



User Manual

Bakong System

Generic Mobile Application

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

Version: 3.6.3

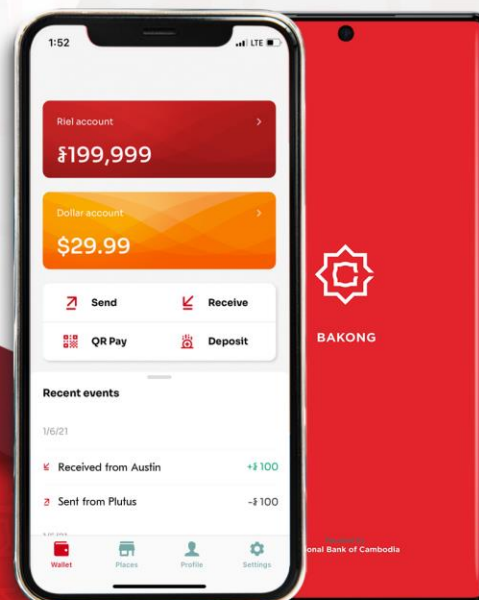


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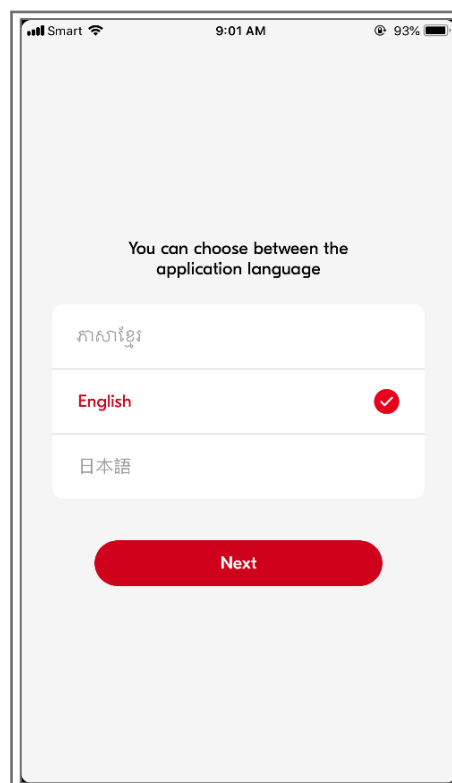
1. Account Registration and Recovery access

1.1. Account Registration

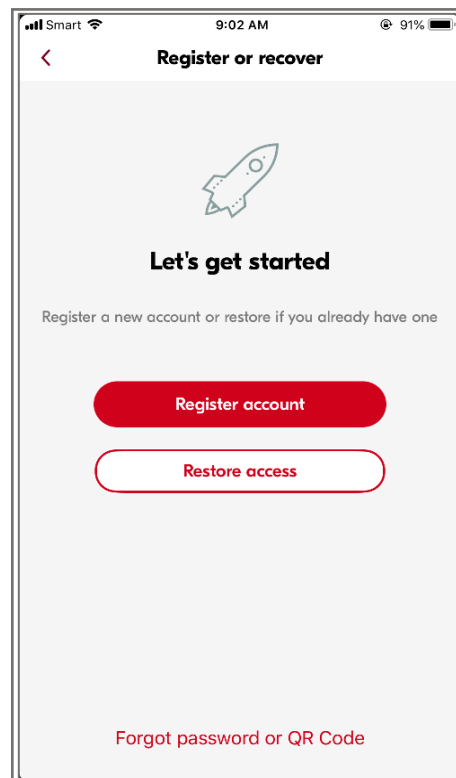
User could download Bakong from the App store (iOS) and Playstore through the following QR Code and follow these six steps:



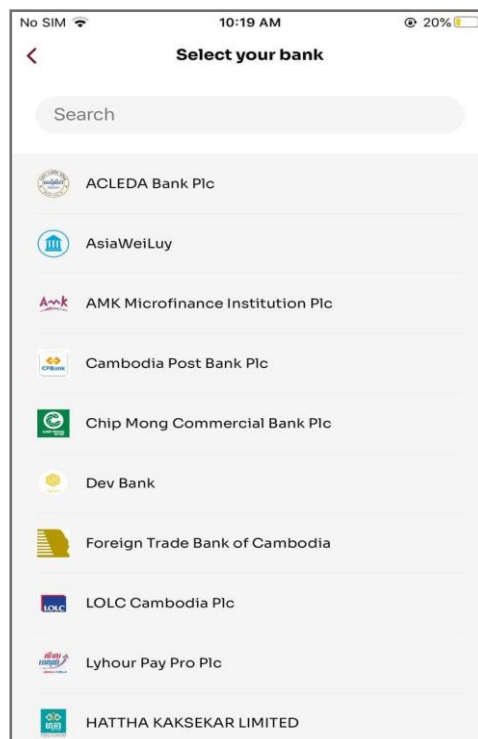
Step 1: Choose language user could choose between the application languages and click the “Next” button.



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



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



Step 4: Read the selected bank's terms and conditions and click the "Agree" button to accept the terms and conditions.

Terms and conditions

TERMS AND CONDITIONS GOVERNING DIGITAL BANKING SERVICES

These terms and conditions governing digital banking services ("Digital Banking Terms and Conditions") provided by PRINCE BANK PLC ("Bank") shall be read in conjunction with the General Terms and Conditions governing Account(s), Services and Products, as applicable ("GTC"). The Digital Banking Terms and Conditions shall be read and understood before using any of the services provided under Digital Banking Services. This is a legally binding contract between the Customer/Authorized User and the Bank establishing the terms and conditions under which the Digital Banking Services may be used. First use/transaction/entry under the Digital Banking Services implies that the Customer/Authorized User has fully read, understood and accepted the Digital Banking Terms and Conditions. If any particular business relationship between the Customer/Authorized User and the Bank is governed by a separate agreement or specific terms and conditions, that agreement or those specific terms and conditions shall prevail over the Digital Banking Terms and Conditions to the extent that the provisions of that agreement or those specific terms and conditions (as the case may be) conflict with the Digital Banking Terms and Conditions. Any capitalized terms not otherwise defined herein shall have the meaning given to them in GTC. This is a legally binding contract between the Customer/Authorized User and the Bank.

DEFINITIONS:

The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

Account Balance means amount of funds available in the Account(s) based on the most recently available information to Digital Banking Services at that time. The Account(s) balance may not include all transactions that have occurred prior to the time of enquiry and may not always represent the amount of funds that are actually available for withdrawal at that time (e.g. some funds may not yet be cleared).

Available Funds the ledger balance plus the overdraft less all the reserve demands of the Account(s). Application means an application duly signed by the Customer requesting for the Service(s) under the Digital Banking Services by providing details of Customer/Authorized User.

Authorized User means, in relation to the Account(s), any other Account(s) Holder other than the primary Account(s) Holder (as applicable) in the Application and approved by the Bank at its sole discretion.

Bank means PRINCE BANK PLC, and includes the Head Office or any other branches of the Bank including its successors and assigns.

Credit Information means any information regarding the Customer's/Authorized User's personal and financial situation, defaults in payments and any other matter related to the Account(s) or any Service(s) or products made available to the Customer/Authorized User by the Bank.

Customer means an individual who is legal person, both Cambodian or foreign national legally residing in Cambodia aged from 18 years old and has maintained Account(s) with the Bank and duly registered for the Digital Banking Services.

Digital Banking Services means any or all the digital banking functions and Service(s) provided by the Bank to the Customer/Authorized User from time to time through the Bank's Mobile App and website, including Digital Banking Services as applicable and instructed by the Bank to the Customer/Authorized User from time to time.

Disclaimer means the Bank's Disclaimer, a copy of which is available on the Website's login page.

TERMS AND CONDITIONS GOVERNING DIGITAL BANKING SERVICES (Version 19927) | Page 6

Financial Transaction(s) means a Financial Transaction using the Digital Banking Services as provided by the Bank causing movement of funds in the Customer's/Authorized User's Account(s) which involves prior Bank approval and includes all transactions which involve the deposit, transfer or withdrawal of funds from the Account(s), or any other transaction determined to be a Financial Transaction by the Bank at its sole discretion from time to time.

Funds Transfer means the movement of funds from the Customer's/Authorized User's Account(s) to its other Account(s) or to a third party account maintained with the Bank.

Agree

Step 5: Enter user phone number and click the "Next" button.

Mobile phone number

Your mobile phone number

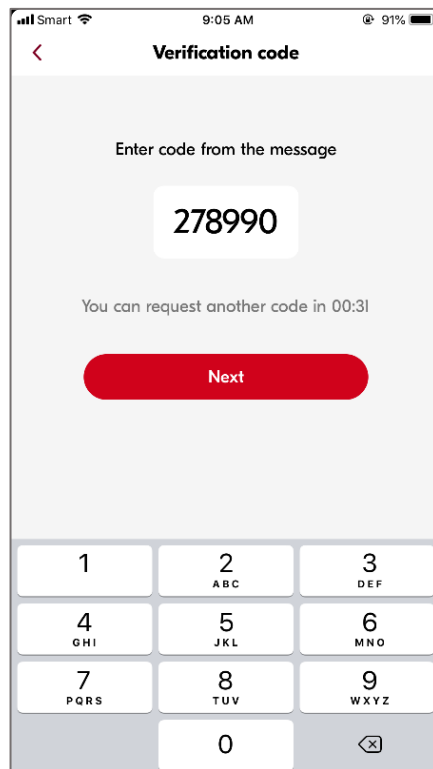
+855-

We will send a message to verify it

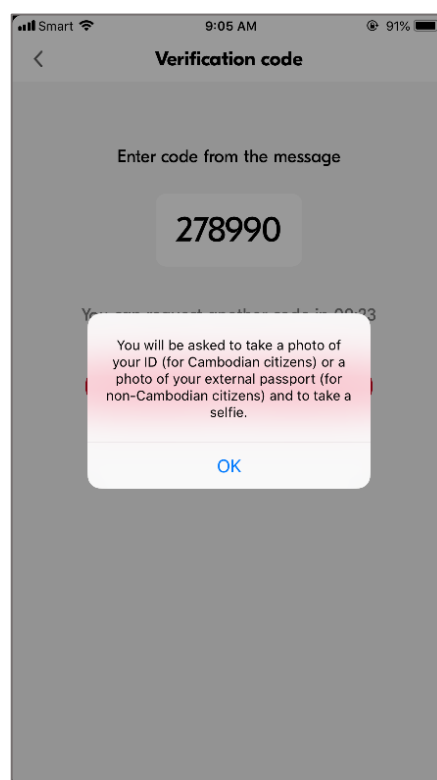
Next

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
+ * #	0	<input type="button" value="X"/>

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



User will receive a notification that the next step is to take a picture and take a picture of the user's ID.



