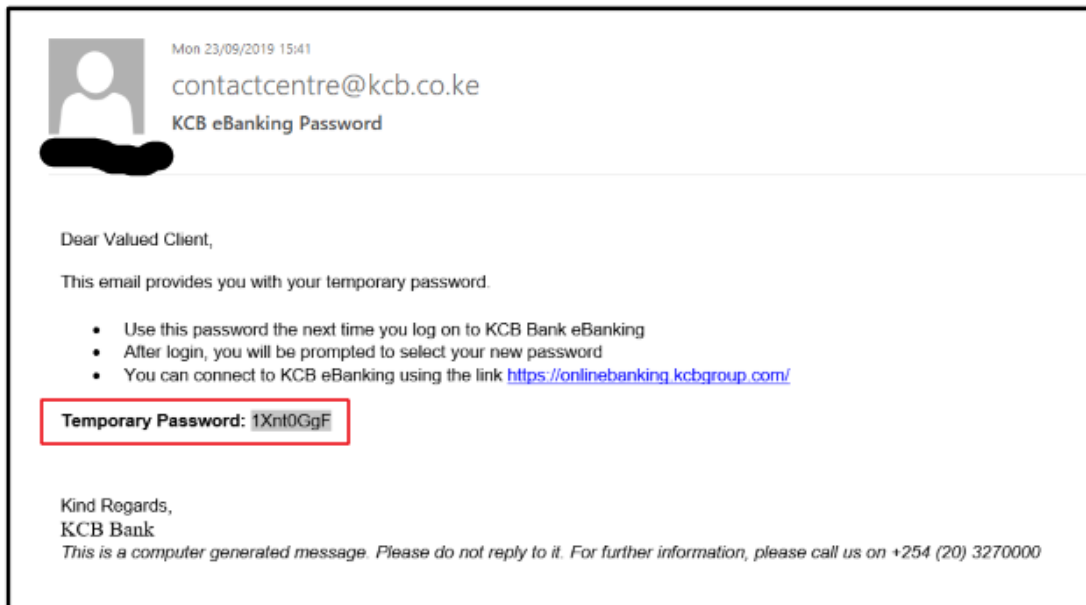


KCB i-BANK CUSTOMER USER GUIDE

a) *First-time login*

- The Internet Banking user will be issued with a user ID at the time of processing the application at the branch.
- The password will be delivered through the delivery channels specified on the application form – SMS, Email or both SMS and Email.
- The same password will be sent as shown below



- The user will access the internet banking page using the link <https://onlinebanking.kcbgroup.com>
- Select the preferred language
- The page also emphasizes the need to adhere to security features related to system access and safeguarding of crucial account details information.

Login Page

KCB iBANK

English ▾

User ID:

Password:

[Forgot login details](#)

LOGIN

[Need help?](#)

Security Tips

We are happy to inform you about the launching of our new website. The website address remains the same hence if you have the link saved please refresh so as to use our new website.

→ To log into the system, the user will key in the User ID given at the point of registration and the password sent.

b) *Forced password change*

- The customer will be forced to change the password at the first log in
- The user will key in the password sent and received through the delivery channel(s) and define a new password.
- The password must adhere to the format stated on the page
- Click **Submit** to confirm the password change or **Clear** to clear the fields for new inputs.

Force Change Password

1

Existing Password
.....

New Password
.....

Confirm New Password
.....

CLEAR **SUBMIT**

1 Your new password must satisfy the following criteria:

1. Must be at least 8 characters long.
2. Must contain at least 1 digit character.
3. Must contain at least 1 uppercase letter.
4. Must contain at least 1 lowercase letter.
5. Must contain at least 1 special character.

c) Security Questions

- At first log in, the user will be asked to answer three out of five questions. The responses given will be used to self-reset the user's password using the **Forgot login details** link
- It is recommended to give short answers that cannot easily be cracked

Answer at least 3 questions ADD +

1

Please Select ▼

Please Insert

2

Please Select ▼

Please Insert

3

Please Select ▼

Please Insert

CLEAR SAVE

Please Select

What is your first pet's name?

What is yours best friend's football team's name?

What is your father's surname?

