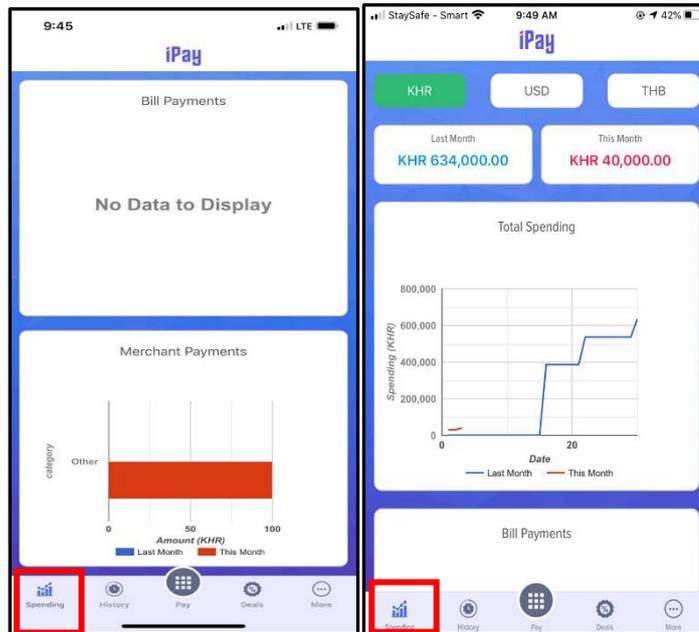


iPay Cambodia User Guide

1. Spending Function

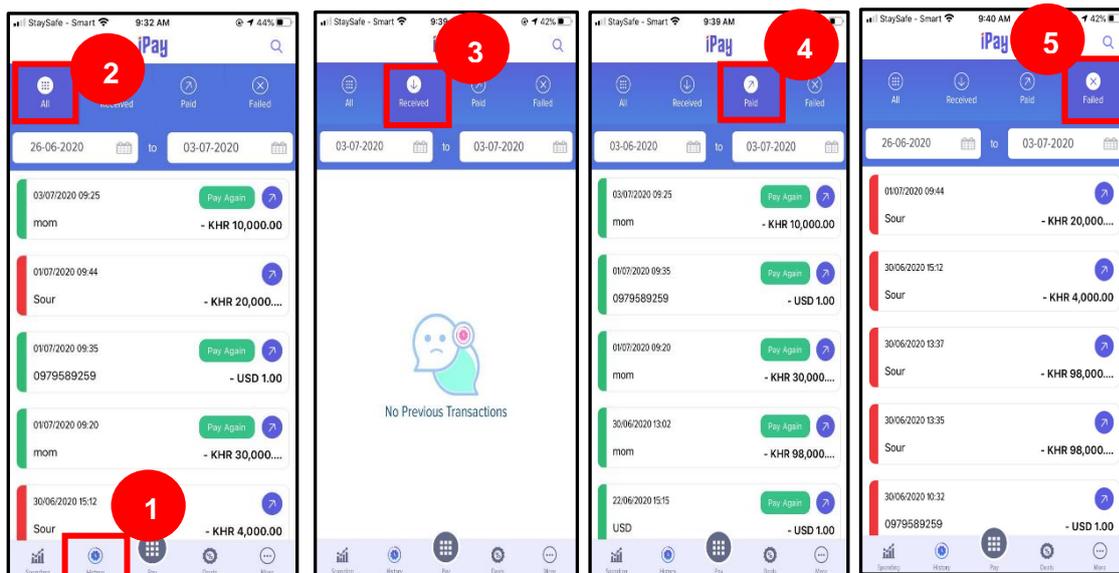
Customer is able to see the payment amount of the previous and current month.



2. History Function

This is the function which shows the history of transactions include:

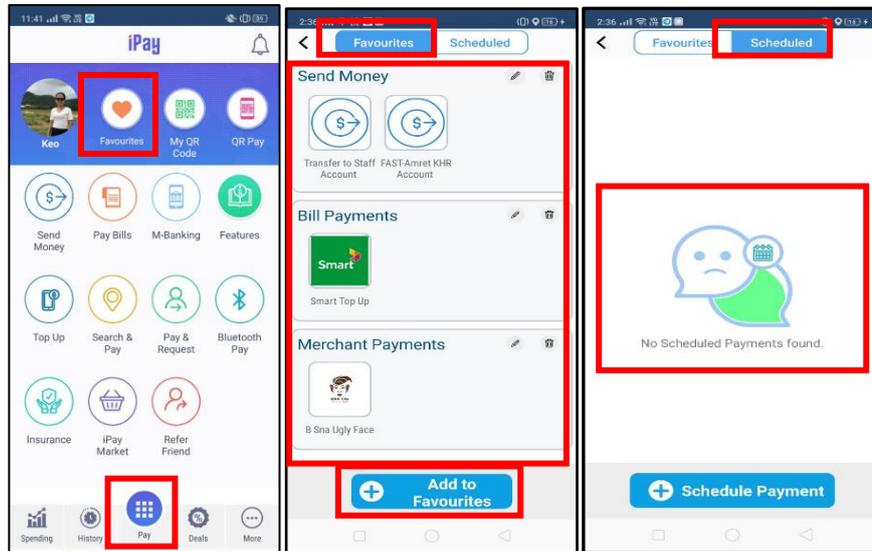
- All : all transactions
- Received : received transaction
- Paid : transferred transaction
- Error : failed transaction



3. Pay Function

3.1 Favourites Function

Customer is able to see the favourites transaction which already saved and create new ones.

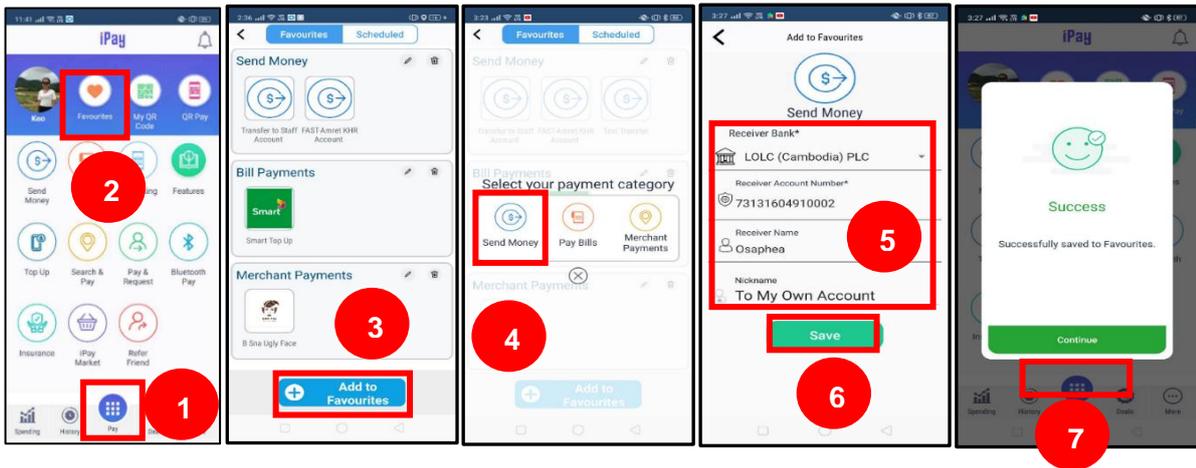


A. Favourites Transaction Creation

To create a favourites transaction, customer is required to:

- 1) Click **Pay**
- 2) Click **Favourites**
- 3) Click **Add to Favourites**
- 4) Select transaction type to save as favourites
 - Send Money : save money transfer transaction as a favourite transaction
 - Pay Bills : save bill payment transaction as a favourites
 - Merchant Payments: save merchant payment transaction as a favourites
- 5) If the customer selects Send Money to keep the money transfer transaction as a favourites transaction, please input the following information:
 - Receiver Bank : Select LOLC Cambodia
 - Receiver Account No : Input receiving account number
 - Receiver Name : Input receiving account name
 - Nickname : Input transaction name

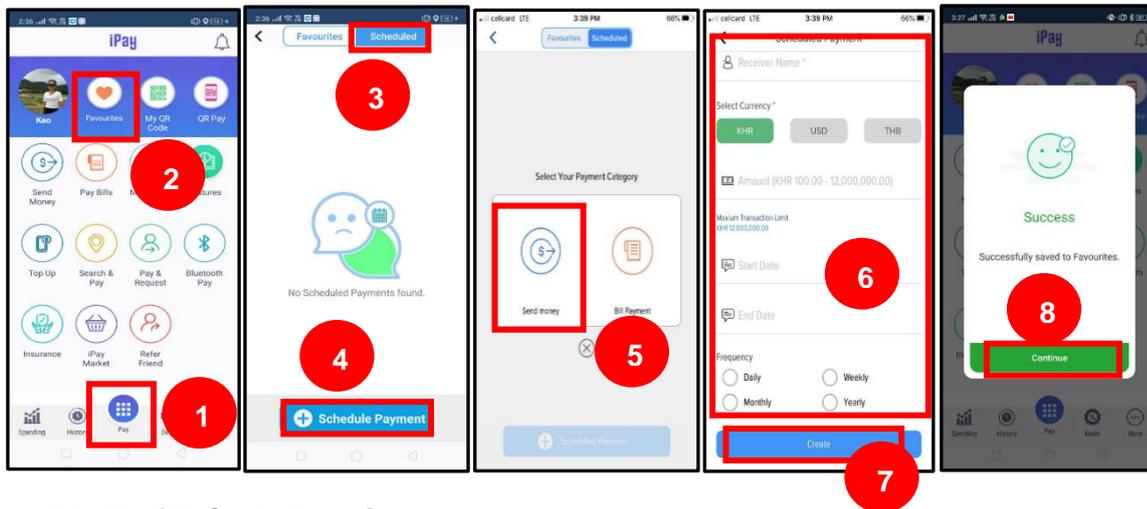
Note: If the customer selects Pay Bills or Merchants Payment, the information that the customer needs to fill in will vary by transaction type.
- 6) Click **Save** system will show screen "Success"
- 7) Click **Continue** to complete the transaction



B. Scheduled Payment Transactions Creation

Customer is able to create the payment schedule such as send money and bill payment transaction. Customer is required to:

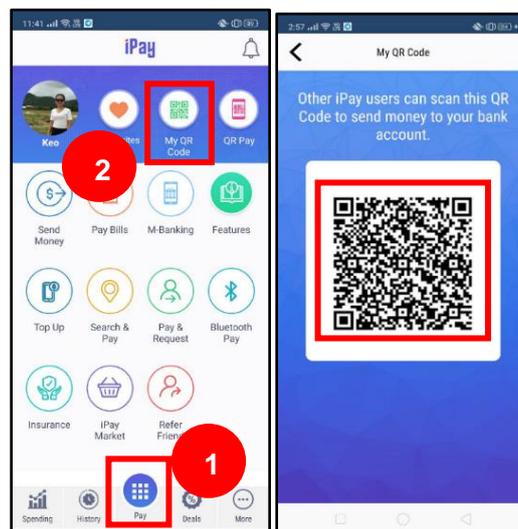
- 1) Click **Pay**
 - 2) Click **Favouritess**
 - 3) Click **Scheduled**
 - 4) Click **Scheduled Payment**
 - 5) Select transaction type to save as scheduled payment
 - Send Money : save money transfer transactions as scheduled payment
 - Bill Payment : save Bill Payment transaction as scheduled payment
 - 6) Click **Send Money**, and input the following information:
 - Receiver Bank : select LOLC Cambodia
 - Receiver Account No : input the receiving account number
 - Receiver Name : input the receiving account name
 - Select Currency : select currency type
 - Amount : input amount
 - Start Date : input payment start date
 - End Date : input payment end date
 - Frequency : select payment frequency as daily or weekly or monthly or annual
- Note:** If the customer selects Bill Payment, the information that the customer needs to fill in will be changed.
- 7) Click **Create** system will show screen “Success”
 - 8) And then Click **Continue** to complete the transaction



3.2 My QR Code Function

Customer has to show the QR code to sender. Sender is able to scan QR Code to transfer money.

