

ONLINE BANKING USER MANUAL

Last updated in: January, 2022

www.fmfb.com.af



The First MicroFinanceBank
اولین بانک قرضه های کوچک
'bank with a social mission'

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

7.3 EDIT/RESET YOUR LOGIN SECURITY QUESTIONS	76
7.4 CHANGING YOUR PASSWORD	77
8. CHEKcing YOUR MAIL BOX.....	78
8.1 CHECKING/MANAGING YOUR MAILs	78
8.2 VIEWING/MANAGING YOUR ACCOUNT ALERTS	79
8.3 VIEWING/MANAGING YOUR ACCOUNT NOTIFICATIONS	80
9. BRANCH LOCATOR	82
10. FORGOT YOUR USERNAME/PASSWORD.....	83
10.1 FORGOT YOUR USERNAME	83
10.2 FORGOT YOUR PASSWORD	84
11. TOOLS AND CALCULATORS	86
11.1 LOAN CALCULATOR	86
11.2 TERM DEPOSIT CALCULATOR.....	87
11.3 LOAN ELIGIBILITY	89
11.4 FOREIGN EXCHANGE CALCULATOR	90
12. ACCOUNT SECURITY AND TIPS	92
12.1 SESSION TIMEOUT	92
12.2 SECURE YOUR COMPUTER AND KEEP IT UP-TO-DATE.....	92
12.3 AVOID CLICKING THROUGH EMAILS.....	92
12.4 ACCESS YOUR ACCOUNTS FROM A SECURE LOCATION.....	92
12.5 ALWAYS LOG OUT WHEN YOU ARE DONE	93
12.6 MONITOR YOUR ACCOUNTS REGULARLY	93

INTRODUCTION

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

This document is prepared to guide 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).

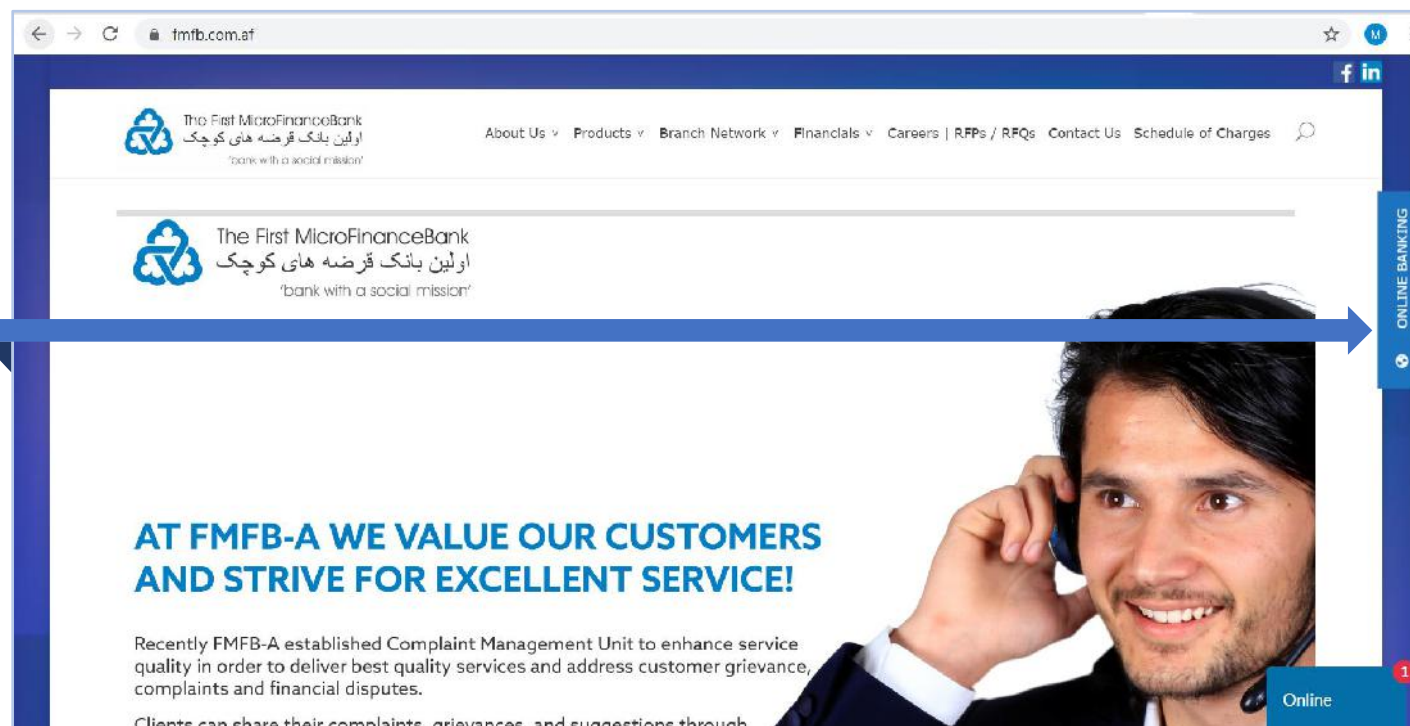
1. FMFB-A ONLINE BANKING

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

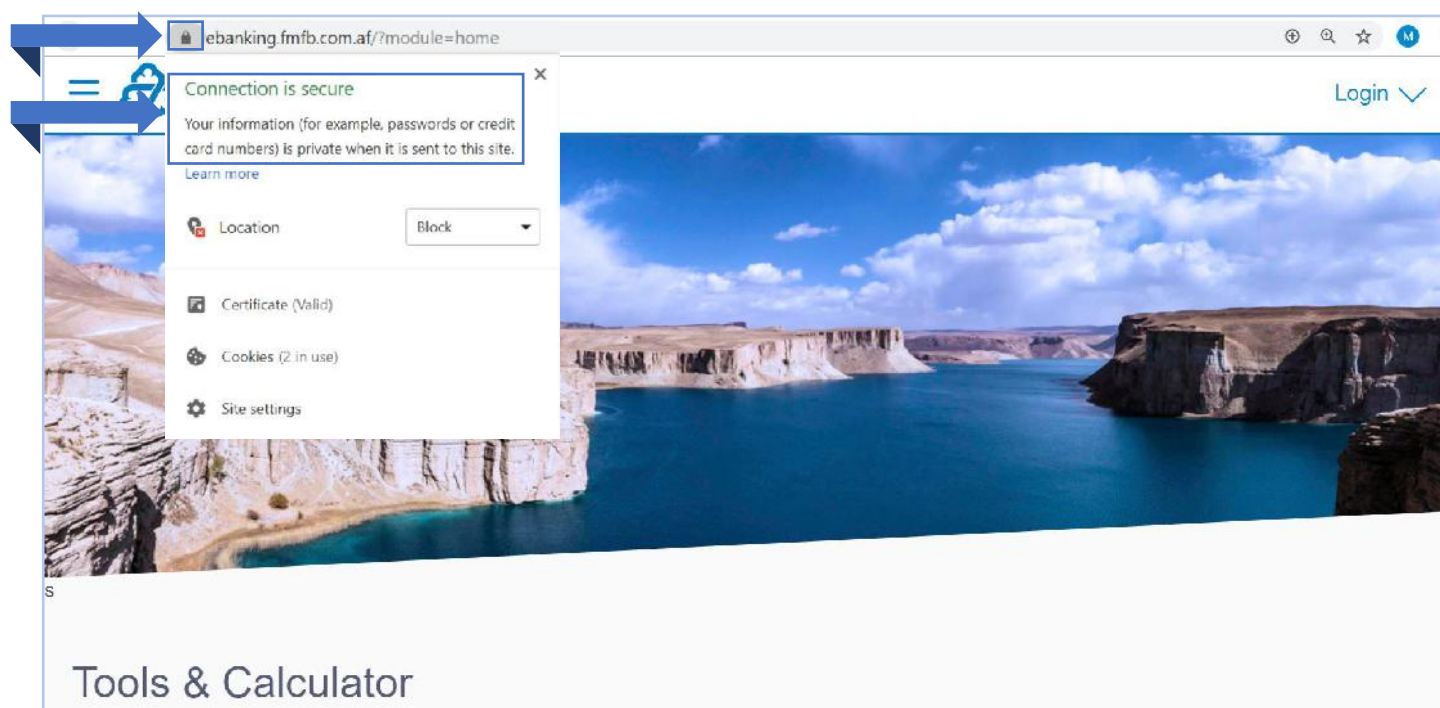
<https://ebanking.fmfb.com.af/>

Or

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



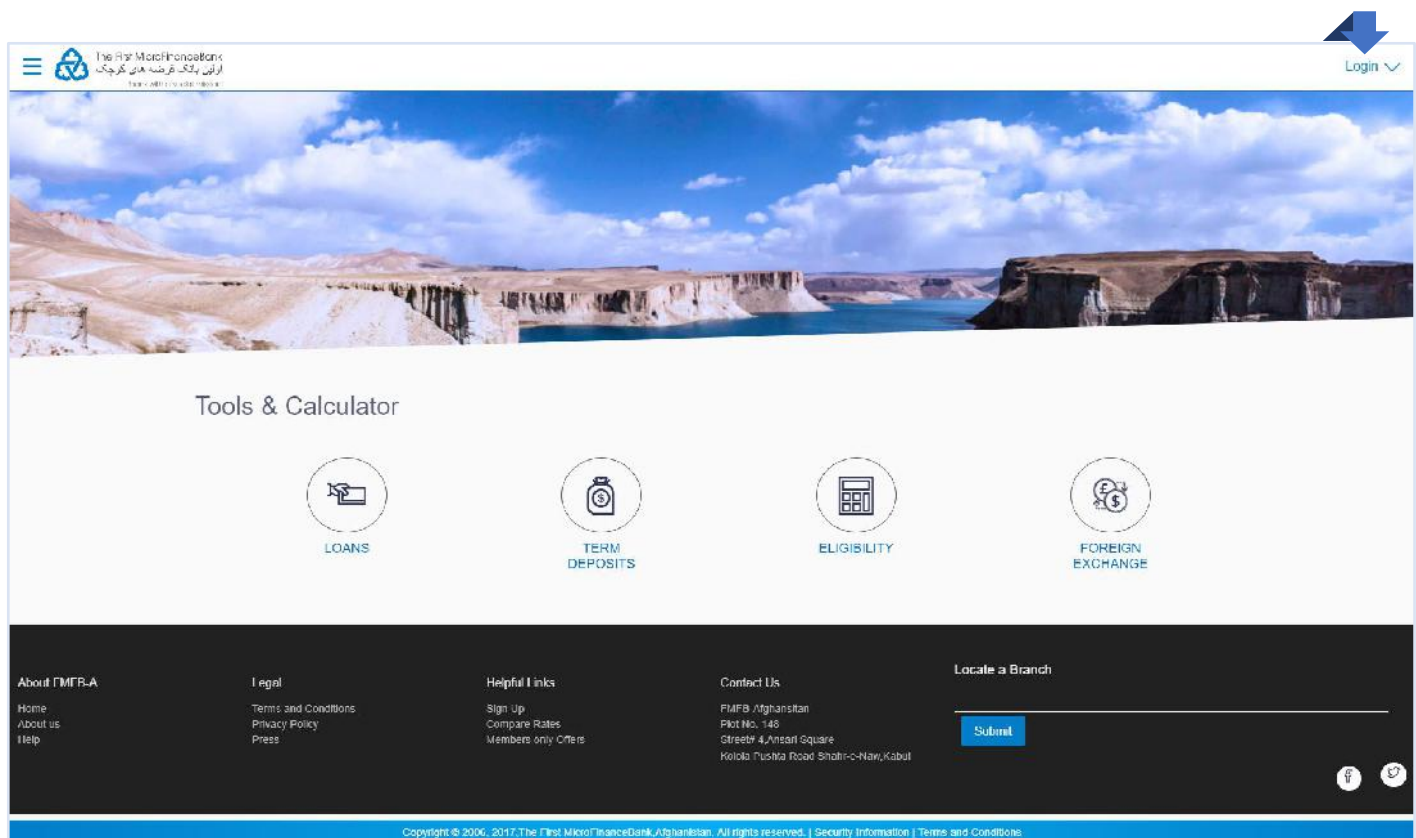
Click on “**ONLINE BANKING**” button on the top-right-corner of the screen as shown in the above figure, then you would face the online banking home page:



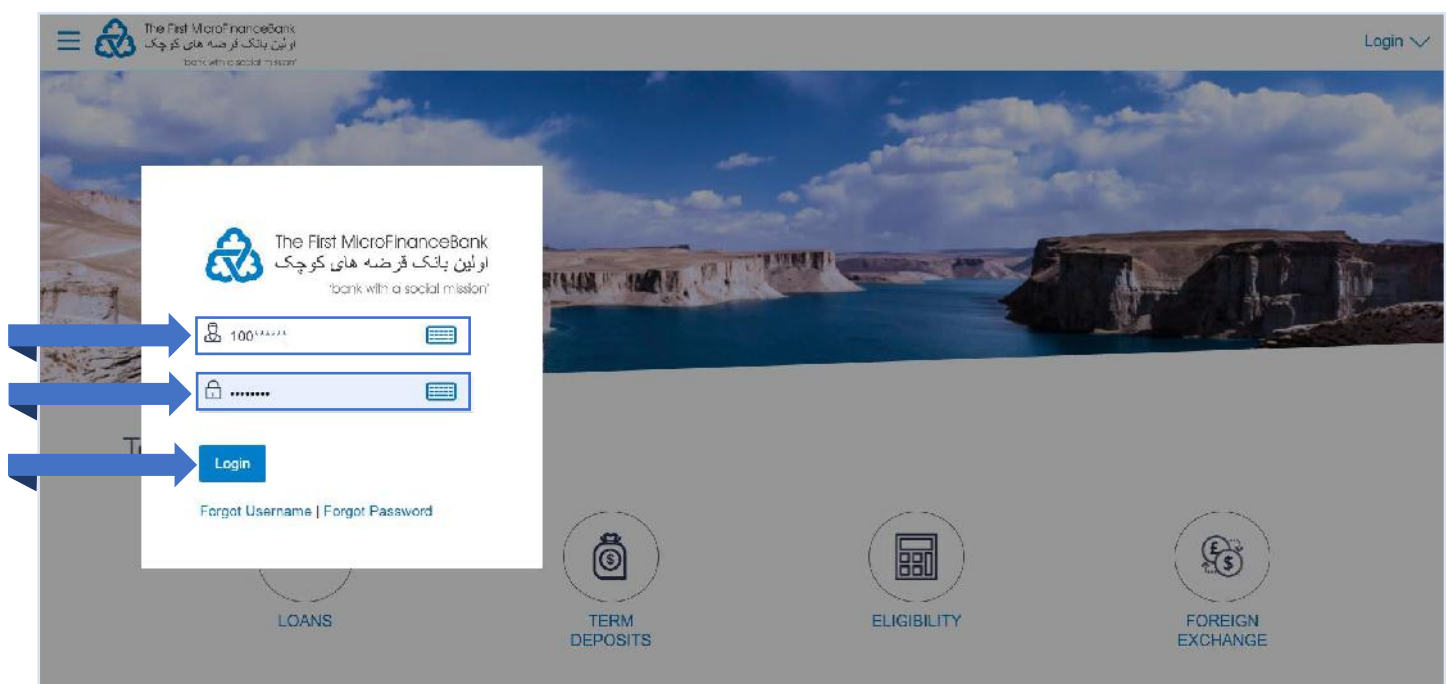
For the security of your account and information, Online Banking is running on Secure Sockets Layer and all communications are encrypted between the client and the server. Login to the application only if the browser is having the green bar and running on https which is an indicator that the site is 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.



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



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

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

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Login

Change Password

Please change your password for security reasons

Current Password
New Password
Re-enter Password

Submit

Your Password can :

- ✓ Have 8 to 16 characters
- ✓ Have uppercase (Minimum 1 mandatory)
- ✓ Have lowercase (Minimum 1 mandatory)
- ✓ Have numbers (Minimum 1 mandatory)
- ✓ Have special characters (Minimum 1 mandatory) (Allowed characters are @, #, \$)
- ✗ Not contain consecutive characters more than 2
- ✗ Not contain identical characters more than 2
- ✓ Not be a common password

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

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اولن بانک قرضه های کوچیک
The First Microfinancebank

Login

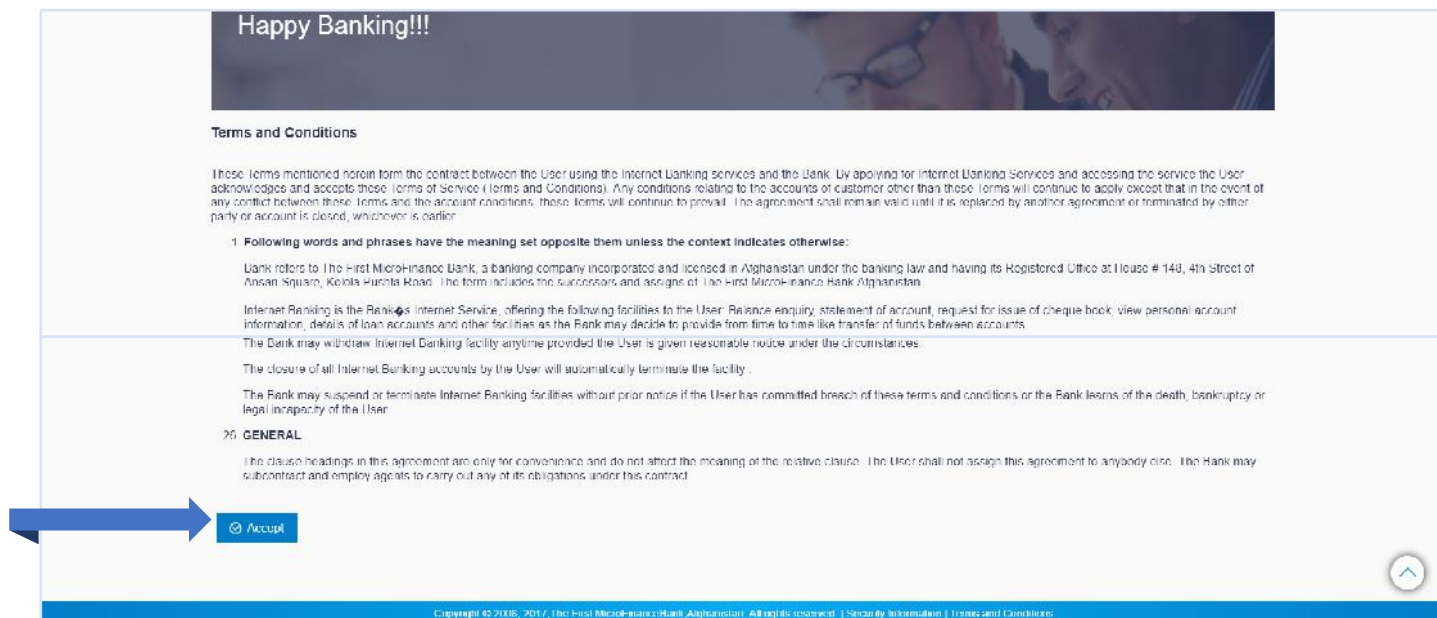
Change Password

Please click below to login

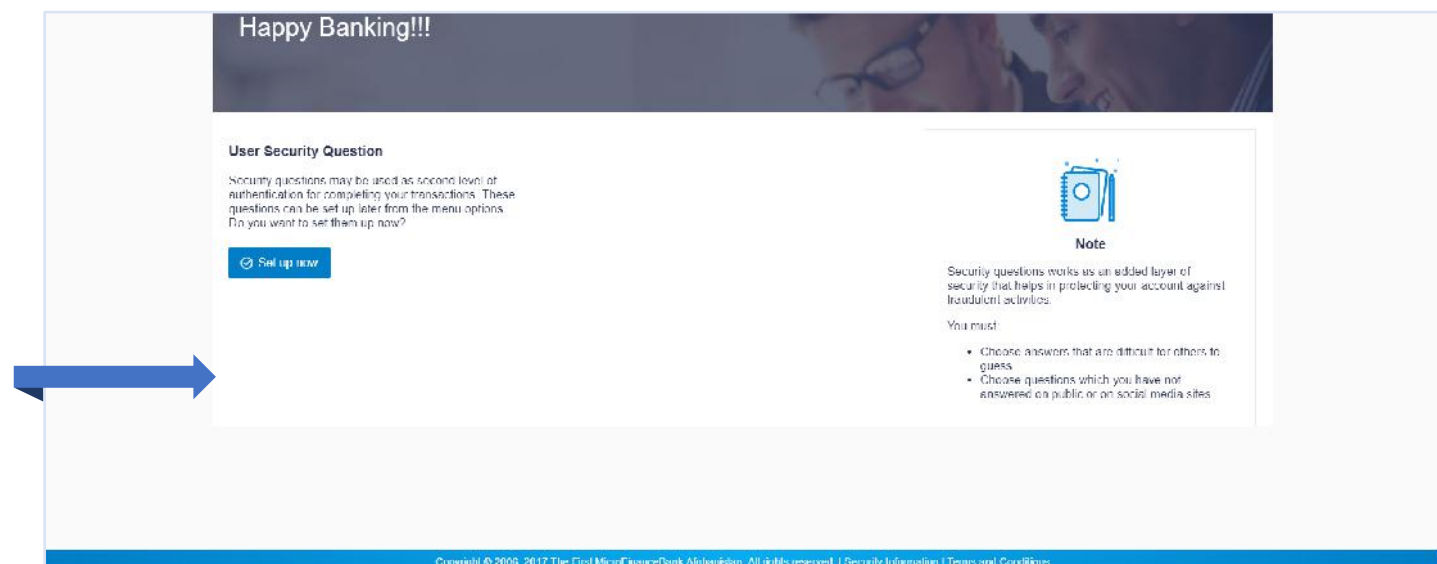
Login

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



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



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

Happy Banking!!!

Security Question
In what city did you meet your spouse?
Answer: Kabul

Security Question
What subject did you excel in?
Answer: Habibia High School

Security Question
What was the last name of your father?
Answer: Abdul Hamid

Security Question
What is your favorite television ch?
Answer: Teacher

Security Question
What is the name of your favorite ...
Answer: I only rules of love

Note
Security questions works as an added layer of security that helps in protecting your account against fraudulent activities.
You must:

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

Save

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

Happy Banking!!!

GEETA AZIMI [Download Profile](#)

Personal Information
Date of Birth: 01/

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

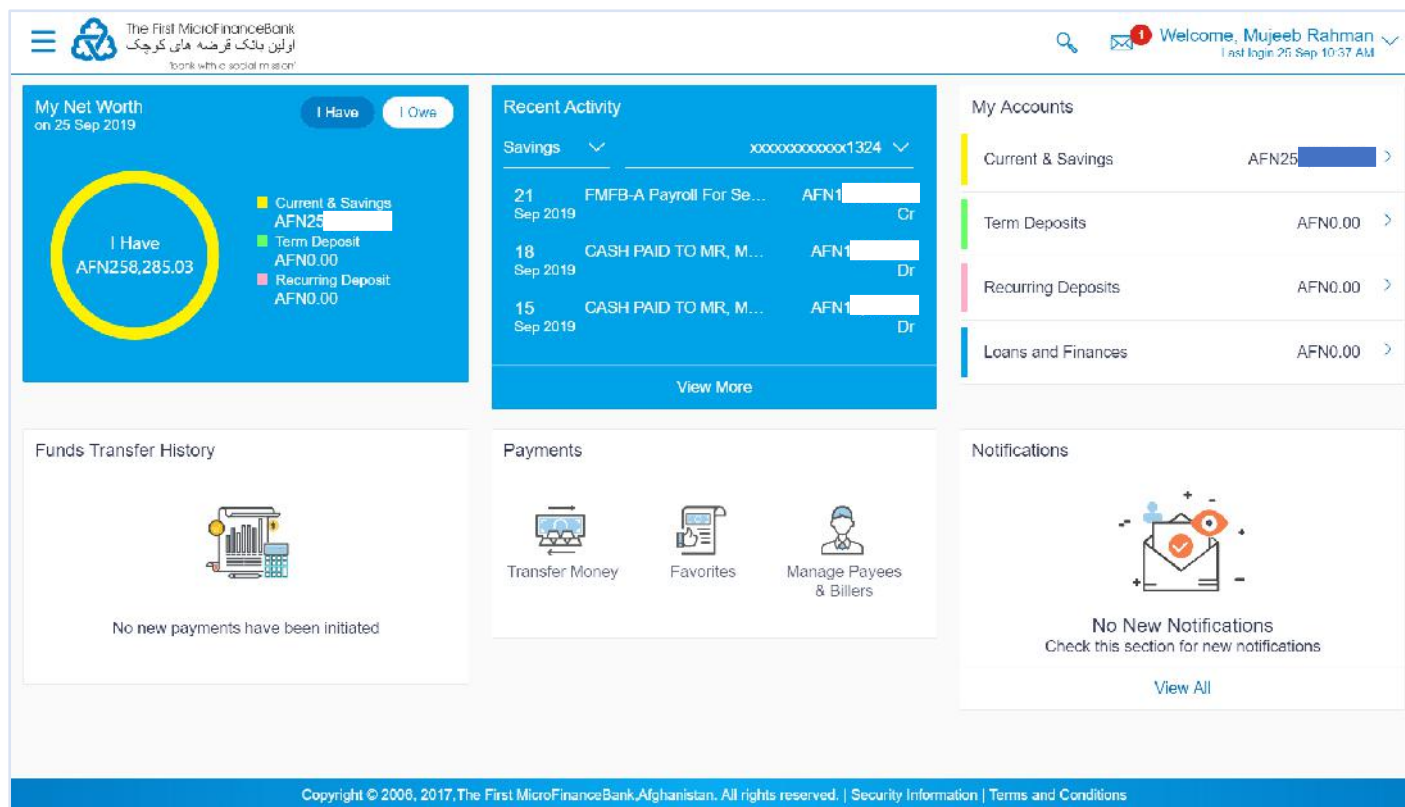
Next

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

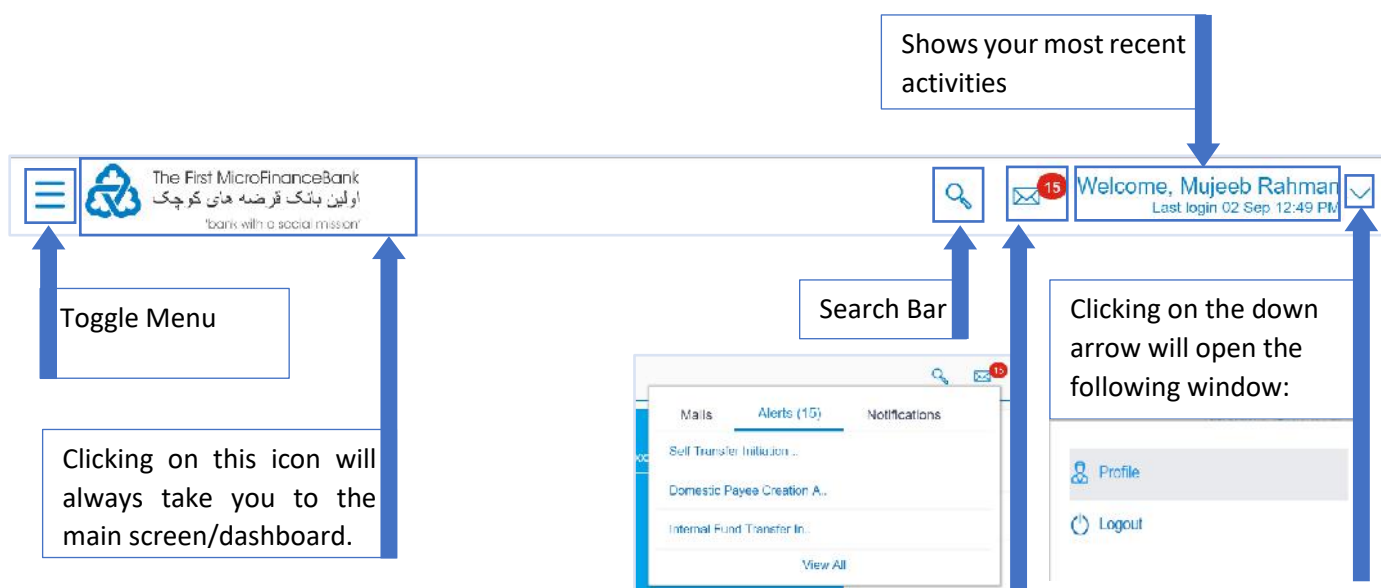
3. HOME PAGE/DASHBOARD

“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

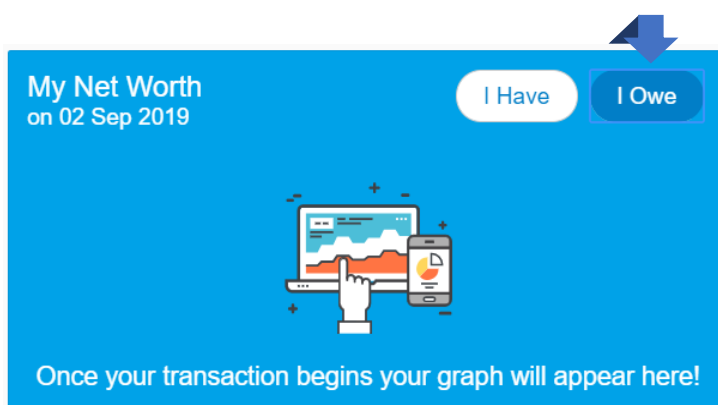
The **Dashboard** is displayed in the form of widgets, and will display the minimal data related to the main transactions. You can initiate the accessible transactions from the dashboard and view account & transaction summary. The user can also select and view the status of transactions initiated by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



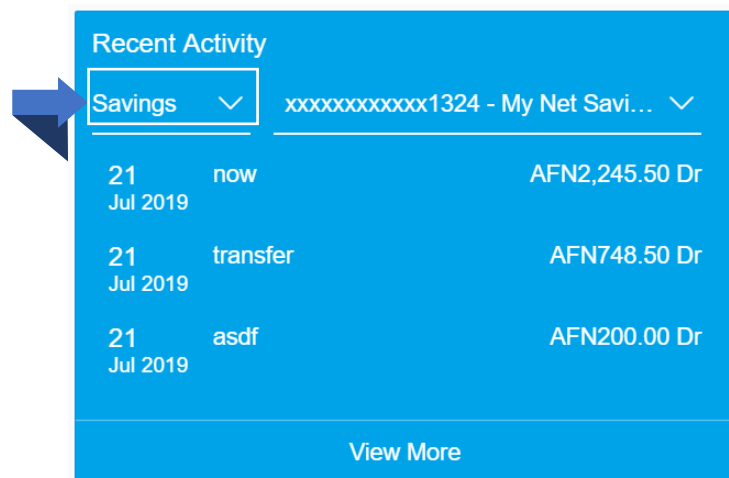
I Have - shows a chart of all available funds for the client;



I Owe - shows details regarding your loans.

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.

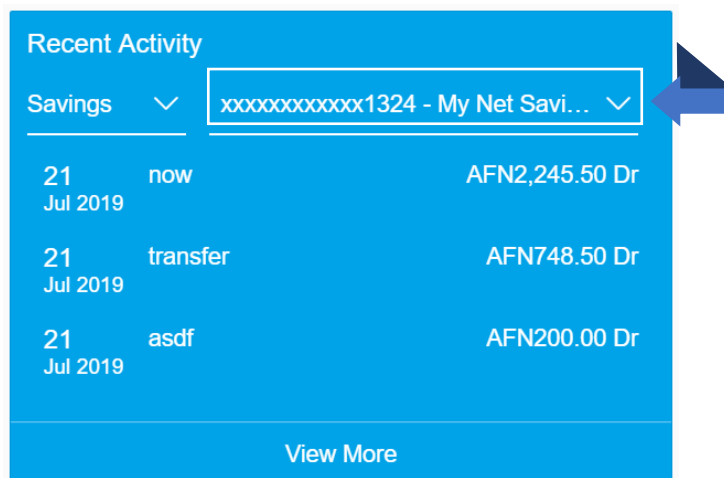


The 'Recent Activity' widget in 'Savings' view shows a table of recent transactions. The table has columns for date, description, and amount. The widget title is 'Recent Activity'.

Recent Activity		
21 Jul 2019	now	AFN2,245.50 Dr
21 Jul 2019	transfer	AFN748.50 Dr
21 Jul 2019	asdf	AFN200.00 Dr

View More

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



The 'Recent Activity' widget in 'Savings' view shows a table of recent transactions. The table has columns for date, description, and amount. The widget title is 'Recent Activity'.

Recent Activity		
21 Jul 2019	now	AFN2,245.50 Dr
21 Jul 2019	transfer	AFN748.50 Dr
21 Jul 2019	asdf	AFN200.00 Dr

View More

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.

Recent Activity		
Savings	▼	xxxxxxxxxxx1324 - My Net Savi... ▼
21 Jul 2019	now	AFN2,245.50 Dr
21 Jul 2019	transfer	AFN748.50 Dr
21 Jul 2019	asdf	AFN200.00 Dr
View More		

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

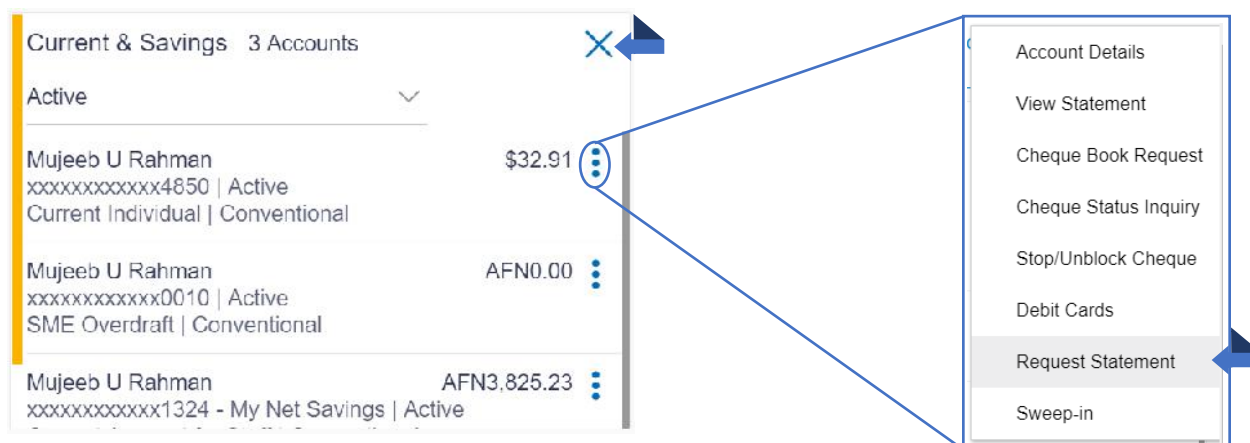
In the top-right-corner of the main screen/dashboard the **“My Accounts”** widget allows the retail user to select the account type and initiate the desired transactions of that account type. It consists of the following features:

My Accounts		
Current & Savings	AFN6,277.03	>
Term Deposits	AFN0.00	>
Recurring Deposits	AFN0.00	>
Loans and Finances	AFN0.00	>

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.

