

USER GUIDE



Shari'ah
Compliant

**Access your bank account
using GABPesa!**


GulfAfricanBank
Excellence. Trust. Together.

MOBILE BANKING USER GUIDE INTRODUCTION:

GABPesa is a Mobile Banking solution that is designed to offer you convenient, friendly and secure access to your GAB Bank account whenever you need it and wherever you are.

This facility is available to all networks including Safaricom, Airtel, Yu and Orange under the GABPesa application for android-enabled handsets and to Safaricom users under the USSD code *399# for non-android handsets.

The GABPesa platform offers you the following services;

1. Balance Enquiry.

2. Funds transfer which include;

- Account to Mpesa.
- Mpesa to Bank.
- Between your GAB accounts.
- To any other GAB accounts.

3. Banking services;

- Mini Statement
- Invite a Friend
- Forex Enquiry.

4. Airtime top-ups;

- Safaricom
- Airtel

5. Mobile Settings;

- MPin Change

INITIAL SET UP:

1. Visit the nearest Gulf African Bank branch and complete the registration form or you can download it from our website www.gulfafricanbank.com fill it and drop it off at any of our branches.
2. Upon registration, you will receive a PIN on your mobile phone which you will be prompted to change.
3. For Android enabled phones, you can download the android app from <http://gabpesa.gab.co.ke>

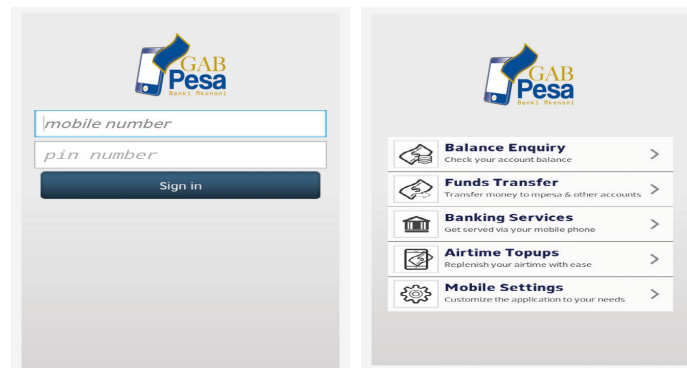
**GABPesa currently available on Android
Operating System.**



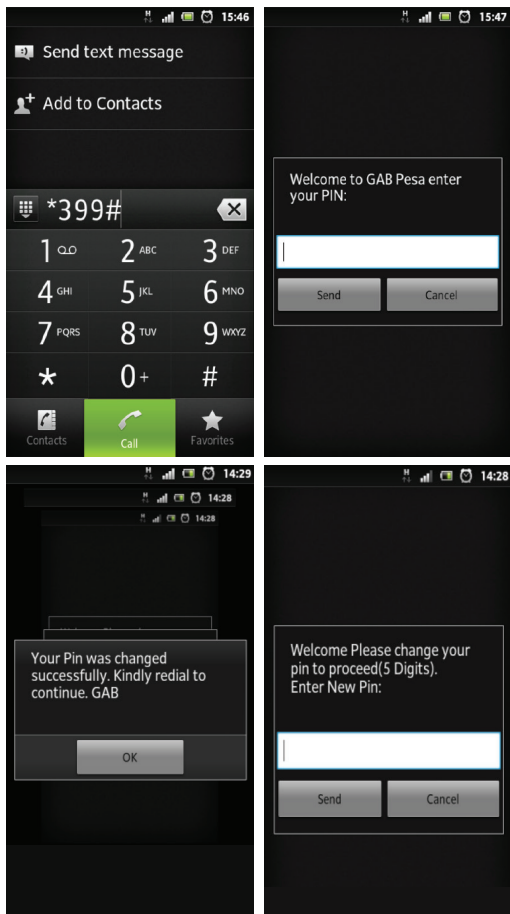
Android

**GABPesa coming soon on BlackBerry,
Windows Mobile, Iphone and Java phones**

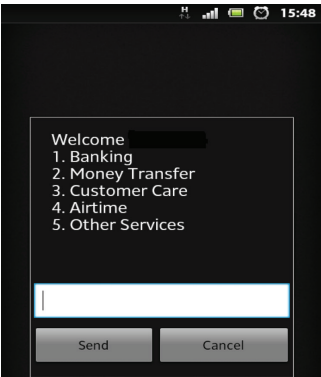
GABPesa Home Page on Apps:



4. For non-android mobile handsets (Safaricom users) access through USSD code *399#



GABPesa Home Page on USSD:



GABPesa Home Page USSD:

NOTES ON GABPesa MOBILE BANKING FACILITY:

1. Registration:

You may register several own accounts and link them to one mobile phone number subject to account mandate allowing personalized operation for all the registered accounts.

