



AYA Bank
എംപിബി

Your Trusted Partner

CORPORATE INTERNET BANKING USER GUIDE

“ALWAYS WITH YOU”

Contents

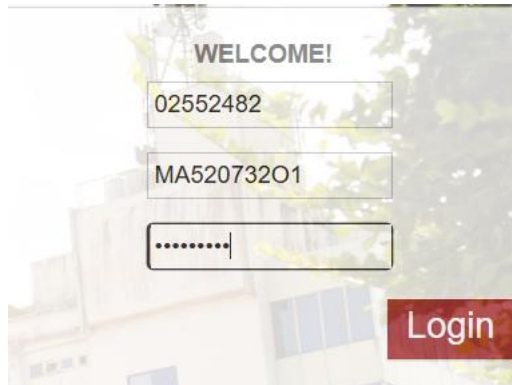
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1. Log in

Step 1: Open the browser (Internet Explorer/ Mozilla Firefox/ Google Chrome)

Step 2: Enter URL: [AYA Corporate Internet Banking](#)

Step 3: Enter Company ID, User ID and Password obtained via email.



WELCOME!

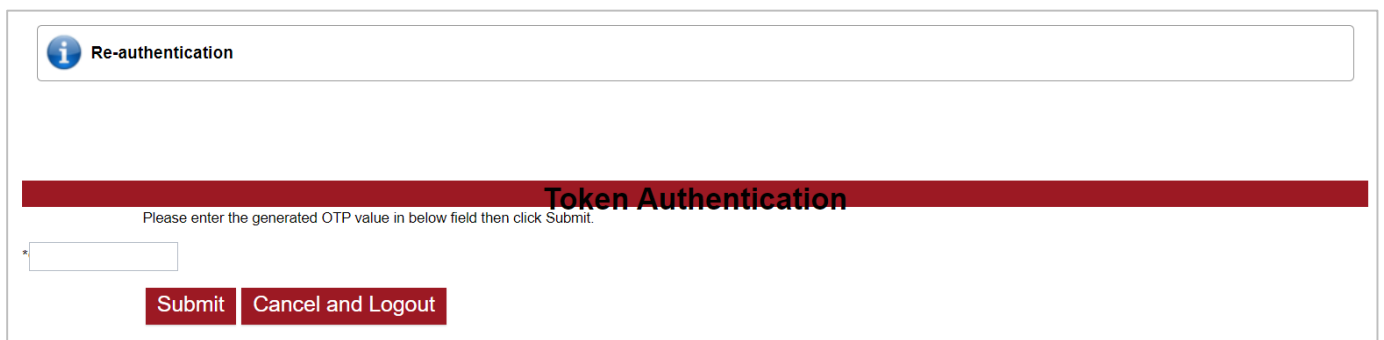
02552482

MA520732O1

.....

Login

Note: First-time log-in users will require to enter OTP and change the password.



Re-authentication

Token Authentication

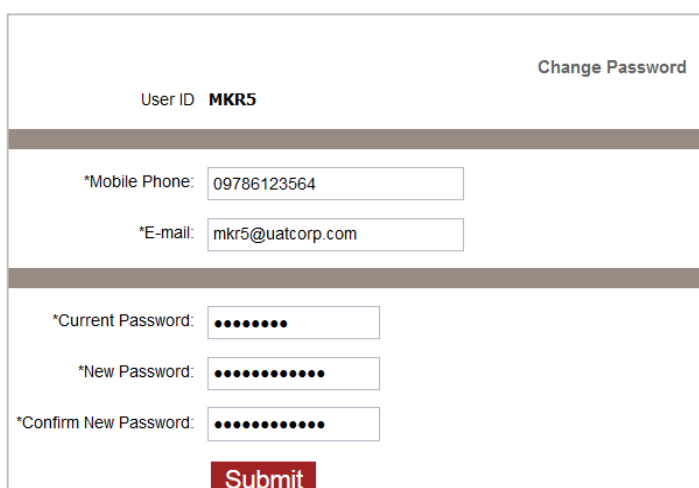
Please enter the generated OTP value in below field then click Submit.

*

Submit Cancel and Logout

Step 4: Input Current Password copy from email and change the new password (format e.g Abc*123)

Step 5: Enter OTP for your first login.



Change Password

User ID MKR5

*Mobile Phone: 09786123564

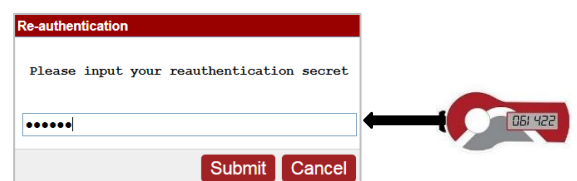
*E-mail: mkr5@uatcorp.com

*Current Password:

*New Password:

*Confirm New Password:

Submit




Re-authentication

Please input your reauthentication secret

.....

Submit Cancel

Click on  to view the detail of the transaction.

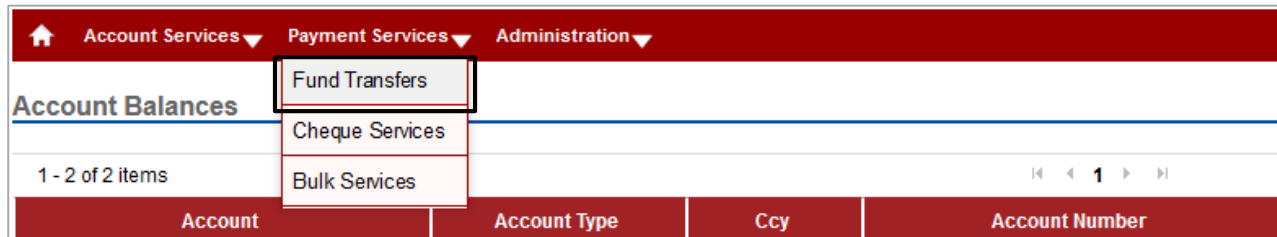
Click on **Download File** to save the account statement as pd, csv, MT 940 format.

3. Transfer to own account

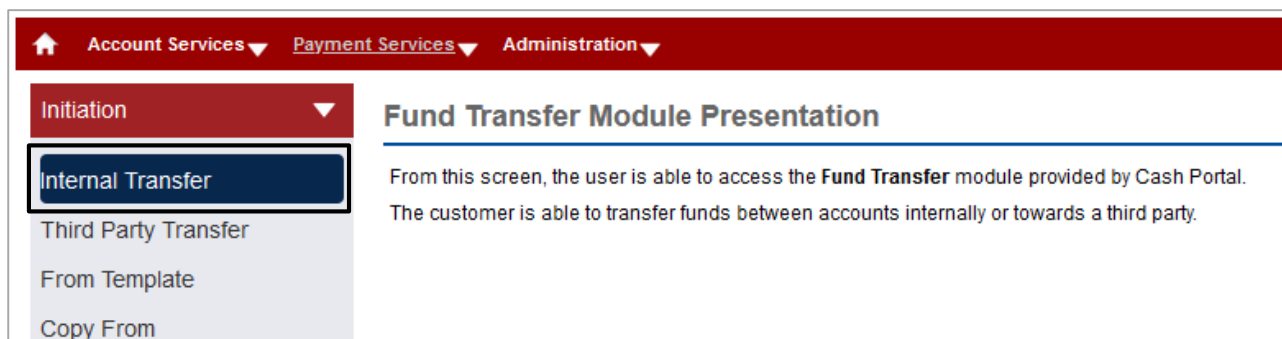
This function allows the user to transfer fund between its own accounts.

Step 1: Go to Payment Services.

Step 2: Select Fund Transfers.

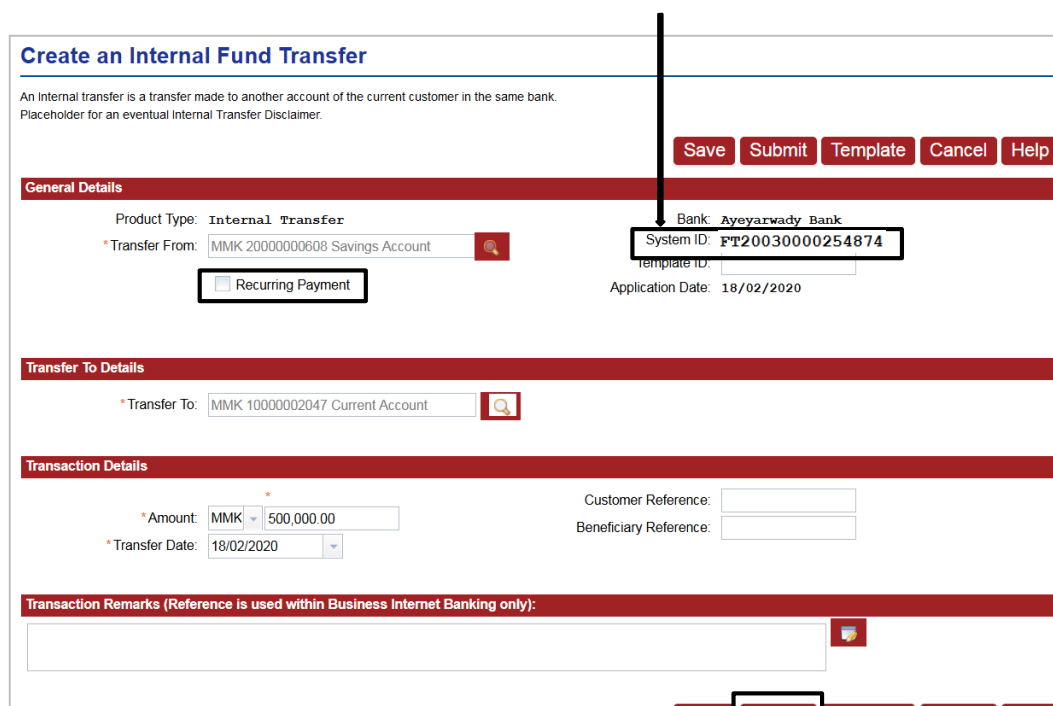


Step 3: Select “Internal Transfer”



Step 4: Fill in all the required information stated with *, and click **Submit**

Note: All transactions will have its unique Reference number. Reference number for Fund Transfer is FTxxxxxxxx





Recurring Payment Checkbox (Schedule Transfer)

- ☐ Unchecked – To create a one-time payment.
- ☒ Checked – To create recurring payments for a period of time.

