



BANK OF GHANA

eBanking

USER GUIDE



INTERNET BANKING USER GUIDE

DOCUMENT CLASSIFICATION – OFFICE USE ONLY

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Date	13.12.2022

REVISION HISTORY

Version	Date	Revision History
1.0	12th December 2022	Initial User Guide

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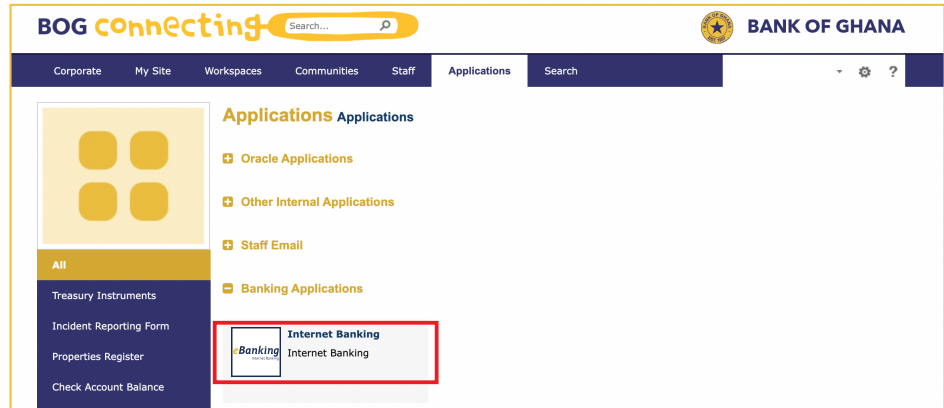
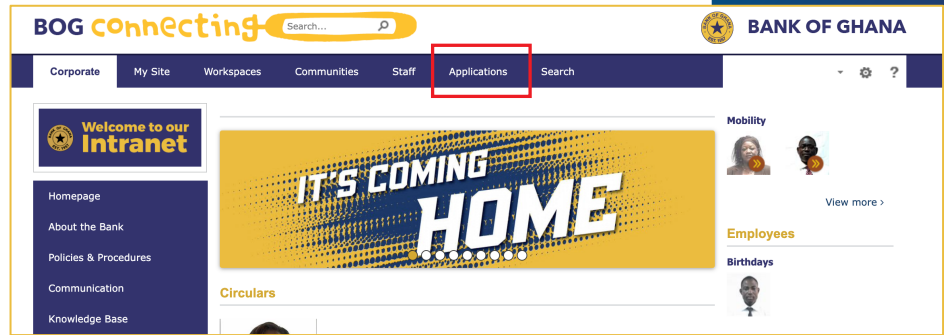
04

SELF SERVICE

A guide to self service

HOW TO ACCESS

- Go to the Connecting Home Page if you are on the BoG network
- Or if you're outside of the bank network you can go directly to: <https://www.ebanking.gov.gh>
- At the Applications page, go to Banking Applications section
- You will see the new Internet Banking logo
- Click on it and access the Login Screen of the Internet Banking application

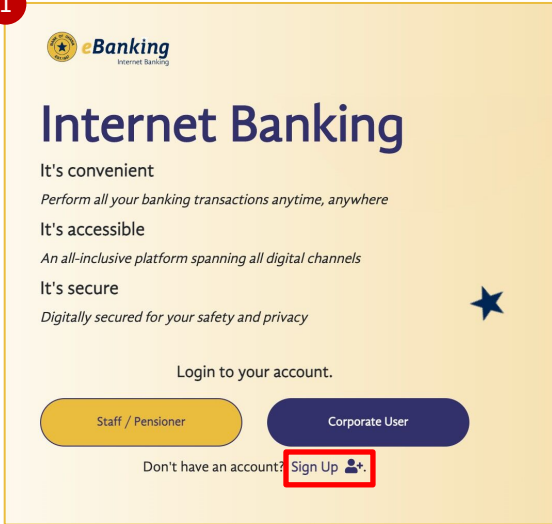


ONBOARDING

- This is how to sign up to the new internet banking solution

1. *Click on the “Sign up” button on the welcome screen*
2. *Select the profile that applies to your user type*
3. *Enter your user name*

