

VCB – IB@N KING USER GUIDE
(For Corporate)

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How to access VCB-iB@nking: www.vietcombank.com.vn

The screenshot shows the Vietcombank website interface. At the top, there is a navigation bar with links: Trang chủ | Cá nhân | Doanh nghiệp | Định chế tài chính | Ngân hàng điện tử | Tuyển dụng | Nhà đầu tư | Giới thiệu. The Vietcombank logo and website URL (www.vietcombank.com.vn) are on the left, and an English language selector is on the right.

A large promotional banner for 'The Vietcombank AMERICAN EXPRESS' is featured, with the headline 'CHI TIÊU ĐỂ TÍCH LŨY!' and the text 'TỪ NGÀY 02/07/2010 CHI TIÊU THẺ VIETCOMBANK AMERICAN EXPRESS® THAM GIA CHƯƠNG TRÌNH ĐIỂM THƯỞNG TÍCH LŨY CÁC CƠ HỘI NHẬN THƯỞNG DÀNH CHO BẠN'. It includes images of American Express cards and logos for Vietcombank and American Express.

Below the banner are three main service categories:

- Cá nhân** (Personal):
 - Tài khoản
 - Thẻ
 - Tiết kiệm
 - Chuyển & Nhận tiền
 - Cho vay cá nhân
 - [Xem tiếp...](#)
- Doanh nghiệp** (Corporate):
 - Tài khoản doanh nghiệp
 - Thanh Toán và quản lý tiền tệ
 - Bảo lãnh
 - Tín dụng doanh nghiệp
 - Ngoại hối và thị trường vốn
 - [Xem tiếp...](#)
- Định chế tài chính** (Financial):
 - Ngân hàng đại lý
 - Tài khoản
 - Kinh doanh vốn
 - Tài trợ thương mại
 - VCB-Money
 - [Xem tiếp...](#)

On the right sidebar, there are several sections:

- Internet Banking**: Contains a 'Đăng nhập / Login' button, which is highlighted with a red arrow.
- Dịch vụ khách hàng 24/7**: Displays a phone icon and the numbers 043 8243524 and 1900 545413.
- Lựa chọn dịch vụ**: Features a dropdown menu labeled 'Chọn dịch vụ'.
- At the bottom of the sidebar, there are links for 'Tỷ giá', 'Lãi suất', and 'Biểu phí'.

Login VCB-iB@nking



Please sign in

Username

Password

ABA3F3

Enter number

[Sign in](#)

[Forgot password?](#) | [FAQ](#)

Login

To login, you need your means of authorization:

- Username
- Password
- Number: enter characters displayed on the login screen

Forgot password

Please go to any transaction counters of VCB branches

Note

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

Home/ Navigation

<p>Inquiry</p> <ul style="list-style-type: none"> Account Account list Transaction details Card Card list Card statement Card transactions Pending transactions A 	<p>Transfer</p> <ul style="list-style-type: none"> Create orders Transfer Local tax payment Customs tax payment Orders management Pending orders Rejected orders Approved orders Activate OTP card Activate token B 	<p>Supports</p> <ul style="list-style-type: none"> Change password Help Print this page Sign out C
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Transfer	
Debit account	0011000013175
Credit account type	Your VCB account
Credit account	0011000013175
Amount	0
Content	
Charge type	Exclude
Confirm D	

<p>Service registration</p> <ul style="list-style-type: none"> Statements via email E
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<p>Management</p> <ul style="list-style-type: none"> Quota management Quota management approval F

Navigation

A – Inquiry area

Inquiry account and card you are using

B – Payments

Implement transactions and manage them.

Depend on user type (accountant, chief accountant or account holder), menu list will be changed with that user.

C – Support

Change password, user guide and print transaction screen.

