eKash Operational & Service Guide

FrequentlyAskedQuestions(FAQs)forGTBank Rwanda Staff

Guaranty Trust Bank (Rwanda) plc
CToll-Free: 5054

eKash – Frequently Asked Questions

Guaranty Trust Bank (Rwanda) plc

1. ABOUT EKASH

Q1. What is eKash?
eKash is Rwanda's national instant payment system. It allows customers to send and receive money instantly between banks, mobile wallets, and other participating financial institutions through one secure platform.

Q2. Who operates eKash?
eKash was built by RSwitch and is overseen by the National Bank of Rwanda (BNR).

Q3. When did eKash become operational on all banks & telcos?
eKash went live on **14 July 2026** as Rwanda's national instant payment system.

Q4. Why was eKash introduced?
eKash replaces slower and more costly bilateral connections between banks and mobile wallets with a shared national payment infrastructure.

Q5. What does eKash mean for customers?
Customers benefit from faster transfers, lower transfer costs, and seamless interoperability between participating banks, mobile wallets, and other financial institutions.

Q6. Does eKash replace GTBank's existing banking channels?
No, customers continue using the same GTBank user journey on all channels. eKash changes the backend transaction route, not the customer's normal banking experience.

2. HOW EKASH WORKS

Q7. What transactions are processed through eKash?
The following transactions **under RWF 10,000,000** are routed through eKash:

- Account-to-account transfers
- Account-to-wallet transfers
- Wallet-to-account transfers

Q8. What happens to transactions of RWF 10,000,000 and above?
Transactions of RWF 10,000,000 and above continue through existing settlement channels (such as RIPPS/RTGS).

Q9. Is the RWF 10 million threshold per transaction?
Yes. Customers can send up to RWF 10 million per transaction via eKash.

Q10. Is there a daily transaction limit under eKash?
There is no specified daily limit under eKash; the stated limit is up to RWF 10 million per transaction.

Q11. Does eKash apply to all GTBank digital channels?
Yes. eKash routing applies across GTBank's digital platforms, including **GTWorld, USSD (*600#), GAPS, GTWhatsApp Banking, and iBank**.

Q12. Does the customer need to select eKash when making a transfer?
No. The routing is entirely automatic. The customer does not need to select eKash or change the way they initiate a transaction.

Q13. Does the customer need to register for eKash?
No. Customers who already have a bank account or mobile money wallet are automatically set up to use the network.

Q14. Does the customer need to download an eKash application?
No separate eKash application is required. Customers continue using their existing GTBank or mobile-money applications.

3. EKASH & MOBILE MONEY

Q15. Does eKash support MTN MoMo?
Yes. MTN MoMo is fully connected to the eKash network.

Q16. Does eKash support Airtel Money?
Yes. Airtel Money is also fully connected to the eKash network.

Q17. Can customers transfer money between a bank account and a mobile wallet?
Yes. Account-to-wallet and wallet-to-account transactions under RWF 10 million are seamlessly routed through eKash.

Q18. Can customers transfer money between different banks?
Yes. eKash provides full interoperability between participating commercial banks and other financial institutions.

Q19. Can customers send money from a mobile wallet to a bank account?
Yes, provided the transaction falls within the eKash threshold (under RWF 10M) and the participating institutions are connected to the network.

Q20. Does eKash connect only banks and mobile operators?
No. The network also connects other participating financial institutions, including Microfinance Institutions (MFIs), SACCOs, and Fintechs.

4. SPEED & TRANSACTION PROCESSING

Q21. How fast is an eKash transaction?
Most transactions complete instantly within approximately **10–15 seconds**.

Q22. What happens if an eKash transaction fails?
All failed transactions are automatically reversed within **45 seconds**.

Q23. Does eKash provide instant settlement?
Yes. eKash enables transactions to clear instantly through the shared national payment infrastructure.

Q24. Why can an eKash transaction still take longer than expected?
While most transactions complete within 10–15 seconds, technical delays can occasionally occur.

> **Staff Note:** Staff should avoid giving customers unconfirmed technical reasons and should follow the official internal escalation process.

5. FEES

Q25. How much does an eKash transfer cost?
eKash features a flat fee of **RWF 20 per transfer**, regardless of the amount transferred.

Q26. How does the RWF 20 fee compare with previous charges?
Previous bilateral charges could be as high as RWF 5,000 per transfer. eKash significantly reduces costs for customers to a flat RWF 20.

Q27. Does the RWF 20 fee apply regardless of the amount transferred?
Yes. The flat fee of RWF 20 applies universally to all eligible eKash transfers regardless of the amount.

6. CUSTOMER EXPERIENCE

Q28. Does the customer need to change how they make transfers?
No. The customer's journey and transfer steps remain exactly the same.