Current & Savings 3 Accounts		
Active	▼	
Active		\$32.91
Inactive / Closed		
Mujeeb U Rahman xxxxxxxxxxx0010 Active SME Overdraft Conventional		AFN0.00
Mujeeb U Rahman xxxxxxxxxxx1324 - My Net Savings Active		AFN3,825.23

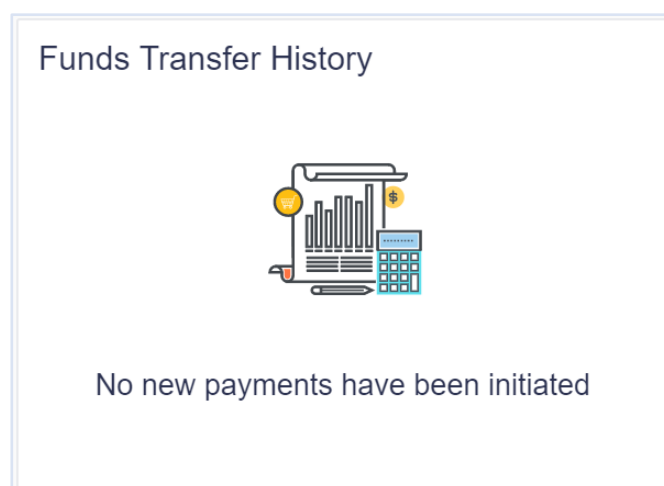
Select the **“Active”** OR **“Inactive/ Closed”** option from the **“Current & Savings”** drop-down, to view accounts in that status.



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.

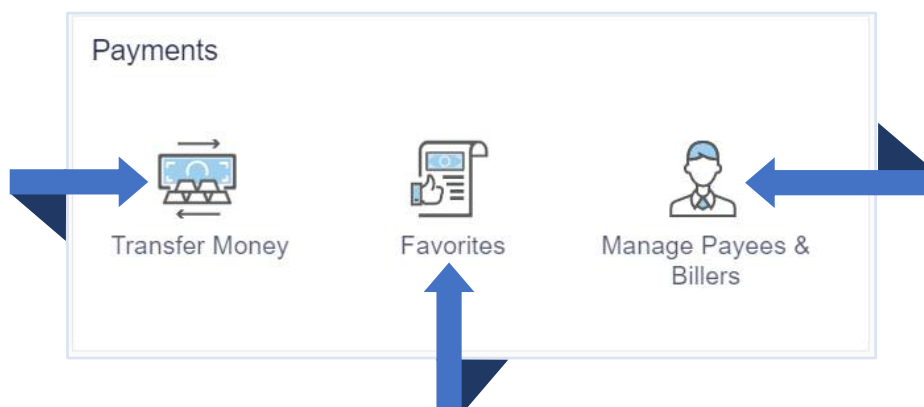
3.2.4 Funds Transfer History

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

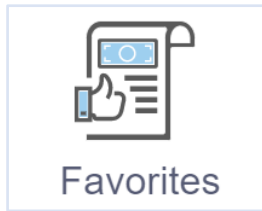
In the bottom-middle-section of the main screen/dashboard the “**Payments**” widget allows you to access quick payment options/functions. It also allows you a quick access to some of your favorite payees, manage transfers and payees.





Transfer Money

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

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

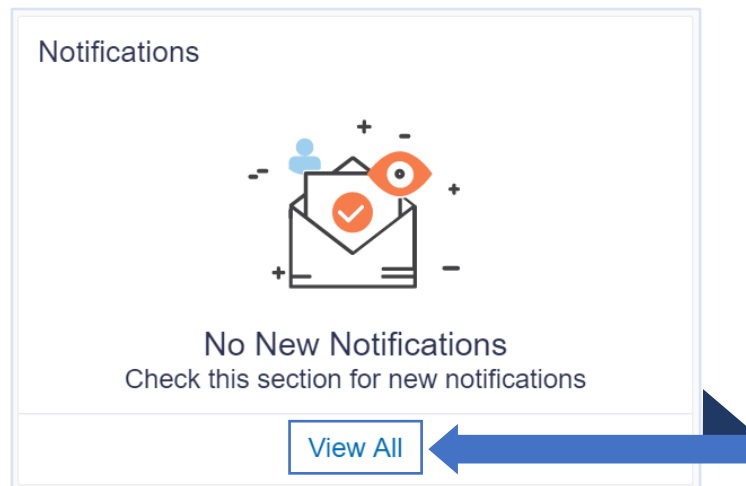


Manage Payees
& Billers

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.

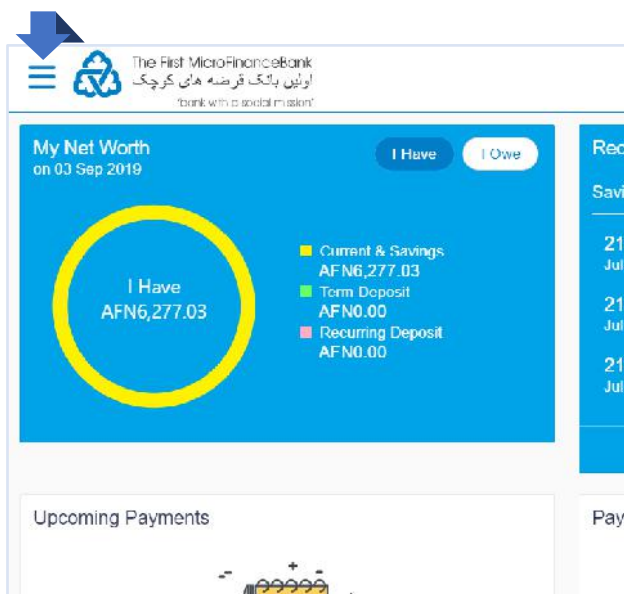


View All – by clicking on this, it will redirect you to the Notifications page, which is briefly explained in the following chapters.

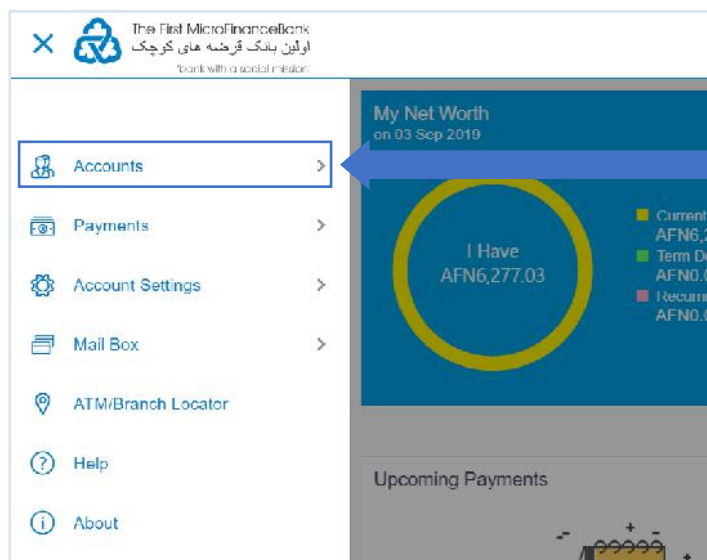
4. ACCESSING ACCOUNTS

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:

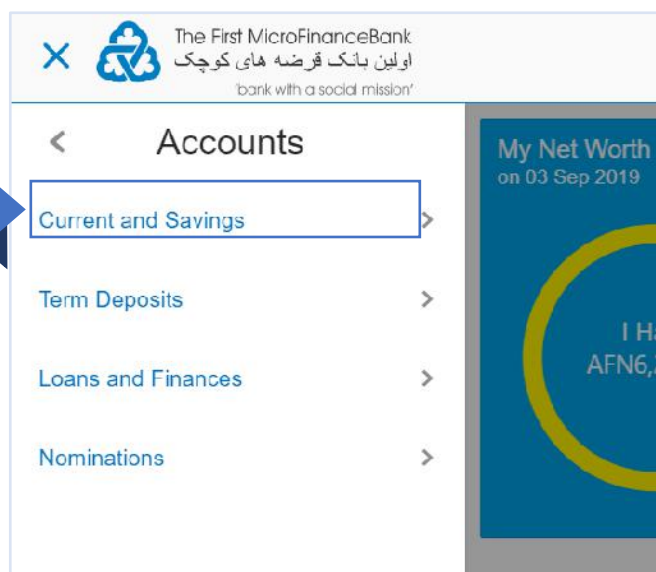
4.1 ACCOUNT DETAILS



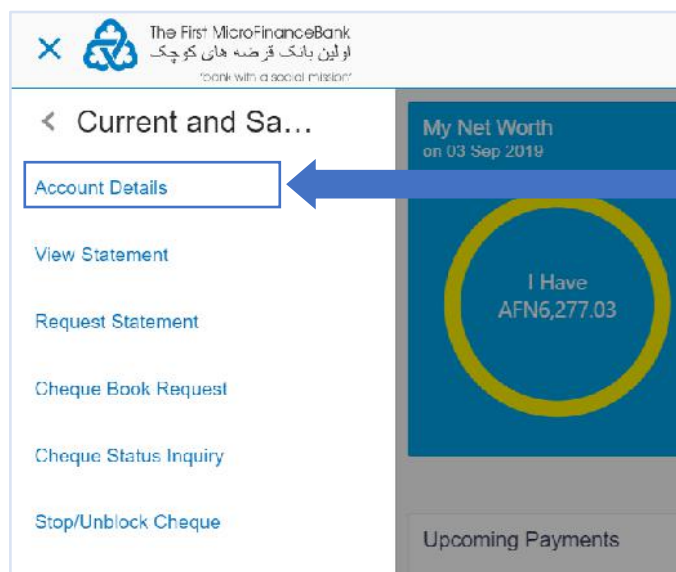
Click on the toggle menu or ☰ icon to access your accounts.



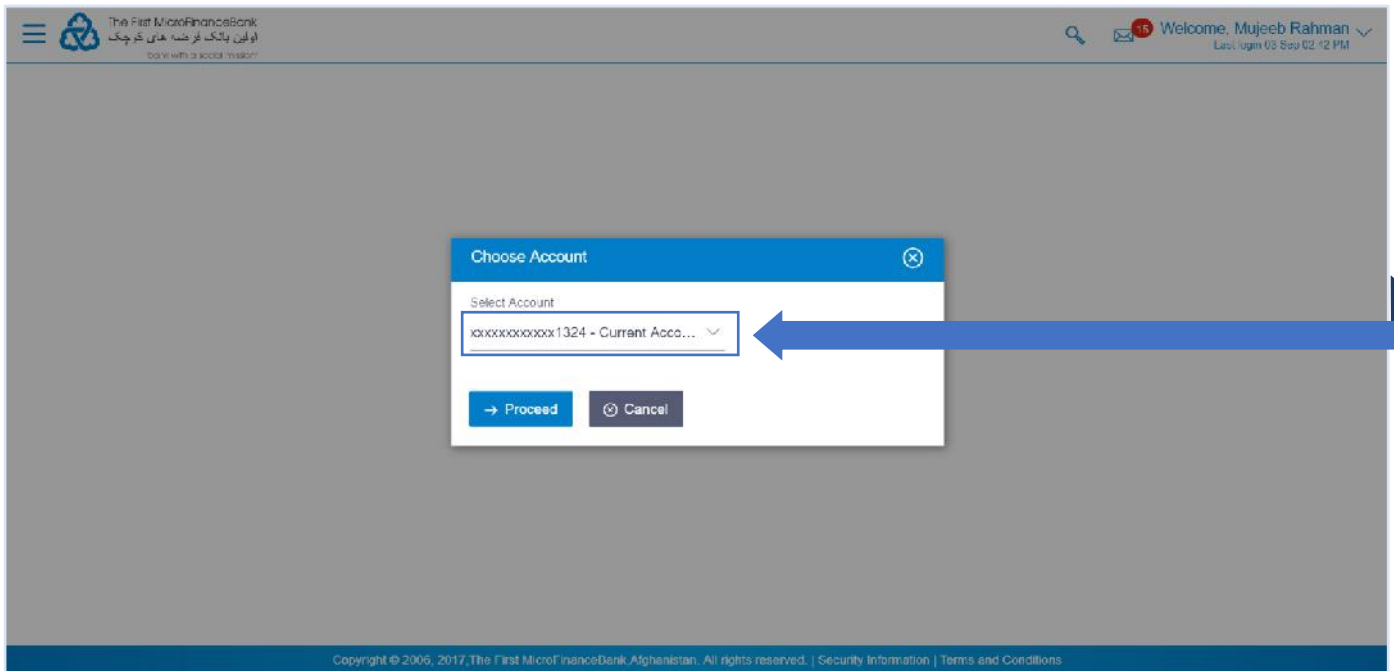
Accounts - menu consists of sub menu items like Current and Savings, Term Deposits and Loans and Finances accounts. To navigate to the respective account related transactions, click on “**Accounts**”.



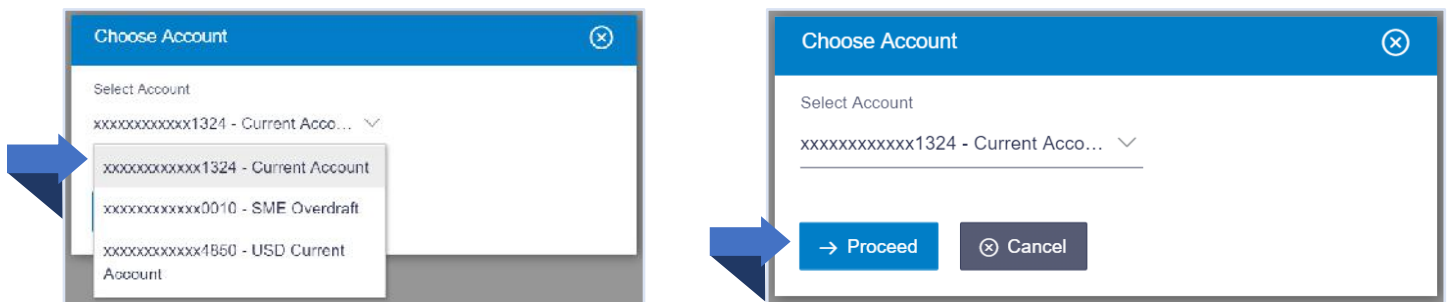
To see your account details, click on “**Current and Savings**” menu as shown in the above figure. The same function applies for your “**Term Deposits**” and “**Loans and Finances**” accounts.



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



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:

You can set nicknames for your accounts from the “**Add Nickname**” option after clicking on icon as shown below:

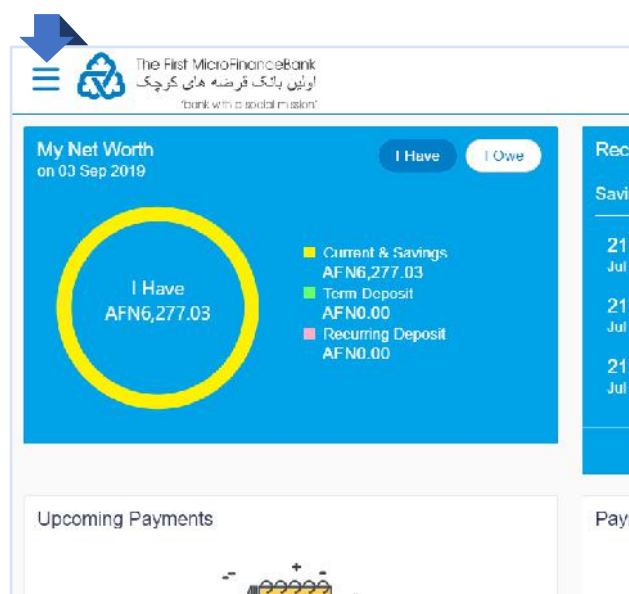
Click on “**Back to Dashboard**” to take you back to your main screen/dashboard.

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

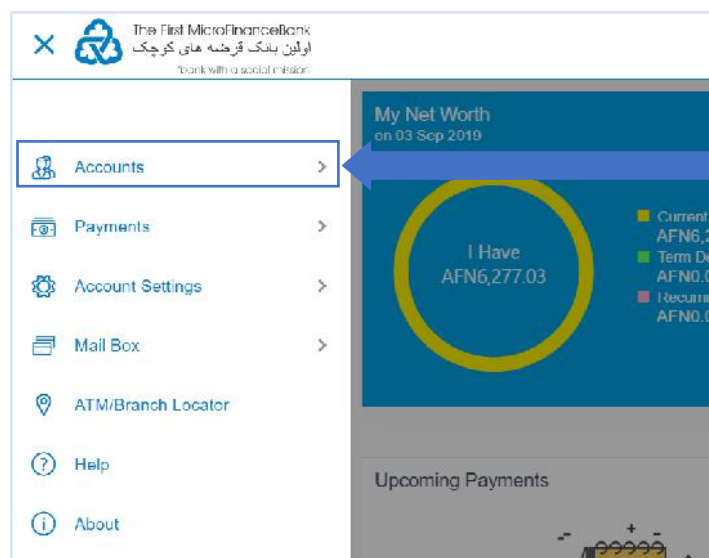
4.2 STATEMENTS

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

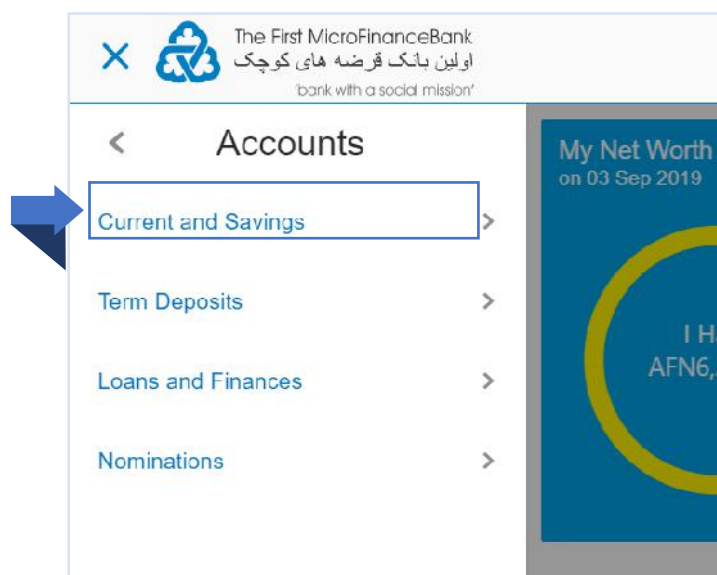
4.2.1 View Statement



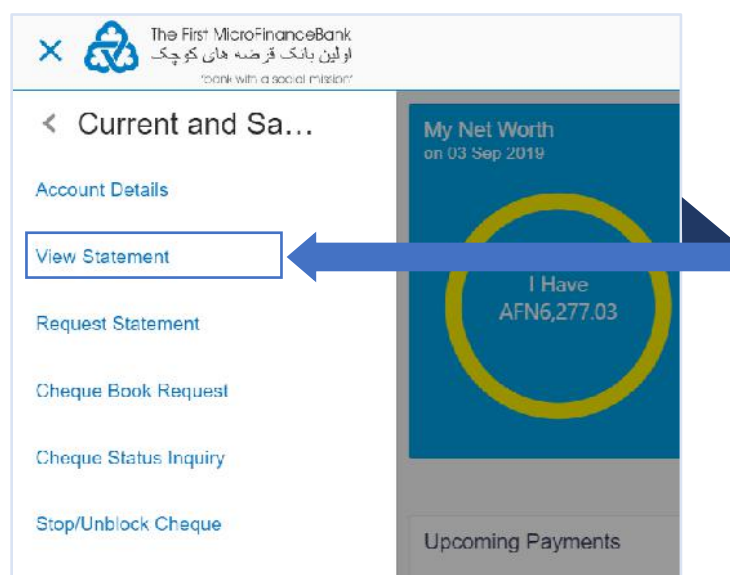
Click on the toggle menu or  icon to access your accounts.



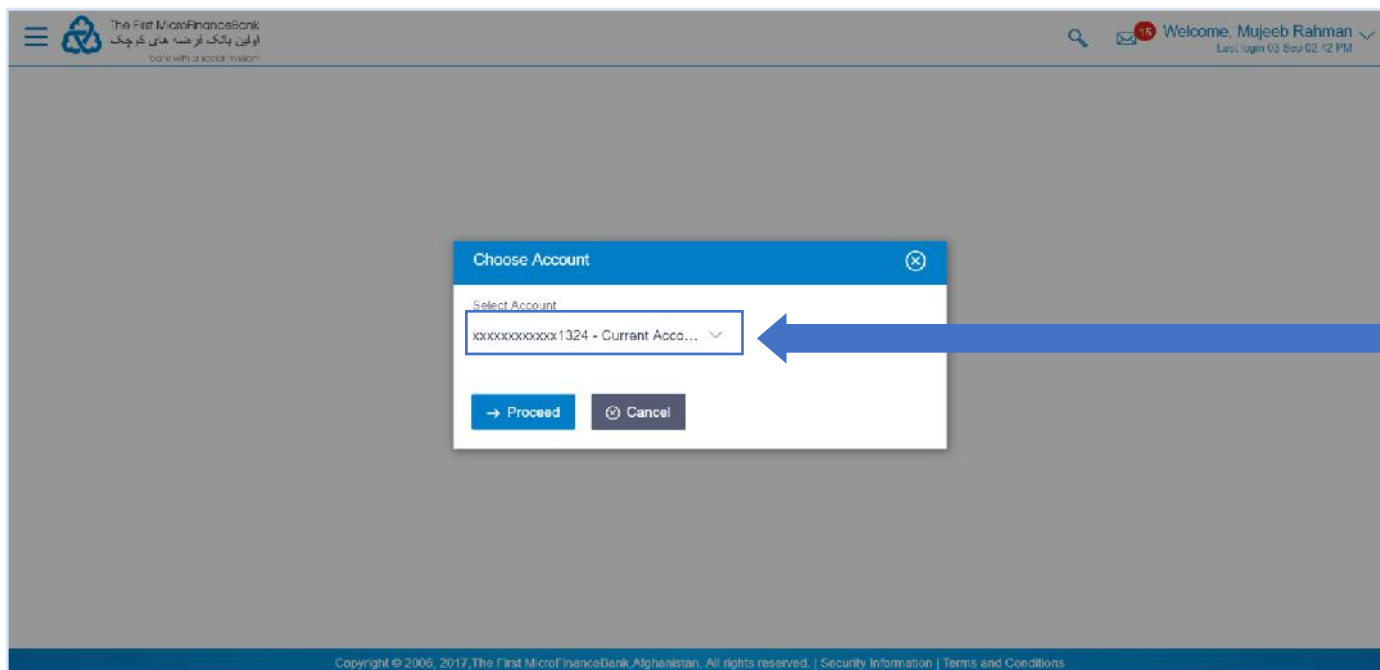
Accounts - menu consists of sub menu items like Current and Savings, Term Deposits and Loans and Finances accounts. To navigate to the respective account related transactions, click on “**Accounts**”.



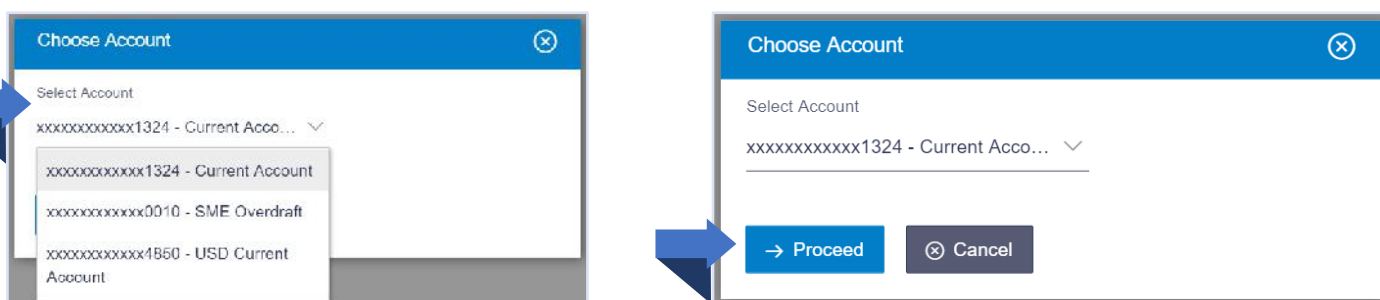
To go to your account statement, click on “**Current and Savings**” menu as shown in the above figure. The same function applies for your “**Term Deposits**” and “**Loans and Finances**” accounts.



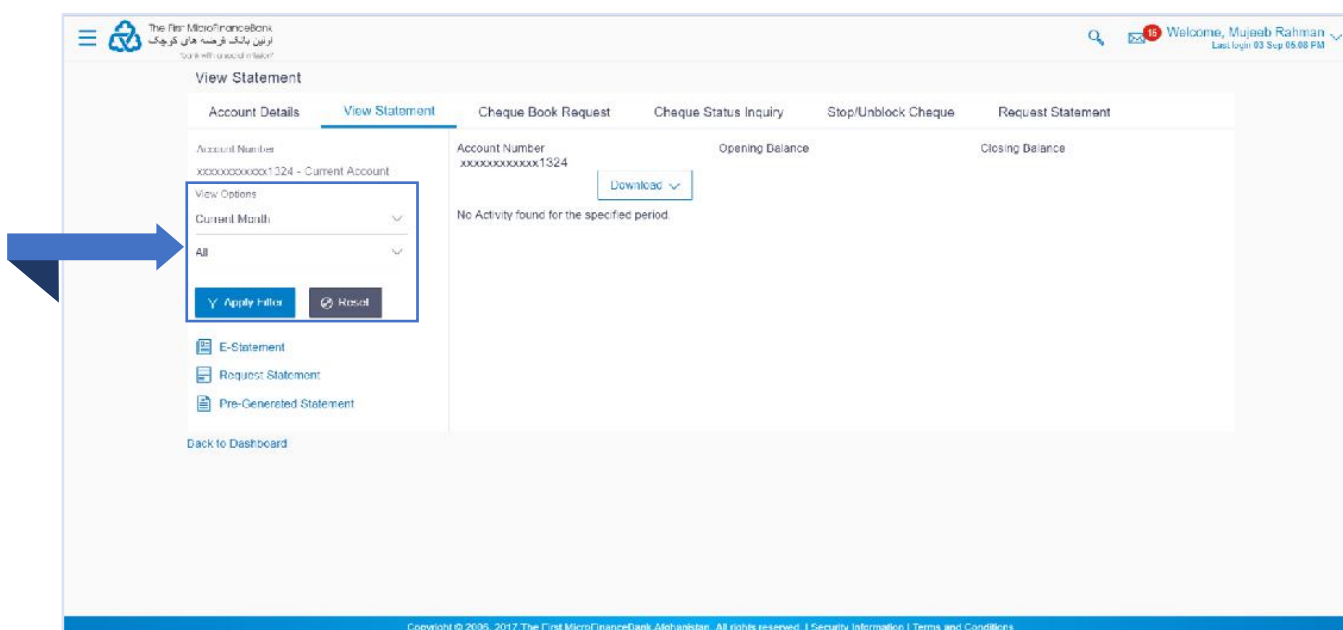
Click on “**View Statement**”, as shown in the above figure, to proceed to the following page:



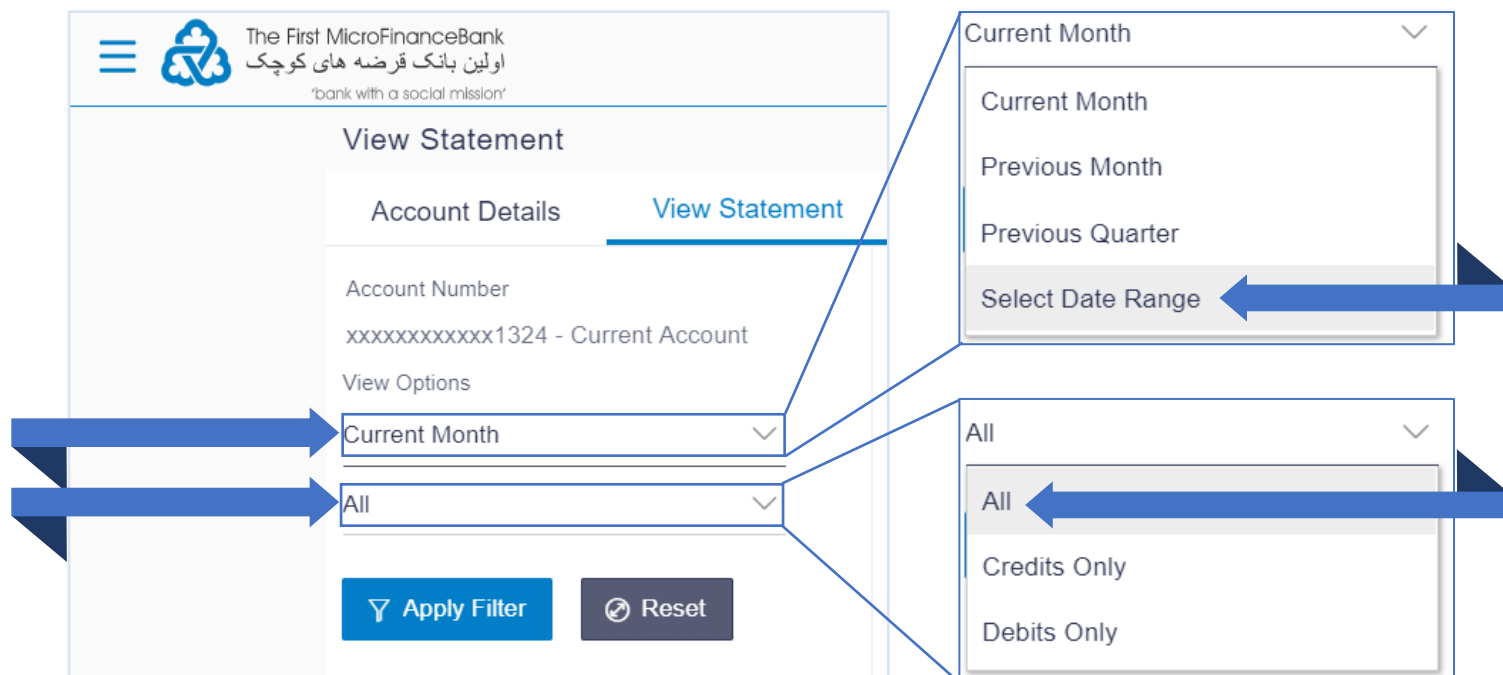
Click on “**Select Account**” list, as shown in the above figure, to choose between accounts that comes under the “**Current & Savings**” Account Type.



Choose your desired account and then click on **→ Proceed**, as shown in the above figure, this will take you to “**View Statement**” page as shown in the figure below:

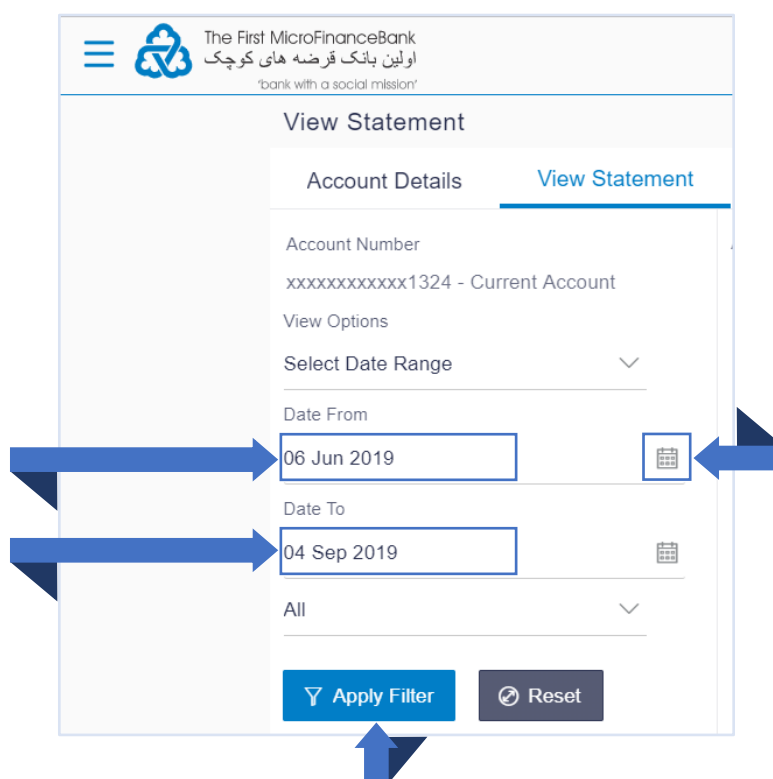


The “**View Options**” allow you to view your statement for different date ranges. You can select for the current month, previous month, previous quarter or even select a date range of your own. The statement can be viewed alone for credits and debits or for both at the same time. The following example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



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:



As shown above, enter the date range in the “**Date From**” and “**Date To**” or click on the  icon. It should not be more than 90 days. Click on **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 Number: xxxxxxxxxxx1324 - Current Account

Opening Balance: AFN51,819.23

Closing Balance: AFN28,825.23

Download

Date	Description	Reference No	Amount	Balance
21 Jul 2019	row	0210ATA192020036	AFN2,245.50 Dr	AFN28,025.23
21 Jul 2019	transfer	0210ATA192020034	AFN748.50 Dr	AFN31,070.73
21 Jul 2019	asdl	0210ATA192020027	AI N200.00 Dr	AI N31,819.23
21 Jul 2019	Cash Withdrawal	0210IWL192020005	AI N20,000.00 Dr	AI N32,019.23
21 Jul 2019	My money	0210ATA192020013	AFN200.00 Cr	AFN52,019.23

Page 1 of 1 (1-5 of 5 items)

Back to Dashboard

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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:

View Statement

Account Details | **View Statement** | Cheque Book Request | Cheque Status Inquiry | Stop/Unblock Cheque | Request Statement

Account Number: xxxxxxxxxxx1324 - Current Account

Opening Balance

Closing Balance

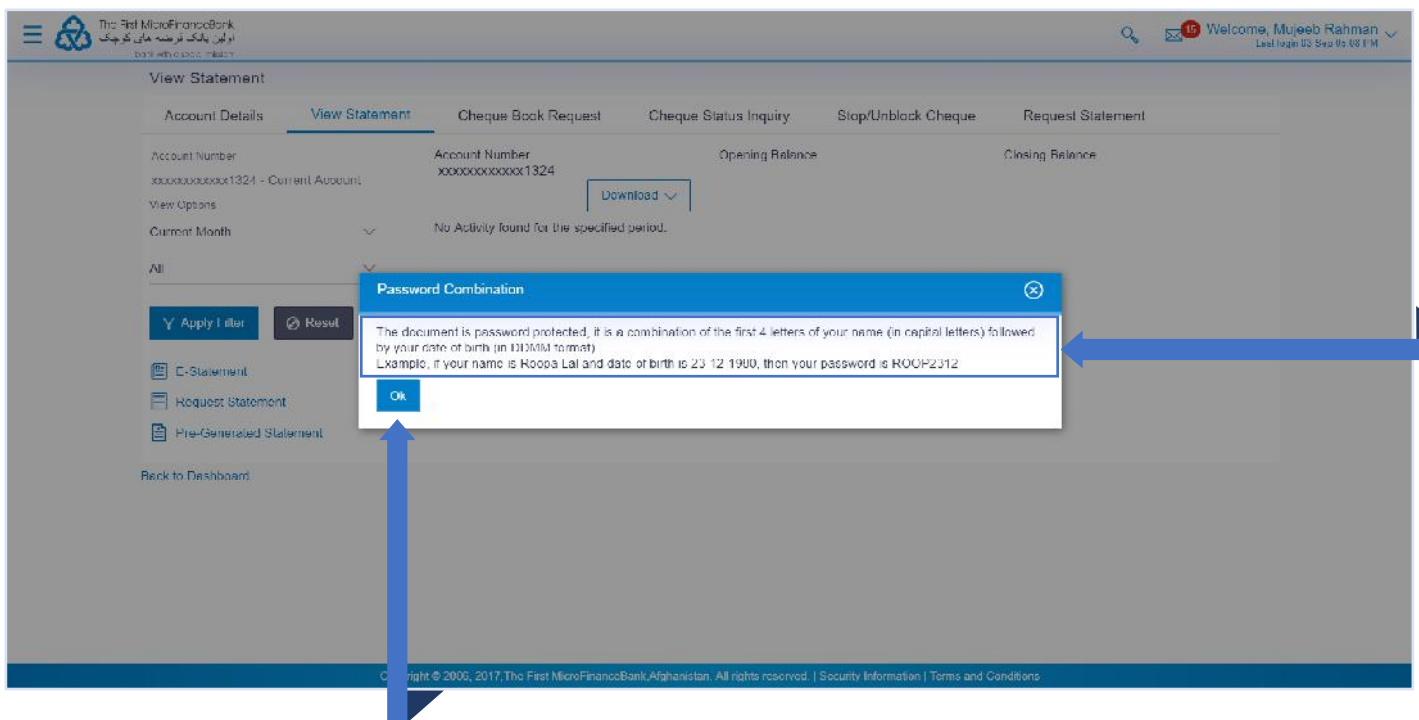
Download

No Activity found for the specified period.

