



**INDIVIDUAL CUSTOMERS**

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**Customer User Guide**

**Version 2.0**

**Document updated on 30/08/22**

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## 1. Internet Banking BOAweb Retail – Key Features

The key features of BOAWeb are available in 3 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

- Account to account transfer
- Domestic funds transfer with the possibility to attach supporting documents
- International funds transfer with the possibility to attach supporting documents
- Standing orders (creation and management of standing orders)
- Beneficiary management (secure addition of a new beneficiary)

### Personal Settings

- My accounts (Information about my account settings)
- My personal data (e-mail 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.

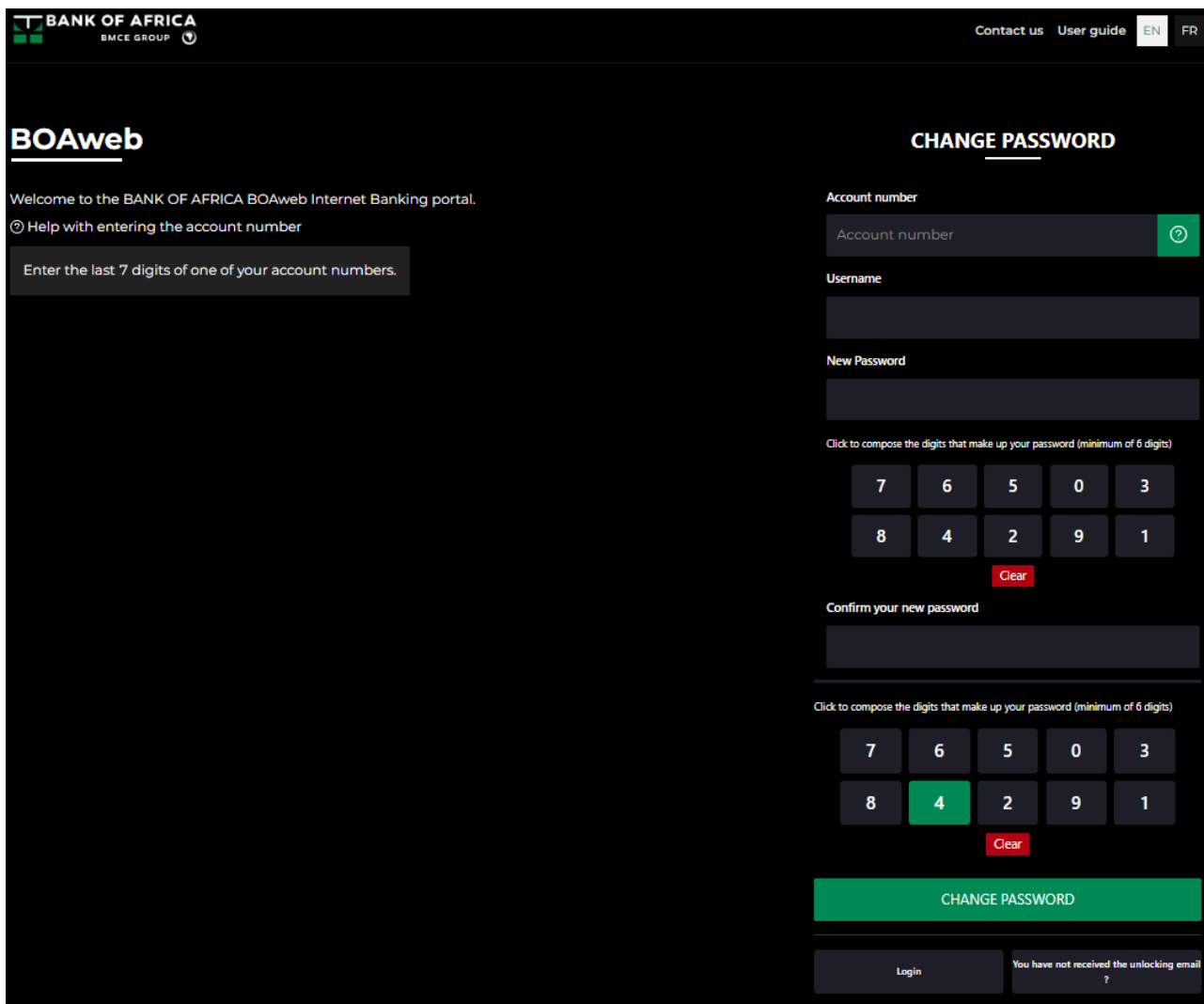


**Important :**

- 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
- ii. Click on “Change Password”.



**BANK OF AFRICA**  
BMCE GROUP

Contact us User guide EN FR

## BOAweb


Welcome to the BANK OF AFRICA BOAweb Internet Banking portal.

[Help with entering the account number](#)

Enter the last 7 digits of one of your account numbers.

### CHANGE PASSWORD

Account number

Account number 

Username

New Password

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

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

Clear

Confirm your new password

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

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

Clear

CHANGE PASSWORD

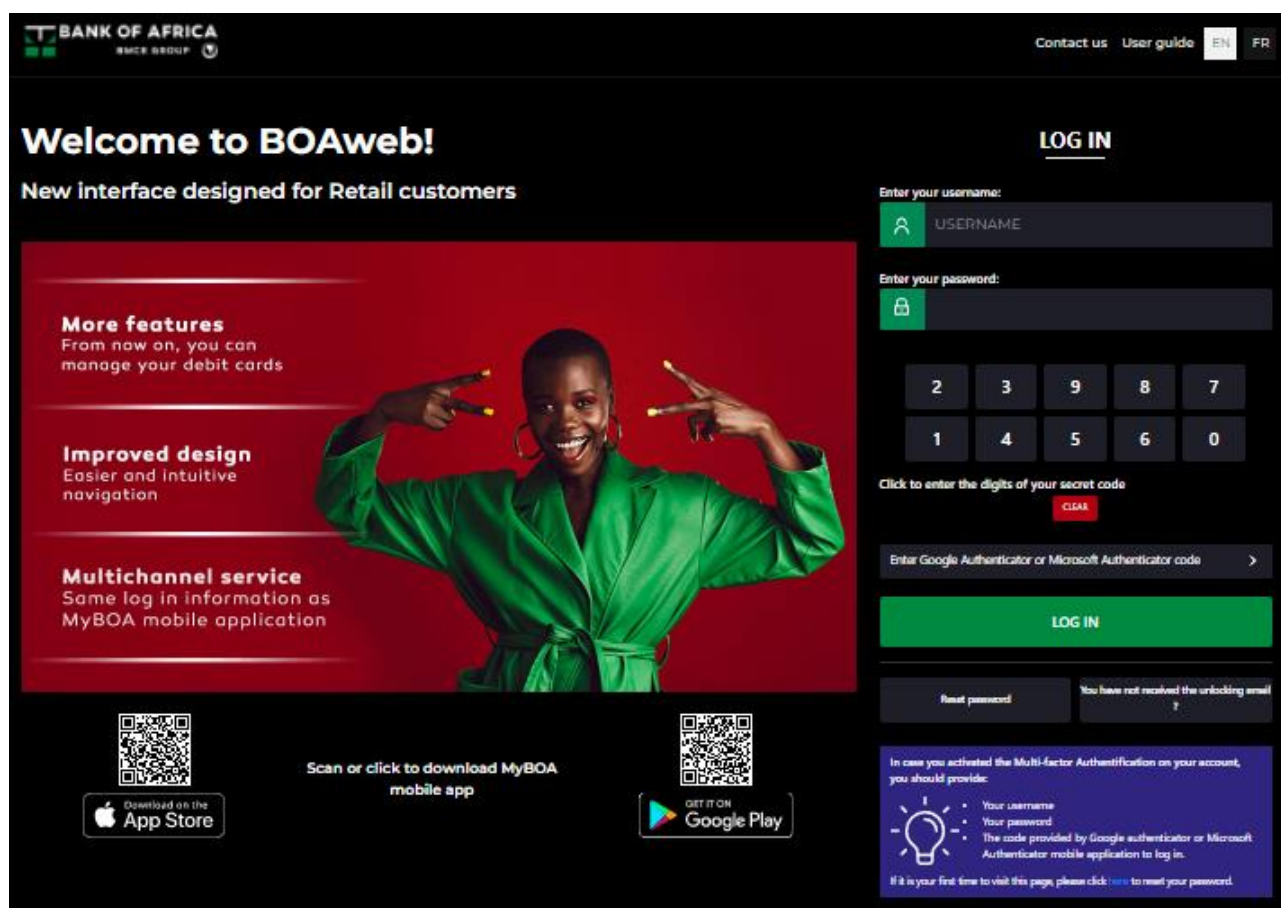
Login

You have not received the unlocking email ?

- 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.



The screenshot shows the BOAweb login interface. On the left, a large banner features a woman in a red robe making a peace sign, with text highlighting 'More features' (managing debit cards), 'Improved design' (easier navigation), and 'Multichannel service' (same login as the MyBOA app). Below the banner are QR codes for downloading the MyBOA mobile app from the App Store and Google Play. On the right, the 'LOG IN' section includes fields for 'Enter your username:' (with a user icon) and 'Enter your password:' (with a lock icon). Below these is a numeric keypad (0-9) and a 'Click to enter the digits of your secret code' prompt with a 'CLEAR' button. Further down is a field for 'Enter Google Authenticator or Microsoft Authenticator code' and a large red 'LOG IN' button. At the bottom right, there are links for 'Reset password' and 'You have not received the unlocking email?'. A blue box at the bottom right provides instructions for Multi-factor Authentication, listing required items (username, password, authenticator code) and a link to reset the password.

- 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 “Proceed”.

**i** You must sign the general conditions before starting to use BOAweb

Accept the terms and conditions

**ARTICLE 1 : OBJECT**

Customers who have a bank account with Bank of Africa hereinafter referred to as ("the Bank") and are connected to the Internet may use the "BOAweb" service subject to the following general terms and conditions. The purpose of these terms and conditions is to define the conditions governing access to and the operating of the "BOAweb" service and to set out the rights, obligations and specific liabilities of both the Customer and the Bank in respect of this service. In this context, they represent an addendum to the General Conditions, and all the general and special conditions laid down in agreements concluded with the Bank upon opening an account will continue to apply, with the exception of those which may be amended or adjusted by these general terms and conditions.

**ARTICLE 2: DEFINITIONS**

In these general terms and conditions, the following terms are used with the following meanings:

- User: the person making use of one of the "BOAweb" services forming the subject of the "BOAweb" contract. For a corporate entity, the User will be its authorised officers.
- Enhanced authentication method: security instrument corresponding to a scanned QR code sent by email or displayed on the BOAweb screen, or a verification code sent by SMS or generated by Google Authenticator / Microsoft Authenticator authentication software.

☒ I accept the BOAweb terms and conditions

PROCEED

## 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** You must enter your phone number before continuing

Personal settings

Please select your country of residence


SN - SENEGAL


\* Mobile phone number (without the country code)






\* Confirm the mobile phone number (without the country code)

CONFIRM THE PHONE NUMBER

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


**BANK OF AFRICA**  
 BMCE GROUP



 Welcome **USER**

 Home
  Account Reporting
  Funds Transfer
  Cards
  Services


### My Accounts

| Account name and number         | Account type | Currency | Current Balance | Available Balance |
|---------------------------------|--------------|----------|-----------------|-------------------|
| TEST - 111122423423111111111111 | Current      | XOF      | 0.00            | NA                |


TOTAL BALANCES IN XOF







Balances of the last 6 months in XOF




Statement of operations

| Date   | Type | Operation number | Currency | Debit | Credit | Solde | Description |
|--|------|------------------|----------|-------|--------|-------|-------------|
| <br>No Data |      |                  |          |       |        |       |             |








All transactions



My transfers to sign



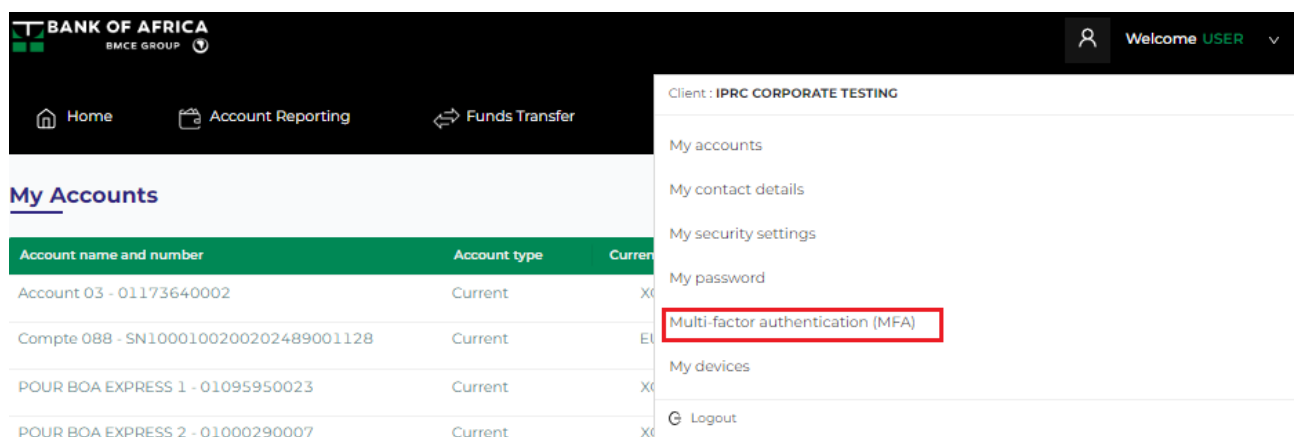
Transfers history



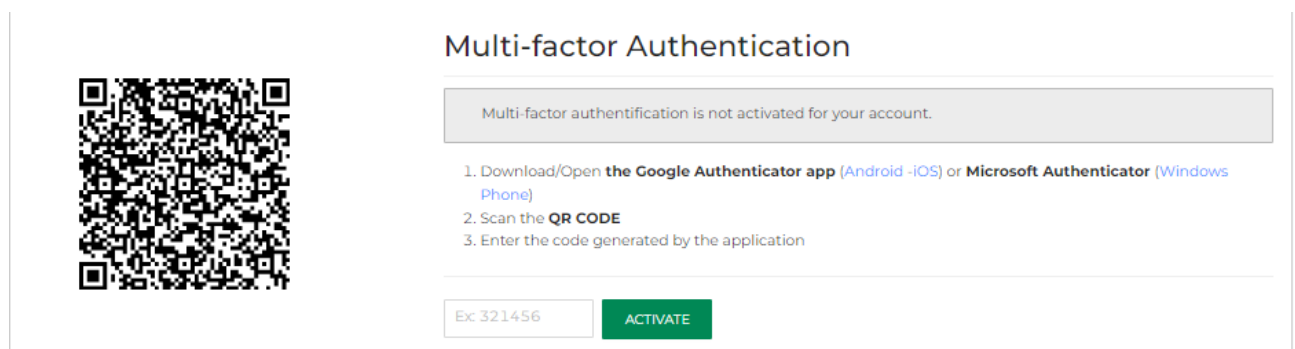
### 3. Activating multi-factor authentication (MFA)

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.


- i. Download Google Authenticator or Microsoft Authenticator from Google Play (for Android users) or App Store (for iOS users) on your mobile device.
- ii. Go to “Multi-factor authentication (MFA)” from your profile menu.



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



- 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.

