

IVB MOBILE BANKING User Guide

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Introduction

IVB Mobile Banking is an online banking service specifically designed for mobile devices which offers customer new experiences with outstanding features such as friendly interface, fast processing speed, stability and high security.

IVB Mobile Banking is compatible with most devices running iOS (iPhone), Android, Windows Phone having Internet connection via GPRS / 3G, 4G / Wi-Fi. Subcribers of all mobile networks in Vietnam such as MobiFone, VinaPhone, Viettel, etc. can use this service.

Conditions

To have current account at IVB. To be Registered for IVB Mobile Banking. To Install IVB Mobile Banking on smartphones / tablets using iOS (iPhone, iPad), Android (Samsung, LG, HTC, Sony, etc), and Windows Phone (Lumia, etc) For more information, please visit: <u>www.indovinabank.com.vn</u>

Download and install instructions

IVB MOBILE BANKING USER GUIDE



Devices running iOS (iPhone, iPad, iPod Touch)









Devices running Android (Samsung, LG, HTC, Sony, etc)





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|----------------|--------------------|---------------------|---------------|-----------------|
| ≡ Go | ogle Play | | | Ŷ |
| HOME | GAMES | MOVIE | ES BOOH | เร |
| Ø For You | II. Top Charts | Lategories | Editors' Choi | f Fan |
| Recomme | nded for You | | м | DRE |
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| Zing MP3 | : Garena Quân N | Liên : Ti Iobile | k Tok | Cam₀ Selfi€ |
| 4.2 * | 4.3* | 4. | 6* | 4.3 * |
| New + Upd | ated Games | | мо | DRE |
| FURS | Fate | irrande Z©rder | | < |
| PUBG MOBILE | Fate/G | rand : Cl Engli | ash Royale 🚦 | Cand Saga |
| 4.4* | 4.4* | 4. | б* | 4.4* |
| Ads Sugg | ested for You | I | | |
| | | XI | | 7 |







Devices running Windows Phone (Lumia, etc)



S.1> Click MICROSOFT STORE on your mobile screen.



S.2 Enter **IVB MOBILE BANKING** in the search bar.



S.3> Click on INSTALL button to download IVB Mobile Banking.



In order to access the IVB download link from IVB SMS message after successful service registration at the counter or SMS message shared from friends. Click **INSTALL** button to download the application on your device.

Open the downloaded file and install the application. After successful installation, the logo application will appear on your device screen.

Note:

Customers need Apple ID / Google Account / Microsoft Account (account using Apple / Google / Windows Phone service) to download the application. If you do not have the above, please register with Apple / Google / Microsoft.

During installing and using, make sure that the device is connected to the internet via GPRS / 3G, 3G + (HSDPA), 4G / Wi-Fi.

The application is compatible with devices running iPhone, iPad, iPod Touch (iOS 9.0 or higher), Android from 4.4.4 to below 7.0 or higher 7.0 and Windows Phone 8.0 or higher. For customers using touch ID or face ID, your device must support fingerprint or face scanner with iOS 9.0 or higher, Android 6.0 or higher.

The application is provided free of charge, however the cost of application downloading depends on the package that the customer is using (regulated by the internet / mobile service provider). After successfully downloading and installing the IVB Mobile Banking application, the logo will appear on the screen of your device.

of

Login screen





Choose the flag icon (top right of the screen) to change the language of the IVB Mobile Banking application.

Now, IVB Mobile Banking application has 02 languages: Vietnamese and English.

Log in and sign out Application



⁽¹⁾ Enter confirmation code will be sent to customer's registered telephone number.

⁽²⁾ The new password must have at least 8 characters including letters and numbers.

Login on another device or redownload application



⁽¹⁾ Enter confirmation code will be sent to registered your telephone number.

Login with Touch ID (The device supports fingerprint)

Activate fingerprint login on IVB Mobile Banking application.







Login screen





Login with Face ID (The IOS device supports face recognition)





Login screen





Sign out the Application



Select the icon at the top right corner and select **YES** to sign out.

OR

Select \leftarrow on the device (if any) and select **YES** button to sign out.

