



Guaranty Trust Bank (Kenya) Ltd

# GAPs USER GUIDE (2016)

## LOGIN

1 To log in, go to [www.gtbank.co.ke](http://www.gtbank.co.ke) , click "GAPS" then "login. Key In your log in credentials as provided by GTBank.

Below is the home screen that you see when you login

The screenshot shows the GAPS (Guaranty Trust Bank Automated Payment System) home screen. At the top, it displays "Welcome!! IAN MACHARI" on the left, "Tuesday, August 05, 2014" in the center, and "Label" on the right. The main content area is titled "Home" and features a central image of a man in a suit working on a laptop. Overlaid on this image is a calendar-style grid of transactions:

- 8:34 am: Pay Staff Salaries
- 8:37 pm: Payment of company utility bills
- 10:01 am: Transfer \$10,000 to McMal Transport Agency
- 2:30 pm: Initiate collection from dealers in North Central
- 1:40 pm: Pay staff HMO bill

To the right of the calendar is the "GAPS" logo with the tagline "Guaranty Trust Bank Automated Payment System". Below the logo is a button that says "Click Here To Download User Guide". On the left side, there is a vertical sidebar menu under the heading "ADMIN/UPLOADER" with the following options: What's New, Admin, Account Information, Uploads, Approvals, Reports, Vendor/Client Mgt, Transfers, My Profile, Help, and Logout.

## TO DISABLE OR ENABLE USER

1. Click on "Admin" Menu option and select "disable/ enable user"

The screenshot shows the "Activate/Deactivate User" screen. At the top, it displays "Welcome!! IAN MACHARI" on the left, "Tuesday, August 05, 2014" in the center, and "Label" on the right. The main content area is titled "Activate/Deactivate User" and features a dropdown menu for "Customer" set to "Teddy & Sons Limited". Below this are two radio button options: "Active Users" and "Inactive Users". On the left side, there is a vertical sidebar menu under the heading "ADMIN/UPLOADER" with the following options: What's New, Admin, Disable/Enable User, File Format, File Type, Login Trail, Password Reset, User Activity, Account Information, Uploads, Approvals, Reports, Vendor/Client Mgt, Transfers, and My Profile.

2. Select “active users” then select the user you wish to disable and select “deactivate”

Welcome!! IAN MACHARI Tuesday, August 05, 2014 Label

**ADMIN/UPLOADER**

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What's New

Admin

Disable/Enable User

File Format

File Type

Login Trail

Password Reset

User Activity

---

Account Information

---

Uploads

---

Approvals

---

Reports

---

Vendor/Client Mgt

---

Transfers

---

My Profile

### Activate/Deactivate User

Customer:

Active Users  
 Inactive Users

	First Name	Last Name	User Name	Role
<input type="checkbox"/>	IAN	MACHARI	ianmachari	ADMIN/UPLOADER
<input type="checkbox"/>	JOHN	MUKONO	johnmukono	ADMIN/APPROVER
<input type="checkbox"/>	TOBI	OJUMU	ojumutobi	ADMIN/APPROVER
<input type="checkbox"/>	TOBI	OJUMU	ojumutobi1	ADMIN/UPLOADER
<input type="checkbox"/>	TOBI	OJUMU	ojumutobi2	ADMIN/APPROVER

## TO RESET A USER'S PASSWORD

1. Click on “Admin” Menu option and select “password reset”

Welcome!! IAN MACHARI Tuesday, August 05, 2014 Label

**ADMIN/UPLOADER**

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What's New

Admin

Disable/Enable User

File Format

File Type

Login Trail

Password Reset

User Activity

---

Account Information

---

Uploads

### Reset Password

	User Name	First Name	Last Name	Email Address
<a href="#" style="color: #e67e22; text-decoration: none;">Reset</a>	ianmachari	IAN	MACHARI	machaian@gmail.com
<a href="#" style="color: #e67e22; text-decoration: none;">Reset</a>	johnmukono	JOHN	MUKONO	john.mukono@gtbank.com
<a href="#" style="color: #e67e22; text-decoration: none;">Reset</a>	ojumutobi	TOBI	OJUMU	ojumutobi@yahoo.com
<a href="#" style="color: #e67e22; text-decoration: none;">Reset</a>	ojumutobi1	TOBI	OJUMU	ojumutobi@yahoo.com
<a href="#" style="color: #e67e22; text-decoration: none;">Reset</a>	ojumutobi2	TOBI	OJUMU	ojumutobi@yahoo.com

## TO VIEW USER ACTIVITY

1. Click on "Admin" Menu option and select "User Activity". Set the date parameters and generate.

Welcome! IAN MACHARI Tuesday, August 05, 2014 Label

**ADMIN/UPLOADER**

- What's New
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- Disable/Enable User
- File Format
- File Type
- Login Trail
- Password Reset
- User Activity
- Account Information
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### Users Audit Report

Date From:

Date To:

Name	Action	Old Value	New Value	Date
IAN MACHARI	Password Reset for johnmukono			05-Aug-14 09:56

EXCEL

## TO GENERATE ACCOUNT STATEMENT

1. Click on "Account Information" Menu option and select "Account Statement". Key In the date parameters of the statement as needed. Choose the export format as desired then click "export."

