



Guaranty Trust Bank (Kenya) Ltd

# **GUARANTY TRUST BANK (KENYA) LTD**

# **INTERNET BANKING USER GUIDE**

## **INTERNET BANKING**

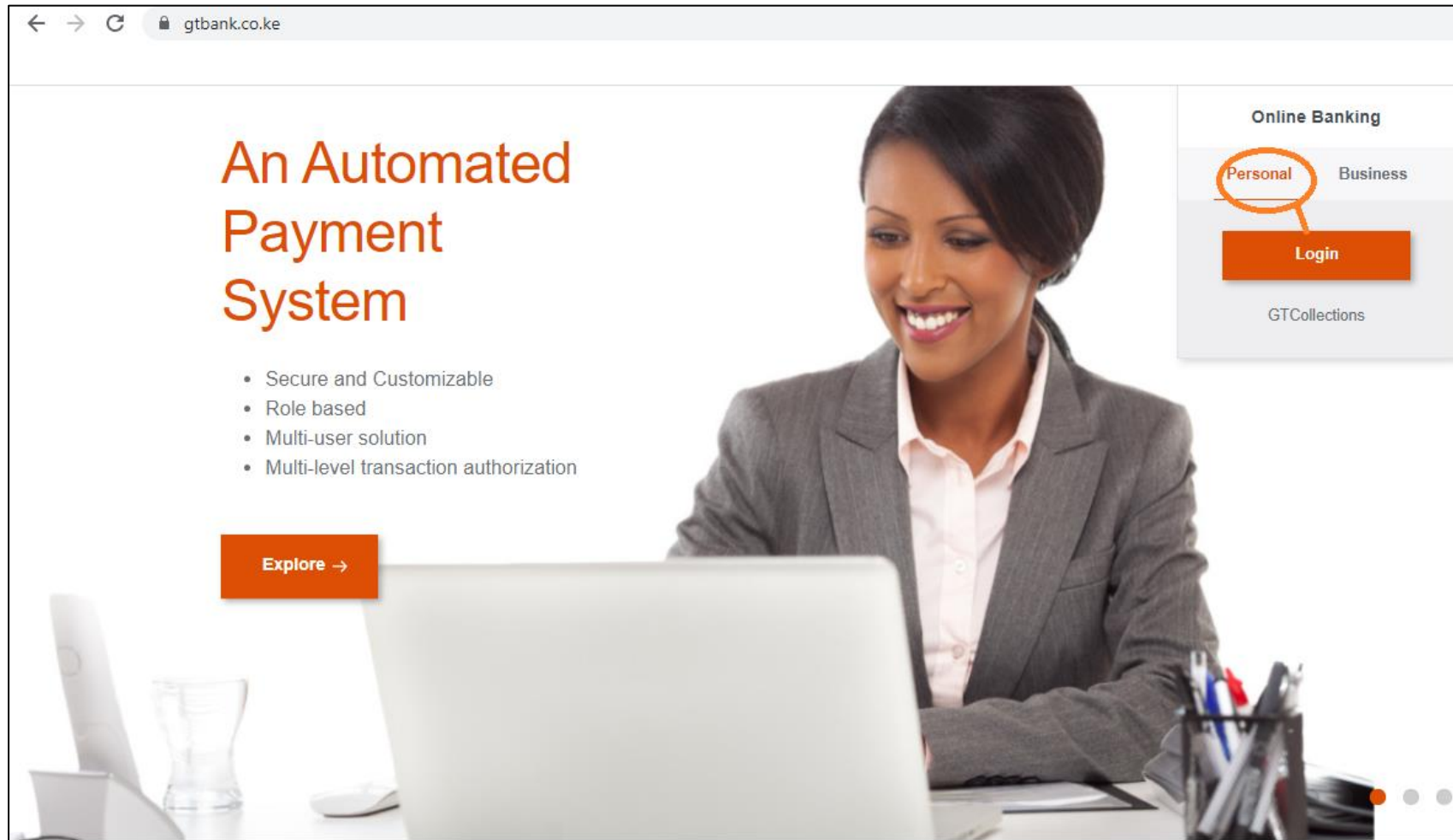
The purpose of this user guide Manual is to provide operational guidance to GTBank's individual customers on the features of its internet Banking platform.

