# CORPORATE BANKING USER MANUAL

Last updated on: 16<sup>th</sup> May, 2019

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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:



# Tools & Calculator

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.



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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 to proceed. if it is your first login, then you would face the following pages to activate your account:

#### FMFB-A CORPORATE ONLINE BANKING – USER MANUAL

Change Password	
Please change your password for security reasons	
Cameral Parsonned	Four Password can : 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
	<ul> <li>Have special characters (Minimum 1 mandatory) (Allowed characters are @,#.\$)</li> <li>X Not contain consecutive characters more than 2</li> <li>X Not contain identical characters more than 2</li> </ul>
	<ul> <li>Not be a common password</li> </ul>

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 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 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 as shown in the above figure, you would face the following page:

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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 shown in the above figure, then you would face the following page:

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Personal Information		
Contact Information Communication Address Emei ID		
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Next		
	Copyright © 2006, 2017, The First MicroFinanceBank, Aghanistan. All rights reserved.   Security Information   Terms and Conditions	

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 <sup>loct</sup> icons as shown in the above figure. Confirm by clicking on <sup>Nort</sup>. 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

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0	Help		• •		
-	About		Accounte Summany		

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 <,  $\stackrel{\mathsf{K}}{,}$  or  $\stackrel{\mathsf{Y}}{,}$  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  $\equiv$  icon to open the menu as shown in the image given below

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	File Upload	>	Accounts Summary
	Reports	>	KNOWLEDCE TECH LTD
Ø	Account Settings	>	KNOWLEDGE TECH LTD Curre
Ð	Mail Uox	>	Page 1 of 1 (1-2 of 2 items) x x 1
0	ATM/Branch Locator		
0	Help		Last 5 Payments
0	About		

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.

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## 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  $\langle , K \rangle$  or  $\forall$  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.

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## 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  $\langle , K , \rangle$  or  $\forall$  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  $\equiv$  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:

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Savings & Current					
Quick Links		Forex Calculator			
s		AED $\lor$	AFN $\sim$		
Cheque Status Inquiry	Stop/Unblock Cheque	Galculate Rate			
Cheque Book Request	Request Statement	Amount AED1.00 @ 1AED = CAFN			
Accounts Summary					
Party Name	Account Number	Account Type	Net Balance		
	Current Corporate Account	Current Account	AFN61,579.52		
	Current Corporate Account	Current Account	\$310,786.12		
Page 1 of 1 (1-2 of 2 items) K	( <u>1</u> ) N		Download		
	Capyright © 2019, The	First MicroFinancaBank,Afghanistan All rights (	reserved.   Security Information   Terr	is 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.

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Accounts Summary					
Party Name	Account Number	Account Type	Net Balance		
	Current Corporate Account	Current Account	AFN61,579.52		
	Current Corporate Account	Current Account	\$310,786.12		
Page 1 of 1 (1-2 of 2 items)	к (1 > э		Download		
	Copyright @ 2019, The First Mi	croFinancaBank,Afghanistan All rights r	eserved.   Security Information   Terms and	1 Conditions	

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:

bank with a social mission		Q ⊠ <sup>66</sup> Welcome, Last login 09 Apr 01.15 PM
Account Details		
Selcet Account		
Balance : AFN61,579.52		
Product Nama		
Current Corporate Account		
Add Nickname		
Account Info	Balances	Limits
Account Info	Balances Available Balance	Limits Overdraft Limit
Account Info Account Type Current Account	Balances Available Balance AFN61,579.52	Limits Overdraft Limit AFN0.00
Account Info Account Type Current Account Account Currency	Balances Available Balance AFN61,579.52 Net Balance	Limits Overtraft Limit AFN0.00 Advance Against Uncleared Funds Limit
Account Info Account Type Current Account Account Currency AFN	Balances Available Balance AFN61,579.52 Nel Balance AFN61,579.52	Limits Overdraft Limit AFN0.00 Advance Against Uncleared Funds Limit AFN0.00
Account Info Account Type Current Account Account Currency AFN Account Branch	Balances Available Balance AFN61,579.52 Net Balance AFN61,579.52 Amount On Hold	Limits Overdraft Limit AFN0.00 Advance Against Uncleared Funds Limit AFN0.00 Daily ATM Withdrawal
Account Info Account Type Current Account Account Currency AFN Account Branch Commercial Branch Shahr-e-Naw, Ansari Square, Opposite Mar Mar Hotel, Zone 4, Afghanistan	Balances Available Balance AFN61,579.52 Net Balance AFN61,579.52 Arrount On Hold AFN0.00 Uncleared Balance	Limits Overdroft Limit AFN0.00 Advance Against Undeared Funds Limit AFN0.00 Dially ATM Withdrawal AFN0.00 Minimum Balance Hequired
Account Info Account Type Current Account Account Currency AFN Account Branch Commercial Branch Shahr-e-Naw, Ansari Square, Opposite Mar Mar Hotel, Zone 4, Afghanistan Account Status	Balances Available Balance AFN61,579.52 Nel Balance AFN61,579.52 Arrouni On Hold AFN0.00 Uncleared Balance AFN0.00	Limits Overdroft Limit AFN0.00 Advance Against Undeared Funds Limit AFN0.00 Dially ATM Withdrawal AFN0.00 Minimum Balance Lieguired AFN5,000.00

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:

Add Nickname		
Example	$\mathbb{B} \times$	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  $\checkmark$  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  $\equiv$  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:

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Savings & Current				
Quick Links	Fore	x Celculator		
s	S=	~	AFN $\checkmark$	
Cheque Status Inquiry	Stop/Unblock Cheque	Calculate Rate		
	Amo AED	unt 1.00		
Cheque Book Request	Request Statement @1A	ED = 0 AFN		
Accounts Summary				
Party Name	Account Number	Account Type	Net Balance	
	Current Corporate Account	Current Account	AFN61,579.52	
	Current Corporate Account	Current Account	\$310,786.12	
Page 1 of 1 (1-2 of 2 items)	к ( 1 > э		Download	
	Copyright @ 2019, The First M	icroFinancaBank,Afghanistan All rights r	eserved   Security Information   Terms and	Conditions

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:

elest Apepunt				
Jelance : 2310 /00.12				
harter Nerse Surrant Dorporate Aebount				
(1) Add Nickneme				
Account Info	Palancon		Limite	
Scours Type Durrent Account	Avelable Balance 3.000,406.12		Overdielt Linct Status	
locourt Durrenov JISD	Ker Eslande 92n0,206.n2		Advance Against Uncleared Ru Şubu	nds Limit
Account Branch Commercial Branch Gitahire-Navy, Ansari Scuare: Opposite Mer Mar Hotel, Zone 4	Amount Cri Hold 90.00		Dally ATM Withdrawol 90.00	
Afghanistan Account Branis Account Branis	Une carea Balanea \$0.00		vanimum Bolanet Roquired \$100.00	
Cheque Status Inquiry	Sicp/Unblock Cheque	Cheque Book Request	Reque	l = J al Slaterneni G
Organina Esizana \$979 896 12	Cinem Palance \$338.8	196 12		runinari su
	Reference No	1	Amount	Balance
Ease Ecacrimion				
Eate Eascription	P ALRAAD (AMA)		ST TRANSCRIPTING CREWN C CC	STREET, MARKET, N. P.
Date Description	IR ALIMAC JAWAT	3	ST 1,000 OC 0r	STODES 12
Date         Description           10 Nov 2001         CASH PAID TO M           05 Nov 2015         CASH PAID TO M	IR AHMAD JAWAD	5	31 1,000 00 07 \$30,000 00 Dr	\$100,005,12 \$349,855.12
Earc         Ecocription           101 Nov 2010         CLASH PAIC TC M           05 Nov 2013         CLASH PAIC TC M           Pase 1 of 1 (1-2 of 2 isins)         E         C	ir Alman, ganai i Ir Almad Jawad ] 9 11	5	311,000 - 010r \$30,000 00 Dr	\$100,006-17 \$349,856.12
Ease         Ecacription           10 New 2011         C.ANIT PRD: T.C.M           05 New 2015         C.ANIT PRD: T.C.M           Packer 1 of 1 (1-2 of 2 (settis))         III or 1		5	917,000 OD 04 930,000 OO Dr	\$349,855.12
Date         Description           10 Nov 2011         C.ANI PAIL TO M           05 Nov 2015         C.ANI PAIL TO M           Pace         1 (1-2 of 2 (sens))           IN         Pace           IN         Pace           IN         Pace	IR AI MAN JAWAD IR AMMAD JAWAD   1 1 neut Çi Bada	3	31 1/000 CO Dr 530/000 CO Dr	\$100,065 17 \$349,855.12
Eate         Description           10 Nov 2011         CANIT PAILS TO M           05 Nov 2015         CARIT PAILS TO M           Pails 1 of 1 (*2 of 2 (sens))         E         c           12 Pails Of M         E         c         1	IR AI MANU JAAVA I IR AHMAD JAAVAD ] 1 3 ment ← Back	3	811,000 (00.04 530,000 (00.04	\$10,006,17 \$349,855.12
Eate         Ecocription           101 Nov.20111         CARITIPATE TO M           05 Nov.2015         CARITIPATE TO M           Pace 1 of 1         (1-2 of 2 (arms))         at a constraint           IP DeCome aled Substrate.         IP EStable	IR ALMAN JAWA) IR AHMAD JAWAD ] 1 ⊐ ment ← Back		817,000 Of Dr	\$1:0,00%,12 \$349,855.12
Ease         Ecocription           101 Nov.2019         CANTPARTIC M           05 Nov.2015         CARH PARTIC M           Pace         CARH PARTIC M           Pace         Carter and Carter	IR AFRICA AND A AN		831,0000 - 00 DV	Strupen, 17 6849,886,12
Eare         Ecacription           101 New 2019         C2A01 PAD: 10: M           05 New 2015         CAAH PAD: 10: M           Pace         1 0:1 (1:2012):ems)	IR AIMAR JAAVAD		ST. 7,000 C O DY	31:010-017 6349,855.12
Eale         Ecocription           101 Nov 20111         C.R.(II PAIL) I.C. M           05 Nov 2015         C.R.(II PAIL) I.C. M           Pace: 1 of 1 (1-2 of 2 i.ens)         H: c           IN Pro-Coner and Statement         M: E.State	IR AIMAR JAWAD		ST 7,000 CO DY	31:01(0:6-12 6349,858.12
Earc         Ecocription           101 New 2011         C.AVILPARD TO M           05 New 2015         C.AVILPARD TO M           Pace         1 (1-2 of 2 (artis))           Iff Pie-Generaled Statement         Iff E State	IR ALBAAL JAAVAD		ST 7,000 (01.04	31:0106/6-12 6349,858.12
Earc         Ecocription           10 New 2011)         C.ANII PARI TIC M           05 Nev 2015         CABIH PARI TIC M           Packer 1 of 1 (1-2 of 2 (ams))         If of a State           If Pre-Green alled Statistment         If State	IR ALBAAL JAAVAD IR AHMAD JAAVAD Intel (	servel Hexary Information   let	ana and Cordinar a	310004-517 53409836.12