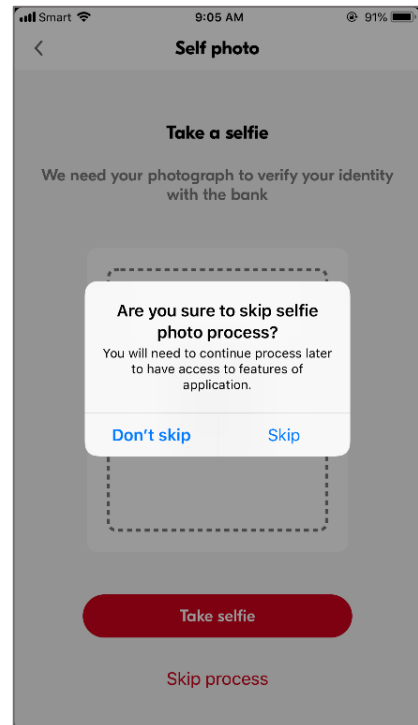
Step 6: Take a photo and take a picture of the user's ID

Click the “**Take selfie**” button to take a selfie



Or

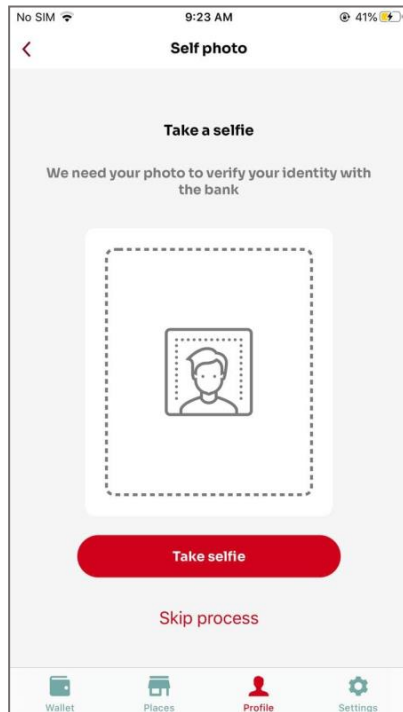
Click the “**Skip process**” button to skip and the next step will be an alert message



Users take photos with the camera, then click the "**Self-photo**" button.

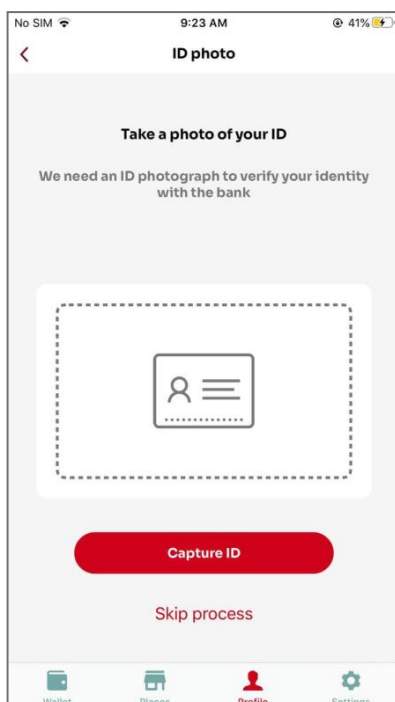


After taking the picture, the photo will be saved to the system and click the **"Next"** button to take the photo.

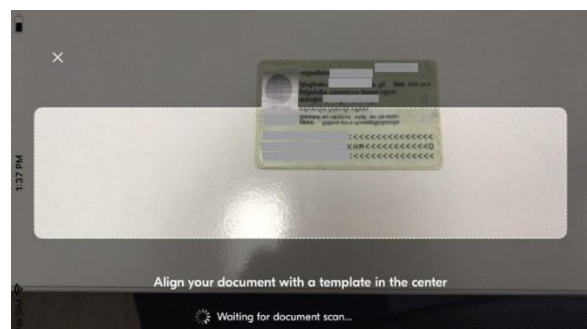


User can click the **"Retake photo"** button to take another picture or the **"Skip process"** button to skip to the next step.

Click the **"Capture ID"** button to take the ID, or click the **"Skip process"** button to skip to the next step.



Please place the RMZ code of your ID in order to automatically scan the ID information.



Step 7: The system will automatically fill in the required information from your ID card:

No SIM 10:23 AM 19%

< **Personal information**

Sex **Female** Male

ID number 01010101

First name Chea

Last name Elite

Nationality Cambodia

Date of birth Jan 11, 1986

E-mail

Your home address Phnom Penh

Next

- Account ID
- ID Number
- Sex
- First Name
- Last Name
- Nationality
- Date of Birth
- **Change personal information**

Other information will require you to complete:

- Phone number
- Email
- Home Address

✚ The system would create an account name but user can modify the name of the account.

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

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

Then click the "**Next**" button

No SIM 10:23 AM 19%

< **Your username**

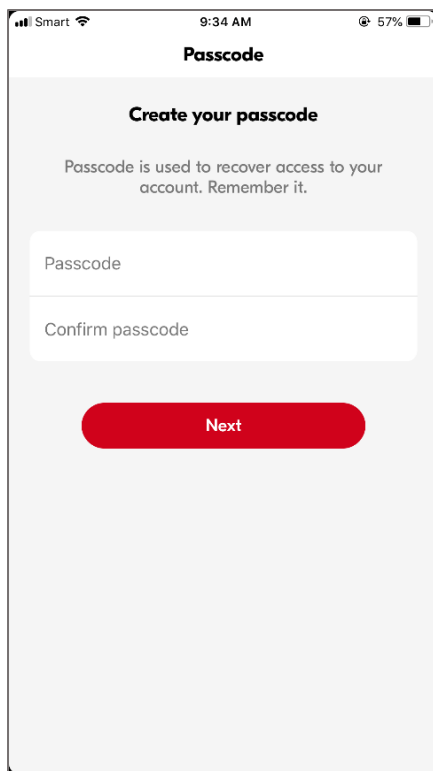
Create a username

You will use it to login this application.
Come up with your own or use our idea.

chea_elite_1986

Next

Step 8: Save the Recovery Key



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

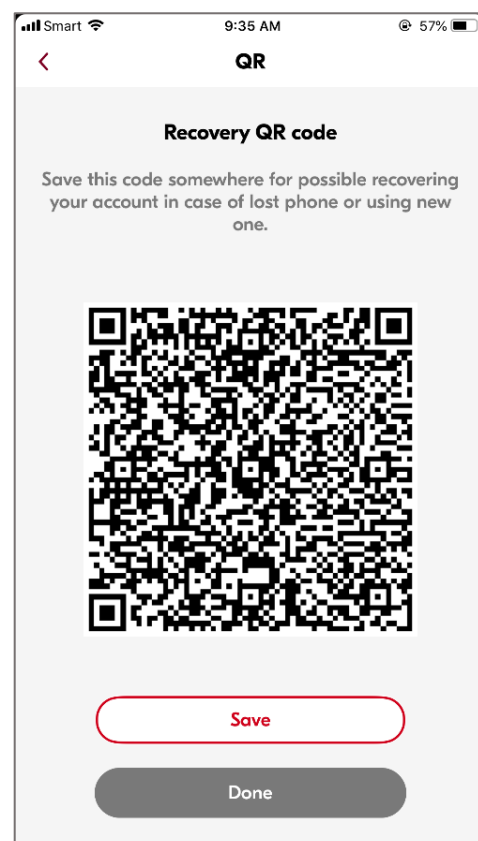
Note: Password must be between 8 to 16 characters, contain at least 1 uppercase, lowercase, 1-digit number and 1 special character.

Click the "Next" button

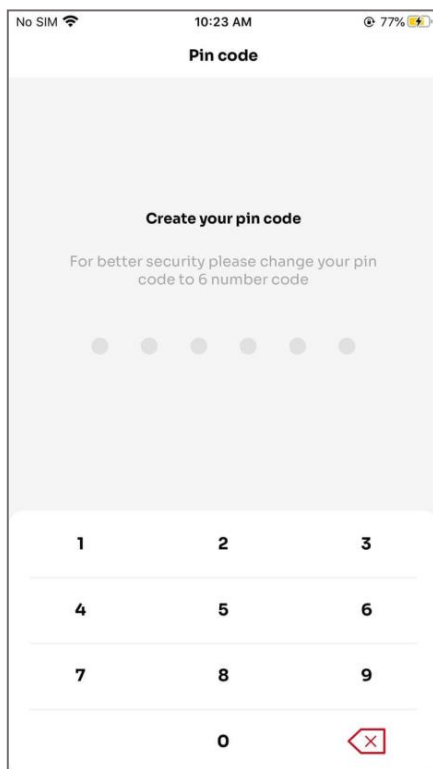
The system will generate a Recovery QR Code for account recovery in case of problems.

- ✚ 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.

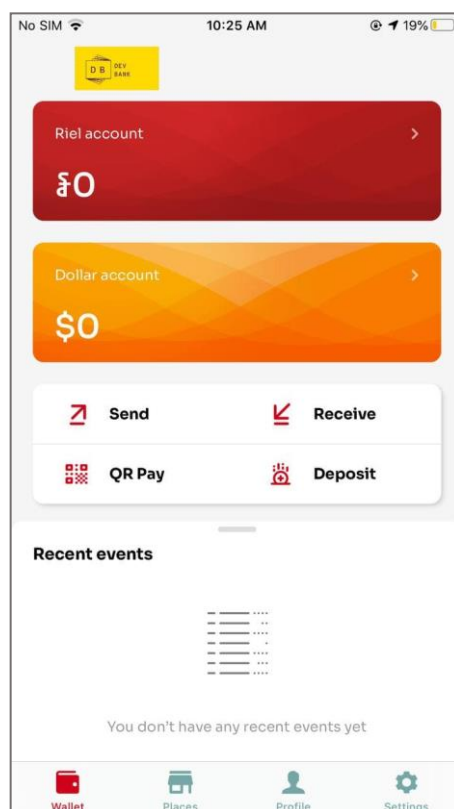


Step 9: Create a PIN Code to access the system



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.

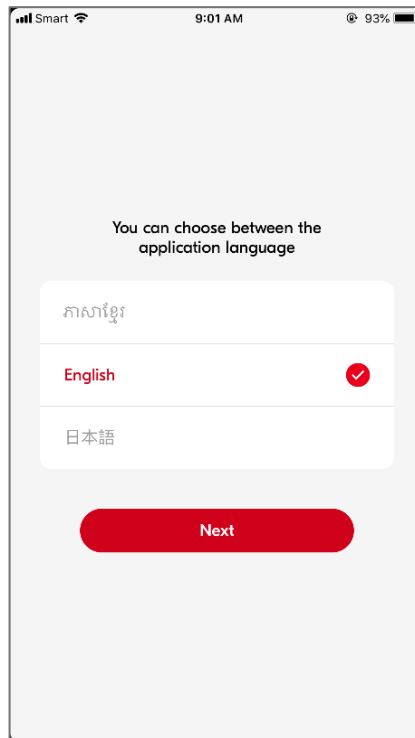
After you have created a PIN to access the system, the system will generate your account number.



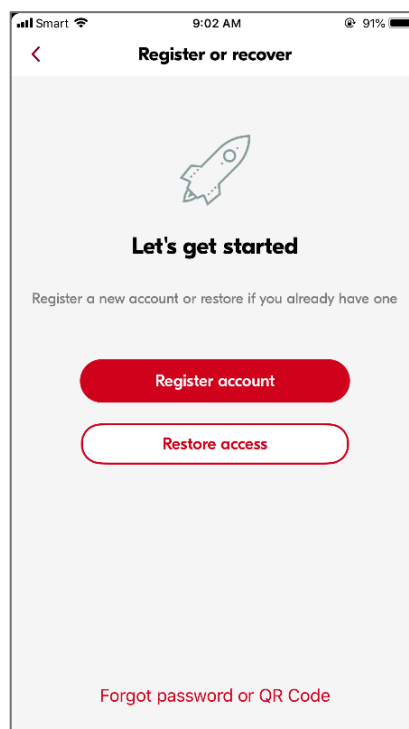
1.2. How to recover a registered account (Recovery)

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

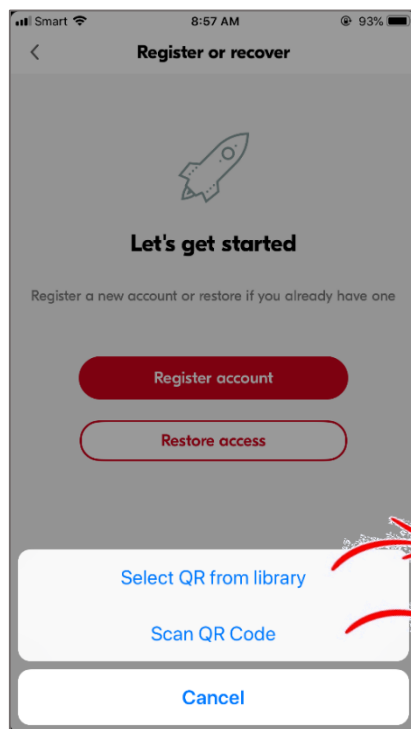
Step 1: Choose the language and click "Next" button.



