

USER GUIDE

TRANSFER ON VCB-IB@N KING - USING EMV CARD AND CARD READER TO RECEIVE OTP

Remark: To receive transaction code (OTP) by using EMV card, you need to have:

- + EMV card is issued by VCB
- + Card Reader: provided by VCB. Providing Card Reader obeyed to Customer Tariff of VCB at the different time.

You can use EMV card and Card Reader to transfer on VCB-iB@nking, as follows:

- **Step 1:** Log In VCB-iB@nking website: <http://www.vietcombank.com.vn>
 At **Account** section, select **Transfer**
- **Step 2:** Select **Debit account** and **Credit account**, enter **Amount** and **Content**.

Transfer	
Debit account	<input type="text" value=""/> <input type="button" value="v"/>
Credit account	<input type="text" value=""/>
Amount	<input type="text" value="10000"/>
Charge type	Exclude <input type="button" value="v"/>
Content	<input type="text" value="test"/>
Note	<ul style="list-style-type: none"> ■ Debit account: you are not allowed to transfer from joint accounts ■ Credit account: you are not allowed to transfer to the following accounts: <ul style="list-style-type: none"> • Corporate accounts registered for online credit advice • FI accounts • Accounts in foreign currency • Accounts of non-resident foreigners
<input type="button" value="Confirm"/>	

Click **Confirm** button

- **Step 3:** Select **Charge type** and **method to receive OTP** (using EMV)

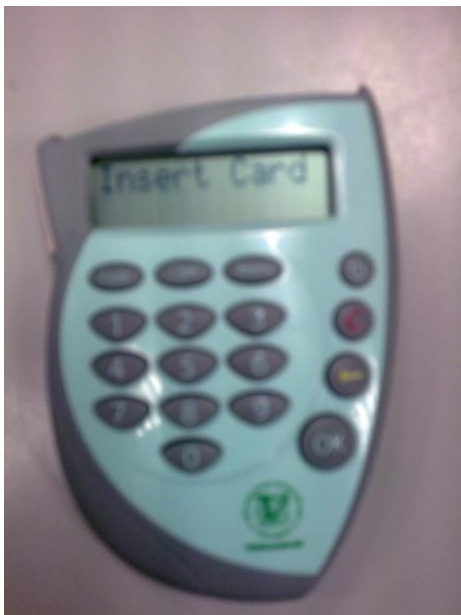
Transfer	
Debit account	██████████
Current balance	██████████ VND
Amount	10,000 VND
Amount in words	Mười ngàn VND
Credit account	██████████
Beneficiary name	██████████
Content	test
Charge type	Exclude
Charge amount	0 VND
<p><u>One Time Password</u></p> <p>One Time Password (OTP): is password to confirm payment transaction via VCB-IB@nking issued by Vietcombank. OTP is a random string including from 7 to 10 characters/numbers.</p> <p><u>Receiving OTP through SMS</u> <i>(applied to customers who have registered SMS Banking service)</i></p> <p>From 01/09/2010, OTP will be automatically sent to customer's mobile number which has been</p>	
OTP method	EMV card ▾
<p>Back Accept</p>	

Check the information again and click **Accept** button

- **Step 4:** Using Card Reader to receive **OTP** by entering **Challenge** number

Transfer	
Debit account	██████████
Current balance	██████████ VND
Amount	10,000 VND
Credit account	██████████
Beneficiary name	██████████
Content	test
Order No	260111 ██████████
Charge type	Exclude
Charge amount	0 VND
Challenge	087652
OTP	<input type="text"/>
Please enter the OTP generated from your EMV card reader!	
Back Transfer	

- Using EMV and Card Reader to receive OTP
 1. **Insert Card:** insert EMV into Card Reader



