

BOAweb Customer User Guide

Version 1.0

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I. 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

Payments

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

Personal settings

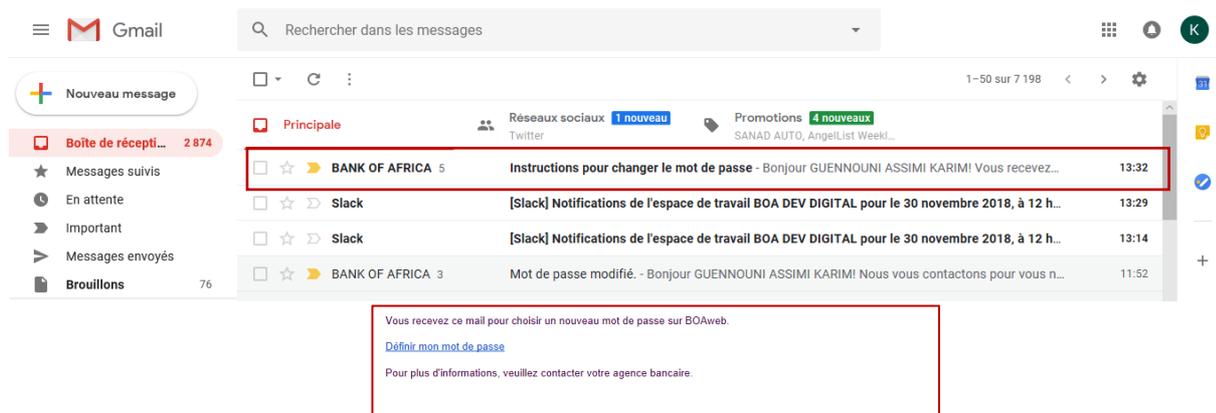
- My accounts (Information about my account settings)
- My personal data (email address, mobile phone number, address)
- My security details
- Change my password
- Multi-factor authentication

II. First connection To BOA web (Existing client)

I am a customer of the bank and I already have an active user account and authorizations to access the portal internet Existing banking. I usually log in with my username and password Personal.

Step 1 – E-mail Notification

You will receive an e-mail notification from BANK OF AFRICA detailing what you need to do and the new link to BOAweb portal for the purpose of setting up your password.



Important:

The link sent can only be used once. In case of problems or inability to log in, you will need to contact your Account Manager to provide further assistance.

Step 2 – Changing the Password

Once you navigate to the link provided, you must enter the following information:

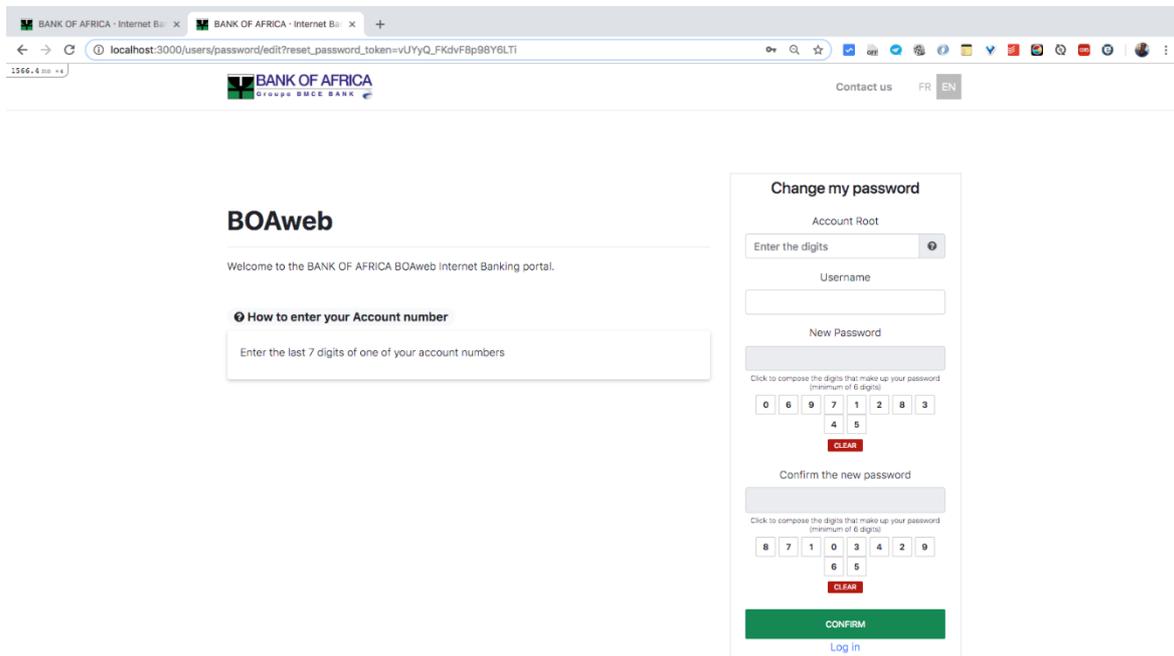
- **Account number:** The last 7 figures of your account number. To find it, please refer to your account statement
- **Username:** Matches your already assigned username, which allows you to access your accounts. In case you cannot recall your username, please contact your Account Manager
- **New password:** 6-digit combination
- **Password confirmation:** Same 6-digit combination as above
- **VALIDATE**



Important:

In case of problems or inability to log in, you will need to contact your Account Manager to provide further assistance.

