ONLINE BANKING USER MANUAL

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www.fmfb.com.af



INTR	ODUCTION	3
IMPO	ORTANT BEFORE YOU START	3
1.	FMFB-A ONLINE BANKING	3
2.	FIRST-TIME LOGIN/ACTIVATION	5
3.	HOME PAGE/DASHBOARD.	9
	3.1 DASHBOARD HEADER. 3.2 WIDGETS 3.2.1 Financial Overview/My Net Worth. 3.2.2 Recent Activity. 3.2.3 My Accounts 3.2.4 Funds Transfer History. 3.2.5 Payments. 3.2.6 Notifications	9 .10 .10 .10 .11 .12 .12 .12 .13
4.	ACCESSING ACCOUNTS	14
	4.1 ACCOUNT DETAILS 4.2 STATEMENTS 4.2.1 View Statement 4.2.2 Download Statement 4.2.3 Request Statement	14 16 16 19 22
5.	CHEQUE BOOK REQUESTS	27
	5.1 REQUEST A CHEQUE BOOK. 5.2 CHEQUE STATUS INQUIRY. 5.3 STOP/UNBLOCK CHEQUE 5.3.1 Stop A Cheque 5.3.2 Unblock A Cheque	27 30 34 .36 .37
6.	TRANSFERING FUNDS/PAYMENTS	38
	 6.1 CREATE OR ADD A PAYEE. 6.1.1 Add Payee with an Internal Bank Account Type. 6.1.2 Add Payee with a Domestic Bank Account Type. 6.1.3 Add Payee with an International Account Type. 6.2 EDIT/REMOVE PAYEES. 6.3 MY ACCOUNT TRANSFER. 6.4 DOMESTIC/LOCAL TRANSFER. 6.5 INTERNATIONAL TRANSFER. 6.6 PEER-TO-PEER (P2P) TRANSFER. 6.6.1 CLAIMING MONEY AT YOUR BANK ACCOUNT IN FMFB-A. 6.6.2 CLAIMING MONEY AT YOUR BANK ACCOUNT IN ANOTHER LOCAL BANK. 6.7 LOAN REPAYMENT. 6.7.1 INITIATING LOAN REPAYMENT VIA WEB-BROWSER (DESKTOP/LAPTOPS) 6.7.2 INITIATING LOAN REPAYMENT VIA MOBILE APPLICATION. 	. 38 . 40 . 42 . 45 . 47 . 49 . 52 . 55 . 58 . 62 . 64 . 68 . 68 . 71
7.	ACCOUNT SETTINGS	74
	7.1 ACCESSING YOUR PROFILE SETTINGS 7.2 SETTING UP A PRIMARY ACCOUNT	74 75

7.3 EDIT/RESET YOUR LOGIN SECURITY QUESTIONS 7.4 CHANGING YOUR PASSWORD	76 77
CHEKCING YOUR MAIL BOX	
8.1 CHECKING/MANAGING YOUR MAILS 8.2 VIEWING/MANAGING YOUR ACCOUNT ALERTS 8.3 VIEWING/MANAGING YOUR ACCOUNT NOTIFICATIONS	
BRANCH LOCATOR	
FORGOT YOUR USERNAME/PASSWORD	
10.1 FORGOT YOUR USERNAME 10.2 FORGOT YOUR PASSWORD	
TOOLS AND CALCULATORS	
 11.1 LOAN CALCULATOR 11.2 TERM DEPOSIT CALCULATOR 11.3 LOAN ELIGIBILITY 11.4 FOREIGN EXCHANGE CALCULATOR 	86 87 89 90
ACCOUNT SECURITY AND TIPS	
 12.1 SESSION TIMEOUT 12.2 SECURE YOUR COMPUTER AND KEEP IT UP-TO-DATE 12.3 AVOID CLICKING THROUGH EMAILS 12.4 ACCESS YOUR ACCOUNTS FROM A SECURE LOCATION 12.5 ALWAYS LOG OUT WHEN YOU ARE DONE 12.6 MONITOR YOUR ACCOUNTS REGULARLY 	92 92 92 92 92 93 93
	7.3 EDIT/RESET YOUR LOGIN SECURITY QUESTIONS 7.4 CHANGING YOUR PASSWORD CHEKCING YOUR MAIL BOX. 8.1 CHECKING/MANAGING YOUR MAILS 8.2 VIEWING/MANAGING YOUR ACCOUNT ALERTS 8.3 VIEWING/MANAGING YOUR ACCOUNT NOTIFICATIONS BRANCH LOCATOR FORGOT YOUR USERNAME/PASSWORD 10.1 FORGOT YOUR USERNAME. 10.2 FORGOT YOUR USERNAME. 10.2 FORGOT YOUR USERNAME. 10.2 FORGOT YOUR PASSWORD TOOLS AND CALCULATORS 11.1 LOAN CALCULATORS 11.2 TERM DEPOSIT CALCULATOR 11.3 LOAN ELIGIBILITY 11.4 FOREIGN EXCHANGE CALCULATOR 12.1 SESSION TIMEOUT 12.2 SECURE YOUR COMPUTER AND KEEP IT UP-TO-DATE 12.3 AVOID CLICKING THROUGH EMAILS 12.4 ACCESS YOUR ACCOUNTS FROM A SECURE LOCATION. 12.5 ALWAYS LOG OUT WHEN YOU ARE DONE 12.6 MONITOR YOUR ACCOUNTS REGULARLY

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 their 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 banking account with FMFB-A,
- You have completed the Online Banking application form,
- 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 login 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:

ONLINE BANKING – USER MANUAL

Please change your password for security reasons Current Parsonnel Image: Parsonnel	Change Password	
Control Image: Contrecontrol Image: Control Image: Control Image:	Please change your password for security reasons	
Image: Preconside Your Password can: Image: Preconstance Your Password	Carrent Password	
New Parcoraud Your Password can : Re entirel Password ' Have 8 to 15 characters Re entirel Password ' Have 8 to 15 characters Submit ' Have lowercase (Minimum 1 mandatory) Submit ' Have numbers (Minimum 1 mandatory) ' Have special characters (Minimum 1 mandatory) ' Not contain consecutive characters are @,#,\$) X Not contain identical characters more than 2 ' Not be a common password		
Image: Submit Image: Have 8 to 15 characters Submit Image: Have 0 uppercase (Minimum 1 mandatory) Submit Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (Minimum 1 mandatory) Image: Have 0 uppercase (New Password	Your Hassword can :
Re ender Recorded Submit Have special characters (Minimum 1 mandatory) Submit Have special characters (Minimum 1 mandatory) Not contain consecutive characters more than 2 Not contain identical characters more than 2 Not be a common password		✓ Have 8 to 15 characters
 Have lowercase (Minimum 1 mandatory) Have numbers (Minimum 1 mandatory) Have special characters (Minimum 1 mandatory) Have special characters (Minimum 1 mandatory) (Allowed characters are @,#,\$) Not contain consecutive characters more than 2 Not contain identical characters more than 2 Not contain identical characters more than 2 Not be a common password 	Re enler Personal	 Have uppercase (Minimum 1 mandatory)
Submit Have numbers (Minimum 1 mandatory) Have special characters (Minimum 1 mandatory) Have special characters (Minimum 1 mandatory) Kore special characters (Minimum 1 mandatory) Not contain consecutive characters are @,#,\$) Not contain identical characters more than 2 Not contain identical characters more than 2 Not be a common password 		✓ Have lowercase (Minimum 1 mandatory)
 Have special characters (Minimum 1 mandatory) (Allowed characters are @,#,\$) X Not contain consecutive characters more than 2 X Not contain identical characters more than 2 X Not contain identical characters more than 2 Not be a common password 	Submit	✓ Have numbers (Minimum 1 mandatory)
 Material decision (minimum and the second decision of t		V Have special characters (Minimum 1
 × Not contain consecutive characters more than 2 × Not contain identical characters more than 2 ✓ Not be a common password 		mandatory) (Allowed characters are @,#,\$)
X Not contain identical characters more than 2 V Not be a common password		imes Not contain consecutive characters more than 2
✓ Not be a common password		X Not contain identical characters more than 2
		✓ Not be a common password

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:

Happy Banking!!!		
Security Covering In what city did yo Ansarer Kathal	su meet vour sp	
Beruny Consten What school dot y Aranw Hebble High Sch	nuintievation si ∽ oct	Note Security questions works as an a decellary of security that helps in protocting your account against fraudulent activities You meal. • Crosse a resource that are distant to object to object against • Crosse a resource which is that are distant and pressing decellary of
Security Coosten What was the last Answer Abdul Hamid	tname of vourt ∨	Social models acc
Sensity Cleaten What is your taxo Aexone Descer	urða cadaan ch 🛛 🖂	
Security Cueston What is the name Answer Tomy takes of table	of your favoritie \checkmark .	
Bisase .		
	Copyright © 2006, 2017. The Farst Moral Finance Bark/Alghanistan, M ri	hts:reserved.] Security Information Torms and Conditions

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:

Happy Banking!!!		Alt	En 1	
			E Download Profile	
Personal Information	U1			
Contact Information				
Email ID Like Number	com at	2		
Cravact Number (Motoks)				
c	opyright © 2005, 2017, The First MicroFinanceBank, Alghanistan	All rights reserved. Security Information Terms and Condition	Б	

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 ^{loct} icons as shown in the above figure. Confirm by clicking on ^{Nort}. At this stage you have successfully activated your Online Banking Account.

3. HOME PAGE/DASHBOARD

"**Dashboard**" is your first landing page that the 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 WIDGETS

The **Dashboard** is displayed in the form of widgets, and will display the minimal data related to the main transactions. You can initiate the accessible transactions from the dashboard and view account & transaction summary. The user can also select and view the status of transactions initiated by him, and their recent activities.

3.2.1 Financial Overview/My Net Worth

In the top-left-corner of the main screen/dashboard the "**My Net Worth**" widget will display your main financial indicators.



3.2.2 Recent Activity

In the top-middle-section of the main screen/dashboard the "**Recent Activity**" widget allows you to view/track your most recent financial activities performed on your different accounts. This widget displays recent activity in the Savings, Term Deposit and Loans accounts. It displays the date of transaction, a description of the transaction and the debit/credit amount. The user can select the Account number of a particular account type, to view the recent account activity.

Recent A	ctivity		Recent	Activit	у	
Savings	\sim >	xxxxxxxxxxx1324 - My Net Savi 🗸	Savings	\sim	xxxxxxxxxxxxx1324 - My Net Savi >	
21 Jul 2019	now	AFN2,245.50 Dr	21 Jul 201	now 9	AFN2,245.50 E)r
21 Jul 2019	transfer	AFN748.50 Dr	21 Jul 201	tran 9	sfer AFN748.50 E)r
21 Jul 2019	asdf	AFN200.00 Dr	21 Jul 201	asdi 9	F AFN200.00 E)r
		View More			View More	
	Recent A Savings 21 Jul 2019 21 Jul 2019 21 Jul 2019	Recent Activity Savings	Savings xxxxxxxxxx1324 - My Net Savi 21 now AFN2,245.50 Dr 21 transfer AFN748.50 Dr 21 sadf AFN200.00 Dr 21 sadf View More	Recent ActivityRecentSavings×xxxxxxxxxx1324 - My Net Savi ×Savings21nowAFN2,245.50 Dr21Jul 2019transferAFN748.50 Dr2121sadfAFN200.00 Dr21Jul 2019view MoreView More	Recent Activity Recent Activity Savings xxxxxxxxxx1324 - My Net Savi Savings S	Recent Activity Recent Activity Savings xxxxxxxxxx1324 - My Net Savi 21 now 21 now 21 now 21 transfer 21 AFN2,245.50 Dr 21 transfer 21 AFN748.50 Dr 21 asdf AFN200.00 Dr 21 21 asdf AFN200.00 Dr 21 View More View More

You can view your recent activity for different account type by clicking on the down arrow as shown in the above figure.

