



User Manual for Business Banking Portal

Document Version 1.6

06 Jun 2024

Version History

Date	Version	Features	Prepared by
06 Jun 2024	1.6	- Entitlement Information (Under	May Zin Myint
		Profile Menu)	

		- Help Center Menu (At Main menu)	
		- Adding Transaction Successful	
		page (Under the approval menu)	
		- Sharing Transaction Record with	
		Email	
		- Successful page's text center	
		alignment	
10 May 2024	1.5	- Selecting banking service (ON the	May Zin Myint
		access for all services) at login step	
		- Switch banking service (ON the	
		access for all services) at under the	
		profile menu	
15 Mar 2024	1.4	- Select Banking Service	May Zin Myint
		- Profile Menu (Switch Company,	
		Default Company, Switch Banking	
		Service)	
		- Name Changing from "Recipient"	
		to "Receiver"	
1 Eab 2024	1.2	Digital Access Pequect Form	May Zip Myint
1 FED 2024	1.5	-Digital Access Request Form	
		-search by transaction type	
		- Two factors authentication	
1 Dec 2023	1.2	- Fixed Deposit Accounts (Section 5)	May Thu Win Shwe
		- WavePay Transfer (Section 14)	
		- Bulk Payment (Section 15)	
		- Scheduled Payment (Section 16)	
		- Recipient for WavePay (Section 17.3)	
		- Change Language (Section 18)	
		- Locator (Section 19)	

18 Sept 2023	1.1	User Manual for Business Banking Portal	May Thu Win Shwe
23 May 2023	1.0 (For FUT)	User Manual for Business Banking Portal	May Thu Win Shwe

V

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1. Login

Users can open any browser (Internet Explorer, Mozilla Firefox, Google Chrome, etc...) to use Yoma Bank's Business Banking Portal. The access URL address is https://business banking.yomabank.com.

(1.1) Choosing Language

Users can choose and use three languages as English, Myanmar and Chinese.

(1.2) Filling Username and Password

Type in username and initial password which is sent by Yoma bank to your phone sms or mail. If you are currently a customer (user) using Yoma Bank's Next App, CSSP, SCF, you can use the same username and password for login process.



(1.3) Filling OTP

Enter One Time Password (OTP) into the registered mobile number or Email. After 3 minutes, OTP will expire. If the OTP has expired, you can request a new OTP by clicking the "Resend OTP" option.

Note: For Login OTP process, Ph Number OTP option is mandatory. If users added both ph number and mail address when the account open time, they could receive both channel the Login OTP.

	Fill One Time Password	(ОТР)
To request again the OTP	YOMA BANK O Image: Control of the second	lish v NNIVERSARY Since 1993 နှစ်(၃၀)တိုင် အေးအတူပူအမျှ အမြဲအတူရှိနေသည့် ရိုးမဘက်
020202020		Activate Windows Co o Svittings To activate Windows

(1.4) Password Changing

For the first-time login user, you must change password for security.

- Total Password count should be from 8 to 16.
- Include one uppercase letter, one lowercase letter, at least one digit (0-9), and at least one special character from the following set !"#\$%&'()*+,-./:;<=>?@[]^_`{|}~.

After updating password, user will see the "Select Banking Service" page.





(1.5) Selecting Banking Services

In the step, user can check the Business Banking Portal, Supply Chain Financing Portal and Customer Portal and can use preferred portal with following steps.

- Click on preferred use portal of "Next" button
- If you choose Business Banking Portal, you can see the Choose Company Page
- If you choose Supply Chain Financing Portal, you can see related page based on your access.
- If you choose Customer Self-Service Payroll Portal, you can see related page based on your access.
- No need to enter again Username and Password for any portal login

This step intends to be more flexible to use different banking services by using one entry URL linked for same credential user and save the time.



If users choose Business Banking Portal, they can see the "Choose Company" page.





If users choose Supply Chain Financing Portal Portal, they can see realted page based on their access.



If users choose Customer Self-Service Payroll Portal Portal Portal, they can see realted page based on their access.





(1.6) Selecting Company

If you have more than one company, you can click on the name of the company you want to enter in Dropdown and select it to login. If users have already access, they can see the Dashboard page. If users have no access, they can see the Digital Access Request Access Form page.

Note: If users set up a company as default company under the "Switch Company" menu, they will not see this "Select Company" Step and they can directly see the Dashboard Page.



(1.6.1) Digital Access Request Form Page

Click on "Next" button to go next page

If users have no access for their selected company, they will see the Digital Access Request Form Page. They can see the required document to request access and they can download it and fill the required info. After filling out the required info at the download documents, they need to send to <u>branchoperation@yomabank.com</u>. Users can see three download documents as follows.

Next

- Digital_Service_Request_Form
- Authorized_User_Indemnity
- E-Enterprise_Customer_Meeting

Users can exit from this page by clicking the "Back to Login" Button.

Pls Download these documents and fill the required info.	 How To Apply To request access to your business below. Necessary Documents Digital Service Request Form	account via businessbanking.yomabank.com, kindly download the neces orm and accurately. nents and send them to the designated email a (branchoperation@yom. of the information, an SMS containing the username and temporary past t within (5) working days. Banking Portal. ring the application process, feel free to reach out to (09-796629662) for	ssary documents Send this mail address the downloaded documents with info details abank.com) sword for accessing the ၃၀) တိုင် အေးအတူပူအမျ ေရြးစက္ခရိုနေသည့် ရိုးတောက် rassistance and		
	Digital_Service_Request	For the utilization of digital services in managing company accounts with Yoma Bank	L Download		
	Authorized_User_Indemnity	To protect both the primary account holder and the bank from potential misuse or fraud by clearly defining terms, conditions, and compliance expectations	L Download		
	E-Enterprise_Customer_Meeting	To record the actions that corporate board of directors have authorized the makers and checkers	Download		
0,0,0		Back to Login	Activate Windows Co to Settings to activate Windows		

(1.7) Login Successful

Once you choose the company's name, you will be logged into the Business Banking Portal and directed to the dashboard for that company.

Yoz	MA BANK	-	Welcome Backl may				A	🧶 🖬 🇯
10/		-	Business Banking Co.Ltd				U	
98	Dashboard		Accounts Summary					See All >>
1	Accounts		Current Account	Current Account		Current Account		
٢	Loans		200.00 MMK	0.00 MMK		30,838.00 MMK		
\leftarrow	Transaction History		Account No. 001010224501848	Account No. 001010290501847		Account No. 0039131880000	051	
<u>2</u> \$	Transfer Fund	>	Current Account	Current Account		Current Account		
G	Recipients		2 407 702 278 200 21 MMK	Z 000 000 EE0 200 00 MMK		47,640,05,1160		
a.	Bill Payment		Account No. 001310263500901	Account No. 003810280500657		Account No. 0038432750000	060	
ņ	Mobile Top-up							
۶	Bulk Payment	>	Current Account	Current Account		Current Account		
	Schedule Payment		0.00 MMK	340,495,438.53 MMK		2,692,933,493.42	ммк	
윤	Approvals		Account No. 003810219500658	Account No. 003910218501695		Account No. 0014102445002	274	
0	Locator		Approval Request List					See All >>
						Activat	e Windows	/indows 1
			Transaction Type	Initiated Date Transaction Amount	: Initia	ated By Approva	al Status	

(1.8) Forgot Password

If users did not remember the password to login, they can set up the new password by clicking the "Forgot Password?" button.

			20
DE LOMA BANK A	YOMA BANK Business Banking Portal (QA)	Login English ▼ Username ∫may448015501 This field is required Password	နစ်(၃၀)တိုင် အေးအတူပူအမျှ အမြဲအတူရှိနေသည့် ရိုးမဘဏ်
		Eorgol Password?	

(1.8.1) Filling the Forgot Password info

- Fill the username and NRC/ Passport Number and Mobile Number which users used when they account registered time.
- Click on the Next Button to go next step
- If user want to do it, click on the "back" button





(1.8.2) Fill OTP and Requesting the "Resend OTP"

After clicking on the "Next" button, user will receive the OTP via SMS or registered mail address then fill it. If users did not receive the OTP within 3 minutes, they can request the new OTP by clicking the "Resend OTP" button.



(1.8.3) Choosing Company

After giving the correct OPT, users will see the "Select Banking Service" page. They need to select the company.



(1.8.4) Set up the update Password

After choosing the company, the user will see the new password screen.

• Set up and fill new Password



- Fill again the new set up password at the Confirm Password area to confirm it. (New Password and update password have to be same)
- After setting up it, click on the "Update" button to go the next step.

After successfully update the password, users will see the "Dashboard page".



2. Dashboard

If you click on "Dashboard" in the main menu, you can check out details about the company's accounts and recent financial transactions.

(2.1) Account Summary

- Under the Account Summary, users can check the maximum 9 account as summary.
- If you want to see all available account based on user's access, need to click "See All>>"



(2.1.1) Account details

• If users click on an account, they can check the related account's transaction details.

Yor	ma Bank 🥠	Ξ	Welcom Busin	e Backl May Zin Myint	Bank Acc	ount's Detail i	info			ø ⁹ 8
88	Dashboard		$\leftarrow $	Account Detail		<u> </u>			Dowr	nload Account Statement
(D)	Accounts		YE	DMX6H AMD 6D8MD662MD8	A7.,1XH.	Blocked Amount		Booked Balance 1,497,986,709.00 MMK	Account MMK	Currency
۲	Loans		1,4	497,985,709.00 MMK	1	Account Type Current Account		Account Opened Date 22 Nov 2023	Account Active	Status
⇔	Transaction History		-							
උඳි	Transfer Fund	>	Trans	saction List	To Date		Transaction	Tuno		
දු	Receivers		29 N	lov, 2023	26 Feb, 2024		All	туре	•	
	Bill Payment									
Ø	Mobile Top-up		S	earch Download	<u>Clear All</u>					
۶	Bulk Payment	>		Townsking Data					T	T
	Schedule Payment			Transaction Date	Transaction Reference I	D Transaction Amount	Ira	Inster From	Transfer To	Transaction Type
	Approvals			23 Feb 2024, 19:42	EventCharge:0010102245018	848 -200.00 MMK	001 YDM	Ю10224501848 Кон AMD 6DBMD662MDB A7.,1XH.	Yoma Bank	FIN-Standing Order Execution Charge
0	Locator			23 Feb 2024, 19:41	S04000010080	-1,200.00 MMK	001 YDM	1010224501848 IX6H AMD 6DBMD662MDB A7.,1XH.	001010290501847 YDMX6H AMD 6D8MD662MD8 A	SO Debit Transaction C
				23 Feb 2024, 19:40	S04000010096	+1,200.00 MMK	001 YDM	Ю10290501847 IX6H AMD 6DBMD662MDB A7.,1XH.	001010224501848 CtiVa УДМХ6Н АМД 6ДВМДБ62МДВЭ	ate Windows S0 Credit Transaction (atWHgs to activate Windows.
https://qa	-business-banking.yomabank.o	rg/loans				© 2024 Copyright Yoma Bank. A	III rights reserve	ed.		

(2.2) Approvals List

- In the Approval Request List, you can see maximum recent 5 pending requests.
- In this list you can check only Pending requested. Click on "See All" to view all the approval requested lists. Please check details approval process under the "Approvals" menu.

								Ň
Yo	ma Bank 🌲	=	Welcome Back! May Zin Myint					0
	•		Business Banking Co.Ltd 👌					e e
89	Dashboard		Approval Request List	To check all tra	nsaction, click "S	See All " bu	Itton See A	4II >>
	Accounts							
٢	Loans		Transaction Type	Initiated Date	Transaction Amount	Initiated By	Approval Status	
⇔	Transaction History		Own Account Transfer	06 Mar 2024, 15:07	-50.00 MMK	Adrian Naing	PENDING	
ඌ	Transfer Fund	>	Own Account Transfer	05 Mar 2024, 15:49	-11.00 MMK	Hsu Yee Htet	PENDING	
දි	Receivers		Wave Money Transfer	08 Feb 2024, 13:42	-1,200.00 MMK	×4	PENDING	
(a)	Bill Payment		Other Account Transfer	01 Feb 2024, 13:56	-500,000,000.00 MMK	crm	PENDING	
ē	Mobile Top-up		Bill Payment	01 Feb 2024, 13:37	-50,000.00 MMK	crm	PENDING	
Ð	Bulk Payment	>						
	Schedule Payment		Decent Dille					
ച്ച	Approvals		Recent Bills		Appro	val Staus		
0	Locator		A Insurance Comp Transaction Amount. 10.2 Date. 12 Mar 2024 09:18	any Limited	AA Marketing Products Ltd Transaction Amount. 1,200.00 MMK Date. 06 Mar 2024 09:45	Marketin	AA Marketing Products Ltd Transaction And July Sound MMKS Date: 06 Marc282#1092440 activate Windows.	
				© 2024 Copy	right Yoma Bank. All rights reserved.	, nan Kan	2	

(2.3) Recent Bill Payment list

You can easily check the list of the last three bills you paid in the "Recent Bills".

Yo	MA BANK	_	Welcome Back! May Zin Myint				_	
10		_	Business Banking Co.Ltd	a To	o check recent	Bill payment		(4)
82	Dashboard					. ,		
10	Accounts		Recent Bills		♦			
641	Loans							
⇒	Transaction History		A Insurance C Transaction Amoun	company Limited nt. 10,200.00 MMK	AA Marketing I	Products Ltd t. 1,200.00 MMK	AA Marketing Pr Transaction Amount.	roducts Ltd 500.00 MMK
ş	Transfer Fund	>	A Insurance Date. 12 Mar 2024	09:18	Marketing Date. 06 Mar 2024 0	09:45	Marketing Date. 06 Mar 2024 09	:44
2	Receivers		Recent Transactions					
	Bill Payment							
Ì	Mobile Top-up		Transaction Date	Transaction Reference ID	Transaction Amount	Transfer From	Transfer To	Transaction Type
9	Bulk Payment	>	11 Mar 2024, 11:38	BB-11375724031144502	-1,111.00 MMK	001010224501848	1111111 test	Other Bank Transfer
	Schedule Payment		08 Mar 2024, 14:40	BB-14403424030841815	-100.00 MMK	003913188000051 YDMX6H AMD 6D8MD662MD8 A7. 1XH	001310263500901 YDMX6H AMD 608MD662MD8 A7 1XH	Own Account Transfer
L	Approvals		08 Mar 2024, 13:29	BB-13291024030878784	-1.00 MMK	001010275501859 YDMX6H AMD 6DBMD662MD8 A7.1XH.	001010224501848 YDMX6H AMD 6D8MD662MD8 A7.1XH.	Other Account Transfer
	Locator		08 Mar 2024, 13:26	BB-13254724030860925	-500.00 MMK	003810280500657 YDMX6H AMD 6D8MD662MD8 A7.,1XH.	001310263500901 Activate	Windows Own Account Transfer

(2.4) Recent Transactions

You can easily check the list of the last five recent transactions under "Recent Transactions." If users click on each transaction, they can see the Transaction Details page. More regarding Transaction History, you can check under the "Transaction History".

Yoma Bank 奱	Ξ	Welcome Backl May Zin Myint Business Banking Co.Ltd	æ				4
Dashboard							
Accounts		A Insurance Transaction Amo	Company Limited	AA Marketing Transaction Amou	J Products Ltd Int. 1,200.00 MMK	AA Marketing P Transaction Amount.	roducts Ltd 500.00 MMK
Loans		A Insurance Date. 12 Mar 2024	4 09:18	Marketing Date. 06 Mar 2024	1 09:45	Marketing Date. 06 Mar 2024 09	2:44
 Transaction History 		Recent Transactions	To che	ck recent Su	ccessful Transa	ction	
Transfer Fund	>				t		
Receivers		Transaction Date	Transaction Reference ID	Transaction Amount	Transfer From	Transfer To	Transaction Type
Receivers Bill Payment		Transaction Date	Transaction Reference ID BB-11375724031144502	Transaction Amount	Transfer From 001010224501848 YDMX6H AMD 608MD662MD8 A7, IXH.	Transfer To 1111111 test	Transaction Type Other Bank Transfer
Receivers Bill Payment Mobile Top-up		Transaction Date 11 Mar 2024, 11:38 08 Mar 2024, 14:40	Transaction Reference ID BB-11375724031144502 BB-14403424030B41815	Transaction Amount -1,111.00 MMK -100.00 MMK	Transfer From 001010224501848 УДМОКН АМО ДОВИРОАЗИЛОВ АЛ, ТОК 0039131880000051 УДМОКН АМО ДОВИРОАЗИЛОВ АЛ, ТОК	Transfer To 1111111 test 001310263500901 YDMX6H AND ADBINDGOZNDS A7, SHI.	Transaction Type Other Bank Transfer Own Account Transfer
Receivers Bill Payment Mobile Top-up Bulk Payment	>	Transaction Date 11 Mar 2024, 11:38 08 Mar 2024, 14:40 08 Mar 2024, 13:29	Transaction Reference ID BB-11375724031144502 BB-14403424030841815 BB-13291024030878784	Transaction Amount -1.111.00 MMK -100.00 MMK -1.00 MMK	Transfer From 001010224501848 VDMXH AND 205MD632MD8 A7, 50H 0039131880000051 VDMXH AND 205MD632MD8 A7, 50H 001010275501859 VDMXH AND 205MD632MD8 A7, 50H	Transfer To 1111111 test 001310263500901 YDRKMARD GBMDsd2NDB A7, BYH 001010224501848 YDRKMARD GBMDsd2NDB A7, SYH	Transaction Type Other Bank Transfer Own Account Transfer Other Account Transfer
Receivers Bill Payment Mobile Top-up Bulk Payment Schedule Payment	>	Transaction Date 11 Mar 2024, 11:38 08 Mar 2024, 14:40 08 Mar 2024, 13:29 08 Mar 2024, 13:20	Transaction Reference ID BB-11375724031144502 BB-1403424030841815 BB-132910240308708784 BB-13254724030860925	Transaction Amount 1,111.00 MMK -100.00 MMK -1.00 MMK -500.00 MMK	Transfer From 001010224501848 YDIXX6H AND 408H0562H08 A7,10H 003913188000051 YDIXX6H AND 408H0562H08 A7,10H 001010275501859 YDIXX6H AND 408H0562H08 A7,10H 003810280500657 YDIXX6H AND 608H0562H08 A7,10H	Transfer To 1111111 test 0013102c3500901 YDMX6H AND ADBMD662MOB A7, IXH. 001010224501848 YDMX6H AND ADBMD662MOB A7, IXH. 0013102c3500901 YDMX6H AND ADBMD662MOB A7, IXH.	Transaction Type Other Bank Transfer Own Account Transfer Other Account Transfer Own Account Transfer
 Bill Payment Bill Payment Mobile Top-up Bulk Payment Schedule Payment Approvals Locator 	>	Transaction Date 11 Mar 2024, 11:38 08 Mar 2024, 14:40 08 Mar 2024, 13:29 08 Mar 2024, 13:26 08 Mar 2024, 13:26 08 Mar 2024, 13:23	Transaction Reference ID BB-11375724031144502 BB-11325724031144502 BB-1322910240308784 BB-13229102403087884 BB-13254724030860925 BB-13231724030894867	Transaction Amount -1,111.00 MMK -100.00 MMK -1.00 MMK -500.00 MMK -1.00 MMK	Transfer From 001010224501848 VDMXH AND GDBNDA200081 VDMXH AND COBMOLSTARD VDMXH AND COBMOLSTARD	Transfer To 1111111 test 001310263500901 YDMX6H AMD 6D8MD662M08 A7, KH 001010224501848 YDMX6H AMD 6D8MD662M08 A7, KH 001010224501848 YDMX6H AMD 6D8MD662M08 A7, KH 001010224501848 YDMX6H AMD 6D8MD662M08 A7, KH 001010290501847 YDMX6H AMD 6D8MD662M08 A7, KH	Transaction Type Other Bank Transfer Own Account Transfer Other Account Transfer Own Account Transfer Own Account Transfer

)2.5 (Switch Company Icon

• Beside the company name, you can check the "Switch Company" icon and by using it, you can switch the company.



Yo	ma Bank	Ξ	Welcome Backl May Zin Business Banking Co.Ltd &	á ⁶ 8
82	Dashboard		Switch Company	
	Accounts		Business Banking Co.Ltd	Default Company
٢	Loans		Currently logged in	
⇔	Transaction History		Set as default (Optional)	
උදිං	Transfer Fund	>		Back Switch
ලි	Receivers			
(international states)	Bill Payment			
đ	Mobile Top-up			
۹	Bulk Payment	>		
	Schedule Payment			
<u>æ</u>	Approvals			
0	Locator			Activate Windows Go to Settings to activate Windows.
			© 2024 Copyright Yoma Bank. All rights reserved.	

3. Accounts

• Under the account menu, users can check the two account types as Accounts and Fixed Deposit Accounts. Based on user's Bank Account access, they can see and use the related bank accounts.

Vo	MA BANK	Welcome Backl May Zin MyInt	5 0
10		Business Banking Co.Ltd 👃	6
88	Dashboard	Accounts Fixed Deposit Accounts Two types of Accounts tab	
6	Accounts	Accounts Summary	
٢	Loans		
	Transaction History		
උඳිං	Transfer Fund	1,487,779,354.88 MMK 510,444,865.10 MMK 499,793,800.41 MMK Account No. 001010224501848 Account No. 001010200501847 Account No. 003913188000051	
දි	Receivers		
⁰	Bill Payment	Current Account Current Account Current Account	
ġ	Mobile Top-up	2,688,984,414,980.57 MMK 3,097,490,303,727.02 MMK 47,619.05 USD	
۶	Bulk Payment	Account No. 001310263500901 Account No. 003810280500657 Account No. 003843275000060	
	Schedule Payment		
ഺ	Approvals		
0	Locator	616.44 MMK 341,019,184.12 MMK 6,690,807,919.33 MMK	
•		Account No. 003810219500658 Account No. 003910218501695 Account No. 001410244500274 Activate Windows	
		Go to Settings to activate	
		© 2024 Copyright Yoma Bank. All rights reserved.	

3.1 Account Menu



(3.1.1) Account Summary

The Accounts menu is used to display the account list and the details of all accounts. You can view the details of the company's accounts separately as the color, Bank Account types, Account Number and Balance amount.



Transaction List Filter area (Checking Bank Account Details, Search and Download)

- If user click on a bank account, users can see the details account info and they can search the transactions within 3 months by selecting the date range filter.
- Search icon After defining the date range, users can search the related transaction by clicking the Search icon.
- And users can download their search transition by clicking the download button. Download template will be the excel format. Once users download the related transaction, the excel file will be downloaded to your device after waiting a few minutes.
- If user wants to clear their searched transaction, they can click the Clear All button.

Yoma Bank 🛑	=	Welcome Backl May Zin Myint					5
	-	Business Banking Co.Ltd					C C
B Dashboard		← Account Detail					Download Account Statement
🚯 Accounts		YDMX6H AMD 6D8MD662MD	8 A7.,1XH.	Blocked Amount 0.00 MMK	Booked Balance 1,487,780,354.88 M	мк	Account Currency MMK
👌 Loans		1,487,779,354.88 MMK		Account Type Current Account	Account Opened Date 22 Nov 2023		Account Status Active
\Leftrightarrow Transaction History		•					
ౖభ Transfer Fund	>	Transaction List					
e Receivers		14 Dec. 2023	12 Mar. 20	24		•	
📑 Bill Payment		H DCC, 2025					
🗊 Mobile Top-up		Search Download	<u>Clear All</u>				
🔗 🛛 Bulk Payment	>	Transaction Date	Transaction Reference	e ID Transaction Amount	Transfer From	Transfer To	Transaction Type
Schedule Payment		Tunsaction Bate	Hansactor Reference	end manaacton Amount		Hunster to	nunsaodon rype
		11 Mar 2024, 22:08	EventCharge:0010102245	01848 -200.00 MMK	001010224501848 YDMX6H AMD 6D8MD662MD8 A7.,1XH.	Yoma Bank	FIN-Standing Order Execution Charge
Q Locator		11 Mar 2024, 22:07	S04000010096	+1,200.00 MMK	Yoma Bank	001010224501848 YDMX6H AMD 6D8MD6	SO Credit Transaction Co
		11 Mar 2024, 22:07	S04000010080	-1,200.00 MMK	001010224501848 YDMX&H AMD &DBMD&&2MDB A7.,1XH.	Yoma Bank G	Activate Windows S0 Debit Transaction Coc 50 to Settings to activate Windows.
				@ 2024 Convright Yoma Bank	All rights reconved		

(3.1.3) Checking Transaction Details

If users click on each transaction, they can check related transaction details.

Yo	ma Bank 🦺	Ξ	Welcome Backl may		a 📣 G
	•		Business Banking Co.Ltd		• • •
88	Dashboard		Transaction Detail		
Ð	Accounts		Transaction Date	12 Dec 2023, 14:43	
٢	Loans		Transaction Reference ID	00857614	
$\leftarrow \rightarrow$	Transaction History				
20 9	Transfer Fund	>	Transaction Amount	-50,067.00 MMK	
4	Recipients		Transfer From	003810280500657 YDMX6H AMD 6 DBMD662MD8 A7.,1XH. Current Account	
	Bill Payment				
Ø	Mobile Top-up		Transfer To	Yoma Bank	
۶	Bulk Payment	>	Transaction ID	3118c5d16db1aequ	
	Schedule Payment		Transaction Type	Fixed Deposit Opening - Transfer	
<u></u>	Approvals				Back
0	Locator				Dack
				© 2023 Copyright Yoma Bank, All rights reserved.	

(3.1.4) Download Account Statement

User can download the individual bank account statement report by clicking the "Download Account Statement" button.

- If users click on the Download Account Statement button, they can see the Popup to choose the preferred month to download.
- Download template format will be the PDF format.
- After users download the report, the PDF file will be downloaded to your device after waiting a few minutes.



Remark: If you want to download the statement, choose the month you want to download. If you want to select the start or middle of the month, you can only get a statement up to today's date.

Yo	MA BANK 🦺	Ξ	Welcome Backl May Zin Myint					9 🔊
_			Business Banking Co.Ltd &					0
82	Dashboard		← Account Detail				Downloa	ad Account Statement
(0)	Accounts		YDMX6H AMD 6D8MD662MD	8 A7.,1XH.	Blocked Amount 0.00 MMK	Booked Balance 1,487,780,354.88 M	Account Cu	rency
٢	Loans		1,487,779,354.88 MMK		Account Type Current Account	Account Opened Date 22 Nov 2023	Account Sta Active	tus
€=>	Transaction History		-	Download Account	Statement	×		
ළු	Transfer Fund	>	Transaction List	You can download mor	nthly account statements of last 12	2 month's data		
8	Receivers		14 Dec 2023	Choose a month to dow	vnload		•	
63	Bill Payment		14 000, 2020	Select Month		•		
, and a second s	Mobile Top-up		Search Downloa	March - 2024				
Ð	Bulk Payment	>		February - 2024				
Ψ.			Transaction Date	1		fer From	Transfer To	Transaction Type
6	Schedule Payment			January - 2024		224501848		FIN-Standing Order
æ	Approvals		11 Mar 2024, 22:08	December - 2023		AMD 6D8MD662MD8 A7;1XH.	Yoma Bank	Execution Charge
0	Locator		11 Mar 2024, 22:07	November - 2023		ank	001010224501848 YDMXoH AMD 6D8MD662MD8 A7.1XH.	SO Credit Transaction Co
			11 Mar 2024, 22:07	S October - 2023		224501848 remeaned AMD 6D8MD662MD8 A7, 1XH.	Yoma Bank	SO Debit Transaction Coc

(3.2) Fixed Deposit Accounts

- To open a fixed deposit account, go to the Main Menu, click on "Accounts," and then select the "Fixed Deposit" tab.
- If users have already opened Fixed Deposit Account, they can see the bank account list in this page.
- User can open two types of Fixed Deposit Account as "Fixed Deposit and Super Fixed Deposit Account"
- If users want to Fixed Deposit account, click on the 'Open Fixed Deposit Account' button.



If users want to see the details of each existing opened account, click on each account.

oma Bank 롖	Ξ	Welcome Backl May Zin Myint Business Banking Co.Ltd &		6
Dashboard		← Fixed Deposit Account Detail		
Accounts		Account Type	Fixed Deposit Account-SME	
Loans		Account Name	YDMX6H AMD 6D8MD662MD8 A7.,1XH.	
Transaction History		Account Number	003546108040406	
Receivers	/	Avaliable Balance	50,930.37 MMK	
Bill Payment		Account Currency	ммк	
Mobile Top-up		Interest Rate	7.50%	
Bulk Payment	>	Opening Date	03 Mar 2024	
Schedule Payment		Status	AUTOROLLOVER	
Approvals		Maturity	Principal + Interest Rollover	
Locator		Maturity Date	02 Apr 2024	Activate Windows Go to Settings to activate Windows.
			© 2024 Copyright Yoma Bank. All rights reserved.	

(3.2.1) Fixed Deposit

- When users choose to open a fixed deposit account, users will be able to open two types of Fixed Deposit account as Fixed Deposit and Super Fixed Deposit.
- If you want to open a fixed deposit account, "Tap here to open an account".

oma Bank 🦊	=	eleome Backl May Zin Mylnt usiness Banking Co.Ltd 👌	
Dashboard		- Fixed Deposit Accounts	
Accounts		Fixed Deposit Account Super Fixed Depo	osit Account
Loans		8.50% Interest Rate 9.75% Interest	tRate
Transaction History		Grow your savings now by opening a Fixed Deposit account Opening a Super Fixed De with the interest rate of 8.50% p.a. Interest rate of 9.75% p.a a Tab here to open an account Everyday account	posit account with the highest and transferring from a Flexi
Transfer Fund	>	Tab here to open an a	ccount
Descharge			
Receivers		↑	
Bill Payment		<u> </u>	
Bill Payment Mobile Top-up		Available to open two Fixed Deposit A	Account.
Bill Payment Mobile Top-up Bulk Payment	>	Available to open two Fixed Deposit A Click "Tap here to open an account" to	Account. o open the account
Bill Payment Mobile Top-up Bulk Payment Schedule Payment	>	Available to open two Fixed Deposit A Click "Tap here to open an account" t	Account. o open the account
Receivers Bill Payment Mobile Top-up Bulk Payment Schedule Payment Approvals	>	Available to open two Fixed Deposit A Click "Tap here to open an account" t	Account. o open the account

Users need to fill in the following information.

