KCB iBank Frequently Asked Questions

What is KCB iBank?

KCB iBank is a simple, hassle-free and secure internet banking service available to all KCB Bank customers in Kenya.

Why should I choose KCB iBank?

1. It's so easy to apply,
2. It's your own bank. You have instant access to up-to-date information on your accounts.
3. It's safe & easy. Using your internet banking ID and internet banking Password, you can now bank with confidence knowing that your transactions remain safe with us. With our simple and intuitive navigational toolbars and buttons, you don't need other instructions or assistance.
4. It's fast. It takes only a few minutes to get updated account information and complete a banking transaction - giving you more time to do other things.
5. It's convenient. You can perform on-line banking right from the comfort of your home or office.
6. It's 24 hours. With this service, you can access your KCB Bank accounts 24 hours of the day, 365 days of the year.
7. It's worldwide access. As long as you can access the Internet, you can access your KCB Bank accounts, anywhere in the world.
8. No special software required. You don't need to purchase any special software. As long as you have a personal computer (PC) or a mobile device that can connect to the internet
9. Wide range of service. Our wide range of on-line banking services will help you to better manage your finance. Moreover, we will progressively add more new services for your convenience.
10. As a KCB staff, you can access your up to date statement, a feature currently not available on T24

Do I have to pay for using this service / Is there an extra charge for this service?

All transactions (except transfer to mobile money) are charge-exempt

Is this service available 24-hours?

Yes. This service is available 24 hours a day, 7 days a week.

What are the Product \ Service Features?

1. **Account information**
   a) View a balance and summary of all linked Accounts, Loans and Cards,
   b) View and download Account Statements
   c) Order for new Cheque Books,
   d) Stop Cheque Payment,
   e) Setup and amend Standing Orders. (Ph2)

2. **Funds Transfer**
   a) Transfer funds through Account to Account,
   b) Transfer funds to local banks through EFT & RTGS, Pesalink
   c) Transfer funds internationally through SWIFT
   d) Transfer funds to Mobile Wallets e.g. Mpesa
   e) Transfer funds to Cards,
   f) Batch Transaction Processing
   g) Bulk Funds Transfer for payments such as Salaries, Dividends, Wages, etc
   h) The following features are in the pipeline for delivery – EAPS, Send/Receive to/from Western Union

When will the funds be available in the receiving account after I do an Immediate Fund Transfer to accounts within KCB Bank Kenya?

Fund transfers to other KCB Bank accounts within Kenya will take effect immediately

Is there a maximum limit on the amount of funds I can transfer?

As per the limit pegged during set-up, documentation will be required for amounts exceeding 999,999.95 (Nine Hundred and Ninety Nine Thousand Shillings and Ninety Five Cents).

Can I add a Beneficiary Online?

Yes, click on Manage under Transfers menu and select Beneficiary Maintenance.

What precautions should I take for this online service?

Besides maintaining the confidentiality of your KCB iBank unique ID and KCB iBank password, you should take the following precautions:

1. DO NOT reveal your ID and password to anyone, write down or use it where someone else cannot see.

2. Change your password IMMEDIATELY, using the 'Change of Password' service under User Options menu, if you suspect it has been revealed.
3. DO NOT use easily recognized numbers such as your telephone number etc. as your password.
4. REMEMBER TO LOG OUT of the system and close your browser whenever you leave your computer, even for a short while.
5. Clear your browser's cache on a regular basis so that your account information is removed. This is particularly important if you are using a shared PC. You should clear it after each session.
6. Always use the latest recommended internet browser so that you are using the most updated security features available.
7. Call our Customer Experience or Retail Digital Transaction Banking (TBU) teams for any queries regarding iBank.

What should I do if I suspect there are unauthorized transactions on my account?

1. If you suspect there are unauthorized transactions on your account, please report to our Contact Center as follows:-

   Email: contactcentre@kcbgroup.com

   Tel: +254 (20) 3270000

   Tel: +254 (732) 187000

   Tel: +254 (711) 087000

   Sms: 22522

2. Please provide details such as your name, account number, transaction type, date & time of transaction, description of error and amount involved.
3. If you suspect they are due to lost/stolen password, please call our contact center to terminate the password immediately.
4. You may want to take note of your last log-in date and time, as indicated at the Personal Homepage, each time you log-in to the service.

What precautions should I take when using shared/public PCs for this service?

We strongly recommend you not to conduct your internet banking transactions on such PCs unless you are sure that it is safe to do so.

Please clear browser cache after each session so that your account information is removed from such PCs.

How do I safeguard and protect my password?

1. Do not choose a password that is easily identifiable such as your personal telephone number, birthday or other personal information etc.
2. Avoid using sequential numbers (such as 123456) or same number more than twice (such as 123226) for your password.
3. Your password must be kept confidential at all times and not be divulged to anyone. Do not reveal your password to anyone.
4. Your password must be memorized and not be recorded anywhere. Do not write down your password or use it where someone can see.
5. Change your password immediately if you suspect it has been revealed.
6. Change your password regularly. You can change your password anytime under 'Personal Update - Change of Password'.

How do I apply for this service?

Application can be made at any KCB Branch

Can I use my ATM PIN to log in? Or use my Mobile Banking PIN?

No, your internet banking ID and password are unique to this service.

What happens when my ID is invalid / What should I do if I have forgotten my ID/password?

On the homepage, you will select Forgot Login Details, you will be asked for your Login ID and answer Security Question. The new password will be sent to the registered E-Mail.

Can I change my password?

Yes, you may change your password, using the 'Change of Password' service, anytime to ensure security.

What should I do if I suspect that my password has been stolen or exposed to others?

If you suspect that your password has been stolen or exposed to others, please change your password immediately.

Can I view the transactions belonging to all my accounts?

Yes, you can view the transactions belonging to all your linked accounts under balance overview on Account information section. Meaning, you must link all those accounts to iBank to view transactions related to them.

How far back can I view my account statement?

You can view your account statement up to 12 months for your accounts. Your A/C statements are segmented as per the period selected.

What is an OTP and why must I use it?

OTP stands for One Time Password which must be used to authorize login into the iBank solution and also to authorize any transaction done on iBank. It is an additional security layer embedded for all transactions on iBank. For authorization to login or perform a transaction, an OTP will have to be sent to your phone through SMS or email registered on iBank. Once you key in the valid OTP, the service will be authorized.

Through which methods can I receive OTP?

OTP can be delivered through SMS, Email, or portable Physical Token.

What is an iTan and how can I access one?

iTAN is a downloadable mobile application that generates One Time Password (OTP) every 60 seconds. You can download "*KCB iTan*" from Google Play Store or Apple Store. Once you bind iTAN to your account on iBank, the SMS and Email OTP becomes inactive.

What is the advantage of using iTan over other OTPs?

The mobile iTan is always available 24/7 and does not rely on third parties like mobile service providers or email marshals to be delivered. All you need is powered mobile phone to access the iTan OTP once the same has been downloaded on your phone.

How long does an OTP take to expire?

Email and SMS OTP expires within 2 minutes while iTan and Physical Tokens expire within 60 seconds.