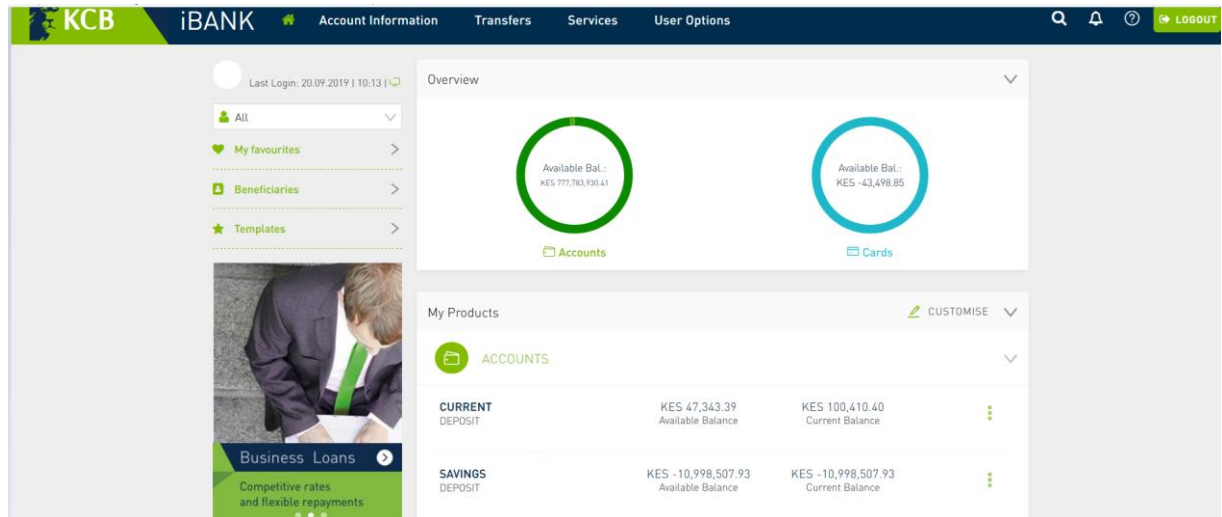
What is your mother's maiden's name?

Which was your first school?

^
▼

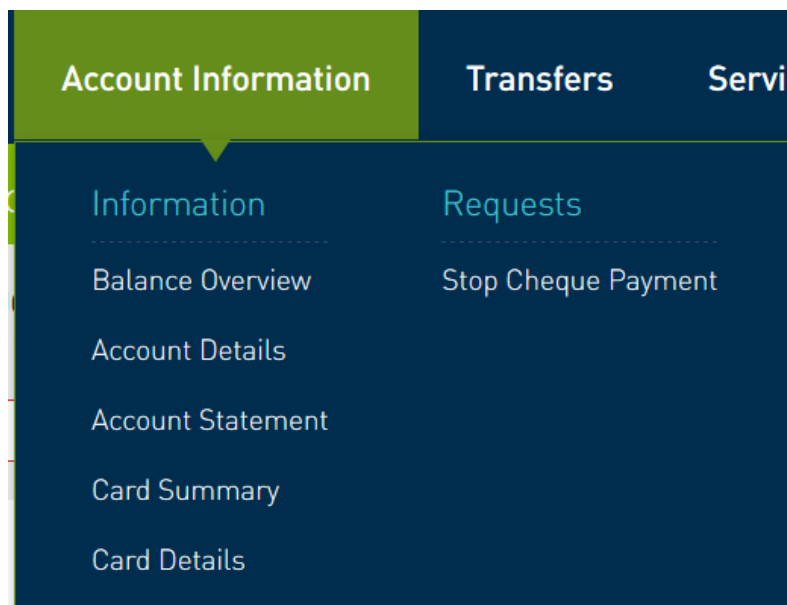
d) Landing Page and Menu access

- The landing page appears as below with the menu list arranged at the top
- Menus are allocated depending on what the customer wishes to see, e.g. a transacting customer will have more menus than one who requests to use the platform only for enquiries
- A list of all accounts linked to the customer profile and their balances is displayed



→ Click on the menus expands the main menus to reveal sub-menus

e) Account Information – The main menu used for enquiries.