> From account - Choose from drop down list. Choose the account you want to open for a fixed deposit.



- > Deposit Conditions Please select the deposit conditions.
 - If you choose 30 days, you will receive 7.50% interest rate.
 - If you choose 60 days, you will receive 7.50% interest rate.
 - If you choose 90 days, you will receive 8.25% interest rate.
 - If you choose 180 days, you will receive 8.35% interest rate.
 - If you choose 270 days, you will receive 8.45% interest rate.
 - If you choose 365 days, you will receive 8.50% interest rate.

Remark: The interest rates determined by the bank can vary based on the situation.

> Maturity - Maturity methods can be effective if your new fixed deposit account is due. The

maturity date will be confirmed when the account opening process is completed. Users need to choose the following interest payout type once complete the maturity date to payback the principal + Payout amount.

- o No Rollover
- o Principal Only Rollover
- Principal + Interest Rollover

Yo	MA BANK 🌰	-	Welcome Backl May Zin Myint			
10/		-	Business Banking Co.Ltd 🔱			
88	Dashboard		Copen Fixed Deposit Account			
Ô	Accounts		Error Account			
٢	Loans					
⇔	Transaction History		499,232,37,53 MMK AVailable Flexi Everyday Account 003911160002588			
2අදි	Transfer Fund	>	Deposit Amount (MMK)			
දු	Receivers		Enter Deposit Amount MMK			
(N)	Bill Payment					
đ	Mobile Top-up		Deposit Conditions			
ø	Bulk Payment	>	30 Days 60 Days 90 Days 180 Days 270 Days 365 Days 365 Days 7.50 % 7.50 % 8.25 % 8.35 % 8.45 % 8.50 %			
.	Schedule Payment		Maturity			
<u>L</u>	Approvals		Select Maturity	ive if your new fixed deposit account is due		
0	Locator		Cancel Next			
			@ 2024 Convriatit Yama Bank. All rights reserved.			

No Rollover

If you choose No Rollover, you will be able to withdraw principal and interest. If you select No Rollover, you must select the interest pay-out account. Principal and Interest will be paid out to your selected interest pay-out account.

Yor	ma Bank	Ξ	Welcome Back may Business Banking Co.Ltd	Φ 🙆
-6	Dashboard			
1	Accounts		From Account	Once complete the towart (Departit
3	Loans		🧶 2,693,702,188,209.21 MMK Available	Once complete the target "Deposit
<u>ر</u> ے	Transaction History		Current Account 001310263500901 Deposit Amount(MMK)	Principal + Interest amount.
උදිං	Transfer Fund	>	50.000	-
0	Recipients		Deposit Conditions	
^b	Bill Payment		30 Days 60 Days 90 Days 180 Days 270 Days 365 Days	
Ģ	Mobile Top-up		Maturity	•
Ð	Bulk Payment	>	No Rollover	No Rollover
10	Schedule Payment		Interest Pay-Out Account	Principal and Interest will be paid to your account
<u>R</u>	Approvals		👲 200.00 MMK Available 🗸 🗸	
0	Locator		Current Account 001010224501848	
			Cancel Next	Activate Windows Go to Settings to activate Windo
			© 2023 Copyright Yorna Bank. All	rights reserved.

Principal Only Rollover

If you choose Principal Only Rollover, the interest will be paid out to your selected account Interest Payout Account, and principal will be renewal for the next term. If you select Principal Only Rollover, you must select the interest pay-out account

Yoma Bank 혲 🛛 🚍	Welcome BackI may Business Banking Co.Ltd	• S
B Dashboard		
👼 Accounts	From Account	Once complete the target "Deposit
Loans	2,693,702,188,209.21 MMK Available	Condition" data users will receive the
\leftrightarrow Transaction History		condition date, users will receive the
ළ Transfer Fund >	50,000	Interest amount. Principle will be renewal
& Recipients	Deposit Conditions	for next term.
Bill Payment	30 Days 60 Days 90 Days 180 Days 270 Days 365 Days 750 % 7.50 % 8.25 % 8.35 % 8.45 % 8.50	8
Mobile Top-up	Maturity	
		Principal Only Rollover
Schedule Payment	Principal Only Rollover	 Interest will be paid out to your source account (or) selected account, and principal will be renewal for the next term.
<u>유</u> Approvals	Interest Pay-Out Account	
Q Locator	200.00 MMK Available Current Account 001010224501848	•
	Cancel	Activate Windows Go to Settings to activate Windows.
	© 2023 Copyright Yoma	Bank. All rights reserved.

Principal + Interest Rollover

If you choose Principal + Interest Only Rollover, both principal and interest amount will be renewal for the next term.

Yo	ma Bank	Ξ	Welcome Backi may Business Banking Co.Ltd	۵ 🔮 🖯
88	Dashboard		Copen Fixed Deposit Account	
6	Accounts		From Account	
٢	Loans		2.693.702.188.209.21 MMK Available	
÷	Transaction History		Current Account 001310263500901	Once complete the target "Deposit
උඳ	Transfer Fund	>	Deposit Amount(MMK)	Condition" date, Principle + Interest
e	Recipients		50,000	
	Bill Payment		Deposit Conditions	will be renewal for next term.
Ē	Mobile Top-up		7.50% 7.50% 8.25% 8.35% 8.45% 8.50%	↓
۶	Bulk Payment	>	Maturity	Principal + Interest Rollover
	Schedule Payment		Principal + Interest Rollover	Both principal and interest amount will be renewal for the next term.
<u>_</u>	Approvals		Cancel Next	
0	Locator		Gander	
				Activate Windows Go to Settings to activate Windows.
			© 2023 Copyright Yorna Bank.	Ul rights reserved.

After filling all required information, click on the "Next" button. User can see the "Transaction Review " page and they can check the transaction details data. After check it, if user wants to go next step, click on the 'Confirm" button. If not, click on the "Back' button.

Yo	MA BANK 🦺	=	Welcom	e Backi May Zin Myint		e 🔊
	v	_	Busin	ess Banking Co.Ltd 👌		0
88	Dashboard		← 0	Dpen Fixed Deposit Account - Review		
6	Accounts					
٦	Loans			From	003911160002588 YDMX6H AMD 6D8MD662MD8 A7.1XH.	
\leftrightarrow	Transaction History				Flexi Everyday Account	
<u>6</u> %	Transfer Fund	>		Deposit Amount	100,000.00 MMK	
යි	Receivers			Deposit Type	Fixed Deposit Account	
, a	Bill Payment			Deposit Conditions	30Days/ 7.50 % per annual	
đ	Mobile Top-up			Maturity	Principal Only Rollover	
Þ	Bulk Payment	>		Maturity Date	Maturity date will be confirmed when account opening process is completed.	
1 3	Schedule Payment			Interest Pay-Out Account	003911160002588 YDMX6H AMD 6D8MD662MD8 A7.,1XH.	
<u>L</u>	Approvals				Flexi Everyday Account	
0	Locator			Interest Amount	616.44 ММК	
				Total Payback Amount	100,616.44 MMK	
				By clicking confirm, you agree to the <u>Terms and Conditions</u>		
					Acti <mark>vates}k(ind</mark> by <mark>ve con</mark> Go to settings to activate Wi	firm dows.

Once users click on the "Confirm button", they can see the OTP screen. Filled OTP code 6 digit which receive the user's registered mobile phone or Email.

Yo	ma Bank 🧶	Ξ	Welcome Backl May Zin Myint Business Banking Co.L	td &	Ø @
88	Dashboard		Deposit Amount Deposit Type	100,000.00 MMK Fixed Deposit Account	
Ð	Accounts		Deposit Conditio		
3	Loans			Verify your transaction	×
⇔	Transaction History		Maturity Date	Enter One Time Password to verify your transfer	hen account opening process is completed
උණි	Transfer Fund	>	Maturity Date	One time password is sent to your registered mobile number. Please enter the code in the message	nerraccount opening process is completed.
Ç	Receivers		Interest Pay-Out	to authenticate yourself.	ахн.
ľ	Bill Payment				punt
đ	Mobile Top-up		Interest Amount	02:58	
Ð	Bulk Payment	>	Total Payback Ar		
	Schedule Payment				
2	Approvals		By clicking confirm, y	ou agree to the <u>terms and Conditions</u>	
0	Locator				Back Confirm
				© 2024 Copyright Yoma Bank. All rights reserved.	

Then, if the users have maker access, they can see the "Account Review" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once the user click on the "OK" button at this page, Fixed account opening process is complete by maker side.

The checker access user needs to approved or rejected or cancel process can make under the Approvals menu.

Yoma Bank 🧶	Ξ	Welcome Back May Zin Businesss Banking Co.Ltd &	8
E Dashboard		Copen Fixed Deposit Account - Awaiting Approval	
🚳 Accounts			-
Ğ Loans			
←, Transaction History			
्री Transfer Fund	>		
Q Receivers		Your fixed deposit account is initiated and more signatures (Approvals) are required.	
Bill Payment		Transaction Reference ID BB-15324682400179131	
🗑 Mobile Top-up		From Account 00081134000106 VOCKAL AND CORMON/COMPACT/2014	
🛷 🛛 Bulk Payment	>	Red Current Account	
Schedule Payment		Dappoil Amount 100,000.00 MMK	
온 Approvals		Deposit Type Fixed Deposit Account	
Q Locator		Deposit Conditions 30Days/ 7.50 % per annual	
(?) Help	>	Maturity No Rollover	
		Maturity Date Maturity date will be confirmed when account opening process is completed.	
		Interest Pay-Out Account 003813144000105 YOMXXIA HAD DOBMDA2MOB A7,5XIA Rev Oursent Account Printigel will be paid to your source account	
		Interest Amount 616.44 MMK	
		Total Payback Amount 100,016.44 MMK	
		Activate Windows Go to Settings to activate Vindo rg s.	
		d 2004 Capyright Home Blook All rights reserved.	

If users have both maker and checker access, they can see the "Account Creation Success" page and then click on the OK button. Fixed account opening process is completed.

Yoma Bank 🧶	Ξ	Watcome Backi May Zin Businesss Banking Co.Ltd 🖧	8
E Dashboard			D
l Accounts			9
🖗 Loans		Your fixed deposit accou	nt is successfully created.
↔ Transaction History		Transaction Reference ID	BB-10431024061128746
ුදිං Transfer Fund	>	From Account	003813144000105
දි Receivers			тимаан ами бивмиобегмив Алдан. Flexi Current Account
Bill Payment		Deposit Amount	100,000.00 MMK
Mobile Top-up		Deposit Type	Fixed Deposit Account
 Bulk Payment Schodulo Doumont 	>	Deposit Conditions	30Days/ 7.50 % per annual
Approvals		Maturity	No Rollover
Locator		Maturity Date	11 Jul 2024
(?) Help	>	Interest Pay-Out Account	003813144000105 YOKXXH AMD 60BMD602MDB A7,XHH. Filew Current Account Principal will be paid to your source account
		Interest Amount	616.44 MMK
		Total Payback Amount	100.616.44 MMK
			Activate Windows Go to Settings to activat <mark>o Winókos.</mark>

Once Fixed Deposit Account opening is successful user who share the email address at the Onboarding time will receive the transaction record via email. For details, kindly see at session (14.2 Transaction Record Notification by Email).

(3.2.2) Super Fixed Deposit

If users want to open the "Super Fixed Deposit" account, click on the "Tap here to open an account".

Yo	MA BANK	=	Welcome Backl May Zin Myint	۵ 🔍
10.		-	Business Banking Co.Ltd 🐰	
82	Dashboard		← Fixed Deposit Accounts	
6	Accounts		Fixed Deposit Account	Super Fixed Deposit Account
٦	Loans		8.50% Interest Rate	9.75% Interest Rate
⇔	Transaction History		Grow your savings now by opening a Fixed Deposit account with the interest rate of 8.50% p.a. Tab here to open an account	Opening a Super Fixed Deposit account with the highest Interest rate of 9.75% p.a and transferring from a Flexi Everyday account.
<u>2</u> \$	Transfer Fund	>		Tab here to open an account
දු	Receivers			▲
ß	Bill Payment			
Ø	Mobile Top-up		To open t	the account, click on "Tap here to open an account"
Þ	Bulk Payment	>		
	Schedule Payment			
2	Approvals			
0	Locator			
				© 2024 Copyright Yoma Bank. All rights reserved.

Users need to fill in the following information to open the Super Fixed Account.

> From account - Choose from drop down list. Choose the account you want to open super fixed deposit.



Remark: Super Fixed Deposit account can be opened only in Flexi account type. If you want to open a Super Fixed Deposit account, you need to open a Flexi account at the nearest Yoma Bank branch.

Deposit Amount – Enter the deposit amount to create. (Minimum amount should be 50,000 MMK)

- > Deposit Conditions Please select the deposit conditions.
 - If you choose 30 days, you will receive 7.00% interest rate.
 - If you choose 90 days, you will receive 9.15% interest rate.
 - If you choose 180 days, you will receive 9.40% interest rate.
 - If you choose 270 days, you will receive 9.50% interest rate.
 - If you choose 365 days, you will receive 9.75% interest rate.

Remark: The interest rates determined by the bank can vary based on the situation.

> Maturity - Maturity methods can be effective if your new fixed deposit account is due. The

maturity date will be confirmed when the account opening process is completed. User need to choose the following interest payout type once complete the maturity date to payback the principle + Payout amount.

- o No Rollover
- Principal Only Rollover
- Principal + Interest Rollover

Yor	MA BANK 🤚 🛛 🚍	Welcome Backl May Zin Myint	ీ 🖉
88	Dashboard	Open Super Fixed Deposit Account	
10	Accounts		
٢	Loans	499,030,687.53 MMK Available	
\Leftrightarrow	Transaction History	Flexi Everyday Account 003911160002588	
උඳ	Transfer Fund >	Deposit Amount (MMIK)	
e G	Receivers	Enter Deposit Amount MMK	
	Bill Payment		
Ø	Mobile Top-up	Deposit Conditions 30 Days 90 Days 180 Days 270 Days 365 Days	
Þ	Bulk Payment >	7.00 % 9.15 % 9.40 % 9.50 % 9.75 %	
	Schedule Payment	Maturity	
<u>گ</u>	Approvals	Select Maturity Maturity methods can be effective if your new super fixed deposit account is due	
0	Locator	Cancel Next	
		Activate Windows Go to Settings to activate	
		© 2024 Copyright Yoma Bank. All rights reserved.	

No Rollover

If you choose No Rollover, you will be able to withdraw principal and interest. If you select No Rollover, you must select the interest pay-out account. Principal and Interest will be paid out to your selected interest pay-out account.

Yo	ma Bank	Ξ	Welcome Back! May Zin Myint Business Banking Co.Ltd &		é ^s 8
88	Dashboard		From Account		
6	Accounts		499,030,687.53 MMK Available	Once complete the target	"Deposit
٢	Loans		Flexi Everyday Account 003911160002588	Condition" date, users will	receive the
⇔	Transaction History		Deposit Amount (MMK)	Principal + Interest amoun	it.
<u>6</u> %	Transfer Fund	>	100,000		
දු	Receivers		Deposit Conditions		
(N)	Bill Payment		30 Days 90 Days 180 Days 270 Days 365 Days 200 % 915 % 900 % 975 % 975 %		
Ø	Mobile Top-up		Maturity	T	
۶	Bulk Payment	>	No Rollover	No Rollover Principal and Interest will be paid out to your persupt	
	Schedule Payment		Interest Pay-Out Account	· Principal and interest will be paid out to your account	
<u>£</u>	Approvals		499,030,687.53 MMK Available		
0	Locator				
			Cancel		
					Activate Windows Go to Settings to activate Windows.
			© 2024 Copyright Yoma Bank. All rights	reserved.	

Principal Only Rollover

If you choose Principal Only Rollover, the interest will be paid out to your selected account Interest Payout Account, and principal will be renewal for the next term. If you select Principal Only Rollover, you must select the interest pay-out account

Yoma Bank 🦺	Ξ	Welcome Backl May Zin Myint Business Banking Co.Ltd &	ی ۹ اف
🗄 Dashboard		From Account	
👸 Accounts		499,030,687.53 MMK Available	Once complete the target "Deposit Condition"
a Loans		Flexi Everyday Account 003911160002588	date, users will receive the interest amount.
←→ Transaction F	listory	Deposit Amount (MMK)	Principal will be renewal for next term.
උණු Transfer Fund	< 4	100,000	
C Receivers		Danneit Conditions	
Bill Payment		30 Days 90 Days 180 Days 270 Days 365 Days	
🗑 Mobile Top-up	2	2.00 % 9.15 % 9.40 % 9.50 % 9.75 %	↓
🔗 🛛 Bulk Payment	t >	Maturity	Principal Only Rollover
💼 Schedule Pay	ment	Principal Only Rollover	 Interest will be paid out to your source account (or) selected account, and principal will be renewal for the next term.
<u>ட</u> ி Approvals		Interest Pay-Out Account	
Q Locator		499,030,687.53 MMK Available Flexi Everyday Account 003911160002588	•
		Cancel	Next Activate Windows Go to Settings to activate Windows.

Principal + Interest Rollover

If you choose Principal + Interest Only Rollover, both principal and interest amount will be renewal for the next term.

Yoma Bank 🧶	Ξ	Welcome Backl May Zin Myint Business Banking Co.Ltd &	6 ⁹ (2)
E Dashboard		← Open Super Fixed Deposit Account	
🚳 Accounts		From Account	
Loans		499,030,687.53 MMK Available	
←→ Transaction Hist	tory	Flexi Everyday Account 003911160002588	Once complete the target "Deposit
ైళ్లి Transfer Fund	>	Deposit Amount (MMK)	Condition" date, Principal + Interest will be
		100,000	renewal for next term.
Bill Payment			
🗑 Mobile Top-up		Jopposit Conditions 30 Days 90 Days 180 Days 270 Days 365 Days	
Ø Bulk Payment	>	7.00 % 9.15 % 9.40 % 9.50 % 9.75 %	\
Schedule Payme	ent	Maturity	Principal + Interest Rollover
Approvals		Principal + Interest Rollover	Both principal and interest amount will be renewal for the next term.
Locator		Cancel	axt
			Activate Windows Go to Settings to activate Windows.
		© 2024 Convright Yorng Bank	

After filling all required information, click on the "Next" button. User can see the "Transaction Review " page and they can check the transaction details data. After checking it, if user wants to go next step, click on the 'Confirm" button. If not, click on the "Back' button.

Yo	MA BANK	_	Welcome Backl May Zin Myint	۵. ا			
10		-	Business Banking Co.Ltd &				
88	Dashboard		← Open Super Fixed Deposit Account - Review				
Ø	Accounts						
۲	Loans		From	003911160002588 YDMX6H AMD 6D8MD662MD8 A71XH.			
\Leftrightarrow	Transaction History			Flexi Everyday Account			
උඳිං	Transfer Fund	>	Deposit Amount	100,000.00 MMK			
G	Receivers		Deposit Type	Super Fixed Deposit Account			
a la	Bill Payment		Deposit Conditions	30Days/ 7.00 % per annual			
Ø	Mobile Top-up		Maturity	Principal + Interest Rollover			
۶	Bulk Payment	>	Maturity Date	Maturity date will be confirmed when account opening process is completed.			
	Schedule Payment		Interest Amount	575.34 MMK			
<u></u>	Approvals		Total Payback Amount	100,575.34 MMK			
0	Locator						
			By clicking confirm, you agree to the Terms and Conditions				
				Activesting Activestic actives and active ac			

Once user click on the "Confirm button", they can see the OTP screen. Filled OTP code 6 digit which receive the user's registered mobile phone or Email.

Yo	ma Bank 🧶	Ξ	Welcome Back! May Zin Myint Business Banking Co.Ltd &		8
88	Dashboard		← Open Super Fixed Depo	sit Account - Review	
6	Accounts				
3	Loans		From	003911160002588	н
⇔	Transaction History			Verify your transaction X	
දාණ	Transfer Fund	>	Deposit Amount	Enter One Time Password to verify your transfer	
ę	Receivers		Deposit Type	One time password is sent to your registered mobile number. Please enter the code in the message	
(¹⁰)	Bill Payment		Deposit Conditions	to authenticate yourself.	
Ø	Mobile Top-up		Maturity		
۹	Bulk Payment	>	Maturity Date	02:58	an account opening process is completed.
.	Schedule Payment		Interest Amount		
2	Approvals		Total Payback Amount		
0	Locator		By clicking confirm, you agree to	the Terms and Conditions	
					Back OW Confirm
				© 2024 Copyright Yoma Bank: All rights reserved.	

Then, if the users have maker access, they can see the "Account Review" Page and user need to wait Approved or Rejected time by Checker. Users need to check transaction details info and once user click on the "OK" button at this page, Fixed account opening process is complete by maker side.

The checker access user needs to approved or rejected or cancel process can make under the Approvals menu.

Yoma Bank 🦺	Ξ	Vielcome Blash Key Zin Businesse Banking CoLtd 🔒	e 😔
E Dashboard		← Open Super Fixed Deposit Account - Awaiting Approval	
💰 Accounts			
← Transaction History			3
ౖి Transfer Fund	>		
A Receivers		Your super fixed deposit account is initiated	and more signatures (Approvals) are required.
Bill Payment		Transaction Reference ID	BB-15350424061184227
g Mobile Top-up		From Account	003813144000105 YDMX6H AMD 6D8MD662MD8 A7.,YXH.
🛞 🛛 Bulk Payment	>		Flexi Current Account
Schedule Payment		Deposit Amount	100,000.00 MMK
Approvals		Deposit Type	Super Fixed Deposit Account
Q Locator		Deposit Conditions	30Days/ 7.00 % per annual
(?) Help	>	Maturity	No Rollover
		Maturity Date	Maturity date will be confirmed when account opening process is completed.
		Interest Pay-Out Account	003913944000105 V1MIX4A AND GOBIOL642HDB A7.30H. River Gurrent Account Principal will be paid to your source account
		Interest Amount	575.34 MMK
		Total Payback Amount	100,575.34 MMK
			Activate Windows Go to Settings to activate <mark>Windo<mark>n</mark>s</mark>
		© 2024 Copyright Yama Bank. All rights reserved.	

If users have both maker and checker access, they can see the "Account Creation Success" page and then click on the OK button. Fixed account opening process is completed.

Yoma Bank 🥠	Ξ	Welcome Back! May Zin Businesss Banking Co.Ltd &	e 😌 😣
B Dashboard		← Open Super Fixed Deposit Account - Creation Success	
🚳 Accounts			
Loans			
Transaction History			3
ക Transfer Fund	>		
දි Receivers		Your super fixed deposit acc	count is successfully created.
Bill Payment		Transaction Reference ID	BB-10473324061138995
🗑 Mobile Top-up		From Account	003813144000105 YDMX6H AMD 608MD662MD8 A7.;1XH.
Bulk Payment	>		Flexi Current Account
Schedule Payment		Deposit Amount	100,000.00 MMK
요. Approvals		Deposit Type	Super Fixed Deposit Account
Q Locator		Deposit Conditions	30Days/ 7.00 % per annual
(?) Help	>	Maturity	No Rollover
		Maturity Date	11 Jul 2024
		Interest Pay-Out Account	003813744000105 YORKHA AMID 608H0662M0B A7,304 Films (Jaurent Account Principal will be paid to your source account
		Interest Amount	575.34 MMK
		Total Payback Amount	100,575.34 MMK
			Activate Windows Go to Settings to activate Vindr <mark>oks</mark>

Once Super Fixed Deposit Account opening is successful user who share the email address at the Onboarding time will receive the transaction record via email. For details, kindly see at session (14.2 Transaction Record Notification by Email).

4. Loan Overview

Users can view the details of your company's loan accounts under Loans on the Main Menu.

4.1 Loan Info

- In the "Loans Info" section, you can find all the different types of loans the company has taken.
- Overdue loan accounts will be displayed in a specific color (red).

Yor	ma Bank 🧶	Ξ	Welcome Backi Thin Test. Myanmar Smelting & Refining Company Limited		o 🔮 G
88	Dashboard		Loans Info		
10)	Accounts		13170 : Demand Loan - Condomini 0908008 73,829,899.18 MMK	Working Capital Term Loan (SME) 100,000,000.00 MMK	
٦	Loans		Loan Account No. 000150290000006	Loan Account No. 005356288000001	
	Transaction History				
2%	Transfer Fund	>		T T	
ලි	Recipients		Red color Overdue account	Normal Loan account	
(b)	Bill Payment				
Ø	Mobile Top-up				
Þ	Bulk Payment	>			
80	Schedule Payment				
윤	Approvals				
0	Locator				
				© 2023 Copyright Yoma Bank. All rights reserved.	



(4.1.1) Loan Detail

If you want to see the details of any loan, you need to click on the specific loan you want to view.

- > If the Loan Status is "Normal," it indicates the monthly payment is being paid regularly.
- If the Loan Status is "Overdue," it indicates the monthly payment is overdue.

Yoma Bank 🔶 🛛 😑		Ξ	Welcome Back May Zin Myint Business Banking Co.Ltd & Details Loan Information			් ⁹ (8)
89	Dashboard		🔶 Loan Detail		★	_
(D)	Accounts		13334 Solar Hire Purchase Dealer Guarantee Secured D EMI	isbursement Date 17 Nov 2023	Loan Amount Inten 14,000,000.00 MMK 10.0	est Rate 0 %
۵	Loans		Loan Account No. 000855944000002	oan Terms	Currency Loan	Status
⇔	Transaction History		12,179,889.46 MMK	o montrio		
<i>2</i> %	Transfer Fund	>				
දු	Receivers		Summary		Repayment Schedule	
¹	Bill Payment		Loan Account No. 000	0855944000002	Loan	Status
Ø	Mobile Top-up		Loan Type 133	34 Solar Hire Purchas	se Dealer Guarantee Secured EMI	
Þ	Bulk Payment	>	Currency	к		
	Schedule Payment		Loan Amount 14,0	000,000.00 MMK		
டி	Approvals		Interest Rate 10.0	00 %		
0	Locator		Repayment Type Red	lucing		
			Repayment Frequency MO	NTHLY		
	Loan Terms 34		months	Act	ivate Windows	
			Next Repayment Amount 451	,740.62 MMK	Go te	o Settings to activate Windows.

(4.1.2) Summary

Under the summary menu, users can check the detail info of each accounts.

Yoma Bank 🔶 🛛 🗉	Vielcome Back/ May Zin Myint Business Banking Co.Ltd 🔗			¢ <mark>9</mark> 8
B Dashboard	← Loan Detail			
 Accounts Loans Transaction History 	13334 Solar Hire Purchase Dealer Guarantee Secured EMI Lann Account No. 000665944000002 12,179,889,46 MMK	Disbursement Date 07 Nov 2023 Loan Terms 36 months	Laan Annount 14.000.000.00 MMK Ourrency MMK	indexel Data 10:00 % Laws Rotus Normal
ঞ Transfer Fund > ட Receivers	Summary			Repayment Schedule
Bill Payment	Loan Account No.	000855944000002		
g Mobile Top-up	Loan Type	13334 Solar Hire Purchase Dealer Guara	antee Secured EMI	
	Currency	ММК		
Schedule Payment	Loan Amount	14,000,000.00 MMK		
요. Approvals	Interest Nate	10.00 %		
O Locator	Repayment Frequency	MONTHLY		
	Loan Terms	36 months		
	Next Repayment Amount	451,740.62 MMK		
	Next Repayment Date	08 Apr 2024		
	Overdue Days	0 days		
	Last Paid Date	08 Mar 2024		
	Uverdue Amount	0.00 MMK		
	Maturity Date	08 Oct 2026		Activate Windows
	- Loan Status	Normal		Go to Settings to activate Windows.

(4.1.3) Repayment Schedule

• User can check the details of the monthly repayments of each loan account under the repayment schedule as Payment Due On, Repayment No, Repayment Amount, Interest, Principal, Days Overdue, Status will be displayed in Repayment Schedule.



- User can check the Schedule Status by filter. Filter types are as following.
 - Select "All" in search by status and you can view the list of all loans.
 - Select "Paid" in search by status and you can view the list of loans that have been paid.
 - Select "Unpaid" in search by status and you can view the list of loans that have not been paid.
 - Select "Upcoming" in the search filter by status and you can see a list of payments scheduled for the upcoming months, organized by month.

YOMA BANK 🧄	Ε	Welco Busi	ome Backi May Zin Myint iness Banking Co.Ltd 🔒 Loan Detail				Repayment Sc	@ [@]	
 (a) Accounts (b) Loans ↔ Transaction History 			13334 Solar Hire Purchase Dealer G Loan Account No. 00085594400000 12,179,889,46 MMK	uarantee Secured EMI 2	Disbursement Date 07 Nov 2023 Loan Terms 36 months		Loan Amount 14,000,000.00 MMK Currency MMK	interest Rate 10.00 % Loan Status Normal	Filter
	>			Summary			Repayment	: Schedule	•
Bill Payment			Payment Due On	Repayment No	Repayment Amount	Interest	Principal	Overdue Days	Search by Status $ imes$
Bulk Payment	>		08 Nov 2023	1	451,740.62 MMK	3,888.89 MMK	447,851.73 MMK	0	All Paid
Schedule Payment			08 Dec 2023	2	451,740.62 MMK	112,934.57 MM	K 338,806.05 MMK	D	UnPaid
온 Approvals			08 Jan 2024	3	451,740.62 MMK	110,111.19 MMK	341,629.43 MMK	0	
Q Locator			08 Feb 2024	4	451,740.62 MMK	107,264.27 MM	K 344,476.35 MMK	o	PAD
			08 Mar 2024	5	451,740.62 MMK	104.393.64 MM	IK 347,346.98 MMK	0	PND
			08 Apr 2024	ó	451,740.62 MMK	101,499.08 MM	IK 350,241.54 MMK	0	UPCOMING
			08 May 2024	7	451,740.62 MMK	98.580.40 MM	к 353,160.22 ММК	0	UPCOMING
			08 Jun 2024	8	451,740.62 MMK	95.637.40 MM8	с 356,103.22 ММК	0	UPCOMINO
			08 Jul 2024	9	451,740.62 MMK	92,669.87 MM8	с 359,070.75 MMK	o	LIPCOMINO
			08 Aug 2024	10	451,740.62 MMK	89,677.61 MMK	362,063.01 MMK	0	LIPCOMING
			Items per page: 10 💌					Go to Settings to	dows activate Windows.

