

AYA Mobile Banking
3.0

USER GUIDE

Version 1.0.1

© 2025 AYA Innovation Labs

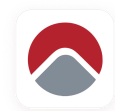


Table of Contents

First Time Login	1
Reset Your Password	3
Home Page	
Total Balance	6
Digital Transaction History	6
Facility Calculator	7
User Profile	9
Notifications	9
Settings	
Change Language	10
Change App Theme	11
Live Chat Widget	11
Change Password	12
Change PIN	13
Face ID / Fingerprint settings	13
Manage Devices	14
Contact Call Center	14
Log out	15
Accounts Page	
Manage Your Bank Accounts	17
Transfer Money	
Transfer To Your Own Account	19
Transfer To Another AYA Bank Customer	20
Transfer To AYA Pay wallet	21
Transfer To Other Banks	22
Manage Cards	
Lock and Unlock card	24
View Card Details	25
Repay Your Own Credit Card balance	26
Top Up Your Own Prepaid Card Balance	27



Table of Contents

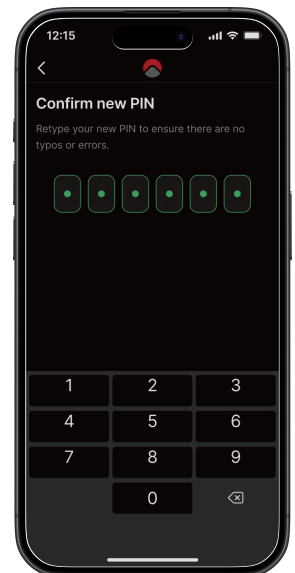
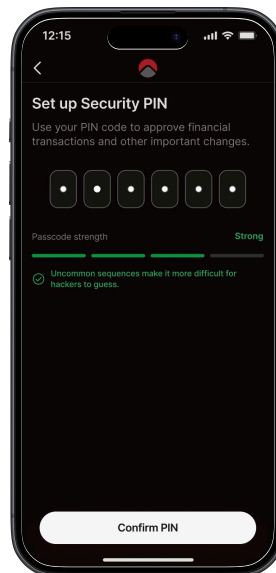
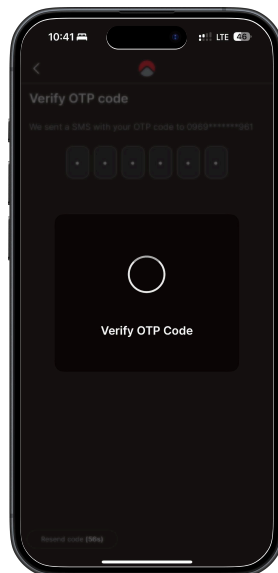
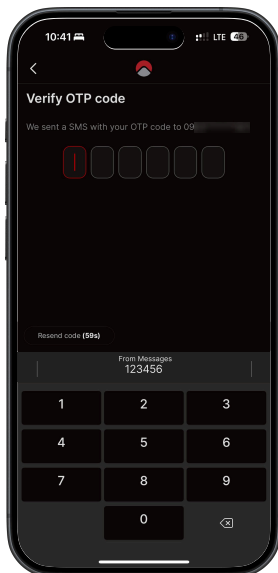
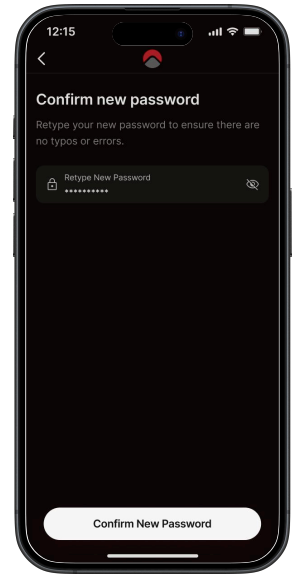
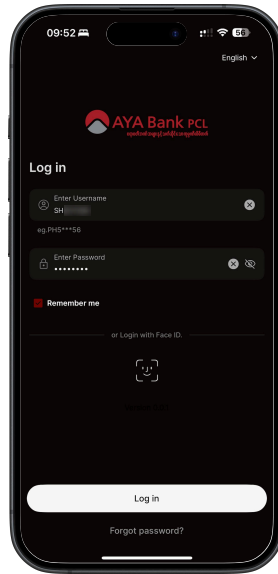
All Services

Categories	29
Customize View	29
Make a Bill Payment	30
Saved Payees	31
QR Scanner	33
ATM Withdrawal	35
Mobile Top-Up	38
Request Money	39
Digital Fixed Deposit	40
Top Up Someone Else’s Prepaid Card	43
Repay Someone Else’s Credit Card	44
Tax Payment	45
ATM, Branch, Agent, and xCounter Locator	46

Loan Repayment

Loan Summary	50
Missed Payments	50
Make a Loan Repayment	51

First Time Login



Step 1

Open the AYA Mobile Banking app and click the **Log In** button. Then, check your SMS and enter the OTP code sent to the registered phone number.

Step 2

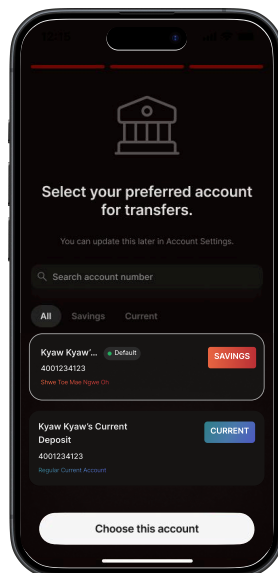
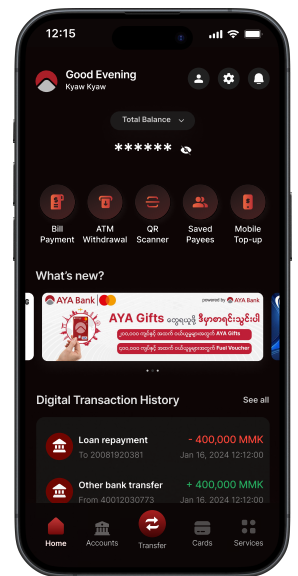
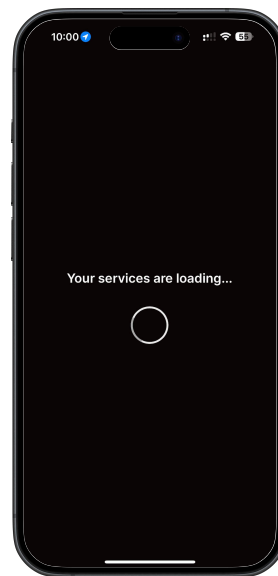
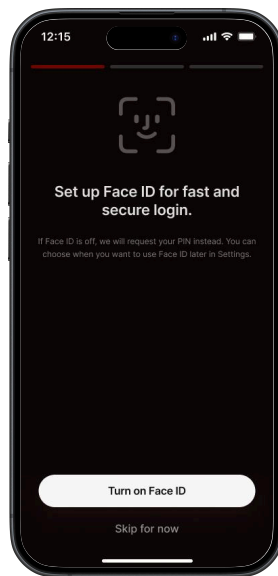
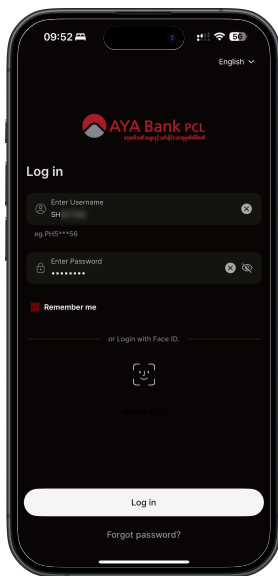
Then, check your SMS and enter the OTP code sent to the registered phone number.

Step 3

Create a new password and retype it in the next screen. This will be your new AYA Mobile Banking password.

Step 4

Then, set up a Security PIN and reenter it in the next screen. You will need this to verify your transactions in AYA Mobile Banking.



Step 7

When you're done with these steps, we'll take you straight to the Home page.

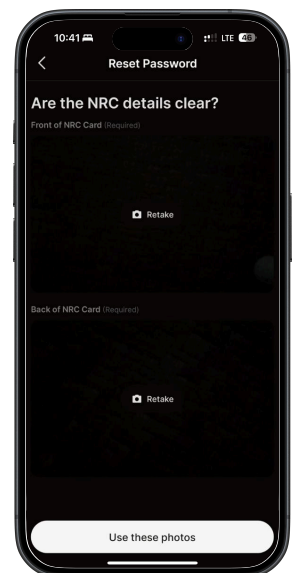
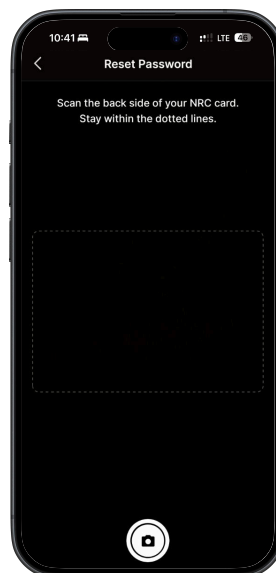
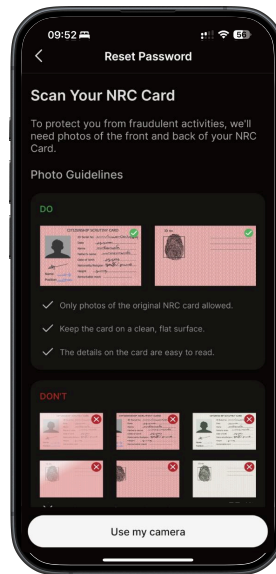
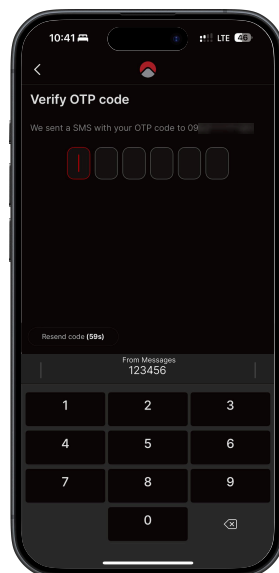
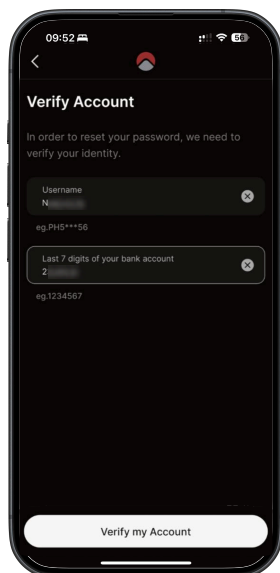
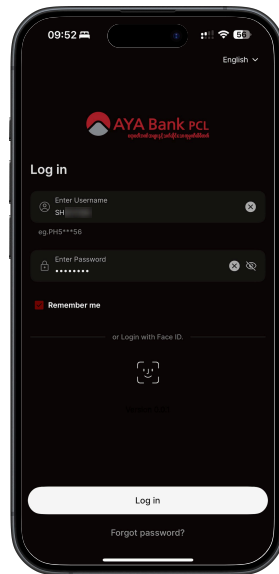
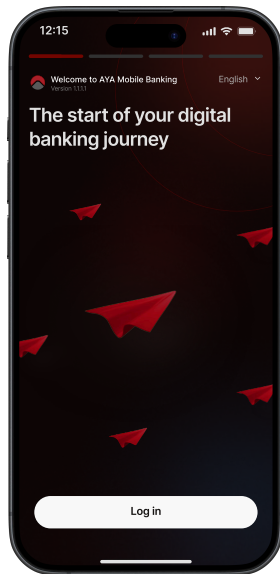
Step 5

Log in again with your new password.

Step 6

Then, set up Face ID or Fingerprint login, turn on notifications, and select your preferred account for transfers and payments.

Reset Your Password



Step 1

Go to the Login screen and click **Forgot password?** to reset your password.

Step 2

Then, enter your username and the last 7 digits of your AYA Bank account number.

Step 3

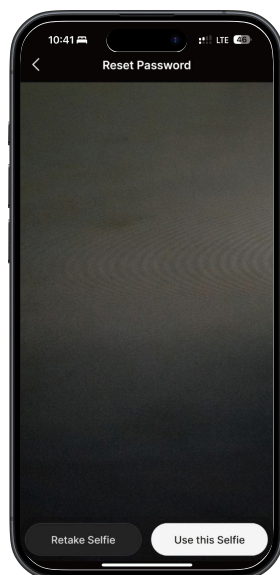
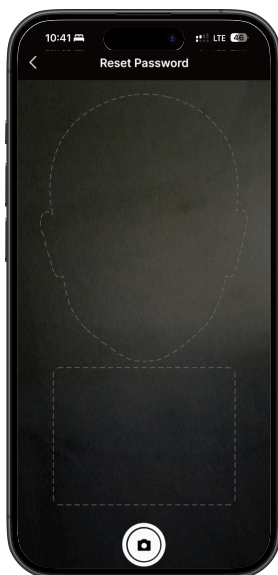
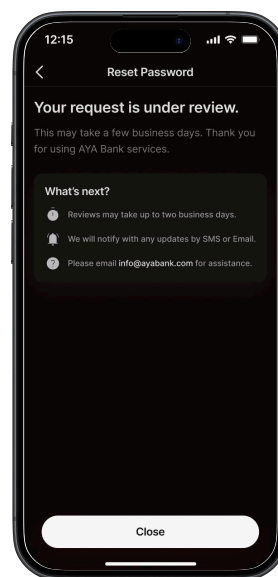
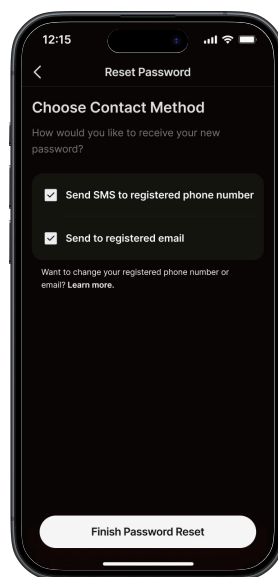
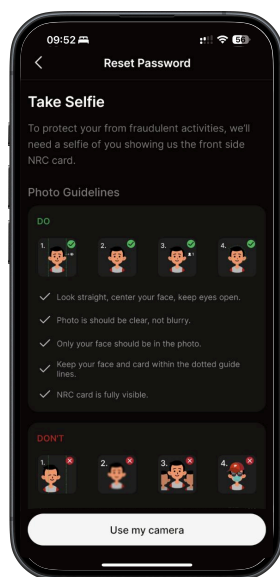
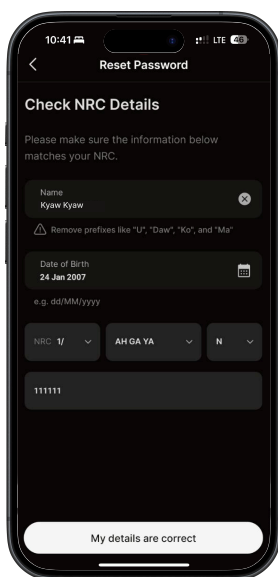
Next, enter the OTP code sent to your phone.

Step 4

Scan NRC Card. Read the photo guidelines and tap **Use my camera** button. Scan the front and back of your NRC card.

Step 5

Crop as needed. Click on the **Use these photos** button to confirm.



Step 8

Finally, choose the best contact method for you to receive a new password. AYA Bank send you your new password to your preferred contact method within a few business days.

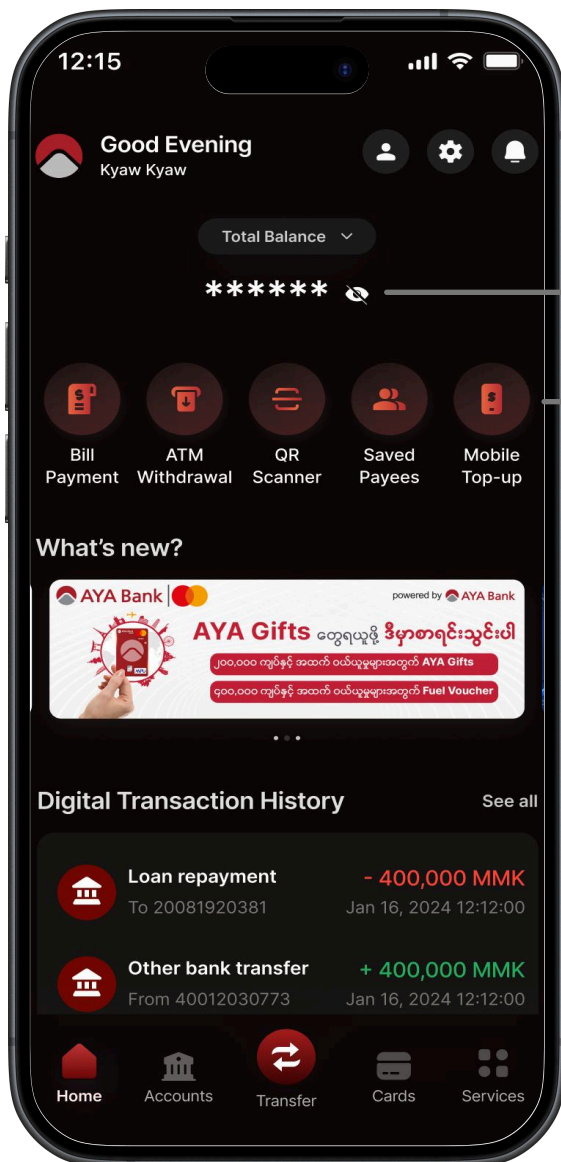
Step 6

Check if your NRC details are correct. Then, tap the **My Details Are Correct** button.

Step 7

Next, take a selfie according to the guidelines. If the photo looks good, click the **Use This Selfie** button.

Home Page



Personal Profile, Settings, and Notifications

Total Balance

View the total balance of all bank accounts or view the balance of a specific account. Hide your balance for your privacy.

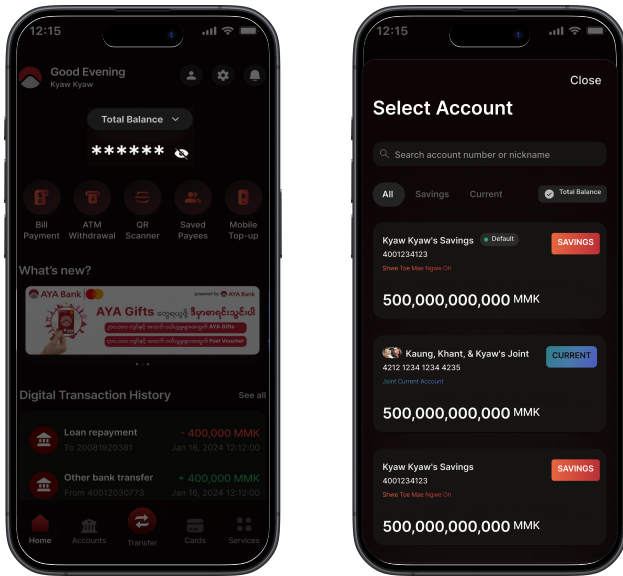
Quickly Access Top Services

Top services and features are available right in the home screen for your convenience.

Digital Transaction History

Your most recent digital transactions are available in the Home page. Click **See All** to access all of your digital transactions.

Total Balance



Step 1

Your total balance is displayed at the top of your Home page by default.

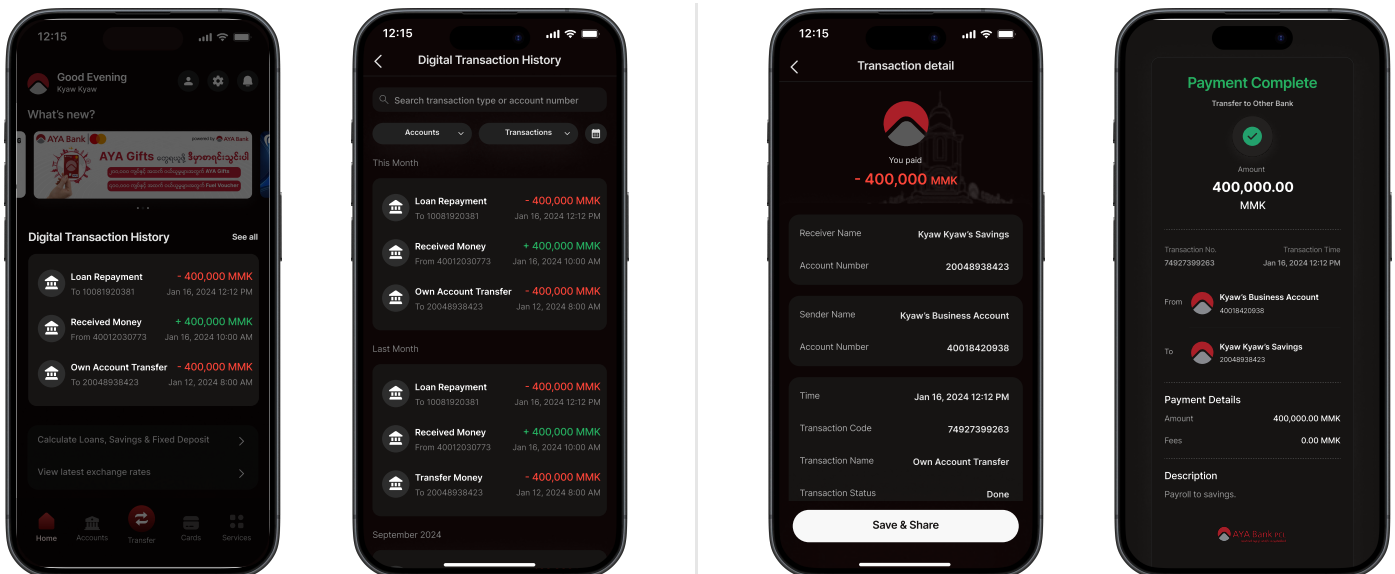
Step 2

Click on the eye icon to hide or view your balance.

Step 3

You can choose a specific account to show its balance in the Home page. Just tap **Total Balance** and select the account you want to see.