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

Select Account				
XXXXXXXXXXXXXXX	$\checkmark$			
Balance : \$310,786.12				
Search By				
Current Month	$\checkmark$			
Reference Number			Transaction Type	
			All	$\sim$
Amount From			Amount To	
	Reset			
Opening Balance \$379	Reset         ← Back           9,836.12	Closing Balance \$338,836.12		Download 🗸
Opening Balance \$379 Date	P,836.12 Description	Closing Balance \$338,836.12 Reference No	Amount	Download 🗸 Balance
Opening Balance \$379 Date 10 Nov 2018	P,836.12 Description	Closing Balance \$338,836.12 Reference No	Amount \$11,000.00 Dr	Download V Balance \$338,836.
Opening Balance \$379 Date 10 Nov 2018 05 Nov 2018	Reset     ← Back       9,836.12     Description	Closing Balance \$338,836.12 Reference No	Amount \$11,000.00 Dr \$30,000.00 Dr	Download ~ Balance \$338,836. \$349,836.
Opening Balance \$379 Date 10 Nov 2018 05 Nov 2018 Page 1 of 1 (1-2 of	Peset ← Back Pe,836.12 Description of 2 Items) K < 1 > >1	Closing Balance \$338,836.12 Reference No	Amount \$11,000.00 Dr \$30,000.00 Dr	Download V Balance \$338,836. \$349,836.

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

← Back button.

🖸 Reset

#### 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**.

inductions				
flect Account				
000000000	$\checkmark$			
alance : AFN67,579.52				
earch By				
urrent Month	~			
eference Number			Iransaction Type	
			All	~
mount From			Amount To	
Scarch 🖸 Reset	K Back			
Scarch      Reset  pering Dalance AFN55,419.50	K Back	Closing Balance AFN69,214.52		Download 🗸
Scarch C Reset  pering Dalance AFN55,419.50  Date E	K Back	Closing Balance AFN69,214.52 Reference No	Amount	Download 🗸 pdf
Scarch      Reset     Pening Dalance AFN55,419.50 Date     Date     Date	Back Description	Closing Delance AFN69,214.52 Reference No	Amount AFN60,760.00 Cr	Download v pdf AFN69,214.52
Q     Scarch     Q     Reset       opening Dalance AFN55,419.50     Date     Date     Date       13 Nov 2018     04 Nov 2018     Date     Date	Back Description	Closing Balance AFN69,214.52 Reference No	Amount AFN60.760.00 Cr AFN1,411.08 Dr	Download V pdf AFNG9,214.52 AFN8,454,52
Scarch     Scarch       pering Dalance AFN55,419.50       Date       15 Nov 2018       04 Nov 2018	Back Description	Closing Balance AFN69,214.52 Reference No	Amount AFN60,760.00 Cr AFN1,411.08 Dr AFN70,554.00 Dr	Download V pdf AFNG9,214.52 AFN8,454.52 AFN9,865.60
Q. Scarch         Q. Reset           opening Dalance AFN55,419.50         Date         E           13 Nov 2018         04 Nov 2018         04 Nov 2018         E           04 Nov 2018         04 Nov 2018         E         E	Back Description	Closing Balance AFN69,214.52 Reference No	Amount AFN60,760.00 Cr AFN1,411.08 Dr AFN70,554.00 Dr AFN25,000.00 Cr	Download pdf AFNG9,214.52 AFN8,454.52 AFN9,865.60 AFN80,419.60

From the above figure, click on button and then click on 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):

Date	Description	Deferance No	A man unit	Falance
Dare	Description	A Reierence No	Amount	Dalance
15 Nov 2018			AFN60,760.00 Dr	AFN69,214.52
04 Nov 2018			AFN1,411.08 Dr	AFN8,454.52
04 Nov 2018			AFN70,554.00 Dr	AFN9.065.60
04 Nov 2018			AFN25,000.00 Cr	AFN80.419.60
Page 1 of 1 (1-4	of 4 items) is c 1 3 3			
Pre-Generated	Statement 🕫 E-Statement 🔶 Back	I		
	Copyright @ 2019, The First Mic	roFinanceBank,Alghanistan, All rights reserved.   Sec.	nity Information   Terms and Conditions	

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:

Password required This document is password protected. Please enter a password.	
Password required This document is password protected. Please enter a password.	
Password required This document is password protected. Please enter a password.	
Password required This document is password protected. Please enter a password.	
This document is password protected. Please enter a password.	
Submit	
e de la companya de l	

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 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  $\equiv$  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:

The First MicroFinanceBank اولین پانک قرضه های کرچک اولین پانک قرضه های کرچک Therk with a social pression	ား State and St
Request Statement	
Select Account Number	
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	$\sim$
Balance : \$310,786.12	
From Date	
To Date	
⊘ Submit ← Back	

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 other button to proceed and then you would face the following page:

		cost regin in Aprilosty have
Request Statement		
REVIEW     You initiated a request for Account Statement. Please review details before you confirm!		
Account Number		
From Date 11 Apr 2019		
To Date 11 Apr 2020		
⊘ Confirm		
Copyright @ 2019, The First MicroFinanceBank,Afghanistan. All rights reserved.   Security I	Information   Terms and Conditi	ans
Copyright ⊕ 2019, The First MicroFinanceBank,Afghanistan. All rights reserved.   Security is	Information   Terms and Conditi	ans

To initiate your request, click on Confirm to see the success message:

الاین بلنگ فر شد هدی کوچک بولان بلنگ فر شد هدی کوچک	🔍 🛛 📈 Welcorrie Last login 11 Apr 03:47 PM
Request Statement	
CONFIRMATION Your request has been initiated successfully.	
Reference Number Status	
Pending for Approval	
Account Number	
From Date 11 Apr 2019	
To Date 10 Apr 2020	
What would you like to do next?	
Go To Dashboard Go To Account Details	

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.

asiiboalu					
Notifications 1		F	Pending For Action	Financial	$\sim$
06 Apr 6:28 PM	greetings				
			1009	6	<ul><li>Accounts</li><li>Payments</li><li>Bulk File</li><li>Bulk Record</li></ul>
	View All				
Pending for Approv	als			Non Financial	~
2	0	0	0	Financial	
Account Non Fina	ancial Biller Maintenance	Payee Biller	Non Financial Bulk File	Non Financial	
Date Date	Description	Account Detai	ls Initiated By	Reference No	Status
11 Apr	Request Demand Deposit Statement	*****			③ In Progress
4:30 PM					

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.

	2	Ω	0	0	0	
Acc	ount Non Fin	ancial Biller Maintenance	Payee Biller	Non Financial Bulk File	Non Financial	Bulk Record
Appro	we Reje	ct				
	Date	Description	Account Details	Initiated By	Reference No	Status
	11 Apr 4:30 PM	Request Demand Deposit Statement	*****			🕤 In Progre
	07 Apr 10:19 AM	Request Demand Deposit Statement	XXXXXXXXXXXX			🕤 In Progre
ace 1	ı of 1 (1-2 of	2 items) K < 1 > X				

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

Approval Comment	$\otimes$	To approve your Statement Request, click on
Accounts Transactions Approval Selected Transactions (1)		Approve button or click on Cancel button to cancel the request. After approving the
Remarks (Optional) Statement Cancel Approve		confirmation message on your " <b>Pending for</b> <b>Approval</b> " widget:

Pendi	ng for Approv	als			Non Financial		$\sim$
Acc	1 count Non Fina	0 ancial Biller Maintenance	0 Payee Biller	0 Non Financial Bulk File	0 Non Financial	Bulk Record	>
1 Tran	saction(s) succ	essfully approvedddd					×
	Date	Description	Account Details	Initiated By	Reference No	Status	
	07 Apr 10:19 AM	Request Demand Deposit Statement	****			⑤ In Progr	ress
Page 1	1 of1 (1 of1	items) $\kappa$ < $1$ > $\times$					

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:

<b>~</b>
Balance
\$338,836 1
\$349,836 1

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:

	eu otatern	one			
	المراجع المراجع		generated C	Statamonte	
Select a per		lioad your pre-	-generated a	statements.	
Select a per		Month	-generated 3	statements.	

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: FMFB-A CORPORATE ONLINE BANKING – USER MANUAL Page | 26

F	Pre-Generate	ed Statem	ent		$\otimes$
	Select a peri	od to dowr	nload your pre-g	enerated S	tatements.
	Year		Month		
	2020	$\sim$	All Months	$\sim$	Search
	Statement	Number	From	То	Download
			01 Apr	10 Apr	PDF

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:

	Opening Balance \$379,036.12		Closing Balance \$330,836,12		Download 🐱	
	Date	Description	Reference No	Amount	Balance	
	10 Nov 2018			\$11,000.00 Dr	\$338,836.12	
	05 Nov 2018			\$30,000.00 Dr	\$349,836.12	
	Page 1 of 1 (1-2 of 2 item	я < <mark>1</mark> > я				
	Pre-Senerated Statemen	L EStatement - Back				
						0
		Copyright @ 2019, The First MicroFinancet	aank,Afghanistan, All rights reserved. I Security	Information   Lerms and Conditions		
a 1585841098495.pdf	^					Show all $\times$

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:

1586841098495.pdf	
Password required	
This document is password protected. Please enter a password.	
Submit	
	•
	+
	Ă

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.

#### FMFB-A CORPORATE ONLINE BANKING – USER MANUAL

#### 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:

T				
Transactions				
Select Account				
XXXXXXXXXXXX	$\sim$			
Balance : \$310,786.12				
Search By	~			
Reference Number			Transaction Type	
			All	~
Amount From			Amount To	
Search Search	t 🔶 Back			
	-			
Opening Balance \$379,836.1	2	Closing Balance \$338,836.12		Download 🗸
Date	Description	Reference No	Amount	Balance
10 Nov 2018			\$11,000.00 Dr	\$338,836.12
05 Nov 2018			\$30,000.00 Dr	\$349,836.12
Page 1 of 1 (1-2 of 2 iter	ms) K < 1 > ×			
Pre-Generated Statement	ent			
	<b></b>			

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



# 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  $\equiv$  icon to access your 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:



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".



