BOAWeb CUSTOMER USER GUIDE

Contents

1.0 Introduction

This guide will show you how to set up your BOAWeb account and begin using the platform's many features. You can bank from anywhere, literally, with our simple and secure online banking platform. BOAWeb allows you to manage your account and complete daily transactions in a timely and easy manner.


1.1 What you require:

A secure device (Computer, Tablet, Smart Phone) with internet connection is required. Client should be signed in per request specifications for logon credentials to be sent to client via mail based on client information provided on account opening documents and this shall be confirmed from Core Banking Application i.e. phone number, email and any other contact details.

2.0 Setting Up: First Connection to BOAWeb

This option is for users who were not enrolled on the previous version of BOAWeb

❖ **Please log into** **https://boaweb.boaghana.com/templates/logon/logon.cfm**
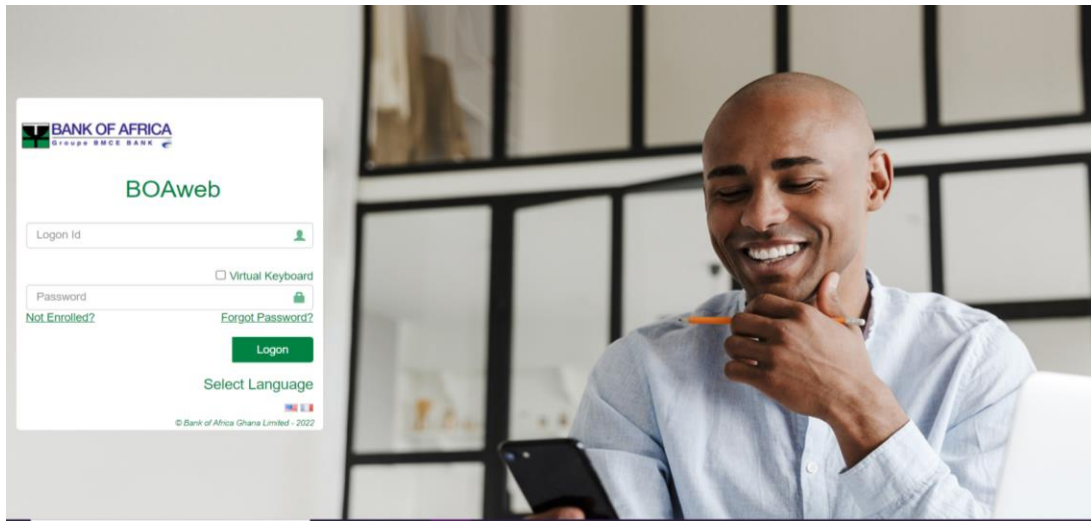
❖ Click on the **Not Enrolled?** Button to complete the self-enrollment process

- Select the Type of User Profile you want to set up i.e. Individual /Corporate
- Enter the User Name
- Enter the User Telephone Number
- Enter your Address
- Enter your email Address
- Add any note if you want

Click on Next to get to the second tab
- Enter your Customer ID (The first 6 digits of your account without the zero)

Click on Next to get to the third tab which is the Summary Tab. Review all your details and click on Submit if they are correct.

If you wish to make any changes, click on the Previous Button to take you to either of the first two tabs and follow above steps again.