5. Transaction History

(5.1) Transaction History

Transaction History menu is used to check all successful transactions from all your accounts. You can choose and view transactions within the last 90 days.

Transaction I	History Menu					6 7 @
日: Luashboar (義) Accounts	From Date	To Date	10	Transaction Type	v	
←→ Transaction History	Search Download	<u>Clear All</u>				
یہ Transfer Fund کے یہ Receivers	Transaction	can check the tra	nsaction which d	one betweer	90 days	Transaction Type
Bill Payment	12 Mar 2024,					General Credit
🗑 Mobile Top-up	12 Mar 2024, 14:38	BB-12032414305100562	-1,499,500.00 MMK	003945190500902 YDMX6H AMD 6D8MD662MD8 A7.,TXH.	Yoma Bank	General Debit
	12 Mar 2024, 14:38	BB-12032414305100562_FCH	-50,000.00 MMK	003945190500902 YDMX6H AMD 6D8MD662MD8 A7, 1XH.	Yoma Bank	General Debit
Schedule Payment	12 Mar 2024, 14:27	00863641	-100,000.00 MMK	003911160002588 YDMX6H AMD 608MD662MD8 A7, TXH.	003546408005463 YDMX6H AMD 6D8MD662MD8 A7.5XH.	Fixed Deposit Opening - Transfer
<u>위</u> Approvals	12 Mar 2024, 13:55	BB-12032413532500023_1	+1,000.00 MMK	Yoma Bank	003910218501695 YDMXaH AMD 6D8MD662MD8 A7, WH.	General Credit
Q Locator	12 Mar 2024, 13:55	BB-12032413532500023	-1.500.00 MMK	003911160002588 YDMX6H AMD 608MD662MD8 A7, TXH.	Yoma Bank	General Debit
	12 Mar 2024, 13:55	BB-12032413532500023_FCH	-150.00 MMK	003911160002588 YDMX6H AMD 6D8MD662MD8 A7, TXH.	Yoma Bank	General Debit
	12 Mar 2024, 13:42	BB-12032413313800742_1	+1,000.00 MMK	Yoma Bank	003910218501695 YDMXeH AMD 608MD662MD8 A7, 1XH.	General Credit
	12 Mar 2024, 13:42	BB-12032413313800742	-1,000.00 MMK	003810280500657 YDMX6H AMD 6D8MD662MD8 A7, TKH.	Yoma Bank	General Debit
	12 Mar 2024, 13:42	BB-12032413313800742_FCH	-50.00 MMK	003810280500657 YDMX6H AMD 6D8MD662MD8 A7.,1XH.	Yoma Bank	General Debit
	Items per page: 10 💌					Activate windows Go to settings to activate Windows. >1

(5.2) Transaction History Search

If you want to see the details of any transaction, you need to click on the specific transaction you want to view.

Yon	ma Bank 🥠	Ξ	Welcome Backl may Business Banking Co.Ltd		⊕ 🗳 ြ
89	Dashboard		← Transaction Detail		
10) (1)	Accounts		Transaction Date	19 Dec 2023. 12:34	
٦	Loans		Transaction Reference ID	BB-10590623121349274	
↔ 08	Transaction History	```	Transaction Amount	-17,500,000.00 MMK	
6	Recipients		Transfer From	001444176503827 YDMX6H AMD 608MD662MD8 A7: 1XH	
(in)	Bill Payment			Savings Account	
Ø	Mobile Top-up		Transfer To	007911180003363 YDMX6H AMG 60BMD662MDB A7.1XH. <i>Floxi Everyday</i>	
۶	Bulk Payment	>	Transaction ID	3118c8Oad33damEh	
	Schedule Payment				
2	Approvals		Transaction Type	Transfer Fees	
0	Locator		Purpose of Transaction	Cost of Goods Legacy to Flexi by other account transfer	
					Back
				© 2023 Copyright Yoma Bank: All rights reserved.	

6.2 Transaction History Search

• At the transaction history page, users can see the Transaction type filter. Users can choose the available service type with a dropdown list.



- And they can download their preferred searched data range and can download it by clicking on the download button and download template will be excel format.
- User want to clear their searched data, click on the "Clear" button.

Users can search the following transaction types and available search range will be within 90-day transaction as current flow.

- All
- Own Account Transfer
- Other Account Transfer
- Other Bank Transfer
- Wave Money Transfer
- Wave Money Cash In
- Wave Money Cash In (Liquidity Facility)
- Mobile Top-up
- Bill Payments
- Bulk Payment
- Scheduled Payment
- Fixed Deposit Opening Transfer

Yoma Bank 🧶 🔳 🚍	Welcome Back Business B Downlo	ad button		Transaction	Type filter	6 ⁹ 0
E Dashboard	Transaction mistory From Date	To Date		Transaction Type		
B Accounts	14 Dec, 2023	12 Mar, 2024	٩ ١	All	•	
👌 Loans	Search Download	Clear All				
← Transaction History		Cle	ar button			
A Transfer Fund	ransaction Date	Transaction Referen		Transfer From	Transfer To	Transaction Type
Ca Receivers	2 Mar 2024 14-38	BB-12032414305100562_1	+1,000.00 MMK	Yoma Bank	003910218501695 YDMX6H AMD 6D8MD662MD8 A7, 1XH.	General Credit
Mobile Top-up	arch button	BB-12032414305100562	-1,499,500.00 MMK	003945190500902 YDMX6H AMD 6DBMD662MD8 A7, TXH.	Yoma Bank	General Debit
		BB-12032414305100562_FCH	-50,000.00 MMK	003945190500902 YDMXaH AMD 6D8MD662MD8 A7, 1XH.	Yoma Bank	General Debit
Schedule Payment	12 Mar 2024, 14:27	00863641	-100,000.00 MMK	003911160002588 YDMX6H AMD 6D8MD662MD8 A7, TXH.	003546408005463 YDMX&H AMD 6D8MD662MD8 A7, DH.	Fixed Deposit Opening - Transfer
요 Approvals	12 Mar 2024, 13:55	BB-120324135325000231	+1,000.00 MMK	Yoma Bank	003910218501695 YDMX&H AMD 6D8MD662MD8 A7,3XH.	General Credit
Q Locator	12 Mar 2024, 13:55	BB-12032413532500023	-1,500.00 MMK	003911160002588 YDMX6H AMD 6D8MD662MD8 A7_XH.	Yoma Bank	General Debit
	12 Mar 2024, 13:55	BB-12032413532500023_FCH	-150.00 MMK	003911160002588 YDMX6H AMD 6D8MD662MD8 A7, 1XH.	Yoma Bank	General Debit
	12 Mar 2024, 13:42	BB-12032413313800742_1	+1,000.00 MMK	Yoma Bank	003910218501695 YDMX6H AMD 608MD662MD8 A7.30H.	General Credit
	12 Mar 2024, 13:42	BB-12032413313800742	-1,000.00 MMK	003810280500657 YDMX6H AMD 6D8MD662MD8 A7, IXH.	Yoma Bank	General Debit
	12 Mar 2024, 13:42	BB-12032413313800742_FCH	-50.00 MMK	003810280500657 YDMX6H AMD 6D8MD662MD8 A7_XH.	Yoma Bank	General Debit
	Items per page: 10 💌					Go to Settings to activate Windows. >1

)5.3(Transaction Details

User can check the transaction details by clicking on each transaction.
Yoma Ban	vK 🥠	Ξ	Welcome Backi May Zin Myint Business Banking Co.Ltd &		ی ۵ ⁹ (ی)
E Dashb	oard		Transaction Detail		
👸 Accou	ints		Transaction Date	12 Mar 2024, 14:38	
Loans			Transaction Reference ID	BB-12032414305100562_1	
←→ Transa	ection History	>	Transaction Amount	+1.000.00 MMK	
2 Receiv	vers		Transfer From	Yoma Bank	
📑 🛛 Bill Pa	yment		Transfer To	003910218501695 YDMX6H AMD 6D8MD662MD8 A7.,1XH.	
🖨 Mobile	Top-up			Current Account	
🛞 🛛 Bulk P	ayment	>	Transaction ID	3118e31b4929erkS	
💼 Sched	ule Payment		Transaction Type	General Credit	
요 Approv	vals		Purpose of Transaction	Cost of Goods	
Q Locato	Dr				Back
					A -timete Minderne
					ACTIVATE WINDOWS Go to Settings to activate Windows.
				© 2024 Convright Yomg Bank, All rights reserved	

6. Transfer Fund

Users can check following transfer types under the Transfer Fund.

- Transfer to own account
- Transfer to other account
- Transfer to other bank
- WavePay Transfer

(6.1). Transfer to own account

If you want to transfer money to your own account, you will click on Own Account Transfer under Transfer Fund in the Main Menu. To make the transaction, users need to fill following information.

- From account Choose the account you want to transfer.
- To account Choose the other own account to receive the transfer.
- Amount Enter the amount to transfer.
- Remark Type the description of transfer money.

Note: Currently, the option to transfer money in Myanmar kyats should be allowed.

Yo	ma Bank 🔶 🛛 😑	Welcome Backl May Zin Businesss Banking Co.Ltd &	<mark>ه</mark>
8	Dashboard	Own Account Transfer	
1	Accounts		
٢	Loans	From Account *	
⇔	Transaction History	Z4999719750U MMK AVailable Flexi Current Account 003813144000105	
e	Transfer Fund 🗸	To Account *	
	Own Account Transfer	3.000.002.540.22 MMK Available Current Account 003810219500666	
	Other Account Transfer	Transfer Amount (MMK) *	
	Other Bank Transfer	10.000	
	WavePay Transfer	Remark	
දි	Receivers	Testing	
	Bill Payment		
đ	Mobile Top-up	Cancer	
Þ	Bulk Payment >		
	Schedule Payment		Activate Windows
≗	Approvals	@ 9924 Possiciał Vora Bask. Ali skała zasawa	

After you fill in the information and click the "Next" button, you will see the Transfer Review screen. You can check the details of the transaction you have made. After checking the Transfer Review screen, click the "Confirm" button.

Yo	ma Bank 롖 🛛 🚍	Welcome Backi May Zin Businesss Banking Co.Ltd &	@ 8
89	Dashboard	Own Account Transfer - Transfer Review	
1	Accounts		
۲	Loans	From Account 003813144000105 YDMXdH AMD 6D8MD662MDB A7.1XH. Flexi Current Account	
÷	Transaction History	To burnel	
ැති	Transfer Fund 🗸 🗸	YDMX6H AND 6DBMD662MDB A7,1XH.	
	Own Account Transfer	Current Account	
	Other Account Transfer	Transfer Amount 10,000.00 MMK	
	Other Bank Transfer	Transfer Fee 0.00 MMK Own account transfers are always FREE	
	WavePay Transfer	Total Debit Amount 10,000.00 MMK	
දු	Receivers	Remark Testino	
0	Bill Payment		
đ	Mobile Top-up	By clicking confirm, you agree to the Terms and Conditions	
۹	Bulk Payment >	Back Confir	m
	Schedule Payment	Activate Windows	
0	Approvale	Go to Settings to activate Winc	
<u> </u>	Abbiosais	© 2024 Copyright Yoma Bank. All rights reserved.	

After that, user can see the OPT page. Enter the 6-digit One Time Password (OTP) sent to your registered mobile number or mail address.

			- 😍
Yoma Bank 🧶	Ξ	Welcome Backt May Zin Businesss Banking Co.Ltd &	é 8
Dashboard Accounts Loans Loans Constraints Constrai	ory v Insfer ransfer	Own Account Transfer - Transfer Review From Account 003813144000105 Verify your transaction X Enter One Time Password to verify your transfer H. One time password is sent to your registered mobile number. Please enter the code in the message to authenticate yourset. H.	
Other Bank Trans WavePay Transfe	sfer er	02:57	
Bill Payment		By clicking confirm, you agree to the <u>Terms and Conditions</u>	
 Bulk Payment Schedule Payme Approvals 	>	Back	irm

Then, if the users have maker access, they can see the "Account Review" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the "OK" button at this page, Own Account Transfer process is complete by maker side.

The checker access user need to approved or rejected or cancel process can make under the Approvals menu.

Yoma Bank 🧶	E	Velezare Best: Her 20 Businesse Banking Co.Ltd. &	8 📀
留 Dashboard		Own Account Transfer - Awaiting Approval	
(a) ·····			
 Loans Transaction 	History		D
과 Transfer Fu	nd 🤍		
Own Accou	nt Transfer	Your transfer is initiated and more	e Signatures (Approvals) are required.
Other Acco	unt Transfer	Напастон интенно то	88-15379124081126241
Other Bank	Transfer	From Account	003813144000105 YDRVAA AMO DDBIMOGAZMDB A7, TOH Fair (Comment Comment
WavePay Tr	ansfer		
& Receivers		To Account	03310219500666 'V0Mcd4 AND 000006200B A7,501. Current Account
Bill Paymen	up	Transfer Amount	10.000.00 MHK
🛷 🛛 Bulk Payme	nt >	Transfer Fee	0.00MMK Own account transfers are always FREE
Schedule P	ayment	Total Debit Amount	10.000.00MMK
Approvals		Remark	Testing
Q Locator			
(?) Help	>		ОК
			Activate Windows Go to Settings to activate Windows.

If user have both maker and checker access, they can see the "Account Creation Success" page and then click on the OK button. Fixed account opening process is completed.

Note Note Note 1 (Note 1) Weinser Note 1) <				
Parkanet Own Account Transaction Successful I rans Image: Im	Yoma Bank 🧶 🛛 🚍	Velcome Backi May Zin Businesss Banking Co.Ltd &	S.	8
 Accounts Lans Transaction History Transaction	E Dashboard	Own Account Transfer - Transaction Successful		
 Instantion History Transaction History 	B Accounts			-
 Insaction History Insaction History	💩 Loans			
Indef Fund Image Fund <td>←→ Transaction History</td> <td></td> <td>\odot</td> <td></td>	←→ Transaction History		\odot	
VerA Account Transfer Transaction is uccessful. Other Account Transfer Be-1371424061009137 VerA Pay Transfer Distrikt Account Vera Pay Transfer Distrikt Account </td <td>$e^{i k \omega}$ Transfer Fund \lor</td> <td></td> <td></td> <td></td>	$e^{i k \omega}$ Transfer Fund \lor			
btr. Account Transfer Be-1371420000009137 btr. Account Transfer Be-137142000009137 btr. Account Transfer Be-137142000000000000000000000000000000000000	Own Account Transfer	Transaction	on is successful.	
bure Bank Transfer wwePy Transfer wwePy Transfer wik Py ment wik Pyment wik	Other Account Transfer	Transaction Reference ID	BB-13174124061069137	
WavePay Transfer Feed Purrent Account Image: Payment To Account <th>Other Bank Transfer</th> <th>From Account</th> <th>t 003813144000105 YDMX6H AMD 60BMD662MDB A7.1XH.</th> <th></th>	Other Bank Transfer	From Account	t 003813144000105 YDMX6H AMD 60BMD662MDB A7.1XH.	
Image: Receivers Bit Payment Image: Receivers Bit Payment Image: Receivers Content Conte	WavePay Transfer		Flexi Current Account	
Bill Payment Current Account № Nobile Top-up Transfer Annount 1.000.00 MHK № Nuk Payment No 0.00MHK № Schedule Payment No 0.000MHK № Schedule Payment No 0.000MHK № Schedule Payment 0.000MHK No № Approvals Total Debit Annount 0.000.00MHK © Locarr Total Debit Annount Total Debit Annount Total Debit Annount © Locarr Total Debit Annount Total Debit Annount Total Debit Annount © Locarr Total Debit Annount Total Debit Annount Total Debit Annount © Locarr Total Debit Annount Total Debit Annount Total Debit Annount © Locarr Total Debit Annount Total Debit Annount Total Debit Annount © Locarr Total Debit Annount Total Debit Annount Total Debit Annount © Height Annount Total Debit Annount Total Debit Annount Total Debit Annount © Height Annount Total Debit Annount Total Debit Annount <th>යි Receivers</th> <th>To Account</th> <th>It 003810219500666 YDMX6H AMD 6D8MD662MDB A7.,1XH.</th> <th></th>	යි Receivers	To Account	It 003810219500666 YDMX6H AMD 6D8MD662MDB A7.,1XH.	
kobile Top-up Transfer Amount 10.000.00 MMK kobile Top-up Transfer Amount 0.000.00 MMK kobile Top-up Transfer Amount 0.004MK kobile Top-up Transfer Amount 0.004MK kobile Top-up Transfer Amount 0.004MK kobile Top-up Total Debt Amount 0.000.004MK kobile Top-up Total Debt Amount 0.000.004MK kobile Top-up Total Debt Amount 0.000.004MK kobile Top-up Total Debt Amount Total Debt Amount kobile Top-up <th>📴 Bill Payment</th> <th></th> <th>Current Account</th> <th></th>	📴 Bill Payment		Current Account	
Bulk Payment Approvals Construction Schedule Payment Schedule Payment Total Debit Amount Schedule Payment Total Debit Amount Approvals Total Debit Amount Construction Total Debit Amount Total Debit Amount Total Debit Amount Schedule Payment Total Debit Amount	🗑 Mobile Top-up	Transfer Amount	it 10,000.00 MMK	
Schedule Payment Total Debit Amount 10.000.00MHK ▲ Approvals Remark Testing ● Locator Contert Contert ● Map< > > Contert		Transfer Fee	e 0.00MMK Dwn account transfers are always ERFE	
Approvals Remark Testing Locator Activate Windows OK	Schedule Payment			
Image: Constraint of the second se	오 Approvals	iotal Leoit Amount	10,000.00MMK	
Image: Market Particular Activate Windows OK	Locator	Remark	k Testing	
C net Activate Windows	A Hole		A stinute Mindered Of	
Go to Settings to activate Windows.	() netp >		ACTIVATE WINDOWS VINCOWS Go to Settings to activate Windows.	
		8 2004 Recorded Marco Republic Historica		

Once Transaction is successful user who share the email address at the Onboarding time will receive the transaction record via email. For details, kindly see at session (14.2 Transaction Record Notification by Email).

(6.2) Transfer to other account

If you want to transfer money to another account, you will click on Other Account Transfer under Transfer Fund in the Main Menu. Other account transfer means it can make transactions from Yoma bank account to other Yoma bank account. To make the transaction, to fill following information.

- From account Choose the account you want to transfer.
- To account Choose another yoma account to receive the transfer.
- If users want to transfer the receiver from the Receiver list, click on the receiver icon and choose a receiver.

Yo	ma Bank 🧶 🛛 🚍	Welcome Back! May Zin Businesss Banking Co.Ltd &	6 8		
8	Dashboard	Other Account Transfer			
1	Accounts				
6	Loans	From Account* Click on this icon, user can e	:hoose		
⇔	Transaction History	Flexi Current Account 003813144000105	our		
උඳ	Transfer Fund 🗸		Jus		
	Own Account Transfer	saved receiver list			
	Other Account Transfer	Transfer Amount (MMK) *			
	Other Bank Transfer	10,000			
		Purpose of Transaction *			
	WavePay Transfer	Cost of Goods 🗸			
යි	Receivers				
^b	Bill Payment				
œ	Mobile Ton-un	lesting			
e					
Ð	Bulk Payment >	Cancel			
	Schedule Payment	Activate Win	dows		
ደ	Approvals	Go to Settings to	activate Windows.		
@ 2024 Copyright Yoma Bank. All rights reserved.					

If users click in the receiver icon, they can see the Select receiver pop up box. Users can search for the receiver by typing their name in the search box and then select the name you want to transfer. If choose the receiver from the Receivers list, you do not have to fill in the transfer details.

- Amount Enter the amount to transfer.
- Purpose of Transaction Choose what you want to transfer. If you pick a number from 1 to 9, you do not need to fill in the "Remark". If you choose a number from 10 to 19, you need to provide details about the description in the Remark.

Yo	DMA BANK 녲 🛛 🚍	Search Bar- Users ca	an search the Rec	eiver name on	the search box.	@ 🕙
88	Dashboard		Select Receiver	×		
6	Accounts					
3	Loans	From Account	Q Search Receivers			
⇔	Transaction History	Current Account 001010224501	Flexi			
<u> 29</u> 8	Transfer Fund 🗸 🗸	To Account	003811198003730			
	Own Account Transfer	Enter Account Number	Flexi Account 007911180003363			
	Other Account Transfer	Amount (MMK)	Mayzin			
	Other Bank Transfer	Enter Amount MMK				
	WavePay Transfer	Purpose of Transaction				
දි	Receivers	Cost of Goods				
10	Bill Payment	Remark				
	Mahlla Tan un	Enter Remark				
e	Mobile Top-up					
P	Bulk Payment >			Cancel		
	Schedule Payment					
<u>R</u>	Approvals					

Note: Currently, the option to transfer money in Myanmar kyats should be allowed.



After you fill in the information and click the "Next" button, you will see the Transfer Review screen. You can check the details of the transaction you have made. And then, click on the Confirm button.

Yo	ma Bank 🤚 🛛 🗏	Welcom Busin	e Backi May Zin esss Banking Co.Ltd 👌		ి అ
8	Dashboard	Othe	r Account Transfer - Transfer Review		
10	Accounts				
۵	Loans		From Account	003813144000105 YDMX6H AMD 608MD662MD8 A7.,1XH.	
\Leftrightarrow	Transaction History			next current Account	
<u>6</u> 8	Transfer Fund 🗸 🗸		To Account	000145108501146 Bawa Thit Express Call Deposit Account	
	Own Account Transfer				
	Other Account Transfer		Transfer Amount	10,000.00 MMK	
	Other Bank Transfer		Transfer Fee	0.00 MMK	
	WavePay Transfer		Total Debit Amount	10,000.00 MMK	
දි	Receivers		Purpose of Transaction	Cost of Goods	
(a)	Bill Payment		Remark	Testing	
Ø	Mobile Top-up			for the test of the test of the test	
Þ	Bulk Payment >		By clickin	g contirm, you agree to the <u>terms and Conditions</u>	
	Schedule Payment				Act <mark>vate^{Back}ndows</mark>
ഷ	Approvals				So to settings to activate windows.

Once user click on the "Confirm button", they can see the OTP screen. Filled OTP code 6 digit which receive the user's registered mobile phone or Email.

Yoma Bank 🧶 🛛 🚍	Welcome Black! May Zin Businesss Banking Co.Ltd &				
E Dashboard	Other Account Transfer - Transfer Review				
👸 Accounts	Erom &count 003813344000105				
Loans	YDMX6H AMD 6D8MD662MD8 A7,1XH.				
←→ Transaction History	Verify your transaction X				
ైళ్లి Transfer Fund 🗸	Enter One Time Password to verify your transfer				
Own Account Transfer	One time password is sent to your registered mobile number. Please enter the code in the message to authenticate yourself.				
Other Account Transfer					
Other Bank Transfer					
WavePay Transfer	02:57				
C Receivers					
Bill Payment					
🗑 Mobile Top-up	By clicking confirm, you agree to the <u>Terms and Conditions</u>				
Bulk Payment >					
Schedule Payment	Back				
Approvals © 2024 Copyright Young Bank. All rights reserved.					

Then, if the users have maker access, they can see the "Account Review" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the "OK" button at this page, Other Account Transfer process is complete by maker side.

Үома Ванк 🧄 🛛 🗉	Metcome Back/ May Zin Businesss Banking Co.Ltd &
Dashboard	Other Account Transfer - Awaiting Approval
6 Accounts	· · · · · · · · · · · · · · · · · · ·
🖗 Loans	
↔ Transaction History	
$e^{\delta}_{\rm P}$ Transfer Fund \checkmark	
Own Account Transfer	Your transfer is initiated and more Signatures (Approvals) are required.
Other Account Transfer	Transaction Reference ID BB-09311024061232821
Other Bank Transfer	From Account 003813144000105 YDNXcH AMD 605MD652MD8 A7,1XH
WavePay Transfer	Fiexi Current Account
යි Receivers	To Account 000145108501146 Bawa Thit Express
🕼 Bill Payment	Call Deposit Account
Mobile Top-up	Transfer Amount 100,000.0 MMK
	Possiver list me ລີຍົນກາວໂທລ ໂ Save Possiver of ຍົນນີ
Schedule Payment	Kecelvel list of the and all save receivel (1/ 400)
凸 Approvals	Purpose of Transaction Cost of Goods
Q Locator	Remark Testing
(7) Help >	A tivate Windows
V	Gi to Statiling Stree Reservance, Unido OK
	0 WM (Denviro) Wang Bank All (Addressmand

On the "Awaiting Approval" screen, if you want to save the receiver contact by clicking on the "Save Receiver". Users can save the receiver name as their preferred name. If users don't want to save the receiver contact, click on the "Cancel" button.

The checker access user need to approved or rejected or cancel process can make under the Approvals menu.

Yoma Bank 🧶 🛛 🚍	Welcome Backl May Zin Myint Business Banking Co.Ltd &		® ®
B Dashboard	Other Account Transfer - Awaiting Approval		
🔹 Accounts			
a Loans			
← Transaction History			
ළ Transfer Fund 🗸	Your transfer is initiated and more Signat	Add Receiver X	
Own Account Transfer	From	Payment Type	
Other Account Transfer		🔶 Yoma Bank 👻	
Other Bank Transfer	To	Receiver Name	
WavePay Transfer		Automation Company A	
C Receivers	Transfer Amount	Account Number	
📑 🛛 Bill Payment	Transfer Fees	Cancel Save	
🗑 Mobile Top-up	Total Debit Amount		
	Purpose Of Transaction	Cost of Goods	
Schedule Payment	Demark	Testing	
Approvals			
Q Locator			20 Save Receivor WindoWs.

If user have both maker and checker access, they can see the "Other Account Transfer Successful" page and then click on the OK button. Other Account Transfer process is completed.

Үома Ванк 🧶 🛛 🗉	Welcome Backl. May Zin Businesss Banking Co.Ltd &			e 👶
🔁 Dashboard	Other Account Transfer - Transaction Success			
(B) Accounts				
ä Loans		0	2	
←→ Transaction History		C		
$\mathcal{L}^{\otimes}_{F}$ Transfer Fund \lor		Transaction is	successful.	
Own Account Transfer	-	Transaction Reference ID	BB-11022024061083626	
Other Account Transfer Other Bank Transfer		From Account	003813144000105 YDMX6H AMD 6D8MD662MD8 A7.,1XH.	
			Flexi Current Account	
waveray transfer		To Account	000145108501146 Bawa Thit Evonese	
යි Receivers			Call Deposit Account	
Bill Payment		Transfer Amount	10.000.00 MMK	
e Mobile Top-up		Transfer Fee	0.00 MMK	
		Total Debit Amount	10,000.00MMK	
Schedule Payment		Purpose of Transaction	Cost of Goods	
		Remark	Testing	
V Locator				
(?) Help >				Activate Windows.

Once Transaction is successful user who share the email address at the Onboarding time will receive the transaction record via email. For details, kindly see at session (14.2 Transaction Record Notification by Email).

)6.3(Transfer to other bank

If you want to transfer money to other bank, you must click on Other Bank Transfer under Transfer Fund in the Main Menu. To make the transaction, please fill following information.

Other bank transfer is to make transactions from YOMA account to other bank's account.

- From account Choose the account you want to transfer.
- Transfer To Choose the bank name to receive the transfer.
 - If the selected bank is included in the list below, the transferred money will immediately reach the recipient when approved by related Authorizers. (Make a transaction within 1 to 1,000,000 MMK at any time and it will reach the recipient on time. If you make the amount of more than 1,000,000 MMK, you can transfer the money only between 9:30 AM and 2:30 PM on the specified business day.)
 - 1. KBZ Bank
 - 2. UAB Bank
 - 3. MAB Bank
 - 4. Mineral Development Bank
 - 5. Ayeyarwaddy Farmers Development Bank
 - 6. Myanmar Oriental Bank
 - 7. Myawaddy Bank
 - 8. Rural Development Bank
 - 9. Tun Commercial Bank
 - 10. KB Bank Myanmar



- If the selected bank is not in the list above, user can transfer money between 9:30 am and 2:30 pm on working days, the money will be transferred within hours to the receiver after all authorizers have approved.
- Receiver Name Enter the full name of the receiver.
- Receiver Account Number Enter the receiver's bank account number.
- Users can transfer under the receiver menu's saved receiver by clicking on the receiver icon.
- Branch Name
 - If the selected bank is including the below mentioned list, users don't need to choose the 'Branch Name". If it not includes the below list, they need to choose the "Branch Name".
 - 1. Asia Green Development Bank
 - 2. CB Bank PCL
 - 3. KBZ Bank
 - 4. Myanmar Apex Bank
 - 5. SME Bank
 - 6. NayPyiTaw Bank
 - 7. Tun Commercial Bank
 - 8. UAB Bank Limited
- Amount Enter user's preferred transfer amount
- Mobile Number Enter the receiver phone number
- Purpose of Transaction Select the transaction description. Users can see and select 19 descriptions with drop/ down list.
- Remark If you pick a number from 1 to 9, you do not need to fill in the "Remark". If you choose a number from 10 to 19, you need to provide details about the description in the Remark.

