

### How to bank online with BFL

# Internet Banking User Guide

### SUMMARY

3	Introduction & General information
5	Your first steps - Activation, connection
3	Individual Users - Nickname, password
4	Individual Users - My Accounts (current & saving)
5	Individual Users - Manage your transfers
6	Individual Users - Others
7	Corporate Users - Maker/Checker option
8	Settings - Change (username, password, languages, contact)



## INDIVIDUAL USERS

2 - E-Banking User Guide

### INTRODUCTION

Welcome to BFL BRED Group E-Banking User's Guide !

Our online banking service provides a full **english**, **french and lao** language option, is **easy** to set up and use, and also allows you to do all of your day-to-day banking activities at your own **convenience**.

With **BFL BRED Group E-Banking** you can check your account balance and history, transfer funds to your accounts or to a third party accounts (in Lao PDR or overseas), but also change your password directly and much more.

#### HOW TO APPLY ?

Here is how to apply to our E-Banking service :

- Fill out an application form directly at any of our Service Centers in Lao PDR
- For further information contact us directly through our communication channels: Call Center, eMail, Social Media or our website.



#### PURPOSE OF THIS GUIDE

This guide presents users with information on how to manage their accounts using our E-Banking software. It covers the basic **services** which include: My Accounts (current & saving), Transfers, Tools, Settings, and Other Services.

It also presents to **Corporate** users how to manage their account and the Maker/Checker option.

### INTERNATIONAL SECURITY STANDARDS

**BFL BRED Group E-Banking** is protected by international standard technology and certification.

Security is essential to us, this is why to provide an additional layer of security, a One-Time-Password (OTP) will be sent to your mobile phone to confirm certain operations. When you register at one of our branch you should provide your current mobile phone number, and in case of any change please contact our Call Center or your Relationship Officer to update your personal information.

The following are **tips and tricks** to help you protect yourself when using BFL BRED Group E-Banking:

- Avoid accessing your E-Banking from public places or from shared computers such as Internet cafes
- Regularly check the date and time of your last visit to your E-Banking page. If you suspect anything unusual, please contact your Relationship Officer

Don't pick a password that someone can easily guess and change your password regularly

Please make sure you have updated protection software on your device

### YOUR FIRST STEPS





#### **FIRST** ACTIVATION

After subscribing to BFL E-Banking in one of our branch, a **One-Time-Password** will be sent directly to your phone.

Then enter a **Login Name** and click on continue to activate your account.

Login name

Password

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# WHAT TO DO AFTER THE FIRST ACTIVATION ?

After your enrollment and successful first connexion, you will arrive on the **BFL E-Banking** home page.

SELECT A	NICKNAME		
You can log in	next time easily using	a nick name instead o	f the contract co
vvouid you lik	e to pick up one now ?		
	() <mark></mark>		

You will then be asked if you want to setup a new **Nickname**. It is the Login Name you will have to provide each time you want to access your **personal BFL E-Banking page**.

For **security** reason we advise you to add special characters and/or numbers to it. Once you are done, enter your **password** and validate.



### MY ACCOUNTS

### 1

#### HOW TO VIEW MY ACCOUNTS

#### 20 bfl

BRED Group						
HELLO LUCAS OLIVE Last Log in: 13 October 2017 - 13:4	5:45	MY CUSTOMER ADVISER () Pascele ROUZIES Brench BFL Ltd Vientiane Main Branch	2	U Log out		
	0	HOME	SYNTHESIS			
VIEW MY ACCOUNTS			Statucio			o
MY SAVINGS ACCOUNTS		ACCOUNT LUCAS OLIVE	-			Click on
and a state of the sector	-	N° 001001543506290016	IBAN			account number
MY TRANSFER	۲	1.001001040000	ALCONTRACTOR DE LA CONTRACTOR DE LA CONT		-0	to view vour
MY TOOLS	0	Nature	Balance			
MITIOULS	U	Current Account	24.51 EUR			account details
SETTINGS	٥	ACCOUNT LUCAS OLIVE N° 001001543506000014	IBAN			
a James days	. Alest	Nature	Balance			
	1.7.000	Current Account	1,745,473.00 LAK			
		ACCOUNT LUCAS OLIVE N° 001001543506020011	IBAN			
	Silen.	Nature	Balance			
		Current Account	1,547.86 THB			
		ACCOUNT LUCAS OLIVE	IBAN			Click on
		Nature	Balance			Current to
		Current Account			-0	view vour
		LOAD MOR	E OPERATIONS			account statement
Leg	al Notice		Contact	Security		
				Version 3.5.42-1		

BFL Home page automatically offers an overview of your current accounts, with the available balance.