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> <li>i. In the Delivery Location field, select the Branch Near Me option.</li> <li>ii. From the Select City list, select the appropriate option.</li> <li>iii. From the Select Branch list, select the appropriate option.</li> </ul>

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

← Back button.

اولون بانک ژخنه های کرچک 🙆 تا تا ۲۵۵۰ Htt o Local Telem	Q Welcome, Last legin 14 April
Cheque Book Request	
REVIEW You initiated a request for Cheque Book. Please review details before you confirm?	
Account Number	
type of Cheque Book	
Number of Cheque Books	
• Number of Leaves per Book	
25	
Denvery Location Commercial Branch Shahre-Naw Ansari Square	
Opposite Mar Mar Hotel, Zone 4 Kabul, Afghanistan	
Afghanistan	
T	
Copyright © 2019, The First MicroFinanceBank,Afghanistan, J	All rights reserved.   Security Information   Terms and Conditions
the details, and slick @ Confirm to proposed to ap	nfirmation massage page of chown holow
the details, and click <sup>O Confirm</sup> to procced to co <sup>S Cancel</sup> to cancel the transaction. And, if you v	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click <sup>Confirm</sup> to procced to co Cancel to cancel the transaction. And, if you w	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click Confirm to proceed to co Cancel to cancel the transaction. And, if you v المحالية المحالية المح محالية المحالية ال	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click Confirm to proceed to co	nfirmation message page as shown below. want to bring changes to your request click on
to procced to co Cancel to cancel the transaction. And, if you we to cancel the transaction. And, if you we have a state with the transaction we have to cancel the transaction. And, if you we the far MecofinanceStork to cancel the transaction. And, if you we the far MecofinanceStork to confirm to confirm t	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click Confirm to proceed to co Cancel to cancel the transaction. And, if you we to cancel the transaction. And, if you we there we have been cheque Book Request CONFIRMATION Your request has been initiated successfully.	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click Confirm to proceed to co Cancel to cancel the transaction. And, if you we Chefter MicrofranceBook Cancel the transaction. And, if you we confirm the formation Confirm MicrofranceBook Confirm M	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click Confirm to proceed to co Cancel to cancel the transaction. And, if you we The first MonoFinanceBonk Status Provide macer Confirm And Statual Meters and Statual Confirm And Statual Meters and Statual Status Pending for Approval	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click Confirm to proceed to co	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click Confirm to proceed to co Cancel to cancel the transaction. And, if you we be first Moof mancasons by first Moof mancason	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click       Confirm       to proceed to co         Charcel       to cancel the transaction. And, if you were the arrow the ar	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click Confirm to proceed to co Cancel to cancel the transaction. And, if you we Cheque Book Request Confirmation Your request has been initiated successfully. Reference Number Status Pending for Approval Account Number XXXXXXXXX Type of Cheque Book Number of Cheque Book Number of Cheque Book Number of Leves per Book 1 Number of Leves per Book	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click       Confirm       to proceed to co         Cancel       to cancel the transaction. And, if you were the proceed to co         Ine Flat MolofinanceBonk       Interflat Activity (July)         Ine Flat MolofinanceBonk       Interflat Activity (July)         Interflat Activity (July)       Interflat Activity (July)         Reference Number       Interflat Activity (July)         Status       Interflat Activity (July)         Pending for Approval       Account Number         Interflat Activity (July)       Interflat Activity (July)         Interflat Activity (July)       Interflat Activity (July)         Interflat Activity (July)       Interflat Activity (July)         Reference Number       Interflat Activity (July)         Interflat Activity (July)       Interflat Activity (July)         Interflat Activity (July)       Interflat Activity (July)         Interflat Activity (July)       Interflat Activity (July)         Interflat Activity (Ju	nfirmation message page as shown below. want to bring changes to your request click on
Image: Confirm to proceed to color         Cancel       to cancel the transaction. And, if you way to confirm to proceed to color         Image: Confirm to cancel the transaction. And, if you way to confirm to contract the transaction. And, if you way to confirm to contract the transaction. And, if you way to confirm to contract the transaction. And, if you way to confirm to contract the transaction.         Image: Confirm to contract the transaction. And, if you way to contract the transaction.         Image: Confirm to contract the transaction.         Image: Confirm to contract the transaction.         Confirm to contract the transaction.         Your request has been initiated successfully.         Reference Number         Status         Pending for Approval         Account Number         XXXXXXXXXX         Type of Cheque Book         Number of Cheque Book         Number of Cheque Book         Yumber of Leaves per Book         25         What would you like to do next?	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click Confirm to proceed to co Cancel to cancel the transaction. And, if you we be fer MedificanceState Cheque Book Request ConFIRMATION Your request has been initiated successfully. Reference Number Status Pending for Approval Account Number XXXXXXXXXX Type of Cheque Book Number of Cheque Book Number of Cheque Book Number of Cheque Book Status	nfirmation message page as shown below. want to bring changes to your request click on
the details, and click Confirm to proceed to co Cancel to cancel the transaction. And, if you we to cancel the transaction. And, if you we change and the second the transaction of the second the sec	nfirmation message page as shown below. want to bring changes to your request click on
Image: status Image: status   Image: status Image: status <td>nfirmation message page as shown below. want to bring changes to your request click on</td>	nfirmation message page as shown below. want to bring changes to your request click on
Image: concel to proceed to co   Image: concel to cancel the transaction. And, if you we concel the transaction. And, if you we concel the transaction. And, if you we concel the transaction.   Image: concel Image: concel   Image: concel <t< td=""><td>nfirmation message page as shown below. want to bring changes to your request click on</td></t<>	nfirmation message page as shown below. want to bring changes to your request click on
Image: confirment of the details, and click   Image: confirment of the details, and click   Image: confirment of the details	nfirmation message page as shown below. want to bring changes to your request click on
In the details, and click   Image: Confirm   Image: Concel   Image: Concel   Image: Concel   Image: Concel   Image: Confirm   Image: Concel   Image: Confirm   Image: Confirm <td< td=""><td>nfirmation message page as shown below. want to bring changes to your request click on</td></td<>	nfirmation message page as shown below. 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 "Cheque Book" request from your **Approver's Dashboard** as described in **section 3.4** of this manual.

ashboard					
Notifications በ			Pending For Action	Financial	~
06 Apr 6:28 PM	greetings				
			40%	60%	Payments Bulk File Bulk Record
	View All				
Pending for Approvals				Non Financial	~
2	0	0	0	Financial	
Account Non Finance	Biller Maintenance	Payee Biller	Non Financial Bulk File	Non Fin Non Financial	
Date Date	Description	Account	Details Initiated By	Reference No	Status
15 Apr 8:34 AM	Cheque Book Request	*****	xxx	144 - Contra 10 - 20	In Progress
07.1					

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.

Penuin	g for Approvais				Non Financial	
Acco	2 ount Non Financ	u Biller Maintenance	0 Payee Biller	0 Non Financial Bulk File	0 Non Financial Bulk Record	i Trade F
Approv	re Reject					
	Date 🗸	Description	Account	Details Initiated By	Reference No	Status
	15 Apr 8:34 AM	Cheque Book Request	******	xxxx		In Progress
	07 Apr	Request Demand Deposit Statement	******			C In Progress

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

Approval Comment		$\otimes$	Click on	Approve	button to	approve yo	our
Accounts Transac	ctions Approval		request or	click on	Cancel b	utton to can	cel
Femarks (Optional) Cancel Appr	Cheque Book Request		the reques should re message widget:	ceive th on your	approving tr ne followin " <b>Pending</b>	ne request, y g confirmat for Approv	ion a <b>l"</b>

Pendin	g for Approval	ls				Non Financ	ial	$\sim$
Acco	1 Dunt Non Finar	0 Biller Maintenance	0 Payee Biller	Non Fin	0 ancial Bulk File	0 Non Financial Bulk	< Record	( > Trade F
1 Trans	action(s) succe	ssfully approvedddd						×
	Date	Description	Account	t Details	Initiated By	Reference No	Stat	us
	07 Apr 10:19 AM	Request Demand Deposit Statement	xxxxxxx	XXXXX			0	In Progress
Page 1	of1 (1 of 1 ite	ems) K < 1 > X						

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.



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 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 **Submit** to see the following result:

Cheque Number 204791				Always ensure that you have a record of cheque serial numbers for cheques you have issued.
				The more payments you make on Online Banking the fewer cheques are likely to go astray and need stopping.
Cheque Number	Status	Reason	Amount	
204791	Not Used	110000021	AFN0.00	
Page 1 of 1 (1 of 1 items)	с 1 > я			
Back to Dashboard	225 (15)			

The result for the cheque status inquiry will appear under the Osubmit 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  $\equiv$  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.

Select Account Number	$\sim$
Balance : AFN57,762.02	
Select Action	
🖲 Stop 📋 Unblock	
Specity Reason	
Stop	
Sive Cheque Defails	
<ul> <li>Numbor</li> </ul>	
Cheque Number	
196045	

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



The First MicroFinanceBank التراني بند من الجريري المند من الجريري التراني الت	Q, ⊠100 Welcarrie, Last login 15 Apr 03:59 PM ✓
Stop/Unblock Cheque	
CONFIRMATION Vour request has been initiated successfully.	
Reference Number	
Status Pending for Approval	
Action STOP	
Specify Reason Stop	
Chocue Number 196045	
What would you like to do next?	
Go To Dashboard Go To Account Details	

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.

ishboard							
lotifications	1			Pending For Actio	n	Financial	~
06 Apr 5:28 PM	greetings						
				40%	60%	5	<ul><li>Payments</li><li>Bulk File</li><li>Bulk Record</li></ul>
	Viev	v All					
ending for A	Viev	v All				Non Financial	
ending for A	Viev pprovals 1	v All	0		0	Non Financial Financial	~
ending for A Account No	Viev pprovals I on Financial	v All 0 Biller Maintenan	0 ce Payee B	Biller Non F	0 inancial Bull	Non Financial Financial Non Financia	
ending for A	Viev pprovals In Financial Descriptio	v All O Biller Maintenan n Ac	0 ce Payee B ccount Details	Biller Non F Initiated By	0 inancial Bull Refere	Non Financial Financial Non Financia nce No	l Status

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.

