ABA Internet Banking User Guide

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1. Introduction

The document hereunder guides the users through the ABA Internet Banking system (further referred to as iBanking). It provides the description of the system functions and facilities, recommendations on setup of the operations performed by the user.

ABA iBanking has been designed to allow customers unlimited access 24 hours a day, 7 days to their money from anywhere in the world with banking services including:

- Secure and remote access to list of accounts, statement updates and card details.
- Transferring and sending your money safely outside the bank and to overseas.
- Internal fund transfers (within bank). So ABA customers can top-up deposit accounts and repay loans from home or business office just using the internet.
- Online card management so you can increase or decrease card limits from wherever you are and whenever you want as well as block your ABA cards.
- Create free internet card to make purchases on the internet with extra security.
- Standing instructions: Useful for corporate payments such as automatic distribution of monthly salary. Also individual customers use it for money distribution between family members, loan repayments or deposits top ups.
- Mobile phone top up and other type of payments, including EDC, internet providers, cable TV, Sabay and some internet shops. The list of possible payment receivers is constantly rising.
- You can access to adapt version of iBanking also through you mobile phone browser.

2. Maps and Functions

Here is an iBanking website map that categorized into group of function and its description of each items usage.

**Home**

This is the first page that you will see after login to iBanking and you can configure by yourself what you prefer to see here from the service menu.
Accounts, Cards

- **Accounts**: List of all your accounts linked to your iBanking access. You can check the balance of your accounts, review the account statement and see the card is linked to this account.

- **Cards**: List of all your cards registered to show for your iBanking access. From here you can arrange your card status (see also how to change your card status), check the card transactions and also set your card limits such as transaction count or transaction amount of each specific transaction (see how to set your card limit section later in this manual).

- **Issue Internet Card**: iBanking is offer all users to create internet card called Virtual Card, it is not a real plastic card but it can purchase (do payment) from all internet shops that is accepted MasterCard branch name. See how to create Internet card section

- **Statement**: To view your transaction by separating from 1 day period to 1 year.

Payments

- **Payment List**: Cardholders are able to do a payment like Bill Payment to other vendor like EDC, EZECOM, DTV STAR (see How To do bill payment to EDC, bill payment to EZECOM ISP, bill payment to DTV STAR (Digi) ISP section later in this manual), Transfer fund to other bank using SWIFT CODE that is available only for iBanking user where using Crypto Calculator (see how to do outward remittance service section). From here you can Add/Delete Payment templates and Pay to any template that was created.

- **Schedule Payment**: To create a schedule payment (Recurring payment). This schedule task will automatically re-do your payment at the date that was configured. From here you can add new or delete or update your payment schedule.

- **Codes Purchase**: To purchase mobile top-up scratch code for Smart Mobile and Beeline. See how to purchase mobile top-up scratch code detail in later section.

- **Payments History**: To view payment history

Transfers

- **My Transfer**: Do a fund transfer from/to inner-account and within ABA account and from account to ABA card can be done from here. See how to do transfer fund section detail.
3. **Authentication**
ABA Bank provides 2 types of access to iBanking: by **SMS Authentication** and by **Crypto-Calculator Authentication**. Authorization code will be prompted in any of your actions such as: Login to the system, fund transfers, any kind of payments including international payment or mobile topup, Internet card issuing. The SMS authentication means the dynamic authorization code will be sent to your assigned mobile phone number via short text message service (SMS). And the Crypto-Calculator authentication means all your authorization codes are being generated by Crypto-Calculator device based on inserted special chip card. With a crypto-calculator authentication method customers are able to perform fund transfer to any other banks in the world.

4. **HOW TO**
The instruction herein is the methods on how to use iBanking functions that are available for only ABA Bank customers.

4.1. **Logon to the System**
ABA Internet Banking (iBanking) service can be accessed from any client’s web browser by clicking on **iBanking** button from ABA web-site www.ababank.com
Or you can directly access to https://secure.ababank.net from the internet browser

Recently we offer users to login with the 2 difference ways, by **USERNAME** (text login & Telebank-id) and by **ACCESS CARD**.

