



User Guidebook

# Vietcombank Connect24 Domestic Debit Card

## Welcome Letter

# Vietcombank Connect24 Domestic Debit Card

**Dear Valued Customer,**

Vietcombank would like to welcome you to **Vietcombank Connect24 Domestic Debit Card**, providing optimal fees, convenient and fast payments.

We believe that this card will be the perfect choice for you, and the features and benefits it offers will bring you the best experiences!

**Joint Stock Commercial Bank for Foreign Trade of Vietnam**



# Key features of Vietcombank Connect24 Domestic Debit Card



## Convenience and Speed

cash withdrawal using physical card or via QR code at ATMs, contactless payment with a simple touch and card management features on VCB Digibank app.



## Simple and quick issuance

on VCB Digibank app and at Vietcombank transaction points.



## Diverse Payment Channels

including direct and online payments. Payments through e-wallets/mobile applications, payment for Vinbus and airport parking fees.



## Issuance of Supplementary Cards for Children

children to manage personal expenses under parental control.



## Enhanced security

with EMV chip technology, both contact and contactless, following international standards. Advanced security method using one-time password (OTP).







## Why should you choose **Vietcombank Connect24 Domestic Debit Card**

Vietcombank Connect24 Domestic Debit Card is designed by Vietcombank with simple features and diverse utilities, bringing in various experiences for our valued customers.

*The services and benefits mentioned in this document are subject to change periodically and will be announced on Vietcombank's official channels. For further information, please visit [www.vietcombank.com.vn](http://www.vietcombank.com.vn)*

## Card Service Benefit

# Vietcombank Connect24 Domestic Debit Card



### Free

conversion from magnetic stripes  
card to Chip Contactless Card



### Free

interbank transfers via card on  
VCB Digibank



Card Spending Benefit

# Vietcombank Connect24 Domestic Debit Card

Enjoy the World of Exciting Offers with the JOY OF LIFE Card from Vietcombank [here](#)





# Enjoy the benefits of Vietcombank Connect24 Domestic Debit Card

Vietcombank Connect24 Domestic Debit Card is designed with exceptional conveniences for your experiences



**Top-up/Payment with E-wallet**



**Cash Withdrawal via QR Code at ATMs**



# Enjoy the benefits of Vietcombank Connect24 Domestic Debit Card



## Online Card Management on VCB Digibank App



Card issuance



Reissue/Change PIN



Track card issuance progress  
Activate card



Temporary lock/unlock card



Card information inquiry,  
transaction history



Online transaction claims



Enable/Disable card online  
payment

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## Diverse and Flexible Payment Methods

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With Vietcombank Connect24 Domestic Debit Card, you can choose from a variety of payment methods for goods and services at millions of card acceptance points in Vietnam.



Safe payment with **EMV chip** (contact and contactless) card at merchants



Safe and secure online card payment using **OTP**



**Convenient payment** on e-wallet/mobile applications

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With Vietcombank Connect24 Domestic Debit Card, you can easily withdraw cash at ATMs or use QR code to withdraw at ATMs with Napas logo.



### Withdraw cash at ATMs



### QR code to withdraw at ATMs

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Security with the most advanced technology  
**Vietcombank Connect24**  
**Domestic Debit Card**

# Security with the most advanced technology

## Vietcombank Connect24

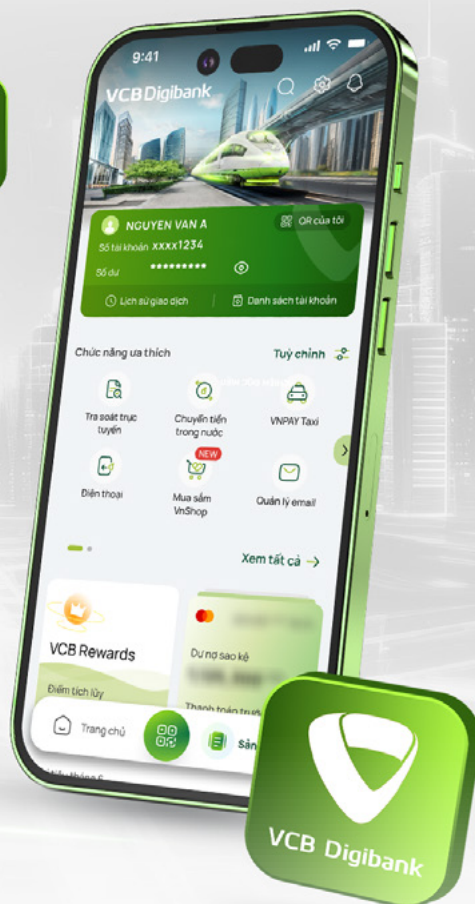
### Domestic Debit Card

You can be completely assured when using Vietcombank Connect24 Domestic Debit Card with the most optimal and advanced security methods and technologies.



#### EMV Contactless technology

The EMV chip card is a card with a microchip attached to the surface of the card with high data storage and security capabilities. Contactless technology helps you make card transactions quickly, safely, and conveniently with just one tap, thereby enhancing your experience and shortening payment time.



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# Security with the most advanced technology

## Vietcombank Connect24

### Domestic Debit Card



#### Security method

When you make online transactions, Vietcombank will send a one-time password (OTP) via text message or email for you to complete the transaction. This additional step ensures that only you, as the Cardholder, have the password to complete the transaction.

