

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 Profile Menu)	May Zin Myint



		<ul style="list-style-type: none">- 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	<ul style="list-style-type: none">- Selecting banking service (ON the access for all services) at login step- Switch banking service (ON the access for all services) at under the profile menu	May Zin Myint
15 Mar 2024	1.4	<ul style="list-style-type: none">- Select Banking Service- Profile Menu (Switch Company, Default Company, Switch Banking Service)- Name Changing from "Recipient" to "Receiver"	May Zin Myint
1 Feb 2024	1.3	<ul style="list-style-type: none">-Digital Access Request Form-Search by Transaction Type- Two factors authentication method (SMS, Email)	May Zin Myint
1 Dec 2023	1.2	<ul style="list-style-type: none">- Fixed Deposit Accounts (Section 5)- 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)	May Thu Win Shwe



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

Reviewers

Name	Department	Date Reviewed
Phyo Lwin	Branch Operations	xx Jun 2024
Lwin Yamin Aye	CXVC	xx Jun 2024
Thet Hsu Wai	Digital Products	xx Jun 2024

Approval and Sign-off

Name	Title	Department	Date Approved
Phyo Lwin	Head of Branch Operations	Branch Operations	xx Jun 2024

Table of Contents

1. Login	5
(1.1) Choosing Language	5
(1.2) Filling Username and Password	5
(1.3) Filling OTP	5
(1.4) Password Changing	6
(1.5) Selecting Banking Services	7



(1.6) Selecting Company.....	9
(1.7) Login Successful	10
(1.8) Forgot Password	10
(1.8.1) Filling the Forgot Password info	11
(1.8.2) Fill OTP and Requesting the “Resend OTP”	12
(1.8.3) Choosing Company	12
(1.8.4) Set up the update Password.....	12
2. Dashboard	13
(2.1) Account Summary	13
(2.1.1) Account details	14
(2.2) Approvals List.....	14
(2.3) Recent Bill Payment list	15
(2.4) Recent Transactions.....	15
(2.5) (Switch Company Icon.....	16
3. Accounts.....	17
3.1 Account Menu	17
(3.1.1) Account Summary.....	18
(3.1.3) Checking Transaction Details.....	19
(3.1.4) Download Account Statement.....	19
(3.2) Fixed Deposit Accounts.....	20
(3.2.1) Fixed Deposit	21
(3.2.2) Super Fixed Deposit.....	26
4. Loan Overview.....	31
4.1 Loan Info.....	31
(4.1.1) Loan Detail	32
(4.1.2) Summary	32
(4.1.3) Repayment Schedule.....	32
5. Transaction History	33
(5.1) Transaction History.....	33
(5.2) Transaction History Search	34
(5.3) Transaction Details	35
6. Transfer Fund	36
(6.1). Transfer to own account.....	36
(6.2) Transfer to other account	39



)6.3(Transfer to other bank.....	43
Click on Next button to go next step.	45
(6.4). WavePay Transfer	48
7. Receivers	51
(7.1) New Receiver - Create new receiver name.....	51
(7.2) Checking receivers list under the related tab and searching the receiver contact	53
(7.3) Transfer Receivers.....	54
(7.4) Edit Receivers.....	55
(7.5) Delete Receivers	57
8. Bill Payment.....	57
(9) Mobile Top-up.....	61
(10) Bulk Payment	64
(10.1) Bulk Payment	64
(10.2) Bulk Transaction History	68
(11) Scheduled Payment	70
(11.1) Entering information for Scheduled Payment Own Account Transfer	71
)11.2) Entering information for Scheduled Payment Other Account Transfer	74
(11.3) View Scheduled Payment Details.....	77
(11.4) Cancel Scheduled Payment after approval	78
(12) Approvals	80
(12.1) Give approve or reject from authorizer under “To Do” tab	80
(12.2) Cancel transaction by maker under the Pending Requesting Tab	84
(12.3) Checking Transactions under the History Menu.....	86
(13) Locator	87
(14) Transaction Notifications	90
(14.1) Transaction Notification under notification bell.....	90
(14.2) Transaction Record Notification by Email.....	93
(15) Profile Menu	93
(15.1) Banking Service	94
(15.2) Switch Company	96
(15.3) Entitlement Information	98
(15.4) Change Language	100
(15.5) Logout	102
(16) Help.....	103
16.1 User Manual.....	104



16.2 FAQ.....	105
16.3 Limit & Fees.....	105

1. Login

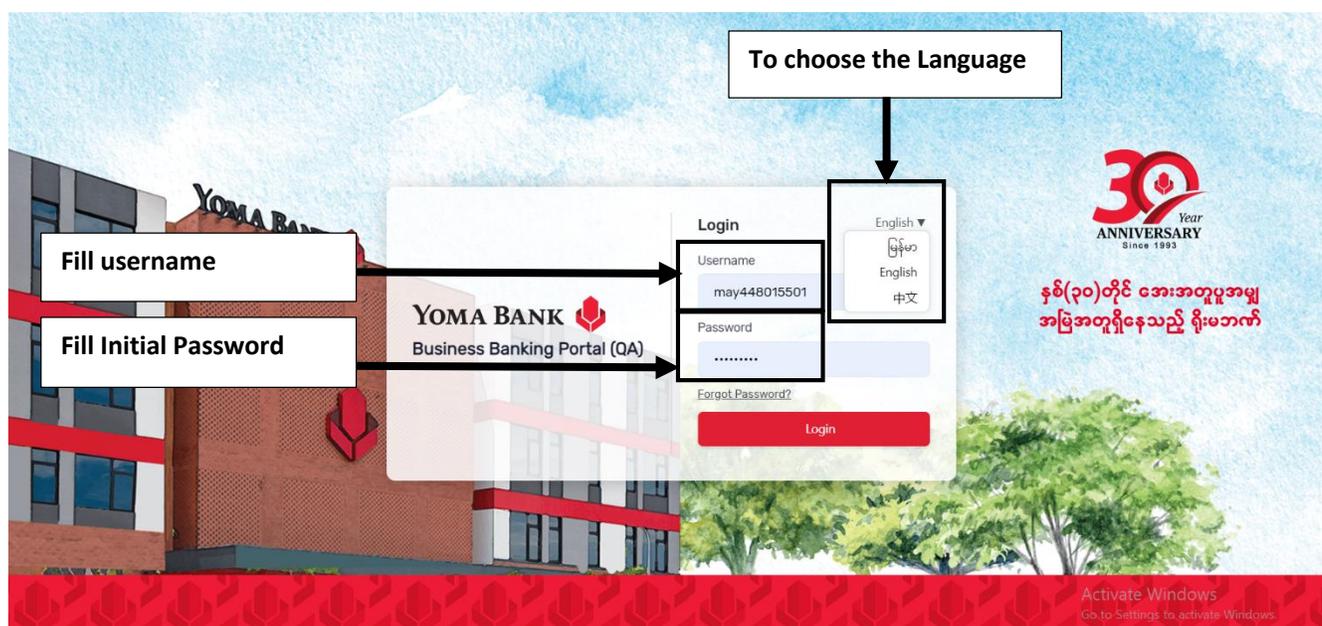
Users can open any browser (Internet Explorer, Mozilla Firefox, Google Chrome, etc...) to use Yoma Bank’s Business Banking Portal. The access URL address is <https://business banking.yomabank.com>.

(1.1) Choosing Language

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

(1.2) Filling Username and Password

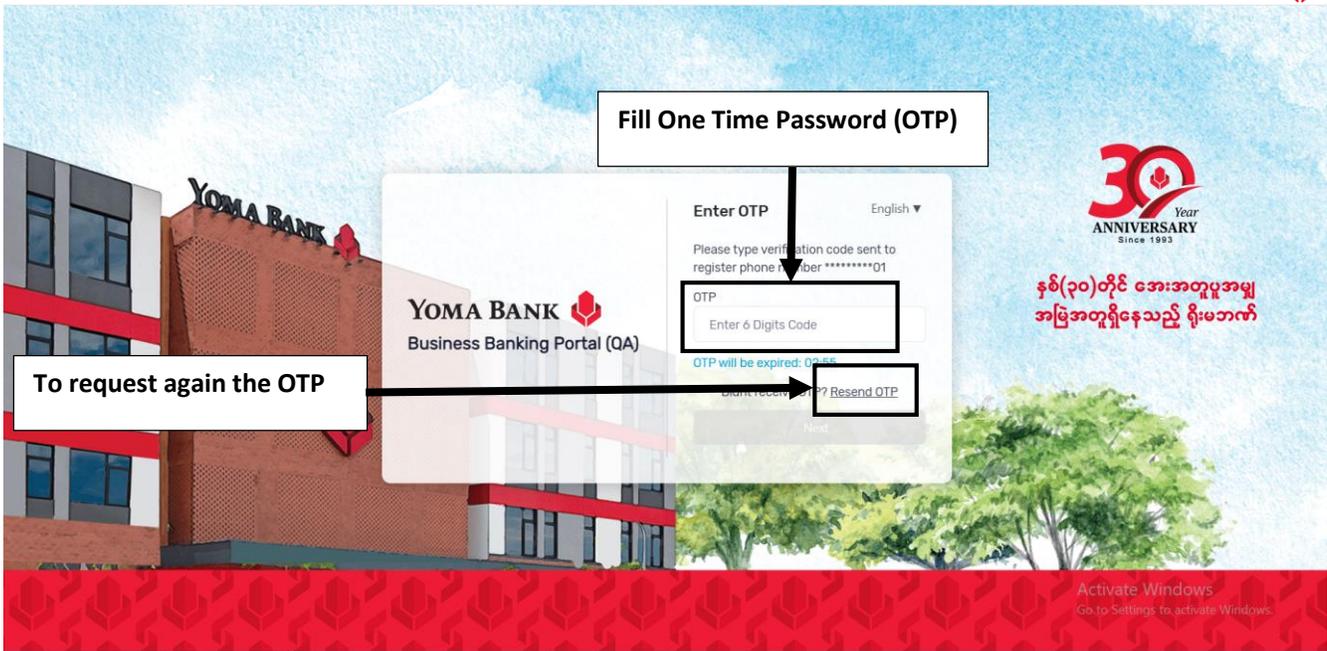
Type in username and initial password which is sent by Yoma bank to your phone sms or mail. If you are currently a customer (user) using Yoma Bank’s Next App, CSSP, SCF, you can use the same username and password for login process.



(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.

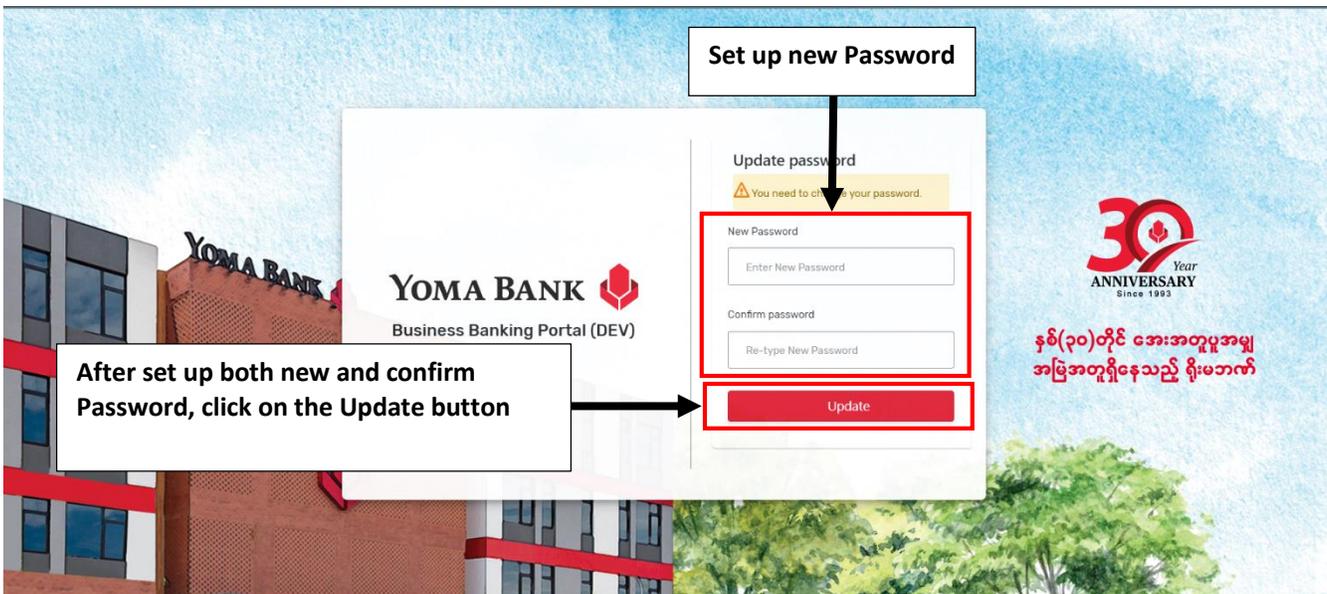


(1.4) Password Changing

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.



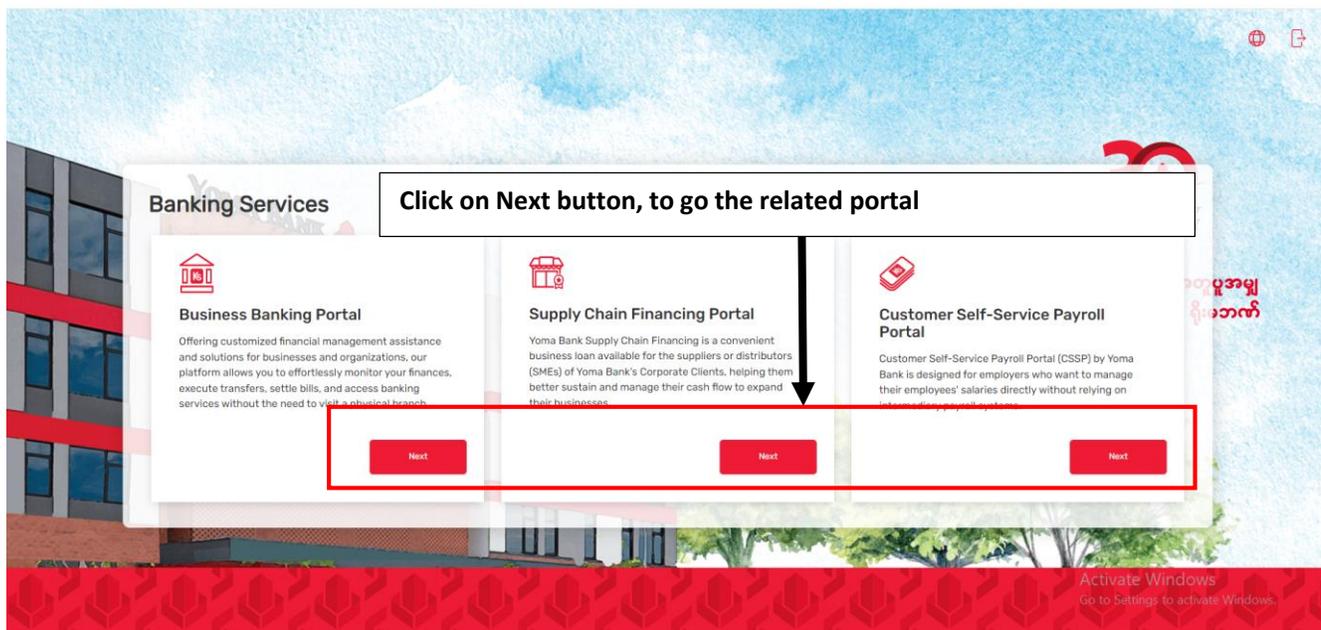


(1.5) Selecting Banking Services

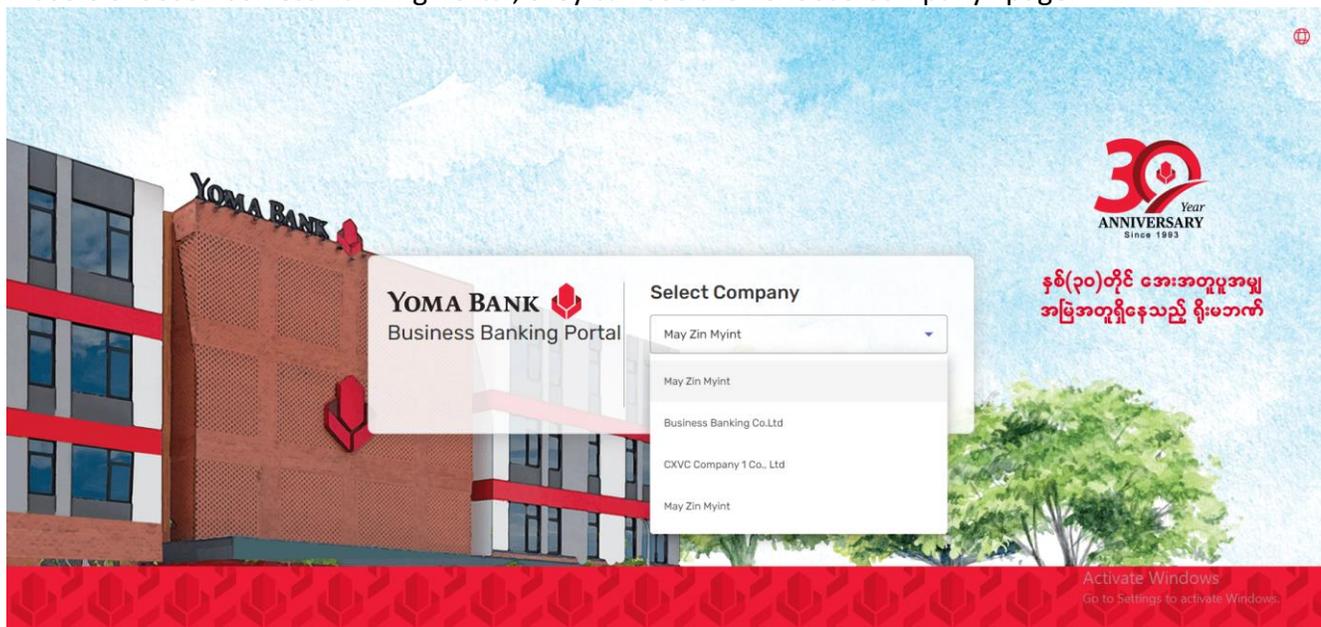
In the step, user can check the Business Banking Portal, Supply Chain Financing Portal and Customer Portal and can use preferred portal with following steps.

- 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.

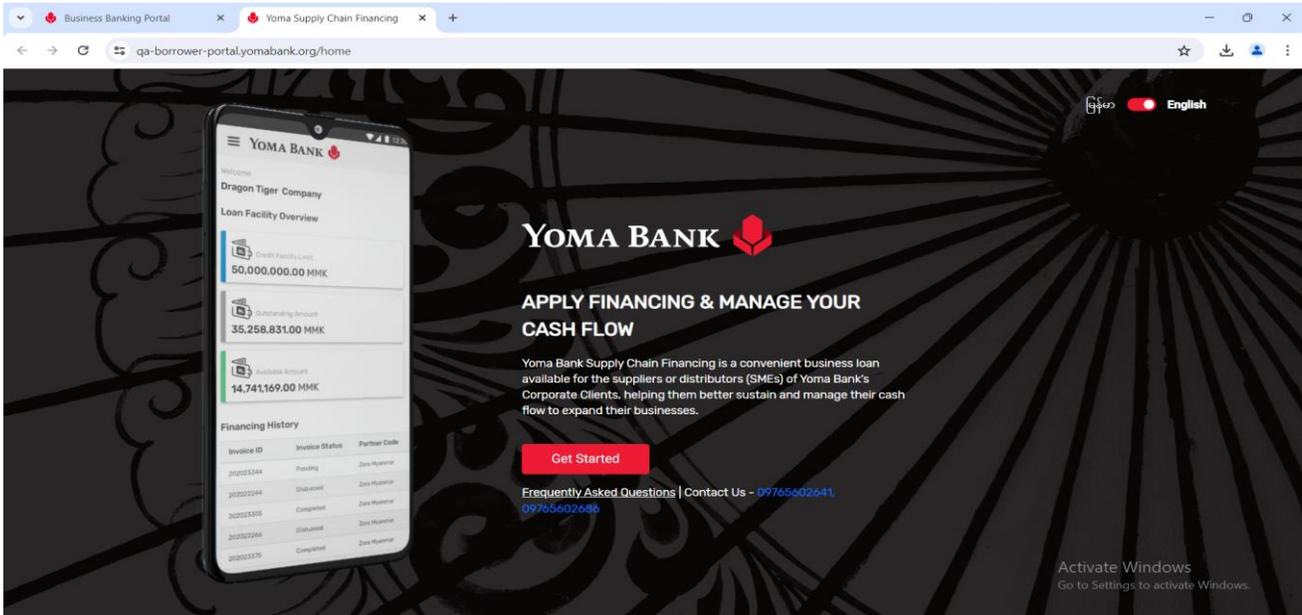


If users choose Business Banking Portal, they can see the “Choose Company” page.

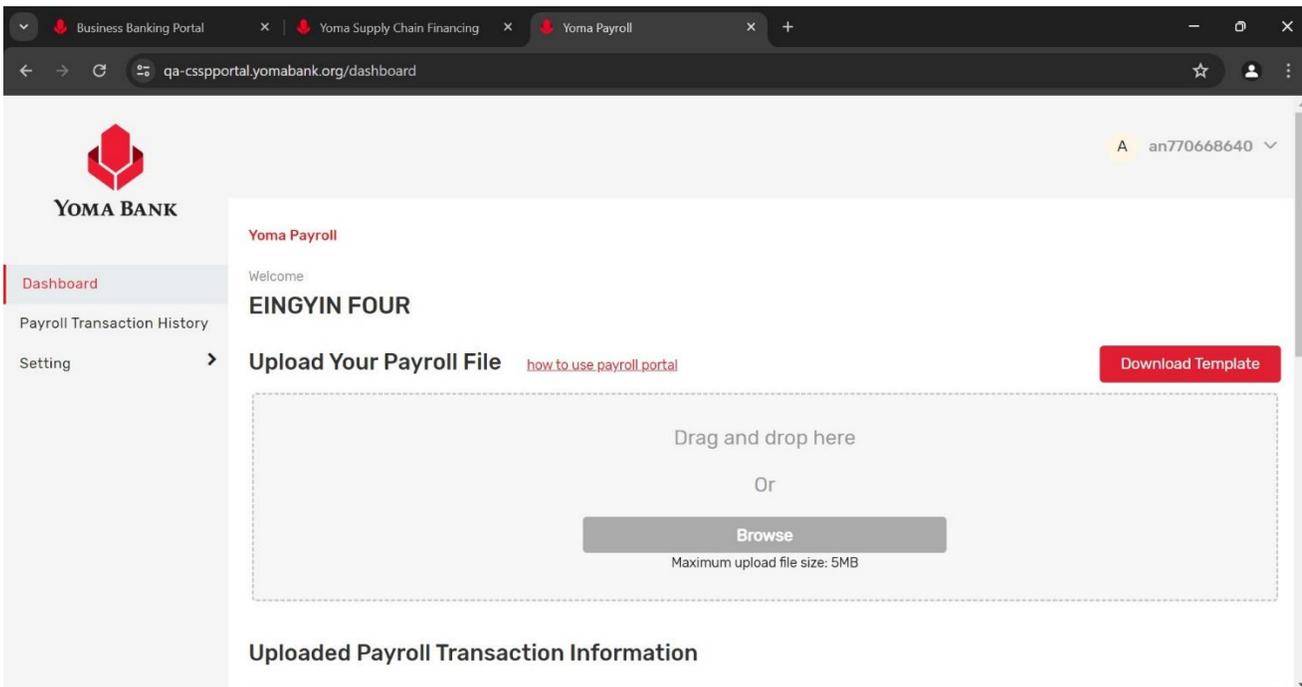




If users choose Supply Chain Financing Portal Portal Portal, they can see realted page based on their access.



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

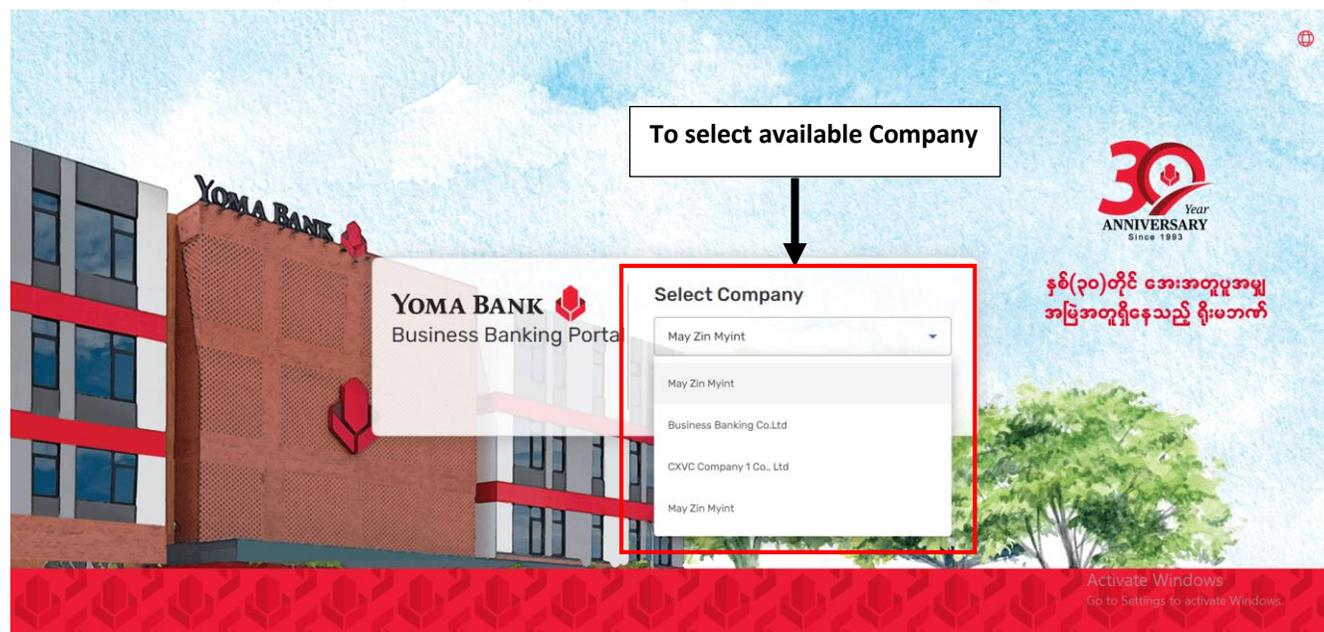




(1.6) Selecting Company

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

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 branchoperation@yomabank.com. Users can see three download documents as follows.

- Digital_Service_Request_Form
- Authorized_User_Indemnity
- E-Enterprise_Customer_Meeting

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



How To Apply

- To request access to your business account via businessbanking.yomabank.com, kindly download the necessary documents below.
 - Necessary Documents
 - Digital Service Request Form
 - Authorized User Indemnity Form
 - Meeting Minutes
- Provide the information thoroughly and accurately.
- Please attach the completed documents and send them to the designated email address (branchoperation@yomabank.com)
- Upon confirmation of the accuracy of the information, an SMS containing the username and temporary password for accessing the Business Banking Portal will be sent within (5) working days.
- You can then log in to the Business Banking Portal.
- If you encounter any challenges during the application process, feel free to reach out to (09-796629662) for assistance and inquiries.

Pls Download these documents and fill the required info.

Send this mail address the downloaded documents with info details

	Digital_Service_Request ... For the utilization of digital services in managing company accounts with Yoma Bank	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	Download
	E-Enterprise_Customer_Meeting... To record the actions that corporate board of directors have authorized the makers and checkers	Download

[Back to Login](#)

(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.

Welcome Back! may

Business Banking Co.Ltd

Accounts Summary [See All >>](#)

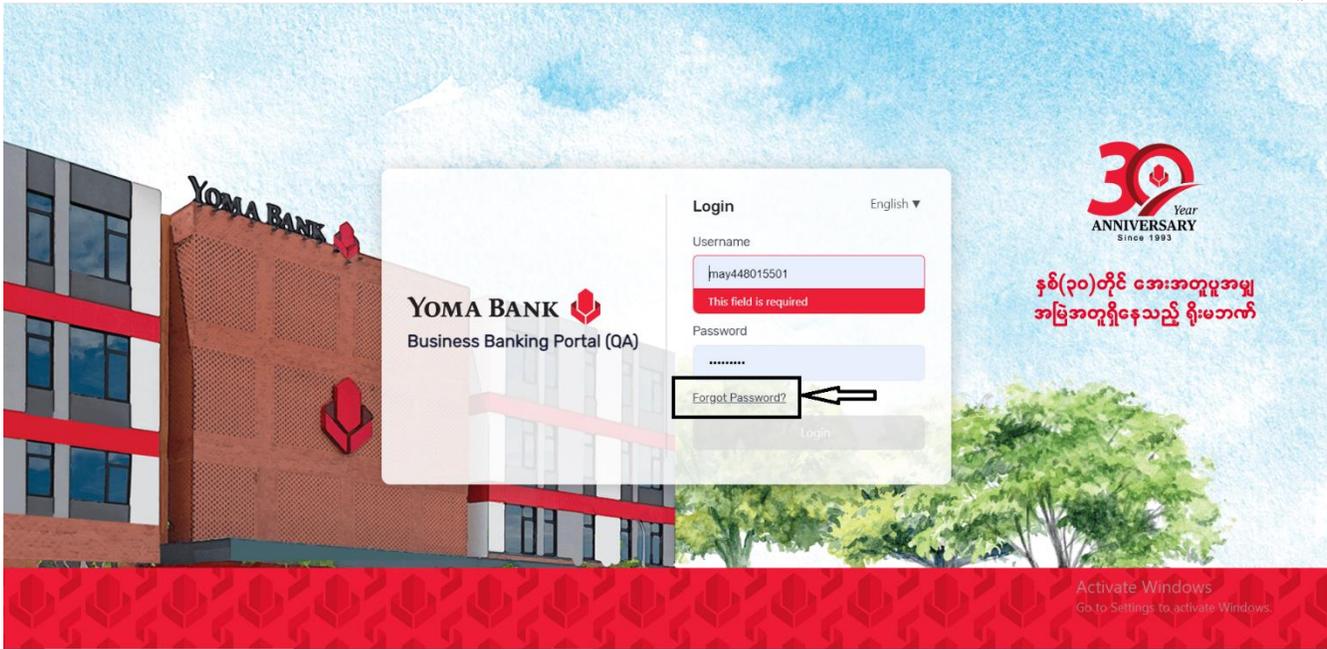
	Current Account 200.00 MMK Account No. 001010224501848		Current Account 0.00 MMK Account No. 001010290501847		Current Account 30,838.00 MMK Account No. 003913188000051
	Current Account 2,693,702,238,209.21 MMK Account No. 001310263500901		Current Account 3,099,999,559,290.00 MMK Account No. 003810280500657		Current Account 47,619.05 USD Account No. 003843275000060
	Current Account 0.00 MMK Account No. 003810219500658		Current Account 340,495,438.53 MMK Account No. 003910218501695		Current Account 2,692,933,493.42 MMK Account No. 001410244500274

Approval Request List [See All >>](#)

Transaction Type	Initiated Date	Transaction Amount	Initiated By	Approval Status
------------------	----------------	--------------------	--------------	-----------------

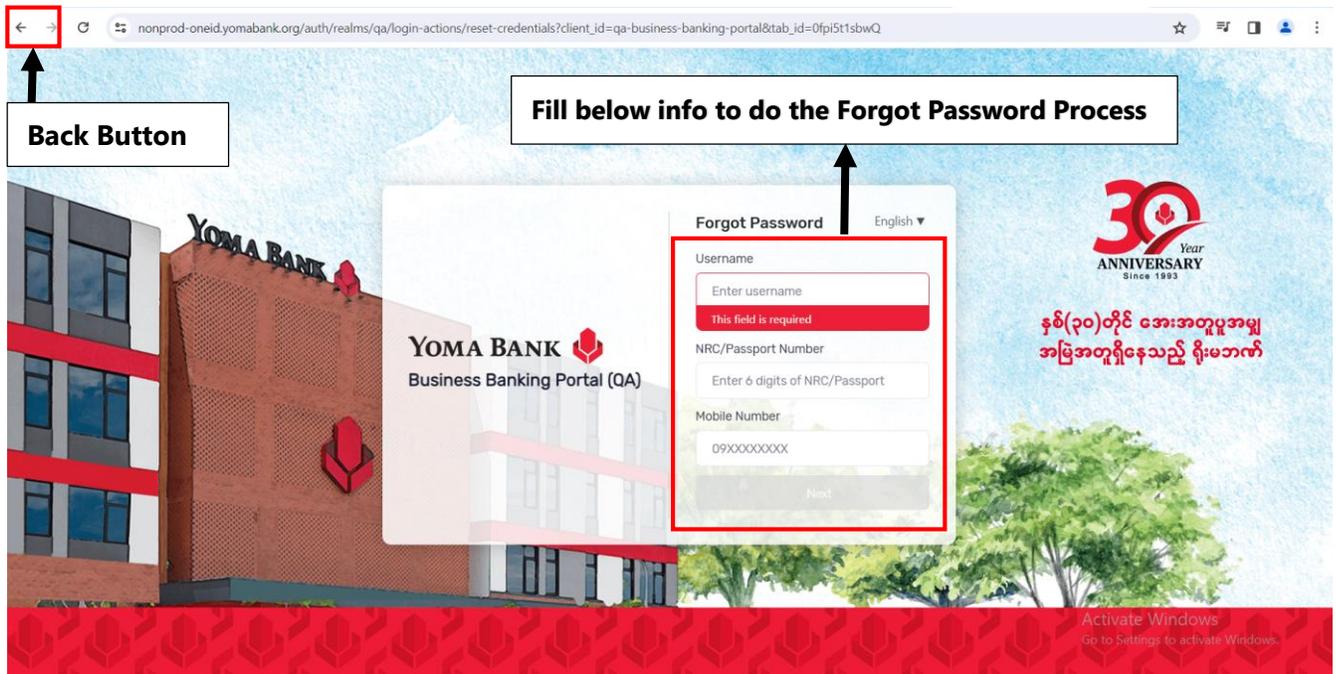
(1.8) Forgot Password

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



(1.8.1) Filling the Forgot Password info

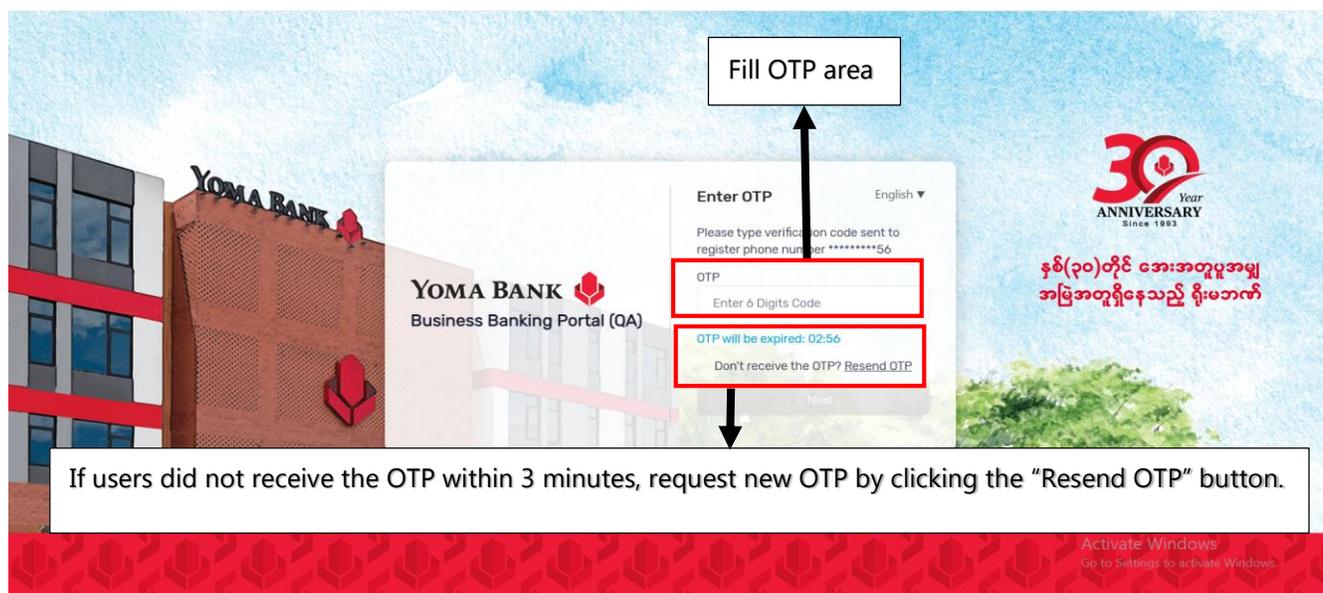
- Fill the username and NRC/ Passport Number and Mobile Number which users used when they account registered time.
- Click on the Next Button to go next step
- If user want to do it, click on the “back” button