Digital Transaction History



Step 1

Your most recent digital transactions are on the Home page. Tap **See all** to view all digital transactions.

Step 2

Search for a specific transaction or filter by bank account, transaction type, and date range.

Step 3

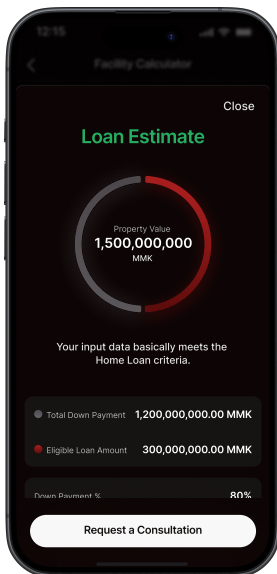
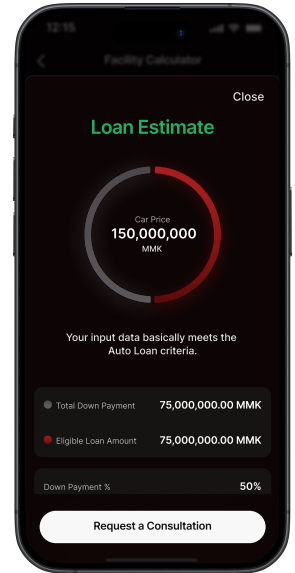
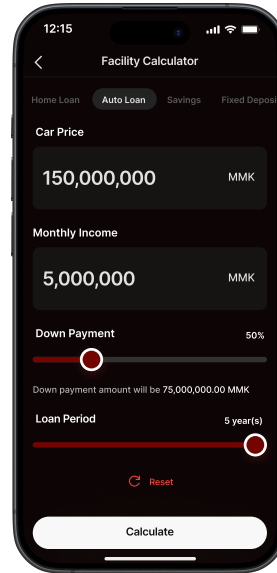
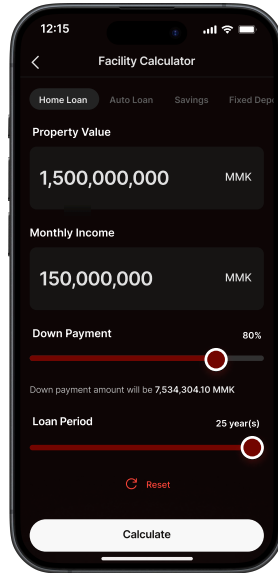
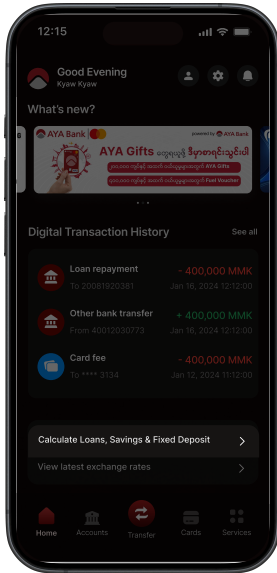
Tap on a specific transaction to view transaction details.

Step 4

Tap **Save & Share** to download or share the transaction e-receipt.

Facility Calculator

(Calculate Home & Auto Loans)



Step 1

Go to Home page and tap **Calculate Loans, Savings & Fixed Deposit** to access the Facility Calculator.

Step 2

Select the **Home Loan** tab and enter the details to get your home loan estimate. Tap **Calculate** to check your eligibility.

Step 4

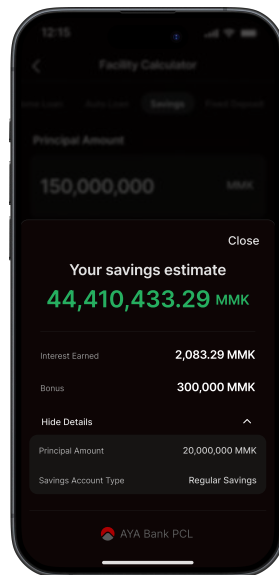
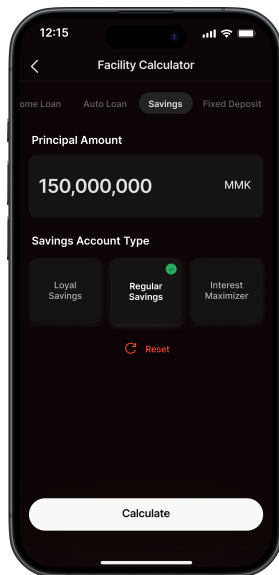
To calculate an auto loan, select the **Auto Loan** tab and enter the details. Tap **Calculate** to check your eligibility.

Step 5

If you are eligible, you can **Request a Consultation** with an AYA Bank Loan Officer to discuss your loan estimate.

Facility Calculator

(Calculate Savings & Fixed Deposits)



Step 1

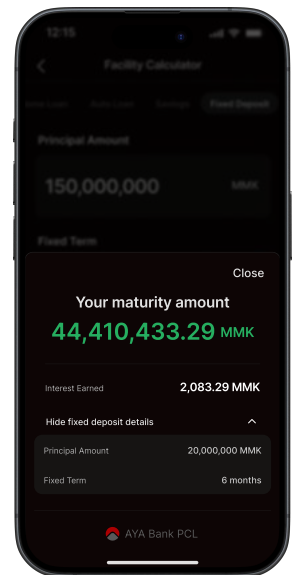
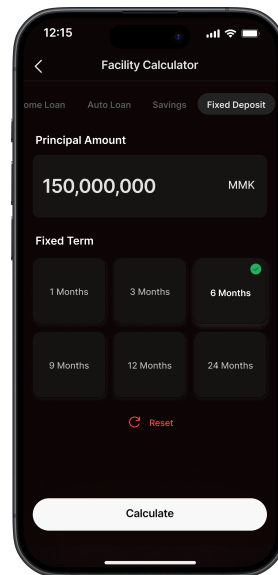
To calculate savings, select the **Savings** tab, enter the details, and tap **Calculate**.

Step 2

Review your estimated interest, potential bonus, and savings amount.

Step 3

To a new calculation, tap **Close** and tap **Reset**.



Step 4

To calculate fixed deposits, select the **Fixed Deposit** tab, enter the details, and tap **Calculate**.

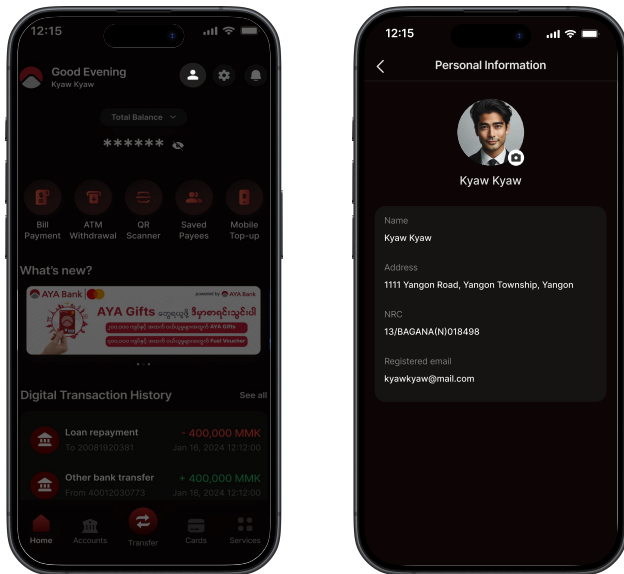
Step 5

Review your estimated interest and maturity amount.

Step 6

To a new calculation, tap **Close** and tap **Reset**.

User Profile



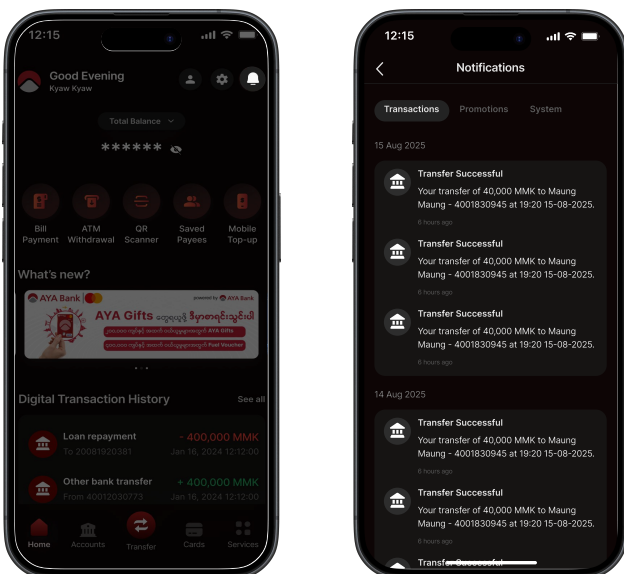
Step 1

Tap on the **User Profile** icon in the top right corner of the Home page.

Step 2

Access your personal information and update your profile picture.

Notifications



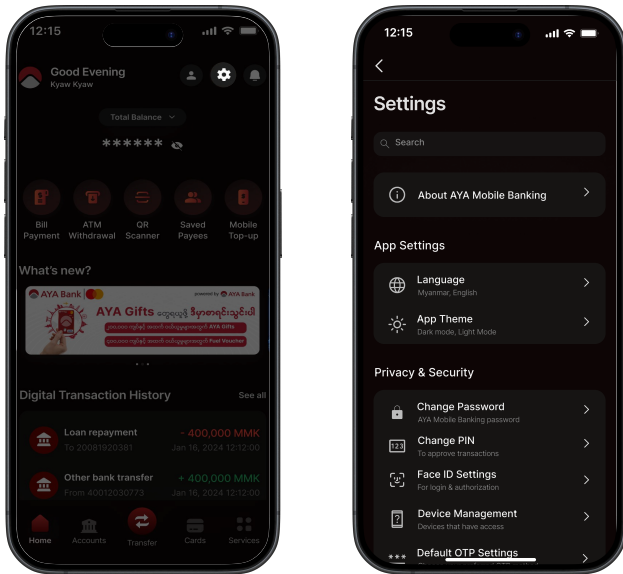
Step 1

Tap on the **Notifications Bell** icon in the top right corner of the Home page.

Step 2

Track all transactions, promotions, and system notifications with real-time notifications.

Settings



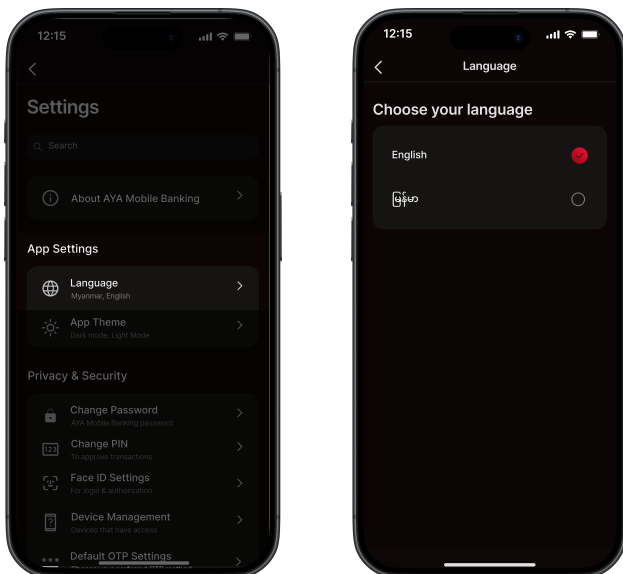
Step 1

Tap on the **Settings** icon in the top right corner of the Home page.

Step 2

Change languages, switch between light and dark mode, update privacy and security settings, contact customer support, and log out of your AYA Mobile Banking account.

Change Language



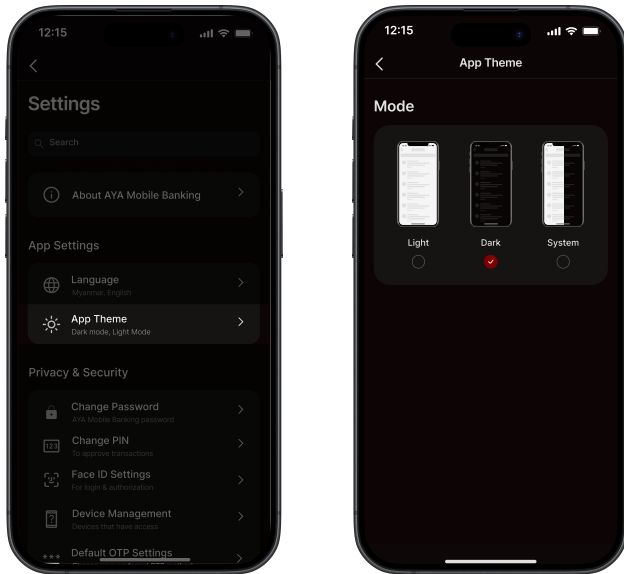
Step 1

Tap **Language** in the App Settings section.

Step 2

Tap to choose your preferred language from the list.

Change App Theme (Light Mode/Dark Mode)



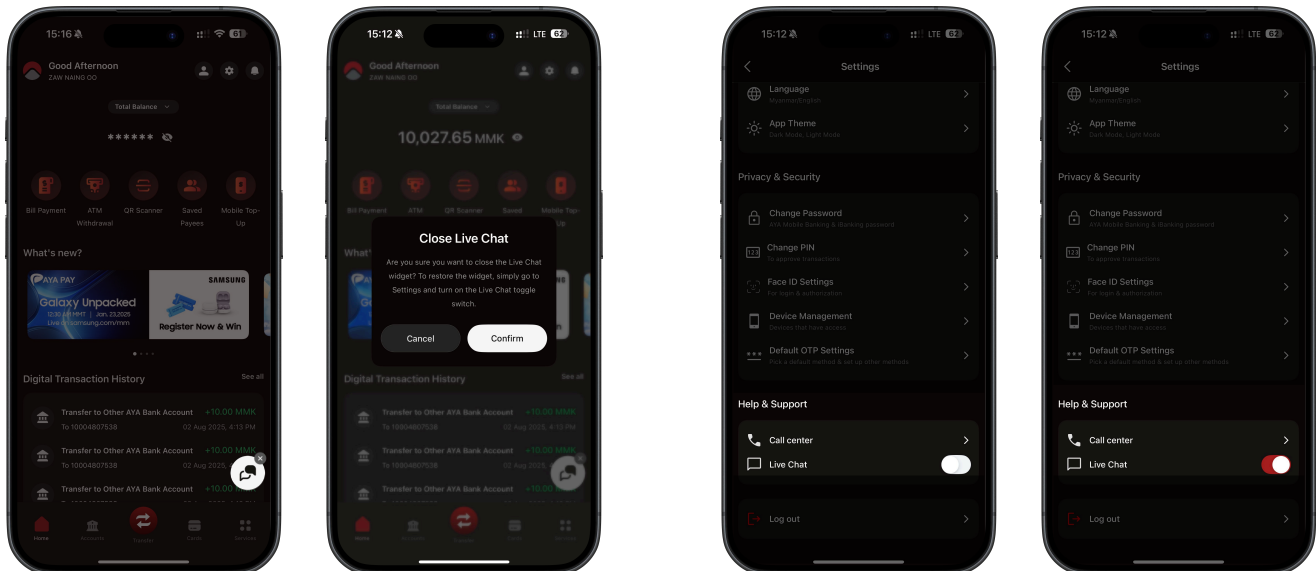
Step 1

Tap **App Theme** in the App Settings section.

Step 2

Tap **Light** to switch to light mode. Tap **Dark** to switch to dark mode. Tap **System** to follow your device's theme settings.

Live Chat Widget



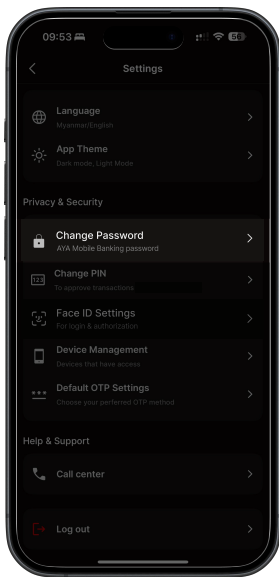
Close Live Chat From Home Page

Tap on the Close icon to hide the live chat from your Home page. Tap **Confirm** in the pop-up box.

Turn Live Chat On/Off in Settings

Switch the toggle next to **Live Chat** in the Help & Support section to unhide the widget from the Home page.

Change Password

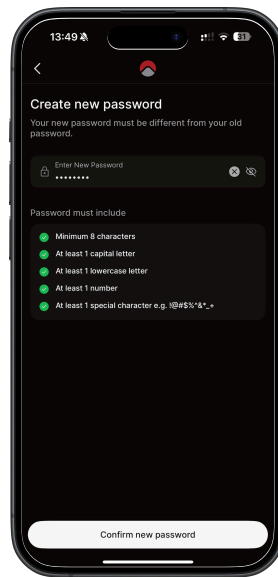
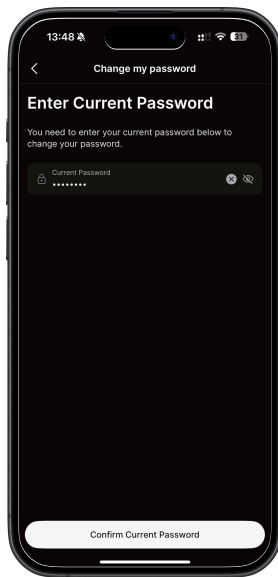


Step 1

Tap **Change Password** in the Privacy & Security section.

Step 2

Enter your current AYA Mobile Banking password and click **Confirm Current Password**.

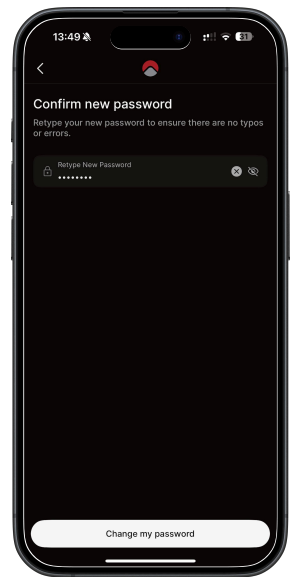


Step 3

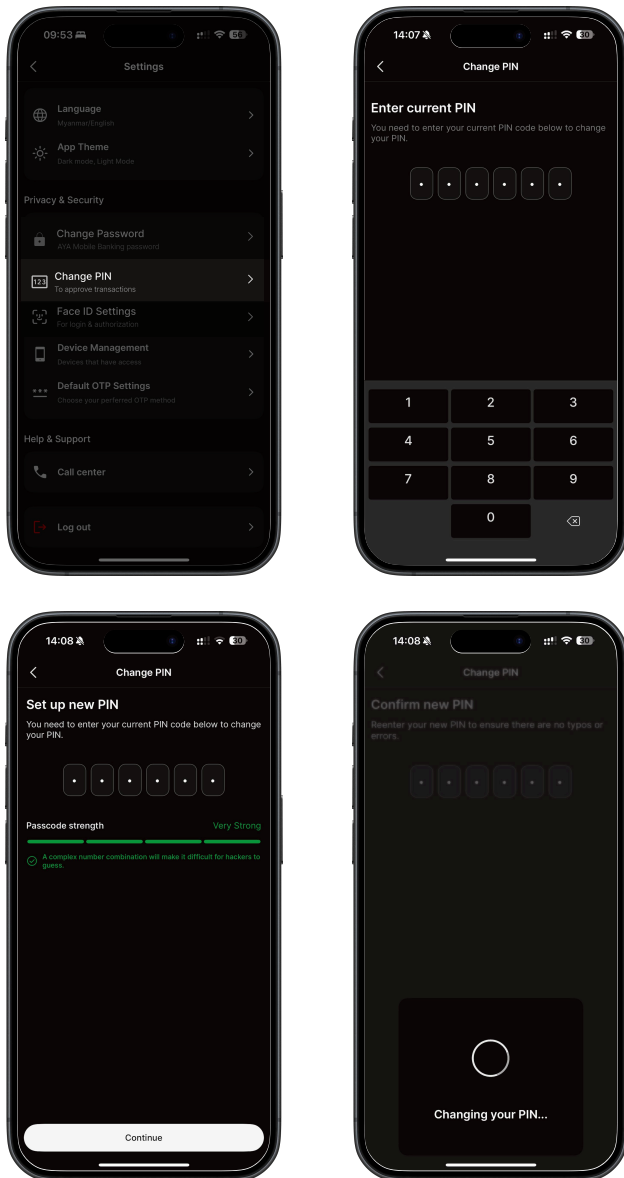
Enter your new password and click **Confirm New Password**.

Step 4

Retype your new password and click **Change My Password**. Log out and log in again with your new password. Your AYA iBanking password will also be updated.



Change PIN



Step 1

Tap **Change PIN** in the Privacy & Security section.

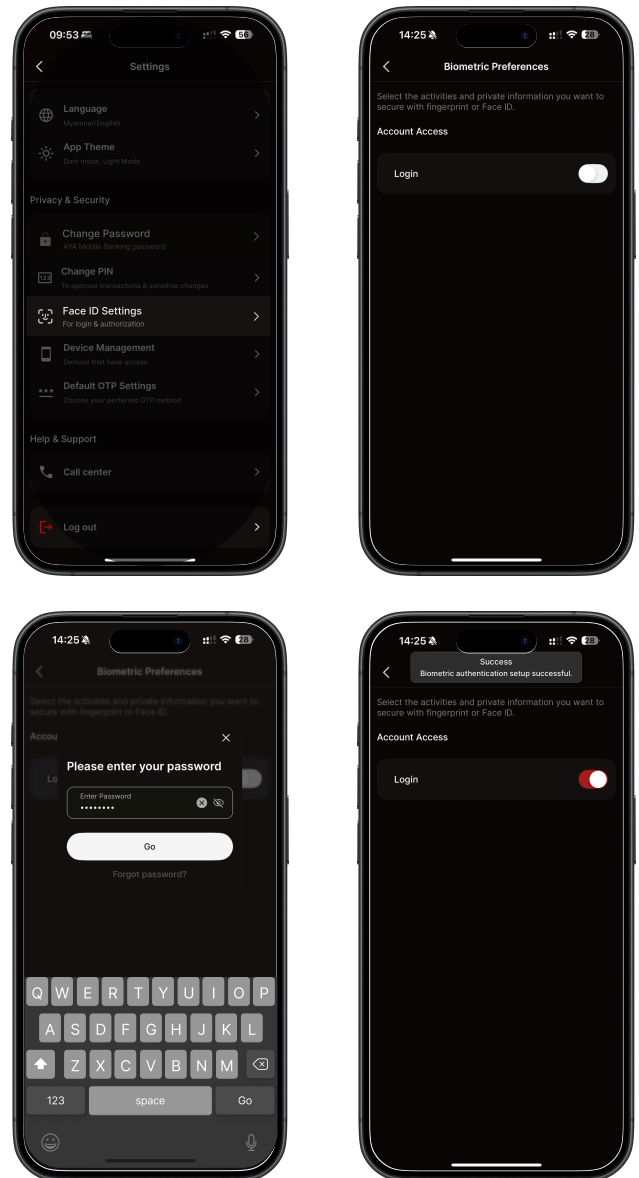
Step 2

Enter your current PIN. Then, enter your new PIN and click **Continue**.