3.0 Setting Up: Connection to BOAWeb for enrolled users

Please log into https://boaweb.boaghana.com/templates/logon/logon.cfm with your logon credentials
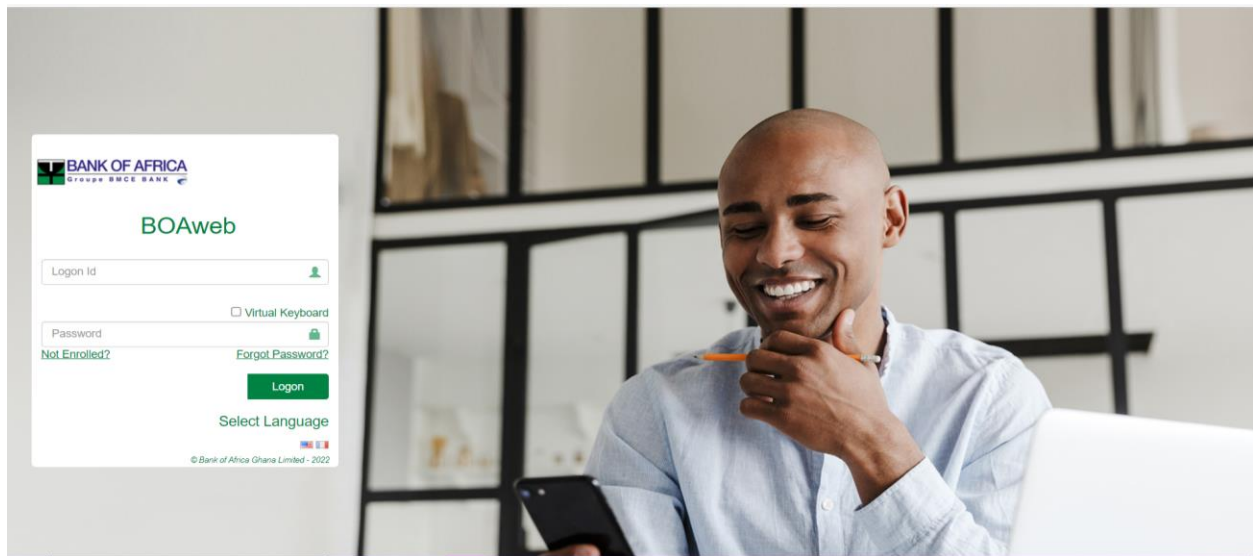

For Existing BOAWeb Users:
- ❖ Click on the reset link sent to your email address
- ❖ Input your Logon ID
- ❖ Input your New Password
- ❖ Set up your security questions.
- ❖ Set up your display image and phrase (this will show up each time you logged in). Please ensure the image and phrase are correct before inputting your password.
- ❖ Create a password.
- ❖ Once login is successful, you will be automatically directed to the Home Page

How to reset your password after Initial Logon:
If you have forgotten your password, please input the User ID then click on the Forgot Password Link to reset it by following these steps:
- ➢ Enter your Email Address
- ➢ Enter your Account Number
- ➢ Provide the answer to the Security Question
- ➢ Enter the CAPTCHA Code as provided
- ➢ Input your preferred New Password

4.0 Home Page
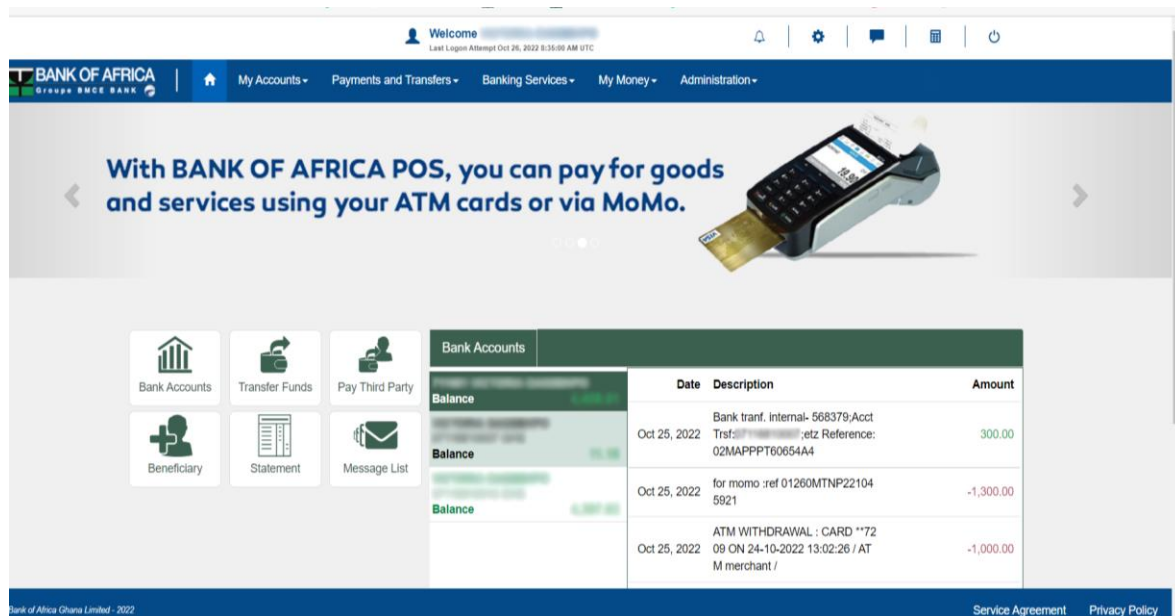
On the Home Page, there is a dashboard with 6 Default Widgets with different options for you to select.

