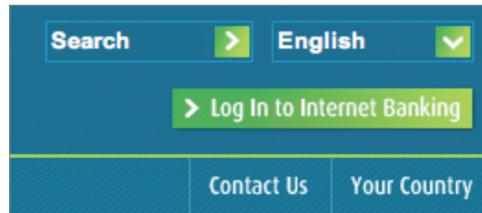


Ecobank internet banking user guide

How to Access Ecobank Internet Banking

Step 1: Visit the Ecobank website (www.ecobank.com)

Step 2: Locate the Internet Banking login screen on the top right corner of the Home page and click on the screen.



Step 3: Select from the drop-down list the country your account resides in.



After selecting the country, you would be automatically redirected to the login page where you will be requested to submit your username and password.

What you should know when logging in

If you were using the old Internet banking and you are accessing the new one for the first time, follow the following steps to successfully login.

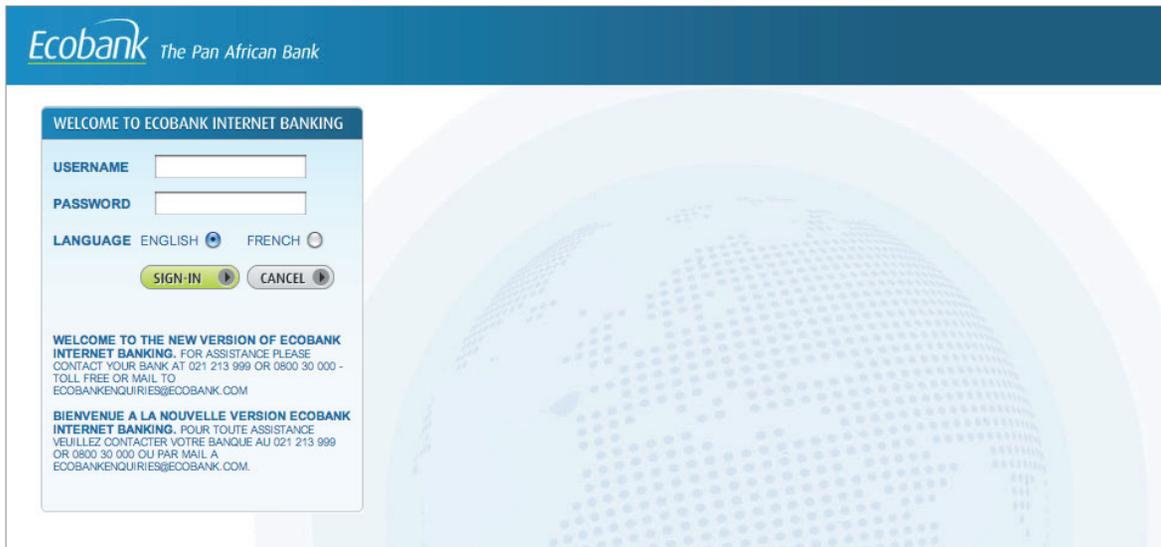
- Type in your username. For example GH111111
- Type in your password, which would be the same as your username. Using the above example with username GH111111, your password would also be GH111111.
- Select your preferred language and click on the Sign In button.

Thus where you are accessing for the first time on the new platform after moving from the old one, your username would be the same as your password.

If you are an entirely new user and did not have a previous profile in the old Internet banking and you are accessing for the first time on the new Internet banking, follow the following steps to successfully login.

- Type in the username you were given. Example GH111111
- Type in the password you were given. Example XPASS
- Select your preferred language and click on the Sign In button.

Step 4: Enter your Username and password and select your preferred language and click on the sign in button as shown below



Changing your password

Once you login successfully for the first time you will be required to change your password.

To change your password successfully, follow the following steps.

Step 1: Enter your old password which would be the one you successfully logged in with.

