

BILL PAYMENT
VIA
JTR CONNECT

Quick Reference Guide

Version 1.1

Feb 2026

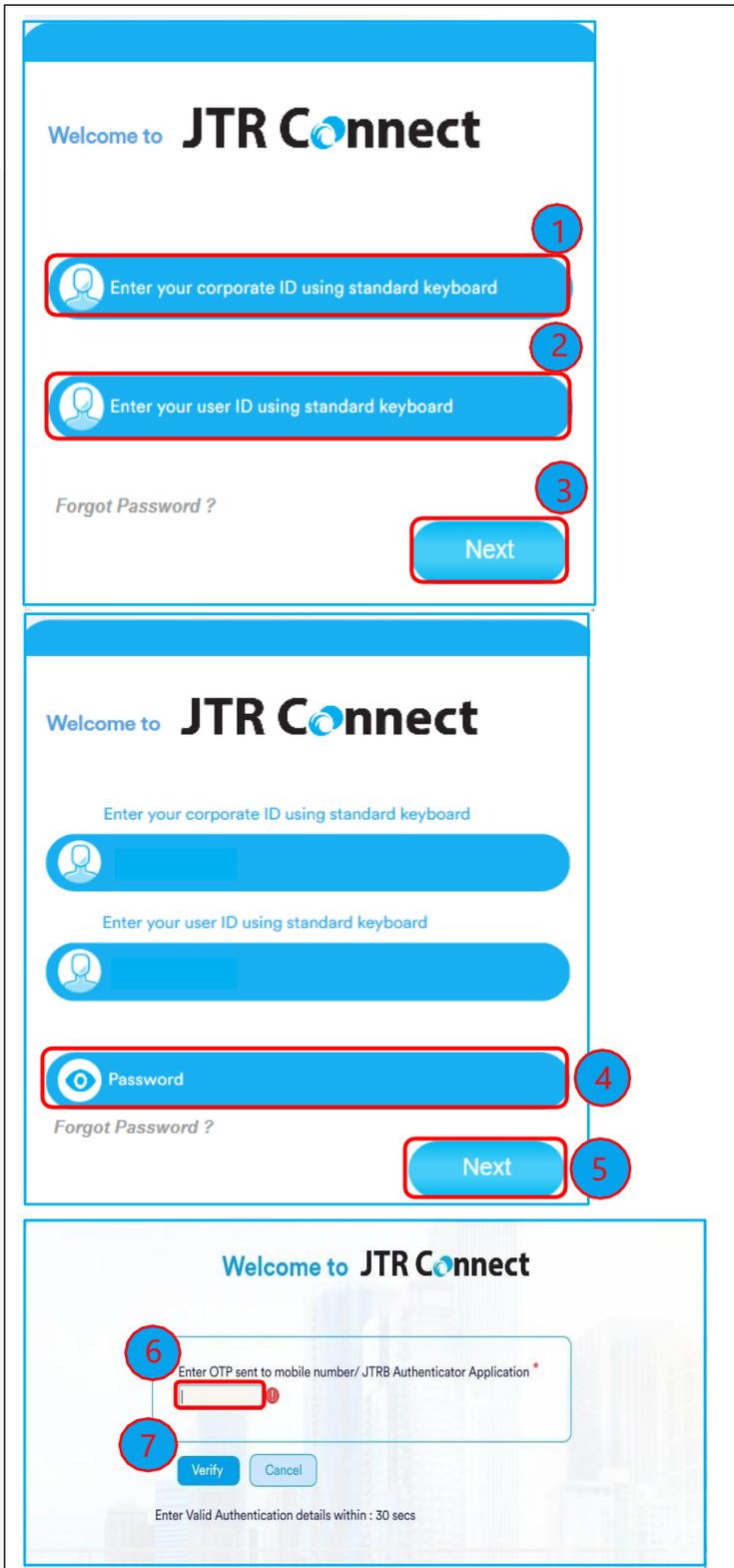
TABLE OF CONTENT

1. Initiation	3
1.1. Log into JTR Connect.....	3
1.2. Real Time Billers (EDC, NSSF, GDCE, Solid Waste, and PPWSA)	4
1.3. Offline Biller (GDT)	6
2. Authorization.....	8
3. Transaction Summary.....	9

1. INITIATION

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

1.1. Log into JTR Connect



The first screenshot shows the 'Welcome to JTR Connect' screen. It has two input fields: 'Enter your corporate ID using standard keyboard' (callout 1) and 'Enter your user ID using standard keyboard' (callout 2). There is a 'Forgot Password?' link (callout 3) and a 'Next' button (callout 3).