D – Content

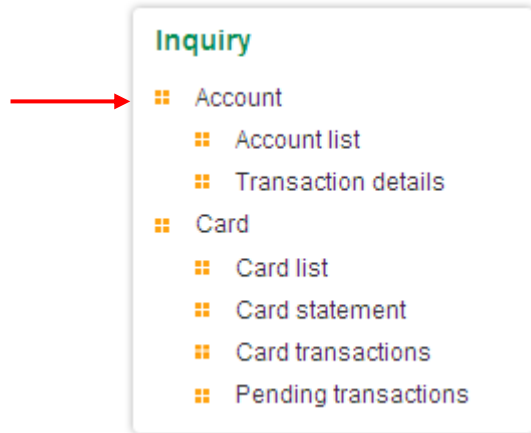
E – Service registration

Only for account holder: You can register extra services.

F – Admin

For admin user and account holder, you use this menu to set transaction limit and manage them.

Inquiry account



Account list

Account List		
DD Account		
Account Number	Account Type	Currency
0011000013175	DD Account	VND
0011000013331	DD Account	VND
0011000013359	DD Account	VND
0011000013368	DD Account	VND
0011000013395	DD Account	VND
0011000013405	DD Account	VND
0011000013441	DD Account	VND
0011000013450	DD Account	VND
0011000483872	DD Account	VND
0011140478932	DD Account	EUR

Display your account list, include in:

- Saving account
- Fixed deposit account
- Demand deposit account
- Loan account

Inquiry account

Transaction Details			
00110		View Detail	
Account Information			
Account Name		CIF	
Address		ID No	01
Account Number	00110	Currency	VND
Account Type: DD			
Current Balance	5,524,913 VND	Date Opened	00/00/00
Available Balance	5,424,913 VND	Last Transaction Date	03/06/09
ODP Drawing Limit	0 VND	Interest Rate	100.00% /year
Hold Amount	100,000 VND	Accrued Credit Interest	326,022 VND
ODP Interest	0 VND		
Transaction Details			
		From	To View

Transaction detail

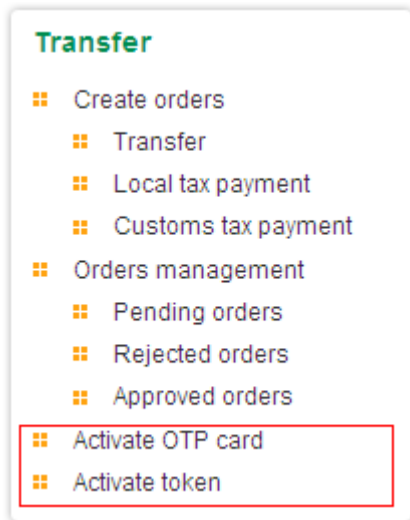
Select your account to view account detail

Account statement

- Choose period time of statement: From date To date.....
- Note: VCB-iB@nking only provides transaction details for maximum 03 months. If you would like to get information over 03 months ago, please contact Vietcombank branches.

Your first step on the VCB-iB@nking

1. Activate OTP receiver (EMV card or Token)



Users

Accountants, Chief accountant, Account holder (except Admin)

Activate OTP card

- For users using EMV card to receive OTP
- After choosing **Activate OTP card menu**, you need to see your card information and press **Activate** button to activate the card.

Activate token

- For users using Token to receive OTP
- You need to fill in the form and get OTP to activate Token. Fill in the following information:
 - ✓ Token serial No
 - ✓ iB@nking password
 - ✓ Token password

Your first step on the VCB-iB@nking

2. Set transaction limit for each accountant

Admin user (user D) set limit for each accountant

- Set transaction limit per day for each accountant
- The limit of accountant is not higher than your transaction limit
- Choose **Quota management** menu and select accountant who you would like to set transaction limit

Quota management		
G15		
Quota per day	50000000000	VND
	2500000	USD
<input type="button" value="Confirm"/> <input type="button" value="Back"/>		