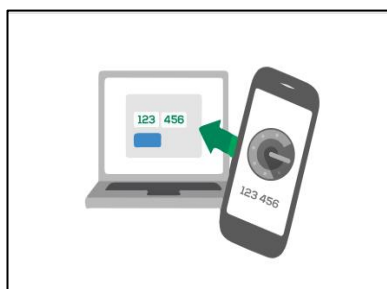



### Multi-factor Authentication

Multi-factor authentication is not activated for your account.

1. Download/Open the **Google Authenticator app** ([Android](#) -iOS) or **Microsoft Authenticator** ([Windows Phone](#))
2. Scan the **QR CODE**
3. Enter the code generated by the application

- 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** ([Android](#) -iOS) or **Microsoft Authenticator** ([Windows Phone](#))
2. Scan the **QR CODE**
3. Enter the code generated by the application

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

 Two-factor authentication enabled

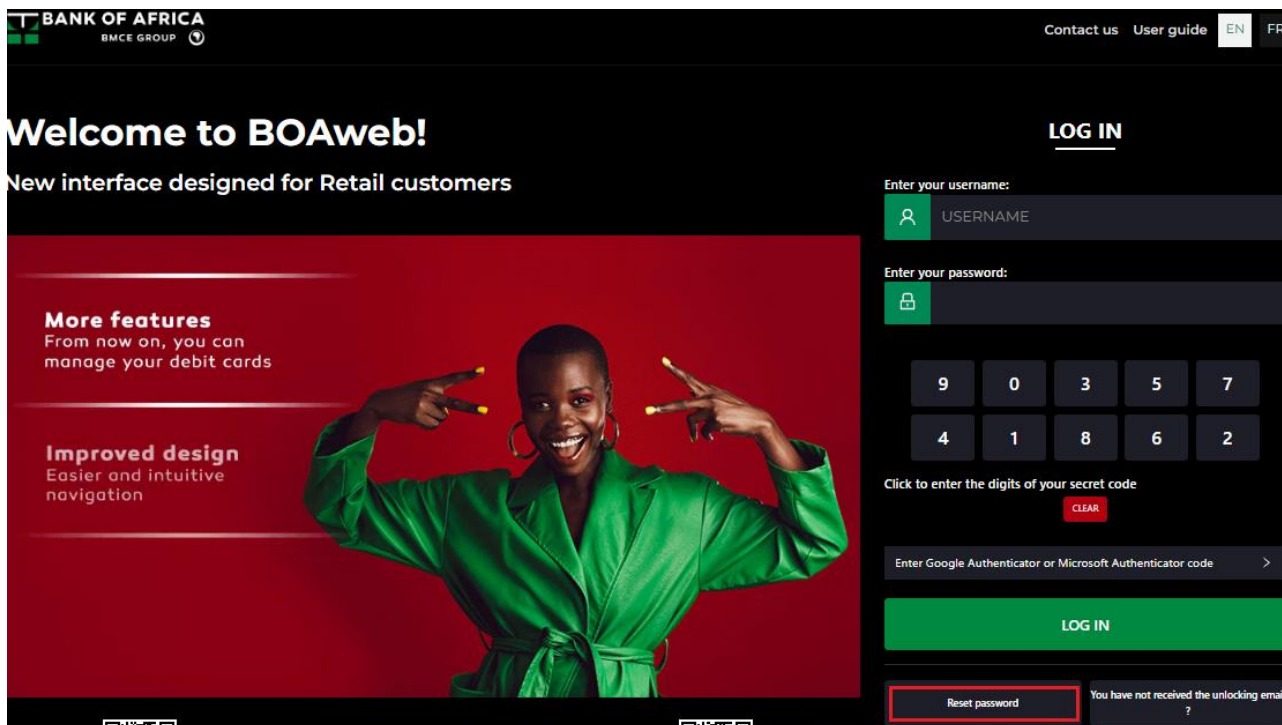
For further guidance, watch the video [here](#).

**Important :**

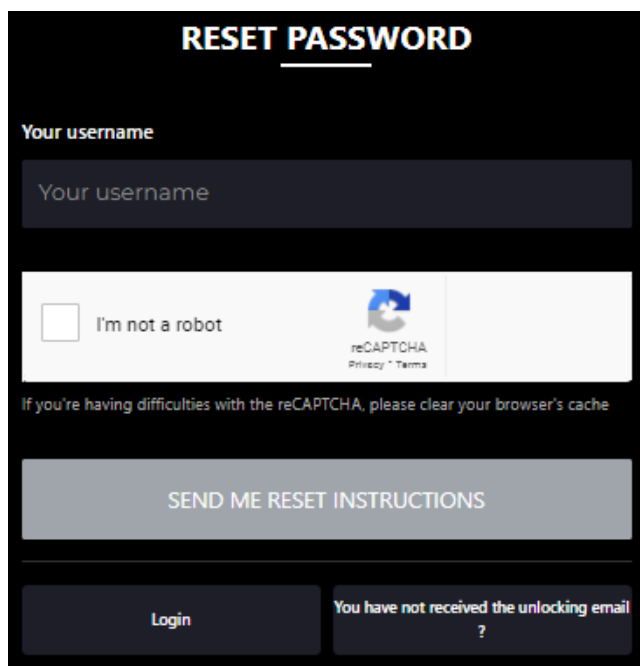
- You must enter the code immediately otherwise it will expire after 30 seconds. You would then have to use the new code shown on the app within 30 seconds.
- In case of difficulty or failure to log in, you will need to contact your Account Manager to provide further assistance.
- With each new log in, 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

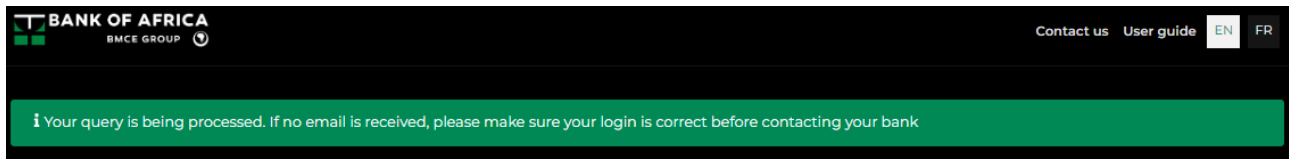
- i. In the event of a forgotten password, go to the log in page of the BOAweb portal and click on “Reset password”.



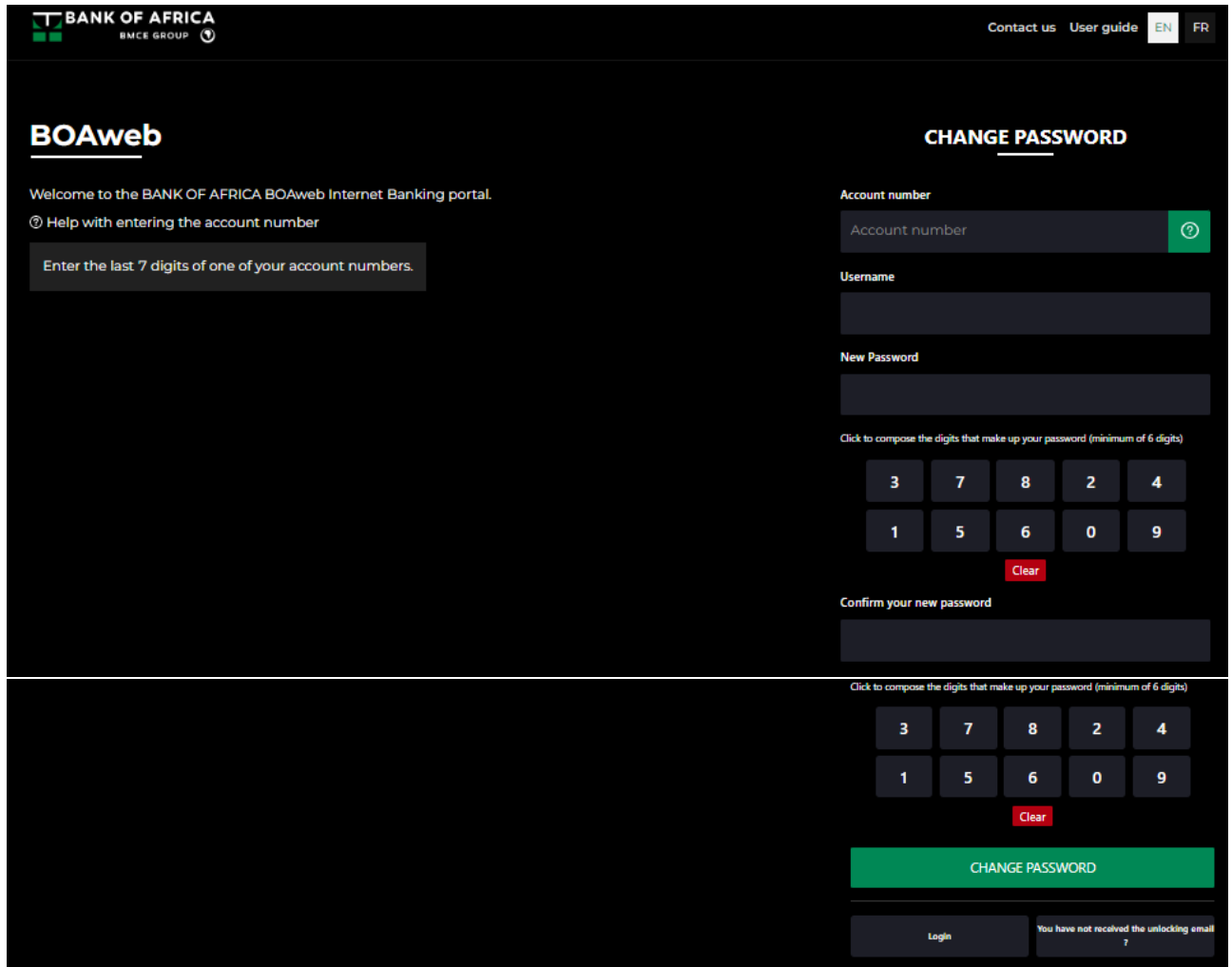
- ii. Enter your username, check “I’m not a robot” and click on “Send me reset instructions”.



- iii. The instructions are sent to your main e-mail address.



- iv. Click on the e-mail received from the bank 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
- v. Click on “Change Password”.



**BOAweb**

Welcome to the BANK OF AFRICA BOAweb Internet Banking portal.

🔗 Help with entering the account number

Enter the last 7 digits of one of your account numbers.

**CHANGE PASSWORD**

Account number

Account number

Username

New Password

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

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

Clear

Confirm your new password

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

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

Clear

CHANGE PASSWORD

Login

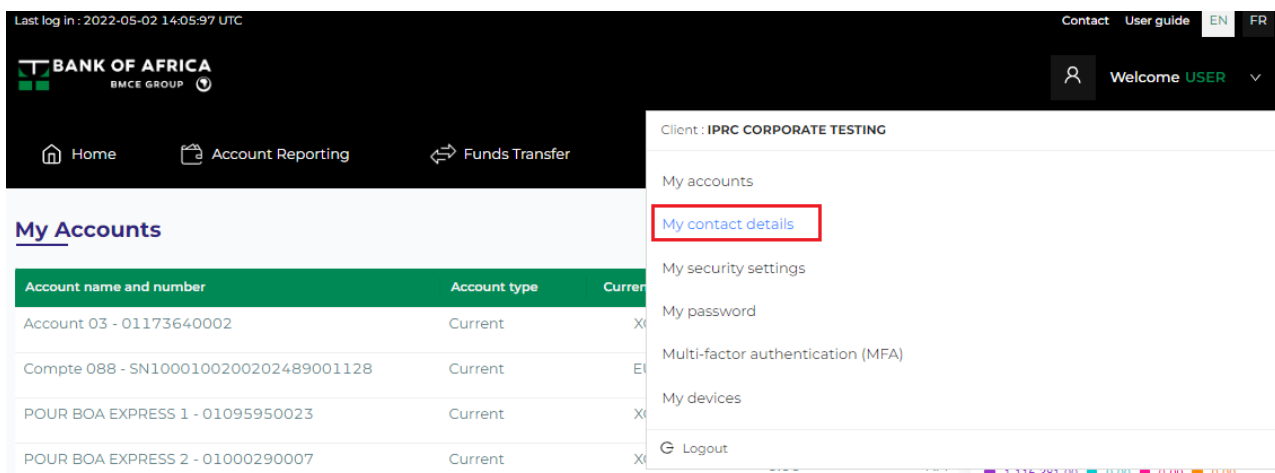
You have not received the unlocking email ?

- vi. You will receive an e-mail confirming the successful set-up of your password.

## 5. Change Personal Information

This allows you to modify the following user personal data:

- Physical and postal address
  - Language
- i. Go to your profile on the right of your screen and click on “My personal details” in the drop-down list.



Last log in : 2022-05-02 14:05:97 UTC

Client : IPRC CORPORATE TESTING

My Accounts

| Account name and number               | Account type | Current |
|---------------------------------------|--------------|---------|
| Account 03 - 01173640002              | Current      | XI      |
| Compte 088 - SN1000100200202489001128 | Current      | El      |
| POUR BOA EXPRESS 1 - 01095950023      | Current      | XI      |
| POUR BOA EXPRESS 2 - 01000290007      | Current      | XI      |

My contact details

My security settings

My password

Multi-factor authentication (MFA)

My devices

Logout

1,116,381.00 0.00 0.00 0.00

- ii. Edit the details as desired and validate by entering your password and clicking on “Save”.

## My Contact Details

E-mail address \*

nXXXXXXX@boaholding.com

Mobile phone number \*

+21266827\*\*\*\*

Address \*

chez vous

Language \*

English

Please set your password \*

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

7

8

2

1

0

4

5

6

3

9

CLEAR

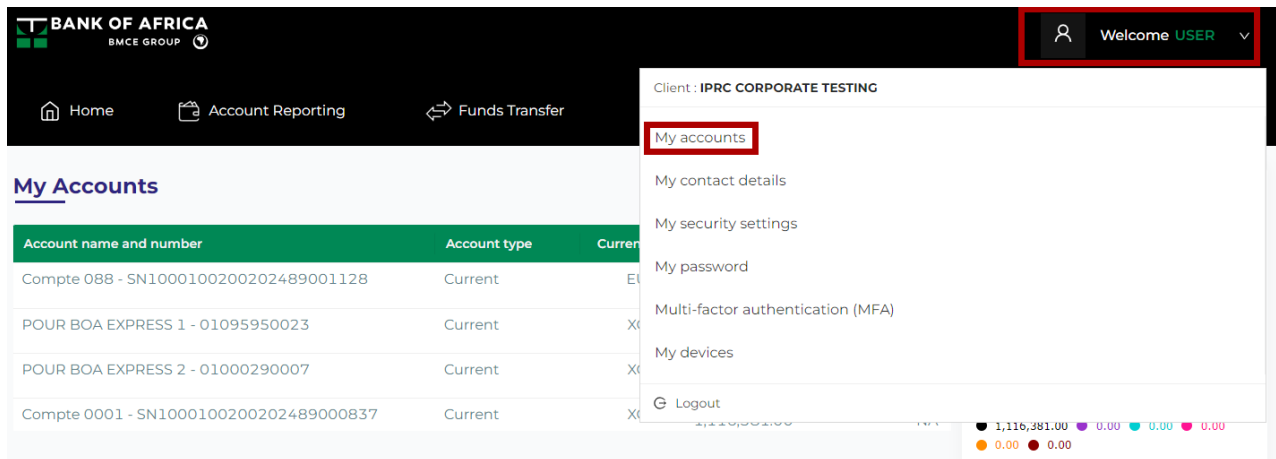
CANCEL

SAVE

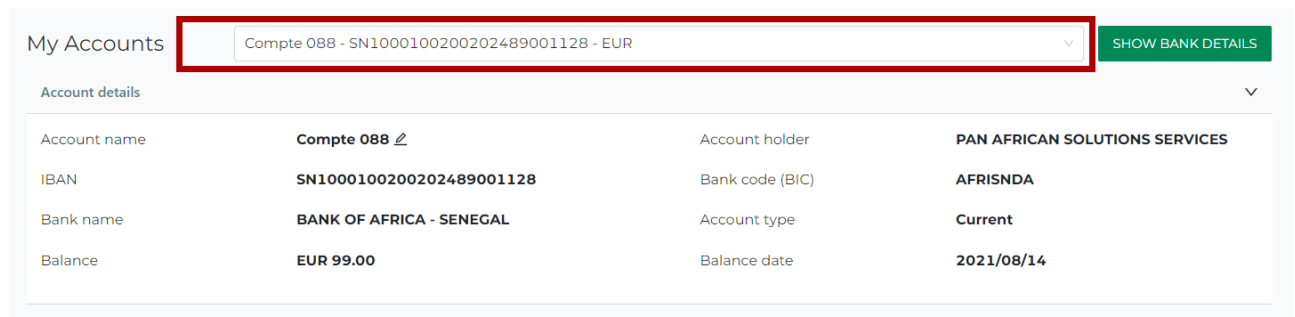
## 6. Download the bank details (RIB)

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.

