



## **Customer User Guide**

**Version 2.0**

**Document updated on 25/02/21**

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## 1. Internet Banking BOAweb – Key Features

The key features of BOAWeb are available in three parts :

### Account Inquiry

- View account balances
- View end of day balances
- View detailed transaction movements - List of transactions on accounts
- Search and Download: Search for transactions on accounts and download statements in CSV, XLS (Excel) and PDF formats

### Funds Transfer

- Domestic funds transfer with the possibility of adding a new beneficiary
- International funds transfer with the possibility of adding a new beneficiary
- International funds transfer with the possibility to attach supporting documents
- Beneficiary management (secure addition of a new beneficiary)
- Signing of payments (for multi-signatory business customers)

### Personal Settings

- My accounts (Information about my account settings)
- My personal data (email address, mobile phone number, address)
- My security details
- Change my password
- Multi-factor authentication

### Services

- Cheque book request
- BOA Express Money Transfer

## 2. First connection to BOAweb

### 2.1 Subscription to BOAweb

- i. Go to your BOA branch or contact your Relationship Manager to fill in the BOAweb application form.
- ii. You will receive an e-mail notification from BANK OF AFRICA containing your user name and a link to connect to the portal and set up your password. The e-mail is sent to the address that you indicated the BOAweb application form.



#### **Important :**

- The link received via e-mail can only be used once and is valid for 24 hours. In case you face any difficulties, kindly contact your Relationship Manager.

### 2.2 Password set-up

- i. Click on the link received by e-mail and enter the following information in the password set-up screen:
  - **Account number:** The last 7 figures of one of your account numbers. To find it, please refer to your account statement.
  - **User name:** Provided in the e-mail sent by the bank
  - **New password:** 6-digit combination
  - **Password confirmation:** Same 6-digit combination as above

## BOAweb


Welcome to the BANK OF AFRICA BOAweb Internet Banking portal.

### How to enter your Account number

Enter the last 7 digits of one of your account numbers

### Change my password

Account Root

Enter the last 7 digits of the Account Root 

Username

New Password

Click to compose the digits that make up your password  
(minimum of 6 digits)

1	0	2	7	8	4	6	5
			9	3			

**CLEAR**

Confirm the new password

Click to compose the digits that make up your password  
(minimum of 6 digits)

0	1	3	6	5	8	4	7
			9	2			

**CLEAR**

**CONFIRM**


[Log in](#)

[You have not received the unlocking email ?](#)

- ii. Click on “Confirm”.
- iii. You will receive an e-mail confirming the successful setup of your password.

## 2.3 Log in with your username and password

- i. After you have completed the previous step, you will immediately be redirected to the log-in page.

 Your password has been changed successfully.

### Welcome to BOAweb!

We are pleased to inform you that B-Web has changed to BOAweb, with a new look.

With BOAweb, you have access to the same features with enhanced security.

In case you activated the Multi-factor Authentication on your account, you should provide:

- Your username
- Your password
- The code provided by Google authenticator or Microsoft Authenticator mobile application to log in.

If it is your first time to visit this page, please click [here](#) to reset your password.

### Log In

Username

Password

Click to compose the digits that make up your password

9	6	0	4	7
2	1	8	3	5

[CLEAR](#)

[Enter Google Authenticator or Microsoft Authenticator code](#)

[LOG IN](#)

- ii. Enter your username and newly created password and click on “Log in”.

## 2.4 Acceptance of the General Terms and Conditions

- i. All first time user are required to read and accept the general terms and conditions. To accept, check the box besides “I accept the BOAweb terms and conditions” and then click on “Continue”.

 You must accept the BOAweb terms and conditions before you begin using the service.

Accept the terms and conditions

### ARTICLE 14: PRODUCT DEVELOPMENT – SERVICE PROVISION.

Technological progress may be such that the Bank will develop the “BOAWeb” service further and make further changes as it thinks fit. Services that are not yet operational at the time of the signing of the Contract will gradually be made available to the Customer. The Bank will inform the Customer of these by all means. Unless the Customer expressly requests otherwise, the Customer will automatically receive all new “BOAWeb” service modules as and when they appear. If the Customer is not satisfied with the adaptations and developments made by the Bank to the “BOAWeb” service they may terminate the contract under the conditions laid down in Article 4 of these conditions.

### ARTICLE 15: PROTECTION OF PRIVACY


Personal information collected in the context of the “BOAWeb” service is intended for the Bank which hereby is authorised to store it in a computer memory, use it and pass it on, for the same purposes, to the companies in its group, its brokers and insurers and even to third parties or subcontractors for management requirements. The Customer may exercise the right vis-à-vis the Bank to access, correct or delete data as well as to object to their processing. For this purpose, the Customer may write to the Bank at the following address: BOAWeb@boaholding.com

I accept the BOAweb terms and conditions

CONTINUE

## 2.5 Telephone number update

- i. The last step consists of updating your telephone number on the portal if you had indicated an updated number in the application form. Select your country, enter your mobile telephone number, confirm it and then click on “Confirm telephone number”.

 Your mobile phone number has been set.

#### Personal settings

Please select your country of residence

CI - COTE D'IVOIRE 

Mobile phone number (without the country code)


77111111

Confirm the mobile phone number (without the country code)

77111111|

CONFIRM THE PHONE NUMBER

- ii. You can now view your accounts and freely navigate the portal.


**BANK OF AFRICA**  
 Groupe BMCE BANK

Last log in : 2020-08-12 13:56:13 UTC | [Contact](#) | [User guide](#)

[Test](#) | [FR](#) | [EN](#)

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Account reporting ▾

Funds Transfer ▾

Services ▾

ⓘ Your mobile phone number has been set.

## My accounts

Account name and number	Account type	Currency	Current Balance	Available Balance
Compte - 12222222222777777777777777	Current	EUR	0.00 ~XOF 0.00 *	NA ~ *
<b>TOTAL BALANCES IN XOF</b>			<b>0.00</b>	<b>0.00</b>

Dashboard

- [All transactions](#) ➔
- [View initiated payments](#) ➔
- [Transfers history](#) ➔

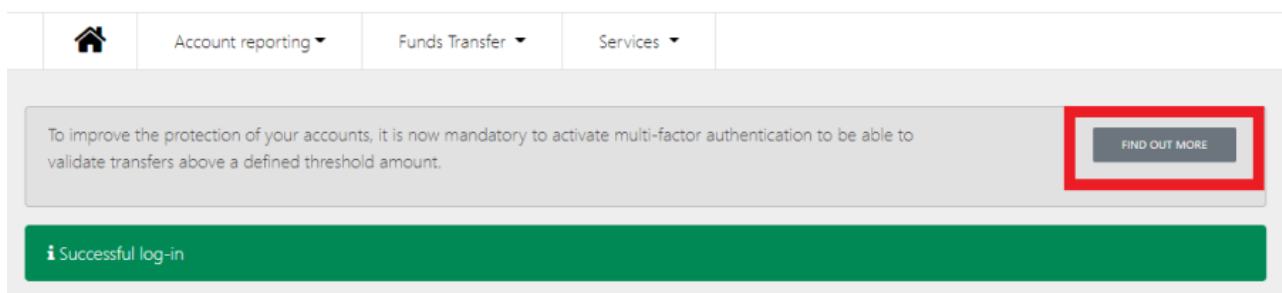


### 3. Activating multi-factor authentication (MFA)

To ensure reinforced security while using BOAweb, it is advisable to activate multi-factor authentication. MFA is a security system that enables you to verify your identity by requiring multiple credentials. In the case of BOAweb, in addition to your username and password, it would enable you verify your identity using a one-time code generated by a multi-factor authentication application.

For funds transfers, the bank has set threshold amounts above which MFA is mandatory.

- i. Download Google Authenticator or Microsoft Authenticator from Google Play (for Android users) or App Store (for iOS users) on your mobile device.
- ii. If you haven't yet activated MFA, once logged in to BOAweb, a notification will appear on your screen prompting you to do so. Click on "Find out more".




- iii. Read the information on reinforced security and then click on "Activate multi-factor authentication".

Reinforced security for your accounts

Thresholds per transaction type above which multi-factor authentication is mandatory:

Transaction type	Threshold per transfer	Threshold per day
Account to account transfer - my accounts	XOF 25,000.00	XOF 50,000.00
Domestic funds transfer	XOF 100,000.00	XOF 200,000.00
International funds transfer	XOF 500,000.00	XOF 1,000,000.00
International funds transfer	EUR 500.00	EUR 1,000.00



- iv. Follow the instructions to complete the configuration of Google Authenticator or Microsoft Authenticator on your mobile device and activate MFA :



## Multi-factor Authentication

Multi-factor authentication is not activated for your account.

1. Download/Open the **Google Authenticator** app or **Microsoft Authenticator** app on your mobile device
2. Scan the **QR CODE**
3. Enter the code generated by the application

Ex: 321456

ACTIVATE

- Open the Google Authenticator / Microsoft Authenticator application that you downloaded onto your mobile device.
- In the application, go to the option that enables you to add an account. The application proposes two methods to add the account – Scan QR code or Enter a setup key. Select “Scan QR code”.
- Scan the Quick Response Code (QR code) that is displayed on your BOAweb screen. This QR Code is associated to your user account. You will only need to scan this once to complete the setup.



## Multi-factor Authentication

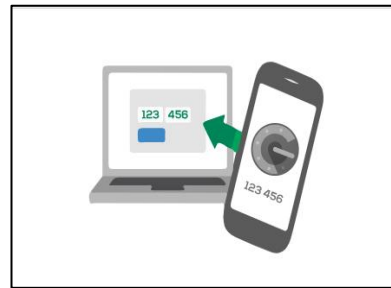
Multi-factor authentication is not activated for your account.

1. Download/Open the **Google Authenticator** app or **Microsoft Authenticator** app on your mobile device
2. Scan the **QR CODE**
3. Enter the code generated by the application

Ex: 321456

ACTIVATE

- Enter the 6-digit code generated by Google Authenticator / Microsoft Authenticator in the field just below the instructions on BOAweb.



## Multi-factor Authentication

Multi-factor authentication is not activated for your account.

1. Download/Open the **Google Authenticator** app or **Microsoft Authenticator** app on your mobile device
2. Scan the **QR CODE**
3. Enter the code generated by the application



- Click on “Activate”.
- MFA has now been enabled for your BOAweb user account.