Welcome! IAN MACHARI Tuesday, August 05, 2014 Label

**ADMIN/UPLOADER**

- What's New
- Admin
- Account Information
- Account Statement
- Balance Enquiry
- Transaction Track
- Uploads
- Approvals
- Reports
- Vendor/Client Mgt
- Transfers
- My Profile
- Help

### Account Statement

Select Account:  Note that the BBAN and O/R A/C show side by side

From:   To:

**Account Name:** Teddy & Sons Limited

**Opening Balance:** 437,311.58

Trans Date	Reference	Value Date	Debit	Credit	Balance	Remarks
25-Jul-2014	0	25-Jul-2014		43,537.00	480,848.58	CASH DEPOSIT
26-Jul-2014	0	26-Jul-2014		37,860.00	518,708.58	CASH DEPOSIT
28-Jul-2014	0	28-Jul-2014		57,765.00	576,473.58	CASH DEPOSIT
28-Jul-2014	2798	28-Jul-2014	37,139.00		539,334.58	CLEARING WITHDRAWAL 07140000201548797
28-Jul-2014	14092852	28-Jul-2014		5,577.50	544,912.08	SETTLE CENTRALIZED INWARD TRANSFER 16 EOTYSETT24072014
30-Jul-2014	0	30-Jul-2014		64,750.00	609,662.08	CASH DEPOSIT
30-Jul-2014	2795	30-Jul-2014	71,399.05		538,263.03	CLEARING WITHDRAWAL 60500000000009914

Export Format: EXCEL  [Print Friendly Version](#)

## TO VIEW BALANCE INQUIRY

1. Click on "Account Information" Menu option and select "Balance Inquiry"

Welcome! IAN MACHARI Tuesday, August 05, 2014 Label

**ADMIN/UPLOADER**

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### Balance Enquiry

Account Status

Bban Account No	Old Account No	Account Type	Currency	Book Balance	Available Balance
2110051700	533253245325334	DD - CA - BUSINESS - SME - LEGACY	KES	453,124.58	453,124.58

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

## TO VIEW ACCOUNT TRANSACTION TRACK

1. Click on "Account Information" Menu option and select "Transaction Track"

Welcome! IAN MACHARI Tuesday, August 05, 2014 Label

**ADMIN/UPLOADER**

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Transaction Track

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### Transaction Tracking

Select Account  Note that the RBRW and Old A/C show side by side

Start Date:   End Date:   Trans Reference:  Branch Code:

Supply the "Trans Reference with or without Branch Code" if you want to search with it, otherwise leave it blank.

Trans Date	Doc_Ref	Trans_Ref	Originating_Branch_Code	Narrative	Value Date	Debit	Credit
30-Jul-2014	0	164	211	CASH DEPOSIT	30-Jul-2014		64,750.00
30-Jul-2014	2795	260	211	CLEARING WITHDRAWAL 60000000000009914	30-Jul-2014	71,399.05	
30-Jul-2014	2800	261	211	CLEARING WITHDRAWAL 000001400130072352	30-Jul-2014	132,340.00	
30-Jul-2014	14003018	017	201	SETTLE CENTRALIZED INWARD TRANSFER 31 EOTYSETT25- 27072014	30-Jul-2014		5,869.65
31-Jul-2014	0	60	211	CASH DEPOSIT	31-Jul-2014		36,905.00

## TO VIEW ACCOUNT TO DEBIT

1. Click on “Uploads” Menu option and select “Account to Debit”

ADMIN/UPLOADER/APPROVER

- What's New
- Admin
- Account Information
- Uploads
  - Account to Debit
  - Upload Payment File
  - Upload Payment File (GTB a/c)
- Approvals
- Reports
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### Account to Debit

	Old Account	NUBAN Account	Account Name	Payment Mode
1	533253245325334	21533253245325334	Teddy & Sons Limited	GTB
2	533253245325334	533253245325334	Teddy & Sons Limited	GTB
3	533253245325334	21533253245325334	Teddy & Sons Limited	GTB

Please select the account you want to pay from.

