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## VCB-iB@NKing USER GUIDE FOR INDIVIDUAL

### 1. GENERAL INFORMATION

- You need to register before using VCB-iB@nking
- Vietcombank will provide you with one username and one password to use this service.

### 2. SERVICE REGISTRATION

**Step 1:** Get VCB-iB@nking registration form given:

- On Vietcombank website <http://www.vietcombank.com.vn>, or
- At transaction departments of Vietcombank.

**Step 2:** Fill in 03 (three) registration forms.

Notice that the information you filled in VCB-iB@nking registration form should be as the same as those in your “Customer information file” (CIF) (*for example: identification number, passport number, issued date, address, telephone number, email address...*). In case of changing information in CIF, you need to implement procedure at Vietcombank branch where you opened your account. Signature in the registration form should be the signature registered with Vietcombank.

**Step 3:** Bring your registration form and identification card/ passport to any Vietcombank department.

After processing, you will receive your username printed in the registration form and your password sent through your registered email address. For security, you need to check the email and change your password **within 24 hours** after the registration. **After 24 hours**, that password will be invalid. In this case, please contact Vietcombank Contact Center (VCC) to ask for support. After receiving the username and the password, you can use the service immediately.

### 3. VCB-iB@nking SIGN - IN

- Sign in Vietcombank website at <http://www.vietcombank.com.vn>, select VCB-iB@nking section and click “Sign in” button.
- At Sign-in screen, you need to enter username, password and security number (displayed on the screen) exactly

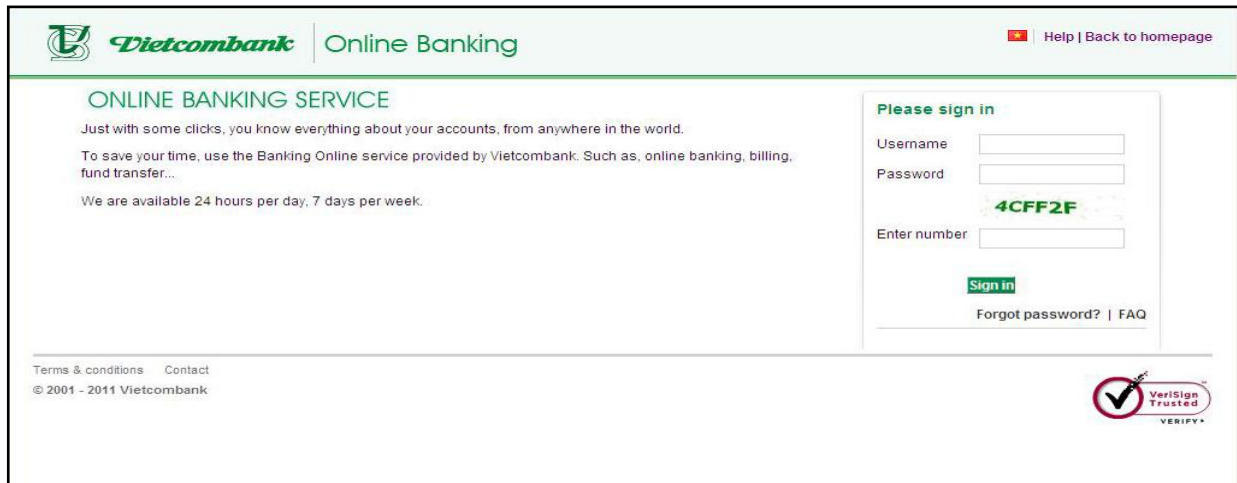


Figure 1: Sign - in screen

- You need to change your password at the first time you sign in the system. The length of password is from 6 (six) to 20 (twenty) characters. It can include in number, text or special characters (without space) and be differentiated between uppercase and lowercase. For accuracy, you need to enter new password 02 (two) times. Vietcombank recommends you not to set your password which is easy to search, such as: your name, family member name, birthday...
- After the system informs “You changed password successfully”, you complete password change procedure.
- Return to Sign - in screen to sign in the system with new password. You have responsibility to secure your username and password.