Note: Currently, the option to transfer money in Myanmar kyats should be allowed.



Yoma Bank 🍦 🛛 🚍	Wetcame Back! Hey Zin Businesss Banking Co.Ltd	8 ®
8 Dashboard	Other Bank Transfer	
菌 Accounts		
¿ Loans	From Account *	
+=> Transaction History	2,499,999,975.00 MMK Available First Current Account 0038139440000105	
$_{\mathcal{C}_{\bullet}^{k}}$ Transfer Fund \checkmark	Transfer to	
Own Account Transfer	🔔 Kanbawza Bank Ltd 👻	
Other Account Transfer	Receiver Name *	
Other Bank Transfer	Mayzin	
WavePay Transfer	Receiver Account Number *	
G Receivers	32930132900309801	
📴 Bill Payment	Transfer Amount (MMR) *	
🗑 Mobile Top-up	15,000	
	Mobile Number *	[]
Schedule Payment	09442130756	Click on Next button to go next step
<u>ደ</u> Approvals	Purpose of Transaction *	-
O Locator	Cost of Goods *	
(?) Help >	Renurk *	1
	resurg	V
	Cancel Next	Activate Windows
		Go to Settings to activate Windows.

After you fill in the information and click the "Next" button, you will see the Transfer Review screen. You can check the details of the transaction you have made. Transfer fees should be charged for 3,000 kyats for transferring funds to other bank. If there is a fee, you will see it on the Transfer Review screen. (Transfer fees should be changed under certain conditions.)

Note: When transferring money to other banks, the daily transaction limit is 25,000,000 kyats, and the per transaction limit is 5,000,000 kyats.

Remark: Amount should be changed under certain conditions.

After checking the details information at the 'Transaction Review" page, users need to click on the "Confirm" button.

Yoma Bank 🍕	•	Ξ	Welcome Backt May Zin Businesss Banking Co.Ltd 👌	8 8
Dashboard	1		Other Bank Transfer - Transfer Review	
🗟 Accounts				
🚡 Loans			From Account	003813144000105 YDMX6H AMD 608MD662MD8 A7, 1XH,
←→ Transaction	on History			Flexi Current Account
ුදි Transfer Fu	und	~	Transfer to	Kanbawza Bank Ltd
Own Accou	unt Transfer		Receiver Name	Mayzin
Other Acco	ount Transfei		Mobile Number	09442130756
Other Bank	k Transfer		Receiver Account Number	32930132900309801
WavePay Tr	ransfer		Branch Name	Ygn-112 Yadanar Street
C Receivers			Transfer Amount	15,000.00 MMK
Bill Paymer	nt		Transfer Fee	3.000.00 MMK
e Mobile Top-	i-up		Total Debit Amour	
Bulk Payme	ent	>	Purpose of Transactio	To go next page, need to click Confirm button
문 Approvals	Payment		Remark	Testing
Q Locator			8	v cloking confirm, you agree to the Terms and Conditions
? Help		>		Activate Window Go to Settin <mark>gs t.P99K</mark> iva

Once user click on the "Confirm button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Yoma Bank 🧶 🛛 🚍	Wetcome Black/ May Zin Businesss Banking Co.Ltd &
🗄 Dashboard	Other Bank Transfer - Transfer Review
资 Accounts	· · · · · · · · · · · · · · · · · · ·
🖗 Loans	From Account 003813144000105
←→ Transaction History	YDMXaH AMD 60BMD662MDB A7,1XH. Flexi Current Account
ළූ Transfer Fund 🗸	Valify your transcation
Own Account Transfer	
Other Account Transfer	Enter One Time Password to verify your transfer
Other Bank Transfer	One time password is sent to your registered mobile number. Please enter the code in the message to authenticate yourself.
WavePay Transfer	
යි Receivers	
Bill Payment	02:58
g Mobile Top-up	
📴 Schedule Payment	Purpose of Transaction Cost of Goods
Approvals	Remark Testing
Q Locator	By clicking confirm, you agree to the <u>Terms and Conditions</u>
(?) Help >	Activate Machana Grad Back Back

Then, if the users have maker access, they can see the "Transaction Approval Waiting" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the "OK" button at this page, Other Bank Transfer process is complete by maker side.

Yoma Bank 👶 🛛 🗮	Witknesse Banking Co.Ltd 👶			ම ම
B Dashboard	Other Bank Transfer - Awaiting Approval			
高 Accounts				
E Loans				
+19 Transaction History		C		
ළම Transfer Fund 🗸 🗸				
Own Account Transfer		Your transfer is initiated and more S	ignatures (Approvals) are required.	
Other Account Transfer		Transaction Reference ID	88-09185024061201596	
Other Bank Transfer WavePay Transfer		From Account	003813144000105 YDMXeH AMD 605MD662HD8 A7,5XH. Flexi Current Account	
& Receivers		Transfer to	Kanbawza Bank Ltd	
E Bill Payment		Receiver Name	Мау	
		Mobile Number	0975943769	
⊕ Bulk Payment >				
Schedule Payment		Receive	r list တွင် သိမ်းခ	ာည်းရန် Save Receiver ကို နှိပ်ပါ
Q Locator		Transfer Fee	3,000.00 MMK	P
⑦ Help →		Total Debit Amount	103.000.00 MMK	
		Purpose of Transaction	Cost of Goods	
		Remark	Testing	▼
				Constant Records
				Activate Windows Go to Settings to activate Windows.

- Once maker access user click on the "OK" button, Other Bank Transfer process by maker side is complete.
- If the receiver is new and user want to save it at receiver list, click on the "Save Receiver" button.



- After users click on the "Save Receiver" button, users can see the Popup alert. Fill the receiver name and click on the save button, this contact will save at the receiver list.
- If users click on the "Cancel" button, this contact will not save at the receiver list.
- If users have checker access, user can make the 'Approved", "Rejected", "Cancelled" for related transaction under the "Approved" menu.

YOMA BANK	Welcome Backi May Zin Myint	
	Business Banking Co.Ltd 🛔	
Dashboard	Other Bank Transfer - Awaiting Approval	
👸 Accounts	Add Receiver X	
💩 Loans	Payment Type	
← Transaction History	Other Bank	
ౖిళ్ Transfer Fund 🗸 🗸	Receiver Name	
Own Account Transfer	Your transfer is initiated and more signa Maxin	
Other Account Transfer	Transaction Reference ID	
Other Bank Transfer	⁰⁸⁹³⁰¹⁰⁸⁹⁰¹⁷⁹²⁶⁰¹ To save the contact at receiver list,	
WavePay Transfer	Account Name To Mayzin	
දි Receivers	Receiver Name Bark Name click on "Save"	
📑 Bill Payment	Mobile Number Branch Name	
🗟 Mobile Top-up	Receiver Account Number Sawbwagyikone-1	
⊕ Bulk Payment >	Branch Name Mobile Number 09442130756	
Schedule Payment	Transfer Amount	
	Transfer Fees	
لللل Approvaís	Total Debit Amount 13.000.00 MMK	
Q Locator	Purpose Of Transaction Other	

If user have both maker and checker access, they can see the "Other Bank Transfer Successful" page and then click on the OK button. Other Bank Transfer Successful process is completed.

YOMA BANK 👌 🛛 🔳	Millione Built May Zin Businesss Banking Co.Ltd 🖧	8 🕲
Dashboard	Other Bank Transfer - Transaction Success	
 Accounts 		
ji Loans		
•ia Transaction History	6	3
$_{\rm CP}$ $~$ Transfer Fund $~~$ $_{\rm V}$		
Dwn Account Transfer	Transaction	is successful.
Other Account Transfer	transaction Reference Ad	00-1000/54/00/21100
Other Bank Transfer	Him Acount	VUGATISHENUVUTUS YOHKAIN AND ADIIMDAADIDI AJ,1014. Feku Cumert Account
Wave Pay Transfer	Transfer to	Kanbewza Bank Ltd
A Receivers	Receiver Name	Mayzin
R Mobile Top-up	Mobile Number	01442130756
⊕ Bulk Payment >	Receiver Account Number	32930132900309801
Schedule Payment	Branch Name	Ygn-112 Yadanar Street
Approvals	Transfer Amount	15,000.00 MMK
Q Locator	Transfer Fee	3.000.00 HHK
	Total Debit Amount	18,000.00 MMK
	Purpose of Transaction	Cost of Goods
	Renart	Testing
		u.
		Activate Windows
		Go to Settings to activate Windows.
Onco Tro	neaction is successful user who share the email	addross at the Ophoarding time will receive
Unce tra	isaction is successful user who share the email	address at the Onboarding time will receive
the trans	action record via email. For details, kindly see a	it session (14.2 Transaction Record
Notificati	on by Email).	



(6.4). WavePay Transfer

If you want to transfer money to WavePay account, you will click on WavePay Transfer under Transfer Fund in the Main Menu.

To send money to WavePay accounts, please fill in the following information.

- From account Choose the account you want to transfer.
- WavePay account Type the money receiver's WavePay account number. If you want to select and transfer from the Receiver list saved when you filled in the transfer details, click on the Receiver icon next to "WavePay Account".
- Amount Enter the amount to transfer.
- Purpose of Transaction Choose what you want to transfer. If you pick a number from 1 to 9, you do not need to fill in the "Remark". If you choose a number from 10 to 19, you need to provide details about the description in the Remark.

-				
Yo	MA BANK	Welcome Back! May Zin Myint		_ 0
10		Business Banking Co.Ltd 👌		00
82	Dashboard	WavePay Transfer		
10	Accounts			
٢	Loans	From Account	WavePay Account	
⇔	Transaction History	\$499,793,800.41 MMK Available • Flexi Current Account 003913188000051 •	09442130756	2
<u>6</u> 8	Transfer Fund 🗸	Amount (MMK)		
	Own Account Transfer	10,000		
	Other Account Transfer	Purpose of Transaction	Remark	
	Other Bank Transfer	Cost of Goods 👻	Testing	
	WavePay Transfer			
දි	Receivers		Cancel Next	
	Bill Payment			•
Ø	Mobile Top-up			
۶	Bulk Payment >			
t.	Schedule Payment		Activ	ate Windows Settings to activate Windows
ደ	Approvals			

After you fill in the information and click the "Next" button, you will see the Transfer Review screen. You can check the details of the transaction you have made. If there are any fees for transferring money to your WavePay account, you will see it on the Transfer Review screen.

Remark: Transfer fees should be changed under certain conditions.

After you have checked the details data, click on "Confirm" button.

Yo	ma Bank 🤚 📃 🚍	Welcome Backl May Zin Myint	ල් <u>ල</u>
		Business Banking Co.Ltd 😞	
89	Dashboard	WavePay Transfer - Transfer Review	
1	Accounts		
٢	Loans	From	003913188000051
⇔	Transaction History		YDMX6H AMD 6D8MD662MD8 A7.,1XH. Flexi Current Account
<u>2</u> \$	Transfer Fund 🗸	То	WavePay 09442130756
	Own Account Transfer	Transfer Amount	10,000.00 MMK
	Other Account Transfer	Transfer Fees	0.00 MMK
_	Other Bank Transfer	Total Debit Amount	10,000.00 MMK
	WavePay Transfer	Purpose of Transaction	Cost of Goods
ලි	Receivers	Remark	Testing
(a)	Bill Payment		
đ	Mobile Top-up	By clicking confirm, you agree to the Terms and Conditions	
Þ	Bulk Payment >		Back Confirm
	Schedule Payment		Activate Windows
ĥ	Approvals		Go to Settings to activate Windows.
<u> </u>		© 2024 Copyright Yom	a Bank. All rights reserved.

Once user click on the "Confirm button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Ve	MA BANK	Welcome Backl May Zin Myint		۵ 🔍
		Business Banking Co.Ltd &		
88	Dashboard	WavePay Transfer - Transfer	Review	
(0)	Accounts			
3	Loans	From	007017109000051	
⇔	Transaction History		Verify your transaction	(н.
උණි	Transfer Fund 🗸 🗸	То	Enter One Time Password to verify your transfer	
	Own Account Transfer	Transfer Amount	One time password is sent to your registered mobile number. Please enter the code in the message to authenticate yourself.	
	Other Account Transfer	Transfer Fees	Calcular Annolde A calculate	
	Other Bank Transfer	Total Debit Amount		
	WavePay Transfer	Purpose of Transaction	02:59	
Ç.	Receivers	Remark		
ľ	Bill Payment			the second se
Ø	Mobile Top-up	By clicking confirm, you agree to	the Terms and Conditions	
Ð	Bulk Payment >			Back
	Schedule Payment			
2	Approvals			

Then, if the users have maker access, they can see the "WavePay Transfer-Waiting Approval" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the "OK" button at this page, WavePay Transfer process is complete by maker side.

Yoma Bank 🦺 🛛 🔳	E Bus	ome Backi May Zin Janesss Banking Co.Ltd 💩		© ®
Dashboard	Oti	her Account Transfer - Awaiting Approval		
🗟 Accounts				
Loans				
• Transaction History				
ළං Transfer Fund 🗸 🗸				
Own Account Transfer		Your transfer is initiated and more \$	ignatures (Approvals) are required.	
Other Account Transfer		Transaction Reference ID	BB-09311024061232821	
Other Bank Transfer		From Account	003813144000105 YDMX6H AMD 6DBMD662MDB A7,1XH. Flexi Current Account	
WavePay Transfer		To Account	000145108501146	
A Receivers			Bawa Thit Express Call Deposit Account	
Bill Payment		Transfer Amount	100.000.00 MMK	
🗑 Mobile Top-up				
		Transfer Fee	0.00 MMK	
Schedule Payment		Total Debit Amount	100,000.00MMK	
요 Approvals		Purpose of Transaction	Cost of Goods	
Q Locator		Remark	Testing	
(?) Help >				Activa <u>te Windows</u> Go to S <mark>etting Stre Receivene</mark> W <mark>indo 95</mark>

If WavePay Transfer Receiver is new, you can save the receiver as a new contact at the receiver list by clicking on "Save Receiver" button. If you want to save, click on save button. If you don't want to save, click on "Cancel" button.

If users have checker access, users can make "Approved, Rejected and Cancel" for each transaction under the approval menu.

Yo	ma Bank 🧶 🛛 🚍	Welcome Backl May Zin Myint Business Banking Co.Ltd &	Il preferred receiver name and click	8 ⁹ 8
89	Dashboard	WavePay Transfer - Awaiti Of	n save button to save this contact.	
Ð	Accounts			
٢	Loans			
⇔	Transaction History	0	Add Receiver ×	
දුණු	Transfer Fund 🗸		Payment Type	
	Own Account Transfer	Your WavePay transfer is in	nit 🖉 WavePay 👻	
	Other Account Transfer	Transaction Reference ID	Receiver Name	
	Other Bank Transfer		Enter Receiver Name	
	WavePay Transfer	From	WavePayAccount Number 38 A7.1XH. 97791009067	
e	Receivers	То	Cancel Save	
(W)	Bill Payment	Transfer Amount		
Ø	Mobile Top-up	Transfer Fees	0.00 MMK	
۲	Bulk Payment >			
	Schedule Payment	Total Debit Amount	10,000.00MMK	
0	Approvala	Purpose of Transaction	Cost of Goods	
Approvals			© 2024 Copyright Yoma Bank, All rights reserved.	

If user have both maker and checker access, they can see the "WavePay Transfer Successful" page and then click on the OK button. WavePay Transfer process is completed.

~	Deside and	Welcome Backi MayZin Businesss Banking Co.Ltd &	e 9
8	Accounts	(3)
a) T	Loans		
⇔	Transaction History	Your WavePay tra	nsfer is successful.
<u>6</u> %	Transfer Fund 🗸	Transaction Reference ID	BB-10462124061012458
	Own Account Transfer	From Account	003813144000105 YDMX6H AMD 60BMD662MD8 A7.:XH. Flexi Current Account
	Other Account Transfer	To Account	WavePay 09428176556
	Other Bank Transfer		1.000.00 MMK
e A	Receivers		0.00 MMK
(¹⁰)	Bill Payment	Total Debit Amount	1,000.00 MMK
Ø	Mobile Top-up	Purpose of Transaction	Cost of Goods
۶	Bulk Payment >	Remark	Tesing
	Schedule Payment		
2	Approvals		2₀ Save Receiver Activate Windows
0	Locator		Go to Settings to activate Windows.

Once Transaction is successful user who share the email address at the Onboarding time will receive the transaction record via email. For details, kindly see at session (14.2 Transaction Record Notification by Email).

7. Receivers

You can save receiver for transfer based on the type of financial transaction (YOMA, Other Bank, Wavepay) in the Main Menu under "Receivers". Under this menu, user can made following activities.

- New Receiver Create new receiver name
- Check user's save contact under the related tab and searching the contact by using search bar
- Transfer Receiver _ Transfer the money to the saved receiver list
- Edit Receiver _ Editing the information of saved contact
- Delete Receiver _ Deleting the saved contact

(7.1) New Receiver - Create new receiver name

To add a receiver for any transfer to Yoma Bank, select on your preferred new create tab and click "New Receiver". Fill in the required information, then click the "Save" button. If users want to save "YOMA Bank" contact, click on YOMA tab or to save the "Other Bank" contact, click on the Other Bank tab or to save the "WavePay" contact, click on the 'WavePay" tab.

Users can save/create not only under Receiver menu but also at the Transaction successful page. We have mentioned details for "How to save contact at the Transaction successful page' at the related page.

Yoi	MA BANK 👃	Ξ	Welcome Backl May Zin Myint		
88	Dashboard		Business Banking Co.L <mark>Receivers</mark>	Click on this button, to create new rece	eiver contact + New Receiver
	Accounts		Yoma Bank	Other Bank WavePay	
٢	Loans		1		C Search Receivers
$\stackrel{\leftarrow}{\to}$	Transaction History		Receiver Name	Account Number	Action
උණි	Transfer Fund	>	Flexi	003811198003730	æ 🖉 💼
දි	Receivers		Flexi Account	007911180003363	æ 🖉 🕯
	Bill Payment		Mayzin	003810219500658	e# 🖉 🗊
đ	Mobile Top-up				
Ð	Bulk Payment	>			
	Schedule Payment				
<u> </u>	Approvals				
0	Locator				A still star Miles I and
					Go to Settings to activate Windows.

Once user click on the "New Receiver" button, "Add Receiver" box will appear. In this box, you need to fill all required information. After filling in the required information, this receiver will be added to your saved list.

Yo	ma Bank 🦺 🛛 🚦	Welcome Backl May Z Business Bankir	oma Bank's new receiv	ver required info	to save in		8 🙆
88	Dashboard	Receivers		-		[+ New Receiver
(Ø)	Accounts	Yoma Ban	Add Receiver	×		Q Search R	eceivers
٢	Loans		Payment Type				
←→	Transaction History	Receiver Name	🔶 Yoma Bank	•		Action	
උෂි	Transfer Fund	Flexi	Receiver Name			æ 🖉	1
දි	Receivers	Flexi Account	Enter Receiver Name			24 🖉	
	Bill Payment	Mayzin	Account Number			e L	1
۵	Mobile Top-up		Enter Account Number				
Þ	Bulk Payment						
.	Schedule Payment		Cancel	Save			
윤	Approvals						
0	Locator						

Other Bank's ne	ew receiver requi	red info to save in the list	_					\$ @
🗄 Dashboard	Receivers	0 Other Bank					+ New	Receiver
ා Accounts	Yoma Bank	Receiver Name				Search Re	ceivers	
💩 Loans		Enter Receiver Name						
←→ Transaction History	Receiver Name	Bank Name	ıe	Branch	Mobile Number	Action		
윤 Transfer Fund >	Dialital Braduat	Select Bank	,	Noumuitour 001	004546470	~	ß	<u>_</u>
දි Receivers		Account Name		наурупам-оот	074340470	240		
Bill Payment	May Zin Myint	Enter Account Name	3ank	Taungyi-1	09442130756	දුණ	Ø	1
🗑 Mobile Top-up	Мау	Account Number	3ank	Taungvi-1	09442130756	coh.	n	
	Zin89012345678901234567890	Enter Account Number		laungyi-1	07442130730	C11	<u>k</u>	
Schedule Payment	Mayzinmyint CB	Mobile Number	L	Pazundaung	09442130756	දුණ	L	
요 Approvals	Mayzinmyint UAB	Enter Mobile Number		Nay Pyi Taw (HO)	09442130756	<u></u>	0	Ŵ
Q Locator		Cancel	. 1					
	Myint	Myint 0018654467890011	d Jank	Taungyi-1	09977951498	දුණු	2	

Yoma Bank 🧶 🛛 🚍	Welcome Backl May 2 Business Banki Wa	vePay's new receiver required info to save i	n 🖉 🙁
🗄 Dashboard	Receivers		+ New Receiver
🗟 Accounts	Yoma Bank	Add Receiver X	O Search Becolvers
loans		Payment Type	
↔ Transaction History	Receiver Name	WavePay	Action
윤 Transfer Fund >	May Zin Myint	Receiver Name	e# 🗊
යි Receivers		Enter Receiver Name	
📑 Bill Payment		WavePay Account Number	
🗑 Mobile Top-up		Enter WavePay Account Number	
🔗 Bulk Payment >			
💼 Schedule Payment		Cancel Save	
ନ୍ଦ୍ର Approvals			
O Locator			

(7.2) Checking receivers list under the related tab and searching the receiver contact

If you have a saved receiver list, you will see the saved "Receiver Name" and "Account Number" under related tab. If users want to search the receiver by using search bar, users can type receiver name which user want to search in the Search Box.

Yo	MA BANK 🥠	A	vail	lable Tabs t	o save as th	e receiver	s	ſ	Search Bar	
88	Dashboard		Re	eceivers	♦				Jearen Bar	+ New Receiver
	Accounts			Yoma Bank	Other Bank	WavePay				Search Receivers
٢	Loans		Ľ				-]
$\stackrel{\leftarrow}{\rightarrow}$	Transaction History			Receiver Name		Accou	int Number		Action	
උදිං	Transfer Fund	>		Flexi		003811	198003730	Transfer Icor	<u>א</u> שיי∟	2
දි	Receivers			Flexi Account		007911	180003363	Edit Icon		2
Ø	Bill Payment			Mayzin		003810	1219500658	Eart Icon		2
Ø	Mobile Top-up									
۶	Bulk Payment	>								
	Schedule Payment								Del	ete Icon
<u></u>	Approvals									
0	Locator									
									Activate V Go to Setting:	VINCOWS s to activate Windows.

(7.3) Transfer Receivers

Users can transfer the money to receiver by clicking "Transfer Icon" at the Receivers page for related services.

Under Yoma tab, if you click on the "Transfer" button, you can see the "Other Account Transfer" page.

Yoi	MA BANK 🌰 😑	Welcome Backl May Zin Myint	۵ 🎝
10		Business Banking Co.Ltd &	
82	Dashboard	Other Account Transfer Page	
0	Accounts	From Account	
٢	Loans	1,487,779,554.88 MMK Available	
\leftarrow	Transaction History	Current Account 001010224501848	
දුණු	Transfer Fund 🗸		
	Own Account Transfer	00361176003730	
	Other Account Transfer	Amount (MMK)	
	Other Bank Transfer	Enter Amount MMK	
	WavePay Transfer	Purpose of Transaction	
දු	Receivers	Remark	
, and a second s	Bill Payment	Enter Remark	
đ	Mobile Top-up		
Þ	Bulk Payment >	Capal	Activate Windows Go to Settings to activate Windows.

Under the Other bank Tab, if you click on the "Transfer" button, you can see the "Other Bank Transfer" page.

Yo	ma Bank 횾 🛛 🚍	Welcome Backl May Zin Myint	
82	Dashboard	Other Bank Transfer Page	
0	Accounts		
6	Loans	From Account	
\Leftrightarrow	Transaction History	1.487,779.554.88 MMK Available Current Account 001010224501848	
<u>2</u> \$	Transfer Fund 🗸 🗸	Transfer to	
	Own Account Transfer	🔊 Ayeyarwady Bank Ltd	
	Other Account Transfer	Receiver Name	
	Other Bank Transfer	Digital Product	
	WavePay Transfer	Receiver Account Number	
දු	Receivers	As1235_33-12_8-9	
	Bill Payment	Branch Name	
E	Mobile Ton-un	Naypyitaw-001	
		Amount (MMK)	Activate Windows
Ŷ	Bulk Payment >		

Under WavePay Tab, if you click on the "Transfer" button, you can see the "WavePay Transfer" page.

Yoma Bank 🌷 🛛 🔳		Welcome Back! May Zin Myint	6 8
82	Dashboard	Business Banking Co.Ltd & WavePay Transfer Page	0.0
80	Accounts]
٢	Loans	From Account WavePay Account	
⇔	Transaction History	• 499,793,800.41 MMK Available • 19842130756 • 09442130756	
උණු	Transfer Fund 🗸 🗸	Amount (MMK)	
	Own Account Transfer	Enter Amount MMK	
	Other Account Transfer	Purpose of Transaction Remark	
	Other Bank Transfer	Cost of Goods Enter Remark	
	WavePay Transfer		
දු	Receivers	Cancel Next	
(internet internet in	Bill Payment		
	Mobile Top-up	I Activate Windows	
۶	Bulk Payment >	Go to Settings to activate	e Windows.
		© 2024 Copyright Yoma Bank. All rights reserved.	

(7.4) Edit Receivers

Users can edit their saved receiver information. To edit receiver information, click on 'Edit" button for related tab and after editing it need to save it. Once users save it, it will save with updated information which users edit.

	Welcome Backl May Zin Mvint		
Үома Ванк 🤚 📃 🚍	Business Banking Co.Ltd &	Own Account Edit Info Data	I I I I I I I I I I I I I I I I I I I
E Dashboard	Receivers		+ New Receiver
🔅 Accounts	Yoma Bank	Edit Receiver X	O Savah Basaliyara
الله Loans		Payment Type	C Search Receivers
←→ Transaction History	Receiver Name	🚸 Yoma Bank 👻	Action
윤 Transfer Fund >	Flexi	Receiver Name	24 🖉 🗊
ြို့ Receivers	Flexi Account	Fiexi	æ 2 🗊
📑 Bill Payment	Mayzin	Account Number	æ 2 🕯
ត្រាំ Mobile Top-up		003811198003730	
Bulk Payment >		Cancel	
Schedule Payment			
		© 2024 Copyright Yoma Bank. All rights reserved.	

Yoma Bank 👶 📃 🚍		Welcome Backl May Zin Myint							5 🔊
	-	Business Banking Co.Ltd 🙀							
82	Dashboard	Receivers	Bank Name					+ New	Receiver
6	Accounts	Vome Benk	Ayeyarwady Bank Ltd						
٢	Other Bank Ed	it Info Data	Account Name				Search Re	eceivers	
←→	Iransaction History	Receiver Name	Digital Product	14	Branch	Mobile Number	Action		
24	Transfer Fund >	Digital Product	Account Number	,	Novovitovu 001	004546470	08	ß	
දි	Receivers	Digital Product	As1235_33-12_8-9	1	Naypyitaw-001	074340470	24	<u>k</u>	
ľ	Bill Payment	May Zin Myint	Branch Name	3a n}	C Taungyi-1	09442130756	උඳි	Ø	Ŵ
Ø	Mobile Top-up	May	Naypyitaw-001 🗸	3 ni	¢				
۲	Bulk Payment >	Zin89012345678901234567890	Mobile Number		Taungyi-1	09442130756	24	2	
	Schedule Payment	Mayzinmyint CB	094546470	L	Pazundaung	09442130756	ę	Ø	Î
2	Approvals	Mayzinmyint UAB	Cancel Save		Nay Pyi Taw (HO)	09442130756	ę	Q	ŵ
0	Locator								
		Myint	Myint 0018654467890011 Mainbury	vza B ank	Taungyi-1	09977951498	දණ	l	Û

Yoma Bank 🧶 🛛 🚍	Welcome BackI May Zin Myint Business Banking Co.Ltd &	WavePay Edit Info Data	ø 8
B Dashboard	Receivers		+ New Receiver
Accounts	Yoma Bank	Edit Receiver X	Q Search Receivers
👌 Loans		Payment Type	
←→ Transaction History	Receiver Name	🕞 WavePay 👻	Action
윤 Transfer Fund >	May Zin Myint	Receiver Name	e# 🖉 💼
င့္မွ Receivers		May Zin Myint	
Bill Payment		WavePay Account Number	
🗑 Mobile Top-up		09442130756	
Ø Bulk Payment >			
Schedule Payment		Cancel	
Approvals	L		
Q Locator			
		a and a spyright forms some room gradies room.	

(7.5) Delete Receivers

Users can delete their saved contact list by clicking on the delete button. To delete receiver information, click on 'Delete" button for related tab. Once user click on it, they can see Delete confirmed Popup. If user click on "Delete" button, this contact will remove from the list.

Yoma Bank	Welcome Back! May Zin Myint			5 0
	Business Banking Co.Ltd	چ		
E Dashboard	Receivers			+ New Receiver
👼 Accounts	Yoma Bank	Other Bank WavePay		Q Search Receivers
👌 Loans		Delete Receiver ×		
←→ Transaction History	Receiver Name	\sim	Acti	on
ౖద్ధి Transfer Fund >	Flexi	(🖬)	29	l til
ලි Receivers	Flexi Account	\smile	e# .	2
Bill Payment	Mayzin	Are you sure you want to delete this receiver?	£\$	2
🛱 Mobile Top-up		This will delete your receiver from the list.		
Ø Bulk Payment >		Cancel Delete		
👼 Schedule Payment				
요. Approvals				
Q Locator				

8. Bill Payment

You can pay bills using your company account in the Main Menu under "Bill Payment."



