



BMCE*DIRECT.MA*
MOBILE APPLICATION BMCE DIRECT

BANK OF AFRICA
BMCE GROUP



OUR CONTINENT, OUR FUTURE

BMCE DIRECT, THE REMOTE BANKING SERVICE

SECURE MOBILE BANKING!



080 100 8100
BANKOFAFRICA.MA



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WHAT IS BMCE DIRECT?

BMCE Direct is the remote banking service that is offered by BANK OF AFRICA, accessible through the website or through the free downloadable application in stores (App store and Google Play)

This service allows you to manage your accounts and conduct your day-to-day banking transactions easily and securely without going to a branch.



FAST

Your transactions are carried out and monitored in **real time**



CONVENIENT

You can access and manage your banking transactions **24h/7D**



SECURE

All your transactions are secured by receiving a **WBS code*** in **real time**

* One-time use code received either by SMS or e-mail

HOW DO I ACCESS **BMCE DIRECT** FOR THE FIRST TIME?



Subscribe to **BMCE Direct** at your **BANK OF AFRICA** branch.
Receive your accesses by **SMS** and download the application on **App Store** or **Google Play**



Access the web version **www.bmcedirect.ma**, enter your ID and your temporary password received by **SMS**. You will be asked to modify your **password** at your first connection

WHAT TYPE OF TRANSACTIONS ARE AVAILABLE ON **BMCE DIRECT**?

1. Consultation → →



Check your **balance**, **account**, **card history** and download your **transaction statements**



Consult your **bancassurance** products as well as your **loans** and **securities portfolio**

2. Transactions → →



Make **transfers** (internal and to fellow members) as well as **funds**



Pay your **bills**



Reload your **prepaid cards**, conduct your stock exchange transactions etc.

3. Subscriptions → → →



Apply for an **electronic bank card** or **bank passbook account**



Subscribe to the **DabaPay** service
(virtual wallet)



Subscribe to an **assistance contract**
Subscribe to a **savings contract** (Education, Retirement)

4. Other Services → → →



Recover your **BMCE Direct** accesses (login and password) instantly and autonomously



Request an adjustment of your **credit**



Modify your **mobile phone** details and/or **mail** for your internet purchases or your **BMCE Direct** transactions



Order your checkbook, countersign your card in case of **theft** or **loss**, and many other services.

HOW DO I PAY A BILL ON BMCE DIRECT?



1 Go to «**Pay bills**» from the «**Your transactions**» menu



2 Choose your **biller**

3 Access the **details of your invoice** by entering its reference (contract no., Fatourati reference, invoice no., line no. and secret code,...)

4 Confirm the **invoices** you wish to pay

5 Select the **account to be debited**

6 Enter the **confirmation code (WBS)** received via **SMS** and confirm



View your payment summary details



When you enter a payment identifier for a billing company (contract reference, secret code, other...), remember to check the «Add to favorites» box. This will allow you to simplify your process for the next payment.

HOW DO I MAKE AN EXTERNAL TRANSFER* OR PROVISION ON **BMCE DIRECT**?



1 Choose the type of recipient

Recipient already registered

2 Select the **account to be debited**

3 Select the **recipient** from the already-registered recipients list

4 Fill in the **amount** and the **reason**

5 Enter the confirmation code (WBS) received via SMS and confirm

New recipient

2 Add a recipient by informing its contact details (name, RIB of the recipient...)

3 Select the **account to be debited**

4 Fill in the **amount** and the **reason**

5 Enter the confirmation code (WBS) received via SMS and confirm

* Transfer to a Bank Of Africa recipient or to a recipient in another bank. An internal transfer is the one between Bank Of Africa accounts of the same customer.

HOW DO I MAKE FUNDS AVAILABLE VIA BMCE DIRECT?



1 Choose the type of recipient

Recipient already
registered

New recipient

2 Select **the recipient**
from the list of
already-registered
recipients

2 Fill in the **contact
information of the
recipients** (last name,
first name, CIN, mobile
phone...)

3 Fill in **the amount**
and **the reason**

3 Fill in **the amount** and
the reason

4 Enter the
confirmation code
(WBS) received via
SMS and confirm

4 Enter the **confirmation
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HOW DO I CHANGE MY PERSONAL INFORMATION (MOBILE PHONE OR E-MAIL) ON BMCE DIRECT?



BMCE Direct's «Personal information» are the mobile phone number and e-mail address used to receive the confirmation codes for your transactions on **BMCE Direct** and are stored on the **app**, any modification of this personal information will require the use of the Personal Key Card



- 1 Go to «**Personal information**» from the «**Profile**» menu
- 2 Click on the link «**Change my personal information**»
- 3 Fill in the key (series of 6 digits) from your **Personal Key Card**
- 4 Change your mobile phone number and/or e-mail
- 5 Confirm the changes



Remember to change your contact information also in the «**3D-secure contact information**» section to allow the update of the receipt of the **GSM/e-mail** confirmation code for your Internet purchases/payments

HOW DO I CHANGE MY 3D-SECURE CONTACT INFORMATION (MOBILE PHONE OR E-MAIL) ON BMCE DIRECT?



The «3D-Secure contact information» is used to receive confirmation codes for your **Internet transactions** (purchases and payments) via **credit card**



1 Access «**3D-Secure contact information**» from the menu «**Services**»

2 Select the **appropriate credit card**

3 Click on «**Reset**» and fill in **the new contact information** as well as the **default** reception **channel**. Confirm.

4 Enter the **confirmation code (WBS)** received by **SMS** and confirm

5 **View confirmation of your changes**



Remember to modify your contact information also in the «**Personal information**» section to allow the update of the confirmation codes receipt for mobile phone/e-mail for transactions on **BMCE Direct**.

HOW TO RECOVER YOUR **ACCESS** (LOGIN AND/OR PASSWORD) **LOST OR FORGOTTEN?**



- By contacting our Direct Line **7 days** a week from 8am to 10pm on **080 100 8100** (from Morocco) or at **+212 5 22 42 15 42** (from abroad)
- In complete autonomy from **BMCE Direct WEB** version by clicking on « forgotten access codes».

WHAT IS A PERSONAL KEY CARD (PKC)?



- The **PKC** is a security tool that the bank offers to secure sensitive transactions on **BMCE Direct**.
- It is in the form of a card which contains several codes

What is its purpose?



- **Change your personal information** (phone number, e-mail address)
- **Reset your forgotten BMCE Direct password**

How do I manage it?



Order your **PKC** from your personal **BMCE Direct WEB** account by following the instructions below:

«**Profile**»



«**Personal Key Card**»



«**Order a new Personal Key Card**»