Password Change Screen

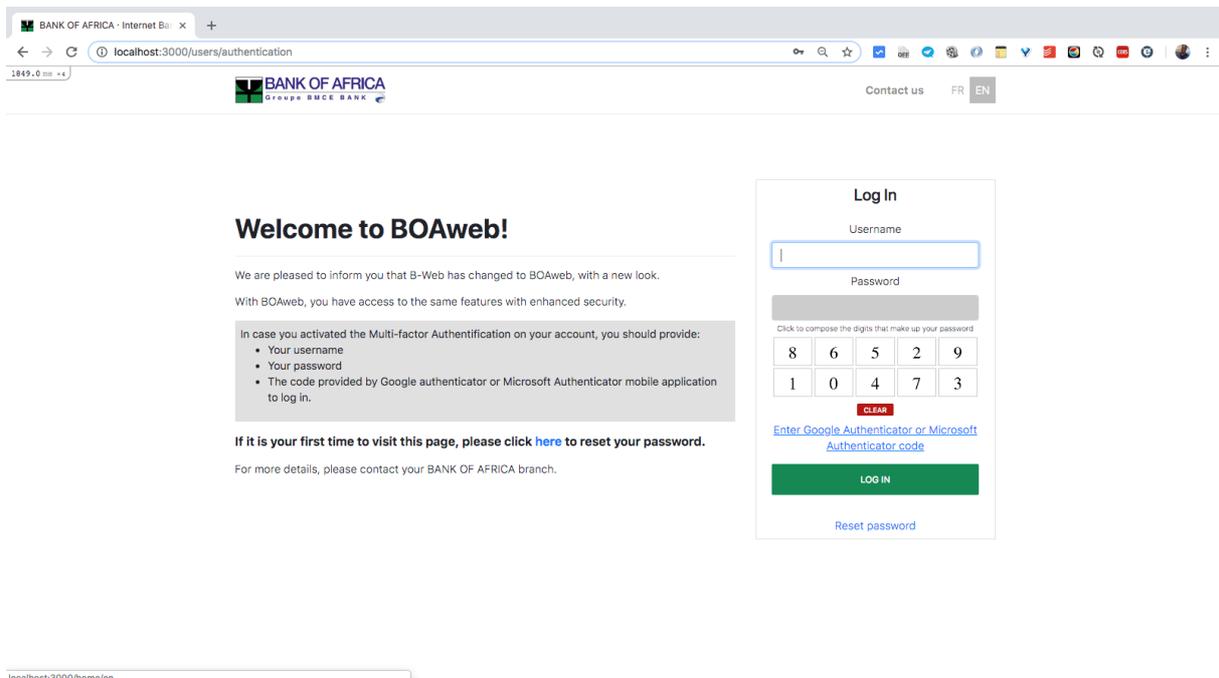


The screenshot shows the BOAweb interface with a 'Change my password' form on the right. The form includes fields for 'Account Root' (with a dropdown), 'Username', and 'New Password'. The 'New Password' field is a numeric keypad with a 'CLEAR' button. Below it is a 'Confirm the new password' field, also a numeric keypad with a 'CLEAR' button. A green 'CONFIRM' button and a blue 'Log In' link are at the bottom of the form.

Step 3 – Log in with the username and password created

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

You will also receive an e-mail that confirms that your password has been successfully set.

