



**NCBA INTERNET
BANKING USER MANUAL**

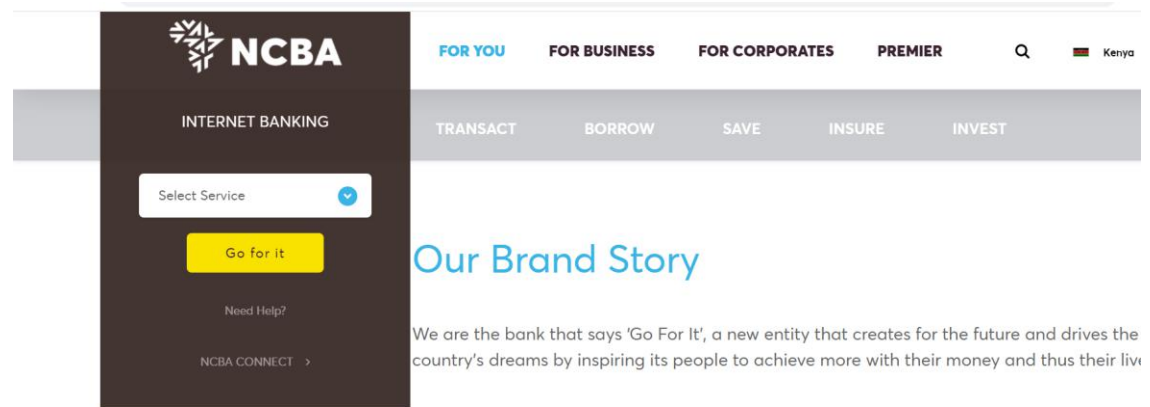
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1. Accessing Online Banking Login Page

Go to the NCBA website (www.ncbagroup.com)

NCBA website>> Kenya>>NCBA Kenya



2. Login Page

a) Login Steps

1. Input user Name (as shared by the Bank)
2. Input Password (One Time PIN - OTP) from a soft or Hard Token)
3. SIGN IN

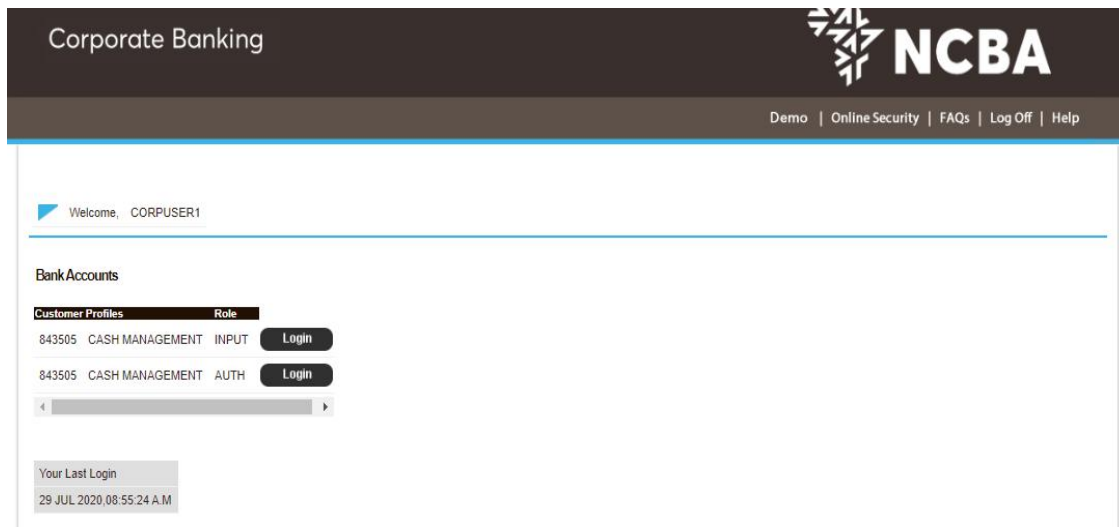
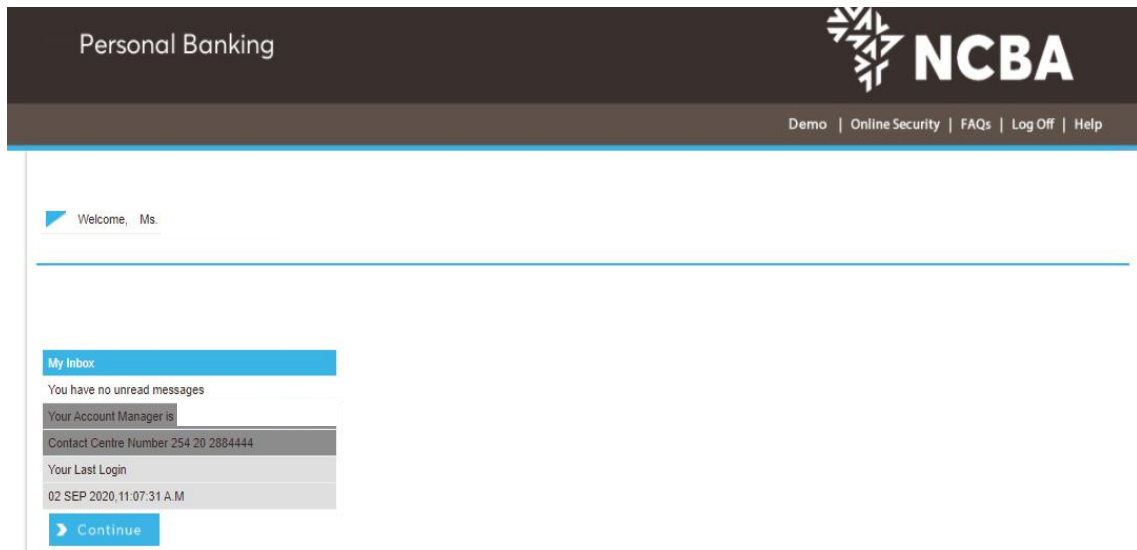
3. Landing Page

Upon a successful login, the below landing page shall be presented to you.

For Corporate Profile the User's Role is displayed : Initiator or Authorizer Rights (Both roles will be displayed for the Input-Authorizer profile)

Last login (Date and Time)

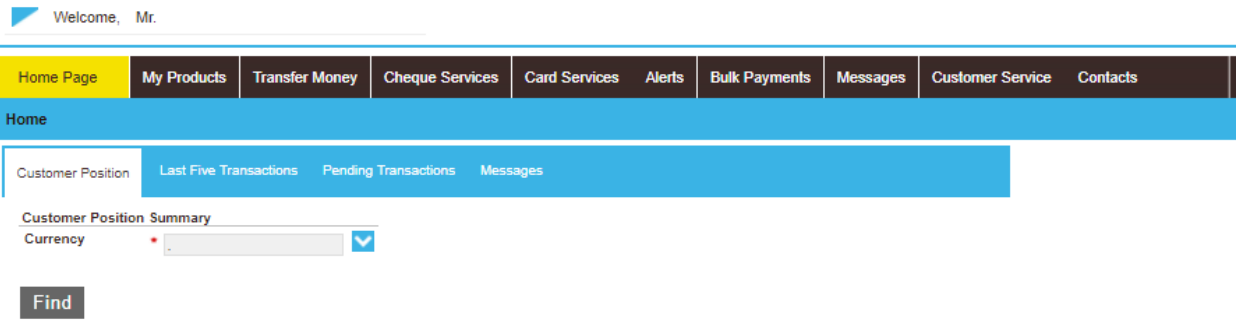
Select continue to proceed to the full range of NCBA Internet Banking functionalities



If you have more than one profile, Select the profile to login with and click on “Login” or “Continue” to Display Functionality Modules.

4. Functionality Modules

This exposes you to the full range of services offered by the NCBA Internet banking solution. The services are grouped in “TABs” with related functions placed under the same TAB as displayed in the image below



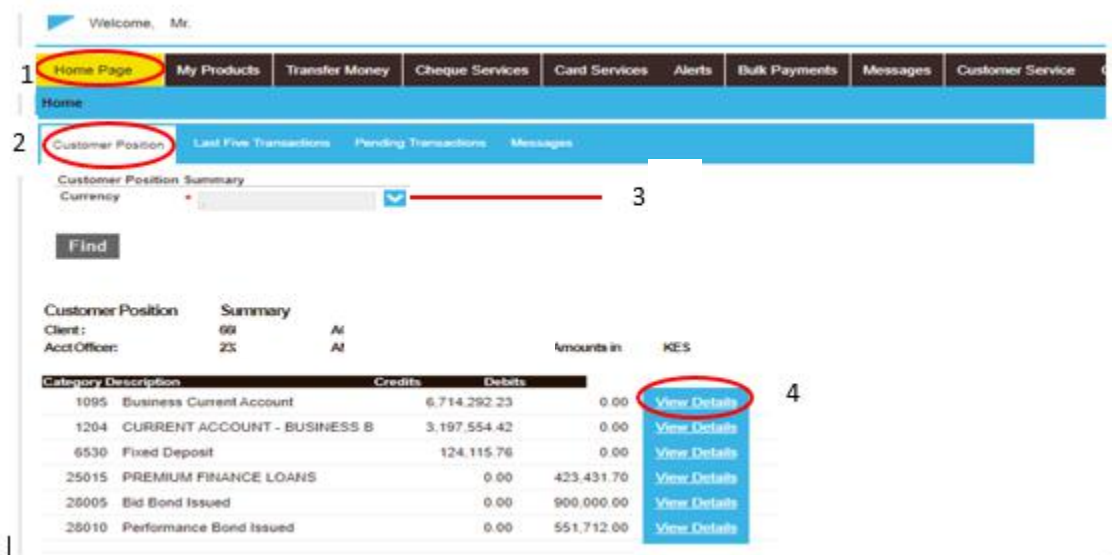
a) Home

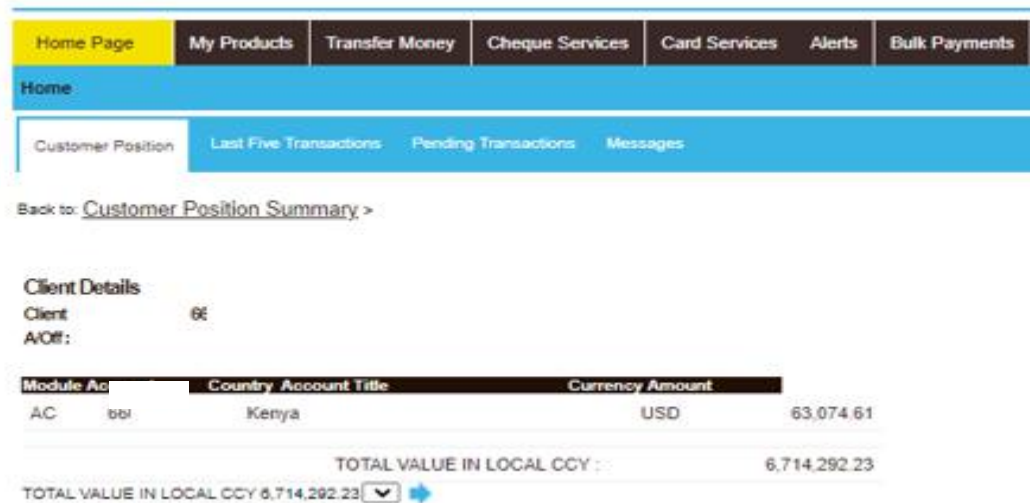
i) Customer position

Shows the customer's net worth (sum of deposits and loans in all the available currencies with KES being the default currency).

Homepage (1) >> Customer Position (2)>> Select currency (3) >> Find

View Details (4): Displays the account detail/breakdown per account (deposits & loans) (Account number, currency and Balance/value)





Home Page My Products Transfer Money Cheque Services Card Services Alerts Bulk Payments

Home

Customer Position Last Five Transactions Pending Transactions Messages

Back to: [Customer Position Summary](#) >

Client Details
Client: 66
A/Off:

Module Ac	Country	Account Title	Currency	Amount
AC tbt	Kenya		USD	63,074.61

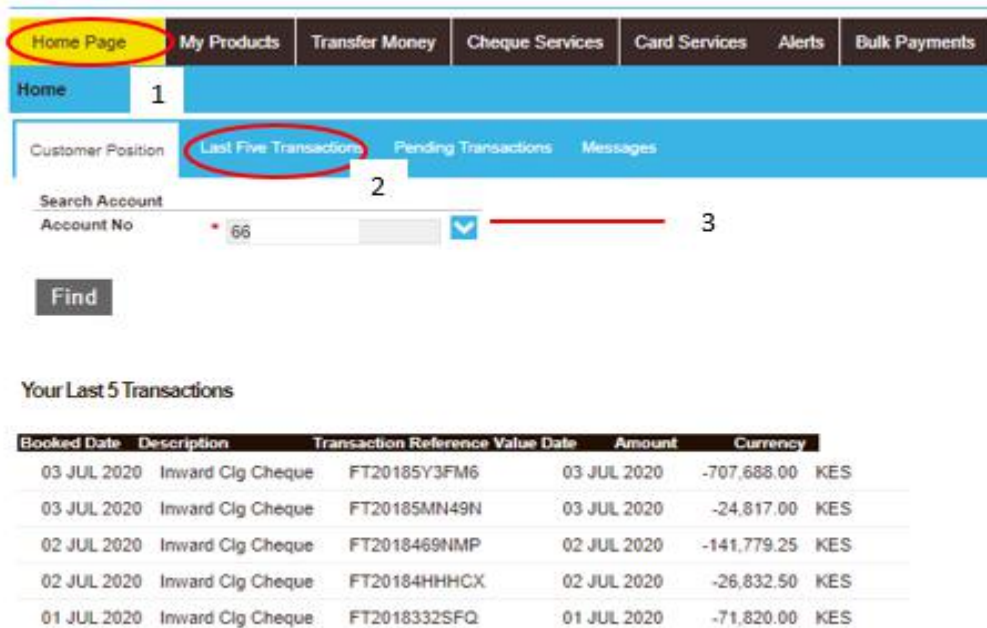
TOTAL VALUE IN LOCAL CCY : : 6,714,292.23

TOTAL VALUE IN LOCAL CCY 6,714,292.23

ii) Last five transactions

Displays the five most recent transaction on a selected account (Both Debits and credits)

Home Page >> Last Five Transactions >> Select Account Num (1) >> Find (2)



Home Page My Products Transfer Money Cheque Services Card Services Alerts Bulk Payments

Home 1

Customer Position Last Five Transactions Pending Transactions Messages

Search Account
Account No * 66 3

Find

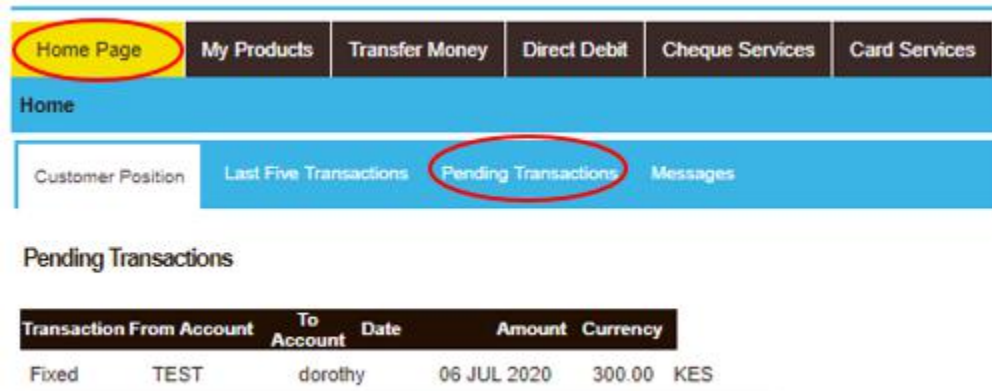
Your Last 5 Transactions

Booked Date	Description	Transaction Reference	Value Date	Amount	Currency
03 JUL 2020	Inward Clg Cheque	FT20185Y3FM6	03 JUL 2020	-707,688.00	KES
03 JUL 2020	Inward Clg Cheque	FT20185MN49N	03 JUL 2020	-24,817.00	KES
02 JUL 2020	Inward Clg Cheque	FT2018469NMP	02 JUL 2020	-141,779.25	KES
02 JUL 2020	Inward Clg Cheque	FT20184HHHCX	02 JUL 2020	-26,832.50	KES
01 JUL 2020	Inward Clg Cheque	FT2018332SFQ	01 JUL 2020	-71,820.00	KES

iii) Pending transactions

Displays details of unapproved or partially approved transactions (Debit and Credit accounts, Date, Amount and Currency)

Homepage >> Pending transactions

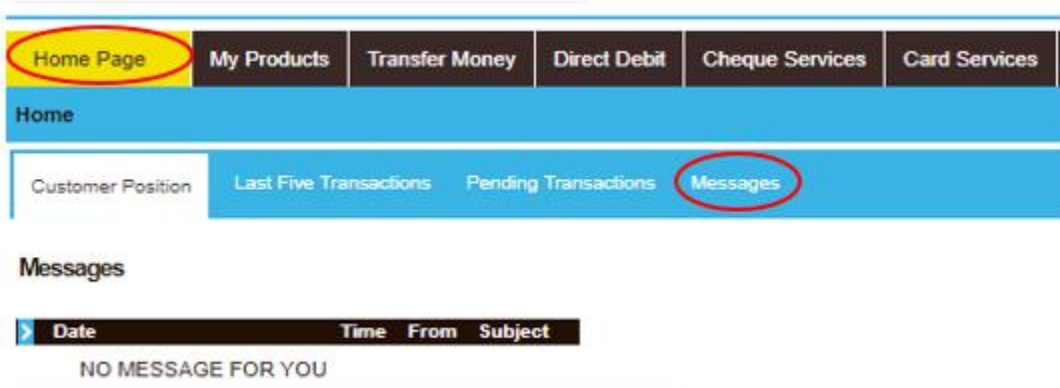


Transaction From Account	To Account	Date	Amount	Currency
Fixed	TEST	dorothy	06 JUL 2020	300.00 KES

iv) Messages

Displays the number of unread messages (communication from Bank through the online Banking platform) if any.

Homepage >> Messages



Date	Time	From	Subject
NO MESSAGE FOR YOU			

b) My Products

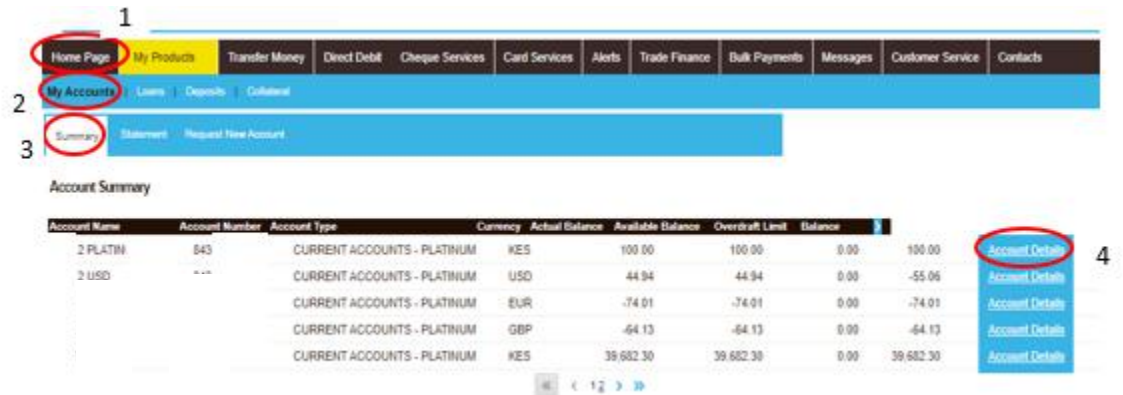
NCBA internet banking gives our customers an in depth visibility of their account portfolio as held at the Bank. These include all account products for Deposits, transactions, savings and borrowings with the bank.

i) My accounts

For visibility, enquiries and/ or account requests for current and savings accounts held at the Bank.

- **Summary**
The summary menu displays the available accounts with their respective running balances. For any extra detail specific to an account, click on "View details" for more information to be displayed

My Products (1) >> My Accounts (2) >> Summary (3) >> View details (4)



1
Home Page | My Products | Transfer Money | Direct Debit | Cheque Services | Card Services | Alerts | Trade Finance | Bulk Payments | Messages | Customer Service | Contacts

2
My Accounts | Loans | Deposits | Collateral

3
Summary | Statement | Request New Account

Account Summary

Account Name	Account Number	Account Type	Currency	Actual Balance	Available Balance	Overdraft Limit	Balance	
2 PLATIN	843	CURRENT ACCOUNTS - PLATINUM	KES	100.00	100.00	100.00	0.00	100.00
3 USD	---	CURRENT ACCOUNTS - PLATINUM	USD	44.94	44.94	0.00	0.00	-55.06
		CURRENT ACCOUNTS - PLATINUM	EUR	-74.01	-74.01	0.00	0.00	-74.01
		CURRENT ACCOUNTS - PLATINUM	GBP	-64.13	-64.13	0.00	0.00	-64.13
		CURRENT ACCOUNTS - PLATINUM	KES	39,682.30	39,682.30	0.00	0.00	39,682.30

4
Account Details | Account Details | Account Details | Account Details

Account Details

Account Name	UAT 2 PLATINUM ALL	Account Nick Name	UAT 2 PLATINUM ALL	
Account Number	84	Currency	KES	Amend Details
Product Type	CURRENT ACCOUNTS - PLATINUM	Opening Date	04 MAY 2020	
Branch		Routing number		
Country	Kenya	Cheque Book	Yes	
Debit Card	Yes	Statement Address		

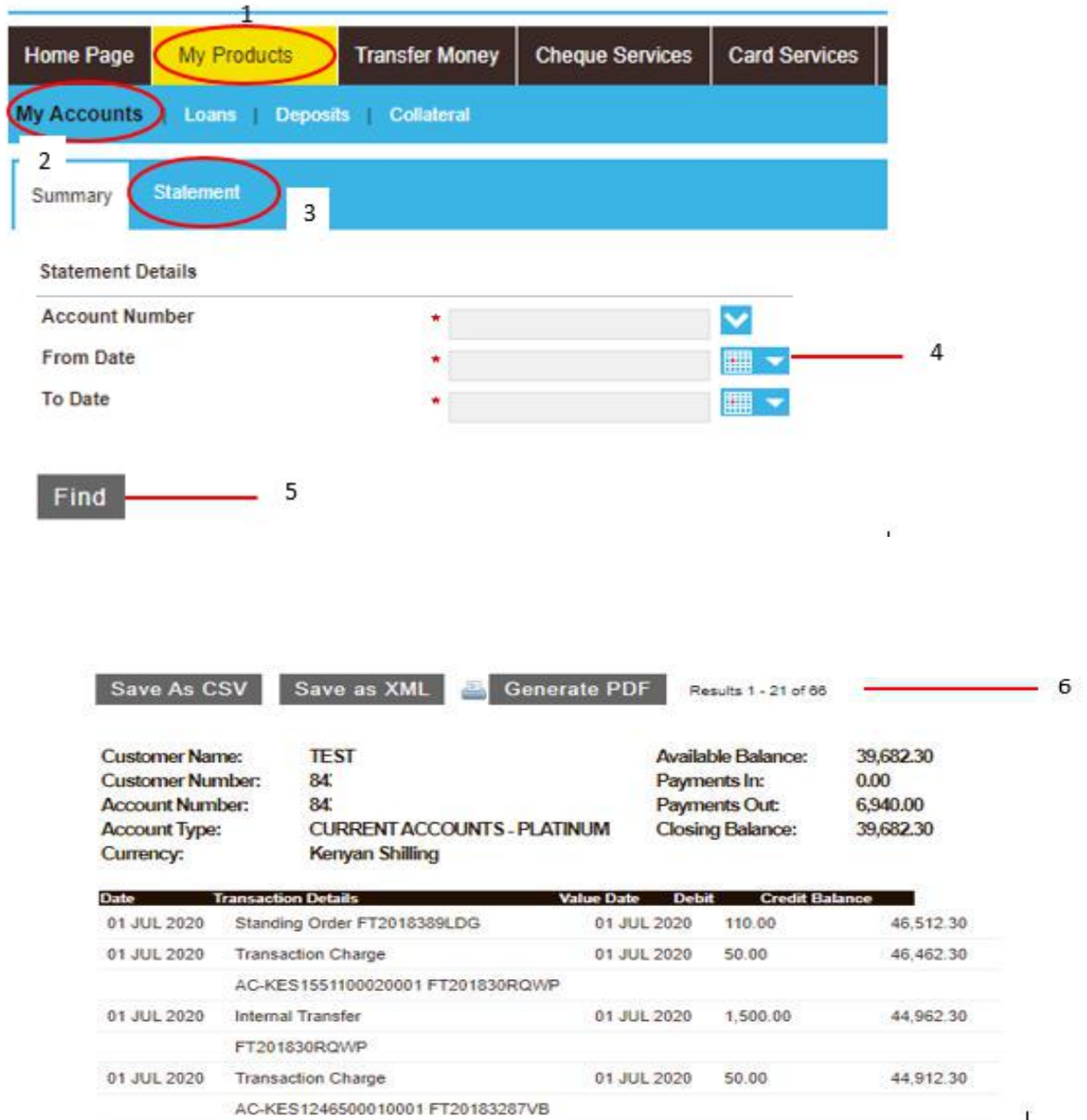
The Days Beginning Balance	100.00	Last Deposit Amount	19,020.00	
Uncollected Funds	0.00	Last Debit Amount	-10,000.00	
Total Transactions Today				

- **Statement**
For Account statement generation.
My Products (1) >> My Accounts (2) >> Statement (3) >> Select Account and input date range (4) >> Find (5) >> Generate (6) (Excel, PDF or XML version of the statement)

NB:

1. CSV – Excel version

2. XML – Web version
3. PDF – PDF version



The screenshot shows the NCBA web interface. At the top, there is a navigation bar with 'Home Page', 'My Products' (circled in red and labeled '1'), 'Transfer Money', 'Cheque Services', and 'Card Services'. Below this is a sub-menu with 'My Accounts' (circled in red), 'Loans', 'Deposits', and 'Collateral'. A sidebar on the left has 'Summary' and 'Statement' (circled in red and labeled '2'). The main content area is titled 'Statement Details' and contains three input fields: 'Account Number' (labeled '3'), 'From Date', and 'To Date', each with a calendar icon (labeled '4'). A 'Find' button (labeled '5') is located below the input fields. At the bottom, there are buttons for 'Save As CSV', 'Save as XML', and 'Generate PDF', along with 'Results 1 - 21 of 86' (labeled '6').