- If you want to pay a bill, start by choosing the name of the biller you want to pay.
- You can locate the biller's name in the relevant category or type it in the search box to find it.
- You can check the available bill services under the Browse by Category. Currently you can pay below services.
 - o Internet
 - Government & Electricity Meter Bills
 - o Insurance & Health, Business
 - o Entertainment & Digital Coupon
 - Microfinance & Re-Payment
 - Travel & Tours
 - Online Shopping
 - o Education
 - o Property Payment
 - o Others

Yo	ma Bank	Ξ	Welcome Back/ May Zin MyInt Business Banking Co.Ltd &	8 8
80	Dashboard		Bill Payment	
10 10	Accounts		Browse by Category	
٢	Loans		📙 Al 🛃 Internet 🖞 Government & Electricity Meter Bills 🛛 🎧 Insurance & Health 🛛 🐯 Business 🖳 Entertainment & Digital Coupon 🗋 🍘 Microfinance & Re-Payment	
⇔	Transaction History		😰 Travel & Tours 😰 Online Shopping 😰 Education 🔮 Property Payment 🥃 Others	
දුණු	Transfer Fund	>	Riller List	
æ	Receivers			
F	Bill Payment		Available Bill services	
ē	Mobile Top-up		Om 588 BroadBand	
۶	Bulk Payment	>	A Insurance Company Limited	
	Schedule Payment		A Life Insurance Company Limited	
ച	Approvals		AA Marketing Products Ltd	
0	Locator		🛞 AA Medical Products Ltd	
			ttems per page: 10 💌 1- 10 of 77 < <	> >
			Activate Windows Go to Settings to activate Win	

- Once you select your preferred biller's name, choose to transfer from your Yoma account.
- After that, provide the necessary information for the specific biller.

Yoma Bank 🔶 🛛 😑	Welcome Back May Zin Hylnt Col.Ltd &	8
Bashboard Image: Im	Bill Payment Add Communication Fran Account Unit of the Account of the Accou	
A Receivers Bill Payment	Customer ID 4523876	
∦ Mobile Top-up ∲ Bulk Payment >	Customer Name Mayzin	
Schedule Payment	653298	
Q Locator	Contact Number 09442130756	
	Amount 15000	
	Cancel Next Activate Windows Go to Settings to activate Windows.	

After you fill in the information and click the "Next" button, you will see the Transfer Review screen. You can check the details of the transaction you have made. For bill payments, transfer fees should be charged individually for each biller. If there is a fee, you will see it on the Transfer Review screen. After checking the Transfer Review screen, click the "Confirm" button.

VOMA BANK	-	Welcome Backl May Zin Myint	ې فې			
IOMA DANK	-	Business Banking Co.Ltd 👌				
E Dashboard		Bill Payment - Review				
🖏 Accounts						
💩 Loans		From	001010275501659 YDMX6H AMD 608MD662MD8 A7,1XH.			
←→ Transaction Hist	ory		Content Account			
ැති Transfer Fund	>	То	AGB Communication			
C Receivers		Customer ID	4523876			
Bill Payment		Customer Name	Mayzin			
G. Matthe Town		Invoice Number	653298			
er Mobile lop-up		Contact Number	09442130756			
Bulk Payment	>	Amount	15,000.00 MMK			
💼 Schedule Payme	nt	Transfer Fees	0.00 MMK			
요 Approvals		Total Debit Amount	15.000.00 MMK			
Q Locator		By clicking confirm, you agree to the <u>Terms and Conditions</u>				
			Back Confirm			
			Activate Windows Go to Settings to activate Windows.			

Once user click on the "Confirm button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Yoma Bank 🧶	Ξ	Welcome Backl May Zin Myint		@ @
· · · · · · · · · · · · · · · · · · ·		Business Banking Co.Ltd 👌		00
E Dashboard		Bill Payment - Review		
👼 Accounts				
💩 Loans		From	001010275501859 YDMX6H AMD 6D8MD662MD8 A7,1XH.	
🖘 Transaction Histor	y			
அ Transfer Fund	>	То	Verify your transaction X	
🖧 Receivers		Customer ID	Enter One Time Password to verify your transfer	
Bill Payment		Customer Name		
🛱 Mobile Top-up	_	Invoice Number	to authenticate yourself.	
B Hopie top ap		Contact Number		
Bulk Payment	>	Amount		
Schedule Payment	t	Transfer Fees	02:53	
요 Approvals		Total Debit Amount		
Q Locator				
		By clicking confirm, you agree to the <u>Terms and C</u>	nditions	
				Back
			© 2024 Copyright Yoma Bank, All rights reserved.	

Then, if the users have maker access, they can see the "Bill Payment_Awaiting Approval" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the "OK" button at this page, Bill Payment process is complete by maker side.

The checker access user need to approved or rejected or cancel process can make under the Approvals menu.

Yoma Bank 🦺	Ξ	Welcome Backl May Zin Businesss Banking Co.Ltd &			8 ⁶ 3
E Dashboard		Bill Payment - Awaiting Approval			
 Accounts 					
👌 Loans					
41. Transaction History				9	
은 Transfer Fund	>				
යු Receivers			Your payment is initiated and more	signatures (Approvals) are required.	
Bill Payment			Bill Reference ID	f3d81c19-338f-4658-9def-a9fb91a09f62	
🗑 Mobile Top-up			Transaction Date	12 Jun 2024, 10:00	
Bulk Payment	>		From Account	003813144000105 YDMX6H AMD 6D8MD662MD8 A7.,1XH.	
Schedule Payment				Plan our lan Account	
온 Approvals			То	AGB Communication	
Q Locator			Customer ID	24354656	
Help	>		Customer Name	Мау	
			Invoice Number	3453645	
			Contact Number	097687687	
			Amount	15.000.00 MMK	
			Transfer Fee	0.00 MMK	
			Total Debit Amount	15,000.00 MMK	
					Activate Windows Go to Settings to activate Wind ow s

If user have both maker and checker access, they can see the "Payment Success" page and then click on the OK button. Bill Payment process is completed.

Yoma Bank 🚸	Ξ	Welcome Back! Key Zn Businesss Banking Co.Ltd 👌	S 😌 🛞
B Dashboard		Bill Payment - Transaction Success	
6 Accounts			
Loans			
← Transaction History			3)
ුණි Transfer Fund	>		
& Receivers		Your paymen	t is successful.
Bill Payment		Bill Reference ID	429cb661-6b71-483c-a9d3-0ca5a60a1989
@ Mobile Top-up		Transaction Date	12 Jun 2024, 10:54
Bulk Payment	>	From Account	003813144000105 YIMYXH AMD ADBMDAA2MDR 67 1YH
Schedule Payment			Flexi Current Account
요 Approvals		То	AGB Communication
Q Locator		Customer ID	2436547
(?) Help	>	Customer Name	May
		Invoice Number	4565768
		Contact Number	094354366
		Amount	15,000.00 MMK
		Transfer Fee	0.00 MMK
		Total Dabit Amount	15,000.00 MMK
			Activate Windows Go to Settings to activate <mark>Windown</mark>

Once Transaction is successful user who share the email address at the Onboarding time will receive the transaction record via email. For details, kindly see at session (14.2 Transaction Record Notification by Email).

(9) Mobile Top-up

You can top up from your company account in the Main Menu under Mobile Top-up. You can top up following Operators as MPT< Ooredoo, ATOM, Mytel. To make the Mobile to up transaction, please fill following information.

- From Account C Choose the account you want to transfer.
- Mobile Number Enter the mobile number you want to top-up.
- Amount (MMK) Enter the amount to transfer. When selecting the amount, choose the options as 1,000, 3,000, 5,000, 10,000.

Yo	ma Bank 🥠	Ξ	Welcome Backl May Zin Business Banking Co.Ltd &	8
Yo 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	MA BANK Dashboard Accounts Loans Transaction History Transfer Fund Receivers Bill Payment Bulk Payment Schedule Payment	>	Business Banking Co.Ltd & Mobile Top-up Frem Account verrent Account 001010224501948 Weble Number verrent Account 001010224501948 Mobile Number verrent Account (MKK) 1000 5.000 10.000 Cancel Next	
<u>₽</u>	Approvals Locator		Activate Windows Go to Settings to activate Windows.	
			# 1012 Centralski Varen Benk All sinkle seasoned	

After you fill in the information and click the "Next" button, you will see the "Mobile Top Up_Review screen. You can check the details of the transaction you have made. If you receive a Discount % when topping up your phone, you will see it on the Review screen. If not, you can review without discount data.

And then, click on the Confirm button.

Yo	ma Bank	Ξ	Welcome Backi May Zin Business Banking Co.Ltd		් (3)
89	Dashboard		Mobile Top-up - Review		
1	Accounts		From	001010224501848	
٢	Loans		- Twit	YDHX6H AMD 668MD662MD8 A7,1XH. Current Account	
\Leftrightarrow	Transaction History		Тор-ир То	09791001370	
<i>2</i> %	Transfer Fund	>		АТОМ	
දු	Receivers		Top-up Amount	1,000.00 MMK	
(¹⁰	Bill Payment		Discount	0.0%	
đ	Mobile Top-up		Total Debit Amount	1,000.00 MMK	
۶	Bulk Payment	>			
	Schedule Payment		By clicking confirm, you agree to the <u>Terms and Conditions</u>		
<u></u>	Approvals				Back Confirm
0	Locator				
					Activate Windows Go to Settings to activate Windows.

Once user click on the "Confirm button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Yo	ma Bank 🤴	Ξ	Welcome Backl May Zin Business Banking Co.Ltd &			ø 8
82	Dashboard		Mobile Top-up - Review			
÷	Accounts Loans		From	001010224501848 YDMX6H AMD 6D8MD66	2MD8 A7.,1XH.	
⇔	Transaction History		Тор-ир То	Verify your transaction	×	
දූද දු	Transfer Fund Receivers	>	Top-up Amount	Enter One Time Password to verify your transfer	enter the ends in the moreover	
, and the second	Bill Payment		Discount	to authenticate yourself.	enter une coue in une message	
6	Mobile Top-up Bulk Payment	>	Total Debit Amount		-	
E	Schedule Payment		By clicking confirm, you agree to th	02.03		
≗ 0	Approvals Locator			_	_	Back Confirm
				© 2024 Copyright Yoma Bank. All ric	ahts reserved.	

Then, if the users have maker access, they can see the "Mobile Top Up – Waiting Approval" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the "OK" button at this page, Mobile Top Up opening process is complete by maker side.

The checker access user need to approved or rejected or cancel process can make under the Approvals menu.

Yor	ma Bank 🧶	Ξ	Welcome Backl May Zin Businesss Banking Co.Ltd &	8 🗞
88	Dashboard		Mobile Top-up - Awaiting Approval	
(0)	Accounts			
٢	Loans			
\Leftrightarrow	Transaction History			3
<u>0</u> \$	Transfer Fund	>		
යි	Receivers		Your mobile top-up is initiated and r	ore signatures (Approvals) are required.
^b	Bill Payment		Transaction Reference IC	BB-10454624061280133
6	Mobile Top-up		From Accoun	003813144000105 YDMX6H AMD 6D8MD662MD8 A7.,1XH.
۶	Bulk Payment	>		Flexi Current Account
	Schedule Payment		Тор-чр Т	09791001370 ATGM
쓰	Approvals		Top-up Amoun	1.000.00 MMK
0	Locator		Discoun	0.0%
?	Help	>	Total Debit Amoun	1.000.00 MMK
				ОК
				Activate Windows
				Go to Settings to activate windows.
			© 2024 Copyright Yoma Bank. All rights reserved	

If user have both maker and checker access, they can see the "Mobile Top Up Successful" page and then click on the OK button. Mobile Top Up process is completed.

Yo	ma Bank 🧶	Ξ	Welcome Back/ MayZin Businesss Banking Co.Ltd දි			9 8
8	Dashboard		Mobile Top-up - Transaction Success			
10	Accounts					
٢	Loans			C		
⇔	Transaction History			C	9	
<u> 2</u> %	Transfer Fund	>		Your mobile top-u	up is successful.	
දි	Receivers		Tra	insaction Reference ID	BB-11272924061160837	
(a)	Bill Payment			From Account	0079171//000105	
6	Mobile Top-up				YDMX6H AMD 6D8MD662MD8 A7.,1XH. Flexi Current Account	
Þ	Bulk Payment	>		Тор-ир То	09791001370	
	Schedule Payment				АТОМ	
ച്ച	Approvals			Top-up Amount	1,000.00 MMK	
0	Locator			Discount	0.0%	
?	Help	>		Total Debit Amount	1,000.00 MMK	
						Activate Windows Go to Settings to a <mark>ctivate Windows</mark>

Once Transaction is successful user who share the email address at the Onboarding time will receive the transaction record via email. For details, kindly see at session (14.2 Transaction Record Notification by Email).

(10) Bulk Payment

Under this menu, you can check two sub menu as "Bulk Payment" and "Bulk Transaction History".

(10.1) Bulk Payment

If you want to initiate bulk payment, you will click on Bulk Payment in the Main Menu. To get the template for bulk payment files, simply click on "Download Template." Once you have downloaded it, you will receive the Excel template with the appropriate company name on your device.

You should fill in the necessary information you want to transfer into the template file you downloaded.

- Receiver Name Please enter the receiver's name you want to transfer.
- > Receiver Account Number Please enter the receiver's account number for the transfer.
- Amount Enter the amount to transfer.
- Currency Please choose the currency type to transfer (Only able to select 'MMK')
- Transaction Type You need to fill in the details according to your transaction type. For Yoma account transfers, use 'Yoma'; for Wave account transfers, use 'Wave.'
- Receiver Payment Reference You need to insert the reason you want to transfer. (For example Salary,....)
- > Validation Reason No need to fill in.
- > Click on "Browse" then choose the file and upload it with all the information.



Remark: The file size must not exceed than 5 MB.

Yoma Bank 🌲		Ξ	Welcome Back! May Zin Myint	۵ فې
	•		Business Banking Co.Ltd 🔒	0
88	Dashboard		Bulk Payment	
6	Accounts		Click on this button to download bulk template file	Download Template
٢	Loans			
↔	Transaction History	та	Drag and drop here	
28	Transfer Fund	10		
යි	Receivers	clic	k on Browse button	
H.	Bill Payment			
Ø	Mobile Top-up		You can upload payment file in Excel format. <u>Download Buik Template here.</u> Maximum payment limit is 1,000 rows per file. From Account	
Ð	Bulk Payment	\sim	0.00 MMK Available	
	Bulk Payment		Flexi Current Account 003813144000105	
			Purpose of Transaction Remark	
	Bulk Transaction His	tory	Cost of Goods	
	Schedule Payment			Ormed Nave
ഷ	Approvals			Cancer Next
0	Locator		Ac Go	tivate Windows to Settings to activate Windows.

Once you have uploaded the file, you will see the following information. You can review the file name and file size.

Yo	ma Bank 🧶	Ξ	Welcome Backl May Zin Myint	9 8
8	Dashboard		Business Banking Co.Ltd & Bulk Payment	
a) a)	Loans			Download Template
⇔	Transaction History		Drag and drop here	
<i>2</i> %	Transfer Fund	>	or	
ę	Receivers		Ready to upload X	
E.	Bill Payment		File Name : BUSINESSBANKINGCOLTD_05032024112141.xlsx	
Ø	Mobile Top-up		You can upload payment the in Excel format. File Size : 9.7 KB	
Þ	Bulk Payment	~	0.00 MMK Available	
	Bulk Payment		Flexi Current Account 003813144000106 Purpose of Transaction Remark	
	Bulk Transaction Histor	ry	Cost of Goods	
	Schedule Payment			Cancol Next
2	Approvals			
0	Locator			
			© 2024 Copyright Yama Bank. All rights reserved.	

Once you have uploaded the file, you can verify if the information is correct or not. If you find any incorrect transaction, you can check the incorrect information and submit a new corrected file. Under "Validation Reason" column, you can check Incorrect Transactions information. And you can download the upload file by clicking 'Download Transactions" button to check the all data details with validation reason info.

Remark: You cannot proceed to continue, until you update the correct information.

Vo	MA BANK	_	Welcome Backl May Zin Myint						
10		_	Business Banking Co.Ltd						• •
	Dealtheand		From Account						
69	Dashboard		🔶 1,460,956.00 ММК А	vailable		*			
	Accounts		Current Account 0010102	75501859					
я	Loans		Purpose of Transaction				Remark		
٢	Loans		Cost of Goods			*	Testing		
$\leftarrow \!$	Transaction History								
<i>2</i> %	Transfer Fund	>		To check t	he uploa	d file d	ata with va	alidation reaso	on Cancel Next
දු	Receivers			details vou	u can do	wnload	it.		Download Transactions
6	Bill Payment		File Name					(50.00.000)	
~			13032414263100006 vis	J_05032024112141_BB-	8,000.00	ЛММК		650.00 MMK	
đ	Mobile Top-up					-			
۶	Bulk Payment	~	8 / 10		Incorrect 2	Iransactions		Check Valid	lation Reason here
	Bulk Payment		Incorrect Transactions	;					
	Bulk Transaction Histo	bry	Receiver Name	Receiver Account Number	Amount	Currency	Transaction Type	Receiver Payment Reference	Validation Reason
	Schedule Payment								
9	Approvals		Mayzinó	005545570024043	1,000.0000	ММК	Wave	Buying Things	Invalid WavePay Account Number.
0	Locator		Mayzin9	09428176556	1,000.0000	ММК	Yoma	Buying Things	Recipient account number should be only digits and 15 digits exactly, Activate Windows
									Go to Settings to activate Windows.
		- 1			© 2024 Copy	right Yoma Bank. All rigi	hts reserved.		

Users need to fill in the following information for bulk payment.

- From account Choose the account you want to transfer.
- Purpose of transaction Choose what you want to transfer from the 19 list.
- Remark If you pick a number from 1 to 9 at "Proposed of transaction, you do not need to fill in the "Remark". If you choose a number from 10 to 19, you need to provide details about the description in the Remark.

Yo	ma Bank 🤳	Ξ	Welcome Backi May Zin Businesss Banking Co.Ltd &				6 8
82	Dashboard		Bulk Payment				
6	Accounts		From Account *				
٢	Loans		2,499,760,699.00 MMK Available	•			
⇔	Transaction History		Flexi Current Account 003813144000105		Pamark *		
<u>6</u> 8	Transfer Fund	>	Cost of Goods	•	Enter Remark		
Ş	Receivers						
	Bill Payment						Cancel Next
đ	Mobile Top-up		BUSINESSSBANKINGCOLTD_11062024113321.xlsx (uploade	d 11:36, 11 Jun 2024, 8.5 KB)			Download Transactions
Ð	Bulk Payment	\sim					
	Bulk Payment		File Name BUSINESSSBANKINGCOLTD_11062024113321_BB-	Total Amount of Correct Transa 7,000.22 MMK	actions	Transfer Fee 550.00 MMK	
	Bulk Transaction His	tory	11062411365300751.xlsx	Incorrect Transactions			
	Schedule Payment		7/7	0			
<u>گ</u>	Approvals						
0	Locator						Activate Windows
?	Help	>		@ 2024 Conversiont Vama Dank All sights	eee on used		

After you fill in the information and click the "Next" button, you will see 'Bulk Payment_ Review" screen. You can check the details of the transaction you have made. And then, click on the Confirm button.

				V
Yo	ma Bank 🌷	Ξ	Welcome Backi May Zin Businesss Banking Co.Ltd 👌	e 😌 🙁
88	Dashboard		Bulk Payment - Review	
10	Accounts			
٢	Loans		From Account	00381314000105 YUMX6H AMA 05BMD662MDB A7,1XH. Flext Current Account
⇔	Transaction History		Uploaded Bulk File	BUSINESSSBANKINGCOLTD_11062024113321_BB-11062411365300751.xlsx
28	Transfer Fund	>	Total Correct Transactions	7
e.	Receivers			-
(a)	Bill Payment		Iotal Amount of Correct Transactions	7,000.22 MMK
đ	Mobile Top-up		Transfer Fee	550.00 MMK
۲	Bulk Payment	~	Total Debit Amount	7,550.22 MMK
	Bulk Payment		Purpose of Transaction	Cost of Goods
	Bulk Transaction Hist	ory	Remark	Testing
	Schedule Payment		Bu elistic	a confirm you arena to the Tarma and Conditions
ደ	Approvals		By Circuit	g commin, you agree to the <u>terms and conditions</u>
0	Locator			Activate Windows
?	Help	>		
			© 2024 Copyright Y	oma Bank. All rights reserved.

Once user click on the "Confirm button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Yor	ma Bank 🧶	Ξ	Welcome Backt May Zin Businesss Banking Co.Ltd &	3
89	Dashboard		Bulk Payment - Review	
(B)	Accounts		From Account 003613144000105	
\$	Loans		YDMX6H AMD 608MD662MD8 A7.7XH.	
⇔	Transaction History		Verify your transaction X 44113321_BB-11062411365300751.xlsx	
ළු	Transfer Fund	>	Enter One Time Password to verify your transfer	
ද	Receivers		One time password is sent to your registered mobile number. Please enter the code in the message	
(b)	Bill Payment		to authenticate yourself.	
Ø	Mobile Top-up			
Ð	Bulk Payment	~	02:58	
	Bulk Payment			
	Bulk Transaction His	tory		
	Schedule Payment		By clicking confirm, you agree to the Terms and Conditions	
<u>R</u>	Approvals			
0	Locator		Back Confirm	
?	Help	>	© 2024 Copyright Yong Bank. All rights reserved.	

Then, if the users have maker access, they can see the "Bulk Payment – Awaiting Approval" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the "OK" button at this page, Bulk Payment uploading process is complete by maker side.

The checker access user need to approved or rejected or cancel process can make under the Approvals menu.

Yoma Bank 🦺	Ξ	Welcome Bucki May Zin Businesss Banking Co.Ltd 👶	S 🕄
Dashboard		Bulk Payment - Awaiting Approval	
Accounts			
🖟 Loans			
← Transaction History			
윤 Transfer Fund	>	Vour transfer is initiated and more	Signahura (Anneouala) ara raguirad
දි Receivers		Tour transferis initiated and initia	signature (Approvals) are required.
Bill Payment		Iransaction Reference IU	88-12062410302300988
🗑 Mobile Top-up		From Account	003813144000105 YDMX6H AMD 608MD6c2MD8 47,1XH. Floid Current Account
🔗 Bulk Payment	~	Uploaded Bulk File	BUSINESSSBANKINGCOLTD_11062024113321_BB-12062410302300988.xlsx
Bulk Payment		Total Correct Transactions	7
Bulk Transaction Hist	bry	Total Amount of Correct Transactions	7,000.22 MMK
🗒 Schedule Payment		Tensfer	EEO 00 MWK
요 Approvals			50.00 MMK
Q Locator		Total Debit Amount	7,550.22 MMK
(?) Help	>	Purpose of Transaction	Cost of Goods
		Remark	Testing
			Activate Windows Go to Settings to activate View Activate
		© 2024 Copyright Yoma Bank. All rights reserved.	

If user have both maker and checker access, they can see the "Bulk Payment is Successful" page and then click on the OK button. Fixed account opening process is completed.

Yoma Bank 🌷 🛛 🗉	Welcome Backi May Zin Businesss Banking Co.Ltd &	e 😌 🛞
E Dashboard	Bulk Payment - Payment Success	
(B) Accounts		
¿ Loans	(•
←→ Transaction History		
ුදිං Transfer Fund >	Your bulk payme	nt is processing.
Ĉ∉ Receivers	Transaction Reference ID	BB-11062411365300751
Bill Payment	From Account	003813144000105
🗑 Mobile Top-up		YDMX6H AMD 6D8MD662MD8 A7.1XH. Flexi Current Account
🔗 🛛 Bulk Payment 🗸 🗸	Uploaded Bulk File	BUSINESSSBANKINGCOLTD_11062024113321_BB-11062411365300751.xlsx
Bulk Payment	Total Correct Transactions	7
Bulk Transaction History	Total Amount of Correct Transactions	7,000.22 MMK
🗒 Schedule Payment	Transfer Fee	550.00 MMK
Approvals	Total Debit Amount	7.550.22 MMK
Q Locator	Purpose of Transaction	Cost of Goods
(?) Help >	, , , , , , , , , , , , , , , , , , ,	Testing
		ioung
	Please check the details transaction status under the Bulk Transaction History.	Activate Windows Go to Settings to activate Windows

Once, Bulk Payment is successful user who share the email address at the Onboarding time will receive the transaction record via email. For details, kindly see at session (14.2 Transaction Record Notification by Email).

(10.2) Bulk Transaction History

If you want to check the bulk transaction history, click on Bulk Transaction History in the Main Menu. Check the history of the bulk transactions you've made in the Bulk Transaction History. You can check all bulk complete transactions (Cancel, Failed, Approved) which user made.

Yoma Bank 🧶	Ξ	Welcome Back! May Zin MyInt Business Banking Co.Ltd						8 %
B Dashboard		Bulk Transaction History						
Accounts		Reference ID	Transfer From	Uploaded Bulk File	Total Count of Transactions	Transaction Type	Uploaded Date and Time	Trans
		BB-13032415252300635	001010275501859 YDMKSH AMD 6D8MD662MD8 A7, tXH. Current Account	BUSINESSBANKINGCOLTD_05032024112141_BB- 13032415252300635.xtsx	10	Bulk Payment	13 Mar 2024, 15:25	13 Mar
윤 Transfer Fund	>	BB-13032411132800426	003810280500657 YDMX6H AMD aDBHDsa2MDB A7, DH Current Account	BUSINESSBANKINGCOLTD_13032024110600_BB- 13032411132800426.xlsx	2	Bulk Payment	13 Mar 2024, 11:13	4
& Receivers		BB-13032411115300327	003810280500657 YDMK6H AMD 6D8MD862MD8 A7,39H Current Account	BUSINESSBANKINGCOLTD_13032024110600_BB- 13032411115300327.xlsx	2	Bulk Payment	13 Mar 2024, 11:12	
g Mobile Top-up		BB-13032411035000537	003810280500657 VDMX6H AMD 608MD662MD8 A7, 3KH Current Account	BUSINESSBANKINGCOLTD_13032024093805_B 13032411035000537.xlsx	3	Bulk Payment	13 Mar 2024, 11:04	13 Mar
Bulk Payment Bulk Payment	~	BB-13032411011300523	003810280500657 YDMXoH AMD 608MD662MD8 A7, tXH. Current Account	BUSINESSBANKINGCOLTD_13032024093805_B 13032411011300523.xlsx	3	Bulk Payment	13 Mar 2024, 11:01	
Bulk Transaction His	story	BB-13032410421900722	001010224501848 YDMIGH AND 6D8HD662HD8 A7, 5HL Current Account	BUSINESSBANKINGCOLTD_13032024093805_B. 13032410421900722.xlsx	3	Bulk Payment	13 Mar 2024, 10:42	4
Schedule Payment		BB-13032410122700209	001310263500901 VDMK6H AMD 6D8MD662MD8 A7,3KH. Current Account	BUSINESSBANKINGCOLTD_13032024093805_B 13032410122700209.xlsx	2	Bulk Payment	13 Mar 2024, 10:12	13 Mar
Q Locator		BB-13032410051000913	003844170504013 YDMXeH AMD 6D8HD662MD8 A7.5KH. Savings Account	BUSINESSBANKINGCOLTD_13032024093805_B_ 13032410051000913.xlsx	2	Bulk Payment	13 Mar 2024, 10:05	13 Mar
		BB-12032415013400521	001410244500274 YDMKAH AMD 608MD662MD8 A7; 1KH Current Account	BUSINESSBANKINGCOLTD_12032024112412_BB- 12032415013400521.xlsx	3	Bulk Payment	12 Mar 2024, 15:01 Activate Windows	12 Mar
		BB-12032414305100562	003945190500902 YDRKsH AND 608ND662ND8 A7,3KH	BUSINESSBANKINGCOLTD_12032024141812_BB- 12032414305100562.xlsx	1000	Bulk Payment	Go to Settings to activate W 12 Mar 2024. 14:31	/indows, 12 Mar

If you want to see the details of any transaction, you need to click on the specific transaction you want to view. In Bulk Transaction Detail, you can review each uploaded transaction included in the bulk file, line by line. In Bulk Transaction History, you can check the transaction status. Successful transactions will show transaction status as "Success," and unsuccessful ones will show as "Fail.

Remarks - Due to technical limitations, certain validations related to bulk transactions are checked not only on the excel file upload page but also on the bulk transaction history page. Therefore, it's important to check the Bulk Transaction History Details page every time you make a bulk transaction.

