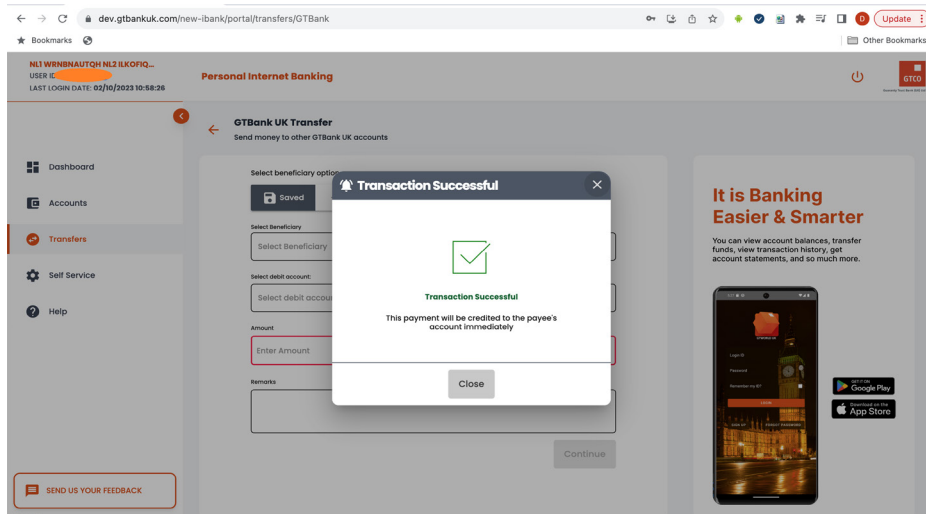
5. The details of the payment will be displayed; the user can go through it to be sure the details are correct.



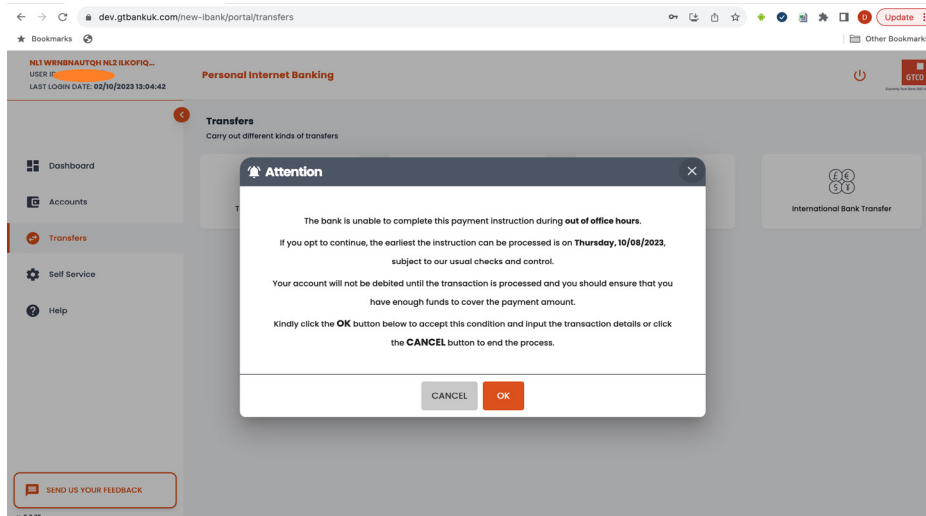
6. The user is then asked to validate the transaction using their old hardware token (DP275).



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 GTBank UK PIB Platform. 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: 'Saved' and 'Now'. The 'Now' button is highlighted with a red circle. Below this, there are input fields for 'Enter Beneficiary's account number', 'Enter Beneficiary's account name', 'Payee Sort Code', and 'Enter Sort Code'. There is also a 'Select debit account' dropdown menu and an 'Amount' input field. A 'Remarks' field is at the bottom. On the right, there is a 'GTUK MyCard' section with a description and a mobile app icon. The left sidebar contains links to 'Dashboard', 'Accounts', 'Transfers', 'Self Service', and 'Help'. The top navigation bar shows the user's name 'NLI WIRBNHAUTQH NLI ILKOFIQ...', user ID, and last login date '02/10/2023 13:04:42'. The bottom left has a 'SEND US YOUR FEEDBACK' button and version 'v 0.0.0.0'.

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.

The screenshot shows the 'Transfer to Other UK Banks' page in the GTBank UK PIB Platform. 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: 'Saved' and 'New'. The 'New' button is highlighted with a red circle. Below this, there are input fields for 'Enter Beneficiary's account number' (containing '20912121'), 'Enter Beneficiary's account name' (containing 'John Doe'), 'Payee Sort Code' (containing '30-00'), and 'Select debit account'. There is also an 'Amount' input field and a 'Remarks' field. On the right, there is a 'GTUK MyCard' section with a description and a mobile app icon. The left sidebar contains links to 'Dashboard', 'Accounts', 'Transfers', 'Self Service', and 'Help'. The top navigation bar shows the user's name 'NLI WIRBNHAUTQH NLI ILKOFIQ...', user ID, and last login date '02/10/2023 13:04:42'. The bottom left has a 'SEND US YOUR FEEDBACK' button and version 'v 0.0.0.0'.

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

Personal Internet Banking

Transfer to Other UK Banks

Select beneficiary option:

YOU SENDING MONEY TO:

ACCOUNT NAME JOHN DOE

ACCOUNT NUMBER 20912121

BANK NAME Lloyds Bank Plc

WE CANNOT CONFIRM THE PAYEE ACCOUNT NUMBER CURRENTLY. PLEASE ENSURE YOU HAVE PROVIDED THE CORRECT ACCOUNT DETAILS.

☐ Save Beneficiary?

Select debit account:

Select debit account

Amount

Enter Amount

Remarks

SEND US YOUR FEEDBACK

V-9.0.20

GTUK MyCard

A self-service channel to manage your debit card(s) anytime and anywhere. Check card transactions, card balance, view debit card PIN, freeze card, and so much more.

Download on the App Store

GET IT ON Google Play

GTBank 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.

Personal Internet Banking

Transfer to Other UK Banks

Select beneficiary option:

YOU SENDING MONEY TO:

ACCOUNT NAME JOHN DOE

ACCOUNT NUMBER 20912121

BANK NAME Lloyds Bank Plc

WE CANNOT CONFIRM THE PAYEE ACCOUNT NUMBER CURRENTLY. PLEASE ENSURE YOU HAVE PROVIDED THE CORRECT ACCOUNT DETAILS.

☒ Save Beneficiary?

Select debit account:

CSN Dwwhoarqdstm £34.50

Amount

1.00

Remarks

test

SEND US YOUR FEEDBACK

V-9.0.20

GTUK MyCard

A self-service channel to manage your debit card(s) anytime and anywhere. Check card transactions, card balance, view debit card PIN, freeze card, and so much more.

Download on the App Store

GET IT ON Google Play

Continue

- 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.

dev.gtbankuk.com/new-ibank/portal/transfers/other-banks

Personal Internet Banking

Transfer to Other UK Banks

Send money from your GTBank UK account to other banks in the UK

YOU SENDING MONEY TO:

ACCOUNT NAME: JOHN DOE

ACCOUNT NUMBER: 20912121

BANK NAME: Lloyds Bank Plc

WE CANNOT CONFIRM THE PAYEE ACCOUNT NUMBER CURRENTLY. PLEASE ENSURE YOU HAVE PROVIDED THE CORRECT ACCOUNT DETAILS.

