



Guaranty Trust Bank (Kenya) Ltd

GUARANTY TRUST BANK (KENYA) LTD

GAPS USER GUIDE

GTBank Automated Payment System-GAPS

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

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ACCESSING THE GAPS PLATFORM

LOGIN LINK AND LOGIN STEPS

The login link is https://ibank.gtbank.co.ke/gaps_v1/Default.aspx or through our Website gtbank.co.ke as follows

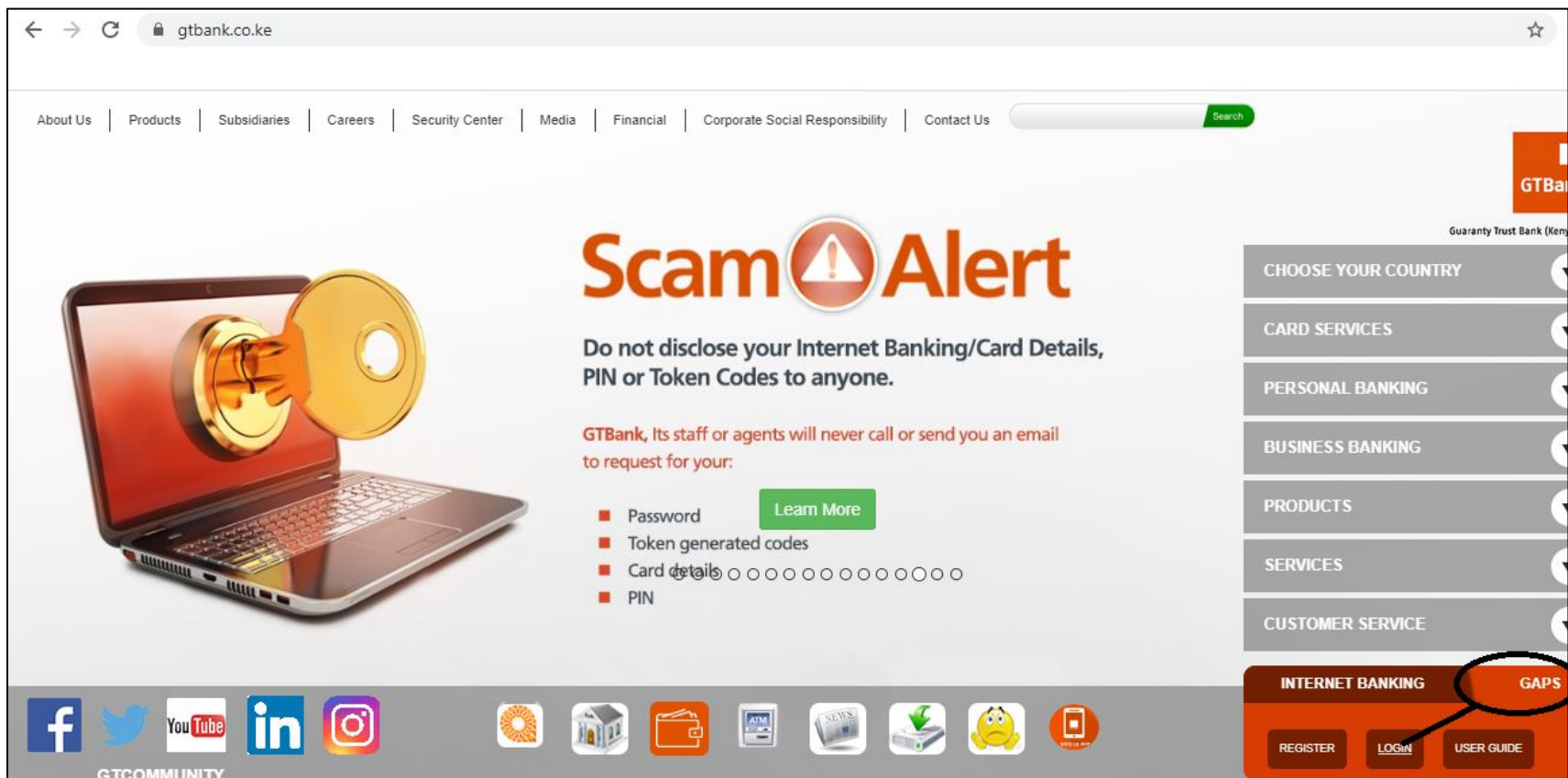


Figure 1: Accessing the GAPS platform step 1



Guaranty Trust Bank (Kenya) Ltd



PAY YOUR ELECTRICITY BILL AT YOUR CONVENIENCE

via Guaranty Trust
Bank's Automated
System (GAPS)

GAPS

Guaranty Trust Bank Automated Payment System



0703 084 390 / 391

Connect with us



Continue

Figure 2: Step 2

Once setup, two emails are shared, one containing access code and username and the other containing password. A login token device is necessary for users with approver/Authorizing rights as a second level of security.