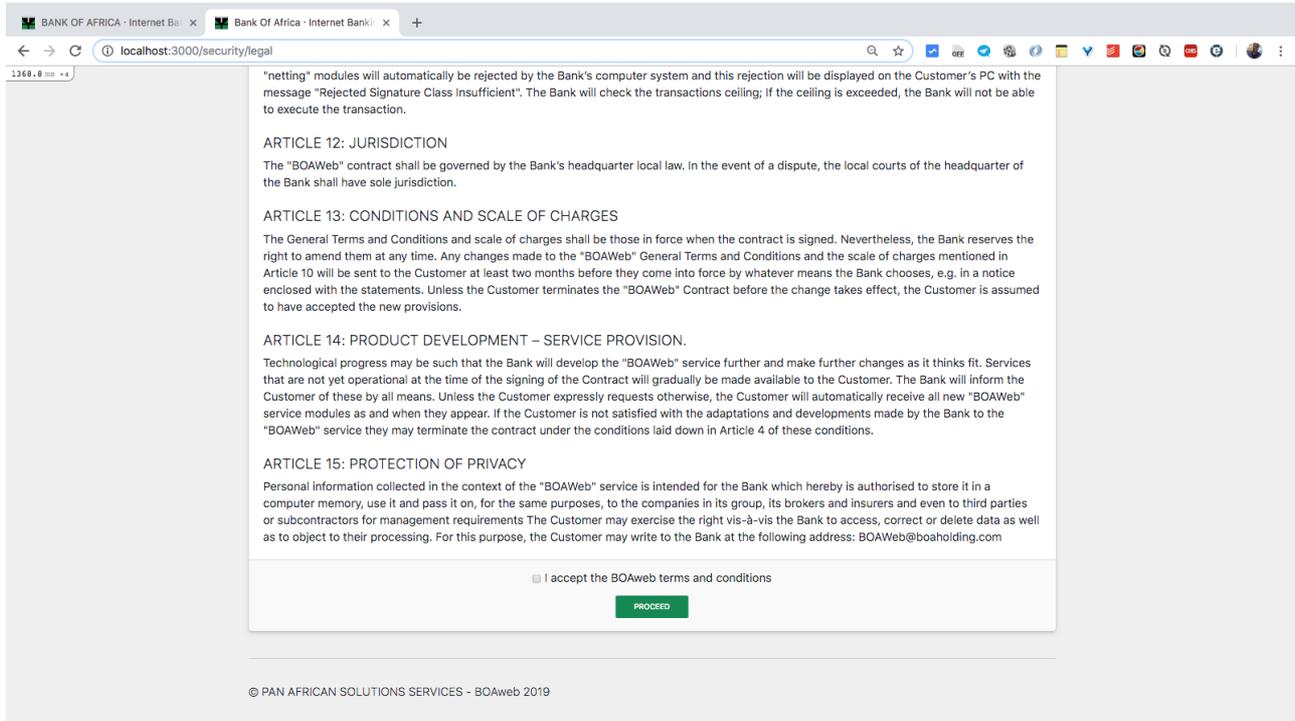


The screenshot shows the BOAweb 'Welcome to BOAweb!' page. The main heading is 'Welcome to BOAweb!'. Below it, there is a message: 'We are pleased to inform you that B-Web has changed to BOAweb, with a new look. With BOAweb, you have access to the same features with enhanced security.' A box contains instructions for Multi-factor Authentication: '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.' A note says: 'If it is your first time to visit this page, please click [here](#) to reset your password.' At the bottom, it says: 'For more details, please contact your BANK OF AFRICA branch.' On the right, there is a 'Log In' form with 'Username' and 'Password' fields, a numeric keypad for the password, a 'CLEAR' button, a green 'LOG IN' button, and a blue 'Reset password' link.

Provide the username and newly created password in the fields to log in to the system. You will be able to access your account(s) information after you have accepted the terms and conditions of the internet banking portal.

Step 4 - Acceptance of the General Terms & Conditions

All first time users connecting to the BOAweb platform will be required to read and accept the general terms & conditions before being allowed to access the portal:



The screenshot shows a web browser window with the URL `localhost:3000/security/legal`. The page content includes the following text:

"netting" modules will automatically be rejected by the Bank's computer system and this rejection will be displayed on the Customer's PC with the message "Rejected Signature Class insufficient". The Bank will check the transactions ceiling; If the ceiling is exceeded, the Bank will not be able to execute the transaction.

ARTICLE 12: JURISDICTION
The "BOAweb" contract shall be governed by the Bank's headquarter local law. In the event of a dispute, the local courts of the headquarter of the Bank shall have sole jurisdiction.

ARTICLE 13: CONDITIONS AND SCALE OF CHARGES
The General Terms and Conditions and scale of charges shall be those in force when the contract is signed. Nevertheless, the Bank reserves the right to amend them at any time. Any changes made to the "BOAweb" General Terms and Conditions and the scale of charges mentioned in Article 10 will be sent to the Customer at least two months before they come into force by whatever means the Bank chooses, e.g. in a notice enclosed with the statements. Unless the Customer terminates the "BOAweb" Contract before the change takes effect, the Customer is assumed to have accepted the new provisions.

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.

