



Customer User Guide

Version 2.0

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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


[Contact us](#) [User guide](#)

FR E

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.

i 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”.

i 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”.

i 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)


771111111

Confirm the mobile phone number (without the country code)


771111111


CONFIRM THE PHONE NUMBER

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



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


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 - 1222222222277777777777	Current	EUR	0.00 ~XOF 0.00 *	NA ~ 0
TOTAL BALANCES IN XOF			0.00	0.00

Dashboard

[All transactions](#) ➔

[View initiated payments](#) ➔

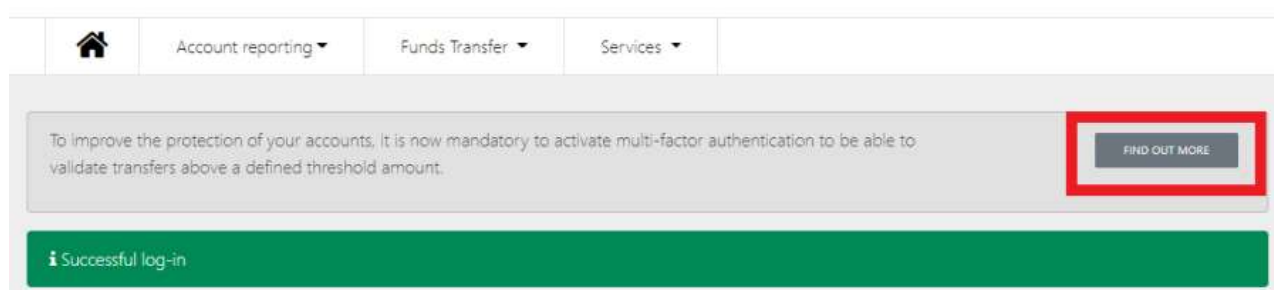
[Transfers history](#) ➔

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 for Enterprise customers. For more information on the specific threshold amounts defined by your respective bank, click on “Find out more” after logging in to BOAweb.

- 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

ACTIVATE MULTI-FACTOR AUTHENTICATION

- iv. Follow the instructions to complete 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

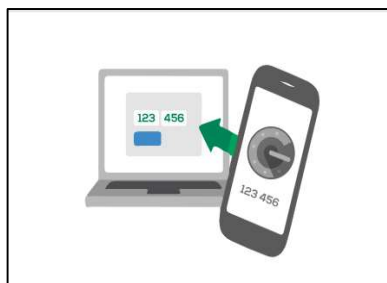
Multi-factor authentication is not activated for your account.

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

Ex: 321456

ACTIVATE

- 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.

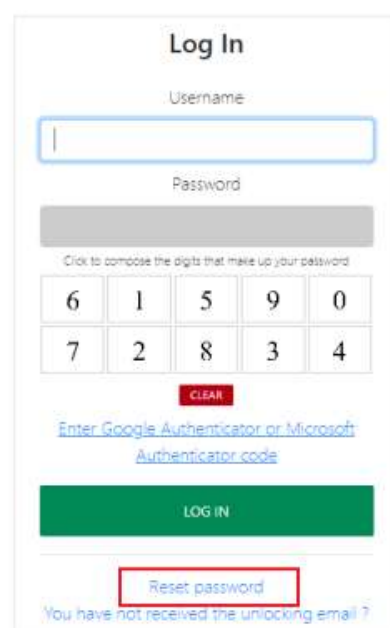
With BOAweb, you have access to the same features with enhanced security.

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.

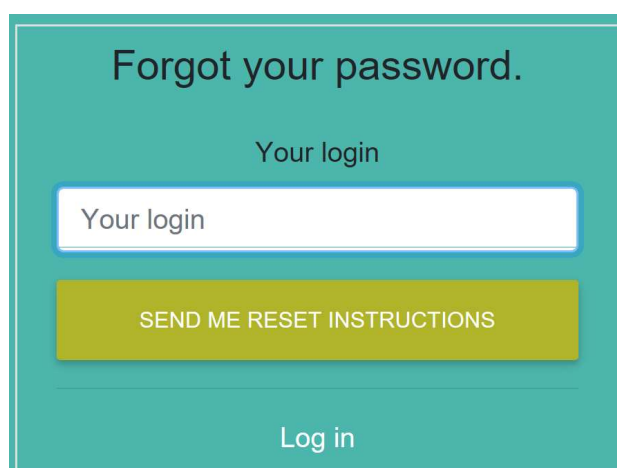
If it is your first time to visit this page, please click [here](#) to reset your password.

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



The image shows the BOAweb Log In page. It features a 'Log In' header, a 'Username' input field, and a 'Password' input field. Below the password field is a grid of digits (6, 1, 5, 9, 0 in the first row; 7, 2, 8, 3, 4 in the second row) for multi-factor authentication. A 'CLEAR' button is located below the digit grid. Below the digit grid is a link: 'Enter Google Authenticator or Microsoft Authenticator code'. At the bottom of the form is a green 'LOG IN' button. Below the 'LOG IN' button is a red-bordered box containing the text 'Reset password' and 'You have not received the unlocking email ?'.

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



The image shows a 'Forgot your password.' form. It has a teal background. The title 'Forgot your password.' is at the top. Below it is the label 'Your login' and a text input field containing 'Your login'. Below the input field is a yellow button with the text 'SEND ME RESET INSTRUCTIONS'. At the bottom of the form is a 'Log in' link.

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

5. Secret questions and secondary e-mail address

In an effort to reinforce the security of BOAweb, customers will be required to define security questions and a secondary e-mail address. These additional security measures will be useful in the following use cases.

- **Secret Questions**

- a. Password change – When changing your password, you will be required to answer one of the security questions that you had initially defined, in addition to the usual procedure.
 - The portal will randomly select one of the security questions
 - You have only 2 attempts to answer the question, after which you will be automatically logged out and your account suspended
 - To reactivate your account, you will have to go to your branch
- b. Password reset - When resetting your password, you will be required to answer one of your security questions in addition to the usual procedure.
 - The portal will randomly select one of the security questions
 - You have only 2 attempts to answer the question, after which you will be automatically logged out and your account suspended
 - To reactivate your account, you will have to go to your branch
- c. Deactivation of multi-factor authentication (MFA) - When turning off the multi-factor authentication on the portal, you will be required to answer one of your security questions in addition to the usual procedure.
 - The portal will randomly select one of the security questions
 - You have only 2 attempts to answer the question, after which you will be automatically logged out and your account suspended
 - To reactivate your account, you will have to go to your branch

- **Secondary E-mail Address**

- a. In the event that your main e-mail address is changed, you will receive a notification to that effect on your secondary e-mail address.

These new security measures have been activated for BOA – TANZANIA customers only at the moment.

5.1 Define your secret questions

- i. After logging in to the BOAweb portal, you will automatically be required to define your secret questions.
- ii. Fill in the 4 fields:

- **Important date in the past** – Enter an important date in the past
- **Secret sentence** – Define a secret sentence of your choice, made up of a minimum of 3 words and 10 characters
- **Secret questions** – Select a secret question from the drop-down list. You can also create your own secret question by checking the box titled “Define my own secret question” and enter the question.
- **Secret answer** – Enter the answer to your secret question

Security Settings

Enter an important date in the past

Important date in the past

Secret sentence

Enter a secret sentence

Secret question

Select

☐ Define my own secret question

Secret answer

Enter a secret question

SAVE

5.2 Define your secondary e-mail address

- Enter your secondary e-mail address and click on “Save”.

Your security settings have been set successfully. Welcome to BOAweb

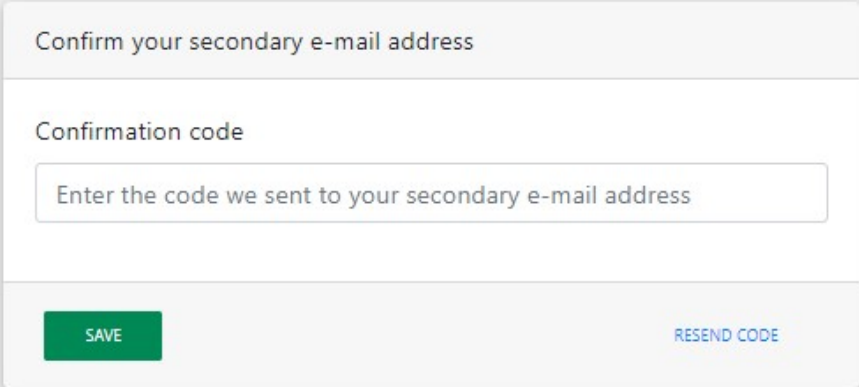
Account security settings

Secondary e-mail address

SAVE SKIP

- An e-mail notification is sent to your mail e-mail address informing you of a confirmation code sent to your newly added secondary address.
- Check your secondary address to get the confirmation code. Enter the code in the

portal to confirm the addition of the address and click on “Save”.



Confirm your secondary e-mail address

Confirmation code

Enter the code we sent to your secondary e-mail address

SAVE [RESEND CODE](#)

iv. The addition of the secondary e-mail address is confirmed.

My accounts

Your secondary e-mail address has been confirmed.

Account name and number	Account type	Currency	Current Balance	Available Balance
Compte - 423511111111111	Current	EUR	0.00 ~TZS 0.00 *	NA ~ *
TOTAL BALANCES IN TZS			0.00	0.00

Dashboard

[All transactions](#) ➔

[View initiated payments](#) ➔

[Transfers history](#) ➔

5.3 Edit your secret questions

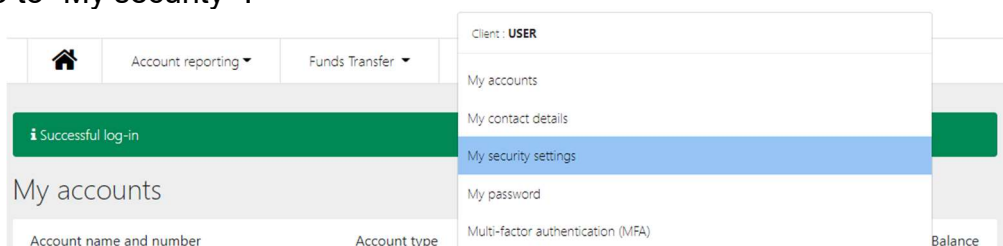
i. Click on the drop-down list on your user name.



Last log in : 2022-01-19 15:54:18 UTC [Contact](#) [User guide](#)

User 02 ▼ FR EN

ii. Go to "My security".



Client : **USER**

- My accounts
- My contact details
- My security settings**
- My password
- Multi-factor authentication (MFA)



My accounts

Account name and number	Account type	Balance



- iii. Click on the edit icons highlighted in red in the screenshot below to edit the details.

My Security Details



Enter an important date in the past

*****  


Secret sentence

*****  

Secret question

*****  

Secret answer

***** 

- iv. Important date – Enter the current date in the first field followed by the new date in the next field. Enter your password to validate and click on “Save”. In case you do not remember the current date, click on “I don’t remember the previous value”, then enter the code sent to your main e-mail address.

Update important date in the past

Enter the old important date in the past:

[I don't remember the previous value](#)

Enter the new important date in the past:

Please set your password

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

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

CLEAR

CANCEL

SAVE

- v. **Secret sentence** - Enter the current sentence in the first field followed by the new one in the next field. Enter your password to validate and click on “Save”.

Update the secret sentence



Enter the old secret sentence

[I don't remember the previous value](#)

Enter your new secret sentence

Please set your password

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

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

CLEAR

CANCEL

SAVE

- vi. **Secret question** - Enter the current question in the first field followed by the new one in the next field. Enter your password to validate and click on “Save”.

Update the secret question



Enter the old secret question

[I don't remember the previous value](#)

Enter the new secret question

☐ Define a custom secret question

Please set your password

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

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

CLEAR

CANCEL

SAVE

- vii. Secret answer - Enter the current answer in the first field followed by the new one in the next field. Enter your password to validate and click on “Save”.