Customer Name: TEST Available Balance: 39,682.30
 Customer Number: 84 Payments In: 0.00
 Account Number: 84 Payments Out: 6,940.00
 Account Type: CURRENT ACCOUNTS - PLATINUM Closing Balance: 39,682.30
 Currency: Kenyan Shilling

Date	Transaction Details	Value Date	Debit	Credit Balance
01 JUL 2020	Standing Order FT2018389LDG	01 JUL 2020	110.00	46,512.30
01 JUL 2020	Transaction Charge	01 JUL 2020	50.00	46,462.30
	AC-KES1551100020001 FT201830RQWP			
01 JUL 2020	Internal Transfer	01 JUL 2020	1,500.00	44,962.30
	FT201830RQWP			
01 JUL 2020	Transaction Charge	01 JUL 2020	50.00	44,912.30
	AC-KES1246500010001 FT20183287VB			

ii) Loans

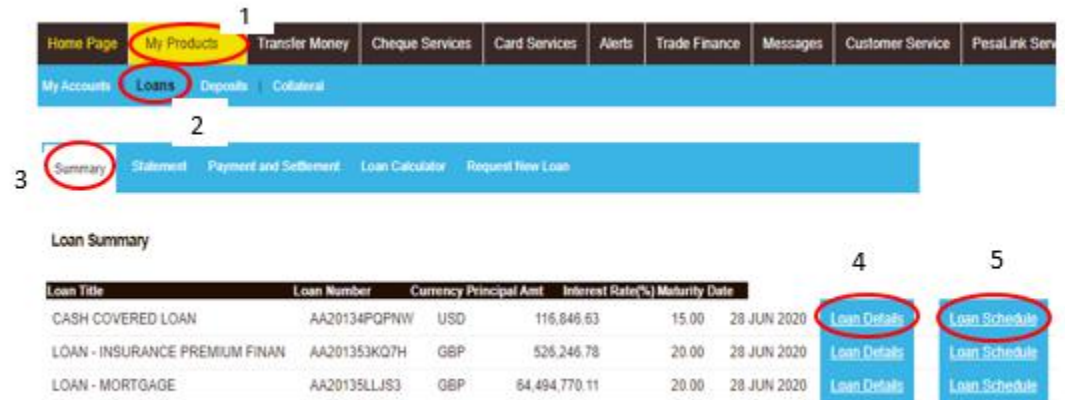
For visibility, enquiries and repayment requests for Loan accounts at the Bank.

- **Summary**

The summary menu displays the available Loan accounts with their respective running balances. For any extra detail specific to an

account, click on "Loan details" for more information to be displayed

My Products (1) >> Loans (2) >>Summary (3) >> Loan details (4) or Generate a loan schedule (5)



The screenshot shows the NCBA web interface with the following navigation steps:

- 1. Click on **My Products** in the top navigation bar.
- 2. Click on **Loans** in the sub-navigation bar.
- 3. Click on **Summary** in the sub-sub-navigation bar.
- 4. Click on **Loan Details** for a specific loan.
- 5. Click on **Loan Schedule** for a specific loan.

Loan Summary Table:

Loan Title	Loan Number	Currency	Principal Amt	Interest Rate(%)	Maturity Date	4	5
CASH COVERED LOAN	AA20134PQPNW	USD	116,846.63	15.00	28 JUN 2020	Loan Details	Loan Schedule
LOAN - INSURANCE PREMIUM FINAN	AA201353KQ7H	GBP	526,246.78	20.00	28 JUN 2020	Loan Details	Loan Schedule
LOAN - MORTGAGE	AA20135LLJS3	GBP	64,494,770.11	20.00	28 JUN 2020	Loan Details	Loan Schedule

Loan Details

Loan Details

Loan Name:	Asset Finance Loan	Loan Number:	MG2
Loan Category:	BUSINESS BANK LOANS NON REVOLV	Loan Start Date:	06 FEB 2020
Currency:	KES	Amount:	1,306,581.41
Country:	Kenya	Current Interest Rate:	16.10%
Maturity Date:	05 FEB 2024	Principal Amount:	1,398,235.00
Loan Status:	Current		
Interest Calculation:	366/365		

	Recovered	In Arrears	Written Off	Adjustment Details
Principal	23,535.21	68,118.38	0.00	0.00
Interest	14,044.55	44,367.65	0.00	0.00

Loan Schedule

Mortgage Schedule

Contract No :	MG20	Customer :	843
Int Rate:	13.00 %	Account No :	8435050012
Value Date :	06 FEB 2020	Maturity Dat	
Type :	BUSINESS BANK LOANS NON REVOLVN	Currency:	USD
OPENING BALANCE ON	06 FEB 2020		1,398,235.00

Payment Date	Repayment Amount	Tax Received	Interest Received	Principal Received	Outstanding Balance
05 MAR 2020	37,479.21	0.00	13,944.00	23,535.21	1,374,699.79
06 APR 2020	37,479.21	0.00	15,667.80	21,811.41	1,352,888.38
05 MAY 2020	37,479.21	0.00	13,973.65	23,505.56	1,329,382.82
05 JUN 2020	37,479.21	0.00	14,677.80	22,801.41	1,306,581.41

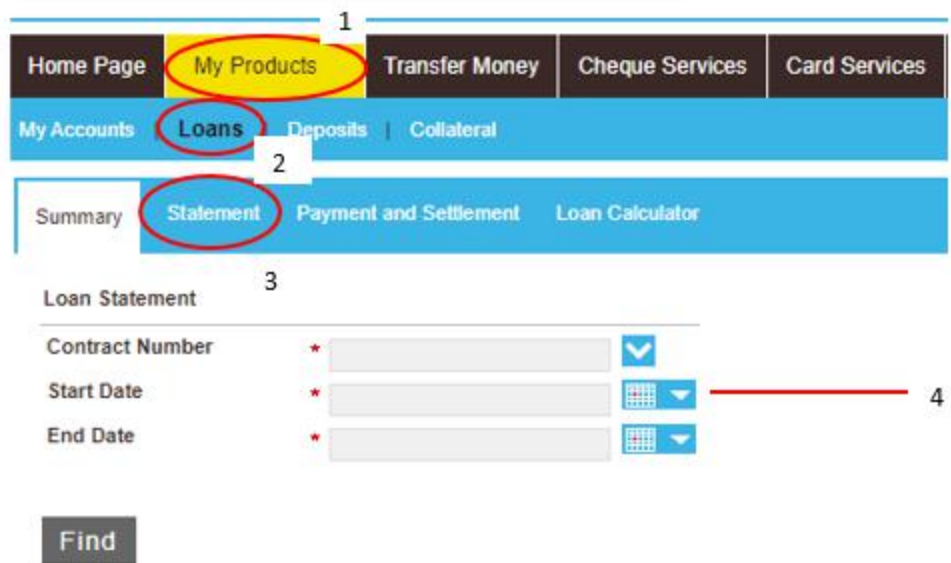
- **Statement**

For interim statement generation on Loan accounts

My Products (1) >> Loans (2) >>Statement (3) >> Select Account and input date range (4) >> Find (Generate an excel, PDF or XML version of the account)

NB:

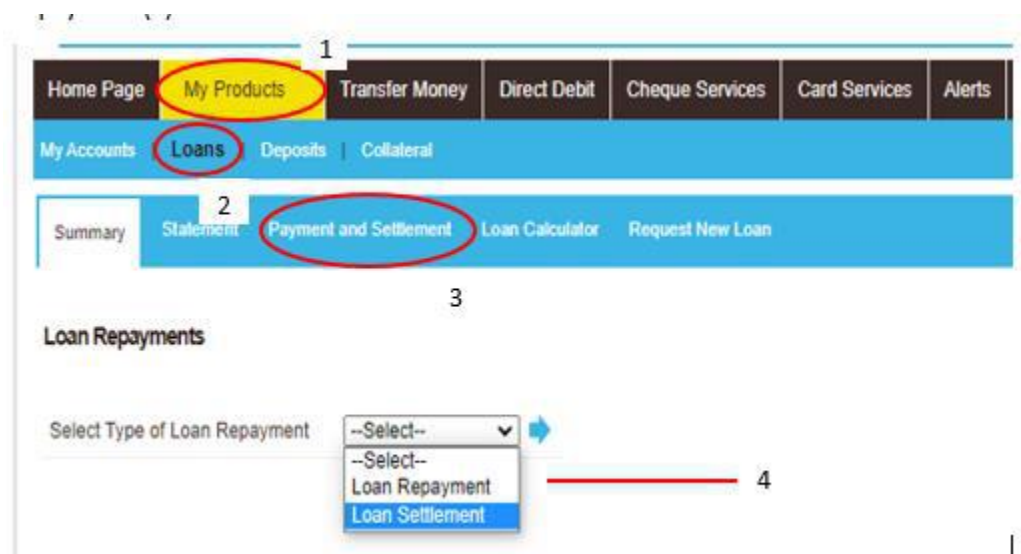
1. CSV – Excel version
2. XML – Web version
3. PDF – PDF version



- **Payment and settlement**



For full or partial settlement of loan balances (* Terms and conditions apply)

My Products (1) >> Loans (2) >> Payment and Settlement (3) >> Select Type of Repayment (4)



1. **Repayments** – Reducing on the principal of a running Loan before the stated installment time (Select Loan Account & Debit account and input Loan Amount)


Loan AA Repayment

Loan Account  

Value Date 30 SEP 2020

Currency

Loan Amount

Payment Account 



Customer Rate

FX Reference

Go for it

- 2. **Settlement** – Fully paying off a loan before the slated maturity date (Select Loan Account & Payment Account)


Loan AA Payoff

Loan Account  

Value Date 30 SEP 2020

Currency

Loan Amount

Payment Account 

Customer Rate

FX Reference

Go for it

- **Loan Calculator**
Generating a provisional projection of a loan repayment schedule prior to placing a request for a loan.
My Products (1) >> Loans (2) >> Loan Calculator (3) >> Input all the requested details and commit.

1

Home Page **My Products** Transfer Money Direct Debit Cheque Services

My Accounts **Loans** Deposits Collateral

2

Summary Statement Payment and Settlement **Loan Calculator** Request New Loan

3

EMI CALCULATOR

Loan Amount	*	<input type="text"/>	
Currency	*	<input type="text"/>	▼
Product Code	*	<input type="text"/>	▼
Loan Type		<input type="text"/>	▼
Principal Start Date		<input type="text"/>	▼
Interest Start Date		<input type="text"/>	▼
Loan Term In Months	*	<input type="text"/>	
Interest Rate	*	<input type="text"/>	

Find

Back

Save As CSV

 Results 1 - 10 of 276

Currency	:	USD	Loan Amount	:	100,000.00
Customer	:		Name	:	
Report Date	:	04 FEB 2020	Product Code	:	25005
Loan Months	:	10	Interest	:	21.5

PAYMENT DATE REPAYMENT AMT TAX RCVD INTEREST RCVD PRINCIPAL RCVD OTS BALANCE

PAYMENT DATE	REPAYMENT AMT	TAX RCVD	INTEREST RCVD	PRINCIPAL RCVD	OTS	BALANCE
01 MAR 2020	1,552.78	0.00	1,552.78	0.00	100,000.00	
02 MAR 2020	59.72	0.00	59.72	0.00	100,000.00	
03 MAR 2020	59.72	0.00	59.72	0.00	100,000.00	
04 MAR 2020	59.72	0.00	59.72	0.00	100,000.00	
05 MAR 2020	59.72	0.00	59.72	0.00	100,000.00	

- **Request New Loan**

This is used to request for a new loan (borrowing) with the bank. (Terms and Conditions Apply).

My Products (1)>> Loans (2) >> Request New Loan (3) >> Input all the requested details and commit.

Note: Await Feedback from the Bank upon credit review process.



Request New Loan

Enter details for the Loan that you require.

This will be forwarded to your account relationship manager and he will contact you for more details.

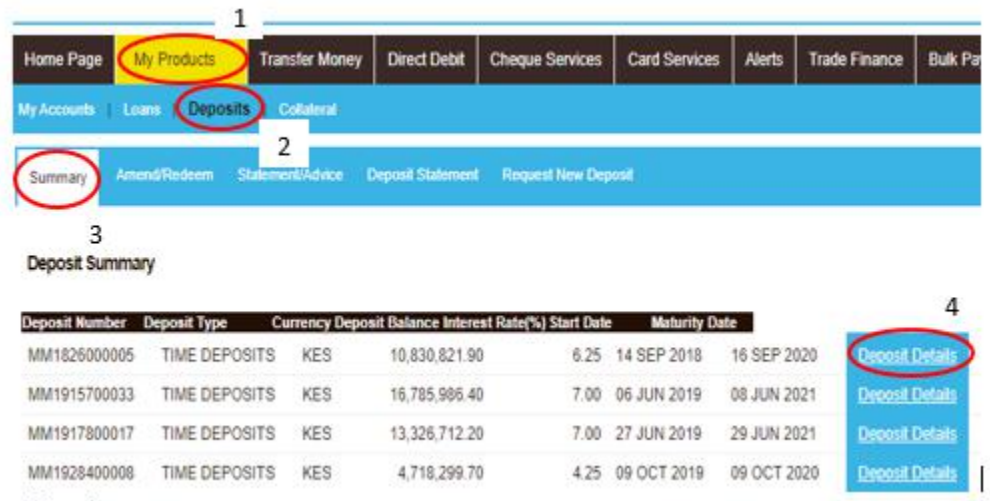
Customer Number	79	KZ
Loan Details		
Country	<input type="text"/>	<input type="button" value="v"/>
Loan Product	<input type="text"/>	<input type="button" value="v"/>
Loan Purpose	<input type="text"/>	
Currency	<input type="text"/>	<input type="button" value="v"/>
Amount being Applied for	<input type="text"/>	
Period (in Years)	<input type="text"/>	
Additional Details	<input type="text"/>	

iii) Deposits

- **Summary**

The summary displays the available deposit accounts with their respective running balances. For any extra detail specific to an account, click on "View details" for more information to be displayed.

My Products (1)>> Deposits (2) >>Summary (3) >> View details (4) (If there are any running Term deposits, click on view details to display more information)



1

Home Page My Products Transfer Money Direct Debit Cheque Services Card Services Alerts Trade Finance Bulk Pa

My Accounts | Loans Deposits Collateral

2

Summary Amend/Redeem Statement/Advice Deposit Statement Request New Deposit

3

Deposit Summary

Deposit Number	Deposit Type	Currency	Deposit Balance	Interest Rate(%)	Start Date	Maturity Date
MM1826000005	TIME DEPOSITS	KES	10,830,821.90	6.25	14 SEP 2018	16 SEP 2020
MM1915700033	TIME DEPOSITS	KES	16,785,986.40	7.00	06 JUN 2019	08 JUN 2021
MM1917800017	TIME DEPOSITS	KES	13,326,712.20	7.00	27 JUN 2019	29 JUN 2021
MM1928400008	TIME DEPOSITS	KES	4,718,299.70	4.25	09 OCT 2019	09 OCT 2020

4

Deposit Details

Deposit Details

Deposit Details

Deposit Details

- **Amend/Redeem**

The amend/redeem module allows you to request for a change in maturity details and rollover information. It also enables liquidation of deposits which can either be a partial or full redemption. A Partial redemption will require you to specify the amount you would like to redeem whereas a full redemption will redeem the entire deposit amount.

My Products >> Deposits (1) >> Amend/ Redeem (2) >> Amend or Redeem, click on Amend to make changes to the deposit or Redeem to liquidate the deposit



Home Page My Products Transfer Money Direct

My Accounts | Loans Deposits Collateral

Summary Amend/Redeem Statement/Advice Deposit St

Deposit Details

Deposit Number	Maturity Date
MM1826000005	16 SEP 2020
MM1915700033	08 JUN 2021
MM1917800017	29 JUN 2021

Amend or Redeem

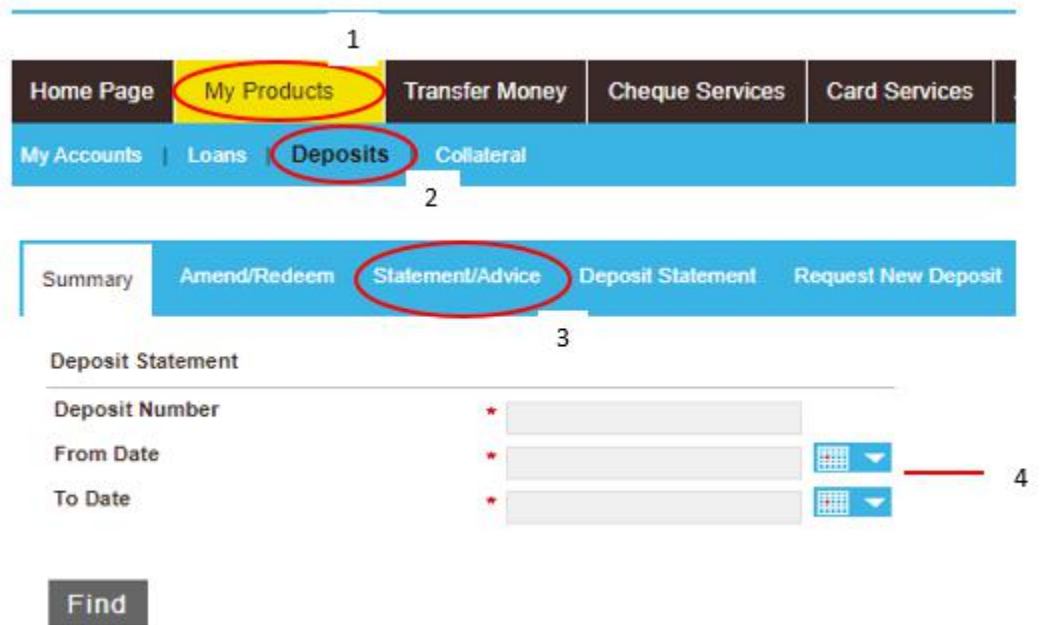
Amend or Redeem

Amend or Redeem

- **Statement/Advise**

Generating a provisional proof of placement for the Term/call deposits. The link shows your deposit details, such as the principal and current amounts, interest details and details on the deposit on maturity.

My Product (1) >> Deposits (2) >> Statement/Advice (3) >> Select Deposit Account and Date range (4) >> Find

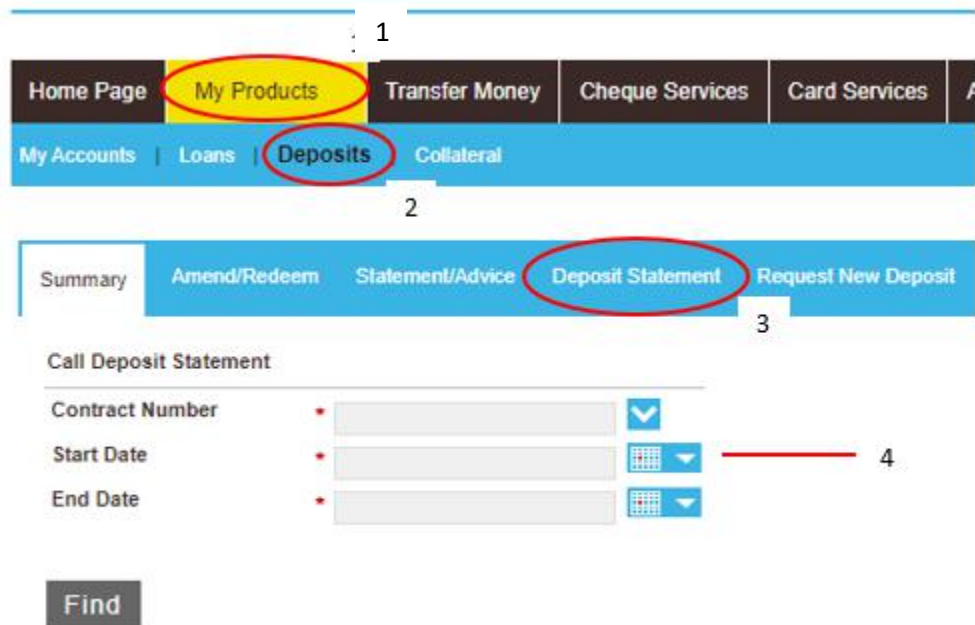


The screenshot shows the NCBA website navigation menu. The 'My Products' link is highlighted with a yellow box and labeled '1'. Below it, the 'Deposits' link is circled in red and labeled '2'. Under the 'Deposits' menu, the 'Statement/Advice' option is circled in red and labeled '3'. Below this, there are three input fields for 'Deposit Number', 'From Date', and 'To Date', each with a red asterisk and a calendar icon. A red line points to the 'To Date' field, labeled '4'. A 'Find' button is located at the bottom of the form.

- **Deposit Statement**

For interim statement generation on deposit accounts

My products (1) >> Deposits (2) >> Deposit Statement (3) >> select Account & select Date range (4) >> Find (proceed to generate a PDF, excel or XML version of the statement)



The screenshot shows the NCBA website navigation menu and a form for calling a deposit statement. The navigation menu includes 'Home Page', 'My Products' (circled in yellow and labeled 1), 'Transfer Money', 'Cheque Services', and 'Card Services'. Below this, there is a blue bar with 'My Accounts', 'Loans', 'Deposits' (circled in red and labeled 2), and 'Collateral'. A second blue bar contains 'Summary', 'Amend/Redeem', 'Statement/Advice', 'Deposit Statement' (circled in red and labeled 3), and 'Request New Deposit'. Below the navigation is the 'Call Deposit Statement' form, which includes fields for 'Contract Number', 'Start Date', and 'End Date', each with a dropdown arrow and a calendar icon. A red line labeled 4 points to the 'Start Date' field. A 'Find' button is located at the bottom of the form.

- **Request New Deposit**

Request to place a new term deposit (Fixed/ Call Deposit Accounts). Terms and Conditions apply.

My Products (1)>> Deposits (2)>> Request New Deposit (3) >> Input all the requested details and Confirm

1

Home Page My Products Transfer Money Cheque Services Card Services Alerts Trade Finance

My Accounts | Loans | Deposits | Collateral

2

Summary | Amend/Redeem | Statement/Advice | Deposit Statement | Request New Deposit

Request New Deposit

3

Enter details for the Deposit that you require.
This will be forwarded to your account relationship manager and he will contact you for more details.

Account Details

Customer Number	69	DI
Deal Date	20200708	
Country	<input type="text"/>	
Type of deposit	<input type="text"/>	
Amount	<input type="text"/>	
Account to be debited	<input type="text"/>	
Reference No	69	
Currency	<input type="text"/>	
Start Date	<input type="text"/>	
Term Deposit Tenure	<input type="text"/>	

Payment Information(to redeem your Deposit)

Principal Liquidity Account	<input type="text"/>
Interest Liquidity Account	<input type="text"/>
Interest Due Date	<input type="text"/>

Payment Maturity Information

Beneficiary Account	<input type="text"/>
---------------------	----------------------

Funding Details(Settlement/Charge details)

Debit Account	<input type="text"/>
Effective Date	<input type="text"/>

Go for it

iv) Collateral

Displays the securities held by the Bank against credit\loan facilities advanced by the bank.

My Products >> Collateral (View Securities if any)

Home Page My Products Transfer Money Cheque Services Card Services Alerts Trade Finance Messages Customer Service Contacts

My Accounts | Loans | Deposits | Collateral

Collateral

Reference	Type	Description	Amount	Ccy	Expiry Date
200	1	151 PLOT 62 ... LAND AND DEVELOPMENTS ... WAKISO REG ...	210,000,000.00	UGX	
200	2	151 PROPERTY ON PLOT 62 ... LAND AT ...	301,000,000.00	UGX	30 JAN 2023

c) Transfer Money

The "TAB" is used to initiate any funds movement or transfers related enquiries and advices off the customer's account(s).

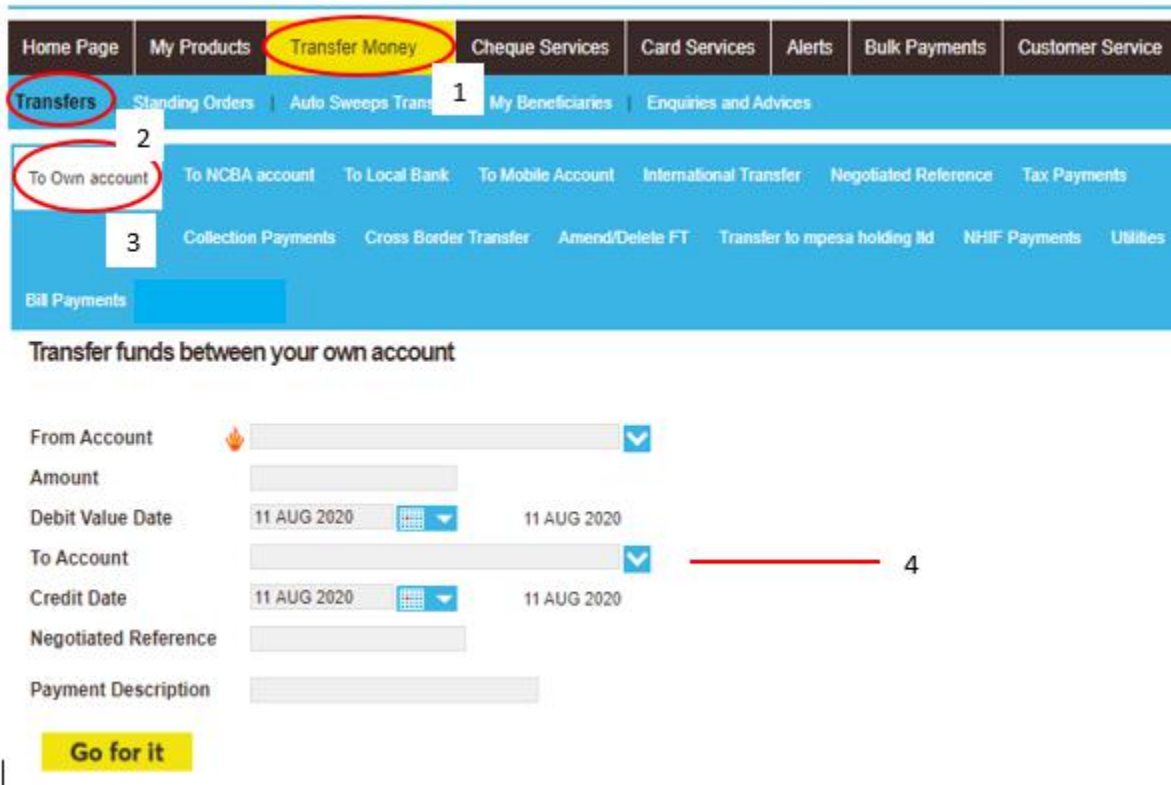
Transfers can be made to both saved and unsaved Beneficiaries depending on the customer's preference.

i) Transfers

- **To Own Account**

Funds transfer between the same customer's accounts (same account base)

Transfer Money (1)>> Transfers (2)>>To Own Account (3)>> Drop down to select Debit and Credit accounts, input Amount, Value Dates, Negotiated Reference: For booked FX transactions and Payment detail (4) >> Commit



Transfer funds between your own account

From Account

Amount

Debit Value Date

To Account

Credit Date

Negotiated Reference

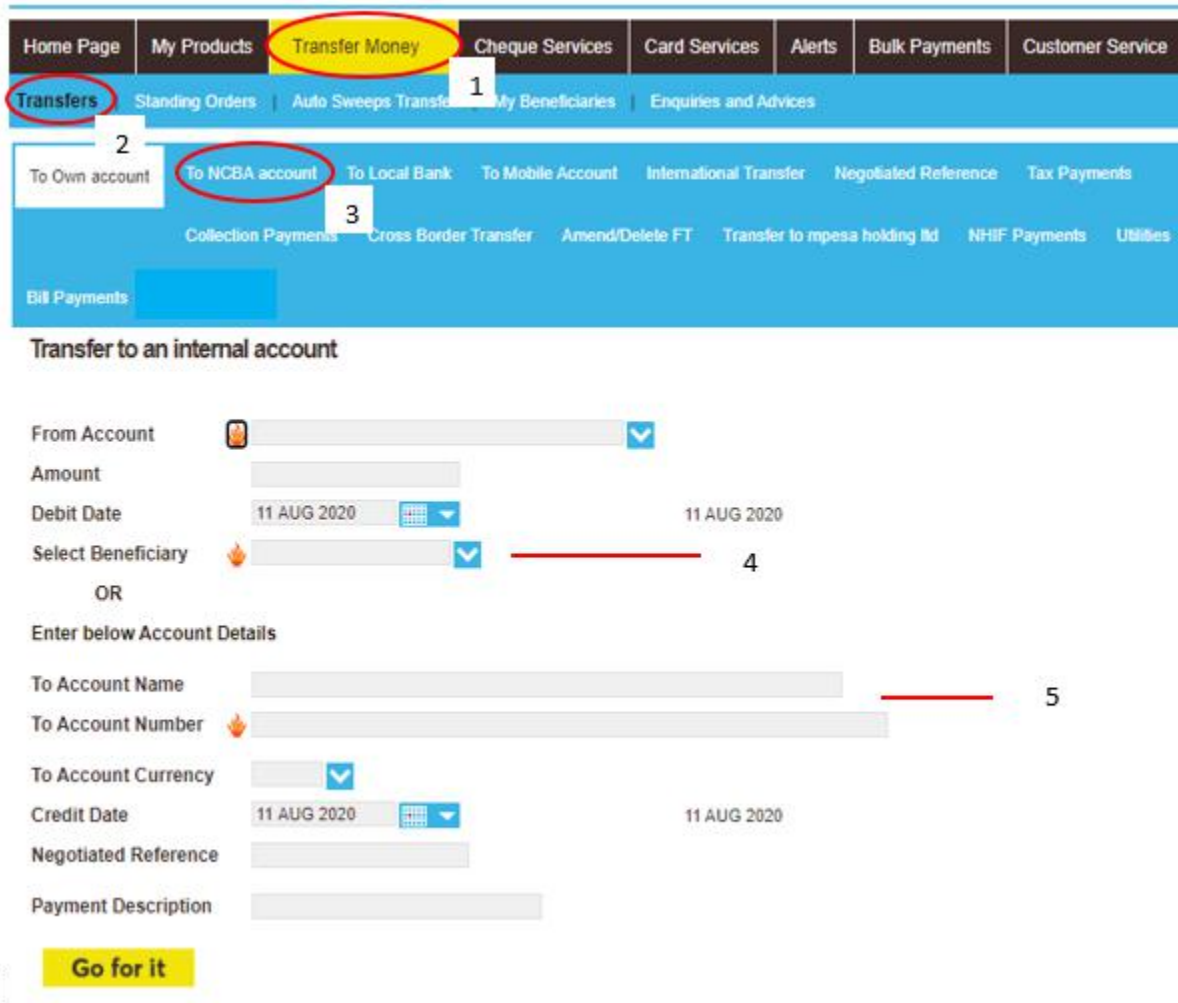
Payment Description

Go for it

- **To NCBA account**

Funds transfers to other NCBAKE Beneficiaries/Customers.