Recurring Payment Details

* Start Date:

* Frequency Mode:

* No of Transfers:

- Start Date – The date to make the first transfer
- Frequency mode – Daily, Weekly, Monthly, Quarterly
- No. of Transfers – The frequency that the transfer is to be repeated

Save

Save as draft to be edited

Cancel

Cancel transaction without saving.

Template

Save transaction as a template for future use.

Step 5: Enter authentication code from OTP device and submit.

Re-authentication

Please input your reauthentication secret

Submit

Cancel



Transaction is successfully submitted for the authorizer's approval.

Fund Transfer Initiation

The request for the Fund Transfer transaction FT21010000006596 is successfully submitted for the Checkers approval. Review and print the transaction details.

To check Approving or rejecting the transaction for authorizer's approval

Step 6: Check "Recent Notifications" from Home page for the transaction's status after authorizer approve. Click on System ID to view the transaction detail.

Recent Notifications

[View All](#)

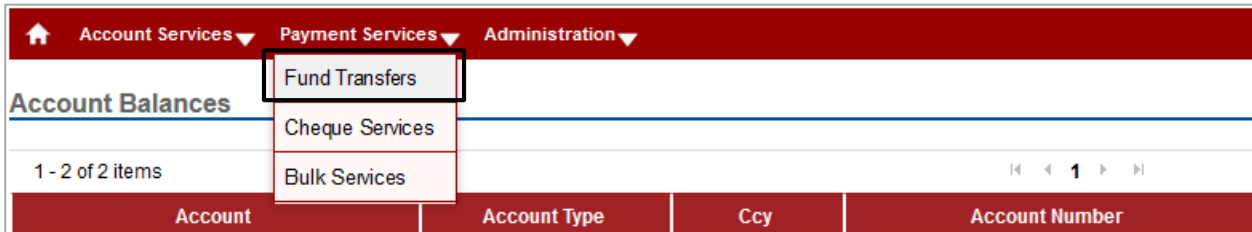
System ID	Bank Ref	Type	Date	Status
TD20030000254892	30000003024	New	06/03/2020	✓
FT20030000254874	20030600256149	New	06/03/2020	✓
FT20030000254873	20030600256148	New	06/03/2020	✗
FT20030000254869	20030600256144	New	06/03/2020	✓
FT20030000254859	20030600256134	New	06/03/2020	✓

4. Transfer to other AYA account

This function allows the user to transfer fund to other AYA accounts.

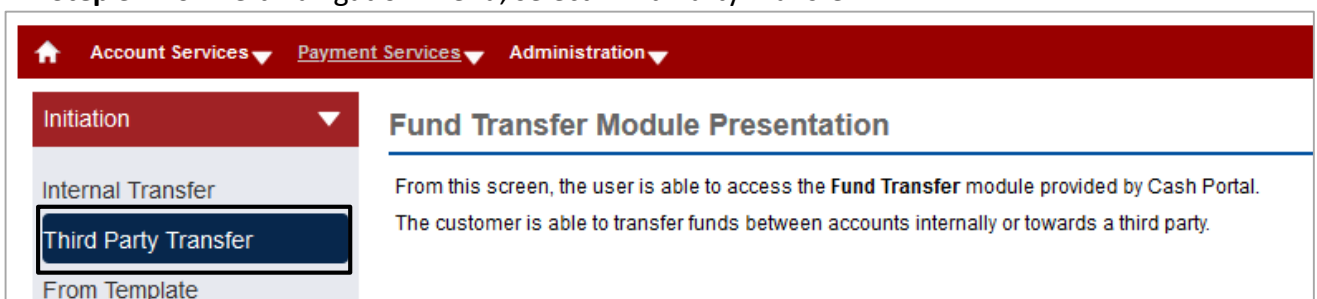
Step 1: Go to Payment Services.

Step 2: Select Fund Transfers.



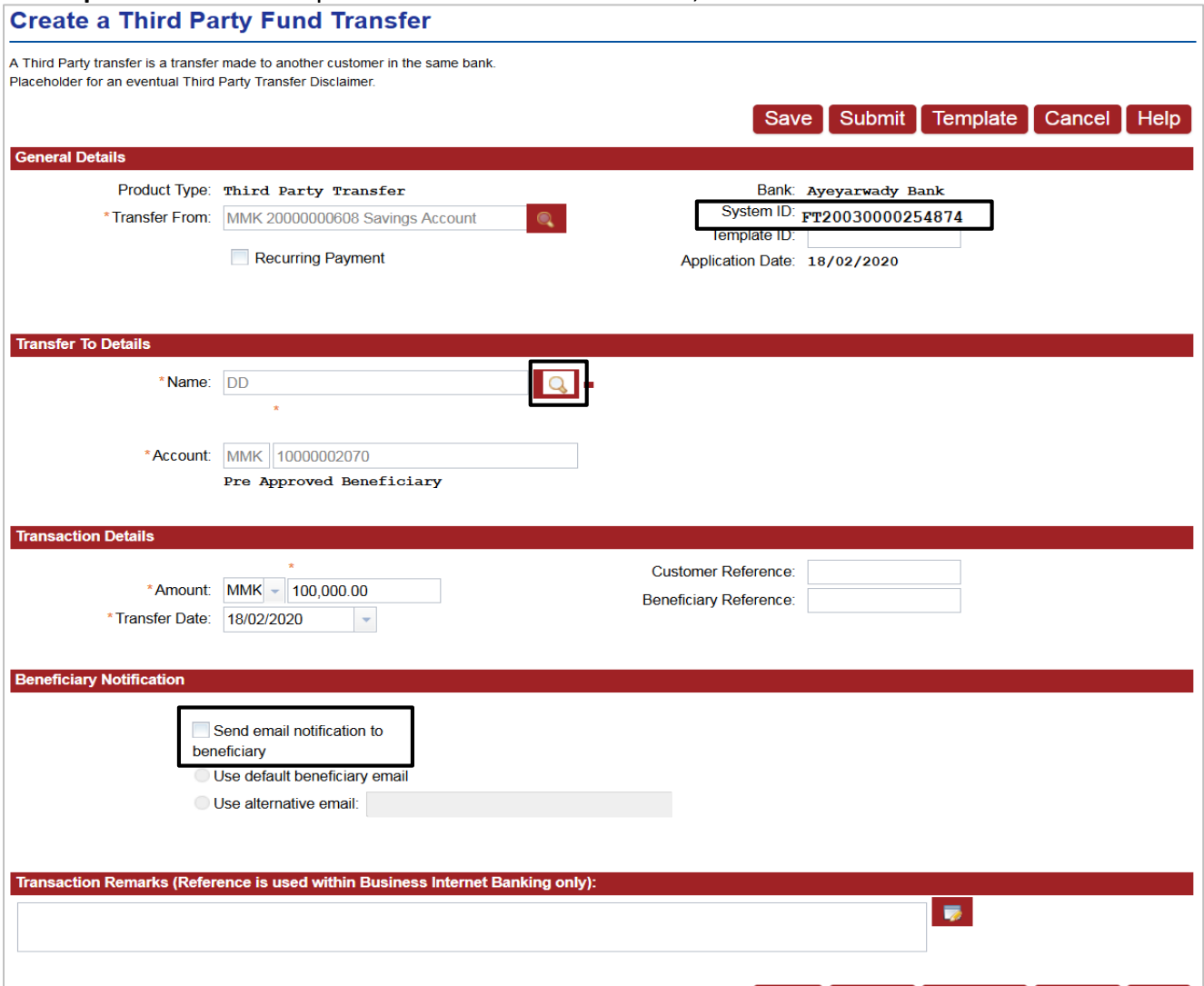
The screenshot shows the top navigation bar with 'Account Services', 'Payment Services', and 'Administration'. A dropdown menu is open under 'Payment Services', showing 'Fund Transfers' (highlighted with a red box), 'Cheque Services', and 'Bulk Services'. Below the menu, there is a table with columns: Account, Account Type, Ccy, and Account Number. The first row shows '1 - 2 of 2 items'.