Online reset password



| xo có dịch vụ 😤 | | ⊕ ◀ 90% ▲ | ió có dịch v |
|--|---------------------------|------------|----------------------------------|
| | | × | |
| | IVB [*] | | |
| 0 | NDOVINA BANK | | |
| Forgot password | | | Forgot |
| Please fill in the infor your password. | mation registered with IV | B to reset | The cont number. request o |
| Email | | | Enter o |
| C Mobile numb | er | | |
| | Continue | | |
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| phone nur | nber inform | ation | conf |
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| Ko có dịch vụ 🕈 | ? | 17:22 | | ● 1 90% |
|-----------------------|--------------|----------------------|-----------------------------------|---|
| | | IVB INDOVINA BANK | F | S S |
| Luser r | name | | | |
| Passw | vord | | | |
| | | Login | | |
| Fo | orgot pass | word | Shar | re |
| | | Gia | i pháp th Giao c lét kiệm c | iông minh dịch 2 <i>4/7</i> :hi phí |
| Notification | QR Pay | Ex Book ticket | (F) VnShop | Hotel booking |
| S.5 by the sent | E pass | og-in a sword l | pplic has b | ation een |

| Please enter application | INDO' | VINA BAN | K bbile Banking | |
|-----------------------------|-----------------------|-------------|---------------------------|---|
| New passv Re-enter n | vord ew passwor | rd | | |
| Enter confi | mation cod | le | | |
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| umenc and | C Resend of | continue | <u>i code</u> | |
| umeric and | C <u>Resend co</u> | continue | <u>i code</u> | |
| umenc and | C <u>Resend cr</u> | continue | i code | |
| S.6 | C Resend or Cus | tome | r has t | 0 |

Group FINANCE

- Accounts 🕸
- ♥ Transfers
- 🏷 Bill payment
- ♥ Prepaid card purchase
- 🏷 IVB Card
- 🏷 Topup
- 🗞 QR Pay
- ♥ Transaction report
- ♥ Online Deposit

Accounts (A) Query account information



(B) Query transaction history

| 📶 VN Mobifone 🗢 | 12:28 | @ 🖉 55% 🔳 | xo có dịch vụ 🗢 | 17:48 | @ ◀ 56% 🔳 | all VN Mobifone 🗢 | 12:31 | @ 🛛 54% 🔳 | all VN Mobifone | ? 12:30 | @ 🛛 54% 🔳 |
|------------------|-------------|-----------|-----------------|---------------|-------------------|---------------------------|--------------------------|-----------|--|-----------------------------|-------------------------------|
| ÷ | Accounts | | ÷ | List Accounts | | ÷ | Transaction history | | ÷ | Transaction history | |
| Query account ir | formation | > | Current | | Loan | Current Accou | nt | | Current Accou | unt | |
| | | | Total | | | 1032310- Balance: 2,10 | 001 63,868 VND | | 1032310 Balance: 2, ² | - 001 163,868 VND | E |
| Query transactio | n history | > | 1,236,607 VND | 11/ | | | | E. | | | E. |
| | | | Account No | | Available balance | | | | | | |
| | | | 1032310-001 | | 99,123 VND | 02/02/2018 | 10/02/2018 | | 02/02/2018 | 10/02/2018 | |
| | | | 1032310-006 | | 1,010,001 VND | All | In | Out | All | In | Out |
| | | | 1032310-202 | | 127,483 VND | | | | (1) 09:21:34 CONG DO | AN IVB CHUC | 09/02/18 -300.000 |
| | | | | | | | | | (2) 09:18:06 em Quan | chuyen khoan 1 | 09/02/18 -1.000.000 |
| | | | | | | | | | (3) 10:28:49 tra test - M | IOBILE BANKI | 08/02/18 -10.000 |
| | | | | | | | | | (4) 10:24:10 Hoang tes | t ck noi bo - M | 08/02/18 +10.000 |
| | | | | | | | | | 5 08:01:06 5 Fm Quan | chuven khoan u | 08/02/18 |
| | | | | | | | | | (6) 13:30:52 | | 07/02/18 |
| | | | | | | | | | (7) 09:18:36 | DILE DAINNING | 06/02/18 |
| | | | | | | | | | CONG DO | AN IVB CHUC | -300.000 05/02/18 |
| | | | | | | | | | test 01 - 0 | 421000497347 | -10.000 |
| S.1> | If you wan | t to | S.2> | The scree | n | S.3> | Select time | period | S.4 > | The screen | displays |
| viou th | N/D trong | notion | diaplaya | the ecce | unt list of | to view | WD transa | period | transport | ion informati | ion of |
| | | action | usplays | | | to view | | cuons. | | ion miormat | |
| informa | tion, choos | e | IVB. Se | lect accol | int to | The ma | aximum time | e period | IVB. | | |
| Query | transaction | n | view inf | ormation. | | is 30 d | avs. | | | | |
| history | • | | | | | 10 00 0 | | | | | |