- 1) Click **Pay**
- 2) Click **My QR Code**, system will show the customer's QR Code

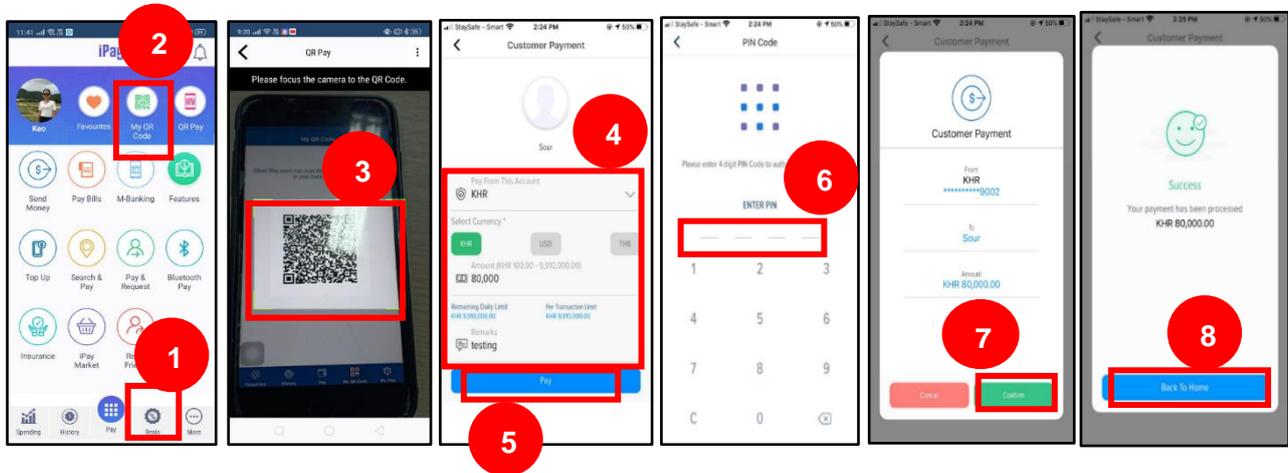


3.3 QR Pay (Android) or Scan QR Code (iOS) function

Customer is able to transfer money to the receiver by scanning receiver's QR Code.

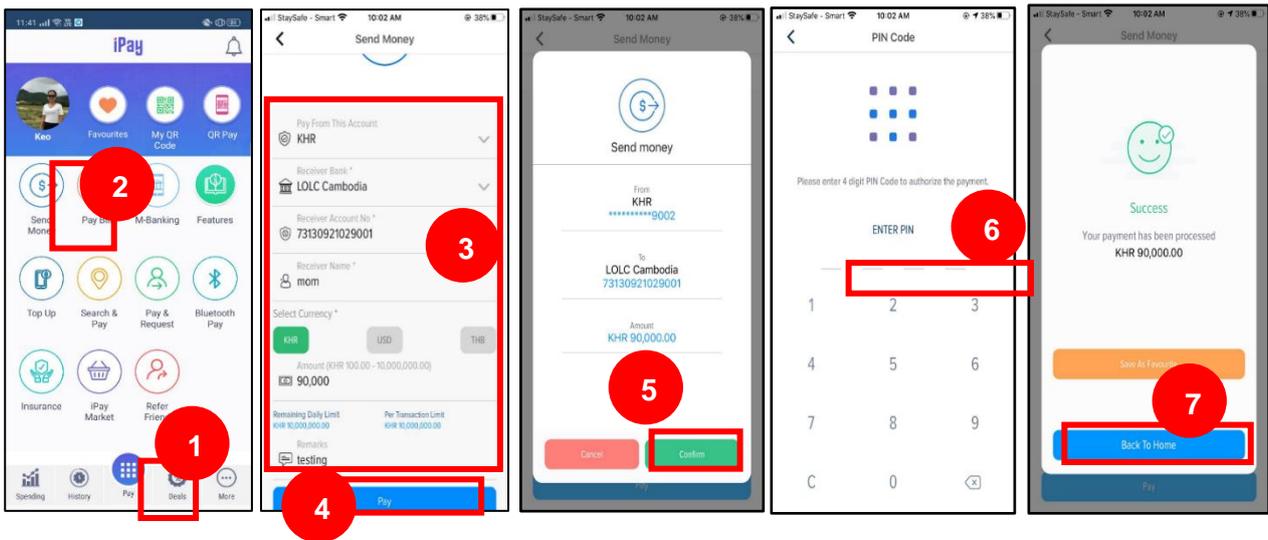
- 1) Click **Pay**
- 2) Click **QR Pay** (for Android) and **Scan QR Code** (for iOS)
- 3) Scan the QR Code of the receiver
- 4) After scanning the QR Code, system will show a screen for customer to fill in the transfer information such as:
 - Pay From This Account : Select a savings account to transfer
 - Select Currency : Select currency type
 - Amount : Input amount
 - Remarks : Input the purpose of the transaction
- 5) And then Click **Pay**

- 6) Input the **PIN Code** to verify the transfer transaction. System will show the transaction details
- 7) Click **Confirm**, system will show screen “Success”
- 8) Click **Back To Home** to complete the transaction (the receiver will receive confirmation through SMS and email)



3.4 Money Transfer Within LOLC

- 1) Click **Pay**
- 2) Click **Send Money**
- 3) Input some information as below:
 - Pay From This Account : select savings account to transfer
 - Receiver Bank : select LOLC Cambodia
 - Receiver Account No : input the receiving account number
 - Receiver Name : input the receiving account name
 - Select Currency : select currency type
 - Amount : input amount
 - Remark : input transaction purpose/remark
- 4) Click **Pay**, system will show transaction summary
- 5) Click **Confirm**
- 6) Input the **PIN Code** to verify the transaction. System will show screen “Success”
- 7) Click **Back To Home** to complete the transaction (the receiver will receive a confirmation message through SMS and email) or click Save As Favourites to save as a favourites transaction

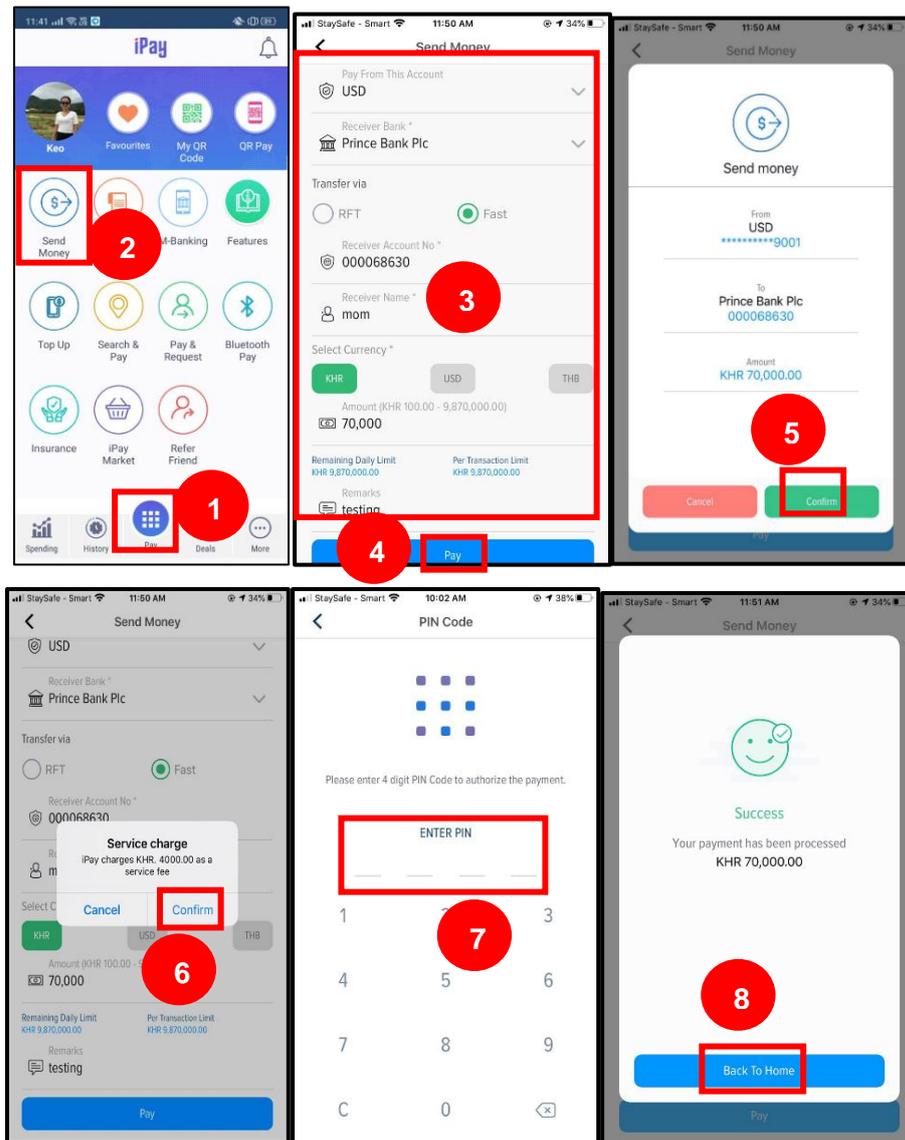


3.5 FAST Service

- 1) Click **Pay**
- 2) Click **Send Money**
- 3) Input some information as below:
 - Pay From This Account : select a savings account to transfer
 - Receiver Bank : select receiving bank (FAST member)
 - Inter Bank Fund Transfer Via : select FAST

Note: If the customer select a bank which is member of both FAST and RFT, customer has to select FAST. However, if the bank is a FAST member but is not RFT member, system will not show field “Inter Bank Fund Transfer Via”.

 - Receiver Account No : input the receiving account number
 - Receiver Name : input the receiving account name
 - Select Currency : select currency type
 - Amount : input transfer amount
 - Remark : input transaction purpose/remark
- 4) Click **Pay**, system will show transaction summary
- 5) Click **Confirm**, system will show the fee charge
- 6) Click **Confirm**
- 7) Input the **PIN Code** to verify the transaction. System will show screen “Success”
- 8) Click **Back To Home** to complete the transaction (the receiver will receive a confirmation message through SMS and email)

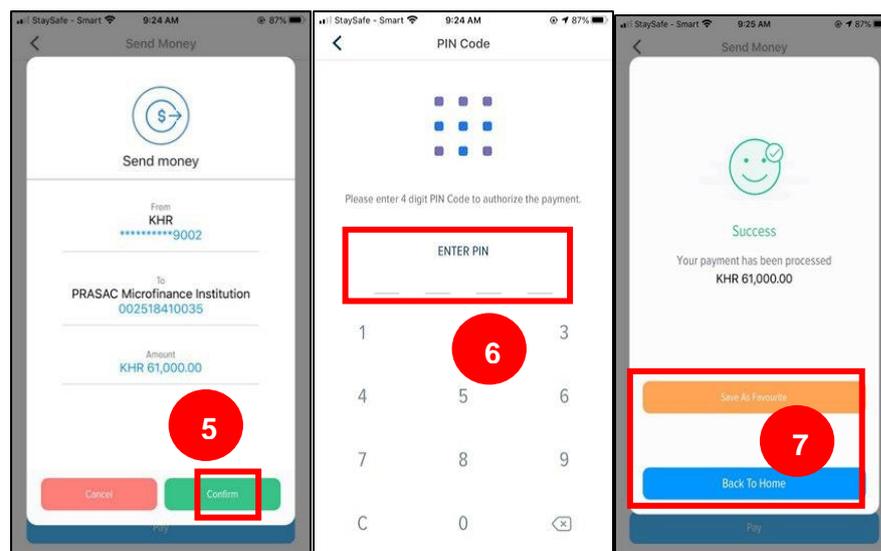
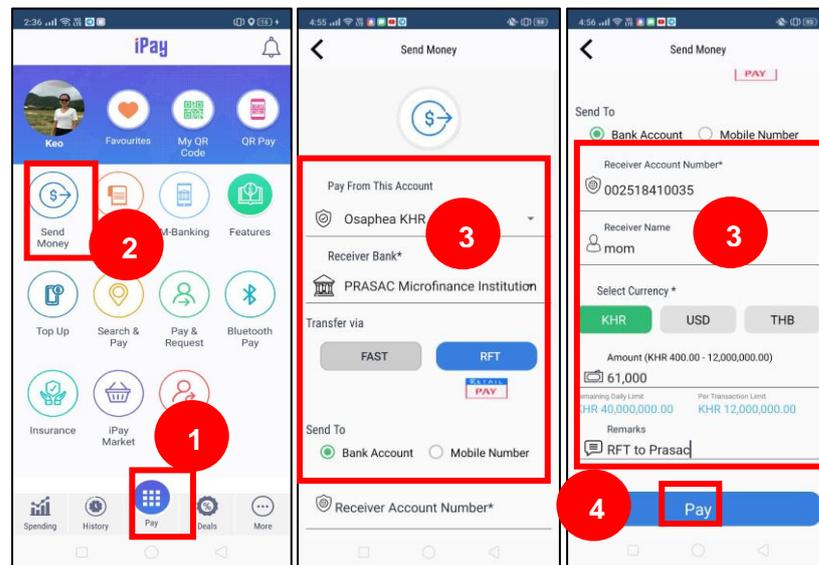


3.6 Real Time Fund Transfer Service (RFT)

A. Account to Account

- 1) Click **Pay**
- 2) Click **Send Money**
- 3) Input some information as below:
 - Pay From This Account : select a savings account to transfer
 - Receiver Bank : select receiving bank (RFT member)
 - Inter Bank Fund Transfer Via : select RFT
 - Send to : select Bank Account
 - Receiver Account Number : input the receiver account number
 - Receiver Name : input the receiver's name
 - Select Currency : select currency type
 - Amount : input amount
 - Remark : input transaction purpose/remark
- 4) Click **Pay** the system will show transaction summary information

