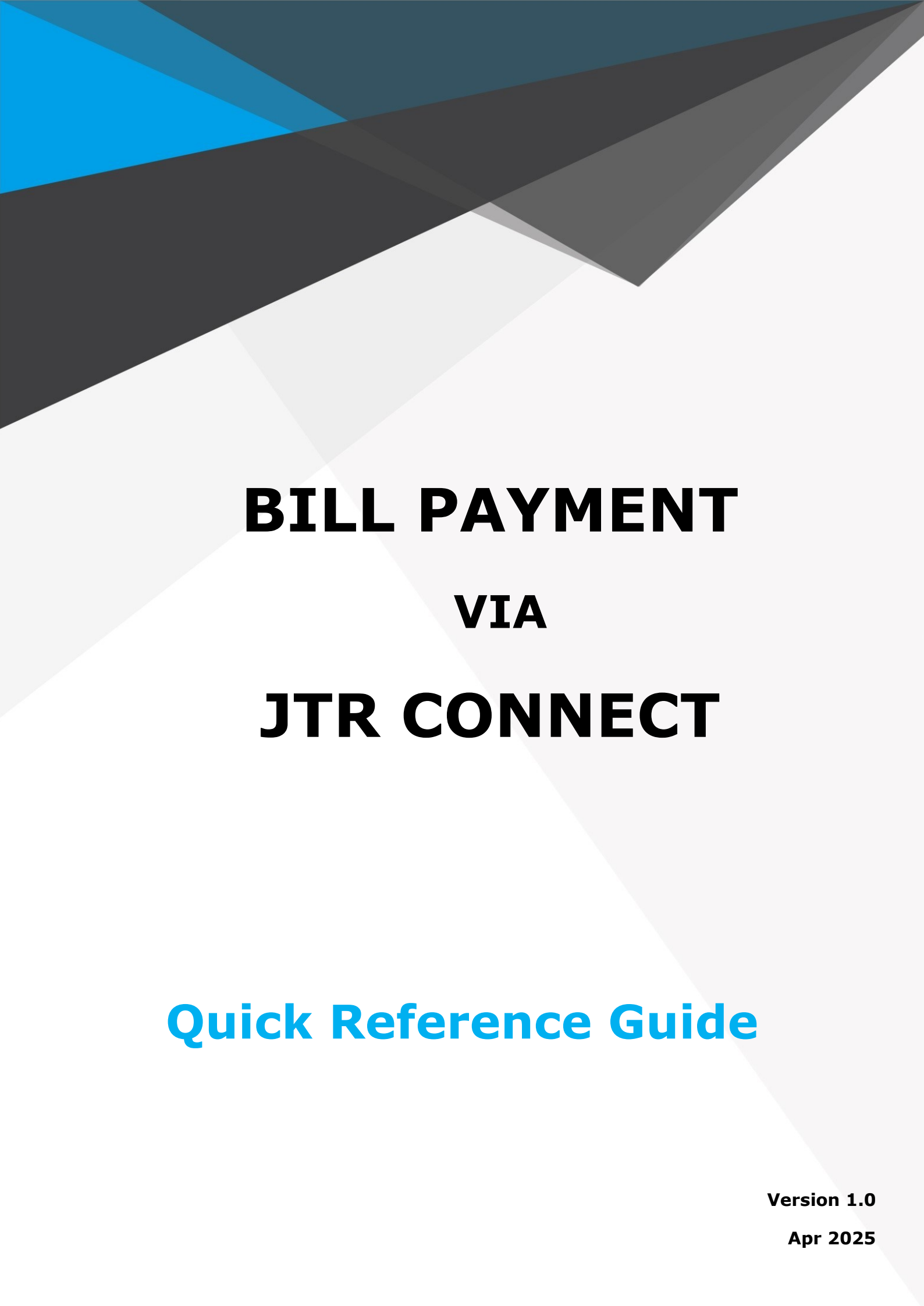




BILL PAYMENT VIA JTR CONNECT

Quick Reference Guide

Version 1.0

Apr 2025

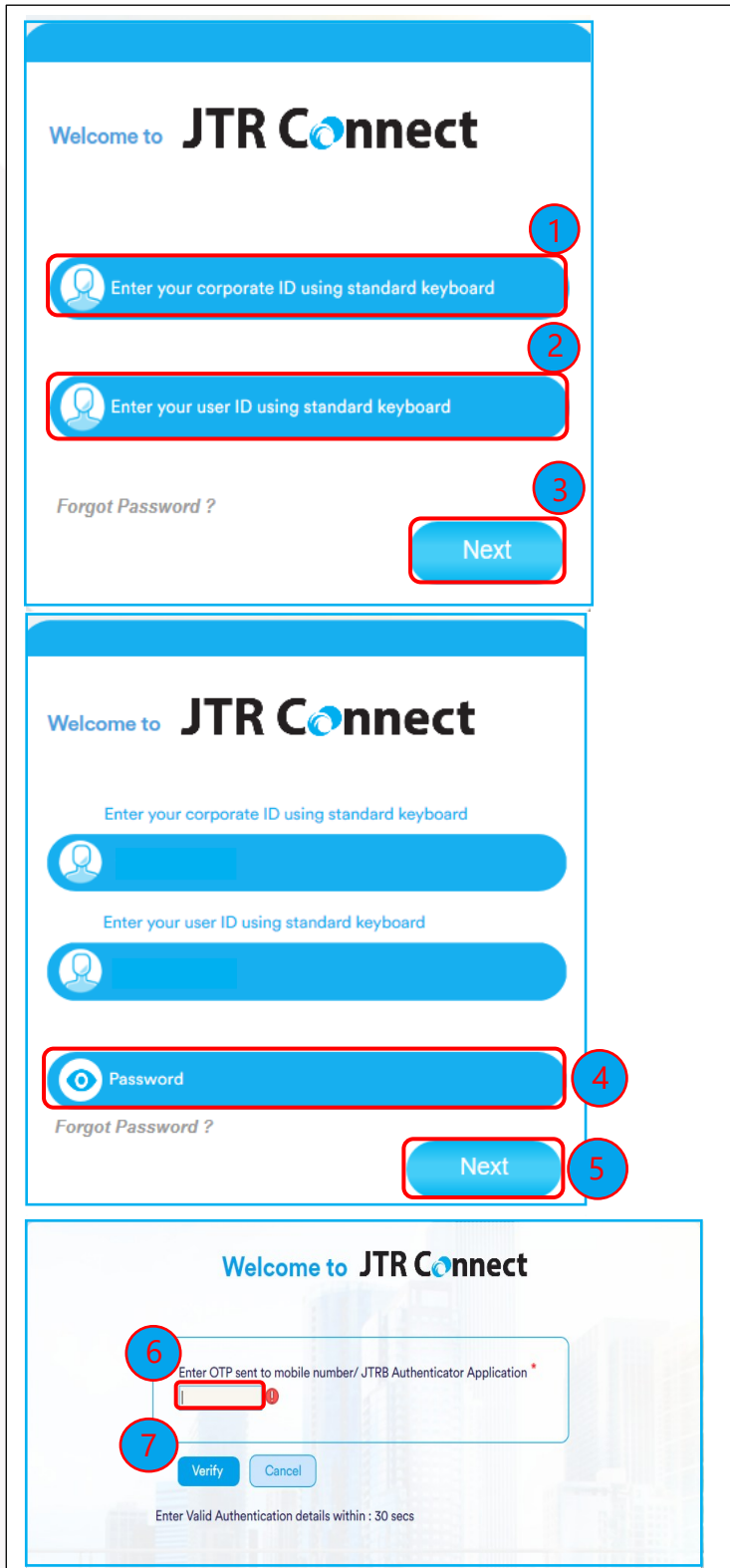
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1. INITIATION

To initiate any of Bill Payments, below are steps to follow:

1.1. Log into JTR Connect



1. Enter your corporate ID using standard keyboard

2. Enter your user ID using standard keyboard

Forgot Password ?