Pendi	ng for Appro	vals						Non Finan	cial	$\sim$
Acc	1 count Non Fir	nancial	0 Biller Maint	enance	0 Payee	Biller	Non Fir	0 nancial Bulk File	0 Non Financial	>
Appro	ove Reje	ect								
<b>I</b>	Date	Description		Account	Details	Initiate	ed By	Reference No	Status	
	15 Apr 4:03 PM	Stop/Unblo	ck Cheque	*****	xxxx				In Progress	SS
Page ´	1 of 1 (1 of 1	1 items) 🛛 🕅	< 1 >	K						

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

Accounts Transac	ctions Approval	
Selected Transaction	s (1)	
Remarks (Optional)	Stop Cheque	

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 Approval	S				Non Financ	cial	$\sim$
Acco	0 unt Non Finan	icial Biller N	0 Maintenance	0 Payee Biller	Non Fi	0 inancial Bulk File	0 Non Financial	>
1 Transa	ction(s) succes	ssfully approvedddd						×
	Date	Description	Account Det	ails Init	tiated By	Reference No	Status	
No data t	o display.							
Page 1	(0 of 0 items)	к < 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.

Account Number xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	view Statement	Cheque Book	neque
Account Number			
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	The second se		
	irrent Account		
Balance : AFN3,825.23	1		
Select Action			
Stop 💿 Unblock	:		
Specify Reason			
Lost			
Cive Cheque Delads			
Number			
Cheque Number			
204840			
	Select Action Stop Unblock Spocify Reason Lost Crive Cheque Defails Number Cheque Number 204840	Select Action Stop Unblock Spocify Roason Lost Crive Cheque Defails Number Cheque Number 204840	Select Action Stop Unblock Spocify Roason Lost Crive Cheque Defails Number Cheque Number 204840

From the above figure, in the "Select Action" options, select Older 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 button to initiate the unblock cheque request, and you would face the following page:

The First MicroFinanceBank اول بن الک فرضه های گرچک ال	Q,	Dast login 08 Sep 02 42 PM
Stop/Unblock Cheque		
REVIEW You initiated a request for Stop/unblock Cheque/s. Please review details before you confirm!		
Account Number		
Action REVOKE		
Specify Reason Lost		
Cheque Number 204840		
Confirm ⊗ Cancel ← Back		
Copyright @ 2006, 2017, The First MicroFinanceBank, Afghanistan. All rights reserved.   Security Information   Ten	ns and Con	ditions
/erify the details, and click <sup>Confirm</sup> to initiate the Unblock Cheque request.	Click	<sup>⊗ Cancel</sup> to cancel the
ransaction. And, if you want to bring changes to your request click on		

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Ext New First MaxioFinanceBonk الولي برايد كار خد من الاربكان المنابع المراجع المراجع المراجع المراجع المراجع ا Dara where a location materi	Q East lagh 26 Apr 12:42 PM
Stop/Unblock Cheque	
CONFIRMATION Your request has been initiated successfully.	
Reference Number Status Pending for Approval	
REVOKE Specily Reason unblock	
Cheque Number 196045	
What would you like to do next?	
Convicted \$ 2019. The First Mero-Finance-Rank Mehanistan. All rights assound	ed. (Serveity Information ) Terms and Conditions

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.

uonibo	ard							
Notifica	ations 1			Pendi	ng For Action		Financial	$\sim$
06 Apr 6:28 PN	Ν	greetings				100%		<ul> <li>Accounts</li> <li>Payments</li> <li>Bulk File</li> <li>Bulk Record</li> </ul>
		View All						
Pendin	g for Approv	als					Non Financial	~
	1		D	0		0	Financial	
Acco	ount Non Fin	ancial Biller Ma	intenance	Payee Biller	Non Fina	ncial Bull	Non Financia	I
	Date	Description	Account D	etails Init	iated By	Refere	nce No	Status

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 Ap	provals				Non Financial	$\sim$
1 Account Non	Financial B	0 iller Maintenance	0 Payee Biller	0 Non Financial E	Bulk File Non	0 Financial
Approve	Reject	Account	Details Initi	ated By Ref	ference No Sta	tus
26 Apr 12:59 P	M Stop/Unblock	Cheque xxxxxxx	XXXXX		0	In Progress
Page 1 of 1 (1	of 1 items) K	< 1 > ×				

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

ccounts Transac	tions Approval	
elected Transactions	s (1)	
emarks (Optional)	Unblock Cheque	

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

Pe	ending	for Approvals	6				Non Finan	cial	$\sim$
	Accou	0 nt Non Finan	cial Biller	0 Maintenance	0 Payee Biller	Non F	0 inancial Bulk File	0 Non Financial	>
11	Transac	tion(s) succes	sfully approveddd	d					×
		Date	Description	Account Deta	ils In	itiated By	Reference No	Status	
No	o data to	display.							
Pag	ge 1	(0 of 0 items)	к < 1	К					

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  $\equiv$  icon to access payments.



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



**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**".



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

Accounts					① Create
Search By Payes Name	Q,				
Payee Name	Account Type	Account Details	Nickname	Created By	Access Type
(PP)	Internal				PRIVATE
PU	Internal				PUBLIC
21	International				PUBLIC
Page 1 of 1 (1-3 of 3 items)	к ( <u>1</u> ) > я				
🛞 Cancel					

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

Add New Payee	$\otimes$
What type of payee would you like to add	142
e, make sure to always click on Ba	button to proceed to the add payee scr
	🔍 🖂 Welcome, Larrie
yee           Account           ame           Image           Ima	For a series from the payoes is easy and quick.         Perform a cone time Payoe addition maintenance and amply asked the payoe while transforming france.         The payoe disclust with the time on the payoes for easy and quick and any payoes addition on the payoes for easy and the payoe while transforming france.         The payoe disclust with the time on the payoes for for configuration and all you have to do is order the cancer and date of transfer to initiate the transfer.
	Add New Payee What type of payee would you like to a See, make sure to always click on e, make sure to always click on Be we we we we we we we we we w

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

Add Payee	Field Description:
Bank Account Payee Name	<ol> <li>In the "Payee Name" field, enter the name of the payee for identification.</li> <li>You can also upload a photo of the payee by</li> </ol>
	clicking on the " <b>Upload Photo</b> " button as shown in
Upload Photo	the figure on the left side.
Max image size - 1000 KB. File formatJPG and .PNG	3. In the "Account Type" field, select the
Account Type	Internal option as type of account associated with
Internal Domestic International	the payee.
Account Number	<ol> <li>In the "Account Number" and "Confirm Account Number" fields, enter the payee's account number.</li> </ol>
Confirm Account Number	5. In the "Account Name" field, enter the payee name.
Account Name	6. In the "Nickname" field, enter the nick name to
	identify the payment destination (account).
Nickname	7. Select the appropriate "Access Type" for payee.
	8. Click • Add to create the payee.
Access Type	OR
Private Public	Click <sup>© cancel</sup> to cancel the transaction.
Add Scancel	After clicking on <sup>• Add</sup> button the " <b>Review</b> " screen appears as shown below:

Add Payee	
You initiated a request for Internal Bank Account Payee. Please review details before you confirm!	
Payee Name	
Account Tome	
Internal	
Account Number	
Acourt Name	
Nickneme	
Parwiz	
Access Type Brieffie	
F MUTY	
O Contern ⊗ Cancel ← Rack	
Arify the details, and click <sup>O confirm</sup> to proceed. Click <sup>O Cancel</sup> to cancel the transaction	And if you wan
to proceed. Click to cancel the transaction.	And, ii you wan
o bring changes to the account details click on Constraints	
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Add Payee	
CONFIRMATION Add Payee submitted successfully.	
Reference Number	
Status Pending for Approval	
Account Type Internal	Acepunt Number
Account Name	
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.

Pendir	ng for Approv	als					Non Financial	$\sim$
	1		0	1		0	Financial	
Acc	ount Non Fin	ancial Biller Ma	aintenance	Payee B	iller No	on Financial Bulk File	Non Financial	
	Date	Description	Payee	е Туре	Category	Initiated By	Reference No	Status
	02 May 2:10 PM	Create Internal Paye	e BANK	ACCOUNT	Internal			③ In Progress

You can approve your **Create/Add Internal Payee** 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 "**Payee Biller**" tab as shown in the above figure.

Acc	0 count Non Fi	nancial	0 Biller Maintenance	1 Payee Biller	( Non Financ	) ial Bulk File	0 Non Financial
Appro	ove Rej	ect					
	Date	Description	Рауее Туре	Category	Initiated By	Reference No	Status
1	02 May 4:28 PM	Create Intern Payee	а				🕑 In Prog

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:

Approval Comment	$\otimes$
Payee and Biller Transactions Approval	
Selected Transactions (1)	
Remarks (Optional)	
Cancel Approve	

Click on Approve 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:

					Non Financi	al
Acco	0 unt Non Financial	0 Biller Maintenance	1 Payee Biller	0 Non Financial B	ulk File	0 Non Financial
l Transa	uction(s) successfully a	pprovedddd				
	Date Descript	tion Payee Type	Category	Initiated By	Reference No	Status

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

Payee Na	me	
	Upload Photo Max image size - 1000 KB. File formatJPG and .PNG	
Account T	ype I <b>Domestic</b> International	
Account N	Number	]
Contirm A	ccoun: Number	
Account N	lame	
Payee Acc Please S	count Type Nelect V	
Local Ban	k Code	rify
Nickname	•	]
Access Iy Private	Public	

#### **Field Description:**

- **1.** In the "**Payee Name**" field, enter the name of the payee for identification.
- 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 <sup>Domestic</sup> 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:

local Bank Cede	Bank Nama	
	Azizi Bank	
Etata	City	
A Search	Andreas	Local Bank Code

7.1 Enter the name of the Bank in the "Bank Name" field,

or city/state of the bank and click on <sup>Q Search</sup> 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  $\bigcirc$  Add to create the payee.

OR

Click <sup>© Cancel</sup> to cancel the transaction.

After clicking on <sup>• Add</sup> button the "**Review**" screen appears as shown below:

Add Payee				
100.00				
1 REVIEW				
You Initiated a request for Domestic Bank Acco	unt Payee. Please review details before you cor	nfirm!		
Hayee Name				
Amenand Tyres				
Domestic				
Account Number				
Abcount Name				
Current				
Local Bank Code				
AZBAAFKAXXX				
AFGHANISTAN				
NC16301				
Nickname				
Muhammad				
Access type Public				
Oconfirm ⊗ Cancel ← Back				
	onfirm	(8) Cancel		16
rity the details, and click	to procced. Click	to cancel the tran	saction. And,	IT YOU WE

Add Payee			
Add Payee submitted success	fully.		
Reference Number			
Status Pending for Approval			
Account Type	Account Number		
Domestic - Current			
Appoint Name	Bank Details		
	ΑΖΒΑΑΓΚΑΧΧΧ ΛΖΙΖΙ ΒΛΝΚ		
	AFGHANISTAN NC16301		
What would you like to do next?			
92 <b>-</b>			
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.

