

ABA¹ Business

User Guide v2.0

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GETTING STARTED

1. Introduction

1.1. Purpose

This document provides guidelines for setting up your ABA Business Banking Platform.

It is intended that both internal and external users understand and operate the platform functionalities.

Covered topics include:

- User Activation
- Home Page
- Accounts
- Transfers
- Beneficiaries
- Payroll
- Bill Payment
- Direct Debt
- Schedule & Subscriptions
- Authentication and Authorization

Note: All instructions are for example purposes only.

1.2. Key Benefits of ABA Business

- **Real-time Access:** View accounts and cash positions anytime, anywhere.
- **Hassle-free Integration:** Easily connect with ERP/Accounting systems.
- **Timely Alerts:** Get notifications on balances and fund movements.
- **Secure Transactions:** Perform financial and non-financial actions securely, aligned with company policies.
- **Real-time Reconciliation:** Automatically reconcile incoming funds, reducing errors and costs.
- **Multiple Company Management:** Manage multiple companies efficiently within a single platform.
- **Payments and Collections:** Handle payroll, bill payments, local/international transfers, and chequebook management.
- **Security and Control:** Dual-authorization processes, and receive activity alerts.
- **Advanced Features:** Open Fixed Deposit accounts, set up forward exchange rate contracts, and use Virtual Accounts for reconciliations.

Support

For assistance with ABA Business:

- **Hotline:** 023 925 333
- **Email:** digitalsupport@ababank.com.
- **Chatbot:** Ask questions via **ABA' Navi** on ABA's digital channels.

For assistance with Special FX contract rate:

- **Email:** ABAFXDepartment@ababank.com or TreasuryDepartment@ababank.com

2. Getting Started

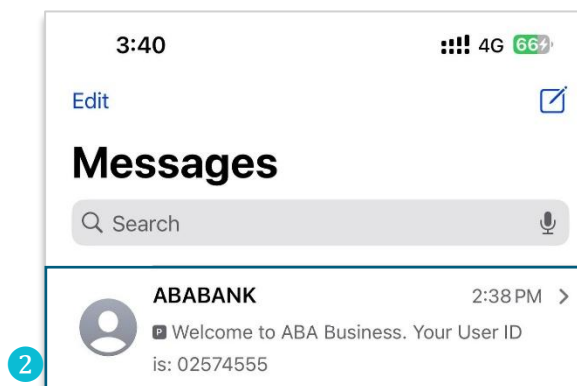
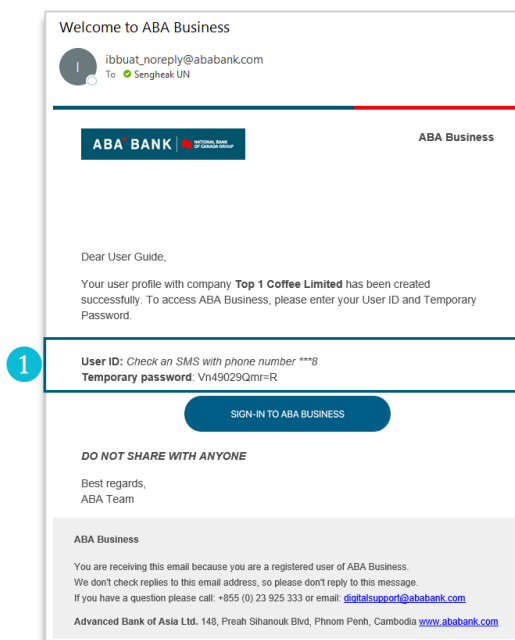
ABA Business supports 4 user roles, each with specific functions:

- **Viewer:** can view, inquire, and download transactions/statements.
- **Maker:** can perform Viewer functions and initiate either financial or non-financial transactions.
- **Checker:** can perform Viewer functions and verify transactions initiated by the Maker before approval.
- **Authoriser:** can perform Viewer functions and authorise transactions based on the company's authorisation matrix and limits.

Welcome to ABA Business!

Once successfully onboarded, users will receive:

- 1 **Temporary password** via mail: no-reply@ababank.com
- 2 **User ID** delivered via SMS from **ABABANK**



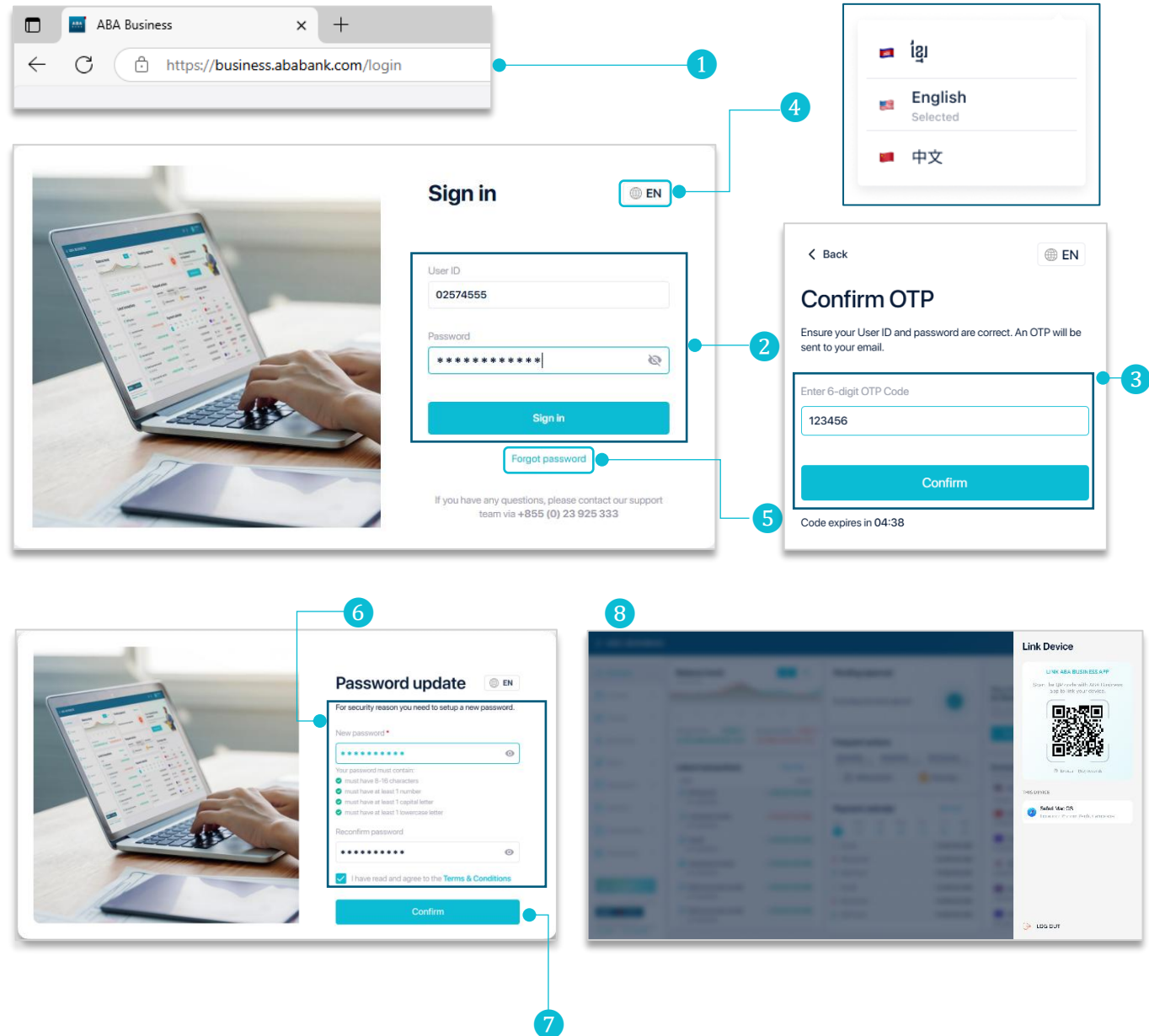
2.1. Setting Up

2.1.1. Login Page

- 1 Visit business.ababank.com/login
- 2 Sign in Page
 - Enter **User ID** and **Temporary Password**
 - Click on [Sign in](#)
- 3 Enter OTP code sent to your register email then click [Confirm](#)
- 4 Default language is English. Users can switch to:
 - Khmer
 - English
 - Chinese
- 5 Click **Forgot Password** to reset if needed.

2.1.2. Set New Password

- 6 First-time login, set a new password with the following criteria:
 - 8-16 characters
 - At least 1 number (1,2,3,...)
 - At least 1 uppercase letter (A,B,C,...)
 - At least 1 lowercase letter (a,b,c,...)
 - At least 1 special character (#,@,\$,...)
- 7 Click [Confirm](#) to complete setup.
- 8 Use the app to scan the QR code

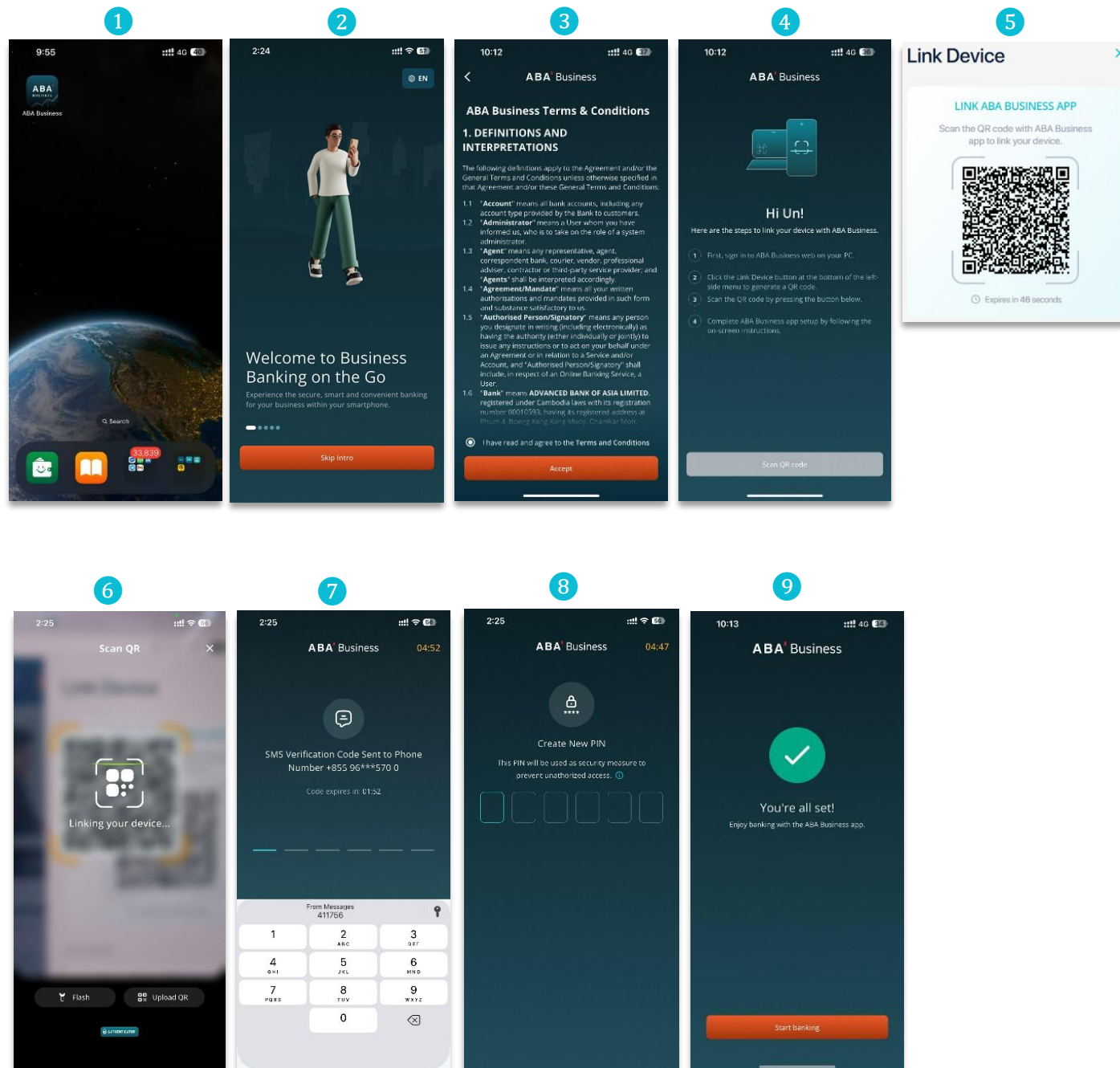


2.2. ABA Business App activation

All users must install and activate the ABA Business App, which serves as a mobile companion and two-factor authenticator (2FA) to enhance transaction security.

Activate steps:

- 1 Launch the ABA Business App
- 2 Go to Intro Screen
- 3 Accept the Terms and Conditions
- 4 Prepare to scan the QR Code
- 5 On the ABA Business web, click Link Device, then QR will auto pop up
- 6 Use the app to scan the QR code
- 7 Enter the SMS Verification code
- 8 Set a 6-Digit PIN (The 6-digit PIN is used as an additional security measure to verify user identity.)
- 9 Activation complete.



Password Reset

Users can reset their ABA Business passwords by following the steps:

Step 1: Go to business.ababank.com/login

Step 2: Click [Forgot password](#)

Step 3: Follow the on-screen instructions:

- 1 Enter User ID, then click [Next](#)
- 2 Enter your registered Personal Email
- 3 Enter your registered Personal Phone Number
- 4 Enter your National ID/Passport Number, then click [Next](#)
- 5 Enter the Confirmation code sent to your email, then click [Next](#)
- 6 Set a new Password
- 7 Click [Confirm](#) to complete the process.

The diagram illustrates the password reset process through five sequential screens, numbered 1 to 7:

1. **Forgot password**: User ID input field (38373373) and [Next](#) button.
2. **Forgot password**: Email input field (vinlinck@gmail.com), Phone input field (855 023 925 333), National ID / Passport input field (0000373637), and [Next](#) button.
3. **Forgot password**: Confirmation code input field (ABA-838330) and [Next](#) button. A message states: "We have sent the confirm-code to ***nci@gmail.com." and "Expires in 4:38".
4. **Reset password**: New password input field, password requirements (8-24 characters, At least 1 number, At least 1 capital letter, At least 1 lowercase letter, At least 1 special character), Confirm password input field, and [Reset now](#) button. A message states: "Code expires in 08:57".
5. **Reset password**: [Reset now](#) button.

HOME PAGE

3. Home Page

3.1. Overview

After signing up and activating the ABA Business app, you will land on the Home Page (Dashboard) to begin. It includes key tools to help you manage your business:

❶ **Menu:** Click ☰ to show/hide all menus in your ABA Business profile.

❷ **Navi:** Ask any questions about ABA products and services.

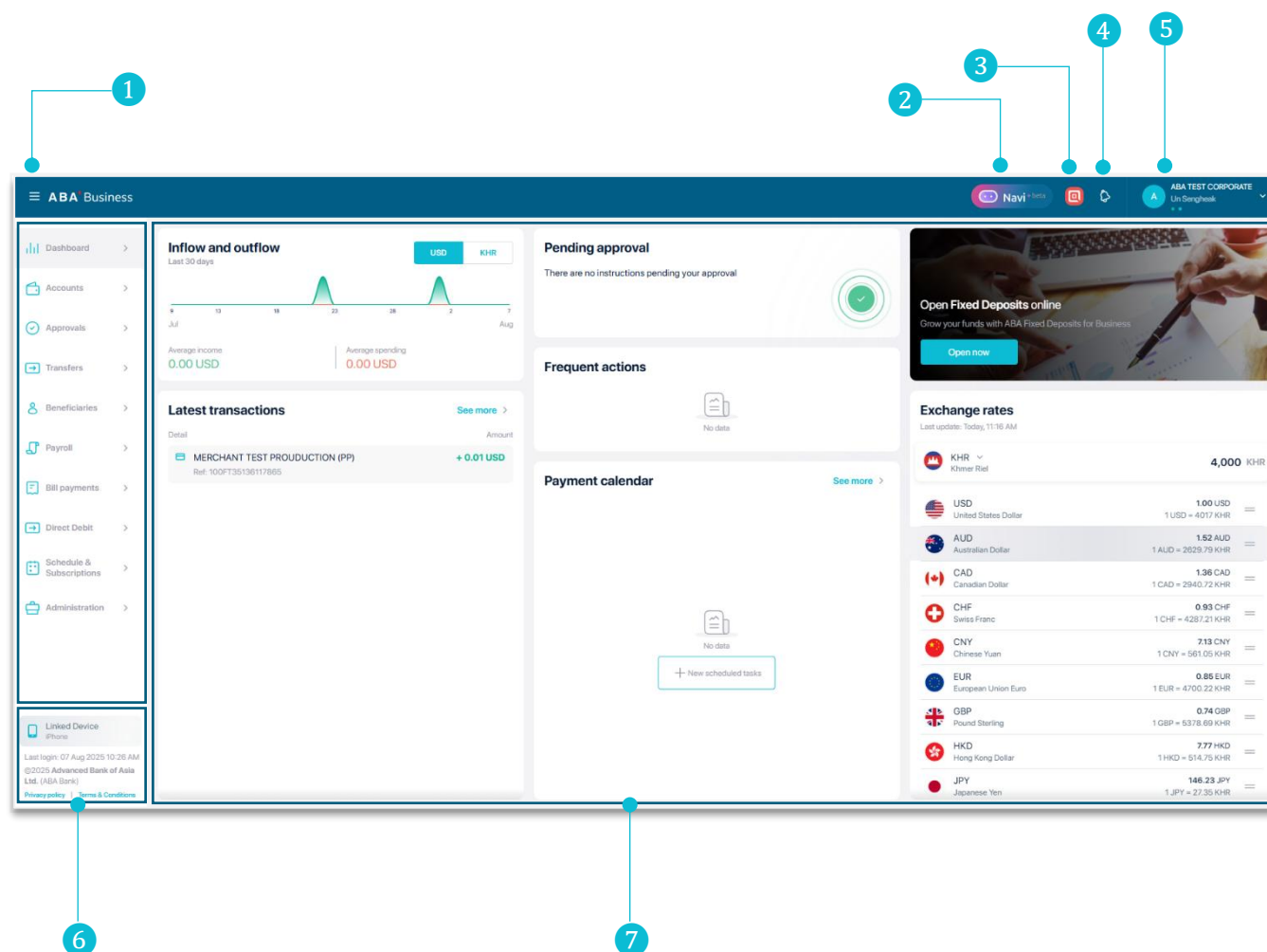
❸ **KHQR:** Generate and share your QR code to receive funds.

❹ **Notification:** View alerts and announcements from ABA.

❺ **User Profile:** Manage profile, password, block my profile, company switch (for users managing multiple companies), languages, and sign out.

❻ **Linked Device:** View linked device and login history.

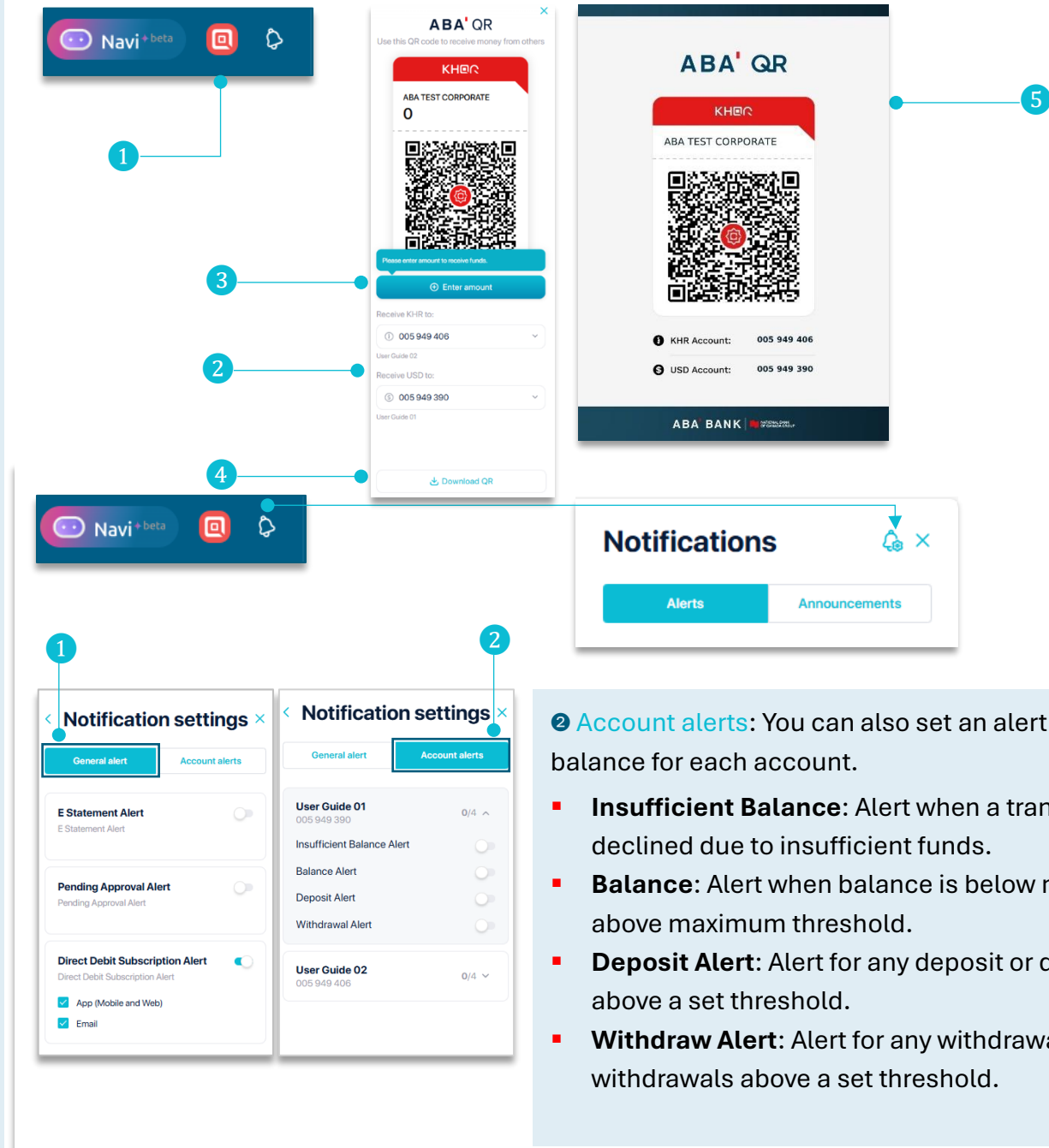
❼ **Dashboard Widgets:** See transactions, pending actions, and exchange rates.