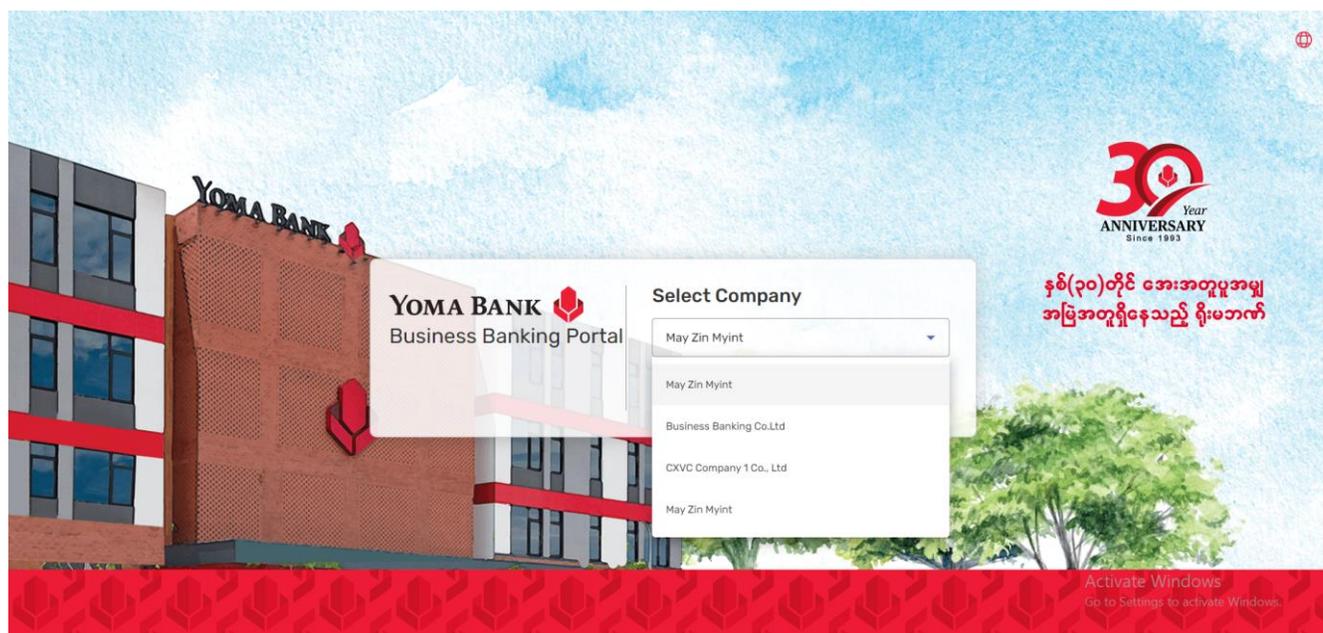
(1.8.2) Fill OTP and Requesting the “Resend OTP”

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

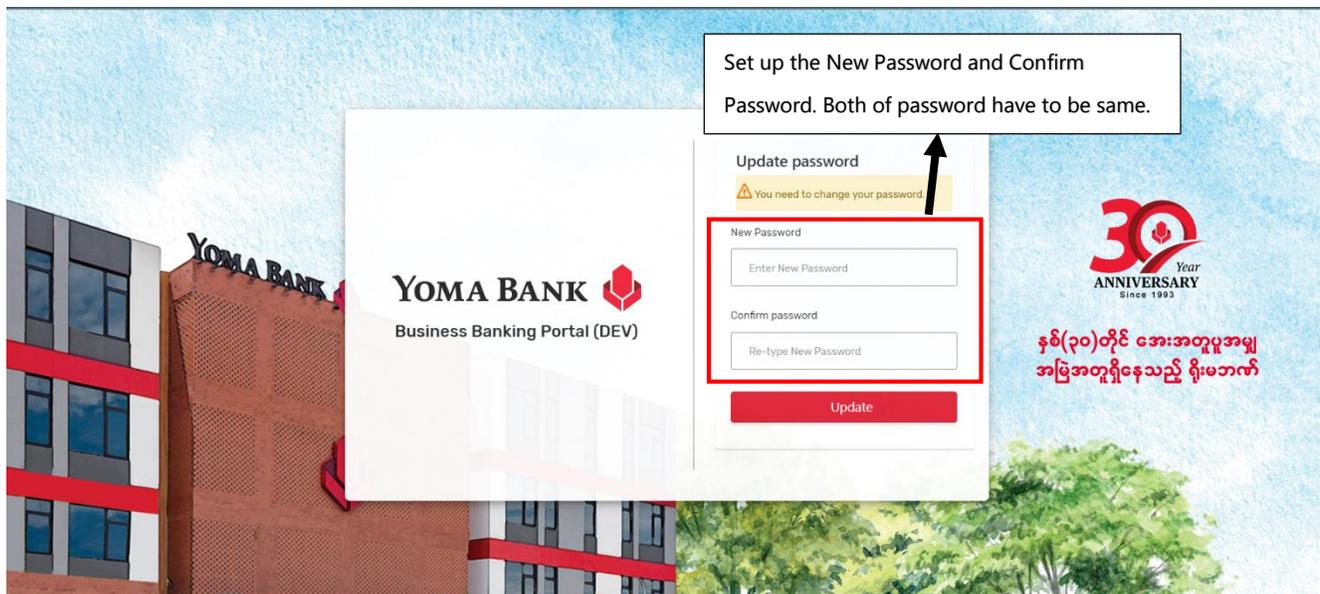
After choosing the company, the user will see the new password screen.

- 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>>”



Welcome Back! may

Business Banking Co.Ltd

Accounts Summary See All >>

Current Account 200.00 MMK Account No. 001010224501848	Current Account 0.00 MMK Account No. 001010290501847	Current Account 30,838.00 MMK Account No. 003913188000051
Current Account 2,693,702,238,209.21 MMK Account No. 001310263500901	Current Account 3,099,999,559,290.00 MMK Account No. 003810280500657	Current Account 47,619.05 USD Account No. 003843275000060
Current Account 0.00 MMK Account No. 003810219500068	Current Account 340,495,438.53 MMK Account No. 003910218501695	Current Account 2,692,933,493.42 MMK Account No. 001410244500274

Approval Request List See All >>

Transaction Type	Initiated Date	Transaction Amount	Initiated By	Approval Status
------------------	----------------	--------------------	--------------	-----------------

(2.1.1) Account details

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

Welcome Back! May Zin Myint

Business Banking Co.Ltd

Bank Account's Detail info

Account Detail Download Account Statement

YDMX6H AMD 6D8MD662MD8 A7.1XH. Account No.001010224501848 1,497,985,709.00 MMK	Blocked Amount 0.00 MMK	Booked Balance 1,497,986,709.00 MMK	Account Currency MMK
	Account Type Current Account	Account Opened Date 22 Nov 2023	Account Status Active

Transaction List

From Date: 29 Nov, 2023 To Date: 26 Feb, 2024 Transaction Type: All

[Search](#) [Download](#) [Clear All](#)

Transaction Date	Transaction Reference ID	Transaction Amount	Transfer From	Transfer To	Transaction Type
23 Feb 2024, 19:42	EventCharge:001010224501848	-200.00 MMK	001010224501848 YDMX6H AMD 6D8MD662MD8 A7.1XH.	Yoma Bank	FIN-Standing Order Execution Charge
23 Feb 2024, 19:41	SO4000010080	-1,200.00 MMK	001010224501848 YDMX6H AMD 6D8MD662MD8 A7.1XH.	001010290501847 YDMX6H AMD 6D8MD662MD8 A7.1XH.	SO Debit Transaction C
23 Feb 2024, 19:40	SO4000010096	+1,200.00 MMK	001010290501847 YDMX6H AMD 6D8MD662MD8 A7.1XH.	001010224501848 YDMX6H AMD 6D8MD662MD8 A7.1XH.	SO Credit Transaction C

© 2024 Copyright Yoma Bank. All rights reserved.

(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.



Welcome Back! May Zin Myint
Business Banking Co.Ltd

Approval Request List

To check all transaction, click "See All " button → See All >>

Transaction Type	Initiated Date	Transaction Amount	Initiated By	Approval Status
Own Account Transfer	06 Mar 2024, 15:07	-50.00 MMK	Adrian Naing	PENDING
Own Account Transfer	05 Mar 2024, 15:49	-11.00 MMK	Hsu Yee Htet	PENDING
Wave Money Transfer	08 Feb 2024, 13:42	-1,200.00 MMK	x4	PENDING
Other Account Transfer	01 Feb 2024, 13:56	-500,000,000.00 MMK	crm	PENDING
Bill Payment	01 Feb 2024, 13:37	-50,000.00 MMK	crm	PENDING

Recent Bills

Approval Staus

A Insurance Company Limited
Transaction Amount: 10,200.00 MMK
Date: 12 Mar 2024 09:18

AA Marketing Products Ltd
Transaction Amount: 1,200.00 MMK
Date: 06 Mar 2024 09:45

AA Marketing Products Ltd
Transaction Amount: 500.00 MMK
Date: 06 Mar 2024 09:44

© 2024 Copyright Yoma Bank. All rights reserved.

(2.3) Recent Bill Payment list

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

Welcome Back! May Zin Myint
Business Banking Co.Ltd

To check recent Bill payment

Recent Bills

A Insurance Company Limited
Transaction Amount: 10,200.00 MMK
Date: 12 Mar 2024 09:18

AA Marketing Products Ltd
Transaction Amount: 1,200.00 MMK
Date: 06 Mar 2024 09:45

AA Marketing Products Ltd
Transaction Amount: 500.00 MMK
Date: 06 Mar 2024 09:44

Recent Transactions

Transaction Date	Transaction Reference ID	Transaction Amount	Transfer From	Transfer To	Transaction Type
11 Mar 2024, 11:38	BB-11375724031144502	-1,111.00 MMK	001010224501848 YDMXGH AMD d08MD662MDS A7, WH	1111111 test	Other Bank Transfer
08 Mar 2024, 14:40	BB-14403424030841815	-100.00 MMK	003913188000051 YDMXGH AMD d08MD662MDS A7, WH	001310263500901 YDMXGH AMD d08MD662MDS A7, WH	Own Account Transfer
08 Mar 2024, 13:29	BB-13291024030878784	-1.00 MMK	001010275501859 YDMXGH AMD d08MD662MDS A7, WH	001010224501848 YDMXGH AMD d08MD662MDS A7, WH	Other Account Transfer
08 Mar 2024, 13:26	BB-13254724030860925	-500.00 MMK	003810280500657 YDMXGH AMD d08MD662MDS A7, WH	001310263500901 YDMXGH AMD d08MD662MDS A7, WH	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".



Welcome Back! May Zin Myint

Business Banking Co.Ltd

A Insurance Company Limited
Transaction Amount: 10,200.00 MMK
Date: 12 Mar 2024 09:18

AA Marketing Products Ltd
Transaction Amount: 1,200.00 MMK
Date: 06 Mar 2024 09:45

AA Marketing Products Ltd
Transaction Amount: 500.00 MMK
Date: 06 Mar 2024 09:44

To check recent Successful Transaction

Recent Transactions

Transaction Date	Transaction Reference ID	Transaction Amount	Transfer From	Transfer To	Transaction Type
11 Mar 2024, 11:38	BB-11375724031144502	-1,111.00 MMK	001010224501848 YDMXGH AMD 6DBMD62MDB A7, TXH	1111111 test	Other Bank Transfer
08 Mar 2024, 14:40	BB-14403424030841815	-100.00 MMK	003913188000051 YDMXGH AMD 6DBMD62MDB A7, TXH	001310263500901 YDMXGH AMD 6DBMD62MDB A7, TXH	Own Account Transfer
08 Mar 2024, 13:29	BB-13291024030878784	-1.00 MMK	0010102275501859 YDMXGH AMD 6DBMD62MDB A7, TXH	001010224501848 YDMXGH AMD 6DBMD62MDB A7, TXH	Other Account Transfer
08 Mar 2024, 13:26	BB-13254724030860925	-500.00 MMK	003810280500657 YDMXGH AMD 6DBMD62MDB A7, TXH	001310263500901 YDMXGH AMD 6DBMD62MDB A7, TXH	Own Account Transfer
08 Mar 2024, 13:23	BB-13231724030894867	-1.00 MMK	001010224501848 YDMXGH AMD 6DBMD62MDB A7, TXH	001010290501847 YDMXGH AMD 6DBMD62MDB A7, TXH	Other Account Transfer

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

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.

Welcome Back! May Zin

Business Banking Co.Ltd Switch Company

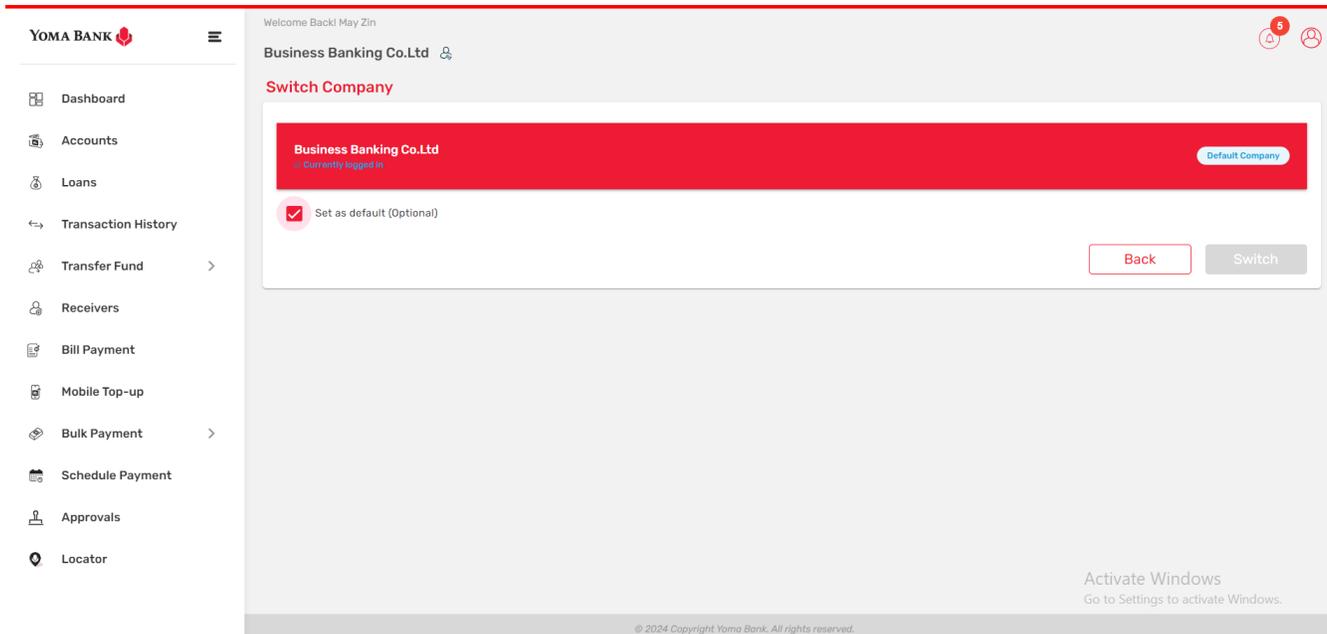
Accounts Summary See All >>

<p>Current Account 1,487,750,468.88 MMK Account No. 001010224501848</p>	<p>Current Account 510,495,335.10 MMK Account No. 001010290501847</p>	<p>Flexi Current Account 499,793,799.41 MMK Account No. 003913188000051</p>
<p>Current Account 2,688,984,413,774.57 MMK Account No. 001310263500901</p>	<p>Current Account 3,097,490,302,677.02 MMK Account No. 003810280500657</p>	<p>Current Account 47,619.05 USD Account No. 003843275000060</p>
<p>Current Account 341,039,247.12 MMK Account No. 003910218501695</p>	<p>Current Account 7,190,795,011.05 MMK Account No. 001410244500274</p>	<p>Call Deposit Account 22,355.00 MMK Account No. 003945198500913</p>

Approval Request List See All >>

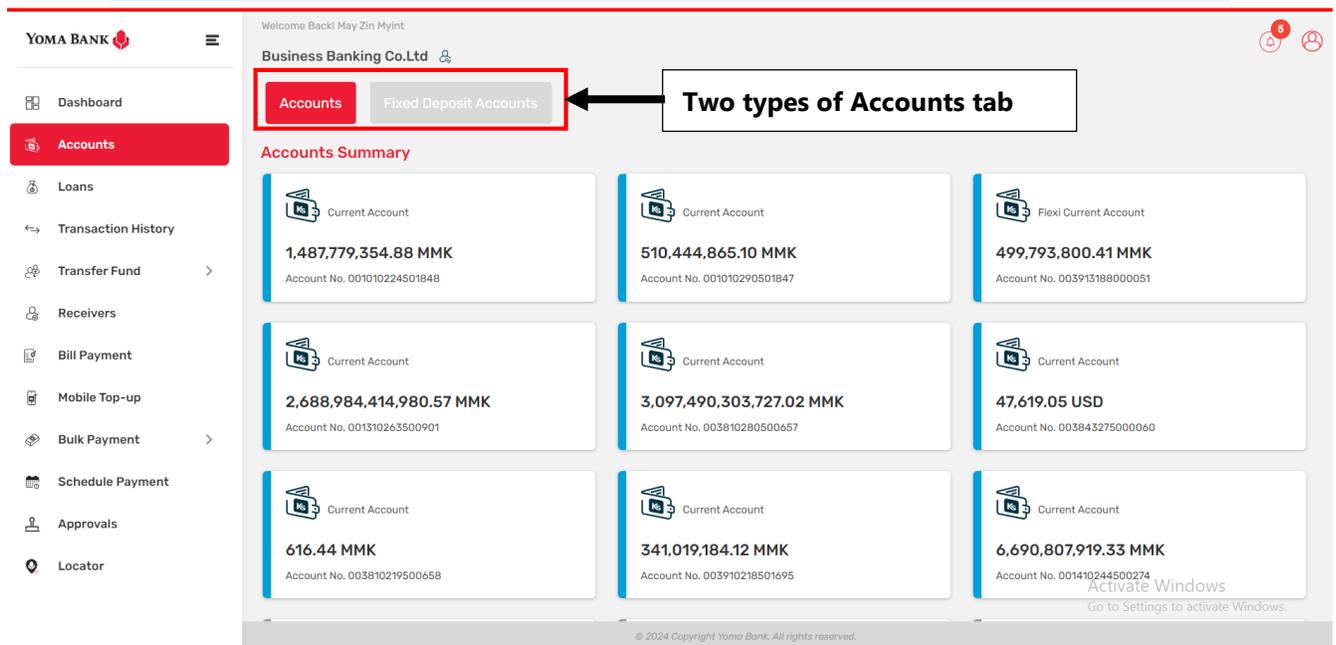
Transaction Type	Initiated Date	Transaction Amount	Initiated By	Approval Status
------------------	----------------	--------------------	--------------	-----------------

Activate Windows
Go to Settings to activate Windows.



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.



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.

Account Type	Balance	Account No.
Call Deposit Account	0.00 MMK	003845180500514
Call Deposit Account	364,598,252,715.99 MMK	003845119500515
Call Deposit Account	45,577,509,563,805.71 MMK	003945190500902
Savings Account	0.00 MMK	003944106502837
Flexi Savings Account	2,092.42 MMK	003944324000210
Savings Account	1,000,155,420,734.22 MMK	003844170504013
Savings Account	3,488,862,626.20 MMK	001444176503827
Flexi Everyday Account	499,232,337.53 MMK	003911160002588
Flexi Everyday Account	626,591,635.02 MMK	0079111800003363
Flexi Everyday Account	30,504,912.11 MMK	
Flexi Everyday Account	469,363,029.21 MMK	

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.



Welcome Back! May Zin Myint

Business Banking Co.Ltd

Account Detail Download Account Statement

YDMX6H AMD 6DBMD662MDB A7.1XH.
Account No.001010224501848

1,487,779,354.88 MMK

Blocked Amount: **0.00 MMK**
Booked Balance: **1,487,780,354.88 MMK**
Account Currency: **MMK**

Account Type: **Current Account**
Account Opened Date: **22 Nov 2023**
Account Status: **Active**

Transaction List

From Date: 14 Dec, 2023 To Date: 12 Mar, 2024 Transaction Type: All

Search Download Clear All

Transaction Date	Transaction Reference ID	Transaction Amount	Transfer From	Transfer To	Transaction Type
11 Mar 2024, 22:08	EventCharge:001010224501848	-200.00 MMK	001010224501848 YDMX6H AMD 6DBMD662MDB A7.1XH.	Yoma Bank	FIN-Standing Order Execution Charge
11 Mar 2024, 22:07	S04000010096	+1,200.00 MMK	Yoma Bank	001010224501848 YDMX6H AMD 6DBMD662MDB A7.1XH.	S0 Credit Transaction Co
11 Mar 2024, 22:07	S04000010080	-1,200.00 MMK	001010224501848 YDMX6H AMD 6DBMD662MDB A7.1XH.	Yoma Bank	S0 Debit Transaction Co

© 2024 Copyright Yoma Bank. All rights reserved.

(3.1.3) Checking Transaction Details

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

Welcome Back! may

Business Banking Co.Ltd

Transaction Detail

Transaction Date: **12 Dec 2023, 14:43**

Transaction Reference ID: **00857614**

Transaction Amount: **-50,067.00 MMK**

Transfer From: **003810280500657**
YDMX6H AMD 6DBMD662MDB A7.1XH.
Current Account

Transfer To: **Yoma Bank**

Transaction ID: **3118c5d16db1aequ**

Transaction Type: **Fixed Deposit Opening - Transfer**

Back

© 2023 Copyright Yoma Bank. All rights reserved.

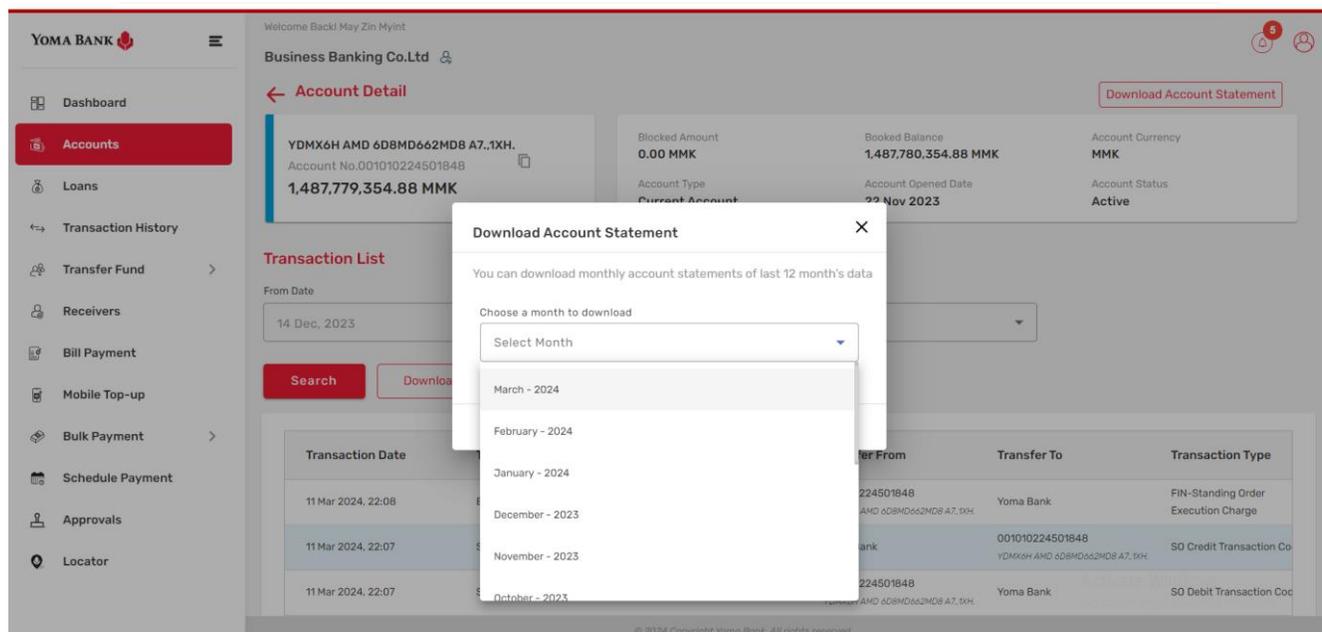
(3.1.4) Download Account Statement

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.

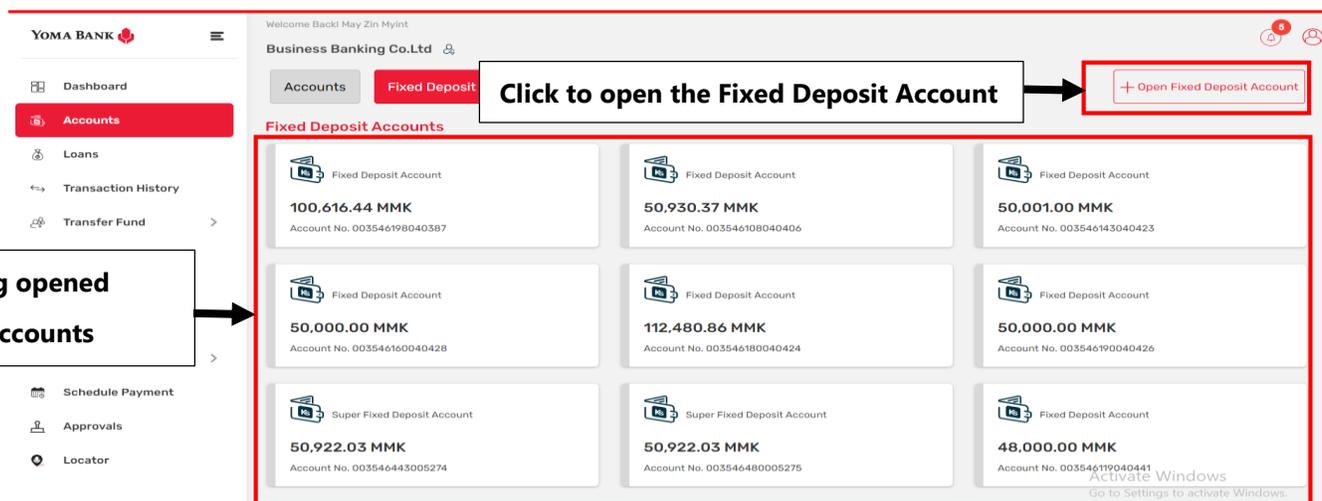


Remark: If you want to download the statement, choose the month you want to download. If you want to select the start or middle of the month, you can only get a statement up to today's date.



(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.



YOMA BANK

Welcome Back! May Zin Myint

Business Banking Co.Ltd

← Fixed Deposit Account Detail

Account Type	Fixed Deposit Account-SME
Account Name	YDMX6H AMD 6D8MD662MD8 A7.1XH.
Account Number	003546108040406
Available Balance	50,930.37 MMK
Account Currency	MMK
Interest Rate	7.50%
Opening Date	03 Mar 2024
Status	AUTOROLLOVER
Maturity	Principal + Interest Rollover
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”.

YOMA BANK

Welcome Back! May Zin Myint

Business Banking Co.Ltd

← Fixed Deposit Accounts

Fixed Deposit Account
8.50% Interest Rate

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](#)

Super Fixed Deposit Account
9.75% Interest Rate

Opening a Super Fixed Deposit account with the highest interest rate of 9.75% p.a and transferring from a Flexi Everyday account.
[Tab here to open an account](#)

Available to open two Fixed Deposit Account.
Click “Tap here to open an account” to open the account

© 2024 Copyright Yoma Bank. All rights reserved.

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 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 7.50% 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.

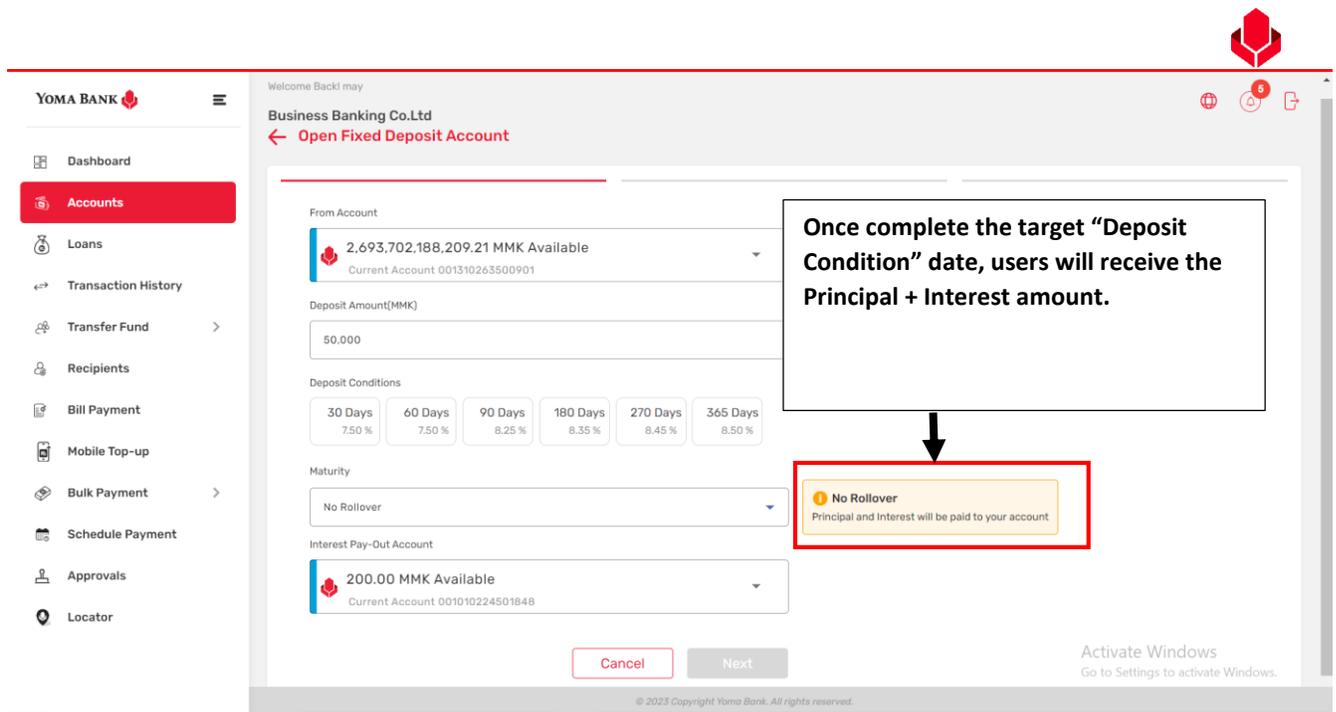
Remark: The interest rates determined by the bank can vary based on the situation.

- 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.
 - No Rollover
 - Principal Only Rollover
 - Principal + Interest Rollover

The screenshot shows the 'Open Fixed Deposit Account' screen in the Yoma Bank mobile app. The interface includes a sidebar menu with options like Dashboard, Accounts, Loans, Transaction History, Transfer Fund, Receivers, Bill Payment, Mobile Top-up, Bulk Payment, Schedule Payment, Approvals, and Locator. The main content area displays the 'From Account' section with a balance of 499,232,337.53 MMK Available. Below this is a 'Deposit Amount (MMK)' input field. The 'Deposit Conditions' section offers six options: 30 Days (7.50%), 60 Days (7.50%), 90 Days (8.25%), 180 Days (8.35%), 270 Days (8.45%), and 365 Days (8.50%). A 'Maturity' dropdown menu is set to 'Select Maturity'. A 'Maturity Information' box states: 'Maturity methods can be effective if your new fixed deposit account is due'. At the bottom, there are 'Cancel' and 'Next' buttons. The footer contains the copyright notice: '© 2024 Copyright Yoma Bank. All rights reserved.'