1



The screen displays the eBanking logo and the title 'Internet Banking'. Below the title, there are four bullet points: 'It's convenient', 'It's accessible', and 'It's secure', each followed by a descriptive sentence. At the bottom, there are two buttons: 'Staff / Pensioner' and 'Corporate User'. A red box highlights the 'Sign Up' link next to the text 'Don't have an account?'.

eBanking
Internet Banking

Internet Banking

It's convenient
Perform all your banking transactions anytime, anywhere

It's accessible
An all-inclusive platform spanning all digital channels

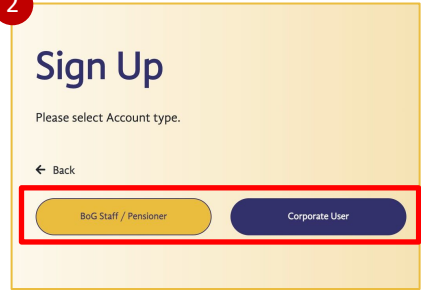
It's secure
Digitally secured for your safety and privacy

Login to your account.

Staff / Pensioner Corporate User

Don't have an account? **Sign Up**

2



The screen shows the 'Sign Up' title and the instruction 'Please select Account type.'. There is a 'Back' link. Two buttons are shown: 'BoG Staff / Pensioner' and 'Corporate User'. A red box highlights both buttons.

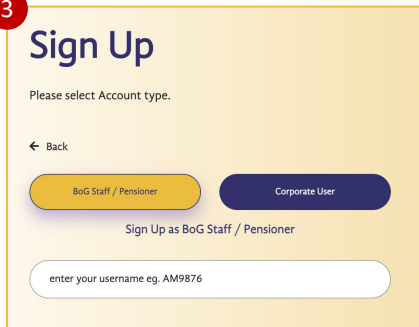
Sign Up

Please select Account type.

← Back

BoG Staff / Pensioner Corporate User

3



The screen shows the 'Sign Up' title and the instruction 'Please select Account type.'. There is a 'Back' link. Two buttons are shown: 'BoG Staff / Pensioner' and 'Corporate User'. Below the buttons, there is a text input field with the placeholder 'enter your username eg. AM9876'.

Sign Up

Please select Account type.

← Back

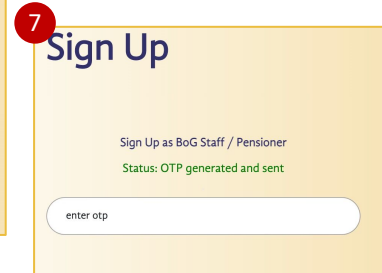
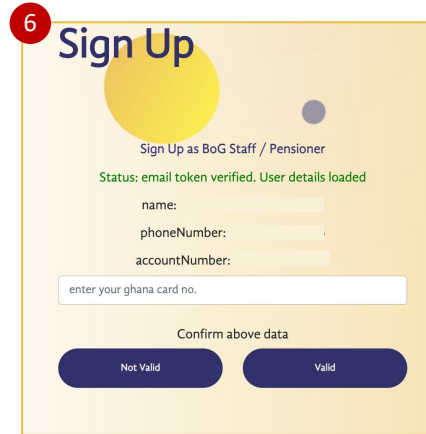
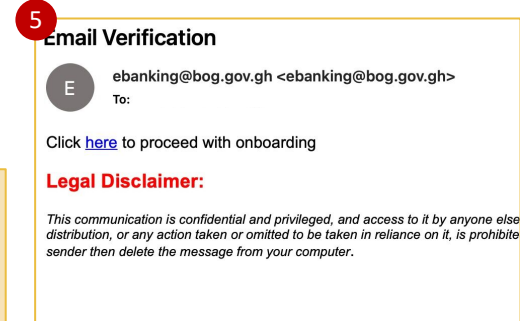
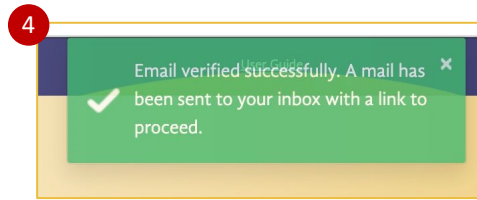
BoG Staff / Pensioner Corporate User

Sign Up as BoG Staff / Pensioner

enter your username eg. AM9876

ONBOARDING

4. An email will be sent to you
5. Click on the “here” link in your email to proceed
6. Review your details then enter your Ghana Card details and Validate
7. Enter the OTP code you will receive to confirm



ONBOARDING

- For new users who were not enrolled on the previous Internet Banking, you need to enter your password after your OTP has been confirmed

Please enter your new password and confirm password to proceed.

