



Subsidiary of krungsri bank
A member of MUFG, a global financial group

HATTHA MOBILE USER GUIDE

Version 3.2 : 2023

Financial and Non Financial Transaction

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1. FINANCIAL TRANSACTIONS

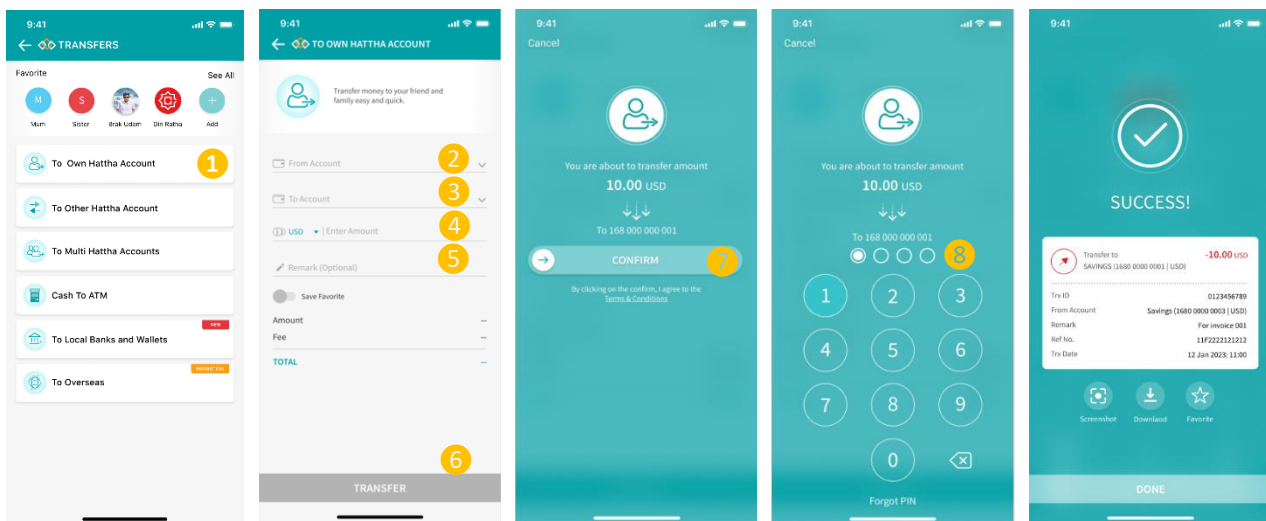
1.1. Transfer

There are 8 types of transfer transaction:

1. Transfer to Own Account
2. Transfer to Any Hattha Account
3. Transfer to Multi Hattha Account
4. Transfer to PI PAY
5. Cash to ATM
6. Transfer to Bakong Wallet
7. Transfer to Local Bank via Bakong
8. Transfer to Local Banks via Fast System
9. Transfer to Krungsri Bank (Thailand)

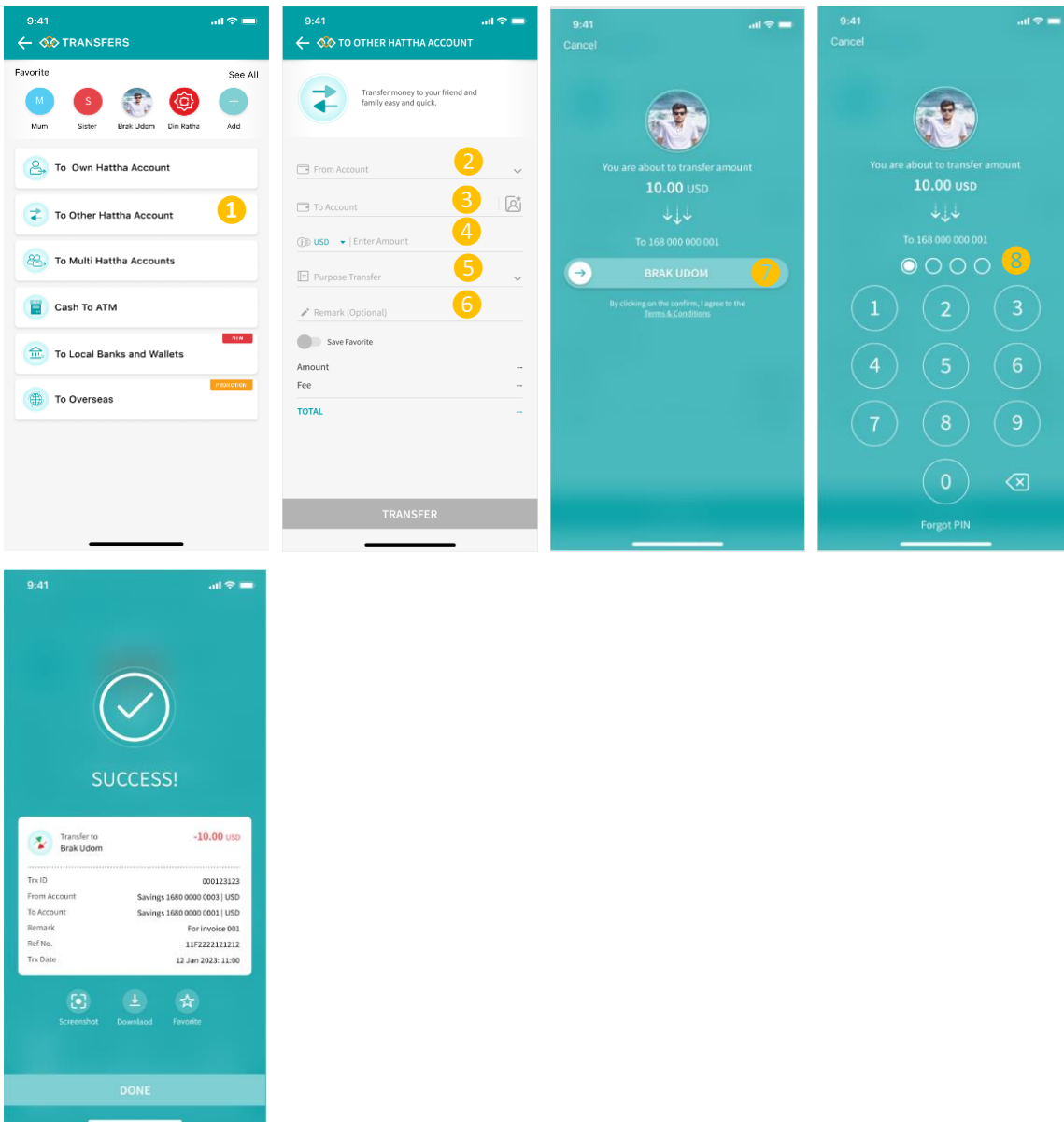
1.1.1. Transfer to Own Account

- ① Enter "Transfer" → "To Own Hattha Account"
- ② From Account: Select the account number to be transferred from
- ③ To Account: Select account number to receive
- ④ Amount: Fill in transfer amount with currency
- ⑤ Remark (Optional): Write down the remark
- ⑥ Tap on "TRANSFER" to continue
- ⑦ Slide to right on "CONFIRM" to continue
- ⑧ Enter 4-digit PIN to confirm transaction



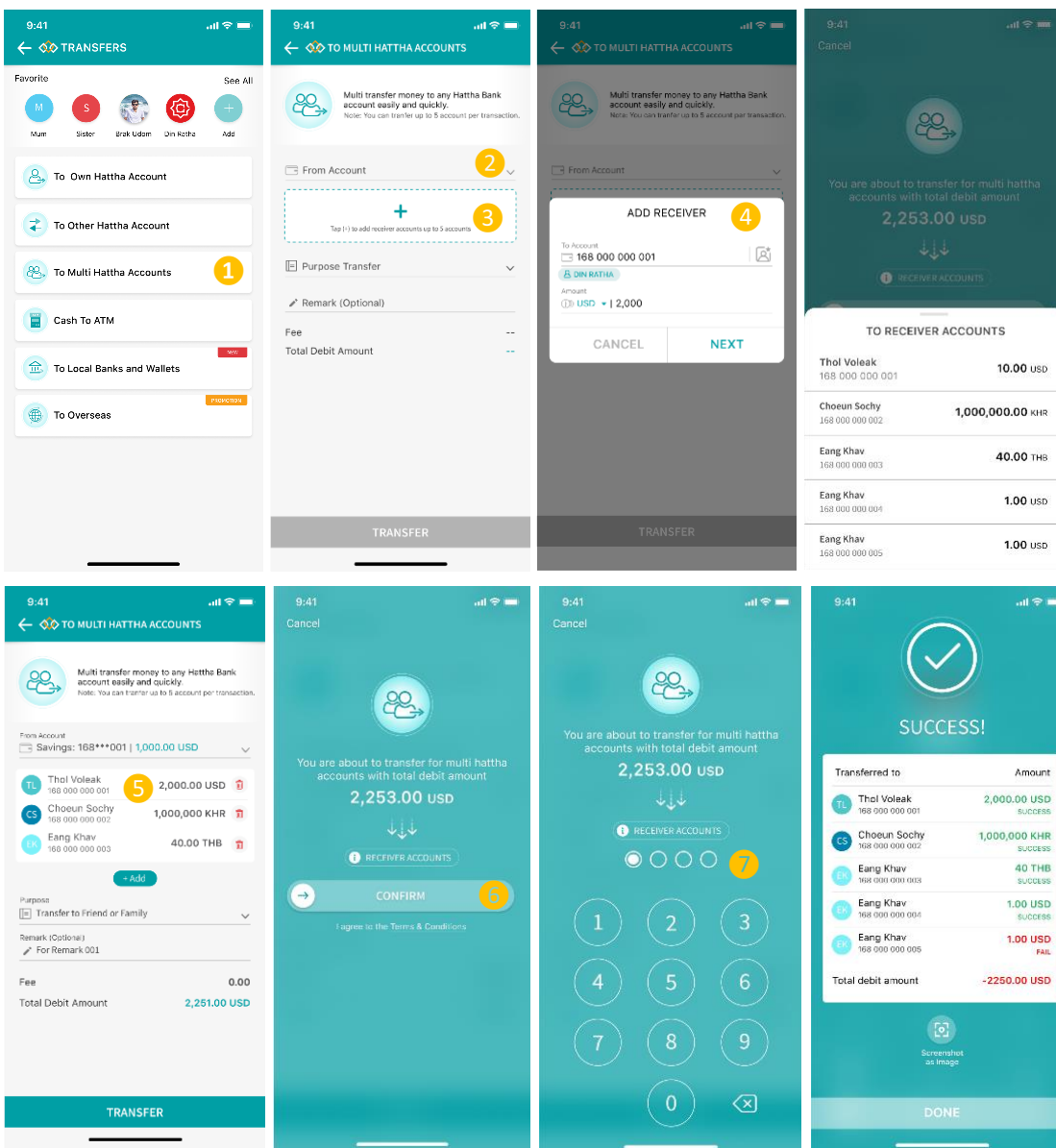
1.1.2. Transfer to Other Hattha Account

- ① Enter "Transfer" → "To Other Hattha Account"
- ② From Account: Select the account number to be transferred from
- ③ To Account: Enter receiver's account number
- ④ Amount: Fill in amount with currency
- ⑤ Purpose Transfer: Select purpose of transfer
- ⑥ Remark (Optional): Write down remark then tap on "TRANSFER"
- ⑦ Slide to right on receiver name to continue
- ⑧ Enter 4-digit PIN to confirm transaction



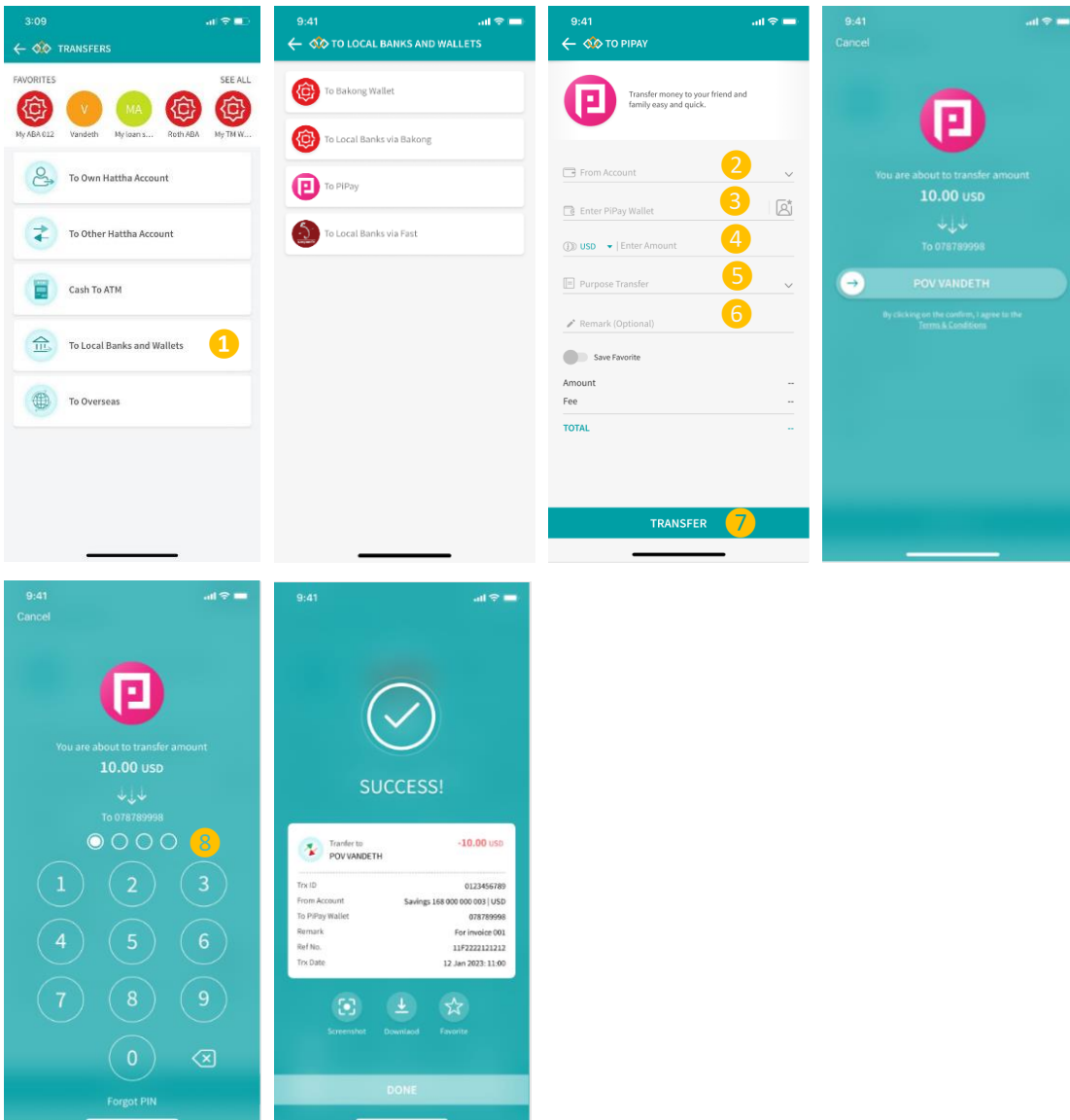
1.1.3. Transfer to Multi Hattha Account

- ① Enter "Transfer" → "To Multi Hattha Account"
- ② From Account: Select the account number to be transferred from
- ③ To Account: Tap add receiver accounts
- ④ Amount: Fill in amount with currency
- ⑤ Purpose Transfer: Select purpose of transfer and Write down remark then tap on "TRANSFER"
- ⑥ Slide to right on receiver name to continue
- ⑦ Enter 4-digit PIN to confirm transaction



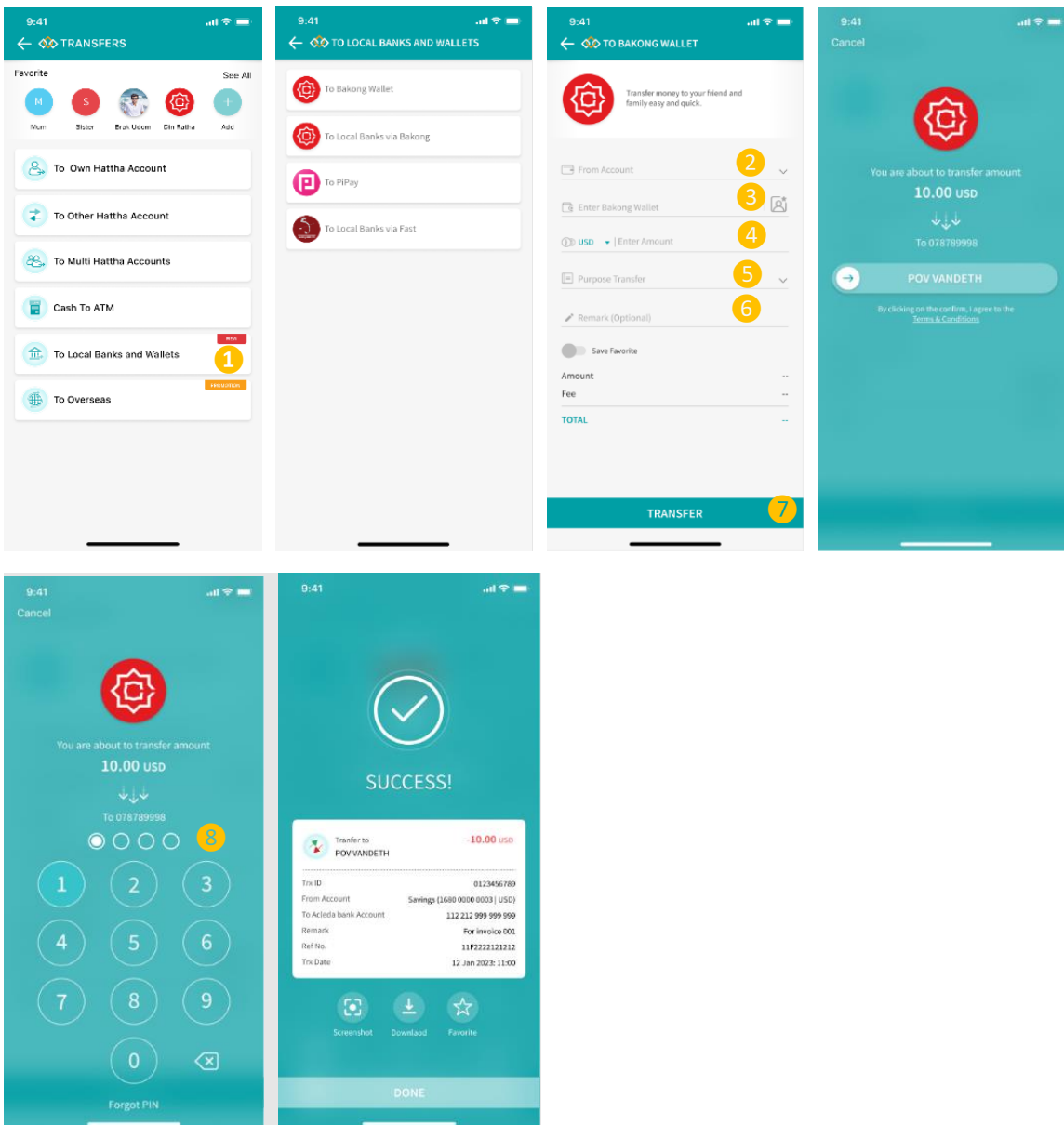
1.1.4 Transfer to PIPAY Wallet

- ① Enter “Transfer” → “To Local Banks and Wallet” → “To PiPay”
- ② From Account: Select the account number to be transferred from
- ③ Enter Pi Pay Wallet: Fill in receiver’s Pi Pay wallet number
- ④ Amount: Fill in amount with currency
- ⑤ Purpose Transfer: Select purpose of transfer
- ⑥ Remark (Optional): Write down remark
- ⑦ Tap on “TRANSFER” to continue
- ⑧ Slide to right on receiver name and enter 4-digit PIN to confirm transaction