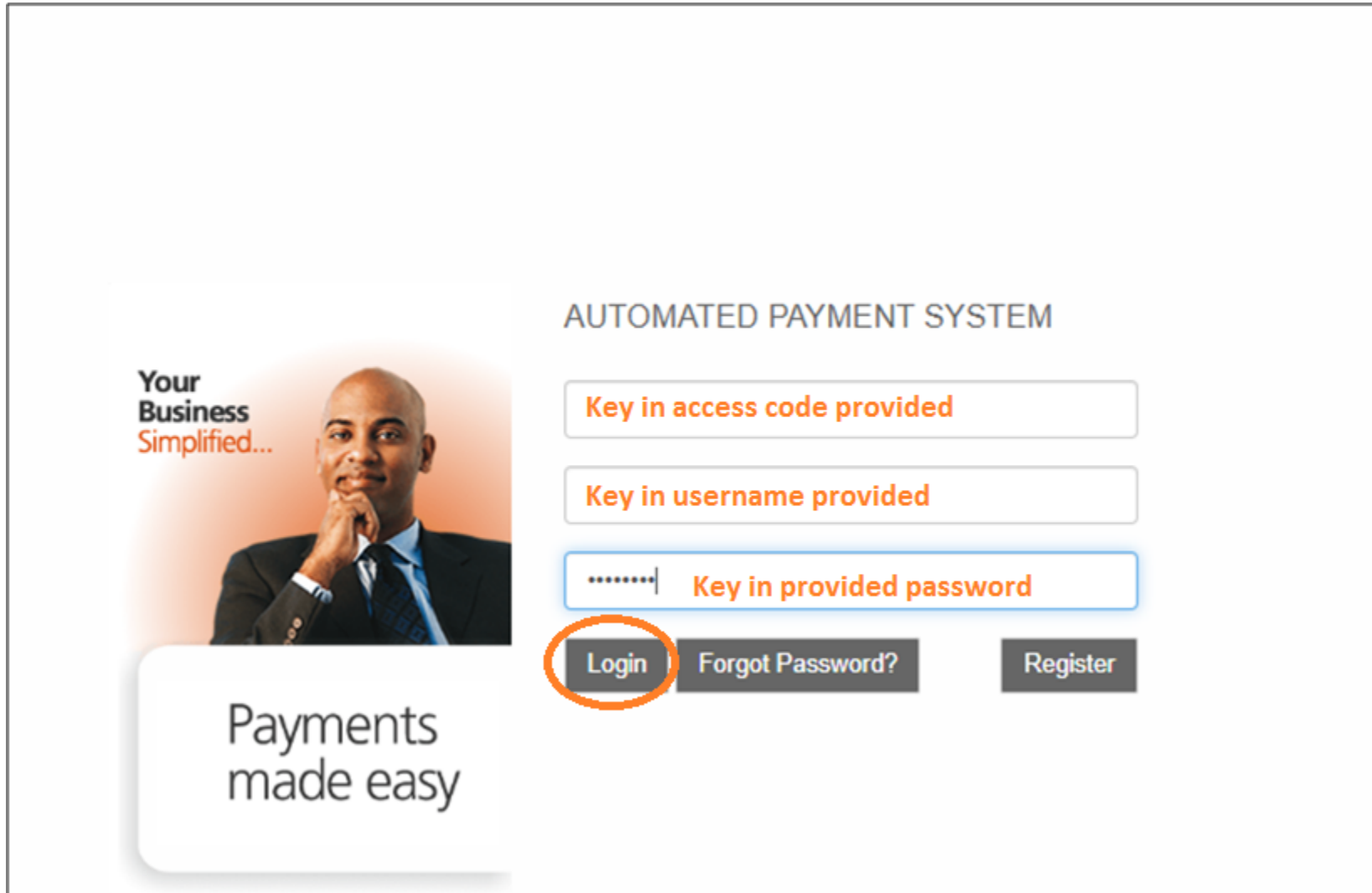


Figure 3: Login page

For an approver/signatory, you will be required to authenticate your login. Other users who do not have approval rights are not required to use this code. Authenticate your login as shown below