The second screenshot shows the same screen but with the 'Password' field (callout 4) and the 'Next' button (callout 5) highlighted.

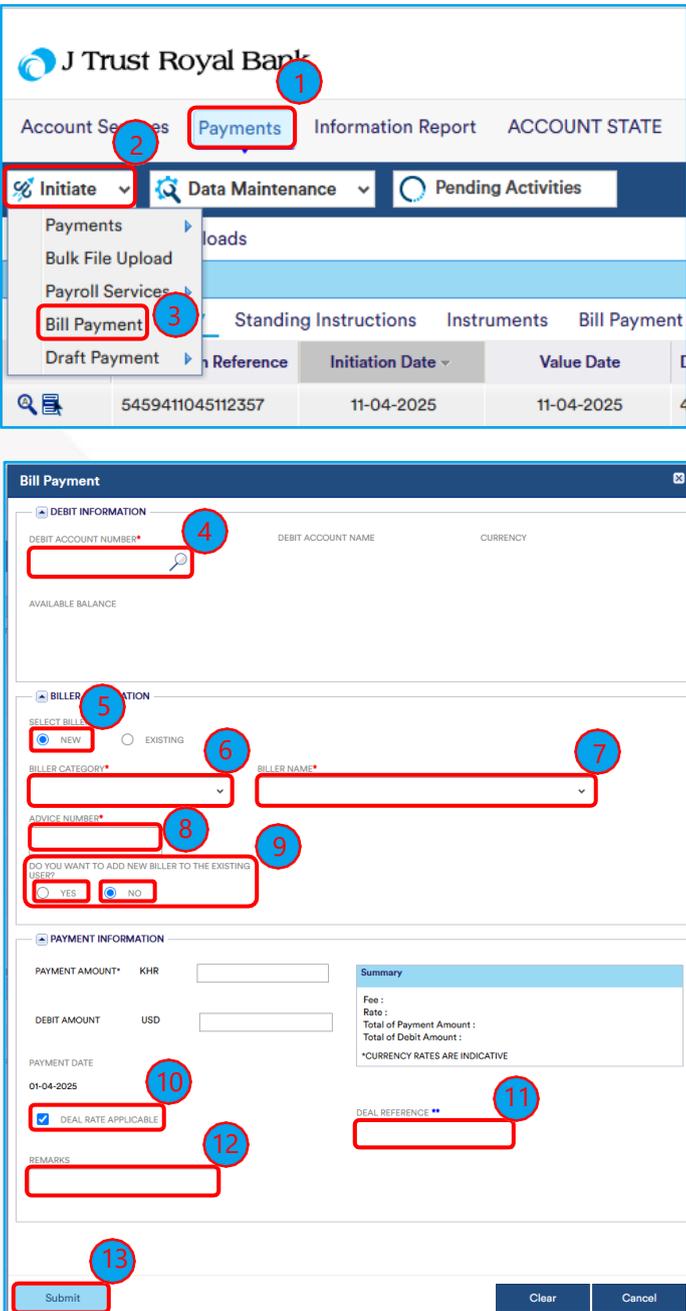
The third screenshot shows the 'Verify' step. It has an input field for 'Enter OTP sent to mobile number/ JTRB Authenticator Application' (callout 6) and 'Verify' (callout 7) and 'Cancel' buttons. A timer at the bottom says 'Enter Valid Authentication details within : 30 secs'.

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, Solid Waste, PPWSA)



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

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

- DEBIT INFORMATION:** Includes fields for DEBIT ACCOUNT NUMBER* (highlighted with a red box and number 4), DEBIT ACCOUNT NAME, and CURRENCY. There is also an AVAILABLE BALANCE field.
- BILLER INFORMATION:** Includes a 'SELECT BILLER' section with 'NEW' (selected) and 'EXISTING' radio buttons (highlighted with a red box and number 5). Below this are fields for BILLER CATEGORY* (highlighted with a red box and number 6) and BILLER NAME* (highlighted with a red box and number 7). There is also an ADVICE NUMBER* field (highlighted with a red box and number 8) and a section for 'DO YOU WANT TO ADD NEW BILLER TO THE EXISTING USER?' with 'YES' and 'NO' radio buttons (highlighted with a red box and number 9).
- PAYMENT INFORMATION:** Includes fields for PAYMENT AMOUNT* (KHR), DEBIT AMOUNT (USD), and PAYMENT DATE (01-04-2025). There is a 'DEAL RATE APPLICABLE' checkbox (highlighted with a red box and number 10) and a 'DEAL REFERENCE**' field (highlighted with a red box and number 11). There is also a 'REMARKS' field (highlighted with a red box and number 12) and a 'Submit' button (highlighted with a red box and number 13).