These widgets can be edited to suit your preference via the Administrator Menu.

The Banner Menu leads you to further selection of options

- ❖ **My Accounts**
- ❖ **Payments and Transfers**
- ❖ **Banking Services**
- ❖ **My Money**
- ❖ **Administration**

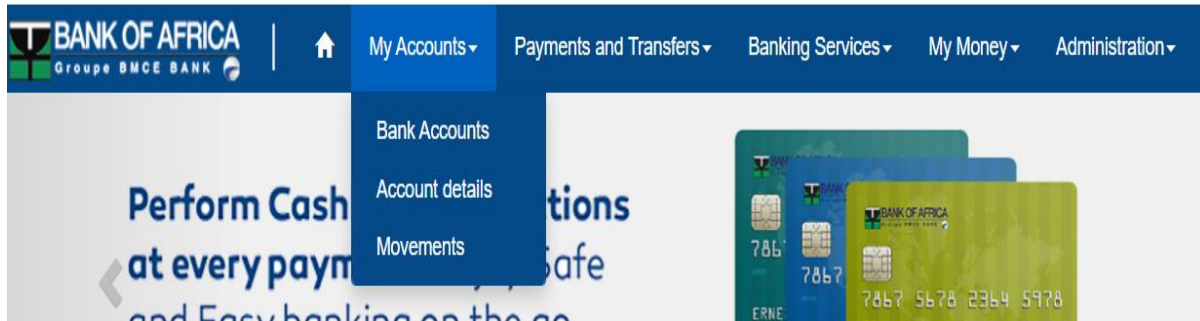Notifications and Currency Rates are at the Bottom of the Home Page.
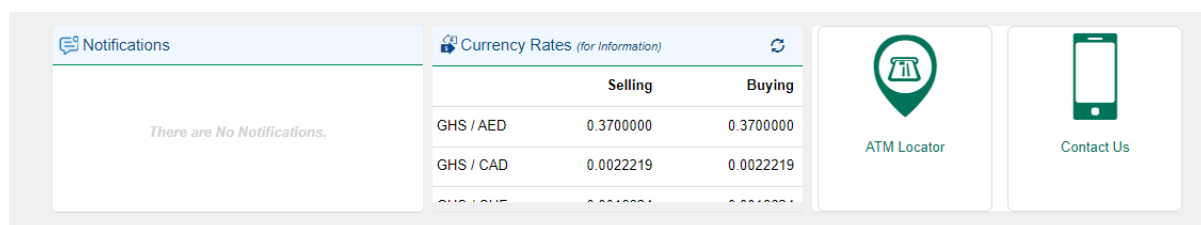
The ATM and branch locator at the bottom right which gives you a list and location of all Bank of Africa Ghana ATMs and Branches.