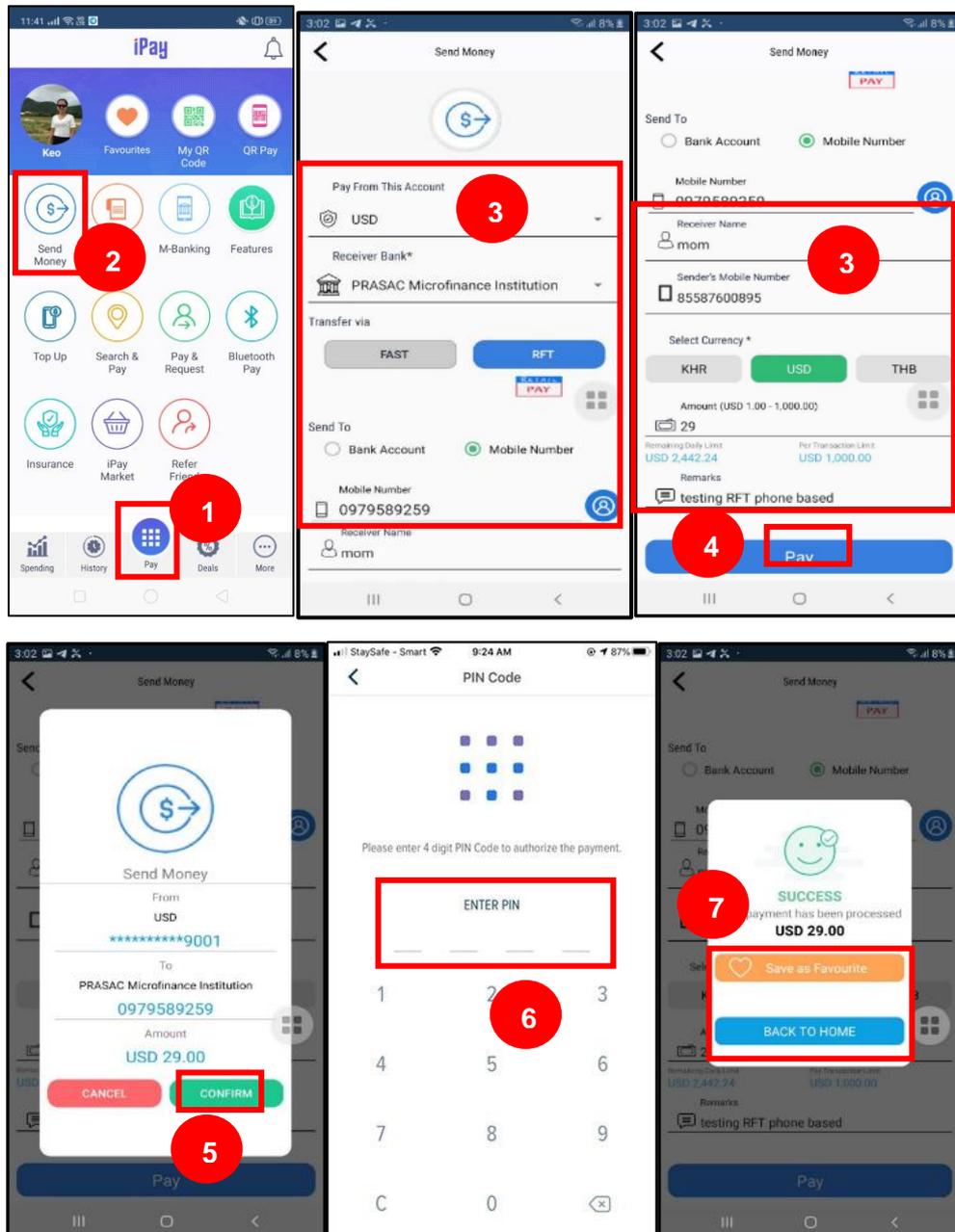
- 5) Click **Confirm**
- 6) Input the **PIN Code** to verify the transaction. System will show screen "Success"
- 7) Click **Back To Home** to complete the transaction (the receiver will receive a confirmation message through SMS and email) or click Save As Favourites to save as a favourites transaction



B. Account to Phone Number

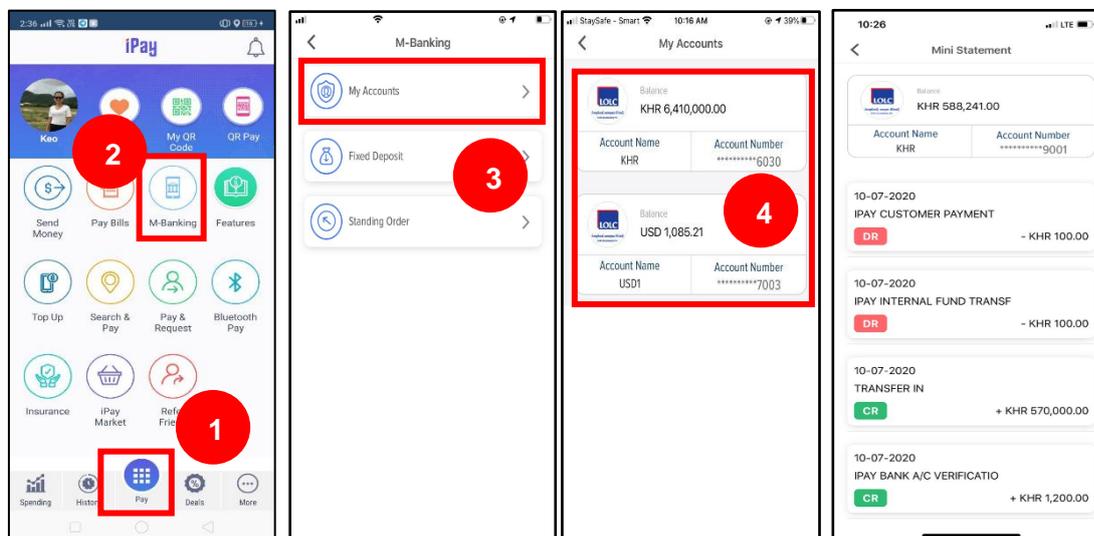
- 1) Click **Pay**
- 2) Click **Send Money**
- 3) Input some information as below:
 - Pay From This Account : select a savings account to transfer
 - Receiver Bank : select receiving bank (RFT member)
 - Inter Bank Fund Transfer Via : select RFT
 - Send to : select Mobile Number
 - Mobile Number : input the receiver phone number
 - Receiver Name : input the receiver name

- Sender's Mobile No : system will automatically generate sender's phone number
 - Select Currency : select currency type
 - Amount : input amount
 - Remark : input transaction purpose/remark
- 4) Click **Pay** the system will show transaction summary information
 - 5) Click **Confirm**
 - 6) Input the **PIN Code** to verify the transaction. System will show screen "Success"
 - 7) Click **Back To Home** to complete the transaction (the receiver will receive a confirmation message through SMS and email) or click Save As Favourites to save as a favourites transaction



3.7 Balance Inquiry and Mini Statement

- 1) Click **Pay**
- 2) Click **M-Banking**
- 3) Click **My Accounts**, system will show all savings account.
- 4) Click on any savings account to view the last 10 transactions.



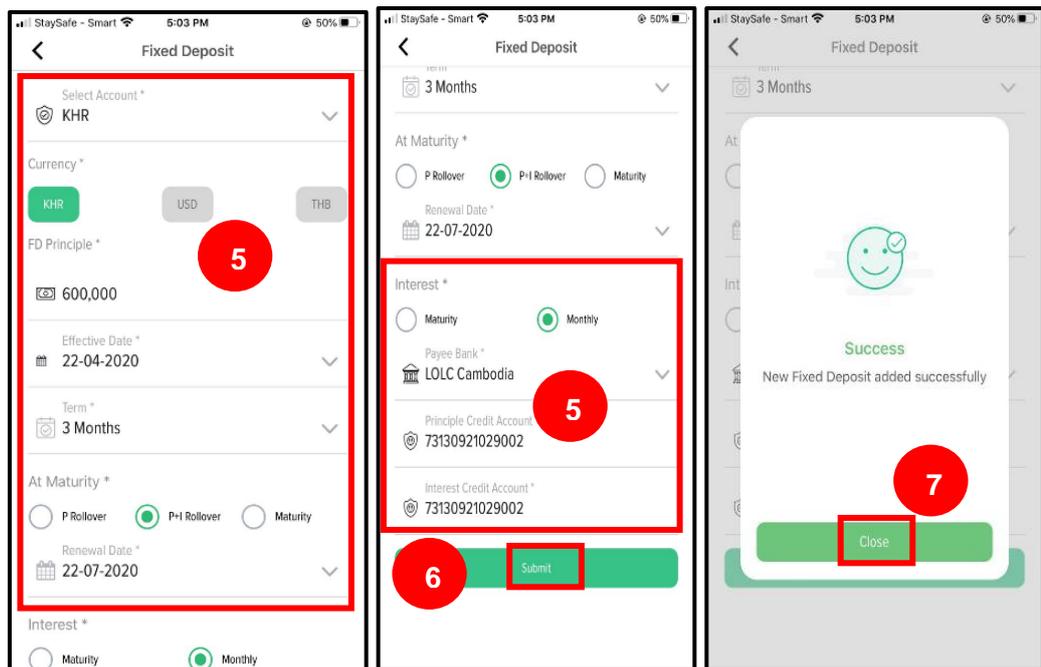
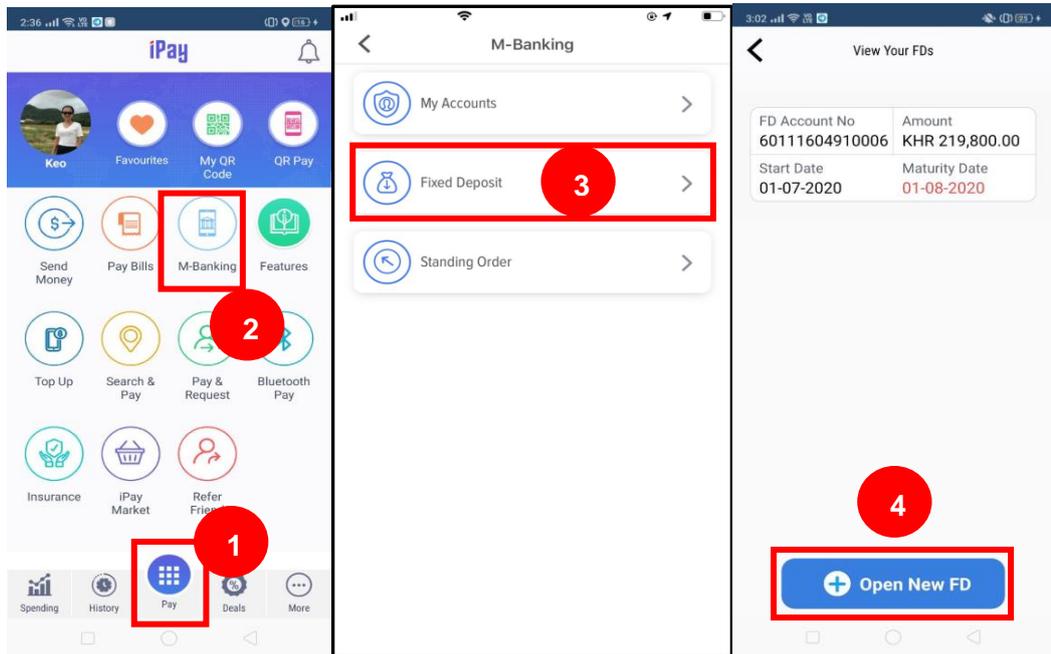
3.8 Fixed Deposit Account

A. Fixed Deposit Account opening

- 1) Click **Pay**
- 2) Click **M-Banking**
- 3) Click **Fixed Deposit**, system will show all fixed deposit accounts (if any)
- 4) Click **Open New FD**
- 5) Input information as following:
 - Select Account : select a savings account to transfer money for opening FD
 - Currency : select currency type
 - FD Principle : fill in the amount to open a fixed deposit account
 - Effective Date : fixed Deposit account opening date
 - Term : period of opening Fixed deposit account
 - At Maturity : select type of maturity conditions:
 - Principal rollover (P Rollover)
 - Principal and interest rollover (P+I Rollover)
 - Non rollover (Maturity)
 - Interest : Select type of interest:
 - Interest paid as monthly (Monthly)
 - Interest paid at maturity (Maturity)
 - Payee Bank : system defaults LOLC Cambodia
 - Principle Credit Account : input savings account number to receive the principal amount at maturity or when account is closed

