PPCBank

smartBiz

GUIDE BOOK

Contents

Introducing to PPCBank smartBiz

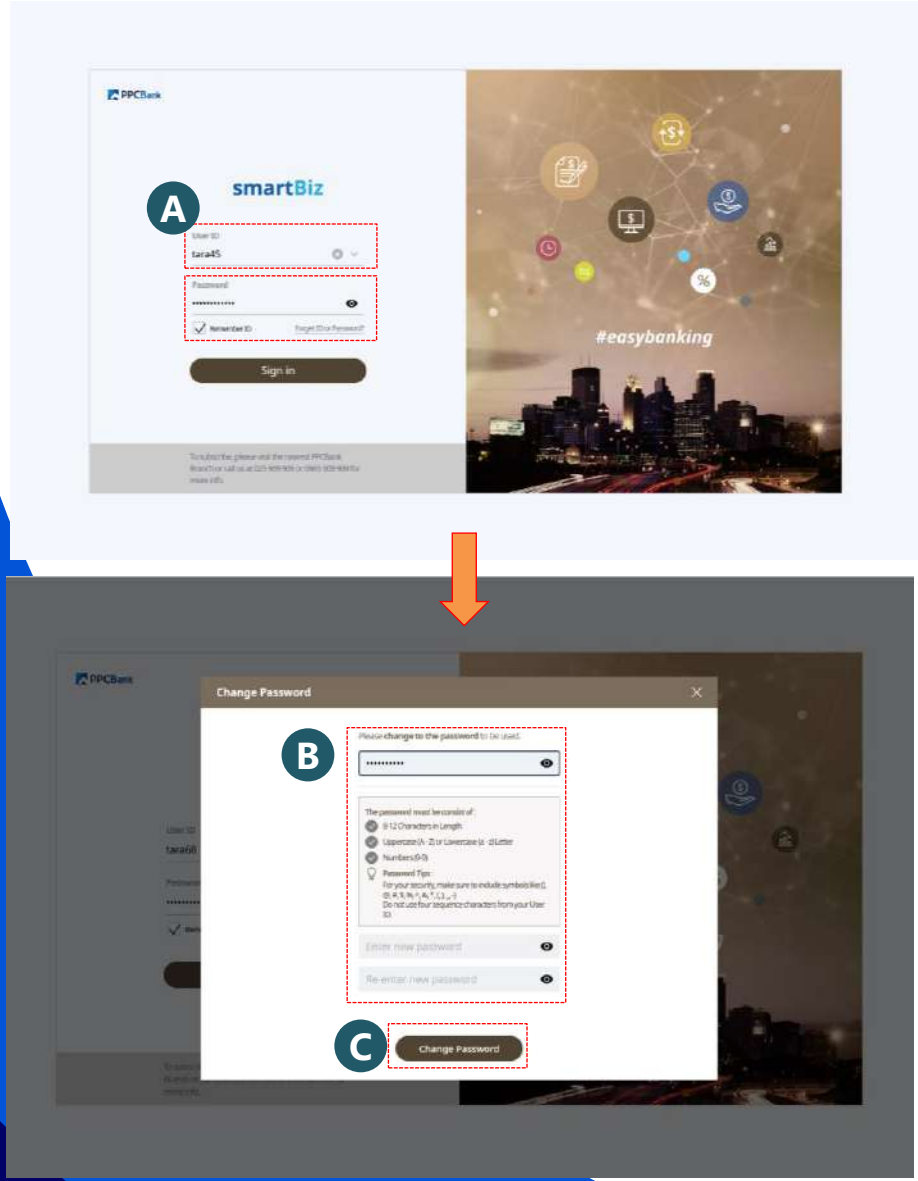
PPCBank smartBiz 1.5 is a new generation of innovative and highly secured internet-based corporate management services. It offers you an easy and safe online banking service anywhere and anytime.

Key Benefits

- Access and manage your financial assets anytime, anywhere.
- Monitor all transactions, inquiries, and statements with complete banking details.
- Execute payroll or multiple transfers—up to 1,000 transactions simultaneously—with convenient Excel upload functionality.
- Initiate immediate or scheduled fund transfers to any Cambodian bank account in real time via the CIFTP (NBC Gateway).
- Schedule one-time or recurring monthly transfers to suit your business needs.
- Transfer or receive funds both domestically and internationally from any bank worldwide.
- Pay utilities and bills effortlessly through your web browser.
- Set up approval workflows with full authorization controls accessible via laptop or smartphone.
- Manage card transactions and inquiries with convenience.
- Manage KHQR transaction and report efficiently
- Monitor payments collection seamlessly through a virtual account service

FIRST TIME LOGIN

First Time Login



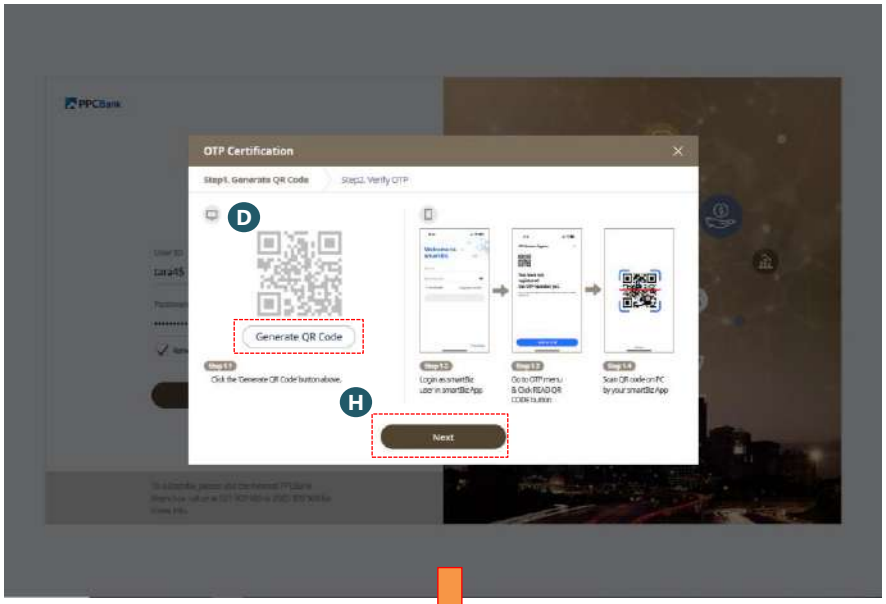
How to Login smartBiz web

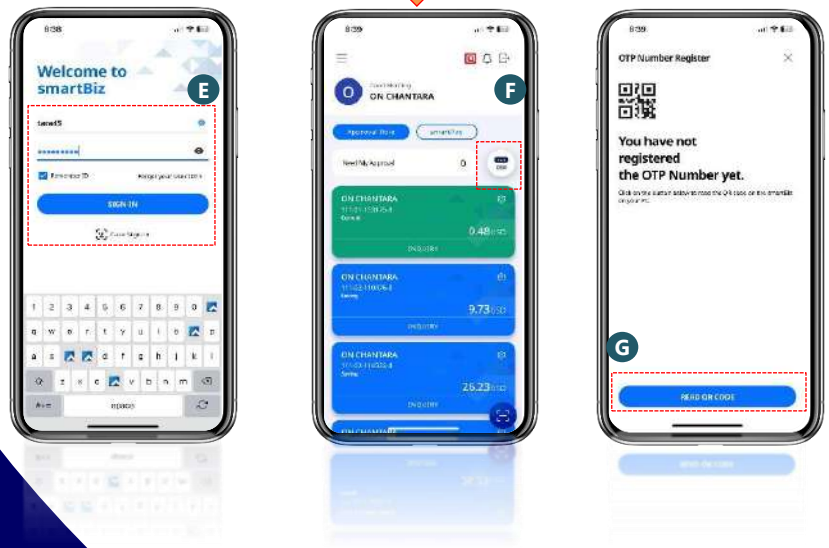
*** After completed subscription at any PPCBank branch, customer must use userID temporary password issued by teller to log into smartBiz link:

https://smartbiz.ppcbank.com.kh

A. smartBiz require user to change password by input temporary password.
B. After login, it will pop up Change Password temporary password screen. Enter New Password and re-enter New Password.
C. Click **Change.**

First Time Login (Con’t)





After completed renew password on smartBiz web, Customer must register OTP by generate QR on smartBiz,

D. Click on **Generate QR Code**

E. Then login smartBiz app by using userID and your renew password

F. Click on **OTP** function

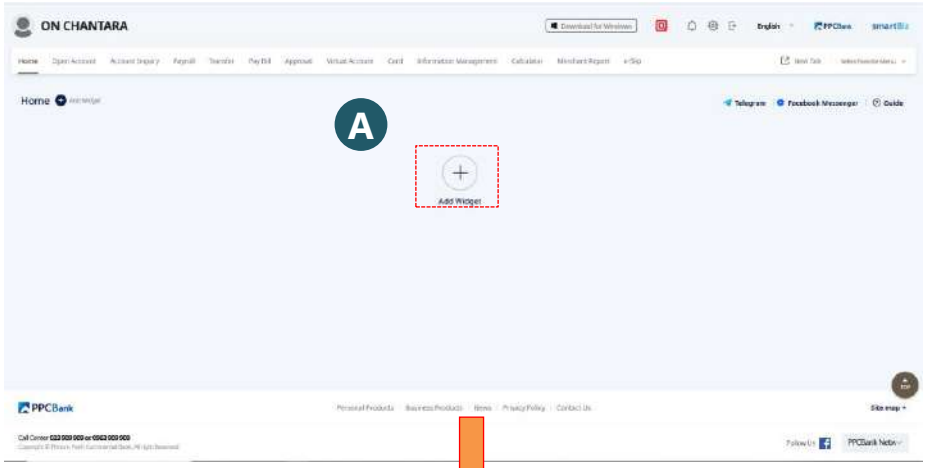
G. Click on **Read QR Code** and scan the QR on smartBiz web

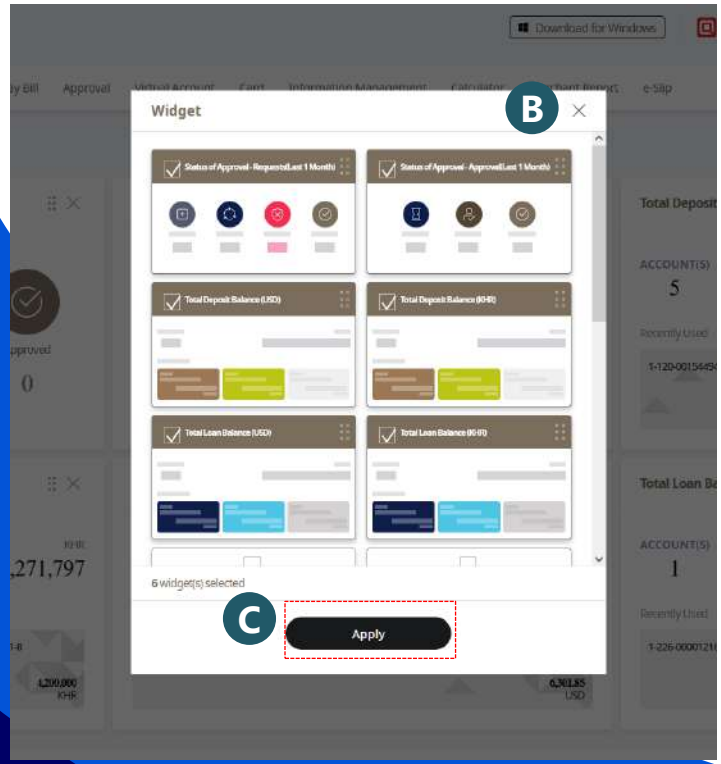
H. Click **Next** and input the OTP number to process changing password and register the OTP Number.

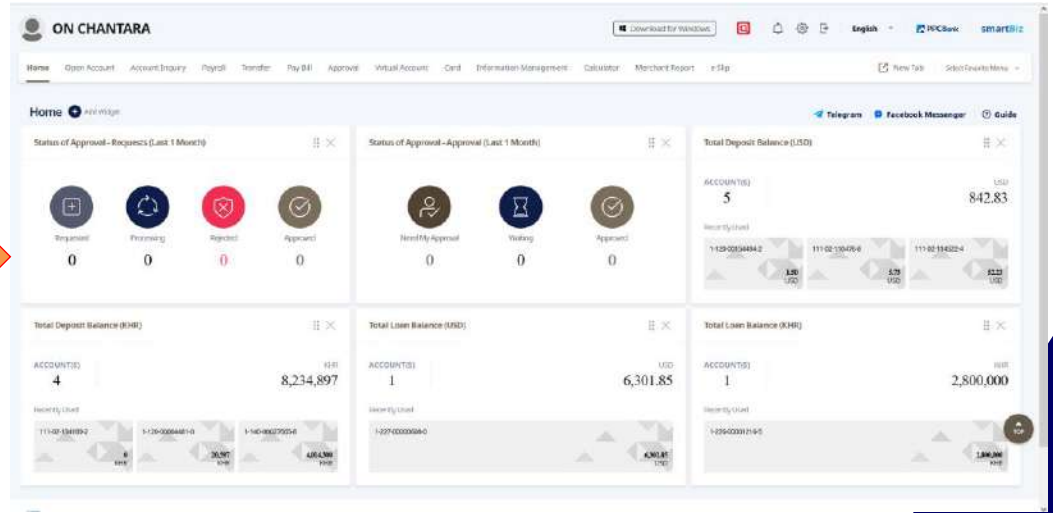
Note: *Customer must log into smartBiz within 3 days otherwise their userID will be temporary locked and require to unlock at the branch.*

WIGET AND
ASSET MANAGEMENT

Widget and Asset Management







How to View Total Asset on Widget

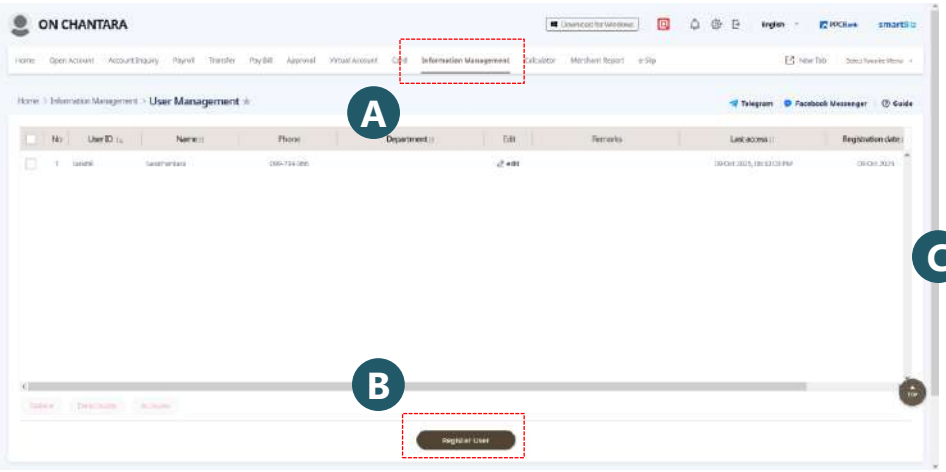
*** After completed first login process, Master User reach the 'Widget' screen which user can add to inquiry financial asset:

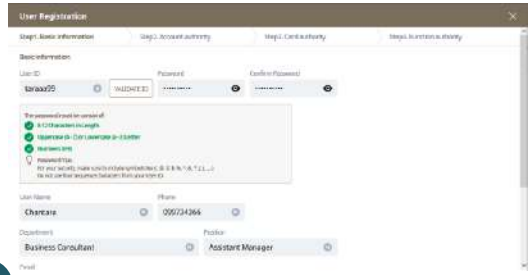
A. Click on 'Add Widget'
B. Select type of widget Master User want to display on the Home Screen.
C. Click **Apply**

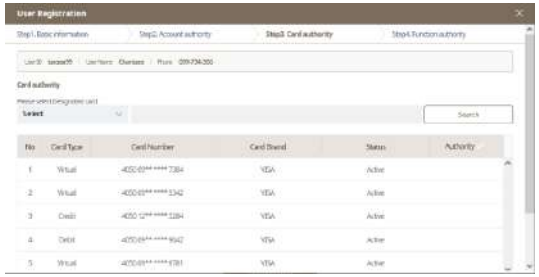
USER INFORMATION MANAGEMENT

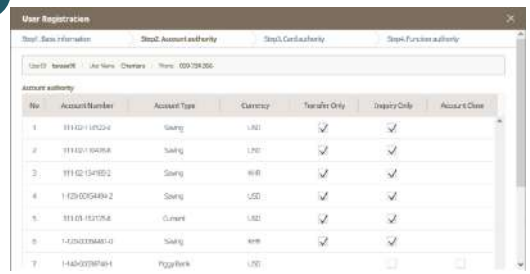
User Information Management

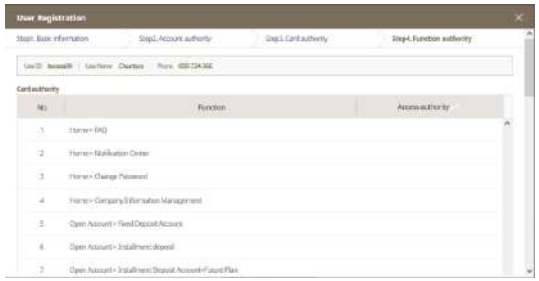
I. User Management











How to register new Sub User:

A. Go to **Information Management**

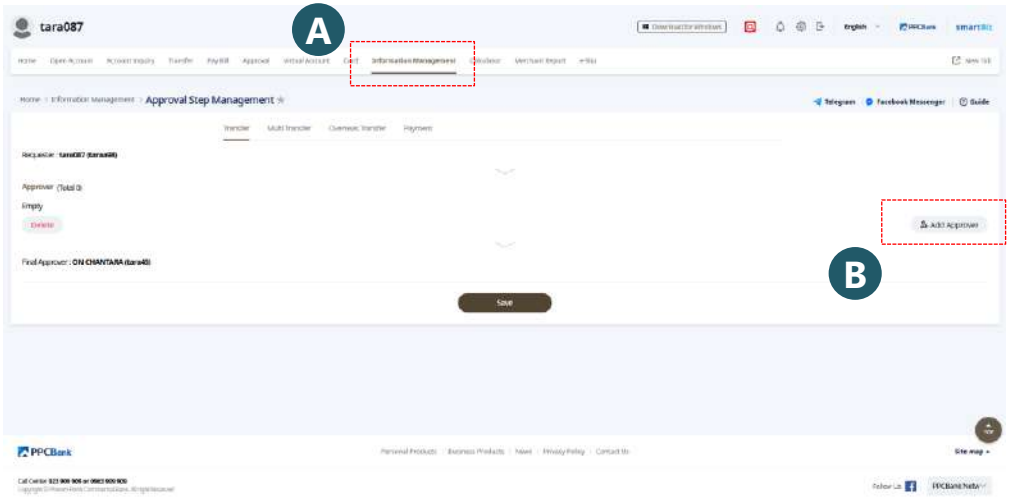
B. Click **Register User** and Enter password

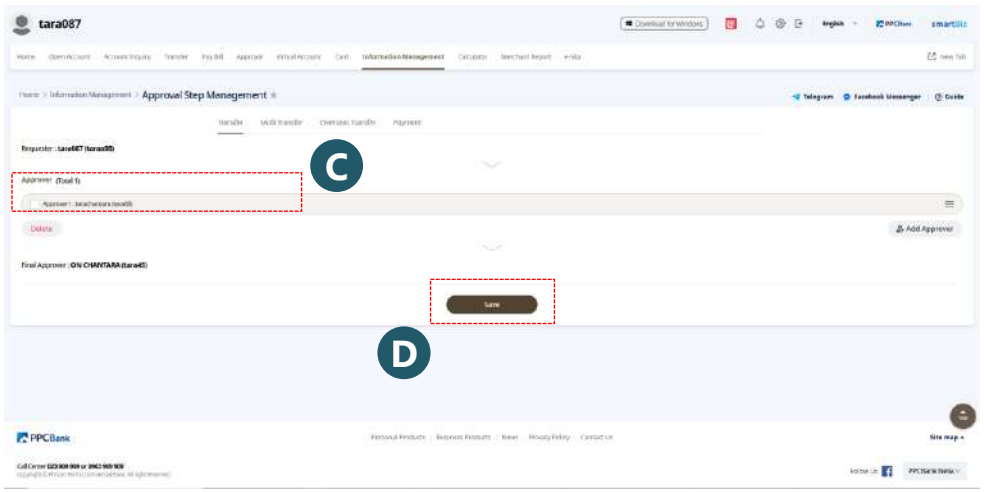
C. There are 4 steps to register new user:

- **Step 1:** Basic Information
  - A. Create new UserID and Password
  - B. Input the user information
  - C. Click Next
- **Step 2:** Account Authority
  - D. Select the accounts that you want to allow the user can use
  - E. Click Next
- **Step 3:** Card Authority
  - F. Select the cards or Click Skip
- **Step 4:** Function Authority
  - G. Select the Functions that you want to allow the user can use
  - H. Click Register

User Information Management

II. Approval Step Management





How to add approver:

A. Go to **Informant Management** , and select **Approval Step Management**

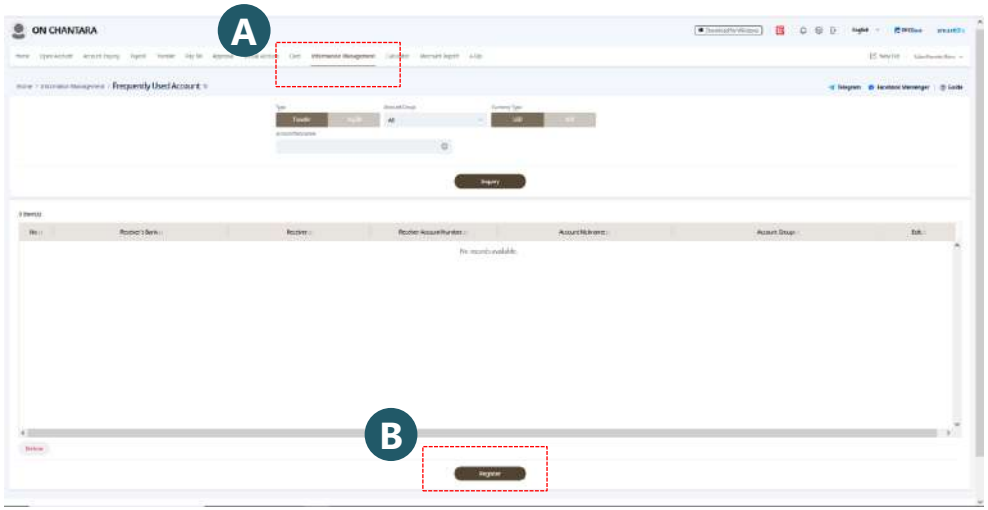
B. Click **Add Approver** and choose Approver.

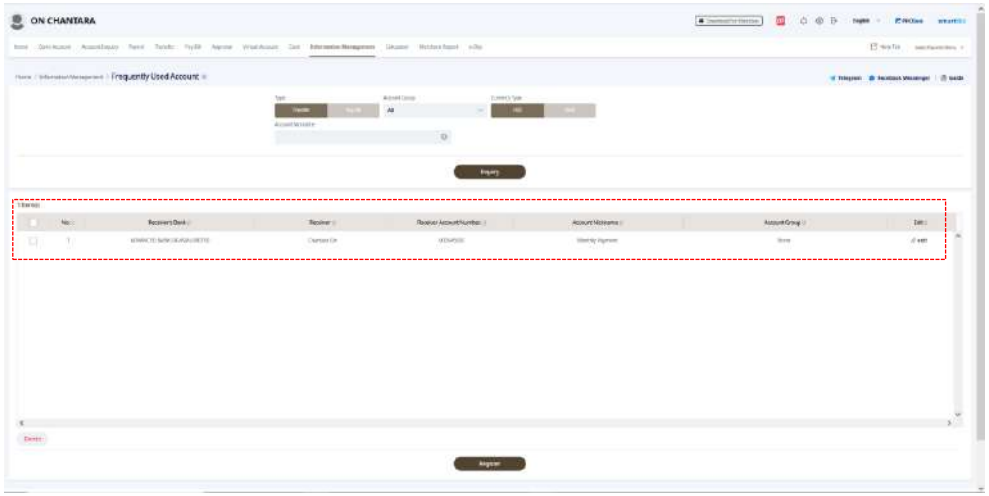
C. Click **Save** to apply to all transfer type (optional

D. Click **Ok** to finish

User Information Management

III. Frequent Used Account





How to add frequently account:

A. Go to **Information Management**, and select **Frequently Used Account**

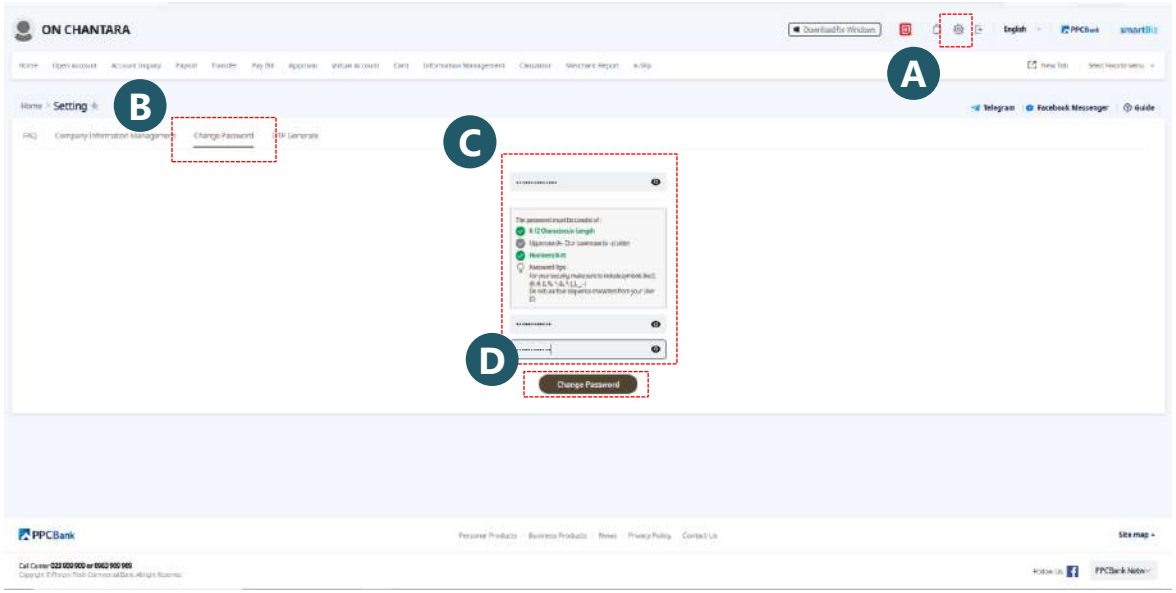
B. Click **Register** and fill in **Receiver Account information**

C. Click **Register**

D. Registered information display on the inquiry screen

User Information Management

IV. Change Password



To Change Password, step bellow to follow:

A. Go to **Setting**

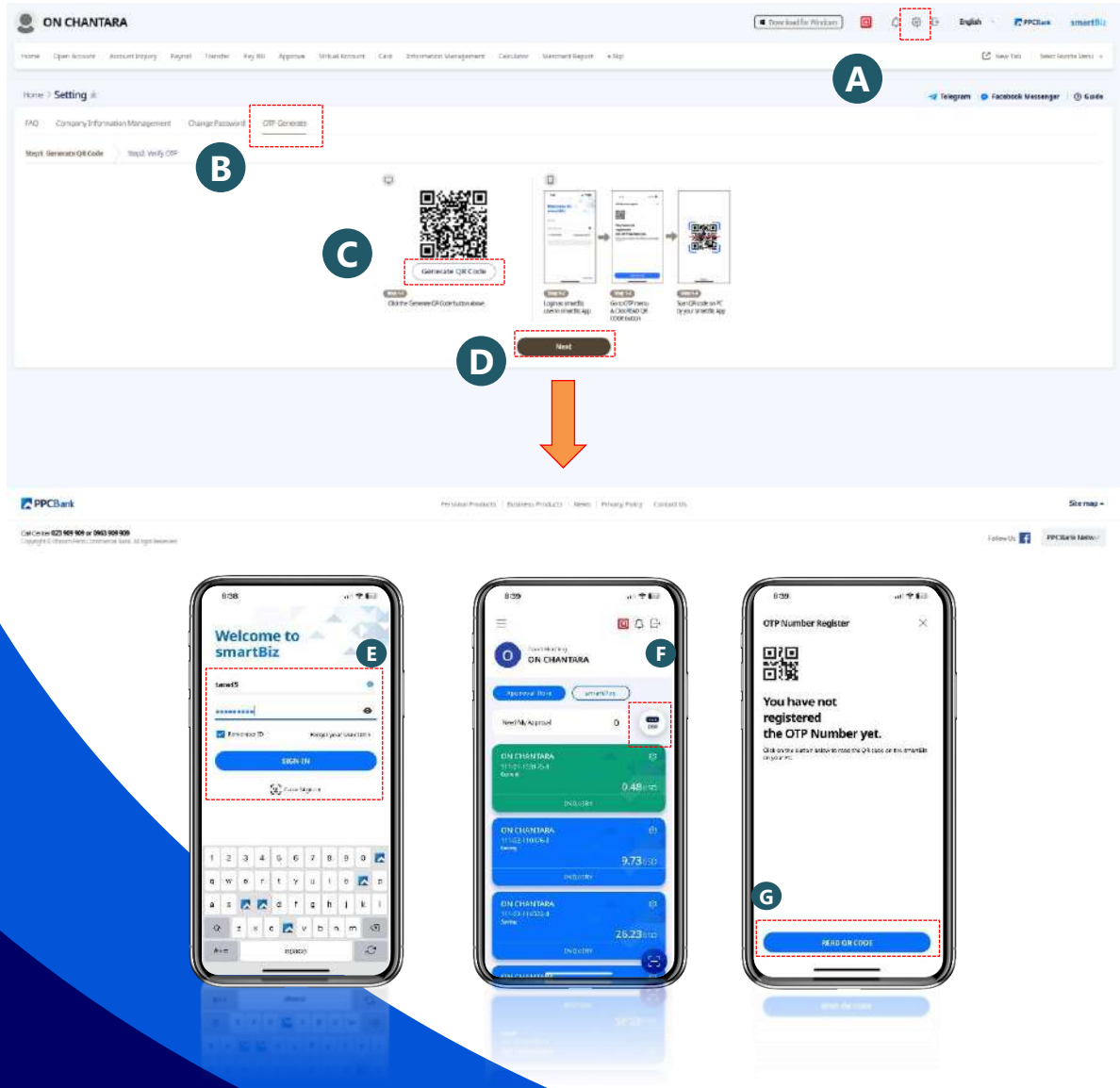
B. Click on **Change Password**

C. Enter existing Password, New Password and re-enter New Password.

D. Click **Change Password** and Confirm

User Information Management

V. Reset OTP



To Change Password, step bellow to follow:

A. Go to **Setting**

B. Click on **OTP Generate**

C. Click Generate QR Code, then click **Next**.

D. Then login smartBiz app by using userID and your renew password

E. Click on **OTP** function

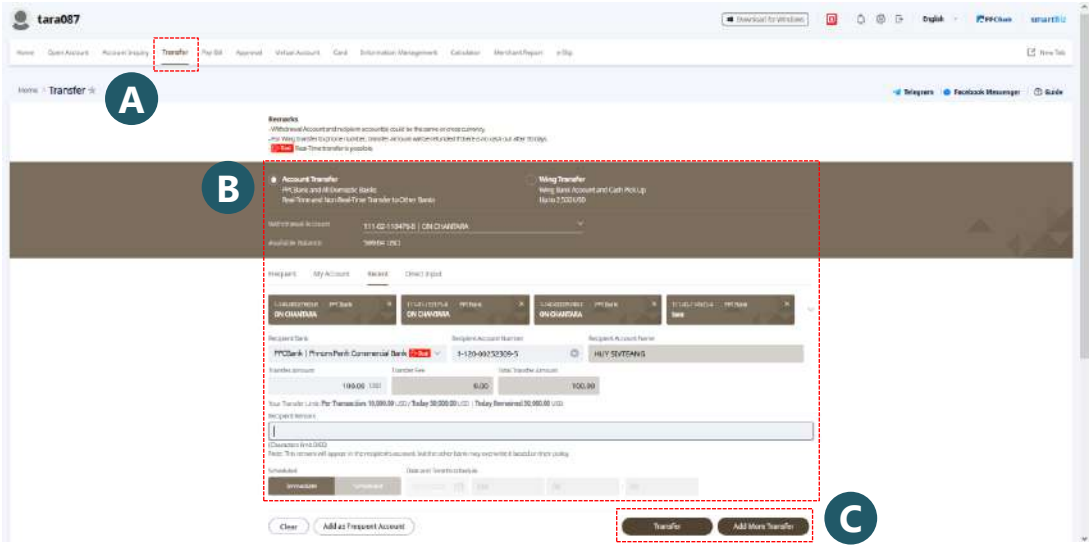
F. Click on **Read QR Code** and scan the QR on smartBiz web

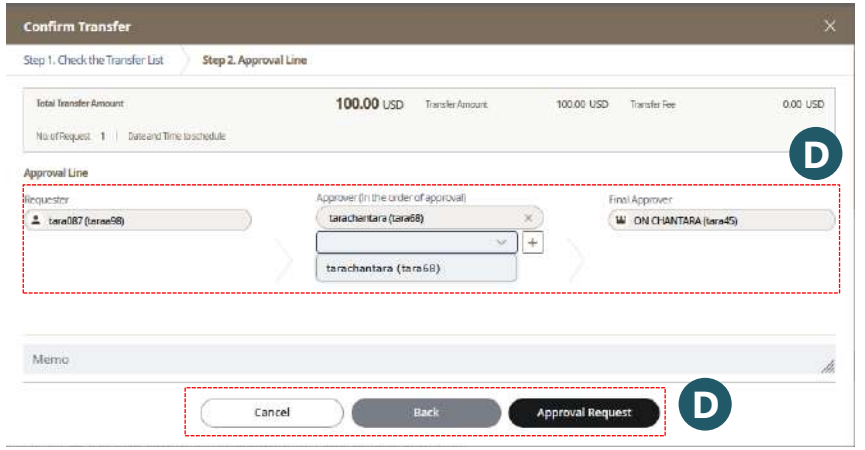
G. Click **Next** and input the OTP number to process changing password and register the OTP Number.