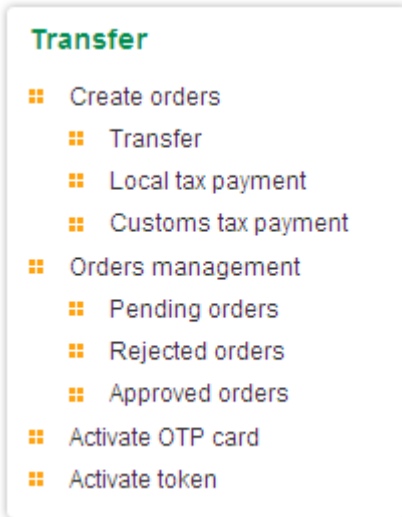
Account holder (user E) approves the limit

- Choose **Quota management approval** menu
- Choose accountant user to approve limit
- Approve quota

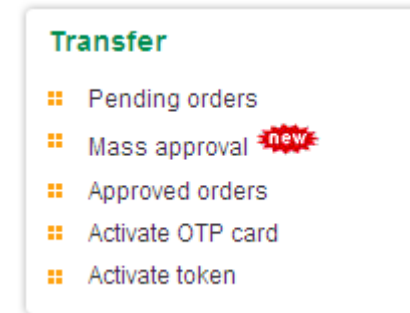
Quota management approval	
G15	
Quota per day	49,000,000,000 VND 2,500,000 USD
OTP method	EMV <input type="button" value="v"/>
Challenge	681181
OTP	<input type="text"/>
<input type="button" value="Confirm"/> <input type="button" value="Reject"/> <input type="button" value="Back"/>	

1. Functions

Accountant user



Chief accountant and Account holder



Payment transactions: Select transaction type

- Transfer
- Local tax payment
- Customs tax payment

Transaction management

- For Accountants: check order status, for example: created orders, refused orders.
- For Account Holders: check account status: pending, approval and refused

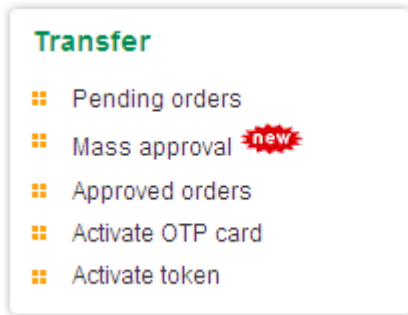
Payments

2. Transfer

Transfer	
Debit account	0011000000000000
Credit account type	Your VCB account
Credit account	0011000000000000
Amount	0
Content	
Charge type	Exclude
Confirm	

Accountant creates an order

- Choose **Transfer** menu
- Transfer screen:
 - ✓ **Credit account type:** (i) Your VCB account; (ii) Another VCB account; (iii) Beneficiary collects cash at VCB; (iv) Another Vietnamese bank's account
 - ✓ You choose credit account type and fill in that form
 - ✓ Choose **OTP method**, enter **OTP** to complete your order creation



Approve an order

From 08/08/2012 To 08/08/2012 [View](#)

Pending orders							
No	Debit account	Beneficiary account	Beneficiary name	Amount	Created by	Create time	Status
1	0011000000000000		test	2,000,000 VND	0000000000	08/08/2012 15:01	Pending
2	0011000000000000	0011000000000000	0000000000000000	1,000,000 VND	0000000000	08/08/2012 15:02	Pending

Note: Transaction status

- Successful: Transaction has been processed successfully at VCB.
- Pending:
 - (i) Transactions sent to VCB before 14:30 will be processed during the day.
 - (ii) Transactions sent to VCB after 14:30 or at weekends or holidays will be processed during the next working day.
- Failed: Transaction processing failed.