Furthermore, you can view your recent activity between your different accounts for the same account type by clicking on the down arrow as shown in the above figure.



Click on "**View More**" to view the statements of the selected account type and access the transactions. View your statement function/module is further explained in the following chapters.

3.2.3 My Accounts

In the top-right-corner of the main screen/dashboard the "**My Accounts**" widget allows the retail user to select the account type and initiate the desired transactions of that account type. It consists of the following features:



The rows display the total available balance in the accounts. You can click on any of the links as shown in the above image to view the count and details of all the active accounts.



Select the "Active" OR "Inactive/ Closed" option from the "Current & Savings" drop-down, to view accounts in that status.



By clicking More Options icon, this section also allows the retail user to access all the Accounts related transactions. For example, clicking on "**Request Statement**" option from the menu will take you to request a statement page. Click × to close the card.

3.2.4 Funds Transfer History

In the bottom-left-corner of the main screen/dashboard the "**Funds Transfer History**" widget allows you to view or displays your funds transfer history which were initiated by you.



3.2.5 Payments

In the bottom-middle-section of the main screen/dashboard the "**Payments**" widget allows you to access quick payment options/functions. It also allows you a quick access to some of your favorite payees, manage transfers and payees.





Transfer Money – By clicking on this icon/transaction, it allows you to initiate a transfer between your own accounts and also to registered payee's accounts.

Favorites – By clicking on this icon/transaction, it allows you to access your favorite payees.

Manage Payees & Billers – By clicking on this icon, it allows you to manage payees and registered billers for money transfers and bill payments.

3.2.6 Notifications

In the bottom-right-corner of the main screen/dashboard the "**Notifications**" widget allows you to have a quick view of your account related notifications.



View All – by clicking on this, it will redirect you to the Notifications page, which is briefly explained in the following chapters.

4. ACCESSING ACCOUNTS

4.1 ACCOUNT DETAILS

You can overview your Account details and transaction carried out on these accounts through your dashboard as explained previously, but this guide explains how to view your different Accounts and Transactions details (Detailed Statement) via our website. You can access your Accounts and Transaction details through Accounts Menu illustrated stepwise in the given sections below:

The First MicroFinanceBank اولین بانگ قرضه های کوچک founk with a social mission My Net Worth Rec TOwe Sav 21 Ju Current & Savings AFN6,277.03 I Have Term Deposit 21 Ju AFN6.277.03 AFN0.00 Recurring Deposit AF N0.00 21 Jul Upcoming Payments Pay "<u>____</u>

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 details, 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 Details**", as shown in the above figure, to proceed to the following page:

bark with a social mission			Last rugin 03 Sep 02 12 PM
	Choose Account	8	
	Select Account		
	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		
	→ Proceed ⊗ Cancel		

Click on "**Select Account**" list, as shown in the above figure, to choose between accounts that comes under the "**Current & Savings**" account type.



Choose your desired account and then click on → Proceed, as shown in the above figure, this will take you to your "Account Details" page as shown in the figure below:

کرچک 🚷 😑	st MicroFinanceiliank ارقن بتنک آدرشته های man with access resort						٩	Welcome,	Mujeeb Rahman 🗸 a login 33 Sep 80 15 PM
	Account Details								
	Account Details	View Statement	Cheque Book Request	Cheque Status Inquiry	Stop/U	nblock Cheque	Request Statemer	£3.	
	Customer Name Mujeeb U Rehman	Account Number 3000000000001324	Net Balance AFN48,825 23	Product Name Current Account 1	for Staff	Nickname Gurrent Account	ØX		
	Basics			Balance Deta	alls				
	Customer (D			Available Balance AFN3,825,23					
	Holding Pattern Single			Amount on Hold AFN25,000 00					
	Branch Commercial Branch, S	hahr-e-Naw, Ansari Sucare,	Opposite Mar Mar Hotel, Zone 4	Undear Funds AFN0.00					
	Afghanistan			Overdraft Limit AFND.00					
	Active			Advance Against	Unclear Funds	Linit			
	Not Registered			6 10.00					
	Sweep-In Printder No		You can	set nicknar	nes f	for you	r account	s from th	ne " Add
	Back to Destaboard		Nicknan below:	ne" option	after	clickin	g on 🖉	icon as	shown
Click Dasht	on "Ba board" to t	ack to take you	Add Nicknam Example	e 	×c	nce yo	u enter th	ie name	click on
back screer	to you n/dashboa	r main rd.	🖺 icor	to save the	e nan	ne for y	our selec	ted acco	unt.

4.2 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.

4.2.1 View 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 go to 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 "**View Statement**", as shown in the above figure, to proceed to the following page:

الولى بلاك لر شته مان كر بوك المحالية المحالية المحالية المحالية المحالية المحالية المحالية المحالية المحالية ا موانين بلاك لم يوك المحالية ال			q	Welcome, Mujeeb Rahman V Linct login 03 Sep 02 42 PM
	Choose Account Select Account XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	8		
	→ Proceed ③ Cancel			
Cory	nghl © 2005, 2017,The First MicroFinanceBank,Afghanistan. All rights reserve	d. Security Information Terms and Cor	idilions	

Click on "**Select Account**" list, as shown in the above figure, to choose between accounts that comes under the "**Current & Saving**s" Account Type.



Choose your desired account and then click on $\xrightarrow{\rightarrow \text{Proceed}}$, as shown in the above figure, this will take you to "**View Statement**" page as shown in the figure below:

View Statement						
Account Details	View Statement	Cheque Book Request	Cheque Status Inquiry	Stop/Unblock Cheque	Request Statement	
Account Number		Account Number	Opening Balance		Closing Balance	
xxxxxxxxxxx1324 - Curren	t Account	Dov	voloari 🗸			
View Options			indu v			
Current Month	\sim	No Activity found for the specified	period.			
All	~					
Y Apply Filler 🛛 🖉	Resel					
E-Statement						
Request Statement						
Pre-Generated Stateme	ent					
Dack to Dashboard						

The "**View Options**" allow you to view your statement for different date ranges. You can select for the current month, previous month, previous quarter or even select a date range of your own. The statement can be viewed alone for credits and debits or for both at the same time. The following example will help you understand how to view your statement for different periods.

ONLINE BANKING – USER MANUAL

اولين بانک قرضه های کوچک نوماين بانک قرضه های کوچک 'bank with a social mission'		Current Month
View Statement		Previous Month
Account Details View Statement		Previous Quarter
Account Number		Select Date Range
View Options		
Current Month		All
All		All
		Credits Only
	\backslash	Debits Only

In the "**View Options**" list, select the rang/frequency for your statement (remember the range cannot be more than 90 days) and transaction types (credits only, debits only or All) as shown in the above figure.

Example - For the range/frequency click on "**Select Date Range**" option and "**All**" for transaction types. You should see the following options popping up:

View Statement	
Account Details	View Statement
Account Number	
xxxxxxxxx1324 - Cu	rrent Account
View Options	
Select Date Range	\sim
Date From	
06 Jun 2019	
Date To	
04 Sep 2019	
All	\sim

As shown above, enter the date range in the "**Date From**" and "**Date To**" or click on the iicon. It should not be more than 90 days. Click on Y Apply Filter to proceed and then you would be able to see all your transactions for the selected range as shown in the given figure below:

View Statement							
Account Details	View Statement	Cheque Book	Request	Cheque Status Inquiry	Stop/Unblock Cheque	Request Statement	
Account Nomber		Account Number		Opening Dalance	29	Closing Balance	
xxxxxxxxxxxxx1324 Gurre	ent Account	*************		AFN51,819.2	3	AFN28,825.23	
View Options							
Select Date Range	394	Date	Description		Reference No	Amount	Dalance
Date From		21 Jul 2019	now		0210ATA192020038	AFN2.245.50 Dr	AFN28.825.23
06 Jun 2019		51 M 2010	human from		0210474102020224	A ENT 49 50 D.	A EN 21 070 72
Date To		21 301 2019	DAUSTRI		0210818182020031	AFIN (40 SUDI.	AFN31,070 73
04 Sep 2019		21 Jul 2019	asdl		0210AIA192020027	Al N200.00 Dr	AI N31,819.23
All	\sim	21 Jul 2019	Cash Withd	drawal	021CHWL192020005	ALN20,000.00 Dr	ALN32,019.23
		21 Jul 2019	My money		0210ATA192020013	AFN200.00 Cr	AEN52,019.23
Y Apply Litter	Reset	Page 1 of 1 (1-	5 of 5 items)	к с 1 х х			
📕 F-Statement							
Request Statement							
Pre-Ganarated State	nent						
Back to Dashboard							

4.2.2 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:

کر چک	ارتین بالک فرخت های : to ink with a nood in telor					4	Last login 03 Sep 06.08
	View Statement						
	Account Details	View Statement	Cheque Book Request	Cheque Status Inquiry	Stop/Unblock Cheque	Request Statement	
	Account Number xxxxxxxxxxxxxxxx1324 - Ca	iment Account	Account Number 200000000000001324	Opening Dalance		Closing Balance	_
	Current Month	\sim	No Activity found for the specified	t period.			
	All	~					
		100000000000					
	Y Apply Filter	Ø Reset					
	E-Statement						
	Request Statement	ţ					
	Pre-Generated Stat	tement					
	Dack to Dashboard						
		Copyrigh	it © 2005, 2017, The First MicroFinance	Dank,Afghanistan. All rights reserved. [!	Security Information Terms and	Conditions	

From the above figure, click on bownload to get your statement downloaded in PDF format and then you would face the following instructions:

View Statement						
Account Details	View Statement	Cheque Book Request	Cheque Status Inquiry	Stop/Unblock Cheque	Request Statement	
Account Number socksocksock1324 - Curren	nt Account	Account Number x000000000000000000000000000000000000	Opening Balance		Closing Belance	
Current Month	v	No Activity found for the specified	l period.			
Al	~					
t oppy i not	The doc	ument is password protected, it is a date of birth un DDMM tormat)	combination of the first 4 letters of	your name (in capital letters)	to llowed	
C-Stalement	The doc by your Lxample	ument is password protected, if is a date of birth (in DDMMI commt) e, if your name is Roopa Lal and da	combination of the first 4 letters of to of birth is 23-12 1900, then your	your neme (in capital letters) password is ROOP2312	to lowed	
C-Stalement Request Statement Pre-Generated Statem Beck to Deshboard	The doc by yaur Lxampix	ument is password protected, if is a cate of birth in D3040 farmst) 9, if your name is Roops Lal and da	combination of the first 4 letters of to of birth is 23-12 1900, then your	your name (in capital letters)	blowed	
E-Staiement Request Statement Pre-Generated Statem Back to Deshboard	The date by your Lixample	ument is password protected, if is a date of birth in DDMM format) e, if your name is Roopa Lal and da	combination of the first 4 lefters of to of birth is 23-12 1900, then your	your name (in capital listifics) password is ROOP2312	to llowed	
C-Stalement C-Stalement Request Statement Pre-Generated Statem Reck to Deshboard	The doc by your Lxample	ument is password protected, if is a cate of birth in D3040 termst) e, if your name is Roopa Lal and da	combination of the first 4 letters of to of birth is 23-12 1900, then your	your name (in capital latters)	b loved	
C-Statement Reguest Statement Pre-Generated Statem Regk to Deshboard	ent	ument is password protected, if is a date of birth in DDMM format) e, if your name is Roopa Lal and da	combination of the first 4 lefters of to of birth is 23-12 1900, then your	your name (in capital letters)	b lowed	

After you read the instructions carefully, click on to initiate the download. If you are using **Chrome** as a browser (for any other browser you can access your statement from your download folder) then your downloaded statement will appear at the bottom of your page as shown below:

View Stater	nent						
Account De	tails View Statemen	Cheque Book Req	uest Cheque	Status Inquiry	Stop/Unblock Cheque	Request Statement	
Account Number RRODRRERKAR View Options	324 - Current Account	Account Number xxxxxxxxxx1324	Download 🗸	Opening Balance		Closing Balance	
Current Month	~	No Activity found for the	specified period.				
All	\sim						
Y Apply Lik	a 🕢 Resel						
E P-Statema	nt -						
Pro Gonor	ated Statement						
Back to Dashboa	rd						

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:

1567573319496.pdf	5	
Password required		
This document is password protected. Please enter a password.		
	Submit	
		•
		•
		ě

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

4.2.3 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.