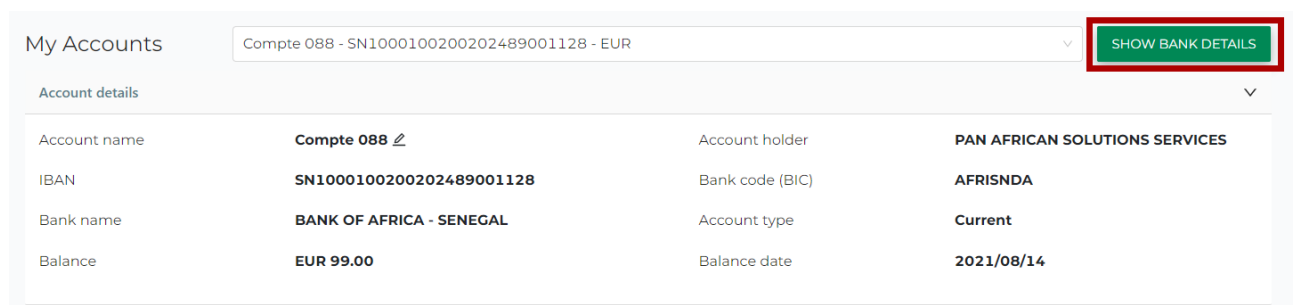
- i. At the top of the page, click on your username as shown in the illustration below, then on “My accounts”.



- 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       | 02024890008 | 37      |




SWIFT Address: AFRISNDA

SN100 01002 02024890008 37



 SEND BY E-MAIL

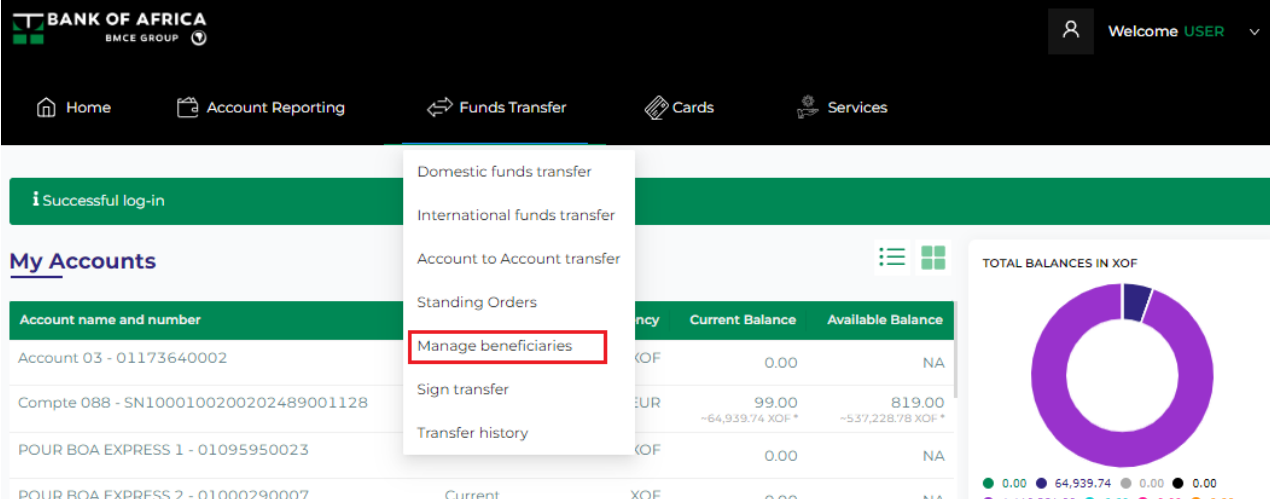
 DOWNLOAD RIB

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

## 7. Create a New Beneficiary

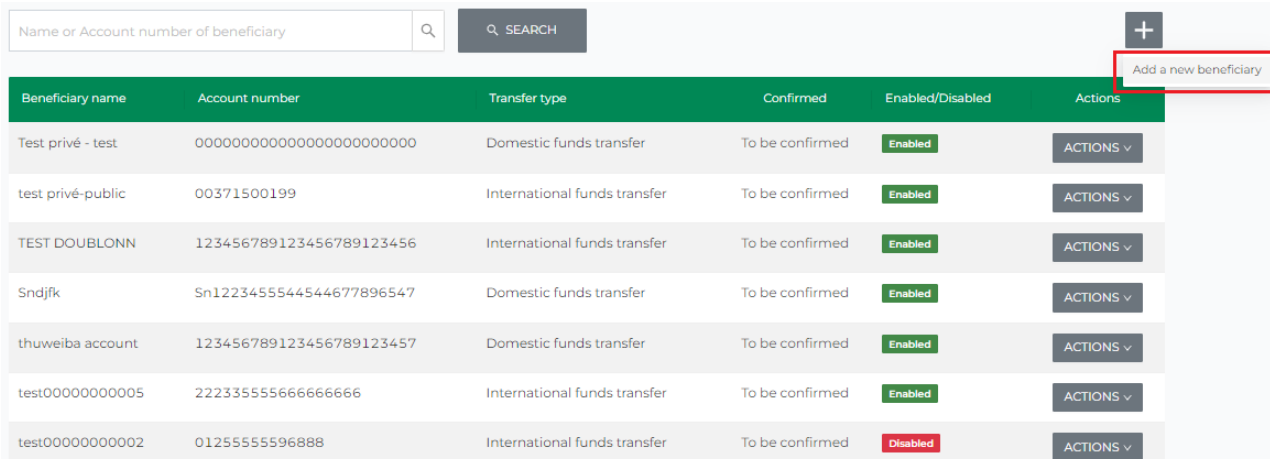
Beneficiaries must be created on the portal before executing funds transfers.

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



The screenshot shows the Bank of Africa web portal interface. The top navigation bar includes 'Home', 'Account Reporting', 'Funds Transfer', 'Cards', and 'Services'. The 'Funds Transfer' menu is open, showing options: 'Domestic funds transfer', 'International funds transfer', 'Account to Account transfer', 'Standing Orders', 'Manage beneficiaries' (highlighted with a red box), 'Sign transfer', and 'Transfer history'. The 'My Accounts' section on the left lists several accounts. The right side shows a 'TOTAL BALANCES IN XOF' donut chart and a table of account balances.

- 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 'Name or Account number of beneficiary' and a 'SEARCH' button. To the right of the search bar is a '+' button with a red box around it and the text 'Add a new beneficiary'. Below this is a table of existing beneficiaries.

| Beneficiary name  | Account number           | Transfer type                | Confirmed       | Enabled/Disabled | Actions   |
|-------------------|--------------------------|------------------------------|-----------------|------------------|-----------|
| Test privé - test | 00000000000000000000     | Domestic funds transfer      | To be confirmed | Enabled          | ACTIONS ▾ |
| test privé-public | 00371500199              | International funds transfer | To be confirmed | Enabled          | ACTIONS ▾ |
| TEST DOUBLONN     | 123456789123456789123456 | International funds transfer | To be confirmed | Enabled          | ACTIONS ▾ |
| Sndjfk            | Sn1223455544544677896547 | Domestic funds transfer      | To be confirmed | Enabled          | ACTIONS ▾ |
| thuweiba account  | 123456789123456789123457 | Domestic funds transfer      | To be confirmed | Enabled          | ACTIONS ▾ |
| test00000000005   | 22233555566666666666     | International funds transfer | To be confirmed | Enabled          | ACTIONS ▾ |
| test00000000002   | 01255555596888           | International funds transfer | To be confirmed | Disabled         | ACTIONS ▾ |

- iii. Fill in the fields in the “Create New Beneficiary” form and click on “Save”:
  - Beneficiary name – Enter the name of the beneficiary
  - Country – Select the country from the drop-down list
  - Bank code (BIC) - Select the BIC from the provided list
  - Bank name – This is filled automatically once the bank code is selected
  - Account number – Enter the account number of the beneficiary
  - Transfer type – Select the type of transfer from one of the following options (domestic or international transfer)
  - Physical address - Enter the beneficiary’s physical address

## Create New Beneficiary

|  |                        |
|--|------------------------|
| Beneficiary name *   | Country                |
| <input type="text"/>   | SN - SENEGAL           |
| Bank code (BIC) *  | Bank name *            |
| <input type="text" value="Fill the Bank code or click on the button to choose"/> | <input type="text"/>   |
| Account number *   | Transfer type *        |
| <input type="text" value="Account number"/>                                      | International transfer |
| Address (Physical)   |                        |
| <input type="text"/>   |                        |
| <input type="button" value="SAVE"/>  |                        |

- iv. Enter the last 4 digits of your mobile phone number and then click on “Send me the verification code by SMS”.

i Beneficiary successfully created

Confirmation of beneficiary creation

Fill in the last four digits of your following mobile phone number: +21266827\*\*\*\*

Choose 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”.



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

Confirm beneficiary creation

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

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

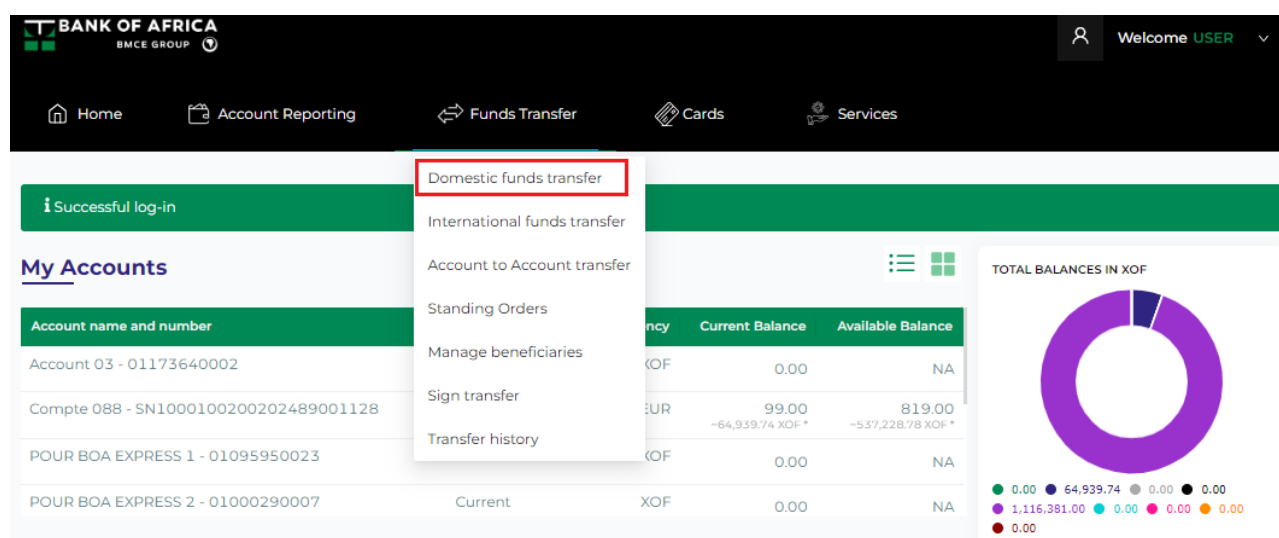
## 8. Standing Orders

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

### 8.1 Create a standing order

Users can create the following types of standing orders:

- Domestic
  - International
  - Account to account (accounts within the same bank)
- i. In the “Funds Transfer” menu, select the desired transfer type, for instance “Domestic funds transfer”.



- ii. Check the "Set as a Standing Order" checkbox in the funds transfer form and then fill in all the other fields:
- Beneficiary
  - Account to debit
  - Currency
  - Amount
  - First due date\* – this is the execution date of the standing order, usually equal or superior to the initiation date
  - End date\* – this is the end date of the standing order, strictly superior to the date of the first due date
  - Frequency\* – select the desired option from the drop-down list (daily, weekly, bi-weekly, monthly, bi-monthly and quarterly)
  - Charges
  - Description

\*Additional fields after clicking on "Set as a Standing Order".

## Domestic Funds Transfer

Beneficiary

TEST DEV API Edit - (01178541231) BANK OF AFRICA-SENEGAL

Account to debit

Account 03 - 01173640002 - XOF

Currency

XOF - West African CFA franc

Amount

Amount

First due Date

2022-05-02

Set as a Standing Order



End Date

End Date

Frequency

Daily

Charges

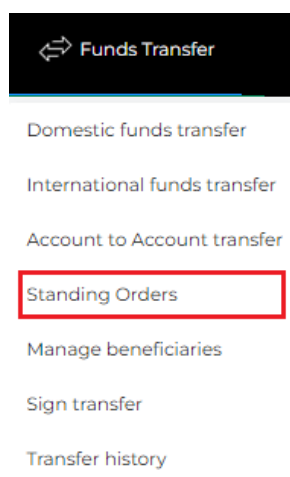
Charge beneficiary

Description

Description

CREATE A NEW FUNDS TRANSFER

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



| Beneficiary                    | Debit account            | Amount         | Currency | Next occurrence | Status       | Actions   |
|--------------------------------|--------------------------|----------------|----------|-----------------|--------------|-----------|
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489001128 | XOF 36.00      | XOF      | 2022/03/02      | Signed       | Actions v |
| POUR BOA EXPRESS 1             | 01095950023              | XOF 888.00     | XOF      | 2022/01/17      | To be signed | Actions v |
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489000837 | XOF 123,456.00 | XOF      | ---             | Cancelled    | Actions v |
| BEN003                         | 1472583909878526263ywy2  | XOF 1,000.00   | XOF      | 2021/12/08      | To be signed | Actions v |
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489001128 | XOF 3,000.00   | XOF      | 2021/10/01      | To be signed | Actions v |
| POUR BOA EXPRESS 2             | 01000290007              | XOF 300,000.00 | XOF      | 2021/10/01      | To be signed | Actions v |
| Test karim                     | 1122338888               | XOF 1,000.00   | XOF      | ---             | Cancelled    | Actions v |
| TEST BULK P BOA RDC            | BJ0610100100189536000050 | EUR 100.00     | EUR      | ---             | Expired      | Actions v |
| TEST BULK P BOA RDC            | BJ0610100100189536000050 | XOF 50.00      | XOF      | ---             | Expired      | Actions v |
| TEST BULK P BOA RDC            | BJ0610100100189536000050 | XOF 50.00      | XOF      | ---             | Expired      | Actions v |

< 1 2 3 4 5 ... 13 >

## 8.2 Sign a standing order

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

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

**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 “To be signed”.

| Beneficiary                    | Debit account            | Amount         | Currency | Next occurrence | Status       | Actions              |
|--------------------------------|--------------------------|----------------|----------|-----------------|--------------|----------------------|
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489001128 | XOF 36.00      | XOF      | 2022/03/02      | Signed       | Actions v            |
| POUR BOA EXPRESS 1             | 01095950023              | XOF 888.00     | XOF      | 2022/01/17      | To be signed | Actions v            |
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489000837 | XOF 123,456.00 | XOF      | ---             | Cancelled    | Show<br>Sign<br>Edit |
| BEN003                         | 1472583909878526263ywy2  | XOF 1,000.00   | XOF      | 2021/12/08      | To be signed | Edit                 |
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489001128 | XOF 3,000.00   | XOF      | 2021/10/01      | To be signed | Actions v            |

- To sign the transfer, click on the “Actions” button and select “Sign”.
- In the following window, click on “Sign” and then enter your password.

