User Manual

Bakong System

Generic Mobile Application

Registration, Recovery, Send, Receive, QR Pay, Deposit, Transactions and View History Guideline

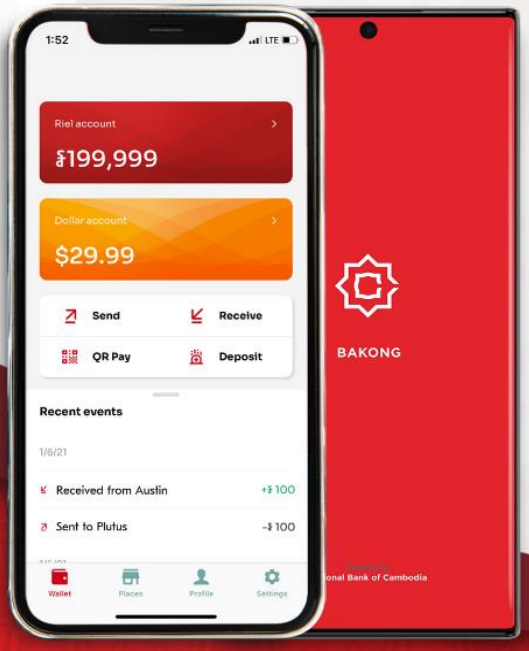


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Bakong User Manual
Mobile Generic Application

1. Account Registration

User could download Bakong application from the App store (iOS) / Playstore by typing word “Bakong” or through scanning the following QR Code:

Download on the App Store

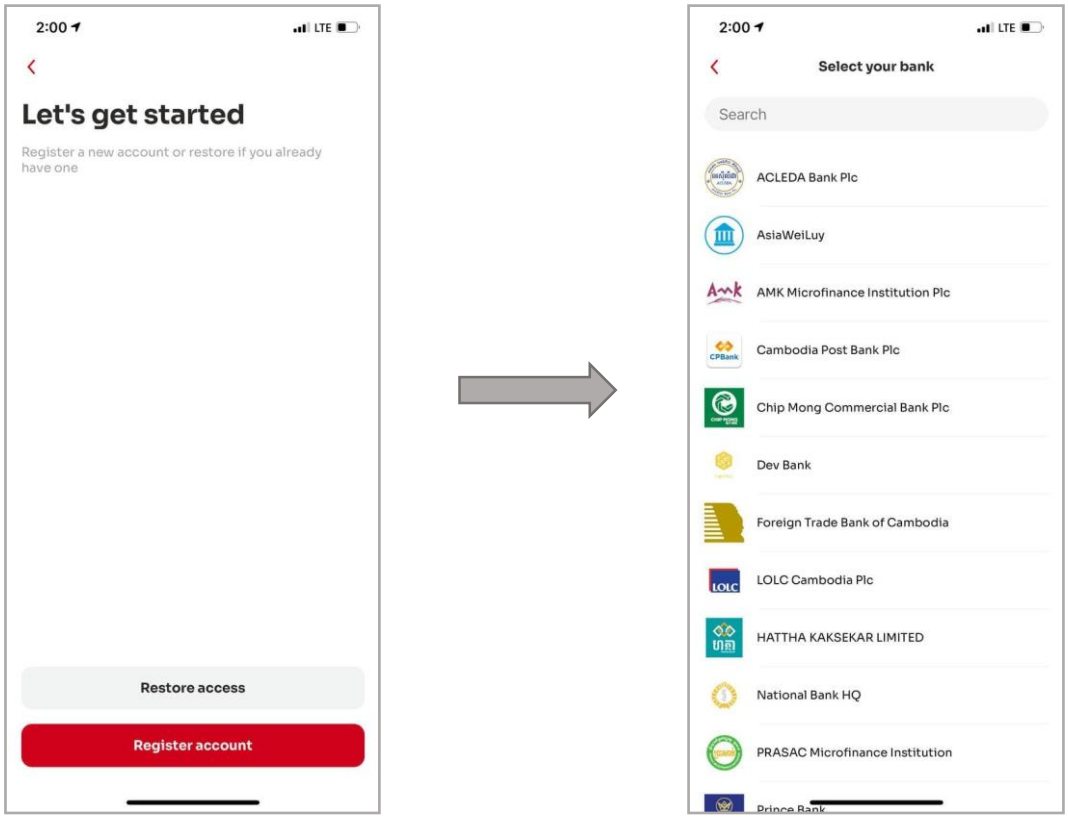
GET IT ON Google Play

Step 1: After download and install Bakong Application → Open Bakong Application → Choose language and click the “**Next**” button.



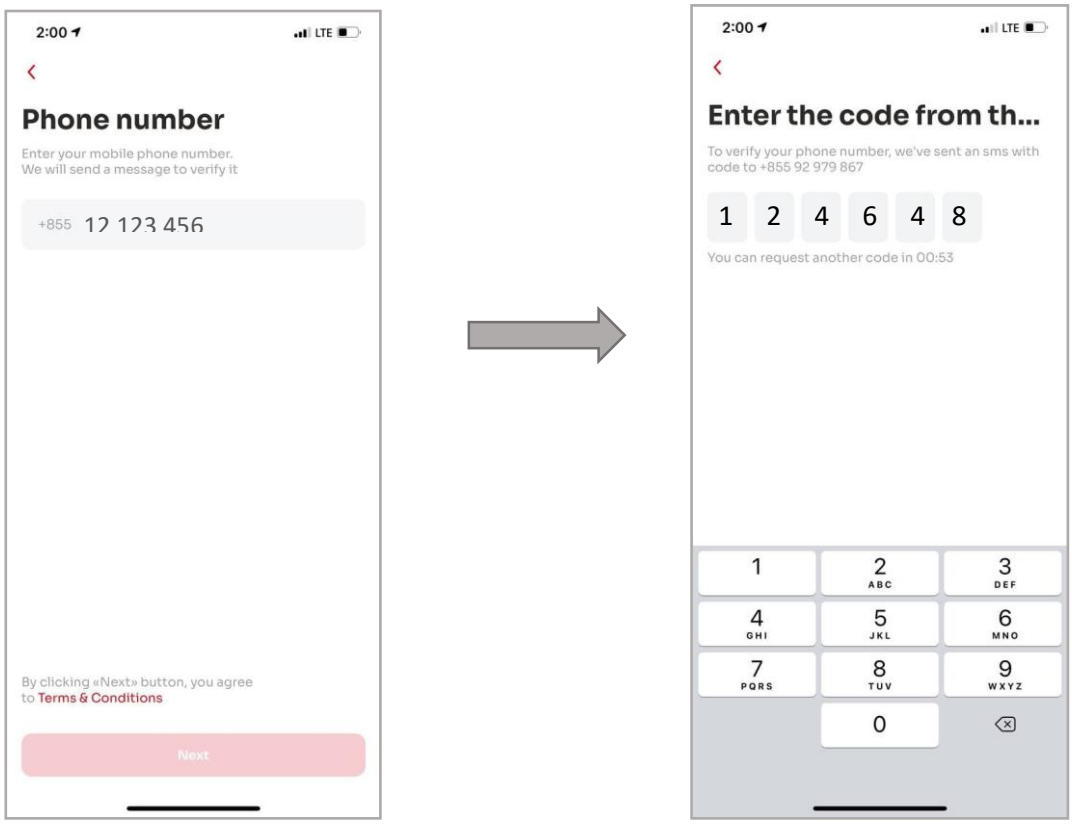
Step 2: Click the “**Register account**” button to register account.

Step 3: Select a Bakong member bank to register account.

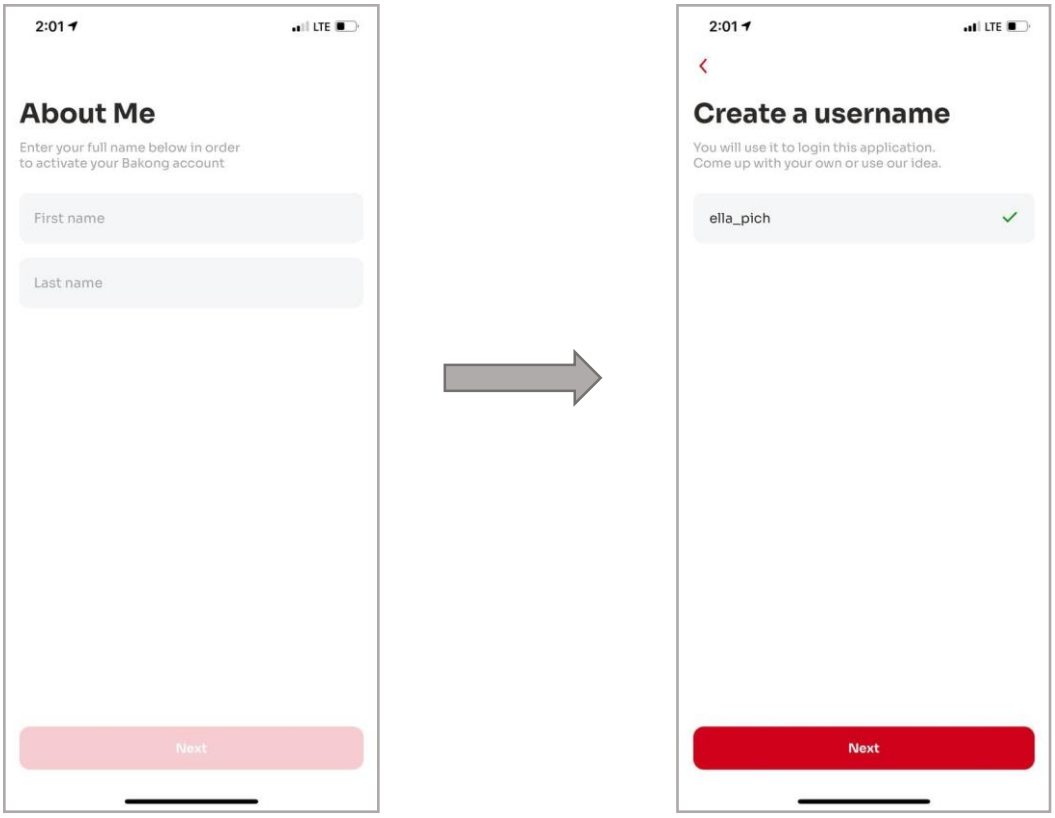


Step 4: Enter your phone number and click the "**Next** "button

The system will send an OTP code to verify the phone number.
Then enter your code and click the "**Next**" button



Step 5: Fill in your full name, then click the "**Next**" button

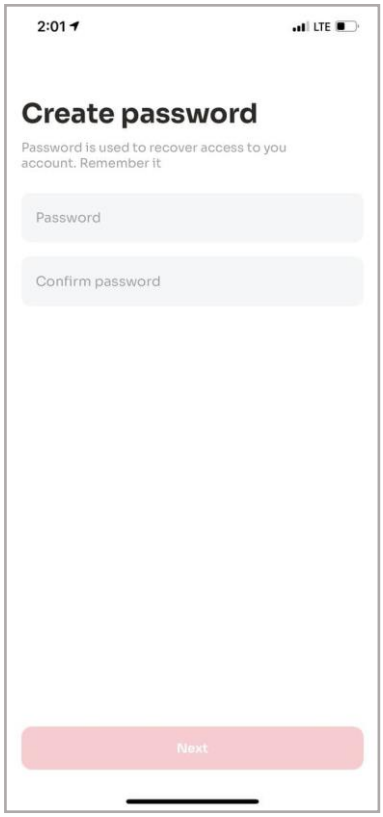


The system will automatically create a user name.

> **Note:** The account name should not contain special signs such as "!" # $% & '() * +, - . / :; <=>? @ [\] ^ _ `{|} ~"

Please remember, you can download your account bank if there is no recovery QR Code and Recovery Password.

Step 6: Save the recovery key



Set your password to recover your account. (Recovery Password).

Note: Password must be between 8 to 16 characters, contain at least 1 uppercase, lowercase, 1-digit number and 1 special character.

Click the "**Next**" button

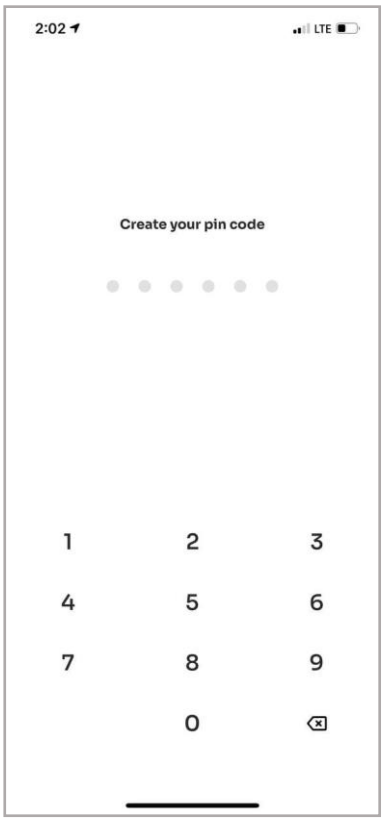
The system will generate a Recovery QR Code for account recovery in case of problems.

- Click the "**Save**" button to save the Recovery QR Code.
- Please keep your Recovery QR Code safe

You cannot recover your account without the Recovery QR Code and Recovery Password.

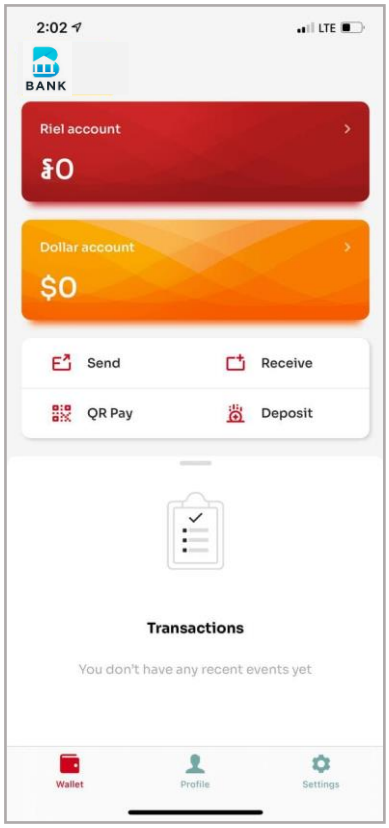


Step 7: Create a PIN Code to access the system



For security purposes, you are required to create a 6-digit PIN when accessing the system, enter your 6-digit PIN number and confirm your passcode to the system of authentication.

After you have created a PIN to access the system, the system will generate your account number.