Step 3

Finally, enter your new PIN. If the PIN matches, your PIN will be successfully changed.

Face ID/Fingerprint



Step 1

Tap **Face ID Settings** or **Fingerprint Settings** in the Privacy & Security section.

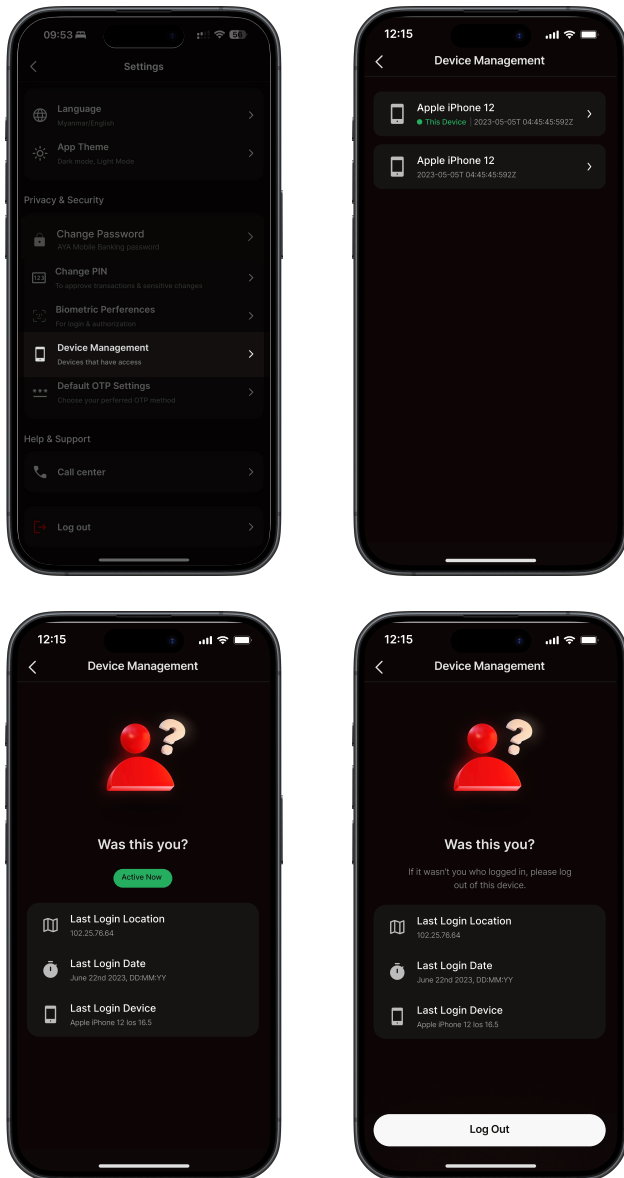
Step 2

Tap on the toggle to turn on Face ID or Fingerprint login.

Step 3

Enter your current AYA Mobile Banking password to authorize this action.

Manage Devices



Step 1

Tap **Device Management** in the Privacy & Security section.

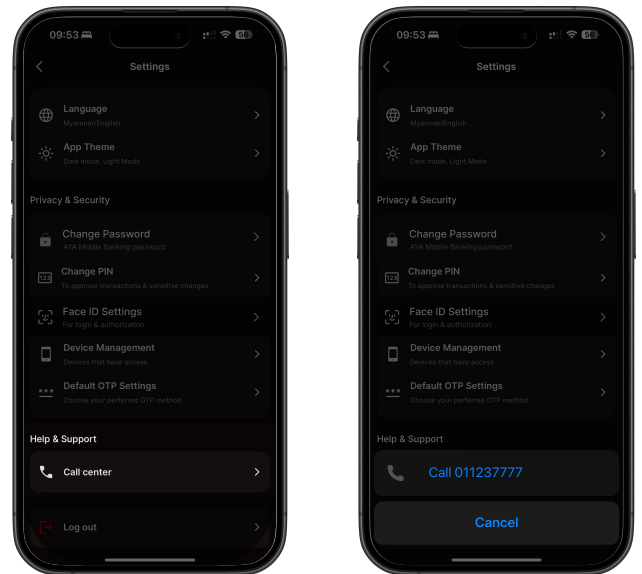
Step 2

All the devices used to log in to your AYA Mobile Banking account will be listed. Your current device will be marked as **This Device**.

Step 3

Tap on each device to see the last login details. If you don't recognize the login activity, click **Log Out** to keep your account secure.

Contact Call Center



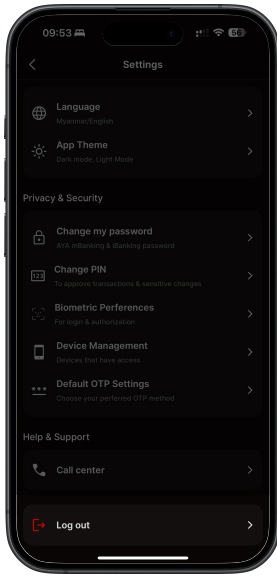
Step 1

Tap **Call Center** in the Help & Support section.

Step 2

Press the AYA Bank customer hotline to speak to an AYA Bank customer service representative.

Log Out of AYA Mobile Banking

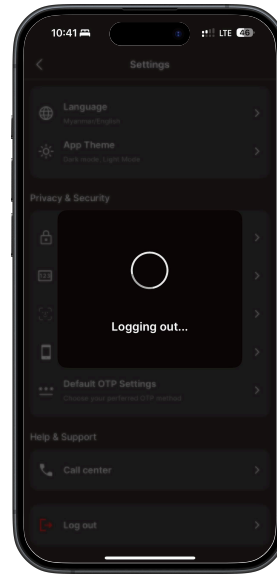
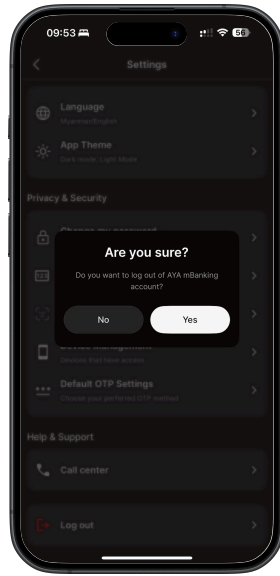


Step 1

Tap **Log Out** located in the bottom of the Settings page.

Step 2

Click **Yes** in the pop-up box to continue logging out.

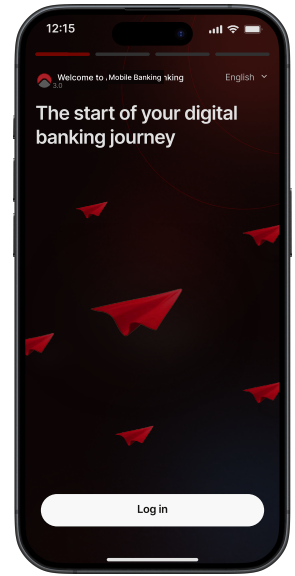


Step 3

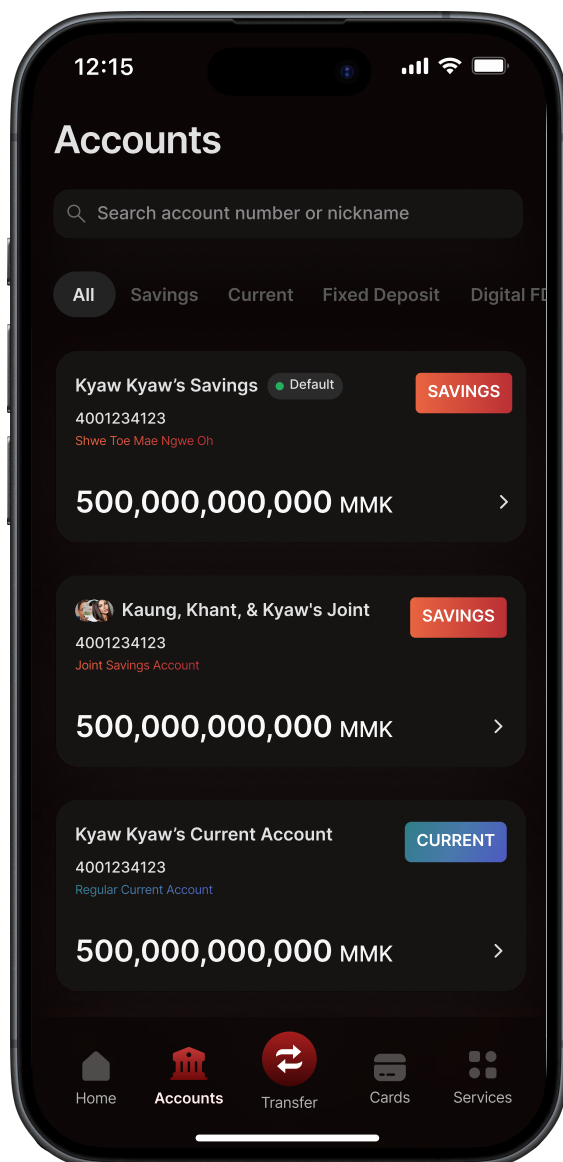
The app will log you out of your AYA Mobile Banking account.

Step 4

Tap the **Log In** button to log back in to your account.



Your Bank Accounts



Search Bar

Enter your bank account number or bank account nickname to find a specific bank account.

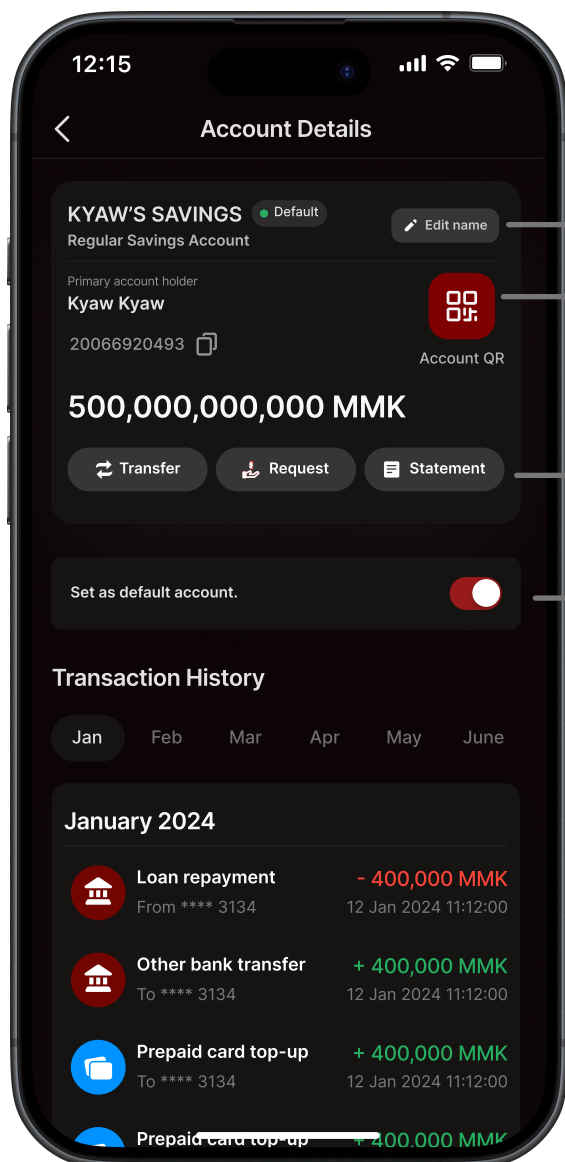
Account Type Tabs

Organize your bank accounts by bank account type.

Account List

Click on a specific bank account to view and manage bank account details.

Manage Account



Bank Account Nickname

Click **Edit name** to personalize your bank account's nickname.

Account QR Code

Share your bank account QR code to receive money from other AYA Mobile Banking users.

Quick Actions

Transfer, Request Money, and Export Statement.

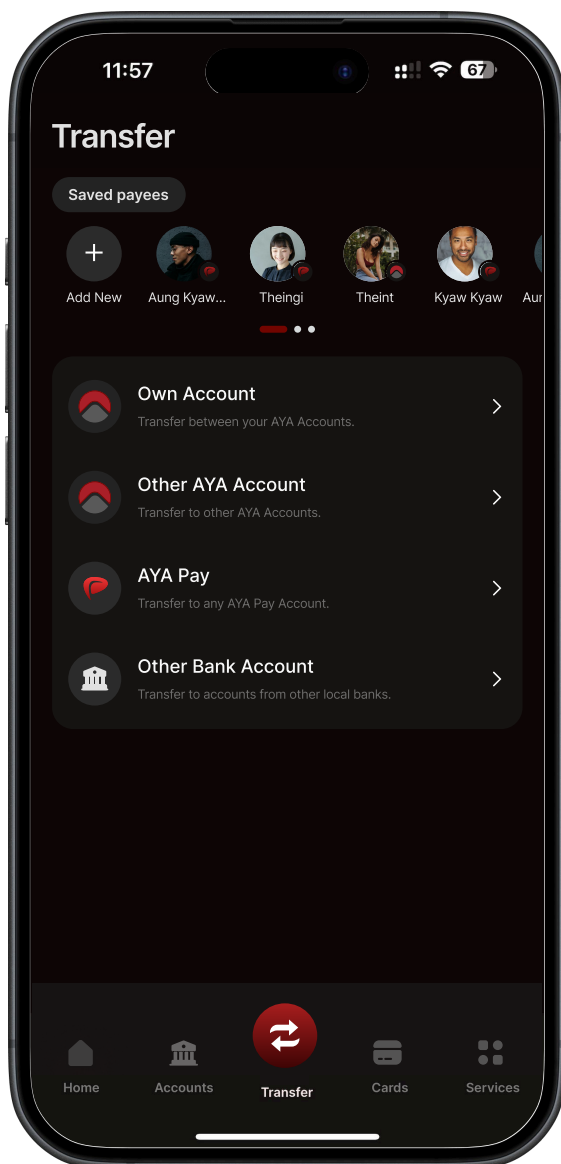
Default Account

For your convenience, choose one of your bank accounts to be the default for all transfers and payments.

Transaction History

View all transaction history from the past 6 months including digital transactions and over-the-counter transactions for each bank account.

Transfer Money



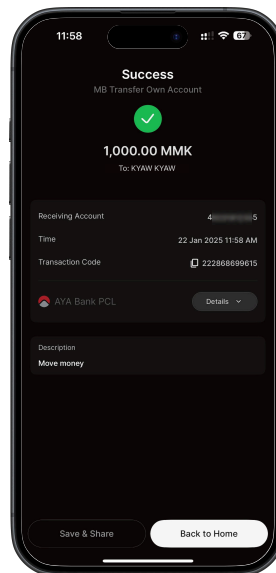
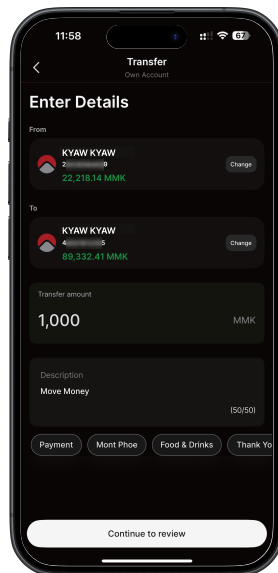
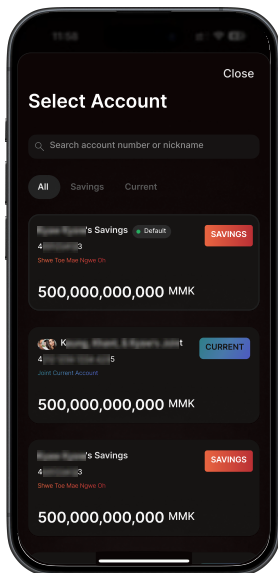
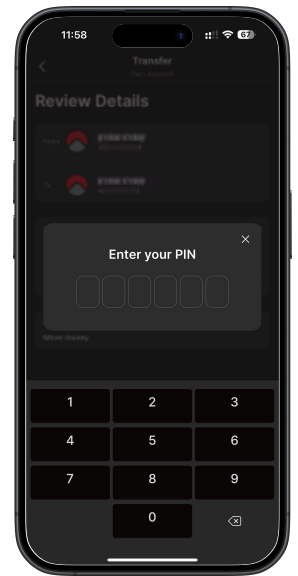
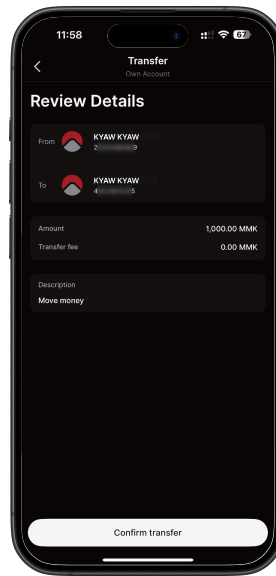
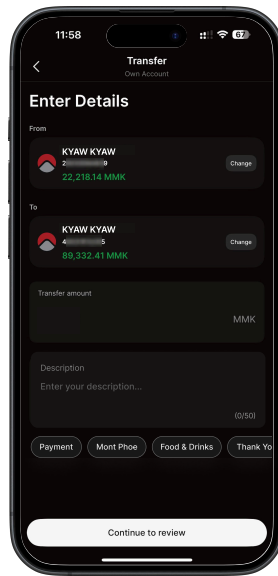
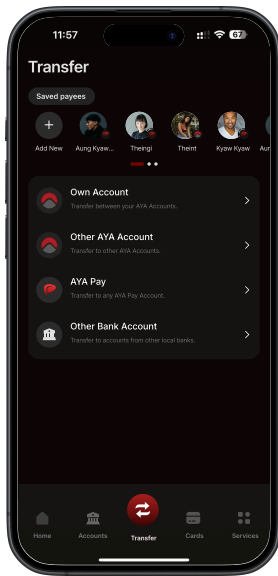
Saved Payees

Choose a receiver from your Saved Payee list to make a quick transfer. You can also add AYA Bank customers or AYA Pay wallet users to your Saved Payees list directly in the Transfer page.

Transfer Options

In addition to Own Account Transfer and Other AYA Account Transfer, you can now send money directly to any AYA Pay wallet and other local banks.

Transfer To Your Own Account



Step 1

Go to the **Transfer** page and select **Own Account**.

Step 2

Choose the account to send money from and the account to receive it.

Step 3

Enter the amount and a description, then click **Continue to review**.

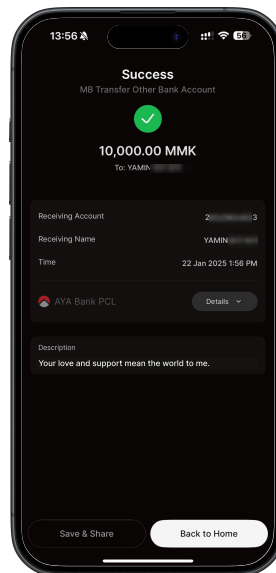
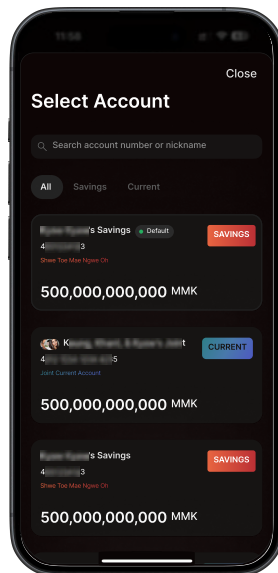
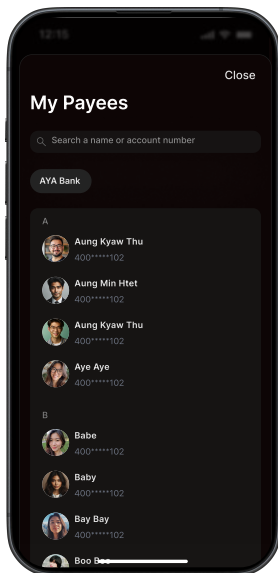
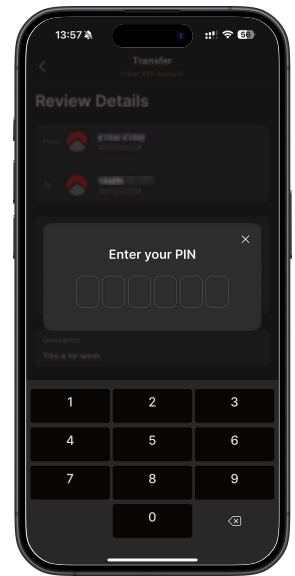
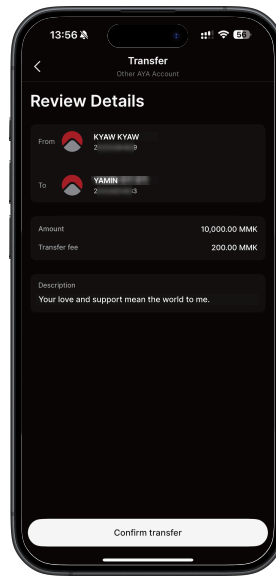
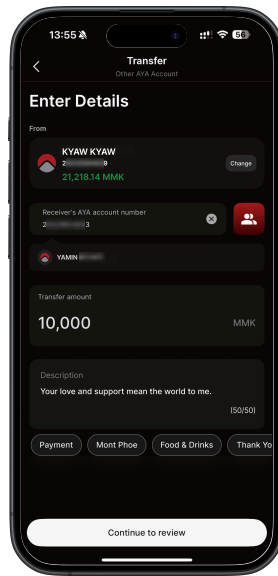
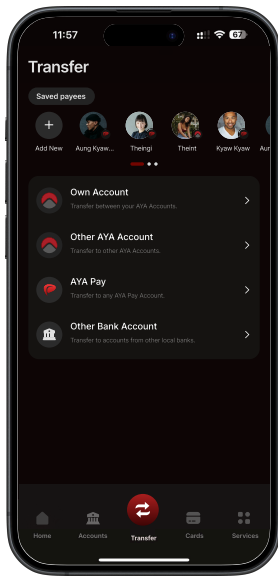
Step 4

After carefully reviewing the transfer details, click **Confirm transfer** and verify the transaction by entering your PIN.