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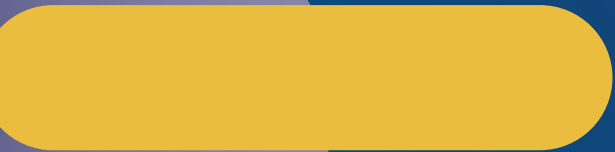
Cancel Save Password



01

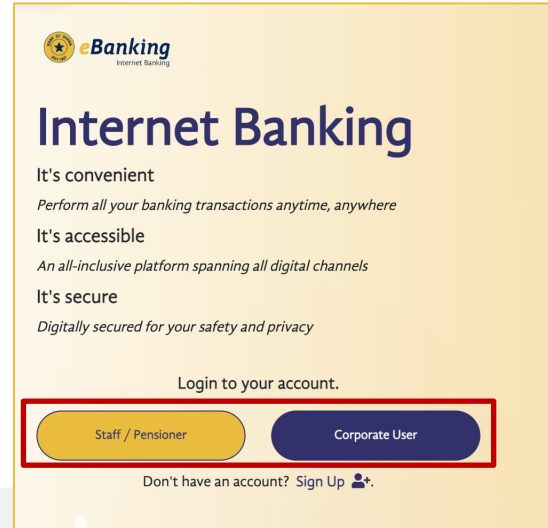
LOGIN

This section describes how to login to the system



STEPS

- Click on the “Staff/Pensioner” or “Corporate User” button depending on your role to access the Homepage of the new Internet Banking solution
- If you don’t have an account, click on “Sign Up” to create an account



STEPS

- You will be asked for your username; eg AB1111 (Your initials and Staff ID)
- You'll then be asked for your password; kindly enter that in as well
- **For those who have forgotten their password, please click 'Forgotten Password' and proceed**

Staff / Pensioner Login

Please input your username and password to proceed.

← Back

enter your username eg. AM9876

Continue

Staff / Pensioner Login

Please input your username and password to proceed.

← Back

.....



Forgot Password?