The image shows a web-based login interface for approvers. At the top, it says "Welcome" followed by "your name will be displayed here" in bold. Below that, it shows the "Last Login" as "Friday, August 7, 2020 08:42:43 AM". A section titled "Token" contains an "Enter Token" label and a text input field. The input field contains the text "Enter token code" followed by a blue "1". Below the input field are two buttons: "Continue" (circled in orange) and "Reset Token". A blue "2" is positioned below the "Continue" button. Below the buttons is a photograph of a physical GTBank token generator. The device is black and oval-shaped with a digital display showing "436023" and a grey button on the left side, which is circled in orange. An orange arrow points from this button to the "Continue" button on the screen. Another orange arrow points from the "Continue" button to the input field. A text box at the bottom right of the screenshot reads: "The GTBank token generator looks like this device. To generate code when prompted, press the grey button and key it in step 1".

Figure 4: Approvers authentication

Note: Password must not be less than 8 characters. The password should be a combination of alphabet e.g (a), number e.g (1)and special character e.g (*)

Set Security Settings

Security Question

Question *

Answer *

Change Password

New Password

Confirm New Password *

I agree to the [Terms and conditions](#) of GTBank Corporate Internet Banking service and have saved or printed a copy for my record

Set a security question and answer upon first time login

Change password to a secure password at least 8 characters in length i.e, Should have upper and lower case letters, numbers and a special character such as @ # \$ * ? /. An example is Pas*1234