The Sub-menus are:

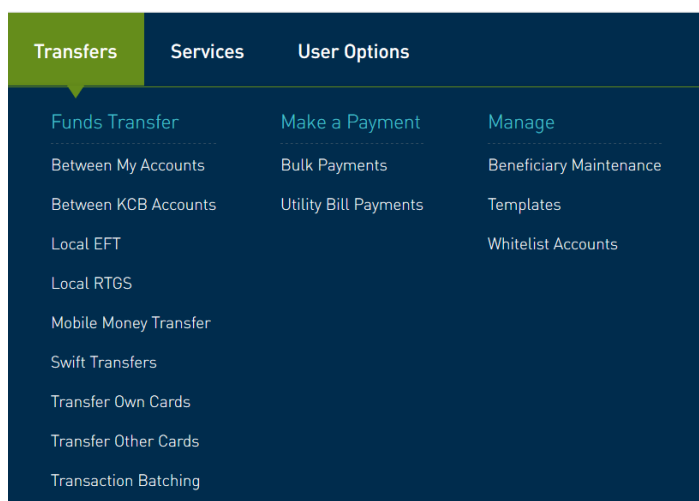
Information

- *Balance Overview* – A list of accounts showing available balance, running balance, OD Limit (if any)
- *Account Details* – Details of each account
- *Account Statement* – Viewing of statements of accounts up to a maximum of 12 months
- *Card Summary* – A summary of KCB credit cards linked to the user profile
- *Card Details* – Details of individual KCB credit cards linked to the user profile

Requests

- *Stop Cheque Payment* – For stopping cheques. These will follow the normal stop payment operation, e.g. You cannot stop a cheque that has already been paid

f) Transfers – The main menu used for transactions



The sub menus are

Funds Transfer

- *Between My Accounts* – Transfers between KCB accounts linked to the user profile
- *Between KCB Accounts* – Transfers between KCB accounts not linked to the user profile
- *Local EFT* – Transfers to accounts in other local banks upto the defined threshold for each country. The credit to the beneficiaries will be on the next business day
- *Local RTGS* – Transfers to accounts in other local
- *Mobile Money Transfer* – Transfer to mobile wallets
- *SWIFT Transfer* – Transfer to international banks
- *Transfer Own Cards* – Transfer to KCB credit cards linked to the user's profile
- *Transfer Other Cards* – Transfer to KCB credit cards not linked to the user's profile
- *Transaction Batching* – Creating of a batch that contains various transaction types to be posted and approved as one batch

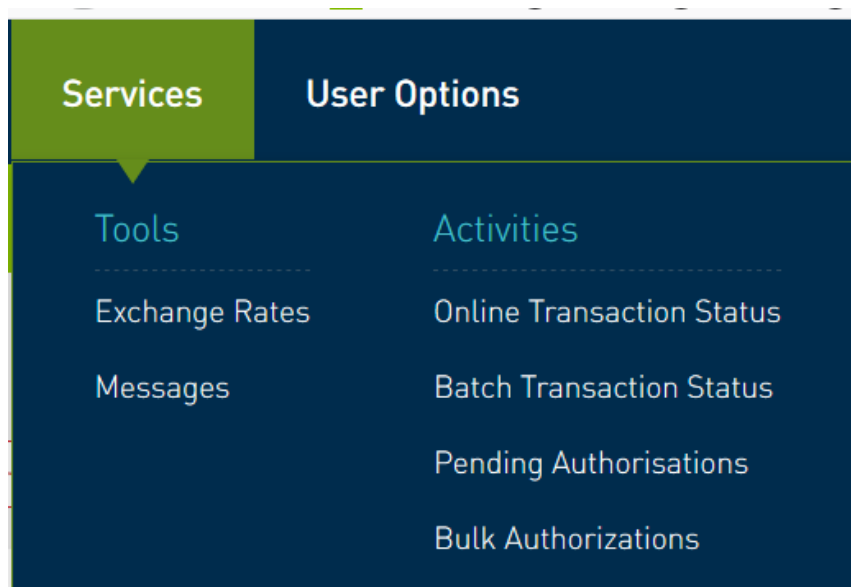
Make a Payment

- *Bulk Payment* – Upload of bulk transaction files to pay multiple recipients e.g. salaries or suppliers
- *Utility Bill Payments* – Payments of various bills e.g. government taxes, power etc.