Step 2: Select “Restore access” button to download a registered account.



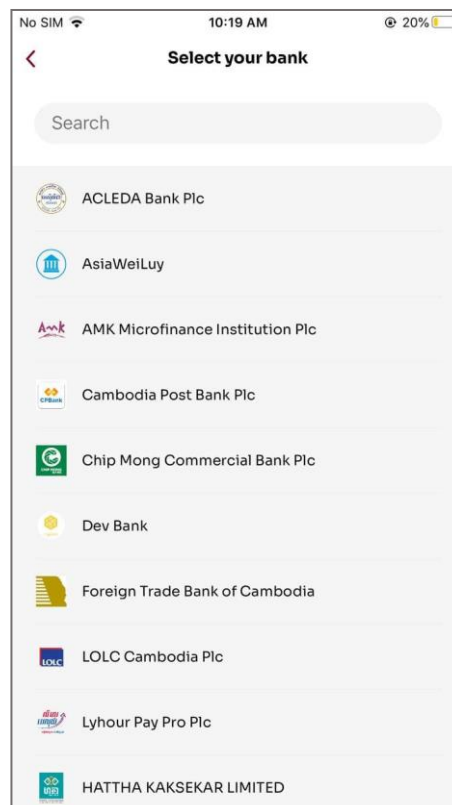
Step 3: Select or scan the QR Code you saved when creating your account.



Select the QR Code you saved when creating the account

Scan the QR Code you saved when creating the account

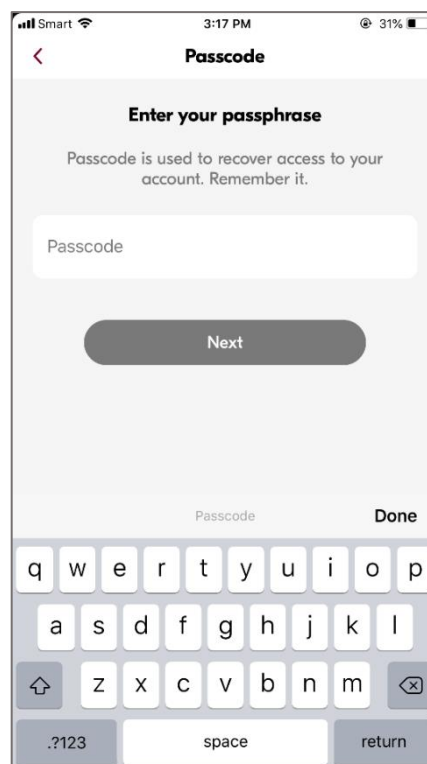
Step 4: Select a partner bank as it was your first account creation.



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.

No SIM 10:23 AM 77%

Pin code

Create your pin code

For better security please change your pin code to 6 number code.

● ● ● ● ● ●

1 2 3

4 5 6

7 8 9

0

Please set the PIN Code twice.

No SIM 9:38 AM

Pin code

Confirm your pin code

Enter your PIN code one more time.

● ● ● ● ● ●

1 2 3

4 5 6

7 8 9

0

User will get old account after restore account successfully.



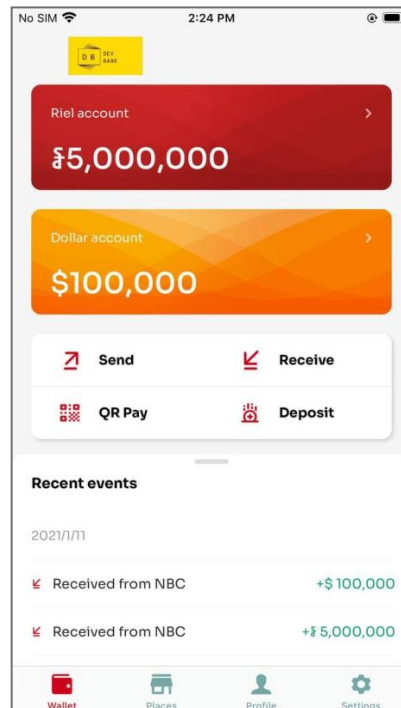
2. How to operate in Bakong System

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.

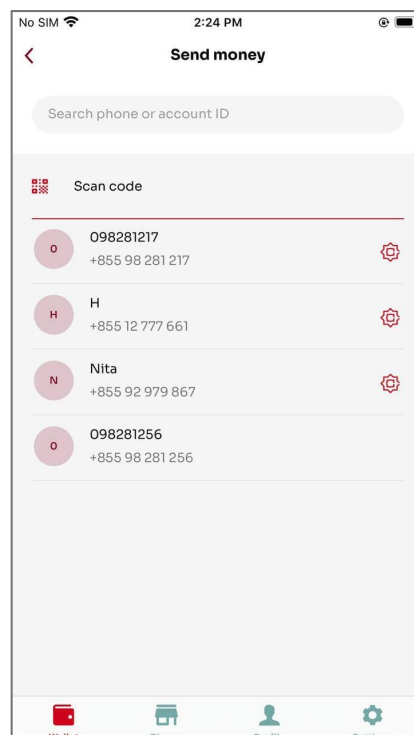
2.1. Send

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



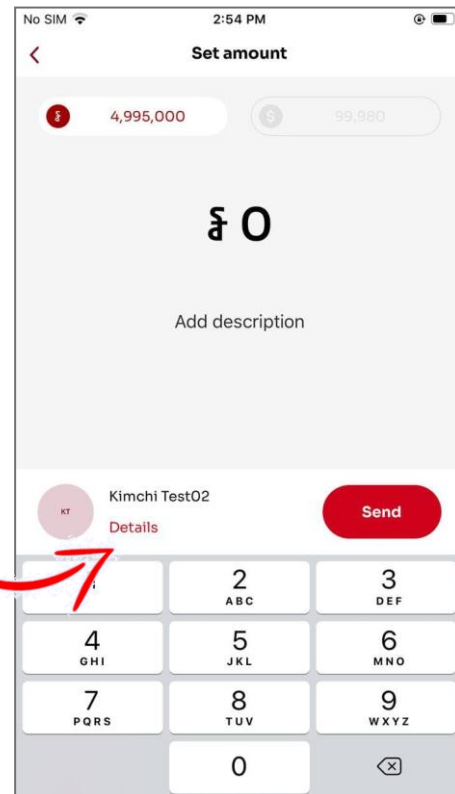
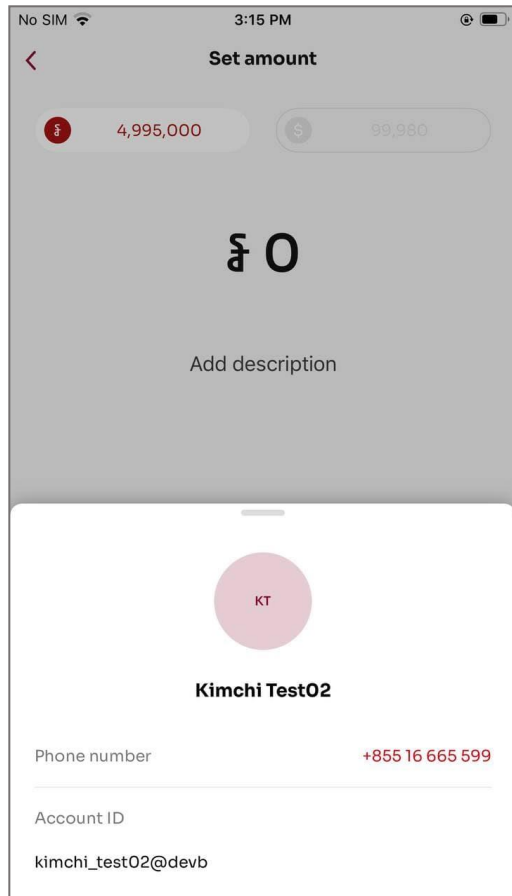
2.1.1. Send money via phone number

Step :1 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 "**Details**" button



Information details of receiver include:

- Name
- Phone number
- And account id

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

The screenshot shows the 'Set amount' screen. At the top, there is a status bar with 'No SIM', signal strength, and time '2:54 PM'. Below the status bar, there is a back arrow and the title 'Set amount'. The screen displays a balance of 4,995,000 and a selected amount of 5,000. Below the amount, there is a field for 'Add description'. At the bottom, there is a red 'Send' button and a numeric keypad.

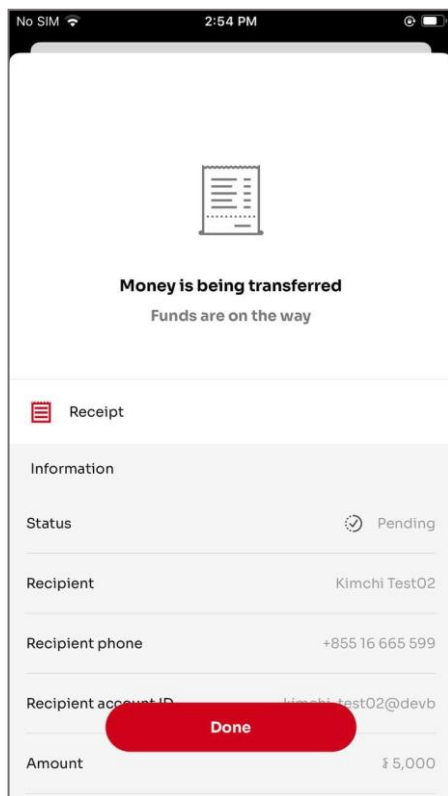
Please verify before sending money. Then click the "**Confirm**" button, and sending operation is in progress

The screenshot shows the 'Confirmation' screen. At the top, there is a status bar with 'No SIM', signal strength, and time '2:54 PM'. Below the status bar, there is a back arrow and the title 'Confirmation'. The screen displays the text 'Please check and confirm transaction details'. Below this, there is a table with transaction details:

Recipient	Kimchi Test02
Amount	5,000
Recipient phone	+855 16 665 599
Recipient account ID	kimchi_test02@devb

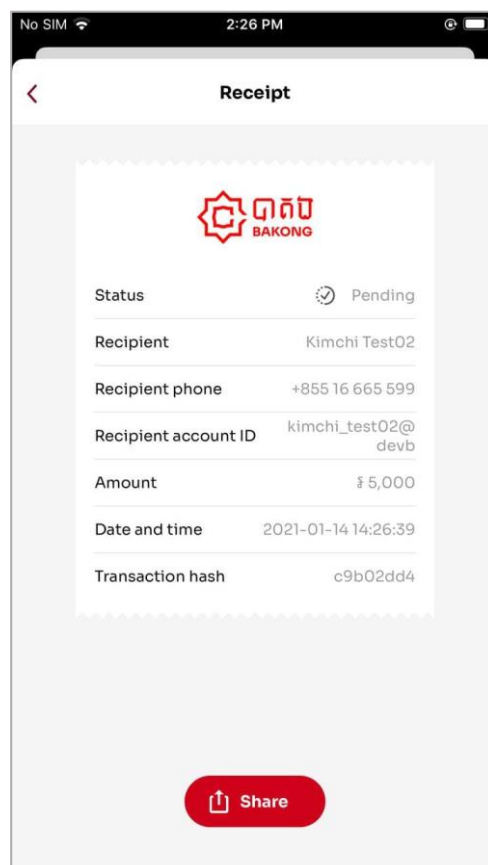
At the bottom of the screen, there is a red 'Confirm' button. Below the button, there is a navigation bar with four icons: Wallet, Places, Profile, and Settings.