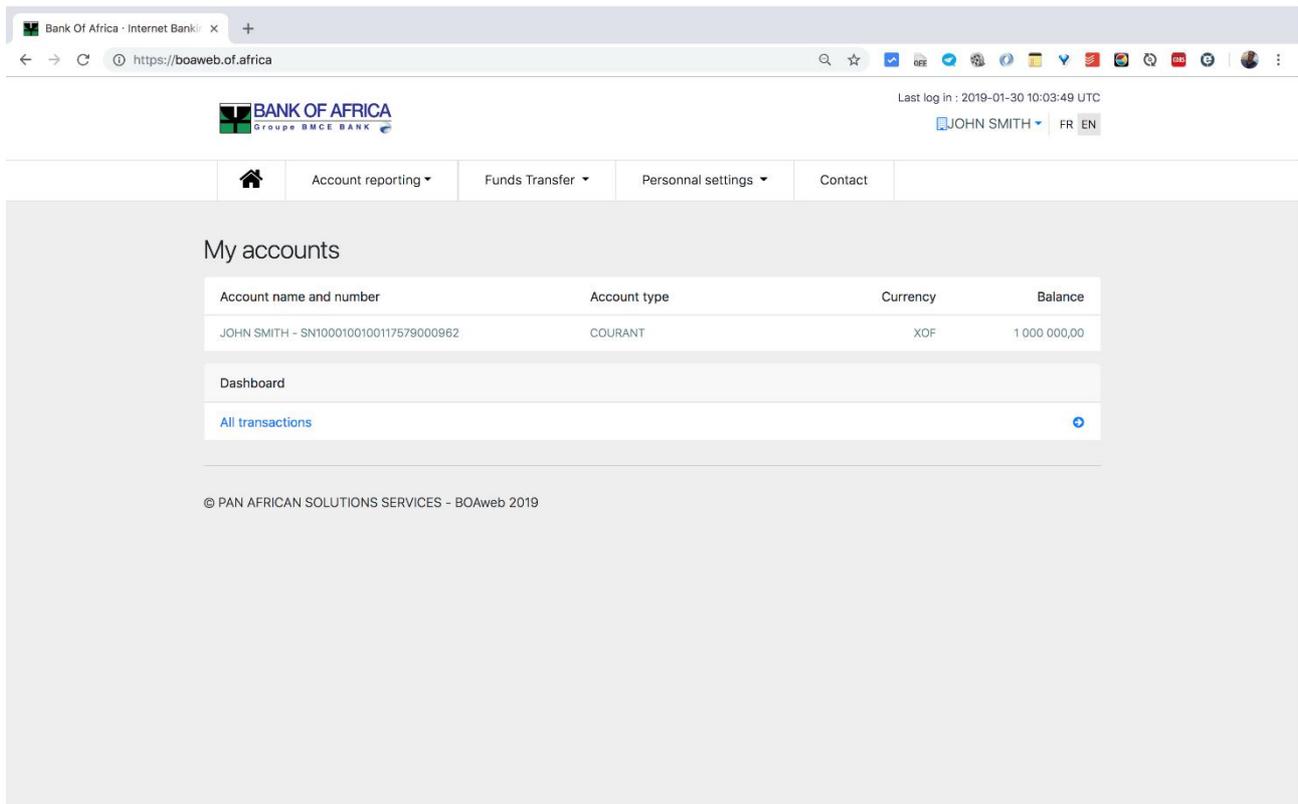
ARTICLE 15: PROTECTION OF PRIVACY
Personal information collected in the context of the "BOAweb" service is intended for the Bank which hereby is authorised to store it in a computer memory, use it and pass it on, for the same purposes, to the companies in its group, its brokers and insurers and even 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

PROCEED

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Once you have accepted the terms & conditions, you will be allowed access to the portal functionality.



The screenshot shows a web browser window with the URL <https://boaweb.of.africa>. The page header includes the Bank of Africa logo and the text "Groupe BMCE BANK". The user is identified as "JOHN SMITH" and the interface language is set to "FR". A navigation menu contains: Home, Account reporting, Funds Transfer, Personal settings, and Contact. The main content area is titled "My accounts" and features a table with the following data:

Account name and number	Account type	Currency	Balance
JOHN SMITH - SN1000100100117579000962	COURANT	XOF	1 000 000,00

Below the table, there are links for "Dashboard" and "All transactions". At the bottom of the page, the copyright notice reads: © PAN AFRICAN SOLUTIONS SERVICES - BOAweb 2019.

III. First connection To BOAweb (Existing customer with Digipass)

I am a customer of the bank and I already have an active user account and authorizations to access the portal internet Existing banking. I usually connect with my ID, my password and an OTP (One Time Password) generated by the Digipass.

Step 0 – Download the Google Authenticator or Microsoft Authenticator Application

In order to be able to authenticate securely on the BOAweb platform, you must first download and configure Google Authenticator or Microsoft Authenticator application on your mobile device. These applications that have replaced the existing Digipass, are available in Google Play Store, Apple App Store & Microsoft Store.



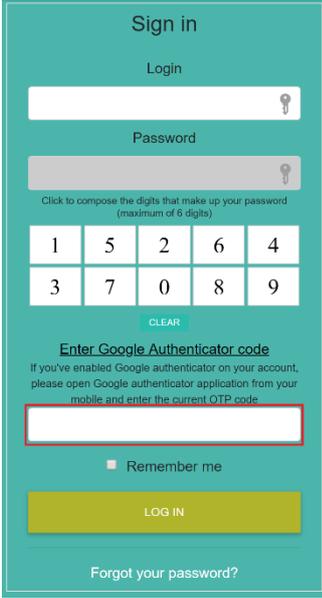
The Google Authenticator and Microsoft Authenticator applications will:

- Scan the Quick Response Code (QR code) that is generated and sent as part of the onboarding mail. This QR Code is uniquely associated to your user account. You will only need to scan this once to complete the setup.
- Once the QR code is scanned and the setup completed, Google Authenticator / Microsoft Authenticator will generate a 6-digit code that will be refreshed every 30 seconds. This also means that the code must be used to authenticate within the same 30 seconds window. Otherwise, you will need to obtain a fresh and current 6-digit code.