## Contents

LOGIN LINK & LOGIN STEPS .....	3
INTERNET BANKING FUNCTIONALITIES .....	10
1. ACCOUNT STATEMENT: .....	10
2. ACCOUNT TRANSFERS.....	11
OTHER PAYMENTS; .....	13
I. AIRTIME PURCHASE .....	14
II. UTILITY PAYMENT .....	17
III. PESALINK PAYMENT .....	19

## LOGIN LINK & LOGIN STEPS


1. To log in, go to [www.gtbank.co.ke](http://www.gtbank.co.ke) , on the landing page, navigate to “Online Banking”, choose “Personal” and click "login."




2. Below is the home screen that you will see. Select Click here to Login

## INTERNET BANKING

Click here to Login




### SCAM ALERT




Ensure no one is looking over your shoulders as you use your card. Make sure you observe your surroundings.

1




Protect your **PIN** Do not disclose it to anyone

2




If you believe your **PIN** or **Password** has been compromised please call GTConnect on (+254) 020 3284390/1

3



Your Account User **ID** and **Password** are confidential. Do not disclose them to anyone.

4



Always log on to our internet banking service via our website- [www.gtbank.co.ke](http://www.gtbank.co.ke)

5

VISIT OUR SECURITY CENTRE

### Internet Banking Trusteer Rapport

This is a software that secures your online communications with our website/internet banking portal and protects your account details from fraudsters. Further safeguard your account downloading it today.

### Scam E-mails Alert

Our attention has been drawn to mails being sent out by fraudsters, requesting for such sensitive information as Internet Banking Account and ATM Card Details. Some of these mails also request that customers update their account records by clicking on links to fake Internet banking websites. You are hereby advised to ignore these mails and Do Not respond to them; as such mails were not initiated by Guaranty Trust Bank (Kenya) Ltd.

[GTBANK.CO.KE](http://GTBANK.CO.KE) | [TERMS & CONDITIONS](#) |

4

3. Enter your user ID and password (these have been sent to your email upon successful registration by the Bank)

## INTERNET BANKING

### Online Realtime Balances and Transactions

Please type your user ID and use the keypad to enter your password.

User ID:

Password:

682CLR


157DEL

4093

Login

[Forgot your password?](#)  
[Forgot your secret question?](#)


By clicking on Login, I acknowledge that I have read and understood the Terms and Conditions for using Internet Banking.



#### GTBank Mobile App

Connected to you in more ways than banking


Simply download for free today from your favorite app store



#### Experience your world without limits

With GTBank Platinum Credit MasterCard

### GTBank M-PESA Money Transfer




Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via

**M-PESA Pay Bill No. 910200**

using your 10 digit account number as the account number.

Call 0703084390 / 391 for queries


#### GT App Store



Join our simple world of banking without limits by clicking on the links below to download our applications.

[CLICK TO VISIT](#)


#### Security Tips



Please note that GTBank will NEVER ask you to provide your PIN (Personal Identification Numbers).

[READ MORE](#)

#### Do you have a token?



Get a Token today and begin to carry out third party transfers and online payments.

[GET YOURS](#)

[GTBANK.CO.KE](#) | [TERMS & CONDITIONS](#) |

5

#### 4. Confirm Token (Enter the number at the back of your hardware Token)

### INTERNET BANKING

#### Confirm Token

Dear Valued Customer,

We noticed that you have been issued a token device for online transfers on our Internet Banking. You are required to confirm the token by entering the token ID without hyphen (-) below. (e.g. 1247138043). This is a one-off process.

Once confirmed, you will be required to generate transaction code using your token device for all your online funds transfer functions, except own account and pre-registered transfers.

Note: the Pending transfer and Pending request functions will no longer be required and therefore be disabled.