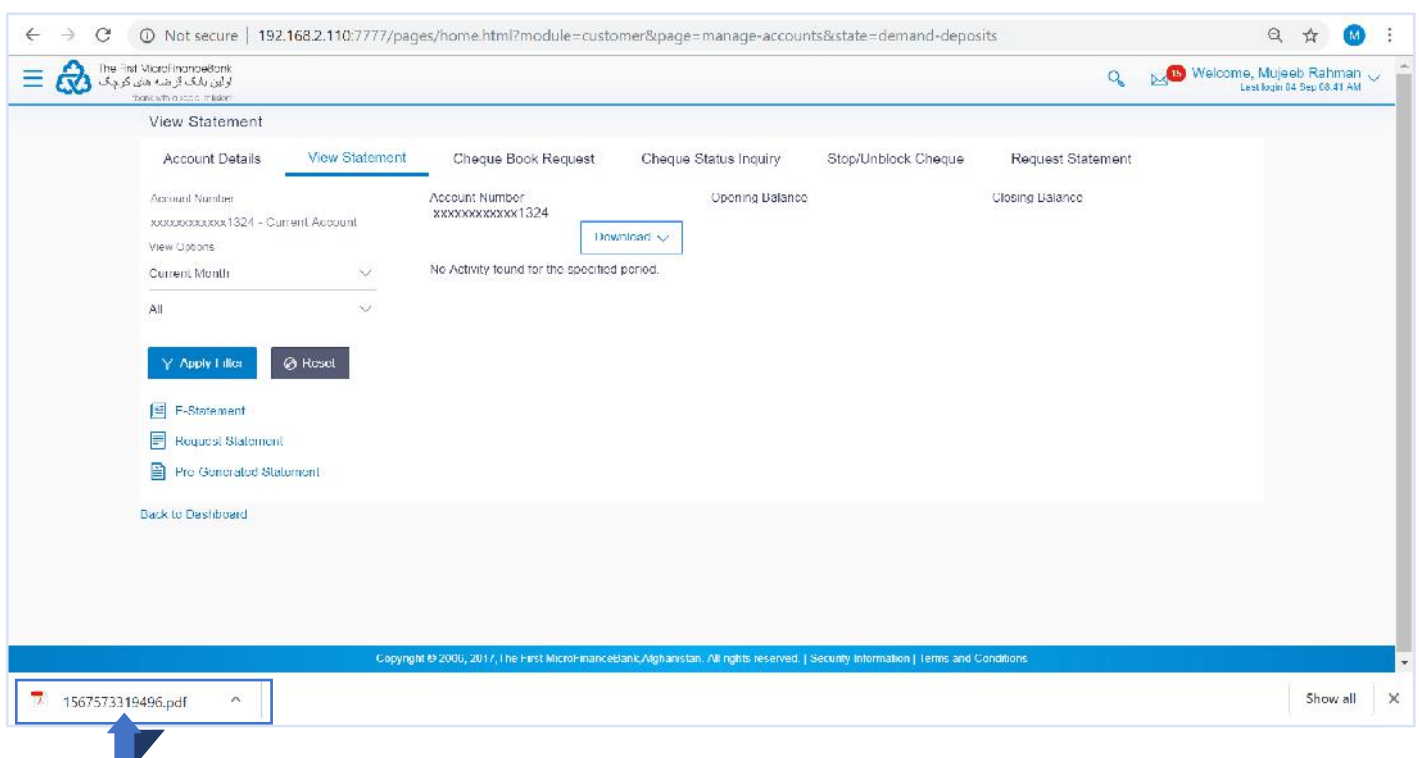
Back to Dashboard

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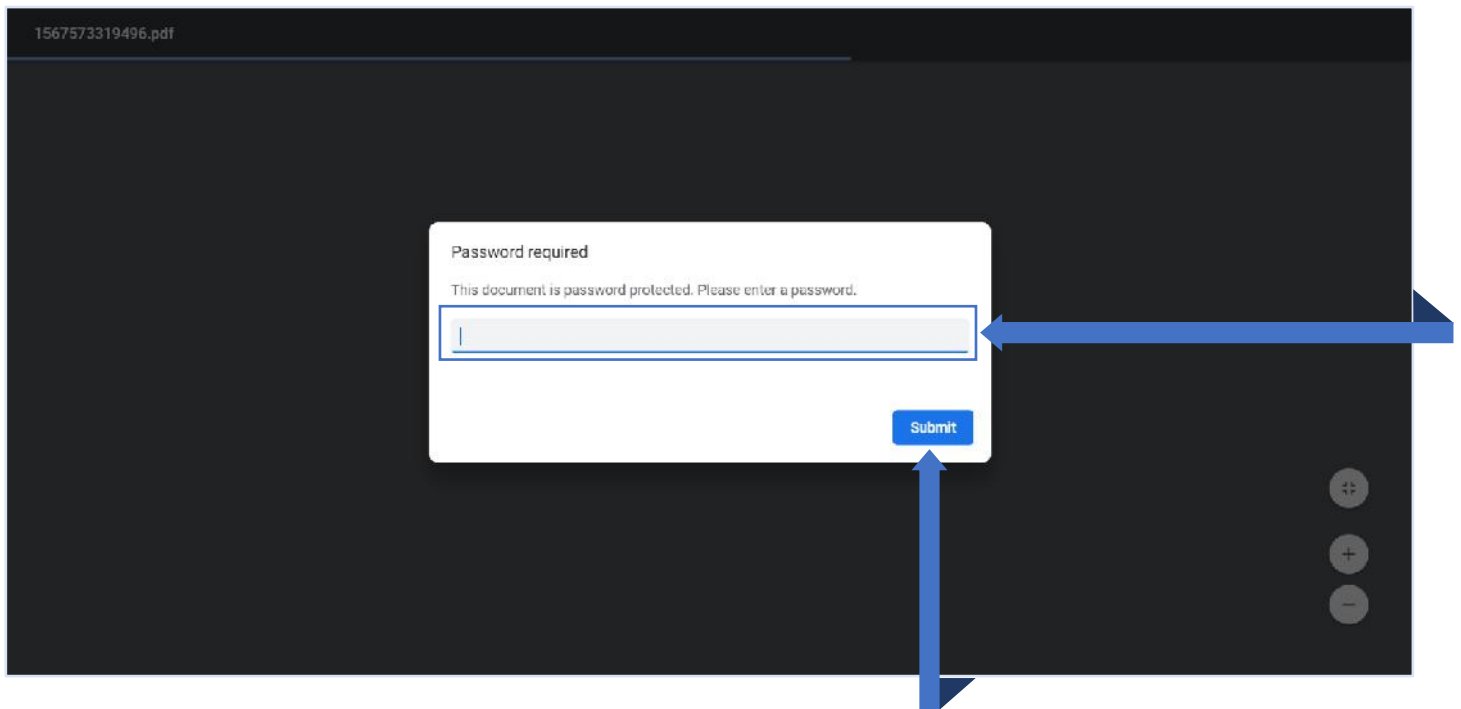
From the above figure, click on  to get your statement downloaded in PDF format and then you would face the following instructions:



After you read the instructions carefully, click on **Ok** 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:



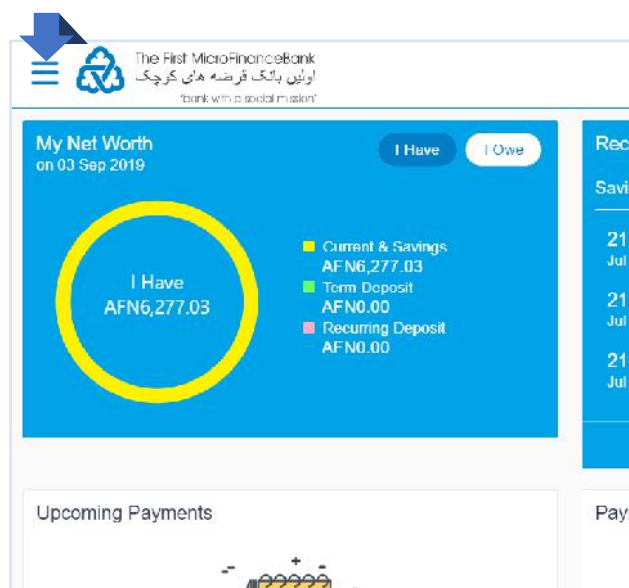
To open your statement, click on the PDF file downloaded at the bottom of your browser as shown in the above figure. For the privacy of your personal information, your statement is password protected, you need to enter your password to access the file (statement). The instructions are shown in the given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



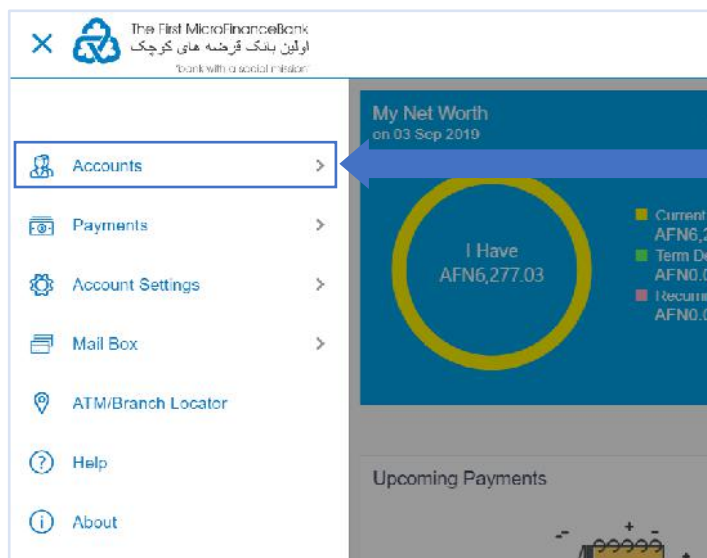
Your password is a combination of first 4 letters of you first name (in capital letters) followed by your date of birth (in MMDD format). After you entered your password accordingly click on **Submit** to open and view the PDF version of your statement.

4.2.3 Request Statement

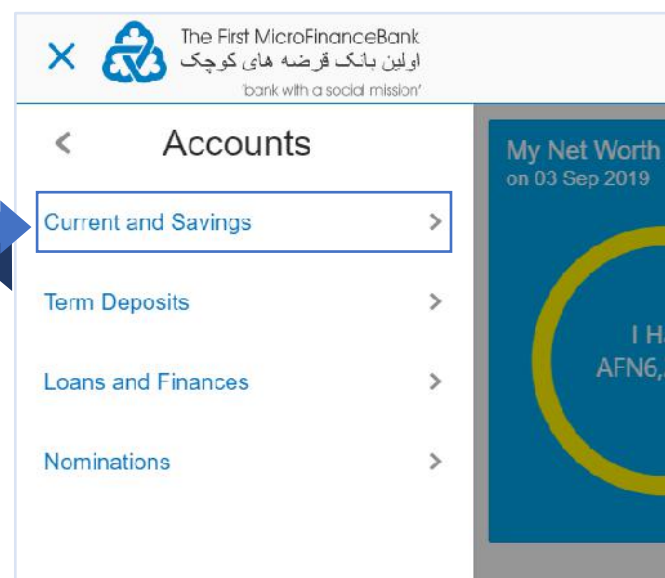
“**Request Statement**” option allows you to generate a statement for a period of over 90 days. The maximum range of your statement cannot be more than a year. Follow the instructions below to generate a statement for more than 90 days.



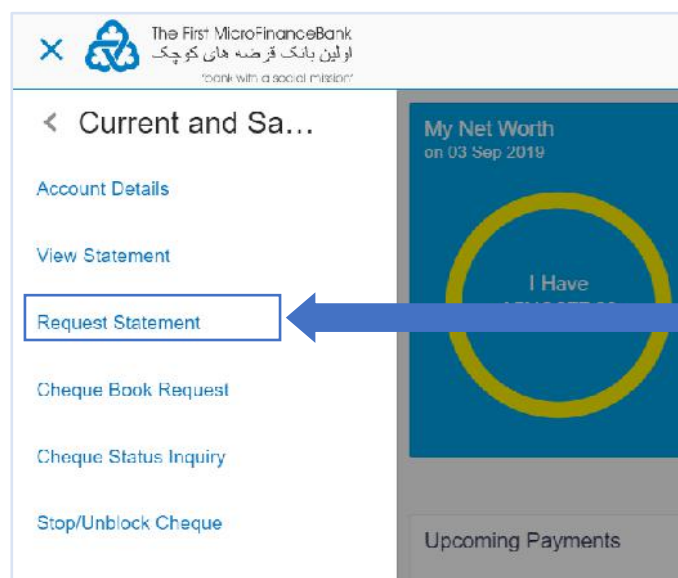
Click on the toggle menu or  icon to access your accounts.



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:

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:

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

Request Statement

REVIEW
You initiated a request for Account Statement. Please review details before you confirm!

Account Number
xxxxxxxxxxxx1324

From Date
04 Sep 2018

To Date
04 Sep 2019

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

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

Request Statement

CONFIRMATION
Your request has been accepted.

Host Reference Number
021MSOG1926800RZ

Account Number
xxxxxxxxxxxx1324

From Date
04 Sep 2018

To Date
04 Sep 2019

What would you like to do next?

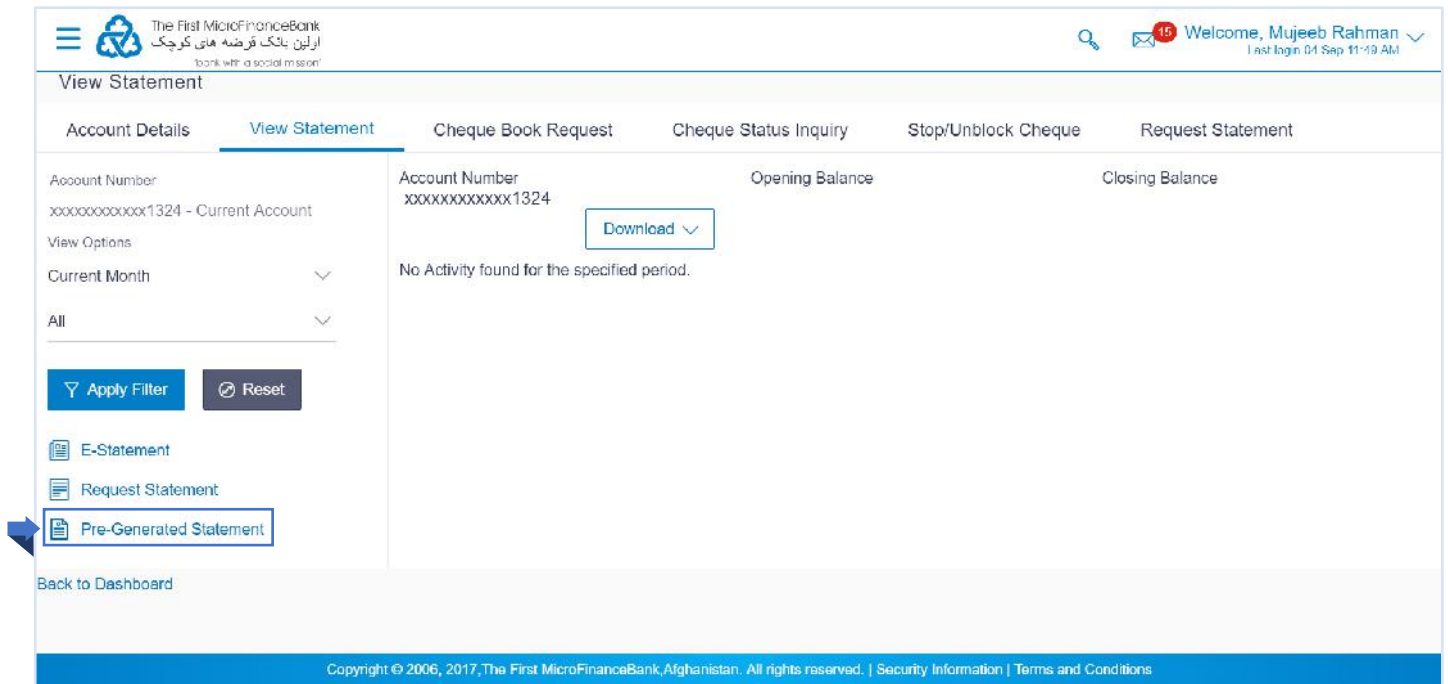
[Go To Dashboard](#) [Go To Account Details](#)

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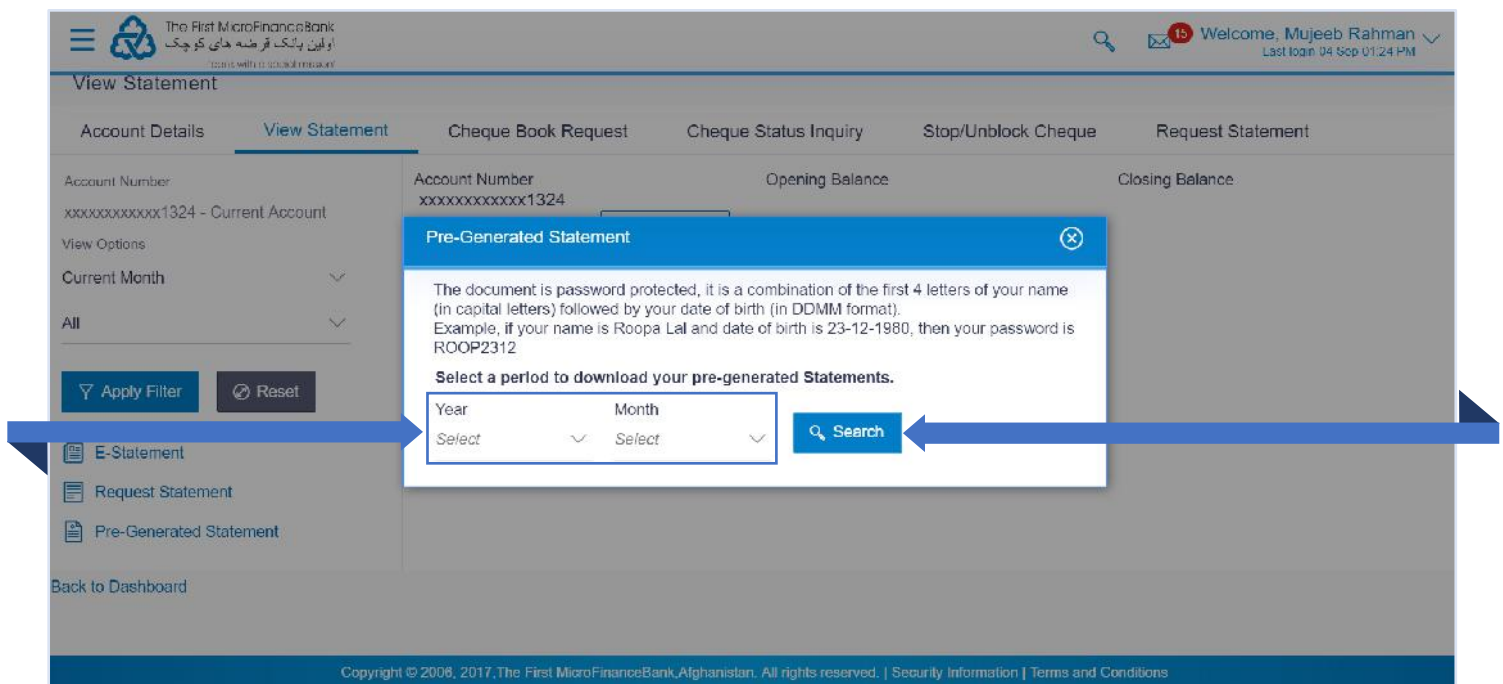
To view/download your requested statement, go back to **“View Statement”** page from the toggle menu or



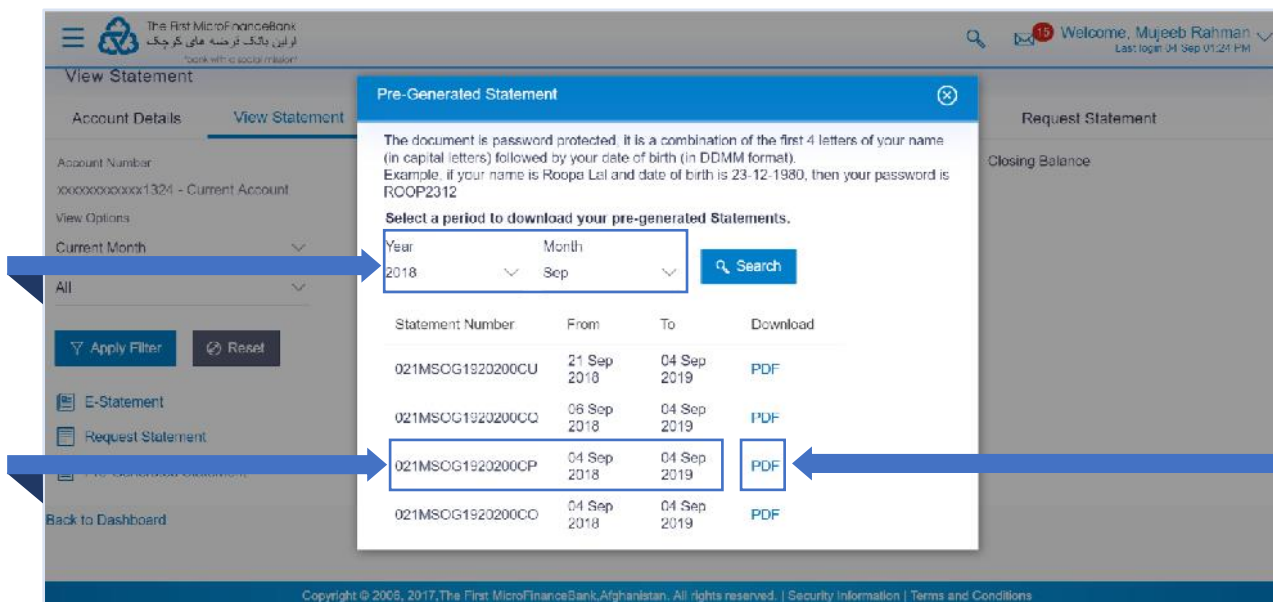
click on [Go To Account Details](#) icon as shown in the above figure.



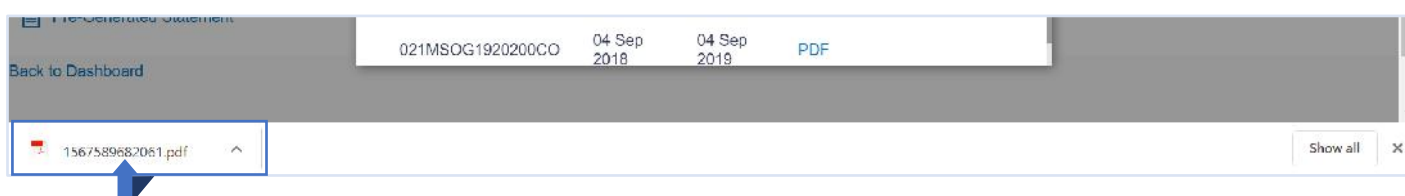
From “View Statement” screen you can access your requested statements by clicking on “Pre-Generated Statement” as show in the above figure and the following window will popup:



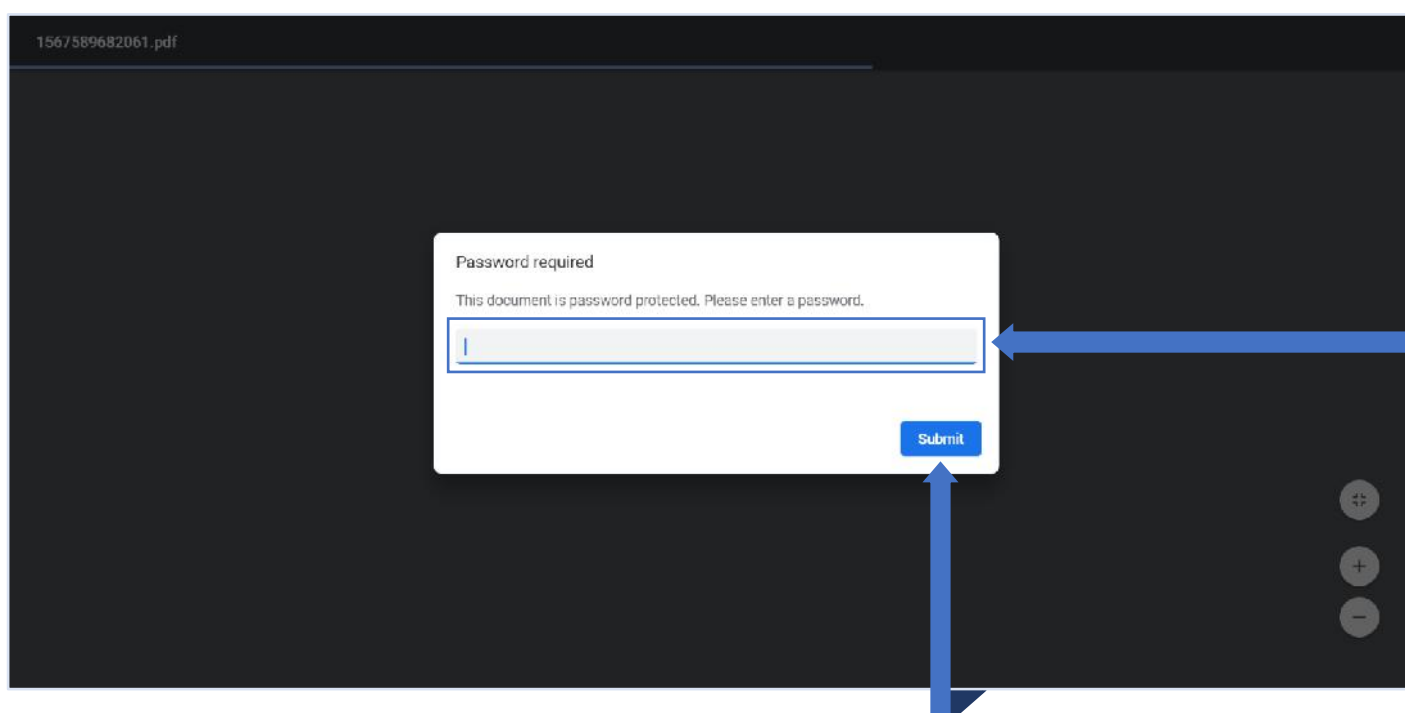
Enter the “Year” and “Month” in the “Select a period to download your pre-generated Statements.” List and the click on  button to download your desired statement as shown in the given figure below:



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



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



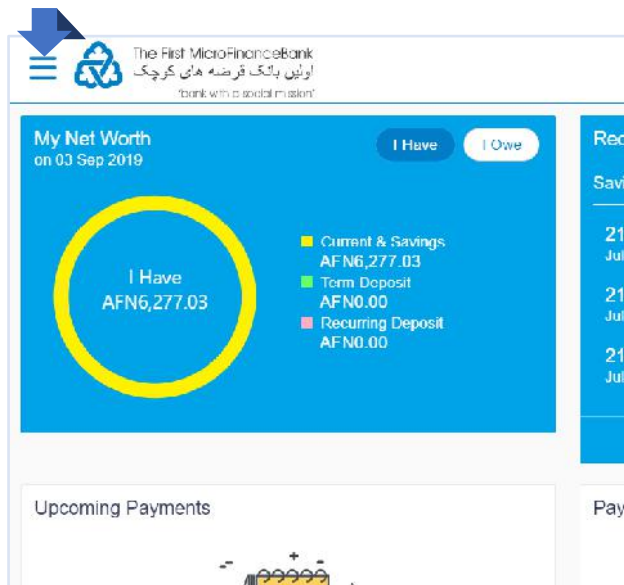
Your password is a combination of first 4 letters of you first name (in capital letters) followed by your date of birth (in MMDD format). After you entered your password accordingly click on **Submit** to open and view the PDF version of your statement.

5. CHEQUE BOOK REQUESTS

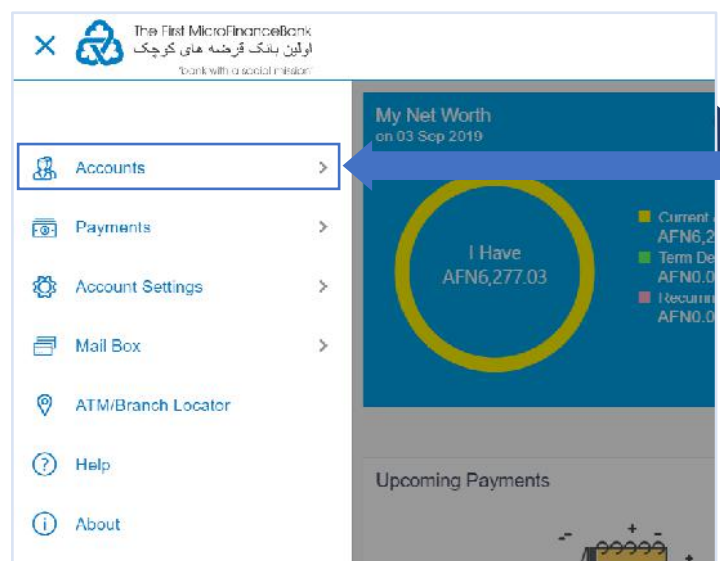
If you are out of cheque leaves, follow this convenient way from your online banking to request bank to issue you cheque books, inquire status of your cheque, and stop/unblock a cheque.

5.1 REQUEST A CHEQUE BOOK

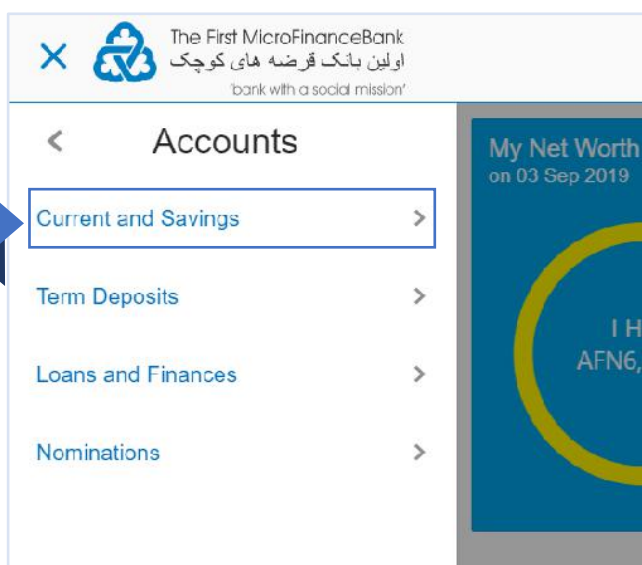
Request a cheque book allows the user to request for a new cheque book online. This feature will be enabled only for those accounts for which cheque book facility is enabled. Follow the below instructions to initiate a successful request.



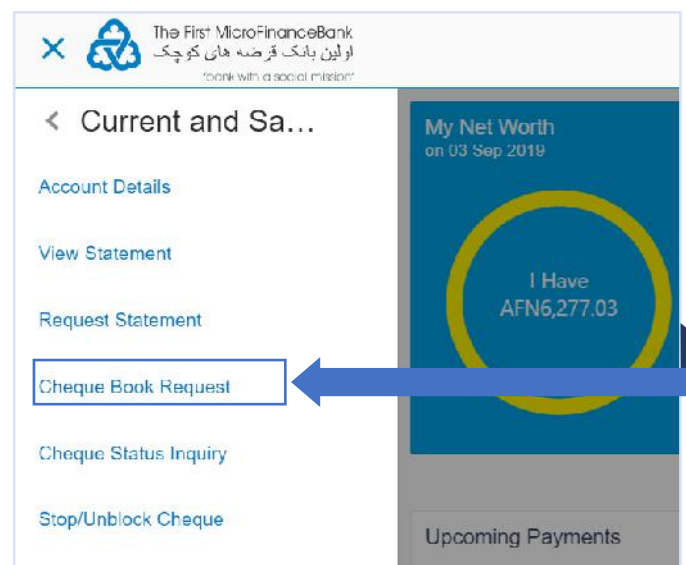
Click on the toggle menu or  icon to access your accounts.



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:

Cheque Book Request

Account Number: xxxxxxxxxxxx1394 - Current Account
Balance: AfiND,825.73

Number of Leaves per Book: Please Select

Delivery Location: ☒ Branch Near Me ☐ My Address

City: Mazar-e-Sharif, Afghanistan

Branch Near Me: Mazar-1

Mazar-1
4th floor of Mohammed Ibrahim (Ism) Market
East of Rawza-e-Mubarak
Mazar-e-Sharif, Afghanistan
Afghanistan

[Submit](#) [Back](#)

[Back to Dashboard](#)

Cheque book first delivery
Will be attempted within 5 working days at your communication address updated in our records.
There will be two cheque books of 10 leaves each which will be issued free of charge every quarter.
After that, there is a charge of Rs. 20.00 plus 15.00% service tax per cheque book.

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

Field Description:

Number of Leaves per Book

Please Select

Cheque Book with 10 Leaves

Cheque Book with 25 Leaves

Cheque Book with 50 Leaves

Mazar-e-Sharif, Afghanistan

Click on 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).

Delivery Location

☒ Branch Near Me ☐ My Address

City

Kabul, Afghanistan

Branch Near Me

Commercial Branch

Commercial Branch
Shahr-e-Naw, Ansari Square
Opposite Mar Mar Hotel, Zone 4
Kabul, Afghanistan
Afghanistan

[Submit](#) [Back](#)

City

Kabul, Afghanistan

Bamyan, Afghanistan

Kabul, Afghanistan

Faryab, Afghanistan

Balkh, Afghanistan

Balkh, Afghanistan

Branch Near Me

Commercial Branch

Mandavi

Commercial Branch

Main Office

Kot e Sangi

Puli Khumri

[Click to Dashboard](#)

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 [Submit](#) to initiate the request and you should face the following page:

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"bank with a social mission"

Welcome, Mujeeb Rahman
Last login 04 Sep 02:45 PM

Cheque Book Request

REVIEW
You initiated a request for Cheque Book. Please review details before you confirm!

Account Number
xxxxxxxxxxxx1324

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

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Verify the details, and click [Confirm](#) to proceed to success message page as shown below. Click [Cancel](#) to cancel the transaction. And, if you want to bring changes to your request click on [Back](#).

The First MicroFinanceBank
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"bank with a social mission"

Welcome, Mujeeb Rahman
Last login 04 Sep 03:09:1 PM

Cheque Book Request

CONFIRMATION
Your request has been accepted.