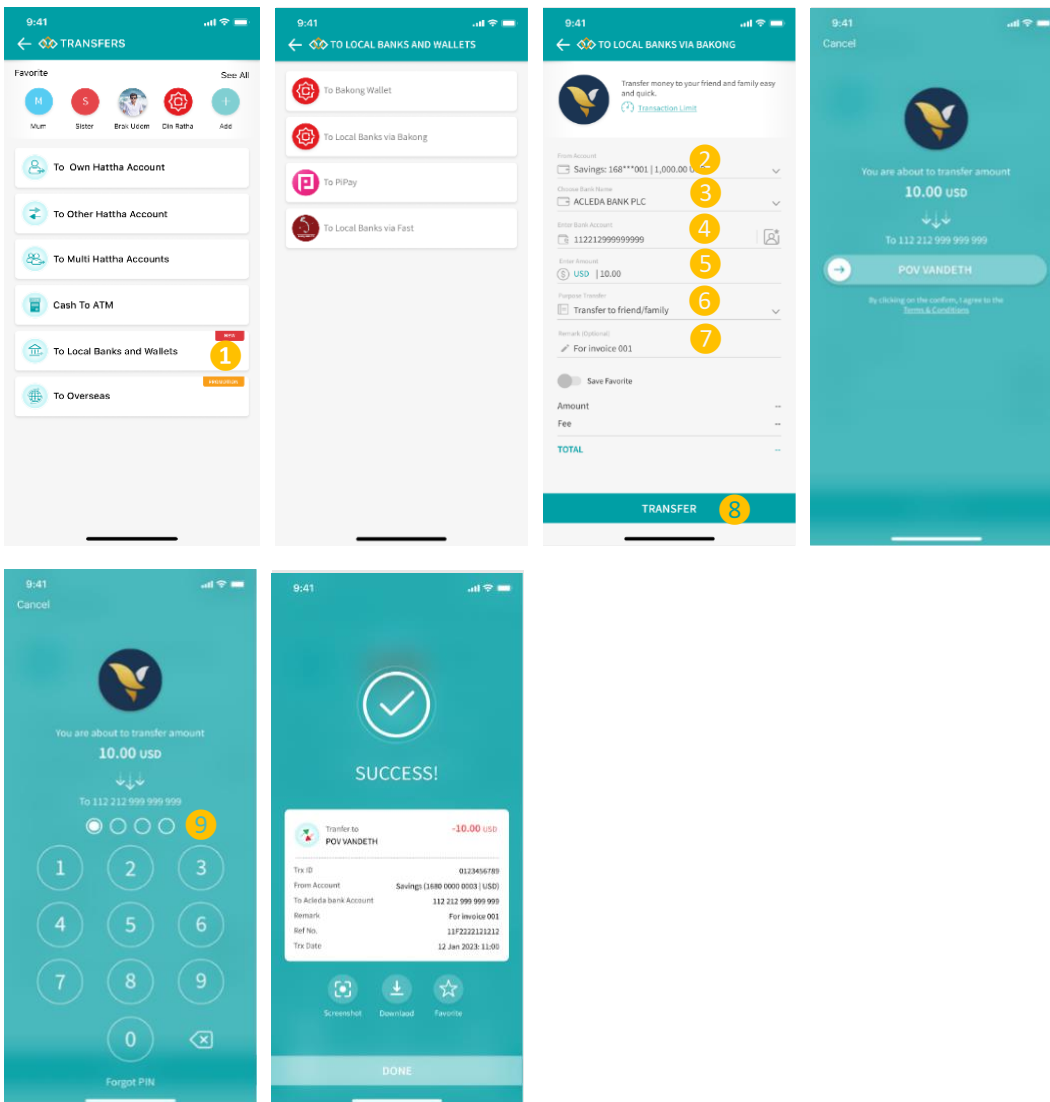
1.1.5 Transfer to Bakong Wallet

- ① Enter “Transfer” → “To Local Banks and Wallets” → “To Bakong Wallet”
- ② From Account: Select the account number to be transferred from
- ③ Enter Bakong Wallet: Fill in receiver’s Bakong wallet number
- ④ Amount: Fill in amount with currency
- ⑤ Purpose Transfer: Select purpose of transfer
- ⑥ Remark (Optional): Write down remark
- ⑦ Tap on “TRANSFER” to continue
- ⑧ Slide to right on receiver name and enter 4-digit PIN to confirm transaction



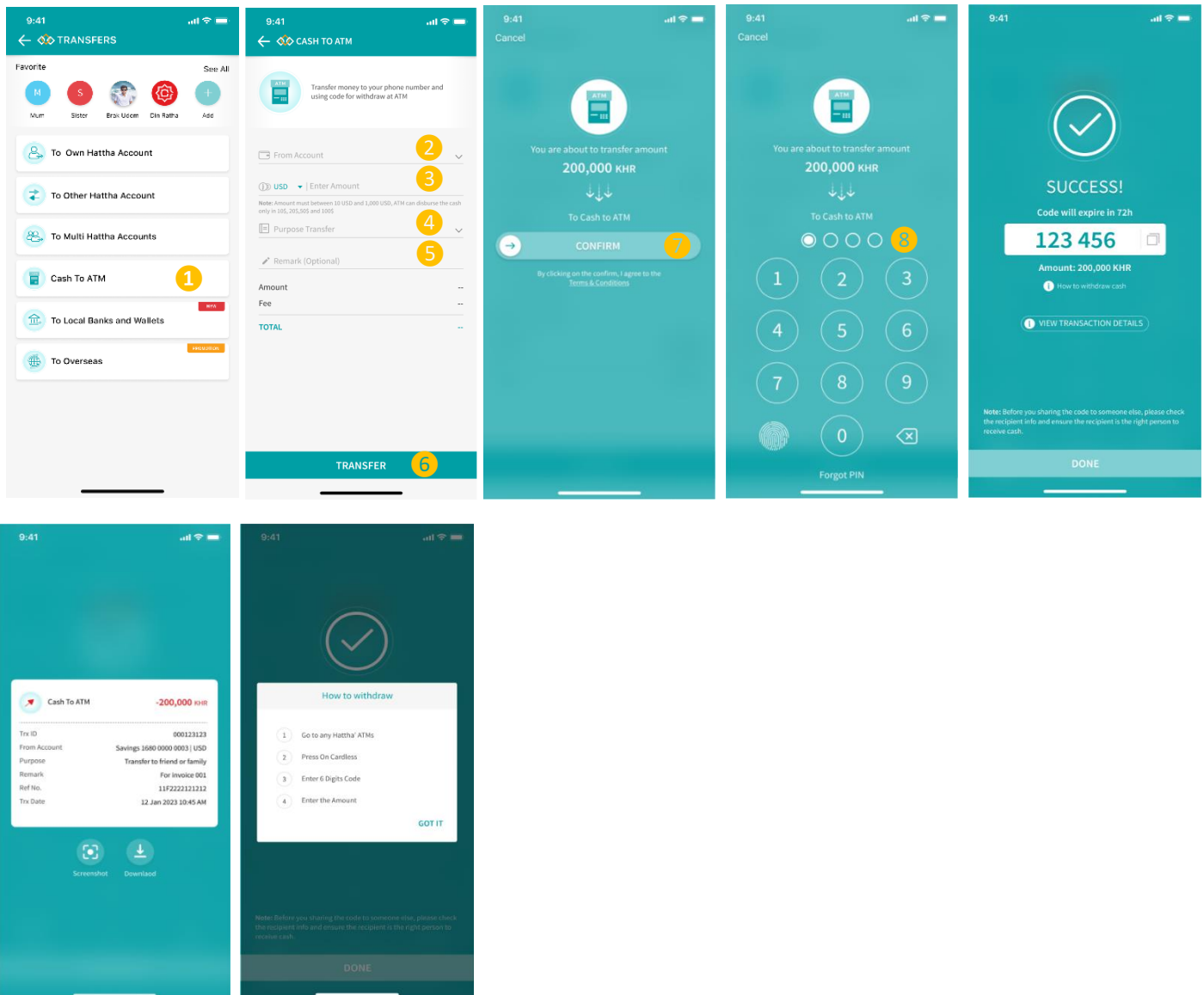
1.1.6 Transfer to Local Bank Via Bakong

- ① Enter “Transfer” → “To Local Banks and Wallets” → To Local Bank Via Bakong”
- ② From Account: Select the account number to be transferred from
- ③ Choose Bank Name: Select receiver’s bank name
- ④ Enter Bank Account: Fill in receiver’s bank account number
- ⑤ Enter Amount: Fill in amount with currency to transfer
- ⑥ Purpose Transfer: Select purpose of transfer
- ⑦ Remark(Optional): Write down remark
- ⑧ Tap on “TRANSFER” to continue
- ⑨ Slide to right on receiver name and enter 4-digit PIN to confirm transaction



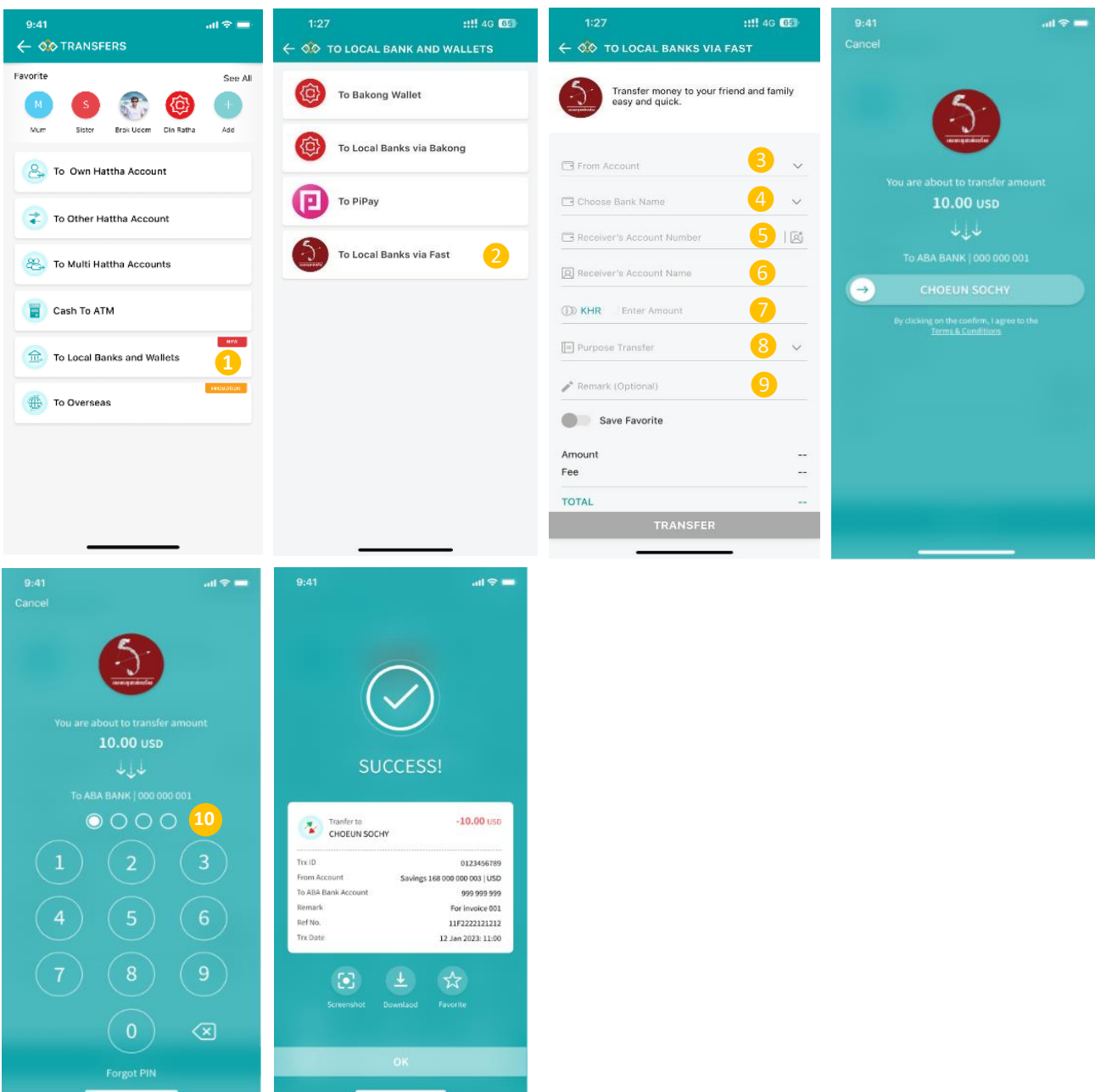
1.1.7 Cash To ATM

- ① Enter Cash to ATM or “Transfer” → “Cash To ATM”
- ② From Account: Select the account number to be transferred from
- ③ Amount: Fill in amount with currency
- ④ Purpose Transfer: Select purpose of transfer
- ⑤ Remark (Optional): Write down remark
- ⑥ Tap on “TRANSFER” to continue
- ⑦ Slide to right on “CONFIRM” and Enter 4-digit PIN to confirm transaction
- ⑧ Screenshot/copy your 6-digit PIN to withdraw at ATM or check 6-digit PIN in the notification list



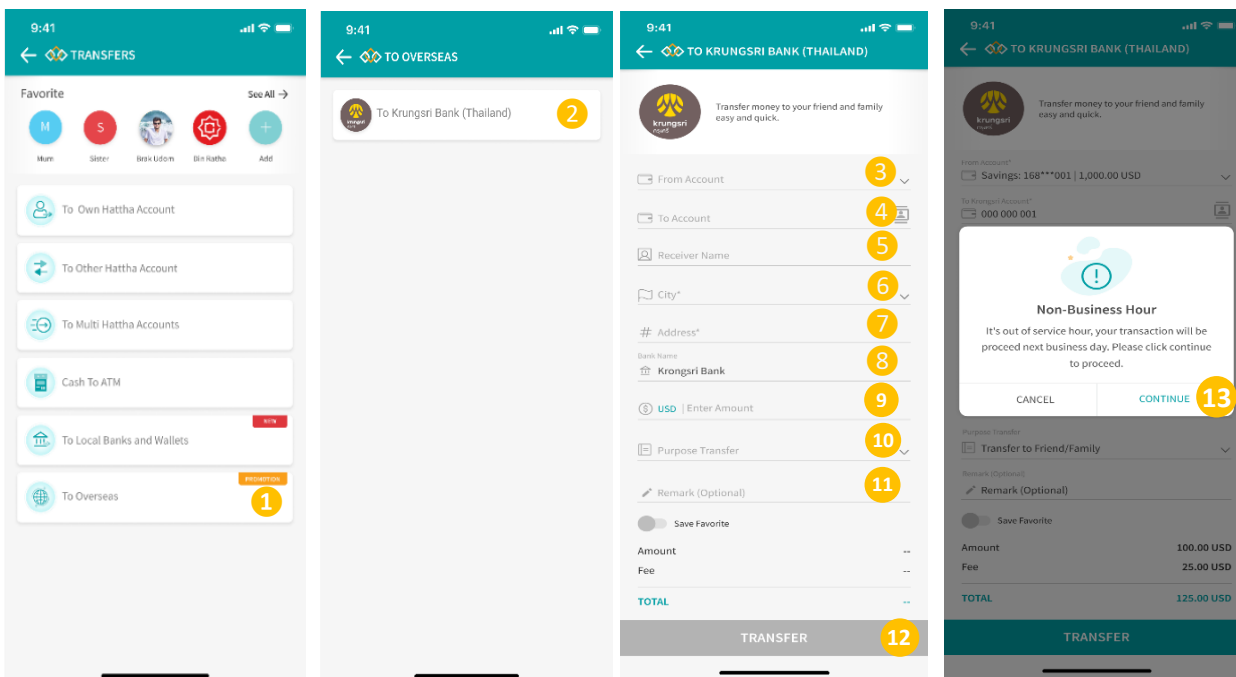
1.1.8 Transfer to Local Bank via Fast

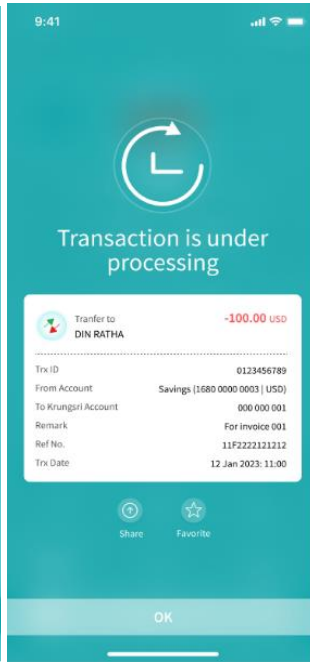
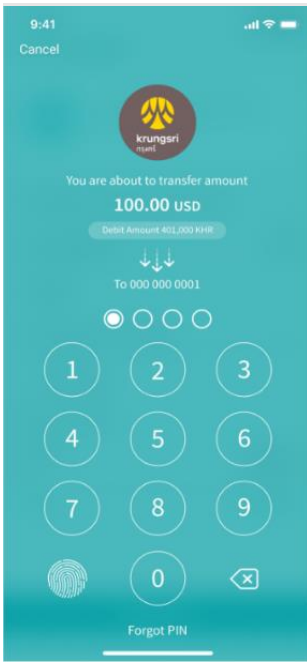
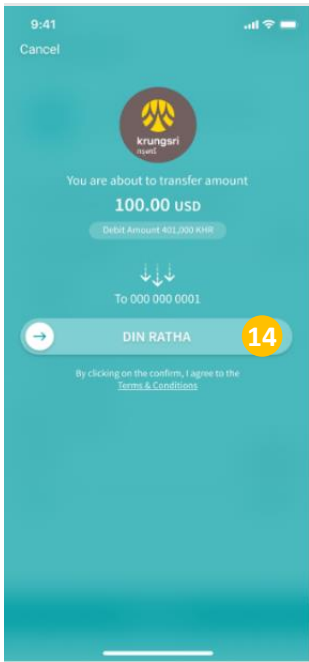
- ① Enter "Transfer" → "To Local Banks and Wallets"
- ② Select function "To Local Bank via Fast"
- ③ From Account: Select the account number to be transferred from
- ④ Choose Bank Name: Select receiver's bank name
- ⑤ Fill in receiver's account number
- ⑥ Fill in receiver's name
- ⑦ Amount: Fill in amount with currency
- ⑧ Purpose Transfer: Select purpose of transfer
- ⑨ Remark (Optional): Write the remark
- ⑩ Slide to right on receiver name and Enter 4-digit PIN to confirm transaction



1.1.9 Transfer to Krungsri Thailand (KS Cross Border)

- ① Enter “Transfer” → “To Overseas”
- ② Select function “To Krungsri Bank (Thailand)”
- ③ From Account: Select the account number to be transferred from
- ④ To Account: Enter receiver’s account number
- ⑤ Enter receiver’s account name
- ⑥ Enter receiver’s city
- ⑦ Enter receiver’s address
- ⑧ Bank Name: Select receiver’s bank name
- ⑨ Amount: Fill in amount with currency
- ⑩ Purpose Transfer: Write purpose of transfer
- ⑪ Remark (Optional): Write down remark
- ⑫ Tap on “TRANSFER” to continue
- ⑬ If we perform transaction on non-working hour, the message will appear and then tap on “CONTINUE” to continue the transaction
- ⑭ Slide to right on receiver name and Enter 4-digit PIN to confirm transaction