Step 3: From left Navigation Menu, select Third Party Transfer.



The screenshot shows the 'Fund Transfer Module Presentation' screen. On the left, there is a navigation menu with 'Initiation' (expanded), 'Internal Transfer', 'Third Party Transfer' (highlighted with a red box), and 'From Template'. The main content area has the title 'Fund Transfer Module Presentation' and a description: 'From this screen, the user is able to access the Fund Transfer module provided by Cash Portal. The customer is able to transfer funds between accounts internally or towards a third party.'

Step 4: Fill in all the required information stated with *, and click **Submit**



The screenshot shows the 'Create a Third Party Fund Transfer' form. The form is divided into several sections: 'General Details', 'Transfer To Details', 'Transaction Details', 'Beneficiary Notification', and 'Transaction Remarks'. The 'General Details' section includes fields for 'Product Type' (Third Party Transfer), 'Transfer From' (MMK 20000000608 Savings Account), 'Bank' (Ayeyarwady Bank), 'System ID' (FT20030000254874), 'Template ID', and 'Application Date' (18/02/2020). The 'Transfer To Details' section includes fields for 'Name' (DD) and 'Account' (MMK 10000002070). The 'Transaction Details' section includes fields for 'Amount' (MMK 100,000.00), 'Transfer Date' (18/02/2020), 'Customer Reference', and 'Beneficiary Reference'. The 'Beneficiary Notification' section includes checkboxes for 'Send email notification to beneficiary', 'Use default beneficiary email', and 'Use alternative email'. The 'Transaction Remarks' section has a text area for remarks.

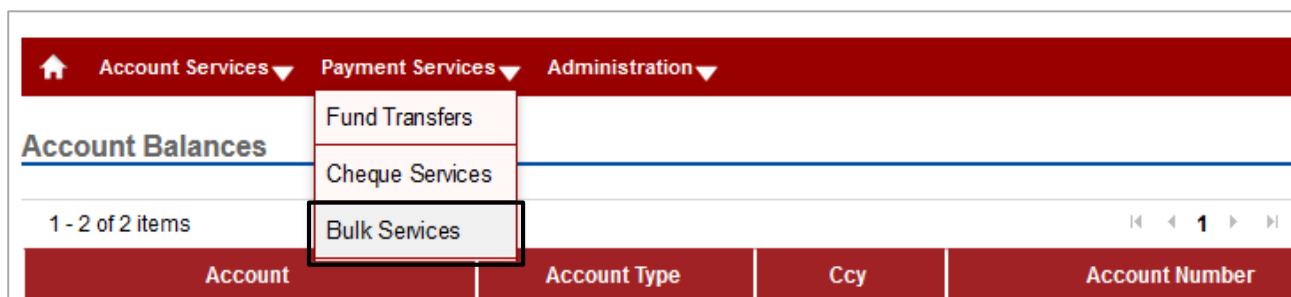
5. Bulk Transfer to other AYA Accounts

5.1 Add Single Transactions

User can create payments to multiples beneficiaries via bulk creation or bulk file upload.
Following payment are available for bulk service

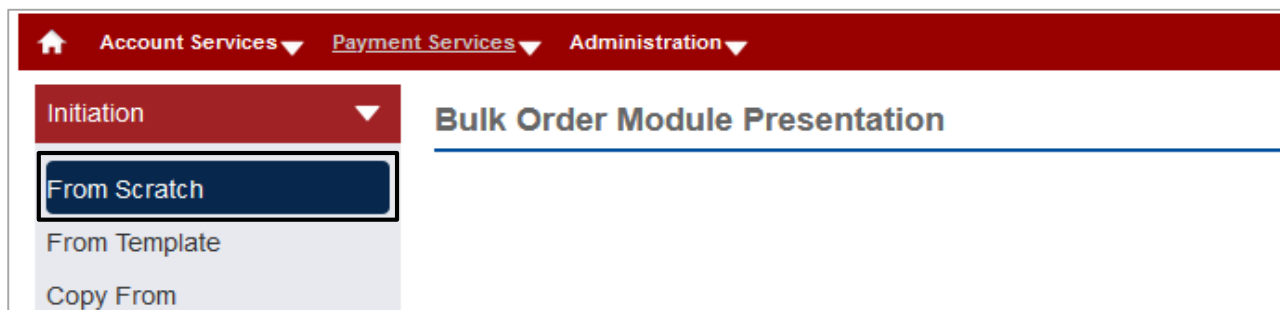
Bulk payment to other AYA accounts

- ✓ **Step 1:** From top menu, go to Payment Services.
- ✓ **Step 2:** Select Bulk Services.



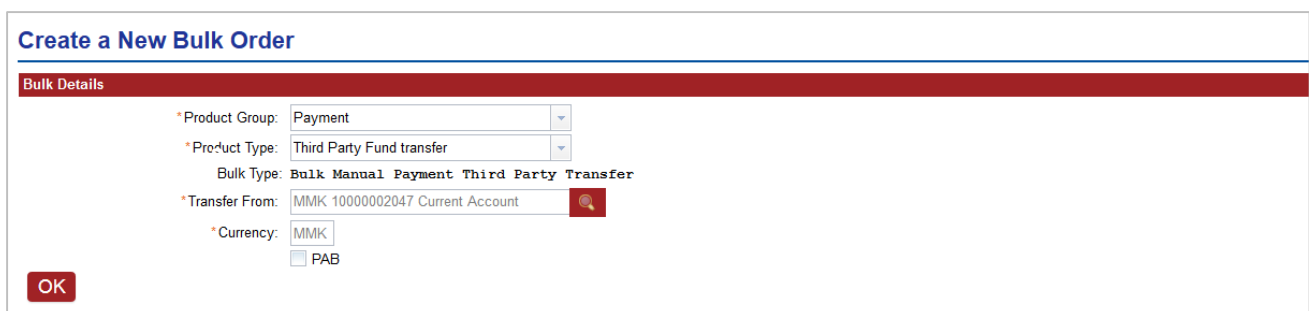
The screenshot shows the top navigation bar with 'Account Services', 'Payment Services', and 'Administration'. A dropdown menu is open under 'Payment Services', showing 'Fund Transfers', 'Cheque Services', and 'Bulk Services' (which is highlighted with a red box). Below the menu, there is a table with columns: 'Account', 'Account Type', 'Ccy', and 'Account Number'. The table shows '1 - 2 of 2 items' and a pagination control with '1' selected.

Step 3: From left Navigation Menu, select From Scratch.



The screenshot shows the 'Bulk Order Module Presentation' page. On the left, there is a navigation menu with 'Initiation' expanded, showing 'From Scratch' (highlighted with a red box), 'From Template', and 'Copy From'. The main content area is titled 'Bulk Order Module Presentation'.

Step 4: Fill in all the required information stated with *, and click **OK**



The screenshot shows the 'Create a New Bulk Order' form. It has a section titled 'Bulk Details' with the following fields:

- *Product Group: Payment
- *Product Type: Third Party Fund transfer
- Bulk Type: Bulk Manual Payment Third Party Transfer
- *Transfer From: MMK 10000002047 Current Account
- *Currency: MMK
- ☐ PAB

An 'OK' button is located at the bottom left of the form.

1. Select Product Group
2. Select Product Type
3. Transfer from – Select account to make transfer from
4. Currency – MMK
PAB

☐ Unchecked – To make payment to any beneficiaries

☒ Checked – To make payment to only Pre-Approved Beneficiaries

Add Transaction to Bulk

A Third Party transfer is a transfer made to another customer in the same bank.
Placeholder for an eventual Third Party Transfer Disclaimer.

Add Cancel Help

General Details

Bulk Reference Id: BK20020000214204
Bank: Ayeyarwady Bank
Transfer From: MMK 10000002047 Current Account
Product Type: Third Party Fund transfer

System ID: FT20020000214205
Application Date: 19/02/2020

Transfer To Details

* Name: CC  

* Account: MMK 20000000619
Pre Approved Beneficiary

Transaction Details

* Amount: MMK 150,000.00

Customer Reference:
Beneficiary Reference:

Step 5: Click **Add transaction** to add multiple beneficiaries.

Create a New Bulk Order

Save Submit Template Cancel Help

General Details

Bank: Ayeyarwady Bank
Transfer From: MMK 10000002047 Current Account
Product Type: Third Party Fund transfer
Product Group: Payment
Bulk Description:

System ID: BK20030000254929
Template ID:
Application Date: 19/02/2020
* Transfer Date: 19/02/2020
Bulk Customer Reference: BK20020000214204

Bulk Summary

Total amount of records: MMK
No. of records: 0

Highest Amount of records: MMK

Add transaction

1. All transactions will have its unique Reference number. Reference number for Bulk transfer is BKxxxxxxxx.

Step 6: Fill in all the required information stated with *, and click **Add** to proceed,

Step 7: After all bulk transactions are added, click **Submit** to proceed.