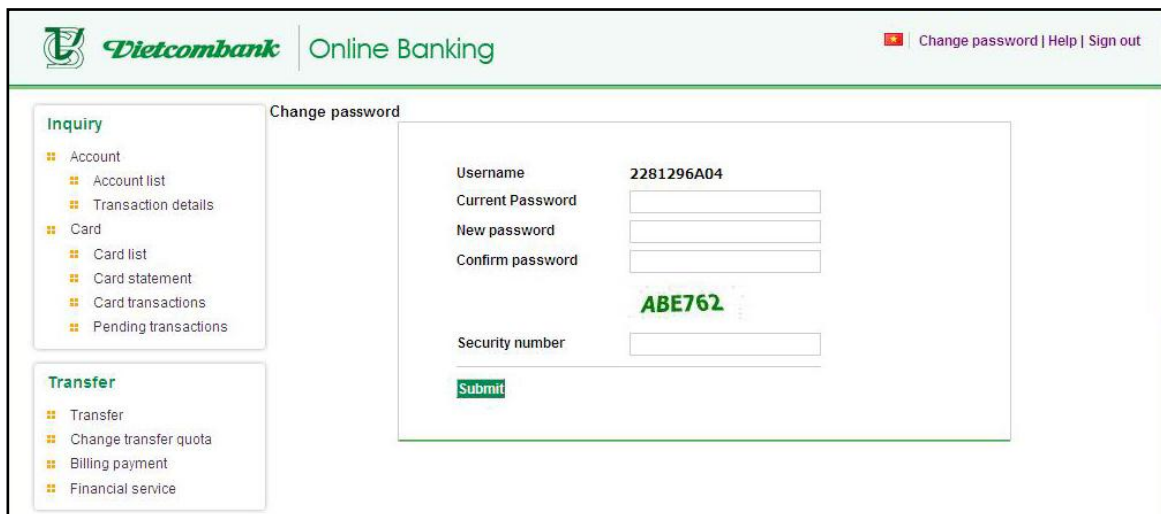


Figure 2: Password change screen

- While using the service, you can change password through “Change password” function. For security, when you change password, Vietcombank will send you an email to inform. You do not need to reply this email. However, if you find/ suspect any fraud transactions, please contact VCC.

#### 4. VCB-iB@nking SIGN – IN FAILURE

- If any information (Username, password, security number) is entered wrong, the system will display red notice “*You have entered an invalid username or password*” or “*Invalid security number*”. In this case, please re-enter accurate information to sign in again.
- For security, your username will be locked. In case of signing in unsuccessfully five times, please come to any Vietcombank department to reactivate the service.

#### 5. ACCOUNT INFORMATION AND TRANSACTION DETAIL INQUIRY

- Select and click the account from the list on the Screen or select “Transaction details” menu
- List of account is sorted by account type including: Demand Deposit Account; Saving Account; Fixed Deposit Account; Loan Account.
- After selecting account number, account information (Current balance, Interest rate, Open date...) will be displayed. To view transaction detail, you can choose time interval at “From” and “To” field. Transaction details will be displayed in that interval. Notice that the program only provides transaction details for maximum 3 months. If you would like to get information over 3 months ago, please contact Vietcombank branches.

#### 6. CREDIT CARD AND INTERNATIONAL DEBIT CARD INFORMATION INQUIRY

At “Card” menu, you can see expenditure information of credit card and international debit card including:

- **Card list:** list of your Vietcombank credit card and international debit card
- **Statement:** information of transactions which are on selected statement (you need to select card number and a statement period)
- **Card transactions:** information of transactions which were settled and will be on the next statement period

- **Authorized transactions:** information of transactions which have not been settled yet. Those are waiting for process of system and will be hold in card limit temporarily. Authorized transactions can be settled or not.