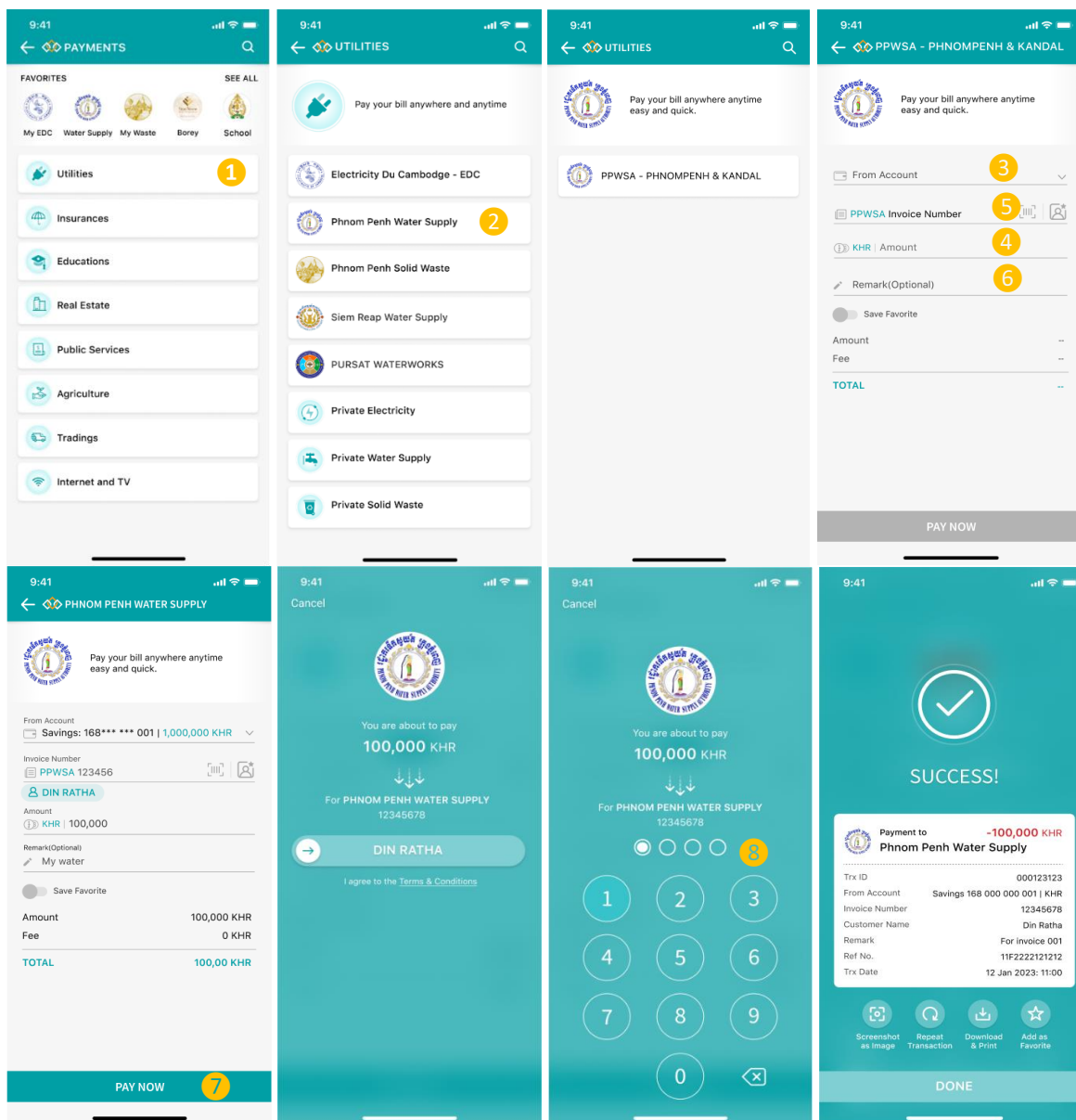




1.2 Bill Payment

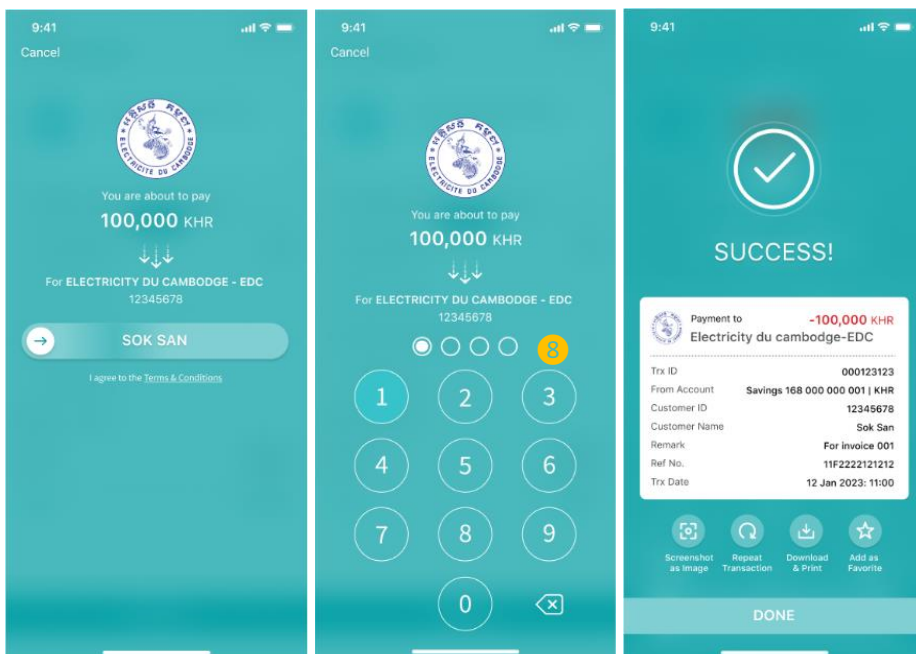
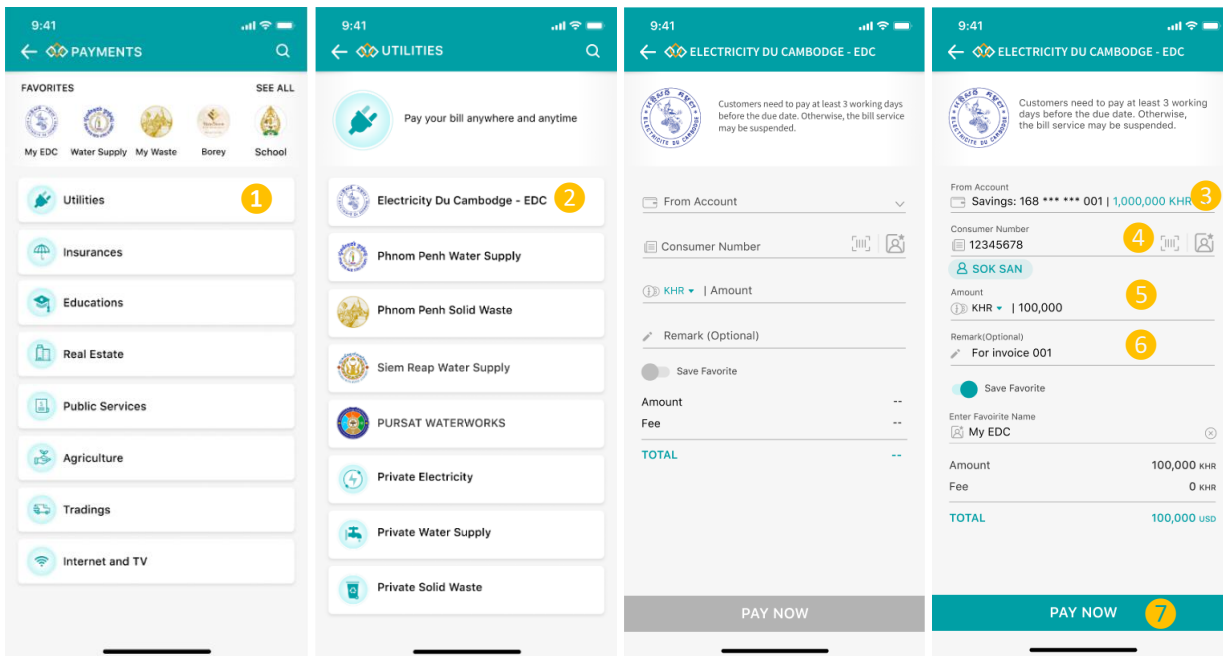
1.2.1 Bill Payment to Phnom Penh Water Supply

- ① Enter "Payments" → "Utilities"
- ② Select "Phnom Penh Water Supply"
- ③ From Account: Select the account number to be paid from
- ④ Invoice Number: Scan Bar cord in Invoice or Enter customer ID
- ⑤ Amount: Verify on auto fill amount
- ⑥ Remark (Optional): Write down remark
- ⑦ Tap on "Pay Now" to continue
- ⑧ Slide to right on "CONFIRM" and Enter 4-digit PIN to confirm transaction



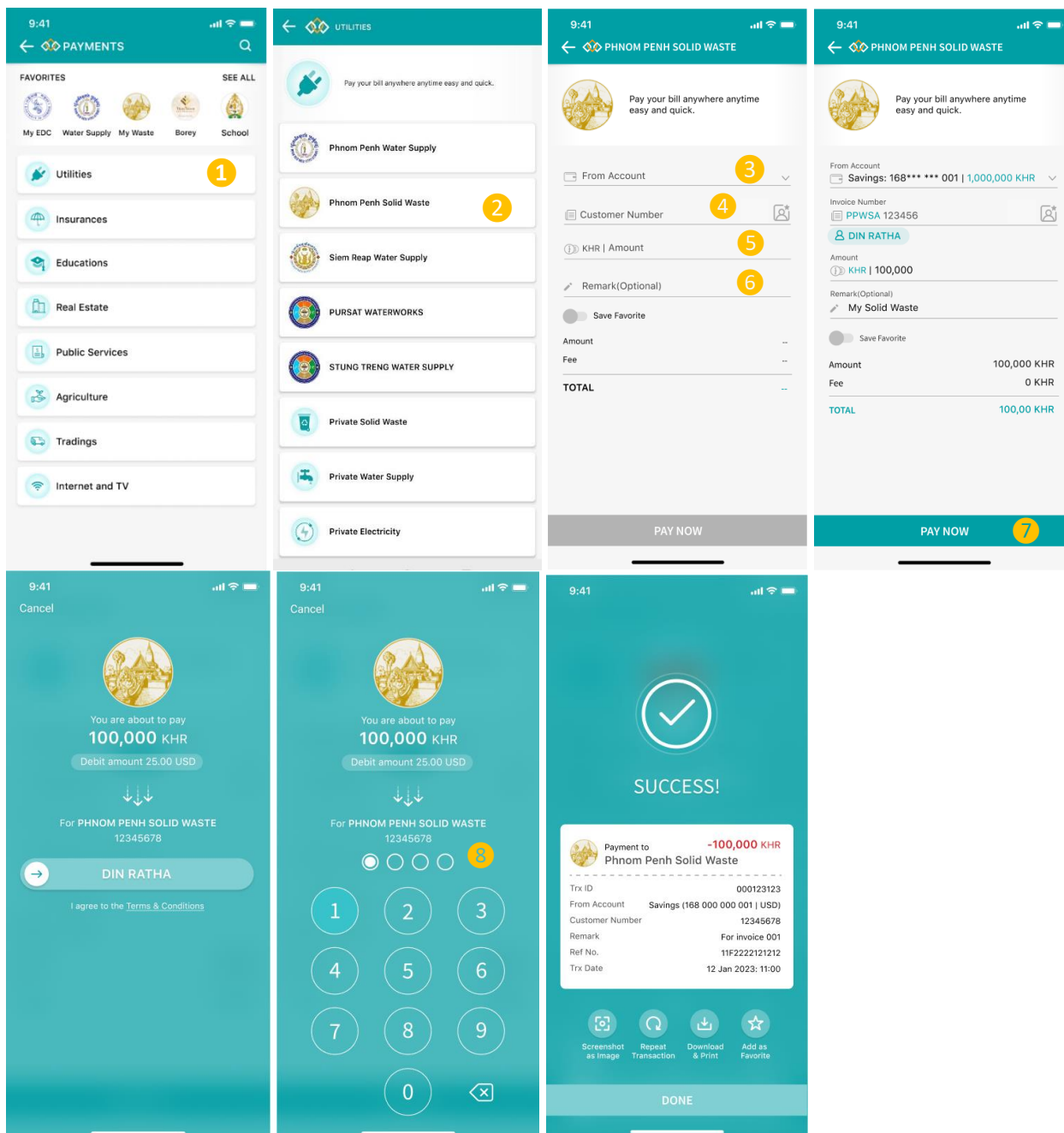
1.2.2 Bill Payment to EDC Online (Monthly)

- ① Enter "Payments" → "Utilities"
- ② Select Function "Electricity Du Cambodge (EDC)"
- ③ From Account: Select the account number to be paid
- ④ Consumer Number: Scan Bar cord in Invoice or Enter customer ID
- ⑤ Amount: Verify on auto fill amount
- ⑥ Remark (Optional): Write down remark
- ⑦ Check transfer information and tap "Pay Now"
- ⑧ Slide to right on "CONFIRM" and Enter 4-digit PIN to confirm transaction



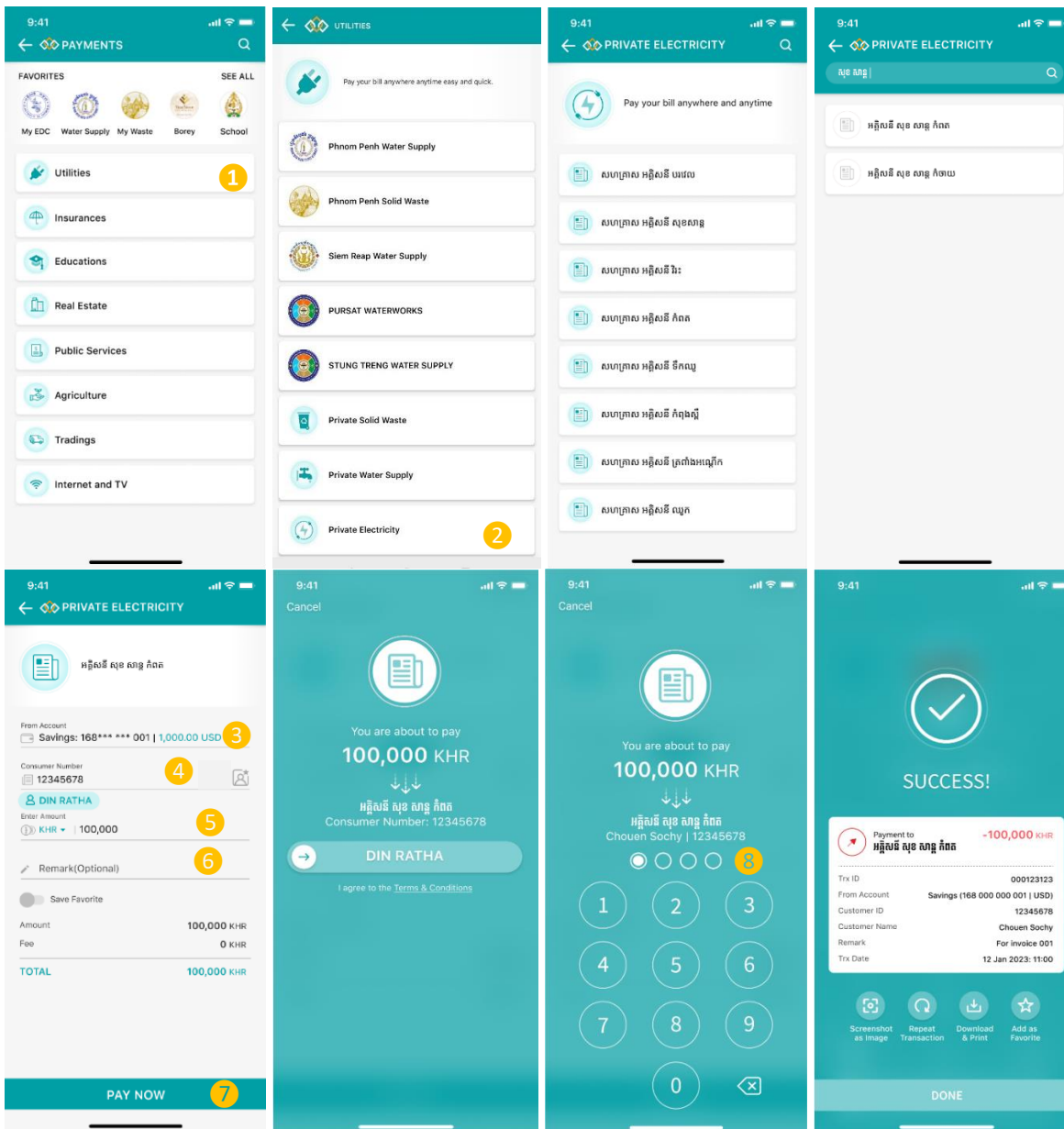
1.2.3 Bill Payment to Phnom Penh Solid Waste

- ① Enter "Payments" → "Utilities"
- ② Select Function "Phnom Penh Solid Waste"
- ③ From Account: Select the account number to be paid
- ④ Consumer Number: Enter customer Number
- ⑤ Amount: Verify on auto fill amount
- ⑥ Remark (Optional): Write down remark
- ⑦ Check transfer information and tap "Pay Now"
- ⑧ Slide to right on "CONFIRM" and Enter 4-digit PIN to confirm transaction



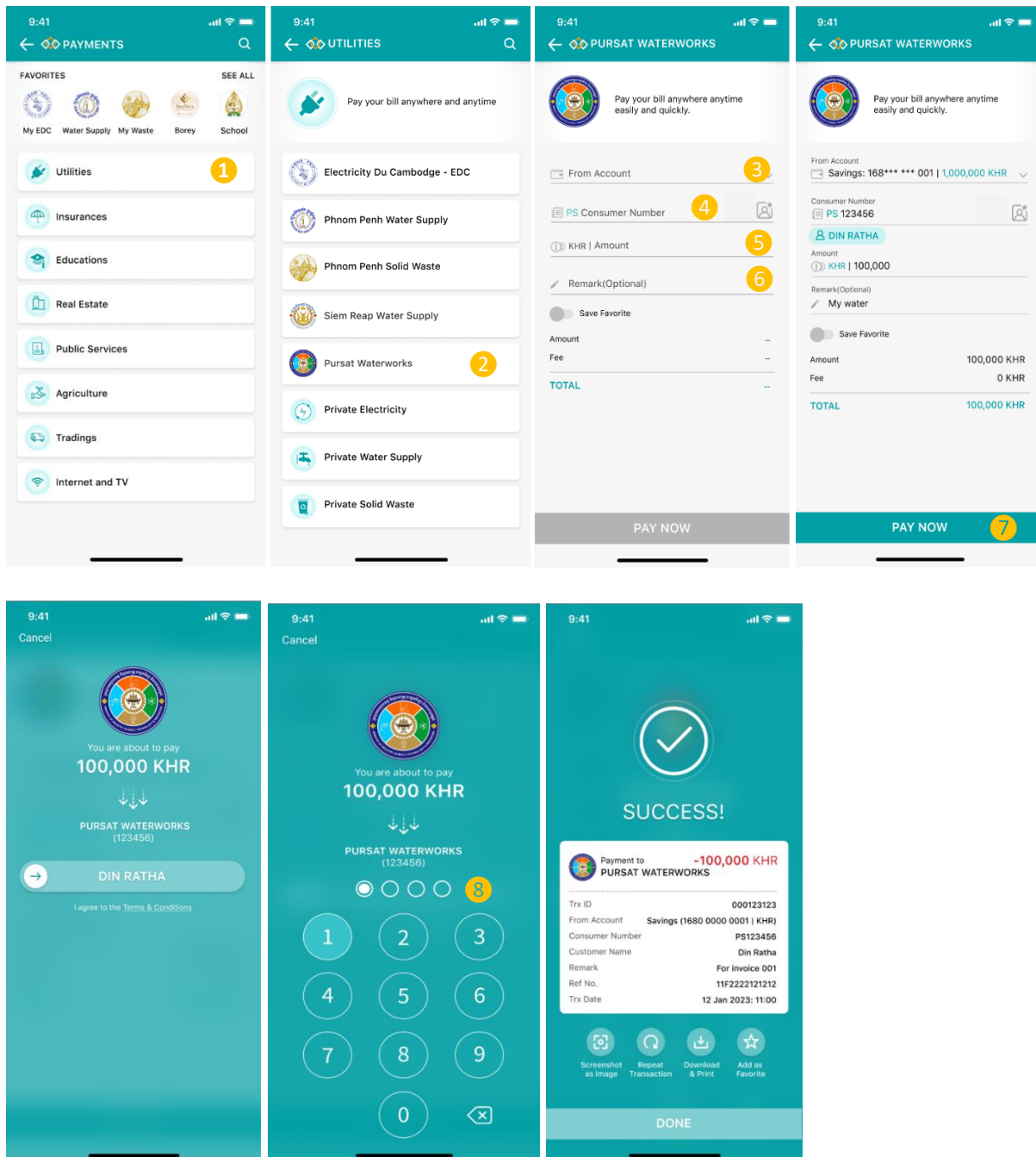
1.2.4 Bill Payment to Private Bills

- ① Enter “Payments” → “Utilities”
- ② Select “Private Electricity” and Select a biller
- ③ From Account: Select the account number to be paid
- ④ Consumer Number: Enter customer ID
- ⑤ Amount: Fill in amount with currency
- ⑥ Remark (Optional): Write down remark
- ⑦ Check transfer information and tap “Pay Now”
- ⑧ Slide to right on “CONFIRM” and Enter 4-digit PIN to confirm transaction



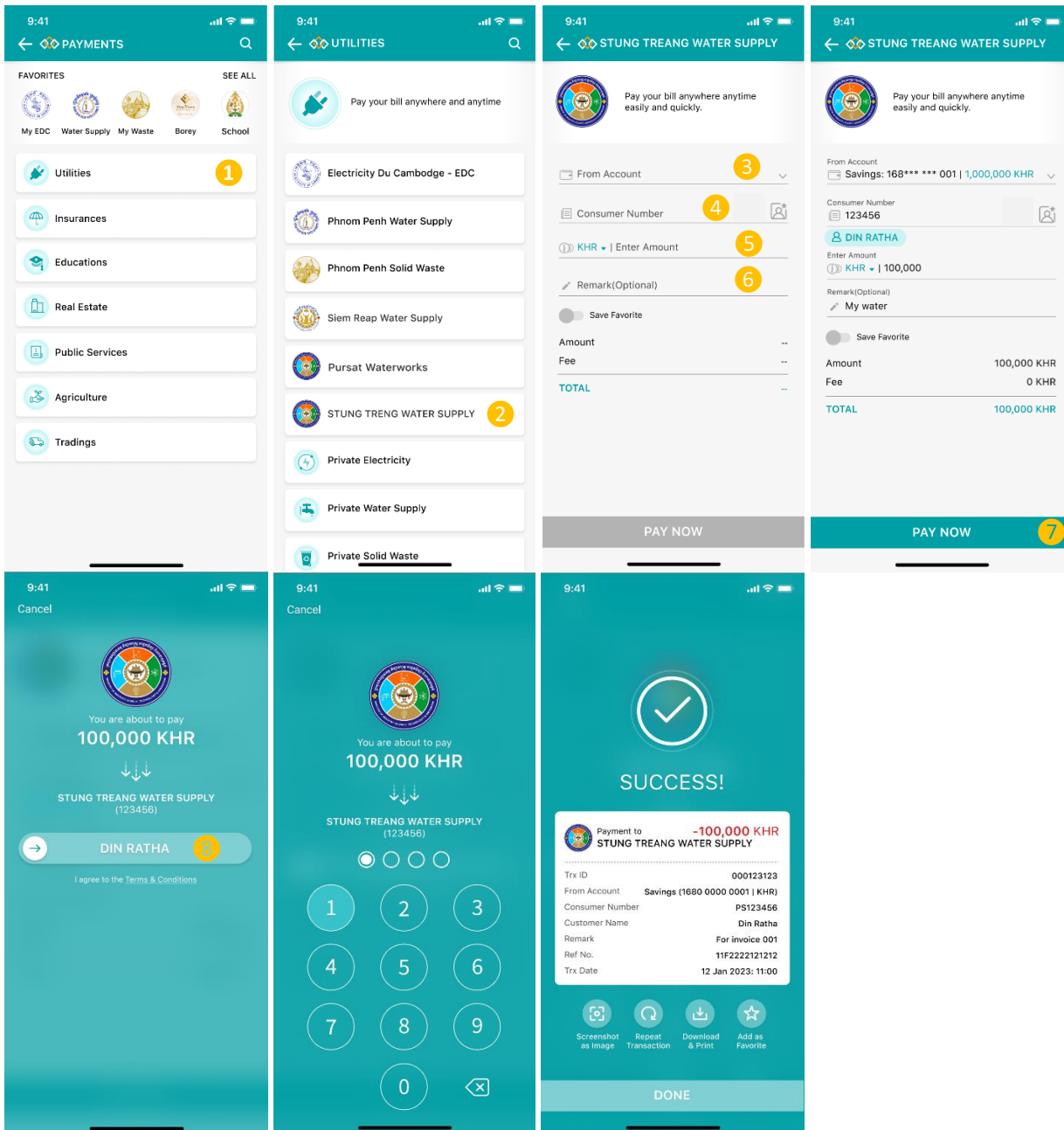
1.2.5 Bill Payment to Pursat Waterworks

- ① Enter "Payments" → "Utilities"
- ② Select "Pursat Waterworks" and Select a biller
- ③ From Account: Select the account number to be paid
- ④ Consumer Number: Enter customer ID
- ⑤ Amount: Fill in amount with currency
- ⑥ Remark (Optional): Write down remark
- ⑦ Check transfer information and tap "Pay Now"
- ⑧ Slide to right on "CONFIRM" and Enter 4-digit PIN to confirm transaction