- Please choose your authentication type as screenshot above By **USERNAME** or **ACCESS CARD**.
  - In this case we choose by **USERNAME** method

- Login to the Internet Bank: **by USERNAME**
Login: input your Textlogin name or Telebank-id
Authentication Code: input authentication code
Click on LOG IN button
Then a dynamic password will be prompted to access to the system.
  - If you are using the SMS authentication please go to see Annex 1
  - if you using Crypto-Calculator authentication please go to see Annex 3

After you login successfully, you will see your iBanking Home page, it can be looks like:

---

4.2. Create or change text Login

After login successfully, you can create your text login which will be more convenient to remember for you, instead of entering 13 digits of iBanking Customer ID.

To create your login text or number, click on Service menu and then Authentication Parameters, type your preferred text login name (system will check the uniqueness of this name) and click on save button.

In the same menu you also can change your existing login name or number:
4.3. View Account Statement

Cardholder is able to view his/her account statement from any of his/her accounts that linked to his iBanking access by following the below instruction

✓ Click on **Accounts, Cards** menu and then on **Statements**, choose the one from accounts’ drop-down list that you would like to get statement, select the period of statement and click on Search button.

✓ The summaries of the account statement will be showed and you can print or save your statement by click on the button on the top-right corner of the displayed page in excel sheet CSV format or PDF file format.

**Note:** You can also do statement checking on **Accounts, Cards** menu and click on **Accounts** in sub-menu. Select any account
number that you wish to check the statement on the left panel and go to Operations List on the right panel.

**4.4. Change Card Status**

In case you want to stop using your ABA bank cards for temporary, you can do so from our iBanking service by yourself if your cards were requested to link with iBanking. But if you haven’t link your cards to iBanking service, you need to give a direct contact to our call-center service via (Tel: 0232253333) or card-center (Tel: 023 222 995/098 20 3333) to temporarily block that card.

- Click on **Account, Cards** menu and then on **Cards** sub-menu
- Select the card from the list which you would like to change the status.
- On the right panel card details tap select on the word **Change** on Status option

  ![iBanking interface](image)

  > Choose **Inactive** from a drop down list of **Card Status** option and then click **Change** button and confirm with OK. And your card will unable to use.  

  **Note:** please do not change the card status to **Lost** or **Stolen** unless you really lost the card or it had been stolen.

**4.5. Set Card Limit**
You may change your card limit from the default configuration for your Internet card or Plastic card (real card). If so please follow this step by step below to change your card limit profile.

✓ Click on **Account, Cards** menu and then on **Cards** sub-menu
✓ Select the card which maximum daily amount or number of transaction per day you want to change
✓ On the Limits tab make a change of that respective value and click ‘Save’ button to make the change saved
✓ Confirm your change by clicking on the ‘SAVE’ button when it pops up.

4.6. **Create Virtual Card**

Internet card or Virtual Card is the easiest way to perform payment on the internet with low of risk and high security because we can optimize to your requirement like card limit usage count, amount to be used or an expiry of the card.

Internet (virtual) card is not a physical card but has all the attributes and facilities of a plastic card. Any Internet card must be linked to the debited/Credited account. Internet card provides an easy and convenient means of purchase on the Internet.

To create Internet card in iBanking:

1) Select the “**Account, Cards**” menu item, click on “**Cards**” sub menu and then click on the “**Issue Internet Card**” button.
2) Specify the following parameters on the Issue Internet Card page:

- **Account Number** - number of the account to be debited during card payments. Select the required value from the drop-down list.
- **Card Description** - helps to distinguish the card in case there are several cards on the list.
- **Expires** - card expiration date. Specify the date in the Calendar dialog box. By default, it is the current date.
- **Card Use Count** - maximum number of purchases by card allowed for the specified period.
  
  **Note:** The card usage limit cannot exceed the maximum value defined by the Bank. This value depends on the reset period.
- **Limit Reset Period** - time period over which the card limit counters are to be reset. Select the required value from the drop-down list:
  - In ... Days. The limit is reset after the period specified in the **Number of Days** field.
  - Weekly. The period lasts one week. The limit is reset on the day specified in the **Day of Week** field.
  - Monthly. The period lasts one month. The limit is reset on the day specified in the **Day of Month** field.
  - Once a Quarter. The period lasts one quarter. The limit is reset on the day specified in the **Day of Quarter** field.
  - Nonrenewable. If selected, the period cannot be changed while working with card limits.
  - Per Operation. The limit counter is reset before each operation.
✓ **Limit Amount** - maximum purchase amount for the specified period.
Note: The purchase amount limit cannot exceed the maximum value defined by the Bank. This value depends on the reset period.