Open Draft Bulk Order

Save Submit Template Cancel Help

General Details

Bank: Ayeyarwady Bank
Transfer From: MMK 10000002047 Current Account
Product Type: Third Party Fund transfer
Product Group: Payment
Bulk Description:

System ID: BK20 BK20030000254929
Template ID:
Application Date: 19/02/2020
* Transfer Date: 19/02/2020
Bulk Customer Reference: BK20020000214204

Bulk Summary

Total amount of records: MMK 650,000.00
No. of records: 3

Highest Amount of records: MMK 300,000.00

Add transaction

Search Options

1 - 3 of 3 items

10 | 25 | 50 | 100

1

	System ID	Account Number	Beneficiary Name	Ccy	Amount	Status	Product Status	
<input type="checkbox"/>	FT20020000214205	200000000619	CC	MMK	150,000.00	Incomplete	Pending	
<input type="checkbox"/>	FT20020000214206	10000002070	DD	MMK	300,000.00	Incomplete	Pending	
<input type="checkbox"/>	FT20020000214207	10003149704	Dylan	MMK	200,000.00	Incomplete	Pending	

Move

Save Submit Template Cancel Help

Bulk Summary shows the total bulk amount, total number of records and highest transaction amount of the bulk.

5. - To move the transaction to another bulk (new or existing)
6. - To edit each transaction detail
7. - To delete the transaction.

Step 5: Enter the authentication code from the OTP device.

Re-authentication
Please input your reauthentication secret



Step 6: The Transaction is successfully submitted for the authorizer's approval.

Submit Bulk Order Initiation

The request for the Bulk Transfer transaction BK21010000006597 is successfully submitted for the Checkers approval.
Review and print the transaction details.

5.2 Upload Bulk Transactions

User can upload payments to multiples parties via bulk file upload using provided bulk template from bank. Types of bulk payment available:

Bulk payment to other AYA accounts

Step 1: From top menu, go to Payment Services.

Step 2: Select Bulk Services

The screenshot shows a navigation bar with 'Account Services', 'Payment Services', and 'Administration'. A dropdown menu is open under 'Account Services', showing 'Fund Transfers', 'Cheque Services', and 'Bulk Services' (which is highlighted with a black border). Below the menu, a table header is visible with columns: 'Account', 'Account Type', 'Ccy', and 'Account Number'. The table content shows '1 - 2 of 2 items' and a page indicator '1'.

Step 3: From left Navigation Menu, select “From Upload”.

The screenshot shows the 'Upload Bulk Order Initiation' page. The left navigation menu has 'From Upload' selected (highlighted with a black border). The main area has a 'Download Bulk Template' button (highlighted with a black border) and 'Upload', 'Cancel', and 'Help' buttons. Below this is a 'General Details' section with fields for 'Description', 'Reference', and '* File Type'. A 'File Upload Details (Max 1 file)' section shows 'No files' and an 'Add a file' button.

Step 4: Click “Download Bulk Template” and prepare file as given format.

Step 5: Fill in all the required information stated with * in csv file.

A	B	C	D	E	L	R
Bulk Applicant Account No*	Bulk Currency Code*	Bulk Value Date*	Counterparty Account No*	FT Transaction Amount*	Counterparty Name*	Counterparty Currency Code*
20026561743	MMK	DD/MM/YYYY	10003146756	55 Amy		MMK

Step 6: Click Add a file




The screenshot shows the 'Upload Bulk Order Initiation' page. The 'Add a file' button in the 'File Upload Details' section is highlighted with a black border. The 'General Details' section shows 'Description' and 'Reference' fields, and the '* File Type' dropdown is set to 'Payment'. The 'Upload', 'Cancel', and 'Help' buttons are visible at the top right.

Step 7: Input the Title and click **Browse...** to select the file.

The screenshot shows the 'File Details' dialog box. The '* Title' field contains 'Bulk'. The 'File' field has a 'Browse...' button (highlighted with a black border) followed by the text 'bulk (NPAB MMK to MMK).csv'. There are 'Add' and 'Cancel' buttons at the bottom.



Step 8: File Upload Detail is displayed after the file is added.

File Upload Details (Max 1 file)

	Title	File Name	
	Bulk	Bulk Upload.csv	 




Add a file

UploadCancelHelp

1. Click  to download the file.
- 2.- Click  to delete the file.

Step 9: Click **Upload** to upload the selected file.





File Upload Details (Max 1 file)


	Title	File Name	
	Bulk	Bulk Upload.csv	 

Add a file

UploadCancelHelp

Step 10: Select “Upload File Results” from left Navigation menu to check the upload status of the file.

 Account Services  Payment Services  Administration 

Initiation 

From Scratch

From Template

Copy From


From Upload

Edit Transactions

Retrieve Unsigned

Uploaded File Results

Bulk Order Module Presentation

Step 12: Click  to view the detail and proceed the bulk file.




List of File Upload Results

Search Options

System ID: *
Entity/Applicant Name:
File Type:
Product Group:
Product Type:
File Name:
Upload Date From: To:

Search

1 - 10 of 10 items
10 | 25 | 50 | 100







File System Id	Entity/Applicant Name	File Type	Product Group	Product Type	File Name	Upload Date:	User Name	Status	Actions
SE20020000233190	UATA CC 0001	Payment	PAYMT	*	Bulk Upload.csv	27/02/2020	1 mkr	Successful	  



All transactions will have its unique Reference number. Reference number for Bulk file upload is SExxxxxxxx

List of File Upload Results

Search Options

1 - 15 of 15 items 10 | 25 | 50 | 100

File System Id	Entity/Applicant Name	File Type	Product Group	Product Type	File Name	Upload Date:	User Name	Status	Actions
SE20030000254935	UATA CC 0001	Payment	PAYMT	*	Bulk Upload.csv	10/03/2020	1 mkr	Successful	  
SE20020000241195	UATA CC 0001	Payment	PAYMT	*	BulkUpload.csv	28/02/2020	2 mkr	Successful	  

 To view details of successful file upload.  To view details for failed file upload.


Step 13: Click  to view the detail of the file.

All transactions will have its unique Reference number. Reference number for Bulk transaction is BKxxxxxxxx.

List of Bulk Transactions from Uploaded file

Search Options

1 - 1 of 1 items 10 | 25 | 50 | 100

	System ID	File System Id	Product Type	Records	Ccy	Amount	User Name	Status	Input Date
	BK20030000254939	SE20030000254935	Bulk Upload Payment Third Party Transfer	2	MMK	11,000.00	1 mkr	Incomplete (Draft)	10/03/2020

Step 14: Check the uploaded transaction data and click Submit.

Open Draft Bulk Order

Save
Submit
Template
Cancel
Help

General Details

Bank: Ayeyarwady Bank
Transfer From: MMK 20000000608 Savings Account
Product Type: Third Party Fund transfer
Product Group: Payment
Bulk Description:

System ID: BK20030000254939
Template ID:
Parent Reference: SE20030000254935 (Initiation source)
Application Date: 10/03/2020
* Transfer Date: 10/03/2020
Bulk Customer Reference: BK20030000254939

Bulk Summary

Total amount of records: MMK 11,000.00
No. of records: 2

Highest Amount of records: MMK 6,000.00

Add transaction

Search Options

1 - 2 of 2 items
10 | 25 | 50 | 100
1

	System ID	Account Number	Beneficiary Name	Ccy	Amount	Status	Product Status	
<input checked="" type="checkbox"/>	FT20030000254940	20000000619	CC	MMK	5,000.00	Incomplete	Pending	
<input type="checkbox"/>	FT20030000254941	100000002070	DD	MMK	6,000.00	Incomplete	Pending	

Save
Submit
Template
Cancel
Help


- Bulk Summary shows the total bulk amount, total number of records and highest transaction amount within the bulk.
- Each transaction in the bulk upload has its own unique reference number. Reference number for fund transfer is FTxxxxxxxxx.
- To edit the transaction.

Re-authentication

Please input your reauthentication secret

.....

Submit
Cancel



Step 15: Enter authentication code from OTP device.

Step 16: Transaction is successfully submitted for the authorizer's approval.

Submit Bulk Order Initiation

The request for the Bulk Transfer transaction BK21010000006597 is successfully submitted for the Checkers approval.
Review and print the transaction details.