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



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

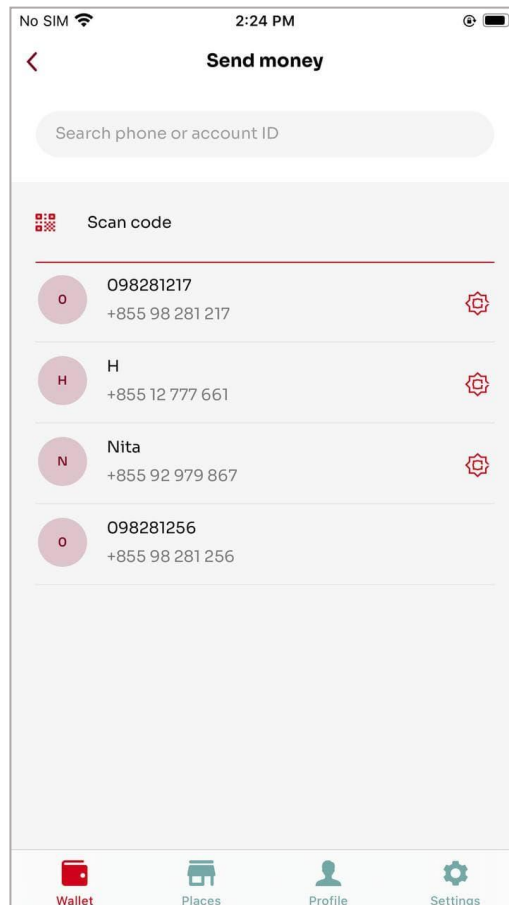
To view the information detail, user click Receipt and then it will show all information below.



2.1.2. Send money via scanned QR Code

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

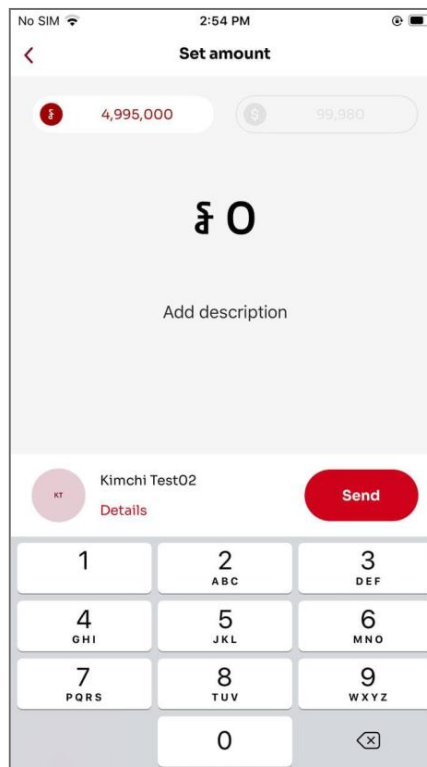
Step 1: Click on the "Scan code" button



Step 2: Scan QR Code from the Merchants QR stand or the recipient's QR Code



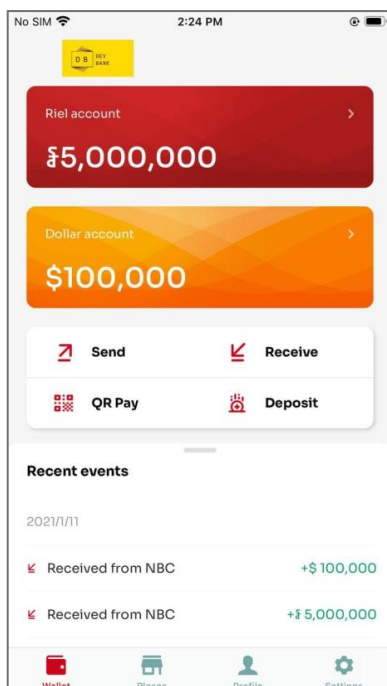
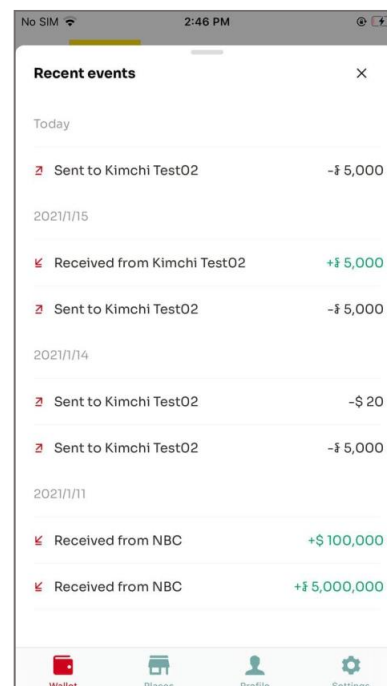
Step 3: Enter the amount and description, and click "**Send**" button and follow the next steps as money transfer via phone number.



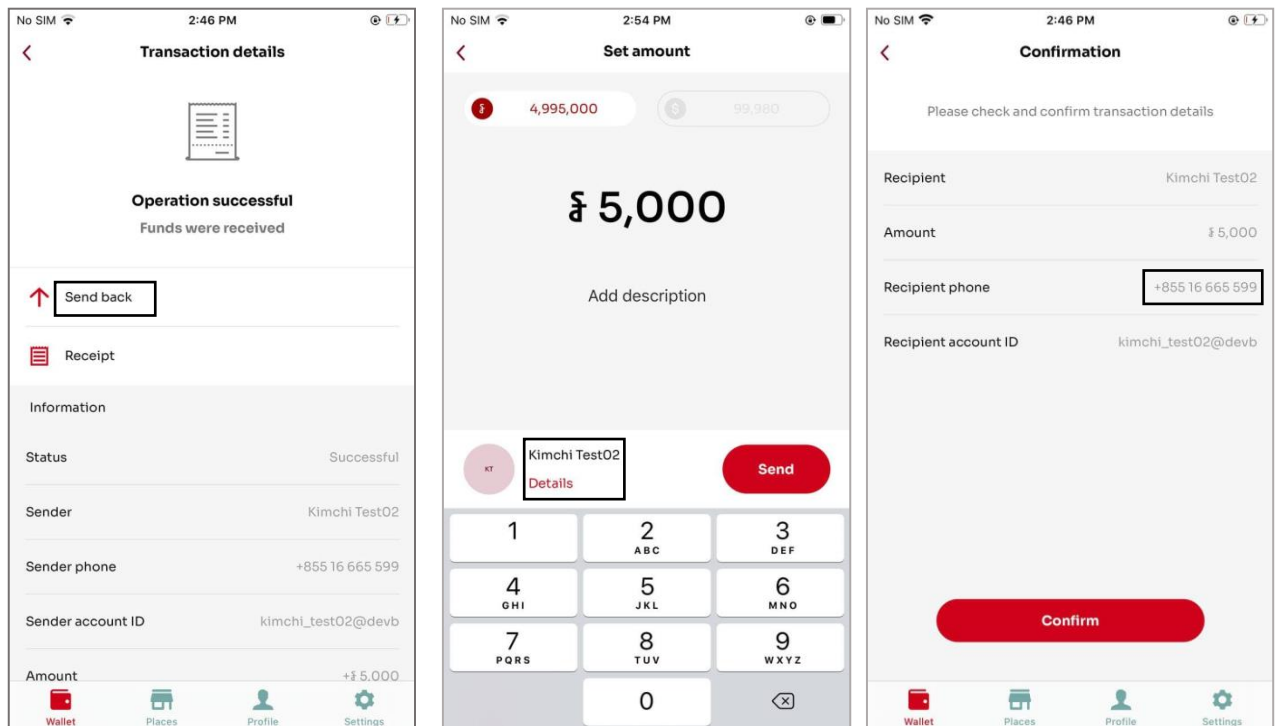
2.1.3. Send Back

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

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

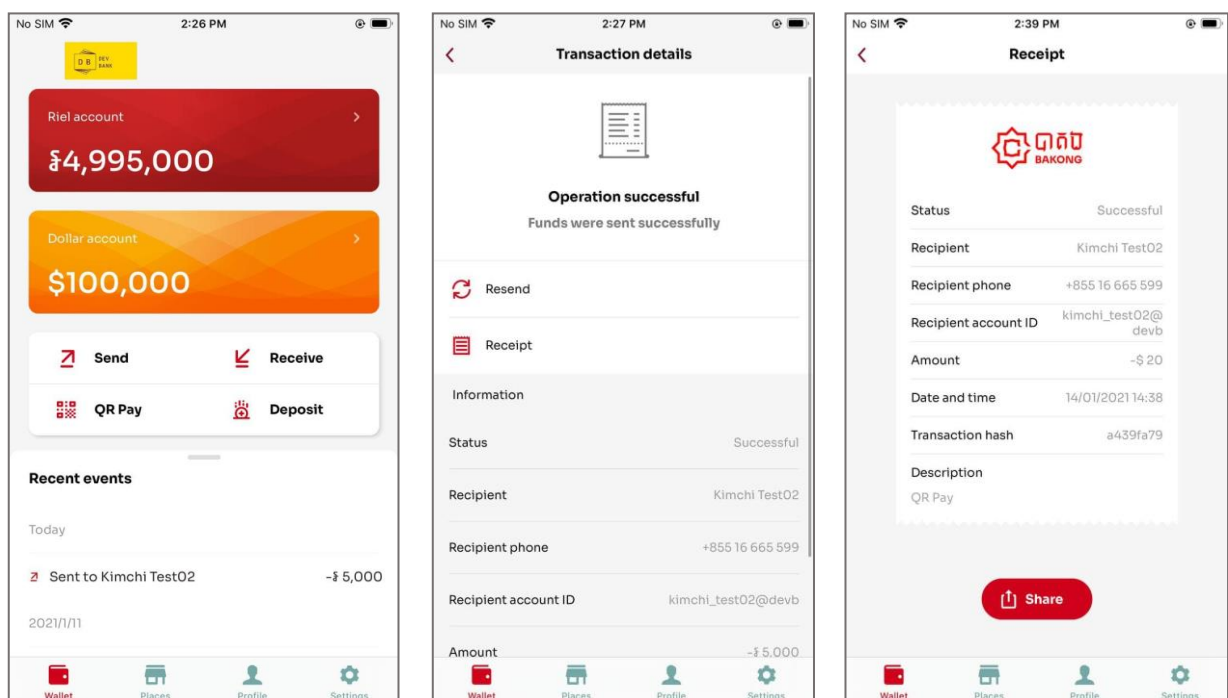


Step 2: The transaction detail will show the information about the sender that user wants to send back, click "**Send back**", check the transaction amount, description and click the "**Send**" button and click the "**Confirm**" button.



2.2. Receipt

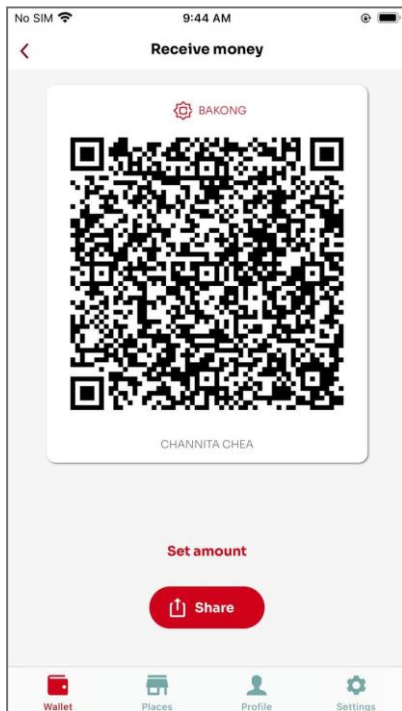
To share a receipt with a friend through the system, user must: Go to the current transaction, select the transaction you want to share, click on the "**Receipt**" and click the "**Share**" button.