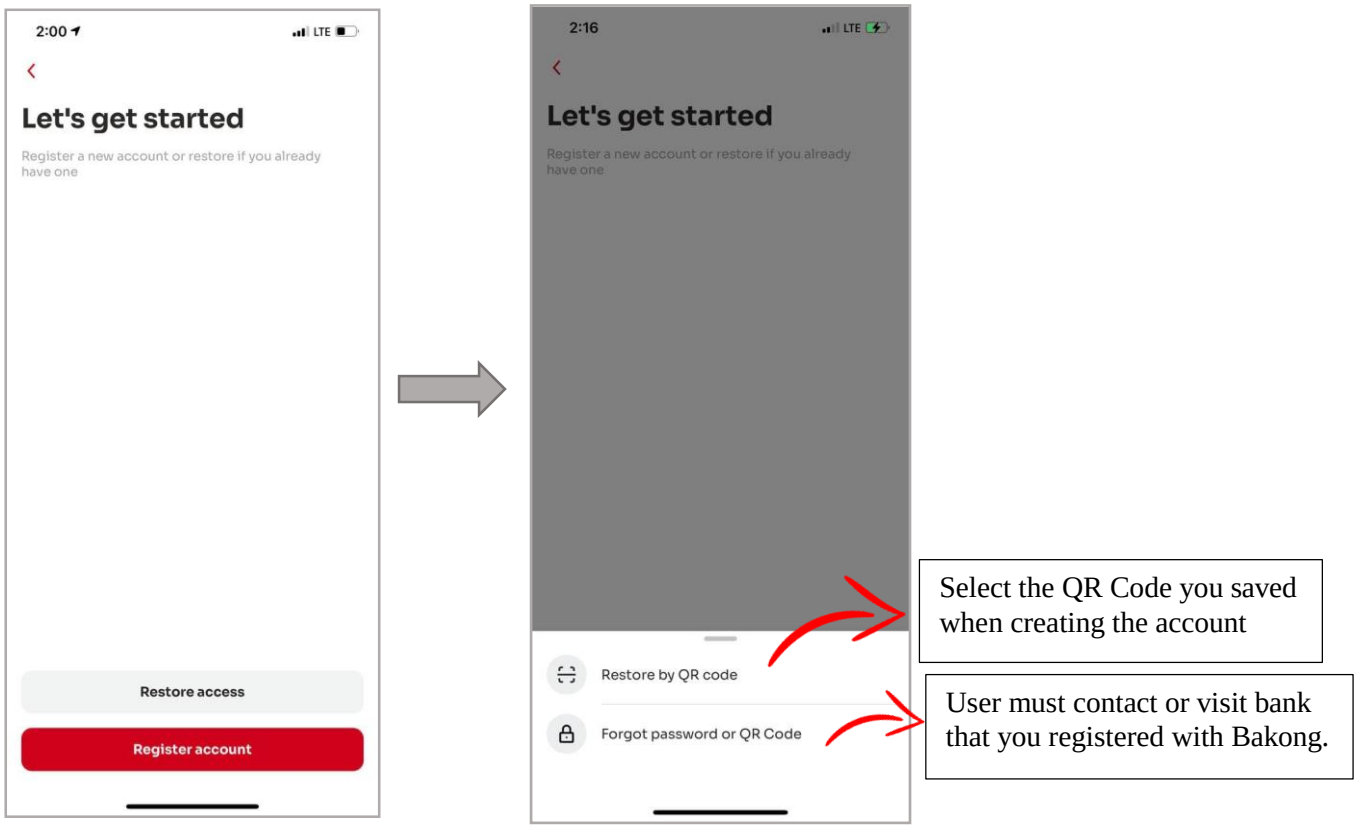
2. How to recover a registered account (Recovery)

If you lose your phone or can't access your account, you can recover your account in the following steps:

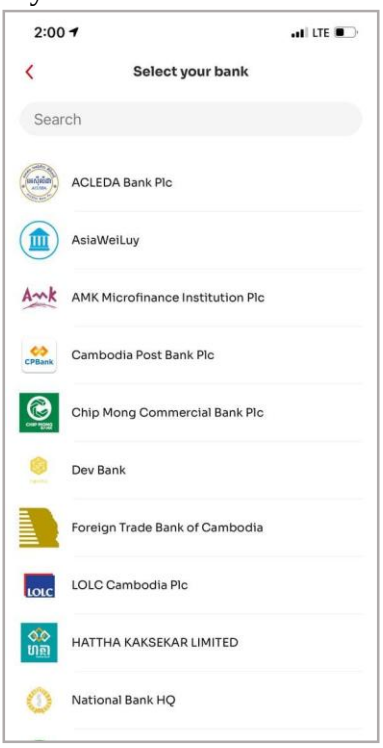
Step 1: Choose the language and click "**Next**" button.

Step 2: Select "**Restore access**" button to download a registered account.

Step 3: Select or scan the QR Code you saved when creating your account.

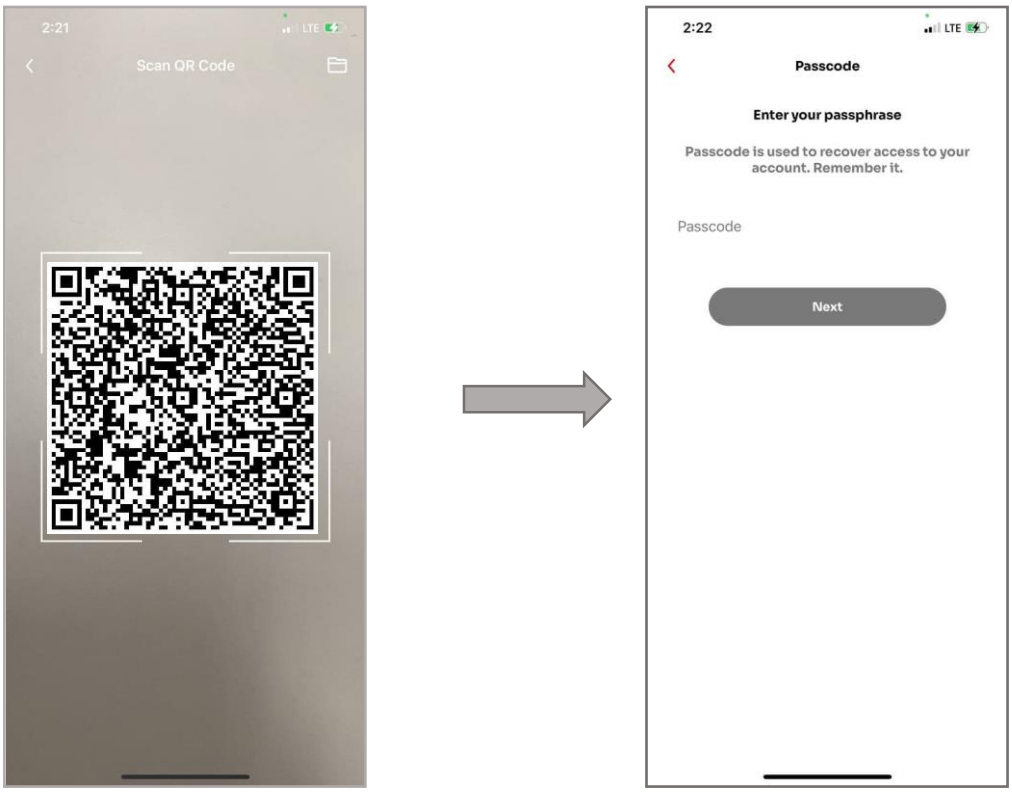


Step 4: Select a partner bank as it was your first account creation.

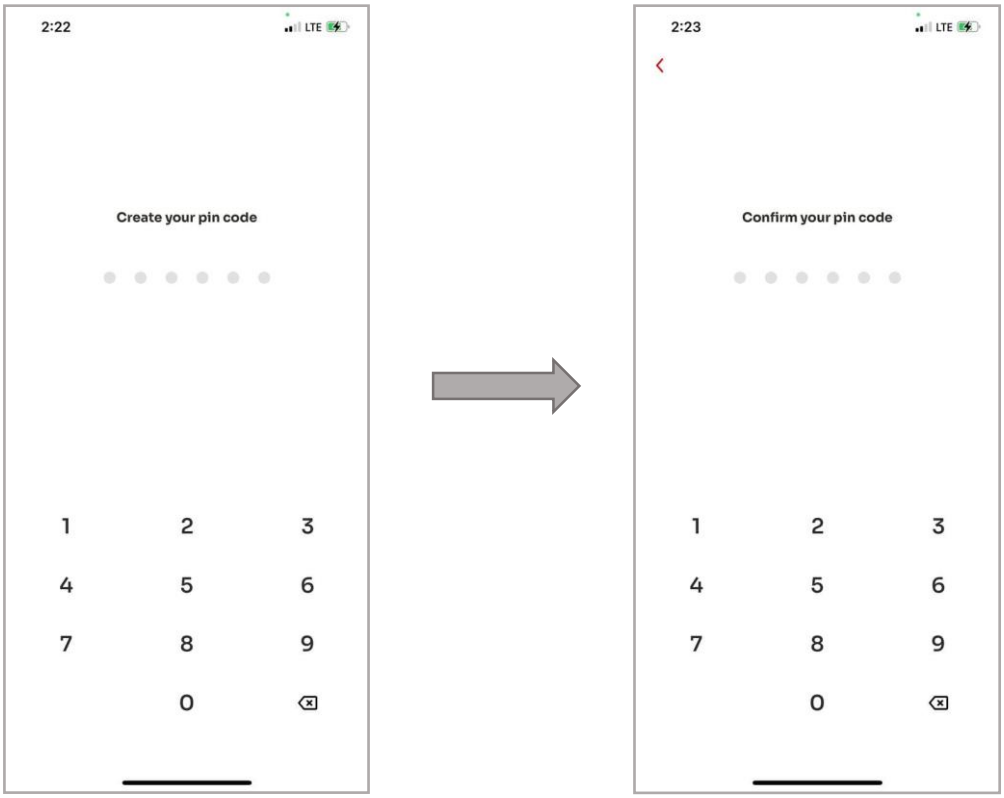


Step 5: Recovery Key and Passcode. Please scan QR Recovery Key, which you saved when registering.

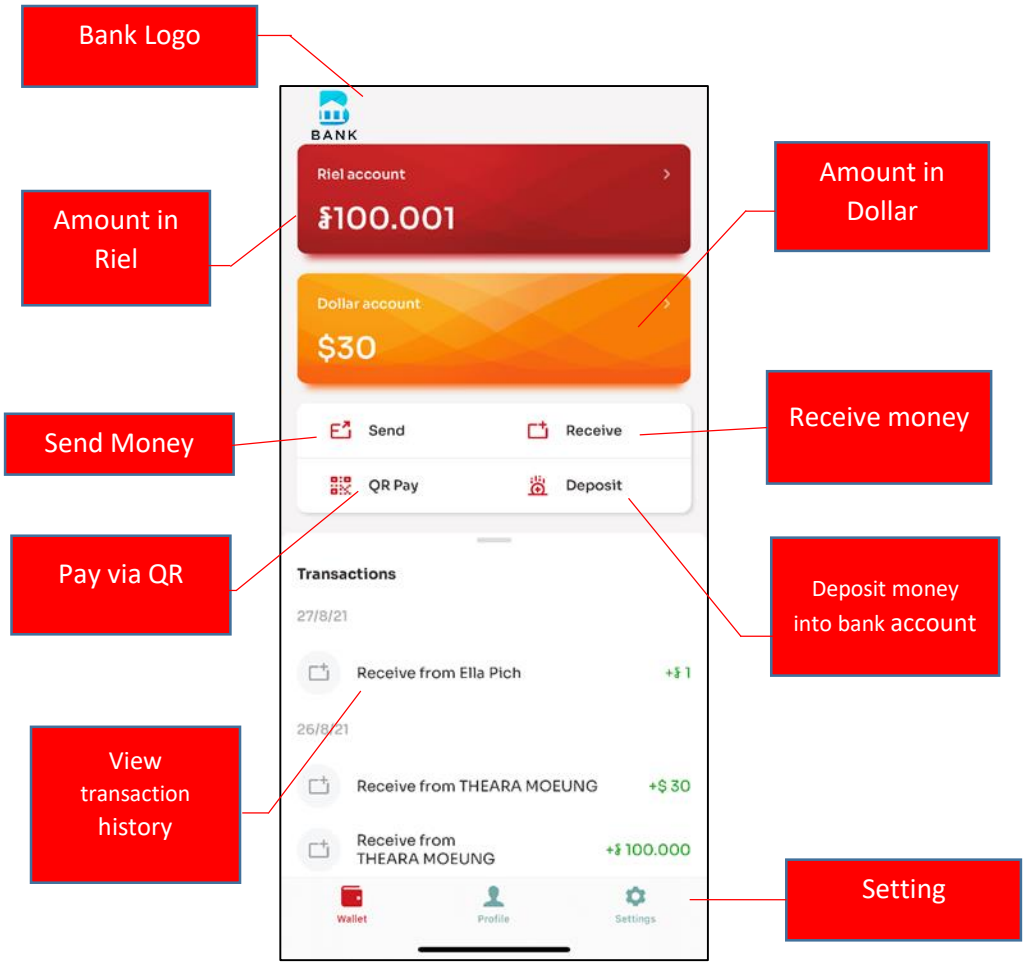
User must enter the Recovery Password you created at the time of registration. Then click "**Next**" button.



Step 6: Create a new PIN: You must create a 6-digit PIN code number to access the system. *** Please set the PIN Code twice.



User will get old account after restore account successfully.



3. How to operate in Bakong System

After you are registered in the system, you can perform transactions in the system: transfer, payment, QR payment, deposit and view transaction history. When you are logged in successfully, the account dashboard and system functions display the following information:

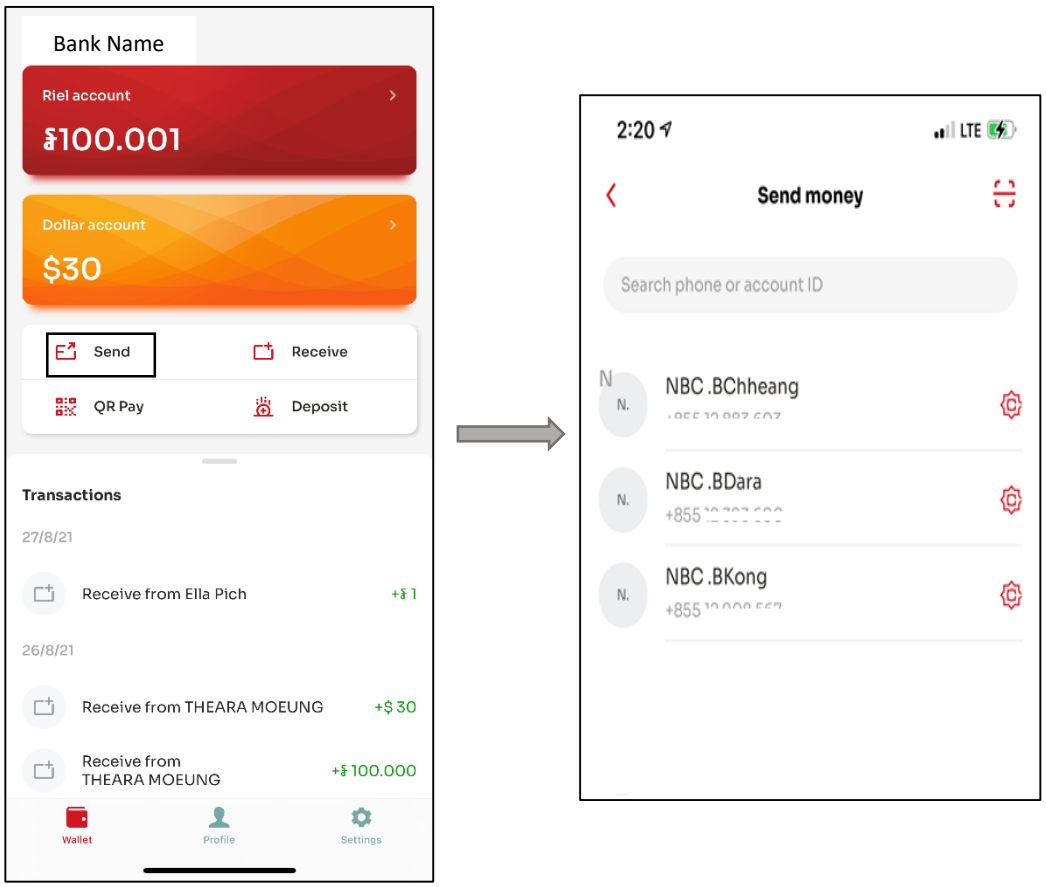
- Transfer to / Receive Money from Your Friends
- Make payments in both KHR and US dollar currencies
- Deposit money into your bank account
- View transactions history
- Set your personal limit.

3.1. Send

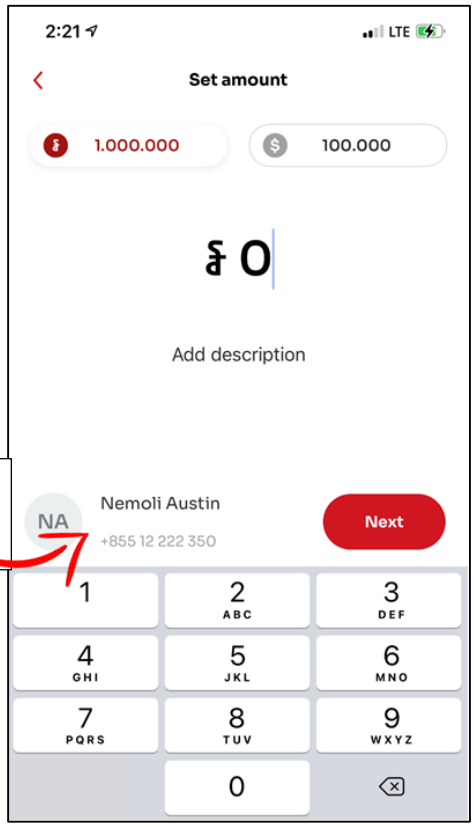
You can send your money to another account in the Bakong System via phone number or scan the QR code.

