

CORPORATE BANKING USER MANUAL

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www.fmb.com.af



The First MicroFinanceBank

اولین بانک قرضه های کوچک

'bank with a social mission'

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INTRODUCTION

The First MicroFinanceBank – Afghanistan (FMFB-A) Bank, Online Banking application is an online banking solution for customers that have accounts with us and whom would like to manage their accounts, initiate money transfers, payments, manage their day to day banking activities etc.

This document is prepared to guide our customers for Local Online Banking Services. If this document could not help you out with your problem, you could always contact our helpdesk, from 9:00 AM to 04:00 PM during weekdays, and from 9:00 AM to 01:00 PM on Thursdays.

All the information that are present in the screenshots do not represent real values, entities, people etc. Customers are responsible for every transaction they execute through the system and they are responsible to make sure that this document is up to date. FMFB-A does not accept any responsibility by offering this guide to its customers and keeps its rights to change this document anytime without informing any of the customers.

IMPORTANT BEFORE YOU START

To start using FMFB-A Online Banking platform, you should have completed the necessary forms in order for login **Username** (your Customer ID Number or a 9-digit long number) to be registered for Online Banking, a **Onetime Password** (OTP) to be generated, and to be sent to your email address registered with the bank. If you did not fill in the forms yet, please contact FMFB-A helpdesk or visit your nearest branch in order to get the forms filled.

If you have received your login **Username**, and **Onetime Password** (OTP), you should login (activate) within 30 days. If you would not do so, you would need a new OTP generated for you. After your first login (activation), you would determine your own password. Please do not share your login details with anyone, FMFB-A does not accept any responsibility for such problems that might occur because of login details. If you think your account information is used by someone else, immediately contact FMFB-A helpdesk.

It is important for the following activities to take place before you can access our Online Banking services:

- You have opened at least one **Corporate/Business Account** with FMFB-A,
- You have completed the Online Banking application form for **Corporate/Business Customers**,
- You have an active and registered email address with FMFB-A,
- And you have received an email that contains your Login Username and Onetime Password (OTP).

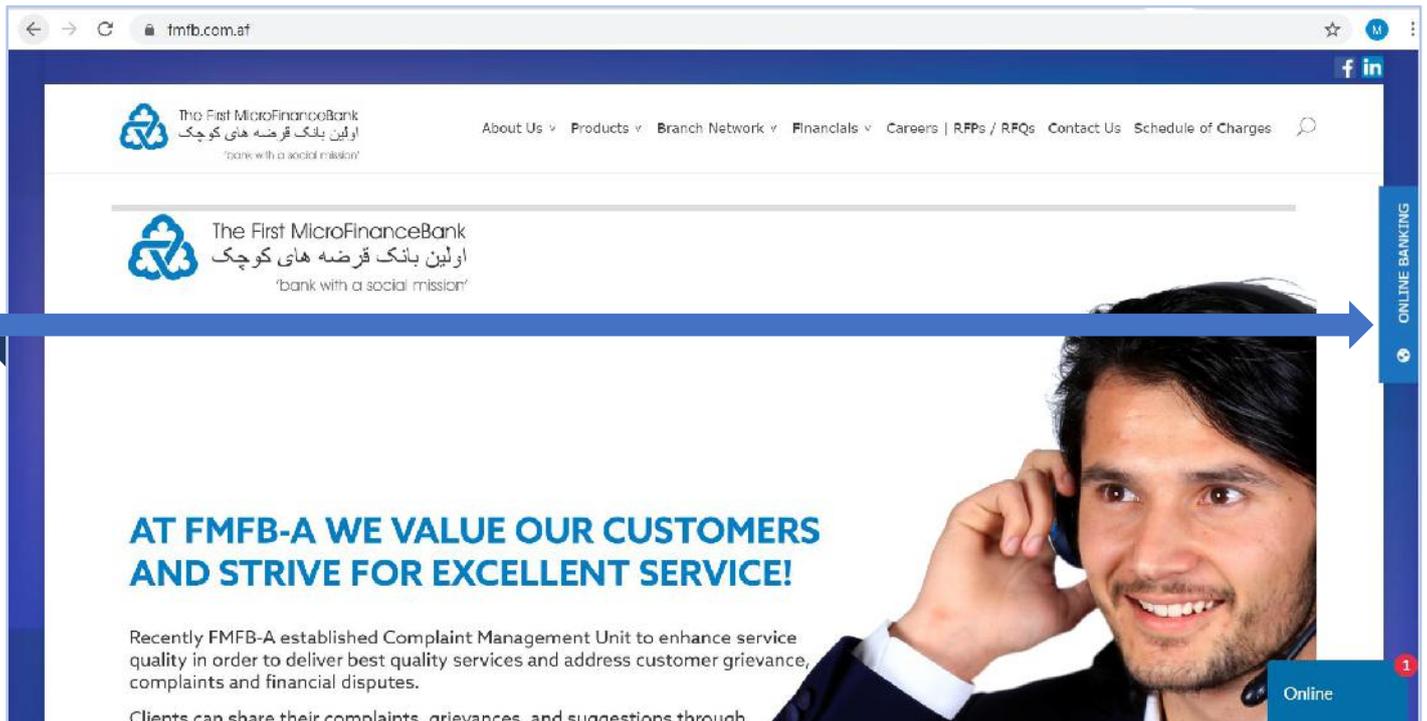
1. FMFB-A ONLINE BANKING

You can visit The First MicrofinanceBank – Afghanistan Online Banking by entering the below URL directly in your browser:

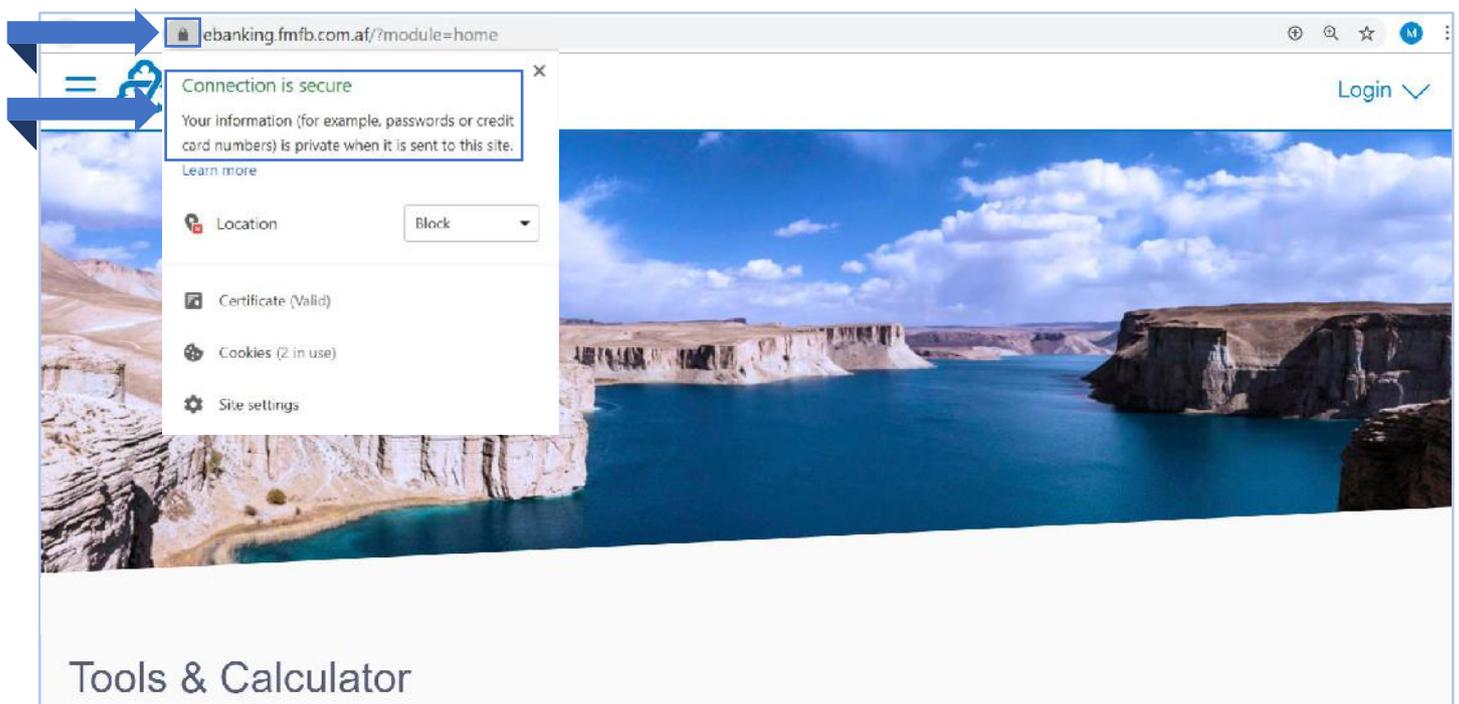
<https://ebanking.fmfb.com.af/>

Or

Visit The First MicrofinanceBank – Afghanistan public website and click on the ‘Online Banking’ link/tab as illustrated in the given image below:



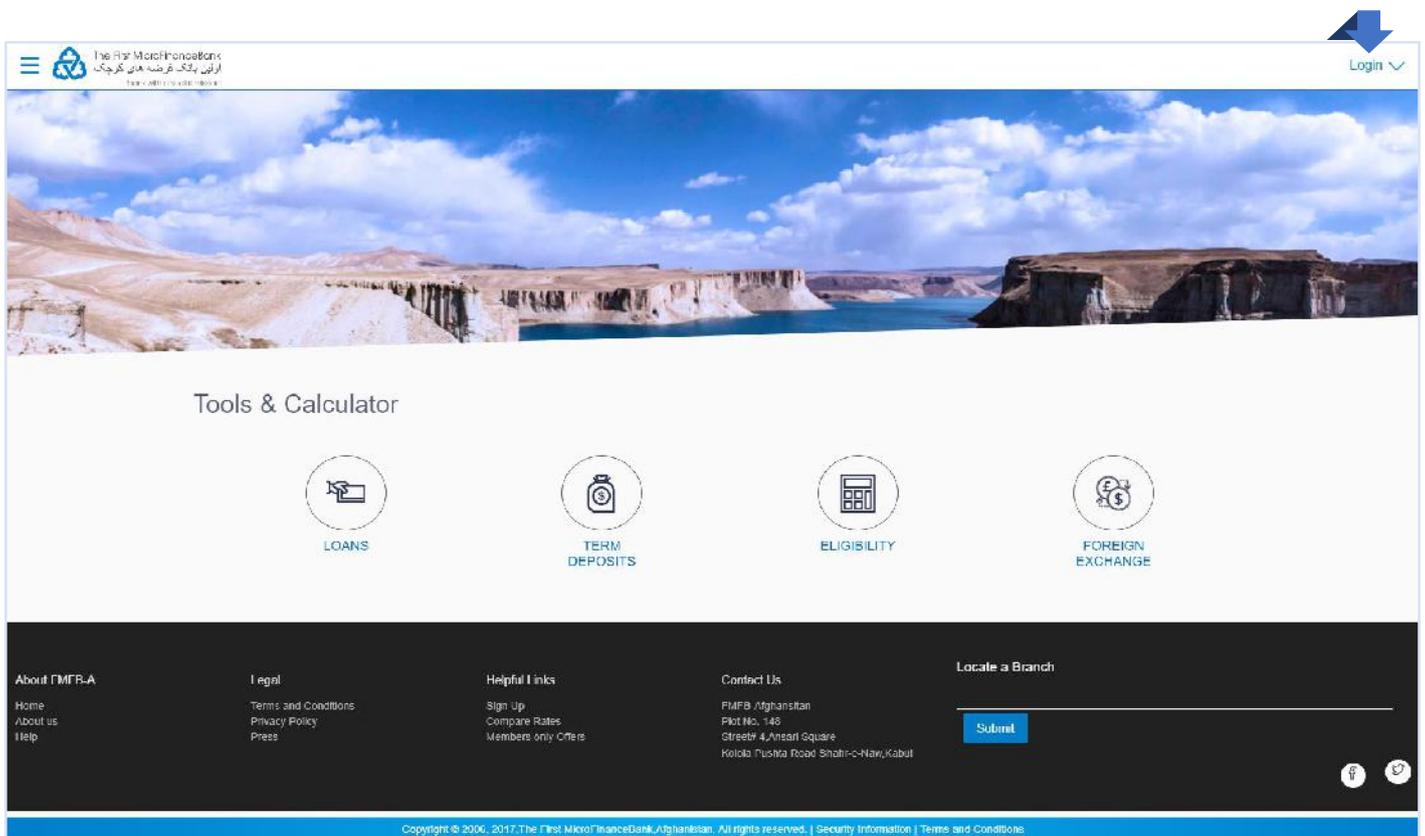
Click on “**ONLINE BANKING**” button on the top-right-corner of the screen as shown in the above figure, then you would face the online banking home page:



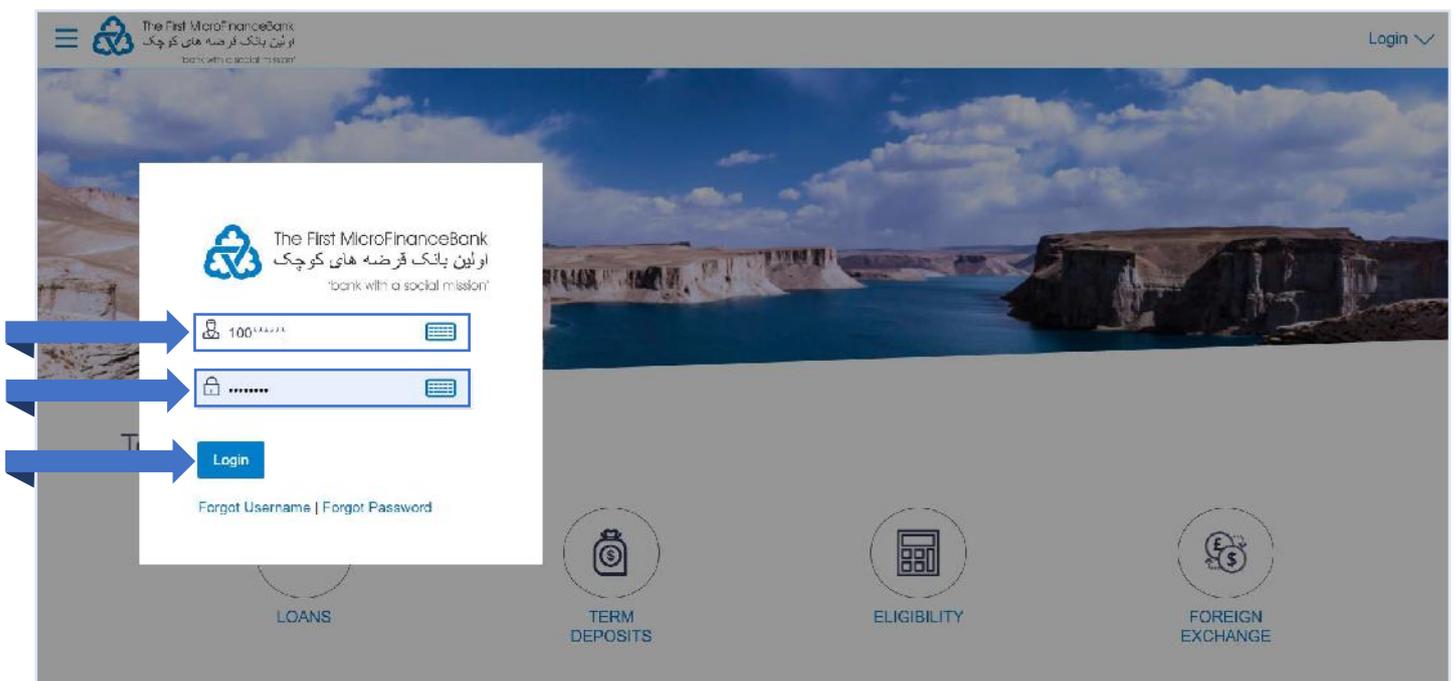
For the security of your account and information, Online Banking is running on Secure Sockets Layer and all communications are encrypted between the client and the server. Login to the application only if the browser is having the green bar and running on https which is an indicator that the site is safe and secure. You can check this by clicking on the  icon as show in the above figure.

2. FIRST-TIME LOGIN/ACTIVATION

If you're logging-in to the **Online Banking Application** for the first time, you would be required to complete a few extra steps compared to users who completed activation before.

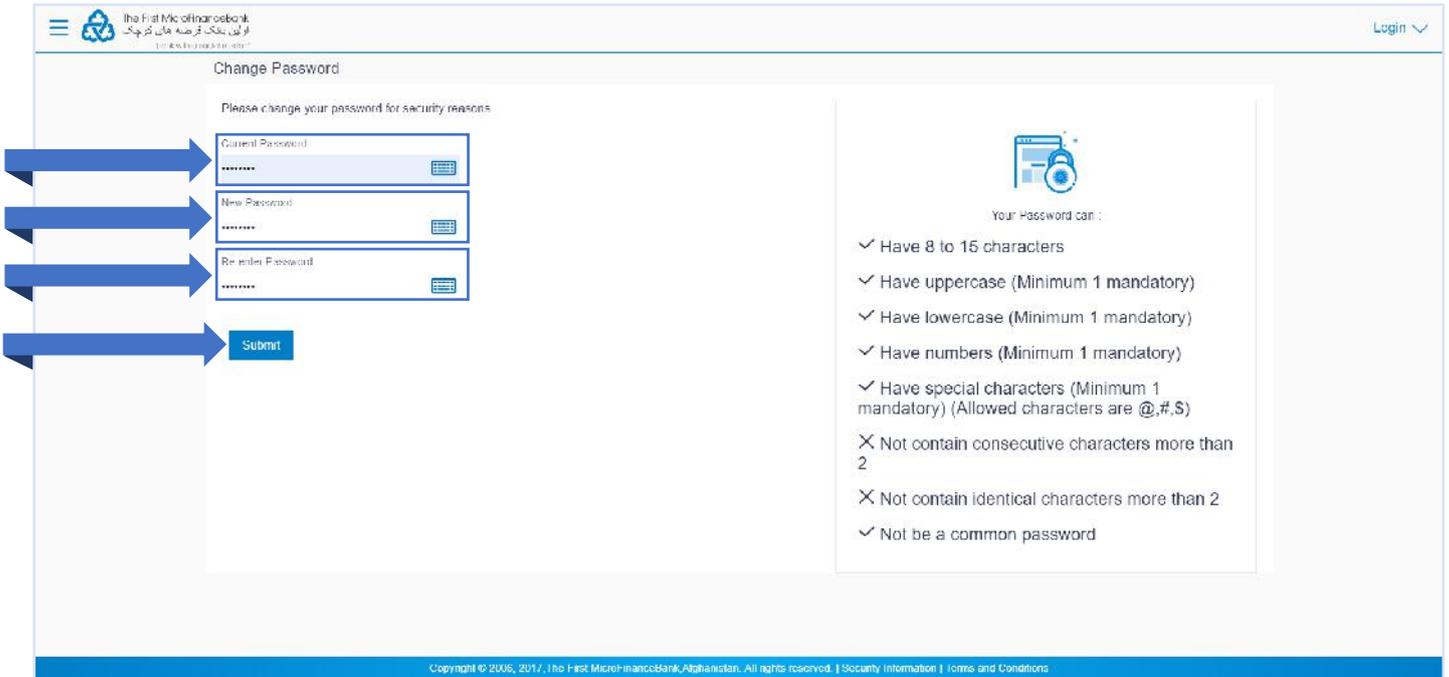


Click on “**Login**” button on the top-right-corner of the screen as shown in the above figure, then you would face the Login window:

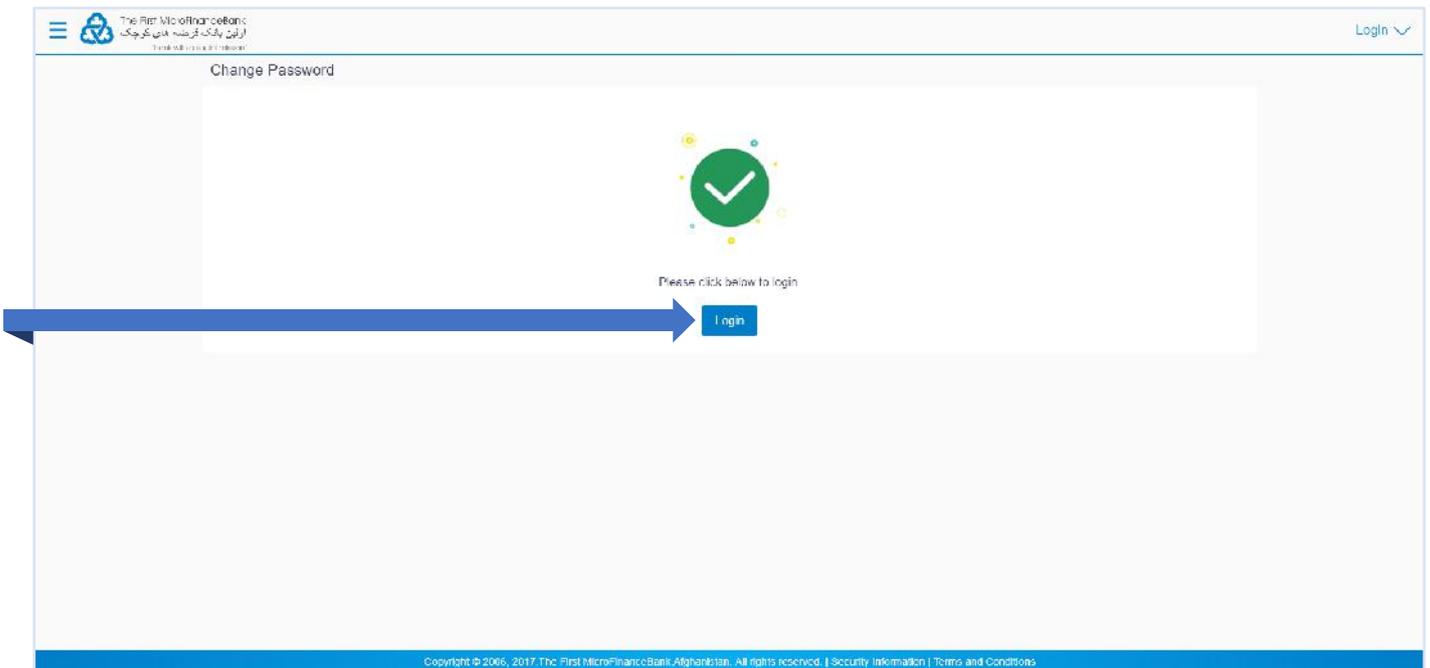


After registering for our Online Banking application, a **Username** will be created for you and also a **Onetime Password (OTP)** sent to your active and registered email address that you provided to the bank.

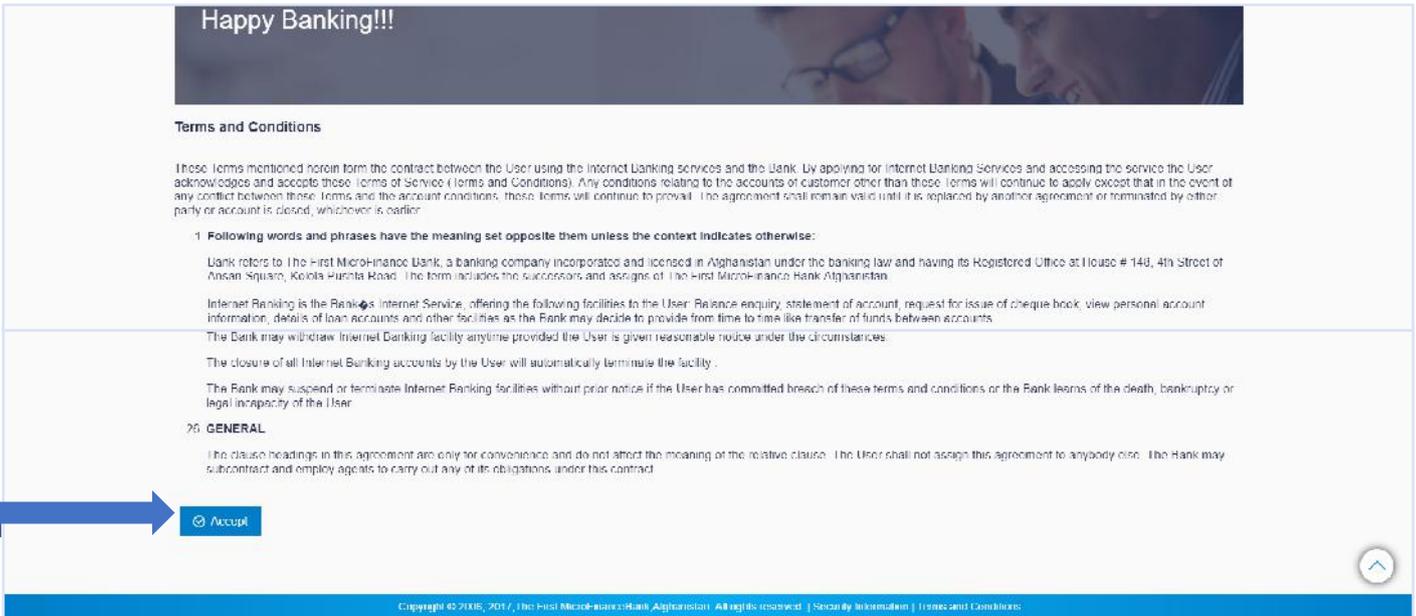
As shown in the above figure, enter your **Username** and **Onetime Password** accordingly and click on **Login** to proceed. If it is your first login, then you would face the following pages to activate your account:



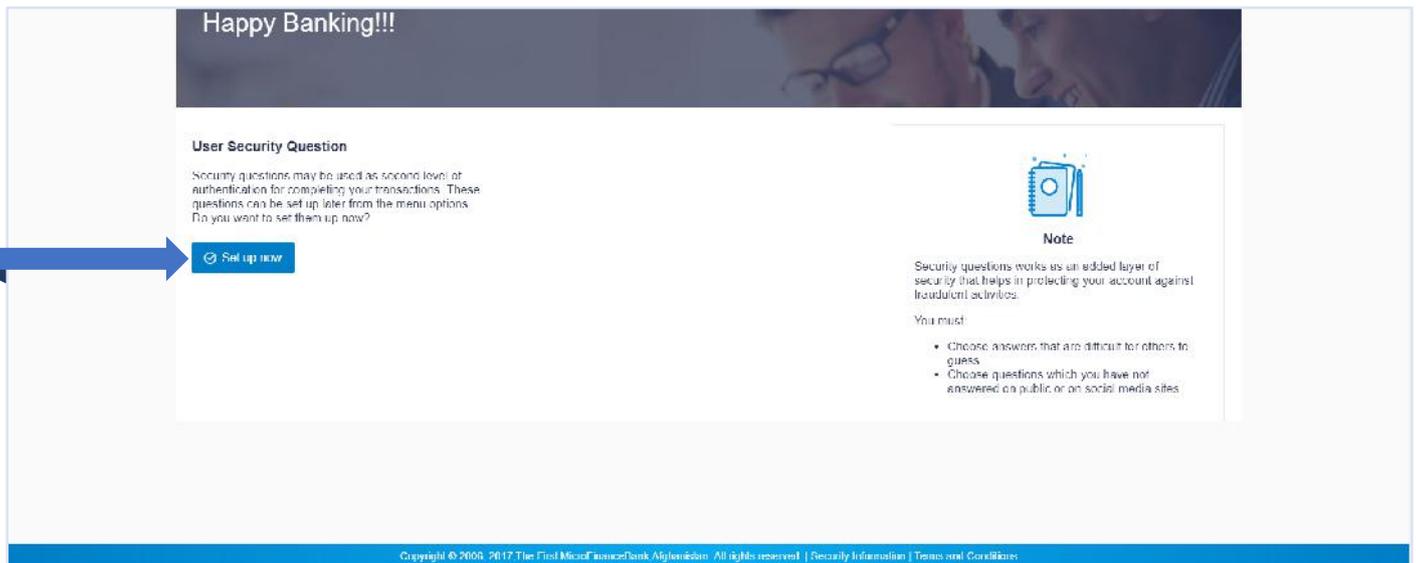
You will be asked to replace your Onetime Password with a new one. Please read the password instructions at the right side of the screen as a guideline on setting up a new password. To generate a new password, you must enter your Onetime Password in the “**Current Password**” field followed by “**New Password**” and “**Re-enter Password**” fields as shown in the above figure. Once entered, click on **Submit** then you would face the following page:



The success message will appear, click on **Login** to complete the rest of the activation stages:



Please read **“Terms and Conditions”** carefully and then proceed by scrolling down and click on [Accept](#), then you would face the following page:



For the security of your account, you are required to answer a set of security questions. Click on [Set up now](#) as shown in the above figure, you would face the following page:

Happy Banking!!!

Security Question
In what city did you meet your so...
Answer
Kabul

Security Question
What subject did you like best in s...
Answer
Habibita High School

Security Question
What was the last name of your t...
Answer
Abdul Hamid

Security Question
What is your favorite cartoon ch...
Answer
Frasier

Security Question
What is the name of your favorite ...
Answer
Tony's Pizza House

Save

Note
Security questions work as a second layer of security that helps in protecting your account against fraudulent activities.
You must:

- Choose answers that are difficult for others to guess
- Choose questions which you have not answered on public or on social media sites.

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It is mandatory to fill all 5 security questions. Please select a question for each field that you find appropriate to answer. Make sure that you remember your answers word for word as this will be required for the verification and security of your account when needed. After you fill the empty fields, proceed by clicking on  as shown in the above figure, then you would face the following page:

Happy Banking!!!

 [Download Profile](#)

Personal Information
Date of Birth: 

Contact Information
Communication Address: 
Email ID: 
Land Number: 
Contact Number (Mobile): 

Next

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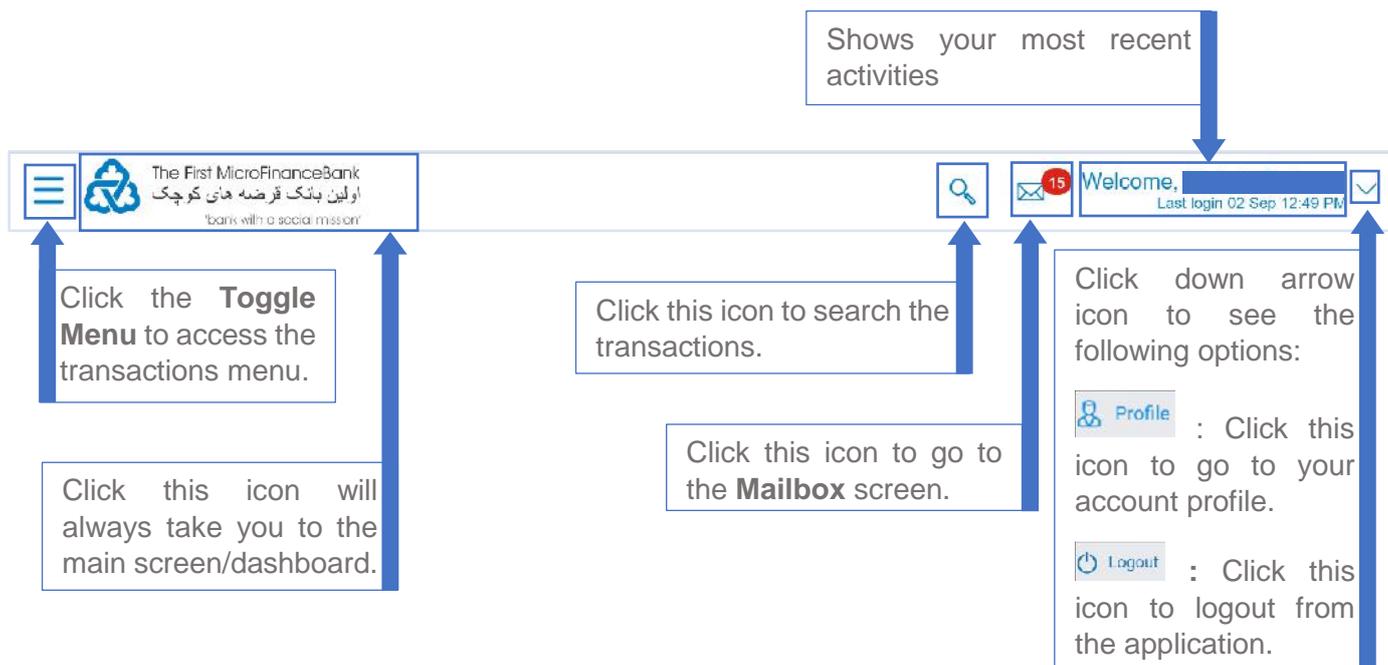
The above page is for the confirmation of your contact details. If you find your contact information missing/incorrect, then you can edit and fill out the details by clicking on  icons as shown in the above figure. Confirm by clicking on . At this stage you have successfully activated your Online Banking Account.

3. HOME PAGE/DASHBOARD

“Dashboard” is your first landing page that you view after logging in. It displays the summary of all your accounts in a single screen. It also allows you to access the various functions quickly without going into the toggle menu.

3.1 DASHBOARD HEADER

In the upper side of the main screen you can see the following icons which will remain throughout your Online Banking session. The icons/functions main modules are explained in detail in the following chapters.

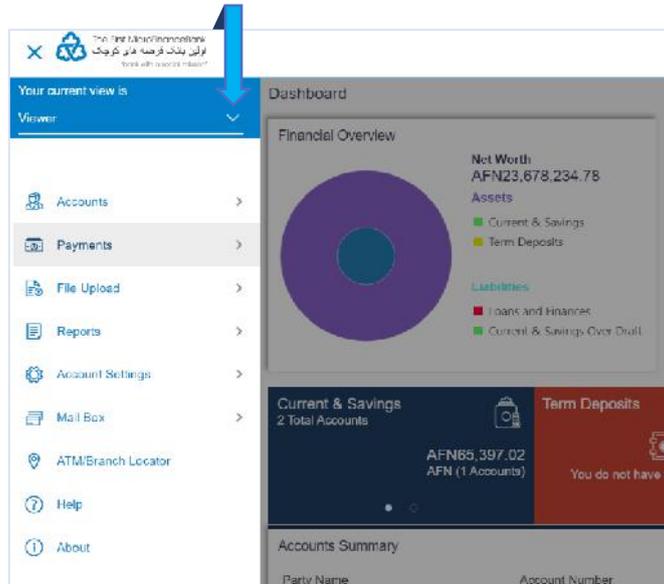


3.2 VIEWER DASHBOARD

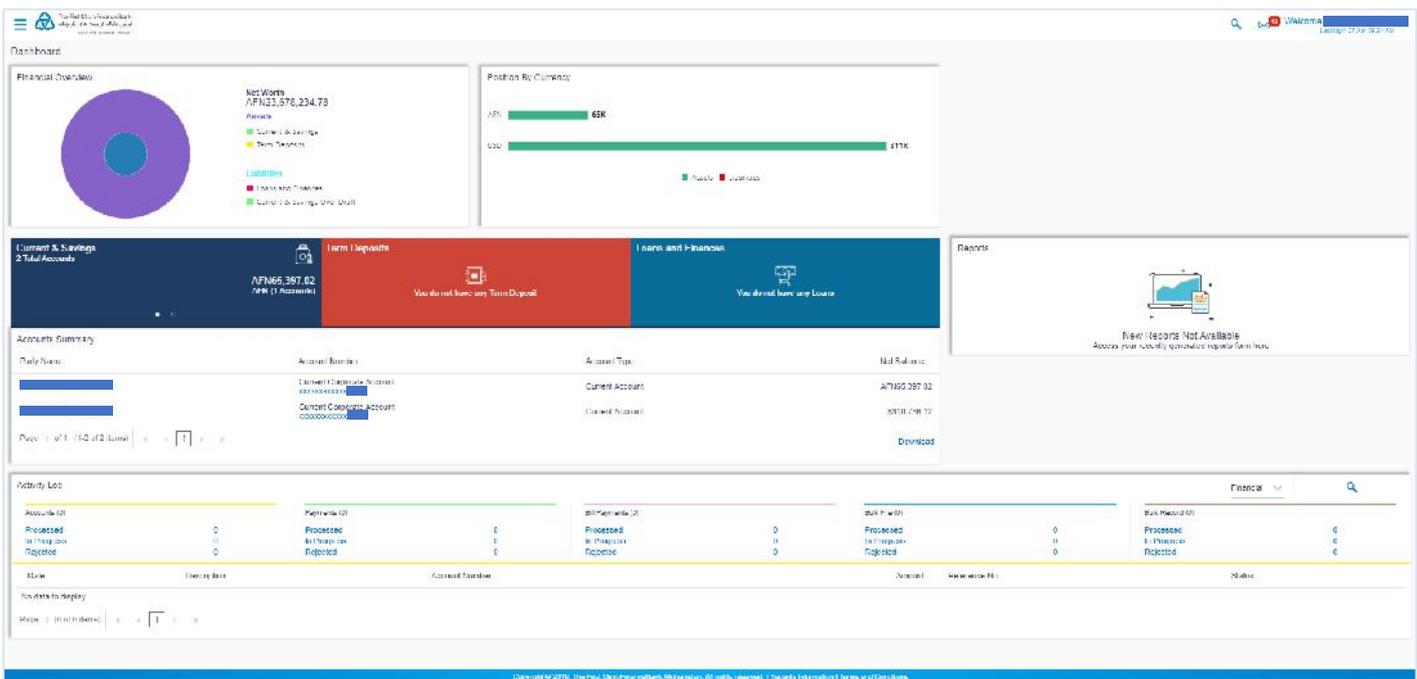
Viewer Dashboard service provides the top management of any corporate with a consolidated and easy to understand view of their business immediately after logging in. This helps them to take speedy and accurate decisions to meet their short term and long-term business goals. To access Viewer Dashboard please follow the following steps:



Click on the toggle menu or  icon to open the menu as shown in the image given below



Click on the dropdown menu or  icon to open the menu and select “**Viewer**” from the list as shown in the above image. By doing so, your **Viewer Dashboard** screen will appear as shown in the image below.



3.2.1 Viewer Dashboard Widgets

Financial Overviews Widget – The section provides a graphical representation of the distribution of assets and liabilities across the Current and Savings Accounts, Term Deposits & Loans accounts held with the bank. It also displays the total amount of assets, liabilities and the Net Worth. Account types displayed in the section include CASA, term deposits, and loans.

Position by Currency Widget – The section displays currency wise position of user’s assets and liabilities in the form of a bar graph. Each bar represents one currency.

Account Summary Widget – Click Download to download the account summary of Current and Savings/ Term Deposit/ Loan accounts. Click , , , or  to navigate across page of account summary.

Reports Widget – The latest reports mapped and generated under a party/ parties mapped to the logged in user are listed in this section. Click View All to view all the reports generated.

Activity Log Widget – The latest activity logs are displayed on the viewer’s dashboard. It is divided into two fields broadly: Financial / Non-Financial.

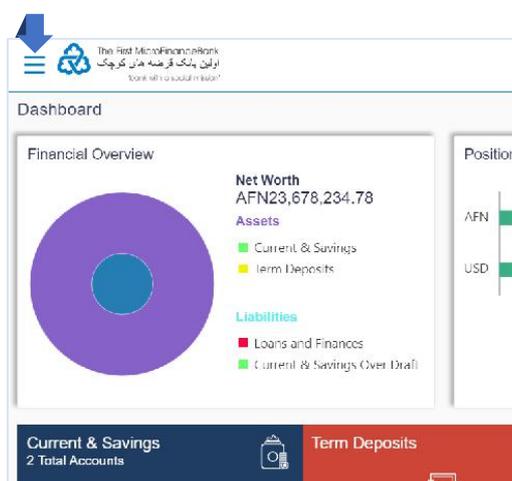
The logged in user can view the transaction summary with respective statuses and details.

- **Financial:** This displays the financial transactions initiated by the maker.
- **Non-Financial:** This displays the non-financial transactions initiated by the maker.

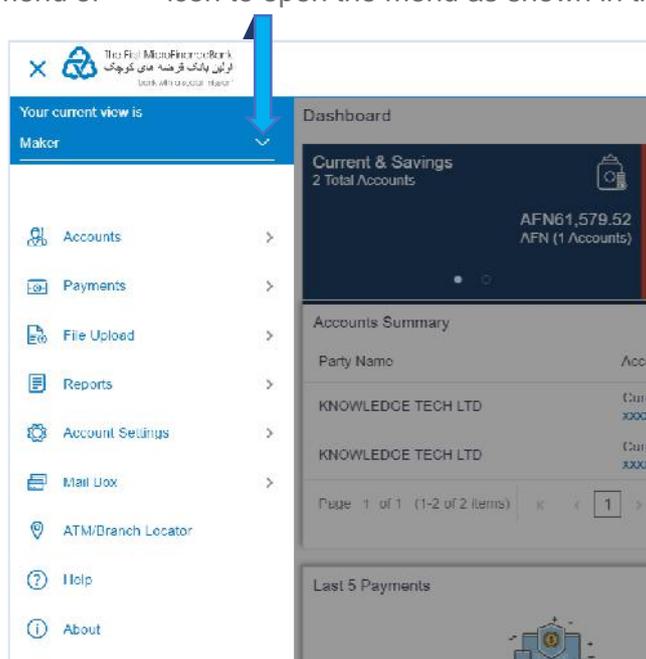
3.3 MAKER DASHBOARD

Maker Dashboard is designed to cater to the corporate users who are the transaction executors. An option of Quick Links has been provided on the Dashboard for an easy access to some of the more commonly used features in the system along with the few important features like account details, activity log etc.

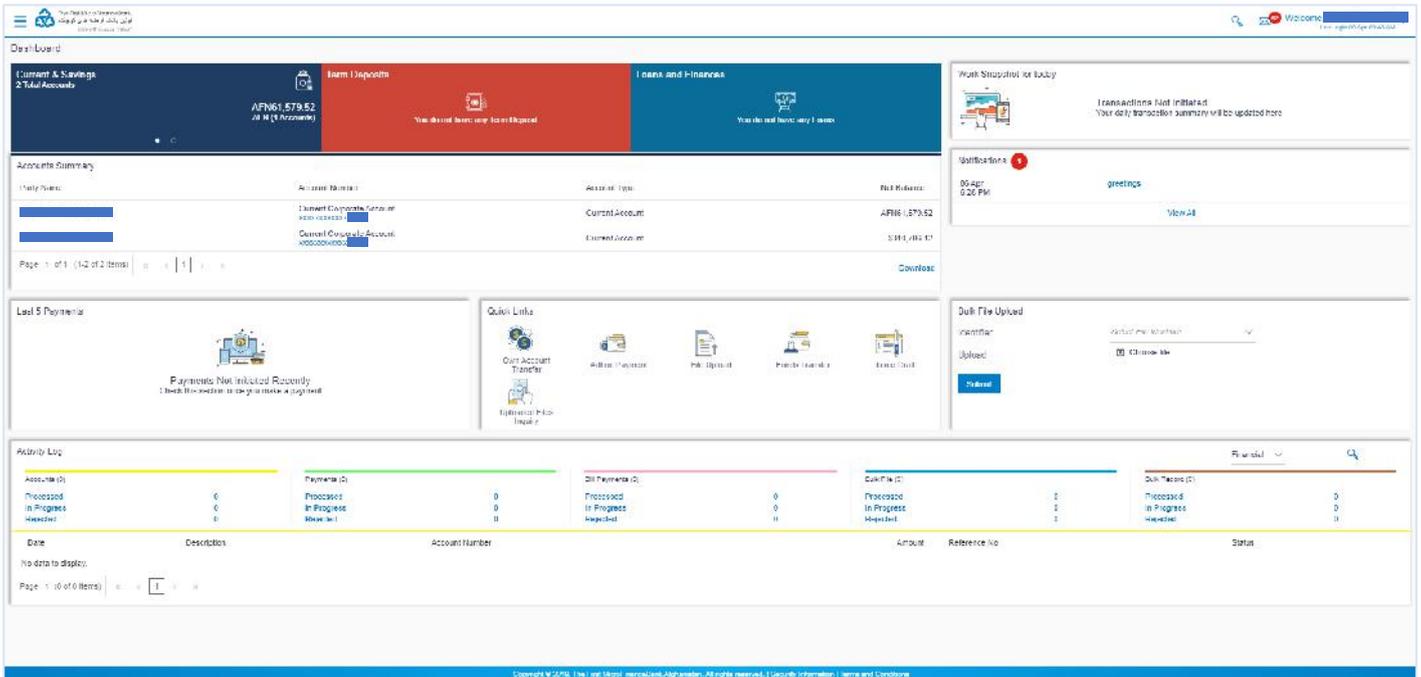
IMPORTANT: This feature is only available for those accounts with dual/multiple signatories assigned to their account - To access your Maker’s Dashboard you need to login into your Initiators/Makers account user.



Click on the toggle menu or ☰ icon to open the menu as shown in the image given below



Click on the dropdown menu or ☑ icon to open the menu and select “**Maker**” from the list as shown in the above image. By doing so, your **Maker Dashboard** screen will appear as shown in the image below.



3.3.1 Maker Dashboard Widgets

Account Summary Widget – Click Download to download the account summary of Current and Savings/ Term Deposit/ Loan accounts. Click [<](#), [K](#), [>](#) or [X](#) to navigate across page of account summary.

Work Snapshot for Today Widget – This section displays the work snapshot of the current day of the logged in user along with the count of transactions with specific statuses (processed, In-progress, Rejected).

The widget displays the count of transactions as on the current system date as per their status as follows:

- Processed: Displays the count of transactions that are approved as on the current system date.
- In Progress: Displays the count of transactions that are initiated as on the current system date.
- Rejected: Displays the count of transactions that are rejected as on the current system date.

Notifications Widget – The notification section allows the corporate user to view latest four notifications sent by the bank. Click View All to view all the notifications sent by the bank. Also, total count of unread notifications is shown on the screen.

Last 5 Payments Widget – The section displays the last five payments initiated by the corporate user with the respective statuses on the dashboard.

Quick Links Widget – This widget gives you a quick access the following transactions:

- Own Account Transfer
- Adhoc Payment
- File Upload
- Funds Transfer Domestic Payments
- Issue Draft
- Uploaded Files Inquiry

Bulk File Upload Widget – The section allows the user to upload a bulk file directly from the dashboard.

Activity Log Widget – The latest activity logs are displayed on the viewer's dashboard. It is divided into two fields broadly: Financial / Non-Financial.

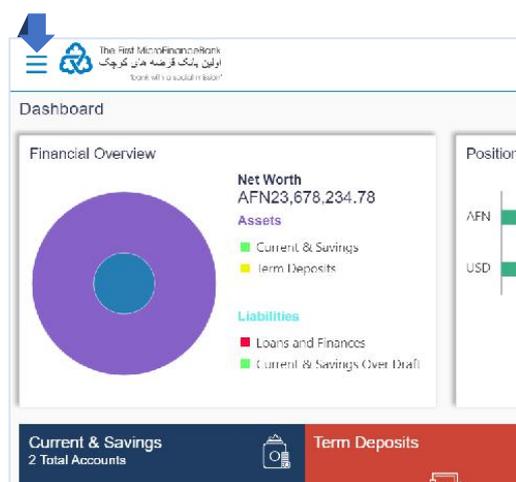
The logged in user can view the transaction summary with respective statuses and details.

- **Financial:** This displays the financial transactions initiated by the maker.
- **Non-Financial:** This displays the non-financial transactions initiated by the maker.

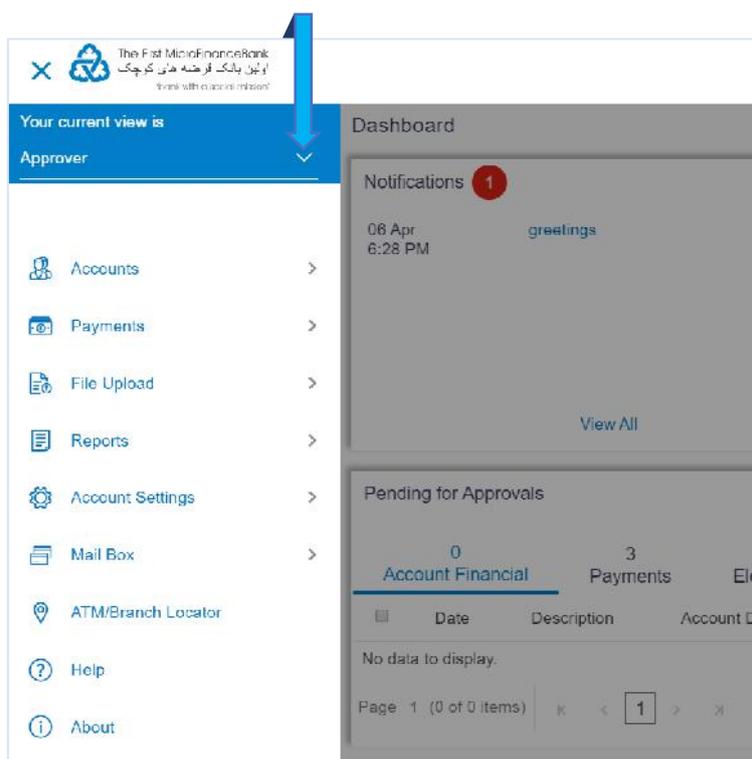
3.4 APPROVER DASHBOARD

This dashboard is available for corporate users whose significant responsibility is of approving the transactions. Approver has the responsibility to ensure correctness of financial or non-financial transaction as per the bank and corporate mandate, to ensure speedy and accurate processing.