Important:

- With each new log in, you will need to get a new code from Google Authenticator – just like the Digipass.



- ➔ You will also be prompted for a code to approve payments – and just like before, you will generate the code from Google Authenticator / Microsoft Authenticator.
- ➔ 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.

Step 1 – E-mail Notification

For this step, please refer to Chapter 1, Step 1.

Step 2 - Changing the Password

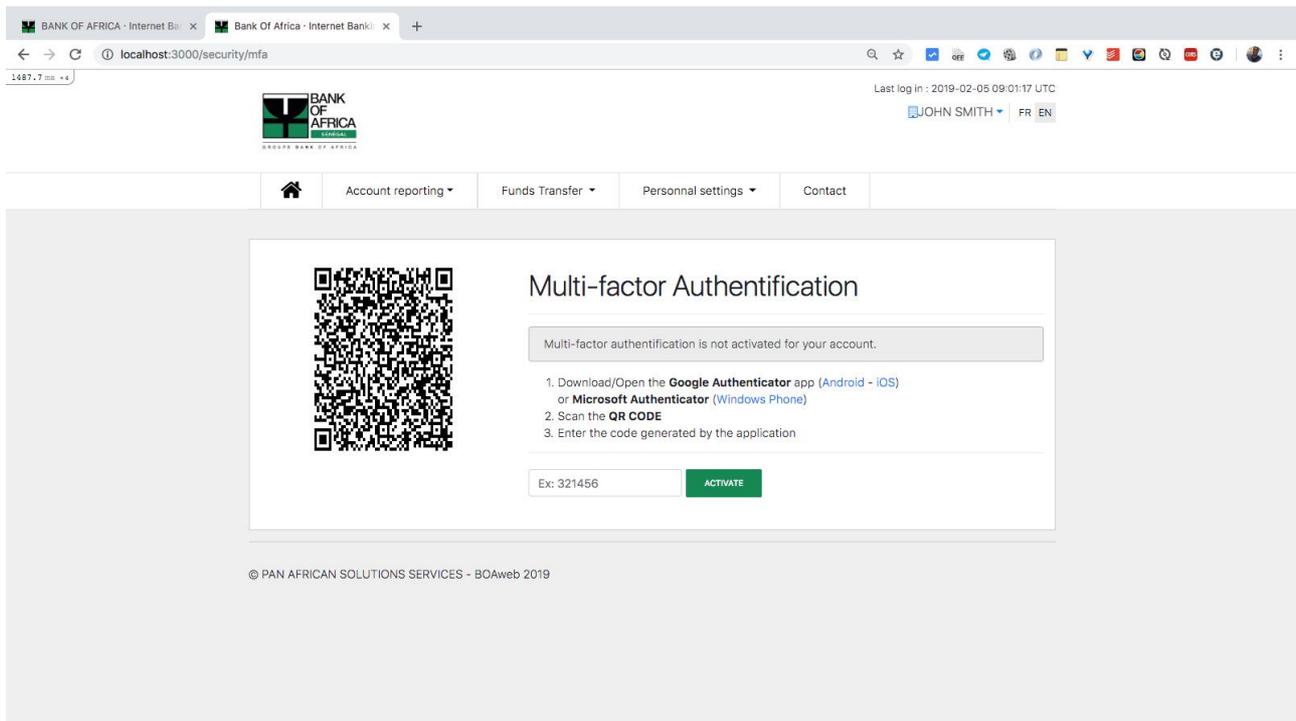
For this step, please refer to Chapter 1, Step 2.

Step 3 – Log in with the Username and Password Created

For this step, please refer to Chapter 1, Step 3.

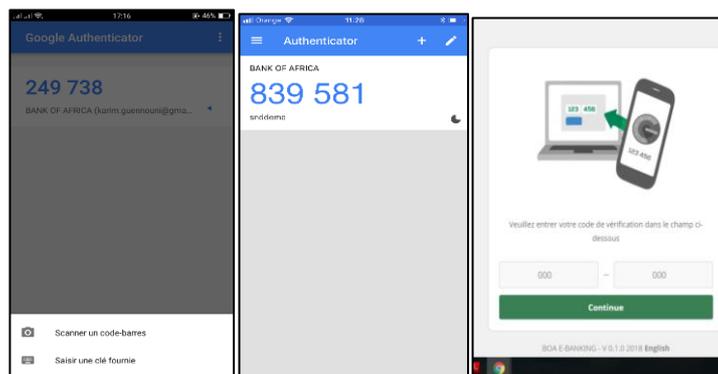
Step 4 – Enabling Multi-factor Authentication

In order to have enhanced security, it is mandatory to enable multi-factor authentication during the first log in. Once you have provided the correct credentials and logged in successfully, BOAweb will display the following screen:



Follow the steps below to complete Google Authenticator / Microsoft Authenticator setup:

1. Launch the **Google Authenticator** / Microsoft Authenticator application
2. Scan the QR Code
3. Enter the 6-digit code generated by the **Google Authenticator** / Microsoft Authenticator application