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)
 - Phnom Penh Water Supply Authority (PPWSA)
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: SXXXXXXXXXXXXXXXXX
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

ADVICE NUMBER: 250211293736

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

PAYMENT INFORMATION

PAYMENT AMOUNT*	KHR	135,000	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
DEBIT AMOUNT	USD	32.79	
PAYMENT DATE: 01-04-2025			

DEAL RATE APPLICABLE: Yes
DEAL REFERENCE: 20231002932

REMARKS: UIUX24

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

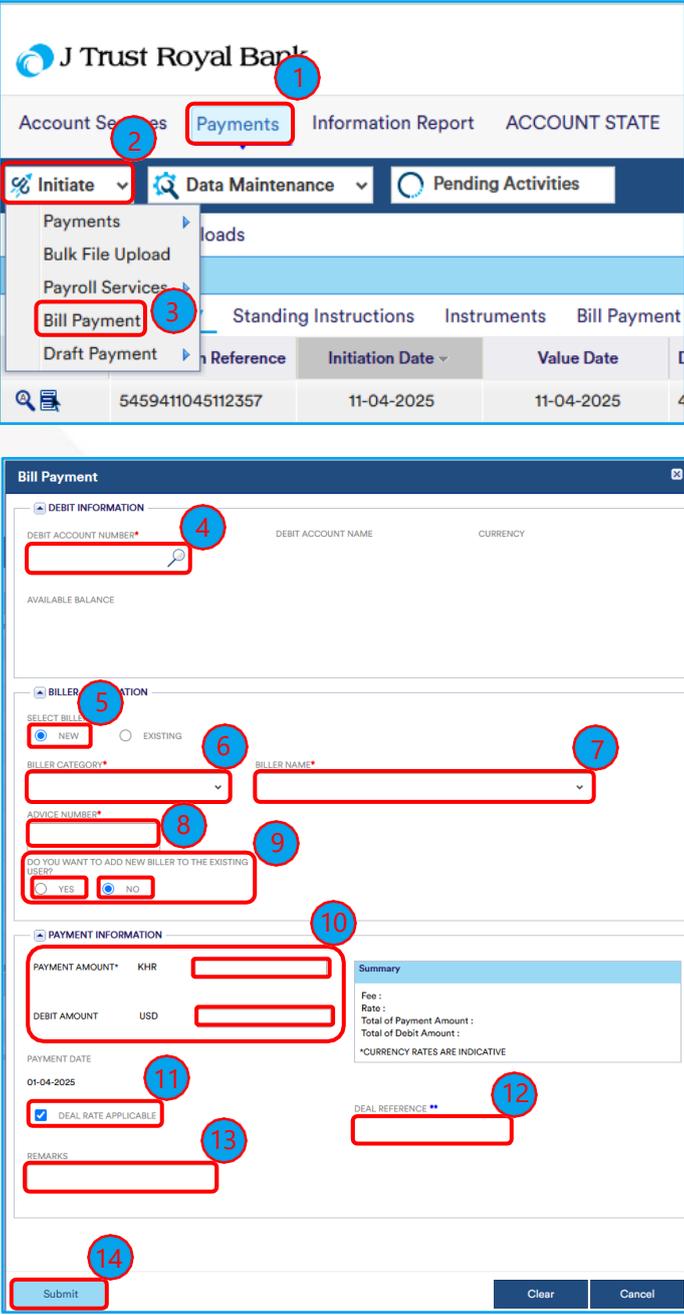
STATUS: Ready for Authorization

BILLER NAME: General Department of Customs and Excise

REMARKS: UIUX24

Close

1.3. Offline Biller (GDT)



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' menu is expanded, showing options like 'Initiate', 'Data Maintenance', and 'Pending Activities'. The 'Initiate' option is selected, and the 'Bill Payment' sub-option is highlighted. Below this, a table shows account details for reference number 5459411045112357, initiation date 11-04-2025, and value date 11-04-2025.