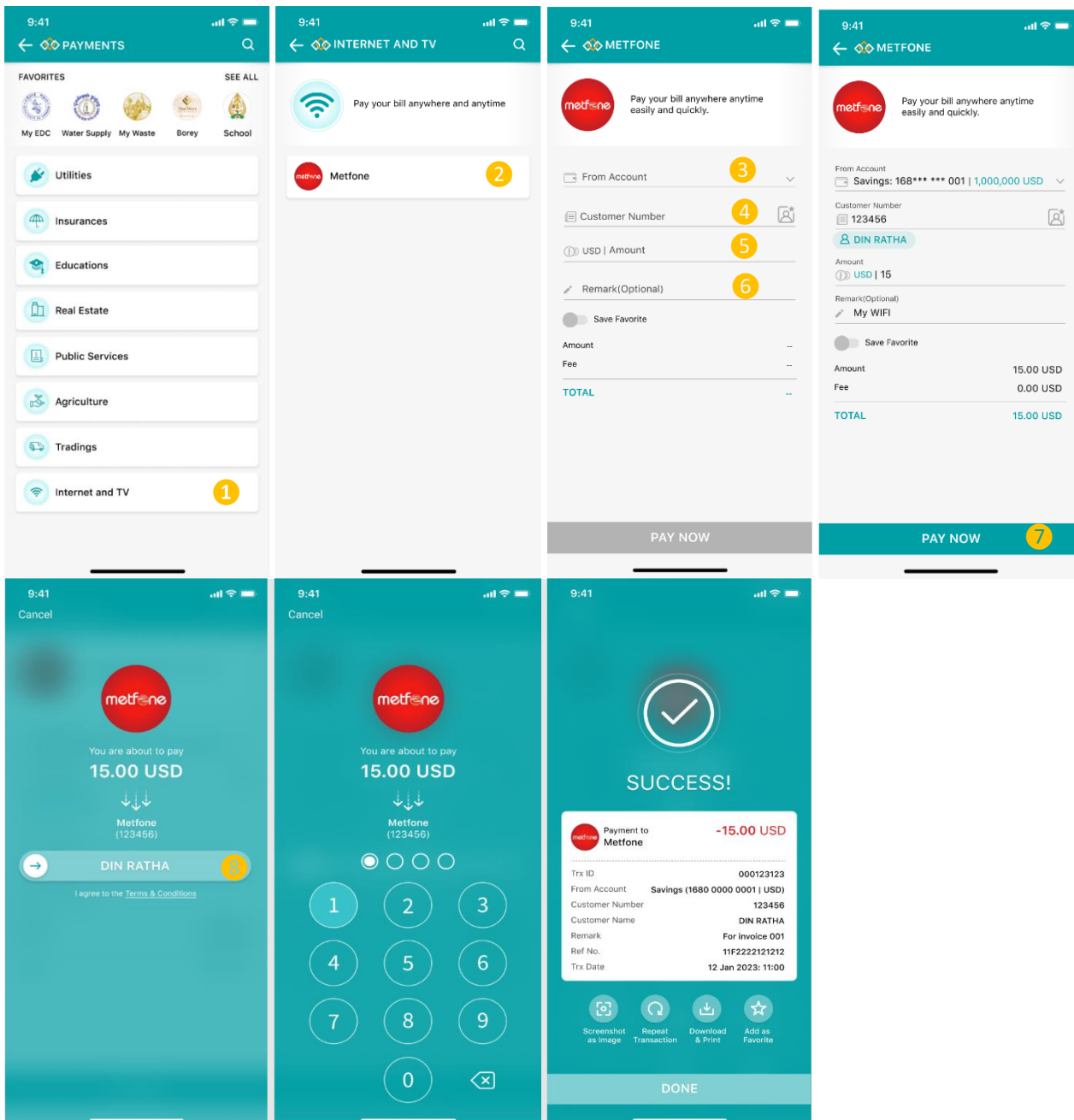
1.2.6 Bill Payment to Stung Treng Water Supply

- 1 Enter "Payments" → "Utilities"
- 2 Select "STUNG TREANG WATER SUPPLY" and Select a biller
- 3 From Account: Select the account number to be paid
- 4 Consumer Number: Enter customer ID
- 5 Amount: Fill in amount with currency
- 6 Remark (Optional): Write down remark
- 7 Check transfer information and tap "Pay Now"
- 8 Slide to right on "CONFIRM" and Enter 4-digit PIN to confirm transaction



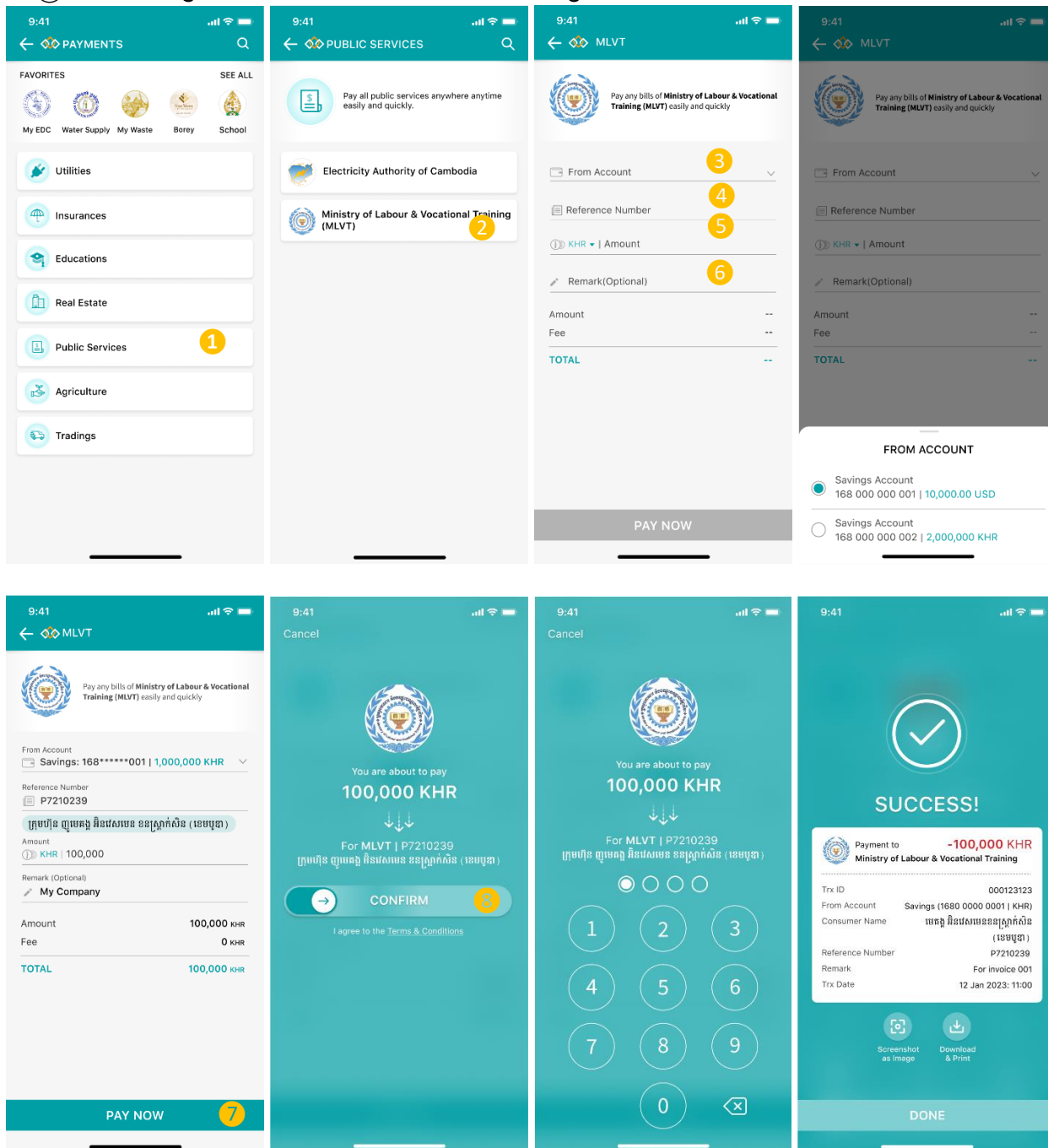
1.2.7 Bill Payment to Metfone

- ① Enter "Payments" → "Internet and TV"
- ② Select "Metfone"
- ③ From Account: Select the account number to be paid
- ④ Consumer Number: Enter customer Number
- ⑤ Amount: Fill in amount with currency
- ⑥ Remark (Optional): Write down remark
- ⑦ Check transfer information and tap "Pay Now"
- ⑧ Slide to right on "CONFIRM" and Enter 4-digit PIN to confirm transaction



1.2.8 Bill Payment to Ministry of Labour and Vocational Training (MLVT)

- ① Enter “Payments” → “Public Service”
- ② Select “Ministry of Labour and Vocational Training (MLVT)”
- ③ From Account: Select the account number to be paid
- ④ Consumer Number: Enter customer Number
- ⑤ Amount: Fill in amount with currency
- ⑥ Remark (Optional): Write down remark
- ⑦ Check payment information and tap “Pay Now”
- ⑧ Slide to right on “CONFIRM” and Enter 4-digit PIN to confirm transaction



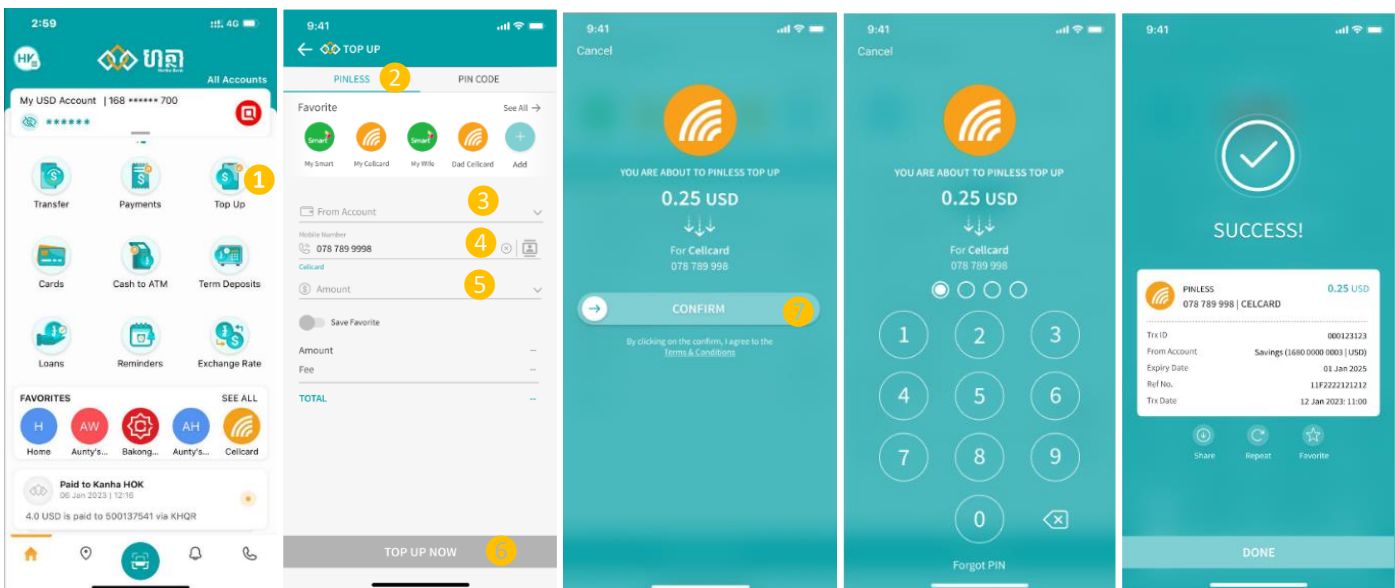
1.3 Mobile Phone Top Up

There are 2 types of Phone Top up:

- Pin-less: Direct top-up in to your mobile number
- PIN Code: Purchasing a PIN Code to refill your mobile number

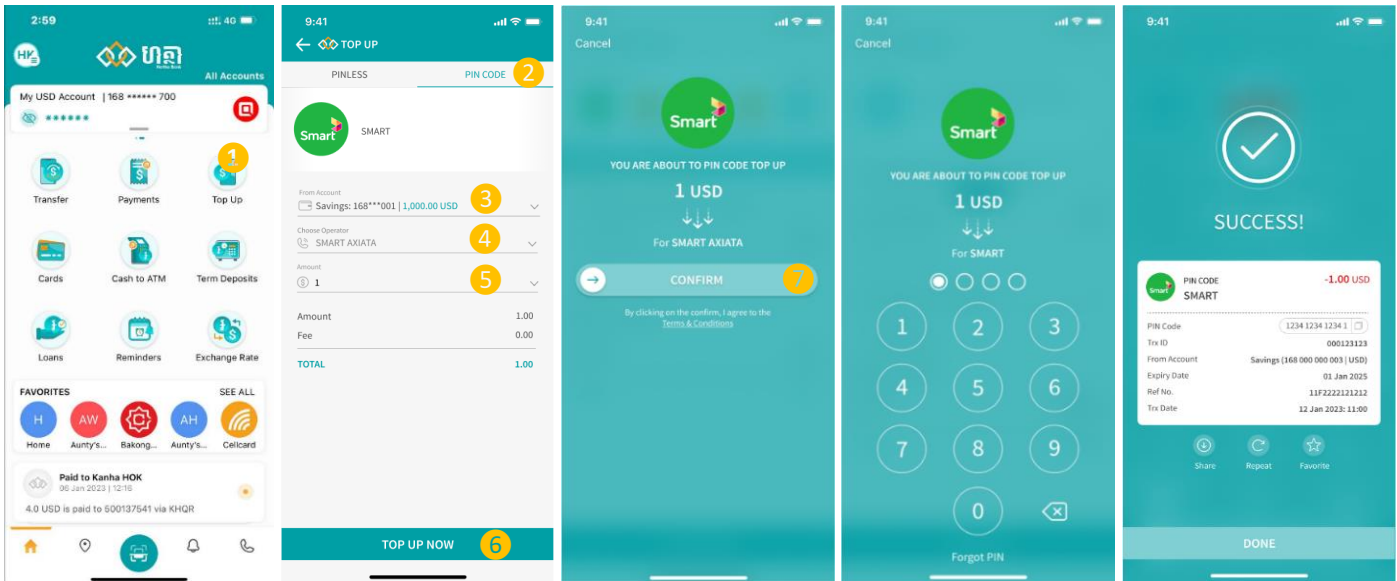
1.3.1 Pinless: Automatic top-up to mobile number

- ① Enter "Top Up" on Home Screen
- ② Select "PINLESS"
- ③ From Account: Select the account number to pay
- ④ Mobile Number: Autofill phone number
- ⑤ Amount: Fill in amount with currency
- ⑥ Tap on "TOP UP NOW"
- ⑦ Slide to right on "CONFIRM" and Enter 4-digit PIN to confirm transaction



1.3.2 PIN Code: Purchasing a phone card by receiving PIN Code

- ① Enter "Top Up" on Home Screen →
- ② Select "PIN CODE"
- ③ From Account: Select the account number to pay →
- ④ Select "Operator"
- ⑤ Choose Amount: Select refill amount →
- ⑥ Tap on "Top Up Now"
- ⑦ Slide to right on "Confirm" and Enter 4-digit PIN to confirm transaction



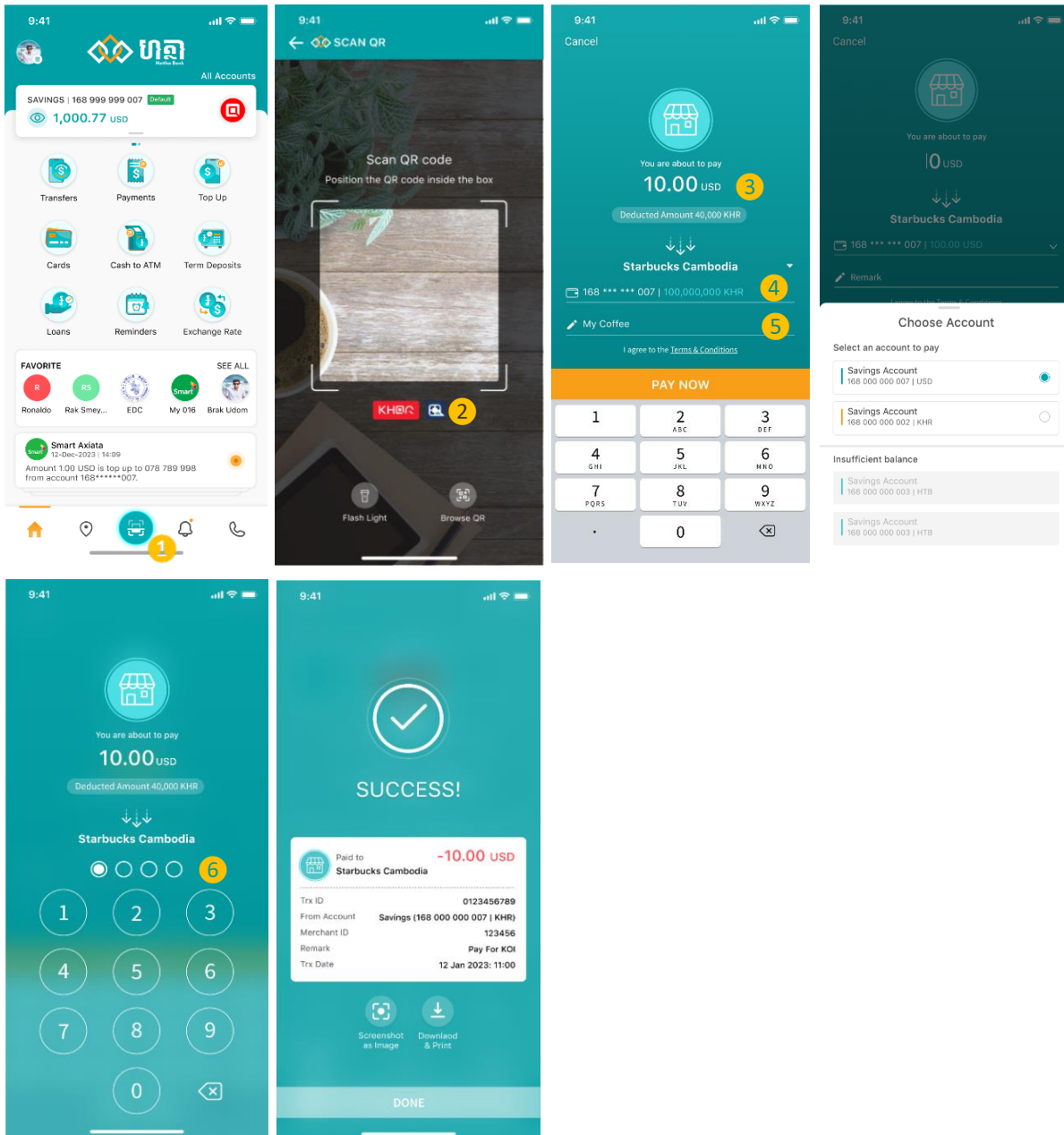
1.4 How to scan QR Pay

There are 2 types of QR Pay :

- Hattha Pay (KHQR Pay)
- Cross Boder QR Payment

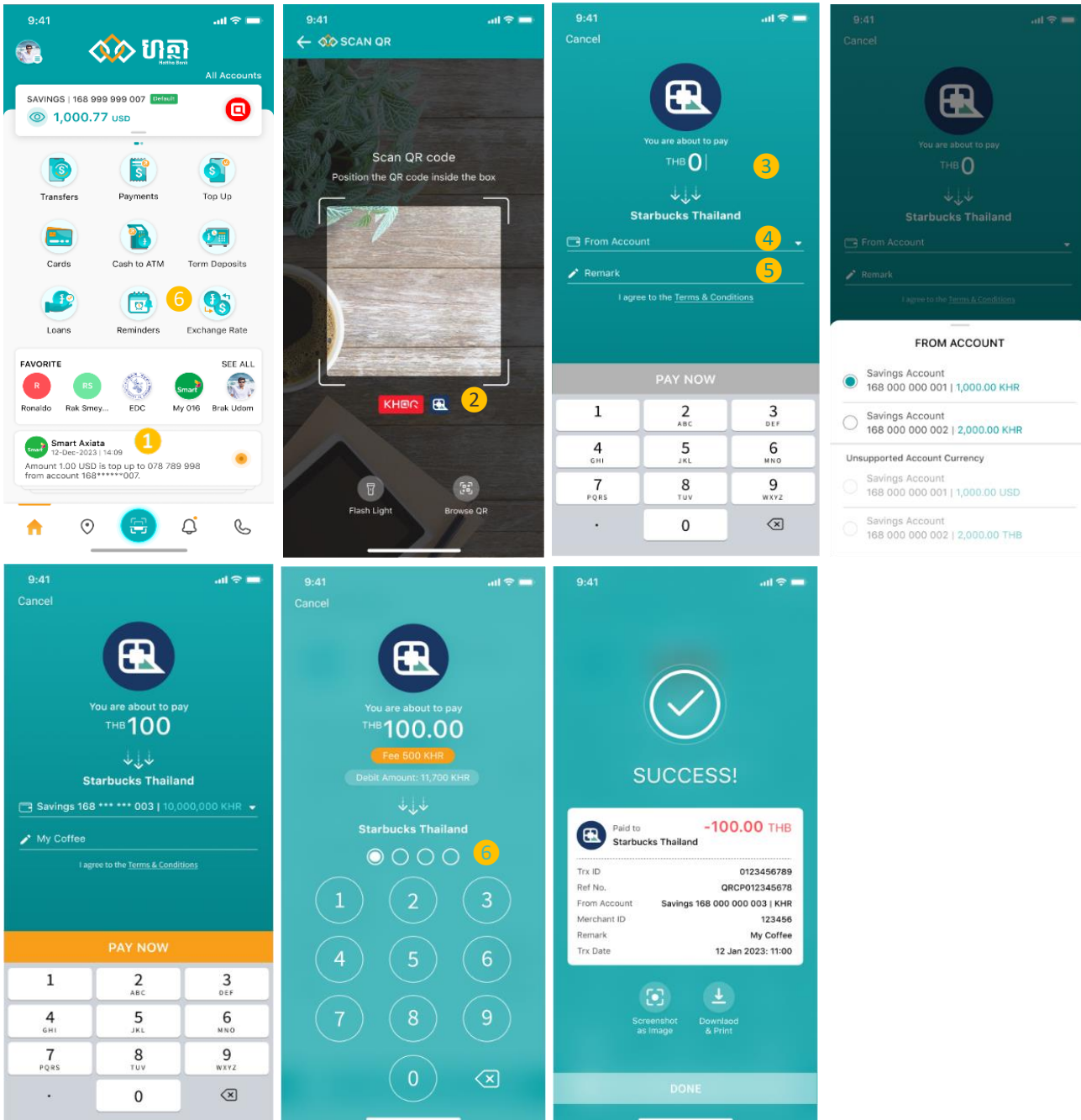
1.4.1 Hattha Pay (KHQR Pay)