2. Balance enquiry:

[*399#] - Upon request, the ledger balance and available balance for the account specified will be sent to you via SMS.

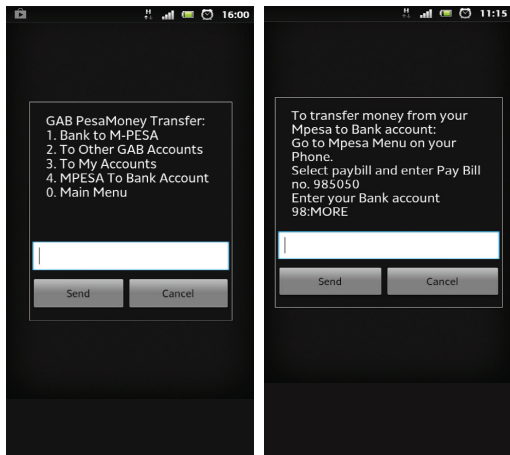
[Android apps] - Upon request, the ledger balance and available balance for the account will instantly be displayed on you screen.

3. Funds Transfer:

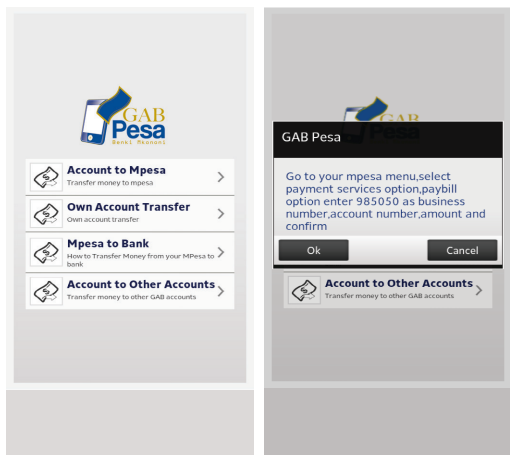
This feature allows you to transfer funds as per the following limits:

- GAB to GAB and GAB to Mpesa limit is Kes 40,000 per day but you can request for enhancement.
- Mpesa to GAB, Safaricom limits apply i.e Maximum Daily Transaction Value is Kes 140,000. Maximum per transaction is Kes 70,000.
- To transfer money from your Mpesa to Bank account go to pay bill and enter pay bill No. 985050

MPESA TO BANK THROUGH USSD CODE *399#



MPESA TO BANK THROUGH ANDROID GABPesa APPS



4. Banking Services:

- Mini Statements – This allows you to access your last five transactions using USSD and nine transactions using GABPesa App.
- Invite a Friend – This service allows you to invite close friends to open an account with GAB.
- Forex Rate – This allows you to access the daily foreign exchange rate of 4 major currencies including; USD, GBP, EUR & ZAR.

5. Airtime Topups:

This is available to only Safaricom and Airtel networks. The minimum denomination amount is Kes 100 and the maximum is Kes 1000.

6. PIN Change:

This feature enables you to change your GAB Mobile PIN number when you wish. You are advised to regularly change it to mitigate the risk of being compromised.

7. Security Control:

In the event that your handset is stolen or you lose it or suspect that your PIN has been compromised, contact the Bank immediately for appropriate action.

8. Transaction Charges:

Any applicable charges for GABPesa shall be levied to the primary account. Please refer to the tariff below.

GABPesa TARIFF GUIDE:

SERVICE OPTION	CHARGES [KES]
Subscription Fee	10
Balance Enquiry	30
Mini - Statement Request	30
SMS Notification	5
GAB to MPESA Transactions	60
MPESA to GAB Transactions	All MPESA charges apply
Funds Transfer [GAB to GAB]	40
Airtime top-up	10
Forex Rate Enquiry	Free



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For enquiries, please contact us on:

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www.gulfafricanbank.com, Or visit the nearest GAB branch