Q29. Will customers see eKash when making a transaction?
No. eKash operates in the backend and is completely invisible to the customer.

Q30. What platforms can customers continue using?
Customers continue using: GTWorld, USSD, GAPS, iBank, and GTWhatsApp Banking.

Q31. Will customers need new PINs, passwords, or registration because of eKash?
No. Customers use their existing login credentials, PINs, and passwords.

Q32. What should staff tell a customer who asks, "How do I activate eKash?"
Explain that no activation or separate registration is required. If they hold an active account or mobile wallet, they are already enabled to use eKash automatically.

7. EKASH AT GTBANK

Q33. What changes at GTBank because of eKash?
The primary change is in backend transaction routing. GTBank reroutes eligible transactions through eKash instead of previous bilateral channels.

Q34. Does the customer see the backend routing change?
No. The routing change is completely seamless and background-driven.

Q35. Why is GTBank using eKash?
eKash offers faster settlement, lower transaction fees for clients, broad interoperability, shared infrastructure, and oversight by the National Bank of Rwanda (BNR).

Q36. What happens to eligible transactions initiated through GTBank?
Transactions under RWF 10 million are automatically routed through eKash.

Q37. What happens to transactions above RWF 10 million?
They continue through existing settlement channels (e.g., RIPPS/RTGS).

8. SECURITY & REGULATION

Q38. Is eKash secure?
Yes. eKash operates through regulated financial institutions utilizing encrypted, high-security national payment infrastructure.

Q39. Who oversees eKash?
The National Bank of Rwanda (BNR) oversees eKash as Rwanda's primary national payment rail.

Q40. Who built eKash?
eKash was engineered and developed by RSwitch.

Q41. Is eKash regulated?
Yes, it is strictly regulated and overseen by the National Bank of Rwanda (BNR).

Q42. Is eKash a bank?
No. eKash is not a bank; it is Rwanda's national instant payment infrastructure connecting financial institutions.

9. USSD & EKASH

Q43. Can a customer use USSD to access eKash transactions?
Yes. Customers continue to use their bank's standard USSD platform.

Q44. Can a customer use *182# to pull money from their GTBank account?
No. Customers must use GTBank's official USSD digital platform, ***600#**, to initiate push/pull transactions from GTBank accounts.

Q45. Does the customer need to dial an eKash-specific USSD code?
No. Customers dial GTBank's existing USSD code (*600#).

10. FAILED / REVERSED TRANSACTIONS

Q46. What happens when an eKash transaction fails?
Failed transactions are automatically reversed back to the sender's account within **45 seconds**.

Q47. What should staff tell a customer whose account was debited but the transaction failed?
Explain that failed eKash transactions are auto-reversed within 45 seconds. If funds do not reflect after this period, escalate the case through the internal support portal.

Q48. Should staff manually promise a refund time beyond the stated 45 seconds?
No. Do not offer unconfirmed manual timeframes. Stick to the official 45-second auto-reversal guideline and escalate unresolved cases.

Q49. What if a customer says the recipient has not received the money?

Verify transaction status on the core system to confirm whether it succeeded, failed, or pending before initiating escalation.

11. STAFF SUPPORT & ESCALATIONS

Q50–Q55. Customer Communication Quick Script

- **What is eKash?** Rwanda's national instant payment system connecting banks and telcos seamlessly.
- **Do I need to register / get an app?** No, existing account holders/wallet users are automatically set up.
- **Why is it cheaper (RWF 20) & faster?** It operates on a unified national infrastructure with instant clearing (10-15s).
- **Does it support both MTN & Airtel?** Yes, both operators are fully integrated.

Q56. What happens if the recipient's account is inactive?

The transaction will fail and funds will be reversed between the institution settlement departments.

Q57. What happens if the wrong account/number is entered?

The customer must contact the sending institution. The institution will raise an official dispute ticket on the RSwitch Portal.

Q58. How should a customer request a reversal for a successful transaction?

The customer contacts their sending institution to lodge a dispute, which is then processed via the RSwitch inter-bank por tal.

Q59. What are the exact complaint/escalation contacts?

For GTBank Rwanda, direct customers to our Toll-Free Hotline: **5054**.

Q60. What happens during an eKash system outage?

Auto-reversals handle interrupted transactions, and official system updates will be communicated across bank channels.

Q61. How are disputed transactions handled?

Disputes are logged in the RSwitch portal by tracking the unique Transaction ID, enabling both financial institutions to reconcile.

Q62. Can a transaction be cancelled after authorization?

No. Once authorized, an instant eKash transaction cannot be cancelled; it must be processed as a dispute/reversal request.