Update the secret response ×

Enter the old secret response

[I don't remember the previous value](#)

Enter the new secret response

Please set your password

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

2381706495

CLEAR

CANCEL

SAVE

6. Change Personal Information

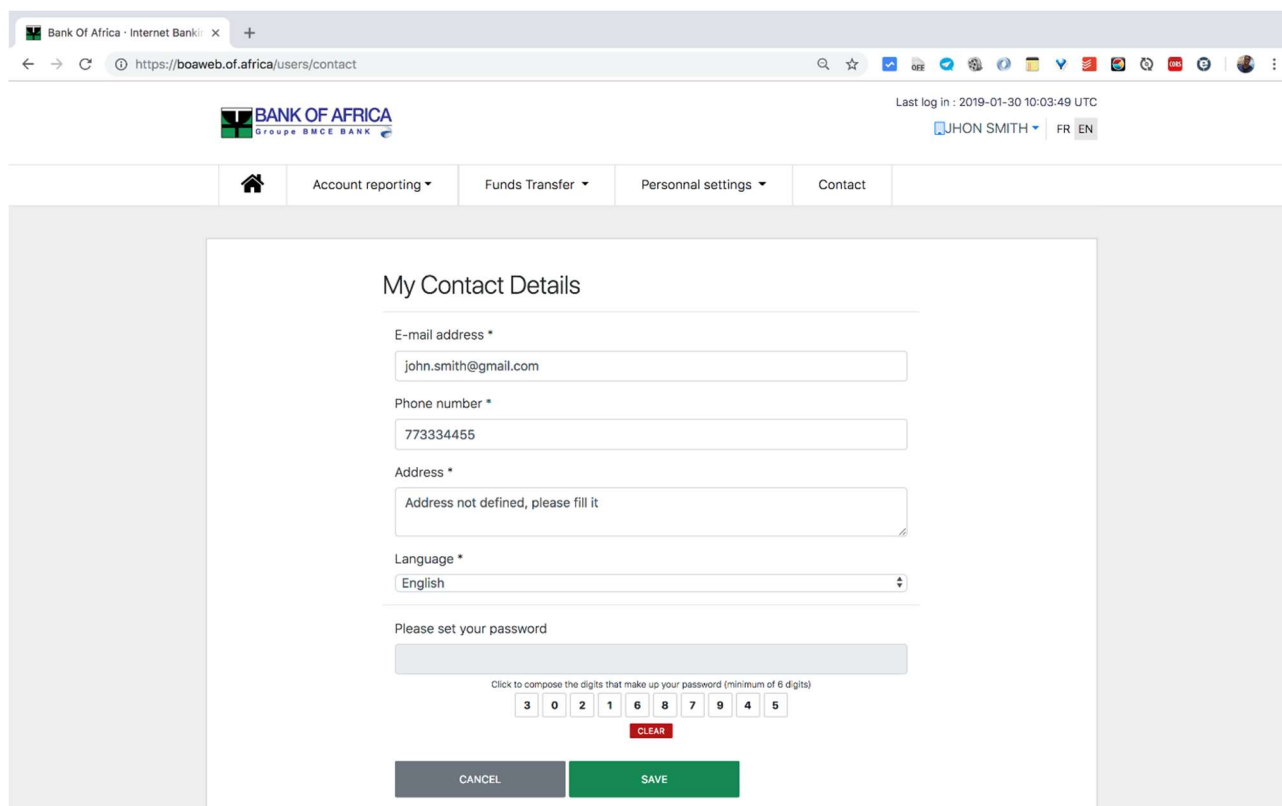
This allows you to modify user-specific personal data e.g.

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



Important:

Enter all required information to complete the update.



The screenshot shows the 'My Contact Details' page in the Bank of Africa Internet Banking interface. The page is titled 'My Contact Details' and contains several input fields for user information. The browser address bar shows 'https://boaweb.of.africa/users/contact'. The user is logged in as 'JHON SMITH' with a last login time of '2019-01-30 10:03:49 UTC'. The page has a navigation bar with links for 'Account reporting', 'Funds Transfer', 'Personnal settings', and 'Contact'. The main content area includes the following fields:

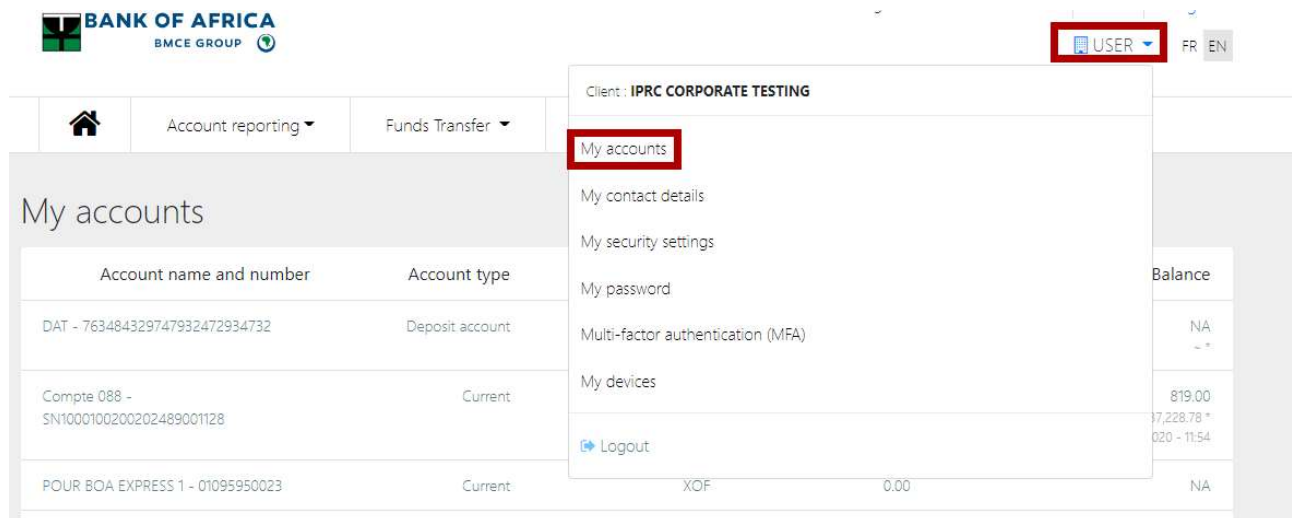
- E-mail address ***: Input field containing 'john.smith@gmail.com'.
- Phone number ***: Input field containing '773334455'.
- Address ***: Input field containing 'Address not defined, please fill it'.
- Language ***: Dropdown menu set to 'English'.
- Please set your password**: A section for password creation with a prompt 'Click to compose the digits that make up your password (minimum of 6 digits)' and a row of buttons for digits 3, 0, 2, 1, 6, 8, 7, 9, 4, 5. A 'CLEAR' button is located below the digits.

At the bottom of the form are two buttons: 'CANCEL' and 'SAVE'.

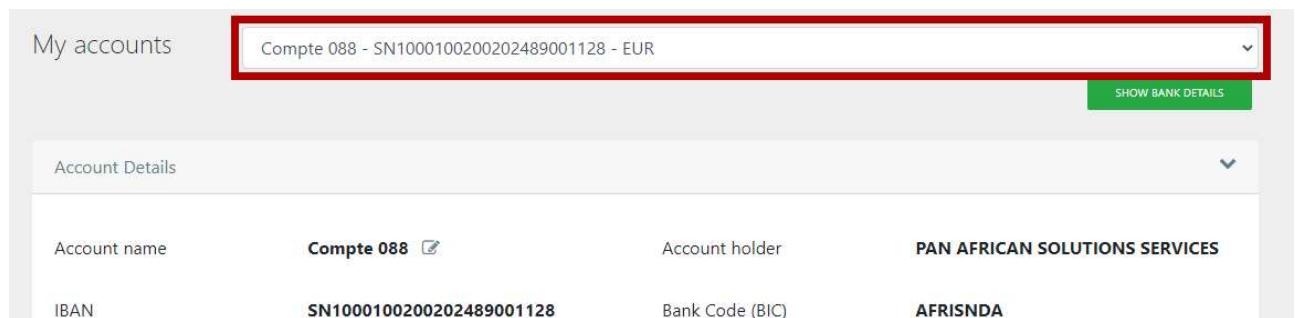
7. Download the bank details (RIB)

There are many situations where you need to share your Bank Details (RIB) with third parties in order to receive funds transfers. BOAweb allows you to access your Bank Details in a few clicks.

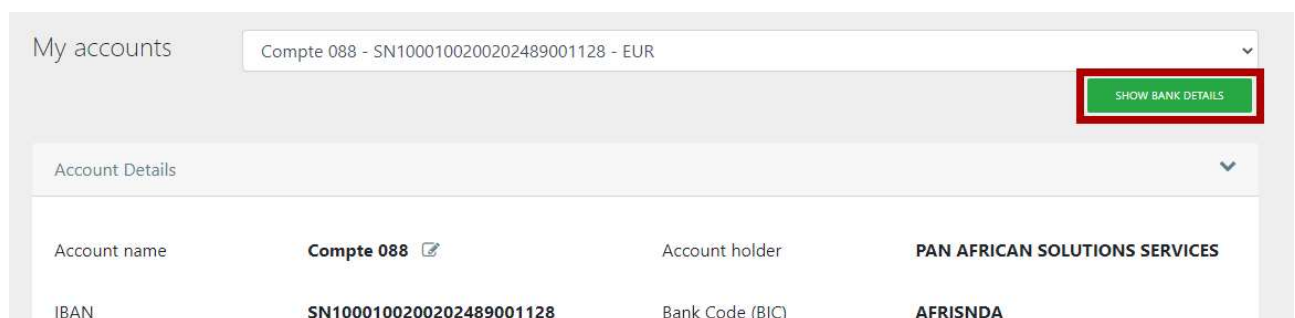
- i. At the top of the page, click on your username as shown in the illustration below, then on “My accounts”.




- ii. Select the relevant account from the drop-down list.



- iii. Once the account has been selected, click on “Show Bank Details”.



- iv. Click on “Download RIB”.


 BANK DETAILS X



IPRC CORPORATE TESTING

Bank references

Bank code	Agency code	Account N°	RIB key
SN100	01002	02024890011	28

SWIFT Address : AFRISNDA

SN100 01002 02024890011 28 

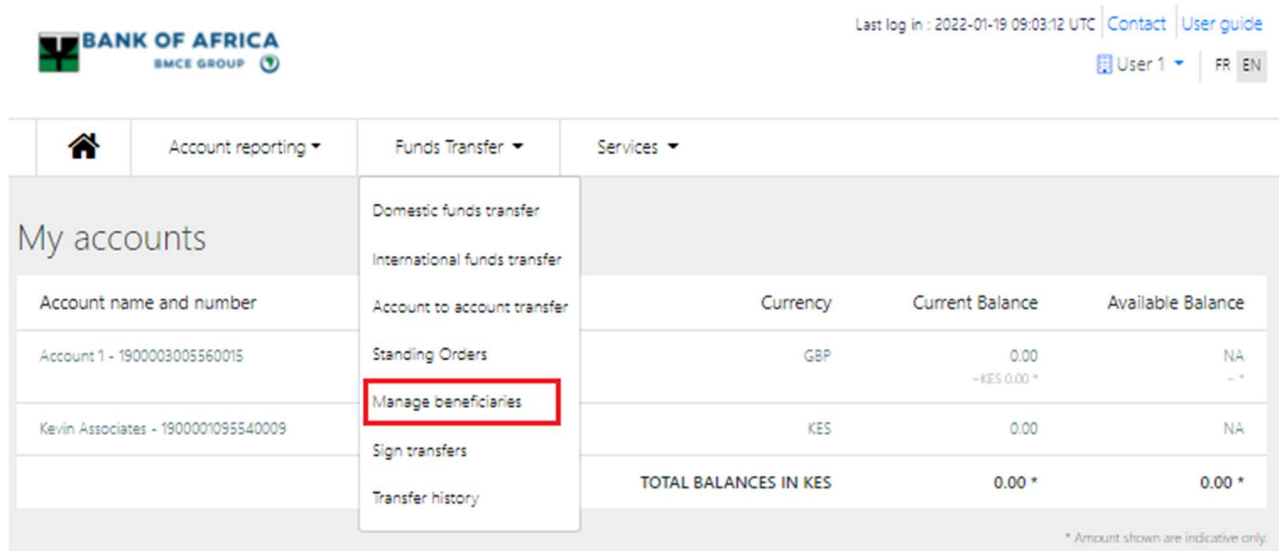
 SEND BY E-MAIL  **DOWNLOAD RIB**

NB: You can also copy the RIB, open it on your device by scanning the QR code or send to your e-mail address.

8. Create a New Beneficiary

Beneficiaries must be created on the portal before executing funds transfers.

- i. Go to the “Funds Transfer” menu and select “Manage beneficiaries”.