For further guidance, watch the video [here](#).

### **Important :**

- You must enter the code immediately otherwise it will expire after 30 seconds. You would then have to use the new code shown on the app within 30 seconds.
- In case of difficulty or failure to log in, you will need to contact your Account Manager to provide further assistance.
- With each new log in, you will need to get a new code from Google Authenticator / Microsoft Authenticator.
- You will also be required to generate a 6-digit code to approve funds transfer transactions.
- In case you change your mobile device, re-install the Google Authenticator / Microsoft Authenticator application on your new mobile device and request a fresh QR code via the BOAweb portal.



## 4. Reset Password

- i. In the event of a forgotten password, navigate to the log in page of the BOAweb portal and click on “Reset password”.

### Welcome to BOAweb!

We are pleased to inform you that B-Web has changed to BOAweb, with a new look.

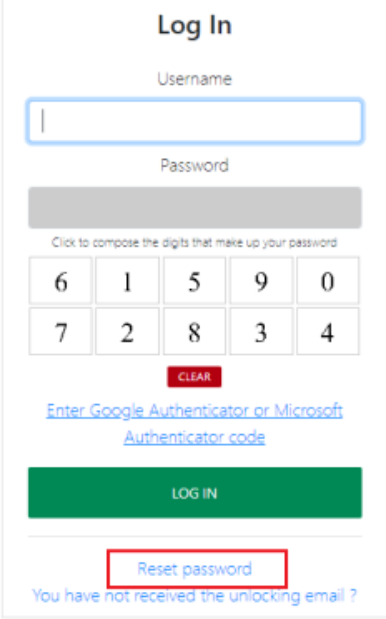
With BOAweb, you have access to the same features with enhanced security.

In case you activated the Multi-factor Authentication on your account, you should provide:

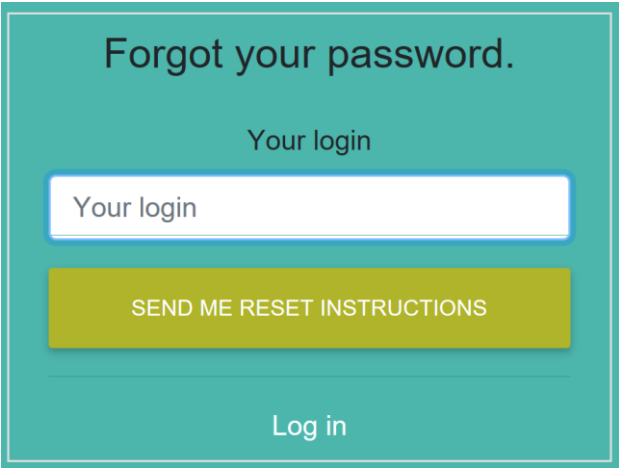
- Your username
- Your password
- The code provided by Google authenticator or Microsoft Authenticator mobile application to log in.

If it is your first time to visit this page, please click [here](#) to reset your password.

For more details, please contact your BANK OF AFRICA branch.



- ii. Enter your username to receive the instructions on how to reset your password.



- iii. You will receive an e-mail from the bank with instructions on how to reset your password.

## 5. Change Personal Information

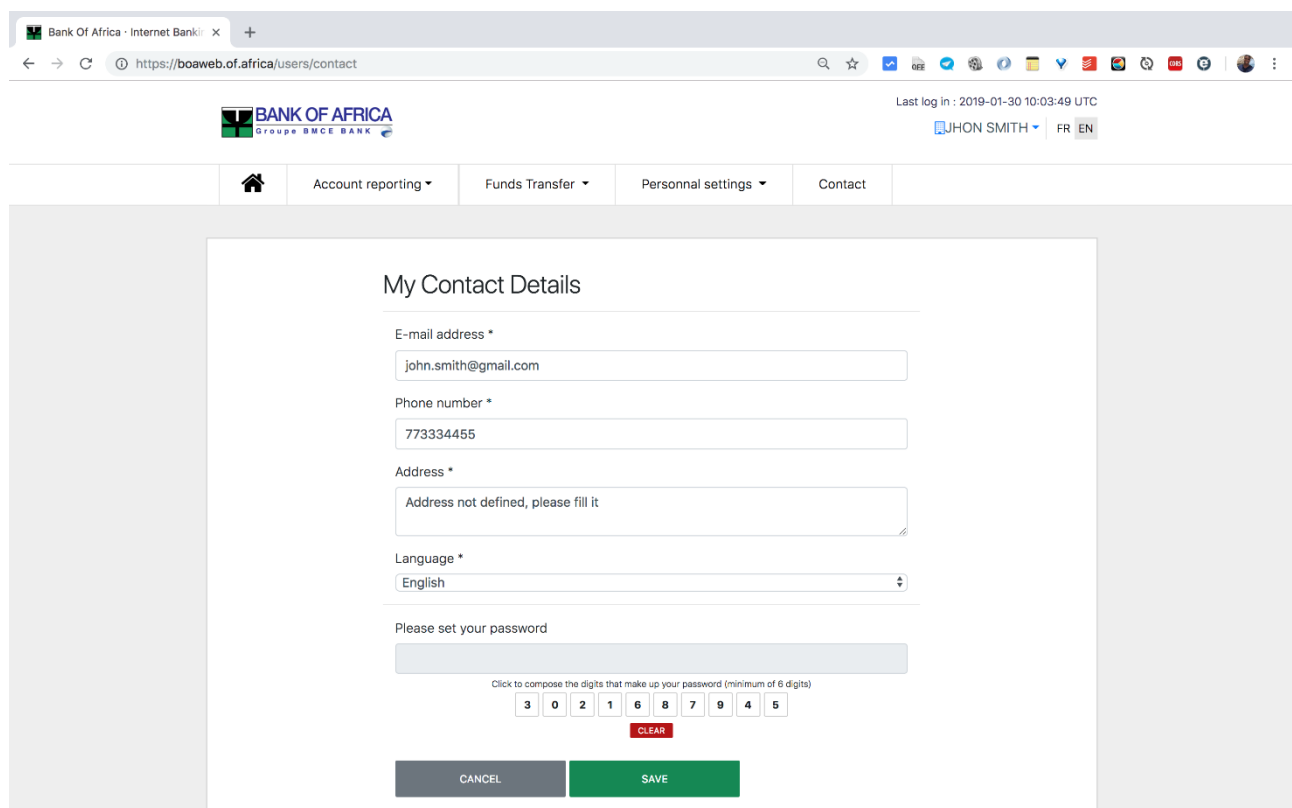
This allows you to modify user-specific personal data e.g.

- E-mail address
- Cell phone number
- Physical and postal Address
- Language




### **Important:**

Enter all required information to complete the update.



Bank Of Africa - Internet Bankin x +

← → ↻ <https://boaweb.of.africa/users/contact> 🔍 ☆

 **BANK OF AFRICA**  
Groupe BMCE BANK

Last log in : 2019-01-30 10:03:49 UTC

[JHON SMITH](#) | [FR](#) | [EN](#)

Home Account reporting ▾ Funds Transfer ▾ Personnal settings ▾ Contact

### My Contact Details

E-mail address \*

Phone number \*

Address \*

Language \*

Please set your password

Click to compose the digits that make up your password (minimum of 6 digits)

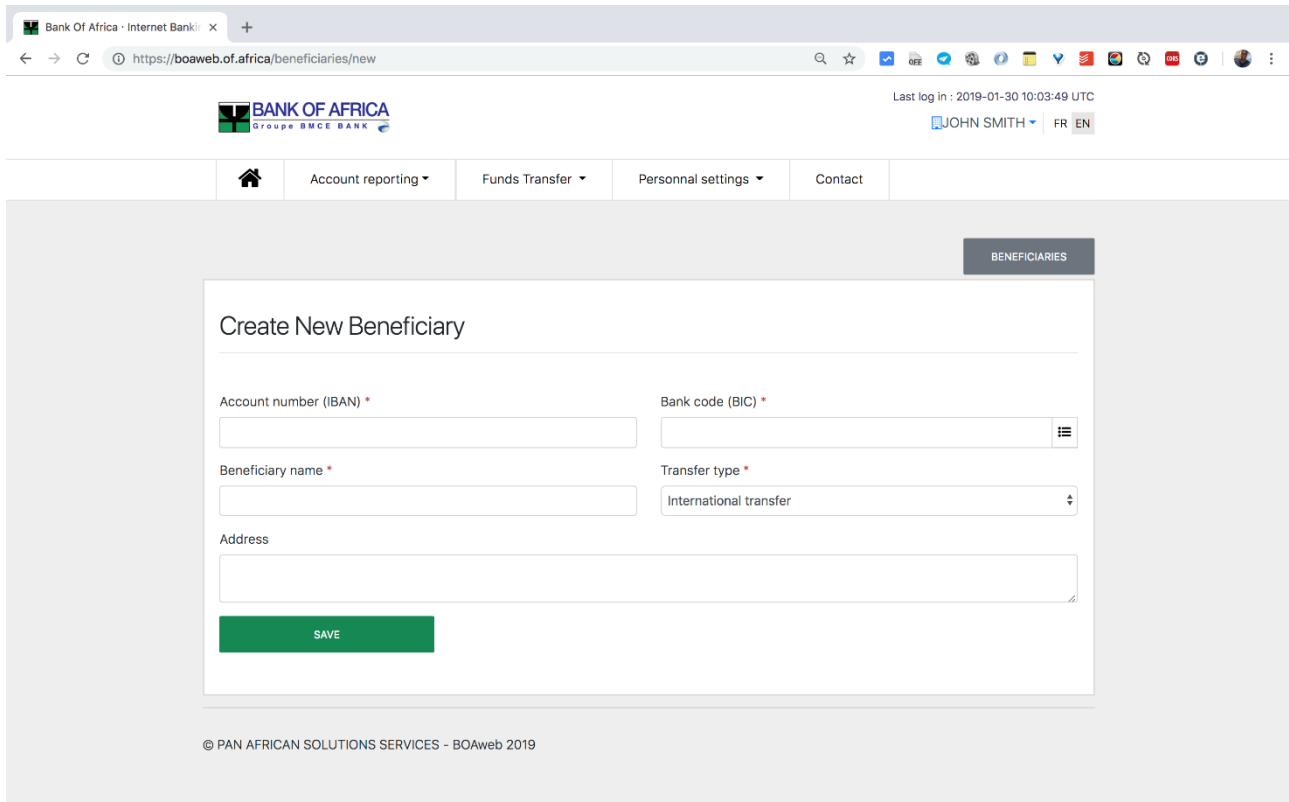
3	0	2	1	6	8	7	9	4	5
---	---	---	---	---	---	---	---	---	---