3.1.1. Send money via phone number

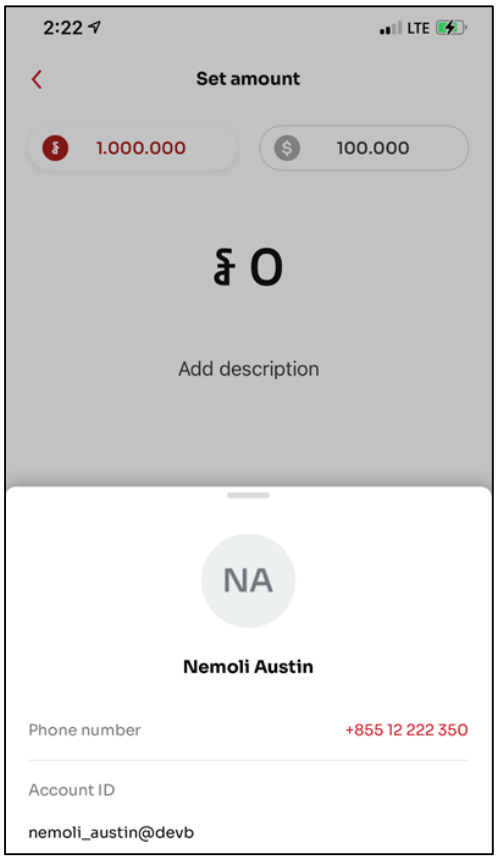
Step1: Search for a phone number or account name in the search box. For all registered users, the phone number will appear in the list with the bakong icon on the right.



Step 2: Select the currency (USD or KHR) you are transferring



To check the details of the person to whom you are sending money, click on the name.

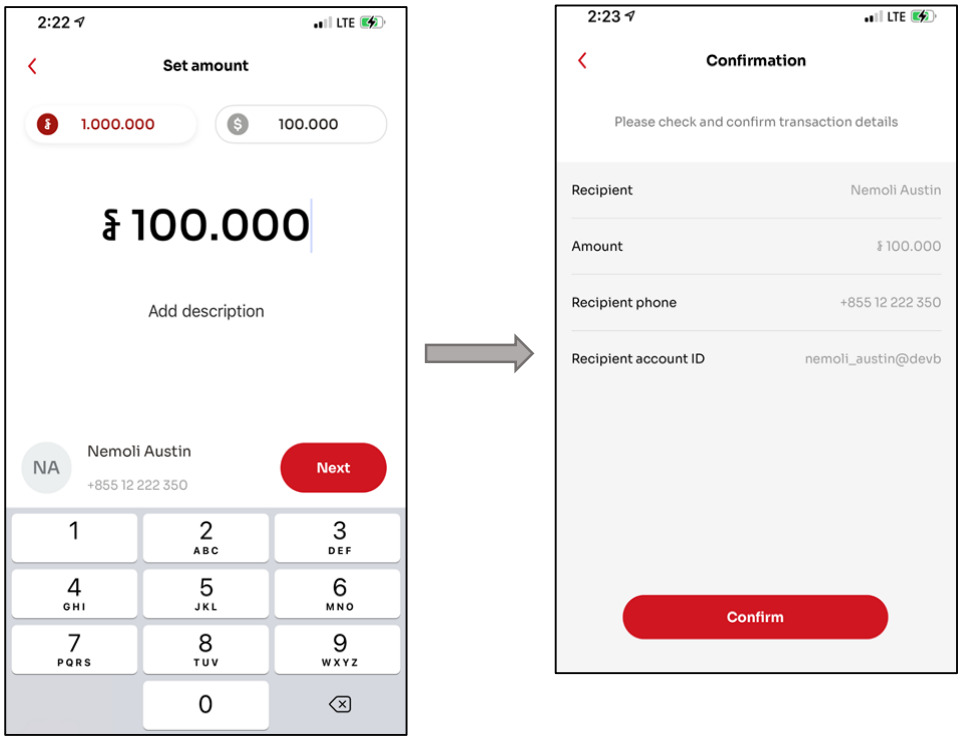


Information details of receiver include:

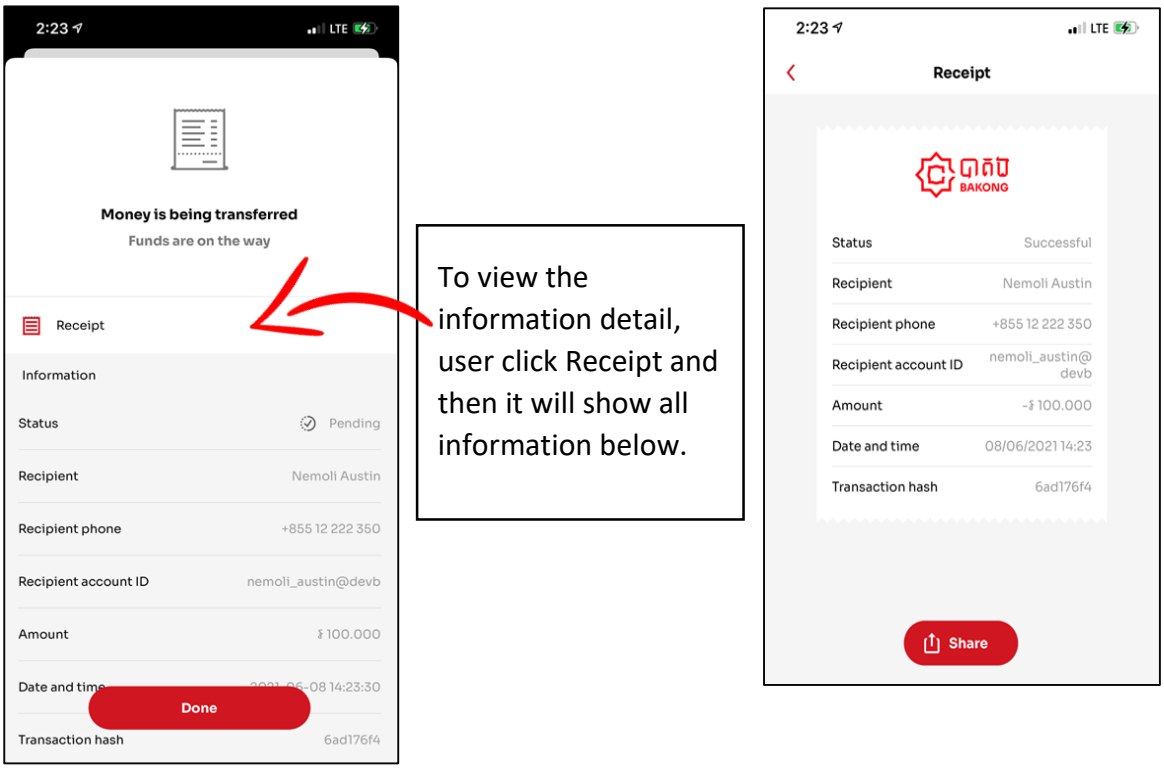
- Name
- Phone number
- And account id

Step 3: Enter amount and description, then click the "**Next**" button.

Please verify before sending money. Then click the **"Confirm"** button, and sending operation is in progress



Check the information to send money and then click "**Done**" button.



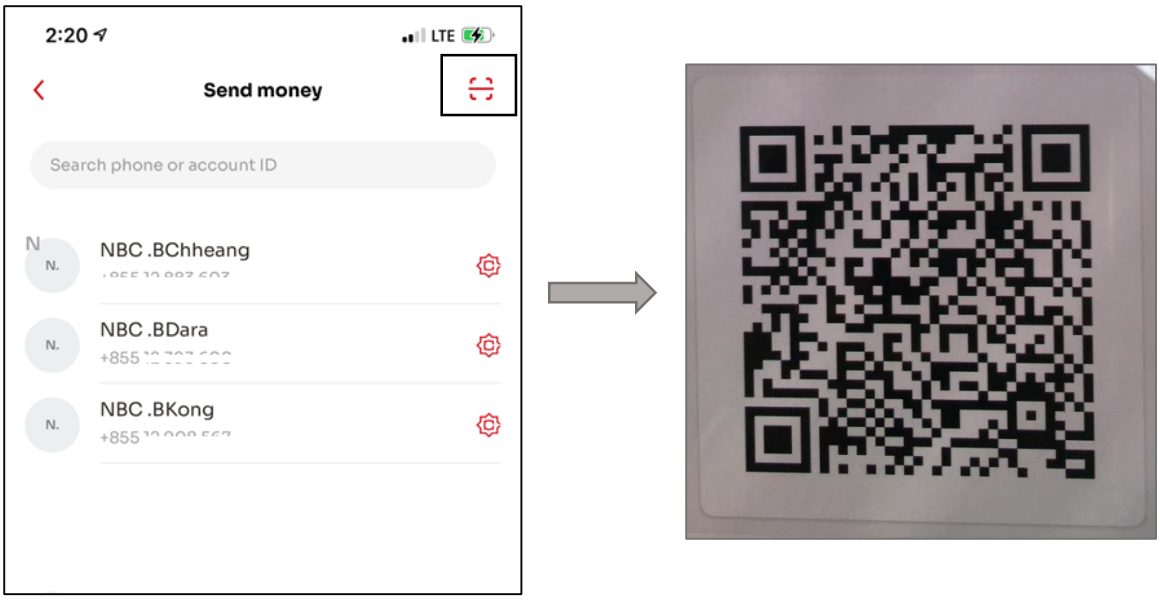
<u>Note:</u> You can only transfer money between banks, but you cannot transfer money between accounts (KHR-USD or USD-KHR)

3.1.2. Send money via scanned QR Code

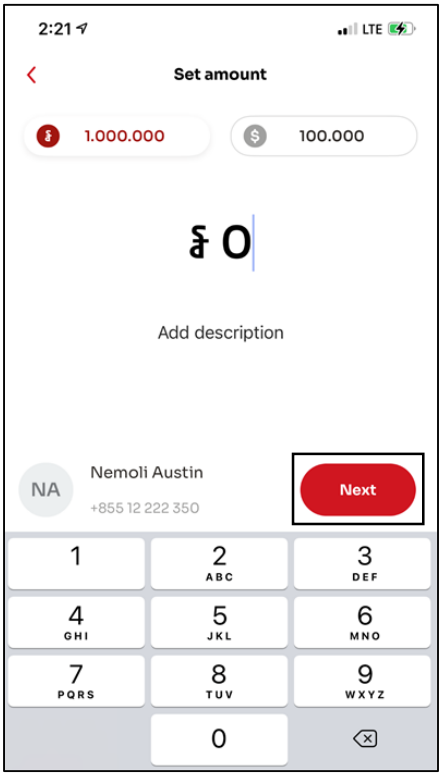
To send money by scanning a QR Code, you must implement the following steps:

<u>Step1:</u> Click on the button

<u>Step2:</u> Scan QR Code from the Merchants QR stand or the recipient's QR Code



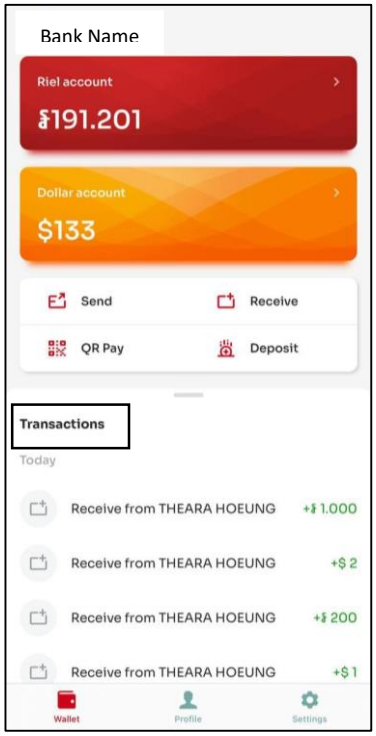
Step 3: Enter the amount and description, and click "**Next**" button and follow the next steps as money transfer via phone number.

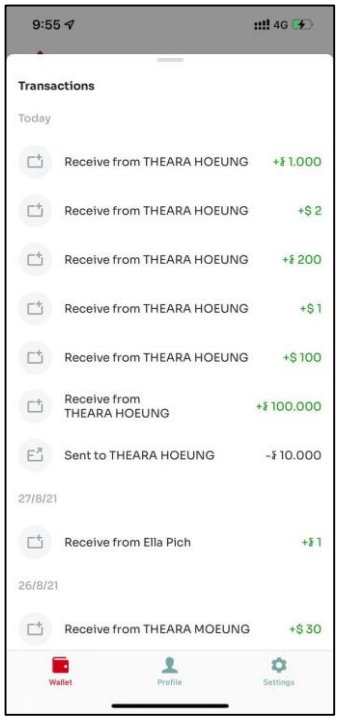


3.1.3. Send Back

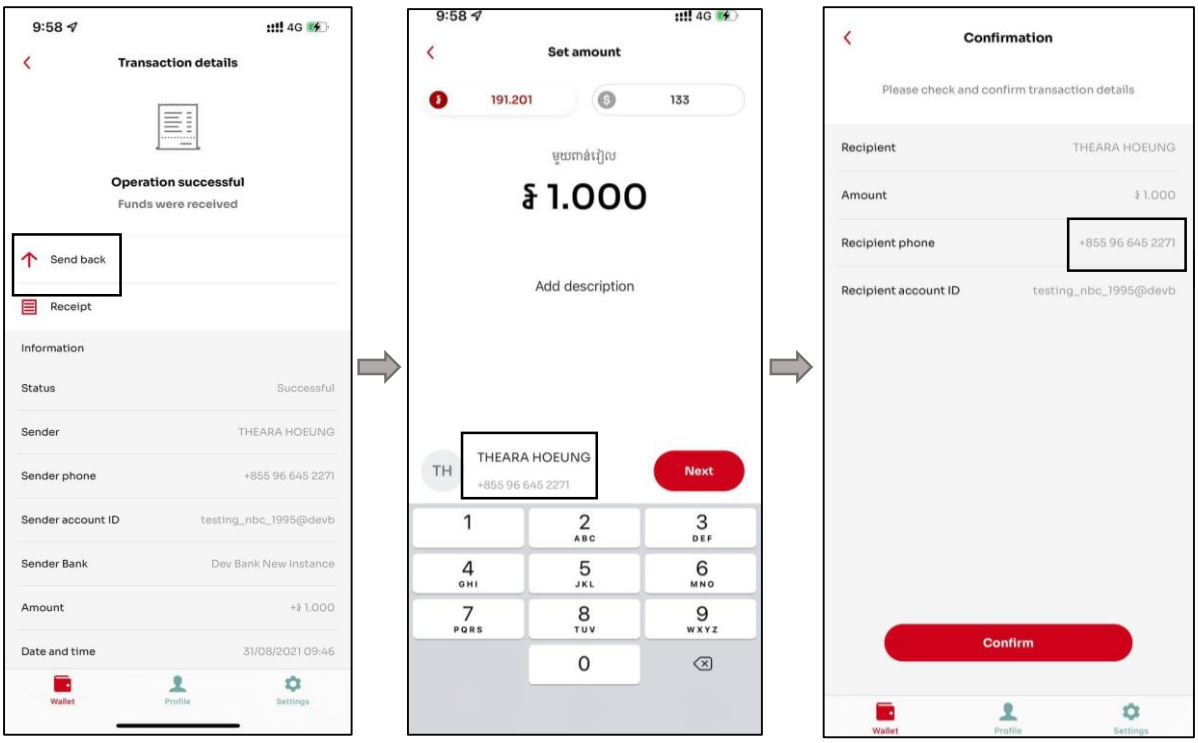
To send the money back to the sender, user need to follow these:

Step 1: In the Transactions, find the transaction that you have to send back and click on that transaction for more details.