Step 5

If the transfer is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Transfer To Another AYA Bank Customer



Step 1

Go to the Transfer page and select **Other AYA Account**.

Step 2

Choose the account to send money from and enter the receiver's account number or click the red icon to choose from My Payees.

Step 3

Enter the amount and a description, then click **Continue to review**.

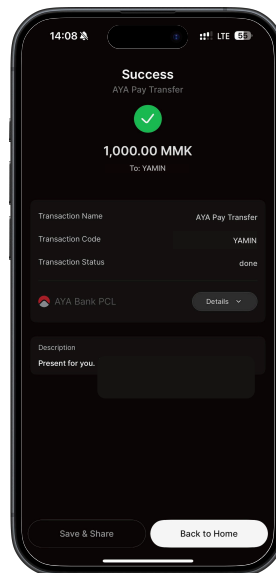
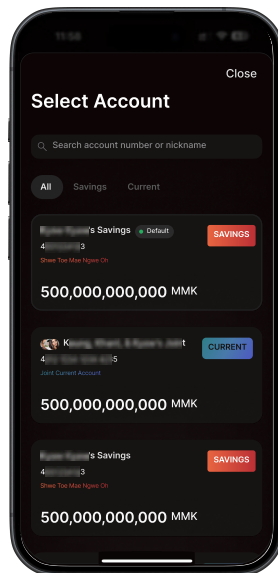
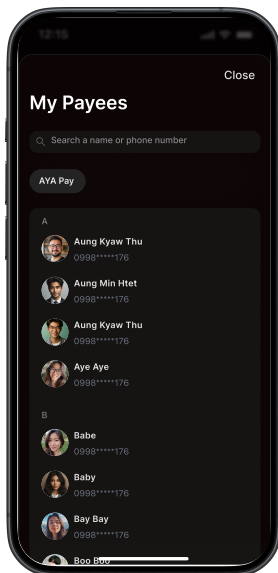
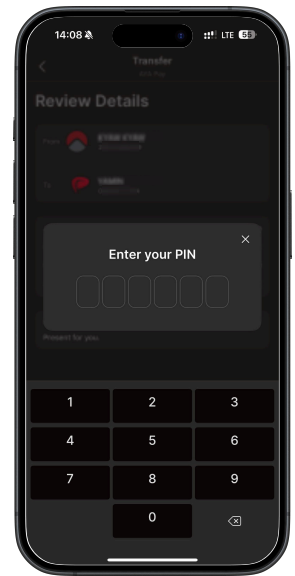
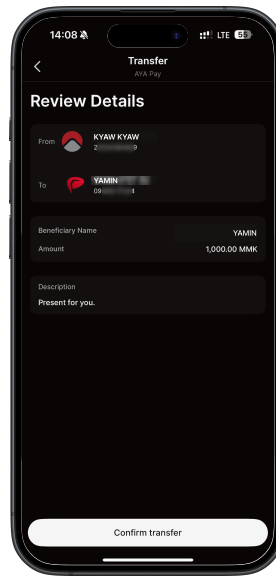
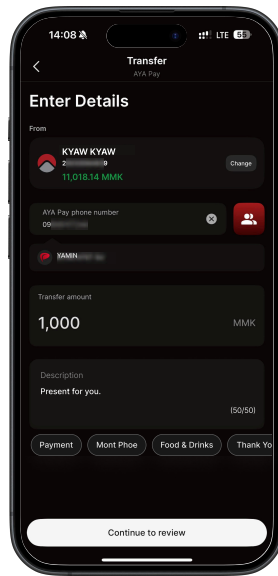
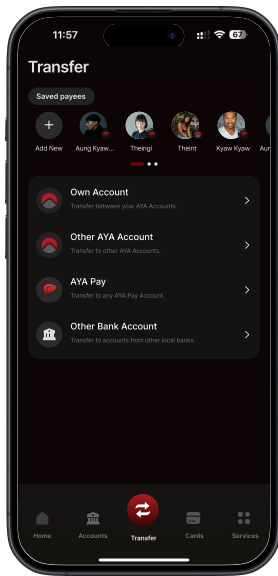
Step 4

After carefully reviewing the transfer details, click **Confirm transfer** and verify the transaction by entering your PIN.

Step 5

If the transfer is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Transfer To AYA Pay Wallet



Step 1

Go to the Transfer page and select **AYA Pay**.

Step 2

Choose the account to send money from and enter the receiver's account number or click the red icon to choose from Phone Contacts or Saved Payees.

Step 3

Enter the amount and a description, then click **Continue to review**.

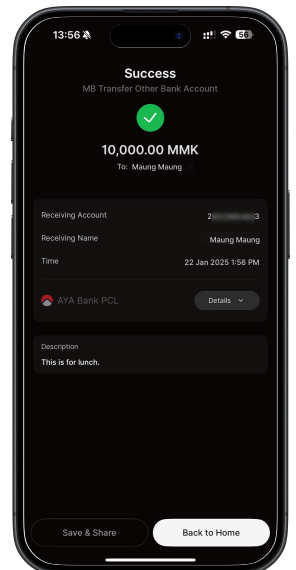
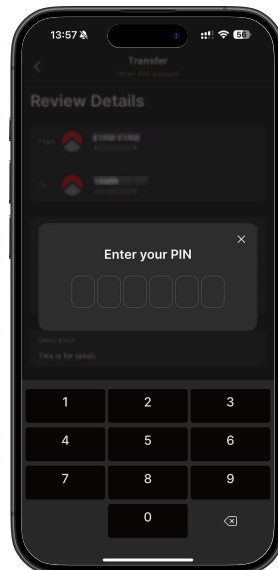
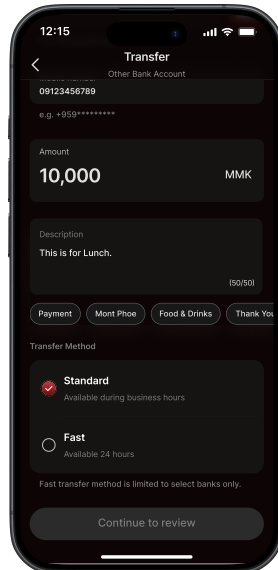
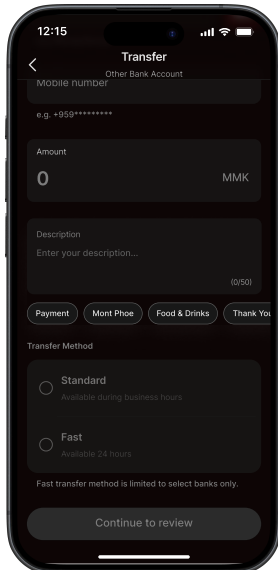
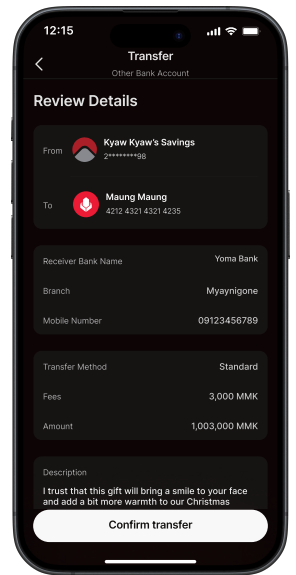
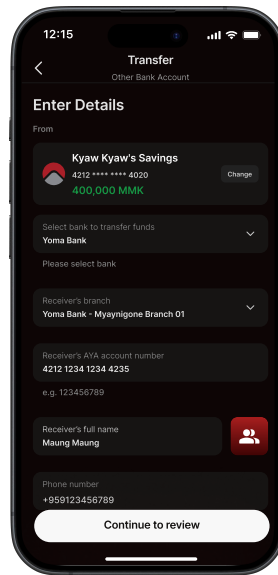
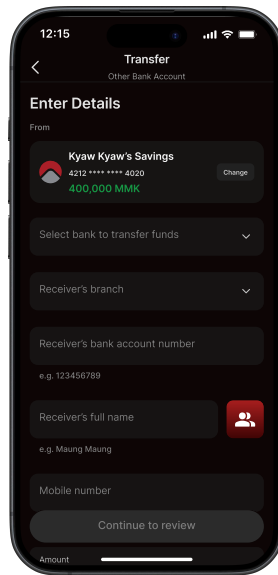
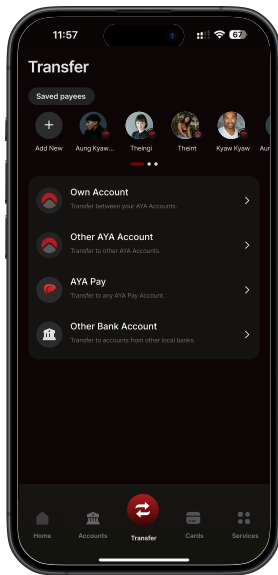
Step 4

After carefully reviewing the transfer details, click **Confirm transfer** and verify the transaction by entering your PIN.

Step 5

If the transfer is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Transfer To Other Banks



Step 1

Go to the Transfer page and select **Other Bank**.

Step 2

Choose the account to send money from. Then, enter the receiver's bank account information including the branch where the receiver's bank account was opened, the transfer amount, and a description.

Step 3

Choose the transfer method.

Standard → Available for all banks during business days and business hours (Mon to Fri 9 am to 5 pm).

Fast → Available 24 hours for some banks only.

Step 4

Click **Continue to review** after entering all the details.

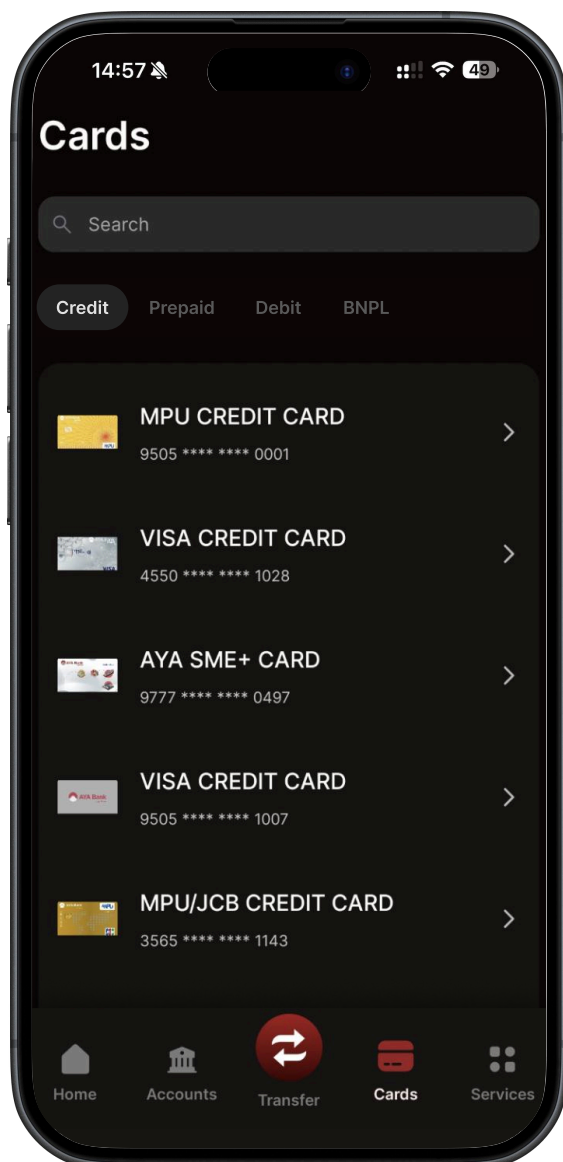
Step 5

Carefully review the transfer details. Fee may vary depending on amount and transfer method. Click **Confirm transfer** and verify the transaction by entering your PIN.

Step 6

If the transfer is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Your Cards



Search Bar

Enter your card number or card type to find a specific card.

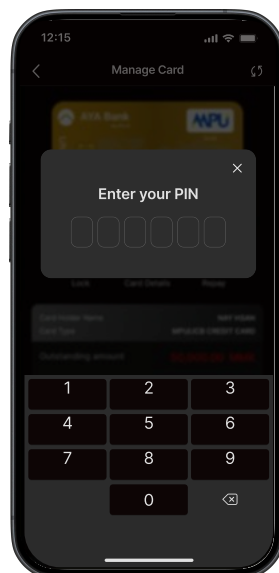
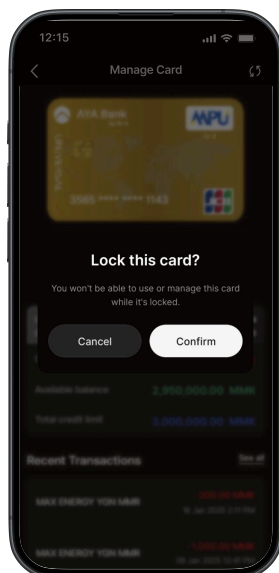
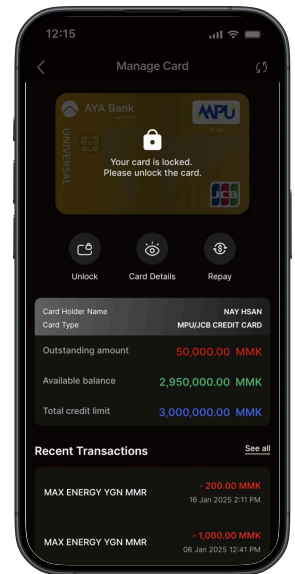
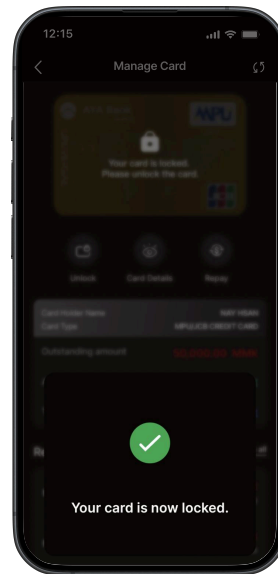
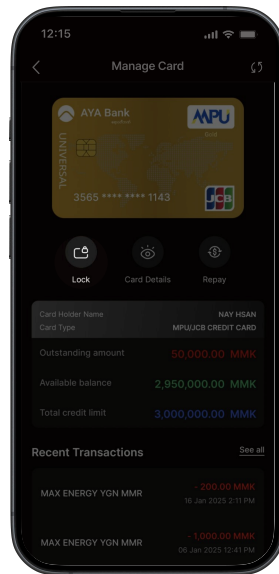
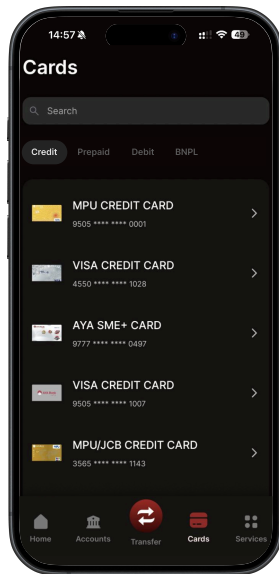
Card Type Tabs

Your cards are organized by card type.

Card List

Click on a specific card to view and manage card details.

Lock & Unlock Card



Step 4

Once your card is locked, card usage and management will be disabled.

Step 5

To unlock your card, tap **Unlock** to lock your card, tap **Confirm** in the pop-up box to proceed, and enter your PIN.

Step 1

Go to the **Cards** page and click on a card.

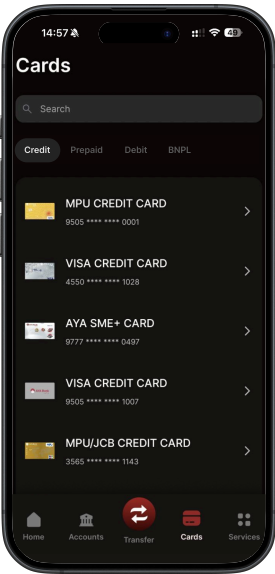
Step 2

In the **Manage Cards** page, tap **Lock** to lock your card and tap **Confirm** to proceed.

Step 3

In the pop-up box, click **Confirm** to continue and enter your PIN to authorize this action.

View Card Details

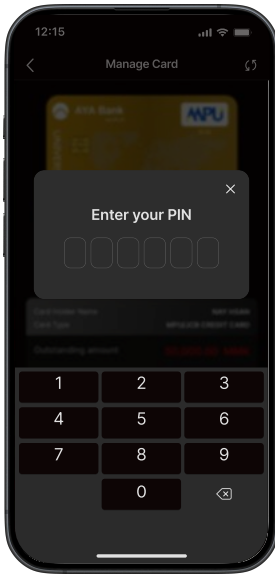
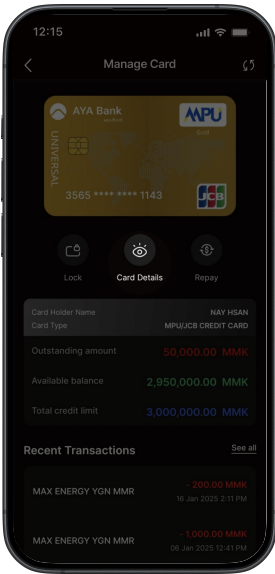


Step 1

Go to the **Cards** page and click on a card.

Step 2

In the **Manage Cards** page, tap **Card Details** to view your card details.

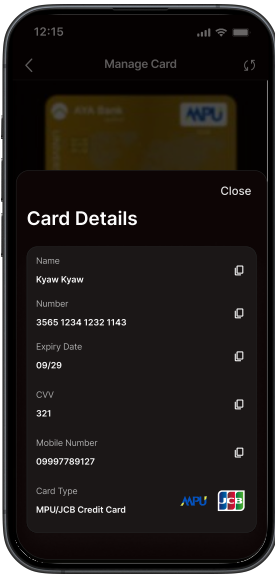


Step 4

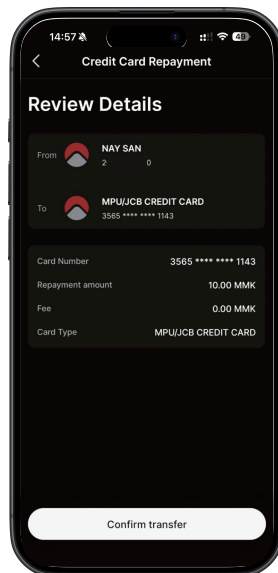
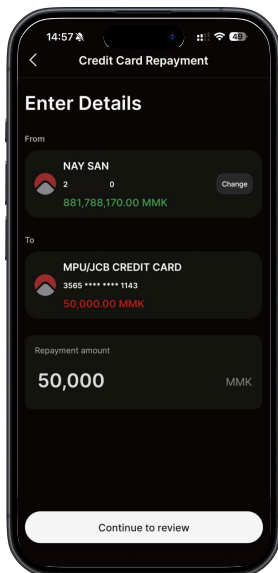
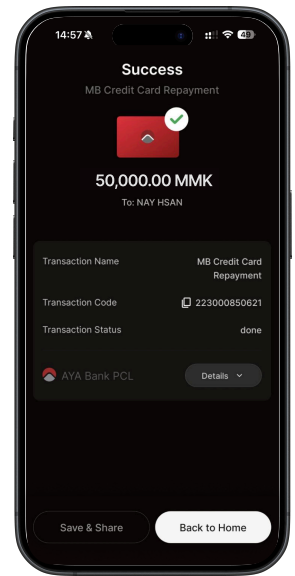
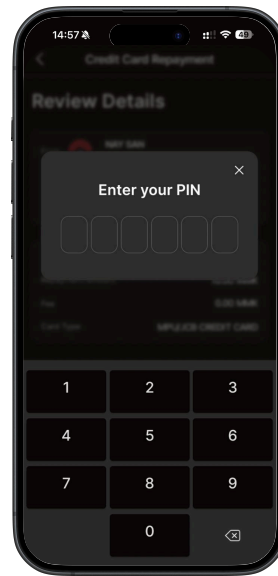
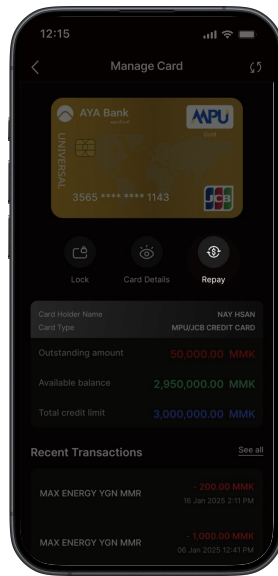
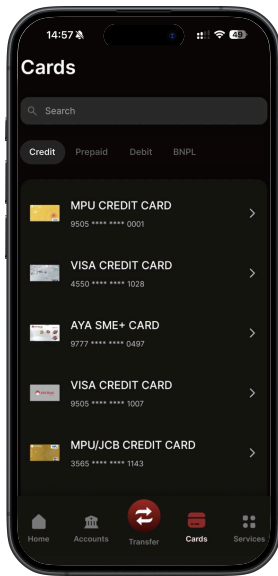
Enter your PIN to access your card details.

Step 5

Tap on the copy icon on the right to copy this information.



Repay Your Own Credit Card Balance



Step 4

After carefully reviewing the transfer details, click **Confirm transfer** and verify the transaction by entering your PIN.