Yoi	AA BANK 🧄	Ξ	Welcome Back! May Zin Myint Business Banking Co.Ltd & Co.Ltd Bulk Transaction Det	Transa	ction [Details info	0			ø ⁹ 8
19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	Accounts Accounts Loans Transaction History Transfer Fund Receivers Bill Payment Mobile Top-up	>	Reference ID BB-13032415252300635 Total Count of Transactions 10 Total Amount of Buccessful Tra 10.000.00 MHK Transaction Type Bulk Payment	nsactions	T G S 7 T 6 U U	transfer From DV010275501859 (DMXCH AND oDBNDoo22MI Current Account Incocessful Transactions Vransfor Frees SSOJO MHK Japloaded Date and Time 3 Har 2024, 15:25 Hansto	D8 A7TXH.	404 BU xls 3 Tot 10, Tra 13	aaded Bulk File SINESSBANKINGCOLTD_0503202411214' × ed Transactions st Dabit Amount S50.00 MMK naction Date Mar 2024, 15:36	BB-13032415252300635.
۶	Bulk Payment Bulk Payment	~	Cost of Goods		T	rest				
	Bulk Transaction Histo	iry	Receiver Name	Receiver Account Number	Amount	Currency MMK	Transaction Type	Receiver Pay	ment Reference Transaction State	us Validatior -
¢.	Approvais Locator		Mayzin3 Mayzin4	001044168503487 001011190002018	1,000.00	ммк	Yoma Yoma	Buying Things Buying Things	success	•
			Mayzin5 Mayzin6	001045480002186	1,000.00	ммк	Yoma Yoma	Buying Things Buying Things	A ettissa te W <u>Go to Settings</u> success	indows to activate Windows.

ss Banking Co.Li ose of Transaction Status စစ်ဆေးရန် to Goods	6
Receiver Account Number Amount Currency Transaction Type Receiver Payment Reference Transaction State	us Validation Reason
001015500570 1000.00 MMK Voma Biolog Tologs	
001041168503487 1.000.00 MMK Yorma Buying Things success	-
001011190002018 1.000.00 MMK Yoma Buying Things success	-
001045480002186 1.000.00 MMK Yoma Buying Things	-
005545570024043 1.000.00 MMK Yoma Buying Things	
001015144000047 1.000.00 MMK Yoma Buying Things	-
001044343000209 1.000.00 MMK Yoma Buying Things wcccss	
09428176556 1.000.00 MMK Wave Buying Things MAK	You can only use Flexi Account for WavePay transfers
09791009067 1.000.00 MMK Wave Buying Things Tak	You can only use Flexi Account for WavePay transfers
09963453529 1.000.00 MMK Wave Buying Things rate	You can only use Flexi Account for WavePay transfers

(11) Scheduled Payment

If you want to schedule a payment, choose Scheduled Payment under Main Menu.

- To create the schedule payment, click on Create Scheduled Payment and you will find all your planned payments under "Scheduled Payment."
- You can choose the payment method for scheduled transfers to your own account or to your other account.

Remark: A service fee of 200 kyats per transaction will be charged for scheduled payment. A service fee should be changed under certain conditions.

Yoma Bank 🧶 🛛 🚍	Welcome Backl May Zin Myint				ø 🚯
	Business Banking Co.Ltd 👌				~ ~
E Dashboard	Schedule Payment		-		
🔹 Accounts		To create Scheduled Payr	nent ကို 🛛 🗖	titis Crea	te Schedule Payment
ر المعامة المع	Starting Date Transfer A	Int Transaction Type	Payment Instruction	Status	
←→ Transaction History	21 Feb 2024 1,000.00	MK Scheduled Payment Own Account Transfer	Until further notice	Cancelled	Ť
ුදි Transfer Fund >	Starting Date Transfer A 29 Jan 2024 1.200.00	nt Transaction Type K Scheduled Payment Other Account	Payment Instruction Until further notice	Status Active	~
G Receivers		Iranster			
E ³ Bill Payment	Starting Date Transfer A 18 Dec 2023 10,000.0	int Transaction Type IMK Scheduled Payment Own Account Transfer	Payment Instruction Until further notice	Status Cancelled	~
🗑 Mobile Top-up					
	Starting Date Transfer Av 15 Dec 2023 1,200.00	Int Transaction Type IK Scheduled Payment Own Account Transfer	Payment Instruction Until further notice	Status Active	~
💼 Schedule Payment					
2 Approvals	Starting Date Transfer A 16 Nov 2023 10.00 MM	nt Transaction Type Scheduled Payment Own Account Transfer	Payment Instruction Until a specific date	Status Active	~
Q Locator					
	Starting Date Transfer A 13 Nov 2023 1.00 MM	Int Transaction Type Scheduled Payment Own Account Transfer	Payment Instruction Until further notice	Status Active	~
	Starting Date Transfer A 13 Nov 2023 1.00 MM	nt Transaction Type nt Scheduled Payment Other Account Transfer	Payment Instruction Until further notice	Status Active	~
	Starting Date Transfer A 13 Nov 2023 1,200.00	nt Transaction Type IK Scheduled Payment Own Account Transfer	Payment Instruction Until further notice	Activate Windows G&###Settings to activate Active</th><th>e Windows. 🗸</th></tr></tbody></table>	



(11.1) Entering information for Scheduled Payment Own Account Transfer

If you want to make a payment to your own account, click "Own Account Transfer". To schedule a payment to your personal account, you need to fill in the following details.

- From account Choose the account you want to transfer.
- > To account Choose the other own account to receive the transfer.
- Amount Enter the amount to transfer.
- > Purpose of Transaction Choose the Purpose of transaction within 19 items of drop down list
- Remark Type the description of transfer money.
- Frequency You must select the payment frequency. When selecting the frequency: Daily, Monthly, Bi-Monthly (twice a month); Quarterly (once every three months), Half Yearly (twice a year); and Yearly. (If you choose Daily (Working Day Only), you can pick only the days when the office is open as the starting date)
- Payment Instruction You must select the preferred payment method you want to pay. You can choose two payment methods as below:
 - Until a Specific Date (This schedule will complete the End date)
 - Until Further Notice (There has no End date. You can complete the schedule by going and requesting to complete YOMA bank or you can cancel this schedule by yourself.
- Starting Date Please select a starting date you want to transfer. The Scheduled Payment creation status will be 'Success' only if the authorizer approves before the selected starting date.
- End Date Please select the day you want to end the scheduled payment. If you choose "Until Further Notice" in the Payment Instruction, you don't have to pick

an Ena Bate, roa can make annineca seneaarea payment plans
--

Yoma Bank 🧶	Ξ	Welcome Backi May Zin Businesss Banking Co.Ltd &				
E Dashboard		← Schedule Payment	0		with Deductor	
ම් Accounts		Own Account Transfer Other Account Transfer	Op	ened tab	with Ked color	
🖗 Loans		Own Account Transfer				
←→ Transaction History		Please provide the required information				
උදිං Transfer Fund	>					
යි Receivers		From Account *		To Account *		
📓 Bill Payment		2,499,753,148.78 MMK Available	-	0,000,012,590	If users choose "Until a Specific	
🗑 Mobile Top-up		Flexi Current Account 003813144000105		Current Account 0	n users enoose, ontil a opeenie	
🔊 Bulk Payment	>	50,000		Test	Data", they need to choose "End	
🗟 Schedule Payment		Select schedule payment			· •	
Approvals		Frequency *		Payment Instruction *		
Q Locator		Monthly	*	Until a Specific Date	•	
(?) Help	>	Starting Date *		End Date *		
		12 Jun, 2024	10	31 Jul, 2024	175	
					Cancel Next	
					Activate Windows	
Yoma Bank 🔶	Ξ	Welcome Back! May Zin Businesss Banking Co.Ltd &		8 😵		
-----------------------	---	--	-----------------------	--		
E Dashboard		← Schedule Payment				
Accounts		Own Account Transfer Other Account Transfer				
🐌 Loans		Own Account Transfer				
↔ Transaction History		Please provide the required information				
ద్రి Transfer Fund	>					
& Receivers		From Account *	To Account *			
📑 Bill Payment		🔶 2.499,753,148.78 MMK Available 🗸	3,000,012	If users shoese "Until Further Netice" no		
🗑 Mobile Top-up		Flexi Current Account 003813144000105	Current Acco	If users choose. Until Further Notice no		
🚸 🛛 Bulk Payment	>	50,000	Test	need to choose "End Date"		
💼 Schedule Payment		Select schedule payment				
오. Approvals		Frequency *	Payment Instruction *			
Q Locator		Monthly	Until Further Notic	· · · ·		
(?) Help	>	Starting Date *				
		12 Jun, 2024	Visit the branche	s and request to schedule a payment closure.		
		-		Cancel		
				Activate Windows		

After you fill in the information and click the "Next" button, you will see the Scheduled Payment Review screen. You can check the details of the transaction you have made. After checking the Transfer Review screen, click the "Confirm" button to go the next step.

Yor	MA BANK 🧶	Ξ	Wetcome Back/ May Zin Businesss Banking Co.Ltd 🔗		ø 🌯
89 16)	Dashboard Accounts		← Schedule Payment Schedule Payment - Own Account Transfer Review		
٢	Loans				
€. @	Transaction History Transfer Fund	>	Transaction Reference (D	B8-114-492404189385	
4 2	Receivers Bill Payment		From Account	003913144000105 YOMXAH AMD 608M0662M0B A7.304. Filesi Current Account	
8	Mobile Top-up Bulk Payment	>	To Account	003810279500666 YDIXKAH AND 60BMD662MDB A7,10H. Current-Account	
÷	Schedule Payment		Transfer Amount	50,000.00 MMK	
2	Approvals		Transfer Fee	200.00 MMK	
0	Locator		Total Debit Amount	50,200.00 MMK	
?	Help	>	Remark	Test	
			Frequency	Monthly	
			Starting Date	12 Jun 2024	
			Payment Instruction	Until a specific date	
			End of Payment Date	31 Jul 2024	
			B	alaking continn, you agree to the <u>Terms and Conditions</u> Go to Settings to <u>nething</u> a biographic strategy and the setting of the set of the setting of the setting of the set of t	

Once user click on the "Confirm button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Yoma Bank 🧶	Ξ	Welcome Back/ May Zin Businesss Banking Co.Ltd &
🗄 Dashboard		Schedule Payment Schedule Payment - Own Account Transfer Review
 ₲ Loans ←→ Transaction History ∅ ♂ Receivers 	>	Verify your transaction X Enter One Time Password to verify your transfer
Bill Payment Mobile Top-up	>	One time password is sent to your registered mobile number. Please enter the code in the message to authenticate yourself.
Schedule Payment		02:54
Q Locator		
(?) Help	>	Remark Test
		Frequency Monthly
		Starting Date 12 Jun 2024
		Payment Instruction Until a specific date Control to Settings to activate Windows

Then, if the users have maker access, they can see the "Schedule Paymen Awaiting Approval" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the "OK" button at this page, Schedule Payment creation process is complete by maker side.

The checker access user need to approved or rejected or cancel process can make under the Approvals menu.

Yoma Bank 🦺	Ξ	Veldcome Blackt. Hay Zin Businesss Banking Co.Ltd. &	@ @
B Dashboard			
Accounts			
👸 Loans			<u>9</u>
Transaction History			
요 Transfer Fund	>	Your scheduled payment creation is initiate	and more signatures (Approvals) are required.
A Receivers		Transaction Reference IC	BB-10343624061216738
Bill Payment		From Account	003813144000105 YDMX6H AMD 608MD662MD8 A7,1XH.
🗑 Mobile Top-up			Flexi Current Account
🛷 Bulk Payment	>	To Account	003810219500666 YDMX6H AMD 608MD6622MDB A7.,1XH.
😁 Schedule Payment			Current Account
요 Approvals		Transfer Amount	100,000.00 MMK
Q Locator		Transfer Fee	200.00 MMK
(?) Help	>	Total Debit Amount	100,200.00MMK
		Romari	Test
		Frequency	Monthly
		Starting Date	13 Jun 2024
		Payment Instruction	Until a Specific Date
		End of Payment Date	31 Jul 2024
			Activate Windows Go to Settings to activate Herview
		@ 2024 Copyright Yoma Bank. All rights reserved.	

If user have both maker and checker access, they can see the "Schedule Payment Creation is successful" page and then click on the OK button. Schedule Payment Creation process is completed.

Yoma Bank 🚸 🛛 🔳	Nelcome Backt May Zin Businesss Banking Co.Ltd &			8 ⁹ 0		
Youk Rook @ III III Darkband B Accounts B Accounts B Accounts B Transfer Fund > B Realware 2 B Realware > Loader > > (b) Iware >	Nexana Bang De La A ← Schedule Payment Schedule Payment - Onn Acceunt Transfer Success					
		Remark	Test			
		Programoy	Monthly 12 Due 1924			
		Payment instruction	Until a Specific Date			
		End of Payment Date	31 Jul 2024			
				ОК		
				Activate Windows Go to Settings to activate Windows.		

Once Schedule Payment for Own account creation is successful user who share the email address at the Onboarding time will receive the transaction record via email. For details, kindly see at session (14.2 Transaction Record Notification by Email).

(11.2) Entering information for Scheduled Payment Other Account Transfer

If you want to make a payment to your own account, click "Own Account Transfer". To schedule a payment to your personal account, you need to fill in the following details.

- From account Choose the account you want to transfer.
- > To account Choose the other own account to receive the transfer.
- > Amount Enter the amount to transfer.
- > Purpose of Transaction Choose the Purpose of transaction within 19 items of drop down list
- Remark Type the description of transfer money.
- Frequency You must select the payment frequency. When selecting the frequency: Daily, Monthly, Bi-Monthly (twice a month); Quarterly (once every three months), Half Yearly (twice a year); and Yearly. (If you choose Daily (Working Day Only), you can pick only the days when the office is open as the starting date)
- Payment Instruction You must select the preferred payment method you want to pay. You can choose two payment methods as below:
 - o Until a Specific Date (This schedule will complete the End date)
 - Until Further Notice (There has no End date. You can complete the schedule by going and requesting to complete YOMA bank or you can cancel this schedule by yourself.
- Starting Date Please select a starting date you want to transfer. The Scheduled Payment creation status will be 'Success' only if the authorizer approves before the selected starting date.
- End Date Please select the day you want to end the scheduled payment. If you choose "Until Further Notice" in the Payment Instruction, you don't have to pick



an End Date. You can make unlimited scheduled payment plans.

Yoma Bank 🔶 🛛 🗉	Vietcome Backl May Zin Hylvit Business Banking Co.Ltd 🚖		e 😌			
E Dashboard	← Schedule Payment	Opened t	ab with Rod color			
適 Accounts	Own Account Transfer Other Account Transfer	Opened to	Opened tab with Red color			
¿ Loans	Other Account Transfer					
← Transaction History	Please provide the required information					
_{၉၆} Transfer Fund >						
A Receivers	From Account	To Account				
Bill Payment	1.453.606.00 MMK Available	001044168503487				
g Mobile Top-up	Current Account 001010275501859					
	Amount					
💼 Schedule Payment	30,000		If users choose, "Until a Specific			
요. Approvals	Purpose of Transaction	Remark				
Q Locator	Cost of Goods	▼ test	Data" they need to choose "End			
			Data , they need to choose Life			
	Select schedule payment					
	Frequency	Payment Instruction				
	Monthly	▼ Until a Specific Date	Ψ			
	Starting Date	End Date				
	14 Mar, 2024	30 Apr, 2024	10 m			
			Gancel Next Ctil/ate Windows			
Yoma Bank 🚸 🛛 🗉	Melcome Back May Zen Myett		Cancel NethClivate Windows Go to Settings to activate Windows.			
Yoma Bank E B Dashbaard B Accounts C Leans +++ Transaction History	Veterere Back May 20 Myeet Business Banking Co.Ltd		Cancel Cancel Go to Settings to activate Windows.			
YOMA BANK ■ ∰ Dashbaard ∰ Accounts ∅ Leans € ₁₀ Transaction History ∅ Transfer Fund	Wetcome Back May Zin Myset Business Banking Co.Ltd A		Cancel Cattings to activate Windows. Go to Settings to activate Windows.			
YOMA BANK E B: Dashboard B: Counts B: Loans *** Transaction History @: Transfer Fund Q: Receivers	Wetcrew Back May Zin Myert Business Banking Co.Ltd A	Te Account	Cancel Cattings to activate Windows. Go to Settings to activate Windows.			
YOMA BANK E B1 Dashboard B2 Dashboard B3 Accounts B4 Loans exp Transaction History c0 Transfer Fund C2 Receivers C2 B11 Payment	Wetcome Back May Zin Myelt Business Banking Co.Ltd (2) Checkule Payment Other Account Transfer Øwn Account Transfer Other Account Transfer Prease provide the required information	To Account	Cancel Track Windows. Go to Settings to activate Windows.			
YOMA BANK ■ B2 Dashbeard B3 Accounts B4 Leans 4xa Transaction History A Transfer Fund A Receivers B11 Payment Image: Company	Metores Back May 2h Myet Business Banking Co.Ltd ← Schedule Payment Inva Account Transfer Other Account Transfer Please provide the required information	To Account	Cancel To Settings to activate Windows.			
YOMA BANK E B2 Dashbaard B3 Accounts B4 Loans 4x+ Transaction History CR Transfer Fund CR Receivers B11 Payment Image: Computer Section S	Materia Back May 2h Mynt Business Banking Co.Ltd	To Account	Cancel Cancel Go to Settings to activate Windows.			
YOMA BANK E B Dashboard B Accounts B Loans *u Transaction History C Transfer Fund B Receivers B Bill Payment Mobile Top-up Statelake Fayment	Matchine Back May 2h Myett Business Banking Co.Ltd A Schedule Payment Other Account Transfer Other Account Transfer Other Account Transfer Please provide the required information Prior Account Page Account P	To Account 	Cancel Cancel Goto Settings to activate Windows.			
YOMA BANK E D Dashboard D Dashboard D Leans tuin Transaction History C Transfer Fund D Receivers D Bill Payment Mobile Top-up Duik Payment D Bulk Payment Mobile Top-up Mobile Top-up D Bulk Payment	Matchine Back May 2m Myett Business Banking Co.Ltd A Image: Co.Ltd A	To Account 01044168503487	Cancel Cancel Co to Settings to activate Windows.			
YOMA BANK E ED Dashboard IB Accounts IB Accounts IB Loans *u- Transaction History IB Transfer Fund IB Receivers IB Buik Payment IB Buik Payment IB Schedola Flyment IB Approvalis ID Locator	Materia Back May 201 Myst Business Banking Co.Ltd A Image: Co.Ltd A	To Account 01044168503487	Cancel Cancel Go to Settings to activate Windows.			
YOMA BANK E B2 Dashboard B3 Accounts B4 Loans *u Tansaction History B1 Payment B1 Payment B1 Payment B1 Acpurvels A5 Approvals Q Locator	Vectore Back May 2m Myet Business Banking Co.Ltd	To Account	Cancel Cancel Co to Settings to activate Windows.			
YOMA BANK E B2 Dashboard B3 Accounts B4 Loans *u- Transaction History (2) Transfer Fund 2) Receivers (2) Bill Payment (2) Bulk Payment (2) Schedols Payment (2) Locator	Vectores Back May 200 Myett Business Banking Co.Ltd A C Schedule Payment	To Account v 001044168503487	Cancel Control Settings to activate Windows.			
YOMA BANK ■ E2 Dashboard IB Accounts IB Accounts IB Accounts IB Accounts IB Transfer Fund IB Payment IB Payment IB Payment IB Accounts IB Payment IB Approvals ID Locator	Vectore Back May 201 Myold Business Banking Co.Ltd	To Account To Account 01044168503487 Remark test Payment Instruction	Cancel Coto Settings to activate Windows.			
YOMA BANK ■ CD Dashbeard IM Accounts IM Leans IM Transaction History IM Transfer Fund IM Receivers IM Receivers IM Hobile Top-up IM Bulk Payment IM Schadule Payment IM Approvalis IM Locater	Vectore Back May 200 Myet Business Banking Co.Ltd ② Image: Co.Ltd ③ Image: Co.Ltd ⑤ Image: Co.Ltd ⑤ Select Schedule payment Image: Co.Ltd ⑥ Image: Co.Ltd ⑧ Image: Co.Ltd ⑧ <	To Account U01044168503487 Remark test Payment Instruction	Cancel Coto Settings to activate Windows.			
YOMA BANK ■ YE Dashbeard IM Accounts IM Coans IM Transaction History IM Hobile Top-up IM Hobile Top-up Image: Schedule Payment > Image: Approvals Image: Approvals Image: Approvals Image: Approvals	Vetores Back May Zon Mystet Business Banking Co.Ltd. (2) (*) Schedule Payment Um Account Transfer Other Account Transfer Other Account Transfer Des provide the required information Prove Account Transfer Prove Account Transfer Des provide the required information Prove Account Transfer Des provide the required information Prove Account Transfer Des provide the required information Prove Account Transfer Des formation Cast of Boods Select Schedule payment Provency Monthly Straing Date	To Account Until Further Notice	Cancel Coto Settings to activate Windows.			
YOMA BANK ■ YE Dashbeard IM Accounts IM Coans IM Transaction History IM Hobile Top-up IM Hobile Top-up Image: Schedule Payment > Image: Approvals Image: Approvals Image: Approvals Image: Approvals	Vetores Back May Zm Myst Business Banking Co.Ltd. ② Image: Control	To Account U01044168503487 U01044168503487 Until Further Notice Until Fu				
YOMA BANK ■ CS Dashbeard GS Accounts GA Counts GA Tansaction History GA Receivers GA Receivers GA Hoblie Top-up GA Schedule Payment Schedule Payment > Approvals Q Locator	Vetore Start May ZM Myst Business Banking Co.Ltd. (2) (*) Schedule Payment Um Account Transfer Other Account Transfer Other Account Transfer Des provide the required information Pore Account Transfer Mark Account Mark Valiable Der Account Microsoft Statting Account Microsoft Statting Der Account Microsoft Statting	To Account Image: Constraint of the second secon	Cancel Cate Windows. Co to Settings to activate Windows. Control Control C			

After you fill in the information and click the "Next" button, you will see the Scheduled Payment Review screen. You can check the details of the transaction you have made. After checking the Transfer Review screen, click the "Confirm" button to go the next step.

Yoma Bank 🚸 🛛 🚍	Busine	a Backi May Zin Myint ess Banking Co.Ltd 👌		S ⁹ (8)
80 Dashboard	Schee	dule Payment - Other Account Transfer Review		
Accounts				
🚡 Loans				
← ₅₀ Transaction History		Reference ID	BB-16330224031358157	
윤 Transfer Fund > 슈 Receivers		From	001010275501859 11/074034 AVH0 608056627405 A7, 004. Current Account	
Bill Payment Mobile Top-up		To	00104166803487 EKBBP Jawings Account	
		Transfer Amount	30,000.00 MMK	
😁 Schedule Payment		Transfer Fees	200.00 MMK	
요 Approvals		Total Debit Amount	30,200.00 MMK	
Q Locator		Purpose of Transaction	Cost of Goods	
		Remark	test	
		Frequency	Monthly	
		Starting Date	14 Mar 2024	
		Payment Instruction	Until a specific date	
		End of Payment Date	30 Apr 2024	
		By clicking confirm, you agree to the <u>Terms and Conditions</u>	Activa Go to Se	te Windows
			© 2024 Copyright Yoma Bank. All rights reserved.	

Once user click on the "Confirm button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Yo	MA BANK 🧶	Ξ	Welcome Backl May Zin Myint		e 🖉 🔊
_	•		Business Banking Co.Ltd		00
88	Dashboard		Schedule Payment - Other A	ccount Transfer Review	
1	Accounts				
3	Loans				
⇔	Transaction History		Reference ID	Verify your transaction >	
උෂි	Transfer Fund	>	From	Enter One Time Password to verify your transfer	
Ş	Receivers			One time password is sent to your registered mobile number. Please enter the code in the message	
in the second se	Bill Payment		То	to authenticate yourseir.	
Ø	Mobile Top-up				
۶	Bulk Payment	>	Transfer Amount	02:50	
iii:	Schedule Payment		Transfer Fees		
<u></u>	Approvals		Total Debit Amount		
Q	Locator		Purpose of Transaction	Cost of Goods	
			Remark	test	
			Frequency	Monthly	

Then, if the users have maker access, they can see the "Schedule Paymen Awaiting Approval" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the "OK" button at this page, Schedule Payment creation process is complete by maker side.

The checker access user need to approved or rejected or cancel process can make under the Approvals menu.

Yoma Bank 🚸	E	Network Bashing Co.Ltd A	ି ଓ
Dashboard		← Schedule Payment	
a Accounts		Schedule Payment - Other Account Transfer Awaiting Approval	
& Loans			
% Transaction Histor			
ළම Transfer Fund	>		
& Receivers			
Bill Payment			
Mobile Top-up		Your scheduled payment creation is initiated a	nd more signatures (Approvals) are required.
🐡 🛛 Bulk Payment	>		
Schedule Payment		Hom Account	udostista400/0165 YDMXHA MND 608MK662MD8 A7,1XH. Fileri Current Lacount
Approvals		To Account	00491198002085
 (7) Help 	,		Bawa Thit Express Field Everyday Account
		Transfer Amount	100.000.00 MHK
		Transfer Fee	200.00 MMK
		Total Debit Amount	100.200.00MHK
		Purpose of Transaction	Cost of Goods
		Remark	Test
		Progency	Monthly
		Starting Date	13 Jun 2024
		Payment Instruction	Until a Specific Date
		End of Payment Date	31 Jul 2024
			C ₀ . Save Peoever
			Activate Windows
			Activate Windows

If user have both maker and checker access, they can see the "Schedule Payment Creation is successful" page and then click on the OK button. Schedule Payment Creation process is completed.

Yoma Bank 🧶	Ξ	Nectome Back : Hey Zin Businesss Banking Co.Ltd 🔒	S 😌 😕
뜊 Dashboard			
Accounts			₹
õ Loans			
🚓 Transaction History		Your scheduled payme	nt creation is successful.
관 Transfer Fund	>	Transaction Reference ID	BB-14494124061198141
යු Receivers		From Account	003813144000105
Bill Payment			Flexi Current Account
🗑 Mobile Top-up		To Account	001044168503487 EK88P1
Bulk Payment	>		Savings Account
😁 Schedule Payment		Transfer Amount	30,000.00 MMK
요 Approvals		Transfer Fee	200.00 MMK
Q Locator		Total Debit Amount	30,200.00MMK
(?) Help	>	Purpose of Transaction	Cost of Goods
		Remark	test
		Frequency	Monthly
		Starting Date	12 Jun 2024
		Payment Instruction	Until a Specific Date
		End of Payment Date	31 Jul 2024
			Activate Windows
			Go to Settisse deverivate Windews

Once Schedule Payment for Other account creation is successful user who share the email address at the Onboarding time will receive the transaction record via email. For details, kindly see at session (14.2) Transaction Record Notification by Email).

(11.3) View Scheduled Payment Details

You can see all of your planned scheduled payment listing. If you want to see the details of any payment, you need to click on the specific payment you want to view.



(11.4) Cancel Scheduled Payment after approval

If you want to cancel a scheduled payment that was approved by the Authorizer, you can do so using the following steps:

- If you want to cancel a scheduled payment, you must select the list you want to delete under Scheduled Payment and click Cancel Scheduled Payment.
- After clicking "Cancel Scheduled Payment", a confirmation box will be displayed. You need to provide the reason for the cancellation. If you want to cancel, click "Yes" button. If not, click "No" button.



Yoma Bank 🛑 😑 🚍	Welcome Backl May Zin				
	Business Banking Co.Ltd 🔱				\odot \bigcirc
E Dashboard	Schedule Payment	Add the Ca	ancel Reason		
ر Accounts			•		Create Schedule Payment
👌 Loans	Starting Date		Transaction Type	P yment Instruction	Status 🔨
←→ Transaction History	19 Mar 2024	Are you sure you want to ca	ancel this schedule payment?	Until a specific date	Active
ౖభి Transfer Fund >	Reference ID BB-16292524031876901	Please enter cancel reason.		To 001010290501847 YDMX6H AMD 6D8MD662MD8	Remark test
င်္မွ Receivers		test		A7.,1XH. Current Account	
📑 🛛 Bill Payment	Created By			Next Payment Date	End of Payment Date
🗑 Mobile Top-up	May Zin			19 Mar 2024	31 Mar 2025
Ø Bulk Payment >	Cancel schedule payment	1	No Yes		
🚔 Schedule Payment					
요 Approvals	Starting Date	Transfer Amount	Transaction Type	Payment Instruction	Status
Q Locator	19 Mar 2024	500,000,000.00 MMK	Scheduled Payment Other Account Transfer	Until a specific date	Active
	Starting Date	Transfer Amount	Transaction Type	Payment Instruction	Status

Once user click on the "Yes button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Yoma Bank		_	Welcome Backl May Zin				5
101			Business Banking Co.Ltd 🔱				
88	Dashboard		Schedule Payment				
	Accounts						Create Schedule Payment
3	Loans		Starting Date	Verify your transaction		X Instruction	Status
\Leftrightarrow	Transaction History		17 Hui 2024	Enter One Time Password to verif	y your transfer	apecine date	
උෂි	Transfer Fund	Σ	Reference ID BB-1629252403185	One time password is sent to your registered a	mobile number. Please enter the code in the me	010290501847	Remark test
දි	Receivers			to authenticate yourself.		IXH. rent Account	
	Bill Payment		Created By			Payment Date	
¢	Mobile Top-up		May Zin		02:58	1ar 2024	31 Mar 2025
Ð	Bulk Payment	>	Cancel schedule p				
B	Schedule Payment						
2	Approvals		Starting Date		Transaction Type		
0	Locator		19 Mar 2024	500,000,000.00 MMK	Account Transfer	Until a specific date	Active
					Transaction Type		

After you cancelled the transaction, status will change from active to cencelled.

Yoma Bank 🧶	Ξ	Welcome Backl May Zin Business Banking Co.Ltd	<u>e</u>			Your schedule payment cancelled.	nt has been
Dashboard		Schedule Payment					
Accounts					Cancel St	atus Create Sche	edule Paymer
 Loans Transaction Histor 		Starting Date 19 Mar 2024	Transfer Amount 5,000.00 MMK	Transaction Type Scheduled Payment Own Account Transfer	Payment Instruction Until a specific date	Status Cancelled	~
🎄 Transfer Fund	>	Starting Date 19 Mar 2024	Transfer Amount 500,000,000.00 MMK	Transaction Type Scheduled Payment Other Account Transfer	Payment Instruction Until a specific date	Status Active	~
Receivers		Starting Date 19 Mar 2024	Transfer Amount 500,000,000.00 MMK	Transaction Type Scheduled Payment Other	Payment Instruction Until a specific date	Status Active	~
a Mobile Top-up				Account mansier			
Bulk Payment	>	Starting Date 20 Mar 2024	Transfer Amount 500,000,000.00 MMK	Transaction Type Scheduled Payment Other Account Transfer	Payment Instruction Until a specific date	Status Active	~
Schedule Payment	ŝ						
요. Approvals		Starting Date 20 Mar 2024	Transfer Amount 3.00 MMK	Transaction Type Scheduled Payment Other Account Transfer	Payment Instruction Until a specific date	Status Active	~
Locator		Starting Date 20 Mar 2024	Transfer Amount 22.00 MMK	Transaction Type Scheduled Payment Other	Payment Instruction Until a specific date	Activate Windows Go Active	Vindows. 🗸

(12) Approvals

Under the approval menu, you can check three tabs as "To Do", "Pending Request" and "History". In the Approvals section of the Main Menu, you can view the status of transactions created by the Maker. Authorizers can review the transaction and decide to approve or reject it.