Transfer Money (1) >> Transfers (2) >> To NCBA Account (3)
 To Transfer to a Saved Beneficiary, select the beneficiary on the drop down – (4). To make a new payment input the beneficiary details:
 Account Name & Account number (5)



Transfer to an internal account

From Account

Amount

Debit Date

Select Beneficiary **4**

OR

Enter below Account Details

To Account Name **5**

To Account Number

To Account Currency

Credit Date

Negotiated Reference

Payment Description

Go for it

- **To Local Bank**

Transfers to beneficiaries in other Banks within Kenya (EFT/RTGS)

Transfer Money (1) >> Transfers (2) >> To Local Bank (3) >> Select Type of Transfer (4) >> Input all the requested Details and Submit














Domestic Transfer



EFT (Electronic Funds Transfer)

This is a mode of funds transfer to beneficiaries in other Banks within Kenya where credits are expected the next working day.

EFT Transfer













From Account		<input type="text"/>	
Debit Amount	 *	<input type="text"/>	
Debit Date		11 FEB 2020 	11 FEB 2020
Select Beneficiary		<input type="text"/>	
OR			
Enter Below Account Details			
To Account Name	*	<input type="text"/>	
To Account Number	*	<input type="text"/>	
To Account Currency	*	<input type="text"/>	
Destination Bank		<input type="text"/>	
Destination Branch	*	<input type="text"/>	
Transfer Date		11 FEB 2020 	11 FEB 2020
Negotiated Reference		<input type="text"/>	
Payment Description		<input type="text"/>	

Go for it

RTGS/SWIFT (Real time Gross Settlement)

This is a mode of funds transfer to beneficiaries in other Banks within Kenya where credits are expected same day provided approval is done within the RTGS cut off time.

Domestic SWIFT Transfer

From Account	 *	<input type="text"/>	
Debit Amount		<input type="text"/>	
Debit Date		11 FEB 2020 	11 FEB 2020
Ordering Customer Name	*	<input type="text"/>	
Ordering Customer Physical Address	*	<input type="text"/>	
Ordering Customer City	*	<input type="text"/>	
Country Code	*	<input type="text"/>	
Select Beneficiary		<input type="text"/>	
OR			
Enter Below Account Details			
To Account Name	*	<input type="text"/>	
Physical Address	*	<input type="text"/>	
Country	*	<input type="text"/>	
To Account Number	*	<input type="text"/>	
To Account Currency	*	<input type="text"/>	
Swift Address	 *	<input type="text"/>	
Destination Bank and Branch	*	<input type="text"/>	
Transfer Date		11 FEB 2020 	11 FEB 2020
Negotiated Reference		<input type="text"/>	
Payment Description	*	<input type="text"/>	
Purpose Code		<input type="text"/>	

Go for it



- **Mobile Account**

Transfer type for transactions to Mobile Wallets: Mpesa and Airtel Money.


Transfer Money (1) >> Transfers (2) >> To Mobile Account (3) >> Input all the requested details (4)>> Select Mobile Money Provider(5) >> Submit





MMTS Transfer

From Account  

Debit Amount

Debit Date 


Select Beneficiary  

OR

Enter Below Account Details

To Account Name

To Mobile Number

Mobile Money Provider 

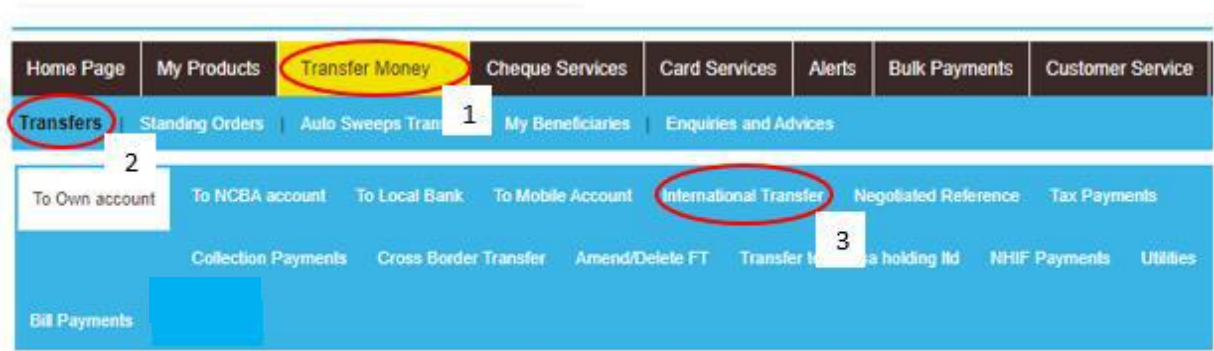
Credit Date

Payment Description



@ID	NAME	PROVIDER
99002	KENYA MOBILE MONEY TRANSFER	MPESA
99004	KENYA MOBILE MONEY TRANSFER	AIRTEL

Go for it


- International Payments**
 Transfer type for transactions to beneficiaries with bank accounts across the borders of Kenya other than NCBA Group Customers.
 Transfer Money (1) >> Transfers (2) >> International Transfer (3) >> Populate the payment detail accordingly and proceed to commit the transaction





Payment to International Bank Account

From Account  * 

Debit Amount

Debit Date 

Select Beneficiary  


OR



Enter Below Account Details


To Account Name


Physical Address


Country


To Account Number 


To Account Currency  


Bank/Branch Name 

Bank Code(SORT/FedWire) 

Bank Code(SWIFT/SORT/FedWire) 

Transfer Date 


Ordering Cust Phys. Addr .1  *

Select Charges  * Ben Our Sha

Ben : All local and overseas charges borne by beneficiary
 Sha : Local charges borne by remitter and overseas charges by beneficiary
 Our : All local and overseas charges borne by remitter

Negotiated Reference

Payment Description

Purpose Code 

Intermediary Bank Details (not Mandatory)

Bank Name

Bank Code(SWIFT/SORT/FedWire)

- **Negotiated Reference**

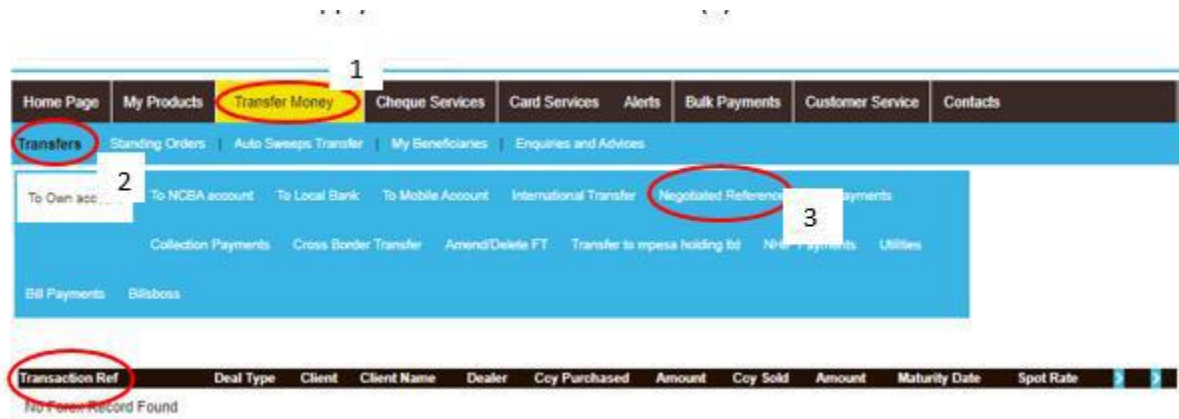
The transaction reference for payments/transfers that involve more than one currency (Credit Currency different from Debit Currency). The negotiation for the rate happens between NCBA Treasury team and the Customer via email or a phone call and upon agreement the transaction is booked in the NCBA Treasury System which then reflects on the customer's profile on the online Banking platform.

The customer then applies the availed reference in the "Negotiated reference" field for any transactions with the booked currency pair (e.g KES/USD) until the marked limit is fully utilised.

Note: The limit can be utilised in multiple transactions or in a single transaction.

Transfer Money (1) >> Transfers (2) >> Negotiated Reference(3)>>

Copy the Transaction reference to apply on the transactions screen on the field *Negotiated Reference* (4)



Funds Transfer page

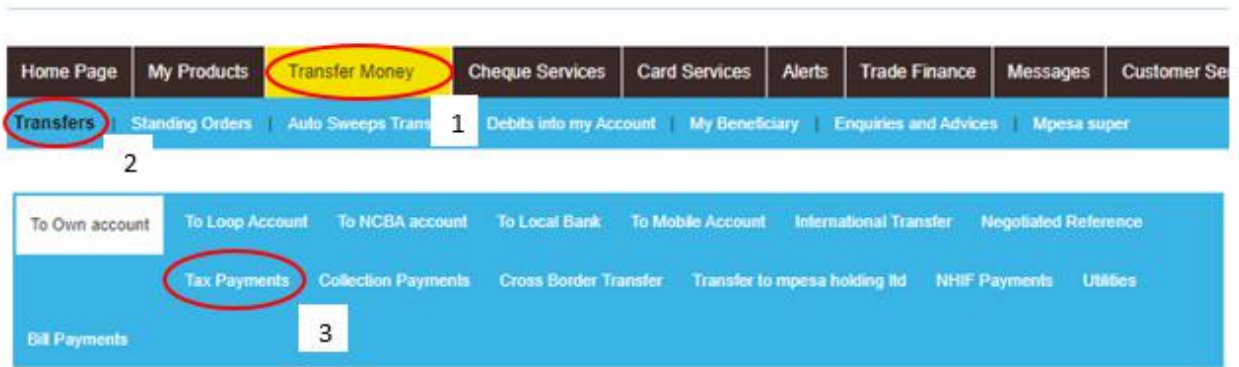
From Account	<input type="text" value=""/>	<input type="button" value="v"/>
Amount	<input type="text" value=""/>	
Debit Value Date	<input type="text" value="08 JUL 2020"/> <input type="button" value="Calendar"/> <input type="button" value="v"/>	<input type="text" value="08 JUL 2020"/>
To Account	<input type="text" value=""/>	<input type="button" value="v"/>
Credit Date	<input type="text" value="08 JUL 2020"/> <input type="button" value="Calendar"/> <input type="button" value="v"/>	<input type="text" value="08 JUL 2020"/>
Negotiated Reference	<input type="text" value=""/>	<input type="button" value="4"/>
Payment Description	<input type="text" value=""/>	

- **Tax Payments**

Tax payments/obligations to the Tax body (KRA: Kenya Revenue Authority) are initiated under this module.

The customer generates a payment slip - eslip from the tax body's website which they use to make the said payment on the online platform.

Transfer Money (1) >> Transfers (2) >> Tax Payments (3)>> Select Country (4)



Tax Payments



The payment types options are : Itax, Customs and Kentrade

Input KRA Eslip Number (5)>> Select the Payment Type (6) >> Submit

KRA E-Slip Details Request

KRA E-Slip Number * _____ 5

Payment Type * _____ 6

Payment Details Request ITAX 20200708

Payment Details Request CUSTOMS

Payment Details Request KENTRADE


Payment Validation

The details of the e-slip are displayed.

Select Process Payment (7) >> Input all required details (8) >> Commit

E-Slip	Eslip Status	E-Slip Amount	Tax Code	Tax Amount	Amount Paid	Remarks
2020200001551862	VALID	9,090.00	3101	9,090.00		

[Process Payment](#)

From Account  

Amount

Debit Date 08 JUL 2020 08 JUL 2020

Select Beneficiary

OR

Enter Below Account Details

To Account Name Monthly Rental Income Tax

To Account Number 71 KENYA REVENUE AUTHORITY

To Account Currency KES Kenyan Shilling

Amount Credited 9,090.00

Credit Date 08 JUL 2020 08 JUL 2020

Negotiated Reference

Payment Description 2020200001551862

KRA E-Slip + Tax Code 2020200001551862

Remitter ID *

Remitter Name *

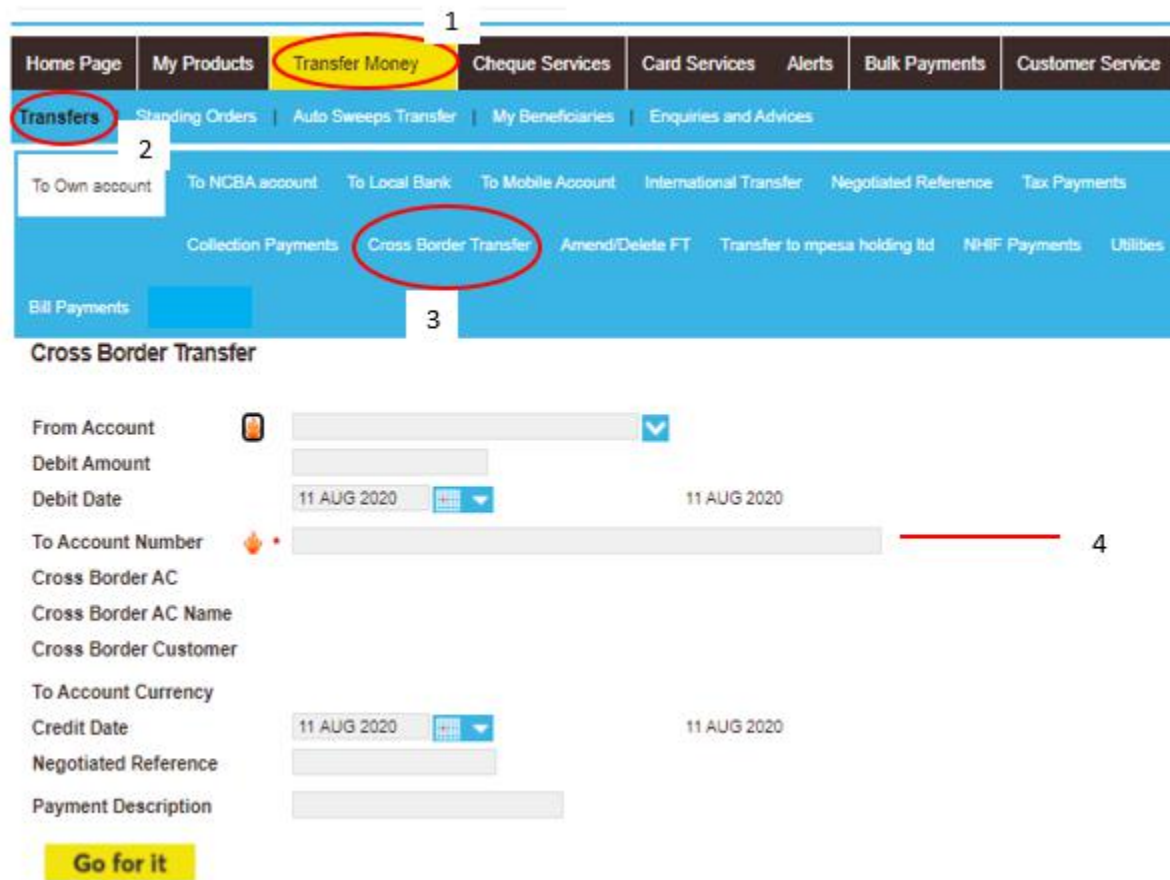
Go for it

8

- **Cross Border Transfer**

Transfers to NCBA customers\beneficiaries across the Group (KE, TZ and RW)

Transfer Money (1) >> Transfers (2)>> Cross Border Transfer (3) >> populate transaction details and Commit



Transfer Money (1)

Transfers (2)

Cross Border Transfer (3)

Cross Border Transfer

From Account

Debit Amount

Debit Date 11 AUG 2020 11 AUG 2020

To Account Number (4)

Cross Border AC

Cross Border AC Name

Cross Border Customer

To Account Currency

Credit Date 11 AUG 2020 11 AUG 2020

Negotiated Reference

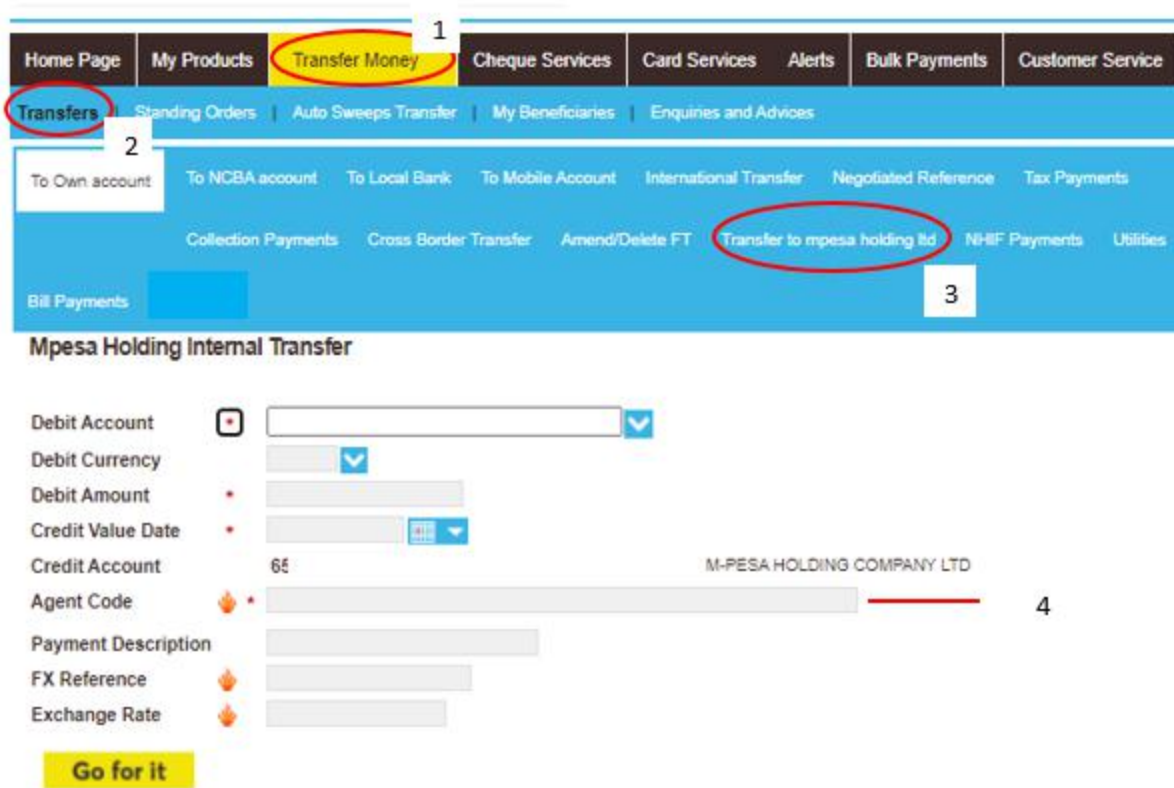
Payment Description

Go for it

- **Transfer to Mpesa Holding**

This supports purchase of Mpesa float directly from Safaricom. To purchase Mpesa float you require a valid agent number.

Transfer Money(1) >> Transfers (2) >> Transfer to Mpesa Holding(3)>> Input Agent Code (4)>> Input all other required details and submit



Mpesa Holding Internal Transfer

Debit Account

Debit Currency

Debit Amount

Credit Value Date

Credit Account 65 M-PESA HOLDING COMPANY LTD

Agent Code 4

Payment Description

FX Reference

Exchange Rate

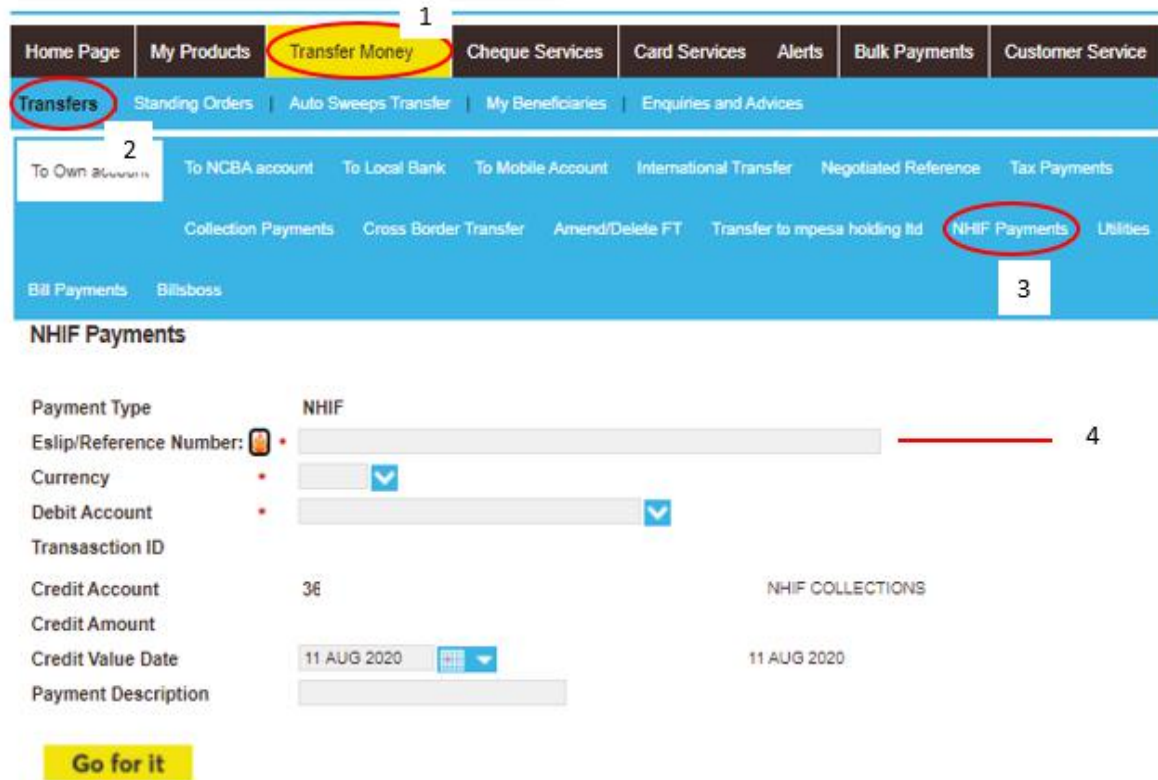
Go for it

- **NHIF Payments**

Payments to NHIF are initiated on this module.

A valid eslip number is required to process this payment. The eslip is generated from the NHIF website .

Transfer Money (1) >> Transfers (2) >> NHIF Payments (3)>> Input Eslip Number (4) >> Input all other requested Details and Commit (5)



NHIF Payments

Payment Type: NHIF

Eslip/Reference Number:

Currency:

Debit Account:

Transaction ID:

Credit Account: 36

Credit Amount:

Credit Value Date: 11 AUG 2020

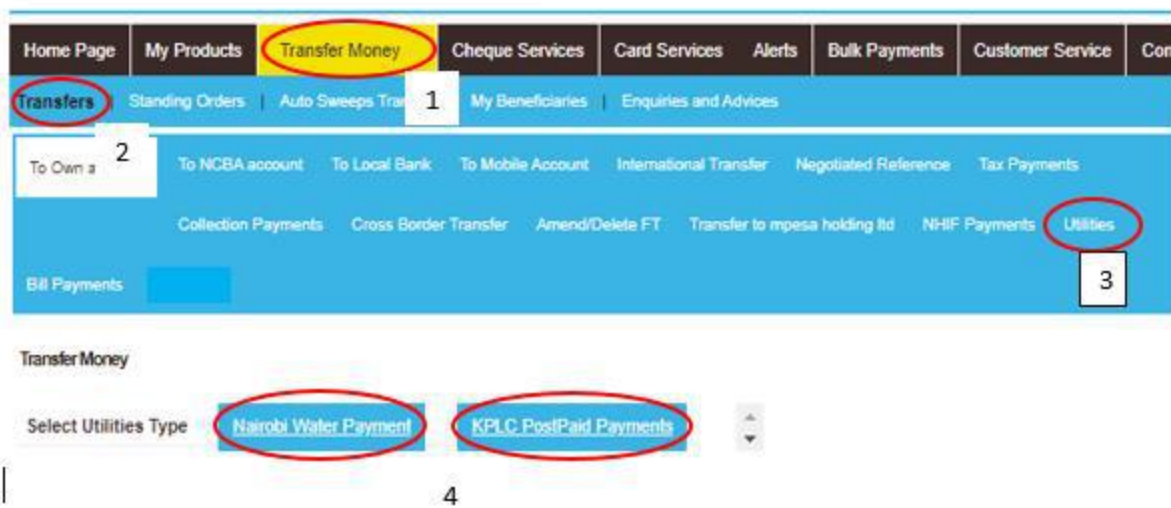
Payment Description:

Go for it

- **Utilities**

This option enables one to pay utilities such as electricity and water bills to Nairobi Water.