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 go to 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:

Account Details	View Statement	Cheque Book Request	Cheque Status Inquiry	Stop/Unblock Cheque	Request Statement
Account Number xxxxxxxxxxxxxxxxx1324 - Cu View Options	ment Account	Account Number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Opening Balance		Closing Balance
Select Date Range	\sim	No Activity found for the specified	period.		
Date From					
Date Io					
All	\sim				
Apply Filter E-Statement Request Statement Pre-Generated State	Reset				
Rock to Doshboard					

You can request a statement by clicking on either "**Request Statement**" buttons available on the both sides of the screen as shown in the above figure. You would then face the following page:

	Account Dataila	View Statement	Chaque Book Pequeet	Chaque Status Inquiry	Step/Upblock Cheque	Request Statement	
	Account Details	view statement	Greque Book Request	Grieque Status inquiry	Stop/Unblock Uneque	Request Statement	
	Account Number						
	xxxxxxxxxx1324 - Curi	rent Account					
	Balance : AFN3,825.23						
	I rom Date						
	04 Sep 2018						
	lo Date						
	04 Sep 2019	[11]					
⇒	⊖ Submit ← B	3ack					
E	Back to Dashboard						

As shown above, enter the date range in the "**Date From**" and "**Date To**" or click on the iii icon. It should not be more than a year. Click on Submit button to proceed and then you would face the following page:

Request Statement	
0	
Preview You initiated a request for Account Statement. Please review details before you confir You initiated a request for Account Statement.	(m)
koount Number	
00000000x1324	
rom Date 14 Sep 2018	
io Date	
14 Sep 2019	
⊘ Confirm	
1	
Copyright © 2006, 2017,The First MicroFinanceBank,Afgha	anistan. All rights reserved. Security Information Terms and Conditions
eview your initiated request for Account Statemer	nt before you confirm. If you want to bring changes to you
eview your initiated request for Account Statemer	nt before you confirm. If you want to bring changes to you
eview your initiated request for Account Statement equest click on ^{E Back} , it will take you to the previ	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on ^{Scancel} . To
Review your initiated request for Account Statement equest click on ^{C Back} , it will take you to the previous the previous take your request, click on ^{O Confirm} to see the s	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on ^{Ocancel} . To success message:
eview your initiated request for Account Statement equest click on E Back, it will take you to the previous itiate your request, click on Confirm to see the s	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on ^{Scancel} . To success message:
eview your initiated request for Account Statement equest click on <u>E Back</u> , it will take you to the previous itiate your request, click on <u>Confirm</u> to see the s	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on ^{Cancel} . To success message: Q Melcome, Mujeeb Rahman Lastiogn 20 Sep 12:14 PM
eview your initiated request for Account Statement equest click on <u>Eack</u> , it will take you to the previous nitiate your request, click on <u>Confirm</u> to see the s to see the second restor rook who account restor Request Statement	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on ^{Cancel} . To success message: Welcome, Mujeeb Rahman Last logn 20 Sep 12.14 PM
eview your initiated request for Account Statement equest click on He Back, it will take you to the previous itiate your request, click on The First MeroFinancestorik (الإن بانک لوف عالی کروک Request Statement ConFirm	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on ^{Cancel} . To success message:
eview your initiated request for Account Statement equest click on	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on ^{Cancel} . To success message: Welcome, Mujeeb Rahman Last logn 20 Sep 12/14 PM
eview your initiated request for Account Statement equest click on	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on ^{Cancel} . To success message:
eview your initiated request for Account Statemen equest click on	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on ^{Cancel} . To success message: Welcome, Mujeeb Rahman Lastiogn 20 Sep 12:14 PM
eview your initiated request for Account Statement equest click on	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on success message:
eview your initiated request for Account Statement equest click on	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on Cancel. To success message:
eview your initiated request for Account Statement equest click on	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on success message: <u>Welcome, Mujeeb Rahman vestogn 20 Bep 12:14 PM</u>
eview your initiated request for Account Statement equest click on	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on success message:
eview your initiated request for Account Statement equest click on الله Back, it will take you to the previous nitiate your request, click on الك دمية الم ترجيح الفن بلك الرب عالي ترجيح The First MarcoFinanceBank و كل الله First MarcoFinanceBank الفن يلك الرب عالي ترجيح The First MarcoFinanceBank الفن بلك الرب عالي ترجيح Request Statement الأو CONFIRMATION Vour request has been accepted. Host Reference Number 021MSOG1926800RZ Account Number xxxxxxxxxxx1324 From Date 04 Sep 2018 To Date 04 Sep 2019 What would you like to do next?	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on Cancel. To success message:
eview your initiated request for Account Statement equest click on الله Back, it will take you to the previous nitiate your request, click on الك Confirm to see the set The First MacroFinanceBank The First MacroFinanceBank The First MacroFinanceBank The First MacroFinanceBank The First MacroFinanceBank The First MacroFinanceBank The Statement Confirm to see the set The First MacroFinanceBank The Statement Confirm to see the set The First MacroFinanceBank Confirm to see the set Confirm to see the set The Statement Confirm to see the set Confirm to see the set C	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on success message:
eview your initiated request for Account Statement equest click on	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on success message:
Acview your initiated request for Account Statement equest click on الله Back, it will take you to the prevent initiate your request, click on الك Confirm to see the st Confirm to see the see the st Confirm to see the st Confirm to see the s	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on Cancel . To success message:
Review your initiated request for Account Statement equest click on Back, it will take you to the prevent initiate your request, click on Confirm to see the statement interval and a statement inte	nt before you confirm. If you want to bring changes to you ious page, and to cancel the request click on Cancel . To success message: Welcome. Mujeeb Rahman Lastlogn 25 Gep 12:14 PM

To view/download your requested statement, go back to "View Statement" page from the toggle menu or



click on Go To Account Details icon as shown in the above figure.

atement Cheque Book Request	Cheque Status Inquiry	Stop/Unblock Cheque	
		- information and allow	Request Statement
Account Number xxxxxxxxx1324 No Activity found for the specific	Opening Balance	C	losing Balance
	No Activity found for the specific	No Activity found for the specified period.	No Activity found for the specified period.

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:

Account Details View Statement	Cheque Book Request Cheque Status Inquiry Stop/Unblock Cheq	ue Request Statement
ccount Number xxxxxxxxxxxxx1324 - Current Account	Account Number Opening Balance	Closing Balance
ew Options urrent Month ····································	The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format). Example, if your name is Roopa Lal and date of birth is 23-12-1980, then your password is	
	Select a period to download your pre-generated Statements. Year Month Select Velect	
E-Statement Request Statement		
Pre-Generated Statement		
ck to Dashboard		

Enter the "Year" and "Month" in the "Select a period to download your pre-generated Statements." List and the click on search button to download your desired statement as shown in the given figure below:

View Statement	Pre-Generated Statemer	ıt		6	
Account Details View Statement Account Number 2000000000001324 - Current Account	The document is password (in capital letters) followed Example, if your name is R ROOP2312	Closing Balance			
View Options	Select a period to down	oad your pre	-generated St	atements,	
Current Month 🗸 🗸	Year N	Ionth			
All 🗸	2018 ~ 5	lep	× 1	Search	
7 Apply Filter (2) Reset	Statement Number	From	То	Download	
	021MSOG1920200CU	21 Sep 2018	04 Sep 2019	PDF	
E-Statement Request Statement	021MSOG1920200CQ	06 Sep 2018	04 Sep 2019	PDF	
	021MSOG1920200CP	04 Sep 2018	04 Sep 2019	PDF	-
ack to Dashboard	021MSCG1920200CO	04 Sep 2018	04 Sep 2019	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:

Back to Dashboard	021MSOG1920200CO	04 Sep 2018	04 Sep 2019	PDF		
1567589682061.pdf					Show all	×

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

1567589682061.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 PDF version of your statement.

ONLINE BANKING - USER MANUAL

5. CHEQUE BOOK REQUESTS

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.



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 go to 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 "**Cheque Book Request**", as shown in the above figure, to proceed to the following page:



As shown in the above image fill out the empty fields by following the instructions bellow in order to initiate a successful request for a Cheque Book.

Field Description:		Kabul, Afghanistan	~ Q
Number of Leaves per Book	Delivery Location	Bamyan, Afghanistan Kabul, Afghanistan	
Cheque Book with 10 Leaves	City	Faryab- Afghanistan Balkh, Afghanistan	
Cheque Book with 25 Leaves	Kabul, Afghanistan	Balkh -Afghanistan	
Cheque Book with 50 Leaves	Commercial Branch	Commercial Branch	~
Click on \checkmark icon to select a Cheque Book. Cheque Books comes in 3 different sizes (number of leaves per book; 10 leaves, 25 leaves, and 50 leaves).	Commercial Branch Shahr-e-Naw, Ansari Square Opposite Mar Mar Hotel, Zone 4 Kabul, Afghanistan Afghanistan	Commercial Branch Main Office Kot e Sangi Puli Khumri	

Cheque books can only be delivered to your nearest branch.

Make sure to always select the Branch Near Me for "Delivery Location" option. In the "City" dropdown menu, enter the city of your residence, e.g. Kabul, Afghanistan. In the "Branch Near Me" dropdown menu, select your nearest

branch, e.g. Commercial Branch. Click on to initiate the request and you should face the following page:

اولین بانک فرطنه های کرچک اولین بانک فرطنه های کرچک	c	8 0	Welcome, Mujeeb Rahman 🗸 Lest login 04 Sep 02:45 PM
Cheque Book Request			
1 REVIEW			
You initiated a request for Cheque Book. Please review details before you confir	rm!		
Account Number xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx			
Number of Leaves per Book 50			
Delivery Location Commercial Branch Shahr-e-Naw, Ansari Square Opposite Mar Mar Hotel, Zone 4 Kabul, Afghanistan Afghanistan			
Confirm			
Copyright @ 2006, 2017, The First MicroFinanceBank	k,Afghanistan. All rights reserved. Security Information Terms and	Conditio	ns
/erify the details, and click ^{O confirm} to procced	d to success message page as sh	own	below. Click ^{© Cancel}

to cancel the transaction. And, if you want to bring changes to your request click on each .

اوليتي ريفك قرمية المنازي ريفك قرمية المنازي المنازي المنازي المنازي المنازي المنازي المنازي المنازي المنازي ا المنازية المنازية الم	Q
Cheque Book Request	
CONFIRMATION	
Account Number	
xxxxxxxxx1324	
Number of Leaves per Book	
50	
Delivery Location Commercial Branch	
Opposite Mar Mar Hotel, Zone 4	
Kabul, Afghanistan Afghanistan	
What would you like to do next?	
Go To Dashboard Go To Account Details	
Copyright @ 2006, 2017, The First MicroFinanceBank Afghanistan	All rights reserved Security Information Terms and Conditions
· · · · · ·	
	ΠηΠ

Click on Go To Dashboard icon to go back to dashboard OR click on Go To Account Details icon to go to "Account Details" page.

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:



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 go to 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 "**Cheque Status Inquiry**", as shown in the above figure, to proceed to the following page:

	inquiry				
Account Details	View Statement	Cheque Book Request	Cheque Status Inquiry	Stop/Unblock Cheque	Request Statement
Account Number					
xxxxxxxxxxx1324	- Current Account				
Balance : AFN3,82	5.23				
Search Cheque by					Ì
Number	Range 🔿 Status				*
- Silo	5 J 101				Tips
Cheque Number				Always ensure numbers for ch	that you have a record of cheque serial eques you have issued.
				The more payn cheques are lik	nents you make on Online Banking the fewer ely to go astray and need stopping.
⊘ Submit	← Back				
Back to Dashboard					

As shown in the above figure, you can inquire/search status of cheques based on the following options:

1. Cheque number,

- 2. Cheque Series by defining the range in the options,
- 3. And, based on their status.