Figure 5: Changing password

QUICK GUIDE ON THE MENUS

LANDING PAGE MENUS EXPLAINED

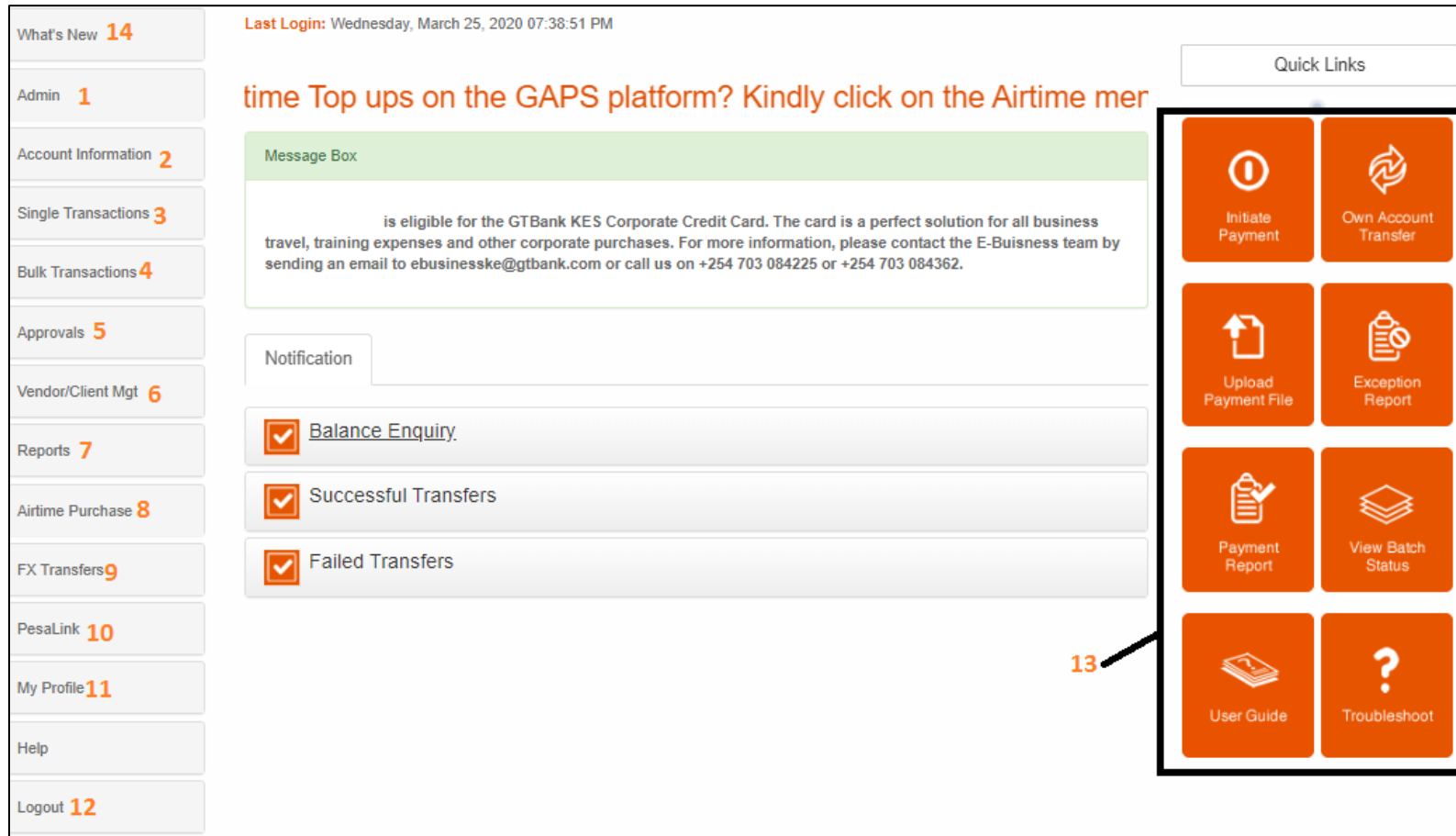


Figure 6: The landing page with options on the left

1. Describes the functions of an account admin like password reset, user deactivation and re-activation, user activity monitoring and adding of accounts that are opened later after the existing GAPS account is already created
2. Allows downloading of account statements, viewing account balances and viewing real time transactions from the account
3. Outlines the money transfer options available to a **single beneficiary**. This is described in detail under Single transactions below
4. Outlines the money transfer options available for **multiple beneficiaries** at a go. This is described in detail under Multiple transactions below
5. Outlines the different modes that require authorization by signatories or approvers such as transactions approvals and cancellations of transactions
6. Allows management of saved beneficiaries
7. Describes various reports such as transactions reports, approval reports, the status of uploaded transactions and receipts downloads
8. Allows for purchase and approval of airtime for the locally available network providers
9. Allows for currency conversion either from local currency to foreign currency or vice versa or from one foreign currency to another
10. Allows for money transfer via Pesalink option
11. Allows password and secret question change or editing from the ones stipulated at the point of login in
12. Logs you out of the GAPS platforms
13. Gives quick access to all of the above menus and has a quick user guide
14. Describes new services availed on the platform at any point

1. SINGLE TRANSACTIONS PROCESSING

The screenshot displays a banking portal for a 'DEMO ACCOUNT'. The user is identified as 'ADMIN/UPLOADER/APPROVER' and is logged in as 'demoaccount'. The last login was on Tuesday, February 25, 2020, at 08:45:38 AM. The main navigation menu on the left includes 'What's New', 'Admin', 'Account Information', and 'Single Transactions'. The 'Single Transactions' menu is circled in orange, with a callout box listing the following options: 'Initiate Eft Payment', 'Initiate Gt To Gt Transfer', 'Initiate Kra Transfer', 'Initiate Kra Transfer', 'Initiate M-Pesa Transfer', 'Initiate Rtgs Transfer', 'Own Account Transfer', and 'Telegraphic Transfers'. A callout box points to this list with the text 'Options available for Money transfer'. The main content area features a promotional banner for 'GAPS platform', a 'Message Box' with a message about a 'WINNING TEAM' eligible for a GTBank KES Corporate Credit Card, and a 'Notification' section with a checked 'Balance Enquiry' option. On the right, a 'Quick Links' section contains buttons for 'Initiate Payment', 'Own Account Transfer', 'Upload Payment File', and 'Exception Report'.

Figure 7: Options available

EFT- ELECTRONIC FUNDS TRANSFERS

Single Transactions

- Initiate Eft Payment** **1**
- Initiate Gt To Gt Transfer
- Initiate Kra Transfer
- Initiate Kra Transfer
- Initiate M-Pesa Transfer
- Initiate Rtgs Transfer
- Own Account Transfer
- Telegraphic Transfers

Bulk Transactions

Approvals

Vendor/Client Mgt

Reports

Airtime Purchase

FX Transfers

PesaLink

My Profile

Help

EFT : By 5:00pm For same day processing (Payments after 5:00 pm will be processed on the next working date)
GT-GT : No Cut-Off time

LIMIT : For Transactions above 999,999 use the RTGS option.