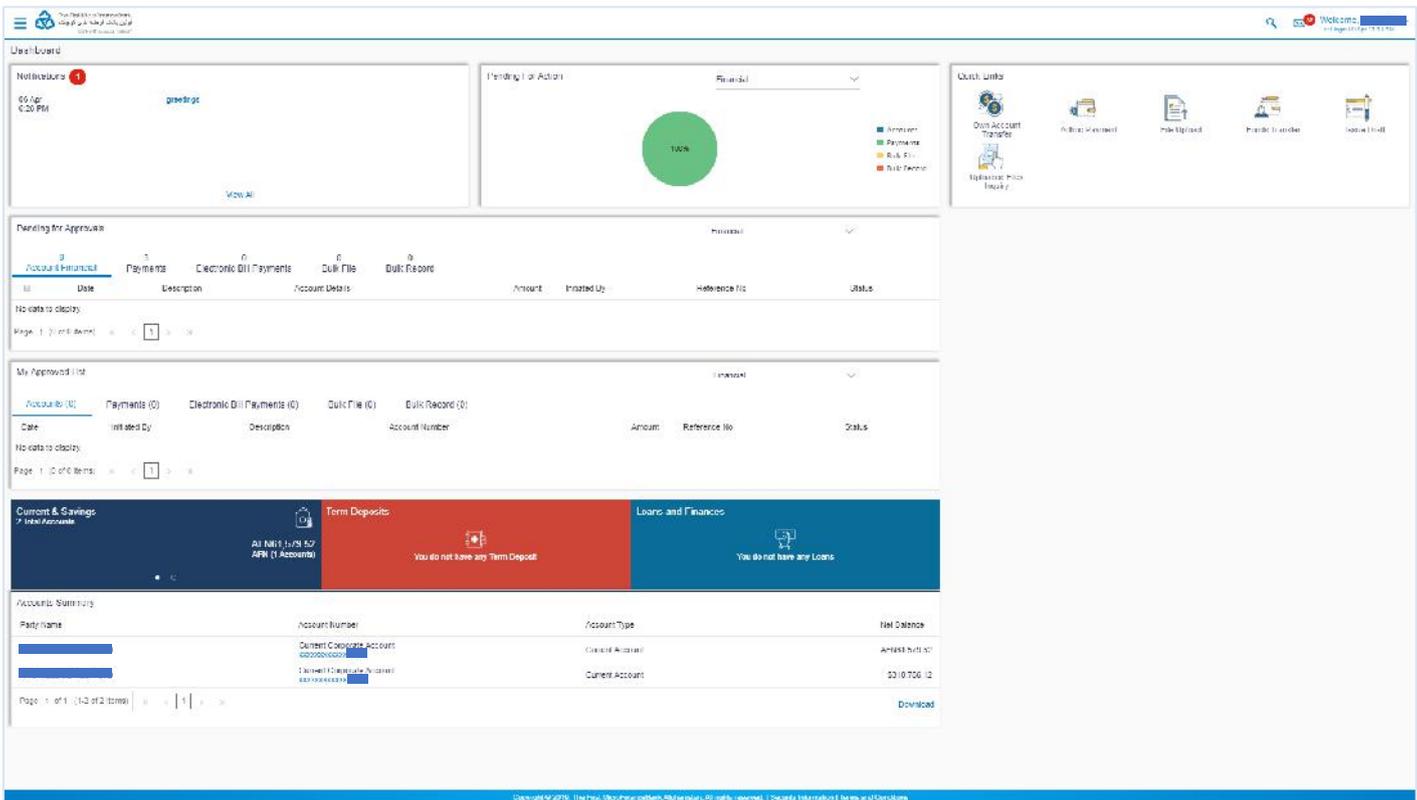
IMPORTANT: This feature is only available for those accounts with dual/multiple signatories assigned to their account - To access your Approver’s Dashboard you need to login into your Approvers account user.



Click on the toggle menu or ☰ icon to open the menu as shown in the image given below



Click on the dropdown menu or ▼ icon to open the menu and select “**Approver**” from the list as shown in the above image. By doing so, your **Approver Dashboard** screen will appear as shown in the image below.



3.4.1 Approval Dashboard Widgets

Notifications Widget – The notification section allows the corporate approver to view last four notifications sent by the bank. Click View All to view all the notifications sent by the bank. User can also click on the specific notification to see the details.

Pending for Action Widget – This section displays the summary of all the **Financial** and **Non-Financial** transactions that are pending for approval by the corporate approver user in a graphical form. The transactions are grouped by module name and provides a quick view of transactions that are needed to be approved.

Quick Links Widget – This widget gives you a quick access the following transactions:

- Own Account Transfer
- Adhoc Payment
- File Upload
- Funds Transfer Domestic Payments
- Issue Draft
- Uploaded Files Inquiry

Pending for Approval Widget – This section displays the details of transactions that are initiated by the maker and are pending for approval. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each tab to view the details of transactions that are pending for approvals.

Click the reference number link to view, approve or reject the transaction. User can also select multiple records from the summary and approve or reject the transactions.

My Approved List Widget – This section displays the details of transactions and their status that have been approved by the approver user. Click each tab to view the snapshot of transactions already approved.

Click the **Reference Number** link to view the detailed transaction.

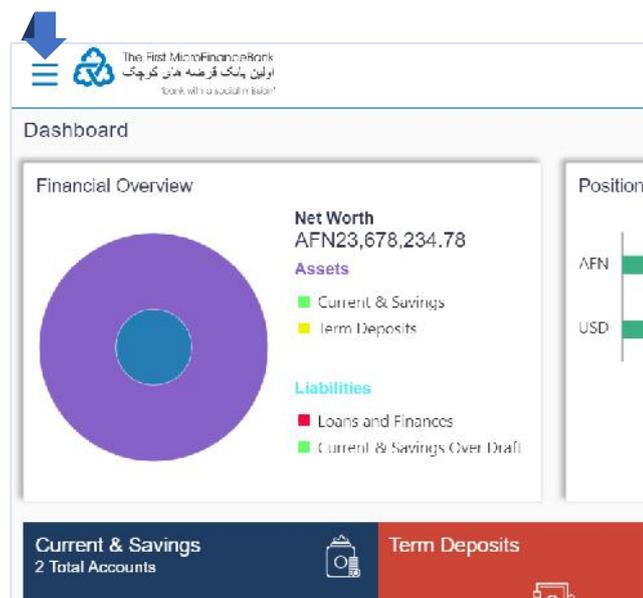
Click **Download** to download the summary of transactions approved by the approver user.

Account Summary Widget – Click Download to download the account summary of Current and Savings/ Term Deposit/ Loan accounts. Click < , K , > or > to navigate across page of account summary.

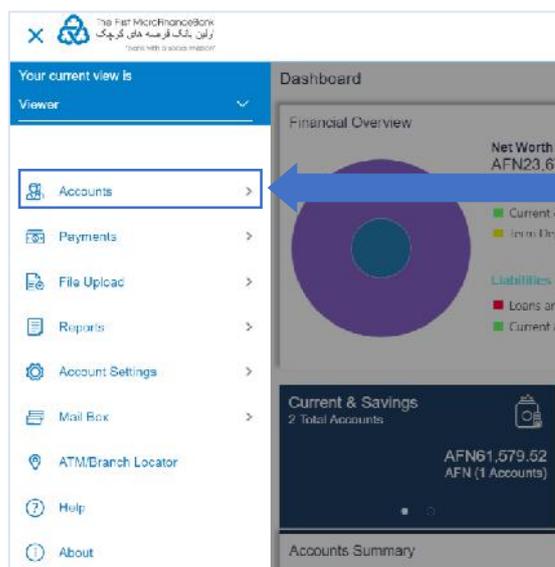
4. ACCESSING ACCOUNTS

4.1 ACCOUNT OVERVIEW

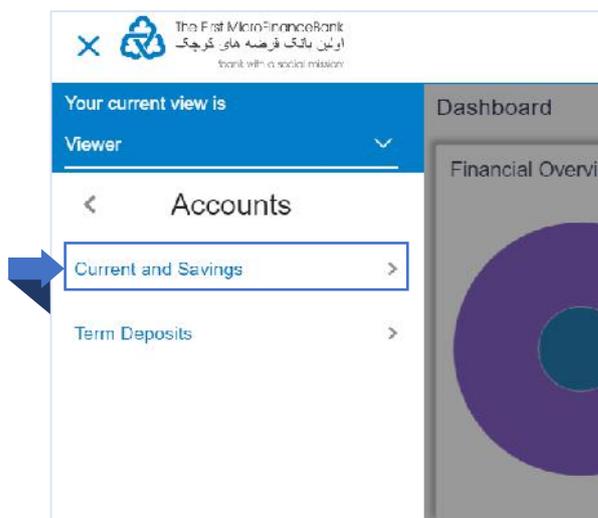
Account Overview provides a summary of the accounts. The dashboard displays the consolidated balance available in all accounts. It also displays the total number of accounts available to the user.



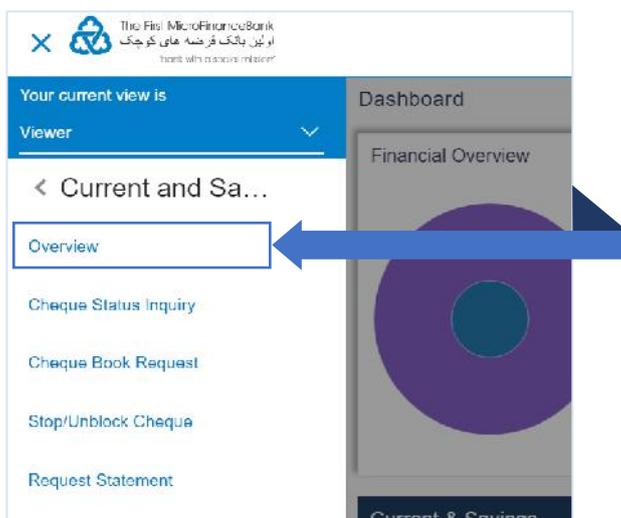
Click on the toggle menu or ≡ icon to access your accounts.



Accounts - menu consists of sub menu items like Current and Savings, Term Deposits and Loans and Finances accounts. To navigate to the respective account related transactions, click on **“Accounts”**.



To see your account overview, click on **“Current and Savings”** menu as shown in the above figure. The same function applies for your **“Term Deposits”** and **“Loans and Finances”** accounts.



Click on **“Account Overview”**, as shown in the above figure, to proceed to the following page:

The screenshot displays the 'Savings & Current' section of the online banking interface. At the top left is the bank's logo and name in English and Pashto. The top right shows a search icon, a notification bell, and a 'Welcome' message with the user's name and last login time. The main content area is divided into three primary widgets:

- Quick Links:** A grid of four icons representing 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Cheque Book Request', and 'Request Statement'.
- Forex Calculator:** A tool for currency conversion. It is currently set to convert AED to AFN. The input amount is 'AED1.00', and the calculated rate is '1 AED = 6AFN'. A 'Calculate Rate' button is visible.
- Accounts Summary:** A table listing the user's accounts. It has columns for 'Party Name', 'Account Number', 'Account Type', and 'Net Balance'. Two accounts are listed, both as 'Current Corporate Account' with a net balance of 'AFN61,579.52' and '\$310,786.12' respectively. Below the table is a pagination control showing 'Page 1 of 1 (1-2 of 2 items)' and a 'Download' button.

At the bottom of the page, a blue footer contains the copyright notice: 'Copyright © 2019, The First MicroFinanceBank Afghanistan. All rights reserved. | Security Information | Terms and Conditions.'

3.4.1 Account Overview Widgets

Quick Links Widget – This widget gives you a quick access the following transactions:

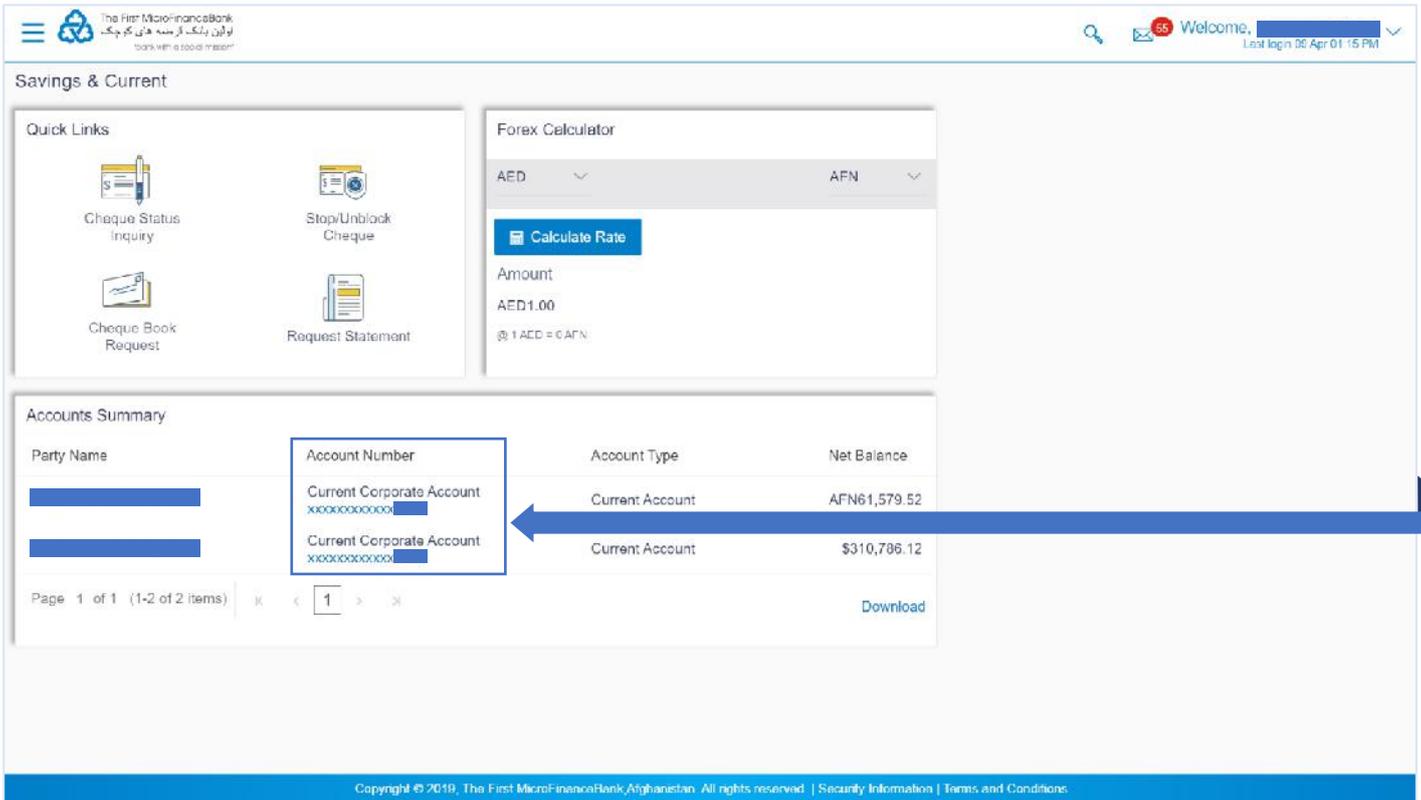
- Stop/Unblock Cheque
- Cheque Status Inquiry
- Request Cheque Book
- Request Statement

Forex Calculator Widget – This section allows users to calculate foreign exchange conversion rates.

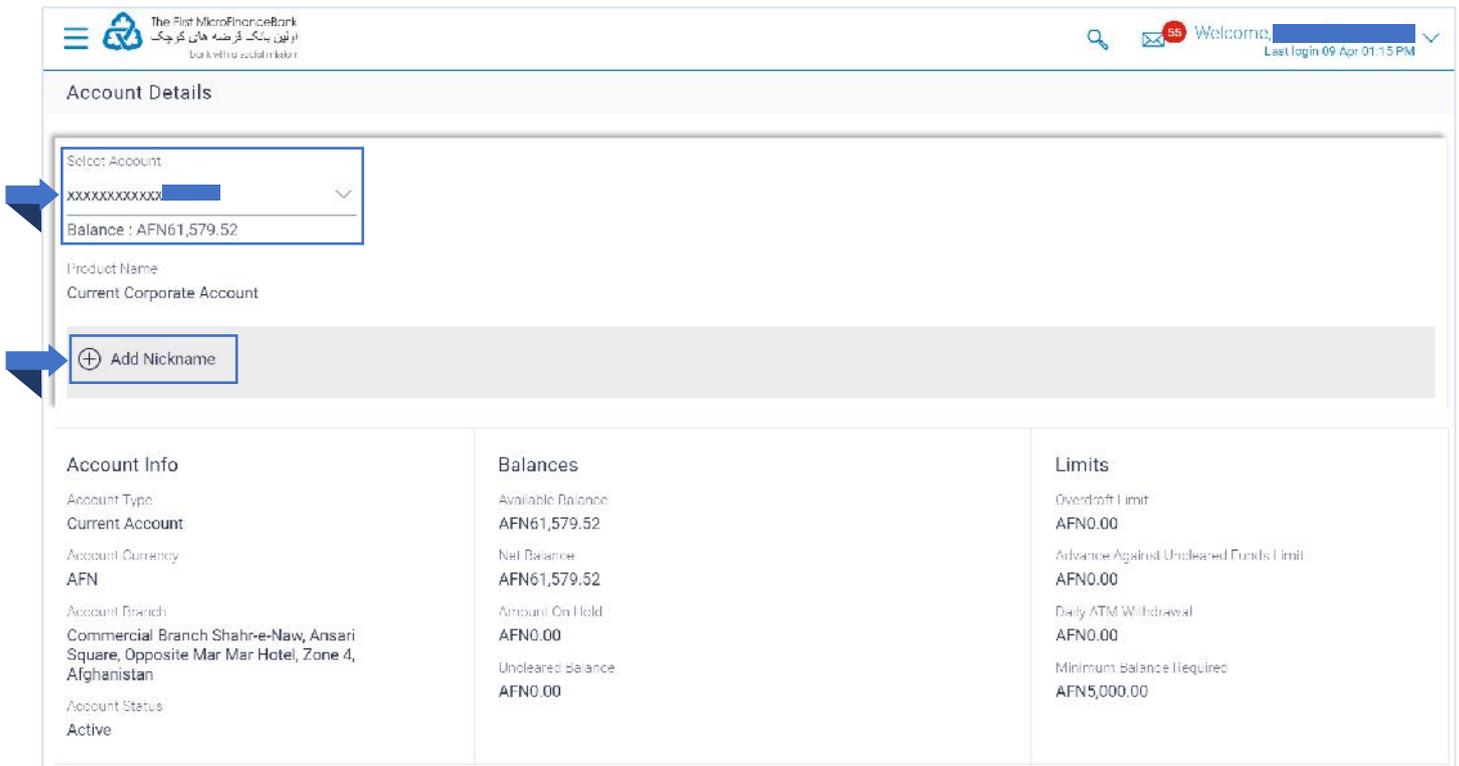
Accounts Summary Widget – This section displays summary of all accounts. The application fetches details for all accounts linked to the logged in user. View account details such as party name, account number, product name, and net balance in the summary of accounts.

4.2 ACCOUNT DETAILS

This page provides basic information about the accounts, as well as balances and limits in the accounts. To access your account details, go to your **Account Overview** page. To access this page, follow the instructions provided in **section 4.1** of the manual.



To see your account details, click on one of your accounts highlighted in blue text from “**Account Number**” column as shown in the above figure. The same function applies for your “**Term Deposits**” and “**Loans and Finances**” accounts. You will face the following page:



From the above image, you can set nicknames for your accounts from the “**Add Nickname**” (highlighted in blue-box) option after clicking on icon as shown below:



Once you enter the name click on icon to save the name for your selected account.

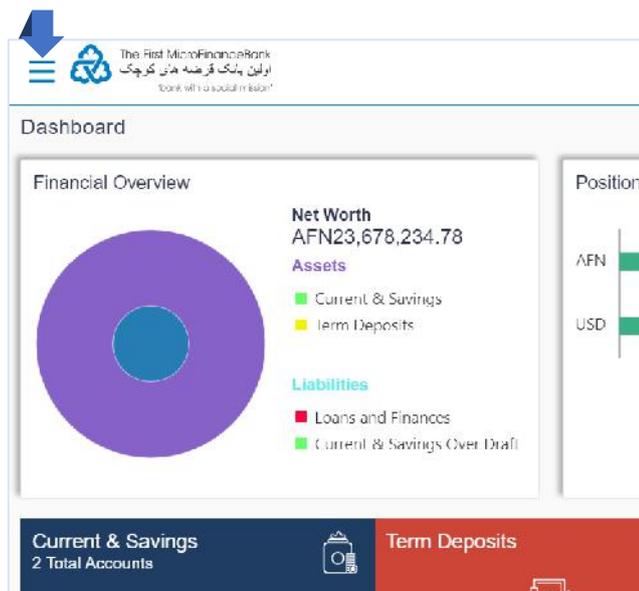
You can also jump between different account details by clicking on the  icon from **“Select Account”** option highlighted in blue-box in the above image.

4.3 STATEMENTS

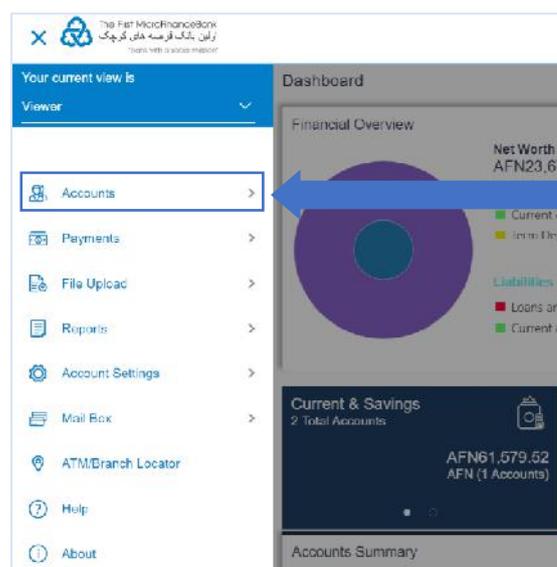
This guide explains how to view or request (download) your Account Statement via our website. You can access your statement through your Accounts menu.

4.3.1 View Statement

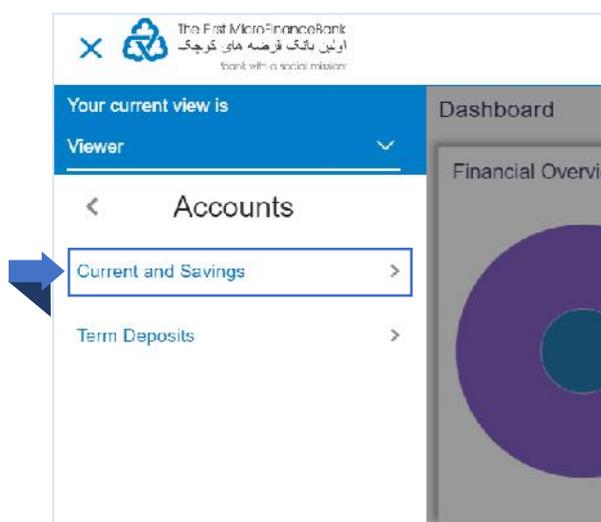
The **“View Statement”** feature allows the user to keep track of all transactions made in his account through a statement of account. Follow the steps given below to successfully view your account statement:



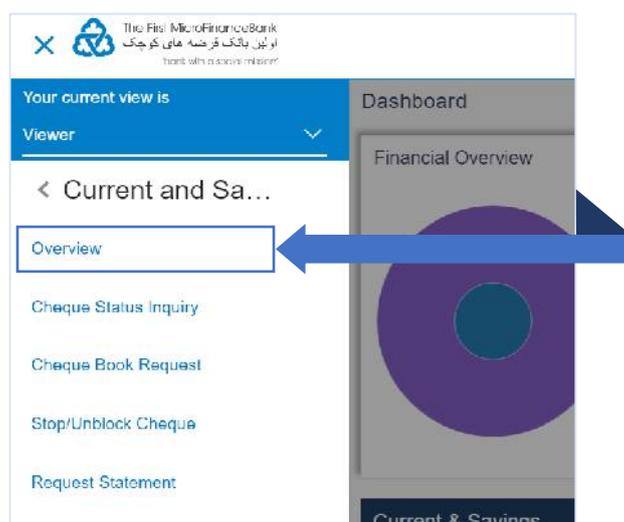
Click on the toggle menu or  icon to access your accounts.



Accounts - menu consists of sub menu items like Current and Savings, Term Deposits and Loans and Finances accounts. To navigate to the respective account related transactions, click on **“Accounts”**.



To view your account statement, click on **“Current and Savings”** menu as shown in the above figure. The same function applies for your **“Term Deposits”** and **“Loans and Finances”** accounts.



Click on **“Account Overview”**, as shown in the above figure, to proceed to the following page:

The screenshot shows the 'Savings & Current' section of the online banking portal. It includes a 'Quick Links' area with options like 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Cheque Book Request', and 'Request Statement'. A 'Forex Calculator' is also visible. The main 'Accounts Summary' table lists two 'Current Corporate Account' entries. The first entry is highlighted with a blue box around the account number, and a blue arrow points to it from the right. The table has columns for 'Party Name', 'Account Number', 'Account Type', and 'Net Balance'. Below the table, there is a pagination control showing 'Page 1 of 1 (1-2 of 2 items)' and a 'Download' button.

To view your account statement, click on one of your accounts highlighted in blue text from “**Account Number**” column as shown in the above figure. The same function applies for your “**Term Deposits**” and “**Loans and Finances**” accounts. You will face the following page:

The screenshot displays the 'Account Details' page. It shows account information such as 'Select Account', 'Balance', and 'Account Name'. Below this, there are sections for 'Account Info', 'Balances', and 'Limits'. A 'Quick Links' section contains icons for 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Cheque Book Request', and 'Request Statement'. The 'Transactions' section shows a table with columns for 'Date', 'Description', 'Reference No', 'Amount', and 'Balance'. A blue arrow points to a magnifying glass icon in the top right corner of the transactions table. Below the table, there are buttons for 'Pre-Generated Statement', 'E-Statement', and 'Back'.

Click on the  icon as shown in the above figure to view your accounts’ statements. You will face the following page:

Transactions

Select Account
 xxxxxxxxxxxx
 Balance : \$310,786.12

Search By
 Current Month

Reference Number

Amount From

Transaction Type
 All

Amount To

Opening Balance \$379,836.12 Closing Balance \$338,836.12

Date	Description	Reference No	Amount	Balance
10 Nov 2018	<input type="text"/>	<input type="text"/>	\$11,000.00 Dr	\$338,836.12
05 Nov 2018	<input type="text"/>	<input type="text"/>	\$30,000.00 Dr	\$349,836.12

Page 1 of 1 (1-2 of 2 items)

From the above figure you need to fill the highlighted fields and submit your request to view your account statement in real-time.

Field Description:

Field Name	Description
Select Account	From the list, select the account for which you want to view its account statement.
Search By	Select the transaction period from the range of options.
Reference Number	Reference number of transaction (if any).
Transaction Type	Select the transaction type from the range of options.
Amount From	Enter the from amount range to narrow the search for transactions.
Amount To	Enter the to amount range to narrow the search for transactions.

Once you have entered the values into the fields, click on to view your statement below the search button.

To restart the process again or to view your account statement for a different period click on button to proceed with your request.

To go back to the previous page, click on button.

4.3.2 Download Statement

From the “**View Statement**” page, you can download a PDF version of your statement on your PC or Laptop as shown in the given figure below:

IMPORTANT: The maximum period to download your statement cannot be greater than 90 days. To request a statement over 90 days or no greater than a period of one year please refer to **section 4.3.3**.

Transactions

Select Account: XXXXXXXXXXXX

Balance: AFN 1,579.52

Search By: Current Month

Reference Number: _____

Amount From: _____

Transaction Type: All

Amount To: _____

Search Reset Back

Opening Balance AFN 55,419.50 Closing Balance AFN 69,214.52

Date	Description	Reference No	Amount	Balance
15 Nov 2018	[REDACTED]	[REDACTED]	AFN 60,760.00 Cr	AFN 69,214.52
04 Nov 2018	[REDACTED]	[REDACTED]	AFN 1,411.08 Dr	AFN 8,454.52
01 Nov 2018	[REDACTED]	[REDACTED]	AFN 70,554.00 Dr	AFN 9,865.60
04 Nov 2018	[REDACTED]	[REDACTED]	AFN 25,000.00 Cr	AFN 80,419.60

Page 1 of 1 (1-4 of 4 items)

From the above figure, click on **Download** button and then click on **pdf** button to get your statement downloaded in PDF format. If you are using Chrome for browser, then you should access the **PDF file** from the bottom of the page as shown in the image below (for other browsers, go to your ‘Downloads’ folder):

Opening Balance AFN 55,419.50 Closing Balance AFN 69,214.52

Date	Description	Reference No	Amount	Balance
15 Nov 2018	[REDACTED]	[REDACTED]	AFN 60,760.00 Cr	AFN 69,214.52
04 Nov 2018	[REDACTED]	[REDACTED]	AFN 1,411.08 Dr	AFN 8,454.52
04 Nov 2018	[REDACTED]	[REDACTED]	AFN 70,554.00 Dr	AFN 9,865.60
04 Nov 2018	[REDACTED]	[REDACTED]	AFN 25,000.00 Cr	AFN 80,419.60

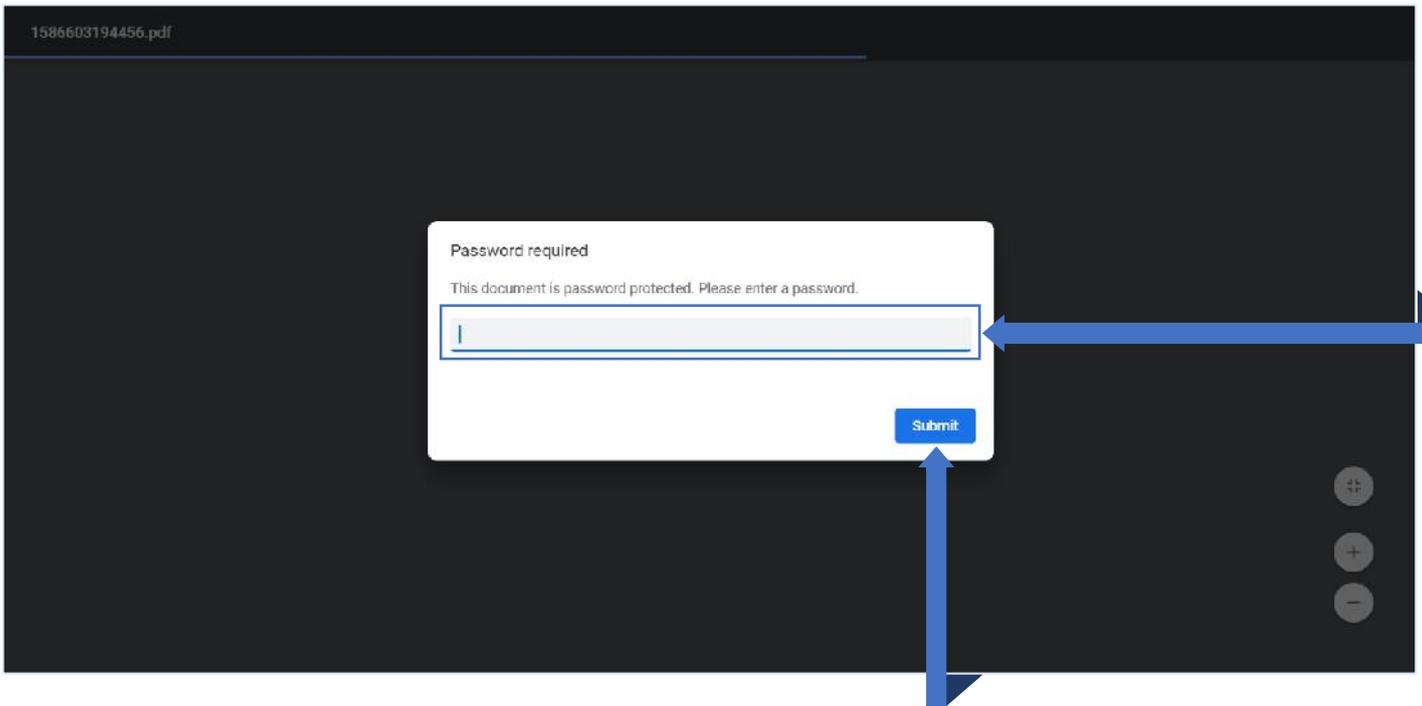
Page 1 of 1 (1-4 of 4 items)

Pre-Generated Statement C-Statement Back

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1585603194455.pdf Show all

To open your statement, click on the **PDF file** downloaded at the bottom of your browser as shown in the above figure. For the privacy of your personal information, your statement is password protected, you need to enter your password to access the file (statement). The instructions are shown in the given figure below:

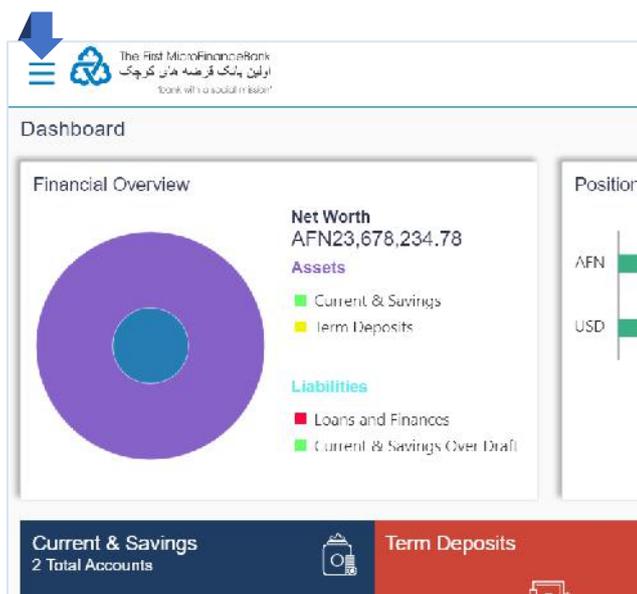


Your password is a combination of first 4 letters of your first name (in capital letters) followed by your date of birth (in MMDD format). After you entered your password accordingly click on **Submit** to open and view the PDF version of your statement.

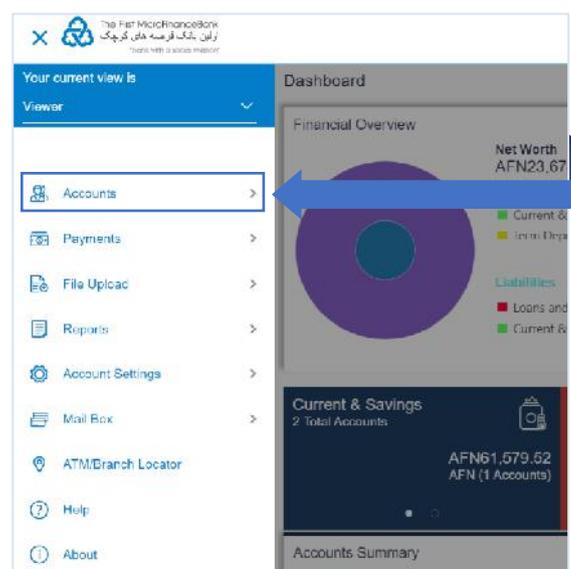
4.3.3 Request Statement

“**Request Statement**” option allows you to generate a statement for a period of over 90 days. The maximum range of your statement cannot be more than a year. Follow the instructions below to generate a statement for more than 90 days. If you hold an account with dual/multiple signatories assigned to it, then you need to switch to your corporate initiator or maker user account.

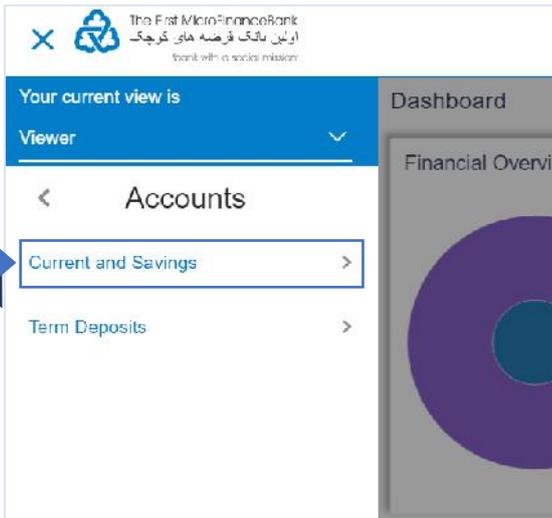
IMPORTANT: This option does not allow you to generate a statement for a period of more than one year.



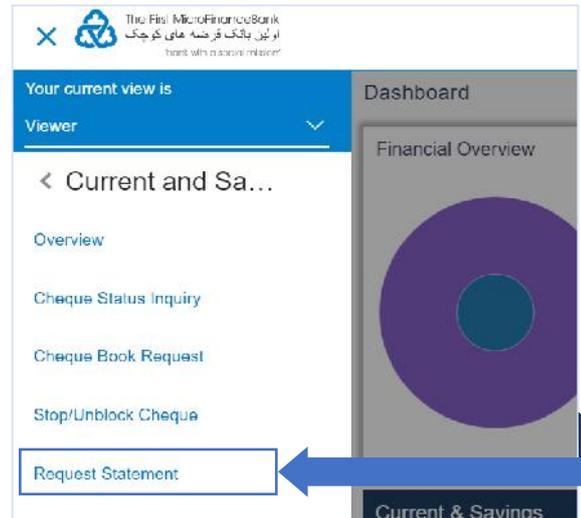
Click on the toggle menu or  icon to access your accounts.



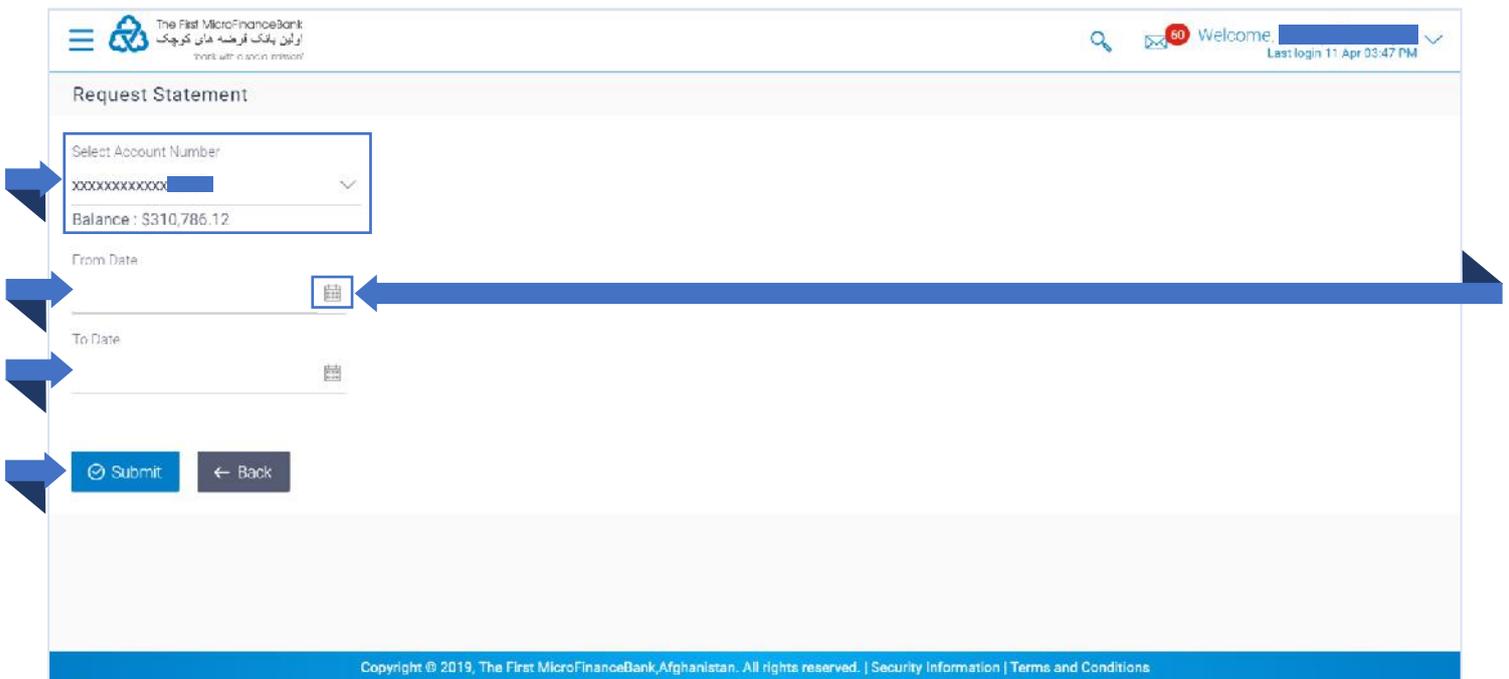
Accounts - menu consists of sub menu items like Current and Savings, Term Deposits and Loans and Finances accounts. To navigate to the respective account related transactions, click on “**Accounts**”.

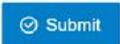


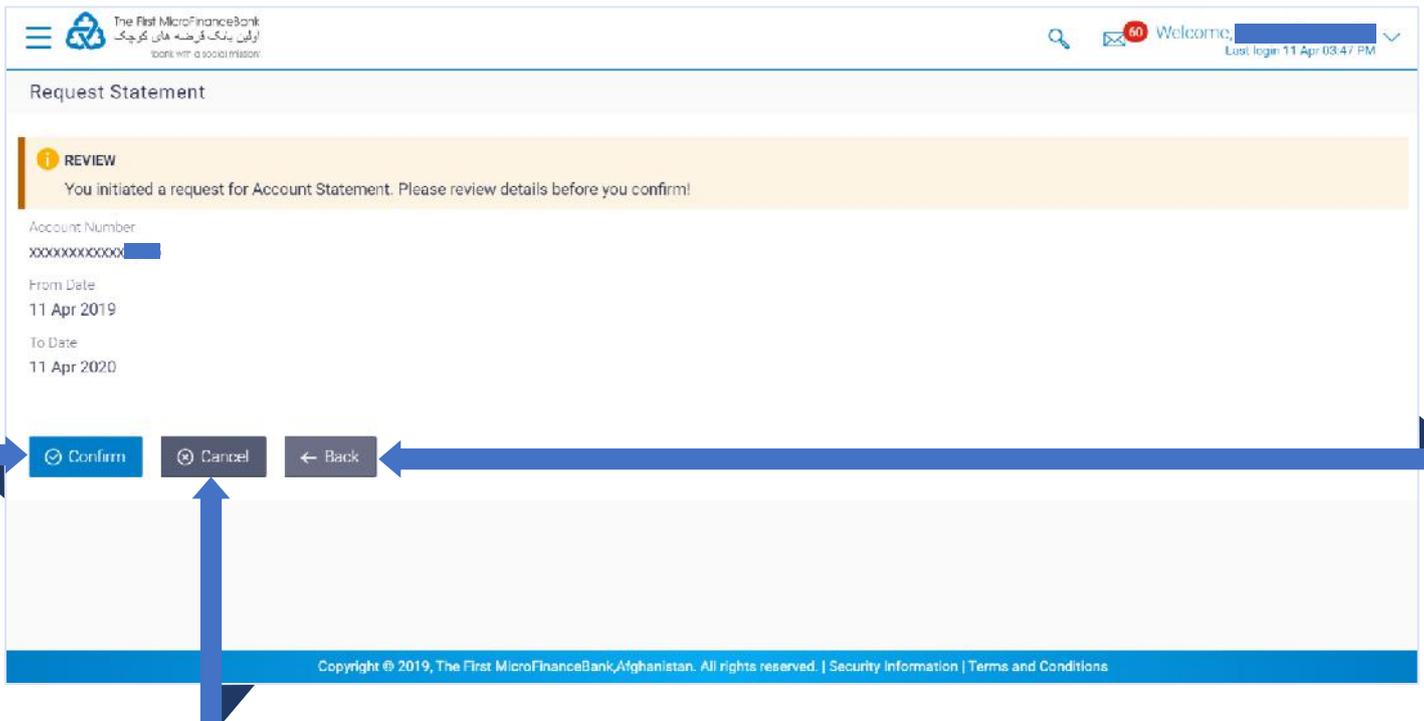
To request your account statement, click on “**Current and Savings**” menu as shown in the above figure. The same function applies for your “**Term Deposits**” and “**Loans and Finances**” accounts.



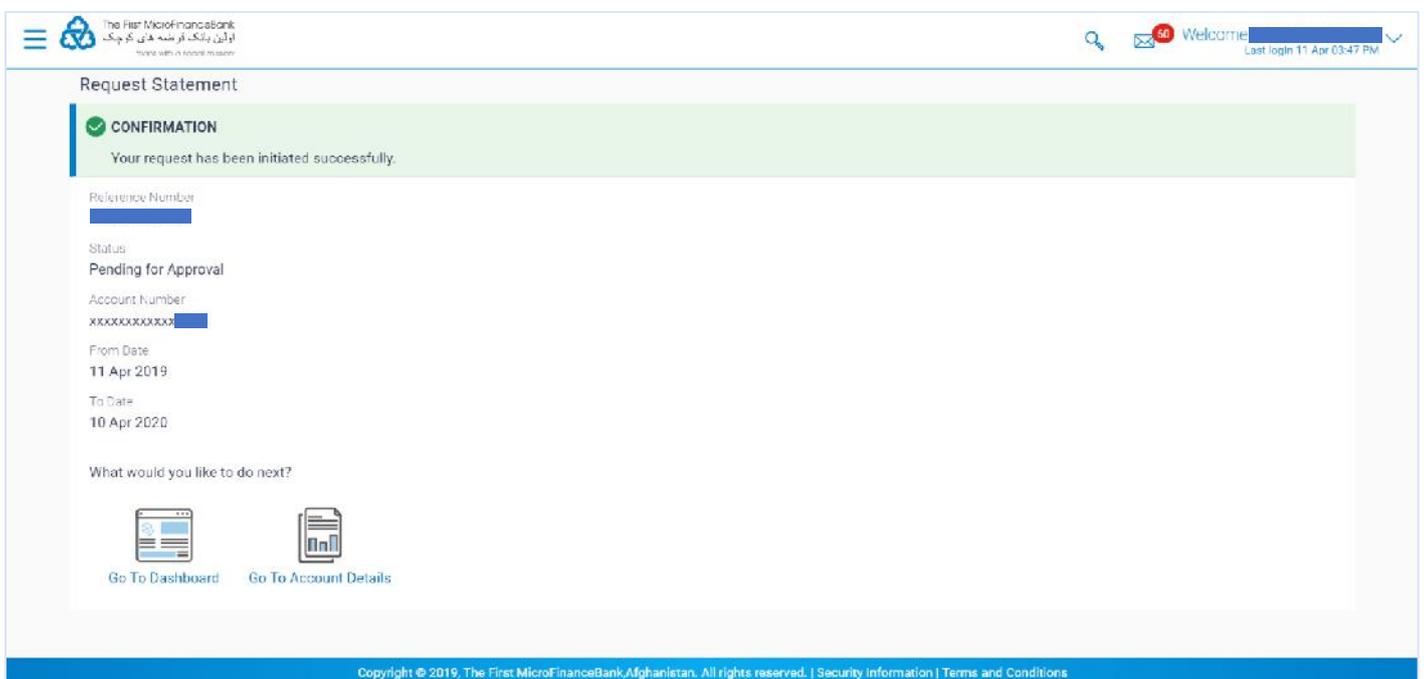
Click on “**Request Statement**”, as shown in the above figure, to proceed to the following page:



As shown above, select your desired account from the “**Select Account Number**” field, enter the date range in the “**Date From**” and “**Date To**” or click on the  icon. It should not be more than a year. Click on  button to proceed and then you would face the following page:



Review your initiated request for Account Statement before you confirm. If you want to bring changes to your request click on **← Back**, it will take you to the previous page, and to cancel the request click on **⊗ Cancel**. To initiate your request, click on **✔ Confirm** to see the success message:



You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your “Request Statement” request from your **Approver’s Dashboard** as described in **section 3.4** of this manual.

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Dashboard

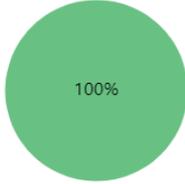
Notifications 1

06 Apr 6:28 PM greetings

[View All](#)

Pending For Action

Financial



100%

- Accounts
- Payments
- Bulk File
- Bulk Record

Pending for Approvals

Account Non Financial 2
Biller Maintenance 0
Payee Biller 0
Non Financial Bulk File 0

<input type="checkbox"/>	Date	Description	Account Details	Initiated By	Reference No	Status
<input type="checkbox"/>	11 Apr 4:30 PM	Request Demand Deposit Statement	xxxxxxxxxx			🔄 In Progress
<input type="checkbox"/>	07 Apr 10:19 AM	Request Demand Deposit Statement	xxxxxxxxxx			🔄 In Progress

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

You can approve your statement request from “**Pending for Approvals**” widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on “**Non Financial**” transaction and then click on “**Account Non Financial**” tab as shown in the above figure.