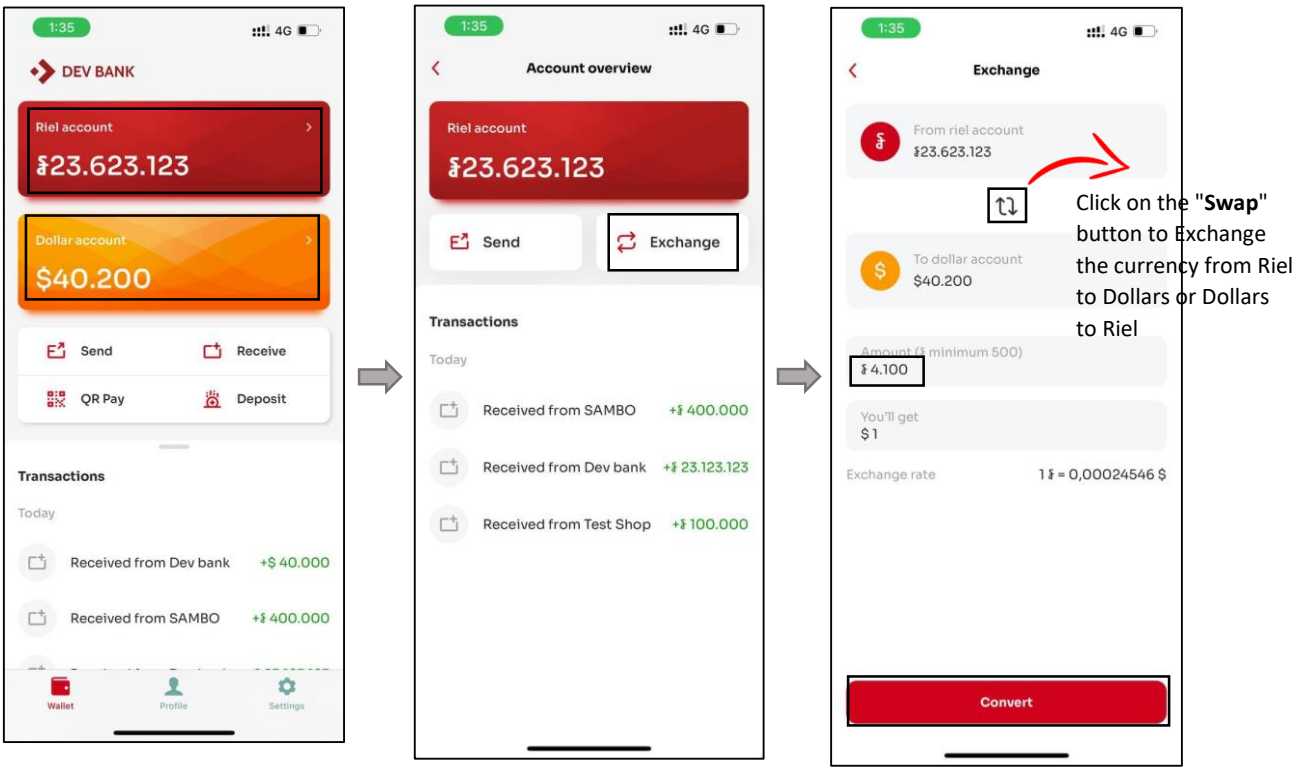
Step 2: The transaction detail will show the information about the sender that user wants to send back, click "**Send back**", check the transaction amount, description and click the "**Next**" button and click the "**Confirm**" button.



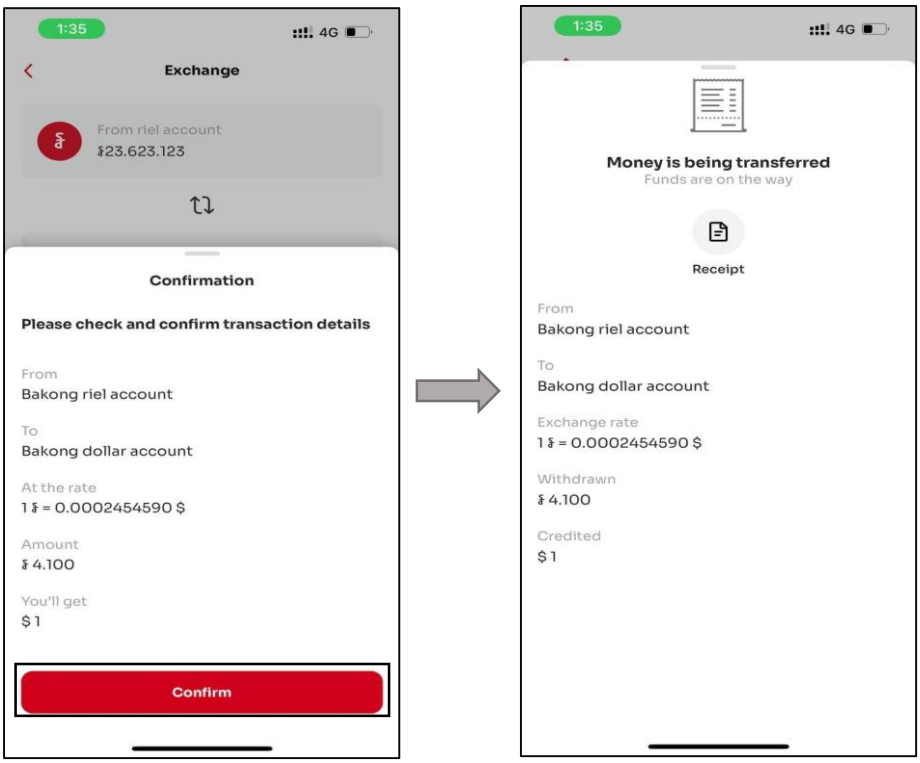
3.1.4 Exchange

To be able to exchange your money currency, user need to follow these:

Step 1: Click on Riel account or Dollar account on the home page, select on "**Exchange**" button, after that you can select currency and input the number that you want to exchange and click "**Convert**".

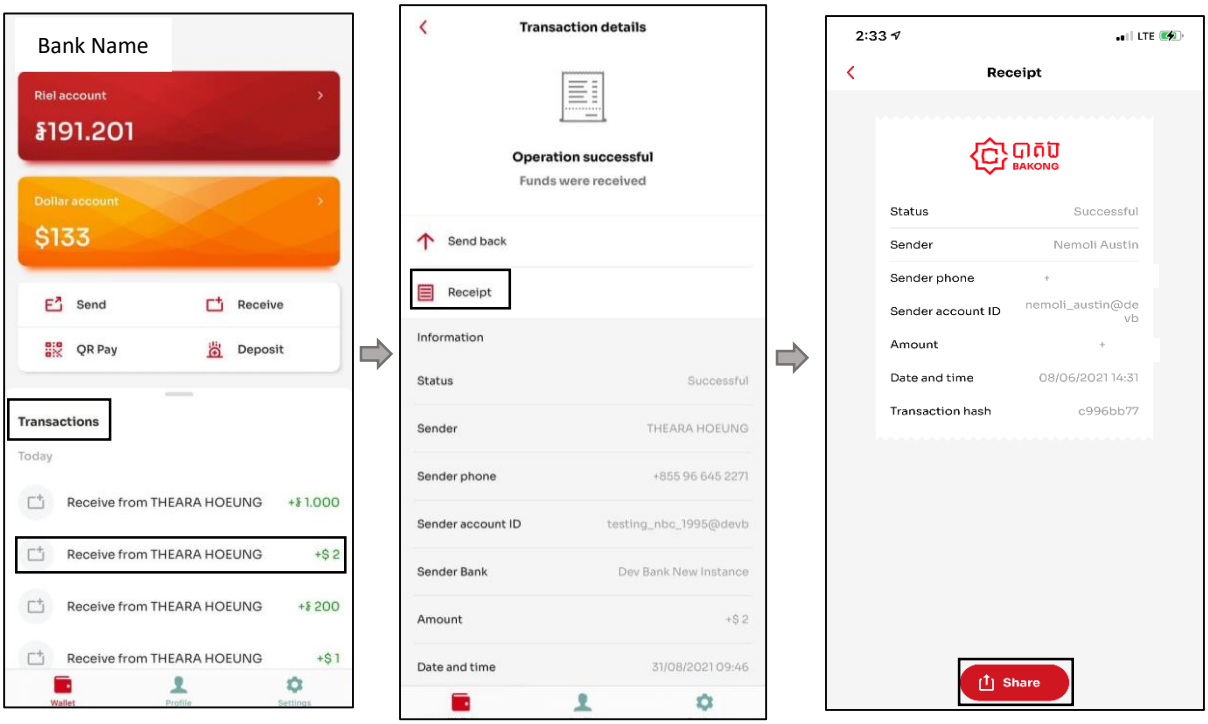


<u>Step 2</u>: Check and confirm transaction detail then click on "**Confirm**".



3.2. Receipt

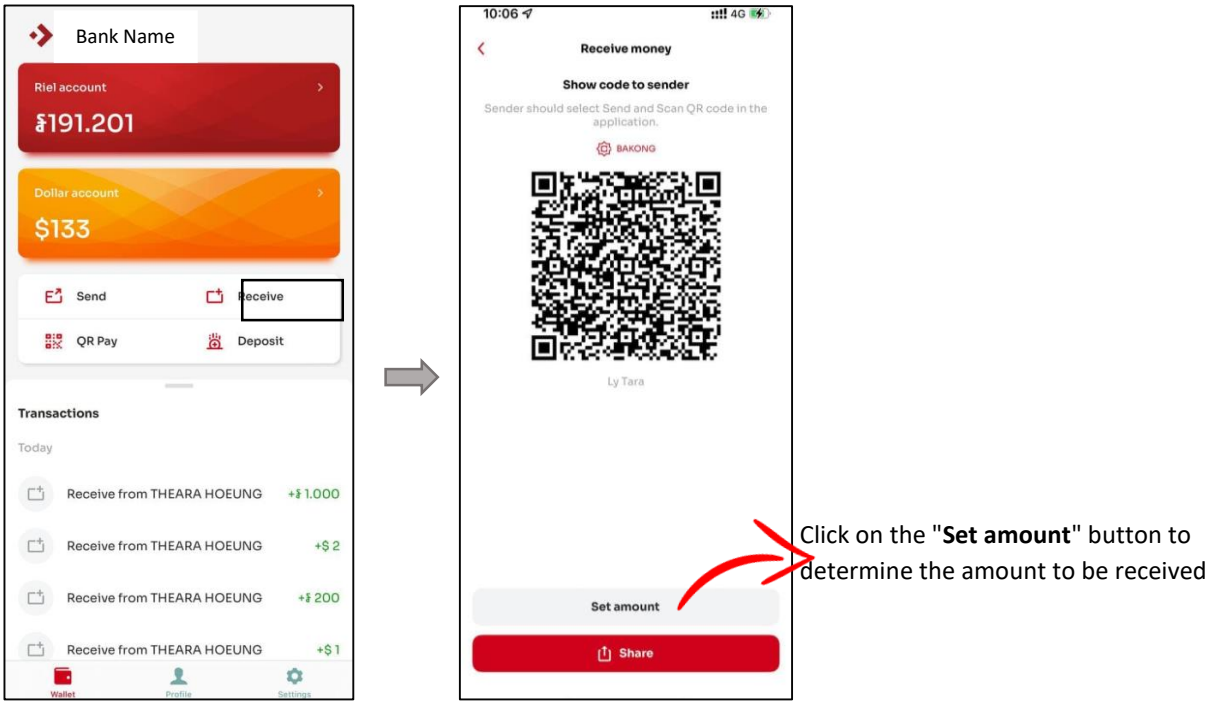
To share a receipt with a friend through the system, user must: Go to the current transaction, select the transaction you want to share, click on the "**Receipt**" and click the "**Share**" button.



3.3. Receive

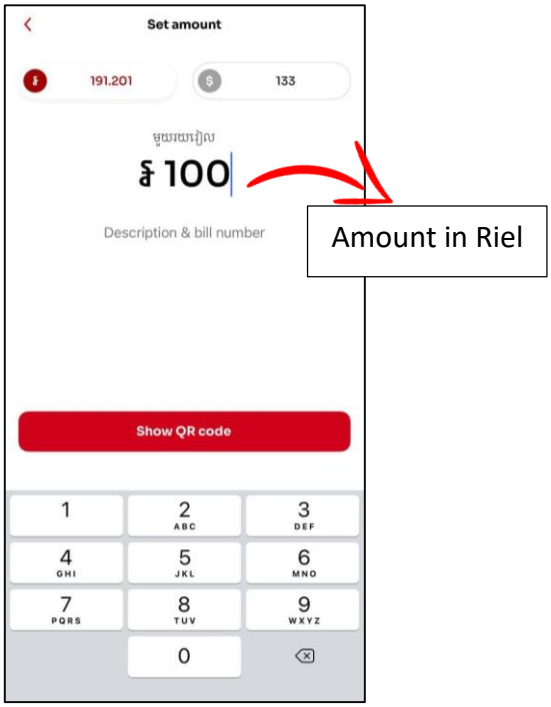
To receive money, please take the following steps:

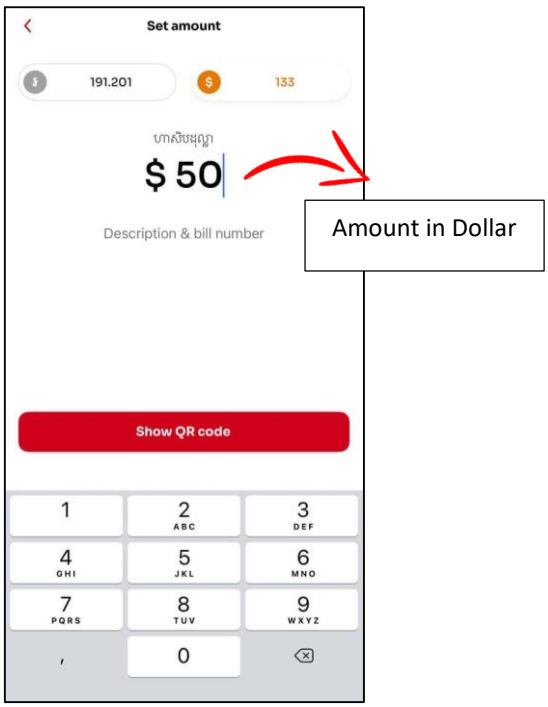
Step 1: Click on the "**Receive**" button to generate your own QR Code. You can choose the type of account and determine the amount that will be received.



Step 2: Select account types (USD or KHR)

Enter the amount and details and click the "**Show QR Code**" button to get the QR Code that has been set.





Step 3: Show a QR Code to your friend or depositor, then click the "**Change required amount**" button to adjust your received balance

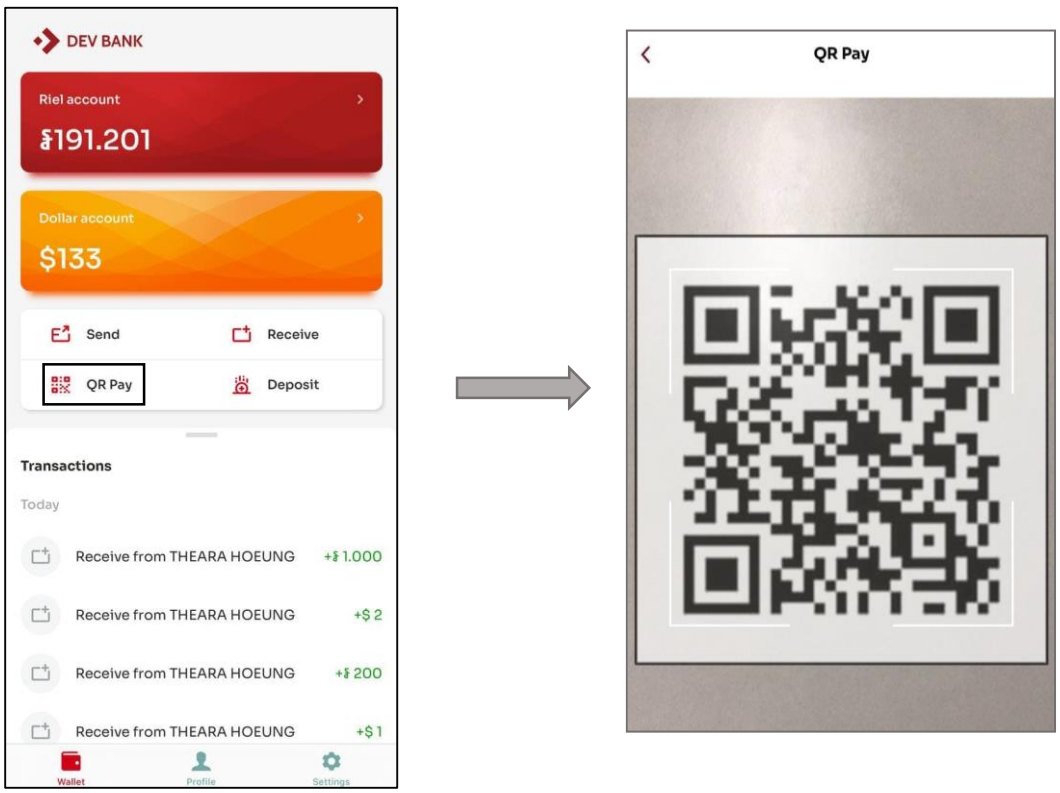




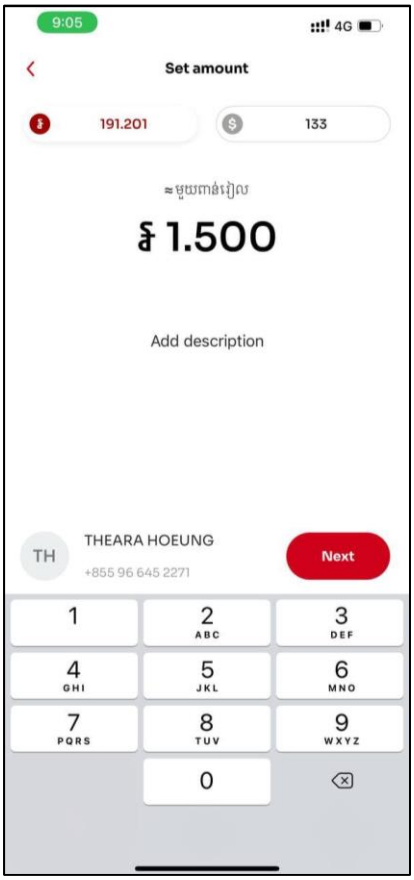
3.4. QR Pay

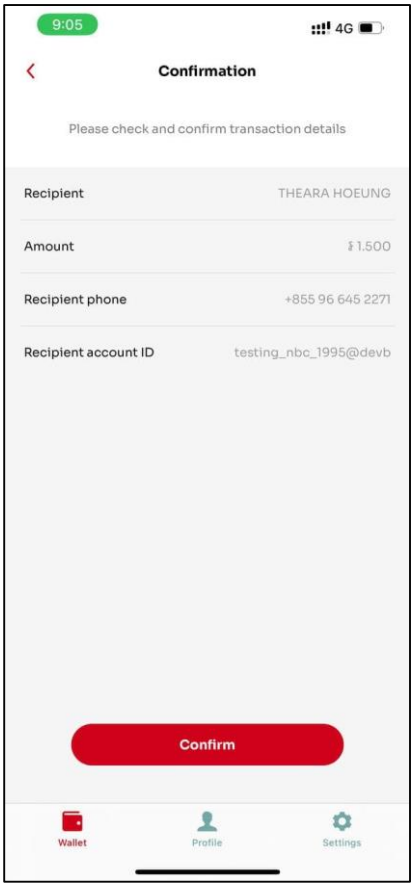
Into the system, click on the button **"QR Pay"** to make a payment.