 (A) Inside system → Transfer to own accounts (apply for customer who has more than one payment account)

| 11 VN Mobifone 🗢 12:31 🐵 🖲 54% 🔳 | N Mobifone 🗢 12:32 | @ 🛛 54% 🔳 | All VN Mobifone 🗢 | 12:32 | @ 🛛 54% 🔳 | 📶 VN Mobifone 🗢 | 12:33 | @ 🛛 54% 🔳 |
|--|--------------------------|-----------|-----------------------|---|--------------------|-----------------|-----------------------|-------------|
| ← Transfers | ← Initialize transaction | | ÷ | Confirm | | ÷ | Transaction result | |
| Inside system Outside system Transfer Napas 24/7 | Source account | | Please confirm trar | nsaction information befo transaction. | re continuing | | \mathbf{G} | |
| Transfer to sum occurrity | Balance: 2,163,868 VND | e | Source account | | 1032310-001 | | \bigcirc | |
| Iransfer to own accounts | | 1 E | Balance | | 2,163,868 VND | | Sucessful transaction | |
| Transfer to other accounts | | | Beneficiary account | | 1032310-006 | | | |
| Transfer by Id number/Passport | Beneficiary account | ~ | Amount | | 10,000 VND | Source account | | 1032310-001 |
| | | _ | Description | | Test | Beneficiary acc | ount | 1032310-006 |
| | Amount of money | VND | Please enter OTP rece | eived on your phone numb | per to confirm the | Amount | | 10,000 VND |
| | Description | | Entry OTD | transaction. | | Description | | Test |
| | | | EnterOTP | | _ | | Now Transaction | |
| | Continue | | F | Continue | | | New transaction | |
| | | | | | | | | |
| | | | | | | | | |
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| | | | | | | | | |
| | | | | | | | | |
| | | J | | | J | | | J |
| | | \prec | | | \prec | | | \prec |
| S.1> Choose Inside | S.2≻ Select the | | S.3 > C | heck the tr | ansfer | S.4 ≻ s | Successful tra | ansaction |
| system and click on | beneficiary account a | and | details, the | en enter O' | ТР | | | |
| Transfer to own | enter the necessary | | code and | click on | | | | |
| accounts. | information. | | Continue | | | | | |

Inside system \rightarrow Transfer to other accounts



Inside system \rightarrow Transfer by ID CARD/ Passport





Outside system \rightarrow **Transfer to the ID CARD**/ **Passport**

| 📶 VN Mobifone 🗢 | 12:36 | @ 🖉 53% 🔳 | 1 VN Mobifone 🗢 | 15:28 | @ 🛛 92% 🖿 | M VN Mobifone 🗢 | 15:29 | @ 🖉 92% 🖿 | 📶 VN Mobifone 🗢 | 15:29 | @ 🖉 92% 💼 |
|-------------------|----------------|----------------|-----------------|------------------------|-----------------|-------------------------------|--|----------------------------|-----------------|-----------------------|------------------|
| ÷ | | | ÷ | Initialize transaction | 동 | ~ | Xác nhận | | ÷ | | 合 |
| Inside system | Outside system | Transfer Napas | Source account | : 001 | | Please confirm tra | insaction information t transaction. | pefore continuing | | | |
| | | | Balance: 201 | 509,594 VND | 6 | Source account | | 1016307-001 | | \smile | |
| Transfer to other | accounts | > | | |) E | Balance | | 201,509,594 VND | | Sucessful transaction | |
| [| | | | | | Beneficiary name | | Luong Sung Quan | Source account | | 1016307-001 |
| Transfer by Id nu | mber/Passport | > | Beneficiary na | ime | | ld number/Passport | | 123456789 | Beneficiary nam | e li | iong Sung Quan |
| | | | | | | Issused date | | 16/04/2008 | Id number/Deep | o art | 102456790 |
| | | | Bank | | ~ | Issused place | | HỔ CHÍ MINH | id humber/Pass | port | 123450769 |
| | | | City/Province | | ~ | City/Province | | HÀ NỘI | Issused date | | 16/04/2008 |
| | | | Branch | | ~ | Bank | | NGAN HANG VCB | Issused place | | HỔ CHÍ MINH |
| | | | branon | | | Branch | C | HI NHANH HA NOI | City/Province | | HÀ NỘI |
| | | | ld number/Pa | ssport | | Amount of money | | 10,000 VND | Bank | N | GAN HANG VCB |
| | | | Issused date | | ti i | Total | | 10,000 VND | Branch | CHI | NHANH HA NOI |
| | | | lesused place | | ~ | Description | | Test | Amount of mone | ey. | 10,000 VND |
| | | | issused place | | | Persons charged | | Transfer charges | Total | | 10,000 VND |
| | | | Amount of mo | pney | VND | Please enter the code to a | OTP has been sent to uthorize the transaction | o your phone number on. | Description | | Test |
| | | | Transfer charg | ges | ~ | Enter OTP | | | Persons charged | - | Fransfer charges |
| | | | | Continue | | | Continue | | Save the | form New ⁻ | Transaction |
| | | $ \rightarrow$ | | | $ \rightarrow $ | | | $ \rightarrow$ | | | |
| | | | | | | | | | 2946 846 | form New 7 | fransaction |
| S.1 ≻ | Choose O | utside | S.2 ≻ | Enter benefi | ciary | S.3 C | heck the | transfer | S.4 ≻ | Successful | |
| system | and click o | n | account | and other | ^ | details th | en enter (| ОТР | transact | ion | |
| T | | | in Court | | | | | S III | uansact | 1011. | |
| Transfe | er to the I | D CAKD/ | informa | ition. | | code and | click on | | | | |
| Passpor | rt | | | | | Continue | | | | | |