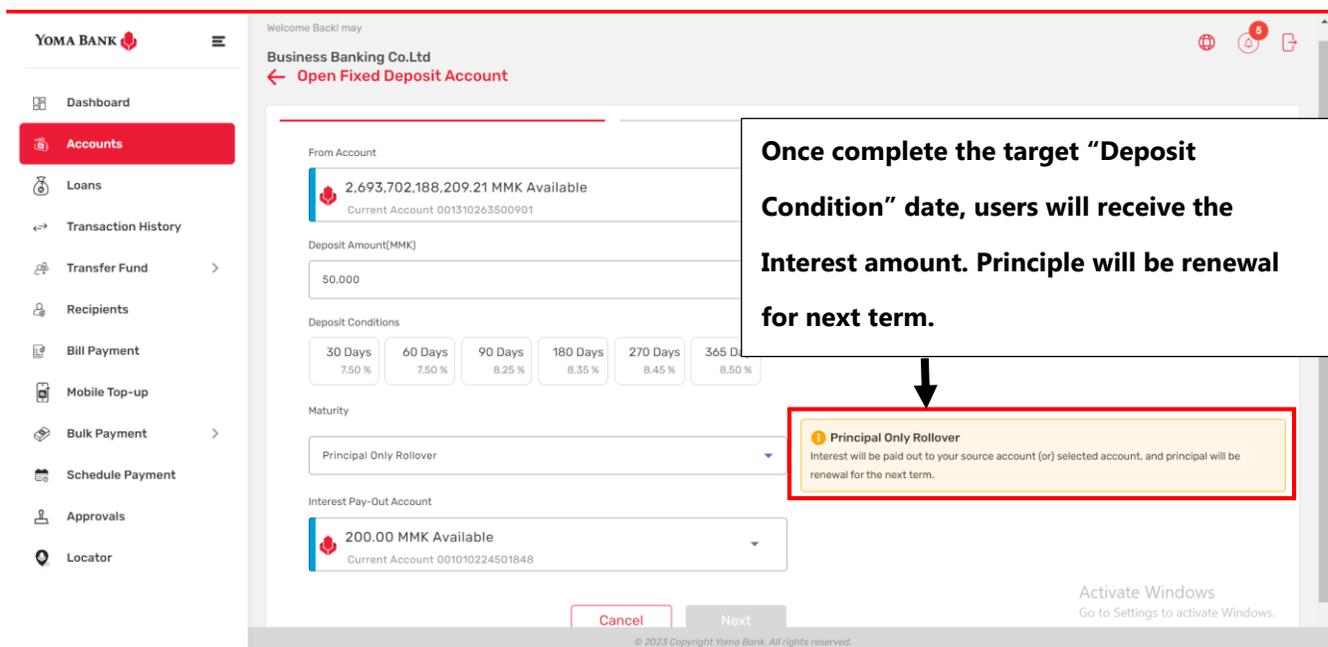
No Rollover

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.



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



Principal + Interest Rollover

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



Welcome Back! may

Business Banking Co.Ltd

← Open Fixed Deposit Account

From Account

2,693,702,188,209.21 MMK Available
Current Account 001310263500901

Deposit Amount(MMK)

50,000

Deposit Conditions

30 Days 7.50 %	60 Days 7.50 %	90 Days 8.25 %	180 Days 8.35 %	270 Days 8.45 %	365 Days 8.50 %
-------------------	-------------------	-------------------	--------------------	--------------------	--------------------

Maturity

Principal + Interest Rollover

Cancel Next

Principal + Interest Rollover
Both principal and interest amount will be renewal for the next term.

Activate Windows
Go to Settings to activate Windows.

© 2023 Copyright Yoma Bank. All 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.

Welcome Back! May Zin Myint

Business Banking Co.Ltd

← Open Fixed Deposit Account - Review

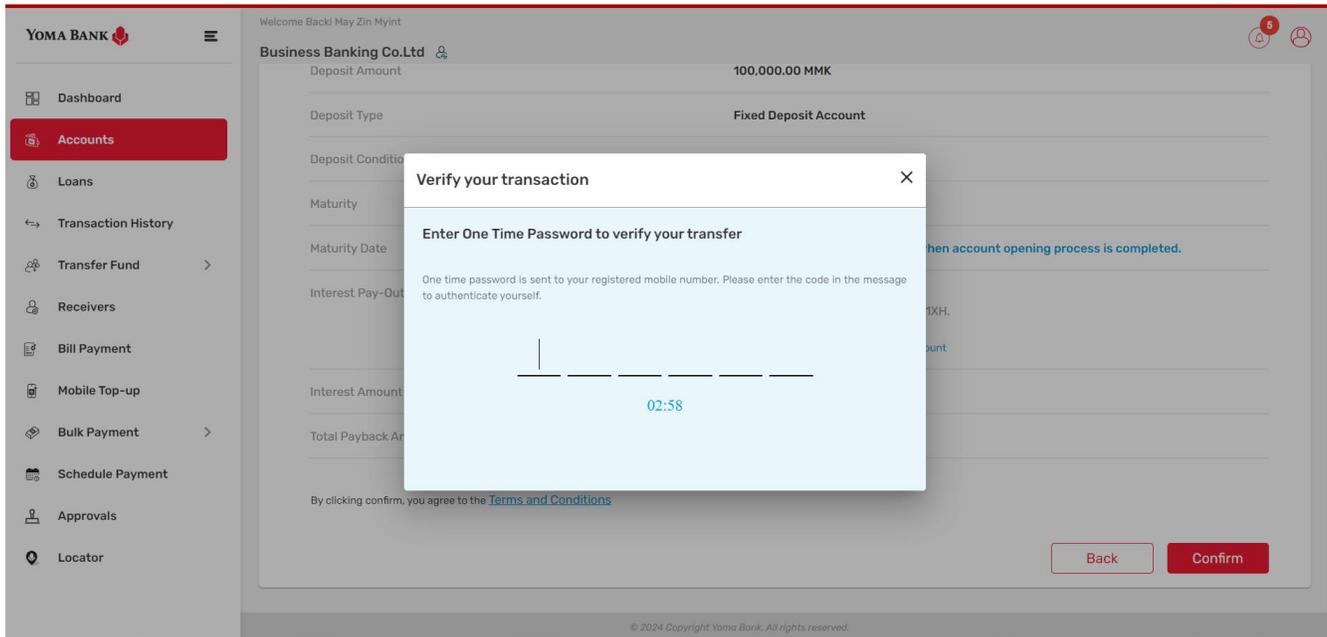
From	003911160002588 YDMX6H AMD 6DBMD662MDB A7..TXH. Flexi Everyday Account
Deposit Amount	100,000.00 MMK
Deposit Type	Fixed Deposit Account
Deposit Conditions	30Days/ 7.50 % per annual
Maturity	Principal Only Rollover
Maturity Date	Maturity date will be confirmed when account opening process is completed.
Interest Pay-Out Account	003911160002588 YDMX6H AMD 6DBMD662MDB A7..TXH. Flexi Everyday Account
Interest Amount	616.44 MMK
Total Payback Amount	100,616.44 MMK

By clicking confirm, you agree to the [Terms and Conditions](#)

Back Confirm

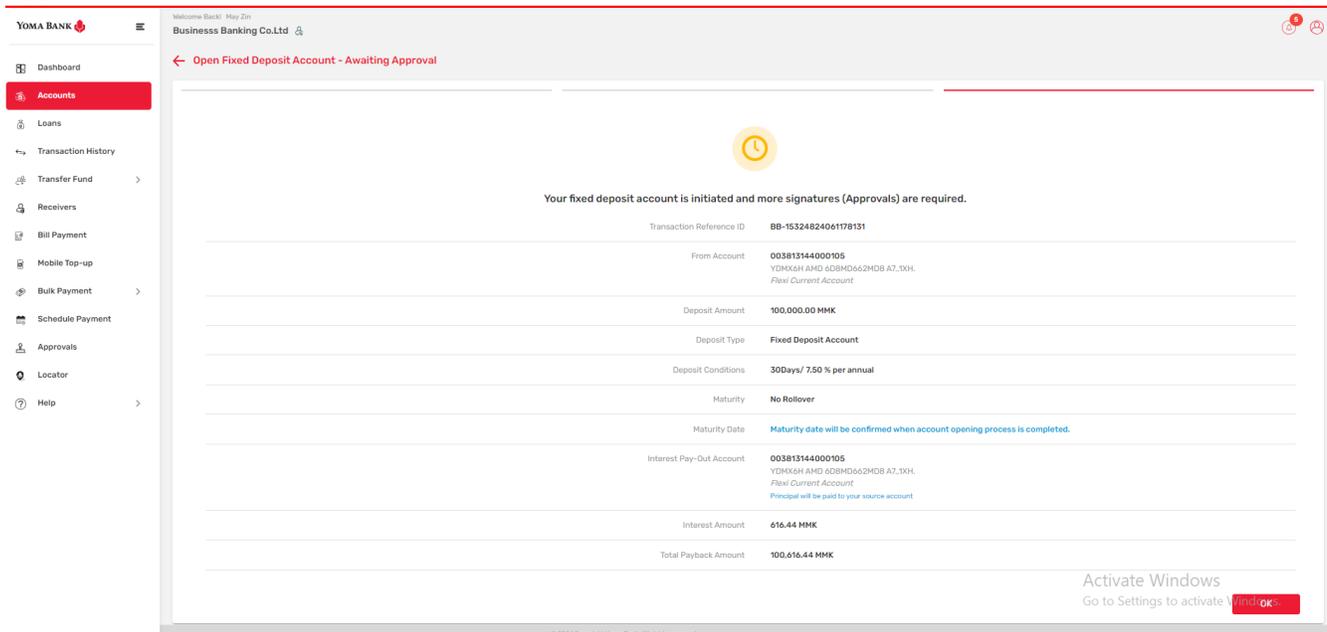
Activate Windows
Go to Settings to activate Windows.

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.



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.



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.



Transaction Reference ID	BB-10431024061128746
From Account	003813144000105 YDMX6H AMD 6DBMD662MDB A7, TXH. Flexi Current Account
Deposit Amount	100,000.00 MMK
Deposit Type	Fixed Deposit Account
Deposit Conditions	30Days/ 7.50 % per annual
Maturity	No Rollover
Maturity Date	11 Jul 2024
Interest Pay-Out Account	003813144000105 YDMX6H AMD 6DBMD662MDB A7, TXH. Flexi Current Account Principal will be paid to your source account
Interest Amount	616.44 MMK
Total Payback Amount	100,616.44 MMK

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”.

Fixed Deposit Account
8.50% Interest Rate
Grow your savings now by opening a Fixed Deposit account with the interest rate of 8.50% p.a.
[Tap here to open an account](#)

Super Fixed Deposit Account
9.75% Interest Rate
Opening a Super Fixed Deposit account with the highest interest rate of 9.75% p.a and transferring from a Flexi Everyday account.
[Tap here to open an account](#)

To open the account, click on “Tap here to open an account”

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.
 - No Rollover
 - Principal Only Rollover
 - Principal + Interest Rollover

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.



Welcome Back! May Zin Myint

Business Banking Co.Ltd

From Account
499,030,687.53 MMK Available
Flexi Everyday Account 003911160002588

Deposit Amount (MMK)
100,000

Deposit Conditions
30 Days 7.00 % 90 Days 9.15 % 180 Days 9.40 % 270 Days 9.50 % 365 Days 9.75 %

Maturity
No Rollover

Interest Pay-Out Account
499,030,687.53 MMK Available
Flexi Everyday Account 003911160002588

Cancel Next

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

Once complete the target "Deposit Condition" date, users will receive the Principal + Interest amount.

No Rollover
Principal and interest will be paid out to your account

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

Welcome Back! May Zin Myint

Business Banking Co.Ltd

From Account
499,030,687.53 MMK Available
Flexi Everyday Account 003911160002588

Deposit Amount (MMK)
100,000

Deposit Conditions
30 Days 7.00 % 90 Days 9.15 % 180 Days 9.40 % 270 Days 9.50 % 365 Days 9.75 %

Maturity
Principal Only Rollover

Interest Pay-Out Account
499,030,687.53 MMK Available
Flexi Everyday Account 003911160002588

Cancel Next

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

Once complete the target "Deposit Condition" date, users will receive the Interest amount. Principal will be renewal for next term.

Principal Only Rollover
Interest will be paid out to your source account (or) selected account, and principal will be renewal for the next term.

Principal + Interest Rollover

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



YOMA BANK Welcome Back! May Zin Myint Business Banking Co.Ltd

← Open Super Fixed Deposit Account

From Account

499,030,687.53 MMK Available
Flexi Everyday Account 00391160002588

Deposit Amount (MMK)
100,000

Deposit Conditions

30 Days 7.00 %	90 Days 9.15 %	180 Days 9.40 %	270 Days 9.50 %	365 Days 9.75 %
-------------------	-------------------	--------------------	--------------------	--------------------

Maturity
Principal + Interest Rollover

Once complete the target “Deposit Condition” date, Principal + Interest will be renewal for next term.

Principal + Interest Rollover
Both principal and interest amount will be renewal for the next term.

Cancel Next

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All 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 checking it, if user wants to go next step, click on the “Confirm” button. If not, click on the “Back” button.

YOMA BANK Welcome Back! May Zin Myint Business Banking Co.Ltd

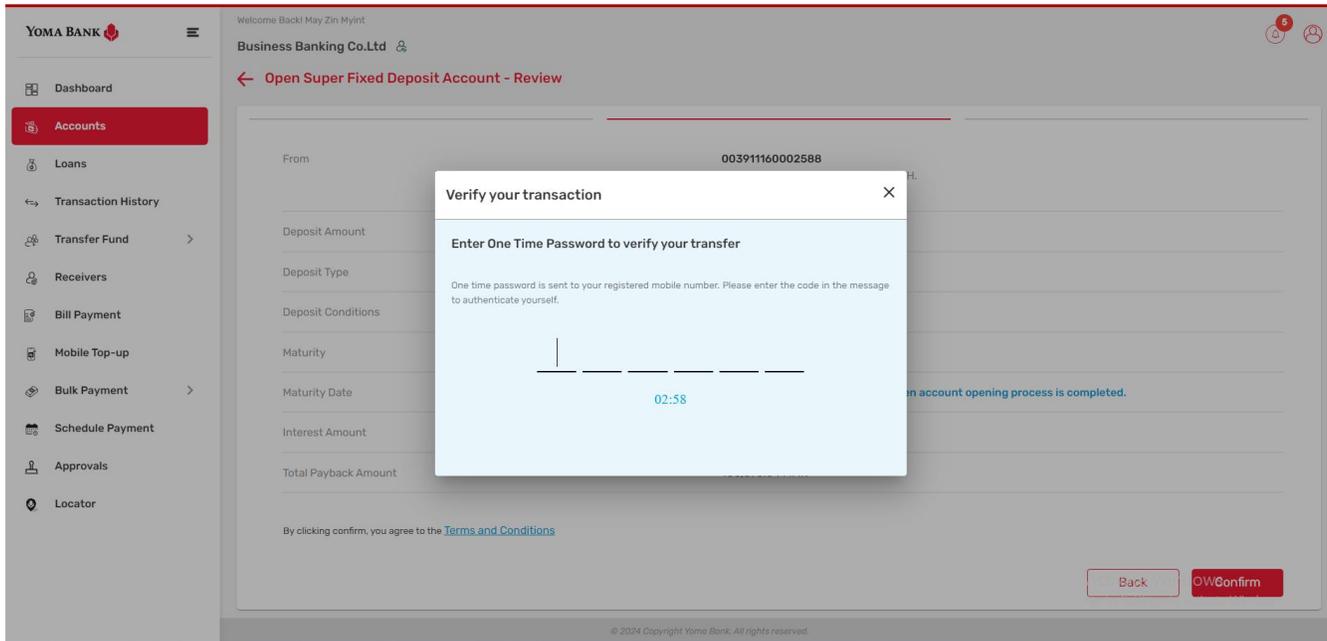
← Open Super Fixed Deposit Account - Review

From	00391160002588 YDMX6H AMD 6DBMD662MDB A7.,1XH. Flexi Everyday Account
Deposit Amount	100,000.00 MMK
Deposit Type	Super Fixed Deposit Account
Deposit Conditions	30Days/ 7.00 % per annual
Maturity	Principal + Interest Rollover
Maturity Date	Maturity date will be confirmed when account opening process is completed.
Interest Amount	575.34 MMK
Total Payback Amount	100,575.34 MMK

By clicking confirm, you agree to the [Terms and Conditions](#)

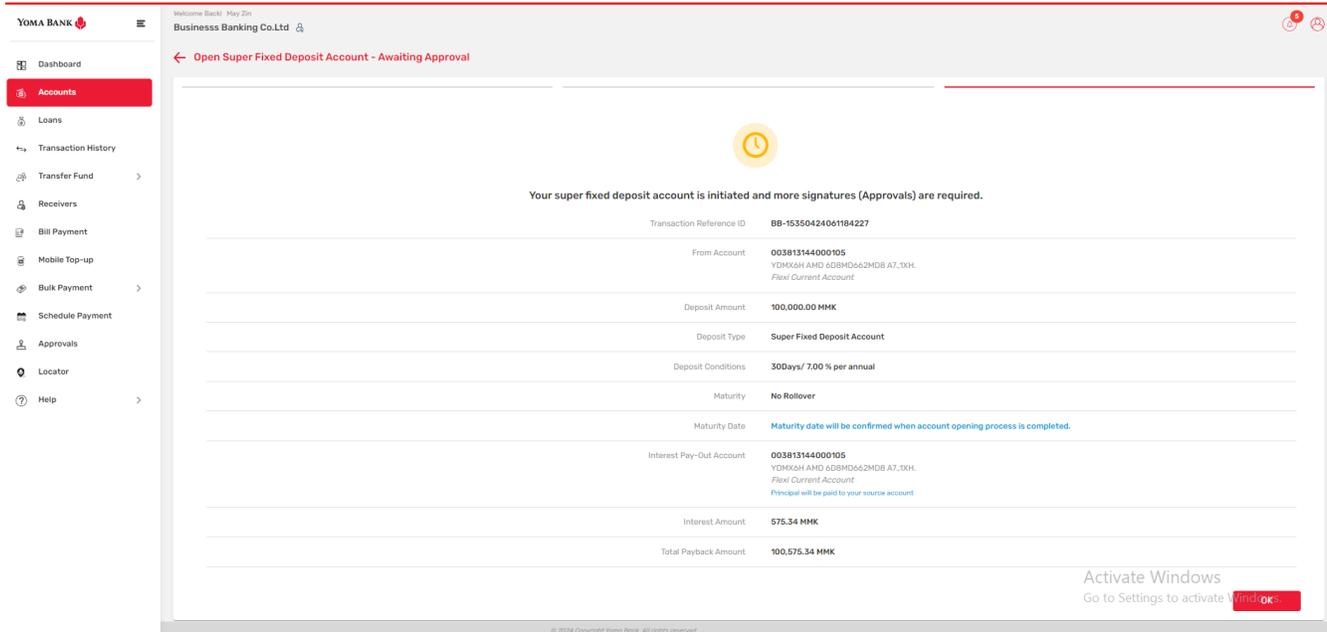
Back Confirm
Go to Settings to activate Windows.

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.



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.



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.



Welcome Back! Thin Test
Business Banking Co.Ltd

← Open Super Fixed Deposit Account - Creation Success

Your super fixed deposit account is successfully created.

Transaction Reference ID	BB-10473324061138995
From Account	003813144000105 YDMXGH AMD 6DBMD662MD8 A7,3XH Flexi Current Account
Deposit Amount	100,000.00 MMK
Deposit Type	Super Fixed Deposit Account
Deposit Conditions	300days/ 7.00 % per annual
Maturity	No Rollover
Maturity Date	11 Jul 2024
Interest Pay-Out Account	003813144000105 YDMXGH AMD 6DBMD662MD8 A7,3XH Flexi Current Account <small>Principal will be paid to your source account</small>
Interest Amount	575.34 MMK
Total Payback Amount	100,575.34 MMK

Activate Windows
Go to Settings to activate Windows

© 2024 Copyright Yoma Bank. All rights reserved.

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).

Welcome Back! Thin Test
Myanmar Smelting & Refining Company Limited

Loans Info

13170 : Demand Loan - Condomini... 73,829,899.18 MMK Loan Account No. 000150290000006	Working Capital Term Loan (SME) 100,000,000.00 MMK Loan Account No. 005356288000001
--	--

Red color Overdue account Normal Loan account

© 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.

The screenshot shows the 'Details Loan Information' screen in the YOMA Bank app. The loan details are as follows:

Field	Value
Loan Account No.	000855944000002
Loan Type	13334 Solar Hire Purchase Dealer Guarantee Secured EMI
Currency	MMK
Loan Amount	14,000,000.00 MMK
Interest Rate	10.00 %
Repayment Type	Reducing
Repayment Frequency	MONTHLY
Loan Terms	36 months
Next Repayment Amount	451,740.62 MMK

The 'Loan Status' is highlighted as 'Normal' in a red box. A callout box labeled 'Loan Status' points to this field.

(4.1.2) Summary

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

The screenshot shows the 'Summary' page of the loan details. The loan details are as follows:

Field	Value
Loan Account No.	000855944000002
Loan Type	13334 Solar Hire Purchase Dealer Guarantee Secured EMI
Currency	MMK
Loan Amount	14,000,000.00 MMK
Interest Rate	10.00 %
Repayment Type	Reducing
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
Overdue Amount	0.00 MMK
Penalty	0.00 MMK
Maturity Date	08 Oct 2026
Loan Status	Normal

(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.

The screenshot displays the 'Loan Detail' page for a '13334 Solar Hire Purchase Dealer Guarantee Secured EMI' loan. The 'Repayment Schedule Tab' is active, showing a table of 10 scheduled payments. A 'Filter' dropdown menu is open, showing options to search by status: All, Paid, UnPaid, and UpComing. The table columns are: Payment Due On, Repayment No, Repayment Amount, Interest, Principal, and Overdue Days. The status of each payment is indicated by a button: 'PAID' (green) for the first two payments and 'UPCOMING' (orange) for the remaining eight.

Payment Due On	Repayment No	Repayment Amount	Interest	Principal	Overdue Days
08 Nov 2023	1	451,740.62 MMK	3,888.89 MMK	447,851.73 MMK	0
08 Dec 2023	2	451,740.62 MMK	112,934.57 MMK	338,806.05 MMK	0
08 Jan 2024	3	451,740.62 MMK	110,111.19 MMK	341,629.43 MMK	0
08 Feb 2024	4	451,740.62 MMK	107,264.27 MMK	344,476.35 MMK	0
08 Mar 2024	5	451,740.62 MMK	104,393.64 MMK	347,346.98 MMK	0
08 Apr 2024	6	451,740.62 MMK	101,499.08 MMK	350,241.54 MMK	0
08 May 2024	7	451,740.62 MMK	98,580.40 MMK	353,160.22 MMK	0
08 Jun 2024	8	451,740.62 MMK	95,637.40 MMK	356,103.22 MMK	0
08 Jul 2024	9	451,740.62 MMK	92,668.87 MMK	359,070.75 MMK	0
08 Aug 2024	10	451,740.62 MMK	89,677.61 MMK	362,063.01 MMK	0

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 History Menu

Dashboard
Accounts
Loans
Transaction History
Transfer Fund
Receivers
Bill Payment
Mobile Top-up
Bulk Payment
Schedule Payment
Approvals
Locator

From Date: 14 Dec, 2023 To Date: 12 Mar, 2024 Transaction Type: All

Search Download Clear All

Users can check the transaction which done between 90 days

Transaction	Transaction Type
12 Mar 2024, 14:38	General Credit
12 Mar 2024, 14:38	General Debit
12 Mar 2024, 14:38	General Debit
12 Mar 2024, 14:27	Fixed Deposit Opening - Transfer
12 Mar 2024, 13:55	General Credit
12 Mar 2024, 13:55	General Debit
12 Mar 2024, 13:55	General Debit
12 Mar 2024, 13:42	General Credit
12 Mar 2024, 13:42	General Debit
12 Mar 2024, 13:42	General Debit

Items per page: 10

Activate Windows
Go to Settings to activate Windows

© 2024 Copyright Yoma Bank. All rights reserved.

(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.

YOMA BANK

Welcome Back! may
Business Banking Co.Ltd

Transaction Detail

Transaction Date: 19 Dec 2023, 12:34

Transaction Reference ID: BB-10590623121349274

Transaction Amount: -17,500,000.00 MMK

Transfer From: 001444176503827
YDMX6H AMD 6DBMD662MDB A7, 1XH
Savings Account

Transfer To: 00791180003363
YDMX6H AMD 6DBMD662MDB A7, 1XH.
Flexi Everyday

Transaction ID: 3118c80ad334emEh

Transaction Type: Transfer Fees

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

Transaction Date	Transaction Reference	Amount	Transfer From	Transfer To	Transaction Type
12 Mar 2024, 14:38	BB-12032414305100562_1	+1,000.00 MMK	Yoma Bank	003910218501695 YDKASH AND ACBMS62NDB AT.5KH	General Credit
	BB-12032414305100562	-1,499,500.00 MMK	00394599500902 YDKASH AND ACBMS62NDB AT.5KH	Yoma Bank	General Debit
	BB-12032414305100562_FCH	-50,000.00 MMK	00394599500902 YDKASH AND ACBMS62NDB AT.5KH	Yoma Bank	General Debit
12 Mar 2024, 14:27	00865641	-100,000.00 MMK	00391160002588 YDKASH AND ACBMS62NDB AT.5KH	003544408005463 YDKASH AND ACBMS62NDB AT.5KH	Fixed Deposit Opening - Transfer
12 Mar 2024, 13:55	BB-12032413532500023_1	+1,000.00 MMK	Yoma Bank	003910218501695 YDKASH AND ACBMS62NDB AT.5KH	General Credit
12 Mar 2024, 13:55	BB-12032413532500023	-1,500.00 MMK	00391160002588 YDKASH AND ACBMS62NDB AT.5KH	Yoma Bank	General Debit
12 Mar 2024, 13:55	BB-12032413532500023_FCH	-150.00 MMK	00391160002588 YDKASH AND ACBMS62NDB AT.5KH	Yoma Bank	General Debit
12 Mar 2024, 13:42	BB-12032413313800742_1	+1,000.00 MMK	Yoma Bank	003910218501695 YDKASH AND ACBMS62NDB AT.5KH	General Credit
12 Mar 2024, 13:42	BB-12032413313800742	-1,000.00 MMK	00381028500657 YDKASH AND ACBMS62NDB AT.5KH	Yoma Bank	General Debit
12 Mar 2024, 13:42	BB-12032413313800742_FCH	-50.00 MMK	00381028500657 YDKASH AND ACBMS62NDB AT.5KH	Yoma Bank	General Debit

5.3(Transaction Details

User can check the transaction details by clicking on each transaction.



Welcome Back! May Zin Myint

Business Banking Co.Ltd

Transaction Detail

Transaction Date	12 Mar 2024, 14:38
Transaction Reference ID	BB-12032414305100562_1
Transaction Amount	+1,000.00 MMK
Transfer From	Yoma Bank
Transfer To	003910218501695 YDMX6H AMD 6DBMD662MDB A7,1XH, Current Account
Transaction ID	3118e31b4929erkS
Transaction Type	General Credit
Purpose of Transaction	Cost of Goods

Back

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma 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.



YOMA BANK Welcome Back! May Zin
Business Banking Co.Ltd

Own Account Transfer

From Account *
2,499,971,975.00 MMK Available
Flexi Current Account 003813144000105

To Account *
3,000,002,540.22 MMK Available
Current Account 003810219500666

Transfer Amount (MMK) *
10,000

Remark
Testing

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

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.

YOMA BANK Welcome Back! May Zin
Business Banking Co.Ltd

Own Account Transfer - Transfer Review

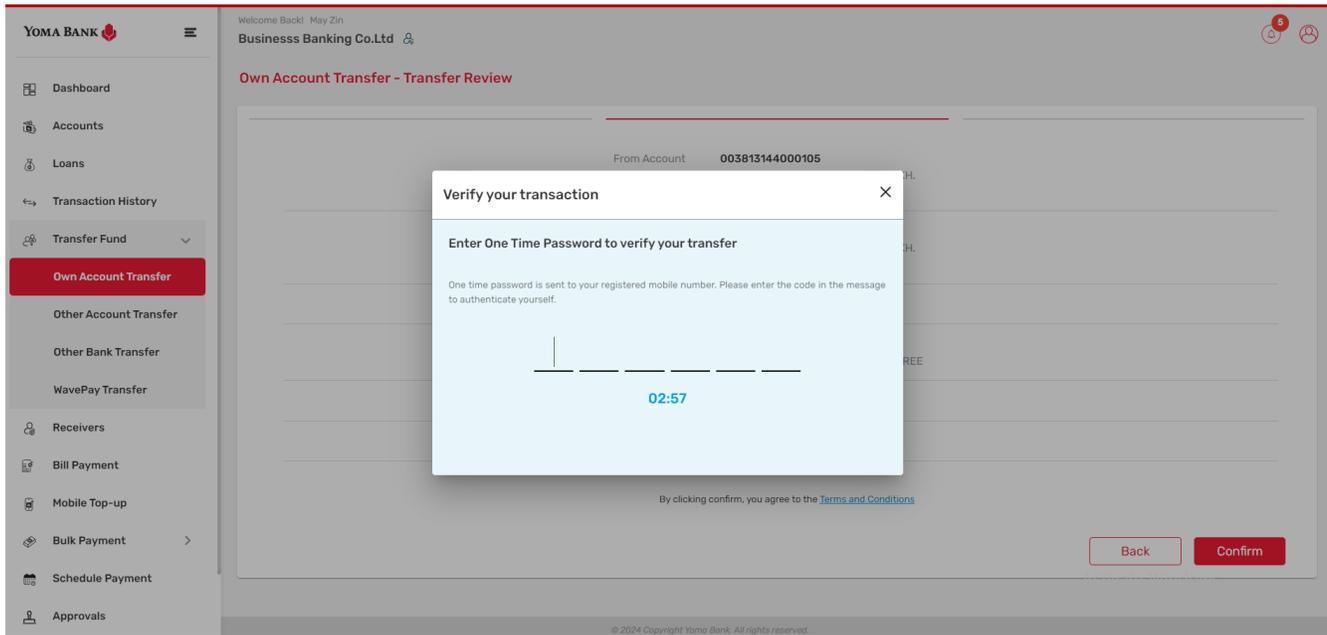
From Account	003813144000105 YDMX6H AMD 6DBMD662MDB A7.1XH. Flexi Current Account
To Account	003810219500666 YDMX6H AMD 6DBMD662MDB A7.1XH. Current Account
Transfer Amount	10,000.00 MMK
Transfer Fee	0.00 MMK Own account transfers are always FREE
Total Debit Amount	10,000.00 MMK
Remark	Testing

By clicking confirm, you agree to the [Terms and Conditions](#)

Activate Windows
Go to Settings to activate Windows.

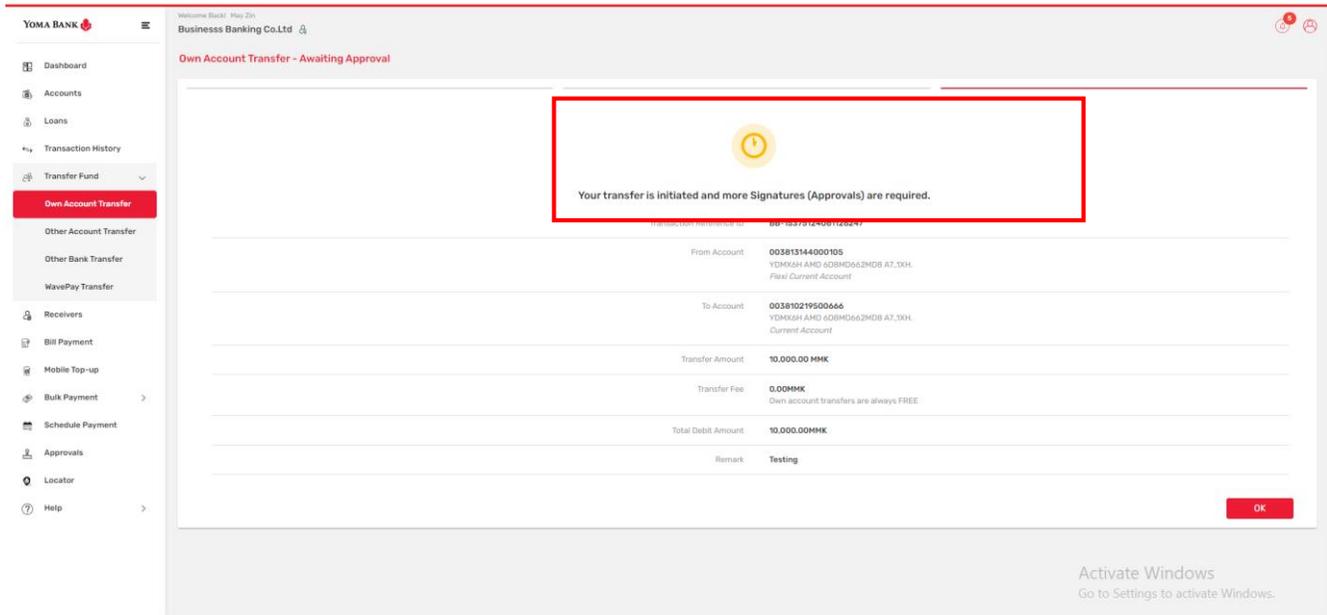
© 2024 Copyright Yoma Bank. All rights reserved.

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.



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.



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.



Welcome Back! May Zin
Business Banking Co.Ltd

Own Account Transfer - Transaction Successful

Transaction is successful.

Transaction Reference ID	BB-13174124061069137
From Account	003813144000105 YDMXGH AMD 6DBMD662MDB A7,DXH Flexi Current Account
To Account	003810219500666 YDMXGH AMD 6DBMD662MDB A7,DXH Current Account
Transfer Amount	10,000.00 MMK
Transfer Fee	0.00MMK Own account transfers are always FREE
Total Debit Amount	10,000.00MMK
Remark	Testing

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

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.



YOMA BANK Welcome Back! May Zin
Business Banking Co.Ltd

Other Account Transfer

From Account *
2,499,981,975.00 MMK Available
Flexi Current Account 003813144000105

To Account *
000145108501146

Transfer Amount (MMK) *
10,000

Purpose of Transaction *
Cost of Goods

Remark *
Testing

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

Click on this icon, user can choose the Receiver from the previous saved receiver list

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.