3.2. Generating ABA KHQR

Generate ABA KHQR for your Business accounts.

- 1 Click on the **KHQR** icon
- 2 Select the receiving account (users are required to select both currencies when generating a static KHQR code)
- 3 (Optional) Set the amount to receive
- 4 Click on Download QR
- 5 Use or print the KHQR to receive money.



3.3. Notification Setting

Customise your notifications:

Step 1: Click **Notification** icon to view Alerts, Announcements, and Settings.

Step 2: Click Settings icon  to configure your preferences.

1 General alert:

- **E-Statement Alert:** Monthly statement ready for use.
- **Pending Approval Alert:** Requests awaiting your approval.
- **Direct Debit Subscription Alert:** New subscription requests.

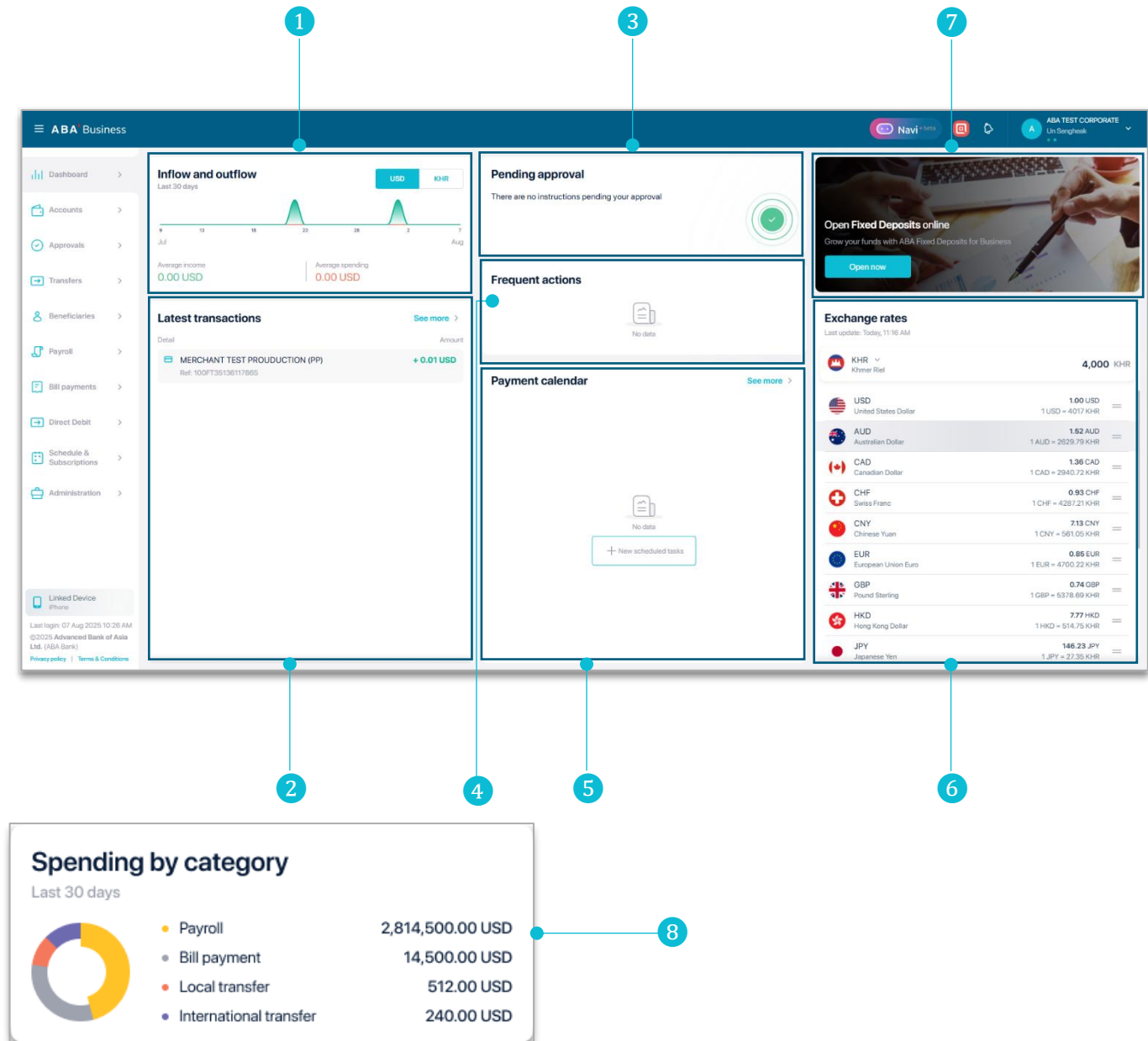
2 **Account alerts:** You can also set an alert on the balance for each account.

- **Insufficient Balance:** Alert when a transaction is declined due to insufficient funds.
- **Balance:** Alert when balance is below minimum or above maximum threshold.
- **Deposit Alert:** Alert for any deposit or deposits above a set threshold.
- **Withdraw Alert:** Alert for any withdrawal or withdrawals above a set threshold.

3.4. Dashboard Session

Dashboard layout varies by role: Maker, Viewer, Checker, and Authorizer. Key widgets include:

- ❶ **Inflow and outflow**: Fund trends and average daily balances.
- ❷ **Latest transactions**: Recent activity for permitted accounts.
- ❸ **Pending approval**: Instructions awaiting checker/authoriser action.
- ❹ **Frequent actions**: Quick access to commonly used functions.
- ❺ **Payment calendar**: Shortcut to schedule a future payment.
- ❻ **Exchange rates**: Live rates with built-in calculator for easy conversion.
- ❼ **ABA Announcement Banner**: Latest updates from ABA.
- ❽ **Spending Category**: For the maker role to view instructions by category.



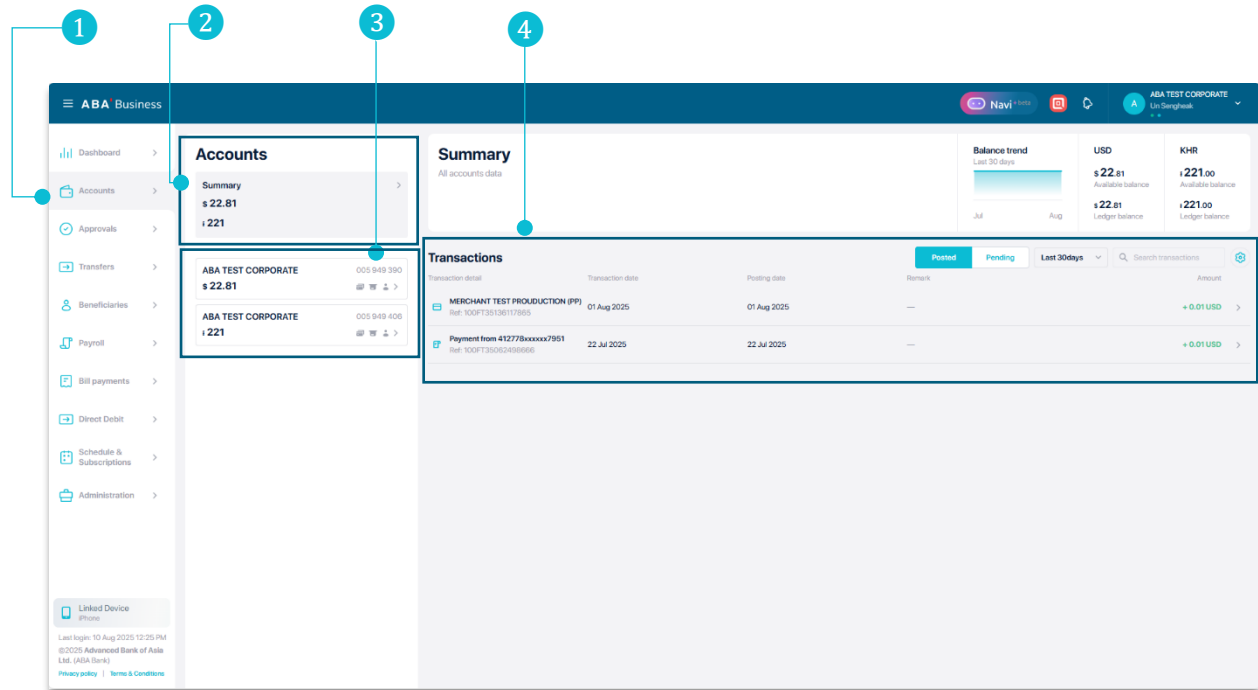
ACCOUNTS

4. Accounts

4.1. Overview

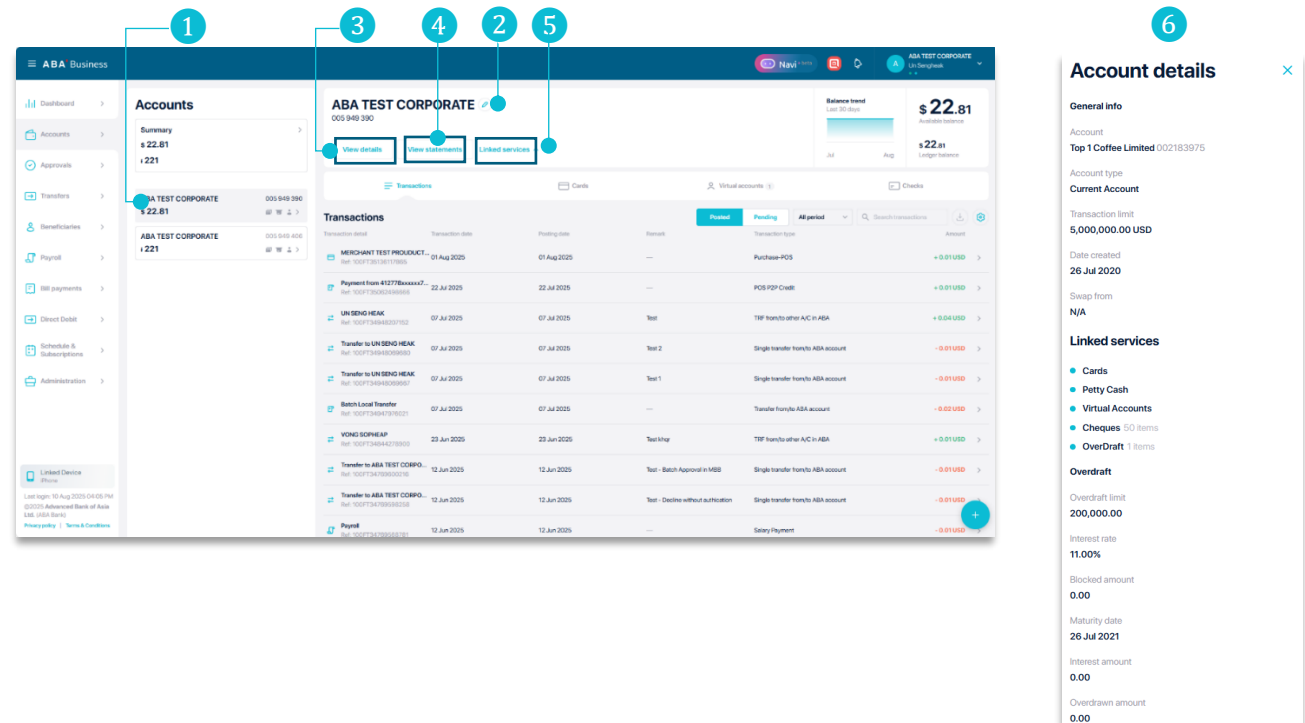
In the account page, users can:

- 1 Select **Accounts** in the menu
- 2 View Balance Summary
- 3 See list of Accounts permitted to user
- 4 Check latest transactions with options to:
 - Filter by status.
 - Select a date range (up to 3 months).
 - Search by description or reference.
 - Click  to customize transaction report.



4.2. Account Details

- 1 Select account from the list
- 2 Rename the account
- 3 View account details
- 4 View/download monthly statement
- 5 View linked services related to the account.
- 6 Account Details



4.3. Loan Visibility

- 1 Select an account that link with loan account
- 2 Go to [Linked Services](#)
- 3 Select [Laon](#)
- 4 Select on loan transaction
- 5 View loan detail or export data in PDF

The screenshot illustrates the process of viewing loan details in the ABA Business app. It is divided into two main sections: the main app interface and a detailed loan summary pop-up.

Main App Interface:

- 1 (Accounts):** The 'Accounts' section on the left sidebar shows a list of accounts. The 'UN SENGHEAK 168' account is selected, showing a balance of \$668 k.
- 2 (Linked Services):** The 'Linked services' button is highlighted in the top right of the account details section.
- 3 (Loan):** The 'Loan' section is selected in the top right of the account details section.
- 4 (Loan Transaction):** The 'Business Loan' transaction is highlighted in the 'Loan' section, showing a loan amount of 50,000.00 USD.
- 5 (Loan Detail):** The 'Commercial Loan - Long Term - EMI' pop-up is shown, displaying loan details and upcoming payments.

Commercial Loan - Long Term - EMI Details:

- Export in PDF:** Button to export the loan details.
- Outstanding Amount:** \$50,000.00 (0% interest rate).
- Tenor:** 24 months.
- Interest rate:** 10% p.a.
- Disbursed date:** —
- Total paid amount:** 0.00 USD.
- Loan amount:** 50,000.00 USD.
- Maturity date:** 26 Jul 2022.
- Upcoming payments:**

Date	Amount
26 Apr 2022	2,310.91 USD
26 May 2022	2,310.91 USD
26 Jun 2022	2,310.91 USD
26 Jul 2022	2,310.88 USD

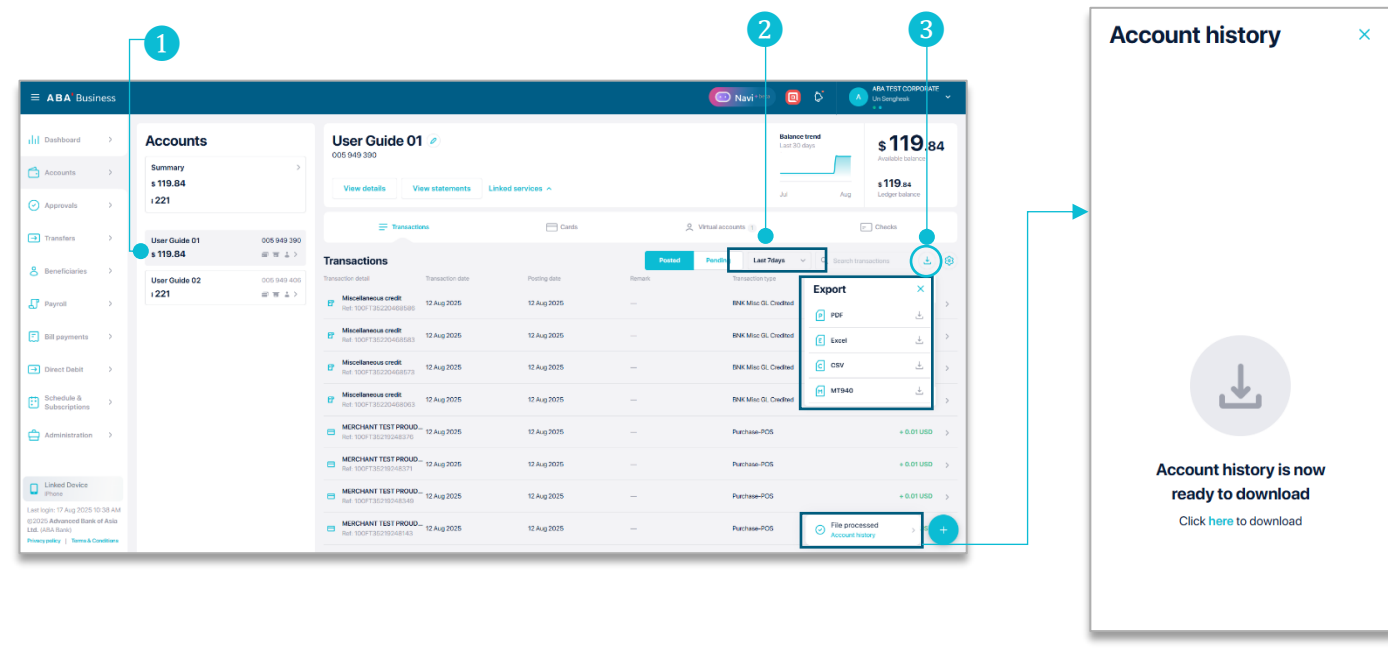
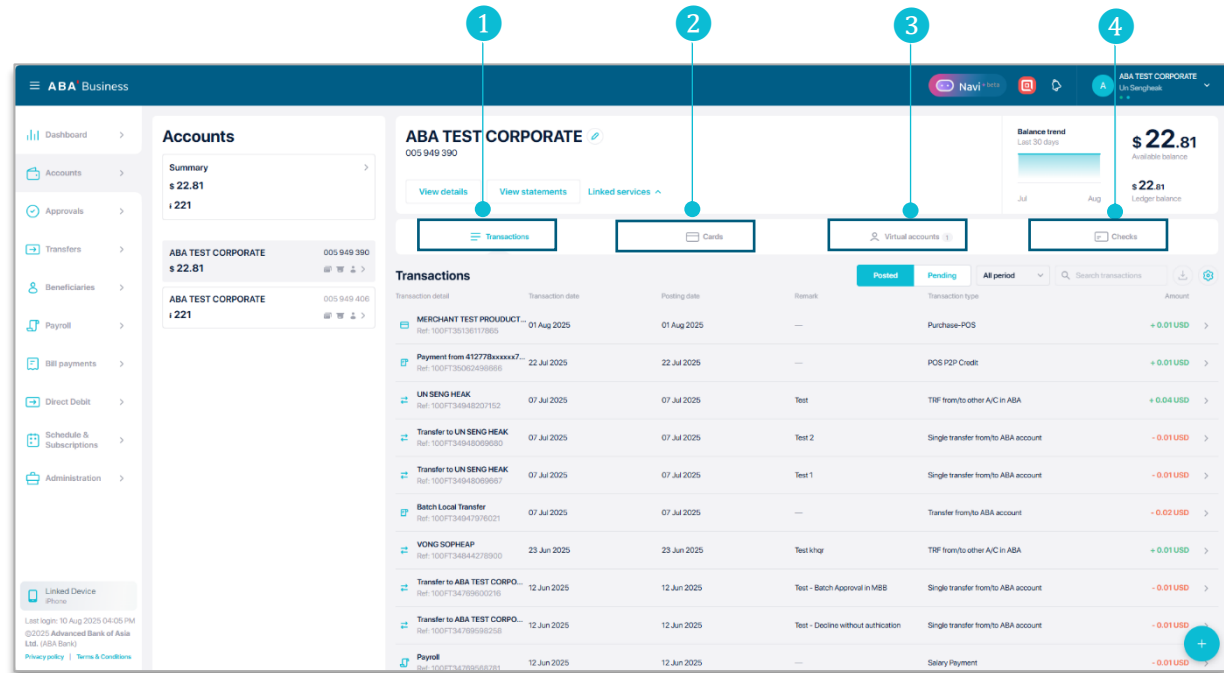
4.4. Linked Services

View related services and transactions per account, based on the user role, including:

- 1 **Transactions:** Filter posted/pending transactions by date range.
- 2 **Cards:** Manage linked card: activate, freeze/unfreeze, and adjust limit.
- 3 **Virtual Account:** View VA listing with status.
- 4 **Checks:** Manage Chequebook.