X DELETE
UPDATE
TRANSFERS

To be signed

|                            |   |                           |  |
|----------------------------|---|---------------------------|--|
| <b>From</b><br>01173640002 | <b>Amount to transfer</b><br>XOF 1,000.00 | <b>Date</b><br>2022/05/03 | <b>Type</b><br><div style="display: flex; gap: 5px;"> <span style="background-color: #666; color: white; padding: 2px 5px; border-radius: 3px;">Simple</span> <span style="background-color: #666; color: white; padding: 2px 5px; border-radius: 3px;">domestic</span> <span style="background-color: #666; color: white; padding: 2px 5px; border-radius: 3px;">standing order</span> </div> |
| <b>To</b><br>01178541231   | <b>Beneficiary</b><br>TEST DEV API Edit   | <b>Reason</b><br>Test VP  | <b>Detail of charges</b><br>Charge me  |

**Signatories**

USER

Password

--/--/----

SIGN

Documents[0]
[Manage documents](#)

Aucun document trouvé

### Transfer signature

Enter your password to sign this transfer

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

8

5

6

0

9

7

3

4

1

2

CLEAR

CANCEL

SIGN

- iv. After the signature, the status of the transfer changes to "Signed". The possible actions on a signed standing order 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



**i** The transaction has been signed

TRANSFERS

Signed

|                            |   |                           |   |
|----------------------------|---|---------------------------|---|
| <b>From</b><br>01173640002 | <b>Amount to transfer</b><br>XOF 1,000.00 | <b>Date</b><br>2022/05/03 | <b>Type</b><br>Simple domestic standing order |
| <b>To</b><br>01178541231   | <b>Beneficiary</b><br>TEST DEV API Edit   | <b>Reason</b><br>Test VP  | <b>Detail of charges</b><br>Charge me         |

Signatories

|      |          |            |  |
|------|----------|------------|--|
| USER | Password | 2022/05/02 |  |
|------|----------|------------|--|

Documents[0]  
Aucun document trouvé

- v. To view the details of initiated standing orders, click on “Actions” on the respective instruction then on “Show”.

| Beneficiary                    | Debit account            | Amount    | Currency | Next occurrence | Status | Actions   |
|--------------------------------|--------------------------|-----------|----------|-----------------|--------|---|
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489000837 | XOF 44.00 | XOF      | 2022/09/15      | Signed | <div> <div>Actions v</div> <div> Show Cancel Suspend Skip next occurrence </div> </div> |

- vi. The details are shown as follows.

CANCEL PAUSE SKIP NEXT OCCURRENCE ≡ STANDING ORDERS

### Standing Order details

|                     |                                |
|---------------------|--------------------------------|
| Beneficiary         | PAN AFRICAN SOLUTIONS SERVICES |
| Beneficiary account | SN1000100200202489000837       |
| Debited account     | 364823479347239411111111       |
| Amount              | XOF 44.00                      |
| Currency            | XOF                            |
| Frequency           | Daily                          |
| Start date          | 2022/09/08                     |
| End date            | 2023/09/21                     |
| Status              | <span>Signed</span>            |
| Next occurrence     | 2022/09/15                     |

### 8.3 Edit a standing order

A standing order amendment is only possible on created transfers that have not been signed (status: “To be signed”).

### 8.4 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                    | Debit account            | Amount       | Currency | Next occurrence | Status                    | Actions                         |
|--------------------------------|--------------------------|--------------|----------|-----------------|---------------------------|---------------------------------|
| TEST DEV API Edit              | 01178541231              | XOF 1,000.00 | XOF      | 2022/06/03      | <span>Signed</span>       | Actions v                       |
| TEST DEV API Edit              | 01178541231              | XOF 1,000.00 | XOF      | ---             | <span>Cancelled</span>    | Show<br>Cancel                  |
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489001128 | XOF 36.00    | XOF      | 2022/03/02      | <span>Signed</span>       | Suspend<br>Skip next occurrence |
| POUR BOA EXPRESS 1             | 01095950023              | XOF 888.00   | XOF      | 2022/01/17      | <span>To be signed</span> | Actions v                       |

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

**i** Votre virement permanent a été mis en pause

| Beneficiary                    | Debit account            | Amount       | Currency | Next occurrence        | Status                 | Actions   |
|--------------------------------|--------------------------|--------------|----------|------------------------|------------------------|-----------|
| TEST DEV API Edit              | 01178541231              | XOF 1,000.00 | XOF      | <span>Suspended</span> | <span>Signed</span>    | Actions v |
| TEST DEV API Edit              | 01178541231              | XOF 1,000.00 | XOF      | ---                    | <span>Cancelled</span> | Actions v |
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489001128 | XOF 36.00    | XOF      | 2022/03/02             | <span>Signed</span>    | Actions v |

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

| Beneficiary                    | Debit account            | Amount       | Currency | Next occurrence | Status    | Actions        |
|--------------------------------|--------------------------|--------------|----------|-----------------|-----------|----------------|
| TEST DEV API Edit              | 01178541231              | XOF 1,000.00 | XOF      | Suspended       | Signed    | Actions v      |
| TEST DEV API Edit              | 01178541231              | XOF 1,000.00 | XOF      | ---             | Cancelled | Show<br>Cancel |
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489001128 | XOF 36.00    | XOF      | 2022/03/02      | Signed    | Resume         |

## 8.5 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 next occurrence” on the targeted standing order

| Beneficiary                    | Debit account            | Amount       | Currency | Next occurrence | Status    | Actions                         |
|--------------------------------|--------------------------|--------------|----------|-----------------|-----------|---------------------------------|
| TEST DEV API Edit              | 01178541231              | XOF 1,000.00 | XOF      | 2022/06/03      | Signed    | Actions v                       |
| TEST DEV API Edit              | 01178541231              | XOF 1,000.00 | XOF      | ---             | Cancelled | Show<br>Cancel                  |
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489001128 | XOF 36.00    | XOF      | 2022/03/02      | Signed    | Suspend<br>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                    | Debit account            | Amount       | Currency | Next occurrence | Status    | Actions                           |
|--------------------------------|--------------------------|--------------|----------|-----------------|-----------|-----------------------------------|
| TEST DEV API Edit              | 01178541231              | XOF 1,000.00 | XOF      | Skipped         | Signed    | Actions v                         |
| TEST DEV API Edit              | 01178541231              | XOF 1,000.00 | XOF      | ---             | Cancelled | Show<br>Cancel                    |
| PAN AFRICAN SOLUTIONS SERVICES | SN1000100200202489001128 | XOF 36.00    | XOF      | 2022/03/02      | Signed    | Suspend<br>Unskip next occurrence |

## 8.6 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 “Actions” and then on “Cancel” and confirm the operation
- The status of the transfer changes to “Cancelled” and consequently, all due dates

are cancelled.

| Beneficiary       | Debit account | Amount       | Currency | Next occurrence | Status    | Actions   |
|-------------------|---------------|--------------|----------|-----------------|-----------|---|
| TEST DEV API Edit | 01178541231   | XOF 550.00   | XOF      | 2022/06/03      | Signed    | Actions v   |
| TEST DEV API Edit | 01178541231   | XOF 1,000.00 | XOF      | 2022/06/03      | Signed    | Show<br>Cancel<br>Suspend<br>Skip next occurrence |
| TEST DEV API Edit | 01178541231   | XOF 1,000.00 | XOF      | ---             | Cancelled |   |

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

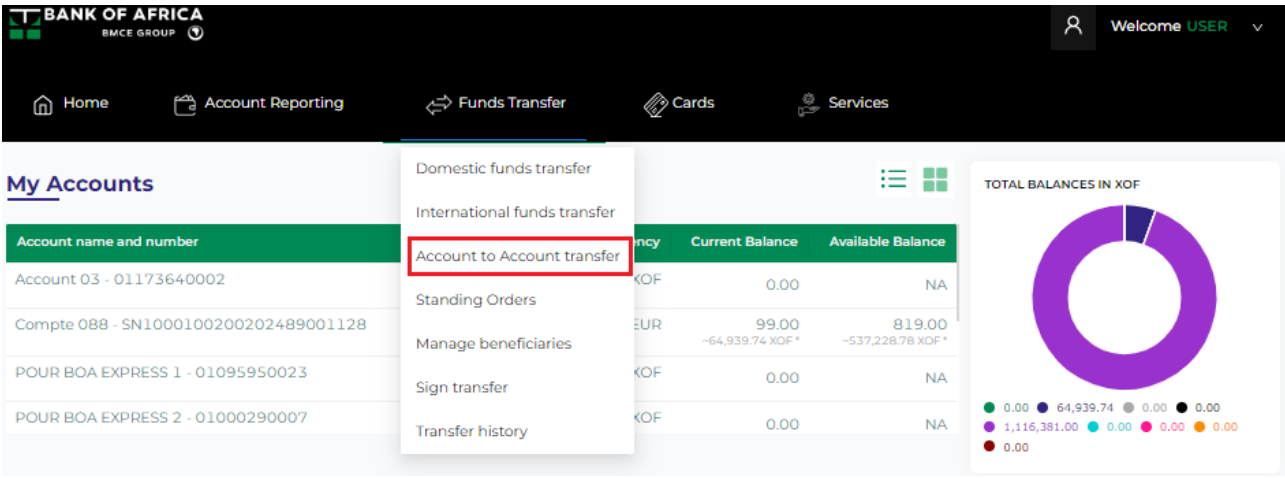
| Beneficiary       | Debit account | Amount       | Currency | Next occurrence | Status    | Actions   |
|-------------------|---------------|--------------|----------|-----------------|-----------|-----------|
| TEST DEV API Edit | 01178541231   | XOF 550.00   | XOF      | ---             | Cancelled | Actions v |
| TEST DEV API Edit | 01178541231   | XOF 1,000.00 | XOF      | 2022/06/03      | Signed    | Actions v |

## 9. Account to account transfer

This feature enables users to initiate and sign account to account funds transfers. These are funds transfers between your own accounts at BOA.

### 9.1 Initiate an account to account funds transfer

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



The screenshot shows the BOAweb interface. The top navigation bar includes 'Home', 'Account Reporting', 'Funds Transfer', 'Cards', and 'Services'. The 'Funds Transfer' menu is open, showing options: 'Domestic funds transfer', 'International funds transfer', 'Account to Account transfer' (highlighted with a red box), 'Standing Orders', 'Manage beneficiaries', 'Sign transfer', and 'Transfer history'. The 'My Accounts' section lists several accounts. A table shows account balances, and a donut chart displays 'TOTAL BALANCES IN XOF'.

| Account name and number               | Currency | Current Balance | Available Balance |
|---------------------------------------|----------|-----------------|-------------------|
| Account 03 - 01173640002              | XOF      | 0.00            | NA                |
| Compte 088 - SN1000100200202489001128 | EUR      | 99.00           | 819.00            |
| POUR BOA EXPRESS 1 - 01095950023      | XOF      | 0.00            | NA                |
| POUR BOA EXPRESS 2 - 01000290007      | XOF      | 0.00            | NA                |

- ii. Fill in the fields in the “Domestic funds transfer” form and click on “Create a new funds transfer” :
  - Account to debit – Select the account to debit from the drop-down list
  - Account to credit – Select the account to credit from the drop-down list
  - Currency – Filled in by default
  - Amount – Enter the amount you would like to send to your other account
  - Transfer date – This field is filled in by default, usually the date of initiation of the transfer
  - Charges – Filled in by default : “Charge me”
  - Description - Enter the description of the transfer, usually the reason of the transfer

## Internal transfer

Account to debit

Account 03 - 01173640002 - XOF

Account to credit

Compte 088 - SN1000100200202489001128 - EUR

\* Currency: XOF

\* Amount: Amount

\* Transfer Date: 2022-05-03

Set as a Standing Order

☐

Charges

Charge me

Description

Description

**CREATE A NEW FUNDS TRANSFER**

- iii. The transfer is created successfully.

## 9.2 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.

**i** Transfer created successfully

**X DELETE** **UPDATE** TRANSFERS

**To be signed**

|                                       |  |   |  |
|---------------------------------------|--|---|--|
| <b>From</b><br>01173640002            | <b>Amount to transfer</b><br>XOF 550.00              | <b>Date</b><br>2022/05/03                           | <b>Type</b><br>Simple account to account |
| <b>To</b><br>SN1000100200202489001128 | <b>Beneficiary</b><br>PAN AFRICAN SOLUTIONS SERVICES | <b>Reason</b><br>Test - account to account transfer | <b>Detail of charges</b><br>Charge me    |

Signatories

USER Password

**SIGN**

- 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)

CLEAR
CANCEL
SIGN

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


The transaction has been signed

TRANSFERS

Signed

|                                       |  |   |  |
|---------------------------------------|--|---|--|
| <b>From</b><br>01173640002            | <b>Amount to transfer</b><br>XOF 550.00              | <b>Date</b><br>2022/05/03                           | <b>Type</b><br>Simple account to account |
| <b>To</b><br>SN1000100200202489001128 | <b>Beneficiary</b><br>PAN AFRICAN SOLUTIONS SERVICES | <b>Reason</b><br>Test - account to account transfer | <b>Detail of charges</b><br>Charge me    |

Signatories

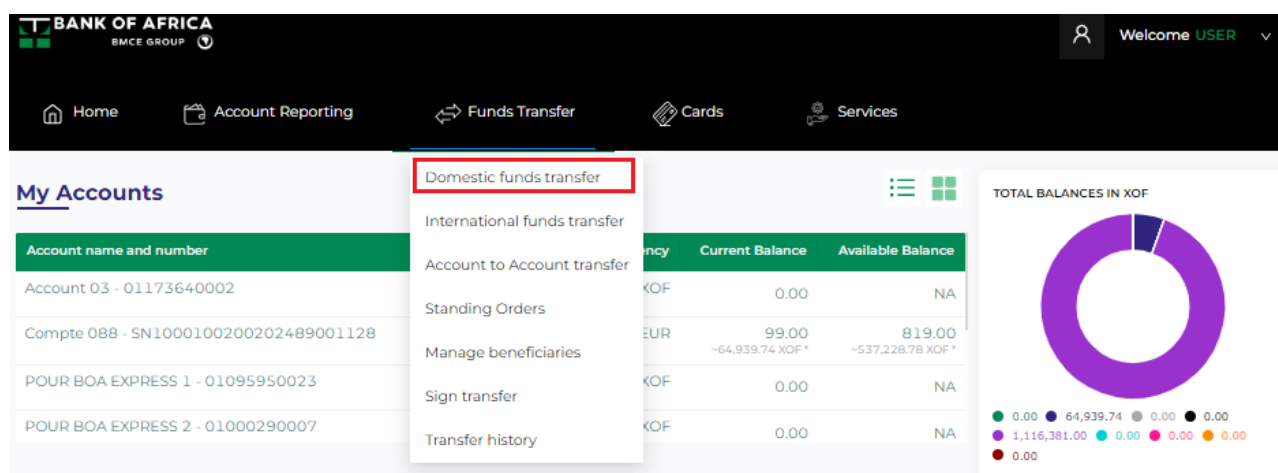
|      |          |            |   |
|------|----------|------------|---|
| USER | Password | 2022/05/03 |  |
|------|----------|------------|---|

## 10. Domestic funds transfer

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

### 10.1 Initiate a domestic funds transfer

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



- ii. 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
  - Account to debit – 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
  - 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

Beneficiary

TEST DEV API Edit - (01178541231) BANK OF AFRICA-SENEGAL

Account to debit

Account 03 - 01173640002 - XOF

Currency

XOF - West African CFA franc

Amount

Amount

Transfer Date

2022-05-03

Set as a Standing Order

☐

Charges

Charge beneficiary


Description

Description

CREATE A NEW FUNDS TRANSFER

iii. The transfer is created successfully.