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

YOMA BANK **Search Bar- Users can search the Receiver name on the search box.**

Select Receiver

Flexi
003811198003730

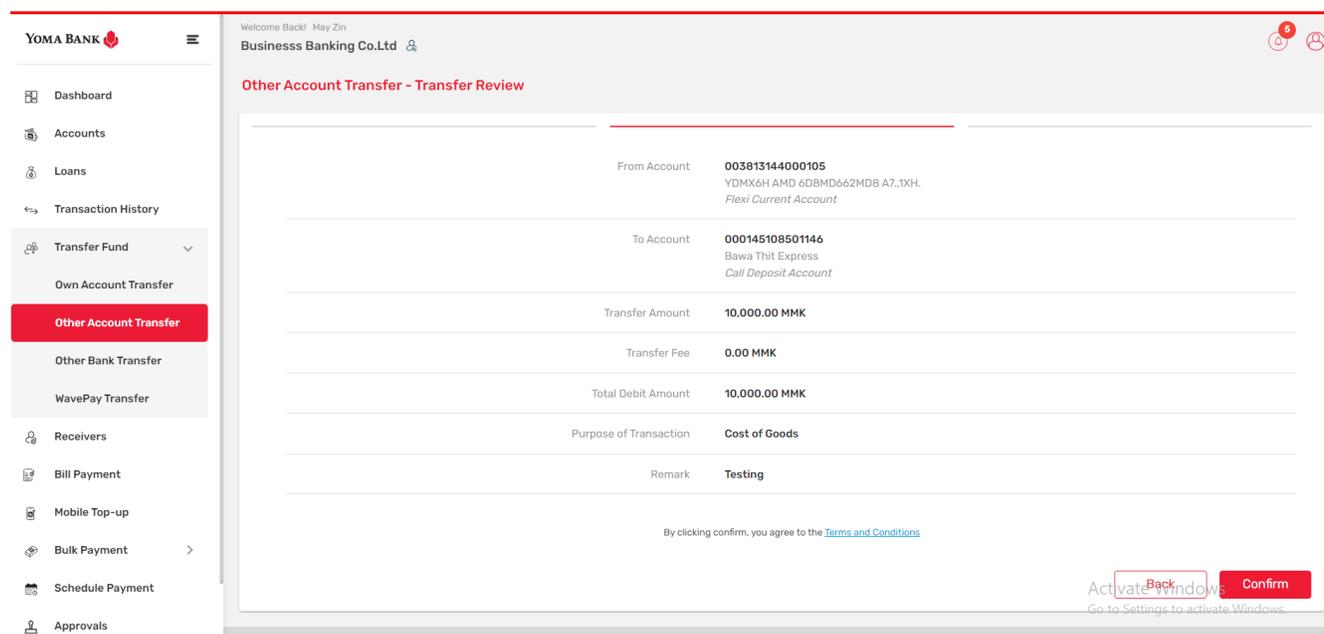
Flexi Account
007911180003363

Mayzin
003810219500658

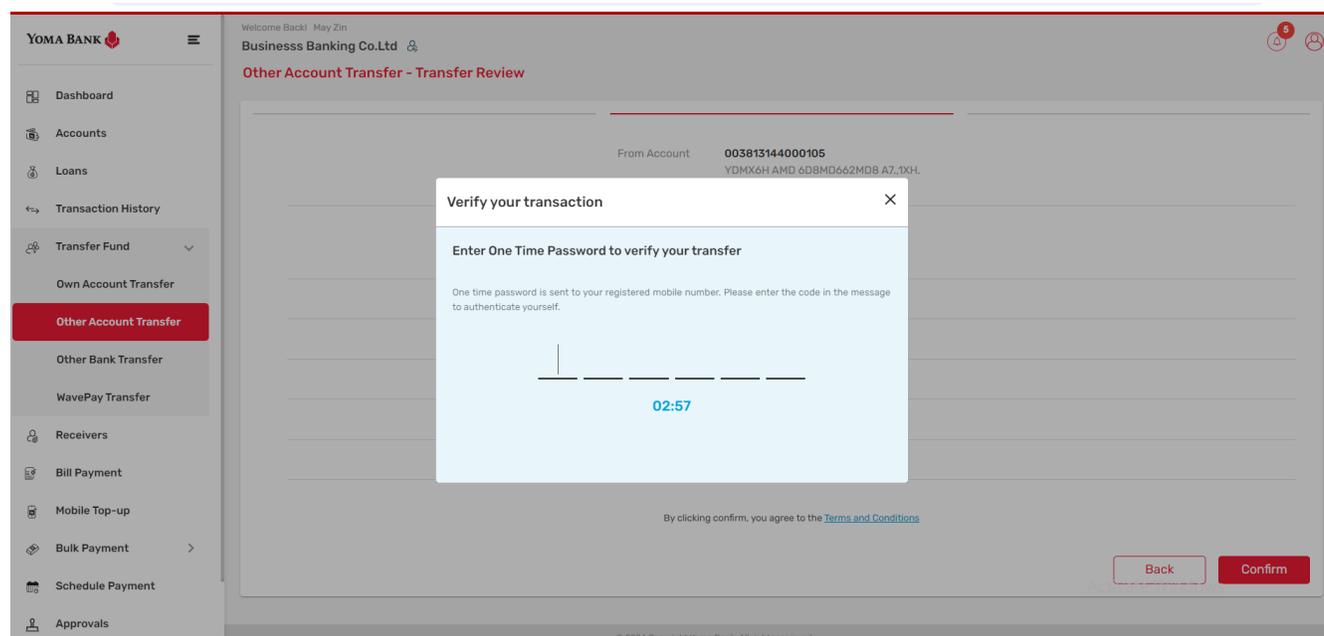
© 2024 Copyright Yoma Bank. All rights reserved.



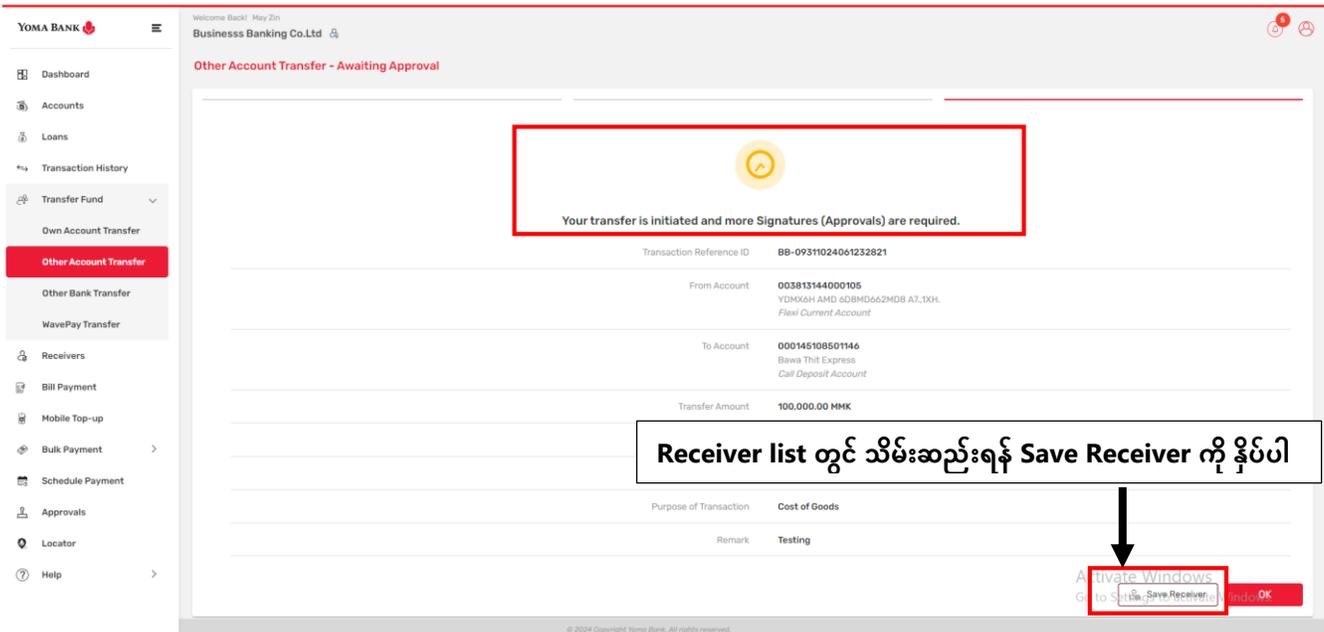
After you fill in the information and click the "Next" button, you will see the Transfer Review screen. You can check the details of the transaction you have made. And then, click on the Confirm button.



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.

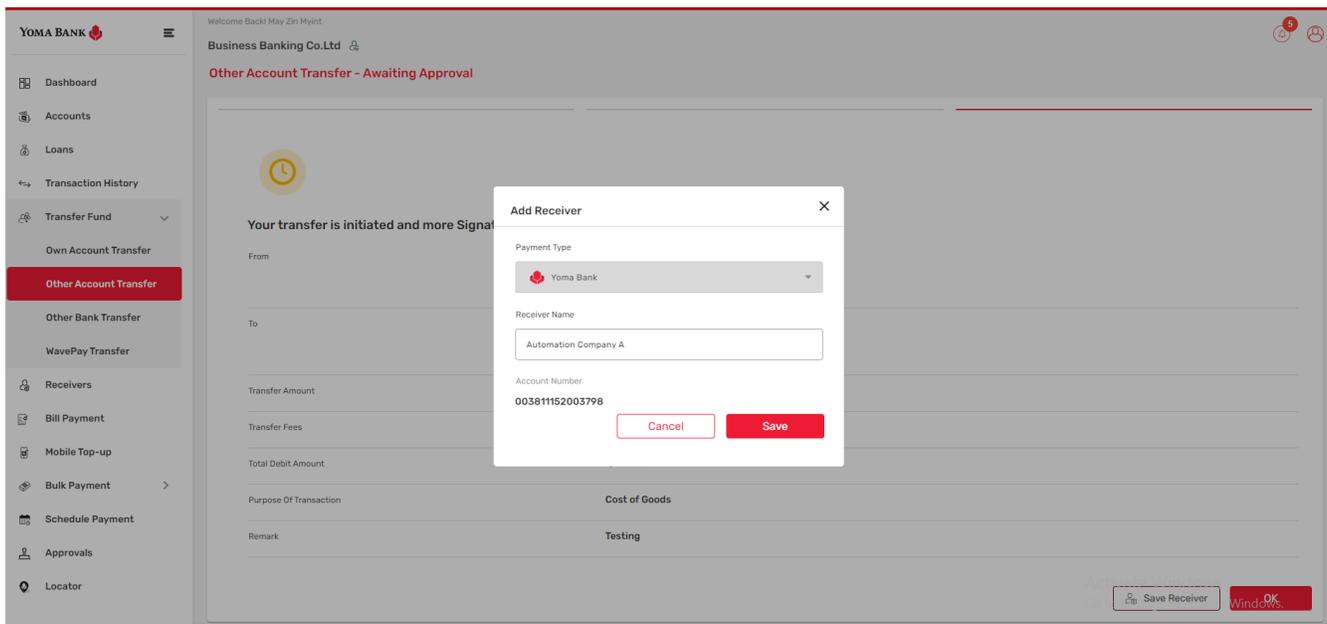


Then, if the users have maker access, they can see the "Account Review" Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the "OK" button at this page, Other Account Transfer process is complete by maker side.



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.



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.



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.



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.)**

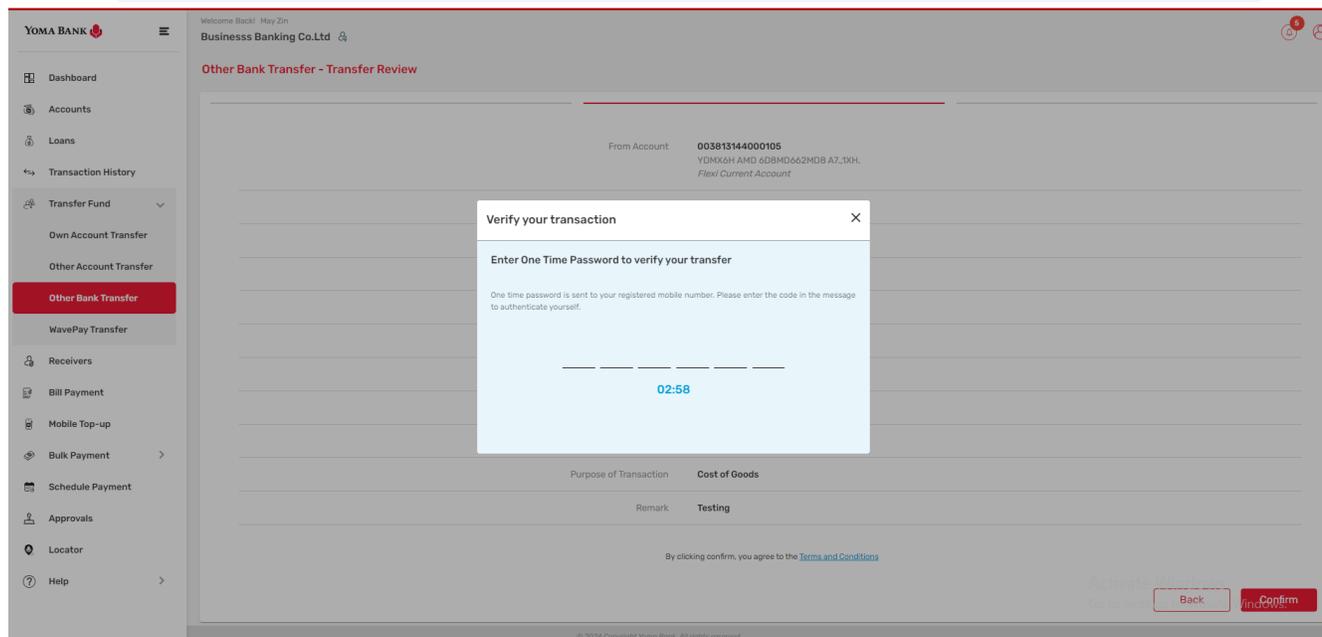
Note: When transferring money to other banks, the daily transaction limit is 25,000,000 kyats, and the per transaction limit is 5,000,000 kyats.

Remark: Amount should be changed under certain conditions.

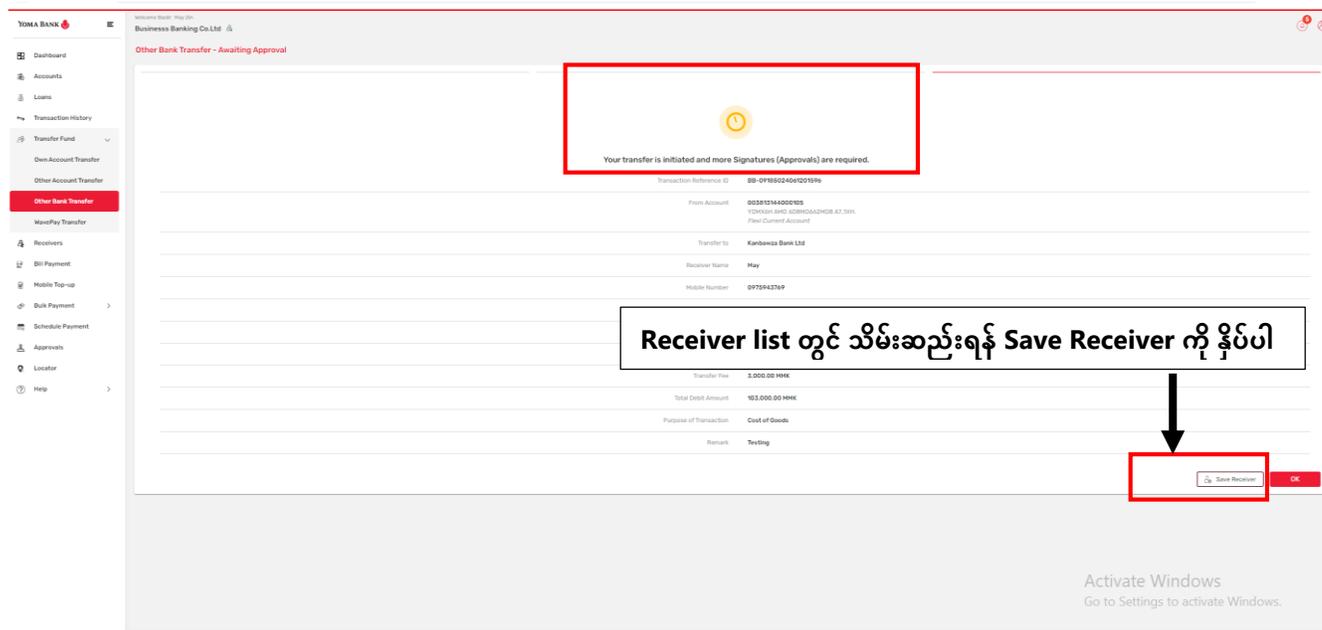
After checking the details information at the 'Transaction Review' page, users need to click on the "Confirm" button.



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.



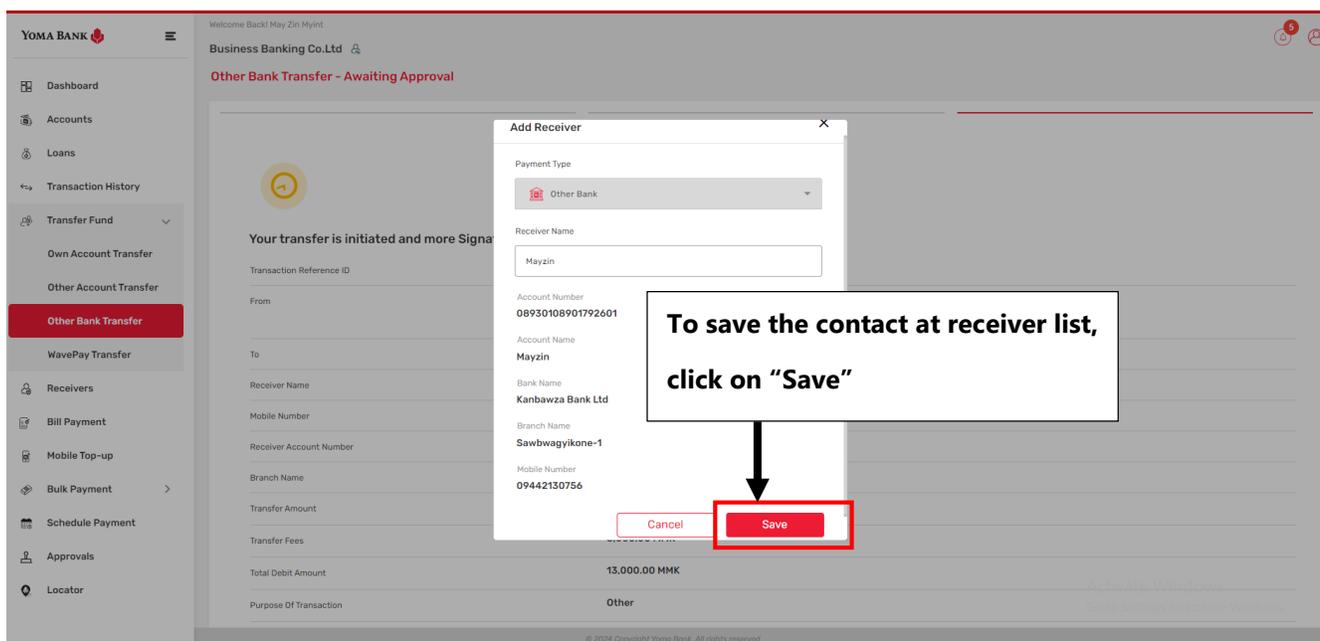
Then, if the users have maker access, they can see the “Transaction Approval Waiting” Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the “OK” button at this page, Other Bank Transfer process is complete by maker side.



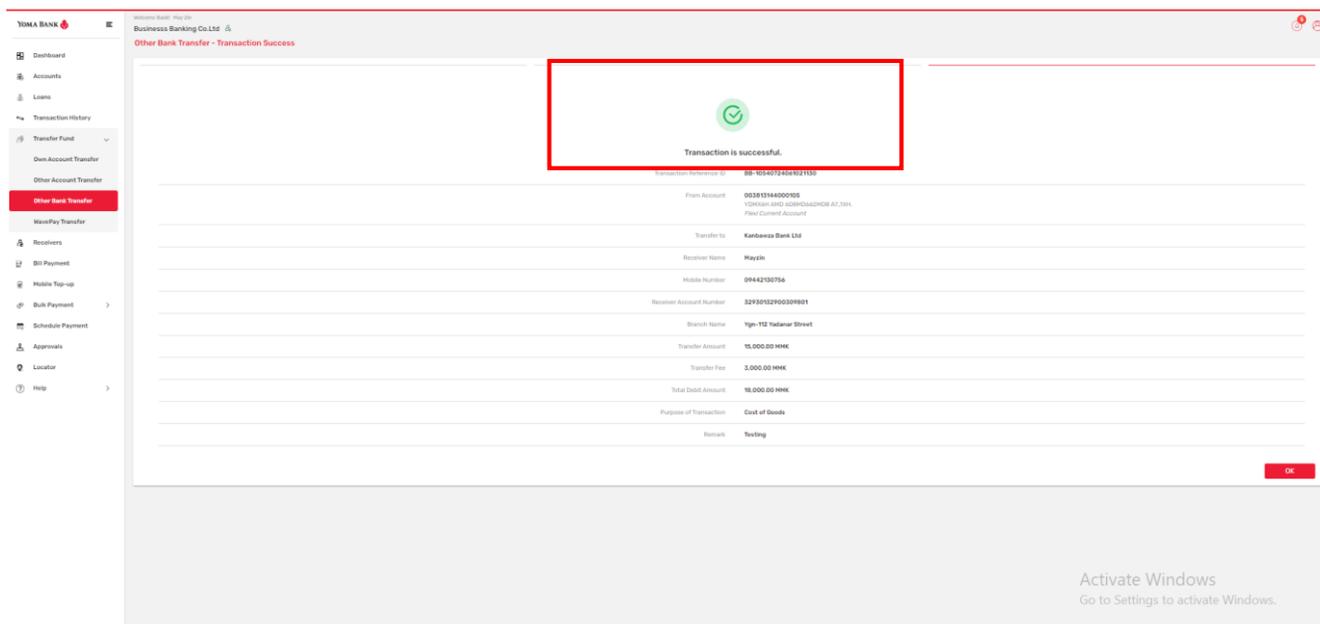
- Once maker access user click on the “OK” button, Other Bank Transfer process by maker side is complete.
- If the receiver is new and user want to save it at receiver list, click on the “Save Receiver” button.



- 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.



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.



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).



(6.4). 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.

The screenshot shows the YOMA BANK mobile application interface. The top navigation bar includes the bank logo and a user greeting. A sidebar menu on the left lists various services, with 'WavePay Transfer' highlighted in red. The main screen displays the 'WavePay Transfer' form. The form includes a 'From Account' dropdown showing '499,793,800.41 MMK Available' and 'Flexi Current Account 003913188000051'. The 'WavePay Account' field contains '09442130756'. The 'Amount (MMK)' field is set to '10,000'. The 'Purpose of Transaction' dropdown is set to 'Cost of Goods', and the 'Remark' field contains 'Testing'. At the bottom right, there are 'Cancel' and 'Next' buttons. An 'Activate Windows' watermark is visible in the bottom right corner of the screen.

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.



YOMA BANK Welcome Back! May Zin Myint
Business Banking Co.Ltd

WavePay Transfer - Transfer Review

From	003913188000051 YDMX6H AMD 6D8MD662MDB A7.1XH. Flexi Current Account
To	WavePay 09442130756
Transfer Amount	10,000.00 MMK
Transfer Fees	0.00 MMK
Total Debit Amount	10,000.00 MMK
Purpose of Transaction	Cost of Goods
Remark	Testing

By clicking confirm, you agree to the [Terms and Conditions](#)

Activate Windows
Go to Settings to activate 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.

YOMA BANK Welcome Back! May Zin Myint
Business Banking Co.Ltd

WavePay Transfer - Transfer Review

From	003913188000051 YDMX6H AMD 6D8MD662MDB A7.1XH. Flexi Current Account
To	WavePay 09442130756
Transfer Amount	10,000.00 MMK
Transfer Fees	0.00 MMK
Total Debit Amount	10,000.00 MMK
Purpose of Transaction	Cost of Goods
Remark	Testing

By clicking confirm, you agree to the [Terms and Conditions](#)

Verify your transaction

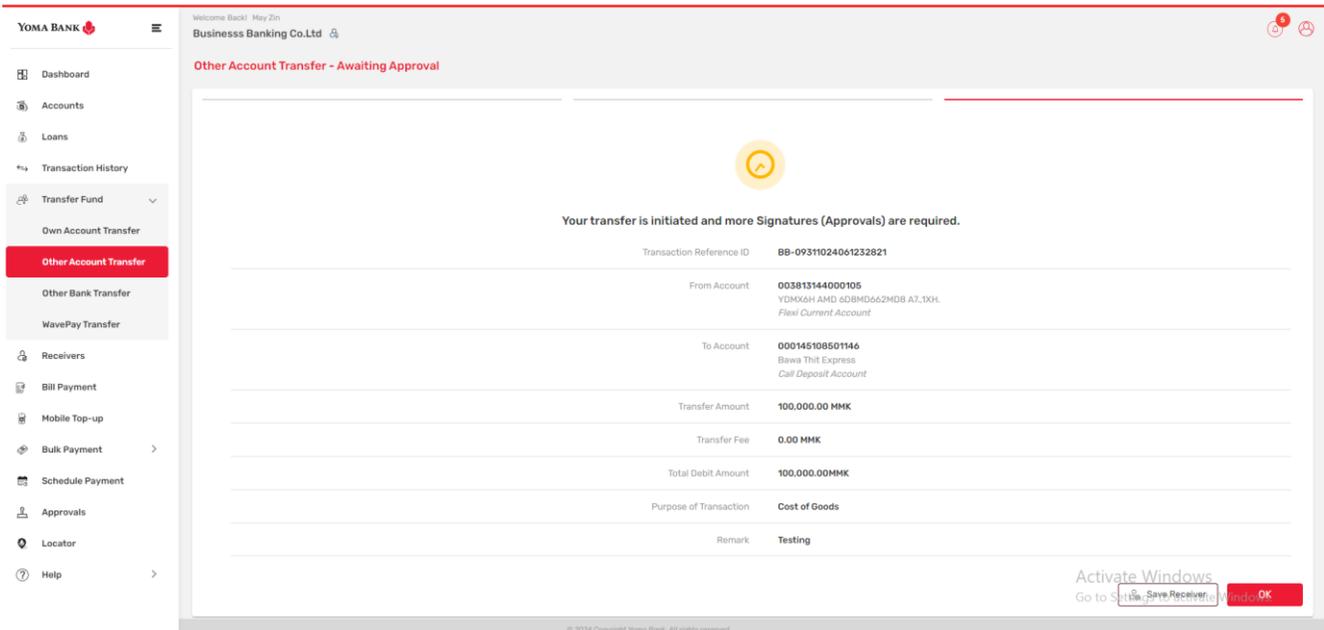
Enter One Time Password to verify your transfer

One time password is sent to your registered mobile number. Please enter the code in the message to authenticate yourself.

02:59

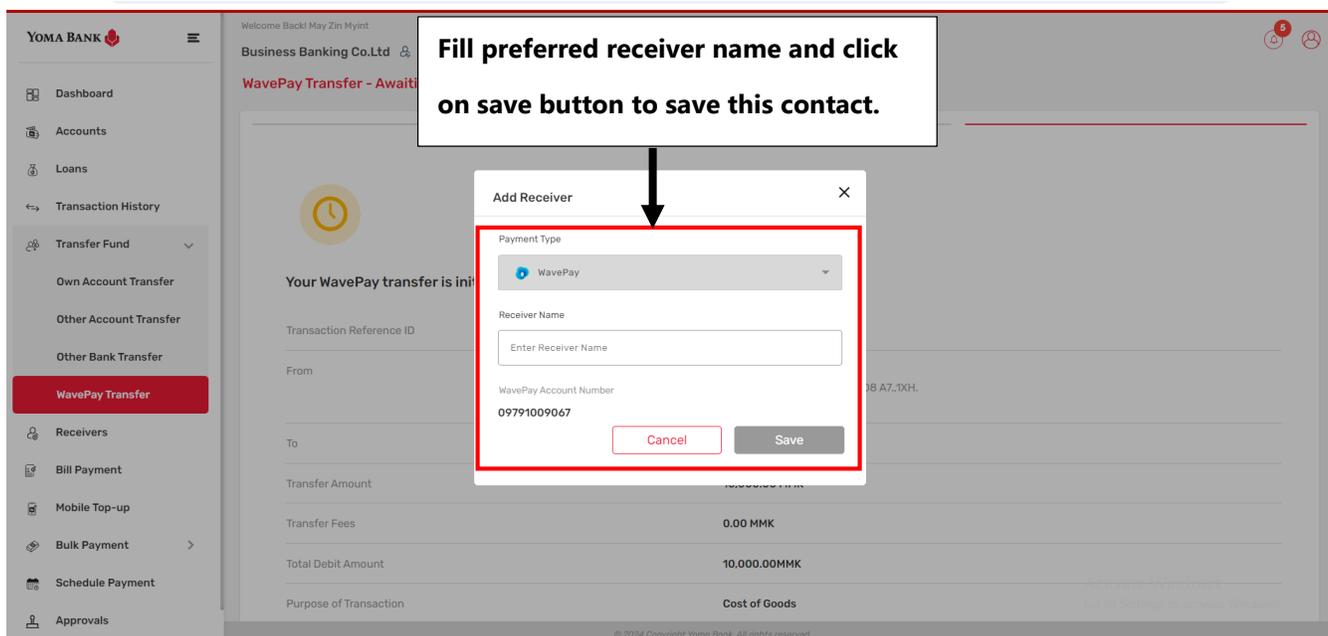
© 2024 Copyright Yoma Bank. All rights reserved.

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.



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.



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.



Welcome Back! May Zin
Business Banking Co.Ltd

Your WavePay transfer is successful.

Transaction Reference ID	BB-10462124061012458
From Account	003813144000105 YDMX6H AMD 6DBMD642MDB A7.1XH. <i>Flexi Current Account</i>
To Account	WavePay 09428176556
Transfer Amount	1,000.00 MMK
Transfer Fee	0.00 MMK
Total Debit Amount	1,000.00 MMK
Purpose of Transaction	Cost of Goods
Remark	Testing

Activate Windows
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.



Welcome Back! May Zin Myint

Business Banking Co.L

Receivers

Click on this button, to create new receiver contact → **+ New Receiver**

Yoma Bank Other Bank WavePay

Search Receivers

Receiver Name	Account Number	Action
Flexi	003811198003730	
Flexi Account	007911180003363	
Mayzin	003810219500658	

Activate Windows
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.

Welcome Back! May Zin Myint

Business Banking Co.L

Receivers

Yoma Bank’s new receiver required info to save in

+ New Receiver

Search Receivers

Add Receiver ×

Payment Type
Yoma Bank

Receiver Name
Enter Receiver Name

Account Number
Enter Account Number

Cancel Save

Receiver Name	Action
Flexi	
Flexi Account	
Mayzin	



Available Tabs to save as the receivers

Search Bar

Transfer Icon

Edit Icon

Delete Icon

Receiver Name	Account Number	Action
Flexi	003811198003730	  
Flexi Account	007911180003363	  
Mayzin	003810219500658	  

Activate Windows
Go to Settings 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.

Other Account Transfer Page

Business Banking Co.Ltd

Other Account Transfer

From Account
1,487,779,554.88 MMK Available
Current Account 001010224501848

To Account
003811198003730

Amount (MMK)
Enter Amount MMK

Purpose of Transaction
Cost of Goods

Remark
Enter Remark

Cancel Next

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.



Welcome Back! May Zin Myint

Business Banking Co.Ltd

Other Bank Transfer ← **Other Bank Transfer Page**

From Account
1,487,779,554.88 MMK Available
Current Account 001010224501848

Transfer to
Ayeyarwady Bank Ltd

Receiver Name
Digital Product

Receiver Account Number
As1235_33-12_8-9

Branch Name
Naypyitaw-001

Amount (MMK)

Activate Windows
Go to Settings to activate Windows.

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

Welcome Back! May Zin Myint

Business Banking Co.Ltd

WavePay Transfer ← **WavePay Transfer Page**

From Account
499,793,800.41 MMK Available
Flexi Current Account 003913188000051

WavePay Account
09442130756

Amount (MMK)
Enter Amount MMK

Purpose of Transaction
Cost of Goods

Remark
Enter Remark

Cancel Next

Activate Windows
Go to Settings to activate 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 Back! May Zin Myint

Business Banking Co.Ltd

Own Account Edit Info Data

Receivers

+ New Receiver

Search Receivers

Edit Receiver

Payment Type
Yoma Bank

Receiver Name
Flexi

Account Number
003811198003730

Cancel Save

Receiver Name	Action
Yoma Bank	
Flexi	
Flexi Account	
Mayzin	

© 2024 Copyright Yoma Bank. All rights reserved.