4.4.1. Transaction History

- 1 Select an account
- 2 Customize view by a date range (up to 3 months).
- 3 Click  to download in PDF, Excel, CSV, or MT940; then click **File processed** pop-up to download file



4.4.2. Monthly Account Statement

- 1 Select an account
- 2 Click [View statements](#)
- 3 Select a year (up to the last 4 years)
- 4 Download in CSV or PDF.

The screenshot shows the ABA Business interface. On the left, the 'Accounts' sidebar is visible. The main area displays the 'ABA TEST CORPORATE' account summary with a balance of \$22.81. A blue box highlights the 'View statements' link. To the right, a 'View statements' modal is open, showing a list of years from 2025 down to February 2025. A blue box highlights the 'CSV' and 'PDF' download options for a selected month.

4.4.3. Card Activation

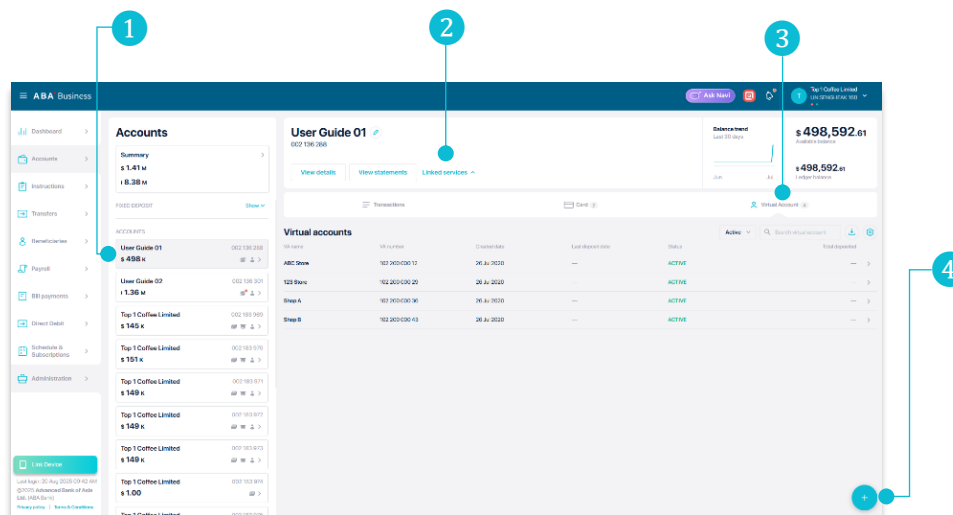
- 1 Select an account with a card pending activation
- 2 Go to Linked Services
- 3 Select Card
- 4 Select the card pending activation
- 5 Enter Card number and Expiry Date, then click [Next](#)
- 6 Set a 4- or 6-digit PIN (based on card type), then click [Activate](#)
- 7 Authenticate via ABA Business app by scanning the QR.

The screenshot shows the ABA Business interface for card activation. The 'Accounts' sidebar is visible. The main area displays the 'User Guide 02' account summary with a balance of \$1,367,500.00. A blue box highlights the 'Card' link. To the right, a 'Card' modal is open, showing a list of cards. A blue box highlights the 'Activate' button. Below the modal, a 'Card' activation form is shown with fields for 'Card number' (5167 1700 1529 9190) and 'Expiry date (mm/yy)' (08/29). A 'Next' button is visible. To the right, an 'Activate card' modal is open, showing a list of cards. A blue box highlights the 'Activate' button. Below the modal, a 'Card' activation form is shown with fields for 'Enter your new PIN' and 'Re-enter your new PIN'. A 'Next' button is visible. To the right, an 'Authentication' modal is shown with a QR code and a 'Scan QR with ABA Business app to your instruction.' message.

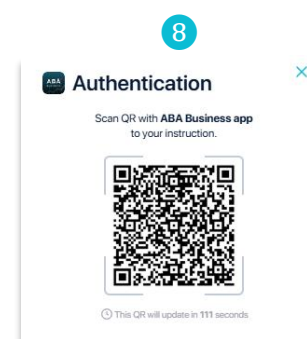
4.4.4. Virtual Accounts

Requesting a New Virtual Account (VA)

- 1 Select a CASA account
- 2 Go to Linked Services
- 3 Select Virtual Account
- 4 Click **+** to request a new VA
- 5 Fill in VA template (1 or many):
 - VA Name
 - Description
 - Min/Max Transaction Amount
 - Account Limit
 - Expiration Date
- 6 Select master account, upload template, then click **Next**
- 7 Review details, accept the terms and conditions, then click **Submit**
- 8 Authenticate via ABA Business app by scanning the QR.

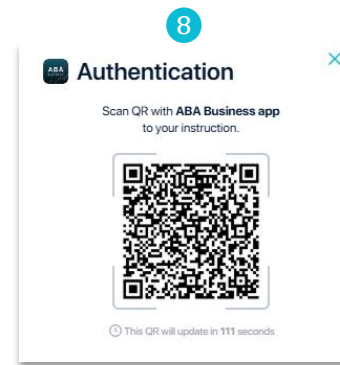
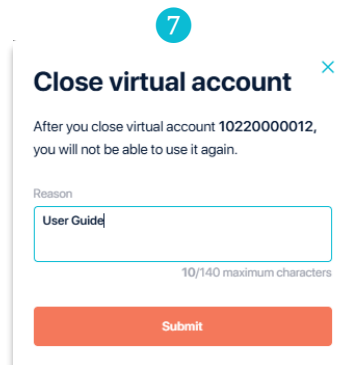
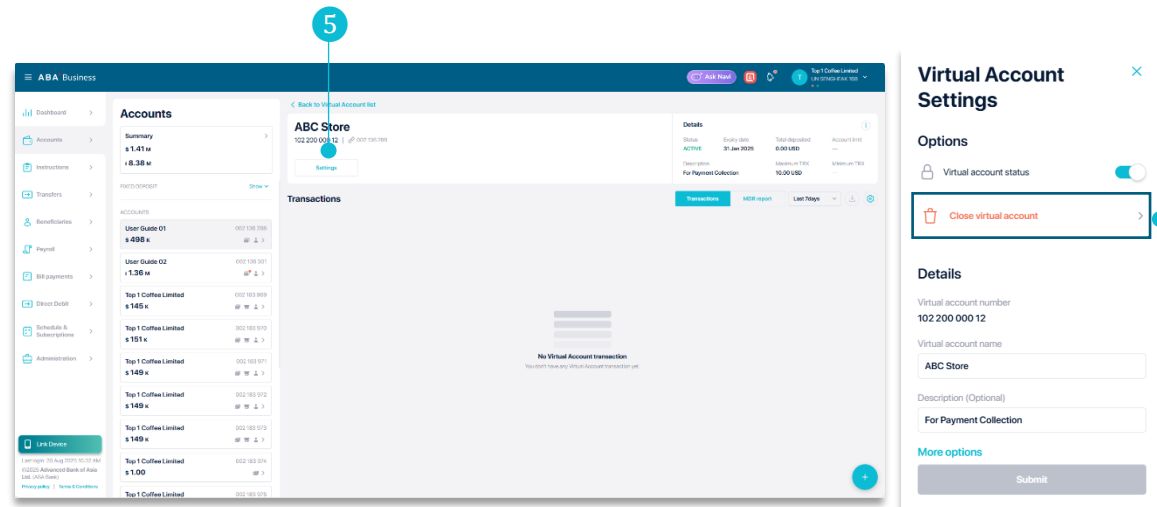
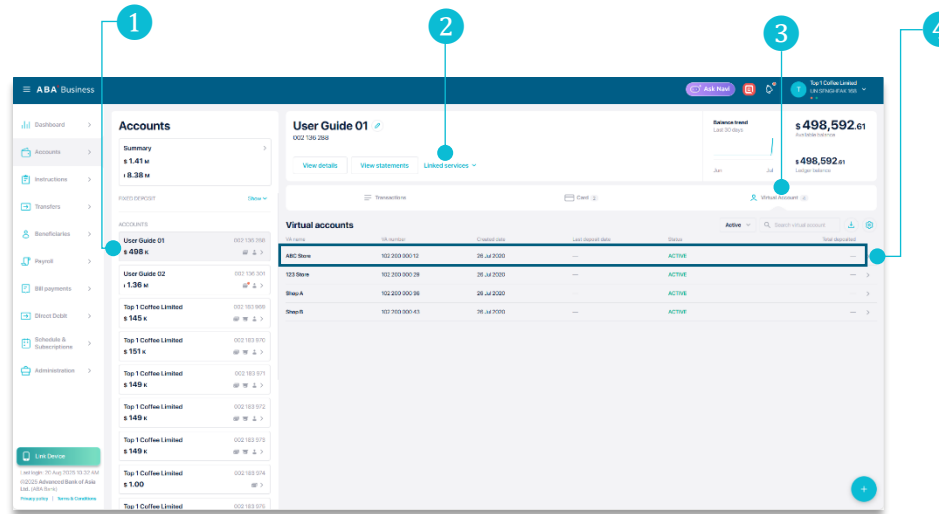


	A	B	C	D	E	F
1	Virtual Account Name	Description	Min Trx Amount	Max Trx Amount	Account Limit	Expiration Date
2	SH VA	For Shop 1	0	1000	10000	01-Jan-26
3						
4						
5						
6						



Closing a Virtual Account (VA)

- 1 Select a CASA account
- 2 Go to Linked Services
- 3 Select Virtual Account
- 4 Choose the VA to close
- 5 In VA detail, click **Settings**
- 6 Select **Close virtual account**
- 7 Provide a Reason
- 8 Authenticate via ABA Business app by scanning the QR.

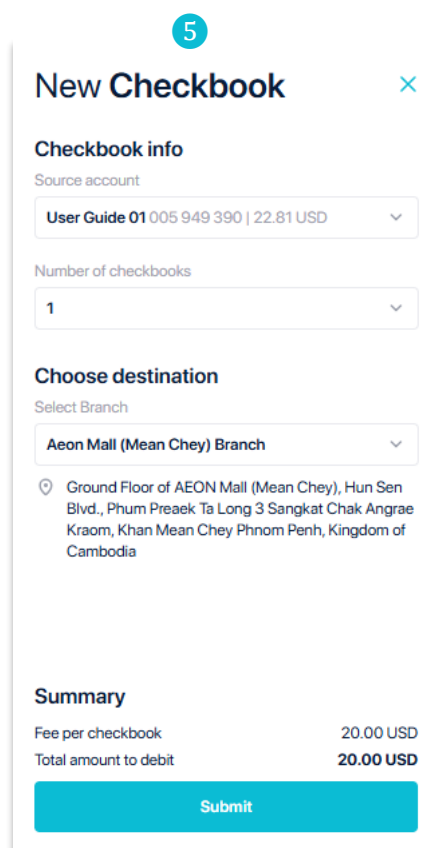
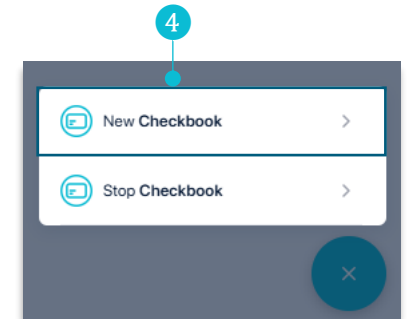
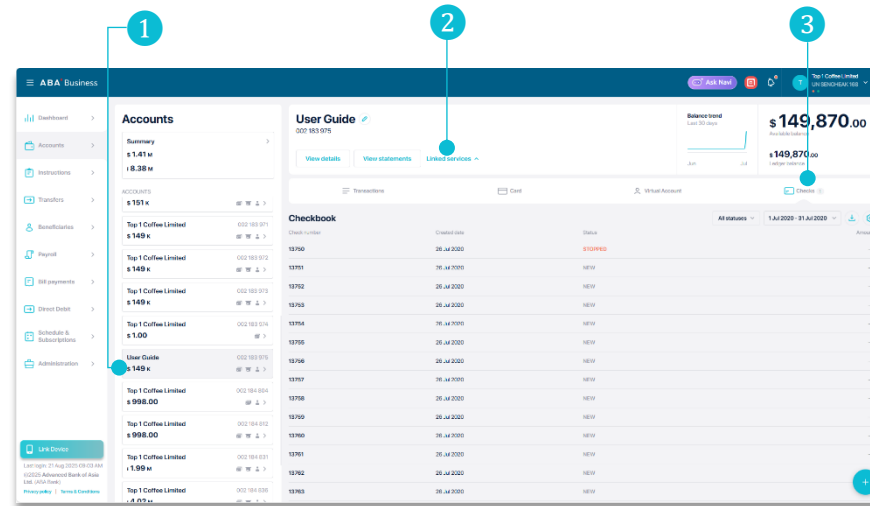


4.4.5. Checkbook Management

Users can view, download, request, or stop a chequebook:

Request New Checkbook

- 1 Select an Account linked to checkbook
- 2 Go to [Linked Services](#)
- 3 Select [Checks](#)
- 4 Click  and select **New Checkbook**
- 5 Fill in:
 - Source account
 - Number of checkbooks
 - Destination (pick up/delivery)
 - Click on [Submit](#)
- 6 Authenticate via ABA Business app to scan the QR



New Checkbook

Checkbook info

Source account
User Guide 01 005 949 390 | 22.81 USD

Number of checkbooks
1

Choose destination

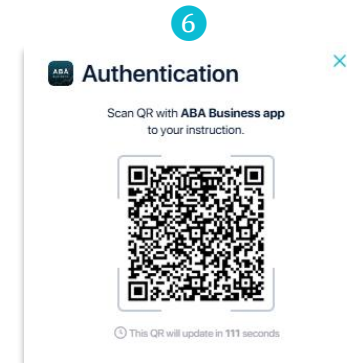
Select Branch
Aeon Mall (Mean Chey) Branch

Ground Floor of AEON Mall (Mean Chey), Hun Sen Blvd., Phum Preaek Ta Long 3 Sangkat Chak Angrae Kraom, Khan Mean Chey Phnom Penh, Kingdom of Cambodia

Summary

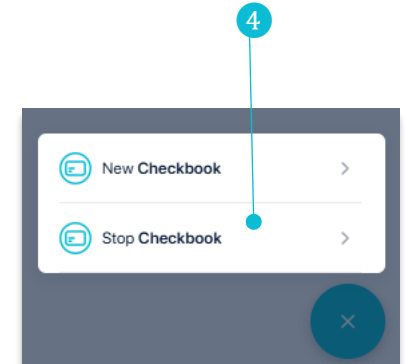
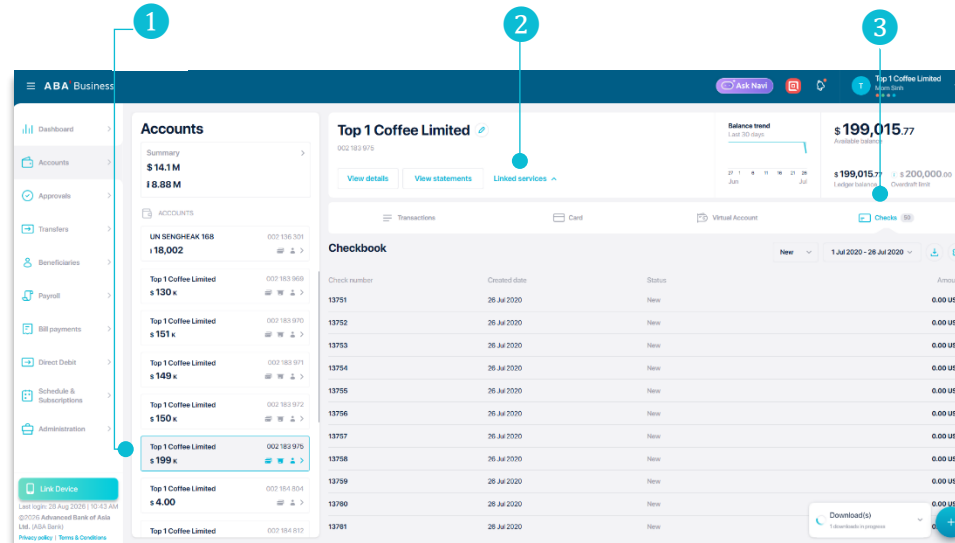
Fee per checkbook	20.00 USD
Total amount to debit	20.00 USD

[Submit](#)



Stop Checkbook

- 1 Select an Account linked to checkbook
- 2 Go to Linked Services
- 3 Select Checks
- 4 Click  and select Stop Checkbook
- 5 Fill in:
 - Source account
 - Check number
 - Reason of stopping check
 - Upload supporting document (Optional)
 - Click on Submit
- 6 Authenticate via ABA Business app to scan the QR



5

Stop check

Single Multiple

Source account
UN SENGHEAK 168 002 136 288 | 619,301.83 USD

Check number
13751

Reason of stopping check
Stop use

8/100 maximum characters

Disclaimer

ⓘ If your payee has not yet deposited your check, you can make Stop Check request. We will do our best to cancel the payment, but it may not always be possible.

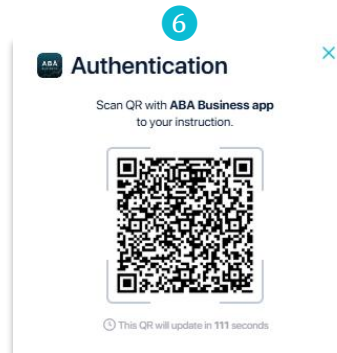
Supporting document (Optional)

Drag & drop file to this area or click here to choose from your device.

Summary

Fee per checkbook	10.00 USD
Total amount to debit	10.00 USD

Submit

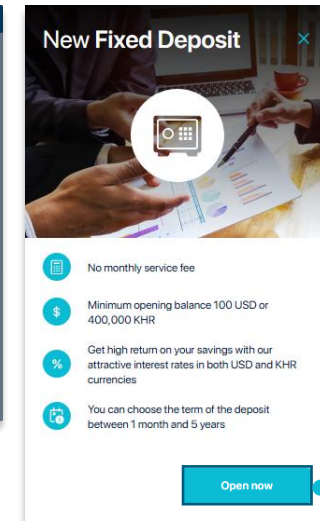
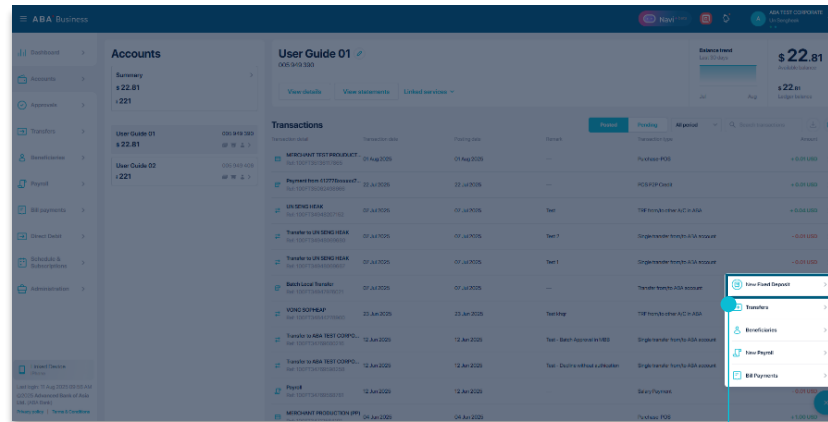


4.5. Fixed Deposit

Users can open a new Fixed Deposit directly from the account section, following the company authorisation matrix.

Open Fixed Deposit (FD) Account

- 1 Click  and select **New Fixed Deposit**
- 2 Click **Open Now**
- 3 Enter required information:
 - Source account
 - Term
 - Amount
 - Renewal options
 - Click **Next**
- 4 Review the summary, accept Terms & Conditions, then **Submit**
- 5 Authenticate via ABA Business app by scanning the QR



New Fixed Deposit

New **Submit**

Source account
User Guide 01 005 949 390 | 122.81 USD

Term
1 month: 1.5 % p.a.

Amount
100.00 USD

Choose renewal options
Close on Maturity Upon maturity date, principal plus interest will be created to the account specified by you.

Totals

Interest amount	0.12 USD
Term	1 month 1.5% p.a.
Maturity end on	10 Sep 2025
Maturity days	30 days
Tax	0.01 USD
Total amount	100.11 USD
Total amount to debit	100.00 USD

Next

New Fixed Deposit

New **Submit**

Summary

Source account
User Guide 01 005 949 390 | 122.81 USD

Term
1 month 1.5 % p.a.