☒ Save beneficiary?

Select debit account:

CSN Dwwhoardsttm £34.50

Amount: 1.00

Remarks: test

Continue

GTUK MyCard

A self-service channel to manage your debit card(s) anytime and anywhere. Check card transactions, card balance, view debit card PIN, freeze card, and so much more.

SEND US YOUR FEEDBACK

v-0.0.20

- 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.

dev.gtbankuk.com/new-ibank/portal/transfers/other-banks

Personal Internet Banking

Confirm Transaction

MAKE PAYMENT FROM:

ACCOUNT NAME: CSN Dwwhoardsttm

ACCOUNT SORT CODE: 60-83-03

ACCOUNT NUMBER: 20912121

ACCOUNT TYPE: GTBANK SAVING ACCOUNT (GBP)

MAKE PAYMENT TO:

ACCOUNT NAME: John Doe

ACCOUNT SORT CODE: 300000

ACCOUNT NUMBER: 20912121

BANK NAME: Lloyds Bank Plc

Your Reference: test

Amount: £1.00

Close Continue

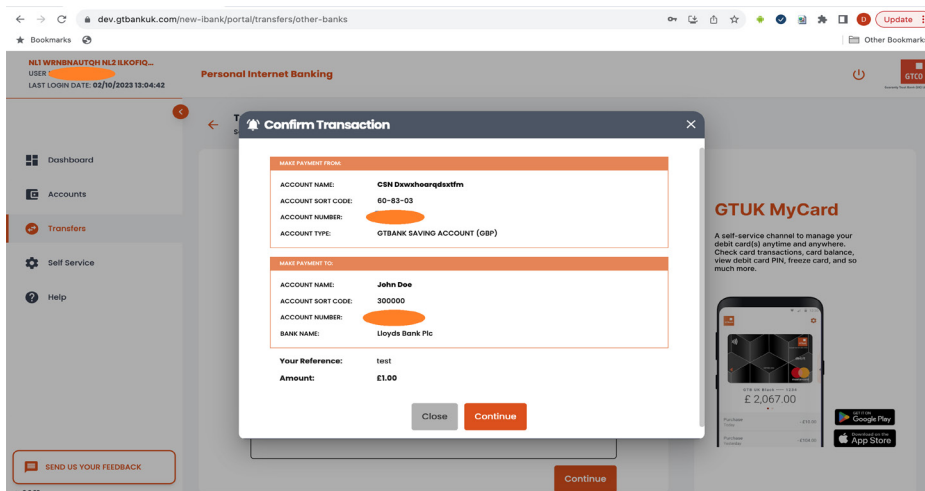
GTUK MyCard

A self-service channel to manage your debit card(s) anytime and anywhere. Check card transactions, card balance, view debit card PIN, freeze card, and so much more.

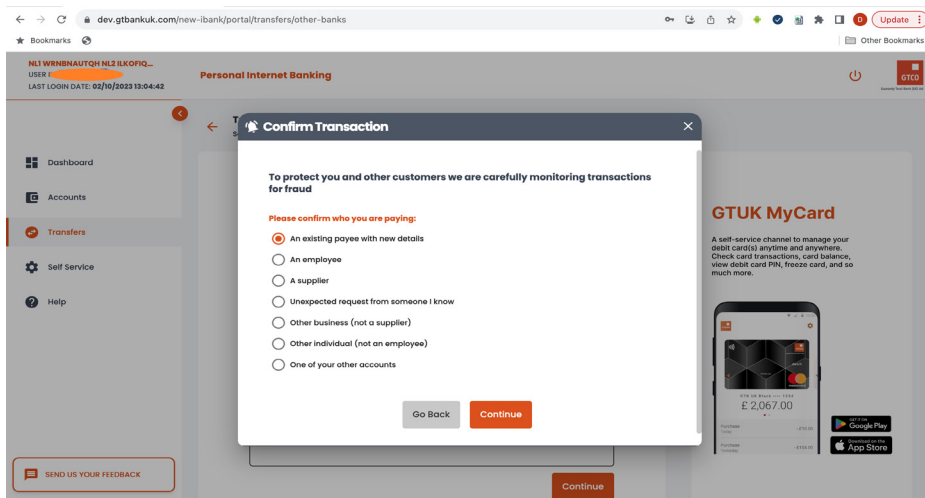
SEND US YOUR FEEDBACK

v-0.0.20

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?

dev.gtbankuk.com/new-ibank/portal/transfers/other-banks

Personal Internet Banking

USER ID: NL1WIBNHAUTQH NL2 ILKOFIQ...
LAST LOGIN DATE: 02/10/2023 12:04:42

Dashboard
Accounts
Transfers
Self Service
Help

SEND US YOUR FEEDBACK

Transfer to Other UK Banks

Confirm Transaction

How did you receive the request for this payment to be made?

- ☐ In person
- ☐ A letter
- ☒ An invoice
- ☐ External email
- ☐ Internal email
- ☐ A phone call/SMS
- ☐ Other

Go Back Continue

GTUK MyCard

A self-service channel to manage your debit card(s) anytime and anywhere. Check card transactions, card balance, view debit card PIN, freeze card, and so much more.

GTUK MyCard

£2,067.00

Download the GTUK app on the App Store or Google Play

Continue

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

dev.gtbankuk.com/new-ibank/portal/transfers/other-banks

Personal Internet Banking

USER ID: NL1WIBNHAUTQH NL2 ILKOFIQ...
LAST LOGIN DATE: 02/10/2023 12:04:42

Dashboard
Accounts
Transfers
Self Service
Help

SEND US YOUR FEEDBACK

Transfer to Other UK Banks

Send money from your GTBank UK account to other banks in the UK

Confirm Transaction

Have you confirmed the authenticity of the email by an alternative contact method?

- ☐ Confirmed in person
- ☒ Confirmed on a known telephone number
- ☐ Confirmed through a secure app
- ☐ Not confirmed

Go Back Continue

Remarks

test

GTUK MyCard

A self-service channel to manage your debit card(s) anytime and anywhere. Check card transactions, card balance, view debit card PIN, freeze card, and so much more.

