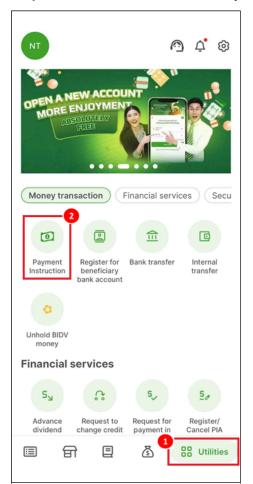
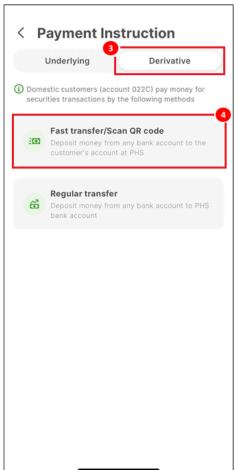
Step 1: Customers access PHS ELITE TRADING application

Step 2: Create QR code for underlying trading account







- Go to Utilities and select Payment Instruction
- Select Derivative tab and select Fast transfer/Scan QR code to create corresponding QR code

Step 3: Use the QR Code scan feature on the application of banks and make a deposit.