On the top left of this page you can easily choose to view your current accounts or your saving accounts, by clicking either on **View My Account** or **My Saving Accounts** 

### MY ACCOUNTS



Basic Bank Account Number

International Bank Account Number



×

#### BANK ACCOUNT DETAILS

After clicking on your account number, a pop-up page will appear showing the different **information** related to your account, such as the **complete account number**.

On the top right you will find the BFL Bred Group internal **BIC Code**, or commonly known as SWIFT Code.

MY CUSTOMER ADV Pescelo ROUZIES Branch BPL Lao Vier	ISER	2			( LO	<b>D</b>
Current Accou N° 0010015435	nt - LUCAS OLIVE				Balance: 2 Except perce	4.51 EUR
Q SEARCH START	D END	D			* DOWNE	oad 🌰 Print
Dete	• Operation - M	fore details	Value date	٣	Amount	٣
04/10/2017	Outgoing Transfe	e.	04/10/2017		-1.00 EUR	
04/10/2017	Internal Account	Tracefer	04/10/2017		-30.00 EUR	
04/10/2017	Outgoing Transf	er	04/10/2017		-1.00 EUR	
04/10/2017	Outgoing Transfe	ar	04/10/2017		-1.00 EUR	
04/10/2017	International Ou	utward Transfer Fees	04/10/2017		-0.85 EUR	
04/10/2017	Outward SWIFT	Fees	04/10/2017		-17.03 EUR	
04/10/2017	Outgoing Transf	e e	04/10/2017		-29.89EUR	
04/10/2017	Outgoing Transfe	er.	04/10/2017		-29.89 EUR	
		LOAD MORE	OPERATIONS			
	Conte	ici		5	ecurity	
						Version 3.5.42-1

### 3

#### ACCOUNT STATEMENT

When clicking on current account, your statement details will appear, with all **previous transactions** (payments, transfers, etc.)



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### HOW TO VIEW MY ACCOUNTS

				HOME > SAVINGS SUMMAR	RY	
				ACCOUNT SAV3		
53 brl				Saving		Opened on: Monday 04 September 2017
BRED Group				Accourt Holder		SAV3
HELLO LUCAS OLIVE Last Log In: 13 October 2017 - 13:45	5:45	MY CUSTOMER ADVISER Pascale ROUZIES Branch BFL Ltd Vientiane Main Branch	7 2	interest rate:		₩/A
MY ACCOUNTS	$\odot$	ACCOUNT LUCKS OF ME		Cumulated interests since January,15	st.	4,056,00 USD
		ACCOUNT LUCAS OLIVE		Interests to be cumulated until Decer	mber, 31th	4,056.00 USD
VIEW MY ACCOUNTS		N 001001343520270010		Maximum deposit amount		N/A
MY SAVINGS ACCOUNTS		Nature				
MY TRANSFER	$\odot$	Saving			BACK	
MY TOOLS	۲	ACCOUNT LUCAS OLIVE N° 001001543526000014				
SETTINGS	$\odot$	Nature		Balance		
		Saving		400,719.00 LAK		
1.98	aliti	ACCOUNT LUCAS OLIVE N° 001001543526020011				
	TIM	Nature		Balance		
		Saving		0.00 THB		
	Sec.	ACCOUNT LUCAS OLIVE				
		Nature		Balance		
		Saving				<b>—</b> ••
Lega	al Notice		Contact		Security	
					Version 3.	5.42-1

Under View My Accounts tab, click on **My Savings** to access your different BFL saving accounts; you will then have an overview of your situation.

When clicking on a specific account, you will have access to your **Saving Summary**, composed of the concerned interest rate, the interests cumulated, the interest to be cumulated and the maximum deposit amount.



#### CREATE A ONE TIME TRANSFER

To execute a transfer click on **My Transfer** tab on the top left of your BFL E-Banking page. You will then be able to choose between different type of operations such as: one time transfer, recurrent or international.