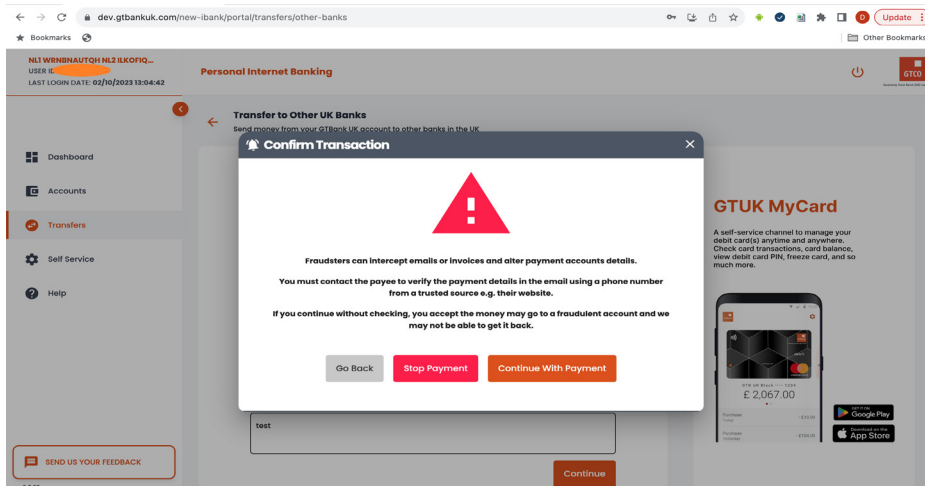
GTUK MyCard

£2,067.00

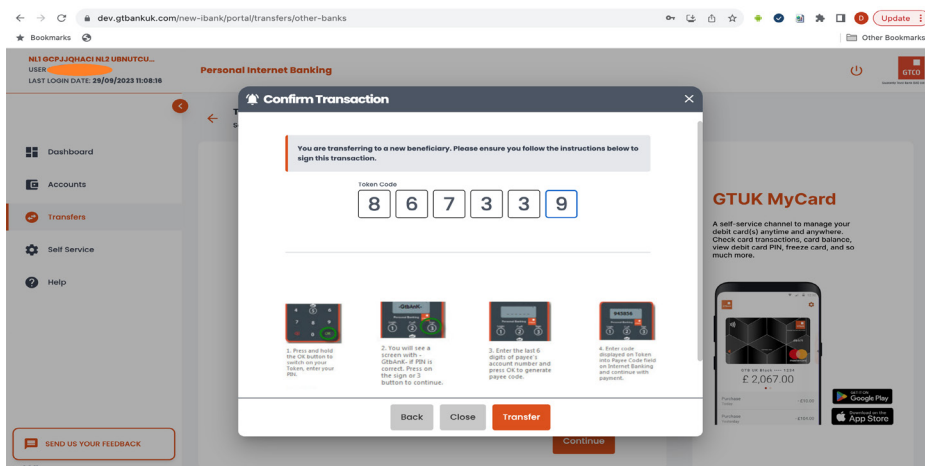
Download the GTUK app on the App Store or Google Play

Continue

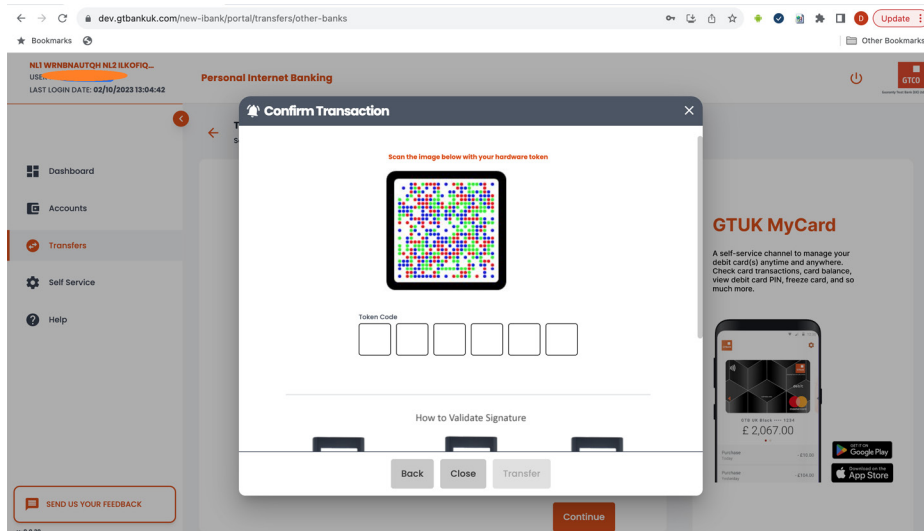
The user is asked to ensure they do their due diligence before making any payment. The user can then choose to stop the payment or continue with the payment.



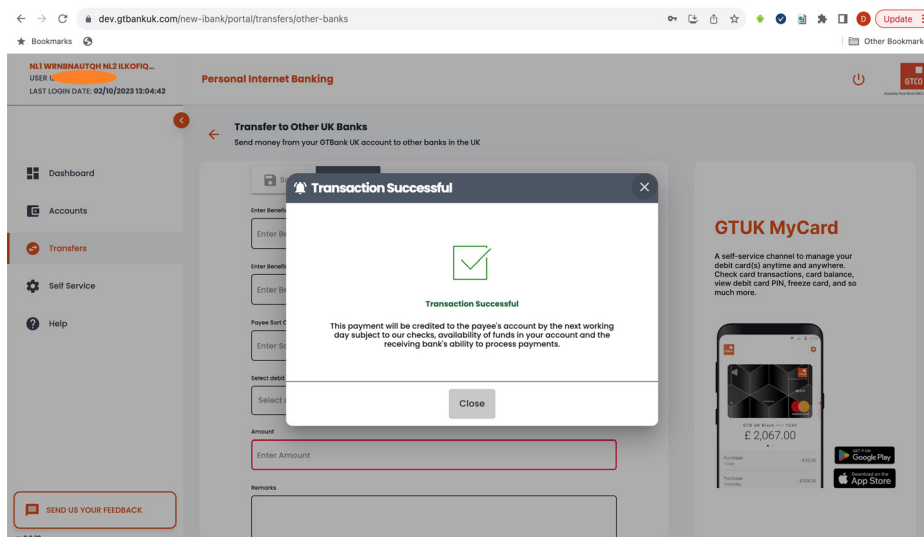
8. The user is asked to validate the transaction using their old hardware token (DP275) - User has to sign this transaction on the old token by supplying the last 6 digits of the payee's account number.



9. or using the new hardware token (DP770r)



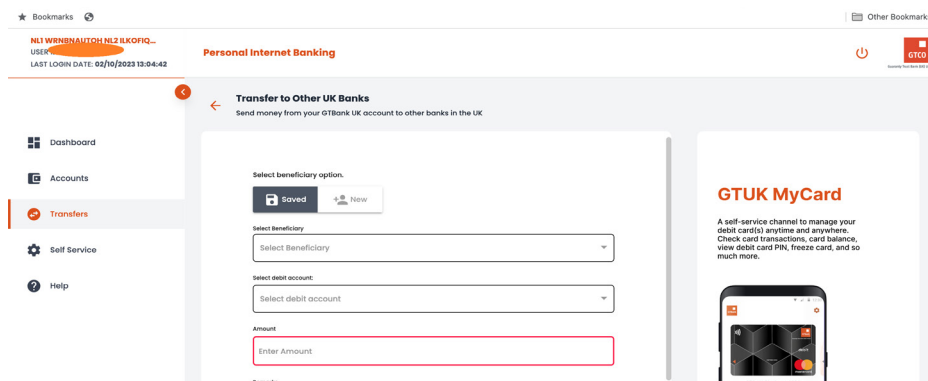
10. If the token code provided is valid, a successful response is returned otherwise, an appropriate error message is shown.