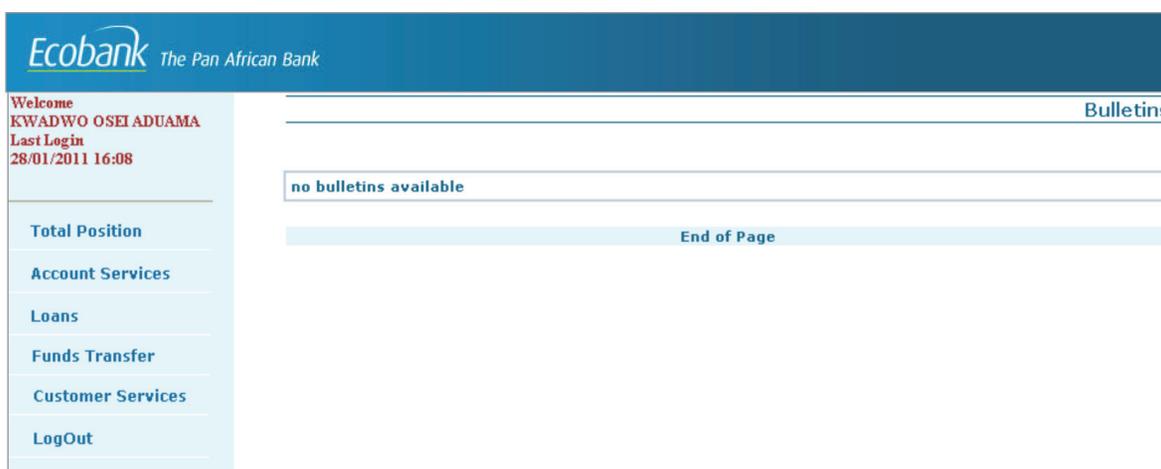
Step 2: Enter your new password

Step 3: Confirm your new password by entering it again

Once you have successfully changed your password you will be logged out.

You may then log in again with the new password.

Once you successfully log into the Internet Banking platform, you will need to choose one of the menu options on the left pane of your Internet banking screen.



Further Information on Ecobank Internet Banking

Account Operations

Account Activity

To view account activity

Step 1: From the menu, click Account Services and select Account Activity. The following page is displayed.

28/01/2011 10:06

Select Account: --Select Account to Query-- Display Last: 5 transactions

To search for specific transactions, please use Advance Search below.

Advance Search

Start Date (dd/mm/yyyy): [] End Date (dd/mm/yyyy): []

From Amount: [] To Amount: []

Debit / Credit: Both Debit and Credit Reference No.: []

Sort Order: Ascending

[View](#) [Print](#) [Download](#)

Tips

1. Print will allow a file to be printed after opening in a PDF reader.
2. Descending sort order will display the activity starting from the latest date.
3. Ascending sort order will display the activity starting from the earliest date.
4. Running Balance will not be displayed if amount range or debit/credit or reference no is entered.

End of Page

Step 2: Select the Account number required from the drop-down list. All the accounts to which you have rights (as specified by the Administrator for Enquiry transactions) will be displayed.

Step 3: Select the number of transactions per page to limit your view to specific number of last posted transactions for the selected account. By default, value 5 is selected.

Step 4: Use Advance Search for searching specific transactions by entering any of the details like Transaction Date (From and To), Amount (From and To), Debit/Credit, Reference No. and Sort Order. The dates should be typed in the dd/mm/yyyy format.

Note: If you enter values for advance search parameters, value selected for no. of transactions per page will be ignored.

Step 5: Click View to fetch results that meet your criteria.

Step 6: To print the Account Activity statement, click Print.

Step 7: A description of the information displayed under various headings is as follows:

Heading	Description
Posting Date	Date on which the transaction was posted
Value Date	Date on which the transaction was executed
Reference No.	Instrument No. Reference number allotted by the system to the transaction Instrument number in case of a cheque transaction.
Description	Transaction description
Debit Amount	Amount debited to the account, if any
Credit Amount	Amount credited to the account, if any
Running Balance	Account balance as of the transaction date

Accounts Summary

The Account Summary screen displays the current balances in the Current / Savings accounts in the account currency. The system also provides the facility of viewing the account balance in the Customer's chosen or preferred currency. A drop-down menu lists all the currencies maintained by the Bank. The Users can view their current balances in their preferred currency by selecting any currency from the drop-down menu.

To view the account summary

Step 1: Click Account Summary under Accounts in the menu. The account summary page is displayed.

The screenshot shows the 'Accounts Summary' page for user KWADWO OSEI ADUAMA. The page includes a left-hand navigation menu with options like 'Total Position', 'Account Services', 'Loans', and 'Funds Transfer'. The main content area displays a table of current accounts. The table has five columns: 'Account Number', 'Account Type', 'Description', 'Current Balance', and 'Indicative Current Balance In'. A dropdown menu for 'Indicative Current Balance In' is set to 'GHS'. The table lists one account: 'GHCATF' with description 'KWADWO ADUAMA OSEI'. Below the table, there is a note: '*Current Balance is in Account Currency. Current Balance is the sum of net withdrawable balance and uncleared funds if any.' and a 'Back' link. The page ends with 'End of Page'.