Account Number
xxxxxxxxxxxx1324

Number of Leaves per Book
50

Delivery Location
Commercial Branch
Shahr-e-Naw, Ansari Square
Opposite Mar Mar Hotel, Zone 4
Kabul, Afghanistan
Afghanistan

What would you like to do next?

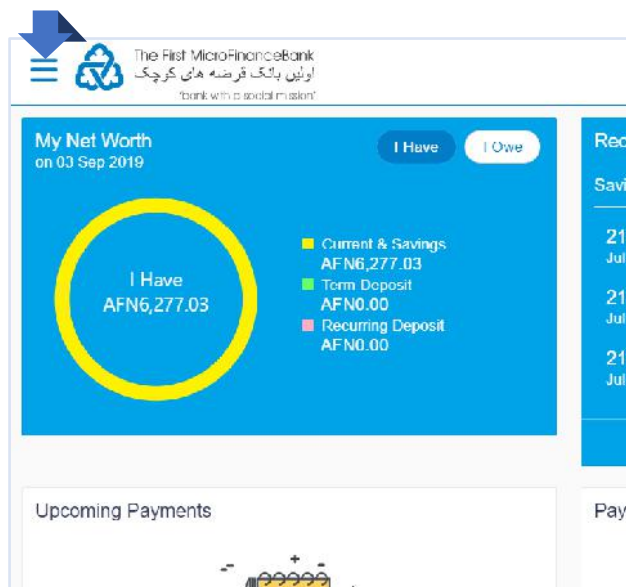
[Go To Dashboard](#) [Go To Account Details](#)

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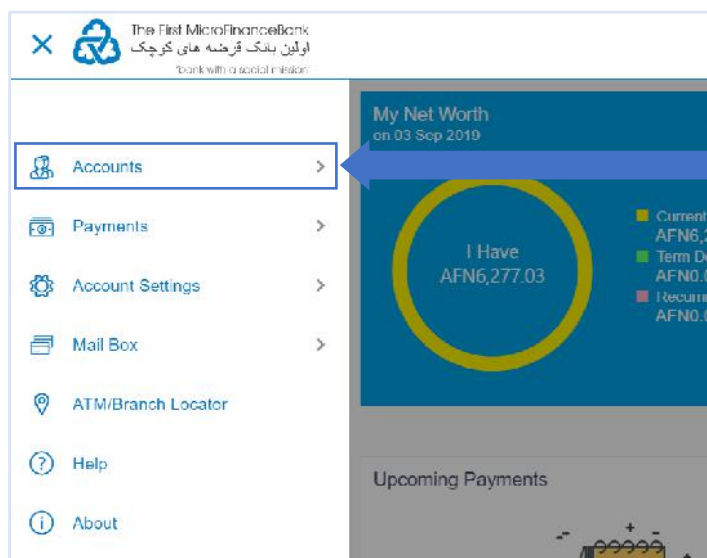
Click on [Go To Dashboard](#) icon to go back to dashboard OR click on [Go To Account Details](#) icon to go to "Account Details" page.

5.2 CHEQUE STATUS INQUIRY

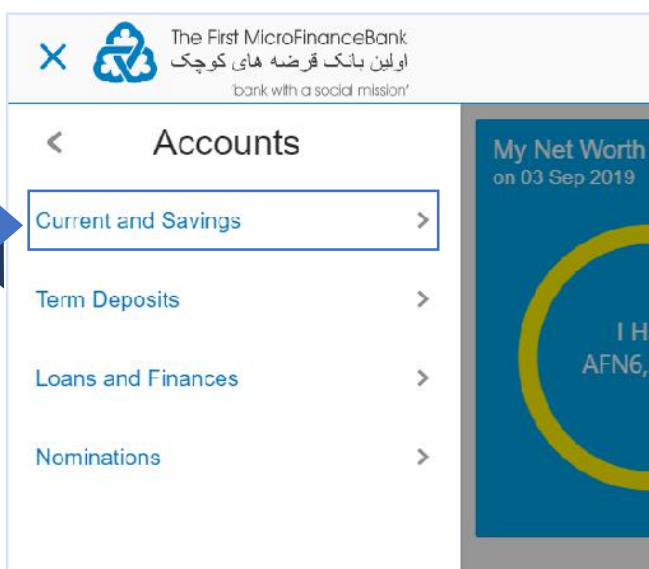
“**Cheque Status Inquiry**” allows you to inquire status of the cheques issued to you at any point of time. The customer can inquire status of a single cheque by providing a cheque number or a series of cheque by providing cheque range. Follow the instructions below to successfully inquire status of the issued cheques:



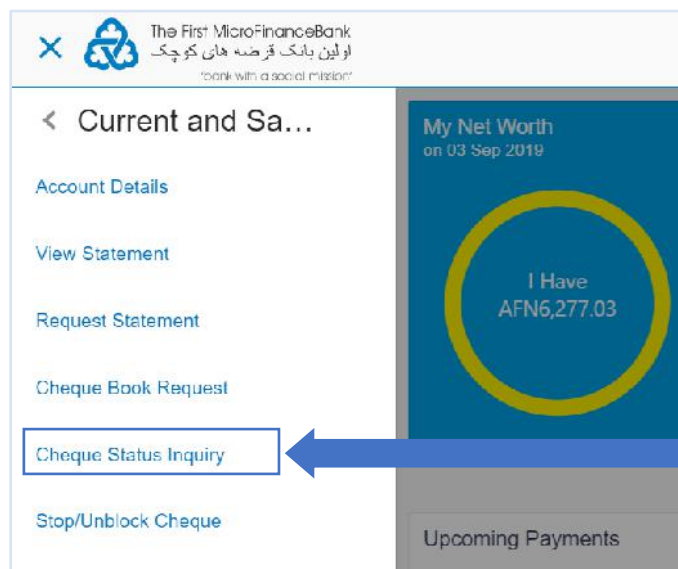
Click on the toggle menu or  icon to access your accounts.



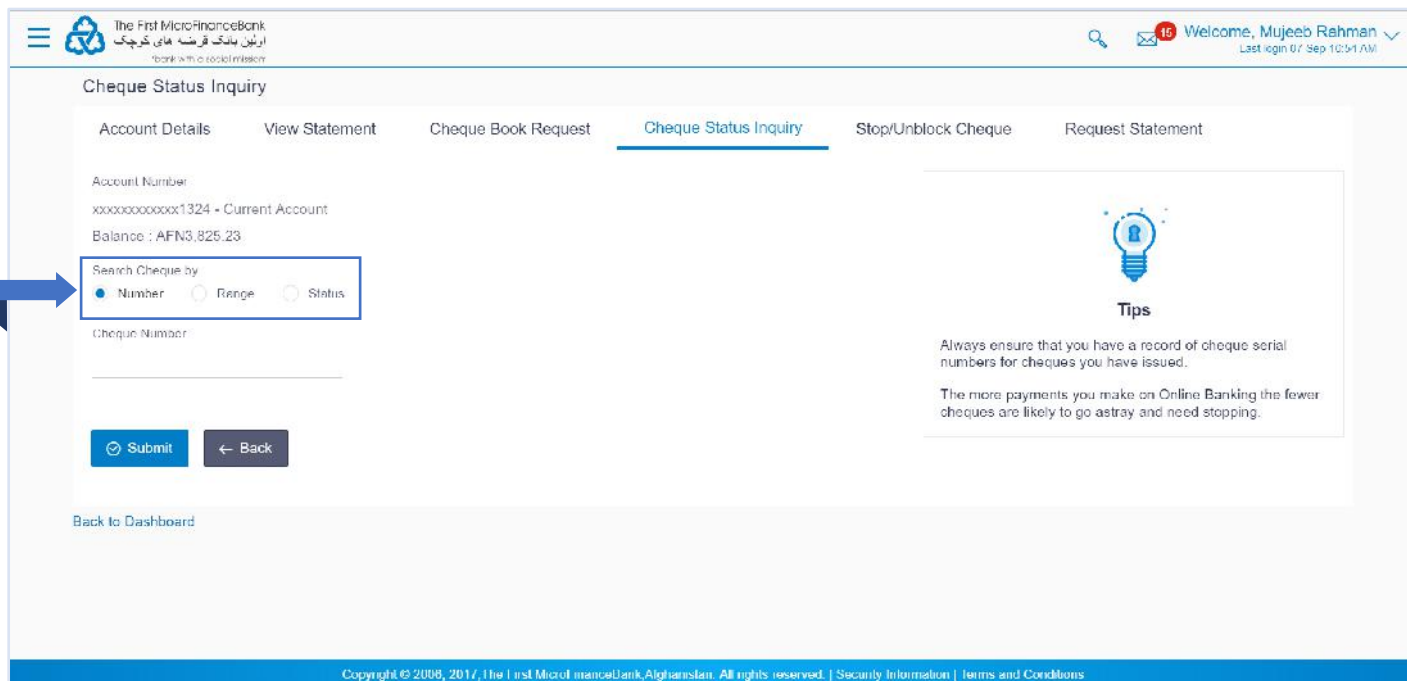
Accounts - menu consists of sub menu items like Current and Savings, Term Deposits and Loans and Finances accounts. To navigate to the respective account related transactions, click on “**Accounts**”.



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:



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"bank with a social mission"

Welcome, Mujeeb Rahman
Last login 07 Sep 10:51 AM

Cheque Status Inquiry

Account Details | View Statement | Cheque Book Request | Cheque Status Inquiry | Stop/Unblock Cheque | Request Statement

Account Number:
xxxxxxxxxxxx1324 - Current Account
Balance : AFN3,825.23

Search Cheque by
☒ Number
 ☐ Range
 ☐ Status

Cheque Number:

[Back to Dashboard](#)

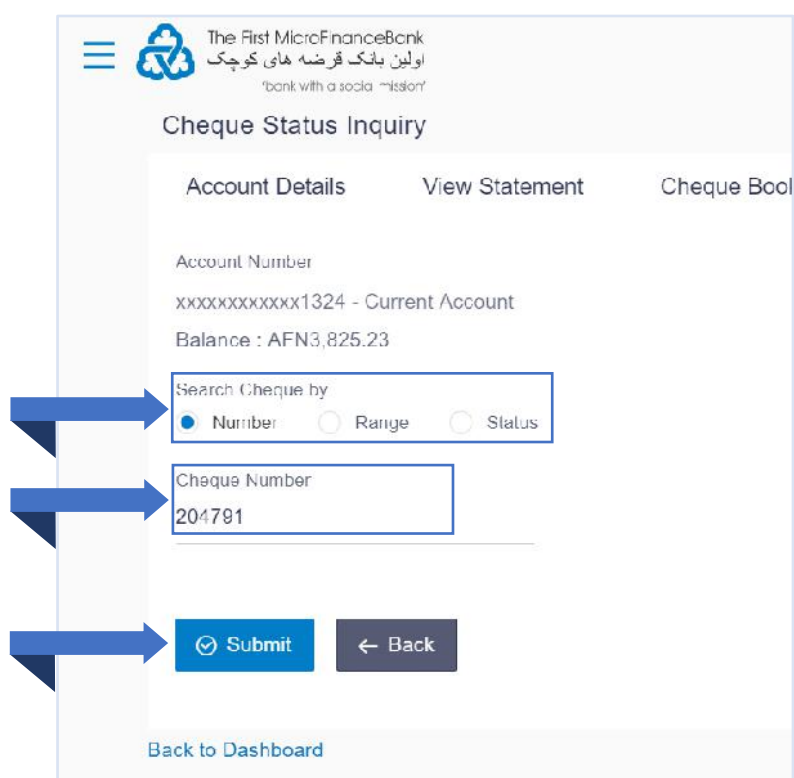
Tips
 Always ensure that you have a record of cheque serial numbers for cheques you have issued.
 The more payments you make on Online Banking the fewer cheques are likely to go astray and need stopping.

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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”



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Cheque Status Inquiry

Account Details | View Statement | Cheque Book Request

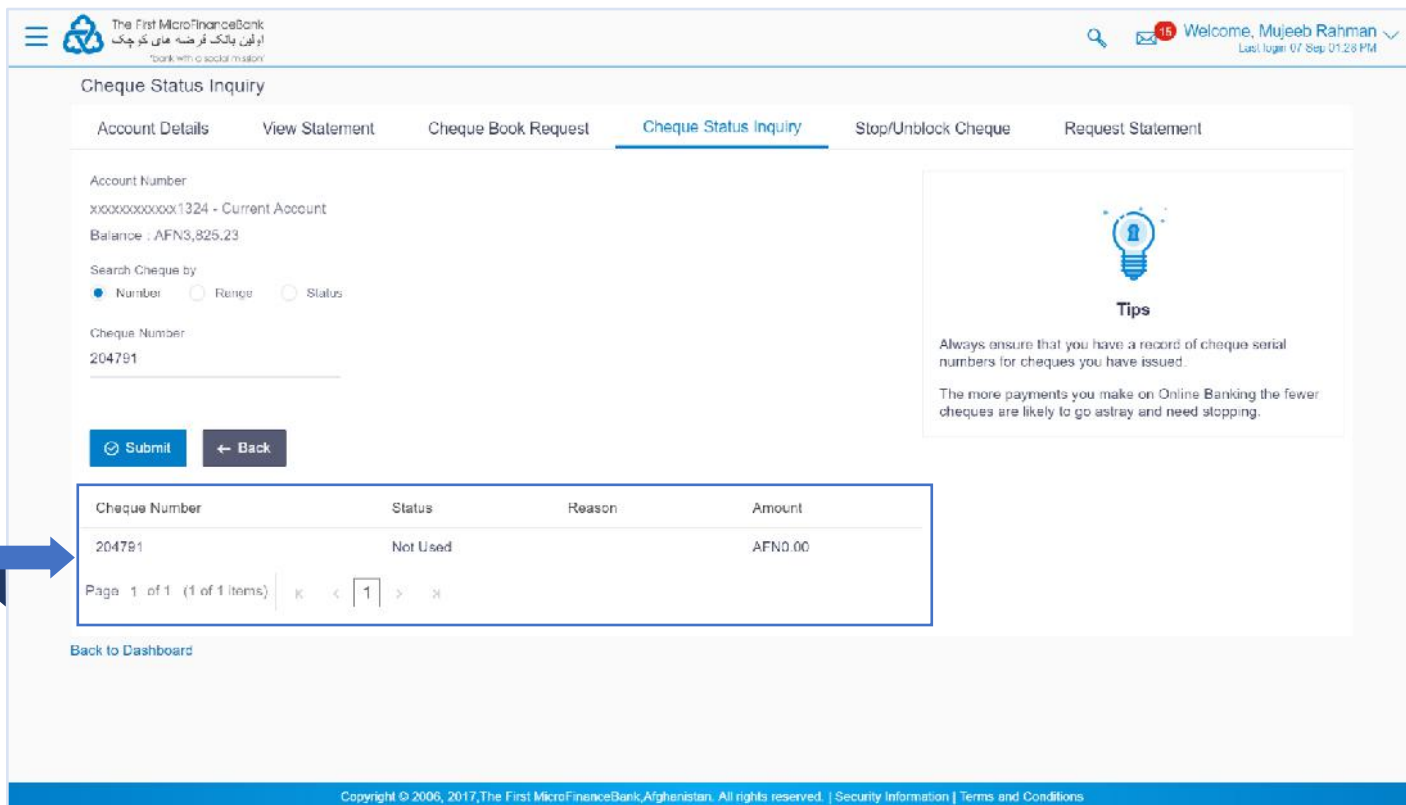
Account Number:
xxxxxxxxxxxx1324 - Current Account
Balance : AFN3,825.23

Search Cheque by
☒ Number
 ☐ Range
 ☐ Status

Cheque Number:

[Back to Dashboard](#)

From the “**Search Cheque By**” options, select the ☒ **Number** option. In the “**Cheque Number**” field, enter the cheque number. Click on to see the following result:



Cheque Status Inquiry

Account Details View Statement Cheque Book Request **Cheque Status Inquiry** Stop/Unblock Cheque Request Statement

Account Number
xxxxxxxxxxxx1324 - Current Account
Balance : AFN3,825.23

Search Cheque by
☒ Number ☐ Range ☐ Status

Cheque Number
204791

[Submit](#) [Back](#)

Cheque Number	Status	Reason	Amount
204791	Not Used		AFN0.00

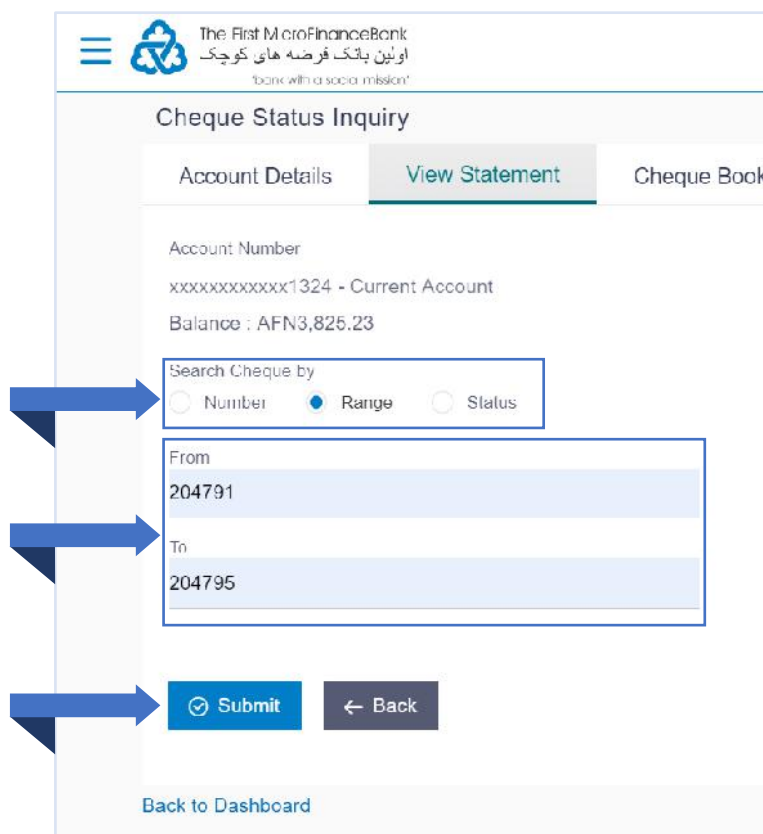
Page 1 of 1 (1 of 1 items) [K](#) [<](#) [1](#) [>](#) [X](#)

[Back to Dashboard](#)

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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”



Cheque Status Inquiry

Account Details **View Statement** Cheque Book

Account Number
xxxxxxxxxxxx1324 - Current Account
Balance : AFN3,825.23

Search Cheque by
☐ Number ☒ Range ☐ Status

From
204791

To
204795

[Submit](#) [Back](#)

[Back to Dashboard](#)

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:

Cheque Status Inquiry

Account Details View Statement Cheque Book Request **Cheque Status Inquiry** Stop/Unblock Cheque Request Statement

Account Number
xxxxxxxxxxx1324 - Current Account
Balance : AFN3,625.23

Search Cheque by
☐ Number ☒ Range ☐ Status

From
204791

To
204795

[Submit](#) [Back](#)

Cheque Number	Status	Reason	Amount
204791	Not Used		AFN0.00
204792	Not Used		AFN0.00
204793	Not Used		AFN0.00
204794	Not Used		AFN0.00
204795	Not Used		AFN0.00

Page 1 of 1 (1-5 of 5 items) [K](#) [1](#) [P](#) [B](#)

[Back to Dashboard](#)

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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”

Cheque Status Inquiry

Account Details View Statement Cheque Book

Account Number
xxxxxxxxxxx1324 - Current Account
Balance : AFN3,625.23

Search Cheque by
☐ Number ☐ Range ☒ Status

Select Status
Used

From Date
04 Sep 2019

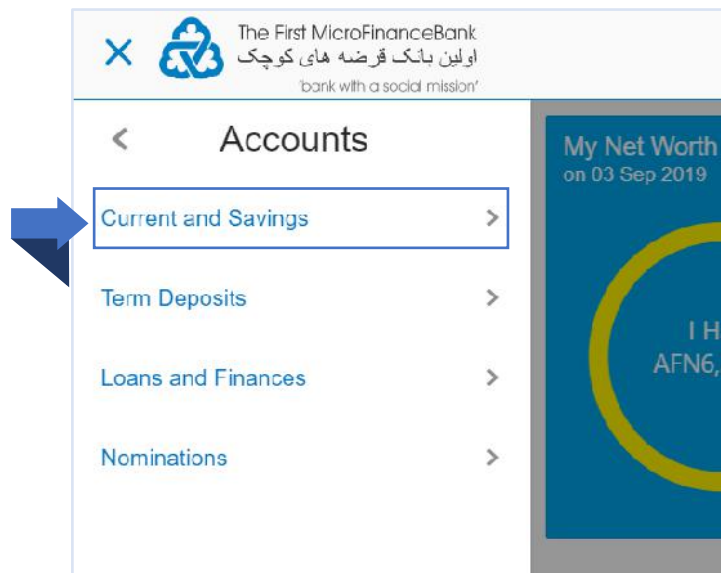
To Date
06 Sep 2019

[Submit](#) [Back](#)

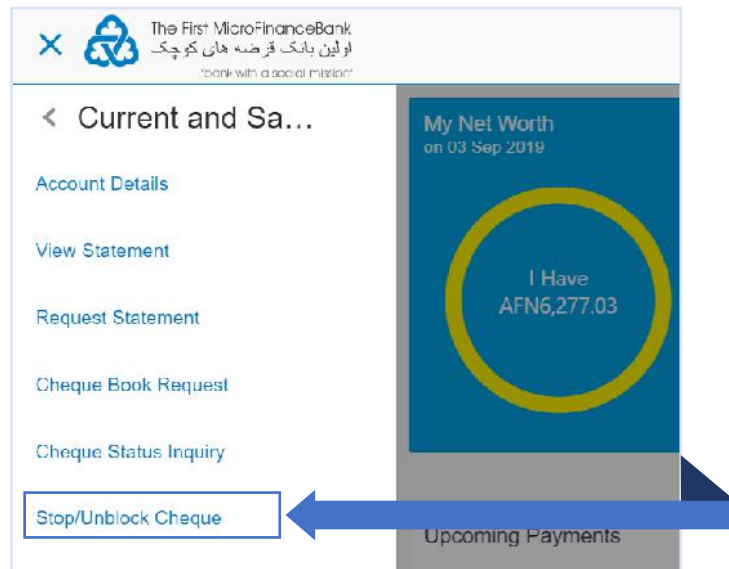
[Back to Dashboard](#)

Select Status
 Used
 Not Used
 Stopped
 Rejected
 Cancelled

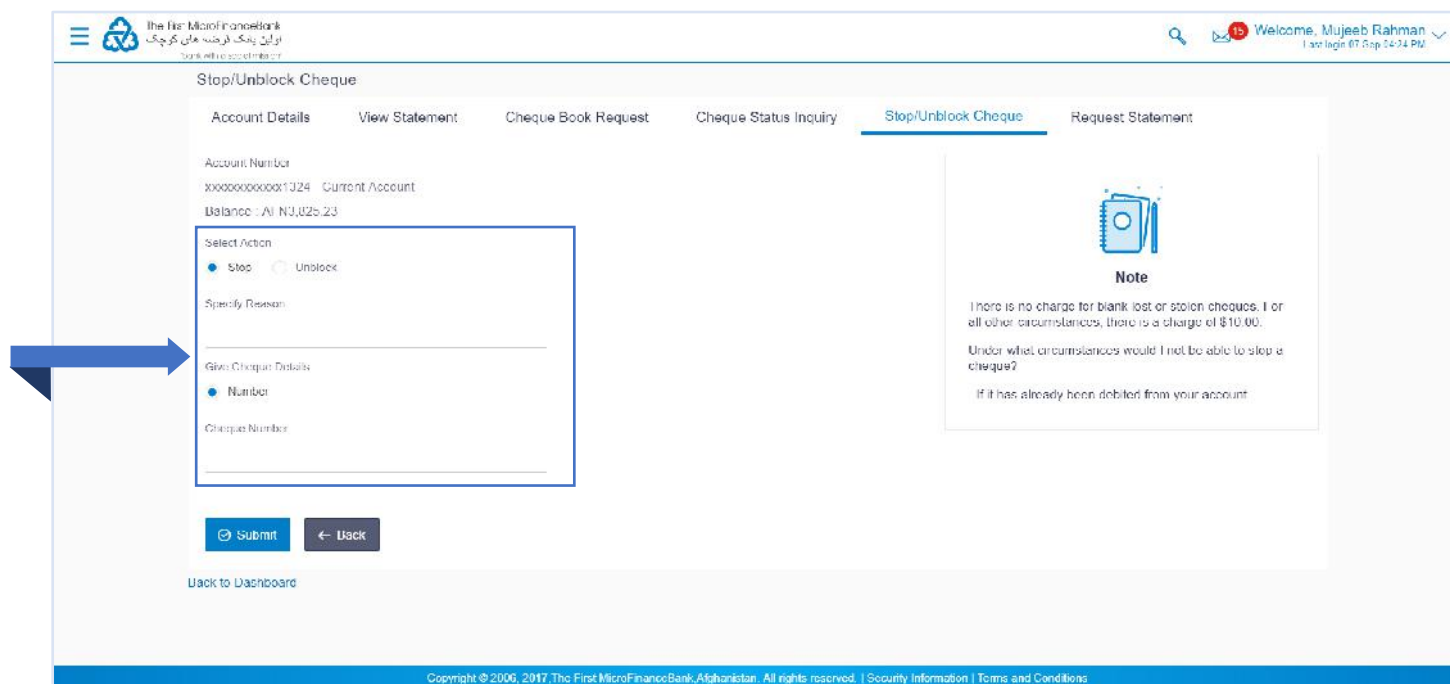
From the “**Search Cheque By**” options, select the **Status** option. From the “**Select Status**” list as shown in the above figure, select the appropriate option. In the “**From Date**” and “**To Date**” fields, select the appropriate dates by clicking on icon. Click on [Submit](#) to see the following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



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



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

5.3.1 Stop A Cheque

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

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Stop/Unblock Cheque

Account Details View Statement Cheque Book Request

Account Number
xxxxxxx1324 - Current Account
Balance : AFN3,825.23

Select Action
☒ Stop ☐ Unblock

Specify Reason

Give Cheque Details
☒ Number

Cheque Number
204840

[Back to Dashboard](#)

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:

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Welcome, Mujeeb Rahman
Last login 08 Sep 11:45 AM

Stop/Unblock Cheque

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

Account Number
xxxxxxx1324

Action
STOP

Specify Reason
Lost

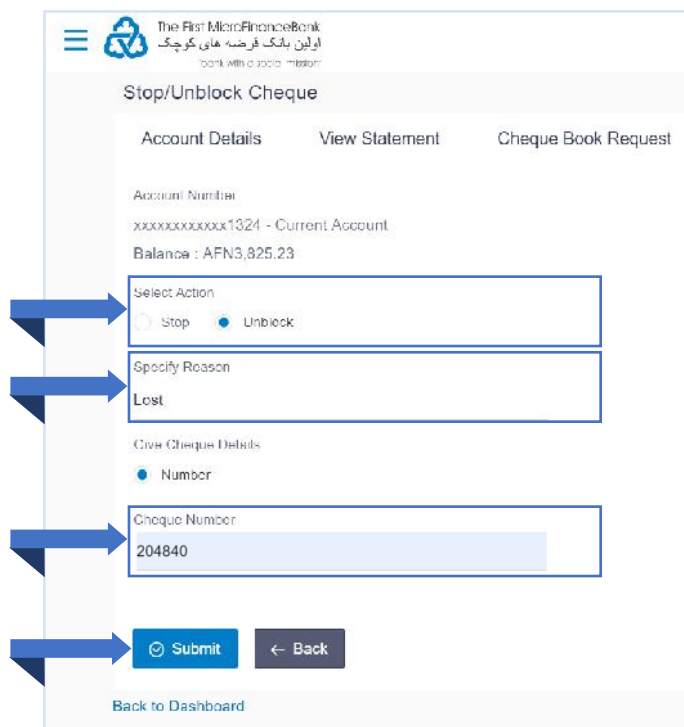
Cheque Number
204840

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Verify the details, and click to initiate the Stop Cheque request. Click to cancel the transaction. And, if you want to bring changes to your request click on .

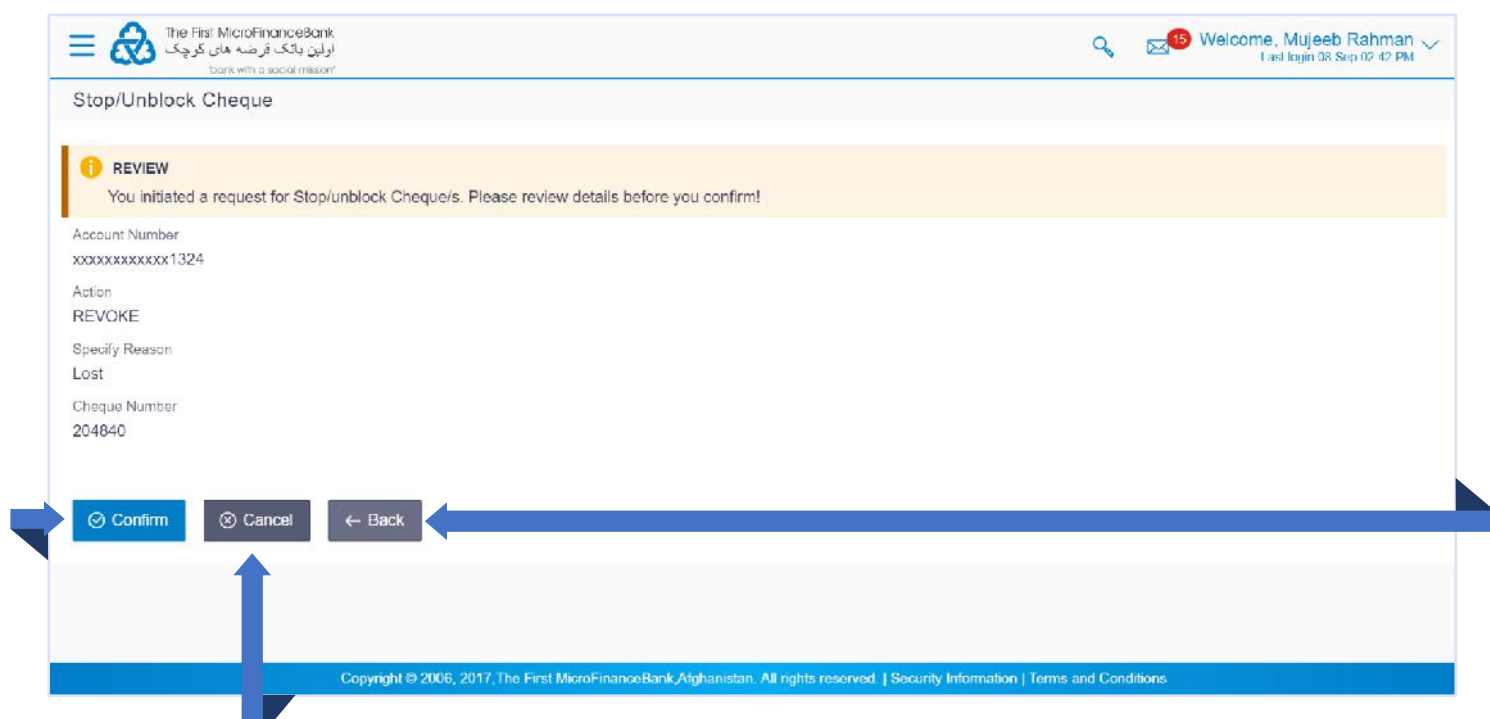
5.3.2 Unblock A Cheque

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.



The screenshot shows the 'Stop/Unblock Cheque' form. At the top, there are tabs for 'Account Details', 'View Statement', and 'Cheque Book Request'. The 'Account Details' tab is active, showing the account number 'xxxxxxxxxxxx1324 - Current Account' and the balance 'AFN3,825.23'. Below this, there is a 'Select Action' section with two radio buttons: 'Stop' and 'Unblock'. The 'Unblock' option is selected. Next is a 'Specify Reason' section with a text input field containing 'Lost'. Below that is a 'Give Cheque Details' section with a radio button for 'Number' and a text input field for 'Cheque Number' containing '204840'. At the bottom, there are 'Submit' and 'Back' buttons. A blue arrow points to the 'Unblock' radio button, another points to the 'Specify Reason' field, a third points to the 'Cheque Number' field, and a fourth points to the 'Submit' button. A 'Back to Dashboard' link is at the very bottom.

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



The screenshot shows the confirmation page for the 'Stop/Unblock Cheque' request. At the top, there is a 'REVIEW' section with a message: 'You initiated a request for Stop/unblock Cheque/s. Please review details before you confirm!'. Below this, the details of the request are listed: 'Account Number: xxxxxxxxxxxx1324', 'Action: REVOKE', 'Specify Reason: Lost', and 'Cheque Number: 204840'. At the bottom, there are three buttons: 'Confirm', 'Cancel', and 'Back'. A blue arrow points to the 'Confirm' button. A footer bar at the bottom contains the copyright information: 'Copyright © 2006, 2017, The First MicroFinanceBank, Afghanistan. All rights reserved. | Security Information | Terms and Conditions'.

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

6. TRANSFERING FUNDS/PAYMENTS

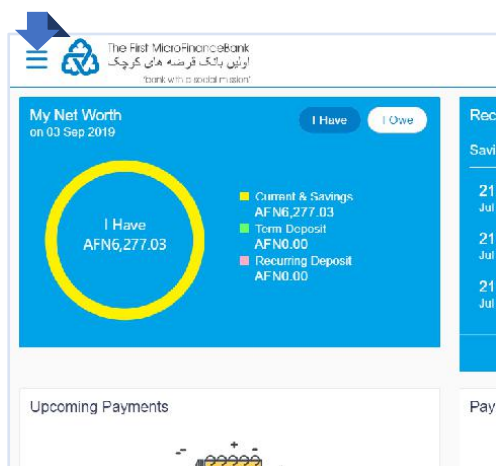
Transfer Funds/Money enables you to initiate payment from your bank account to any other bank account without visiting the bank, enjoying from the ease of your home through online banking. Payments are categorized on the basis of transfer to account within your own accounts, the bank, outside the bank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

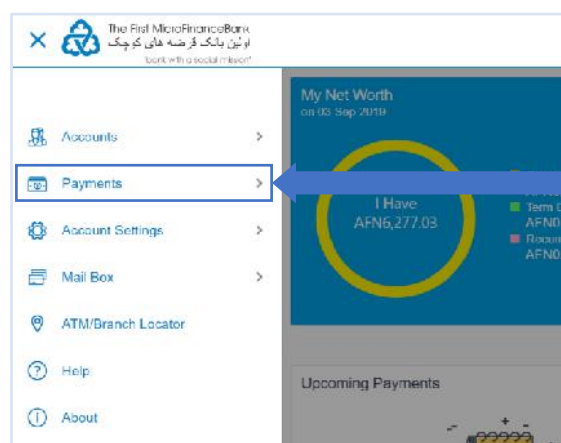
Before transferring funds, you must create or add a payee on your online banking application. To create a payee and successfully transfer funds/money to different account types, please follow the following sections:

6.1 CREATE OR ADD A PAYEE

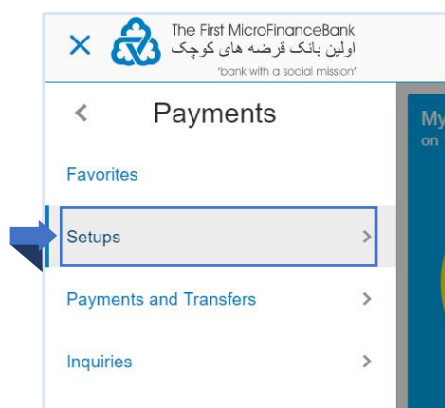
You can only initiate a money transfer when the payee to whom transfers are required to be made are registered in your online banking application. Follow the instructions below to successfully add or create a payee.