- ① Enter “Scan QR” Icon on Home Screen
- ② Place the camera on the QR to scan
- ③ Enter the amount to be paid → ④ Select account to be paid
- ⑤ Remark (Optional): Write down re mark → ⑥ Enter 4-digit to confirm transaction



1.4.2 Cross Boder QR Payment

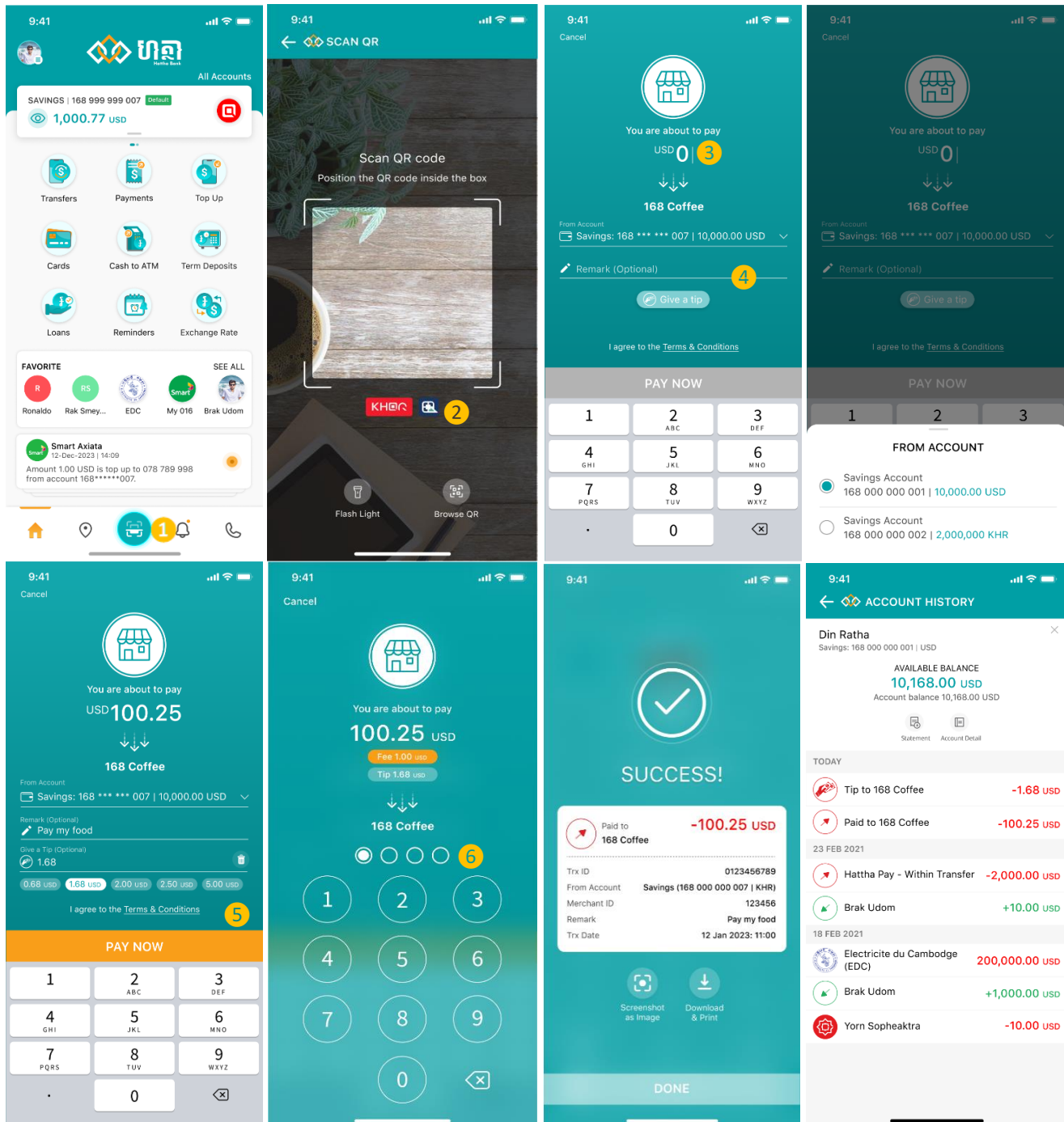
- ① Enter "Scan QR" Icon on Home Screen
- ② Place the camera on the Thai QR to scan
- ③ Enter the amount to be paid
- ④ Select account to be paid
- ⑤ Remark (Optional): Write down remark
- ⑥ Enter 4-digit to confirm transaction



1.4.3 Give a Tip

- ① Enter "Scan QR" Icon on Home Screen
- ② Place the camera on the QR to scan
- ③ Enter the amount to be paid
- ④ Click add Tip and Remark (Optional): Write down remark → Add A Tip
- ⑤ Check transfer information and tap "Pay Now"
- ⑥ Enter 4-digit to confirm transaction

Note: We can check report balance and Give a Tip in Account History



2 NON FINANCIAL TRANSACTIONS

2.1 How to Activate HATTHA MOBILE

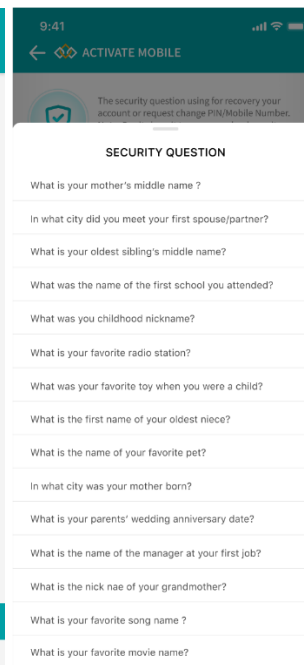
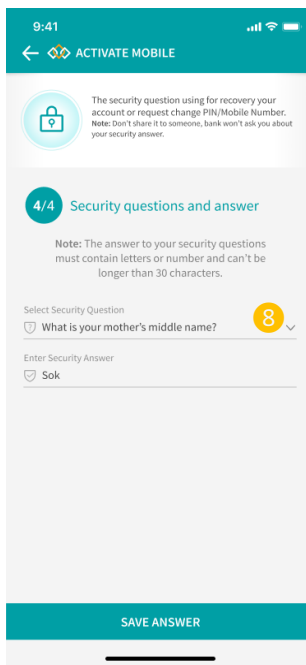
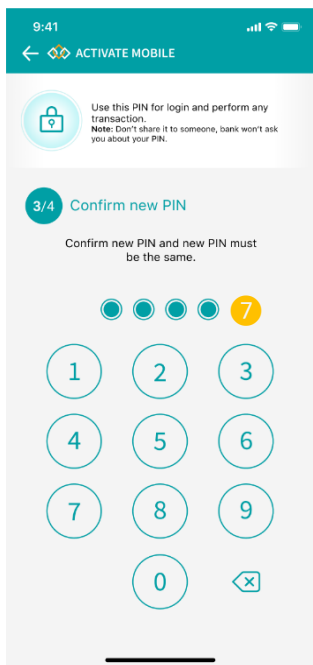
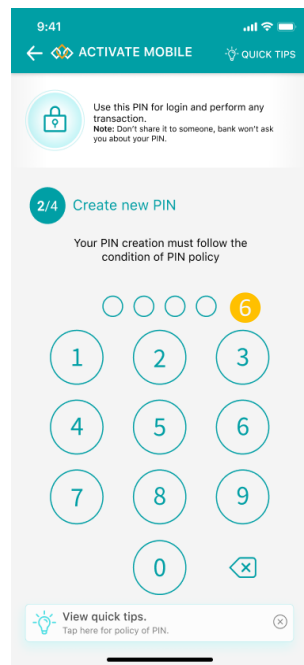
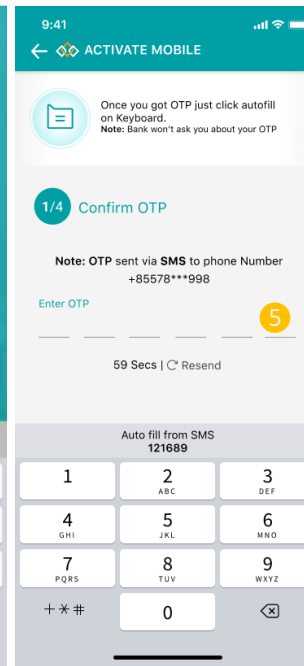
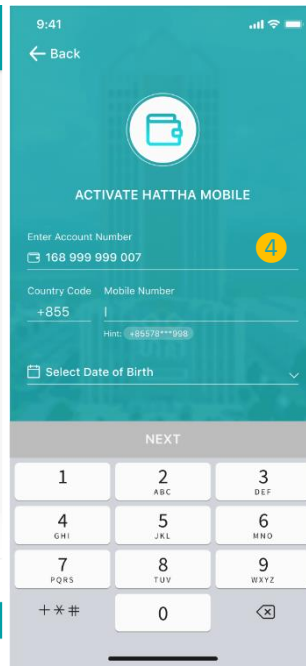
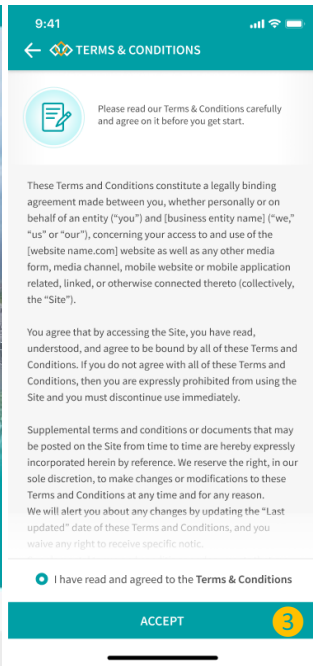
2.1.1 How to Activate New user (Never activate Hattha Mobile)

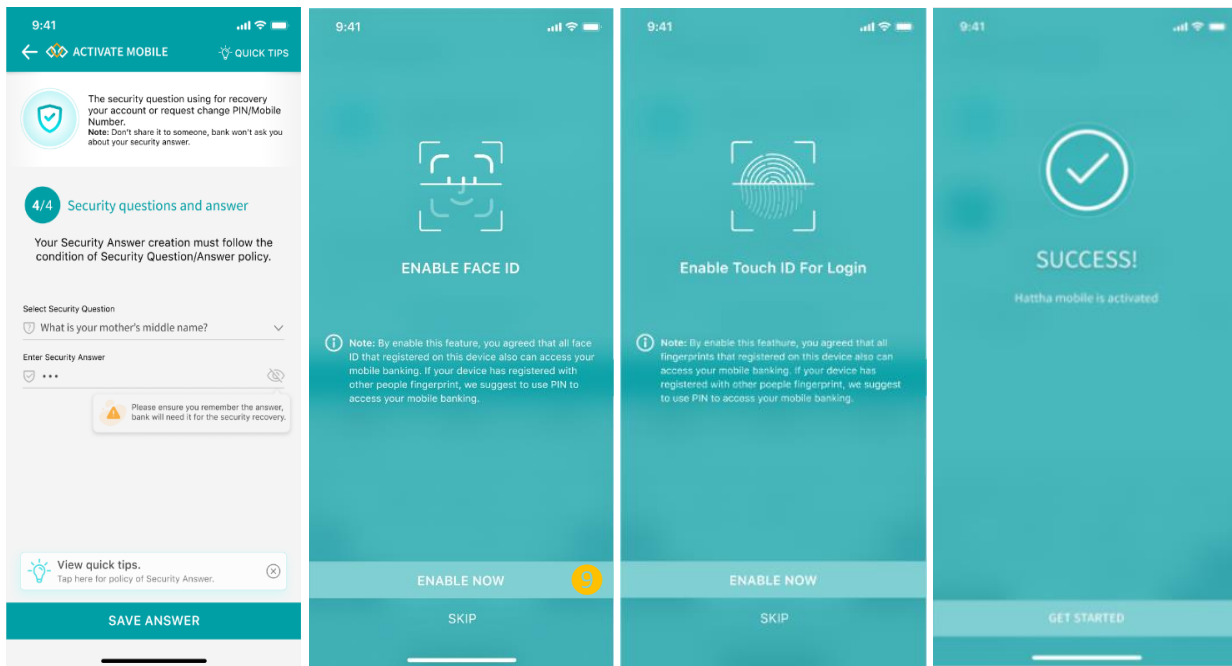
The below information are required for activation process:

- Smartphones is running the operating system: iOS (version 11 & up) or Android (version 5 & up)
- Internet: Mobile Data or WiFi
- Savings/Current Account Number: 12digits
- Phone Number: The mobile phone number that use to open Bank account.

You can start activation by follow the follow step:

- ① Open App and Select language to switch into English or Khmer
 - ② Tap on "GET STARTED" to continue
 - ③ Review Terms & Conditions and check to agree then Tap on "ACCEPT" to continue
 - ④ - Account Number: Enter Savings or Current Account (12-digits)
- Mobile Number: Enter phone number that bound with your account
- Date of Birth : Fill in your date of birth that bound with your account
 - ⑤ Wait for OTP code that will be sent to your phone number via SMS. For iOS please tap on OTP code from Message to enter OTP. For Android, the app will automatically detect OTP from SMS and auto fill
 - ⑥ Create New 4-digit PIN for your Hattha Mobile
 - ⑦ Re-Enter new 4-digit PIN
 - ⑧ - Select Security Question
- Enter your Answer, please keep this secret and don't share it with anyone
 - ⑨ Tap on "ENABLE NOW" to setup Touch ID/FaceID or Fingerprint Or Tap on Skip to continue
- ✓ Your activation has successful and tap "GET STARTED" to access Hattha Mobile





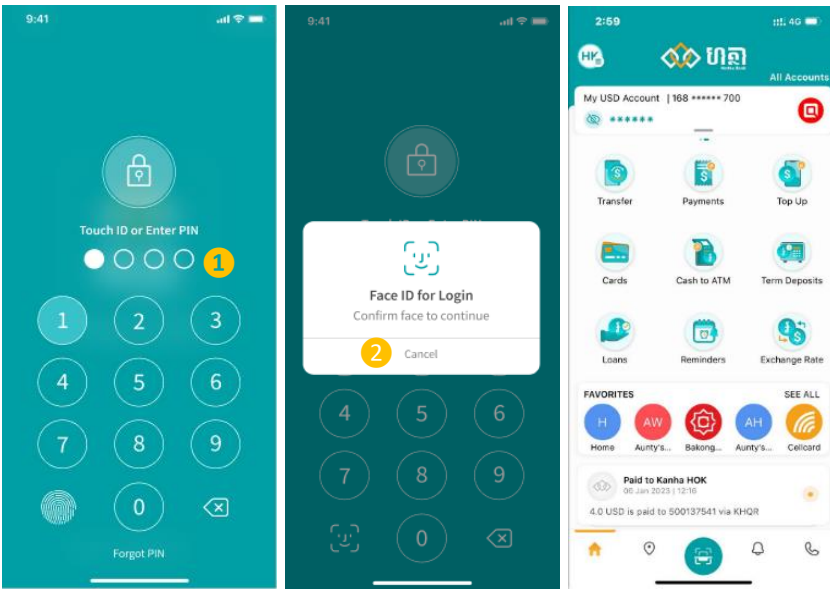
2.1.2 How to Activate Existing user (Re-activate)

- ① Open App and Select language to switch into English or Khmer then Tap on “Activate Now”
 - ② Review Terms & Conditions and check to agree then Tap on “ACCEPT” to continue
 - ③ - Account Number: Enter Savings or Current Account (12-digits)
 - Mobile Number: Enter phone number that bound with your account
 - Date of Birth: Fill in your date of birth that bound with your account
 - ④ - Review Security Question
 - Enter your Answer, (this secret and don't share it with anyone)
 - ⑤ Enter 4-digit TPIN
 - ⑥ Wait for OTP code that will be sent to your phone number via SMS. For iOS please tap on OTP code from Message to enter OTP. For Android, the app will automatically detect and enter OTP.
- ✓ Your activation has successful and tap “GET STARTED” to access Hattha Mobile



2.2 Login after Activation

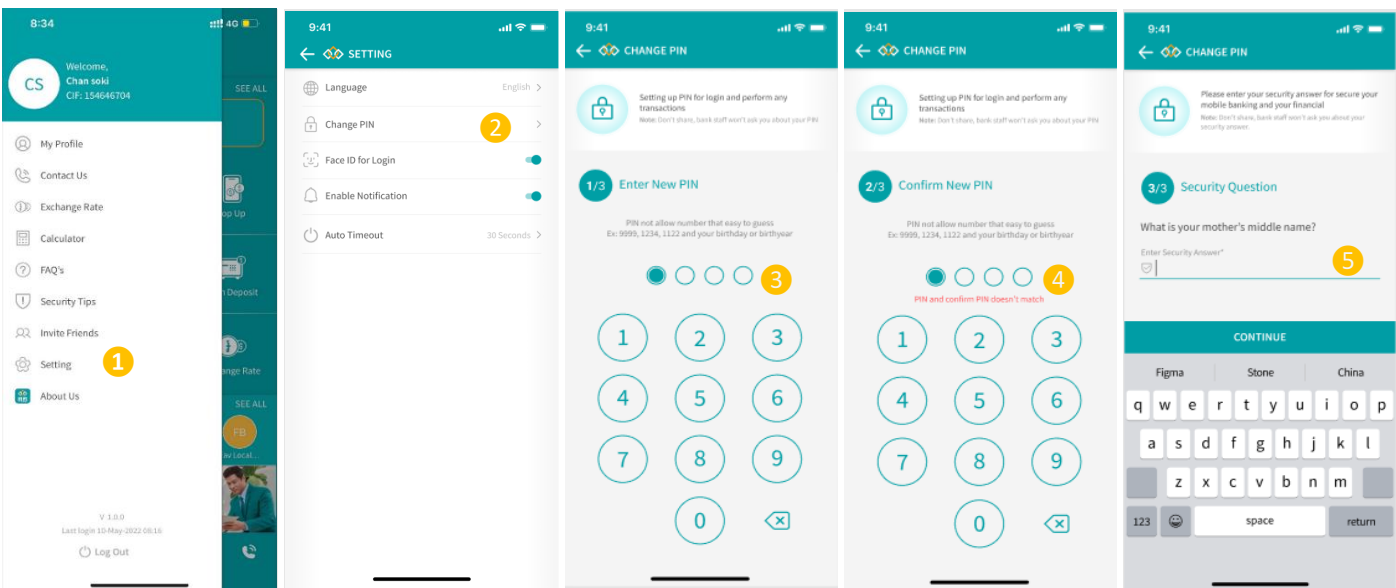
- ① Open app and login with PIN or Biometric
 - ② Using face scanning or fingerprint scanning
 - ③ If you cannot scan your face or fingerprint, please enter the 4-digit PIN manually.
- ✓ Once login access, app will display the home screen

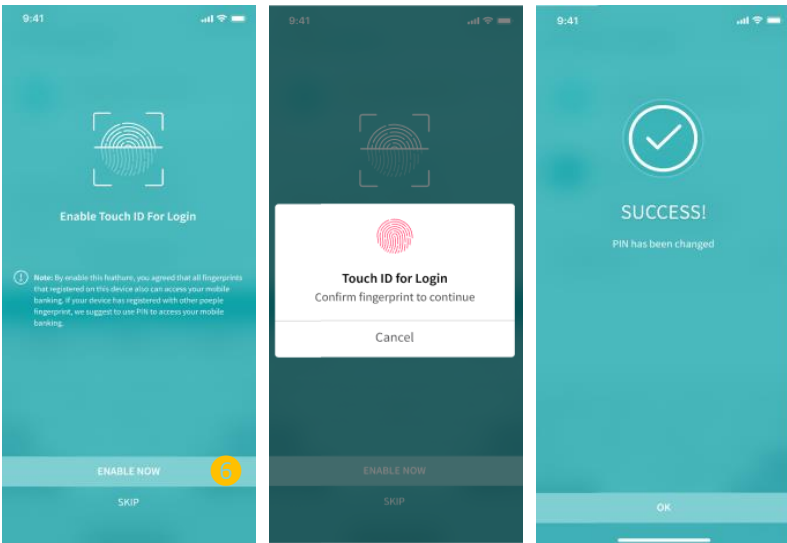


2.3 How to change 4-digit PIN

Customers can change the PIN according to the following transaction functions:

- ① Go to Hamburger Icon on Home Screen → "Settings" → ② "Change PIN"
- ③ Enter New PIN Code 4-digit → ④ Re-confirm New PIN Code 4-digit
- ⑤ Fill in the Security Answer and tap on "CONTINUE"
- ⑥ Tap "ENABLE NOW" to enable the Biometric for authentication or tap "Skip" to skip Biometric.