6. Transfer to account at other banks

6.1 Interbank Transfer

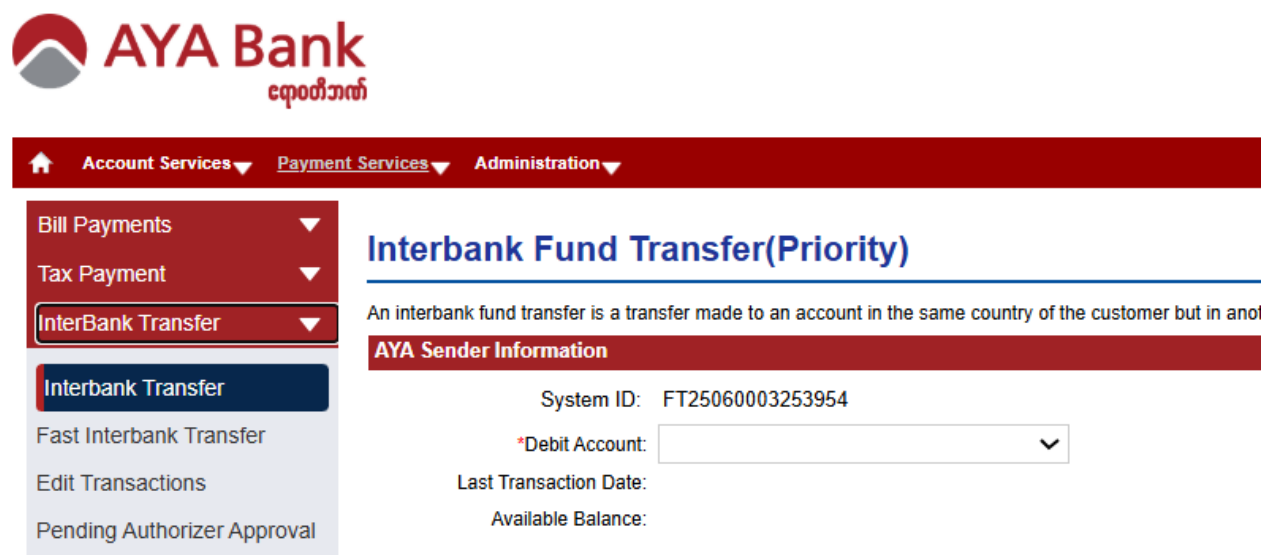
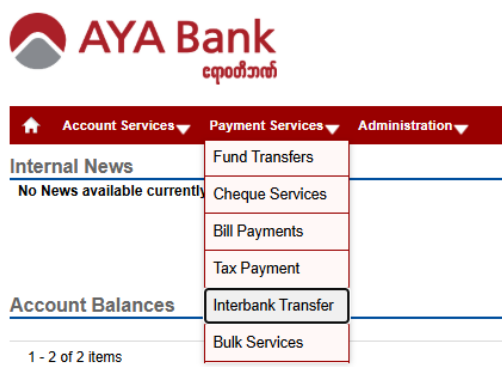
An interbank fund transfer refers to making a fund transfer transaction to a bank account **within the same country** but in a **different bank**.

Transfers can only be made **between 9:30 AM to 2:30 PM** on business **days**.

Transactions initiated after cut-off time will be processed on the next business day.

Step 1: Go to Payment Services

Step 2: Select Interbank Transfers



Step 3: Fill in the Required Details

- Input all mandatory fields marked with “*”, including:
 - Select Debit Account Number
 - Select Receiver Bank
 - Select Receiving Bank Branch
 - Input Receiver Name
 - Input Credit Account
 - Input Transfer Amount
 - Input Description and click **Continue**

Note: Each transaction will generate a unique Reference Number (e.g., FTXXXXXXX).

The screenshot shows the AYA Bank website interface for an Interbank Fund Transfer (Priority). The page has a red header with the AYA Bank logo and navigation links. A sidebar on the left contains a menu with options like Bill Payments, Tax Payment, InterBank Transfer, and Initiation. The main content area is titled "Interbank Fund Transfer(Priority)" and includes a description: "An interbank fund transfer is a transfer made to an account in the same country of the customer but in another bank." Below this, there are three sections: "AYA Sender Information", "AYA Receiver Information", and "AYA Transfer Content". The "AYA Sender Information" section contains fields for System ID, Debit Account, Last Transaction Date, and Available Balance, along with a "Is Saved" checkbox and a "Template Name" field. The "AYA Receiver Information" section contains fields for Receiver Bank, Receiving Bank Branch, Receiver Name, and Credit Account, with a note: "Please ensure the receiver's information as charges are non-refundable." The "AYA Transfer Content" section contains fields for Amount, Currency Type, and Description. At the bottom right, there are "Continue" and "Cancel" buttons.

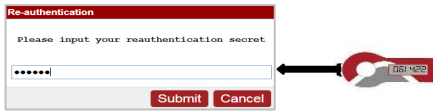
Step 4: Review and Submit

- Review the details you've entered.
- Click “**Submit**” to proceed. **Submit**

This screenshot shows the same AYA Bank Interbank Fund Transfer (Priority) form as the previous one, but in the "Review and Submit" stage. The "AYA Sender Information" section now shows the System ID as FT25060003253954, the Debit Account as 10004031484-REGULAR CURRENT ACCOUNT-MMK, the Last Transaction Date as 2025-06-11 00:00:00, and the Available Balance as 2,096,763,528.65. The "AYA Receiver Information" section shows the Receiver Bank as Kanbawza Bank Ltd, the Receiving Bank Branch as 278-Ygn-100 Kandawgyi Villa, the Receiver Name as MSDT, and the Credit Account as 27830199528921201. The "AYA Transfer Content" section shows the Amount as 20,000.00, the Currency Type as MMK, and the Description as KBZ transfer. At the bottom right, there are "Submit" and "Cancel" buttons.

Step 5: Authenticate Transaction

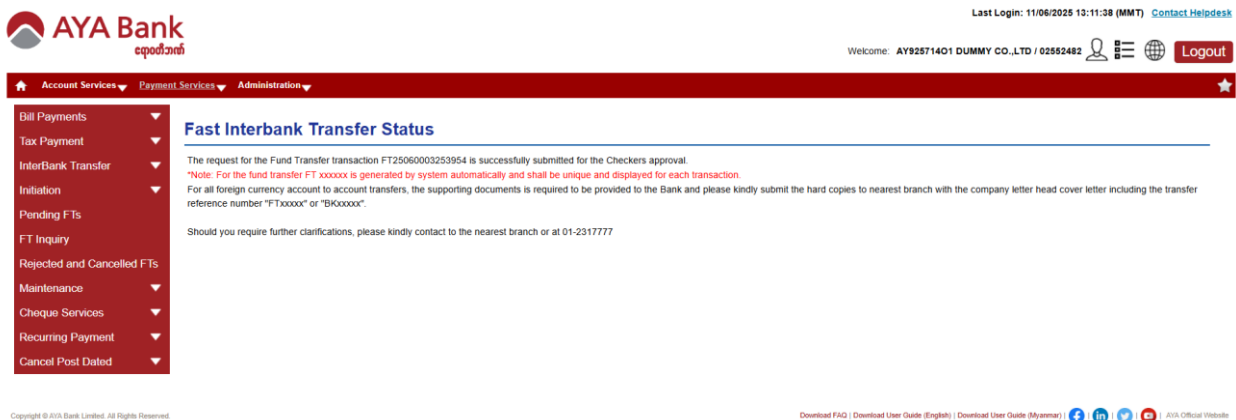
- Enter the **OTP (One-Time Password)** from your registered token device.



A screenshot of a 'Re-authentication' form with the text 'Please input your reauthentication secret' and a masked input field. Below the field are 'Submit' and 'Cancel' buttons. To the right, a red token device displays the number '123456'. An arrow points from the device to the input field.

Step 6: Submit for Authorization

After successful submission, the transaction will go to the **authorizer** for approval.



A screenshot of the AYA Bank website showing the 'Fast Interbank Transfer Status' page. The page header includes the AYA Bank logo, user login information (AY92571401 DUMMY CO.,LTD / 02552482), and a 'Logout' button. The left navigation menu lists various services. The main content area displays the status of a fund transfer transaction FT25060003253954, noting it was successfully submitted for approval. It includes a note about the unique reference number 'FTxxxxx' and instructions for foreign currency transfers. A footer contains copyright information and links to FAQs and user guides.

6.2 Fast Interbank Transfer

An interbank fund transfer refers to making a fund transfer transaction to a bank account **within the same country but in a different bank**.

These transactions can typically be completed **within 24 hours**.

Step 1: Go to Payment Services

Step 2: Select Interbank Transfers



A screenshot of the AYA Bank website showing the 'Payment Services' menu. The menu is open, displaying options: Fund Transfers, Cheque Services, Bill Payments, Tax Payment, Interbank Transfer, and Bulk Services. The 'Interbank Transfer' option is highlighted. The page also shows 'Internal News' (No News available currently) and 'Account Balances' (1 - 2 of 2 items).

Step 3 From the left navigation menu, **select** Fast Interbank Transfer.

Account Services

Payment Services

Administration

Bill Payments

Tax Payment

InterBank Transfer

Interbank Transfer

Fast Interbank Transfer

Edit Transactions

Pending Authorizer Approval

Interbank Transfer(Fast)

An interbank fund transfer is a transfer made to an account in the same country of the customer but in another bank.

AYA Sender Information

System ID: FT25060003253961

*Debit Account:

Last Transaction Date:

Available Balance:

Template Na

Step 4: Fill in the Required Details

- Complete all fields marked with a red asterisk (*).
 - Select Debit Account Number
 - Select Receiver Bank
 - Input Receiving Bank Branch
 - Input Receiver Name
 - Input Credit Account
 - Input Amount
 - Input Description
- Click **"Continue"** to proceed.

Note: Each transaction will generate a **unique reference number** starting with FTxxxxxxxx.