Then scan the QR Code from the Merchants QR stand or the recipient's QR Code

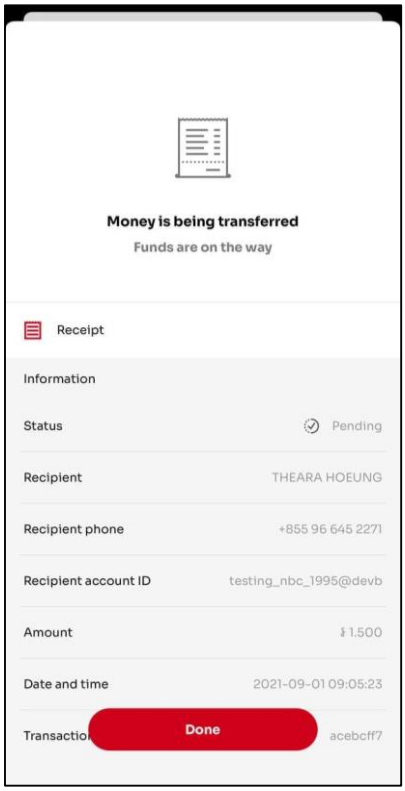


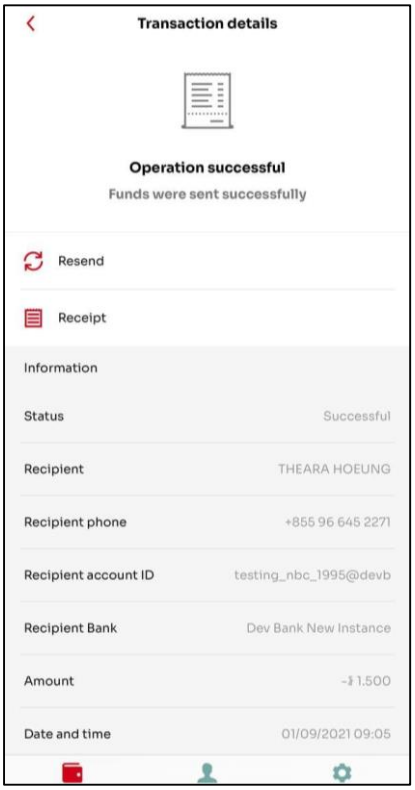
Select your account type, enter amount and description then click the “**Next**” button. The sending operation is in progress. Please verify the receiver and the amount .Then click the "**Confirm**" button.





Check your payment information and click the "**Done**" button.

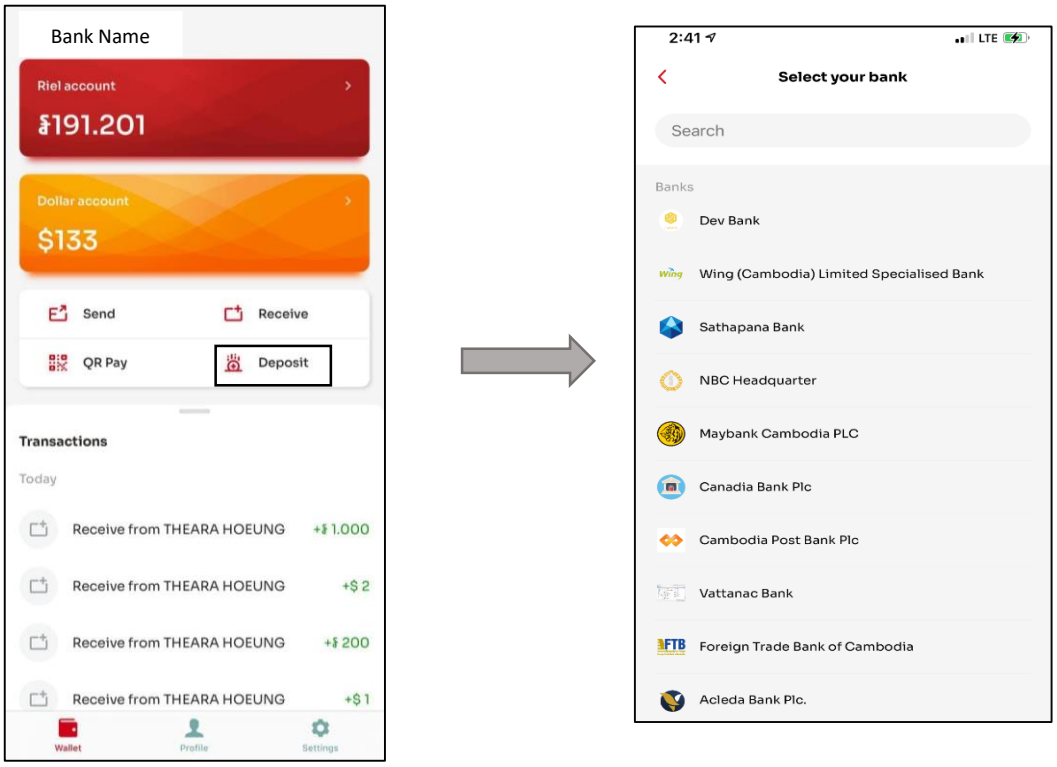




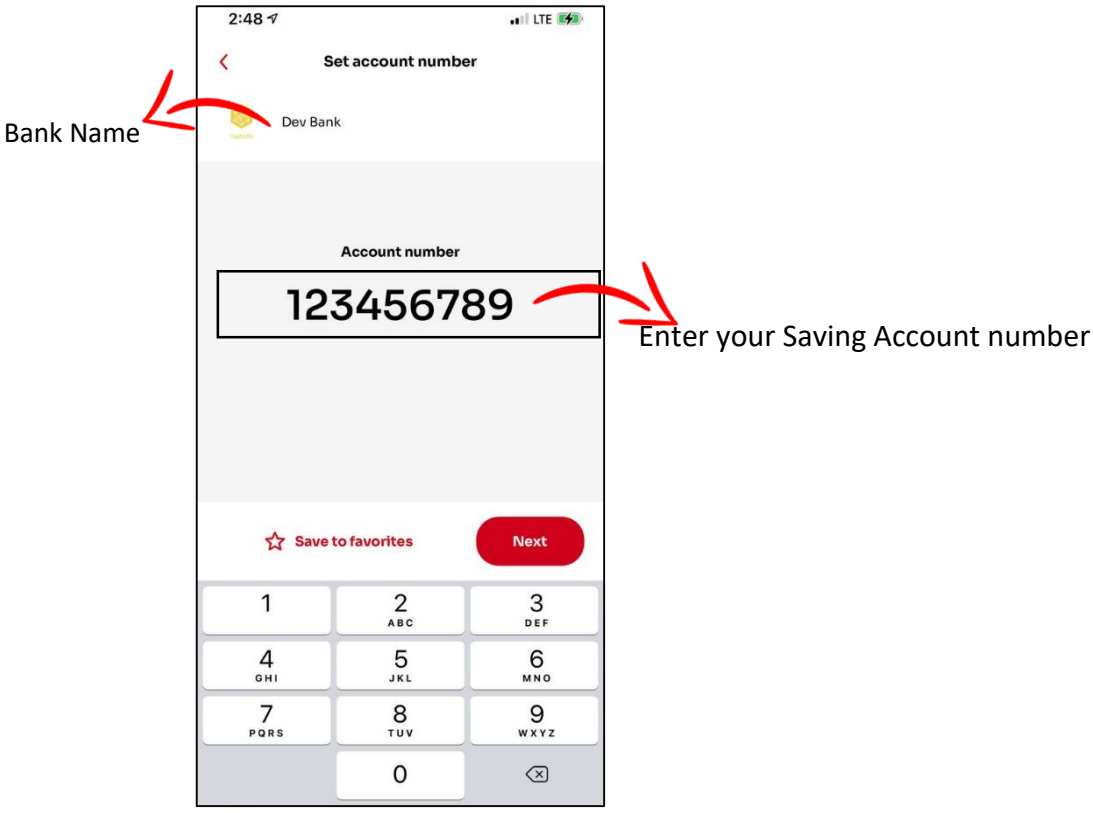
3.5. Deposit

Step 1: into the system and click the "**Deposit**" button to make a deposit money into your bank account.

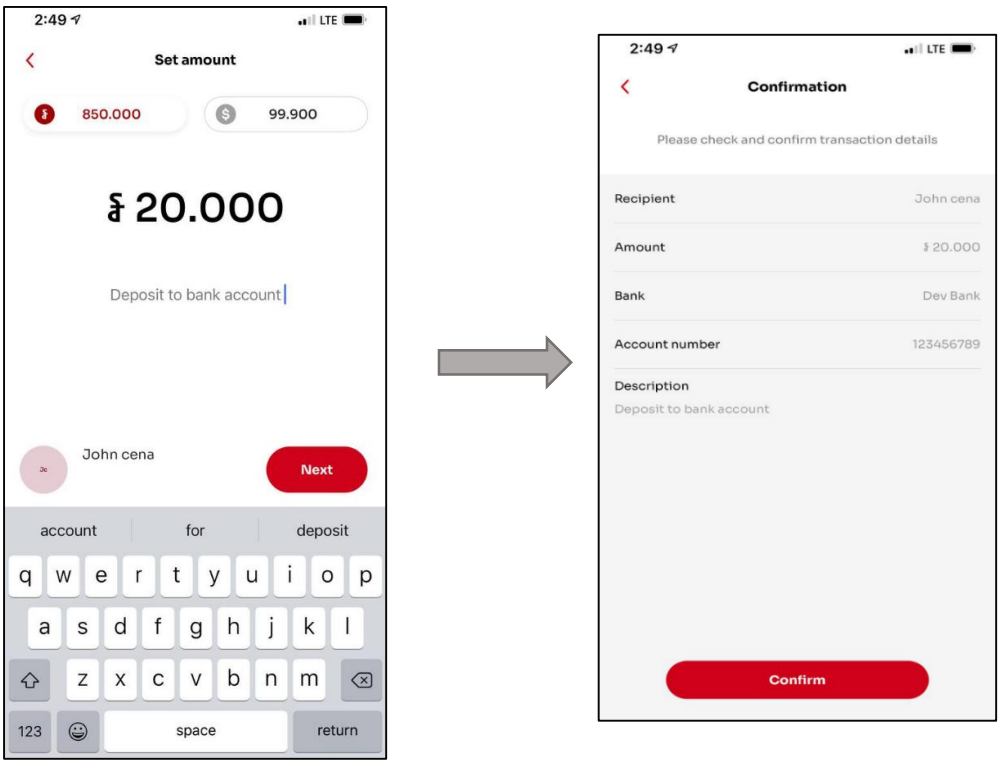
Step 2: Select a partner bank which you want to deposit.



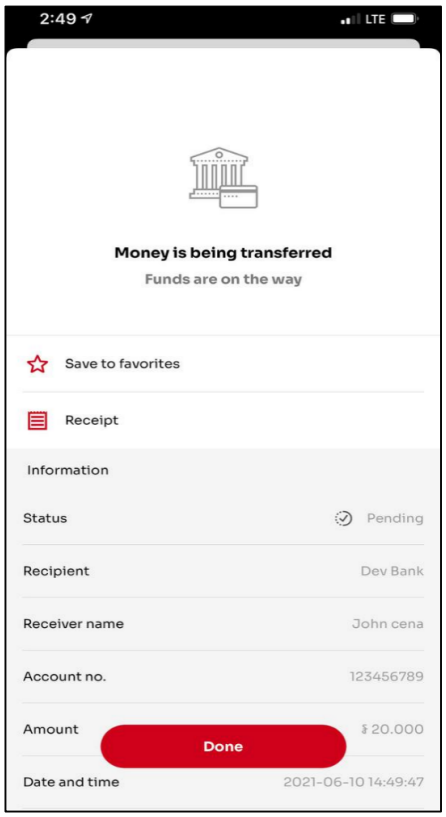
Step 3: Enter your Saving Account number and click the "**Next**" button.



Step 4: Select account type and enter amount then click “**Next**” button.
Step 5: Verify of Deposit Information. Then click the "**Confirm**" button”.

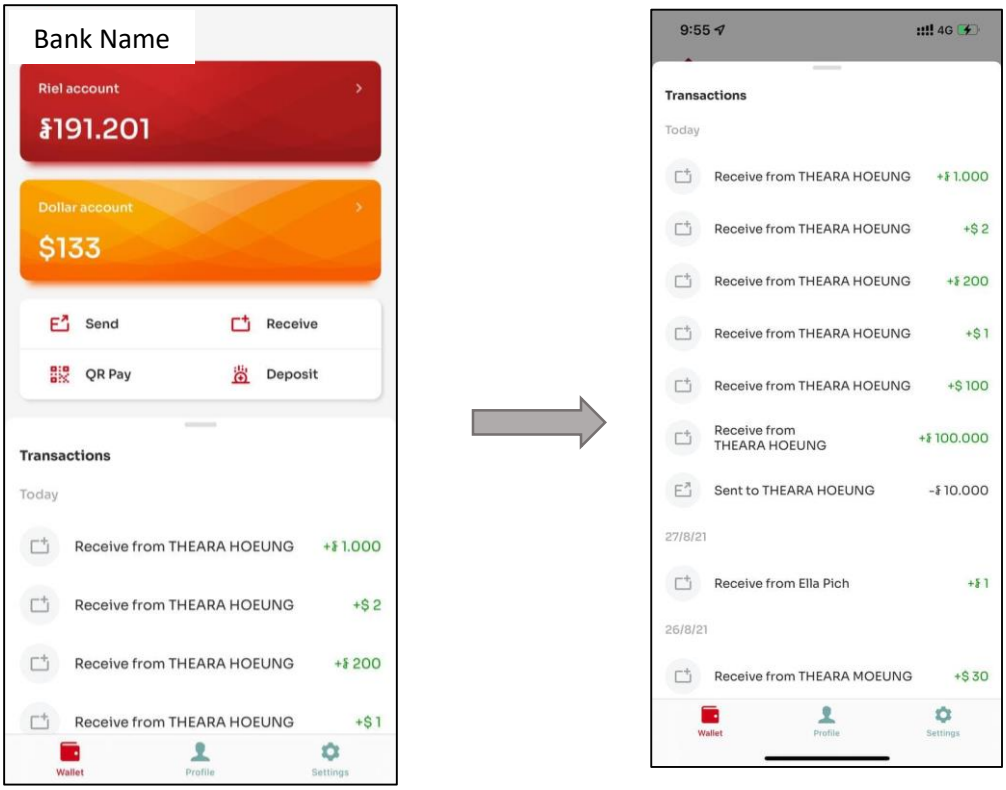


Step 6: Check your remittance information. Then click the "**Done**" button.