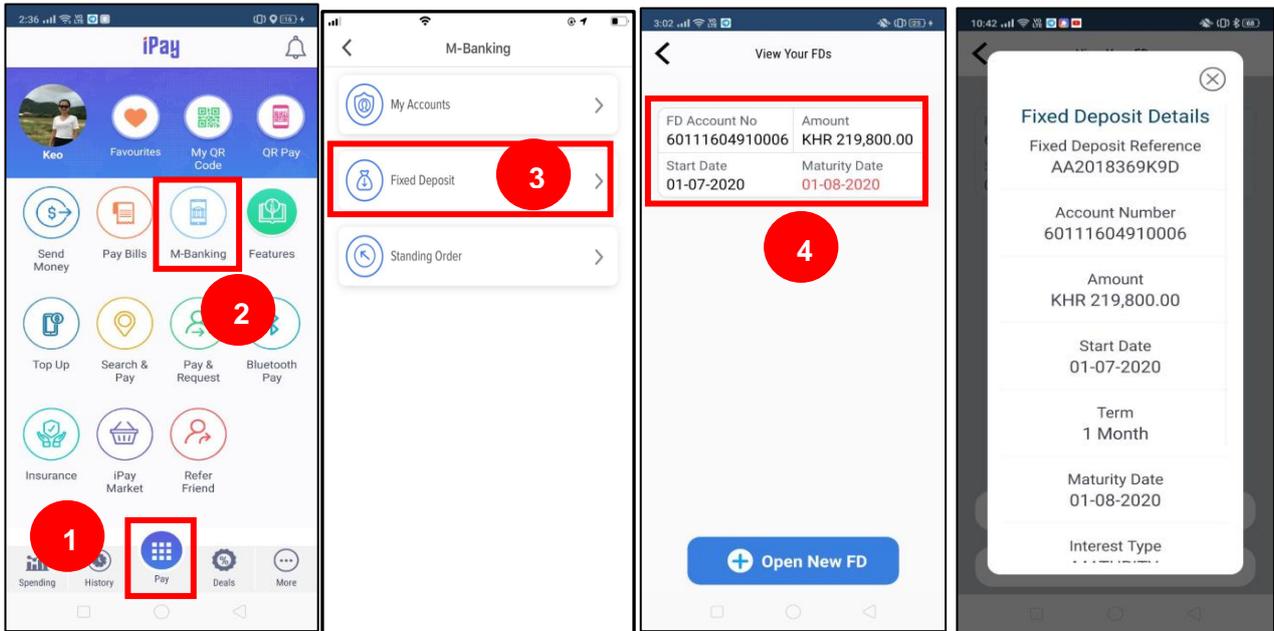
- Interest Credit Account : input savings account number to receive the interest amount at maturity or when account is closed

- 6) Click **Submit**, system will show screen “Success”
- 7) Click **Close** to complete the transaction



B. View FD

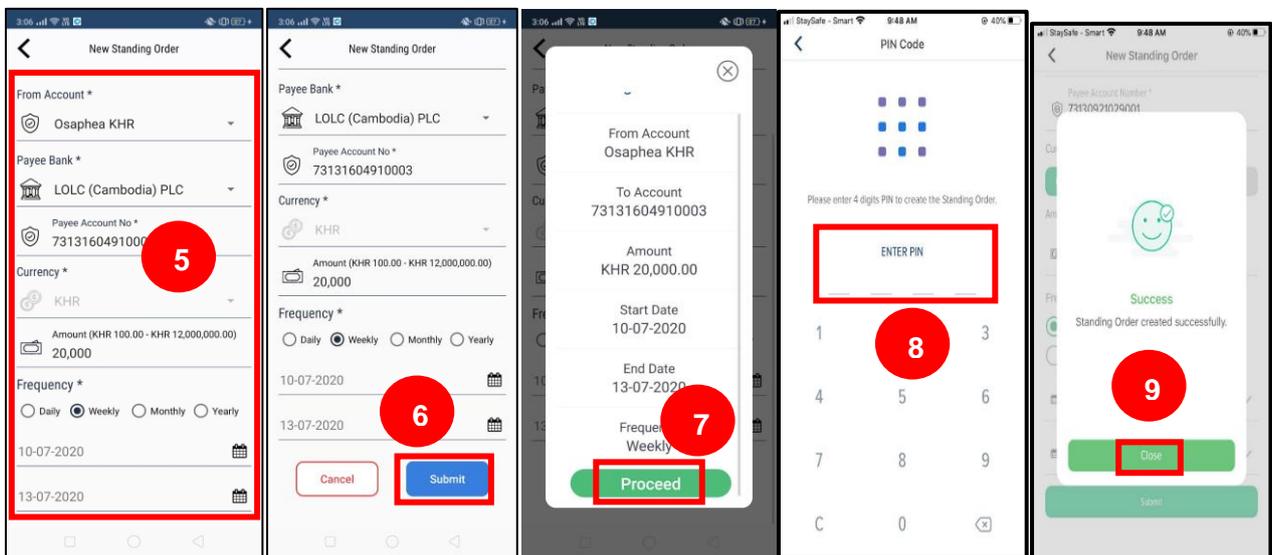
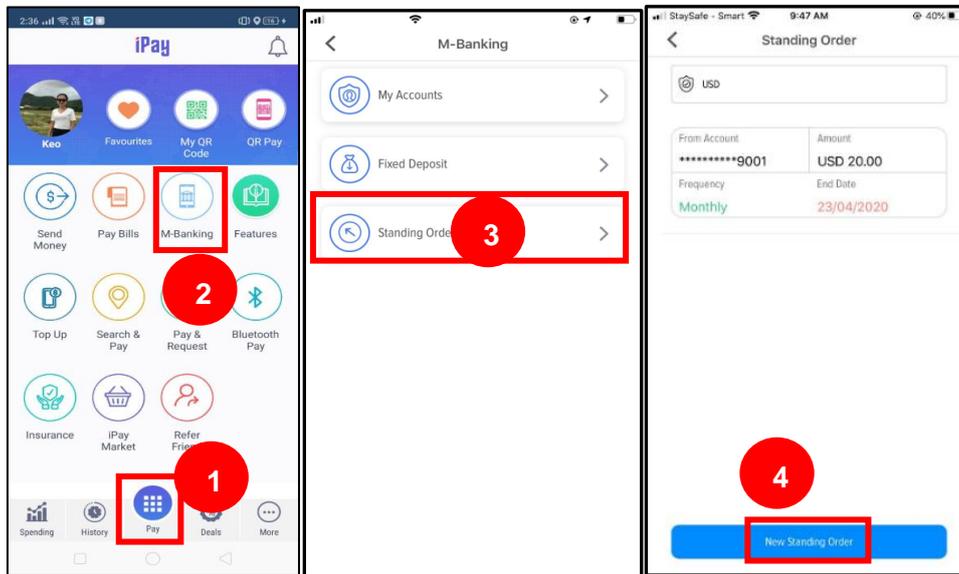
- 1) Click **Pay**
- 2) Click **M-Banking**
- 3) Click **Fixed Deposit**
- 4) Select any **Fixed Deposit account** to view the detail information



3.9 Standing Order

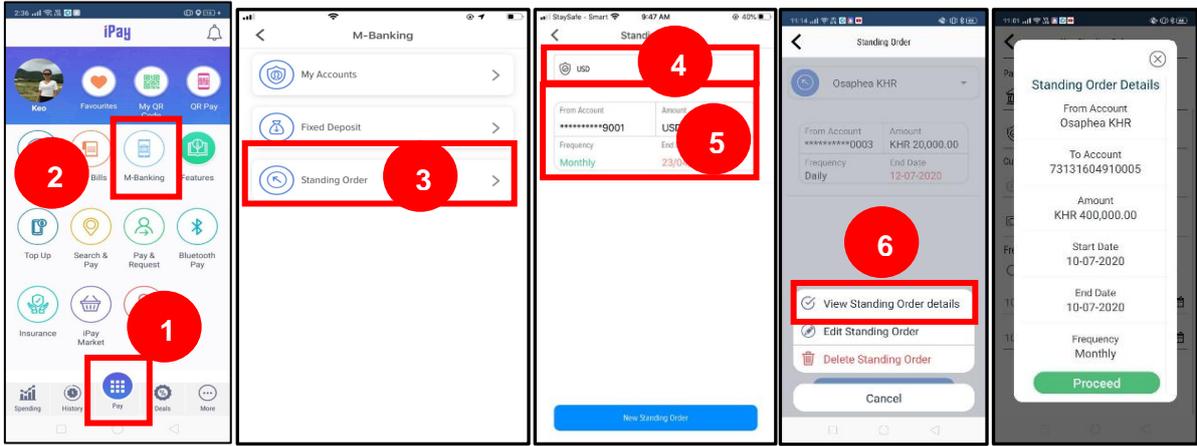
A. Standing Order Creation

- 1) Click **Pay**
- 2) Click **M-Banking**
- 3) Click **Standing Order**, system will show all standing order (if any)
- 4) Click **New Standing Order**
- 5) Input the following information:
 - From Account : Select the savings account to be transferred out
 - Payee Bank : The system will Default LOLC Cambodia
 - Payee Account No: Input the savings account number
 - Currency : Select currency type
 - Amount : Fill in the amount to be ordered regularly
 - Frequency : Set transfer frequency by day or week or month or year
 - Start Date : Select the start date of the debit order
 - End Date : Select the end date of the order
- 6) Click **Submit**, system will show standing order details
- 7) Click **Proceed**
- 8) Input **PIN Code** to verify the transaction. System will show screen "Success"
- 9) Click **Close** to complete the transaction



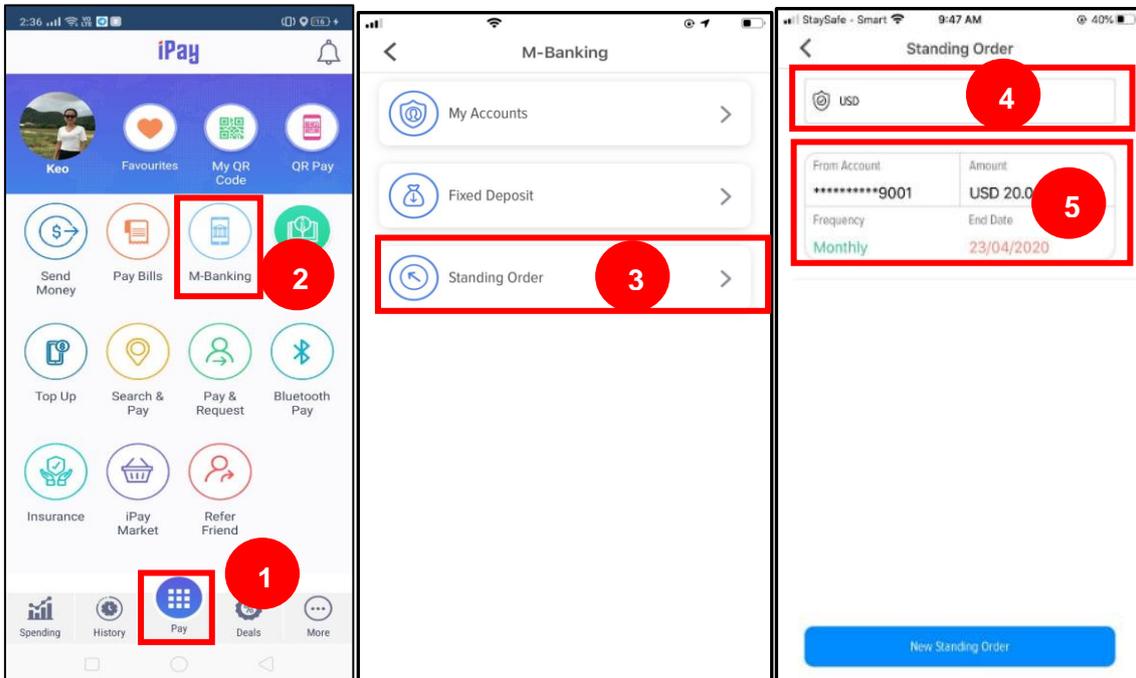
B. View Standing Order

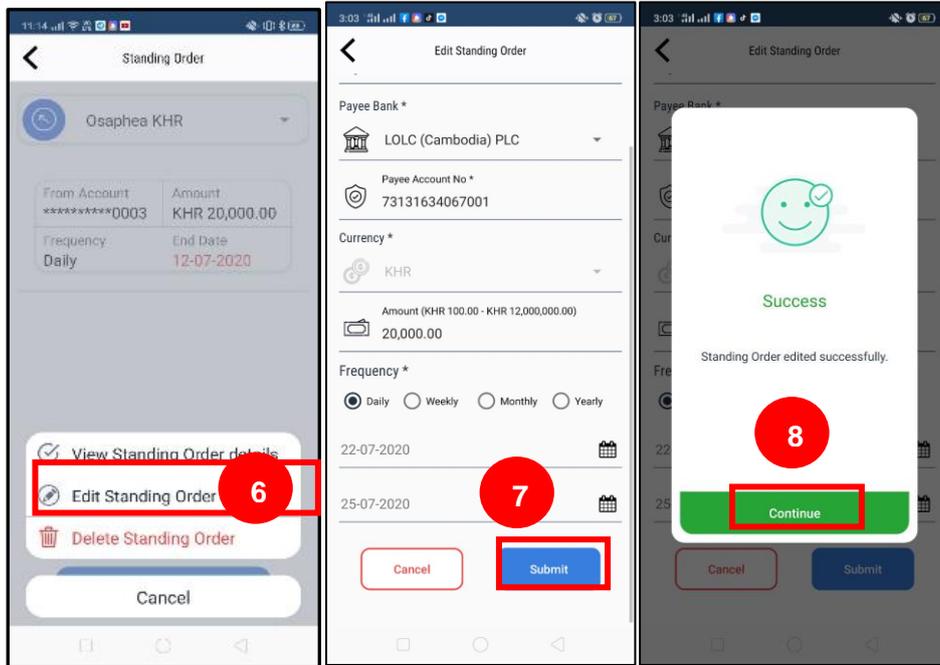
- 1) Click **Pay**
- 2) Click **M-Banking**
- 3) Click **Standing Order**
- 4) Select any savings account then system will show all standing order created from that savings account (if any)
- 5) Select any standing order
- 6) Click **View Standing Order** to view the detail information