[CLEAR](#)

[CANCEL](#) [SAVE](#)

## 6. Create a New Beneficiary

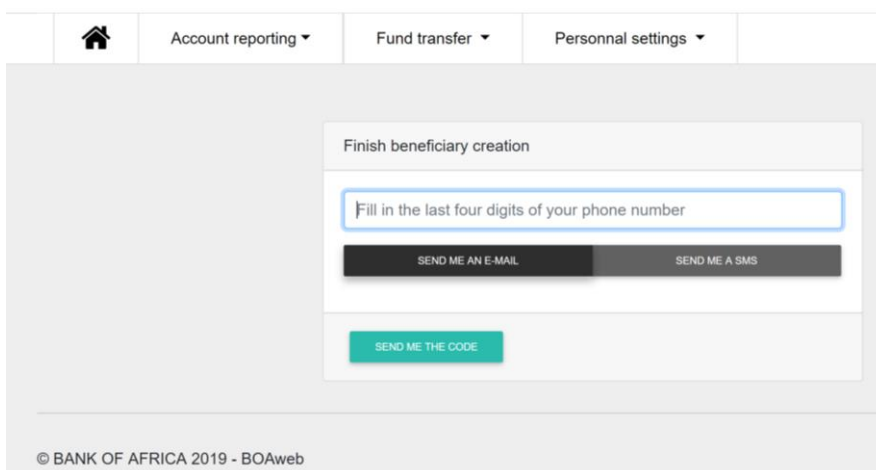
The registration of a new beneficiary requires the use of a verification code that the user can opt to receive via e-mail or SMS.



The screenshot shows the 'Create New Beneficiary' form in the BOAweb interface. The browser address bar shows the URL <https://boaweb.of.africa/beneficiaries/new>. The user is logged in as JOHN SMITH. The form includes the following fields:

- Account number (IBAN) \*
- Bank code (BIC) \*
- Beneficiary name \*
- Transfer type \* (set to International transfer)
- Address

A green 'SAVE' button is located at the bottom of the form. The footer of the page reads: © PAN AFRICAN SOLUTIONS SERVICES - BOAweb 2019.



The screenshot shows the 'Finish beneficiary creation' form in the BOAweb interface. The form includes the following elements:

- A text input field with the placeholder text: 'Fill in the last four digits of your phone number'.
- Two buttons: 'SEND ME AN E-MAIL' and 'SEND ME A SMS'.
- A green button: 'SEND ME THE CODE'.

The footer of the page reads: © BANK OF AFRICA 2019 - BOAweb.

## 7. Standing Orders

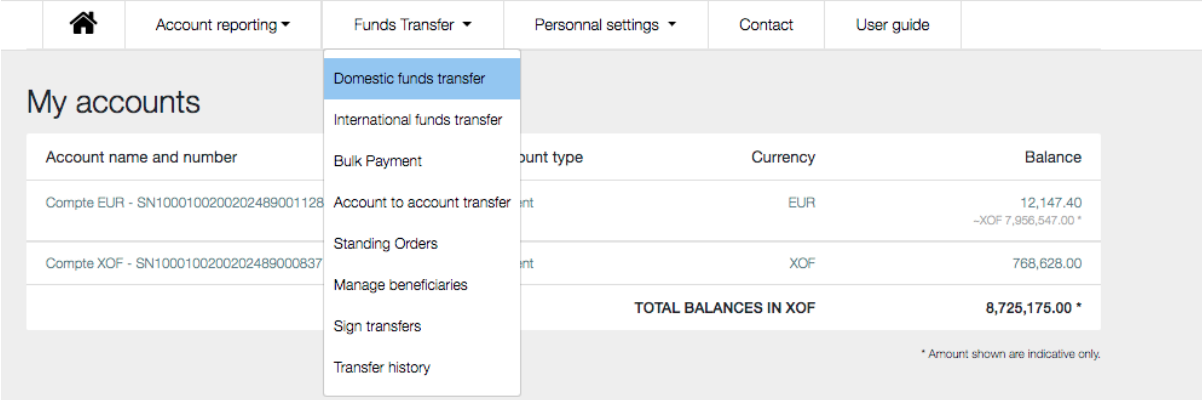
In the BOAweb application, it is possible to create, modify or cancel a domestic or international or an account-to-account standing order.

### 7.1 Create a standing order

Users can create the following types of standing orders:

- Domestic or
- International or
- Account to account (accounts within the same bank)

iii. In the “Funds Transfer” menu, select the desired transfer type, for instance “Domestic funds transfer”.



The screenshot shows the BOAweb application interface. At the top, there is a navigation bar with a home icon, 'Account reporting', 'Funds Transfer', 'Personal settings', 'Contact', and 'User guide'. The 'Funds Transfer' menu is open, showing options: 'Domestic funds transfer' (highlighted), 'International funds transfer', 'Bulk Payment', 'Account to account transfer', 'Standing Orders', 'Manage beneficiaries', 'Sign transfers', and 'Transfer history'. Below the menu, the 'My accounts' section is visible, showing a table of account balances:

Account name and number	Account type	Currency	Balance
Compte EUR - SN1000100200202489001128	Account to account transfer	EUR	12,147.40 -XOF 7,956,547.00 *
Compte XOF - SN1000100200202489000837	Account to account transfer	XOF	768,628.00
<b>TOTAL BALANCES IN XOF</b>			<b>8,725,175.00 *</b>

\* Amount shown are indicative only.

iv. Fill in all the fields of the funds transfer form:

- Beneficiary
- Account to debit
- Currency
- Amount
- Transfer fee details
- Reason for transfer

v. Check the "Set as a Standing Order" checkbox

Set as a Standing Order

vi. Fill in the additional fields for the Standing Order:

- First due date – indicates the execution date of the standing order. This date is usually equal or superior to the initiation date.



- End date – indicates the end date of the standing order. It is strictly superior to the date of the first due date.
- Frequency – indicates the frequency of the transfer: daily, weekly, bi-weekly, monthly, bi-monthly, quarterly, half-yearly, and yearly.

### Domestic Funds Transfer

Beneficiary

TEST BULK P BOA RDC - (BJ0610100100189536000050) AFRIBJBJ

Account to debit

Compte EUR - SN1000100200202489001128 - EUR

Currency: EUR - European euro    Amount: 1400,0    First due date: 2020-01-02

Set as a Standing Order:     End date: 2020-03-05    Frequency: Monthly

Detail of charges: Charge beneficiary

Description: Description

- vii. Confirm the creation of the standing order by clicking on "Create a new funds transfer".
- viii. The standing order created is available at any time and can be viewed by clicking on "Standing orders" in the dropdown list of the "Funds Transfer" menu".

Beneficiary	Amount	Currency	Next occurrence	Status	Actions
TEST BULK P BOA RDC	1201.0	EUR	---	Cancelled	ACTIONS -
TEST BULK P BOA RDC	1200.0	EUR	---	Cancelled	ACTIONS -
PAN AFRICAN SOLUTIONS SERVICES	5.0	EUR	2019-12-26	Not signed	ACTIONS -
TEST BULK P BOA RDC	5.0	EUR	2019-12-26	Not signed	ACTIONS -
TEST BULK P BOA RDC	1000.0	EUR	2020-01-02	Not signed	ACTIONS -

## 7.2 Sign a standing order

This step allows you to sign the following types of standing orders:

- Domestic or
- International or
- Account to account

**NB:** The standing order is automatically cancelled by the system if it is not signed within 6 days after the set up date.

- In the “Funds Transfer” menu, select "Standing orders" and search for the transfer to be signed. The transfers awaiting signatures have the status “Awaiting signature”.

Beneficiary	Debited account	Amount	Currency	Next occurrence	Status	Actions
TEST BULK P BOA RDC	SN1000100200202489001128	1400.0	EUR	2020-01-02	Not signed	ACTIONS -
TEST BULK P BOA RDC	SN1000100200202489001128	1200.0	EUR	2020-02-02	Signed	<ul style="list-style-type: none"> <li>Show</li> <li>✓ Sign</li> <li>Edit</li> </ul>

< 1 2 3 >

- To sign the transfer, click on the "Select" button and then “Sign”. The predefined signature matrix rules will be applied accordingly.

ⓘ The transaction has been signed

TRANSFERS

signed

<b>From</b>	<b>Amount to transfer</b>	<b>Date</b>	<b>Type</b>
SN1000100200202489001128	EUR 1,400.00	02/01/2020	<span style="background-color: #ccc; padding: 2px;">simple</span> <span style="background-color: #ccc; padding: 2px;">domestic</span> <span style="background-color: #ccc; padding: 2px;">Standing Order</span>
<b>To</b>	<b>Beneficiary</b>	<b>Reason</b>	<b>Detail of charges</b>
BJ0610100100189536000050	TEST BULK P BOA RDC		Beneficiary

**Signatories**

Nom	Password	02/01/2020	●
-----	----------	------------	---

- After the signature, the status of the transfer changes to “Signed”. The possible actions on a signed standing order transfer include:
  - Show – to view the details of the transaction

- Cancel – to cancel the standing order
- Suspend – to suspend the standing order
- Skip next occurrence – to skip the next occurrence of the scheduled standing order

Beneficiary	Debited account	Amount	Currency	Next occurrence	Status	Actions
TEST BULK P BOA RDC	SN1000100200202489001128	1400.0	EUR	2020-02-02	Signed	ACTIONS - <input type="checkbox"/> Show <input type="checkbox"/> Cancel <input type="checkbox"/> Pause <input checked="" type="checkbox"/> Skip next occurrence
TEST BULK P BOA RDC	SN1000100200202489001128	1200.0	EUR	2020-02-02	Signed	


< 1 2 3 >

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- iv. In the transfer history, the user can view the next scheduled due dates for all standing orders.