(C) Transfer Napas $24/7 \rightarrow$ Instant transfer to card number 24/7

information.

| 1 VN Mobifone 🗢 | 12:37 | @ Ø 53% = | Al VN Mobifone 🗢 | 12:38 | @ 🛛 53% 🔳 | 1 VN Mobifone 🗢 | 12:38 | @ Ø 53% 🔳 | 📶 VN Mobifone 穼 | 12:39 | @ 🛛 52% 🔳 |
|---------------------|----------------------|------------------------|------------------|----------------------|-----------|-----------------------|--|----------------------|-------------------|------------------------|---------------|
| ÷ | | | ← In | itialize transaction | 5 | ÷ | Confirm | | ÷ | Transaction result | |
| Inside system | Outside system | Transfer Napas 24/7 | Source account | i) | \odot | Please confirm tra | nsaction information b transaction. | efore continuing | | \sim | |
| Instant transfor to | a card number 24/7 | | Balance: 2,143,8 | 68 VND | E | Source account | | 1032310-001 | | \bigcirc | |
| | Card humber 24/7 | 1 | | |) E | Balance available | | 2,143,868 VND | The | transaction has been a | sent |
| Instant transfer to | o account number 24/ | 7 > | | | | Card number | 9704 | 366812422696017 | Successi | uny to the bank and m | process |
| | | | 97043668124226 | 96017 | Check | Beneficiary name | PHUNG I | DIEP THAI THANH | Source account | | 1032310-001 |
| | | | Banafician/ nama | | | Amount of money | | 10,000 VND | Balance available | 9 | 2,143,868 VND |
| | | | Denenciary name | Prioria bi | | Total | | 10,000 | Card number | 970436 | 6812422696017 |
| | | | 10,000 | | VND | Description | | Test 02 | Beneficiary name | PHUNG DI | EP THAI THANH |
| | | | Test 02 | | | Please enter OTP rece | eived on your phone n transaction. | umber to confirm the | Amount of mone | у | 10,000 VND |
| | | | Transfer charges | | ~ | Enter OTP | | | Description | | |
| | | | | Continue | | | 0 | | Test 02 | | |
| | | | | | | | Continue | | Total | | 10,000 |
| | | | | | | | | | Transaction code | 199 | IBFT18110001G |
| | | J | | | | | | J | Save the f | orm New 1 | ransaction |
| S.1 ≻ s | Select Tran | sfer | S.2 ≻ E | Enter the | | S.3 ≻ C | heck the t | ransfer | S.4> s | Successful | ransaction |
| Napas 24 | 4/7 and clic | k on | beneficia | ry card nun | nber, | details, the | en enter (| OTP | transaction | on. | |
| Instant t | ransfer to | card | then click | c on Check | button | code and o | click on | | | | |
| number | 24/7 | | to display | the benefic | ciary | Continue | Continue | | | | |
| | | | name and | l enter other | r | | | | | | |