Pending for Approvals

Non Financial

Account Non Financial 2
Biller Maintenance 0
Payee Biller 0
Non Financial Bulk File 0
Non Financial Bulk Record 0

Approve
Reject

<input type="checkbox"/>	Date	Description	Account Details	Initiated By	Reference No	Status
<input checked="" type="checkbox"/>	11 Apr 4:30 PM	Request Demand Deposit Statement	xxxxxxxxxx			🔄 In Progress
<input type="checkbox"/>	07 Apr 10:19 AM	Request Demand Deposit Statement	xxxxxxxxxx			🔄 In Progress

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

To approve your **Statement Request**, click on (checkbox) from the list and then click on Approve button to proceed to the following window:

Approval Comment
✕

Accounts Transactions Approval

Selected Transactions (1)

Remarks (Optional)

Cancel
Approve

To approve your **Statement Request**, click on Approve button or click on Cancel button to cancel the request. After approving the request, you should receive the following confirmation message on your “**Pending for Approval**” widget:

Pending for Approvals Non Financial

1 Account Non Financial
0 Biller Maintenance
0 Payee Biller
0 Non Financial Bulk File
0 Non Financial Bulk Record

1 Transaction(s) successfully approvedddd

Date	Description	Account Details	Initiated By	Reference No	Status
07 Apr 10:19 AM	Request Demand Deposit Statement	xxxxxxxxxx			In Progress

Page 1 of 1 (1 of 1 items)

The above confirmation message indicates that your request has been successfully approved. Now to download your requested statement go to **“View Statement”** screen as described in the **section 4.3.1** of this manual and follow the following steps to successfully download your requested statement:

Transactions

Select Account: xxxxxxxxxxxx

Balance: \$310,786.12

Search By: Current Month

Reference Number: _____ Transaction Type: All

Amount From: _____ Amount To: _____

Search Reset Back

Opening Balance \$379,836.12 Closing Balance \$338,836.12 Download

Date	Description	Reference No	Amount	Balance
10 Nov 2018	CASH PAID TO MR.		\$11,000.00 Dr	\$358,836.12
05 Nov 2018	CASH PAID TO MR.		\$30,000.00 Dr	\$349,836.12

Page 1 of 1 (1 2 of 2 items)

Pre-Generated Statement Statement Back

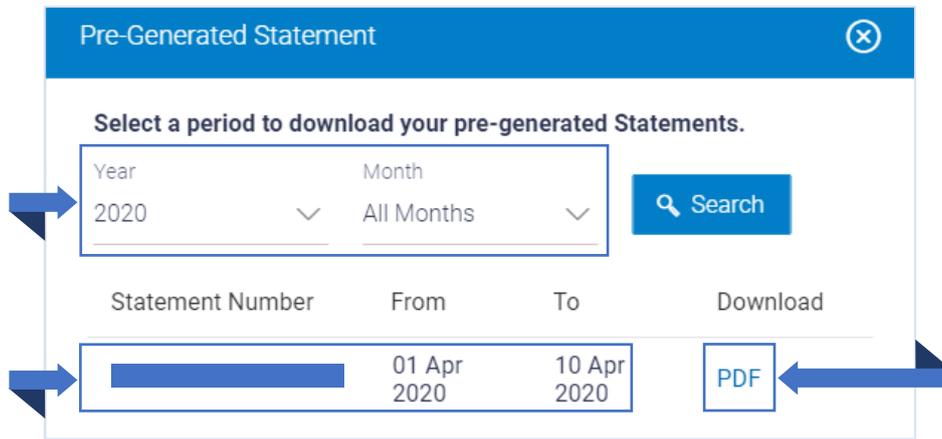
From **“View Statement”** screen you can access your requested statements by clicking on **“Pre-Generated Statement”** as show in the above figure and the following window will popup:

Pre-Generated Statement

Select a period to download your pre-generated Statements.

Year: Select
 Month: Select
Search

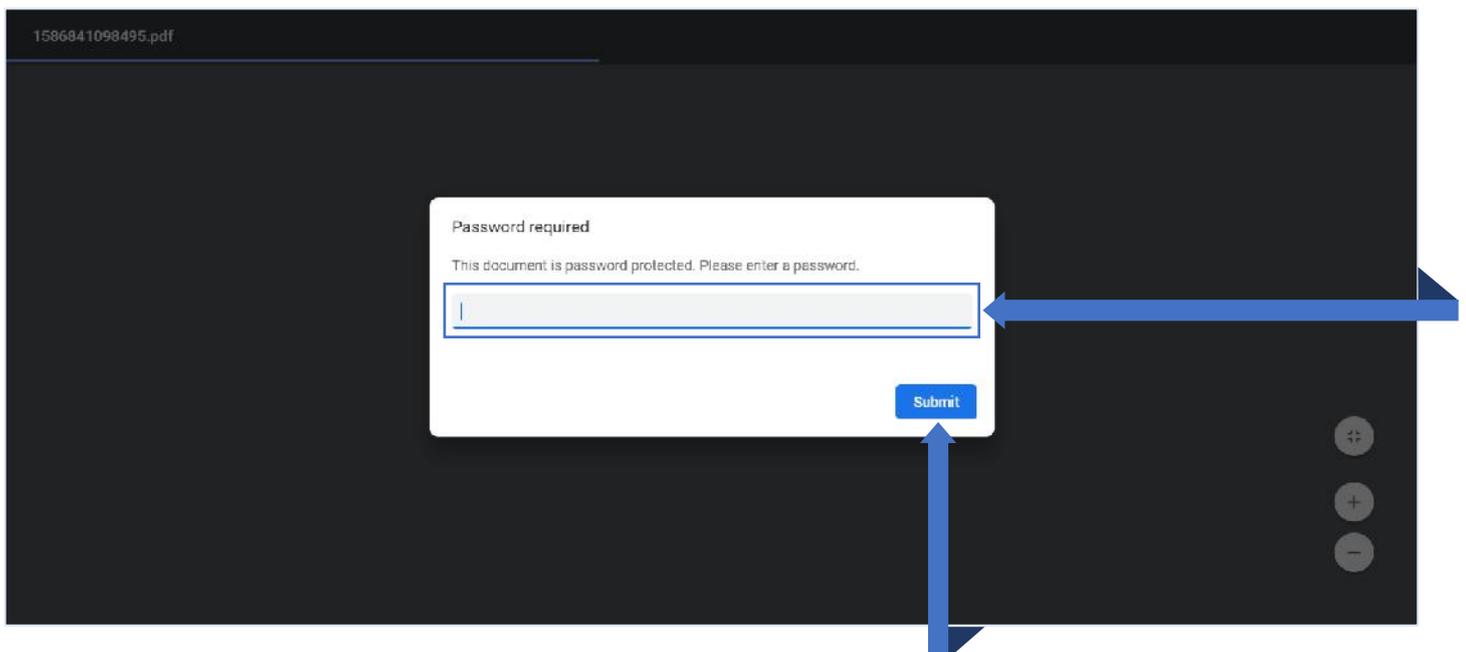
Enter the **“Year”** and **“Month”** in the **“Select a period to download your pre-generated Statements.”** field and then click on Search button to download your desired statement as shown in the given figure below:



The list of the statements for the searched period will be displayed on the screen as shown in the above figure. Click on “**PDF**” to download your desired statement. Your downloaded statement will become available at the bottom of your browser if you are using chrome (for other browsers please go to your download folder) as shown in the figure below:



To open your statement, click on the **PDF file** downloaded at the bottom of your browser as shown in the above figure. For the privacy of your personal information, your statement is password protected, you need to enter your password to access the file (statement). The instructions are shown in the given figure below:



Your password is a combination of first 4 letters of you first name (in capital letters) followed by your date of birth (in MMDD format). After you entered your password accordingly click on **Submit** to open and view the PDF version of your statement.

4.3.4 E-Statement

This feature allows you to receive your monthly statement via your registered email address. To subscribe or activate this feature please go to your “**View Statement**” screen and follow the following steps:

The screenshot shows the 'Transactions' screen. At the top, there's a 'Select Account' dropdown with 'xxxxxxxxxx' and a balance of '\$310,786.12'. Below that is a 'Search By' dropdown set to 'Current Month'. There are input fields for 'Reference Number' and 'Amount From'. On the right, there's a 'Transaction Type' dropdown set to 'All' and an 'Amount To' field. At the bottom left, there are 'Search', 'Reset', and 'Back' buttons. Below the search area, there's a summary bar with 'Opening Balance \$379,836.12', 'Closing Balance \$338,836.12', and a 'Download' button. A table of transactions follows, with columns for Date, Description, Reference No, Amount, and Balance. The table shows two transactions: one on 10 Nov 2018 for \$11,000.00 Dr and another on 05 Nov 2018 for \$30,000.00 Dr. Below the table is a pagination control showing 'Page 1 of 1 (1-2 of 2 Items)'. At the bottom, there are three buttons: 'Pre-Generated Statement', 'E-Statement', and 'Back'. A blue arrow points from the 'E-Statement' button to the next step.

From the above figure click on  button then the following window will popup: to successfully subscribe to monthly email statement service. The following wind

The screenshot shows a popup window titled 'E-Statement'. The window has a blue header with a close button. The main content area contains the text: 'You will receive monthly statements for your account xxxxxxxxxxxx by email at @fmb.com.af'. Below this text is a blue button with a document icon and the text 'Subscribe'. A blue arrow points from the 'Subscribe' button to the next step.

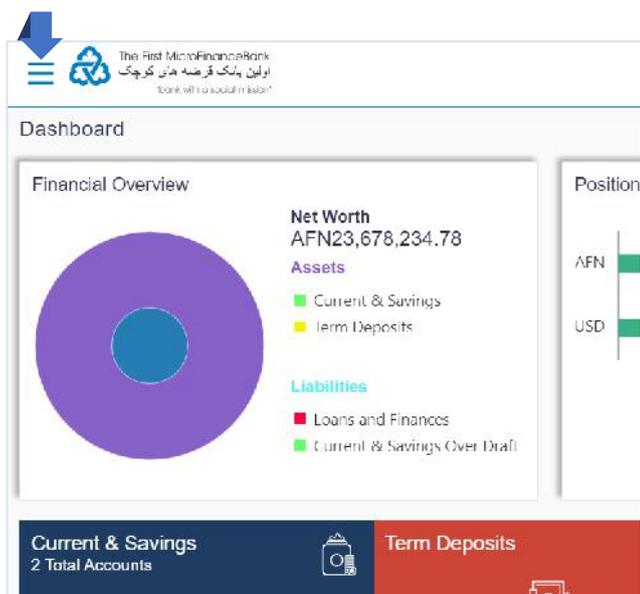
From the above figure click on  to successfully subscribe to monthly email statement service.

5. CHEQUE BOOK REQUESTS/INQUIRY

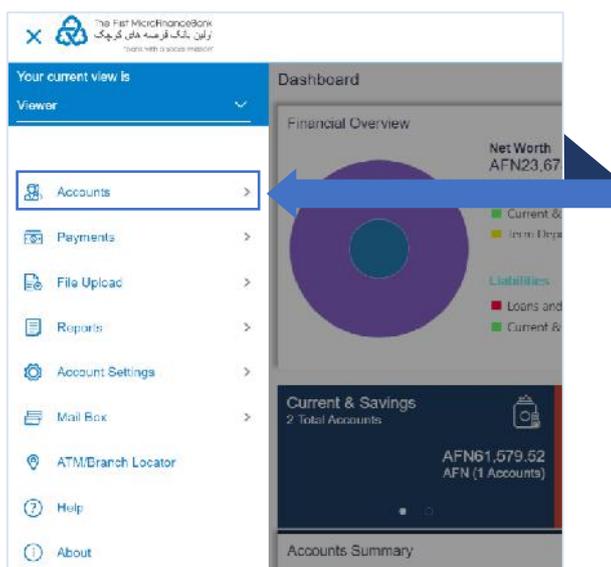
If you are out of cheque leaves, follow this convenient way from your online banking to request bank to issue you cheque books, inquire status of your cheque, and stop/unblock a cheque.

5.1 REQUEST A CHEQUE BOOK

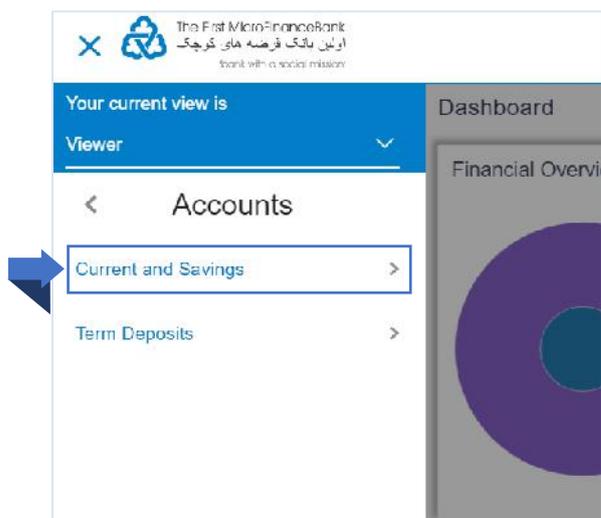
Request a cheque book allows the user to request for a new cheque book online. This feature will be enabled only for those accounts for which cheque book facility is enabled. Follow the below instructions to initiate a successful request. If you hold an account with dual/multiple signatories assigned to it, then you need to switch to your corporate initiator or maker user account.



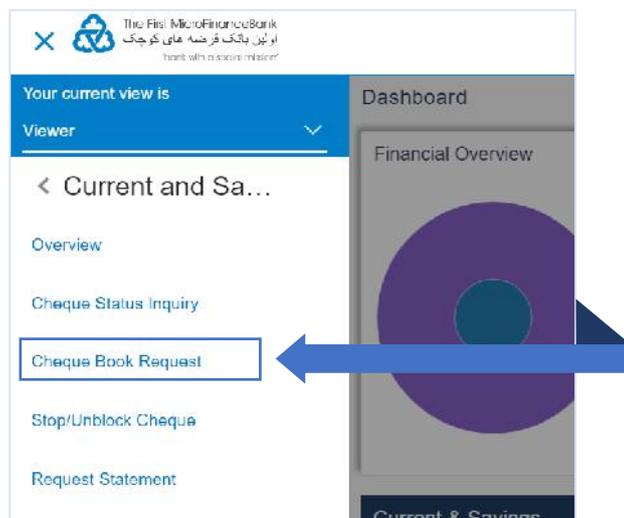
Click on the toggle menu or  icon to access your accounts.



Accounts - menu consists of sub menu items like Current and Savings, Term Deposits and Loans and Finances accounts. To navigate to the respective account related transactions, click on “**Accounts**”.



To initiate your Cheque Book Request, click on “**Current and Savings**” menu as shown in the above figure. The same function applies for your “**Term Deposits**” and Cheque Book enabled accounts.



Click on “**Cheque Book Request**”, as shown in the above figure, to proceed to the following page:

The screenshot shows the 'Cheque Book Request' form. The form has the following fields and options:

- Select Account:** A dropdown menu with a selected account.
- Balance:** AFN61,579.52
- Number of Cheque Books:** An empty text input field.
- Number of Leaves per Book:** A dropdown menu with the option 'Please Select' chosen.
- Delivery Location:** A radio button selected for 'Branch Near Me'.
- City:** Herat-Afghanistan
- Branch Near Me:** Herat-2

At the bottom of the form are two buttons: 'Submit' and 'Back'. A note on the right side of the form provides additional information about collection and charges.

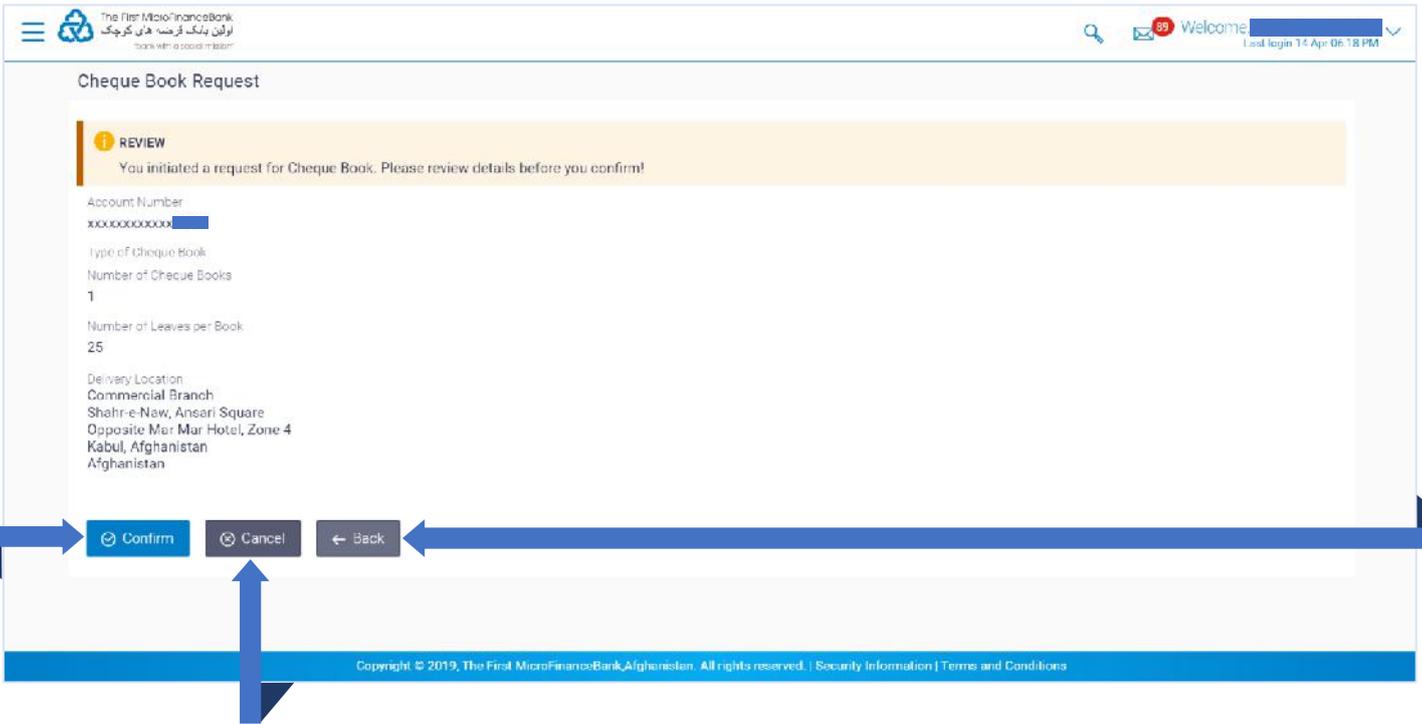
While requesting for cheque book, you can specify your preferences such as the number of cheque books required, and leaves per cheque book. You can specify the location for delivery of the new cheque book. You can request the cheque book to be delivered at a specific branch or provide a personal address. From the above figure you are required to fill the highlighted fields to submit your Cheque Book request.

Field Description:

Field Name	Description
Select Account	From the list, select the account for which the cheque book is to be requested.
Number of Cheque Books	In the empty field, enter the required number of cheque books.
Number of Leaves per Book	From the list, enter the required number of cheque books.
Delivery Location	<ul style="list-style-type: none"> i. In the Delivery Location field, select the Branch Near Me option. ii. From the Select City list, select the appropriate option. iii. From the Select Branch list, select the appropriate option.

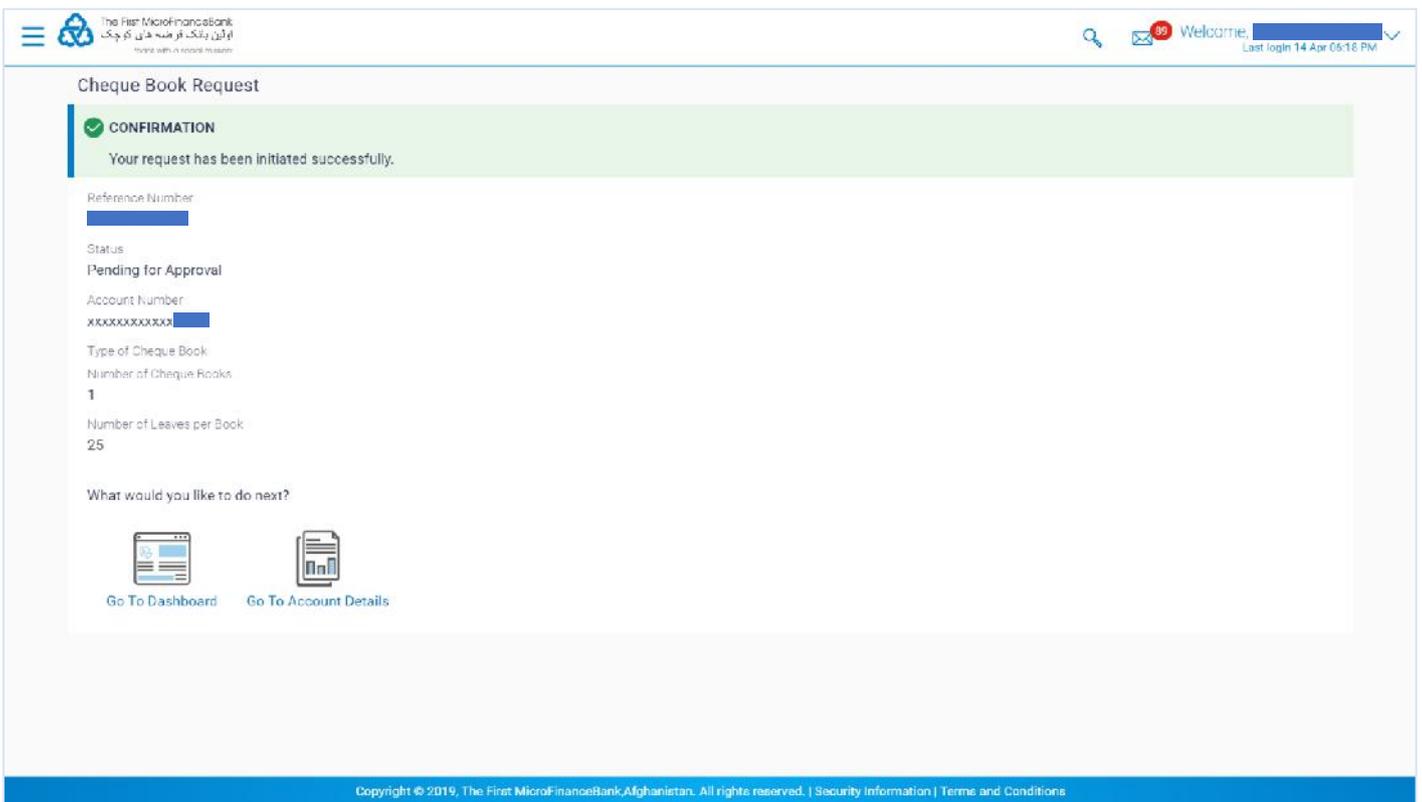
Once you have entered the values into the empty fields, click on  button to initiate your cheque book request. You will then face the following page:

Or, to go back to the previous page, click on  button.



Verify the details, and click [Confirm](#) to proceed to confirmation message page as shown below.

Click [Cancel](#) to cancel the transaction. And, if you want to bring changes to your request click on [Back](#).



You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your “Cheque Book” request from your **Approver’s Dashboard** as described in **section 3.4** of this manual.

The screenshot shows the dashboard of 'The First MicroFinance Bank'. The 'Pending for Approvals' widget is active, displaying a list of transactions. A dropdown menu is open, showing 'Non Financial' as the selected category. The 'Account Non Financial' tab is highlighted in the widget's navigation bar.

Date	Description	Account Details	Initiated By	Reference No	Status
15 Apr 8:34 AM	Cheque Book Request	xxxxxxxxxx			In Progress
07 Apr 10:19 AM	Request Demand Deposit Statement	xxxxxxxxxx			In Progress

You can approve your Cheque Book request form **“Pending for Approvals”** widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on **“Non Financial”** transaction and then click on **“Account Non Financial”** tab as shown in the above figure.

This screenshot shows the 'Pending for Approvals' widget with the 'Approve' button highlighted. The 'Account Non Financial' tab is selected, and the 'Cheque Book Request' item is checked for approval.

Date	Description	Account Details	Initiated By	Reference No	Status
15 Apr 8:34 AM	Cheque Book Request	xxxxxxxxxx			In Progress
07 Apr 10:19 AM	Request Demand Deposit Statement	xxxxxxxxxx			In Progress

To approve your **Cheque Book Request**, click on (checkbox) from the list and then click on **Approve** button to proceed to the following window:

The 'Approval Comment' dialog box is shown, with the 'Approve' button highlighted. The 'Remarks (Optional)' field contains the text 'Cheque Book Request'.

Click on **Approve** button to approve your request or click on **Cancel** button to cancel the request. After approving the request, you should receive the following confirmation message on your **“Pending for Approval”** widget:

Pending for Approvals Non Financial

Account Non Financial: 1 | Biller Maintenance: 0 | Payee Biller: 0 | Non Financial Bulk File: 0 | Non Financial Bulk Record: 0 | Trade F: 0

1 Transaction(s) successfully approved

Date	Description	Account Details	Initiated By	Reference No	Status
07 Apr 10:19 AM	Request Demand Deposit Statement	xxxxxxxxxxxx			In Progress

Page 1 of 1 (1 of 1 items)

The above confirmation message indicates that your **Cheque Book Request** has been successfully approved and will be ready for collection to the delivery address/branch you selected while initiating the request.

5.2 CHEQUE STATUS INQUIRY

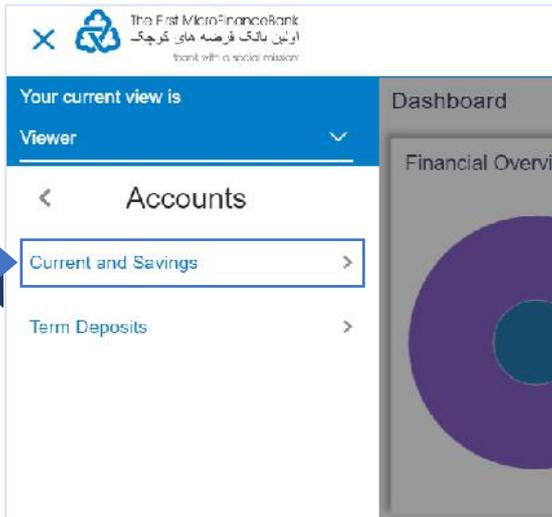
“**Cheque Status Inquiry**” allows you to inquire status of the cheques issued to you at any point of time. The customer can inquire status of a single cheque by providing a cheque number or a series of cheque by providing cheque range. Follow the instructions below to successfully inquire status of the issued cheques. If you hold an account with dual/multiple signatories assigned to it, then you need to switch to your corporate initiator or maker user account.

The screenshot shows the top left corner of the dashboard with a blue arrow pointing to the toggle menu icon (three horizontal lines). The dashboard header includes the bank logo and name in both English and Pashto: "The First MicroFinanceBank" and "اولین بانک قرضه های کوچک". Below the header is a "Dashboard" section with a "Financial Overview" card. The card displays a donut chart and "Net Worth AFN23,678,234.78". It lists "Assets" (Current & Savings, Term Deposits) and "Liabilities" (Loans and Finances, Current & Savings Over Draft). At the bottom, there are two buttons: "Current & Savings 2 Total Accounts" and "Term Deposits".

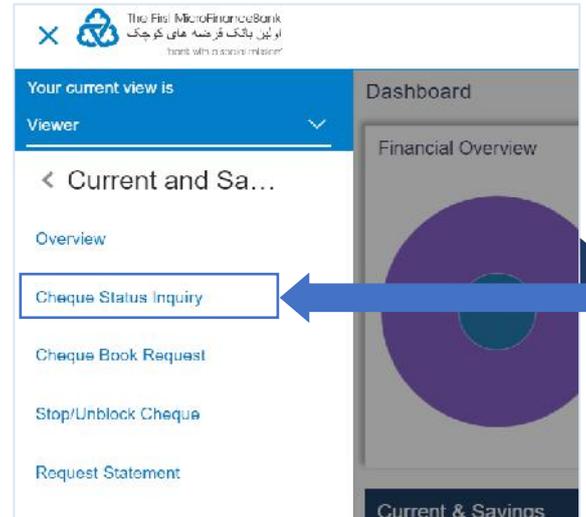
Click on the toggle menu or  icon to access your accounts.

The screenshot shows the "Accounts" menu on the left side of the dashboard. A blue arrow points to the "Accounts" option, which has a right-pointing chevron. The menu also includes "Payments", "File Upload", "Reports", "Account Settings", "Mail Box", "ATM/Branch Locator", "Help", and "About". On the right, the "Dashboard" section is visible, showing a "Financial Overview" card with a donut chart and "Net Worth AFN23,678,234.78". Below it is a "Current & Savings" card showing "2 Total Accounts" and a balance of "AFN61,579.52 AFN (1 Accounts)".

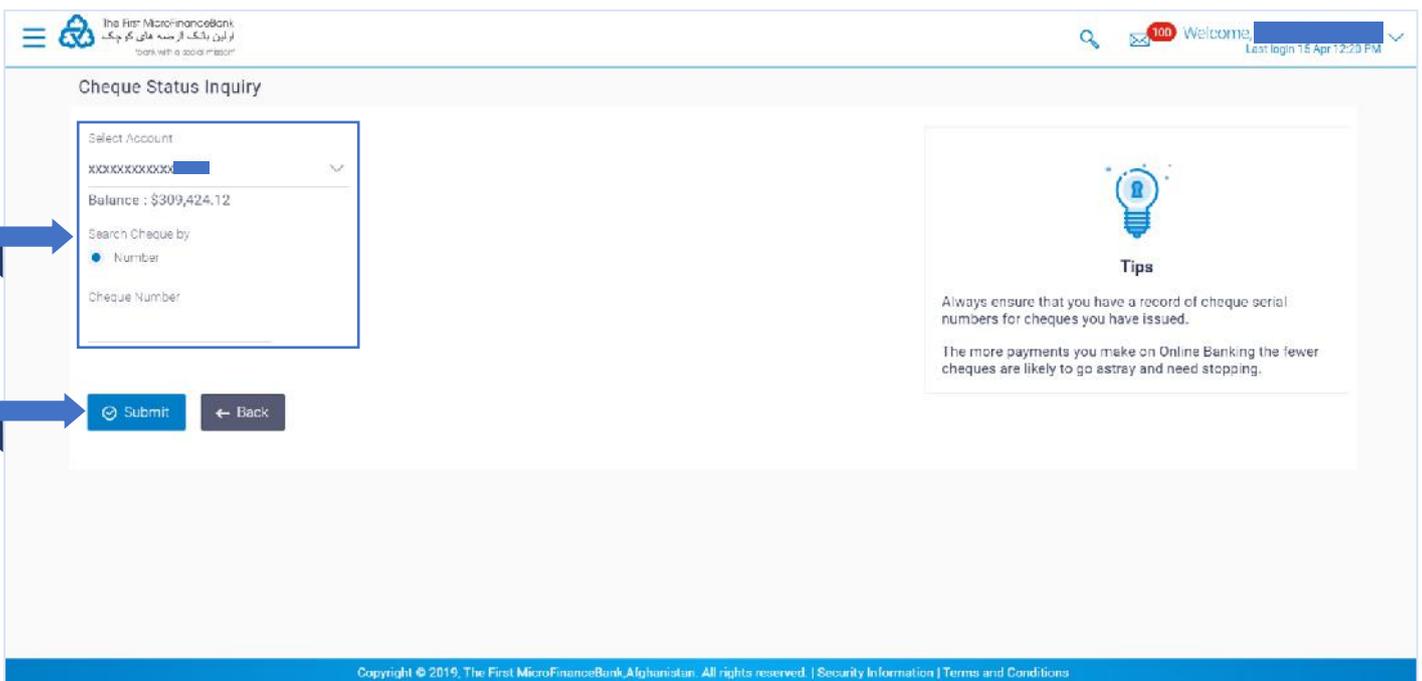
Accounts - menu consists of sub menu items like Current and Savings, Term Deposits and Loans and Finances accounts. To navigate to the respective account related transactions, click on “**Accounts**”.



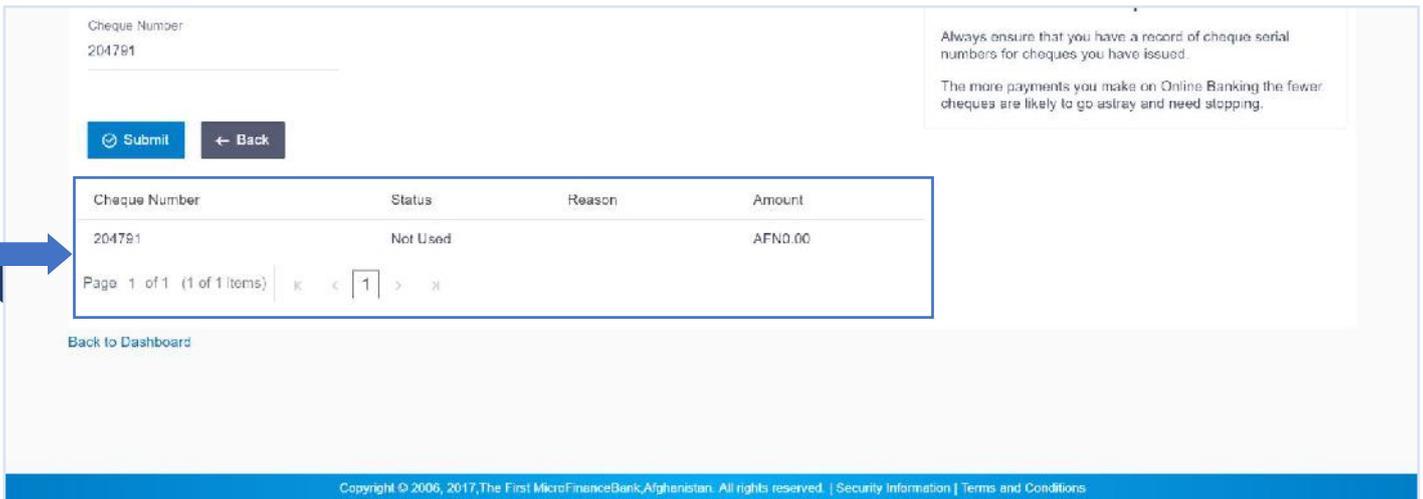
To make a Cheque Status Inquiry, click on “**Current and Savings**” menu as shown in the above figure. The same function applies for your “**Term Deposits**” and Cheque Book enabled accounts.



Click on “**Cheque Status Inquiry**”, as shown in the above figure, to proceed to the following page:



From “**Select Account**” menu, select the account that you want to make the cheque inquiry for. From the “**Search Cheque By**” options, select the **Number** option. In the “**Cheque Number**” field, enter the cheque number. Click on to see the following result:

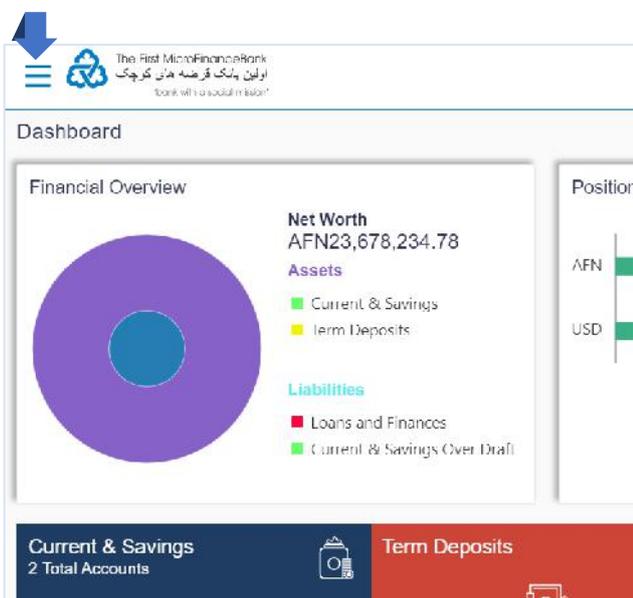


The result for the cheque status inquiry will appear under the  button in a table form with columns for cheque number, status, reason and amount as shown in the above figure.

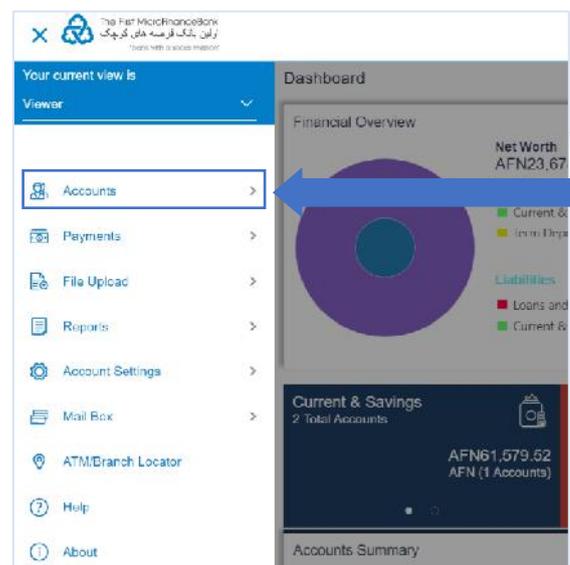
5.3 STOP/UNBLOCK CHEQUE

It is likely that you might want to block payment in case of theft or misplace the cheque issued to the payee. Hence it is critical to provide an option to stop such cheques so that they cannot be utilized for making payment or cannot be misused. Stop/Unblock cheque feature allows customer to stop or unblock a cheque issued for making payment.

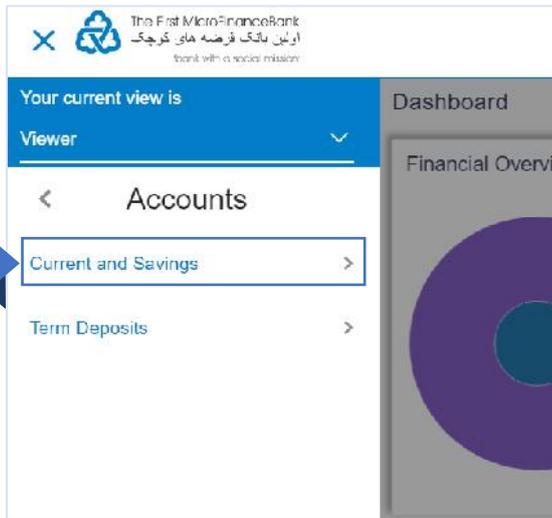
Follow the instructions below to successfully inquire status of the issued cheques. If you hold an account with dual/multiple signatories assigned to it, then you need to switch to your corporate initiator or maker user account.



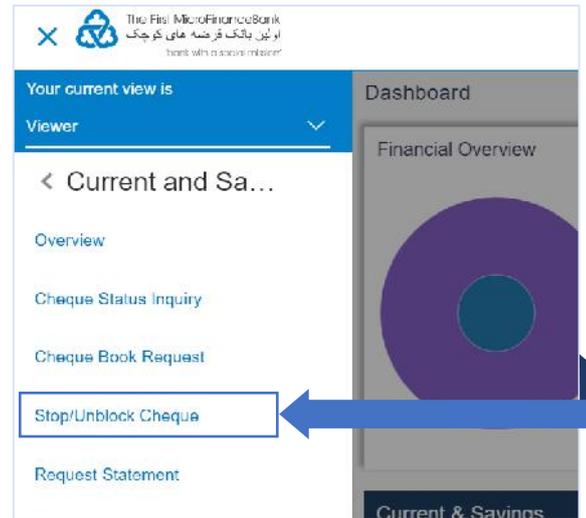
Click on the toggle menu or  icon to access your accounts.



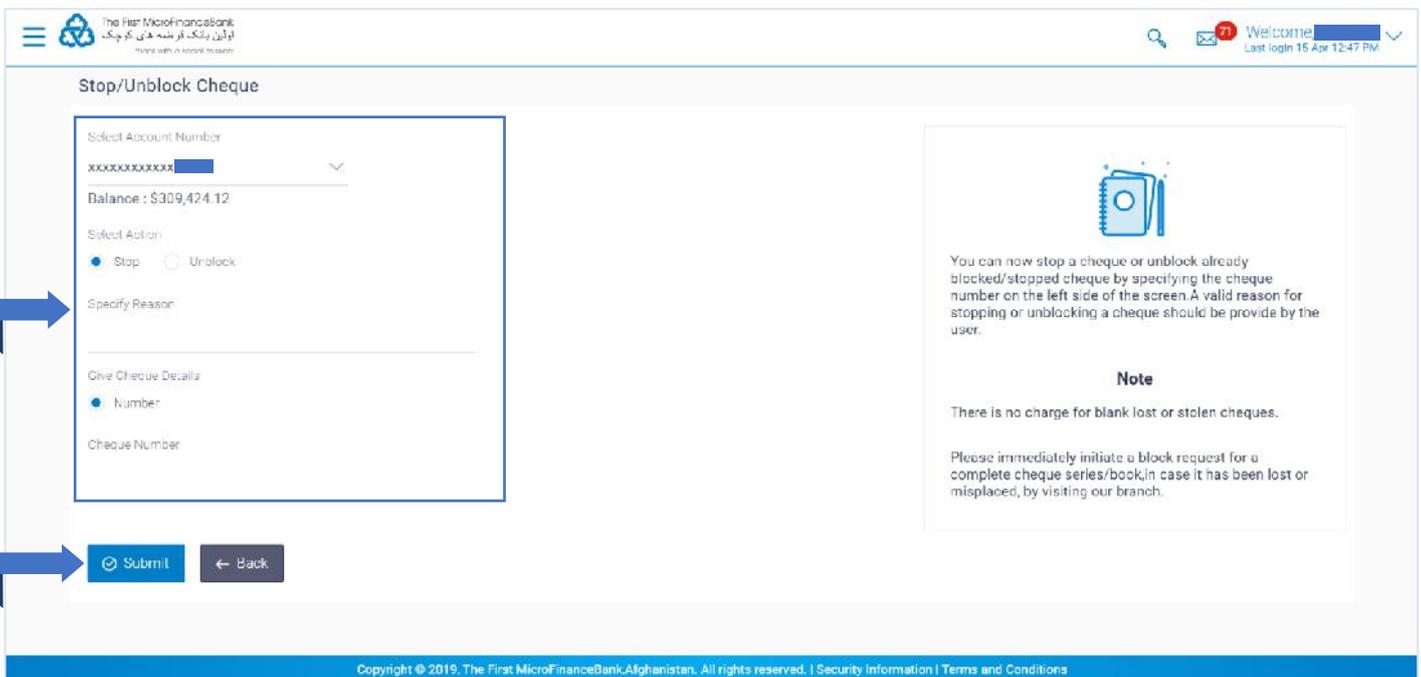
Accounts - menu consists of sub menu items like Current and Savings, Term Deposits and Loans and Finances accounts. To navigate to the respective account related transactions, click on **“Accounts”**.



To Stop or Unblock a Cheque, click on “**Current and Savings**” menu as shown in the above figure. The same function applies for your “**Term Deposits**” and Cheque Book enabled accounts.



Click on “**Stop/Unblock Cheque**”, as shown in the above figure, to proceed to the following page:



From the above figure, you can stop or freeze a cheque issue for making a payment or you can unblock a stopped cheque issued for making payment by selecting the appropriate option. Follow the instructions to successfully stop or unblock an issued cheque for making payment:

5.3.1 Stop A Cheque

You can stop cheque by specifying the cheque number. It is an online transaction and on initiating the stop cheque transaction, cheques status will be immediately changed to stop/block. Stopped/Blocked cheques cannot be used for making cheque payments.

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bank with a social mission

Stop/Unblock Cheque

Select Account Number
xxxxxxxxxxxxx

Balance : Afn57,762.02

Select Action
 Stop Unblock

Specify Reason
Stop

Give Cheque Details
 Number

Cheque Number
196045

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From the above figure, in the “**Select Account**” menu, select the account that you want to make the Stop Cheque request for. In the “**Select Action**” options, select **Stop** option. In the “**Specify Reason**” field, fill-in the reason for stopping the cheque. In the “**Cheque Number**” field, enter the cheque number you want to stop. Click on button to initiate the stop cheque request, and you would face the following page:

The First Microfinance Bank
اولین بانک قرضه های کوچک
bank with a social mission

Stop/Unblock Cheque

REVIEW
You initiated a request for Stop/unblock Cheque/s. Please review details before you confirm!

Account Number
xxxxxxxxxxxxx

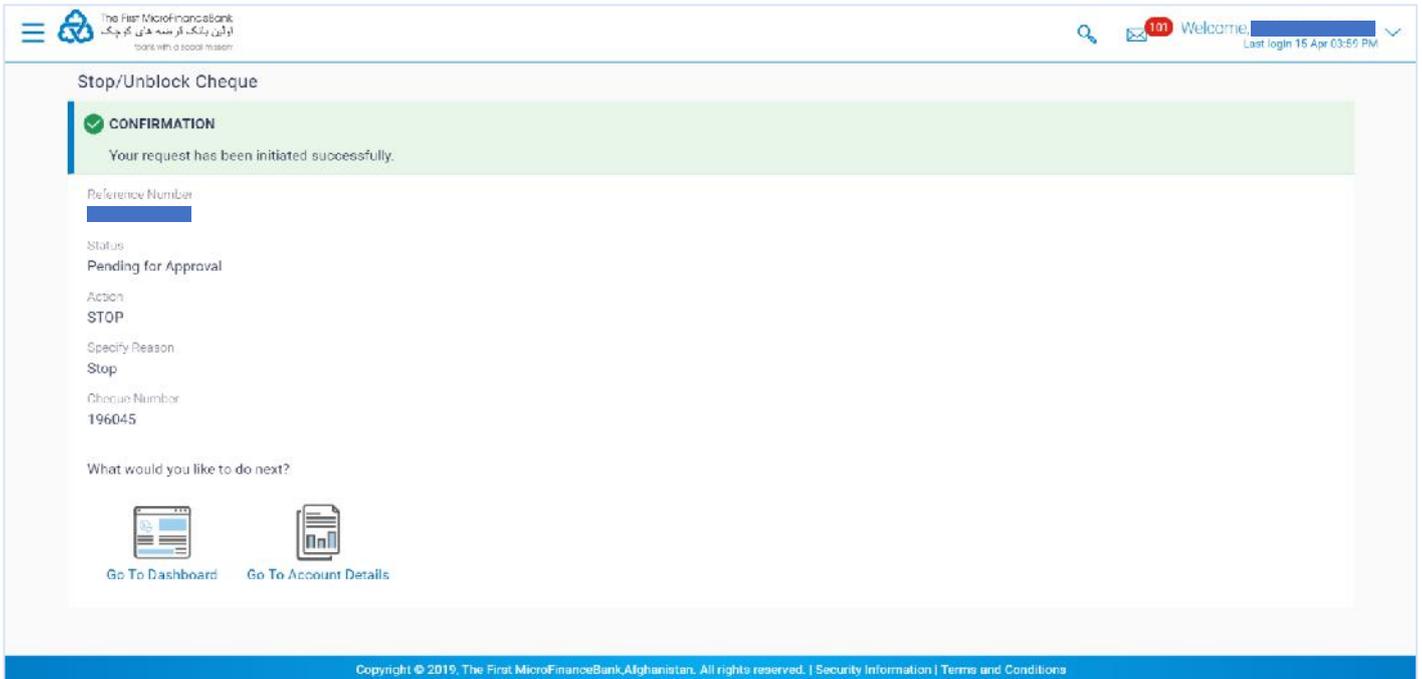
Action
STOP

Specify Reason
Stop

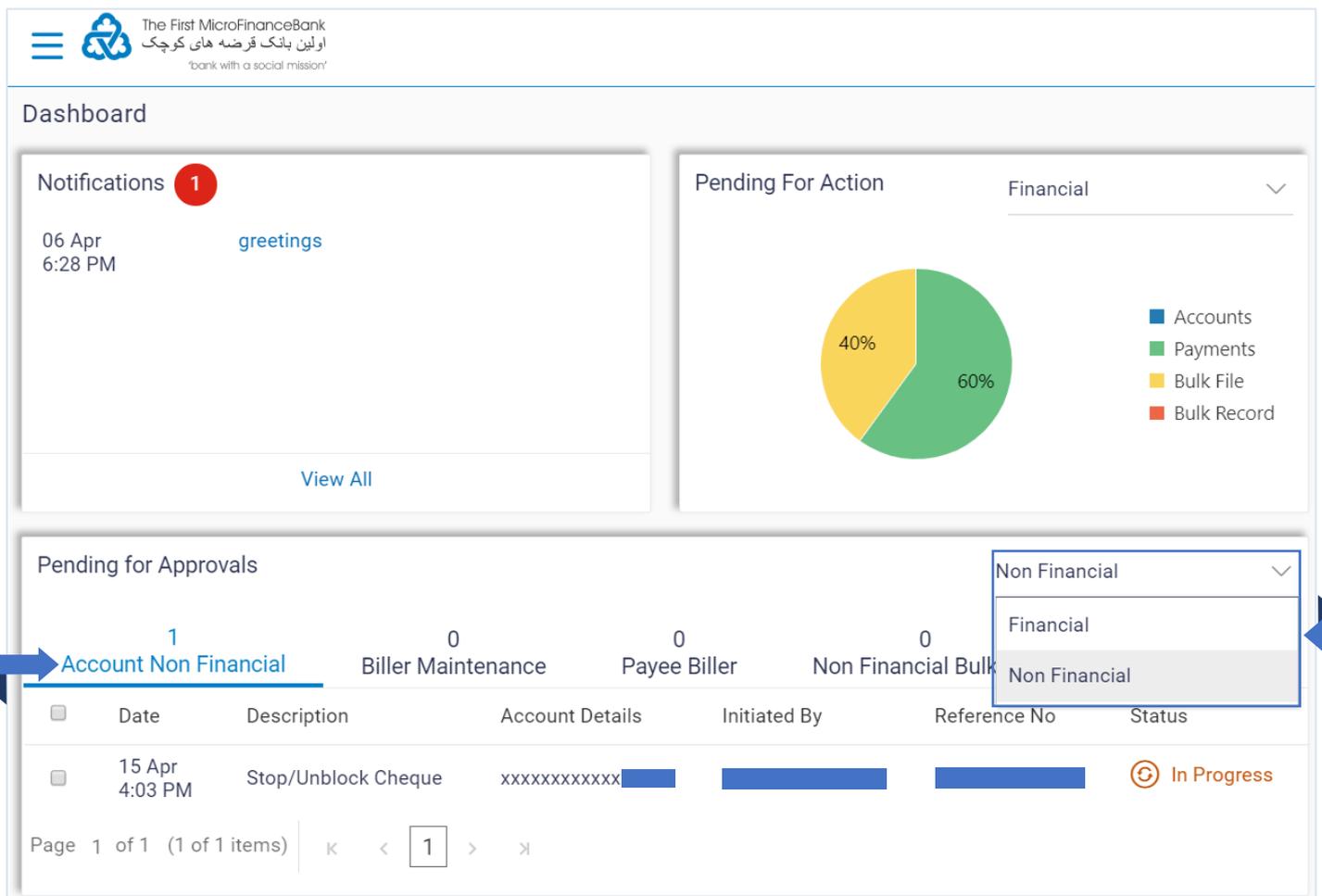
Cheque Number
196045

Copyright © 2019, The First MicroFinanceBank,Afghanistan. All rights reserved. | [Security Information](#) | [Terms and Conditions](#)

Verify the details, and click to initiate the Stop Cheque request to go to the confirmation page as shown below. Click to cancel the transaction. And, if you want to bring changes to your request click on .



You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your “Stop a Cheque” request from your **Approver’s Dashboard** as described in **section 3.4** of this manual.