Transfer Money (1) >> Transfers (2) >> Utilities (3) >> Select the Utility (4)



i) Nairobi Water Company

Initiate a payment for water bill to Nairobi Water Company

Transfer Money>> Transfers>> Utilities>> NWC

Nairobi Water FT Payment

NCWSC Bill Number  +

Debit Account 

Credit Amount

Payment Description







Go for it

ii) KPLC Payment

Make a payment for a PostPaid Electricity bill to Kenya Power.

Input the Meter Num. On the field *KPLC PostPaid Account No.*

KPLC Postpaid FT Payment

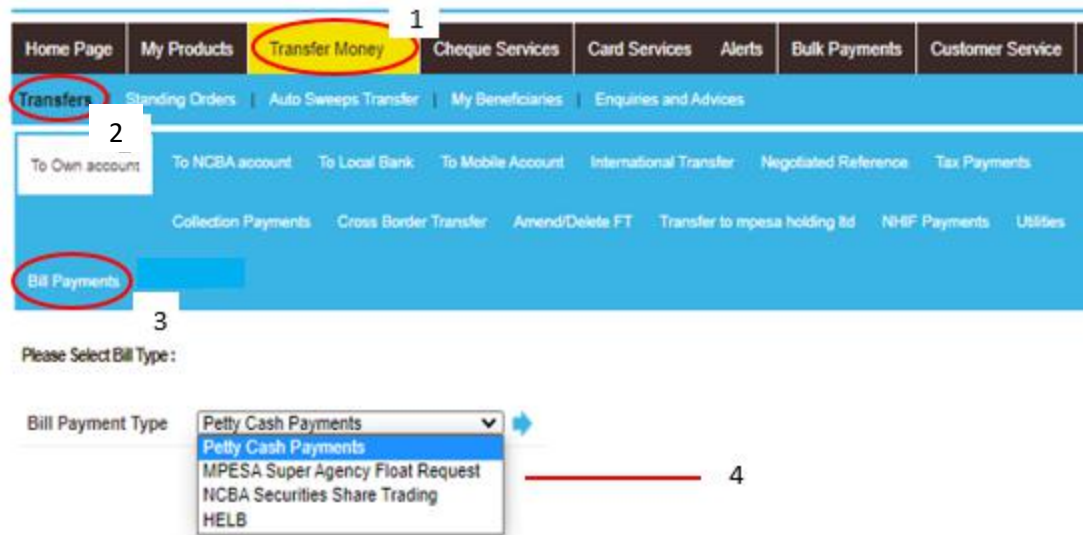
KPLC PostPaid Account No.	 *	<input type="text"/>
Debit Account	*	<input type="text"/> 
Debit Amount	*	<input type="text"/>
Credit Value Date	*	<input type="text"/>  
Payment Description		<input type="text"/>
Credit Currency		KES
FX Reference		<input type="text"/>
Exchange Rate		<input type="text"/>
KPLC Customer Name		
KPLC Amount Due		
KPLC Due Date		

Go for it

- **Bill Payments**

This option allows customers to make payments to various billers: HELB, Mpesa Float Purchase, Petty Cash Payments & NCBA Shares and Trading.

Transfer Money (1) >> Transfers (2) >> Bill Payments (3) >> Select the Bill Payment Type (4)



➤ Petty Cash Payments

Petty Cash Payments are transactions initiated and approved on the NCBA Internet Banking service for encashment across the branch counter. The details of the person collecting the funds are indicated on the Payment description field.

A Petty Cash request can be made in 4 currencies : KES, GBP, EUR, USD.

Transfer Money (1) >> Transfers (2) >> Bill Payments (3) >> Petty Cash Payment>> Select Currency (4)>> Input all requested details and Commit.(5)



Back to: [Select Bill Payment Type:](#) >

Select Petty Cash Currency:

Select Currency:



KES Petty Cash Payment

Debit Account	<input type="checkbox"/> <input type="text"/> <input type="button" value="v"/>	
Debit Amount	<input type="text"/>	
Debit Currency	<input type="text"/> <input type="button" value="v"/>	
Credit Value Date	<input type="text"/> <input type="button" value="v"/>	
Credit Currency	KES	Kenyan Shilling
Payment Description	<input type="text"/>	
FX Reference	<input type="text"/>	
Exchange Rate	<input type="text"/>	

5

Go for it

➤ Mpesa Super Agency

Mpesa Float Purchase directly from the Bank. To Purchase Mpesa Super Agency float one needs to have a valid Agent code.

Transfer Money (1) >> Transfers (2) >> Bill Payments (3) >> Mpesa Super Agency >> Input Agent Code and all other requested details (4)



Back to: [Select Bill Payment Type:](#) >

Mpesa Super Agent Payment

Debit Account	<input type="text" value=""/>	<input type="button" value="v"/>
Debit Amount	<input type="text" value=""/>	
Credit Value Date	<input type="text" value=""/>	<input type="button" value="v"/>
Credit Currency	<input type="text" value=""/>	<input type="button" value="v"/>
Agent Code	<input type="text" value=""/>	<input type="button" value="v"/>
Payment Description	<input type="text" value=""/>	
FX Reference	<input type="text" value=""/>	
Exchange Rate	<input type="text" value=""/>	

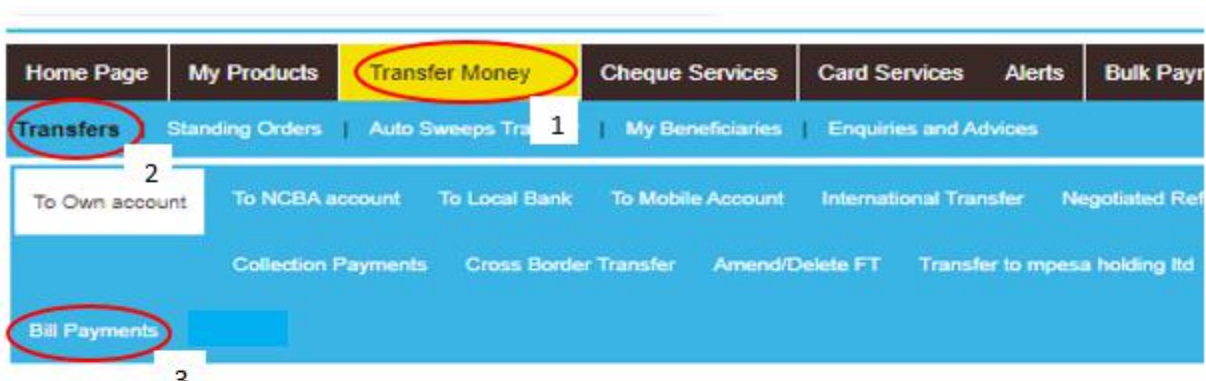
Go for it

➤ **NCBA Security Shares and Trading**

Supports purchase of Security Shares through the NCBA Investment Company.

Transfer Money >> Transfers >> Bill Payments>>NCBA Securities

Payment



Back to: [Select Bill Payment Type:](#) >

NCBA Securities Payment

Debit Account

Debit Amount

Credit Value Date _____ 4

Credit Currency

Payment Description

FX Reference

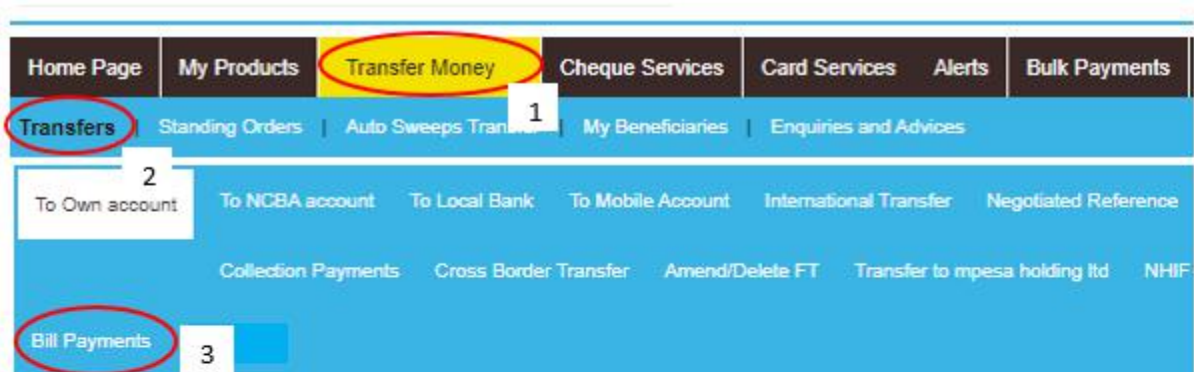
Exchange Rate

Go for it

➤ **HELB**

Make Payments to the HELB Collections account held with the bank.

Transfer Money >> Transfers >> Bill Payments>>HELB



Back to: [Select Bill Payment Type:](#) >

Helb Payment

Debit Account

Debit Amount

Credit Value Date

Credit Currency

Payment Description

FX Reference

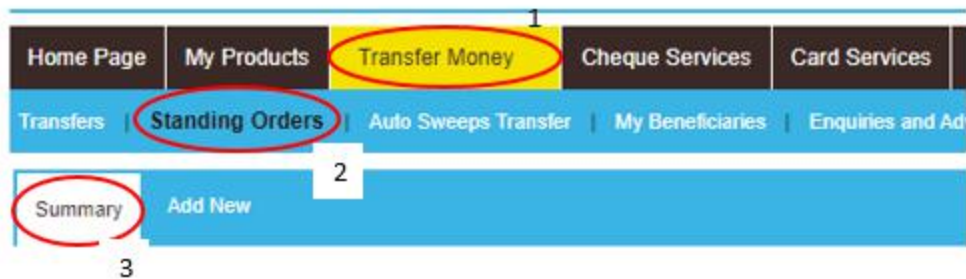
Exchange Rate

i) Standing Orders

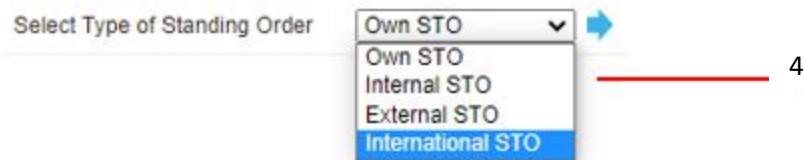
- **Summary**

Displays existing standing orders for viewing, editing and deleting if any. The standing orders are categorized depending on the transfer mode.

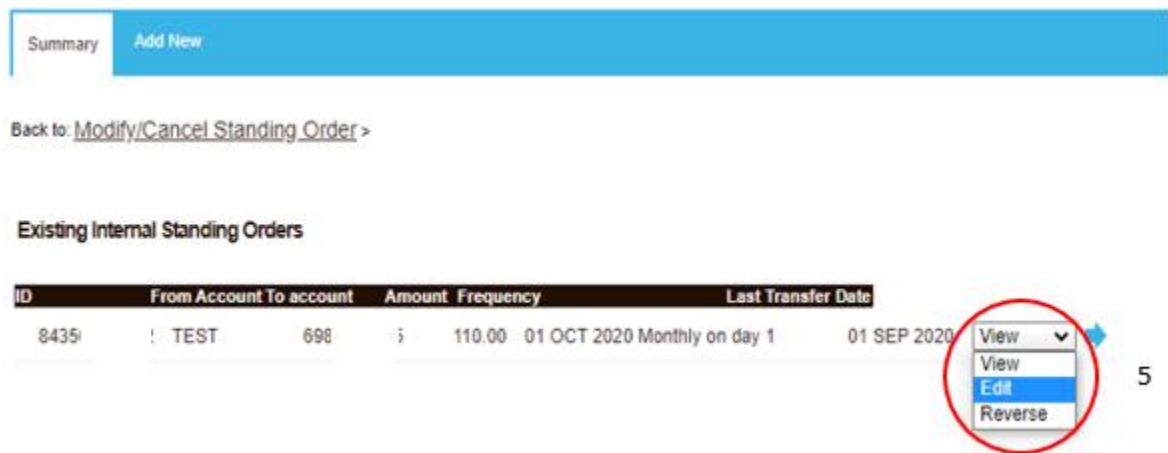
Transfer Money (1) >> Standing Orders (2) >> Summary (3) >> Select Standing Order Type (4)



Modify/Cancel Standing Order



A summary of existing Standing Orders is displayed.
 To View, Edit or Delete(Reverse) Existing Standing order, Select the Action (5)



- **Add New**

Creating new standing orders to be maintained on the system

Transfer Money (1) >> Standing Orders (2) >> Add New (3) >> Select Debit Account and Standing Order Type (4)>> Input Beneficiary Account Detail, Amount, Frequency, validity period and Description and commit (5)

1

Home Page | My Products | **Transfer Money** | Cheque Services | Card Services | Alerts | Bulk Payments

Transfers | **Standing Orders** | Auto Sweeps Transfer | My Beneficiaries | Enquiries and Advices

Summary | **Add New**

2

3

Select type of Standing Order

Account No	Account Narration	Country	Currency
389	DIT	Kenya	KES
389	DIT	Kenya	KES

Own Account ▾

Own Account

Internal Account

External Account

International Account

4

Summary | Add New

Back to: [Add Standing Order >](#)

Setup Standing Order To Another Bank

From Account: 84350

To Account Name:

To Account Number: *

To Account Currency: KES Kenyan Shilling

Destination Bank: ▾

Destination Branch: * ▾

STO Amount: *

Frequency: * 20200930 e0Y e1M e0W o1D e0F 🌐 30 SEP 2020 Monthly on day 1

End Date: * 20240930 ▾ 30 SEP 2024

Description:

Go for it

5

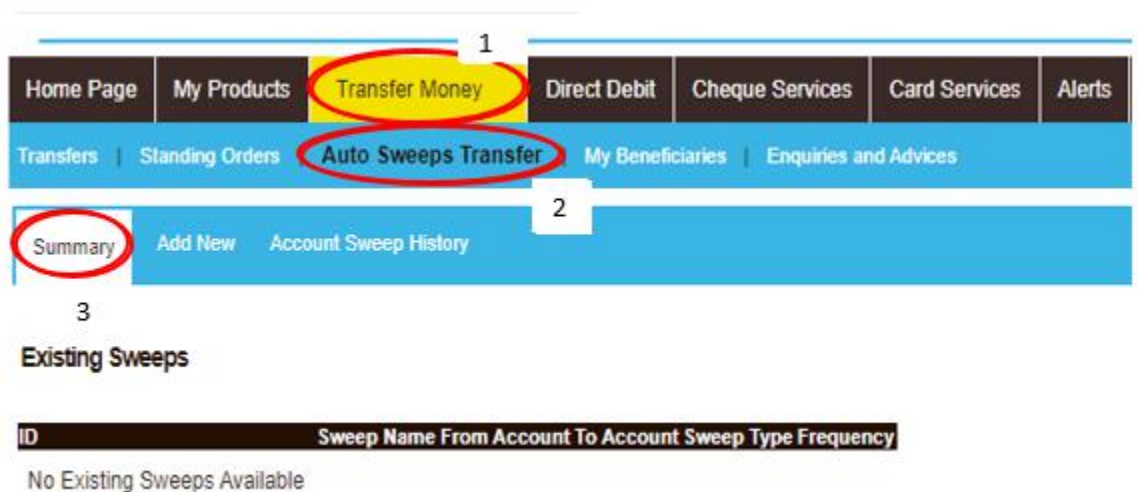
ii) Auto Sweeps Transfer

These are undefined Standing orders without fixed amount for transfers between same Customer accounts. Sweeps operate on account balance thresholds; when the balance reaches the set threshold, the system sweeps the excess to a specified account and certain predefined Frequencies.

- **Summary**

Displays a list of active Sweep transfers

Transfer Money (1) >> Auto Sweeps Transfer (2) >> Summary (3) (view existing sweeps if any)



- **Add New**

For creation of Sweep Transfer instructions

Transfer Money (1) >> Auto Sweeps Transfer (2) >> Add New (3) >> Select Sweep Type (4) (input Description and set transfer Frequency) >> Select Debit and Credit Accounts respectively (5) >> Commit

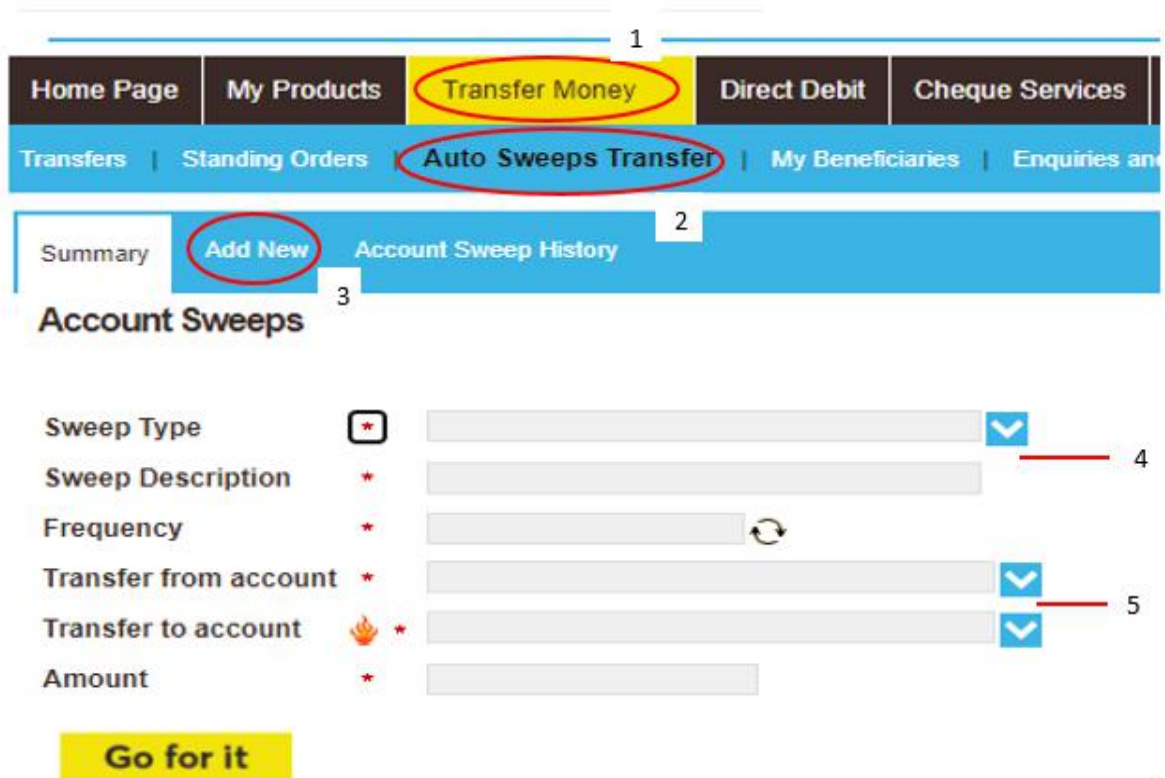
NB:

There are three types of sweeps offered through NCBA Internet Banking;

1. Main – Maintenance Account Sweep: This is a maintenance sweep that works to maintain a specified amount in the “To Account” (Credit account)
2. Main Cover – Maintenance Cover Sweep: This sweep type ensures that there are enough funds in the “from account” to maintain the amount specified in the “To Account” *should the credit account be in

excess of the set cover (maximum), then the debit account is credited as reserve

3. Surp – Surplus Account Sweep: The surplus sweep transfer will transfer funds in excess of a specified amount to the “To Account” (Credit account)



1

Home Page | My Products | **Transfer Money** | Direct Debit | Cheque Services

Transfers | Standing Orders | **Auto Sweeps Transfer** | My Beneficiaries | Enquiries and

Summary | **Add New** | Account Sweep History

2

3

Account Sweeps

Sweep Type

Sweep Description *

Frequency *

Transfer from account *

Transfer to account *

Amount *

4

5

Go for it

Account Sweeps

Sweep Type *

Sweep Description *

SWEEP.TYPE	SHORT.DESCRPTION
MAIN	MAINT AC SWEEP
MAINCOVER	MAINT COVER AC SWEEP
SURP	SURP ACCT SWEEP

Frequency *

Transfer from account *

Transfer to account *

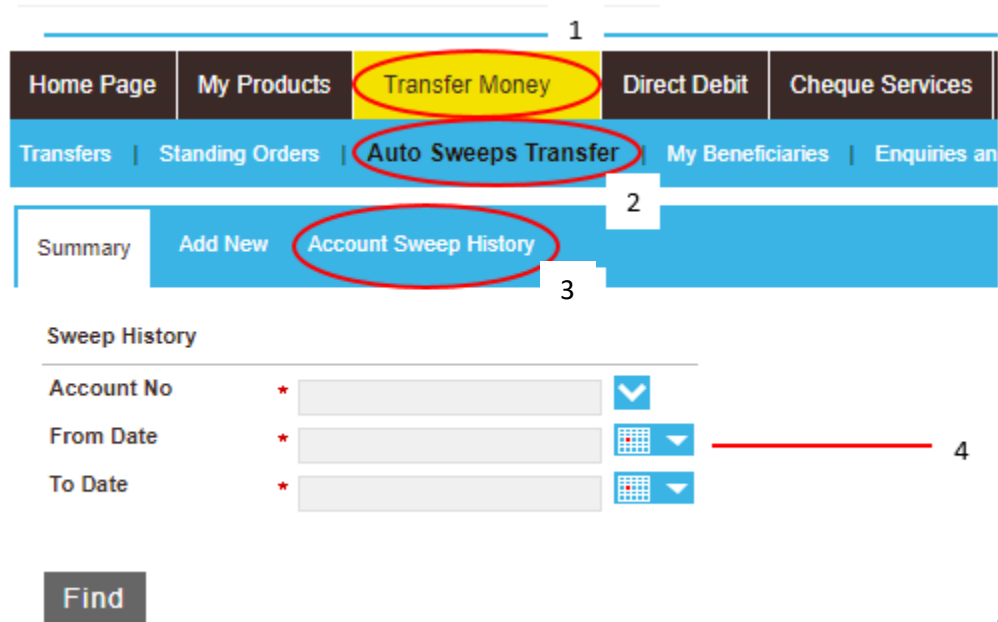
Amount *

Go for it

- **Account Sweep History**

Displays a list of the successful Sweep transfers per account in a stipulated period of time.

Transfer Money >> Auto Sweeps Transfer >> Account Sweep History >> Select Account Number and Period >> Find (view successful sweeps if any)



The screenshot shows the NCBA web interface. At the top, there is a navigation bar with 'Transfer Money' highlighted in yellow and circled in red, labeled '1'. Below it, 'Auto Sweeps Transfer' is circled in red and labeled '2'. In the sub-menu, 'Account Sweep History' is circled in red and labeled '3'. Below this, there is a 'Sweep History' section with three input fields: 'Account No', 'From Date', and 'To Date', each with a red asterisk and a dropdown arrow. A red line points to the date selection area, labeled '4'. At the bottom, there is a 'Find' button.

iii) My Beneficiaries

For beneficiary creation and maintenance

- **Beneficiary Registrar Summary**

For Viewing, Editing and Deleting existing Beneficiaries

Transfer Money (1) >> My Beneficiaries (2) >> Beneficiary Registrar Summary (3) >> Select Beneficiary Type (4) >> View/ Edit/Delete(Reverse) Beneficiary (5)

1

Home Page	My Products	Transfer Money	Cheque Services	Card Services	Alerts
Transfers	Standing Orders	Auto Sweeps Transfer	My Beneficiaries	Enquiries and Advices	
Beneficiary Registrar Summary	Add New	Search			

2

3

Amend/Delete Beneficiary

Select Type of Beneficiary

Internal Beneficiary ▼

- Internal Beneficiary
- Domestic SWIFT Beneficiary
- EFT Beneficiary
- MMTS Beneficiary
- International Beneficiary

4

Back to: [Amend/Delete Beneficiary](#) >

List of Internal Beneficiaries

Beneficiary ID	Name	Alias	Beneficiary Account No	
BEN20181WFN25			627	View
BEN20182VN1FR	wa	dot	698	View

View	▼
View	
Edit	
Reverse	

5

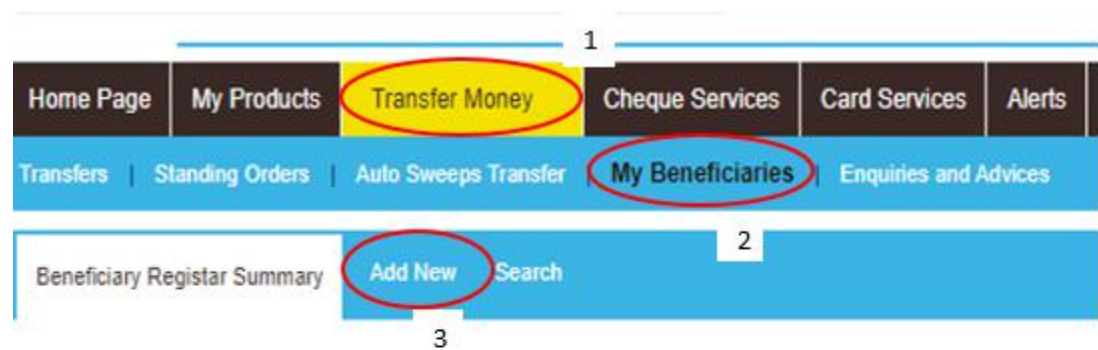
• **Add New**

Creation of new beneficiaries.