Please type your token ID:

#### Scam Alert Acknowledgement

- Only access our Internet Banking services through our website: [www.gtbank.co.ke](http://www.gtbank.co.ke)
- Guaranty Trust Bank (Kenya) Ltd will NEVER ask you to update your account details, provide your PIN (Personal Identification Number), Token Code or Password through phone calls, SMS, email or websites.
- If you have received such emails, please ignore as they did not originate from Guaranty Trust Bank (Kenya) Ltd. However, if you have responded to such emails and provided any confidential account information, please change your PIN, password and notify us immediately by calling GTConnect: +254 20 3284000 / +254 703 084000.

☒ Acknowledge

Please note that if you wish to confirm later, you would not be able to perform transactions that require token code

**GTBank Mobile App**  
Connected to you in more ways than banking  
Simply download for free from your favorite app store

**Experience your world without limits**  
With GTBank Platinum Credit MasterCard

**GTBank MobileMoney**  
...single money transfer


**GTBank Mobile Banking Application**  
Banking at your convenience; anytime and anywhere

1. Enter the number at the back of your hardware Token (Token ID)
2. Check acknowledge box
3. Select continue


5. Return to login page & re-enter credentials


## INTERNET BANKING


Click here to Login





### SCAM ALERT

- 

Ensure no one is looking over your shoulders as you use your card. Make sure you observe your surroundings.
- 

Protect your **PIN** Do not disclose it to anyone
- 

If you believe your **PIN** or **Password** has been compromised please call GTConnect on (+254) 020 3284390/1
- 

Your Account User **ID** and **Password** are confidential. Do not disclose them to anyone.
- 

Always log on to our internet banking service via our website- [www.gtbank.co.ke](http://www.gtbank.co.ke)

### Internet Banking Trusteer Rapport

This is a software that secures your online communications with our website/internet banking portal and protects your account details from fraudsters. Further safeguard your account downloading it today.

### Scam E-mails Alert

Our attention has been drawn to mails being sent out by fraudsters, requesting for such sensitive information as Internet Banking Account and ATM Card Details. Some of these mails also request that customers update their account records by clicking on links to fake Internet banking websites. You are hereby advised to ignore these mails and Do Not respond to them; as such mails were not initiated by Guaranty Trust Bank (Kenya) Ltd.

VISIT OUR SECURITY CENTRE

[GTBANK.CO.KE](http://GTBANK.CO.KE) | [TERMS & CONDITIONS](#) |

## INTERNET BANKING

### Online Realtime Balances and Transactions

Please type your user ID and use the keypad to enter your password.

User ID:

225165478900



Password:

\*\*\*\*\*



6	8	2	CLR	Login
1	5	7	DEL	
4	0	9	3	

[Forgot your password?](#)

[Forgot your secret question?](#)

By clicking on Login, I acknowledge that I have read and understood the Terms and Conditions for using Internet Banking.

### GT App Store

Join our simple world of banking without limits by clicking on the links below to download our applications.



[CLICK TO VISIT](#)

### Security Tips

Please note that GTBank will NEVER ask you to provide your PIN (Personal Identification Numbers).



[READ MORE](#)

### Do you have a token?

Get a Token today and begin to carry out third party transfers and online payments.



[GET YOURS](#)



### GTBank Mobile App

Connected to you in more ways than banking



Simply download for free today from your favorite app store



### Experience your world without limits

With GTBank Platinum Credit MasterCard



## GTBank M-PESA Money Transfer



Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via

**M-PESA Pay Bill No. 910200**

using your 10 digit account number as the account number.

[Call 0703084390 / 391 for queries](#)

[GTBANK.CO.KE](#) | [TERMS & CONDITIONS](#) |



6. The landing page below will be seen; indicating all account balances

Internet Banking

Wednesday, March 25, 2020

Visit our Security Centre

Log Off

My Accounts

Balance Enquiry

Transaction Details

Account Statement

Secure Email

Investment And Loans

Account Transfers

Airtime Purchase

Bill Payment

Self Service

Pesalink

Customer Feedback

Welcome

Customer Service Desk

To Change your password or update your personal details, click **Personal** on the menu.

Please note that if you change your password, the new password takes effect on your next login.