Select Beneficiary from List below

Account to Debit: 22 - KES - **2**

Use registered beneficiary list Yes

Account Number: 1455865286453 **3**

Beneficiary Bank: BANK OF AFRICA KENYA L... **4**

Beneficiary Name: test test **5**

Beneficiary Code: 123 Optional

Reference Number: GAPS_REF_66600 **Optional (Number is Generated by GAPS)**

Amount: 100000 **6**

Payment Date: 25/03/2020 **7**

Remarks: test

Add To Batch **8**

Follow the steps and click add to batch followed by submit

Follow the numbered steps to initiate the transaction. Such steps are also outlined in the other types of transactions

- EFTs means Electronic Funds transfer. It is a mode of money transfer between local banks using local currency
- This has a transaction limit of Kes. 999,999 per transaction
- This has to be initiated and approved by 5PM

INTERNAL TRANSFERS- GT TO GT TRANSFERS

Account Information

Single Transactions

Initiate Eft Payment

Initiate Gt To Gt Transfer 1

Initiate Kra Transfer

Initiate Kra Transfer

Initiate M-Pesa Transfer

Initiate Rtgs Transfer

Own Account Transfer

Telegraphic Transfers

Create a new Third Party Transaction

To create a transaction, simply select the account to debit and the beneficiary from the list of beneficiary.
You can add a new beneficiary by clicking the link below

Add New Beneficiary 2

Account to Debit

Beneficiary to Credit

For GT to GT, First add new beneficiary, choose nuban account number system, type in account number and click continue. Then choose created beneficiary and follow the same steps followed on doing an EFT. Add to batch followed by submit. Nuban account is the 10-digit account number

- GT to GT are real time transactions
- There are no transactions limits

MPESA TRANSFERS

Single Transactions	Account to Debit:	-----Please select-----	2
Initiate Eft Payment	Phone Number:	0712345678	3
Initiate Gt To Gt Transfer	Payment Mode :	Mpesa Transfer	
Initiate Kra Transfer	Amount:		4
Initiate Kra Transfer	Reference:		Optional
Initiate M-Pesa Transfer	Payment Date:	25/03/2020	
Initiate Rtgs Transfer	Remarks:		5
Own Account Transfer		Add To Batch	6
Telegraphic Transfers			
Bulk Transactions			
Approvals			
Vendor/Client Mgt			
Reports			
Airtime Purchase			

Click add to batch the submit

The Mpesa limit is dependent on the service provider

RTGS TRANSFERS

Single Transactions

- Initiate Eft Payment
- Initiate Gt To Gt Transfer
- Initiate Kra Transfer
- Initiate Kra Transfer
- Initiate M-Pesa Transfer
- Initiate Rtgs Transfer** 1
- Own Account Transfer
- Telegraphic Transfers

Bulk Transactions

Approvals

Vendor/Client Mgt

Reports

Airtime Purchase

FX Transfers

PesaLink

My Profile

Help

Logout

Note: Verify the details of the transaction before submitting

Note: Please note that RTGS payments will not factor in cents on the amount being settled. The cents will be truncated from the amount being sent e.g a payment for amount 540,273.35 will be sent as 540,273.00 and a payment of amount 647,129.85 will be sent as 647,129.00.

Account to Debit:

Beneficiary Bank:

Beneficiary Account No:

Beneficiary Name:

Beneficiary Address:

Amount:

Reference: Optional

Payment Date:

Commission:

Excise Tax 20% of Commission:

2

3

4

5

6

7

8

- RTGS means Real Time Gross Settlement. It is a local mode of money transfers for high volumes.
- This can be used for both local and foreign currency transfers
- The cutoff time is 2PM Kenyan time
- Amounts above Kes 1,000,000 or Kes Equivalent in Foreign currency must have supporting documents

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OWN ACCOUNT TRANSFERS

Account Information	
Single Transactions	
Initiate Eft Payment	
Initiate Gt To Gt Transfer	
Initiate Kra Transfer	
Initiate Kra Transfer	
Initiate M-Pesa Transfer	
Initiate Rtos Transfer	
Own Account Transfer 1	
Telegraphic Transfers	
Bulk Transactions	
Approvals	
Vendor/Client Mgt	
Reports	

Select Beneficiary from List below

Account to Debit: 2

Account To Credit: 3

Payment Mode :

Amount: 4

Reference: Optional

Payment Date:

Remarks: 5

6

Click add to batch followed by Submit. This only applies to same currency transfers

TELEGRAPHIC TRANSFERS

Account Information

Single Transactions

Initiate Eft Payment

Initiate Gt To Gt Transfer

Initiate Kra Transfer

Initiate Kra Transfer

Initiate M-Pesa Transfer

Initiate Rtgs Transfer

Own Account Transfer

Telegraphic Transfers 1

Bulk Transactions

Approvals

Vendor/Client Mgt

Reports

Airtime Purchase

FX Transfers

Please note that transaction uploaded after 2:00 PM Kenyan time will be processed the following working day.:

Please note that fields with * are compulsory and ensure you fill the form by following the rules below:

* US Dollar payment requires BIC/ROUTING_NO

* POUND Sterling requires Sort Code

* EURO requires IBAN_NO & BIC

Standard Details of Charges (per transaction):

VAT:- 20% of commission

FX Charges:

KES:- 1,500

USD:- \$22.5

GBP:- £12.75

Euro:- 19.5

Please indicate that request initiated is not a Third-party Transaction 3

I agree to the Terms and conditions on Fx Transfer and have saved or printed a copy for my record

Please click **Add New Beneficiary** 2 or select Beneficiary from the list below

Account To Debit For Transaction *

Beneficiary Name *

Add new Beneficiary by filling all the required details and click continue, then follow the steps and submit

- Telegraphic transfers are international modes of Money transfers using foreign currencies.
- Cutoff time is 2PM Kenyan time.

TAX PAYMENTS

Account Information

Single Transactions

Initiate Eft Payment

Initiate Gt To Gt Transfer

Initiate Kra Transfer 1

Initiate M-Pesa Transfer

Initiate Rtgs Transfer

Own Account Transfer

Telegraphic Transfers

Bulk Transactions

Approvals

Vendor/Client Mgt

Reports

Enter E-Slip No: 2 **Validate PRN Number 3**

Amount:

Vendor Name:

Pin Number:

Account to Debit: 4

Reference: Optional

Payment Date: ...

4 **Submit** **Cancel**

The first step is to generate a Tax payment E Slip from KRA that has a PRN number. Key the number in step 2 and click validate followed by verify then proceed with steps 4 and 5

- Clicking validate and verify auto-populates the amount, company name and PIN number

CURRENCY CONVERSION-FX

Airtime Purchase	80/20/1700	20-3-2020	108.40	KES	5,320,000.00	USD	50,000.00	Process
FX Transfers	80/20/1718	23-3-2020	115.80	KES	3,740,803.20	EUR	32,304.00	Process

[Fx Settlement Report](#)
[Submit Fx Settlement](#) **1**

PesaLink

My Profile

Help

Logout

Account to Debit Information

Customer ID	Account No	BBAN
		Select Account To Debit Funds 3

Account To Debit: 213 5111/0

Currency To Debit: KES

Sale Amount To Debit: 3,043,500.00

Currency To Credit: USD

Rate: 101.45

Purchase Amount : 30,000.00

Set Account To Credit:

Own Account **4**

Other Account

Account To Credit : **5**

Remarks/Ref No :

Payment Date: 25/03/2020

6

FX involves currency conversion either from local to foreign currency or from one foreign currency to another foreign currency

Customer has to first agree on a conversion rate with the treasury department of the bank which is then approved. The customer is then able to complete this transaction

2. BULK TRANSACTIONS PROCESSING

The screenshot shows a web interface for bulk transactions processing. On the left is a sidebar menu with items: Bulk Transactions, Approvals, Approve Fxtransfer, Approve Sub Account, Approve Transaction (1), Cancel Transaction, Vendor/Client Mgt, Reports, Airtime Purchase, FX Transfers, PesaLink, My Profile, and Help. The main content area contains several fields and options:

- Credit/Debit Flag:** A dropdown menu set to "Credit Beneficiary Account" (2).
- Account to Debit:** A dropdown menu with "----Please select----" (3).
- Payment Type:** A dropdown menu set to "VENDOR PAYMENTS" (4).
- Payment Mode for Other Banks Transfer:** A dropdown menu with "---- Please select ----" (5).
- Option 6:** A checked checkbox labeled "Process payment as 'Single Debit, Multiple Credit' account entries" (6).
- Debit Account Transaction Reference:** A text input field with the placeholder "Type reason for payment" (7). Below it is a note: "This is a unique transaction reference that will reflect in your account statement. e.g January 2017 Salary".
- Option 8:** A "Choose File" button next to the text "No file chosen" (8).
- Option 9:** An orange "Upload" button (9).

A grey message box at the bottom states: "Please ensure you have ONLY NUBAN or Old account number per payment file."