Step 5

If the transaction is successful, the **success** screen will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Step 1

Go to the **Cards** page and select your credit card.

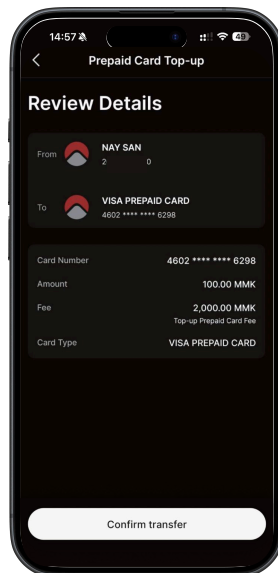
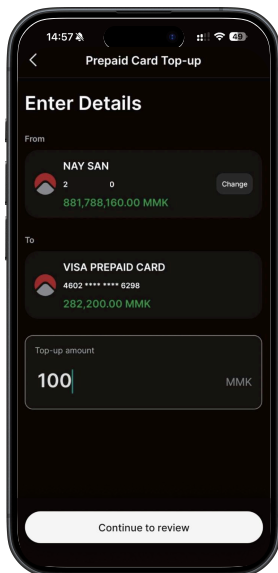
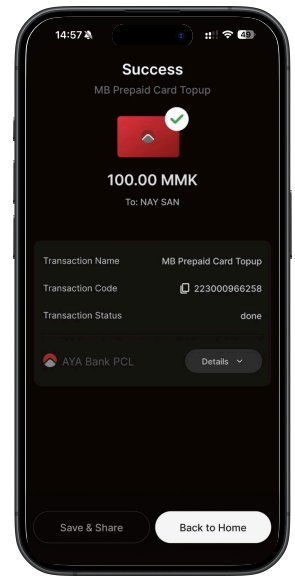
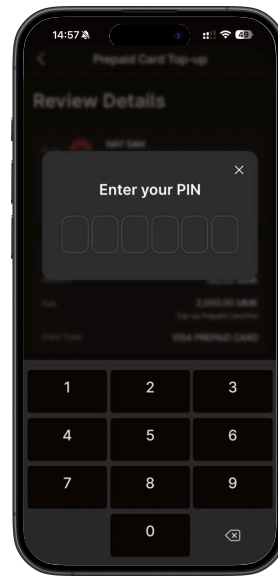
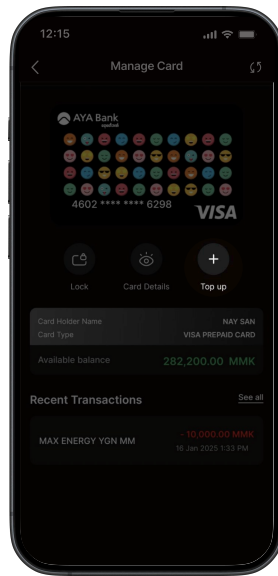
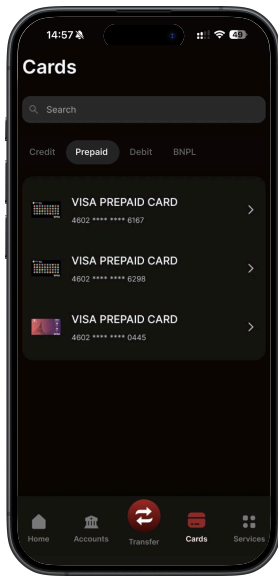
Step 2

Tap **Repay** to proceed with credit card repayment.

Step 3

Your outstanding amount will be auto-filled for your convenience. However, you can also enter a custom amount. Then, click **Continue to review**.

Top Up Your Own Prepaid Card Balance



Step 4

After carefully reviewing the transfer details, click **Confirm transfer** and verify the transaction by entering your PIN.

Step 5

If the transaction is successful, the **success** screen will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Step 1

Go to the **Cards** page and select your prepaid card.

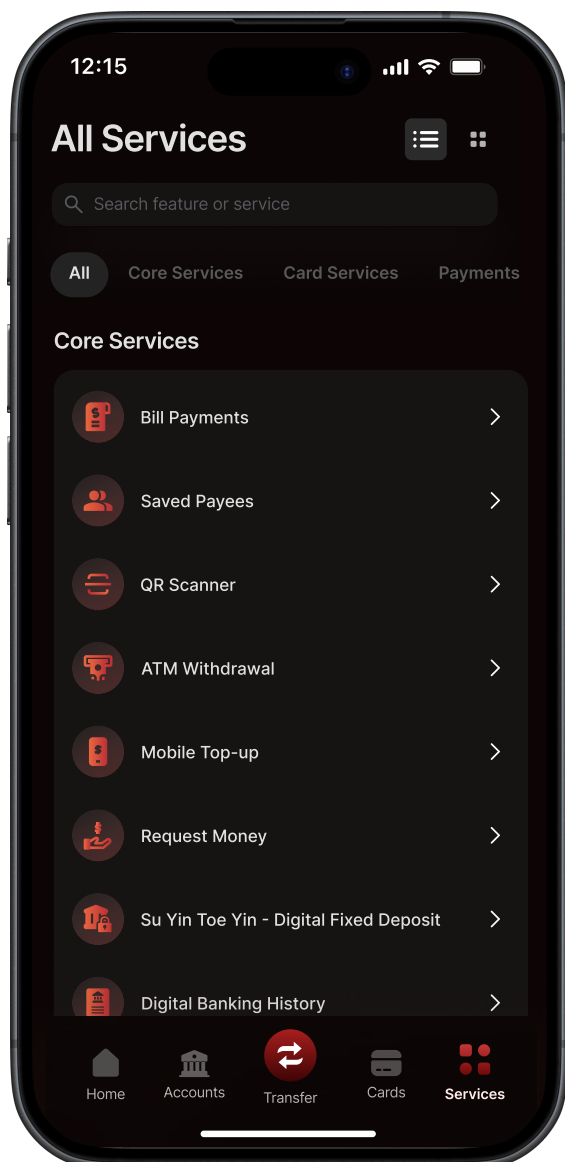
Step 2

Tap **Top Up** to proceed with prepaid card top-up.

Step 3

Choose the bank account you want to transfer from, enter the top-up amount and then, click **Continue to review**.

All Services



Customize Your View

Switch between list view and grid view.

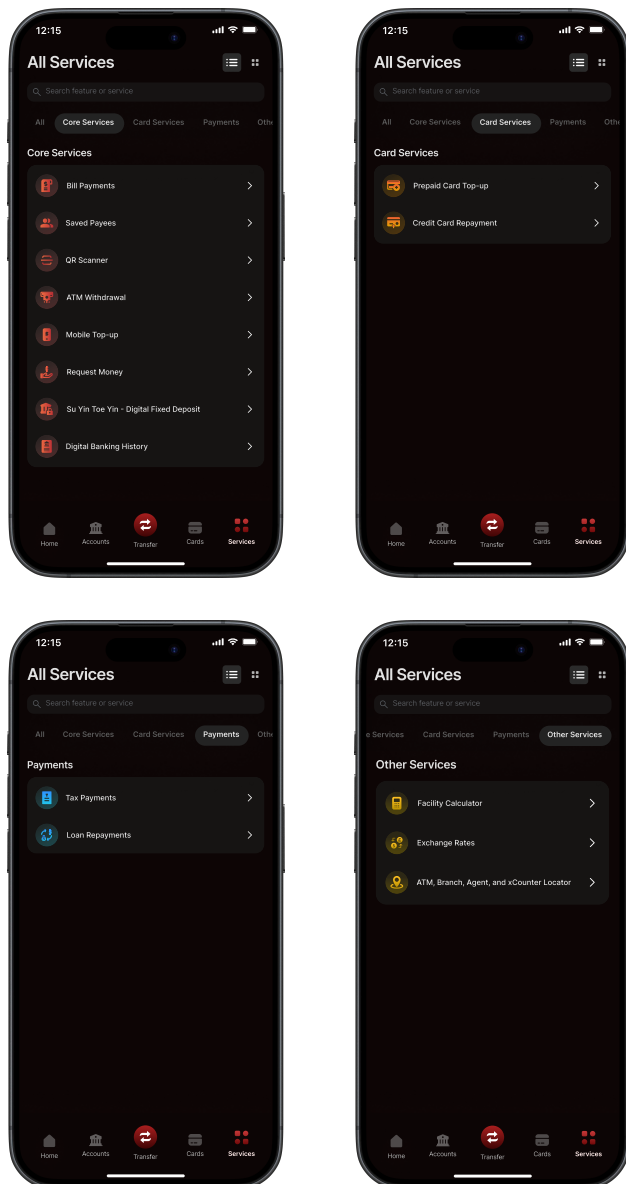
Search Bar

Easily find a specific service and feature.

All Services & Features

We've organized our features into categories for you to navigate more easily.

Service Categories



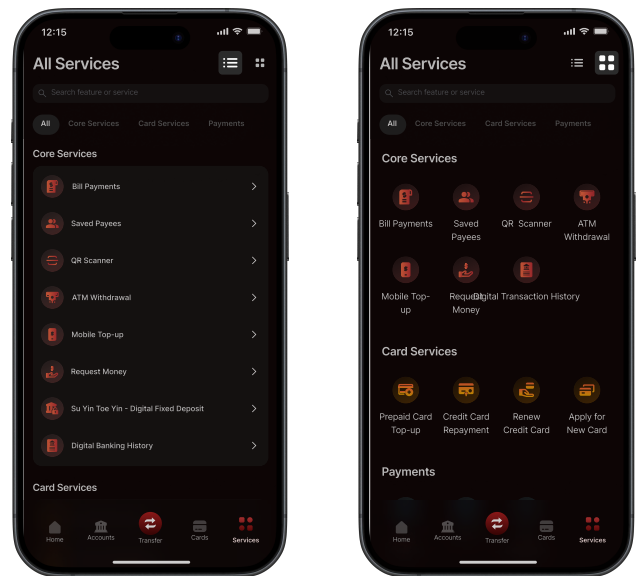
Step 1

Tap on **Services** in the bottom navigation menu to access the All Services page.

Step 2

The services are organized into four main categories, each accessible through tabs at the top (Core Services, Card Services, Payments, and Other Services).

Customize View



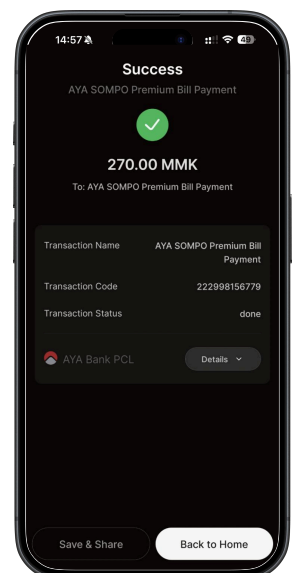
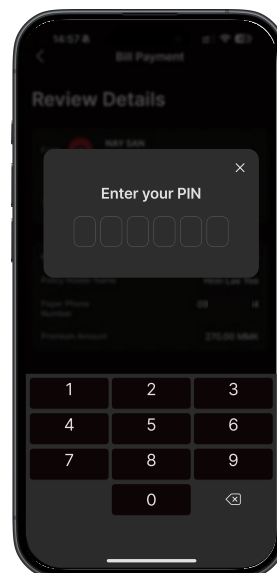
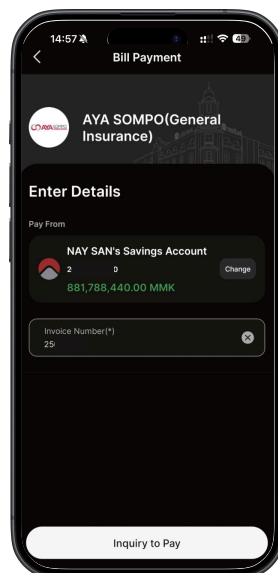
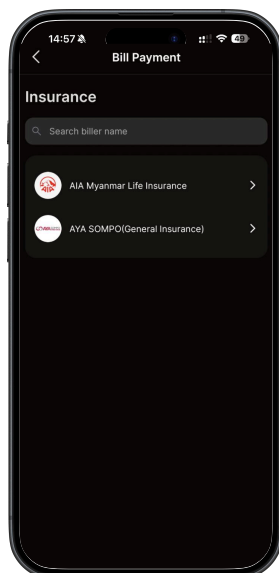
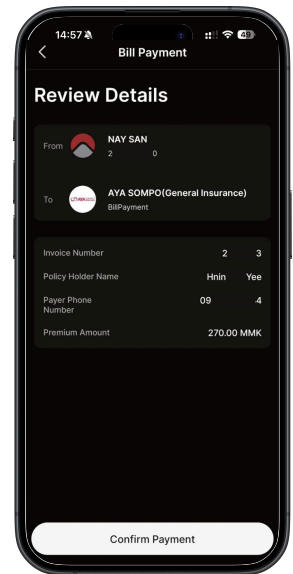
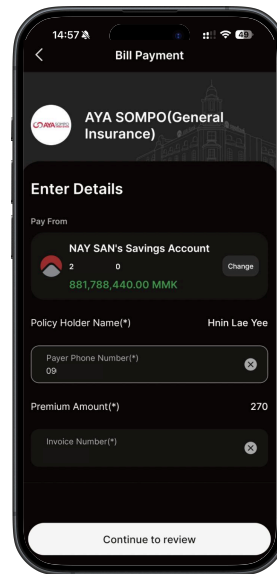
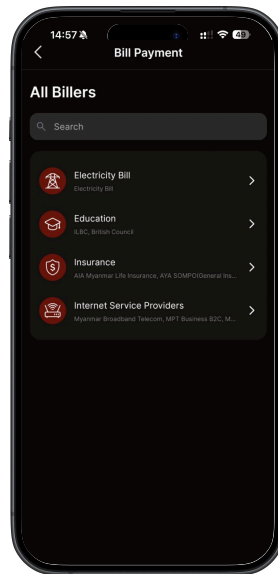
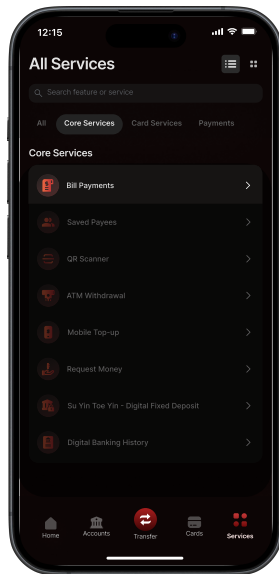
Step 1

Tap on the list icon in the top right corner for list view.

Step 2

Tap on the grid icon in the top right corner for grid view.

Make a Bill Payment



Step 1

Select **Bill Payment** in the Home page or the All Services page.

Step 2

Use the search bar or select a biller category and choose a biller to make a payment.

Step 3

Enter the required fields and click **Continue to review**.

Step 4

Review the payment details carefully and click **Confirm Payment**.

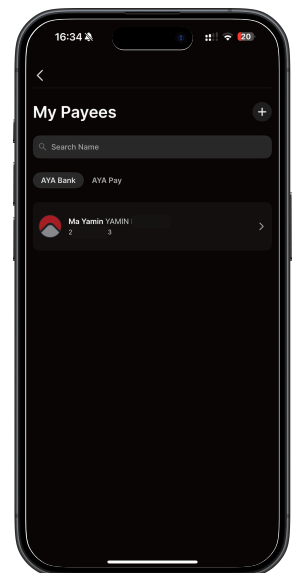
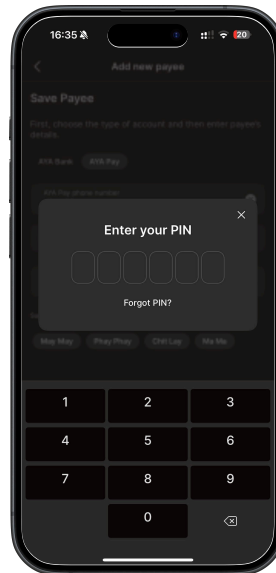
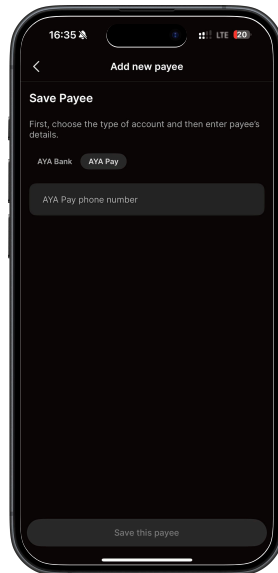
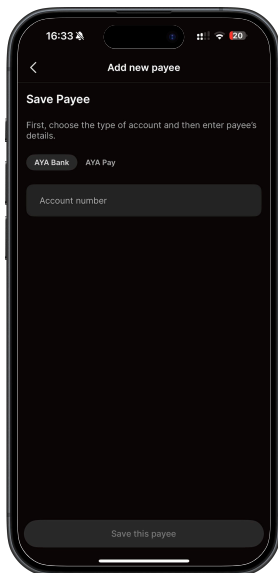
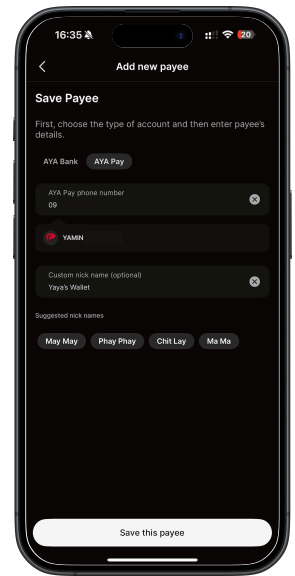
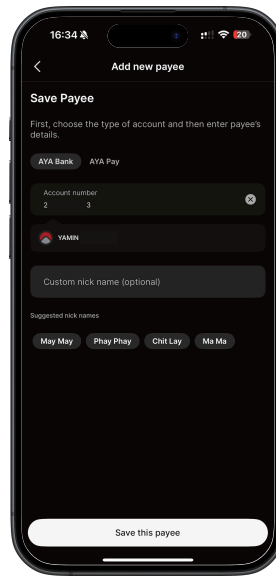
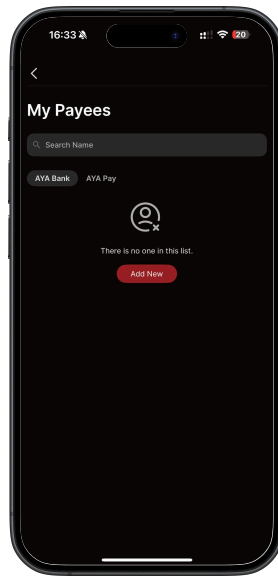
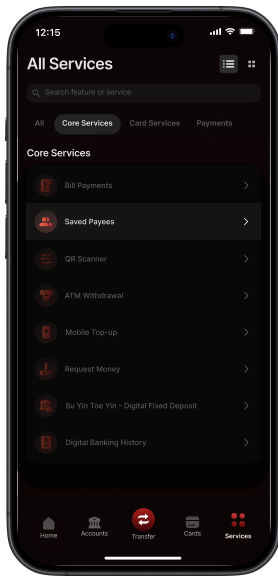
Step 5

Click **Confirm transfer** and verify the transaction by entering your PIN.

Step 6

If the transaction is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Saved Payees (Save a New Payee)



Step 1

Select **Saved Payees** in the Home page or the All Services page.

Step 2

Click **Add New** to add a new payee.

Step 3

Choose **AYA Bank** to save an AYA Bank payee or choose **AYA Pay** to save an AYA Pay wallet user.

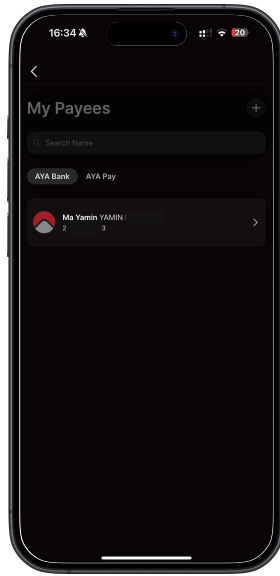
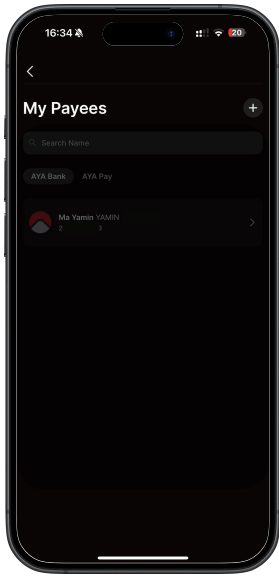
Step 4

Enter payee's bank account number or wallet phone number. Double check the payee's name. Optionally, choose a nickname for the payee and enter a custom nickname.

Step 5

Enter to PIN to verify this action. Your new Payee will appear in your My Payees list.

Saved Payees (Edit or Delete Saved Payee)

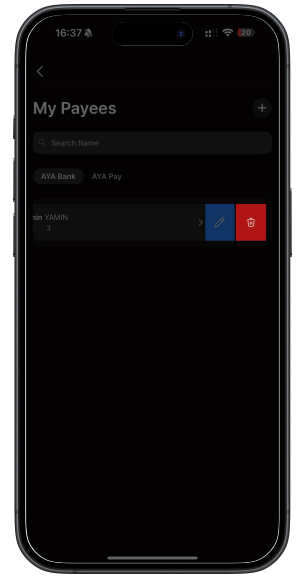
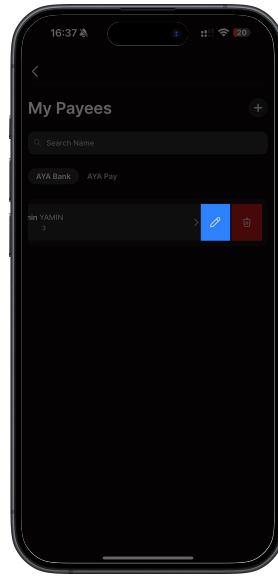


Step 1

Click on the plus icon to add a new payee.