C. Standing Order Information Edition

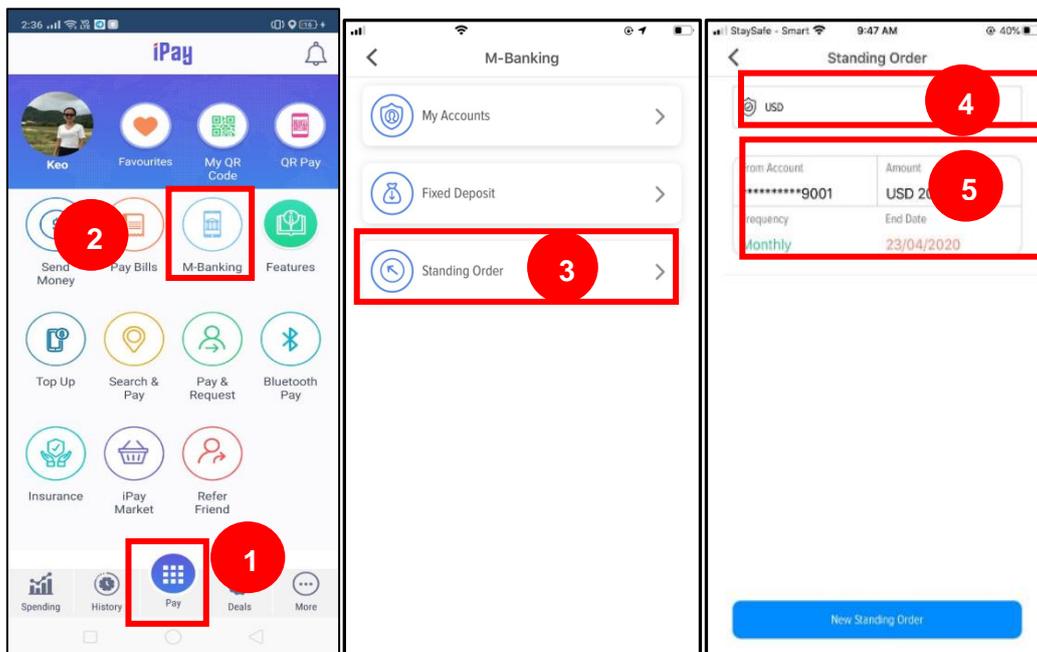
- 1) Click **Pay**
- 2) Click **M-Banking**
- 3) Click **Standing Order**
- 4) Select any savings account then system will show all standing order created from that savings account (if any)
- 5) Select any standing order
- 6) Click **Edit Standing Order** then edit the information
- 7) Click **Submit**, system will show screen “Success”
- 8) Click **Continue** to complete the transaction

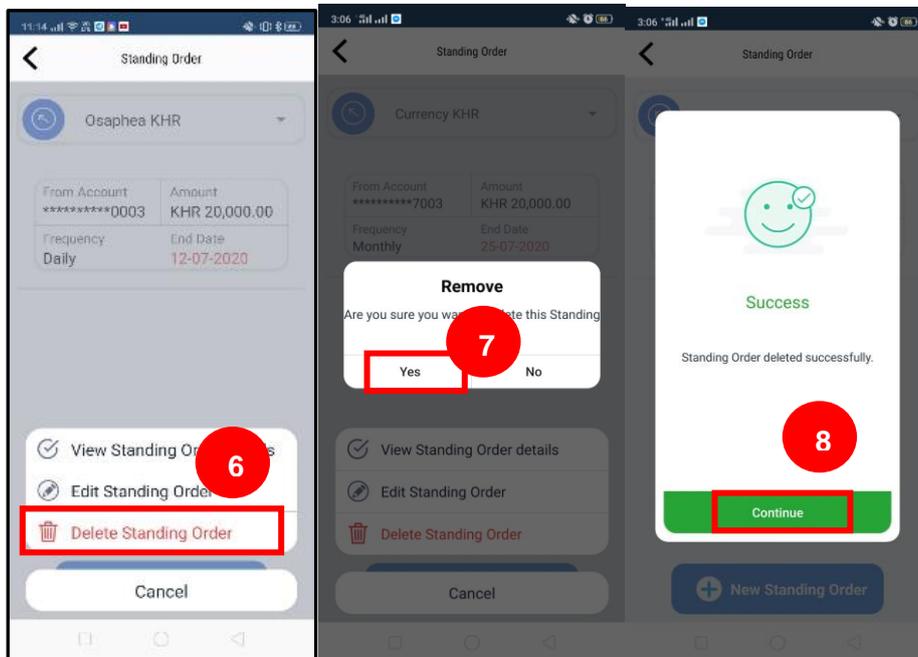




D. Delete Standing Order

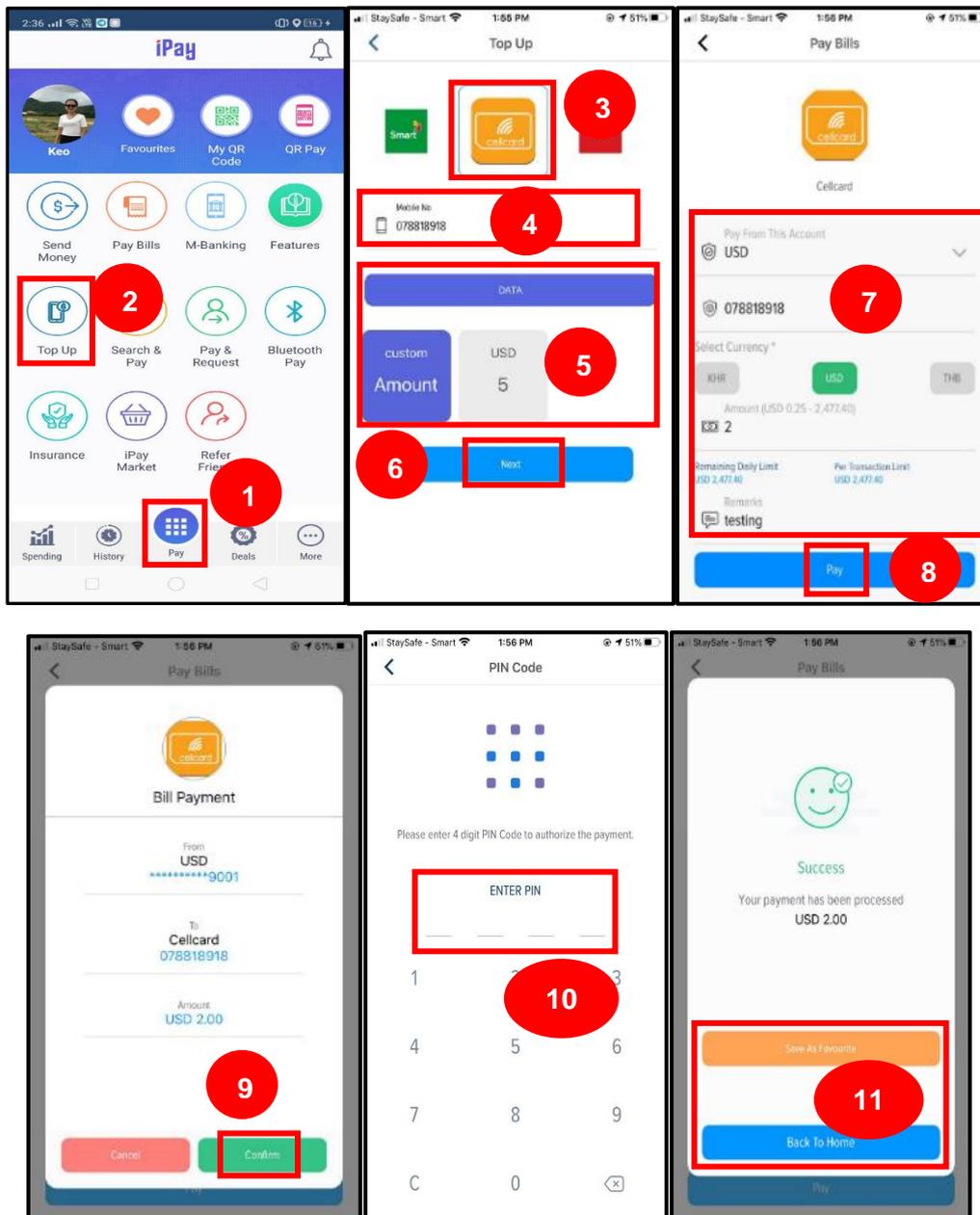
- 1) Click **Pay**
- 2) Click **M-Banking**
- 3) Click **Standing Order**
- 4) Select any savings account to view the attached standing order
- 5) Click on any standing order
- 6) Click **Delete Standing Order**
- 7) Click **Yes**, system will show screen “Success”
- 8) Click **Continue** to complete the transaction





3.10 Top Up

- 1) Click **Pay**
- 2) Click **Top Up**, system will show mobile operators' name
- 3) Click any mobile operator
- 4) Mobile Number : input the phone number to top up
- 5) Data : select the amount to top up or click **Custom Amount** to top up other amounts that doesn't exist
- 6) Click **Next**
- 7) Input information as following:
 - Pay From This Account : select a savings account
 - Select Currency : system defaults "USD"
 - Amount : top up amount
 - Remark : input transaction purpose/remark
- 8) Click **Pay**, system will show the transaction details
- 9) Click **Confirm**
- 10) Input **PIN Code** to verify transaction. System will show screen "Success"
- 11) Click **Back To Home** to complete the transaction (the receiver will receive a confirmation message through SMS and email) or click Save As Favourite to save as a favourites transaction

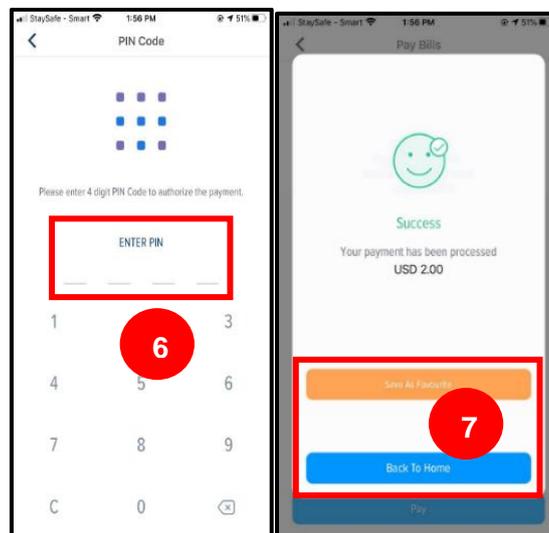
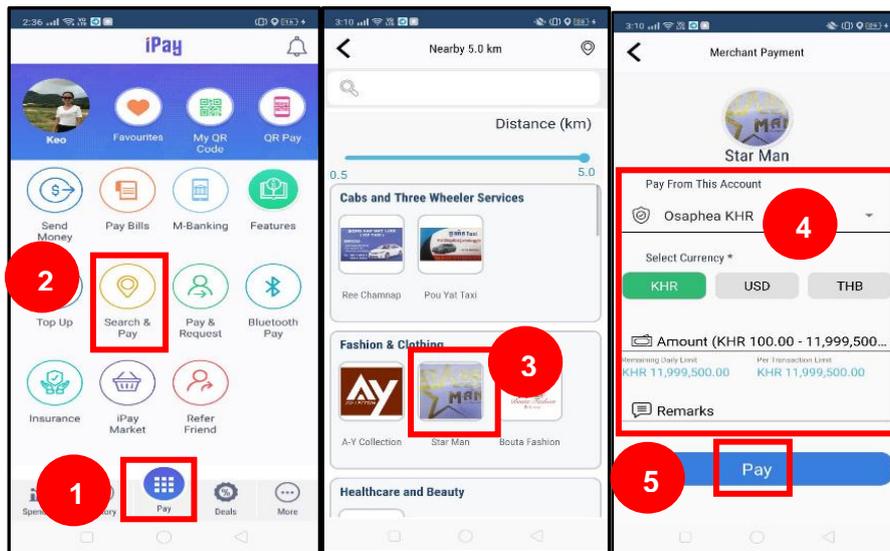