You can approve your Stop Cheque request form “**Pending for Approvals**” widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on “**Non Financial**” transaction and then click “**Account Non Financial**” tab as shown in the above figure.

Pending for Approvals Non Financial

Account Non Financial 1 | Biller Maintenance 0 | Payee Biller 0 | Non Financial Bulk File 0 | Non Financial 0

Approve **Reject**

<input checked="" type="checkbox"/>	Date	Description	Account Details	Initiated By	Reference No	Status
<input checked="" type="checkbox"/>	15 Apr 4:03 PM	Stop/Unblock Cheque	xxxxxxxxxxxx			🔄 In Progress

Page 1 of 1 (1 of 1 items) | ⏪ < 1 > ⏩

To approve your **Stop Cheque** request, click on (checkbox) from the list and then click on **Approve** button to proceed to the following window:

Approval Comment ✕

Accounts Transactions Approval

Selected Transactions (1)

Remarks (Optional)

Cancel **Approve**

Click on **Approve** button to approve your request or click on **Cancel** button to cancel the request. After approving the request, you should receive the following confirmation message on your “**Pending for Approval**” widget:

Pending for Approvals Non Financial

Account Non Financial 0 | Biller Maintenance 0 | Payee Biller 0 | Non Financial Bulk File 0 | Non Financial 0

1 Transaction(s) successfully approvedddd ✕

<input type="checkbox"/>	Date	Description	Account Details	Initiated By	Reference No	Status
No data to display.						

Page 1 (0 of 0 items) | ⏪ < 1 > ⏩

The above confirmation message indicates that your **Stop Cheque** request has been successfully approved.

5.3.2 Unblock A Cheque

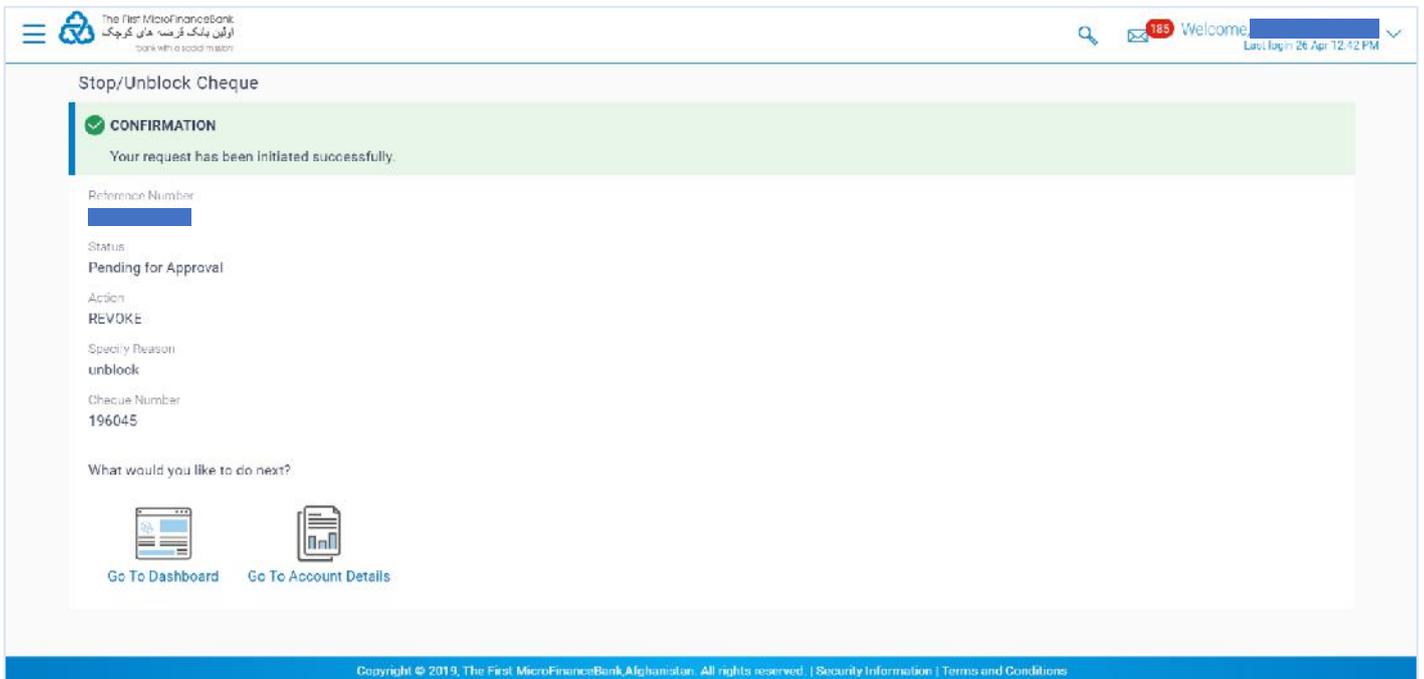
This feature allows you to unblock stopped cheques. It is an online transaction and on initiating the unblock transaction, cheques status will be immediately changed to unblocked. Unblocked cheques can be used for making cheque payments.

The screenshot shows the 'Stop/Unblock Cheque' form. At the top, there are navigation links: 'Account Details', 'View Statement', and 'Cheque Book Request'. The form displays the account number as 'xxxxxxxxxxxx - Current Account' and the balance as 'AFN3,825.23'. Under 'Select Action', the 'Unblock' radio button is selected. The 'Specify Reason' field contains 'Lost'. Under 'Give Cheque Details', the 'Number' radio button is selected, and the 'Cheque Number' field contains '204840'. At the bottom, there are 'Submit' and 'Back' buttons. A blue arrow points to the 'Submit' button.

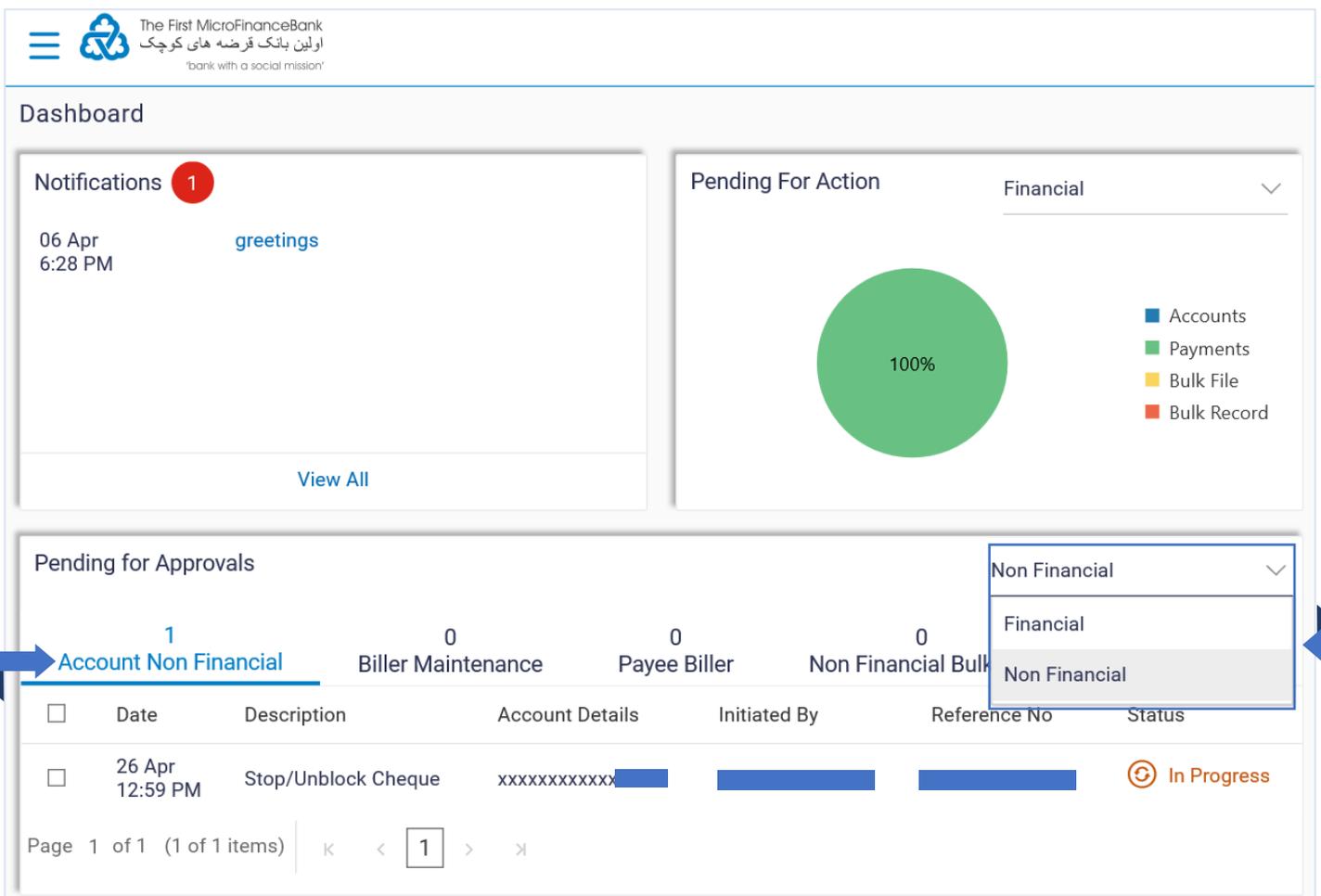
From the above figure, in the “**Select Action**” options, select **Unblock** option. In the “**Specify Reason**” field, enter the reason to stop the cheque. In the “**Cheque Number**” field, enter the cheque number you want to unblock. Click on **Submit** button to initiate the unblock cheque request, and you would face the following page:

The screenshot shows the confirmation page for the 'Stop/Unblock Cheque' request. It features a 'REVIEW' section with a yellow background and an information icon. The text reads: 'You initiated a request for Stop/unblock Cheque/s. Please review details before you confirm!'. Below this, the details are listed: 'Account Number: xxxxxxxxxxxx', 'Action: REVOKE', 'Specify Reason: Lost', and 'Cheque Number: 204840'. At the bottom, there are 'Confirm', 'Cancel', and 'Back' buttons. A blue arrow points to the 'Confirm' button.

Verify the details, and click **Confirm** to initiate the Unblock Cheque request. Click **Cancel** to cancel the transaction. And, if you want to bring changes to your request click on **Back**.



You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your “Unblock Cheque” request from your **Approver’s Dashboard** as described in **section 3.4** of this manual.



You can approve your Unblock Cheque request form “**Pending for Approvals**” widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on “**Non Financial**” transaction and then click on “**Account Non Financial**” tab as shown in the above figure.

Pending for Approvals Non Financial

1 Account Non Financial
0 Biller Maintenance
0 Payee Biller
0 Non Financial Bulk File
0 Non Financial

<input type="checkbox"/>	Date	Description	Account Details	Initiated By	Reference No	Status
<input checked="" type="checkbox"/>	26 Apr 12:59 PM	Stop/Unblock Cheque	xxxxxxxxxxxx			In Progress

Page 1 of 1 (1 of 1 items) < 1 >

To approve your **Stop Cheque** request, click on (checkbox) from the list and then click on button to proceed to the following window:

Approval Comment ✕

Accounts Transactions Approval

Selected Transactions (1)

Remarks (Optional)

Click on button to approve your request or click on button to cancel the request. After approving the request, you should receive the following confirmation message on your “**Pending for Approval**” widget:

Pending for Approvals Non Financial

0 Account Non Financial
0 Biller Maintenance
0 Payee Biller
0 Non Financial Bulk File
0 Non Financial

1 Transaction(s) successfully approvedddd ✕

<input type="checkbox"/>	Date	Description	Account Details	Initiated By	Reference No	Status
No data to display.						

Page 1 (0 of 0 items) < 1 >

The above confirmation message indicates that your **Unblock Cheque** request has been successfully approved.

6. TRANSFERING FUNDS/PAYMENTS

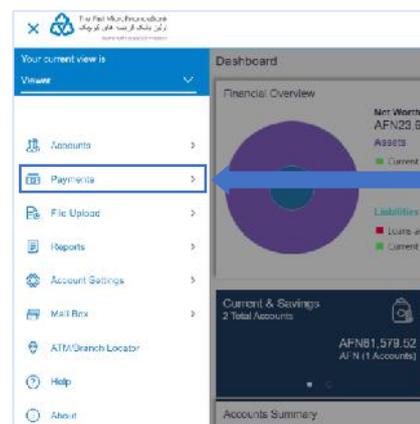
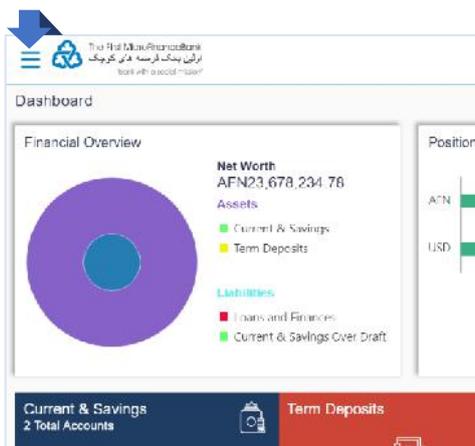
Transfer Funds/Money enables you to initiate payment from your bank account to any other bank account without visiting the bank, enjoying from the ease of your home through online banking. Payments are categorized on the basis of transfer to account within your own accounts, the bank, outside the bank and beyond geographical boundaries, such as;

1. when the transfer is between your own accounts it is called **My Account Transfer**,
2. when the transfer is to an account within the bank it is an **Internal Transfer**,
3. transfer to an account outside the bank, but within the country is called a **Domestic Transfer**,
4. and, a transfer to an account outside the country is called an **International Payment**.

IMPORTANT: Before transferring funds, you must create or add a payee on your online banking application. To create a payee and successfully transfer funds/money to different account types, please follow the following sections:

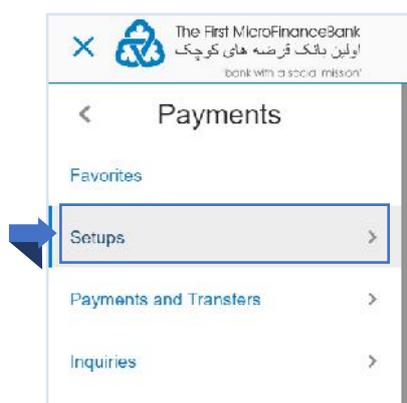
6.1 CREATE OR ADD A PAYEE

You can only initiate a money transfer when the payee to whom transfers are required to be made are registered in your online banking application. Follow the instructions below to successfully add or create a payee. If you hold an account with dual/multiple signatories assigned to it, then you need to switch to your corporate initiator or maker user account.

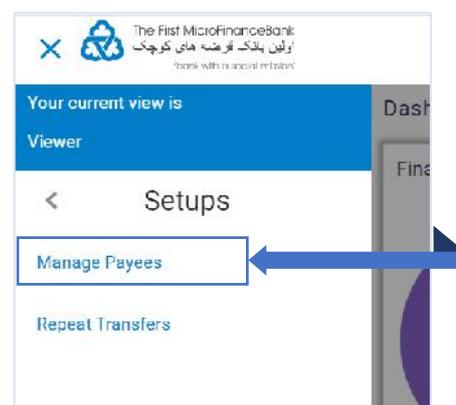


Click on the toggle menu or  icon to access payments.

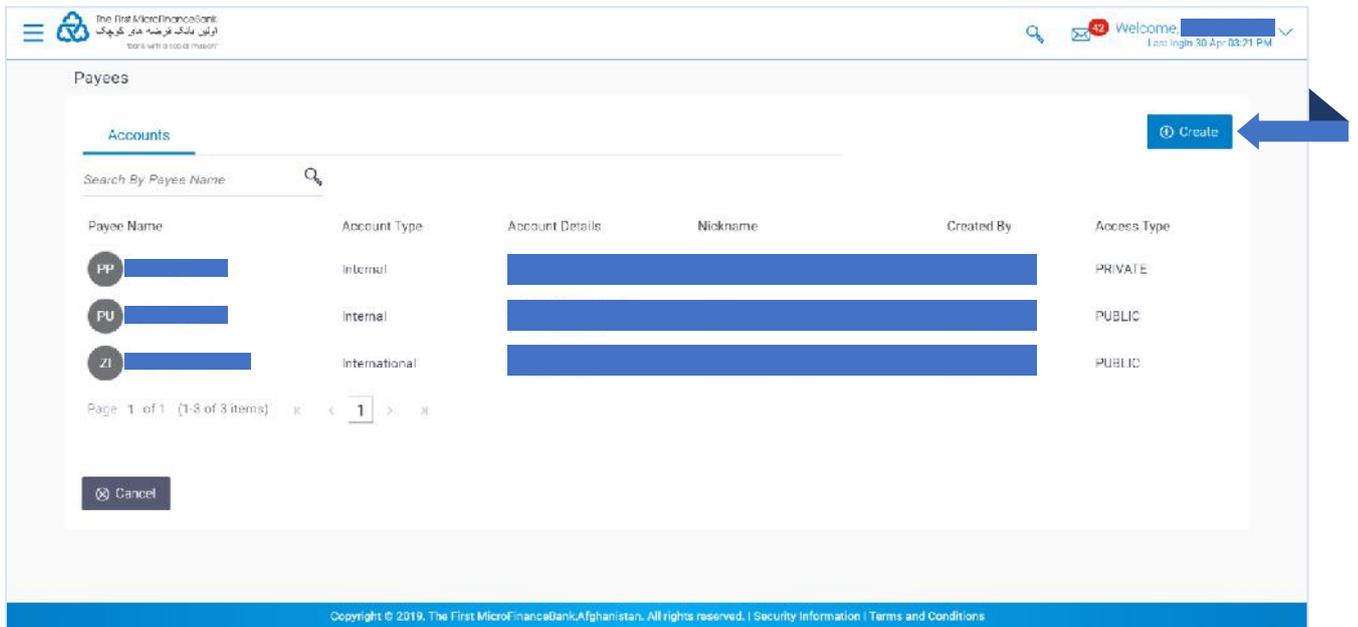
Payments - menu consists of sub menu items like Favorites, Setups, Payments and Transfers, and Inquiries. To navigate to the respective account related transactions, click on “**Payments**”.



Proceed by click on “**Setups**” menu as shown on the above figure.



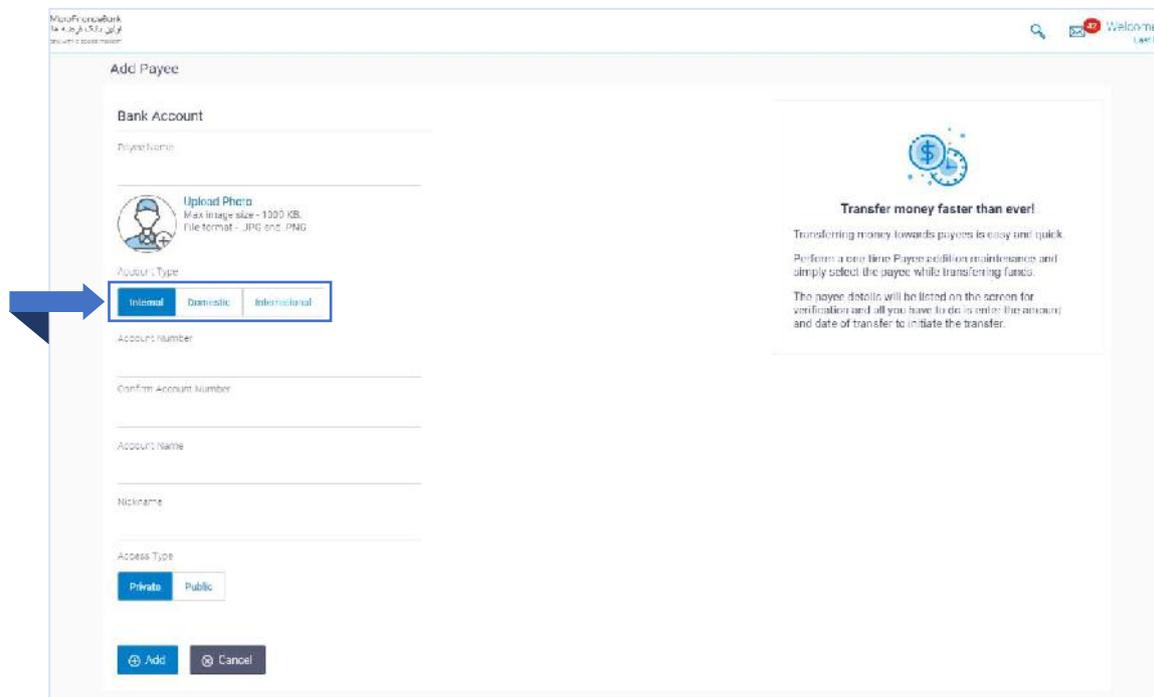
Click on “**Manage Payees**”, as shown in the above figure to proceed to the “**Manage Payees**” page:



Click on **+ Create** as shown in the above figure, the pop-up screen appears to specify the type of payee as shown below:



From the above figure, make sure to always click on **Bank Account** button to proceed to the add payee screen:



From the above figure, you can save a payee bank account as per the above mentioned three Bank Account types:

1. **Internal**
2. **Domestic**
3. **International**

To create payee for each account type please follow the below instructions:

6.1.1 Add Payee with an Internal Bank Account Type

The screenshot shows the 'Add Payee' form with the following fields and options:

- Bank Account** section:
 - Payee Name (text input)
 - Upload Photo (button with icon, text: Max image size - 1000 KB, File format - .JPG and .PNG)
- Account Type** section:
 - Internal (selected), Domestic, International (radio buttons)
- Account Number (text input)
- Confirm Account Number (text input)
- Account Name (text input)
- Nickname (text input)
- Access Type** section:
 - Private (selected), Public (radio buttons)
- Buttons: Add (+), Cancel (⊗)

Field Description:

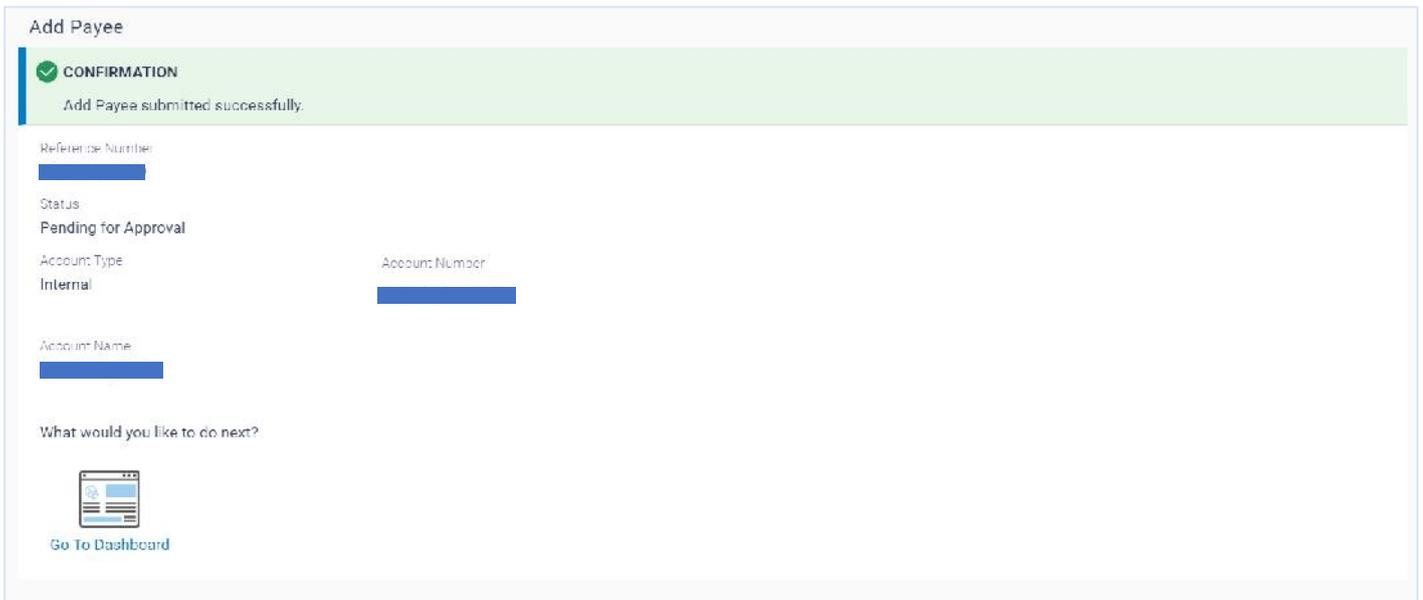
1. In the **“Payee Name”** field, enter the name of the payee for identification.
2. You can also upload a photo of the payee by clicking on the **“Upload Photo”** button as shown in the figure on the left side.
3. In the **“Account Type”** field, select the **Internal** option as type of account associated with the payee.
4. In the **“Account Number”** and **“Confirm Account Number”** fields, enter the payee’s account number.
5. In the **“Account Name”** field, enter the payee name.
6. In the **“Nickname”** field, enter the nick name to identify the payment destination (account).
7. Select the appropriate **“Access Type”** for payee.
8. Click **+ Add** to create the payee.
OR
Click **⊗ Cancel** to cancel the transaction.

After clicking on **+ Add** button the **“Review”** screen appears as shown below:

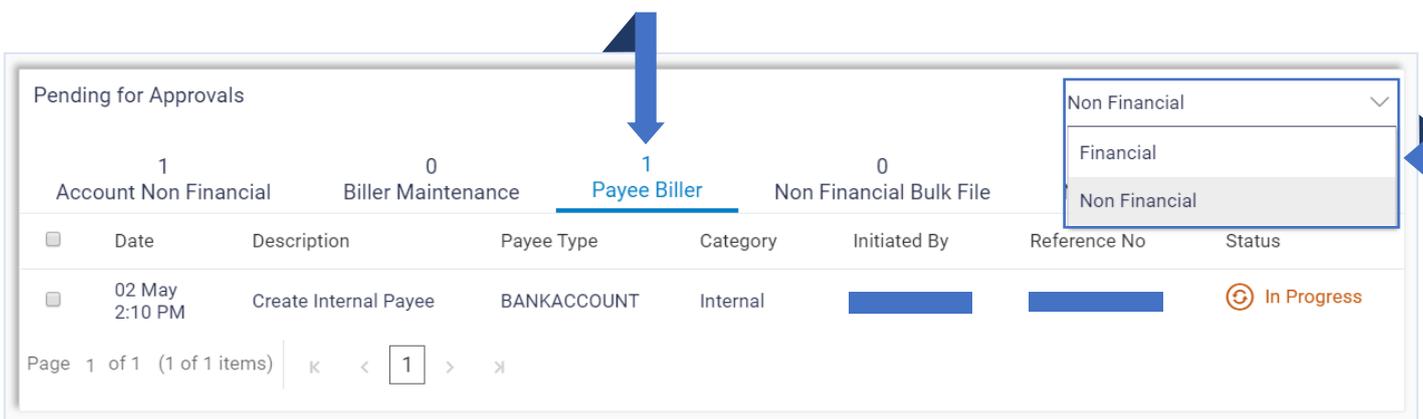
The screenshot shows the 'Review' screen with the following details:

- REVIEW** header with a warning icon.
- Message: "You initiated a request for Internal Bank Account Payee. Please review details before you confirm!"
- Summary of entered details:
 - Payee Name: [Redacted]
 - Account Type: Internal
 - Account Number: [Redacted]
 - Account Name: [Redacted]
 - Nickname: Parviz
 - Access Type: Public
- Buttons: Confirm (✔), Cancel (⊗), Back (←)

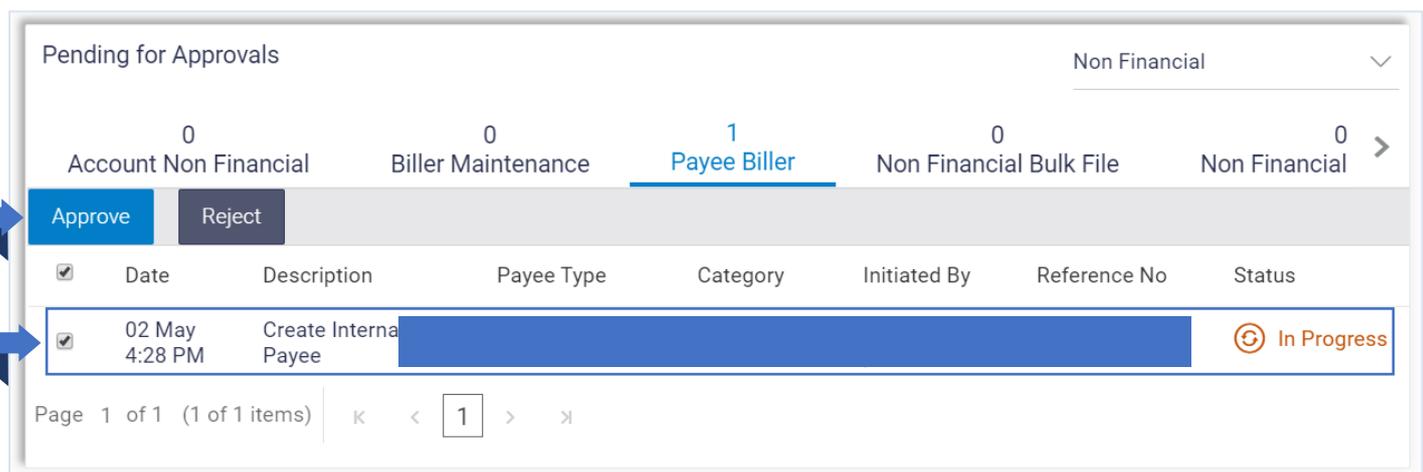
Verify the details, and click **✔ Confirm** to proceed. Click **⊗ Cancel** to cancel the transaction. And, if you want to bring changes to the account details click on **← Back**.



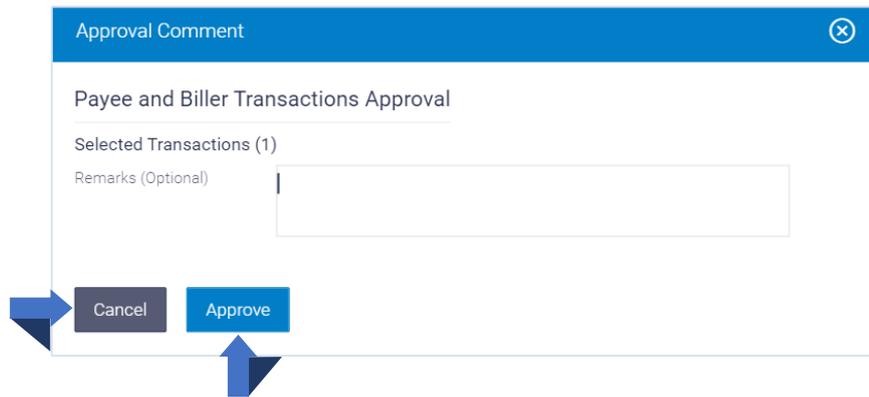
You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your “create a payee” request from your **Approver’s Dashboard** as described in **section 3.4** of this manual.



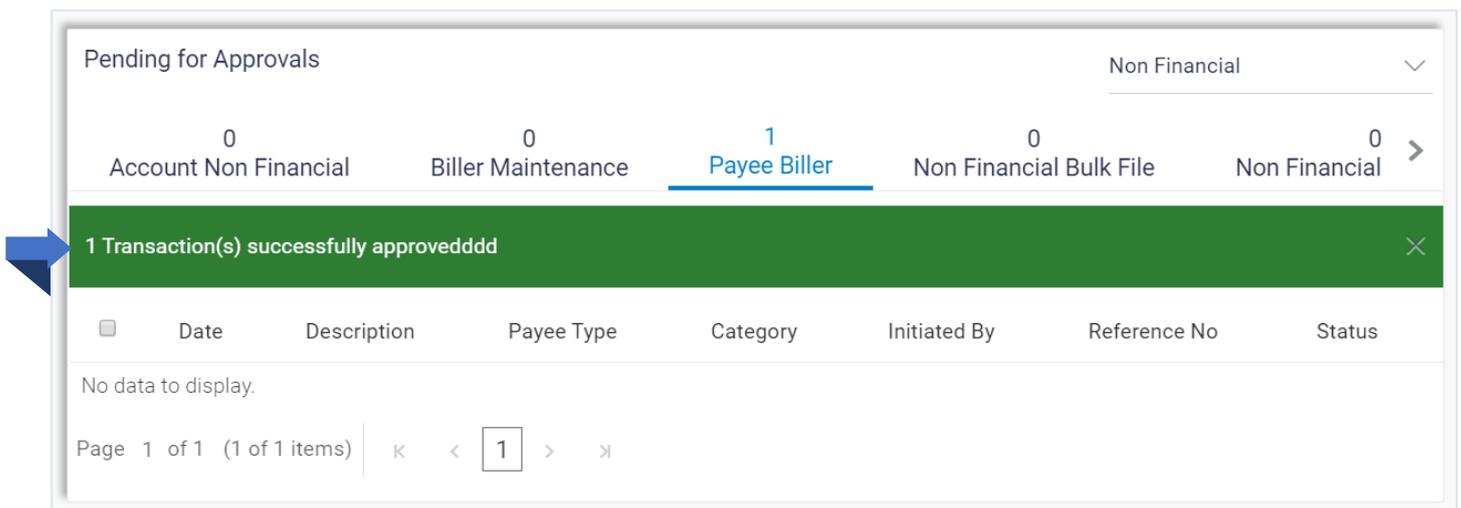
You can approve your **Create/Add Internal Payee** request from “**Pending for Approvals**” widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on “**Non Financial**” transaction and then click on the “**Payee Biller**” tab as shown in the above figure.



To approve your **Create Internal Payee** request, click on (checkbox) from the list and then click on **Approve** button as shown in the above figure to proceed to the following window:



Click on **Approve** button to approve your request or click on **Cancel** button to cancel the request. After approving the request, you should receive the following confirmation message on your **“Pending for Approval”** widget:



The above confirmation message indicates that your **Create/Add Internal Payee** request has been successfully approved.

6.1.2 Add Payee with a Domestic Bank Account Type

The 'Add Payee' form includes the following fields and options:

- Bank Account** section:
 - Payee Name (text input)
 - Upload Photo (button with icon, text: 'Upload Photo', 'Max image size - 1000 KB.', 'File format - .JPG and .PNG')
 - Account Type (radio buttons: Internal, **Domestic**, International)
 - Account Number (text input)
 - Confirm Account Number (text input)
 - Account Name (text input)
 - Payee Account Type (dropdown menu: Please Select)
 - Local Bank Code (text input with Verify button)
 - Lookup Local Bank Code (button)
 - Nickname (text input)
 - Access Type (radio buttons: **Private**, Public)
- Buttons: Add (+), Cancel (-)

Field Description:

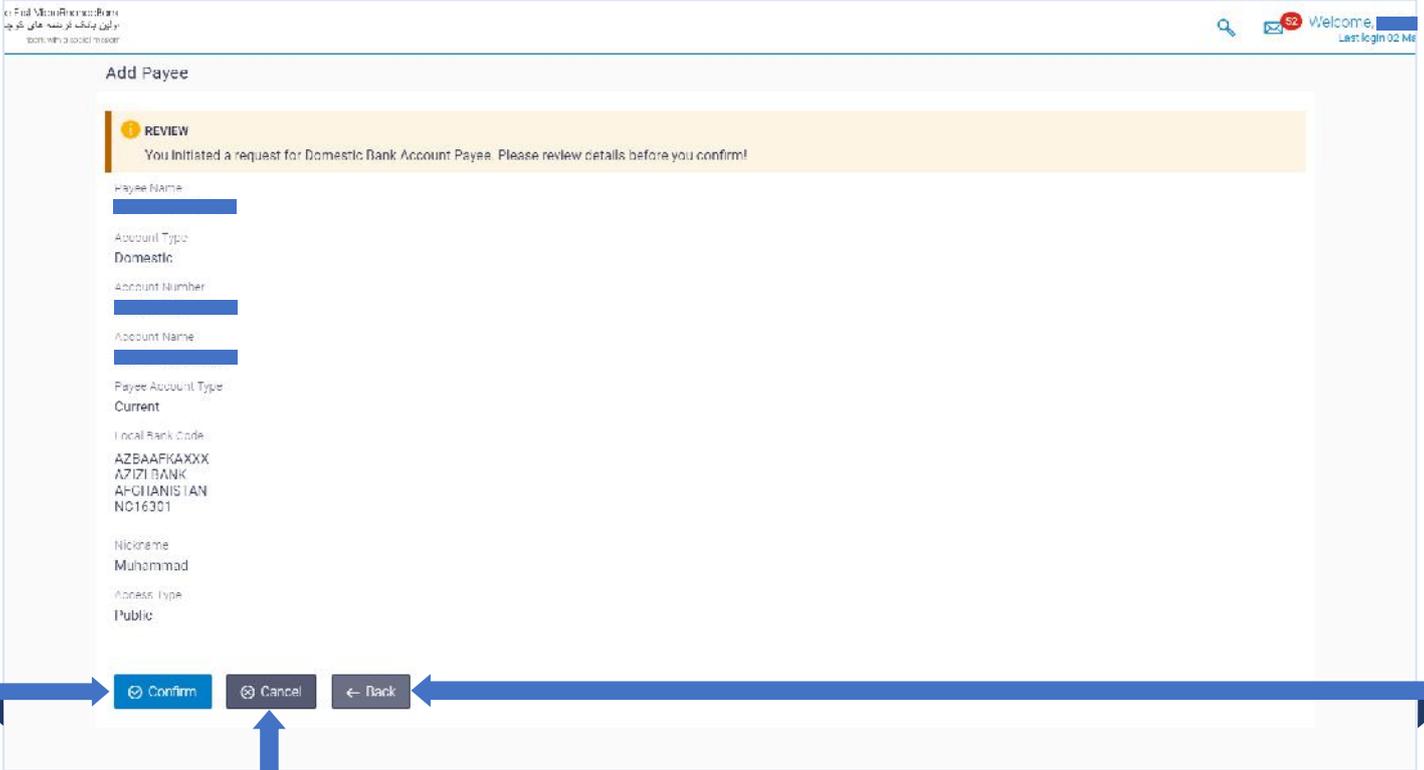
1. In the **“Payee Name”** field, enter the name of the payee for identification.
2. You can also upload a photo of the payee by clicking on the **“Upload Photo”** button as shown in the figure on the left side.
3. In the **“Account Type”** field, select the **Domestic** option as type of account associated with the payee.
4. In the **“Account Number”** and **“Confirm Account Number”** fields, enter the payee’s account number.
5. In the **“Account Name”** field, enter the payee name.
6. In the **“Payee Account Type”** select the account type, such as Current, Saving, etc.
7. In the **“Local Bank Code”** field enter the bank code or click on **“Lookup Local Bank Code”** to search for the list of local banks that the account belongs to. The Search Local Bank Code window appears and follow the instructions below to successfully enter the local bank code:

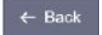
The 'Search Local Bank Code' window displays the following search results:

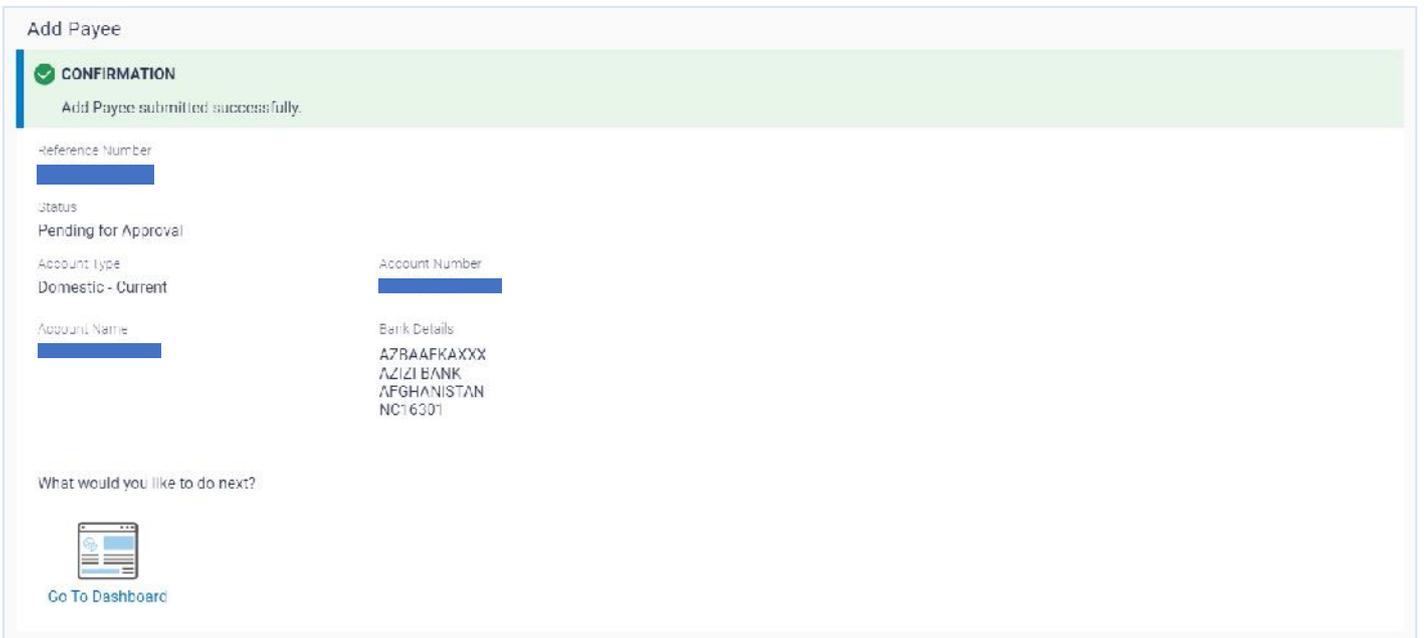
Bank Name	Branch	Address	Local Bank Code
AZDI BANK	KADUL	NC16301	AZDAAPKAXXX

- 7.1 Enter the name of the Bank in the **“Bank Name”** field, or city/state of the bank and click on **Search** to look for the associated Bank’s code.
- 7.2 Click on the Bank Code on the right side of screen under the **“Local Bank Code”** column.
- 8 In the **“Nickname”** field, enter the nick name to identify the payment destination (account).
- 9 Select the appropriate **“Access Type”** for payee.
- 10 Click **Add** to create the payee.
OR
Click **Cancel** to cancel the transaction.

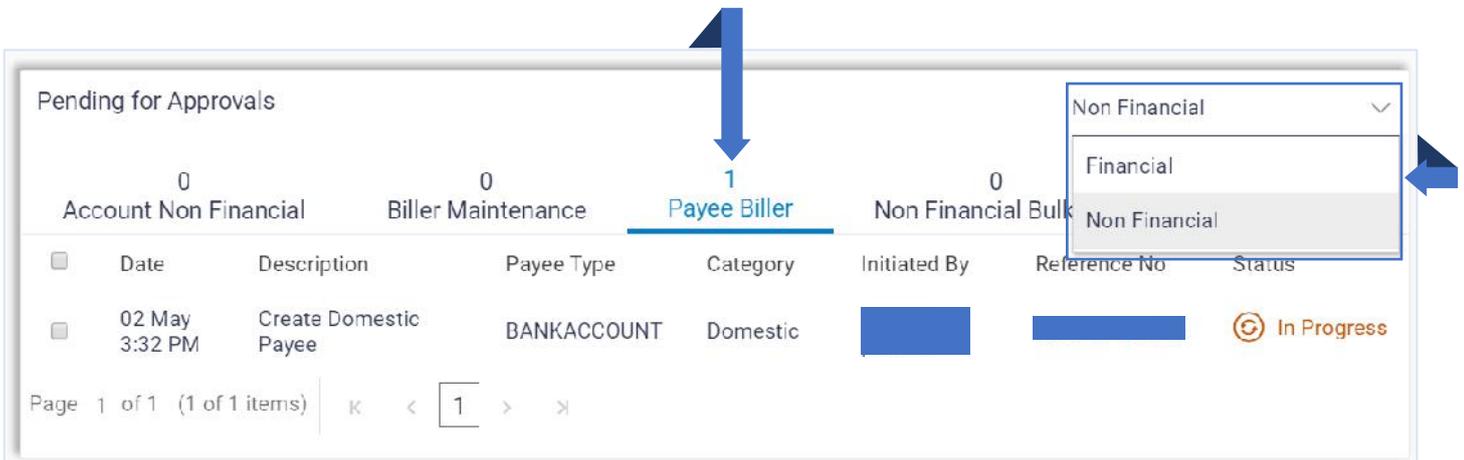
After clicking on **Add** button the **“Review”** screen appears as shown below:



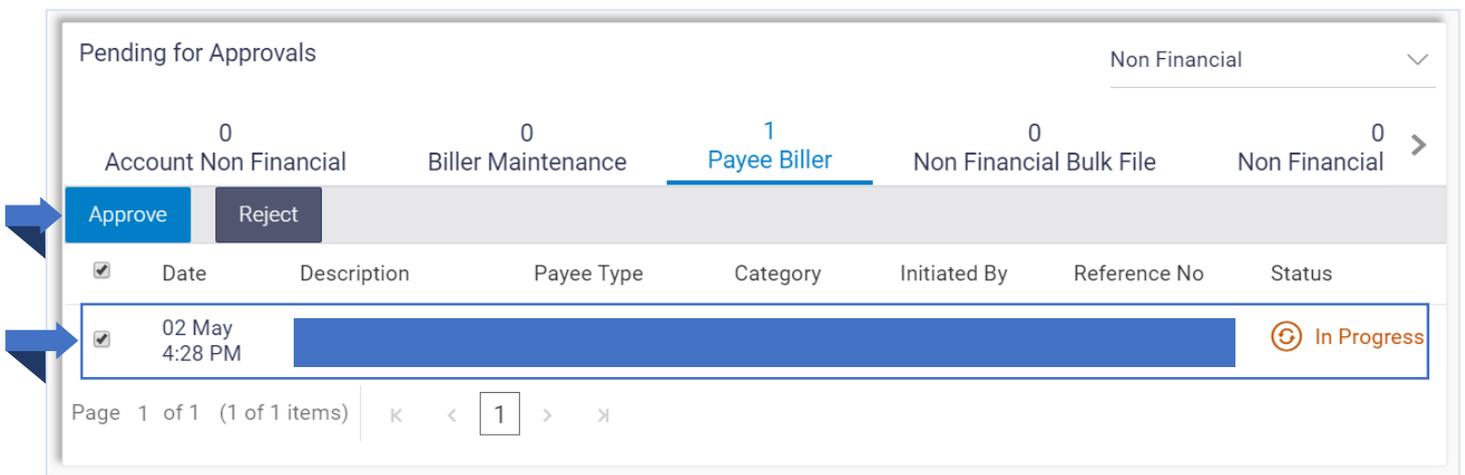
Verify the details, and click  to proceed. Click  to cancel the transaction. And, if you want to bring changes to the account details click on .



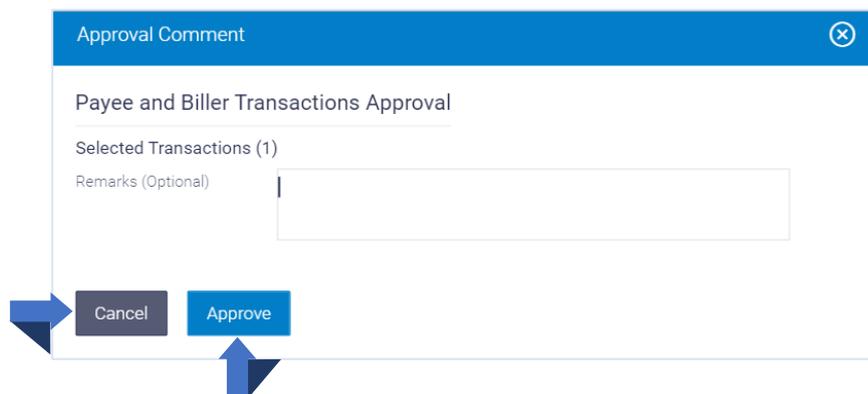
You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your “create a payee” request from your **Approver’s Dashboard** as described in **section 3.4** of this manual.



You can approve your **Add/Create Domestic Payee** request from “**Pending for Approvals**” widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on “**Non Financial**” transaction and then click on the “**Payee Biller**” tab as shown in the above figure.



To approve your **Create Domestic Payee** request, click on (checkbox) from the list and then click on **Approve** button as shown in the above figure to proceed to the following window:



Click on **Approve** button to approve your request or click on **Cancel** button to cancel the request. After approving the request, you should receive the following confirmation message on your “**Pending for Approval**” widget:

Pending for Approvals Non Financial v

0 0 1 0 0
Account Non Financial Biller Maintenance Payee Biller Non Financial Bulk File Non Financial >

1 Transaction(s) successfully approvedddd
x

<input type="checkbox"/>	Date	Description	Payee Type	Category	Initiated By	Reference No	Status
No data to display.							

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

The above confirmation message indicates that your **Create/Add Domestic Payee** request has been successfully approved.

6.1.3 Add Payee with an International Account Type

The screenshot shows the 'Add Payee' form with the following fields and options:

- Bank Account** section:
 - Payee Name (text input)
 - Upload Photo (button with icon and text: 'Upload Photo Max image size - 1000 KB. File format - .JPG and .PNG')
 - Account Type (radio buttons: Internal, Domestic, International - International is selected)
 - Account Number (text input)
 - Confirm Account Number (text input)
 - Account Name (text input)
 - Address Line 1 (text input)
 - Address Line 2 (text input)
 - City (text input)
 - Country (dropdown menu with 'Please Select' and a downward arrow)
- Pay Via** section:
 - Radio buttons: SWIFT Code (selected), NOC, Bank Details
 - SWIFT Code (text input) with a 'Verify' button
 - Lookup SWIFT Code (text input)
- Nickname** (text input)
- Access Type** (radio buttons: Private, Public - Private is selected)
- Buttons: Add (blue with plus icon), Cancel (dark grey with minus icon)

Field Description:

1. In the “**Payee Name**” field, enter the name of the payee for identification.
2. You can also upload a photo of the payee by clicking on the “**Upload Photo**” button as shown in the figure on the left side.
3. In the “**Account Type**” field, select the **International** option as type of account associated with the payee.
4. In the “**Account Number**” and “**Confirm Account Number**” fields, enter the payee’s account number.
5. In the “**Account Name**” field, enter the payee name.
6. In the “**Address**” field enter the billing address of the payee.
7. In the **Pay Via** field, select the appropriate network for payment.