### Transfers list

To be signed	Scheduled	Signed	Cancelled
8	7	9	0


TEST BULK P BOA RDC BJ0610100100189536000050	EUR 1,400.00	02/02/2020	simple domestic standing order	
---	--------------	------------	-----------------------------------	---

**NB:** If the first due date is equal to the creation date of the standing order:

- The first due date appears in the "Signed" section and the standing order is sent to the bank for execution

### Transfers list


To be signed	Scheduled	Signed	Cancelled
8	7	9	0

TEST BULK P BOA RDC BJ0610100100189536000050	EUR 1,400.00	02/01/2020	simple domestic standing order	
---	--------------	------------	-----------------------------------	---

- The next due date is displayed in the "Scheduled" section.

Transfers list

To be signed **8**    Scheduled **7**    Signed **9**    Cancelled **0**

TEST BULK P BOA RDC BJ0610100100189536000050	EUR 1,400.00	02/02/2020	simple domestic standing order	
---	--------------	------------	-----------------------------------	---

### 7.3 Edit a standing order

A standing order amendment is only possible on created transfers that have not been signed. While Corporate customers can only amend the amount field of the transfer, Retail customers can amend all the fields of the transfer.

### 7.4 Suspend/Resume a standing order

A user can suspend a signed standing order at any time by clicking on the “Suspend” action of the targeted transfer.

Beneficiary	Debited account	Amount	Currency	Next occurrence	Status	Actions
TEST BULK P BOA RDC	SN1000100200202489001128	1400.0	EUR	2020-02-02	Signed	ACTIONS -
TEST BULK P BOA RDC	SN1000100200202489001128	1200.0	EUR	2020-02-02	Signed	<ul style="list-style-type: none"> <li>Show</li> <li>Cancel</li> <li><b>Pause</b></li> <li>Skip next occurrence</li> </ul>

< 1 2 3 >

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In this case, all due dates are suspended and are therefore not sent to the bank for execution.

**i The Standing Order is on hold**

Beneficiary	Debited account	Amount	Currency	Next occurrence	Status	Actions
TEST BULK P BOA RDC	SN1000100200202489001128	1400.0	EUR	Paused	Signed	ACTIONS -

The user can activate the standing order by clicking on the “Resume” action.

Beneficiary	Debited account	Amount	Currency	Next occurrence	Status	Actions
TEST BULK P BOA RDC	SN1000100200202489001128	1400.0	EUR	Paused	Signed	ACTIONS - <input type="checkbox"/> Show <input type="checkbox"/> Cancel <input checked="" type="checkbox"/> Resume
TEST BULK P BOA RDC	SN1000100200202489001128	1200.0	EUR	2020-02-02	Signed	

< 1 2 3 >

The next due date reappears in the list of scheduled transfers.

Transfers list

To be signed **8**    Scheduled **7**    Signed **9**    Cancelled **0**

TEST BULK P BOA RDC BJ0610100100189536000050	EUR 1,400.00	02/02/2020	simple domestic standing order	
---	--------------	------------	-----------------------------------	--

## 7.5 Skip the next occurrence of a standing order

Users can skip the next due date for a standing order.

- i. Click on the “Funds Transfer” menu and select “Standing orders”
- ii. Click on “Skip the next occurrence” on the targeted standing order

Beneficiary	Debited account	Amount	Currency	Next occurrence	Status	Actions
TEST BULK P BOA RDC	SN1000100200202489001128	1400.0	EUR	2020-02-02	Signed	ACTIONS - <input type="checkbox"/> Show <input type="checkbox"/> Cancel <input type="checkbox"/> Pause <input checked="" type="checkbox"/> Skip next occurrence
TEST BULK P BOA RDC	SN1000100200202489001128	1200.0	EUR	2020-02-02	Signed	





< 1 2 3 >

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The status of this standing order then changes to “Skipped”

The skip will only apply to the next due date and will therefore not be executed. After this due date, the next one will be scheduled.

Users can also unskip the next due date of a skipped standing order transfer by clicking on “Unskip next occurrence”.

Beneficiary	Debited account	Amount	Currency	Next occurrence	Status	Actions
TEST BULK P BOA RDC	SN1000100200202489001128	1400.0	EUR	Skipped	Signed	ACTIONS -
TEST BULK P BOA RDC	SN1000100200202489001128	1200.0	EUR	2020-02-02	Signed	<ul style="list-style-type: none"> <li> Show</li> <li> Cancel</li> <li> Pause</li> <li> Unkip next occurrence</li> </ul>





< 1 2 3 >

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## 7.6 Cancel a standing order

The cancellation feature of a standing order can be accessed by any user from the "Standing orders" menu.

- i. Go to "Funds Transfer" and click on "Standing orders"
- ii. Look for the targeted transfer, click on "Select" and then on "Cancel" and confirm the operation
- iii. The status of the transfer changes to "Cancelled" and consequently, all due dates are cancelled.

Beneficiary	Debited account	Amount	Currency	Next occurrence	Status	Actions
TEST BULK P BOA RDC	SN1000100200202489001128	1400.0	EUR	Skipped	Signed	ACTIONS -
TEST BULK P BOA RDC	SN1000100200202489001128	1200.0	EUR	2020-02-02	Signed	<ul style="list-style-type: none"> <li> Show</li> <li> Cancel</li> <li> Pause</li> <li> Unkip next occurrence</li> </ul>

< 1 2 3 >

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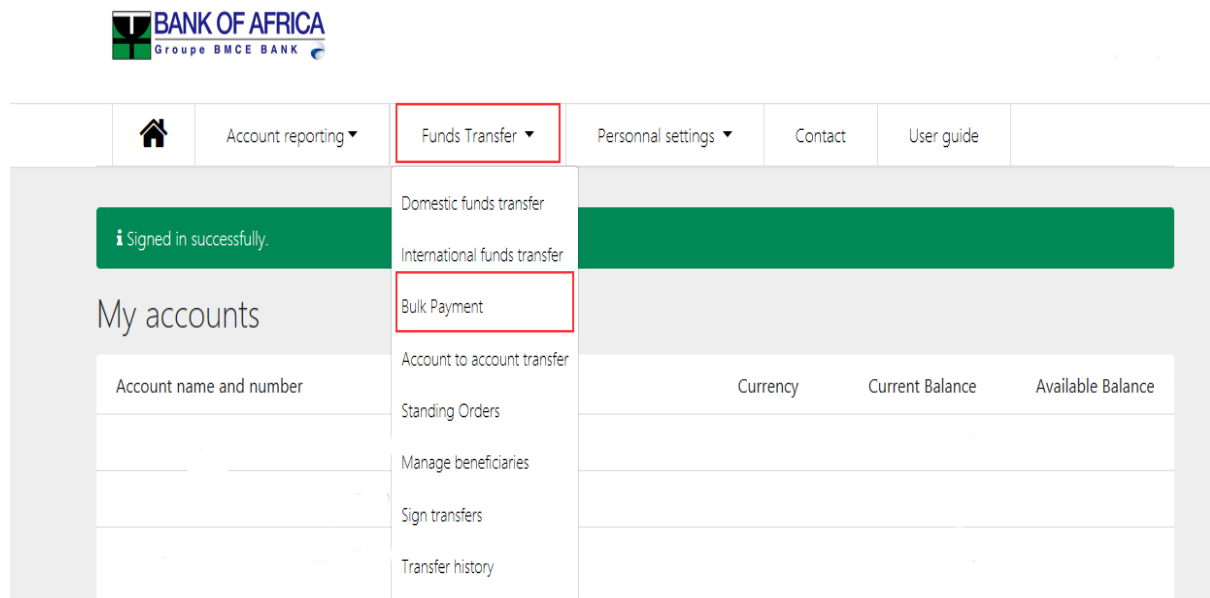
A cancelled standing order cannot be activated; the user would have to create a new one.

## 8. Bulk Payments

The BOAweb application provides the possibility to create, delete or cancel a bulk payment. This feature, only available for Enterprise customers (SME and Corporate), enables the execution of several funds transfers at one go.

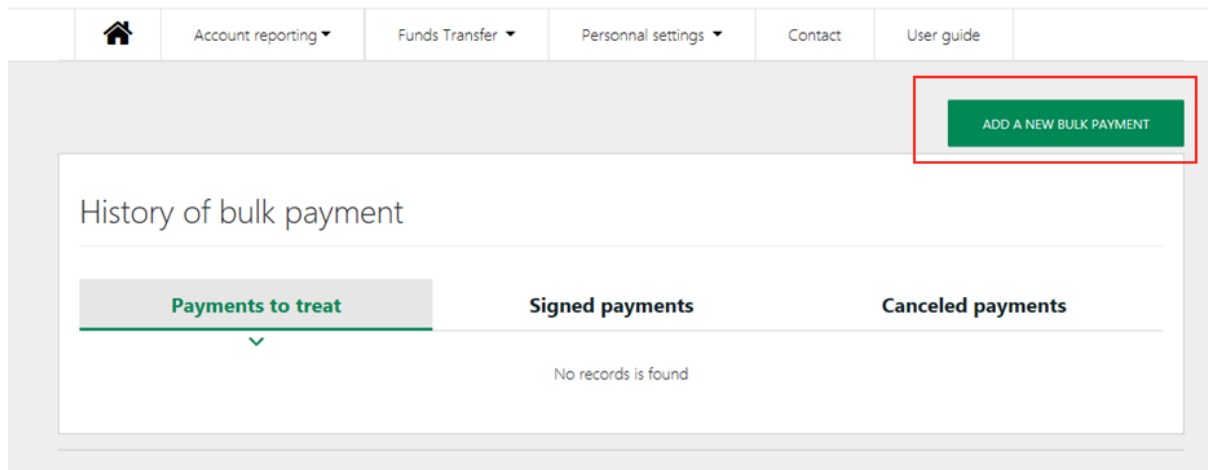
### 8.1 Access the bulk payment menu

- i. Log in to BOAweb.
- ii. Navigate to “Funds Transfer” and then click on the “Bulk Payment” menu. The bulk payment screen will appear with the title “History of bulk payments”.