One can create beneficiaries to: - Internal account (NCBA)

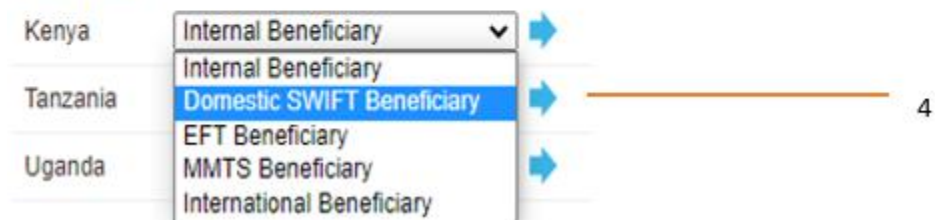
- EFT Beneficiary
- Domestic Swift (RTGS) Beneficiary
- MMTS Beneficiary
- International Beneficiary

Transfer Money (1) >> My Beneficiaries (2) >> Add New (3) >> Select Beneficiary Type (4) >> Populate Beneficiary Detail (5) >> Commit



Add Beneficiary

Country List



Back to: [Add Beneficiary](#) >

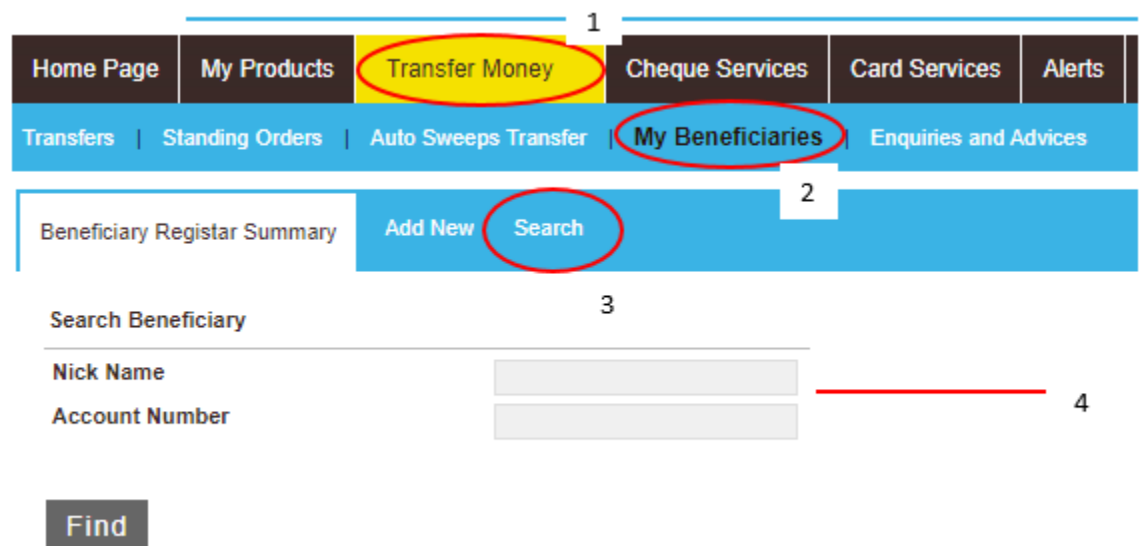
Domestic SWIFT Beneficiary

Full Name	<input type="text"/>	
Short Name	<input type="text"/>	*
To Account Number	<input type="text"/>	*
Swift Code	<input type="text"/>	5
Destination Bank and Branch	<input type="text"/>	*
Country	<input type="text" value="KENYA"/>	*
Post Code	<input type="text"/>	
Physical Address	<input type="text"/>	*

Go for it

- **Search**

Search for existing Beneficiaries by Nick Name or Beneficiary Account Number



1

Home Page | My Products | **Transfer Money** | Cheque Services | Card Services | Alerts

Transfers | Standing Orders | Auto Sweeps Transfer | **My Beneficiaries** | Enquiries and Advices

2

Beneficiary Registrar Summary | Add New | **Search**

3

Search Beneficiary

Nick Name

Account Number

4

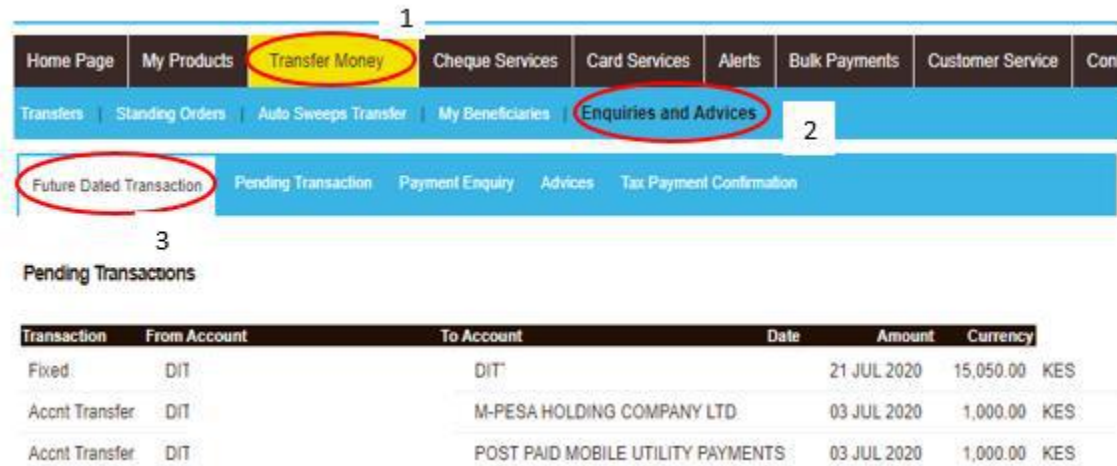
Find

iv) **Enquiries and Advices**

This is a menu for viewing transaction details and generating payment Advices.

- **Future Dated Transactions:** A queue for fully approved transactions scheduled to debit the account on a stipulated future date

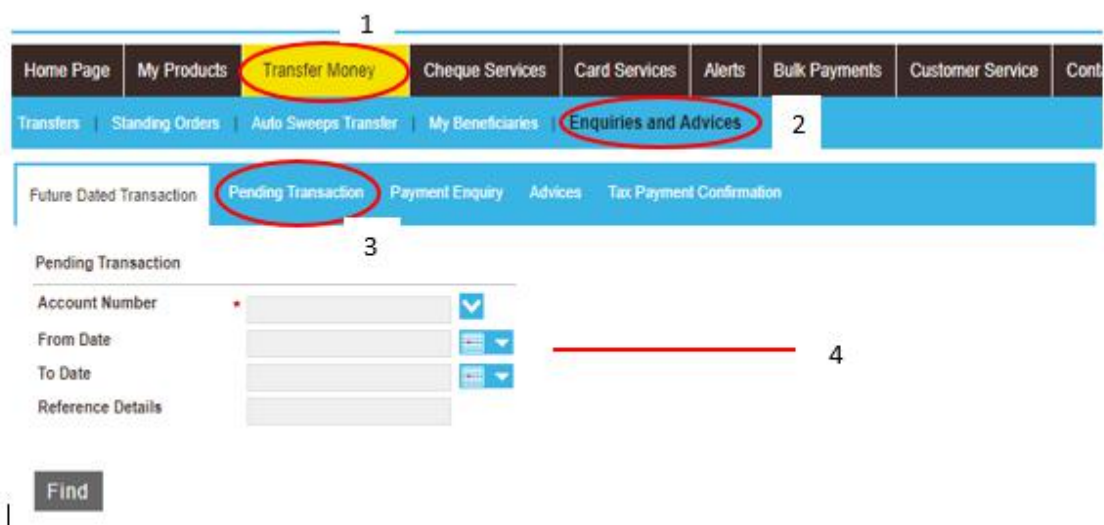
Transfer Money (1) >> Enquiries and Advices (2)>> Future Dated Transaction (3)



Transaction	From Account	To Account	Date	Amount	Currency
Fixed	DIT	DIT	21 JUL 2020	15,050.00	KES
Acct Transfer	DIT	M-PESA HOLDING COMPANY LTD.	03 JUL 2020	1,000.00	KES
Acct Transfer	DIT	POST PAID MOBILE UTILITY PAYMENTS	03 JUL 2020	1,000.00	KES

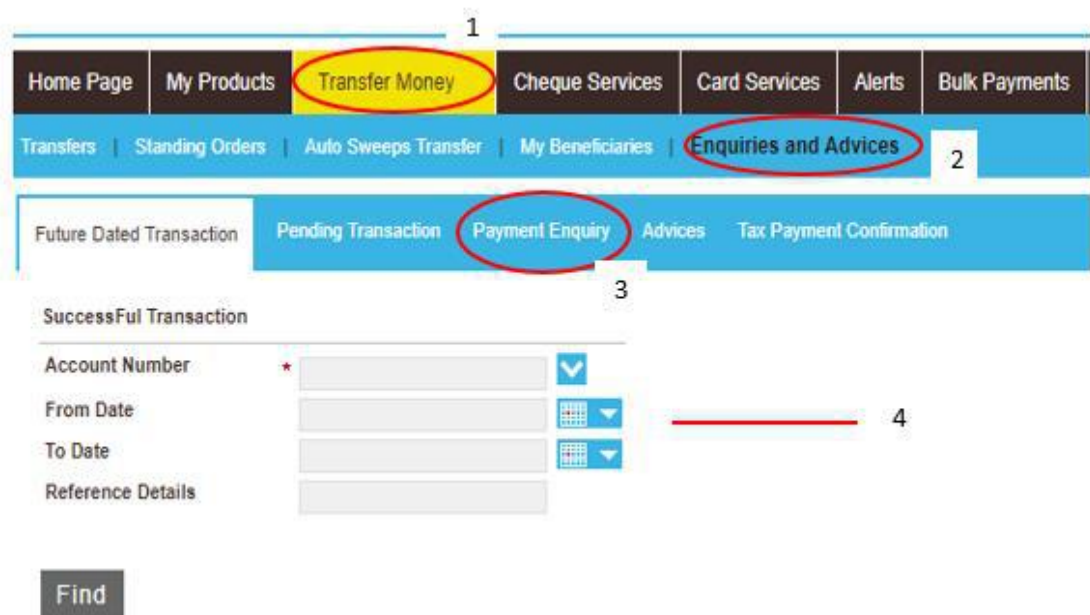
- **Pending Transactions:** A queue for unauthorized or partially approved transactions

Transfer Money (1) >> Enquiries and Advices (2)>> Pending Transactions (3)>> Input the account Number, the date range and the Payment Reference (4)



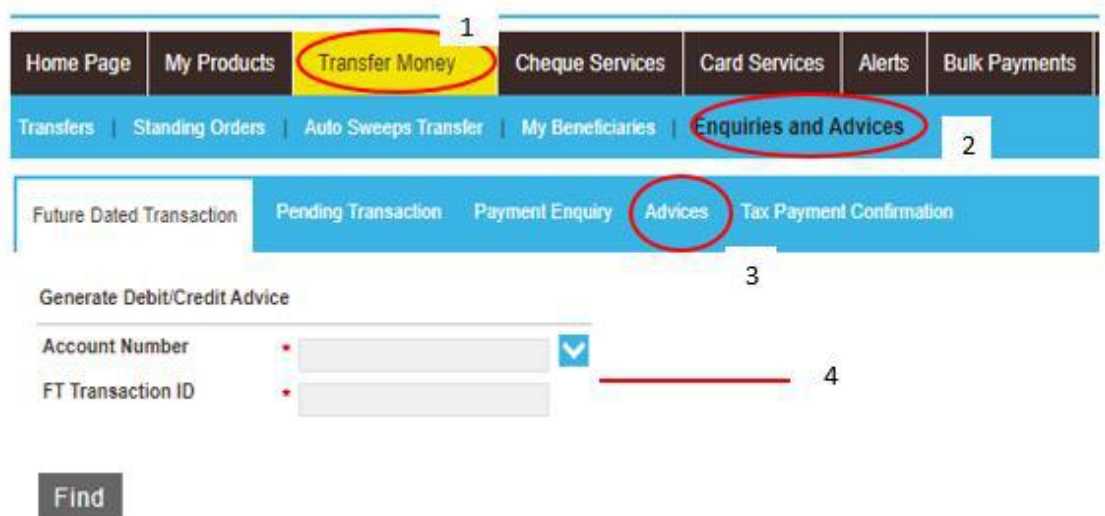
- **Payment Enquiry:** Generation transaction detail for successful transactions (search payment by reference: FT.....)

Transfer Money (1) >> Enquiries and Advices (2)>> Payment Enquiry (3)>> Input the account Number, the date range and the Payment Reference(4)



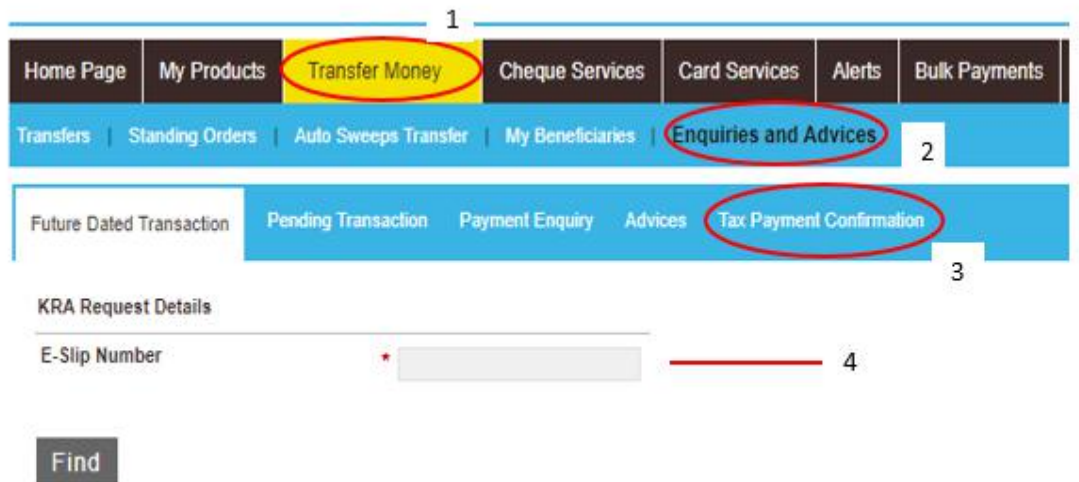
- **Advices:** Generating payment advices for successful transactions (search payment by reference: FT.....)

Transfer Money (1) >> Enquiries and Advices (2)>> Advices (3)>> Input the account Number, Payment Reference (4)



- **Tax Payment confirmation:** Generating tax payments' advices (search payment by reference: FT.....)

Transfer Money (1) >> Enquiries and Advices (2)>> Tax Payment Confirmation (3)>> Input the Eslip Number (4)



The screenshot shows the NCBA web interface with the following navigation steps highlighted:

- 1. **Transfer Money** (highlighted in yellow)
- 2. **Enquiries and Advices** (highlighted in red)
- 3. **Tax Payment Confirmation** (highlighted in red)
- 4. **E-Slip Number** input field (highlighted in red)

The interface includes a top navigation bar with links: Home Page, My Products, Transfer Money, Cheque Services, Card Services, Alerts, and Bulk Payments. Below this is a sub-menu with: Transfers, Standing Orders, Auto Sweeps Transfer, My Beneficiaries, and Enquiries and Advices. Under Enquiries and Advices, there are sub-options: Future Dated Transaction, Pending Transaction, Payment Enquiry, Advices, and Tax Payment Confirmation. The Tax Payment Confirmation section contains a form with the label "KRA Request Details" and an "E-Slip Number" input field with a red asterisk. A "Find" button is located below the input field.

d) Cheque Services

This is a menu supports request for a cheque book , make a stop cheque request, cancel a stop cheque request and make a bankers cheque request.

i) Cheque Book Request

On this menu one is able to request for a cheque book to be printed at one of the branches.

Cheque Services (1) >>Cheque Book Request (2) >> Select Account Number and click on Cheque Book Request (3) >> Input Cheque Book details as requested and submit (4)

Home Page	My Products	Transfer Money	Cheque Services	Card Services	Alerts	Trade Finance	Messages
-----------	-------------	----------------	-----------------	---------------	--------	---------------	----------

Cheques 1

Cheque Book Request		Cheque Status Enquiry	Stop Cheque Request	Cancel Stop Cheque Request
---------------------	--	-----------------------	---------------------	----------------------------

2 Bankers Cheque Payments


Cheque Book Request-Select Account

Account No	Currency	Account Title	Country	
69	KES	DO	Kenya	Cheque Book Request

3

Request Cheque Book

Number of books

No of Leaves per book 

Account No 69 4

Account Currency KES

Pickup Date 13 AUG 2020

Pickup Time

Country *

Pickup location *

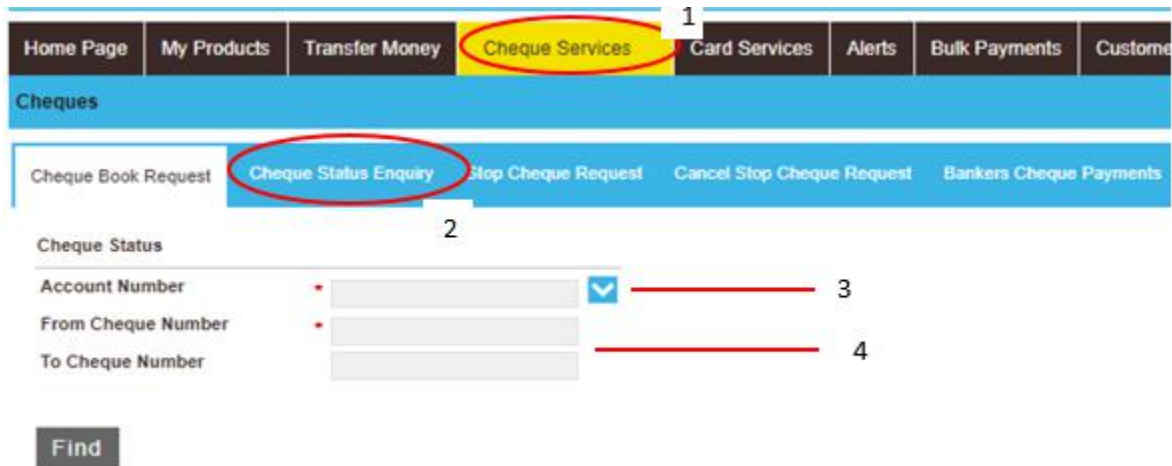
Go for it

|

ii) Cheque Status Enquiry

Query the status of a cheque, whether its been presented or not.

Cheque Services (1) >>Cheque Status Enquiry (2) >> Select Account Number (3) >> Cheque series- From : To (4).



The screenshot shows the NCBA online banking interface. At the top, there is a navigation menu with items: Home Page, My Products, Transfer Money, Cheque Services (circled in red and labeled '1'), Card Services, Alerts, Bulk Payments, and Customer. Below this is a sub-menu for 'Cheques' with options: Cheque Book Request, Cheque Status Enquiry (circled in red and labeled '2'), Stop Cheque Request, Cancel Stop Cheque Request, and Bankers Cheque Payments. The 'Cheque Status Enquiry' section contains three input fields: 'Account Number' (labeled '3'), 'From Cheque Number' (labeled '4'), and 'To Cheque Number' (labeled '4'). A 'Find' button is located below the form.

iii) Stop Cheque Request

Make a request to stop a cheque . Once a cheque is successfully stopped it will not be paid when its presented

Cheque Services (1) >>Stop Cheque Request (2) >> Select Account Number and click on Stop Cheque Request (3)>> Select Reason for Stopping the Cheque (4)>> Input Cheque number (5) >> Commit



Stop Cheque Request-Select account

Account No	Currency	Account Title	Country
691	KES	DO	Kenya

[Stop Cheque Request](#) 3

Stop Cheque Request

Currency

Account No

Reason for Stop Payment 4

First Cheque no 5

Last Cheque no

Remarks

Go for it

iv) Cancel Stop Cheque Request

A request to cancel an instruction that had been issued to stop a cheque. Once the stop cheque request is cancelled the cheque can be presented for payment.

Cheque Services (1) >> Cancel Stop Cheque Request (2)>> Select Account Number and click on Cancel Stop Cheque Request (3) >> Input the Cheque Number to Revoke (4) >> Submit

Home Page | My Products | Transfer Money | **Cheque Services** | Card Services | Alerts | Trade Finance | Messages

Cheques 1

Cheque Book Request | | Cheque Status Enquiry | Stop Cheque Request | **Cancel Stop Cheque Request**

2

Cancel Stop Cheque Request

Account No	Currency	Account Title	Country	
69	KES	DOR	Kenya	Cancel Stop Cheque Request 3

Cancel Stop Cheque Request

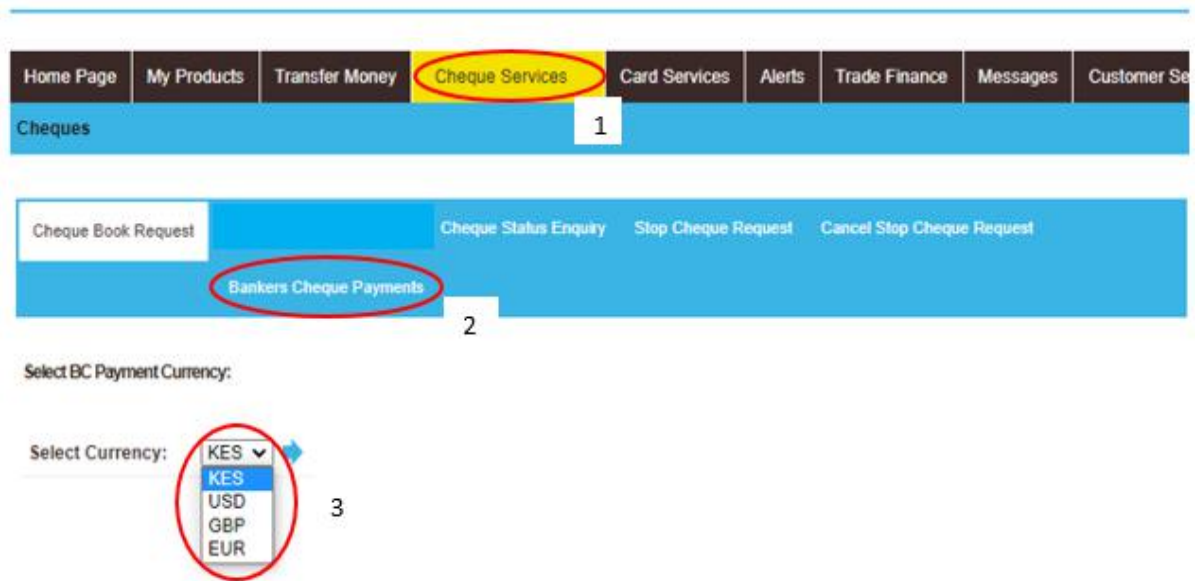
Account Currency: KES
 Customer ID: 698942
 Account No: 6989420015
 Cheque Number to Revoke: 4
 Stop Revoke Date: 11 AUG 2020 11 AUG 2020

Go for it

v) Bankers Cheque Payments

Issue instructions for a bankers cheque to be prepared at any nearest branch.

Cheque Services (1)>> Bankers Cheque Payments (2)>> Select Bankers Cheque Currency (3)>> Input the details of the bankers cheque: Debit Account Num, amount, Bankers Cheque name under Payment Description (4)



The screenshot shows the top navigation bar with the following items: Home Page, My Products, Transfer Money, **Cheque Services** (circled in yellow), Card Services, Alerts, Trade Finance, Messages, and Customer Se. Below this is a blue bar with 'Cheques' and a '1' in a white box. Underneath is another blue bar with 'Cheque Book Request', 'Cheque Status Enquiry', 'Stop Cheque Request', and 'Cancel Stop Cheque Request'. Below that is a blue bar with 'Bankers Cheque Payments' circled in red, with a '2' in a white box. Below the blue bars is the text 'Select BC Payment Currency:' and 'Select Currency:' followed by a dropdown menu with options: KES (selected), KES, USD, GBP, and EUR. A red circle highlights the dropdown menu with a '3' in a white box.

KES BC Payment


Debit Account


Debit Amount *

Credit Value Date *

Credit Currency **KES** Kenyan Shilling

Payment Description *

FX Reference 

Exchange Rate 

Go for it

4

e) Card Services

This is a menu to query credit card details, issue card instructions and make card payments

i) Credit Card Details

Under Credit Card Details, one is able to view details of your card, view transactions done on the card, view card statement and make a card payment.

- Details**

All the details entailing a specific credit card are displayed here

Card Services (1) >> Credit Card Details (2) >> Details (3) >>View Card Details (4)

The screenshot shows the following navigation steps:

- 1**: Card Services menu item in the top navigation bar.
- 2**: Credit Card Details menu item in the sub-navigation bar.
- 3**: Details menu item in the sub-sub-navigation bar.
- 4**: View Card Detail button in the table row.

Card Number	Currency	Current Balance	Payment Date	Due Amount	Country	Action
402	KES	-1,187,151.77	23 JUN 2020	0.00	Kenya	View Card Detail
402!	KES	-1,187,151.77	23 JUN 2020	0.00	Kenya	View Card Detail
402!	KES	-1,187,151.77	23 JUN 2020	0.00	Kenya	View Card Detail

Back to: [Credit Card Details](#) >

Credit Card Details

Customer Number		
Card Number	i2	
Customer Name	ITYRES	
Card Type	Visa Gold Business credit Cards	
Card Currency Codes	KES	
Card Limit	2,500,000	
Card Balance	-1,187,151.77	
Statement Balance	0	
Minimum Due	0	
Payment Last Date	23 JUN 2020	
Payment Mode	Direct Debit	
Payment Mode Amount	0	
Next Statement Date	30-JUN-20	30-JUN-20

- **View Transactions**

To view transactions done in a card over a given period of time

Card Services (1) >> Credit Card Details (2) >> View Transactions (3) >> Select Card Number (4) >> Select the period (5)

The screenshot shows the following navigation steps:

1. Click on **Card Services** in the top navigation menu.
2. Click on **Credit Card Details** in the sub-menu.
3. Click on **View Transaction** in the sub-menu.
4. Select a **Card Number** from the dropdown menu.
5. Select the **From Date** and **To Date** from the date pickers.

Below the navigation steps, the **Card Transaction Details** form is visible, including fields for Card Number, From Date, and To Date, and a **Find** button.

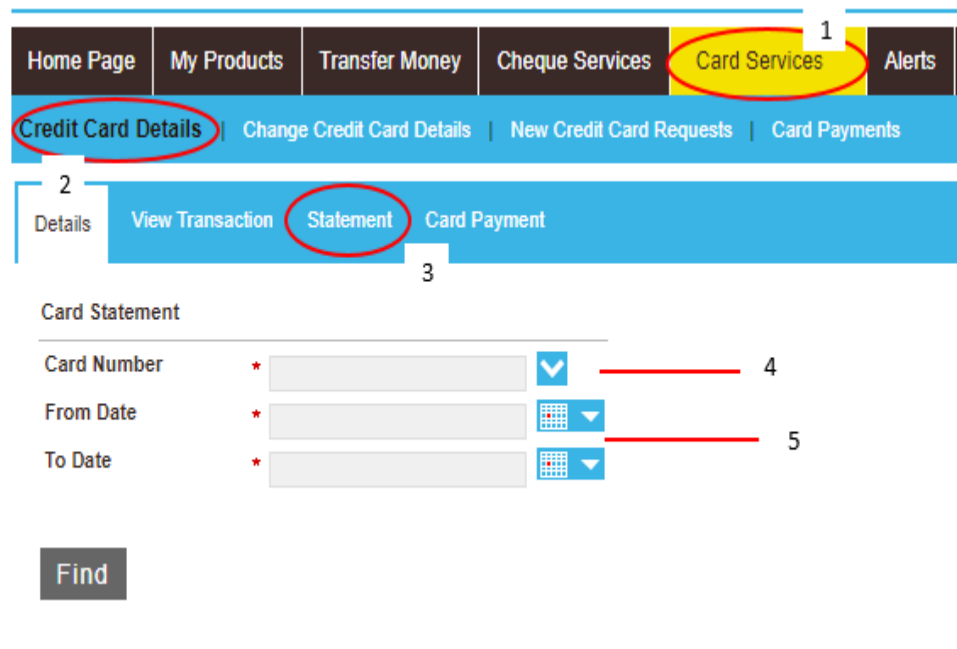
Card Transaction Details

Card Number	Transaction Date	Posting Date	Description	Transaction Amount	Billing Amount	Status
4025	09/03/2020	10/03/2020	EQL	KES 4,000.00		
4025	17/03/2020	19/03/2020	THE	KES 17,680.00		
4025	18/04/2020	21/04/2020	SAF	KES 15,699.00		
4025	28/04/2020	29/04/2020	HIG	KES 7,169.00		
4025	28/04/2020	29/04/2020	TEL	KES 6,000.00		
4025	28/04/2020	29/04/2020	BRC	KES 940.00		

- **Statement**

View a card statement in a given period

Card Services (1) >> Credit Card Details (2) >> Statement (3) >>
 Select Card Number (4) >> Select the period (5)



The screenshot shows the following navigation steps:

- 1. **Card Services** (highlighted in yellow)
- 2. **Credit Card Details** (circled in red)
- 3. **Statement** (circled in red)

Below the navigation, the **Card Statement** form includes:

- Card Number** (4): A text input field with a dropdown arrow.
- From Date** (5): A date selection field with a calendar icon.
- To Date** (5): A date selection field with a calendar icon.
- Find**: A button to search for the statement.