3) Click the “**Issue Card**” button as shown on the above screenshot (**Issue Internet Card**) and after notification screen about details of Internet card using you can confirm or cancel this issuing:
4) Displayed **Issuing Confirmation** dialog box will provide the card issue parameters selected by user, please check the attributes of the virtual card and click on the “Issue” button

![Issuing Confirmation Dialog Box]

5) Depends on the type of dynamic authentication you are using for iBanking you can confirm Virtual card issuing by:
   - SMS one-time password, please review the details on [Annex 1](#).
   - Crypto calculator one-time-password, please review details on [Annex 3](#).

Once the card was successfully issued, it’s better to **save to a file or print out the data** required for performing operations by this virtual card: **PAN, card expiration date and secret code CVV2**

![Issuing Result Dialog Box]

6) After Virtual card issuing you have to activate it for Internet transactions, this is the mandatory step. Please review details on paragraph **4.7 Activate your card for internet payments**
4.7. Activate your virtual card for internet payments.
During online (internet) purchasing you will be requested to enter one-time password from web-sites protected by 3D Secured technology. You can recognize them by the following logos:

![Verified by Visa](image1)
![MasterCard SecureCode](image2)

This one-time password you can receive either by email or by SMS. Briefly you need to complete below 3 steps to activate your card for online purchasing:

- Change eCommerce Status of card to “Active”
- Define any 4 digits internet-PIN because some web-sites can ask for this static password (but mostly you will not be requested).
- Define email-address and/or phone number, which you trust for receiving one-time-passwords from 3D Secured web-sites.

If you do not complete 3 steps mentioned above your Virtual Cards can’t be used for online purchasing.

**Note:** For Plastic Card’s 3-D Secure activation, please kindly contact to Card and E-Services support via: (+855) 23 222 995, (+855) 98 20 3333 (Available 24/7)

Now please review in details how to activate the virtual cards:

4.7.1. Change Card’s eCommerce Status

- Select the “Accounts, Cards” menu item
- Click on the card, you are going to use for internet transactions
- Select “eCommerce” submenu on the Card Details tab
- Click on “Change” button for “eCommerce Status” record:
From appeared pop-up window choose eCommerce Status “Active” and confirm this action by clicking on the “Change” button.

Note: If you want for some reason to decline internet-transactions from 3D Secured web-sites you can change your card’s eCommerce status from Active to Pause:

4.7.2. Define Internet PIN
✓ Select the “Accounts, Cards” menu item
✓ Click on the card, you are going to use for internet transactions
✓ Select “eCommerce” submenu on the Card Details tab
✓ Click on “Change” button for “3D Secure Authentication Data” record
4.7.3. Add Email address and phone number for one-time password delivery

✓ Select the “Accounts, Cards” menu item
✓ Click on the card, you are going to use for internet transactions
✓ Select on Messaging Service on the Card Details tab and add your email address or phone number, which you trust to use for receiving one-time-passwords by clicking on “Add Email Notification” or “Add SMS Notification” respectively.

✓ For “Add Email Notification” input your email address and then press “Add” button to confirm your action
For “Add SMS Notification” input your phone number and then press on “Add” button to confirm your action.

New Messaging Service Parameter

Email: dinnalim@yahoo.com

Phone number: 85515204540

Add

Note: phone number must be started from country code, for example 85598701701

4.8. Do Fund Transfer

With Transfers menu function, allow you to manage and perform fund transfer easily. You can create a template for easy to use later transfer, you can setup a schedule to do transfer your funds and you also can view transfer history and transfer schedule tasks.

To do a fund transfer, see the step below:

Go to ‘Transfers’ menu and click on My Transfers in sub-menu if you already had transfer templates, you may click on ‘any transfer template that exist under the description’ to do transfer. But if you do not have any templates yet, just click on ‘Quick Transfer’ button or on Add button to create your new template.
Then choose option of fund transfer parameters. Herein transfer can be from your account to your own account (Transfer between own accounts), or from your account to other ABA Bank account (Transfer to the payee account number), or from your account to ABA Bank’s card (Transfer to the payee card number).