TRANSFER APPROVAL

Transfer Approval

I. Transfer Request by Sub User





To request transfer as a Sub User, step bellow to follow:

A. Go to **Transfer** to perform transaction

B. Filling all required information

C. Click **Transfer**

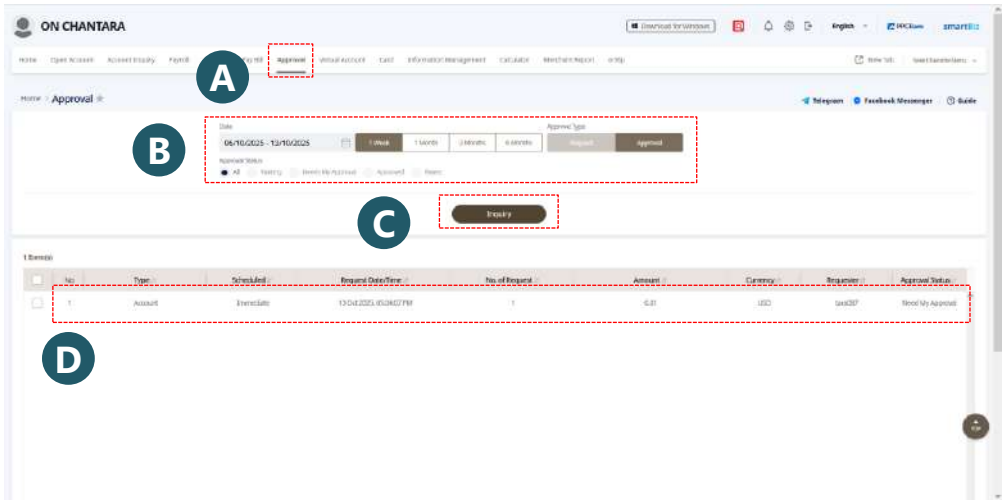
D. Then choose **Approval Line** of this **Transfer**

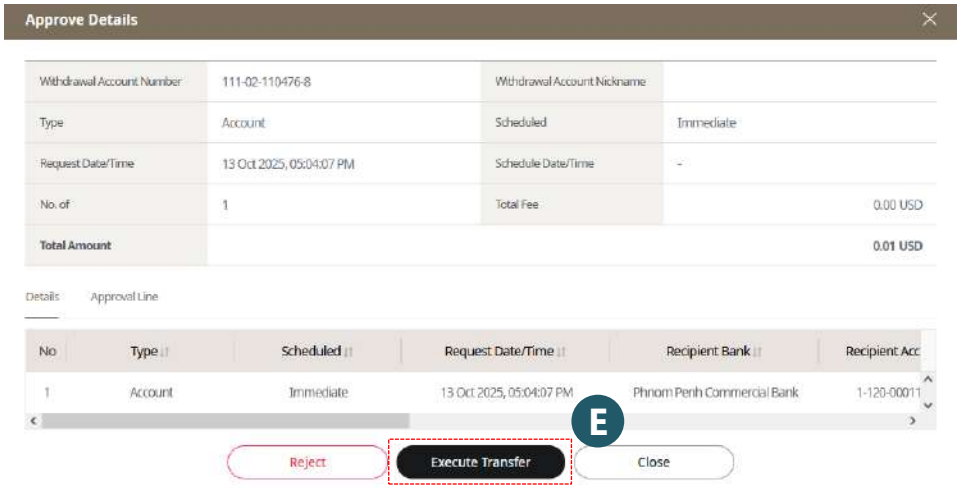
E. Click on **Approval Request** or Back if you want to change any information.

Note: Transaction will go to Approval Line upon request. Final Approval Line require to verify OTP to proceed the transaction.

Transfer Approval

II. Transfer Request by Sub User





To process the Approval that Sub User have been requested, step bellow to follow for Master User:

A. Go to **Approval**

B. Choose the requested Date Approval Type select Approval Status

C. Click **Inquiry**

D. Master User can click on the transaction request to review

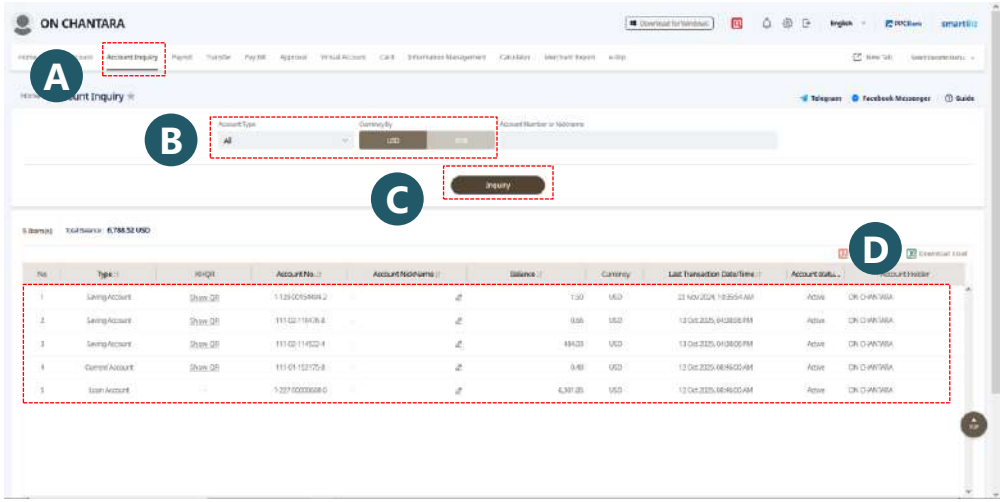
E. Click on **Execute Transfer** to Approve

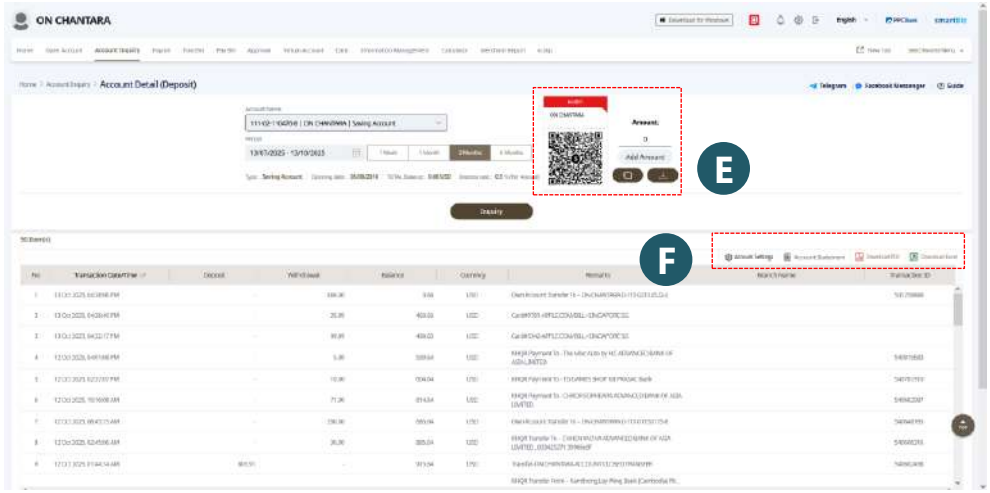
** If after review, Master User want to reject the bill payment, to click on “Rejected Transactions” tab.

ACCOUNT INQUIRY AND TRANSACTION SLIP

Account Inquiry and Transaction Slip

I. Account Statement





How to inquiry the account details and download account statement:

A. Go to **Account Inquiry**

B. Select the "**Account Type**"

C. Click "**Inquiry**" , It will show all the accounts as

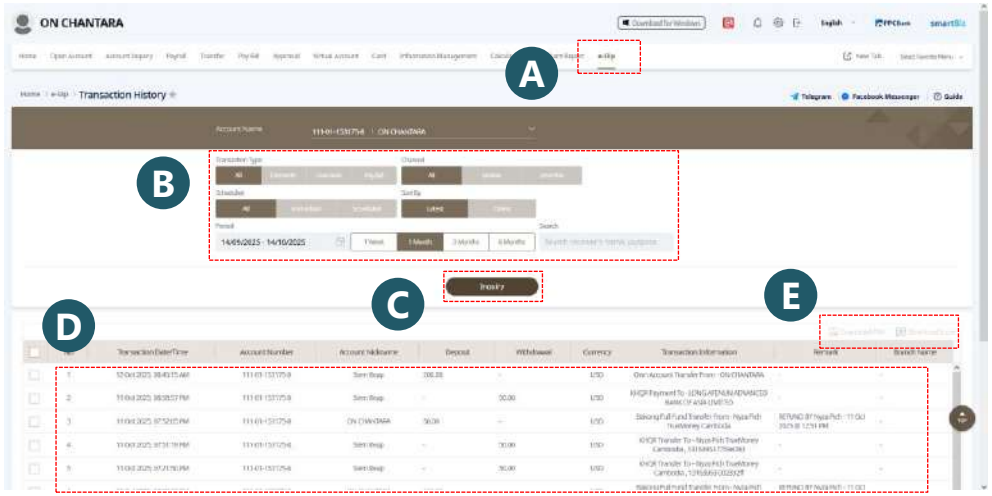
D. Click any account that you want to view, then it will go to another screen with your account details.

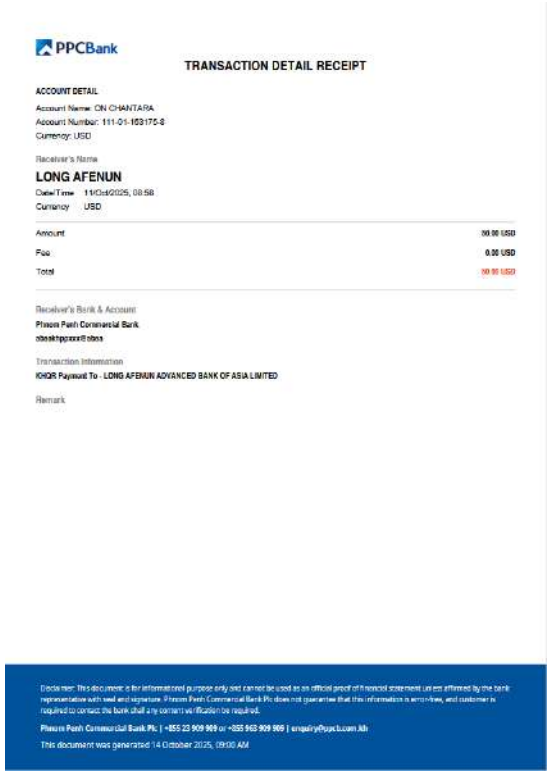
E. You can copy QR link or download the QR to receive the money

F. You can download your account statement, or transactions by **PDF** and **excel**.

Account Inquiry and Transaction Slip

II. Transaction Slip




PPCBank

TRANSACTION DETAIL RECEIPT

ACCOUNT DETAIL

LONG AFENUN

How to view and download the transactions :

A. Go to “**e-Slip**”

B. Select the **Account**, **Period**, and other information

C. Click “**Inquiry**”

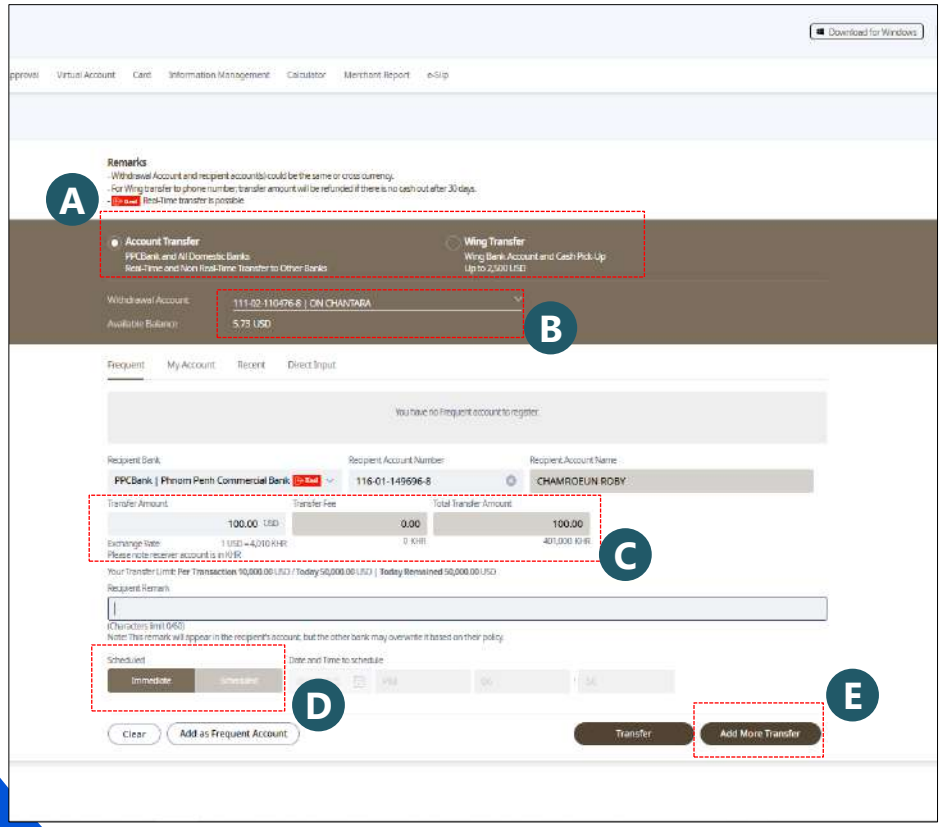
D. Select the transactions that you want to download

E. Select download by PDF or Excel

DOMESTIC TRANSFER

Domestic Transfer

I. Single Transfer



How to make a single transfer:

A. Go to **Transfer** and select your transfer method (e.g., to an account, Bakong, or Wing).

B. Select the withdrawal account and the recipient's details. You can enter this manually or select a recent contact.

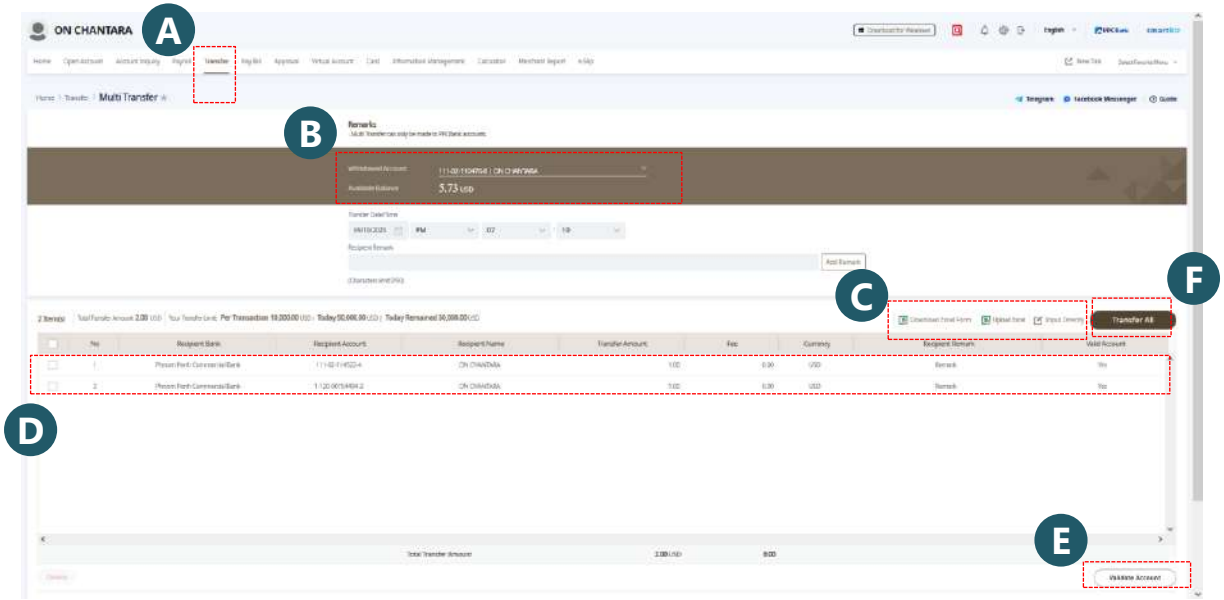
C. Enter the amount.

D. Choose to transfer Immediately or Schedule it for later.

E. Click **Transfer** to finish. If you need to add more transfers, click **Add More Transfer** first.

Domestic Transfer

II. Multi Transfer

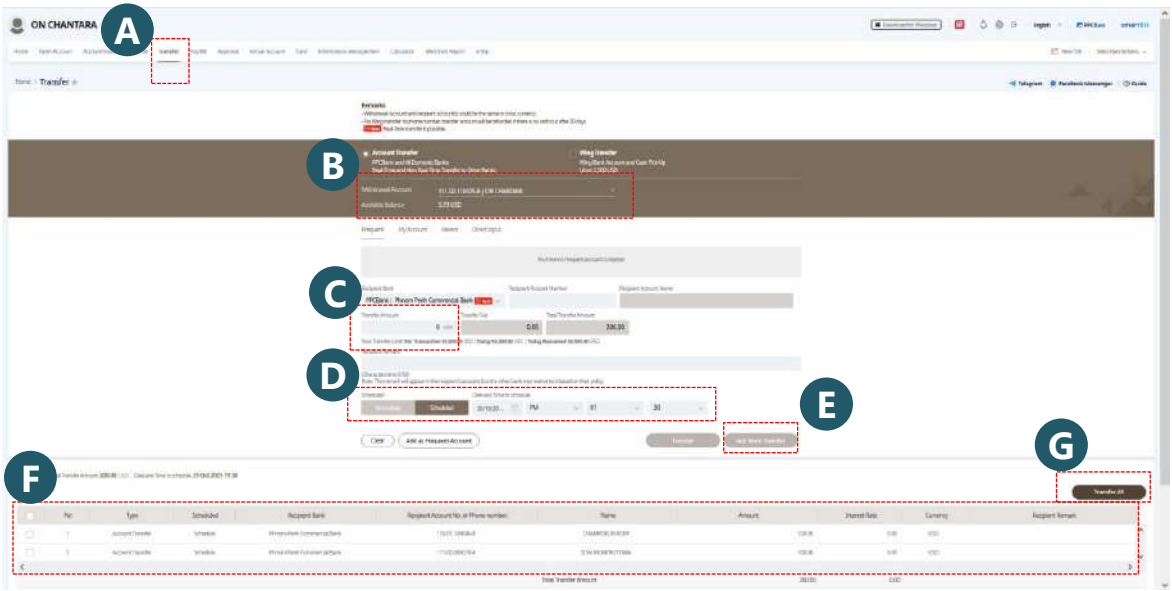


To process Multi Transfer, stets below to follow:

A. Go to **Transfer** and select **Multi Transfer**
B. Select the withdrawal account, and set the transfer date and time
C. You can input the recipient directly, or upload the Excel file to make it more easy and faster.
D. Select all the transaction that you want to transfer
E. Click on **Validate Account**
F. And click on **Transfer All**. After you clicked Transfer, Enter the OTP number.