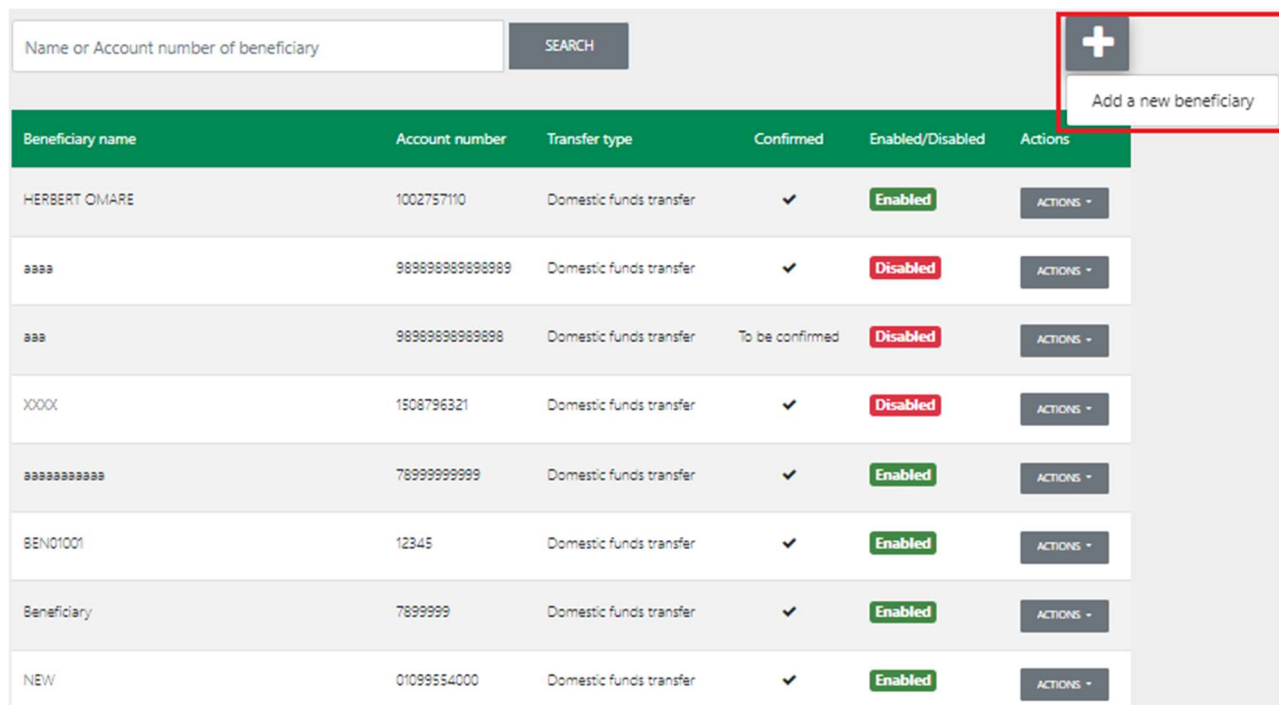


The screenshot shows the Bank of Africa web portal interface. At the top, there is a navigation bar with the Bank of Africa logo, the text 'BMCE GROUP', and a user login status 'Last log in : 2022-01-19 09:03:12 UTC'. There are links for 'Contact' and 'User guide'. Below the navigation bar, there is a main menu with options: 'Account reporting', 'Funds Transfer', and 'Services'. The 'Funds Transfer' menu is expanded, showing a list of options: 'Domestic funds transfer', 'International funds transfer', 'Account to account transfer', 'Standing Orders', 'Manage beneficiaries' (highlighted with a red box), 'Sign transfers', and 'Transfer history'. To the right of the menu, there is a table titled 'My accounts' showing account details and balances.

Account name and number	Currency	Current Balance	Available Balance
Account 1 - 1900003005560015	GBP	0.00 -KES 0.00 *	NA .. *
Kevin Associates - 1900001095540009	KES	0.00	NA
TOTAL BALANCES IN KES		0.00 *	0.00 *

* Amount shown are indicative only.

- ii. Click on “+” then “Add a new beneficiary”.



The screenshot shows the 'Manage beneficiaries' page. At the top, there is a search bar with the placeholder text 'Name or Account number of beneficiary' and a 'SEARCH' button. To the right of the search bar, there is a red box containing a '+' icon and the text 'Add a new beneficiary'. Below the search bar, there is a table listing existing beneficiaries.


Beneficiary name	Account number	Transfer type	Confirmed	Enabled/Disabled	Actions
HERBERT OMARE	1002757110	Domestic funds transfer	✓	Enabled	ACTIONS +
aaaa	989898989898989	Domestic funds transfer	✓	Disabled	ACTIONS +
aaa	989898989898988	Domestic funds transfer	To be confirmed	Disabled	ACTIONS +
XXXX	1508796321	Domestic funds transfer	✓	Disabled	ACTIONS +
aaaaaaaaaaaa	78999999999	Domestic funds transfer	✓	Enabled	ACTIONS +
BEN01001	12345	Domestic funds transfer	✓	Enabled	ACTIONS +
Beneficiary	7899999	Domestic funds transfer	✓	Enabled	ACTIONS +
NEW	01099554000	Domestic funds transfer	✓	Enabled	ACTIONS +

- iii. Fill in the fields in the “Create New Beneficiary” form and click on “Save”:
 - Transfer type – Select the type of transfer from one of the following options : Domestic transfer and International transfer
 - Country – Select the country from the drop-down list

- Account number – Enter the account number of the beneficiary
- Bank code (BIC) - Select the BIC from the provided list
- Bank name – Select the name of the beneficiary's bank from the drop-down list
- Bank code – This field is filled in automatically once you select the bank name
- the name of the bank branch from the drop-down list
- Branch code – This field is filled in automatically once you select the branch name
- Beneficiary name – Enter the name of the beneficiary
- Physical address - Enter the beneficiary's physical address

BENEFICIARIES

Create New Beneficiary

Transfer type * <div>Domestic Transfer ▼</div>	Country <div>KE - KENYA ▼</div>
Account number * <div>Account number</div>	Bank code (BIC) * <div>Fill the Bank code or click on the button to choose </div>
Bank name <div>Select ▼</div>	Bank code * <div></div>
Branch name <div>Select ▼</div>	Branch code * <div></div>
Beneficiary name * <div></div>	
Address (Physical) * <div></div>	

SAVE


- iv. Enter the last 4 digits of your mobile phone number and then click on “Receive the code” to receive it by SMS.

Confirmation of beneficiary creation

Fill in the last four digits of your following mobile phone number ;
+21264994****


The last four digits of your mobile phone number

Chose the notification Canal.

SEND ME THE VERIFICATION CODE BY SMS 

[RECEIVE THE CODE](#) [I HAVE ALREADY CODE](#)

- v. Enter the verification code received by SMS to confirm creation of the beneficiary and then click on “Confirm my beneficiary”.


 An activation code has been sent to your mobile phone number.

Confirm beneficiary creation :

Fill in the code sent to you.

CONFIRM MY BENEFICIARY [SEND ME THE CODE AGAIN](#)

- vi. The creation of the beneficiary is confirmed.

 Your beneficiary is confirmed.

[DELETE](#) [EDIT](#) [BENEFICIARIES](#)

Beneficiary Detail

Beneficiary name	Donald John
Beneficiary country	KE - KENYA
Bank code (BIC)	AFRIKENX
Account number	000789125364
Bank name	BANK OF AFRICA KENYA LIMITED
Bank code	19
Branch name	GATEWAY MALL
Branch code	33
Beneficiary address	Nairobi, Kenya

9. Standing Orders

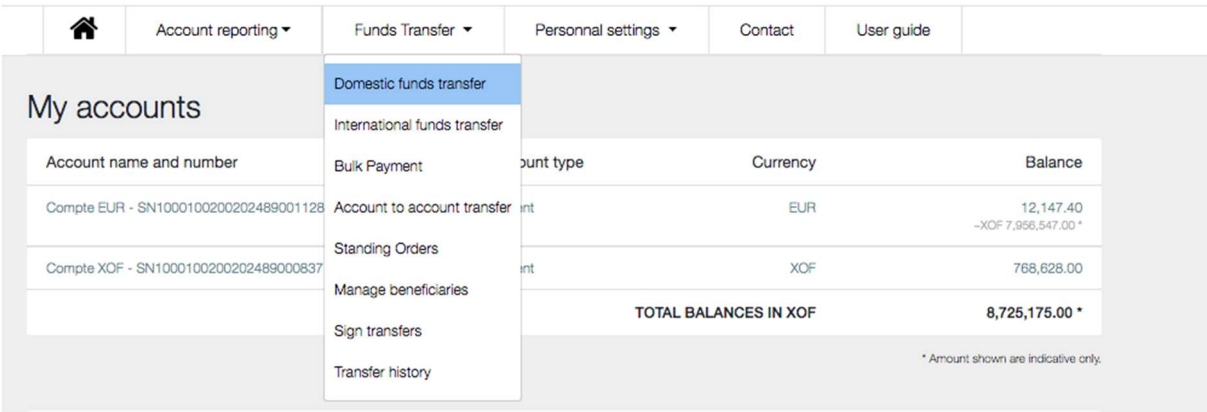
In the BOAweb application, it is possible to create, modify or cancel a domestic or international or an account-to-account standing order.

9.1 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'. Below this, the 'My accounts' section is visible on the left, listing two accounts: 'Compte EUR - SN1000100200202489001128' and 'Compte XOF - SN1000100200202489000837'. On the right, a dropdown menu for 'Funds Transfer' 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, a table displays account balances:

Account name and number	Account type	Currency	Balance
Compte EUR - SN1000100200202489001128		EUR	12,147.40
Compte XOF - SN1000100200202489000837		XOF	768,628.00
TOTAL BALANCES IN XOF			8,725,175.00 *

* 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".

	Account reporting ▾	Funds Transfer ▾	Personal settings ▾	Contact	User guide		
		Domestic funds transfer					
		International funds transfer	Amount	Currency	Next occurrence	Status	Actions
TEST BULK P BOA RDC		Bulk Payment	1201.0	EUR	---	Cancelled	ACTIONS ▾
TEST BULK P BOA RDC		Account to account transfer	1200.0	EUR	---	Cancelled	ACTIONS ▾
		Standing Orders					
PAN AFRICAN SOLUTIONS SERVICES		Manage beneficiaries	5.0	EUR	2019-12-26	Not signed	ACTIONS ▾
		Sign transfers					
TEST BULK P BOA RDC		Transfer history	5.0	EUR	2019-12-26	Not signed	ACTIONS ▾

9.2 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	Show Sign Edit

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

i The transaction has been signed

TRANSFERS

signed

From	Amount to transfer	Date	Type
SN1000100200202489001128	EUR 1,400.00	02/01/2020	simple domestic Standing Order
To	Beneficiary	Reason	Detail of charges
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 Show Cancel Pause 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 8

Scheduled 7

Signed 9

Cancelled 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 signed8

Scheduled7

Signed9

Cancelled0

TEST BULK P BOA RDC
BJ0610100100189536000050

EUR 1,400.00

02/01/2020

simpledomestic

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		<div>simple domestic</div> <div>standing order</div>

9.3 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.

9.4 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	<div>ACTIONS -</div> <div><div>Show</div><div>Cancel</div><div>Pause</div><div>Skip next occurrence</div></div>
TEST BULK P BOA RDC	SN1000100200202489001128	1200.0	EUR	2020-02-02	Signed	
<div>< 1 2 3 ></div>						

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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 -
TEST BULK P BOA RDC	SN1000100200202489001128	1200.0	EUR	2020-02-02	Signed	<ul style="list-style-type: none"> Show Cancel Resume

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		

9.5 Skip the next occurrence of a standing order

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

- Click on the “Funds Transfer” menu and select “Standing orders”
- 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 -
TEST BULK P BOA RDC	SN1000100200202489001128	1200.0	EUR	2020-02-02	Signed	<ul style="list-style-type: none"> Show Cancel Pause Skip next occurrence

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"> Show Cancel Pause Unkip next occurrence

< 1 2 3 >

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9.6 Cancel a standing order

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

- Go to "Funds Transfer" and click on "Standing orders"
- Look for the targeted transfer, click on "Select" and then on "Cancel" and confirm the operation
- 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"> Show Cancel Pause Unkip next occurrence

< 1 2 3 >

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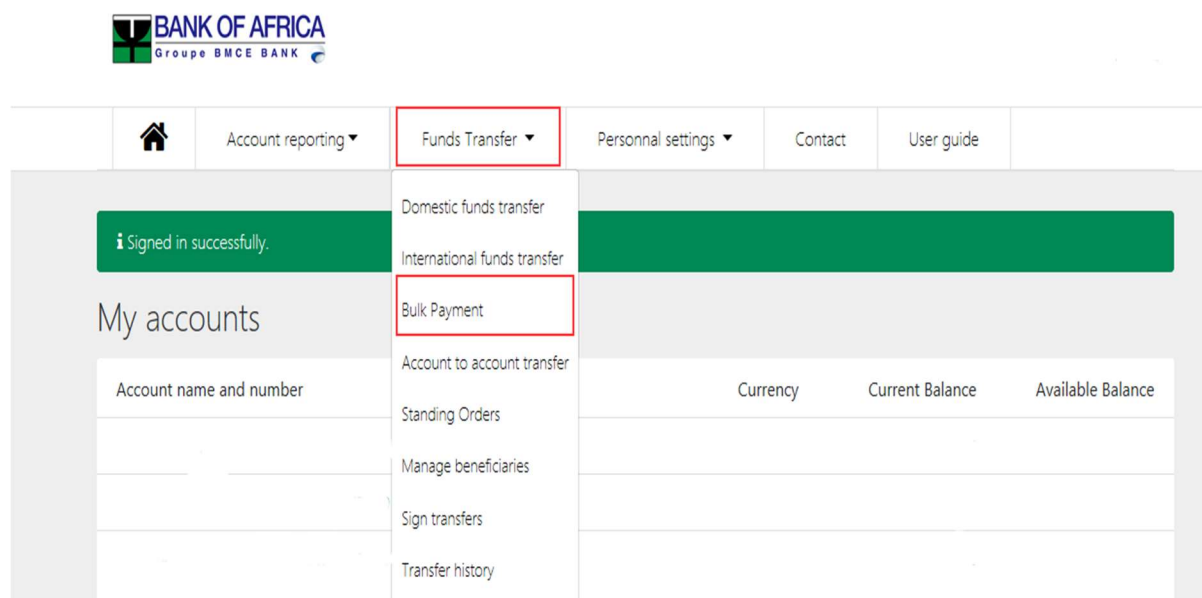
A cancelled standing order cannot be activated; the user would have to create a new one.