2.3. Receive

To receive money, please take the following steps:

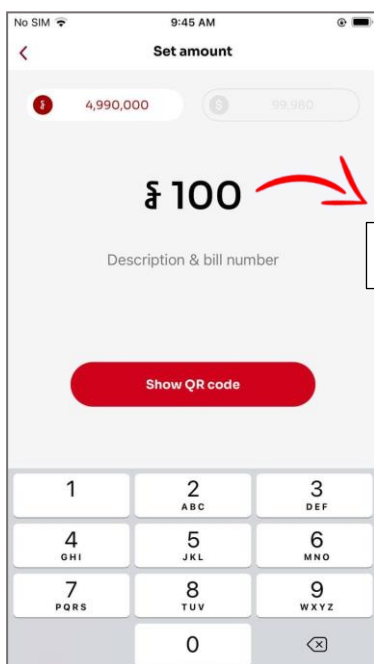
Step 1: Click on the **"Receive"** button to generate your own QR Code. You can choose the type of account and determine the amount that will be received.



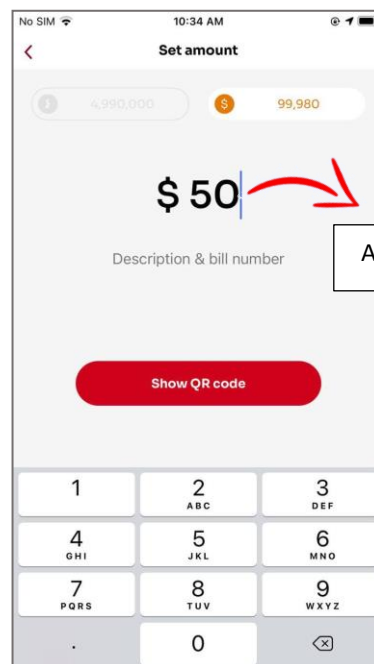
Click on the **"Set amount"** button to determine the amount to be received

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.

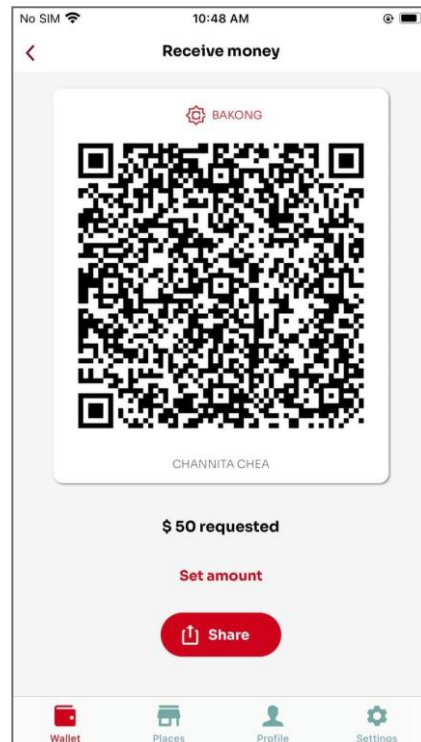


Amount in Riel



Amount in Dollar

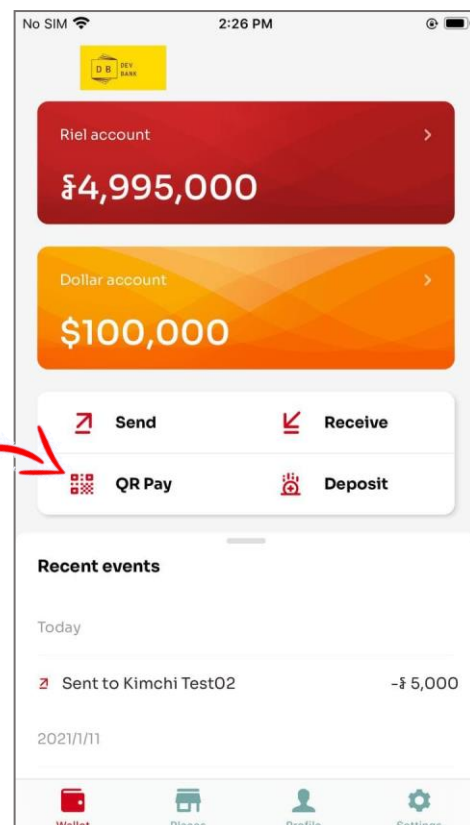
Step 3: Show a QR Code to your friend or depositor, then click the "**Set amount**" button to adjust your received balance



2.4. QR Pay

Into the system, click on the button "**QR Pay**" to make a deposit into your bank account.

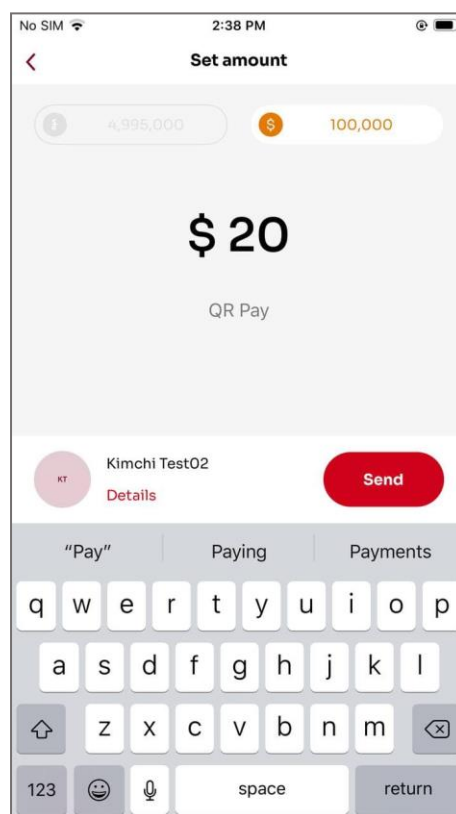
Click on the "QR Pay" button to make a payment



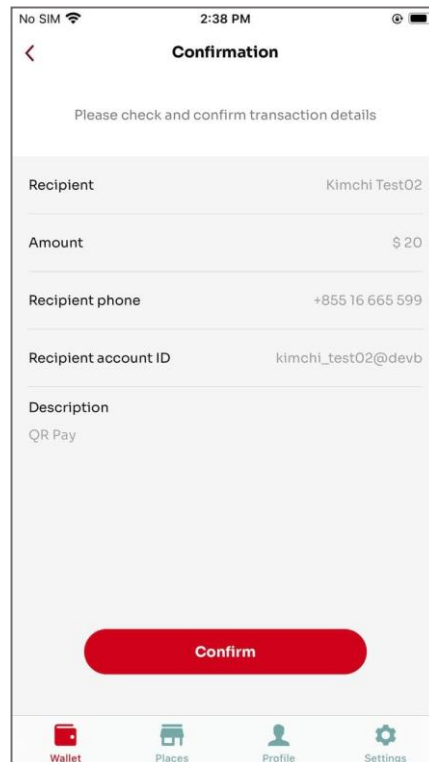
Scan the QR Code from the Merchants QR stand or the recipient's QR Code



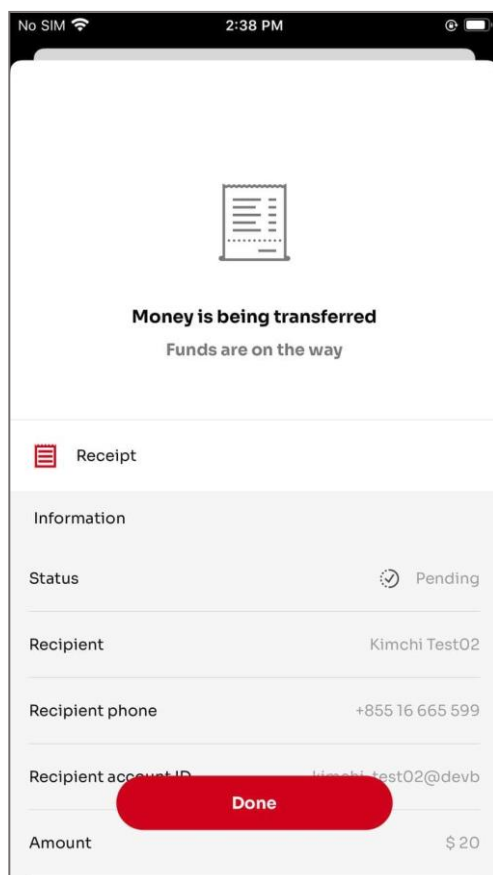
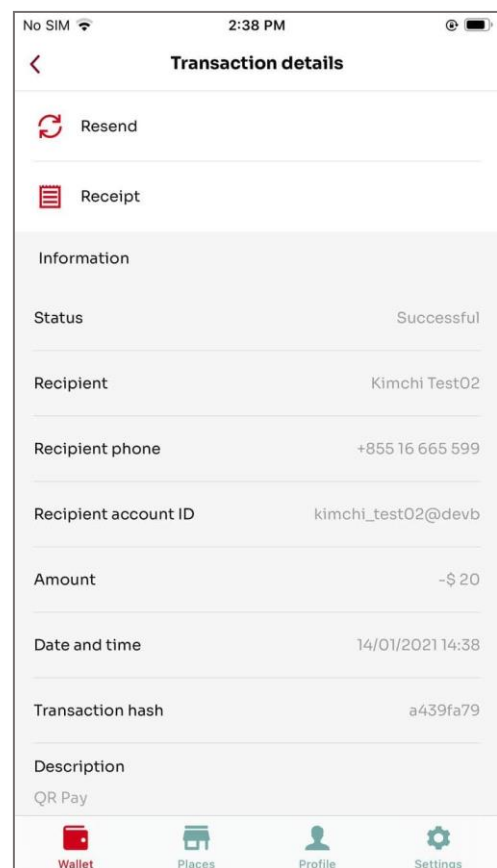
Select your account type, enter amount and description then click the **"Send"** button.



The sending operation is in progress. Please verify the receiver and the amount .Then click the "**Confirm**" button.



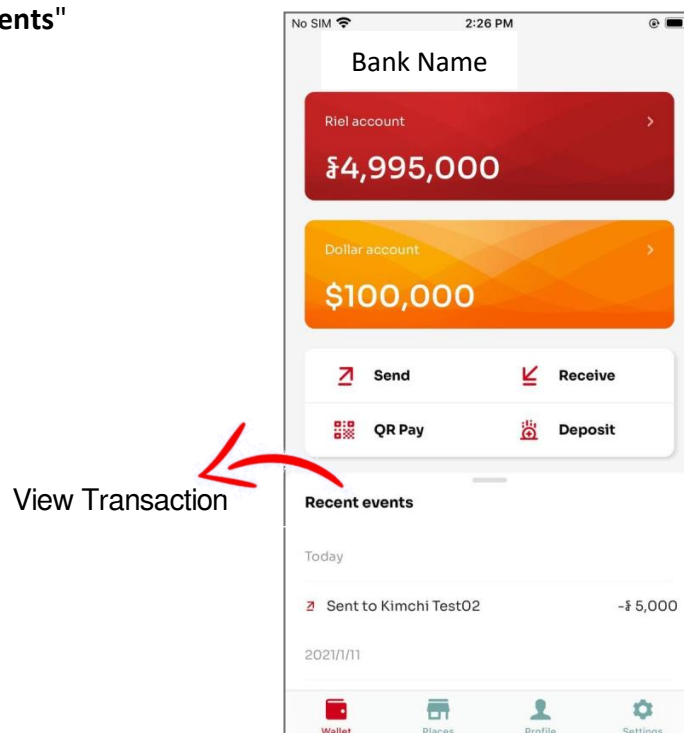
Check your payment information and click the "**Done**" button.