Domestic Transfer

III. Schedule Transfer



How to Schedule a Transfer

A. Go to the **Transfer function**.

B. Select the withdrawal account and the recipient's details (you can manually enter them or select from recent contacts).

C. Enter the amount.

D. Under the "Schedule method," choose the period for your scheduled transfer.

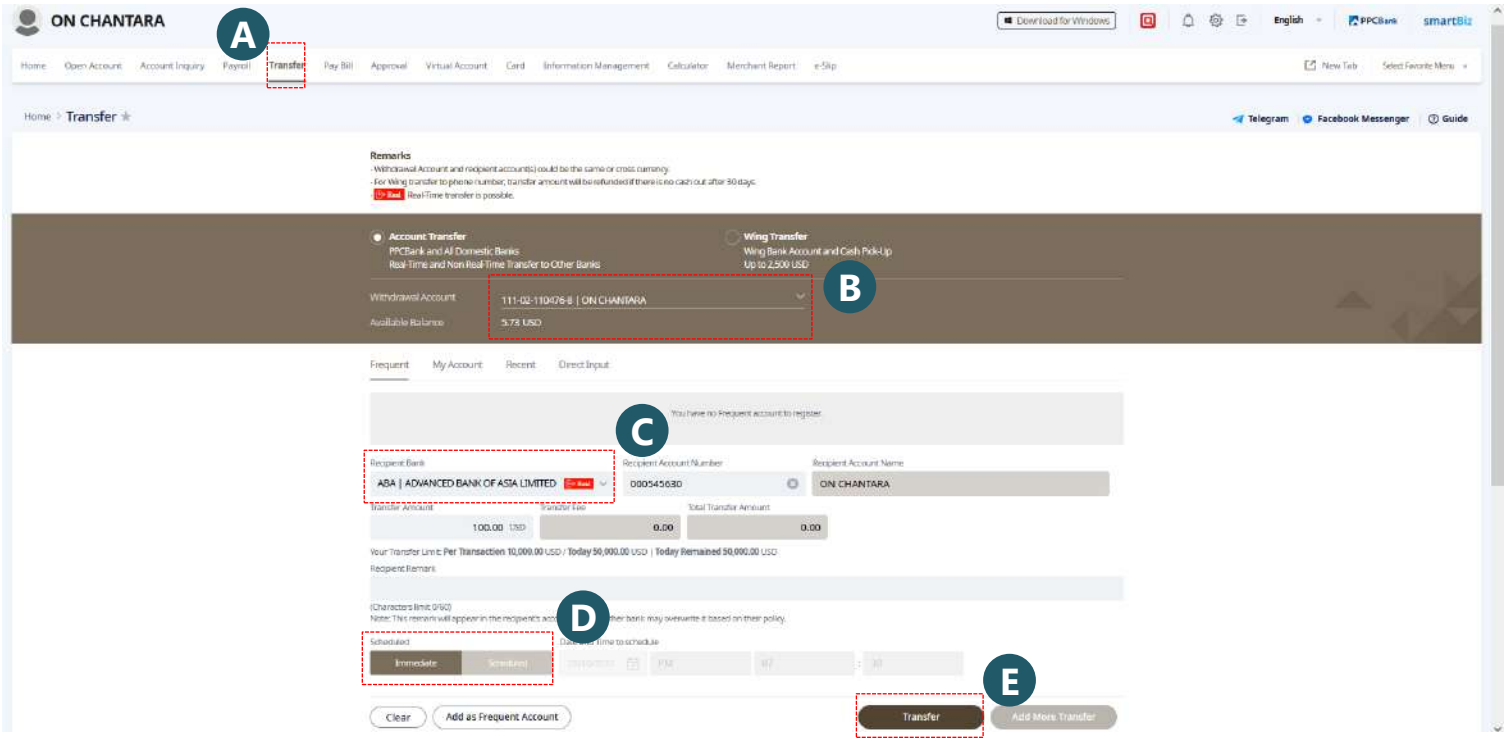
E. Click **Add More Transfer**. The transaction will appear in the schedule list, where you can edit or delete it.

F. Select the transaction that you want to transfer

G. Click Transfer All  Enter the OTP number to confirm.

Domestic Transfer

IV. Bakong Transfer

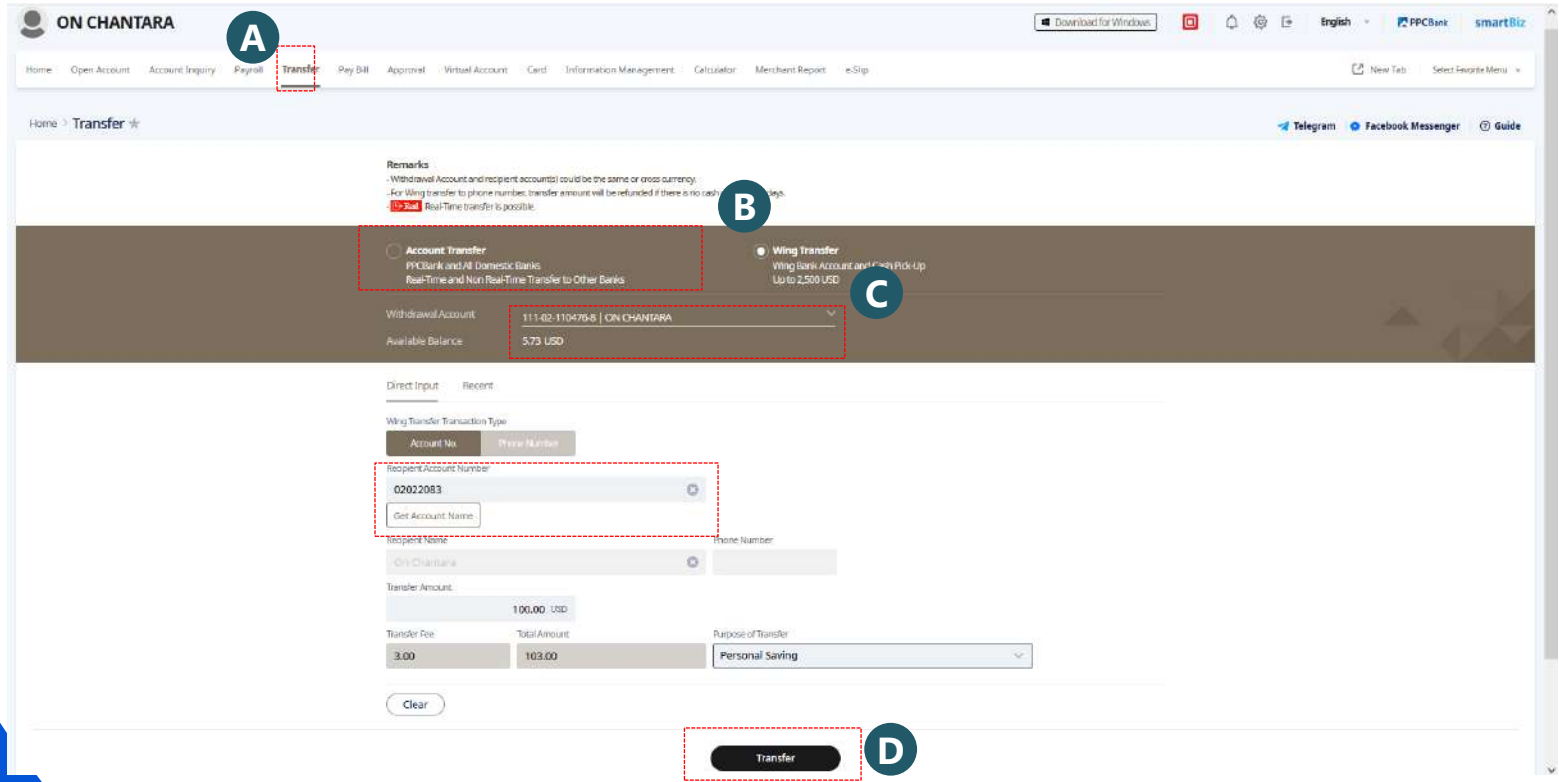


How to Make a Bakong Transfer

A. Go to the **Transfer function**.
B. Select the withdrawal account.
C. Select a Bakong member bank and enter the recipient's account number and the transfer amount.
D. Choose to transfer immediately or schedule it for a later period.
E. Click **Transfer** to submit the transaction Enter the OTP number to confirm.

Domestic Transfer

V. Wing Transfer



How to Process a Wing Cash Pick Up:

A. Go to **Transfer** and select Wing Transfer.

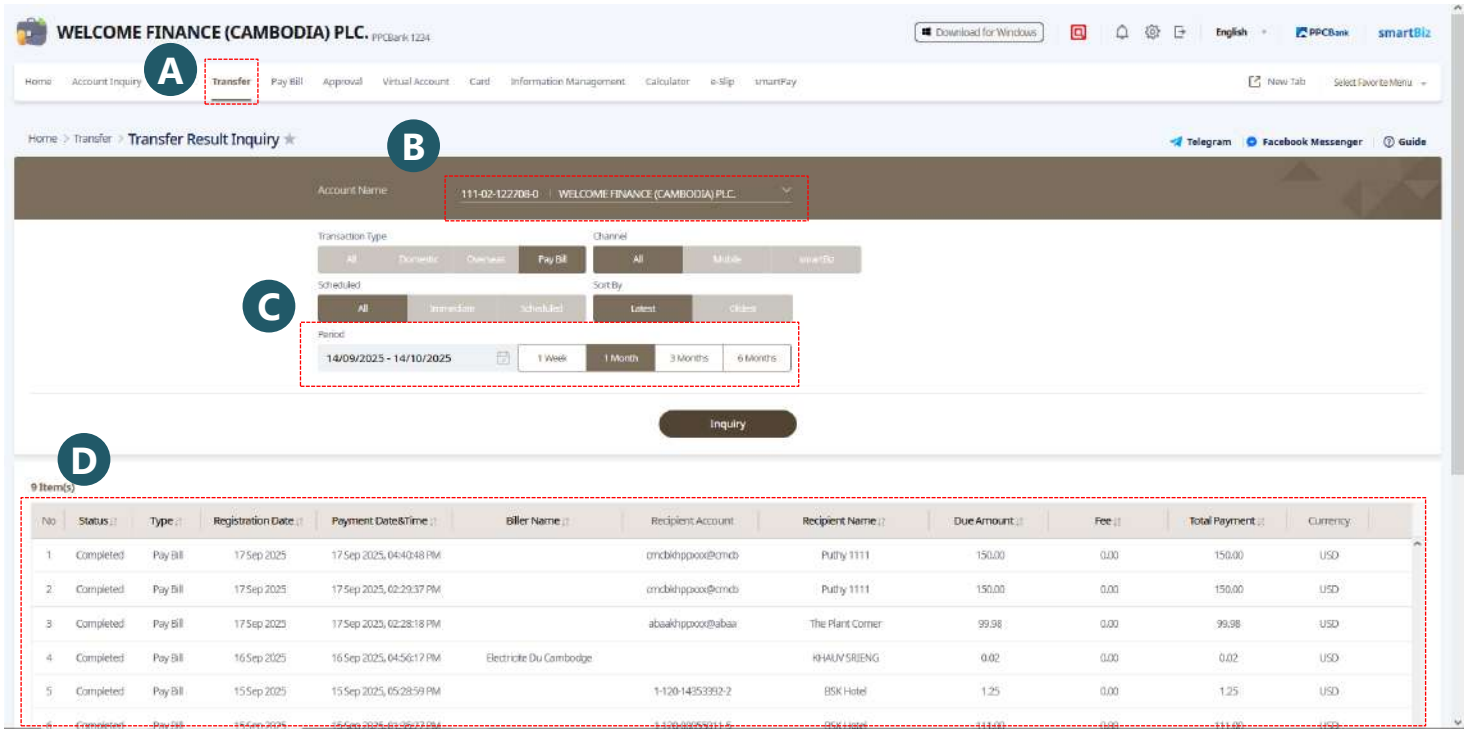
B. Select the Transaction Type (by Account Number or Phone Number).

C. Choose your withdrawal account.

D. Fill in the recipient's information and the transfer amount.

E. Click **Transfer** and enter the OTP to confirm.

Domestic Transfer
VI. Transfer Result Inquiry



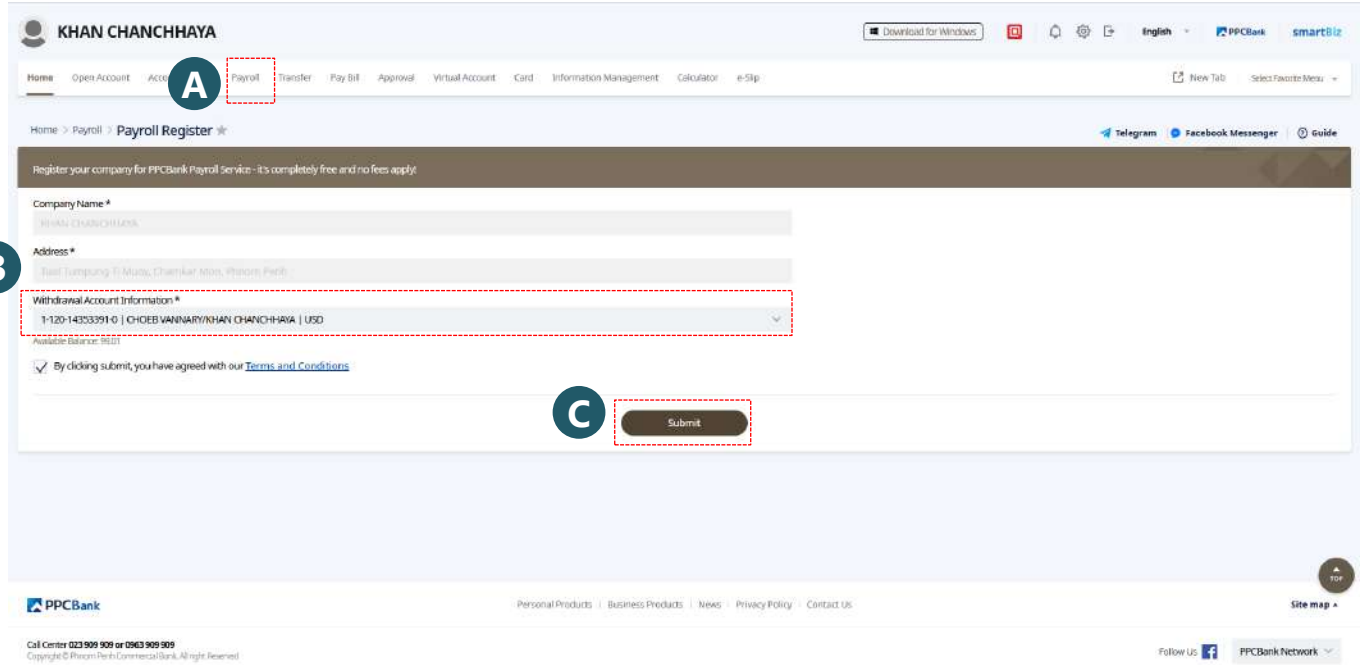
How to Check Transfer Result Inquiry:

A. Go to **Transfer** and select **Transfer Result Inquiry**.
B. Select the account and the type of transfer you want to search for.
C. Select the time period for the inquiry.
D. The results will display, showing the details of each transaction.
E. To see more information, click on any transaction in the list.

PAYROLL TRANSFER SERVICE

Payroll Transfer Service

I. Payroll Registration

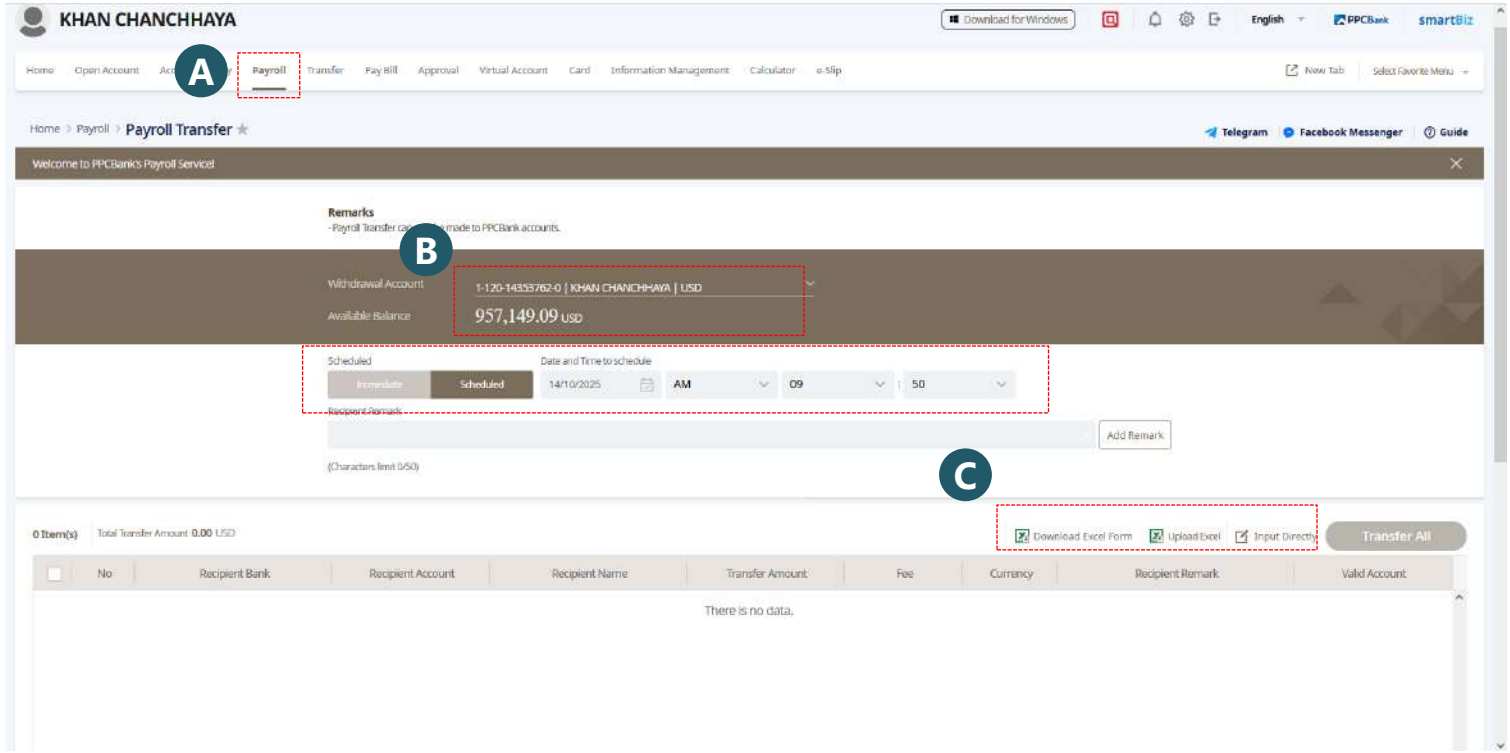


How to Register Payroll:

A. Go to **Payroll** and select **Payroll Registration**.
B. Choose the **Withdrawal account** information.
C. Tick agree term & condition.
D. Then click **Submit**.
E. You are successfully register **Payroll Service**.