- 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

To be signed

|                            |   |   |   |
|----------------------------|---|---|---|
| <b>From</b><br>01173640002 | <b>Amount to transfer</b><br>XOF 100.00 | <b>Date</b><br>2022/05/03                 | <b>Type</b><br><div>Simple domestic</div> |
| <b>To</b><br>01178541231   | <b>Beneficiary</b><br>TEST DEV API Edit | <b>Reason</b><br>Test - domestic transfer | <b>Detail of charges</b><br>Charge me     |

Documents[0]

Aucun document trouvé

Select the reason  
Payment of invoices for the effective provision of services

Supporting document  

Choisir un fichier

 Aucun fichier choisi  
Allowed document types are images, word and pdf

ADD DOCUMENT

CONTINUE

## 10.2 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”

*i* Transfer created successfully

TRANSFERS

To be signed

|                            |   |   |  |
|----------------------------|---|---|--|
| <b>From</b><br>01173640002 | <b>Amount to transfer</b><br>XOF 100.00 | <b>Date</b><br>2022/05/03                 | <b>Type</b><br><span>Simple</span> <span>domestic</span> |
| <b>To</b><br>01178541231   | <b>Beneficiary</b><br>TEST DEV API Edit | <b>Reason</b><br>Test - domestic transfer | <b>Detail of charges</b><br>Charge me                    |

Documents[0]  
Aucun document trouvé

Select the reason

Payment of invoices for the effective provision of services

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.

*i* Document added successfully

TRANSFERS

To be signed

|                            |   |   |   |
|----------------------------|---|---|---|
| <b>From</b><br>01173640002 | <b>Amount to transfer</b><br>XOF 100.00 | <b>Date</b><br>2022/05/03                 | <b>Type</b><br><input checked="" type="radio"/> Simple <input type="radio"/> domestic |
| <b>To</b><br>01178541231   | <b>Beneficiary</b><br>TEST DEV API Edit | <b>Reason</b><br>Test - domestic transfer | <b>Detail of charges</b><br>Charge me   |

Documents[1]

| Reason       | Document title                                  |   |
|--------------|---|---|
| Tuition fees | Attachment - domestic funds transfer 090521.pdf | X |

Select the reason

Payment of invoices for the effective provision of services

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.

### 10.3 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.

X DELETE UPDATE TRANSFERS

To be signed

|                            |   |   |  |
|----------------------------|---|---|--|
| <b>From</b><br>01173640002 | <b>Amount to transfer</b><br>XOF 100.00 | <b>Date</b><br>2022/05/03                 | <b>Type</b><br><span>Simple</span> <span>domestic</span> |
| <b>To</b><br>01178541231   | <b>Beneficiary</b><br>TEST DEV API Edit | <b>Reason</b><br>Test - domestic transfer | <b>Detail of charges</b><br>Charge me                    |

Signatories

|      |          |       |                   |
|------|----------|-------|-------------------|
| USER | Password | ----- | <span>SIGN</span> |
|------|----------|-------|-------------------|

Documents[1] Manage documents

| Reason       | Document title                                  |   |
|--------------|---|---|
| Tuition fees | Attachment - domestic 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)

0

6

1

3

5

7

8

4

2


9

CLEAR

CANCEL

SIGN

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

 The transaction has been signed

TRANSFERS

Signed

|                            |   |   |  |
|----------------------------|---|---|--|
| <b>From</b><br>01173640002 | <b>Amount to transfer</b><br>XOF 100.00 | <b>Date</b><br>2022/05/03                 | <b>Type</b><br><span>Simple</span> <span>domestic</span> |
| <b>To</b><br>01178541231   | <b>Beneficiary</b><br>TEST DEV API Edit | <b>Reason</b><br>Test - domestic transfer | <b>Detail of charges</b><br>Charge me                    |

Signatories

|      |          |            |   |
|------|----------|------------|---|
| USER | Password | 2022/05/03 |  |
|------|----------|------------|---|

Documents[1]

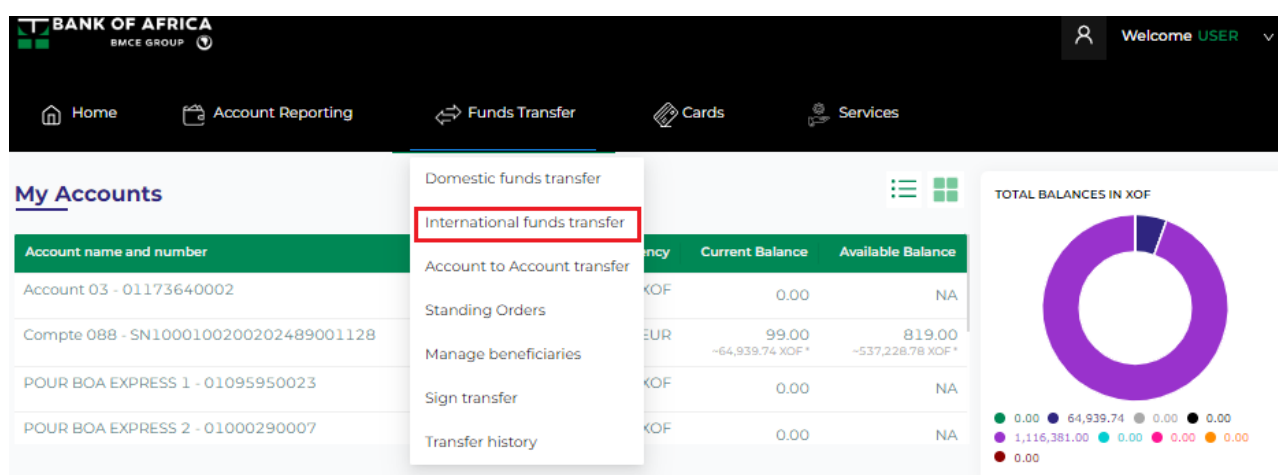
| Reason       | Document title                                  |
|--------------|---|
| Tuition fees | Attachment - domestic funds transfer 090521.pdf |

## 11. International funds transfer

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

### 11.1 Initiate an international funds transfer

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



- ii. Fill in the fields in the “International funds transfer” form :
  - Beneficiary – Select the beneficiary from the drop-down list
  - Account to debit – 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
  - 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

**NB :** The equivalent in local currency is indicated if you are sending the funds in another currency.

\* Beneficiary

BEN007 - (124778596311111111111111) BANK OF AFRICA-SENEGAL

Account to debit

Account 03 - 01173640002 - XOF

\* Currency

CurrencyEUR - European euro

\* Amount

Amount100,00

\* Transfer Date

Transfer Date2022-05-03

Set as a Standing Order

☐

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

65595.7

(estimated amount based on mid-rate)

Charges

Charge me

Description

Test - International transfer

CREATE A NEW FUNDS TRANSFER

- 40



41

- 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”

42

- ii. The document is added successfully.

Document added successfully

TRANSFERS

To be signed

|   |   |  |   |
|---|---|--|---|
| <b>From</b><br>01173640002                  | <b>Amount to transfer</b><br>EUR 100.00<br>~XOF 65,595.70 | <b>Date</b><br>2022/05/03                      | <b>Type</b><br><div>SimpleInternational</div> |
| <b>To</b><br>124778596311111111111111111111 | <b>Beneficiary</b><br>BEN007                              | <b>Reason</b><br>Test - International transfer | <b>Detail of charges</b><br>Charge me         |

Documents[1]

| Reason       | Document title                                       |   |
|--------------|--|---|
| Tuition fees | Attachment - international funds transfer 090521.pdf | X |

Select the reason

Payment of invoices for the effective provision of services

Supporting document

Choisir un fichierAucun fichier choisi

Allowed document types are images, word and pdf

ADD DOCUMENT

CONTINUE

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

### 11.3 Sign an international 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.

[illegible]

- 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)

0

6

3

1

7

9

2

4

5

8

CLEAR

CANCEL

SIGN

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

## TRANSFERS

Signed

Type

Simple international

**Detail of charges**  
Charge me

## Signatories

2022/05/03

Documents[1]

Document title

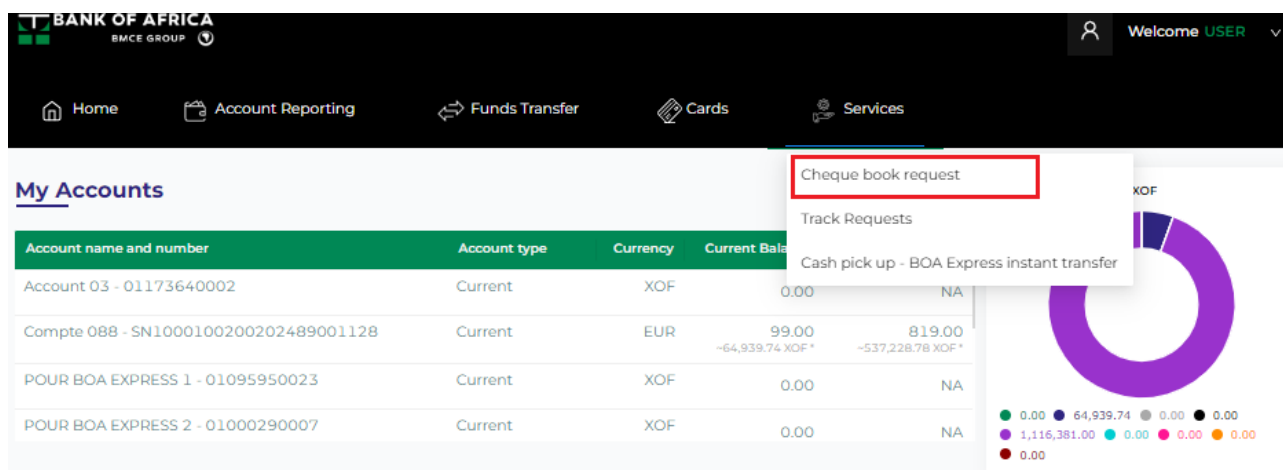
Attachment - international funds transfer 090521.pdf

## 12. Cheque Book Order

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

### 12.1 Request for a cheque book

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



The screenshot shows the BOAweb interface. At the top, there's a navigation bar with 'Home', 'Account Reporting', 'Funds Transfer', 'Cards', and 'Services'. The 'Services' menu is open, showing options: 'Cheque book request' (highlighted with a red box), 'Track Requests', and 'Cash pick up - BOA Express instant transfer'. Below the navigation bar, there's a 'My Accounts' section with a table of accounts.

| Account name and number               | Account type | Currency | Current Balance |
|---------------------------------------|--------------|----------|-----------------|
| Account 03 - 01173640002              | Current      | XOF      | 0.00            |
| Compte 088 - SN1000100200202489001128 | Current      | EUR      | 99.00           |
| POUR BOA EXPRESS 1 - 01095950023      | Current      | XOF      | 0.00            |
| POUR BOA EXPRESS 2 - 01000290007      | Current      | XOF      | 0.00            |

- 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

Account 03 - 01173640002 - XOF

Number of cheque books

1

Number of leaves

25

Cheque book type

Crossed

Once your request is processed, you will receive an e-mail notification informing you to collect your cheque book(s) from your branch. All cheque books that are not collected 3 months 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 01173640002

Number of cheque books1

Number of leaves 25

Cheque book type Crossed

Requested on

Status To Sign

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. If necessary, you can delete the request by clicking on “Delete”.

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

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

## 12.2 View cheque book requests

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

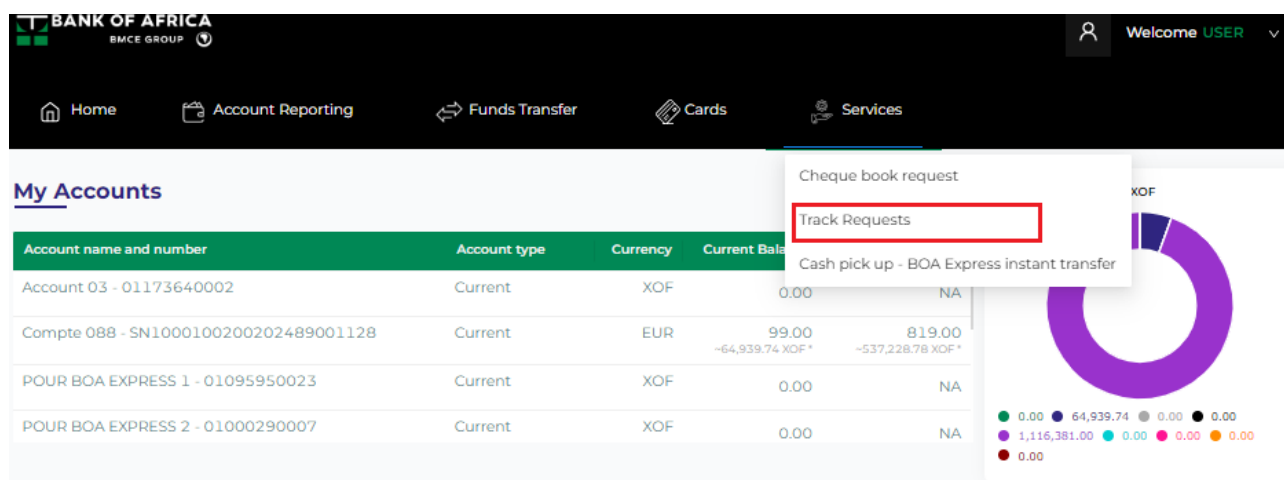
**The request has been signed**

### Requests tracking

Request type:  Requested on:  Processed on:  Status:

| Request type   | Requested on           | Status      | Processed on | Actions                                |
|--|------------------------|-------------|--------------|--|
| Cheque book request - Crossed<br>Quantity: 1 - Pages: 25 | Signed at : 2021/08/27 | In progress | ---          | <input type="button" value="Actions"/> |
| Cheque book request - Crossed<br>Quantity: 1 - Pages: 25 | Signed at : 2021/08/26 | In progress | ---          | <input type="button" value="Actions"/> |
| Cheque book request - Opened<br>Quantity: 11 - Pages: 50 | Signed at : 2021/08/26 | In progress | ---          | <input type="button" value="Actions"/> |