Welcome Back! May Zin Myint

Business Banking Co.Ltd

Other Bank Edit Info Data

Receivers

+ New Receiver

Search Receivers

Other Bank Edit Info Data

Bank Name
Ayeyarwady Bank Ltd

Account Name
Digital Product

Account Number
As1235...33-12...8-9

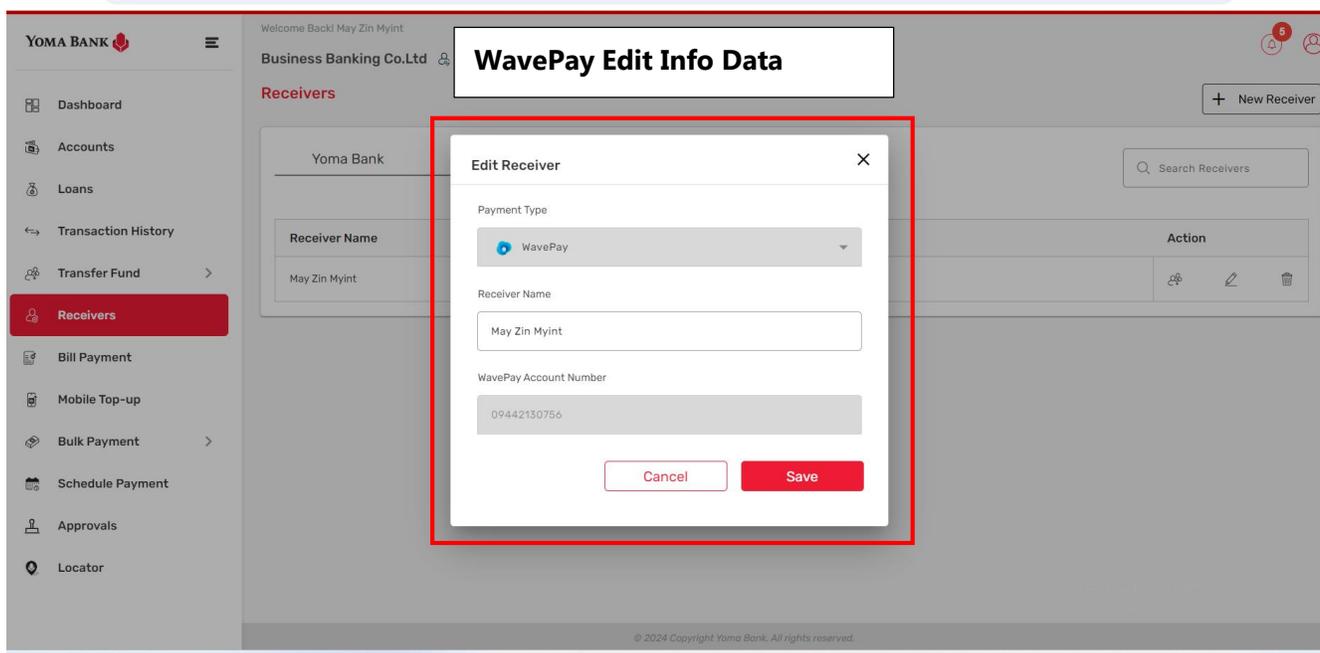
Branch Name
Naypyitaw-001

Mobile Number
094546470

Cancel Save

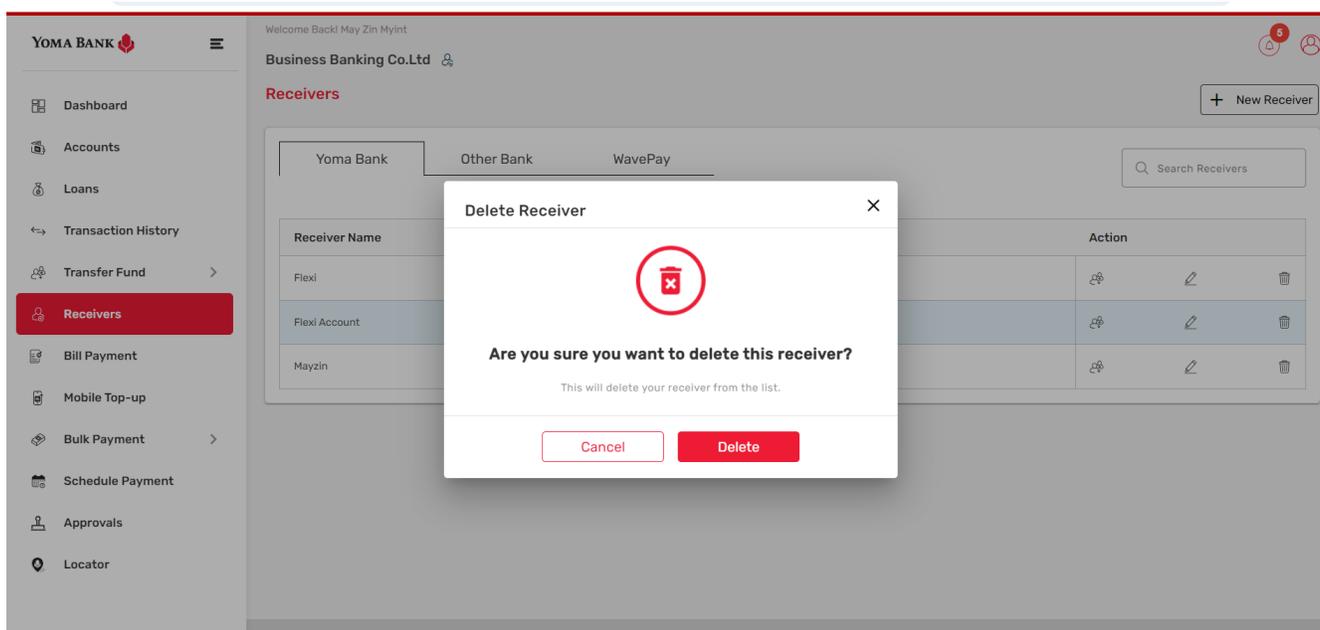
Branch	Mobile Number	Action
Naypyitaw-001	094546470	
Taungyi-1	09442130756	
Taungyi-1	09442130756	
Pazundaung	09442130756	
Nay Pyi Taw (HO)	09442130756	
Taungyi-1	09977951498	

© 2024 Copyright Yoma Bank. All rights reserved.



(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.



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.
 - Internet
 - Government & Electricity Meter Bills
 - Insurance & Health, Business
 - Entertainment & Digital Coupon
 - Microfinance & Re-Payment
 - Travel & Tours
 - Online Shopping
 - Education
 - Property Payment
 - Others

The screenshot displays the YOMA BANK mobile application interface for bill payments. The 'Bill Payment' section is active, showing a 'Browse by Category' area with buttons for various bill types: All, Internet, Government & Electricity Meter Bills, Insurance & Health, Business, Entertainment & Digital Coupon, Microfinance & Re-Payment, Travel & Tours, Online Shopping, Education, Property Payment, and Others. Below this is a 'Biller List' with a search bar and a list of billers: 123 Service, 5BB BroadBand, A Insurance Company Limited, A Life Insurance Company Limited, AA Marketing Products Ltd, and AA Medical Products Ltd. A red box highlights the 'Browse by Category' section, and an arrow points to it with the label 'Available Bill services'. The interface also includes a sidebar with navigation options and a footer with 'Activate Windows' text.

- 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 Myint
Business Banking Co.Ltd

← Bill Payment

AGB AGB Communication

From Account
1,488,006.00 MMK Available
Current Account 001010275501859

Customer ID
4523876

Customer Name
Mayzin

Invoice Number
653298

Contact Number
09442130756

Amount
15000

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

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.

YOMA BANK Welcome Back! May Zin Myint
Business Banking Co.Ltd

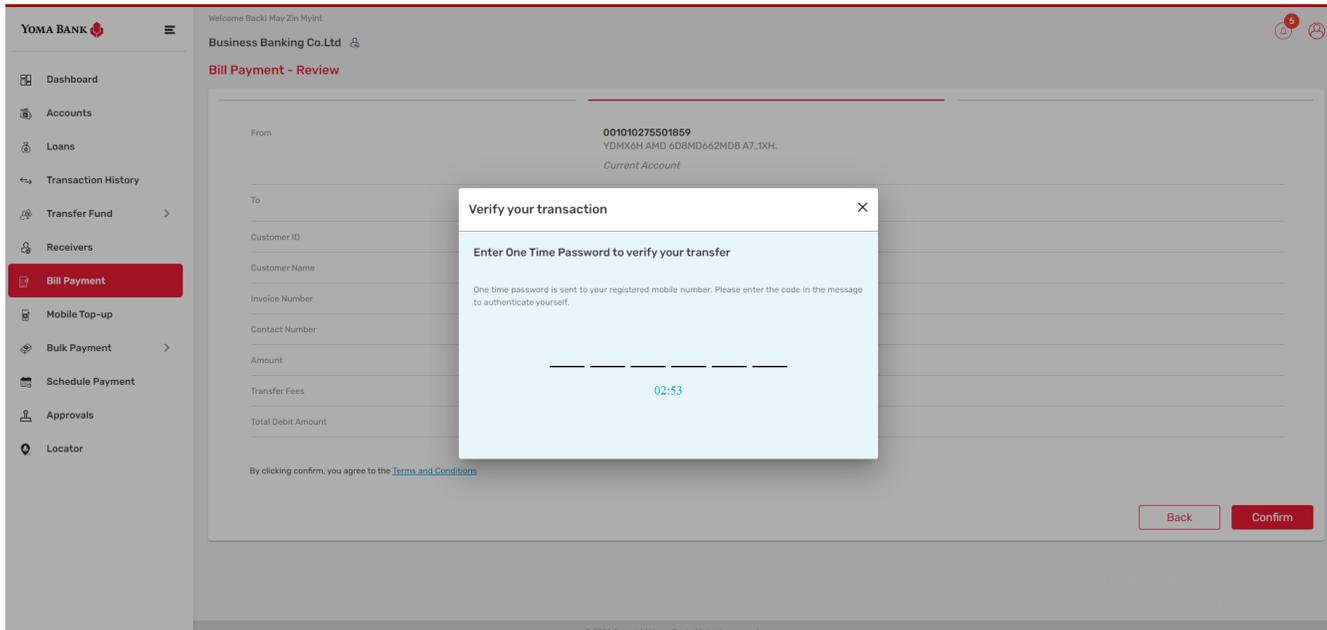
Bill Payment - Review

From	001010275501859 YDMX6H AMD 6DBMD662MDB A7.1XH. Current Account
To	AGB AGB Communication
Customer ID	4523876
Customer Name	Mayzin
Invoice Number	653298
Contact Number	09442130756
Amount	15,000.00 MMK
Transfer Fees	0.00 MMK
Total Debit Amount	15,000.00 MMK

By clicking confirm, you agree to the [Terms and Conditions](#)

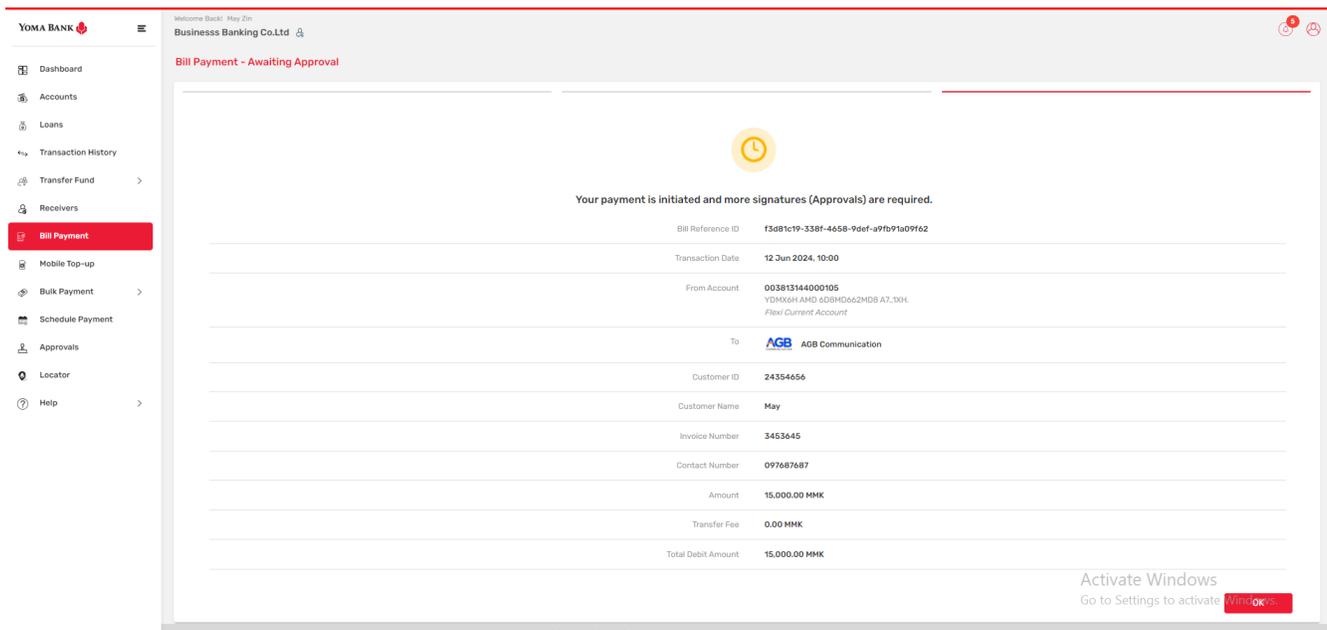
Activate Windows
Go to Settings to activate Windows.

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.



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.



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 Business Banking Co.Ltd

Dashboard
Accounts
Loans
Transaction History
Transfer Fund
Receivers
Bill Payment
Mobile Top-up
Bulk Payment
Schedule Payment
Approvals
Locator
Help

Bill Payment - Transaction Success

Your payment is successful.

Bill Reference ID	429cbb61-6b71-483c-a9d3-0ca5a0a1989
Transaction Date	12 Jun 2024, 10:54
From Account	003813144000105 YOMABANK JMD 02BMD062MDB AT, XXXL Fixed Current Account
To	AGB Communication
Customer ID	2436547
Customer Name	May
Invoice Number	4565768
Contact Number	094354366
Amount	15,000.00 MMK
Transfer Fee	0.00 MMK
Total Debit Amount	15,000.00 MMK

Activate Windows
Go to Settings to activate Windows

© 2024 Copyright Yoma Bank. All rights reserved.

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.



Welcome Back! May Zin
Business Banking Co.Ltd

Mobile Top-up

From Account
1,487,761,584.88 MMK Available
Current Account 001010224501848

Mobile Number
09791001370

Amount (MMK)
1,000 3,000 5,000 10,000

Cancel Next

Type ph number

Choose top up amount

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

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.

Welcome Back! May Zin
Business Banking Co.Ltd

Mobile Top-up - Review

From	001010224501848 YDMX6H AMD 6DBMD662MDB A7.1XH. Current Account
Top-up To	09791001370 ATOM
Top-up Amount	1,000.00 MMK
Discount	0.0%
Total Debit Amount	1,000.00 MMK

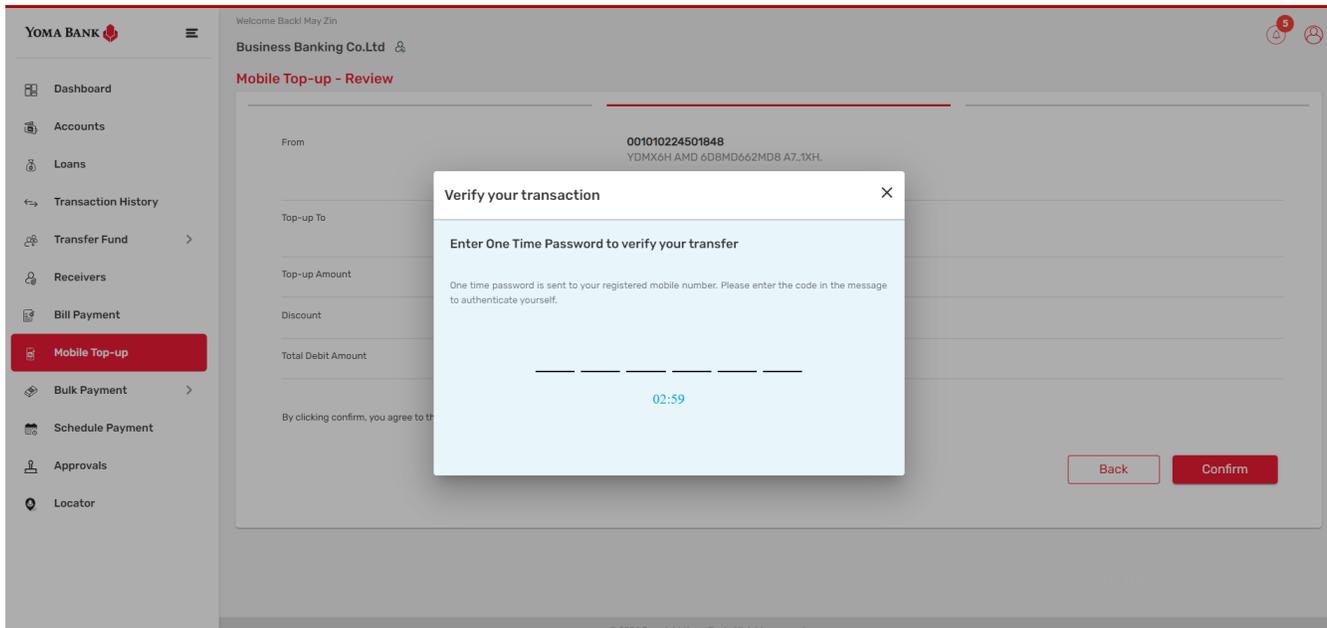
By clicking confirm, you agree to the [Terms and Conditions](#)

Back Confirm

Activate Windows
Go to Settings to activate Windows.

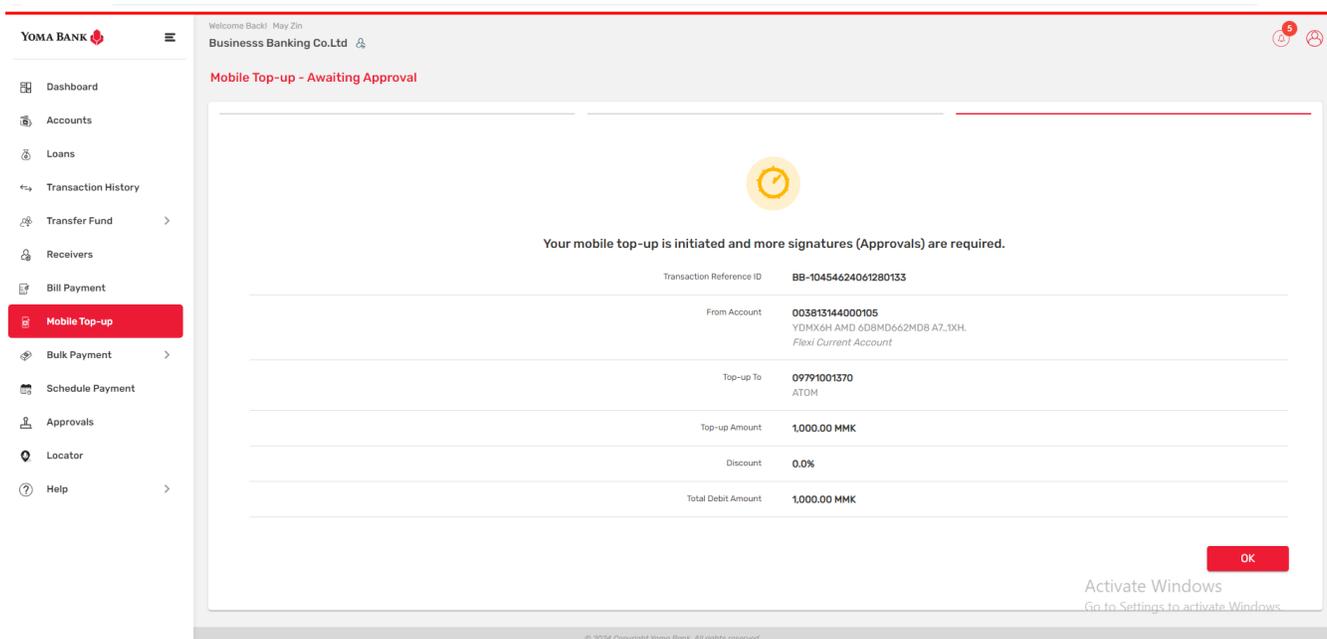
© 2024 Copyright Yoma Bank. All rights reserved.

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.



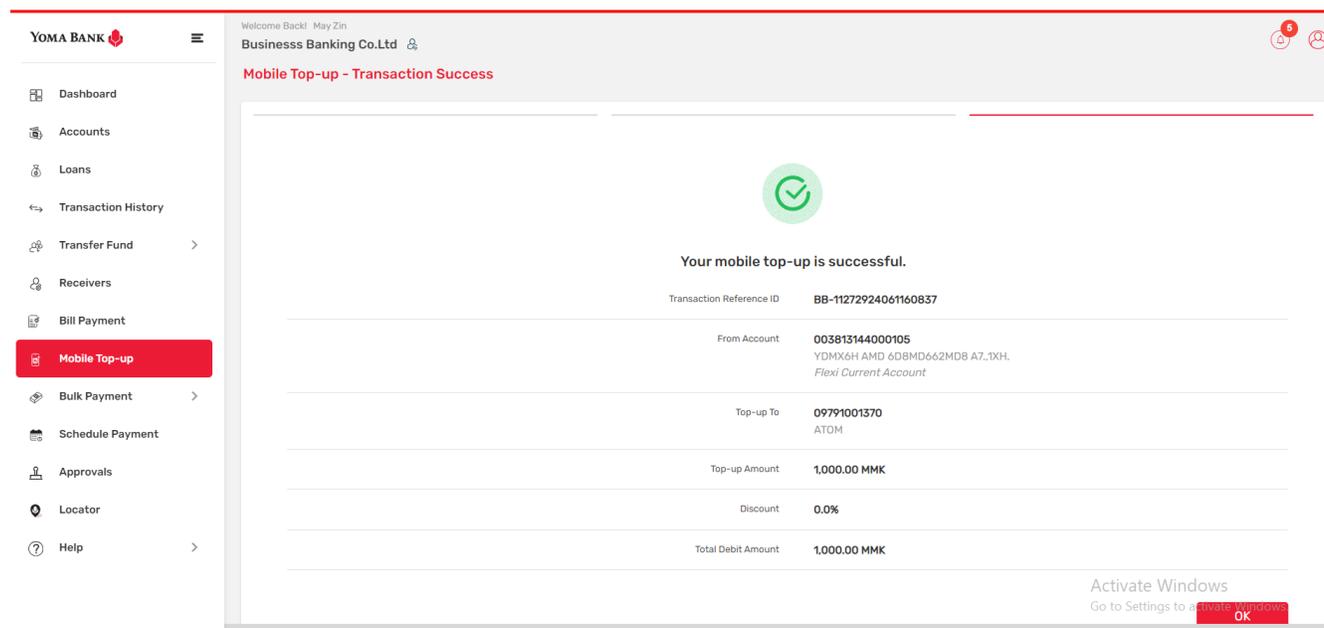
Then, if the users have maker access, they can see the “Mobile Top Up – Waiting Approval” Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the “OK” button at this page, Mobile Top Up opening process is complete by maker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

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





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.



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

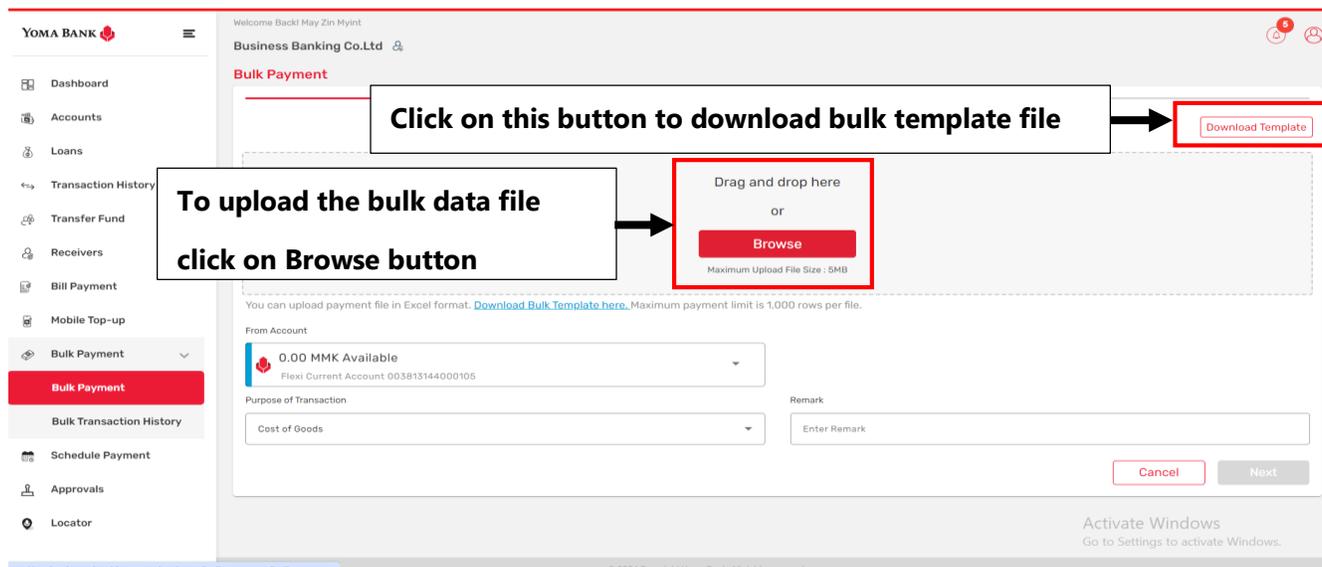
If you want to initiate bulk payment, you will click on Bulk Payment in the Main Menu. To get the template for bulk payment files, simply click on "Download Template." Once you have downloaded it, you will receive the Excel template with the appropriate company name on your device.

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

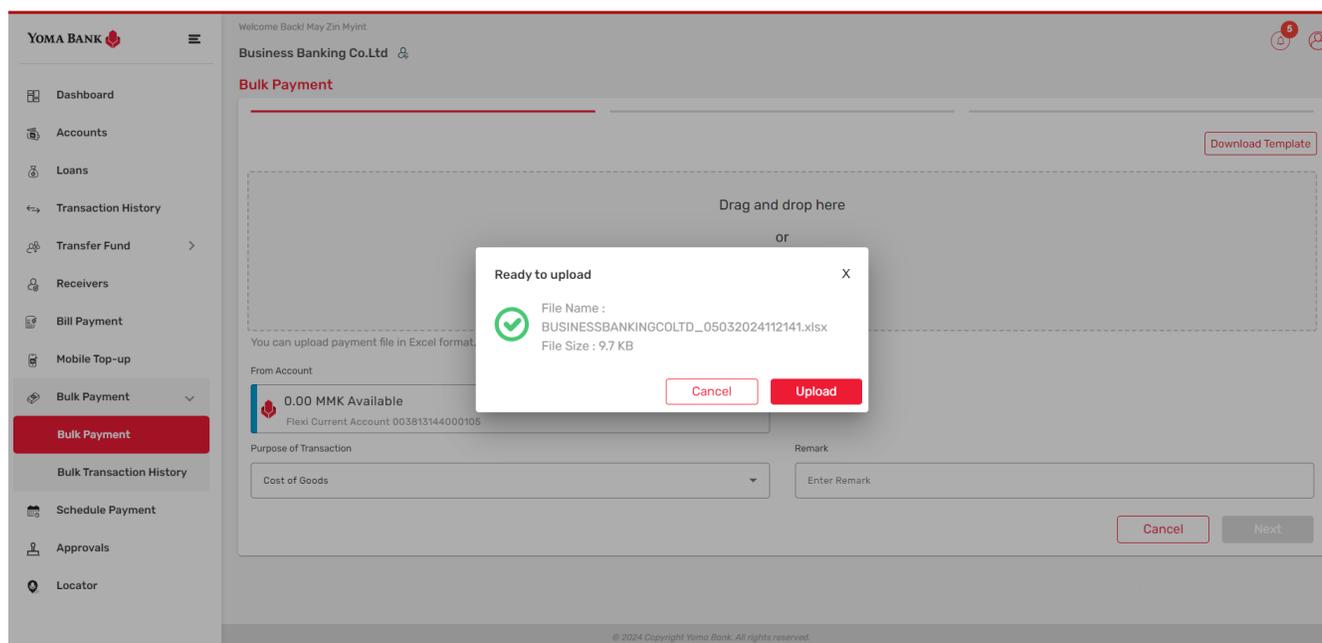
- Receiver Name - Please enter the receiver's name you want to transfer.
- Receiver Account Number - Please enter the receiver’s account number for the transfer.
- Amount – Enter the amount to transfer.
- Currency – Please choose the currency type to transfer (Only able to select 'MMK')
- Transaction 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.



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



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.

Welcome Back! May Zin Myint

Business Banking Co.Ltd

From Account: 1,460,956.00 MMK Available
Current Account 001010275501859

Purpose of Transaction: Cost of Goods
Remark: Testing

To check the upload file data with validation reason details you can download it.

Check Validation Reason here

Receiver Name	Receiver Account Number	Amount	Currency	Transaction Type	Receiver Payment Reference	Validation Reason
Mayzin6	005545570024043	1,000.0000	MMK	Wave	Buying Things	Invalid WavePay Account Number.
Mayzin9	09428176556	1,000.0000	MMK	Yoma	Buying Things	Recipient account number should be only digits and 15 digits exactly.

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.

Welcome Back! May Zin

Business Banking Co.Ltd

Bulk Payment

From Account *: 2,499,760,699.00 MMK Available
Flexi Current Account 003813144000105

Purpose of Transaction *: Cost of Goods
Remark *: Enter Remark

Download Transactions

BUSINESSBANKINGCOLTD_11062024113321.xlsx (uploaded 11:36, 11 Jun 2024, 8.5 KB)

File Name: BUSINESSBANKINGCOLTD_11062024113321_BB-11062411365300751.xlsx
Total Amount of Correct Transactions: 7,000.22 MMK
Transfer Fee: 550.00 MMK

Correct / Total Transactions: 7 / 7
Incorrect Transactions: 0

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.



YOMA BANK Welcome Back! May Zin Business Banking Co.Ltd

Bulk Payment - Review

From Account	003813144000105 YDMX6H AMD 6DBMD662MDB A7,1XH. <i>Flexi Current Account</i>
Uploaded Bulk File	BUSINESSSBANKINGCOLTD_11062024113321_BB-11062411365300751.xlsx
Total Correct Transactions	7
Total Amount of Correct Transactions	7,000.22 MMK
Transfer Fee	550.00 MMK
Total Debit Amount	7,550.22 MMK
Purpose of Transaction	Cost of Goods
Remark	Testing

By clicking confirm, you agree to the [Terms and Conditions](#)

© 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.

YOMA BANK Welcome Back! May Zin Business Banking Co.Ltd

Bulk Payment - Review

Verify your transaction

Enter One Time Password to verify your transfer

One time password is sent to your registered mobile number. Please enter the code in the message to authenticate yourself.

02:58

By clicking confirm, you agree to the [Terms and Conditions](#)

© 2024 Copyright Yoma 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.



- Dashboard
- Accounts
- Loans
- Transaction History
- Transfer Fund
- Receivers
- Bill Payment
- Mobile Top-up
- Bulk Payment**
- Bulk Transaction History
- Schedule Payment
- Approvals
- Locator
- Help

Welcome Back! May Zin
Business Banking Co.Ltd

Bulk Payment - Awaiting Approval

Your transfer is initiated and more Signature (Approvals) are required.

Transaction Reference ID	BB-12062410302300988
From Account	003813144000105 YDMX6H AMD 6DBMD62MDB A7.TXH Flexi Current Account
Uploaded Bulk File	BUSINESSBANKINGCOLTD_11062024113321_BB-12062410302300988.xlsx
Total Correct Transactions	7
Total Amount of Correct Transactions	7,000.22 MMK
Transfer Fee	550.00 MMK
Total Debit Amount	7,550.22 MMK
Purpose of Transaction	Cost of Goods
Remark	Testing

Activate Windows
Go to Settings to activate Windows

OK

© 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.

Welcome Back! May Zin
Business Banking Co.Ltd

Bulk Payment - Payment Success

Your bulk payment is processing.

Transaction Reference ID	BB-11062411365300751
From Account	003813144000105 YDMX6H AMD 6DBMD62MDB A7.TXH Flexi Current Account
Uploaded Bulk File	BUSINESSBANKINGCOLTD_11062024113321_BB-11062411365300751.xlsx
Total Correct Transactions	7
Total Amount of Correct Transactions	7,000.22 MMK
Transfer Fee	550.00 MMK
Total Debit Amount	7,550.22 MMK
Purpose of Transaction	Cost of Goods
Remark	Testing

Please check the details transaction status under the Bulk Transaction History.

Activate Windows
Go to Settings to activate Windows

OK

© 2024 Copyright Yoma Bank. All rights reserved.

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.



Welcome Back! May Zin Myint

Business Banking Co.Ltd

Bulk Transaction History

Reference ID	Transfer From	Uploaded Bulk File	Total Count of Transactions	Transaction Type	Uploaded Date and Time	Trans
BB-13032415252300635	001010275501859 YDMX6H AMD 6DBMD62MDB A7,DXH Current Account	BUSINESSBANKINGCOLTD_05032024112141_BB-13032415252300635.xlsx	10	Bulk Payment	13 Mar 2024, 15:25	13 Mar
BB-13032411132800426	003810280500657 YDMX6H AMD 6DBMD62MDB A7,DXH Current Account	BUSINESSBANKINGCOLTD_13032024110600_BB-13032411132800426.xlsx	2	Bulk Payment	13 Mar 2024, 11:13	-
BB-1303241115300327	003810280500657 YDMX6H AMD 6DBMD62MDB A7,DXH Current Account	BUSINESSBANKINGCOLTD_13032024110600_BB-1303241115300327.xlsx	2	Bulk Payment	13 Mar 2024, 11:12	-
BB-13032411035000537	003810280500657 YDMX6H AMD 6DBMD62MDB A7,DXH Current Account	BUSINESSBANKINGCOLTD_13032024093805_BB-13032411035000537.xlsx	3	Bulk Payment	13 Mar 2024, 11:04	13 Mar
BB-13032411011300523	003810280500657 YDMX6H AMD 6DBMD62MDB A7,DXH Current Account	BUSINESSBANKINGCOLTD_13032024093805_BB-13032411011300523.xlsx	3	Bulk Payment	13 Mar 2024, 11:01	-
BB-13032410421900722	001010224501848 YDMX6H AMD 6DBMD62MDB A7,DXH Current Account	BUSINESSBANKINGCOLTD_13032024093805_BB-13032410421900722.xlsx	3	Bulk Payment	13 Mar 2024, 10:42	-
BB-13032410122700209	001310263500901 YDMX6H AMD 6DBMD62MDB A7,DXH Current Account	BUSINESSBANKINGCOLTD_13032024093805_BB-13032410122700209.xlsx	2	Bulk Payment	13 Mar 2024, 10:12	13 Mar
BB-13032410051000913	003844170504013 YDMX6H AMD 6DBMD62MDB A7,DXH Savings Account	BUSINESSBANKINGCOLTD_13032024093805_BB-13032410051000913.xlsx	2	Bulk Payment	13 Mar 2024, 10:05	13 Mar
BB-12032415013400521	001410244500274 YDMX6H AMD 6DBMD62MDB A7,DXH Current Account	BUSINESSBANKINGCOLTD_12032024112141_BB-12032415013400521.xlsx	3	Bulk Payment	12 Mar 2024, 15:01	12 Mar
BB-12032414305100562	0039459500902 YDMX6H AMD 6DBMD62MDB A7,DXH Current Account	BUSINESSBANKINGCOLTD_12032024141812_BB-12032414305100562.xlsx	1000	Bulk Payment	12 Mar 2024, 14:31	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.