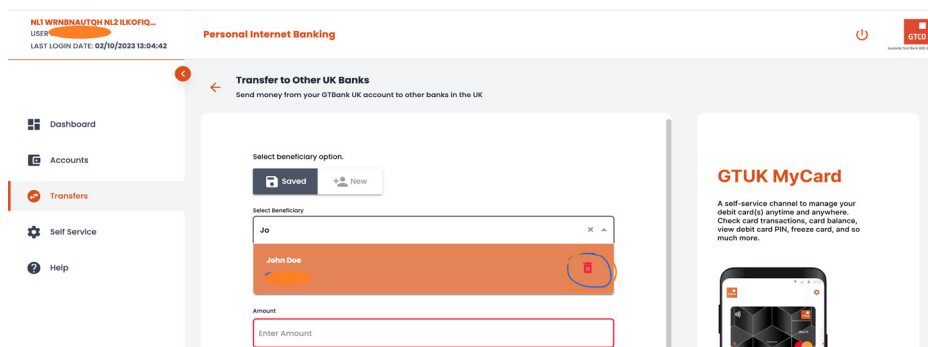
Transfers to Other UK Bank Account (Saved Payee)

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.

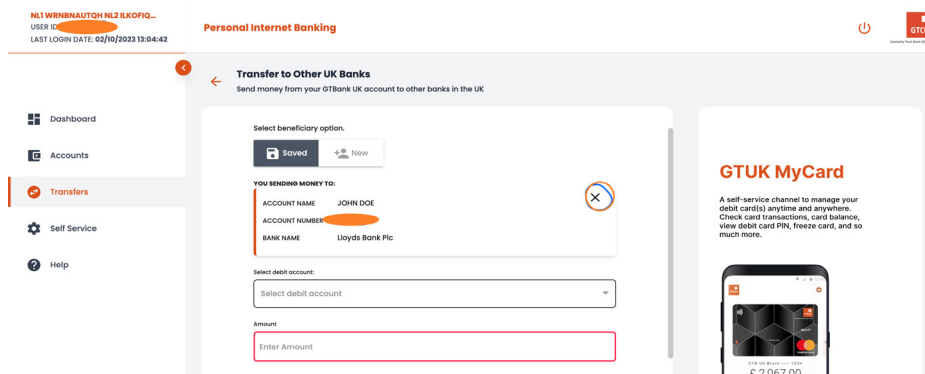


2. The user can click the “select beneficiary” drop down to reveal the list of saved payees/beneficiaries. The user can search through the list to select a specific payee. The user can choose to delete any saved payee they want if they click on the bin icon on the selected/highlighted payee.

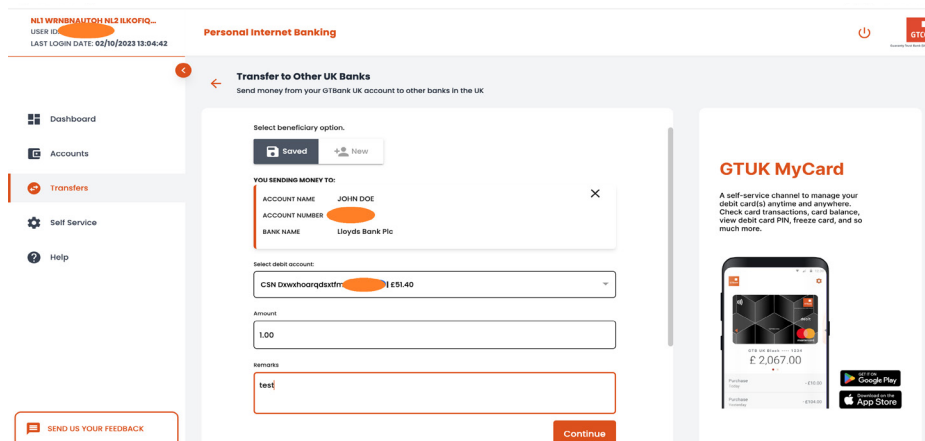


If a Payee is successfully deleted, the user will get a successful response.

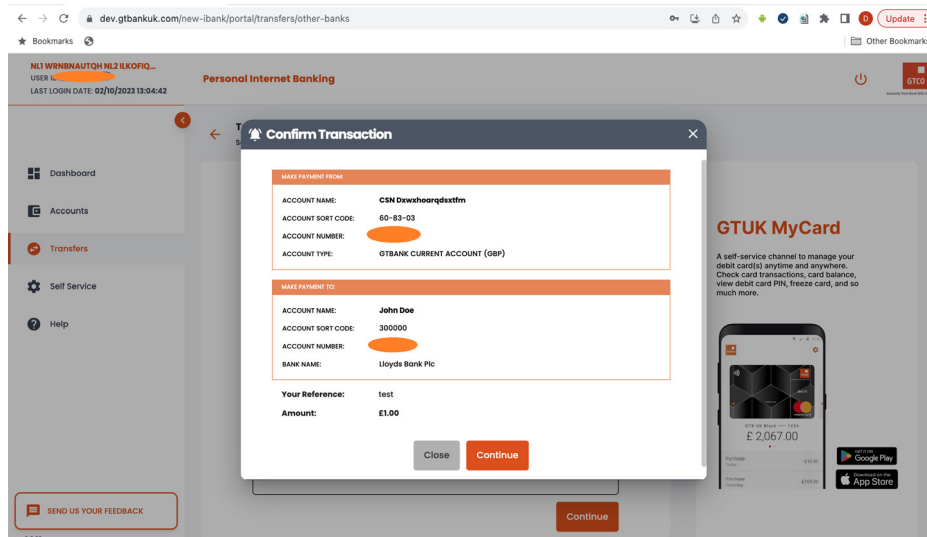
- After the user has selected the saved payee to make payment to, the payee is displayed on a card for the user. If the user chooses not to make payment to the payee details, they can use the cancel icon highlighted. The cancel icon removes the validated account number and allows the user to enter another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



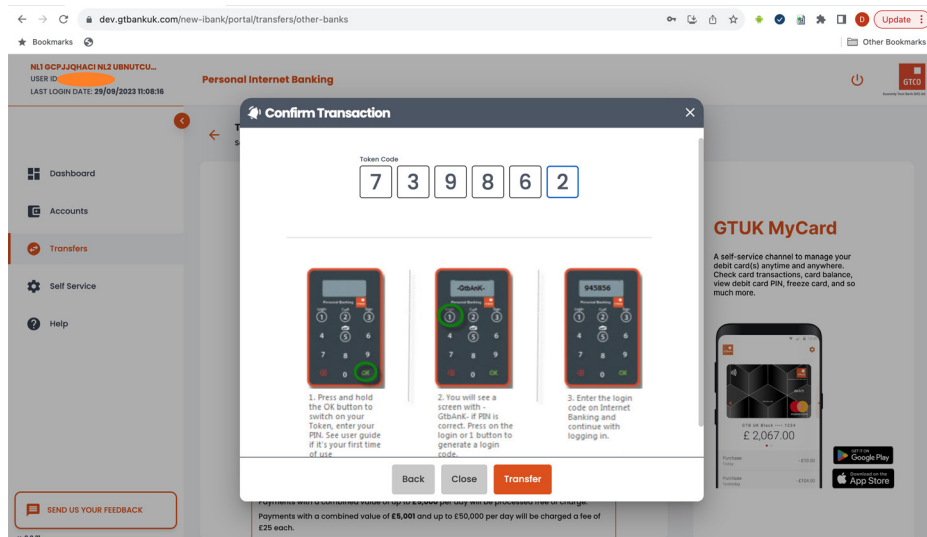
- The user then selects the account that the payment will be taken from, the amount that will be paid (this must be greater than 0), and a remark for the transaction (this is optional). The user then clicks the continue button.



