



Internet Banking Customer User Guide





Q. What is ABC Bank Upgraded Internet Banking?

A. Internet banking is a web-based service, facilitating the execution of online transactions. It's convenient and easy to use and allows customers to securely do your banking through the Internet 24 hours a day, 7 days a week at your comfort.

Q. How do I sign-up for ABC Bank Upgraded Internet Banking?

A. If you already are a customer of ABC Bank Kenya, all you have to do is visit one of our branches with your identification document i.e. your national identity card or a valid passport and you will be assisted to complete the registration form by our customer service officers.

Q. What do I need for this service, how does it work and is there a specific browser to use?

A. All you need is a personal computer / laptop / tablet that is connected to the Internet, any browser of your choice i.e. Microsoft Internet Explorer, Google Chrome etc

Q. I'm already registered for ABC Bank Upgraded Internet Banking. How do I sign-on?

A. You need to have Internet connection, then simply open your browser and visit ABC Bank Kenya website and click on the portal for Internet banking link on the right hand side. While there; the login screen will appear and this where you will enter your user id and password as requested access your account.

Q. Does ABC Bank charge to use the Internet Banking service?

A. There is a monthly fee charge for personal banking customers of Kes 100. Transfers within ABC Bank are free of charge while transfers to other banks are charged at Kes 500 per transaction.





Q. How secure is ABC Bank Upgraded Internet Banking?

A. The latest electronic encryption technology ensures the secure transfer of information over the Internet. Our internet banking service is safe. We have built safety measures into the ABC Bank website which reflect the importance of this issue because your account security is important to us. You'll be allowed to change your own password, and all information sent and received is encrypted for your security.

Q. I am having problems accessing the ABC Bank Upgraded Internet banking application. What could be the problem?

A. Be sure you are connected to the Internet and you are currently logged on to the Internet banking application. If you are on a dial-up connection, viewing statements may be a challenge due to slow Internet connectivity. However, we would encourage you to have patience and try refreshing to get access. The page would only work using an internet explorer browser.

Q. What if I forget my User id and Password?

A. If you forget your customer access user id and password, you should visit your nearest ABC Bank branch or call our customer service on [+254 20 4263000](tel:+254204263000) or email us through talk2us@abcthebank.com to request for the resetting of your user id and password.

Q. Can the original password be resent to me?

A. No, this is because once you login you will be prompted to change your password.

Q. How long is the password valid for?

A. It is valid for:
One Internet banking session only.
Fifteen minutes from the time you receive it.

Q. Can I view all my accounts including my accounts at other ABC Bank branches through Internet Banking?

A. Yes, you can view all your various accounts. Our internet banking package enables you to view your accounts irrespective of the branch where the account is domiciled.





Q. How secure is my transaction?

A. The safety and confidentiality of customers' personal information and transactions are our top priority. The security system makes use of the latest in technologies, standards and business practices to guarantee customer account security.

Q. What is a Transaction Authentication Number (TAN)?

A. It is a single, unique and time-sensitive password used as added security on internet banking. The password does not replace your user ID and logon password. The Transaction Authentication Number will be sent to you via SMS.

Q. How does TAN work?

A. Your password will be sent to your cell phone whenever you perform transactions that require an TAN. The system will prompt you to enter your password after which you will be able to continue with your transaction.

Q. Which transactions require me to use a TAN?

A. All transfers from your account through internet banking transactions,

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Q. Do I need a different TAN for multiple transactions?

A. Yes for different type of transfers to RTGS etc and / No for similar types of transfers

Q. How will you send my TAN to me?

A. Through your mobile or sms hardware token.

Q. Can I use a TAN a second time?

A. No, it is only valid for one time/for each transfer hence you cannot use it again.

Q. How long does it take for third party payments to reflect on the receivers account?

A. When payments are processed to clients within ABC Bank it will reflect instantaneously on the receivers account and for payments to third party banks within Kenya on EFTs it will take approximately 12 hours to reflect and via Electronic Funds Transfers 48 hours.

Q. What do I type into the “Narration/ Transaction Purpose” when doing account transfers?

A. This is an optional field and for your personal use. You can enter any descriptive word or sentence that helps you identify and remember the transaction you carried out with a maximum of 24 characters to describe the purpose.

Q. What if I have another question?

A. Kindly e-mail us to our customer service desk through talk2us@abcthebank.com or telephone number [+254 20 4263000](tel:+254204263000)

Q. What are the supported browsers for the Internet Banking?

Internet Explorer: 1) Win-XP: IE8 2) Win-Vista/7/8: IE9

Mozilla Firefox: Latest versions 18 and 19.

Chrome: Latest versions 24 and 25.

Opera: Latest version 12.

Safari: Latest version 6.

Important Security tips

- Our Internet Banking security is constantly being reviewed with the intention to keep ahead of new attack trends and ensure that our systems are protected.
- Try adhering to the following tips to minimize the risks of online fraud:
- Never logon to internet banking by clicking on an email link- ABC Bank will never ask you to access internet banking through a link in an email!
- Preferably, always type in the link to the internet banking website
- Avoid logging on to you internet banking account on a public computer
- Make your password harder to crack by using a combination of numbers, symbols and letters (upper and lower case)
- Never share your password or write it down
- Always ensure your antivirus is updated and your browser you have is the most recent version
- To report online fraud scams, send an email to talk2us@abcthebank.com



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