					1	Non Financial	~	
	0		0	1	C		Financial	
Acc	ount Non Fi	nancial Bil	ler Maintenance	Payee Biller	Non Financi	al Bulk	Non Financial	
	Date	Description	Рауее Туре	Category	Initiated By	Refe	erence No	Status
	02 May 3:32 PM	Create Domestic Payee	BANKACCOUN	T Domestic				In Progress

You can approve your **Add/Create Domestic Payee** 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 "**Payee Biller**" tab as shown in the above figure.

0 Scoupt Non Fir		0	1				
0 Account Non Financial		0 0 1 Account Non Financial Biller Maintenance Payee Biller		0 Non Financial Bulk File		0 Non Financial	
rove Reje	ect						
Date	Description	Payee Type	Category	Initiated By	Reference No	Status	
02 May 4:28 PM						In Progr	es
	Date 02 May 4:28 PM	Pove   Reject     Date   Description     02 May   4:28 PM	Pove     Reject       Date     Description       02 May       4:28 PM	Reject       Date     Description     Payee Type     Category       02 May 4:28 PM	Reject       Date     Description     Payee Type     Category     Initiated By       02 May 4:28 PM	Reject       Date     Description     Payee Type     Category     Initiated By     Reference No       02 May 4:28 PM	Reject       Date     Description     Payee Type     Category     Initiated By     Reference No     Status       02 May 4:28 PM     © In Progr

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

Approval Comment	$\otimes$
Payee and Biller 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 Financ	Non Financial		
Ac	0 count Non Fi	inancial	0 Biller Maintenance	1 Payee Biller	0 Non Financial	Bulk File	0 Non Financial	>
1 Trai	nsaction(s) su	ccessfully appro	vedddd					×
	Date	Description	Рауее Туре	Category	Initiated By	Reference No	Status	
D No da	Date ta to display.	Description	Payee Type	Category	Initiated By	Reference No	Status	

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

Davee Name	8		
Payee Name			
Uple	oad Photo	2012	
File	formatJPG ar	IOO KB. nd .PNG	
Account Type			
Internal Do	mestic Inte	rnational	
Account Number			
Confirm Account N	umbar		
CONTRACCOUNTR	universi		
Account Name			
Address Line 1			
Address Line 2			
City			
Country			
Please Select		$\sim$	
Pay Via	- 1993 - L		
<ul> <li>SWIFT Code</li> </ul>	() NCC	<ul> <li>Bank Details</li> </ul>	8.
SWIFT Code		Verify	
Lookup SWIFT C	ode		
Nickname			
Access Type			
Private Pub	lic		
	<b></b>		

#### **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.

Verify

**Note:** Click 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 <sup>⊕ Add</sup> to create the payee. OR

Click  $\bigcirc$  cancel the transaction.

After clicking on <sup>(① Add</sup>) button the "**Review**" screen appears as shown below:

Pavee Name Business M	edia Inc	
Account Typ		
Account Nu		
Account Na		
Address Lin	1	
Address Lin	2	
City Hertfordsh	re .	
Country European I	nion	
Pay Via SWIFT Cod	e	
SWIT   Dode		
Nickname BMI		
Access Type Public		
🔶 🔘 Conf	m ⊗ ∪ancel ← Llack	

Add Payee		
CONFIRMATION		
Add Payee submitted successfu	ly.	
Reference Number		
Crat. a		
Pending for Approval		
Account Type	Account Name	
International		
Account Number	Bank Details	
Payee Address		
What would you like to do next?		
Co. To Destablished		

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.

Ac	0 count Non Fi	nancial Biller N	0 Naintenance	1 Payee Biller	0 Non Financia	Financial I Bulk Non Financia	al
	Date	Description	Рауее Туре	Category	Initiated By	Reference No	Status
	02 May 4·28 PM	Create International	BANKACCOUNT	International			In Progress

You can approve your **Create/Add International Payee** 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 "**Payee Biller**" tab as shown in the above figure.

0 Account Non Financial		inancial	0 1 Biller Maintenance Payee Biller		0 Non Financial Bulk File		0 Non Financial	
Арр	rove Re	eject						
	Date	Description	Рауее Туре	Category	Initiated By	Reference No	Status	
	02 May 4:28 PM						🕝 In Progr	ess

To approve your **Create International Payee** request, click on 🛄 (checkbox) from the list and then click on

button as shown in the above figure to procced to the following window:

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:

Approve

Pendir	ng for Appro	ovals				Non Fina	ncial	$\sim$
Acc	0 count Non F	inancial	0 Biller Maintenance	1 Payee Biller	( Non Financ	) ial Bulk File	0 Non Financial	>
1 Trans	saction(s) su	iccessfully appr	ovedddd					×
	Date	Description	Payee Type	Category	Initiated By	Reference	No Status	
No data	a to display.							
Page 1	1 of 1 (1 of	1 items) 🛛 🕅	< 1 > я					

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  $\equiv$  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**".



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



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

Accounts				① Create
Search By Payee Name	G,			
Payee Name	Account Type Account Details	Nickname	Created By	Access Type
Business	International			PUBLIC
KM	Domestic - Current			PRIVATE
МК	Domestic - Current			PUBLIC
PP	Internal			PUBLIC
PU	Internal			PUBLIC
21	International			PUBLIC
Page 1 of 1 (16 of 6 it	ems) x < 1 > x			
(A) Gancel				

Select payee by entering the name of the payee in the "**Search By Payee Name**" field and click on <sup>Q</sup> 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:

yee Details	
eyee Name	
evee Photo	(A)
BM	
	Transfer money faster than ever!
ternational	
secunt Name	Transferring money towards payees is easy and quick.
scount Number	simply select the payee while transferring funds.
	The payee details will be listed on the screen for verification and all you have to do is enter the amount
ey Via WI	and date of transfer to initiate the transfer.
ank Détails	
ave address	
ipa. Buntaa	
Amama	
MI	
ccess Type	
1. The second	
Pay 1 Delete O Cannel & Back	



## **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  $\equiv$  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:

الله منه المنهج المنهجة المنهجة المنهجة المنهجة	C Estign La K
Make Payment	
Transfer Type Fixiating Payne: My Accounts	
Transfer To xnoxnaxxixxx2229 V Balance : AFN34,860,232,82 Transfer From xnoxnaxxixxx V Balance : \$0.00	Transfering money has never been easier!
Arrount AFN View Limits Tansfor Whon Nexe I take Now	from your FMFB-A savings or current accounts. Important Natice for US Collar Payments! Deer Valued Costomer, The First MicroFinanceDankAfghanistan can currently process international USD payments to nearly 1,500 banks in a number of countries like Russia, Azorbajan, Armenia, Beltans, Kazakharan, Korgovaran, Moldova, Tajikistan, Turkmenistan, Ukraine, Uzbekistan, Latvia, Lithuania, Eratoria, Georgia, China, Turkey, India, Iraa, Korea, Vichnam, Mongolia, Japan, USA, Austine, Boania, Bulgaria, Onet Birtian, Hungary, Gemany, Sehia, Croatia, Montenegro, Czech Republic and Switzerland.
135 Characters Left	If you place a USD transaction via our Online Banking service to any beneficiary bank which is among the list of banks available on the website of The First MicroFinanceBank-Mghanistan from the above countries, the payment will be processed in US currency, else all the international payments will be converted into CURO currency which is subject to Forex gain/loss to

For fund transfers between your own accounts, in the "Transfer Type", select the OMY 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:

	$\sim$
Balance : AFN34,863,232	2.82
Transfer From	
Balance : \$0.00	~
Amount	
AFN ~	AFN100,000.00
	View Limits
Transfer When Now C Later	
Note	
Fund Transfer	
122 Characters Left	

#### **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 O Later option, select the appropriate future date.
- 4. In the "Note" field, write relevant information regarding the payment.
- 🖉 Pay to proceed to the review screen or 5. Click ⊗ Cancel

if you want to cancel the transaction.