## TO VIEW UPLOAD PAYMENT FILE

1. Click on “Uploads” Menu option and select “Upload Payment File”

ADMIN/UPLOADER/APPROVER

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  - Upload Payment File (GTB a/c)
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### Upload Payment File

Select Credit/Debit Flag to Credit or Debit Beneficiary account. Select Payment Type, Payment Mode for Other Bank Transfers and click Browse to select a file to upload. Click on the Upload button to upload the selected file.

Credit/Debit Flag

Payment Type

Payment Mode for Other Banks Transfer

Process payment as 'Single Debit, Multiple Credit' account entries

Is the account number in your payment file BBAN number(s) i.e 10 digits?  No  Yes

No file chosen

Kindly ensure you have ONLY BBAN or Old account number per payment file.

**All Payments would be made based on account number supplied. Please ensure that you have validated the account details of your NIBSS Instant Payment transfers using the ACCOUNT NAME ENQUIRY function in the Vendor/Client Mgt. menu.**

## TO APPROVE A TRANSACTION

1. Click on the “Approvals” menu option and select “Approve Transactions”. Select the batch to be approved and click “Authorize all”

**ADMIN/UPLOADER/APPROVER**

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- Approvals**
  - Approve Transaction
  - Cancel Transaction
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**Approve Transactions**

	Batch ID	Uploaded By	Date Uploaded	Transaction Total	Batch Type
Select	246	First Name	16-Feb-2015	3,000,000.00	DIRECT CREDIT
Select	249	First Name	18-Feb-2015	3,141,265.00	DIRECT CREDIT
Select	250	First Name	20-Feb-2015	7,777.00	DIRECT CREDIT
Select	251	First Name	20-Feb-2015	67,280.00	DIRECT CREDIT
Select	252	First Name	20-Feb-2015	67,280.00	DIRECT CREDIT
Select	254	First Name	25-Feb-2015	1,000.00	DIRECT CREDIT
Select	255	First Name	26-Feb-2015	101,277.00	DIRECT CREDIT
Select	256	First Name	18-Mar-2015	67,280.00	DIRECT CREDIT

## TO CANCEL A TRANSACTION

1. Click on the “Approvals” Menu option and select “Cancel Transaction”

**ADMIN/UPLOADER/APPROVER**

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**Cancel Batch Transaction**

- Cancel Pending Transaction
- Cancel Approved Transaction waiting to be processed

2. Select "Cancel Pending Transaction" then click the Batch ID you wish to cancel, give a brief reason for cancellation then click "cancel"

ADMIN/UPLOADER/APPROVER
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Approve Transaction
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### Cancel Batch Transaction

Cancel Pending Transaction  
 Cancel Approved Transaction waiting to be processed

	Batch ID	Uploaded By	Date Uploaded	Transaction Total	Batch Type
Select	246	First Name	16-Feb-2015	3,000,000.00	DIRECT CREDIT
Select	249	First Name	18-Feb-2015	3,141,265.00	DIRECT CREDIT
Select	250	First Name	20-Feb-2015	7,777.00	DIRECT CREDIT
Select	251	First Name	20-Feb-2015	67,280.00	DIRECT CREDIT
Select	252	First Name	20-Feb-2015	67,280.00	DIRECT CREDIT
Select	254	First Name	25-Feb-2015	1,000.00	DIRECT CREDIT
Select	255	First Name	26-Feb-2015	101,277.00	DIRECT CREDIT



## TO INITIATE INTERNATIONAL TRANSFERS

1. Click on “International Transactions” and select “initiate FX Payment”

Type in on the required fields depending on the currency of the transaction. Attach file if any, then click “submit”

**ADMIN/UPLOADER/APPROVER**

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- Transfers
- International Transactions**
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  - Initiate FX Payment
- Card Services
- Bill Payments
- KRA Itax
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### Submit FX Transaction

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 or Fed Wire;
- \* Payments to Europe and UAE require IBAN\_NO;
- \* Payments to In South African Rand require Branch code; BIC
- \* Canadian Dollar, RAND and YEN require BIC
- \* Australian Dollar payments require BSP Code
- \* Payments to India require IFSC code

Standard Details of Charges (per transaction):

Currency	Sender Cost	Beneficiary Cost (Offshore Charge)
USD	22.5	7
EUR	19.5	20 (Within Eurozone) 25 (Any other place)
GBP	12.75	15
ZAR	KES 1500	ZAR 122
INR	KES 1500	INR 200
JPY	KES 1500	JPY 5000
AUD		25 (To commonwealth) 30 (Any other)