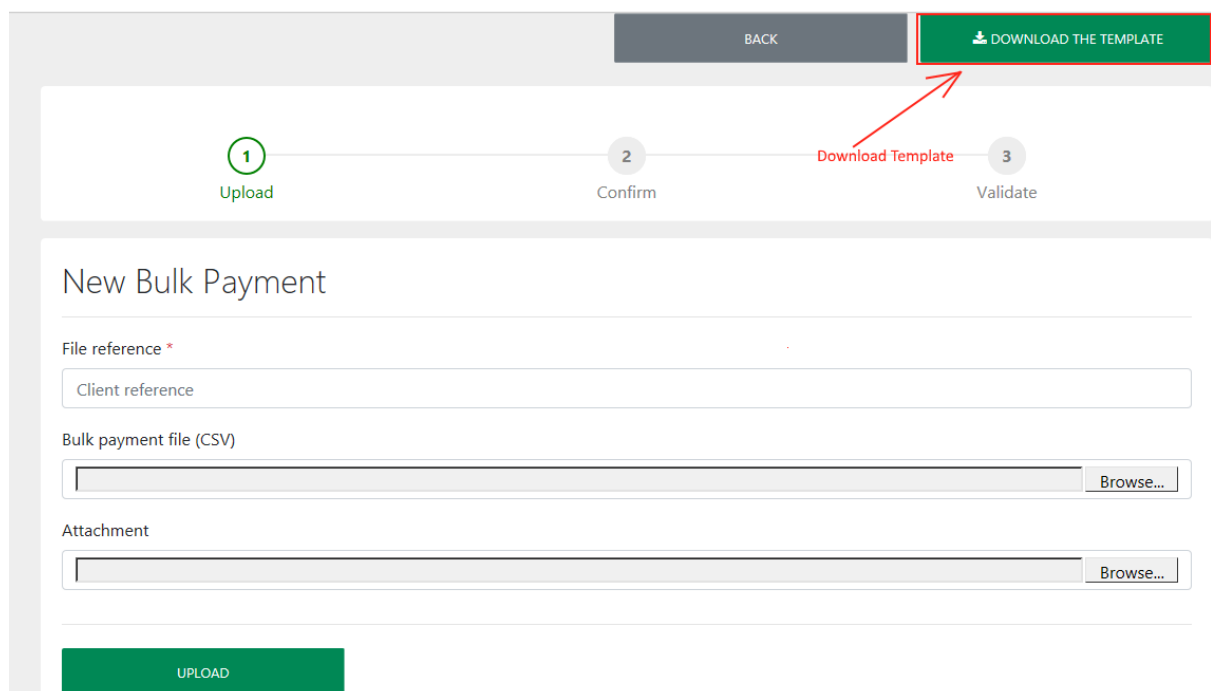


### 8.2 Create a bulk payment

- i. To create a new bulk payment, click on the “Add a New Bulk Payment” menu icon. The New Bulk Payment screen opens.

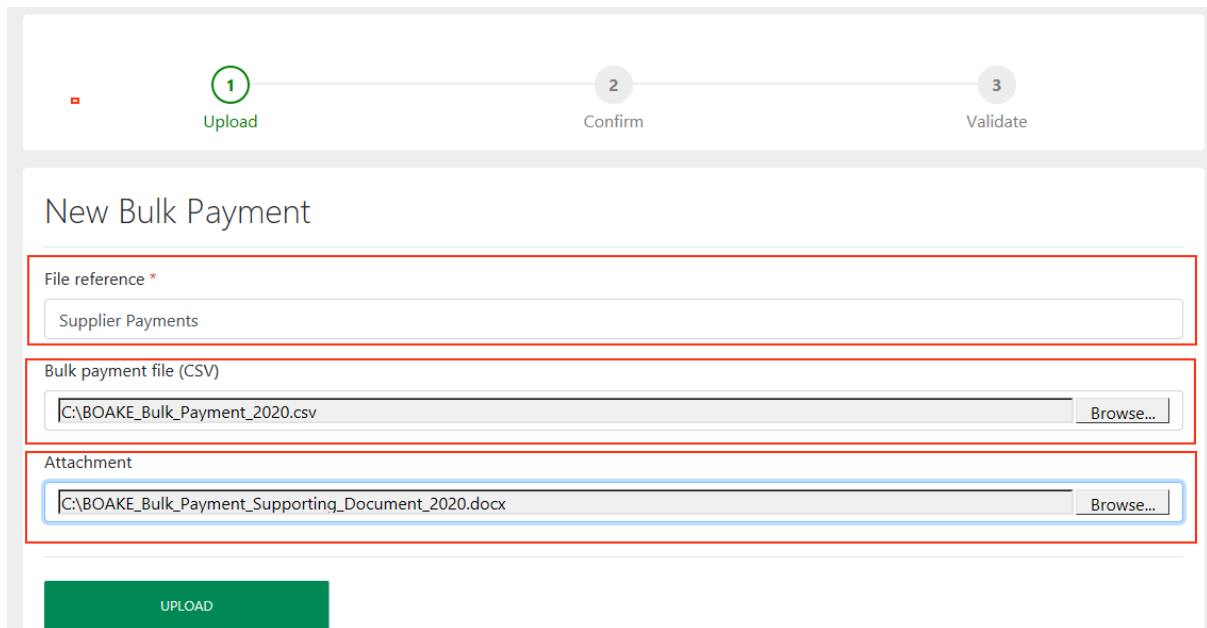


- ii. Provide the following information on the New Bulk Payment screen:
- Download the template – Provides a comma separated value (csv) file to capture bulk payment details
  - File reference – Provide a brief description of the purpose of the bulk file
  - Bulk payment file (CSV) - Browse for the bulk file and upload the file into BOAweb
  - Attachment – Upload supporting and approval related documents for the bulk file



- iii. Click on the “Upload” button to complete the process.





1 Upload      2 Confirm      3 Validate

### New Bulk Payment

File reference \*

Supplier Payments

Bulk payment file (CSV)

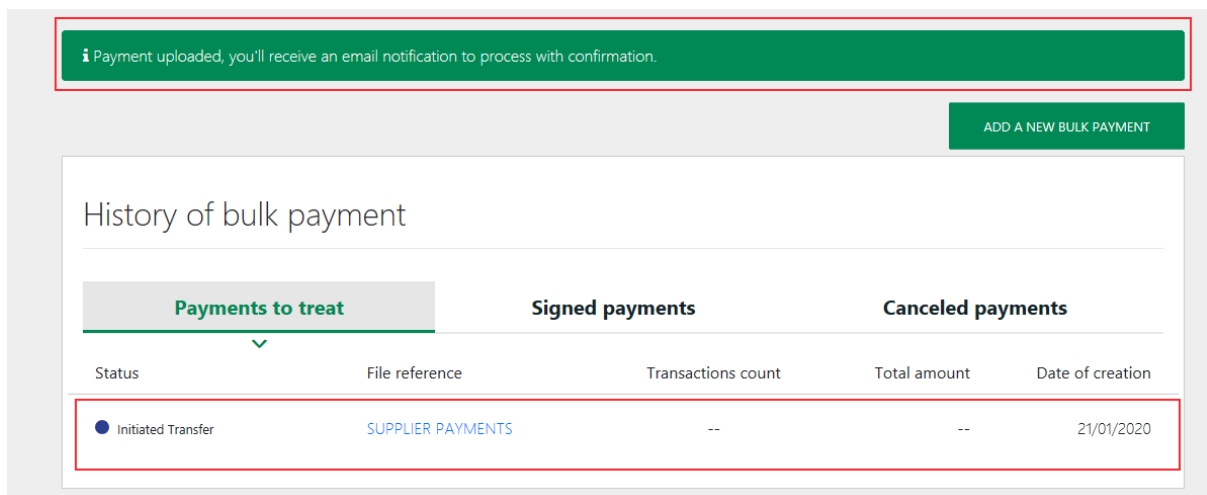
C:\BOAKE\_Bulk\_Payment\_2020.csv

Attachment

C:\BOAKE\_Bulk\_Payment\_Supporting\_Document\_2020.docx

- iv. Once the file has been uploaded, the initiator will get an e-mail notification advising on the status of the payment.
- v. On the History of bulk payment screen, the file is loaded successfully and displayed for the user. The user is able to review the contents of the uploaded file by clicking on the "File Reference".

The initiator will need to process the bulk payments under the "Payments to treat" tab.



*i* Payment uploaded, you'll receive an email notification to process with confirmation.

### History of bulk payment

**Payments to treat**      **Signed payments**      **Canceled payments**

Status	File reference	Transactions count	Total amount	Date of creation
● Initiated Transfer	<a href="#">SUPPLIER PAYMENTS</a>	--	--	21/01/2020

- vi. The Bulk payment details screen displays the total number of transfers uploaded successfully and the total amount. Invalid or wrong transfers are also flagged.

✓ Upload
2 Confirm
3 Validate

### Bulk payment details

Number of unit transfers of the bulk payment <b>6</b>	Number of valid unit transfers <b>6</b>	Number of wrong unit transfers <b>0</b>	Total amount <b>KES 107,019.00</b>
--	--	--	---------------------------------------

**File reference** : Supplier Payments

Count	Account number	Amount	Account number	Beneficiary name
1	1900005600420006	KES 10,000.00	68020000000123456788	Rose Nguku
2	1900005600420006	KES 25,000.00	68020000000088886788	Peter Doe
3	1900005600420006	KES 7,000.00	68030000000123456788	Mary Doe
4	1900005600420006	KES 1,999.00	68015000000123456788	Anne Doe
5	1900005600420006	KES 55,020.00	68001000000123456788	Mariam Doe
6	1900005600420006	KES 8,000.00	68008000000123456788	William Doe

BACK

CANCEL

CONFIRM

- vii. The “Back” button takes the user to the previous screen, History of bulk payment. The “Cancel” button ends the current transfer. The “Confirm” button allows the user to validate the transfer.
- viii. After confirming the transfer, the status will change to “Verified Transfer”. The total number of transactions and amount will be displayed for the initiator.