Next

4. Fill in Password

5. Click "Next"

6. Enter OTP that is sent to your mobile number/ JTR Authenticator Application

7. Click "Verify" to proceed further or else click "Cancel" to go back to above screens

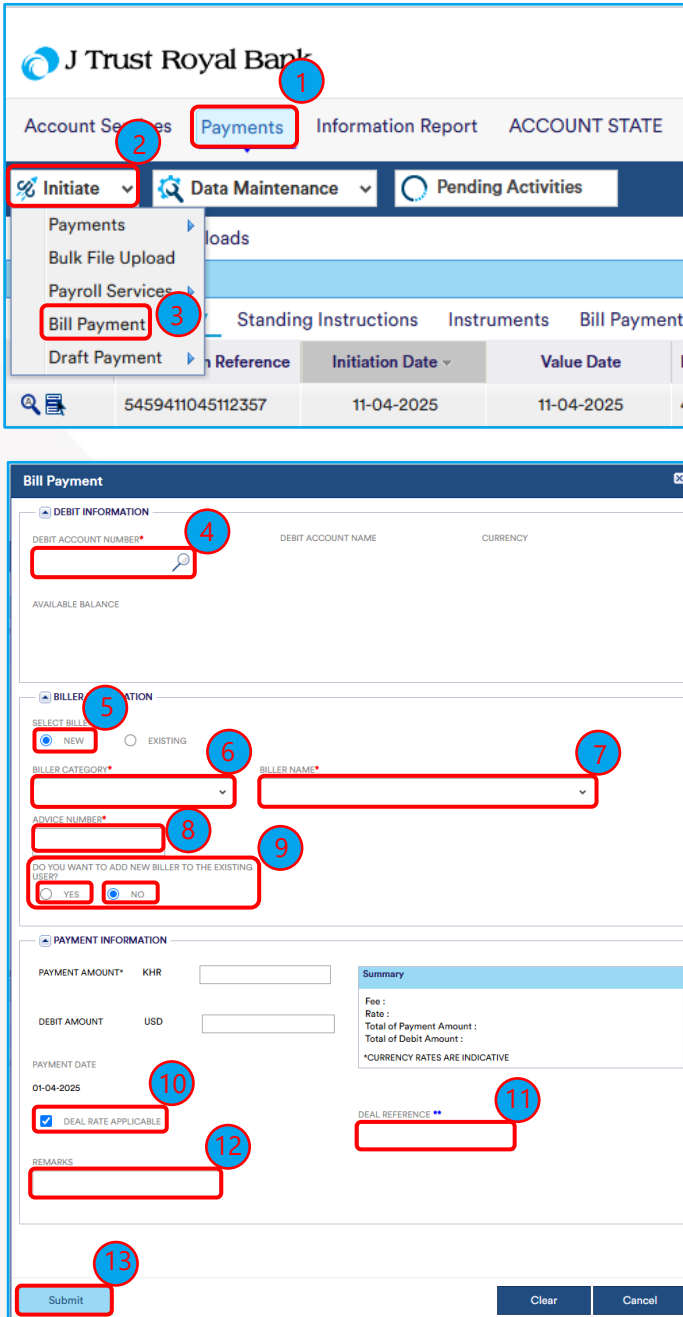
Enter Valid Authentication details within : 30 secs

Log into JTR Connect by this link <https://banking.jtrustroyal.com/> and then another popped up of login screens as below for you to fill in:

1. Enter "Corporate ID"
2. Enter "User ID"
3. Then click "Next"

4. Fill in Password
5. Click "Next"
6. Enter OTP that is sent to your mobile number/ JTR Authenticator Application
7. Click "Verify" to proceed further or else click "Cancel" to go back to above screens

1.2. Real Time Billers (EDC, NSSF, GDCE and Solid Waste)



The screenshot shows the J Trust Royal Bank Bill Payment interface. The top navigation bar includes 'Account Services', 'Payments' (highlighted with a red box and number 1), 'Information Report', and 'ACCOUNT STATE'. Below this, a dropdown menu is open under 'Payments' (highlighted with a red box and number 2), showing options like 'Initiate' (highlighted with a red box and number 3), 'Data Maintenance', and 'Pending Activities'. The 'Initiate' dropdown also shows 'Payments', 'Bulk File Upload', 'Payroll Services', 'Bill Payment' (highlighted with a red box and number 3), and 'Draft Payment'. Below the dropdown, a table shows transaction details with columns 'Reference', 'Initiation Date', and 'Value Date'. The first row shows '5459411045112357', '11-04-2025', and '11-04-2025'.

