



Guaranty Trust Bank (Rwanda) plc

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GTBank (Rwanda) PLC is regulated by BNR

FAQs on Web Acquiring

1. **What is Web Acquiring?** Web Acquiring is a service that enables merchants to accept online card payments using global payment systems like Visa and Mastercard.
2. **Who qualifies to use Web Acquiring services?** Any business that receives online payments for products or services.
3. **How does Web Acquiring support online card payments?** It allows customers to pay online using their bank cards through secure payment channels.
4. **What types of cards can customers use for online payments?** All major card types, including Visa and Mastercard.
5. **Which businesses or industries commonly use Web Acquiring?** Hotels, travel agencies, hospitals, Fintechs, e-commerce businesses, and other service or product-based companies.
6. **What requirements or documents are needed for onboarding?**
 - Must be a GTBank customer
 - RDB Certificate
 - Valid ID
 - Business logo
 - Contact number
 - Email address
7. **How long does it take for a merchant to be activated?** Activation takes approximately two days.
8. **How long does settlement take?** Settlements are processed three times a week.
9. **Are there fees or charges for using Web Acquiring?** Yes, there are and are negotiable.
10. **What does a merchant do if a customer disputes a payment?** The customer reports the dispute to their bank, and the bank processes the refund (chargeback).
11. **Can international customers make online payments?** Yes, international customers can make payments.
12. **What currencies are supported for online payments?** All major international currencies.
13. **How can a merchant view their online transaction reports?** Through the dashboard provided by GTBank.
14. **What should a merchant do when a transaction fails?** They should contact the issuing bank (the customer's bank) for support.
15. **What are the key benefits of using Web Acquiring for businesses?**
 - Enables merchants to receive both local and international payments
 - Allows customers to make instant payments
 - Fast and efficient
 - Saves time and improves convenience