10. Bulk Payments

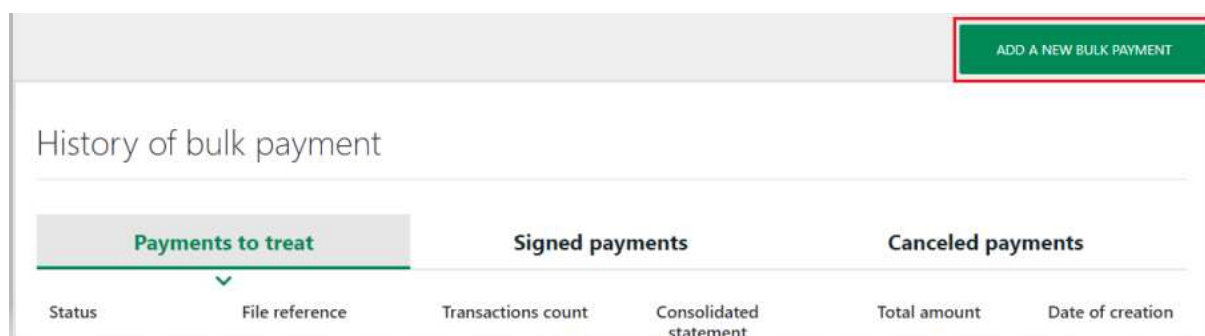
The BOAweb application provides Enterprise customers (SME and Corporate) the possibility to create, delete or cancel a bulk payment. This feature enables the execution of several funds transfers at one go.

10.1 Access the bulk payment menu

- i. Log in to BOAweb, navigate to “Funds Transfer”, and then click on the “Bulk Payment” menu.

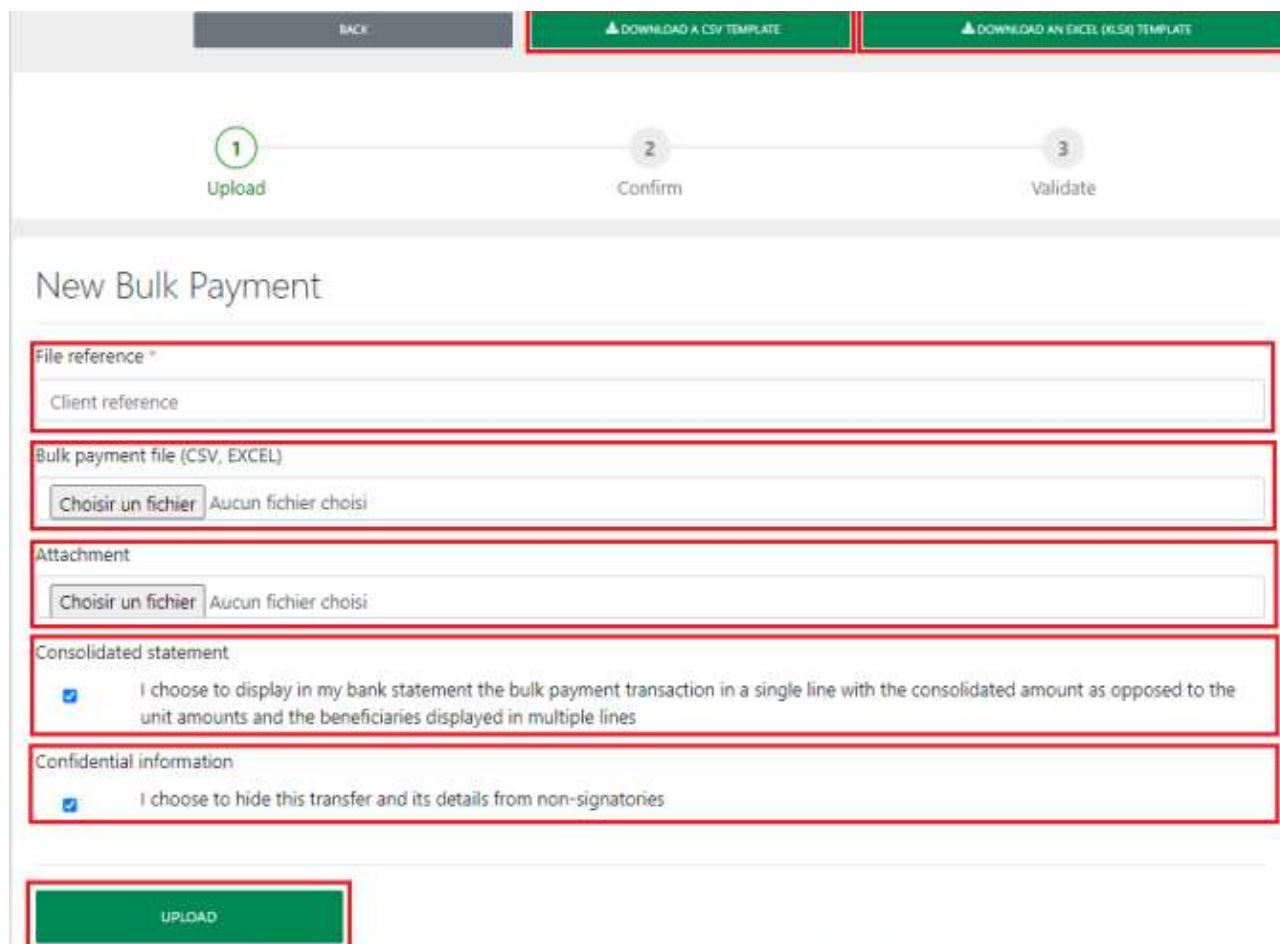


The bulk payment screen will appear with the title “History of bulk payments”.



10.2 Create a bulk payment

- i. To create a new bulk payment, click on the “Add a New Bulk Payment” menu icon (refer to screenshot above). The “New Bulk Payment” screen opens.
- ii. Provide the following information on the “New Bulk Payment” screen:
 - Download a CSV template – Provides a comma separated value (CSV) file template to capture bulk payment details.
 - Download an EXCEL (XLSX) template – Provides an Excel file template to capture bulk payment details.
 - File reference – Fill in your internal reference for the transaction.
 - Bulk payment file (CSV, EXCEL) - Search for and upload the bulk payment file in CSV or EXCEL format onto BOAweb.
 - Attachment – If desired, upload a document in Word format with details of the operations.
 - Consolidated statement – You can view the bulk payment transaction in a single line on your bank statement instead of multiple entries that make up the bulk payment. This is selected by default in the “Consolidated statement” check box.
 - Confidential information – You can also hide or allow viewing of the details of the bulk payment transaction from users that are non-signatories. The option to hide the details is checked by default, meaning that all details of the transaction will be hidden from the non-signatories to the transaction.



BACK

DOWNLOAD A CSV TEMPLATE

DOWNLOAD AN EXCEL (XLSX) TEMPLATE

1 Upload

2 Confirm

3 Validate

New Bulk Payment

File reference *

Client reference

Bulk payment file (CSV, EXCEL)

Choisir un fichier

Aucun fichier choisi

Attachment

Choisir un fichier

Aucun fichier choisi

Consolidated statement

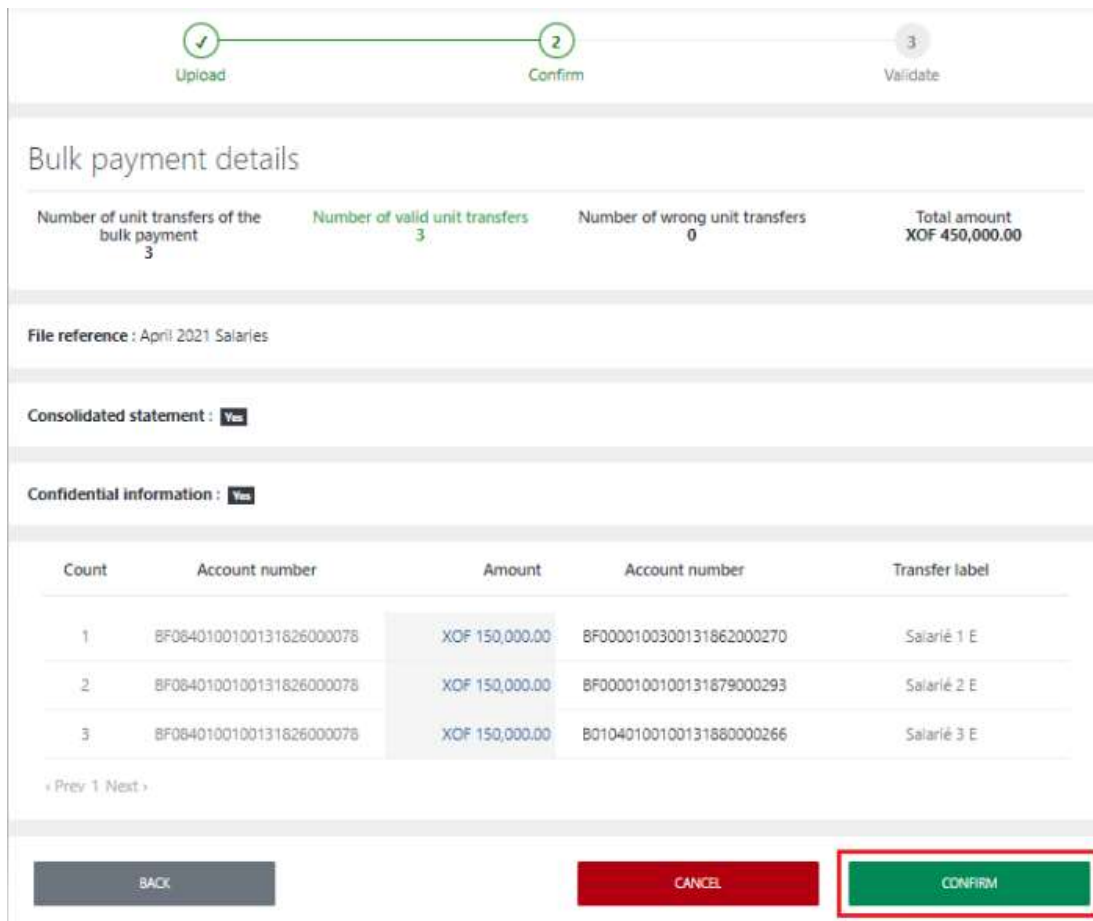
☒ I choose to display in my bank statement the bulk payment transaction in a single line with the consolidated amount as opposed to the unit amounts and the beneficiaries displayed in multiple lines

Confidential information

☒ I choose to hide this transfer and its details from non-signatories

UPLOAD

- iii. Verify the details on the following screen and click on “Confirm”. However, if the details are incorrect, click on “Cancel” to correct the transaction or to simply put an end to the transaction.



The screen shows a progress bar at the top with three steps: 1. Upload (checked), 2. Confirm (active), and 3. Validate. Below the progress bar, the title is "Bulk payment details".