**Account To Debit For Transaction** 2110051882 - 211/103892/1/5106/0

Currency \*

Account To Debit For Charges \*

Amount \*

Beneficiary Name \*

Beneficiary Bank \*

Beneficiary Bank Address \*

Beneficiary Bank AccountNo/IBAN \*

Beneficiary Bank Routing No/Sort Code

Beneficiary Bank BIC/SWIFT/IFSC Code/BSP Code

Intermediary Bank Name (if Any)

Intermediary Bank Account No/IBAN (if Any)

Intermediary Bank Routing No/Sort Code/FED Wire (if Any)

Intermediary Bank BIC/SWIFT (if Any)

Off Shore Charge Borne By  Sender  Beneficiary

Reference

Purpose of Payment \*

Payment Date

Click "Browse" to select a file. You can attach file up to a total size of 2MB.  
File types that can be attached are: Word, Excel, PDF, CSV, JPEG, GIF, TXT and ZIP.

## TO APPROVE FX TRANSACTIONS

1. Click on “International Transfers” then “Approve FX transfers”. Select the batch and then click “authorize all”

**ADMIN/APPROVER**

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- International Transactions
  - Approve FX Transfer
- Card Services
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- KRA Itax
- My Profile

### Approve FX Transfer

S/N	Clear	Auth	Decline	Trans ID	Amount	Reference	Ben Name	Ben Acct No	Bank Name	Bank Address	Remarks	BIC/Routing No	IBAN No / BIC
1	<a href="#">Clear</a>	<input type="radio"/>	<input type="radio"/>	7	5,000.00	636022697208775456	Mark Cuban	22011120002	Standard Chartered, New York	1095, Ave of America, 37 Newyok	Invoice 2	7892	

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:

## TO INITIATE AN OWN ACCOUNT TRANSFER

1. Click on “Transfers” then “Own account transfer”. Select the account to move funds from and the recipient account. Input the amount then click “Validate”

ADMIN/UPLOADER/APPROVER		Own Account Transfer			
What's New		CURRENCY	CODE	BUY RATE(Ksh)	SELL RATE(Ksh)
Admin		US DOLLAR	USD	99.3000	103.2000
Account Information		POUND STERLING	GBP	140.8000	148.4000
Uploads		EURO	EUR	110.8000	117.2000
Approvals		<input type="checkbox"/> Deal?			
Reports		<u>Transfer Details</u>			
Vendor/Client Mgt		From Account	2110051881 - 211/103892/1/51... ▾		
Transfers		To Account	2110051881 - 211/103892/1/51... ▾		
Cheque Confirmation		Amount	<input type="text"/>		
Initiate Payment		Reference	<input type="text"/> (Optional)		
Own Account Transfer		Remark	<input type="text"/> (Optional)		
International Transactions		<input type="button" value="Validate"/>			
Card Services		Contact: <a href="http://www.gtbank.co.ke">www.gtbank.co.ke</a>			

## 2. Confirm transfer

Cross check on the transfer details then click on “submit”

Own Account Transfer

International Transactions

Card Services

Bill Payments

KRA Itax

My Profile

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Validate

Transfer From KES to KES Own Account

Confirm Transfer Details

From Account 2110051881 - 211/103892/1/5102/0

To Account 2110051882 - 211/103892/1/5106/0

Amount 5,000.00

Reference 636021136807904298

Remark

Submit Cancel

## TO VIEW APPROVAL REPORTS

1. Click on “Reports” Menu option and select “Approval Reports”. Select the date parameters and click “generate”

ADMIN/UPLOADER/APPROVER

What's New

Admin

Account Information

Uploads

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Reports

Approval Report

Exception Report

Generate Receipt

Payment Report

View Batch Status

Approved Transactions by User

Upload Date From 15/04/2015

Upload Date To 15/04/2015

Report Option Teddy & Sons Limited

Generate

## TO VIEW EXCEPTION REPORT

1. Click on “Reports” Menu option and select “Exception Report ”

ADMIN/UPLOADER/APPROVER

- What's New
- Admin
- Account Information
- Uploads
- Approvals
- Reports**
  - Approval Report
  - Exception Report
  - Generate Receipt
  - Payment Report
  - View Batch Status

### Payment Exception Report

Upload Date From: 15/04/2015

Upload Date To: 15/04/2015

**Generate**

## TO GENERATE RECEIPT

1. Click on “Reports” Menu option and select “Generate Receipt”

ADMIN/UPLOADER/APPROVER

- What's New
- Admin
- Account Information
- Uploads
- Approvals
- Reports**
  - Approval Report
  - Exception Report
  - Generate Receipt
  - Payment Report
  - View Batch Status