(12.1) Give approve or reject from authorizer under "To Do" tab

Clicking on "To Do" will show tasks for the Authorizer. In the "To Do" section, Authorizers will find each transaction done by the relevant Makers. If you want to make "Approved" or "Rejected", you need to click on each transaction and click on related column.

Yon	4A BANK 🥠	Ξ	Welcome Back! May Zin Businesss Banking Co.Ltd န		Three tabs for Approval menu			ø @
88	Dashboard		Approvals		••			
6	Accounts			To Do(331)	Pending Request(6)		History	
8	Loans		Requesting Approval These transactions require your authority to	io proceed.				
•=+	Transaction History		Initiated Date 06 Jun 2024, 16:02		Transaction Type Other Bank Transfer	Total Amount		^
28	Transfer Fund	>						
යි	Receivers		Transaction Reference ID BB-16023824060648795		Initiated By crm	Transaction Amount 1,000.00 MMK		
(N)	Bill Payment		From Account 003813144000105		To Account 08930108901792601	Transfer Fee 3,000.00 MMK		
8	Mobile Top-up		YDMX6H AMD 6D8MD662MD8 / Flexi Current Account	A7.,1XH.	Ei			
Ð	Bulk Payment	>	Receiver Bank Name Kanbawza Bank Ltd		Receiver Branch Name Sawbwagyikone-1	Purpose of Transaction Cost of Goods/Auto Approve		
2	Schedule Payment							
Ł	Approvals			Click on button t	o Approve or Reject		Reject	pprove
0	Locator							
?	Help	>	06 Jun 2024, 16:01		Transaction Type Other Bank Transfer	3,500.00 MMK		~
			Initiated Date 06 Jun 2024, 15:20		Transaction Type Wave Money Transfer	Total Amount 500.00 MMK		~
			Initiated Date 06 Jun 2024, 15:04		Transaction Type Other Account Transfer	Transaction Amount 500.00 MMK	rate Windows	~
			Initiated Date 06 Jun 2024, 14:31		Transaction Type Fixed Deposit Opening - Transfer © 2024 Couvrate Yang Bark. All facility reserved.	Total Amount Go to 50,000.00 MMK	Settings to activate Wind	ows.

Once user click on the "Approved button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Yo	ma Bank 🧶	Ξ	Welcome Back! May Zin MyInt Business Banking Co.Ltd &						ی 😓
88	Dashboard		Approvals To Do(29	9	Pending Re	quest(42)		History	
® ↔	Loans Transaction History		Requesting Approval These transactions require your authority to p Initiated Date 14 Mar 2024 41:09	Verify your transacti	on	×	Total Amount		~
8 8 8 8	Transfer Fund Receivers Bill Payment Mobile Top-up Bulk Payment	>	Transaction Reference ID BB-11085324031434670 From 005545570024027 VDMX6H AND ODEMDo52MDB AT Flexi Connect Account Purpose of Transaction Cost of Goods/test	Enter One Time Passw One time password is sent to y to authenticate yourself.	ord to verify your transfer vour registered mobile number. Please enter the 02:58	code in the message	Transaction Amount 4.00 MMK Transfer Fee 0.00 MMK		
** **	Schedule Payment Approvals Locator		Initiated Date 14 Mar 2024, 11:04		Transaction Type Wave Money Transfer	-	Total Amount 2.00 MMK	Reject	Approve
			Initiated Date 14 Mar 2024, 10:39		Transaction Type Wave Money Transfer		Total Amount 1.00 MMK		······································

Once you give correct OTP, if the user is first cheker of Any 2 Rule condition, they will see "Your process is successful but need to other authorizer approval" page.

(Note: We just provide sample Other Bank Transfer transaction ss. Based on user's action feature, they will see the related transaction information page)

Yoma Bank 👶	Ξ	Webcome Buck! May Zin Businesss Banking CoLtd &	S 😔
Dashboard		Other Bank Transfer - Awaiting Approval	
6 Accounts			
¿ Loans			
← Transaction History			
2월 Transfer Fund	>	Your process is successful but ne	ed to other authorizer approval.
A Receivers		Transaction Reference ID	88-11505924061282806
📑 🛛 Bill Payment		From Account	003811198003730 YINYALA MITA ADBURACIMIDE AT 1YA
🗑 Mobile Top-up			тинкап ниц ацанциалиа нкл. Flaxi Everyday Account
Bulk Payment	>	Transfer to	Ayeyarwady Bank Ltd
Schedule Payment		Receiver Name	АУА
옾 Approvals		Mobile Number	09691009801
Q Locator		Receiver Account Number	3250001008075018
(?) Help	>	Branch Name	Naypyitaw-001
		Transfer Amount	1.00 MMK
		Transfer Fee	3,000.00 MMK
		Total Debit Amount	3,001.00 MMK
		Purpose of Transaction	Cost of Goods
		Remark	1
			Activate Windows Go to Settings to activate <mark>Windows</mark>

Once you give correct OTP, if the user is cheker who last cheker to complete the transaction, they will see "Transaction is successful" page.

(Note: We just provide sample Other Bank Transfer transaction ss. Based on user's action feature, they will see the related transaction information page)

YOMA BANK 👶	E	entern Lauf Registe Baniesses Banking Gallaf Å Other Bank Franker-Tamaaction Success	ି ତ
Dashboard			
義 Accounts			
@ Loans			
+s Transaction History			
ැම Transfer Fund	>	Transaction is	successful.
& Receivers		Transaction Reference (D	BB-11420324061287468
E Bil Payment		Transaction Date	12 Jun 2024, 11:48:56
Mobile Top-up Dulk Payment	,	Pron-Account	00384470504003 Yannan Awa Salemazinan Alton Zenergia Account
5chedule Payment		Transfer to	Ayeyserwady Bank Ltd
E Approvals		Ruceiver Name	AVA
Q Locator		Mobile Number	0464009801
(?) Help	>	Receiver Account Number	3250001008075018
		Branch Name	Naypytaw-001
		Transfer Amount	849.00 MHK
		Transfer Fee	3,000.00 HHK
		Total Debit Amount	3,849.00 MMK
		Purpose of fransaction	Cost of Doods
		Renark	849
			ox
			Activate Windows Go to Settings to activate Windows.

You can check the successful transaction under the History tab and you can check the details by clicking on each transactions.

Next 8	Welcome Backl May Zin						6
IOMA BANK 🧶 📃	Business Banking Co.Ltd &						ତ୍ୟ କ
멾 Dashboard	Approvals	Transaction Detail					
(酱) Accounts	To Do(229)	Summary		Approval Process		History	
⊛ Loans	Reference ID Created I	Transaction Type	Scheduled Payment Other Account Tr ansfer	May Zin 15 Mar 2024 11:12		Approval Status	Creation Status
←→ Transaction History	BB-16214424031409332 14 Mar :	Created Date	14 Mar 2024, 16:22	APPROVED	her Account Transfer	APPROVED	success
ළම Transfer Fund >	Reference ID Created	Reference ID	BB-16214424031409332			Approval Status	Creation Status
0 Receivers	BB-09182924031509286 15 Mar	Transaction Amount	4.00 MMK		her Account Transfer	(MARONO)	SUCCESS
Bill Payment		Frequency	Daily (Working Day Only)				
🗑 Mobile Top-up	Transaction Reference ID c485de74-9ca3-473a-8892-c81d78489558	Starting Date	15 Mar 2024		Bill Payment		
		Payment Instruction	Until a Specific Date				
Schedule Payment	Transaction Reference ID Initiat BB-10391224031431445 14 Mi	End of Payment Date	19 Mar 2024		ype unt Transfer	Approval Status	Transaction Status
온 Approvals		Transfer Fee	200.00 MMK				
Q Locator	Transaction Reference ID Initia	Total Amount	204.00 MMK		action Type	Approval Status	Transaction Status
-	BB-12032415013400521 121	From	001310263500901 YDMX6H AMD 6D8MD662MD8 A7.,1XH.		Payment	(AFPRIORED)	PROCESSED
	Transaction Reference ID Initi		Current Account		action Type	Approval Status	Transaction Status
	BB-12032414305100562 12 I	То	003910218501695 YDMX6H AMD 6D8MD662MD8 A7.,1XH.		Payment	CHAMAN ED	PROCESSED
			Current Account				
	Transaction Reference ID Init BB-12032413532500023 12	Creation Status	SUCCESS		Payment	Approval Status	Transaction Status
		Approval Status	APPROVED		-		
	Transaction Reference ID Initi	Purpose of Transaction	Cost of Goods/test		action Type	Approval Status	Transaction Status
	88-12032413313800/42 121		Close		Payment	(4199070)	PROCESSED
	Transaction Reference ID Initia	ted Date	Initiated By Transac	tion Amount Tra	nsaction Type	Approval Status	Transaction Status
	BB-12032411273800944 12 M	ar 2024. 1230	crm 1.500.0	DU MMK BU	ik Payment		

If the Authorizer decides to reject the transaction, you need to provide a reason for the rejection.

Yoma Bank 🌷	Ξ	Welcome Backl May Zin Business Banking Co.Ltd 👌			6 0
B Dashboard B Accounts ∂ Loans ↔ Transaction History		Initiated Date 14 Mar 2024, 13:09 Initiated Date 14 Mar 2024, 11:43	Transaction Type Own Account Transfer Transaction Type Wave Money Transfer	Transaction Amount 1.00 MMK Total Amount 5.00 MMK	~
උණ Transfer Fund දි Receivers	>	Initiated Date 14 Mar 2024, 11:41	Transaction Type Are you sure you want to reject this transaction?	Total Amount 4.00 MMK	~
Bill Payment		initiated Date 14 Mar 2024, 11:38	Please enter reject reason.	Total Amount 5.00 MMK	^
lgi Mobile Top-up ⊕ Bulk Payment ■ Schedule Payment	-up Transaction Reference ID BB-11361524031417569 ent > From 003911160002588		Transaction Amount 5.00 MMK Transfer Fee 0.00 MMK		
Approvals		Flexi Everyday Account Purpose of Transaction Cost of Goods/test	Cancel Reject		
				E F	Reject Approve
		Initiated Date 14 Mar 2024, 11:37	Transaction Type Wave Money Transfer	Total Amount 4.00 MMK	
		Initiated Date	Transaction Type © 2024 Copyright Yourn Bonk, All rights reserved.	Total Amount Go to Setting	to activate Windows.

Once user click on the "Rejected button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Yoma Bank 🧶 🛛 🚍	Welcome Backl May Zin Business Banking Co.Ltd	Netcome Buck/ May Zin Business Banking Co.Ltd 🐣						
Dashboard Accounts Loans	Initiated Date 14 Mar 2024, 13:09 Initiated Date 14 Mar 2024, 15:43	Transaction Type Own Account Transfer Transaction Type Wave Money Transfer	Transaction Amount 1.00 MMK Total Amount 5.00 MMK	~				
د اransaction History در المحمد ال	Initiated Date 14 Mar 2024, 11:41	Verify your transaction X	Total Amount 4.00 MMK	~				
& Receivers		Enter One Time Password to verify your transfer	Total Amount	^				
📑 Bill Payment	14 Mar 2024, 11:38 	One time password is sent to your registered mobile number. Please enter the code in the message to authenticate yourself.	5.00 MMK Transaction Amount					
	BB-11381524031417569 From	<u> </u>	5.00 MMK Transfer Fee					
Schedule Payment	YDMX6H AMD 6D8MD662MD8 A7.,1XH. Flexi Everyday Account	02:54	ULUC PIPER					
Locator	Purpose of Transaction Cost of Goods/test							
				Reject Approve				
	Initiated Date 14 Mar 2024, 11:37	Transaction Type Wave Money Transfer	Total Amount 4.00 MMK	Activate Windows				
		Transaction Type		Go to Settings to activate Windows. V				

Once you give correct OTP, rejected process is successful and you will see the "Rejected process has been successful" message.

ashboard	Created Date 15 Mar 2024, 10:55	Transaction Type Scheduled Payment Other Account Transfer	Total Amount 233.00 MMK	
oans	Created Date 14 Mar 2024, 13:48	Transaction Type Scheduled Payment Own Account Transfer	Total Amount 201.00 MMK	
ransaction History ransfer Fund >	Initiated Date 14 Mar 2024, 13:33	Transaction Type Fixed Deposit Opening – Transfer	Total Amount 91,634.02 MMK	
eceivers ill Payment	Initiated Date 14 Mar 2024, 13:27	Transaction Type Wave Money Transfer	Total Amount 4.00 MMK	
obile Top-up ulk Payment >	Initiated Date 14 Mar 2024, 13:09	Transaction Type Own Account Transfer	Transaction Amount 1.00 MMK	
chedule Payment	Initiated Date 14 Mar 2024, 11:43	Transaction Type Wave Money Transfer	Total Amount 5.00 MMK	
ocator	Initiated Date 14 Mar 2024, 11:41	Transaction Type Wave Money Transfer	Total Amount 4.00 MMK	
	Initiated Date 14 Mar 2024, 11:38	Transaction Type Wave Money Transfer	Total Amount 5.00 MMK	
	Initiated Date	Transaction Type	Total Amount	

(12.2) Cancel transaction by maker under the Pending Requesting Tab

The person who initiated the transaction (Maker) can cancel the transaction if they do not want to continue when the relevant Authorizers have not yet approved.

- If you want to cancel a transaction, go to "Pending Request" and click on each transaction
- Click on "Cancel" button

Yor	MA BANK 🧶	E	Welcome Backl May Zin Myint Business Banking Co.Ltd &			e ⁹ 8
89	Dashboard		Approvals			
1	Accounts		To Do(30)	Pending Request(42)		History
6	Loans		Your Pending Requests Your transactions are awaiting for singature(s) of one or more authorizers to	proceed.		
←→	Transaction History		Created Date 13 Mar 2024, 16:37	Transaction Type Scheduled Payment Other Account Transfer	Total Amount 30,200.00 MMK	· ^
296	Transfer Fund	>				
දු	Receivers		Reference ID BB-16330224031358157	Created By May Zin Myint	30,000.00 MMK	
	Bill Payment		From 001010275501859 VDMXALLAND 608M0662MD8 47 1VH	To 001044168503487 EVBED1	Transfer Fee 200.00 MMK	
	Mobile Top-up		Current Account	Savings Account		
Þ	Bulk Payment	>	Payment Instruction Until a Specific Date	Frequency Monthly	Purpose of Transacti Cost of Goods/te	on st
	Schedule Payment		Starting Date 14 Mar 2024	End of Payment Date 30 Apr 2024		
2	Approvals					Cancel
0	Locator					
			Created Date 13 Mar 2024, 16:16	Transaction Type Scheduled Payment Own Account Transfer	Total Amount 50,200.00 MMK	~
			lational Data	Transform Tana	Total Amount	Activate Windows
			13 Mar 2024 00:54	Wavia Monay Tranefar 9 2024 Convictint Yoma Bank, All rights reserved	10 000 00 MMK	v

After use click on cancel button, you will see the cancel confirmation box. And then, you need to entered the cancelled comments.

Yo	ma Bank 🧶	Ξ	Welcome Back! May Zin Myint Business Banking Co.Ltd &					é ⁶ 8	
88	Dashboard		Approvals						
1	Accounts		To Do(30)		Pending Request(42)		History		
٢	Loans		Your Pending Requests Your transactions are awaiting for singature(s) of one of	or more authorizers to pro	proceed.				
⇔	Transaction History		Created Date	•	Total Amo			^	
<u>2</u> \$	Transfer Fund	>	13 Mar 2024, 10:37	Are you sure y	ou want to cancel this transaction?	30,200.00 Mr	лк 		
e.	Receivers		Reference ID BB-16330224031358157	Please enter ca	rans Trans 30,0		Amount MMK		
and the second s	Bill Payment		From 001010275501859	test		Transfer Fee 200.00 MM	к		
Ø	Mobile Top-up		Current Account						
۶	Bulk Payment	>	Payment Instruction Until a Specific Date			Purpose of T Cost of Go	ransaction ods/test		
t.	Schedule Payment		Starting Date 14 Mar 2024		No Yes				
윤	Approvals						С	ancel	
0	Locator								
			Created Date 13 Mar 2024, 16:16		Transaction Type Scheduled Payment Own Account Transfer	Total Amount 50,200.00 Mł	ик	~	
			Initiated Date 13 Mar 2024, 00-54		Transaction Type Have Monou Transfar © 2024 Copyright Yome Bank, All rights reserved.	Total Amount	Go to Settings to activate W	ndows.	

Once you entered the cancel reason, if you want to cancel, click "Yes" button. If not, click "No" button. Once user click on the "Yes button", they can see the OTP screen. Filled One Time Password (OTP) code 6 digit which receive the user's registered mobile phone or Email address.

Yo	ma Bank 🧶	E	Welcome Backl May Zin Myint						8	>
88	Dashboard		Approvals							
	Accounts		To Do(34		Pending Reque	est(42)		History		
3	Loans		Your Pending Requests Your transactions are awaiting for singature(s			_				
⇔	Transaction History		Created Date	Verify your transact	ion	×	Total Amount		^	
28	Transfer Fund	>		Enter One Time Passw	vord to verify your transfer	- 8	30,200.00 Hink			
2	Receivers		BB-16330224031358157	One time password is sent to	your registered mobile number. Please enter the cod	le in the message	30,000.00 MMK			
1	Bill Payment		From 001010275501859	to authenticate yourself.			Transfer Fee 200.00 MMK			
Ċ	Mobile Top-up									
Þ	Bulk Payment	>	Payment Instruction Until a Specific Date		02:58		Purpose of Transaction Cost of Goods/test			
tio -	Schedule Payment		Starting Date 14 Mar 2024							
르						_			Cancel	
0	Locator									
			Created Date 13 Mar 2024, 16:16		Transaction Type Scheduled Payment Own Account Tran	isfer	Total Amount 50,200.00 MMK		~	
			Initiated Date 13 Mar 2024 DO-54		Transaction Type Wave Money Transfer		Total Amount		S te Windows.	

Once you give correct OTP, cancelled process is successful and you will see the "Your transaction has been cancelled" message.

					V
Yoma Bank 🐥	Ξ	Welcome Back! May Zin Business Banking Co.Ltd & Approvals	Cancelled successful message		Vour transaction has been cancelled.
 Accounts 		To Do(0)	Pending Request(3)		History
 ℰ Loans ↔ Transaction History 		Your Pending Requests Your transactions are awaiting for singature(s) of one or more authorizers to proceed.			
ළං Transfer Fund	>	Initiated Date 15 Mar 2024, 13:48	Transaction Type Bulk Payment	Total Amount 10,650.00 MMK	~
옪 Receivers 달 Bill Payment		Initiated Date 15 Mar 2024, 13:46	Transaction Type ATOM Mobile Top-up	Total Amount 1,000.00 MMK	~
	>	Initiated Date 15 Mar 2024, 13:44	Transaction Type Bill Payment	Total Amount 5,000.00 MMK	~
Schedule Payment					
Approvals					
					Activate Windows Go to Settings to activate Windows.

(12.3) Checking Transactions under the History Menu

You can see all approved, rejected and cancelled transaction for both checker and maker. For checker approved transactions, you can see under the "Transaction History" menu as well.

Yoma Bank 🧶 🛛 🗉	Welcome Backl May Zin Myint Business Banking Co.Ltd &					To check	Transaction Sta	atus [®]
12 Dashboard	To Do(34) P			Pending Request(42)	ng Request(42)			
ා Accounts ලී Loans	Transaction Reference ID c485de74-9ca3-473a-8892-c81d78489558	Initiated Date 01 Jan 2024, 15:45	initiated By May Zin Myint	Transaction Amount 5,000.00 MMK		Transaction Type Bill Payment	Approval Status	Transaction Status
← Transaction History	Transaction Reference ID BB-10391224031431445	Initiated Date 14 Mar 2024, 10:39	Initiated By WCS	Transaction Amount 120.00 MMK	Transaction Other Acc	1 Type sount Transfer	Approval Status (#PHROVED)	Transaction Status
යු Receivers ම Bill Payment	Transaction Reference ID BB-12032415013400521	Initiated Date 12 Mar 2024, 15:02	Initiated By crm	Transaction Amount 2,500.00 MMK	Trar Bul	nsaction Type Ik Payment	Approval Status	Transaction Status
 ፼ Mobile Top-up Ø Bulk Payment > Schedule Payment 	Transaction Reference ID BB-12032414305100562	Initiated Date 12 Mar 2024, 14:32	Initiated By crm	Transaction Amount 1,499,500.00 MMK	Tra Bu	nsaction Type Ilk Payment	Approval Status	Transaction Status
Approvals Locator	Transaction Reference ID BB-12032413532500023	Initiated Date 12 Mar 2024, 13:53	Initiated By crm	Transaction Amount 1,500.00 MMK	Trar Bul	nsaction Type Ik Payment	Approval Status	Transaction Status
	Transaction Reference ID BB-12032413313800742	Initiated Date 12 Mar 2024, 13:32	Initiated By crm	Transaction Amount 1,500.00 MMK	Trar Bul	nsaction Type Ik Payment	Approval Status	Transaction Status
	Transaction Reference ID BB-12032411273800944	Initiated Date 12 Mar 2024, 11:30	Initiated By crm	Transaction Amount 1,500.00 MMK	Trar Bul	nsaction Type Ik Payment	Approval Status	Transaction Status
	Transaction Reference ID BB-15071124030624075	Initiated Date 06 Mar 2024, 15:07	Initiated By Thet Paing Soe	Transaction Amount 1.00 MMK	Transac Own Ar	tion Type ccount Transfer	Approval Status	Transaction Status
	Transaction Reference ID BB-15130924030610703	Initiated Date O6 Mar 2024, 15:13	Initiated By Adrian Naing	Transaction Amount 1,000.00 MMK	Transac Wave N	tion Type Aoney Transfer	Activate Windows	Transaction Status

- Approved Status After the Authorizer approves the transactions, the status becomes "Approved." Following approval, a successful transaction is displayed as "Success," while an unsuccessful one is marked as "Failed."
- Rejected Status After the Authorizer rejects the transactions, the status becomes
 "Rejected". Since the transaction is rejected, the transaction status is marked as "Rejected".

Cancelled Status – If the person who started the transaction (Maker) cancels it, the Approval Status changes to Cancelled. After cancellation, the transaction status is also marked as Cancelled.

(13) Locator

If you want to find Yoma bank branches and ATM locations, click the "Locator" in the main menu. You can also check for the availability of Wave Cash-in locations in the future.



If your device does not allow location access, you will receive the following message. In this situation, you can only see ATM locations and Wave Cash-in locations in the Yangon area as default. You cannot see your nearest ATM or Wave shop as a focus view.

Yoma Bank 🔶 🛛 🖃	Welcome Backl May Zin Hyint Business Banking Co.Ltd			e 8
Bill Payment Bill Payment Bill Payment	Locator Mg Satellite Sein Gay Har Hann Thu Yar Catelon Chan Superc (Hang That Yar Br	Port Hand Market Arrows	Dezat	Pain Kan
Buik Payment Schedule Payment Approvals Locator	- Scherk Hampie	ox ox avşeye Rivak Klask Pacoda Q	Bayet Thategwin	Andream An Andream Andream And
	Choose Location Select Location Solution State (Mahamwesin) No (5/24) 358 fibred (Between 70th and 78th st). Thirl Avenue M	Search Location Search Location shorweshin WardMahar Aungmysy Teanship Mandalay Region	Q	Reductor Windows

If you open the location access, you can see your nearest ATM or Wave shop as focus view.



When you are able location access on your device and select a location, you will see the nearest location labeled "Your Nearest", along with the distance in kilometers from where you are.

Yoma Bank 🥠	Ξ	Welcome Backl May Zin MyInt Business Banking Co.Ltd &	
 Dashboard 通 Accounts 通 Loans 		Google Provide Choose Location Search Location All Search Location	Reflorary
←→ Transaction History △← Transfer Fund ← Receivers Bill Payment	>	Your Nearest Thankyin Star City Bid(A2),Unit(49-51)&(61-62),C Wing,Star City Condominium Complex, Thankyin Township, Yangon. Thankyin Star City Building(A-3), C Wing, Unit 49-56, Star City Condo Complex, Thankyin Township, Yangon. +95 & 54 23150 (Ext: 1300, 1301, 1302)	If you open Location Access, you can see nearest ATM, Branch Wayo shop
 Mobile Top-up Bulk Payment Schedule Payment 	>	Thaketa 3.39 km No. 1319, Rm (10/A). Near Kamarkyi Bridge. Shukhinnthar Road. (9)Ward. Thaketa Township. Yangon. Thaketa 3.39 km No. 1319, Rm (10/A). Near Kamarkyi Bridge. Shukhinnthar Road. (9)Ward. Thaketa Township. Yangon. Tel: 01- 553244, 01- 553244, 01- 553244 Thaketa(12ay) 3.62 km	
Approvals Locator		N0.(9/A).Zingama street (west). (2) North Ward,Thaketa Township,Yangon Thaketa(1Zay) S.62 km N0.(9/A).Zingama street (west). (2) North Ward,Thaketa Township,Yangon Tei: 01-569082.01-563064. Call Center 09-796467032 Mingalarzzay S.76 km No. 135. Building No. B(G-2). Corner of Industrial Rd and Bominyaung Rd. Yaetwinkone Ward, Mingalarzaugnyunt Township, Yangon Mingalarzzay S.76 km	Activate Windows Go to Settings to activate Windows.
		© 2024 Copyright Yoma Bank, All rights reserved.	J

If you click on any location on the map, you will go to that place and see its name, address, contact phone number, and how far away the selected location in kilometers.



If you want to search by location category, you can select each category under "Choose Location". You can choose from options like All, Branches, ATMs, Wave Cash-in, etc. If you want to search for an individual location, you can search by typing the name you want to search for under Search Location. Enter the location in the search bar, and you will see it both on the map and in the list of branch locations.

Yoma Bank 🧶	Ξ	Welcome Backl May Zin Myint Business Banking Co.Ltd &		ه ⁹ (ی
E Dashboard		နို့ ၄ ရပ်ကွက် နို့	Star City , Thanlyin,	Grace
Accounts		Vamonnar Rd	City Mart Supermarket	Pwint Win Nandar Garden
👌 Loans		Nater Boom 😳	Star City Building	adi Pagana Twin Star Villa 😜 🧍
←→ Transaction History			B3 Thanlyin	DARYAKAR
ైళ్లి Transfer Fund	>		MIE StarCity Sports Club	CEMETERY Ser Taik St groot Ser Call St
ද _∂ Receivers		Google	Thanluin Refinery	Aurig Toler of St Keyboard shortcuts Map data ©2024 Terms Report a map error
📑 Bill Payment		Choose Location	Search Location	
🗑 Mobile Top-up		ATMs	▼ yangon X	
Bulk Payment	>	All		
💼 Schedule Payment		Branches	0.75 Km	
<u> </u>		ATMs	ominium Complex, Thanlyin Township, Yangon.	
S Locator		Wave Cash-in	3.39 Km nthar Road, (9)Ward, Thaketa Township, Yangon.	
		Thaketa(1 Zay)	3.62 Km	
		N0.(9/A),Zingama street (west), (2) No	th Ward,Thaketa Township,Yangon	Activate Windows
		Mingalarzay	5.76 Km	Go to Settings to activate Windows.
		NUL 133, Building NO, BIG-21, Corner of	@ 2024 Copyright Yong Bank, All rights reserved.	

(14) Transaction Notifications

(14.1) Transaction Notification under notification bell

To see notifications, click on the bell icon at the top right corner of the home page.

Yoma Bank 🧶	Ξ	Welcome Backl May Zin Myint		Г	8 8
E Dashboard		Accounts Summary			Notifications Go to Inbox
🔹 Accounts		Flexi Current Account	Current Account	Current.	→ Transaction Fail Your enterprise account : Mobile Top-up from A 14-03-2024 14:19:06
⊗ Loans ⇔ Transaction Histor	У	0.00 MMK Account No. 003813144000105	0.00 MMK Account No. 003810219500666	1,453,604. Account No. 0010	Request Approval You have been requested for the approval of _ 14-03-2024 14-15:32
ည့် Transfer Fund	>	Current Account	Current Account	Flexi Ju	Creation Success Your enterprise account : Scheduled Paymen to or const is Scheduled Paymen
& Receivers		1,487,779,834.88 MMK Account No. 001010224501848	510,445,585.10 MMK Account No. 001010290501847	499,793,19 Account No. CD3	You have been requested for the approval of
	>	Current Account	Current Account	Current.	14-03-2024 13:50:32
💼 Schedule Paymen	t	2,688,984,414,176.57 MMK Account No. 001310263500901	3,097,490,302,677.02 MMK Account No. 003810280500657	47,619.05 L Account No. 03	14-03-2024 13-46-31 843275000060
옷 Approvals		Approval Request List			See All >>
		Transaction Type	Initiated Date Transaction Amount	Initiated By	Activate Windows
		Scheduled Payment flwn Account Transfer	14 Mar 2024 13:48 -1 ∩0 MMK © 2024 Copyright Yoma Bank. All rights reserved.	Adrian Naing	Go to Settings to activate Windows.

If you click on any notification, you can see the notification list page.