### History of bulk payment

Payments to treat


Signed payments

Canceled payments

<div style="border: 1px solid #ccc; padding: 2px;">Status</div> <div style="border: 1px solid #ccc; padding: 2px;">● Verified Transfer</div>	<div style="border: 1px solid #ccc; padding: 2px;">File reference</div> <div style="border: 1px solid #ccc; padding: 2px; color: blue;">SUPPLIER PAYMENTS</div>	<div style="border: 1px solid #ccc; padding: 2px;">Transactions count</div> <div style="border: 1px solid #ccc; padding: 2px; text-align: center;">6</div>	<div style="border: 1px solid #ccc; padding: 2px;">Total amount</div> <div style="border: 1px solid #ccc; padding: 2px; text-align: center;">KES 107,019.00</div>	<div style="border: 1px solid #ccc; padding: 2px;">Date of creation</div> <div style="border: 1px solid #ccc; padding: 2px; text-align: center;">21/01/2020</div>
--	---	--	---	---

Figure 7 : Verified Transfer - History of Bulk Payment Screen

The bulk payment transfer is ready for the signatories to sign.



Summary
To sign

---

<b>File reference</b> Supplier Payments	<b>Transactions count</b> 6	<b>Amount</b> KES 107,019.00
<b>Payment type</b> <span style="background-color: #003366; color: white; padding: 1px 2px;">bulk</span> <span style="background-color: #003366; color: white; padding: 1px 2px;">domestic</span>	<b>Transfer date</b> 21/01/2020	<b>Status</b> <span style="background-color: #003366; color: white; padding: 1px 2px;">Verified Transfer</span>

Sign the transfer

---

### Beneficiaries

Source account	Destination account	Beneficiary name	Amount

BACK

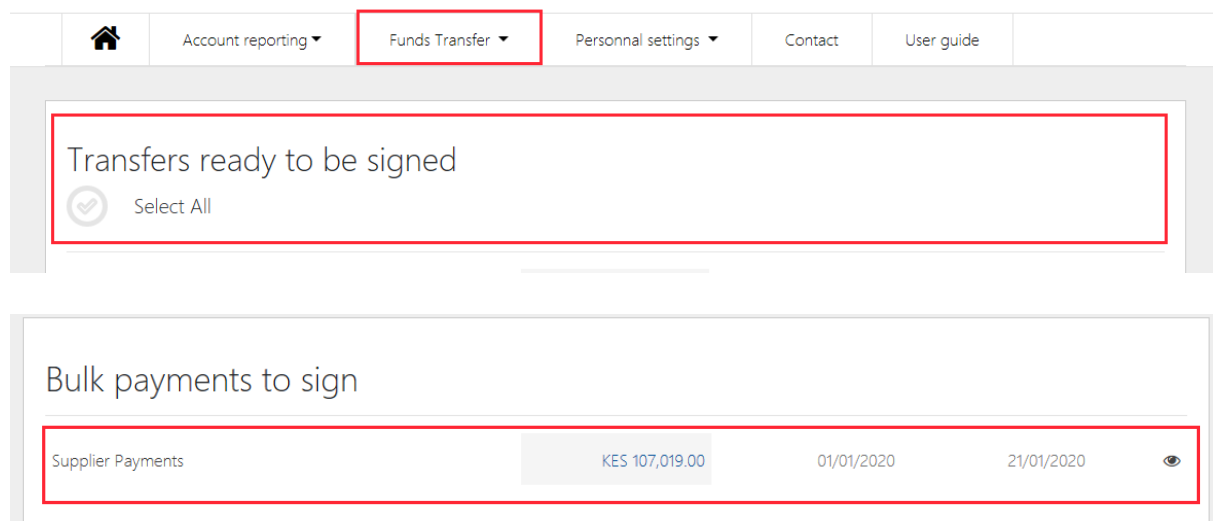
DELETE

- ix. The initiator can click on the “Delete” button to dispose the current bulk payment transfer.



### 8.3 Sign a bulk payment

The signatory can sign the bulk payment transfers depending on the mandates defined.

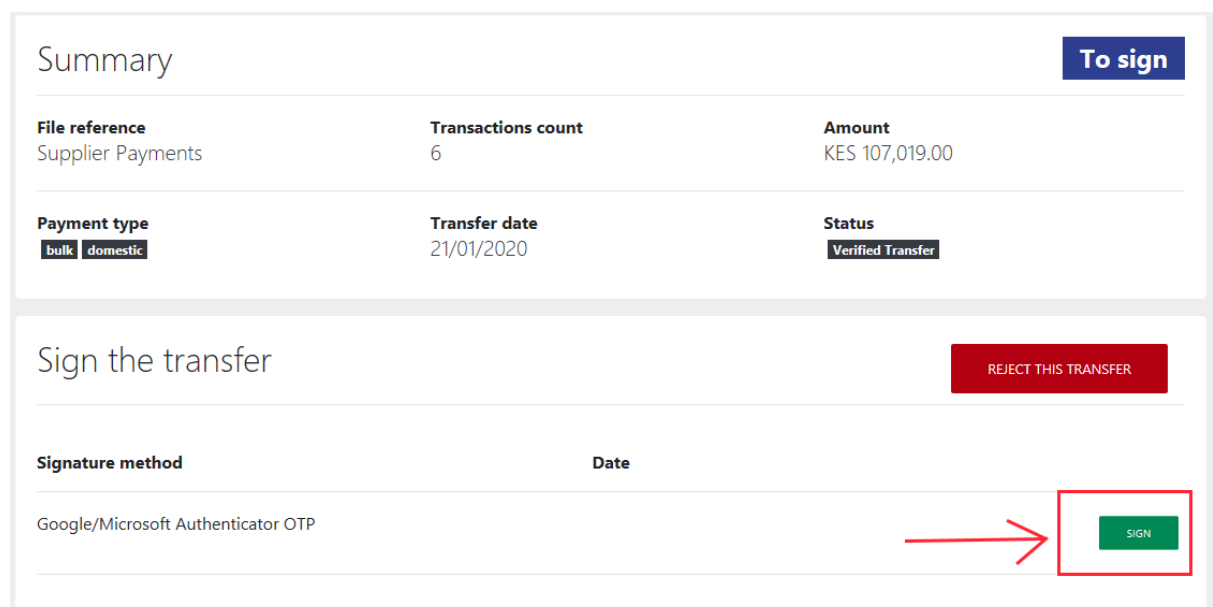
- i. Go to “Funds Transfer” and click on “Sign Transfers”. The list of transfers waiting to be signed will be displayed.



The screenshot shows the BOAweb navigation menu with 'Funds Transfer' highlighted. Below the menu, a box displays 'Transfers ready to be signed' with a 'Select All' button. A table below lists bulk payments to sign:

Supplier Payments	KES 107,019.00	01/01/2020	21/01/2020	
Supplier Payments	KES 107,019.00	01/01/2020	21/01/2020	

- ii. Select the bulk payment transfer to sign and click on the “Sign” button.



The screenshot shows the 'Summary' section with a 'To sign' button. The summary details are as follows:

File reference	Transactions count	Amount
Supplier Payments	6	KES 107,019.00

Payment type	Transfer date	Status
bulk domestic	21/01/2020	Verified Transfer

The 'Sign the transfer' section includes a 'REJECT THIS TRANSFER' button and a table for signing details:

Signature method	Date
Google/Microsoft Authenticator OTP	

A red arrow points to the 'SIGN' button in the bottom right corner of the 'Sign the transfer' section.

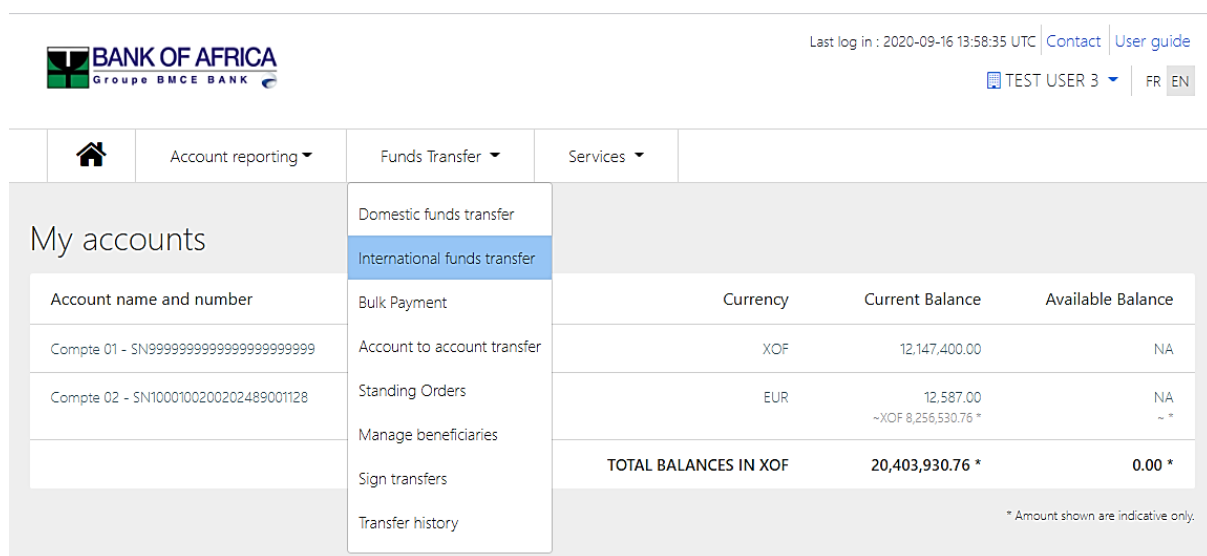
The signatory also has the option to reject the transfer by clicking on the “Reject this transfer” button.

## 9. Attachment of supporting documents for an international funds transfer

This feature enables users with international funds transfer user rights to initiate international funds transfers and attach supporting documents.

### 9.1 Initiate an international funds transfer

- i. Log in to BOAweb, navigate to “Funds Transfer” and select “International funds transfer”.



The screenshot shows the BOAweb interface. At the top left is the Bank of Africa logo. At the top right, it displays 'Last log in : 2020-09-16 13:58:35 UTC', 'Contact', 'User guide', 'TEST USER 3', and language options 'FR' and 'EN'. Below the header is a navigation bar with 'Account reporting', 'Funds Transfer', and 'Services' menus. The 'Funds Transfer' menu is open, showing options: 'Domestic funds transfer', 'International funds transfer' (highlighted), 'Bulk Payment', 'Account to account transfer', 'Standing Orders', 'Manage beneficiaries', 'Sign transfers', and 'Transfer history'. On the left, under 'My accounts', there are two account entries: 'Compte 01 - SN99999999999999999999999999999999' and 'Compte 02 - SN1000100200202489001128'. To the right of these accounts is a table with columns: 'Currency', 'Current Balance', and 'Available Balance'. The table contains two rows of data and a total row. A note at the bottom right of the table states: '\* Amount shown are indicative only.'