Step 2

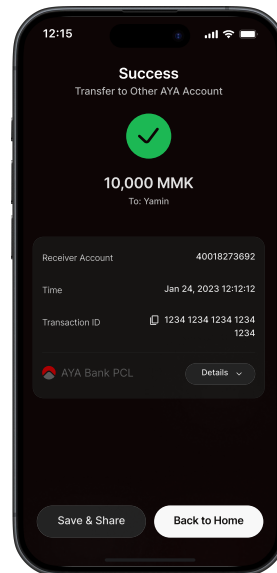
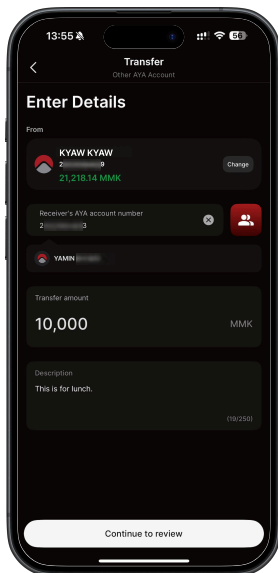
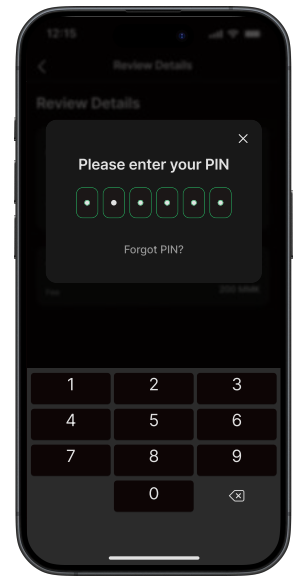
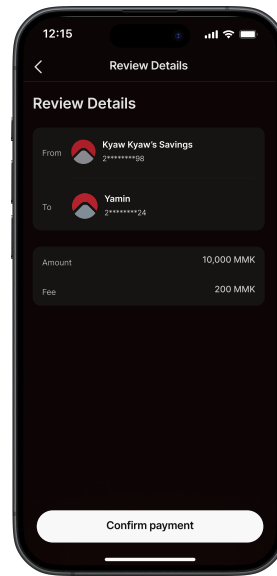
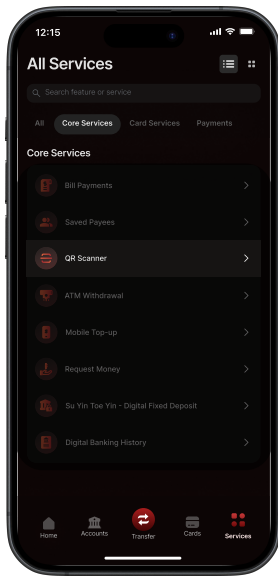
To manage an existing payee, choose a payee from your list and drag to the left to reveal the edit and delete buttons.



Step 3

Click on the blue edit button to edit the payee's details or click on the red delete button to remove this payee.

QR Scanner (Pay an Unspecified Amount)



Step 1

Select **QR Scanner** in the Home page or the All Services page.

Step 2

Use your camera to scan an AYA Mobile Banking user's bank account QR code or upload a valid image of a QR code from your phone gallery.

Step 3

Enter the transfer amount and description. Then, tap **Continue To Review**.

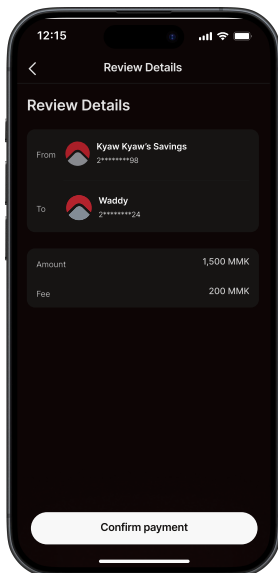
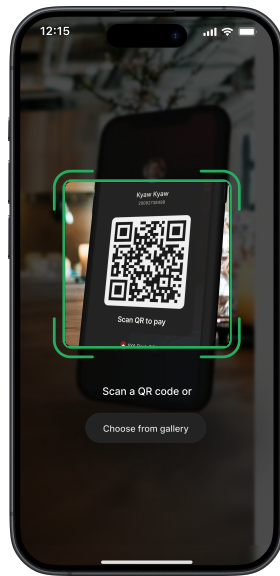
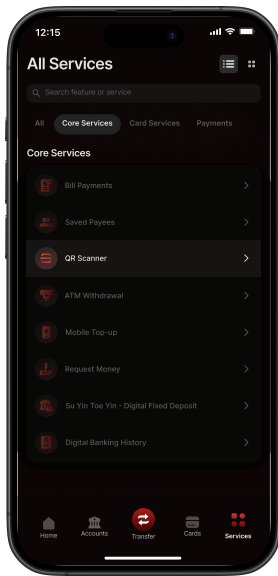
Step 4

Carefully review the details and click **Confirm transfer** and verify the transaction by entering your PIN.

Step 5

If the transfer is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

QR Scanner (Pay a Specified Amount)



Step 1

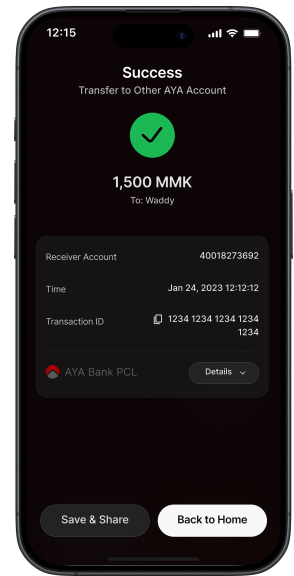
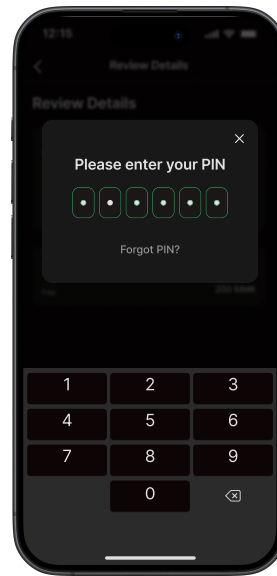
Select **QR Scanner** in the Home page or the All Services page.

Step 2

Use your camera to scan an AYA Mobile Banking user's bank account QR code or upload a valid image of a QR code from your phone gallery.

Step 3

Review the details carefully and tap **Complete Payment**.



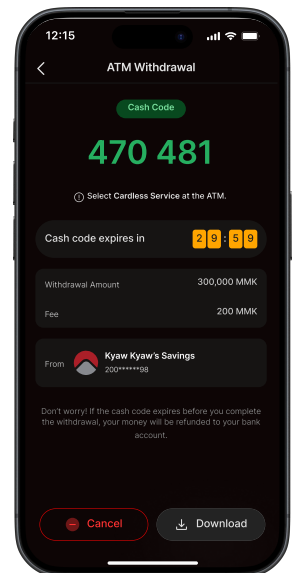
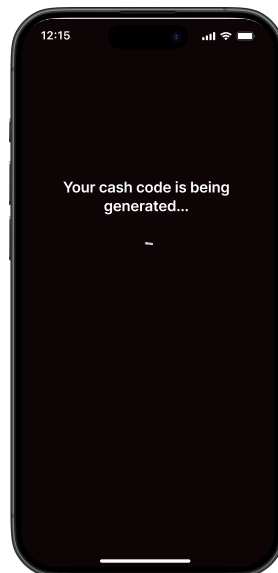
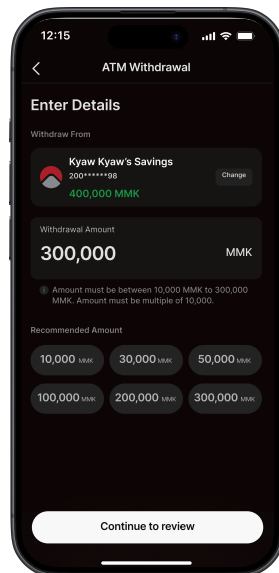
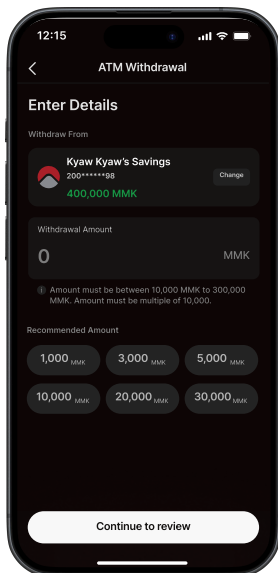
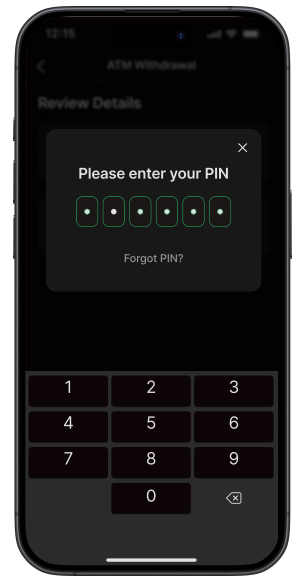
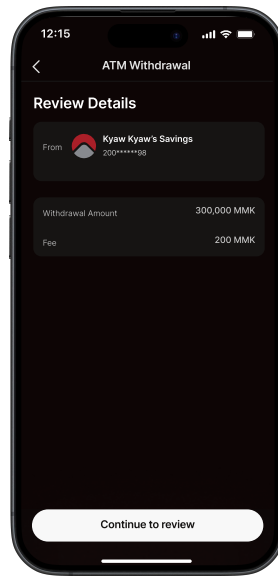
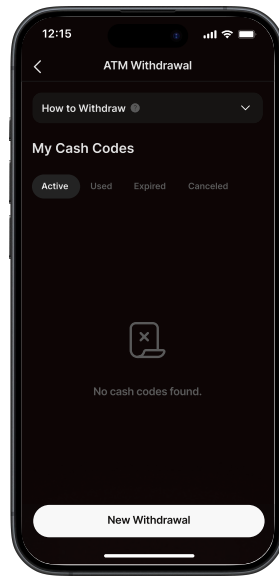
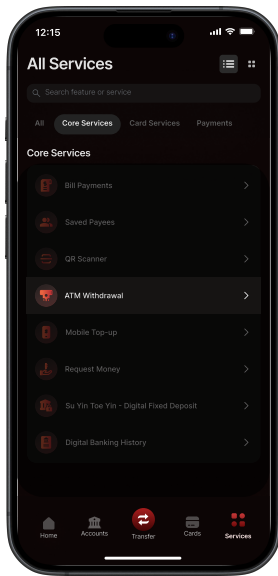
Step 4

Confirm transfer and verify the transaction by entering your PIN.

Step 5

If the transfer is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

ATM Withdrawal (Get Cash Code)



Step 1

Select **ATM Withdrawal** in the Home page or the All Services page.

Step 2

Tap **New Withdrawal**. Read the terms & conditions carefully, check the box to agree, and click **Start**.

Step 3

Enter the withdrawal amount or choose a recommended amount in the next screen. Then tap **Continue to Review**.

Step 4

Review the details carefully and click **Confirm Payment**.

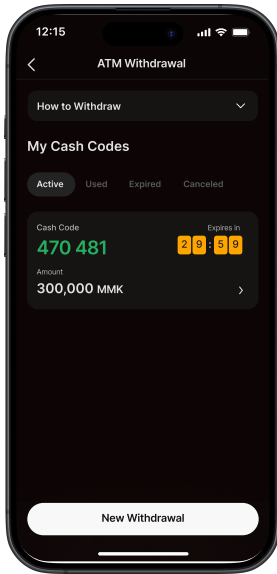
Step 5

Click **Confirm Transfer** and verify the transaction by entering your PIN.

Step 6

A 6-digit cash code will be generated. To proceed cash withdrawal, enter the cash code and other details at an AYA Bank ATM within 30 minutes before the code expires. If the cash code expires, you must start a new withdrawal.

ATM Withdrawal (My Cash Codes)

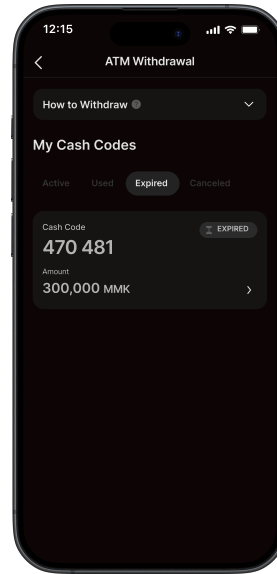
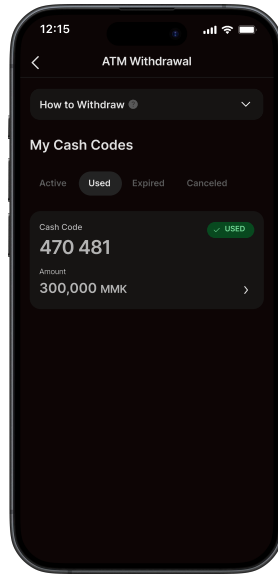


1. Active Tab

Your generated code will appear in the **My Cash Codes** page in the **Active** tab. Use this code at the ATM to withdraw before the countdown timer expires.

2. Used Tab

Cash codes that were successfully used to withdraw money at the ATM will appear in the **Used** tab. These codes are no longer valid.

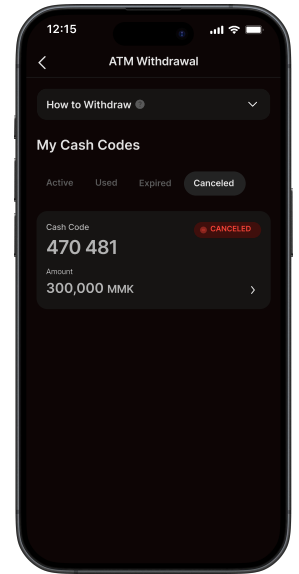


3. Expired

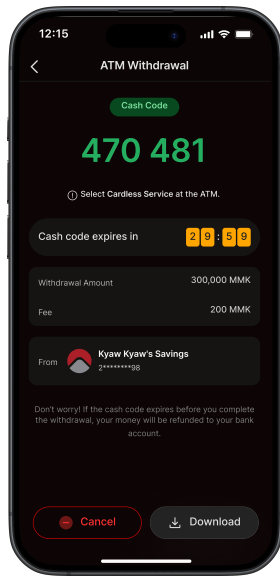
If the cash code is not used before the timer runs out, it will expire automatically. Cash codes in the **Expired** tab cannot be used at the ATM.

4. Canceled

Cash codes that you have canceled will appear in the **Canceled** tab. Canceled cash codes are no longer valid.



ATM Withdrawal (Cancel Cash Code)

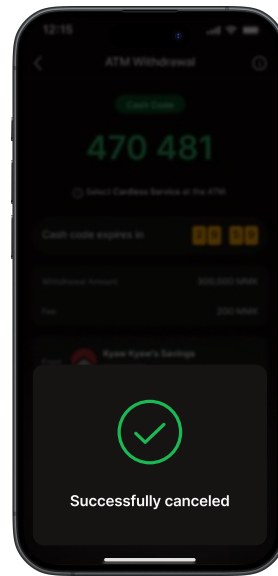
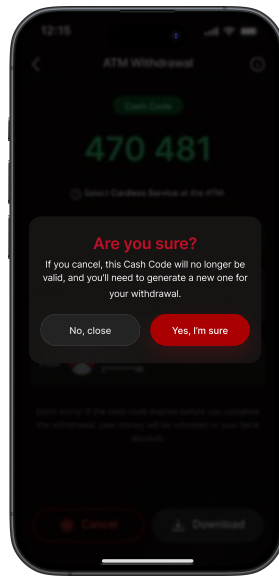


Step 1

Tap on an active cash code and tap **Cancel**.

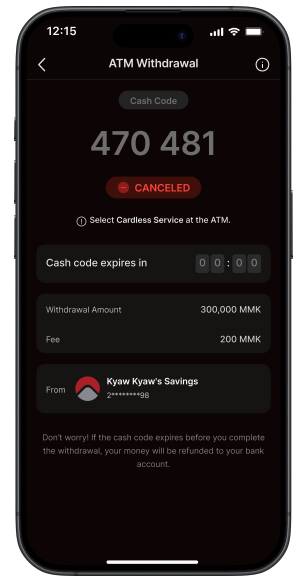
Step 2

Tap **Yes, I'm sure** in the pop-up box.

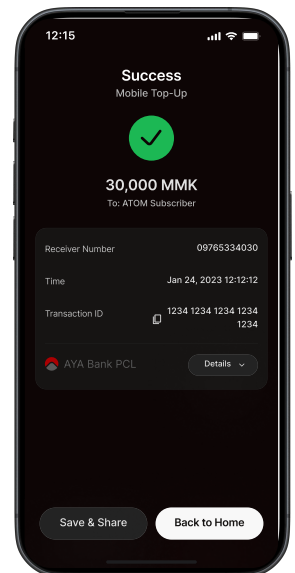
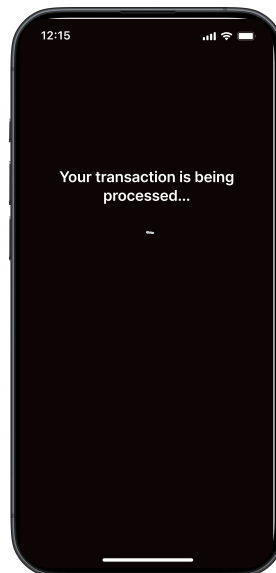
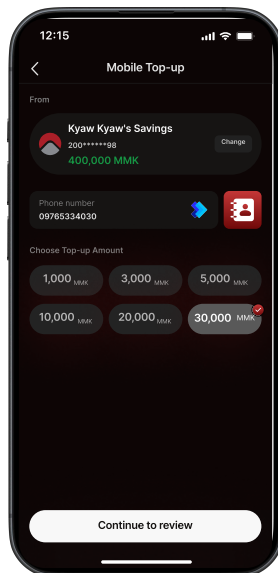
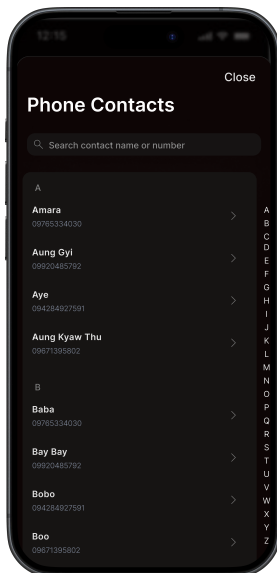
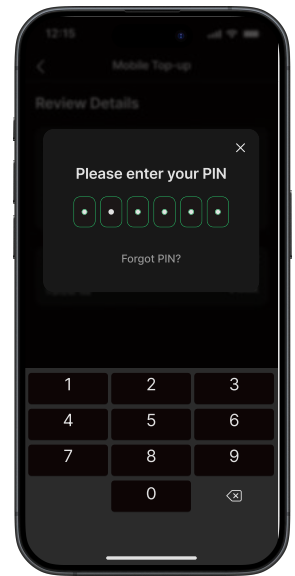
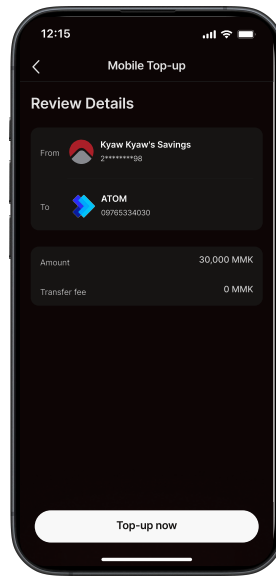
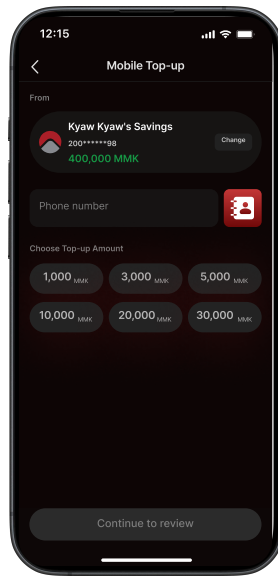
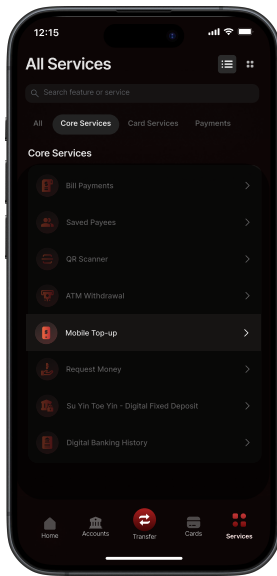


Step 3

If the cancellation was successful, the status will be changed to **Canceled**. You will not be able to use this cash code anymore to withdraw money at the ATM.



Mobile Top-Up



Step 1

Select **Mobile Top-Up** in the Home page or the All Services page.

Step 2

Manually enter a valid phone number or choose a phone number from your phone contacts.

Step 3

Choose a bill top-up amount and tap **Continue to Review**.

Step 4

Review the top-up details carefully and click **Top-Up Now**.

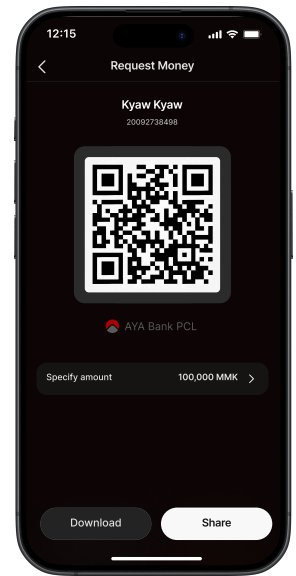
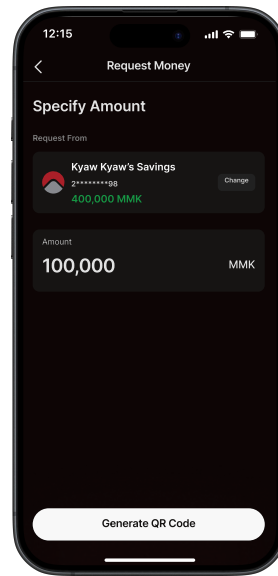
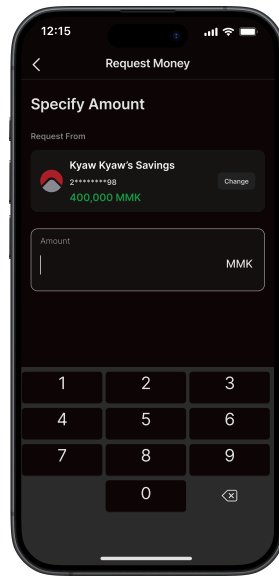
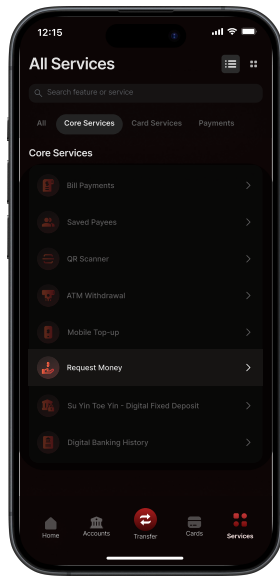
Step 5

Enter your PIN to verify the transaction.