Manage

- *Beneficiary Maintenance* – Setting up beneficiary details such name, account number, bank etc so as not to have to input them when transacting
- *Templates* – A list of templates that the customer has saved for re-use
- *Whitelist Accounts* – Manage a restrict list of accounts that can be transacted over iBank. Any account not on the list will be rejected. To enable this, a bank official has to enable whitelisting for the profile

g) Services



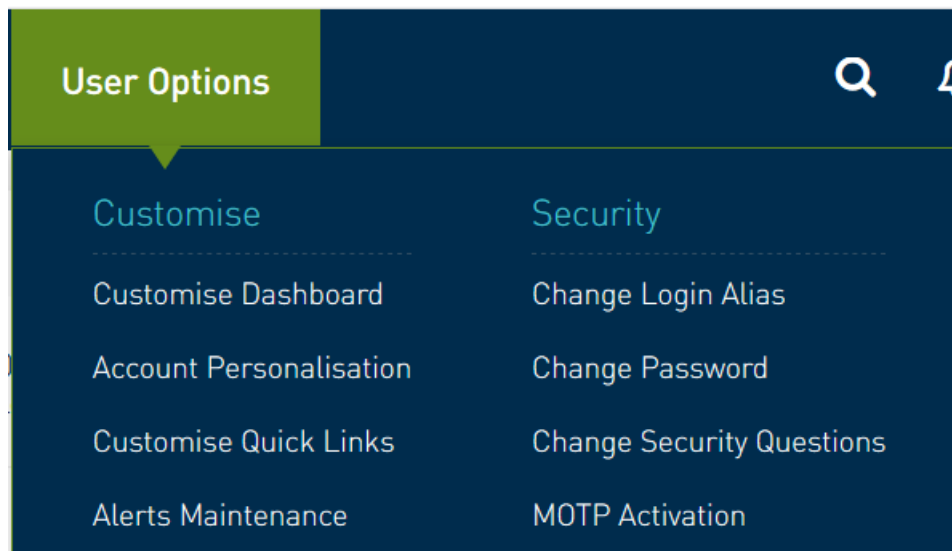
Tools

- *Exchange Rates* – A view of currency exchange rates
- *Messages* – Secure messages between the iBank customer and the bank

Activities

- *Online Transaction Status* – A view of transactions done via iBank. You can use this menu to re-print a transaction advice
- *Batch Transaction Status* – A view of transactions posted under the option *Transaction Batching*
- *Pending Transactions* – A list of transactions that require approval
- *Bulk Authorizations* – A list of bulk files pending approval

h) Services



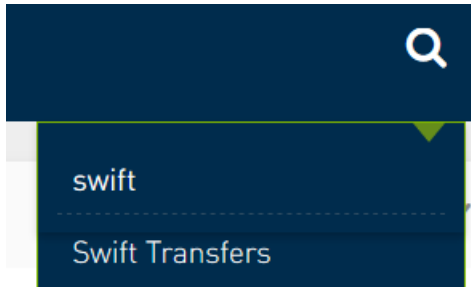
Customise

- *Customise Dashboard* – Change how the landing page appears at log in
- *Account Personalisation* – Giving accounts unique names that the iBank user would like to easily identify e.g. Salary Account, Operations Account
- *Customise Quick Links* – Creating a link with frequently used menus
- *Alerts Maintenance* – Managing which events a user wishes to receive or not receive alerts for. There are events that have been hard-coded to send mandatory alerts. The iBank user cannot change this

Security

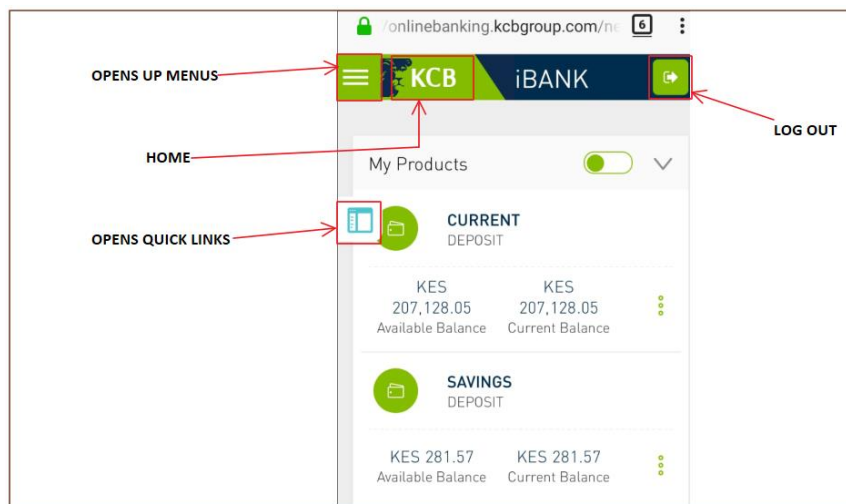
- *Change Login Alias* – Create a unique login id that liberates a user from memorizing the system-generated login id
- *Change Password* – Password management. It is advisable to periodically change the password as a security measure
- *Change Security Questions* – Manage the security questions that one uses for self-reset
- *MOTP Activation* – Binding the downloadable iTan to one's profile