[Save As CSV](#)
[Save as XML](#)

[Generate PDF](#)

Results 1 - 30 of 39

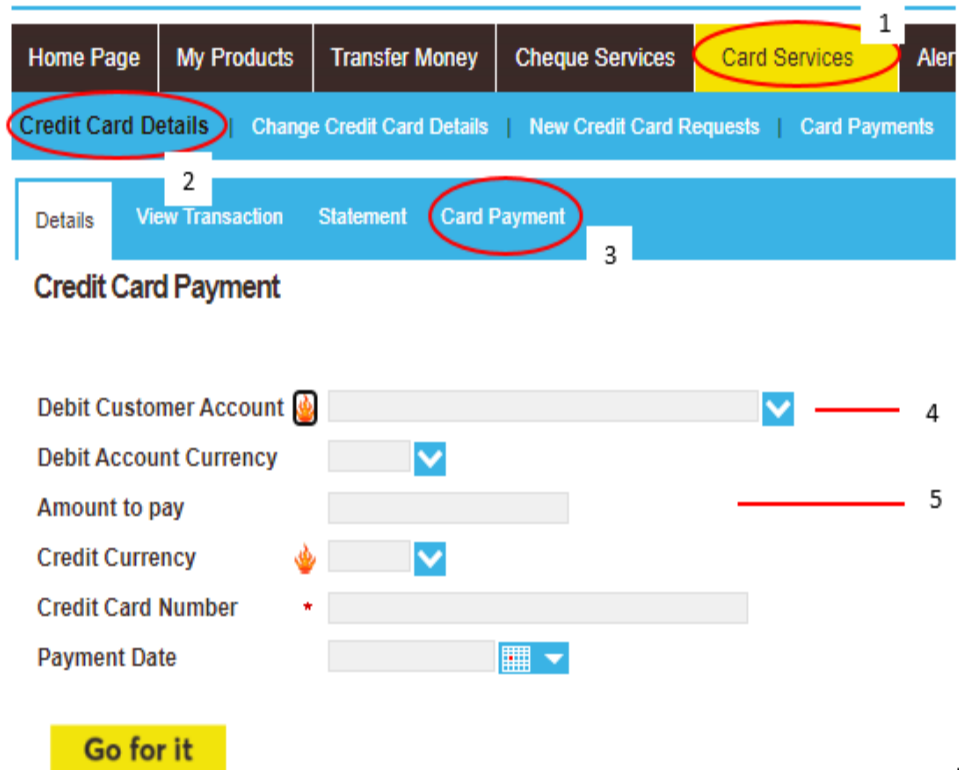
Card Number 402
Statement E 120

Transaction Date	Posting Date	Details	Debit	Credit
02 MAR 2020	03 MAR 2020	ANI	-4,950.00	0.00
08 MAR 2020	09 MAR		-14,268.00	0.00
03 MAR 2020	04 MAR		-4,020.00	0.00
10 MAR 2020	11 MAR		-2,130.00	0.00
11 MAR 2020	12 MAR		-1,280.00	0.00
12 MAR 2020	16 MAR		-12,884.00	0.00
13 MAR 2020	16 MAR		-5,110.00	0.00

- **Card Payment**

To make a payment to card.

Card Services (1) >> Credit Card Details (2) >> Card Payment (3) >>
 Select Debit Account (4) >> Input the requested Details: Select Debit
 Account Currency ,Amount to Pay , Credit Currency , Input Credit
 Card Number and Payment Date (5)



The screenshot shows the NCBA website interface. At the top, there is a navigation menu with the following items: Home Page, My Products, Transfer Money, Cheque Services, Card Services (highlighted in yellow and circled in red), and Alerts. Below this, a secondary menu contains: Credit Card Details (circled in red), Change Credit Card Details, New Credit Card Requests, and Card Payments. A third menu below that includes: Details, View Transaction, Statement, and Card Payment (circled in red). The main heading is "Credit Card Payment".

The form fields are as follows:

- Debit Customer Account: A dropdown menu with a flame icon and a blue arrow, labeled with a red line and the number 4.
- Debit Account Currency: A dropdown menu with a blue arrow.
- Amount to pay: A text input field with a red line and the number 5.
- Credit Currency: A dropdown menu with a flame icon and a blue arrow.
- Credit Card Number: A text input field with a red asterisk.
- Payment Date: A date picker with a calendar icon and a blue arrow.

At the bottom of the form is a yellow button labeled "Go for it".

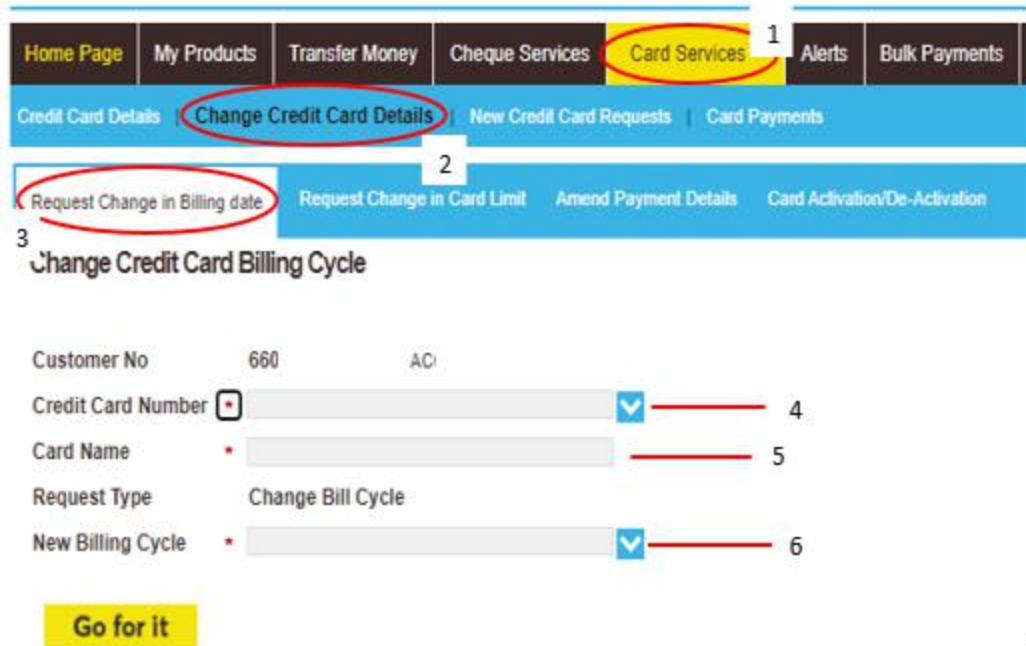
ii) Change Credit Card Details

To make requests to change details on a credit card

- **Change Credit Card Billing Details**

Initiate a request for the billing date on your card to be amended.

Card Services (1) >> Change Credit Card Details (2) >> Request Change in Billing Date (3) >> Select Credit Card Num (4) >> Input Card Name (5) >> New Billing Cycle (6)



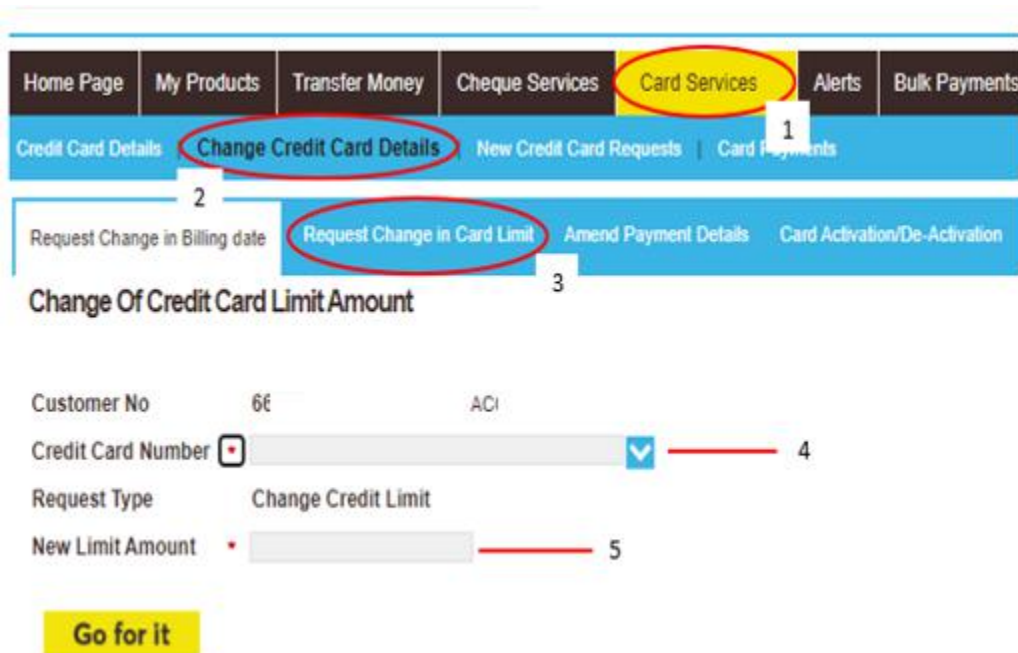
The screenshot shows the NCBA website interface. At the top, there is a navigation bar with tabs: Home Page, My Products, Transfer Money, Cheque Services, Card Services (highlighted with a red circle and labeled '1'), Alerts, and Bulk Payments. Below this is a sub-menu with options: Credit Card Details, Change Credit Card Details (highlighted with a red circle and labeled '2'), New Credit Card Requests, and Card Payments. A second sub-menu is visible below, with options: Request Change in Billing date (highlighted with a red circle and labeled '3'), Request Change in Card Limit, Amend Payment Details, and Card Activation/De-Activation. The main heading is 'Change Credit Card Billing Cycle'. Below the heading, there are several input fields: Customer No (660 AC), Credit Card Number (with a dropdown arrow and labeled '4'), Card Name (with a red asterisk and labeled '5'), Request Type (Change Bill Cycle), and New Billing Cycle (with a dropdown arrow and labeled '6'). At the bottom of the form is a yellow button labeled 'Go for it'.

||

- **Request Change in Card Limit**

Initiate a request for a change in credit card limit

Card Services (1) >> Change Credit Card Details (2) >> Request Change in Card Limit (3) >> Select Credit Card Num (4) >> New Limit Amount (5) >>



Home Page | My Products | Transfer Money | Cheque Services | **Card Services** | Alerts | Bulk Payments

Credit Card Details | **Change Credit Card Details** | New Credit Card Requests | Card Payments

Request Change in Billing date | **Request Change in Card Limit** | Amend Payment Details | Card Activation/De-Activation

Change Of Credit Card Limit Amount

Customer No: 66 ACI

Credit Card Number:

Request Type: Change Credit Limit

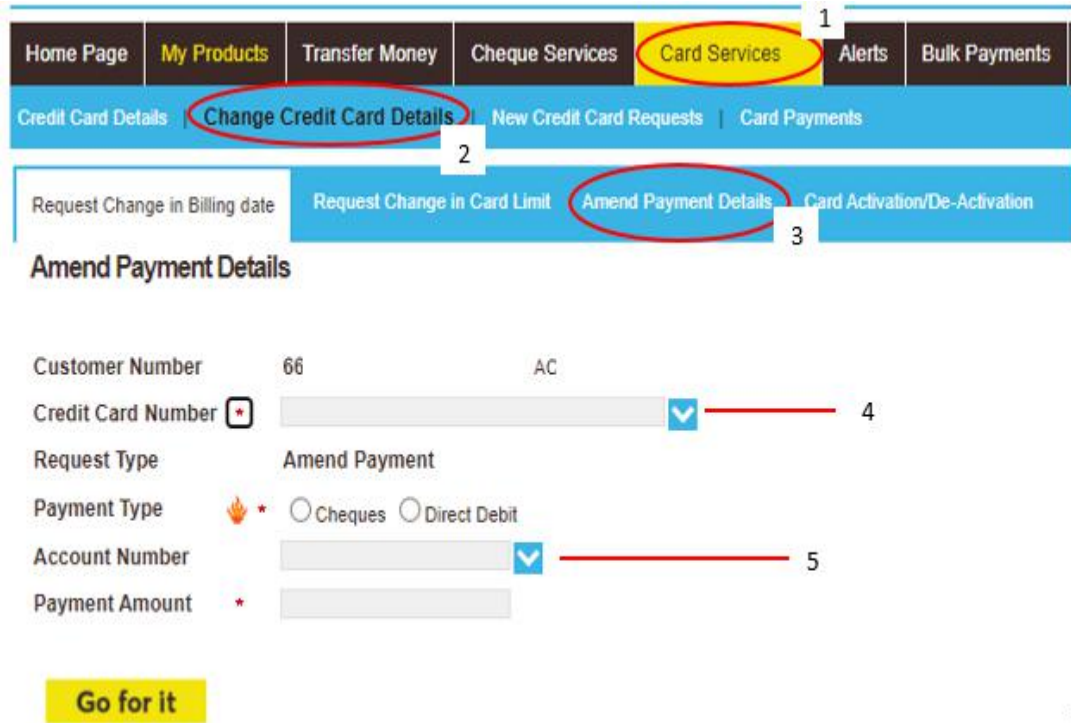
New Limit Amount:

Go for it

- **Amend Payment Details**

Amend the mode of payment for your card and the amount to be paid.

Card Services (1) >> Change Credit Card Details (2) >> Amend Payment Details (3) >> Select Credit Card Num (4) >> Select Payment Type, Account Number and Input Payment Amount (5)



Amend Payment Details

Customer Number 66 AC

Credit Card Number 4

Request Type Amend Payment

Payment Type Cheques Direct Debit

Account Number 5

Payment Amount

Go for it

iii) New Credit Card Requests

Initiate different Requests on Credit Cards

- **New Credit Card Request**

Initiate a request for a new Credit Card.

Card Services (1) >> New Credit Card Requests (2) >> New (3) >> Account Number (4) >> Input Required details of the new Card: Currency, Name, Limit, Country, Collection Branch (5)

1

Home Page	My Products	Transfer Money	Cheque Services	Card Services	Alerts
-----------	-------------	----------------	-----------------	---------------	--------

2

Credit Card Details	Change Credit Card Details	New Credit Card Requests	Card Payments
---------------------	----------------------------	--------------------------	---------------

3

New	Supplementary/Add On	Replacement	PIN Request
-----	----------------------	-------------	-------------

New Credit Card Request form

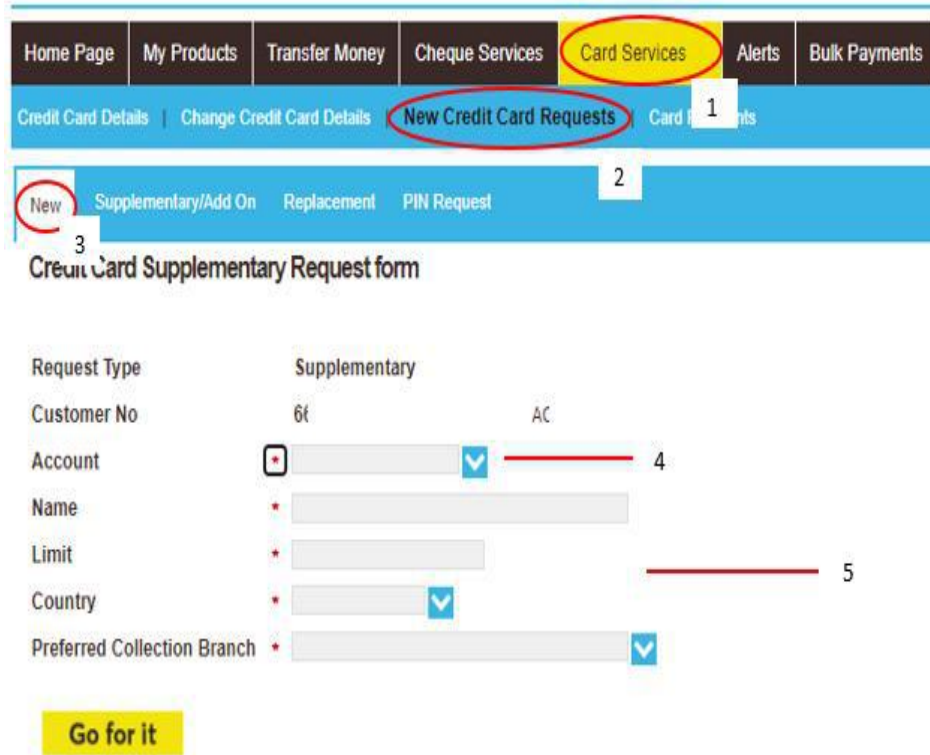
Request Type	New	
Customer No	66	At
Account	<input style="width: 80%;" type="text"/> <input style="width: 10%; border: 1px solid blue;" type="button" value="v"/>	4
Currency	<input style="width: 40%;" type="text"/> <input style="width: 10%; border: 1px solid blue;" type="button" value="v"/>	
Name	<input style="width: 90%;" type="text"/>	
Limit	<input style="width: 60%;" type="text"/>	5
Country	<input style="width: 40%;" type="text"/> <input style="width: 10%; border: 1px solid blue;" type="button" value="v"/>	
Preferred Collection Branch	<input style="width: 90%;" type="text"/> <input style="width: 10%; border: 1px solid blue;" type="button" value="v"/>	

Go for it

- **Credit Card Supplementary Request**

Initiate a request for a Supplementary Credit Card

Card Services (1) >> New Credit Card Requests (2) >> Supplementary/Add On(3) >> Account Number (4) >> Input Required details of the new Card: Name, Limit, Country, Collection Branch (5)



Home Page | My Products | Transfer Money | Cheque Services | **Card Services** | Alerts | Bulk Payments

Credit Card Details | Change Credit Card Details | **New Credit Card Requests** | Card # 1

New | Supplementary/Add On | Replacement | PIN Request | 2

3
Credit Card Supplementary Request form

Request Type: Supplementary

Customer No: 6t AC

Account: [Dropdown] 4

Name: *

Limit: *

Country: [Dropdown] 5

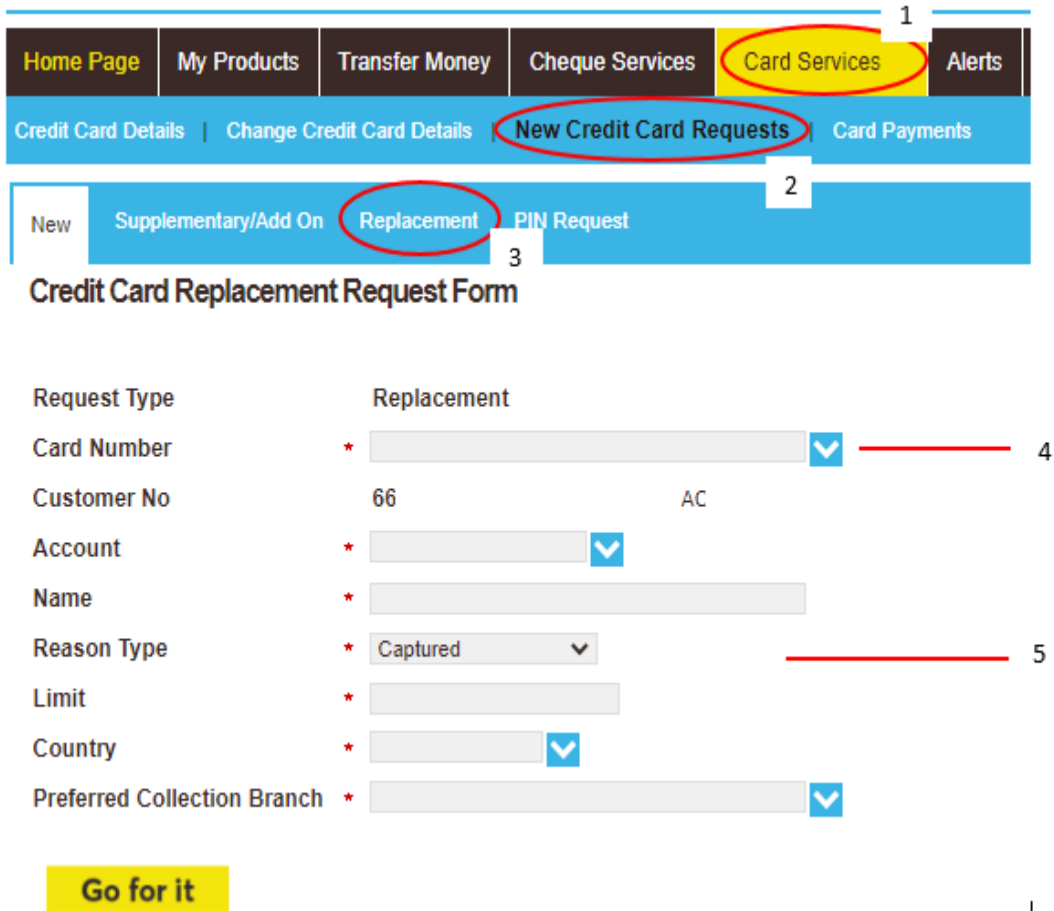
Preferred Collection Branch: *

Go for it

- **Credit Card Replacement Request**

Initiate a request to replace a Credit Card.

Card Services (1) >> New Credit Card Requests (2) >> Replacement (3) >> Select Card Number (4) >> Select Credit Card Number (5) >> Input required details of the new Card: Name, Reason Type, Limit, Country, Collection Branch (6)



1

Home Page | My Products | Transfer Money | Cheque Services | **Card Services** | Alerts

Credit Card Details | Change Credit Card Details | **New Credit Card Requests** | Card Payments

2

New | Supplementary/Add On | **Replacement** | PIN Request

3

Credit Card Replacement Request Form

Request Type Replacement

Card Number * 4

Customer No 66 AC

Account *

Name *

Reason Type * Captured 5

Limit *

Country *

Preferred Collection Branch *

Go for it

- **Credit Card PIN Request**

Request for a new pin for a Credit Card

Card Services (1) >> New Credit Card Requests (2) >> Pin Request (3)
 >> Select Card Number (4) >> Select Reason (5) >> Input required details
 of the new Card: Country, Collection Branch, Contact Number (6)

- **Credit Card Payments**

Initiate a payment to an Ex-NIC Credit Card

Select Debit Account (1) >> Input Requested Details : Debit Amount, Value Date, Currency, Card Number, Payment Description, FX Reference (2)

Back to: [Select Card transaction](#) : >

Credit Card Payment *** INPUT FULL 16-DIGIT CARD No: FT/20190/CZHFT

Debit Account	*	<input type="text"/>	<input type="button" value="v"/>	1
Debit Amount	*	<input type="text"/>		
Credit Value Date	*	<input type="text"/>	<input type="button" value="v"/>	
Credit Currency	🔥*	KES	<input type="button" value="v"/>	Kenyan Shilling
Credit Card No	*	<input type="text"/>		2
Payment Description		<input type="text"/>		
FX Reference	🔥	<input type="text"/>		
Exchange Rate	🔥	<input type="text"/>		

Go for it

- **Prepaid Card Loading**

Load a Prepaid Card. The Prepaid Card can be in any of these currencies: KES, USD, GBP, EUR

Select Wallet to Load (1) >> Input Card Number (2) >> Input Requested Details : Debit Currency, Debit Account, Credit Amount, Debit Value Date, FX Reference (3)

Back to: [Select Card transaction](#) : >

Prepaid card Loading





Select Wallet to Load:

KES Wallet ▾
KES Wallet
USD Wallet
EUR Wallet



1

Loading Prepaid Card ***** INPUT FULL 16-DIGIT CARD No Starting with 421121

Card Currency	KES	Kenyan Shilling	
Card Number	 * 421121		2
Debit Currency	<input type="text"/> ▾		
Debit Account	<input type="text"/> ▾		
Credit Amount	<input type="text"/>		
Debit Value Date	<input type="text"/>  ▾		3
FX Reference	 <input type="text"/>		
Exchange Rate	 <input type="text"/>		
Daily Card Limit			
Card Holder Name			
Card Serial No.			
Card Expiry Date			

Go for it

f) Alerts

Any alerts on the customer's accounts for different events (like debits or credits) is viewed &/ initiated and amended under the Alert's Tab

- **Alert Preferences**

Subscribe for alerts for all events in a particular set of related activities (eg; Account status alerts, Account Balance alerts, etc...)

Alerts >> Alert Preferences >> Select Alert Option >> Commit

- **Subscribe Alerts**

For creating or initiating any of the available Alerts for a particular event

Alerts >> Subscribe Alerts >> Select Alert Option >> Commit

- **Active Alert**

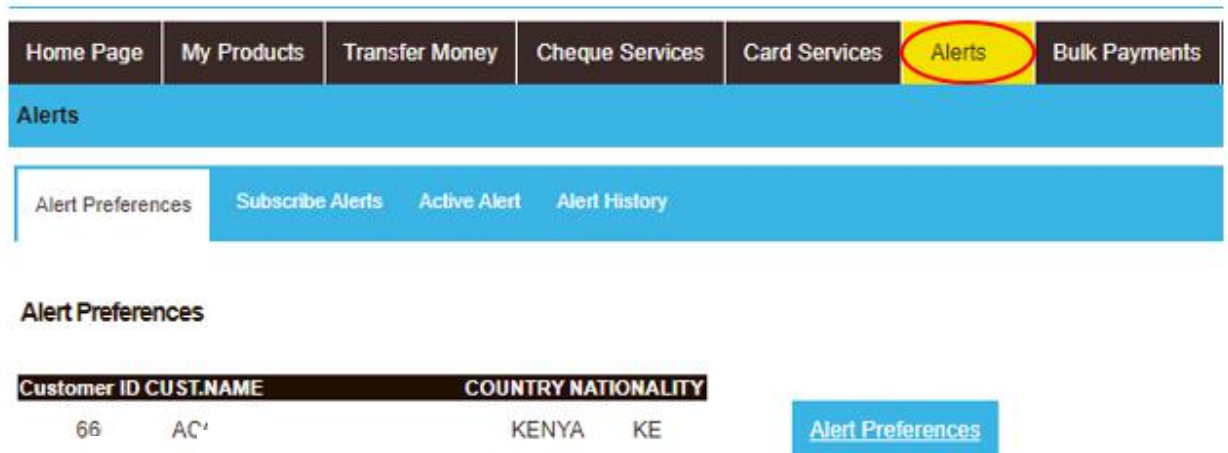
Displays previously subscribed for and live/active alerts

Alerts >> Active Alert (View Alerts)

- **Alert History**

Displays previously subscribed for but not live/not active alerts

Alerts >> Alert History (View Alerts)



The screenshot shows the Alerts section of the NCBA interface. At the top, there is a navigation bar with tabs for Home Page, My Products, Transfer Money, Cheque Services, Card Services, Alerts (highlighted in yellow), and Bulk Payments. Below this is a sub-menu for Alerts with options for Alert Preferences, Subscribe Alerts, Active Alert, and Alert History. The main content area is titled 'Alert Preferences' and contains a table with the following data:

Customer ID	CUST.NAME	COUNTRY	NATIONALITY
66	AC'	KENYA	KE

To the right of the table is a blue button labeled 'Alert Preferences'.

g) Bulk Payments

The NCBA online banking platform allows corporate customers to initiate multiple payment entries as a single transaction on the system. Corporate customers are able to make supplier and salary payments as a batch.