Amount
100.00 USD

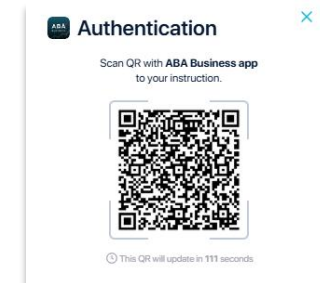
Renewal options
Close on Maturity Upon maturity date, principal plus interest will be created to the account specified by you.

Totals

Interest amount	0.12 USD
Term	1 month 1.5% p.a.
Maturity end on	10 Sep 2025
Maturity days	30 days
Tax	0.01 USD
Total amount	100.11 USD
Total amount to debit	100.00 USD

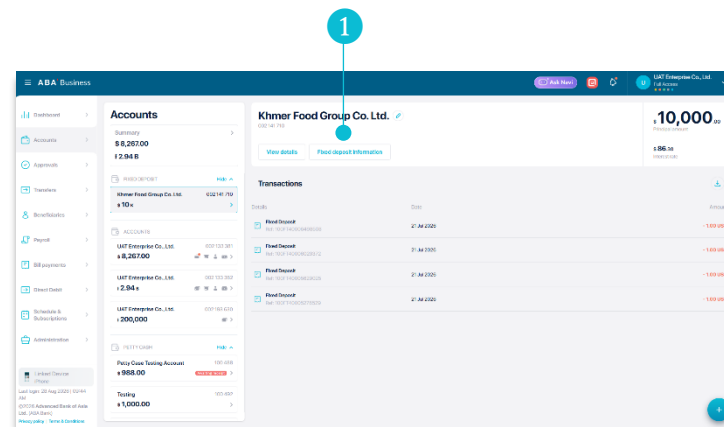
☒ I have read and agree to the [Terms & Conditions](#).

Back **Submit**



Download Fixed Deposit Certificate

- ① Under Fixed Deposit Account click on **Fixed Deposit Information**
- ② View Fixed Deposit Certificate



2

ABA Document Verification
Expires on: 29/08/2026

Visit verify.ababank.com and use these credentials to verify document:

- Account number: 002141710
- Verification code: 713227

OR

Scan this QR code with
ABA Mobile or ABA Business app

FIXED DEPOSIT CERTIFICATE

This is to certify that Fixed Deposit Account has been opened at Advanced Bank of Asia Ltd. under following conditions which are subject to the terms and conditions set by the bank.

PRINCIPAL AMOUNT	10,000.00 USD
Account holder name:	KHMER FOOD GROUP CO. LTD.
Account number:	002141710
Term:	1 Month
Deposit date:	26 Jul 2020
Maturity date:	25 Aug 2020
Renew option:	Close on maturity
Principal amount in words:	Ten Thousand
Interest rate:	10.50% p.a.
Tax:	6.00%
Interest amount:	86.30 USD
Net interest amount:	81.12 USD
Beneficiary account number:	002133381
Beneficiary account name:	UAT ENTERPRISE CO., LTD.

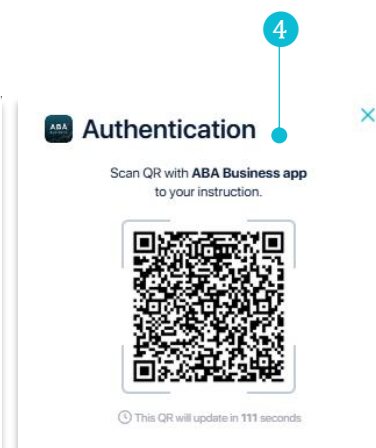
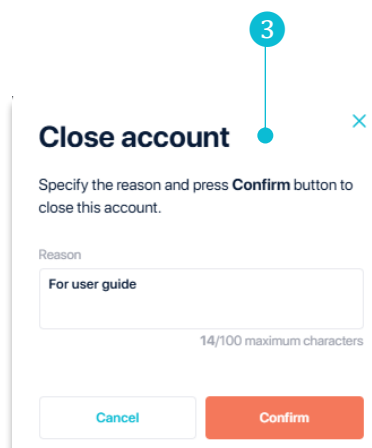
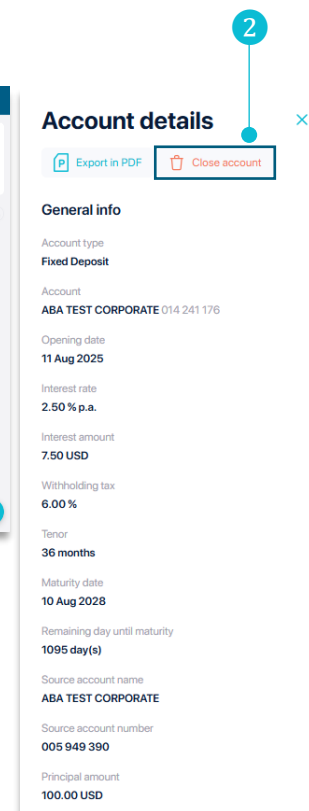
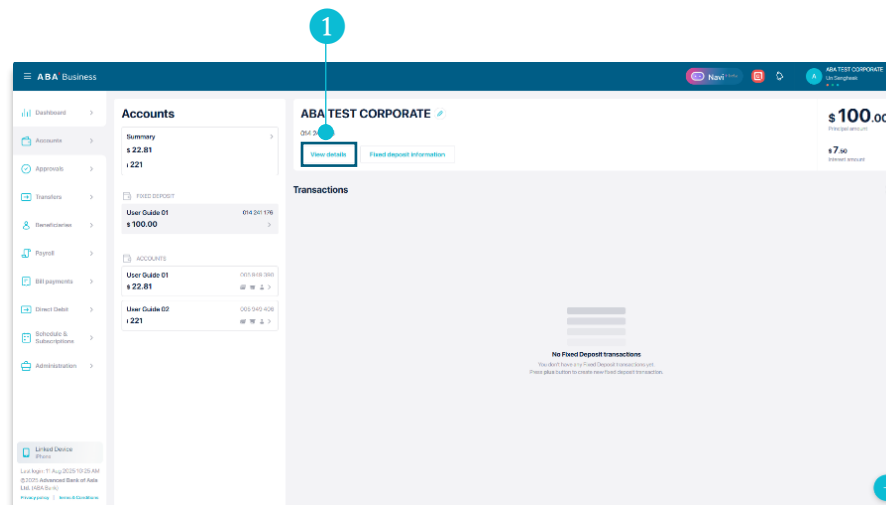
DISCLAIMER: This document is issued for informational purposes only and includes a QR code for authenticity verification. ABA Bank makes no guarantee that the content of provided document is free from errors, omissions, or reproductions. ABA Bank shall not be liable for any loss, damage, liability or expense, and shall be saved harmless from any legal action arising from reliance on this document.

The authenticity verification may be done through QR Code or via link: verify.ababank.com. Upon successful verification, the shown information shall be considered as authentic. For further verification or in case of discrepancies, please contact ABA Bank directly.

Advanced Bank of Asia Ltd. | +855 98 203 203 | DigitalSupport@ababank.com

Close Fixed Deposit (FD) Account

- 1 Select the FD account and click **View details**
- 2 In account details, click **close account**
- 3 Provide a reason and confirm
- 4 Authenticate via ABA Business app by scanning the QR



TRANSFERS

5. Transfers

5.1. Overview

On the Transfer page, users can view, create, and customise the template.

Initiative a Transfer

1 Go to **Transfers** in the menu

2 View list of Transfer Instructions

3 Click **+** to create a new instruction type:

- **New Own Account Transfer:** Between own accounts.
- **New Local Transfer:** To other ABA accounts or local bank accounts.
- **New International Transfer:** Via the SWIFT network.
- **New Batch Local Transfer:** Bulk transfers to multiple local banks by uploading a file.

1

Transaction	Type	From account	To account	Processing date	Status	Amount
10 Aug 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	ASAP	PENDING APPROVAL	0.01 USD Pay: 0.00 USD
01 Jul 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	ASAP	DECLINED	0.01 USD Pay: 0.00 USD
12 Jun 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	ASAP	DECLINED	0.01 USD Pay: 0.00 USD
12 Jun 2025	Local bank transfer	UNIBEN HEAK UNIBEN HEAK 000 988 438	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	ASAP	DECLINED	0.01 USD Pay: 0.00 USD
23 May 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	ASAP	DECLINED	0.01 USD Pay: 0.00 USD
07 Jul 2025	Batch local transfer	2 records 2 records	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	07 Jul 2025	PROCESSED	0.02 USD Pay: 0.00 USD
07 Jul 2025	Batch local transfer	2 records 2 records	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	07 Jul 2025	PROCESSED	0.02 USD Pay: 0.00 USD
12 Jun 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	12 Jun 2025	PROCESSED	0.01 USD Pay: 0.00 USD
12 Jun 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	12 Jun 2025	PROCESSED	0.01 USD Pay: 0.00 USD
08 Apr 2025	Local bank transfer	UNIBEN HEAK UNIBEN HEAK 000 988 438	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	08 Apr 2025	PROCESSED	0.01 USD Pay: 0.00 USD
09 Apr 2025	Local bank transfer	UNIBEN HEAK UNIBEN HEAK 000 988 438	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	09 Apr 2025	PROCESSED	0.01 USD Pay: 0.00 USD
18 Mar 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	18 Mar 2025	PROCESSED	0.01 USD Pay: 0.00 USD

2

Transaction	Type	From account	To account	Processing date	Status	Amount
10 Aug 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	ASAP	PENDING APPROVAL	0.01 USD Pay: 0.00 USD
01 Jul 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	ASAP	DECLINED	0.01 USD Pay: 0.00 USD
12 Jun 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	ASAP	DECLINED	0.01 USD Pay: 0.00 USD
12 Jun 2025	Local bank transfer	UNIBEN HEAK UNIBEN HEAK 000 988 438	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	ASAP	DECLINED	0.01 USD Pay: 0.00 USD
23 May 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	ASAP	DECLINED	0.01 USD Pay: 0.00 USD
07 Jul 2025	Batch local transfer	2 records 2 records	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	07 Jul 2025	PROCESSED	0.02 USD Pay: 0.00 USD
07 Jul 2025	Batch local transfer	2 records 2 records	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	07 Jul 2025	PROCESSED	0.02 USD Pay: 0.00 USD
12 Jun 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	12 Jun 2025	PROCESSED	0.01 USD Pay: 0.00 USD
12 Jun 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	12 Jun 2025	PROCESSED	0.01 USD Pay: 0.00 USD
08 Apr 2025	Local bank transfer	UNIBEN HEAK UNIBEN HEAK 000 988 438	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	08 Apr 2025	PROCESSED	0.01 USD Pay: 0.00 USD
09 Apr 2025	Local bank transfer	UNIBEN HEAK UNIBEN HEAK 000 988 438	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	09 Apr 2025	PROCESSED	0.01 USD Pay: 0.00 USD
18 Mar 2025	Own account transfer	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 406	ABA TEST CORPORATE ABA TEST CORPORATE 000 949 390	18 Mar 2025	PROCESSED	0.01 USD Pay: 0.00 USD

3

5.2. Own Account Transfer

To transfer between your own ABA accounts:

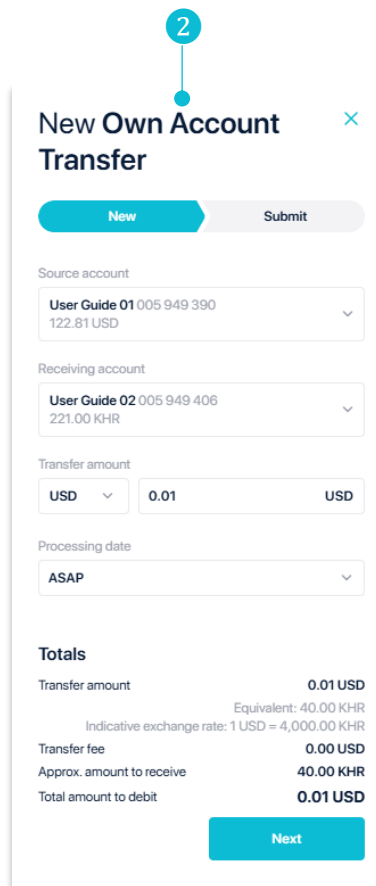
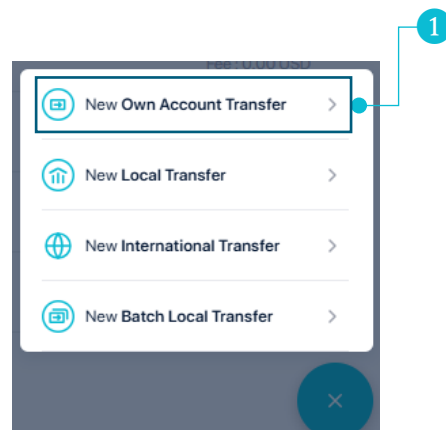
① Click  and select **New Owner Account Transfer**

② Fill in required details:

- Source account
- Receiving account
- Amount
- Processing date:
 - **ASAP**: immediate
 - **Future date**: Later Time
- (Optional) Purpose of transfer
- Click [Next](#)

③ Review the summary, accept Terms & Conditions, then [Submit](#)

④ Authenticate via ABA Business app by scanning the QR code.



New Own Account Transfer

[New](#) [Submit](#)

Source account
User Guide 01 005 949 390
122.81 USD

Receiving account
User Guide 02 005 949 406
221.00 KHR

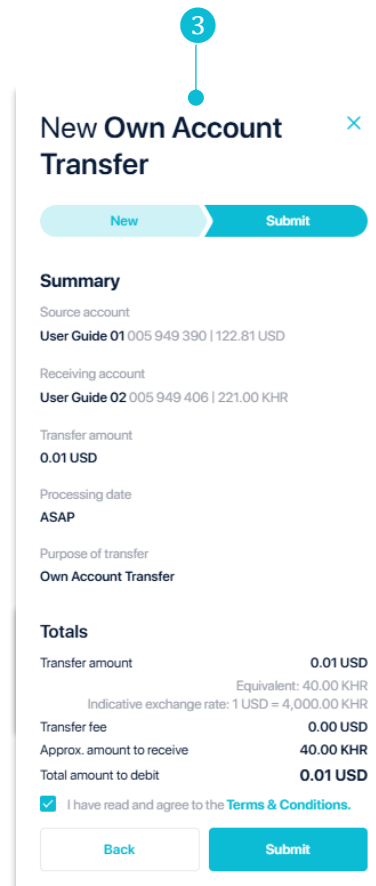
Transfer amount
USD 0.01 USD

Processing date
ASAP

Totals

Transfer amount	0.01 USD
Equivalent: 40.00 KHR	
Indicative exchange rate: 1 USD = 4,000.00 KHR	
Transfer fee	0.00 USD
Approx. amount to receive	40.00 KHR
Total amount to debit	0.01 USD

[Next](#)



New Own Account Transfer

[New](#) [Submit](#)

Summary

Source account
User Guide 01 005 949 390 | 122.81 USD

Receiving account
User Guide 02 005 949 406 | 221.00 KHR

Transfer amount
0.01 USD

Processing date
ASAP

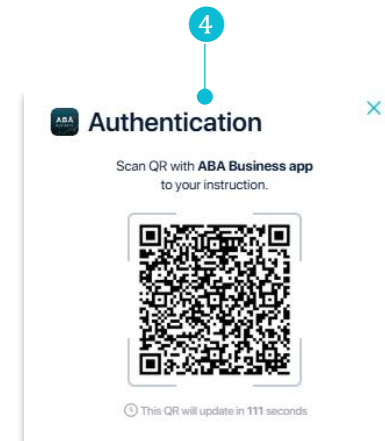
Purpose of transfer
Own Account Transfer

Totals

Transfer amount	0.01 USD
Equivalent: 40.00 KHR	
Indicative exchange rate: 1 USD = 4,000.00 KHR	
Transfer fee	0.00 USD
Approx. amount to receive	40.00 KHR
Total amount to debit	0.01 USD

☒ I have read and agree to the [Terms & Conditions](#).

[Back](#) [Submit](#)



5.3. Single Local Transfer

To transfer to other ABA or local bank accounts:

① Click **+** and select **New Local Transfer**

② Fill in required details:

- Source account
- Beneficiary name (*can be created directly or selected from the Beneficiary section*)
- Amount and Currency
- Processing date:
 - **ASAP:** Immediate
 - **Future date:** Later Time
- (Optional) Beneficiary email (s) and Purpose of transfer
- Click **Next**

③ Review the summary, accept Terms & Conditions, then **Submit**

④ Authenticate via ABA Business app by scanning QR code.

1 New Own Account Transfer
New Local Transfer
New International Transfer
New Batch Local Transfer

2 New Local Transfer

Source account
User Guide 01 005 949 390 | 122.81 USD

Beneficiary name
UN SENG HEAK

Bank name
ADVANCED BANK OF ASIA LIMITED 0361006

Address
148 Preah Sihanouk Blvd St. Boeung Keng Kang I,
Chamkarmon Phnom Penh, Cambodia

Account number
007 314 692

Account name
UN SENG HEAK

Transfer amount
USD 0.01 USD

Processing date
ASAP

Beneficiary email(s) (Optional)
user.guide@gmail.com

Purpose of transfer (Optional)
User gudie for Local Fund Transfer

35/140 maximum characters

Totals

Transfer amount	0.01 USD
Transfer fee	0.00 USD
Total amount to debit	0.01 USD

☒ I have read and agree to the [Terms & Conditions](#).

Next

3 New Local Transfer

Summary

Source account
User Guide 01 005 949 390 | 122.81 USD

Beneficiary nick name
UN SENG HEAK

Bank name
ADVANCED BANK OF ASIA LIMITED 0361006

Address
148 Preah Sihanouk Blvd St. Boeung Keng Kang I,
Chamkarmon Phnom Penh, Cambodia

Account number
007 314 692

Account name
UN SENG HEAK

Transfer amount
0.01 USD

Processing date
ASAP

Beneficiary email(s)
user.guide@gmail.com

Purpose of transfer
User gudie for Local Fund Transfer

Totals

Transfer amount	0.01 USD
Transfer fee	0.00 USD
Total amount to debit	0.01 USD

☒ I have read and agree to the [Terms & Conditions](#).

Back Submit

4 Authentication

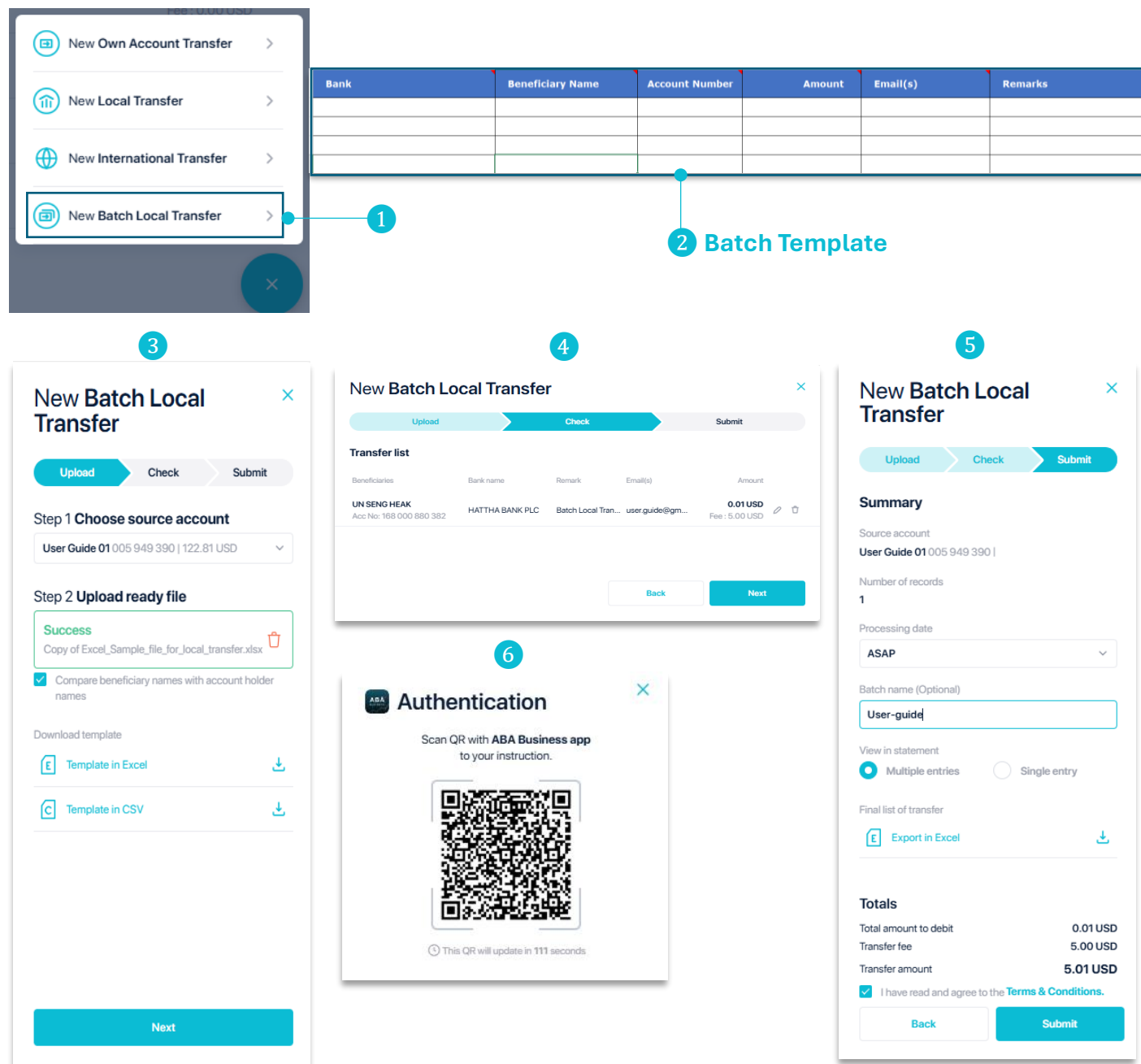
Scan QR with ABA Business app
to your instruction.

