User Manual

Em@ccess on Mobile (Provident Fund)

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1. Registration

1.1 Download and install @ccess mobile from App Store (for iOS device) or Play Store (for Android device) on the accommodating phone or tablet.

1.2 After finishing the download, open the application and select **"Register"** for initial login.

1.3 Select to register the service via 2 channels

    1.3.1 **Mutual Fund account**

        1.3.1.1 Read the terms and conditions for the service and press the **"Agree"** button.

        1.3.1.2 Enter identity verification data by specifying the information of unitholder number, Citizen ID Card or Passport number, and date of birth, then select **"Next"**.

        1.3.1.3 The system will send an OTP to the phone number you have provided to the Management Company, please specify the OTP to proceed.

        1.3.1.4 Specify the phone number for receiving the OTP for making transactions via @ccess mobile. (This can be different from the phone number you have previously provided to the Management Company). Only one phone number is used with one Citizen ID Bard number.

        1.3.1.5 Specify the username and password in accordance with the following conditions:

            1.3.1.5.1 Username

- Be 6-18 characters in length
- Begin with an English letter
- Must not be identical to the Unitholder Number

            1.3.1.5.2 Password

- Be 8-18 characters in length
- Contain either English letters or numbers or a mixture of both letters and numbers
- Must not be identical to the username
- Must not contain up to 3 sequential numbers or letters
- Must not contain all repeated numbers or letters
- Must not have the first 4 characters identical to the first 4 characters of the username

    In this regard, the username and password you have set up via @ccess mobile can also be applied to @ccess online

1.3.1.6 The system will display the unitholder number of all the accounts you have opened under the same Citizen ID Card for you to select to link with this username. (In the case that you have not verified your identity with the Citizen ID Card number, you cannot link with other unitholder numbers in this process. If you want to add other unitholder numbers, please complete the registration process than follow the steps under No.10.1 "Adding/Deleting Accounts")

1.3.1.7 The system will display a message indicating successful registration and take you to the process of PIN setting. Press the **"Set PIN"** button.

1.3.1.8 Set the 6-character PIN for logging in the system. The PIN must not contain more than 3 sequential or repeated numbers.

1.3.1.9 Confirm PIN

1.3.1.10 Set up fingerprint or facial recognition for login.

1.3.1.11 The registration is complete. You can start using @ccess mobile instantly by pressing the **"Done"** button.

Remark: Each customer can create up to one username based on the Citizen ID Card number or Passport number

1.3.2 **Provident Fund Account**

1.3.2.1 Read the terms and conditions for the service and press the **"Agree"** button

1.3.2.2 Specify the phone number for receiving the OTP for making transactions via @ccess mobile (This can be different from the phone number you have previously provided to the Management Company). Only one phone number is used with one Citizen ID Bard number.

1.3.2.3 The system will send an OTP to the phone number you have provided to the Management Company, please specify the OTP to proceed.

1.3.2.4 Specify the data set or the data in the "Individual Statement of Provident Fund" received from Krungsri Asset Management comprising company code, member ID, and reference code, and then select **"Next"**.

1.3.2.5 The system will verify the database of Provident Fund Member Register of submitted to Krungsri Asset Management by the employer as follows:

- Specify the Citizen ID Card number and date of birth for identity verification

- Then, select **"Next"**

1.3.2.5.1 In the case that Citizen ID Card numbers are not available in the database but there are information of names and family names of the members in Thai:

- Specify the date of birth, Citizen ID Card number and the 12-digit code on the back of the Citizen ID Card for identity verification.

- Then, select **"Next"**

- The system will send the information to verify with the DOPA for identity verification

1.3.2.5.2 In the case that the information under Nos. 1.3.2.6.1 and 1.3.2.6.2 are not available, the member cannot register for the service. Please contact Krungsri Asset Management.