5.2.1 Cheque Status Inquiry by "Cheque Number"

arrent Account	
arrent Account	
0.01	
0.01	
ige () Status	
Back	
	Desk

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:

Account Details	View Statement	Cheque Book Request	Cheque Status Inquiry	Stop/Unblock Cheque	Request Statement
Account Number					
xxxxxxxxxxx1324 - Cur	rent Account				100
Balance : AFN3,825.23					(1)
Search Cheque by					U III
 Number Rang 	e 🔘 Status				Time
Cheque Number					Tiba
204791				Always ensure numbers for ch	that you have a record of cheque serial eques you have issued.
				The more paur	nonte you make on Online Banking the fewer
				cheques are lik	ely to go astray and need stopping.
⊘ Submit ← E	Jack				
Cheque Number	St	atus Reason	Amount		
204791	No	t Used	AFN0.00		
Page 1 of 1 (1 of 1 ite	ms) K < 1 >	ж			
- 28 - 63 - 742 -	confil an on fil with an				
Rock to Doobboord					
Dack to Dashboard					
Dack to Dashboard					

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

5.2.2 Cheque Status Inquiry by "Cheque Range"

oneque ote	itus inqu	iry			
Account De	etails	View State	ment	Cheque	Bool
Account Numb	er				
*****	(1324 - Cui	rrent Account			
Balance : AF	N3,825.23				
Search Chequi	e by				
Number	Rang	ie 🔵 Statu	s		
From					
204791					
To					
204795					
204735					

From the "**Search Cheque By**" options, select the
Range option. In the "**From**" field, enter the cheque start number. In the "**To**" field, enter the cheque end number. Click on Submit to see the following result:

	ury				
Account Details	View Statement Cheque E	Book Request	Cheque Status Inquiry	Stop/Unblock Cheque	Request Statement
Account Number					
хядядяхядя 1324 - Со	unent Account				
Balanco : AFN3,825.23	3				(1)
Search Cheque by					U
🔿 Number 🥚 Ran	nge () Stalus				Time
From					nps
204791				Always ensure humbers for ch	that you have a record of cheque serial reques you have issued.
Th				The more pays	nents you make on Online Banking the fewer
204795				cheques are life	kely to go astray and need stopping.
⊘ Submit ¢	Back				
Submit c	Back	Reason	Amount		
Cheque Number 204791	Bock Status Not Used	Reason	Amount AFN0.00		
Submit C Cheque Number 204791 204792	Book Sitetus Not Used Not Used	Reason	Amount AFN0.00 AFN0.00		
Cineque Number 204791 201792 204793	Back Status Not Used Not Used Not Used Not Used	Reason	Amount AFN0.00 AFN0.00 AFN0.00		
Cineque Number 204791 204792 204793 204794	Book Status Not Used	Reason	Amount AFN0.00 AFN0.00 AFN0.00 AFN0.00		
Cineque Number 204791 201792 204793 204793 204794 204795	Back Status Not Used Not I Ised	Reason	Amount AFN0.00 AFN0.00 AFN0.00 AFN0.00 AFN0.00		
 ⊘ Submit Cineque Number 204791 204793 204793 204794 204795 Page 1 oft (1-5 of 5) 	Bock Status Not Used Not Used Not Used Not Used	Keason	Amount AFN0.00 AFN0.00 AFN0.00 AFN0.00 AFN0.00		
⊘ Submit € Cheque Number 204791 201702 204793 204794 204795 Page 1 of 1 (1-5 of 5)	Bock Status Not Used Not Used Not Used Not Used	Keason	Amount AFN0.00 AFN0.00 AFN0.00 AFN0.00 AFN0.00		

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

5.2.3 Cheque Status Inquiry by "Cheque Status"

Account Details	View Statement	Cheque Book
Account Number		
xxxxxxxxxxxx1324 - C	urrent Account	
Balance : AFN3,825.23	3	Select Status
Search Cheque by		Used
Number Ra	ngo 🔹 Status	Used
Select Status		Not Used
Used	\sim	Stopped
From Date		Rejected
04 Sep 2019		Cancelled
lo:Dato:		
06 Sep 2019		

From the "**Search Cheque By**" options, select the Status option. From the "**Select Status**" list as shown in the above figure, select the appropriate option. In the "**From Date**" and "**To Date**" fields, select the appropriate dates by clicking on icon. Click on Submit to see the following result:

Cheque Status Inquiry			
Account Details 7 View St	tatement Cheque Book Request Cheque Status Inquiry	Stop/Unblock Cheque Request Statement	
Arcoviet Namber soccoscovor 1324 Currient Accou Balance : AFN3 325 23 Scard i Choque by Namber Balge • 3 Suber: Suber: Not Used Suber: Suber:	nt tanus	Tips Always create that you have a room or choose schal numbers for choose you have associ- the more payments you make on Online Marking the level chooses are linely to policity and nood stopping.	
Cheque Number	Status		
2014/44	Noi Used		
2084.06	Not Listers		
209417	Not Used		
204722	Not Used		
204723	Not Used		
204724	Not Used		
204720	Noi Used		
DESTRIC	Not Used		
204732	Noti Lisatsi		
204733	Not Used		
Page 1 eFB (1-50 dFB0 Fems	0 × < 1 2 5 4 5 → ¥		

The result for the cheque status inquiry will appear in a form of table with columns for cheque number and status 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:



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

			My Net Worth on 03 Sep 2019
8	Accounts	>	
.0.	Payments	>	L Have
Ö	Account Settings	>	AFN6,277.03 AFN0.0 Recumm
8	Mail Box	>	AFNU.0
0	ATM/Branch Locator		
0	НөГр		Upcoming Payments
()	About		_ +_

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 go to 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.

I Have
AFN6,277.03

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

Stop/Unblock Cheque	
Account Details View Statement Cheque Book Request Cheque S	Status Inquiry Stop/Unblock Cheque Request Statement
xxxxxxxxxxxx1324 Gurrent Account Balance : ALN3,825-23	(D)
Select Action Stop Unblock	Note
Specify Reason	I here is no charge for blank lost or stolen cheques. I or all other circumstances, there is a charge of \$10.00.
Give: Chequer Details	Under what circumstances would I not be able to slop a cheque?
Number	If it has already been debiled from your account
Cheque Number	
°	
🖓 Submit 🛛 4- Hark	
Dack to Dashboard	

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.

	440		
Account Details	View Statement	Cheque Boo	ok Requ
Account Number			
xxxxxxxxx1324 - C	urrent Account		
Balance : AFN3,825.2	3		
Select Action			
Stop O Unbloc	k		
Specify Reason			
Cive Cheque Details			
Number			
Cheque Number			
204840			

From the above figure, in the "Select Action" options, select Stop 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 stop. Click on button to initiate the stop cheque request, and you would face the following page:



5.3.2 Unblock A Cheque

You can unblock already blocked/ stopped cheque. 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.

	140	
Account Details	View Statement	Cheque Book Req
Account Number		
xxxxxxxxxxxx1324 - Cu	urrent Account	
Balance : AFN3,825.23	3	
Select Action		
 🔿 Stop 🧕 Unblock	¢	
Specify Reason		
opoony rocason		
Lost		
Cive Cheque Details		
Number		
Cheque Number		
 204840		

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

اولین باتک قرضه های کرچک 🐼	9	East login 08 Sep 02 42 PM
Stop/Unblock Cheque		
REVIEW You initiated a request for Stop/unblock Cheque/s. Please review details before you confir	m!	
Account Number xxxxxxxxxx1324		
Action REVOKE		
Specify Reason Lost		
Cheque Number 204840		
⊘ Confirm ⊗ Cancel ← Back		
Copyright @ 2006, 2017, The First MicroFinanceBank,Afghanistz	in. All rights reserved. Security Information Terms and Co	nditions
/erify the details, and click ^{O confirm} to initiate the Un	block Cheque request. Click	^{⊗ Cancel} to cancel the
ransaction. And, if you want to bring changes to you	r request click on ← Back	

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.

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.



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 & Billers**", as shown in the above figure to proceed to the **"Manage Payees and Billers**" page:

اولېن بانګ قرضه های کرچک اولېن بانګ قرضه های کرچک toonk with a social mission				Q	Welcome, Mujeeb Rahman 🗸 Last login 01 Oct 03 17 PM
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Manage Whom					
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Edit					Note
			v	Vant to ma	ke a payment to someone new?
					Add New Payee
ack to Dashboard					
Соругі	iht © 2006, 2017,The First Mic	roFinanceBank,Afghanistan. All righ	ts reserved. Security Information Terms	s and Cond	itions

Click on "**Add New Payee**" as shown in the above figure, the pop-up screen appears to specify the type of payee as shown below:



From the above figure, make sure to always click on <a>Bank Account option and then click on <a>button to proceed to the add payee screen:

Bank Account English Account English Account Using Storm - 1001 KB Interinger Stor	Bank Account Fayor Name: Image: Server - 100 KB to throat - 100 KB to thr	Add Payee	
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Actount Number and Actount Numbe		Physic Name USead Photo Mini Image servi- 1000 kdf He formatiind and _indu Acrount Nype Demesic International Acrount Namber Usertim Account Number	Transfer money faster than ever! Transfering money towards payees is only and quick Perform a one time Payee addition in internance and simply sered the survey while transferring funde. The payee details will be listed on the screen for verification and all you have to do its safe. This amount and date of transfer to induct the transfer.
Account Name		(f) Add (R) Cancel	
Account Name Blirmame O Add Cancel	(t) Add (Cencel	Jack to Dashboard	

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 Yasarriin	 1. In the "Payee Name" field, enter the name of the payee for identification. 2. You can also upload a photo of the payee by clicking on the "Upload Photo" button as shown in the figure on the left side. 3. In the "Account Type" field, select the Internal option as type of account associated with the payee. 4. In the "Account Number" and "Confirm Account Number" fields, enter the payee saccount number. 5. In the "Account Name" field, enter the payee name. 6. In the "Nickname" field, enter the nick name to identify the payment destination (account). 7. Click and to create the payee. OR Click create the payee. After clicking on Add button the "Review" screen appears as shown below:
Beck to Dashboard	reference and an operation and an operation of the second descent
Verify the details, and click Confirm to proceed to bring changes to the account details click on	d. Click ^{S Cancel} to cancel the transaction. And, if you want ← Back

E 🔊 The Net Marchine Contents	Q 🖉 Welcome, Mujeeb Rahman 👃 Lockain 14 Bos 16.49 4M
Add Payee	
ke/NEW You initiated a reguest for InformatiEank Account Layce, Please review details before you commit	
Fayer Name Yasamin	
Account Type Titlescol Account Number	
Yadaamin Amiry hiikkaame YA	
One Time Verification	
A vertication code has been sent to your registered mobile number. Please enter that code below to complete the process Vertication code	Linter 1 of more characters, up to a maximum of 10.
	đ
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After clicking Oconfirm, you would need to enter your "One Time Verification" code which is sent to your registered email 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 resend code. Enter the code in

the "One Time Verification" field and click on **Submit** to proceed to the success message as shown below:

فرضه دار کرچک 🐼 🗏	او لین باذک ا						Q.	Welc:	ome, Mujeeb Rahman 🧹 Laat login 14 Sep 10:40 AM
	Add Payee								
	Request submitted successfully								
	Reference Number 2019150003682459								
	Account rype Initernal	Account Number 002							
	Account Name Yasamin Amiry								
	What would you like to do next?								
	Go To Dashboard More Payment Optio	ns Pay Now	Set up Payee Limits						
	Сору	nght @ 2006, 2017, The First N	licroFinanceBank,Atghanista	n. All rights reserved. Sec	unity information forms a	nd Conditions			
Click on Gotor	Dashboard to take you ba	ack to dash	board. Clio	ck on More P	ayment Options	o take you	to yoi	ur favo	orite payees
				₽ ₽					

page. To initiate a payment to the added payee, click Pay Now. For payee's payment limits click on set up Payee Limits.