Mass approval

From 08/08/2012 To 08/08/2012

Beneficiary account

Created by [View](#)

Transfers to VCB accounts							
<input type="checkbox"/>	No	Debit account	Beneficiary account	Beneficiary name	Amount	Created by	Create time
<input type="checkbox"/>	1	0011000000000000	0011000000000000	0000000000000000	1,000,000 VND	0000000000	08/08/2012 15:02

Beneficiary collects cash at VCB							
<input type="checkbox"/>	No	Debit account	Beneficiary name	ID/Passport no	Amount	Created by	Create time
<input type="checkbox"/>	1	0011000000000000	test	1245646	2,000,000 VND	0000000000	08/08/2012 15:01

[Approve](#)

Chief accountant approves orders (if exist)

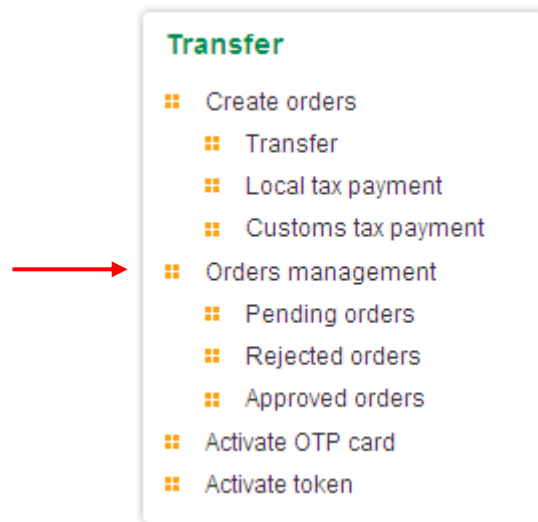
- Option 1: Approve 01 order
 - ✓ Choose **Pending orders** menu
 - ✓ Choose an order
 - ✓ Choose **OTP method**, enter **OTP** to complete your order creation
 - Option 2: Mass approval
 - ✓ This function allows you approving multiple orders at the same time
 - ✓ Choose **Mass approval** menu
- ⇒ You selects multiple orders you would like to approve
- ⇒ Futhermorre, VCB-iB@nking also supports you search tool to filter data with following points: date, beneficiary account, accountants.

Account holder approves orders

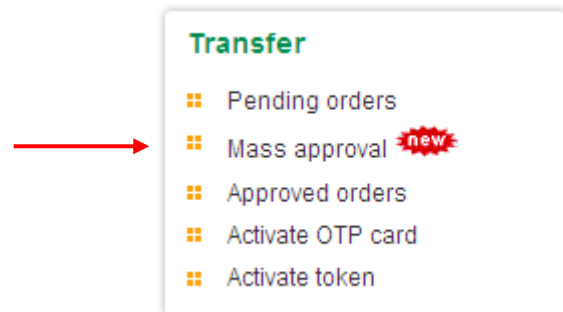
Approve the order as same as Chief accountant did.

Payments

Accountant



Account holder



Order status:

To check order status, you access **Approved orders** menu

- **Pending:** the order accountant have just created
- **Approved:** the order Chief accountant approved (in case of having Chief accountant)
- **Approved – Transfer successful:** the order Account holder approved and VCB processed successful.
- **Approved – Transfer pending:** the order Account holder approved and VCB is processing
- **Updating transfer:** The program hasn't updated your order. Please contact VCC (Vietcombank Contact Center): 1900545413 or Vietcombank branches
- **Rejected:** the order Account holder rejected and returned to accountant

Payments

Local tax payment			
Debit account	00 [dropdown]		
Tax payment type	Pay for myself		
Tax code	03 [dropdown]		
Payer	Cty TNHH [dropdown]		
Address	[dropdown]		
Decision number	[text box]		
Declaration date	[text box]		
Chapter	002 - Văn phòng quốc hội [dropdown]		
Tax department	1056138 - Văn phòng Cục thuế TP. Hồ Chí Minh [dropdown]		
National budget account	7111 [text box] 1		
Tax information			
	Tax information	Amount	Term
<input type="checkbox"/>	1052 - Thuế thu nhập DN của các đơn vị không hạch toán toàn ngành	3 [text box]	07/2012
<input type="checkbox"/>	1701 - Thuế giá trị gia tăng hàng sản xuất, kinh doanh trong nước	3 [text box]	07/2012
<input type="checkbox"/>	1804 - Thuế môn bài, bậc 4	2,000,000	07/2012 2
Extra taxes information			
[text box] 3			