## 7. PAYMENT

### 7.1. *Transfer*

- Transfer service on VCB-iB@nking does not include these following cases:
  - Debit account is joint account
  - Credit account is account in foreign currency or of non-residents
- Vietcombank stipulates transfer fee and transaction limitation on VCB-iB@nking. The policy of fee and limitation can be changed in each period. You can access “E-Banking” menu on Vietcombank website to know up-to-date information.
- To transfer on VCB-iB@nking, please do following steps:

**Step 1:** Sign in VCB-iB@nking and select “Transfer” menu

**Step 2:** Create a payment order with following information (Note that characters you enter have to be Vietnamese unsigned)

- Select debit account (The program displays list of your demand deposit accounts opened at Vietcombank. VCB-iB@nking transfer service does not apply to join accounts)
- Enter credit account
- Enter transfer amount
- Select charge type (Exclude/Include)
- Enter transfer remark (maximum 120 characters)

**Step 3:** The program checks your order information (Check current balance of debit account, reality of credit account...) and displays credit account name (if it is available).

**Step 4:** Confirm the order by pressing **Confirm**

**Step 5:** Enter OTP (OTP – Once Time Password)

OTP is a password used to confirm payment order and provided customers when transferring on VCB-iB@nking. It just can be used one time with that transaction for definite time. You can choose the method to receive OTP via SMS (after confirming your order, Vietcombank

will send OTP to your mobile phone you registered) or via EMV card (if you had EMV card and registered to receive OTP from EMV card).

**Step 6:** Process transaction.

If you enter OTP exactly, Vietcombank will process your transfer order. You will also receive transaction bill on screen/or sent via email. If not, Vietcombank will refuse that transaction.

**Note:** You had better to keep transaction bills in the case of verifying with Vietcombank.

The program provides some daily limit types. You can change those limits by accessing “Change transfer quota” menu and following the guide.