Make Payment								
You initiated a reque	st for Self Transfer. I	Please review details be	efore you confirm!					
Transfer To XXXXXXXXXX								
Transfer From								
2000000000								
AFN100,000.00								
Transfer When								
Note								
Fund Transfer								
O Carlon	Pour							
1								
	Cop	yright @ 2019, The First Mi	icroFinanceBank.Afghanistan. A	Il rights reserved.   Security Informa	ation   Terms and Conditions			
Verifv the details	, and click	⊘ Confirm	Click © Cancel	to cancel the	transaction.	And. i	f vou want to	brina
Verify the details	, and click	⊘ Confirm	Click © Cancel	to cancel the	transaction.	And, i	f you want to	bring
Verify the details	, and click	< <sup>⊘ Confirm</sup> .	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr	, and click ansaction	< <mark>⊘ <sup>Confirm</sup></mark> . a click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr	, and click	< <mark>⊘ <sup>Confirm</sup></mark> . a click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr	, and click ansaction	< <mark>⊘ <sup>Confirm</sup></mark> . a click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr	, and click ansaction	< <sup>⊘ Confirm</sup> . a click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr و کور بانگ از سه دان کوچک (اون بانگ از سه دان کوچک (مان بانگ از سه دان کوچک (مان مان مان مور)	, and click ansaction	< <mark>⊘ <sup>Confirm</sup>.</mark> a click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	
Verify the details changes to the tr کارٹن پائٹ پریڈ ریٹر پائٹ پریڈ کاری کو چوک	, and click	< <mark>⊘ <sup>Confirm</sup>.</mark> a click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring (11:51 AM
Verify the details changes to the tr کارو باری بایی اینده این کارو بایی در بایی بایی در این این اینده این کارو بایی در اینده این Transfer Money	, and click	< <mark>⊘ <sup>Confirm</sup></mark> . a click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring (11:51 AM
Verify the details changes to the tr کاری پاک این پاک این پاک روی پاک باری Transfer Money Transfer Money Transfer Money submi	, and click ransaction	< <mark>⊘ <sup>Confirm</sup></mark> . a click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr کو کی ایک و کی کرد کو کی کی کی کی کرد کو کی کرد کرد کو کی کرد کو کی کرد کو کی کرد کو کی کرد کو کرد کو کو کرد کو کرد کو کرد کو کرد کو کرد کو کرد کو کرد کو کو ک	, and click ansaction	< <mark>⊘ <sup>Confirm</sup>.</mark> a click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr کو کی کو کی کو کی کو کی کو کو کی کو کی کو کی کو کو کی کو کی کو کو کو کو کی کو کی کو کو کو کو کی کو کی کو کی کو کو کو کو کو کی کو کی کو کی کو کو کو کو کی کو کی کو کی کو کی کو کو کو کو کی کو کی کو کی کو کی کو کو کی کو کی کو کو کو کو کو کی کو کی کو کو کی کو کی کو کو کی کو کو کی کو کی کو کو کو کی کو کو کو کی کو	, and click ansaction	< <mark>⊘ <sup>Confirm</sup>.</mark> n click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr کو کی کو کی کو کی کو کی کو کو کی کو کی کو کی کو کو کو کی کو کی کو کو کو کو کی کو کی کو کو کو کو کی کو کو کو کو کو کو کو کو کو کو کو کو کو کو کو کو کو ک	, and click ansaction	< <mark>⊘ Confirm</mark> . n click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr و کی اور پاک از مند این کردان اور پاک از مند این کردان کار اور باک از مند این کردان Transfer Money Confirmation Transfer Money submit Reference Number Status Bending for Approval	, and click ansaction	< <mark>⊘ Confirm</mark> . a click on ←	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr کارٹن پائٹ ایک از من کار کارٹن پائٹ ایک از من کار کارٹ پائٹ ایک از من کار کارٹ پائٹ ایک از من کار کارٹ کار کار Confirmation Transfer Money submit Reference Number Status Pending for Approvel	, and click ransaction	Cick on	Click © Cancel	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr کارلی بایک از سه این کورک روی بایک از سه این کورک روی بایک از سه این کورک روی در این بایک از سه این کورک روی در از این بایک از سه این روی در از این بایک از سه این روی در از این بایک از این روی در از روی در از این روی در از روی در در از روی در از روی در از روی در از رو در در از رو در در در از رو در در در در در در از رو در	, and click ransaction	Arrount AFN100.000.00	Click Back	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr کار این بادی این این این این این این این این این ای	, and click ransaction	Arrount AFN100,000.00	Click Back	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr کار این برای برای این این این این این این برای برای این این این این این این این این CONFIRMATION Transfer Money submit Reference Number Status Pending for Approval Transfer To XXXXXXXXXXX	, and click ansaction	Arrount AFN100,000.00 Transfer When	Click Back	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr کور	, and click ansaction	Arrouns AFN100,000.00 Transfer Whor 29 Nav 2018	Click Back	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr کار این بنده این مربع این بنده این مربع این بنده این مربع این این این این این این این این این این	, and click ransaction	Arrount AFN100,000.00 Transfer Wher 29 Nav 2018	Click Back	to cancel the	transaction. A	And, i	f you want to	(11:51 AM
Verify the details changes to the tr کرد بر این برای برای برای روی برای برای برای روی برای برای روی در در برای روی در در برای روی در در برای روی در	, and click ransaction	Arrount AFN100,000.00 Transfer When 29 Nav 2018	Click Back	to cancel the	transaction. A	And, i	f you want to	bring
Verify the details changes to the tr کی باری بازی بازی بازی بازی سرا بازی بازی بازی کی با	, and click ransaction tted successfully.	Arrount AFN100,000.00 Transfer Wher 29 Nav 2018	Click Back	to cancel the	transaction. A	And, i	f you want to	(11:51 AM
Verify the details changes to the tr کی بات این بات این بات این بات این بات Confirmation Transfer Money Confirmation Transfer Money submit Reference Number Status Pending for Approval Transfer To XXXXXXXXXXXXXX Transfer From XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	, and click ransaction tted successfully.	Arrount AFN100,000.00 Transfer Wher 29 Nav 2018	Click Back	to cancel the	transaction. A	And, i	f you want to	(11:51 AM
Verify the details changes to the tr کی بلاد این ایک از این ایک ایک از این Transfer Money Confirmation Transfer Money submit Reference Number Status Pending for Approval Transfer To XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	, and click ransaction tted successfully.	Arrount AFN100,000.00 Transfer Wher 29 Nav 2018	Click Back	to cancel the	transaction. A	And, i	f you want to	(11:51 AM
Verify the details changes to the tr کی بلند این کو کی است الای بلند این کو کی است Transfer Money Confirmation Transfer Money submi Reference Number Status Pending for Approval Transfer To کیکک کی سال Status Pending for Approval Transfer From کیکک کی کی کی کی کی What would you like to do	, and click ransaction tted successfully.	Arrount AFN100,000.00 Transfer Wher 29 Nav 2018	Click Back	to cancel the	transaction. A	And, i	f you want to	(11:51 AM
Verify the details changes to the tr کی بلند اینداز کی بلند اینداز کی بلند کی بلی کی بلند کی ب	, and click ransaction tted successfully.	Arrount AFN100,000.00 Transfer Wher 29 Nav 2018	Click Back	to cancel the	transaction. A	And, i	f you want to	bring

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.

	0			1		0	0		Financial	
Acc	count Fina	ncial	Payr	nents	Electror	nic Bill Payments	Bulk File	Bu	Non Financial	
	Date	Descrip	otion	From A	ccount	Amount	Payee Account [	Details	пппатец ру	Reference
	04 May 12:41 PM	Own A Transf	ccount er	*****	(XXXXX	AFN100,000.00				

You can approve your **Own/My Account Transfer** 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 "**Payments**" tab as shown in the above figure.

F	Pendi	ng for Ap	provals							Financial	~
	Acc	0 ount Fin	ancial	Pay	1 ments	Electron	0 nic Bill Payments	0 Bulk File	Bul	0 k Record	
	Appro	ove	Reject								
		Date	Descri	ption	From Ac	count	Amount	Payee Account De	tails	Initiated By	Reference Nc
	•	04 May 12:41 PM	Own A Trans	Account fer	xxxxxxx	xxxxx	AFN100,000.00				
P	age 1	1 of 1 (1	of 1 item	s) K	< 1	K K					

To approve your **Own/My Account Transfer** request, click on (checkbox) from the list and then click on

button as shown in the above figure to procced to the following window:

Payments Trans	actions Approval	
Selected Transactio	ns (1)	
Remarks (Optional)	My Account Fund Transfer	

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:

Pend	ing for App	provals					Financial		$\sim$
Ac	0 count Fina	ncial Pa	1 yments	0 Electronic Bill Pa	yments	0 Bulk File	0 Bulk Record		
1 Trar	saction(s)	successfully appi	rovedddd, 0 trans	action(s) failedddo	i.				$\times$
	Date	Description	From Accou	nt Amount	Payee	Account Details	Initiated By	Reference No	

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.





**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**".



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





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

Make Payment	
Transfer Type     Fxisting Payce My Accounts	
Payee Please Select Transfer From XXXXXXXXXX Balance : AFN34,863,232.82 Amount View Limits Transfer When Now I Later	Transfering money has never been easier! Transfer money to registered payees across the globe from your FMFB-A savings or current accounts. Important Notice for US Dollar Payments! Dear Valued Customer, The First MicroFinanceBank-Afghanistan can currently procees international USD payments to nearly 1,500 banks in a number of countries like Russia, Azerbaijan, Armenia, Belarus, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, Lurkmenistan, Ukraine, Uzbekistan, Latvia, Lithuania, Fatonia, Georgia, China, Turky, India, Iroq, Korea Vietnam Mongolia, Janar USA Austria Bravia
Pay	Bulgaria, Great Britain, Hungary, Germany, Serbia, Croatia, Montenegro, Czech Republic and Switzerland. If you place a USD transaction via our Online Banking

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:

	Payee K Khan V
	K Khan
	Account Number Account Type Account Nam
	Bank Details
	AFIDAFKAXXXAFGLANISTAN INTERNATIONAL
	DANN, ALGHANISTAN, NC10304
	Transfer From
	XXXXXXXXXX ~~
	Balance : AFN34,863,232 82
	Amount
•	AFN V AFN50,000.00
	View Limits
	Transfer When
	Now Later
	Pay Via
	RTGS (Suggested)
	Note
	Fund Transfer
	122 Characters Left
	122 Characters Left

#### **Field Description:**

- 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.
- 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
  - <sup>⊗ Cancel</sup> if you want to cancel the transaction.

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	Make Payment			
	1 REVIEW			
	You initiated a request for Lomestic transfer. Please review defails defore you confirm?			
	Khan			
	Bomestic - Current			
	Account Number			
	Account Name			
	Bark Details AFIRAFKAYXX			
	AFGHANISTAN INTERNATIONAL BANK			
	NC16304			
	Transfer Fiom			
	Therafer When			
	29 Nov 2018			
	Amount AFNS0,000.00			
	Pey Via			
	RTGS			
	Note Fund Transfer			
	O Confirm O Cancel ← Haok			
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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:

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	Transfer Money		
	CONFIRMATION Transfer Money submitted successfully.		
	Reference Number		
	Status Pending for Approval		
	Transfer To Khan	Amount AFN50,000.00	
	Account Number	Account Type Domestic: Current	
	Ranis Delaits	Transfer From	
	AFIBAFKAXXX AFGHANISTAN INTERNATIONAL BANK AFGHANISTAN NC16304	202020000000X	
	Transfer When 29 Nov 2018		
	Pay Via RTGS		
	What would you like to do next?		
	Ga la Dashbaard Add Favorite	Set Repeat Francter	

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.

Pendi	ing for Ap	provals							Financial	
	0		1		0	0		0	Financial	
Acc	count Fina	ancial	Payments	Electro	onic Bill Payments	Bulk File	Bulk	Record	Non Financial	
	Date	Description	From A	ccount	Amount	Payee Account Deta	ils	Initiated By	Reference No	ગાવા
	04 May 4:47 PM	Domestic Payment	XXXXXX	xxxxx	AFN50,000.00					©

You can approve your **Domestic Payment/Transfer** 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 "**Payments**" tab as shown in the above figure.