2. **Press Code, C&R or Menu:** Press **Menu**



3. **Sign:** Menu C OK: Press OK

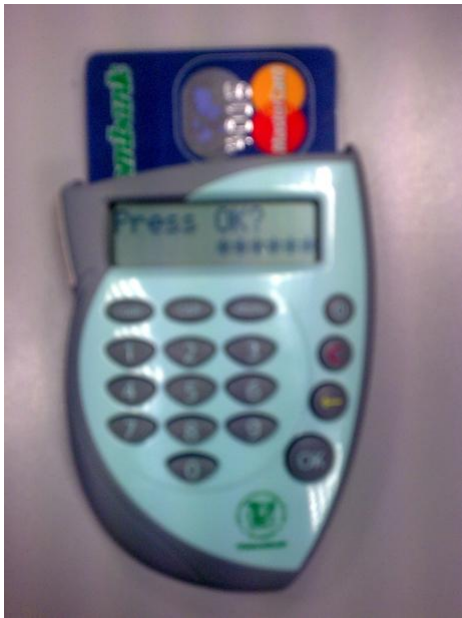


4. **Enter PIN:** Enter code (PIN) (Customers are provided this code by VCB)



Enter PIN: *****

5. **Press OK?:** Press OK

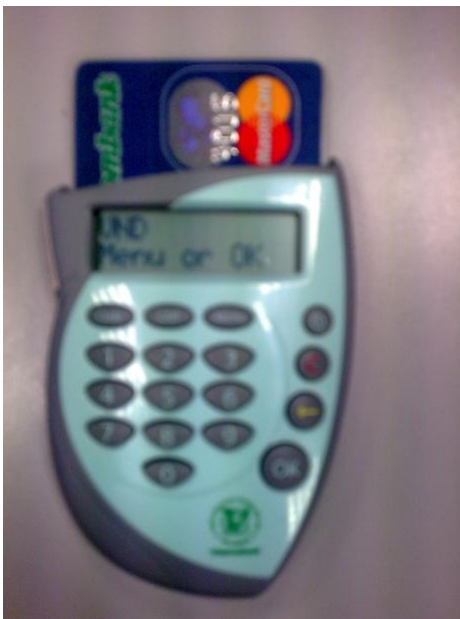


6. **Challenge?** The system creates Challenge number automatically and displays it on Transfer screen.



Enter **Challenge**, press OK

7. **VND: Menu or OK:** press OK to choose currency is VND

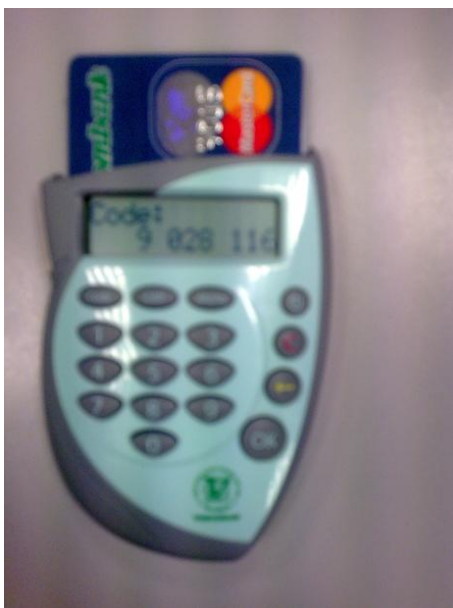


8. Amount (VND): Enter transfer amount



Enter transfer amount (for example: **1000.00**)

9. **Code:** The device provides OTP including 7 numbers



Enter OTP displayed on Card Reader into website.
Press **Transfer**

- **Step 5:** Transfer successful

Transfer	
Debit account	██████████
Current balance	██████████
Amount	10,000 VND
Credit account	██████████
Beneficiary name	██████████
Content	test
Order No	26011106 ██████████
Charge type	Exclude
Charge amount	0 VND
Time	26/01/2011 15:06:52
Transfer successful! Thank you for banking with Vietcombank!	
<input type="button" value="Print receipt"/>	

For more information and further assistance, please contact VCC (Vietcombank Contact Center):
1900545413 or **04.38243524/04.38245716**.