5.0 Menu Options:

My Accounts
Here, you can view your Bank Accounts, Account details and Movements

a. **Bank Accounts**
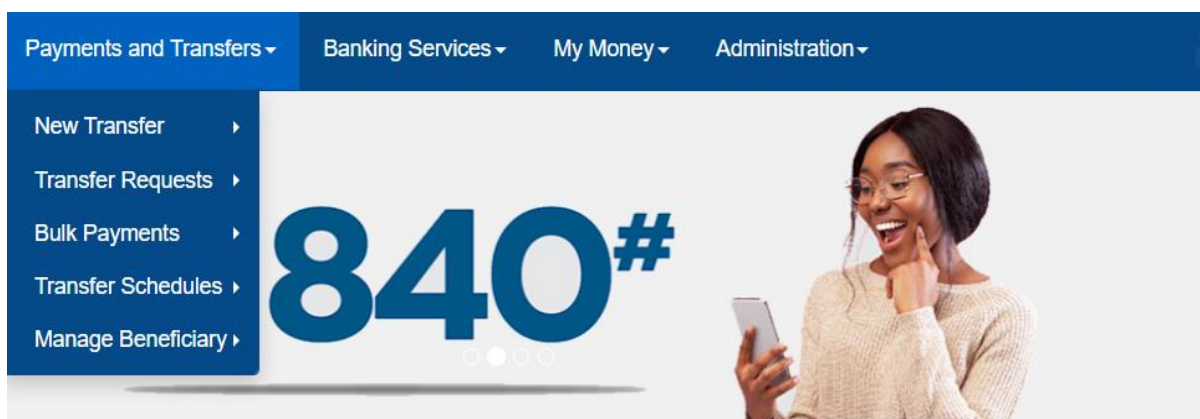Under this menu, you can review the list of bank accounts you have

b. **Accounts Details**
You can view the account details of your accounts

c. **Movements**
You can view the transaction details per your preferred filter on selected accounts

Payments and Transfers: The menu options available are shown below:

Under this menu you have options to view transfers between your accounts, set up transfer requests, bulk payments and transfer schedules. You can manage your beneficiaries here

a. New Transfer

You have the option to initiate transfers between your accounts or to a third party.

Transfer Between Your Accounts:

Home > Payments and Transfers > New Transfer > Between My Accounts

New Transfer

1 Detail	2 Summary		Create Transfer

From Account *

To Account *

Amount * **Currency** * **Narration** *

Frequency *

Immediate

Previous   Next

- Select Accounts you wish to transfer from and to
- Input the amount, currency and narration for your transaction
- You can specify the frequency: (immediate, one time, daily, weekly, monthly, yearly)

Transfer to Third Party:

Home > Payments and Transfers > New Transfer > Third Party

Your external transfer

| 1 Detail	2 Summary

From Account * **Beneficiary** *

Before validating your transactions make sure to: 1. Check that you have created your beneficiary, 2. Check the transaction mode (Normal or Fast) If you have opted for a rapid transfer, check the cost of your transaction before validation please.

Amount *

Reason for payment *

Method of payment of fees *

Frequency *

Immediate

- Select Account you wish to transfer from
- Select the Beneficiary you wish to transfer to. If not already created, click on the **+** Button to create a Beneficiary
- Input the amount, currency and narration for your transaction
- You can specify the frequency: (immediate, one time, daily, weekly, monthly, yearly)

    b. The **Transfer Requests Menu** gives the options to view Transfer History and Approve Pending Transfers
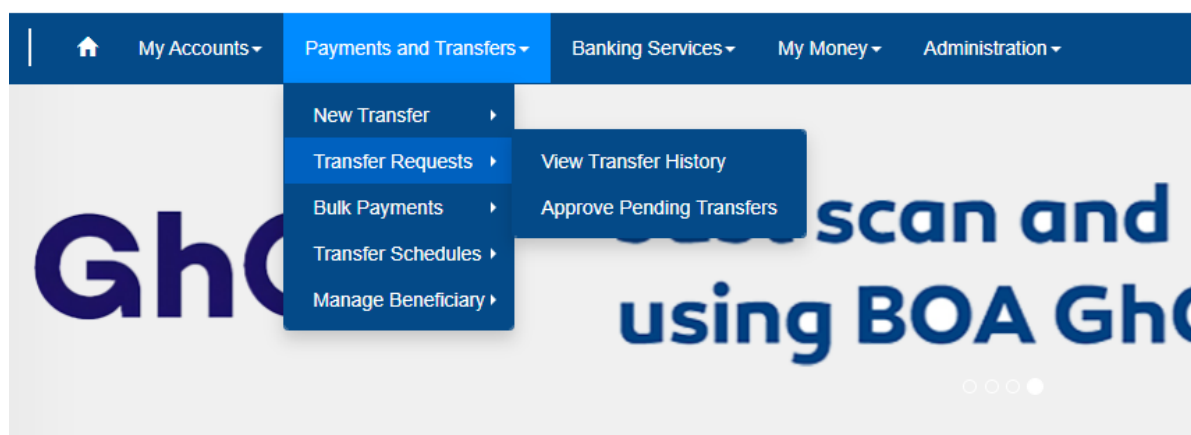
The **View Transfer History** menu option allows you to view your transfer history by specifying your requirements via the date, type and reference menus