This QR will update in 111 seconds

5.4. Batch Local Transfer

To transfer to multiple beneficiaries at local banks via FileUpload:

- 1 Click  and select **New Batch Local Transfer**
- 2 Prepare the batch file (Excel/CSV template from ABA Business) with:
 - Bank Name
 - Beneficiary Name
 - Account Number
 - Amount (currency follows source account)
 - (Optional) Beneficiary email(s)
 - Remark
- 3 Upload the batch file:
 - Choose source account
 - Upload the prepared file
 - Click **Next**
- 4 Review, amend, and delete entries in the transfer list, then click **Next**
- 5 Review the summary, select:
 - Processing date
 - Select view in statement:
 - **Multiple entries**: One transaction per instruction
 - **Single entry**: One transaction for all instructions
 - Accept Terms & Conditions, then click **Submit**
- 6 Authenticate via ABA Business app by scanning the QR code



Bank	Beneficiary Name	Account Number	Amount	Email(s)	Remarks

Step 1 Choose source account

User Guide 01 005 949 390 | 122.81 USD

Step 2 Upload ready file

Success
Copy of Excel_Sample_file_for_local_transfer.xlsx

☒ Compare beneficiary names with account holder names

Download template

Template in Excel

Template in CSV

Transfer list

Beneficiaries	Bank name	Remark	Email(s)	Amount
UN SENG HEAK Acc No: 168 000 880 382	HATTHA BANK PLC	Batch Local Tran...	user.guide@gm...	0.01 USD Fee: 5.00 USD

Summary

Source account
User Guide 01 005 949 390 |

Number of records
1

Processing date
ASAP

Batch name (Optional)
User-guide

View in statement
☒ Multiple entries ☐ Single entry

Final list of transfer
Export in Excel

Totals

Total amount to debit	0.01 USD
Transfer fee	5.00 USD
Transfer amount	5.01 USD

☒ I have read and agree to the Terms & Conditions.

5.5. International Transfer

To transfer via SWIFT network:

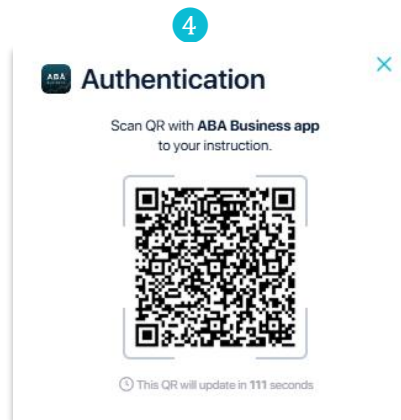
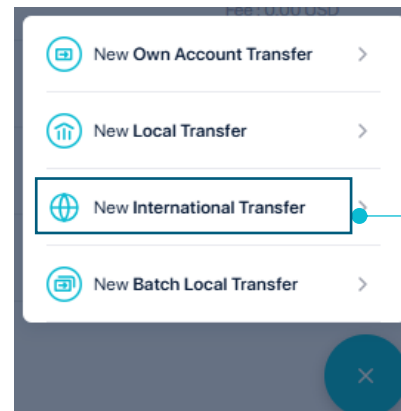
① Click **+** and select **New International Transfer**

② Enter the required details:

- Source account
- Beneficiary name
- Transfer Amount and Currency
- Processing date:
 - **ASAP**: Immediate
 - **Future date**: Later Time
- Fee payment option:
 - **SHA**: Sender pays ABA fees, and other charges are deducted from transfer amount.
 - **BEN**: All fees deducted from transfer amount.
 - **OUR**: Sender pays all fees.
- (Optional) Beneficiary email
- Purpose of transfer
- Click **Next**

③ Review the summary, accept Terms & Conditions, then **Submit**

④ Authenticate via ABA Business by scanning the QR



②

New International Transfer

New **Submit**

Source account

Beneficiary name

Transfer amount

Processing date
ASAP

Who pays the fees

Beneficiary email(s) (Optional)

Purpose of transfer

0/70 maximum characters

Totals

Transfer amount	0.00 USD
Transfer fee	0.00 USD
Total amount to debit	0.00 USD

Next

③

New International Transfer

New **Submit**

Summary

Source account
User Guide 01 002 136 288 | 499,102.61 USD

Beneficiary name
User Guide

Country
USA UNITED STATES

Bank name
1492 CAPITAL MANAGEMENT, LLC

Transfer amount
0.01 USD

Processing date
ASAP

Who pays the fees
SHA
Sender pays ABA service fees only & other charges will be deducted from transfer amount

Beneficiary email(s)
user.guide@gmail.com

Purpose of transfer
User Guide

Totals

Transfer amount	0.01 USD
Transfer fee	30.00 USD
Total amount to debit	30.01 USD

☒ I have read and agree to the [Terms & Conditions](#).

Back **Submit**

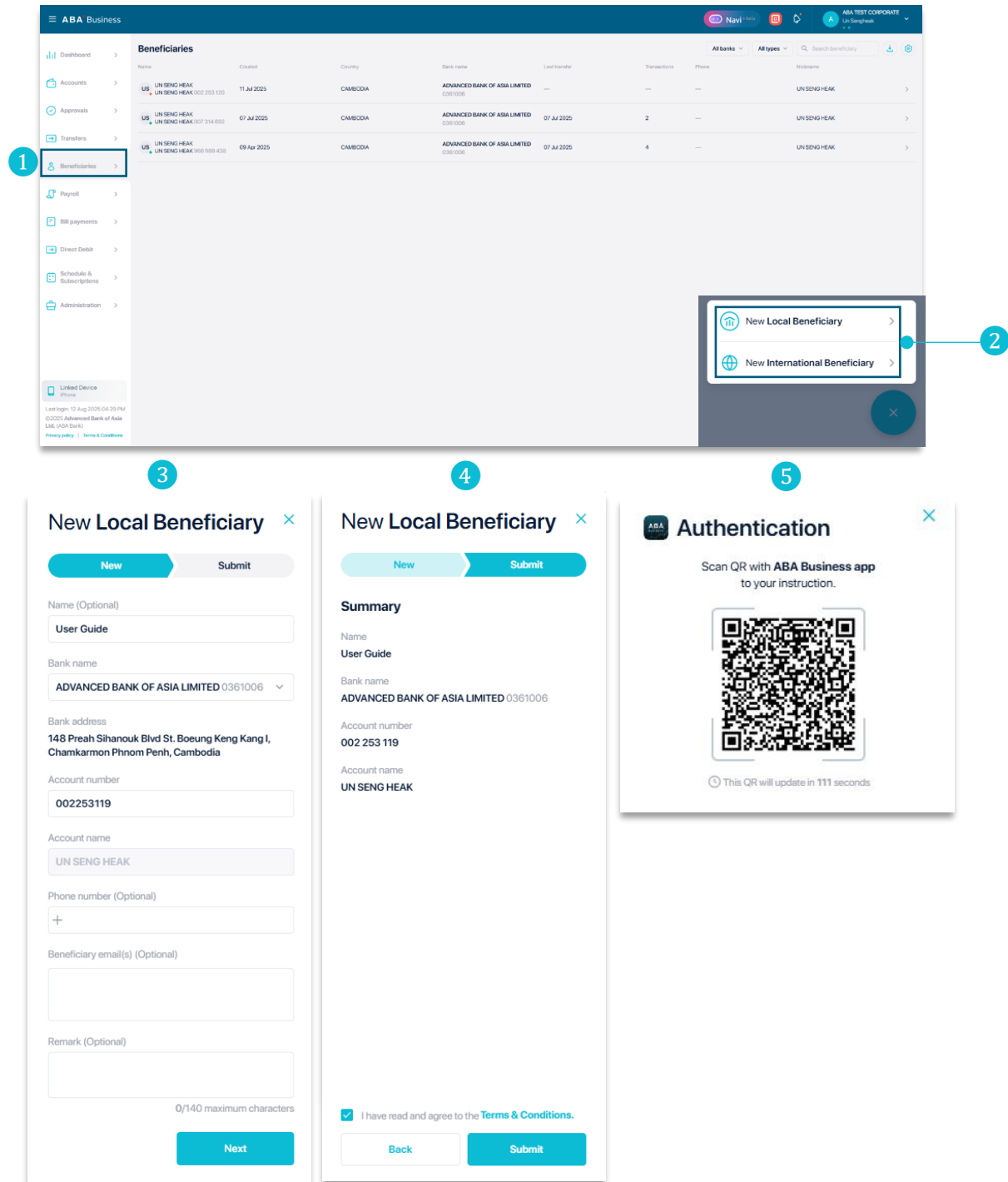
6. Beneficiaries

Users can manage, create, and edit beneficiaries for local and international transfers. Users can view all the beneficiaries in the listing and extract or customize the table.

6.1. Create Beneficiary

Beneficiary can be added:

- 1 Go to Beneficiaries Page 
- 2 Click  and select any type to create
- 3 Fill in the required information, then click [Next](#)
- 4 Review the summary, accept T&C, then click [Submit](#)
- 5 Authenticate via ABA Business app by scanning the QR.



The screenshot displays the ABA Business interface. The top navigation bar includes the ABA Business logo, a search bar, and user information. The left sidebar contains a menu with options: Dashboard, Accounts, Approvals, Transfers, Beneficiaries (highlighted with a red circle and number 1), Payroll, Bill payments, Direct Debit, Schedule & Subscriptions, and Administration. The main content area shows the 'Beneficiaries' page with a table of existing beneficiaries. A red circle and number 2 points to a 'New Beneficiary' button in the bottom right corner. Below this, three panels illustrate the steps to create a new local beneficiary:

- Step 3: New Local Beneficiary Form** - This panel shows the form for adding a new local beneficiary. It includes fields for Name (Optional), Bank name (Advanced Bank of Asia Limited 0361006), Bank address (148 Preah Sihanouk Blvd St. Boeung Keng Kang I, Chamkarmon Phnom Penh, Cambodia), Account number (002253119), Account name (UN SENG HEAK), Phone number (Optional), Beneficiary email(s) (Optional), and Remark (Optional). A 'Next' button is at the bottom.
- Step 4: New Local Beneficiary Summary** - This panel shows a summary of the information entered in the previous step. It includes fields for Name, Bank name, Account number, and Account name. A 'Submit' button is at the bottom.
- Step 5: Authentication** - This panel shows a QR code for authentication. It includes a 'Scan QR with ABA Business app to your instruction.' prompt and a 'Submit' button.

6.2. Manage Beneficiary

To manage the existing beneficiary, follow the steps below:

- 1 In the Beneficiaries listing, select any beneficiary to view details information.
- 2 Click on options below to amend your beneficiary
 - **Edit:** To modify beneficiary's details.
 - **Block:** To temporarily restrict the beneficiary from performing transactions.
 - **Delete:** To remove the beneficiary from the listing (only allowed if there are no associated transactions).
- 3 Edit/block/delete the beneficiary information
- 4 Review the summary, accept Terms and conditions, then click **Submit**
- 5 Authenticate via ABA Business app by scanning the QR

1

Name	Created	Country	Bank name	Last transfer	Transactions	Phone	Actions
US UN SENG HEAK UN SENG HEAK (002 253 100)	11 Jul 2025	CAMBODIA	ADVANCED BANK OF ASIA LIMITED (0001000)	—	—	—	UN SENG HEAK
US UN SENG HEAK UN SENG HEAK (007 334 100)	07 Jul 2025	CAMBODIA	ADVANCED BANK OF ASIA LIMITED (0001000)	07 Jul 2025	1	—	UN SENG HEAK
US UN SENG HEAK UN SENG HEAK (009 000 000)	09 Apr 2025	CAMBODIA	ADVANCED BANK OF ASIA LIMITED (0001000)	07 Jul 2025	4	—	UN SENG HEAK
US User Guide User Guide (012 345 678)	12 Aug 2025	UNITED KINGDOM	2CG LIMITED (TGCLGB21)	—	—	0122345678	User Guide

2

User Guide

International beneficiary
Date created: 12 Aug 2025

Edit Block Delete

Total transaction amount

\$0.00

Total fee amount

\$0.00

3

Edit International Beneficiary

Edit Submit

Name (Optional)
User Guide (01)

Country
UNITED KINGDOM GBR

Bank name / SWIFT code
2CG LIMITED TGCLGB21

Account number
0123456789

Account name
User Guide

Phone number (Optional)
+ 012 234 567 8

Beneficiary email(s) (Optional)
user.guide@gmail.com

Address
London, England

Next

4

Edit International Beneficiary

Edit Submit

Summary

Name
User Guide (01)

Country
UNITED KINGDOM GBR

Bank name / SWIFT code
2CG LIMITED TGCLGB21

Bank address
GREAT BRITAIN, LONDON

Account number
012 345 678 9

Account name
User Guide

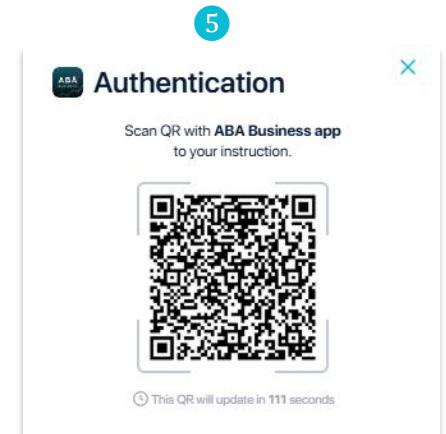
Phone number
0122345678

Address
London, England

Intermediary bank name / SWIFT code
AACHDE31

☒ I have read and agree to the [Terms & Conditions.](#)

Back Submit

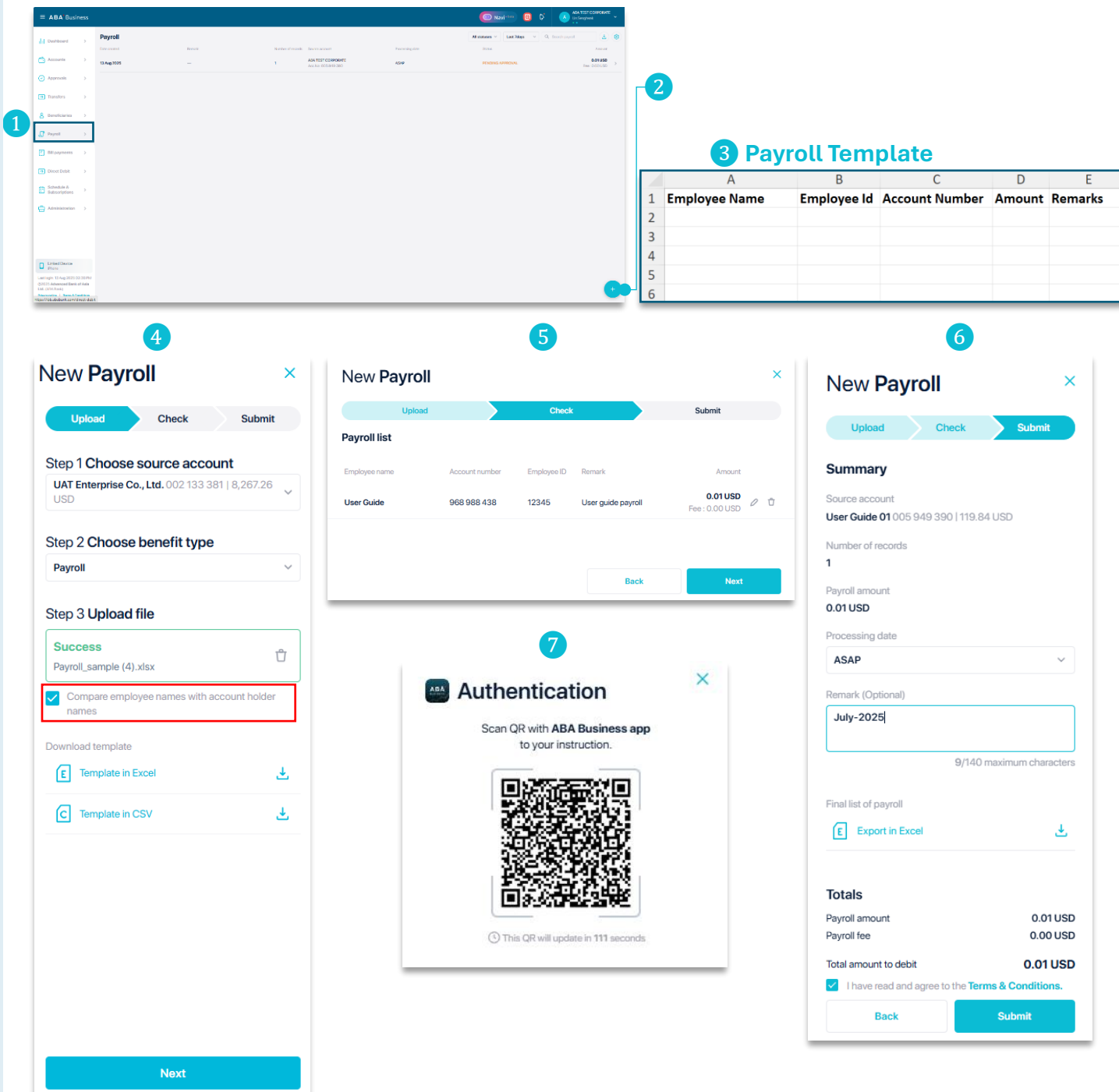


PAYROLL

7. Payroll

The payroll function allows the business customers to process employee salary payments instantly or schedule them for a future date. To process payroll, follow these steps:

- 1 Select Payroll from the main menu
- 2 Click  to initiate the instruction
- 3 Prepare the payroll template (Excel/CSV) from ABA Business, including:
 - Employee Name: with English capital letter only
 - Employee ID: Work ID or ID
 - Account Number: must be 9 digits
 - Amount: Do not input currency, i.e. "\$" or "£"
 - Remark : The following characters are not allowed '~!#\$%^&* _=[\]{}|;"<>
- 4 Upload the template by:
 - Selecting the source account
 - Selecting benefit type (Payroll or Other Incentive)
 - Uploading the complete template file
 - ☐ Validate employee names, if required
 - ☒ Verify employee names
- 5 Then click [Next](#) to proceed
- 6 Review the payroll list – amend or delete entries if needed, then click [Next](#)
- 7 Review the summary, select the processing date, and accept the T&C, then click [Submit](#)
- 8 Authenticate via ABA Business app by scanning the QR



1 Select Payroll from the main menu

2 Click  to initiate the instruction

3 Payroll Template

	A	B	C	D	E
1	Employee Name	Employee Id	Account Number	Amount	Remarks
2					
3					
4					
5					
6					

4 Upload the template by:

New Payroll

Upload Check Submit

Step 1 Choose source account

UAT Enterprise Co., Ltd. 002 133 381 | 8,267.26 USD

Step 2 Choose benefit type

Payroll

Step 3 Upload file

Success

Payroll_sample (4).xlsx

☒ Compare employee names with account holder names

Download template

Template in Excel

Template in CSV

[Next](#)

5 Review the payroll list – amend or delete entries if needed, then click [Next](#)

New Payroll

Upload Check Submit

Payroll list

Employee name	Account number	Employee ID	Remark	Amount
User Guide	968 988 438	12345	User guide payroll	0.01 USD Fee : 0.00 USD

[Back](#) [Next](#)

6 Review the summary, select the processing date, and accept the T&C, then click [Submit](#)

New Payroll

Upload Check Submit

Summary

Source account

User Guide 01 005 949 390 | 119.84 USD

Number of records

1

Payroll amount

0.01 USD

Processing date

ASAP

Remark (Optional)

July-2025

9/140 maximum characters

Final list of payroll

[Export in Excel](#)

Totals

Payroll amount	0.01 USD
Payroll fee	0.00 USD
Total amount to debit	0.01 USD

☒ I have read and agree to the [Terms & Conditions](#).