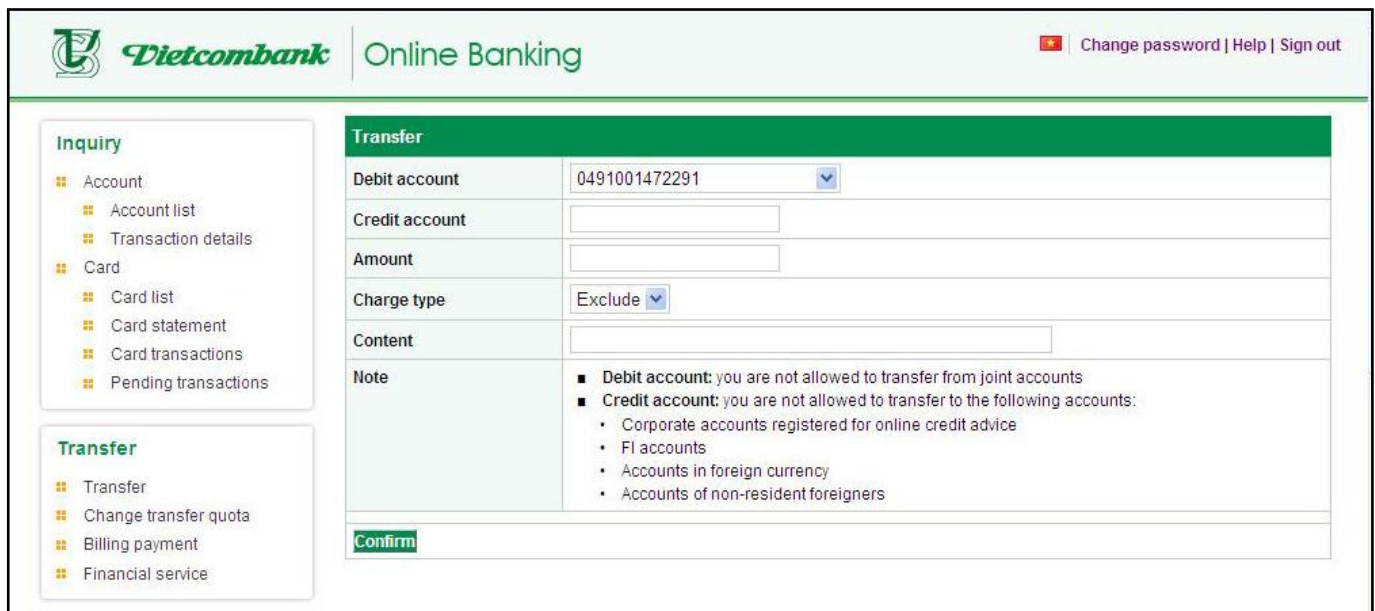


Figure 3: Transfer screen

## 7.2. Financial service

- This service helps you pay the bill payment of companies in co-operation with Vietcombank (Financial, Assurance, Stock companies ...), for example: transferring to invest stock, paying original loan and accrued interest, assurance fee... or other payments.
- On Vietcombank website, you can view charge and payment limit of Financial service.
- To implement transaction on VCB-iB@nking, please do following steps:

**Step 1:** Sign in VCB-iB@nking and select “Financial service” menu

**Step 2:** Create a payment order with the following information:

- Select debit account (The program displays list of your demand deposit accounts opened at Vietcombank. VCB-iB@nking transfer service does not apply to join accounts)
- Select service provider in list of companies in co-operation with Vietcombank.
- Enter amount
- Enter customer code and customer name
- Press Confirm to create an order

**Step 3:** The program checks your order information and displays full information of that transaction

**Step 4:** Confirm the order by pressing **Confirm**

**Step 5:** Enter OTP (OTP – Once Time Password)

**Step 6:** Process transaction.

If you enter OTP exactly, Vietcombank will process your transfer order. You will also receive transaction bill on screen/or sent via email. If not, Vietcombank will refuse that transaction.

**Note:** You had better to keep transaction bills in the case of verifying with Vietcombank.

### 7.3. ***Billing payment***

- This service helps you pay the bill payment of companies in co-operation with Vietcombank (Telecommunications companies, Tourist, Airline...)
- On Vietcombank website, you can view charge and payment limit of billing payment service.
- To implement transaction on VCB-iB@nking, please do following steps:

**Step 1:** Sign in VCB-iB@nking, select “Billing payment” menu

**Step 2:** Create an order with the following information:

- Select debit account (The program displays list of your demand deposit accounts opened at Vietcombank. VCB-iB@nking transfer service does not apply to join accounts)
- Select service provider in list of companies in co-operation with Vietcombank.
- Enter information following the guide
- Press Confirm to create an order

**Step 3:** The program checks order information and displays full information of that billing payment.

**Step 4:** Confirm the order by pressing **Confirm**

**Step 5:** Enter OTP (OTP – Once Time Password)

**Step 6:** Process transaction

If you enter OTP exactly, Vietcombank will process your transfer order. You will also receive billing payment on screen/or sent via email. If not, Vietcombank will refuse that transaction.

**Note:** You had better to keep billing payment in the case of verifying with Vietcombank.

#### 7.4. ***Card statement payment***

- This service helps you pay expenditures on your credit cards. Types of payment amounts includes:
  - *Min payment due:* the amount should be paid before due date. If not, you will be charged late payment fee
  - *Current balance:* the amount is displayed on your monthly Card account statement
  - *Outstanding balance:* the amount includes Current Balance and Pending Statement Balance.
  - *Others:* the amount you enter
- Payment amount regulations:
  - Total payment amount in 01 statement period(on any transaction channels: *VCB – iB@nking, transaction counter*) has to not exceed 500 million VND and 05 times of card limit (card limit at that transaction time)
  - Payment amount has to not exceed Current Balance or Outstanding Balance.
  - Not allow these transactions: *(i) refunding Current balance, (ii) paying processing transactions.* Please go to any transaction counters to implement these transactions.
- To implement transaction on VCB-iB@nking, please do following steps:

**Step 1:** Sign in VCB-iB@nking, select “*Card statement payment*”

**Step 2:** Create an order with the following information:

- **Select debit account:** The program displays list of your demand deposit accounts opened at Vietcombank. VCB-iB@nking transfer service does not apply to joint accounts. Payment currency: *VND, USD, EUR*.
- **Select card number:** The program displays list of credit card number (including 6 first digits and 3 last digits) opened at Vietcombank.
- **Enter amount:** following the user guide below
- **Select currency:** VND or currency of debit account
- **Press “Confirm”:** to create an order

**Step 3:** The program checks order information and displays full information of that card statement payment.

**Step 4:** Select OTP method and press “Accept” to confirm payment order

**Step 5:** Enter OTP (OTP – Once Time Password)

**Step 6:** Process the transaction

If you enter OTP exactly, Vietcombank will process your transaction order. You will also receive billing payment on screen/or sent via email. If not, Vietcombank will refuse that transaction.

**Note:** You had better to keep transaction bills in the case of verifying with Vietcombank.

## 8. VCB - SMS B@nking CHANGE REQUEST

- VCB – SMS B@nking provides you with some utilities:
  - Sending messages to 8170 to check account information (*account balance, transaction details...*) or general information of Vietcombank (*exchange rate, interest rate, branch and ATM network...*)
  - Receiving SMS when having account balance changes or expenditures on credit/international debit card
  - Payment service (charging mobile telephone with SMS Topup service...).
- For registering VCB – SMS B@nking, you need to register at transaction counters or ATM system of Vietcombank.
- VCB-iB@nking provides you with some utilities:
  - Mobile phone number change

- Default account number change
- VCB – SMS B@nking deactivation
- VCB – SMS B@nking reactivation: reactivate the mobile phone number deactivated before

## 9. PHONE BANKING REGISTRATION

- You can register Phone Banking service at “Phone Banking registration” menu. Phone Banking service provides you with utilities to implement banking service:
  - Account information inquiry: account balance, up-to-date transactions...
  - Card service: limitation inquiry, locking card, suspending to use card on the Internet
  - General information of Vietcombank inquiry: exchange rate, interest rate, ATM and branch network...
  - Request of suspending VCB-iB@nking and VCB - SMS B@nking.
  - Moreover, Vietcombank will support you through telephone, email or chatting via website (Contact Center).
- Telephone exchange of PhoneBanking service is telephone number of VCC (Vietcombank Contact Center): 1900545413 or 04.38243524/04.38245716

## 10. RECEIVING STATEMENTS VIA EMAIL REGISTRATION

- You can register to receive statements via email at “Statements via email” menu. After registering this service, you will receive monthly statements by email on the first working date of the next month.
- You can choose the account you would like to receive statement (Demand deposit account, saving account, loan account). You also can choose statement language including 02 options: Vietnamese or English.
- If you do not want to receive statement via email anymore, you use this function, select account and press “Unsubscribe” button.

## 11. PASSWORD REGENERATION

- In case of forgetting password to sign in VCB-iB@nking service, you do the following steps:
  - Step 1:** Select “Forgot password” function at Sign - in screen.
  - Step 2:** Enter your username and email.

**Step 3:** Press “Accept”, the system will check your registration information. If your information is true, Vietcombank will send new password to your email. If not, the system will refuse your request.

- Beside that, you can ask to change username/password at transaction counters of Vietcombank:

**Step 1:** You receive VCB-iB@nking maintenance form by the following 2 methods:

- On Vietcombank website.
- At transaction counters of Vietcombank

**Step 2:** You fill full information in 02 (two) forms. This information should be as the same as that in Customer information file.

**Step 3:** Sign, write full name and bring 02 (two) copies of form to any Vietcombank branch.

**Step 4:** After Vietcombank accepts your form, you will receive 01 (one) registration form having username (in case of regenerating username). You also will receive a new password via email. For security, you need to change that new password within 24 hours

## **12. DEACTIVATE VCB-iB@nking SERVICE**

To deactivate VCB-iB@nking, please come to any Vietcombank branch.

## **13. REGISTER TO RE-USE VCB-iB@nking SERVICE**

To activate VCB-iB@nking, please come to any Vietcombank branch.

## **14. SUPPORT**

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!*