Welcome Back! May Zin Myint

Business Banking Co.Ltd

Transaction Details info

← Bulk Transaction Detail

Reference ID BB-13032415252300635	Transfer From 001010275501859 YDMX6H AMD 6DBMD62MDB A7,DXH Current Account	Uploaded Bulk File BUSINESSBANKINGCOLTD_05032024112141_BB-13032415252300635.xlsx
Total Count of Transactions 10	Successful Transactions 7	Failed Transactions 3
Total Amount of Successful Transactions 10,000.00 MMK	Transfer Fees 650.00 MMK	Total Debit Amount 10,650.00 MMK
Transaction Type Bulk Payment	Uploaded Date and Time 13 Mar 2024, 15:25	Transaction Date 13 Mar 2024, 15:36
Purpose of Transaction Cost of Goods	Remark Test	

Receiver Name	Receiver Account Number	Amount	Currency	Transaction Type	Receiver Payment Reference	Transaction Status	Validator
Mayzin2	001045140500432	1,000.00	MMK	Yoma	Buying Things	success	-
Mayzin3	001044168503487	1,000.00	MMK	Yoma	Buying Things	success	-
Mayzin4	00101190002018	1,000.00	MMK	Yoma	Buying Things	success	-
Mayzin5	001045480002186	1,000.00	MMK	Yoma	Buying Things	success	-
Mayzin6	005645670024043	1,000.00	MMK	Yoma	Buying Things	success	-



Welcome Back! May Zin Myint

Business Banking Co.Ltd

Purpose of Transaction
Cost of Goods

Transaction Status စစ်ဆေးရန်

Receiver Account Number	Amount	Currency	Transaction Type	Receiver Payment Reference	Transaction Status	Validation Reason
001045140500432	1,000.00	MMK	Yoma	Buying Things	SUCCESS	-
001044168503487	1,000.00	MMK	Yoma	Buying Things	SUCCESS	-
001011190002018	1,000.00	MMK	Yoma	Buying Things	SUCCESS	-
001045480002186	1,000.00	MMK	Yoma	Buying Things	SUCCESS	-
005545570024043	1,000.00	MMK	Yoma	Buying Things	SUCCESS	-
001013144000047	1,000.00	MMK	Yoma	Buying Things	SUCCESS	-
001044343000209	1,000.00	MMK	Yoma	Buying Things	SUCCESS	-
09428176556	1,000.00	MMK	Wave	Buying Things	FAIL	You can only use Flexi Account for WavePay transfers
09791009067	1,000.00	MMK	Wave	Buying Things	FAIL	You can only use Flexi Account for WavePay transfers
09963453529	1,000.00	MMK	Wave	Buying Things	FAIL	You can only use Flexi Account for WavePay transfers

Activate Windows
Go to Settings to activate Windows.

Back

(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.

Welcome Back! May Zin Myint

Business Banking Co.Ltd

Schedule Payment

To create Scheduled Payment ကို

Create Schedule Payment

Starting Date	Transfer Amount	Transaction Type	Payment Instruction	Status
21 Feb 2024	1,000.00 MMK	Scheduled Payment Own Account Transfer	Until further notice	Cancelled
29 Jan 2024	1,200.00 MMK	Scheduled Payment Other Account Transfer	Until further notice	Active
18 Dec 2023	10,000.00 MMK	Scheduled Payment Own Account Transfer	Until further notice	Cancelled
15 Dec 2023	1,200.00 MMK	Scheduled Payment Own Account Transfer	Until further notice	Active
16 Nov 2023	10.00 MMK	Scheduled Payment Own Account Transfer	Until a specific date	Active
13 Nov 2023	1.00 MMK	Scheduled Payment Own Account Transfer	Until further notice	Active
13 Nov 2023	1.00 MMK	Scheduled Payment Other Account Transfer	Until further notice	Active
13 Nov 2023	1,200.00 MMK	Scheduled Payment Own Account Transfer	Until further notice	Active

Activate Windows
Go to Settings to activate Windows.

Active

© 2024 Copyright Yoma Bank. All rights reserved.



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

YOMA BANK

Welcome Back! May Zin
Business Banking Co.Ltd

← Schedule Payment

Own Account Transfer Other Account Transfer

Opened tab with Red color

Own Account Transfer

Please provide the required information...

From Account *
2,499,753,148.78 MMK Available
Flexi Current Account 003813144000105

To Account *
3,000,012,590
Current Account

Transfer Amount (MMK) *
50,000

Remark
Test

Select schedule payment

Frequency *
Monthly

Starting Date *
12 Jun, 2024

Payment Instruction *
Until a Specific Date

End Date *
31 Jul, 2024

Cancel Next

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.



Welcome Back! May Zin
Business Banking Co.Ltd

← Schedule Payment

Own Account Transfer Other Account Transfer

Own Account Transfer

Please provide the required information...

From Account *
2,499,753,148.78 MMK Available
Flexi Current Account 003813144000105

To Account *
3,000.012
Current Account

Transfer Amount (MMK) *
50,000

Remark
Test

Select schedule payment

Frequency *
Monthly

Starting Date *
12 Jun, 2024

Payment Instruction *
Until Further Notice

Visit the branches and request to schedule a payment closure.

Cancel Next

Activate Windows
Go to Settings to activate Windows.

If users choose "Until Further Notice" no need to choose "End Date"

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.

Welcome Back! May Zin
Business Banking Co.Ltd

← Schedule Payment

Schedule Payment - Own Account Transfer Review

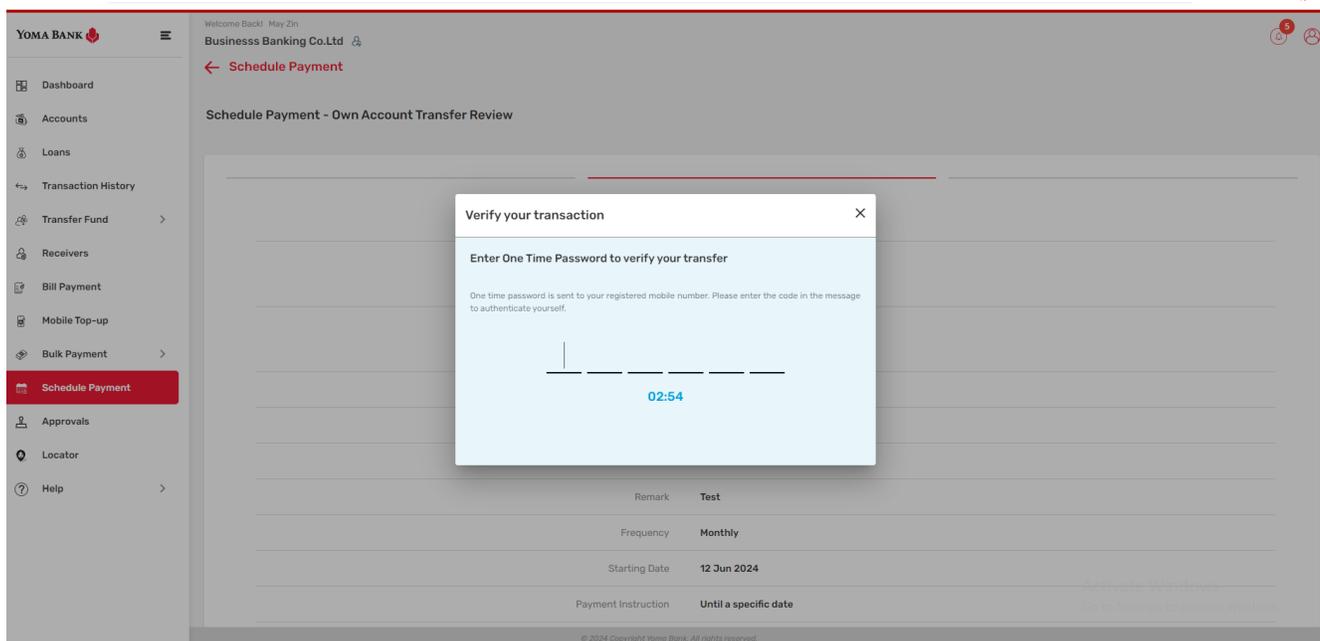
Transaction Reference ID	BB-11464924061189385
From Account	003813144000105 YDMXGH AMD 6DBMD62MD8 A7.3XH Flexi Current Account
To Account	003810219500666 YDMXGH AMD 6DBMD62MD8 A7.3XH Current Account
Transfer Amount	50,000.00 MMK
Transfer Fee	200.00 MMK
Total Debit Amount	50,200.00 MMK
Remark	Test
Frequency	Monthly
Starting Date	12 Jun 2024
Payment Instruction	Until a specific date
End of Payment Date	31 Jul 2024

By clicking confirm, you agree to the [Terms and Conditions](#)

Activate Windows
Go to Settings to activate Windows.

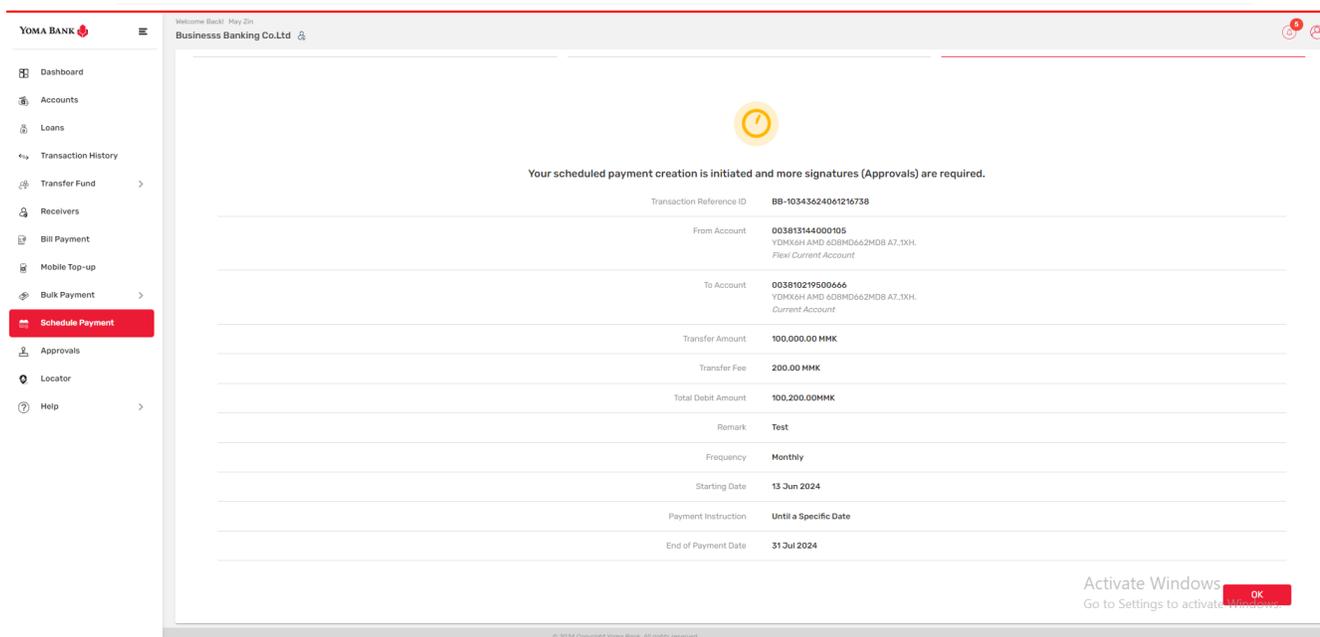
Back Confirm

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.

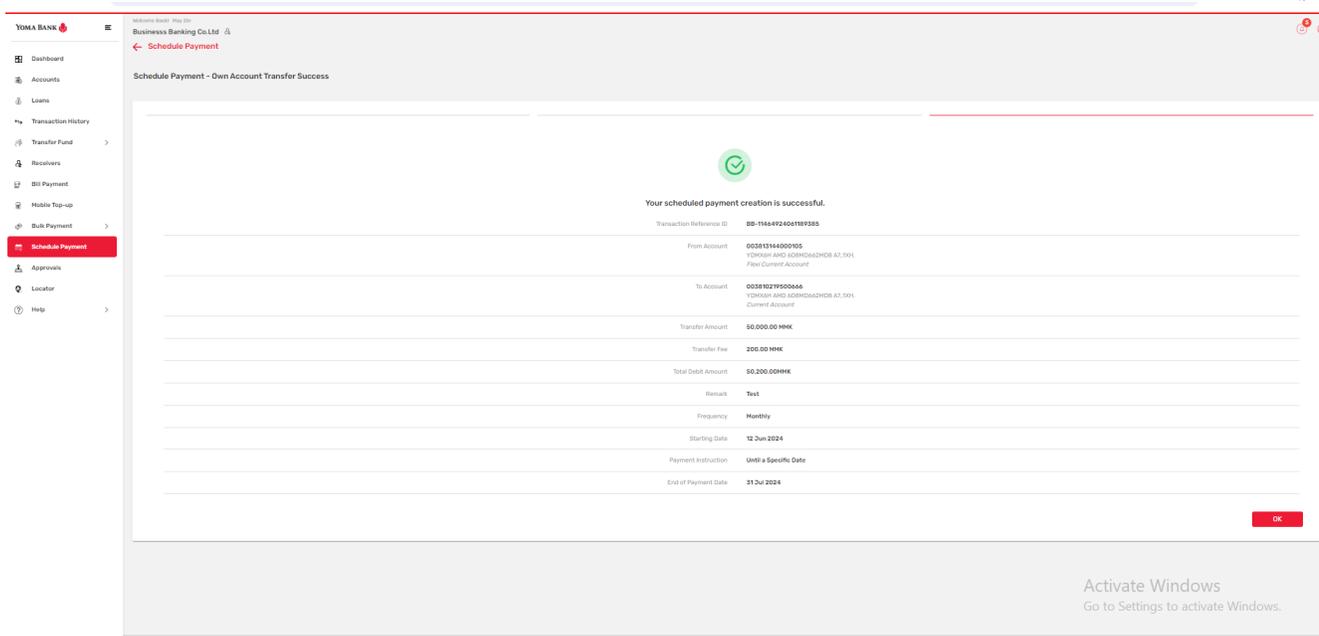


Then, if the users have maker access, they can see the “Schedule Payment Awaiting Approval” Page and user need to wait Approved or Rejected time by Checker. User need to check transaction details info and once user click on the “OK” button at this page, Schedule Payment creation process is complete by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

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



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.



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:
 - 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

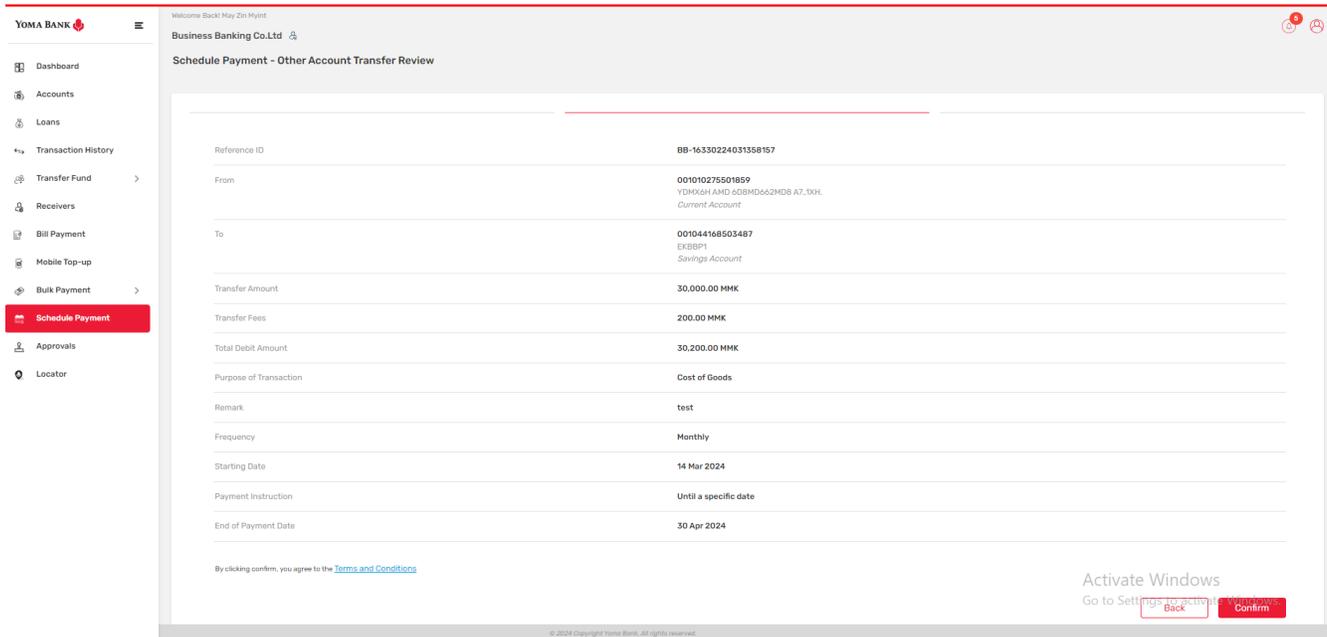


an End Date. You can make unlimited scheduled payment plans.

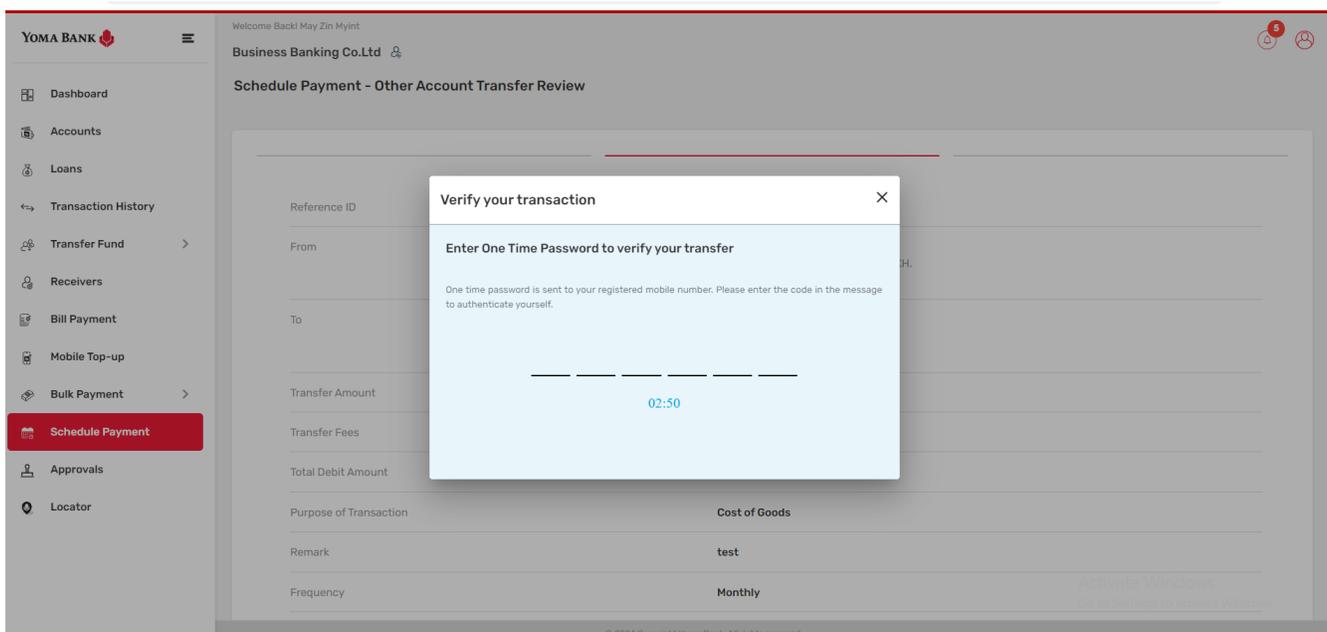
The screenshot shows the 'Other Account Transfer' form in the YOMA Bank mobile app. The 'Payment Instruction' dropdown is set to 'Until a Specific Date', and the 'End Date' is set to '30 Apr, 2024'. A red box highlights the 'Payment Instruction' and 'End Date' fields, with a callout box stating: 'If users choose, "Until a Specific Data", they need to choose "End Date"'. Another red box highlights the 'Other Account Transfer' tab, with a callout box stating: 'Opened tab with Red color'. The form includes fields for 'From Account' (1,453,606.00 MMK Available), 'To Account' (001044168503487), 'Amount' (30,000), 'Purpose of Transaction' (Cost of Goods), and 'Remark' (test). The 'Select schedule payment' section shows 'Frequency' as 'Monthly' and 'Starting Date' as '14 Mar, 2024'. A 'Cancel' button and a 'Next' button are at the bottom right.

The screenshot shows the 'Other Account Transfer' form in the YOMA Bank mobile app. The 'Payment Instruction' dropdown is set to 'Until Further Notice'. A red box highlights the 'Payment Instruction' field, with a callout box stating: 'If users choose "Until Further Notice" no need to choose "End Date"'. The 'Other Account Transfer' tab is highlighted in red, with a callout box stating: 'Opened tab with Red color'. The form includes fields for 'From Account' (1,453,606.00 MMK Available), 'To Account' (001044168503487), 'Amount' (30,000), 'Purpose of Transaction' (Cost of Goods), and 'Remark' (test). The 'Select schedule payment' section shows 'Frequency' as 'Monthly' and 'Starting Date' as '14 Mar, 2024'. A 'Cancel' button and a 'Next' button are at the bottom right.

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.



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.



Then, if the users have maker access, they can see the “Schedule 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, 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 | Business Banking Co.Ltd | Schedule Payment

Schedule Payment - Other Account Transfer Awaiting Approval

Your scheduled payment creation is initiated and more signatures (Approvals) are required.

Transaction Reference ID	BB-10401224041245574
From Account	003813144000105 YDMXGH AHD 4208MD62MDB A7.3XH Flexi Current Account
To Account	004911990020085 Bawa TSH Express Flexi Current Account
Transfer Amount	100,000.00 MMK
Transfer Fee	200.00 MMK
Total Debit Amount	100,200.00MMK
Purpose of Transaction	Cost of Goods
Remark	Test
Frequency	Monthly
Starting Date	13 Jun 2024
Payment Instruction	Until a Specific Date
End of Payment Date	31 Jul 2024

Save Receiver OK

Activate Windows
Go to Settings to 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 | Business Banking Co.Ltd | Schedule Payment

Your scheduled payment creation is successful.

Transaction Reference ID	BB-14494124061198141
From Account	003813144000105 YDMXGH AHD 4208MD62MDB A7.3XH Flexi Current Account
To Account	001044168503487 EKBBP1 Savings Account
Transfer Amount	30,000.00 MMK
Transfer Fee	200.00 MMK
Total Debit Amount	30,200.00MMK
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

Save Receiver OK

Activate Windows
Go to Settings to activate Windows.

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.



Welcome Back! May Zin

Business Banking Co.Ltd

Schedule Payment

Create Schedule Payment

To check the Detail Info

Starting Date 18 Mar 2024	Transfer Amount 50,000.00 MMK	Transaction Type Scheduled Payment Own Account Transfer	Payment Instruction Until a specific date	Status Active
Reference ID BB-10182524031511290	Schedule Payment ID S04000010107	From 001010224501848 YDMX6H AMD 6DBMD662MDB A7,1XH, Current Account	To 001010290501847 YDMX6H AMD 6DBMD662MDB A7,1XH, Current Account	Remark test
Created By May Zin	Frequency Monthly	Created Date 15 Mar 2024	Next Payment Date 18 Mar 2024	End of Payment Date 30 Apr 2024

You can Cancel the transaction.

Cancel schedule payment

Starting Date 15 Mar 2024	Transfer Amount 1.00 MMK	Transaction Type	Payment Instruction Until a specific date	Status Active
Starting Date 14 Mar 2024	Transfer Amount 50,000.00 MMK	Transaction Type	Payment Instruction Until a specific date	Status Active

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

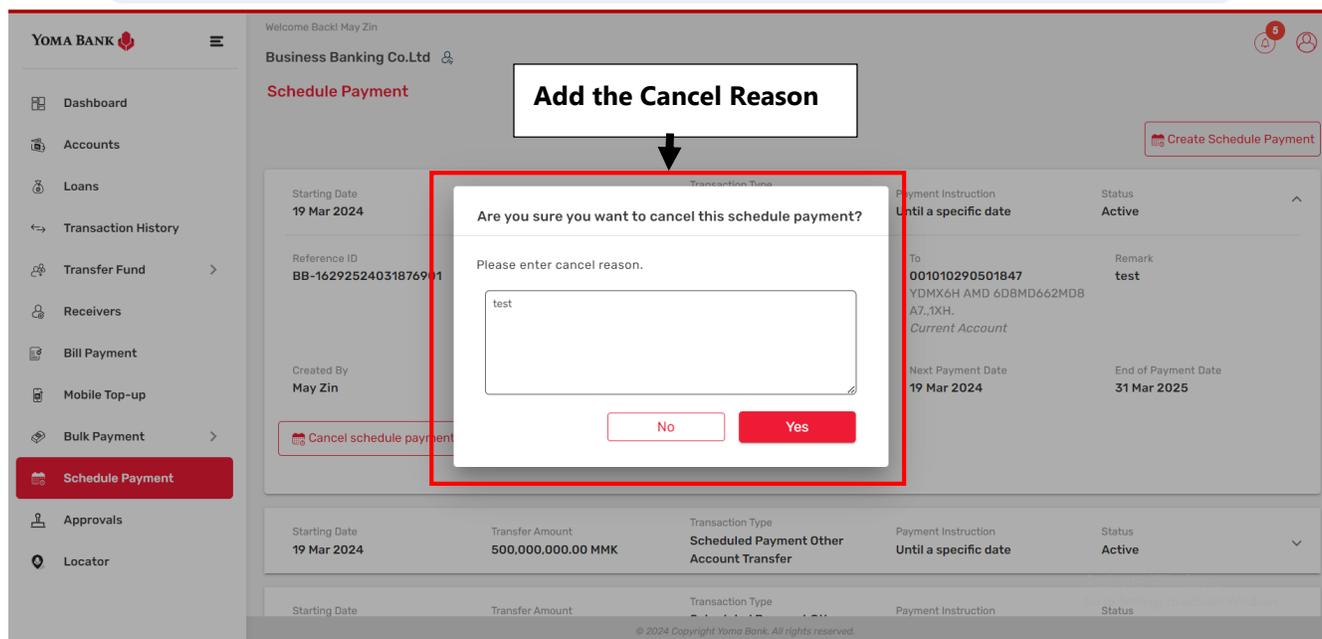
(11.4) Cancel Scheduled Payment after approval

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

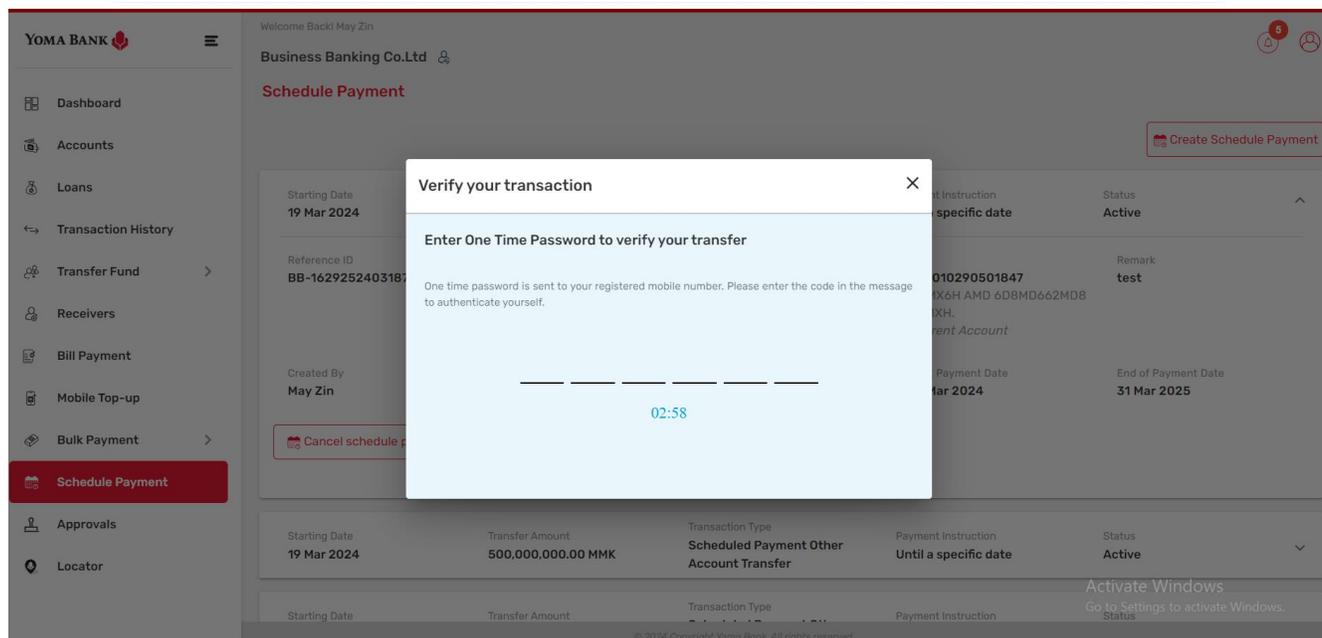
- If you want to cancel a scheduled payment, you must select the list you want to delete under Scheduled Payment and click Cancel Scheduled Payment.
- After clicking “Cancel Scheduled Payment”, a confirmation box will be displayed. You need to provide the reason for the cancellation. If you want to cancel,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



Remarks – Maker can cancel their initiate the transaction. They cannot cancel other user’s initiated transactions. Checker cannot make the cancellation.



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.



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



Welcome Back! May Zin
Business Banking Co.Ltd

Schedule Payment

Cancel Status Create Schedule Payment

Starting Date	Transfer Amount	Transaction Type	Payment Instruction	Status
19 Mar 2024	5,000.00 MMK	Scheduled Payment Own Account Transfer	Until a specific date	Cancelled
19 Mar 2024	500,000,000.00 MMK	Scheduled Payment Other Account Transfer	Until a specific date	Active
19 Mar 2024	500,000,000.00 MMK	Scheduled Payment Other Account Transfer	Until a specific date	Active
20 Mar 2024	500,000,000.00 MMK	Scheduled Payment Other Account Transfer	Until a specific date	Active
20 Mar 2024	3.00 MMK	Scheduled Payment Other Account Transfer	Until a specific date	Active
20 Mar 2024	22.00 MMK	Scheduled Payment Other Account Transfer	Until a specific date	Active

Activate Windows
Go to Settings to activate Windows.

(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.

Welcome Back! May Zin
Business Banking Co.Ltd

Approvals

Three tabs for Approval menu

To Do(331) Pending Request(6) History

Requesting Approval
These transactions require your authority to proceed.

Initiated Date	Transaction Type	Total Amount
06 Jun 2024, 16:02	Other Bank Transfer	4,000.00 MMK
Transaction Reference ID: BB-16023824060648795 Initiated By: crm Transaction Amount: 1,000.00 MMK From Account: 003813144000105 To Account: 08930108901792601 YDMX6H AMD 6DBMD662MDB A7,3XH Flexi Current Account Transfer Fee: 3,000.00 MMK Receiver Bank Name: Kanbawza Bank Ltd Receiver Branch Name: Sawbagyikone-1 Purpose of Transaction: Cost of Goods/Auto Approve		
06 Jun 2024, 16:01	Other Bank Transfer	3,500.00 MMK
06 Jun 2024, 15:20	Wave Money Transfer	500.00 MMK
06 Jun 2024, 15:04	Other Account Transfer	500.00 MMK
06 Jun 2024, 14:31	Fixed Deposit Opening - Transfer	50,000.00 MMK

Click on button to Approve or Reject

Reject Approve

Activate Windows
Go to Settings to activate Windows.



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.

The screenshot shows the 'Approvals' section of the YOMA BANK interface. A modal window titled 'Verify your transaction' is open, prompting the user to enter a 6-digit One Time Password (OTP) to verify a transfer. The modal includes a timer showing 02:58. In the background, a transaction card is visible with the following details:

Initiated Date	Transaction Type	Total Amount
14 Mar 2024, 11:09	Wave Money Transfer	4.00 MMK
14 Mar 2024, 11:04	Wave Money Transfer	2.00 MMK
14 Mar 2024, 10:39	Wave Money Transfer	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)

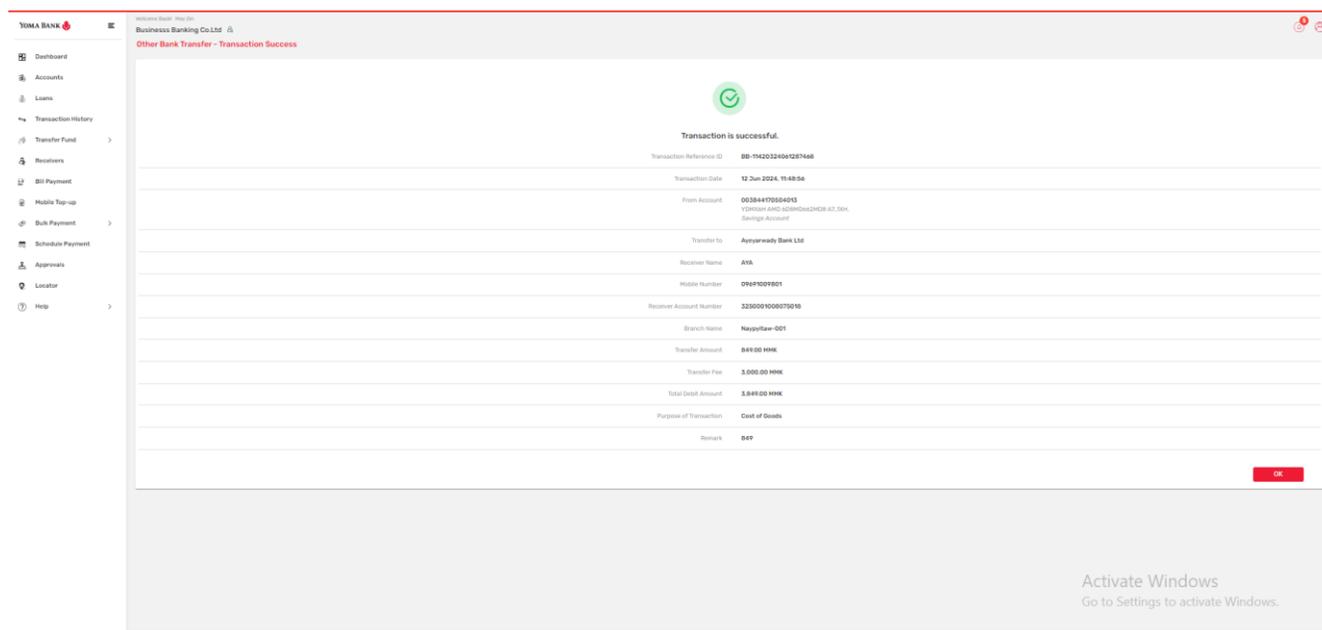
The screenshot shows the 'Other Bank Transfer - Awaiting Approval' page. A message states: "Your process is successful but need to other authorizer approval." Below this message is a table with the following transaction details:

Transaction Reference ID	From Account	Transfer to	Receiver Name	Mobile Number	Receiver Account Number	Branch Name	Transfer Amount	Transfer Fee	Total Debit Amount	Purpose of Transaction	Remark
BB-11505924061282806	00381198003730 YDMX6H AMD 6DBMD662MDB A7.DXL Flexi Everyday Account	Ayeyarwady Bank Ltd	AYA	09691009801	3250001008075018	Naypyitaw-001	1.00 MMK	3,000.00 MMK	3,001.00 MMK	Cost of Goods	1

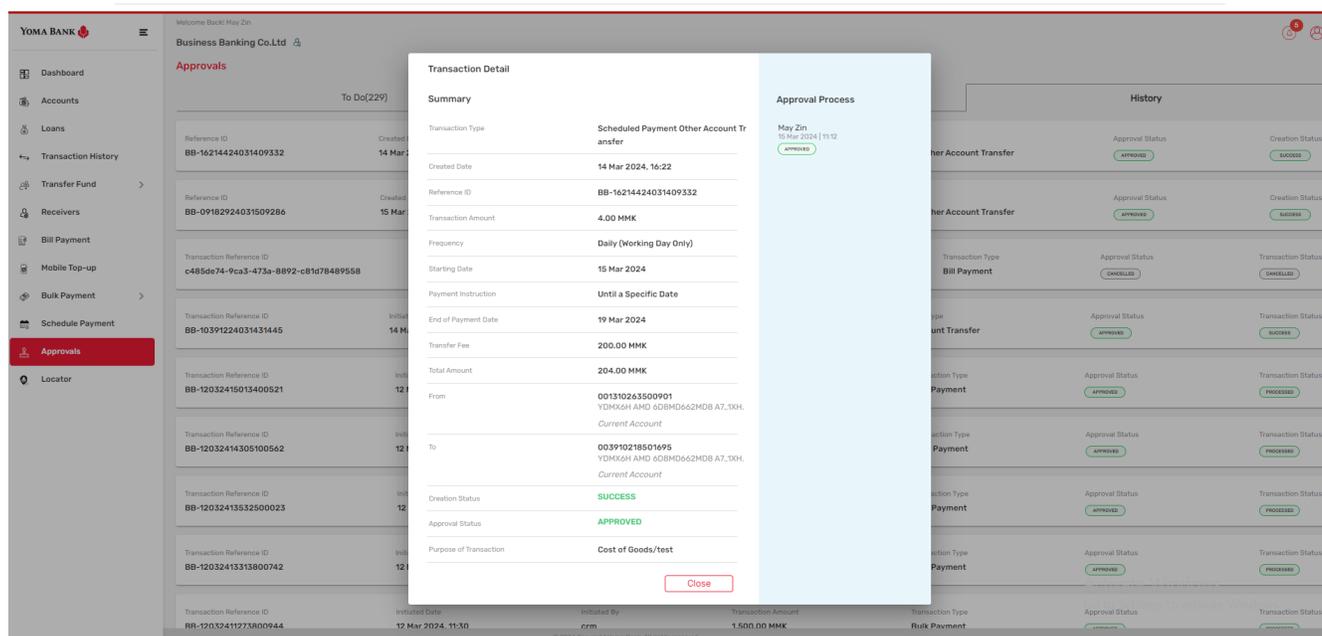
Once you give correct OTP, if the user is cheker who last cheker to complete the transaction, they will see “Transaction is successful” page.