Cancel

Login

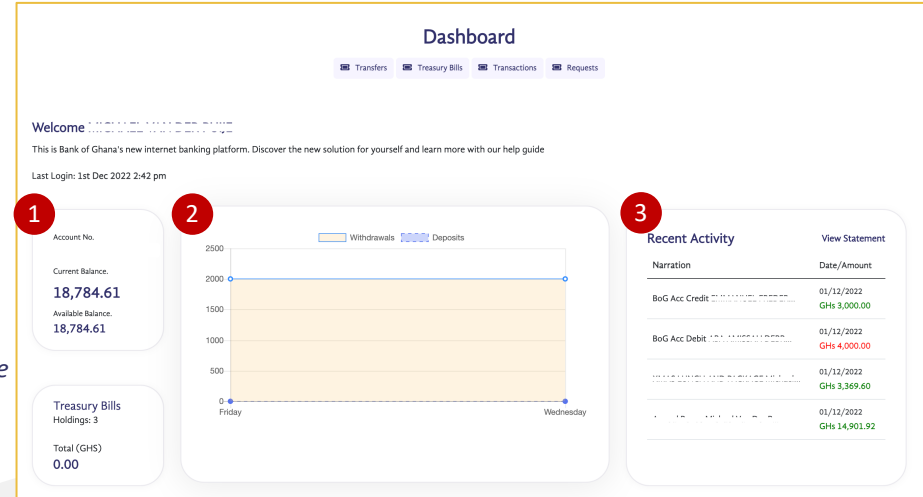
02

DASHBOARD

This section describes how to navigate through the dashboard

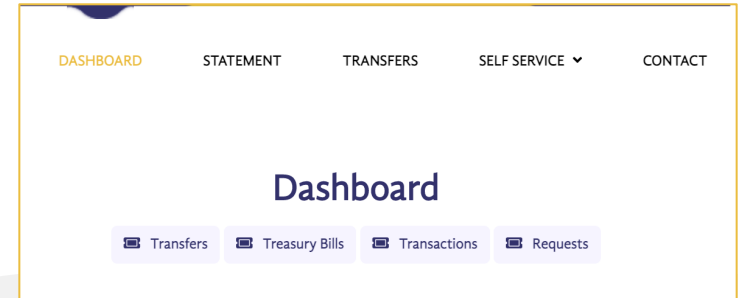
STEPS

- After your login you will be presented with the dashboard. These are the three main sections
 - 1. Account Summary: Shows your current T24 balance and your treasury bill balance below
 - 2. Account Activity: Shows you recent activity over a time period in a chart
 - 3. Recent Activity: Shows the last 5 transactions performed on all of your accounts



STEPS

- At the top of the dashboard screen are the header items.
 - Statement: *This menu item enables you to view your bank statement*
 - Transfers: *This menu item takes you to the transfer dashboard or you to transfer your funds*
 - Self Service: *this menu item allows you to access your treasury bills and requests*
 - Treasury Bills: *this menu item allows you to directly access your treasury bills*
 - Transactions: *Shows you recent activity over a time period in a chart*
 - Requests: *Gives users the options to access requestable options for your account for example stopping Cheques, Cheque Requests, Bank Draft, Card blocking etc.*



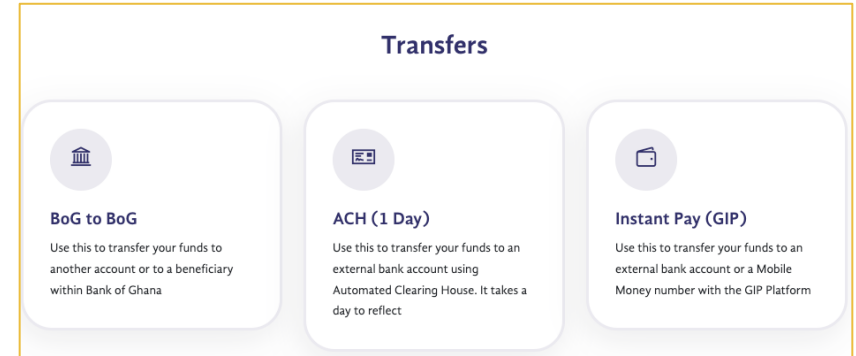
03

TRANSFERS

This section describes how to navigate through the transfers section

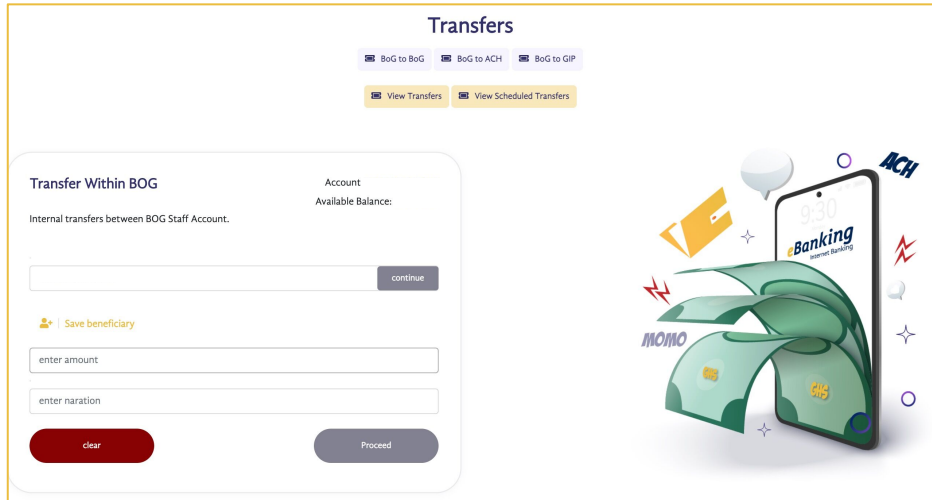
STEPS

- After your click on the transfers menu option you will be presented with the transfers landing page. These are the three options
 - **BoG to BoG:** *This allows you to transfer funds from your account to another account of a staff*
 - **ACH (1 Day):** *This allows you to send funds to another banking through the Automated Clearing House system. It takes one day to reflect.*
 - **Instant Pay (GIP):** *This allows you to instantly send funds instantly to either another bank or through Mobile Money through GHIPPS*