Account Status

Account Number	Internal Reference	Account Type	Currency	Book Balance	Balance	Account Status
		CA - SALARY ACCOUNT	KES			Active

\* Click on the **Account Number** to see details for an account.

GT App Store

Join our simple world of banking without limits by clicking on the links below to download our applications.

CLICK TO VISIT

Security Tips

Please note that Guaranty Trust Bank (Kenya) Ltd will NEVER ask you to provide your PIN (Personal Identification Numbers).

READ MORE

Do you have a token?

Get a Token today and begin to carry out third party transfers and online payments.

GET YOURS

AT YOUR SERVICE!

FOR ANY ENQUIRIES, COMPLAINTS OR SUGGESTIONS

GTCONNECT

Click here for more information

Experience your world without limits

With GTBank Platinum Credit MasterCard

GTBank M-PESA Money Transfer

Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via

M-PESA Pay Bill No. 910200

using your 10 digit account number as the account number.

Call 0703084390 / 391 for queries

gtbank.co.ke | Terms & Conditions

9

## INTERNET BANKING FUNCTIONALITIES

### 1. ACCOUNT STATEMENT:

Step1; Select Account statement

Step2; Select Account & Period

Step3; Submit by selecting the Go button

Step4; Select Export Format & Export Statement

### Internet Banking

Wednesday, March 25, 2020

Visit our Security Centre

Log Off

#### My Accounts

Balance Enquiry

Transaction Details

Account Statement

Secure Email

Investment And Loans

Account Transfers

Airtime Purchase

Bill Payment

Self Service

Pesalink

Customer Feedback

Welcome

#### Account Statement

Select Account: 22F 1/510... Period: This Week Go

Account Name: JOHN NJORGE  
Opening Balance: 2.64

Trans Date	Reference	Value Date	Debit	Credit	Balance	Remarks
23-Mar-2020	0	23-Mar-2020		1,000.00	1,002.64	DEPOSIT FROM M-PESA OCN9YSN21B KENNEDY TANUI
23-Mar-2020		23-Mar-2020	1,000.00		2.64	CASH WITHDRAWAL FROM OUR ATM: PPT GTBANK SKY PARK NAIROBI KE

Export Format: Excel Export Statement Printer Friendly Version

#### GT App Store

Join our simple world of banking without limits by clicking on the links below to download our applications.

[CLICK TO VISIT](#)

#### Security Tips

Please note that Guaranty Trust Bank (Kenya) Ltd will NEVER ask you to provide your PIN (Personal Identification Numbers).

[READ MORE](#)

#### Do you have a token?

Get a Token today and begin to carry out third party transfers and online payments.

[GET YOURS](#)

#### Experience your world without limits

With GTBank Platinum Credit MasterCard

#### Experience your world without limits

With GTBank Platinum Credit MasterCard

### GTBank M-PESA Money Transfer

Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via  
**M-PESA Pay Bill No. 910200**  
using your 10 digit account number as the account number.  
Call 0703084390 / 391 for queries

gtbank.co.ke | Terms & Conditions

## 2. ACCOUNT TRANSFERS

Step 1; Select Account transfers option

Step 2; Select type of transfer

Internet Banking

Wednesday, March 25, 2020

Visit our Security Centre

Log Off

My Accounts

Account Transfers

Transfer to My Own Account(s)

Transfer to Other GTBank Accounts

Transfer to Other Banks

Transfer to Mobile

Airtime Purchase

Bill Payment

Self Service

Pesalink

Customer Feedback

Welcome

Customer Service Desk

To Change your password or update your personal details, click **Personal** on the menu.

Please note that if you change your password, the new password takes effect on your next login.

Account Status

Account Number	Internal Reference	Account Type	Currency	Book Balance	Balance	Account Status
	225	CA - SALARY ACCOUNT	KES			Active

\* Click on the **Account Number** to see details for an account.

GT App Store

Join our simple world of banking without limits by clicking on the links below to download our applications.

CLICK TO VISIT

Security Tips

Please note that Guaranty Trust Bank (Kenya) Ltd will NEVER ask you to provide your PIN (Personal Identification Numbers).

READ MORE

Do you have a token?

Get a Token today and begin to carry out third party transfers and online payments.