3. Local tax payment

Tax payment

- For your company: Pay taxes of yourself (The program automatically display tax number)
- For others: You also can pay taxes of other companies

Payment screen

- **1 - Tax information:** is displayed automatically, such as: company name, Taxation department, correspondent account (the tax information is provided by Taxation Department).
- **2 – Tax information:** is displayed automatically. If having no information, please fill in tax information wich you still would like to pay.
- **3 – Extra taxes information**

You can compensate other taxes beside taxes provided by Taxation Department

Payment process

- Fill in tax form and select tax types needed to pay
- Implement this payment as same as Transfer function

Payments

Customs tax payment				
Debit account	0071374155214			
Tax code	0304851002			
Customer name	Cty TNHH Kỹ Thuật Gas Phúc Sang Minh			
Customs code	P02G - Chi cục HQ quản lý hàng d?u tu HCM			
Import-export type code	NKD05 - Nhập Đầu Tư Kinh doanh			
Registered year	2012			
Form number	55131			
Loan status	1 - Nợ trong hạn			
Tax information				
1 - Thuế xuất nhập khẩu				
Loại thuế	Chương	Khoản	Tiêu mục	Số tiền
Xuất khẩu	552	000	1851	0
Nhập khẩu	552	000	1901	66.998,231
VAT	552	000	1702	73.698,053
Tiêu thu đặc biệt	552	000	1752	0
Tự vệ chống bán phá giá	552	000	1951	0
Môi trường	552	000	200x	0
Khác	552	000	0000	0
Beneficiary name	Văn Phòng KBNN TP Hồ Chí Minh			

4. Customs tax payment

Identify Custom payment form

- Tax code
- Custom code
- Import-export type code
- Registered year
- Form number

You need to fill 05 data to identify tax information form.

Payment screen

- Based on the form you filled, VCB-iB@nking displays correspondent information (data is provided by General Customs Department)
- **1 – General information:** Display tax information of that corporate, for example: corporate name, loan status, ...
- **2 – Tax information:** is got from General Customs Department. If no tax information is displayed, you can fill tax type and amount which you would like to pay

Payment process

- Implement this payment as same as Transfer function

Electronic invoices (e-bills)

Transaction information	
Order No.	0908121014149002
Teller	2580939G58
Create time	09/08/2012 10:13:42
Status	Approved - Transfer successful
Comment	

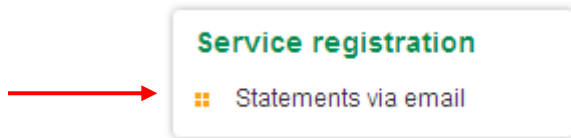
Print electronic invoices

- You can print Electronic invoice of orders at **Approved orders** menu
- The program only supports you print these invoices for 07 days after VCB processed orders successfully.
- If you would like to get invoices over 07 days ago, please contact Vietcombank branches.

Electronic invoices

- For transfer invoices: you can print invoices having full information.
- For Local tax payments and Custom tax payments: beside **Transfer slip**, you also can print **Deposit slip**

Register Statements via email



You need to choose account types and language received via your email

Account types you would like to receive statements

- Demand deposit
- Saving account
- Loan account

Languages

- Vietnamese
- English

Note

In case of changing email, you need to register statements via new email again

Account statements via email

Customer Name [REDACTED]
Email Address [REDACTED]

I would like to receive account statements via email for the following accounts

DD Account
 Saving Account
 Loan Account

Language Tiếng Việt English

[Subscribe](#) [Unsubscribe](#)



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

Thank you for using services of Vietcombank!