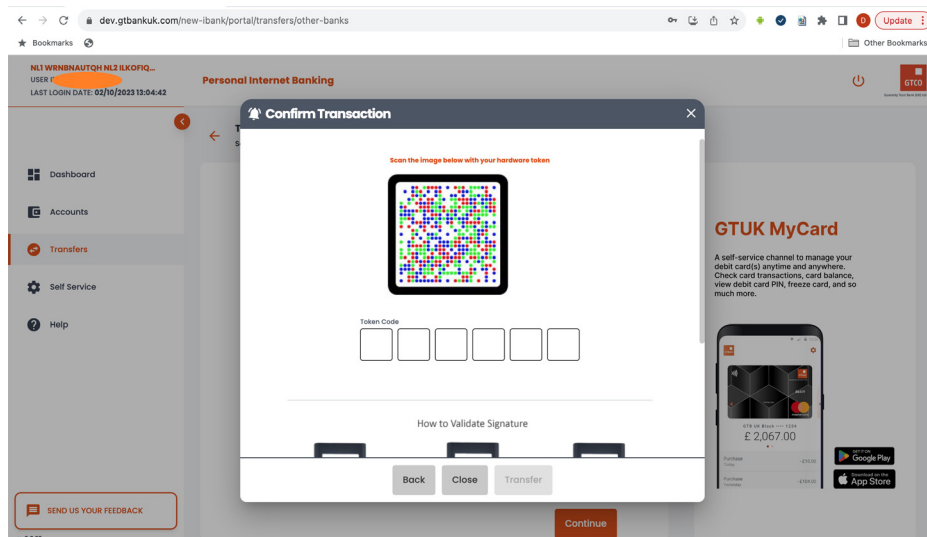
5. The details of the payment will be displayed; the user can go through it to be sure they have it correct.



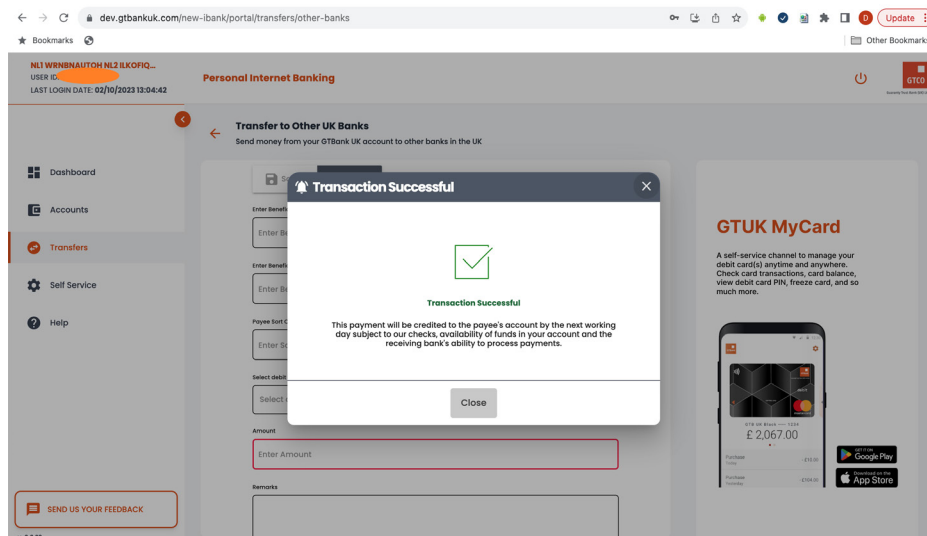
6. The user is then asked to validate the transaction using their old hardware token (DP275)



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.



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.

The screenshot displays the GTBank UK Personal Internet Banking (PIB) Platform interface. The top navigation bar includes the GTCO logo and the text "Guaranty Trust Bank (UK) Ltd". The main header shows the user's name "N11 WRNBNHAUTQH NL2 ILKOFIQ..." and the last login date "02/10/2023 23:48:41". The left sidebar contains a menu with "Dashboard", "Accounts", "Transfers", "Self Service", and "Help". The "Transfers" section is highlighted. The main content area is titled "International Bank Transfer" with the subtitle "Send money to other bank accounts outside of the UK". Below this, there are two toggle buttons: "Saved" and "New". The "New" button is circled in red, indicating it should be selected. The form below the toggles is titled "Step 1" and contains the following fields:

- Select debit account: A dropdown menu.
- Select Currency of Payment: A dropdown menu.
- Payment Amount: A text input field with the label "Enter Amount".
- Beneficiary's Bank Account No / IBAN: A text input field with the label "Enter Beneficiary's bank Account No / IBAN".
- Select Country of Beneficiary: A dropdown menu.

At the bottom left of the form, there is a "SEND US YOUR FEEDBACK" button. On the right side of the form, there is a promotional image for "BUY A HOME IN LONDON" featuring a white car parked in front of a large house.

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).

dev.gtbankuk.com/new-ibank/portal/transfers/tx-transfers

Personal Internet Banking

International Bank Transfer

Send money to other bank accounts outside of the UK

Select beneficiary option:

Step 1

Select bank account: CIBC Downhoangduff £25.40

Select Currency of Payment: Pound Sterling

Payment Amount: 10.00

Beneficiary's Bank Account No. / IBAN:

Select Country of Beneficiary: CANADA

Beneficiary's account name: John Doe

Beneficiary's address: 34 ... st

BUY A HOME IN LONDON

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.

dev.gtbankuk.com/new-ibank/portal/transfers/tx-transfers

Personal Internet Banking

International Bank Transfer

Send money to other bank accounts outside of the UK

Step 2

Beneficiary Bank Name: United Bank of Canada

Beneficiary Bank address: Ontario Canada

Beneficiary Bank city: Ottawa

Select Beneficiary Bank Country: CANADA

Beneficiary Bank swift code / Swift Code:

Purpose of Payment: Freight

Send reference charges: Sender

Reference: Freight

If bank UK Charges: CIBC Downhoangduff £11.40

BUY A HOME IN LONDON

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.

Personal Internet Banking

International Bank Transfer
Send money to other bank accounts outside of the UK

Select beneficiary option:
[] Direct [x] Indirect

Step 1
Step 2
Step 3: Intermediary Bank Details

Intermediary Bank Name
Capital One bank

Intermediary Bank Address
Toronto Canada

Intermediary Bank Country
CANADA

Intermediary Bank SWIFT BIC Code

Back Next

Summary

BUY A HOME IN LONDON

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.