The 'Bill Payment' form is shown below, with numbered steps 4-13. Step 4 points to the 'DEBIT ACCOUNT NUMBER*' field. Step 5 points to the 'SELECT BILLER' section, which has 'NEW' and 'EXISTING' radio buttons. Step 6 points to the 'BILLER CATEGORY*' dropdown. Step 7 points to the 'BILLER NAME*' dropdown. Step 8 points to the 'ADVISE NUMBER*' field. Step 9 points to the 'DO YOU WANT TO ADD NEW BILLER TO THE EXISTING USER?' section, which has 'YES' and 'NO' radio buttons. Step 10 points to the 'DEAL RATE APPLICABLE' checkbox. Step 11 points to the 'DEAL REFERENCE**' field. Step 12 points to the 'REMARKS' field. Step 13 points to the 'Submit' button. The form also includes a 'SUMMARY' section with fields for 'PAYMENT AMOUNT*' (KHR), 'DEBIT AMOUNT' (USD), 'PAYMENT DATE' (01-04-2025), and a 'Summary' box with 'Fee:', 'Rate:', 'Total of Payment Amount:', and 'Total of Debit Amount:'. A note at the bottom states '*CURRENCY RATES ARE INDICATIVE'.

1. Click on "Payment"
2. Click on "Initiate"
3. Click on "Bill Payment"
4. Input "Debit Account Number" or click search "
5. Click "New"
6. Select "Biller Category" to choose your biller types.
 - Utilities
 - Public Service
7. Select "Biller Name"
 - Electricite Du Cambodge (EDC)
 - National Social Security Fund (NSSF)
 - Enterprise for Managing Municipal Solid Waste in Phnom Penh
 - General Department of Customs and Excise of Cambodia (GDCE)
8. Input Customer ID or VAT Number or Invoice Number or Advice Number or Enterprise ID
9. Click "Yes" if you want to add new bill payment to existing biller or else click "No" then move to next step
10. Tick on "Deal Rate Applicable" box if you wish to apply special rate
11. Input Deal Reference (Note for deal rate enquiry, please call +855 23 999 910 or email to KH-MarketsAllStaff@jtrustroyal.com)
12. Input remarks (If applicable)
13. Click "Submit"

Review and Confirmation - General Department of Customs and Excise

INITIATED DATE
01-04-2025 13:42:23

INITIATED BY
Saroeunt reth

DEBIT INFORMATION

DEBIT ACCOUNT NUMBER
4828281

DEBIT ACCOUNT NAME
XXXXXXXXXXXX

CURRENCY
USD

AVAILABLE BALANCE
53,285.63 USD at 01-04-2025 13:42:23

BANK NAME
J TRUST ROYAL BANK

BILLER INFORMATION

BILLER CATEGORY
Public Service

BILLER NAME
General Department of Customs and Excise

ADVISE NUMBER
250211293736

DO YOU WANT TO ADD NEW BILLER TO THE EXISTING USER?
No

PAYMENT INFORMATION

PAYMENT AMOUNT* KHR 135,000

DEBIT AMOUNT USD 32.79

PAYMENT DATE
01-04-2025

DEAL RATE APPLICABLE
Yes

DEAL REFERENCE
20231002932

REMARKS
UIUX24

Summary

Fee : USD 0
Rate : USD 1 = KHR 4,117
Total of Payment Amount : KHR 135,000
Total of Debit Amount : USD 32.79
*CURRENCY RATES ARE INDICATIVE