Summary statistics:

- Number of unit transfers of the bulk payment: 3
- Number of valid unit transfers: 3
- Number of wrong unit transfers: 0
- Total amount: XOF 450,000.00

File reference: April 2021 Salaries

Consolidated statement: ☒ Yes

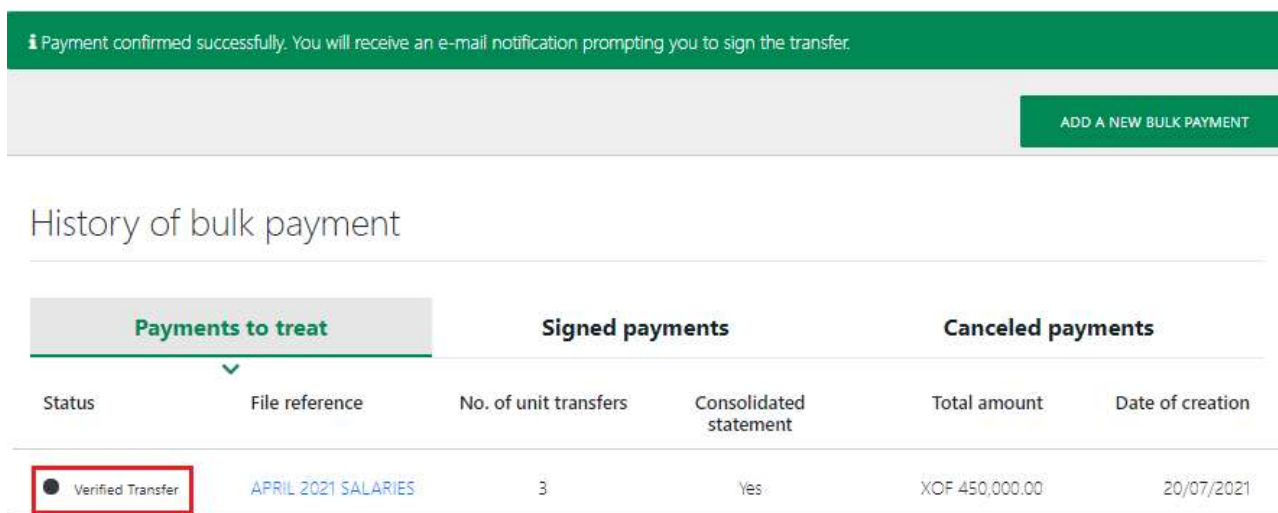
Confidential information: ☒ Yes

Count	Account number	Amount	Account number	Transfer label
1	BF0840100100131826000078	XOF 150,000.00	BF0000100300131862000270	Salarié 1 E
2	BF0840100100131826000078	XOF 150,000.00	BF0000100100131879000293	Salarié 2 E
3	BF0840100100131826000078	XOF 150,000.00	B01040100100131880000266	Salarié 3 E

< Prev 1 Next >

At the bottom, there are three buttons: BACK (grey), CANCEL (red), and CONFIRM (green, highlighted with a red border).

- iv. The transaction is confirmed successfully and the status changes to “Verified Transfer”. You will receive an e-mail notification prompting you to sign the transfer. On the “History of bulk payment” screen, the uploaded file is displayed with the status “Verified Transfer”. Select the transaction entry to confirm.



A green banner at the top states: "Payment confirmed successfully. You will receive an e-mail notification prompting you to sign the transfer."

ADD A NEW BULK PAYMENT

History of bulk payment

Payments to treat		Signed payments		Canceled payments	
Status	File reference	No. of unit transfers	Consolidated statement	Total amount	Date of creation
<input checked="" type="radio"/> Verified Transfer	APRIL 2021 SALARIES	3	Yes	XOF 450,000.00	20/07/2021

10.3 Sign a bulk payment

The signatory can sign the bulk payment transfers depending on the mandates defined during application for the service. There are 2 ways to access the bulk payment transaction awaiting a signature:

- a. From the "Funds Transfer" menu, click on "Sign Transfers" and select the transaction that you want to sign
 - b. Or from the "Funds Transfer" menu, click on "Bulk Payment" and on the "Payments to sign" tab, select the transaction that you want to sign
- i. After having selected the transaction that you want to sign, verify once again the transaction details displayed on the summary screen and click on "Sign".

✓ Upload — ✓ Confirm — 3 Validate

Summary In progress

File reference April 2021 Salaries	Transactions count 3	Amount XOF 450,000.00
Payment type bulk domestic	Transfer date 20/07/2021	Status Verified Transfer
Consolidated statement : Yes		
Confidential information : Yes		

Sign the transfer REJECT THIS TRANSFER

Signature method	Date
<div style="border: 1px solid #ccc; padding: 5px; min-height: 30px;"> Password </div>	<div style="border: 2px solid #003366; background-color: #003366; color: white; padding: 5px 10px; font-weight: bold; display: inline-block;">SIGN</div>

Beneficiaries

Source account	Destination account	Transfer label	Amount
BF0840100100131826000078	B01040100100131880000266	Salaire 3 E	XOF 150,000.00
BF0840100100131826000078	BF00001001001318790000293	Salaire 2 E	XOF 150,000.00
BF0840100100131826000078	BF00001003001318620000270	Salaire 1 E	XOF 150,000.00
« Prev 1 Next »			

BACK

DELETE

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

Transfer signature

Enter your password to sign this transfer

.....

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

3

8

9

4

5

2

1

6

7

0


CLEAR

SIGN

CANCEL

- iii. The transaction is signed successfully. The green point in the “Sign the transfer” section signifies the success of the signature.

i The transaction has been signed



Summary

Processed

File reference April 2021 Salaries	Transactions count 3	Amount XOF 450,000.00
Payment type bulk domestic	Transfer date 20/07/2021	Status Signed
Consolidated statement : Yes		
Confidential information : Yes		

Sign the transfer

Signature method	Date
Password	20/07/2021 ●

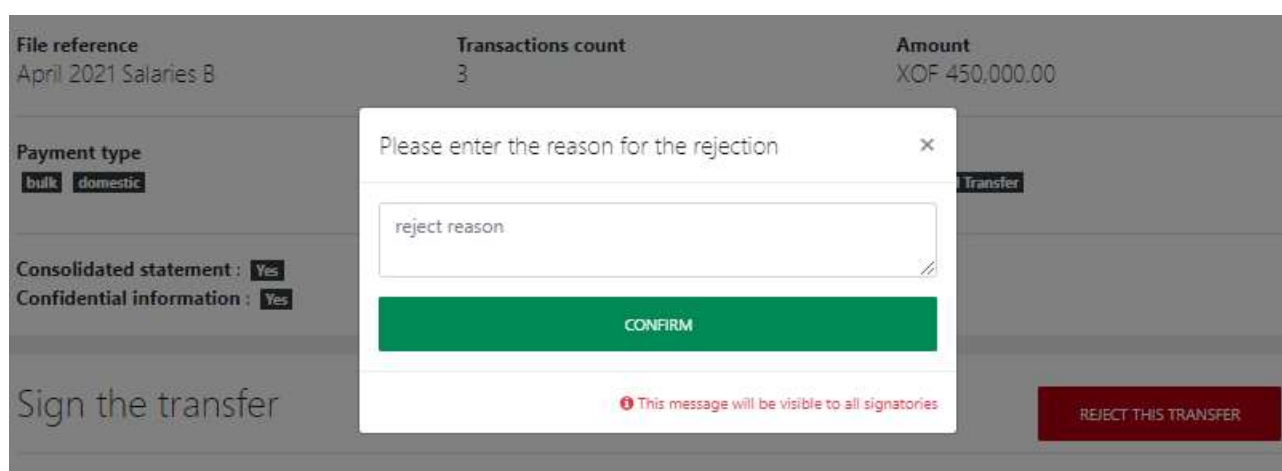
Beneficiaries

Source account	Destination account	Transfer label	Amount
BF0840100100131826000078	B01040100100131880000266	Salarié 3 E	XOF 150,000.00
BF0840100100131826000078	BF0000100100131879000293	Salarié 2 E	XOF 150,000.00
BF0840100100131826000078	BF0000100300131862000270	Salarié 1 E	XOF 150,000.00

[< Prev](#) [Next >](#)

NB :

- a. If you reject the transfer by clicking on "Reject this transfer", enter the reason for the rejection and click on "Confirm". All signatories of this transfer in your company will see the reason that you have indicated.



The screenshot displays the BOAweb interface for managing a transfer. A modal dialog box is open, prompting the user to "Please enter the reason for the rejection". The dialog includes a text input field labeled "reject reason" and a green "CONFIRM" button. Below the input field, a red warning message states: "This message will be visible to all signatories".

File reference
April 2021 Salaries B

Transactions count
3

Amount
XOF 450,000.00

Payment type
bulk **domestic**

Consolidated statement : **Yes**

Confidential information : **Yes**

Sign the transfer

Transfer

CONFIRM

REJECT THIS TRANSFER

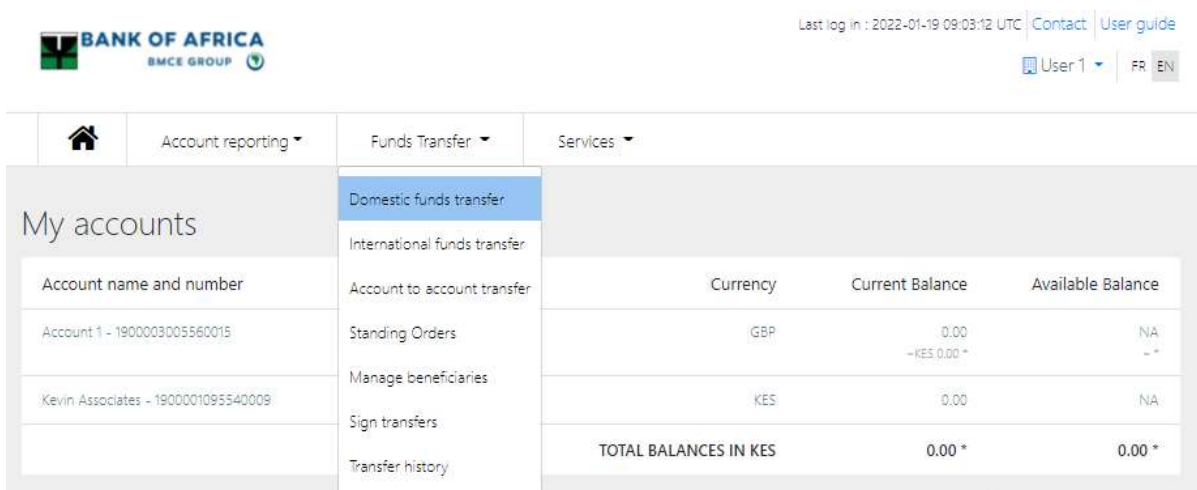
- b. By clicking on "Delete", the transfer is deleted and is no longer displayed on the transfer list. You cannot delete the transaction once it has been signed.

11. Domestic funds transfer

This feature enables users to initiate domestic funds transfers, attach supporting documents and sign the transfers.

11.1 Initiate a domestic funds transfer

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



Bank of Africa BMCE GROUP

Last log in : 2022-01-19 09:03:12 UTC | [Contact](#) | [User guide](#)

User 1 | FR | EN

Account reporting | Funds Transfer | Services

My accounts

Account name and number	Account to account transfer	Currency	Current Balance	Available Balance
Account 1 - 1900003005560015	Standing Orders	GBP	0.00 -KES 0.00 *	NA -
Kevin Associates - 1900001095540009	Manage beneficiaries	KES	0.00	NA
	Sign transfers			
	Transfer history			
TOTAL BALANCES IN KES			0.00 *	0.00 *

- viii. Fill in the fields in the “Domestic funds transfer” form and click on “Create a new funds transfer” :
- Transfer type – Select the type of transfer from one of the following options : Electronic Funds Transfer, Real Time Gross Settlement and Internal Transfer
 - Beneficiary – Select the beneficiary from the drop-down list
 - Debit account – Select the account to debit from the drop-down list
 - Currency - Select the currency
 - Amount – Enter the amount you would like to send to the beneficiary
 - Transfer date – This field is filled in by default, usually the date of initiation of the transfer
 - Detail of charges – Indicate the party to whose account the transfer fees will be charged
 - Description - Enter the description of the transfer, usually the reason of the transfer

Domestic Funds Transfer

Transfer type

☒ Electronic Funds Transfer

☐ Real Time Gross Settlement

☐ Internal transfer

Beneficiary

Name - (1657890) BANK OF BARODA (KENYA) LTD

Debit account

Account 1 - 1900003005560015 - GBP

Currency

GBP - British pound

Amount

Amount

Transfer date

2022-01-24

Set as a Standing Order

☐

Detail of charges

Charge beneficiary


Description

Description

CREATE A NEW FUNDS TRANSFER

ix. The transfer is created successful.

- If you don't have a supporting document to attach, click on « Continue » to sign and validate the transaction.
- If you want to attach a supporting document, refer to step 9.2 of this user guide.