BOG TO BOG TRANSFER

STEPS



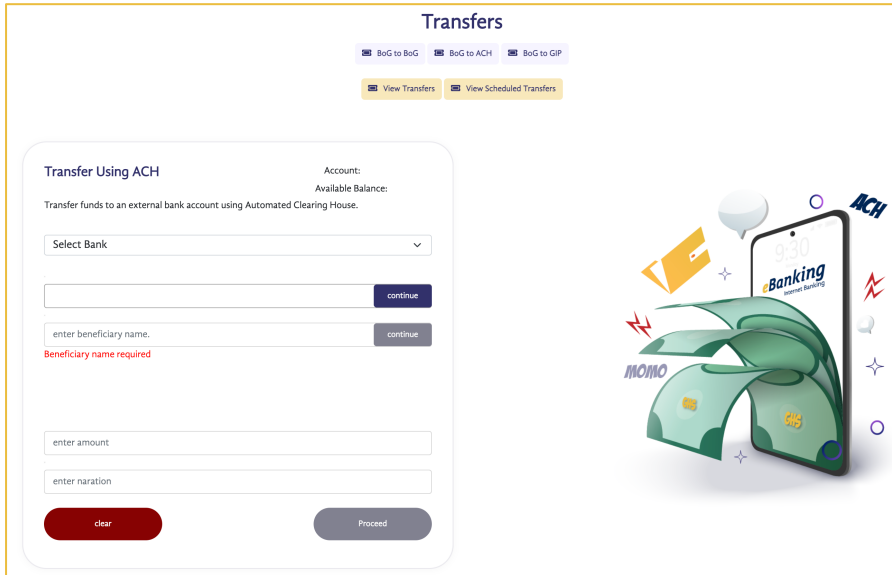
The screenshot displays the 'Transfers' section of a banking interface. At the top, there are tabs for 'BoG to BoG', 'BoG to ACH', and 'BoG to GIP', with 'BoG to BoG' selected. Below these are buttons for 'View Transfers' and 'View Scheduled Transfers'. The main form is titled 'Transfer Within BOG' and includes the subtext 'Internal transfers between BOG Staff Account.' and 'Account Available Balance:'. The form contains a 'continue' button, a 'Save beneficiary' link, and input fields for 'enter amount' and 'enter narration'. At the bottom of the form are 'clear' and 'Proceed' buttons. To the right of the form is a 3D illustration of a smartphone showing 'eBanking' on its screen, surrounded by floating icons for 'ACH', 'MOMO', and currency notes.

- When you choose the BoG to BoG option, you are presented with a form to capture the details
- Enter Account Number: *Enter the account number of the staff account you are sending the funds to*
- Enter Amount: *Enter the figure of the amount of funds you wish to send in cedis.*
- Enter narration: *The narration is a text that describes the instruction. Kindly provide it*
- Enter OTP: *This is a one-time password code received on your phone. Upon receipt, key it in within 5 minutes*
 - *When done, click on the ‘Send Funds’ button.*

ACH TRANSFER

STEPS

- When you choose the ACH option, you are presented with a form to capture the details
 - Select Bank: *Enter the figure of the amount of funds you wish to send in cedis.*
 - Enter Destination Account: *Enter the account number of the staff account you are sending the funds to*
 - Enter Beneficiary Name: *Enter the name of the beneficiary you would like to send the forms to*
 - Enter Amount: *Enter the amount of money you would like to send*
 - Enter Narration: *Enter the narration for the transaction*



Transfers

BoG to BoG BoG to ACH BoG to GIP

View Transfers View Scheduled Transfers

Transfer Using ACH Account: Available Balance:

Transfer funds to an external bank account using Automated Clearing House.

Select Bank

continue

enter beneficiary name. continue

Beneficiary name required

enter amount

enter narration

clear Proceed

INSTANT PAY TRANSFER

STEPS

The screenshot shows a mobile application interface for transfers. At the top, there's a 'Transfers' header. Below it are three tabs: 'BoG to BoG', 'BoG to ACH', and 'BoG to GIP'. Under these tabs are two buttons: 'View Transfers' and 'View Scheduled Transfers'. The main section is titled 'Transfer Using GIP - Other Banks'. It includes a sub-header 'Account: Available Balance:'. Below this is a description: 'Transfer funds to an external bank account or a Mobile Money number with the GIP Platform'. There are three tabs: 'Other Banks' (selected), 'Mobile Money', and 'Other Banks'. A dropdown menu shows 'ECOBANK GHANA LTD'. Below the dropdown is a 'continue' button. There's a link 'Save beneficiary' with a plus icon. Below that are two input fields: 'Enter amount' and 'Enter narration'. At the bottom are two buttons: 'clear' and 'Proceed'.