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0 count Fina	ancial	1 Payments	Electror	0 nic Bill Payments	0 Bulk File	0 Bulk Record		
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To approve your **Domestic Transfer** request, click on  $\square$  (checkbox) from the list and then click on button as shown in the above figure to proceed to the following window:

Payments Transa	ictions Approval	
Selected Transaction	s (1)	
Remarks (Optional)	Domestic Transfer	

Click on Approve 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:

Γ	Pendii	ng for App	orovals						Financial		$\sim$
	Acc	0 count Fina	ncial	1 Payments	Elect	0 tronic Bill Payr	nents	0 Bulk File	0 Bulk Record		
	1 Trans	saction(s) s	successful	ly approvedddd,	0 transactio	on(s) failedddd.					×
Γ		Date	Descript	tion From	Account	Amount	Payee A	Account Details	Initiated By	Reference No	
	No data	a to display									
F	Dage 1	1 (0 of 0	items)	к < 1	К						

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  $\equiv$  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:

Payee	
Account Number Account Type	Account Name
Bank Details CITIUS33XXX,CITI BANK US,US	
Transfer From	
Balance : AFN34,851,232.82	
Amount	
USD V \$1,000.00	
View Limits	
Transfer When  Now Later	
Charges	
PAYEE 🗸	
Transfer via Intermediary Bank	
🔿 Yes 💿 No	
Payment Details	
Registration Fees	
Add Payment Details	
Note.	
Receiver 🗸	
Applicaiton Processing Fees	

## Field Description:

- 1. From the "**Payee**" list, select the appropriate payee with an International Account Type to transfer funds.
- **2.** From the "**Transfer From**", select the account from which transfer needs to be done.
- **3.** In the "**Amount**" field, select the currency and enter the transfer amount.
- In the "Transfer When" field, select the appropriate transfer date.
  - e. If you select the Now option, transfer will be done on same day.
     OR
  - f. If you select Later option, select the appropriate future date.
- 5. 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 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.
- **7.** From the **Payment Details** list, select the appropriate purpose of transfer.
- 8. In the "Note" field, write relevant information regarding the payment.
- 9. Click to proceed to the review screen or

if you want to cancel the transaction.

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New Reprocessing Freese application Processing Freese if y the details, and click <u>Confirm</u> . Click <u>Cancel</u> to cancel the transaction. And, if you want to brind anges to the transaction click on <u>Eace</u> . 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 erification Code tempis Left terence Number 222	Registration Fees	
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Submit Cancel	Verification code h 'erification Code tesend Code ttempts Left	as been sent to your registered mobile number or email. Please enter that code below to complete the process
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	A verification code h 'erification Code  Resend Code 	as been sent to your registered mobile number or email. Please enter that code below to complete the process

After clicking on **Commun**, 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:

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Transfer Money		
CONFIRMATION Transfer Money submitted	unoverselutly	
Reference Number		
Status Hending for Approval		
Transfer To	Amount \$1,000.00	
Account Number	Account Type International	
Back Ovtable CITILIS33300X CITILIS3300X US	Payment Details Registration Freex	
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Hayae Addebs.		
What would you like to do next	ป้อ	
Od To Dashboard Ad	Favorite	

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.

endi	ng for App	provals				Financial	$\vee$
Acc	0 count Fina	ncial Payı	3 ments Electro	0 onic Bill Payme	0 nts Bulk File	Financial Bul Non Financial	
	Date	Description	From Account	Amount	Payee Account Details	Ira.cu vy	
	05 May 11:15 AM	Domestic Payment	****	€4,000.00			
	07 May 2:15 PM	International Payment	*****	\$1,000.00			
	05 May 11:15 AM	International Payment	****	\$700.00			

You can approve your **International Payment/Transfer** 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 "**Payments**" tab as shown in the above figure.

	0		3	0	0	0	
Acc	count Fina	ncial Pay	ments Elect	ronic Bill Paymer	nts Bulk File	Bulk Record	
Appro	ove F	Reject					
	Date	Description	From Account	Amount	Payee Account Details	Initiated By	Reference
	05 May 11:15 AM	Domestic Payment	*****	€4,000.00			
	07 May 2:15 PM	International Payment	*****	\$1,000.00			
٠	05 May 11:15 AM	International Payment	xxxxxxxxxxx	\$700.00			

To approve your International Transfer request, click on (checkbox) from the list and then click on

button as shown in the above figure to procced to the following window:

Payments fransa		
Selected Transaction	s (1)	
Remarks (Optional)	International Payment	
	rova	

Click on Approve 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:

Pend	ing for Ap	provals				Financial		$\sim$	
Ace	0 count Fina	incial Pay	1 vments El	0 lectronic Bill Payn	( nents Bulk	) File	0 Bulk Record		
1 Transaction(s) successfully approvedddd, 0 transaction(s) failedddd.									×
	Date	Description	From Account	t Amount	Pavee 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	Payers	Payers Account	Payment	Currency	Transfer	Payee Account	Payer's Payment	Payee's Payment
	Ref ID	Customer	Number	Amount	(Standard	Date	number	Reference/Note	Reference/Note
	-	Identification			currency			-	-
		Number			format)				
Example:								1	1
1	A	100400***	02110901******	1000.00	AFN	07-05-	02110901******	Ahmad Payroll	Business Name -
				(Note: the	(Note: use	2020		í í	Local Staff Payroll
				total	the				
				amount	standard				
				should be	short form				
				followed	of the				
				with two	currency)				
				decimals					
				places					
				.00)					
2	A	100400***	02110901******	1000.00	AFN	07-05-	02110901******	Jawad Pavroll	Business Name -
_				(Note: the	(Note: use	2020			Local Staff Pavroll
				total	the				
				amount	standard				
				should be	short form				
				followed	of the				
				with two	currency)				
				decimals	can chey/				
				nlaces					
				.00)					
### \*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:

File	Edit Search View	Encoding Language Settings	Macro Run Pugins Wincow ?	2 ·5	X
	P_Salery.csv				
	A,100	,02110	,1000.00,AFN,04 05 2020,02110	,Debit Back from	,Credit to Sajad,
2	A,100	,02110	,1000.00,AFN,04-05-2020,02110	,Debit Back from	,Credit to Majeeb,

### 7.1.2 Domestic Bulk Payment File

\*Microsoft Excel Template:

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

#### \*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)	Internation al Bank SWIFT Code	Internati onal Bank Name	Internati onal Bank Address	Interna tional Bank City	Internati onal 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
Exc	imple:				-									·					·		·	·			
1	A	100400** *	02110901 ******	1000.00 (Note: The total amount should be followed with two decimals places .00)	USD (Note: Use the standard short form of the currency)	07-05- 2020	Anu Khan	12345678	33 Aldykes	Hatfield	Hertford shire	United Kingdom	SWIFT	AAAA BB CC DDD (Note: Enter the Internation al Bank SWIFT Code)	HSBC	Hatfield Town Center	Hertfor dshire	United Kingdom	Purpose of transfer – Remittance Information 1 E.g. School Fees	Remittance Information-2 (Note: This field is not mandatory. Leave this column empty if no further information is required)	Remittance Information- 3 (Note: This field is not mandatory. Leave this column empty if no further information is remuted	Remittance Informatio-4 (Note: This field is not mandatory. Leave this column empty if no further information is required)	Payee/Payer/ Shared (Note: Specify which party is to pay the charges/The transfer chargers can also be shared between the	Ahmad Payroll	Local Staff Payroll
2	A	100400** *	02110901 ******	<b>1500.00</b> (Note: The total amount should be followed with two decimals places .00)	USD (Note: Use the standard short form of the currency)	07-05- 2020	Anu Khan	12345678	33 Aldykes	Hatfield	Hertford shire	United Kingdom	SWIFT	AAAA BB CC DDD (Note: Enter the Internation al Bank SWIFT Code)	HSBC	Hatfield Town Center	Hertfor dshire	United Kingdom	Purpose of transfer – Remittance Information 1 E.g. Utility	Remittance Information 2 (Note: This field is not mandatory. Leave this column empty if no further information is required)	Remittance Information 3 ((Note: This field is not mandatory. Leave this column empty if no further information is required)	Remittance Information 4 (Note: This field is not mandatory. Leave this column empty if no further information is required)	Payee/Payer/ Shared (Note: Specify which party is to pay the charges/The transfer chargers can also be shared between the two parties)	Jawad Payroll	Local Staff Payroll

#### \*NOTEPAD++ 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 1 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.

6	986	🗟 🕞 🖨   🔏 🗅	n 🗈   Ə C   # 🎭   🤏 🔍   💁 🖼   🏣 👖 💽 💌 🗉 🗈 🖻 🔤 🗮 🕿 🔺 🔻 🕿 🤯 🍄
Dor	nesticBukl.cs	w 🔚 International_Bul	k.CSV
1	Α,	,00	,1500.00,USD,17-02-2019,Anu,12365498,258258,AHMAD,KABUL,KABUL,SWI,GEBAAEA1XXX,A,B,C,D,IPI,,,,PAYEE,
2	Α,	,00	,1000.00,USD,17-02-2019,Anu,22334455,056343,MAHMOOD,KABUL,KABUL,SWI,GEBAAEA1XXX,A,B,C,D,IPI,,,,PAYE

/ACC/Pay from Ali, Pay to Mahmood E,/ACC/Pay from Ali, Pay to Mahmood

## 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:

ار نین بلک دار سنه های کر چک او سن بلک دار سنه های کر چک	Contection of May C4 99 PM
File Upload	
Tile Identifier Select File Identifier	
File Name:	
Unicad	
	Copyright @ 2019, The First MicroFinanceBankAfghanistan. All rights reserved.   Security Information   Terms and Conditions

### **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:



Organize  Corporate Live T Corporate Live T Online Earling Tod	e ay (1)	Date modified	Туре	Sira		E	=	0	Welcome, M	lab
Corporate Live T A Name	e ay (1)	Date modified	Туре	Sire		ja)-	- COS - CH44	• •	welcome, w	10.00
Online Banking · V Tod	ay (1)		51	State .					and the set of the set of the set of the	Ors
	iay (1)									
	MPSalary.csv	5/4/2020 9:35 AM	Microsoft Excel C	. к	D					
This PC Sears	ch again in									
🧊 3D Objects 🔡 🐂 I	Libraries 🔜 This PC 🧧 Custom									
Desktop										
🚰 Documents										
👃 Down loads										
👌 Music										
E Pictures										
Videos										
🏪 Windows (C:)										
🕳 New Volume (D:										
ADC (\\fmfbw12										
× × _										
File name:					~	All Files (*.*)		v		
						Open	Carn	.el		

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

ile Identifiar	
INTERNAL_BULK_PAY-INTERNAL $\vee$	
Transaction Type	
Internal Funds Transfer	
File Format Type	
CSV,XML,XLS,XLSX	
Approval Type	
File Level	
Accounting Type	
Single Debit Single Crecit	
File Name	
TRI EMPSalary csv	
En En oddi Sov	

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

Verification Code		
Resend Code		
Attempts Left		
4		
Reference Number		
20229		

After clicking on <sup>Upload</sup>, 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:

File CONFIRMATION File submitted successfully. Reference Number Status Completed	اولىن بانك قرضه لان كرچك اولىن بانك قرضه لان كرچك barkwith a social relean		Q,	🖂 166) Welcome,	Last ogin 32 May 11:36 AM
CONFIRMATION File submitted successfully Reference Number Status Completed	File				
Reference Number Status Completed	CONFIRMATION				
Hie Reference Id	Reference Number Otatua Completed File Reference Id				

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.

end	ng for Ap	provals						Financial		$\sim$
	0		0	0		1		Financial	L.	
Ac	count Fina	ancial	Payments	Electronic Bill Payme	nts	Bulk File	2	Non Final	ncial	
	Date	Descripti	ion	Transaction Type	File N	lame	File A	nount	initiated by	ĸ
	04 May 9:45 AM	INTERN/	AL_BULK_PAYMENT	INTERNAL Uploaded	EMP	Salary.csv	AFI	N2,000.00		

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.