3.11 Search & Pay Function

Through this function, customer is able to make payment or transfer to LOLC merchant. Customer has to:

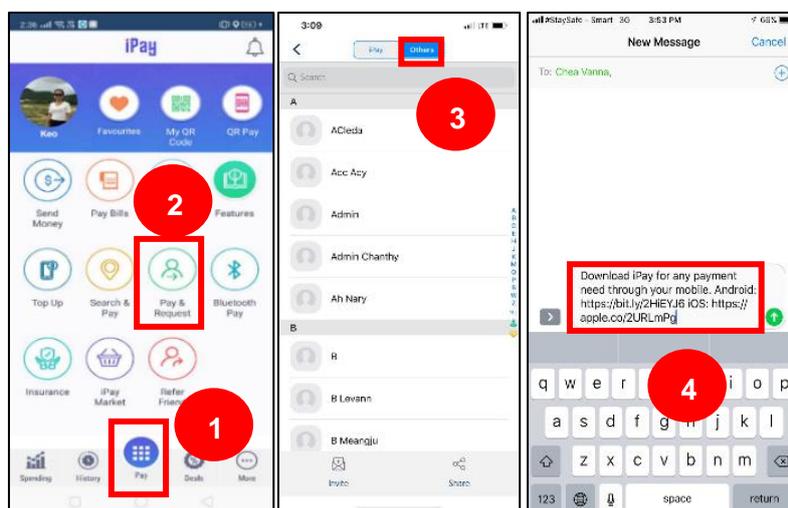
- 1) Click **Pay**
- 2) Click **Search & Pay**, system will show LOLC merchant (name and logo) classified by business category
- 3) Click any merchant to make payment or transfer
- 4) Input the following information:
 - Pay From This Account : select a savings account
 - Select Currency : select currency
 - Amount : input amount
 - Remark : input transaction purpose/remark
- 5) Click **Pay**
- 6) Input **PIN Code** to verify transaction. System will show screen “Success”

- 7) Click **Back To Home** to complete the transaction (the receiver will receive a confirmation message through SMS and email) or click Save As Favourite to save as a favourites transaction



3.12 Pay & Request Function

Through this function, customer is able to share the iPay Cambodia Link (for downloading) through SMS or other social media to customer's contact.

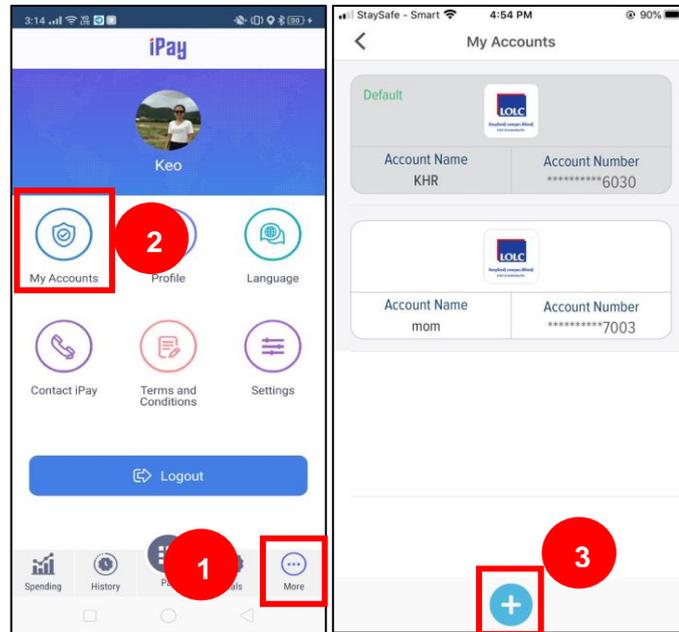


4. More Function

4.1 My Accounts

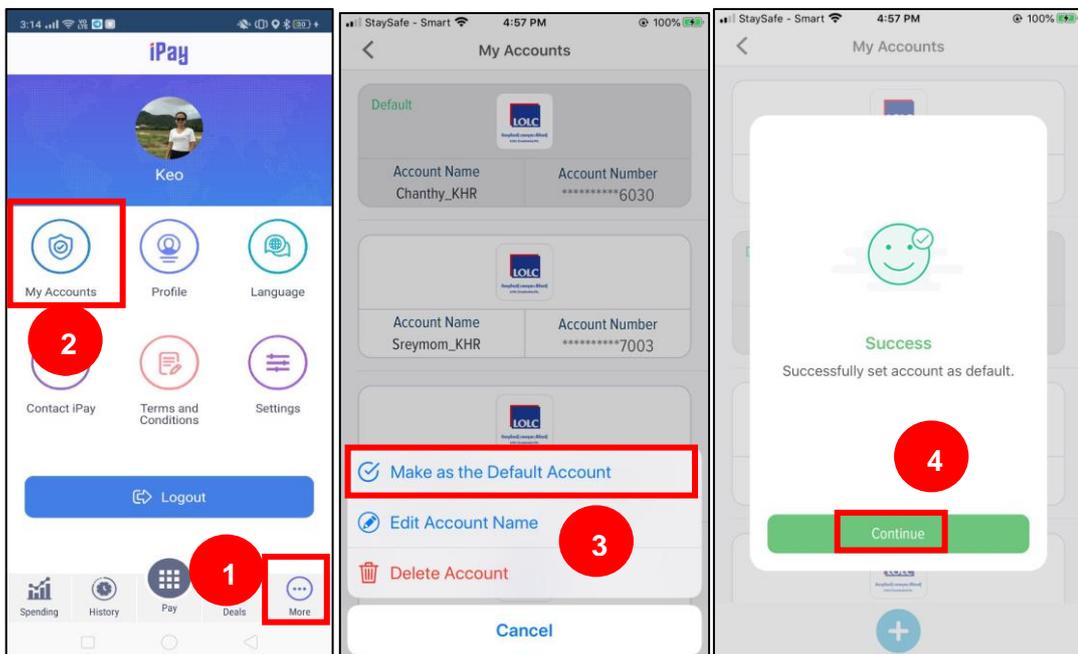
A. View Added Savings Account

- 1) Click **More**
- 2) Click **My Accounts**, system will show all added savings accounts
- 3) Customer is able to add a savings account by clicking the (+) symbol



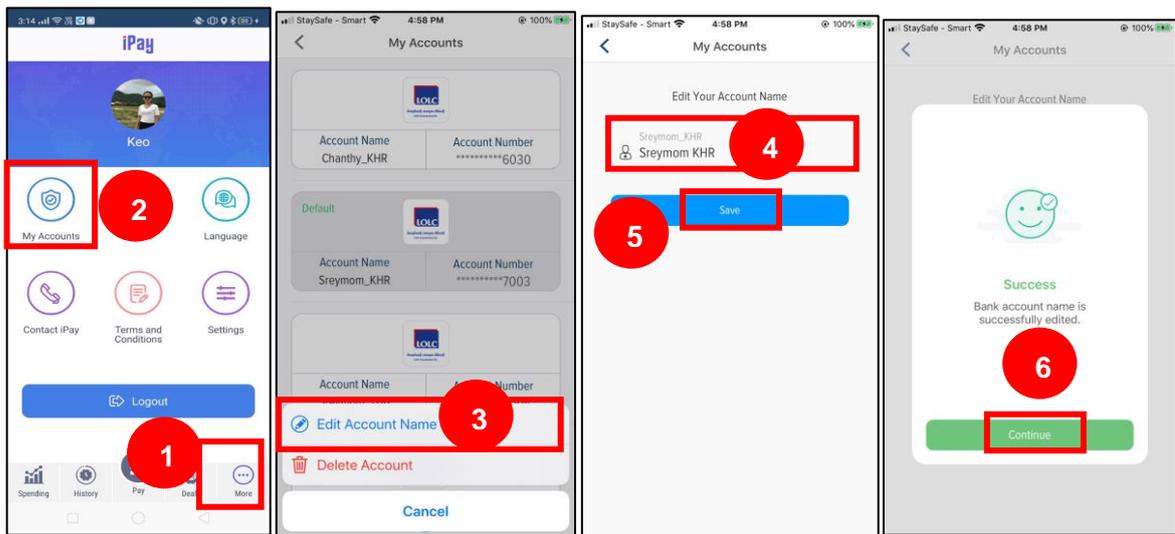
B. Make Savings Account as Default Account

- 1) Click **More**
- 2) Click **My accounts**, system will show all added savings accounts, then click on any savings account
- 3) Click **Make as the Default Account**, system will show screen "Success"
- 4) Click **Continue** to complete the transaction



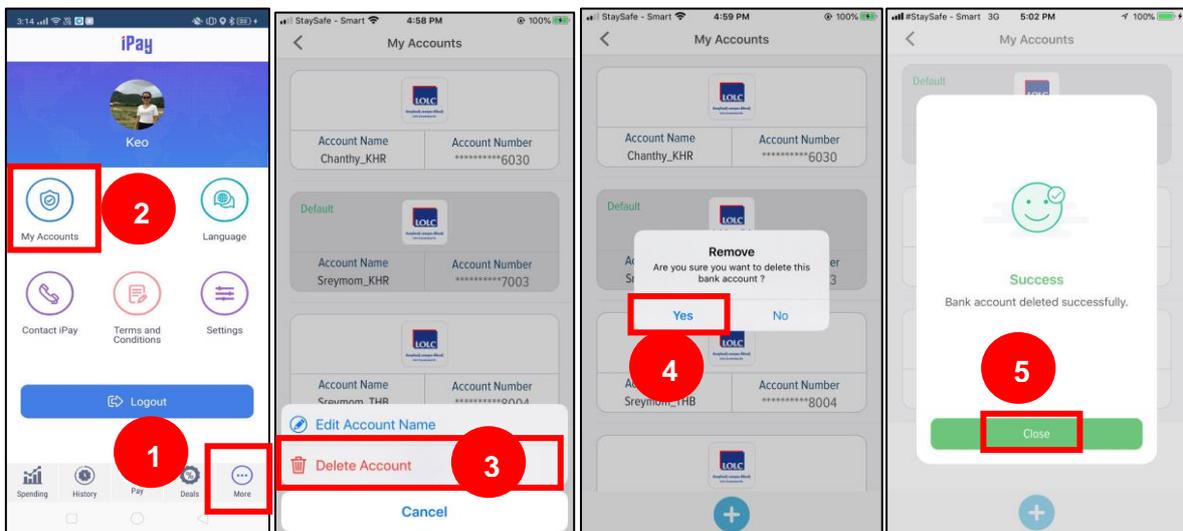
C. Edit Account Name

- 1) Click **More**
- 2) Click **My accounts**, system will show all added savings accounts, then click on any savings account
- 3) Click **Edit Account Name**
- 4) Input a new Account Name
- 5) Click **Save** system will show screen "Success"
- 6) Click **Continue** to complete the transaction



D. Delete Account

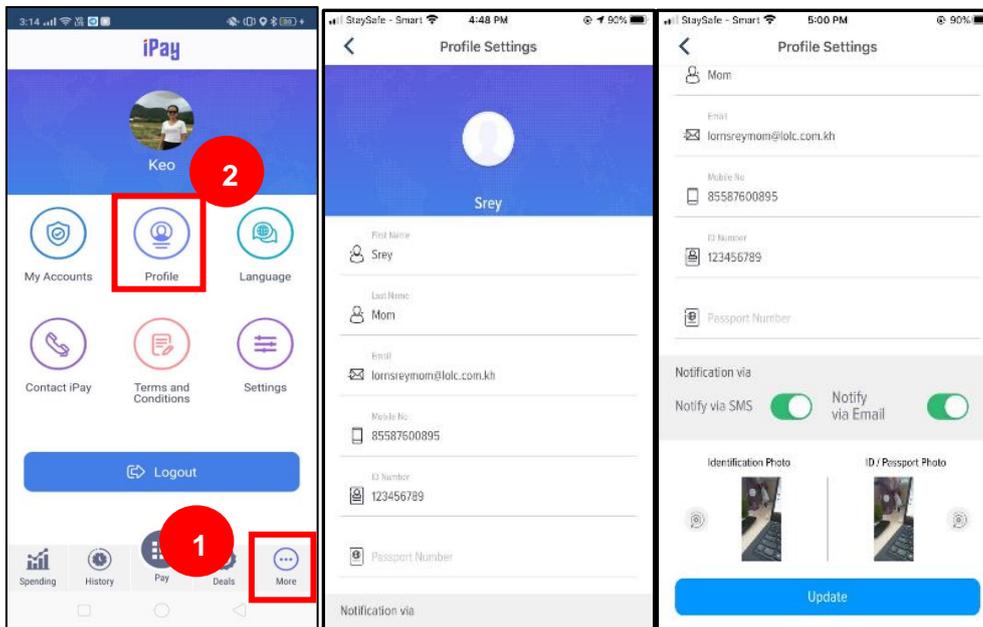
- 1) Click **More**
- 2) Click **My accounts**, system will show all added savings accounts, then click on any savings account
- 3) Click **Delete Account** to delete added savings account
- 4) Click **Yes**, system will show screen "Success"
- 5) Click **Close** to complete the transaction