PS: In case you are not sure how to access a given menu, use the Search option at the top right hand corner, for example Type “swift” to get the SWIFT posting menu

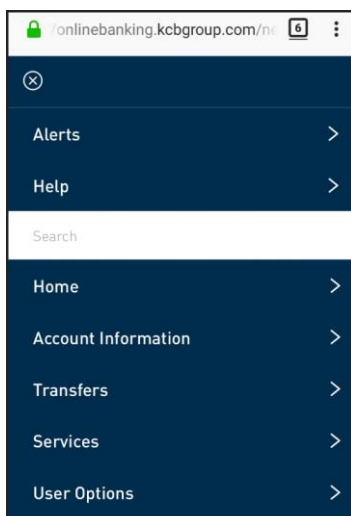


i) Mobile User Interface

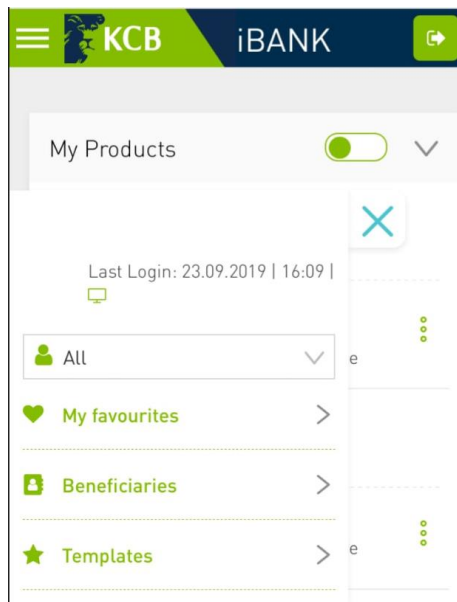
Landing Page



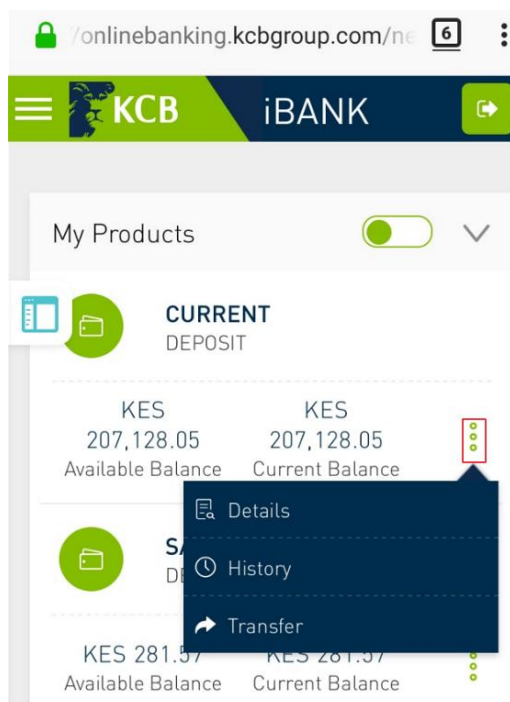
Menus



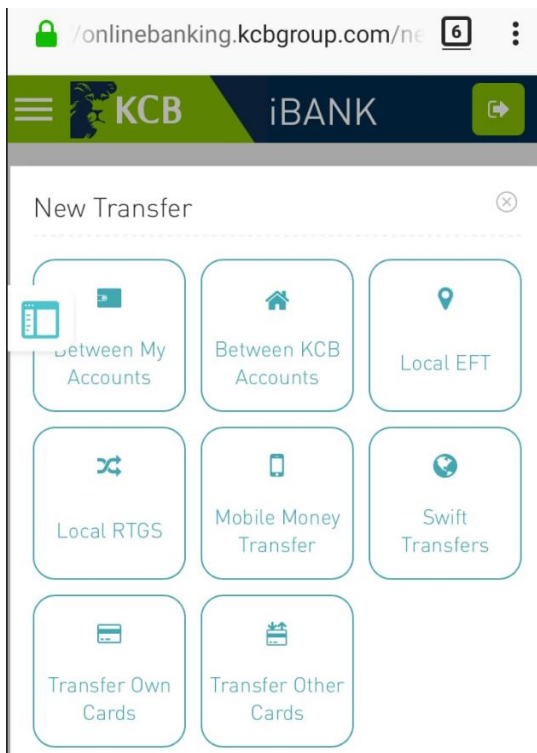
Quick Links



Short-cut Menus

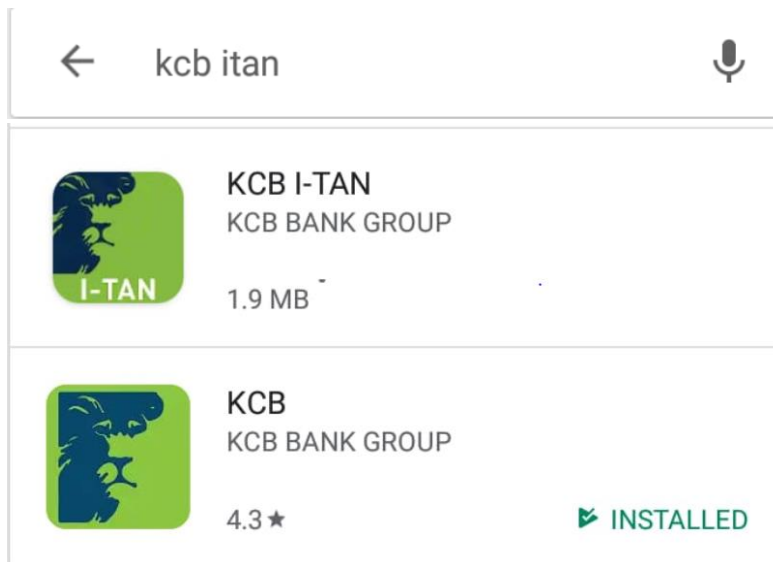


Menus Accessed via Short-cut



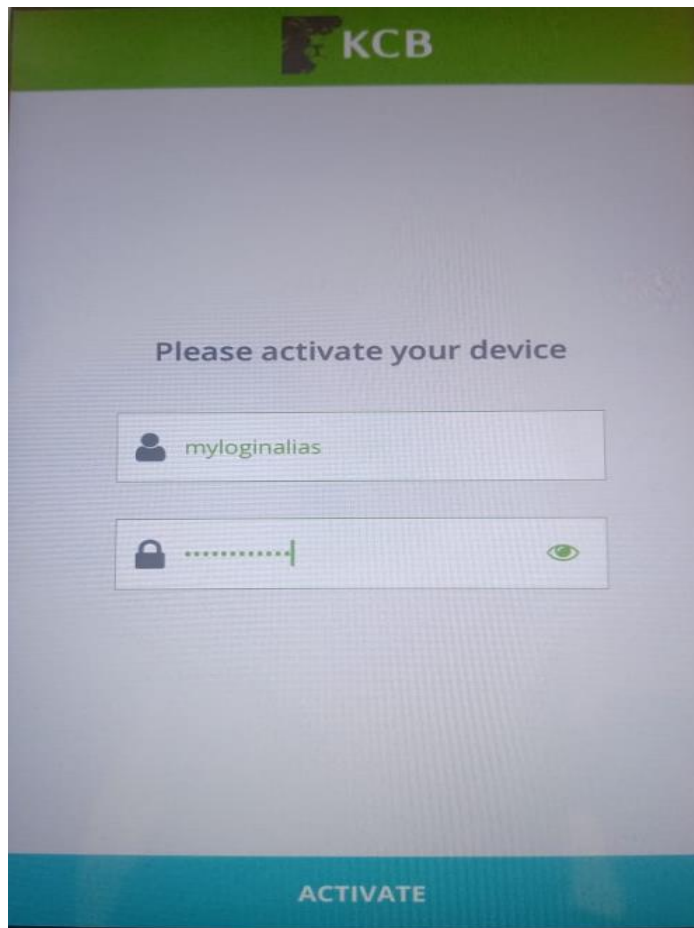
j) Mobile OTP (M-OTP) Self-Binding