- If you select **Swift** option: In the **SWIFT code** field, enter the SWIFT code or select it from the **Lookup SWIFT Code** option.
- If you select **National Clearing code** option: In the **National Clearing code (NOC)** field, enter the National Clearing code or select it from the **Lookup National Clearing Code**.

Note: Click **Verify** to fetch bank details based on Bank Code (BIC).

- If you select **Bank details** option:
 - I. In the **Bank Name** field, enter the bank name
 - II. In the **Bank Address** field, enter the complete address of the bank.
 - III. From the **Country** list, select the country of the bank.
 - IV. From the **City** list, select the city to which the bank belongs.
8. In the “**Nickname**” field, enter the nick name to identify the payment destination (account).
 9. Select the appropriate “**Access Type**” for payee.
 10. Click **Add** to create the payee.
OR
Click **Cancel** to cancel the transaction.

After clicking on **Add** button the “**Review**” screen appears as shown below:

Add Payee

1 REVIEW
You initiated a request for International Bank Account Payee. Please review details before you confirm!

Payee Name
Business Media Inc

Account Type
International

Account Number
[REDACTED]

Account Name
[REDACTED]

Address Line 1
[REDACTED]

Address Line 2
[REDACTED]

City
Herefordshire

Country
European Union

Pay Via
SWIFT Code

SWIFT Code
[REDACTED]

Nickname
BMI

Access Type
Public

[Confirm](#) [Cancel](#) [Back](#)

Verify the details, and click [Confirm](#) to proceed. Click [Cancel](#) to cancel the transaction. And, if you want to bring changes to the account details click on [Back](#).

Add Payee

CONFIRMATION
Add Payee submitted successfully.

Reference Number
[REDACTED]

Status
Pending for Approval

Account Type
International

Account Number
[REDACTED]

Account Name
[REDACTED]

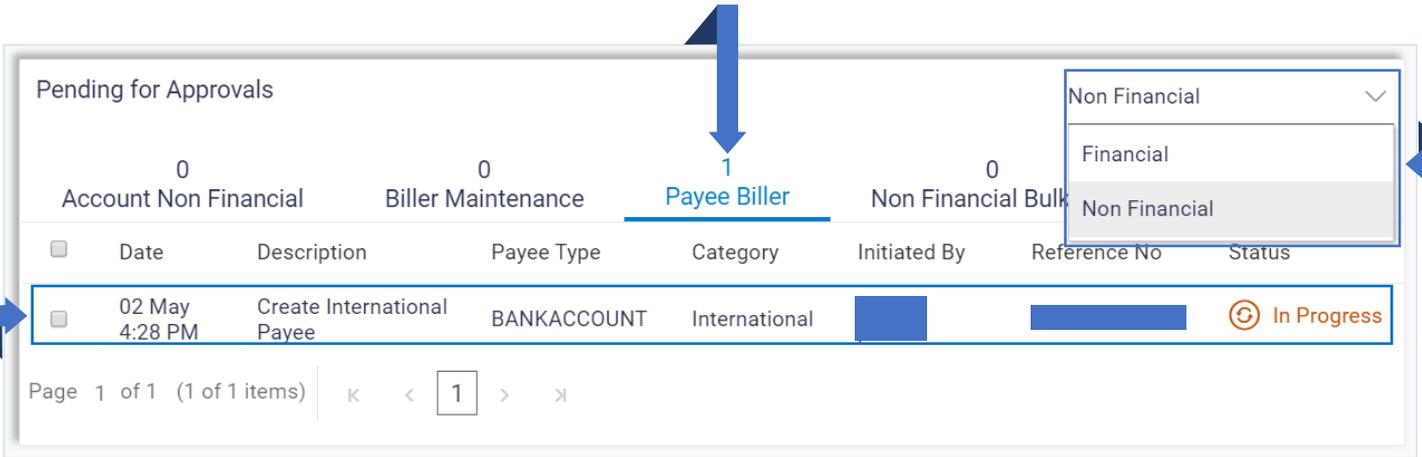
Bank Details
[REDACTED]

Payee Address
[REDACTED]

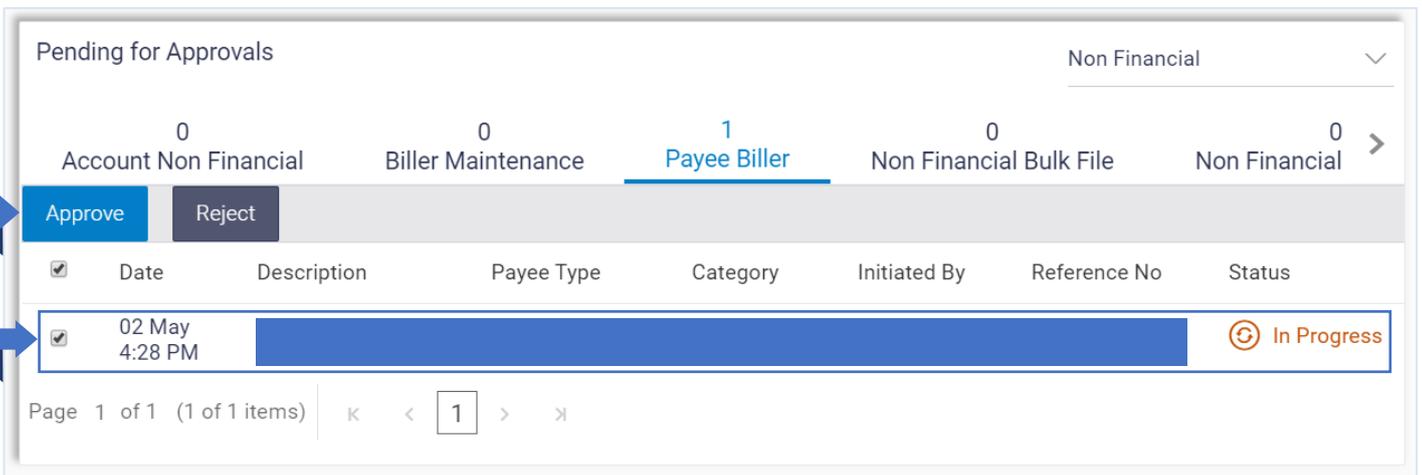
What would you like to do next?

[Go To Dashboard](#)

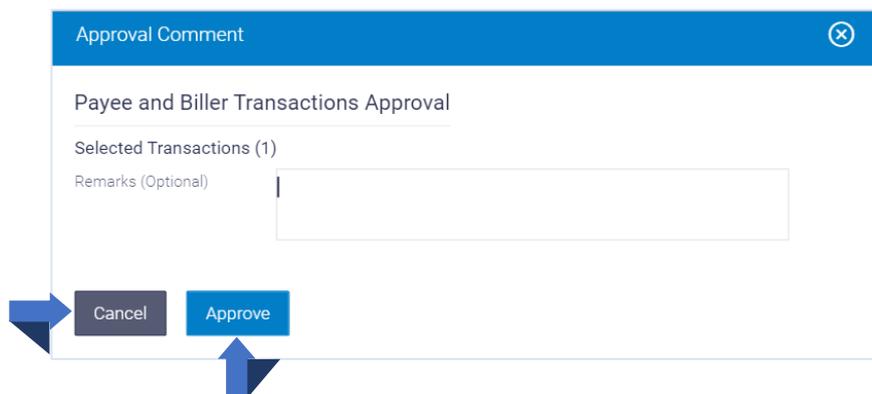
You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your “create a payee” request from your **Approver’s Dashboard** as described in **section 3.4** of this manual.



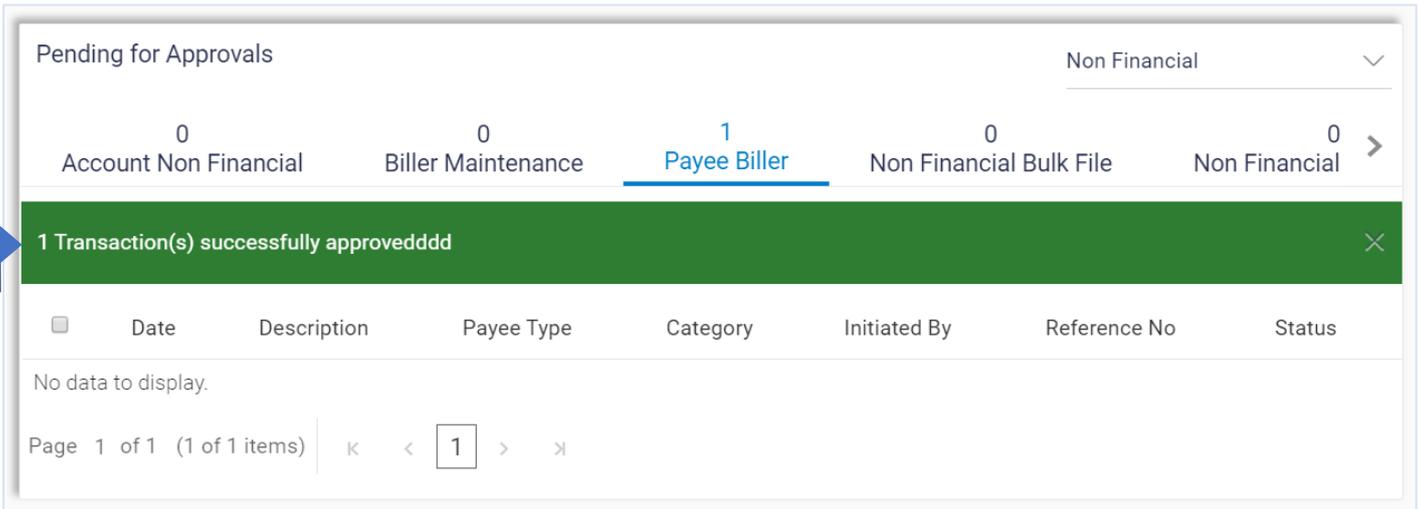
You can approve your **Create/Add International Payee** request from “**Pending for Approvals**” widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on “**Non Financial**” transaction and then click on the “**Payee Biller**” tab as shown in the above figure.



To approve your **Create International Payee** request, click on (checkbox) from the list and then click on **Approve** button as shown in the above figure to proceed to the following window:



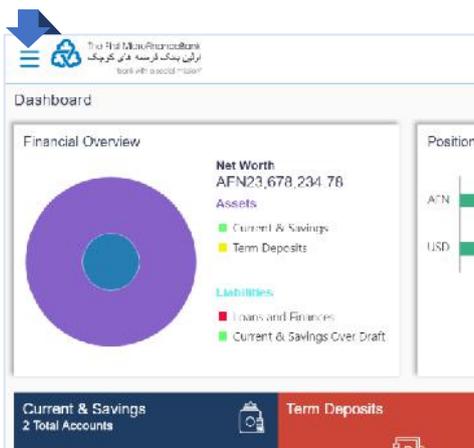
Click on **Approve** button to approve your request or click on **Cancel** button to cancel the request. After approving the request, you should receive the following confirmation message on your “**Pending for Approval**” widget:



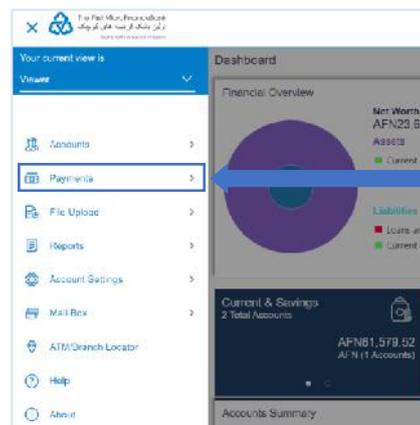
The above confirmation message indicates that your **Create/Add International Payee** request has been successfully approved.

6.2 EDIT/REMOVE PAYEES

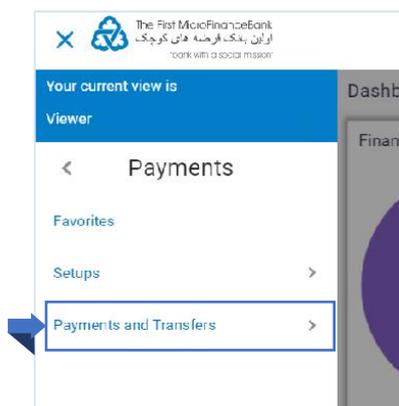
Follow the instructions below to go to “**Manage Payees**” screen to Edit or Remove added payees. If you hold an account with dual/multiple signatories assigned to it, then you need to switch to your corporate initiator or maker user account.



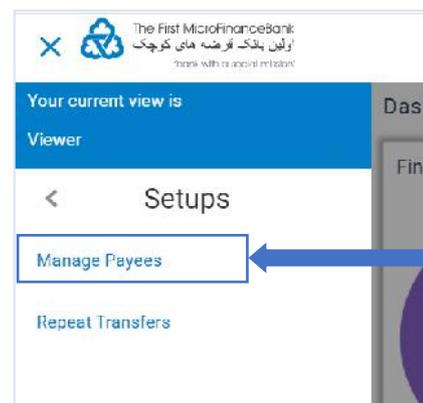
Click on the toggle menu or  icon to access payments.



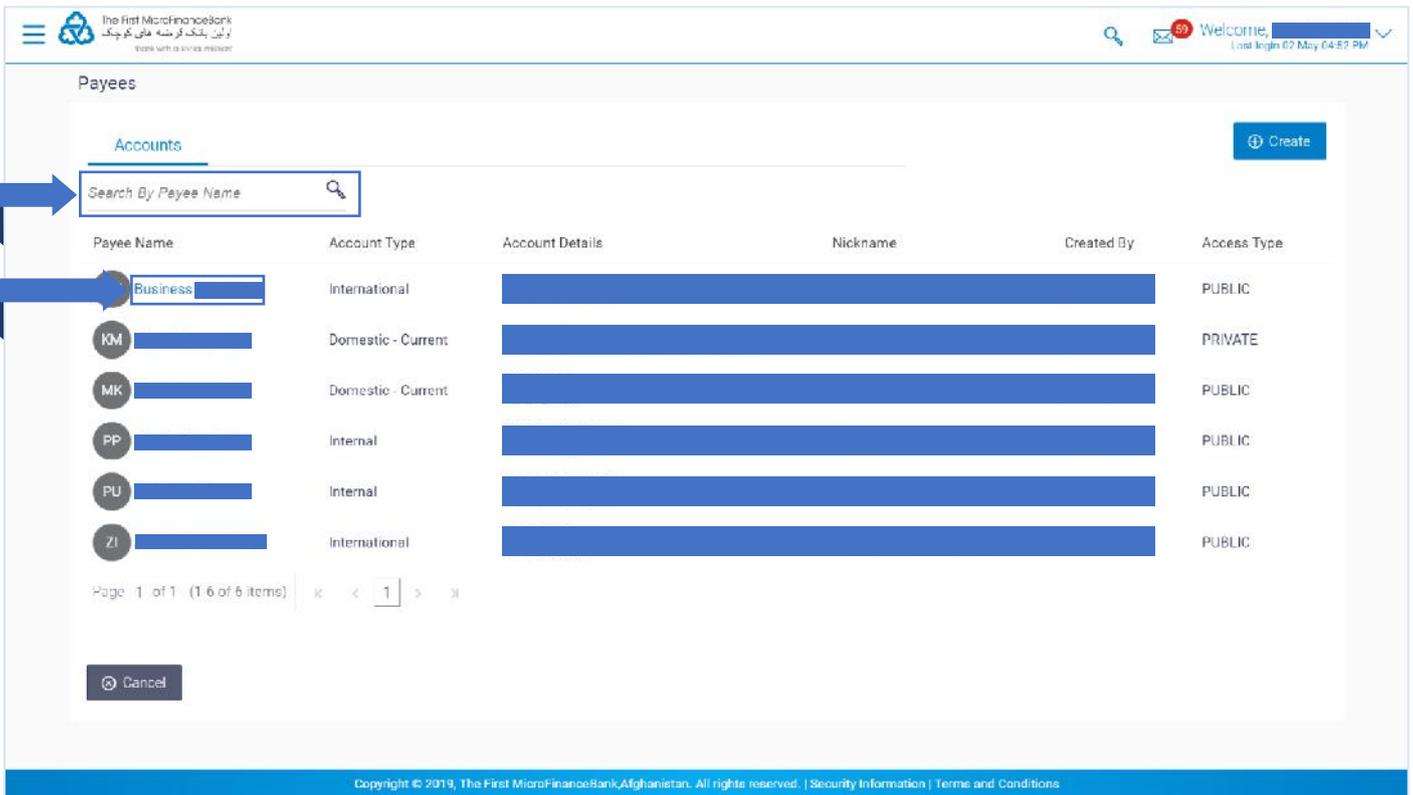
Payments - menu consists of sub menu items like Favorites, Setups, Payments and Transfers, and Inquiries. To navigate to the respective account related transactions, click on “**Payments**”.



Proceed by click on “**Setups**” menu as shown on the above figure.



Click on “**Manage Payees**”, as shown in the above figure to proceed to the “**Manage Payees**” page:



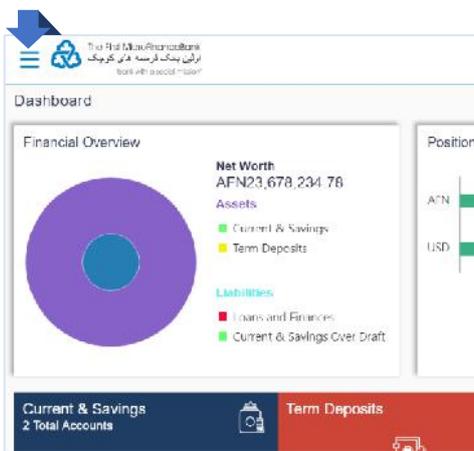
Select payee by entering the name of the payee in the “**Search By Payee Name**” field and click on  icon as shown in the above figure. Or select a payee that you want to edit or remove from the “**Accounts**” list as shown above, then you would face the following screen:



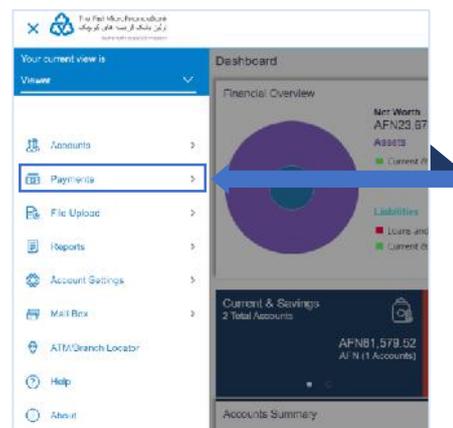
From the above figure, click  icon to edit payee details, click on  to make a payment to the payee, click on  to remove payee from the list, click on  to cancel the transaction and click on  to go back to the previous/payee list page.

6.3 MY ACCOUNT TRANSFER

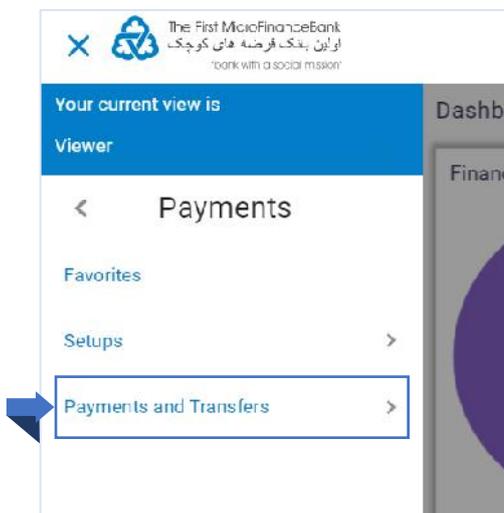
Using this option, you can transfer funds to your own accounts within the same bank. Follow the instructions below to successfully transfer funds/money between your own accounts. If you hold an account with dual/multiple signatories assigned to it, then you need to switch to your corporate initiator or maker user account.



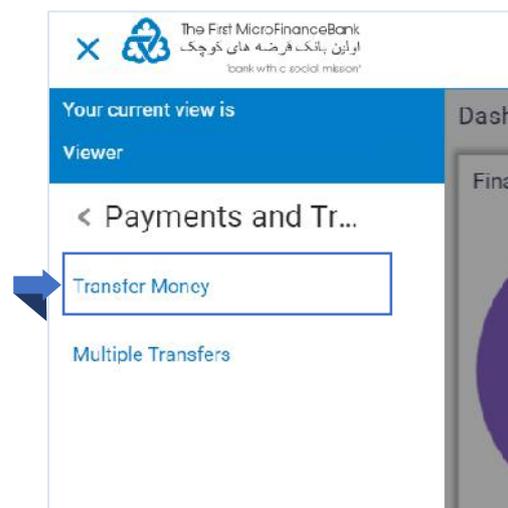
Click on the toggle menu or  icon to access payments.



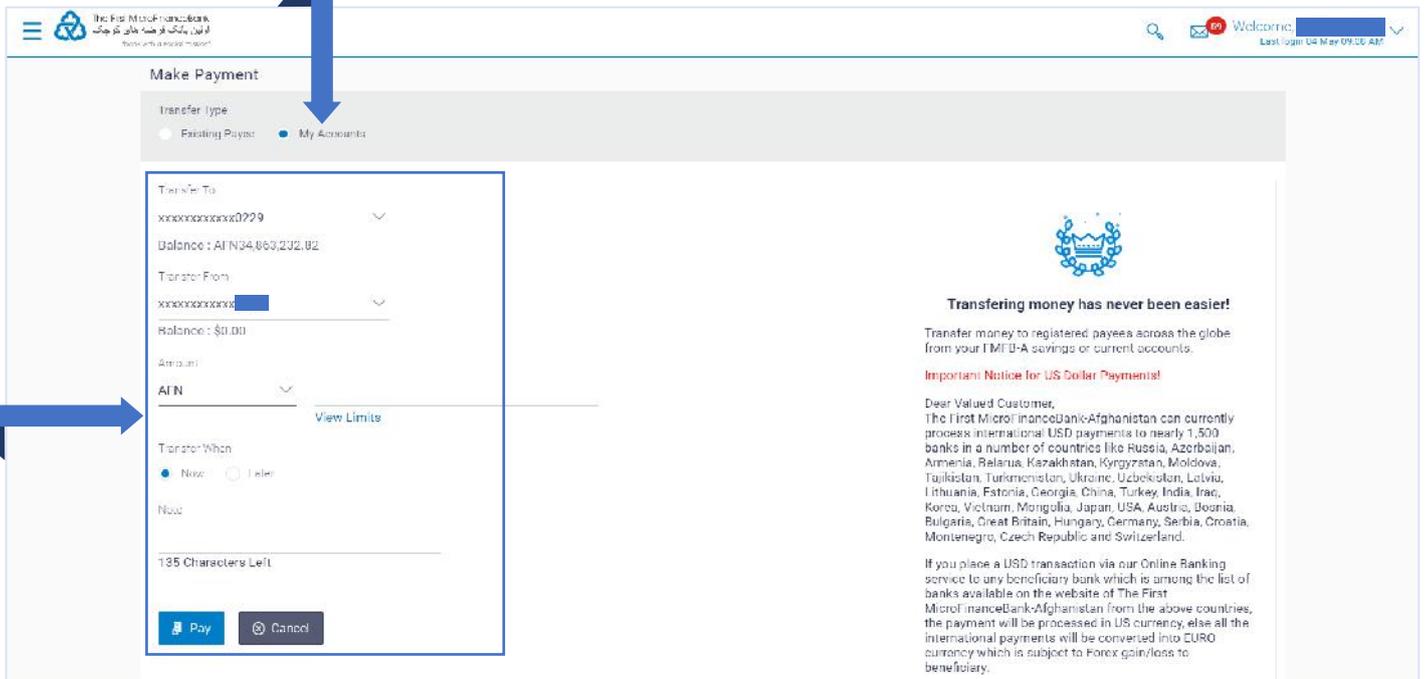
Payments - menu consists of sub menu items like Favorites, Setups, Payments and Transfers, and Inquiries. To navigate to the respective account related transactions, click on “**Payments**”.



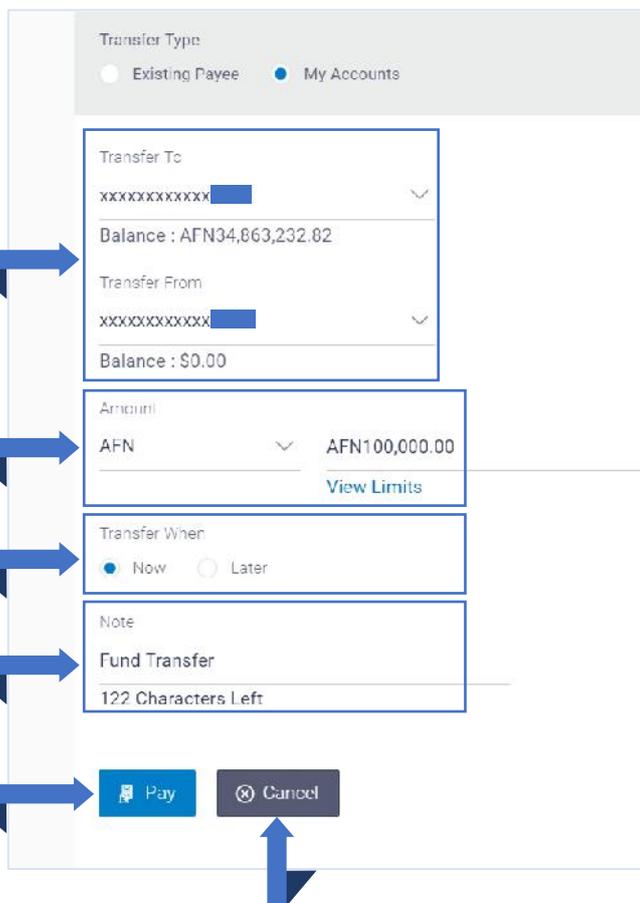
Proceed by click on “**Payments and Transfers**” menu as shown on the above figure.



Click on “**Transfer Money**”, as shown in the above figure to proceed to the “**Transfer Money**” page:



For fund transfers between your own accounts, in the “**Transfer Type**”, select the **My Accounts** option. To make a successful fund transfer between your own accounts, follow the instructions below to fill the associated fields as highlighted in the above figure:

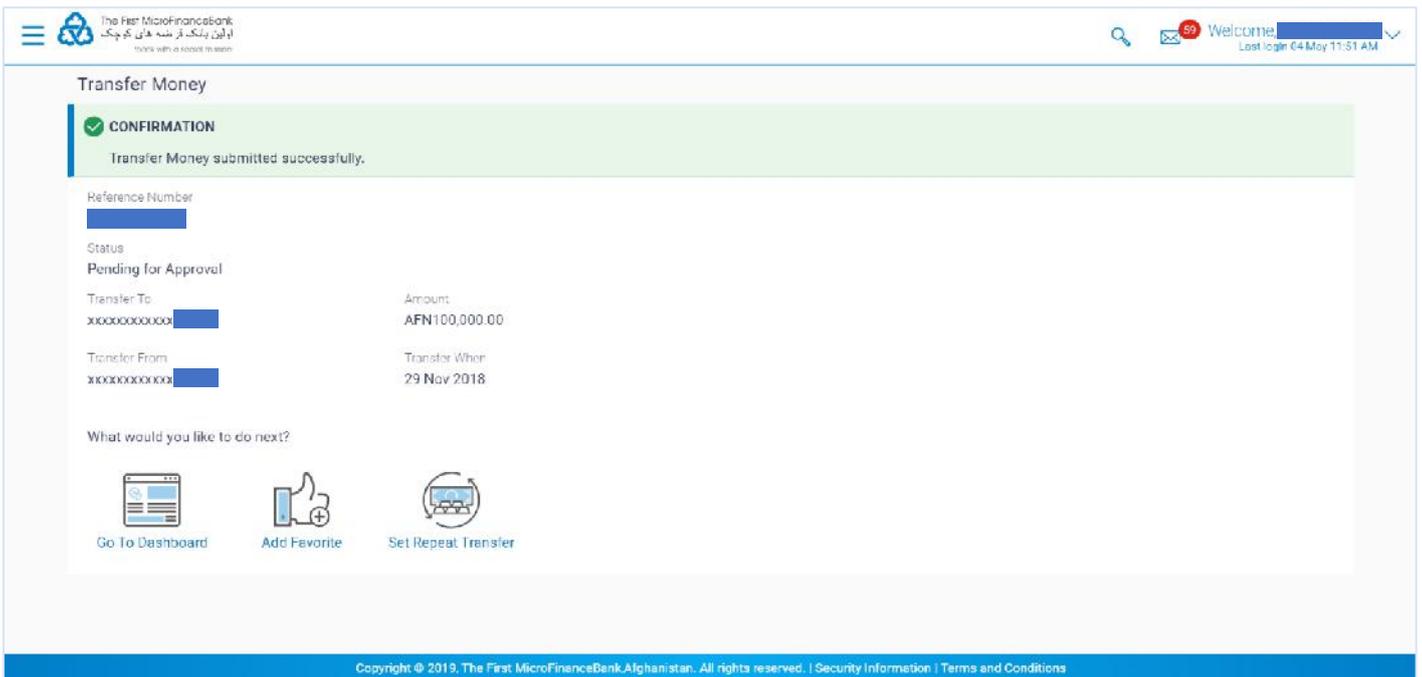


Field Description:

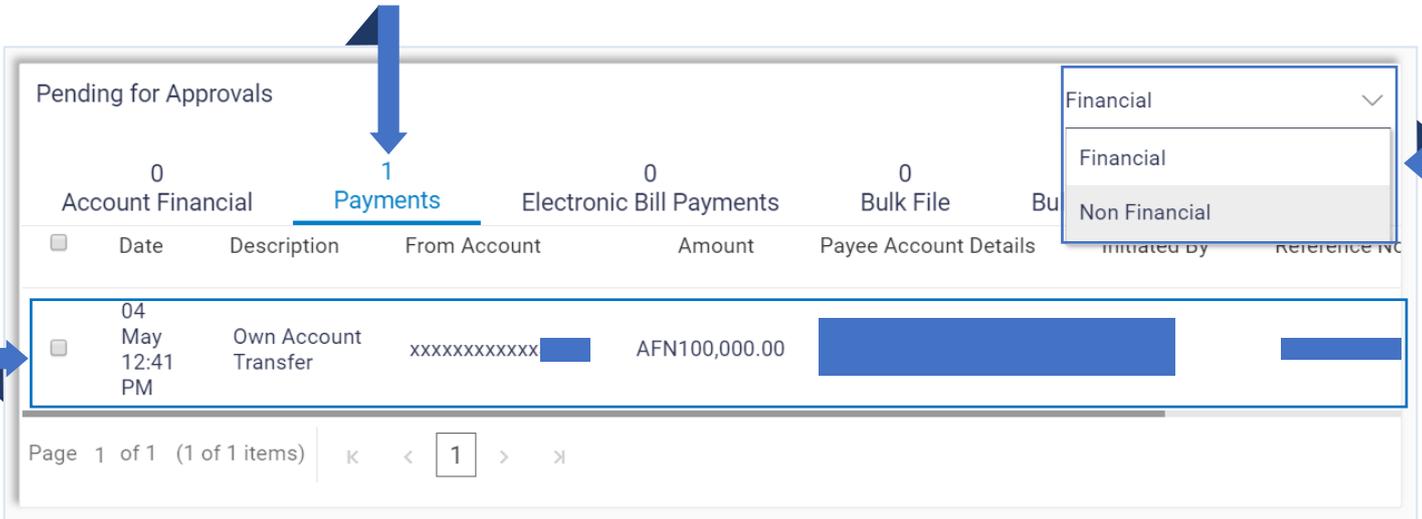
1. From the “**Transfer to**”, select the own account where the funds need to be transferred. From the “**Transfer From**”, select the account from which the transfer needs to be done.
2. In the “**Amount**” field, enter the transfer amount.
3. In the “**Transfer When**” field, select the appropriate transfer date.
 - a. If you select the **Now** option, transfer will be done on same day.
OR
 - b. If you select **Later** option, select the appropriate future date.
4. In the “**Note**” field, write relevant information regarding the payment.
5. Click to proceed to the review screen or if you want to cancel the transaction.



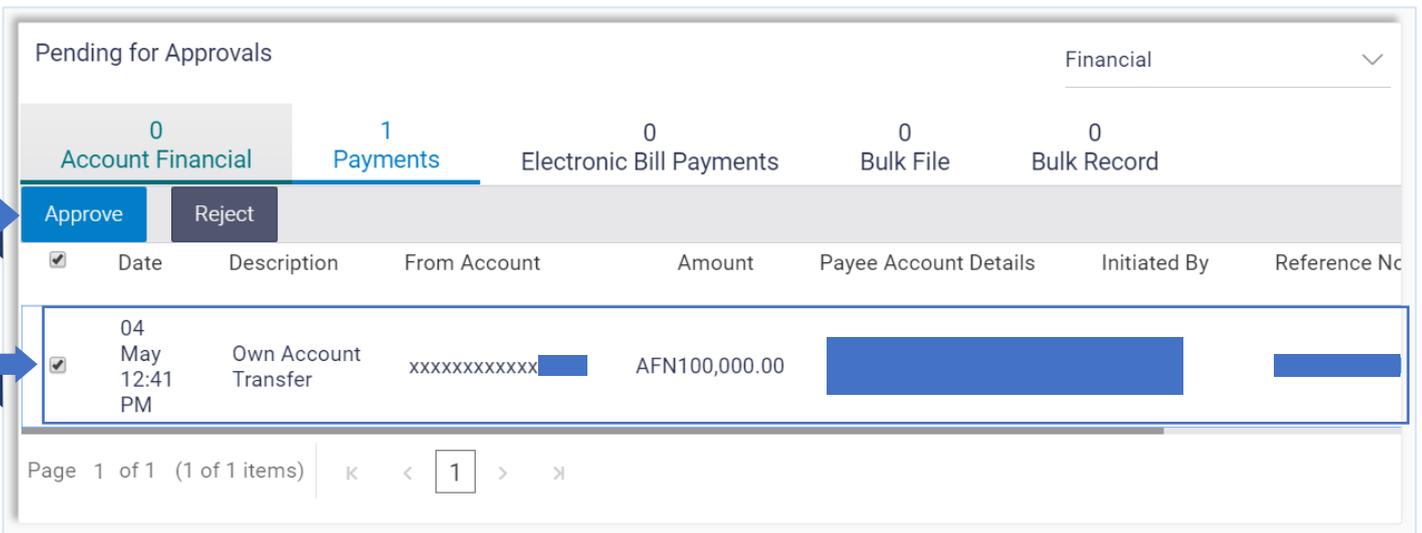
Verify the details, and click . Click  to cancel the transaction. And, if you want to bring changes to the transaction click on .



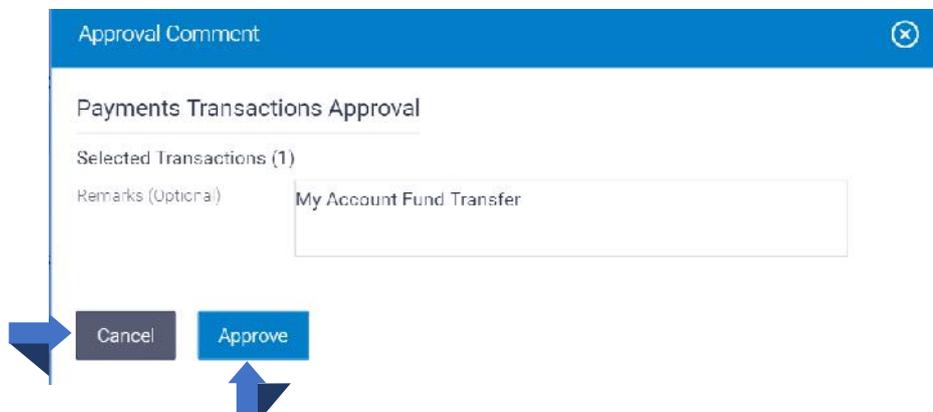
You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your “my account” fund transfer request from your **Approver’s Dashboard** as described in **section 3.4** of this manual.



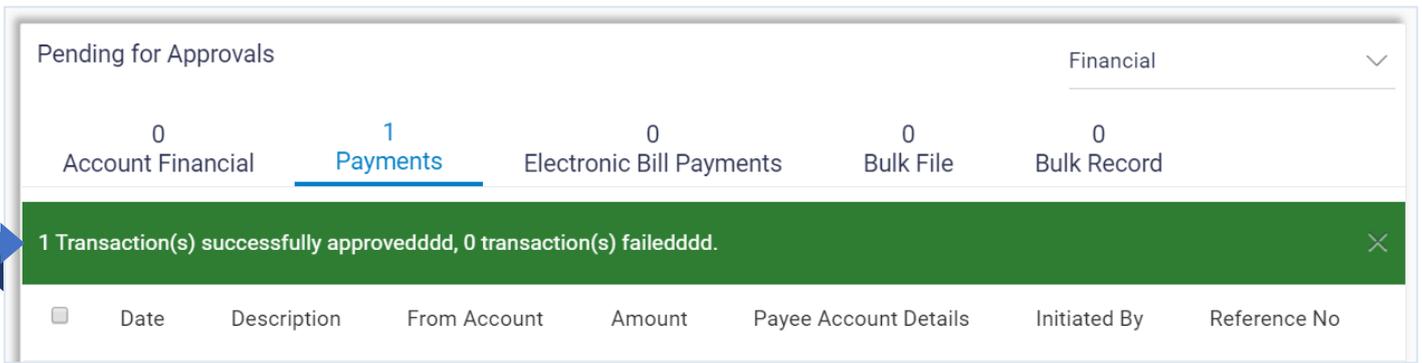
You can approve your **Own/My Account Transfer** request from “**Pending for Approvals**” widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on “**Non Financial**” transaction and then click on the “**Payments**” tab as shown in the above figure.



To approve your **Own/My Account Transfer** request, click on (checkbox) from the list and then click on **Approve** button as shown in the above figure to proceed to the following window:



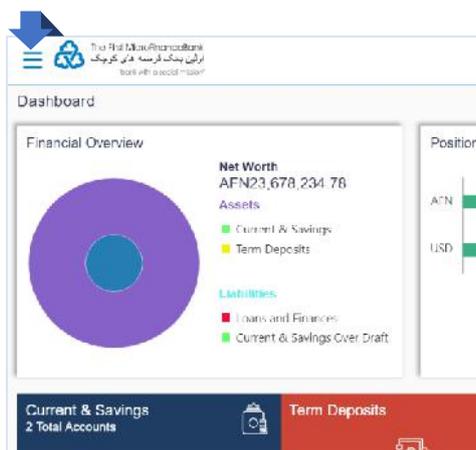
Click on **Approve** button to approve your request or click on **Cancel** button to cancel the request. After approving the request, you should receive the following confirmation message on your “**Pending for Approval**” widget:



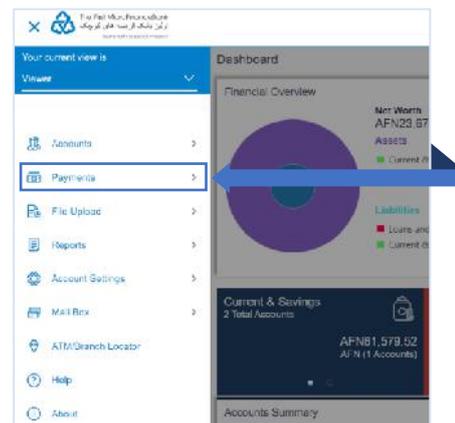
The above confirmation message indicates that your **Own/My Account Transfer** request has been successfully approved.

6.4 DOMESTIC/LOCAL TRANSFER

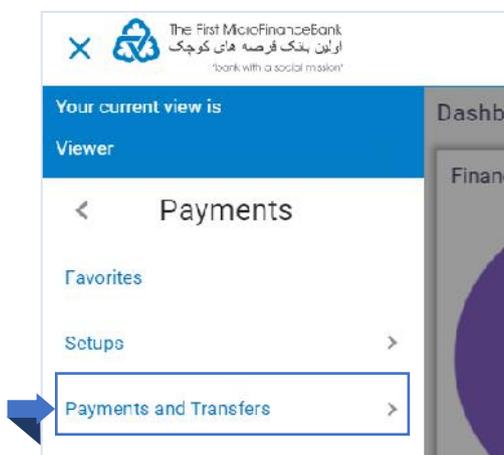
By using this option, you can transfer funds from your account to already added payee's account within the bank or within the other local banks. Follow the instructions below to successfully transfer funds/money domestically. If you hold an account with dual/multiple signatories assigned to it, then you need to switch to your corporate initiator or maker user account.



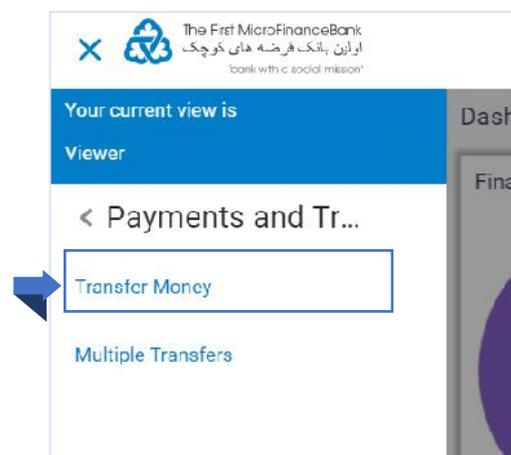
Click on the toggle menu or  icon to access payments.



Payments - menu consists of sub menu items like Favorites, Setups, Payments and Transfers, and Inquiries. To navigate to the respective account related transactions, click on **"Payments"**.



Proceed by click on **"Payments and Transfers"** menu as shown on the above figure.

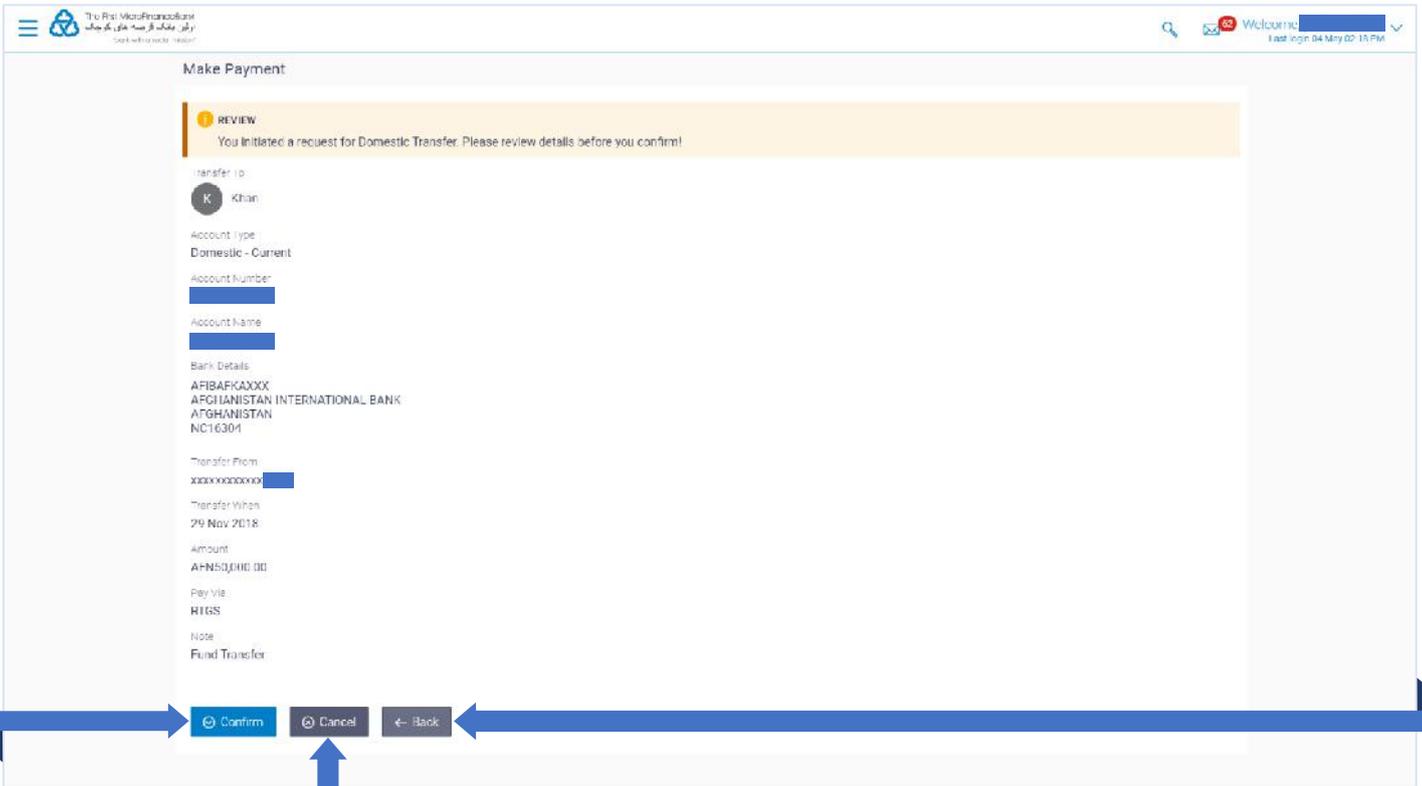


Click on **"Transfer Money"**, as shown in the above figure to proceed to the **"Transfer Money"** page:

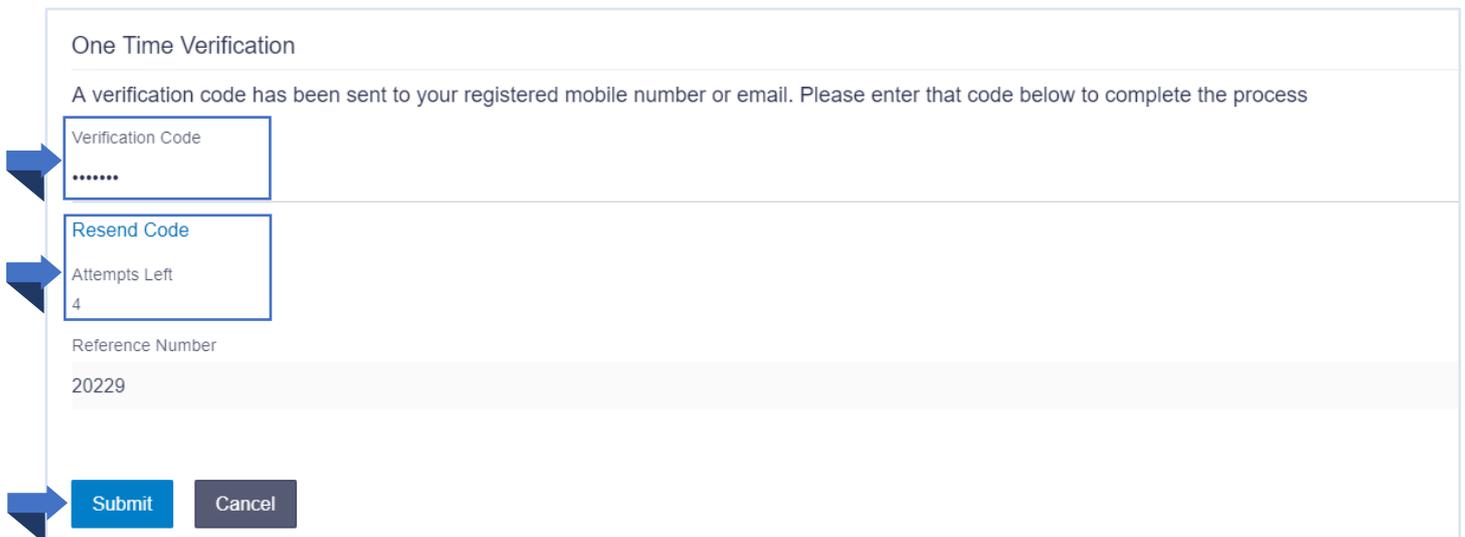
For local/domestic fund transfers, in the “**Transfer Type**”, select the **Existing Payee** option. To make a successful funds transfer to a domestic account holder, follow the instructions below to fill the associated fields as highlighted in the above figure:

Field Description:

1. From the “**Payee**” list, select the appropriate payee with a Domestic Account Type to transfer funds.
2. From the “**Transfer From**” account list, select the account from which transfer needs to be done.
3. From the **Currency** list, select the appropriate currency for the amount to be transferred. (Applicable for international payees only. For domestic and internal payees, currency gets defaulted.)
4. In the “**Amount**” field, enter the transfer amount.
5. In the “**Transfer When**” field, select the appropriate transfer date.
 - c. If you select the **Now** option, transfer will be done on same day.
 - OR
 - d. If you select **Later** option, select the appropriate future date.
6. In the “**Note**” field, write relevant information regarding the payment.
7. Click to proceed to the review screen or if you want to cancel the transaction.