Confirm

Back

Cancel

14. Click "Confirm"

15. Click "Close"

Transaction Summary

TRANSACTION REQUEST INFORMATION

TRANSACTION REF NO 5456101045134223

DATE/TIME 01-04-2025 13:43:17

CONSUMER ID 250211293736

TOTAL OF PAYMENT AMOUNT KHR 135,000

TOTAL OF DEBIT AMOUNT USD 32.79

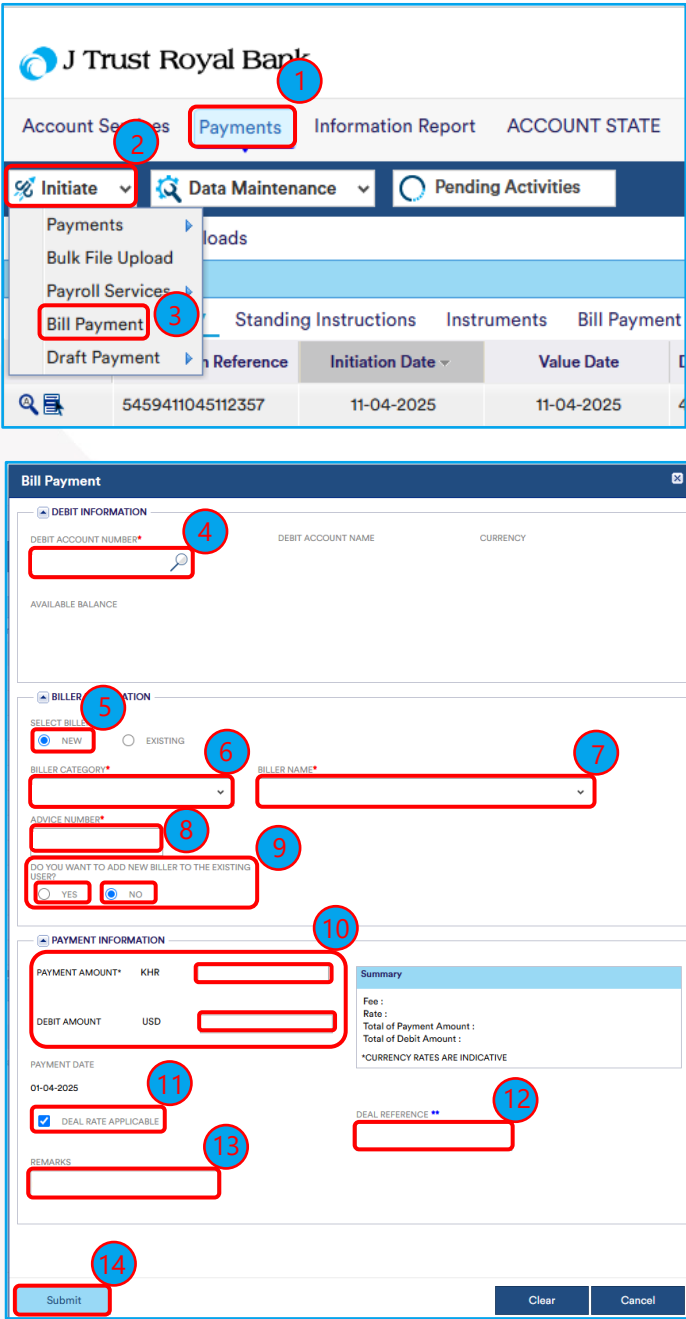
STATUS Ready for Authorization

BILLER NAME General Department of Customs and Excise

REMARKS UIUX24

Close

1.3. Offline Biller (GDT and PPWSA)



The screenshot shows the J Trust Royal Bank online banking interface. The top navigation bar includes 'Account Services', 'Payments', 'Information Report', and 'ACCOUNT STATE'. The 'Payments' section is expanded, showing options like 'Initiate', 'Data Maintenance', and 'Pending Activities'. The 'Initiate' option is selected, leading to the 'Bill Payment' form.

The 'Bill Payment' form is divided into three main sections:

- DEBIT INFORMATION:** Includes fields for 'DEBIT ACCOUNT NUMBER*' (4), 'DEBIT ACCOUNT NAME', and 'CURRENCY'. There is also an 'AVAILABLE BALANCE' field.
- BILLER INFORMATION:** Includes a 'SELECT BILLER' section with 'NEW' and 'EXISTING' radio buttons (5). Below this are fields for 'BILLER CATEGORY*' (6), 'BILLER NAME*' (7), 'ADVANCE NUMBER*' (8), and a 'DO YOU WANT TO ADD NEW BILLER TO THE EXISTING USER?' section with 'YES' and 'NO' radio buttons (9).
- PAYMENT INFORMATION:** Includes fields for 'PAYMENT AMOUNT*' (10), 'DEBIT AMOUNT', 'PAYMENT DATE' (11), and a 'DEAL RATE APPLICABLE' checkbox (11). There is also a 'DEAL REFERENCE' field (12) and a 'REMARKS' field (13).