Option 5 allows you to choose bulk payments options of RTGS, EFT, MPESA, GT to GT or Utility payments

Tick option 6 if you want one debit for all the payments on the upload file. The system will do one debit on your account but will credit multiple beneficiaries

Validated Transactions

Row_No	Reference	Beneficiary_Code	Beneficiary_Name	Account_Name	Account_No	Beneficiary_NUBAN	Amount	Sortcode	Bank	Payment_Date
2	ADVANCE FEB 20UP_2_GAP5572	1	Adrew Barasa Wamawa		01234567	01234567	100	68000	EQUITY BANK LTD	25/02/2020
3	ADVANCE FEB 20UP_3_GAP3343	2	Aggrey okune Aura		01234568	01234568	100	11000	THE COOPERATIVE BANK OF K	25/02/2020
4	ADVANCE FEB 20UP_4_GAP3343	3	Aineya Arwayi Arunga		01234569	01234569	100	68000	EQUITY BANK LTD	25/02/2020
5	ADVANCE FEB 20UP_5_GAP3343	4	Alex Bwire Abangi		01234570	01234570	100	01162	KENYA COMMERCIAL BANK	25/02/2020
6	ADVANCE FEB 20UP_6_GAP3343	5	Alfred Egesa		01234571	01234571	100	11000	THE COOPERATIVE BANK OF K	25/02/2020

Number of Validated Transactions: 5

Invalid Transactions

Number of Invalid Transactions: 0

Description of invalid transaction(s)

Click on the Submit button to submit successful transactions in this batch. Click on cancel to reject this batch

Account to debit for the transaction(s) is: 2250015785-225/165688/1/5002/0
Total sum for validated transaction(s) is: 500.00 and Total sum for invalid transaction(s) is: 0.00

10



Below is a sample excel file format to use

PaymentAmount (number format, 2 decimal places (max))	PaymentDate (text format, dd / mmm / yyyy, max. 11 characters)	Reference (optional i.e cells can be left blank, text format, alpha-numeric, max. 20 characters)	Remark (text format, alpha-numeric, max. 25 characters)	VendorCode (text format, max. of 32 characters, e.g staff I.D, RC no. or name)	VendorName (text format, alpha-numeric, max. 50 characters)	VendorAcctNumber (text format, numeric, max. 15 digits)	VendorBankSortCode (text format, 5 digits)
100.00	05/06/2020	ADVANCE FEB 20	ADVANCE FEBRUARY 2020	1	Beneficiary name 1	0860199897331	68000
100.00	05/06/2020	ADVANCE FEB 20	ADVANCE FEBRUARY 2020	2	Beneficiary name 2	01109402746300	11000

Check the column labels on formatting and on how to populate this excel

This is provided on GAPS under user guide>list of banks and branch codes

3. APPROVING TRANSACTIONS

An email is sent to the approver for approval once the transactions have been successfully submitted.

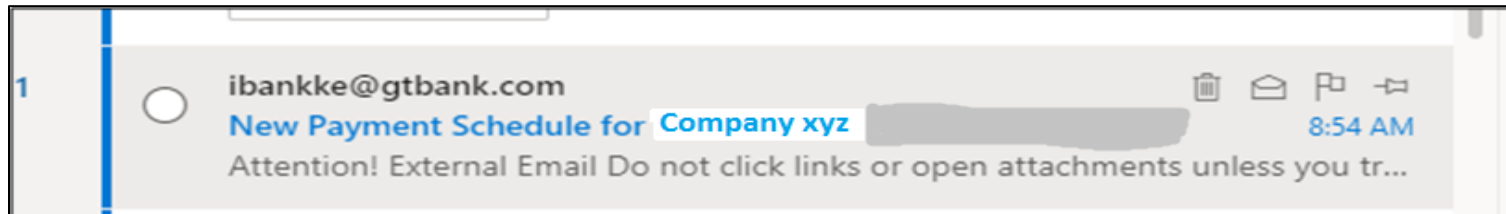


Figure 8: Sample email sent

SELECTING THE TRANSACTIONS FOR APPROVAL

What's New

Admin

Account Information

Single Transactions

Bulk Transactions

Approvals

Approve Fxtransfer

Approve Sub Account

Approve Transaction 1

Cancel Transaction

Last Login: Wednesday, March 25, 2020 06:37:12 PM

Approve Transactions

Payment Cut-Off Time:

RTGS : By 2:00pm For same day processing (Payments after 2:00 pm will be processed on the next working date)

EFT : By 5:00pm For same day processing (Payments after 5:00 pm will be processed on the next working date)

GT-GT : No Cut-Off time

Please note that RTGS payments will not factor in cents on the amount being settled. The cents will be truncated from the amount being sent e.g a payment for amount 540,273.35 will be sent as 540,273.00 and a payment of amount 647,129.85 will be sent as 647,129.00.