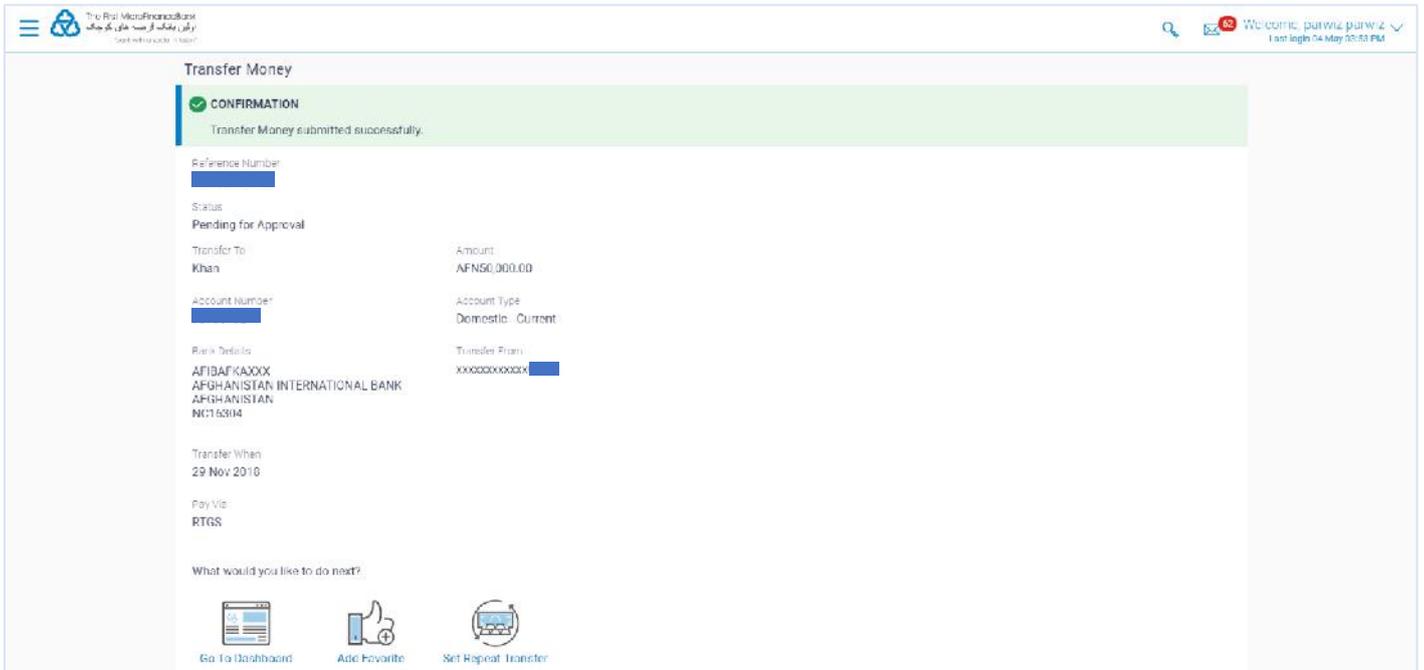


Verify the details, and click . Click  to cancel the transaction. And, if you want to bring changes to the transaction click on .

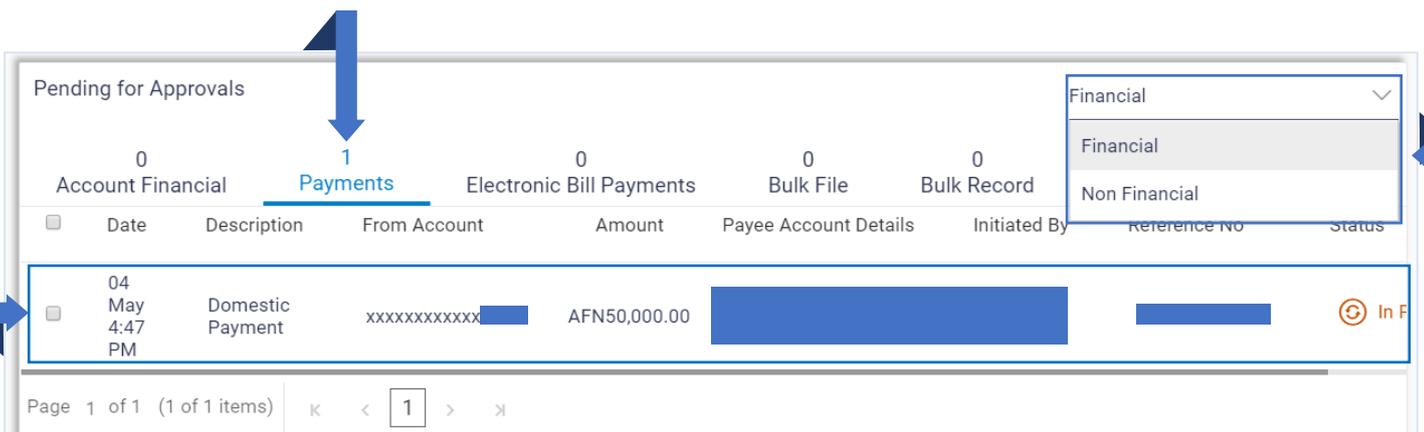


After clicking on , you would need to enter your **“One Time Verification (OTP)”** code which will be sent to your registered email address with the bank. If you lose your one-time verification code, click on **“Resend Code”** button to receive another one. Remember you will have only 4 attempts to request the code.

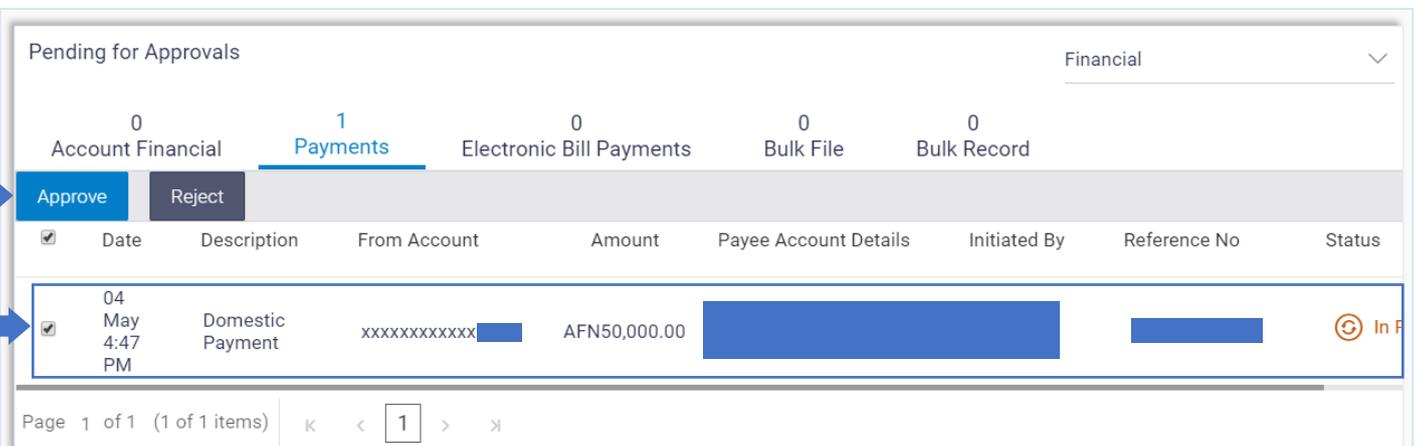
Enter the code in the **“One Time Verification”** field and click on  to get the transaction transfer confirmation message as shown below:



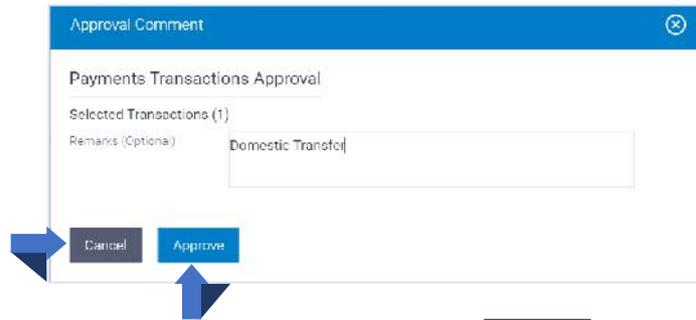
You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your domestic fund transfer request from your **Approver's Dashboard** as described in **section 3.4** of this manual.



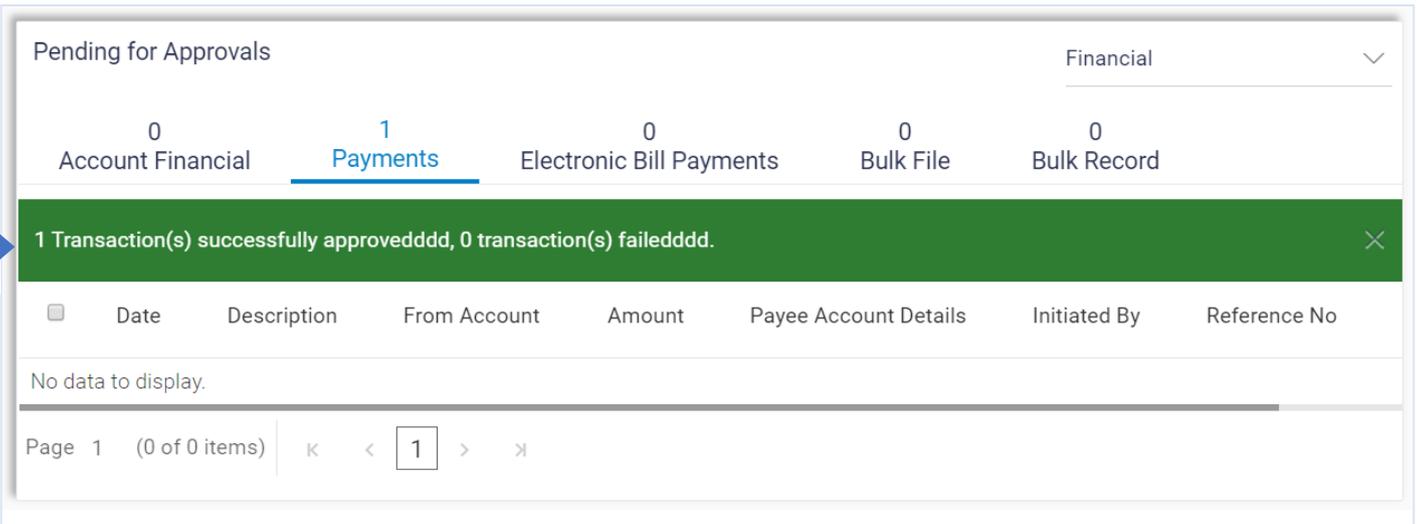
You can approve your **Domestic Payment/Transfer** request from “**Pending for Approvals**” widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on “**Non Financial**” transaction and then click on the “**Payments**” tab as shown in the above figure.



To approve your **Domestic Transfer** request, click on (checkbox) from the list and then click on button as shown in the above figure to proceed to the following window:



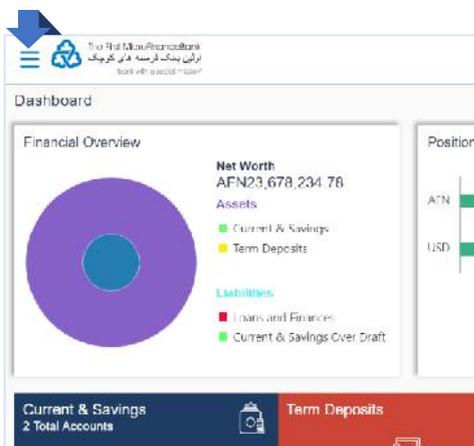
Click on **Approve** button to approve your request or click on **Cancel** button to cancel the request. After approving the request, you should receive the following confirmation message on your **“Pending for Approval”** widget:



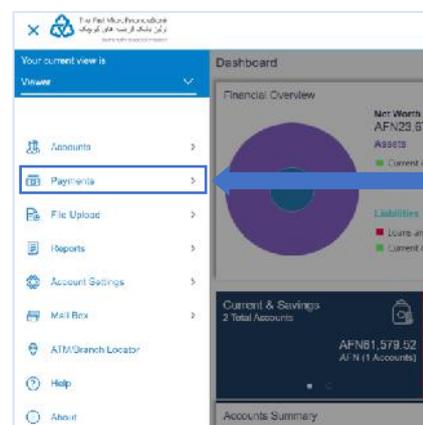
The above confirmation message indicates that your **Domestic Payment/Transfer** request has been successfully approved.

6.5 INTERNATIONAL TRANSFER

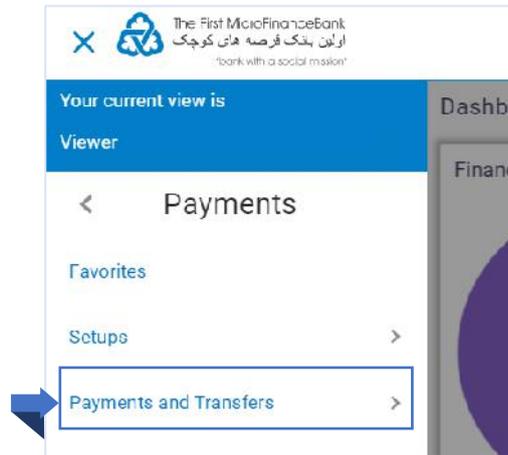
Using this option, you can transfer funds from your account to already added payee's account outside the country/internationally. Follow the instructions below to successfully transfer funds/money internationally. If you hold an account with dual/multiple signatories assigned to it, then you need to switch to your corporate initiator or maker user account.



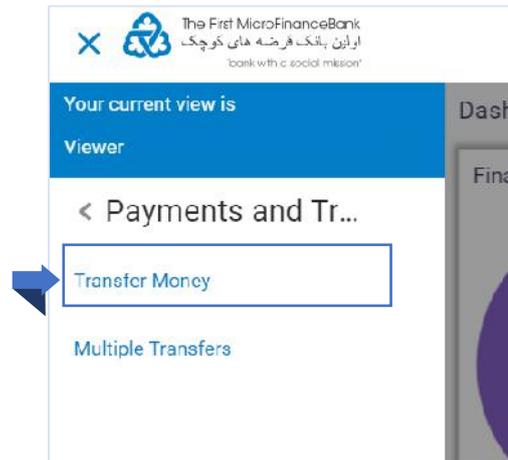
Click on the toggle menu or  icon to access payments.



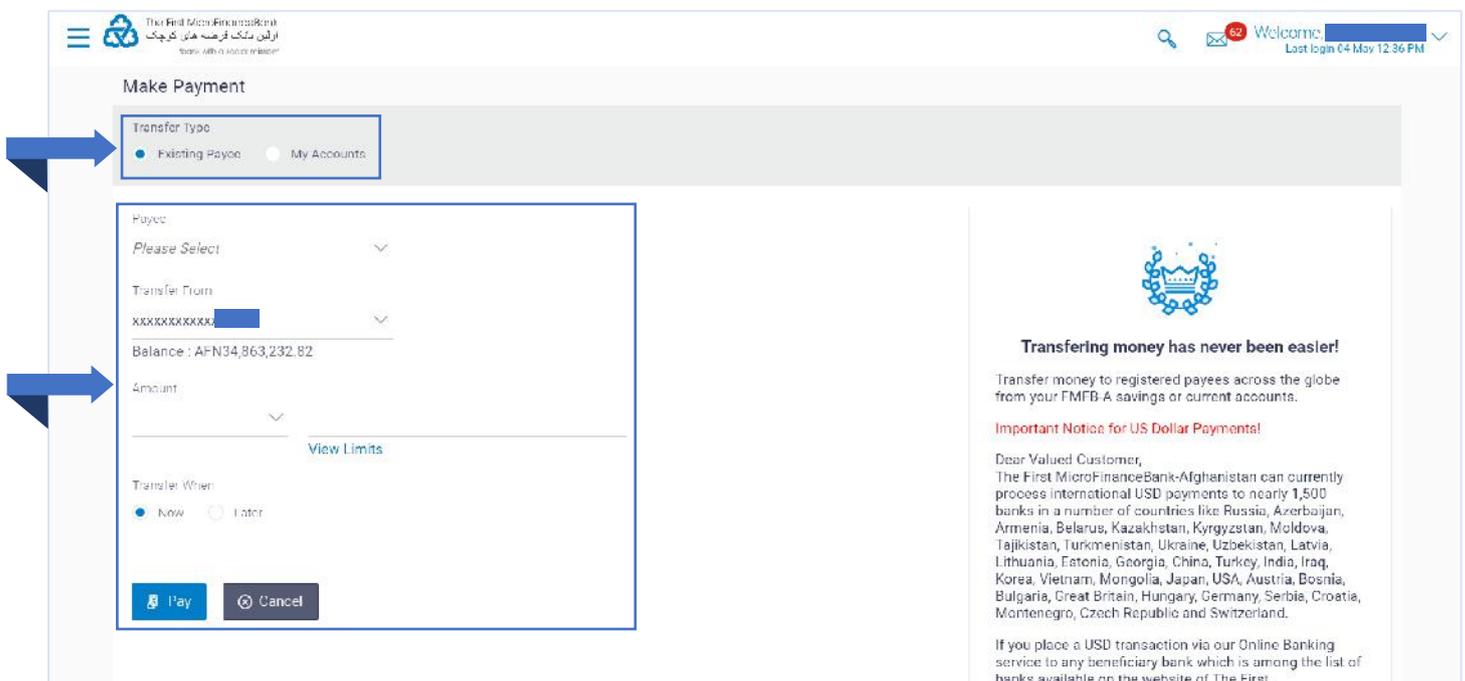
Payments - menu consists of sub menu items like Favorites, Setups, Payments and Transfers, and Inquiries. To navigate to the respective account related transactions, click on **“Payments”**.



Proceed by click on “**Payments and Transfers**” menu as shown on the above figure.



Click on “**Transfer Money**”, as shown in the above figure to proceed to the “**Transfer Money**” page:



For international fund transfers, in the “**Transfer Type**”, select the **Existing Payee** option. To make a successful funds transfer to an International/Overseas account holder, follow the instructions below to fill the associated fields as highlighted in the above figure:

The screenshot shows the 'Transfer Type' form with the following sections and fields:

- Transfer Type:** Radio buttons for 'Existing Payee' (selected) and 'My Accounts'.
- Payee:** A dropdown menu with a blue bar.
- Bank Details:** A table with columns 'Account Number', 'Account Type', and 'Account Name'. Below it, 'Bank Details' shows 'CITIUS33XXX,CITI BANK US,US'.
- Transfer From:** A dropdown menu with a blue bar and a balance of 'AFN34,851,232.82'.
- Amount:** A dropdown menu for 'USD' and a text field for '\$1,000.00' with a 'View Limits' link.
- Transfer When:** Radio buttons for 'Now' (selected) and 'Later'.
- Charges:** A dropdown menu with 'PAYEE' selected.
- Transfer via Intermediary Bank:** Radio buttons for 'Yes' and 'No' (selected).
- Payment Details:** A section with 'Registration Fees' and an 'Add Payment Details' link.
- Note:** A dropdown menu with 'Receiver' selected and 'Applicaiton Processing Fees' below it.
- Buttons:** 'Pay' and 'Cancel' buttons at the bottom.

Field Description:

- From the “**Payee**” list, select the appropriate payee with an International Account Type to transfer funds.
- From the “**Transfer From**”, select the account from which transfer needs to be done.
- In the “**Amount**” field, select the currency and enter the transfer amount.
- In the “**Transfer When**” field, select the appropriate transfer date.
 - If you select the **Now** option, transfer will be done on same day.
OR
 - If you select **Later** option, select the appropriate future date.
- In the “**Transfer via Intermediary Bank**” select the appropriate option.
 - If you have selected **Yes** option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the **Pay Via** field.
 - If you select **Swift** option: In the **SWIFT code** field, enter the SWIFT code or search and select it from the lookup.
 - If you select **National Clearing code** option: In the **National Clearing code** field, enter the National Clearing code or search and select it from the lookup.
 - Note:** Click to fetch bank details based on Bank Code (BIC).
 - If you select **Bank details** option:
 - In the **Bank Name** field, enter the bank name.
 - In the **Bank Address** field, enter the complete address of the bank.
 - From the **Country** list, select the country of the bank.
 - From the **City** list, select the city to which the bank belongs.
- From the **Payment Details** list, select the appropriate purpose of transfer.
- In the “**Note**” field, write relevant information regarding the payment.
- Click to proceed to the review screen or if you want to cancel the transaction.

1 REVIEW
 You initiated a request for International Transfer. Please review details before you confirm!

Transfer To:
 71 [Redacted]

Account Type
International

Account Number
 [Redacted]

Account Name
 [Redacted]

Bank Details
 CITIUS33XXX
 CITI BANK US
 US

Payee Address
 [Redacted]

Transfer From
 xxxxxxxxxxxx0229

Transfer When
 29 Nov 2018

Amount
 \$1,000.00

Charges
 PAYEE

Paymer Details
 Registration Fees

Note
 Receiver:
 Application Processing Fees

Confirm Cancel Back

Verify the details, and click **Confirm**. Click **Cancel** to cancel the transaction. And, if you want to bring changes to the transaction click on **Back**.

One Time Verification

A verification code has been sent to your registered mobile number or email. Please enter that code below to complete the process

Verification Code

[Resend Code](#)

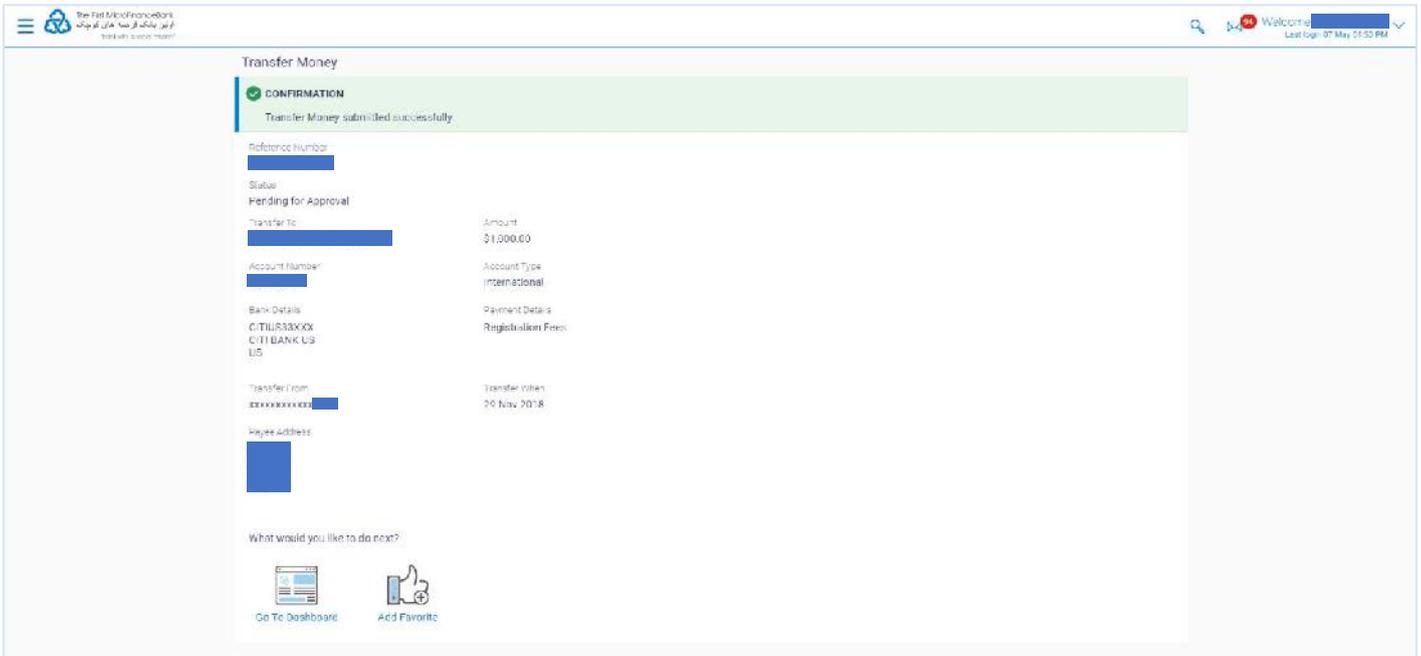
Attempts Left
 4

Reference Number
 20229

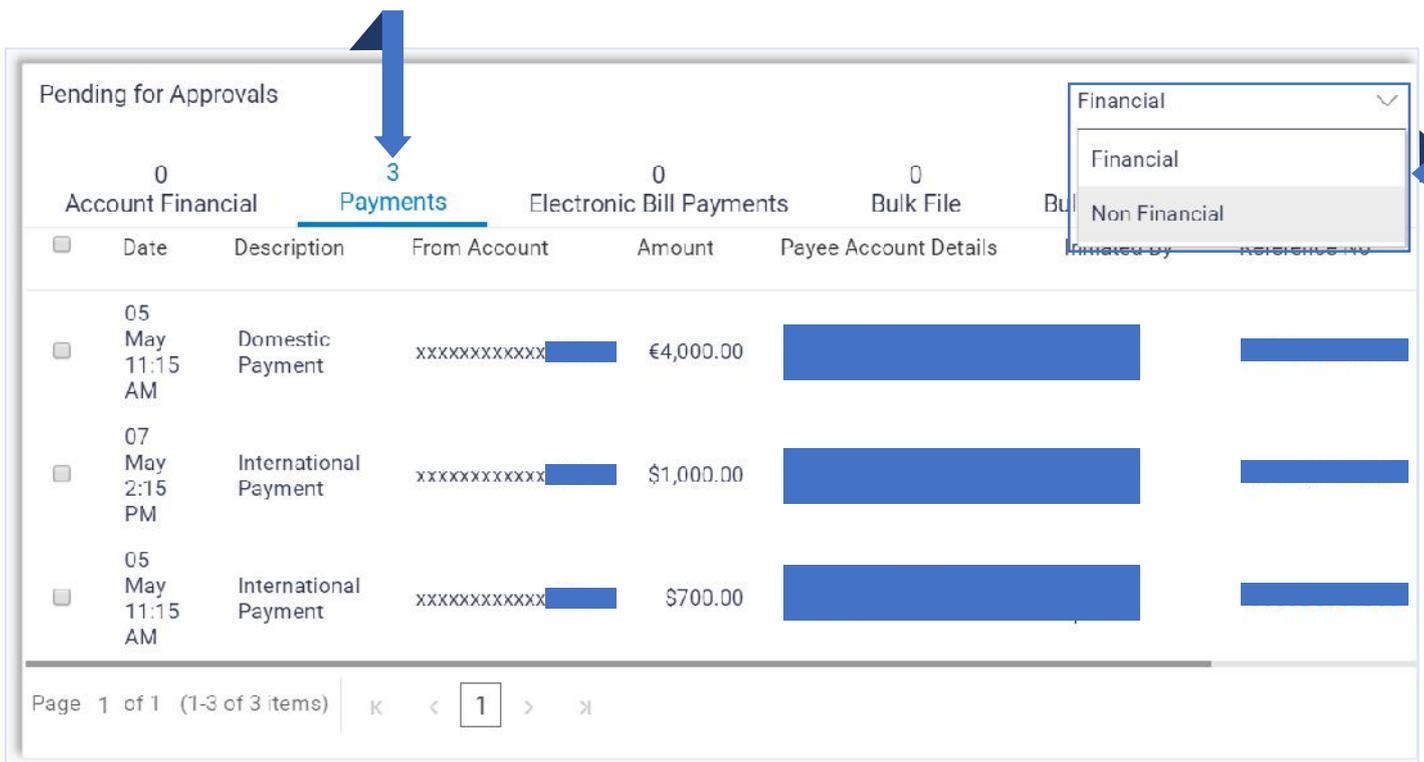
Submit Cancel

After clicking on **Confirm**, you would need to enter your **“One Time Verification (OTP)”** code which will be sent to your registered email address with the bank. If you lose your one-time verification code, click on **“Resend Code”** button to receive another one. Remember you will have only 4 attempts to request the code.

Enter the code in the **“One Time Verification”** field and click on **Submit** to get the transaction transfer confirmation message as shown below:



You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your international fund transfer request from your **Approver's Dashboard** as described in **section 3.4** of this manual.



You can approve your **International Payment/Transfer** request from “**Pending for Approvals**” widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on “**Non Financial**” transaction and then click on the “**Payments**” tab as shown in the above figure.

Pending for Approvals Financial

Account Financial 3 Payments 0 Electronic Bill Payments 0 Bulk File 0 Bulk Record

Approve **Reject**

<input type="checkbox"/>	Date	Description	From Account	Amount	Payee Account Details	Initiated By	Reference No
<input type="checkbox"/>	05 May 11:15 AM	Domestic Payment	xxxxxxxxxxxx	€4,000.00			
<input checked="" type="checkbox"/>	07 May 2:15 PM	International Payment	xxxxxxxxxxxx	\$1,000.00			
<input type="checkbox"/>	05 May 11:15 AM	International Payment	xxxxxxxxxxxx	\$700.00			

Page 1 of 1 (1-3 of 3 items) K < 1 > X

To approve your **International Transfer** request, click on (checkbox) from the list and then click on **Approve** button as shown in the above figure to proceed to the following window:

Approval Comment ✕

Payments Transactions Approval

Selected Transactions (1)

Remarks (Optional)

Cancel
Approve

Click on **Approve** button to approve your request or click on **Cancel** button to cancel the request. After approving the request, you should receive the following confirmation message on your **“Pending for Approval”** widget:

Pending for Approvals Financial

Account Financial 1 Payments 0 Electronic Bill Payments 0 Bulk File 0 Bulk Record

1 Transaction(s) successfully approvedddd, 0 transaction(s) failedddd. ✕

<input type="checkbox"/>	Date	Description	From Account	Amount	Payee Account Details	Initiated By	Reference No
--------------------------	------	-------------	--------------	--------	-----------------------	--------------	--------------

The above confirmation message indicates that your **International Payment/Transfer** request has been successfully approved.

7. BULK PAYMENT FILE UPLOAD

Bulk Payment File Upload facilitates processing of multiple transactions through a single file. This is a faster way of processing transactions than entering single screen transactions. Salary payments, fund transfers, vendor payments are few examples of financial transactions that can be supported through file upload.

The File Upload functionality enables users to process:

- Internal payments (within the bank)
- Domestic payments (within the country)
- International payments (cross border)

Bulk Payment File Upload module enables users to process files of bulk payments/transactions and save time. File Uploads facility is simple to use, has daily transaction limits and comes with the security of single/dual/multi signatory approvals.

Follow the instructions below (from creating a bulk payment file all the way to successfully processing the transactions) to upload a bulk payment file into the application:

7.1 CREATE BULK PAYMENT FILE (TEMPLATE)

Bulk Payment File Upload module only accepts the following file formats.

- **CSV, XML, XLS, XLSX**

While creating the bulk payment file the following file templates have to be followed/used to successfully process a bulk payment transaction for Internal, domestic or even international payments.

7.1.1 Internal Bulk Payment File

***Microsoft Excel Template:**

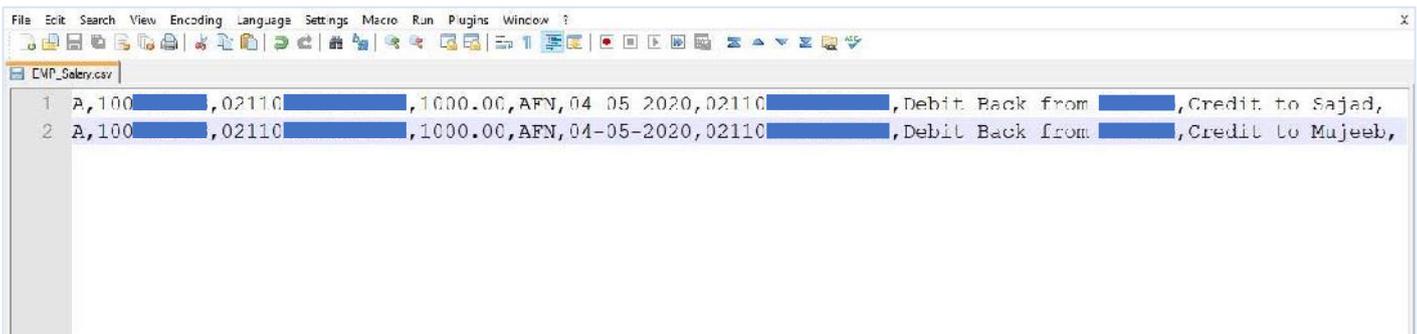
#	Payment Ref ID	Payers Customer Identification Number	Payers Account Number	Payment Amount	Currency (Standard currency format)	Transfer Date	Payee Account number	Payer's Payment Reference/Note	Payee's Payment Reference/Note
<i>Example:</i>									
1	A	100400***	02110901*****	1000.00 <i>(Note: the total amount should be followed with two decimals places .00)</i>	AFN <i>(Note: use the standard short form of the currency)</i>	07-05-2020	02110901*****	Ahmad Payroll	Business Name - Local Staff Payroll
2	A	100400***	02110901*****	1000.00 <i>(Note: the total amount should be followed with two decimals places .00)</i>	AFN <i>(Note: use the standard short form of the currency)</i>	07-05-2020	02110901*****	Jawad Payroll	Business Name - Local Staff Payroll

***NOTEPAD++ Template:**

```
1 | Payment Ref ID,Payers Customer Identification Number,Payers Account Number,Payment  
| Amount,Currency (Standard currency format),Transfer Date,Payee Account  
| Number,Payer's Payment Reference/Note,Payee's Payment Reference/Note,
```

IMPORTANT: Make sure to separate entry columns with commas, end it with comma and no space should be left/used before and after commas as shown in the example below.

Example:



7.1.2 Domestic Bulk Payment File

*Microsoft Excel Template:

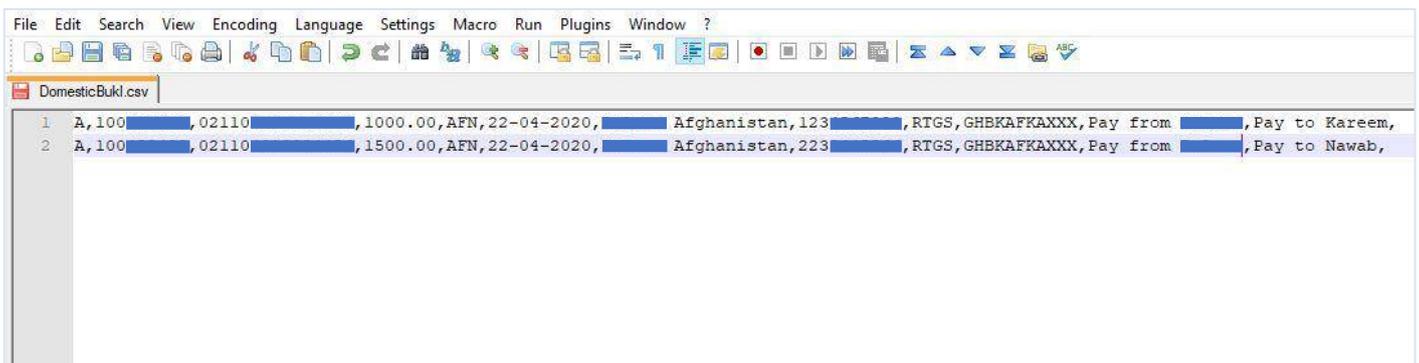
#	Payment Ref ID	Payers Customer Identification Number	Payers Account Number	Payment Amount	Currency (Standard currency format)	Transfer Date	Payee's Name on the Account	Payee Account number	Payment Channel (Always select RTGS as a payment channel)	Local Bank Code	Payer's Payment Reference/ Note	Payee's Payment Reference/ Note
Example:												
1	A	100400***	02110901*** ****	1000.00 (Note: the total amount should be followed with two decimals places .00)	AFN (Note: use the standard short form of the currency)	07-05-2020	Kareem	123456789	RTGS	Enter the Local bank code	Ahmad Payroll	Local Staff Payroll
2	A	100400***	02110901*** ****	1500.00 (Note: the total amount should be followed with two decimals places .00)	AFN (use the standard short form of the currency)	07-05-2020	Nawab	987654321	RTGS	Enter the Local bank code	Jawad Payroll	Local Staff Payroll

*NOTEPAD++ Template:

```
1 Payment Ref ID,Payers Customer Identification Number,Payers Account Number,Payment Amount,Currency (Standard currency format),Transfer Date,Payee's Name on the Account,Payee Account number,Payment Channel (Always select RTGS as a payment channel),Local Bank Code,Payer's Payment Reference/Note,Payee's Payment Reference/Note,
```

IMPORTANT: Make sure to separate entry columns with commas, end it with comma and no space should be left/used before and after commas as shown in the example below.

Example:



7.1.3 International Bulk Payment File

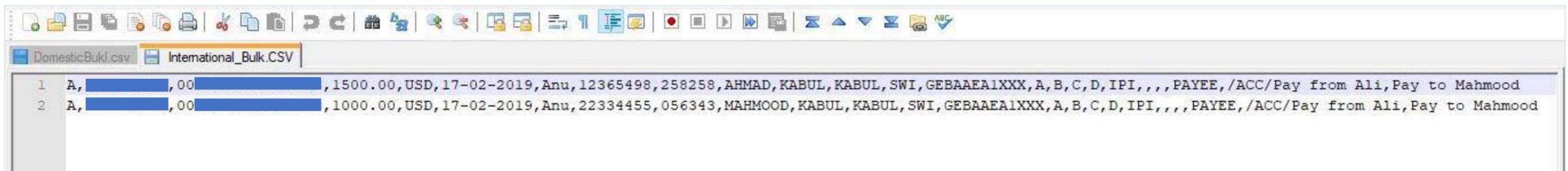
***Microsoft Excel Template:**

#	Payment Ref ID	Payers Customer ID Number	Payers Account Number	Payment Amount	Currency (Standard currency format)	Transfer Date	Payee's Name on the Account	Payee Account number	Payee's Address Line 1	Payee's Address Line 2	Payee's City	Payee's Country	Payment Channel (Code Type, e.g. SWIFT)	International Bank SWIFT Code	International Bank Name	International Bank Address	International Bank City	International Bank Country	Payment Details Line 1	Payment Details Line 2	Payment details line 3	Payment Details Line 4	International Transfer Charges	Payer's Payment Reference /Note	Payee's Payment Reference /Note
Example:																									
1	A	100400** *	02110901 *****	1000.00 <i>(Note: The total amount should be followed with two decimals places .00)</i>	USD <i>(Note: Use the standard short form of the currency)</i>	07-05-2020	Anu Khan	12345678	33 Aldykes	Hatfield	Hertfordshire	United Kingdom	SWIFT	AAAA BB CC DDD <i>(Note: Enter the International Bank SWIFT Code)</i>	HSBC	Hatfield Town Center	Hertfordshire	United Kingdom	Purpose of transfer – Remittance Information 1 <i>E.g. School Fees</i>	Remittance Information-2 <i>(Note: This field is not mandatory. Leave this column empty if no further information is required)</i>	Remittance Information-3 <i>(Note: This field is not mandatory. Leave this column empty if no further information is required)</i>	Remittance Information-4 <i>(Note: This field is not mandatory. Leave this column empty if no further information is required)</i>	Payee/Payer/Shared <i>(Note: Specify which party is to pay the charges/The transfer chargers can also be shared between the two parties)</i>	Ahmad Payroll	Local Staff Payroll
2	A	100400** *	02110901 *****	1500.00 <i>(Note: The total amount should be followed with two decimals places .00)</i>	USD <i>(Note: Use the standard short form of the currency)</i>	07-05-2020	Anu Khan	12345678	33 Aldykes	Hatfield	Hertfordshire	United Kingdom	SWIFT	AAAA BB CC DDD <i>(Note: Enter the International Bank SWIFT Code)</i>	HSBC	Hatfield Town Center	Hertfordshire	United Kingdom	Purpose of transfer – Remittance Information 1 <i>E.g. Utility</i>	Remittance Information 2 <i>(Note: This field is not mandatory. Leave this column empty if no further information is required)</i>	Remittance Information 3 <i>(Note: This field is not mandatory. Leave this column empty if no further information is required)</i>	Remittance Information 4 <i>(Note: This field is not mandatory. Leave this column empty if no further information is required)</i>	Payee/Payer/Shared <i>(Note: Specify which party is to pay the charges/The transfer chargers can also be shared between the two parties)</i>	Jawad Payroll	Local Staff Payroll

***NOTEPAD++ Template:**

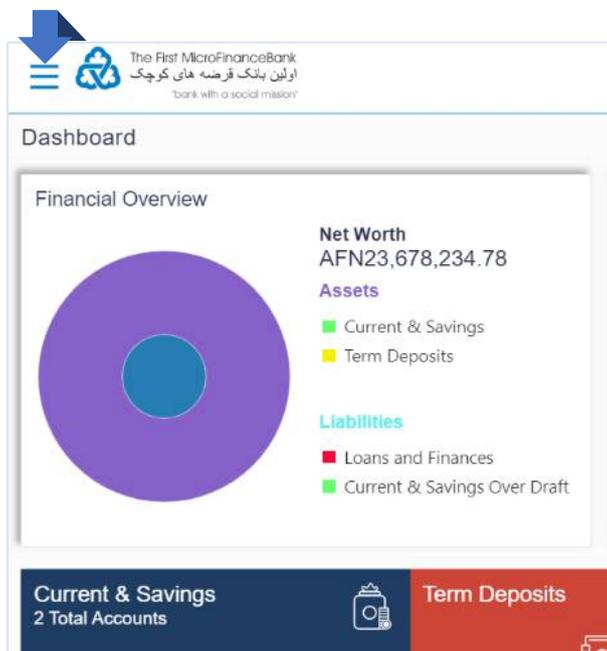
```
1 Payment Ref ID,Payers Customer ID Number,Payers Account Number,Payment Amount,Currency (Standard currency format),Transfer Date,Payee's Name on the Account,Payee Account number,Payee's Address Line 1,Payee's Address Line 2,Payee's City,Payee's Country,Payment Channel (e.g. SWIFT),International Bank Payment Channel Code/SWIFT Code,International Bank Name,International Bank Address,International Bank City,International Bank Country,Remittance Info 1,Remittance Info 2 (not mandatory),Remittance Info 3 (not mandatory),Remittance Info 4 (not mandatory),International Transfer Charges (Payee/Payer/Shared),Payer's Payment Reference/Note,Payee's Payment Reference/Note,
```

IMPORTANT: Make sure to separate entry columns with commas, end it with comma and no space should be left/used before and after commas as shown in the example below.

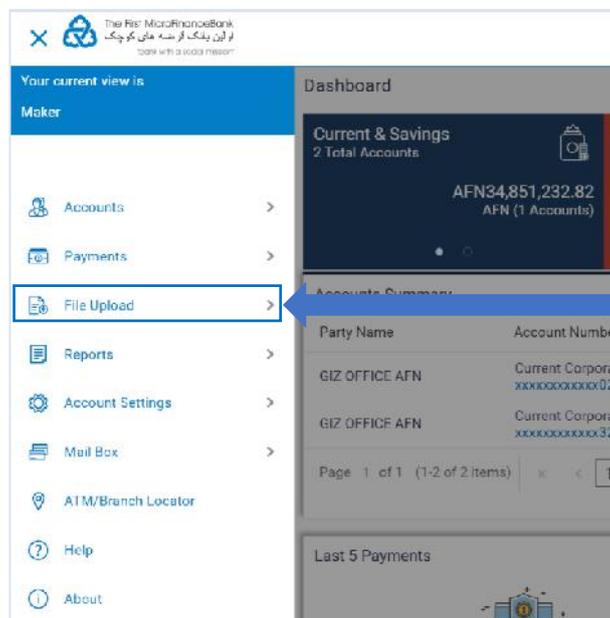


7.2 FILE UPLOAD

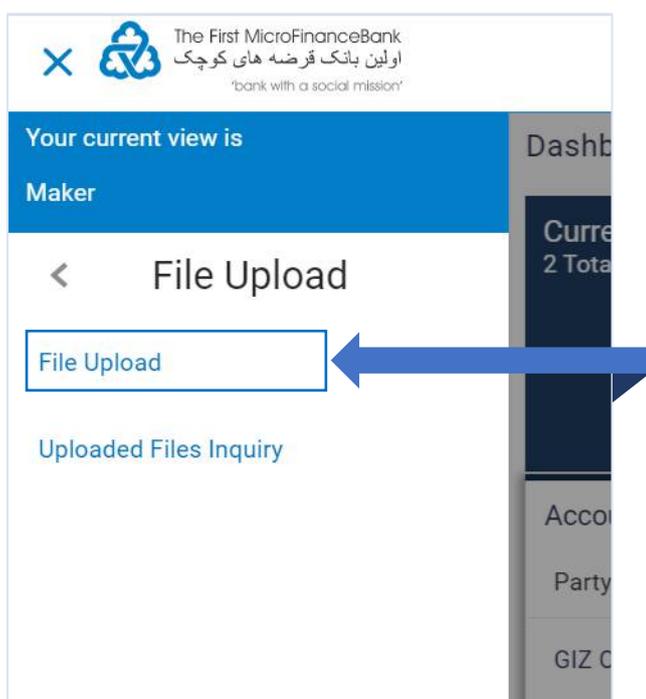
This section will guide user to upload files containing multiple payments into the **FILE UPLOAD** module in the application. Follow the instructions below to successfully upload a Bulk Payment File. If you hold an account with dual/multiple signatories assigned to it, then you need to switch to your corporate initiator or maker user account.



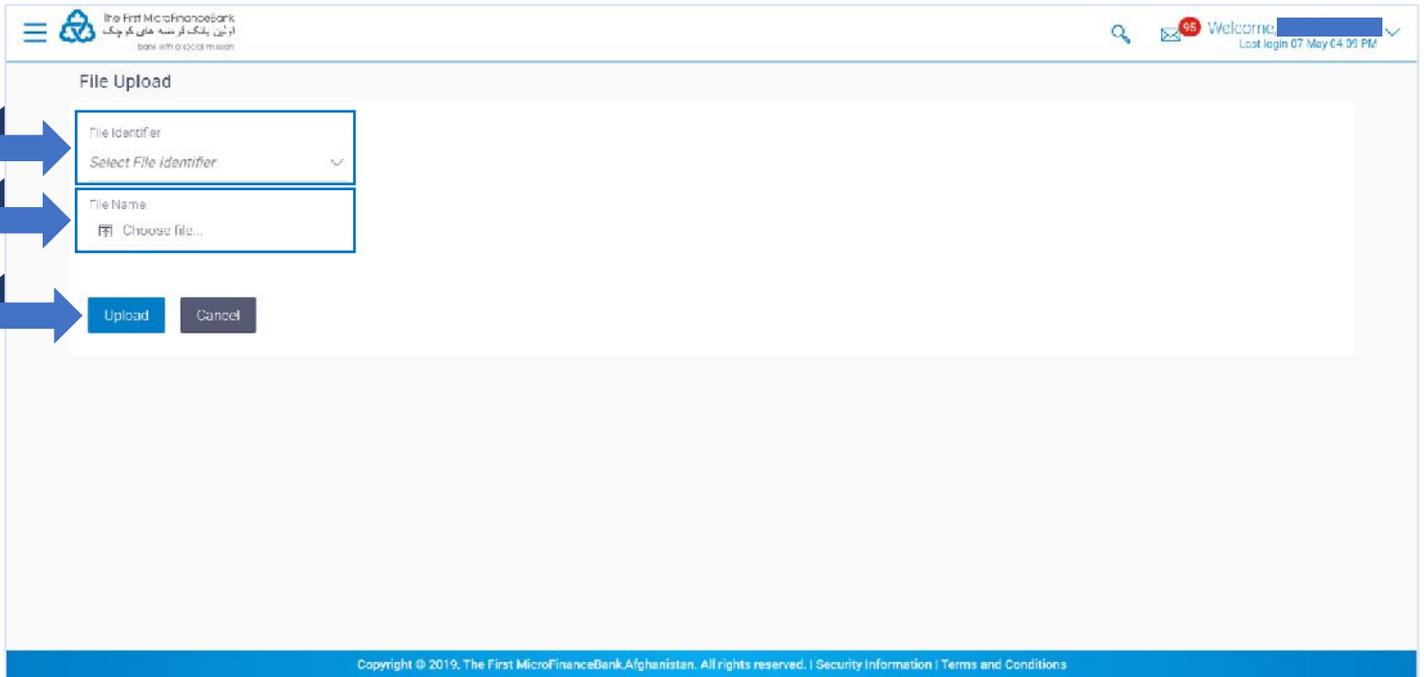
Click on the toggle menu or ☰ icon to access payments.



