ECB GoMobile Frequently Asked Questions

1. GENERAL

Why should I sign up for ECB GoMobile?

ECB GoMobile is a fast, easy and secure way of accessing your bank 24 hours a day 7 days a week from wherever you are. It allows you to carry out menu driven transactions without having to remember any key words and downloading any applications on your handset. All you need is to dial *286# to access the service on an ordinary phone or download the ECB GoMobile application from any app store for any smart phone.

What transactions can I perform using this?

- ECB Inter Account Transfers
- Transfers to Other Banks
- M-pesa & Airtel Money transfers
- Loans Insurance Requests
- Loan Repayments
- Airtime Top up
- Bankers cheque request (Smart phones only)
- Bill Payments (KPLC Postpaid, ZUKU, Nairobi Water& DSTV)
- Change Language

How do I register for ECB GoMobile?

Customer can register by walking into any ECB Branch and filling out the ECB GoMobile registration form.

What are the eligibility criteria for using ECB GoMobile?

A customer must be a holder of an ECB personal current account to register. However, other accounts can be linked on request by specifying them on the application form. You need to be a subscriber of a cellular service provider that the Bank has a tie up with (currently the service is only available on Safaricom).
You will need a normal GSM mobile phone, your ECB GoMobile phone number and PIN.

How can I access the service if my mobile phone is not Internet enabled?

You can access the service by dialing Dial *286# currently on Safaricom lines only.

Are there any charges for the registration for ECB GoMobile?

Yes, there is a monthly access fee of Kes. 150.
 NB: Normal mobile network operator charges will apply for Internet services when using the GoMobile application.

2. FUNDS TRANSFER

Will I be able to transfer funds even if I do not register the beneficiary account?

Yes, you will be able to transfer funds to any ECB account and select to either save it so that you do not need to type it again when transferring funds to the same beneficiary or choose not to save it. Your own accounts that are linked on ECB GoMobile will automatically appear as beneficiaries.

Will I be able to access all my accounts?

You can access all your accounts apart from your loan accounts.

Funds transfer services however, are currently only accessible for the Kenya Shilling current accounts

What are the limits for the various transactions performed using ECB GoMobile?

1. Funds transfers KES 100,000 per day
2. Bill payments - KES 100,000 per day
3. Bank to MPESA KES 70,000 per transaction, Kes 100,000 per day.

Please note that you can hold a maximum of Kes 100,000 in your MPESA account. If you attempt to transfer an amount that will result in your MPESA account having a balance higher than the allowed maximum of Kes 100,000, the transaction will fail and the transaction amount and charges will be automatically reversed within the same day.

Can I transfer money to other local banks/ internationally?

Currently, customers can only transfer funds to other local bank accounts via RTGS or EFT.

I'm not sure about the beneficiary's ECB a/c number, although I know his/her mobile number. Can I still transfer funds to the beneficiary's a/c?

No, in order for you to transfer funds, you must type out the beneficiary's full account number. Subsequently, the system will remember the account number if you select the option when prompted by the system.

Will I be able to transfer funds even if I do not register the beneficiary account?

You will have to nominate the beneficiary account before you are able to transfer the funds.

3. BILL PAYMENTS

What is the bill payment service?

Bill payment is a service that provides you with a single point of contact for most of your recurring bill payment needs. Using this service, you can pay your bills in a secure and convenient manner.

What are the benefits of the bill payment service?

Complete flexibility and control in making payments.

Which utility companies will I be able to pay my bills using the ECB GoMobile service?

You will be able to pay bills to KPLC Postpaid, ZUKU, Nairobi Water and DSTV

What will I receive when I pay my bills?

Upon successful payment of your bills, you will receive a reference number. You should keep this reference number safe, as it is the proof that you actually paid your bill.

Is there a dispute resolution process in place in case my bills are not credited to my utility accounts?

Yes. If you paid your bill yet your bill account was not credited, then kindly do the following:

* Call our Customer Contact Centre on +254-20-4981777 / 254 703 047 777
* Inform the Contact Centre agent about the issue at hand (be sure to provide the Contact Centre agent with the bill reference number)
* The Contact centre agent will escalate the matter and you will receive a call from a bank official.

How much does the bill payment service cost?

The bill payment service is currently available for a fee of KES 75 to all ECB GoMobile customers.

Do I have to specifically register for the bill payment facility?

No, the first time you pay a bill you will be allowed to type and save the bill number for subsequent payments.

4. AIR-TIME TOP UP

What can I do with mobile top-up?

