



J Trust Royal Bank Extends its Reach with Swift Messaging & Connectivity



Investing in technology

When J Trust acquired ANZ Royal Bank's share of a joint banking venture, it rebranded to become J Trust Royal Bank (JTRB). It aimed to build on its proud legacy of banking innovation and modernisation services in Cambodia's commercial market, servicing personal account holders and corporates of every size. To help achieve this, JTRB needed to connect to Swift's worldwide financial community.

"It is our overarching goal to put customers at the centre of everything we do," says Toru Myochin, CEO of J Trust Royal Bank. "We are here to support business customers as they grow their enterprises. To make banking with J Trust much more convenient for our customers, we have poured substantial resources into our technology."

Finding the right Bureau partner

JTRB needed an efficient way to connect with custodian banks, local market infrastructures, and corporate customers. After evaluating multiple providers, the Bank selected Bottomline's Swift Service Bureau, recognising its position as a leading global provider of Swift connectivity.

In addition to offering secure access to the Swift network, it was clear that Bottomline's proven heritage and onboarding methodology would help the Bank navigate any complexity associated with setting up counterparty connectivity.

Migrating to a new Swift Service Bureau

"Bottomline demonstrated strong project management, clear documentation, responsive incident management and efficient coordination of the different elements and parties involved in the Swift project," commented JTRB Swift Specialist.

JTRB benefits from a choice of secure internet protocols for Swift Messaging and Connectivity, and the capability to transform, enrich and validate financial messages reduces the number of failed transactions.



CUSTOMER OVERVIEW

Deeply rooted in the Kingdom, J Trust Royal Bank (formerly ANZ Royal Bank) is one of Cambodia's most prominent foreign banks. The Bank offers world-class financial services to Cambodia's businesses, its people and expatriates living and working across the Kingdom. J Trust Royal Bank is a joint venture between J Trust Co, Ltd, a Japanese diversified financial holding company listed on the Tokyo Stock Exchange, and The Royal Group, one of Cambodia's largest conglomerates.

PARTNERING WITH BOTTOMLINE LED TO:



Reduced operational cost of managing Swift connectivity



Secure Straight Through Processing (STP) rates for financial transactions



Improved service levels and customer satisfaction



Increased innovation and product growth in new geographies to support future global expansion



Extended reach and efficiently enabled interaction between multiple counter-parties

PAYMENTS CONNECTIVITY DELIVERS COMPREHENSIVE ACCESS TO KEY PAYMENT NETWORKS

Bottomline delivers a single API enabled SaaS platform for payments, securities and messaging that helps financial institutions to achieve lower costs, wider reach, speed-to-market, industry compliance, greater security and improved risk & treasury management.

Connectivity Services • ISO 20022 Message Transformation and Enrichment • Message Storage and Search • Fraud & Compliance

For more information, visit www.bottomline.com

Find out how Payments Connectivity can optimise your financial messaging processes

Talk to an expert

“The transition process entailed complex restructuring work, involving changes to technology systems and internal process. Along with Bottomline’s deep domain expertise, there is significant and effective collaboration between our teams, who worked incredibly hard to make our change in partnership possible. This strong relationship was critical in enabling the Bank to go live on schedule,” commented Saly Lor, Chief Operating Officer, J Trust Royal Bank.

Cost-effective access to Swift

“Bottomline give us the technical infrastructure and expertise we need to connect to Swift. The Bureau also applies Annual Standards Releases and ongoing Swift software releases and updates. This eliminates the need for us to invest in infrastructure, maintenance, and personnel to support our messaging needs. These benefits have the potential to increase the Bank’s competitiveness in the market.

Outsourcing this service accelerated our ability to migrate to our own Swift connection. It’s given us a quick and cost-effective route to achieving connectivity without taking on the administrative overhead of managing the infrastructure. It’s also helped us reduce operational and technical costs. By using Swift messaging standards, we have seen high rates of STP for all our financial transactions, as well as enhanced visibility of the entire transaction lifecycle.”

Proven performance and cutting-edge innovation

Customer-centric growth is a core long-term strategy, driven by expanding products and services to meet changing global needs. The project supports this by using automation and a single source of insight to predict relevant services and deliver them more effectively to both new and existing customers.

JTRB delivers world-class services, building on a strong legacy of innovation that has helped modernise banking in Cambodia. Since pioneering ATMs, credit cards, and internet banking in 2005, the Bank has continued to evolve—most recently launching an enhanced internet banking experience, the JTR Mobile app, and a revitalised cash management platform for corporate clients, JTR Connect. With further enhancements underway, JTRB is well positioned to deliver an even stronger financial future for its customers.

“We are highly satisfied with both the service we receive from Bottomline and the quality of the Swift Bureau for our connectivity requirements. We look forward to continuing this relationship and working with Bottomline as our long-term strategic partner,” said Mr Saly Lor, Chief Operating Officer, J Trust Royal Bank.

JTRB has gained increased flexibility by using SwiftNet message standards to meet the specific needs of the Bank and its counterparties. This flexibility allows the Bank to scale more effectively as it expands its global reach.



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