Transfer Napas $24/7 \rightarrow$ Instant transfer to account number 24/7









| List of billpayment services |
|------------------------------|
| ✓ Electric fee |
| ✓ VNPT |
| ✓ Homephone |
| ✓ Homephone – Viettel |
| ✓ Post-paid mobile |
| ✓ ADSL |
| ✓ Sai Gon postel corp. |
| ✓ PSTN – Viettel |
| ✓ Television fee |
| ✓ Water fee |
| ✓ Tuition fee |
| ✓ Air Ticket |
| ✓ Public service |
| |



| 1 VN Mobifone 穼 | 15:51 | @ Ø 35% E | | | |
|---------------------|--|-------------------------|--|--|--|
| ÷ | Confirm | | | | |
| Please confirm tra | Please confirm transaction information before continuing transaction | | | | |
| Source account | | 1032310-001 | | | |
| Balance | | 4,768,065 VND | | | |
| Invoice number | | Pe06000312031 | | | |
| Service | | ELECTRIC FEE | | | |
| Provider | E | ELECTRICITY HCM | | | |
| Total | | 355,093 VND | | | |
| OTP was sent to you | r mobile number, plea transaction. | ase enter it to confirm | | | |
| E | | | | | |
| - | | | | | |
| | Confirm | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| S.4≯ ⊂ | Check tran | saction | | | |
| informati | on, input | OTP code | | | |
| and click | Continue | e. | | | |



Prepaid card purchase



button.









(A) Card Information \rightarrow History of Card Transaction

| N Mobifone 🗢 | 09:59 | @ Ø 66% = | |
|-------------------|-------------------|------------------|--|
| \leftarrow | IVB Card | | |
| Card Information | | | |
| History of Card | Transaction | > | |
| Credit Card Sta | atement | > | |
| E Credit Card Pa | yment | > | |
| Prepaid card | | | |
| 🖃 Prepaid Card T | opup | > | |
| | | | |
| S.1> Se | lect the H | istory of | |
| | | •/ | |
| Card Tra | nsaction f | function | |
| Card Tra | nsaction f | function | |



** This function supports Visa Credit and Visa Debit card.

| II VN Mobifone 🗢 | 10:00 | @ 🖉 66% 🔳 | | |
|-------------------------------|----------------|-----------------|--|--|
| ← Hist | ory of Card Tr | ansaction | | |
| 4135 34XX XX | XX 1341 | - | | |
| 4103 0477 77 | XX 1041 | | | |
| Card Details | | • | | |
| Card Name | 1 | LUONG SUNG QUAN | | |
| Card Status | | Locked | | |
| Card Limit | | 25,000,000 VND | | |
| Card Balance | | 692,400 VND | | |
| Available Credit | | 24,307,600 VND | | |
| | | | | |
| From date | To date | Check | | |
| All | In | Out | | |
| | | | | |
| S.3 ≻ A | After cho | osing card | | |
| number, t | the scree | en will | | |
| display the basic card | | | | |
| information Solast From | | | | |
| mormation. Select From | | | | |
| date, To | date and | 1 press | | |
| Check bu | utton to v | view | | |

transaction information.

| Al VN Mobifone 🗢 | 10:00 | @ Ø 66% 💼 | | | |
|--------------------------------|-----------------|-------------------------|--|--|--|
| ← History of Card Transaction | | | | | |
| C | | | | | |
| 4135 34XX XXX | X 1341 | | | | |
| Card Details | | * | | | |
| Card Name | LUON | NG SUNG QUAN | | | |
| Card Status | | Locked | | | |
| Card Limit | | 25,000,000 VND | | | |
| Card Balance | | 692,400 VND | | | |
| Available Credit | | 24,307,600 VND | | | |
| | | | | | |
| 10/08/2019 | 10/09/2019 | Check | | | |
| All | In | Out | | | |
| 10/08/2019 ZaloPay*MOBILE | EPAYMENT QUAN 1 | 0 ^{50,000} VND | | | |
| 2 10/08/2019 ZaloPay*MOBILE | EPAYMENT QUAN 1 | 0 200,000 VND | | | |
| 3 12/08/2019 GRAВРАУВУМО | CA HCM | VN 84,000 VND | | | |
| (4) 18/08/2019 THANH TOAN D | J NO/CARD BALAN | CE10,000 VND | | | |
| 5) 19/08/2019 | | -10,000 VNP | | | |
| S.4 ≻ c | hoose tran | saction to | | | |
| view detai | ils HCM | | | | |
| | | | | | |
| | | | | | |