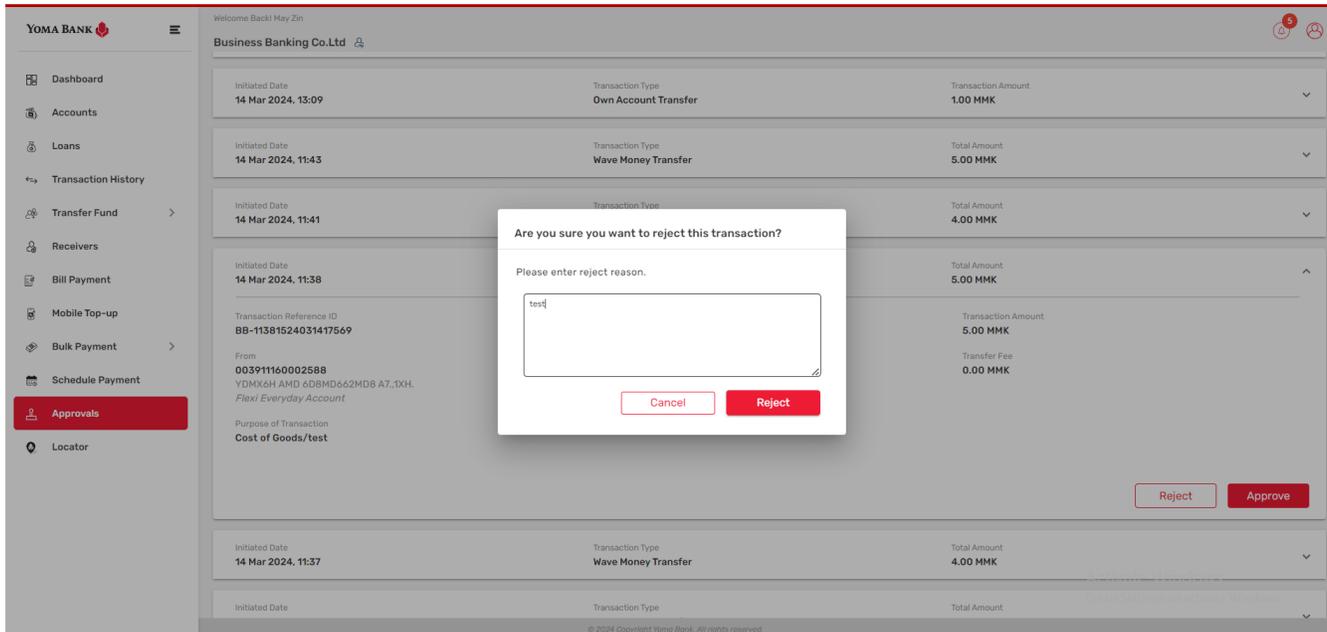
(Note: We just provide sample Other Bank Transfer transaction ss. Based on user's action feature, they will see the related transaction information page)



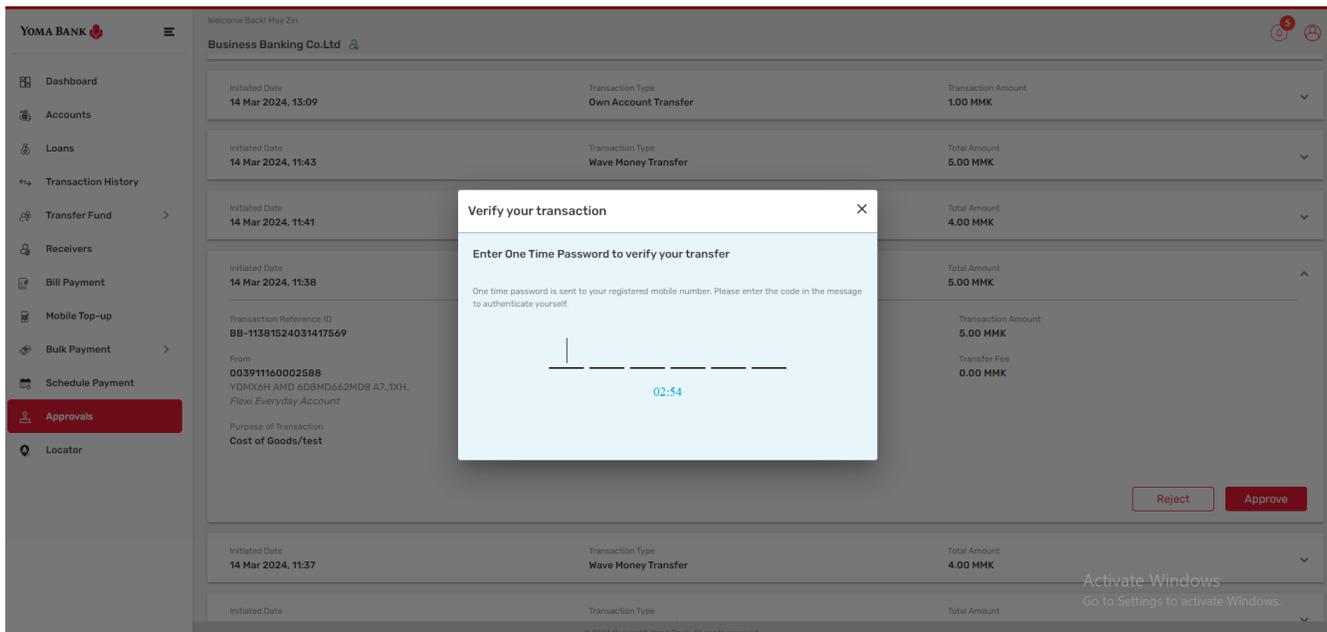
You can check the successful transaction under the History tab and you can check the details by clicking on each transactions.



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



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.



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



If rejected process is successful, you can see rejected process successful text. → ✓ Reject process has been successful.

Created Date	Transaction Type	Total Amount
15 Mar 2024, 10:55	Scheduled Payment Other Account Transfer	233.00 MMK
14 Mar 2024, 13:48	Scheduled Payment Own Account Transfer	201.00 MMK
14 Mar 2024, 13:33	Fixed Deposit Opening - Transfer	91,634.02 MMK
14 Mar 2024, 13:27	Wave Money Transfer	4.00 MMK
14 Mar 2024, 13:09	Own Account Transfer	1.00 MMK
14 Mar 2024, 11:43	Wave Money Transfer	5.00 MMK
14 Mar 2024, 11:41	Wave Money Transfer	4.00 MMK
14 Mar 2024, 11:38	Wave Money Transfer	5.00 MMK
14 Mar 2024, 11:37	Wave Money Transfer	4.00 MMK

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

(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

YOMA BANK | Welcome Back! May Zin Myint | Business Banking Co.Ltd

Approvals

To Do(30) | **Pending Request(42)** | History

Your Pending Requests
Your transactions are awaiting for signature(s) of one or more authorizers to proceed.

Created Date 13 Mar 2024, 16:37	Transaction Type Scheduled Payment Other Account Transfer	Total Amount 30,200.00 MMK
Reference ID BB-16330224031358157	Created By May Zin Myint	Transaction Amount 30,000.00 MMK
From 001010275501859 YDMXAH AMD 6DBMD662MDB A7.1XH. Current Account	To 001044168503487 EKBBP1 Savings Account	Transfer Fee 200.00 MMK
Payment Instruction Until a Specific Date	Frequency Monthly	Purpose of Transaction Cost of Goods/test
Starting Date 14 Mar 2024	End of Payment Date 30 Apr 2024	

Created Date 13 Mar 2024, 16:16	Transaction Type Scheduled Payment Own Account Transfer	Total Amount 50,200.00 MMK
Initiated Date 13 Mar 2024, 09:54	Transaction Type Wave Money Transfer	Total Amount 40,000.00 MMK

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

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



Welcome Back! May Zin Myint

Business Banking Co.Ltd

Approvals

To Do(30) Pending Request(42) History

Your Pending Requests

Your transactions are awaiting for signature(s) of one or more authorizers to proceed.

Created Date: 13 Mar 2024, 16:37

Reference ID: BB-16330224031358157

From: 001010275501859 YDMX6H AMD 6DBMD662MDB A7.1XH. Current Account

Payment Instruction: Until a Specific Date

Starting Date: 14 Mar 2024

Total Amount: 30,200.00 MMK

Transaction Amount: 30,000.00 MMK

Transfer Fee: 200.00 MMK

Purpose of Transaction: Cost of Goods/test

Are you sure you want to cancel this transaction?

Please enter cancel reason.

test

No Yes

Cancel

Created Date: 13 Mar 2024, 16:16

Transaction Type: Scheduled Payment Own Account Transfer

Total Amount: 50,200.00 MMK

Initiated Date: 13 Mar 2024, 09:54

Transaction Type: Wave Money Transfer

Total Amount: 10,000.00 MMK

© 2024 Copyright Yoma Bank. All rights reserved.

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.

Welcome Back! May Zin Myint

Business Banking Co.Ltd

Approvals

To Do(34) Pending Request(42) History

Your Pending Requests

Your transactions are awaiting for signature(s) of one or more authorizers to proceed.

Created Date: 13 Mar 2024, 16:37

Reference ID: BB-16330224031358157

From: 001010275501859 YDMX6H AMD 6DBMD662MDB A7.1XH. Current Account

Payment Instruction: Until a Specific Date

Starting Date: 14 Mar 2024

Total Amount: 30,200.00 MMK

Transaction Amount: 30,000.00 MMK

Transfer Fee: 200.00 MMK

Purpose of Transaction: Cost of Goods/test

Verify your transaction

Enter One Time Password to verify your transfer

One time password is sent to your registered mobile number. Please enter the code in the message to authenticate yourself.

02:58

Cancel

Created Date: 13 Mar 2024, 16:16

Transaction Type: Scheduled Payment Own Account Transfer

Total Amount: 50,200.00 MMK

Initiated Date: 13 Mar 2024, 09:54

Transaction Type: Wave Money Transfer

Total Amount: 10,000.00 MMK

© 2024 Copyright Yoma Bank. All rights reserved.

Activate Windows
Go to Settings to activate Windows.

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



Welcome Back! May Zin
Business Banking Co.Ltd

Cancelled successful message → **Your transaction has been cancelled.**

Approvals

To Do(0) Pending Request(3) History

Your Pending Requests
Your transactions are awaiting for signature(s) of one or more authorizers to proceed.

Initiated Date	Transaction Type	Total Amount
15 Mar 2024, 13:48	Bulk Payment	10,650.00 MMK
15 Mar 2024, 13:46	ATOM Mobile Top-up	1,000.00 MMK
15 Mar 2024, 13:44	Bill Payment	5,000.00 MMK

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.

Welcome Back! May Zin Myint
Business Banking Co.Ltd

To check Transaction Status

To Do(34) Pending Request(42)

Transaction Reference ID	Initiated Date	Initiated By	Transaction Amount	Transaction Type	Approval Status	Transaction Status
c4856e74-9ca3-473a-8892-c81d78489558	01 Jan 2024, 16:45	May Zin Myint	5,000.00 MMK	Bill Payment	CANCELLED	CANCELLED
BB-10391224031431445	14 Mar 2024, 10:39	wcs	120.00 MMK	Other Account Transfer	APPROVED	SUCCESS
BB-12032415013400521	12 Mar 2024, 15:02	crm	2,500.00 MMK	Bulk Payment	APPROVED	PROCESSED
BB-12032414305100562	12 Mar 2024, 14:32	crm	1,499,500.00 MMK	Bulk Payment	APPROVED	PROCESSED
BB-12032413532500023	12 Mar 2024, 13:53	crm	1,500.00 MMK	Bulk Payment	APPROVED	PROCESSED
BB-12032413313800742	12 Mar 2024, 13:32	crm	1,500.00 MMK	Bulk Payment	APPROVED	PROCESSED
BB-12032411273800944	12 Mar 2024, 11:30	crm	1,500.00 MMK	Bulk Payment	APPROVED	PROCESSED
BB-15071124030624075	06 Mar 2024, 15:07	Thet Paing Soe	1.00 MMK	Own Account Transfer	CANCELLED	CANCELLED
BB-15130924030610703	06 Mar 2024, 15:13	Adrian Naing	1,000.00 MMK	Wave Money Transfer	CANCELLED	REJECTED

Activate Windows
Go to Settings to activate Windows.

- **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".



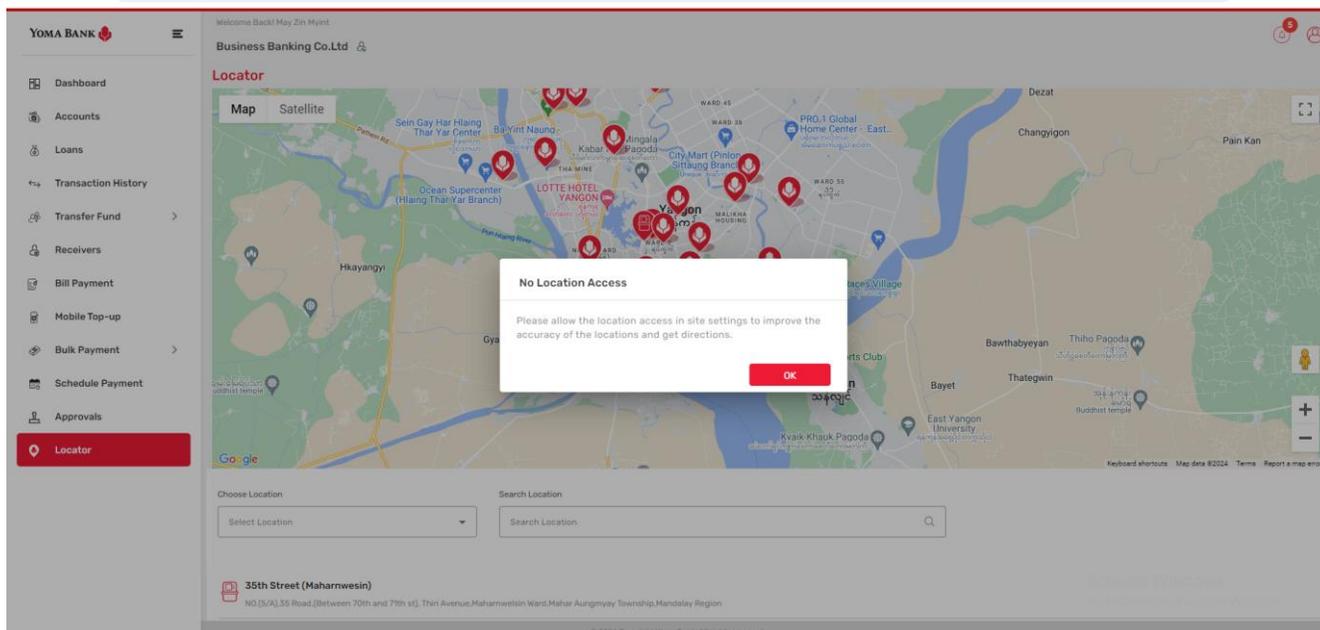
- **Cancelled Status** – If the person who started the transaction (Maker) cancels it, the Approval Status changes to Cancelled. After cancellation, the transaction status is also marked as Cancelled.

(13) Locator

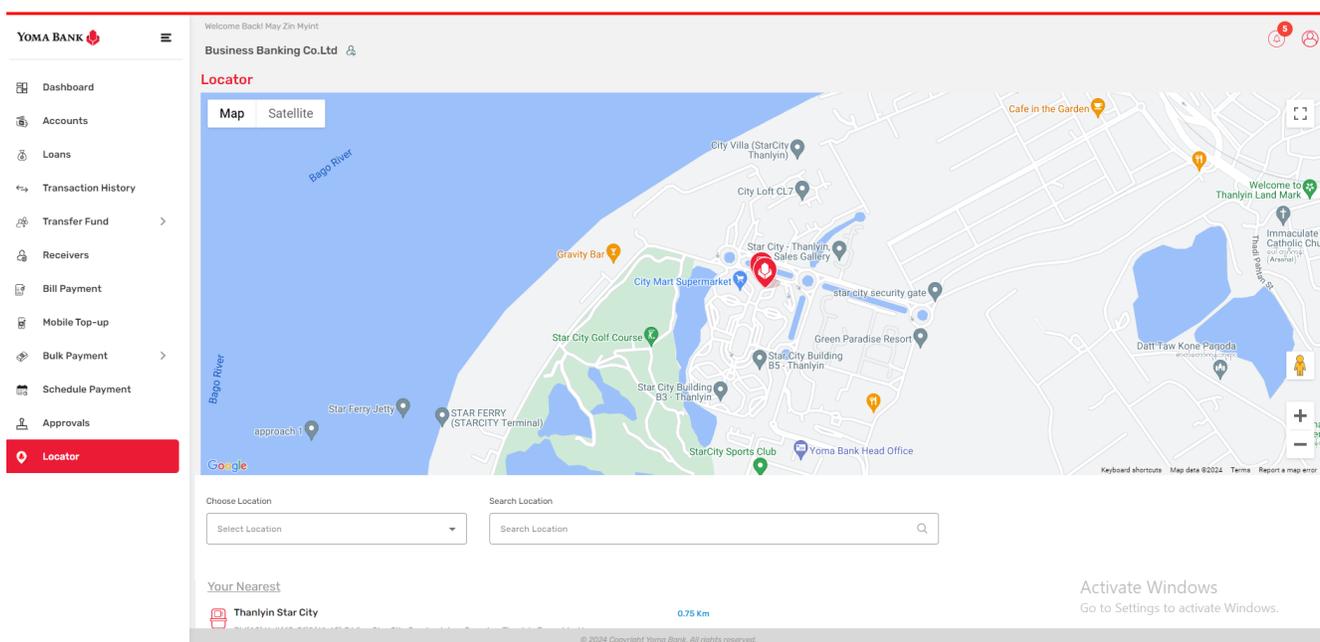
If you want to find Yoma bank branches and ATM locations, click the “Locator” in the main menu. You can also check for the availability of Wave Cash-in locations in the future.

The screenshot displays the Yoma Bank mobile application's "Locator" screen. On the left, a navigation menu lists various services, with "Locator" highlighted in red. The main area features a map of Southeast Asia, including Myanmar, Thailand, Laos, and parts of China and Vietnam, overlaid with many red location pins representing bank branches and ATMs. Below the map, there are two search input fields: "Choose Location" with a dropdown arrow and "Search Location" with a search icon. At the bottom, a "Your Nearest" section shows a red pin icon for "Thanlyin Star City" and a distance of "0.75 Km". A watermark "Activate Windows" is present in the bottom right corner of the screen.

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.



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.



Welcome Back! May Zin Myint
Business Banking Co.Ltd

Choose Location: All | Search Location: Search Location

Your Nearest

Thanlyin Star City Bid(A2),Unit(49-51)&(61-62),C Wing,Star City Condominium Complex, Thanlyin Township, Yangon.	0.75 Km
Thanlyin Star City Building(A-3), C Wing, Unit 49-56, Star City Condo Complex, Thanlyin Township, Yangon. +95 56 23150 (Ext. 1300, 1301, 1302)	0.76 Km
Thaketa No. 1319, Rm (10/A), Near Kamarkyi Bridge, Shukhinnthar Road, (9)Ward, Thaketa Township, Yangon.	3.39 Km
Thaketa No. 1319, Rm (10/A), Near Kamarkyi Bridge, Shukhinnthar Road, (9)Ward, Thaketa Township, Yangon. Tel: 01- 553239, 01- 553244, 01 - 553356	3.39 Km
Thaketa(1 Zay) No.(9/A),Zingama street (west), (2) North Ward,Thaketa Township,Yangon	3.62 Km
Thaketa(1 Zay) No.(9/A),Zingama street (west), (2) North Ward,Thaketa Township,Yangon Tel: 01-559082,01-553054 ,Call Center 09-796467032	3.62 Km
Mingalarzay No. 133, Building No. B(0-2), Corner of Industrial Rd and Bominyaung Rd, Yaetwinkone Ward, Mingalartaungnyunt Township, Yangon	5.76 Km
Mingalarzay	5.76 Km

Activate Windows
Go to Settings to activate Windows.

If you open Location Access, you can see nearest ATM, Branch, Wave shop

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.

Welcome Back! May Zin Myint
Business Banking Co.Ltd

Locator

Map | Satellite

Thanlyin Star City
Building(A-3), C Wing, Unit 49-56, Star City Condo Complex, Thanlyin Township, Yangon. | +95 56 23150 (Ext. 1300, 1301, 1302)

Choose Location: Select Location | Search Location: Search Location

Your Nearest

Activate Windows
Go to Settings to activate Windows.

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.



Welcome Back! May Zin Myint

Business Banking Co.Ltd

Choose Location: ATMs

Search Location: yangon

- All
- Branches
- ATMs
- Wave Cash-in

Thaketa(1 Zay) 0.75 Km
 Mingalarzay 3.39 Km
 Thaketa(1 Zay) 3.62 Km
 Mingalarzay 5.76 Km

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma 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.

Welcome Back! May Zin Myint

Business Banking Co.Ltd

Accounts Summary

Flexi Current Account 0.00 MMK Account No. 003813144000105	Current Account 0.00 MMK Account No. 003810219500666	Current Account 1,453,604.00 MMK Account No. 001010224501848
Current Account 1,487,779,834.88 MMK Account No. 001010224501848	Current Account 510,445,585.10 MMK Account No. 001010290501847	Flexi Current Account 499,793,199.00 MMK Account No. 003910224501848
Current Account 2,688,984,414,176.57 MMK Account No. 001310263500901	Current Account 3,097,490,302,677.02 MMK Account No. 003810280500657	Current Account 47,619,080.00 MMK Account No. 003843275000060

Approval Request List

Transaction Type	Initiated Date	Transaction Amount	Initiated By	Approval Status
Scheduled Payment Own Account Transfer	14 Mar 2024, 13:48	-1.00 MMK	Adrian Nainn	Pending

Notifications

- Transaction Fail: Your enterprise account - Mobile Top-up from... 14-03-2024 | 14:19:06
- Request Approval: You have been requested for the approval of... 14-03-2024 | 14:15:32
- Creation Success: Your enterprise account - Scheduled Paymen... 14-03-2024 | 13:53:25
- Request Approval: You have been requested for the approval of... 14-03-2024 | 13:50:32
- Yoma Bank: Your enterprise account 0079xxxxxx3363 h... 14-03-2024 | 13:46:31

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

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



YOMA BANK

Welcome Back! May Zin Myint

Business Banking Co.Ltd

- Transaction Fail**
Your enterprise account : Mobile Top-up from "0038xxxxxxx3730" to "0969xxxxxxx9801" : "MYT..."
- Request Approval**
You have been requested for the approval of enterprise account : Mobile Top-up from "0038x..."
- Creation Success**
Your enterprise account : Scheduled Payment for Own Account Transfer from "0010xxxxxxx1859..."
- Request Approval**
You have been requested for the approval of enterprise account : Scheduled Payment for Own...
- Yoma Bank**
Your enterprise account 0079xxxxxxx3363 has been debited with 91,634.02 MMK on 14-Mar-2024...
- Creation Success**
Your enterprise account : Super Fixed Deposit Account creation for "0079xxxxxxx3363" with ...
- Request Approval**
You have been requested for the approval of enterprise account : Super Fixed Deposit Accou...
- Yoma Bank**
Your enterprise account 0055xxxxxxx4027 has been debited with 4.00 MMK on 14-Mar-2024 13:2...
- Transaction Success**
Your enterprise account : WavePay Transfer from "0055xxxxxxx4027" to Wave "0969xxxxxxx9801..."
- Request Approval**

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

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

YOMA BANK

Welcome Back! May Zin Myint

Business Banking Co.Ltd

Notification Details

- Yoma Bank**
Your account 0038xxxxxxx3730 has been debited with MMK 12,000.00 on 14-Mar-2024 14:28:14
- Transaction Success**
Your enterprise account : Bill Payment from "0038xxxxxxx3730" to "Prudxxxxxxxited" : "Prud..."
14 Mar 2024 | 14:29 PM
Your enterprise account : Bill Payment from "0038xxxxxxx3730" to "Prudxxxxxxxited" : "Prudential Myanmar Life Insurance Limited" with 12,000.00 MMK has been processed successfully on 14-Mar-2024 14:28:14.
- Request Approval**
You have been requested for the approval of enterprise account : Bill Payment from "0038xx..."
- Transaction Fail**
Your enterprise account : Mobile Top-up from "0038xxxxxxx3730" to "0969xxxxxxx9801" : "MYT..."
- Request Approval**
You have been requested for the approval of enterprise account : Mobile Top-up from "0038x..."
- Creation Success**
Your enterprise account : Scheduled Payment for Own Account Transfer from "0010xxxxxxx1859..."
- Request Approval**
You have been requested for the approval of enterprise account : Scheduled Payment for Own...

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

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 "0074xxxxxxx2345" to "0999xxxxxxx0207": "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 "0999xxxxxxx0206" to "0999xxxxxxx0207": "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 "9089xxxxxxx5678" to "0020xxxxxxx3456": "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 "0999xxxxxxx0206" to "0999xxxxxxx0207": "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 "9089xxxxxxx5678" to "0020xxxxxxx3456": "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 "9089xxxxxxx5678" to "0020xxxxxxx3456": "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 0074xxxxxxx2345 has been credited with 5,000.00 MMK 5,000.00 on 15-Jun-2023 06:58:55 AM



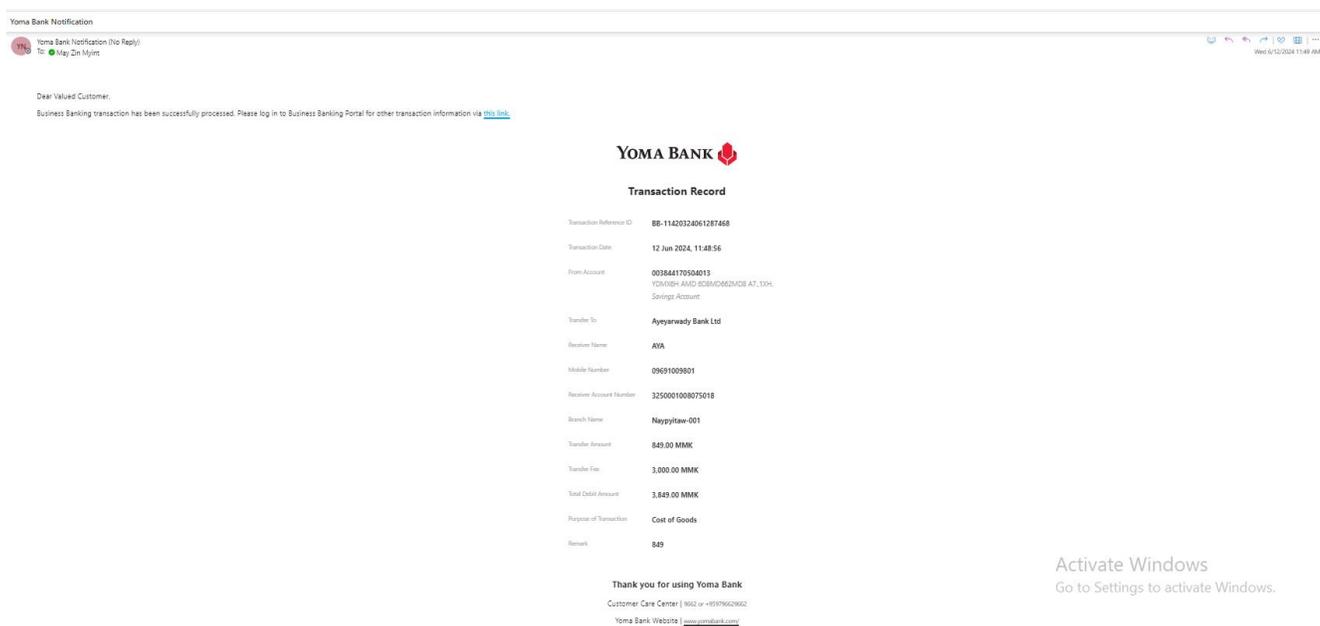
- **Transaction Success, Debit** – Receive an SMS notification after a successful transaction that provides date, time and amount debited from your enterprise account.

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)



(15) Profile Menu

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

- Banking Service
- Switch Company
- Language
- Logout



Welcome Back! May Zin Myint

Business Banking Co.Ltd

Accounts Summary

Available 4 services

- Banking Services
- Switch Company
- Language >
- Logout

Transaction Type	Initiated Date	Transaction Amount	Initiated By	Approval Status
Flexi Current Account		0.00 MMK		
Account No. 00381314400105				
Current Account		0.00 MMK		
Account No. 003810219500666				
Current Account		1,453,604.00 MMK		
Account No. 001010275501859				
Current Account		1,487,779,834.88 MMK		
Account No. 001010224501848				
Current Account		510,445,585.10 MMK		
Account No. 001010290501847				
Flexi Current Account		499,793,799.41 MMK		
Account No. 003913188000051				
Current Account		2,688,984,414,176.57 MMK		
Account No. 001310263500901				
Current Account		3,097,490,302,677.02 MMK		
Account No. 003810280500657				
Current Account		47,619.05 USD		
Account No. 003843275000060				

Approval Request List

See All >>

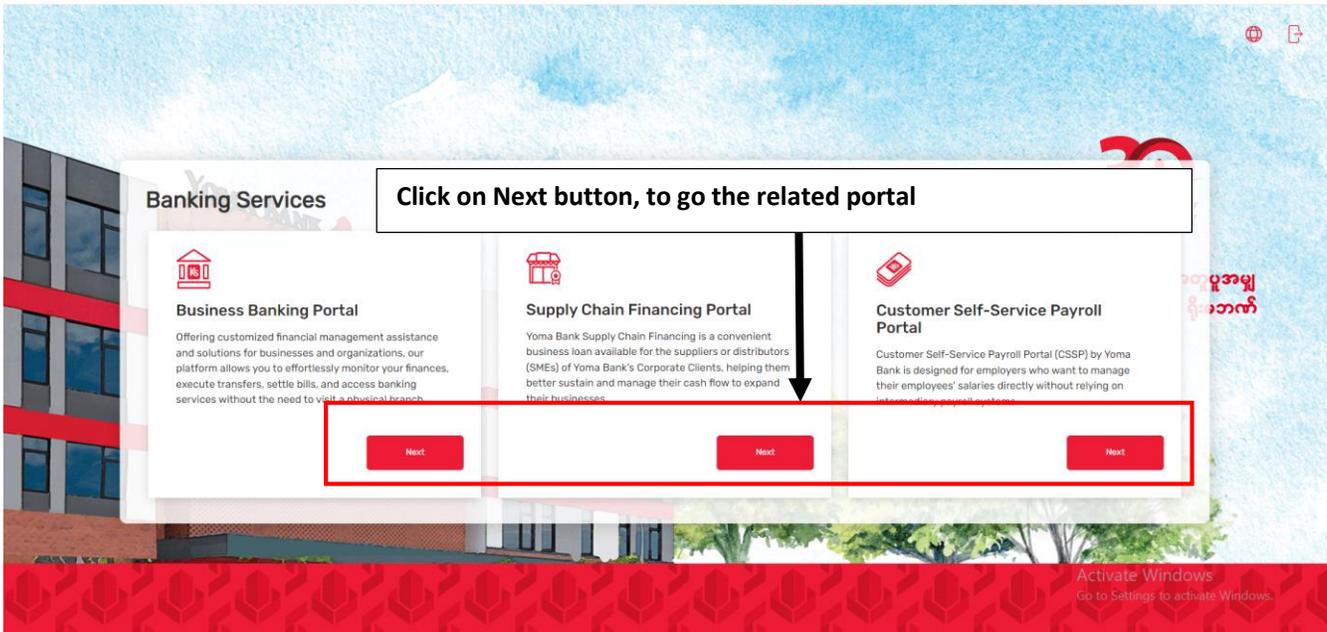
Activate Windows
Go to Settings to activate Windows.