[Back](#) [Submit](#)

7 Authenticate via ABA Business app by scanning the QR

Authentication

Scan QR with ABA Business app to your instruction.



This QR will update in 111 seconds

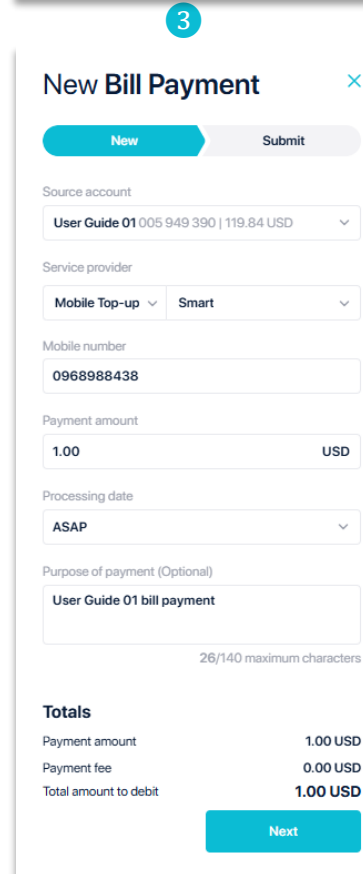
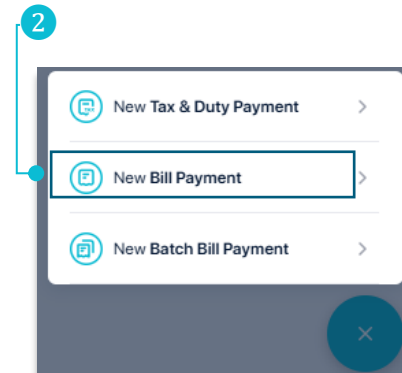
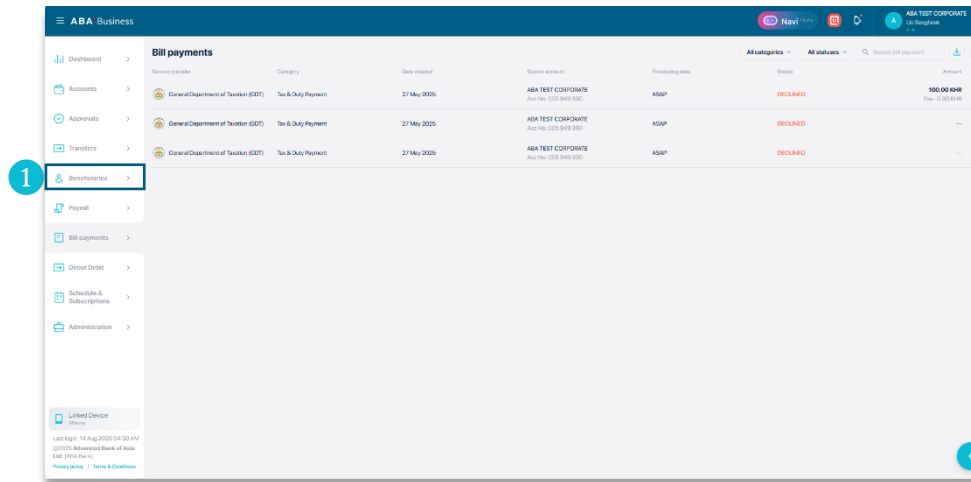
BILL PAYMENTS

8. Bill Payments

8.1. Single Bill Payment

ABA Business allows customers to pay bills to various public and private service providers. To make a payment, follow these steps:

- 1 Select Bill Payments
- 2 Click  and select **New Bill Payment**
- 3 Enter the required information:
 - Source account
 - Service provider
 - Phone Number/Customer ID/Invoice Number/Contract ID
 - Payment amount
 - Processing date
 - **ASAP**: processed instantly
 - **Future date**: processed on the selected future date
 - (Optional) purpose of payment
 - Click **Next** to proceed
- 4 Review the summary and accept terms & conditions, then click **Submit**
- 5 Authenticate via ABA Business app by scanning the QR



New Bill Payment

New **Submit**

Source account
User Guide 01 005 949 390 | 119.84 USD

Service provider
Mobile Top-up Smart

Mobile number
0968988438

Payment amount
1.00 USD

Processing date
ASAP

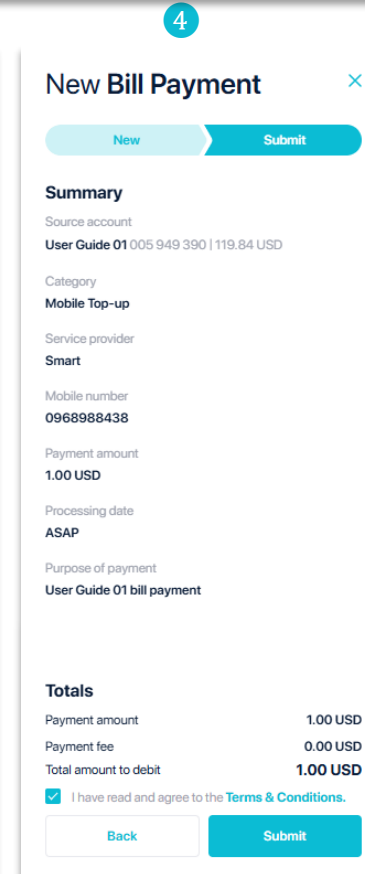
Purpose of payment (Optional)
User Guide 01 bill payment

26/140 maximum characters

Totals

Payment amount	1.00 USD
Payment fee	0.00 USD
Total amount to debit	1.00 USD

Next



New Bill Payment

New **Submit**

Summary

Source account
User Guide 01 005 949 390 | 119.84 USD

Category
Mobile Top-up

Service provider
Smart

Mobile number
0968988438

Payment amount
1.00 USD

Processing date
ASAP

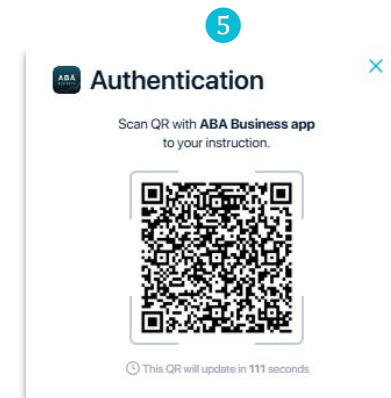
Purpose of payment
User Guide 01 bill payment

Totals

Payment amount	1.00 USD
Payment fee	0.00 USD
Total amount to debit	1.00 USD

☒ I have read and agree to the [Terms & Conditions](#).

Back **Submit**



8.2. GDT Tax Payment

To submit the GDT tax payment, follow these steps:

① Click **+** in Bill Payments, and select **New Tax & Duty Payment**

② Enter the required details:

- Source account
- Service provider: **General Department of Taxations (GDT)**
- Tax Type
- Tax payment amount
- Upload the Tax Payment Form
- Processing date: **ASAP** (default)
- (Optional) Purpose of payment
- Click **Next** to proceed

③ Review the summary, accept terms & conditions, then click **Submit**

④ Authenticate via ABA Business app by scanning the QR

1 New Tax & Duty Payment

New Bill Payment

New Batch Bill Payment

2 New Tax & Duty Payment

New Submit

Source account
User Guide 01 005 949 390 | 119.84 USD

Service provider
General Department of Taxation (GDT)

Type
Monthly tax payment

Payment amount
KHR 10,000.00 KHR

Tax payment file
Success
1111.pdf

Processing date
ASAP

Purpose of payment (Optional)
GDT Tax Payment

15/140 maximum characters

Totals

Payment amount	10,000.00 KHR
Equivalent:	2.50 USD
Indicative exchange rate: 1 USD = 4,000.00 KHR	
Payment fee	0.00 KHR
Total amount to debit	2.50 USD

Next

3 New Tax & Duty Payment

New Submit

Summary

Source account
User Guide 01 005 949 390 | 119.84 USD

Service provider
General Department of Taxation (GDT)

Type
Monthly tax payment

Payment amount
10,000.00 KHR

Processing date
ASAP

Purpose of payment
GDT Tax Payment

Please note:

1. Payment must be made on a working day (Monday-Friday) from 8:00 am to 5:00 pm; otherwise, it will be processed on the next working day.
2. Payment amount must be the same as in the tax payment form.

Totals

Payment amount	10,000.00 KHR
Equivalent:	2.50 USD
Indicative exchange rate: 1 USD = 4,000.00 KHR	
Payment fee	0.00 KHR
Total amount to debit	2.50 USD

☒ I have read and agree to the [Terms & Conditions](#).

Back Submit

4 Authentication

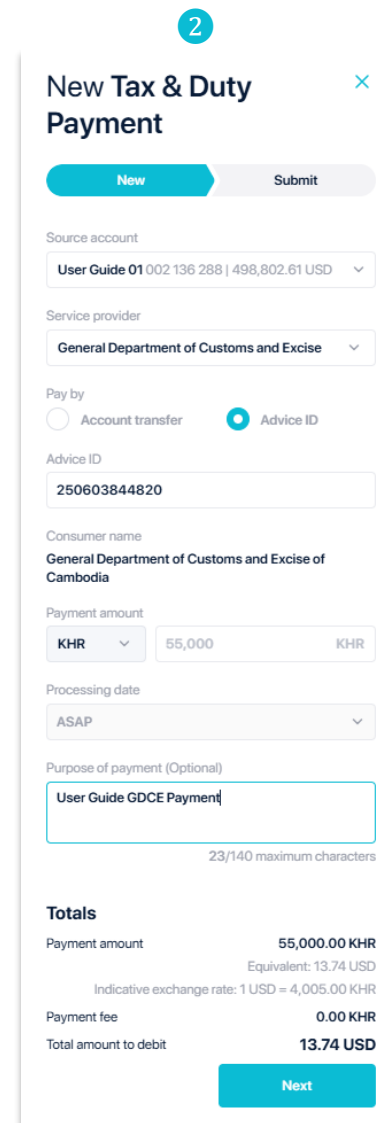
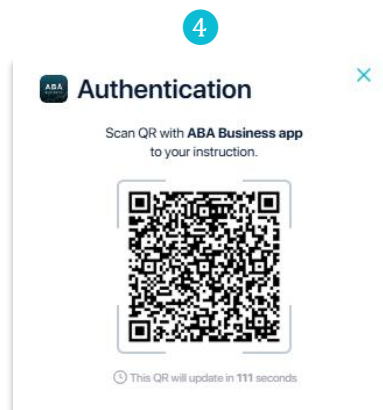
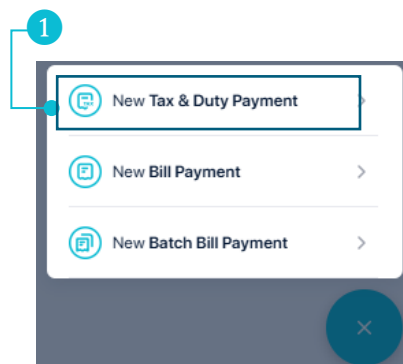
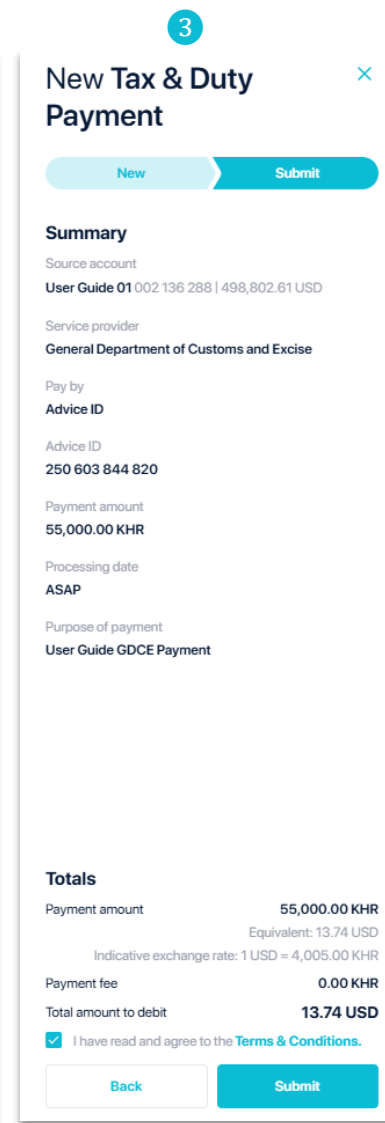
Scan QR with ABA Business app to your instruction.

This QR will update in 111 seconds

8.3. Customs and Duty Taxes

To submit the Customs and Duty tax payment, follow these steps:

- 1 Click **+** in Bill Payments, and select **New Tax & Duty Payment**
- 2 Enter the required details:
 - Source account
 - Service provider: **General Department of Customs and Excise**
 - Payment method: **Account transfer/ Advice ID**
 - **Account Number/ Advice ID**
 - Tax payment amount (auto-populated when using advice ID)
 - Processing date: **ASAP** (default)
 - (Optional) Purpose of payment
 - Click **Next** to proceed
- 3 Review the summary and accept terms & conditions, then click **Submit**
- 4 Authenticate via ABA Business app by scanning the QR

A screenshot of the 'New Tax & Duty Payment' form. At the top, a blue circle with the number '2' points to the title. The form has a 'New' button and a 'Submit' button. It contains several input fields: 'Source account' (User Guide 01 002 136 288 | 498,802.61 USD), 'Service provider' (General Department of Customs and Excise), 'Pay by' (Account transfer and Advice ID, with Advice ID selected), 'Advice ID' (250603844820), 'Consumer name' (General Department of Customs and Excise of Cambodia), 'Payment amount' (KHR 55,000 KHR), 'Processing date' (ASAP), and 'Purpose of payment (Optional)' (User Guide GDCE Payment). At the bottom, there is a 'Totals' section showing 'Payment amount' (55,000.00 KHR, Equivalent: 13.74 USD), 'Payment fee' (0.00 KHR), and 'Total amount to debit' (13.74 USD). A 'Next' button is at the bottom right.A screenshot of the 'New Tax & Duty Payment' summary screen. At the top, a blue circle with the number '3' points to the title. The screen shows a 'Summary' section with the same details as the previous screen. At the bottom, there is a 'Totals' section showing 'Payment amount' (55,000.00 KHR, Equivalent: 13.74 USD), 'Payment fee' (0.00 KHR), and 'Total amount to debit' (13.74 USD). A checkbox is checked, indicating 'I have read and agree to the Terms & Conditions.' There are 'Back' and 'Submit' buttons at the bottom.

8.4. Batch Bill Payment

To process multiple bill payments in a single transaction, follow these steps:

1 Click  in Bill Payments, and select **New Batch Bill Payment**

2 Prepare the batch template (Download Excel Format in ABA Business), ensuring the following fields are completed.

- Service Provider name
- Customer ID
- Amount
- Remark

3 Upload the batch template:

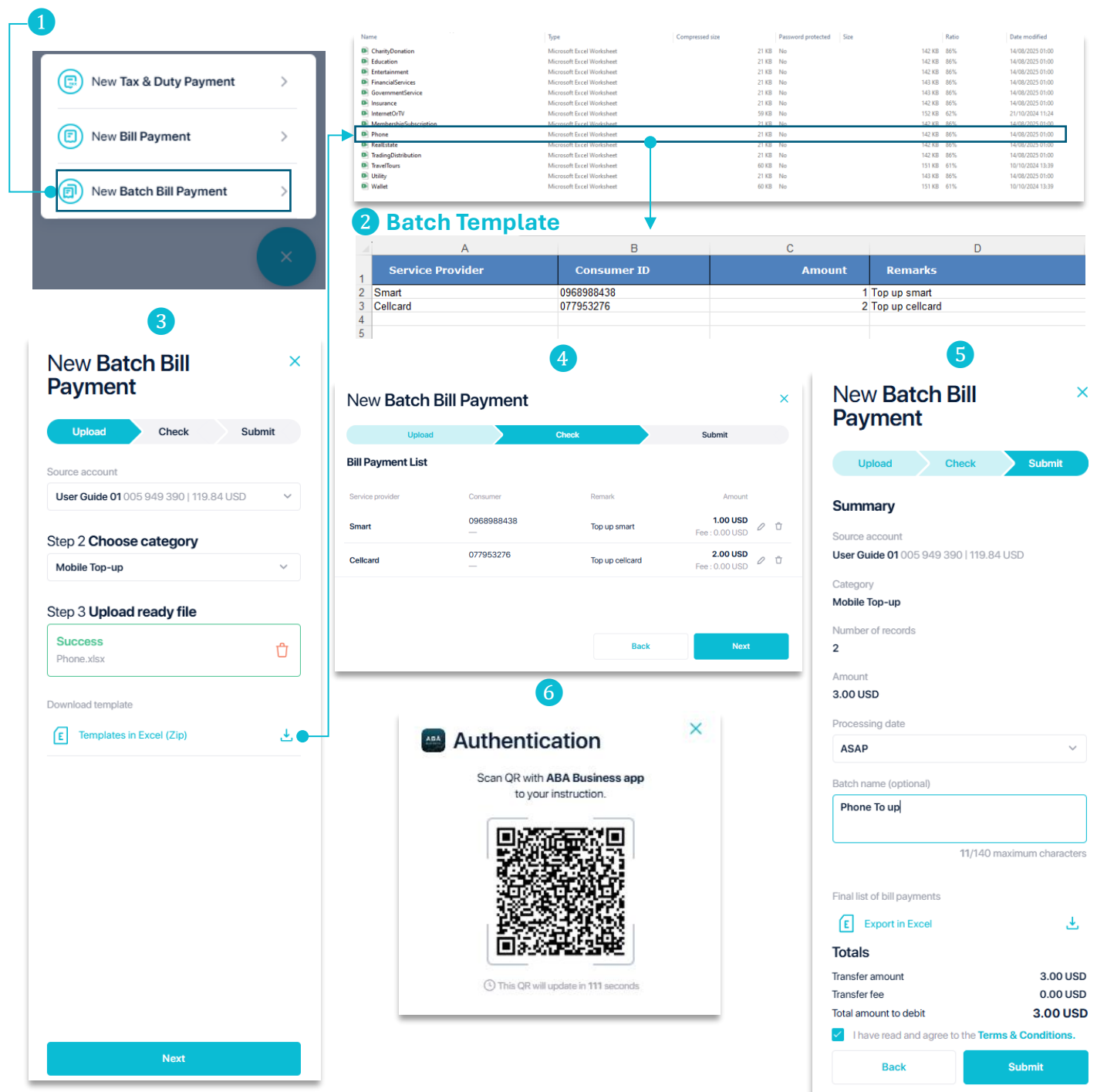
- Select source account
- Select service category (follow template)
- Upload the completed file template
- Click **Next** to proceed

4 Review the bill payment list (amend or delete if necessary), then click **Next**.

5 Review the summary, accept terms & conditions, then click **Submit**

- Select processing date
 - **ASAP**: processed instantly
 - **Future date**: processed on the selected future date

6 Authenticate via ABA Business app by scanning the QR



1

New Tax & Duty Payment >

New Bill Payment >

New Batch Bill Payment >

2 Batch Template

Name	Type	Compressed size	Password protected	Size	Ratio	Date modified
CharityDonation	Microsoft Excel Worksheet	21 KB	No	142 KB	86%	14/08/2023 01:00
Education	Microsoft Excel Worksheet	21 KB	No	142 KB	86%	14/08/2023 01:00
Entertainment	Microsoft Excel Worksheet	21 KB	No	142 KB	86%	14/08/2023 01:00
FinancialServices	Microsoft Excel Worksheet	21 KB	No	143 KB	86%	14/08/2023 01:00
GovernmentService	Microsoft Excel Worksheet	21 KB	No	143 KB	86%	14/08/2023 01:00
Insurance	Microsoft Excel Worksheet	21 KB	No	142 KB	86%	14/08/2023 01:00
InternetOrTV	Microsoft Excel Worksheet	59 KB	No	152 KB	62%	21/10/2024 11:24
MembershipSubscription	Microsoft Excel Worksheet	21 KB	No	143 KB	86%	14/08/2023 01:00
Phone	Microsoft Excel Worksheet	21 KB	No	142 KB	86%	14/08/2023 01:00
RealEstate	Microsoft Excel Worksheet	21 KB	No	142 KB	86%	14/08/2023 01:00
TradingDistribution	Microsoft Excel Worksheet	21 KB	No	142 KB	86%	14/08/2023 01:00
TransitTours	Microsoft Excel Worksheet	60 KB	No	151 KB	61%	10/10/2024 13:39
Utility	Microsoft Excel Worksheet	21 KB	No	143 KB	86%	14/08/2023 01:00
Wallet	Microsoft Excel Worksheet	60 KB	No	151 KB	61%	10/10/2024 13:39

3

New Batch Bill Payment

Upload Check Submit

Source account

User Guide 01 005 949 390 | 119.84 USD

Step 2 Choose category

Mobile Top-up

Step 3 Upload ready file

Success

Phone.xlsx

Download template

Templates in Excel (Zip)

4

New Batch Bill Payment

Upload Check Submit

Bill Payment List

Service provider	Consumer	Remark	Amount
Smart	0968988438	Top up smart	1.00 USD Fee : 0.00 USD
Cellcard	077953276	Top up cellcard	2.00 USD Fee : 0.00 USD

5

New Batch Bill Payment

Upload Check Submit

Summary

Source account

User Guide 01 005 949 390 | 119.84 USD

Category

Mobile Top-up

Number of records

2

Amount

3.00 USD

Processing date

ASAP

Batch name (optional)

Phone To up

11/140 maximum characters

Final list of bill payments

Export in Excel

Totals

Transfer amount	3.00 USD
Transfer fee	0.00 USD
Total amount to debit	3.00 USD

☒ I have read and agree to the Terms & Conditions.