Home > Payments and Transfers > Transfer Requests > View Transfer History

View Tranfer History List

+ Filter

Date Range		Type	Reference
05/24/2022	05/27/2022	All	

Approve Pending Transfers can be approved under this option –this is for corporate users who have **approval weights or limits**:

Manage Transfer Pending List

+ Filter

Date Range		Type	Reference
05/12/2022 🔍	05/27/2022 🔍	All 🔍	🔍

c. **Bulk Payments**

The Bulk transfer transaction feature allows you to make transactions to beneficiaries. These beneficiaries are either Saved Beneficiaries or your other BoA GH accounts.

Upload Bulk

1 Upload	**2 Summary**	For all your mass transfers, be sure to enclose the signed and scanned transfer order.

From Account * **Total Amount** * **Currency** *

[ ] ⇅ [ ] [GHS]

Purpose * **Type** * **Count** *

[Salary payment] [Multi with IBAN] [ ]

Upload File *

[Choose File] No file chosen

Debit Type *

[SINGLE]

[Previous]   [Next]

- ❖ Select Payment and Transfers
- ❖ Select Bulk Payments Menu
- ❖ Select Upload Bulk
- ❖ Select Account Payment is to be made from
- ❖ Input the total file amount
- ❖ Select the payment currency
- ❖ Select the purpose i.e salary payment or bulk payments
- ❖ Select the type of payments

- ❖ Enter the count of payments i.e. the total number of individual payments included in the bulk document
- ❖ Input a description
- ❖ Select the upload file- to complete the Bulk Payment File click on https://boaweb.boaghana.com/templates/home.cfm to download. You can also access the file via the Bulk Payments menu- the last option called Sample Bulk File
- ❖ Select Single under Debit Type and click Next
- ❖ Review your details and if they are accurate click to submit

Bulk payments can be managed via below window:

Home > Payments and Transfers > Bulk Payments > Manage Open Bulk

Manage Open Bulk List

Filter			
Date Range		**From Account**	**Reference**
04/27/2022 🔍	05/28/2022 🔍	▾ 🔍	🔍

A history of bulk payments can be viewed below

Home > Payments and Transfers > Bulk Payments > View History

View Bulk History List

Filter			
Date Range		**From Account**	**Reference**
02/27/2022 🔍	05/28/2022 🔍	▾ 🔍	🔍

A list of bulk payments pending approval can be viewed via below menu:

Home > Payments and Transfers > Bulk Payments > Approve Bulk

List of pending transfers

Filter			
Date Range		**From Account**	**Reference**
12/12/2013 🔍	05/28/2022 🔍	▾ 🔍	🔍

A sample bulk upload file can be downloaded here :

Home > Payments and Transfers > Bulk Payments > Sample Bulk File

Bulk Template Download

Documents

FILE_NOBIC.xls

Download

Click to download sample of the file which you are going to use in bulk upload feature.