Card Information → Credit Card Statement

| 📶 VN Mobifone 🗢 | 09:59 | ֎ Ø 66% ■ | 📶 VN Mobifone 🗢 | 10:01 | @ Ø 65% 🔳 | 📶 VN Mobifone 🗢 | 10:01 | |
|------------------|-------------|-----------|-----------------|----------------|--------------------------|-----------------|---------------------|------|
| ÷ | IVB Card | | ← Cred | it Card Statem | ent | ← c | | |
| Card Information | | | Choose card nun | nber | | Choose card | | Ţ |
| History of Card | Transaction | > | | | | Choose card nu | imber | × |
| Credit Card St | atement | > | | | | | 4135 34XX XXXX 8085 | _ |
| Credit Card Pa | yment | > | | | | | 4135 34XX XXXX 1341 | |
| Prepaid card | | | | | | | | |
| Prepaid Card | ōpup | > | | | | | | |
| | | | | | | | | |
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| | | | | | | | | |
| | | | | | J | | | |
| | | | | | $ \longrightarrow $ | | | |
| S.1 > Se | lect the Cr | edit | S.2> Ch | oose car | d number , the se | creen will sho | w the cards w | hich |
| Card Stat | ement fund | ction | registered a | at IVB an | d select the card | to view state | nents | |
| | | | | | | | | |
| | | | | | | | | |

** This function supports Visa Credit card.
| 4135 34XX X | XXX 1341 | | IVB | | NGÅN 世 地 | i HÀNG TNHH INDOV 気 行 INDOVINA BAN |
|--------------------------|-----------------|---------------------|---|--|---|--|
| Card Name Card Status | LUONG | SUNG QUAN Locked | | SAO KÊ TÀI KH CREDIT CARD A | OÀN THỂ TÍN DỤNG CCOUNT STATEMEN | T |
| 0/12/2018 | 10/09/2019 | Check | LUONG SUNG QUAN 4922 AU CO, P.14, Q.11, T TP HO CHI MINH,TP HO CI | PHCM HI MINH | Số Thẽ / Card Number 413 Loại Thẽ / Card type VISA Số tài khoặn / Account num | 5 34XX XXXX 1341 CLASSIC FOR IVE STAFF INVY 800000169261 |
| | statement month | | Hạn mức tin dụng / Cre Ngày san kê Statement dáte Ngày đến hạn thanh toi Payment dùe date | dit limit 25,000,000,001ND 20-08-2019 in 04-09-2019 | Dự nự kỳ trước Lait month bilance Dự nự cuối kỳ Statement balance Thanh toán tối thiếu Miaimum payment | 0.00VND 252.400.00VND 50.000.00VND |
| | 08/2019 | | Churong Trinh diếm th Số điểm tịch lùy được củ Beaus Pointi of thei march Số điểm còn lại Ac camilated points | röng / Bonto Point Programme hång nåy | 0 | |
| | 07/2019 | | Ngày giao dịch Ngày hệ Transaction date Posting | thống Số tiền giao dịch gốc c được Original Amount | Số tiền giao dịch Transaction amoant (YND) | Chi tiết giao dịch Transaction Descript |
| | 06/2019 | | Dur ny ký trutkeľ Last mon 413530000001341 28-07-2015 01-08-2 | 019 37,000.00VND | 0.00VND 37,000.08 | GRABPAYBYMOCA HCM |
| | 05/2019 | | 0148-2019 03.08-2 0148-2019 03.08-2 0148-2019 06-08-2 | 019 50,000,00VND 019 100,000,00VND 019 77,000,00VND | 50,000.08 100,000.00 77,000.00 | ZaloPay'MOBILEPAYMENT QI VN ZaloPay'MOBILEPAYMENT QI VN GRAIPPAYBYMOCA HCM VN |
| | 04/2019 | | 03-08-2019 07-08-2 | 102,000,00VND | 102,000.08 | GRABPAYBYMOCA2 HON VN |
| | 03/2019 | | L | | | |
| | 02/2019 | | | | | |
| | 01/2019 | | | | | |
| | 12/2018 | | 03-06-2019 07-08-2 04-08-2019 08-08-2 06-08-2019 06-08-2 | 019 75,000,00VND 019 77,400,00VND 019 -530,000,00VND | 75.000.00 77.400.00 630.000.00 | GRABPAYBYMOCA HCM VN GRABPAYBYMOCA HCM VN THANH TOAN DU NDICARD B |
| | | | $\langle \rangle$ | > | <u>î</u> (| n |
| 53> | After choosing | a card number | the screen wi | 11 displ | w the c | urrent |
| | ther choosing | | the server wi | n uispie | ty the t | untein |