- In a bid to simplify the iBank users' world to enable their progress in using the channel, KCB is providing a downloadable mobile app to be used as a generator of One Time Passwords (OTP). This new exciting and free-to-download feature turns the mobile phone, an everyday "carry-along", into a hardware token, enabling customers who encounter challenges receiving Transaction Authorization Numbers (TANs) via SMS and/or email to transact seamlessly as their mobile phones will be generating the OTPs in a secure and simpler manner.
- Customers will manage the binding of these app-generated OTPs to their own profiles
- The app is downloadable from **Google Play Store** for android and **Apple App Store** for iOS devices respectively.
- Search for **KCB ITAN** from the respective store and install

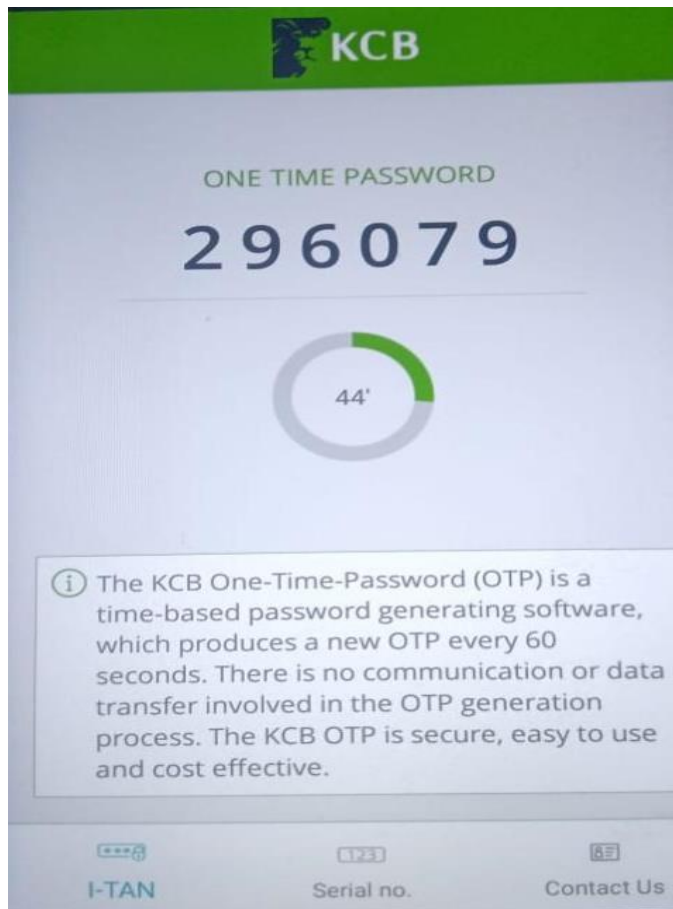


Activating the App

- The first time the application is downloaded, it needs to be activated.
- This is a one-time
- Open the app on the phone
- Log into the app with your existing iBank credentials. ***(The system validates the credentials and an error message will be thrown if the credentials are invalid)***