 Transfer created successfully

TRANSFERS

In progress

From 1900003005560015	Amount to transfer GBP 10.00	Date 24/01/2022	Type simple domestic
To 1657890	Beneficiary Name	Reason Assistance	Detail of charges Beneficiary

Documents [0] [Manage documents](#)

No document found

Select the reason
Payment of invoices for the effective provision of serv ▼

Supporting document

Choisir un fichier

Aucun fichier choisi

Allowed document types are images, word and pdf

ADD DOCUMENT

CONTINUE

11.2 Add a supporting document

- i. To add a supporting document:
 - Select the reason of the transfer from the drop-down list
 - Upload the supporting document in the “Supporting document” field
 - Click on “Add document”

In progress

From 77777788888899999999	Amount to transfer CDF 1,000.00	Date 20/07/2021	Type simple domestic
To 77777777999999999999	Beneficiary Bénéficiaire Diane	Reason Family assistance	Detail of charges Beneficiary

Documents [0] [Manage documents](#)

No document found

Select the reason

Family help or family assistance ▼

Supporting document

Choisir un fichier

Aucun fichier choisi

Allowed document types are images, word and pdf

ADD DOCUMENT

CONTINUE

- ii. The document is added successfully.
- iii. To consult the list of required documents for international transfers, follow the links according to your bank (see table below)

Bank	Required documents
Bank of Africa IVORY COAST	Lien Particuliers Lien PME Lien Grandes Entreprises
Bank of Africa BURKINA FASO	Lien Particuliers Lien PME Lien Grandes Entreprises
Bank of Africa TOGO	Lien Particuliers Lien PME Lien Grandes Entreprises
Bank of Africa SENEGAL	Lien Particuliers Lien PME Lien Grandes Entreprises
Bank of Africa NIGER	Lien Particuliers Lien PME Lien Grandes Entreprises
Bank of Africa MER ROUGE	Lien Particuliers Lien PME Lien Grandes Entreprises
Bank of Africa DRC	Lien Particuliers Lien PME Lien Grandes Entreprises

Bank of Africa Ghana	Required Documentation
----------------------	--

In progress

From 7777778888888999999999	Amount to transfer CDF 1,000.00	Date 20/07/2021	Type simple domestic
To 777777777999999999999999	Beneficiary Bénéficiaire Diane	Reason Family assistance	Detail of charges Beneficiary

Documents [1] [Manage documents](#)

Reason	Document title	
Family help or family assistance	Attachment - domestic funds transfer 090521.pdf	X

Select the reason

Payment of invoices for the effective provision of servi
▼

Supporting document

Choisir un fichier

Aucun fichier choisi

Allowed document types are images, word and pdf

ADD DOCUMENT

CONTINUE

To add more documents, repeat step i and click on “Add document”.

iv. Click on “Continue” to sign the transfer.

11.3 Sign a domestic funds transfer

- i. Verify the information 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

From 1900003005560015	Amount to transfer GBP 10.00	Date 24/01/2022	Type <div style="display: flex; gap: 5px;"> simple domestic EFT </div>
To 1657890	Beneficiary Name	Reason Assistance	Detail of charges Beneficiary

Signatories

REJECT THIS TRANSFER

User 1

Password

--/--/----

SIGN

Documents [0]
[Manage documents](#)

No document found

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

Transfer signature

Enter your password to sign this transfer

.....

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

9

6

5

7

0

1

8

3

2

4

CLEAR

SIGN

CANCEL

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


The transaction has been signed

TRANSFERS

Processed

From 1900003005560015	Amount to transfer GBP 10.00	Date 24/01/2022	Type simple domestic EFT
To 1657890	Beneficiary Name	Reason Assistance	Detail of charges Beneficiary

Signatories

User 1	Password	24/01/2022	
--------	----------	------------	---

Documents [0]

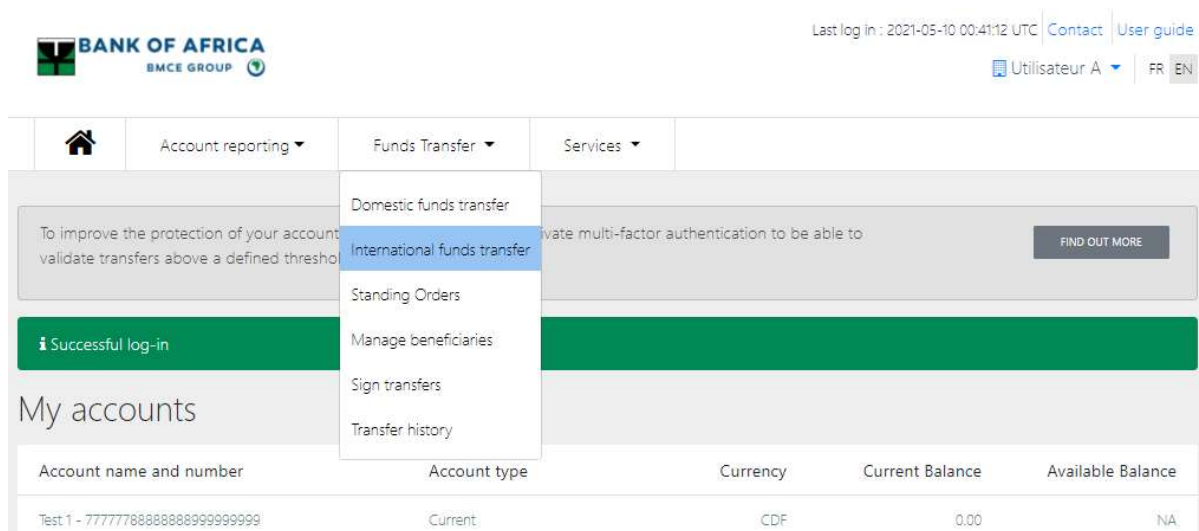
No document found

12. International funds transfer

This feature enables users to initiate international funds transfers, attach supporting documents and sign the transfers.

12.1 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, there is a header with the Bank of Africa logo, the text 'BMCE GROUP', and a user status bar indicating 'Last log in : 2021-05-10 00:41:12 UTC' with links for 'Contact' and 'User guide'. Below the header, there is a navigation bar with a home icon and tabs for 'Account reporting', 'Funds Transfer', and 'Services'. The 'Funds Transfer' tab is active, and a dropdown menu is open, showing options: 'Domestic funds transfer', 'International funds transfer' (highlighted), 'Standing Orders', 'Manage beneficiaries', 'Sign transfers', and 'Transfer history'. Below the navigation bar, there is a green banner with the text 'Successful log-in'. Below the banner, there is a section titled 'My accounts' with a table showing account details.

Account name and number	Account type	Currency	Current Balance	Available Balance
Test:1 - 7777778888888999999999	Current	CDF	0.00	NA

- ii. Fill in the fields in the “International funds transfer” form :
 - Beneficiary – Select the beneficiary from the drop-down list
 - Debit account – Select the account to debit from the drop-down list
 - Currency - Select the currency
 - Amount – Enter the amount you would like to send to the beneficiary

- Transfer date – This field is filled in by default, usually the date of initiation of the transfer
- Detail of charges – Indicate the party to whose account the transfer fees will be charged
- Description - Enter the description of the transfer, usually the reason of the transfer

International Funds Transfer

Beneficiary

Bénéficiaire A - (11111111118888888888) BANK OF AFRICA-RDC

Debit account

Test 1 - 7777778888888999999999 - CDF

Currency

CDF - Congolese franc

Amount

1000

Transfer date

2021-07-20

Set as a Standing Order

☐

Detail of charges


Charge beneficiary

Description

Family assistance

CREATE A NEW FUNDS TRANSFER

- iii. The transfer is created successful.
 - If you don't have a supporting document to attach, click on « Continue » to sign and validate the transaction.
 - If you want to attach a supporting document, refer to step 10.2 of this user guide.

 Transfer created successfully

TRANSFERS

In progress

From 777777888888889999999999	Amount to transfer CDF 1,000.00	Date 20/07/2021	Type simple international
To 11111111188888888888	Beneficiary Bénéficiaire A	Reason Family assistance	Detail of charges Beneficiary

Documents [0] [Manage documents](#)

No document found

Select the reason
Payment of invoices for the effective provision of servi ▼

Supporting document

Choisir un fichier

Aucun fichier choisi

Allowed document types are images, word and pdf.

ADD DOCUMENT

CONTINUE

12.2 Add a supporting document

- i. To add a supporting document:
- Select the reason of the transfer from the drop-down list
 - Upload the supporting document in the “Supporting document” field
 - Click on “Add document”

In progress

From 7777778888888999999999	Amount to transfer CDF 1,000.00	Date 20/07/2021	Type simple international
To 111111111888888888	Beneficiary Bénéficiaire A	Reason Family assistance	Detail of charges Beneficiary

Documents [0] [Manage documents](#)

No document found

Select the reason
Family help or family assistance ▼

Supporting document

Choir un fichier Attachment - inte...ansfer 090521.pdf

Allowed document types are images, word and pdf

ADD DOCUMENT

CONTINUE

- ii. The document is added successfully.

Document added successfully

TRANSFERS

In progress

From 77777788888899999999	Amount to transfer CDF 1,000.00	Date 20/07/2021	Type simple international
To 11111111188888888888	Beneficiary Bénéficiaire A	Reason Family assistance	Detail of charges Beneficiary

Documents [1]
Manage documents

Reason	Document title	
Family help or family assistance	Attachment - International funds transfer 090521.pdf	X

Select the reason
Payment of invoices for the effective provision of serv ▼

Supporting document

Chosir un fichier
Aucun fichier choisi

Allowed document types are images, word and pdf

ADD DOCUMENT

CONTINUE

To add more documents, repeat step i and click on “Add document”.

- iii. Click on “Continue” to sign the transfer.

12.3 Sign a domestic funds transfer

- i. Verify the information 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

From	Amount to transfer	Date	Type
7777778888888999999999	CDF 1,000.00	20/07/2021	<div style="display: flex; gap: 5px;"> <div style="border: 1px solid #000; padding: 2px;">simple</div> <div style="border: 1px solid #000; padding: 2px;">international</div> </div>
To	Beneficiary	Reason	Detail of charges
11111111188888888888	Bénéficiaire A	Family assistance	Beneficiary

Signatories
REJECT THIS TRANSFER

Utilisateur A

Password

--/--/----

SIGN

Status of other signatories

Full name	Date	Status
Utilisateur B		●

Documents [1]
Manage documents

Reason	Document title	
Family help or family assistance	Attachment - International funds transfer 090521.pdf	X

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

Transfer signature

Enter your password to sign this transfer

.....

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

9

6

5

7

0

1

8

3

2

4

CLEAR

SIGN

CANCEL

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

1 The transaction has been signed

TRANSFERS

Processed

From	Amount to transfer	Date	Type
77777788888899999999	CDF 1,000.00	20/07/2021	<div style="background-color: #000; color: white; padding: 2px 5px; border: 1px solid #ccc;">simple</div> <div style="background-color: #000; color: white; padding: 2px 5px; border: 1px solid #ccc;">international</div>
To	Beneficiary	Reason	Detail of charges
111111118888888888	Bénéficiaire A	Family assistance	Beneficiary

Signatories

Utilisateur A	Password	20/07/2021	●
---------------	----------	------------	---

Status of other signatories

Full name	Date	Status
Utilisateur B		●

Documents [1]

Reason	Document title
Family help or family assistance	Attachment - international funds transfer 090521.pdf

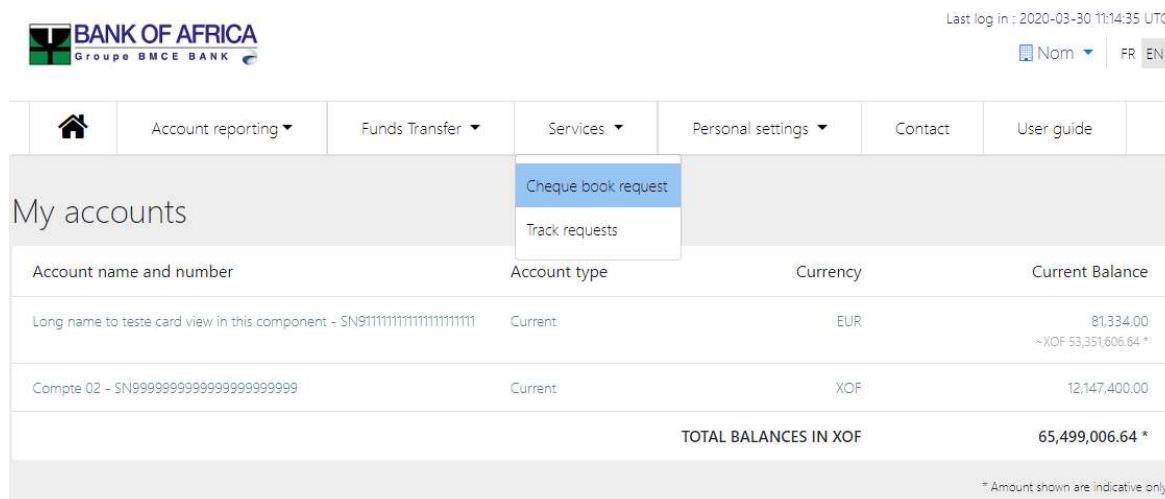
13. Cheque Book Order

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.