Open Payment schedules can be managed here

Home > Payments and Transfers > Transfer Schedules > Manage Open Schedules

Manage Schedule Open List

+ Filter

Type	Frequency	Nickname
All ▾ 🔍	All ▾ 🔍	🔍

A history of payment schedules can be managed via below:

Home > Payments and Transfers > Transfer Schedules > View Schedule History

View schedule History List

+ Filter

Type	Frequency	Nickname
All ▾ 🔍	All ▾ 🔍	🔍

Pending payment schedules can be approved via below:

Home > Payments and Transfers > Transfer Schedules > Approve Pending Schedules

Manage Pending Schedule List

+ Filter

Type	Frequency	Nickname
All ▾ 🔍	All ▾ 🔍	🔍

Beneficiaries can be managed via below:

View Beneficiary History List

Filter

Reference	Beneficiary Name	IBAN/Account
🔍	🔍	🔍

[□] [↻] [◎] [🗑]   [+]

Reference	Beneficiary Name	IBAN/Account	Institution Name	Currency	Status

Where approval of Beneficiaries is required (for corporate accounts), this is done below:

Manage Beneficiary Pending List

Filter
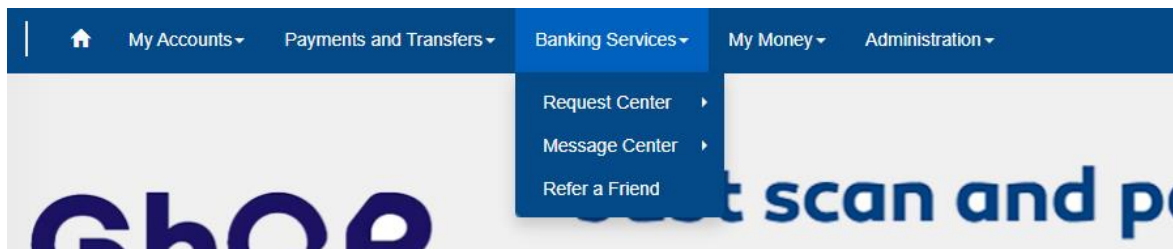
Reference	Beneficiary Name	IBAN/Account
🔍	🔍	🔍

Search using the Filter Options and approve or decline pending beneficiary requests

Banking Services:

This menu gives an option for the Request Center, Message Center and Refer a Friend as shown below:

A Cheque book request can be placed below

New CheckBook

| **1 Detail** | 2 Summary | ⬇ |

Account *

[▼]

Number of Cheque books *

[   ]

Format *

[▼]

Delivery Method *

[▼]

Dear customer for your cheque book request : - If you are a corporate customer you are entitled to a maximum of 10 cheque books. - If you are a private customer you are entitled to a maximum of 2 cheque books.

[Previous]   [Next]

A statement request can be placed via below:

New Statement

| **1 Detail** | 2 Summary | ⬇ |

Account *

[▼]

Statement Type *

[▼]

Address *

[   ]

Delivery Branch *

[▼]

Delivery Mode *

[Regular   ▼]

Start Date *

[04/27/2022 📅]

End Date *

[05/27/2022 📅]

Submit a request to receive a statement(s).
You can have the statement printed on official bank stationary or plain paper and can receive it via regular mail or via email. 111

[Previous]   [Next]

Requests for both cheques and statements can be viewed below:

Requests history for both cheques and statements can be viewed below:

The Message Centre Menu Option offers access to send and receive Messages, View all Notifications, and set Subscriptions via emails and SMS.

Message Center:

You can view messages from and send messages to the Bank here

Notifications:

View Notification List

Filter

Date Range		Type
07/26/2022 🗓 🔍	10/26/2022 🗓 🔍	Internal Transfer ▾ 🔍

You can set different notification here with the option to pick Email or SMS for some selected fields