6.1.2 Add Payee with a Domestic Bank Account Type

Add Payee	Field Description:
Bank Account Payee Name Amad Wali Image size - 1000 KB. File formatJPG and .PNC Account Type Internal Omestic International Account Number Iod Account Number Iod Account Number Iod Account Number Iod Iod Account Number Iod Iod Account Type Current Local Bank Code Nickname Nickname	 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. In the "Account Type" field, select the option as type of account associated with the payee. In the "Account Number" and "Confirm Account Number" fields, enter the payee's account number. In the "Account Name" field, enter the payee name. In the "Payee Account Type" select the account type, such as Current, Saving, etc. In The "Local Bank Code" 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:
Wali	Search Local Bank Code
Add S Cancel	State City
Back to Dashboard	Q. Search
	Bank Name Branch Address Local Bank Code
	AZIZI BANK KABUL NC16301 AZBAAFKAXXX

7.1 Enter the name of the Bank in the "**Bank Name**" field, or city/state of the bank and click on ^{Q Search}

to look for the associated Bank's code.

- **7.2** Click on the Bank Code on the right side of screen under the "Local Bank Code" column.
- 8 In the "Nickname" field, enter the nick name to identify the payment destination (account).
- **9** Click Add to create the payee.

OR

Click ^{© Cancel} to cancel the transaction.

After clicking on ^{⊕ Add} button the "**Review**" screen appears as shown below:

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	IEW						
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After clicking Oconfirm, you would need to enter your "One Time Verification" code which is sent to your registered email with the bank. If you lose your one-time verification code, click on "Resend Code" to receive another one. Remember you will have only 4 attempts to resend code. Enter the code in the "One Time

Verification" field and click on **Submit** to proceed to the success message as shown below:

ONLINE BANKING – USER MANUAL

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page. To initiate a payment to the added payee, click Pay Now. For payee's payment limits click on Set up Payee Limits.

6.1.3 Add Payee with an International Account Type

Add Payee	Field Description:
Bank Account Payee Name John Coleman Unload Photo	 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.
Opioid Proto Max image size - 1000 KB. File formatJPG and .PNG Account Type Internal Domestic International Account Number Confirm Account Number 22 Account Name John Coleman Address Line 1 33 Aldykes	 In the "Account Type" field, select the option as type of account associated with the payee. In the "Account Number" and "Confirm Account Number" fields, enter the payee's account number. In the "Account Name" field, enter the payee name. In the "Address" field enter the billing address of the payee. In The "SWIFT Code" field click on the "Lookup SWIFT Code" to search for the International Bank that the account belongs to. "Search SWIFT Code" window appears, follow the instructions below to successfully enter the SWIFT code:
Address Line 2 Hatfield	Country United Kingdom
Country United Kingdom	Q. Search Bank Name Address SWIFT Code HABIB BANK UK London GB
Pay Via SWIFT Code Verify Lookup SWIFT Code Nickname John	 7.1 Select the "Country" or "City" of the Bank or enter the name of the bank in the "Bank Name" field, and click on Q Search to look for the associated Bank's code
Add Cancel Back to Dashboard	 7.2 Click on the Bank Code on the right side of screen under the "SWIFT Code" column. 8. In the "Nickname" field, enter the nick name to identify the payment destination (account). 9. Click Add to create the payee.
	Click ^{© Cancel} to cancel the transaction.

After clicking on button the "**Review**" screen appears as shown below:



After clicking of confirm, you would need to enter your "One Time Verification" code which is sent to your registered email 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 resend code. Enter the code in the "One

Submit

Time Verification" field and click on

to proceed to the success message as shown below:

ONLINE BANKING – USER MANUAL

≡ &	The First MicroFinanceBenk او لوی بانک قرمت مای کرچک MicroFinance States			م 📈 😡 Welcome, Mu Lestlor	ujeeb Rahman 🗸
	Add Payee				
	Request submitted successfully				
	Reference Number 2019150003682969				
	Account Type International	Account Name John Coleman			
	Account Number	Bank Dotalis HADDGD2L HARIR BANK UK HADBGD2L London United Kingdom			
	Cayles Address 33 Alaykas Halifaid Hortordshire				
-	What would you like to do next?	L Options Pay Now Set up Payee L	mits		
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Click	On Go To Dashboard to take y	ou back to dashboard.	Click on More Payment Options to tak	e you to your favorite	e payees'
page.	To initiate a payment	t to the added payee, o	lick Pay Now . For payee's payr	ment limits click on se	t up Payee Limits .

6.2 EDIT/REMOVE PAYEES

Follow the instructions below to go to "Manage Payees & Billers" to Edit or Remove:



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 "**Setups**" menu as shown in the above figure.

×ċ	The First MicroFinanceBc ن بانک قرضه های کوچک bank with a social mis	nk اولي sion'
<	Setups	My on 1
Manage	Payees & Billers	
Repeat	Transfers	

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



Select a payee that you want to edit or remove from the "Manage Whom" list or enter the name of payee in "Search By Payee Name" bar and click on the \checkmark icon as shown in the above figure, then you would face the following options:



You can add a new account for the existing payee by clicking on "Add New Account" option.

Click on *i* icon to view the options associated to the existing payee:

- 1. To make a payment to the existing payee click on "**Pay**".
- To view or edit the details of the existing payee click on "View/Edit".
- **3.** To delete the payee from your payee list, click on "**Delete**".

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.



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

			My Net Worth
B	Accounts	>	on 03 Sep 2019
0.	Payments	>	
Ö	Account Settings	>	AFN6,277.03
3	Mail Box	>	
0	ATM/Branch Locator		
3	Help		Upcoming Payments
1	About		- anta

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**".



For fund transfers, click on "**Payments and Transfers**" menu as shown in the above figure.



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



For fund transfers between your own accounts, in the "**Transfer Type**", select • My Accounts option. To make a successful transfer of funds between your own account types, follow the instructions below to fill the associated fields:

Account Number xxxxxxxxx4850 - USD Current V	
Balance : \$32.91 Transfer From xxxxxxxxxxxx1324 - Current Acco	
Amount USD × \$30.00	
Transfer When	Entre 4 annue
Note Registration Fees 133 Characters Left	150.
7⁄2 Transfer ⊗ Cancel	

Field Description:

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

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	REVIEW You initiated a request for Self. Fransfer. Please review details before you confirm!	
	Tausle Tr	
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/erify the hanges t One Time \	Copyright © 2000, 2017, The First MicrolFinanceGank, Afghanistan. All rights reserved. [Security Information Terms and Cond to details, and click \bigcirc Confirm. Click \bigcirc Cancel to cancel the transaction to the transaction click on \leftarrow Back. Verification	n. And, if you want to bring
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/erify the hanges t One Time \ A verification	Capyright # 2000, 2017, The First Microl FinanceGank, Afghanistan. All rights reserved. [Security Information Terms and Condition of the details, and click Onfirm Click Ocancel to cancel the transaction of the transaction of the transaction of the transaction of the transaction click on Eack Verification Image: Condition of the transaction of the transactin of the transactin of the transaction of the transactin of the	n. And, if you want to bring w to complete the process
/erify the hanges t One Time \ A verification Verification Cod	Capyright # 2006, 2017, The First MicrolFinanceGank Afghanistan. All rights reserved [Security Information] Terms and Cond e details, and click \bigcirc Confirm. Click \bigcirc Cancel to cancel the transaction to the transaction click on \leftarrow Back. Verification on code has been sent to your registered mobile number or email. Please enter that code below ade	n. And, if you want to bring
/erify the hanges t One Time \ A verification Verification Cod	e details, and click Confirm Click Cancel to cancel the transaction to the transaction to the transaction click on Verification In code has been sent to your registered mobile number or email. Please enter that code below rde e	n. And, if you want to bring w to complete the process
/erify the changes t One Time \ A verification Verification Code Resend Code	e details, and click Confirm. Click Cancel to cancel the transaction to the transaction click on Eack.	n. And, if you want to bring w to complete the process
/erify the changes t One Time ^N A verification Verification Code Resend Code Attempts Left 4	e details, and click Confirm Click Cancel to cancel the transaction to the transaction to the transaction click on Verification In code has been sent to your registered mobile number or email. Please enter that code below de	n. And, if you want to bring w to complete the process
/erify the hanges t One Time \ A verification Verification Code Resend Code Attempts Left 4 Reference Nun	cognight 0 2000, 2017, The Thist Microl Transaction Al lights reserved. [Security Information Terms and Condition of the details, and click Image: Confirm Click (Confirm Click (Conf	n. And, if you want to bring w to complete the process
/erify the changes t One Time ^N A verification Verification Code Werification Code Attempts Left 4 Reference Nun 20229	e details, and click Confirm. Click Cancel to cancel the transaction to the transaction click on Eack.	n. And, if you want to bring w to complete the process
/erify the changes t One Time V A verification Verification Code Verification Code Attempts Left 4 Reference Nun 20229	e details, and click Confirm. Click Cancel to cancel the transaction to the transaction click on Eack.	n. And, if you want to bring w to complete the process
/erify the hanges t One Time ^N A verification Verification Code Networks Left 4 Reference Nun 20229	e details, and click ○ Confirm Click ○ Cancel to cancel the transaction to the transaction to the transaction click on ← Back . Verification . ncode has been sent to your registered mobile number or email. Please enter that code below ide 	n. And, if you want to bring w to complete the process

After clicking Oconfirm, you would need to enter your "One Time Verification" code which is sent to your registered email 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 resend code.

Enter the code in the "**One Time Verification**" field and click on to receive a successful payment transfer confirmation message as shown below:



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.



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**".



For fund transfers, click on "**Payments and Transfers**" menu as shown in the above figure.



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



For fund transfers between your own accounts, 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:

Payee Wali ⊗		
W Ahmad Wal	i - Wali	
Account Number	Account Type Domestic - Current	Account Name Ahmad Wali Barekz
Bank Details AZBAAFKAXXX,AZ	IZI BANK,KABUL,N	C16301
Transfer From		
xxxxxxxxxxx1324 - Cu	urrent Acco 🗸	
Balance : AFN1,079.73	3	
Amount		
AFN 🗸	AFN500.00	
	View Limits	
Transfer When		
Now Later		
Pav Via		
 RTGS (Suggested) 		
Note		
Loan Repayment		
136 Characters Left		

Field Description:

- 1. From the "**Payee**" list, select the appropriate payee with a Domestic Account Type to transfer funds.
- 2. From the "Transfer From" account list, select the account from which transfer needs to be done.
- 3. In the "Amount" field, enter the transfer amount.
- 4. 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.
- **5.** In the "**Note**" field, write relevant information regarding the payment.
- 6. Click Transfer to proceed to the review screen or

^{⊗ Cancel} if you want to cancel the transaction.