CO BEL				
HELLO LUCAS OLIVE Lost Log In: 13 October 2017 - 13:45:45		MY CUSTOMER ADVISER © Pescele ROUZIES Branch BFL Ltd Vientiane Main Branch		
MY ACCOUNTS	۲	HOME > CREATE A ONE TIME TRANSFER		
MY TRANSFER	$\odot$			
TRANSFER		1 • SELECT THE ACCOUNT TO DEBIT		1. Click to select
RECURRING TRANSFER		Current N° 001001543506290016 LUCAS OLIVE Balance: +24.51 EUR	<b>—</b> •	the Account to <b>debit</b>
MANAGE MY BENEFICIARIES		2 • SELECT THE ACCOUNT TO CREDIT		2. Click to select
MY TOOLS	٥	Current N° 001001543506000014 LUCAS OLIVE Balance: +1,745,473.00 LAK	<b>—</b> •	the Account to
SETTINGS	•	3 • ENTER THE AMOUNT OF THE TRANSFER	<b></b> o	3. Select or enter the <b>transfer amount</b>
	THE REAL	4 • ENTER THE REASON OF THE TRANSFER <b>DO NOT FORGET</b>		
		RESET VALIDATE	<b>—</b> 0	4. Click on <b>Validate</b> to execute the transfer

After completion of all required fields and to validate the operation, please refer on step 3: **Conduct a Transfer Confirmation** on page 12.

2			NEW BENEFICIARY
CREATE	A N	EW	1 * BIC OR BANK NAME:
			E
BEINEFIC		Υ	2 • ENTER THE ACCOUNT NUMBER
ಣbfl			3 • NAME OR CORPORATE NAME
HELLO LUCAS OLIVE	:45	MY CUSTOMER ADVISER © Pascele ROUZIES Brench BFL Lid Vientiane Main Branch	4 • FIRST NAME
MY ACCOUNTS	$\odot$	HOME > CREATE A ONE TIME TRANSFER	
MY TRANSFER	⊚	1 • SELECT THE ACCOUNT TO DEBIT	Save as favorite
RECURRING TRANSFER	R	Current N <sup>1</sup> 001001543506290016 LUCAS OLIVE	CANCEL CONTINUE
MANAGE MY BENEFICIARI	S	2 • SELECT THE ACCOUNT TO CREDIT	Click on Ente
MY TOOLS	$\odot$	Current N° 001001543506000014 LUCAS OLIVE	Balance: +1,745,473.00 LAK - another
SETTINGS	۲		ENTER ANOTHER BENEFICIARY ACCOUNT ACCO
C PRAS	a hist	3 • ENTER THE AMOUNT OF THE TRANSFER	EUR required information
		4 • ENTER THE REASON OF THE TRANSFER	

In order to create successfully a **New Beneficiary** for your transfer, please make sure you have in your possession the correct information.

When you are done you can save your new beneficiary for future use. To do so, tick the **Save as favorite** box.

3

#### CONDUCT A TRANSFER CONFIRMATION

When you validated all the information for your transfer, a Transfer confirmation will appear.

Co bfl BRED Group							
HELLO LUCAS OLIVE Lost Log In: 13 October 2017 - 13:45:45	6	MY CUSTOMER ADVISER () Poscole ROUZIES Branch BFL Ltd Vientiane Main Branch	Ø	2	LOG OUT		
MY ACCOUNTS	۲	HOME > CONDUCT A TRANSFER	; CON	IFIRMATION			
MY TRANSFER	$\odot$						
TRANSFER		1 • ACCOUNT TO DEBIT	C	urrent Account - Compte nº 00100154350629	0016 - LUCAS OLIVE		Check the
RECURRING TRANSFER							transfer
INTERNATIONAL TRANSFER		2 • ACCOUNT TO CREDIT	00	01001543506000014 - LUCAS OLIVE		0	information
MANAGE MY BENEFICIARIES		3 • AMOUNT OF THE TRANSFER		00 5110			before
TRANSFERS STATEMENT		o mooth of the notion en	10	UUEUR			validation
MY TOOLS	۲	4 • DESCRIPTION	x	XX			
SETTINGS	•	1 This transaction will be confir	med w	ith the reception of a unique code		-0	Enter your <b>OTP</b> after confirmation
	1971	CANCE	L	EDIT CONFIRM			

After completion of all required fields, a One-Time-Password (OTP) will be sent to your mobile phone to validate the operation.

After entering **Confirm**, a message will request to enter your OTP code from your mobile phone.