Home > Banking Services > Message Center > Subscriptions

Notification Subscription

E-mail	Phone	Charge Account *
ablamasa@gmail.com	0200863457	▾

1 Detail   2 Summary

Previous   Next

Notify Me When	Notification	EMail	SMS
Successful Logon		⬤	
Invalid Logon		⬤	
Deactivate / Reactivate		⬤	
Reset Logon ID		⬤	
Reset Password		⬤	
Reset Security Questions		⬤	
Beneficiary Request is initiated from my account		⬤	
Beneficiary Request is pending my approval	⬤	⬤	
Beneficiary Request is submitted to the bank	⬤	⬤	
Beneficiary Request executed by the bank	⬤	⬤	
Bulk Payment Request is initiated from my account		⬤	
Bulk Payment Request is pending my approval	⬤	⬤	
Bulk Payment Request is submitted to the bank	⬤	⬤	
Bulk Payment Request is executed by the bank	⬤	⬤	
Payment Request is submitted to the bank	⬤	⬤	
Payment Request is executed by the bank	⬤	⬤	
Payment Schedule Request is initiated from my account		⬤	
Payment Schedule Request is submitted to the bank	⬤	⬤	
Payment Schedule Request is executed by the bank	⬤	⬤	
Statement Request is initiated from my account		⬤	
Statement Request is submitted to the bank	⬤	⬤	
Statement Request is executed by the bank	⬤	⬤	
Transfer Request is submitted to the bank	⬤	⬤	
Transfer Request is executed by the bank	⬤	⬤	
Transfer Schedule Request is initiated from my account		⬤	
Transfer Schedule Request is submitted to the bank	⬤	⬤	
Transfer Schedule Request is executed by the bank	⬤	⬤	

Previous   Next

My Money

This menu gives access to the Financial Calendar, Money Buckets, Snap Save, Money Plan and Savings Help
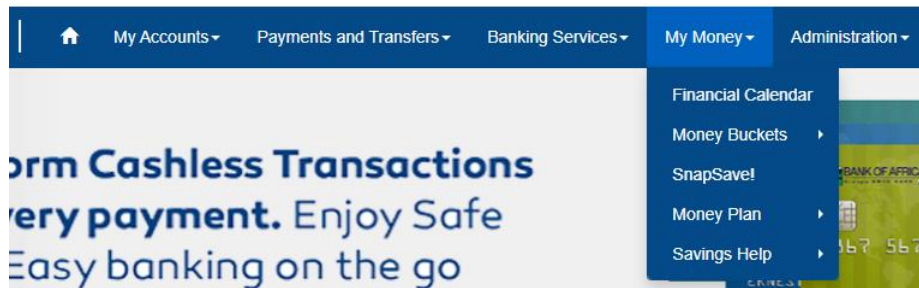
The Financial Calendar shows a weekly, bi-weekly, or monthly view of events. It can also show a complete list of financial events created

The Manage Money setting allows you to increase, decrease or delete money management goals you have set:

Manage Money Bucket

	Bucket	Result	⋮
☐	car **Goal : 150.00 GHS** By May 25, 2022 *Currently Put Aside : 0.00 GHS* *Amount To Go : 150.00 GHS*	 Progress Meter	⋮

The Money Buckets History shows a view of the settings you have made:

View Money Bucket Detail

Filter

Date Range

04/27/2022 🔍	05/27/2022 🔍	Bucket: All ▾ 🔍

💬 Activity Total

Bucket Goals	150.00 GHS
Actual Bucket Savings	0.00 GHS
Goals Lagging By	**-150.00 GHS**

💬 Activity Summary

You have increased your bucket(s) 0 times
You have decreased your bucket(s) 0 times
You have made 0 swap(s) between your buckets
Under Buckets are : car

The Snap Save allows you to setup prompts to remind you of your savings goals:

Snap Save

From Account *

[▾] ⇅

To Account *

[▾] ⇅

> A fast and simple way to save a little extra. Setup timed prompts to transfer a preset amount into a specific saving account. Simply click the icon when it pops up!

Amount *

[0]

Currency *

[▾]

Every *

[0]

[Minutes ▾]

Description *

[   ]

[Remove]   [Save]

The Monthly Plan shows your incomes and expenses as well as your savings goals:

Monthly Plan

Filter

Month

| May ▾ | 🔍 |

Yearly

| 2022 ▾ | 🔍 |

| 🔘 Income and Expense | 🔘 Savings and Goals Buckets |

● Savings 100.00%

● Car 100.00%

The Budget menu shows your monthly and yearly money plan budget as you have set it:

Money Plan Budget

Filter

Month

| May ▾ | 🔍 |

Yearly

| 2022 ▾ | 🔍 |

| Monthly | Yearly |

Administration

The menu options available are shown below:

Profile

Under the profile tab you are able to see your account type and details such as customer ID, contact details as well as your BoA Web logon ID.