Step 6

If the top-up is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Request Money



Step 1

Select **Request Money** in the All Services page.

Step 2

Select the bank account you want to request from, and enter the request amount.

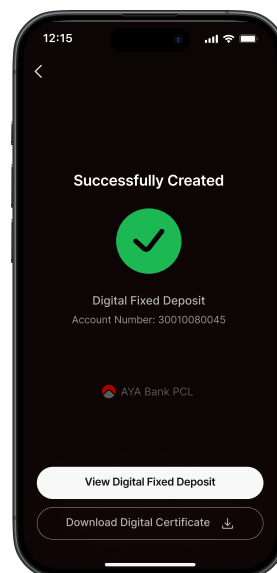
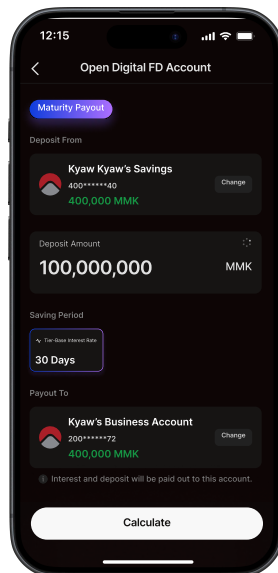
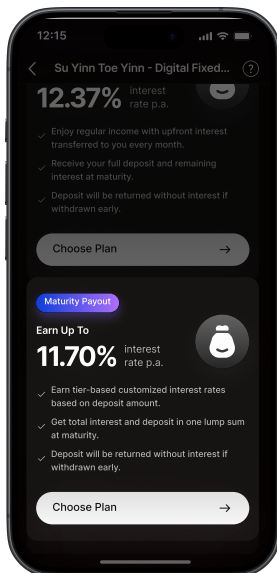
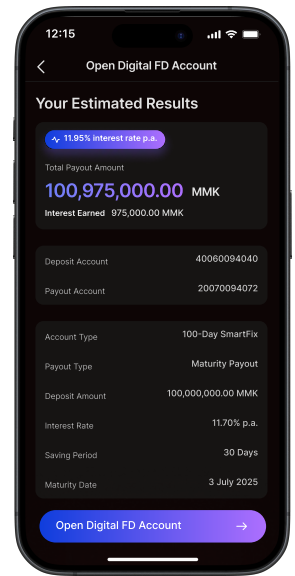
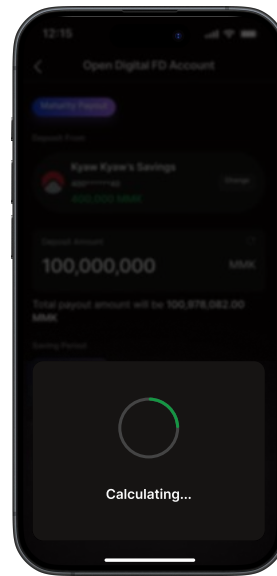
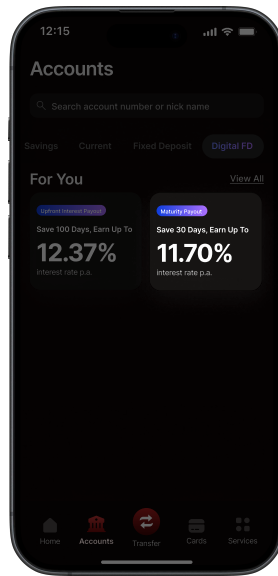
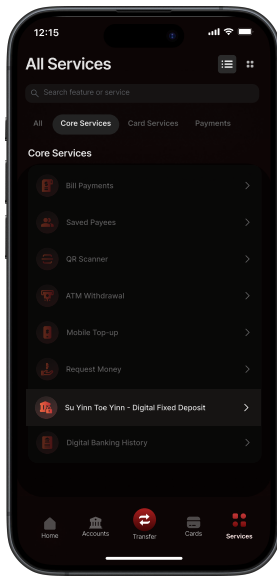
Step 3

Tap **Generate QR Code**.

Step 4

Share this QR code with another AYA Bank Mobile Banking user so they can send the requested amount to your selected bank account.

Digital Fixed Deposit (Maturity Payout)



Step 1

Select **Digital Fixed Deposit** in the All Services page or go to the **Digital FD Tab** in the Account page and select the **Maturity Payout** plan.

Step 2

Select an account to deposit money, enter the deposit amount, choose the saving period, and select your payout account. Then click **Calculate** to view your interest rate and payout amount.

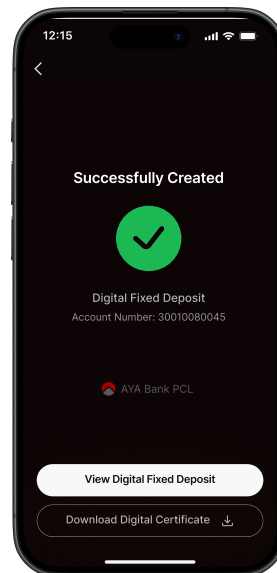
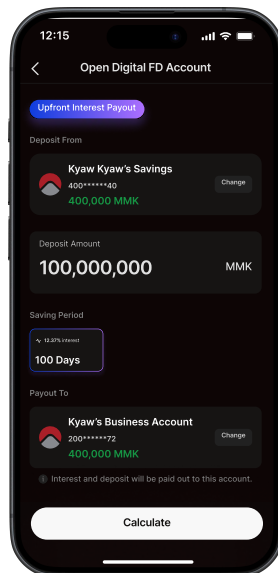
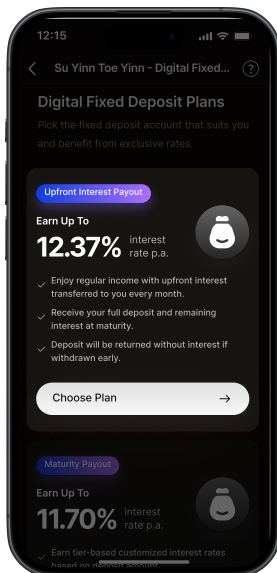
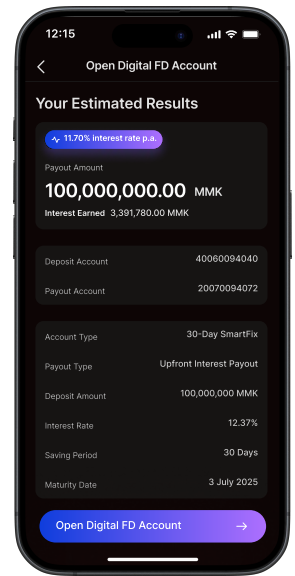
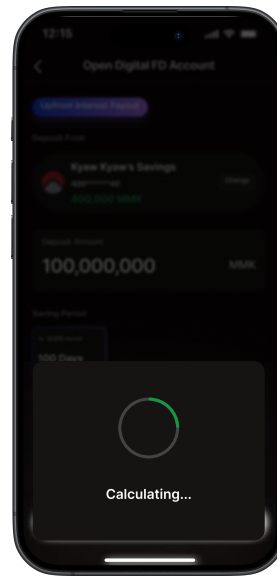
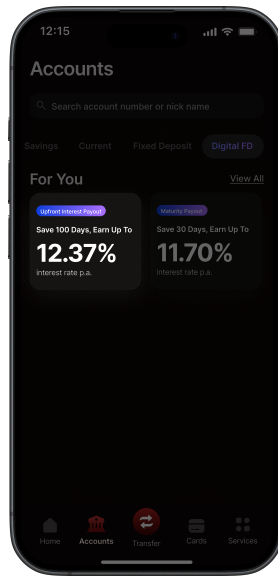
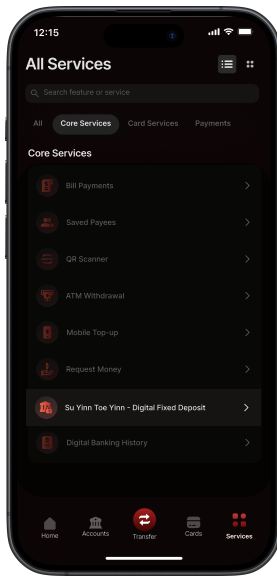
Step 3

Check your estimated results carefully and tap **Open Digital FD Account** to open your new account.

Step 4

Tap **View Digital Fixed Deposit** to see the details of your new account. Tap **Download Digital Certificate** to save an image of your officially verified certificate.

Digital Fixed Deposit (Upfront Interest Payout)



Step 1

Select **Digital Fixed Deposit** in the All Services page or go to the **Digital FD Tab** in the Account page and select the **Upfront Interest Payout** plan.

Step 2

Select an account to deposit money, enter the deposit amount, choose the saving period, and select your payout account. Then click **Calculate** to view your interest rate and payout amount.

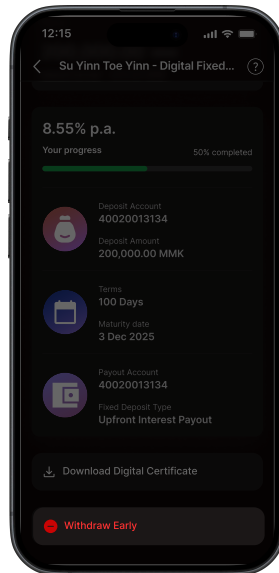
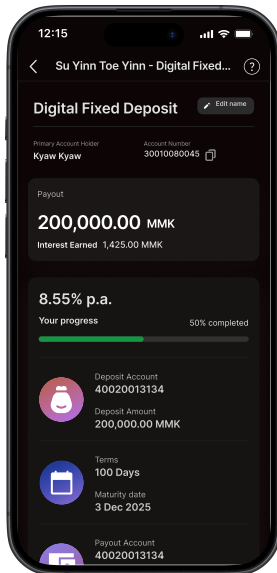
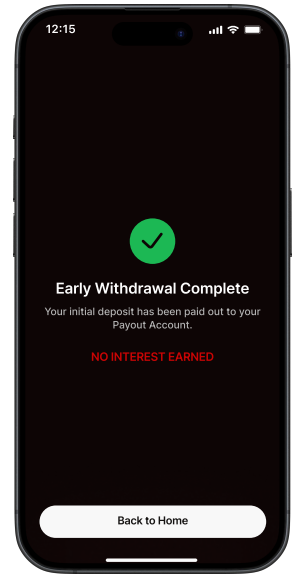
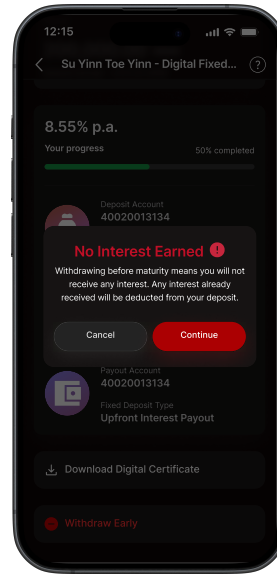
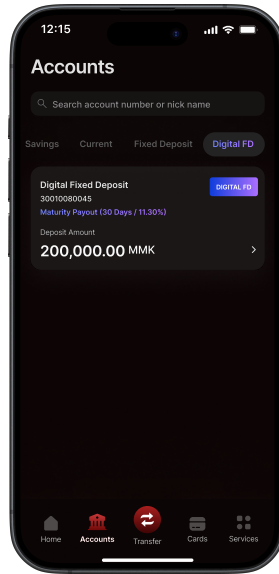
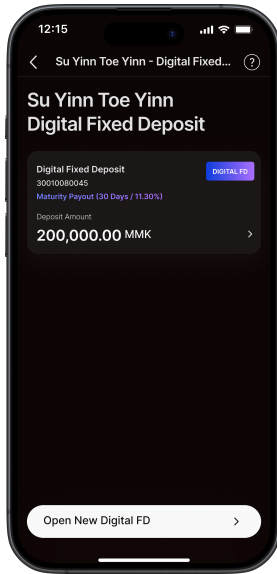
Step 3

Check your estimated results carefully and tap **Open Digital FD Account** to open your new account.

Step 4

Tap **View Digital Fixed Deposit** to see the details of your new account. Tap **Download Digital Certificate** to save an image of your officially verified certificate.

Digital Fixed Deposit (Early Withdrawal)



Step 3

Read the notice in the pop-up box carefully and click **Continue**.

Step 4

Your deposit will be returned to your bank account. Any interest you have received upfront for the current term will be deducted from your deposit.

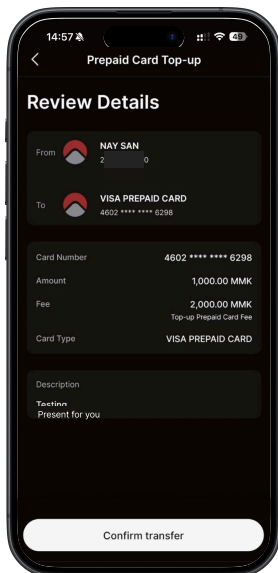
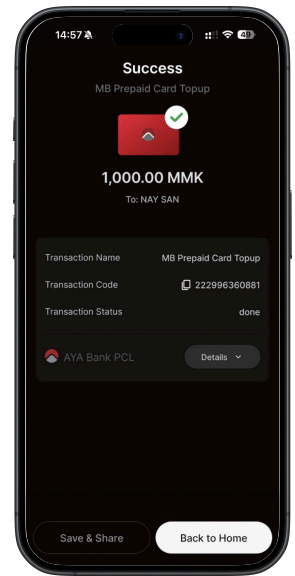
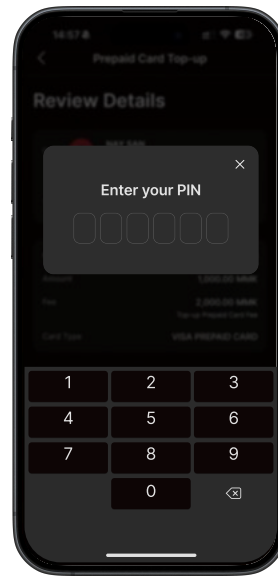
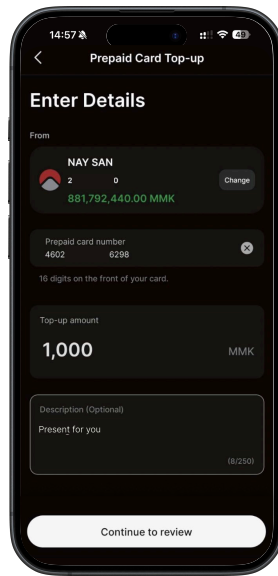
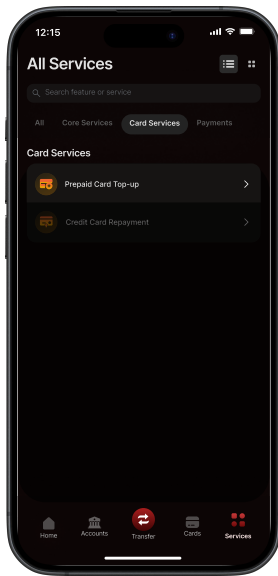
Step 1

Select an active digital fixed deposit account in the Digital Fixed Deposit page or Digital FD tab in the Accounts page.

Step 2

Scroll down and tap **Withdraw Early**.

Top-Up Someone Else's Prepaid Card



Step 1

Go to the All Services page and select **Prepaid Card Top-Up** located in the Card Services category.

Step 2

Choose your bank account to for this transaction. Enter the receiver's prepaid card number and the top-up amount. Description is optional. Then, click **Continue to review** to proceed.

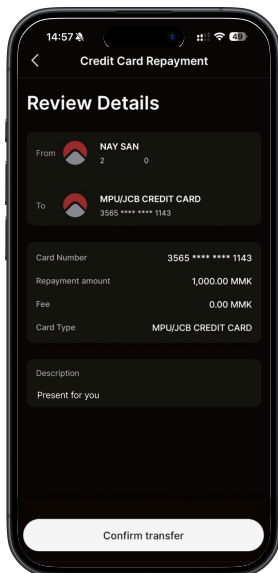
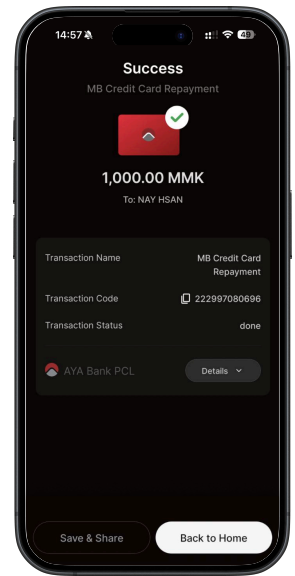
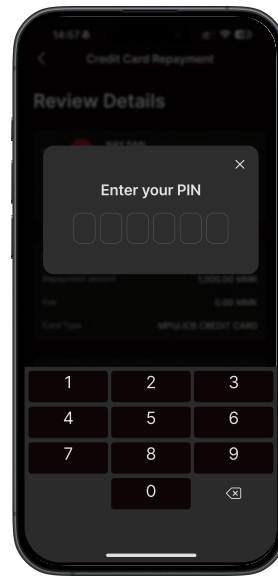
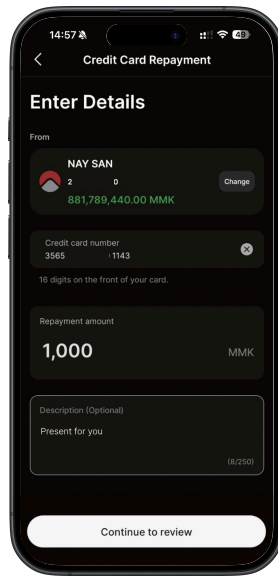
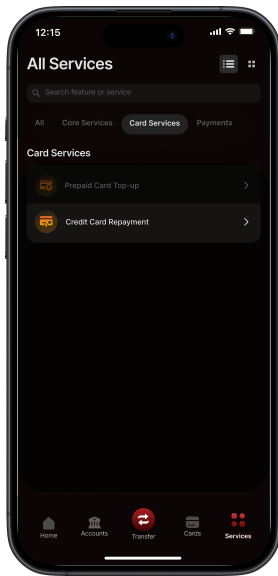
Step 3

After carefully reviewing the transfer details, click **Confirm transfer** and verify the transaction by entering your PIN.

Step 4

If the transaction is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Repay Someone Else's Credit Card



Step 1

Go to the All Services page and select **Credit Card Repayment** located in the Card Services category.

Step 2

Choose your bank account to for this transaction. Enter the receiver's credit card number and the repayment amount. Description is optional. Then, click **Continue to review** to proceed.

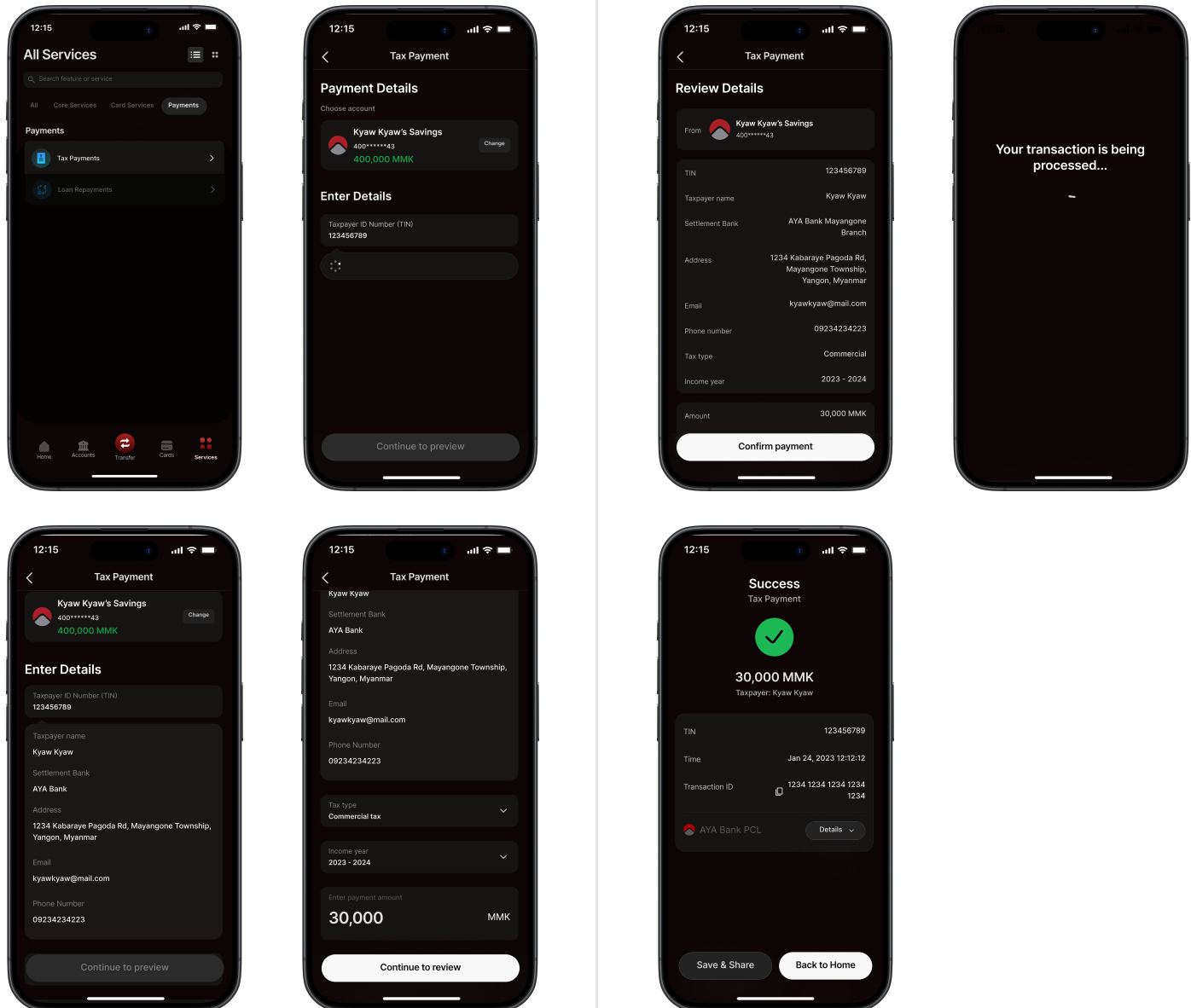
Step 3

After carefully reviewing the transfer details, click **Confirm transfer** and verify the transaction by entering your PIN.