Yo	oma Bank 🔶	Ξ	Welcome Back! May Zin Myint Business Banking Co.Ltd &	8 ⁹ (8)
88	Dashboard		Transaction Fail Your enterprise account : Mobile Top-up from "0038xxxxxxx3730" to "0969xxxxxx9801" : "MYT	>
6	Loans		Request Approval You have been requested for the approval of enterprise account : Mobile Top-up from "0038x	>
<>	Transaction History	,		>
e G	Receivers		Request Approval You have been requested for the approval of enterprise account : Scheduled Payment for Own	>
in the second se	Bill Payment Mobile Top-up		Yoma Bank Your enterprise account 0079xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	>
Þ	Bulk Payment	>	Creation Success Your enterprise account : Super Fixed Deposit Account creation for "0079xxxxxxx3363" with	>
	Schedule Payment		Request Approval You have been requested for the approval of enterprise account : Super Fixed Deposit Accou	>
<u>₽</u>	Approvals Locator		Vora Bank Your enterprise account 0055xxxxxxx0027 has been debited with 4.00 MMK on 14-Mar-2024 13.2	>
			Transaction Success Your enterprise account : WavePay Transfer from "0055xxxxxx4027" to Wave "0969xxxxxxx8801	➤ Activate Windows
		_	Request Approval	Go to Settings to activate Windows.
			© 2024 Convribt Yama Rank All rights reserved	

If you open each notification, you will find detailed information about it.

Yoma Bank 🤚 🛛 🚍		Welco	me Backl May Zin Myint	Notification Details	⊗
	Dashboard Accounts	Ŷ	Yoma Bank Your account 0038xxxxxxx730 has been debited with MMK 12,00	10.00 on 14-Mar-2024 14:28:14	>
8	Loans	¢	Transaction Success Your enterprise account : Bill Payment from "0038xxxxxx3730" t 14 Mar 2024 [14:29 PM	o "Prudxxxxxxited" : "Prud	~
€‡ 2¢	Transaction History Transfer Fund >		Your enterprise account : Bill Payment from "0038xxxxxxx3730" 2024 14:28:14.	' to "Prudxxxxxxxited" : "Prudential Myanmar Life Insurance Limite	d" with 12.000.00 MMK has been processed successfully on 14-Mar-
9 1	Receivers Bill Payment	R	Request Approval You have been requested for the approval of enterprise account :	Bill Payment from "0038xx	>
đ	Mobile Top-up	¢	Transaction Fail Your enterprise account : Mobile Top-up from "0038xxxxxxx3730"	" to "0969xxxxxxx9801" : "MYT	>
ø	Bulk Payment > Schedule Payment	R	Request Approval You have been requested for the approval of enterprise account :	Mobile Top-up from "0038x	>
<u>æ</u>	Approvals	¢	Creation Success Your enterprise account : Scheduled Payment for Own Account Tr	ansfer from "0010xxxxxxx1859	>
0	Locator	B	Request Approval You have been requested for the approval of enterprise account :	Scheduled Payment for Own	Activate Windows > Go to Settings to activate Windows.

You will get the following SMS notifications for each transaction you have made.

Request Approval - After the transaction is completed, the Authorizer will receive an SMS requesting approval.

Example - You have been requested for the approval of enterprise account: Own Account Transfer from "0074xxxxx2345" to "0999xxxxx0207": "Business Banking Company" by "Myo Htut Aung" with 275.00 MMK on 12-Jul-2023 02:19:30 PM.



Approved Transaction – After the Authorizer approves the transaction, the Maker will receive the approved SMS notification.

Example - Your enterprise account: Own Account Transfer from "0999xxxxxx0206" to "0999xxxxxx0207": "Business Banking Company" has been approved by "Wine Chit Su" with 100.00 MMK on 13-Jul-2023 12:55:54 PM.

- Reject Transaction After the Authorizer rejects the transaction, the Maker will receive the rejected SMS notification stating the reason for rejection. Example - Your enterprise account: Own Account Transfer from "9089xxxxxx5678" to "0020xxxxxx3456": "Business Banking Company" has been rejected by "Myo Htut Aung" with 300,000.00 MMK on 15-Jun-2023 06:57:24 AM. Reason: Wrong Transaction Amount
- Cancelled Transaction After the Maker cancels the transaction in pending state, the Authorizer will receive the cancelled SMS notification stating the reason for cancellation. Example – Your enterprise account: Own Account Transfer from "0999xxxxxx0206" to "0999xxxxxx0207": "Business Banking Company" has been cancelled by "Myo Htut Aung" with 100.00 MMK on 13-Jul-2023 11:54:57 AM. Reason: Wrong Transaction Amount
- Transaction Success Both the Maker and Authorizer will receive an SMS. After the transaction is done, successful notification SMS should be sent to both the Maker and the Authorizer.
 Example Your enterprise account: Own Account Transfer from "9089xxxxxx5678" to "0020xxxxxx3456": "Wine Chit Su" with 5,000.00 MMK has been processed successfully on 15-Jun-2023 06:58:55 AM
- Transaction Fail Both the Maker and Authorizer will receive an SMS. After the transaction is done, failure notification SMS should be sent to both the Maker and the Authorizer. Example - Your enterprise account: Own Account Transfer from "9089xxxxxx5678" to "0020xxxxxx3456": "Wine Chit Su" with 5,000.00 MMK cannot be processed due to "System Error" on 15-Jun-2023 06:58:55 AM
- Transaction Success, Credit Receive an SMS notification after a successful transaction that provides date, time and amount credited to your enterprise account.
 Example Your enterprise account 0074xxxxxx2345 has been credited with 5,000.00 MMK 5,000.00 on 15-Jun-2023 06:58:55 AM

Transaction Success, Debit – Receive an SMS notification after a successful transaction that provides date, time and amount debited from your enterprise account.
 Example - Your enterprise account 0074xxxxxx2345 has been debited with 275.00 MMK on 12-Jul-2023 02:19:32 PM.

(14.2) Transaction Record Notification by Email

Once the transaction is complete, users who make the action for related transaction (initiate the transaction (Maker) and approved the transaction (Checker) will receive the transaction record mail.

Note: Only user who share the mail address in Onboarding form can receive this record file)

Yoma Bank Notification			
Yoma Bank Nodrikation (No Reply) Ter ● May Zim Myint			(날) 속도 4만 14 (1991년 1994년 1995년 1994년 19
Dear Valued Customer.			
Business Banking transaction has been successfully processed. Please log in to Business Banking Portal for other transaction information via this link.			
	Yo	ma Bank 🧶	
	Tr	ansaction Record	
	Transaction Reference ID	B8-11420324061287468	
	Transaction Date	12 Jun 2024, 11:48:56	
	From Account	003844170504013 YDNXXH AAD BOBMDE62MDB A7, 13H. Sorings Account	
	Transfer To	Ayeyarwady Bank Ltd	
	Receiver Name	AYA	
	Mobile Namber	09691009801	
	Receiver Account Number	3250001008075018	
	Branch Name	Naypyitaw-001	
	Transfer Arresunt	849.00 MMK	
	Transfer Fee	3,000.00 MMK	
	Total Debit Amount	3,849.00 MMK	
	Papose of Transaction	Cost of Goods	
	Remark	849	
			Activate Windows
	Thank	you for using Yoma Bank	Go to Settings to activate Windows.
	Customer	Care Center 9662.or +959796629062	
	Yoma B	ank Website [www.jornsbank.com/	

(15) Profile Menu

Under the Profile menu, users can see the following services.

- Banking Service
- Switch Company
- Language
- Logout



(15.1) Banking Service

At the Business Service page under the profile menu, users can check three types of services as Business Banking Portal, Supply Chain Financing Portal and Customer Portal and can use preferred portal with following steps.

- Click on preferred use portal of "Next" button
- If you choose Business Banking Portal, you can see the Choose Company Page
- If you choose Supply Chain Financing Portal, you can see related page based on your access.
- If you choose Customer Self-Service Payroll Portal, you can see related page based on your access.
- No need to enter again Username and Password for any portal login

This step intends to be more flexible to use different banking services by using one entry URL linked for same credential user and save the time.



If users choose Business Banking Portal, they can see the "Choose Company" page.



If users choose Supply Chain Financing Portal Portal, they can see realted page based on their access.



If users choose Customer Self-Service Payroll Portal Portal Portal, they can see realted page based on their access.

💌 🌷 Business Banking Portal	🗙 🕴 🌷 Yoma Supply Chain Financing 🛛 🗙	🌲 Yoma Payroll	× +		o	×
← → C == qa-cssppor	tal.yomabank.org/dashboard			7	2	
. I I I I I I I I I I I I I I I I I I I				A an7706	68640	~
YOMA BANK	Yoma Payroll					
Dashboard	Welcome					- 1
Payroll Transaction History	EINGYIN FOUR					. 1
Setting >	Upload Your Payroll File	how to use payroll portal		Download 1	emplate	
	Uploaded Payroll Transac	Drag . Maximun	and drop here Or Browse nupload file size: 5MB			

(15.2) Switch Company

If users have one more company, they can switch their preferred company from current company under this "Switch Company" menu. Users can make the Switch Company without logout the portal at the Dashboard page (beside of the company name) and under the profile menu.

Yo	ma Bank 🦺	=	Welcome Back! May Zin Myint	A 🔊
	•	_	Business Banking Co.Ltd 👌	© O
62	Dashboard		Switch Company	
0	Accounts		May Zin Myint	
٢	Loans			
⇔	Transaction History		Business Banking Co.Ltd	
<u>6</u> %	Transfer Fund	>	Clumantly logged in	
දු	Receivers		CXVC Company 1 Co., Ltd	
(¹⁰)	Bill Payment			
Ø	Mobile Top-up		May Zin Myint	
Ð	Bulk Payment	>		
	Schedule Payment		D Set as default (Optional) Tick here. To set up the Default Company	
<u></u>	Approvals			Back Switch
0	Locator			Activata Windows
				Go to Settings to activate Windows.
			© 2024 Copyright Yoma Bank. All rights reserved.	

Users can set the 'Default Company. To set up the default company, users need to do as following instructions.

- Select a company
- You can see the default company set up tick box at your selected company page
- Tick the box
- Once you tick the box, a confirm pop up will appear to make as default company set up.
- If you remove the tick the box, a confirm pop up will appear to remove as default company set up.
- After you set up the default company set up, you do not need to proceed the select company page at the Login page. (This step will skip)

Yoma Bank 🏚 🚍		=	Welcome Backl May Zin Myint		
		-	Business Banking Co.Ltd	&	
82	Dashboard		Switch Company		
	Accounts		May Zin Myint		
۲	Loans				
←→	Transaction History		Business Banking Co.L	4	
උඳි	Transfer Fund	>	Currandy logged in	Set Default Company X	
දු	Receivers		CXVC Company 1 Co., L	This Business Banking Co.Ltd will login as default company everytime you	
N	Bill Payment			login to Business Banking Portai.	
đ	Mobile Top-up		May Zin Myint	Cancel OK	
Ð	Bulk Payment	>			
	Schedule Payment		Set as default (Optiona	0	
<u>æ</u>	Approvals				Back Switch
0	Locator				
				© 2024 Copyright Yama Bank. All rights reserved.	



(15.3) Entitlement Information

User can check "Entitlement Information" under "Profile" icon at Dashboard. At the "Entitlement Information" sub menu, users can check all available access and limit information of related company to use the Business Banking Portal.

Үөл	MA BANK 🤚 🛛 🚍	Welcome BackI May Zin Businesss Banking Co.Ltd &			ø 8
82	Dashboard	Accounts Summary			Banking Services
1	Accounts				Switch Company
3	Loans	1,484,849,680.23 MMK	2,010,751,221.98 MMK	499,799,347.37 MMk	Entitlement Information
\leftarrow	Transaction History	Account No. 001010224501848	Account No. 001010290501847	Account No. 00391318800005	Language >
උඳිං	Transfer Fund >				Logout
දු	Receivers	Current Account	Current Account	Current Account	
	Bill Payment	2,679,956,486,900.69 MMK Account No. 001310263500901	3,096,481,176,413.73 MMK Account No. 003810280500657	47,619.05 USD Account No. 00384327500006	0
đ	Mobile Top-up				
Þ	Bulk Payment >	Current Account	Current Account	Call Deposit Account	
	Schedule Payment	341,073,067.58 MMK	11,188,779,226.29 MMK	3,515,571,716.97 MM	к
<u>L</u>	Approvals	Account No. 003910218501695	Account No. 001410244500274	Account No. 003945198500913	
0	Locator	Approval Request List			See All >>
?	Help >			Go to Setting	WINDOWS is to activate Windows.

If user click on "Entitlement Information", user can see "Group Information" and "limit Information".

Yoma Bank 🧶 🛛 🚍	Welcome BackI May Zin Businesss Banking Co.Ltd &				ø 😔
2 Dashboard	Entitlement Information	1			
l Accounts	Group				
💩 Loans	1 The designated individuals ha	ve been granted authorization for your corpo	ration's digital banking access, with access rig	ghts customized to their respective accounts.	
←→ Transaction History	Checker 1				~
ِنْهُ Transfer Fund >	Checker 2				~
& Receivers					
≝ Bill Payment	Checker 3				~
🗑 Mobile Top-up	Maker 1				~
	Limit				
Schedule Payment	For your payment transaction:	s, the following signatory rules will be enforce	ed, along with the respective group of authori	zers.	
企 Approvals	Markey Orange		From Lineth	We that	Contract of the second s
Q Locator	Maker Group	Checker Group	From Limit	To Limit	Signature Rule
(?) Help >	Maker 1	Checker 1, Checker 2	0.01	99,999,999,999,999,999,00	Any 1, Any 2
-	Maker 1	Checker 1, Checker 3	1.00	90,000.00	Any 1, Any 3
	Checker 2	Checker 3	1,000,000.00	10,000,000.00	Any 1
			Bac	:k	Activate Windows Go to Settings to activate Windows.

If users click on each group, they can see related group information as Customer Name, Customer ID, Customer Status. Moreover, user want to check available bank account to make the BBP transaction, they need to click on "View Access Detail" button to see in details.

Yoma Bank 🌷	Ξ	Welcome Backl May Zin Businesss Banking Co.Ltd &			6 ⁹ (
記 Dashboard 通 Accounts る Loans		Entitlement Information Group The designated individuals have been grant	ed authorization for your corporation's digital banking access, with	access rights customized to their respective accounts.	
←→ Transaction History		Checker 1			^
ద్రి Transfer Fund	>	Customer Name	Customer ID	Customer Status	
& Receivers		Ei Thiri San	10667243	Active	View Access Detail
Bill Payment		CC6 4C7 4C7 CYD8	10667324	Active	View Access Detail
🗑 Mobile Top-up		Myat Thu	10667666	Active	View Access Detail
Bulk Payment	>	Кау Кау	10972760	Active	View Access Detail
Schedule Payment		May Zin (You)	10972762	Active	View Access Detail
은 Approvals		Aye Aye	10973513	Active	View Access Detail
Locator		Thwe Thwe	10973538	Active	View Access Detail
(?) Help	>	Khin Khin	10973549	Active	View Access Detail
		Yu Yu	10973553	Active	View Access Detail
		Checker 2			~
		Checker 3			Activate Windows Go to Settings to activate Windows. Y

If users click on "View Access Detail" button, they can check the available Bank account and Access details. Full access means user can make the transaction with this bank account. View access means user cane can check the bank account information.

Yoma Bank 🧶	Ξ	Welcome Backl May Zin Businesss Banking Co.Ltd &				ø ®
E Dashboard		Entitlement Information				
Accounts		Group				
👌 Loans		1 The designated individual have bee	ng View Access Detail		× hts customized to their resp	ective accounts.
←→ Transaction History		Checker 1	May Zin			^
ైళ్లి Transfer Fund	>	Customer Name	Account	Access Right	omer Status	
e Receivers		Ei Thiri San	001010001504040	Deed Only Diable	8	View Access Detail
Bill Payment		CC6 4C7 4C7 CYD8	001010224501848	Read Uniy Right	9	View Access Detail
🖙 Mobile Ton-un		Myat Thu	001010290501847	Full Right	9	View Access Detail
		Кау Кау	001310263500901	Read Only Right	9	View Access Detail
Bulk Payment	>	Mau Zie (Veu)	001311144003015	Full Right		[
Schedule Payment					3	View Access Detail
음 Approvals		Aye Aye	001345190500717	Full Right	9	View Access Detail
O Locator		Thwe Thwe	001410244500274	Dood Only Diabt	e	View Access Detail
(?) Help	>	Khin Khin	10973549		Active	View Access Detail
		Yu Yu	10973553		Active	View Access Detail
		Chacker 2	© 2024 Cop	rright Yoma Bank. All rights reserved	l.	

If user have no access bank account, they can see the validation alert.

Yo	ma Bank	Ξ	Welcome BackI May Zin Businesss Banking Co.Ltd			6 ⁹ 8
62	Dashboard		Group			
B	Accounts		1 The designated individual	ave been granted authorization for your corporation's digital banking	access, with access rights c	ustomized to their respective accounts.
٢	Loans					
⇔	Transaction History		Checker 1	View Access Detail	×	×
උඳි	Transfer Fund	>	Maker 1	Ri Ri		^
දු	Receivers		Customer Name		tome ⁻ Status	
(international states)	Bill Payment		Adrian Naing		ive	View Access Detail
R	Mobile Top-up		Y		ive	View Access Detail
Ô	Pulk Paymont		Aye Myat Thu	You do not have access to view the enterprise account.	ive	View Access Detail
*	Buik Payment		Pa Pa	10973567	Active	View Access Detail
	Schedule Payment		Ri Ri	10973925	Active	View Access Detail
<u> </u>	Approvals					
0	Locator		KMZ	10102643	Active	view access Detail
?	Help	>	Myat Myat Ei	10204631	Active	View Access Detail
				© 2024 Copyright Yoma Bank. All rights reser	ved.	

At Limit Information Session, user can check limit amount of each group to approve the related transactions.

Yoma Bank 🧶 🛛 🚍	Welcome Backi May Zin Businesss Banking Co.Ltd &				8 ⁹ 8
🖫 Dashboard	Group				
්ඩ් Accounts ලී Loans	The designated individuals have been	n granted authorization for your corpo	ration's digital banking access, with access righ	ts customized to their respective accounts.	
← Transaction History	Checker 1				~
ക Transfer Fund >	Checker 2				~
if Bill Payment	Checker 3				~
ළි Mobile Top-up	Maker 1				~
Bulk Payment >	Limit				
Schedule Payment	For your payment transactions, the	following signatory rules will be enforce	ed, along with the respective group of authorize	irs.	
요 Approvals	Maker Group	Checker Group	From Limit	To Limit	Signature Rule
(2) Help >	Maker 1	Checker 1, Checker 2	0.01	99,999,999,999,999,999,00	Any 1, Any 2
	Maker 1	Checker 1, Checker 3	1.00	90,000.00	Any 1, Any 3
	Checker 2	Checker 3	1,000,000.00	10,000,000.00	Any 1
			Beck		Activate Windows

(15.4) Change Language

Business banking Portal users can change the language at the login page with three languages as English, Myanmar and Chinese.



Business banking Portal users can change the language at the language sub menu under the profile menu as well.

Yoma Bank 🤚 🛛 🚍	We Bu	Icome Backl Adrian Naing Jainesss Banking Co.Ltd 🖧					Г		0
🗄 Dashboard	A	ccounts Summary							Banking Services
🗟 Accounts		Flexi Current Account		Current Account			Current Account		Switch Company
 ã Loans ↔ Transaction History 		2,999,646,208.78 MMK Account No. 003813144000105		3,500,061,742.22 MMK Account No. 003810219500666			1,486,033,250.57 MMK Account No. 001010224501848	English	Language >
유 Transfer Fund >	I	Current Account		Flexi Current Account			Current Account	မြန်မာ 中文	Logout
ය Receivers 달 Bill Payment		2,010,759,474.64 MMK Account No. 001010290501847		499,802,121.35 MMK Account No. 003913188000051			2,679,955,631,082.62 M	к —	1
je Mobile Top-up ⊗ Bulk Payment >	ì	Current Account		Current Account			Current Account		
Schedule Payment		3,096,481,173,413.73 MMK Account No. 003810280500657		- 47,619.05 USD Account No. 003843275000060			341,091,171.81 MMK Account No. 003910218501695		
Approvals	A	pproval Request List							See All >>
(?) Help >									
		Transaction Type	Initiated Date	Transaction	Amount	Initiated By	Approval Statu	s	
		Own Account Transfer	17 Jun 2024, 09:51	-10,000	0.00 MMK	crm	PENDING		
		Other Bank Transfer	14 Jun 2024, 15:41	-5,000	D.OO MMK	crm	PENDING		
		Other Bank Transfer	13 Jun 2024, 16:39	-100,000	0,000.00 MMK	Thet Paing Soe	(PRADINA), tiv	ate Windo)WS
	1	Other Bank Transfer	13 Jun 2024, 16:05	-1,000	0.00 MMK	crm	(PENDING)		

English language will be default. If users choose Myanmar language, they will see with MM text.



If users choose Chinese language, they will see with Chinese text.

Yoma Bank 🥼	=	欢迎回来 May Zin Myint				0
	-	Business Banking Co.Ltd 🐰			⊎ ¢	9
日、仪表板		账户摘要	_		查看全部 >	·>
a) 账户		Flexi Current Account	Current Account		Current Account	
③ 贷款		0.00 ММК	0.00 MMK		1,453,606.00 MMK	
←→ 交易纪录		户口号码.003813144000105	户口号码. 003810219500666		户口号码. 001010275501859	
2월 转移资金	>					
& 收件人						
19 徽费		1,487,780,154.88 MMK 户口号码. 001010224501848	510,445,665.10 MMK 户口号码. 001010290501847		499,793,800.41 MMK 户口号码. 003913188000051	
● 手机充值					-	
⊘ 批量付款	>	Current Account	Current Account		Current Account	
会排付款		2,688,984,414,578.57 MMK	3,097,490,302,677.02 MMK		47,619.05 USD	
凰 批准		户口号码。001310263500901	户口号码 003810280500657		户口号码.003843275000060	
♥ 定位器		批准请求列表			查看全部 >>	>
		交易类型	启动日期	交易金额	发起人 Activate V弗格哲のMs	
		Scheduled Payment Other Account Transfer	13 Mar 2024_16:37 © 2024 Copyright Yomg Bank, All rights reserved.	-30.000.00 MMK	Go to Settings to activate Windows.	

(15.5) Logout

Click the logout icon at logout sub menu under the profile menu to log out of your current company account. If you click Logout at the top, you will log out of the company account.

Yoma Bank 🌷 🛛 🚦	Ξ	Welcome Backl Adrian Naing Businesss Banking Co.Ltd &					00
🗄 Dashboard		Accounts Summary					Banking Services
 B Accounts B Loans ➡ Transaction History 		Flexi Current Account 2.999,646,208.78 MMK Account No. 003813144000105		Current Account 3,500,061,742.22 MMK Account No. 003810219500666		Current Account 1,486,033,250.57 MMK Account No. 001010224501848	Switch Company Entitlement Information Language
순위 Transfer Fund 2 요 Receivers 당 Bill Payment	>	Current Account 2,010,759,474,64 MMK Account No. 001010290501847		Flexi Durrent Account 499.802.121.35 MMK Account No. 003913188000051		Current Account 2.679.955,631,082.62 MMK Account No. 001310283500901	Logout
Mobile Top-up Bulk Payment Schedule Payment	>	Current Account 3.096.481.173.413.73 MMK Account No. 003810280500057		Current Account 47,619.05 USD Account No. 003843375000050		Current Account 341,091,171,81 MMK Account No. 003910218501695	
Q Locator		Approval Request List					See All >>
⑦ Help	>	Transaction Type	Initiated Date	Transaction Amount	Initiated By	Approval Status	
		Own Account Transfer	17 Jun 2024, 09:51	-10,000.00 MMK	crm	PENCING	
		Other Bank Transfer	14 Jun 2024, 15:41	-5,000.00 MMK	crm	PENDING	
		Other Bank Transfer	13 Jun 2024, 16:39	-100,000,000.00 MMK	Thet Paing Soe	rememActivate Windo	OWS
		Other Bank Transfer	13 Jun 2024, 16:05	-1,000.00 MMK	crm	Go to Settings to ac	tivate Windows.

If you do not take any action, your session will expire in five minutes. Click OK and it will exit automatically.

	Welcome Backl May Zin Myint				
	Business Banking Co.Ltd 👌				
🔒 Dashboard	Accounts Summary		See All >>		
🔹 Accounts	Flexi Current Account	Current Account	Current Account		
لَّ Loans	0.00 ММК	0.00 ММК	1,453,604.00 MMK		
←→ Transaction History	Account No. 003813144000105	Account No. 003810219500666	Account No. 001010275501859		
윤 Transfer Fund >	Current Account		Flexi Current Account		
2 Receivers	1,487,779,834.88 MMK Your session timed out.	Please sign in again.	499,793,799.41 MMK		
Bill Payment	Account No. 001010224501848	OK	Account No. 003913188000051		
🗑 Mobile Top-up					
🛷 Bulk Payment >	Current Account	Current Account	Current Account		
Schedule Payment	2,688,984,414,176.57 MMK Account No. 001310263500901	3,097,490,302,677.02 MMK Account No. 003810280500657	47,619.05 USD Account No. 003843275000060		
요 Approvals					
Q Locator	Approval Request List		See All >>		

(16) Help

Under Help menu, it will include three menus as User Manual, FAQ and Limit and Fees.



16.1 User Manual

Under this menu, user can check and download the User Manual in English and Myanmar version.

• If user click on "View" button, user can see related User Manual details and download it.

			Walsoma Backl, May 7in		•
88	Dashboard		Businesss Banking Co.Ltd &		é" 8
(0)	Accounts		User Manual		
۵	Loans		2224-221		
\Leftrightarrow	Transaction History		User Manual (English Vers	sion)	* View
<u>6</u> %	Transfer Fund	>	Release Date : 08 May, 2024		
දි	Receivers			Click on View button to see User M	anual Details
	Bill Payment		200 • 301		
ø	Mobile Top-up		Desires Base Basines Berland Unit Partial Unit Partial Version : 1.6	ersion)	* View
Þ	Bulk Payment	>	Release Date : 08 May, 2024		
	Schedule Payment				
쓰	Approvals				
0	Locator				
?	Help	~			
	User Manual		User can che	ck three menu under Help menu	
	FAQ				Activate Windows Go to Settings to activate Windows.
	Limit & Fees			© 2024 Copyright Yoma Bank. All rights reserved.	

When user click on "View" button of ENG user manual, they can see user manual detail and download the file by clicking download button in English language.



When user click on "View" button of MM user manual, they can see user manual detail and download the file by clicking download button in Myanmar language.



16.2 FAQ

Under this menu, user can check Business Banking Portal's FAQ questions and Answers.

80	Dashboard		Welcome Backl May Zin Businesss Banking Co.Ltd &	∮ ⊗
	Accounts		FAQ	
6	Loans		What is a business banking portal?	^
\Leftrightarrow	Transaction History		This is a digital online banking platform to facilitate smooth banking operations for business customers.	
<u>6</u> %	Transfer Fund	>	How to login to the business banking portal?	~
G	Receivers			
(b)	Bill Payment		Can I make a payment to everyone's Yoma bank accounts? How do I make a payment?	~
đ	Mobile Top-up		How do I make multiple payments at one time?	~
~	Bulk Payment	>	Can I transfer money to Other Bank? How much does it cost to make one transaction?	~
	Approvals		My payment transaction has not arrived? What Can I do?	~
0	Locator		Where can I check my payment's transaction status?	~
?	Help User Manual	~	I'm not getting One Time Password (OTP). What Can I do?	~
	FAQ		I forgot my password. How can I do?	Activate Windows 🗸
	Limit & Fees		@ 2024 Copyright Yoma Bank, All rights reserved.	Go to Settings to activate Windows.

16.3 Limit & Fees

Under this menu, user can Transaction limit and fees for Standard transaction limit and fees and Your Requested Transaction Limit and Fees.

- Standard Transaction limit and fees will effective for all global Business Banking Portal users.
- Your Requested Transaction limit and fees will effective based on customized requested company which it requested as customizable to align their company requirement. And only customized requested company user can see this limit and fees data because.

Yoma Bank 🌵 🛛 🚍		Ξ	Welcome Budd Adrian Naing Businesss Banking Co.Ltd 👌				@ Ø
E Dashboard			Limit & Fees				
6	Accounts		Standard Transaction Limit & Fees				
٦	Loans		Transaction Type (MMK-MMK)	Per Transaction Limit	Daily Transaction Limit	Fees	
⇔	Transaction History		Other Account Transfer	500,000,000.00	1,000,000,000.00	Free	
24	Transfer Fund	>	Other Bank Transfer	100,000,000.00	100.000.000.00	0.01% on amount (Minimum 3000 MMK)	
යි	Receivers		Own Account Transfer	500,000,000.00	Unlimited	Free	
Ľ	Bill Payment						
Ø	Mobile Top-up		Your Requested Transaction Limit & Fees				
Ð	Bulk Payment	>	Transaction Type (MMK-MMK)	Per Transaction Limit	Daily Transaction Limit	Fees	
5	Schedule Payment		Scheduled Payment Other Account Transfer	500,000,000.00	1,000,000.000.00	200 MMK	
<u>L</u>	Approvals		Scheduled Payment Own Account Transfer	500,000,000.00	25,000,000.00	200 MMK	
0	Locator		Bulk Payment	500,000,000.00	1,000,000,000.00	Free	
?	Help	~	Other Account Transfer		1.000.000.000.00	Free	
	User Manual		Other Bank Transfer		100.000.00	0.01% on amount (Minimum 3000 MMK)	
	FAQ				100,000,000		
	Limit & Fees		"Your requested limit and Fees will be effective	for related transactions.			
	Schedule Payment transaction will charge 200MMK per transaction.				Activate Windows		
			Bill payment transaction will charge based on t	he biller.		Go to Settings to activate	windows.