- When you choose the BoG to GIP option, you are presented with a form to capture the details
 - Choose Bank: Choose from the dropdown the destination bank you are sending the funds to
- Enter Destination Account: Enter the receipt's account number
- Enter Amount: Enter the figure of the amount of funds you wish to send in cedis.
 - Enter narration: The narration is a text that describes the instruction. Kindly provide it
- Proceed: Click on "Proceed" to carry on to generate an OTP code for transfer

SCHEDULING TRANSFERS

You can schedule transfers to make automatic fund payments on your behalf at a set date

- To create a scheduled payment, choose the payment method i.e. BoG to BoG, ACH or GIP
- Enter the amount, beneficiary, account number
- Click on the “Schedule Transfer” button
- You will be required to authorize this action by sending an OTP code to your device to proceed

Transfers

BoG to BoG

BoG to ACH

BoG to GIP

View Transfers

View Scheduled Transfers

Transfer Within BOG

Internal transfers between BOG Staff Account.

Save beneficiary

Summary

amount:
reason:
destination: BOG
recipient account:
recipient name:

Send OTP to: My mobile

My Email

My Mobile

Schedule Transfer

Request OTP

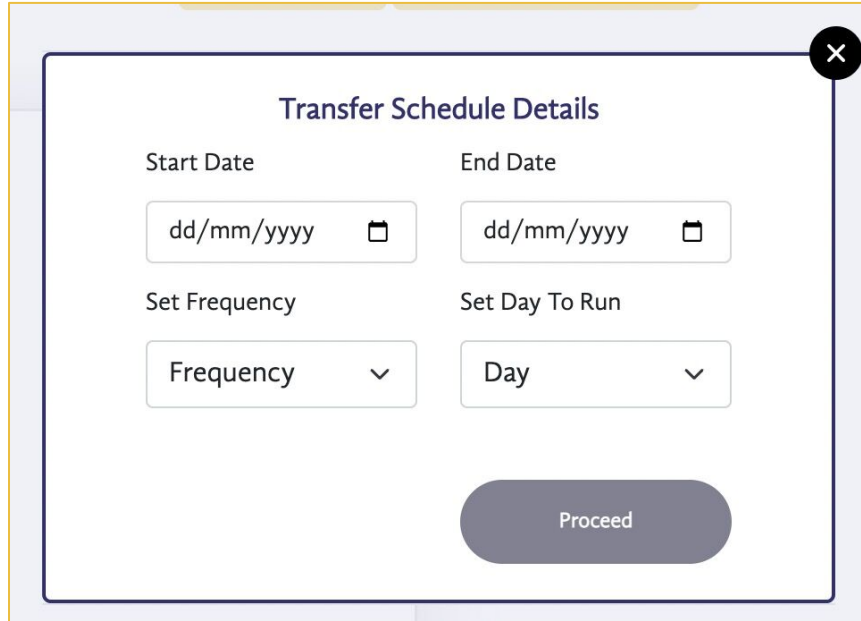
enter OTP

clear

Process Transfer

SCHEDULING TRANSFERS cont'd.

STEPS



A screenshot of a 'Transfer Schedule Details' dialog box. The dialog has a title bar with a close button (X) in the top right corner. Inside, there are four input fields arranged in a 2x2 grid. The top row contains 'Start Date' and 'End Date', both with text boxes showing 'dd/mm/yyyy' and a calendar icon. The bottom row contains 'Set Frequency' and 'Set Day To Run', both with dropdown menus. The 'Set Frequency' dropdown shows 'Frequency' and a downward arrow. The 'Set Day To Run' dropdown shows 'Day' and a downward arrow. At the bottom center is a grey rounded button labeled 'Proceed'.