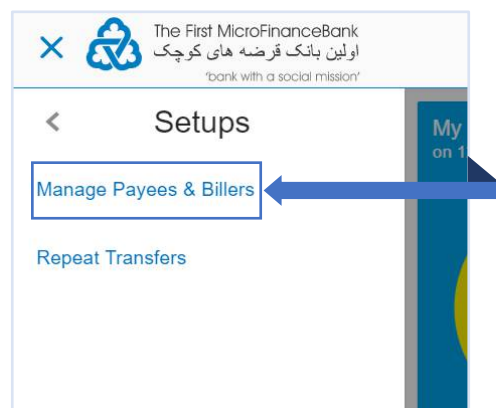
Click on the toggle menu or  icon to access payments.



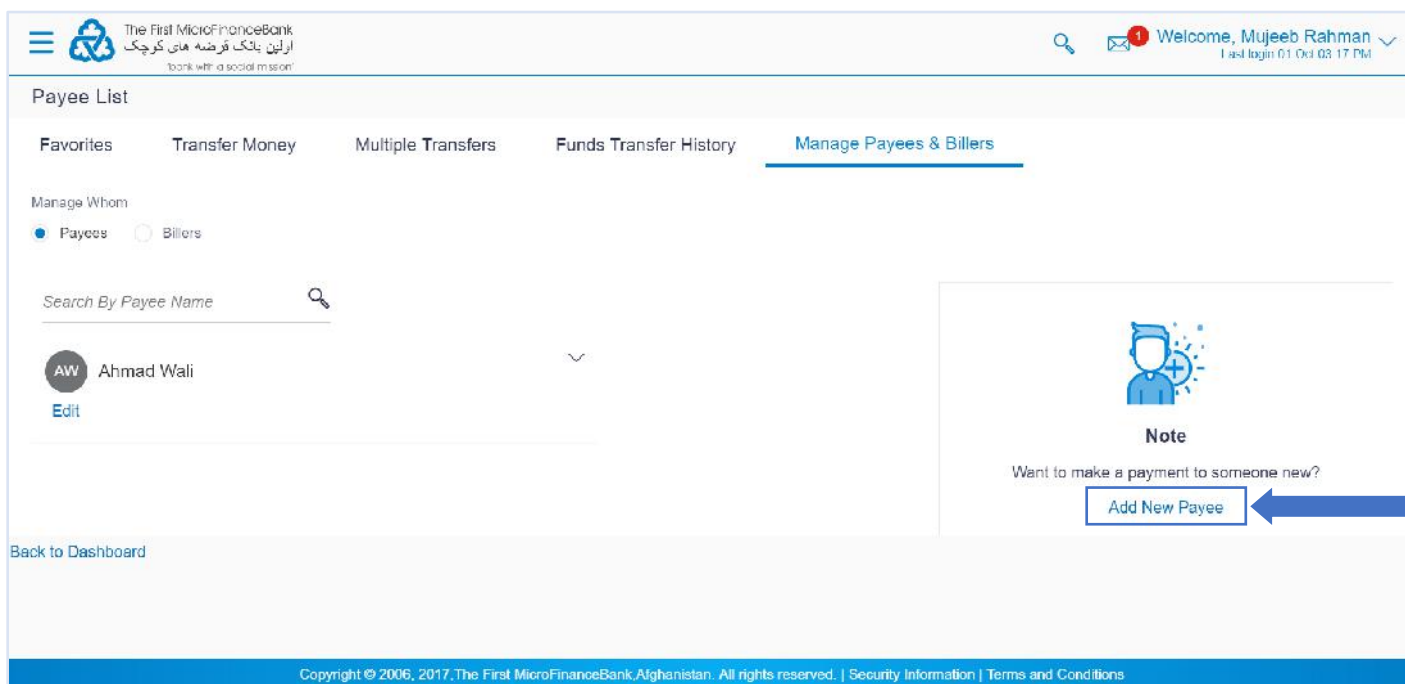
Payments - menu consists of sub menu items like Favorites, Setups, Payments and Transfers, and Inquiries. To navigate to the respective account related transactions, click on **"Payments"**.



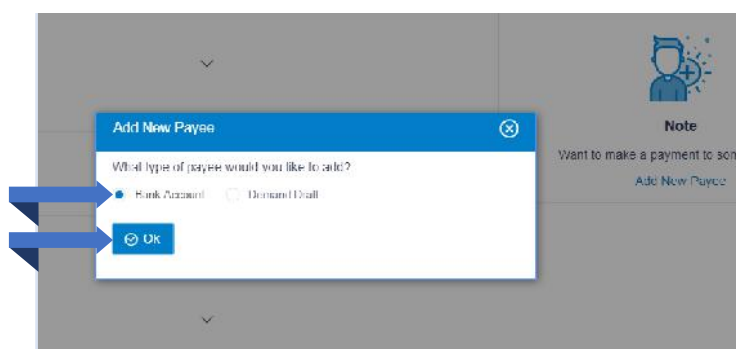
Proceed by click on **"Setups"** menu as shown on the above figure.



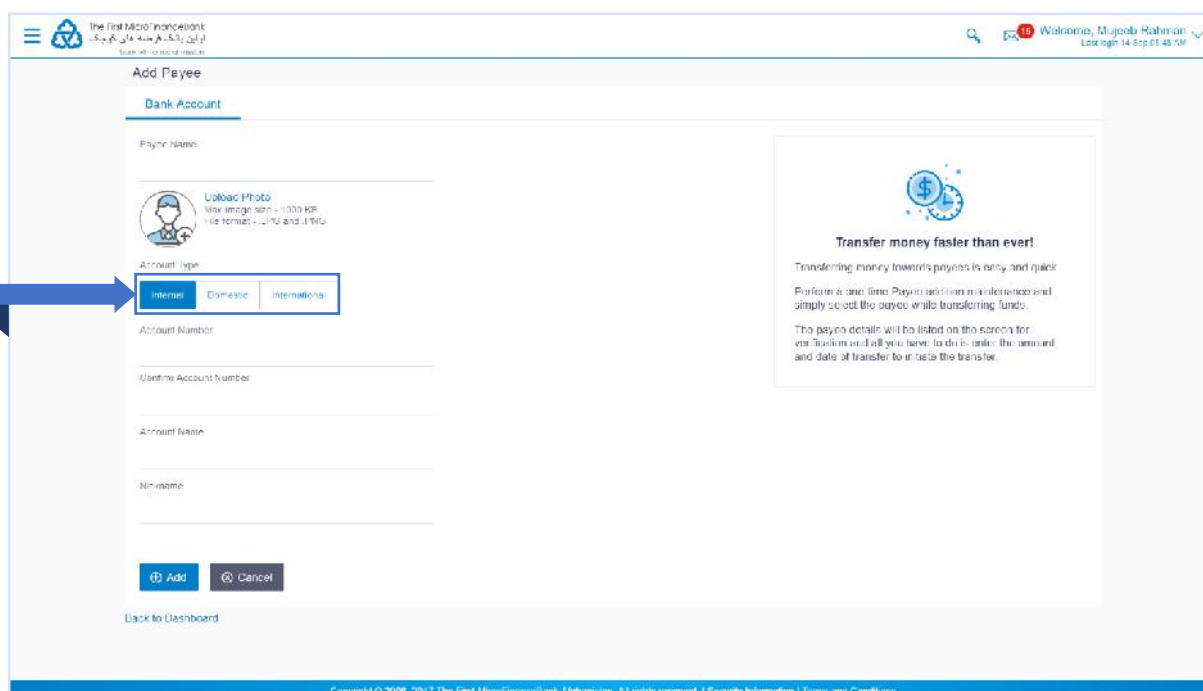
Click on **"Manage Payees & Billers"**, as shown in the above figure to proceed to the **"Manage Payees and Billers"** page:



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 **Bank Account** option and then click on **Ok** button to proceed to the add payee screen:



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

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

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

6.1.1 Add Payee with an Internal Bank Account Type

Add Payee

Bank Account

Payee Name
Yasamin

Upload Photo
Max image size: 1000 KB
File format: .JPG and .PNG

Account Type
Internal Domestic International

Account Number
0000000000000000

Confirm Account Number
002

Account Name
Yasamin Amiry

Nickname
YA

Add **Cancel**

[Back to Dashboard](#)

Field Description:

1. In the **"Payee Name"** field, enter the name of the payee for identification.
2. You can also upload a photo of the payee by clicking on the **"Upload Photo"** button as shown in the figure on the left side.
3. In the **"Account Type"** field, select the **Internal** option as type of account associated with the payee.
4. In the **"Account Number"** and **"Confirm Account Number"** fields, enter the payee's account number.
5. In the **"Account Name"** field, enter the payee name.
6. In the **"Nickname"** field, enter the nick name to identify the payment destination (account).
7. 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:

REVIEW

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

Payee Name
Yasamin

Account Type
Internal

Account Number
002

Account Name
Yasamin Amiry

Nickname
YA

Confirm **Cancel** **Back**

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

REVIEW
You initiated a request for Internal Bank Account Payee. Please review details before you commit.

Payee Name: Yasamin
Account Type: Internal
Account Number: 002
Account Name: Yasamin Amiry
Nickname: YA

One Time Verification
A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.
Verification Code:
Resend Code
Attempts Left: 4
Reference Number: 2019150003692459

[Submit](#) [Cancel](#)

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After clicking [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 Time Verification”** field and click on [Submit](#) to proceed to the success message as shown below:

CONFIRMATION
Request submitted successfully

Reference Number: 2019150003692459
Account Type: Internal
Account Number: 002
Account Name: Yasamin Amiry

What would you like to do next?

[Go To Dashboard](#) [More Payment Options](#) [Pay Now](#) [Set up Payee Limits](#)

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Click on [Go To Dashboard](#) to take you back to dashboard. Click on [More Payment Options](#) to take you to your favorite 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

Bank Account

Payee Name
Ahmad Wali

Upload Photo
Max image size - 1000 KB
File format - .JPG and .PNG

Account Type
☐ Internal ☒ Domestic ☐ International

Account Number
.....

Confirm Account Number
100

Account Name
Ahmad Wali Barekzai

Payee Account Type
Current

Local Bank Code

[Lookup Local Bank Code](#)

Nickname
Wali

[Back to Dashboard](#)

Field Description:

1. In the **"Payee Name"** field, enter the name of the payee for identification.
2. You can also upload a photo of the payee by clicking on the **"Upload Photo"** button as shown in the figure on the left side.
3. In the **"Account Type"** field, select the **Domestic** option as type of account associated with the payee.
4. In the **"Account Number"** and **"Confirm Account Number"** fields, enter the payee's account number.
5. In the **"Account Name"** field, enter the payee name.
6. In the **"Payee Account Type"** select the account type, such as Current, Saving, etc.
7. In The **"Local Bank Code"** 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:

Search Local Bank Code

Local Bank Code Bank Name

State City

Bank Name	Branch	Address	Local Bank Code
AZIZI BANK		KABUL NC16301	AZBAFKAXXX

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

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

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

Welcome, Mujeeb Rahman
Last login: 11 Sep 01:46 PM

Add Payee

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

Payee Name
Ahmad Wali

Account Type
Domestic

Account Number
100

Account Name
Ahmad Wali Bankroll

Payee Account Type
Current

Local Bank Code
AZDAAFKAXXX
AZIZI BANK
KABUL
NC16301

Nickname
Wali

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

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

Welcome, Mujeeb Rahman
Last login: 14 Sep 02:14 PM

Add Payee

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

Payee Name
Ahmad Wali

Account Type
Domestic

Account Number
100

Account Name
Ahmad Wali Bankroll

Payee Account Type
Current

Local Bank Code
AZDAAFKAXXX
AZIZI BANK
KABUL
NC16301

Nickname
Wali

One Time Verification
A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

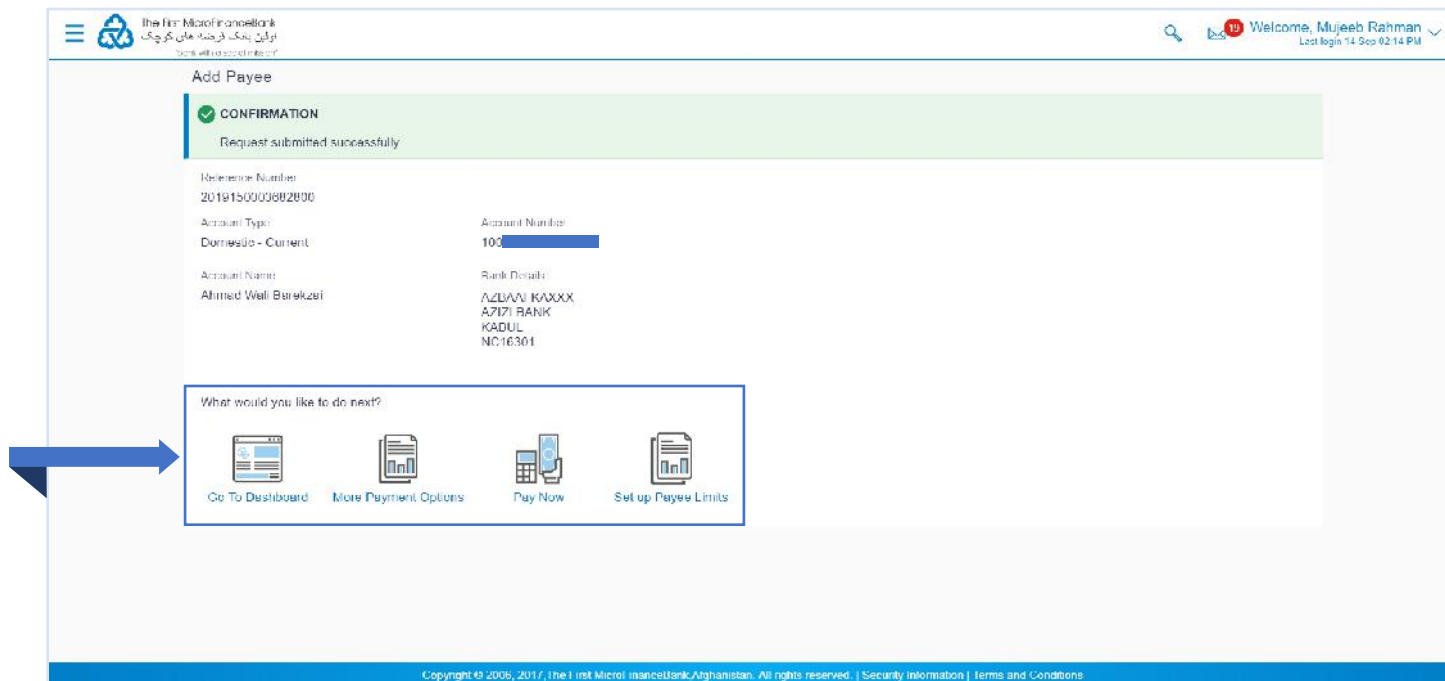
Verification Code

Attempts Left
4

Reference Number
23938

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After clicking , 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 to proceed to the success message as shown below:



Click on  to take you back to dashboard. Click on  to take you to your favorite payees' page. To initiate a payment to the added payee, click  [Pay Now](#). For payee's payment limits click on  [Set up Payee Limits](#).

6.1.3 Add Payee with an International Account Type

Add Payee

Bank Account

Payee Name
John Coleman

Upload Photo
Max image size - 1000 KB.
File format - .JPG and .PNG

Account Type
Internal Domestic **International**

Account Number

Confirm Account Number
22

Account Name
John Coleman

Address Line 1
33 Aldykes

Address Line 2
Hatfield

City
Hertfordshire

Country
United Kingdom

Pay Via
☒ SWIFT Code

SWIFT Code

Nickname
John

[Back to Dashboard](#)

Field Description:

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

Search SWIFT Code

SWIFT Code Bank Name

Country City

United Kingdom

Bank Name	Address	SWIFT Code
HABIB BANK UK	HABGB2L London London GB	HABGB2L

- 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 to look for the associated Bank’s code.
- 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 to create the payee.
OR
Click to cancel the transaction.

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

Add Payee

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

Payee Name
John Coleman

Account Type
International

Account Number
22

Account Name
John Coleman

Address Line 1
33 Allways

Address Line 2
Hatfield

City
Hertfordshire

Pay Via
SWIFT Code

SWIFT Code
HARRCA21
HARBANK UK
HARBANK UK
London
United Kingdom

Nickname
John Coleman

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

Add Payee

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

Payee Name
John Coleman

Account Type
International

Account Number
22

Account Name
John Coleman

Address Line 1
33 Allways

Address Line 2
Hatfield

City
Hertfordshire

Pay Via
SWIFT Code

SWIFT Code
HARRCA21
HARBANK UK
HARBANK UK
London
United Kingdom

Nickname
John Coleman

One Time Verification
A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code
Resend Code

Verification Code
4

Reference Number
23909

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After clicking , 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 proceed to the success message as shown below:

CONFIRMATION
Request submitted successfully

Reference Number: 2019150002682969

Account Type: International
Account Number: 22 [REDACTED]

Account Name: John Coleman
Bank Details: IAD0GG2L, HARIB BANK UK, IAD0GG2L, London, United Kingdom

Payee Address: 33 Alnykes, Hatfield, Hertfordshire

What would you like to do next?

- Go To Dashboard
- More Payment Options
- Pay Now
- Set up Payee Limits

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Click on to take you back to dashboard. Click on to take you to your favorite payees' page. To initiate a payment to the added payee, click . For payee's payment limits click on .

6.2 EDIT/REMOVE PAYEES

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

My Net Worth
on 03 Sep 2019

I Have: AFN6,277.03

- Current & Savings: AFN6,277.03
- Term Deposit: AFN0.00
- Recurring Deposit: AFN0.00

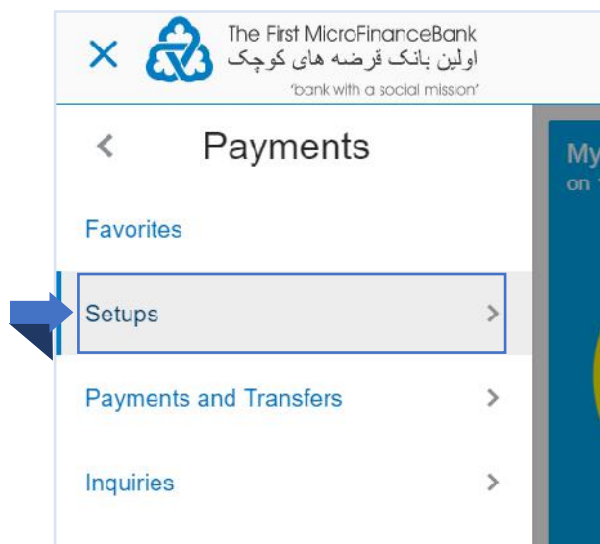
Upcoming Payments

Payments

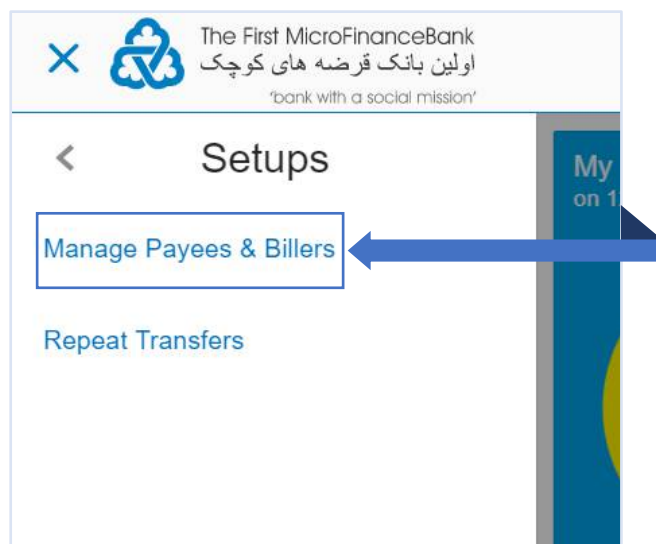
- Accounts
- Payments
- Account Settings
- Mail Box
- ATM/Branch Locator
- Help
- About

Click on the toggle menu or icon to access payments.

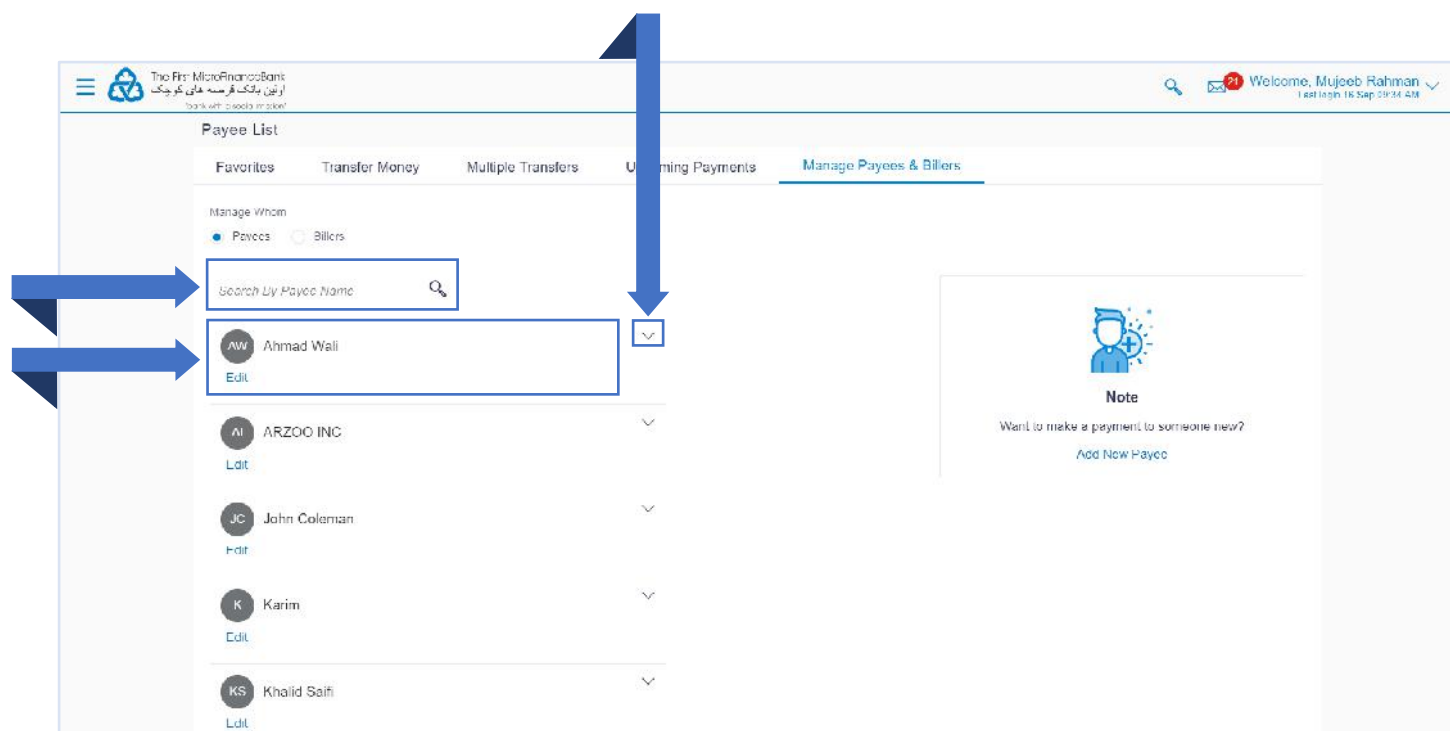
Payments - menu consists of sub menu items like Favorites, Setups, Payments and Transfers, and Inquiries. To navigate to the respective account related transactions, click on **"Payments"**.



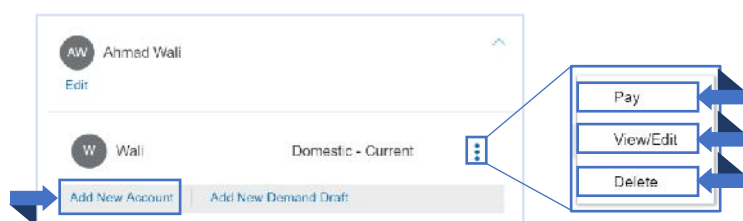
Proceed by click on “**Setups**” menu as shown in the above figure.



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  icon as shown in the above figure, then you would face the following options:



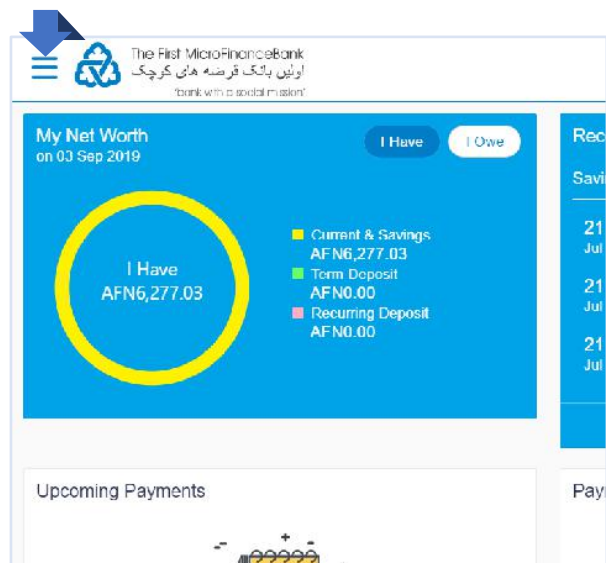
You can add a new account for the existing payee by clicking on “**Add New Account**” option.

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

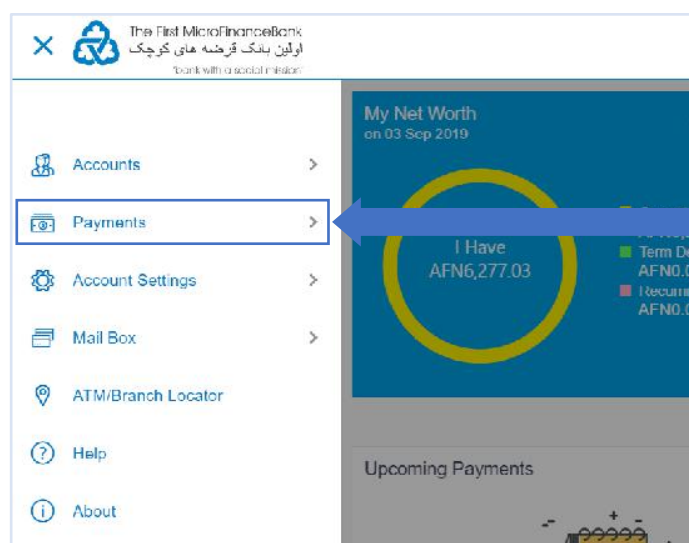
1. To make a payment to the existing payee click on “**Pay**”.
2. To view or edit the details of the existing payee click on “**View/Edit**”.
3. To delete the payee from your payee list, click on “**Delete**”.

6.3 MY ACCOUNT TRANSFER

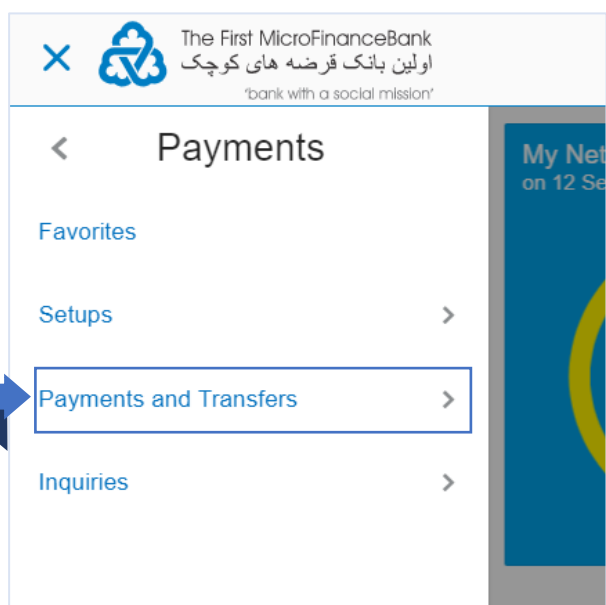
Using this option, you can transfer funds to your own accounts within the same bank. Follow the instructions below to successfully transfer funds/money between your own accounts.



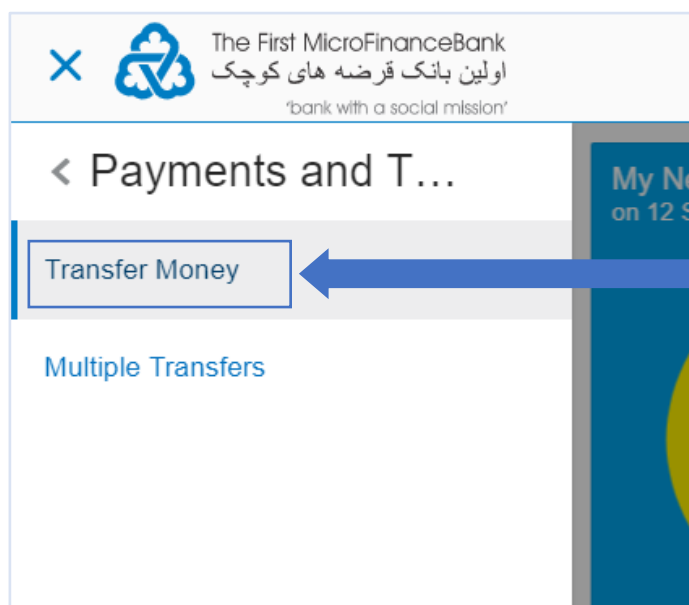
Click on the toggle menu or  icon to access payments.



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:

The First Microfinance Bank

په لومړۍ بانک د خپلواکۍ

Transferring money is easier

Search

Welcome, Mujeeb Rahman

Last login 15 Sep 2017 AM

Transfer Money

Favorites

Transfer Money

Multiple Transfers

Upcoming Payments

Manage Payees & Billers

Transfer Type

☐ Existing Payees

☐ New Payees

☒ My Accounts

Account Number

xxxxxxxxxxxx1324 - Current Acco...

Balance : AFN3,825.23

Transfer From

xxxxxxxxxxxx1324 - Current Acco...

Balance : AFN3,825.23

Amount

AFN

View Limits

Transfer When

☒ Now

☐ Later

Note

150 Characters Left

Transfer

Cancel

Transferring money has never been easier!

Transfer money to registered payees across the globe from your HMF-BFA savings or current accounts.

Did you know?

You can transfer money towards multiple payees at once from Multiple Transfers option

Back to Dashboard

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

Transfer Type

☐ Existing Payee ☐ New Payee ☒ My Accounts

Account Number

xxxxxxxxxxx4850 - USD Current... 

Balance : \$32.91

Transfer From

xxxxxxxxxxx1324 - Current Acco... 

Balance : AFN3,825.23

Amount

USD  \$30.00

[View Limits](#)

Transfer When

☒ Now ☐ Later

Note

Registration Fees

133 Characters Left

 Transfer  Cancel

Enter 1 or more characters

Field Description:

1. 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  to proceed to the review screen or  if you want to cancel the transaction.

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

Transfer To: xxxxxxxx4850
Transfer From: xxxxxxxx1324
Amount: \$30.00
Transfer When: 21 Jul 2019
Note: Registration Fees

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

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

One Time Verification

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

Verification Code
.....

[Resend Code](#)

Attempts Left
4

Reference Number
20229

[Submit](#) [Cancel](#)

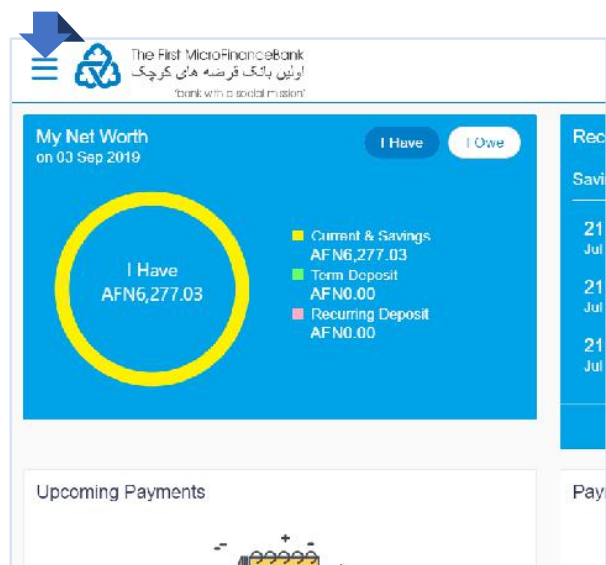
After clicking [Confirm](#), you would need to enter your **“One Time Verification”** code which is sent to your registered email with the bank. If you lose your one-time verification code, click on **“Resend Code”** button to receive another one. Remember you will have only 4 attempts to resend code.

Enter the code in the **“One Time Verification”** field and click on [Submit](#) to receive a successful payment transfer confirmation message as shown below:

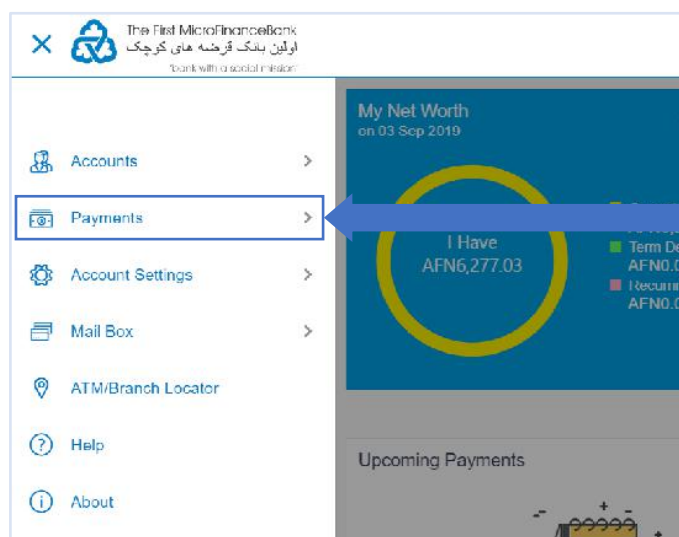
CONFIRMATION
Request submitted successfully.

6.4 DOMESTIC/LOCAL TRANSFER

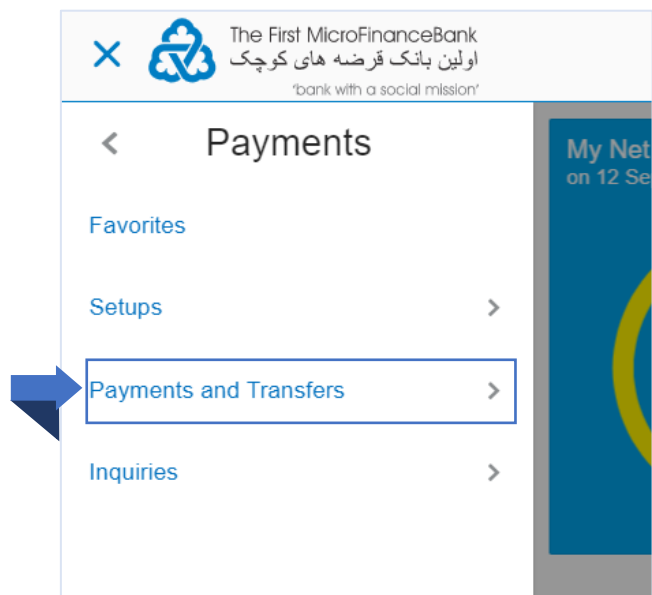
By using this option, you can transfer funds from your account to already added payee's account within the bank or within the other local banks. Follow the instructions below to successfully transfer funds/money domestically.