Account Number	Account Type	Description	Current Balance	Indicative Current Balance In
	GHCATF	KWADWO ADUAMA OSEI		GHS
Total Current Accounts GHS Equivalent				

*Current Balance is in Account Currency.
Current Balance is the sum of net withdrawable balance and uncleared funds if any.

[Back](#)
End of Page

Step 2: The Account Summary screen displays following details:

- Account Number
- Last Updated on date
- Current Balance in account currency.
- Indicative Current Balance in preferred currency.

Step 3: To view the Current Balance in a different currency select the currency from the drop-down menu provided.

Note: Only the currencies supported by the Bank are displayed in the pick list.

Using the standard rates (mid-rate) maintained in the Bank, the account balances are converted to the selected currency.

Step 4: On selecting a currency, the indicative current balances are displayed in that currency for all the accounts.

Account Information

This screen displays the details of your Checking and Savings accounts. To view account details

Step 1: Click Account Details under Accounts in the menu. The following page is displayed with the details of the account selected.

Information For 0010144418648601 001 - Currency Code - GHS			
Description	Value	Description	Value
Current Balance	0.00	Uncleared Funds	0.00
Available Credit	0.00	Net Available Balance	0.00
<hr/>			
Account Status	Open	Sales Person	
Introducer		Correspondence Address	
Product Type	UN	Product Name	GHCATF
Open Date	08/27/2008	Overdraft Limit	0.00
OverDraft Start Date		Overdraft Expiry Date	
Shadow Limit	0.00	Credit Facility Approved By	
DIRT Status		Total Debit Accrual To Date	0.00
Total Credit Accrual To Date	0.00	CCA Indicator	
Paypath Indicator		Authority to Operate on Account	
Maximum Limit Authorised Signatory Can Transact On			
Chequebook Name 1	KWADWO ADUAMA OSEI	Chequebook Name 2	
Auto Reorder Flag	N	Auto Reorder Level	

Step 2: Select the account from the Select Account pick list and view account details.

Step 3: The row headings for the different accounts have been explained below:

Savings/Checking account

Heading	Description
Current Balance	The withdrawal balance in your account
Uncleared Funds	The total amount of funds in clearing
Available Credit	The credit available to you
Net Available Balance	This includes your available credit and uncleared funds.

Step 4: Details of the selected account are displayed.

Step 4: Click Accounts Summary to view the summary of details for the selected account as shown in the section "Accounts Summary" below.

Logging out

The Session Summary Report displays the functions accessed by you during the session and, the date and time of your access. Before logging out, the system gives you the option of viewing the Session Summary Report.

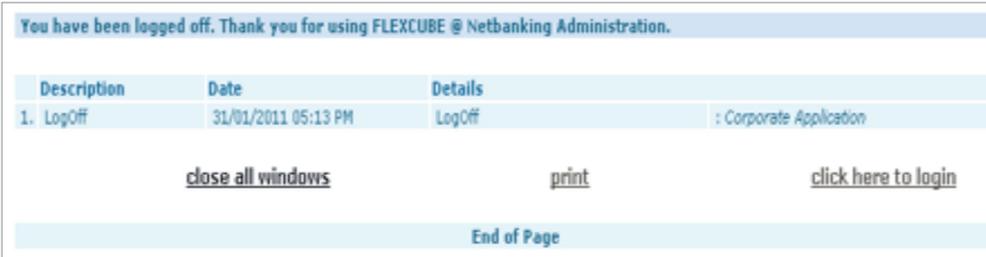
Step 1: Click Logout to logout.

Step 2: On proceeding, the system displays the Session Summary Report in a new window as shown in the following figure. You are given the option of viewing as well as printing this session summary, if required.

Step 3: On clicking Close All Windows, the system closes the current window.

Step 4: On clicking Print, you would be able to print the current page that is displayed.

Step 5: On clicking Click Here To Login, the system displays the login page once again.



The screenshot shows a web page with a light blue header and footer. The header contains the text: "You have been logged off. Thank you for using FLEXCUBE @ Netbanking Administration." Below the header is a table with three columns: "Description", "Date", and "Details". The table contains one row with the following data: "1. LogOff", "31/01/2011 05:13 PM", and "LogOff : Corporate Application". Below the table are three underlined links: "close all windows", "print", and "click here to login". The footer contains the text "End of Page".

Description	Date	Details
1. LogOff	31/01/2011 05:13 PM	LogOff : Corporate Application

[close all windows](#) [print](#) [click here to login](#)

End of Page