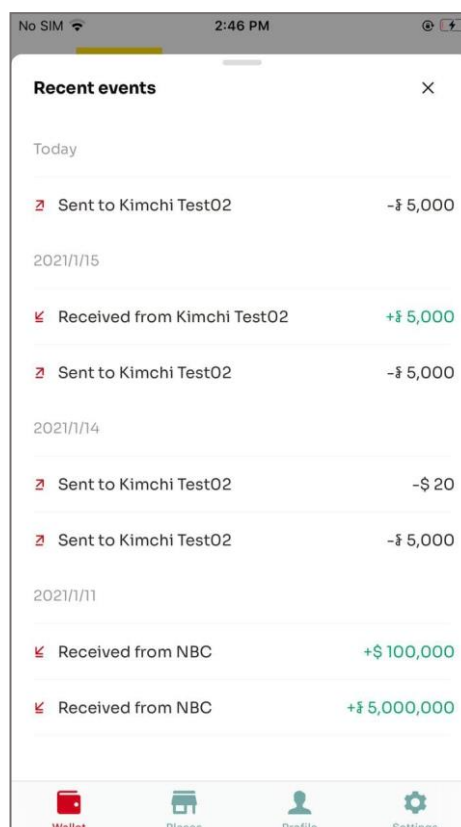
2.5. Deposit

2.6. View Transactions History

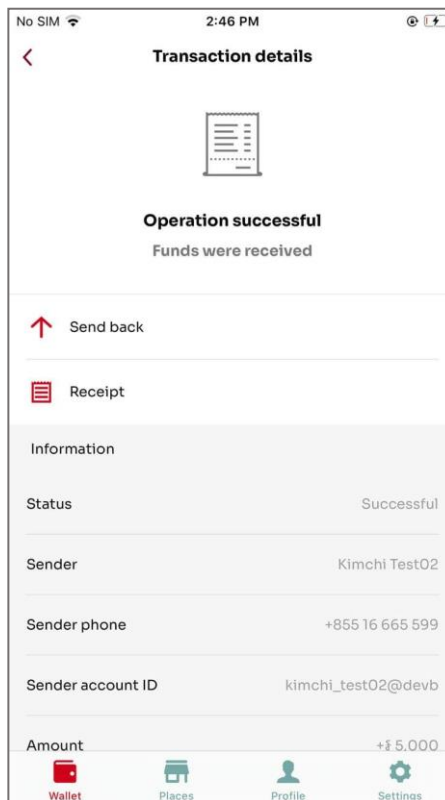
Step 1: Click on the "Recent events"



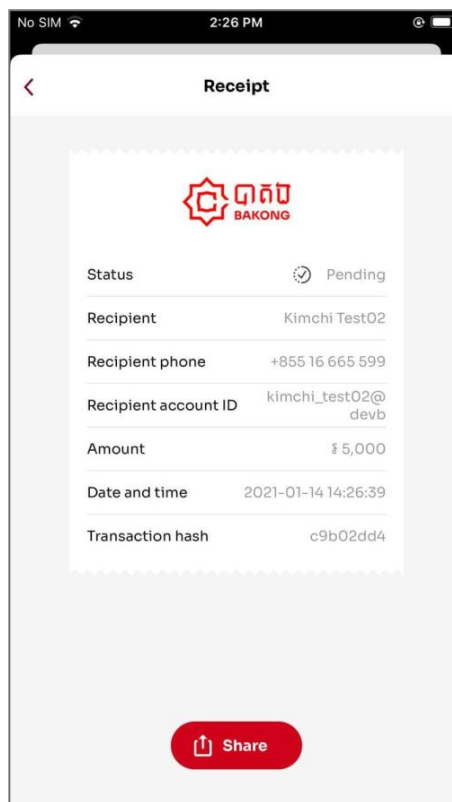
Step 2: Click on the old transaction to show the detail of each transaction



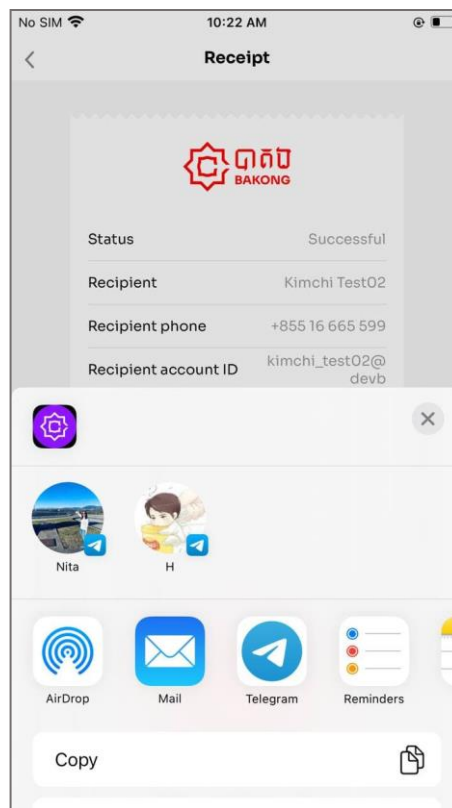
Step 3: Click “Receipt” button to show share the receipt with your friends



Step 4: Click “Share” to share the receipt.

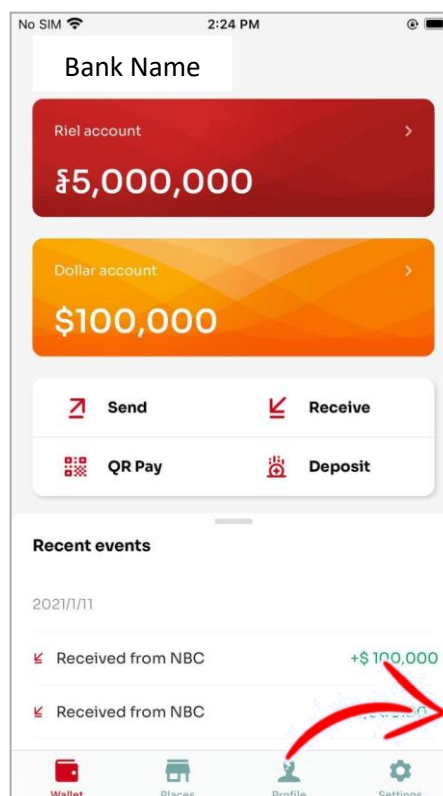


Share the receipt via social or email.



3. 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

No SIM 10:42 AM

Profile

Account ID chea_elite_1986@devb

Personal information

Self photo Show >

ID photo Show >

ID number

Sex Female

First name

Last name

Nationality KHM

Date of birth

Change personal information >

Contacts

Phone number

E-mail cheachannita2010@gmail.com >

Home Address Phnom Penh >

Wallet Places Profile Settings

To Change personal information

- a. After user clicking on the “**Change personal information**” then [Change personal information]. And Click “Continues” button.

No SIM 8:19 AM 9%

< **Change personal information**



Attention!

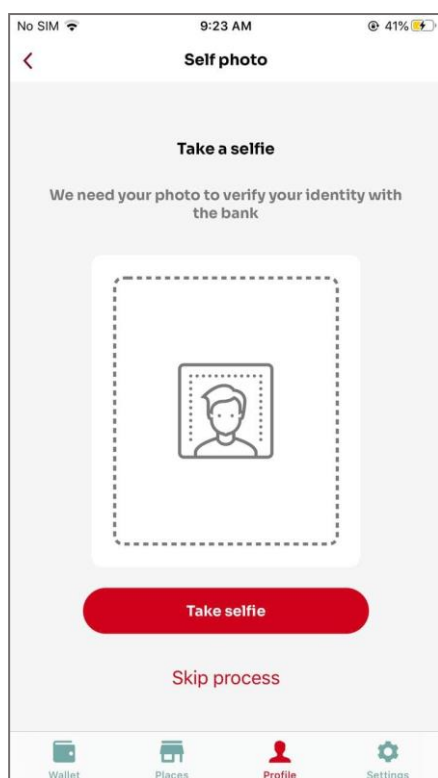
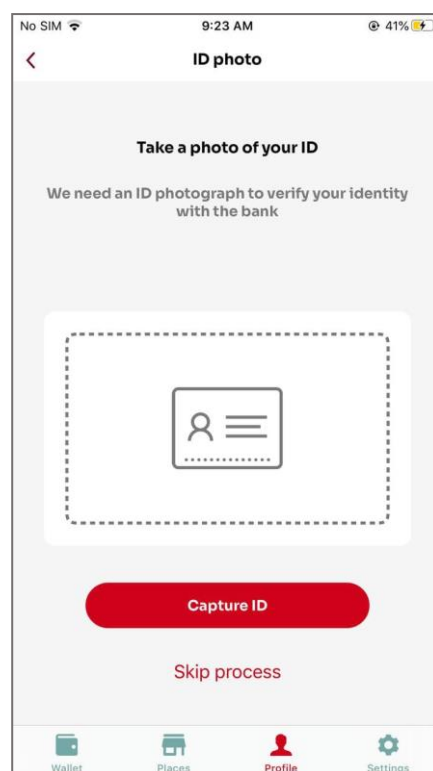
Your limit may change after updating ID information

To update the information you will need to take a selfie and to take a photo of the ID document

Continue

Wallet Places Profile Settings

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.

Click **“Submit”** button to submit information

The screenshot shows a mobile application interface titled "Confirm information". The form contains the following fields: Sex (with "Female" selected), ID number (010735780), First name, Last name, Nationality (KHM), Date of birth (1, 1989), E-mail (ail.com), and Your home address (m Penh). A red "Next" button is at the bottom. A white dialog box is overlaid in the center, containing the text: "You are about to submit information", "I hereby declare that the information furnished above is true", and two buttons: "Cancel" and "Submit". The status bar at the top shows "No SIM", "8:23 AM", and "8%". The bottom navigation bar has icons for "Wallet", "Places", "Profile", and "Settings".

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

The screenshot shows a mobile application interface with a large green checkmark icon at the top. Below the icon, the text reads: "Your request is being processed" and "We will check the information and notify you about the decision". A red "Done" button is at the bottom. The status bar at the top shows "No SIM", "8:23 AM", and "8%".

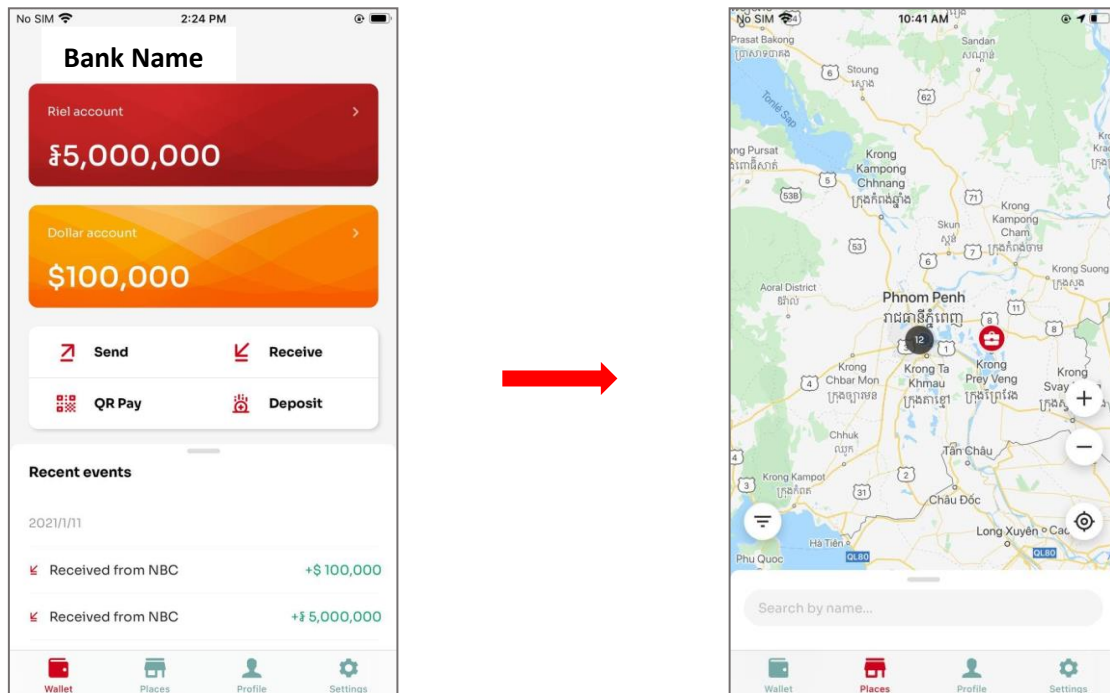
4. Settings

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 bottom.



