



# @FRICA WITHOUT BORDERS



## Internet banking

on

<http://www.bweb-portal.com>

# A LOGIC OF QUALITY FOR CUSTOMERS' INCREASING DEMANDS

Whether you are a Corporate, an Individual or a Bank, this multi-bank service is intended for you! Developed by Belgolaise Bank in 1998, B-WEB establishes itself as a tool adapted to your needs of administrative and financial management in a highly secured exchange environment.

Available 24 hours a day, 7 days a week, it is the answer to your needs for fast access to the Bank.

**SECURITY, FLEXIBILITY, SPEED, RELIABILITY, QUALITY AND USER-FRIENDLINESS:  
YOUR REQUIREMENTS ARE TAKEN INTO CONSIDERATION!**

## @ Security

To enable us authenticate you with certainty, you are asked to identify yourself with a Digipass or e-Token.



The DIGIPASS is a small personal device that generates an electronic signature for you. It enables you to connect and sign your instructions. It calculates a new signature at every connection. Without a correct electronic signature, it is impossible to access B-WEB.

The E-TOKEN is a small key that uses the USB port of your PC and on which your certificate and two keys have been loaded beforehand.



The Digipass and the e-Token are protected by a personal pin code.

**With those instruments, you will be perfectly authenticated. A secured channel between your PC and the bank's server can therefore be set up. The data may then be exchanged safely without risk of alteration by a third person while ensuring total confidentiality of the data exchanged.**

## @ Flexibility of signatures

Your established account operating signature mandate can apply to B-WEB without obliging you to review your internal organisation. It is possible to integrate notions of joint signatures, to integrate rules depending on the amount of the payment independently from the geographic situation of the signatory. (For example, signing of payment instructions with the first signatory in Kenya and the second signatory in Uganda).

All the signature rules are automatically monitored by B-WEB depending on the users' profile that you have defined in your B-WEB subscription application...

## @ Speed

It saves time and improves productivity. From home or the office, your PC communicates with the server of the Bank in the time it takes to connect to the Internet.

Besides the saving in terms of transmission, we process B-WEB instructions on a priority basis. This guarantees you a shorter execution time compared to the traditional methods of delivery.

## @ Reliability

The security standards established by B-WEB are the main pledge of its reliability. To minimise the risk of accidental interruption of the telephone communication, B-WEB enables you to check your bank statements and to capture all your transactions off-line. You only have to use the telephone service to send your data, thus greatly reducing connection time.

## @ Quality

B-WEB is designed to be a high added value, quality service. It is a progressive management system, which has been studied by computerised banking professionals in response to our customers' needs and expectations.

## @ User-friendliness

B-WEB has been designed to be simple and user-friendly.

Customers are our priority!

## @ B-WEB in practice

Access B-WEB's website on the Internet

- ▶ Connect to Internet
- ▶ Type the B-WEB's website address : [www.bweb-portal.com](http://www.bweb-portal.com)
- ▶ Click on the flag corresponding to the language of your choice
- ▶ Read the information at your disposal.

If you need further information, please do not hesitate to contact the Electronic Banking unit of your Bank (see tab "Contacts" on B-WEB's website).

## @ To subscribe to B-WEB

- ▶ Connect to B-WEB's website
- ▶ Click on tab "Services"
- ▶ Click on the left-hand menu on "How to subscribe"
- ▶ Follow the subscription procedure presented to you.

## @ B-WEB: a multi-bank product

B-WEB is a network product established in different banks in Africa.

No matter where you subscribe to B-WEB, you use the same product.

If you already are a B-WEB subscriber, please mention it in your subscription application. You will be able to use the same Digipass or e-Token for all your B-WEB contracts.

## @ B-WEB : a Clear2Pay service

Clear2Pay is an innovative payments technology company focused on delivering globally applicable solutions for secure, timely and streamlined payments processing. Clients include financial institutions such as ING, SEB Kort, VISA, MasterCard, ABN AMRO, Bank of Africa, Nordea, DnB NOR, Abbey National, Fortis Bank, NAB, Krung Thai Bank, ANZ and Commonwealth Bank. Clear2Pay operates out of Belgium (HQ), the Netherlands, Germany, Poland, Spain, United Kingdom, United States, China, Australia and Singapore and currently employs over 220 staff. More information is available on [www.clear2pay.com](http://www.clear2pay.com)



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