The customer is required to prepare a batch of the payments with the predefine file formats shared by the Bank depending on the file transfer type i.e. EFT, RTGS or Mobile Money Transfer (MMTS)

Inputters Menu:

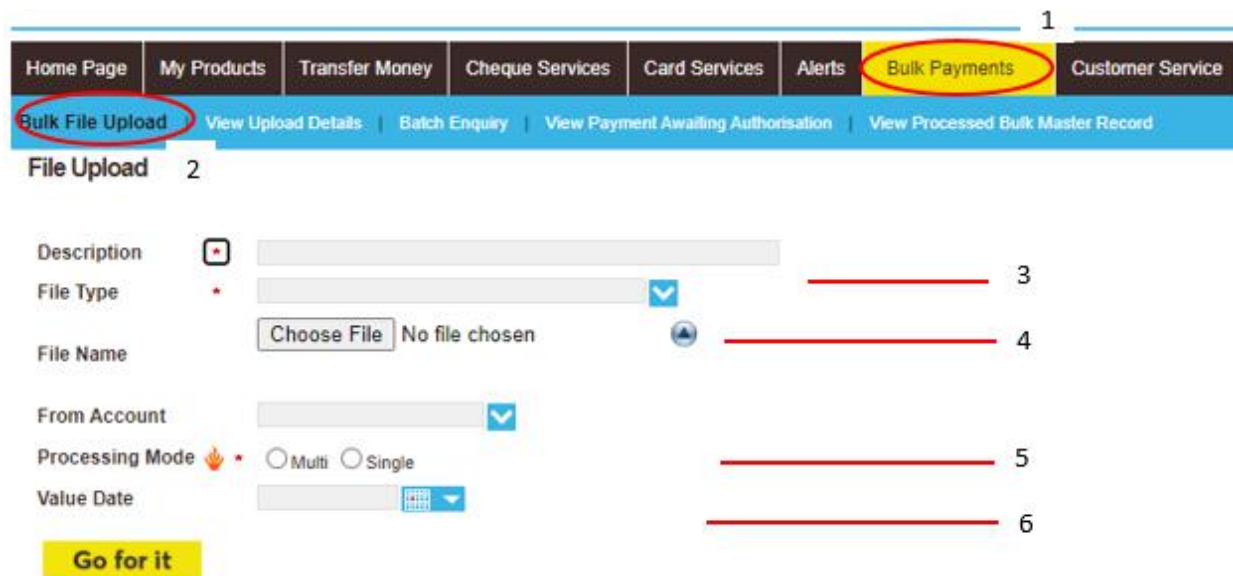
i) Bulk File Upload

The customer prepares a file, formats and uploads it in the system.

Bulk Payments (1) >> Bulk File Upload (2) >> Input file description and select File type (EFT,RTGS, MMTS) (3) >> Browse the file from its storage on the computer and attach it (4) >> Select Processing Mode (Multi or Single) (5)>> Select Value Date and commit (6)

NB:

1. Single- Mode: The total amount of the Batch is displayed with the description as the narrative on the customer's statement
2. Multi-Mode: Each entry in the batch is displayed on the customer's statement as an independent transaction with the respective narration.
3. Internal transfers/transactions can be processed as mixed files with the EFT or RTGS entries in a batch or processed separately as an EFT file.



The screenshot shows the 'Bulk File Upload' interface. At the top, there is a navigation bar with 'Bulk Payments' (1) highlighted in yellow. Below it, a sub-menu contains 'Bulk File Upload' (2) and other options. The main form area includes the following fields:

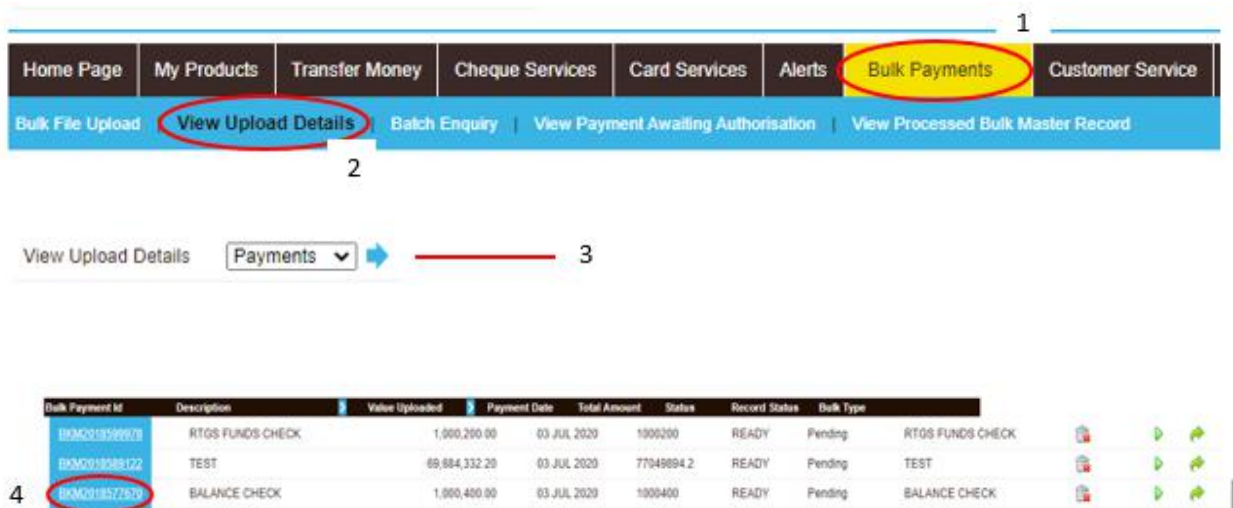
- Description** (3): A text input field with a red asterisk.
- File Type** (3): A dropdown menu with a red asterisk.
- File Name** (4): A file selection area with a 'Choose File' button and 'No file chosen' text.
- From Account**: A dropdown menu.
- Processing Mode** (5): Radio buttons for 'Multi' and 'Single' with a red asterisk.
- Value Date** (6): A date selection field with a red asterisk.

A yellow 'Go for it' button is located at the bottom of the form.

ii) View Upload Details






After a file is uploaded, the view upload module is used to assess if the file is properly formatted and all the entries are being read before forwarding for authorization.

Bulk Payments (1) >> View Upload Details (2) >> Select Payments and proceed (3) >> on the next screen, click on the bulk ID (BKM....). The Value Uploaded must be equal to the Total Value, for the batch to be forwarded. (4) >> The batch details are displayed, commit (5) >> confirm (6) >> Confirmation page (7)









The screenshot shows the NCBA Bulk Payments interface. At the top, a navigation bar includes 'Bulk Payments' (circled in yellow, labeled 1). Below it, a secondary bar has 'View Upload Details' (circled in red, labeled 2). Underneath, a dropdown menu is set to 'Payments' (labeled 3). At the bottom, a table lists bulk payment records, with the first row 'BKM018572610' (circled in red, labeled 4) selected.

Bulk Payment Id	Description	Value Uploaded	Payment Date	Total Amount	Status	Record Status	Bulk Type
BKM018549678	RTGS FUNDS CHECK	1,000,200.00	03 JUL 2020	1000200	READY	Pending	RTGS FUNDS CHECK
BKM018588122	TEST	69,884,332.20	03 JUL 2020	77049894.2	READY	Pending	TEST
BKM018572610	BALANCE CHECK	1,000,400.00	03 JUL 2020	1000400	READY	Pending	BALANCE CHECK

Description RTGS FUNDS CHECK
Bulk type RTGS
Account 38
Currency KES
Transfer mode FT
Processing date 03 JUL 2020  
Payment value date * 03 JUL 2020  
Clearing date
Upload reference RTGS.csv
Tot Value Uploaded 1,000,200
Debit reference
Credit reference
Status Ready 
Total amt 1,000,200
Items in 3
Items in Error 0
Tot Commission Amount

Go for it

Where the Value Uploaded is not equal to the Total Amount, that file has a record that has an error. To view the error record and amend click on **Repair icon (1)**,

Bulk Payment Id	Description	Value Uploaded	Payment Date	Total Amount	Status	Record Status	Bulk Type			
BKM201859979	RTGS FUNDS CHECK	1,000,200.00	03 JUL 2020	1000200	READY	Pending	RTGS FUNDS CHECK			
BKM201859972	TEST	69,684,332.20	03 JUL 2020	77049894.2	READY	Pending	TEST			

1

The file records that are in error will be displayed ,to view the record, click on **View (2)** , and to amend the records click on **Amend (3)**

Bulk Item : BKM2018499068

Item	Reference	Beneficiary Name	Account	Sort Code	Currency	Amount	Payment Date	Status		
19224473645972600	SALARY		200003200106		KES	100.00	02 JUL 2020	CREATED		
19224473645972601	SALARY		200009200077		KES	100.00	02 JUL 2020	CREATED		

3

2

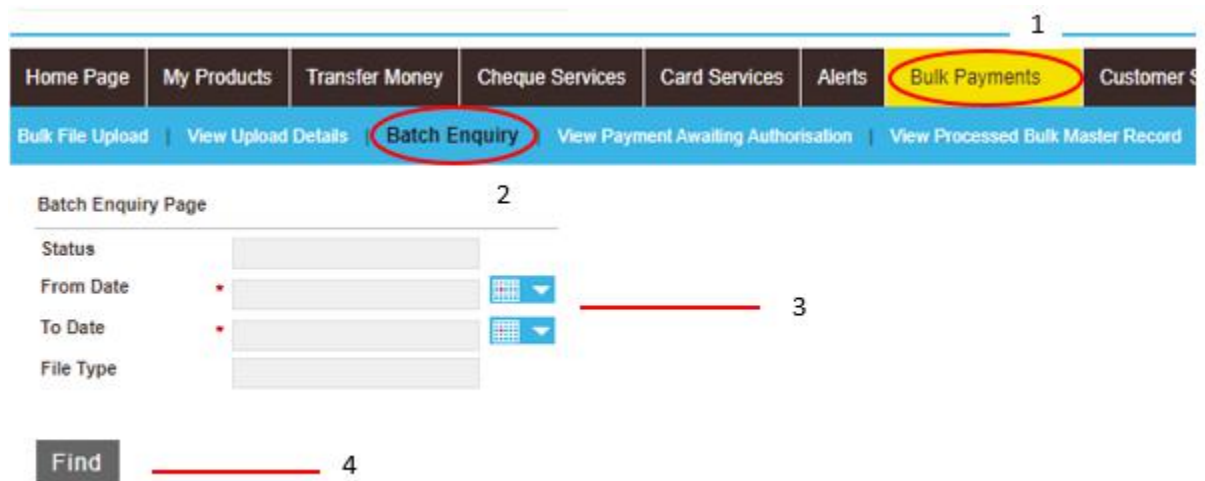
A new input screen is displayed indicating the error field in the record, amend the details and submit. This will update the Value Uploaded to be equal to the Total Amount. The file can now be submitted for approval.

iii) Batch Enquiry

For any queries on Batches that have been posted on the customer's profile, use the Batch enquiry module.

Bulk Payments (1) >> Batch Enquiries (2) >> Input the required Batch/file detail; Status, Processing Date range (3) >> Find (4).

All the bathes that fall in the category as specified by the search criteria will be displayed and you proceed to probe further on the file of interest.



Batch Enquiry Page

Status




From Date

To Date

File Type

Find

All the batches that fall in the category as specified by the search criteria will be displayed and you proceed to probe further on the file of interest by clicking the play button (5).

Batch Id	Description	Branch	Currency	Create Date	Status	
BKM2018300233	SINGLE EFT 2	NCBA BANK KENYA	KES	01 JUL 2020	PROCESSED	
BKM2018301642	EFT	NCBA BANK KENYA	KES	01 JUL 2020	PROCESSED	
BKM2018304032	LOOP TRANSFER RTGS	NCBA BANK KENYA	KES	01 JUL 2020	PROCESSED	

iv) View Payment Awaiting Authorization

Keep track of the file authorization status. This displays the Batches that have been forwarded for approval and indicates the user that has approved if any.

Bulk Payments (1) >> View Payment Awaiting Authorisation (2) >> Select payments (3).



The files that have not been fully authorized will be displayed
NB:

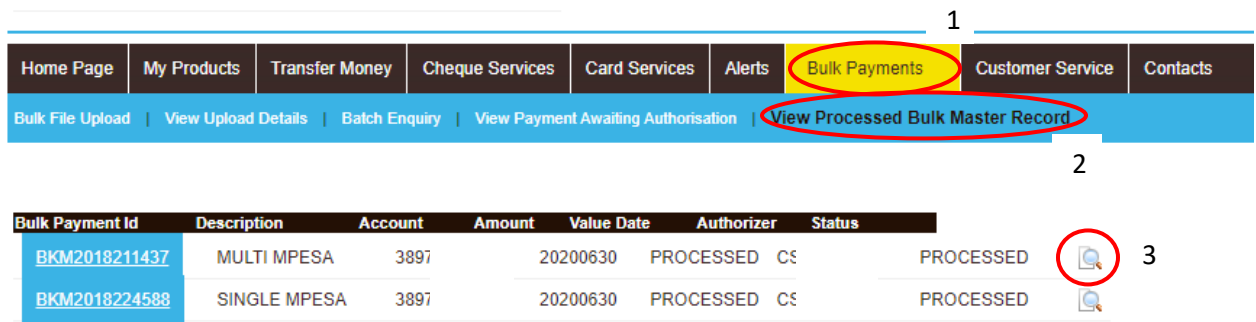
1. Click on the Dustbin Icon, to delete any unapproved files
2. Click on the play icon to display the items in the unapproved files

Bulk Payment Id	Description	Value Uploaded	Payment Date	Total Amount	Status	Authorizer	Record Status	1	2
BKM2015563319		27,555.00	03 JUN 2020	27,555.00	READY	MPESA MULTI	Awaiting Authorization		
BKM2015575459		27,555.00	03 JUN 2020	27,555.00	READY	test mpesa multi	Awaiting Authorization		

v) View processed Bulk Master

For queries on successfully processed bulk files on the customer's profile.

Bulk Payments (1) >> View processed Bulk Master (2) >> Processed batches will be displayed; click on the binocular for detail on a particular batch (3)



Bulk Payment Id	Description	Account	Amount	Value Date	Authorizer	Status
BKM2018211437	MULTI MPESA	3897		20200630	PROCESSED	CS
BKM2018224588	SINGLE MPESA	3897		20200630	PROCESSED	CS

Batch Items of the selected file will be displayed and you can proceed to probe further on the item of interest.

NB: An excel of the Batch items can be downloaded by clicking on "Save as CSV" as CSV"

4



Results 1 - 4 of 4

Bulk Item : BKM2018211437

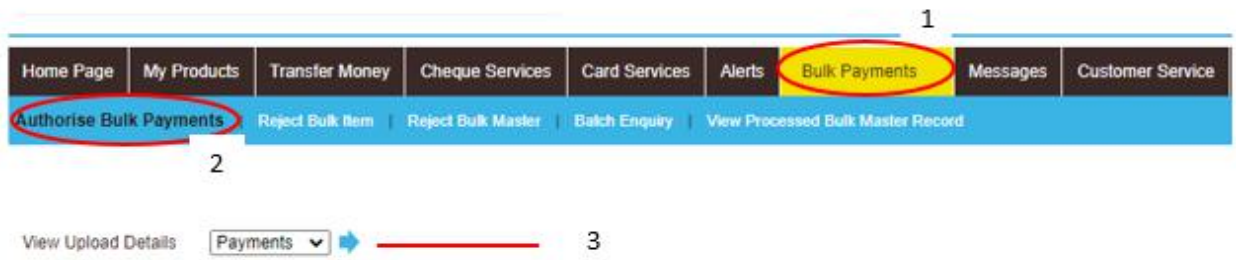
Item	Reference	Beneficiary Name	Account	Sort Code	Currency	Amount	Payment Date	Status
19216307244283900	MPESA TRANSFER	STANLEY	25472	99001	KES	100.00	30 JUN 2020	PROCESSED
19216307244283902	MPESA TRANSFER	DENNIS	25472	99002	KES	110.00	30 JUN 2020	PROCESSED
19216307244284000	MPESA TRANSFER	DENNIS	25472	97001	KES	120.00	30 JUN 2020	PROCESSED

Authorizer's Menu

To authorize bulk payments, login using the authorizers user name

Bulk Payments (1) >> Authorise Bulk Payments (2)>> Payments (3)

1



Home Page | My Products | Transfer Money | Cheque Services | Card Services | Alerts | Bulk Payments | Messages | Customer Service

Authorise Bulk Payments | Reject Bulk Item | Reject Bulk Master | Batch Enquiry | View Processed Bulk Master Record

View Upload Details | Payments

2

3

Initiated and semi-approved bulk files will be displayed.

- To authorize a bulk file click on the BKM reference (4)
- To delete a bulk file click on the dustbin icon (5)
- To view the individual records in a file, click on the play button (6)

4



Bulk Payment Id	Description	Value Uploaded	Payment Date	Total Amount	Status	Authorizer	Record Status
BKM2014889671	RTGS	1,350.00	27 MAY 2020	1,350.00	READY		Awaiting Authorization
BKM2014889671	RTGS	1,350.00	27 MAY 2020	1,350.00	READY		Awaiting Authorization

5

6

Click on the highlighted to complete authorization of the file.

FT Bulk Master

Description	RTGS
Bulk type	RTGS
Account	77
Currency	KES
Transfer mode	FT
Processing date	27 MAY 2020
Payment value date	27 MAY 2020
Upload reference	RTGS batch Test1.txt
Tot Value Uploaded	1,350
Status	Ready
Total amt	1,350
Items in	7



h) Messages

This functionality provides a secure messaging service between a customer and the Bank. Any written communication to and from the Bank through the Online Banking platform is accessed or initiated under the Messages Tab.

a) Inbox

View communication/replies from the Bank (in response to what has been shared through the same avenue)

Alongside each message there is an option to Read and or Reply to the message

1

Home Page | My Products | Transfer Money | Cheque Services | Card Services | Alerts | Trade Finance | **Messages** | Customer Se

Messages

Messages | Send Items | New

2

Messages

Date	Time	From	Subject		
07 NOV 2019	09:25:14	FUNDS TRANSFER	DEBIT CARD COLLECTION	3 Read	4 Reply
07 NOV 2019	08:31:02		DEBIT CARD COLLECTION	Read	Reply

b) Sent Item

View messages previously sent to the Bank
 Messages (1) >> Sent Items (2) >> Read (3)

1

Messages

2

Messages you have sent to the bank

Date	Time	To	Subject	Read
02 SEP 2020	10:32:40	Contact Centre	BULK UPLOAD	Read

3

 Back to: [Sent Item](#) >

Message you have sent to the bank

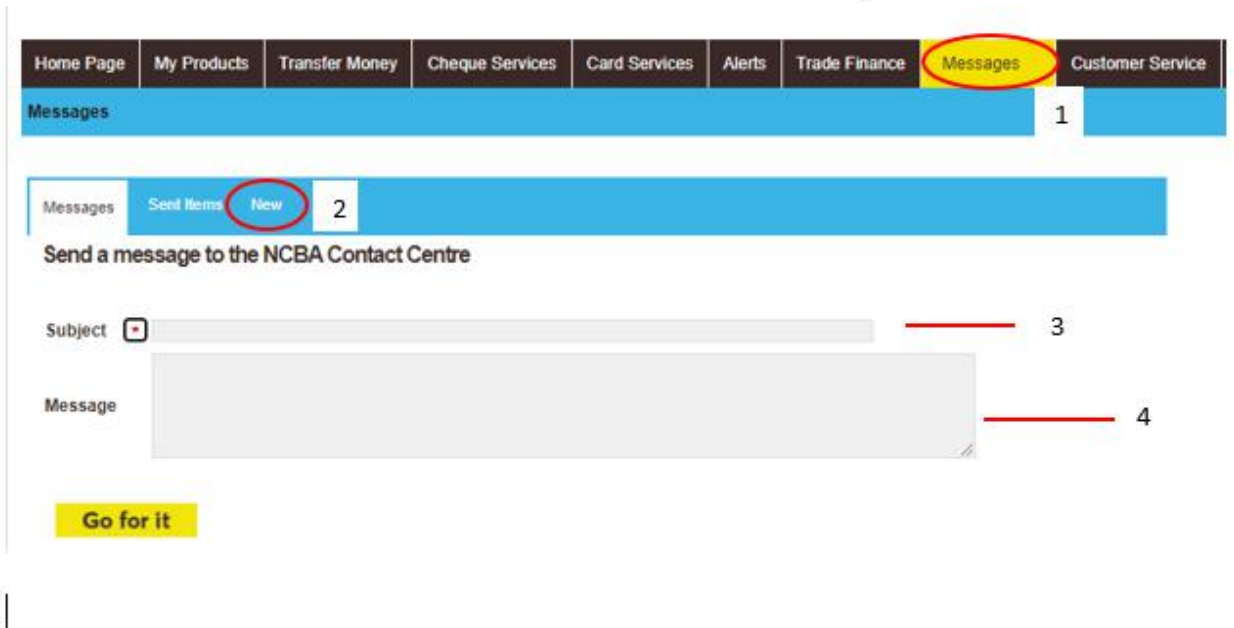
Date: 02 SEP 2020
Time: 10:32:40
To: Contact Centre
Subject: BULK UPLOAD

Message

EFT FILE UPLOAD

c) New

Initiate communication in form of text messaging to the Bank.
 Messages (1) >> New (2) >> Input message Subject (3) >> Type the message Body (4) >> Confirm (5)
 You will get a confirmation screen



Home Page My Products Transfer Money Cheque Services Card Services Alerts Trade Finance **Messages** Customer Service

Messages 1

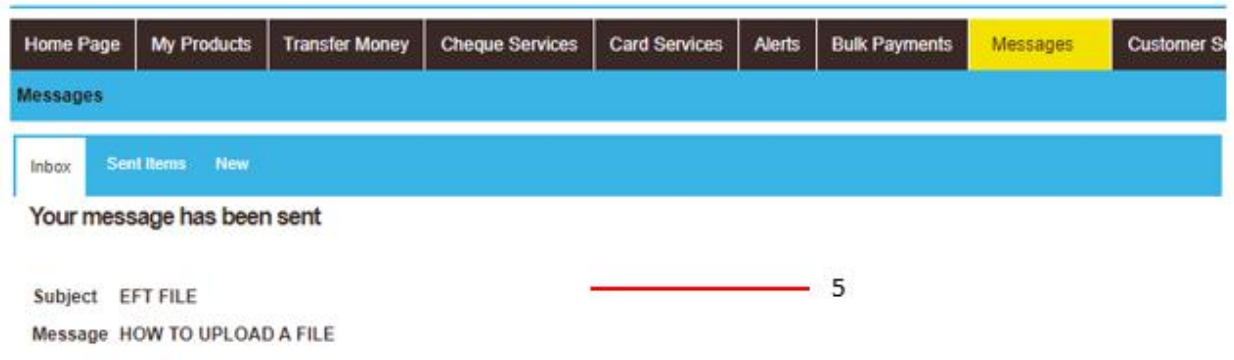
Messages Sent Items **New** 2

Send a message to the NCBA Contact Centre

Subject 3

Message 4

Go for it



Home Page My Products Transfer Money Cheque Services Card Services Alerts Bulk Payments **Messages** Customer S

Messages

Inbox Sent Items New

Your message has been sent

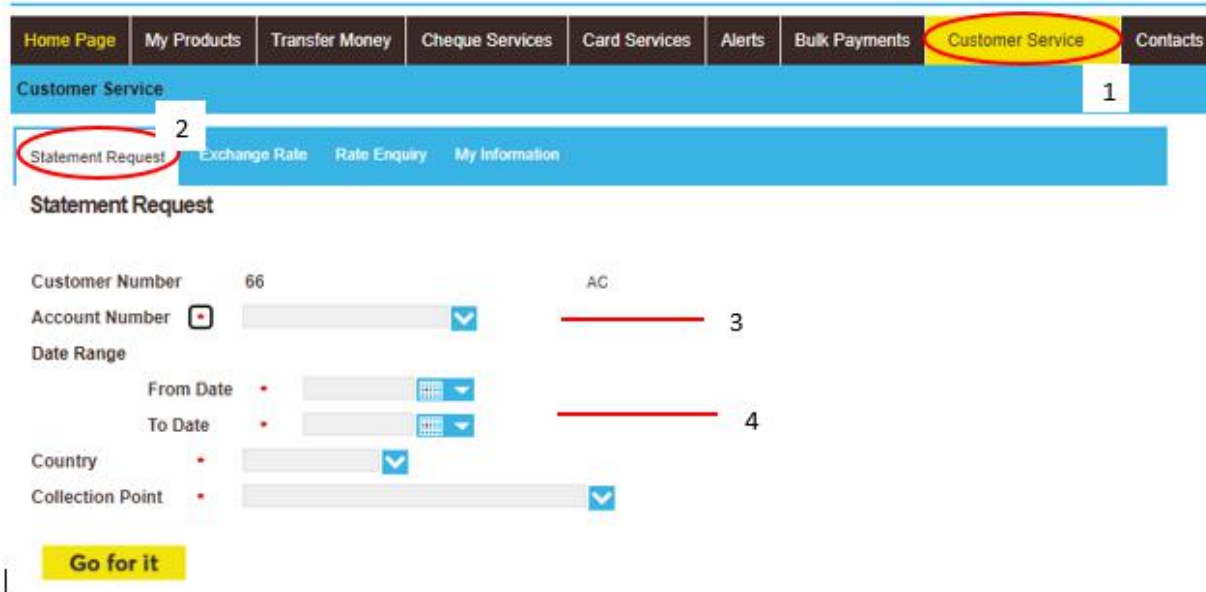
Subject EFT FILE 5

Message HOW TO UPLOAD A FILE

i) Customer Service

i) Statement Request

Requests for physical/printed statements to be collected from an NCBA Branch of choice
 Customer Service (1) >> Statement Request (2) >> Drop down and choose Account (3) >> Input the date range, Select desired Statement period , Select the desired Pickup point (4) >> Commit
 NB: Await confirmation and pickup information from the Bank



Home Page My Products Transfer Money Cheque Services Card Services Alerts Bulk Payments **Customer Service** Contacts