Back Submit

6

ABA Authentication

Scan QR with ABA Business app to your instruction.



This QR will update in 111 seconds

DIRECT DEBIT

9. Direct Debit

9.1. Direct Debit Page

Direct Debit (DD) is a payment method that allows a payee to automatically collect payments from their payers within the ABA, based on the Direct Debit Instruction agreed between both parties.

Types of direct debit:

- Varying amount: Amount change from one collection to another.
- Fixed amount: Amount remains the same for every scheduled collection

To access the DD function:

- 1 Select Direct Debit
- 2 Select **Mandate** to view the list of Direct Debit Mandate instructions
- 3 Select **Collections** to view the list of Direct Debit Collection instructions
- 4 Click **+** to initiate:
 - New Single DD Mandate or Batch DD Mandate
 - New DD Payment Collection

2

Date created	Agreement #	Payer	Charge type	Frequency	Status	Subscribed date	Amount
17 Jun 2025	000601	UN SENG HEAK Acc No: 000 988 438	Varying Amount	Never	INACTIVE	17 Jun 2025	0.01 USD Fee: 0.00 KHR
07 Apr 2025	12345	UN SENG HEAK Acc No: 000 988 438	Varying Amount	Never	EXPIRED	---	1,000.00 KHR Fee: 0.00 KHR
28 Mar 2025	007314992	UN SENG HEAK Acc No: 007 914 892	Varying Amount	Never	EXPIRED	---	1,000.00 USD Fee: 0.00 USD
28 Mar 2025	963558438	UN SENG HEAK Acc No: 968 988 438	Varying Amount	Never	INACTIVE	28 Mar 2025	10.00 USD Fee: 0.00 USD
28 Mar 2025	DDMOILL00006	UN SENG HEAK Acc No: 968 988 438	Varying Amount	Never	INACTIVE	28 Mar 2025	0.01 USD Fee: 0.00 USD
26 Mar 2025	DDMOILL11111	SCB SOMAJOITTY Acc No: 000 928 281	Varying Amount	Never	INACTIVE	26 Mar 2025	0.01 USD Fee: 0.00 USD
12 Mar 2025	DDMOILL00005	VIN DARAUCHETH Acc No: 000 988 438	Varying Amount	Never	INACTIVE	12 Mar 2025	0.01 USD Fee: 0.00 USD
10 Mar 2025	DDMOILL00004	SCB SOMAJOITTY Acc No: 000 928 281	Varying Amount	Never	INACTIVE	10 Mar 2025	0.01 USD Fee: 0.00 USD
26 Feb 2025	DDMOILL00003	SCB SOMAJOITTY Acc No: 000 928 281	Varying Amount	Never	INACTIVE	26 Feb 2025	0.01 USD Fee: 0.00 USD
26 Feb 2025	DDMOILL00002	KFO RACHANA Acc No: 000 928 281	Varying Amount	Never	INACTIVE	26 Feb 2025	0.01 USD Fee: 0.00 USD
25 Feb 2025	DDMOILL00001	KHEV SOK MEANG Acc No: 000 928 281	Varying Amount	Never	INACTIVE	25 Feb 2025	0.01 USD Fee: 0.00 USD
25 Feb 2025	DDMOILL00000	MLAS SOI BACH MONDOL Acc No: 000 928 281	Varying Amount	Never	INACTIVE	25 Feb 2025	0.10 USD Fee: 0.00 USD

3

Date created	Agreement #	Payer	Credit account	Processing date	Status	Remark	Amount
14 Jun 2024	H1H000555	ADVANCED BANK OF ASIA (BUSINESS)	ABA TEST CORPORATE Acc No: 000 988 438	ASAP	DECLINED	---	0.01 USD Fee: 0.00 KHR
24 Nov 2024	CSDPA00002	UN SENG HEAK AND CHETH CHANK...	ABA TEST CORPORATE Acc No: 000 988 438	24 Nov 2024	REJECTED	Testing for Fixed Amount Direct Debit	0.05 USD Fee: 0.00 KHR
11 Nov 2024	CSDPA00003	UN SENG HEAK AND CHETH CHANK...	ABA TEST CORPORATE Acc No: 000 988 438	11 Nov 2024	PROCESSED	Testing for Fixed Amount Direct Debit	0.10 USD Fee: 0.00 KHR
24 Oct 2024	CSDT11111	UN SENG HEAK AND CHETH CHANK...	ABA TEST CORPORATE Acc No: 000 988 438	24 Oct 2024	REJECTED	---	1.00 USD Fee: 0.00 KHR
24 Oct 2024	CSDPA00002	UN SENG HEAK AND CHETH CHANK...	ABA TEST CORPORATE Acc No: 000 988 438	24 Oct 2024	REJECTED	Testing for Fixed Amount Direct Debit	0.10 USD Fee: 0.00 KHR
26 Aug 2024	CSDT2345	ADVANCED BANK OF ASIA (BUSINESS)	ABA TEST CORPORATE Acc No: 000 988 438	26 Aug 2024	PROCESSED	Testing Notification - From BB	0.01 USD Fee: 0.00 KHR
26 Jul 2024	CSDT2345	ADVANCED BANK OF ASIA (BUSINESS)	ABA TEST CORPORATE Acc No: 000 988 438	26 Jul 2024	PROCESSED	Testing Notification - From BB	0.01 USD Fee: 0.00 KHR
28 Jun 2024	CSDT2345	ABA TEST CORPORATE	ABA TEST CORPORATE Acc No: 000 988 438	28 Jun 2024	PROCESSED	Testing Notification - From BB	0.01 USD Fee: 0.00 KHR
21 Jun 2024	CSDT08122	ADVANCED BANK OF ASIA (BUSINESS)	ABA TEST CORPORATE Acc No: 000 988 438	21 Jun 2024	PROCESSED	01 Testing	0.02 USD Fee: 0.00 KHR
20 Jun 2024	BBST10203	ABA TEST CORPORATE	ABA TEST CORPORATE Acc No: 000 988 438	20 Jun 2024	PROCESSED	Testing - Schedule Collection	100.00 KHR Fee: 0.00 KHR
19 Jun 2024	BBST10205	ABA TEST CORPORATE	ABA TEST CORPORATE Acc No: 000 988 438	19 Jun 2024	PROCESSED	Testing - Schedule Collection	100.00 KHR Fee: 0.00 KHR
18 Jun 2024	BBST10203	ABA TEST CORPORATE	ABA TEST CORPORATE Acc No: 000 988 438	18 Jun 2024	PROCESSED	Testing - Schedule Collection	100.00 KHR Fee: 0.00 KHR
17 Jun 2024	BBST10203	4 records	ABA TEST CORPORATE Acc No: 000 988 438	17 Jun 2024	PROCESSED	Testing Schedule Collection - 01	400.00 KHR Fee: 0.00 KHR

4

New Mandate

New Batch Mandate

New Payment Collections

Fee: 0.00 KHR

400.00 KHR

Fee: 0.00 KHR

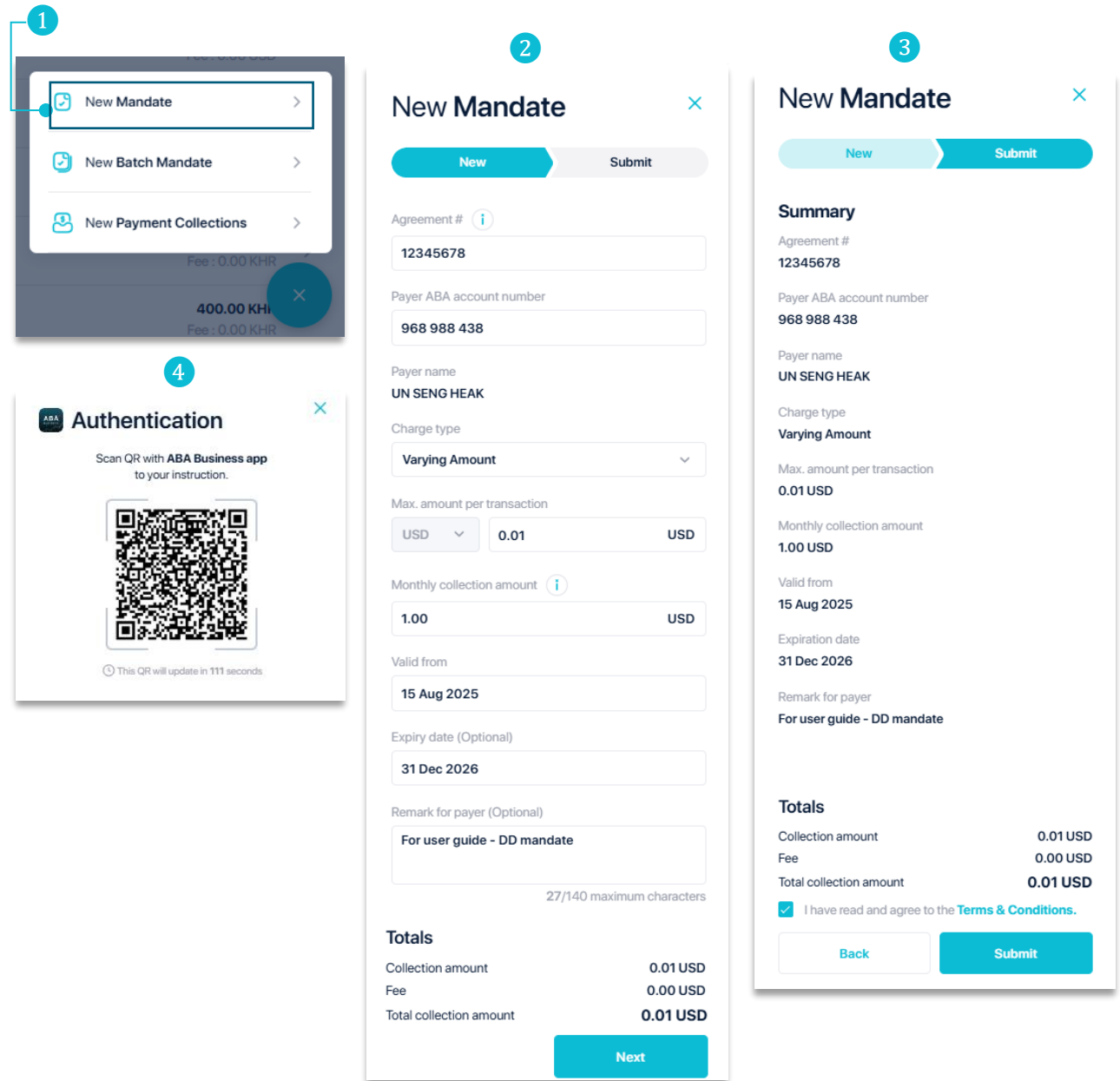
9.2. Direct Debit Mandate

9.2.1. Single Mandate

The payee initiates the DD mandate request, which must be accepted by the payer.

Steps to create a Single Mandate:

- 1 Click  and select **New Mandate**
- 2 Enter Mandate details:
 - Agreement details
 - Payer account number and name
 - Select charge type:
 - i. **Varying Amount**
 - Enter maximum amount per Transaction
 - Enter monthly collection
 - ii. **Fixed Amount**
 - Enter amount
 - Select repeat schedule
 - Valid from date
 - (optional) Expiry date
 - (optional) Remark for payer
 - Click **Next** to proceed
- 4 Review the summary, accept terms & conditions, then click **Submit**
- 5 Authenticate via ABA Business app by scanning the QR.



The screenshots illustrate the four steps of creating a new Direct Debit Mandate:

- Step 1:** The 'New Mandate' menu is highlighted in the app's main navigation.
- Step 2:** The 'New Mandate' form is shown with the following details:
 - Agreement #: 12345678
 - Payer ABA account number: 968 988 438
 - Payer name: UN SENG HEAK
 - Charge type: Varying Amount
 - Max. amount per transaction: USD 0.01 USD
 - Monthly collection amount: 1.00 USD
 - Valid from: 15 Aug 2025
 - Expiry date (Optional): 31 Dec 2026
 - Remark for payer (Optional): For user guide - DD mandate
- Step 3:** The 'Summary' screen displays the mandate details and a 'Totals' section:

Totals	
Collection amount	0.01 USD
Fee	0.00 USD
Total collection amount	0.01 USD
- Step 4:** The 'Authentication' screen shows a QR code for the ABA Business app to scan.

9.2.2. Batch Mandate

① Click  and select **New Batch Mandate**

② Prepare the batch Direct Debit Mandate template as below:

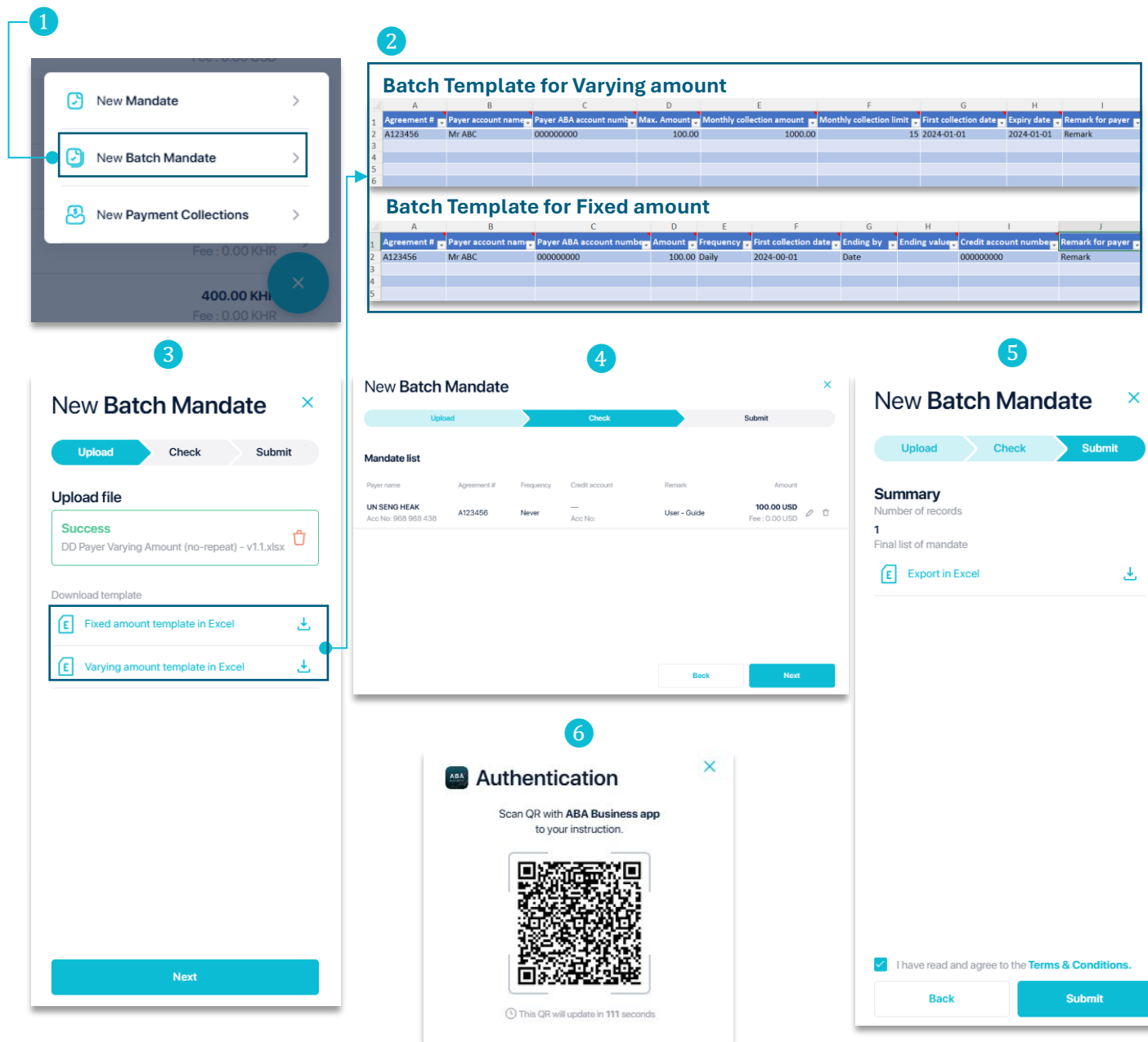
- Enter Agreements
- Enter Payer account Name
- Enter Payer account Number
- Select charge type: **Varying Amount**
 - Enter Max. amount per Transaction
 - Enter monthly collection amount
- Charge type: **Fixed Amount**
 - Enter amount
 - Select Repeat
- Enter Valid from (first collection date)
- (optional) Enter expiry date
- (optional) Enter Remark for payer

③ Upload the ready template, then click **Next**

④ Review the mandate list, amend or delete, then click **Next**

⑤ Review the summary, accept terms & conditions, then click **Submit**

⑥ Authenticate via ABA Business app by scanning the QR



1 New Mandate

New Batch Mandate

2 Batch Template for Varying amount

Agreement #	Payer account name	Payer ABA account number	Max. Amount	Monthly collection amount	Monthly collection limit	First collection date	Expiry date	Remark for payer
A123456	Mr ABC	000000000	100.00	1000.00	15	2024-01-01	2024-01-01	Remark

Batch Template for Fixed amount

Agreement #	Payer account name	Payer ABA account number	Amount	Frequency	First collection date	Ending by	Ending value	Credit account number	Remark for payer
A123456	Mr ABC	000000000	100.00	Daily	2024-00-01	Date		000000000	Remark

3 New Batch Mandate

Upload Check Submit

Upload file

Success
DD Payer Varying Amount (no-repeat) - v1.1.xlsx

Download template

Fixed amount template in Excel

Varying amount template in Excel

4 New Batch Mandate

Upload Check Submit

Mandate list

Payer name	Agreement #	Frequency	Credit account	Remark	Amount
UN SENO HEAK Acc No: 968 988 438	A123456	Never	— Acc No:	User - Guide	100.00 USD Fee : 0.00 USD

Back Next

5 New Batch Mandate

Upload Check Submit

Summary

Number of records
1

Final list of mandate

Export in Excel

6 Authentication

Scan QR with ABA Business app to your instruction.

This QR will update in 111 seconds

I have read and agree to the Terms & Conditions.

Back Submit

9.2.3. Mandate Acceptance

After receiving the DD mandate request from the payee, the payer can accept the mandate via ABA Business as follows:

- 1 Go to **Schedule & Subscriptions**
- 2 Select **Subscription**
- 3 Locate the Direct Debit mandate request with status **Pending on Payer**
- 4 Review the mandate details, accept terms & conditions, then click **Accept/Decline**
- 5 Authenticate via ABA Business app by scanning the QR

ABA Business

Schedule & Subscriptions

Subscriptions

Date created	Agreement ID	Type	Payer/Beneficiary	Status	Frequency	Subscribed date	Unsubscribed date	Amount
15 Aug 2025	US010203	Direct Debit	Top 1 Coffee Limited	PENDING ON PAYER	None	---	---	1.00 USD
2 Apr 2025	DOCDIEDT00010	Direct Debit	TESTING OF CO LTD	EXPIRED	None	---	---	10,000.00 USD
2 Apr 2025	DOCDIEDT00009	Direct Debit	TESTING OF CO LTD	EXPIRED	Monthly	---	---	5,000.00 USD
2 Apr 2025	DOCDIEDT00008	Direct Debit	TESTING OF CO LTD	EXPIRED	Daily	---	---	1,000.00 USD
10 Jan 2025	MBS00017	Direct Debit	UN-SERVICES-168	EXPIRED	None	---	---	50.00 USD
10 Jan 2025	MBS00007	Direct Debit	UN-SERVICES-168	DECLINED	None	---	---	1,000.00 USD
10 Jan 2025	MBS00006	Direct Debit	UN-SERVICES-168	EXPIRED	None	---	---	1,000.00 USD
10 Jan 2025	MBS00004	Direct Debit	UN-SERVICES-168	ACTIVE	Yearly	10 Jan 2025	---	100.00 USD
10 Jan 2025	MBS00003	Direct Debit	UN-SERVICES-168	EXPIRED	Daily	---	---	100.00 USD
10 Jan 2025	MBS00002	Direct Debit	UN-SERVICES-168	EXPIRED	Daily	---	---	500.00 USD
10 Jan 2025	MBS00001	Direct Debit	UN-SERVICES-168	EXPIRED	None	---	---	1,000.00 USD
10 Nov 2024	Payee00001	Direct Debit	TESTING OF CO LTD	COMPLETED	Daily	10 Nov 2024	---	100.00 USD
20 Sep 2024	Testing00013.2	Direct Debit	UN-SERVICES-168	EXPIRED	Daily	---	---	50.00 USD

Top 1 Coffee Limited

Date created 15 Aug 2025

Timeline Export in PDF

Agreement #
US010203

Charge type
Varying Amount

Payer ABA account number
002 133 381

Payer name
UAT Enterprise Co., Ltd.