****** The download button will have different display on web browsers

Card Information → Credit Card Payment



VND

(B) Prepaid Card \rightarrow Prepaid Card Topup



10:02 @ 0 64% 10:03 @ 0 64% 🔳 /N Mobifone 😤 VN Mobifone 😤 \sim 1032310-001 1032310-001 Enter card number 4592200000626467 Card Name LUONG SUNG QUAN VND 10,000 Enter description test S.2> Input card number which issued by IVB and press Check button; if valid card, the card name will be displayed. Input the other

information and press Continue button





08:11

@ 0 99%

1016307-001

01285383130

30,000 VND





V Leave blank if top-up for yoursel v 30.000 VND Continue **S.2** Enter mobile number or click on the arrow to select the phone number from device's contacts that wants click on **Continue** button. to charge (if you charge for yourself, leave the phone number blank) and choose Amount.

N Mobifone 🗢

1016307-001

08:11

@ 0 99%

/N Mobifone 😤 N Mobifone 🤶 08:11 @ @ 99% \square Please confirm transaction information before continuing transaction Source account 1016307-001 Balance 201,424,594 VND Sucessful transaction 01285383130 Mobile number Source account Amount 30,000 VND Mobile number Please enter the code OTP has been sent to your phone number to authorize the transaction. Amount **New Transaction** Continue S.3> Check the S.4> Successful transaction information, transaction. then enter OTP code and

(C) Internal transfer via QR Pay

QR Pay





S.2> Having 2 methods:

Method1: Move your camera to valid QR Code area.

Method2: Scan QR from your mobile phone gallery via clicking on icon "Scan image" / Select 01 QR code image have been saved in your device.

Noted: Now, *IVB* only support transfer inside *IVB*'s system by *QR* Pay.





-

After successfully scan QR code.



(D) Method to create Qr code – My QR

| ← | | Scan QF | R Code | ÷ķ- | My QR |
|------|---------------------|-----------------------|-----------------------|------------------|---------|
| | The QR p | ayment n | nerchants | support | |
| | IVB | F | VN Scan | PAY QR to Pay | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Move | the camera to au | o the QR tomatical | code area y scanne | a, the code d | will be |
| | | | | | |
| | () | 囧 | Ŗ | | |
| C 1 | Transacti | Accep | ied | Scan imag | |
| S.I | Se. | lect i | con ' | My (| QR" |
| acco | unt wit | h onl | v one | Spray | cault |

| All VN Mobifone 🗢 | 13:40 | @ 1 | 9 43% 🔳 |
|-----------------------|--------------------------------|---------------|---------|
| ÷ | My QR | | |
| Please select | t a current acc your QR cod | count to crea | ate |
| 1032376-001 | | | |
| Balance: 2,165,036 VN | D | | |
| | | | |
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| \leq | | | \prec |
| S.2≻ Cli | ck on ic | on QR | code, |
| the scre | een v | will | show |
| information | of ac | count | owner |
| and its OR | code. | | |