**Fund Transfer attributes:**

- **Description:** description of the fund transfer
- **Account:** the account that is being used to transfer fund, choose from the drop down list.
- **Amount:** enter amount to transfer,
- **Currency:** US dollar
- **Payee Account:** owner account that is being transfer fund to, please choose from a drop down list box. If you choosing option transfer type ‘Transfer to the payee account number’, please key-in the payee account number (Please enter the 9 or 12 digits of the account number Ex: 000012345 or 100000012345). And if you choosing option transfer type ‘Transfer to the payee card number’, please key-in the full card number of the ABA bank’s card.

After all transfer parameter was filled in, please click ‘Perform transfer’ button to do process the fund transfer.
✓ Click ‘Perform transfer’ button to confirm the fund transfer transaction.

![Transfer Confirmation](image)

✓ iBanking system will prompt you to input authentication code:
  ▪ If you are using the SMS authentication, please go to see on Annex 1.
  ▪ If you are using Crypto-Calendar authentication, please go to see on Annex 3.

✓ Then send request and waiting for approval. Here is an approval of the transfer transaction, Operational completed successfully.

![Transfer Result](image)

4.9. **Bill Payments**
You can pay by using ABA iBanking for mobile phone services, utility bills, internet providers’ bills, cable TV, Sabay and some internet shops. The list of possible payment receivers is constantly rising

4.9.1. **How to pay bill to EDC:**
✓ Currently only Phnom Penh and Kandal Province house owners/landlords can pay to EDC by using ABA iBanking. Other provinces servicing are coming soon.
✓ Click on ‘Payments’ menu, and then on ‘Payment list’ sub-menu. If you already have payment templates, you may click on ‘any
**payment template that exist under the description**, if you do not have any, just click on 'Quick Payment' button or on the Add button to create your new payment template.

✓ Click on 'Bill Payments' and then click on 'Electricite Du Cambodge (PHNOM PENH AND KANDAL ONLY)’

✓ Fill all requested information:
  - **Account**: choose an account to do payment from drop down list
  - **Amount**: an amount to be paid to EDC and **currency** basis on EDC invoice

Please find amount to be paid from EDC invoice and **Consumer Number**. You may find your consumer number from EDC invoice on the highlighted below:
- **Description**: you can give a description of this payment in order to easily recognize it in the history of payments.

After all requested data will be filled, click **Pay** button to process the payment.
On the Payment Confirmation screen click on **Pay** button to confirm payment.

Please confirm the payment basis on your Dynamic Authentication type:

- If you are using SMS authentication type, please go to see Annex 1.
- If you are using Crypto-Calculator authentication type, please go to see Annex 3.

Finally your payment is done as below picture; please print your payment result out to keep for your reference.

### Payment Result

Operation completed successfully

<table>
<thead>
<tr>
<th>To</th>
<th>860 ELECTRICITE EU CRAMIGE Settlement Account 10000004552</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approval Code</td>
<td>87549</td>
</tr>
<tr>
<td>Date and Time</td>
<td>05/11/2011 16:32:19</td>
</tr>
<tr>
<td>Status</td>
<td>Approved</td>
</tr>
</tbody>
</table>

**Payment Attributes**

<table>
<thead>
<tr>
<th>Payer Account</th>
<th>1000000003333</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>521 00/00 KHR</td>
</tr>
<tr>
<td>Comment</td>
<td>Payment to EDC</td>
</tr>
</tbody>
</table>

**Consumer Number (from EDC's invoice)**

6052691

4.9.2. **OneTV Payment**

Open the ‘Payments’ menu, and click on ‘Bill Payments’ in sub-menu and click on the OneTV, if you already had payment templates, you may click on *any payment template that exist under the Payment list on the left side* to do payment. But if you do not have any templates yet, just click on ‘Quick Payment’ button or on **Add** button to create your new payment template.
✓ Filling all requirement information to pay bill payment from EDC, such as:
  ▪ **Account**: choose an account to do payment from drop down list
  ▪ **Amount**: an amount to be paid to OneTV and **currency**
  ▪ **OneTV agreement number**
  ▪ **Description**: just give an description of the payment
  When you had done fill the entire requirement, click ‘**Pay**’ button to process the payment.