(15.1) Banking Service

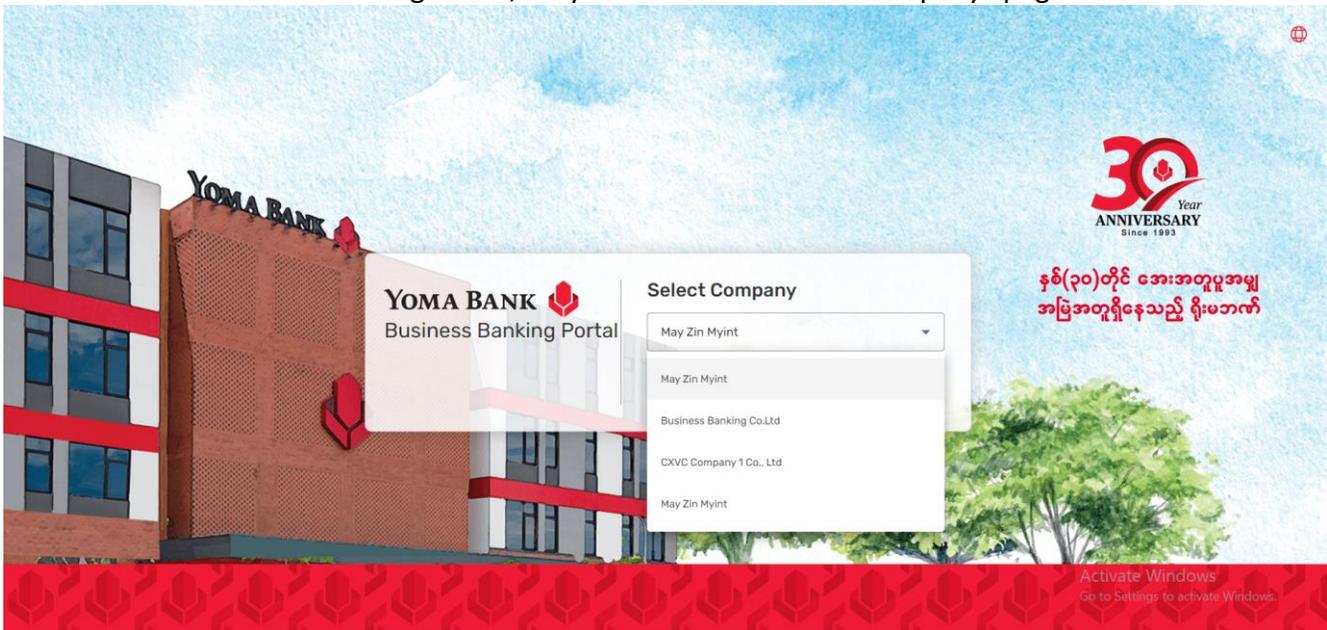
At the Business Service page under the profile menu, users can check three types of services as Business Banking Portal, Supply Chain Financing Portal and Customer Portal and can use preferred portal with following steps.

- 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

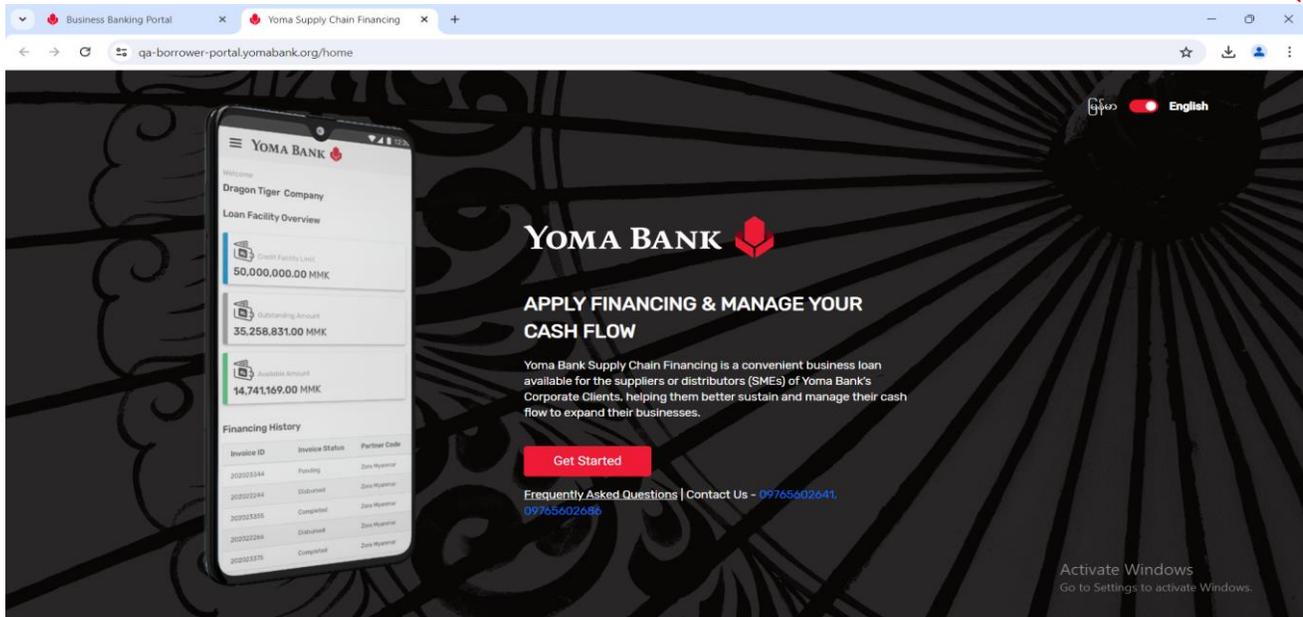
This step intends to be more flexible to use different banking services by using one entry URL linked for same credential user and save the time.



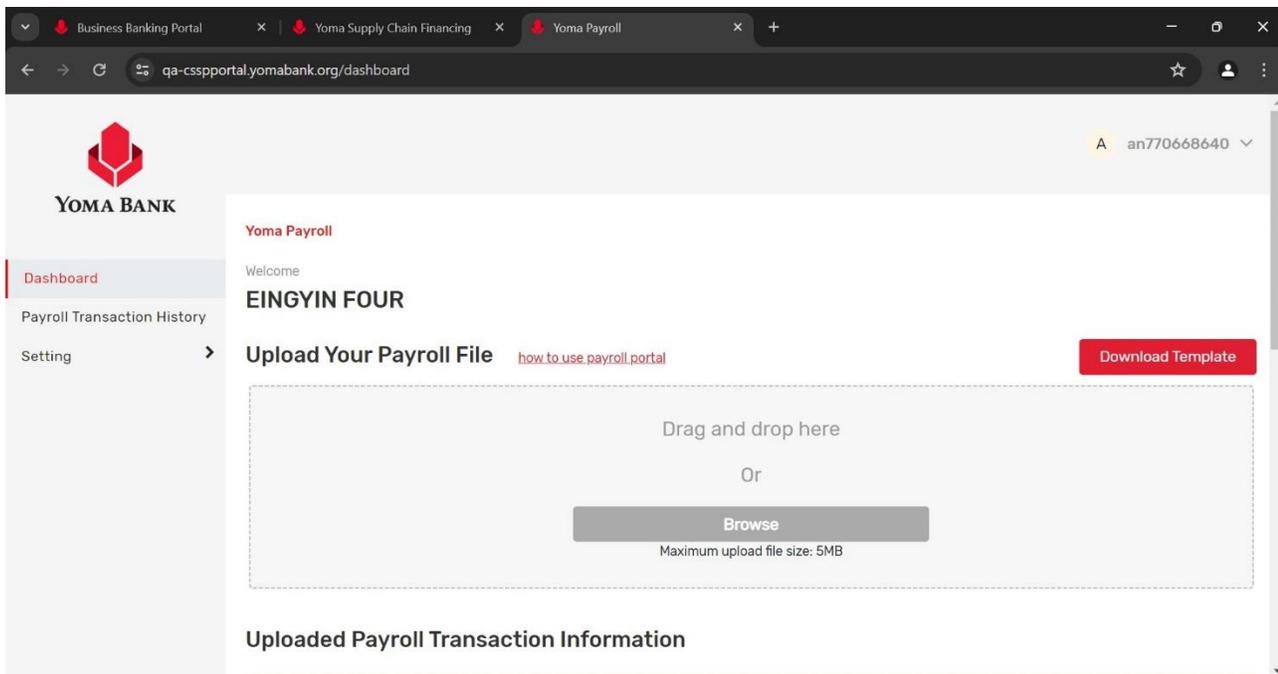
If users choose Business Banking Portal, they can see the “Choose Company” page.



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

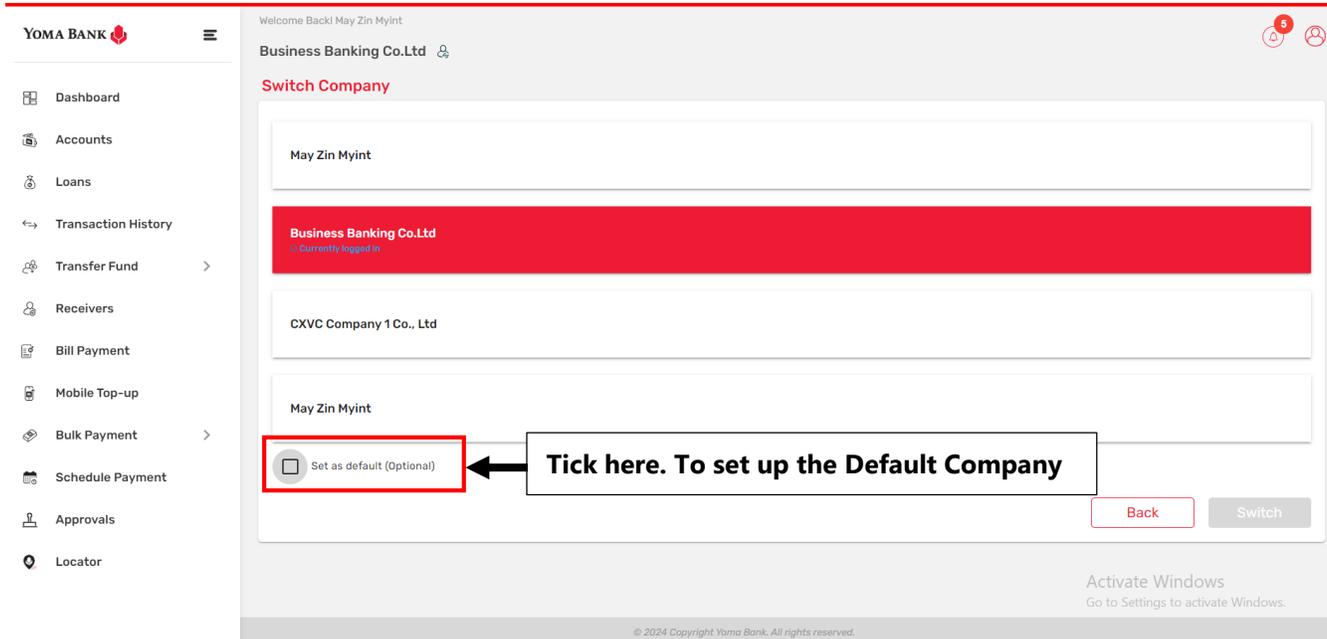


If users choose Customer Self-Service Payroll Portal Portal Portal, they can see related page based on their access.



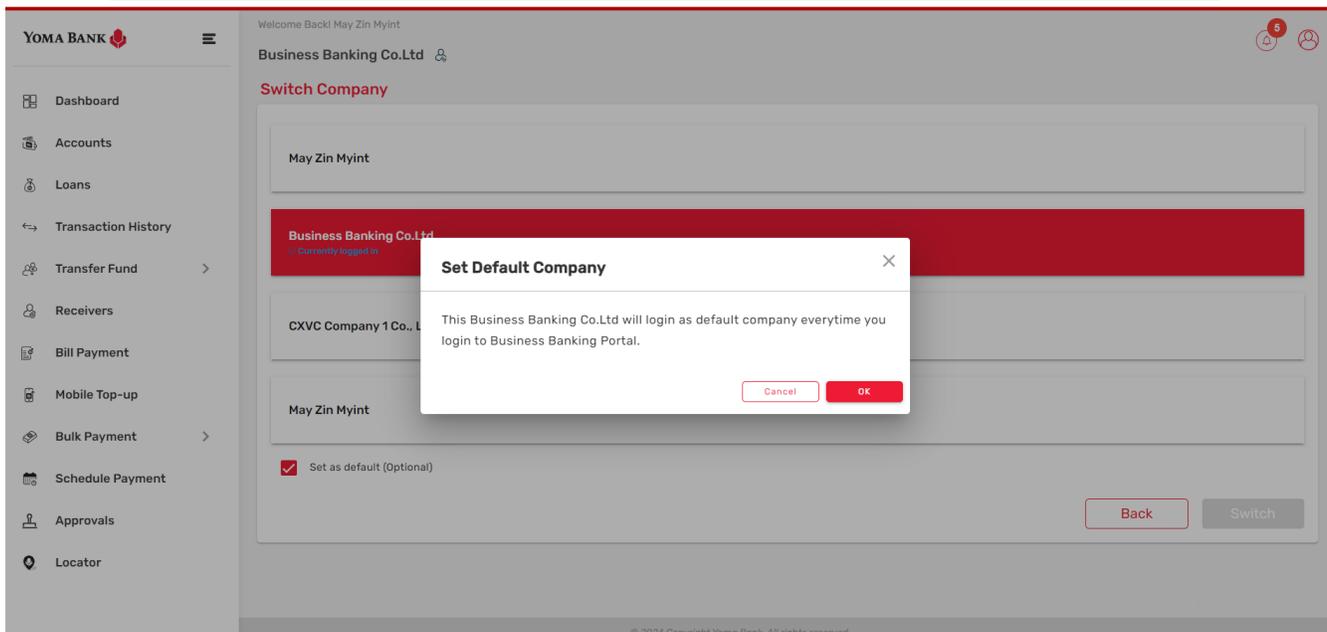
(15.2) Switch Company

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.



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)





(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.

The screenshot shows the YOMA BANK Business Banking Co. Ltd. dashboard. The user is logged in as May Zin. The dashboard displays an 'Accounts Summary' section with six account cards, each showing the account type, balance, and account number. A dropdown menu is open on the right side, showing options: Banking Services, Switch Company, Entitlement Information (highlighted with a red box), Language, and Logout. The 'Entitlement Information' option is the focus of the user's navigation.

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

The screenshot shows the 'Entitlement Information' page in the YOMA BANK Business Banking Co. Ltd. portal. The page is divided into two main sections: 'Group' and 'Limit'. The 'Group' section is highlighted with a red box and contains a list of checkers (Checker 1, Checker 2, Checker 3) and a maker (Maker 1). The 'Limit' section is also highlighted with a red box and contains a table of signatory rules. A 'Back' button is visible at the bottom of the page.

Maker Group	Checker Group	From Limit	To Limit	Signature Rule
Maker 1	Checker 1, Checker 2	0.01	99,999,999,999,999.00	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



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.

The screenshot shows the 'Entitlement Information' page for Business Banking Co.Ltd. A red box highlights the 'Checker 1' section, which contains a table of customer information. A notification banner at the top states: 'The designated individuals have been granted authorization for your corporation's digital banking access, with access rights customized to their respective accounts.'

Customer Name	Customer ID	Customer Status	Action
Ei Thiri San	10667243	Active	View Access Detail
CC6 4C7 4C7 CYDB	10667324	Active	View Access Detail
Myat Thu	10667666	Active	View Access Detail
Kay Kay	10972760	Active	View Access Detail
May Zin (You)	10972762	Active	View Access Detail
Aye Aye	10973513	Active	View Access Detail
Thwe Thwe	10973538	Active	View Access Detail
Khin Khin	10973549	Active	View Access Detail
Yu Yu	10973553	Active	View Access Detail

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 cannot make the transaction but they can check the bank account information.

The screenshot shows the 'View Access Detail' modal for user May Zin. The modal displays a table of bank accounts and their corresponding access rights. A red box highlights the modal window.

Account	Access Right
001010224501848	Read Only Right
001010290501847	Full Right
001310263500901	Read Only Right
001311144003015	Full Right
001345190500717	Full Right
0014407224500934	Read Only Right

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



Welcome Back! May Zin
Business Banking Co.Ltd

Group

The designated individuals have been granted authorization for your corporation's digital banking access, with access rights customized to their respective accounts.

Checker 1

Maker 1

Customer Name
Adrian Naing

Y

Aye Myat Thu

Pa Pa

Ri Ri

kmz

Myat Myat Ei

10973567

10973925

10102643

10204631

Active

Active

Active

Active

Active

Active

[View Access Detail](#)

© 2024 Copyright Yoma Bank. All rights reserved.

View Access Detail

Ri Ri



You do not have access to view the enterprise account.

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

Welcome Back! May Zin
Business Banking Co.Ltd

Entitlement Information

Group

The designated individuals have been granted authorization for your corporation's digital banking access, with access rights customized to their respective accounts.

Checker 1

Checker 2

Checker 3

Maker 1

Limit

For your payment transactions, the following signatory rules will be enforced, along with the respective group of authorizers.

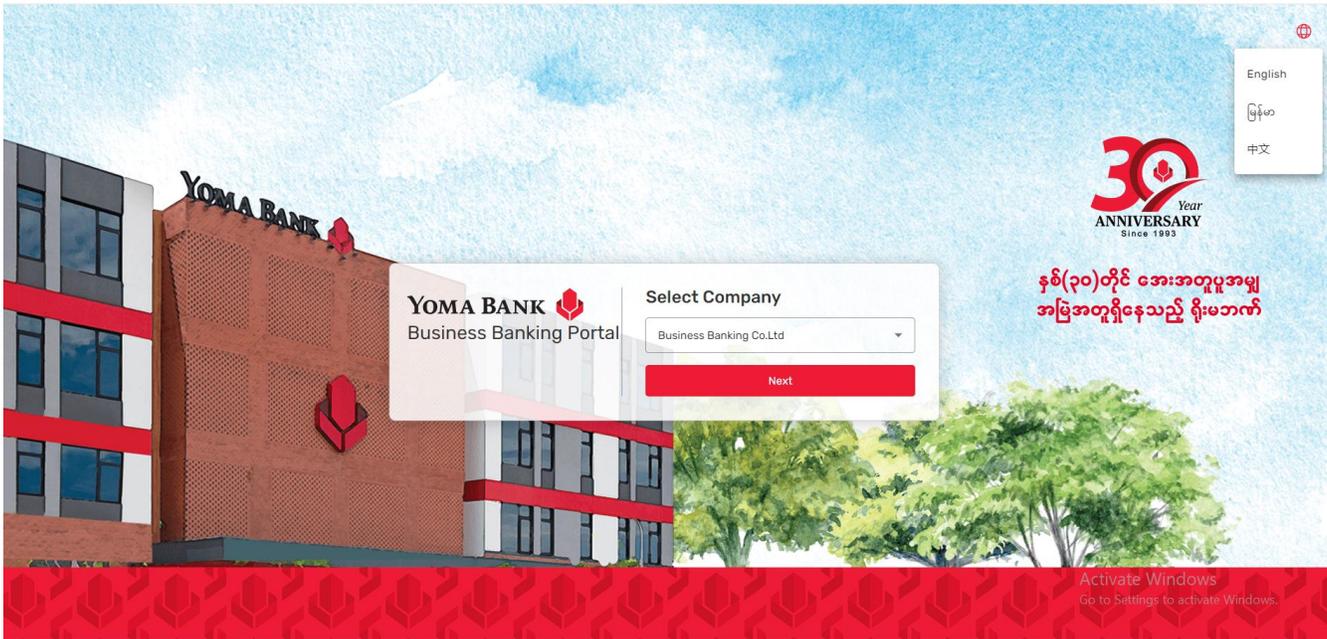
Maker Group	Checker Group	From Limit	To Limit	Signature Rule
Maker 1	Checker 1, Checker 2	0.01	99,999,999,999,999.00	Any 1, Any 2
Maker 1	Checker 1, Checker 3	1.00	90,000.00	Any 1, Any 3
Checker 2	Checker 3	1,000,000.00	10,000,000.00	Any 1

Activate Windows
Go to Settings to activate Windows.

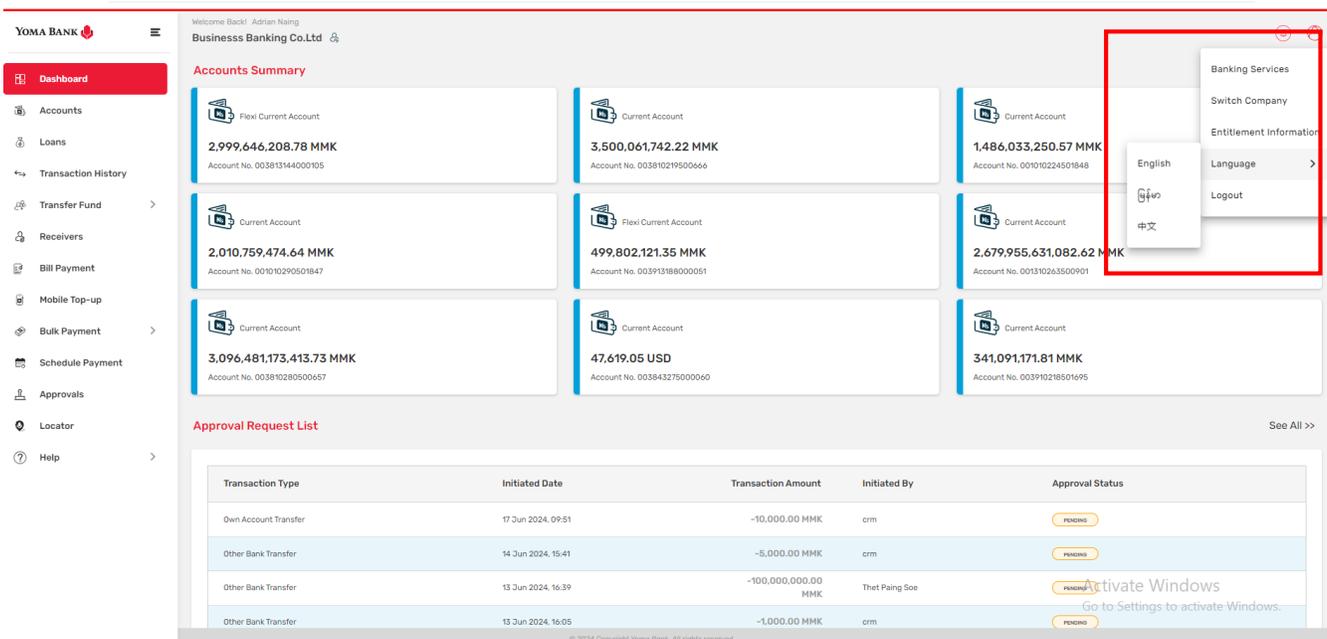
© 2024 Copyright Yoma Bank. All rights reserved.

(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.



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



YOMA BANK ပြန်လည်ကြိုဆိုပါသည် May Zin Myint Business Banking Co.Ltd အကောင့်အနှစ်ချုပ် အချက်အလက်များ အားလုံးကိုကြည့်ရန် >>

Flexi Current Account 0.00 MMK အကောင့်နံပါတ်: 003813144000105	Current Account 0.00 MMK အကောင့်နံပါတ်: 003810219500666	Current Account 1,453,606.00 MMK အကောင့်နံပါတ်: 001010275501859
Current Account 1,487,780,154.88 MMK အကောင့်နံပါတ်: 001010224501848	Current Account 510,445,665.10 MMK အကောင့်နံပါတ်: 001010290501847	Flexi Current Account 499,793,800.41 MMK အကောင့်နံပါတ်: 003913188000051
Current Account 2,688,984,414,578.57 MMK အကောင့်နံပါတ်: 001310263500901	Current Account 3,097,490,302,677.02 MMK အကောင့်နံပါတ်: 003810280500657	Current Account 47,619.05 USD အကောင့်နံပါတ်: 003843275000060

အတည်ပြုရန်ဆောင်ဆိုင်းစာရင်း အားလုံးကိုကြည့်ရန် >>

ငွေကြေးလုပ်ဆောင်မှုအမျိုးအစား	စတင်လုပ်ဆောင်သည့်နေ့	ငွေလွှဲပြောင်းမည့်ပမာဏ	စတင်လုပ်ဆောင်သူ	အတည်ပြုရန်အခြေအနေ
Scheduled Payment/Other Account Transfer	13 Mar 2024 16:37	-30,000.00 MMK	May Zin Myint	Activate Windows Go to Settings to activate Windows.

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

YOMA BANK 欢迎回来 May Zin Myint Business Banking Co.Ltd 账户摘要 查看全部 >>

Flexi Current Account 0.00 MMK 户口号码: 003813144000105	Current Account 0.00 MMK 户口号码: 003810219500666	Current Account 1,453,606.00 MMK 户口号码: 001010275501859
Current Account 1,487,780,154.88 MMK 户口号码: 001010224501848	Current Account 510,445,665.10 MMK 户口号码: 001010290501847	Flexi Current Account 499,793,800.41 MMK 户口号码: 003913188000051
Current Account 2,688,984,414,578.57 MMK 户口号码: 001310263500901	Current Account 3,097,490,302,677.02 MMK 户口号码: 003810280500657	Current Account 47,619.05 USD 户口号码: 003843275000060

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	审批状态
Scheduled Payment/Other Account Transfer	13 Mar 2024 16:37	-30,000.00 MMK	May Zin Myint	Activate Windows Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.

(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.



Welcome Back! Adrian Naing
Business Banking Co.Ltd

Accounts Summary

Flexi Current Account 2,999,646,208.78 MMK Account No. 00381314400105	Current Account 3,500,061,742.22 MMK Account No. 003810219500666	Current Account 1,486,033,250.57 MMK Account No. 001010224501848
Current Account 2,010,759,474.64 MMK Account No. 001010290501847	Flexi Current Account 499,802,121.35 MMK Account No. 003913188000051	Current Account 2,679,955,631.082.62 MMK Account No. 001310263500901
Current Account 3,096,481,173,413.73 MMK Account No. 003810280500657	Current Account 47,619.05 USD Account No. 003843275000060	Current Account 341,091,171.81 MMK Account No. 0039102618501695

Approval Request List

Transaction Type	Initiated Date	Transaction Amount	Initiated By	Approval Status
Own Account Transfer	17 Jun 2024, 09:51	-10,000.00 MMK	crm	PENDING
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	PENDING
Other Bank Transfer	13 Jun 2024, 16:05	-1,000.00 MMK	crm	PENDING

© 2024 Copyright Yoma Bank. All rights reserved.

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

Welcome Back! May Zin Myint
Business Banking Co.Ltd

Accounts Summary

Flexi Current Account 0.00 MMK Account No. 00381314400105	Current Account 0.00 MMK Account No. 003810219500666	Current Account 1,453,604.00 MMK Account No. 001010275501859
Current Account 1,487,779,834.88 MMK Account No. 001010224501848	Flexi Current Account 499,793,799.41 MMK Account No. 003913188000051	Current Account 2,688,984,414,176.57 MMK Account No. 001310263500901
Current Account 2,688,984,414,176.57 MMK Account No. 001310263500901	Current Account 3,097,490,302,677.02 MMK Account No. 003810280500657	Current Account 47,619.05 USD Account No. 003843275000060

Session Expired
Your session timed out. Please sign in again.
OK

Approval Request List

Transaction Type	Initiated Date	Transaction Amount	Initiated By	Approval Status
------------------	----------------	--------------------	--------------	-----------------

(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.

Click on View button to see User Manual Details

User can check three menu under Help menu

Activate Windows
Go to Settings to activate Windows.

© 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.

Download button

User Manual for Business Banking Portal

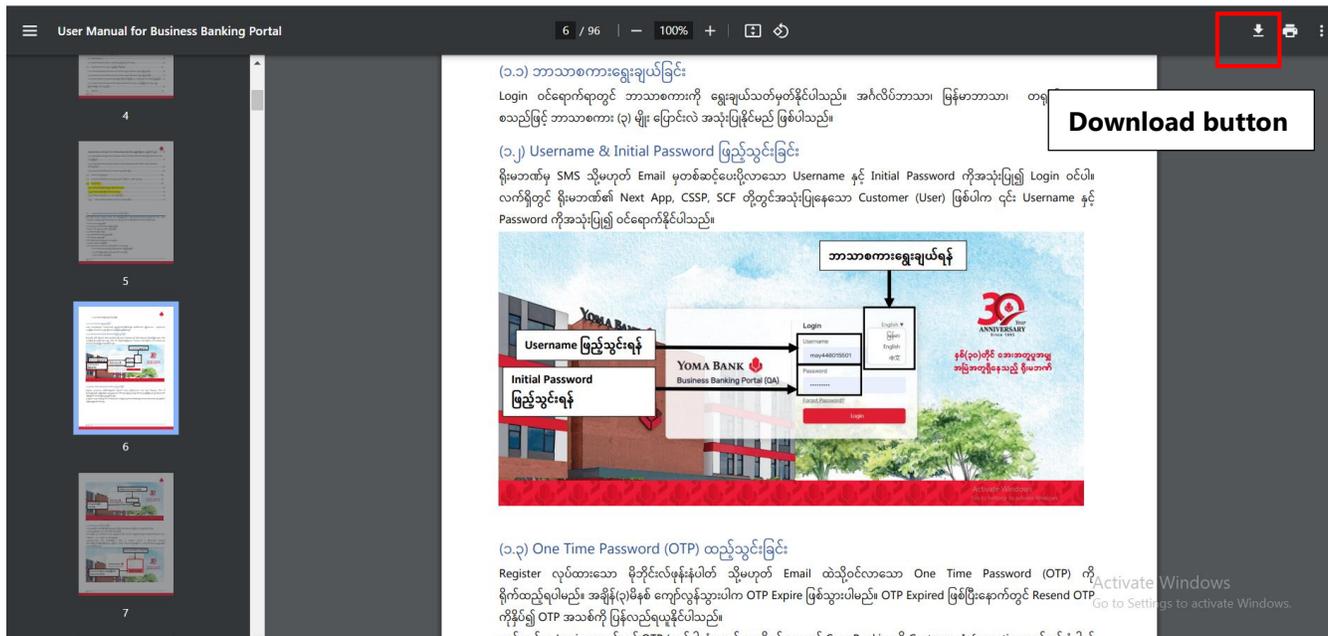
1 / 96 | 100%

Activate Windows
Go to Settings to activate Windows.

Date	Version	Features	Prepared by
15 Mar 2024	1.4	- Select Bankina Service	May Zin Myint

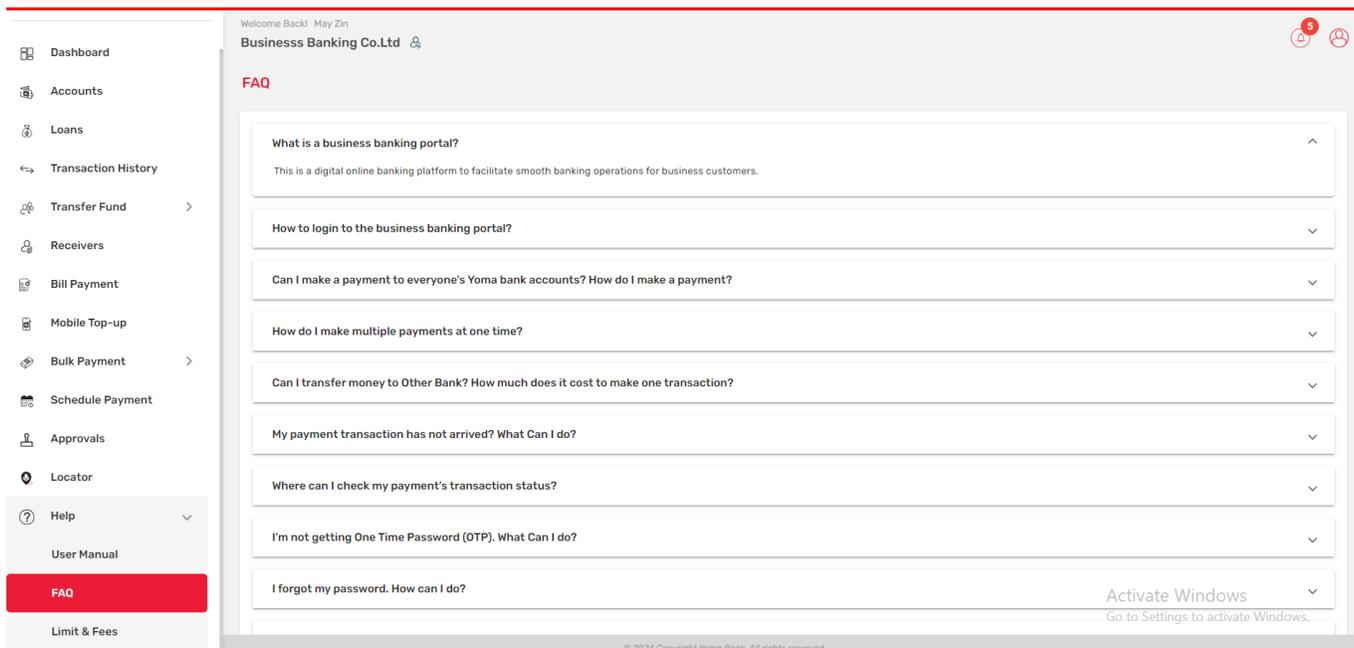


When user click on “View” button of MM user manual, they can see user manual detail and download the file by clicking download button in Myanmar language.



16.2 FAQ

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



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.

Welcome Back! Adrian Naing
Business Banking Co.Ltd

Limit & Fees

Standard Transaction Limit & Fees

Transaction Type (MMK-MMK)	Per Transaction Limit	Daily Transaction Limit	Fees
Other Account Transfer	500,000,000.00	1,000,000,000.00	Free
Other Bank Transfer	100,000,000.00	100,000,000.00	0.0% on amount (Minimum 3000 MMK)
Own Account Transfer	500,000,000.00	Unlimited	Free

Your Requested Transaction Limit & Fees

Transaction Type (MMK-MMK)	Per Transaction Limit	Daily Transaction Limit	Fees
Scheduled Payment Other Account Transfer	500,000,000.00	1,000,000,000.00	200 MMK
Scheduled Payment Own Account Transfer	500,000,000.00	25,000,000.00	200 MMK
Bulk Payment	500,000,000.00	1,000,000,000.00	Free
Other Account Transfer	-	1,000,000,000.00	Free
Other Bank Transfer	-	100,000,000.00	0.0% on amount (Minimum 3000 MMK)

*Your requested limit and Fees will be effective for related transactions.

Schedule Payment transaction will charge 200MMK per transaction.
Bill payment transaction will charge based on the biller.

Activate Windows
Go to Settings to activate Windows.

© 2024 Copyright Yoma Bank. All rights reserved.