### WHAT ABOUT BFL LIMITS ON TRANSFERS ?

Be aware that depending on the **subscribed package** you will be limited in the amount you can transfer.

If you need more information on your personal limit please contact directly your **BFL Relationship Manager** or our Call Center at contact@bfl.la, or on the 020 285 444.

1

#### CREATE A RECURRING TRANSFER

If you want to set up a recurring operation to a specific beneficiary, you are able to do so by clicking on **Recurring Transfer** on the top left of your BFL E-Banking page.

HELLO LUCAS OLIVE Last Log In: 13 October 2017 - 13:45:45		MY CUSTOME Pescale ROU Branch BFL	ER ADVISER IZIES Ltd Vientiane Main Branch	2 2		LOG OUT		
MY ACCOUNTS	۲	HOME > CR	REATE A RECURRING T					
MY TRANSFER	$\odot$							
TRANSFER		1 • SELEC	T THE ACCOUNT TO E	DEBIT				1. Click to select
RECURRING TRANSFER		Current Account	N° 001001543506290016	LUCAS OLIVE	Balance:	+24.51 EUR 🔻	0	the Account to
INTERNATIONAL TRANSFER								debit
MANAGE MY BENEFICIARIES		2 • SELEC	T THE ACCOUNT TO C	REDIT				2 Click to select
MY TOOLS	⊙	Current Account	N° 001001543506000014	LUCAS OLIVE	Batance:	+1,745,473.00 LAK	-0	the Account to
	A MARK	3 • ENTER THE AMOUNT OF THE TRANSFER  4 • ENTER THE REASON OF THE TRANSFER  5 • ENTER THE DETAIL OF THE RECURRING TRANSFER						3. Select or enter the <b>transfer amount</b>
		Periodicity First transf Number of	fer 13/10/2017 D	<b>v</b>			-0	4. Schedule your transfer periodicity and conditions
				RESET	VALIDATE			

If you need to create a new beneficiary, please refer to page 11: **Create a New Beneficiary**.

After completion of all required fields please refer to the same **security process** as for a one time transfer.



#### CREATE AN INTERNATIONAL TRANSFER

In the case you need to send money abroad, you are able to do so through your personal BFL E-Banking. To do so click on **International Transfer** on the top left of your personal page.

HELLO LUCAS OLIVE Last Log In: 13 October 2017 - 13:45	5:45	MY CUSTOM Pascele ROU Branch BFL	ER ADVISER JZIES Lta Vientiane Main Branch	2 2			LOGOLIT		
MY ACCOUNTS	۲	HOME > CF	REATE AN INTERNATIC	NAL TRANSF	ER				
MY TRANSFER	$\odot$								
TRANSFER		1 • SELEC	OT THE ACCOUNT TO E	DEBIT					1. Click to select
RECURRING TRANSFER		Current	N° 001001543506290016	LUCAS OLIVE		Balance:	+24.51 EUR 💌	-0	the Account to
INTERNATIONAL TRANSFE	R	Account						-	debit
MANAGE MY BENEFICIARIE	ES	2 • SELEC	T THE ACCOUNT TO C	CREDIT					
TRANSFERS STATEMENT		BFL	1						2. Click to select
MY TOOLS	۲	WRONG	N° 0152354854	OLIVE LUCAS			L.		the Account to
SETTINGS	O				-		THE ROOM WITH		credit
Carlos		3 • ENTE	R THE AMOUNT OF TH	E TRANSFER			<b>€</b> <mark>390</mark>	-0	3. Select or enter the transfer amount
		4 • ENTER	R THE REASON OF THE	E TRANSFER	DC	NOT FOR	GET		
		5 • DUE D	DATE		13/10/2017				
		5 • TRAN	SFER FEES			~			
				RESET	VALIDATE			-0	4. Click on <b>Validate</b> to execute the transfer

If you need to create a new beneficiary, please refer to page 11: **Create a New Beneficiary**.

After completion of all required fields please refer to the same **security process** as for a one time transfer.

### 1

#### MANAGE MY BENEFICIARIES

Either to modify or delete your existing beneficiaries, click on Manage My Beneficiaries under My Transfer menu on the left of your personal page.

