THE CONNECTED BANK

BANK OF AFRICA
BMCE GROUP

BMCE DIRECT
A REMOTE BANKING SERVICE
SECURE MOBILE BANKING!

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BANKOFAFRICA.MA

TABLE OF CONTENTS

BMCE DIRECT,
THE ACCESSIBLE BANK ____ 04

BMCE DIRECT,
PRACTICAL BENEFITS ____ 06

BMCE DIRECT,
CUSTOMISED TRANSACTIONS AND SERVICES ____ 09

BMCE DIRECT,
SECURE AND USER-FRIENDLY TRANSACTIONAL SERVICES ____ 10

WHAT IS BMCE DIRECT?

BMCE Direct is a remote banking service 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 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?

Subscribe to **BMCE Direct** at your **BANK OF AFRICA** branch

Google Play

Disponible sur App Store

Connect via the website at **bmcedirect.ma** or **download the free app** on the App Store or Google Play

Enter your **username** and **password** on the home screen

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 **Daba***Pay* service **(virtual wallet)**

4. Other Services

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.

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?

- **Selecting or changing a recipient** before proceeding with a money transfer
- **Change your personal information** (phone number, e-mail address)

How do I manage it?

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

«Your agreement»

⬇

«Enhanced identification»

⬇

«Order a new Personal Key Card»

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

HOW DO I MAKE AN EXTERNAL TRANSFER* 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 **Confirm your transaction**

New recipient

2 Fill in the **recipient name** by using the **Personal Key Card:** Fill in the key **(series of 6 digits)** requested that is on your card and then confirm

3 Select the **account to be debited**

4 **Fill in the contact information for the recipient** (if a transfer, enter the bank details in the account field).

5 Fill in **the amount** and **the reason**

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

7 **Confirm your operation**

* 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 code (WBS)** received via **SMS** and confirm

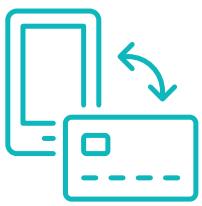
HOW DO I CHANGE MY PERSONAL INFORMATION (MOBILE PHONE OR E-MAIL) ON BMCE DIRECT?

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.**

1. Go to **«Personal information»** from the **«Your agreement»** 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 «Your services» menu

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.**