

GT BANK RWANDA

GTWhatsApp Banking

Your Frequently Asked Questions

Chat with us: 0791 900 365

For Customers

Everything you need to bank on WhatsApp — simply, quickly, and securely.

ABOUT THE SERVICE

1. What is GTWhatsApp Banking?

GTWhatsApp Banking is a secure banking channel that lets GTBank Rwanda customers bank straight from WhatsApp — the app you already use every day. Instead of visiting a branch, dialling a USSD code, or opening a separate app, you simply chat with our official number and we handle the rest. You can move money, pay merchants, check your balance, and review recent activity, all within a familiar conversation.

2. What can I do with it?

Quite a lot, all from one chat:

- Send money to GTBank accounts, other banks, and mobile wallets (MTN & Airtel Money)
- Pay any merchant by simply photographing their Till Code
- Check your account balance instantly
- View your five most recent transactions

Everything is done by typing naturally — no codes to memorize.

3. Who can use GTWhatsApp Banking?

Any GTBank Rwanda customer who is registered on either the **GTWorld Mobile App** or **Internet Banking**, and who has a transaction PIN or password set up. If you're not registered yet, question 8 shows you how to get started.

4. Do I need to download a new app?

No. GTWhatsApp Banking lives inside WhatsApp, which you already have. You'll only use the GTWorld app once, during sign-up, to securely enable the service.

5. Do I need internet or data?

Yes. Since it runs over WhatsApp, you'll need an active internet or mobile data connection on your phone to send and receive messages.

6. What languages does it support?

GTWhatsApp Banking understands both **English** and **Kinyarwanda**, so you can bank in the language you're most comfortable with.

7. When is the service available?

Any time you need it — GTWhatsApp Banking is available **24 hours a day, 7 days a week**, including weekends and holidays.

GETTING STARTED

8. How do I sign up?

There are two simple ways to activate the service:

- **Start on WhatsApp** — Save 0791 900 365, send "Hi", accept the Terms & Conditions, enter your account number, then tap "Activate Now". You'll be taken briefly to GTWorld to enable the service, then returned to WhatsApp, ready to go.
- **Start in GTWorld** — Open GTWorld → Settings → "Enable WhatsApp Banking". You'll be redirected to our WhatsApp number to accept the Terms and confirm your account.

9. I'm not yet on GTWorld or Internet Banking. What should I do?

Get registered first, then come back to sign up. To register: download the **"GTWorld Rwanda"** app, then either call **5054** or **0788 149 600**, email digitalchannelsrw@gtbank.com, or complete the GTWorld self-onboarding. Once you're set up, follow either option in question 8.

10. How do I see the menu and everything I can do?

At any point, type **/6** to display the full menu, the available options, and sample transaction formats — a handy way to remind yourself how to phrase a request.

SENDING MONEY & PAYING

11. How do I send money?

Just type your instruction naturally — there's no strict format. For example:

- **Send 500 to GBT 211xxxxxx** — to a GTBank account
- **Send 500 GTB 323234xxxx** — the same, in a shorter form
- **Send 500 to EQU 211xxxxxx** — to another bank, using its short code
- **Send 1000 to 0712345678** — to a mobile wallet

You'll then see a confirmation showing the recipient's name and the amount, and be asked to authorize it with your PIN before anything is sent.

In Kinyarwanda: you can also type **Ohereza 300 kuri 0823423xxx** to send to a wallet — the service understands Kinyarwanda too.

12. How do I pay a merchant?

It's as easy as taking a picture. Snap a photo of the merchant's Till Code within WhatsApp and send it along with the amount (for example, "send 5000") — or type **Send 5000 code 123xxxxxx**. The service reads the code for you, shows the merchant's name to confirm, and then asks for your PIN.

In Kinyarwanda: you can also type **Ishyura 300 kode 1239023** to pay a merchant by code.

13. Which bank short code do I use?

Each bank has a short code you use when sending to it (for example, GBT for GTBank). While setting up a transfer, type **/3** to display the list of supported banks and their short codes.

14. Can I send money between my own accounts?

Yes. Send to your other GTBank account the same way you'd send to any GTBank account — just use that account number.

15. What currency are transactions in?

All transactions are processed in Rwandan Francs (RWF).

BALANCE & STATEMENTS

16. How do I check my balance?

Type "What is my balance?" or simply use the shortcut **/2**. You'll be asked for your PIN, then shown your balance.

17. How do I see my recent transactions?

Use the shortcut **/5** to display your five most recent transactions.

18. How many steps does each action take?

- **Transfers & merchant payments** — three steps: Request → Confirmation → Authorization (PIN).
- **Balance & statements** — two steps: Request → Authorization (PIN).

The confirmation step always lets you review the details before you commit.

19. How do I know a transaction was successful?

You'll receive a confirmation message once it's completed. You can also check your balance (**/2**) or recent transactions (**/5**) to confirm at any time.

SHORTCUTS

20. What shortcuts can I use?

Type any of these to jump straight to what you need:

- **/1** Main menu
- **/2** Account balance
- **/3** Bank short codes (while transferring)
- **/4** Cancel the current operation
- **/5** Last 5 transactions
- **/6** Help

You can also type "cancel" any time to stop, or "menu" to see your options.

SAFETY & SECURITY

21. Is GTWhatsApp Banking secure?

Yes. Every transaction must be authorized with your GTWorld/Internet Banking transaction PIN, which you enter on a **secure page** — never as a plain chat message. Your PIN is never shown or stored in the conversation, keeping your credentials private.

22. Will I always confirm before money leaves my account?

Always. Before any transfer or merchant payment, you'll see a confirmation showing exactly who you're paying and how much. Nothing moves until you review it and authorize with your PIN.

23. What if I make a mistake or want to stop?

Type **/4** or "cancel" at any point to stop the current operation before you authorize it. Nothing is processed until you enter your PIN.

24. What happens if I type my PIN in the chat?

For your protection, you should **never** type your PIN in the chat. When you're asked to authorize a transaction, always enter your PIN only on the secure page. If any message other than "cancel" is sent while a PIN authorization is expected, your channel is locked immediately as a safety measure — this protects you in case your phone is lost or in someone else's hands, so your PIN can never be exposed in a conversation. If this happens, contact your branch to unlock your channel.

25. What will GTBank never ask me for?

GTBank will **never** ask you to share your full PIN or password in a chat message, and will never ask you to send money to "verify" your account. Always enter your PIN only on the secure authorization page. If anyone asks otherwise, treat it as fraud.

26. What if I pay the wrong merchant?

Before you authorize, you'll see the merchant's name to confirm it's correct — your chance to catch a mistake. If an error still occurs, contact our support team, who can help trace and, where possible, reverse the payment.

FEES & SUPPORT

27. Is there a charge to use GTWhatsApp Banking?

There is no separate fee to enable or use the WhatsApp channel itself. Standard transaction tariffs may apply depending on the type of transfer, just as they would on other banking channels.

28. What if my account or channel gets locked?

If your WhatsApp Banking channel becomes locked, please contact your branch to have it safely unlocked.

29. Who can I contact for help?

Call **5054** or **0788 149 600**, or email digitalchannelsrw@gtbank.com. You can also type **/6** in GTWhatsApp Banking for guidance any time.

QUICK REFERENCE — SHORTCUTS

/1 Main Menu **/2** Balance **/3** Bank Codes **/4** Cancel **/5** Last 5 **/6** Help