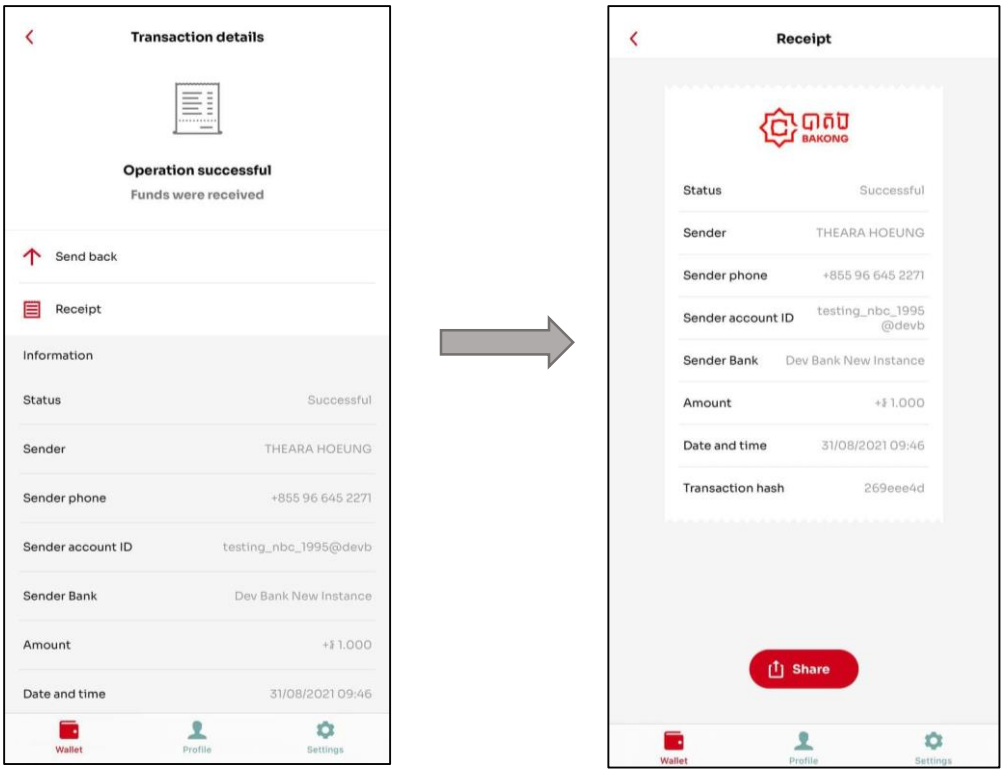
3.6. View Transactions History

Step 1: Click on the "**Transactions**"
Step 2: Click on the old transaction to show the detail of each transaction

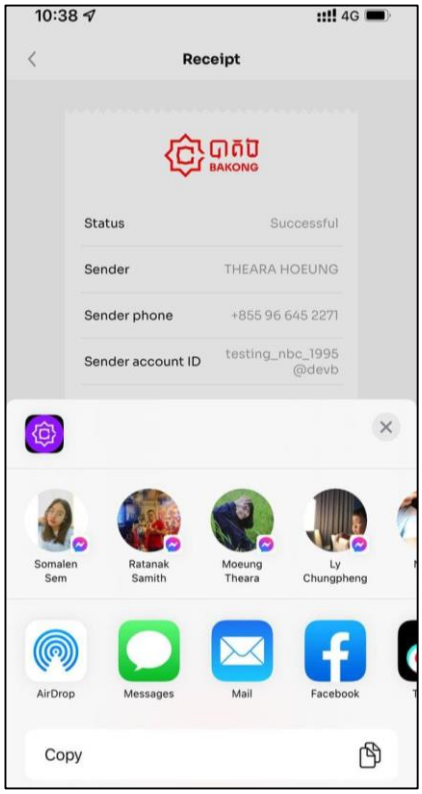


Step 3: Click "**Receipt**" button to show share the receipt with your friends.

Step 4: Click "**Share**" to share the receipt.

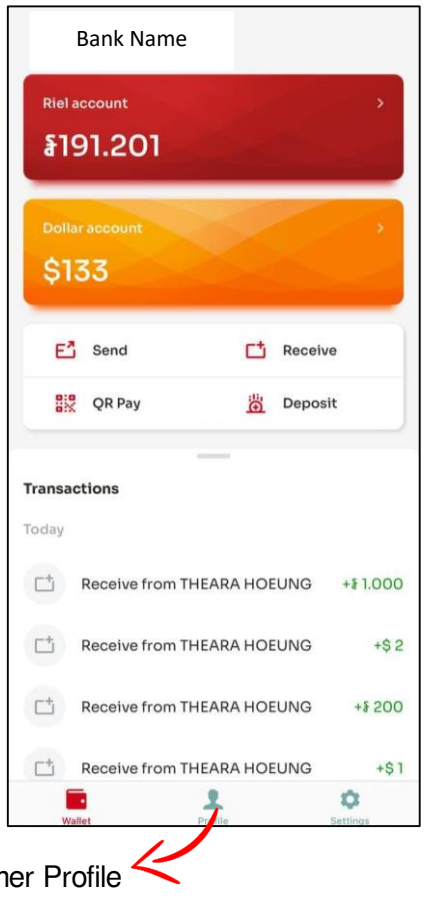


Share the receipt via social or email.



4. User Profile

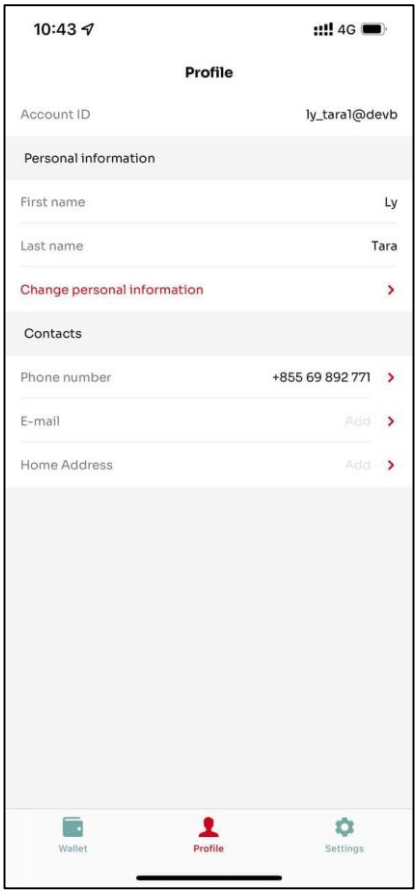
User can view profile detail by clicking on "**Profile**" icon.



View customer Profile

Personal information will be shown:

- Account ID
- Self-Photo
- ID photo
- ID number
- Sex
- First Name
- Last Name
- Nationality
- Date of birth

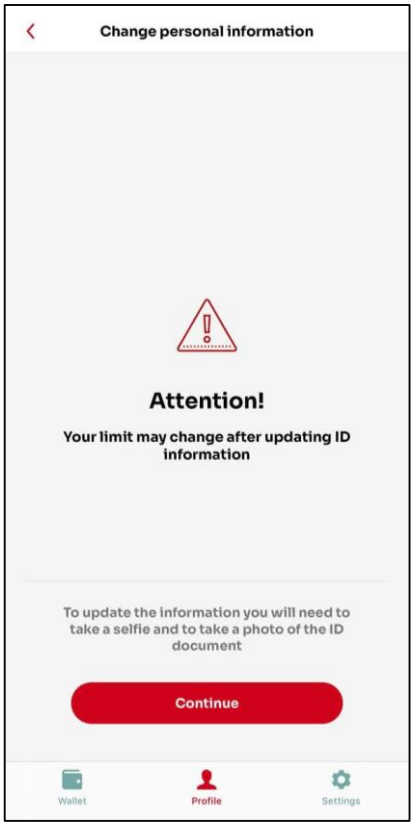


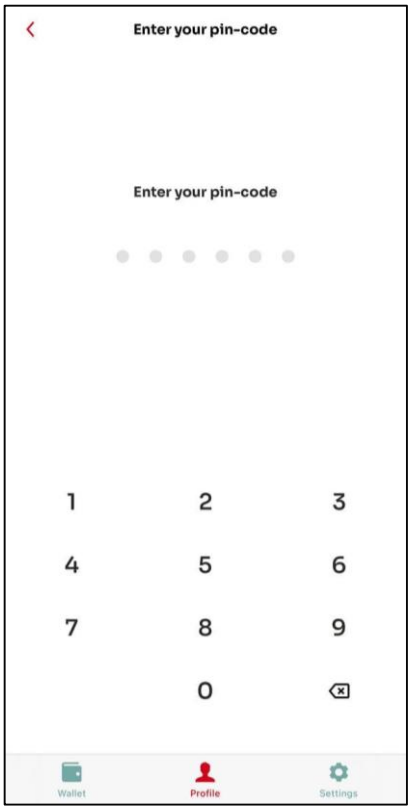
Change/Update some information:

- Retake a Self-Photo
- Retake a photo of user ID
- Personal information above
- Phone number
- Email
- Home Address

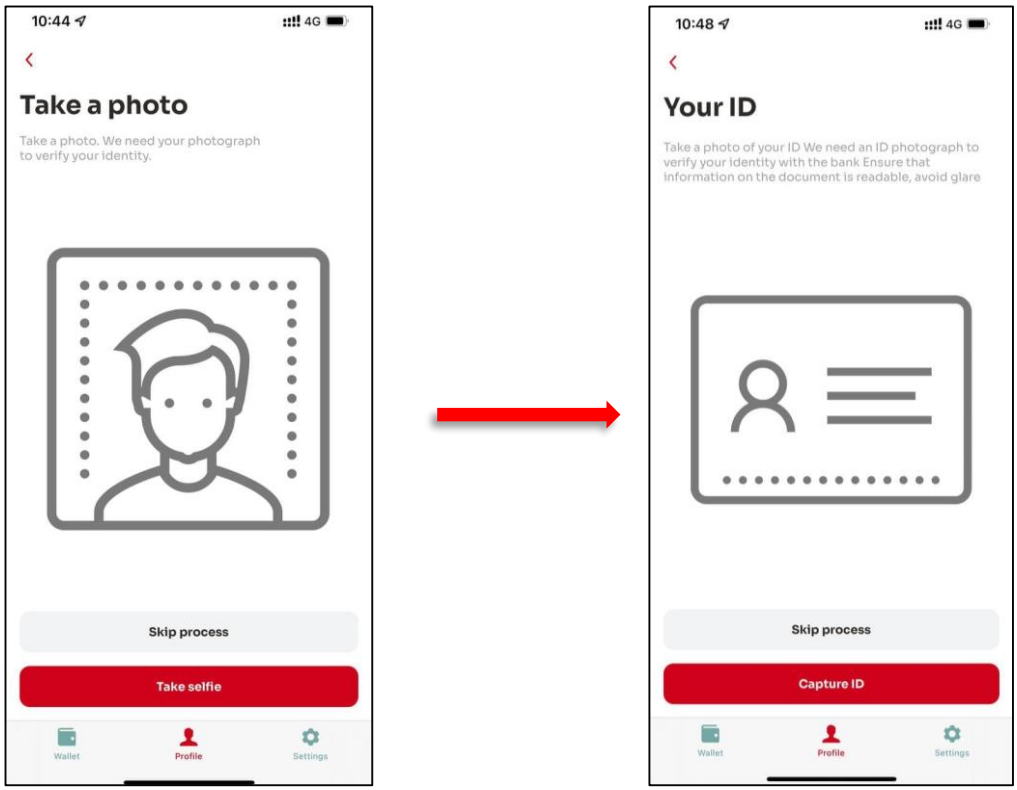
To Change personal information

a. After user clicking on the "**Change personal information**" then [Change personal information]. And Click "Continues "button. And then Enter your PIN Code.

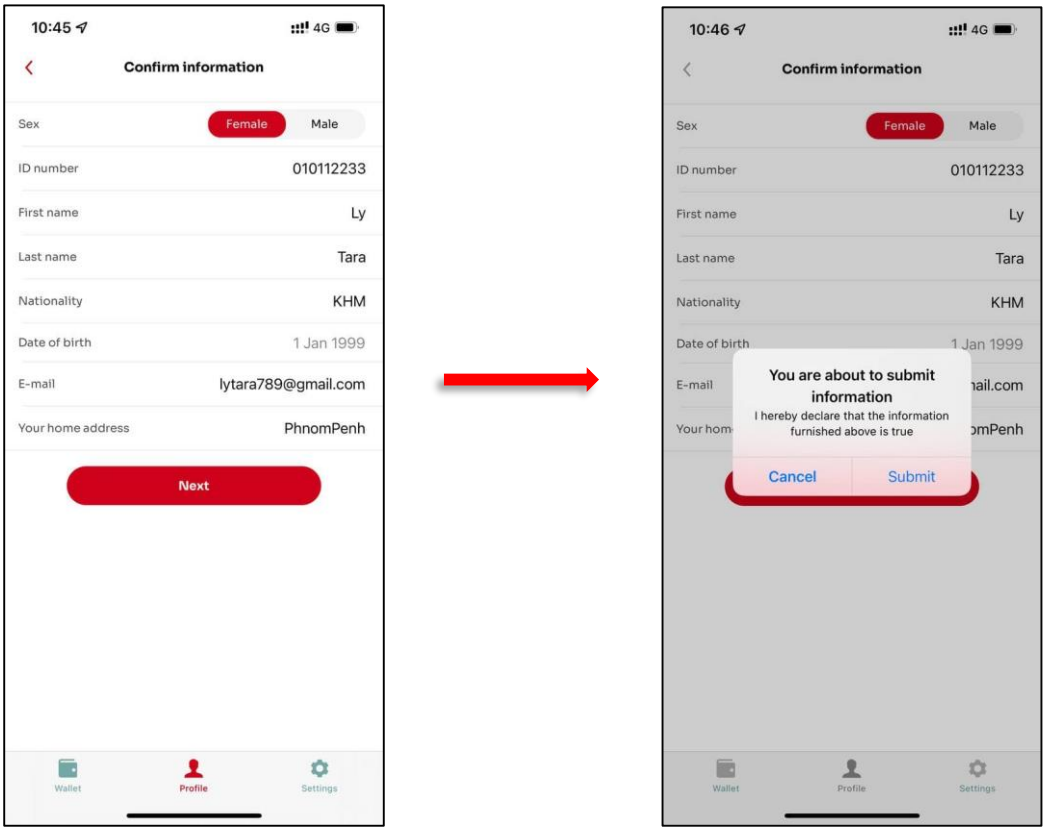




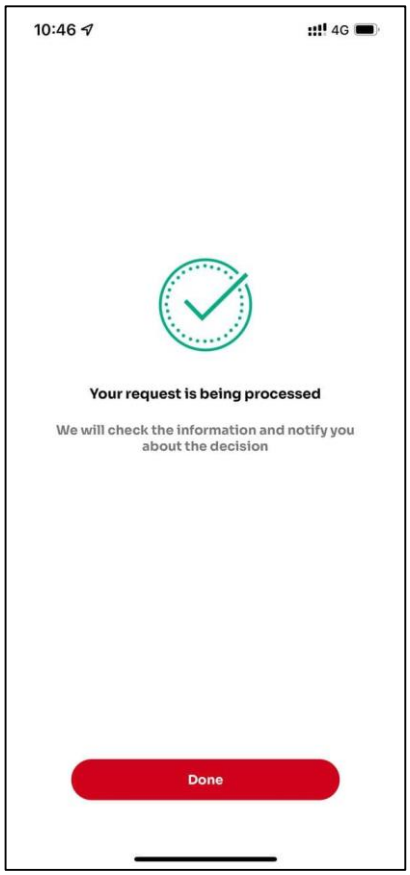
b. Click "Take selfie" button, then click the “Capture ID “button.



c. [Confirm information] screen showed up and user can update or change user information there. Click “**Next**” button to submit. Then click “**Submit**” button to submit information.