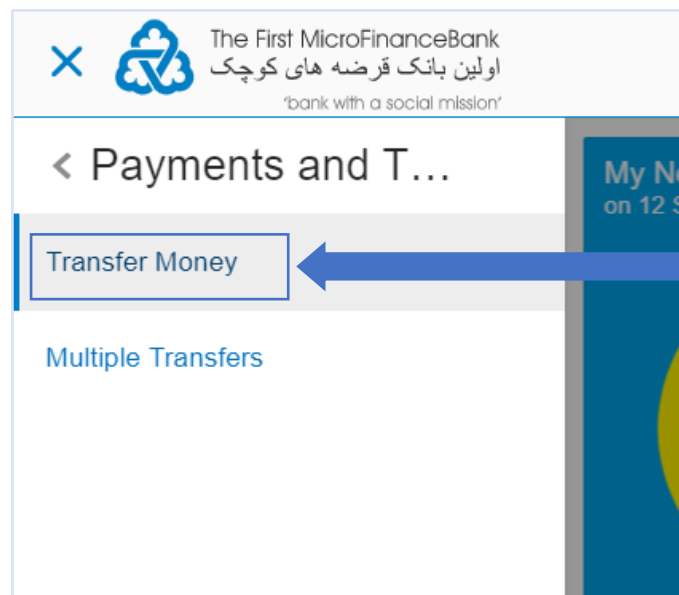
Click on the toggle menu or  icon to access payments.



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:

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.

Transfer Money

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

Transfer To:
Wali

Account Type:
Domestic - Current

Account Number:
1001

Account Name:
Ahmed Wali Garezai

Bank Details:
AZBAAFKAXXX
AZIZI BANK
KARU
NC153C1

Transfer From:
XXXXXXXXXXXX1324

Transfer Within:
21 Jul 2019

Amount:
A=1500.00

Pay Via:
RTGS

Note:
Loan Repayment

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

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

One Time Verification

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

Verification Code

[Resend Code](#)

Attempts Left
4

Reference Number
20229

[Submit](#) [Cancel](#)

After clicking [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.

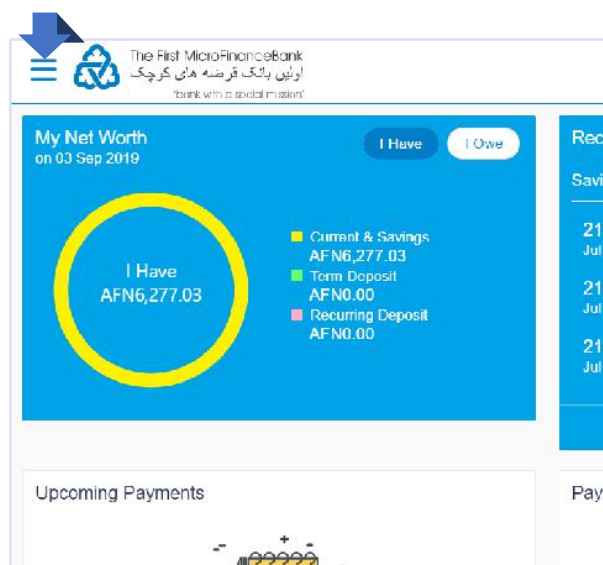
Enter the code in the **“One Time Verification”** field and click on [Submit](#) to receive a successful payment transfer confirmation message as shown below:

CONFIRMATION

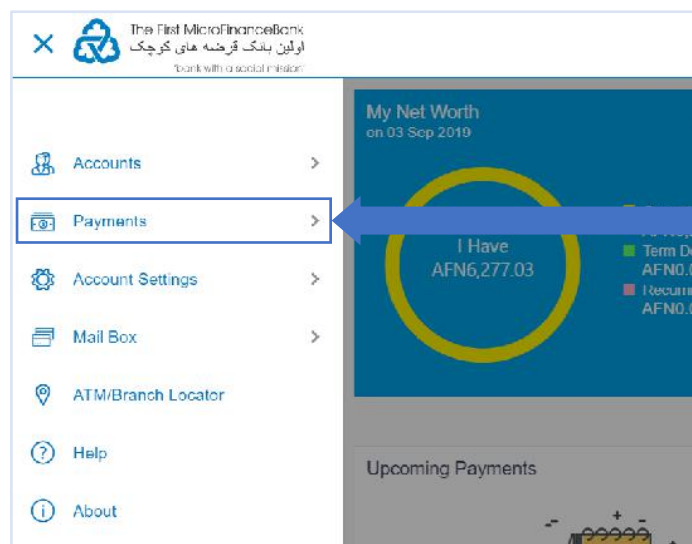
Request submitted successfully.

6.5 INTERNATIONAL TRANSFER

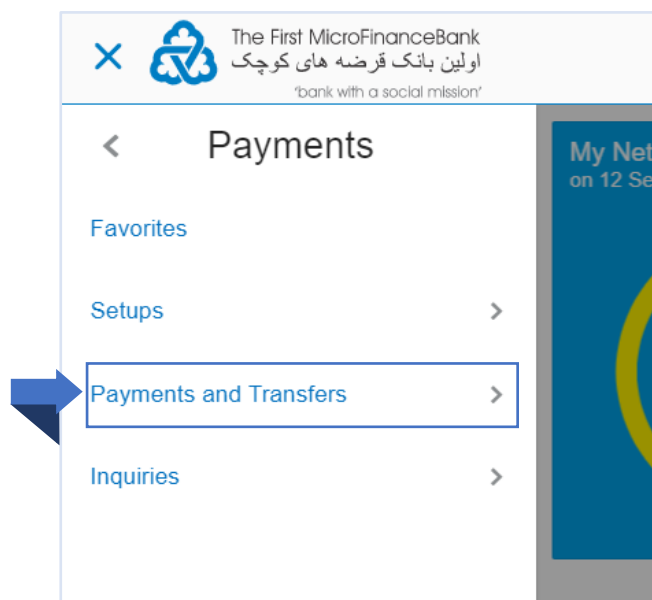
Using this option, you can transfer funds from your account to already added payee's account outside the country/internationally.



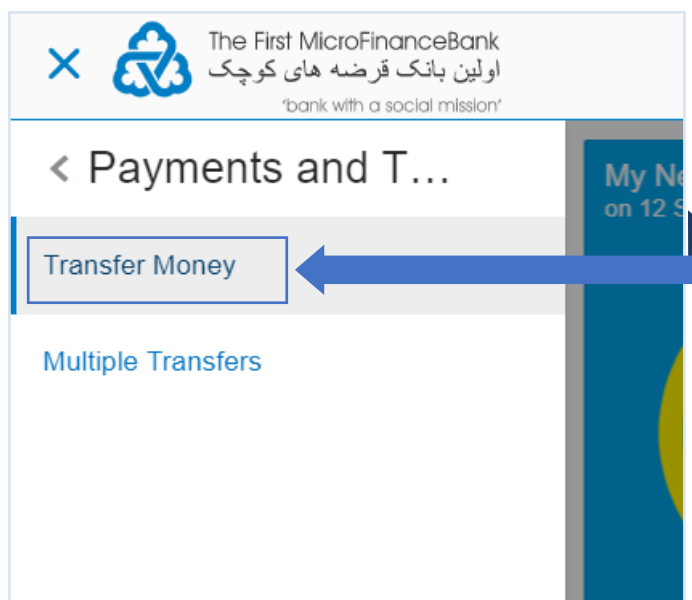
Click on the toggle menu or  icon to access payments.



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.

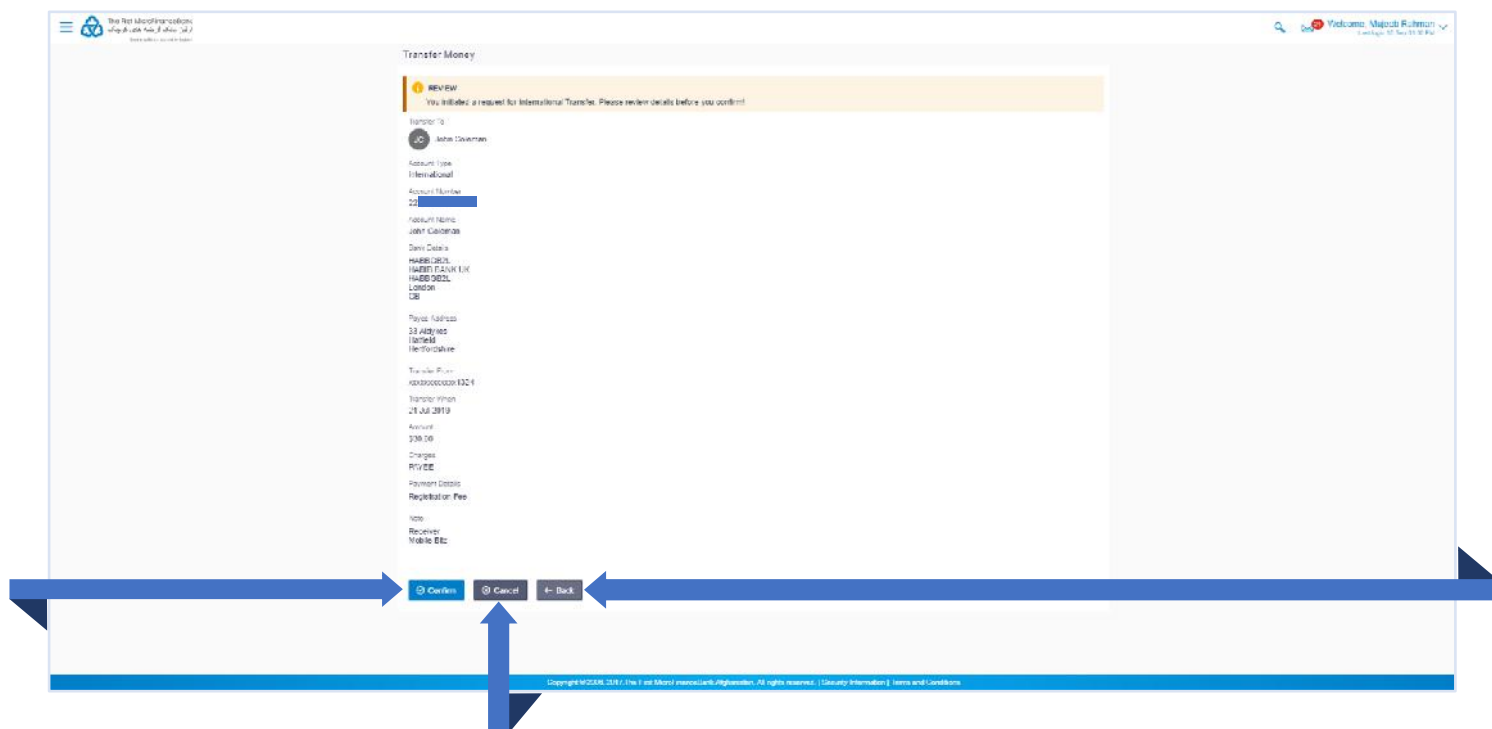


Click on **"Transfer Money"**, as shown in the above figure, to proceed to the following page:

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:

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**.
6. In the “**Payment Details**” write the payment reference details.
7. In the “**Note**” field, write relevant information regarding the payment.
8. Click **Transfer** to proceed to the review screen or **Cancel** if you want to cancel the transaction.



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

One Time Verification

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

Verification Code

.....

Resend Code

Attempts Left

4

Reference Number

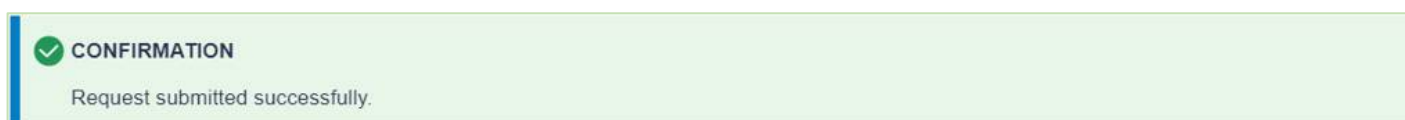
20229

Submit

Cancel

After clicking , 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.

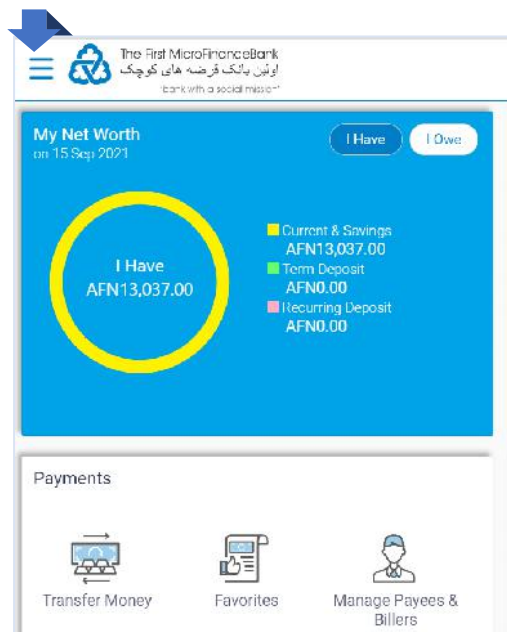
Enter the code in the “**One Time Verification**” field and click on  to receive a successful payment transfer confirmation message as shown below:



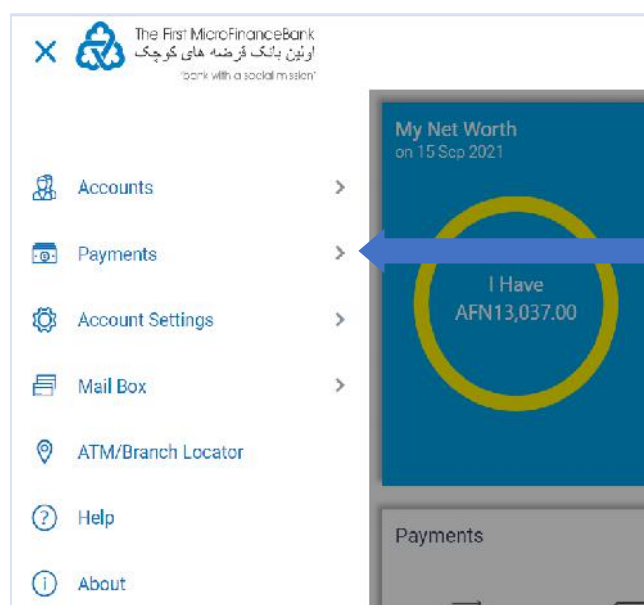
6.6 PEER-TO-PEER (P2P) TRANSFER

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.

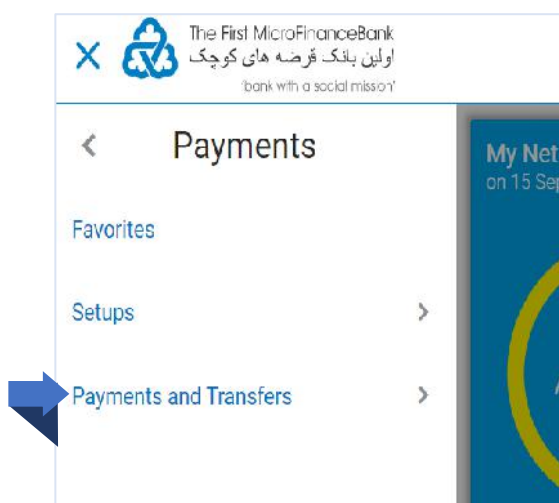
P2P service gives different choices to the customers and enables the beneficiaries or receivers of the money to enjoy both flexibility and independency while they intend to claim the amount either to their existing bank account within FMFB-A or to any other bank account in the country. P2P service could 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  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"**.

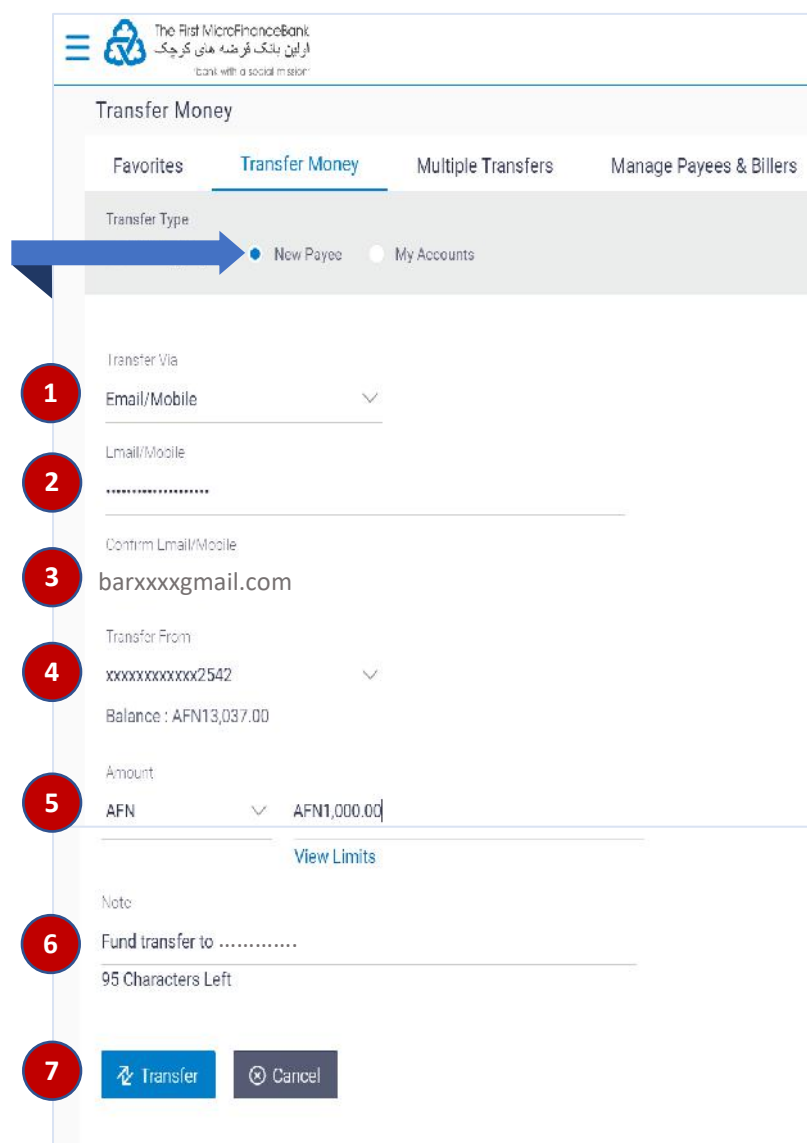


For P2P transfers, click on **"Payments and Transfers"** menu as shown in the above figure.



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  option following the instructions below to fill the associated fields:



The screenshot shows the 'Transfer Money' screen of 'The First MicroFinance Bank'. The interface includes tabs for 'Favorites', 'Transfer Money', 'Multiple Transfers', and 'Manage Payees & Billers'. Under the 'Transfer Type' section, there are two radio buttons: 'New Payee' (selected) and 'My Accounts'. A blue arrow points to the 'New Payee' button. The main form area contains the following fields and elements:

- 1** Transfer Via dropdown menu, currently showing 'Email/Mobile'.
- 2** Email/Mobile input field with a masked value '*****'.
- 3** Confirm Email/Mobile input field with the value 'barxxx@gmail.com'.
- 4** Transfer From dropdown menu, currently showing 'xxxxxxxxxx2542'.
- Balance: AFN13,037.00
- 5** Amount section with a currency dropdown set to 'AFN' and a value input field containing 'AFN1,000.00'. A 'View Limits' link is below.
- 6** Note section with a text area containing 'Fund transfer to'. A character count '95 Characters Left' is shown.
- 7** Action buttons at the bottom: a blue 'Transfer' button and a grey 'Cancel' button.

Field Description:

1. From the “**Transfer Via**” list, select the “**Email/Mobile**” option (however, this option is selected by default)
2. 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).
4. 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.
5. 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  to proceed to the review screen or  if you want to cancel the transaction.

Transfer Money



REVIEW

You initiated a request for Peer to peer transfer. Please review details before you confirm!

Transfer To

barxxxxgmail.com

Amount

AFN1,000.00

Pay via

Email

Transfer From

xxxxxxxxxxxx2542

Note

Fund transfer to

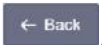


Confirm



Cancel

← Back

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

Transfer Money

✓ CONFIRMATION

Request submitted successfully.

Reference Number

2021258031162475

Host Reference Number

021PTIN212580001

Security Code

8255342593

Pay via

EMAIL

Transfer To

barxxxxgmail.com

Amount

AFN1,000.00

Transfer From

xxxxxxxxxxxx2542

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:

The First MicroFinanceBank
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'bank with a social mission'

Claim Money

Mode
Email
Email Address
barxxxgmail.com
Payment ID
U2NUS32PCI
Transfer Amount
AFN1,000.00
Security Code

1

New to Bank Existing Customer

2

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

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KEEP TRACK OF YOUR ACCOUNTS

1 Username

2 Password

Login

1. Enter your Online Banking “**Username**”.
2. Enter your “**Password**” and click on **Login** to proceed.

Account Information

First Name
Ahmad Wali

Last Name
Barekzai

Email
bar****gmail.com

Account with

1 **This Bank** **Other Bank**

Account Number

2

3 **Submit** **Cancel** 4

1. Click on **This Bank** if you want the claimed money to be transferred in your FMFB-A's bank account.
2. Input your FMFB-A's bank account
3. Click on **Submit** to proceed with the transaction or
4. Click on **Cancel** to cancel the transaction

Review

REVIEW
You initiated a request for Claim Money. Please review details before you confirm!

First Name
Ahmad Wali

Last Name
Barekzai

Email
bar****gmail.com

Account Number
021109010C00308

Confirm **Cancel**

1 2

1. Review the details and click on **Confirm** to complete the transaction
2. Click on **Cancel** to cancel the transaction

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Claim Payment

CONFIRMATION
Request submitted successfully.

Reference Number
2021261031225695

Host Reference Number
021PTCL212610001

Transfer To
01234567890123456

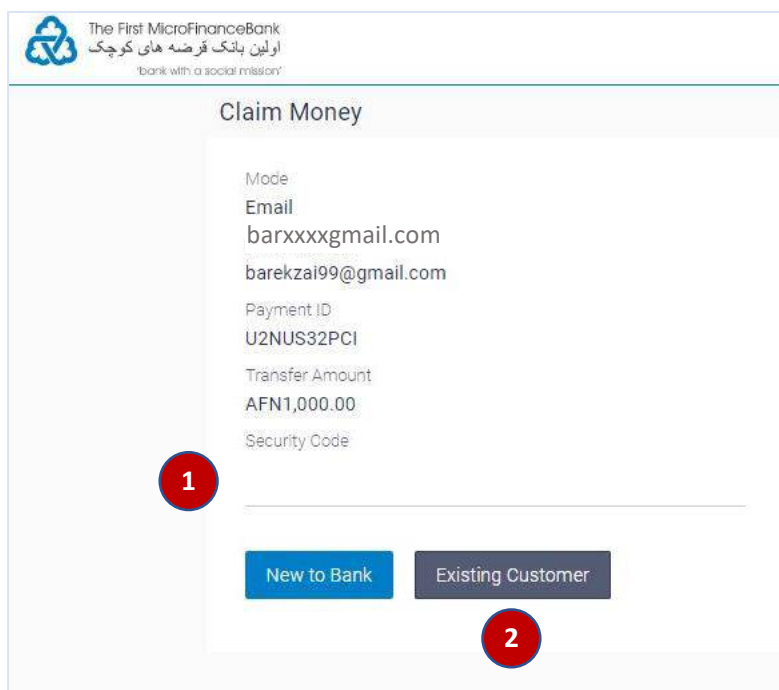
Ok

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

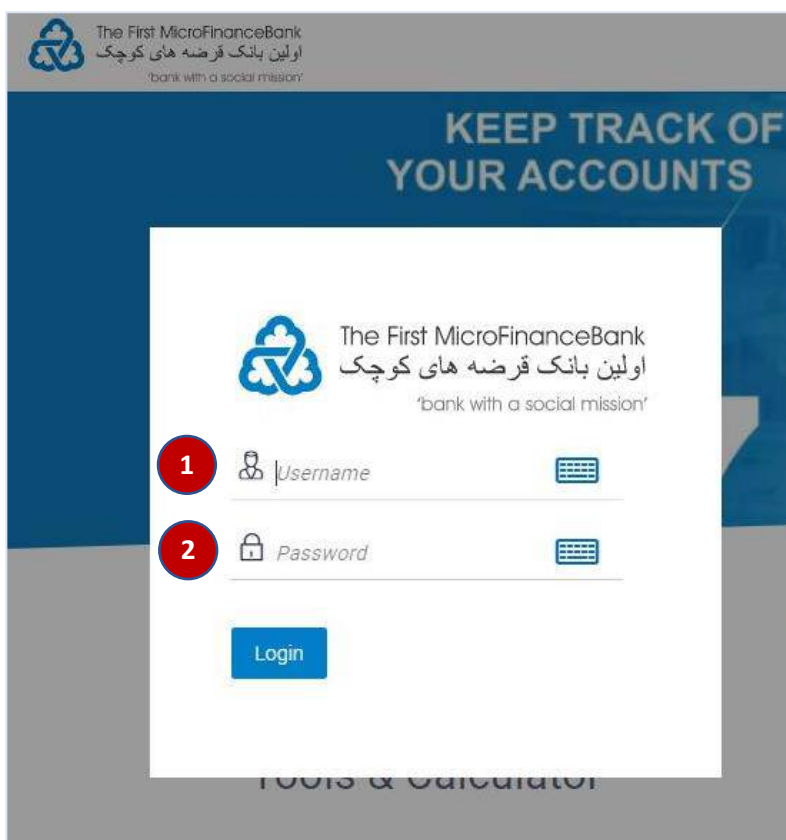
Click on **Ok** bottom to redirect you to your FMFB-A Online Banking homepage. to Review the

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:



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**”.
2. Enter your “**Password**” and click on **Login** to proceed.



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

4

[Lookup RTGS Code](#)

Verify

Submit

Cancel

Other Bank

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

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اولین بانک قرضه های کوچک
"bank with a social mission"

barxxx@gmail.com

Account with

This Bank Other Bank

Account Number
XXXXXXXXXXXX0759

Account Name
Ahmad Wali Barekzai

RTGS Code

Lookup RTGS Code

Submit Cancel

Search Local Bank Code

Local Bank Code

Bank Name
Azizi Bank

State

City

Search

Submit Cancel

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.

The First MicroFinanceBank
اولین بانک قرضه های کوچک
"bank with a social mission"

barxxx@gmail.com

Account with

This Bank Other Bank

Account Number
XXXXXXXXXXXX0759

Account Name
Ahmad Wali Barekzai

RTGS Code

Lookup RTGS Code

Submit Cancel

Search Local Bank Code

Local Bank Code

Bank Name
Azizi Bank

State

City

Search

Bank Name	Branch	Address	Local Bank Code
Azizi Bank		Azizi Bank, Zangbaq Square opposite of Turkish Embassy NC12401	AZBAAFKAXXX

Submit Cancel

1. The bank details show up. Click on [AZBAAFKAXXX](#) under “**Local Bank Code**” to automatically insert the Bank’s “**RTGS Code**”.

The First MicroFinanceBank
اولین بانک قرضه های کوچک
"bank with a social mission"

barxxxxgmail.com

Account with

Account Number

XXXXXXXXXXXX0759

Account Name

Ahmad Wali Barekzai

RTGS Code

AZBAAFXXXX
Azizi Bank
Azizi Bank, Zangaq Square opposite of Turkish Embassy
NC12401

1

2 **3**

The “RTGS Code” is inserted along with the bank details.

1. Click on if you wish to reset the RTGS Code by modifying it.
2. Click on if you want to proceed with the transaction
3. Click on if to cancel the transaction

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Review

1 REVIEW
You initiated a request for Claim Money. Please review details before you confirm!

First Name
Ahmad Wali

Last Name
Barekzai

Email
bar****gmail.com

Account Number
XXXXXXXXXXXX0759

RTGS Code
AZBAAFXXXX

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

The First MicroFinanceBank
اولین بانک قرضه های کوچک
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Account Information

CONFIRMATION
Request submitted successfully

Reference Number
2021261031266181

Host Reference Number
021FTOE212610001

First Name
Ahmad Wali

Last Name
Barekzai

Email
bar****gmail.com

Account Number
XXXXXXXXXXXX0759

RTGS Code
AZBAAFXXXX

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.

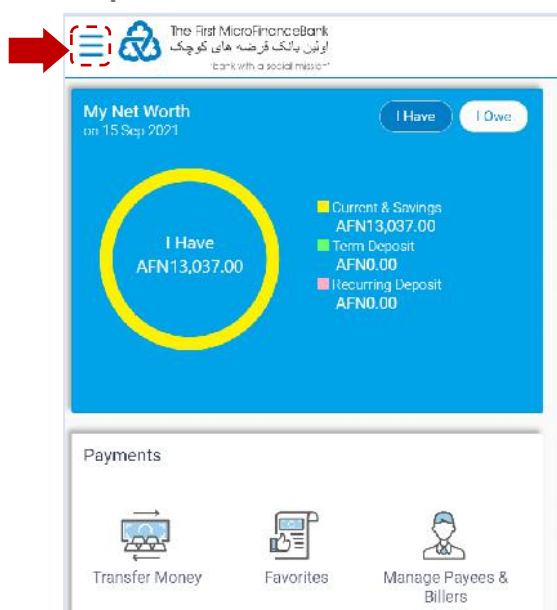
6.7 LOAN REPAYMENT

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)

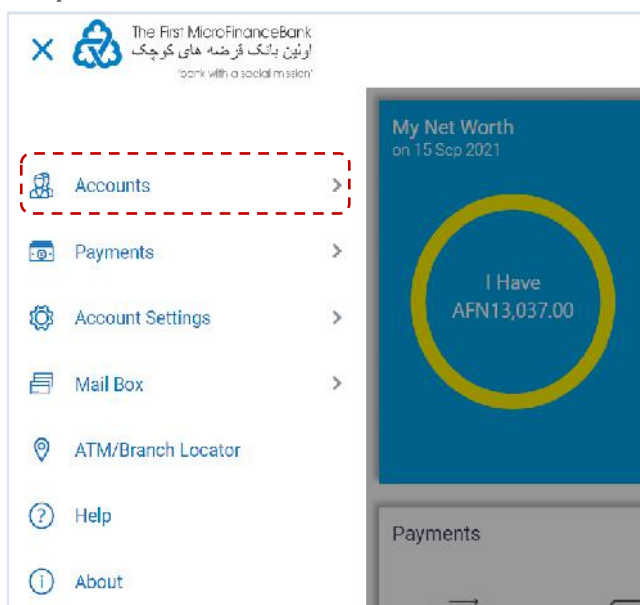
In order to initiate a Loan Repayment through web-browser (desktops/laptops), please follow the below instruction:

Step 1:



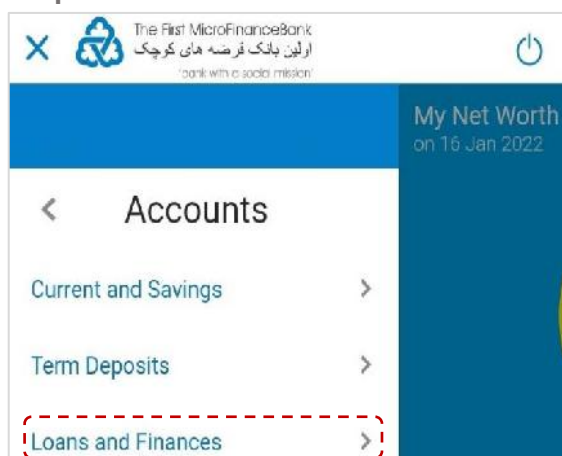
Click on the toggle menu or  icon to access payments.

Step 2:



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

Step 3:



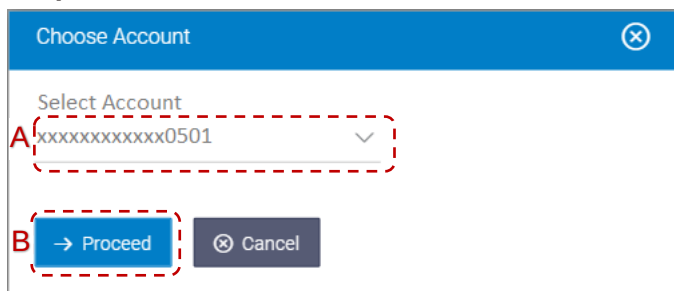
Click on **“Loans and Finances”** to move to the next section.

Step 4:



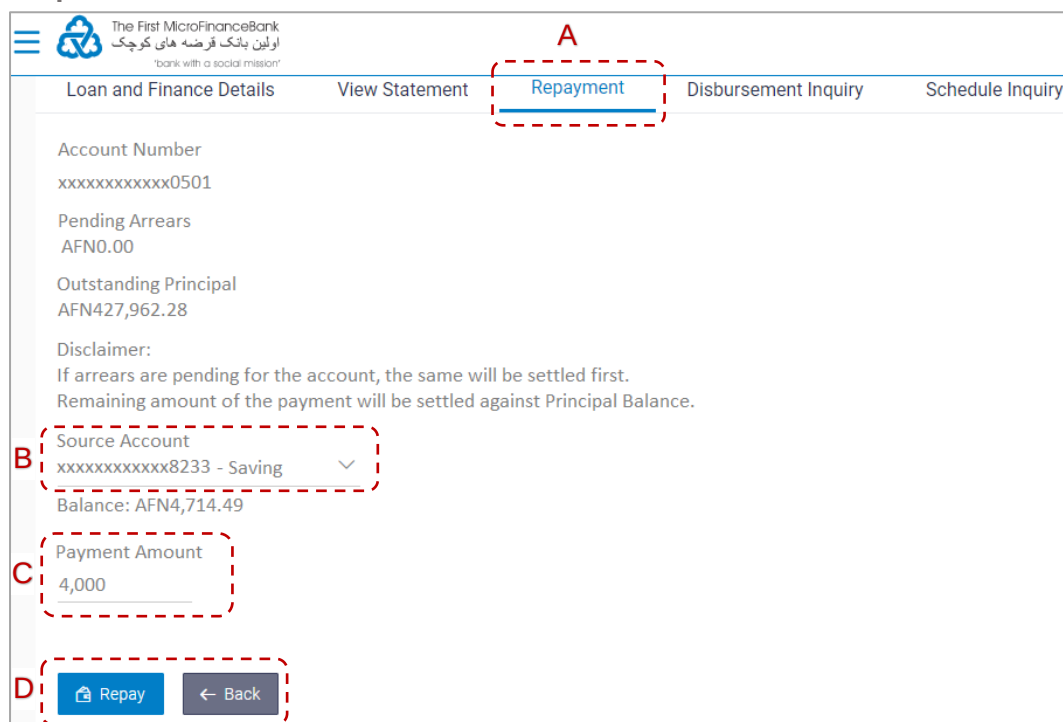
Click on **“Loan Details”**, as shown in the above figure, to proceed to the following page:

Step 5:



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

Step 6:



- 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  button to proceed, or press  button to get back to previous step.