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



The screenshot shows the Bank of Africa mobile app interface. At the top, there's a navigation bar with icons for Home, Account Reporting, Funds Transfer, Cards, and Services. The 'Services' menu is open, showing options like 'Cheque book request', 'Track Requests' (highlighted with a red box), and 'Cash pick up - BOA Express instant transfer'. Below the menu, there's a 'My Accounts' section with a table of accounts. To the right, there's a donut chart showing account balances.

| Account name and number               | Account type | Currency | Current Balance |
|---------------------------------------|--------------|----------|-----------------|
| Account 03 - 01173640002              | Current      | XOF      | 0.00            |
| Compte 088 - SN1000100200202489001128 | Current      | EUR      | 99.00           |
| POUR BOA EXPRESS 1 - 01095950023      | Current      | XOF      | 0.00            |
| POUR BOA EXPRESS 2 - 01000290007      | Current      | XOF      | 0.00            |



- 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 : Draft, Validated, In progress, Rejected and Processed




### Requests tracking

|              |                    |              |        |
|--------------|--------------------|--------------|--------|
| Request type | Requested on       | Processed on | Status |
| All Requests | Date of validation | Processed on | Status |

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

| Request type   | Requested on           | Status      | Processed on | Actions   |
|--|------------------------|-------------|--------------|---|
| Cheque book request - Crossed<br>Quantity: 1 - Pages: 25 | Signed at : 2022/05/03 | In progress | ---          | <div>Actions v</div> <div>Show</div> <div>Actions v</div> |
| Cheque book request - Crossed<br>Quantity: 1 - Pages: 25 | Signed at : 2022/05/03 | In progress | ---          | <div>Actions v</div> <div>Actions v</div>                 |
| Cheque book request - Crossed<br>Quantity: 1 - Pages: 25 | Signed at : 2022/05/03 | In progress | ---          | <div>Actions v</div>                                      |

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

## Cheque book request

**Account number** 01173640002

**Number of cheque books** 1

**Number of leaves** 25

**Cheque book type** Crossed

**Requested on** 2022/05/03

**Status** In progress

**Processed on**

**Reason**

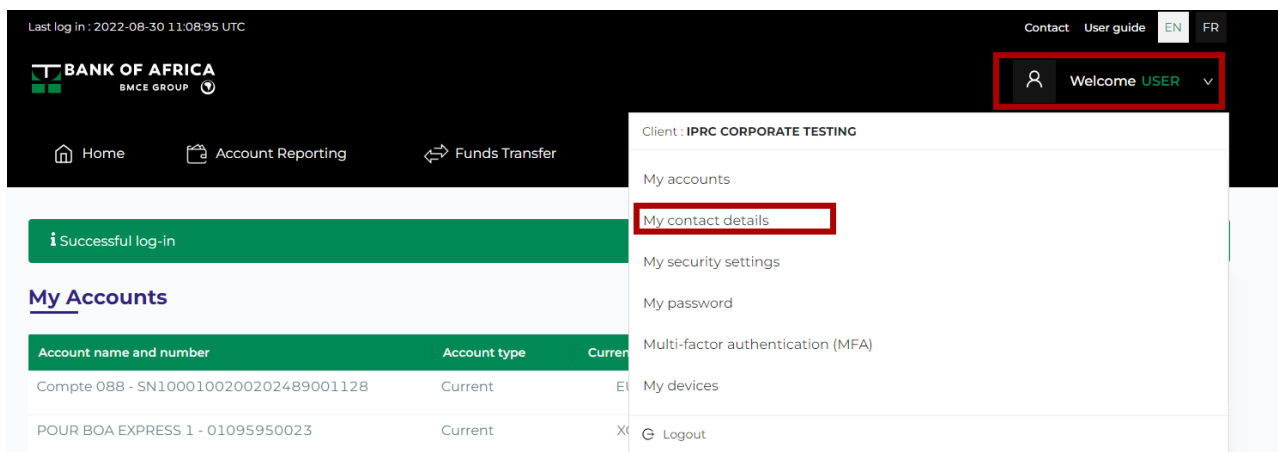
## 13. BOA Express Money Transfer

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.

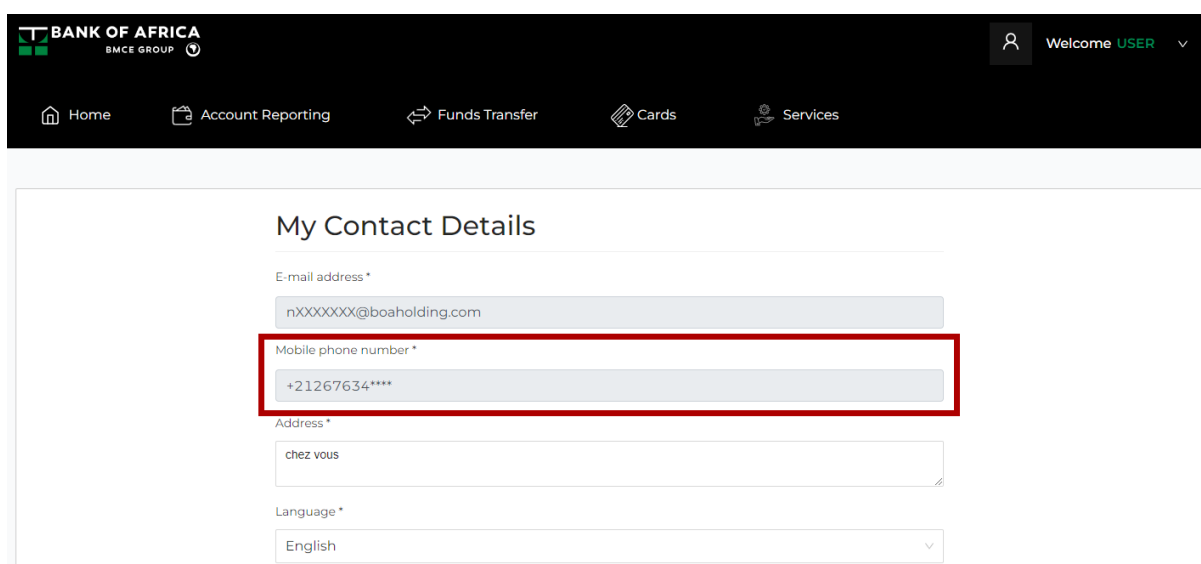
### 13.1 Verify your phone number

In order to carry out a money transfer via BOA Express, it is imperative to have your phone number linked to your user profile. This phone number is used to secure the operation and therefore verifying it is necessary before initiating a transfer.

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



- ii. The next screen will allow you to verify the first 6 digits of your phone number



**My Contact Details**

E-mail address \*

nXXXXXX@boaholding.com

Mobile phone number \*

+21267634\*\*\*\*

Address \*

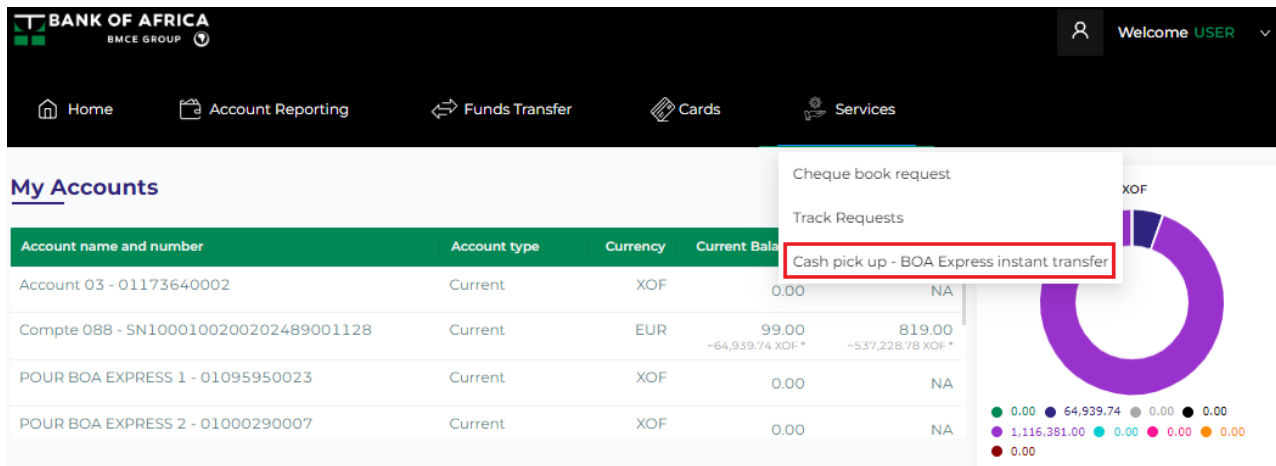
chez vous

Language \*

English

## 13.2 Initiate a BOA Express Money Transfer

- i. Select “Cash pick up - BOA Express instant transfer” from the “Services” menu.



| Account name and number               | Account type | Currency | Current Balance           |                             |
|---------------------------------------|--------------|----------|---------------------------|-----------------------------|
| Account 03 - 01173640002              | Current      | XOF      | 0.00                      | NA                          |
| Compte 088 - SN1000100200202489001128 | Current      | EUR      | 99.00<br>~64,939.74 XOF * | 819.00<br>~537,228.78 XOF * |
| POUR BOA EXPRESS 1 - 01095950023      | Current      | XOF      | 0.00                      | NA                          |
| POUR BOA EXPRESS 2 - 01000290007      | Current      | XOF      | 0.00                      | NA                          |

- ii. Click on “New transfer”.

| BOA Express |                |                |            |            |           | NEW TRANSFER |
|-------------|----------------|----------------|------------|------------|-----------|--------------|
| Date        | Source account | Beneficiary    | Amount     | Charges    | Status    | Actions      |
| 14/04/2022  | 01000290022    | Vivien Haley   | XOF 32.00  | XOF 350.00 | Validated |              |
| 14/04/2022  | 01000290022    | Shelby Miranda | XOF 100.00 | XOF 350.00 | Validated |              |
| 14/04/2022  | 02004240007    | Brianna Hays   | XOF 96.00  | XOF 350.00 | -         |              |

- iii. Fill in all the fields in the BOA Express form:

- Account to debit
- Transfer reason
- Beneficiary first name and surname
- Beneficiary country
- Beneficiary phone number (without +)
- Amount to transfer
- Currency (filled in by default)

## Thresholds for BOA Express transfers

| Daily       | Weekly        | Monthly       |
|-------------|---------------|---------------|
| XOF 300,000 | XOF 1,000,000 | XOF 3,000,000 |

---

Account to debit

Account 03 - 01173640002 - 0.0 XOF

Transfer reason

Assistance familiale

Beneficiary first name

Beneficiary surname

Beneficiary country

BJ - BÉNIN

Beneficiary phone number

Enter phone number with area code

Amount to transfer

Currency

XOF

Plafond de 300 000,00 XOF par jour et par client émetteur

CANCEL CONTINUE

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

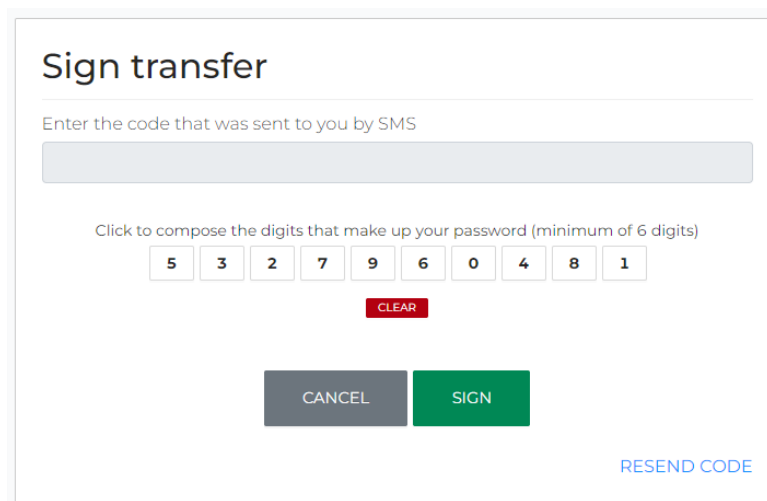
BACK DELETE EDIT VALIDATE

### BOA Express transfer request details

|   |   |                                |  |
|---|---|--------------------------------|--|
| <b>Source</b><br>01173640002            | <b>Send amount</b><br>XOF 1,000.00              | <b>Charge</b><br>XOF 200.00    | <b>VAT/FAT</b><br>XOF 34.00                        |
| <b>Beneficiary</b><br>Mamadou Diop      | <b>Beneficiary phone number</b><br>221778364702 | <b>Country</b><br>SN - SENEGAL | <b>Reason for transfer</b><br>Assistance familiale |
| <b>Date of initiation</b><br>03/05/2022 |   |                                |  |

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

- vi. You will receive an SMS on your phone number. This SMS contains a code to be entered on the next screen.
- vii. Enter the code received by SMS and click on “Sign”.



The image shows a web interface for signing a transfer. At the top, it says "Sign transfer". Below that is a text input field with the placeholder "Enter the code that was sent to you by SMS". Underneath the input field is a row of ten buttons containing the digits 5, 3, 2, 7, 9, 6, 0, 4, 8, and 1. Above these buttons is the instruction "Click to compose the digits that make up your password (minimum of 6 digits)". Below the digit buttons is a red "CLEAR" button. At the bottom are two buttons: a grey "CANCEL" button and a green "SIGN" button. In the bottom right corner, there is a blue link that says "RESEND CODE".

- viii. 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.