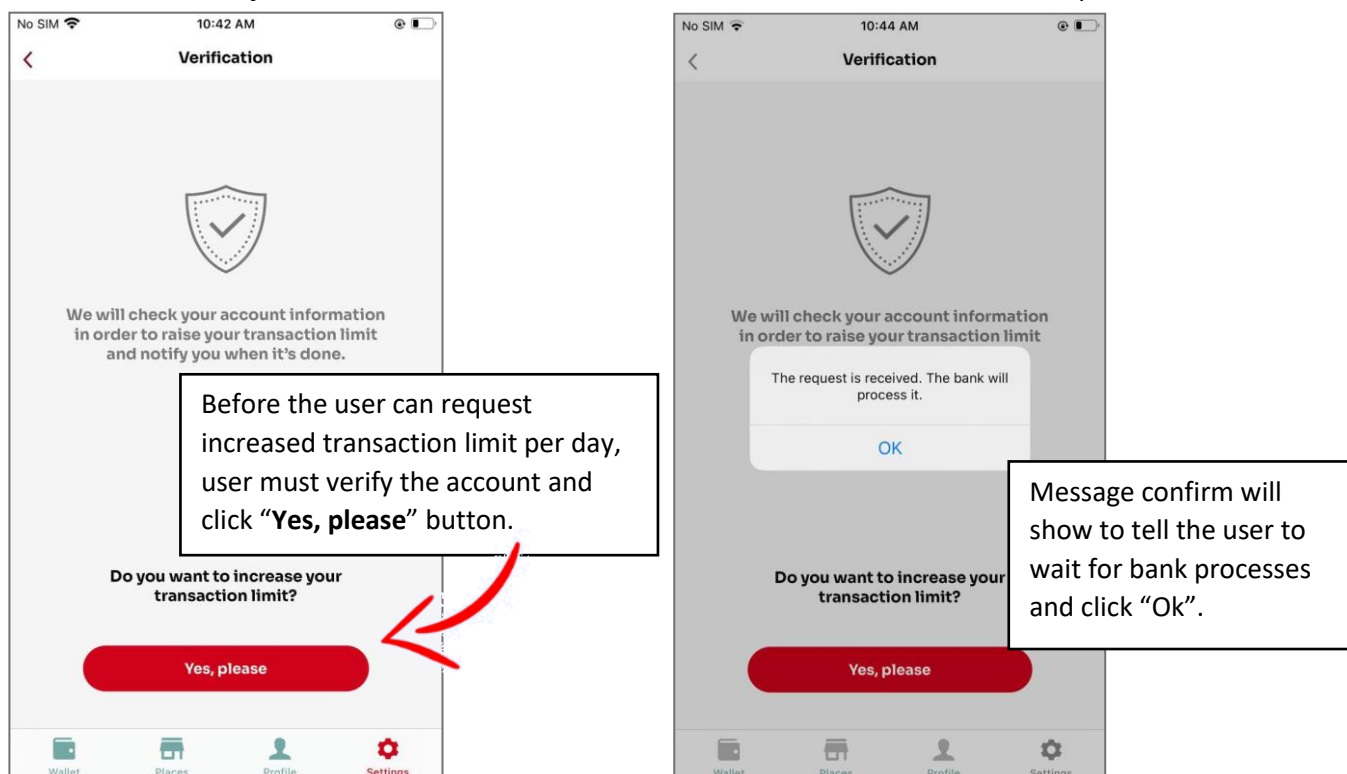
4.1. Places accept Bakong

Via the use of the Bakong App on mobile phone, users can find the locations where accept Bakong by going to **"Places"**, the system will access the location map of the mobile phone.



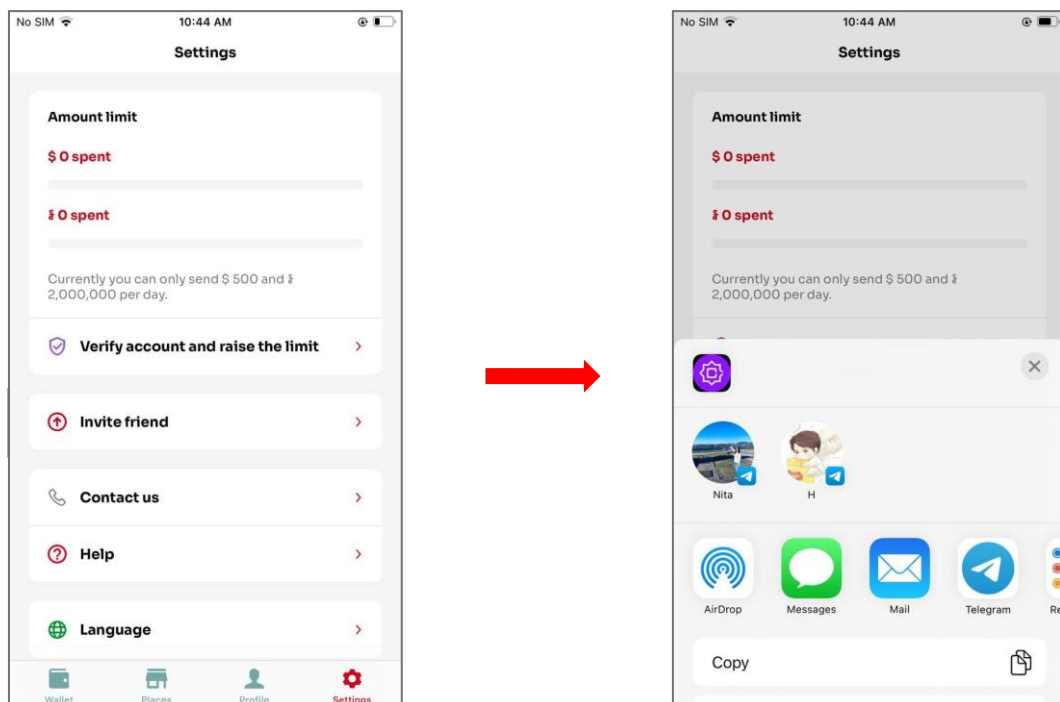
4.2. Verify account and raise the limit

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



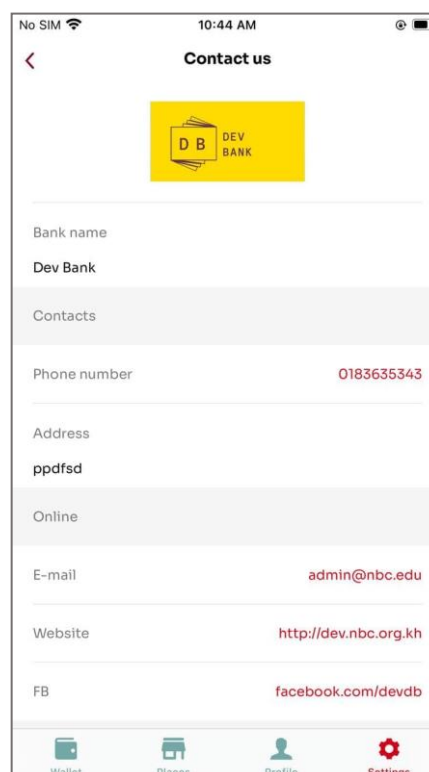
4.3. Invite Friend

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.



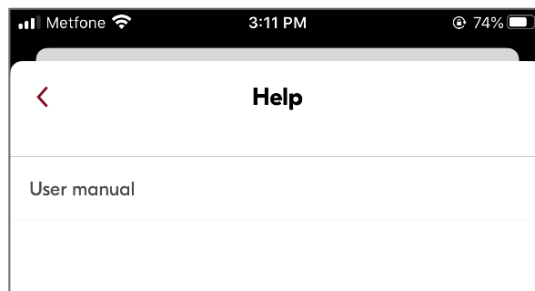
4.4. Contact us

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



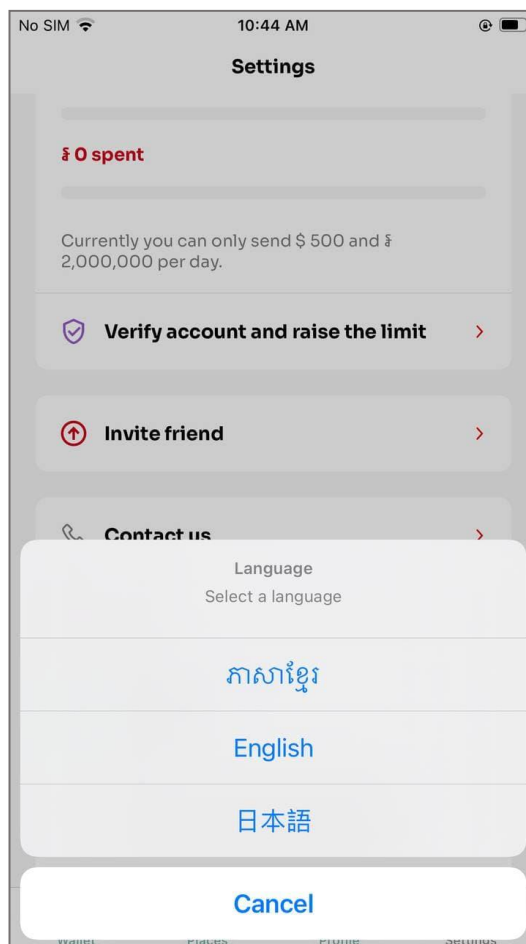
4.5. Help

To download User Manual, user have to click on “Help”.



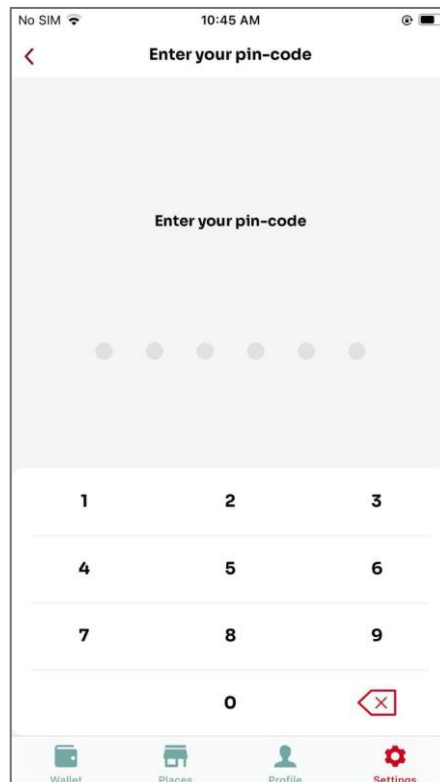
4.6. Language

User also can change the language by click on “Language”.