At the bottom of the form, there is a 'Submit' button (14), a 'Clear' button, and a 'Cancel' button.

1. Click on "Payment"
2. Click on "Initiate"
3. Click on "Bill Payment"
4. Input "Debit Account Number" or click search "
5. Click "New"
6. Select "Biller Category" to choose your biller types
 - General Department of Taxation or
 - Utilities (PPWSA)
7. Select "Biller Name"
 - Select type of TAX payment or
 - Phnom Penh Water Supply Authority (PPWSA)
8. Input VAT Number or Invoice Number
9. Click "Yes" if you want to add new bill payment to existing biller or else click "No" then move to next step
10. Enter either "Payment Amount" or "Debit Amount"
11. Tick on "Deal Rate Applicable" box if you wish to apply special rate
12. Input Deal Reference (Note for deal rate enquiry, please call +855 23 999 910 or email to KH-MarketsAllStaff@jtrustroyal.com)
13. Input remarks (If applicable)
14. Click "Submit"

Review and Confirmation - GDT LARGE TAXPAYER ALL KIND OF TAXES 3771301

DEBIT ADVISE

TRANSACTION REFERENCE NUMBER
5452425045105323

TRANSACTION STATUS
Pending Confirmation

INITIATED DATE
25-04-2025 10:53:24

INITIATED BY
Sophearum Rum

DEBIT INFORMATION

DEBIT ACCOUNT NUMBER
416516

DEBIT ACCOUNT NAME
XXXXXXXXXXXX

CURRENCY
USD

AVAILABLE BALANCE
715,173.66 USD at 25-04-2025 10:53:24

BANK NAME
J TRUST ROYAL BANK

BILLER INFORMATION

BILLER CATEGORY
General Department of Taxation

BILLER NAME
GDT LARGE TAXPAYER ALL KIND OF TAXES 3771301

CONSUMER/VAT NUMBER
1234567

DO YOU WANT TO ADD NEW BILLER TO THE EXISTING USER?
No

PAYMENT INFORMATION

PAYMENT AMOUNT* KHR 10,000

DEBIT AMOUNT USD 2.39

PAYMENT DATE
25-04-2025

DEAL RATE APPLICABLE
--

REMARKS
Test

Summary

Fee : USD 0
Rate : USD 1 = KHR 4,180
Total of Payment Amount : KHR 10,000
Total of Debit Amount : USD 2.39
*CURRENCY RATES ARE INDICATIVE