4.2 Profile

A. View Profile

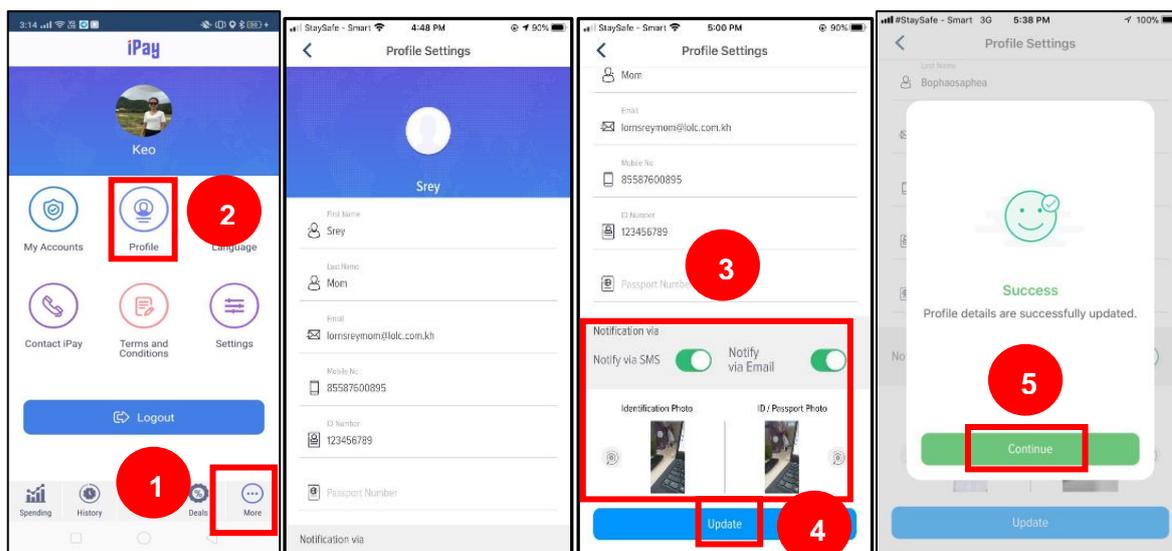
- 1) Click **More**
- 2) Click **Profile**, system will show customer's information



B. Update Profile

Customer is able to update their profile, such as Notification via, Identification Photo, ID/Passport Photo by him/herself. Customer has to:

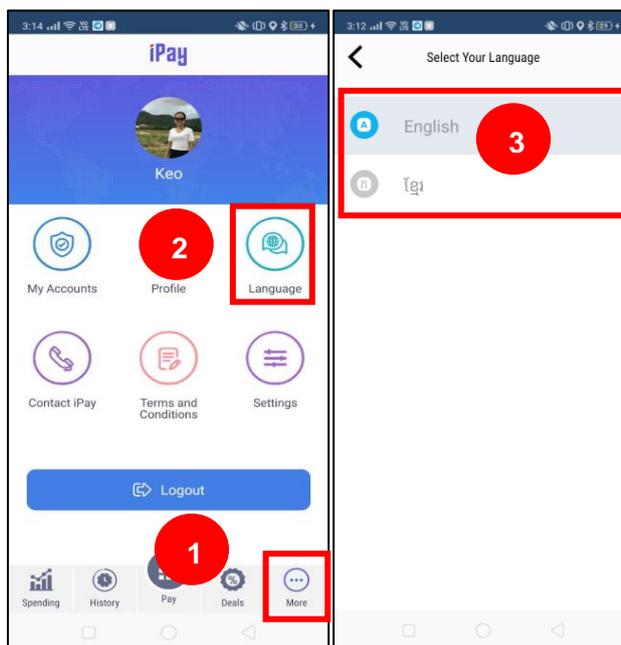
- 1) Click **More**
- 2) Click **Profile**
- 3) Update information (Notification via, Identification Photo, ID/Passport Photo)
- 4) Click **Update**, system will show screen "Success"
- 5) Click **Continue** to complete the transaction



4.3 Language

Customer is able to switch language, Khmer or English.

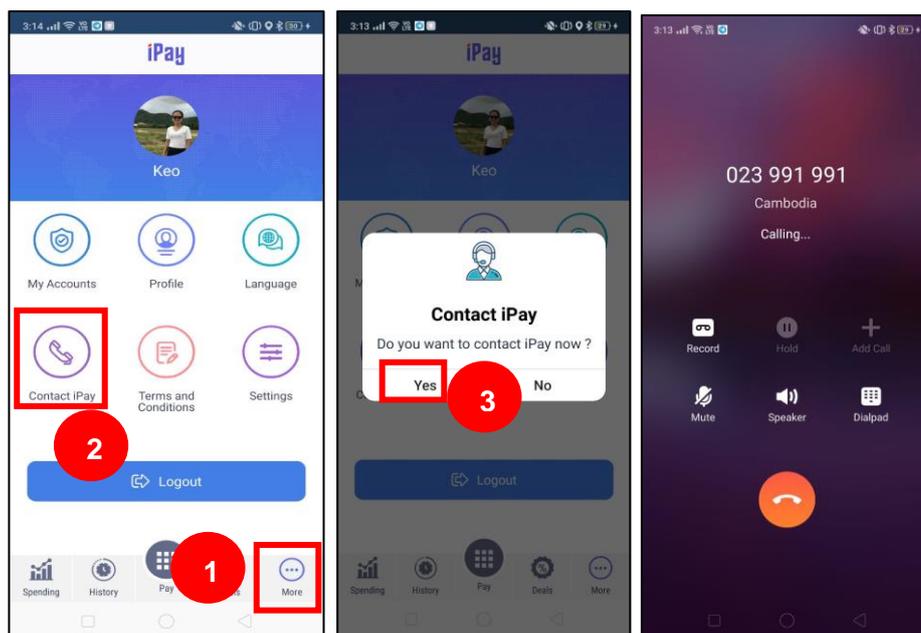
- 1) Click **More**
- 2) Click **Language**
- 3) Select **Khmer or English**



4.4 Contact iPay

Customer is able to contact to LOLC Contact Center by:

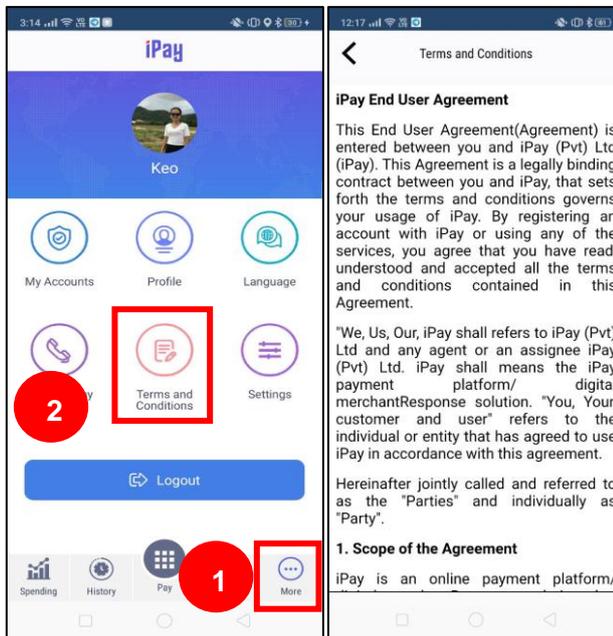
- 1) Click **More**
- 2) Click **Contact iPay**
- 3) Click **Yes**, system will automatically connect to 023 991 991



4.5 Terms and Conditions

Customer is able to read the terms and conditions of iPay Cambodia in detail. Customer has to:

- 1) Click **More**
- 2) Click **Terms and Conditions**, system will show the terms and conditions of iPay Cambodia

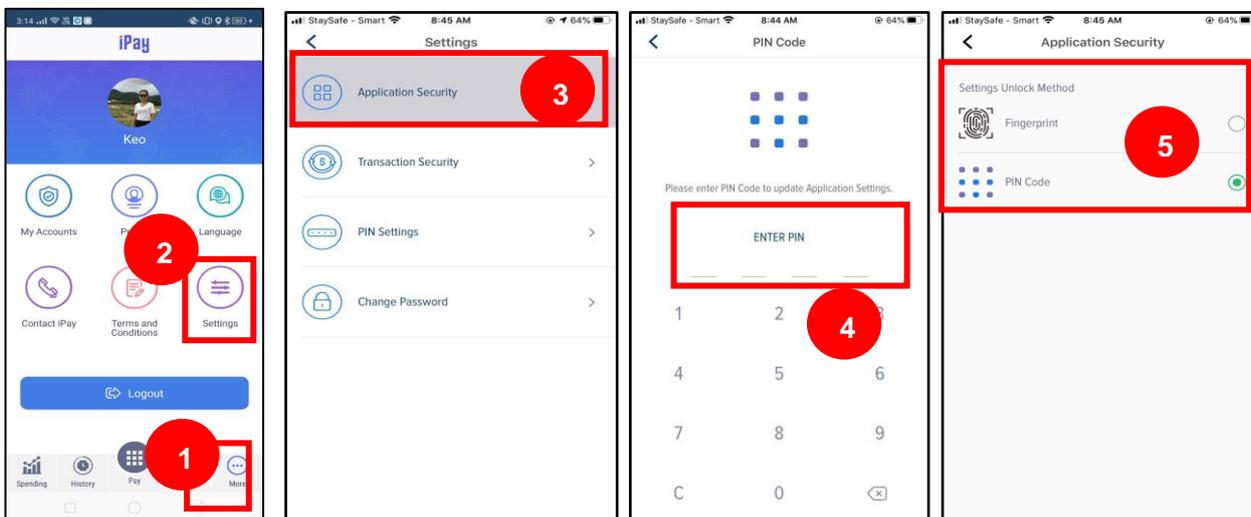


4.6 Settings

A. Application Security

Customer is able to set to login iPay Cambodia by using Fingerprint or PIN Code.

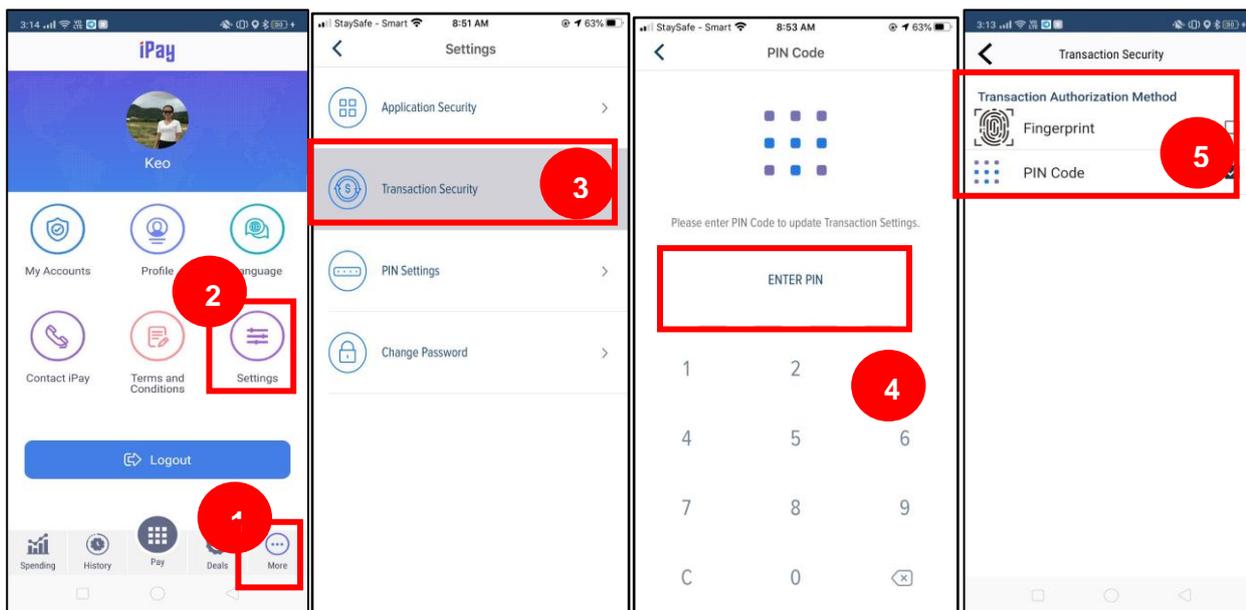
- 1) Click **More**
- 2) Click **Settings**
- 3) Click **Application Security**
- 4) Input **PIN Code** to verify the transaction
- 5) Select **Fingerprint** or **PIN Code**