HELLO LUCAS OLIVE Last Log In: 13 October 2017 - 13:45:45		MY CUSTOMER A Pascale ROUZIES Branch BFL Ltd V	DVISER ientiane Main B	ranch	LOG OUT		
MY ACCOUNTS	۲	HOME > MAN/	AGE MY BE				
MY TRANSFER	⊚	Alias	v	Beneficiary 🔻	Account Number 🔻	Action 🔻	
TRANSFER		test modify		test modify test modify	0124568878955535	6	-• Modify
INTERNATIONAL TRANSFER		PATU XAY CAFE L	AK CA	PATU XAY CAFE PATU XAY CAFE	001000023211000018	<b>e</b> 🖻	beneficiary
MANAGE MY BENEFICIARIES		LUCAS-RECURRIN	IG	OLIVE LUCAS RECURRING	20197864160	C 🖻	
TRANSFERS STATEMENT		LUCAS INTER FT		OLIVE LUCAS FRANCE	20197864160	@ 面	
MYTOOLS	۲	BFL WRONG DAT	4	OLIVELUCAS	0152354854	C 💼 🚽	-• Delete
SETTINGS	۲	DOMESTIC TEST		DOMESTIC TEST DOMESTIC TEST	5454698	e 🖻	beneficiary

### 2

#### **TRANSFERS STATEMENTS**

#### HOME > STATUS OF MY TRANSFERS

Туре	Ψ.	Date	۳	Beneficiary	٣	Amount	*	Status	۳	Action	۳
One Time		04/10/	2017	/20197864160		29.89 EUR		Done			
One Time		04/10/	2017	/5454698		5.00 EUR		Pending			
One Time		04/10/	2017	/0010015435060	00014	30.00 EUR		Done			
One Time		04/10/	2017	/00100154350600	00014	10,00 EUR		Done			
One Time		04/10/	2017	/20197864160		1.00 USD		Done			
One Time		04/10/	2017	/20197864160		1.00 USD		Done			
One Time		04/10/	2017	/20197864160		1.00 EUR		Pending			

By clicking on **Transfers Statements** you will have access to your complete history.

You can find **details** such as the amounts or status of your past transfers.

### PART 2

### **CORPORATE** USERS

#### MAKER & CHECKER PROFILE: EXPLANATION

In order to guarantee the maximum level of security for your company BFL BRED Group has decided to implement a double check process, built around the Maker and the Checker profiles.

HELLO LUCAS MAKER Last Log In: 13 October 2017 - 11:54:21

### 1

#### MAKER ACCOUNT

The Maker account has **the ability to initiate transactions** such as local or international transfers, but does not have the ability to authorize.

3

#### **CHECKER** ACCOUNT

On the other hand the Checker account is **able to review all pending transactions** before approving it. In case of specific situation it is possible to escalate by requiring the second Checker to approve the transaction.

HELLO LUCAS CHECKER 1 Last Log In: 25 October 2017 - 17:20:54

HELLO LUCAS CHECKER 2 Last Log In: 25 October 2017 - 16:56:31



#### HOW TO VIEW MY ACCOUNTS

If you are an authorized signatory on a business account you will be able to view / transact on your company's accounts through your **BFL E-Banking** account.

HELLO LUCAS CHECKER 1 Last Log in: 25 October 2017 - 17:22:2	21	MY CUSTOMER ADVISER () Pavyna SISOMBAT Branch BFL Ltd Vientiane Main Branch	2	
MY ACCOUNTS	Θ	HOME	SYNTHESIS	
MY SAVINGS ACCOUNTS		ACCOUNT LAO OLIVE IMPORT-EX	P	Click to account number to view
MY TRANSFER	٥	N° 001001504411000028	Balance	your account details
MY TOOLS	$\odot$	Current Account	107,455,846.00 LAK	
SETTINGS	۲	ACCOUNT LAO OLIVE IMPORT-EX	P BAN	
1 Jumin Long	2464	Nature	Balance	Click on Current to
	1117	Current Account	552.35 ESK	account statement
TA TA	Elen.			

BFL Home page automatically offers an overview of your current accounts, with the available balance.

On the top left of this page you can easily choose to view your current accounts or your saving accounts, by clicking either on **View My Account** or **My Saving Accounts** 



PREPARE A TRANSFER

To execute a transfer click on **My Transfer** tab on the top left of your BFL E-Banking page. You will then be able to choose between different type of operations such as: one time transfer, recurrent or international.