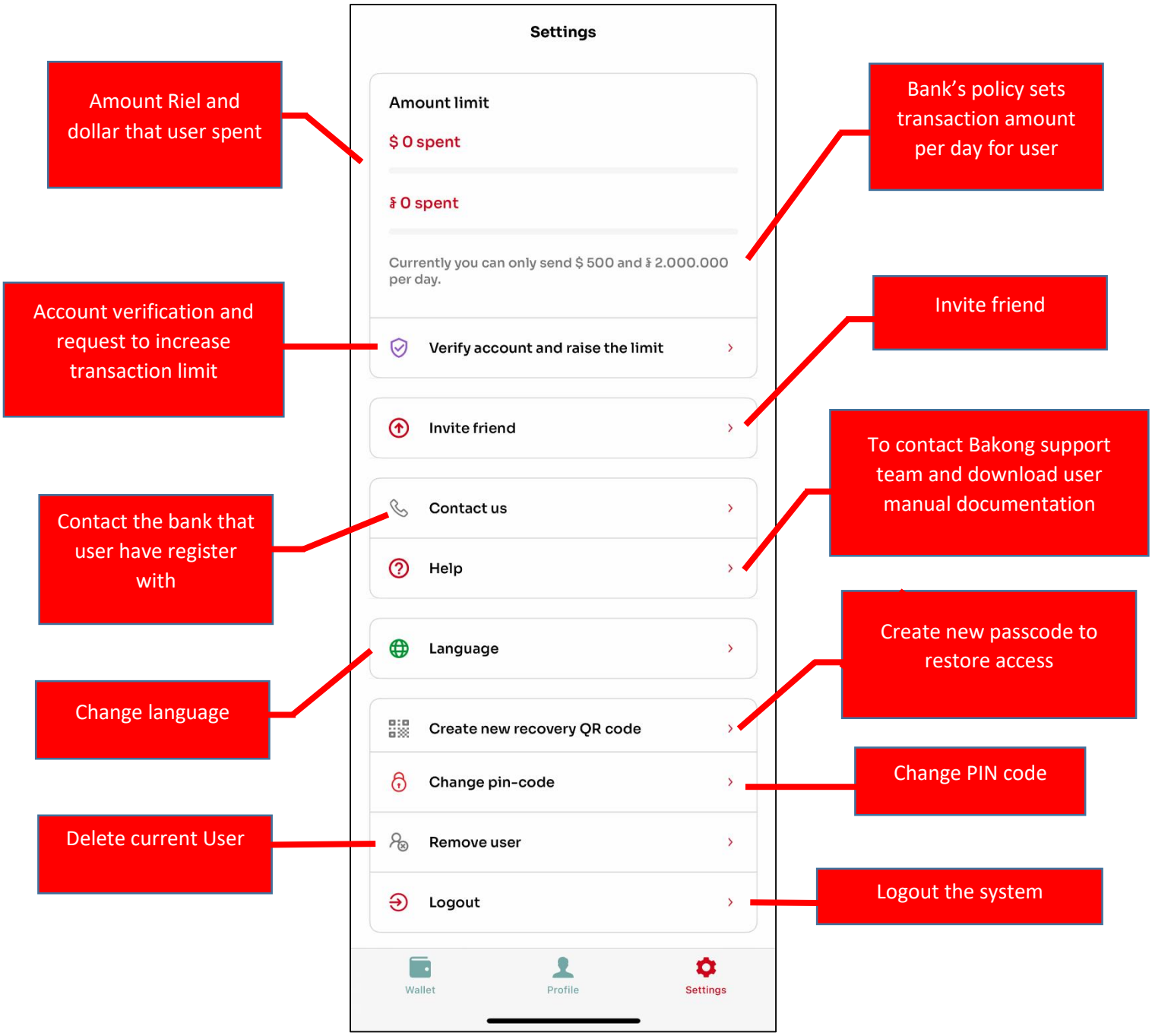


Change personal information has been updated. Click “**Done**” button



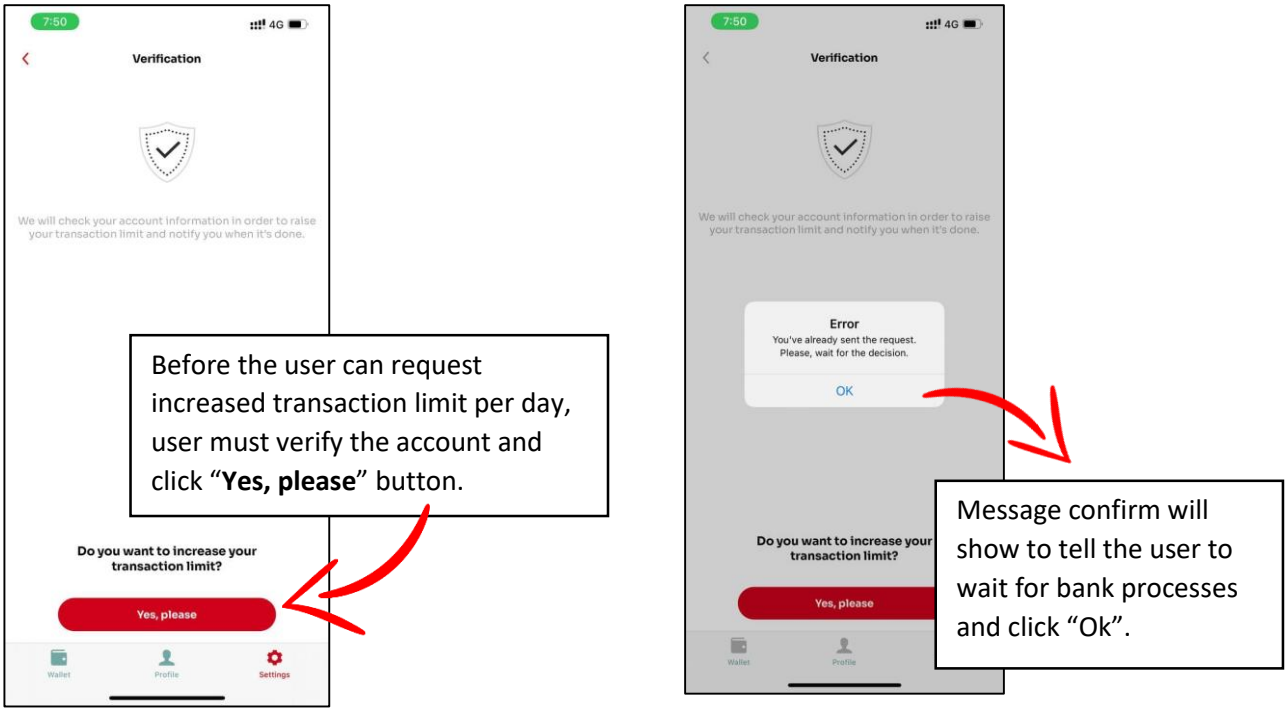
5. Settings

The settings screen is where users will go when they are confused and looking for guidance, making this screen vital to retaining users who are having trouble with an app. Go into the system and click on "**Setting** " on the button.



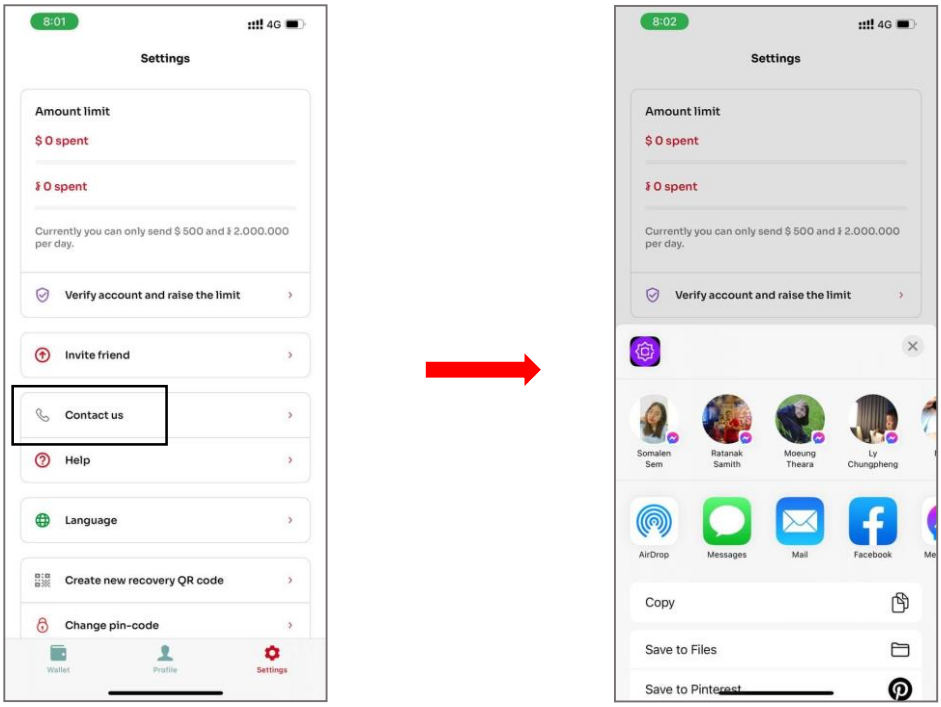
4.1. Verify account and raise the limit

After click on "**Verify account and raise the limit**", the Verification screen showed up.



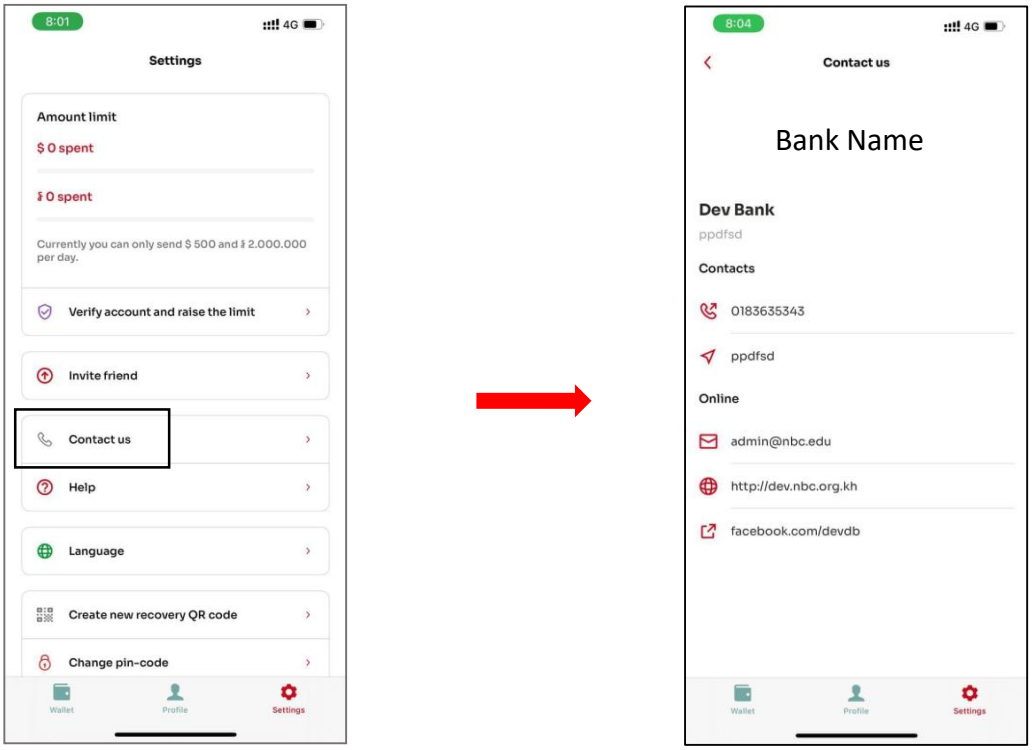
4.2. Invite Friend

To invited friend for using Bakong App, user click on "**Invite Friend**" and the app will link to Playstore or Appstore for downloading Bakong app.



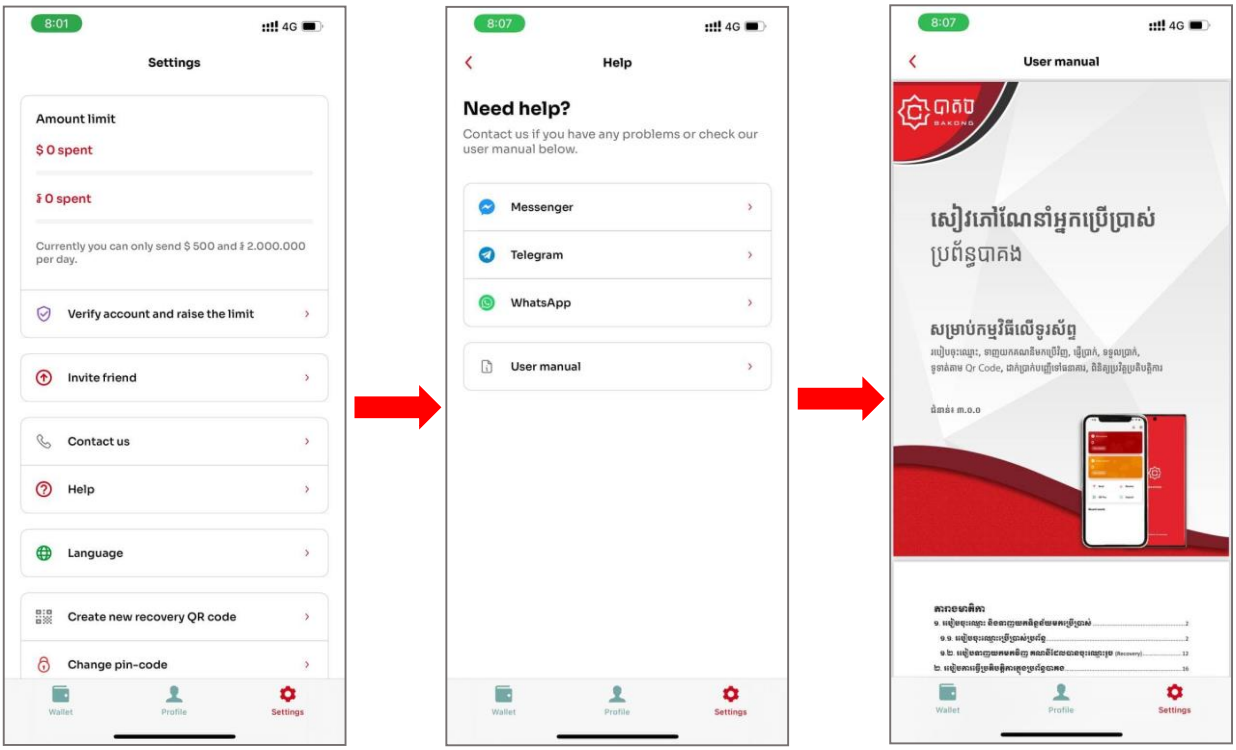
4.3. Contact us

To contact the bank, please click on "**Contact us**" on the Settings screen and bank's information will showed up.



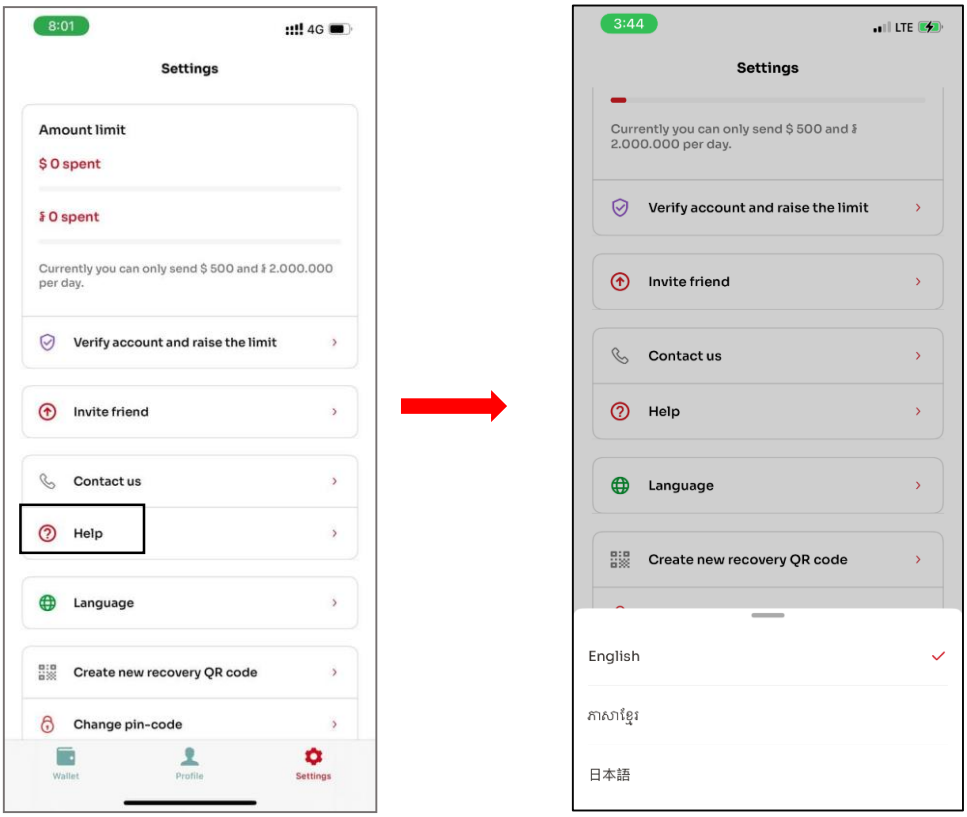
4.4. Help

You can contact Bakong support team through Help and download User Manual.