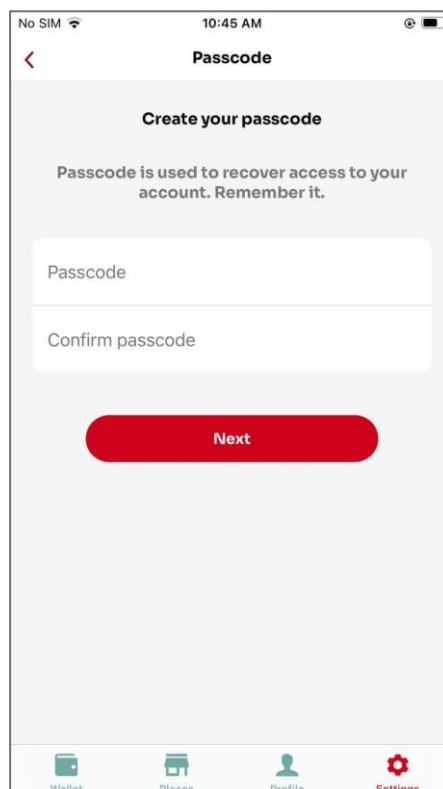
4.7. Create new recovery QR code

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



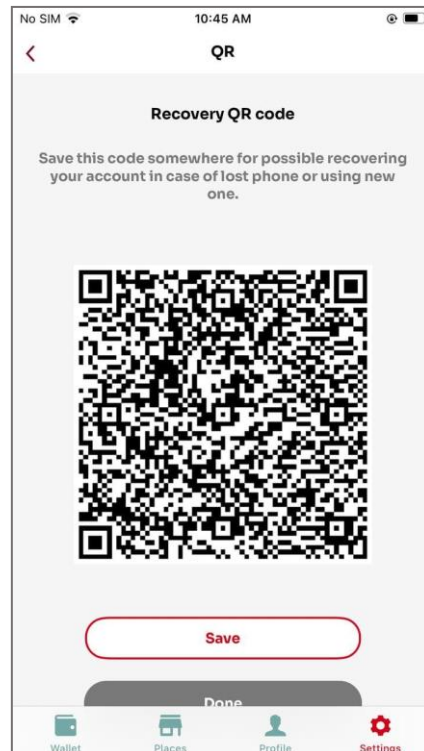
The screenshot shows a mobile application interface for entering a pin-code. At the top, the status bar indicates 'No SIM' and the time is '10:45 AM'. The title bar has a back arrow and the text 'Enter your pin-code'. Below the title bar, there is a large light gray area with the text 'Enter your pin-code' and six gray dots for input. At the bottom of this area is a numeric keypad with digits 1 through 9, 0, and a red back arrow icon. The bottom navigation bar contains four icons: 'Wallet', 'Places', 'Profile', and 'Settings'.

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



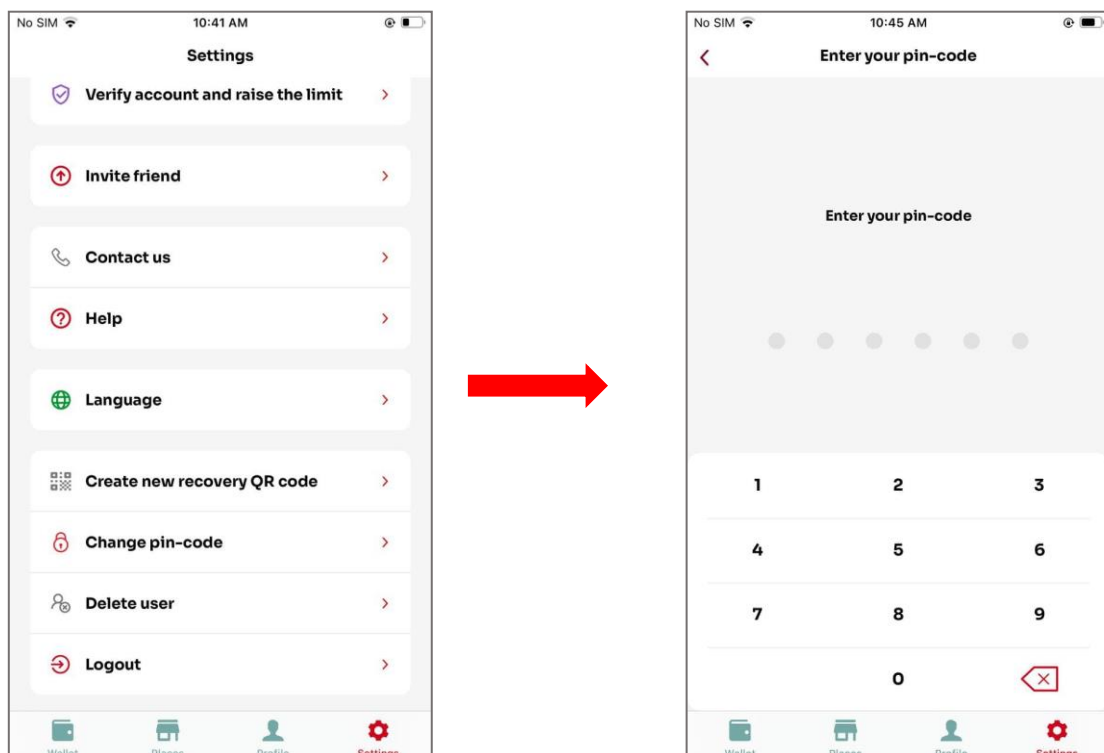
The screenshot shows a mobile application interface for creating a passcode. At the top, the status bar indicates 'No SIM' and the time is '10:45 AM'. The title bar has a back arrow and the text 'Passcode'. Below the title bar, there is a large light gray area with the text 'Create your passcode' and a subtext 'Passcode is used to recover access to your account. Remember it.' Below this text are two input fields: 'Passcode' and 'Confirm passcode'. At the bottom of this area is a red button labeled 'Next'. The bottom navigation bar contains four icons: 'Wallet', 'Places', 'Profile', and 'Settings'.

Save Recovery QR code and click **“Done”**.

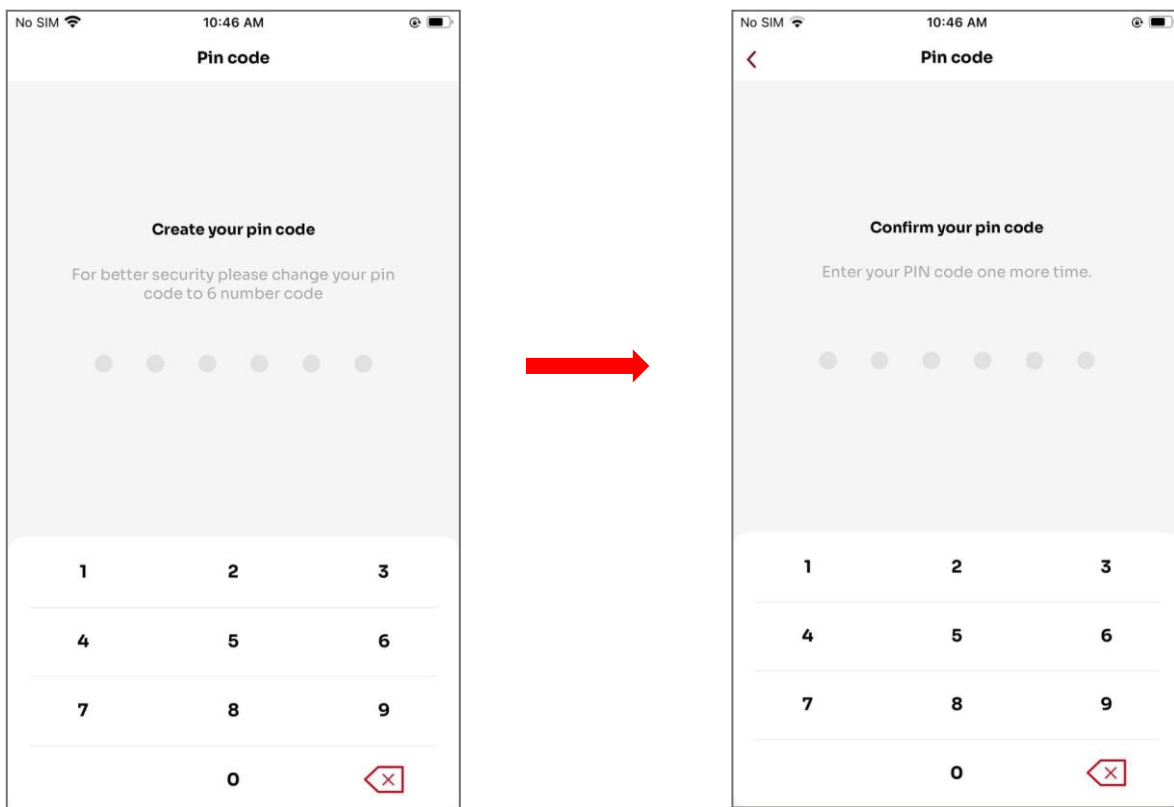


4.8. Change Pin-Code

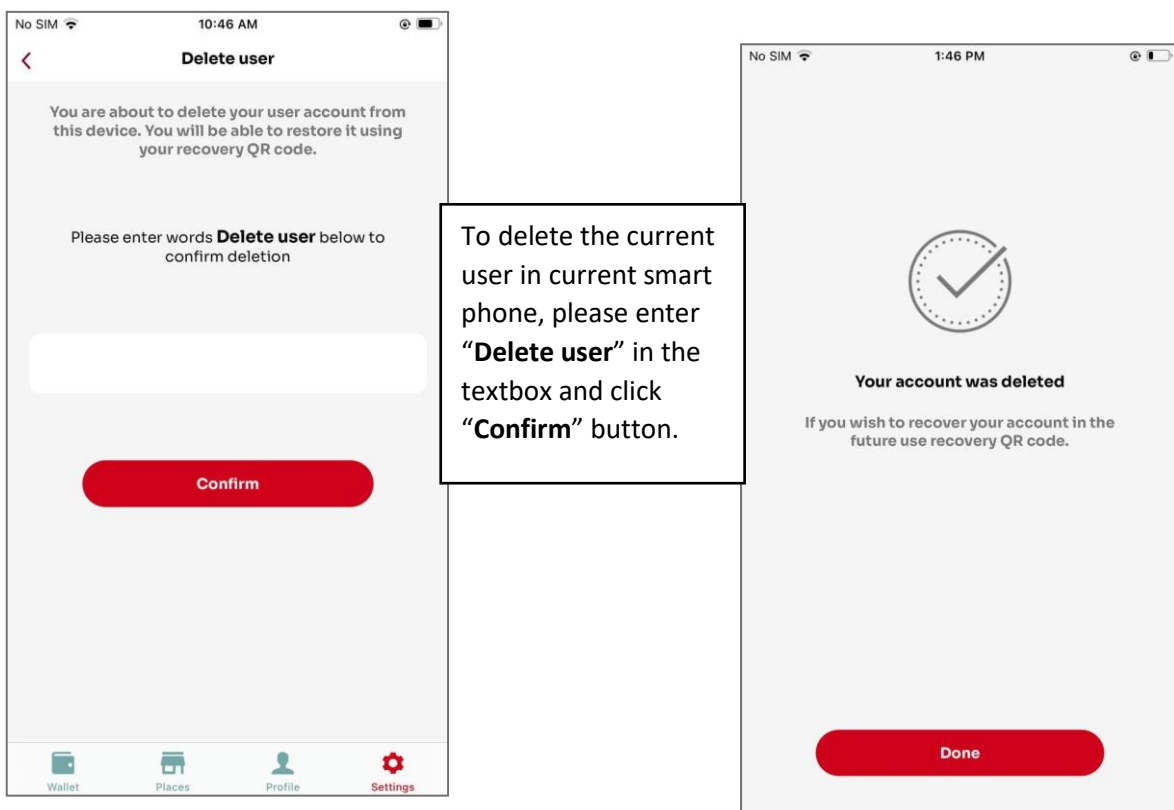
Step 1: To change pin-code, user go to Setting, then click on **“Change pin-code”** and enter the current pin-code.



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



4.9. Delete user





បាត់ដំបង

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