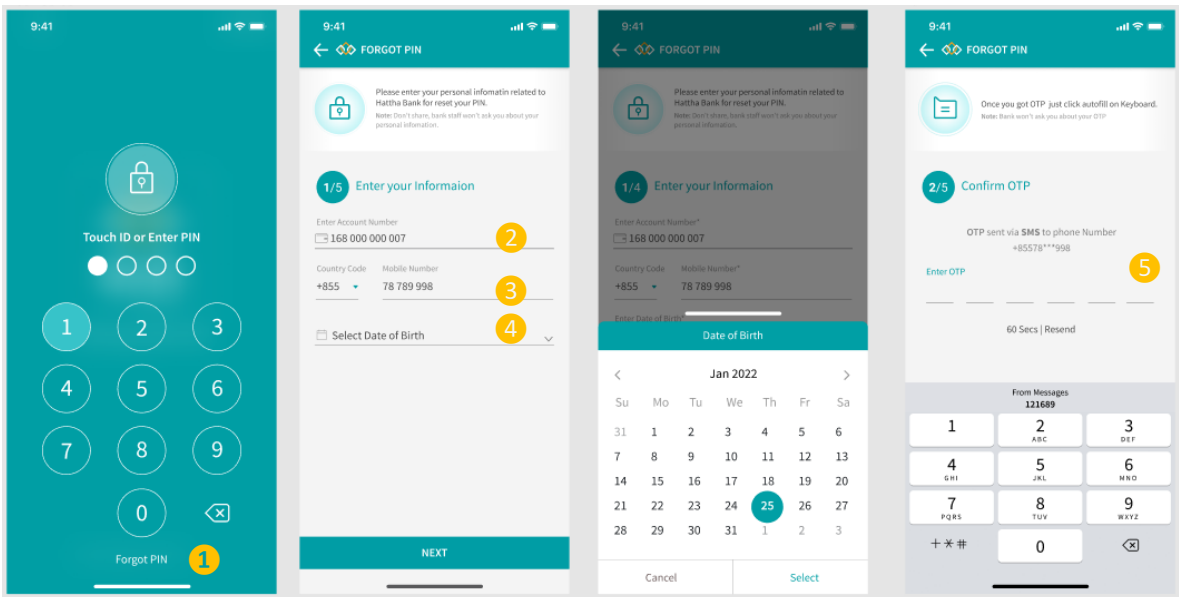


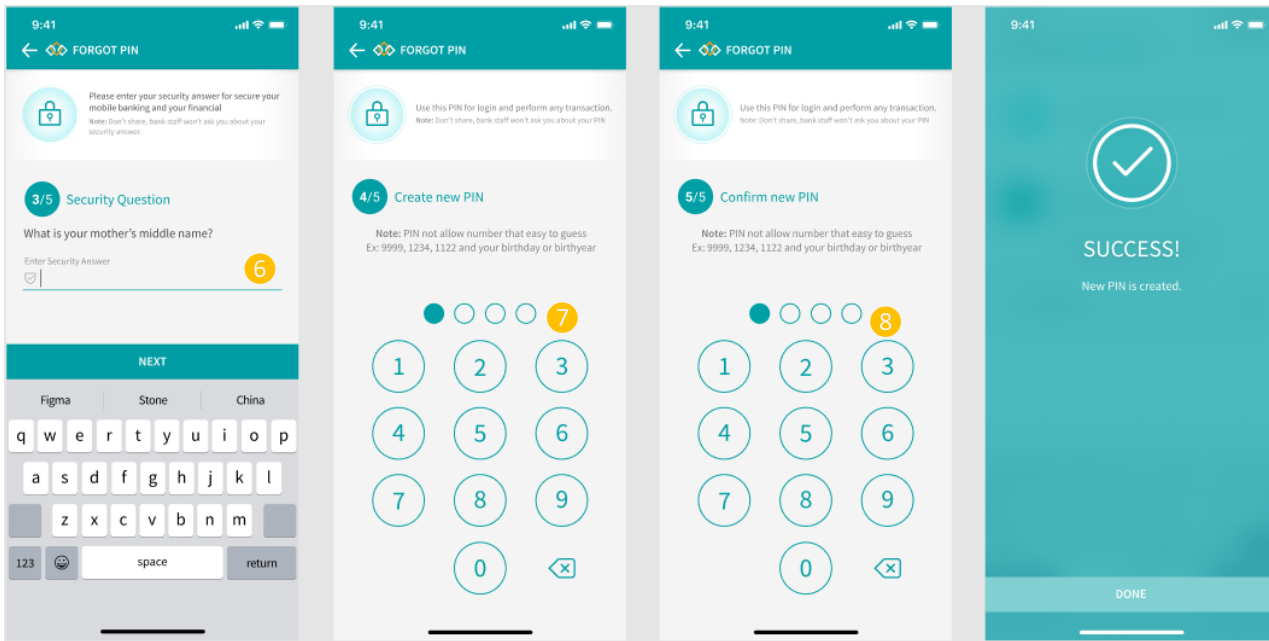


2.4 Forget Security Question/Answer or Forget PIN

2.4.1 Forget PIN

- ① Tap on “Forget PIN” on login screen →
- ② Fill in your bank account number
- ③ Fill phone number that open account →
- ④ Select your date of birth
- ⑤ Fill in SMS code (OTP) sent to your phone number
- ⑥ Confirm security answer for Security Question
- ⑦ Enter New PIN →
- ⑧ Confirm New PIN





2.4.2 Forget Security Question

In case, customer forget Security Question/Answer, customer needs to contact to our customer service or visit the nearest branch in order to reset Security Answer and PIN.

Our staff will ask some questions to verify the account ownership, once you are verified our customer service will proceed the reset security question or within reset PIN. You can ask our customer service to reset only security question or reset both security question and PIN.

Once security answer and PIN have been reset, you can re-install app and activate again by create new security question/answer or within create new PIN.

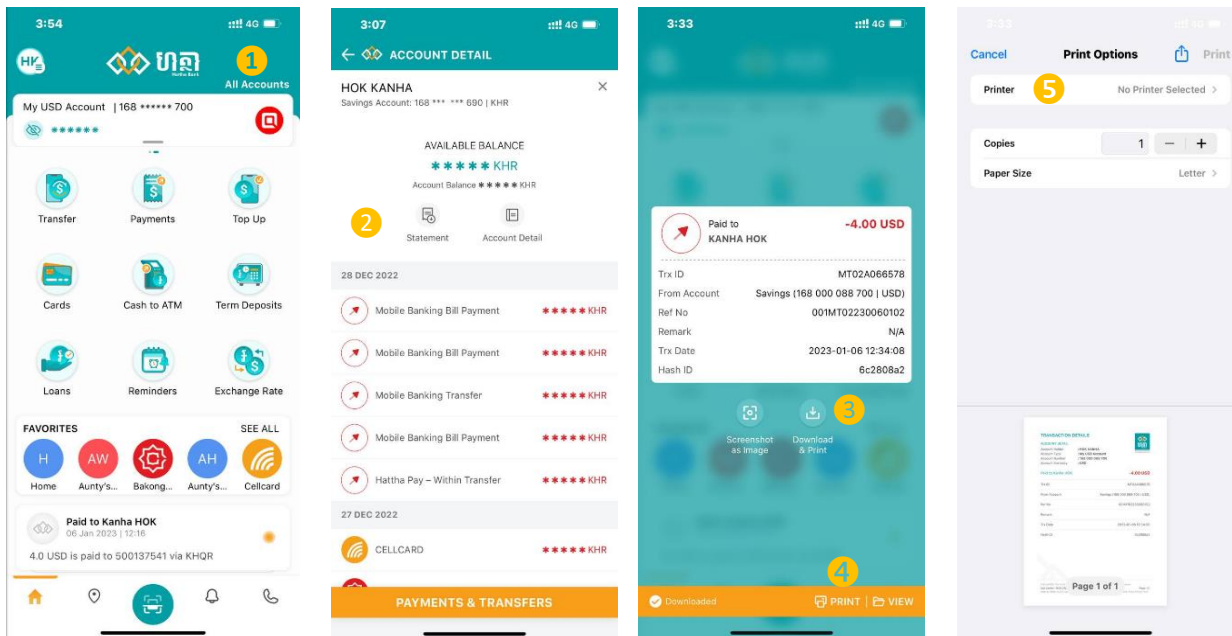
Please remember that, bank never ask you to provide security question/answer or PIN. To keep more security, please don't tell anyone about security question/answer or PIN and only you yourself know them.

2.5 Accounts

2.5.1. Print Function

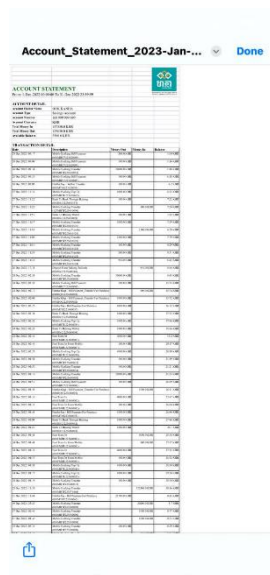
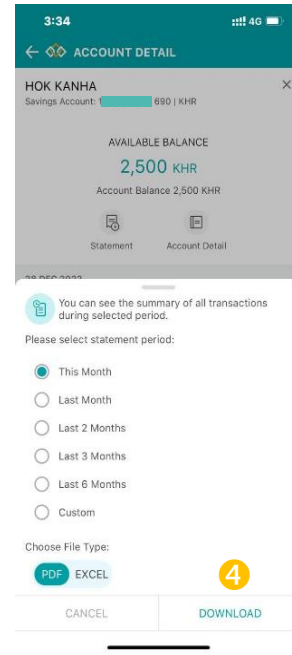
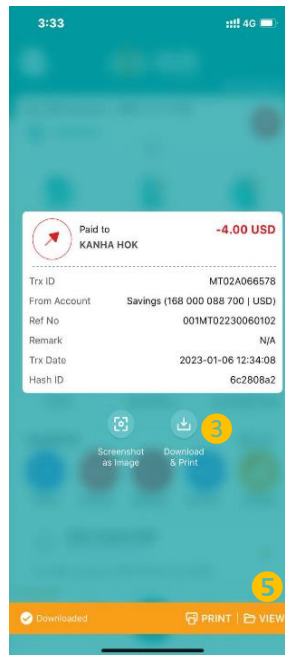
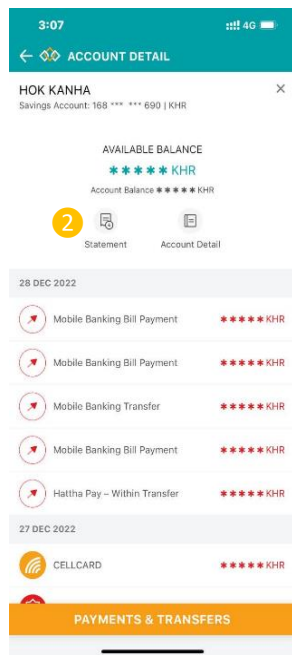
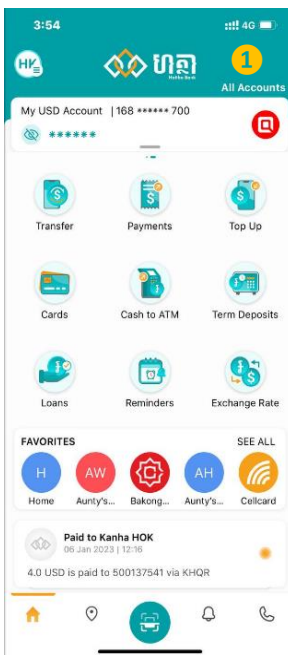
- ① Access Home Screen → Tap on “SEE ALL” on accounts section to view accounts and balance
- ② Tap on any account to view account then tap on any transaction to view transaction detail
- ③ Tap on Download & Print
- ④ Tap on “PRINT”
- ⑤ Tap on Printer “To Select Printer”

✓ *Remark: You have to Setup or Select the Printer that you want to print.



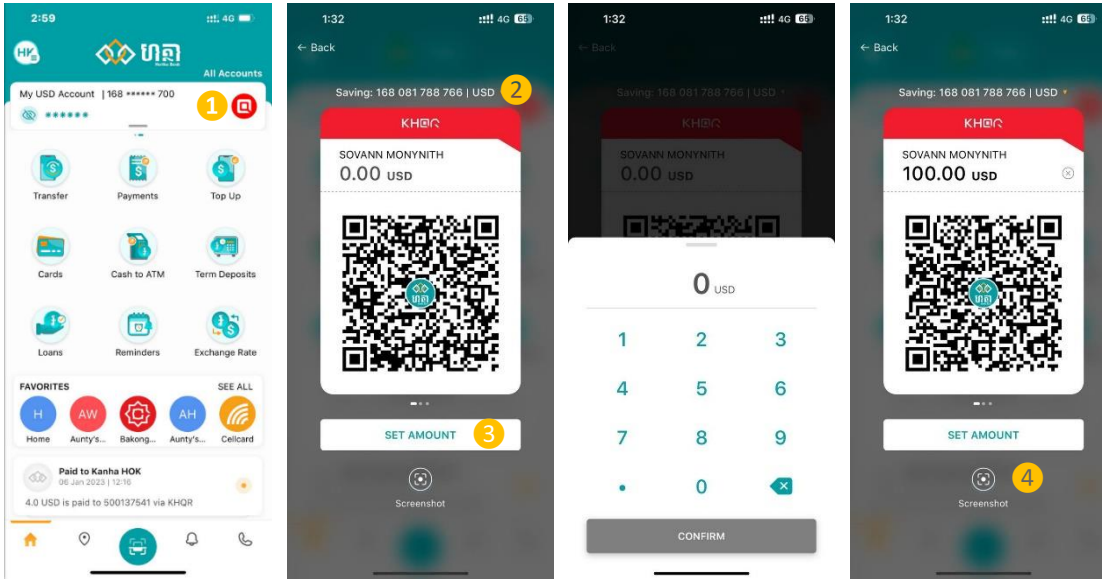
2.5.2. Download Account Statement

- ① Access Home Screen → Tap on “SEE ALL” on accounts section to view accounts and balance
- ② Tap on on any account to view account then tap on any transaction to view transaction detail
- ③ Tap on “Download & Print”
- ④ Tap on “VIEW”
- ⑤ Tap on “Screenshot” to Share screenshot, tap on “Download & Print” to download or print transaction detail or tap on “Favorite” to save as Favorite.



2.6 KHQR ID

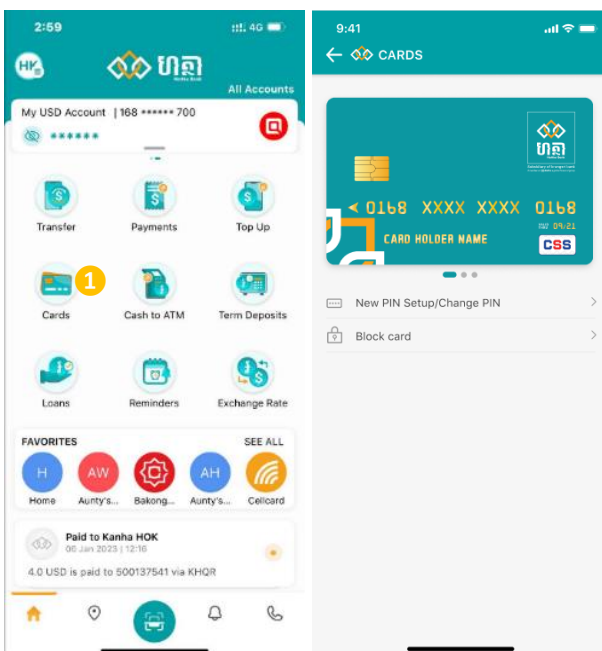
- ① Access Home Screen → Tap on KHQR icon on each account
- ② Select account to receive transfer/payment
- ③ Fill in and confirm amount to receive → ④ Save or share the screenshot



2.7 Card Management

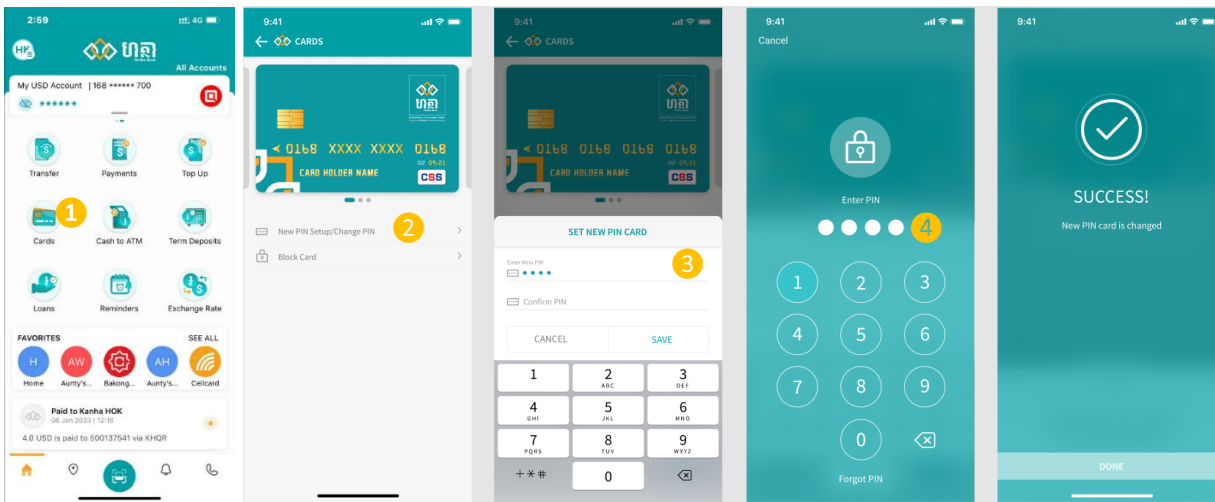
2.7.1 View Card

- ① Enter home screen and tap on Cards function
- ② View your card and slide left-right to view another cards



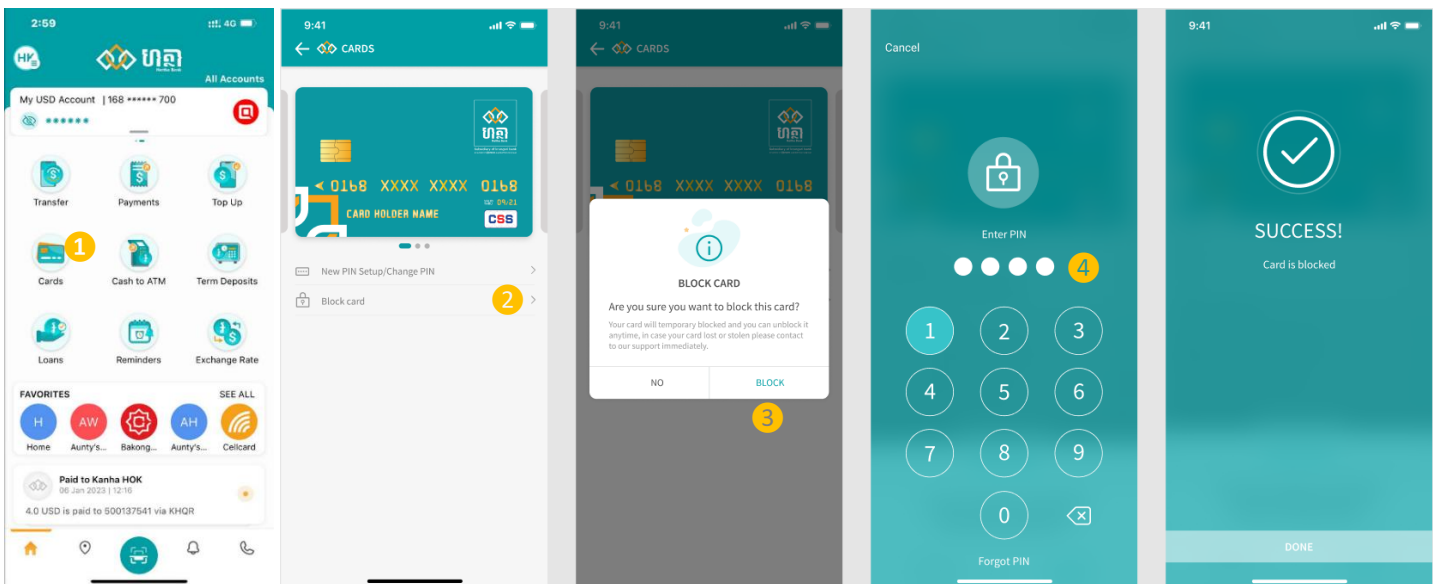
2.7.2 Change/Set PIN Card

- ① Enter home screen and tap on Cards function
- ② Tap on “New PIN Setup/Change PIN”
- ③ Enter PIN and Confirm new PIN card and tap “SAVE” to continue
- ④ Enter transaction PIN to confirm transaction.