GET YOURS

AT YOUR SERVICE!

FOR ALL YOUR ENQUIRIES, COMPLAINTS OR SUGGESTIONS

CONNECT

Click here for more information

GTBank Mobile App

Connected to you in more ways than banking

Simply download for free today from your favorite app store

GTBank M-PESA Money Transfer

Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via

M-PESA Pay Bill No. 910200


using your 10 digit account number as the account number.

Call 0703084390 / 391 for queries

gtbank.co.ke | Terms & Conditions

**Example:** Transfer to Other Banks (EFT /RTGS)

**Step 1:** Select Transfer type (EFT/RTGS), debit account, enter beneficiary account number, select beneficiary Bank & branch, enter transaction remarks (e.g. Fee, Rent), enter secret answer & continue

 **EFT/RTGS Transfer to Other Banks**

With Guaranty Trust Bank Internet Banking, you can now transfer funds to a beneficiary account in another bank.


**EFT :** Beneficiary will be credited within 24 hours.

**RTGS :** Transactions initiated before 2 pm will be effected the same working day. Transactions initiated after 2pm on working days, over the weekend or public holidays will be effected the next working day.

To effect a transfer, simply fill the transaction details and respond to your secret question below, and then click the 'Submit' Button.

**Do you know you can print receipts for All your third party Transfers?** [Click here to go to the receipt page...](#)

**Please Note:** You require a hardware token to complete third party transfer to Other Banks.  
You can walk into any Guaranty Trust Bank branch to obtain a token.

 **Transfer Details**

Please enter transfer details below.

Transfer Type	<input type="text" value="EFT"/>	✓
From:	<input type="text" value="- Balance ( )"/>	✓
Beneficiary Account No:	<input type="text" value="123456"/> (20 Chars max.)	✓
Amount:	<input type="text" value="1,000"/>	✓
Beneficiary Name:	<input type="text" value="John Doe"/> (50 chars max.)	✓
Beneficiary Bank:	<input type="text" value="ABSA BANK KENYA PLC"/>	✓
Bank Branch	<input type="text" value="ABSA BANK KENYA PLC (HEAD OFFI..."/>	✓
Remarks:	<input type="text" value="Test"/>	✓
Answer your Secret Question?	<input type="text" value="...."/>	✓

✓

## OTHER PAYMENTS;

- I. Airtime Purchase
- II. Bill Payment
- III. Pesalink payment

### Internet Banking

Wednesday, March 25, 2020

Visit our Security Centre

Log Off

#### My Accounts

- Balance Enquiry
- Transaction Details
- Account Statement
- Secure Email
- Investment And Loans

#### Account Transfers

- Airtime Purchase
- Bill Payment
- Self Service
- Pesalink
- Customer Feedback

Welcome

#### Customer Service Desk

To Change your password or update your personal details, click **Personal** on the menu.  
Please note that if you change your password, the new password takes effect on your next login.

#### Account Status

Account Number	Internal Reference	Account Type	Currency	Book Balance	Balance	Account Status
		CA SALARY ACCOUNT	KES			Active

\* Click on the **Account Number** to see details for an account.

#### GT App Store

Join our simple world of banking without limits by clicking on the links below to download our applications.

CLICK TO VISIT

#### Security Tips

Please note that Guaranty Trust Bank (Kenya) Ltd will NEVER ask you to provide your PIN (Personal Identification Numbers).

READ MORE

#### Do you have a token?

Get a Token today and begin to carry out third party transfers and online payments.

GET YOURS

#### AT YOUR SERVICE!

FOR ANY ENQUIRIES, COMPLAINTS OR SUGGESTIONS

Click here for more information

#### Experience your world without limits

With GTBank Platinum Credit MasterCard

#### GTBank M-PESA Money Transfer

Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via

**M-PESA Pay Bill No. 910200**

using your 10 digit account number as the account number.