✓ On the Payment Confirmation screen click on **Pay** button to confirm payment
✓ Please confirm the payment basis on your Dynamic Authentication type:
  ▪ If you are using SMS authentication type, please go to see **Annex 1**.
  ▪ If you are using Crypto-Calculator authentication type, please go to see **Annex 3**.
✓ The final completed screen will show up to confirm your payment is successfully.

4.9.3. **PayGo (Topup your PayGo account)**
✓ Open the ‘**Payments**’ menu, and click on ‘**Bill Payments**’ in sub-menu and lick on PayGo (Top up you PayGo account, if you already had payment templates, you may click on ‘**any payment template that exists under the Payment list on the left side** to do payment. But if you do not have any templates yet, just click on ‘**Quick Payment**’ button or on **Add** button to create your new payment template.
Filling all requirement information to pay bill payment from EDC, such as:

- **Account**: choose an account to do payment from drop down list
- **Amount**: an amount to be paid to OneTV and currency
- **PayGo Dealer ID for top up**
- **Description**: just give an description of the payment

When you had done fill the entire requirement, click ‘Pay’ button to process the payment.

On the Payment Confirmation screen click on Pay button to confirm payment.

Please confirm the payment basis on your Dynamic Authentication type:

- If you are using SMS one-time password, please review details of using on Annex 1.
- If you are using Crypto-Calculator, please review details of authentication on Annex 3.

After you will apply the one-time-password, was generated on the previous step, the final screen will inform you that the payment was done successfully or provide the details of problem.
4.9.4. **How to pay bill payment to EZECOM ISP**

- Go to ‘Payments’ menu and ‘Select Payment’ in sub-menu. If you already had payment templates, you may click on ‘any payment template that exists under the payment list’ to do payment. But if you do not have any templates yet, just click on ‘Quick Payment’ button or on Add button to create your new payment template.

- Choose your bill payment vendor by clicking on ‘Internet providers’ and click on ‘EZECOM’.

- Filling all required information for EZECOM bill payment and click ‘Pay’ button when finish key-in all of the information below such as:
  - **Account**: Select an account to do a payment from the drop down list in case you have many accounts linked to your iBanking user.
  - **Amount & Currency**: key-in the correct amount from EZECOM invoice and with the correct currency.
  - **Invoice No**: Please key-in a correct Invoice Number from EZECOM invoice.
  - **Description (optional field)**: You can write a description for the payment.

*To find all the required information from the EZECOM Bill Payment Invoice, please see the screenshot highlighted here:*
On the Payment Confirmation screen click on Pay button to confirm payment

Please confirm the payment basis on your Dynamic Authentication type:

- If you are using SMS one-time password, please review details of using on Annex 1.
- If you are using Crypto-Calculator, please review details of authentication on Annex 3.

After you will apply the one-time-password, was generated on the previous step, the final screen will inform you that the payment was done successfully or provide the details of problem.

4.9.5. How to pay bill payment to DTV STAR (Digi) ISP

- Go to ‘Payments’ menu and ‘Select Payments’ in sub-menu. If you already had payment templates, you may click on ‘any payment template that exists under the payment list’ to do payment. But if
you do not have any templates yet, just click on ‘Quick Payment’ button or on Add button to create your new payment template.

✓ Choose your bill payment vendor by clicking on ‘Internet providers’ and click on ‘DTV STAR (DIGI)’.

✓ Filling all required information for DTV STAR bill payment and click ‘Pay’ button when finish key-in all of the information below such as:
  - **Account**: Select an account to do a payment from the drop down list in case you have many accounts linked to your iBanking user.
  - **Amount & Currency**: key-in the correct amount from EZECOM invoice and with the correct currency.
  - **Invoice No**: Please key-in a correct Invoice Number from EZECOM invoice.
  - **Description (optional field)**: You can write a description for the payment.

To find all the required information from the DTV STAR Bill Payment Invoice, please see the screenshot highlighted here:
On the payment confirmation screen click ‘Pay’ button.

Please confirm the payment basis on your Dynamic Authentication type:
- If you are using SMS one-time password, please review details of using on Annex 1.
- If you are using Crypto-Calculator, please review details of authentication on Annex 3.
After you will apply the one-time-password, was generated on the previous step, the final screen will inform you that the payment was done successfully or provide the details of problem.