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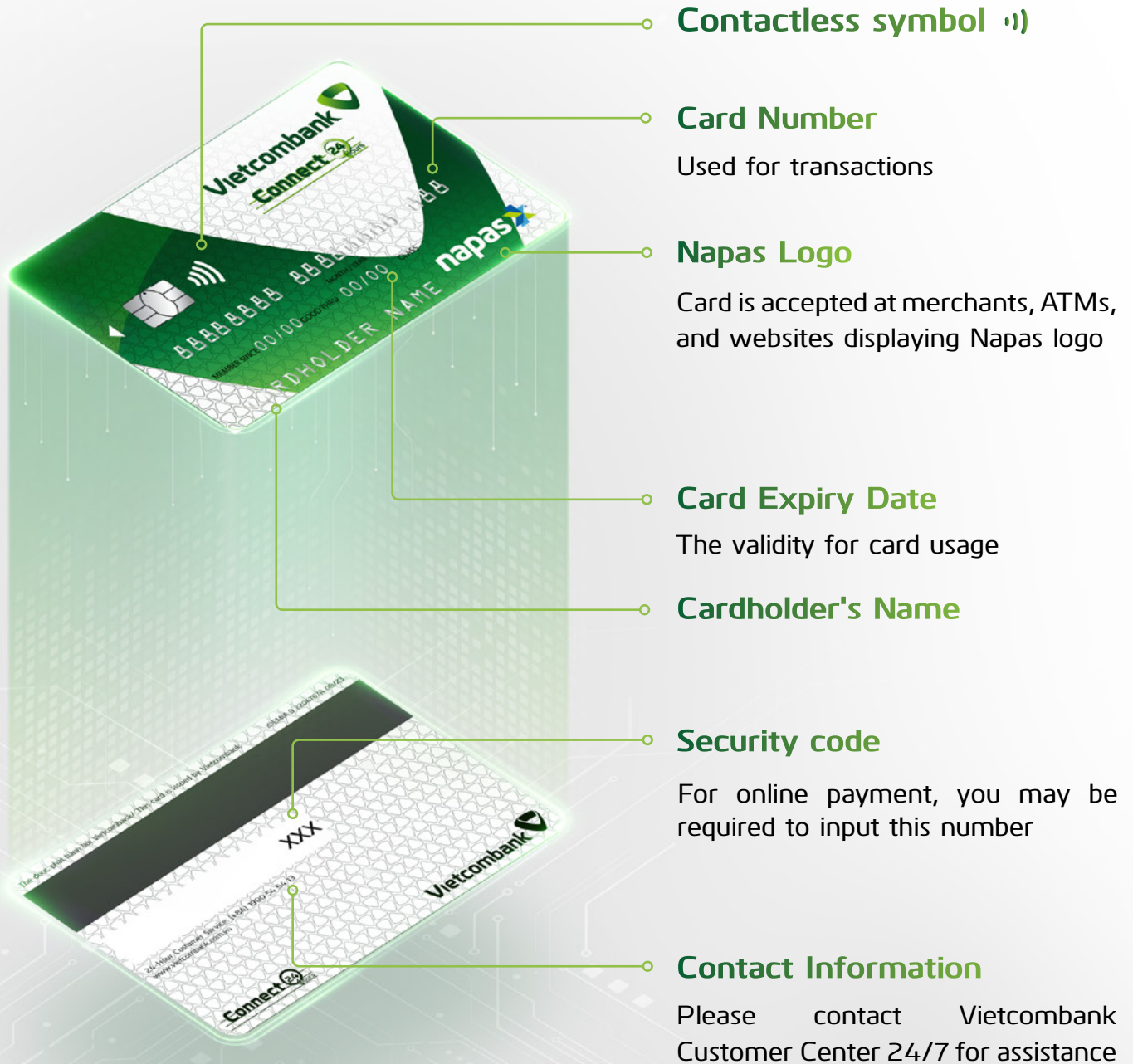


How to use

# Vietcombank Connect24 Domestic Debit Card







## Card Element Placement

# Vietcombank Connect24 Domestic Debit Card

# Card Protection Guide



## Upon receiving the card provided by Vietcombank

- Carefully read the Terms and conditions for Vietcombank debit card issuance and usage (for individual customer)
- Check your information on card faces





# Card Protection Guide



## Card protection and security

- Do not keep the card near contactless devices.
- Do not lend the card to others and never disclose the card number, CVV, PIN or OTP to anyone



# Card Protection Guide



## Safe card usage

- Regularly check transaction notifications sent by Vietcombank via OTT/SMS to manage your card
- Conduct transactions only on popular websites/mobile apps and at secured, trusted shopping addresses
- Use your personal computer or phone for transactions instead of public devices
- If your Card is lost, stolen or if there are suspicious unauthorized transactions:
  - Lock the card through VCB Digibank, SMS
  - Contact toll free hotline 1900 54 54 13 or nearest transaction office for assistance





We sincerely appreciate your trust in using Vietcombank's card services.

## Contact Information

For any support, please contact Vietcombank Customer Center 24/7 at (+84) 1900 54 54 13.