Step 4

If the transaction is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Tax Payment



Step 1

Select **Tax Payment** in the All Services page.

Step 2

Enter the Taxpayer Identification Number (TIN) and carefully check the taxpayer's details.

Step 3

Fill out the rest of the Tax Payment form and tap **Continue to Review**.

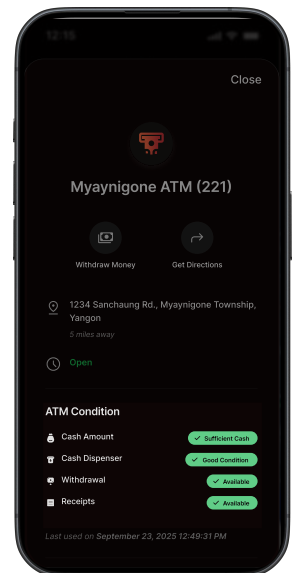
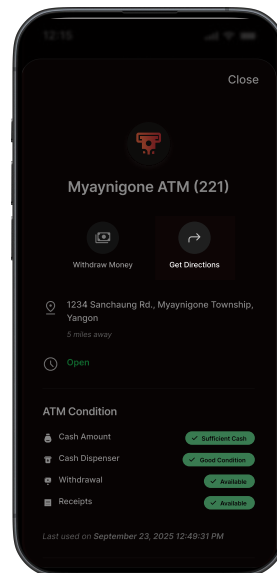
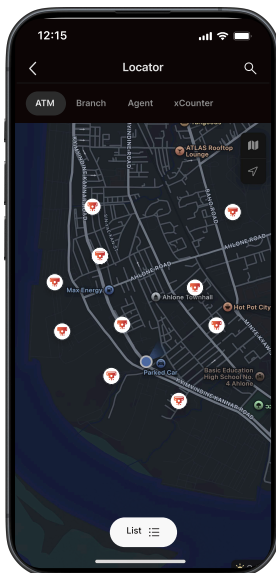
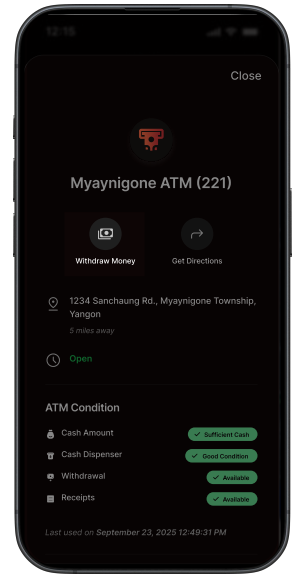
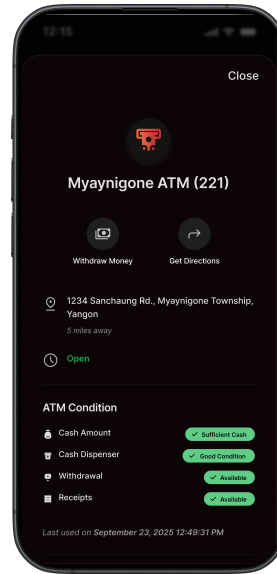
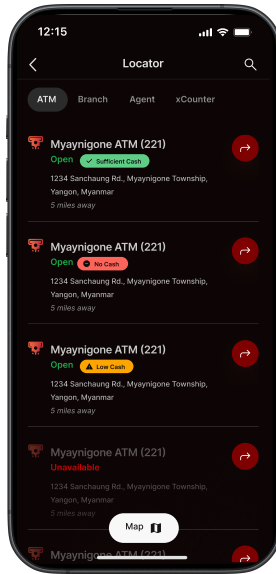
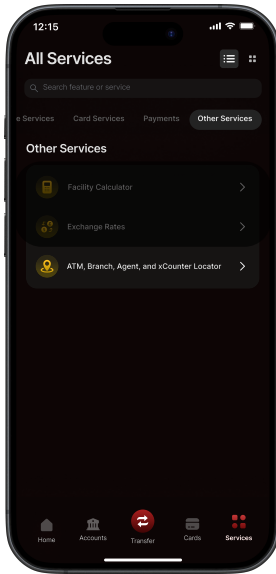
Step 4

Review the payment details carefully and click **Confirm Payment**.

Step 5

If the payment is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

ATM, Branch, Agent, and xCounter Locator



Step 1

Select **ATM, Branch, Agent, and xCounter Locator** in the All Services page.

Step 2

Choose the **ATM** to view all AYA Bank ATMs. Tap **Map** to access map view. Tap **List** to go back to list view. Tap on a specific ATM to view its location.

Step 3

Tap **See Details** to access the ATM's address, ATM condition, and other actions.

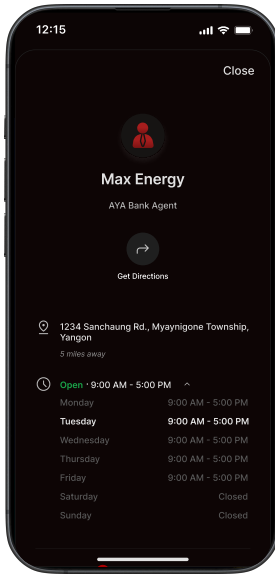
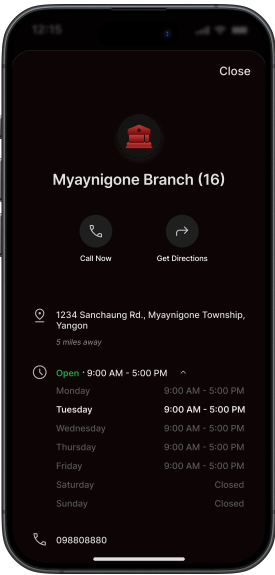
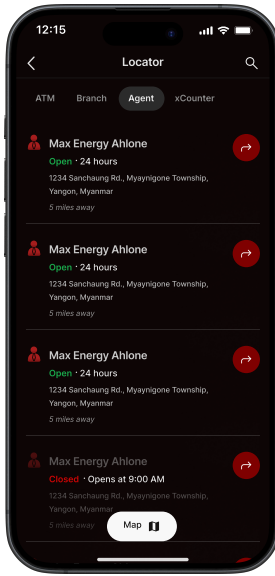
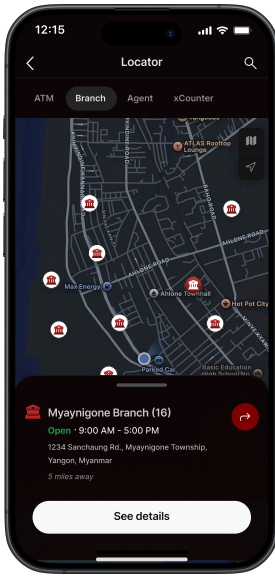
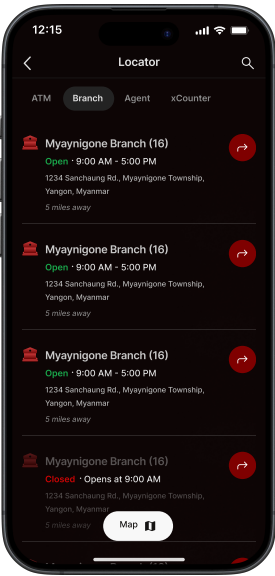
Step 4

Tap **Withdraw Money** to start an ATM withdrawal. Tap **Get Directions** to open your map app and navigate directly to this location.

Step 5

Check the **ATM Conditions** to see what services are available at this ATM before you go.

ATM, Branch, Agent, and xCounter Locator



Step 1

Choose the **Branch** tab to view all AYA Bank branches. Tap on a specific branch to view its location.

Step 2

Tap **See Details** to access the branch address, business hours, contact details, and other actions.

Step 3

Tap **Call Now** to contact the branch. Tap **Get Directions** to open your map app and navigate directly to this location.

Step 1

Choose the **Agent** tab to view all AYA Bank Agents. Tap on a specific agent to view its location.

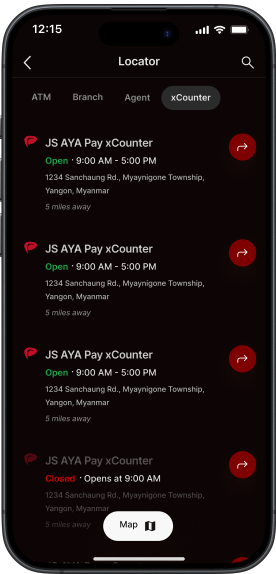
Step 2

Tap **See Details** to access the agent's address, business hours, and other actions.

Step 3

Tap **Get Directions** to open your map app and navigate directly to this location.

ATM, Branch, Agent, and xCounter Locator

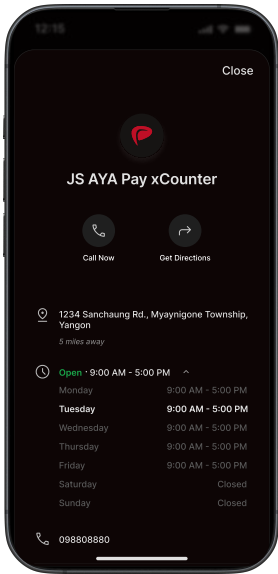
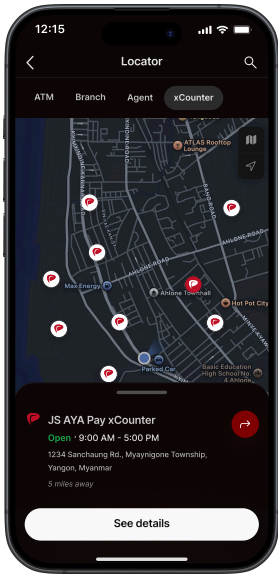


Step 1

Choose the **xCounter** tab to view all AYA xCounters. Tap on a specific xCounter to view its location.

Step 2

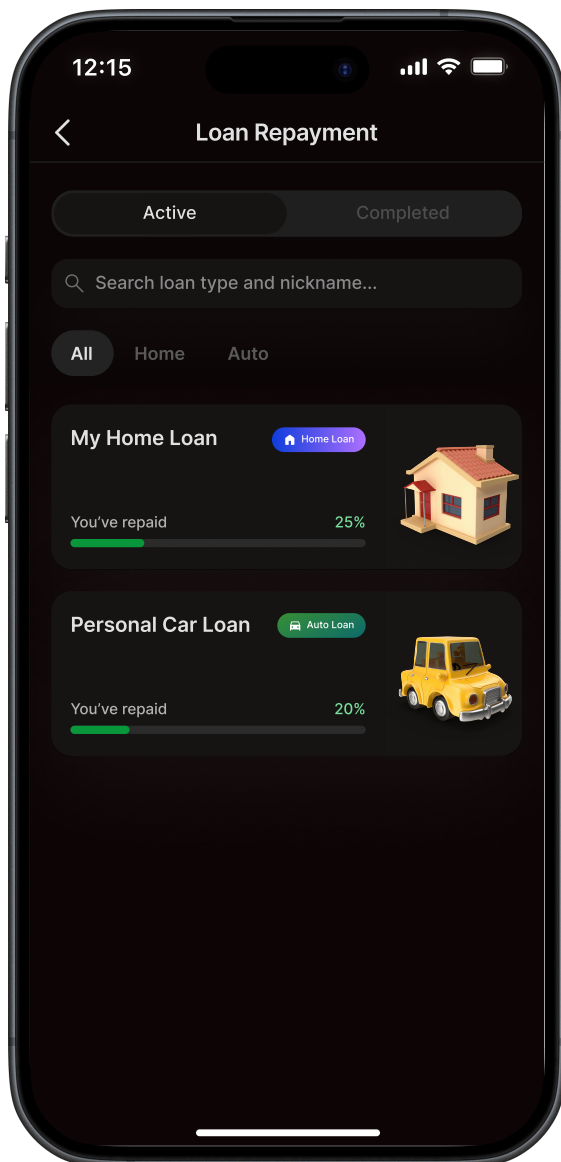
Tap **See Details** to access the xCounter address, business hours, contact details, and other actions.



Step 3

Tap **Call Now** to contact this xCounter location. Tap **Get Directions** to open your map app and navigate directly to this location.

Loan Repayment



Loan Status

Your loans are organized by status: active or completed.

Search Bar & Loan Categories

Navigate all of your loans using the search bar or category tabs.

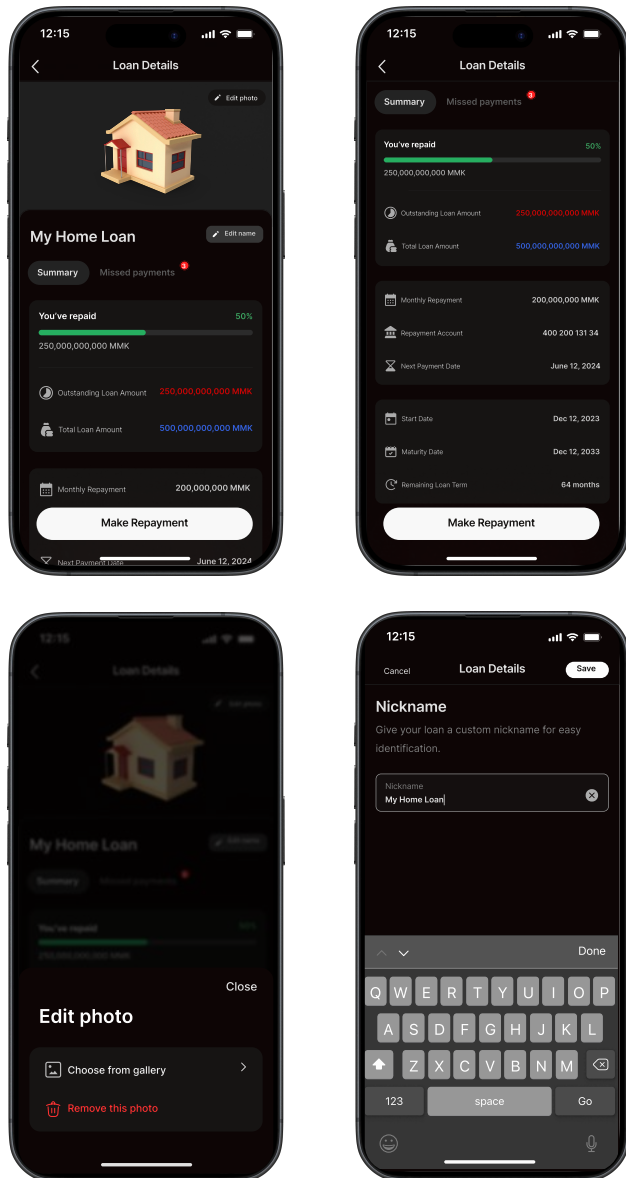
Loan Progress

Get an overview of your loan repayment progress right here in the Loan Repayment page.

Customization

Personalize your loan by uploading your own image and adding a nickname.

Loan Summary



Step 1

Tap the **Summary** tab to view your loan progress and details.

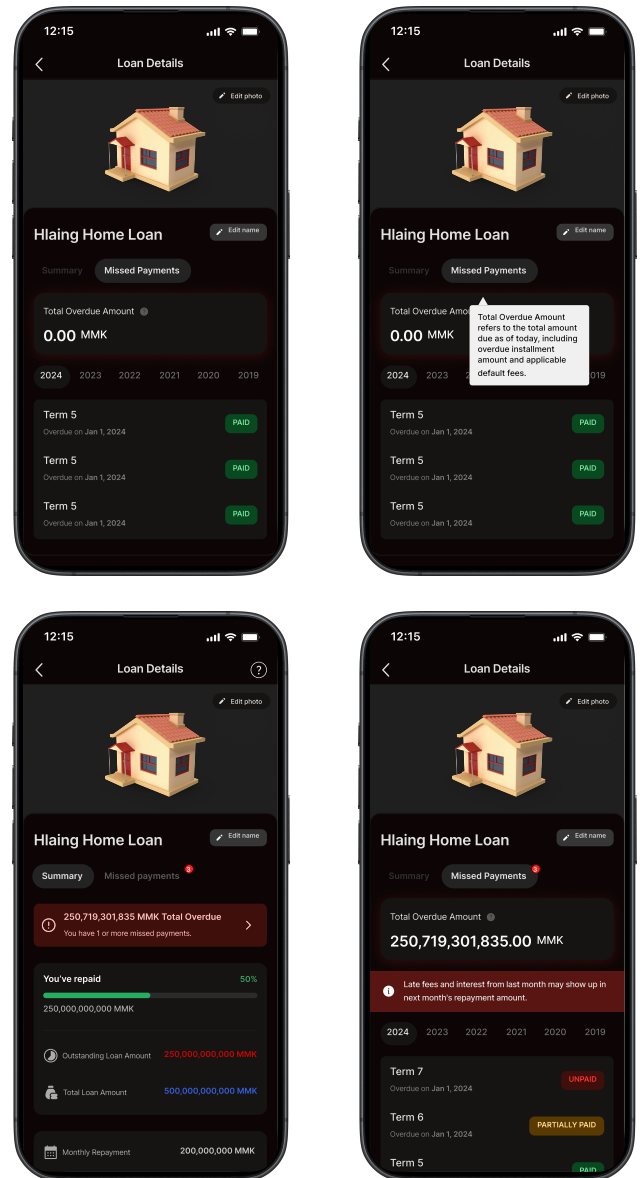
Step 2

Tap **Edit Photo** to upload your own personalized photo from your gallery.

Step 3

Tap **Edit Name** to update your loan nick name.

Missed Payments



Step 1

Tap the **Missed Payments** tab to view your missed payment history. **Your Total Overdue Amount** is displayed at the top.

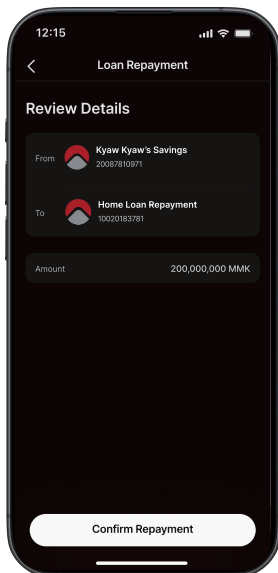
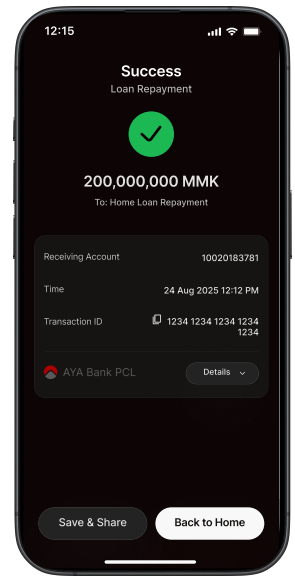
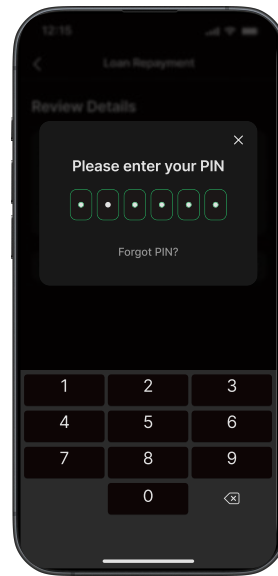
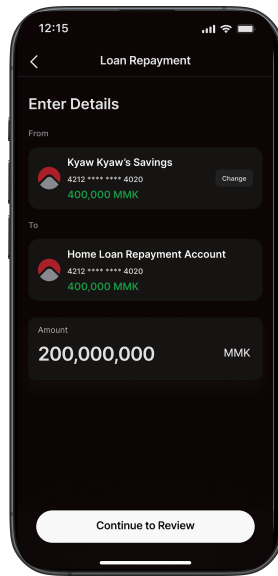
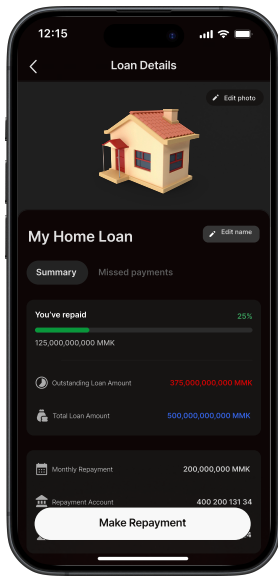
Step 2

Each payment term displays a colored status indicator that shows you the current state of that payment.

Step 3

Review all overdue payment terms carefully and make payments for all unpaid terms as soon as possible.

Make a Loan Repayment



Step 4

Enter your PIN to verify the transaction.

Step 5

If the repayment is successful, the **success screen** will appear. Click **Save & Share** to download or share the e-receipt. Click **Back to Home** to return to the Home page.

Step 1

Tap **Make Repayment** to repay your outstanding loan balance.

Step 2

Your repayment account and repayment amount for that term is already auto-filled for your convenience. You can also enter a custom amount.

Step 3

Tap **Continue to Review**. Review the details carefully and tap **Confirm Repayment**.