You can also view all your access rights to all the various menu options as assigned to your account

Reset Password:

You can reset your account password here

Home > Administration > Reset Password

Change Password

New Password *   ☐ Virtual Keyboard

Confirm New Password *

Submit

Password Policy
- Must be at least 8 characters long
- Must contain at least 1 uppercase letter
- Must contain at least 1 lowercase letter
- Must contain at least 1 digit
- Must contain at least 1 special character (like ! @ # $ % ^ & * ( ) _ + - ? ~ ...)

Security Questions:

You can set or change your security questions and answers here

Home > Administration > Security Questions

Reset Security Question

First Security Question *

What is Your Grandmother's Maiden Name?

Second Security Question *

What is the Name of the Street Where You Grew Up?

Third Security Question *

Where did You Go the First Time You Flew on a Plane?

Submit

Reset Logon ID

You can change your Logon ID on this screen; the Logon ID Policy provides guidance on the minimal requirements for this

Home > Administration > Reset Logon ID

Change Logon ID

New Logon ID *

Confirm Logon ID *

Password *   ☐ Virtual Keyboard

Logon ID Policy
- Must be at least 6 characters long
- Must be maximum 32 characters long
- Alpha numeric characters allowed
- Special characters not allowed

Submit

Audit

The Audit option allows you to view all actions you have carried out with an option to choose which mode you wish to view it in as well as the types or date ranges

Audit

Filter

Date Range				Type		Viewing Mode	
03/31/2022 🗓	🔍	05/31/2022 🗓	🔍	In favour of a thir... ▾	🔍	Online ▾	🔍

Preferences

The Preferences tab allows you to customize how the internet banking application looks as well as select which icons should appear on the left hand side of whichever page you navigate to via **Quick Actions**.

You can set your favorite accounts as well as those you make frequent payments to (single or bulk) in order of preference.

The default currency that appears on launching the currency convertor can be set.

The financial category, financial event and the money bucket preferences allow for budget and savings settings to be customized

Preferences

➕ General Look and Feel

➕ Quick Actions

➕ My Accounts Favorite

➕ Payment Favorite

➕ Bulk Favorite

➕ Currency Converter

➕ Financial Category

➕ Financial Event

➕ Money Bucket Category

The General look and feel preference can be customized according to device:

Preferences

— General Look and Feel

Language	Currency	Email Language
🇺🇸 English ▾	Ghanaian cedi ▾	🇺🇸 English ▾

Account Widget	Account List View Mode	Menu Style
Bank Accounts ▾	By Account ▾	▾

Landing Page	Desktop/Laptop	Tablet/iPad	Mobile phone
Page	🏠 Home ▾	🏠 Home ▾	🏠 Home ▾

Row per Page	Desktop/Laptop	Tablet/iPad	Mobile phone
Activity	13 ▾	13 ▾	10 ▾

Other Menu Icons

On the top right are icons for the Notification Centre, Settings, Help, Virtual Assistance, Calculator and Log Out Buttons:

Notification Centre
Notification center shows messages or alerts from BOA Ghana

Settings
The Settings icon shows your draft transactions and messages as well as the preferences tab under the Administration Menu

Virtual Helper
The virtual Helper allows you to chat via audio, video or chat box to a Call Center agent

Calculator:
The Calculator Application displays the following:
- ➢ A Simple calculator to perform basic calculations
- ➢ A Loan calculator to estimate how much a loan will cost based on the duration (tenor) and provided rate

- ➢ A Currency Calculator for foreign exchange calculations
- ➢ A Mortgage Calculator for users to estimate how much a mortgage will cost based on the duration (tenor) and provided rate
- ➢ A Time Deposit Calculator to estimate how much a mortgage will cost based on the period and provided rate
- ➢ A Spending calculator to assist you make Savings Plans
- ➢ A Saving calculator to assist you make Savings Plans

Log Out
The Log Out icon allows the user to log out of the application

The Service Agreement and Privacy Policy links are on the bottom right of your page for your review