Acc	0 ount Fii	nancial	0 Payments	0 Electronic Bill Payme	ents	1 Bulk File	0 Bulk Rec	ord	
Appro	ove	Reject			68				
	Date	Descri	ption	Transaction Type	File Nar	ne	File Amount	Initiated By	
	04 May 9:45 AM	INTER	NAL_BULK_PAYMENT	INTERNAL Uploaded	EMPSa	lary.csv	AFN2,000.00		

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 procced to the following window:

Selected Transaction	s (1)
Remarks (Optional)	Employee Salary for the Month of April 2020 Approved

Click on Approve 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 Approva**]" widget:

Pending Tor	Approvais				Financ	sial	1
(	) Financial	0 Payments	0 Electronic Bill Paym	1 Bulk Fil	e Bulk	0 Record	
Account	Indicial	1 dynneme	Electronic Din r dyn		Duit	Record	
Transaction	n(s) successfully	approvedddd, 0 tr	ansaction(s) failedddd.		Duik	Neoona -	

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  $\equiv$  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:

Uploaded Files	Inquiry					
						<b>Q</b> Today's Files
Today's Files						
Upload Details	Туре	File Identifier	File Name	File Reference Id	File Status	Action
04 May 9 45 AM	internal Funds Transfer	INTERNAL_BULK_PAY-INTERNAL_BULK_PAYMENT	EMPSalary.csv	8341	Approved	1.55
Page 1 of 1 (1 o	(1 items) K ( 1 )	х		T		
Cancel	[1 items] <u>K</u> ( 1 )	ж		Î		
Cancel File Status • Uploaded : F • Processing 1 • Processed w • Verified : Hid	If i items) K (1)	eference number is generated. • Approved : File has been liquidation. • Error : Hic has been pro processed and cont ed but some of the records are in error. • Deleted : File ha Juthorization checks are done (limit + account access check).	rapproved. • Reject tains orror. • Proces is been deleted. • Expired : Hile has	ted : File In een rejecte ssed : Hic quidated. been exp	d.	

From the above image, click on <sup>Q</sup>Today's Files to expand the search criteria and search a particular uploaded

file. The search section appears. Click on **Example** 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:



# 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:



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

Cance

- 1. Download Profile: click on Download Profile to download your profile details in an excel file.
- 2. **Contact Information:** click on *l* icon to enter you contact information, for example: 0704550602

Save

Contact Number(Mobile)

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 or 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:



Profile	Select Ac	count		
Primary Account Num	Select	Account Type and Number	Party Name	Nick Name
Alerts/Notifications	0	Current Account		USD Current Account
Third Party Applications	0	xxxxxxxxxxxx Current Account		SME Overdraft
Security and Login	٠	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		Current Account
Settings				
	😔 Submi			

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  $\checkmark$  icons to select one of the accounts as your primary account number.

Click on <sup>Submit</sup> to proceed with your request and appear on the top-right-side of the screen.

	×	
Primary account saved successfully II		
		will

# 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:



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 <u>Scancel</u> 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:



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 Back

to go back to the previous page.

4. Click on 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. CHEKCING 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:



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

Click on "**Mails**" to proceed to your mails page:

icon to access payments.

Mailbox			
Compose Mail		Cubicat	Sent
Inbox		Change Communication Address	22 Sep 2019 10:40:23 AM
Sent Mail	Page 1 of 1 (1 of	tilems) ĸ < 1 > ∞	
Deleted Mail			
Back To Dashboard			

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 Compose Mail 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  $\square$  icon to delete mail.
- 7. Refresh Mails: click on  $\Theta$  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  $\equiv$  icon to access payments.



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



Click on "**Alerts**" to proceed to your mails page:

ارو به ماری کو به ا		Q Welcome	25 PM ~
Alerts			
Subject		Received	
International Payce Great	ion Alert	15 Sep 2019 09:12:24 AM	
Domestic Payoe Creation	Aloit	14 Sep 2019 02:46:30 PM	
Internal Payce Deletion A	lert	14 Sep 2019 01:15:56 PM	
Internal Payee Creation A	lert.	14 Sep 2019 11:41:40 AM	
Internal Payee Deletion A	lert	14 Sep 2019 11:38:42 AM	
Internal Payce Creation /	lon	14 Sep 2019 11:31:39 AM	
<ul> <li>Self Transfer Initiation Ale</li> </ul>	п	20 Jul 2019 03:38:28 PM	
Domestic Payee Creation	Alert	20 Jul 2019 03:09:10 PM	
Internal Lund Transfer Internal Lund Trans	lation Alert	20 Jul 2019 02:24:38 PM	
Internal Fund Transfer Internal Fund Trans	iation Alert	20 Jul 2019 02:13:09 PM	
Page 1 of 3 (1-10 of 21 items)	к с 1 2 3 х х		
	Copyright @ 2006, 2017, The First MicroTimanceBank,Alghanistan, All rights re-	erved.   Security information   Terms and Conditions	

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  $\stackrel{1}{\amalg}$  icon to delete.
- 3. Refresh Alerts: click on  $\bigcirc$  icon to check for new alerts.

# 9.3 VIEWING/MANAGING YOUR ACCOUNT NOTIFICATIONS



Click on the toggle menu or  $\equiv$  icon to access payments.



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

×ć	The First MicroFinanceBank و لین بانک قرضه های کو چک و لین بانک قرضه های کو چک bank with a soc of mission	с <b>Л</b>
<	Mail Box	
Mails		
Alerts		
Notificat	ion	

Click on "**Notifications**" to proceed to your mails page:

Notifications	
9 🛍	
Subject	Received
greetings	06 Apr 2020 06:28:00 PM

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 form the displayed notifications' list and click on U icon to delete.
- 3. Refresh Notifications: click on  $\bigcirc$  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  $\equiv$  icon to access payments.



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

Q Welcome Lest login 23 Gep 10:12 AM

From the above figure, the "ATM/Branch Locator" page consists of the following options:

- 1. Location of Branch: click on ATM > button and choose Branch from the list.
- 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:

Forgot Username	
Enter the registered email address in your bank account	
Emeil	0
Date of Birth	Not able to recall User Na
	Simply enter your regis
Submit Cancel	authenticate yourself to ID on your email.
	Incase you are unable User ID, please visit ou or contact and speak to care executive

Enter your registered email ID in the "**Email**" field followed by your "**Date of Birth**" and click on 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:

Forgot Password	
Okay, no problem. Just enter the details below. Usamame Dato of Birth	Forgot your internet banking password?
Cantinue Cancel	No worries, generate a new password in 3 simple steps. 1. Enter your Username and Date of birth. 2. Authenticate your details by entering OTP received on your mobile. 3. Reset you password by entering a new password of your choice.

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

to

Please enter your new password	1	
Pessword		
Re-enter Password		Your Password can :
		Have 8 to 15 characters
Submit Cancel		<ul> <li>Have uppercase (Minimum 1 mandatory)</li> </ul>
		Have lowercase (Minimum 1 mandatory)
		<ul> <li>Have numbers (Minimum 1 mandatory)</li> <li>Have special characters (Minimum 1 mandatory) (Allowed characters are @,#,\$)</li> </ul>
		Not contain consecutive characters more than 2
		Not contain identical characters more than 2
		Not be a common password

Enter your new password into the "**Password**" field followed by "**Re-enter Password**" field. Click on 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 **Licans** icon to proceed to "Loan Calculator" page as shown below:



# **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.

( TTEN

Click on **Example** icon to proceed to **"Term Deposit Calculator**" page as shown below:



Amount	2 marsh
AFN100,000.00	a a a a a a a a a a a a a a a a a a a
Frequency	Deposit Calculator
Years Months Days 3 0 0	Deposit calculator helps you find out the maturity amount and the interest you will earn on it after a particular time period.
@Interest < 3.60%	Term Deposits are considered to be safe investments.
	Note
You get back :AFN111,386.76	This is just a calculator, for exact interest rates applied please contract the Bank or visit your nearest branch.
Calculate	
ack To Dashboard	

## **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.





**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 <sup>Calculate</sup> to calculate and display the eligible loan amount and average installment/month as shown below:

How Much Loan Can You Get?		
Your Average Monthly Income AI N30,000.00 Your Average Monthly Expenses AFN20,000.00 For How Many Yours 2	Loan Eligibility Calculator FMFR A calculator provides quick results regarding your cluibility for the clan considering factors like your monthly income and expenses. Note	
ginileee	this is just a calculation for same interest branch.	

# 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.

1 - 1
( (53))
V and /
2
EOREICH

Click on Foreign Exchange Calculator" page as shown below:

Fram Currency Foreign Currency 🗸	
Amount	Forex Calculator
	Calculate currency and of foreign exchange rates of with FMFB-A's currency converter and get up to date exchange rates.
Convert	Note hillifii This tool only calculates midrates, for buying and selling rates please contact the bank or visit your nearest branch
Back To Deshboard	

From Currency		
USD	$\sim$	
Amount		
\$100.00		
То		
Currency		
AFN	$\sim$	

### **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:

From		
	~	
Amount \$100.00		Forex Calculator Calculate currency and foreign exchange rates with FMFB-A's currency converter and got up to date exchange rates.
Currency AFN @ 1 USD = 78 11 AHN	~	Note hiiiiiiii This tool only calculates midrates for buying and selling rates please contact the bank or visit your
Amount: AFN	7,811.00	nearest branch
Convert		

# **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.