	Batch ID	Uploaded By	Date Uploaded	Transaction Total	Batch Type
Select 2	26988	kelvinkiiru	23-Mar-2020	100,000.00	DIRECT CREDIT
Select	26865	olyvialavisa	10-Mar-2020	6,500.00	DIRECT CREDIT
Select	26863	olyvialavisa	10-Mar-2020	4,000.00	DIRECT CREDIT

Click to select batch for approval and proceed to step 3

SUBMITTING PAYMENTS FOR APPROVAL

S/N	Clear	Auth	Decline	Trans ID	Amount	Reference	Beneficiary Name	Bank Name	Beneficiary NUBAN	Beneficiary Acct No	Customer Acct No	Remarks	Pay Date	Account Name	View Attachment	Com
1	Clear	<input checked="" type="radio"/>	<input type="radio"/>	324546	100,000.00	GAPS_REF_72327		AFRICAN BANKING CORP.			225/	GT_69170_TEST	23-Mar-2020			

Currency of Transaction: KES

Number of Transactions on display:

Number of Declined Transactions:

Sum of Transactions on display:

Sum of All Authorised Transactions:

Current User Limit:

Sum of selected Transactions:

3

3

Use either of the options to select payments for approval

4

CANCELLING TRANSACTIONS

A). TRANSACTIONS THAT ARE NOT YET APPROVED

The screenshot shows the 'Cancel Batch Transaction' interface. On the left is a navigation menu with items like 'Admin', 'Account Information', 'Single Transactions', 'Bulk Transactions', 'Approvals', 'Approve Extransfer', 'Approve Sub Account', 'Approve Transaction', 'Cancel Transaction', 'Vendor/Client Mgt', 'Reports', 'Airtime Purchase', 'FX Transfers', 'PesaLink', 'My Profile', 'Help', and 'Logout'. The main content area is titled 'Cancel Batch Transaction' and contains three radio button options: 'Cancel Pending Transaction' (selected), 'Cancel Approved Transaction waiting to be processed', and 'Cancel Processed Standing Instruction'. Below these is a table with columns: 'Batch ID', 'Uploaded By', 'Date Uploaded', 'Transaction Total', and 'Batch Type'. The table has two rows, both with a 'Select' link in the first column. Below this is another table with columns: 'S/N', 'TransID', 'Amount', 'Reference', 'Beneficiary Name', 'Beneficiary Bank', 'Beneficiary NUBAN', 'Beneficiary Acct No', 'Customer Acct No', and 'Remarks'. The first row of this table contains: 1, 1110928, 1,000.00, test 2, NA, 0712345678, 0712345678, and MPESA_662. At the bottom, there is a 'Reason for cancellation' text box (callout 5), a prompt 'Press the white button on your token and type the transaction code generated:' followed by a text box (callout 6), and a 'Cancel' button (callout 7). An arrow points from the text 'Indicate the reason' to the text box (callout 5). Another arrow points from the text 'Enter generated token number' to the text box (callout 6). The 'Cancel' button is highlighted in red.

1 Approvals

2 Cancel Transaction

3 Cancel Pending Transaction

4 Select

Batch ID	Uploaded By	Date Uploaded	Transaction Total	Batch Type	
Select	27671	lucy	18-Jun-2020	1,000.00	DIRECT CREDIT
Select	27670	lucy	18-Jun-2020	1,000.00	DIRECT CREDIT

S/N	TransID	Amount	Reference	Beneficiary Name	Beneficiary Bank	Beneficiary NUBAN	Beneficiary Acct No	Customer Acct No	Remarks
1	1110928	1,000.00	test 2		NA	0712345678	0712345678		MPESA_662

Reason for cancellation

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

5

6

7 Cancel

Indicate the reason

Enter generated token number

Figure 9: Cancelling pending transactions

B). TRANSACTIONS THAT ARE APPROVED BUT AWAITING PROCESSING

This mostly applies for transactions approved after cutoff or transactions that have been postdated.

Cancel Pending Transaction

Cancel Approved Transaction waiting to be processed 3

Cancel Processed Standing Instruction

Batch ID	Uploaded By	Date Uploaded	Transaction Total	Batch Type	
Select 4	27670	lucywanjau	18-Jun-2020	1,000.00	DIRECT CREDIT

S/N	TransID	Amount	Reference	Beneficiary Name	Beneficiary Bank	Beneficiary NUBAN	Beneficiary Acct No	Customer Acct No	Remarks
1	1110927	1,000.00	test		NA	0727 09 07 809			MPESA_

Reason for cancellation 5

Press the white button on your token and type the transaction code generated: 6

7

Figure 10: Cancelling approved transactions pending processing