Account name and number	Currency	Current Balance	Available Balance
Compte 01 - SN99999999999999999999999999999999	XOF	12,147,400.00	NA
Compte 02 - SN1000100200202489001128	EUR	12,587.00 ~XOF 8,256,530.76 *	NA ~ *
<b>TOTAL BALANCES IN XOF</b>		<b>20,403,930.76 *</b>	<b>0.00 *</b>

\* Amount shown are indicative only.

- ii. Fill in the fields in the international funds transfer form :
  - Beneficiary
  - Debit account
  - Currency
  - Amount
  - Transfer date
  - Detail of charges
  - Description
- iii. Click on “Create a new funds transfer”.

## International Funds Transfer

Beneficiary

Test creation - (0011223344556677) BANK OF AFRICA-SENEGAL

Debit account

Compte 01 - SN99999999999999999999999999999999 - XOF

Currency

EUR - European euro

Amount

1000

Transfer date

2020-09-16

Set as a Standing Order

Amount estimated in the currency of the account to debit - XOF

655957,00

(estimated amount based on mid-rate)

Detail of charges

Charge me

Description

Test international funds transfer

CREATE A NEW FUNDS TRANSFER

- iv. The transfer is created, but there is no supporting document attached to the transaction.



iii. The document is added successfully.

i Document added successfully

TRANSFERS

In progress

<b>From</b> SN99999999999999999999999999999999	<b>Amount to transfer</b> EUR 1,000.00 ~XOF 655,957.00	<b>Date</b> 16/09/2020	<b>Type</b> <span style="border: 1px solid black; padding: 2px;">simple</span> <span style="border: 1px solid black; padding: 2px; margin-left: 10px;">international</span>
<b>To</b> 0011223344556677	<b>Beneficiary</b> Test creation	<b>Reason</b> Test international funds transfer	<b>Detail of charges</b> Our

Documents [1]

Reason	Document title	
Payment of invoices for the effective provision of services	Attachment international funds transfer.pdf	X

To add more documents, repeat steps i and ii, click on “Add document” and then “Back to the transfer”.

Select the reason

Payment of invoices for the effective provision of servi ▼

Document

Choisir un fichier
Aucun fichier choisi

Allowed document types are images, word and pdf

ADD DOCUMENT

BACK TO THE TRANSFER

iv. Verify the information captured on the summary screen that follows. From this screen, you can either delete or update the transfer, or click on “Sign” to complete the transaction.



✕ DELETE
✍ UPDATE
TRANSFERS

In progress

<b>From</b> SN99999999999999999999999999999999	<b>Amount to transfer</b> EUR 1,000.00 ~XOF 655,957.00	<b>Date</b> 16/09/2020	<b>Type</b> <span>simple</span> <span>international</span>
<b>To</b> 0011223344556677	<b>Beneficiary</b> Test creation	<b>Reason</b> Test international funds transfer	<b>Detail of charges</b> Our


Signatories REJECT THIS TRANSFER

TEST USER 3	Password	--/--/----	SIGN
-------------	----------	------------	------

Documents [1] Manage documents

Reason	Document title
Payment of invoices for the effective provision of services	Attachment international funds transfer.pdf <span style="float: right;">X</span>

v. Enter your password and click on “Sign”.



Last log in : 2020-04-19 11:23:21 UTC

TEST USER 3 | FR EN

🏠
Account reporting ▾
Funds Transfer ▾
Services ▾
Personal settings ▾
Contact
User guide

Transfer signature

Enter your password to sign this transfer

\*\*\*\*\*

Click to compose the digits that make up your password (minimum of 6 digits)

7

0

4

6

3

1

9

2

5

8

CLEAR

SIGN
CANCEL

vi. If the password is correct, the transaction is sent to the bank for processing.

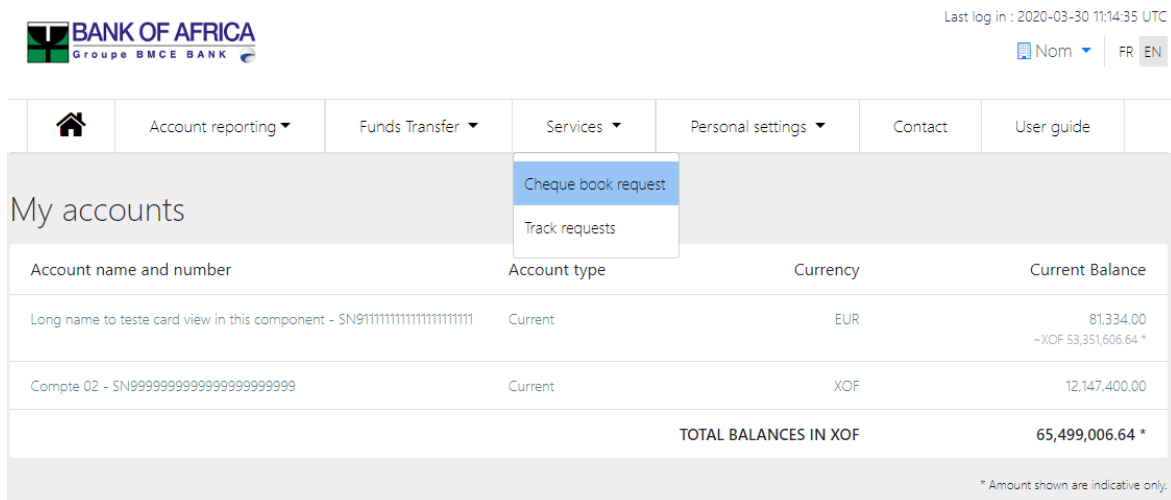
## 10. Cheque Book Order

This feature enables users to request for cheque books using BOAweb.

All Retail and Business (of single user profiles) customers have automatic access to this feature on the user interface. Business customers with multiple-user profiles would have to contact their Relationship Managers at the bank to request for activation of this feature.

### 10.1 Request for a cheque book

- i. Log in to BOAweb, navigate to “Services” and then click on the “Cheque book request”.



The screenshot shows the BOAweb interface. At the top left is the Bank of Africa logo. At the top right, it says "Last log in : 2020-03-30 11:14:35 UTC" and has language selection options for "Nom", "FR", and "EN". Below the header is a navigation bar with icons for Home, Account reporting, Funds Transfer, Services, Personal settings, Contact, and User guide. The "Services" dropdown menu is open, showing "Cheque book request" (highlighted) and "Track requests". Below this is the "My accounts" section, which contains a table of accounts.

Account name and number	Account type	Currency	Current Balance
Long name to teste card view in this component - SN91111111111111111111	Current	EUR	81,334.00 ~XOF 53,351,606.64 *
Compte 02 - SN9999999999999999999999999999	Current	XOF	12,147,400.00
<b>TOTAL BALANCES IN XOF</b>			<b>65,499,006.64 *</b>

\* Amount shown are indicative only.

- ii. Fill in the fields in the cheque book request form:
  - Account - Select the account to which the cheque book(s) will be attached
  - Number of cheque books – Indicate the number of cheque books desired (maximum of 2 cheque books per order)
  - Number of leaves – Indicate the number of leaves per cheque book (*options : 25 and 50 leaves*)
  - Cheque book type – Select the type of cheque book desired (*options : Crossed and Open*)

## Cheque book request

Account

Compte 02 - SN99999999999999999999 - XOF

Number of cheque books

1

Number of leaves

25

Cheque book type

Crossed


Crossed

Open

after receiving the notification for collection will be destroyed, and the customer will be charged.

SAVE

- iii. Click on “Save”.
- iv. Verify the information captured in the summary screen that follows before validating the request.

 The request has been created

VALIDATE EDIT DELETE

### Cheque book request

<b>Account number</b>	SN99999999999999999999
<b>Number of cheque books</b>	1
<b>Number of leaves</b>	25
<b>Cheque book type</b>	Crossed
<b>Request date</b>	
<b>Status</b>	
<b>Processed on</b>	
<b>Reason</b>	

- v. If the information is correct, click on “Validate”. If there is an error in the information captured, click on “Edit” to correct it.
- vi. Click on “Save” followed by “Validate” on the summary screen. If necessary, you can delete the request by clicking on “Delete”

**NB:** A validated request cannot be edited or deleted

- vii. Once you have validated the request, you will receive a confirmation by e-mail from the bank.

## 10.2 View cheque book requests

- i. After validation of the request, you are led to the “Track requests” screen where you can view all requests.

**The request has been signed**

### Requests tracking

Request type:  Requested on:  Processed on:  Status:

Request type	Request date	Status	Processed on	Actions
Cheque book request - Open Quantity : 2 - Pages : 50	Signed at : 2020-02-13 15:29:37 UTC	Validated		<input type="button" value="ACTIONS"/>
Cheque book request - Crossed Quantity : 1 - Pages : 25	Signed at : 2020-02-13 15:28:28 UTC	Validated		<input type="button" value="ACTIONS"/>

- ii. You can also access this screen by clicking directly on “Track requests” from the “Services” menu.

Account reporting ▾ Funds Transfer ▾ **Services ▾** Personal settings ▾ Contact User guide

My accounts

- Cheque book request
- Track requests**

Account name and number	Account type	Currency	Current Balance
Long name to teste card view in this component - SN91111111111111111111	Current	EUR	81,334.00 ~XOF 53,351,606.64 *
Compte 02 - SN99999999999999999999999999999999	Current	XOF	12,147,400.00
<b>TOTAL BALANCES IN XOF</b>			<b>65,499,006.64 *</b>

\* Amount shown are indicative only.

- iii. Indicate the search criteria in the fields provided:
- Request type – Select “Cheque book request”
  - Requested on – Choose the date of the creation of the request
  - Processed on – Choose the date in which the request was processed by the bank
  - Status – Indicate the status of the request ; the options are : Validated, In progress, Rejected and Processed

## Requests tracking

Request type	Requested on	Processed on	Status
Cheque book request	Date of validation	Processed on	Validated

- iv. The list of requests is displayed based on the search criteria.