Payroll Transfer Service

II. Payroll Transfer

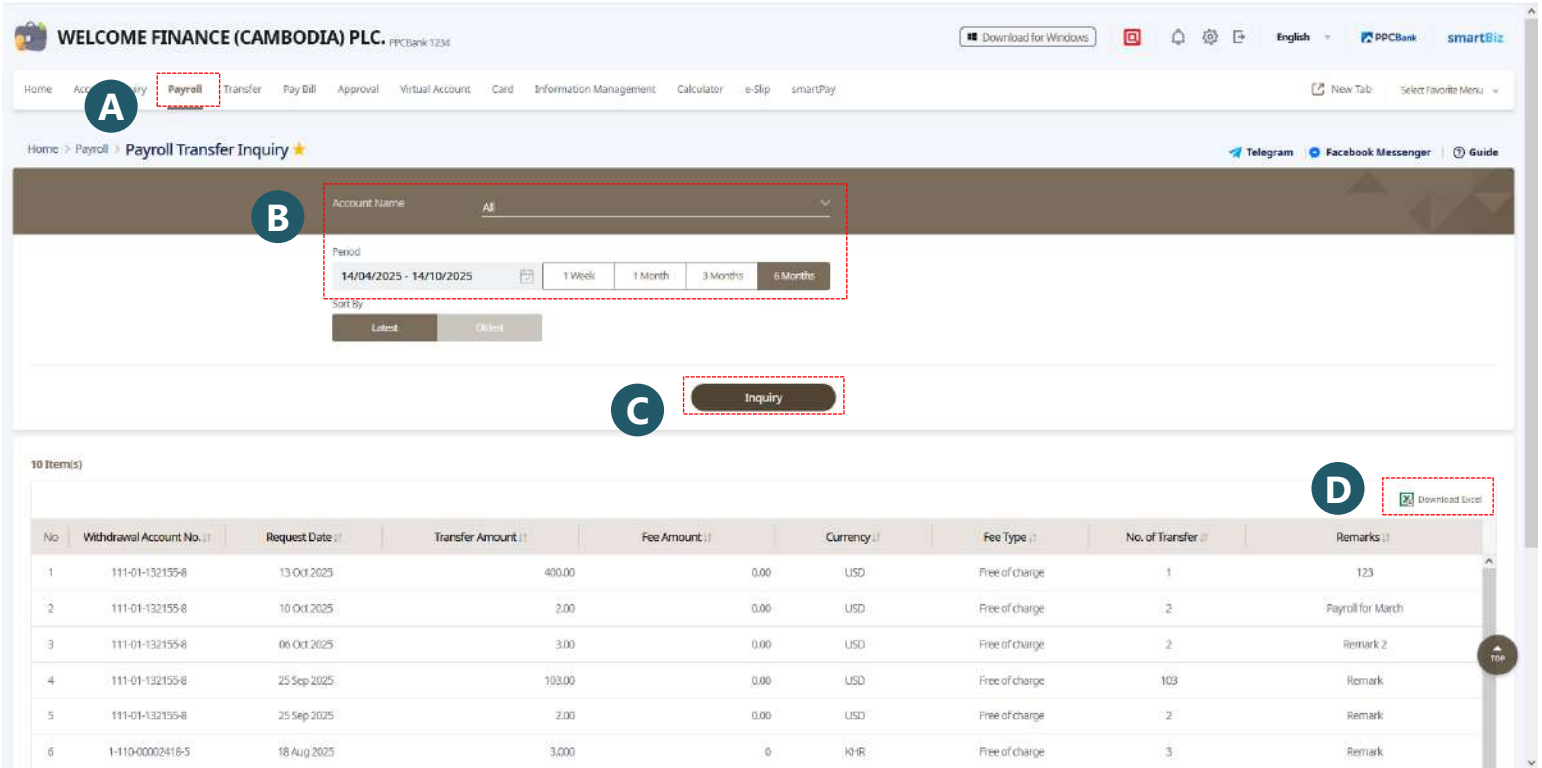


How to Transfer Payroll:

A. Go to **Payroll** and select **Payroll Transfer**.
B. Choose the **Withdrawal account** and the **transfer date/time**.
C. Upload an Excel list or manually input account details.
D. Select the payroll account you wish to transfer.
E. Click **Transfer All** to process.

Payroll Transfer Service

III. Payroll Result Inquiry



How to view Payroll Transfer History:

A. Go to **Payroll** and select **Payroll Transfer History**.

B. Select the Account Name and the Transfer date/time.

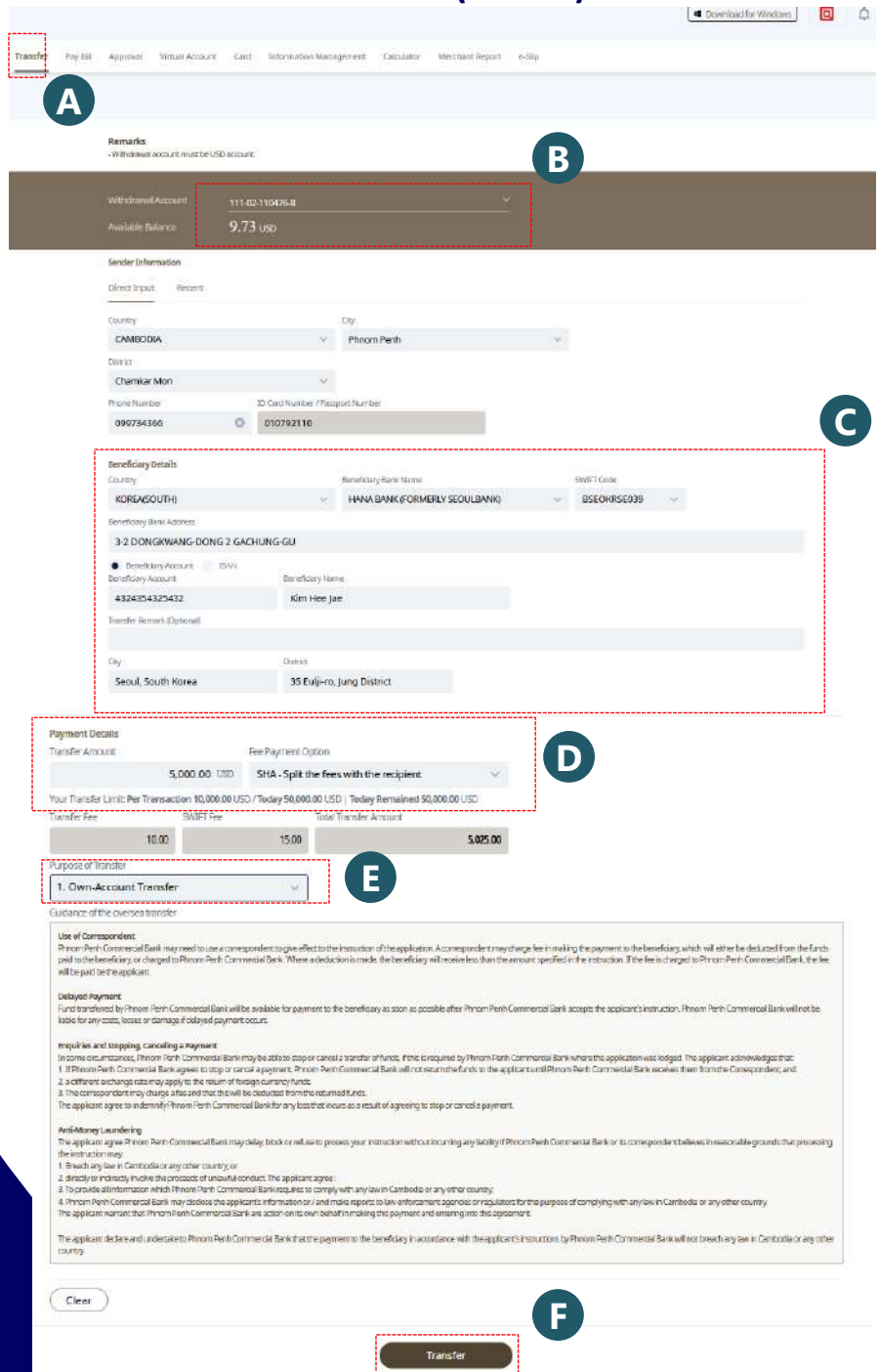
C. Click "**Inquiry**".

D. Click "**Download Excel**" if you want to download the transaction in Excel.

OVERSEAS TRANSFER

Overseas Transfer

I. International Transfer (SWIFT)



How to Process an Oversea Transfer

A. Go to **Transfer** and select **Oversea Transfer**.

B. Select the withdrawal account. Your sender information will be filled automatically.

C. Complete the beneficiary details, including the recipient's account number, account name, and SWIFT code.

D. Input the transfer amount and choose Payment Option

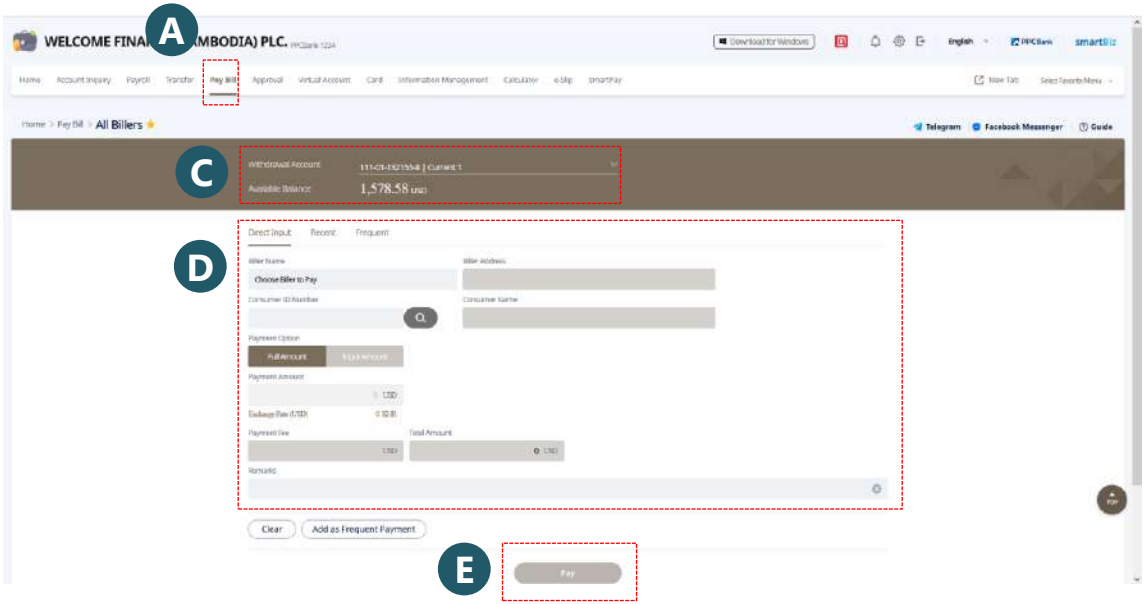
E. Choose Purpose of Transfer. If required, upload any supporting documents.

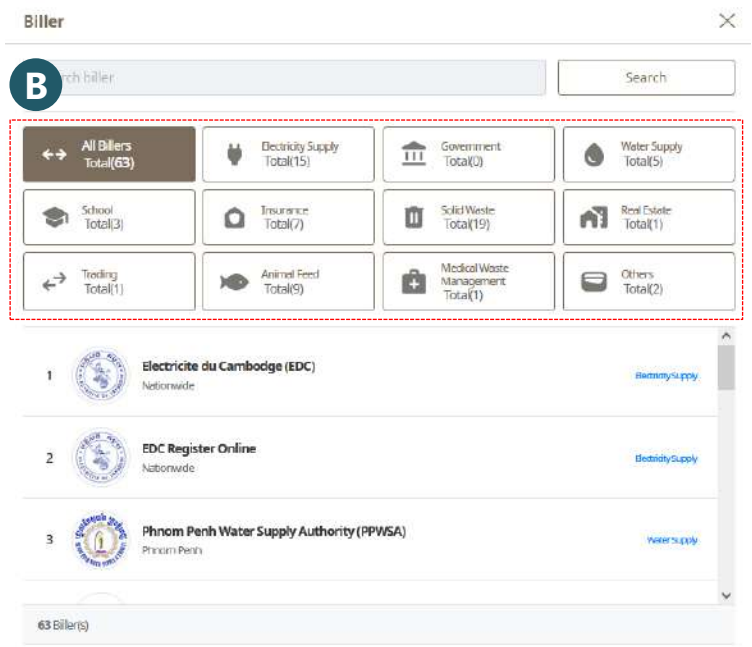
F. Click **Transfer** and enter the OTP to confirm.

BILL PAYMENT

Bill Payment

I. General Bill Payment



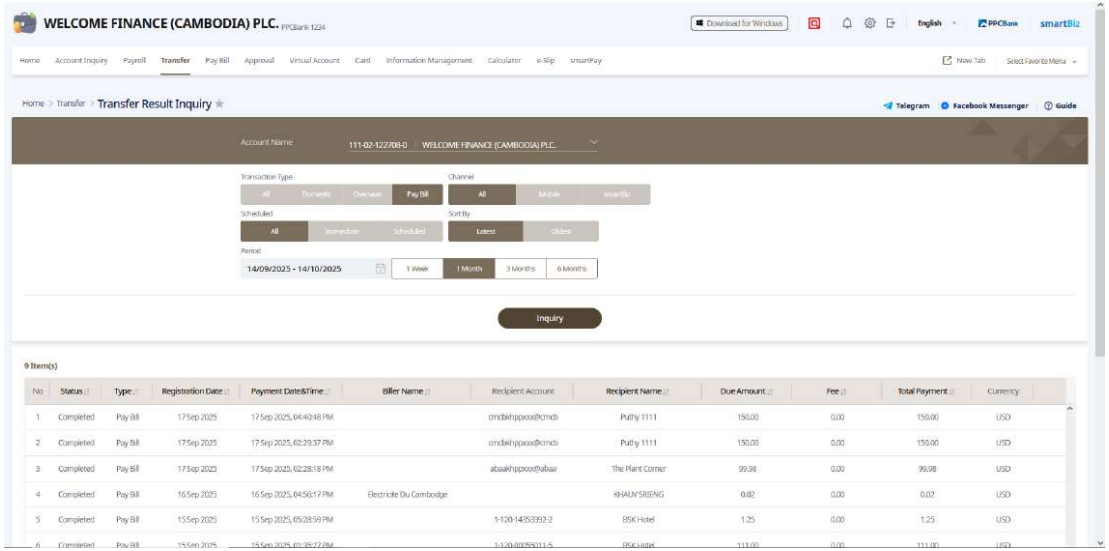


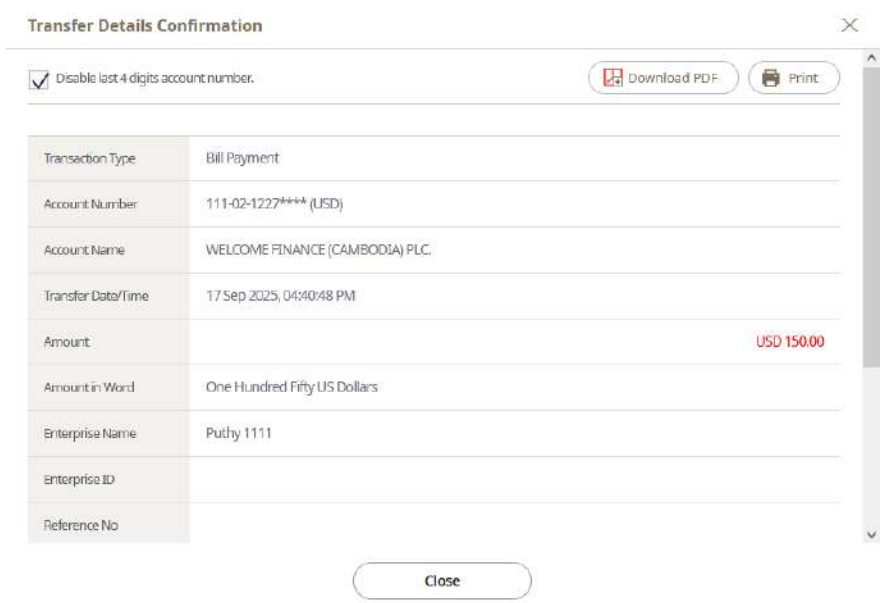
To process Bill Payment, step bellow to follow:

A. Go to **Pay Bill** **All Biller**
B. Choose the Biller to Pay
C. Select Withdrawal Account
D. Fill in customer's information (Customer Number, Payment Amount,…)
E. Click **Pay**
F. Click **Execute Transfer**
G. Verify OTP Number to complete the payment.