bonk with 2 social me	aan		
	Transfer Money		
	() REVIEW		
	You initiates a request for Lonnestic manater. Helese review details before you commit		
	W Wal		
	Account Type		
	Domestic Current		
	100		
	Accourt Name Anmad Wali Barekzai		
	Bank Details		
	AZIZI BANKI KARU		
	NC16301		
	Transfer From 100000000001324		
	Transfer When		
	Amount		
	A-N500.00		
	RTGS		
	Note Loan Repayment		
	(a) Confirm (a) Cancel (c) Back		
erify the de	etails, and click Confirm . Click Cancel to cancel the transaction	n. And, if y	you want to brin
'erify the de hanges to th	Example 2 2005, 2017 The First Merry Proceedings, Addights reserved (Security Information Terms and Conditions estails, and click Confirm. Click Cancel to cancel the transaction the transaction click on \leftarrow Back.	n. And, if <u>y</u>	you want to brin
'erify the de hanges to th One Time Veri	Experience $Constraints and Conditions$ etails, and click Confirm. Click Cancel to cancel the transaction the transaction click on \leftarrow Back.	n. And, if <u>y</u>	you want to brin
'erify the de hanges to th One Time Veri A verification co	etails, and click \bigcirc Confirm. Click \bigcirc Cancel to cancel the transaction the transaction \leftarrow Back.	n. And, if y	you want to brin
'erify the de hanges to th One Time Veri A verification co Verification Code	etails, and click Confirm. Click Cancel to cancel the transaction the transaction click on Eack.	n. And, if y	you want to brin
'erify the de hanges to th One Time Veri A verification co Verification Code	etails, and click Confirm. Click Cancel to cancel the transaction the transaction click on Eack.	n. And, if y	you want to brin
'erify the de hanges to th One Time Veri A verification co Verification Code	Cognitif C 2000, 2017 Their is Micro Inscreduced, Adjust reserved, I Security, Information I forms and Conditions estails, and click Confirm Click Cancel to cancel the transaction he transaction click on fication de has been sent to your registered mobile number or email. Please enter that code below to	n. And, if <u>y</u> o complete the	you want to brin process
'erify the de hanges to th One Time Veri A verification co Verification Code	etails, and click Confirm. Click Cancel to cancel the transaction to cancel the transaction the transaction click on Eack.	n. And, if <u>y</u> o complete the	you want to brin process
Verify the de hanges to th One Time Veri A verification co Verification Code Resend Code	Copylet € 2000, 2011 [Ibe] to like a back digits reserved [Secard] (Normalies] forms and Conditions etails, and click Confirm . Click Cancel to cancel the transaction the transaction click on ← Back fication de has been sent to your registered mobile number or email. Please enter that code below to	n. And, if <u>y</u> o complete the	you want to brin process
'erify the de hanges to th One Time Veri A verification co Verification Code Resend Code Attempts Left	etails, and click Confirm. Click Cancel to cancel the transaction to cancel the	n. And, if y	you want to brin
Yerify the de hanges to th One Time Veri A verification co Verification Code Resend Code Attempts Left 4	etails, and click Confirm. Click Cancel to cancel the transaction to cancel the	n. And, if y	you want to brin
Yerify the de hanges to th One Time Veri A verification co Verification Code Resend Code Attempts Left 4 Reference Number	etails, and click Confirm. Click Cancel to cancel the transaction the transaction click on Eack.	n. And, if <u>y</u> o complete the	you want to brin
Verify the de hanges to th One Time Veri A verification co Verification Code Resend Code Attempts Left 4 Reference Number 20229	etails, and click Confirm. Click Cancel to cancel the transaction the transaction click on Eack.	n. And, if y	you want to brin
'erify the de hanges to th One Time Veri A verification co Verification Code Resend Code Attempts Left 4 Reference Number 20229	etails, and click Confirm. Click Cancel to cancel the transaction the transaction click on Eack.	n. And, if <u>y</u> o complete the	you want to brin
Verify the de hanges to th One Time Veri A verification co Verification Code Resend Code Attempts Left 4 Reference Number 20229	etails, and click Confirm. Click Cancel to cancel the transaction the transaction click on Eack.	n. And, if <u>y</u> o complete the	you want to brin
Verify the de hanges to th One Time Veri A verification co Verification Code Resend Code Attempts Left 4 Reference Number 20229	etails, and click Confirm. Click Cacel to cancel the transaction the transaction click on Each.	n. And, if y	you want to brin

After clicking Oconfirm, you would need to enter your "One Time Verification" code which is sent to your registered email 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 resend code.

Enter the code in the "**One Time Verification**" field and click on to receive a successful payment transfer confirmation message as shown below:

CONFIRMAT	DN .	
Request subr	tted successfully.	

6.5 INTERNATIONAL TRANSFER

Using this option, you can transfer funds from your account to already added payee's account outside the country/internationally.



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**".



For fund transfers, click on "**Payments and Transfers**" menu as shown in the above figure.



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



For fund transfers between your own accounts, in the "Transfer Type", select the Existing Payee option. To make a successful funds transfer to an international account holder, follow the instructions below to fill the associated fields:

Evisting Payee New Payee My Accounts Payee John Coleman John Coleman John Coleman John Coleman Account Number Account Type Account Name 22 International John Coleman Payee Address 33 Aldykes, Hatfield , Hertfordshire Bark Details HABGB2L, HABIB BANK UK, HABBGB2L, London, GB Transfer From xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	 Field Description: 1. From the "Payee" list, select the appropriate payee with an International Account Type to transfer funds. 2. From the "Transfer From" account list, select the account from which transfer needs to be done. 3. In the "Amount" field, select the currency and enter the transfer amount. 4. 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 No
Add Payment Details Note Receiver	 6. In the "Payment Details" write the payment reference details. 7. In the "Note" field, write relevant information
Mobile Bitz	 regarding the payment. 8. Click Transfer to proceed to the review screen or Scancel if you want to cancel the transaction.

ONLINE BANKING – USER MANUAL

 (b) ality di chi chi chi chi chi chi chi chi chi ch		London M. South & Build & Put
	Transfer Money	
	REV EW You hill devia a resuled for international Transfer. Please review details before you confirm!	
	Larder 3 (
	Kanavi liyan Tiferindismu	
	Approximation to a second seco	
	Footurn Herre John Calomna	
	Ban Datas HABEDEAL HABED FANK DK	
	HABE SUEL. London CB	
	Payra Adress 33 Aday nos	
	laintea Heffoldaire Tuintea	
	variation provide 122.4 Transfer Vition	
	28 dd 2819 Annart	
	100 TO Drogen	
	NCIO	
	Receiver Videle Bit:	
	9 Contras 8 Caret + Bast	
	Expeript VEXIX CM / His Fait Marci resociated Alginerator, Al right inseres, (Canady Memoder) Term and Condens	
Verify the details	, and click ^{O Confirm} . Click ^{Cancel} to cancel the transac	tion. And, if you want to brir
<i>.</i>	d Bert	
changes to the tra	ansaction click on Earna.	

A verification code ha	s been sent to your registered mobile number or email. Please enter that code below to complete the process
Verification Code	
Resend Code	
Attempts Left	
4	
Reference Number	
20229	

After clicking Oconfirm, you would need to enter your "**One Time Verification**" code which is sent to your registered email 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 resend code.

Enter the code in the "**One Time Verification**" field and click on to receive a successful payment transfer confirmation message as shown below:

Request submitted successfully.		

6.6 PEER-TO-PEER (P2P) TRANSFER

Peer-to-Peer (P2P) option enables initiating transactions on behalf of those existing FMFB-A customers who have already bank accounts with the FMFB-A and are the current users of the FMFB-A Online Banking Service through which they can execute their P2P transactions in order to deliver money to their friends and/or family members who either poses and/or don't poses any sort of account with any bank.

P2P service gives different choices to the customers and enables the beneficiaries or receivers of the money to enjoy both flexibility and independency while they intend to claim the amount either to their existing bank account within FMFB-A or to any other bank account in the country. P2P service could also be used by those individuals to claim the money who do not poses any sort of bank account with any bank by sharing the link sent by the initiating party to the trusted bank (FMFB-A) agent.



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**".



For P2P transfers, click on "**Payments** and **Transfers**" menu as shown in the above figure.



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

In order to perform P2P transfer, in the "**Transfer Type**", select the instructions below to fill the associated fields:

Favorites Transfer Money Multiple Transfers Manage Payees & Transfer Type Iransfer Via Email/Mobile Imail/Mobile Contrim Limail/Mobile Darxxxxgmail.com Transfer From xxxxxxxxxx2542 Balance : AFN13,037.00 Amount AFN View Limits		ey		
Transfer Type Iransfer Type Iransfer Type Iransfer Type Imail/Mobile Imail/Mobile Imail/Mobile Imail/Imailimail/Imail/Imail/Imailimail/Imail/Imai	Favorites	Transfer Money	Multiple Transfers	Manage Payees & Bi
New Payee My Accounts Iranster Via Email/Mobile Lmail/Mobile Lmail/Mobile Contirm Lmail/Mobile Darxxxxgmail.com Transfer From xxxxxxxxx2542 Balance : AFN13,037.00 Amount AFN AFN1,000.00 View Limits	Transfer Type			
Iranster VIa Email/Mobile Control Lmail/Mobile Control Lmail/Mobile Darxxxgmail.com Transfer From xxxxxxxxx2542 AFN AFN AFN AFN AFN View Limits Nete		New Payee	My Accounts	
Iransfer Via Email/Mobile Lmail/Mobile Contrim Lmail/Mobile Contrim Lmail/Mobile barxxxxgmail.com Transfer From xxxxxxxxxx2542 Balance : AFN13,037.00 Amount AFN AFN View Limits				
Email/Mobile Lmail/Mobile Contrm Lmail/Mobile barxxxxgmail.com Transfer From xxxxxxxxx2542 Balance : AFN13,037.00 Amount AFN View Limits Note	Transfer Via			
Lmail/Mobile Contirm Lmail/Mobile barxxxxgmail.com Transfer From xxxxxxxxx2542 Balance : AFN13,037.00 Amount AFN View Limits	Email/Mobile	~		
Contrim Limail/Mooile barxxxgmail.com Transfer From xxxxxxxxx2542 Balance : AFN13,037.00 Amount AFN V AFN1,000.00 View Limits Note	Lmail/Mobile			
Contrim Limil/Moolle barxxxxgmail.com Transfer From xxxxxxxxx2542 V Balance : AFN13,037.00 Amount AFN V AFN1,000.00 View Limits Note				
barxxxgmail.com Transfer From xxxxxxxx2542 Balance : AFN13,037.00 Amount AFN V AFN1,000.00 View Limits Note	Confirm Lmail/Mc	roile		
Transfer From xxxxxxxx2542 Balance : AFN13,037.00 Amount AFN V AFN1,000.00 View Limits Note	barxxxxgm	ail.com		
xxxxxxxxx2542 V Balance : AFN13,037.00 Amount AFN View Limits Note View Limits	Transfer From			
Balance : AFN13,037.00 Amount AFN V AFN1,000.00 View Limits Note	xxxxxxxxxxx25	i42 V		
Amount AFN V View Limits	Balance : AFN13	3,037.00		
AFN V AFN1,000.00 View Limits Note	Amount			
View Limits Note	AFN	✓ AFN1,000.00		
Note		View Limits		
	Note			
Fund transfer to	Fund transfer to			
95 Characters Left	95 Characters L	eft		

Field Description:

- From the "Transfer Via" list, select the "Email/Mobile" option (however, this option is selected by default)
- Type the email address of the person to whom you want to transfer funds/money.
- 3. Confirm the email by typing the same email address (be precise in inputting the same email address, if they mismatch, you will receive a popup message asking you to that the emails do not match).
- In the "Transfer From" field, select which account you want to transfer money from. Pay attention to your current balance available in your bank account beneath the field.
- In the "Amount" field, select the currency and enter the transfer amount.
- **6.** In the "**Note**" field, write relevant information regarding the payment.
- 7. Click on ^{⊉ Transfer} to proceed to the review screen or ^{⊗ Cancel} if you want to cancel the transaction.

New Payee

option following the

٦	ransfer Money
	1 REVIEW
	You initiated a request for Peer to peer transfer. Please review details before you confirm
	Transfer To
	parxxxgmail.com
	Amount
	AFN1,000.00
	Pay via
	Email
	Transfer From
	xxxxxxxxx2542
	Note
	Fund transfer to
\Rightarrow	⊘ Confirm ⊗ Cancel ← Back

transaction click on Gack

The First MicroFinanceBank اولین بانک قرضہ های کوچک 'bank with a social mission'	
Transfer Money	
Request submitted successfully.	
Reference Number	
2021258031162475	
Host Reference Number	
021PTIN212580001	
Security Code	
8255342593	
Pay via Transfer To	
EMAIL barxxxgmail.com	
Annual Turneler From	
Amount Transfer From	
AFN 1,000.00 XXXXXXXXX2342	
What would you like to do next?	
Go To Dashboard More Payment Options Add Payee	

You are done! The transaction is completed, the amount is debited from your bank account and the link to claim the money is sent to the Payee's email address. All you need is to share the **"Security Code"** with the Payee to claim the money. The 10 digits "Security Code" will be displayed in the screen of "Confirmation Message", as well as receiving it through an SMS in your mobile phone and email.

