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 favouritess 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

2:261 ₹%	2:26 al ♥ A B C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C ♥ B + C \$ \$	If cellcard UE 339 PM 00% ■.) Favourities Scheduled	ell celcard LTE 3-38 PM 66% .	san an as a ∎ iPay ↓
Key Favourize My GR DR Psy	3		Select Currency*	
Send Noney		Select Your Payment Category	Amount (KHR 100.00 - 12.000.000.00)	
Top Up Search & Pay & Bluetooth Pay			Novini Tarsado Unit Ven 12 Josson Jos Start Date	Success Successfully saved to Favourites.
Insurance IPay Refer Market Friend	No Scheduled Payments found.	Send money Bill Reyment	End Date	8 Continue
Londry Here	Schedule Payment	Scheduler Payment	Daily Weekly Monthly Yearly Crosts	International Action

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 Favouritess 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

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



B. View FD

1) Click Pay

Interest * Maturity

- 2) Click M-Banking
- 3) Click Fixed Deposit

(Monthly

Select any Fixed Deposit account to view the detail information 4)

6



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



11:14 川李貴國王 🔹 🕄 🖬	3:03 ˈˈili ˌ.il 🖷 🖻 🖉 🐨	3:03 '#il al 🖡 🖬 d 🖸 🛛 🚸 🕲 🚳
K Standing Order	Edit Standing Order	Edit Standing Order
Osaphea KHR *	Payee Bank *	Payer Rock *
From Account Amount **********0003 KHR 20,000.00	Payee Account No * 73131634067001	· · · · · ·
Frequency End Date Daily 12-07-2020	Currency *	Cur
	Amount (KHR 100.00 - KHR 12,000,000.00)	Success
	Frequency *	Standing Order edited successfully.
Char and a last	Daily Weekly Monthly Yearly	8
 View Standing Order 40005 Edit Standing Order 6 	25-07-2020	25
Delete Standing Order		
Cancel	Cancel Submit	Cancel Submit
		u Q q

- 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

2:36 川 奇躍 🖉 🗊	([) 🛛 🗊 +	.ul 🗢	@ 1 🗈	🖬 StaySafe - Smart 😤	9:47 AM @ 40%
iPay	â	K M-Banking		< Sta	nding Order
	OP Pay	My Accounts	>	ô) usp	4
		Fixed Deposit	>	rom Account 9001 requency	Amount USD 20 5 End Date
Send Pay Bills M-Banking	Features	Standing Order 3	>	Politiny	23/04/2020
Top Up Search & Pay & Request	Bluetooth Pay				
Insurance IPay Refer Market Refer					
spending History	More			Nev	r Standing Order
	J				



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
- 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

3:141 字路 ◙ ■ ◆① ♀ \$ ● +	.∎Il StaySafe - Smart 🗢 4:58 PM @ 100%	🖬 StaySafe - Smart 🗢 4:58 PM @ 100% 🛤	4:58 PM @ 100%
iPay	< My Accounts	< My Accounts	My Accounts
Keo	Account Name Chanthy_KHR	Edit Your Account Name Sreymon_KHR & Sreymon KHR	Edit Your Account Name
Difference 2 Constraints 2 Con	Default	5	
Contact IPay Terms and Conditions Settings	Account Name Account Number		Success Bank account name is successfully edited.
E Logout	Account Name		Continue
Spending History Pay Deal More	Cancel		

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

.3:14,,,।। ≑ଞ 🖬 🔹 🕸 ♥ ≹® । <mark>iPay</mark>	rtil StaySafe - Smart ♥ 4:58 PM @ 100%	In StaySafe - Smart A:59 PM @ 100% @ My Accounts	All #StaySafe - Smart 3G 5:02 PM 100% + 100% + 100% + My Accounts
-	Exec.	LCCC Nuclear Mark	Default
Keo	Account Name Account Number Chanthy_KHR ++++++++++++++++++++++++++++++++++++	Account Name Account Number Chanthy_KHR *********6030	
	Default	Default	
	Account Name Account Number Sreymom_KHR7003	Are you sure you want to delete this Sr bank account ?	Success
Contact iPay Terms and Conditions Settings	Lucc	Yes No	Bank account deleted successfully.
🔄 Logout	Account Name Account Number	A. Account Number Sreymon_THB	5
	Edit Account Name Delete Account		Close
Spending History Pay Deals More	Cancel	• • • • • • • • • • • • • • • • • • •	÷

4.2 Profile

- A. View Profile
 - 1) Click More
 - 2) Click Profile, system will show customer's information

3:14 .nl 今诺 0 ■ 《 ① ♥ 約	an StaySafe - Smart 🗢 4:48 PM	Il StaySafe - Smart Si00 PM € 90%
Грай	Profile Settings	Q. Morr
Keo 2		Enat Filat Jornsreymom@lotc.com.kh Makes No
	Srey	85587600895
My Accounts Profile Language	Prot Marce S Srey	D Number 圖 123456789
	Last Hence	Pessport Number
Contact iPay Terms and Settin	·전 lornsreymom遵lolc.com.kh	Notification via
Conditions	Mathie No 85587600895	Notify via SMS Notify via Email
€> Logout	D Number 2123456789	Identification Photo
Spending History Deals	Passport Number fore	
	Notification via	Update

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
- 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**

3:14 all 😤 🛱 🖸 🚺	station ()	🖬 StaySafe - Smart 🗢 8:51 AM		🖬 StaySafe - Smart 🗢	8:53 AM	● 1 63% ■	3:13 .ul 零 器 🖸 🗊		\$•@\$\$®+
	iPay	< Settings		<	PIN Code		< Tra	insaction Securit	ty
		Application Security	>		:::		Transaction Aut	orization Meth	hod
	Keo	Transaction Security	3				PIN Coo	le	5
(0)				Please enter PIN	Code to update Trar	saction Settings.			
My Accounts	Profile anguage	PIN Settings	>		ENTER PIN				
R		~							
Contact iPay	Terms and Conditions	Change Password	>	1	2	4			
	€¢ Logout			4	5	6			
<i>A</i> (2)				7	8	9			
Spending History	Pay Deals More			С	0	$\langle \times \rangle$		0	\triangleleft

- 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

3:14 .ul 🗟 💥 🖸 🗊			3:13 .ul 令器 🕘 🛙	\$0\$\$:	3:14tl 電器 🖬 🖬	\$ (1) ♥ \$ (10) +	1:43 atl 🖘 🖧 🖸	🏘 (D) \$ 660
	iPay		Settings		Change Password	Ú.	<	New Password
	Keo		Application Security Transaction Security	>	⊜			
()			PIN Settings	>	🖞 Old Password		-	
My Accounts	Profile	2 guage	Change Password	3	Q. New Deserverd			Success
(I)		(Ħ)			New Password ■	4	Passwor	d successfully updated.
Contact iPay	Terms and Conditions	Settings			Your password must be 8 characters in length an	at least d have a mbore and		
					🔒 Confirm Passwo	ord	.	
C.	CP Logodi							Continue
Spending History	Pay 1	ceals More			Update	5		Update
	0	\triangleleft	0 0					Q d

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