HELLO LUCAS MAKER Lost Log In: 13 October 2017 - 11:54:21		MY CUSTOMER ADVISER (e) Pevyna SISOMBAT Bronch BFL Ltd Vientiane Main Branch	7 2			LOG OUT		
MY ACCOUNTS	۲	HOME > PREPARE A TRANSFER						
MY TRANSFER PREPARE A TRANSFER ORDER TRANSFER ORDERS LIST	0	1 • SELECT SOURCE ACCOUN	T					1. Click to select
MANAGE MY BENEFICIARIES	0	Account N° 001001504411290028		UNKNOWN	Balance:	+832.30 EUR *	0	debit
SETTINGS	•	Current N° 001001504411000028	LAO OLIVE	E IMPORT-EXP	Balance: +1	07,455,846.00 LAK	—0	2. Click to select the Account to <b>credit</b>
	11.1	3 • TRANSFER AMOUNT			DEFINE ANOTH		<b>—</b> 0	3. Select or enter the <b>transfer amount</b>
		4 • TRANSFER DESCRIPTION	ΛΤΕ	25/10/2017	DO NOT FO	DRGET		
			RESET	VALIDA	ТЕ		<b>—_</b> 0	4. Click on Validate to execute the transfer

In case the Maker / Checker option is activated, the transfer will be under the **Transfer Order List**, waiting for approval. Please refer to the **Transfer Order Edit** on page xx.

### 3

#### **TRANSFER ORDERS LIST**

In order to view all informations concerning past and existing transfers of your company click on the **The Transfer Order List** tab located on the top left of your BFL E-Banking page.

HELLO LUCAS MAKER Laist Log In: 13 October 2017 - 11:54:21	MY CUS Pervyr Brand	a SISOMBAT h BFL Ltd Vie	VISER Intiane Main Branch	2 2					LOGOUT			
MY ACCOUNTS	• HOME	> TRANS	FER ORDERS	LIST								
MY TRANSFER	Θ											
PREPARE A TRANSFER ORDER	Туре	۳	Date 🔻	Beneficiary 🔻	Amount		Statu	15 🔻	Action V			
TRANSFER ORDERS LIST	One-t	ime	12/09/2017	001001504411000028	100.00	EUR	Арр	roved	o;		1. Acce	ess
MANAGE MY BENEFICIARIES	One-t	me	21/08/2017	001001504411000028	1000.0	00.00 EUR	Dele	ted		0	the <b>tra</b>	nsfer(s)
MYTOOLS	•							10000	-0	_	inform	ation and
SETTINGS	One-t	me	21/08/2017	001001504411000028	100.00	EUR	Reje	icted	Q		status	
				HELLO LUCAS CHECKER 1 Last Log in 25 October 2017 - 17:20 5	*	MY CUSTON @ Revyra BIS Branch BFI	MER ADV OMBAT L Lata Vien	ISER dane Main Brand	1 1			C) LDG OUT
A CINE A	(Constanting of the second sec			MY ACCOUNTS	۲	HOME > T	RANSE	ER ORDER	5 LIST			
	L.I. L			MY TRANSFER	©							
	-			TRANSFER		Тури	×	Data 🔻	Bereficiary ¥	Amount V	Sitetus V	Action ¥
				RECURRING TRANSFER		One-time		25/10/2017	001001504411000028	100.00 EUR	Weiting level 2 approval	O <sup>2</sup>
				TRANSFER ORDERS LIST		One time		12/09/2017	001001504411000028	100.00 EUR	Approved	O <sub>0</sub> e
				MANAGE MY BENEFICIARIES		One-time		21/08/2017	001001504411000028	1,000,000.00 EUR	Deleted	oc.
2 The <b>Checker</b> prof	ilo ic tho	only	~	TRANSFERS STATEMENT		One-time		21/08/2017	001001504411000028	100.00 EUR	Rejected	¢\$
2. The Checker prof	he statu	only		MYTOOLS	۲							
one able to change t	ne statu	5 01		SETTINGS	۲							
					alisi Tarit							
MY CUSTOMER ADVISER IS ADVISER IS ADVISER	ŝ			UN 000	in the second							
HOME > TRANSFER ORDER - EDIT												
1 • SOURCE ACCOUNT account	unt N°0010015044112	90028										
2 • DESTINATION ACCOUNT	unt N° 001001504411	000028							3. The G	Checker p	orofile w	ill then be
3 • TRANSFER AMOUNT	DOEUR							0	able to	eitner ap	prove, r	eject or
4 • TRANSFER DESCRIPTION	ţ.								uerete		101(5).	
5 • EXECUTION DATE 25/1 (estimated)	0/2017											

#### 21 - E-Banking User Guide

#### **REJECTION, ESCALATION, OR APPROVAL**

After you have selected one of the mentioned options, a pop-up window will appear on your screen and ask for your confirmation.