Bill Payment

II. Bill Payment Transaction History





To inquire Bill Payment history, step bellow to follow:

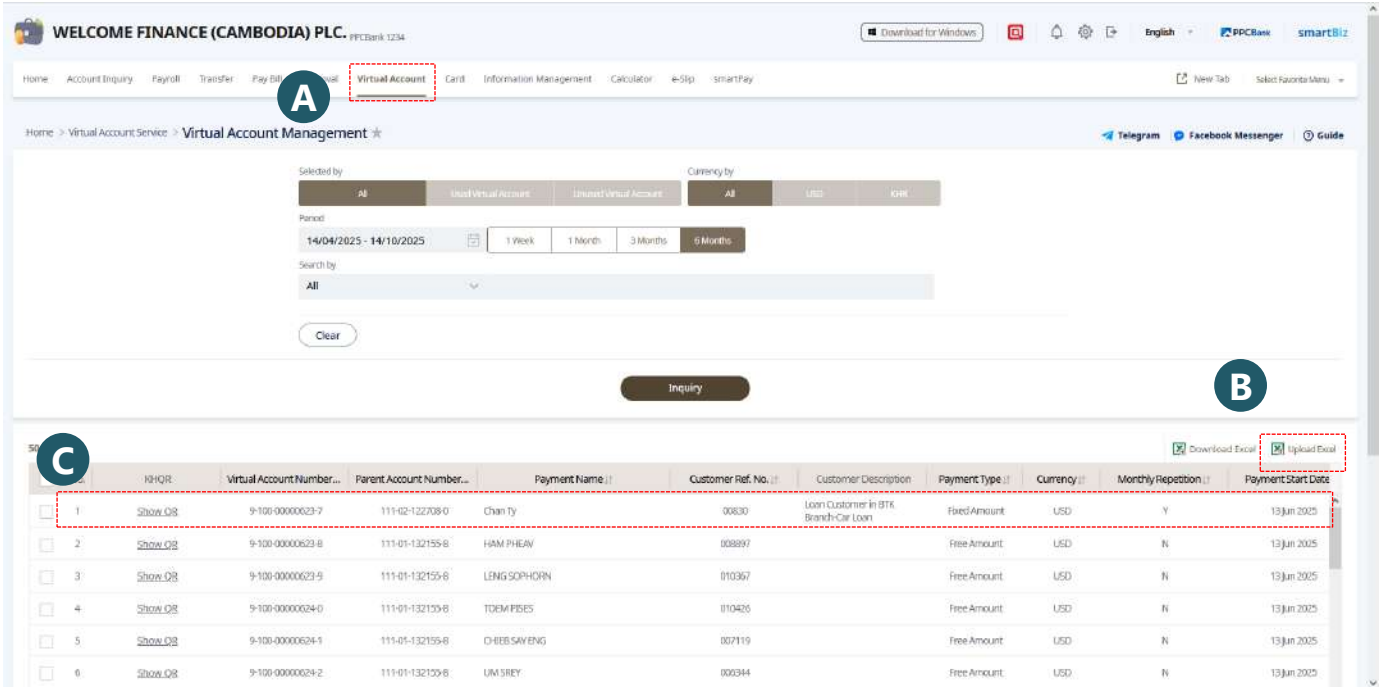
1. Go to **Transfer Result Inquiry**
2. Select Withdrawal Account
3. Choose **Pay Bill** in **Transaction Type**
4. Sort by **Channel, Schedule, or Latest**
5. Click **Inquiry**
6. View Bill Payment History details

VIRTUAL ACCOUNT MANAGEMENT

Virtual Account

I. Virtual Account Management

This menu allows users to Inquire the list of Virtual Account, Set Up and Update Payment Info.



How add new Virtual account:

Step 1: You have to request the bank to issue the virtual account first.

Step 2: After you get the list of virtual accounts, here is the step to add new virtual account users in smartBiz:

A. Go to **Virtual Account**, and select **Virtual Account Management**

B. Click on **Upload Excel** and upload the list of virtual account that the bank issued

C. Click on **Edit** on the right

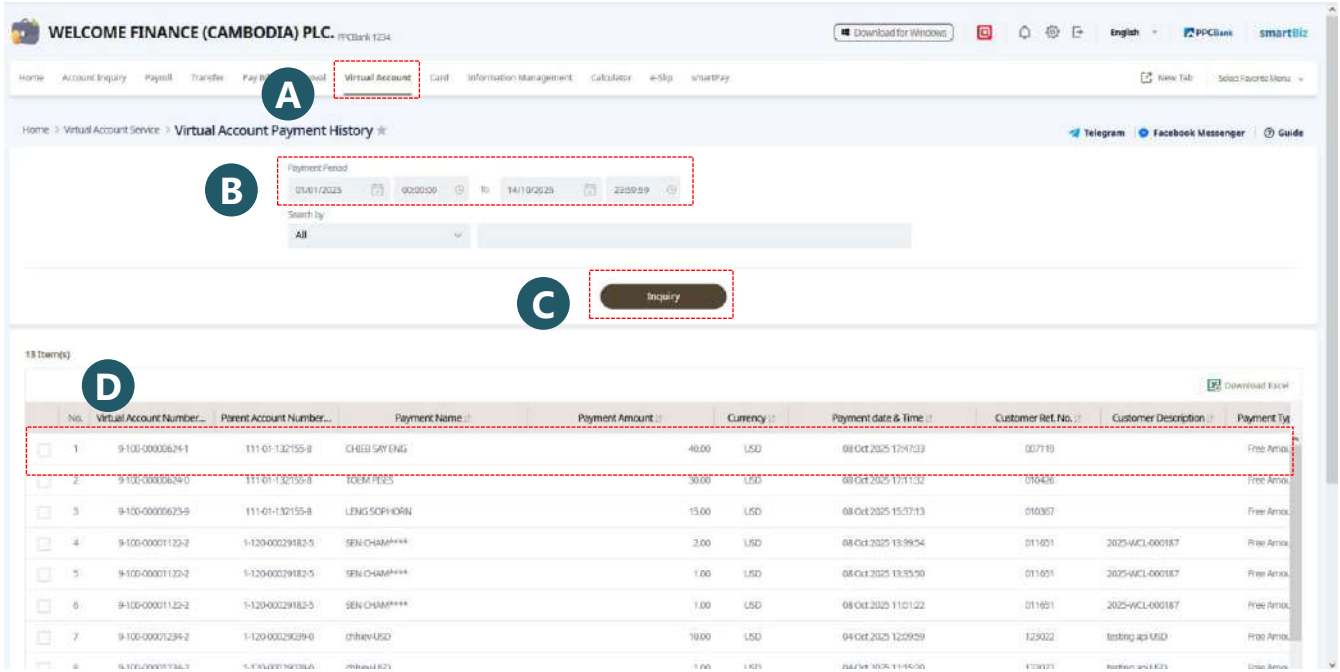
D. Fill the virtual account Information

E. Click **Update**

Virtual Account

II. Virtual Account Payment History

This menu allows users to Inquire the payment received status of each Virtual Account.



How to view Virtual Account payment history:

A. Go to **Virtual Account**, and select **Virtual Account Payment History**

B. Select **Payment Period**

C. Click **Inquiry**

D. Select on any transaction that you want to refund or view

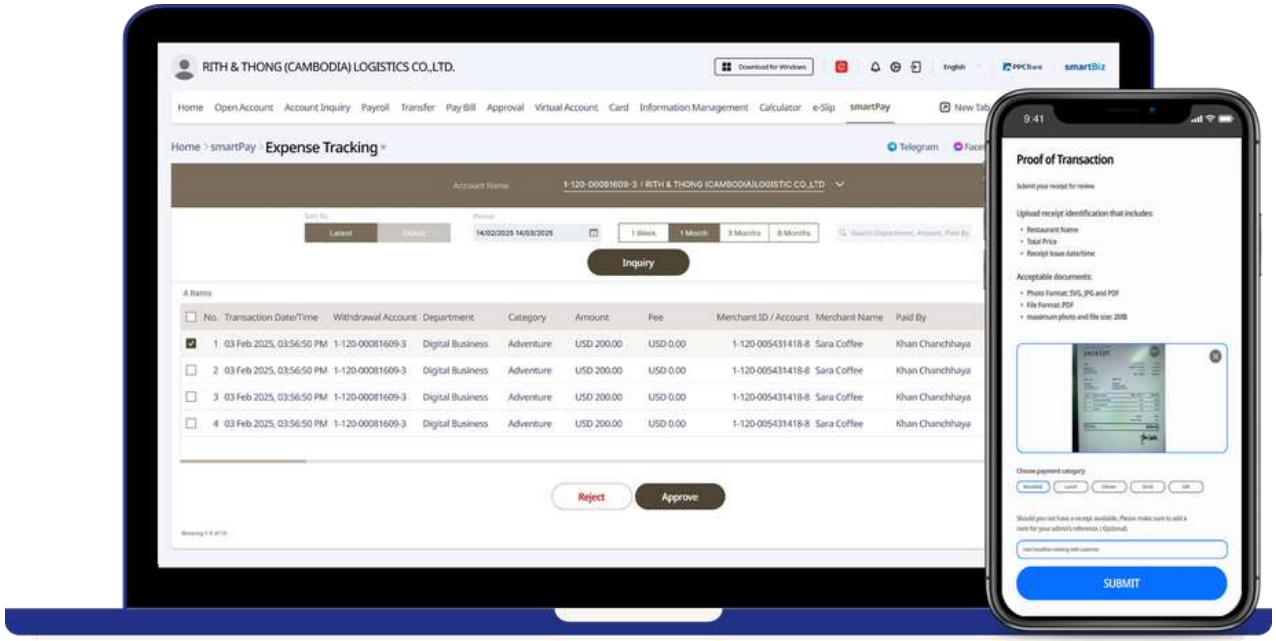
E. Select **Refund** to refund the money back, and select **View transaction detail** to view the detail

F. Click on **Download Excel** if you want to view the transaction list in excel.

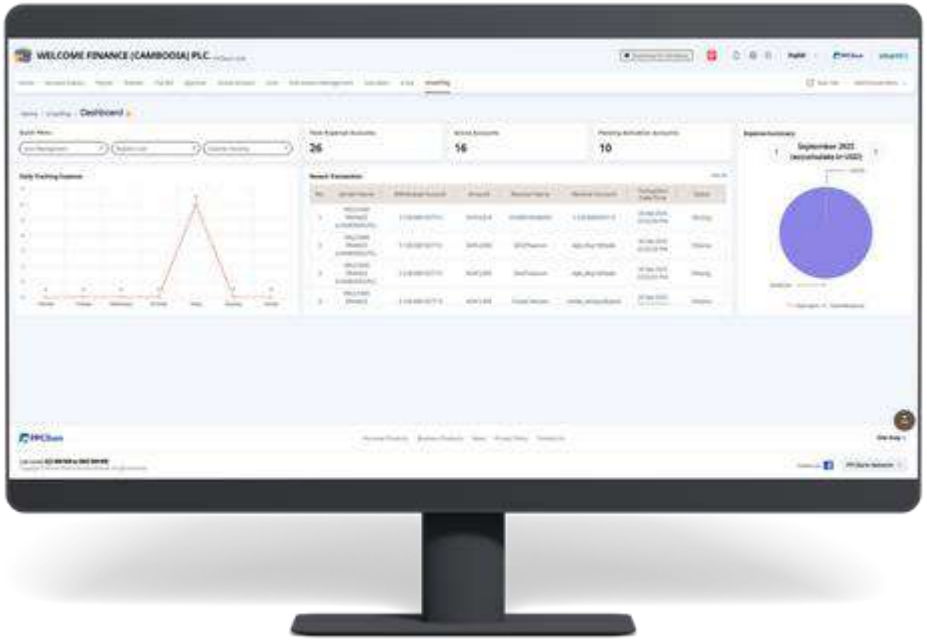
SMARTPAY

I. Introducing smartPay

This is Cambodia’s first-of-its-kind solution, empowering companies to create **DEDICATED BUSINESS ACCOUNTS FOR THEIR STAFF**. Each transaction is fully controlled by **CORPORATE-SET LIMITS**, delivering complete transparency, real-time oversight, and full compliance—while giving employees the freedom to spend for business without personal burden. The solution simplifies corporate payments, **ELIMINATES REIMBURSEMENT HEADACHES**, and provides real-time control.



II. Dashbord



The SmartPay Dashboard serves as the central control panel for Master users to manage corporate expenses.

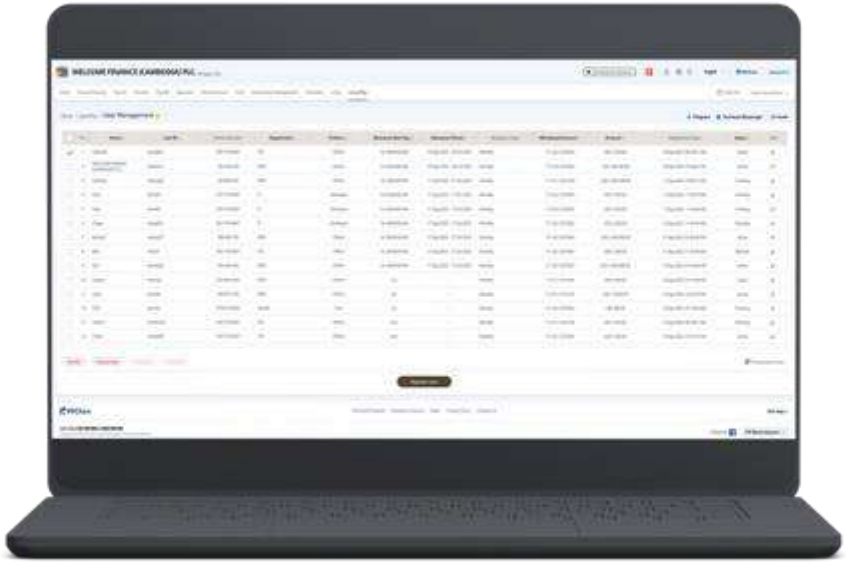
Function:

- It provides a real-time financial snapshot of all employee expense accounts.
- It displays key metrics: Total Accounts, Active Accounts, and Pending Accounts.
- It tracks daily spending trends and shows an Expense Summary against the total allocated budget.
- It lists recent transactions for easy auditing.

Key Benefits:

1. Complete Control: Master users gain instant oversight and full control over employee spending limits and account statuses.
2. Enhanced Compliance: Simplifies auditing through transparent, detailed, and real-time transaction tracking.
3. Budget Efficiency: Enables users to monitor spending against budget allowances instantly.

III. User Management



The User Management screen is the central administrative tool for controlling all employee business expense accounts.

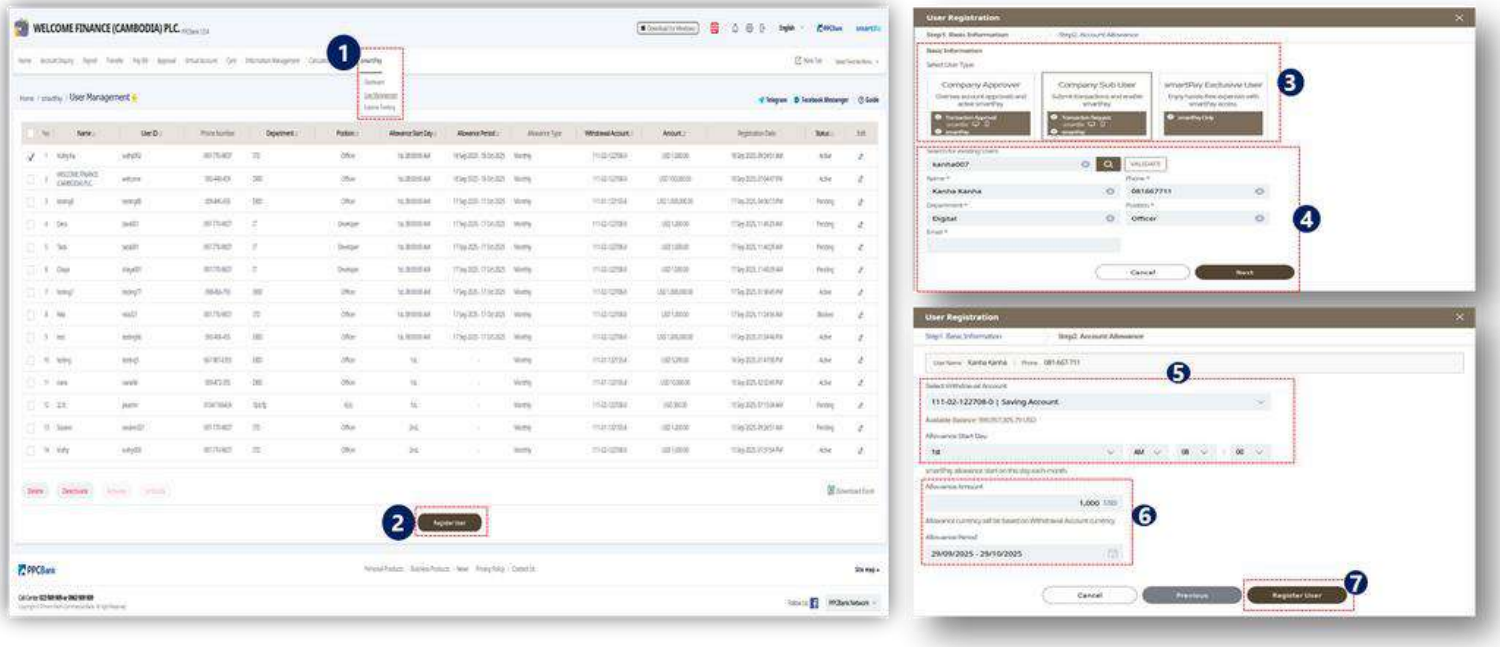
Function:

- It displays all employee details and allowance configurations (amount, type, and source account).
- It allows the Master user to quickly Activate, Deactivate, Block, or Unblock staff accounts.
- It supports new user registration and data export for auditing.