### View Payment History

Customer: Teddy & Sons Limited

VendorCode: [input field]

Payment Date

From: 23/04/2015

To: 23/04/2015

**Note: Select Payment Date if you want to search with date.**

**Search**

## TO VIEW PAYMENT REPORT

1. Click on "Reports" Menu option and select "Payment Report"

The screenshot shows a web application interface for generating a report. On the left is a vertical navigation menu with the following items: ADMIN/UPLOADER/APPROVER, What's New, Admin, Account Information, Uploads, Approvals, Reports, Approval Report, Exception Report, Generate Receipt, Payment Report, and View Batch Status. The 'Reports' menu item is highlighted. The main content area is titled 'Approved Transactions' and contains a form with two date pickers: 'Upload Date From' and 'Upload Date To', both set to '23/04/2015'. Below the date pickers is a 'Generate' button. The area below the form is currently empty.

## TO VIEW BATCH STATUS

1. Click on "Reports" Menu option and select "View Batch Status"

The screenshot shows the 'View Batch Status' report interface. At the top, it displays 'Welcome!! IAN MACHARI' on the left, 'Tuesday, August 05, 2014' in the center, and 'Label' on the right. The left navigation menu is similar to the previous screenshot but includes 'View Batch Status' under the 'Reports' section. The main content area is titled 'View Batch Status' and contains a form with two date pickers: 'Upload Date From' set to '18/07/2014' and 'Upload Date To' set to '05/08/2014'. Below the date pickers is a 'Generate' button. Below the form is a table with the following data:

	Batch ID	Uploaded By	Date Uploaded	Transaction Total
<a href="#">View</a>	129861	IAN MACHARI	05-Aug-2014	9,990.00
<a href="#">View</a>	129860	IAN MACHARI	04-Aug-2014	8,341.00
<a href="#">View</a>	129859	IAN MACHARI	04-Aug-2014	8,341.00
<a href="#">View</a>	129858	IAN MACHARI	04-Aug-2014	20,000.00
<a href="#">View</a>	129857	IAN MACHARI	04-Aug-2014	15,976.00
<a href="#">View</a>	129855	TOBI OJUMU	04-Aug-2014	80,800.00

## TO TRANSFER TO OWN ACCOUNT

1. Click on “Transfers” Menu option and select “Own Account Transfer”

ADMIN/UPLOADER/APPROVER	Own Account Transfer
What's New	<b>Transfer Details</b>
Admin	From Account <input type="text" value="43242134234 211/101716/1/5..."/>
Account Information	To Account <input type="text" value="43242134234 211/101716/1/5..."/>
Uploads	Amount <input type="text"/>
Approvals	Reference <input type="text"/> (Optional)
Reports	Remark <input type="text"/> (Optional)
Vendor/Client Mgt	<input type="button" value="Validate"/>
Transfers	
Cheque Confirmation	
Initiate Payment	
Own Account Transfer	

## TO CHANGE PASSWORD

1. Click on “Profile” Menu option and select “Change Password”. Input the current password then set a new password. Confirm the new password and then click “Update”

Welcome! IAN MACHARI Tuesday, August 05, 2014 Label

ADMIN/UPLOADER	Change Password
What's New	User Name <input type="text" value="ianmachari"/>
Admin	Current Password <input type="password"/>
Account Information	New Password <input type="password"/>
Uploads	Confirm Password <input type="password"/>
Approvals	<input type="button" value="Update"/> <input type="button" value="Cancel"/>
Reports	<b>Note:</b> 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 (!)
Vendor/Client Mgt	
Transfers	
My Profile	
Change Password	
Change Secret Question	
Edit Profile	

## TO CHANGE SECRET QUESTION

1. Click on "Profile" Menu option and select "Change Secret Question". Key in the new secret question and the answer then click "update"

Welcome! IAN MACHARI Tuesday, August 05, 2014 Label

**ADMIN/UPLOADER**

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Change Secret Question

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### Change Secret Question and Answer

Secret Question	<input type="text"/>
Answer	<input type="text"/>

## TO EDIT PROFILE

1. Click on "Profile" Menu option and select "Edit Profile". Edit the appropriate fields then click "update"

Welcome! IAN MACHARI Tuesday, August 05, 2014 Label

**ADMIN/UPLOADER**

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### Edit Profile

First Name	<input type="text" value="IAN"/>
Last Name	<input type="text" value="MACHARI"/>
Mobile No	<input type="text" value="0710 000 000"/>
Telephone No	<input type="text"/>