6.6.1 Claiming Money at Your Bank Account in FMFB-A

Once the Payee or Receiver of the Funds received the link in her/his email, she/he should click on the link to claim the amount. Remember that the link is valid/accessible for 72 hours (3 days). By clicking on the link, you will be redirected to the FMFB-A's Online Banking platform that are illustrated as per following:

	Claim Money		
	Mode		
	Email Address		
	barxxxxgmail.com		
	Payment ID U2NUS32PCI		
	Transfer Amount		
	Security Code		
1			
	New to Bank Exis	sting Customer	
The First Microl منه های کرچک bank with	FinanceBank ار لین بانگ قر a social mesor		
The First Microi شنه های کرچک bank with	FinanceBank ارلین بانگ قر a social mesor K YOL	EEP TRAC	K OF
The First Microi تشه های کرچک bank with	FinanceBank ولولين بانك قر a social messory YOL	EEP TRAC JR ACCOU	K OF
The First Microi	FinanceBank رلوین پاینگ قر a social mesor YOL YOL The First Mid الا کوچک Mark Back	EEP TRAC JR ACCOU CroFinanceBank او لين بانک قر ضه with a social mission'	K OF
The First Microi کنیه های کرچک bank with	FinanceBank و لو لن بانک قر a social messor YOL The First Mic های کوچک rbank & Username	CEEP TRAC JR ACCOU CroFinanceBank اولین بانک قرضه with a social mission	
The First Microi تنه های کوچک bank with	FinanceBank و لو لين بانک قر a social mesion YOL The First Mic Poank B Username Password Password	CEEP TRAC JR ACCOU CroFinanceBank اولین بانک قرضه with a social mission	
کی The First Microi تنه های کرچک bank with	FinanceBank و لو نین باندگ قر social mesory	CEEP TRAC JR ACCOU CroFinanceBank اولین بانک قرضه with a social mission'	

- 1. Enter the 10 digits "**Security Code**" that the sender shared with you.
- 2. Click on Existing Customer to proceed.

- 1. Enter your Online Banking "Username".
- Enter your "Password" and click on Login to proceed.

Account Information	Review
First Name Ahmad Well Last Name Barekzai Email bar****gmail.com Account with This Bank Other Bank Account N Imber	REVIEW You initiated a request for Claim Money. Please review details before you confirm! First Name Ahmad Wali Last Name Darekzai Email bart***gmail.com Account Number 021109010C00308 (confirm) (confirm) (confirm) (confirm) (confirm)
 Click on This Bank if you want the claimed money to be transferred in your FMFB-A's bank account. Input your FMFB-A's bank account Click on Submit to proceed with the transaction or Click on Cancel to cancel the transaction 	 Review the details and click on ^{O Confirm} to complete the transaction Click on ^{O Cancel} to cancel the transaction
The First MicroFinanceBank (یابین بانک قرضه های کرچک bank with a social mission) Claim Payment Image: Confirmed a social mission Confirmed a social mission Request submitted successfully. Reference Number 2021261031225695 Host Reference Number 021PTCL212610001 Transfer To 01234567890123456	You are done! You have successfully claimed the payment in your selected bank account. Click on Oct bottom to redirect you to your FMFB-A Online Banking homepage. to Review the

6.6.2 Claiming Money at Your Bank Account in Another Local Bank

In case you want to claim the money to be transferred to your bank account other than FMFB-A (in other local banks), then click on the link that you received in your email following the below given instructions:

The First MicroFinanceBank اولین بانک فرضه های کوچک bank with a social misson	
Claim Money	
Mode Email barxxxxgmail.com	
barekzai99@gmail.com	
U2NUS32PCI	
Transfer Amount AFN1,000.00	
Security Code	that the sender shared with you.
New to Bank Existing Customer	2. Click on Existing Customer to proceed.
The First MicroFinanceBank اولین بانک قرضه های کرچک rbank with a social mission	
KEEP TRACK OF YOUR ACCOUNTS	
The First MicroFinanceBank اولین بانک قرضه های کوچک	
"bank with a social mission"	1 Enter your Online Banking
	"Username".
2 🛱 Password	2. Enter your "Password" and click
Login	on Login to proceed.

6	The First MicroFinanceBank اولین بانک قرضه های کوچک 'bank with a social mission'
	Account Information
	First Name
	Ahmad Wali
	Last Name
	Barekzai
	Email
	barxxxxgmail.com
	Account with
	This Bank Other Bank 1
	Account Number
2	XXXXXXXXXXXX0759
	Account Name
3	Ahmad Wali Barekzai
	RTGS Code
	Verify
4	Lookup RTGS Code
	Submit (S) Cancel

1. As you intend to claim the money in another bank, then you should click on

to proceed.

- 2. Type your Bank Account Number in this field
- 3. Type the Account Holder's Name
- 4. In order to be able to claim your money, you are required to provide the bank's "RTGS Code". To do so, click on Lookup RTGS Code to open up a new window which is illustrated below.

Account with			
This Bank Other Bank			
Account Number	Search Local Bank Code		\otimes
XXXXXXXXXXX0759	Local Bank Code	Bank Name	
Account Name		1 Azizi Bank	
Ahmad Wali Barekzai	State	City	
RTGS Code			
	Veri		
Lookup RTGS Code	Q Search		

- 1. Type the name of the bank which your account belongs to.
- 2. Click on bottom to display the required details of the bank as illustrated below.

barxxxgman.com	Search Local Bank	. Code		(
Account with	Local Bank Code		Bank Name	
This Bank Other Bank			Azizi Bank	
Account Number	State		City	
Account Name Ahmad Wali Barekzai	Search			
RTGS Code	Bank Name	Branch	Address	Local Bank Code
Lookup RTGS Code	Veri Azizi Bank		Azizi Bank, Zanbaq Square opposite of Turkish Embassy NC12401	AZBAAFKAXXX

1. The bank details show up. Click on ^{AZBAAFKAXXX} under "Local Bank Code" to automatically insert the Bank's "RTGS Code".

The First MicroFinanceBank ارٹین بانک قرضہ های کرچک honk with a godial mission	
barxxxgmail.com	
Account with	
This Bank Other Bank	
Account Number	
XXXXXXXXXXX0759	
Account Name Ahmad Wali Barekzai	The "RTGS Code" is inserted along with the ban
	details.
AZBAAFKAXXX Azizi Bank Azizi Bank, Zanbaq Square opposite of Turkish Embassy NC12401	 Click on Reset if you wish to reset the RTG Code by modifying it.
Reset	2. Click on submit if you want to proceed with the transaction
Submit S Cancel	3. Click on ^{O Cancel} if to cancel the transaction
د من المراجع ال Kanvirh e isaad irikian	ارلین بلک کو شده های عامین اولین بلک کو شده های عامین bass who noted Tusow
Review	Account Information
1 REVIEW	CONFIRMATION Request submitted summers fully
You internet a coljunati for clauni Maucy, rikalat review dolalat proving you doburne Inst Name	Definitions Number
Ahmad Wsli Last Neme	Host Deformer Kumber
Uarekzai ∋∵al	Fiel Kome Lout Kane
bar hting mail.com Account Namber VVVVVVVVVVVVVVVVVVVVVVVVVVVVVVVVVVVV	Email Account Number
TICS COMP A7BA4FKAXXX	HIGSCodel AZEAAHKAXXX
⊖ Confirm ⊙ Cance	

Review the transaction details and click on to complete the transaction.

You are done! You have successfully claimed the payment in your selected bank account.

Click on bottom to redirect you to your FMFB-A Online Banking homepage.

6.7 LOAN REPAYMENT

Loan Repayment option is an easy-to-use feature of FMFB-A Online Banking that enables initiating loan repayment transactions through digital instrument. You can make your loan repayment speedily and handily through our user-friendly portal. You don't have to write cheques, visit a branch, carry cash, go through a time-consuming paper-based process or wait in a queue for your turn to make payments. Simply follow few steps and there you are stress-free of your monthly payments.

6.7.1 INITIATING LOAN REPAYMENT VIA WEB-BROWSER (DESKTOP/LAPTOPS)

In order to initiate a Loan Repayment through web-browser (desktops/laptops), please follow the below instruction:



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



Click on "**Accounts**" to navigate to the respective type of loan account.

Step 4:



Click on "**Loan Details**", as shown in the above figure, to proceed to the following page:



Click on "Loans and Finances" to move to the next section.

Step 5:



- A. From the dropdown list, select your "Loan Account" from which you intend to repay the loan installment.
- **B.** Click on → Proceed button, or press Scancel button to cancel.

Step 6:

≡	The First MicroFinanceBank اولین بانک قرضه های کرچک bank with a social mission	,	A	`	
	Loan and Finance Details	View Statement	Repayment	Disbursement Inquiry	Schedule Inquiry
	Account Number xxxxxxxxxx0501			,	
	Pending Arrears AFN0.00				
	Outstanding Principal AFN427,962.28				
	Disclaimer: If arrears are pending for the Remaining amount of the pay	account, the same will ment will be settled ag	be settled first. ainst Principal Bala	ince.	
вį́	Source Account xxxxxxxxxx8233 - Saving	~]			
	Balance: AFN4,714.49				
c	Payment Amount 4,000				
D	Repay ← Back				

- A. Select "Repayment"
- **B.** Under "**Source Account**", choose which account you want to pay the amount of loan from.
- C. Type the "Amount" of installment
- D. Click ^{▲ Repay} button to proceed, or press ^{← Back} button to get back to previous step.



Verify the details, and click ^{O Confirm} to receive a successful payment transfer confirmation message as shown below. Click ^{O Cancel} to cancel the transaction. And, if you want to bring changes to the transaction click on ^{C Back}.



You are done! Your loan repayment is made successfully.

6.7.2 INITIATING LOAN REPAYMENT VIA MOBILE APPLICATION

To initiate a Loan Repayment through mobile phone, you are encouraged to download FMFB-A Online Banking application by typing/searching "FMFB-A Online Banking" via Play Store or App Store. After completion of the installation, please follow the below instruction:


Step 5:

Select "**Loan Details**" as shown in the image.



In this step, click on icon to pop up a new window.

Step 6:

Step 7:

Click on "Repay" option



Step 8:

- A. From the dropdown list, choose your "Loan Account" from which you intend to repay the loan.
- B. Click on → Proceed button to move on or click Cancel to cancel the transaction.

Step 9:

- A. Under "Source Account", choose which account you want to pay the amount of loan from.
- B. Type the "Amount" of installment

C. Click Crepsy button to proceed, or press Creat button to get back to previous step.



Step 10:

Verify the details, and click Confirm to receive a successful payment transfer confirmation message as shown below. If you want to bring changes to the transaction click on

Step 11:

There you are! Your "Loan Repayment" transaction is successfully completed.

Repayment	Salar 678 -
CONFIRMATION	
Your transaction is successi	N.
lost seference to index	
00278TL2201600F2	
Loan Account Number	
REFERENCE OF ALL OF A	
What would you like to do next?	
Go To Dashboard Go To Acc	ing icuni Detal s
0	

7. 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.

7.1 ACCESSING YOUR PROFILE SETTINGS

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



Click on the toggle menu or \equiv icon to access your account settings.

To navigate to your account profile, click on "Account Settings".

Click on "**My Preference**" to proceed to "**My Profile**" settings:

My Profile		
Profile	Mujeeb U Rahman	Download Profile
Primary Account Non	Personal Information	
Alerts/Notifications	Datic of Birth	
Third Party Applications	Contact Information	
Security and Login	Communication Address	1
Settings	Frieil IC muj****an@fmfb.com.af	/
	Fax Number Contact Number(Mobile)	
	Contact Number(Mobile)	1
	(2) OK	
Back To Dashboard		

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

1. **Download Profile:** click on Download Profile to download your profile details in an excel file.