The 'Bill Payment' form is divided into three 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 (5) and EXISTING radio buttons. It has fields for BILLER CATEGORY* (6) and BILLER NAME* (7). There is also an ADVISE NUMBER* field (8) and a checkbox for DO YOU WANT TO ADD NEW BILLER TO THE EXISTING USER? (9).
- PAYMENT INFORMATION:** Includes fields for PAYMENT AMOUNT* (10) in KHR and DEBIT AMOUNT in USD. It also has a PAYMENT DATE field (11) set to 01-04-2025, a checkbox for DEAL RATE APPLICABLE (11), and a DEAL REFERENCE** field (12). There is a REMARKS field (13) and a Submit button (14).

A Summary section on the right shows Fee, Ratio, 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
 - General Department of Taxation or
7. Select "Biller Name"
 - Select type of TAX payment
8. Input VAT 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 ADVICE

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: 4176516
 DEBIT ACCOUNT NAME: PXXXXXXXX XXXXXXXX
 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: --
 DEAL REFERENCE: --

Summary

Fee : USD 0
 Rate : USD 1 = KHR 4,280
 Total of Payment Amount : KHR 10,000
 Total of Debit Amount : USD 2.39

*CURRENCY RATES ARE INDICATIVE

REMARKS: Test

15 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

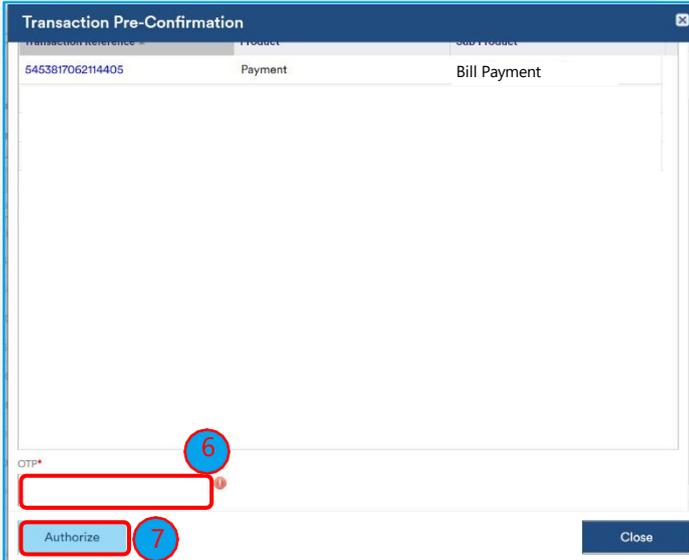
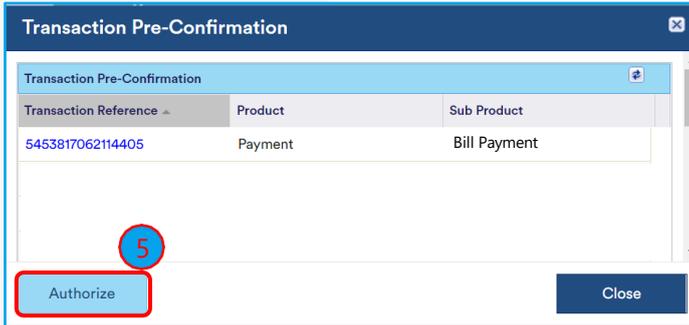
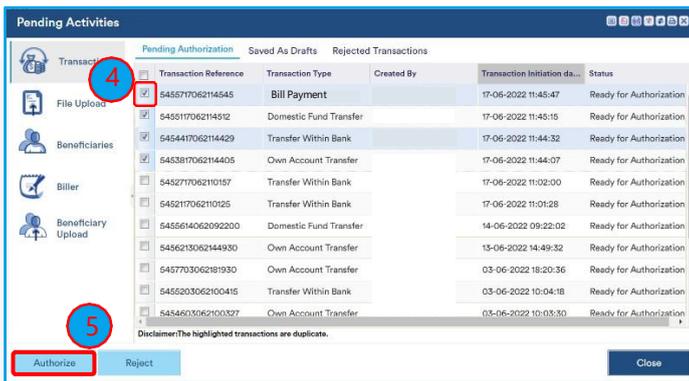
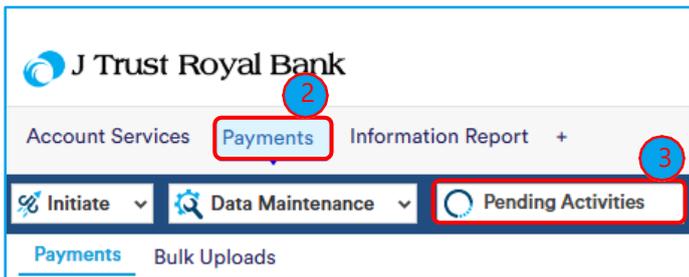
STATUS: Ready for Authorization