13.1 Request for a cheque book

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



Bank of Africa logo and navigation menu are visible at the top. The 'Services' dropdown menu is open, showing 'Cheque book request' and 'Track requests'. Below this, the 'My accounts' section displays 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
TOTAL BALANCES IN XOF			65,499,006.64 *

* 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

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

- 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.

13.2 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

Cheque book request

Requested on

Date of validation

Processed on

Processed on

Status

Validated

Q

↺

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 ▾
Cheque book request - Crossed Quantity : 1 - Pages : 25	Signed at : 2020-02-13 15:28:28 UTC	Validated		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 - SN999999999999999999999999	Current	XOF	12,147,400.00
TOTAL BALANCES IN XOF			65,499,006.64 *

* 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 ▼
			<input type="button" value="Q"/> <input type="button" value="↺"/>

- 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

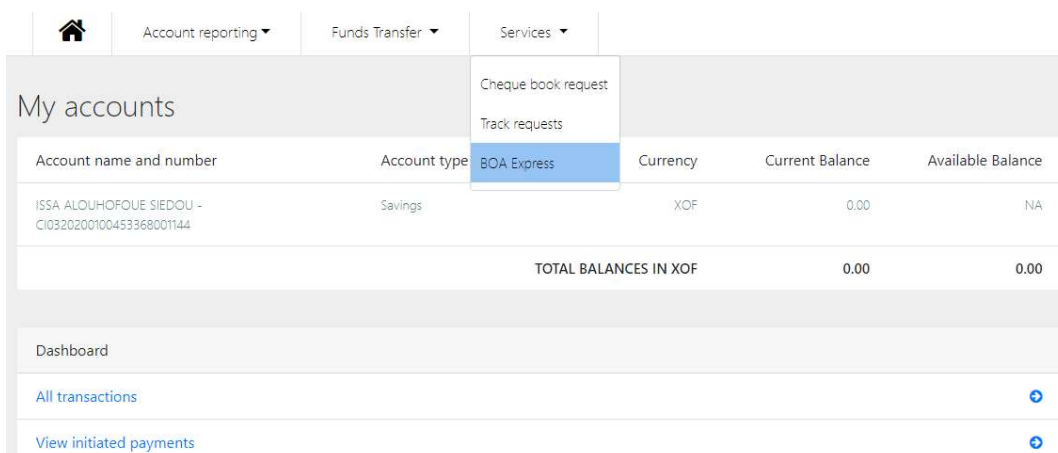
Account number	SN99999999999999999999
Number of cheque books	1
Number of leaves	25
Cheque book type	Crossed
Request date	2020-03-30 11:46:42 UTC
Status	In progress
Processed on	
Reason	

14. 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.

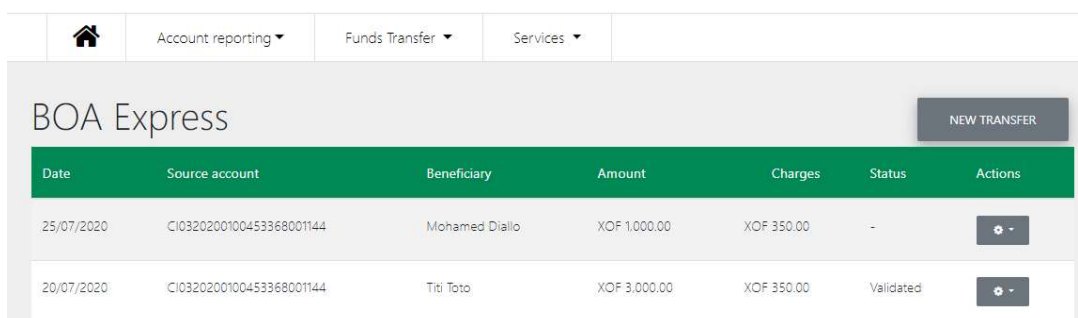
14.1 Initiate a BOA Express Money Transfer

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



The screenshot shows the BOAweb portal interface. At the top, there is a navigation bar with a home icon, 'Account reporting', 'Funds Transfer', and 'Services'. The 'Services' dropdown menu is open, showing options: 'Cheque book request', 'Track requests', and 'BOA Express' (which is highlighted in blue). Below the menu, there is a section titled 'My accounts' with a table of accounts. The table has columns: 'Account name and number', 'Account type', 'Currency', 'Current Balance', and 'Available Balance'. One account is listed: 'ISSA ALOUHOUE SIEDOU - C10320200100453368001144' with type 'Savings', currency 'XOF', current balance '0.00', and available balance 'NA'. Below the table, there is a 'TOTAL BALANCES IN XOF' row showing '0.00' for both current and available balances. At the bottom, there is a 'Dashboard' section with links for 'All transactions' and 'View initiated payments'.

- ii. Click on “New transfer”.



The screenshot shows the 'BOA Express' page. At the top, there is a navigation bar with a home icon, 'Account reporting', 'Funds Transfer', and 'Services'. The 'Services' dropdown menu is open, showing options: 'Cheque book request', 'Track requests', and 'BOA Express' (which is highlighted in blue). Below the menu, there is a section titled 'BOA Express' with a 'NEW TRANSFER' button. Below the button, there is a table of transfers. The table has columns: 'Date', 'Source account', 'Beneficiary', 'Amount', 'Charges', 'Status', and 'Actions'. Two transfers are listed: one on 25/07/2020 for 1,000.00 XOF to Mohamed Diallo, and another on 20/07/2020 for 3,000.00 XOF to Titi Toto. The second transfer is marked as '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

ISSA ALOUHOFOUE SIEDOU - CI0320200100453368001144 - 0.0 XOF

Reason for transfer

Family Assistance

Beneficiary first name

Mohamed

Beneficiary surname

Diallo

Beneficiary country

SN - SENEGAL

Beneficiary phone number

+221788978689

Amount to transfer

1000

Currency

XOF

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

CANCEL CONTINUE

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

BACK DELETE EDIT 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.

BACK DELETE

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

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	👁️ Show
25/07/2020	CI0320200100453368001144	Titi Toto	XOF 3,000.00	XOF 350.00	-	⚙️

Show

- ix. The reference number is displayed as follows:

BACK

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	

14.2 Check on the status of a BOA Express money transfer

- To view the status of your money transfer transactions, click on “BOA Express Money Transfer” from the “Services” menu.
- 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	 Show
25/07/2020	CI0320200100453368001144	Titi Toto	XOF 3,000.00	XOF 350.00	-	

- 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:

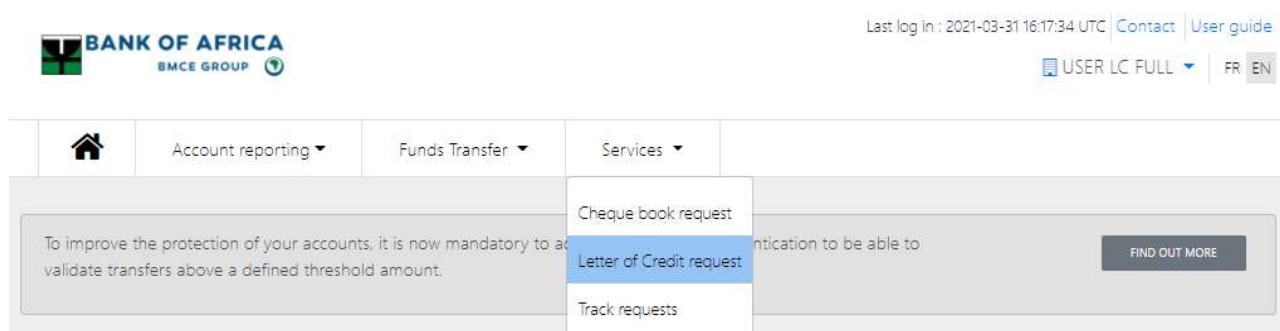
- Awaiting validation - the transfer is undergoing validation in the bank
- Validated – the transfer has been validated by the bank
- Paid – the transferred funds have been paid to the beneficiary at the branch

15. Letter of Credit

BANK OF AFRICA has simplified the Letter of Credit (LC) process by allowing you to initiate a request on the BOAweb portal.

15.1 Initiate an LC request


- i. To initiate a request, go to “Services” on the main menu and select “Letter of Credit request”.



- ii. Fill in the fields on the request form that follows. The form has 6 sections:

Letter of Credit

1 Application Info 2 Goods and Transportation 3 Other Conditions 4 Documents to Attach 5 Summary 6 Signature

 ☒ Receive the Swift MT700 draft before issuing

Application Date: 2022-08-30 Expiry Date: Expiry Date Place of Expiry: Place of Expiry

Applicant

Applicant Name: Corporate_Multi Applicant Address:

Account: Select

Beneficiary

Beneficiary Name: Beneficiary Name Beneficiary Address: Beneficiary Address

Terms and Amount

Incoterm: Select ☒ Irrevocable Port/Place of Loading: Port/Place of Loading

Port/Place of Discharge: Port/Place of Discharge Amount: Amount Currency: Select

Tolerance (%): Tolerance (%) Last Shipment Date: Last Shipment Date Place of Taking in Charge / Dispatch: Place of Taking in Charge / Dispatch

Place of Final Destination / For Transportation: Place of Final Destination / For Transportation

Credit Available With

Payment of Draft: Select Number of Days: Number of Days From (date): From (date)

NEXT

- a. **Application Info:** In this first section of the form, key in your details as the applicant, the details of the beneficiary, as well as the terms and amount. You have to activate the button “Receive the Swift MT700 draft before issuing” highlighted by a red arrow in the illustration above to be able to download the draft after filling in the form.
- iii. Click on “Next” to proceed to the next section.

Field	Mandatory	Description	Sample
Application Date	Yes	Date when the LC request is initiated on BOAweb (request date by default)	13/01/2021
Date of Expiry	Yes	Date of expiry of LC	15/06/2021
Place of Expiry	Yes	Place of expiry of LC	INDIA
Applicant Name	Yes	Name of the applicant (filled automatically)	NILA PHARMACEUTICALS LIMITED
Applicant Address	Yes	Address of the applicant (filled automatically)	P. O. BOX 72126 – 00200, NAIROBI, KENYA
Account	Yes	An account to choose to fund the documentary letter of credit line (drop-down list of the client current accounts on BOAweb)	ACCOUNT 3 - 7123723773723111 - EUR
Beneficiary Name	Yes	Name of beneficiary	GLOBAL PHARMA PVT LIMITED
Beneficiary Address	Yes	Address of beneficiary	PLOT NO. 357 G.I.D.C SACHIN DISTRIBUTORS SURAT – 394230, GUJARAT, INDIA
Irrevocable	Yes	Checked by default, and indicates if the LC is irrevocable	IRRECOVABLE
Incoterm	Yes	List of incoterms from drop-down list: 1. EX Works 2. Free Carrier 3. Carriage paid to 4. Carriage and Insurance Paid 5. Delivered At Place Unloaded 6. Delivered at place 7. Delivered duty paid 8. Free Alongside Ship 9. Free on Board 10. Cost and Freight 11. Cost Insurance and Freight	EX Works
Port / Place of Discharge	Yes	Agreed place of unloading of goods	JKIA, NAIROBI, KENYA
Port / Place of Loading	Yes	Agreed place of loading of goods	MUMBAI
Amount	Yes	Amount of LC	40,000.00
Currency	Yes	Currency of LC from drop-down list of currencies	USD (US DOLLAR)
Tolerance (%)	No	Percentage between 0 to 20	12
Last Shipment Date	Yes	Margin to be tolerated on the amount of the LC (percentage between 0 and 20%)	23/04/2020
Place of Taking in Charge / Dispatch	Yes	Shipping location	MUMBAI
Place of Final Destination / For Transportation	Yes	Place of final destination	NAIROBI
Payment of draft	Yes	Select from drop-down list: 1. At sight 2. By Acceptance 3. By Negotiation 4. By Deferred payment	AT SIGHT
Number of Days	Yes if By acceptance / negotiation / Deferred payment	Number of days of payment delay if deferred / acceptance / negotiation	5
From (date)	Yes if By acceptance / negotiation / deferred payment	Date of payment	23/01/2020

b. Goods & Transportation : In this section, key in details of the goods and transportaion of the goods.

Letter of Credit

✓

2

3

4

5

6

Application Info

Goods and Transportation

Other Conditions

Documents to Attach

Summary

Signature

Goods and Transportation

Description of Goods

Proforma Invoice No.

Date of Proforma Invoice

industrial waste

PRF2334

2021-03-02

Partial Payments

Transshipments

Allowed

Allowed

Mode of Transportation

Marked Freight

Sea

Pre-paid

Copies of Signed Commercial Invoices

Copies Mentioning IDF No.

2

Copies Mentioning IDF No.

☐ Clean Report of Findings

Clean Report of Findings Certified By

Clean Report of Findings Certified By

☐ Certificate of Origin

Certificate of Origin No.

Certificate of Origin No.

