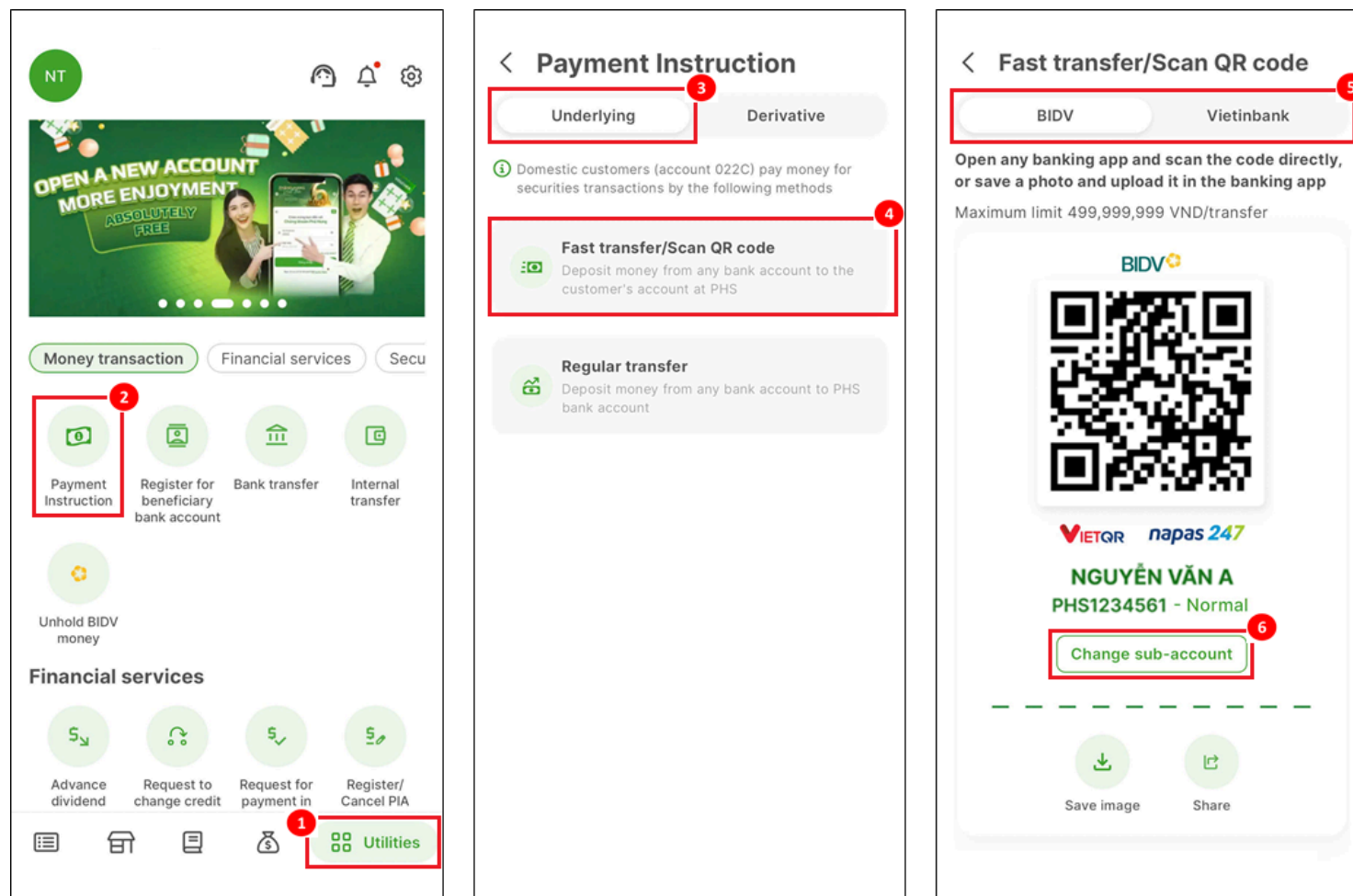


**Step 1:** Customers access PHS ELITE TRADING application

**Step 2:** Create QR code for underlying trading account



- Go to **Utilities** and select **Payment Instruction**
- Select **Underlying** tab and select **Fast transfer/Scan QR code**
- Select **Bank** and **Sub-account** receive money to create corresponding QR code

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