Recharge your prepaid mobile from wherever you are, with the top-up value of your choice (Between KES 10 – 5,000; Safaricom, Orange & Airtel). You can also top-up another number.

5. BANK TO MPESA

How long does it take for funds transferred from my bank account to reach my MPESA/Airtel Money wallet?

The funds will be credited within 20 minutes unless the MPESA/Airtel Money system is experiencing delays.

Can I transfer funds from my bank account to another MPESA/Airtel Money wallet apart from my registered number?

Yes. In addition to being able to send money to yourself, you can also make a transfer to a different Airtel/M-Pesa account.

6. CHARGES RELATED QUERIES

Are there any charges for registration on ECB GoMobile?

Registration on ECB GoMobile is FREE of charge. However there is a monthly access fee of Kes. 150 & once registered charges are pay as you go on a real-time basis.

Would I be charged for any specific transaction on ECB GoMobile?

For transactions, you will be charged (refer to pricing sheet) which will be debited from your bank account.

Will my mobile operator charge me for airtime usage?

There is a ksh5/- USSD charge, each time you dial *286# to access ECB GoMobile.

7. PIN RELATED QUERIES

After how long will I receive my PIN?

Upon successful registration, you should receive your PIN within 1 business day.

What do I do if I forget my PIN?

Please call our 24 hour customer care centre +254-20-4981777 / 254 703 047 777. Upon positive identification they will generate a new PIN and send it to you via SMS. Otherwise, you will be requested to visit any of our branches for positive identification before getting a new PIN. You will have to change your PIN once you log in using the new PIN.

8. ACCESS RELATED QUERIES

Why are all my accounts not displayed on my handset?

The only accounts displayed on ECB GoMobile are the ones linked to your customer number and you have enrolled them on the application form during registration.
If you have more than one customer number, the other accounts will be accessible as long as they are linked to your phone number and you have specified them in the registration form..

What should I do in case my handset gets stolen?

There is no danger as ECB GoMobile access is not stored on your phone or in the SIM; rather it is accessed via the server after providing your ECB GoMobile PIN. However, call The Contact Centre and inform them of the loss. They will deactivate your ECB GoMobile registration.

9.   SECURITY

How secure are the transactions carried on my mobile phone?

Unlike an SMS-based service, there is no storage of data on your handset. Also the transactions are limited to a single registered mobile number. When you sign up for ECB GoMobile, you create a unique PIN that ensures only you can access the accounts

What additional security features have been implemented to secure your profile?

Secure Sessions

When you log in to Mobile Banking using WAP you are said to be in a secure session. You know you are in a secure session if the URL address begins with https:// or a padlock symbol appears in the lower right hand corner of your browser.

Encryption

We have implemented Secure Sockets Layer (SSL) Encryption technology to encrypt your personal information before it leaves your phone in order to ensure no one else can read it. Depending on your device settings, a pop-up window will appear to notify you that you will be entering a secured page.

At Equatorial Commercial Bank, we use 128-bit SSL Encryption, which is accepted as the industry standard level.

Session Time-out

If you forget to logout, or your mobile device remains inactive for a period of time while still logged on, our Mobile Banking system automatically logs you off. You will then be required to authenticate yourself afresh.

Can I use more than one number to access my ECB GoMobile service?

No, you can only use the one number that you designated as your preferred ECB GoMobile number

10.   ADDITIONAL FAQS

Can I transfer funds from my 'self accounts' into another 'self account' or to my default account?

Yes, you can transfer funds from your self accounts into your default accounts. This is because the accounts all share the same 'customer number.

Can I transfer money between two different currency denominated accounts?
No.

Why do I receive error messages when I try to log in?

You need to register for ECB GoMobile and should have a valid PIN. If using a downloadable app or using WAP, please ensure that your mobile device is data enabled and that you have sufficient data bundles.

Why am I logged off from the session every time I key in some message?

Select the appropriate option from the menu and follow the instructions displayed on the handset. Refer to the user manual for a detailed guide.

What is my customer number?

Your customer number is a unique identifier for every customer. All account numbers linked to your customer number can be linked to your primary ECB GoMobile account.

How many accounts can I nominate for funds transfer?

There is no limit to the number of accounts that you may wish to nominate for the funds transfer service.

How do I opt out if I wish to be deregistered from ECB GoMobile?

Just visit any branch and fill out an ECB GoMobile deregistration form and we will effect the instruction within 3 working days.

For any clarification or further information, please contact: *ecbcustomerservice@ecb.co.ke*