1.3.2.6 Set up the username and password in accordance with the following conditions:

1.3.2.6.1 Username

- Be 6-18 characters in length

- Begin with an English letter

- Must not be identical to the Unitholder Number

1.3.2.6.2 Password

- Be 8-18 characters in length

- Contain either English letters or numbers or a mixture of both letters and numbers

- Must not be identical to the username

- Must not contain up to 3 sequential numbers or letters

- Must not contain the same numbers or letters

- Must not have the first 4 characters identical to the first 4 characters of the username

The username and password you have set up via @ccess mobile can also be applied to the application of EM@ccess online

1.3.2.7 In the case that you have opened mutual fund accounts with Krungsri Asset Management before, the system will display the unitholder number of all the accounts you have opened under the same Citizen ID Card for you to select to link with this username. (In the case that you have not verified your identity with the Citizen ID Card number, you cannot link with other unitholder numbers in this process. If you want to add other unitholder

numbers, please complete the registration process than follow the steps under No. 10.1 "Add/ Remove Unitholder")

    1.3.2.8 The system will display a message indicating successful registration and take you to the process of PIN setting by pressing the **"Set PIN"** button.

    1.3.2.9 Set the 6-character PIN for logging in the system. The PIN must not contain more than 3 sequential or repeated numbers

    1.3.2.10 Confirm PIN

    1.3.2.11 Set up fingerprint or facial recognition for login

    1.3.2.12 The registration is complete. You can start using @ccess mobile instantly by pressing the **"Done"** button

2. Login

2.1 <u>Log in with username</u>: For initial login or upon installation of the application, you must always log in by entering the username and password as follows:

    2.1.1   Specify the username, password that you have set up in the registration process, and then select **"Login"**

    2.1.2   The system will take you to the screen of instruction for services, select **"Next"**

    2.1.3   Read the terms and conditions or the services and press **"Agree"**

    2.1.4   The system will send an OTP to the phone number you have provided. Please specify the OTP to proceed.

    2.1.5   The system will take you to the process of PIN setting. Select **"Set PIN"**.

    2.1.6   Set the 6-character PIN for logging in the system.

    2.1.7   Confirm PIN

    2.1.8   Set up fingerprint or facial recognition for login.

    2.1.9   The System will take you to the "Welcome" screen. Please press the **"Done"** button to start using the services.

Remark: Each username can be linked to a maximum of 3 devices.

2.2 <u>Login with PIN/ Fingerprint Scan/ Facial Recognition</u>: In the case that you have used the application before, the system will memorize your username on that device. If you wish to log in again, you can specify the 6-charater PIN you have provided during the registration process to scan your fingerprint for immediate login.

2.3 Login with other usernames: In the case that you wish to log in via other existing usernames that are memorized by the device, you can proceed as follows:

2.3.1 Select the **"Not You"** button on the login screen.

2.3.2 The system will display the confirmation message. Press **"OK"**

2.3.3 The system will send an OTP to the phone number you have provided. Please specify the OTP to proceed.

2.3.4 The system will display the result of deleting device, select **"OK"** to end the process, and then the system will take you back to the main screen. You can log in with the desired username instantly
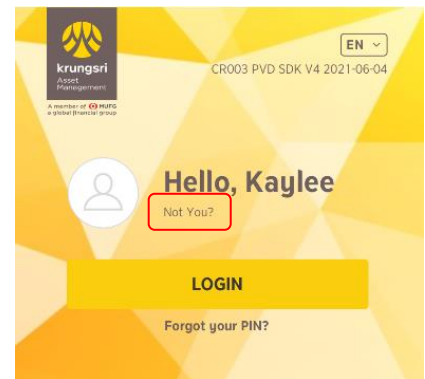

3 Investment Information of Provident Fund

3.1 Viewing Investment Portfolio

3.1.1 From the "Overview" screen you can select **"Portfolio Value"**

3.1.2 The system will display the investment portfolio of every account which you have linked under this username. If you want to look into details of the investment, you can press on the desired account.