Personal Internet Banking

International Bank Transfer
Send money to other bank accounts outside of the UK

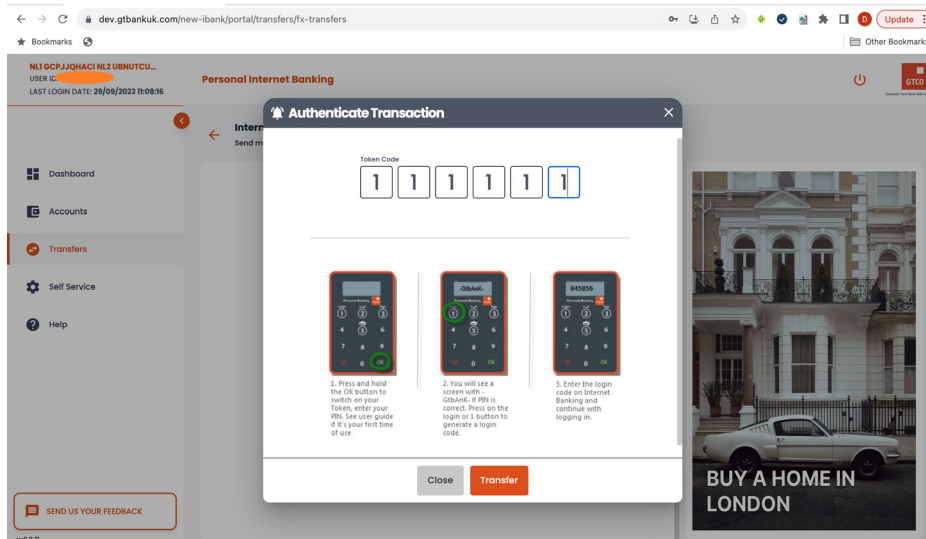
Summary

| | |
|--|--|
| PAYMENT REFERENCE: 60-83-0 | COUNTRY OF BENEFICIARY: CANADA |
| CURRENCY OF PAYMENT: Pound Sterling | BENEFICIARY NAME: Jane Doe |
| BENEFICIARY ADDRESS: 34 Victoria street | BENEFICIARY BANK NAME: United Bank of Canada |
| BENEFICIARY BANK ACCOUNT NUMBER: | BENEFICIARY BANK ADDRESS: Ottawa Canada |
| BENEFICIARY BANK CITY: Ottawa | BENEFICIARY BANK COUNTRY: CANADA |
| BENEFICIARY BANK SWIFT BIC/SHORT CODE: | INTERMEDIARY BANK NAME: Capital One bank |
| BENEFICIARY BANK ADDRESS: Toronto Canada | INTERMEDIARY BANK COUNTRY: CANADA |
| PAYMENT AMOUNT/EQUIVALENT VALUE: GBP 10 | INTERMEDIARY CURRENCY: Pound Sterling |
| ORIGIN OF CURRENCY: 60-83-0 | PURPOSE OF PAYMENT: Freight |

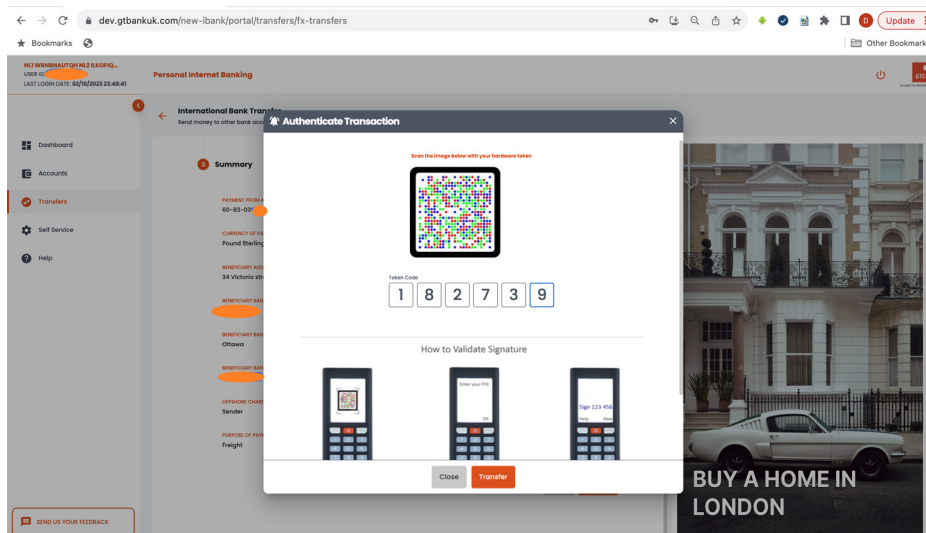
Back Submit

BUY A HOME IN LONDON

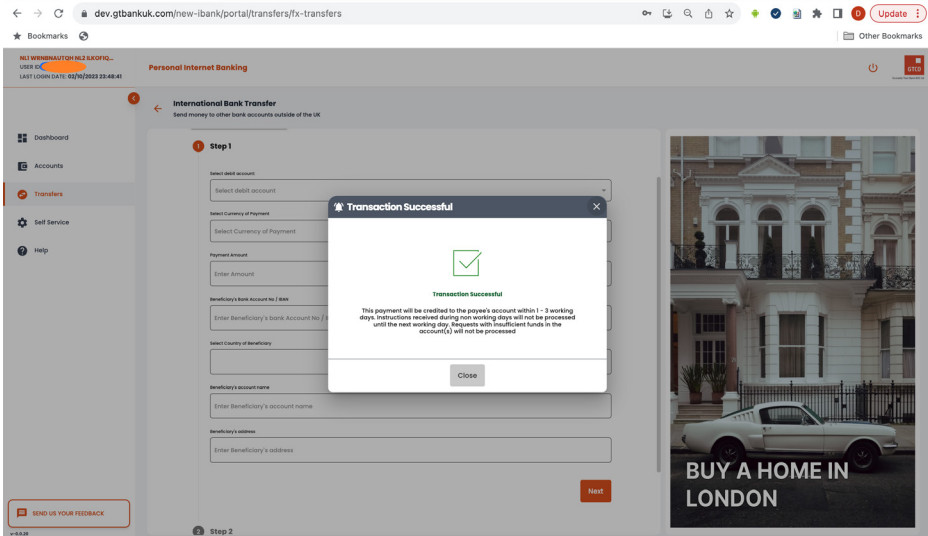
6. The user is then asked to validate the transaction using their old hardware token (DP275)



or using the new hardware token (DP770r)



- If the token code provided is valid, a successful response is returned 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;

- 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.

dev.gtbankuk.com/new-ibank/portal/transfers/tx-transfers

Personal Internet Banking

International Bank Transfer

Send money to other bank accounts outside of the UK

Select beneficiary options.

Step 1

Select beneficiary

Select Beneficiary

Select AIB account

Select debit account

Select Currency of Payment

Select Currency of Payment

Payment amount

Enter Amount

Beneficiary's Bank Account No / IBAN

Enter Beneficiary's bank Account No / IBAN

Select Country of Beneficiary

Beneficiary's account name

Enter Beneficiary's account name

Beneficiary's address

Enter Beneficiary's address

SEND US YOUR FEEDBACK

Next

BUY A HOME IN LONDON

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.

dev.gtbankuk.com/new-ibank/portal/transfers/tx-transfers

Personal Internet Banking

International Bank Transfer

Send money to other bank accounts outside of the UK

Select beneficiary options.

Step 1

Select beneficiary

JAN

JAN ONE LIMITED BANK OF CANADA

Select Currency of Payment

Select Currency of Payment

Payment amount

Enter Amount

Beneficiary's Bank Account No / IBAN

Enter Beneficiary's bank Account No / IBAN

Select Country of Beneficiary

Beneficiary's account name

Enter Beneficiary's account name

Beneficiary's address

Enter Beneficiary's address

SEND US YOUR FEEDBACK

Next

BUY A HOME IN LONDON

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).