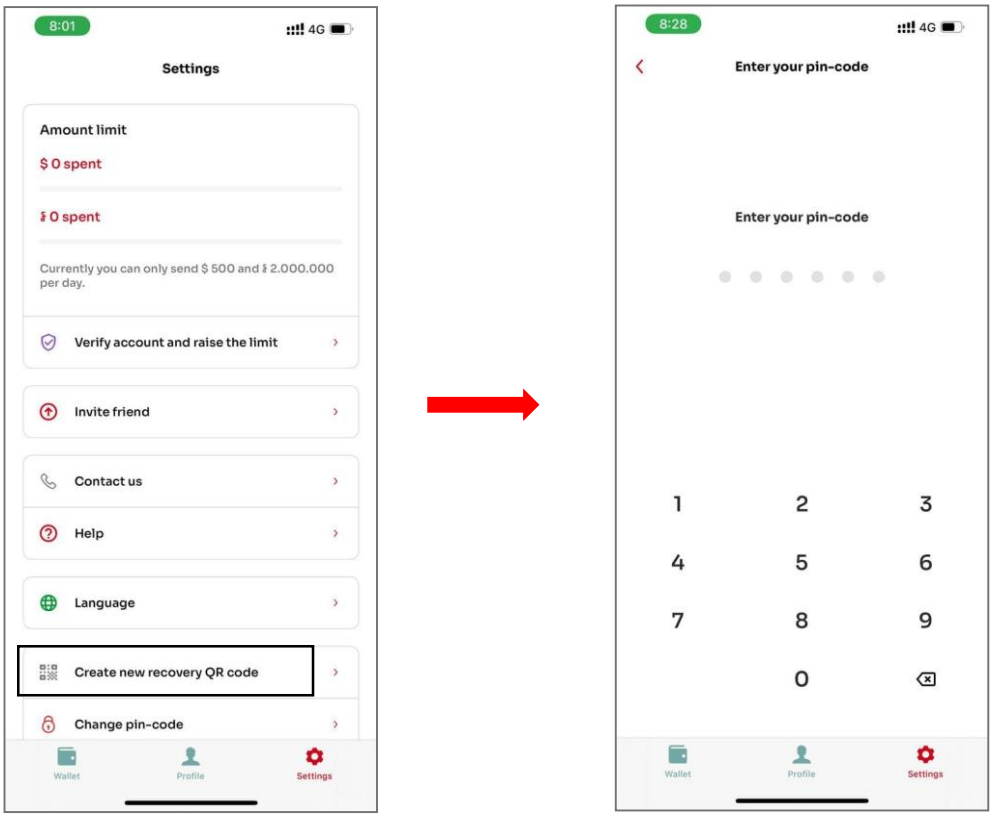
4.5. Language

User also can change the language by click on "**Language**".

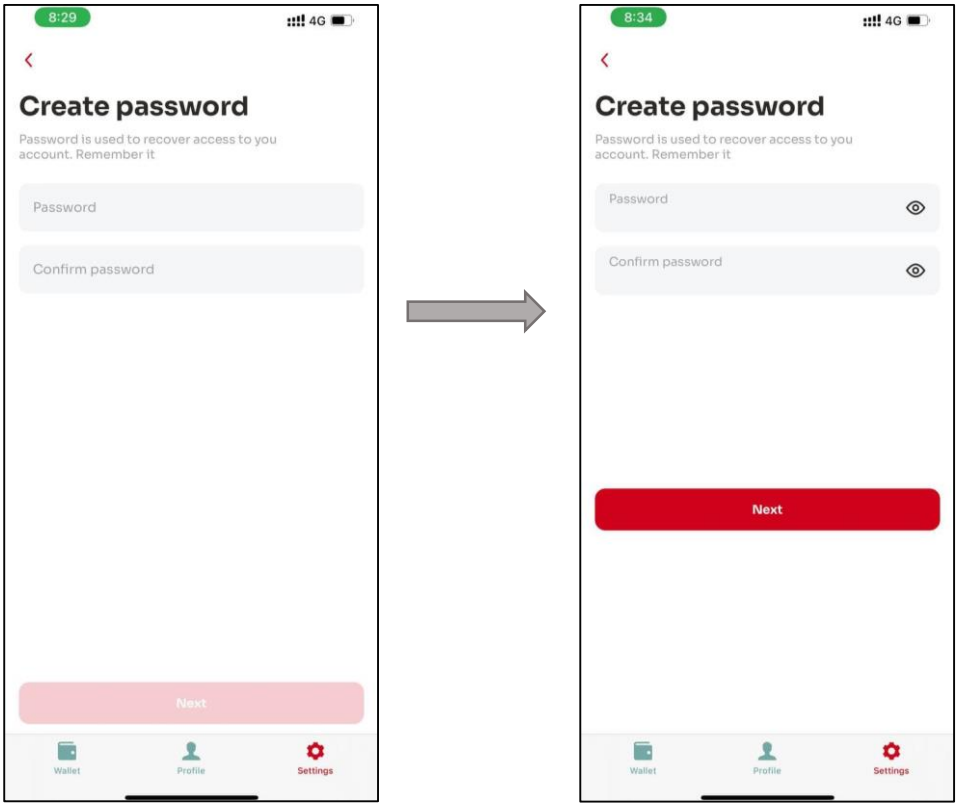


4.6. Create new recovery QR code

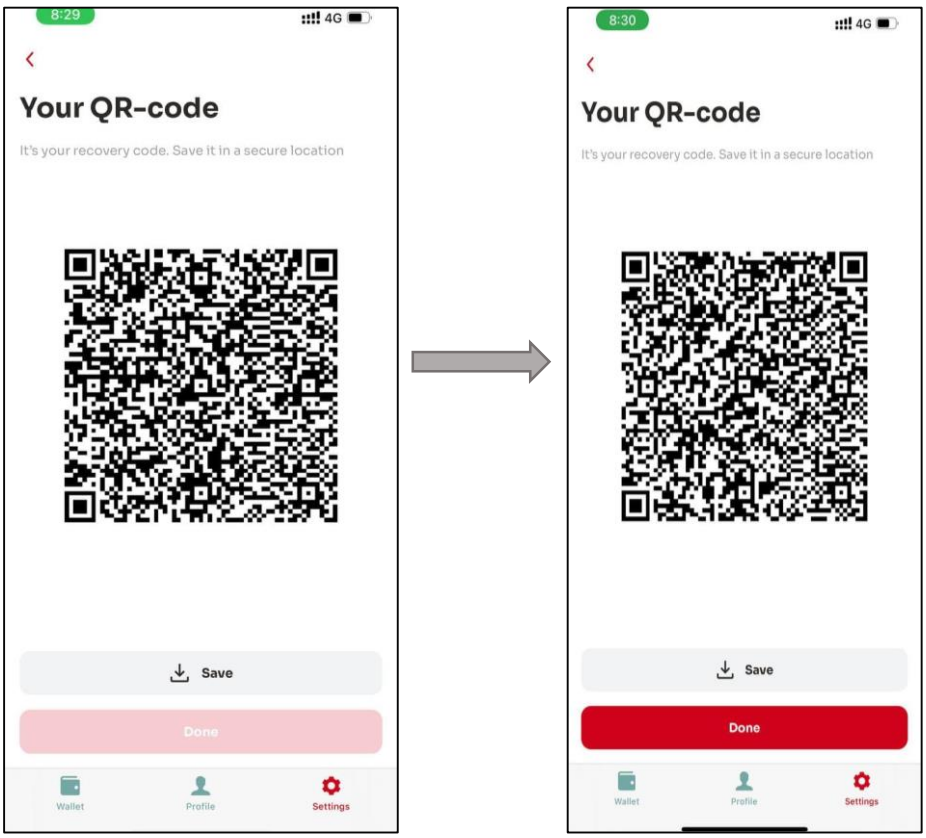
Click on "**Create new recovery QR code**" and enter the current pin-code.



Create new passcode and click “**Next**” button.

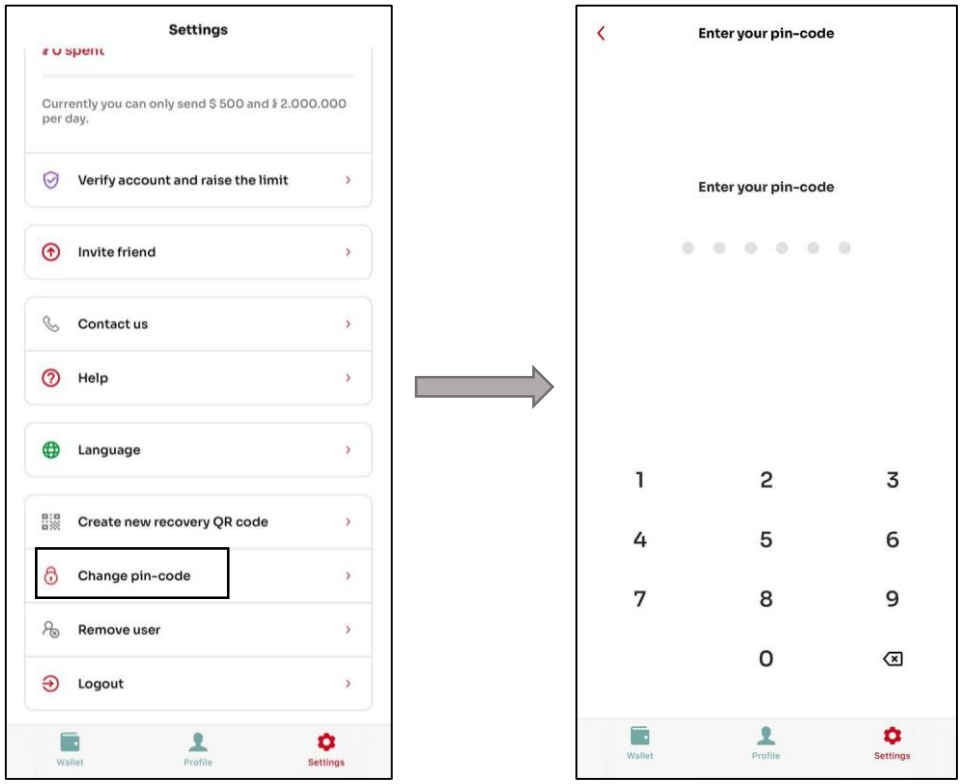


Click on “Save” to save Recovery QR code and click “**Done**”.

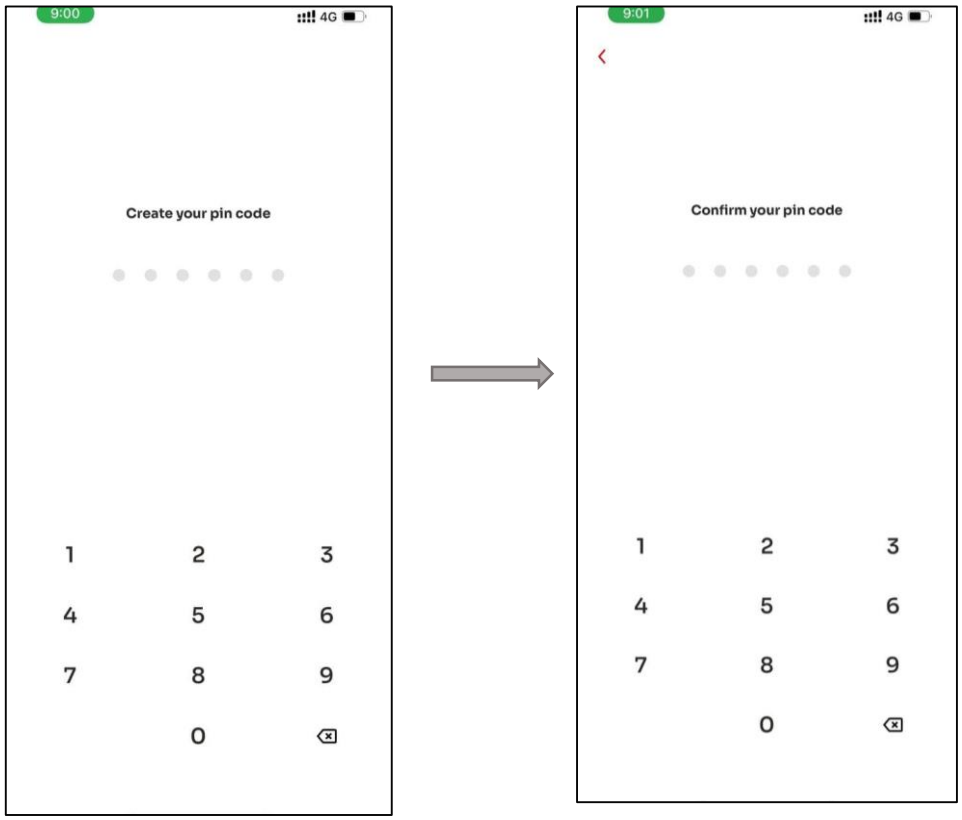


4.7. Change Pin-Code

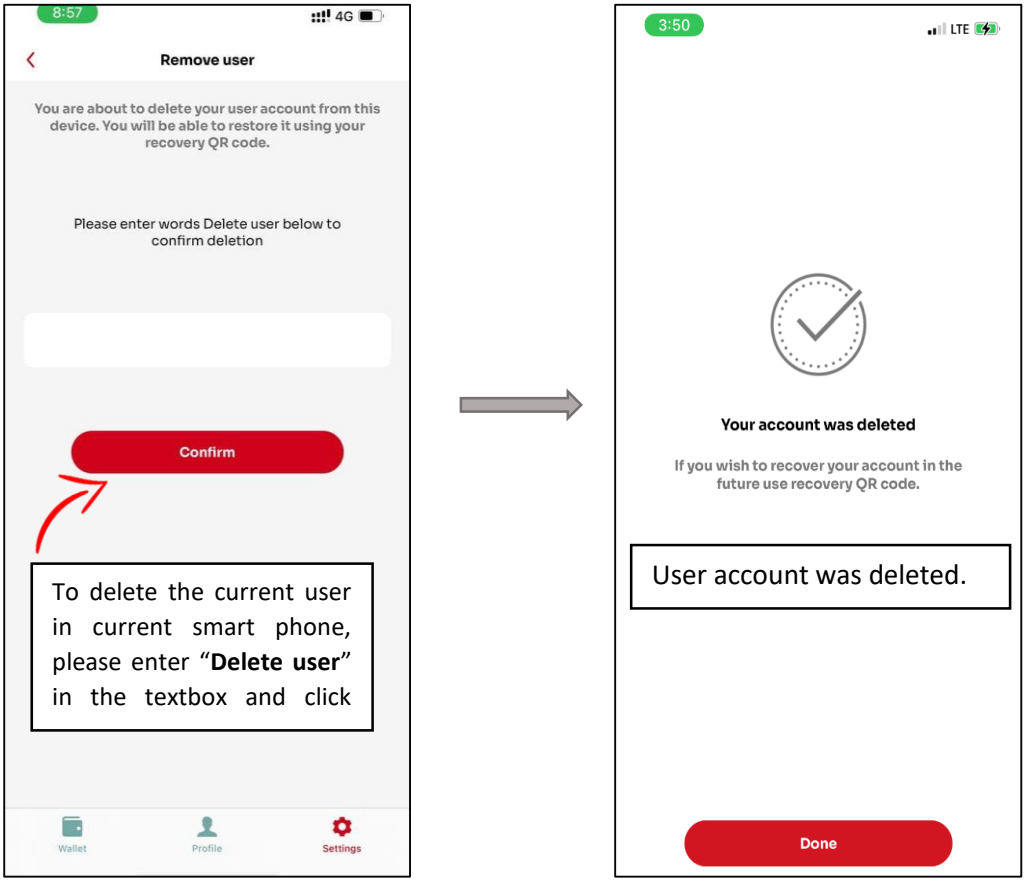
Step 1: To change pin-code, user go to Setting, then click on "**Change pin-code**" and enter the current pin-code.

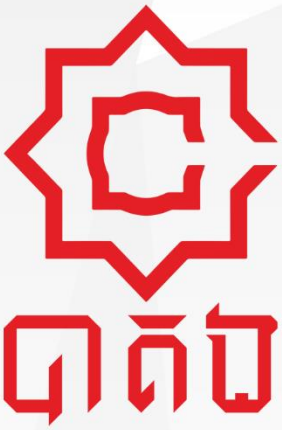


Step 2: Create new pin-code and confirm pin-code.



4.8. Delete user





BAKONG

ប្រព័ន្ធទូទាត់ក្នុងយុគសម័យថ្មី

Bakong
bakongpayment
bakong.nbc.org.kh
bakong@nbc.org.kh