AYA Bank

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Last Login: 12/06/2025 11:10:53 (MMT) [Contact Helodesk](#)

Welcome: AY92571401 DUMMY CO.,LTD / 02552482 [Logout](#)

Account Services

Payment Services

Administration

Bill Payments

Tax Payment

InterBank Transfer

Interbank Transfer

Fast Interbank Transfer

Edit Transactions

Pending Authorizer Approval

Initiation

Pending FTs

FT Inquiry

Rejected and Cancelled FTs

Maintenance

Cheque Services

Recurring Payment

Cancel Post Dated

Interbank Transfer(Fast)

An interbank fund transfer is a transfer made to an account in the same country of the customer but in another bank.

AYA Sender Information

System ID: FT25060003253961

*Debit Account: 10004031484-REGULAR CURRENT /

Last Transaction Date: 2025-06-11 00:00:00

Available Balance: 2096763528.65

☐ Is Saved

Template Name:

AYA Receiver Information

*Receiver Bank: Co-operative Bank Ltd Please ensure the receiver's information as charges are non-refundable.

*Receiving Bank Branch: 0092-Beelin

*Receiver Name: MSDT

*Credit Account: 0019100900008478

AYA Transfer Content

Amount: 30,000.00

Currency Type: MMK

Description: test , CB

Continue

Cancel




Step 5: Review and Submit

- Review the details you've entered.
- Click **"Submit"**.

Submit

AYA Bank
အာယာဘဏ်

Last Login: 12/06/2025 11:10:53 (MMT) [Contact Helpdesk](#)

Welcome: AY92571401 DUMMY CO.,LTD / 02552482    [Logout](#)

Account Services Payment Services Administration

Bill Payments
Tax Payment
InterBank Transfer
Initiation
Pending FTs
FT Inquiry
Rejected and Cancelled FTs
Maintenance
Cheque Services
Recurring Payment
Cancel Post Dated

Interbank Fund Transfer(Faster)

An interbank fund transfer is a transfer made to an account in the same country of the customer but in another bank.

Payment Information

System ID: FT25060003253961
Debit Account: 10004031484-REGULAR CURRENT ACCOUNT-MMK
Last Transaction Date: 2025-06-11 00:00:00
Available Balance: 2,096,763,528.65





AYA Receiver Information

Receiver Bank: Co-operative Bank Ltd
Bank Branch: 0092-Beilin
Receiver Name: MSDT
Credit Account: 0019100900008478
Transaction Fee: 3,000.00 MMK

AYA Transfer Content

Amount: 30,000.00
Currency: MMK
Description: test , CB

[Submit](#) [Cancel](#)

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Step 6: Authenticate Transaction


- Enter the **OTP (One-Time Password)** from your registered token device.

Re-authentication

Please input your reauthentication secret

.....

[Submit](#) [Cancel](#)






Step 7: Submit for Authorization

After successful submission, the transaction will go to the **authorizer** for approval.

AYA Bank
အာယာဘဏ်

Last Login: 11/06/2025 13:11:38 (MMT) [Contact Helpdesk](#)

Welcome: AY92571401 DUMMY CO.,LTD / 02552482    [Logout](#)





Account Services Payment Services Administration

Bill Payments
Tax Payment
InterBank Transfer
Initiation
Pending FTs
FT Inquiry
Rejected and Cancelled FTs
Maintenance
Cheque Services
Recurring Payment
Cancel Post Dated

Fast Interbank Transfer Status

The request for the Fund Transfer transaction FT25060003253954 is successfully submitted for the Checkers approval.
**Note: For the fund transfer FT xxxxxx is generated by system automatically and shall be unique and displayed for each transaction.*
 For all foreign currency account to account transfers, the supporting documents is required to be provided to the Bank and please kindly submit the hard copies to nearest branch with the company letter head cover letter including the transfer reference number "FTxxxxx" or "BKxxxxx".

Should you require further clarifications, please kindly contact to the nearest branch or at 01-2317777

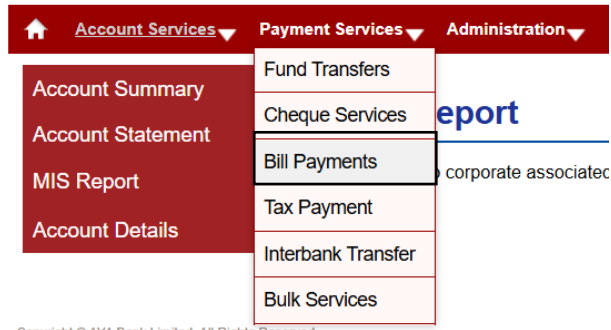
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7. Bill Payment

Take advantage of online banking services to manage bill payments securely.

Step 1: Go to Payment Services.

Step 2: Select Bill payments



Step 3: Select Debit account

Step 4: Select Payment Information

Select Industry

Select Corporate Name/Biller Name

Select Services

Select/ Input the information base on selected biller's requirement informations

Step 5: Click "Validate" to find the Bill Amount (e.g AYA SOMPO - input invoice number
> Click validate then get amount automatically)

A screenshot of the 'Bill Payment' form. It includes sections for 'SENDER INFORMATION' (System ID, Debit Account, Last Transaction Date, Available Balance), 'PAYMENT INFORMATION' (Industry, Corporates, Services, Min/Max Amount), and 'CONTENT' (Amount, Description). A 'Validate' button is present.

Bill Payment

Initiate Bill Payment

SENDER INFORMATION

System ID: FT25060003254880
*Debit Account: 20026561743-REGULAR SAVING ACI
Last Transaction Date: 2025-06-12 00:00:00
Available Balance: 1,997,887,226.37

PAYMENT INFORMATION

*Industry: Education
*Corporates: British Council
*Services: Exams Services
Reference Number: 123
Customer Name: July Moe
Contact Number: 09789304697
Min Amount: 10
Max Amount: 999999999

Validate

CONTENT

*Amount: 45,000.00
*Description: English

Step 6: Input the payment "Amount" (Note: if the amount is not displayed)
and "Description"

Step 7: Click **Continue** and check the bill payment information and fees

Bill Payment

Review Screen

SENDER INFORMATION

System ID: FT25060003254880
Debit Account: 20026561743-REGULAR SAVING ACCOUNT-MMK
Last Transaction Date: 2025-06-12 00:00:00
Available Balance: 1997887226.37 MMK

PAYMENT INFORMATION

Industry: Education
Corporates: British Council
Services: Exams Services
Reference Number: 123
Customer Name: July Moe
Contact Number: 09789304697
Min Amount: 10
Max Amount: 999999999

CONTENT

Amount: 45,000.00 MMK
Fee Payer: Sender
Fee Amount: 0.00 MMK
Description: English

Step 8: Click **Submit** and request checker approval

Bill Payment

The request for the Fund Transfer transaction FT25060003254880 is successfully submitted for the Checkers approval.

**Note: For the fund transfer FT xxxxxx is generated by system automatically and shall be unique and displayed for each transaction.*

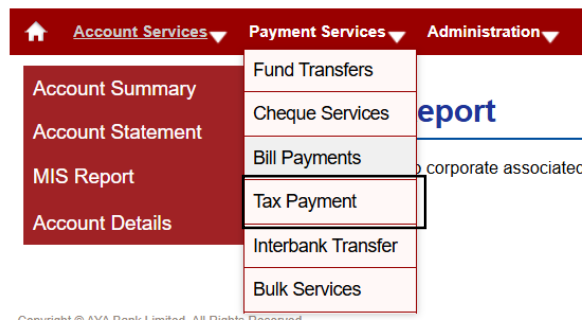
For all foreign currency account to account transfers, the supporting documents is required to be provided to the Bank and please kindly submit the hard copies to nearest branch with the company letter head cover letter including the transfer reference number "FTxxxxx" or "BKxxxxx".

Should you require further clarifications, please kindly contact to the nearest branch or at 01-2317777

8. Tax Payment

Step 1: Go to Payment Services.

Step 2: Select Tax payments



Step 3: Select Debit Account

Step 4: Fill in the Taxpayer ID and check the Taxpayer information

Step 5: Select the Tax Type, Payment Type, Tax Period, Income Year, and fill in the note

Step 6: Fill in the amount & description

The screenshot shows the 'Initiate Tax Payment' screen in the AYA Bank mobile app. The left sidebar contains a list of options: 'Bill Payments', 'Tax Payment', 'Tax Payment' (highlighted), 'Edit Transactions', 'Pending Authorizer Approval', 'InterBank Transfer', 'Initiation', 'Pending FTs', 'FT Inquiry', 'Rejected and Cancelled FTs', 'Maintenance', 'Cheque Services', 'Recurring Payment', and 'Cancel Post Dated'. The main content area is titled 'Initiate Tax Payment' and contains several sections: 'Tax Payment' (with a dropdown for 'Tax Payment'), 'AYA Sender Information' (with fields for 'System ID' and 'Debit Account'), 'Payment Information' (with fields for 'TIN (Tax Payer Identification Number)', 'Settlement Bank', 'Name', 'Address', 'Contact Email', 'Contact Phone', 'Tax Type', 'Payment Type', 'Tax Period', 'Income Year', and 'Note'), and 'Payment Content' (with a field for 'Amount').