Important:

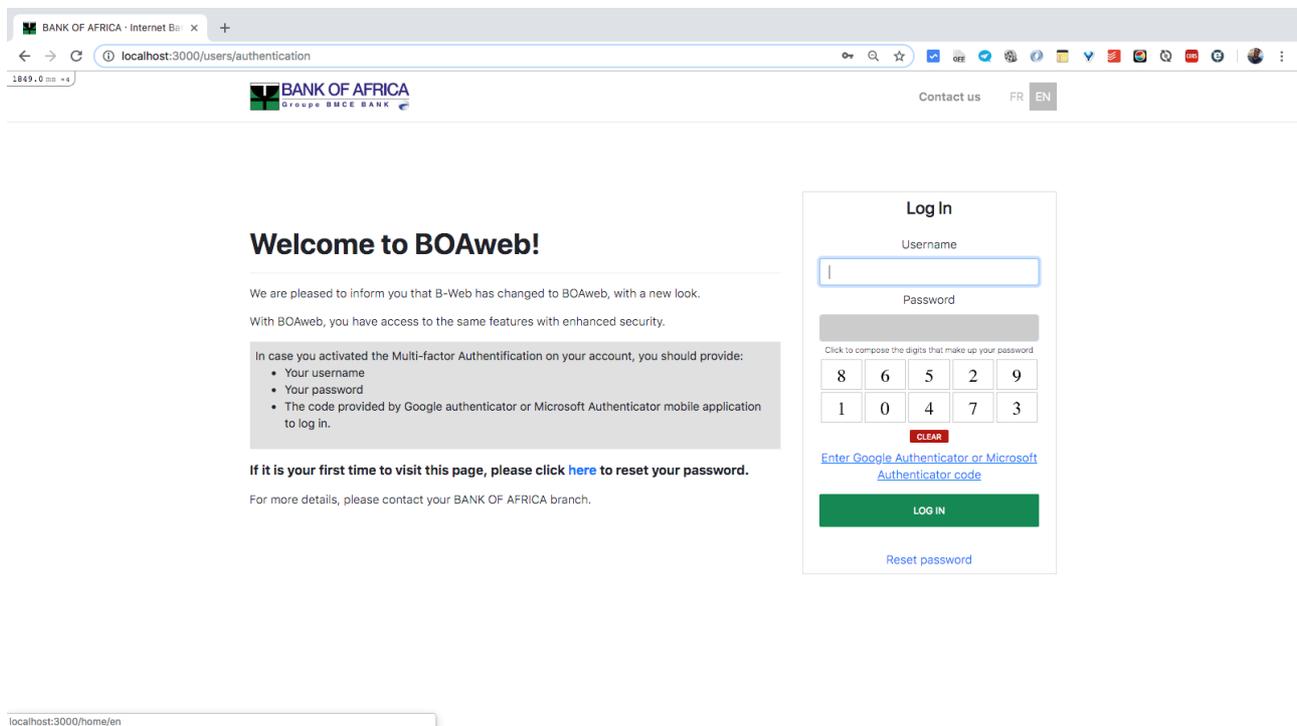
- The code must be entered immediately otherwise it will expire after 30 seconds. The user will then have to use the new code shown on the app within 30 seconds.
- In case of problems or inability to log in, you will need to contact your Account Manager to provide further assistance.

IV. First Connection to BOAweb (New Customer)

To access BOAweb, contact your Account Manager to complete the sign-up form. This will be used to create your subscription to the BANK OF AFRICA Internet Banking service. Once the setup has been completed, you will receive an e-mail with instructions on how to log in to BOAweb.

V. Forgot Password

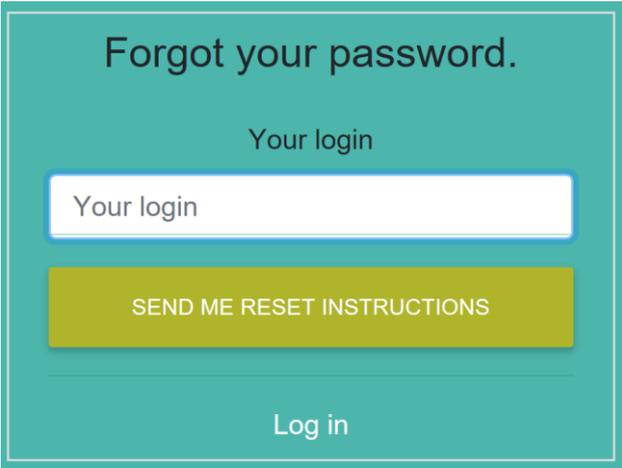
In the event of a forgotten password, navigate to the log in page of the BOAweb portal and click the link [Reset password](#).