3.1.3 The system will display information of the investment portfolio of the account you have selected.
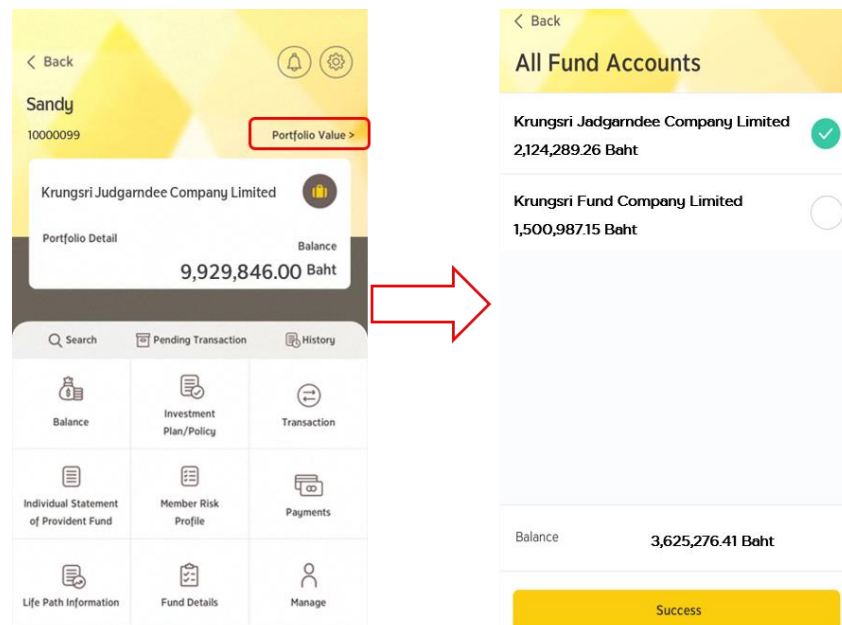
3.2 Search

3.2.1 From the main screen, select the **"Search"** button.

3.2.1 The system will display the investment plan or investment policy you wish to search for.

3.2.1 Select the **"Investment Plan"** or **"Investment Policy"** tab.

3.2.1 The system will display details of investment information, risk level, and performance.

3.3 Pending Transaction

3.3.1 From the main screen, select the **"Pending Transaction"** button

3.3.2 The system will display information of the transactions you have made today or scheduled in advance that are not yet settled.

3.3.3 If you want to cancel such transactions, select the **"Cancel Transaction"** button. (Only the transaction of which instruction is submitted before the cut-off time as specified by the Management Company can be cancelled. The transaction that has passed the cut-off time cannot be cancelled.)

3.3.4 The system will ask: "You want to cancel the pending transaction, yes or no?"

3.3.5 If you don't want to cancel, press **"No"**.

3.3.6 If you want to cancel, press **"Yes"**. The system will display the message indicating successful cancellation of transaction and ask you to press "OK" to end the process and return to the main screen.

3.4 History

3.4.1 From the main screen, select the **"History"** button.

3.4.2 The system will display your historical investment transactions, you can select either **"Investment Activities"** or **"Change Investment Plan"**.

3.4.3 If selecting **"Investment Activities"**, the system will display all of the transactions occurring during the specified period.

3.4.4 If selecting **"Change Investment Plan"**, the system will display all the changes of investment plan occurring during the specified period.

3.5 Fund Balance Verification

3.5.1 From the main screen, select the **"Balance"** button

3.5.2 The system will display all details of the fund divided into employee savings, benefits of employee savings, employer contribution, and benefits of employer contribution, together with return of the investment portfolio.

3.5.3 Press on **each colored slice of the pie chart**, the system will display the percentage of employee savings, benefits of employee savings, employer contribution, and benefits of employer contribution in the total investment portfolio.

3.5.4 If selecting the **"Investment Policy Detail"** tab, the system will display details of the fund classified by investment policy, net value per unit, and number of units of each policy.

3.6 **Investment Plan Verification**

3.6.1 From the main screen, select the **"Investment Plan/ Policy"** button.

3.6.2 The system will display the proportion of the current investment portfolio.

3.6.3 If selecting the **"Contribution Allocation"** tab, the system will display information about the proportion of the amount of savings and contribution remitted to the fund each month.

3.6.4 If selecting the **"Last balance"** tab, the system will display details of the proportion of the latest initial fund in the investment portfolio.

3.7 **Changing Investment Plan**

3.7.1 From the main screen, select the "Change Investment Plan" button

3.7.2 The system will display information about the period and the frequency permitted for plan change.

3.7.3 Select the "**Change Investment Plan**" หรือ "**Change Life Path**" button

3.7.3.1 <u>Change Investment Plan</u>

3.7.3.1.1 The system will display the list of particulars that you want to change.

3.7.3.1.2 Select the **"Adjust on Re-Allocation and Re-Balance"** or **"Adjust on Re-Allocation"** or **"Adjust on Re-balance"** button.