4.10. Create International Remittance

iBanking users with access based on cryptocalculator authentication can make outward remittance (send funds) to other bank inside and outside Cambodia:

- Click on ‘Payments’ menu and then on ‘Payment list’ sub-menu
- Press ‘Quick Payment’ button if you do not have any template.

Note: you also can add new template for your payment purposes by clicking ‘Add’ button

Choose ‘Outward Remittance’ and then click on ‘Outward Remittance (USD, EUR)’
Please fill attentively all mandatory fields (marked with *), and click ‘Pay’ button. We divide filling out those info into 2 parts, Remitter part (Sender) and Beneficiary part (Receiver).

- **Rmitter part (Sender) fields:**
  - **Account:** select from drop down list which account will be deducted for amount of remittance and any appropriate commission fee
  - **Amount:** key-in the amount to be sent, and choose the correct correspondence currency.
  - **Applicant name:** key-in sender name
  - **Applicant address:** key-in sender address
  - **Applicant Phone Number:** your phone number
  - **Applicant Email:** your e-mail address
  - **Charges to be paid by:** this option is a fee charge of remittance service
     - The option **‘Remitter: all ABA and Intermediary Bank charges are paid by remitter’** , which means all kind of fee related to this transfer will be paid by sender
     - The option **‘Shared: only ”ABA” charges are paid by remitter’**, which means the fee charge will be shared between sender and receiver. Option 1 is chosen by default.
Beneficiary part (Receiver): filling all info of the receiver. The below fields are required to filling correctly such as:

- **Beneficiary Account**: fill the account number of the receiver fund of the destination bank.
- **Beneficiary Name**: filling the receiver name
- **Beneficiary Identity No./Passport No./Address**: filling the receiver address
- **SWIFT Code**: searching a swift code bank that is being sent the fund to by clicking on the ‘**field swift code**’ field, then type swift code and click ‘**Search**’ button and then select the correct bank and click ‘**Select**’. Then all the correspondence bank info is filling automatically.

Payment Detail: filling your fund sending detail

Information to the Bank: some info for the bank

**Note**: all the fields marked with * are required.

After finish key-in all info and pressed ‘**Pay**’ button, kindly confirm with your payment by pressing Pay button when popup.
- iBanking system is prompted for authentication code:
  - If you are using SMS authentication, please check your SMS that was sent to your assigned telephone number, please go to see Annex 1
  - If you are using Crypto-Calculator authentication, please key-in the generated response code value from the crypto calculator device, please go to see Annex 3

- Once the processing system has been successfully completed, it will display a pop up screen that tell you that your transaction was done, please see below picture.
4.11. **Mobile Top-up**

Mobile top-up service is available for supplier like Smart Mobile, and Beeline, CellCard, Metfone, Hello and QB networks.

To do a mobile top up, please follow the below steps:

- Going to ‘**Payments**’ menu and click on ‘**Cellular Companies**’ in sub-menu
- Select any vendor that you would like to buy

- Filling all requirement information:
  - **Account**: choose an account to do a mobile top up from drop down list
  - **Amount**: amount to be purchase
  - **Phnom number that need to top up (Ex:015888888)**
  - **Description**: just give an description of the payment
When you had done fill the entire requirement, click ‘Pay’ button to process the payment.

- On the Payment Confirmation screen click on Pay button to confirm payment.
- iBanking system is prompted for authentication:
  - If you are using SMS authentication, please check your SMS that was sent to your assigned telephone number, please go to see Annex 1.
  - If you are using Crypto-Calculator authentication, please key-in the generated response code value from crypto-calculator device, please go to see Annex 2.
- The result of purchasing mobile top up will be displayed on the web browser.

4.12. E-Cash

Using the E-Cash service the Internet bank customer can transfer funds from his account to the other person at any time. The transfer payee can withdraw the received money at the ATM by means of a special code without using plastic card.

To execute the E-Cash operation, perform as follows:

- The customer enters the Internet Bank.
- Select the Payments/Transfers Menu → E-Cash sub-menu item and fill in the transfer form:
✓ **Account** - number of the transfer source account. Select the required value from the drop-down list where accounts with the *Open Primary* status display first, then all other accounts in the random order.