DEAL REFERENCE
--

Confirm

Back

Cancel

15. Click "Confirm"
16. Click "Close"

Transaction Summary

TRANSACTION REQUEST INFORMATION

TRANSACTION REF NO
5452425045105323

DATE/TIME
25-04-2025 10:56:09

CONSUMER/VAT NUMBER
1234567

TOTAL OF PAYMENT AMOUNT
KHR 10,000

TOTAL OF DEBIT AMOUNT
USD 2.39

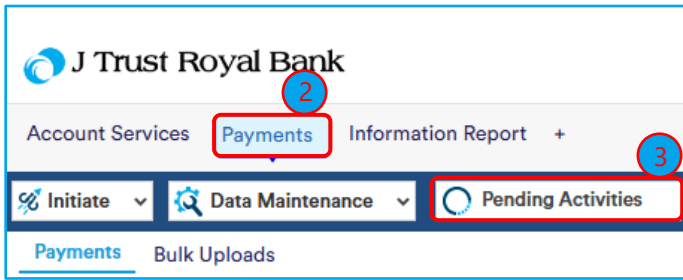
STATUS
Ready for Authorization

BILLER NAME
GDT LARGE TAXPAYER ALL KIND OF TAXES 3771301

REMARKS
Test

Close

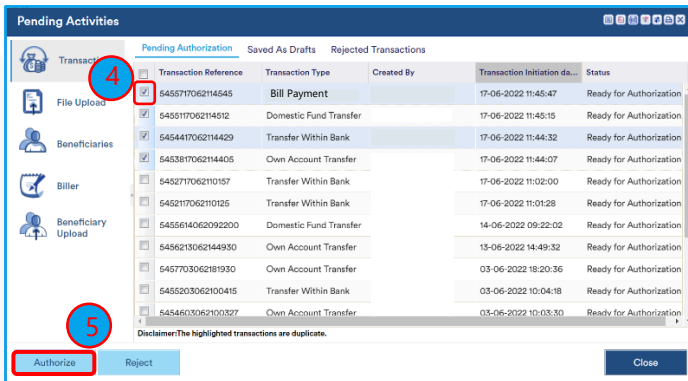
2. AUTHORIZATION



Account Services **Payments** Information Report +

Initiate Data Maintenance **Pending Activities**

Payments Bulk Uploads

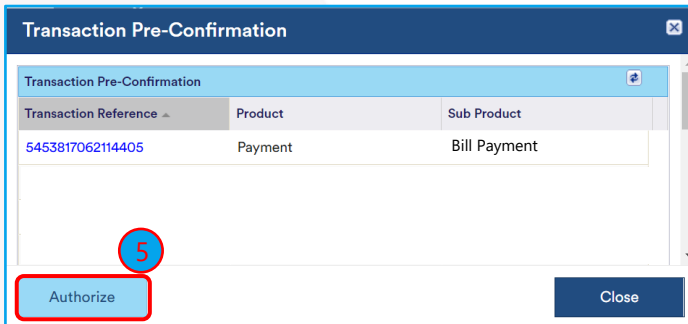


Pending Activities

Transaction Reference	Transaction Type	Created By	Transaction Initiation da...	Status
5455717062114545	Bill Payment		17-06-2022 11:45:47	Ready for Authorization
545517062114512	Domestic Fund Transfer		17-06-2022 11:45:15	Ready for Authorization
5454417062114429	Transfer Within Bank		17-06-2022 11:44:32	Ready for Authorization
5453817062114405	Own Account Transfer		17-06-2022 11:44:07	Ready for Authorization
5452717062110157	Transfer Within Bank		17-06-2022 11:02:00	Ready for Authorization
545217062101025	Transfer Within Bank		17-06-2022 11:01:28	Ready for Authorization
5455614062092200	Domestic Fund Transfer		14-06-2022 09:22:02	Ready for Authorization
5456213062144930	Own Account Transfer		13-06-2022 14:49:32	Ready for Authorization
5457703062181930	Own Account Transfer		03-06-2022 18:20:36	Ready for Authorization
5455203062100415	Transfer Within Bank		03-06-2022 10:04:18	Ready for Authorization
5454603062100327	Own Account Transfer		03-06-2022 10:03:30	Ready for Authorization

Disclaimer: The highlighted transactions are duplicate.