The screenshot displays the 'International Bank Transfer' interface. The form is titled 'Step 1' and includes the following prepopulated details:

- Select debit account:** CTA Dwaohongstutthi (GBP 40)
- Select Currency of Payment:** Pound Sterling
- Payment amount:** 10.00
- Beneficiary's bank account no / IBAN:** [Redacted]
- Select Country of Beneficiary:** CANADA
- Beneficiary's account name:** Jane Doe
- Beneficiary's address:** [Redacted]

The interface also features a sidebar with navigation links (Dashboard, Accounts, Transfers, Self Service, Help) and a sidebar button 'SEND US YOUR FEEDBACK'. A banner on the right side of the form reads 'BUY A HOME IN LONDON'.

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.

Personal Internet Banking

SEND US YOUR FEEDBACK

Dashboard
Accounts
Transfers
Self Service
Help

International Bank Transfer
Send money to other bank accounts outside of the UK

Step 2

Beneficiary Bank Name
United Bank of Canada

Beneficiary Bank Address
Ontario Canada

Beneficiary Bank City
Ottawa

Beneficiary Bank Country
CANADA

Beneficiary Bank with BIC / SWIFT Code
[Redacted]

Payee ID / Payment
Freight

Send following charges
Spender

Reference
Freight

UK Bank UK Charges
CIBN Downingham [Redacted]

View Intermediary Bank (Optional)

Back Next

BUY A HOME IN LONDON

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.

Personal Internet Banking

SEND US YOUR FEEDBACK

Dashboard
Accounts
Transfers
Self Service
Help

International Bank Transfer
Send money to other bank accounts outside of the UK

Select beneficiary option,
Send New

Step 1

Step 2

Step 3 Intermediary Bank Details

Intermediary Bank Name
Capital One Bank

Intermediary Bank Address
Toronto Canada

Intermediary Bank Country
CANADA

Intermediary Bank with BIC / SWIFT Code / BIC
[Redacted]

Summary

Back Next

BUY A HOME IN LONDON

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.

dev.gtbank.com/new-ibank/portal/transfers/tx-transfers

Bookmarks Other Bookmarks

Personal Internet Banking

International Bank Transfer
Send money to other bank accounts outside of the UK

Summary

| | |
|---|--|
| PAYMENT FROM A/C: 60-83-01 | COUNTRY OF BENEFICIARY: CANADA |
| CURRENCY OF PAYMENT: Pound Sterling | BENEFICIARY NAME: Jane Doe |
| BENEFICIARY ADDRESS: 34 Victoria street | BENEFICIARY BANK NAME: United Bank of Canada |
| BENEFICIARY BANK ACCOUNT NO/BANK: | BENEFICIARY BANK ADDRESS: Ontario Canada |
| BENEFICIARY BANK CITY: Ottawa | BENEFICIARY BANK COUNTRY: CANADA |
| BENEFICIARY BANK SWIFT BIC/ROUTING CODE: | INTERMEDIARY BANK NAME: Capital One bank |
| INTERMEDIARY BANK ADDRESS: Toronto Canada | INTERMEDIARY BANK COUNTRY: CANADA |
| PAYMENT AMOUNT/EQUIVALENT VALUE: GBP 10 | OFFSHORE CHARGES: Sender |
| STANDARD US CHARGE: 60-83-01 | PURPOSE OF PAYMENT: Freight |

Back Submit

BUY A HOME IN LONDON

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

Bookmarks Other Bookmarks

Personal Internet Banking

Authenticate Transaction

Token Code

1 1 1 1 1 1

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.

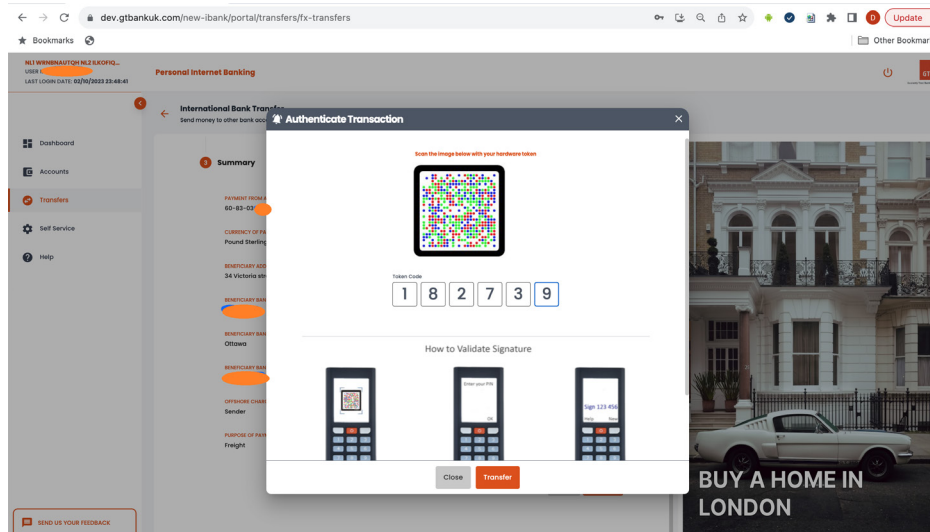
2. You will see a screen with a login code on Internet Banking and continue with logging in.

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

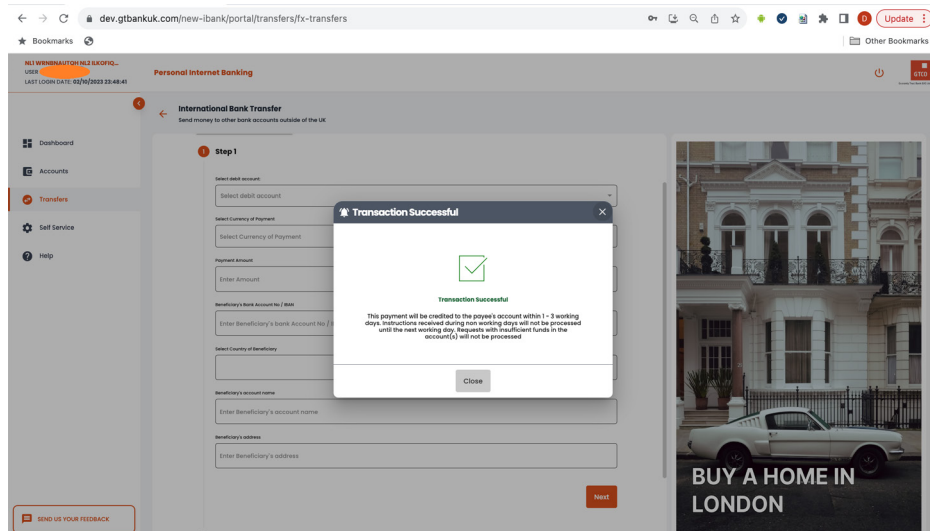
Close Transfer

BUY A HOME IN LONDON

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.