3.7.3.1.3 Select the type of investment plan you want to change to between pre-designed Investment Plan and DIY Plan.

3.7.3.1.4 If selecting DIY Plan, the investment policies and the investment proportions must add up to 100%.

3.7.3.1.5 After selecting the investment plan, press the **"OK"** button

3.7.3.1.6 The system will verify the selected investment plan with your risk acceptance level and display the message about the verification for you to read and acknowledge and press the "Agree" button.

3.7.3.1.7 The system will show a summary of changing investment plan you have made.

3.7.3.1.8 If the information is incorrect, press "Cancel" to go back to make correction.

3.7.3.1.9 If the information is correct, press the **"Confirm"** button.

3.7.3.1.10 The system will display the message indicating successful change of investment plan, press the "Done" button to end the process and the system will take you back to the main screen.

3.7.3.2 Change Life Path Plan

      3.7.3.2.1 The system will automatically display the information of life path based mainly on the investor's age. (Please take a look at the appropriate investment proportion according to each age range at the "Information of Life Path" menu.)

      3.7.3.2.2 Read and acknowledge the warnings and press the ☑ button

      3.7.3.2.3 If wishing to cancel, press the **"Cancel"** button to go back to make correction.

      3.7.3.2.4 If the information is correct, press the **"Confirm"** button.

      3.7.3.2.5 The system will display the message indicating successful change of investment plan, press the **"Done"** button to end the process and the system will take you back to the main screen.

3.8 **Individual Statement of Provident Fund**

    3.8.1 From the main screen, select the **"Individual Statement of Provident Fund"** button

    3.8.2 The system will display the period for which the statement of fund account can be downloaded, i.e., 30 June and 31 December.

    3.8.3 Press the **"Download PDF"** button, the system will display the file of the statement of provident fund account for you to save.

3.9 **Member Risk Profile**

    3.9.1 From the main screen, select the **"Member Risk Profile"** button.

    3.9.2 The system will display the information about your risk level, questionnaire date, and expired date of the risk profile.

    3.9.3 You can conduct the questionnaire again by pressing the **"Update Member Risk Profile"** button to update your risk acceptance level.

3.10 **Payments**

    3.10.1 From the main screen select the "Payments" button.

    3.10.2 The system will display information about the payment of the fund. You can follow up the status of fund payment from acknowledgement of membership termination, verification of relevant documents, in the process of making payment, until making payment out of the fund.

    3.10.3 You can download the "Certification of Membership Resignation" for use as an evidence accompanying the tax return filing with the Revenue Department.

3.11 **Life Path Information**

    3.11.1 From the main screen, select the "Life Path Information" button.

3.11.2 The system will display the information of Life Path and the suitability of this investment plan according to the life path.

3.11.3 If you want to know about the investment proportion of each age range, select the **"Proportion"** tab, enter the age, and then press "OK". The system will display the investment proportion of the specified age range.

3.12 **Fund Details**

3.12.1 From the main screen, select the **"Fund Details"** button.

3.12.2 The system will display a list of fund policy's abbreviations.

3.12.3 Select the abbreviation of the policy which you want to get information.

3.12.4 The system will display information of the investment policy including details of the investment policy, risk level, brief summary of the fund, historical fund performance, and benchmark.

3.13 **Manage**

From the main screen, select **"Manage"**

3.13.1 Select **"My Accounts"**, the system will display the information of your account

3.13.2 Select **"Help"**, the system will display details of contact information of the Provident Fund Unit of Krungsri Asset Management.

3.14 **Settings**

3.14.1 Adding account

3.14.1.1 Go to the **"Settings"** menu. (The gear icon on the top right).

3.14.1.2 Select **"Add/Remove Unitholder"**.

3.14.1.3 Select "+" on the top right.

3.14.1.4 The system will display the list of accounts opened under the same Citizen ID number that have not yet linked to the username for you to add. One account can be added each time. Then press **"Confirm"**.