BILLER NAME: GDT LARGE TAXPAYER ALL KIND OF TAXES 3771301

REMARKS: Test

16 Close

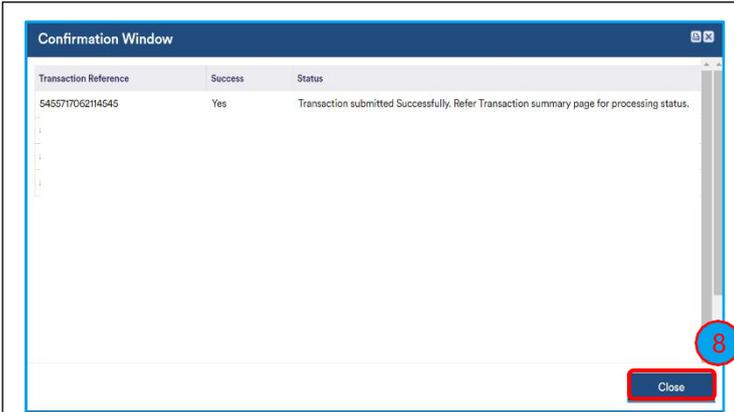
2. AUTHORIZATION



To authorize any of bill payments below steps to follow:

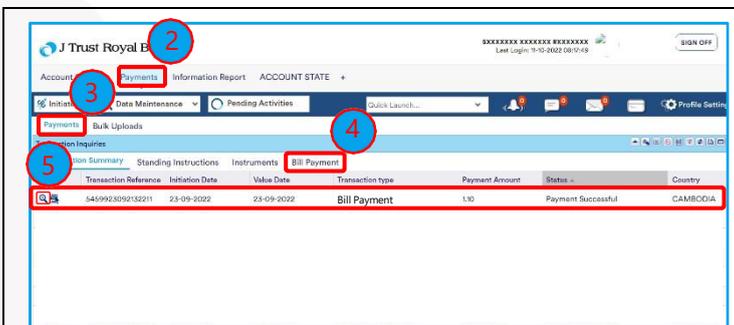
1. Log into JTR Connect by following steps #1.1 (Page 3)
2. Click "Payments"
3. Click "Pending Activities"
4. Tick in any boxes of transaction(s) "" that you need to authorize
5. Click "Authorize"

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



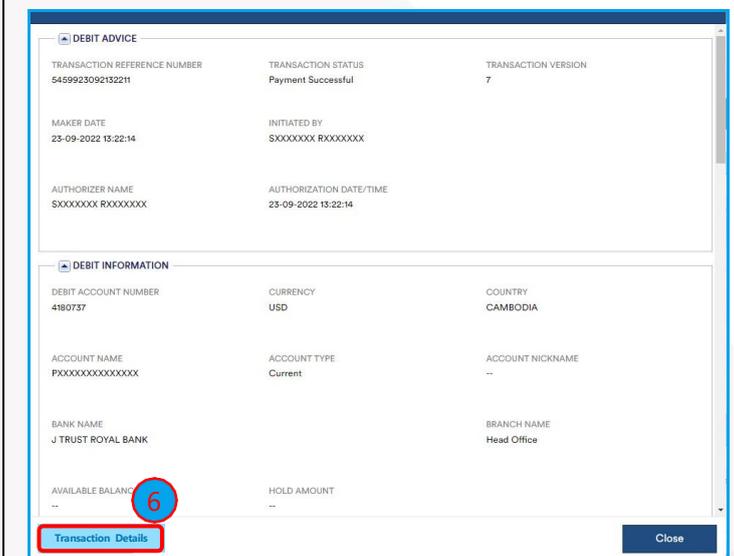
8. Click "Close"

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) 23 999 255/11 999 173/15 999 174 during office hour or e-mail us at BusinessService@jtrustroyal.com.

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