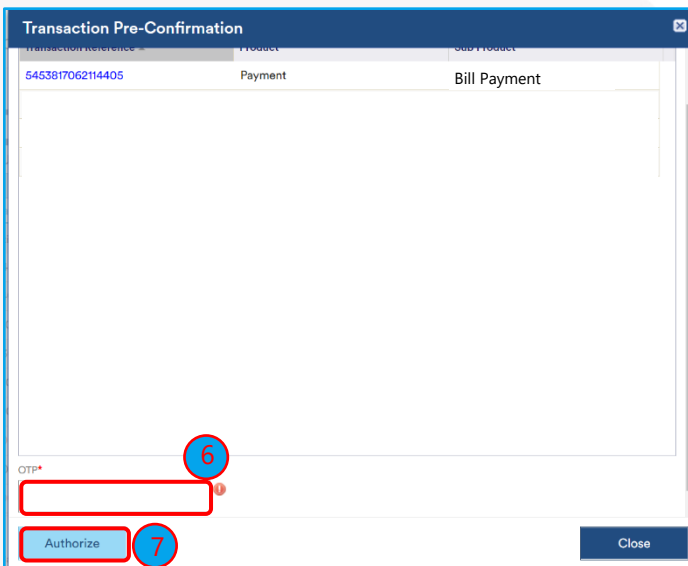
Authorize Reject Close



Transaction Pre-Confirmation

Transaction Reference	Product	Sub Product
5453817062114405	Payment	Bill Payment

Authorize Close



Transaction Pre-Confirmation

Transaction Reference	Product	Sub Product
5453817062114405	Payment	Bill Payment

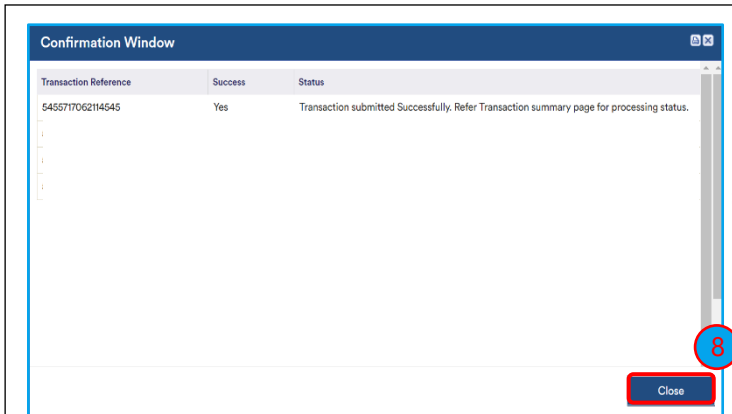
OTP*

Authorize Close

To authorize any of bill payments below steps to follow:

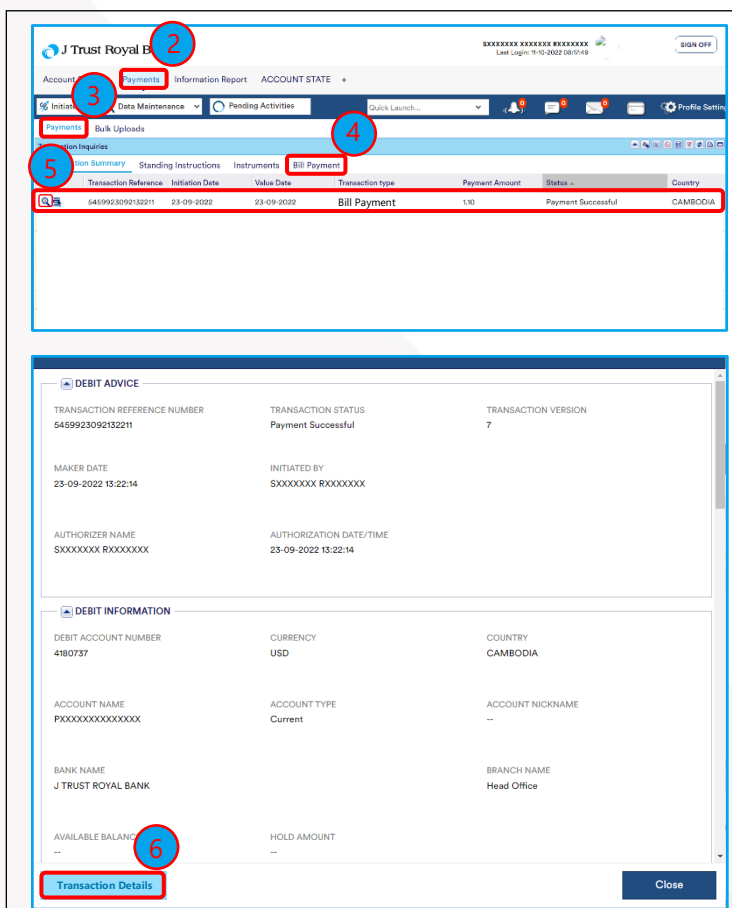
1. Log into JTR Connect by following steps #1.1 (Page 3)
2. Click "Payments"
3. Click "Pending Activities"
4. Tick in any boxes of transaction(s) "☐" that you need to authorize
5. Click "Authorize"

6. Input OTP that is sent to your mobile number/ JTRB Authenticator Application
7. Click "Authorize"



8. Click "Close"

3. TRANSACTION SUMMARY



To check the transaction history or print advice of Bill Payment below steps to follow:

1. Log into JTR Connect by following steps #1.1 (Page 3)
2. Click "Payments"
3. Click "Payments"
4. Click "Bill Payment"
5. Double click any transaction or click "🔍"
6. Click "Transaction Details" to print the advice as PDF or click "Close" back to transaction summary screen

Should you have any clarification or further assistance, please contact us (+855) 23 999 255 during office hour or e-mail us at BusinessService@jtrustroyal.com.

Working hour: Monday - Friday (8:00am - 5:00pm), except Weekend & Public Holiday.