Step 7:



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Repayment

 **REVIEW**
You initiated a request for Loan Repayment. Please review details before you confirm!

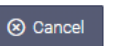
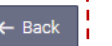
Loan Account Number
xxxxxxxxxxxx0501

Pending Arrears
AFN0.00

Outstanding Principal
AFN427,962.28

Transfer From
xxxxxxxxxxxx8233

Repayment Amount
AFN4,000.00

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

Step 8:



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Repayment

 **CONFIRMATION**
Your transaction is successful.

Host Reference Number
002ZSTL2201600E2

Loan Account Number
xxxxxxxxxxxx0501

What would you like to do next?

[Go To Dashboard](#) [Go To Account Details](#)

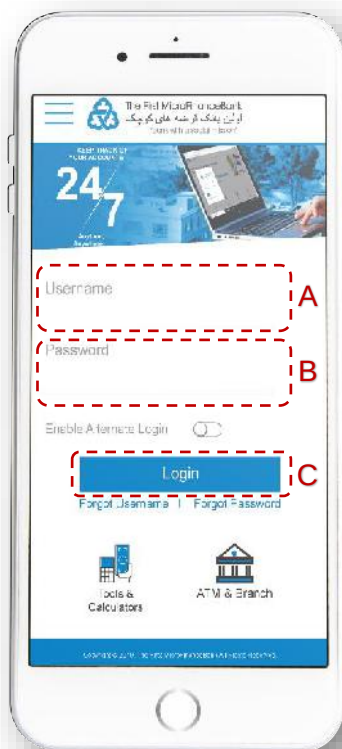
You are done! Your loan repayment is made successfully.

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:

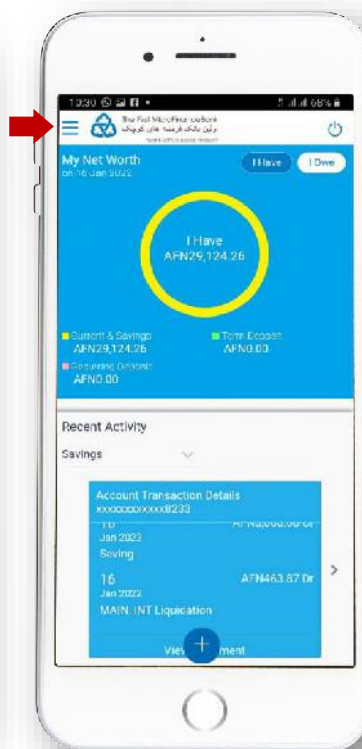
Step 1:

- A. Enter “Username”
- B. Enter “Password”
- C. Click on “Login” to proceed.



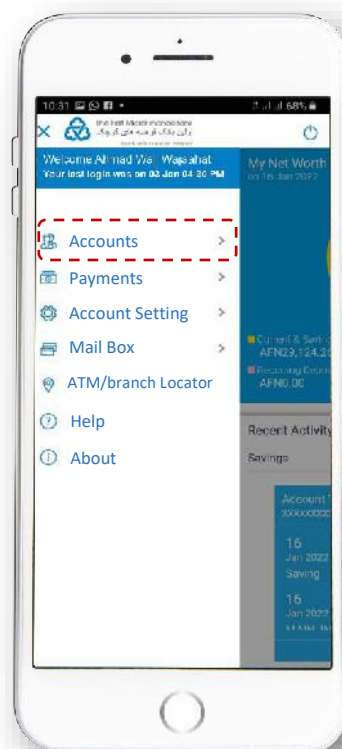
Step 2:

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



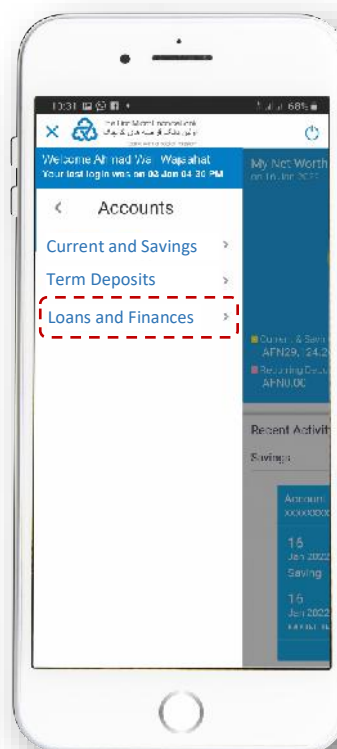
Step 3:

Select “Accounts” from the menu as illustrated.



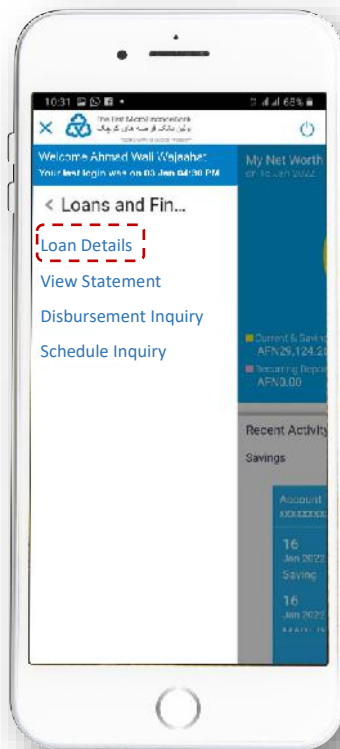
Step 4:

Select “Loans & Finances”.



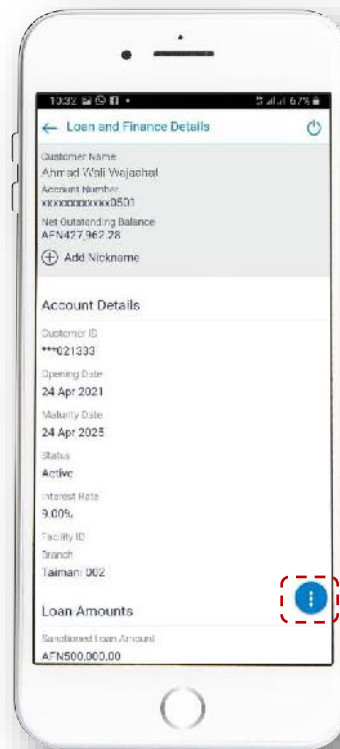
Step 5:

Select “**Loan Details**” as shown in the image.



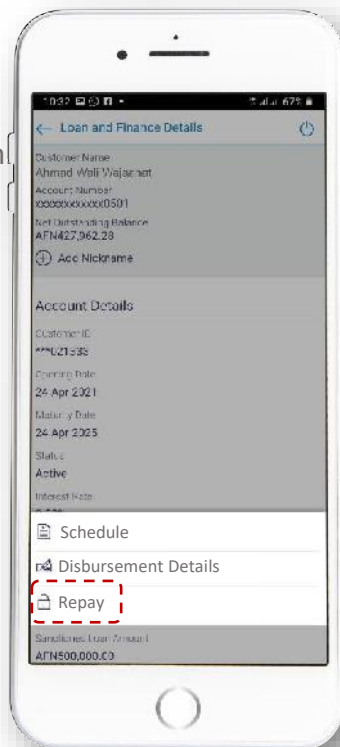
Step 6:

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



Step 7:

Click on “**Repay**” option

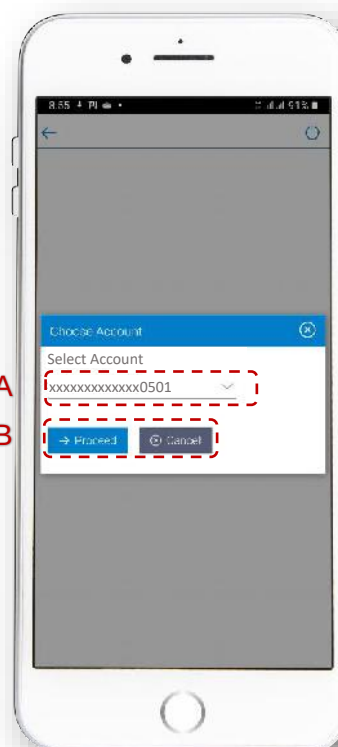


Step 8:

A. From the dropdown list, choose your “**Loan Account**” from which you intend to repay the loan.

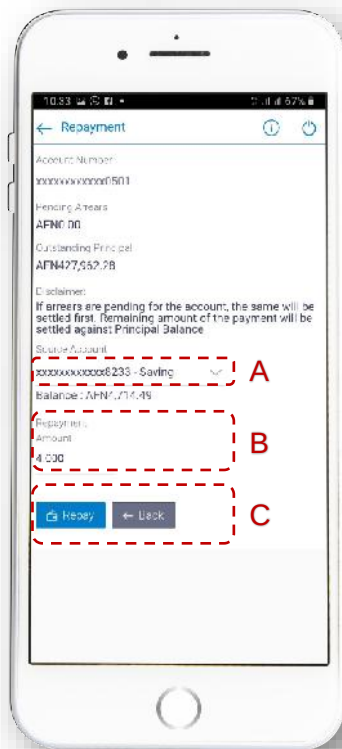
B. Click on  button to move on or click  to cancel the transaction.

A
B



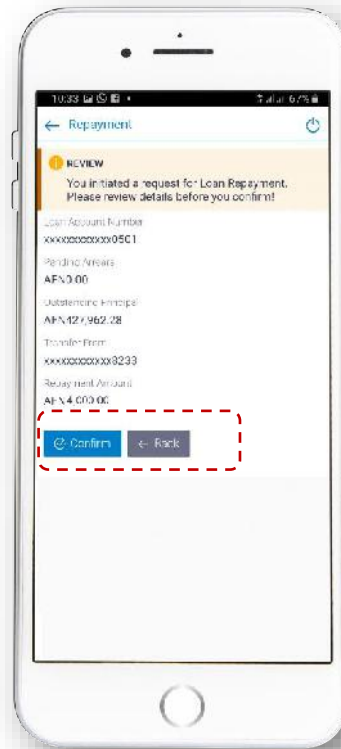
Step 9:

- A. Under “**Source Account**”, choose which account you want to pay the amount of loan from.
- B. Type the “**Amount**” of installment
- C. Click  button to proceed, or press  button to get back to previous step.



Step 10:

Verify the details, and click  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.

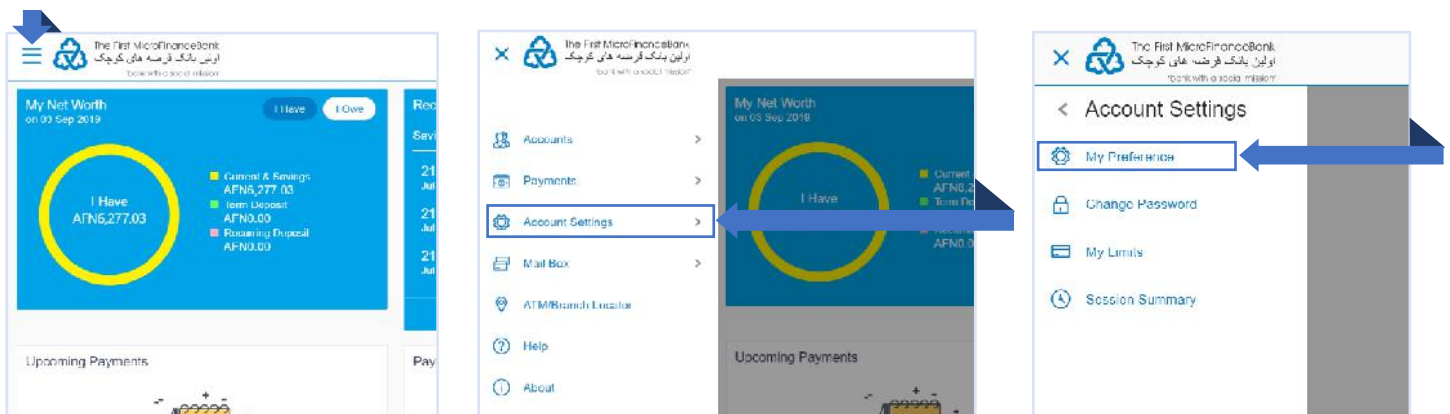


7. ACCOUNT SETTINGS

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

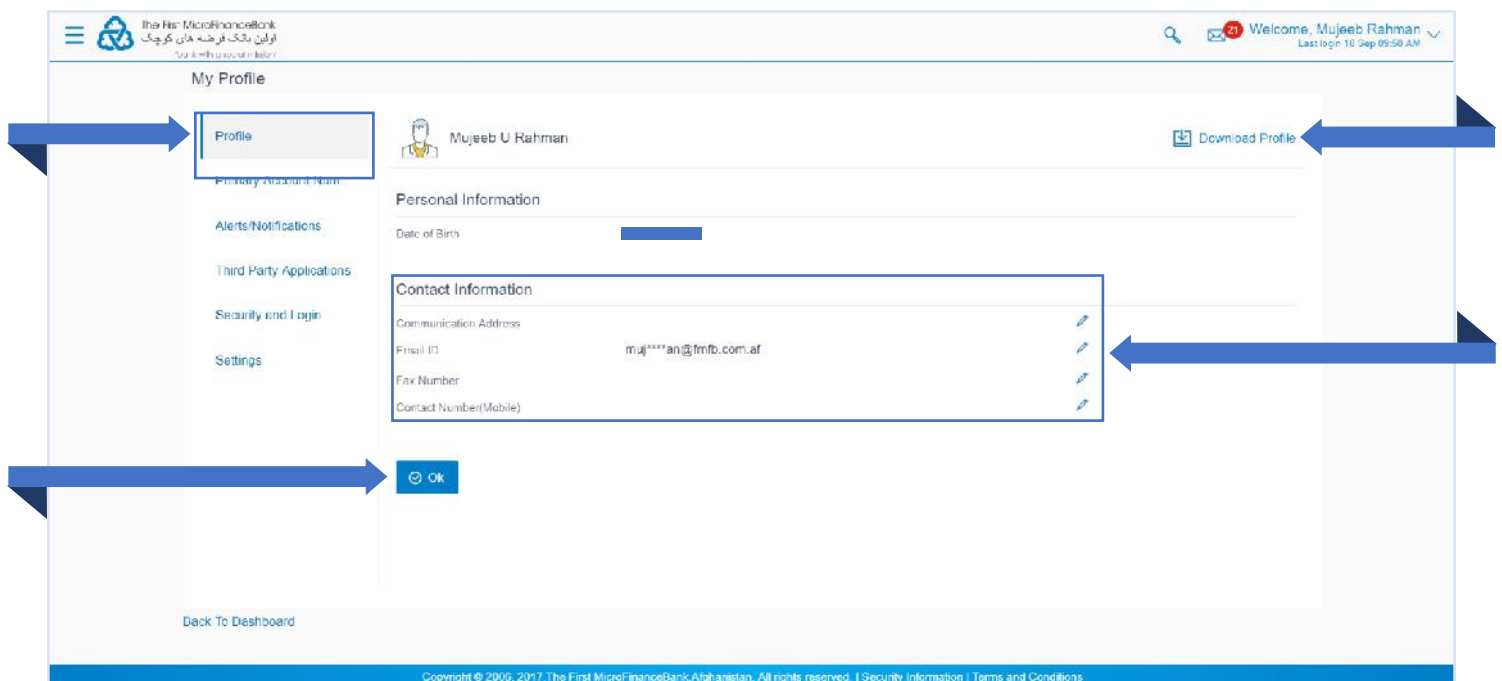
To access profile settings, go to “**Account Settings**” on the toggle menu or follow the instructions below:



Click on the toggle menu or  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:



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

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

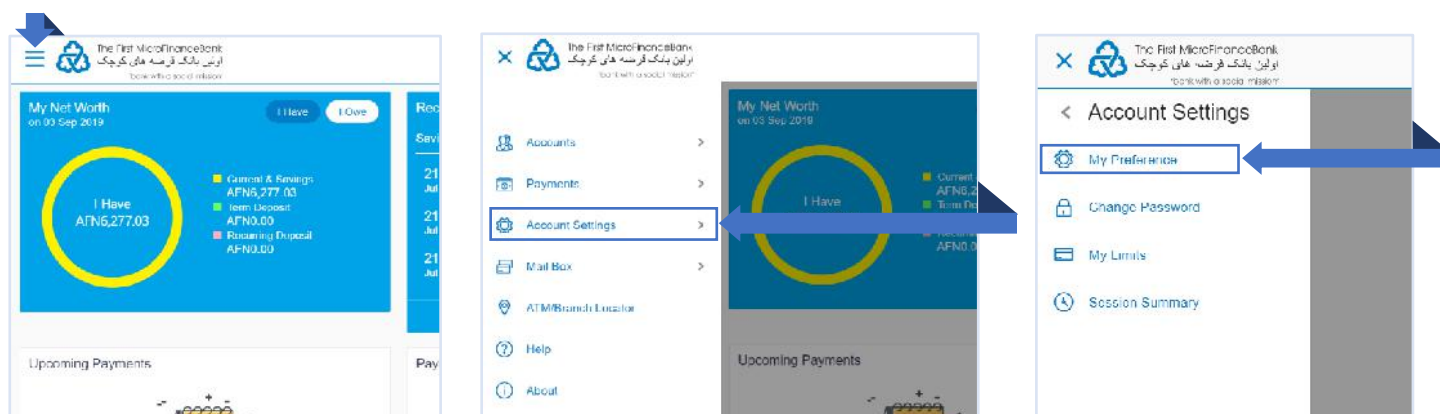


Once you entered your mobile phone number into the “**Contact Number**” field, click on **Save** to bring the changes or **Cancel** to cancel to the transaction. Follow the same procedure for “**Communication Address**”, “**Email ID**”, and “**Fax Number**” fields.

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

7.2 SETTING UP A PRIMARY ACCOUNT

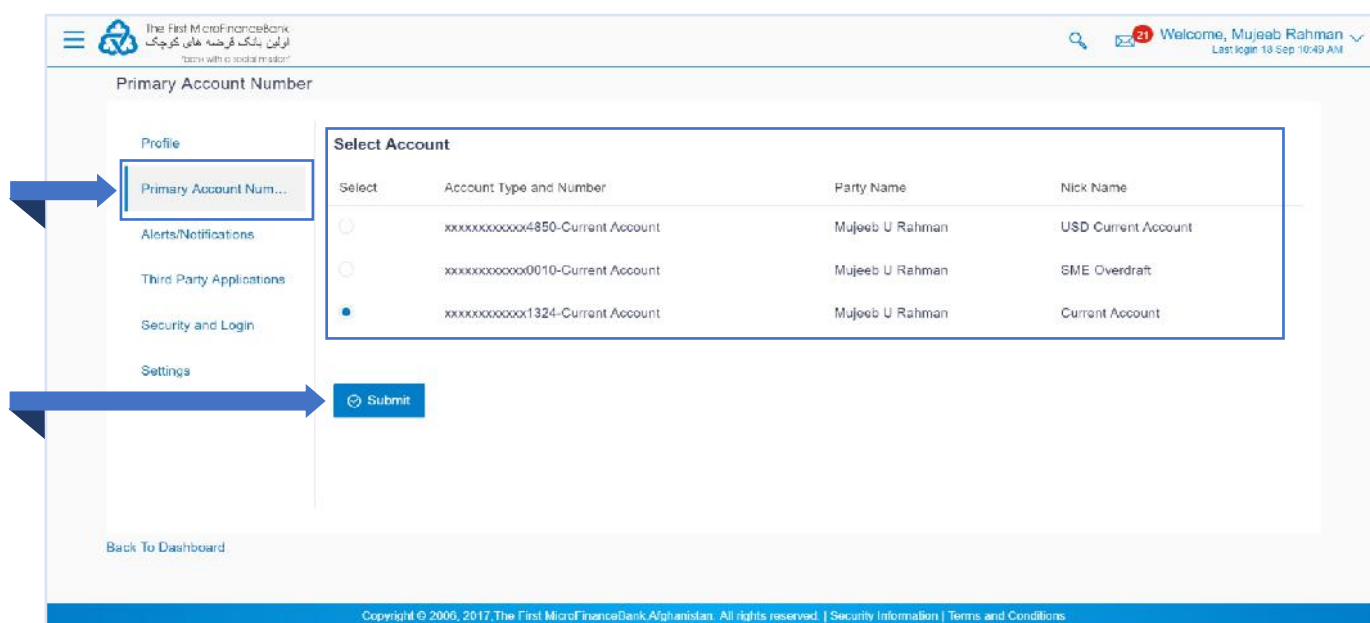
To access primary account number settings, go to “**Account Settings**” on the toggle menu or follow the instructions below:



Click on the toggle menu or  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:



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

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

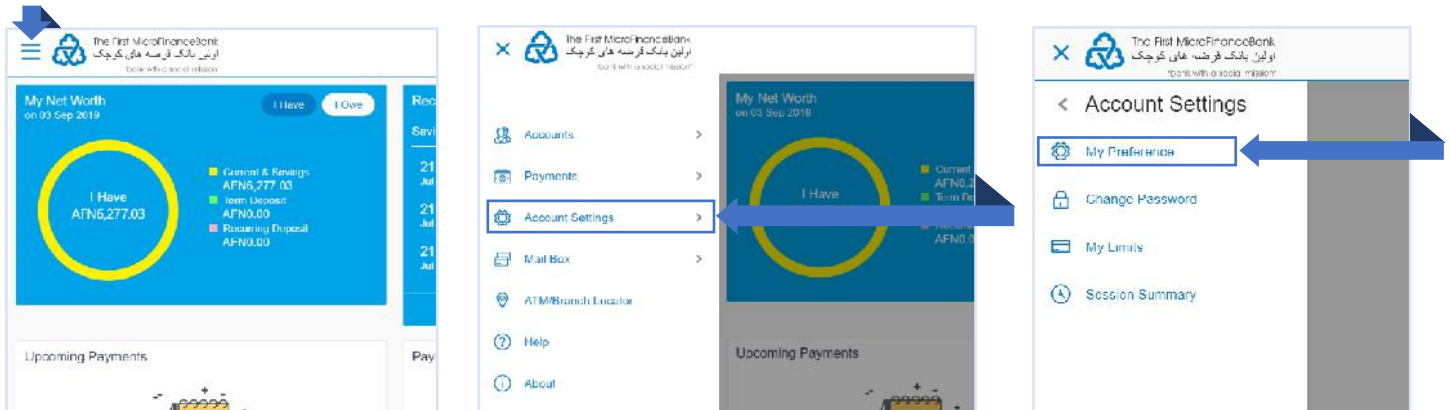
Click on **Submit** to proceed with your request and



will appear on the top-right-side of the screen.

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:



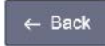
Click on the toggle menu or  icon to access your account settings.

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

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



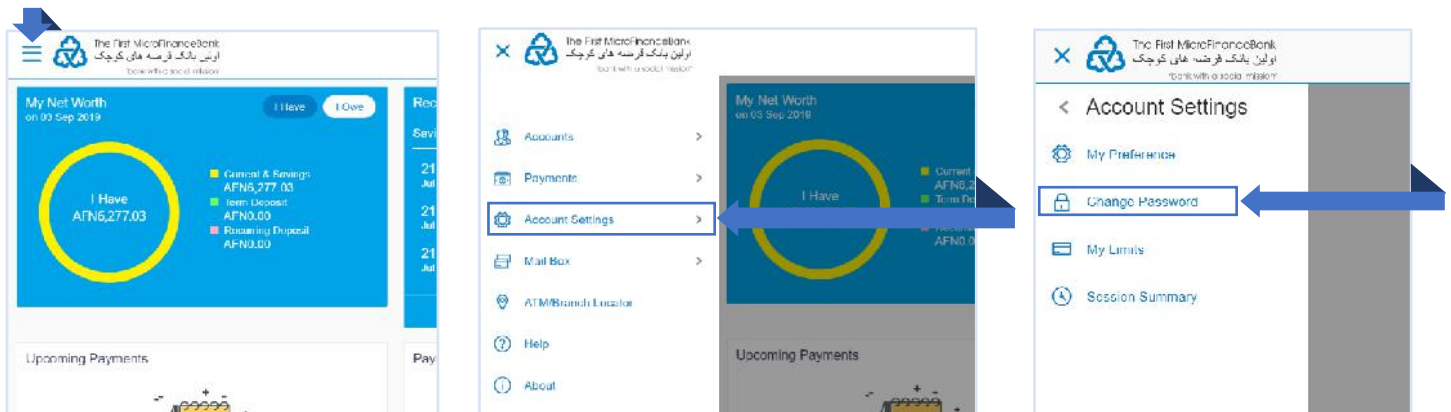
As shown in the above figure, click on “**Security and Login**” to see the following options:

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  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.

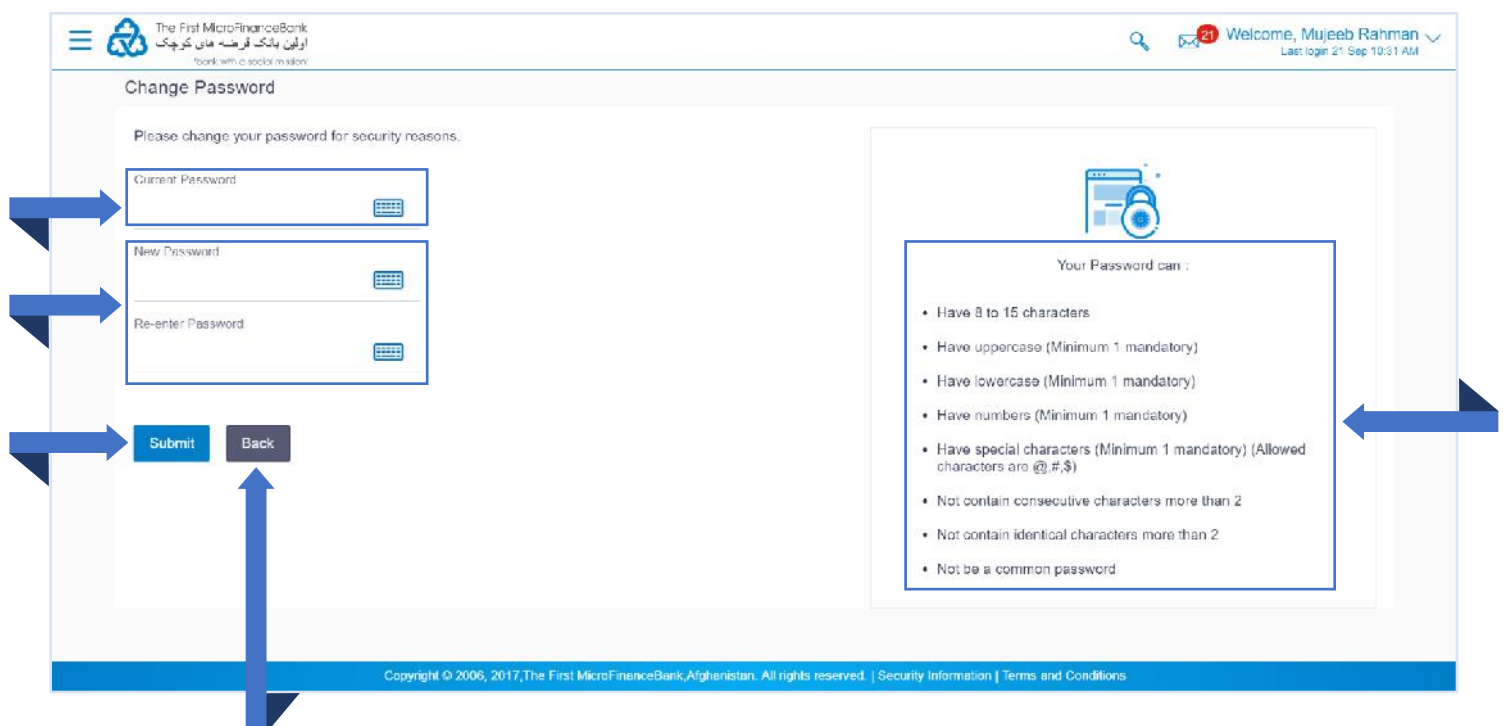
To change your password, go to “**Account Settings**” on the toggle menu or follow the instructions below:



Click on the toggle menu or  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:



Please change your password for security reasons.

Current Password

New Password

Re-enter Password

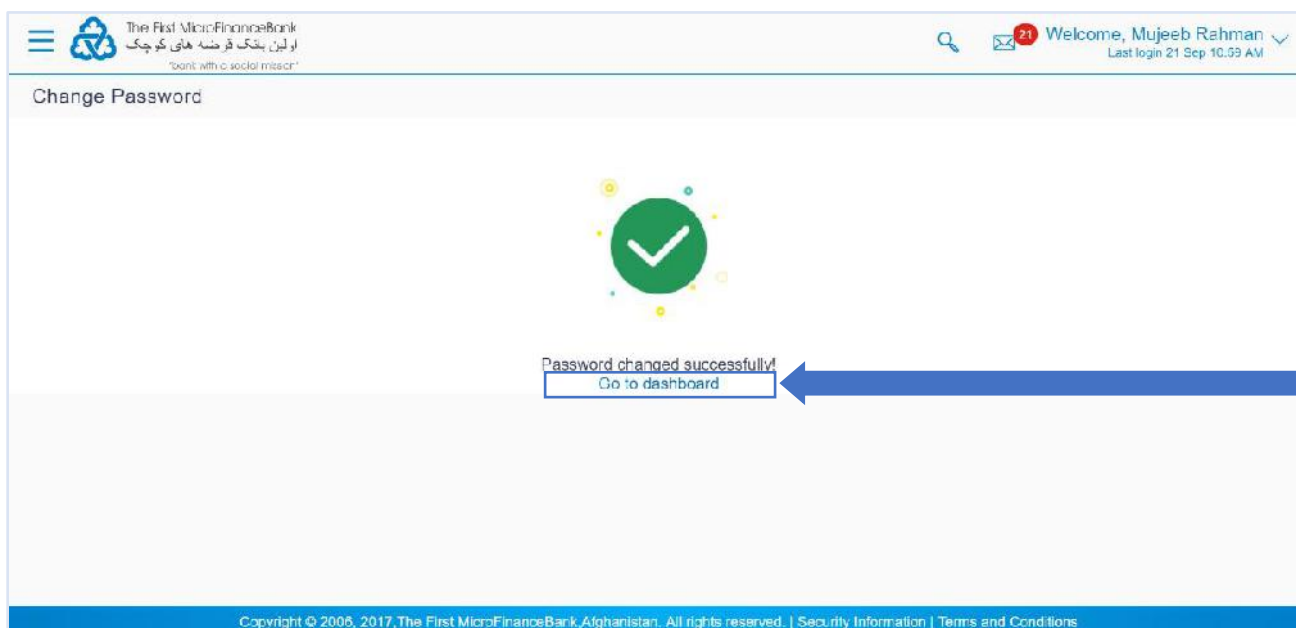
Your Password can :

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

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To change your password:

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



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

8. CHEKING YOUR MAIL BOX

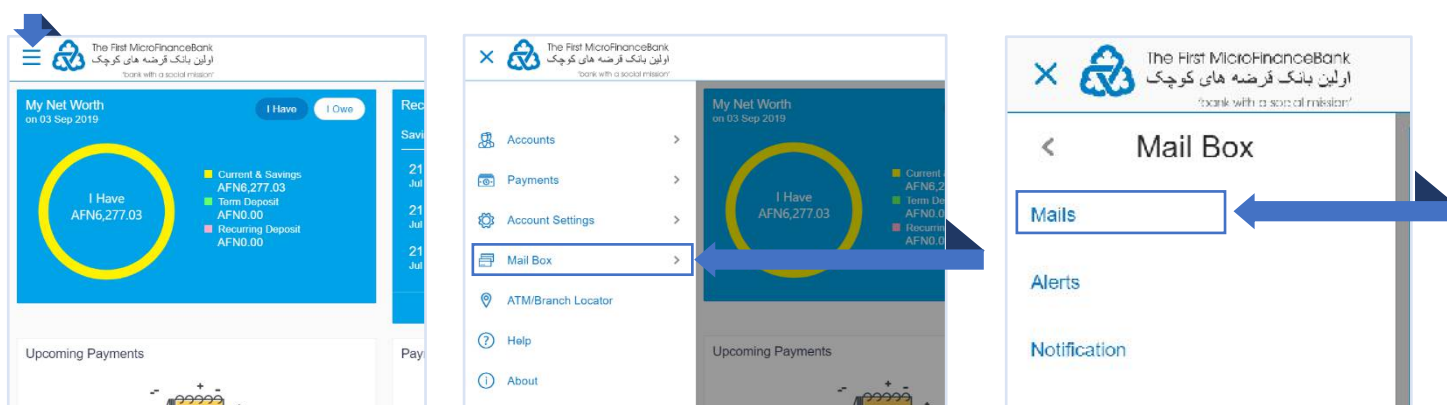
“**Mail box**” of the application consists of messages, alerts and notifications intended to the users. Mail box shows the list of messages to the user with date and time and message subject. you can click the message to read the detailed content of the message. The subject of the message gives a brief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



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

To navigate to your mails, click on “**Mail Box**”.