**i** 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

|   |   |                                |  |
|---|---|--------------------------------|--|
| <b>Source</b><br>01173640002            | <b>Send amount</b><br>XOF 1,000.00              | <b>Charge</b><br>XOF 200.00    | <b>VAT/FAT</b><br>XOF 34.00                        |
| <b>Beneficiary</b><br>Mamadou Diop      | <b>Beneficiary phone number</b><br>221778364702 | <b>Country</b><br>SN - SENEGAL | <b>Reason for transfer</b><br>Assistance familiale |
| <b>Date of initiation</b><br>03/05/2022 | <b>Validation date</b><br>03/05/2022 -- 14:53   | <b>Status</b><br>-             | <b>Reference number</b><br>-                       |

- ix. 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   |
|------------|----------------|----------------|--------------|------------|-----------|---|
| 03/05/2022 | 01173640002    | Mamadou Diop   | XOF 1,000.00 | XOF 200.00 | -         |  |
| 03/05/2022 | 01173640002    | Mamadou Diop   | XOF 1,000.00 | XOF 200.00 | -         |  |
| 14/04/2022 | 01000290022    | Vivien Haley   | XOF 32.00    | XOF 350.00 | Validated |  |
| 14/04/2022 | 01000290022    | Shelby Miranda | XOF 100.00   | XOF 350.00 | Validated |  |

- x. The reference number is displayed as follows:









[BACK](#)

### BOA Express transfer request details

|   |   |                                      |   |                             |
|---|---|--------------------------------------|---|-----------------------------|
| <b>Source</b><br>01000290022            | <b>Send amount</b><br>XOF 32,00                   | <b>Charge</b><br>XOF 350,00          | <b>Receive amount</b><br>XOF 32,00                  | <b>VAT/FAT</b><br>XOF 50,85 |
| <b>Beneficiary</b><br>Vivien Haley      | <b>Beneficiary phone number</b><br>+2250709019630 | <b>Country</b><br>CI - CÔTE D'IVOIRE | <b>Reason for transfer</b><br>Reglement de services |                             |
| <b>Date of initiation</b><br>14/04/2022 | <b>Validation date</b><br>14/04/2022 -- 11:39     | <b>Status</b><br>Validé              | <b>Reference number</b><br>BOA0770516411            |                             |

### 13.3 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  |
| 17/03/2022  | 01095950023    | TEST TEST   | XOF 1,300.00  | XOF 350.00 | Validated |   |
| 17/03/2022  | 01000290007    | TEST TEST   | XOF 1,300.00  | XOF 350.00 | Validated |   |
| 17/03/2022  | 01173640002    | TEST TEST   | XOF 1,000.00  | XOF 350.00 | -         |   |
| 17/03/2022  | 01173640002    | Hedwig Lam  | XOF 122.00    | XOF 350.00 | -         |   |
| 17/03/2022  | 01095950023    | TEST REACT  | XOF 14,666.00 | XOF 500.00 | Paid      |   |
| 17/03/2022  | 01173640002    | TEST REACT  | XOF 14,999.00 | XOF 500.00 | -         |   |
| 17/03/2022  | 01095950023    | Mobile Test | XOF 10,000.00 | XOF 350.00 | Paid      |   |
| 17/03/2022  | 01000290007    | TEST TEST   | XOF 2,500.00  | XOF 350.00 | Validated |  |

- The status is displayed as follows:

| BOA Express transfer request details    |   |                             |  |                             | BACK |
|---|---|-----------------------------|--|-----------------------------|------|
| <b>Source</b><br>01095950023            | <b>Send amount</b><br>XOF 10,000.00           | <b>Charge</b><br>XOF 350.00 | <b>Receive amount</b><br>XOF 10,000.00           | <b>VAT/FAT</b><br>XOF 50.85 |      |
| <b>Beneficiary</b><br>Mobile Test       | <b>Beneficiary phone number</b><br>76123216   | <b>Country</b><br>ML - MALI | <b>Reason for transfer</b><br>Reglement de biens |                             |      |
| <b>Date of initiation</b><br>17/03/2022 | <b>Validation date</b><br>17/03/2022 -- 13:43 | <b>Status</b><br>Paid       | <b>Reference number</b><br>BOA0771177269         |                             |      |

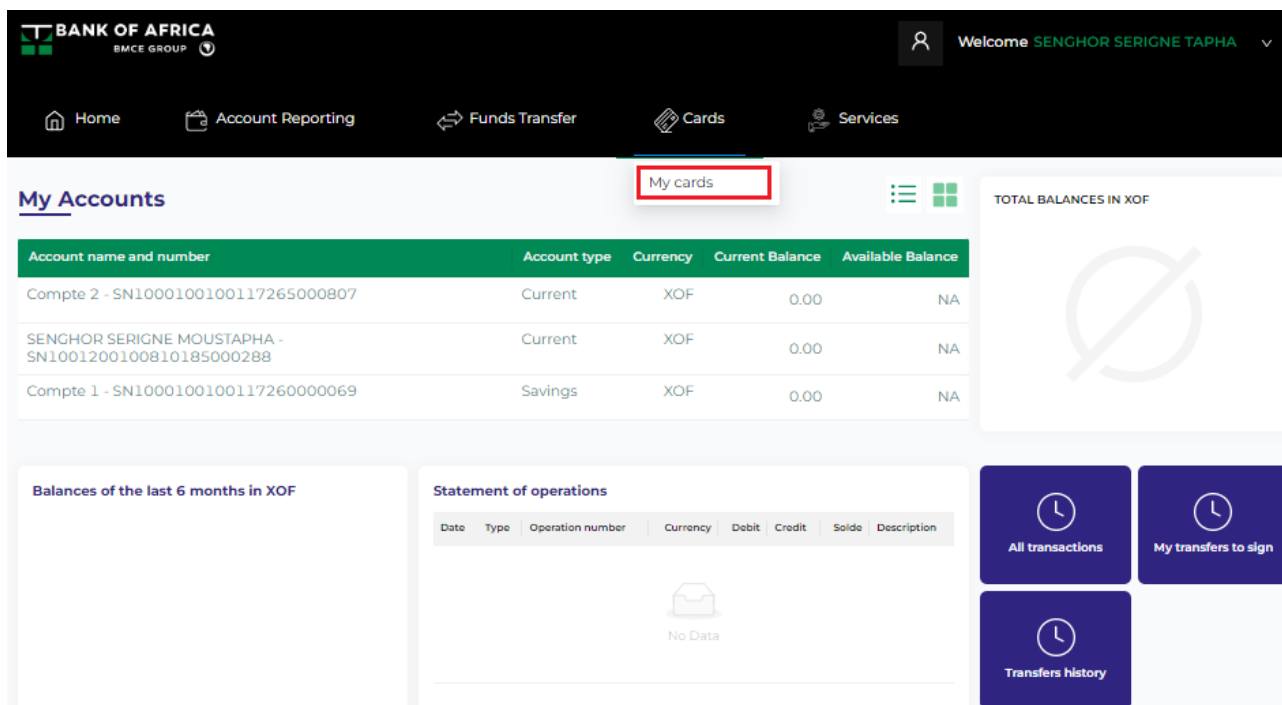
Below are the three possible types of statuses:

- 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

## 14. Cards

### 14.1 View your list of cards

- i. Go to “Cards” on the main menu bar and click on “My cards”.



**My Accounts**

| Account name and number                              | Account type | Currency | Current Balance | Available Balance |
|--|--------------|----------|-----------------|-------------------|
| Compte 2 - SN1000100100117265000807                  | Current      | XOF      | 0.00            | NA                |
| SENGHOR SERIGNE MOUSTAPHA - SN1001200100810185000288 | Current      | XOF      | 0.00            | NA                |
| Compte 1 - SN1000100100117260000069                  | Savings      | XOF      | 0.00            | NA                |

**Statement of operations**

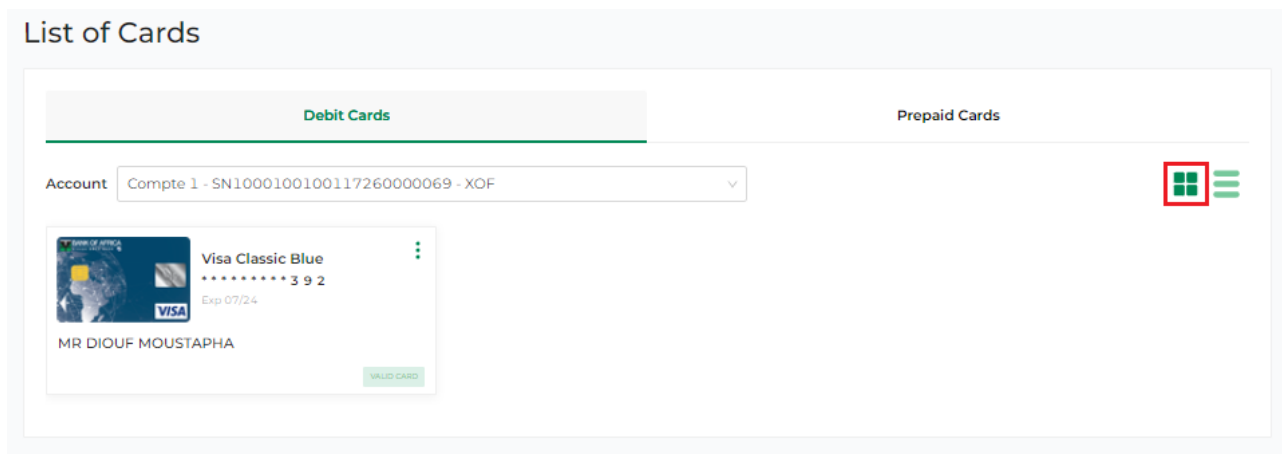
| Date    | Type | Operation number | Currency | Debit | Credit | Solde | Description |
|---------|------|------------------|----------|-------|--------|-------|-------------|
| No Data |      |                  |          |       |        |       |             |

**Balances of the last 6 months in XOF**

**TOTAL BALANCES IN XOF**

**Buttons:** All transactions, My transfers to sign, Transfers history

- ii. The display of cards is by type - Debit and Prepaid cards – and also by list or blocks. Select the desired display.



**List of Cards**

**Debit Cards** | Prepaid Cards

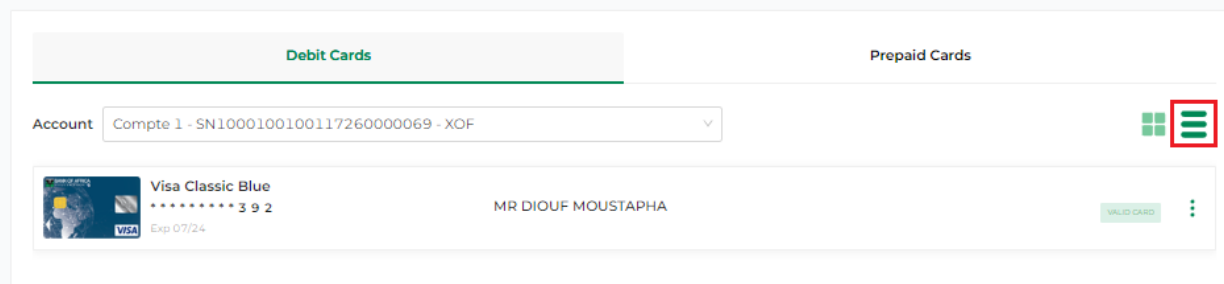
Account: Compte 1 - SN1000100100117260000069 - XOF

**Visa Classic Blue**  
 \*\*\*\*\* 3 9 2  
 Exp 07/24  
 MR DIOUF MOUSTAPHA

**Blocks display**



## List of Cards

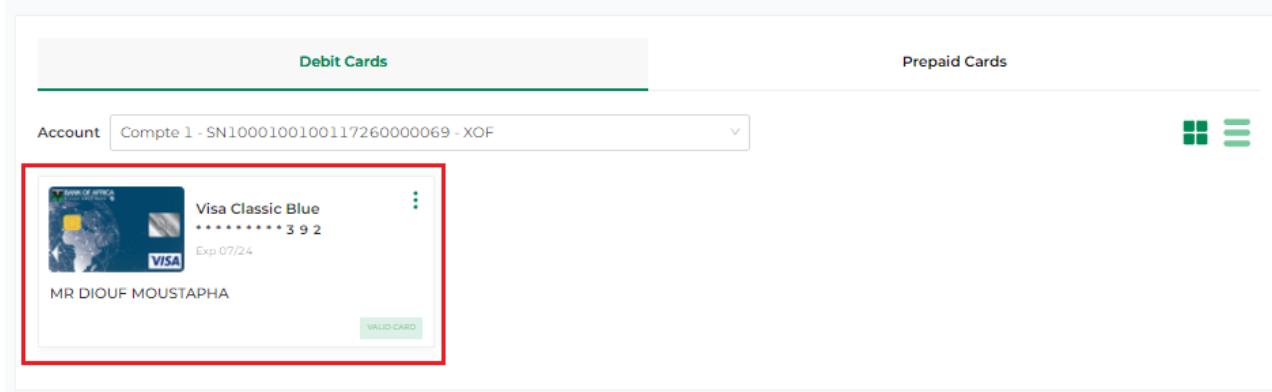


List display

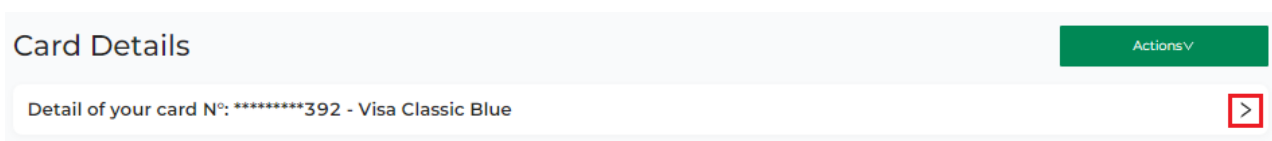
## 14.2 View card details

- i. Click on the targeted card

## List of Cards



Followed by the arrow on the right as illustrated below.




- ii. Here you have the following details :
  - Card label, which is a personalized name you give your card. This can be edited by clicking on the edit icon as illustrated in the screenshot below.
  - Card number
  - Card expiration date
  - Status of the card
  - Name of card owner
  - The card transactions are listed in the “Transactions” block just below the card details

Card Details

Actions

Detail of your card N°: \*\*\*\*\*392 - Visa Classic Blue



Card Label  
 Card Number  
 Expiration Date  
 Status  
 Card Owner

Visa Classic Blue  
 \*\*\*\*\*392  
 Exp 07/24  
 Valid  
 MR DIOUF MOUSTAPHA

Transactions

| Operation Date | Operation Time | Type | Amount | Description |
|----------------|----------------|------|--------|-------------|
| No Data        |                |      |        |             |


### 14.3 Personalize your card name

- Click on the edit icon on the right.

Card Details

Actions

Detail of your card N°: \*\*\*\*\*392 - Visa Classic Blue



Card Label  
 Card Number  
 Expiration Date  
 Status  
 Card Owner

Visa Classic Blue  
 \*\*\*\*\*392  
 Exp 07/24  
 Valid  
 MR DIOUF MOUSTAPHA

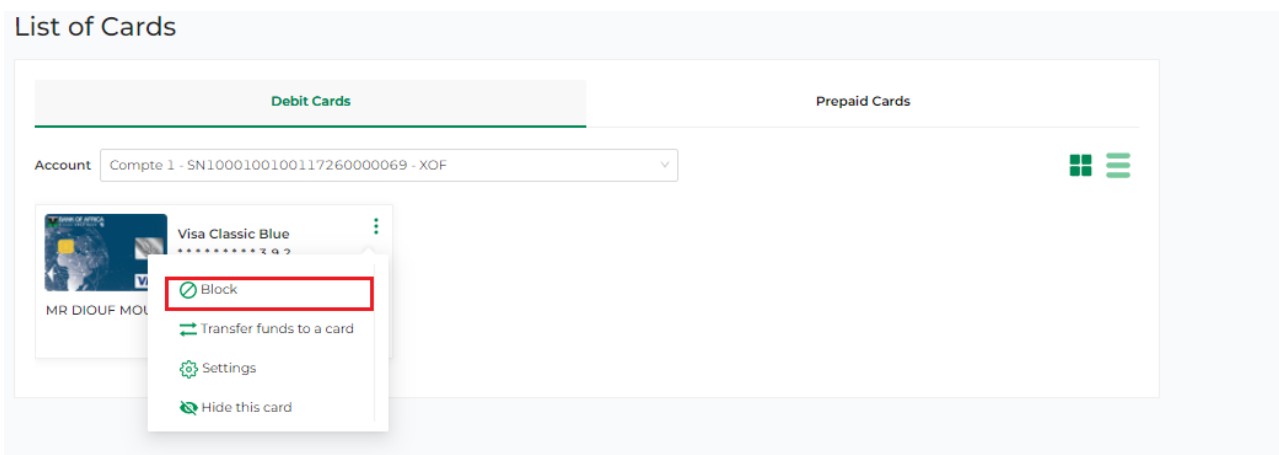
- Enter a desired name for your card and click on “Update”.