B. Transaction Security

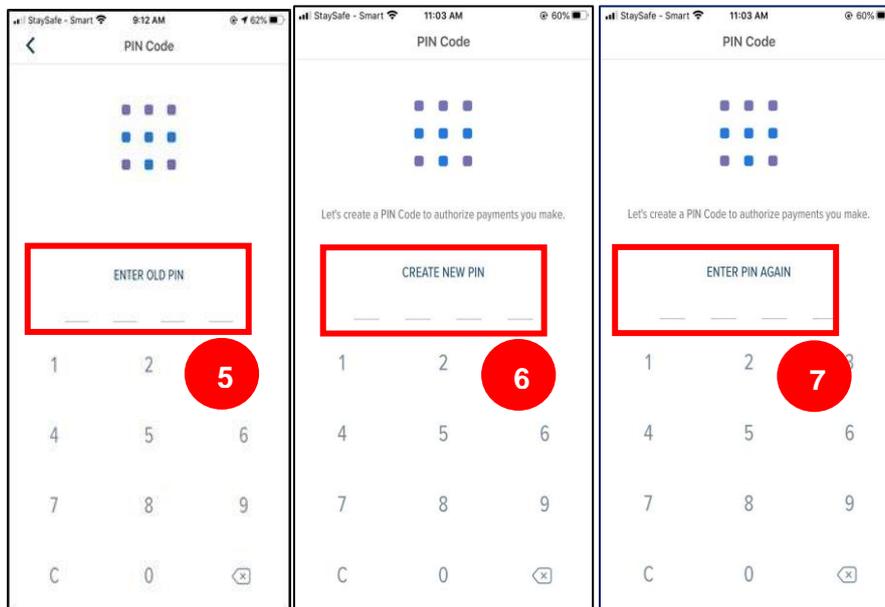
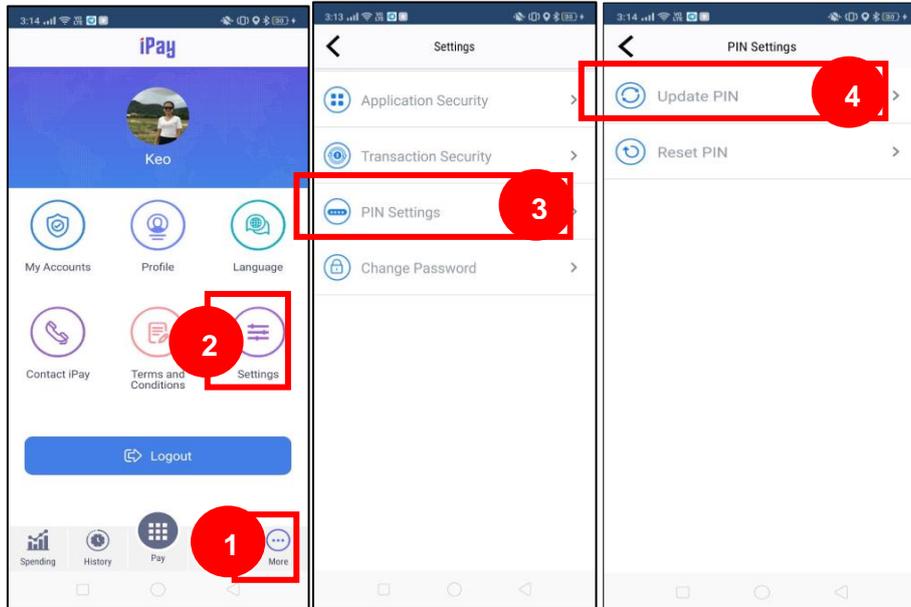
Customer is able to set to verify transactions made through iPay Cambodia using Fingerprint or PIN Code.

- 1) Click **More**
- 2) Click **Settings**
- 3) Click **Transaction Security**
- 4) Input **PIN Code**
- 5) Select **Fingerprint or PIN Code**



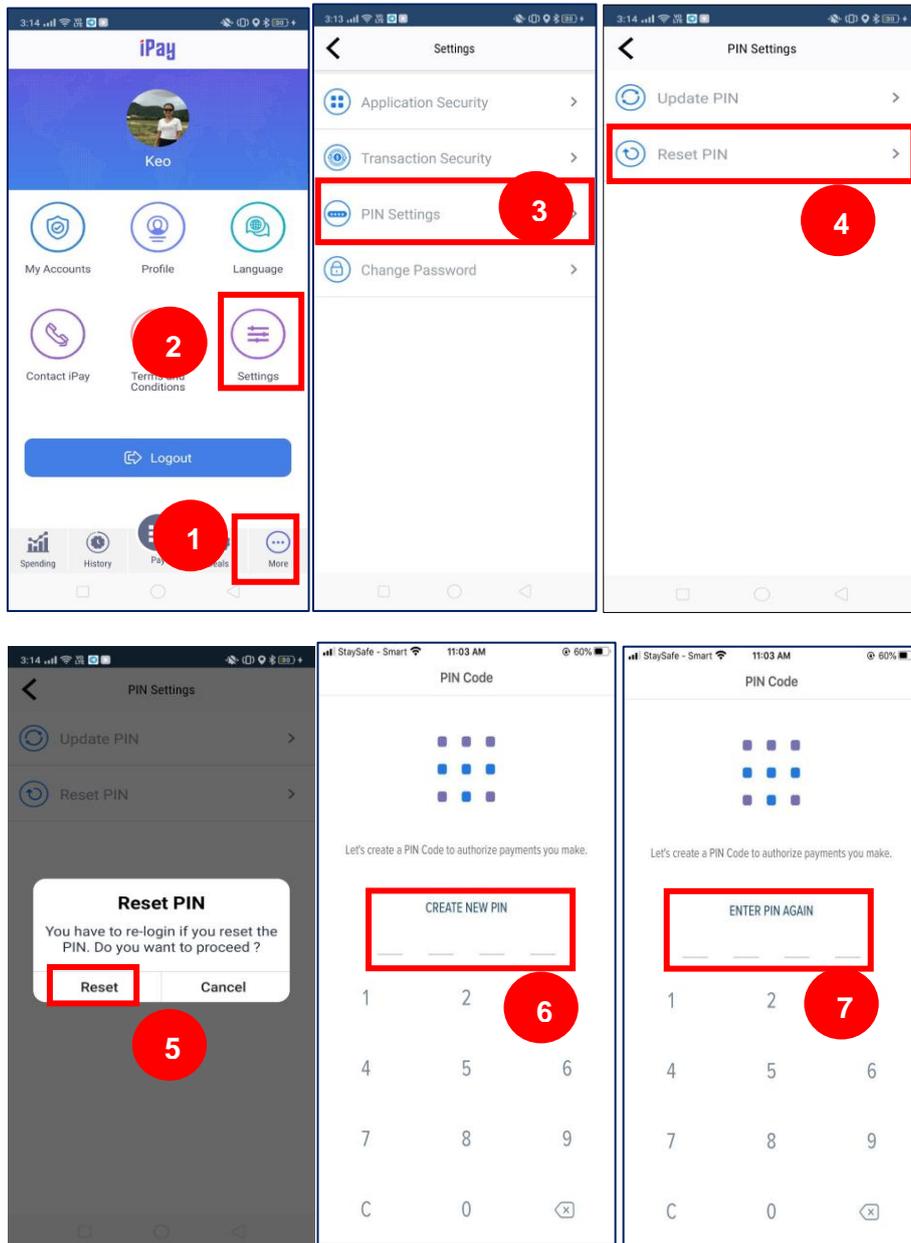
C. Update PIN Code

- 1) Click **More**
- 2) Click **Settings**
- 3) Click **PIN Settings**
- 4) Click **Update PIN**
- 5) **INPUT OLD PIN**
- 6) **CREATE NEW PIN**
- 7) **INPUT PIN AGAIN**



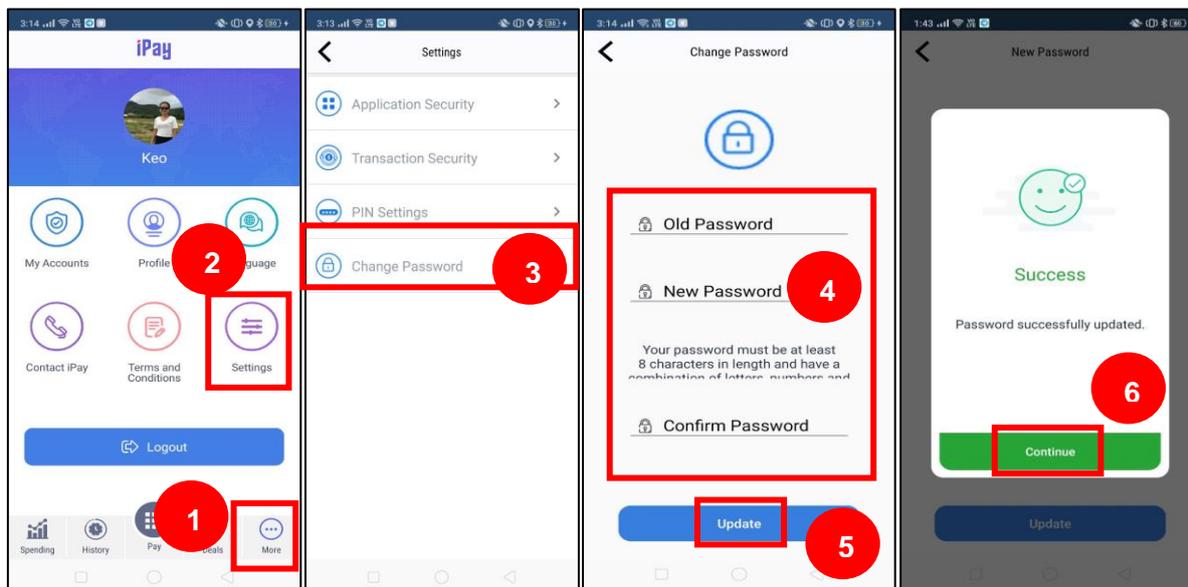
D. Reset PIN Code

- 1) Click **More**
- 2) Click **Settings**
- 3) Click **PIN Settings**
- 4) Click **Reset PIN**
- 5) Click **Reset**
- 6) **CREATE NEW PIN**
- 7) **INPUT PIN AGAIN**



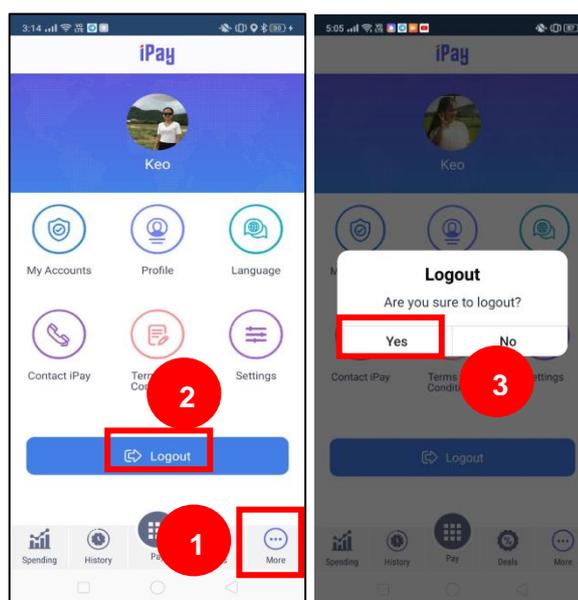
E. Change Password

- 1) Click **More**
- 2) Click **Settings**
- 3) Click **Change Password**
- 4) Input the following information:
 - Old Password : input old password
 - New Password : input new password
 - Confirm Password : input new password again to confirm
- 5) Click **Update** system will show screen "Success"
- 6) Click **Continue** to complete the transaction



F. Logout

- 1) Click **More**
- 2) Click **Logout**
- 3) Click **Yes**



5. Reset Password

If customer forgets the password, customer is able to reset the password by him/herself.

- 1) Click **Forget Username/Password**
- 2) Input **Username**
- 3) Click **Next**
- 4) Input information as the following:
 - Mobile no : input mobile number
 - Email : input email address
- 5) Click **Send**, customer will receive a verification code through SMS and email

- 6) Input **Verification Code**
- 7) Click **Verify**
- 8) New Password : create new password
- 9) Confirm Password : input new password again
- 10) Click **Update**, system will show screen "Success"
- 11) Click **Continue** to complete the transaction