As shown above, click on **File Upload** to navigate through the following submenu:

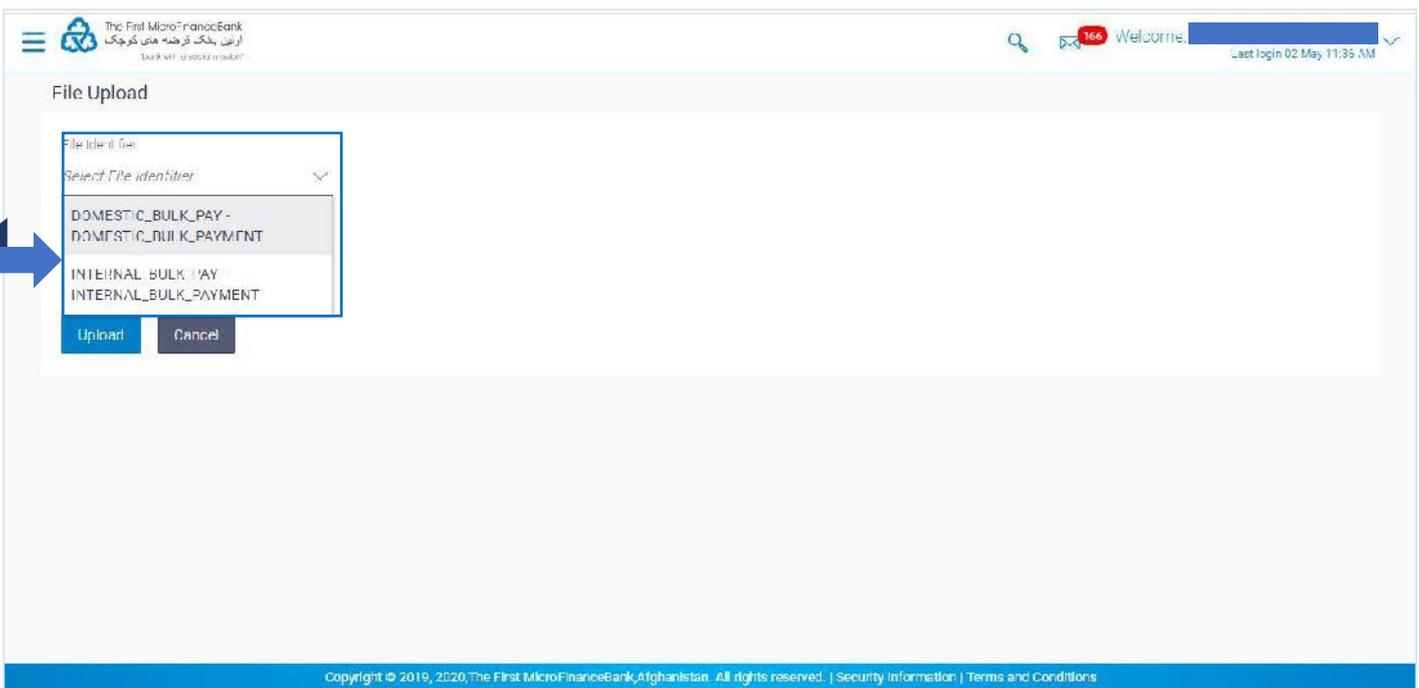


Click on **File Upload** to go to the file upload module page as shown in the image below:



Field Description:

File Identifier – From the File Identifier list, select the file identifier. The file identifier details appear as:



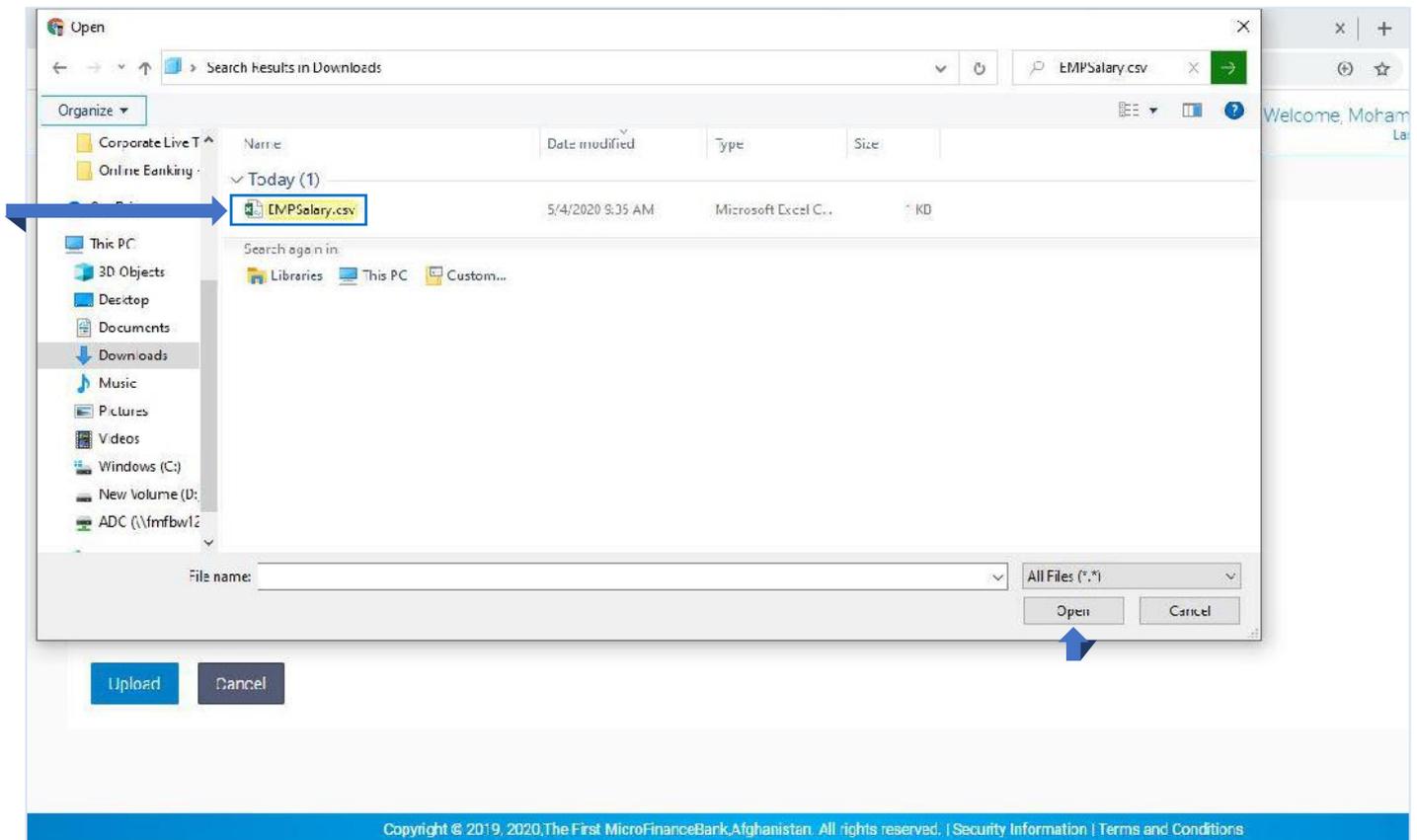
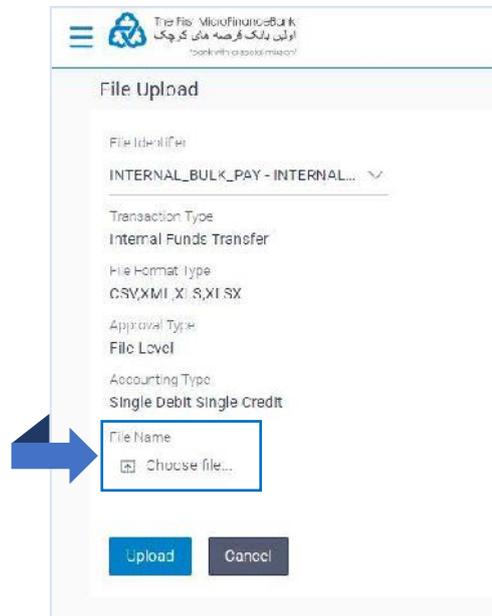
From the above list, select the transaction type of the file upload. The transaction type could be **Internal Bulk Payment**, **Domestic Bulk Payment** and **International Bulk Payment**.

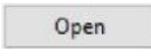
As an example, Internal Bulk Payment transaction file upload is demonstrated below in order to guide users on how to successfully upload and process a bulk payment file via our file upload module. The same instructions apply for the rest of the transactions (domestic and International).

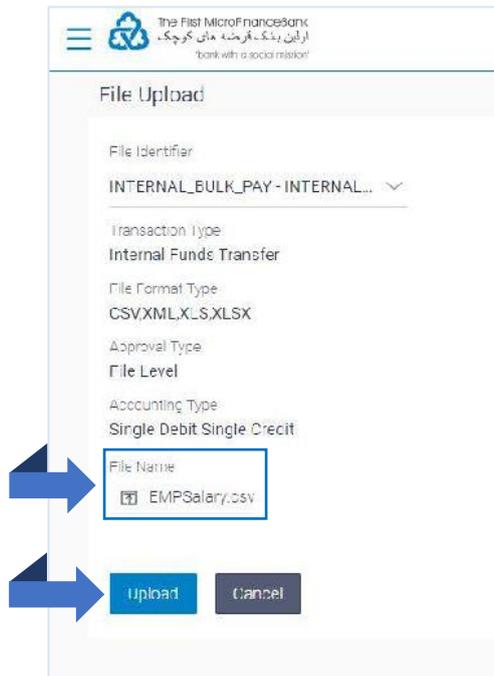
File Name – Name of the file which is uploaded. This module can only accept the following file format types:

CSV, XML, XLS, XLSX

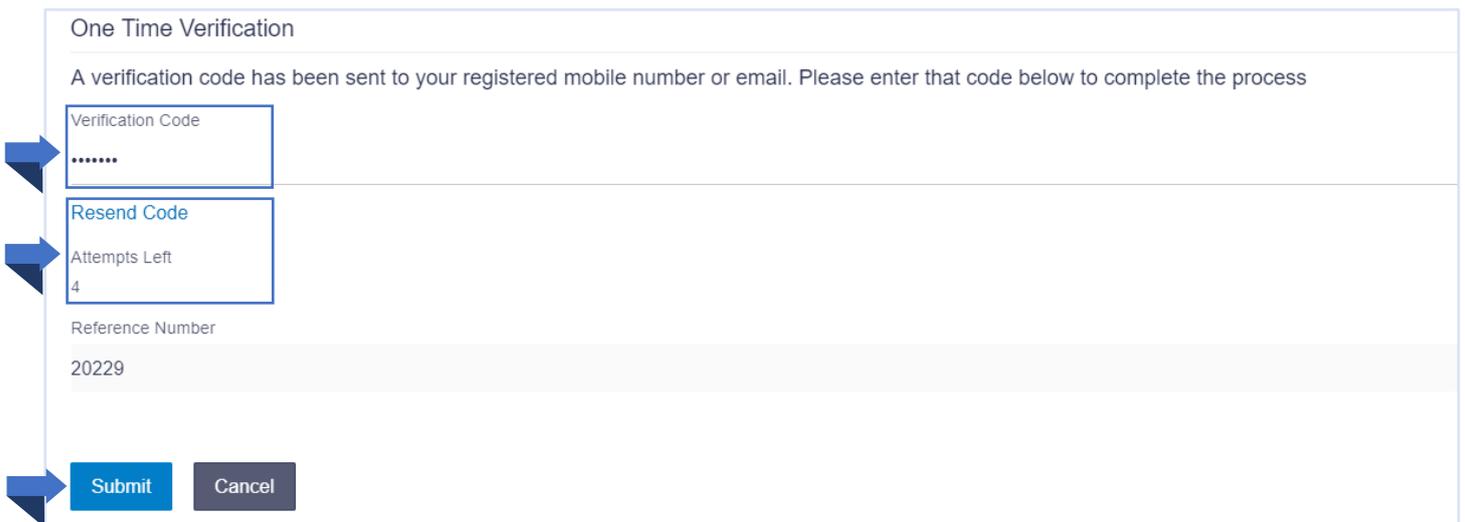
Select the file from your computer by clicking on  **Choose file...** icon as shown in the figure below:



Search and select the Bulk Payment File from your computer and click on  **Open** button as shown in the figure to fetch the file into the file upload module.

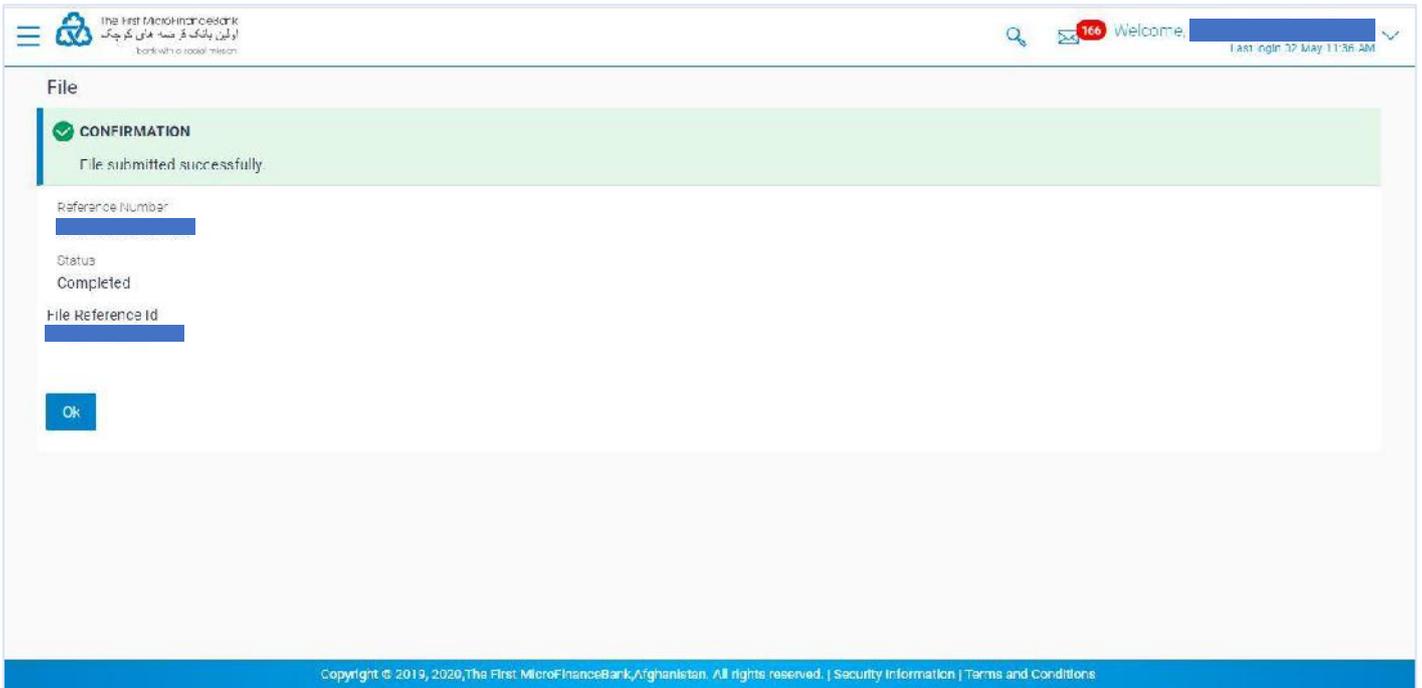


Once the file is successfully fetched into the File Upload module, click on **Upload** button to initiate the bulk payment transaction.

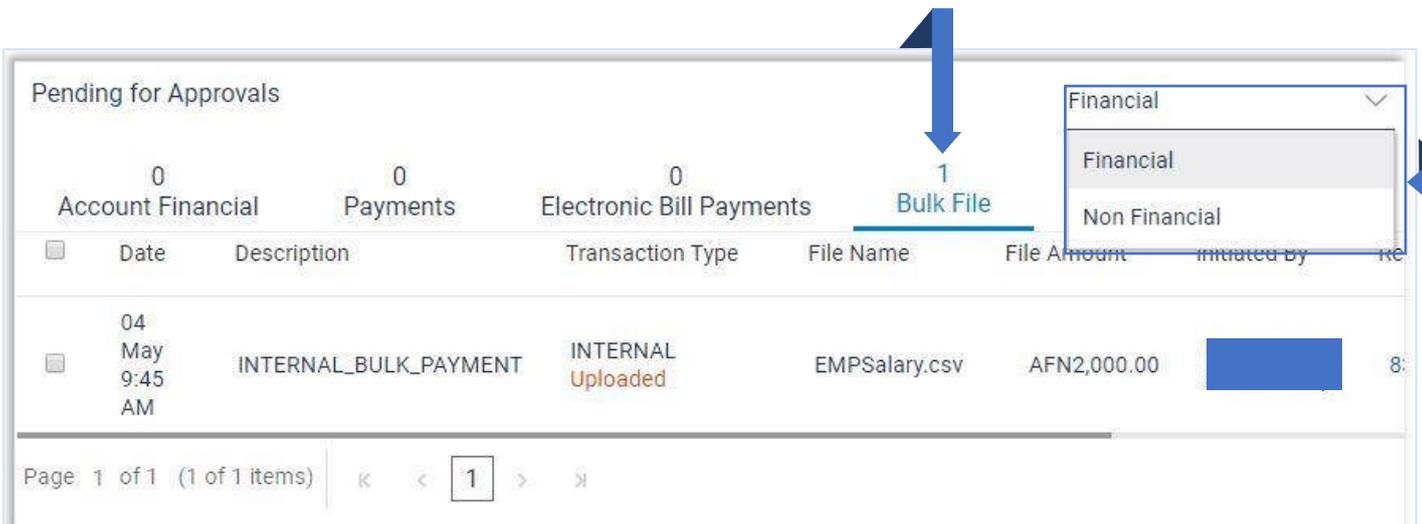


After clicking on **Upload**, you would need to enter your **“One Time Verification (OTP)”** code which will be sent to your registered email address with the bank. If you lose your one-time verification code, click on **“Resend Code”** button to receive another one. Remember you will have only 4 attempts to request the code.

Enter the code in the **“One Time Verification”** field and click on **Submit** to get the transaction transfer confirmation message as shown below:



You should receive a confirmation message as shown in the above figure. If you hold an account with dual/multiple signatories assigned to it, you need to switch to your corporate approver user account/s to approve your bulk fund transfer request from your **Approver's Dashboard** as described in **section 3.4** of this manual.



You can approve your **Bulk Payment File Upload** request form “**Pending for Approvals**” widget available on your **Approver Dashboard**. To view ‘Pending for Approval’ items list, click on “**Non Financial**” transaction and then click on the “**Bulk File**” tab as shown in the above figure.

Pending for Approvals Financial

Account Financial: 0 Payments: 0 Electronic Bill Payments: 0 **Bulk File: 1** Bulk Record: 0

Approve **Reject**

<input checked="" type="checkbox"/>	Date	Description	Transaction Type	File Name	File Amount	Initiated By	Re
<input checked="" type="checkbox"/>	04 May 9:45 AM	INTERNAL_BULK_PAYMENT	INTERNAL Uploaded	EMPSalary.csv	AFN2,000.00		8:

Page 1 of 1 (1 of 1 items) < 1 >

To approve your **Bulk Transfer File Upload** request, click on (checkbox) from the list and then click on **Approve** button as shown in the above figure to proceed to the following window:

Approval Comment

Bulk File Transactions Approval

Selected Transactions (1)

Remarks (Optional) Employee Salary for the Month of April 2020 Approved

Cancel **Approve**

Click on **Approve** button to approve your request or click on **Cancel** button to cancel the request. After approving the request, you should receive the following confirmation message on your “**Pending for Approval**” widget:

Pending for Approvals Financial

Account Financial: 0 Payments: 0 Electronic Bill Payments: 0 **Bulk File: 1** Bulk Record: 0

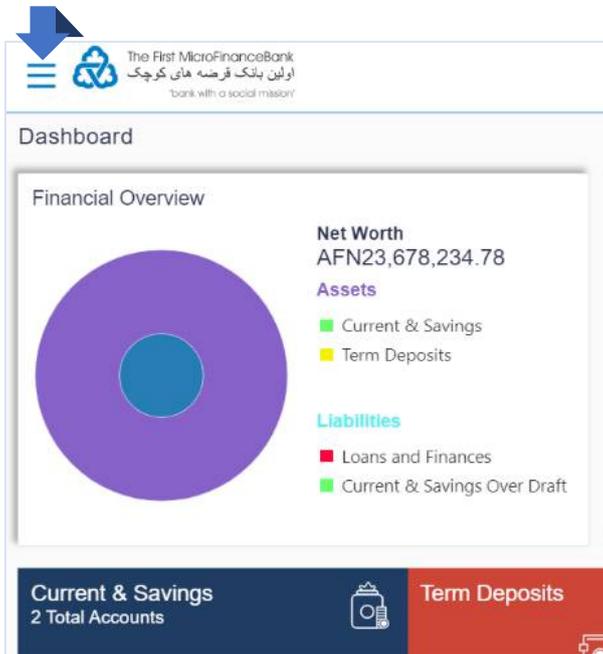
1 Transaction(s) successfully approvedddd, 0 transaction(s) failedddd.

<input type="checkbox"/>	Date	Description	From Account	Amount	Payee Account Details	Initiated By	Reference No
--------------------------	------	-------------	--------------	--------	-----------------------	--------------	--------------

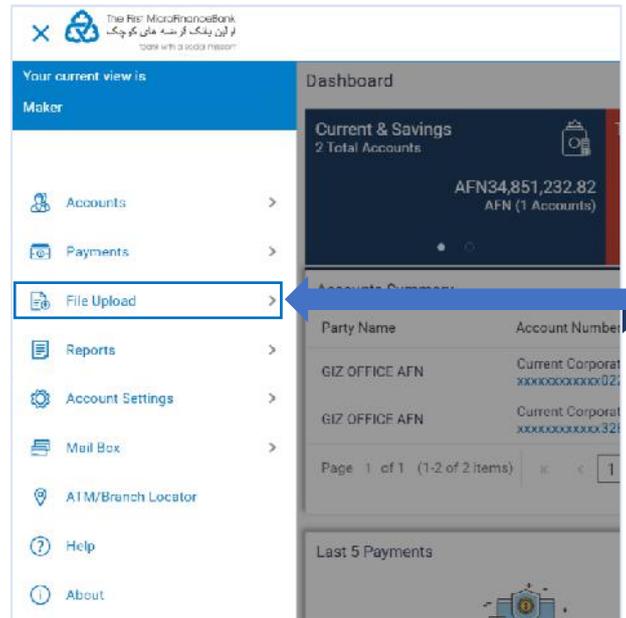
The above confirmation message indicates that your **Bulk Payment File Upload** request has been successfully approved.

7.3 UPLOADED FILES INQUIRY

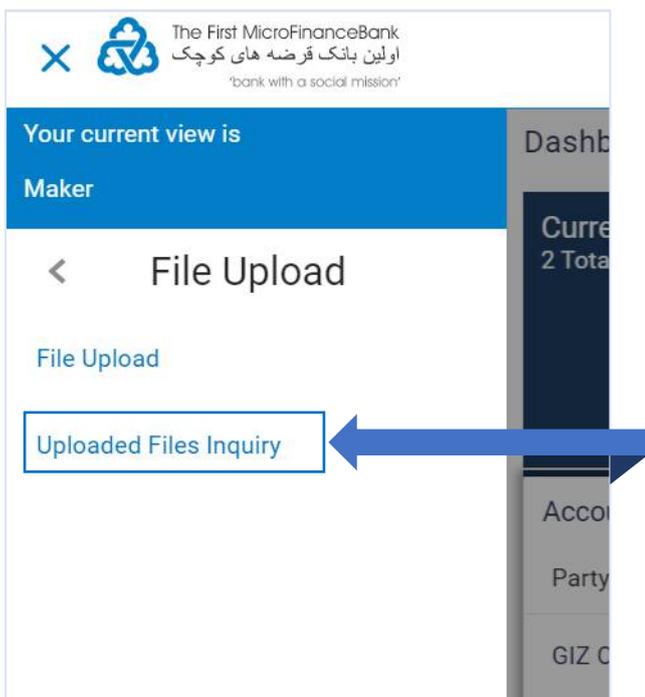
Through this option you can view the bulk files uploaded by you or your assigned associates (only those files that the user has access to) and their status. Follow the instructions below to go to **Uploaded File Inquiry** page:



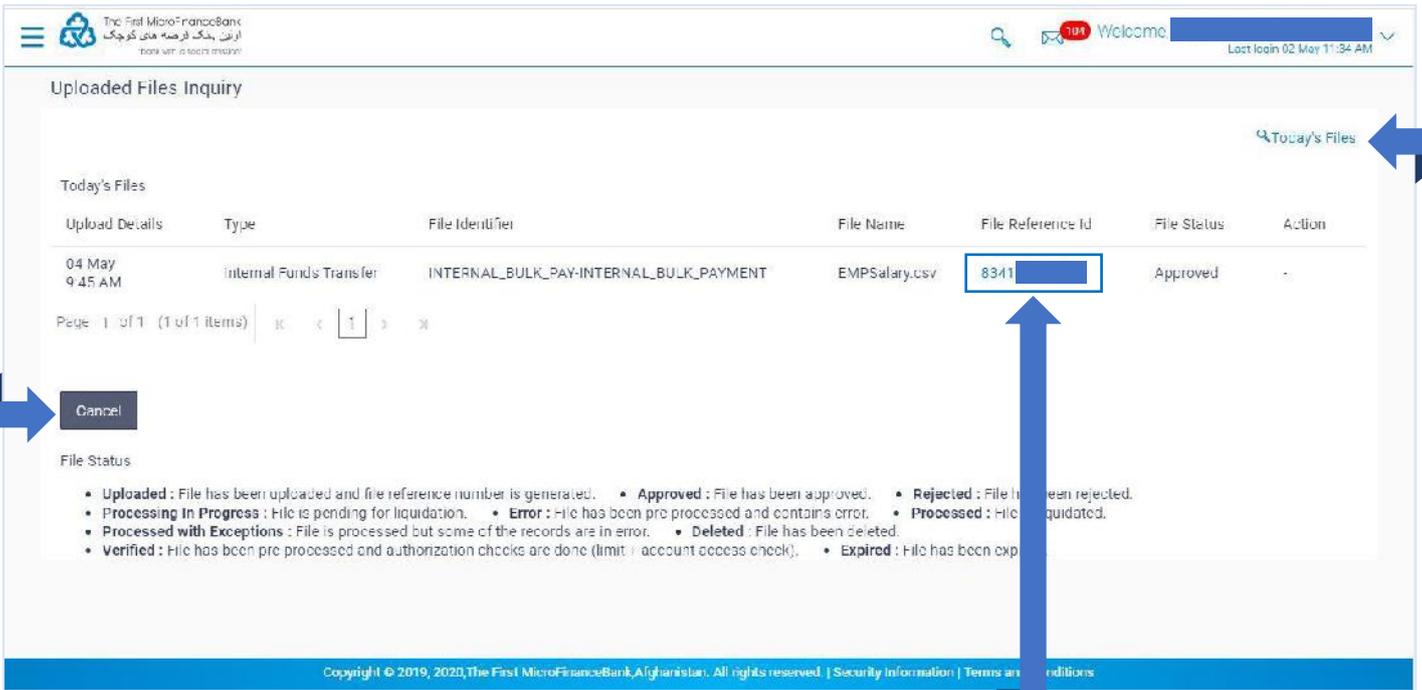
Click on the toggle menu or  icon to access payments.



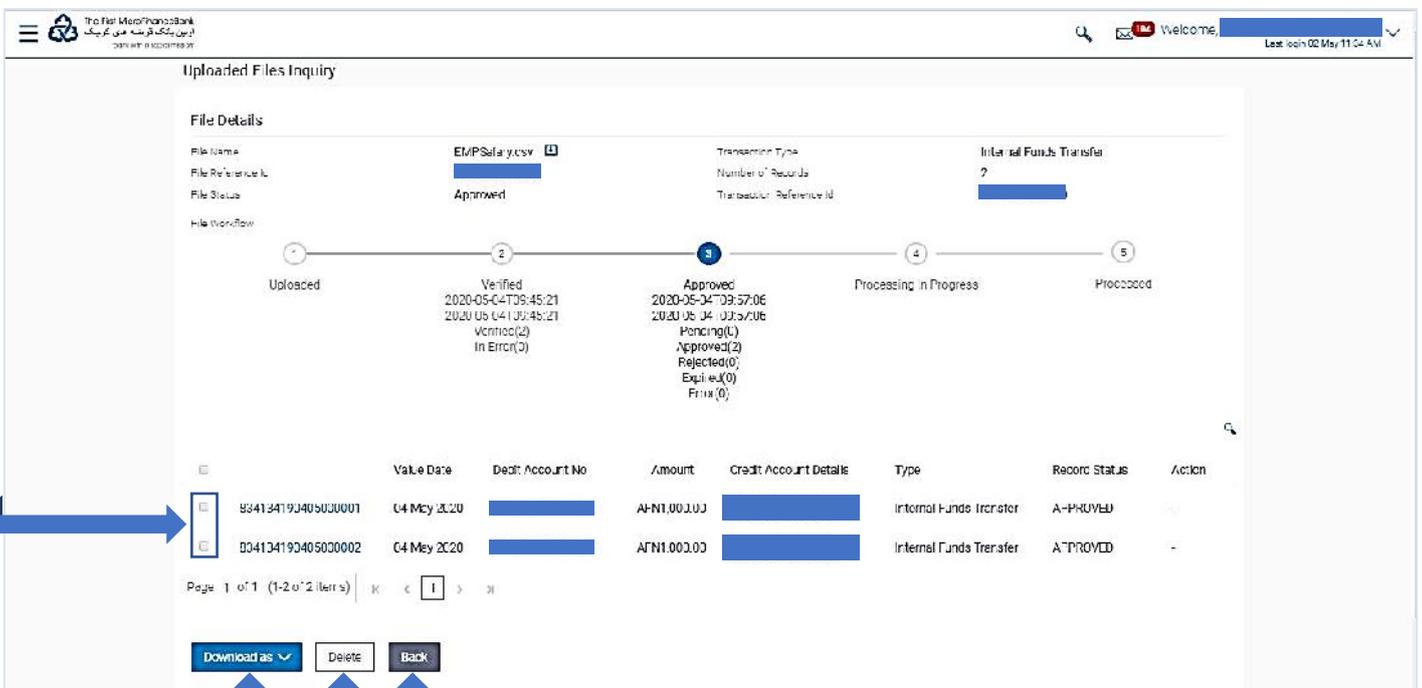
As shown above, click on **File Upload** to navigate through the following submenu:



Click on **Uploaded File Inquiry** to go to the file upload module page as shown in the image below:



From the above image, click on **Today's Files** to expand the search criteria and search a particular uploaded file. The search section appears. Click on **Cancel** to go back to your main dashboard. Click on **File Reference Id** link to view the details of the uploaded file in the **Uploaded File Inquiry - File Details** screen, as shown below:



Click on **Download as** to download the file record details in pdf or csv format. Click on **Delete** against a specific file upload record by clicking on the (checkbox) from the given list of the transactions to delete the record. Click on **Back** to go back to the previous page.

8. ACCOUNT SETTINGS

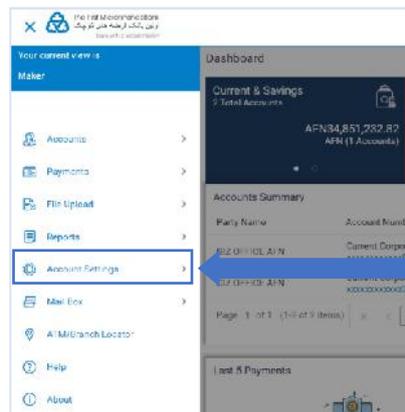
This option allows you to change the settings of your account, such as your profile details and personal information, changing your account security questions, changing your password, setting daily or monthly payment limits and etc.

8.1 ACCESSING YOUR PROFILE

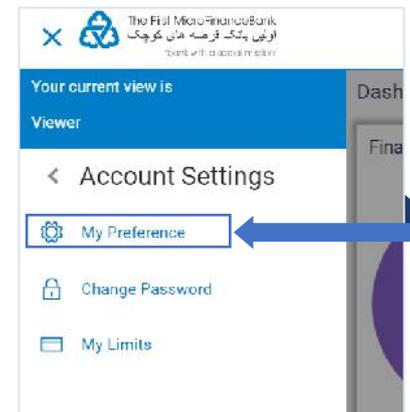
To access profile settings, go to “**Account Settings**” on the toggle menu or follow the instructions below:



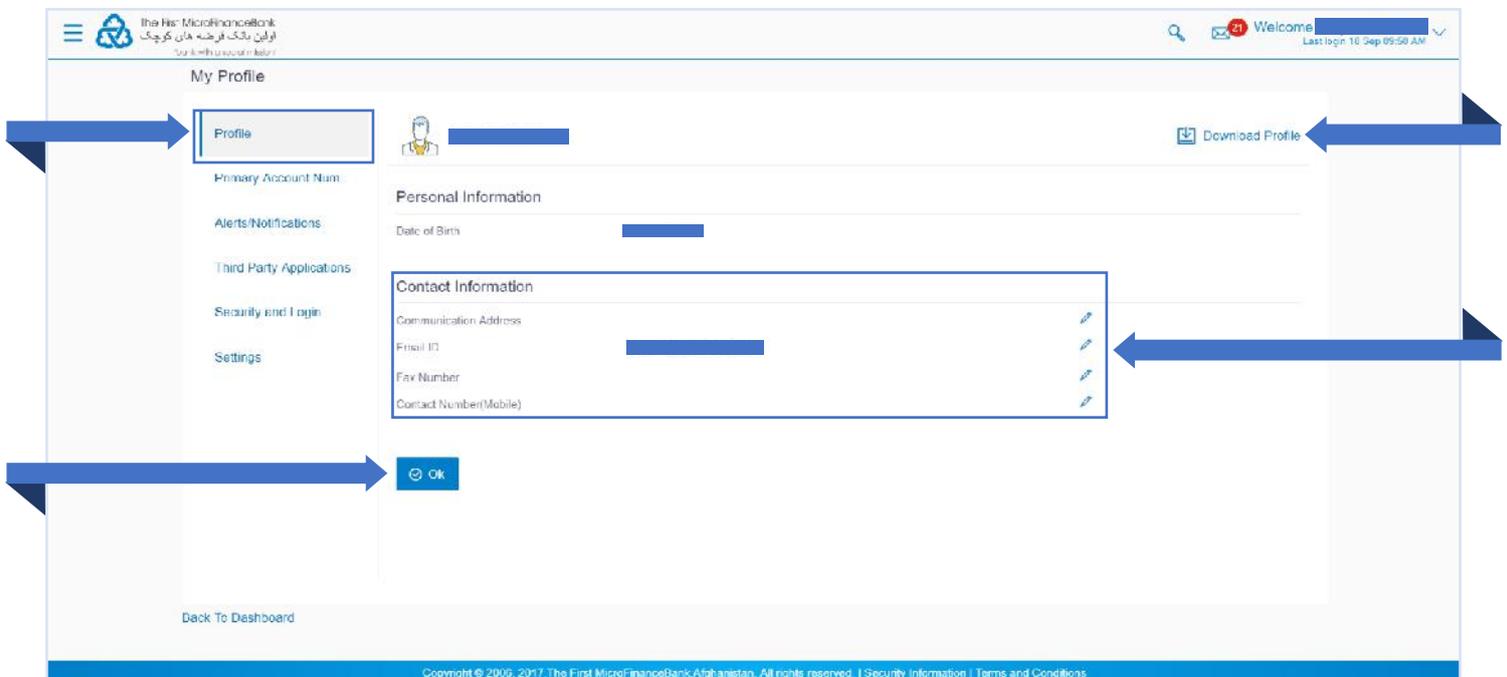
Click on the toggle menu or  icon to access payments.



To navigate to your account profile, click on “**Account Settings**”.



Click on “**My Preference**” to proceed to “**My Profile**” screen:



As shown in the above figure, click on “**Profile**” tab on the left side of the page to see the following options:

1. **Download Profile:** click on  [Download Profile](#) to download your profile details in an excel file.
2. **Contact Information:** click on  icon to enter you contact information, for example:

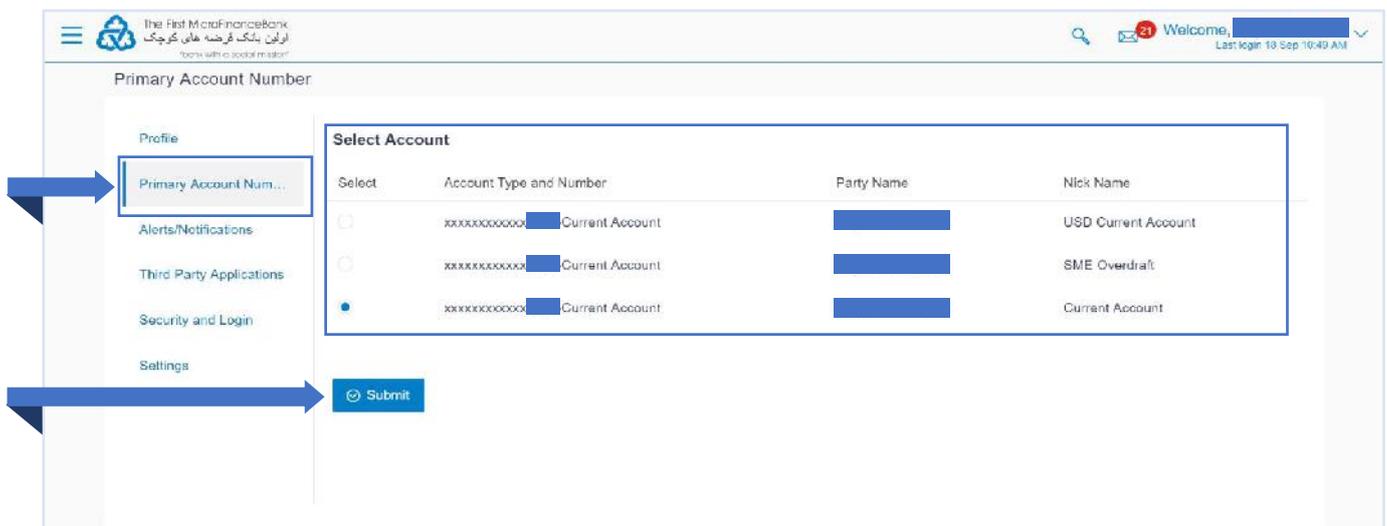
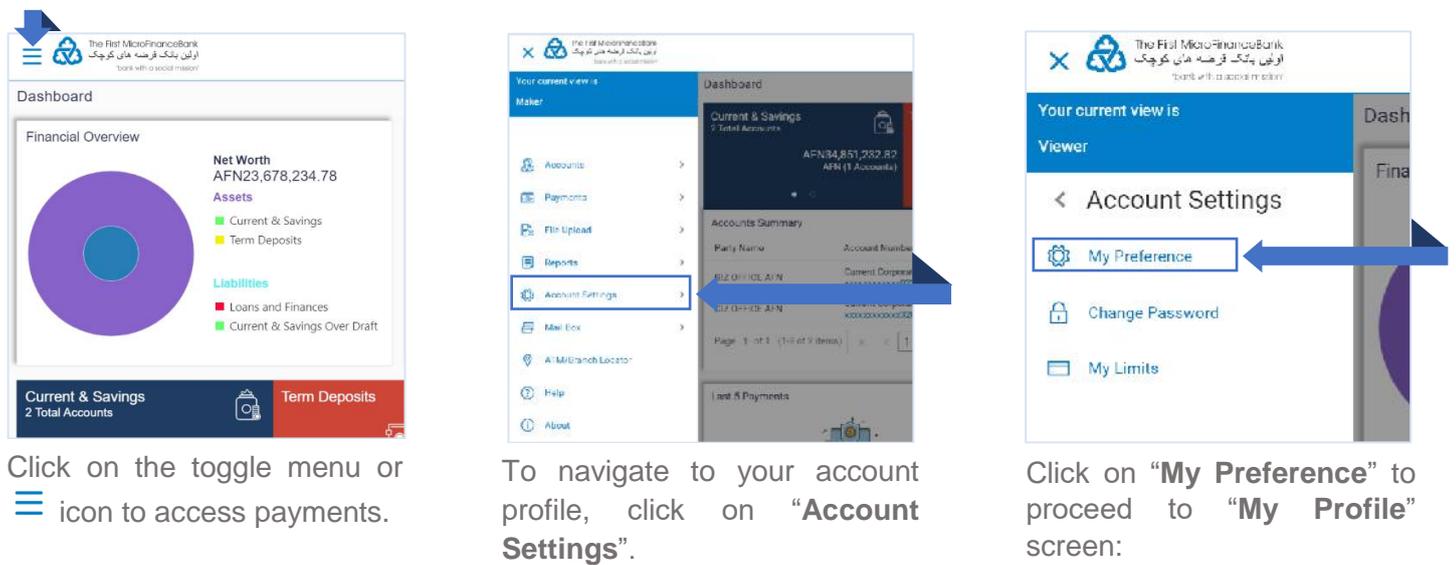


Once you entered your mobile phone number into the “**Contact Number**” field, click on **Save** to bring the changes or **Cancel** to cancel to the transaction. Follow the same procedure for “**Communication Address**”, “**Email ID**”, and “**Fax Number**” fields.

Once you are done with bringing changes click on **Ok** to proceed to the main screen/dashboard.

8.2 SETTING UP A PRIMARY ACCOUNT NUMBER

Primary account number for a user would be his main account to be used as a default for all transactional purposes. User has an option to choose a primary account if he is having multiple accounts mapped to him. To access primary account number settings, go to “**Account Settings**” on the toggle menu or follow the instructions below:



As shown in the above figure, click on “**Primary Account Number**” to see the following option:

Select Account: from the account list click on any of the check box icons to select one of the accounts as your primary account number.

Click on **Submit** to proceed with your request and will appear on the top-right-side of the screen.

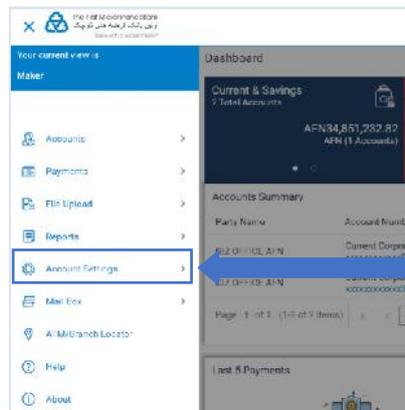


8.3 EDIT/RESET YOUR LOGIN SECURITY QUESTIONS

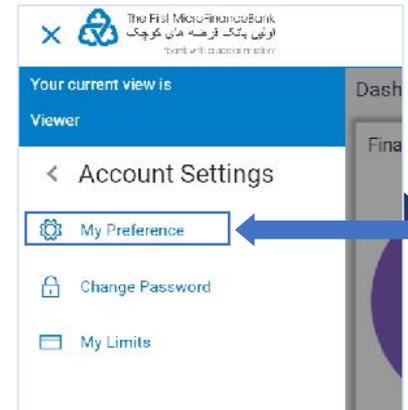
To edit or reset your login security questions, go to “**Account Settings**” on the toggle menu or follow the instructions below:



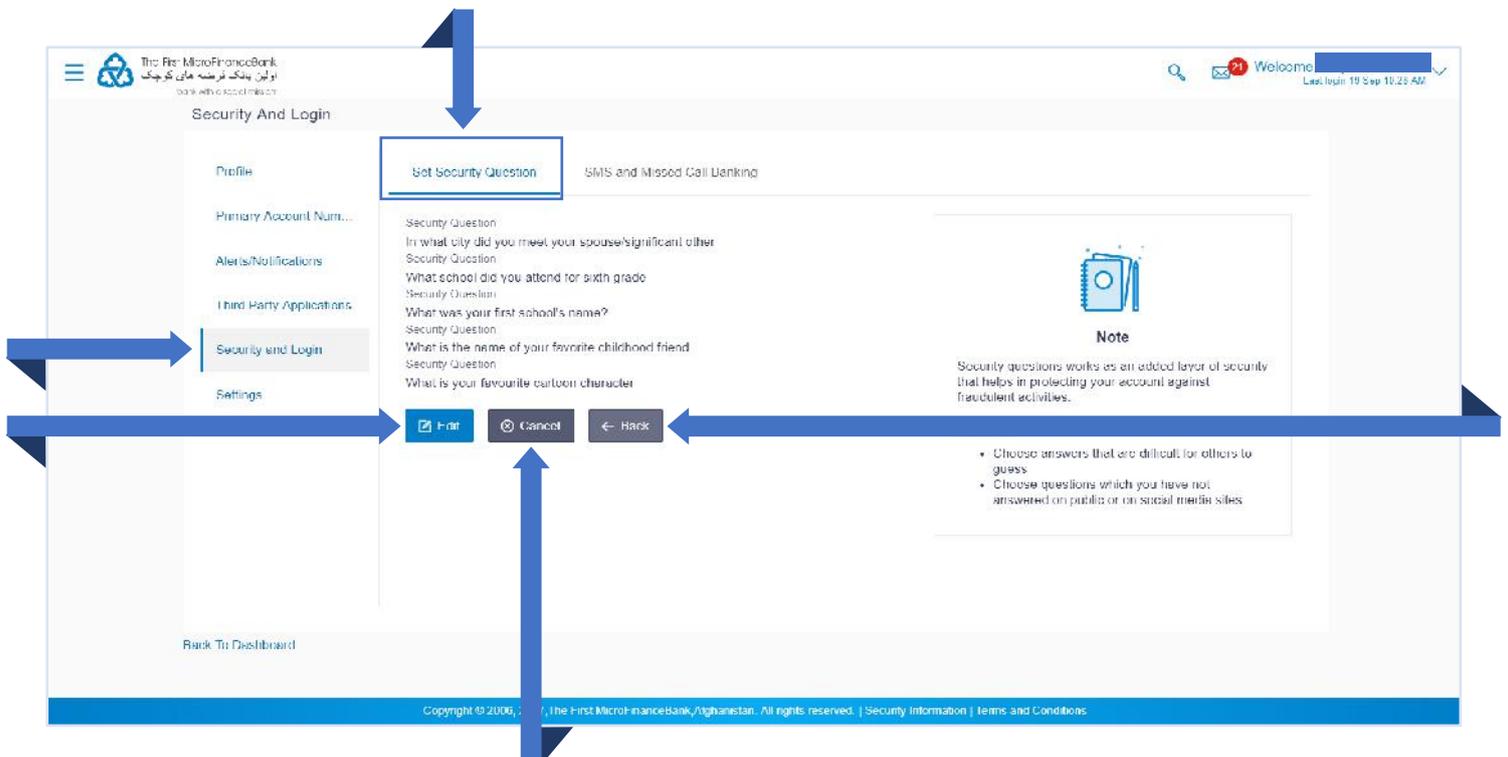
Click on the toggle menu or  icon to access payments.



To navigate to your account profile, click on “**Account Settings**”.



Click on “**My Preference**” to proceed to “**My Profile**” screen:



As shown in the above figure, click on “**Security and Login**” to see the following options:

1. **Set Security Questions:** click on set security questions tab as shown in the above figure.
2. **Edit:** to edit your security questions click on  to change your security questions.
3. **Cancel:** to cancel the transaction click on  to cancel the transaction.
4. **Back:** to go back to the previous page click on  to go back to the previous page.

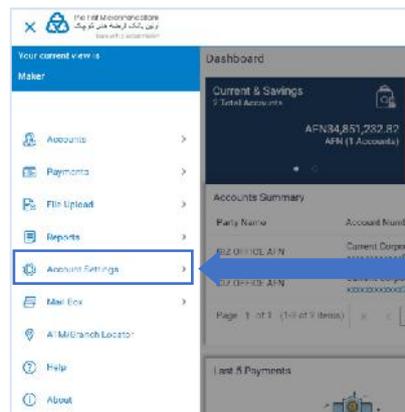
8.4 CHANGING YOUR PASSWORD

Your Password is vital to using Internet banking. It is used to identify you and grants you access to your account information. Your Password is as important as your signature and should not be shared. Keep it to yourself. The Bank makes provision for secrecy by displaying stars (*) on the screen as you enter your Password. This protects your Password from anyone looking over your shoulder as you type.

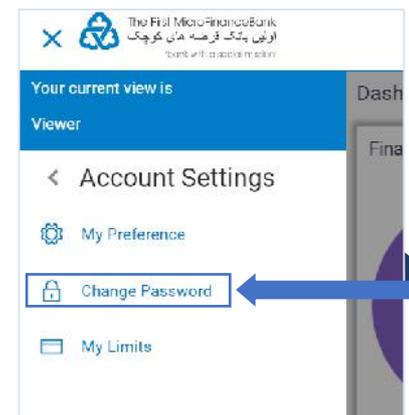
To change your password, go to “**Account Settings**” on the toggle menu or follow the instructions below:



Click on the toggle menu or  icon to access payments.



To navigate to your account profile, click on “**Account Settings**”.



Click on “**My Preference**” to proceed to “**My Profile**” screen:

Please change your password for security reasons.

Current Password

New Password

Re-enter Password

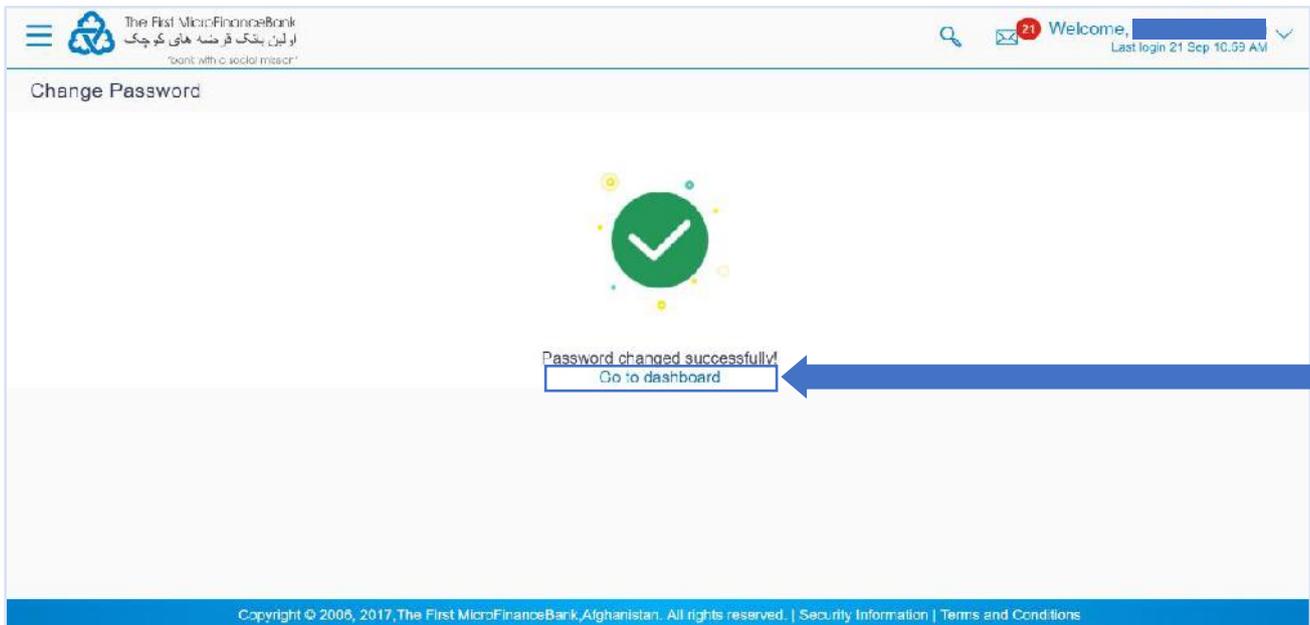
Your Password can :

- Have 8 to 15 characters
- Have uppercase (Minimum 1 mandatory)
- Have lowercase (Minimum 1 mandatory)
- Have numbers (Minimum 1 mandatory)
- Have special characters (Minimum 1 mandatory) (Allowed characters are @, #, \$)
- Not contain consecutive characters more than 2
- Not contain identical characters more than 2
- Not be a common password

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To change your password:

1. Enter your existing password in the “**Current Password**” field.
2. Enter your new password in the “**New Password**” and “**Re-enter Password**” fields. Follow the instructions on the right side of the screen to enter your password successfully.
3. Click on  to go back to the previous page.
4. Click on  to proceed to the success page:



If you receive the above message, then your password has successfully changed. Click on “**Go to dashboard**” to go to the main screen/dashboard.

9. CHEKNG YOUR MAIL BOX

“**Mail box**” of the application consists of messages, alerts and notifications intended to the users. Mail box shows the list of messages to the user with date and time and message subject. you can click the message to read the detailed content of the message. The subject of the message gives a brief understanding of what the message is about.