The screenshot shows a web browser window with the URL `localhost:3000/users/authentication`. The page features the Bank of Africa logo and navigation links for 'Contact us', 'FR', and 'EN'. The main content area is divided into two sections:

- Welcome to BOAweb!**: A message stating that B-Web has changed to BOAweb and that users have access to the same features with enhanced security. It includes a list of requirements for Multi-factor Authentication:
 - Your username
 - Your password
 - The code provided by Google authenticator or Microsoft Authenticator mobile application to log in.
 A note states: "If it is your first time to visit this page, please click [here](#) to reset your password."
- Log In**: A form with fields for 'Username' and 'Password'. Below these is a numeric keypad for a security code (8, 6, 5, 2, 9 in the top row; 1, 0, 4, 7, 3 in the bottom row) and a 'CLEAR' button. There are links for 'Enter Google Authenticator or Microsoft Authenticator code' and a green 'LOG IN' button. A 'Reset password' link is located at the bottom of the form.

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



Forgot your password.

Your login

[SEND ME RESET INSTRUCTIONS](#)

[Log in](#)

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

VI. Change of Personal Data

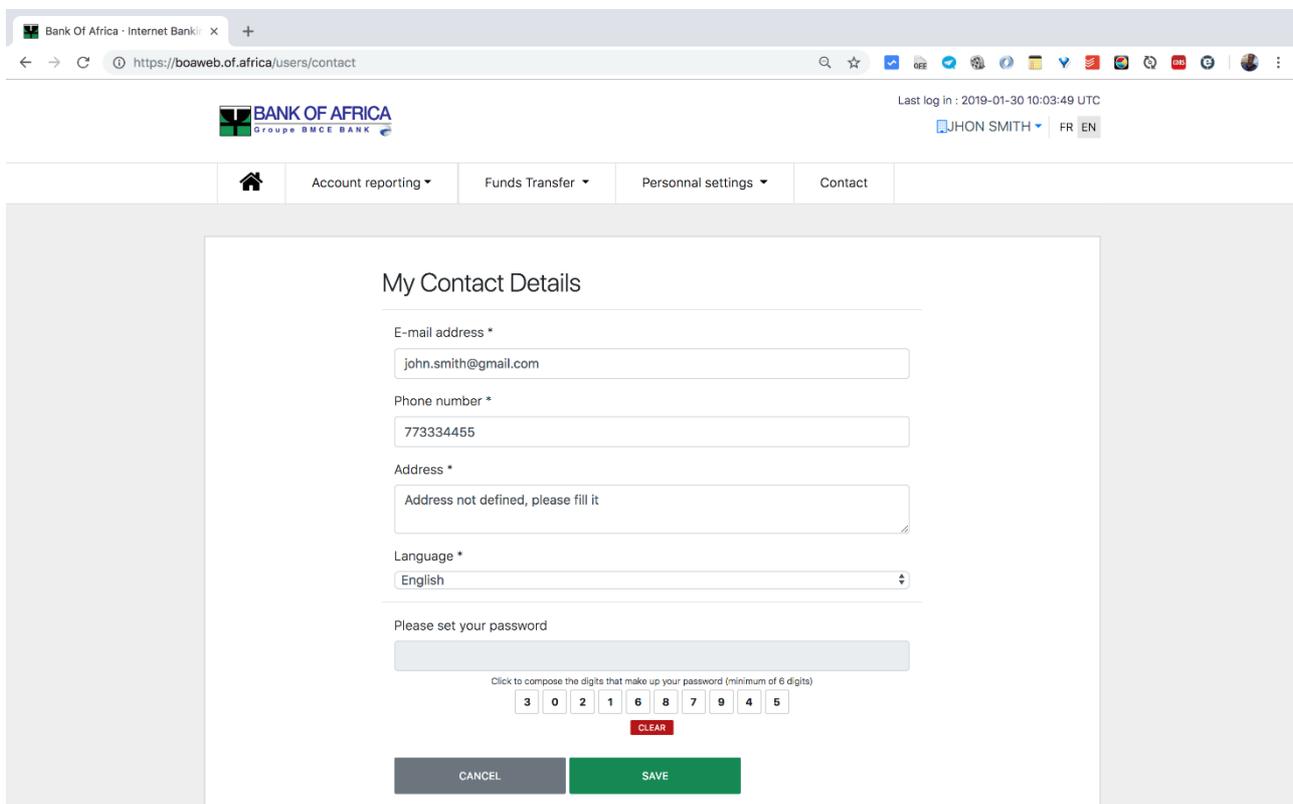
This allows you to modify user-specific personal data e.g.

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



Important:

Enter all required information to complete the update.



The screenshot shows a web browser window with the URL <https://boaweb.of.africa/users/contact>. The page header includes the Bank of Africa logo, the user name 'JHON SMITH', and language options 'FR EN'. The main navigation menu has 'Account reporting', 'Funds Transfer', 'Personal settings', and 'Contact'. The 'Contact' menu item is active, leading to the 'My Contact Details' form.