The screenshot shows the 'AYA Sender Information' and 'Payment Information' sections in the AYA Bank mobile app. The 'AYA Sender Information' section includes fields for 'System ID' (FT25060003254890), 'Debit Account' (20026561743-REGULAR SAVING AC), 'Last Transaction Date' (2025-06-16 00:00:00), and 'Available Balance' (1,997,294,226.37). The 'Payment Information' section includes fields for 'TIN (Tax Payer Identification Number)' (198195723), 'Settlement Bank' (MEB Branch-2), 'Name' (ABC Company), 'Address' (No. 416, Mahar Bandula Road, Yangon), 'Contact Email' (contacts@abc.com), 'Contact Phone' (01-2307777), 'Tax Type' (Commercial Tax), 'Payment Type' (Advance Monthly Payment), 'Tax Period' (April), 'Income Year' (2024-2025), and 'Note' (Tax Payment). The 'Payment Content' section includes fields for 'Amount' (100,000.00) and 'Description' (F&B).

Step 7: Click **Continue** and check the Tax payment information and fees

Initiate Tax Payment

Tax Payment Review Screen

AYA Sender Information

System ID: FT25060003254890
Debit Account: 20026561743-REGULAR SAVING ACCOUNT-MMK
Last Transaction Date: 2025-06-16 00:00:00
Available Balance: 1997294226.37

Payment Information

TIN (Tax Payer Identification
Number): 198195723
Settlement Bank: MEB Branch-2
Name: ABC Company
Address: No. 416, Mahar Bandula Road, Yangon
Contact Email: contacts@abc.com
Contact Phone: 01-2307777
Tax Type: Commercial Tax
Payment Type: Advance Monthly Payment
Tax Period: April
Income Year: 2024-2025
Note: Tax Payment

Payment Content

Amount: 100,000.00
Fee: 5,000.00
Description: F&B

Step 8: Click "Submit" and request checker approval

Tax Payment

The request for the Fund Transfer transaction FT25060003254890 is successfully submitted for the Checkers approval.

***Note: For the fund transfer FT xxxxxx is generated by system automatically and shall be unique and displayed for each transaction.**

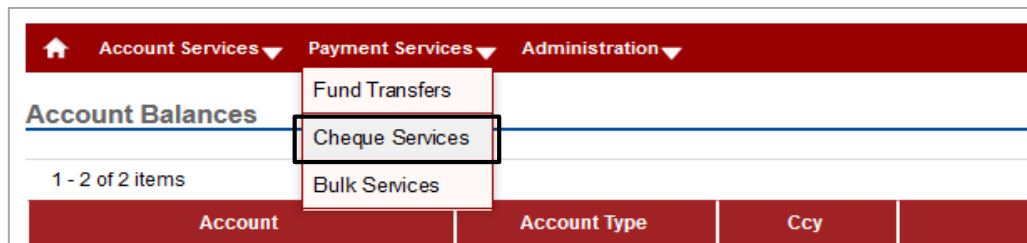
For all foreign currency account to account transfers, the supporting documents is required to be provided to the Bank and please kindly submit the hard copies to nearest branch with the company letter head cover letter including the transfer reference number "FTxxxxx" or "BKxxxxx".

Should you require further clarifications, please kindly contact to the nearest branch or at 01-2317777

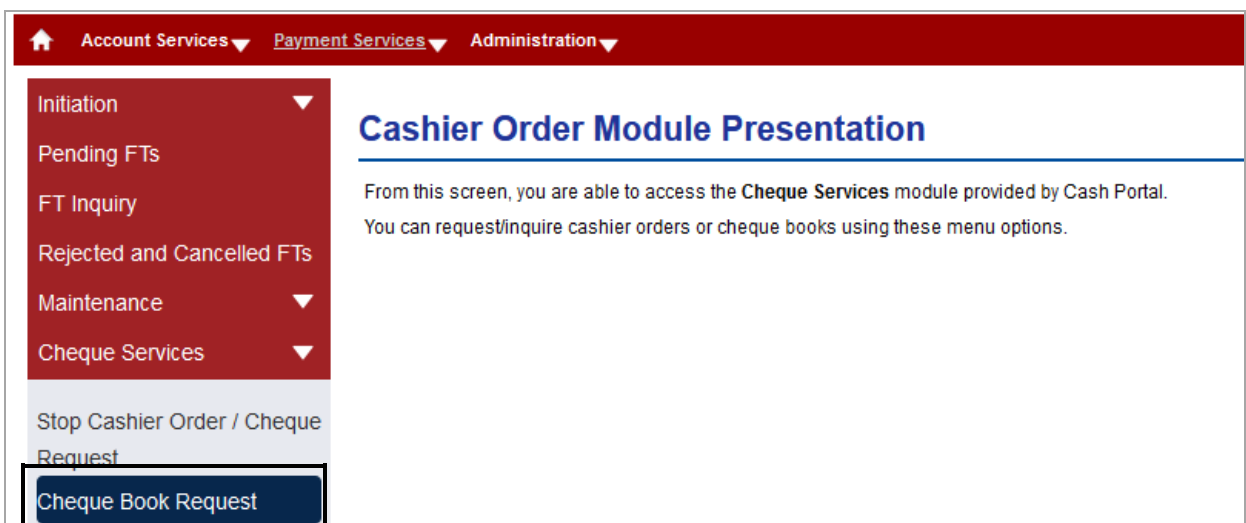
9. Request a Cheque Book

User can request a cheque book for MMK and USD current accounts from this feature.

- ✓ **Step 1:** Go to Payment Services.
- **Step 2:** Select Cheque Services.



- ✓ **Step 3:** From left Navigation Menu, select Cheque Book Request.



- ✓ **Step 4:** Fill in all the required information stated with *, and click **Submit**
 - All transactions will have its unique Reference number. Reference number for Cheque book request is SExxxxxxx
 - Account Number – Select the account number that wants to request Cheque book.
 - Number of Cheque books – Enter “1” as user can request only one Cheque book at a time.
 - Delivery Mode – Select “Collect from Branch”
 - Branch Code – Select the branch to collect the Cheque book
 - Collector’s Name – Name of the person who will collect Cheque book
 - Collector’s Identification – ID number of the person who will collect Cheque book.

Note: Only **one** cheque book can be requested at a time. Cheque books need to be collected from the branch

Create a Cheque Book Request

Save Submit Cancel Help

General Details

Bank: **AYABANK**
System ID: **SE21050000100082**
Application Date: **26/05/2021**

Cheque Details

* Account Number: MMK 10004031484 Current Account
* Number of Cheque Books: 1
* Delivery Mode: Collect from Branch
* Branch Code: 00001 0002
* Collector's Name: David
* Collector's Identification: 12/MaGaNa(N)123456

Application received after 3pm (for Mon-Fri) will be processed the next working day. There will not be any processing done on Saturday/Sundays and Public Holidays. Cheque Books will be ready for pick up at the *selected branch within 3 - 7 working days from the date of request.

*Selected Branches that are located in Yangon, will be 3 working days from date of request.
*Selected Branches that are located outside of Yangon, will be 7 working days from date of request.


Save Submit Cancel Help

Step 5: Enter authentication code from OTP device.

Re-authentication

Please input your reauthentication secret
.....

Submit Cancel



Step 6: Transaction is successfully submitted for the authorizer's approval.

Submit Cheque Service Request

The request for the Cheque service SE21060000000179 is successfully submitted for the Checkers approval.
Review and print the transaction details.

Approval

Recent transactions are displaying in the Home Page under Recent Pending Transactions.

Approving from the Home Page or pending authorize

Step 1: Go to the service and select pending authorizer approval

Account Services

Payment Services

Administration

Bill Payments

Tax Payment

InterBank Transfer

Initiation

Internal Transfer

Third Party Transfer

From Template

Copy From

Edit Transactions

Pending Authorizer Approval

List of Unsigned Fund Transfers

Search Options

1 - 3 of 3 items10 | 25 | 50 | 100

	System ID	Entity/Applicant Name	Product Type	Beneficiary Name	Ccy	Amount	Status	Users	Execution	Application Date
<input checked="" type="checkbox"/>	FT25060003255402	DUMMY CO.,LTD.,FBE TESTING	Third Party Transfer	Dummy 2 NBA call	MMK	10,000.00	Uncontrolled (Pending Authorise)		19/06/2025	19/06/2025
<input type="checkbox"/>	FT25060003254950	DUMMY CO.,LTD.,FBE TESTING	Internal Transfer	MMK 20026561743 Savings Account	MMK	2,080,000,000.00	Uncontrolled (Pending Authorise)		17/06/2025	17/06/2025
<input checked="" type="checkbox"/>	FT25060003253476	DUMMY CO.,LTD.,FBE TESTING	Third Party Transfer	Dummy 2 RC	MMK	10,000.00	Uncontrolled (Pending Authorise)		02/06/2025	02/06/2025

Submit

Step 2: View the transaction detail and click **Submit** to proceed OR click **Return** to reject the transaction.

Open Unsigned Fund Transfer

Submit

Return

Preview

Cancel

Help

General Details

Product Type: Third Party Transfer
Transfer From: MMK 20000000608 Savings Account
Bank: Ayeayarsady Bank
System ID: FT20092000023714
Application Date: 20/02/2020

Transfer To Details

Name: DO
Account: MMK 100000002070
Pre Approved Beneficiary

Transaction Details

Amount: MMK 500,000.00
Transfer Date: 20/02/2020

Comments (for return)

Submit

Return

Preview

Cancel

Help

Re-authentication

Please input your reauthentication secret

.....