Copies certifying that goods are of

Copies certifying that goods are of

☐ Insurance Policy

☐ Packing List

No. of Packing List Copies

No. of Packing List Copies

Additional Documents

Additional Documents

PREVIOUS

NEXT

iv. Click on “Next” to proceed to the next section.

Field	Mandatory	Description	Sample
Description of Goods	Yes	Description of goods traded	AZBACT 500
Proforma Invoice No.	Yes	Proforma Invoice number	PF1120
Date	Yes	Date of Proforma Invoice	21/01/2020
Partial Payments	Yes	Partial payments to be allowed / not allowed	NOT ALLOWED
Transshipments	Yes	Transshipments to be allowed / not allowed	NOT ALLOWED
Mode of Transportation	Yes	Goods to be transported by air, or sea, or road	Air
Marked Freight	Yes	Freight payment method (pre-paid or collect & notify)	Pre-paid
Signed Commercial Invoices copies	Yes	Number of commercial invoices (original)	3
Copies Mentioning IDF No.	No	Number of copies of commercial invoices	0
Clean Report of Findings	No	The entity certifying	Not checked
Certified By	No	Indicates the certifying entity the invoices	Not checked
Certificate of Origin	No	To be checked if the applicant wants to receive the certificate of origin	
Certificate of origin No.	No	Indicates the required number of certificate of origin	
Copies certifying that goods are of	No	Indicates the origin of goods	INDIA
Insurance Policy	No	To be checked if insurance policy is necessary to be provided	Not checked
Packing List	No	To be checked if the beneficiary must send the packing list in the required documents	Checked
No. of Packing List Copies	No	Number of copies to be sent	3
Additional Documents	No	Mention of any additional documents to be required	

- c. Other Conditions :** Specify any additional conditions in this section, such as the deadline for presentation of documents, notification to the beneficiary after dispatch of goods or not, indication of the party responsible for payment of the various charges, e.t.c.).

Letter of Credit

✓

Application Info

✓

Goods and Transportation

3

Other Conditions

4

Documents to Attach

5

Summary

6

Signature

Documents To Be Presented Within

21

Other Conditions

☐ One set of non-negotiable documents to be dispatched by beneficiary directly to applicant after shipment by courier services

After shipment, beneficiary to inform

After shipment, beneficiary to inform

By

By

Give Details of the Shipping Quote

Give Details of the Shipping Quote

Additional Conditions

Additional Conditions

☐ Should advise this letter of credit

Advise this Letter of Credit Through

Advise this Letter of Credit Through

Please Ask Your Correspondent to Confirm

Confirm

Confirmation Charges For

Beneficiary account

Overseas Charges For

Beneficiary account

Your Charges For

Beneficiary account

Details of Additional Charges

SSSSS

☒ Send to BANK OF AFRICA

PREVIOUS

NEXT


- v. Click on “Next” to proceed to the next section.


Field	Mandatory	Description	Sample
Documents to be presented within	Yes	Number of days that the beneficiary must not exceed after shipment to present the required documents to the Bank	21
One set of non-negotiable documents to be dispatched by the beneficiary directly to application after the shipment by courier services	No	To be checked if applicable	
After shipment, beneficiary to inform	No	To be checked if the applicant wants to be informed after shipment of the goods	NILA PHARMACEUTICALS LIMITED
By	No	Indicates the channel of information	Email
Give Details of the Shipping Quote	No	Indicates of the details of the shipping quote	LC Number
Additional conditions	No	Check if the buyer wishes to notify the seller via a specific bank	
Should advise this letter of credit	No	Indicates to advise LC through a specific bank	Checked
Advise this letter of credit through	No	Indicates the name of the bank and its SWIFT code	AXIS BANK LIMITED, AXISIN133047
Please ask you correspondent to confirm	Yes	Indicates if the letter of credit is to be confirmed by the beneficiary bank	
Confirmation charges for	Yes	Indicates which of the parties (applicant / beneficiary) is responsible for payment of the LC confirmation fees	Our account
Overseas charges for	Yes	Indicates which of the parties (applicant / beneficiary) is responsible for payment of the LC opening costs	Our account
Your charges for	Yes	Indicates which of the parties (applicant / beneficiary) is responsible for payment of the costs incurred by the applicant	Our account
Details of additional charges	No	Any additional charges to be indicated	
Send to BANK OF AFRICA	No	Address where to send the documents (BANK OF AFRICA is checked as an address by default)	


- d. Documents to attach:** In this section, upload the documents required for the transaction (proforma invoice, import declaration from, insurance documents, e.t.c).


Letter of Credit


Application Info Goods and Transportation Other Conditions **Documents to Attach** Summary Signature


Proforma invoice* Choisir un fichier Rapport_DG_-_RDC.pdf 

Import declaration* Choisir un fichier events-GTM.js 

Insurance documents * Choisir un fichier testGTM.html 

Other document Choisir un fichier Aucun fichier choisi 

Other document (2) Choisir un fichier Aucun fichier choisi 

Other document (3) Choisir un fichier Aucun fichier choisi 

PREVIOUS **NEXT**

Maximum file size is 5 MB

- vi. Click on “Next” to proceed to the next section.


NB:

- The consolidated maximum size of the documents is set at 5 MB.
- Only PDF, Word, Excel and PNG documents can be uploaded.

Field	Mandatory	Description
Proforma Invoice	Yes	Proforma invoice to be uploaded
Import Declaration Form	Yes	Import declaration form to be uploaded
Insurance Documents	Yes	Insurance documents to be uploaded
Others	No	Maximum of 3 additional documents

- e. Summary:** This section provides a summary of all the information captured in the previous sections so as to verify, modify if necessary and validate.

Letter of Credit



+ APPLICATION INFO
☒ Confirm

Application Date: **2021-03-31**
Place of Expiry: **Abidjan**
Applicant Address: **Lot Mandaronna, Casablanca, Morocco**
Beneficiary Address: **AGBONO**
Irrevocable: **true**
Port/Place of Loading: **Abidjan**
Currency: **GBP**
Last Shipment Date: **2021-04-02**
Place of Final Destination / For Transportation: **Abidjan**
Number of Days: **7**

Expiry Date: **2021-04-10**
Applicant Name: **John Doe**
Beneficiary Name: **Didier**
Incoterm: **FCA**
Port/Place of Discharge: **Sete**
Amount: **100000.0**
Tolerance (%):
Place of Taking in Charge / Dispatch: **Abidjan**
Payment of Draft: **By acceptance of drafts**
From (date):

+ GOODS AND TRANSPORTATION
☒ Confirm

+ OTHER CONDITIONS
☒ Confirm

+ DOCUMENTS
☒ Confirm

PREVIOUS

DOWNLOAD SUMMARY

NEXT

If desired, download the summary in PDF format by clicking on “Download Summary”.

- vii. Once you have verified the information, click on the “Confirm” check boxes in each section and then on “Next” to validate the information, and proceed to the final step.

- f. Signature :** Read and accept the terms and conditions of the Letter of Credit, and then complete the transaction by clicking on “Approve and send to the bank”. Approval of the terms and conditions is equivalent to your signature.

Letter of Credit

✓

Application Info

✓

Goods and Transportation

✓

Other Conditions

✓

Documents to Attach

✓

Summary

6

Signature

In consideration of your opening of the aforementioned credit on our behalf, we hereby agree that the following agreements and conditions shall apply to the said credit.

We authorise you to accept and/or pay to our account all drafts purporting to be drawn under any such credit.

We hereby undertake and agree that unless you have previously been provided with funds for this purpose, we will reimburse you on your demand three (3) days before maturity in the case of acceptances or on presentation in the case of sight drawings for all drafts drawn on and paid by you, your branches or your correspondents in the terms thereof together with interest and commission.

It is understood that where any drafts are drawn in foreign currency your demand on us for reimbursement will be calculated, unless you shall have previously agreed in writing to the contrary, at your selling rate of exchange for the currency concerned on the day you effect payment or receive advice from your branch or correspondent that payment has been made and that interest where applicable from the date of payment by your branch or correspondent until the reimbursement currency is at your actual disposal will be for our account.

We undertake that all goods shall be fully insured against all the risks and the Insurance Policy thereof shall be assigned to you on demand

In the event of the insurance not being arranged to your satisfaction you are authorised in your absolute discretion but without being bound so to do to effect such insurance at our expense.

You and your agents are not to be held responsible for the genuineness or correctness of Bill of Lading or other documents or any endorsement thereon or for any mistake or misrepresentation as to the quality, quantity, weight, marks or value of any merchandise comprised herein, or for the shippers or other charges on any such merchandise nor as to the terms of conditions or sufficiency of the Insurance Policies or Certificates.

It is understood and agreed that all risks, including exchange risks, arising out of or consequent on the issue of this credit are to be borne by us alone and that the Bank and or its agents are not to be held responsible for any errors or delays on the part of post or courier or cable companies or authorities in the transmission of any instruction or correspondence regarding the credit.


We hereby authorise you to hold the documents called for by the terms of this credit and the merchandise to which they relate and the relative Insurance as security for all liabilities incurred by you or your correspondents or agents in connection with this credit including expenses and charges of whatever nature incurred in relation to the said merchandise or the obtaining of possession or the disposal thereof (which expenses and charges we hereby authorise you to incur and undertake to repay to you) and you may sell the said merchandise either before or after arrival at your discretion and without notice to us and we hereby agree to do all such things as may be necessary to enable you to enforce your rights under this clause.

☐ I have read and I accept the terms and conditions above

PREVIOUS


APPROVE AND SEND TO THE BANK

- viii. Once the form is complete and validated, you will receive an e-mail notification confirming reception of the request.

 The Letter of Credit request was created successfully.




In the event that the user has activated the receipt of the "Swift MT700 draft before opening", during the very first step of filling out the letter, the confirmation message at the top of the page will display a link to download the Swift.

The confirmation message will therefore look like this:

 The Letter of Credit request was created successfully. Click [here](#) to download the MT700 draft. Your request will be processed after the validation of the draft

From the menu "Track requests", you can also:

- View the draft of the SWIFT by clicking on "Show the Swift draft"
- Validate or reject the draft

Letter of credit request - Description of goods : Earum at nostrud eiu Beneficiary name : Farrah Alexander	Signed at : 2022-07-07 15:23:28 UTC	In progress	Yes	<div>ACTIONS</div> <ul style="list-style-type: none">  Show LC details  Show the Swift draft  Validate the Swift draft
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Confirmation


Do you want to validate the MT700 Swift draft ?

YES NO CANCEL


This validation will authorize the Bank to send the Swift to your beneficiary

15.2 View LC requests

- i. Go to service and select "Track requests".



Last log in : 2021-03-31 16:39:33 UTC | [Contact](#) | [User guide](#)
 USER LC FULL | FR EN

	Account reporting ▾	Funds Transfer ▾	Services ▾
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To improve the protection of your accounts, it is now mandatory to activate the validation of transfers above a defined threshold amount.

Cheque book request
Letter of Credit request
Track requests

notification to be able to

FIND OUT MORE

- ii. Indicate the search criteria in the fields provided:
- Request type – Select “Letter of Credit 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
<input type="text" value="Cheque book request"/> <input type="text" value="Cheque book request"/> <input type="text" value="Letter of credit request"/>	<input type="text" value="Date of validation"/>	<input type="text" value="Processed on"/>	<input type="text" value="Validated"/>

- iii. The list of requests is displayed based on the search criteria. Click on “Show” in the “Actions” drop-down list to view the details of the request.

Request type	Request date	Status	Processed on	Actions
Letter of credit request - Description of goods : Déchets textiles Beneficiary name : Didier	Signed at : 2021-03-31 16:11:49 UTC	Validated		ACTIONS +
Letter of credit request - Description of goods : Industrial waste Beneficiary name : Didier	Signed at : 2021-03-31 14:49:34 UTC	Validated		ACTIONS +
Letter of credit request - Description of goods : sssss Beneficiary name : xxx	Created at : 2021-03-31 14:33:44 UTC	Draft		ACTIONS +

Show

- iv. The details of the request are displayed as follows.

Letter of Credit

APPLICATION INFO

Application Date	2021-03-31
Expiry Date	2021-04-10
Place of Expiry	Abidjan
Applicant Name	John Doe
Applicant Address	Lot Mandaronna, Casablanca, Morocco
Beneficiary Name	Didier
Beneficiary Address	AGBONO
Incoterm	FCA
Irrevocable	true
Port/Place of Discharge	Sete
Port/Place of Loading	Abidjan
Amount	100000.0
Currency	GBP
Tolerance (%)	
Last Shipment Date	2021-04-02
Place of Final Destination / For Transportation	Abidjan
Place of Taking in Charge / Dispatch	Abidjan
Payment of Draft	By acceptance of drafts
Number of Days	7
From (date)	

GOODS AND TRANSPORTATION

OTHER CONDITIONS

DOCUMENTS