3.14.1.5 You can add accounts by pressing **"Add by Registration info."**

3.14.1.6 Enter the data set including company code, member ID, reference code.

3.14.1.7 Specify date, month, year of birth and the 12-digit code on the back of the Citizen ID Card.

3.14.1.8 Specify your previously set PIN to confirm the transaction.

3.14.1.9 The system will display **"Done"** to end the process and take you back to the main screen.

3.14.2 Deleting account

3.14.2.1 Go to the **"Settings"** menu. (The gear icon on the top right).

3.14.2.2 Select **"Add/Remove Unitholder"**.

3.14.2.3 Select the account you want to delete from this user account. For Android device, press and hold at the unitholder number, for iOS device, press and hold then swipe left.

3.14.2.4 The system will display the screen automatically, press **"Remove"**.

3.14.2.5 Confirm to delete the account by selecting **"Confirm"**.

3.14.2.6 The system will display the result of account deleting, select **"Done"** to end the process, then the system will take you back to the main screen.

3.14.3 <u>Setting Main Account</u>: If you want to change your main account that shows up information on the first page, you can proceed as follows:

3.14.3.1 Go to the **"Settings"** menu. (The gear icon on the top right).

3.14.3.2 Select **"Add/Remove Unitholder"**.

3.14.3.3 Select the account you want to delete from this user account. For Android device, press and hold at the unitholder number, for iOS device, press and hold then swipe left

3.14.3.4 The system will display the screen automatically, press **"Set Main"**.

3.14.3.5 The system will display the account you select, confirm by selecting **"Set Main"**

3.14.3.6 The system will take you to the main screen. It will appear a label of **"Main Account"** under the account you set as the main account.

3.14.4 <u>Changing Personal Data/Background Image</u>

3.14.4.1 Go to the **"Settings"** menu. (The gear icon on the top right.)

3.14.4.2 Select **"Edit Profile/ Wallpaper"**. **Remark: Currently the system does not allow users to change their personal data by themselves. You can only change your profile picture and the background image for displaying on the application.

3.14.5 <u>Change PIN</u>:

3.14.5.1 Go to the **"Settings"** menu. (The gear icon on the top right.)

3.14.5.2 Select **"Change PIN"**

3.14.5.3 Enter current PIN.

3.14.5.4 Enter new PIN

3.14.5.5 Confirm new PIN

3.14.5.6 The system will send the OTP to the phone number you have provided, please specify the OTP sent to you to proceed.

3.14.5.7 The system will display the result of PIN resetting, select **"Done"** to end the process, then the system will let you exit the system automatically.

3.14.5.8 You can use the new PIN to access the system instantly.

3.14.6 <u>Change password</u>:

    3.14.6.1 Go to the **"Settings"** menu. (The gear icon on the top right.)

    3.14.6.2 Select **"Change password"**

    3.14.6.3 Enter current password and new password, the select **"Next"**.

    3.14.6.4 The system will send the OTP to the phone number you have provided, please specify the OTP sent to you to proceed.

    3.14.6.5 The system will display the result of password resetting, select **"Done"** to end the process, then the system will let you exit the system automatically.

    3.14.6.6 You can use the new PIN or new password to access the system.

3.14.7 <u>Changing phone number for receiving the OTP</u>:

    3.14.7.1 In the case that the old phone number is available

        3.14.7.1.1 Go to the **"Settings"** menu. (The gear icon on the top right).

        3.14.7.1.2 Select **"Change Mobile"**.

        3.14.7.1.3 Select **"I have a existing Mobile Number"**.

        3.14.7.1.4 Specify new phone number then select **"Next"**.

        3.14.7.1.5 The system will send the OTP to the old phone number you have provided, please specify the OTP sent to you to proceed.

        3.14.7.1.6 The system will display the result of phone number change, select **"Complete"** to end the process, then the system will take you back to the main screen.

    3.14.7.2 In the case that the old phone number is not available

        3.14.7.2.1 Go to the **"Settings"** menu. (The gear icon on the top right).

        3.14.7.2.2 Select **"Change Mobile"**.

        3.14.7.2.3 Select **"I don't have an existing Mobile Number"**.

        3.14.7.2.4 Specify new phone number then select **"Next"**.

        3.14.7.2.5 The system will display the reference number and request you to contact the Customer Services Department at 02-657-5757 to change the phone number in the system. **If you do not contact the Customer Services Department, your transaction shall be deemed as incomplete, and the Company shall not be able to change the phone number for you.