Request type	Request date	Status	Processed on	Actions
Cheque book request - Open Quantity : 2 - Pages : 50	Signed at : 2020-02-13 15:29:37 UTC	Validated		ACTIONS ▾ Show
Cheque book request - Crossed Quantity : 1 - Pages : 25	Signed at : 2020-02-13 15:28:28 UTC	Validated		ACTIONS ▾
Cheque book request - Crossed Quantity : 1 - Pages : 25	Signed at : 2020-02-13 15:22:17 UTC	Validated		ACTIONS ▾
Cheque book request - Open Quantity : 1 - Pages : 25	Signed at : 2020-02-13 15:17:36 UTC	Validated		ACTIONS ▾

- v. Click on “Show” in the “Actions” drop-down list to view the details of the request.

## Cheque book request

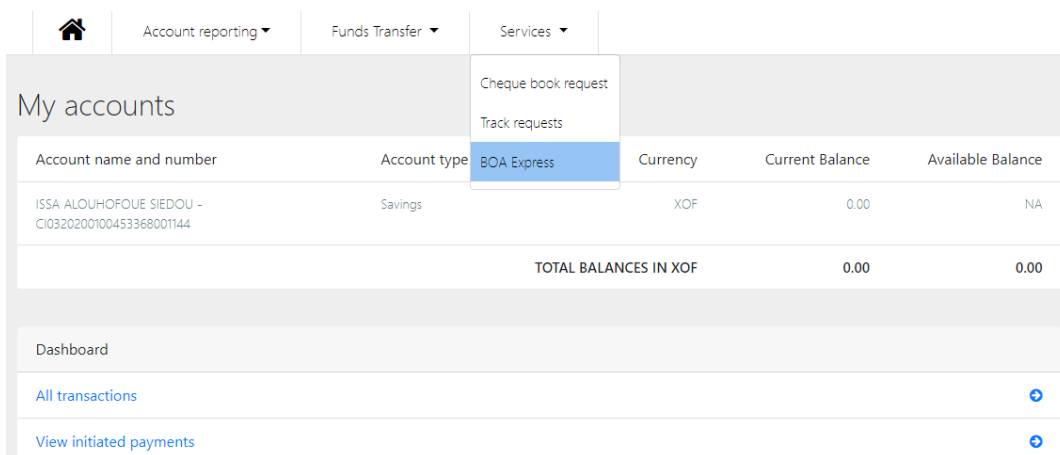
<b>Account number</b>	SN99999999999999999999999999999999
<b>Number of cheque books</b>	1
<b>Number of leaves</b>	25
<b>Cheque book type</b>	Crossed
<b>Request date</b>	2020-03-30 11:46:42 UTC
<b>Status</b>	In progress
<b>Processed on</b>	
<b>Reason</b>	

## 11. BOA Express Money Transfer

The BOAweb portal allows for the domestic and international transfer of funds via BOA Express. For now, this feature is only possible for customers in the WAEMU (West African Economic and Monetary Union) zone and in the DRC BOA Group network.

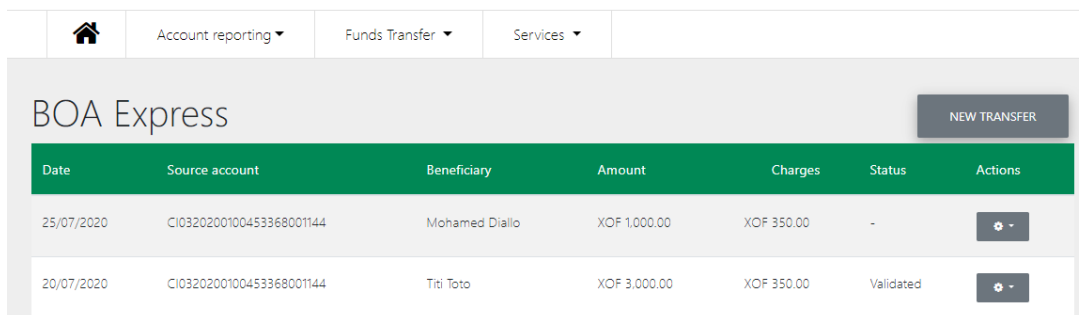
### 11.1 Initiate a BOA Express Money Transfer

- i. Select “BOA Express” from the “Services” menu.





The screenshot shows the BOAweb portal navigation menu. The 'Services' dropdown menu is open, and 'BOA Express' is highlighted. Below the menu, the 'My accounts' section is visible, showing a table of accounts with columns for Account name and number, Account type, Currency, Current Balance, and Available Balance. The account listed is 'ISSA ALOUHOFOUE SIEDOU - CI0320200100453368001144' with a Savings account type, XOF currency, and a Current Balance of 0.00. A 'TOTAL BALANCES IN XOF' row shows a Current Balance of 0.00 and an Available Balance of 0.00. Below the accounts section, there are links for 'Dashboard', 'All transactions', and 'View initiated payments'.

- ii. Click on “New transfer”.



The screenshot shows the BOA Express money transfer interface. At the top, there is a 'NEW TRANSFER' button. Below it is a table with columns: Date, Source account, Beneficiary, Amount, Charges, Status, and Actions. The table contains two rows of transfer data:

Date	Source account	Beneficiary	Amount	Charges	Status	Actions
25/07/2020	CI0320200100453368001144	Mohamed Diallo	XOF 1,000.00	XOF 350.00	-	
20/07/2020	CI0320200100453368001144	Titi Toto	XOF 3,000.00	XOF 350.00	Validated	

- iii. Fill in all the fields in the BOA Express form:
  - Account to debit
  - Reason for transfer
  - First name and surname of beneficiary
  - Money transfer destination country (Beneficiary country)
  - Beneficiary telephone number
  - Amount to transfer

Account to debit

Reason for transfer

Beneficiary first name

Beneficiary surname

Beneficiary country

Beneficiary phone number

Amount to transfer

Currency

Maximum of 3,000,000 XOF per day and per sending customer



- iv. Click on sur “Continue”
- v. Verify the information on the summary screen. If the information is correct, click on “Validate”.

### BOA Express transfer request details

Source	Amount	Charge	Value added tax
CI0320200100453368001144	XOF 1,000.00	XOF 350.00	XOF 63.00
Beneficiary	Beneficiary phone number	Country	Reason for transfer
Mohamed Diallo	+221788978689	SN - SENEGAL	Family Assistance
Date of initiation			
10/08/2020			

**NB:** If necessary, you can also delete or edit the transfer details on this screen.

- vi. Enter your password and click on “Sign”.

## Sign transfer

Password

Click to compose the digits that make up your password (minimum of 6 digits)


2	9	6	3	5	4	1	7	8	0
---	---	---	---	---	---	---	---	---	---

**CLEAR**

**CANCEL** **SIGN**

- vii. Your transfer has been saved and is undergoing the validation process at the bank. You will receive an e-mail notification informing you of the status of the transfer.
- If the transfer is validated by the bank:
    - the beneficiary will receive an SMS informing him/her about the transfer and with the following details: your first & last name, the transfer amount and reference number
    - view the transfer transaction reference number by clicking on “Return to list of transfers” and then look for the specific transaction from the list of BOA Express transfers
    - if your session has expired, log in to BOAweb again and go to “BOA Express Money Transfer” from the “Services” menu to select the specific transaction from the list of BOA Express transfers
  - If the transfer is not validated by the bank, you will receive an e-mail notification with information on the reason for rejection of the transfer. You would have to contact your branch for more details.








 Your transfer is undergoing validation by the bank. You will receive an e-mail notification informing you of the status of the transfer.

### BOA Express transfer request details

Source CI0320200100453368001144	Amount XOF 1,000.00	Charge XOF 350.00	Value added tax XOF 63.00
Beneficiary Mohamed Diallo	Beneficiary phone number +221788978689	Country SN - SENEGAL	Reason for transfer Family Assistance
Date of initiation 10/08/2020	Validation date 10/08/2020 -- 10:46	Status -	Reference number -

- viii. In the page with the list of BOA Express transfers, look for the specific transfer and click on “Show”.

### BOA Express

Date	Source account	Beneficiary	Amount	Charges	Status	Actions
10/08/2020	CI0320200100453368001144	Mohamed Diallo	XOF 1,000.00	XOF 350.00	Validated	 
10/08/2020	CI0320200100453368001144	Mohamed Diallo	XOF 1,000.00	XOF 350.00	Validated	 
25/07/2020	CI0320200100453368001144	Titi Toto	XOF 3,000.00	XOF 350.00	-	

- ix. The reference number is displayed as follows:

### BOA Express transfer request details

Source CI0320200100453368001144	Amount XOF 1,000.00	Charge XOF 350.00	Montant à percevoir XOF 1,000.00	Value added tax XOF 63.00
Beneficiary Mohamed Diallo	Beneficiary phone number +221788978689	Country SN - SENEGAL	Reason for transfer Family Assistance	
Date of initiation 10/08/2020	Validation date 10/08/2020 -- 10:46	Status Validated	Reference number BOA0770585653	

## 11.2 Check on the status of a BOA Express money transfer

- i. To view the status of your money transfer transactions, click on “BOA Express Money Transfer” from the “Services” menu.
- ii. Look for the targeted transfer transaction and click on “Show”.

BOA Express NEW TRANSFER

Date	Source account	Beneficiary	Amount	Charges	Status	Actions
10/08/2020	CI0320200100453368001144	Mohamed Diallo	XOF 1,000.00	XOF 350.00	Validated	 
10/08/2020	CI0320200100453368001144	Mohamed Diallo	XOF 1,000.00	XOF 350.00	Validated	 
25/07/2020	CI0320200100453368001144	Titi Toto	XOF 3,000.00	XOF 350.00	-	

- iii. The status is displayed as follows:

BACK

### BOA Express transfer request details

Source	Amount	Charge	Montant à percevoir	Value added tax
CI0320200100453368001144	XOF 1,000.00	XOF 350.00	XOF 1,000.00	XOF 63.00
Beneficiary	Beneficiary phone number	Country	Reason for transfer	
Mohamed Diallo	+221788978689	SN - SENEGAL	Family Assistance	
Date of initiation	Validation date	Status	Reference number	
10/08/2020	10/08/2020 -- 10:46	Validated	BOA0770585653	

Below are the three possible types of statuses:

- Awaiting validation - the transfer is undergoing validation in the bank
- Validated – the transfer has been validated by the bank
- Paid – the transferred funds have been paid to the beneficiary at the branch