#### MAKER ACCOUNT

The Maker account has the ability to initiate transactions such as local or international transfers, but does not have the ability to

#### **CHECKER** ACCOUNT

On the other hand the Checker account is able to review all pending transactions

before authorizing it. In case of specific situation it is possible to escalate by requiring the second Checker to review the transaction.

	MATION			
To confirr mobile ph	m your requ ione	uest, please ent	er the code received v	via SMS on your
	<b>1</b> 1		-	

### PART 3

## TOOLS & SETTINGS



### TOOLS



On the BFL E-Banking you are able to do a loan simulation through our **Simulator**, by following these easy steps:



Please note that this simulation is based on your declarations and is provided for **informational purpose only.** 

Indeed it has no contractual value and does not constitute in any case a commitment of the bank.

Due date	Amount	Principal	Interest	Cumulated interests	Balance
1	212.47	129.14	83.33	83.33	9,870.86
2	212.47	130.21	82.26	165.59	9,740.65
3	212.47	131.30	81.17	246.76	9,609.35
4	212.47	132.39	80.08	326.84	9,476.96
5	212.47	133.50	78.97	405.81	9,343.46
ó	212.47	134.61	77.86	483.67	9,208.85
7	212.47	135.73	76.74	560.41	9,073.12
8	212.47	136.86	75.61	636.02	8,936.26
9	212.47	138.00	74.47	710.49	8,798.26
10	212.47	139.15	73.32	783.81	8,659.11
11	212.47	140.31	72.16	855.97	8,518.80
12	212.47	141.48	70.99	926.96	8,377.32
13	212.47	142.66	69.81	996.77	8,234.66
14	212.47	143.85	68.62	1,065.39	8,090.81
15	212.47	145.05	67.42	1,132.81	7,945.76
16	212.47	146.26	66.21	1,199.02	7,799.50
17	212.47	147.47	65.00	1,264.02	7,652.03

### SETTINGS

If you need to modify any information related to your account please go to the **Settings Menu** located on the left of your Personal BFL E-Banking.

	al	
by our staff. We will contact	you soon to inform you of yo	ur request status.
	110.000	
	by our staff. We will contact	at



**CONTACT** BFL

You can contact your Personal Relationship Manager by clicking on the **Contact Us** icon located on the top right of any page of your BFL E-Banking.



### SETTINGS

USTOMER ADVISER Icele ROUZIES Inco: BPL Los Vienslane Main Branch	2	Un out
IE > MY PASSWORD		
Your password must be compose	d of 8 to 14 characters and must contain	at least a letter and a dicit.
password can comprise letters, digits,	and special characters like 15#\$%/%/()	+BE\L/2
	CONTRACTOR OF THE OWNER	
Enter your old password		
Enter your old password Enter your new password		
Enter your old password Enter your new password Confirm your new password		
Enter your old password. Enter your new password: Confirm your new password		
Enter your new password. Enter your new password: Confirm your new password.	VALEATE	

3

#### CHANGE YOUR PASSWORD

You can change your password by clicking on **My Password** tab located on the left of your BFL E-Banking settings menu.

In order to do so you will need your old password.

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### **CONTACT** DETAILS

Finally you can access your contact details and modify your personal email address in **My Contact Details** tab.

MY CUSTOMER ADVISER Prescele ROUZIES Branch BFL Ltd Vientiane Main Branch	2 2			U LOG OUT
HOME > MY CONTACT DETAILS				
email address:	lucas.olive@bfl.la			
Mobile phone number linked to the contract:	+85620 XXXXX 98			
To secure the access to Digital Bankin contract. Kindly go to a branch to do s	g services, it is not po: o.	ssible to modify the i	mobile phone numb	er linked to your
	RESET	VALIDATE		



**BFL BRED Group Ltd.**, Lane Xang Avenue - Ban Hatsady Village - Chantabouly District P.O. Box 5720, Vientiane Capital, Lao PDR. Tel: +865 (0) 21 285 222 - F: +856 (0) 21 285 222 - eMail: contact@bfl.la - www.bfl.la