Max. amount per transaction
1.00 USD

Monthly collection amount
111.00 USD

First collection date
15 Aug 2025

Expiration date
31 Aug 2025

Remark
User Guide: DD acceptance

Status
PENDING ON PAYER

☒ I have read and agree to the [Terms & Conditions](#).

Decline **Accept**

ABA Authentication

Scan QR with ABA Business app to your instruction.

This QR will update in 111 seconds.

9.2.4. Mandate Unsubscription

Both payee and payer can unsubscribe from an active DD mandate without notifying the other party. To unsubscribe, follow these steps:

- 1 **Payee:** Go to **Direct Debit**,
Payer: Go to **Schedule & Subscriptions**
- 2 **Payee:** Select **Mandate**
Payer: Select **Subscription**
- 3 Choose any DD mandate with status **Active**
- 4 **Review** the mandate details, accept terms & conditions, then click **Unsubscribe**
- 5 Authenticate via ABA Business app by scanning the QR

The screenshot illustrates the process of unsubscribing from a Direct Debit (DD) mandate in the ABA Business system. The interface is divided into three main sections:

- Sidebar Menu (Left):** Contains navigation options: Dashboard, Accounts, Instructions, Transfers, Beneficiaries, Payroll, Bill payments, Direct Debit (highlighted with a red box and a red circle 1), Schedules & Subscriptions, and Administration.
- Central Table (Middle):** Displays a list of Direct Debit mandates. The table has columns for Agreement #, Payer, Mandate ID, Frequency, Status, and Amount. Three mandates are listed, all with a status of 'ACTIVE'. The first mandate (MBB00004) is highlighted with a red box and a red circle 2.
- Mandate Details View (Right):** Shows the details for the selected mandate (MBB00004). It includes fields for Agreement #, Charge type, Payer ABA account number, Payer name, Amount, Repeat, Valid from, Ending by, Ending amount, Credit account, Remark for payer, Instruction ID, and Status. The Status is 'ACTIVE'. At the bottom, there is a 'Totals' section showing the Collection amount (100.00 USD), Fee (0.00 USD), and Total collection amount (100.00 USD). A checkbox for 'I have read and agree to the Terms & Conditions.' is checked. A red 'Unsubscribe' button is located at the bottom right.

Step 5: Authentication via ABA Business app. A QR code is displayed on the screen, with the text 'Scan QR with ABA Business app to your instruction.' and a timer indicating 'This QR will update in 111 seconds'.

9.3. Payments Collection

Once the DD mandate is agreed upon, the payee can initiate payment collection via ABA Business for varying amount mandates or rely on automatic scheduling for fixed amount mandates.

To initiate the DD collection:

1 Click **+** and select **New Payment Collections**

2 Prepare the DD Payment Collections template as below:

- **Agreement #**
- **Payer ABA Account number**
- **Payer Account name**
- **Amount**
- (Option) Remarks

3 Upload the DD collection template:

- Select credit account
- Upload the read template file
- Click **Next**

4 Review the Collection list, make an amendment or delete entries if needed, then click **Next**

5 Review the summary, accept terms & conditions, then click **Submit**

6 Authenticate via ABA Business app by scanning the QR

1

New Mandate

New Batch Mandate

New Payment Collections

2

DD Payment Collection Template

	A	B	C	D	E
1	Agreement #	Payer ABA account number	Payer account name	Amount	Remarks
2	CBD111111	010939018	UN SENGHEAK	0.01	User guide for DD collection
3					
4					
5					

4

New Direct Debit Collection

Upload

Check

Submit

Direct debit list

Payer	Agreement #	Remark	Amount
UN SENG HEAK AND CHETH ... Acc No: 010 939 018	CBD111111	User guide for DD c...	0.01 USD Fee: 0.00 USD

5

New Direct Debit Collection

Upload

Check

Submit

Summary

Credit account

User Guide 01 005 949 390 | USD

Number of record

1

Collection amount

0.01 USD

Processing date

ASAP

Batch name (Optional)

DD Collection

Final list of Direct Debit Collection

Export in Excel

Totals

Collection amount	0.01 USD
Collection fee	0.00 USD
Total amount to credit	0.01 USD

I have read and agree to the Terms & Conditions.

Back

Submit

6

Authentication

Scan QR with ABA Business app to your instruction.

3

New Direct Debit Collection

Upload

Check

Submit

Step 1 Choose credit account

User Guide 01 005 949 390 | 119.84 USD

Step 2 Upload file

Success

DD - Payments.xlsx

Validate Payer name against account holder name

☒

Download template

Template in Excel

ABA Business | User Guide

Page 34

SCHEDULE PAYMENT

10. Schedule & Subscriptions

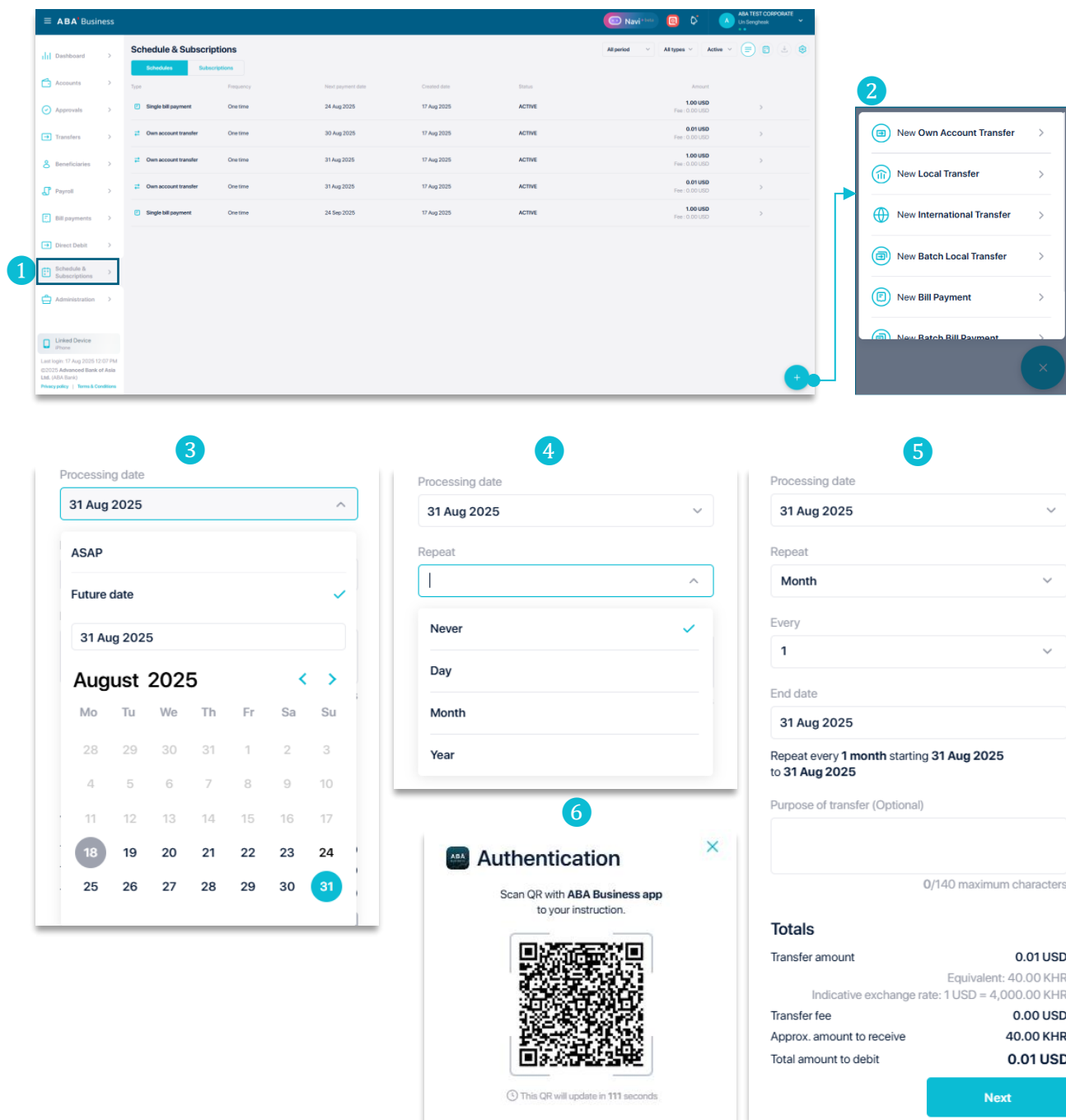
In Schedule & Subscriptions, there are two sessions:

- **Schedules:** Displays a list of scheduled payments from all services, viewable in list or calendar mode.
- **Subscriptions:** Shows all DD subscriptions with statuses. This section is available for DD payers.

10.1.Setting Up a Schedule Payment

To create a scheduled payment within transfer function:

- 1 Select Schedule & Subscriptions
- 2 Click  and choose the desired service for scheduling payment
- 3 Fill in all required details. In Processing Date, select **Future Date**, then choose the payment date
- 4 Select **Repeat**:
 - Never: One-off payment
 - Day, Month, Year: Recurring payment until the specified end date.
- 5 Click **Next** to proceed
- 6 Authenticate via ABA Business app by scanning the QR



Type	Frequency	Next payment date	Created date	Status	Amount
Single bill payment	One time	24 Aug 2025	17 Aug 2025	ACTIVE	1.00 USD
Open account transfer	One time	30 Aug 2025	17 Aug 2025	ACTIVE	0.01 USD
Open account transfer	One time	31 Aug 2025	17 Aug 2025	ACTIVE	1.00 USD
Open account transfer	One time	31 Aug 2025	17 Aug 2025	ACTIVE	0.01 USD
Single bill payment	One time	24 Sep 2025	17 Aug 2025	ACTIVE	1.00 USD

Processing date: 31 Aug 2025

ASAP

Future date ☒

31 Aug 2025

August 2025

Mo Tu We Th Fr Sa Su

28 29 30 31 1 2 3

4 5 6 7 8 9 10

11 12 13 14 15 16 17

18 19 20 21 22 23 24

25 26 27 28 29 30 31

Processing date: 31 Aug 2025

Repeat

Never ☒

Day

Month

Year

Processing date: 31 Aug 2025

Repeat

Month

Every

1

End date

31 Aug 2025

Repeat every 1 month starting 31 Aug 2025 to 31 Aug 2025

Purpose of transfer (Optional)

0/140 maximum characters

Totals

Transfer amount 0.01 USD

Equivalent: 40.00 KHR

Indicative exchange rate: 1 USD = 4,000.00 KHR

Transfer fee 0.00 USD

Approx. amount to receive 40.00 KHR

Total amount to debit 0.01 USD

Next

APPROVAL PROCESS

11. Authentication And Authorization Process

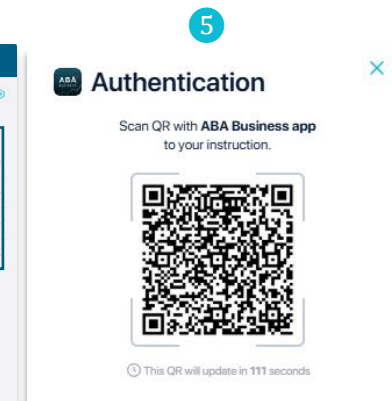
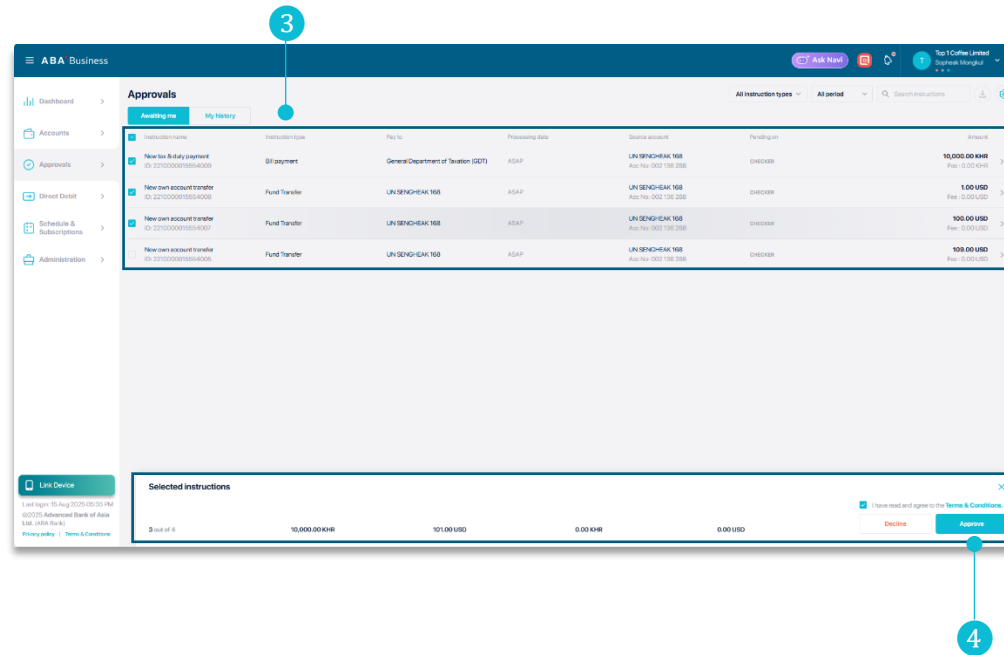
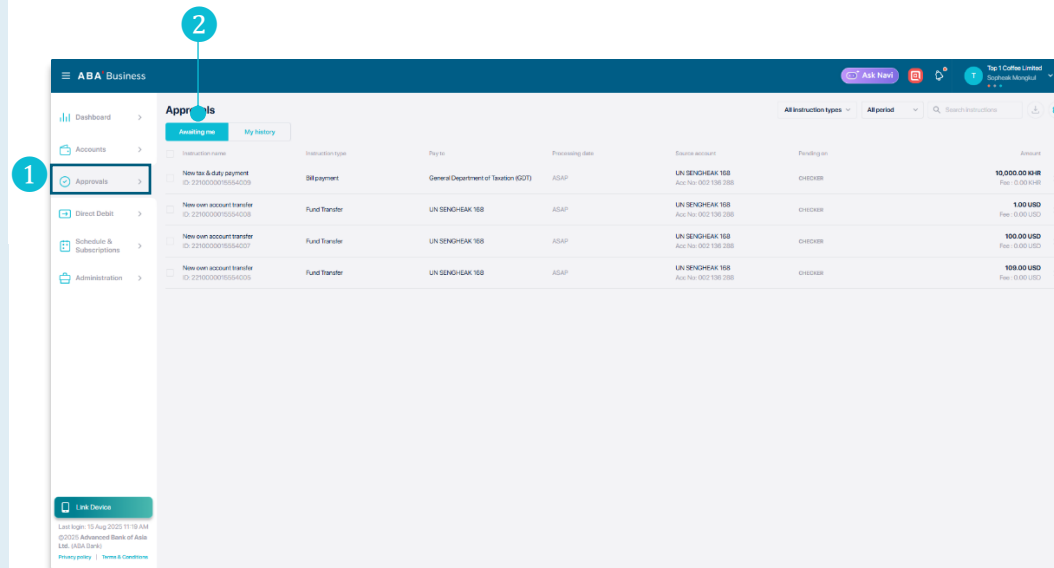
User Approvers can authorize transactions using either ABA Business via a web browser or ABA Business App providing greater flexibility and convenience when approving transactions.

11.1. Authorization Process

The authorization function is designed for the Checker and Authorizer roles. In ABA Business, users can approve single or multiple transactions.

To authorise an instruction:

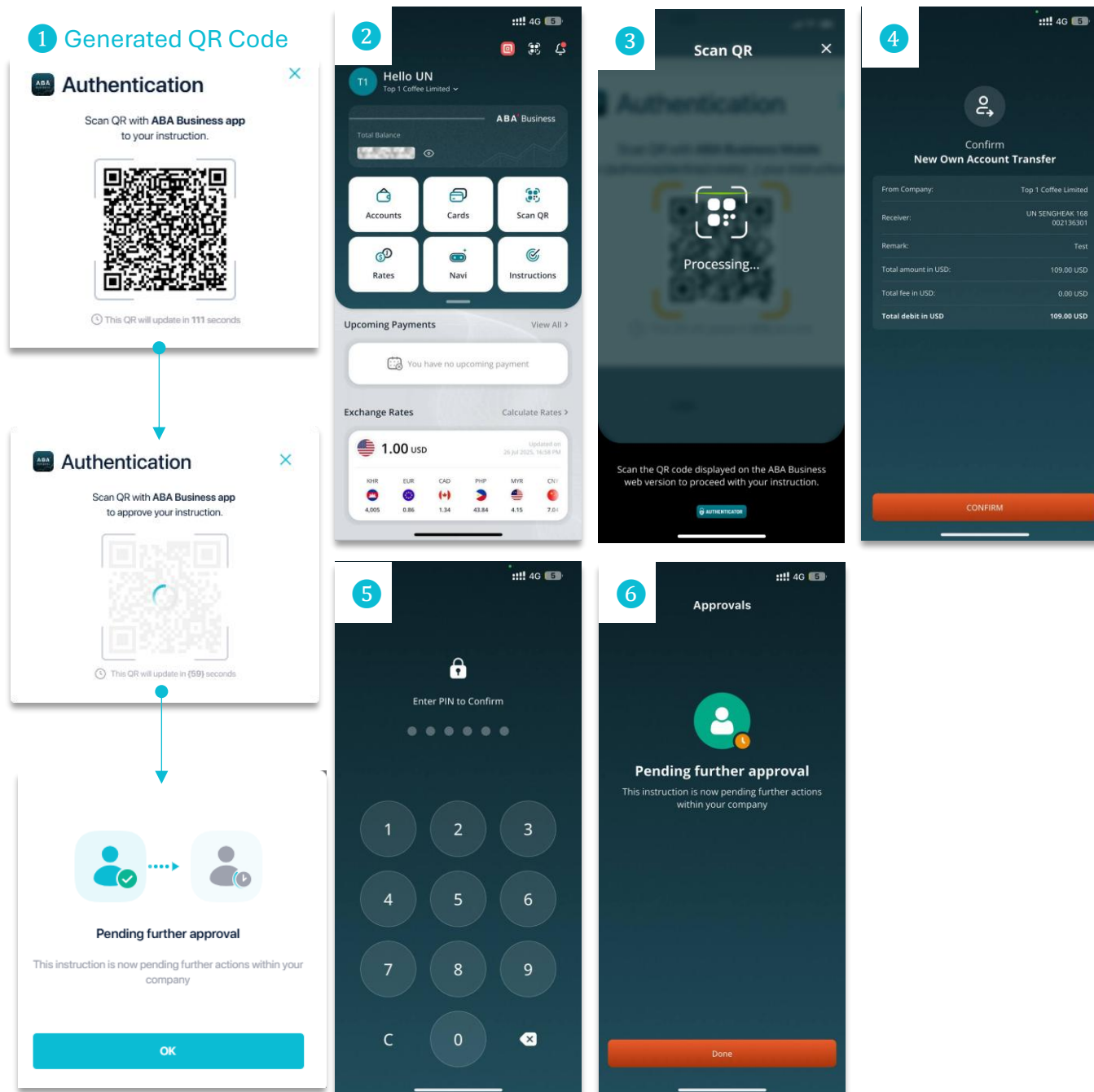
- 1 Select **Approvals**
- 2 Select **Awaiting me** to view pending instructions
- 3 Select any instruction(s) to review
- 4 Review the summary, accept terms & conditions, then click **Approve/Decline**
- 5 Authenticate via ABA Business by scanning the QR



11.2. Instruction Authentication

Every instruction created and authorized in ABA Business required 2-Factor Authentication (2FA) by QR scan ABA Business app. To authenticate an instruction, follow the steps below:

- 1 Submit instruction, then get generated QR on the ABA Business Web
- 2 Launch ABA Business app, then click  to scan on generated QR on ABA Business web
- 3 Scan the generated QR code
- 4 Review the summary instruction, then click **Confirm**
- 5 Enter PIN to Confirm
- 6 Done



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