My Contact Details

E-mail address *

Phone number *

Address *

Language *

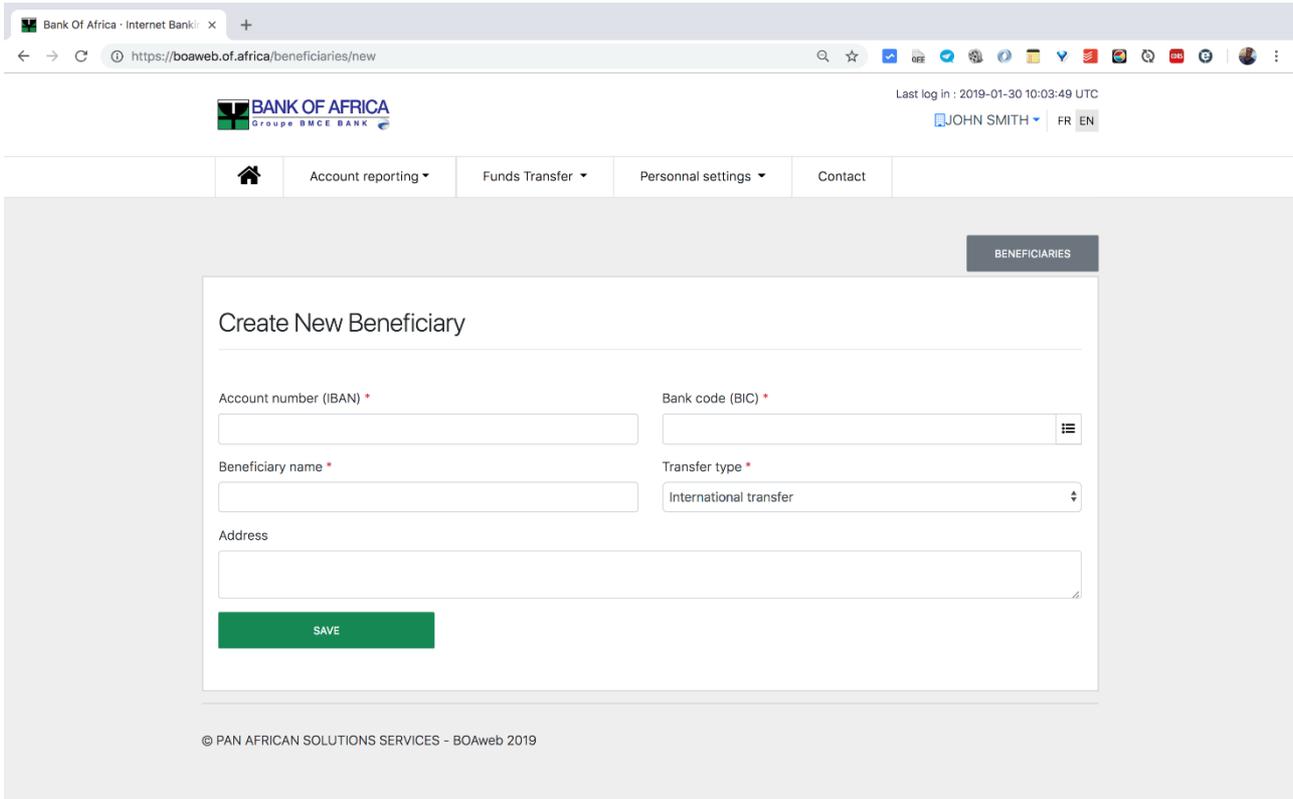
Please set your password

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

3 0 2 1 6 8 7 9 4 5

VII. Creating a New Beneficiary

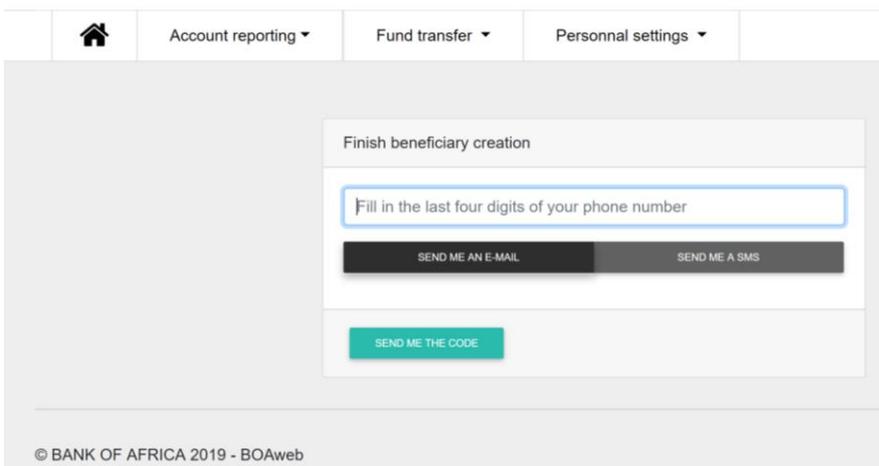
The registration of a new beneficiary requires the use of a verification code that the user can opt to receive via e-mail or SMS.



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

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

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



The screenshot shows the 'Finish beneficiary creation' step. It features a text input field with the placeholder text 'Fill in the last four digits of your phone number'. Below the input field are three buttons:

- SEND ME AN E-MAIL
- SEND ME A SMS
- SEND ME THE CODE

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