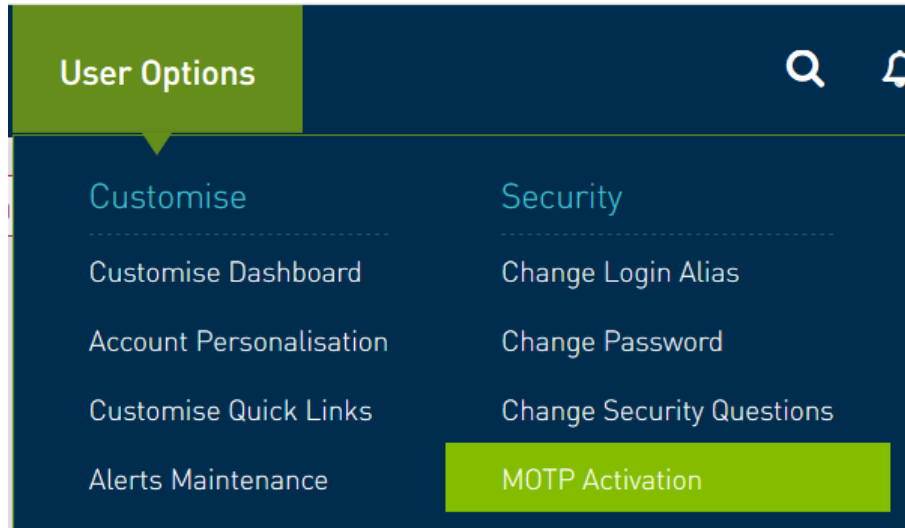


- Click on the Activate tab
- The app will be activated and TAN generation will start. The TAN expires every 60 seconds. This is sufficient because the user only keys in what is displayed on the screen as and when required

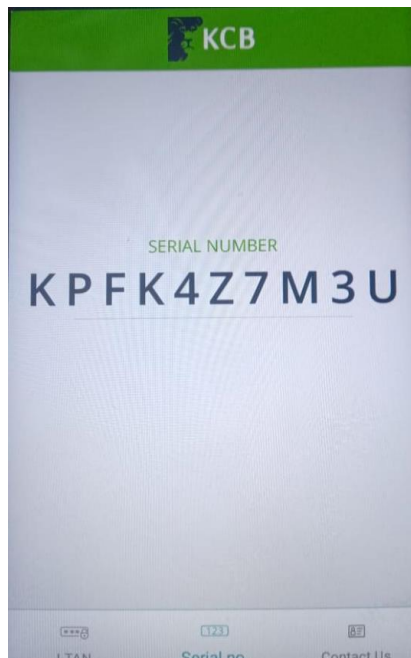


Binding M-OTP to User Profile

- The user will log into iBank with the existing credentials (including the existing 2nd Factor Authentication – SMS TAN, email TAN or hardware token)
- Under the menu User Options select the option Token Registration



- Get the M-OTP **Serial Number** from the mobile app



→ Key in the **Serial Number** and the **OTP** displayed on the M-OTP application and click on **Submit**

Serial Number*

Insert MOTP Code*

CLEAR SUBMIT

→ Click on **Send Me a TAN** (this will be sent to the current delivery address that you are currently using to receive the TANs – SMS or email) If you are using a physical token and wish to migrate to the M-OTP, the tab will read **Insert TAN**

→ Click on **Confirm**

Please confirm your transaction

Serial Number	WMK7AMNH7E
MOTP Code	481606

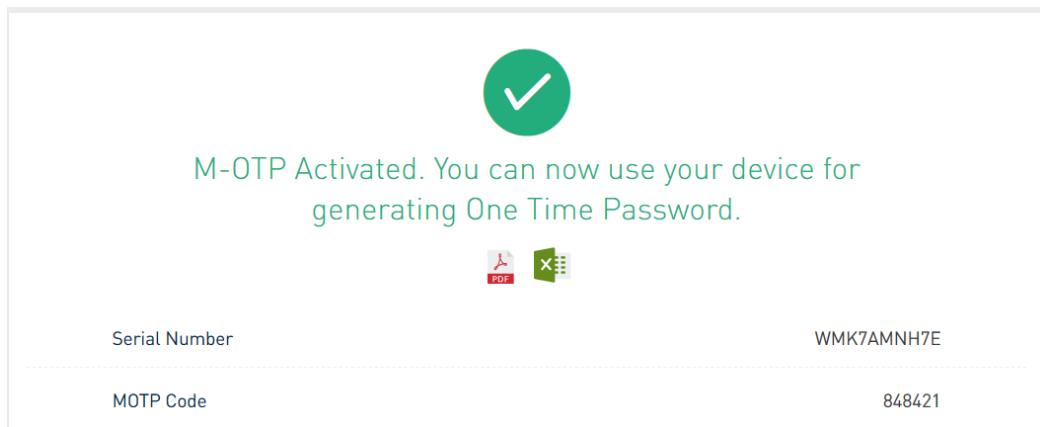
Verification Code

SEND ME A TAN

Insert Tan

CANCEL CONFIRM

→ A successful binding will give a success feedback and vice versa



→ From that point onwards, the user's profile will recognize the M-OTP (using the unique serial number) as the generator of the One Time Passwords. The existing channels cease to be bound to the profile and only One Time Passwords generated by the app will be recognized by the system. Once bound, the user will be using the OTP generated by the app to log in and transact.