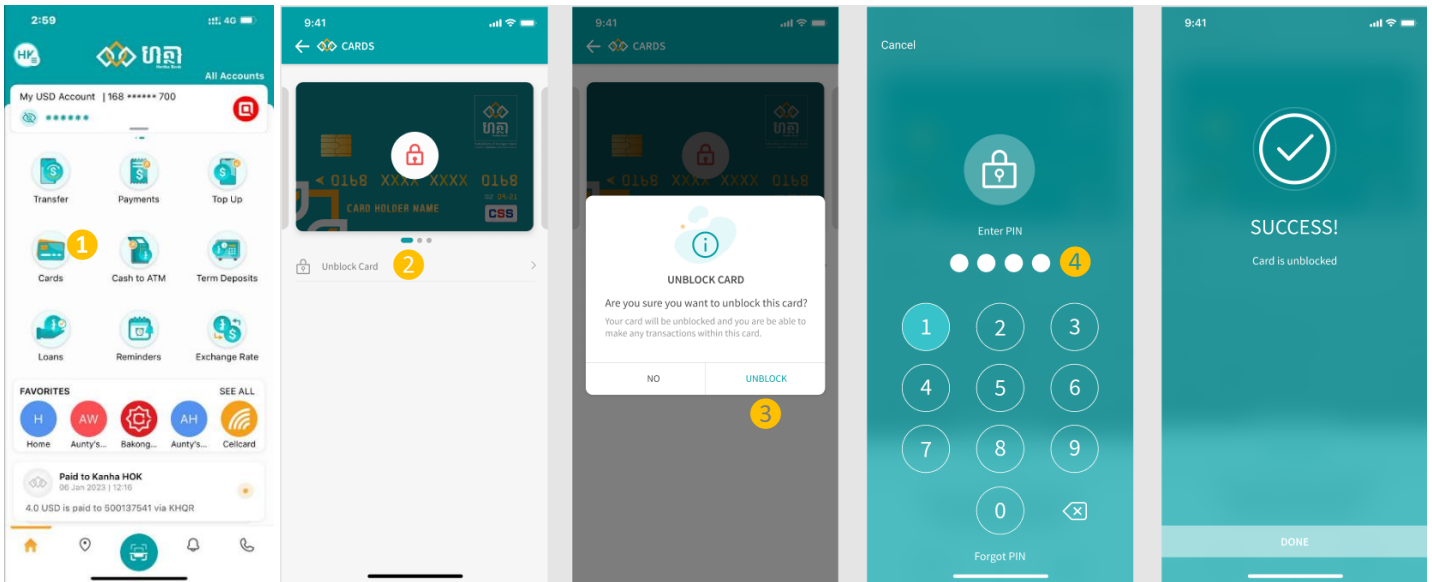
2.7.3 Block Card

- ① Enter home screen and tap on Cards function
- ② Tap on “Block Card” → ③ Tap on “BLOCK” ④ Enter PIN to confirm transaction



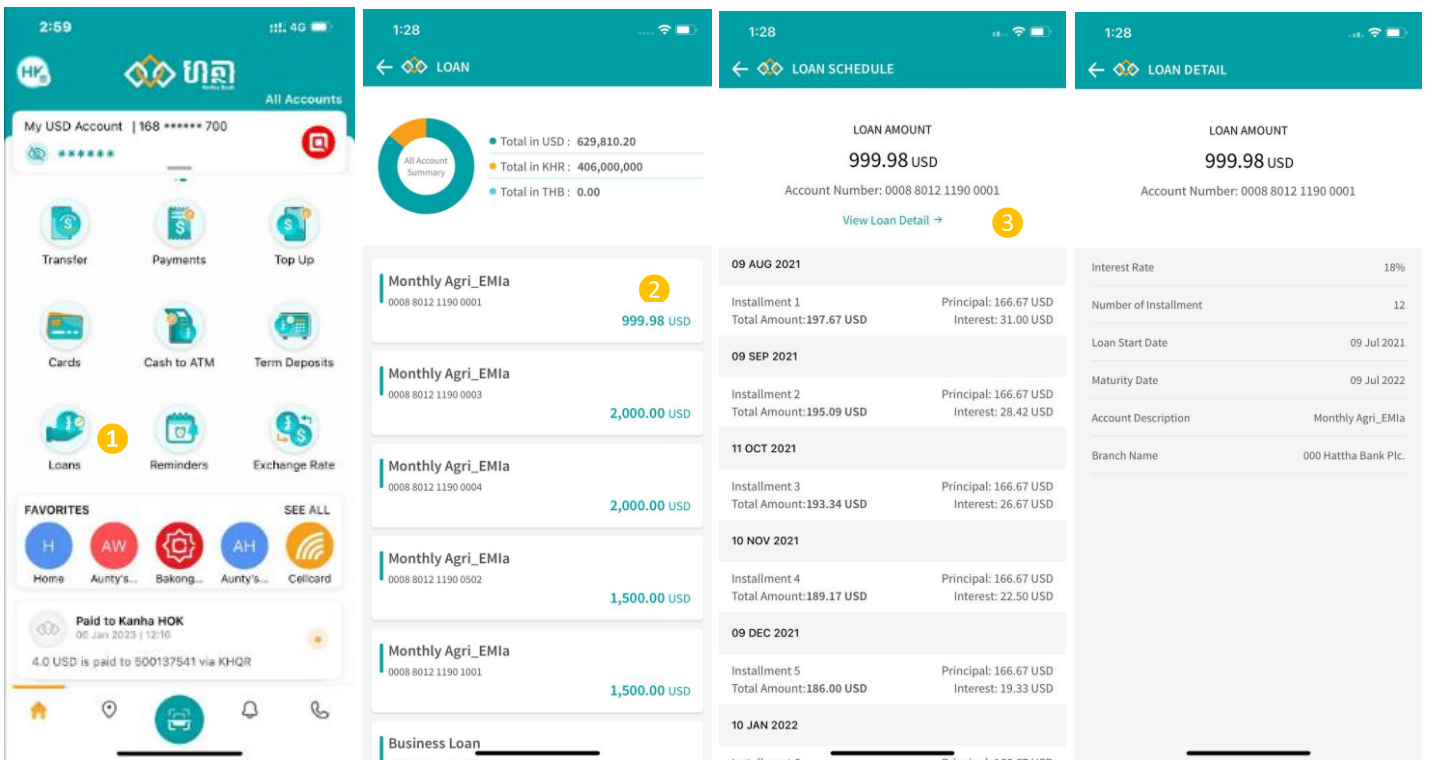
2.7.4 Unblock Card

- ① Enter home screen and tap on Cards function
- ② Tap on “Unlock Card” → ③ Tap on “UNBLOCK” ④ Enter PIN to confirm transaction



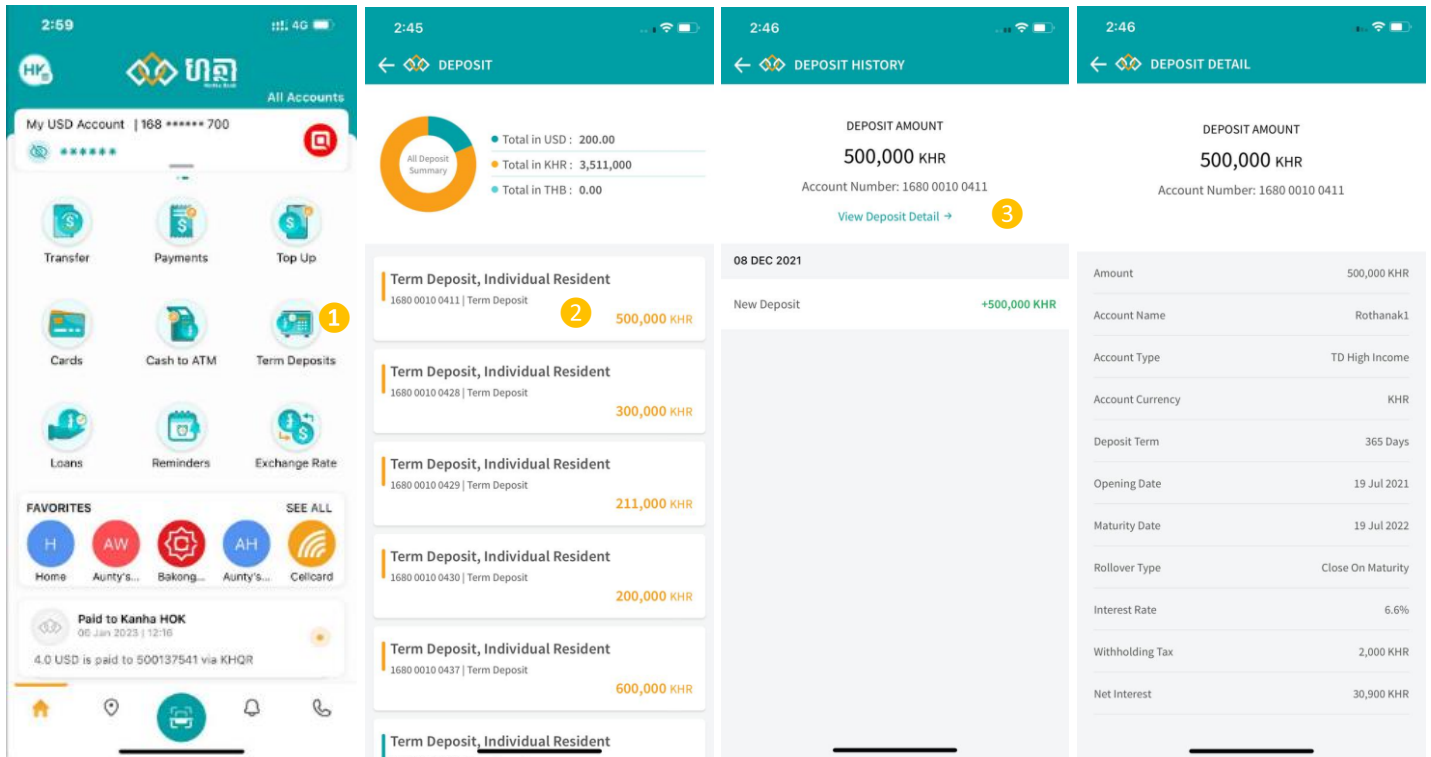
2.8 Loan

- ① Enter home screen and tap on Loan function
- ② Tap on any loan account to view loan repayment schedule
- ③ Tap on “View Loan Detail” to view loan account detail



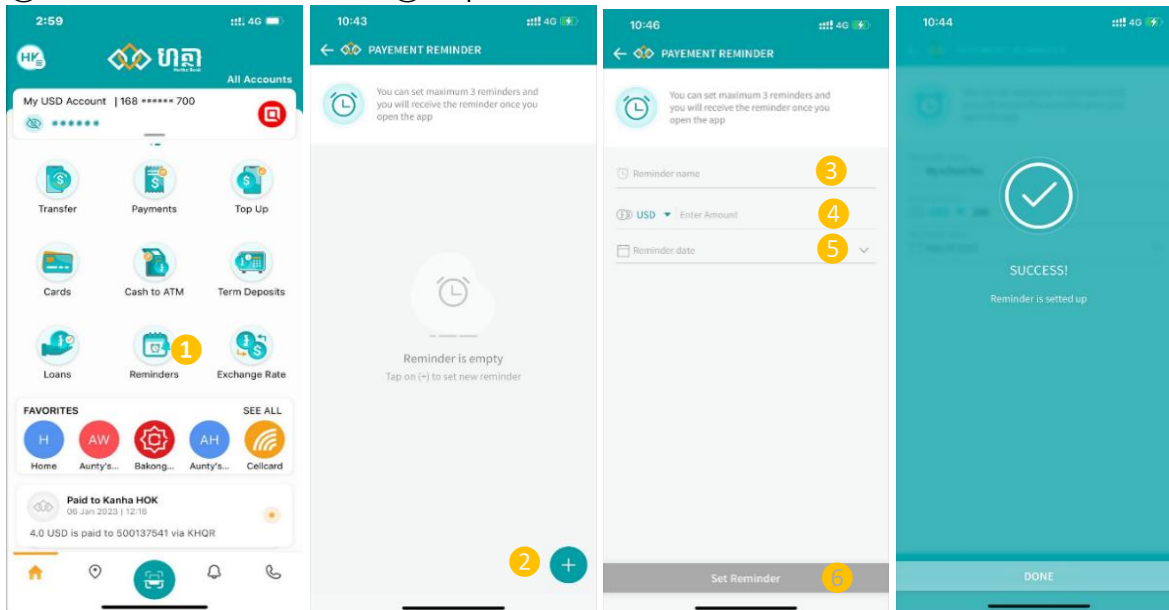
2.9 Term Deposit

- ① Enter home screen and tap on Term Deposit function
- ② Tap on any Term Deposit's account to view Term Deposit's account statement
- ③ Tap on "View Deposit Detail" to view Term Deposit account detail



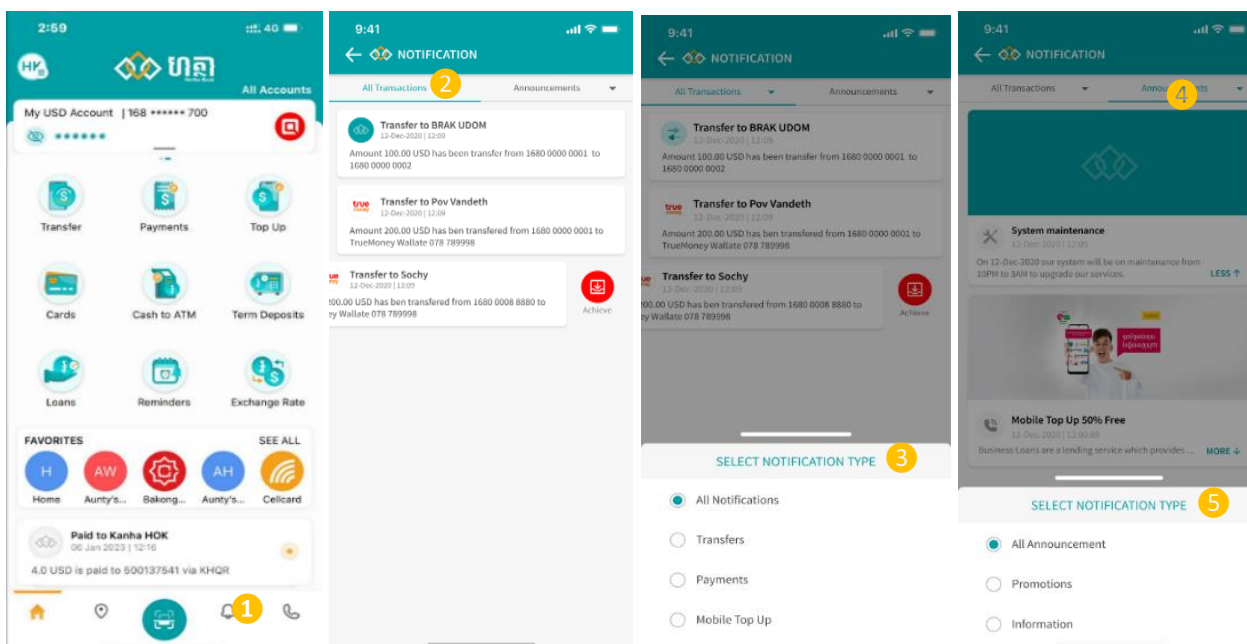
2.10 Payment Reminder

- ① Access the "Reminder" function →
- ② Tap on "+" to add new Reminder
- ③ Fill in reminder name →
- ④ Fill in the amount
- ⑤ Select reminder date →
- ⑥ Tap on "Set Reminder" to save reminder.



2.11 Notification and announcement

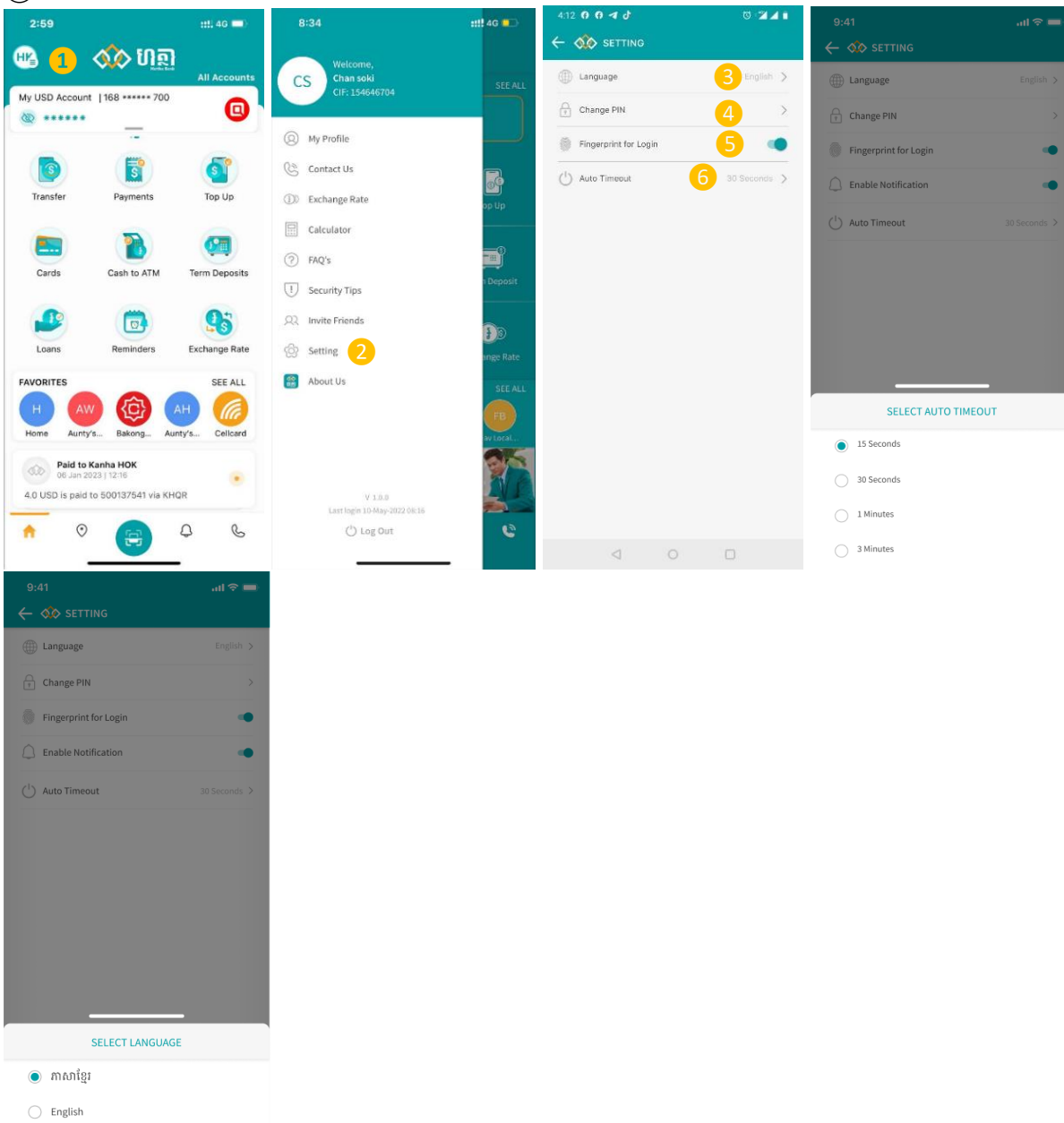
- ① Access the "Notification" bell function
- ② Tap on "All Notifications", the user will see the finance transaction notification
- ③ Filter Notification for each transaction type of Transfer, Payment & Mobile Top Up
- ④ Tap on "Announcement", the user will see the announcement list
- ⑤ Filter the announcement type of Information and Promotion.



2.12 Setting

1. Language: Switch language into Khmer or English
2. Change PIN: Change your login and transaction PIN
3. Enable Biometric: Enable to authenticate with your biometric (Touch ID/Face ID or Fingerprint)
4. Auto Timeout: Setting your app to automatic lock when it is inactive.

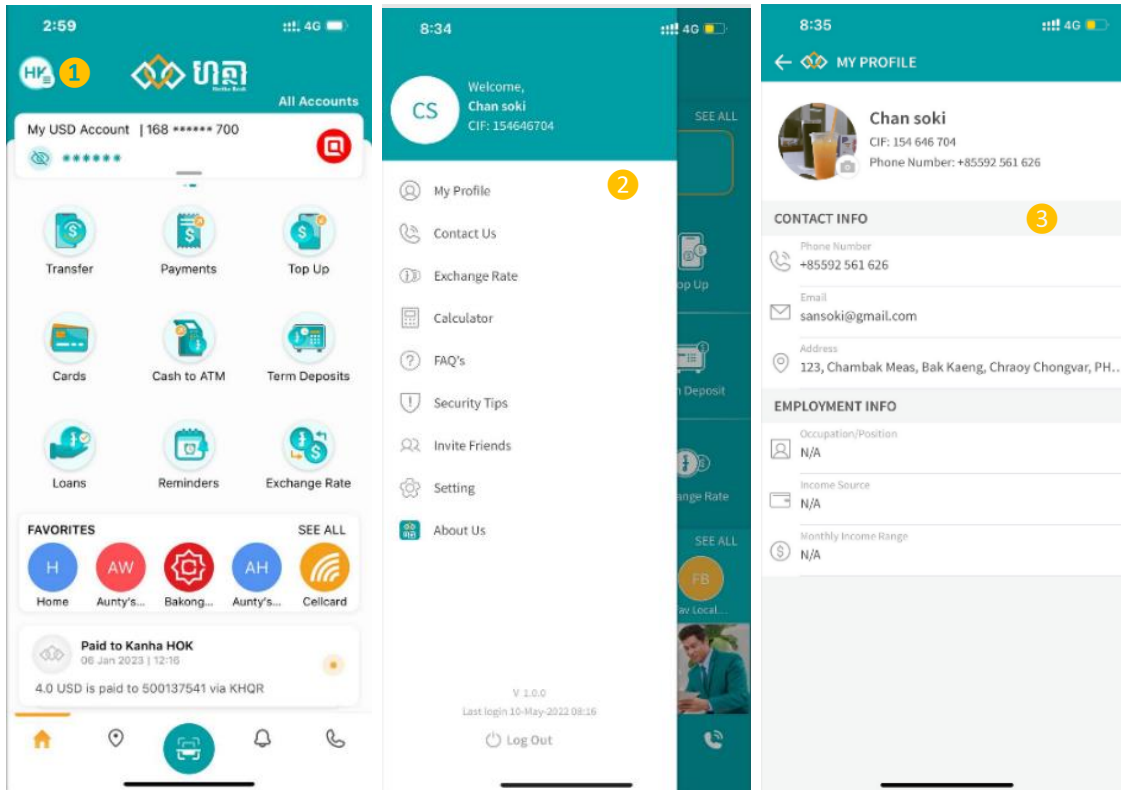
- ① Click on Hamburger Icon on Home Screen
- ② Go to "Setting"
- ③ Language: Set to Khmer or English
- ④ Change PIN
- ⑤ Enable Biometric
- ⑥ Set Auto timeout



2.13 Hamburger menu

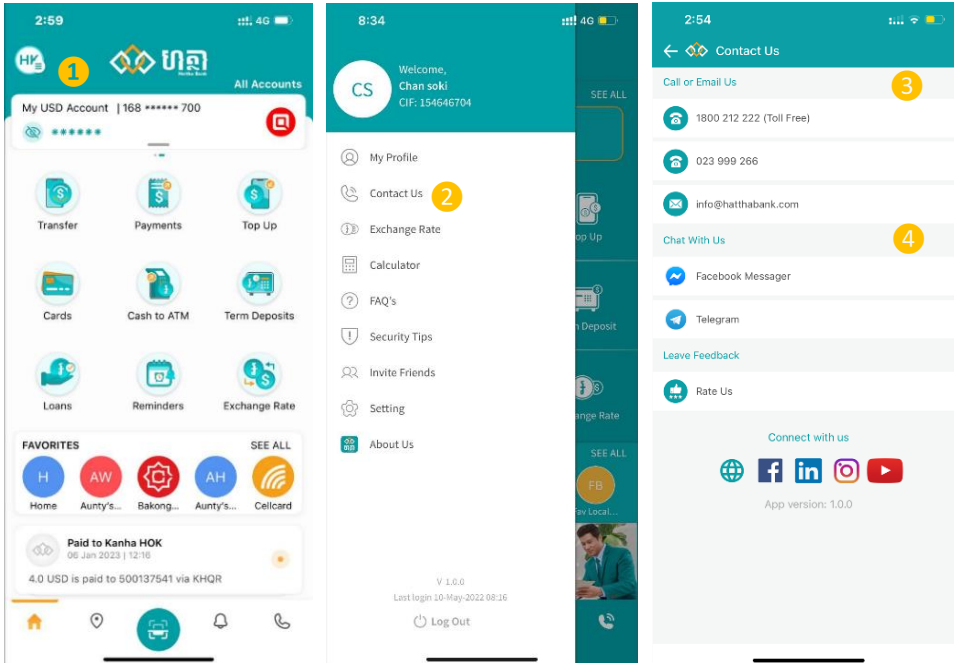
2.13.1 Profile

- ① Click on Hamburger Icon on the Home Screen →
- ② Tap on "My Profile"
- ③ Users can see their information such as name, customer ID, phone number, email and address.