From your mail box you can manage your Mails, Alerts and Notifications. Follow the instructions below to check access and manage your mail box:

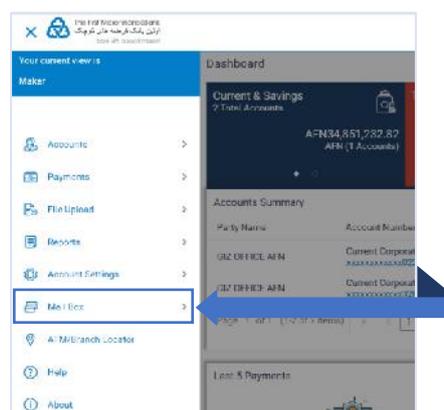
9.1 CHECKING/MANAGING YOUR MAILS

You can view the message details, the sender information and also view the chain of messages exchanged if any. The complete chain of message helps customer understand and know the information exchanged with the bank on a particular subject. You can also compose new emails.

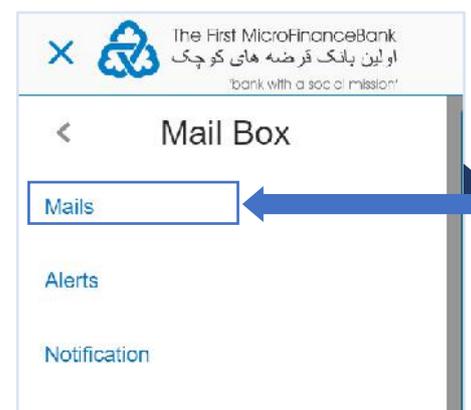
Follow the instructions below to check your mail box:



Click on the toggle menu or  icon to access payments.



To navigate to your mails, alerts and notifications, click on “**Mailbox**”.



Click on “**Mails**” to proceed to your mails page:



From the above figure, the “Mails” page consists of the following options:

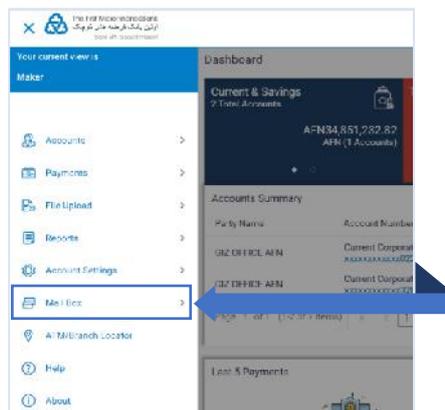
1. **Inbox:** click on  **Inbox** to check your received mails.
2. **Sent:** click on  **Sent Mail** to check your sent mails.
3. **Deleted Mail:** click on  **Deleted Mail** to check your deleted mail.
4. **Compose Mail:** click on  to write a new email.
5. **Read Mails:** click on any of the received mails from the mails’ list.
6. **Delete Mails:** select a mail form the displayed mail list and click on  icon to delete mail.
7. **Refresh Mails:** click on  icon to check for new mails.
8. **Back To Dashboard:** click on “**Back to Dashboard**” to go back to the main screen/dashboard.

9.2 VIEWING/MANAGING YOUR ACCOUNT ALERTS

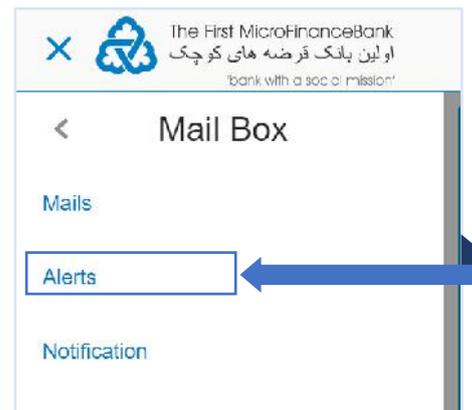
Using this option, you can manage or view your account related alerts. Follow the instructions below to manage or view alerts:



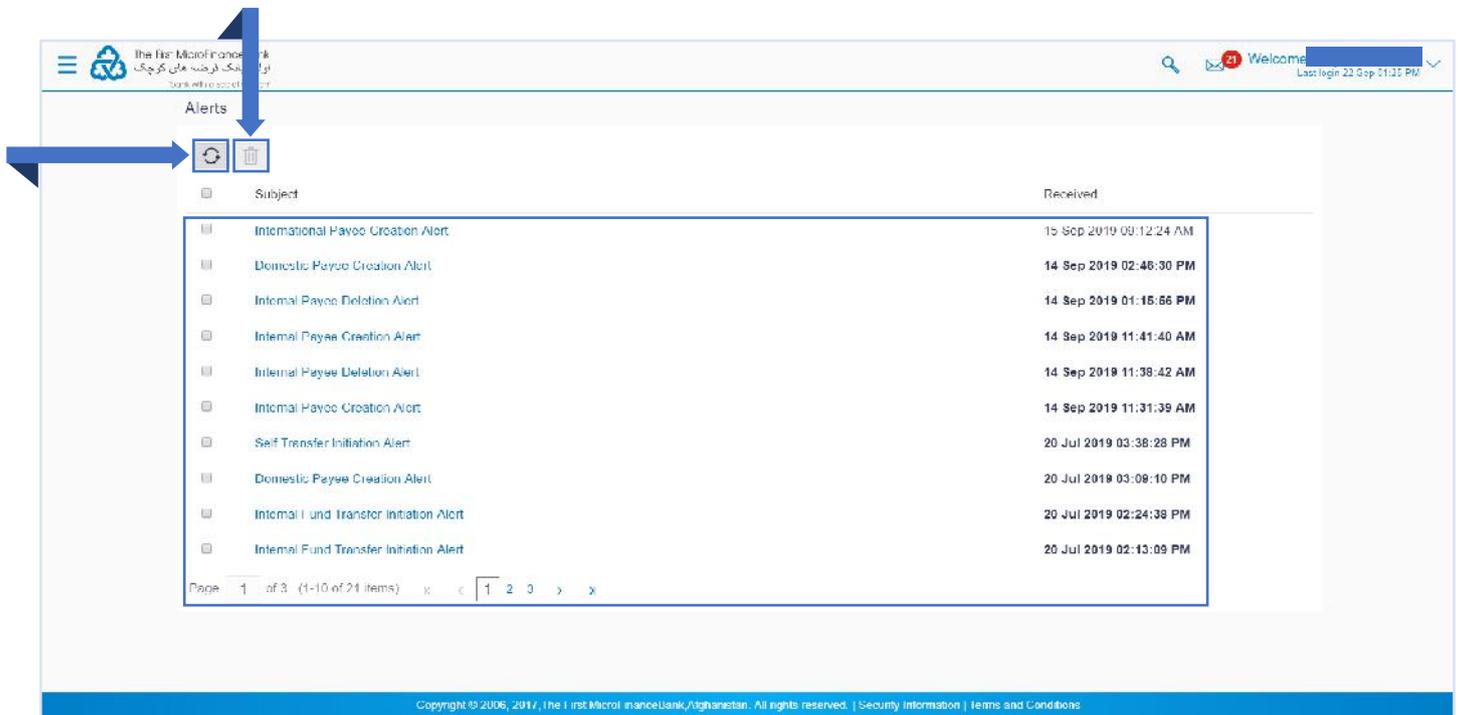
Click on the toggle menu or  icon to access payments.



To navigate to your mails, alerts and notifications, click on “**Mailbox**”.



Click on “**Alerts**” to proceed to your mails page:



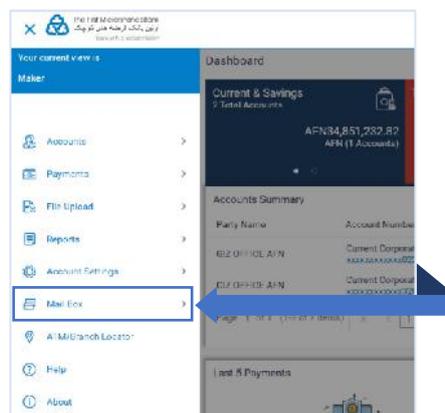
From the above figure, the “Alerts” page consists of the following options:

1. **Read Alerts:** click on any of the received alerts from the alerts’ list.
2. **Delete Alerts:** select an alert form the displayed alerts’ list and click on icon to delete.
3. **Refresh Alerts:** click on icon to check for new alerts.

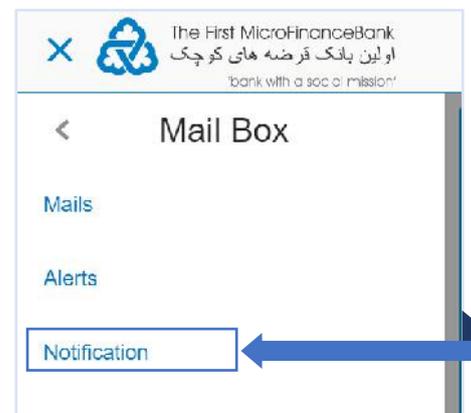
9.3 VIEWING/MANAGING YOUR ACCOUNT NOTIFICATIONS



Click on the toggle menu or icon to access payments.



To navigate to your mails, alerts and notifications, click on “Mailbox”.



Click on “Notifications” to proceed to your mails page:

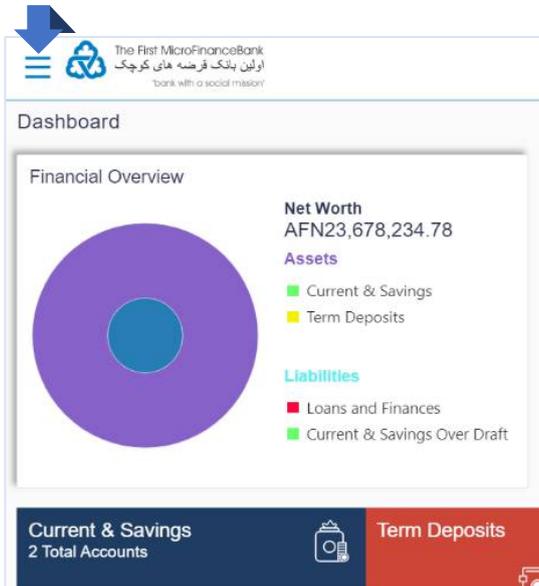


From the above figure, the “**Notifications**” page consists of the following options:

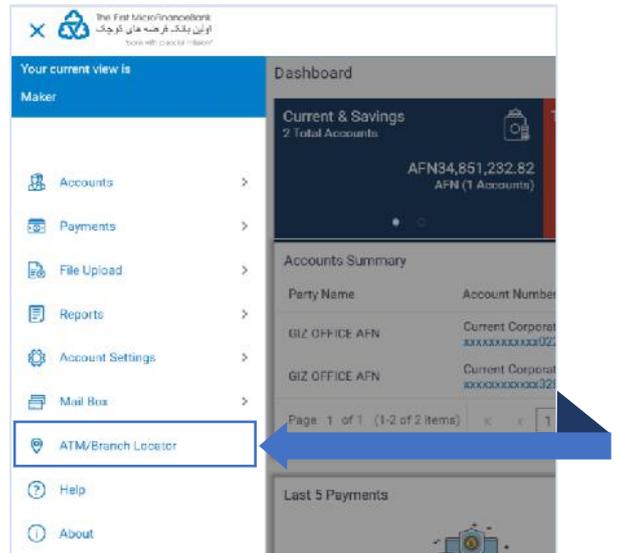
1. **Read Notifications:** click on the Subject of any of the received notifications from the notifications’ list.
2. **Delete Notifications:** select a notification from the displayed notifications’ list and click on  icon to delete.
3. **Refresh Notifications:** click on  icon to check for new notifications.

10. BRANCH LOCATOR

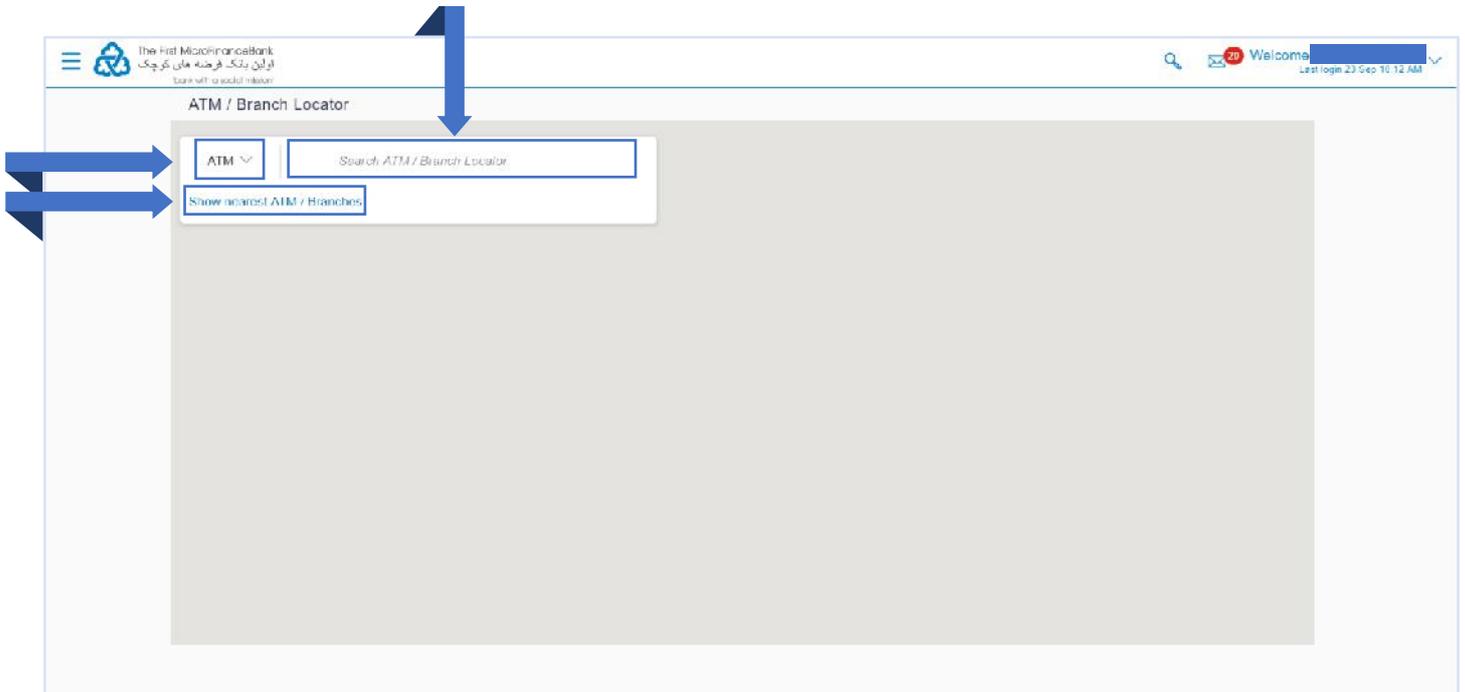
Using this option, you can view the address and location of the branch. Follow the instructions below to locate a nearby branch.



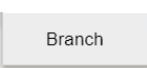
Click on the toggle menu or  icon to access payments.



Click on “**ATM/Branch Locator**”, then you would face the following page:



From the above figure, the “**ATM/Branch Locator**” page consists of the following options:

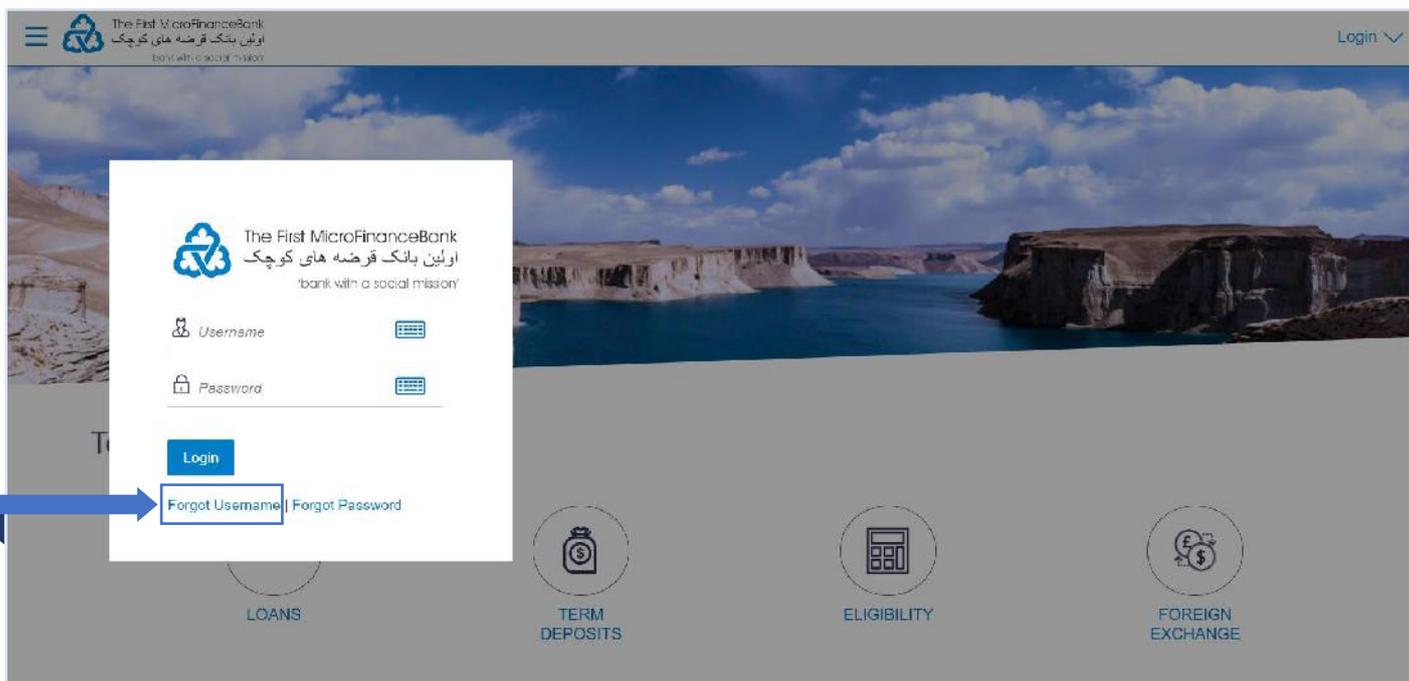
1. **Location of Branch:** click on  button and choose  from the list.
2. **Search Branch:** enter the name of the city/province in the “**Search ATM/Branch Locator**” field to locate all the branches around your residential area.
3. **Show Nearest Branch:** Click “**Show nearest ATM/Branches**” to view the list of all the branches.

11. FORGOT YOUR USERNAME/PASSWORD

If you can't login because you have forgotten your **Username** or **Password**, then follow the situations that applies to you below and follow the troubleshooting steps to get back into your account again.

11.1 FORGOT YOUR USERNAME

Your **Username** is always your 9-digit Bank Client Identification Number (CIN). In case you forgot your **CIN/Username** and don't have access to reach your bank then follow the instructions below on how to successfully recover your **Username** via your registered email address with the bank:

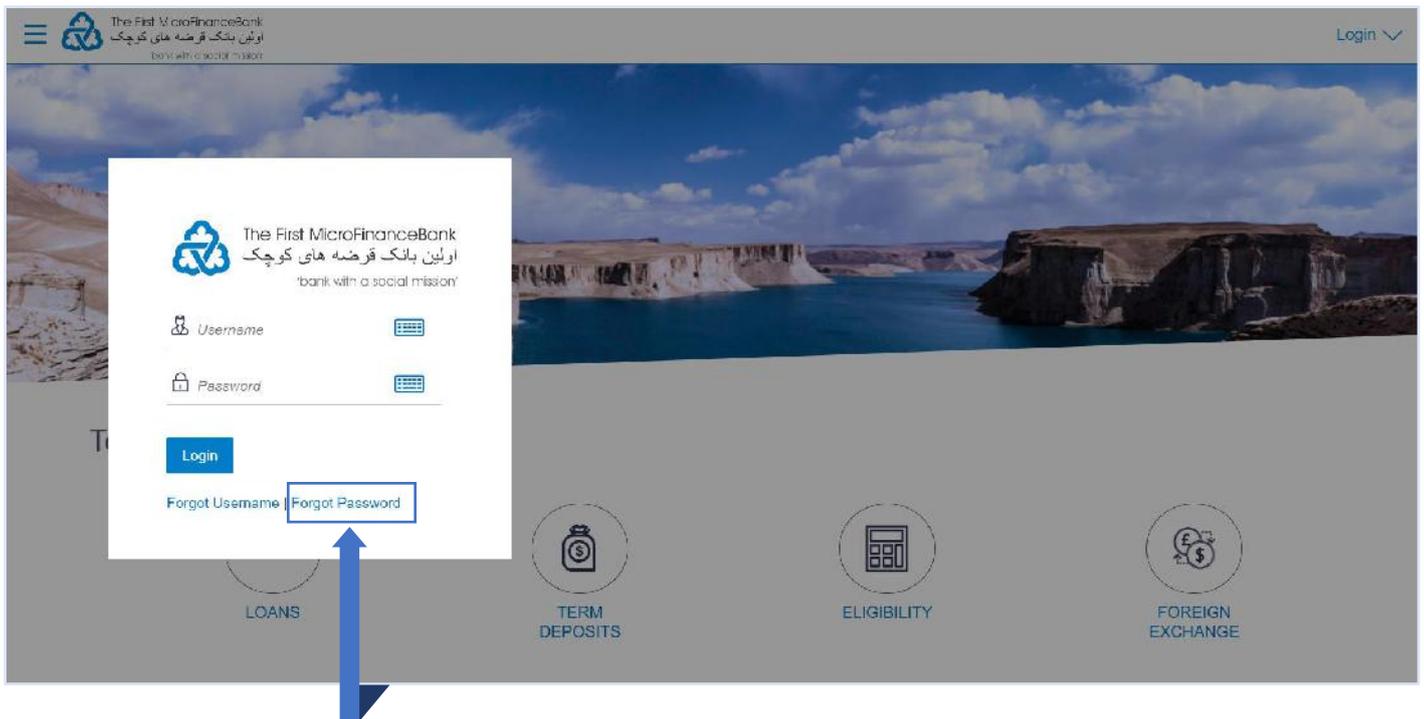


From the above figure, click on “**Forgot Username**” then you would face the following page:

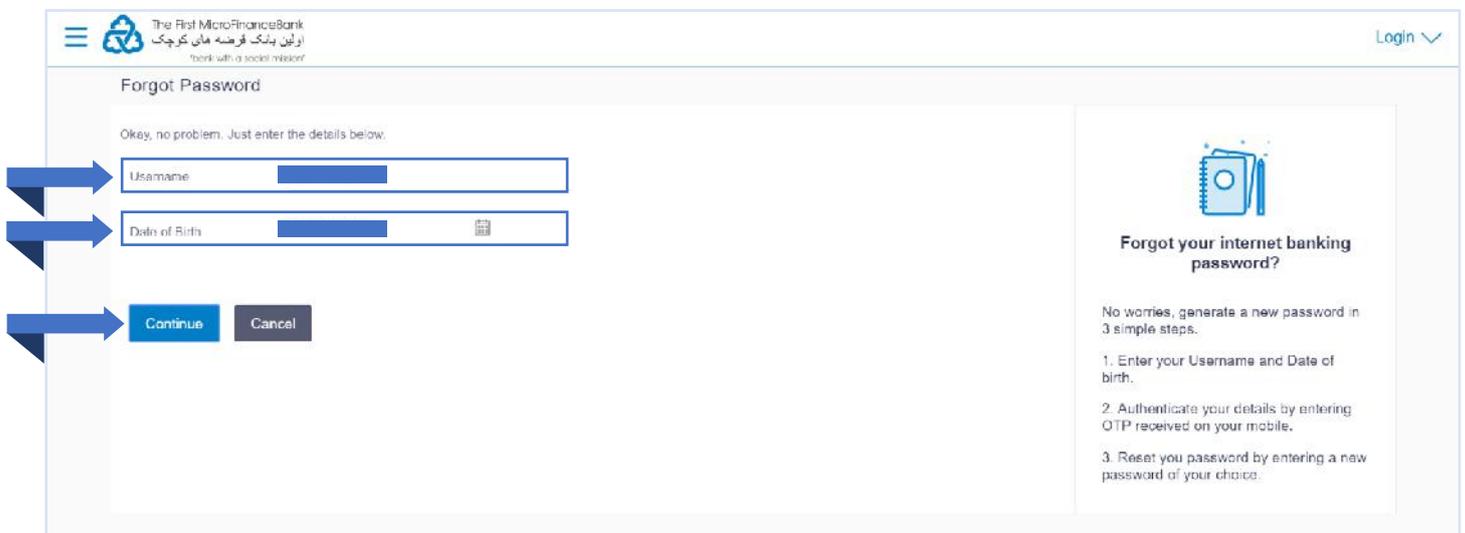
Enter your registered email ID in the “**Email**” field followed by your “**Date of Birth**” and click on **Submit** to receive your **Username** on your email.

11.1 FORGOT YOUR PASSWORD

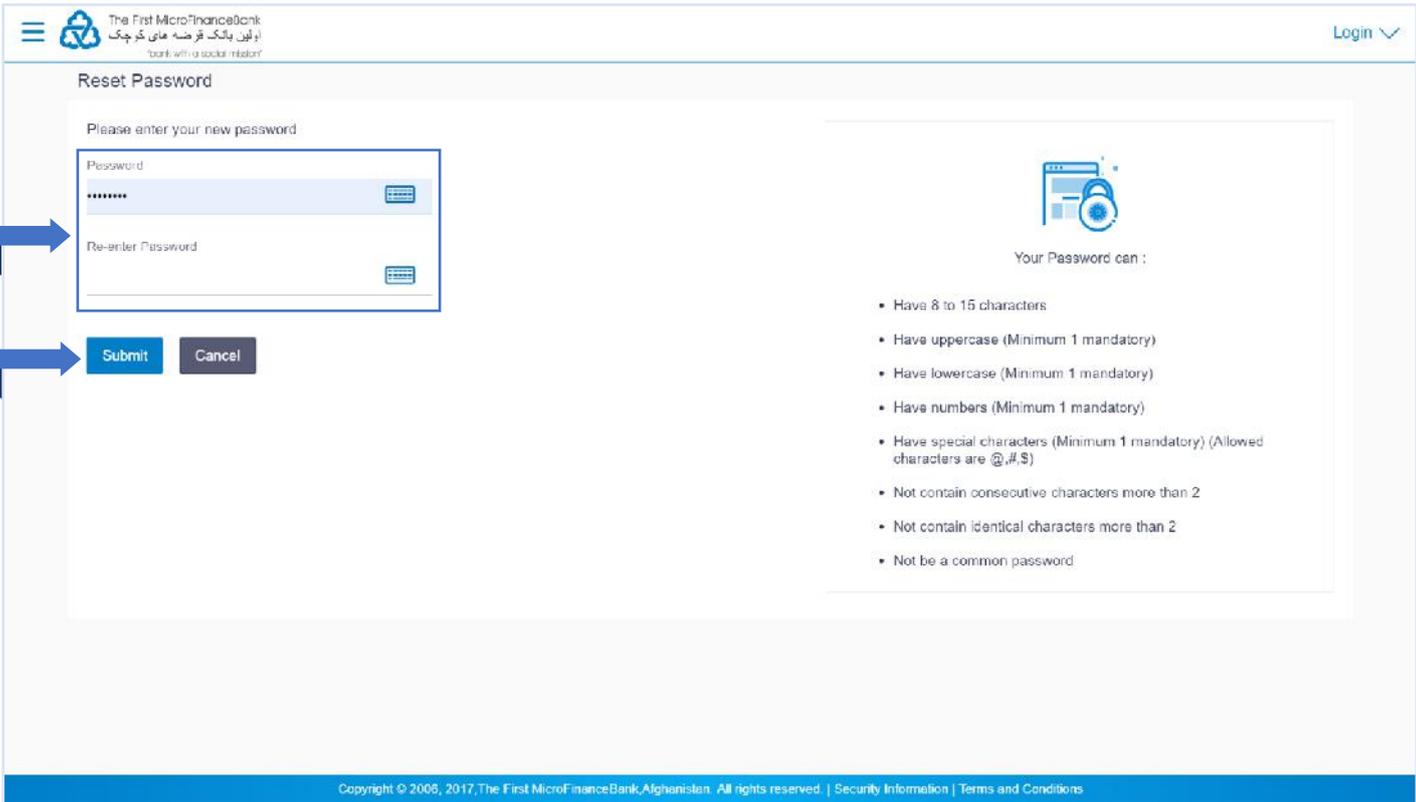
In case you forgot your password, follow the instructions below on how reset your password:



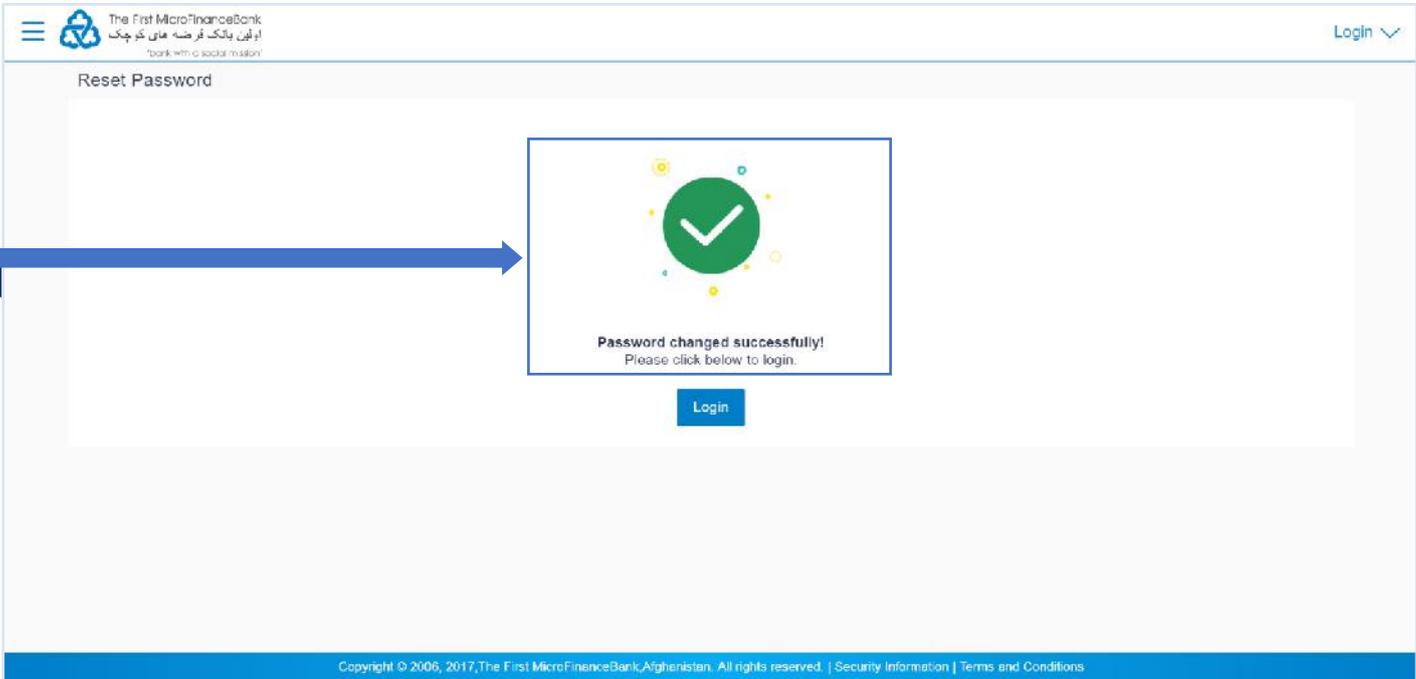
From the above figure, click on “**Forgot Password**” then you would face the following page:



Enter your username/CIN in the “**Username**” field followed by your “**Date of Birth**” and click on  to proceed to the following page:



Enter your new password into the “**Password**” field followed by “**Re-enter Password**” field. Click on [Submit](#) to successfully change your password. You should face the following message to confirm that your password has changed:



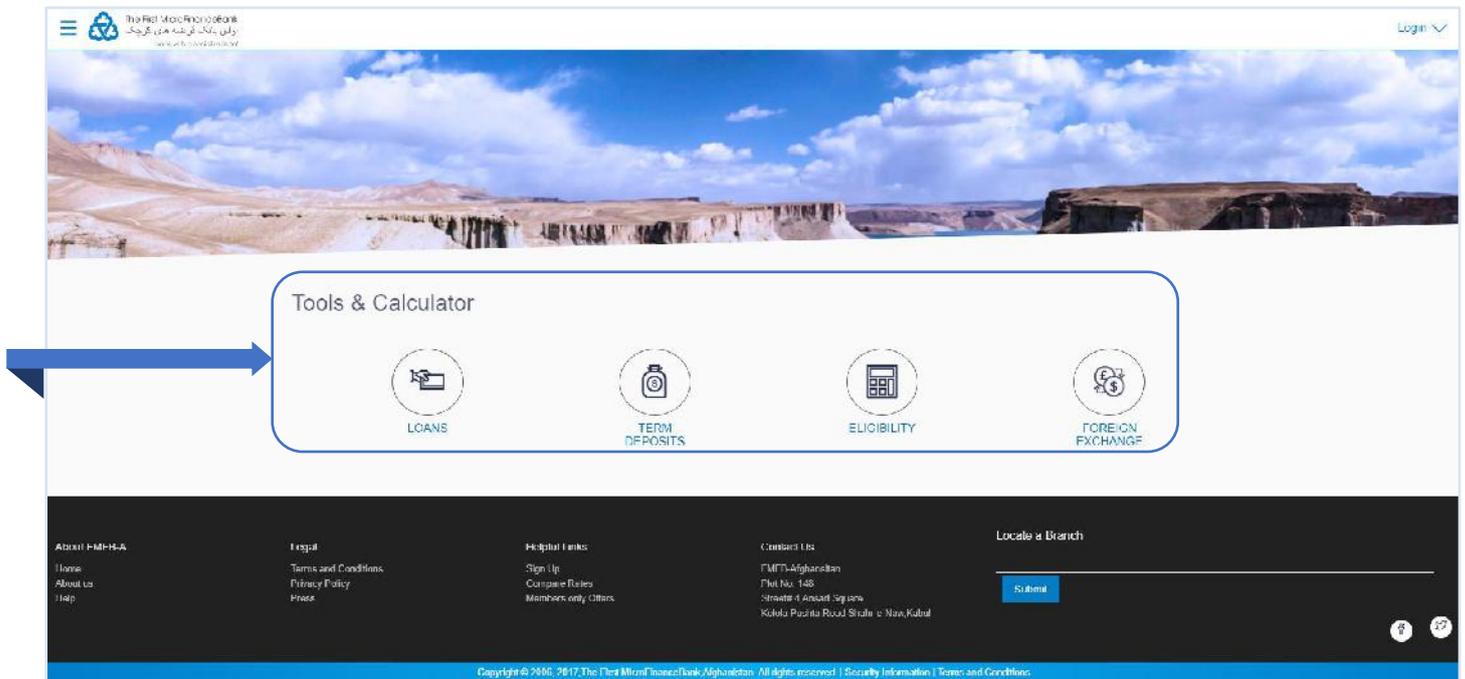
12. TOOLS AND CALCULATORS

FMFB-A Online Banking offers “**Tools and Calculators**” to help you to predict financial calculations and take decisions based on their results. Calculators can be used by bank users as well as prospects.

Following types of calculators are available on our Online Banking channel:

1. **Loan Calculator**
2. **Term Deposit Calculator**
3. **Loan Eligibility Calculator**
4. **Foreign Exchange Calculator**

To access “**Tools and Calculators**”, go to FMFB-A Online Banking Login page as shown in the figure below:



12.1 LOAN CALCULATOR

Loan Calculator is a simple calculator which calculates the repayment value of the loan for specific tenure and rate of interest. It helps you determine the loan borrowing based on the repayment capacity of the loan. This calculator does not define the eligibility of the customer for borrowing the loan. It only provides the repayment value of a loan for specific tenure.



Click on  icon to proceed to “**Loan Calculator**” page as shown below:

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Amount

 For _____ Years
 @Interest: < 1% >

Calculate

Loan Calculator
 Getting a Loan from FMFB-A is quick and easy.
 This calculator helps you estimate your loan instalment per month

Note
 This is just a calculator, for exact interest rates applied please contact the bank or visit your nearest branch

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Amount
 AFN100,000.00

For 2 Years

@Interest: < 15% >

Field Description:

1. In the “Amount” field, enter the Loan amount than you need.
2. In the “For” period field, enter the loan tenure in years.
3. In the “Interest Rate” field, enter the interest rate.
4. Click on **Calculate** to calculate and display the monthly installment for the loan required as shown below:

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Amount
 AFN100,000.00

For 2 Years

@Interest: < 15% >

Instalment Amount : AFN4,848.66

Calculate

Loan Calculator
 Getting a Loan from FMFB-A is quick and easy.
 This calculator helps you estimate your loan instalment per month

Note
 This is just a calculator, for exact interest rates applied please contact the bank or visit your nearest branch

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12.2 TERM DEPOSIT CALCULATOR

The Term Deposit calculator gives an indication about the interest which will be earned and total value of deposit at maturity if a particular amount is invested at the bank over a fixed period of time. It calculates the total amount of the term deposit at the end of maturity.



Click on  icon to proceed to “Term Deposit Calculator” page as shown below:

The screenshot shows the 'Term Deposit Calculator' interface. The main form is titled 'How Much would you like to Deposit'. It includes an 'Amount' field, a 'Frequency' section with 'Years', 'Months', and 'Days' sub-sections, and an '@Interest' field with a percentage value of 0%. A blue 'Calculate' button is located below the form. To the right of the form is a 'Deposit Calculator' information box containing a crown icon, a title, a description, and a 'Note' section. The footer contains copyright information for The First MicroFinanceBank, Afghanistan, dated 2006-2017.



This is a detailed view of the calculator form. The 'Amount' field contains 'AFN100,000.00'. The 'Frequency' section shows '3' in the 'Years' field, '0' in the 'Months' field, and '0' in the 'Days' field. The '@Interest' field shows '3.50%'. Blue arrows point from the text to the right to each of these input fields.

Field Description:

1. In the “Amount” field, enter the deposit amount.
2. In the “Frequency” period section, enter the relevant information.
3. In the “Interest Rate field”, enter the rate of interest.
4. Click on  to calculate and display the total maturity amount as shown below:



This screenshot shows the calculator page after the calculation. The result is displayed in a grey box: 'You get back :AFN111,386.76'. The 'Calculate' button is now disabled. The rest of the page, including the form fields and the information box on the right, remains the same as in the previous screenshot.

12.3 LOAN ELIGIBILITY

Loan eligibility calculator enables customer to understand their loan eligibility, considering their average monthly income and expenditure. It computes the loan amount and repayment amount based on income, expense, interest rate and tenure of the loan.



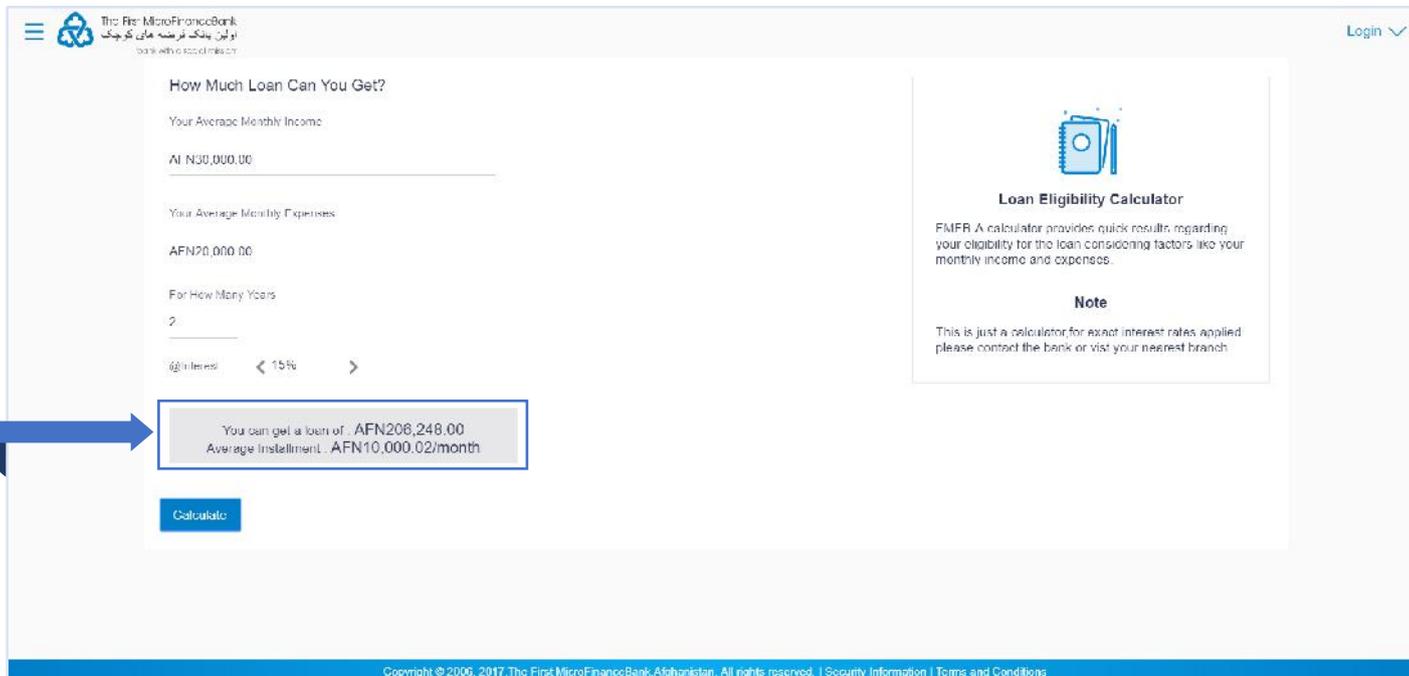
Click on  icon to proceed to “**Loan Eligibility Calculator**” page as shown below:

The screenshot shows the "Loan Eligibility Calculator" interface. On the left, a form titled "How Much Loan Can You Get?" has four input fields: "Your Average Monthly Income", "Your Average Monthly Expenses", "For How Many Years", and "@Interest" (with a current value of 1%). A blue "Calculate" button is positioned below the interest field. On the right, a section titled "Loan Eligibility Calculator" features a calculator icon and text explaining that the calculator provides quick results based on monthly income and expenses. A "Note" below states: "This is just a calculator; for exact interest rates applied please contact the bank or visit your nearest branch." The page footer includes copyright information for The First MicroFinanceBank, Afghanistan, 2008, 2017.

This section provides a detailed view of the input fields from the calculator. The fields and their values are: "Your Average Monthly Income" (AFN30,000.00), "Your Average Monthly Expenses" (AFN20,000.00), "For How Many Years" (2), and "@Interest" (15%). Blue arrows point from the field descriptions on the right to these specific input fields.

Field Description:

1. In the “**Your Average Monthly Income**” field, enter your monthly income.
2. In the “**Your Average Monthly Expenses**” field, enter your monthly expenses.
3. In the “**For How Many Years**” field, enter the loan tenure of loan.
4. In the “**Interest Rate**” field, enter the rate of interest.
5. Click on  to calculate and display the eligible loan amount and average installment/month as shown below:

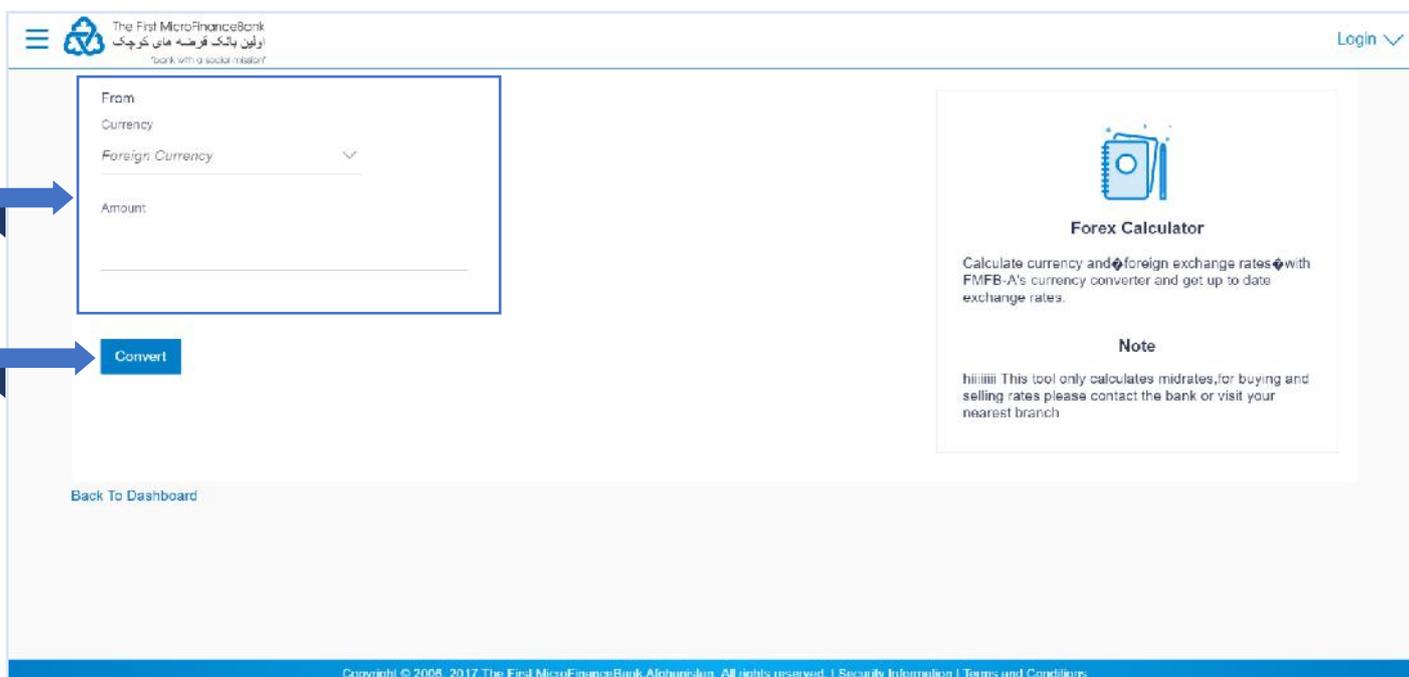


12.4 FOREIGN EXCHANGE CALCULATOR

The foreign exchange calculator provides a comparison between two currencies. It provides the equivalent value of one currency with another currency. Mid exchange rates for the currency will be fetched online from the system and calculations will be done based on the exchange rate retrieved.



Click on  icon to proceed to “Foreign Exchange Calculator” page as shown below:



From
Currency
USD

Amount
\$100.00

To
Currency
AFN

Field Description:

1. In the **“From”** currency list, select the appropriate option.
2. In the **“Amount”** field, enter the conversion amount.
3. In the **“For How Many Years”** field, enter the loan tenure of loan.
4. In the **“To”** currency list, select the appropriate option.
5. Click on **Calculate** to calculate and display the currency exchange rate as shown below:

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From
Currency
USD

Amount
\$100.00

To
Currency
AFN
@ 1 USD = 78.11 AFN

Amount: AFN7,811.00

Convert

Back To Dashboard

Forex Calculator
Calculate currency and foreign exchange rates with FMFB-A's currency converter and get up to date exchange rates.

Note
!!!!!! This tool only calculates midrates for buying and selling rates please contact the bank or visit your nearest branch

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13. ACCOUNT SECURITY AND TIPS

13.1 SESSION TIMEOUT

If your session is inactive for 5 minutes, your session will expire. This is a security feature that aims at preventing fraudulent use of your profile if you forget to log off after you finish your banking activities.

13.2 SECURE YOUR COMPUTER AND KEEP IT UP-TO-DATE

Security software is essential these days, regardless of what you use your computer for.

As a minimum, make sure you have a firewall turned on and are running antivirus software. This will ensure you are protected from Trojans, keyloggers and other forms of malware that could be used to gain access to your financial data.

You'll also want to keep your operating system and other software up-to-date to ensure that there are no security holes present.

13.3 AVOID CLICKING THROUGH EMAILS

No financial institution worth their salt will send you an email asking you to provide any of your login details.

If you receive an email that appears to be from your bank that asks for such details then treat it with suspicion as it may well be a phishing attempt to trick you into handing your credentials over.

Likewise, be aware of links in emails that appear to be from your bank – this is a trick often employed by the bad guys to get you onto a website that looks like your bank. When you log in to 'your account' they will steal your username and password and, ultimately, your cash.

It is always safer to access your online bank account by typing the address into your browser directly.

Also, be aware of unsolicited phone calls that purport to be from your bank. While your financial institution may require you to answer a security question, they should never ask for passwords or PINs (they may ask for certain letters or numbers from them, but never the whole thing).

If in doubt, do not be afraid to hang up and then call your bank back via a telephone number that you have independently confirmed as being valid.

13.4 ACCESS YOUR ACCOUNTS FROM A SECURE LOCATION

It's always best practice to connect to your bank using computers and networks you know and trust.

But if you need to access your bank online from remote locations you might want to set up a VPN (Virtual Private Network) so that you can establish an encrypted connection to your home or work network and access your bank from there.

Look for a small padlock icon somewhere on your browser and check the address bar – the URL of the site you are on should begin with 'https'. Both act as confirmation that you are accessing your account over an encrypted connection.

13.5 ALWAYS LOG OUT WHEN YOU ARE DONE

It is good practice to always log out of your online banking session when you have finished your business. This will lessen the chances of falling prey to session hijacking and cross-site scripting exploits.

You may also want to set up the extra precaution of private browsing on your computer or smart phone, and set your browser to clear its cache at the end of each session.

13.6 MONITOR YOUR ACCOUNTS REGULARLY

It should go without saying that monitoring your bank statement each month is good practice as any unauthorized transactions will be sure to appear there.

But why wait a whole month to discover a discrepancy? With online banking you have access 24/7 so take advantage of that and check your account on a regular basis. Look at every transaction since you last logged in and, if you spot any anomalies, contact your bank immediately.