Customer Service 1

Statement Request Exchange Rate Rate Enquiry My Information 2

Statement Request

Customer Number 66 AC

Account Number 3

Date Range

From Date

To Date 4

Country

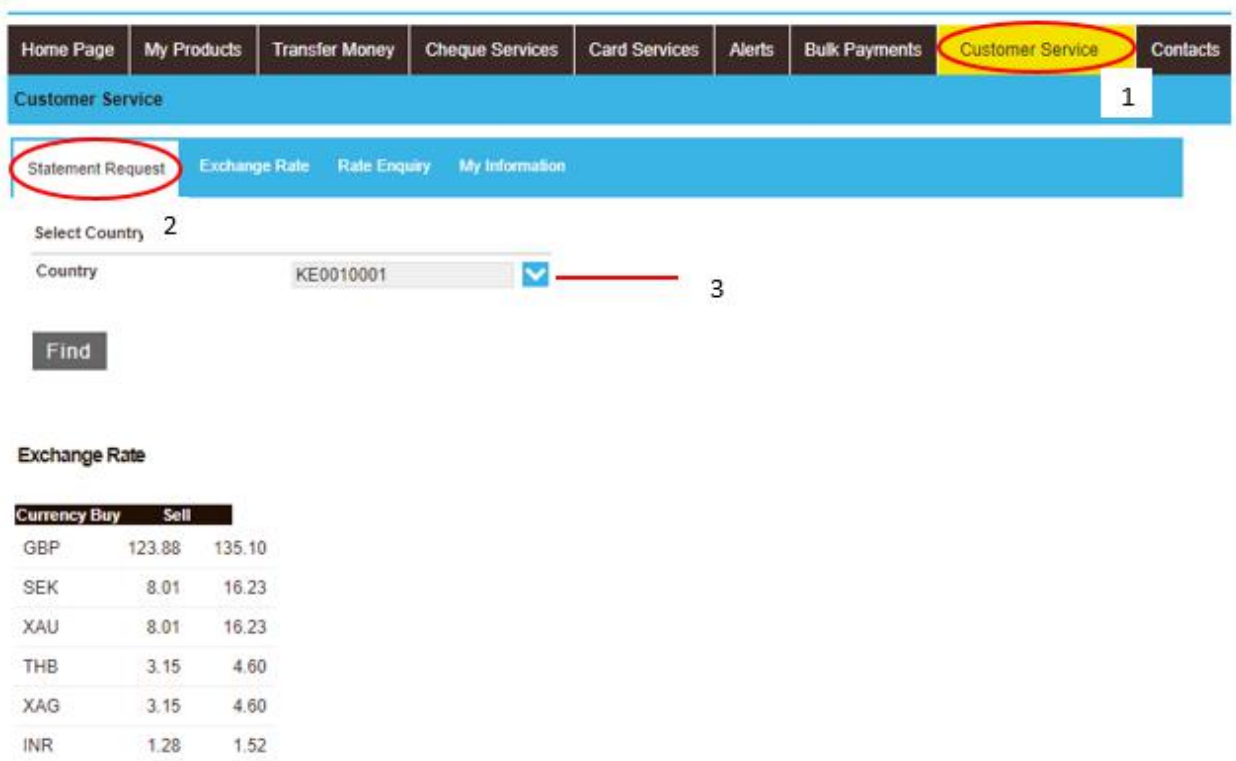
Collection Point

Go for it

ii) Exchange Rate

Foreign exchange enquiries for multiple international currencies against a Local Currency across the region (UGX, KES, TZS) as the Base

Customer Service (1) >> Exchange Rate (2) >> Select Country (3) >> Find (4)



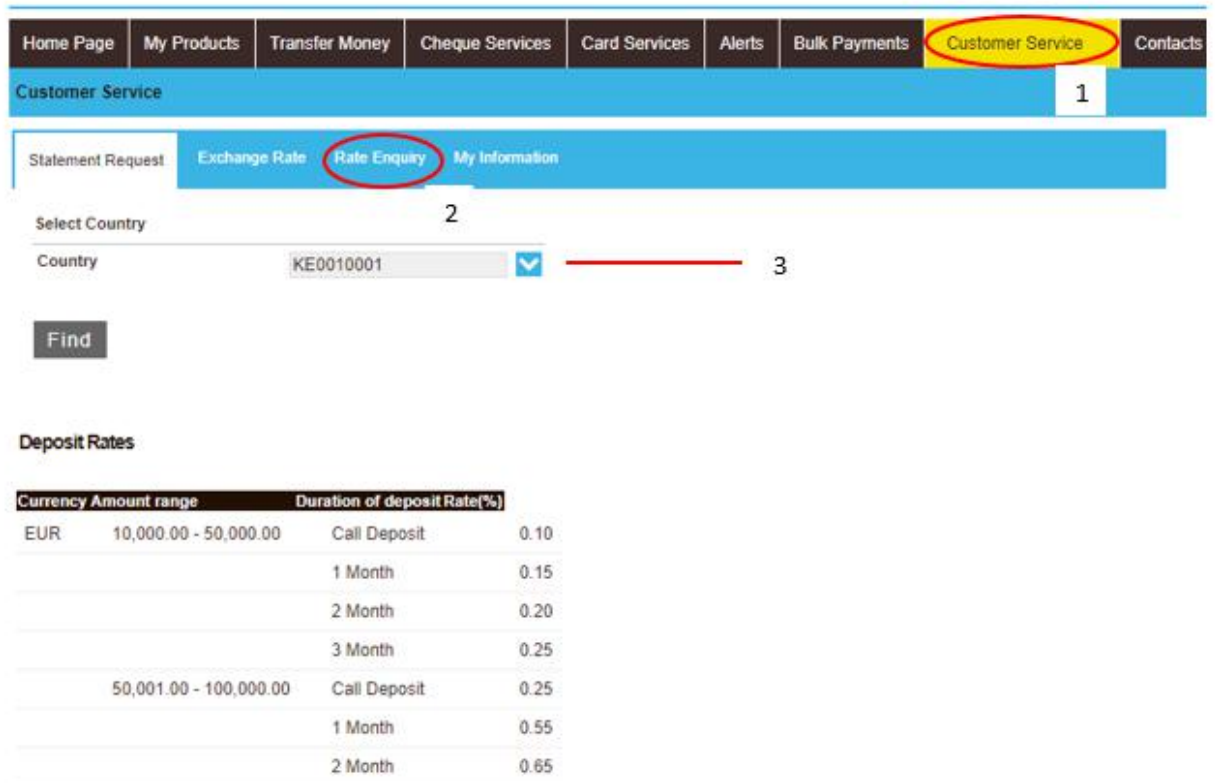
The screenshot shows the NCBA website interface. At the top, there is a navigation menu with items: Home Page, My Products, Transfer Money, Cheque Services, Card Services, Alerts, Bulk Payments, Customer Service (highlighted with a yellow circle and labeled '1'), and Contacts. Below this is a blue bar with 'Customer Service' and a small box with the number '1'. Underneath, there is another blue bar with 'Statement Request' (circled in red), Exchange Rate, Rate Enquiry, and My Information. Below this is a 'Select Country' section with a dropdown menu showing 'Country' and 'KE0010001' (labeled '3'). A 'Find' button is present. Below the dropdown is an 'Exchange Rate' section with a table.

Currency Buy	Sell	
GBP	123.88	135.10
SEK	8.01	16.23
XAU	8.01	16.23
THB	3.15	4.60
XAG	3.15	4.60
INR	1.28	1.52

iii) Rate Enquiry

Rate enquiries with regards to Term Deposit accounts (Fixed and Call Deposits)

Customer Service (1) >> Rate Enquiry (2) >> Select Country (3) >> Find (4)



Home Page | My Products | Transfer Money | Cheque Services | Card Services | Alerts | Bulk Payments | **Customer Service** | Contacts

Customer Service 1

Statement Request | Exchange Rate | **Rate Enquiry** | My Information 2

Select Country

Country: KE0010001 3

Find

Deposit Rates

Currency	Amount range	Duration of deposit	Rate(%)
EUR	10,000.00 - 50,000.00	Call Deposit	0.10
		1 Month	0.15
		2 Month	0.20
		3 Month	0.25
EUR	50,001.00 - 100,000.00	Call Deposit	0.25
		1 Month	0.55
		2 Month	0.65

iv) Request New Loan

This is used to request for a loan (borrowing) with the Bank (*Terms and Conditions apply)

Customer Service (1) >> Request Loan (2) >> Input all the requested details (3) >> Commit

Note: Await feedback from the Bank

Home Page My Products Transfer Money Cheque Services Card Services Alerts Trade Finance Messages **Customer Service**

Customer Service 3

Statement Request Exchange Rate Rate Enquiry **Request New Loan** Request New Deposit Request New Account Request for Overdraft

My Information 2

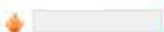
Request New Loan


Enter details for the Loan that you require.

This will be forwarded to your account relationship manager and he will contact you for more details.


Customer Number 69 DC

Loan Details

Country 

Loan Product 

Loan Purpose

Currency 

Amount being Applied for

Period (in Years)

Additional Details

3

Go for it

v) **Request New Deposit**

Request to place a new term deposit (Fixed and Call Deposit Accounts) (*Terms and Conditions apply)

Customer Service (1) >> Request New Deposit (2) >> Input all the requested details (3)>> Confirm

Request New Deposit

Enter details for the Deposit that you require.

This will be forwarded to your account relationship manager and he will contact you for more details.

Account Details

Customer Number	691	DC
Deal Date	20200708	
Country	<input type="text"/>	<input type="button" value="v"/>
Type of deposit	<input type="text"/>	<input type="button" value="v"/>
Amount	<input type="text"/>	
Account to be debited	<input type="text"/>	<input type="button" value="v"/>
Reference No	69	
Currency	<input type="text"/>	<input type="button" value="v"/>
Start Date	<input type="text"/>	<input type="button" value="v"/>
Term Deposit Tenure	<input type="text"/>	<input type="button" value="v"/>

Payment Information(to redeem your Deposit)

Principal Liquidity Account	<input type="text"/>	<input type="button" value="v"/>
Interest Liquidity Account	<input type="text"/>	<input type="button" value="v"/>
Interest Due Date	<input type="text"/>	<input type="button" value="v"/>

Payment Maturity Information

Beneficiary Account	<input type="text"/>	<input type="button" value="v"/>
---------------------	----------------------	----------------------------------

Funding Details(Settlement/Charge details)

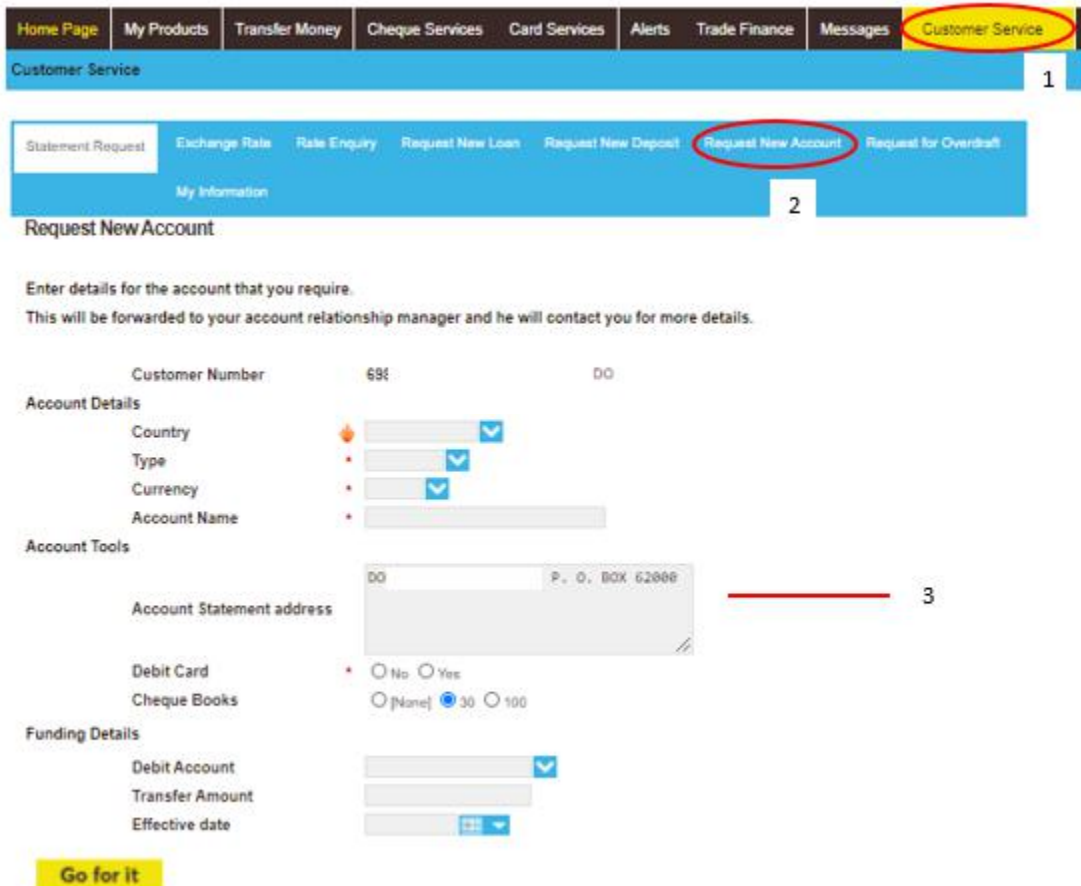
Debit Account	<input type="text"/>	<input type="button" value="v"/>
Effective Date	<input type="text"/>	<input type="button" value="v"/>

Go for it

vi) Request New Account

This is used to request for an additional account with the Bank (*Terms and Conditions apply)

Customer Service (1) >> Request New Account (2) >> Populate account detail accordingly, Account tools as required & Funding details for the initial Deposit (3 >> Commit
 Note: Await feedback from the Bank



The screenshot shows the NCBA Customer Service portal. At the top, there is a navigation bar with links: Home Page, My Products, Transfer Money, Cheque Services, Card Services, Alerts, Trade Finance, Messages, and Customer Service (highlighted with a yellow circle and labeled '1'). Below this is a sub-navigation bar with links: Statement Request, Exchange Rate, Rate Enquiry, Request New Loan, Request New Deposit, Request New Account (highlighted with a red circle and labeled '2'), and Request for Overdraft. The main content area is titled 'Request New Account' and contains the following sections:

- Account Details:** Fields for Country, Type, Currency, and Account Name.
- Account Tools:** Fields for Account Statement address (with a red line and label '3'), Debit Card (radio buttons for No/Yes), and Cheque Books (radio buttons for None, 30, 100).
- Funding Details:** Fields for Debit Account, Transfer Amount, and Effective date.

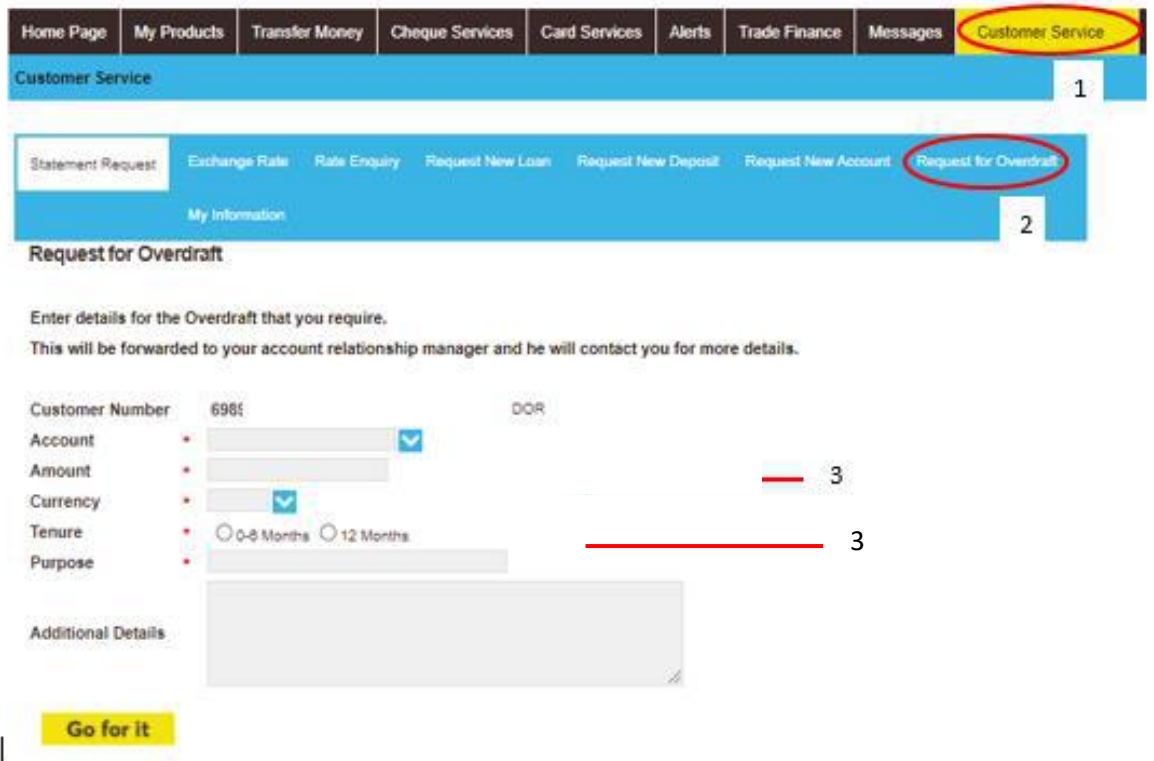
At the bottom of the form is a yellow button labeled 'Go for it'.

vii) Request Overdraft

This is used to place a request for an Overdraft limit on any of your accounts held with the bank (*Terms and conditions apply)

Customer Service (1) >> Request Overdraft (2) >> Input all the requested details (3) >> Commit

Note: Await feedback from the Bank for more information pertaining to your request



Home Page | My Products | Transfer Money | Cheque Services | Card Services | Alerts | Trade Finance | Messages | **Customer Service** 1

Customer Service

Statement Request | Exchange Rate | Rate Enquiry | Request New Loan | Request New Deposit | Request New Account | **Request for Overdraft** 2

My Information

Request for Overdraft

Enter details for the Overdraft that you require.
This will be forwarded to your account relationship manager and he will contact you for more details.

Customer Number: 6985 DOR

Account: 3

Amount:

Currency:

Tenure: 0-8 Months 12 Months 3

Purpose:

Additional Details:

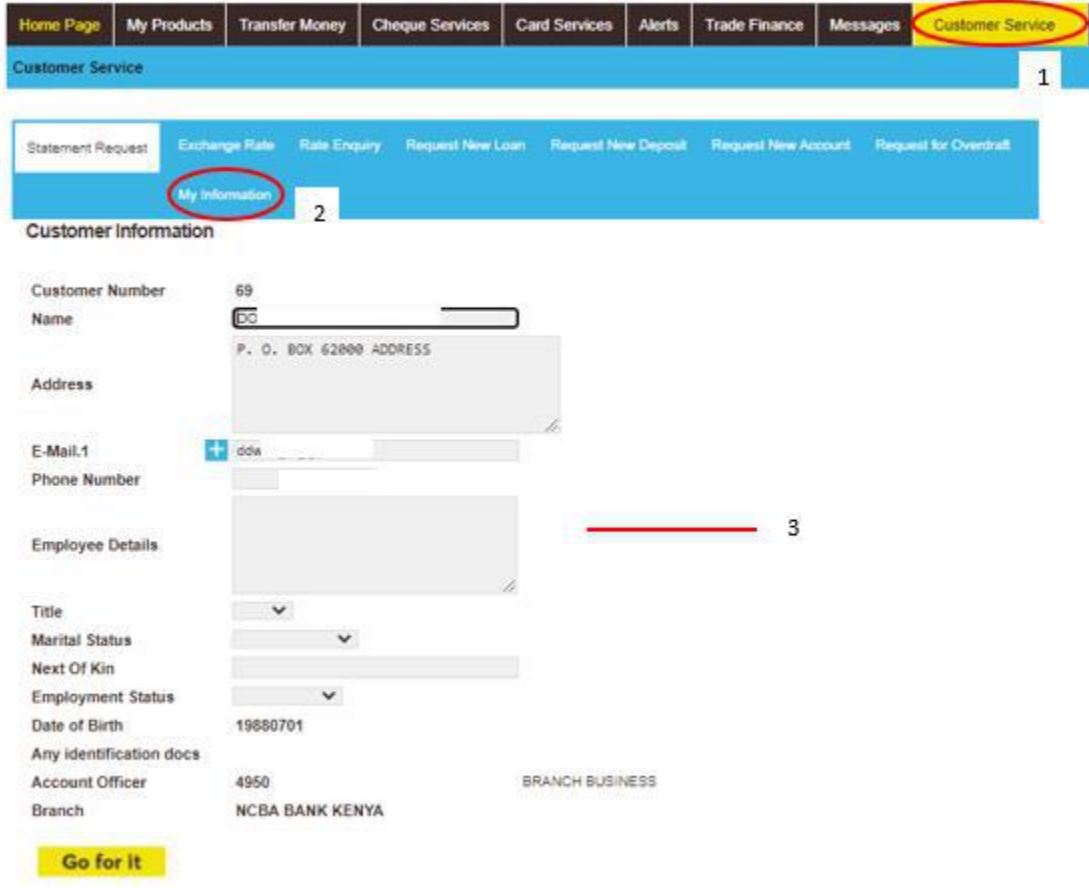
Go for it

viii) My Information

Displays basic customer contact information as held in the bank system and the information can be amended and or updated as and when required by the customer

- Physical Address
- Email address
- Phone Contact

Customer Service (1) >> My Information (2) >> Confirm (3) (in case of any updates or amendments)



The screenshot shows the NCBA Customer Service portal. At the top, there is a navigation bar with links: Home Page, My Products, Transfer Money, Cheque Services, Card Services, Alerts, Trade Finance, Messages, and Customer Service (highlighted in yellow). Below this is a blue bar with 'Customer Service' and a '1' in a box. A secondary menu includes: Statement Request, Exchange Rate, Rate Enquiry, Request New Loan, Request New Deposit, Request New Account, and Request for Overdraft. 'My Information' is highlighted in a red circle, with a '2' in a box next to it. The main content area is titled 'Customer Information' and contains a form with the following fields:

- Customer Number: 69
- Name: [Redacted]
- Address: P. O. BOX 62800 ADDRESS [Redacted]
- E-Mail.1: + [Redacted]
- Phone Number: [Redacted]
- Employee Details: [Redacted]
- Title: [Redacted]
- Marital Status: [Redacted]
- Next Of Kin: [Redacted]
- Employment Status: [Redacted]
- Date of Birth: 19880701
- Any identification docs: [Redacted]
- Account Officer: 4950
- Branch: NCBA BANK KENYA

At the bottom of the form is a yellow button labeled 'Go for it' and a '3' in a box next to a red line.

j) Pesalink Service

This is a payment option that is used to make direct and real time payments from one local bank to another. Its only available for the Retail customers.

i) Pesalink Registration

Register for Pesalink service by linking your mobile number to an account.


Pesalink Service (1)>> Pesalink Registration (2) >> Link Phone (3)>> Select Account Number (4)>> Make it the Primary Account (5) >> Submit (6)

2
Link to Phone

@ID	MOB.NO	
698942	254723585418	Link to Phone 3

Back to: [AI.KITS.REG](#) >

KITS Registration

Account No  * 69 4

Card No

Card Expiry Date

Sort Code

Email Id

Name

Sur Name

Id Type

Id No

Language * EN

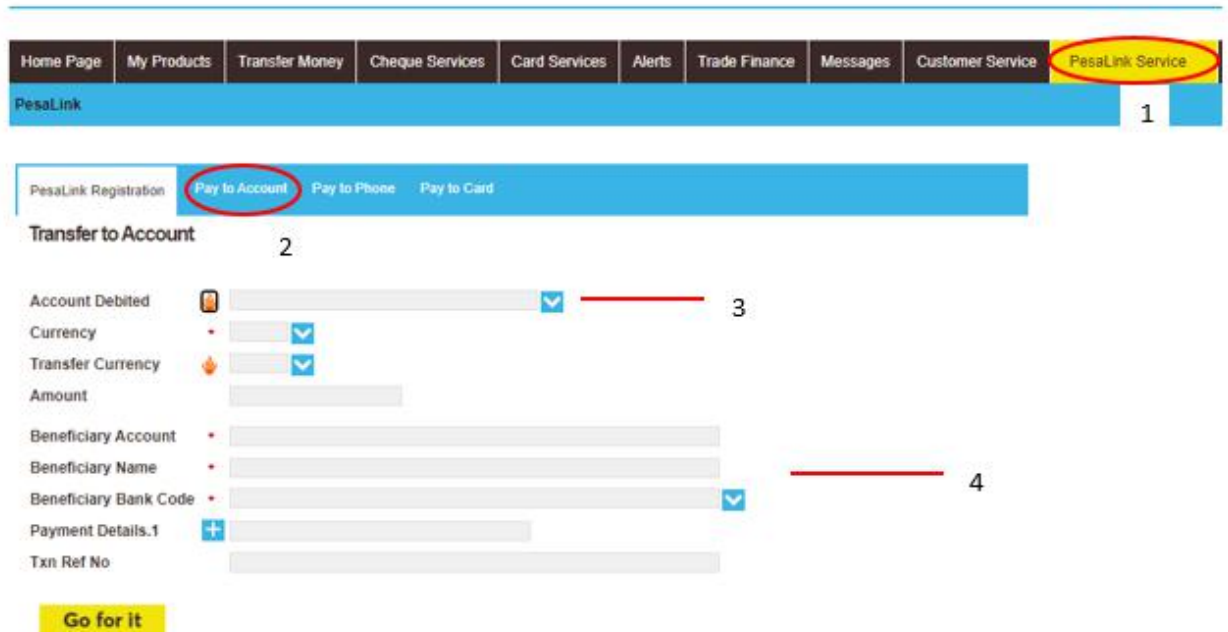
Do You want Make this Primary Acct? [None] N Y 5

Go for it

ii) **Pay to Account**

Make a payment to another bank using the beneficiary account number.

Pesalink Service (1)>> Pay to Account (2) >> Select Account Number (3)>> Input Requested Details: Currency, Amount, Beneficiary Account, Beneficiary Name, Beneficiary Bank Code, Payment Details (4)



The screenshot shows the NCBA website's navigation menu with 'Pesalink Service' highlighted in yellow and labeled '1'. Below the menu, the 'Pay to Account' option is selected and circled in red, labeled '2'. The 'Transfer to Account' form contains several fields: 'Account Debited' with a dropdown arrow and a red line labeled '3'; 'Currency' and 'Transfer Currency' with dropdown arrows; 'Amount' with a text input field; 'Beneficiary Account', 'Beneficiary Name', and 'Beneficiary Bank Code' with text input fields and a dropdown arrow, with a red line labeled '4' pointing to the 'Beneficiary Bank Code' field; and 'Payment Details.1' with a plus icon and a text input field. A 'Txn Ref No' field is also present. A yellow 'Go for it' button is at the bottom of the form.

iii) **Pay to Phone**



Pesalink Service (1)>> Pay to Phone (2) >> Select Debit Account (3)>> Input Requested Details: Currency, Amount, Beneficiary Phone num, Beneficiary Bank, Beneficiary Name, Payment Details (4)


Home Page My Products Transfer Money Cheque Services Card Services Alerts Trade Finance Messages Customer Service **PesaLink Service**


PesaLink 1

PesaLink Registration Pay to Account **Pay to Phone** Pay to Card


PESALINK to Phone 2



Account Debited   3

Currency 


Transfer Currency 

Amount

Beneficiary Phone No 

KITS Bank   4

Beneficiary Name

Payment Details.1 

Txn Ref No

Go for it

k) Contacts

Displays the NCBA Kenya Head Office contacts. To access other NCBA Branch locations and information, go through the NCBA Group website.

- Help Lines (Telephone contacts)
- Email Address
- Website
- Working hours

Home Page My Products Transfer Money Cheque Services Card Services Alerts Bulk Payments Customer Service **Contacts**

Contacts

NCBA Contact Centre:

Kenya
 Telephone: +254 20 288444
 Mobile: +254 711 058444 or +254 732 156444
 Fax: +254 20 2734616

Tanzania
 Mobile: +255 767 486526 or +255 685 701036

Uganda
 Mobile: +256 417 335700 or +256 312 188400

Opening hours:
 Monday to Saturday: 8:00 AM to 10:00 PM and
 Sunday: 8:00 AM to 8:00 PM

Email: contact@ncbagroup.com

Our website <http://www.ncbagroup.com>

END