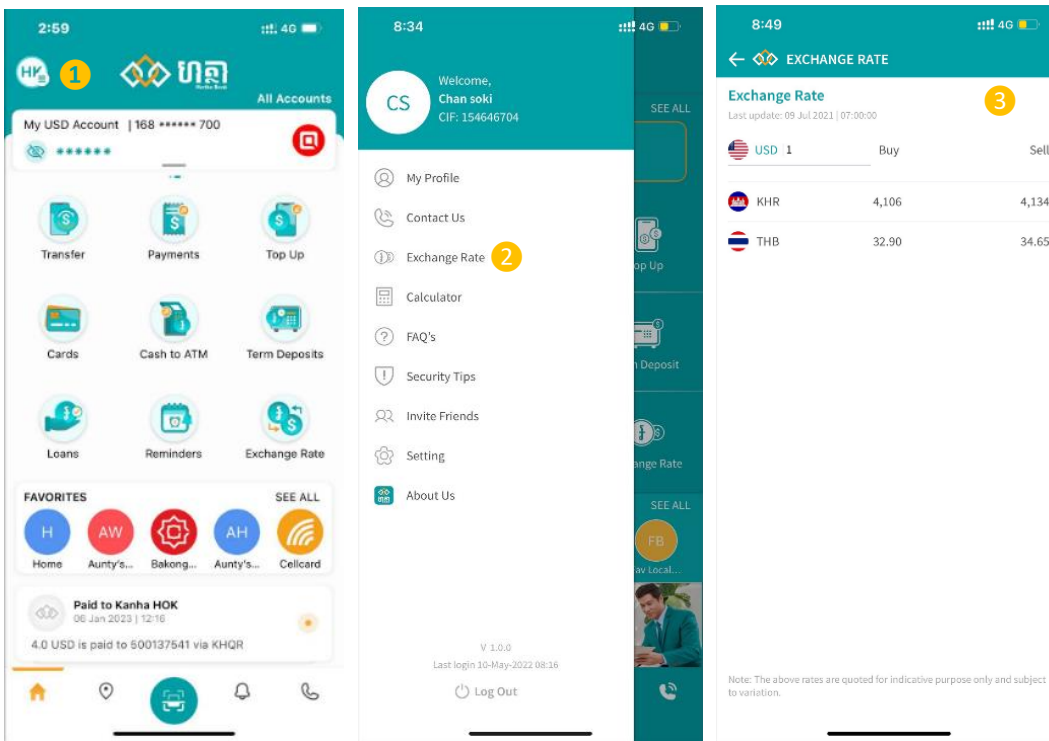
2.13.2 Contact Us

- ① Click on the Hamburger Icon on the Home Screen →
- ② Tap on "Contact Us"
- ③ Call or Email Us: Users can access our contact screen
- ④ Chat with Us: Users access the Messenger or Telegram contact screen.



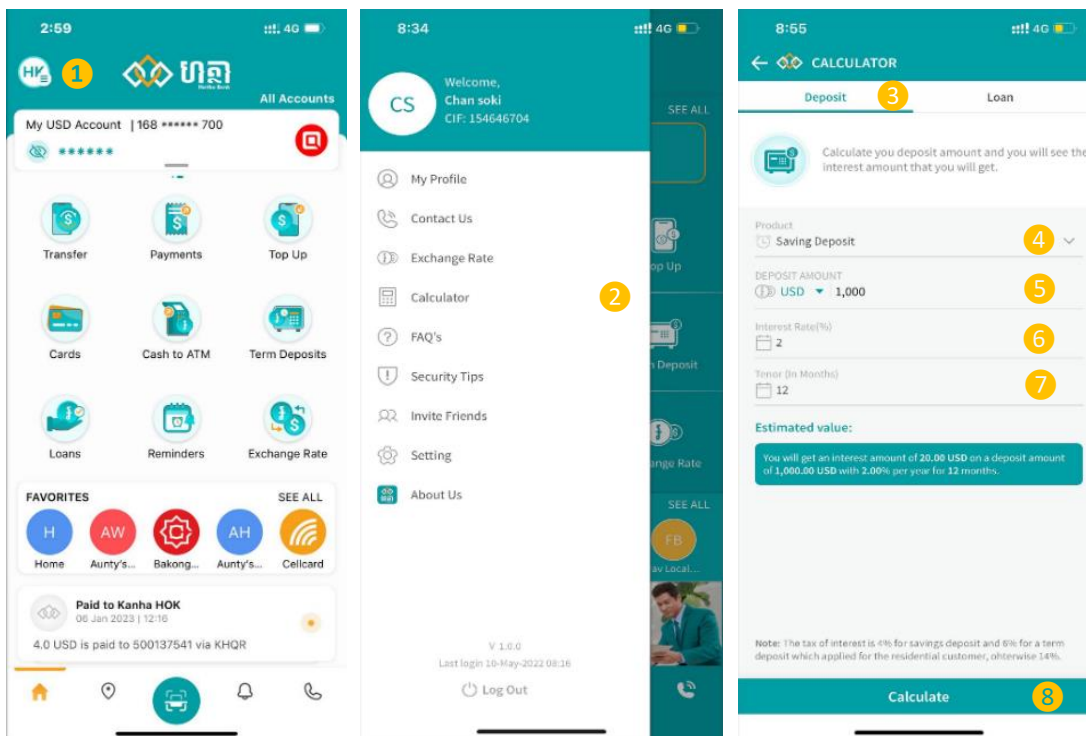
2.13.3 Exchange Rate

- ① Enter the Hamburger Icon on the Home Screen →
- ② Tap on "Exchange Rate"
- ③ Fill in amount with currency in USD to get exchange rate calculated



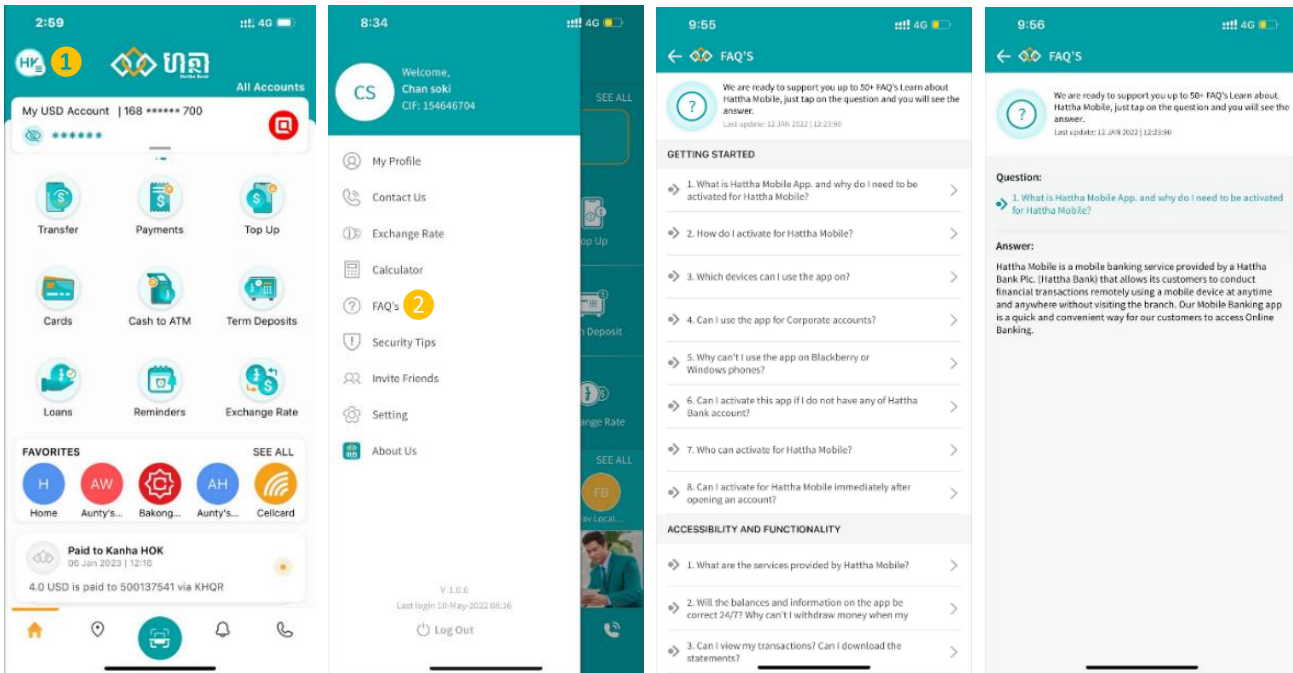
2.13.4 Calculator

- ① Enter the Hamburger Icon on the Home Screen →
- ② Tap on "Calculator"
- ③ Deposit: Tap "Deposit" or "Loan" for calculation
- ④ Choose Product: Choose "Saving Deposit" product
- ⑤ Deposit Amount: Enter the amount of the deposit
- ⑥ Interest Rate: Enter interest rate
- ⑦ Tenor (In Months): Enter the number of periods (in months).
- ⑧ Tap on "Calculate" and the user will see the calculated interest rate.



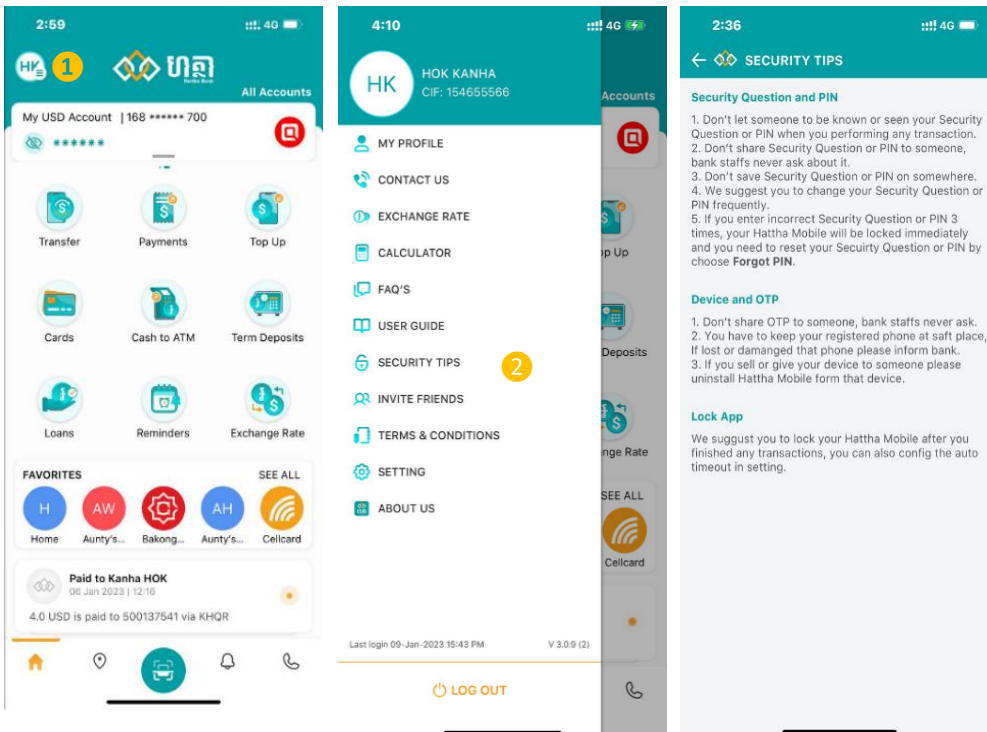
2.13.5 Frequency Answer and Question

① Click on the Hamburger Icon → ② Tap "FAQ" → Tap on a question to get an answer



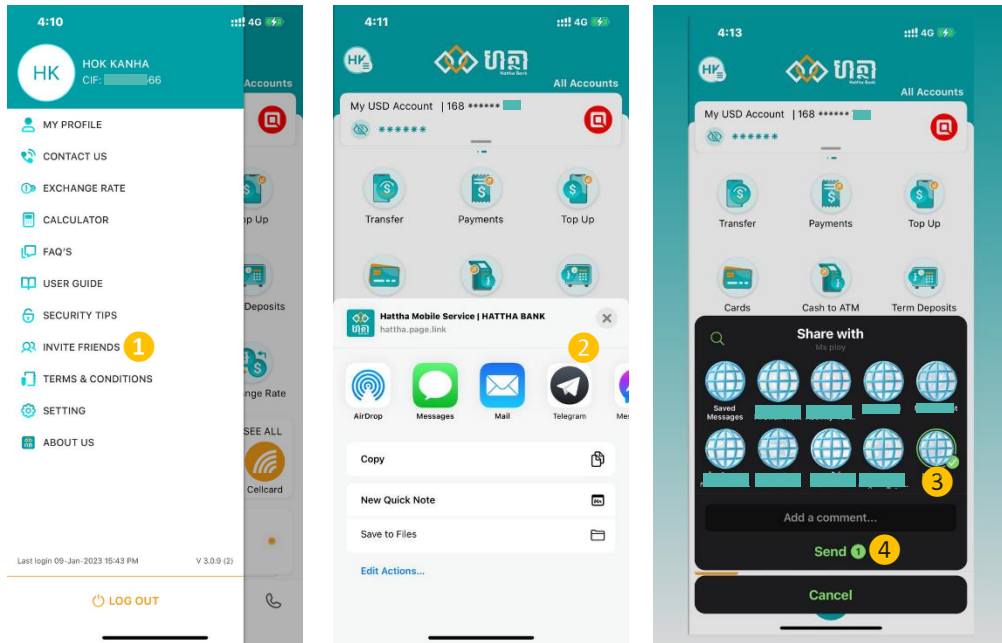
2.13.6 Security Tips

① Click on the Hamburger Icon and tap "Security Tips" → ② Tap on the Security Tip



2.13.7 Invite Friends

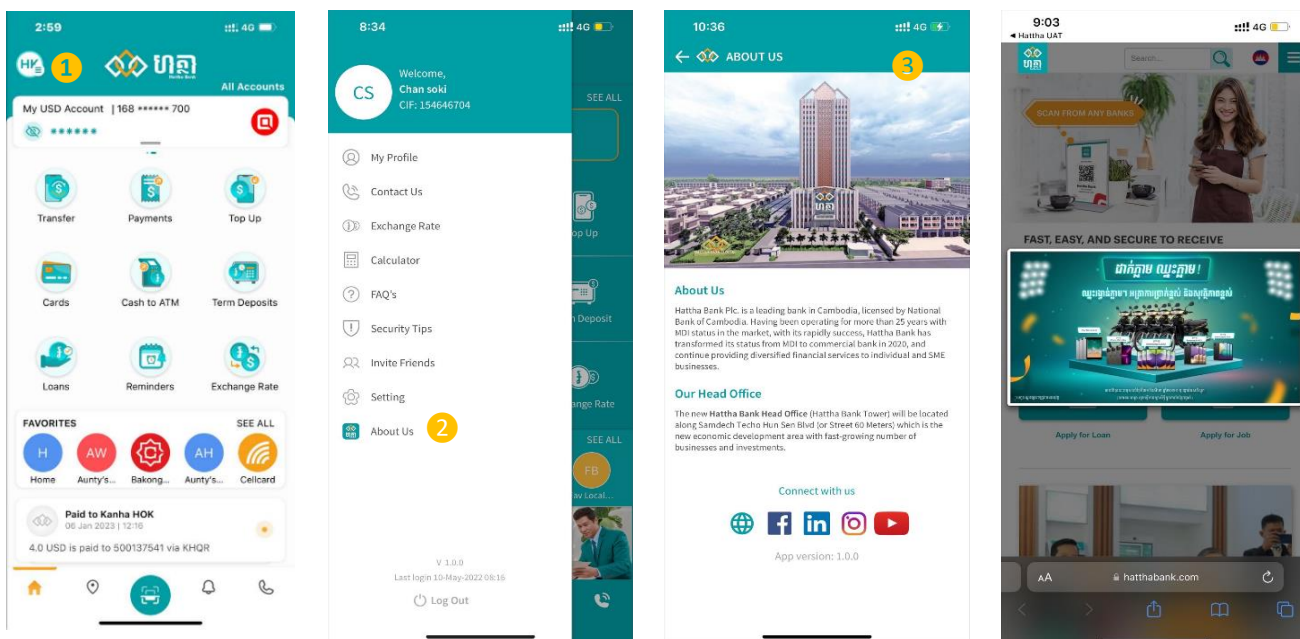
- ① Click on the Hamburger Icon → "Invite Friends" →
- ② Find a contact of your friends
- ③ Tap on your friend's name to invite



2.13.8 About Us

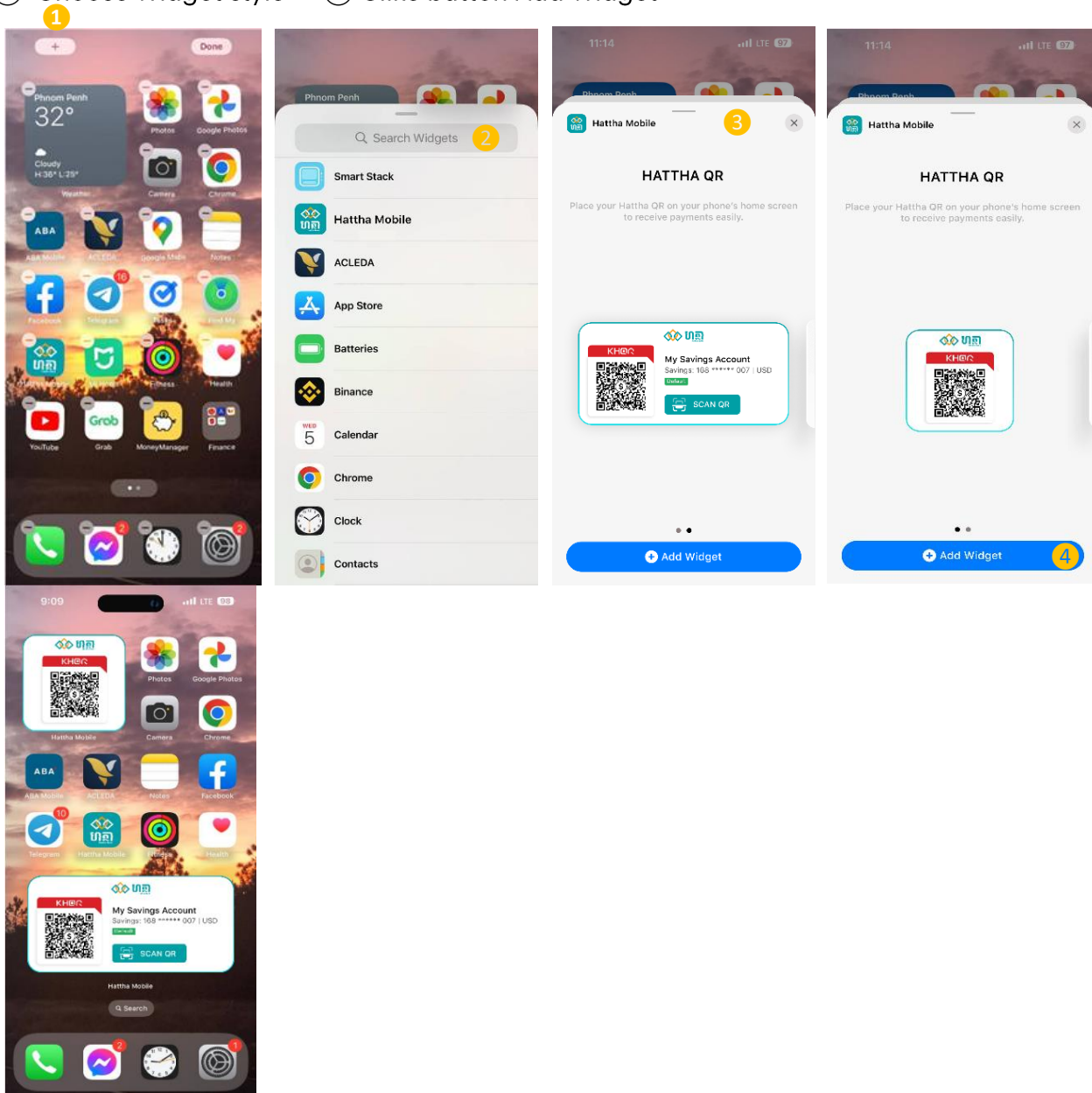
- ① Click on Hamburger Icon on the Home Screen →
- ② Go to the "About Us" function
- ③ Users will see information about Hattha Bank

Users will see "Connect with Us" where user can get more information of Hattha Bank



2.13.9 Widget

- ① Hold a bit on screen smart phone and clike button add
- ② Search Widget “ Hattha Mobile “
- ③ Choose Widget style → ④ Clike button Add Widget



----- Thanks for using Hattha Mobile -----