2. **Contact Information:** click on *click on contact information, for example:*

Once you entered your mobile phone number into the "**Contact Number**" field, click on save to bring

the changes or **Cancel** to cancel to the transaction. Follow the same procedure for **Communication Address**", **"Email ID**", and **"Fax Number**" fields.

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

7.2 SETTING UP A PRIMARY ACCOUNT

To access primary account number settings, go to "**Account Settings**" on the toggle menu or follow the instructions below:

اونے بانک قرمت مائی کرچک beauth a social missor	الله التعاليم على الله المعالية المعام المعالية المعالية المعالية المعالية المعالية المعالية المعالية المعالية ا Content orace mean	اولين بانگ فرخت هاي کرچک 🐼 🗙 🗙 The Fild MicroFinanceBank اولين بانگ فرخت هاي کرچک Carkwith a toda mission
Ay Net Worth n03 Sep 2019 I Have AFN5,277.03 I Have AFN5,277.03 I Gammi A Renaingn AFN6,277.03 I Renai Uppont AFN0,200 I Reserved AFN0.200	Rec Serv 21 21 21 21 21 21 21 21 21 21	Account Settings My Preference Grange Password My Limits Session Summary
Jpooming Payments	Pay () Help Upcoming Payments () About	

Click on the toggle menu or \equiv icon to access your account settings.

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

Click on "**My Preference**" to proceed to "**Primary Account Number**" settings:

Profile	Select Ac	count		
Primary Account Num	Select	Account Type and Number	Party Name	Nick Name
Alerts/Notifications	0	xxxxxxxxxxxxxx4850-Current Account	Mujeeb U Rahman	USD Current Account
Third Party Applications	0	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Mujeeb U Rahman	SME Overdraft
Security and Login	•	xxxxxxxxxxxx1324-Current Account	Mujeeb U Rahman	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 \bigcirc icons to select one of the accounts as your primary account number.

Click on submit to proceed with your request and top-right-side of the screen.

CONFIRMATION	×
	5 C
Drimany account caved successfully II	

will appear on the

7.3 EDIT/RESET YOUR LOGIN SECURITY QUESTIONS

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



Click on the toggle menu or \equiv icon to access your account settings.

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

Click on "**My Preference**" to proceed to "**Security and Login**" settings:



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 Scancel to cancel the transaction.
- 4. **Back:** to go back to the previous page click on to go back to the previous page.

7.4 CHANGING YOUR PASSWORD

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

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



Click on the toggle menu or \equiv icon to access your account settings.

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

Click on **"Change Password**" to proceed to changing password page:



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 t

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.

8. 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:

8.1 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:



"bank with a social masion" Mailbox	- 11	
Compose Mail		
	Subject	Sent
Inbox	Change Communication Address	22 Sep 2019 10:40:23 AM
Sent Mail	Page 1 of 1 (1 of 1 items) κ < 1 > x	
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 \bigcirc icon to check for new mails.
- 8. Back To Dashboard: click on "Back to Dashboard" to go back to the main screen/dashboard.

8.2 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:

My Net Worth on 03 Sep 2019	I Have I Own	Re
		Sa
	Current & Savings AFN6.277.03	2 Ji
I Have	Term Deposit	2
Arno,277.05	Recurring Deposit	di.
	AFN0.00	2
		_
Incoming Payments		Pa

Click on the toggle menu or \equiv icon to access your mail box.



To navigate to your alerts, click on "Mail Box".

×ċ	The First MicroFinanceBai بین بانک قرضته های کوچک trank with a social missi	nk ار ل
<	Mail Box	
Mails		
Alerts		-
Notifica	tion	

Click on "**Alerts**" to proceed to your account related alerts page:

Alerts		
0	茴	
	Subject	Received
10	International Payce Creation Alert	15 Sep 2019 09:12:24 AM
- 10	Domestic Payee Creation Alert	14 Sep 2019 02:46:30 РМ
	Internal Payee Deletion Alert	14 Sep 2019 01:15:56 PM
0	Internal Payee Creation Alert	14 Sep 2019 11:41:40 AM
- 10	Internal Payee Detetion Alert	14 Sep 2019 11:38:42 AM
•	Internal Paves Creation Alort	14 Sep 2019 11:31:39 AM
	Self Transfer Initiation Alert	20 Jul 2019 03:38:28 PM
	Domestic Payee Creation Alert	20 Jul 2019 03:09:10 PM
ω.	Internal Lund Transfer Initiation Alert	20 Jul 2019 02:24:38 PM
	Internal Fund Transfer Initiation Alert	20 Jul 2019 02:13:09 PM
Page	1 of 3 (1-10 of 21 items) K ∈ 1 2 3 → X	

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.

8.3 VIEWING/MANAGING YOUR ACCOUNT NOTIFICATIONS



Click on the toggle menu or = icon to access your mail box.

To navigate to your notifications, click on "**Mail Box**".

Click on "**Notification**" to proceed to your account related notifications page:

Notifications	Received		mkslon'		Q		
Subject Rccswed No data to display: Page 1 (0 of 0 tems) K × 1 5 K	Received	Notifica	tions				
Subject Received No data to display: Page: 1 (0 of 0 items) (k + 1 - 5 - 4)	Recoived						
Subject Record No data to display. Page 1 (0 of 0 items) (k < 1 > k)	Recoived						
No data to display. Page 1 (0 of 0 items) – – – – – – – – – – – – – – – – – – –		U		Subject	Received		
Page 1 (O of 0 items) 1 V V 1 S		No dala	to display.				
		Page 1	(0 of 0 items) (c 🔬 1	S - 56			

From the above figure, the "Notifications" page consists of the following options:

- 1. Read Notifications: click on any of the received notifications from the notifications' list.
- 2. Delete Alerts: select a notification form the displayed notifications' list and click on III icon to delete.
- 3. Refresh Alerts: click on \bigcirc icon to check for new notifications.

9. BRANCH LOCATOR

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



The First MicroFinanceBank اولین بانک قرضه های کوچک R × bank with a social missio Accounts > > Payments Ö Account Settings > Aail Box > ATM/Branch Locator 0 (?) Help Upcoming Payments (i) About

Click on the toggle menu or \equiv icon to access Brach Locator tool.

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

Q Welcome, Mujeeb Rahm Last login 23 Sep 10 12

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.

10. 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.

10.1 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	
Email mu	
Date of Birth 15	Not able to recall your User Name?
Submit Cancel	Simply enter your registered e authenticate yourself to receiv ID on your email.
	Incase you are unable to reco User ID, please visit our near or contact and speak to our or 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.

10.2 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 Date of Birth	Forgot your internet banking password?
Continue Cancel	No worries, generate a new password in 3 simple steps. 1. Enter your Username and Date of birth.
	 Authenticate your details by entering OTP received on your mobile. 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		 Have uppercase (Minimum 1 mandatory)
		Have lowercase (Minimum 1 mandatory)
		 Have numbers (Minimum 1 mandatory) Have special characters (Minimum 1 mandatory) (Allowed characters are @,#,\$)
		Not contain consecutive characters more than 2
		Not contain identical characters more than 2
		Not be a common password

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:



11. 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:



11.1 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:



11.2 TERM DEPOSIT CALCULATOR

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

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

	How Much would	l you like to l	Jeposit					
	Amount							
	Frequency				5		Deposit Calculator	
	Yoars.	Months		Days			Deposit calculator helps you find out the maturity amount and the interest you will earn on it after a particular time period.	
	@interest	< 0%		>			Term Deposits are considered to be safe investments.	
				-			Note	
	Calculate						This is just a calculator, for exact interest rates applied please contact the Bank or visit your pearest branch	
Ba	ack To Dashboard			covright © 2	06-2017 The F	irst Mic	cmFinanceBaak Afabanistan. All rights reserved 1 Security Information 1 Terms, and Conditions.	
Ba How M	ack To Dashboard Much would you lii	te to Depos	t	inpyright @ 21	^{06, 2017,The F}	irst Mid	cmFinancoBank,Atghanistan, All rights, reserved. Security Information. Terms, and Conditions. Description:	
Ba How M	aok To Dashboard Much would you lil	te to Depos	t	iopyright-© 2i	06, 2017,тые F Fiel	inst Mid Id E 1.	cmFinancoBank,Alghanistan, All rights reserved Security Information Terms, and Conditions. Description: In the " Amount " field, enter the deposit amount.	
Ba How M Amount	ack To Dashboard Much would you lil nt D0,000 00	te to Depos	t	iopyriight © 21	06, 2017,The F Fiel	inst Mid Id E 1. 2.	croFinanceRank Afghanistan All rights reserved Socurity Information Terms and Conditions Description: In the " Amount " field, enter the deposit amount. In the " Frequency " period section, enter the relevant information.	
Ba How M Amount AFN10 Freques	ack To Dashboard Much would you lii nt D0,000.00 ency Monti	ie to Depos	it Days	topyright © 21	66, 2017,The F Fiel	inst Mid I d E 1. 2.	ConFinanceBank Alghanistan: All rights reserved [Security Information] Terms and Conditions. Description: In the "Amount" field, enter the deposit amount. In the "Frequency" period section, enter the relevant information. In the "Interest Rate field" enter the rate of interest	
Bo How M Amount AFN10 Frequent Years 3	ack To Dashboard Much would you lil nt D0,000.00 ency Montl 0,	ie to Depos	it Days 0	opyright © 2	06, 2017,The F Fiel	d E 1. 2. 3.	CroFinancoRank/Alphanistan All rights reserved [Security Information] Terms and Conditions Description: In the "Amount" field, enter the deposit amount. In the "Frequency" period section, enter the relevant information. In the "Interest Rate field", enter the rate of interest.	

AFN100 500	00		Le contra de la co
Frequency			Deposit Calculator
Years 3	Montins 0	Duys O	Deposit calculator heips you find out the maturity amount and the interest you will earn on it after a particular time period.
©Interest	< 3.50%	>	Term Deposits are considered to be safe investments
	You get back :AFN1	1,386.76	Note This is just a calculator, for exact interest rates applie please contact the Bank or visit your nearest branch.
Calculate			
Back To Dashboa	rd		

11.3 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 ^{Calculate} to calculate and display the eligible loan amount and average installment/month as shown below:

baikethostochreuor How Much Loan Can You Get?	
Your Average Monthly Income At N30,000.00 Your Average Monthly Expenses: AFN20,000.00 For Hew Many Yours 2 @/interex \$15%	Loan Eligibility Calculator FMER A calculator provides quick results regarding your eligibility for the lean considering factors like your monthly income and expenses. Note This is just a calculator for exact interset rates applied please contact the bank or vist your nearest branch
You can get a ben of . AFN208,248.00 Average installment . AFN10,000.02/month	

11.4 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 Court
(ESA)
1 51 1
and a
Constant States

Click on scheme icon to proceed to "Foreign Exchange Calculator" page as shown below:

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

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

Field Description:

- 6. In the "From" currency list, select the appropriate option.
- 7. In the "Amount" field, enter the conversion amount.
- 8. In the "For How Many Years" field, enter the loan tenure of loan.
- 9. In the "To" currency list, select the appropriate option.
- **10.** Click on **Calculate** to calculate and display the currency exchange rate as shown below:

From		
Guirency		·
USD	~	
Amount		Forest Coloulator
5100.00		Forex Calculator
То		Calculate currency and ∳foreign exchange rates ∳with FMFB-A's currency converter and get up to date exchange rates.
Currency		
AFN	\sim	Note
@ 1 USD - 78.11 AFN		hiiiiiii This tool only calculates midrates for buying and selling rates please contact the bank or visit your nearest branch
Amount	NFN7,811.00	
Convert		

12. ACCOUNT SECURITY AND TIPS

12.1 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.

12.2 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.

12.3 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.

12.4 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.

12.5 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.

12.6 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.