3.14.8 Unlocking OTP / PIN

In the case that you have entered the wrong OTP/PIN more than 3 times consecutively, the system will lock automatically. You can unlock the OTP/PIN on your own by taking the following steps:

3.17.8.1 Go to the **"Settings"** menu. (The gear icon on the top right).

3.17.8.2 Select **"Unlock OTP/PIN"**

3.17.8.3 Specify information to identify your identity then select **"Next"**.

3.17.8.4 The system will display the message indicating successful unlocking of OTP/PIN, select "Complete" to end the process, then the system will take you back to the main screen. You can use the OTP/PIN as per normal.

3.14.9 Device Management

In the case that you want to cancel linking your user ID with an inactive device, you can proceed as follows:

3.14.9.1 Go to the **"Settings"** menu. (The gear icon on the top right).

3.14.9.2 Select **"Manage Devices"**.

3.14.9.3 Select the device that you want the delete from this user ID. For Android device, press and hold at the unitholder number, for iOS device, press and hold then swipe left.

3.14.9.4 The system will display the screen automatically, press **"Remove"**.

3.14.9.5 Confirm to delete the devcie by selecting **"Confirm"**.

3.14.9.6 In this respect, if you still access the system by using such device, the system will display the message **"The operating device cannot be found in the system, it may have been deleted."**   It you want to access the system by using such device again, you must log in to the system by entering your user ID and password.

3.14.10 Cancellation of User Account

In the case that you want to cancel your user account, you can proceed as follows:

3.14.10.1 Go to the **"Settings"** menu. (The gear icon on the top right).

3.14.10.2 Select **"Cancel User"**

3.14.10.3 The system will display the warning on the screen, select **"Confirm"**.

3.14.10.4 The system will display the screen automatically to confirm the deletion, select **"Yes"**.

3.14.10.5 The system will send the OTP to the phone number you have provided, please specify the OTP sent to you to proceed.

3.14.10.6 The system will display the result of user account cancellation, select **"Done"** to end the process, then the system will take you back to the main screen.

4. Forget PIN

4.1 Select the **"Forgot your PIN"** button.

4.2 The system with display the message for confirmation of PIN resetting for all the operating devices. Select **"Confirm"**.

4.3 The system will display the screen automatically, select **"Confirm"** again.

4.4 The system will reset the PIN and take you back to the service screen as if you have just installed the application. You have to log in to the system with the username and password, and then the system will take you to the process of PIN resetting.
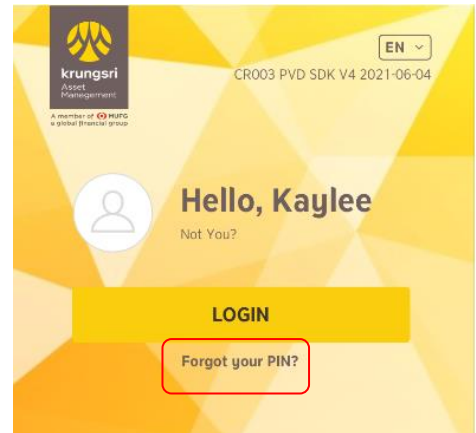
5. Forget Password

5.1 Select the **"Forget Password"** button.

5.2 Select the data set desired for identity verification:

5.2.1 Verify identity with mutual fund data set

5.2.1.1 Specify the username and Citizen ID Card number and then select **"Next"**.

5.2.1.2 Specify the unitholder number linked with the above username together with identity verification information then select **"Next"**.

5.2.2 Verify identity with provident fund data set

5.2.2.1 Specify the username and Citizen ID Card number, and then select **"Next"**.

5.2.2.2 Specify the information of company code, member ID, and reference code, and then select **"Next"**

5.3 Reset the password and confirm, and then select **"Next"**.

5.4 The system will send an OTP to the phone number you have provided. Please specify the POT to proceed.

5.5 The system will display the result of password resetting, select **"Done"** to end the process. The system will take you back to the main screen. You can log in with the new username and password instantly.