Submit

Cancel

061422

Step 3: Enter authentication code from OTP device.

Step 4: Transaction is successfully submitted to the bank.

Submit Fund Transfer Initiation

Your fund transfer FT21010000013712 has been successfully released to the bank.
Review and print the transaction details. |

Transaction Status

- **Incomplete Draft** - Maker save the incomplete transaction
- **Uncontrolled pending authorized** – Maker submitted transaction to checker and waiting approval
- **Acknowledged (New)** – Checker approved and transaction successful
- **Acknowledged (Not Proceed)** – Checker approved but transaction failed (can find failed reason by viewing transaction details.)

General

How to delete transaction?

Step 1 Go to Payment Services (or) Bulk Services

Step 2 Select “Maintenance” from Left navigation menu

Step 3 Find the transaction ID and select

Step 4 Click “Delete selected transactions”

Account Services

Payment Services

Administration

Bill Payments

Tax Payment

InterBank Transfer

Initiation

Pending FTs

FT Inquiry

Rejected and Cancelled FTs

Maintenance

FTs - Pending Approval

Purged FTs

Rejected and Cancelled FTs

Cheque Services

Recurring Payment

Cancel Post Dated

Maintenance of Unsigned Transactions

Search Options

In order to delete transaction records from the system, check the box on each record to be deleted and press the Delete button.

System ID: FT25060003254896

Entity/Applicant Name:

Ccy:

Search

1 - 1 of 1 items

	System ID	Entity/Applicant Name	Beneficiary Name	Type	Status	Ccy	Amount	Input Date
<input type="checkbox"/>	FT25060003254896	DUMMY CO.,LTD.,FBE TESTING	MSDT, Kanbawza Bank Ltd	New	Uncontrolled (Pending Authorise)	MMK	4,000,000.00	15/06/2025

Delete selected transactions

Account Services

Payment Services

Administration

Initiation

Pending Bulks

Bulks Inquiry

Rejected and Cancelled Bulks

Bulks Maintenance

Unsigned Bulks

Purged Bulks

Rejected and Cancelled Bulks

Bulk Files Maintenance

Cancel Post Dated Bulks

Maintenance of Bulk Orders Unsigned

Search Options

System ID: BK25050003253014

Entity/Applicant Name:

Ccy:

Search

1 - 1 of 10 Items

10 | 25 | 50 | 100

	System ID	Entity/Applicant Name	Type	Status	Records	Ccy	Amount	Input Date
<input checked="" type="checkbox"/>	BK25050003253014	DUMMY CO.,LTD_FBE TESTING	New	Uncontrolled (Pending Authorise)	1	MMK	10,000.00	02/05/2025

Delete selected transactions

How to manage beneficiaries?

Step 1: Go to Administration Service

Step 2: Click Data Maintenance

Step 3: There are two options in Data maintenance

1. Single Beneficiary

Go to Beneficiary master and click "Add"

Account Services

Payment Services

Administration

Change Password

Data Maintenance

Beneficiary Master

Beneficiary File Upload

Alerts Maintenance

List of Beneficiary Master

Search Options

1 - 10 of 10 Items

10 | 25 | 50 | 100

Product Type	Beneficiary Name	Account	PAB	Threshold Amount	Status	Maker User	
Third Party Transfer	Mg Mg	123456	No				
Third Party Transfer	May Sandar	1234	No				
Third Party Transfer	May Myat	40027680245	No				
Third Party Transfer	Dummy 2 NBA call	40027769894	No				
Third Party Transfer	Dummy 2 FCA	10004096766	No				
Third Party Transfer	Dummy 2 NBA Current	10004199910	No				
Third Party Transfer	Dummy Corporate 2	20027390098	No				
Third Party Transfer	M@y-1	20014411554	No				
Third Party Transfer	Dummy 2 RC	10004129299	No				
Third Party Transfer	MMMA Saving	20014511554	No				

Add

Fill the beneficiary information in *mandatory fields and submit.

Account Services

Payment Services

Administration

Change Password

Data Maintenance

Beneficiary Master

Beneficiary File Upload

Alerts Maintenance

Create a New Beneficiary

General Details

* Product Type/Beneficiary Category: Third Party Transfer

Beneficiary Details

☒ Active Flag

* Beneficiary Name:

* Account:

* Beneficiary Currency:

Submit New Beneficiary Master

The Beneficiary Master (May) has been successfully submitted.

2. Upload Beneficiary

Go to Beneficiary file upload and Click upload new file

Search Options

Date: To:

Product Type:

File Status:

Status:

Actor:

Search

1 - 5 of 5 items 10 | 25 | 50 | 100

Date	Product Type	Description	File Status	Status	Maker User	
19/09/2024	Third Party Transfer	special character	Pending	Awaiting for Approval (New)	MA520732O1	
13/05/2022	Third Party Transfer	Dummy 2	Successful(P)			
18/07/2021	Third Party Transfer		Successful(P)			
18/07/2021	Third Party Transfer	Ben 2	Failed	Awaiting for Approval (Deleted)	MA520732O1	
18/07/2021	Third Party Transfer	Ben 1	Failed	Awaiting for Approval (Deleted)	MA520732O1	

Upload New File

Step 1 Click "Download beneficiary Template" and prepare file

B	C	D	E	I
active_flag	counterparty_name	account_no	account_cur_code	beneficiary_id
Y	Phu	10004105533	MMK	Phu

Beneficiary File Upload

General Details

Description:

* Product Type/Beneficiary Category:

File Upload Details (Max 1 file)

No files

Add a file

Download Beneficiary template

Submit Cancel Help

Step 2 Click "Add a file"

Step 3: Choose File, input Title and Click "Add"

File Details

* Title:

File: Beneficiary-...template.csv

Add Cancel

Step 4: Fill the "Description" and Select *Product Type and Beneficiary Category and then Click "Submit".

Account Services

Payment Services

Administration

Change Password

Data Maintenance

Beneficiary Master

Beneficiary File Upload

Alerts Maintenance



Beneficiary File Upload

General Details

Description:Salary

*Product Type/Beneficiary Category:Third Party Transfer

File Upload Details (Max 1 file)

	Title	File Name	
	Beneficiary	Beneficiary upload template.csv	

Add a file

Download Beneficiary Template

Submit

Cancel

Help

Beneficiary upload is waiting checker approval

Submit Beneficiary File Upload

The Beneficiary File Upload (Salary) has been successfully submitted and is now pending for approval.

How to change password?

Step 1 Go to Administration Service

Step 2 Click Change password

Step 3 Click Save

Account Services

Payment Services

Administration

Change Password

Data Maintenance

Alerts Maintenance

Change Password

User Details

Company:02552482

Login ID:MA52073201

Name:MA52073201 DUMMY CO.,LTD

Language

*Correspondence Language:English (UK)

Landing Page Product

Product:

Password

☐ Change the password (check if required)

Old Password:

New Password:

Confirm Password:

How to unlock user?

Go to nearest branch or inform to RM/ Call center

Require information

- Company ID, User ID



A screenshot of a web application interface. At the top, there is a language dropdown menu set to 'English (UK)'. Below it, a 'WELCOME!' message is displayed. The main form contains three input fields: '*COMPANYID' (highlighted with a red border), '*USERID', and '*PASSWORD'. A red 'Login' button is located at the bottom right of the form area.

How to request forget Password?

Go to nearest branch or inform to RM/Call center



Require Information

- Company ID, User ID, Register email.



A screenshot of a web application interface, identical to the one above. It shows a language dropdown set to 'English (UK)', a 'WELCOME!' message, and three input fields: '*COMPANYID' (highlighted with a red border), '*USERID', and '*PASSWORD'. A red 'Login' button is at the bottom right.

+User Email address on application form

Symbol/Field	Description
	Click to open a popup window displaying the current master detail of the record.
	Click to edit the current master details of the record. (Only Draft and Incomplete (unauthorized) entries can be edited)
Template ID	Enter a template ID if a template is to be created. After entering all required details, Click the Save Template button to save the template for later use.
System ID	Unique reference number generated for every transaction performed on Corporate Internet Banking.
Ccy	The currency of the transaction.
Customer Reference	Reference information that can be input by payer for any types of transaction.
Counterparty	The Counterparty associated with the transaction.
Beneficiary Reference	Reference information that can be input by customer as a reference to Beneficiary for any transaction.
Application date	The date that the transaction is created on the Corporate Internet Banking.
Start Date	The date that users select to initiate the first payment for the Recurring Payment transaction.
PAB	The Beneficiary that is Pre-Approved and required to setup in advance. (PAB accounts require to register in advance during the Corporate Internet Banking registration.)
Pending	Pending at bank side
Bulk Transfer	To make multiple transaction in a time for payrolls and payments.
Batch	User can batch multiple same currency transaction into one.
End Date	The date that users select to end the Recurring Payment transaction.
Return	Maker can cancel the submitted transaction to not proceed further or Checker can reject the submitted transaction for disapproval.
Cancel	To cancel out the current action and exit the page