Call 0703084390 / 391 for queries

gtbank.co.ke | Terms & Conditions

## I. AIRTIME PURCHASE

### Step 1; Select New request

Wednesday, March 25, 2020

Visit our Security Centre

Log Off

My Accounts

Account Transfers

Airtime Purchase

Airtime Purchase

Bill Payment

Self Service

Pesalink

Customer Feedback

Welcome

AirTime Recharge

With GTBank Internet Banking, you can buy recharge cards Online. Below is the history of your AirTime purchases.

Please note the following:

- You can only view history of request made on this platform.

To make another request click 'New Request'

New Request

ServiceType

cusMobileNumber

GT App Store

Join our simple world of banking without limits by clicking on the links below to download our applications.

CLICK TO VISIT

Security Tips

Please note that Guaranty Trust Bank (Kenya) Ltd will NEVER ask you to provide your PIN (Personal Identification Numbers).

READ MORE

Do you have a token?

Get a Token today and begin to carry out third party transfers and online payments.

GET YOURS

AT YOUR SERVICE!

FOR ANY ENQUIRIES, COMPLAINTS OR SUGGESTIONS

GTCONNECT

Click here for more information

GTBank Mobile App

Connected to you in more ways than banking

Simply download for free today from your favorite app store

GTBank M-PESA Money Transfer

Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via M-PESA Pay Bill No. 910200 using your 10 digit account number as the account number.

Call 0703084390 / 391 for queries

gtbank.co.ke | Terms & Conditions

14

**Step 2;** Select Debit Account, Network, Amount, insert mobile number, secret question & continue

# Internet Banking

Wednesday, March 25, 2020

Visit our Security Centre

Log Off

My Accounts

Account Transfers

Airtime Purchase

Airtime Purchase

Bill Payment

Self Service

Pesalink

Customer Feedback

Welcome

!

Airtime Recharge

With Guaranty Trust Internet Banking, you can buy virtual recharge PINs to recharge your phone credits. To make the request, kindly fill the form shown below:

Please note: You will require a hard token to complete Airtime recharge above 99,999.00.  
You can walk into any Guaranty Trust Bank branch to obtain a token.

Payment Details:

Account to Debit:

2250C Balance

✓

Network:

SAFARICOM

✓

Amount:

10

✓

Mobile Number:

0711510676

✓

Answer your secret question

.....

✓

Continue

Reset

GT App Store

Join our simple world of banking without limits by clicking

Security Tips

Please note that Guaranty Trust Bank (Kenya) Ltd

Do you have a token?

Get a Token today and begin to carry out third party transfers and

AT YOUR SERVICE!

FOR ANY ENQUIRIES, COMPLAINTS OR SUGGESTIONS

Click here for more information

GTBank Mobile App

Connected to you in more ways than banking

Simply download for free today from your favorite app store

GTBank M-PESA Money Transfer

Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via M-PESA Pay Bill No. 910200 using your 10 digit account number as the account number.

Call 0703084390 / 391 for queries

15

**Step 3;** Enter the token number provided via your token device & submit

Welcome

JOHN DOE

❗ AirTime Recharge

You have initiated a recharge card purchase as follows:

Payment Type: SAFARICOM  
Recharge Amount: 10  
Mobile Number: 07111

Click the white button on your token and type the transaction code generated: XXXXXX

Click **submit** button to complete the transaction

Submit



## II. UTILITY PAYMENT

**Step 1;** Select Debit Account, Utility name, insert mobile number, utility account, enter amount, enter a Remark, secret question & continue

Internet Banking

Wednesday, March 25, 2020

Visit our Security Centre

Log Off

My Accounts

Account Transfers

Airtime Purchase

Bill Payment

Self Service

Pesalink

Customer Feedback

Welcome

Utility Bill Payment

Utility Bill Payment

Utility Bill Payment

With Guaranty Trust Internet Banking, you can pay for your utility bills online. To make the request, kindly fill the form shown below:

Please Note: You require a hardware token to complete the Bill Payment.

You can walk into any Guaranty Trust Bank branch to obtain a token.

Payment Details:

Account to Debit:

225L

Balance

Utility Name:

DSTV

Customer Mobile No.

0711510677

Utility Account No:

12346789

Query Bill

Amount:

5,000

Remark(s):

Monthly Cable TV

Answer your secret question:

.....