✓ **Amount** of the transfer.

✓ **Currency** of the transfer. The value is selected from the drop-down list.

✓ **Phone Number of receiver**

✓ Click the **Perform Transfer** button.

✓ Verify the parameters in the **Transfer Confirmation** dialog box and confirm the transfer by clicking the **Perform Transfer** button.

✓ Once the operation is completed, the **Transfer Result** dialog box is displayed:

✓ The sender needs to inform to the receiver of the **Approval Code & Amount** to withdraw cash.
4.13. Other functions

Other functions that had not been mentioned above on ‘how to’ are also useful like

- **Changing your secret password**, it is available only for iBanking users who are using SMS authentication type, go to Service Tab → Authentication Parameters → Click on **Change PIN** → After type and confirm your new pin click Save to complete your changing PIN

- **Changing iBanking interface language** Khmer, English or Russia from ‘Services’ menu, go to Service Tab → TWIB Parameters → Click on **Interface Language** → Click on any language that you would like to change then click on change button to complete your change.

- **Create schedule payment**: It is an automatically task that does every circle for your configure of date. It is available from ‘Payments Menu → Scheduled Payments.

  - **Create schedule transfers**: It is an automatically task that does for you every circle base on yours configures on date to re-do the transfer. This service is available from ‘Transfers → Schedule Transfers’.
5. Annexes

5.1 Annex 1

1. Login and Transaction Authentication by SMS one-time password
If you are using **SMS-type of authentication**, please checks SMS-message was sent to your registered mobile phone number and key-in that authentication value to the Dynamic Password field on the screen, then click **OK** button.

![Dynamic Authentication](image)

2. Login to iBanking by using Cryptocalculator one-time password
Please fill below 3 fields of iBanking login screen as follows:
- Log in to Internet Bank: **choose by ACCESS CARD**
- Card Number: **input your 16-digits CAP card number**
- Authentication Code: **generate the PIN-code by your model of cryptocalculator and input this value (please review below the model specific instructions)**
2.1. Login by Ezio Thin Cryptocalculator

If you are using **Ezio Thin model** of cryptocalculator (please review the picture below) in order to generate code **for login to ABA iBanking**, please follow the below instruction:

- Insert the CAP-Card into the cryptocalculator device
- Press button MENU then OK
- Input Cap Card PIN then press OK button
- Enter generated code from cryptocalculator in `Authentication Code` field and click `Logon` button.

2.2. Login by Pocket Reader Cryptocalculator

If you are using **Pocket Reader model** of cryptocalculator (please review the picture below) in order to generate code **for login to ABA iBanking**, please follow the below instruction:

- Insert the CAP-Card into the cryptocalculator and switch it on
- Press ‘Code’ button
- Input CAP-Card PIN then press OK button
- Enter generated code from cryptocalculator in `Authentication Code` field and click `Logon` button.
5.3 Annex 3

3. Cryptocalculator Authentication

3.1. Authentication by Ezio Thin Cryptocalculator

If you are using Ezio Thin model of cryptocalculator (please review the picture below), for iBanking transaction confirmation, please follow the below instruction:

- Insert your CAP-Card into the cryptocalculator device and press LOGIN button
- Enter the Challenge Number that shown on the CAP screen then press OK button
- Input Cap Card PIN then press OK button
- Get the response code type into the 'CAP-Token' field and click 'Next' button.
3.2. Authentication by Pocket Reader Cryptocalculator

If you are using Pocket Reader model of cryptocalculator (please review the picture below) for iBanking transaction confirmation, please key-in generated PASSCODE value from the cryptocalculator device into the ‘CAP-Token’ field (Please read the step by step on how to generated PASSCODE on the CAP screen below), and click ‘Ok’ button.

![CAP Token Screen]

6. Contact details

Dear Customer!

This is our pleasure to be helpful for you, please feel free to contact us by

1. Phone:
   Call-Center: (+855) 23 225 333. (During working hours: from 8am to 5pm.)
   Card and E-Services support: (+855) 23 222 995, (+855) 98 20 3333 (available 24/7)

2. Online:
   Just visit our web-site http://www.ababank.com/ and:
   - contact with our support officer by online chat or
   - fill the feedback form