Transfer Schedule Details

Start Date

dd/mm/yyyy

End Date

dd/mm/yyyy

Set Frequency

Frequency

Set Day To Run

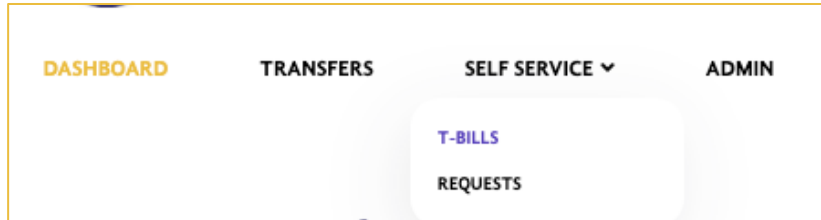
Day

Proceed

When you click on the Schedule Transfer and you have authorized successfully with OTP you are presented with a details screen:

- Start Date: Choose from the date selector the start date for the scheduled transfer(s)
- End Date: Choose from the date selector the end date for the scheduled transfer(s)
- Set Frequency: Choose how frequent the transfers should be made
- Set Day to Run: Select the particular day of the week the transfers should be fired e.g. every Wednesday or every Sunday within the period between the start and end date

SELF SERVICE



Under the self service option in the header, you can select the T-Bills Page or the Requests Page

T BILLS

Dashboard



- To access Treasury Bills you can click on the “Treasury Bills” button at the dashboard or click on the “T Bills” option under Self Service as seen above
- After accessing the T Bills page you will need to select the Securities Account Number of which you want to view
- All Sub Accounts and Multiple Accounts that are in your custody will be listed at this section

Treasury Bills

My Investments

Purchase Tbill/Bond

My Requests

My Investments

A list of all your active tbill/bond investments
Total Holdings is the sum total of all your investments
Net Holdings is the total holdings per security account

Select Securities Account No ▼

T BILLS

- After selecting the T Bill Security Account number dashboard, you have an overview of your holdings. There are some features that you can use.
 - My Investments: *This item allows you to see all of your treasury bill holdings*
 - Purchases: *This menu item allows you to purchase new treasury bills*
 - Client Account Opening: *Use this option to create a CSD Security ID if you want to start purchasing treasury bills*
 - My Requests: *This menu item allows you to see all treasury bill requests and rediscounts you have ever made*
 - 1. Account Summary shows your available T Bill balance
 - 2. Recent Activity shows your 5 most recent transactions

Securities Account Name

Total Holdings
GHS

Net Holdings
GHS

Tbill/Bond Holdings

Excel

PDF

Search:

Tender No	Issue Date	Maturity Date	Security	Balance (GHS)	Nature of Request	Issue Rate	Actions
1727	2021-01-04	2023-01-02	2 YR FXR NOTE	0.0	ROL	18.5	Redeem
1755	2021-07-19	2031-07-07	10 YR FXR BOND	0.0	NRO	19.75	Redeem
1757	2021-08-02	2023-07-31	2 YR FXR NOTE	0.0	NRO	17.25	Redeem

Showing 1 to 3 of 3 entries

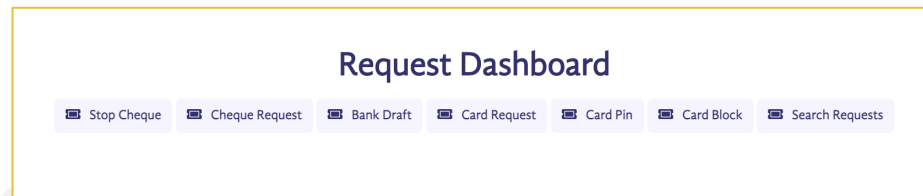
Previous

1

Next

REQUESTS

- At the Request dashboard there are a number of request options you can use.
 - Stop Cheque: *Use this option to request for a cheque not to be honoured*
 - Cheque Request: *Use this option to request for a new cheque book*
 - Bank Draft : *Use this option to request for a bank draft from your account to a third party account*
 - Card Request: *Use this option to request for an ATM card linking your internet banking account on the GH-Link platform*
 - Card PIN : *Use this option to request for a PIN to use with your bank ATM card*
 - Card Block: *Use this option to request for a blockage on your card*
 - Search Requests: *Use this option to search through a historical list of requests that you have made*



Does anyone have any questions?
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4110 | 4108