Continue

Reset

AT YOUR SERVICE!

FOR ANY ENQUIRIES, COMPLAINTS OR SUGGESTIONS

CONNECT

Click here for more information

GTBank Mobile App

Connected to you in more ways than banking

Simple download for free today from your favorite app store

GTBank M-PESA

Money Transfer

Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via

M-PESA Pay Bill No. 910200

using your 10 digit account number as the account number.

Call 0703084390 / 391 for queries

**Step 2;** Enter the token number provided via your token device

Welcome

JOHN DOE

Online Bill Payment

You have initiated a Bill Payment as follows:

Utility Name: DSTV  
Customer Mobile No.0711.  
Utility Account No:12346789  
Amount: 10  
Remark(s):Test

Click the white button on your token and type the transaction code generated:

Click submit button to complete the transaction

### III. PESALINK PAYMENT

**Step 1:** Select send to Account, select debit account, enter recipient account number, select recipient Bank, enter amount, transaction remark & confirm details

Internet Banking

Wednesday, March 25, 2020

Visit our Security Centre

Log Off

My Accounts

Account Transfers

Airtime Purchase

Bill Payment

Self Service

Pesalink

Link My Phone

Send to Phone

Send to Account

Set Primary Account

Customer Feedback

Welcome

PESALINK : Send To Account

Daily transaction limit : 500000

Single transaction limit : 250000

For any transactions above 500000 kindly use RTGS / EFT.

From Account

2: - Balance

✓

Recipient Account Number

123456

✓

Recipient Bank

ABSA BANK KENYA PLC

✓

Enter Amount

1,000

✓

Enter transaction remarks

Fee

✓

Confirm Details

Back

Experience your world without limits

With GTBank Platinum Credit MasterCard

Experience your world without limits

With GTBank Platinum Credit MasterCard

GTBank M-PESA Money Transfer

Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via M-PESA Pay Bill No. 910200 using your 10 digit account number as the account number.

Call 0703084390 / 391 for queries

GT App Store

Join our simple world of banking without limits by clicking on the links below to download our applications.

CLICK TO VISIT

Security Tips

Please note that Guaranty Trust Bank (Kenya) Ltd will NEVER ask you to provide your PIN (Personal Identification Numbers).

READ MORE

Do you have a token?

Get a Token today and begin to carry out third party transfers and online payments.

GET YOURS

gtbank.co.ke | Terms & Conditions

19

**Step 2;** Enter the token number provided via your token device & submit

# Internet Banking

Wednesday, March 25, 2020

Visit our Security Centre

Log Off

My Accounts

Account Transfers

Airtime Purchase

Bill Payment

Self Service

Pesalink

Link My Phone

Send to Phone

Send to Account

Set Primary Account

Customer Feedback

Welcome

!

Pesalink Transfer Send to Account

You have initiated a Pesalink transfer {Pesalink} to Other Bank follows:

Account to Debit: 21 - Balance ( )

Beneficiary Name: Pesalink Transfer

Beneficiary Bank: ABSA BANK KENYA PLC

Beneficiary Branch: ABSA BANK KENYA PLC

Beneficiary Account:123456

Amount: 10

Please type your transaction Code: 123456

Click **submit** button to complete the transaction

Submit

AT YOUR SERVICE!

FOR ANY ENQUIRIES, COMPLAINTS OR SUGGESTIONS

CONNECT

Click here for more information

Experience your world without limits

With GTBank Platinum Credit MasterCard

GTBank M-PESA Money Transfer

Transfer money from your account to your M-Pesa Account or deposit money directly to your bank account via M-PESA Pay Bill No. 910200 using your 10 digit account number as the account number.

Call 0703084390 / 391 for queries

GT App Store

Join our simple world of banking without limits by clicking on the links below to download our applications.

CLICK TO VISIT

Security Tips

Please note that Guaranty Trust Bank (Kenya) Ltd will NEVER ask you to provide your PIN (Personal Identification Numbers).

READ MORE

Do you have a token?

Get a Token today and begin to carry out third party transfers and online payments.

GET YOURS

gtbank.co.ke | Terms & Conditions

20