Enter the new card name

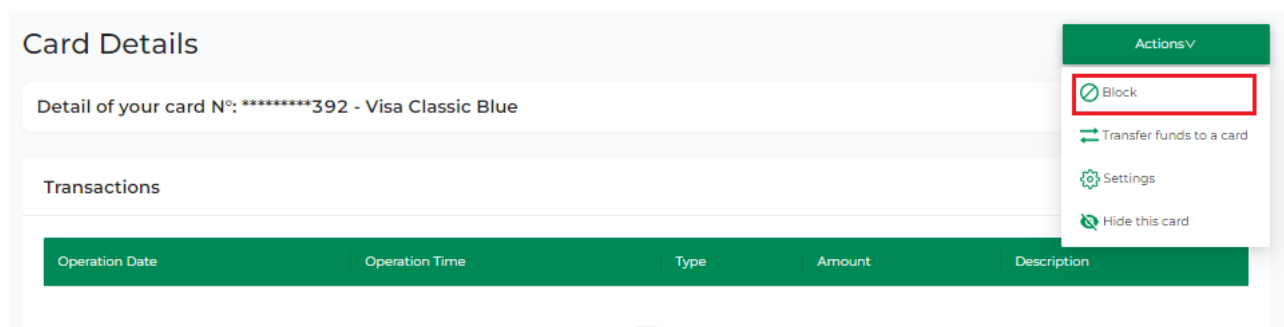
Label

## 14.4 Block/Unblock a card

- i. Go the “Block” feature via: (a) List of cards or (b) Card details.

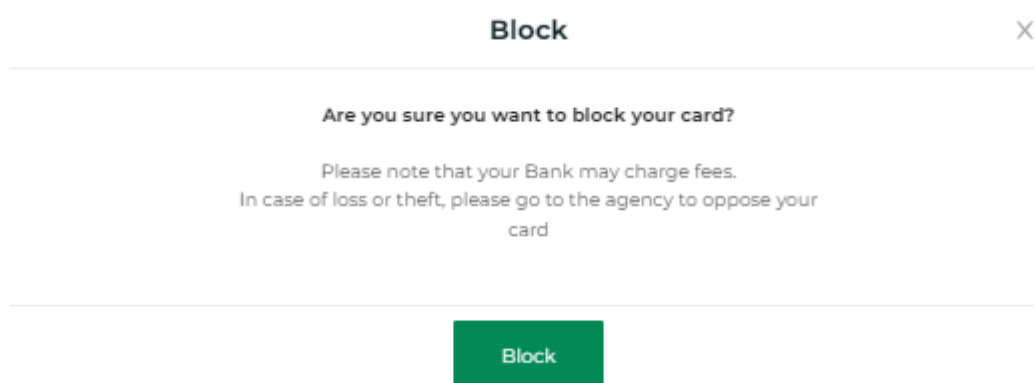


(a)



(b)

- ii. Click on “Block”.



- iii. The card is blocked successfully. You can unblock it at any time.



Your card has been blocked.  
You can unblock it at any time


OK

## List of Cards

Debit Cards

Prepaid Cards

Account Compte 1 - SN1000100100117260000069 - XOF



Bank of Africa

Visa Classic Blue

\*\*\*\*\*3 9 2

Exp 07/24

MR DIOUF MOUSTAPHA

TEMPORARY BLOCKED BY CLIENT


- iv. To unblock the card, click on “Unblock” as shown below. You can do this via: (a) List of cards or (b) Card details.

## List of Cards

Debit Cards

Prepaid Cards

Account Compte 1 - SN1000100100117260000069 - XOF



Bank of Africa

Visa Classic Blue

\*\*\*\*\*3 9 2

Exp 07/24

MR DIOUF MOUSTAPHA

Unblock

Transfer funds to a card

Settings


Hide this card

(a)

### Card Details

Detail of your card N°: \*\*\*\*\*392 - Visa Classic Blue

### Transactions

| Operation Date  | Operation Time | Type | Amount | Description |
|---|----------------|------|--------|-------------|
|  |                |      |        |             |

**Actions▼**

- Unlock
- Transfer funds to a card
- Settings
- Hide this card

(b)

- v. Click on “Unlock”.


**Unlock** ×

**Are you sure you want to unlock your card?**

Please note that your Bank may charge fees.  
In case of loss or theft, please go to the agency to oppose your card

**Unlock**

- vi. The card is unlocked successfully.



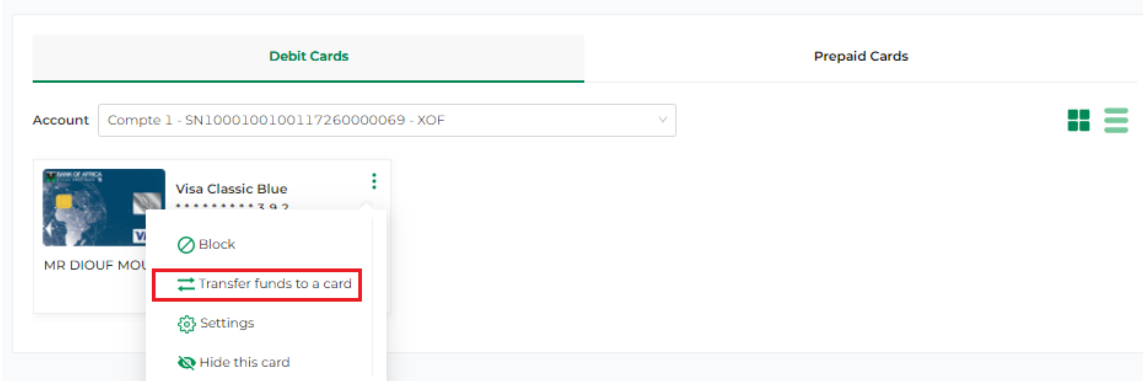
Your card has been unlocked.  
You can block it at any time

**OK**

## 14.5 Transfer funds using the card

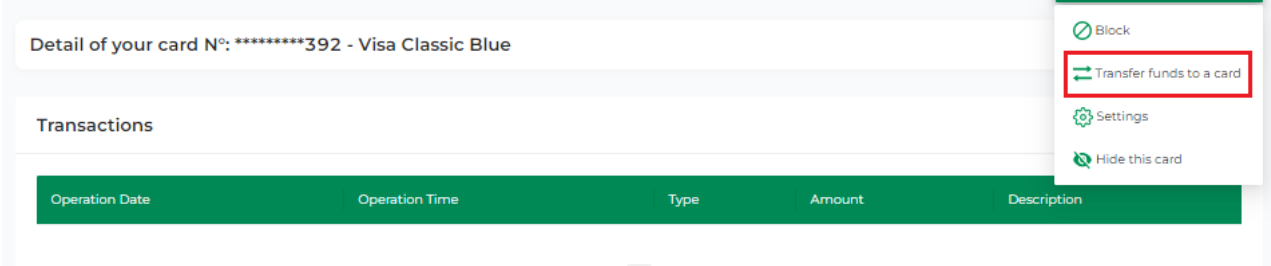
- i. Click on “Transfer funds to a card”. This is accessible in 2 ways: (a) List of cards or (b) Card details.

### List of Cards



(a)

### Card Details



(b)

- ii. Fill in the card funds transfer form:
  - Card to debit – select the card from the drop-down list
  - Card to credit – select the card from the drop-down list or enter a new card by clicking on “+”
  - Amount
  - Currency – this is filled by default
  - Reason
- iii. Click on “Continue”.

## Card Funds Transfer

\* Card to debit

Visa Classic Blue - \*\*\*\*\*392 - XOF

\* Card to credit



\* Amount

Currency

XOF

\* Reason

CANCEL

CONTINUE

iv. Click on “Confirm”.

### Confirm Transaction

|                  |                  |
|------------------|------------------|
| Card to debit    | *****392         |
| Card to credit   | 4220857273172899 |
| Amount           | XOF 500.00       |
| Transaction Date | 14/09/2022       |
| Reason           | Test             |

CANCEL

CONFIRM

v. Enter your password to validate the transfer and then click on “Sign”.

Card to card transfer - Transfer signature

Enter your password to sign this transfer

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

8 9 6 3 2 5 1 7 0 4

CLEAR

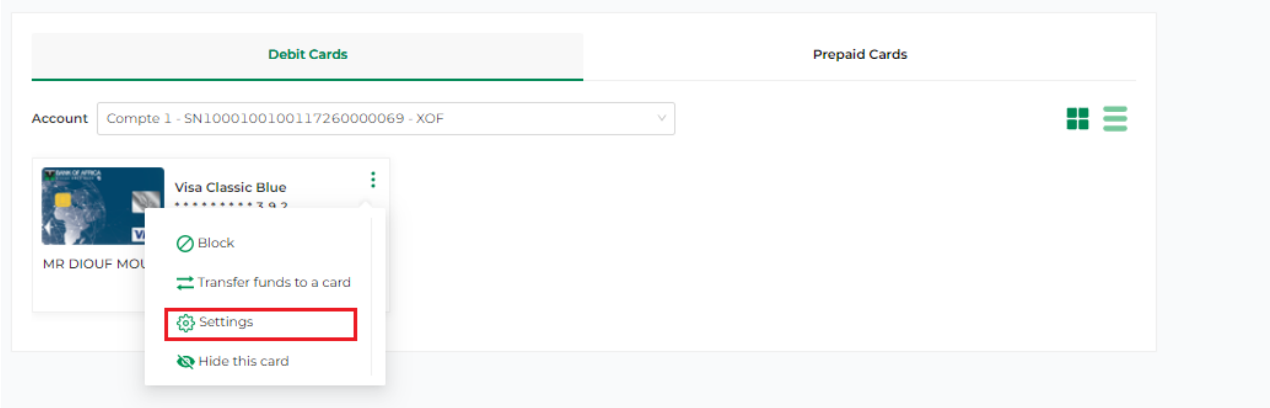
CANCEL

SIGN

## 14.6 View and edit card limits

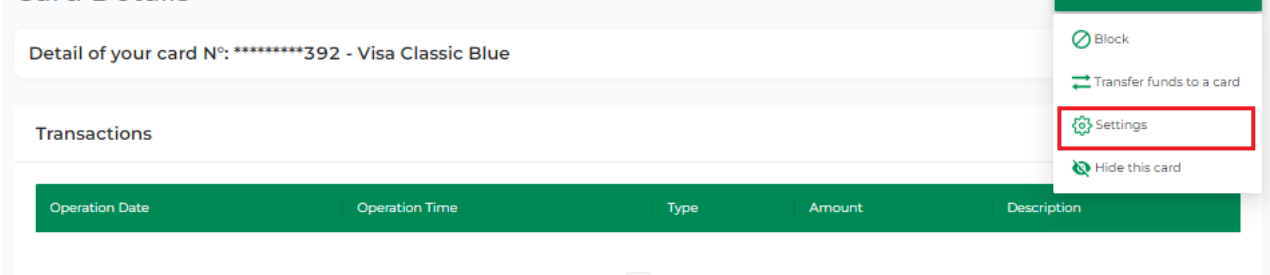
- i. Go to the card settings via: (a) List of cards or (b) Card details.

### List of Cards



(a)

### Card Details



(b)

- ii. Select the targeted card from the drop-down list. The limits for ATM withdrawal, online payments, POS payments, contactless payments, P2P funds transfers are listed, as well as the amounts consumed.



# Limits

Details

Visa Classic Blue - \*\*\*\*\*392 - XOF

|                                       |                           |
|---------------------------------------|---------------------------|
| ATM cash withdrawal daily             | XOF 200,000.00            |
| Consumed: XOF 0.00                    | Balance: XOF 200,000.00   |
| ATM Cash withdrawal monthly           | XOF 3,000,000.00          |
| Consumed: XOF 0.00                    | Balance: XOF 3,000,000.00 |
| ATM Cash withdrawal amount weekly     | MGA 1,500,000.00          |
| Consumed: MGA 0.00                    | Balance: MGA 1,500,000.00 |
| EPOS purchase + P2P transfers daily   | XOF 1,000,000.00          |
| Consumed: XOF 0.00                    | Balance: XOF 1,000,000.00 |
| EPOS purchase + P2P transfers monthly | XOF 5,000,000.00          |

i

Please click on the ceiling you are modifying

- iii. To edit a limit, click on the targeted one.

Limits

Details

Visa Classic Blue - \*\*\*\*\*392 - XOF

ATM cash withdrawal daily

XOF 200,000.00

Consumed: XOF 0.00

Balance: XOF 200,000.00

ATM Cash withdrawal monthly

XOF 3,000,000.00

Consumed: XOF 0.00

Balance: XOF 3,000,000.00

ATM Cash withdrawal amount weekly

MGA 1,500,000.00

Consumed: MGA 0.00

Balance: MGA 1,500,000.00

EPOS purchase + P2P transfers daily

XOF 1,000,000.00

Consumed: XOF 0.00

Balance: XOF 1,000,000.00

EPOS purchase + P2P transfers monthly

XOF 5,000,000.00

Please click on the ceiling you are modifying

- iv. Indicate whether the modification is permanent or temporary then enter the desired limit. You cannot surpass the limit set by the bank.
- v. Click on "Validate".

### Limits Details

Visa Classic Blue - \*\*\*\*\*392 - XOF

|                                       |                           |
|---------------------------------------|---------------------------|
| ATM cash withdrawal daily             | XOF 200,000.00            |
| Consumed: XOF 0.00                    | Balance: XOF 200,000.00   |
| ATM Cash withdrawal monthly           | XOF 3,000,000.00          |
| Consumed: XOF 0.00                    | Balance: XOF 3,000,000.00 |
| ATM Cash withdrawal amount weekly     | MGA 1,500,000.00          |
| Consumed: MGA 0.00                    | Balance: MGA 1,500,000.00 |
| EPOS purchase + P2P transfers daily   | XOF 1,000,000.00          |
| Consumed: XOF 0.00                    | Balance: XOF 1,000,000.00 |
| EPOS purchase + P2P transfers monthly | XOF 5,000,000.00          |

#### Edit Limit

☒ Permanent
 ☐ Temporary

\* Limit

200000

CANCEL
VALIDATE

## 14.7 Hide/Show a card


- i. Click on “Hide this card” from: (a) List of cards or (b) Card details.

### List of Cards

Debit Cards

Prepaid Cards

Account: Compte 1 - SN1000100100117260000069 - XOF



Visa Classic Blue  
 \*\*\*\*\*242  
 MR DIOUF MOU

Block  
 Transfer funds to a card  
 Settings  
Hide this card

(a)

### Card Details

Detail of your card N°: \*\*\*\*\*392 - Visa Classic Blue

#### Transactions

| Operation Date | Operation Time | Type | Amount | Description |
|----------------|----------------|------|--------|-------------|
|----------------|----------------|------|--------|-------------|

**Actionsv**

- Block
- Transfer funds to a card
- Settings
- Hide this card**

(b)

- ii. To view the hidden card, go to “See hidden cards”.


### List of Cards

[See hidden cards](#)

**Debit Cards**


**Prepaid Cards**

Account

  
No Data

### My hidden cards

[List of Cards](#)



**Visa Classic Blue**  
\*\*\*\*\*392  
Exp 07/24  
MR DIOUF MOUSTAPHA  
**VALID CARD**

- iii. To reverse the action, click on “Show”.

## My hidden cards

[List of Cards](#)

Visa Classic Blue

\*\*\*\*\* 3 9 2

Exp 07/24

MR DIOUF MOUSTAPHA

Block

Show