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

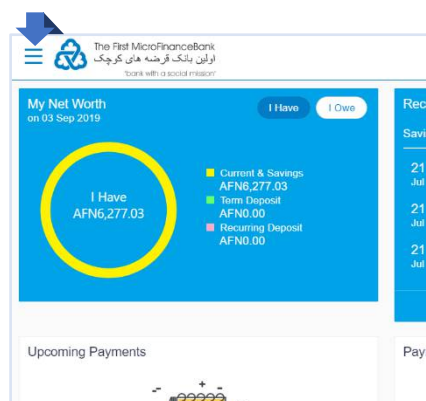


From the above figure, the “Mails” page consists of the following options:

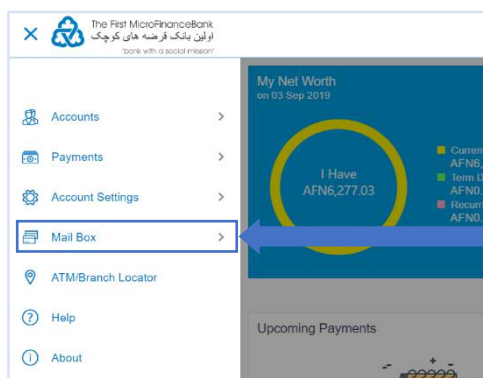
1. **Inbox:** click on to check your received mails.
2. **Sent:** click on to check your sent mails.
3. **Deleted Mail:** click on to check your deleted mail.
4. **Compose Mail:** click on to write a new email.
5. **Read Mails:** click on any of the received mails from the mails’ list.
6. **Delete Mails:**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

8.2 VIEWING/MANAGING YOUR ACCOUNT ALERTS

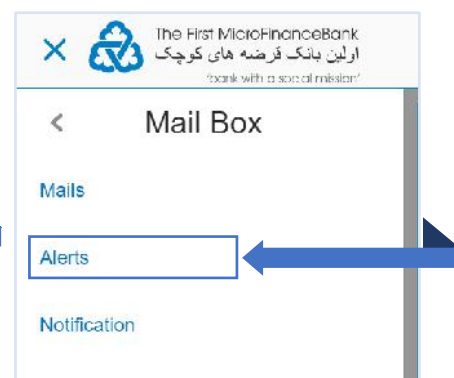
Using this option, you can manage or view your account related alerts. Follow the instructions below to manage or view alerts:



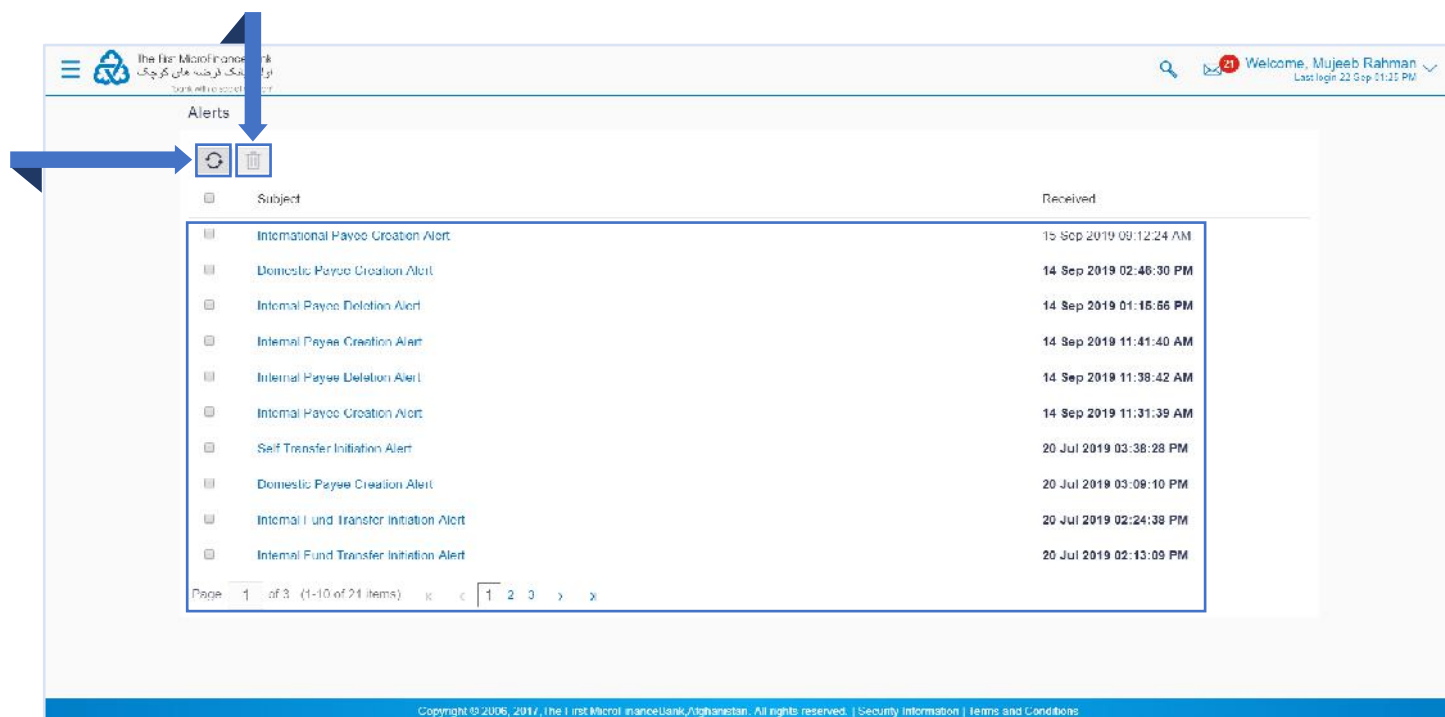
Click on the toggle menu or icon to access your mail box.



To navigate to your alerts, click on “Mail Box”.



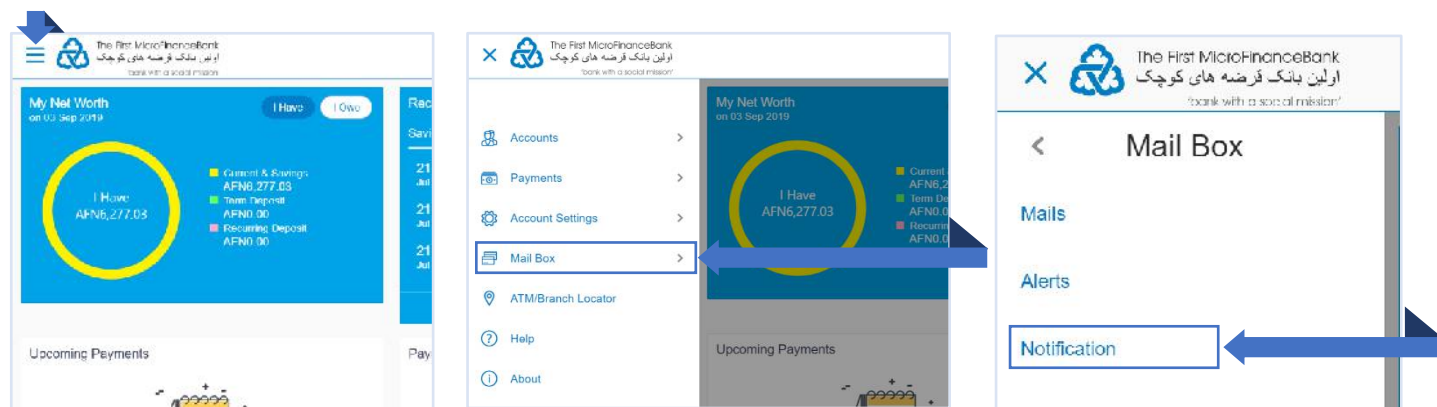
Click on “Alerts” to proceed to your account related alerts page:



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

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

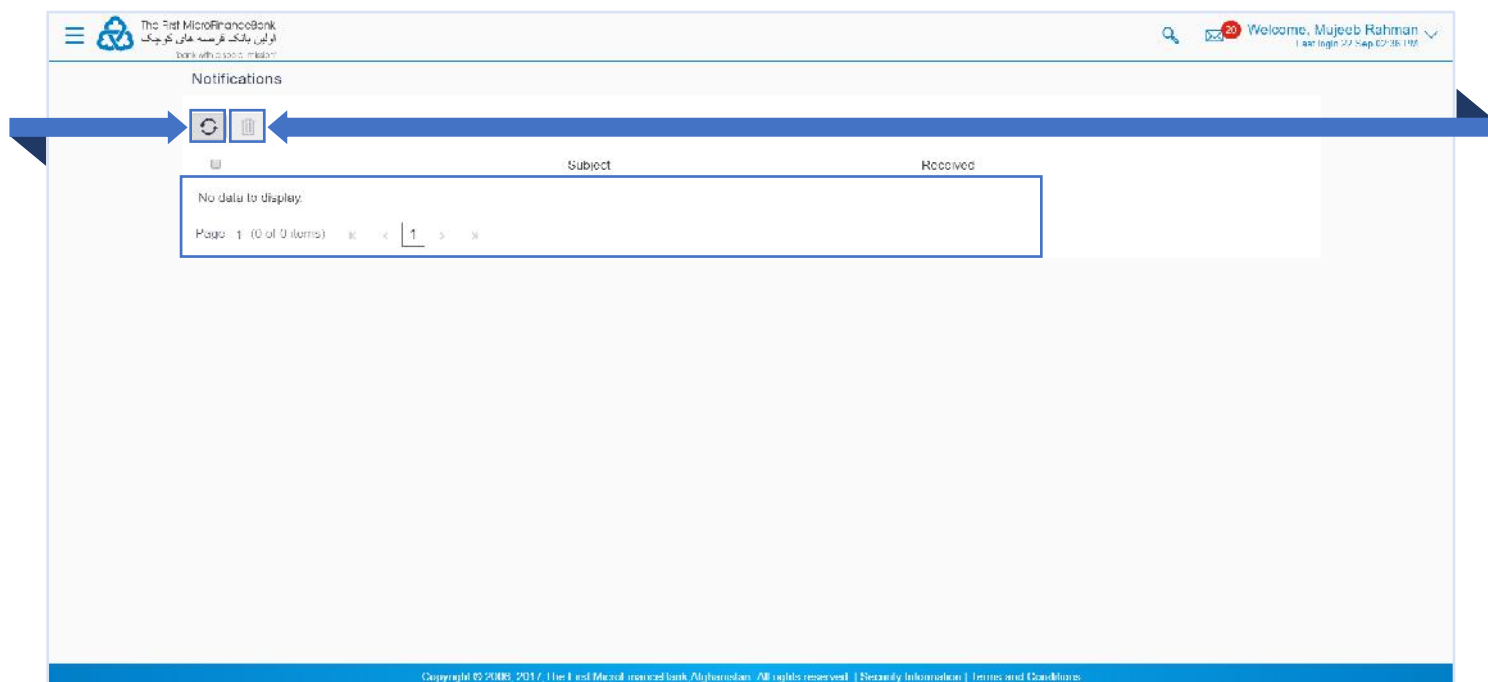
8.3 VIEWING/MANAGING YOUR ACCOUNT NOTIFICATIONS



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:

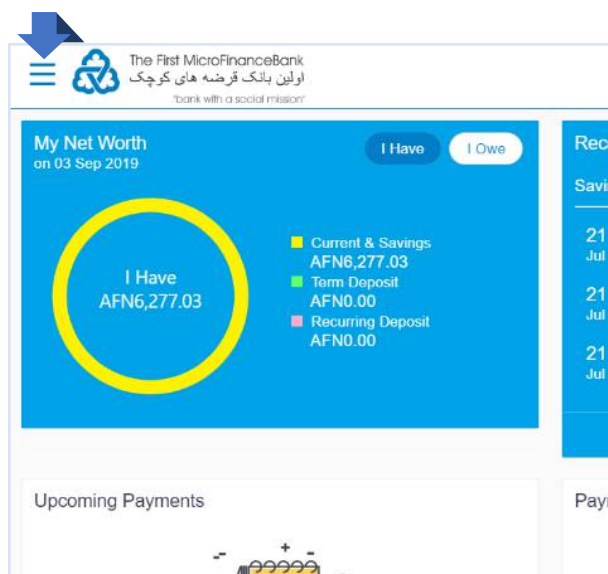


From the above figure, the “**Notifications**” page consists of the following options:

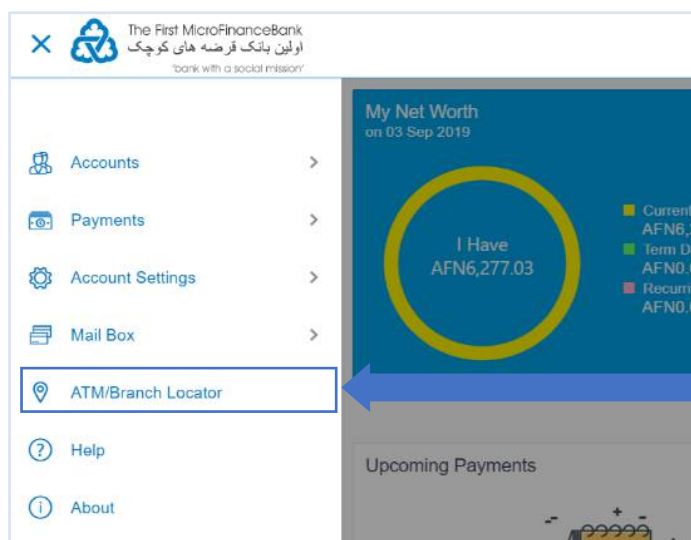
1. **Read Notifications:** click on any of the received notifications from the notifications’ list.
2. **Delete Alerts:** select a notification from the displayed notifications’ list and click on  icon to delete.
3. **Refresh Alerts:** click on  icon to check for new notifications.

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.



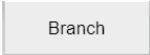
Click on the toggle menu or  icon to access Branch Locator tool.



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



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

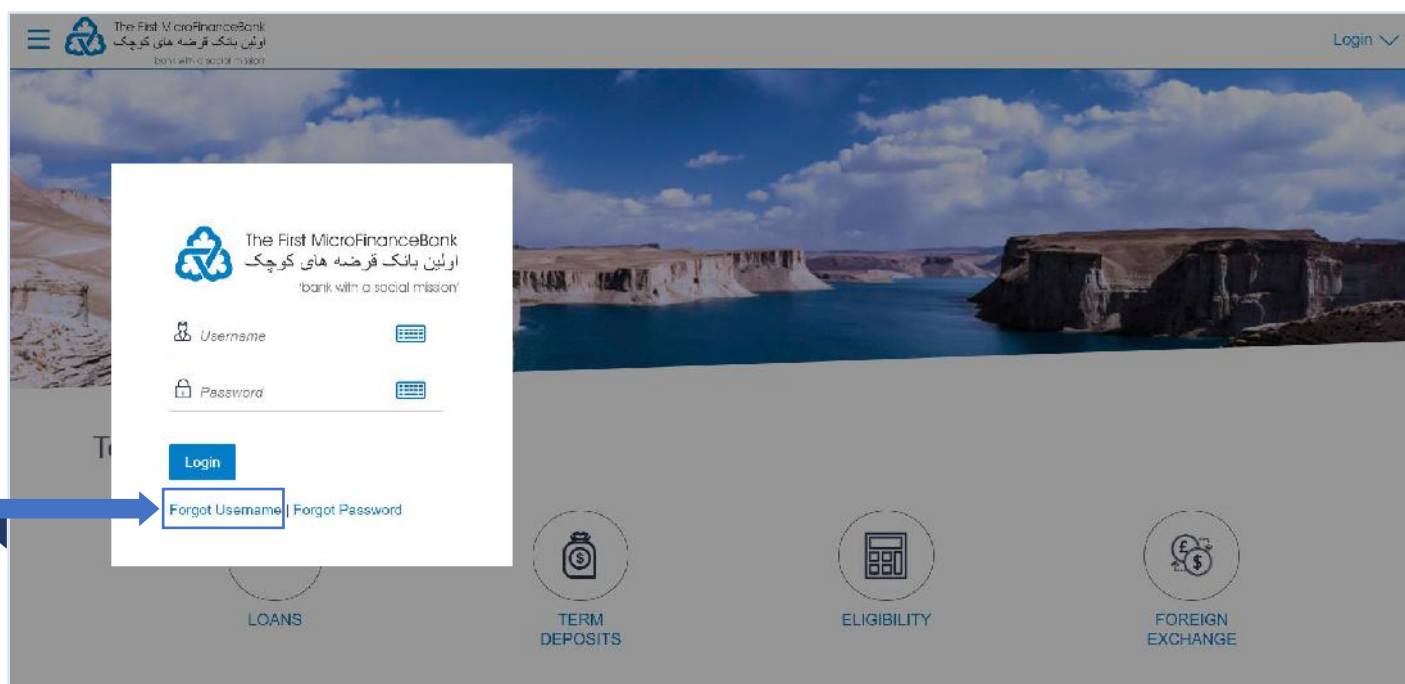
1. **Location of Branch:** click on  button and choose  from the list.
2. **Search Branch:** enter the name of the city/province in the “**Search ATM/Branch Locator**” field to locate all the branches around your residential area.
3. **Show Nearest Branch:** Click “**Show nearest ATM/Branches**” to view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

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.

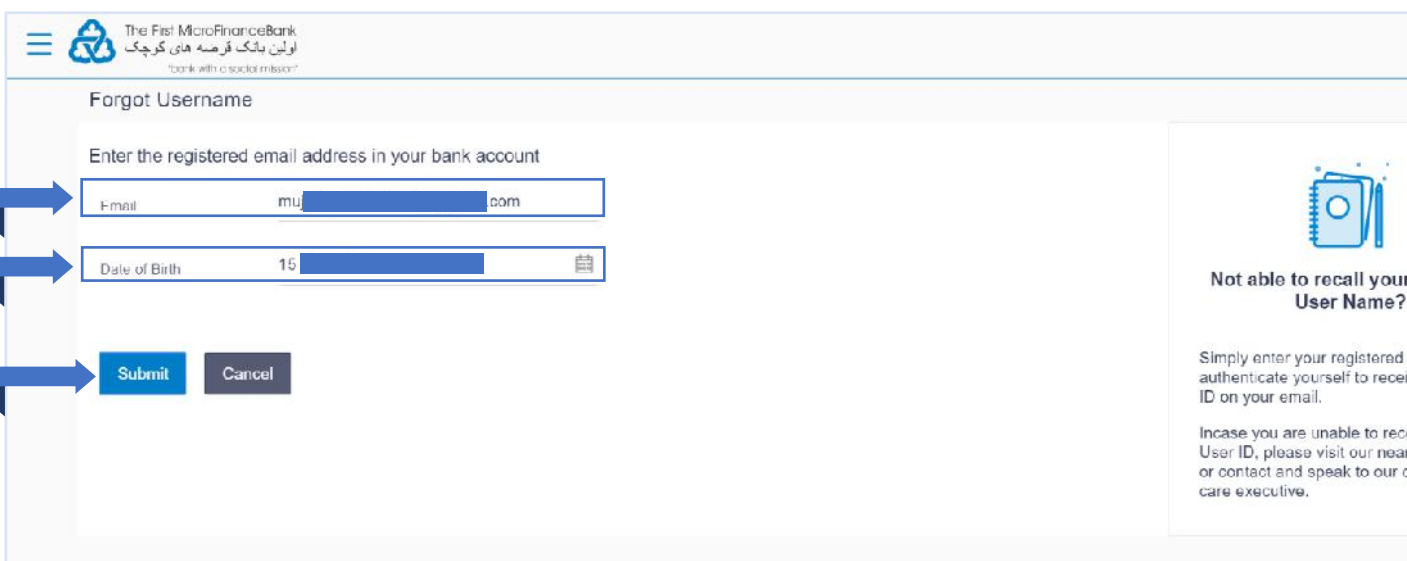
10.1 FORGOT YOUR USERNAME

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:



The screenshot shows the login page of The First MicroFinanceBank. The page has a header with the bank's logo and name in English and Persian, and a 'Login' link. The main content area features a large background image of a canyon. Overlaid on this is a white login form with fields for 'Username' and 'Password', a 'Login' button, and a link for 'Forgot Username | Forgot Password'. A blue arrow points to the 'Forgot Username' link. Below the login form are four circular icons representing 'LOANS', 'TERM DEPOSITS', 'ELIGIBILITY', and 'FOREIGN EXCHANGE'.

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

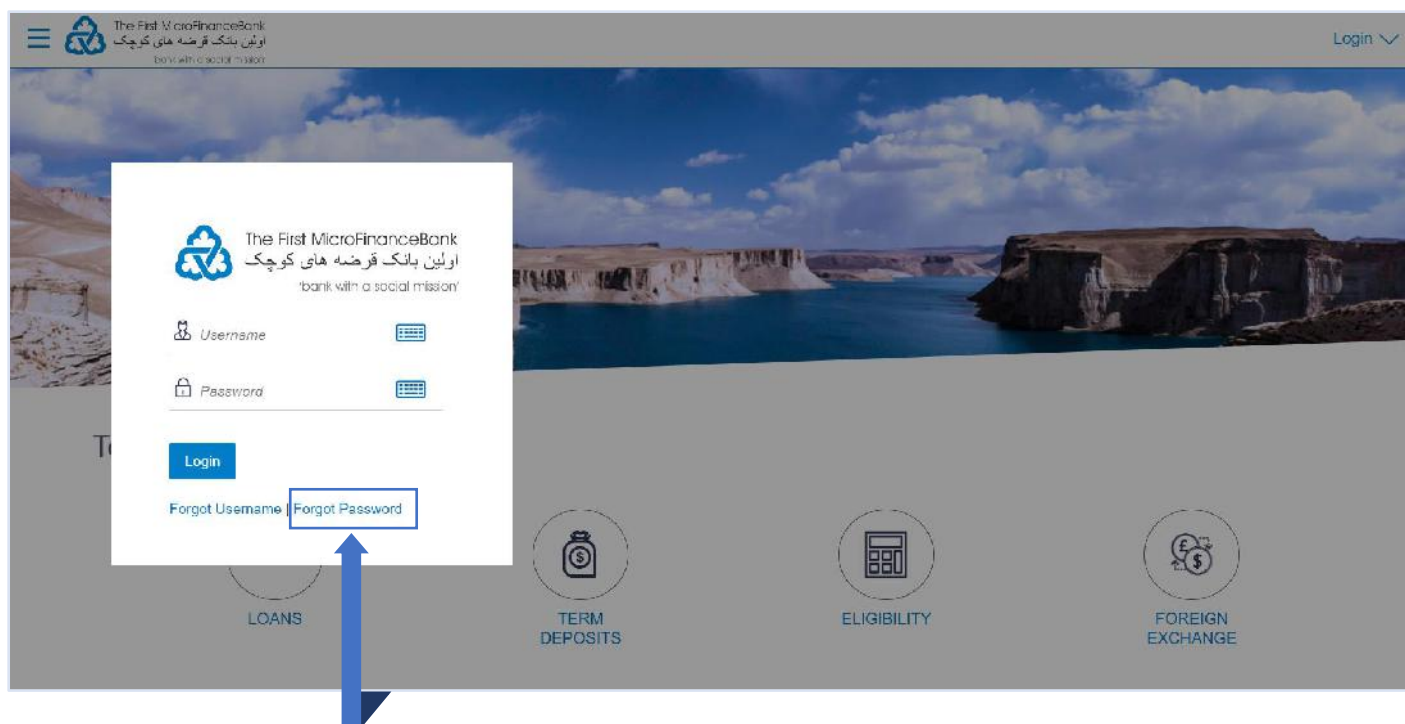


The screenshot shows the 'Forgot Username' page. The page has a header with the bank's logo and name. The main content area is titled 'Forgot Username' and contains a form with the instruction 'Enter the registered email address in your bank account'. The form has two input fields: 'Email' (with the text 'mu...' and '.com') and 'Date of Birth' (with the text '15' and a calendar icon). Below the input fields are 'Submit' and 'Cancel' buttons. A blue arrow points to the 'Email' field, another points to the 'Date of Birth' field, and a third points to the 'Submit' button. On the right side of the page, there is a section titled 'Not able to recall your User Name?' with a calendar icon and text explaining the process and providing contact information for assistance.

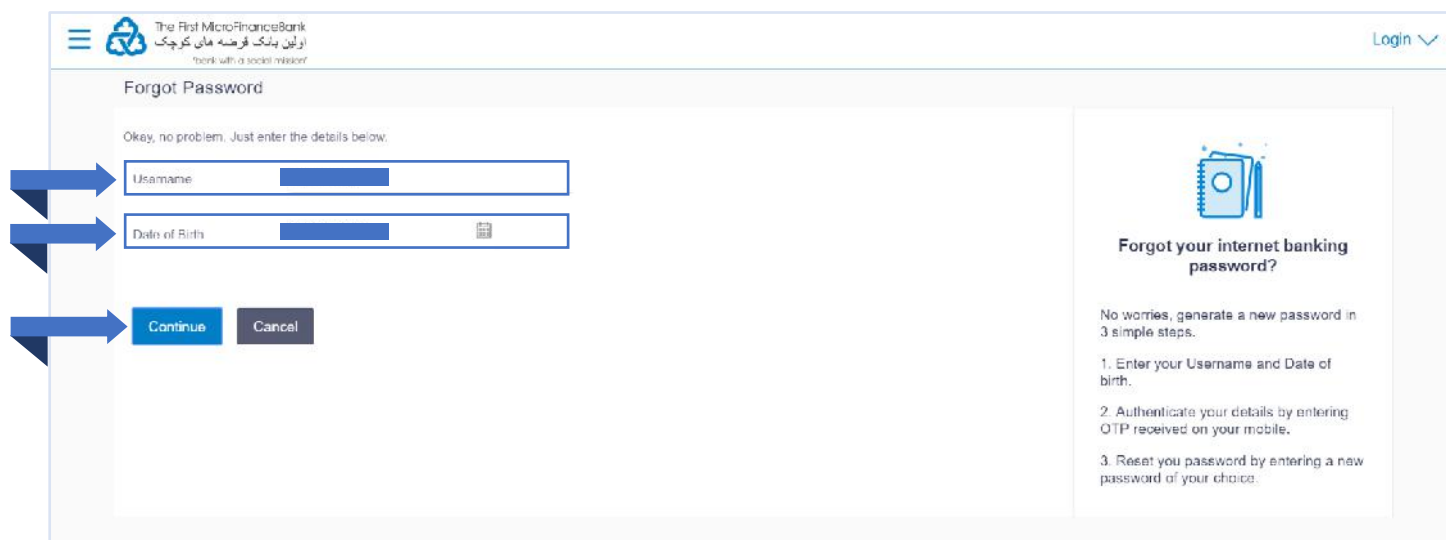
Enter your registered email ID in the “**Email**” field followed by your “**Date of Birth**” and click on **Submit** to receive your **Username** on your email.

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:



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

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Reset Password

Please enter your new password

Password

Re-enter Password

Submit Cancel

Your Password can :

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

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

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Reset Password

Password changed successfully!
 Please click below to login.

Login

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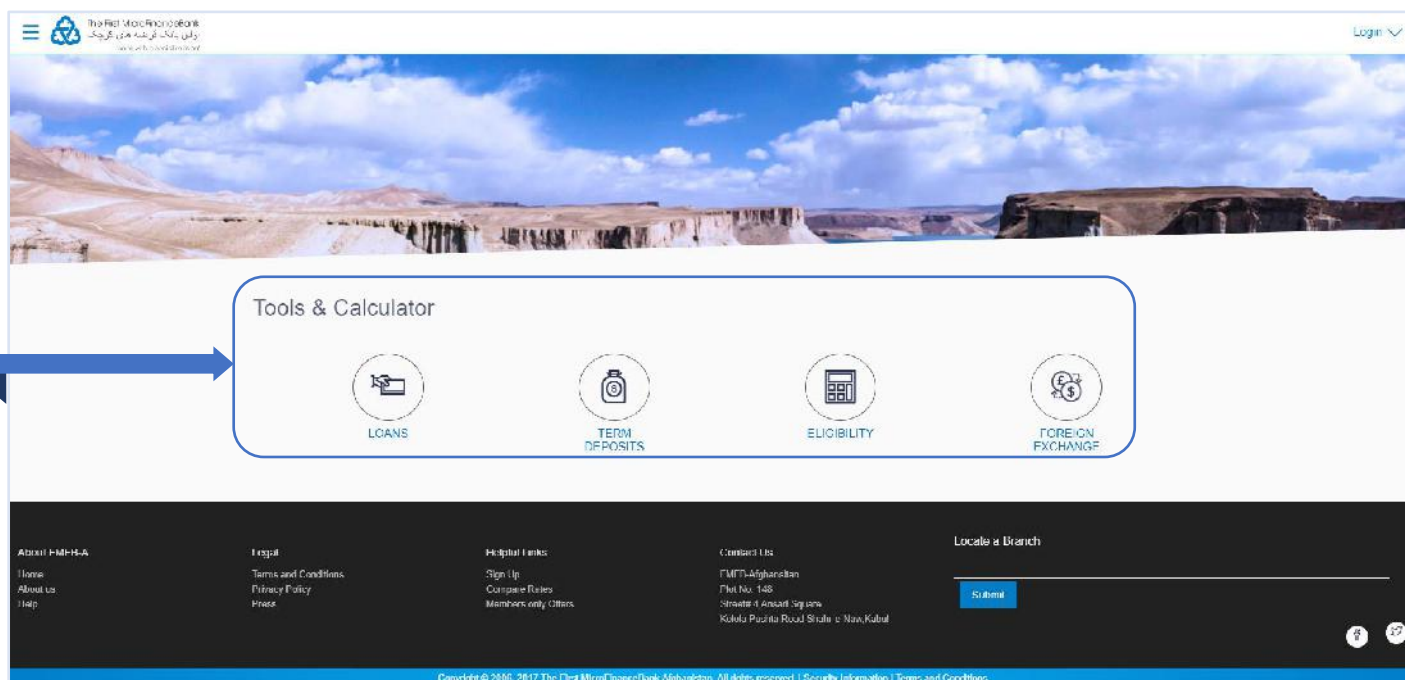
11. TOOLS AND CALCULATORS

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:

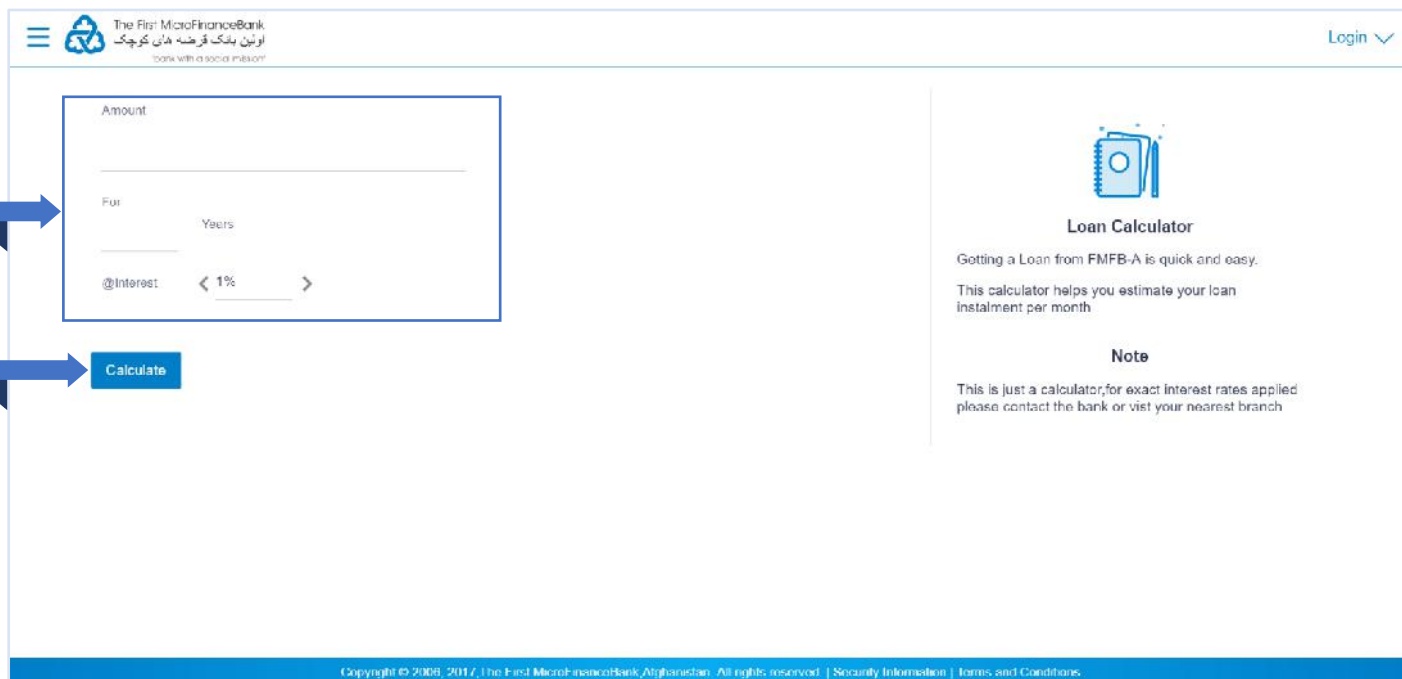


11.1 LOAN CALCULATOR

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



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Amount

For Years

@Interest < 1% >

Calculate

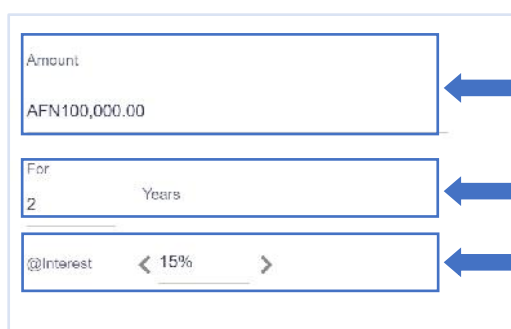
Loan Calculator

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

Note

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

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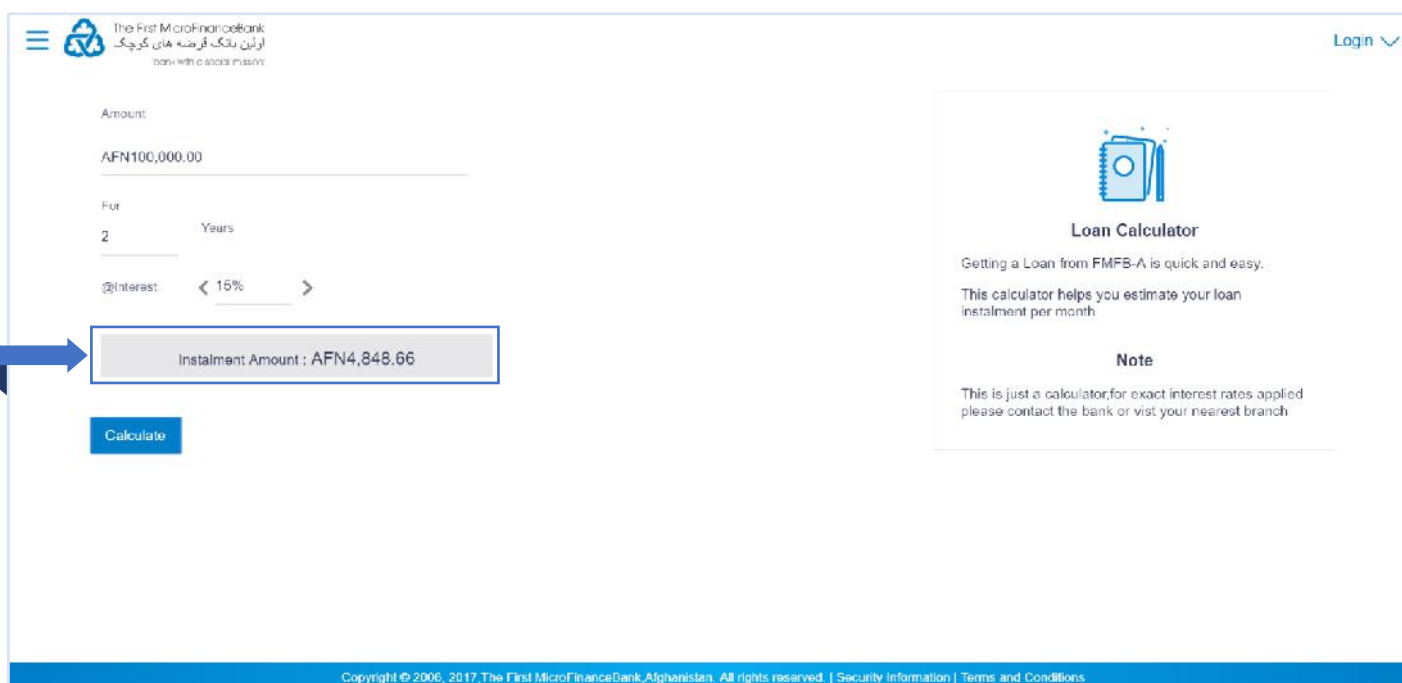
Amount
AFN100,000.00

For 2 Years

@Interest < 15% >

Field Description:

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



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Amount
AFN100,000.00

For 2 Years

@Interest < 15% >

Instalment Amount : AFN4,848.66

Calculate

Loan Calculator

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

Note

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

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

Field Description:

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

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.



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

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:

How Much Loan Can You Get?

Your Average Monthly Income
AFN30,000.00

Your Average Monthly Expenses
AFN20,000.00

For How Many Years
2

Interest Rate: 15%

You can get a loan of: AFN208,248.00
Average Installment: AFN10,000.02/month

[Calculate](#)

Loan Eligibility Calculator
FMFB-A calculator provides quick results regarding your eligibility for the loan considering factors like your monthly income and expenses.

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

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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.



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

From
Currency
Foreign Currency

Amount

[Convert](#)

[Back To Dashboard](#)

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

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

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From
Currency
USD

Amount
\$100.00

To
Currency
AFN

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:



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From
Currency
USD

Amount
\$100.00

To
Currency
AFN
@ 1 USD = 78.11 AFN

Amount: AFN 7,811.00

Convert

Back To Dashboard

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

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

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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.