Key Benefits:

- Centralized Control: Simplifies expense administration and account management from a single view.
- Security: Enables instant control over access by quickly blocking accounts for ex-staff or suspicious activity.
- Efficiency: Streamlines onboarding and facilitates external reporting via the Excel export function.

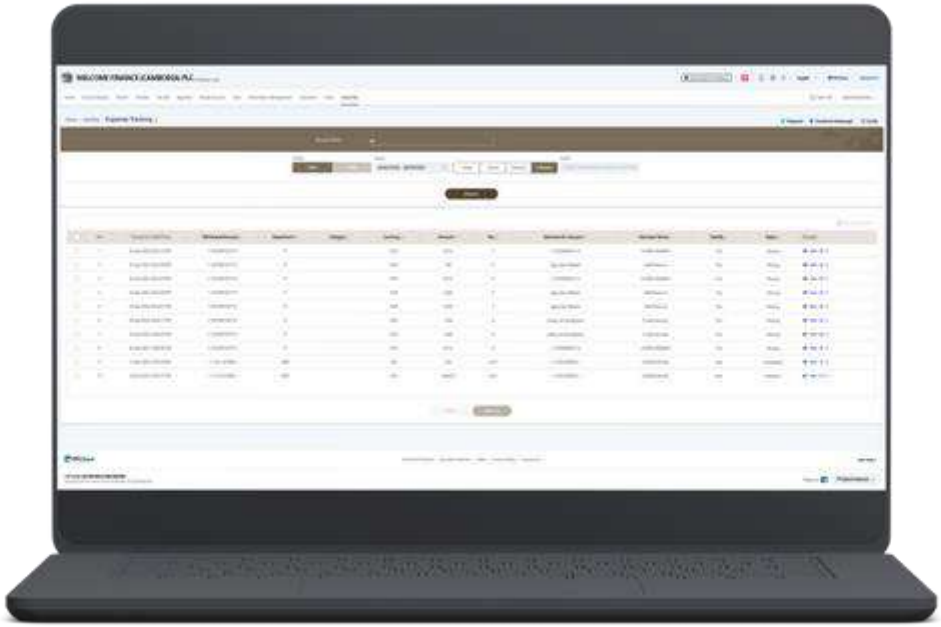
IV. User Management (Con’t)



How to register user for smartPay :

1. Go to **smartPay**, and select **User Management**
2. Select **Register User**
3. Select **User Type**
4. Search for existing user and click **Next**
5. Select Withdrawal Account and Allowance Start Day
6. Input Allowance Amount and Allowance Period.
7. Click **Register User** to finalize

V. Expense Tracking



The Expense Tracking screen is the dedicated audit and approval ledger for all business spending.

Function:

- It provides a searchable transaction history with details on amount, merchant, and the employee who paid.
- It facilitates real-time approval or rejection of transactions by the administrator.
- It manages digital receipts and allows for data export.

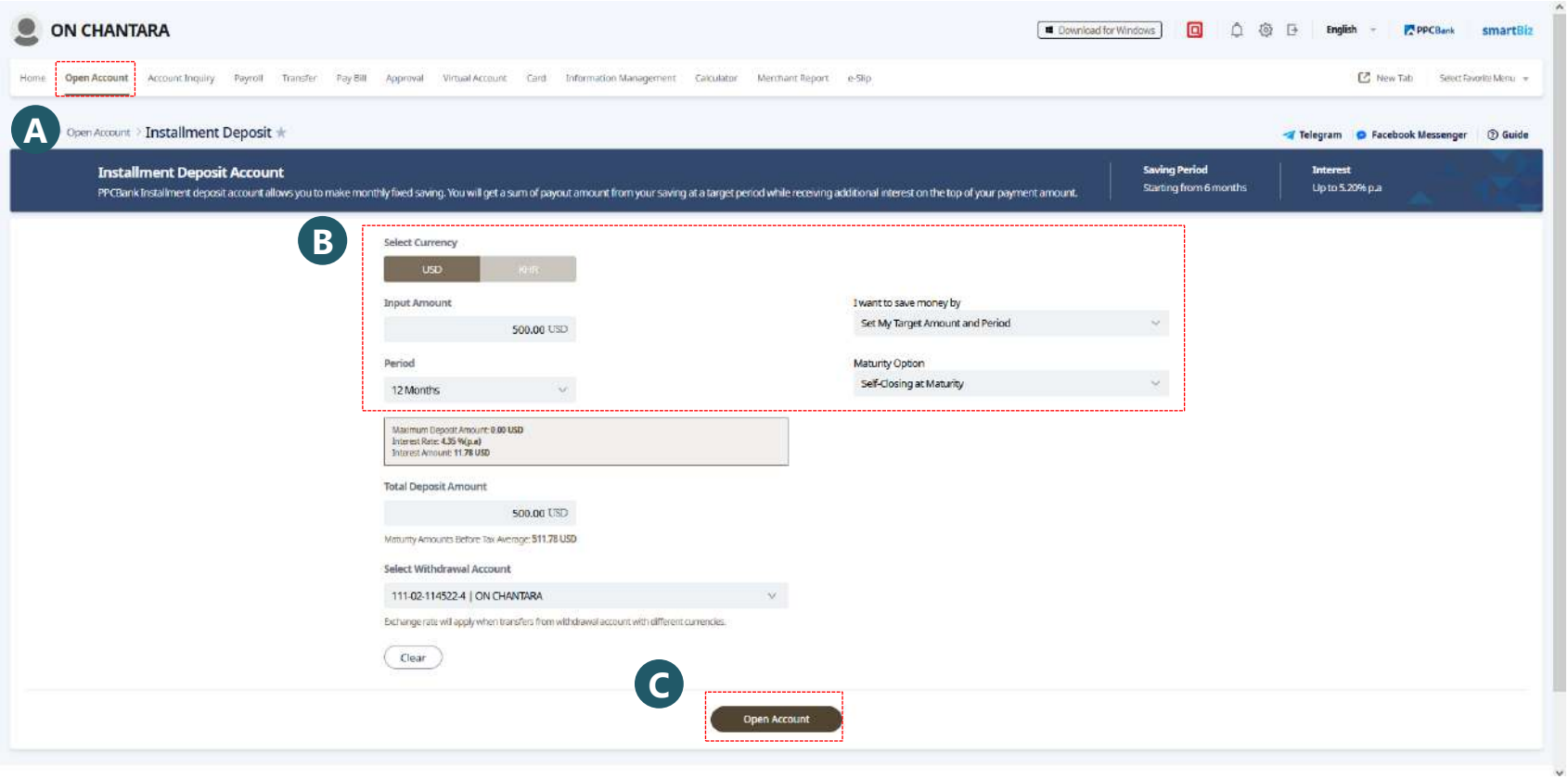
Key Benefits:

- **Full Audit Trail:** Ensures complete transparency and simplifies the reconciliation process.
- **Instant Control:** Gives the Master user the ability to approve spending instantly.
- **Paperless Reporting:** Eliminates paper receipts by managing them digitally within the system.

ACCOUNT OPENING

Account Opening

I. Installment Deposit Opening

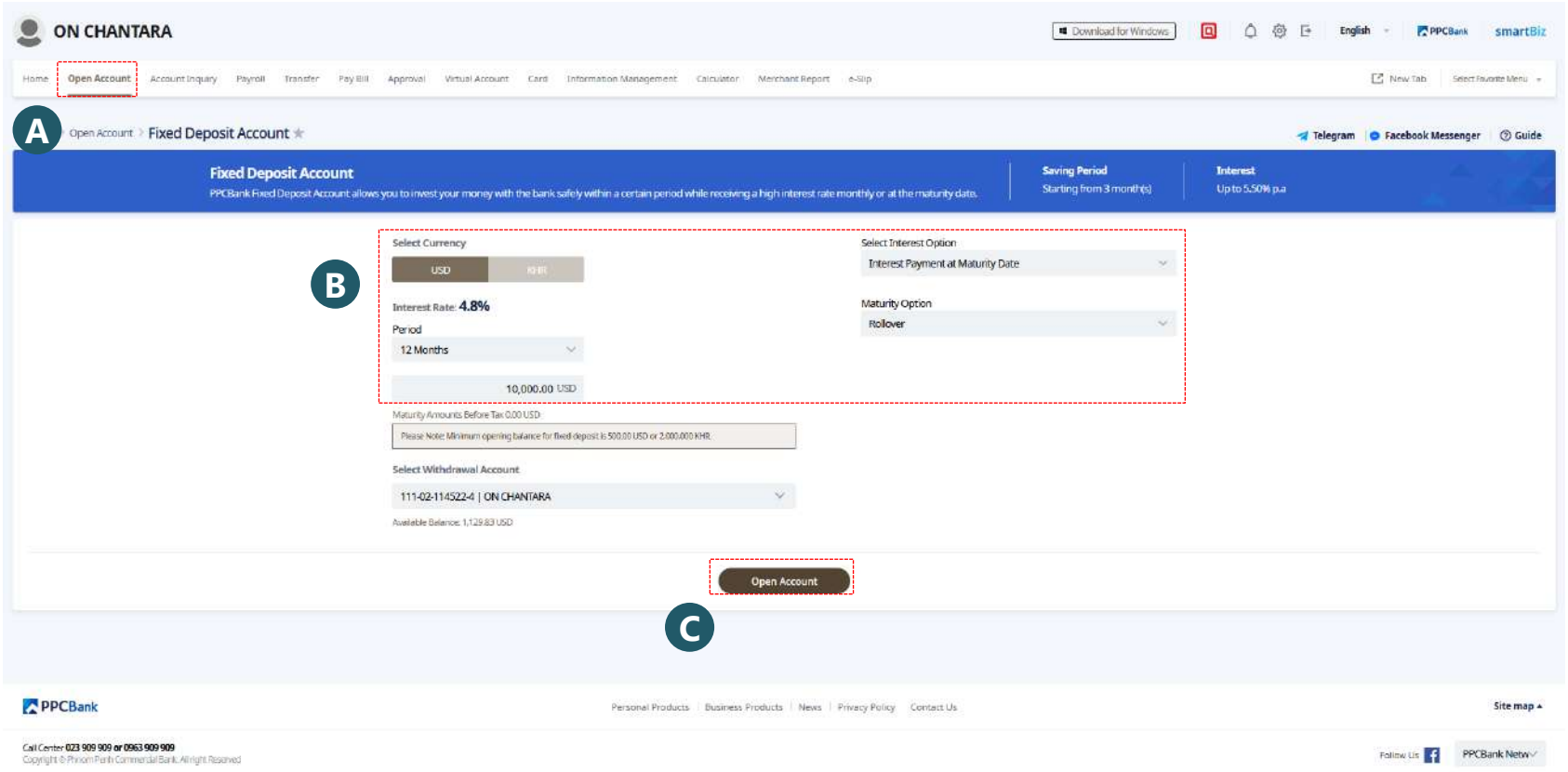


How to Open Installment Deposit on smartBiz:

A. Go to **Open Account** on the main manu bar.
B. Choose **Installment Deposit Account**.
C. Select Options and details of amount with period.
D. Click **Open Account** and Click **Confirm.**

Account Opening

I. Fixed Deposit Opening



How to Open Installment Deposit on smartBiz:

A. Go to **Open Account** on the main manu bar.

B. Choose **Fixed Deposit Account**.

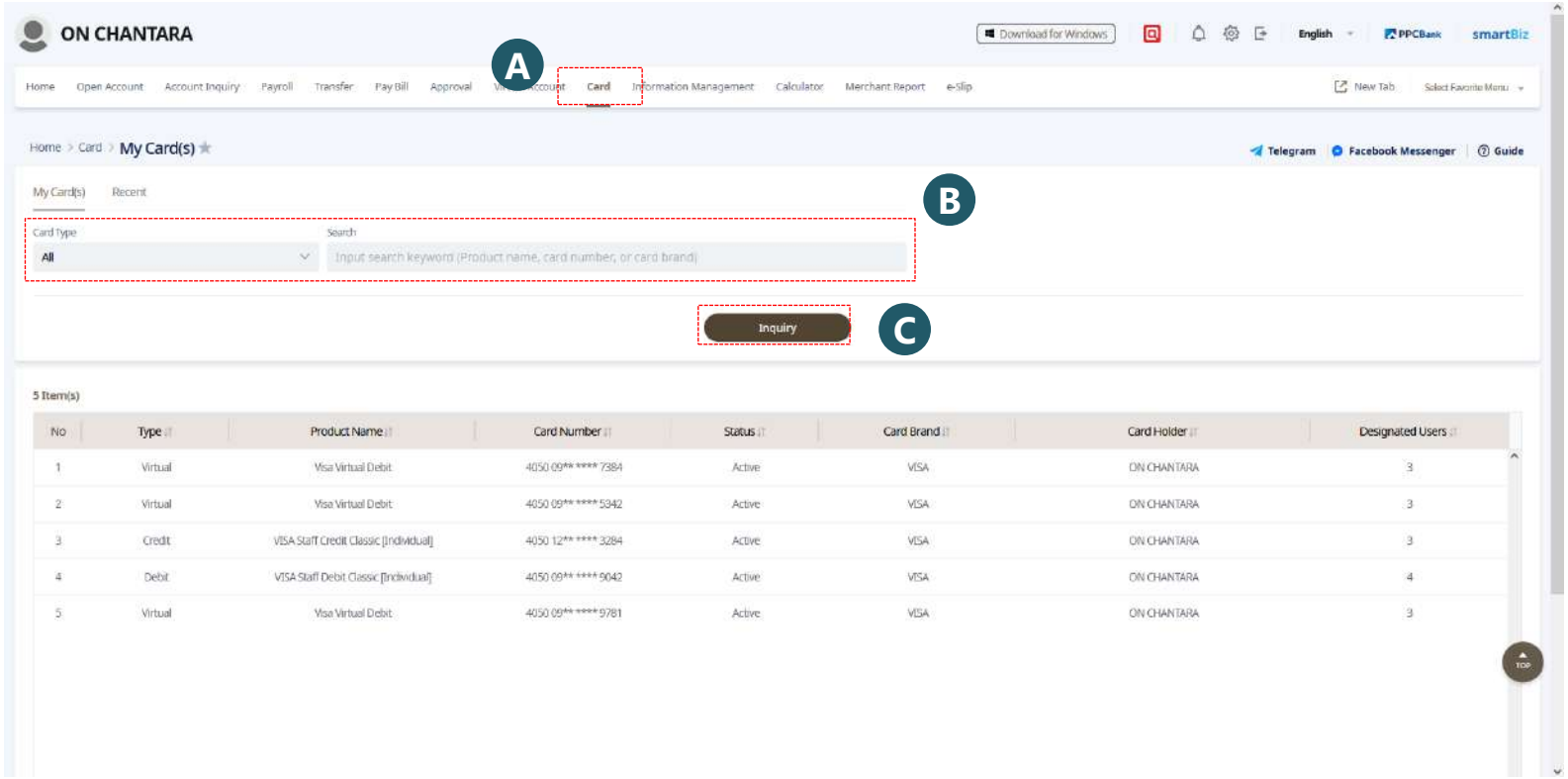
C. Select Options and details of amount with period.