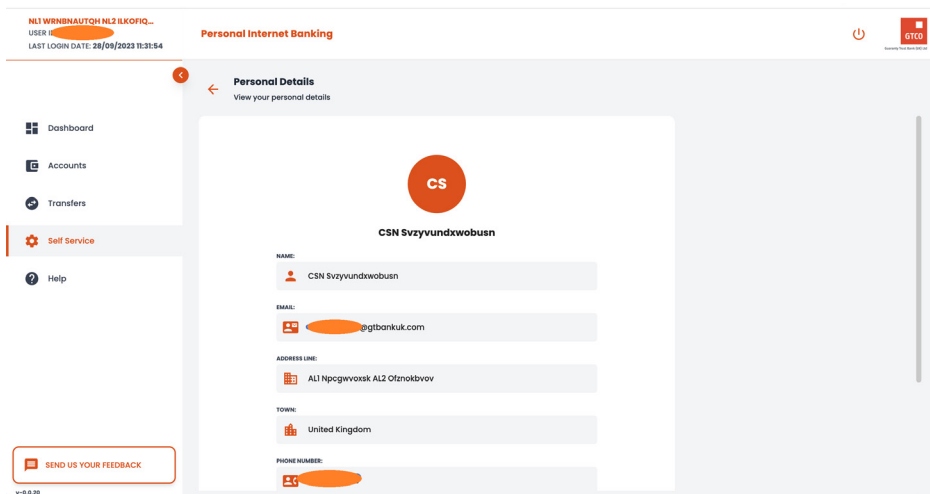


SELF SERVICE

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

dev.gtbankuk.com/new-ibank/portal/self-service/update-question-and-answer

Personal Internet Banking

Change Security Question Answer

Update your security question and answer with just a few button clicks

Current security answer

Provide the answer to your current security question.

New Security Question

What is your mother's maiden name?

New Security Answer

This is the answer to your security question.

Confirm New Security Answer

This has to be exactly the same with what you have provided for your secret answer above.

Update

SEND US YOUR FEEDBACK

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

dev.gtbankuk.com/new-ibank/portal/self-service/update-question-and-answer

Personal Internet Banking

Change Security Question & Answer

Scan the image below with your hardware token

Token Code

How to Validate Signature

Close Confirm

SEND US YOUR FEEDBACK

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

Bookmarks Other Bookmarks

NI1 WRNBNAUTQH NL2 ILKOFIQ...
USER ID
LAST LOGIN DATE: 03/10/2023 10:55:48

Personal Internet Banking

NOTIFICATION
Your reminder Question and Answer update is successful. Please keep your reminder secret details confidential to ensure increased security of your funds.

Change Security Question
Update your security question and answer

Current security answer

Provide the answer to your current security question.

New Security Question

New Security Answer

This is the answer to your security question.

Confirm New Security Answer

This has to be exactly the same with what you have provided for your secret answer above.

Update

SEND US YOUR FEEDBACK

Dashboard
Accounts
Transfers
Self Service
Help

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.

NI1 WRNBNAUTQH NL2 ILKOFIQ...
USER ID
LAST LOGIN DATE: 26/09/2023 18:50:19

Personal Internet Banking

Help
View and download the token steps for both old and new tokens

Download Old Token Guide

Download New Token Guide

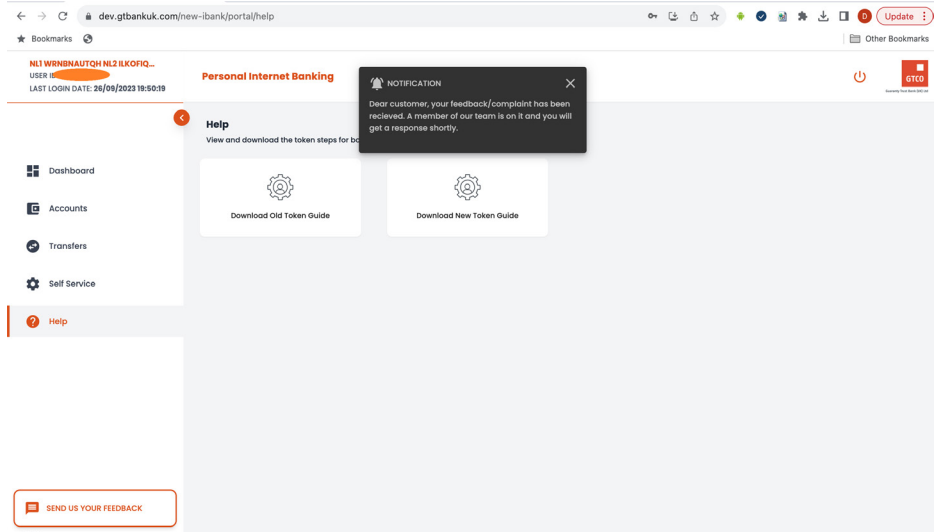
Dashboard
Accounts
Transfers
Self Service
Help

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.

The screenshot displays the GTBank UK Personal Internet Banking (PIB) Platform interface. The browser address bar shows the URL `dev.gtbankuk.com/new-ibank/portal/help`. The page header includes the user's name `N11 W19NB1A1TCH N12 ILKOFIQ...`, the user ID, and the last login date `26/09/2023 18:50:19`. The main navigation menu on the left lists `Dashboard`, `Accounts`, `Transfers`, `Self Service`, and `Help`. The `Help` section is active, showing a `Feedback` form. The form has a `Subject` field with the text `Good job` and a `Message` field with the text `Thank your good job.`. The form includes `Cancel` and `Submit` buttons. A red box highlights the `SEND US YOUR FEEDBACK` button in the bottom left corner of the page.

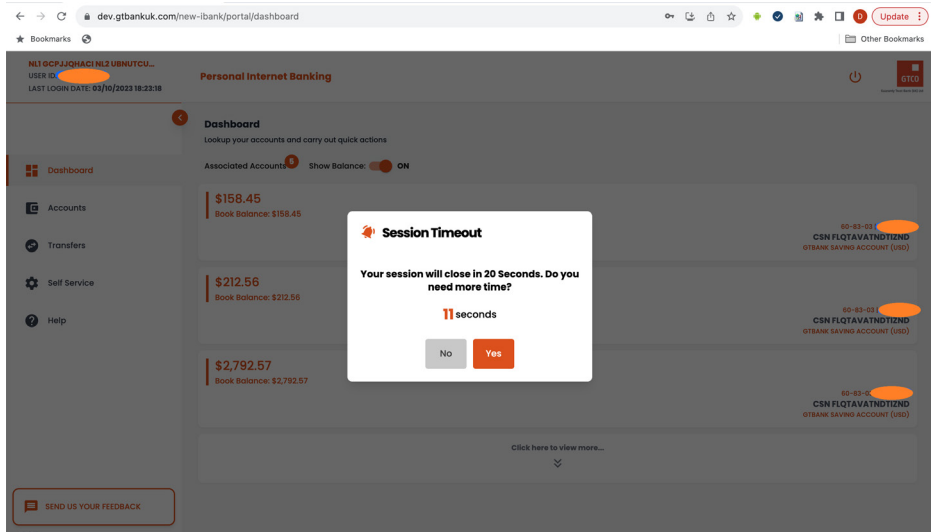
If successful, the User will receive a response that their feedback has been submitted.



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.





Guaranty Trust Bank (UK) Ltd

www.gtbankuk.com