D. Click **Open Account** and Click **Confirm.**

CARD INFORMATION MANAGEMENT

Card Information Management

I. My Card(s)

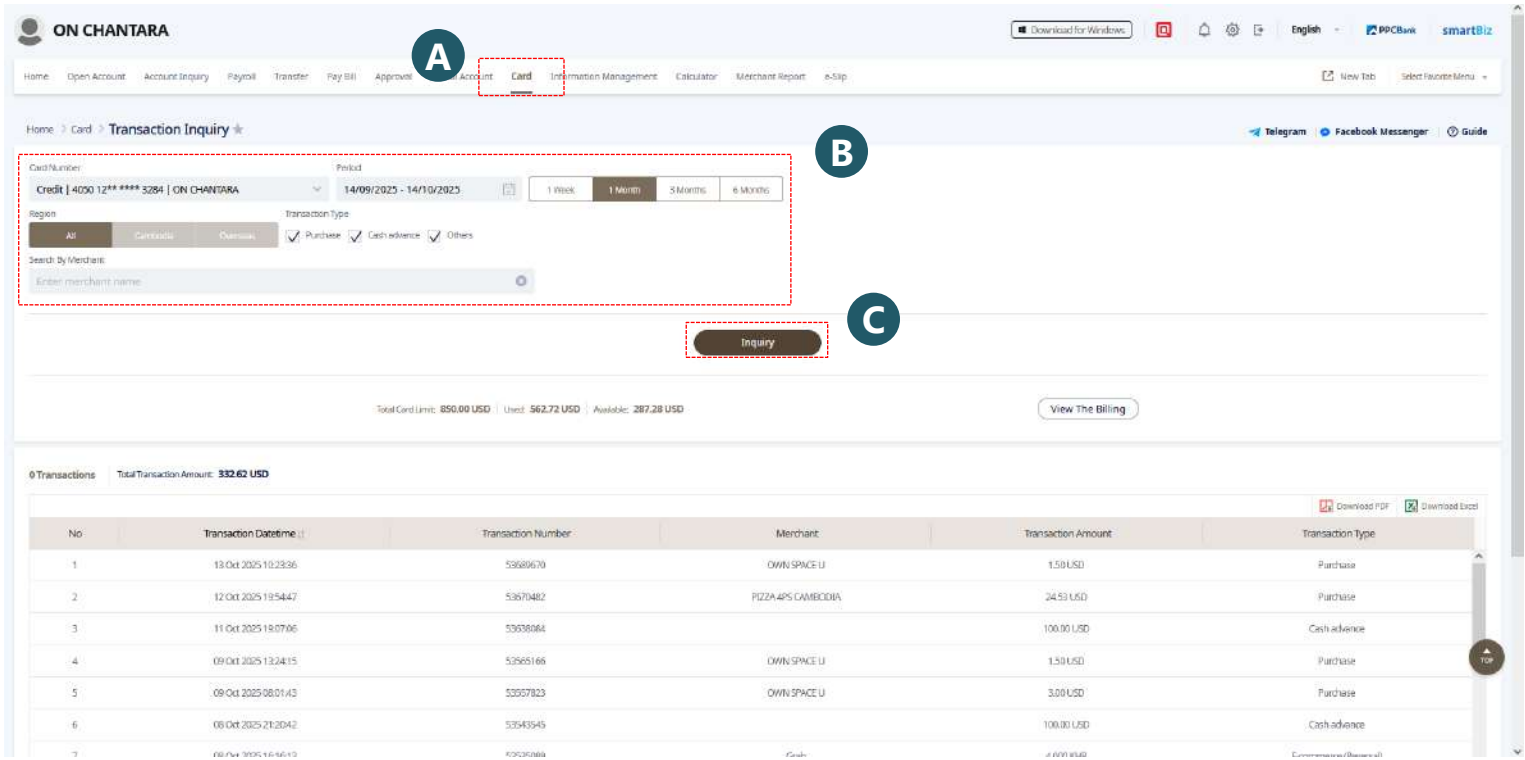


How to view the cards that you have:

A. Go to **Card**, and select **My Card(s)**
B. Select **Card Type**, or Input keyword (Product name, card number, or card brand)
C. Click **Inquiry**

Card Information Management

II. Card Transaction History



How to view Card transaction inquiry:

A. Go to "**Card**", and select **Transaction Inquiry**

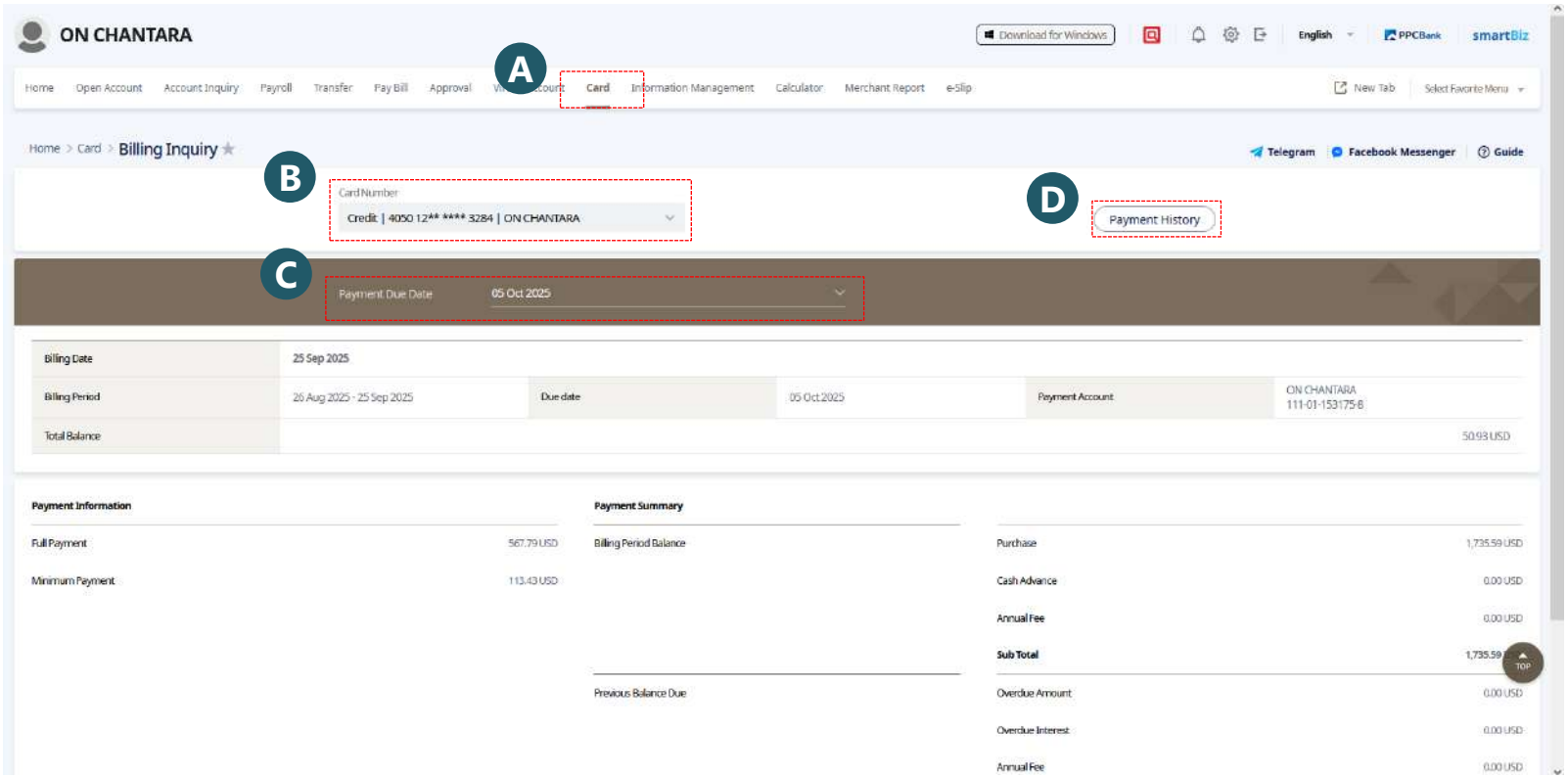
B. Select **Card Number** and **Period**

C. Select **Region** and **Transaction Type**

D. Click **Inquiry**

Card Information Management

III. Bill Statement Details



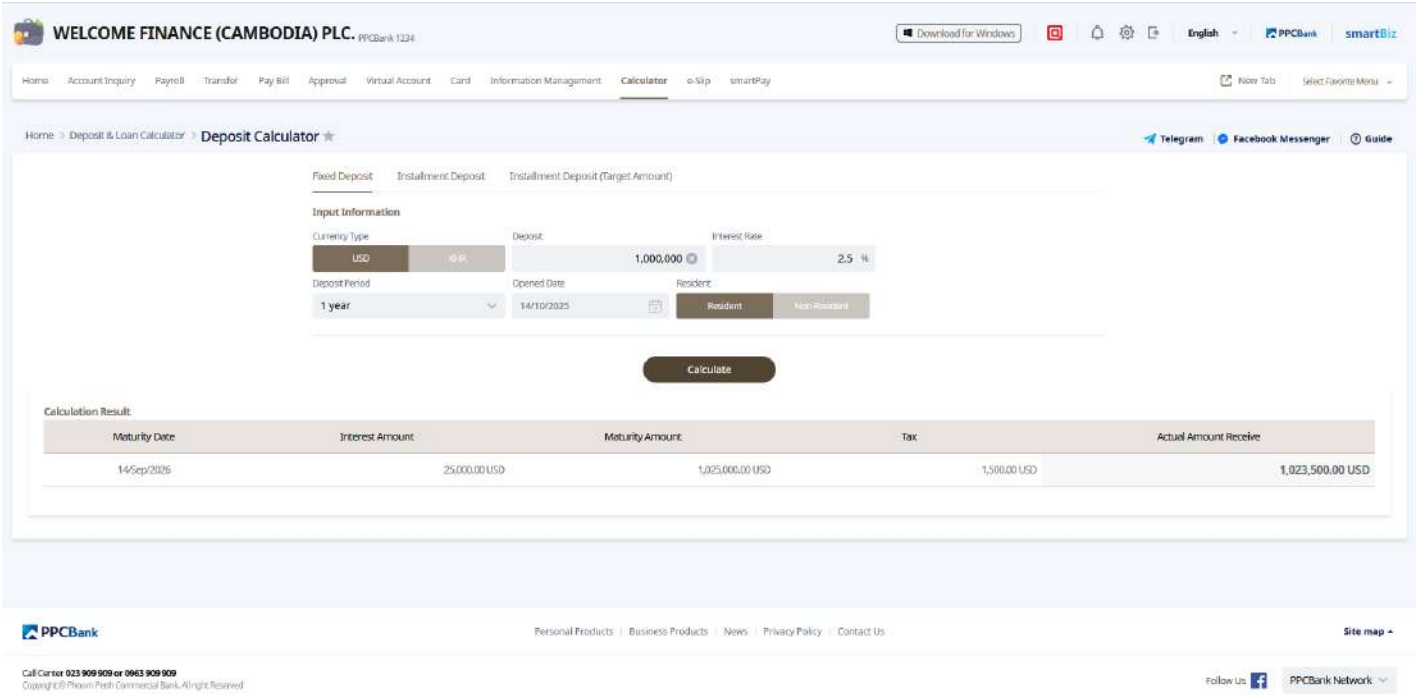
How to View Card Billing History:

A. Go to **Card** and select **Billing History**.
B. Choose your **Card Number**.
C. Select a **Payment Due Date** to view the transaction summary.
D. Click **Payment History** to see more detailed payment information.

CALCULATOR

Calculator

I. Deposit Calculator



To Calculate Deposit amount, step bellow to follow:

A. Go to **Calculator** Select **Deposit Calculator**

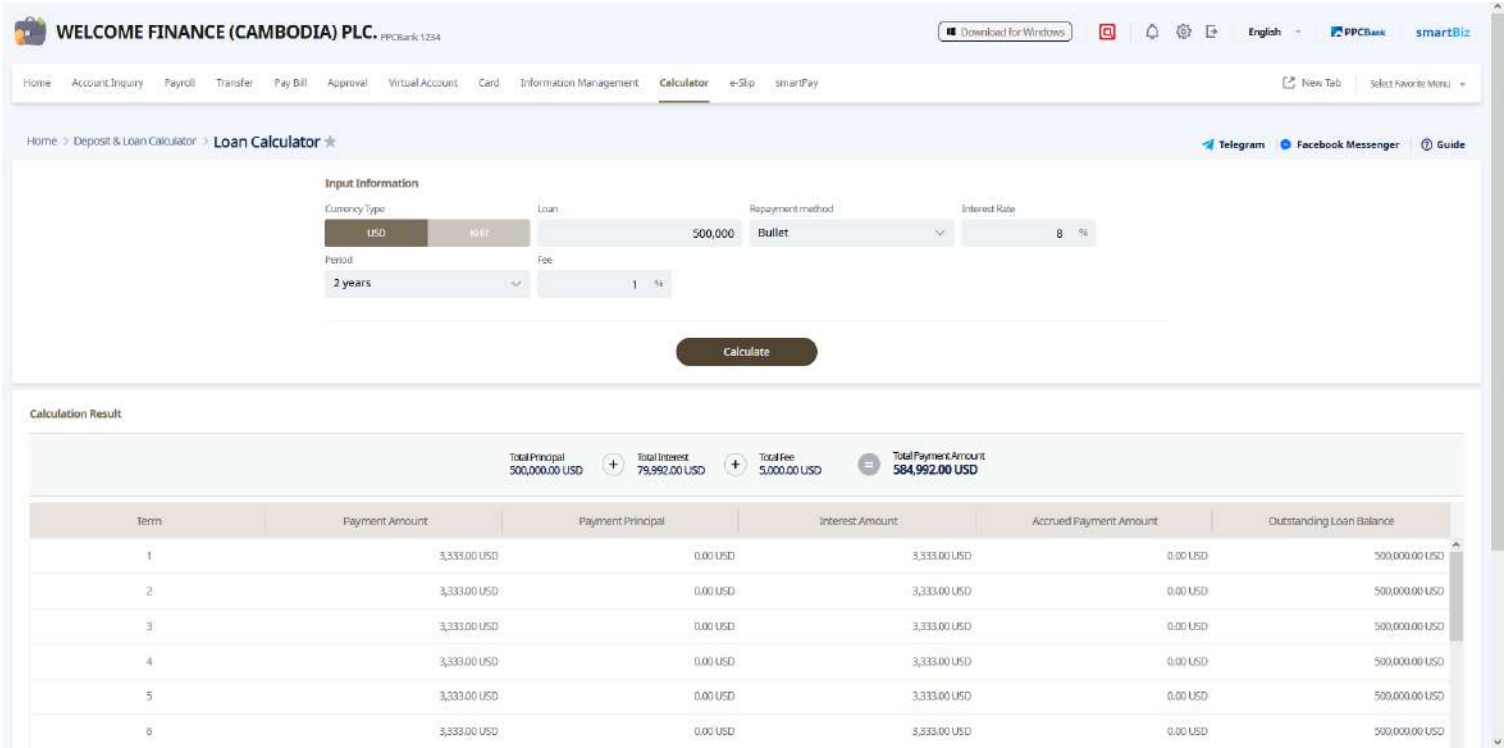
B. Choose the deposit account type (Fixed Deposit, Installment Deposit…)

C. Input Information such as Currency Type (USD or KHR), Deposit amount, Interest Rate, Deposit Period, Open Date, and Resident Type.

D. Click **Calculate**

Calculator

II. Loan Calculator



To Calculate Deposit amount, step bellow to follow:

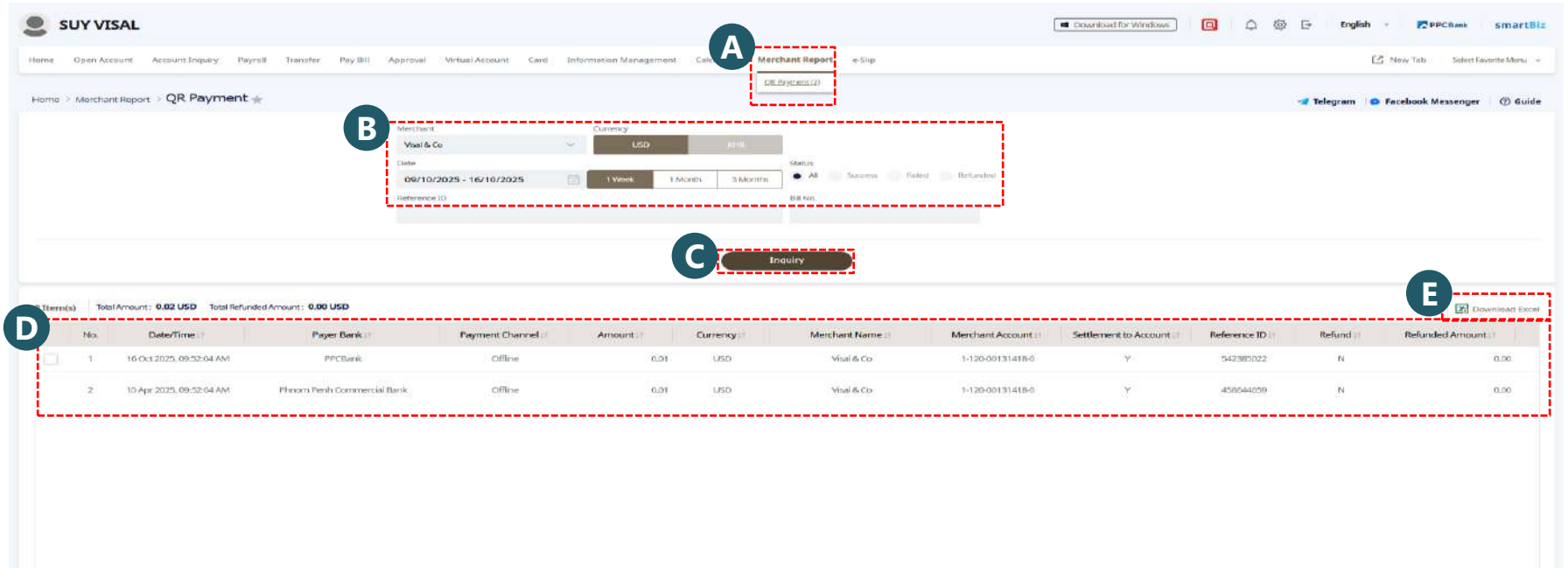
1. Go to **Calculator** Select **Loan Calculator**
2. Input Information such as Currency Type (USD or KHR), Loan amount, Interest Rate, Period, Open Date, and Fee.
3. Click **Calculate**

MERCHANT REPORT

Merchant Report

I. QR Payment

The Merchant Report is a feature that allows merchants to view, monitor, and generate reports on their business transactions, especially those received through digital payments like KHQR.



To view the QR Payment transaction, step bellow to follow:

A. Go to **Merchant Report** 👉 Select **QR Payment**

B. Input Information such as Merchant account, Currency Type (USD or KHR), Date, and the Status of transaction that you want to view.

C. Click **Inquiry**

D. After you click Inquiry , It will show the result as D

E. Click **Download Excel** if you want to view in Excel.

Contact us for more information

0963 909 909 / 023 909 909

Main Branch N. 217, Norodom Blvd, Sangkat Tonle Bassac,
Khan Chamkamorn, Phnom Penh

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