(E) Online payment via PR Pay

| | DAN | H SÁCH CÁC ĐƠN VỊ CHÁP CÔNG THANH TƠ | NHẬN THANH TOÁN ()ÁN VNPAY | QUA | | |
|----|-------------------------------|---|---|----------------|-------------------------------|-------------------------------|
| TT | Merchant | Tên website | Lĩnh vực kinh doanh | Mã Merchant | Mức phí (đã t gồm VAT) | |
| | A. Merchant thu hộ điện nước | | | | | |
| | Câna tự Điện họa | http://cskh.hcmpc.com.vn/ | The Arm diffe | Diennuoc01 | 0 đồng/ hóa đơn thành công | |
| 1. | Cong ty Dien lực | Công ty Điện lực https://www | g ty Điện lực Hóa đơn điện https://www.vban.vn/ | Hoa dơn diện | Diennuoc01 | 0 đồng/ hóa đơn thành công |
| 2 | Công tự Cấn nước Gia Định | http://www.capnuocgiadinh.vn/ | Hóa đơn nước | Diennuoc01 | 0 đồng/ hóa đơn thành công | |
| 2. | Cong ty Cap nuoc Gia Dini | https://www.vban.vn/ | Hóa đơn nước | Diennuoc01 | 0 đồng/ hóa đơn thành công | |
| 3. | Công ty Cấp nước Tân Hòa | https://www.vban.vn/ | Hóa đơn nước | Diennuoc01 | 0 đồng/ hóa đơn thành công | |
| | Câno tụ Cấp ngiáo Nhà Đà | http://www.capnuocnhabe.vn/ | The Arm make | Diennuoc01 | 0 đồng/ hóa đơn thành công | |
| 4. | Cong ty Cap nước Nhà Be | https://www.vban.vn/ | Hoa don nước | Diennuoc01 | 0 đồng/ hóa đơn thành công | |
| 5. | Công ty Cấp nước Trung An | https://www.vban.vn/ | Hóa đơn nước | Diennuoc01 | 0 đồng/ hóa đơn thành công | |
| | B. Merchant có mức phí đặc th | ù | | | | |
| | B. Merchant có mức phi đặc th | 1 | | | | |
| S, | Công ty Cấp nước Trung An | | Hóa đơn nước | | 0 đông/ hòa đơn thành công | |
| | | | | | | |
| | | | | | | |

S.1 To use online payment via QR, customers please review list of providers have supported QR code. <u>Here</u>

Noted: Depend on each provider that having different products and services, customers follow providers' instructions to buy products and services







| 1 VN Mobifone 🗢 | 14:10 | @ 🍯 37% 🔳 |
|------------------------------------|---------------------|----------------|
| ÷ | Billing information | |
| 1032376-0 Balance: 2,175 | 01 ,036 VND | |
| Order informat | ion | |
| Pay for | | VBAN |
| Terminal | | VbanTopup |
| TID point | | II0QWCYU |
| Billing number | | 6389216 |
| Amount of mone | әу | 10,000 VND |
| Payment terms | | 14:39 20/04/18 |
| Description | | |
| | Thanh toan QRCode | |
| | | |
| | Continue | |
| S.5≻ so | creen shows | QR code |
| informatic | on transaction | n. |
| | | |
| | | |

| 📶 VN Mobifone 🗢 | 14:10 | @ 🖉 37% 🔳 |
|-----------------------|---------------------------------------|-----------------------|
| ÷ | Confirm | 合 |
| Please confirm tra | nsaction information transaction. | before continuing |
| Source account | | 1032376-001 |
| Balance | | 2,175,036 VND |
| Pay for | | VBAN |
| TID point name | | VbanTopup |
| TID point | | II0QWCYU |
| Billing number | | 6389216 |
| Amount of money | | 10,000 VND |
| Payment terms | | 14:39 20/04/18 |
| Description | т | nanh toan QRCode |
| Please enter OTP rece | eived on your phone i transaction. | number to confirm the |
| | | |
| | Continue | |
| | | |
| | | |
| S.6≻ Ch | eck inforr | nation and |
| input OTP | code and | click |
| Continue. | | |
| | | |

| 📶 VN Mobifone 🗢 | 14:10 | @ 🏾 37% 🔳 |
|-----------------|-----------------------|----------------|
| ÷ | Transaction result | 合 |
| | \bigcirc | |
| | Sucessful transaction | |
| Source account | | 1032376-001 |
| Pay for | | VBAN |
| TID point name | | VbanTopup |
| TID point | | II0QWCYU |
| Billing number | | 6389216 |
| Amount of mone | У | 10,000 VND |
| Payment terms | | 14:39 20/04/18 |
| Description | Tha | nh toan QRCode |
| | New Transaction | |
| S.7≻ Sı | accessful tran | nsaction |
| | | |

b Transaction report



13:42

@ 🖸 46% 🔳

bifone ╤





| ≁ 🤉 ← | 3:05 PM 🛞 (| 67% 🔳 🕴 | 'N M |
|------------|-----------------------|----------|-------------|
| | | | Sour |
| 2 | Open account | <u> </u> | 10: Bala |
| 23 | Close Account | > | |
| \$ | Change renewal method | > | \mo |
| | List of accounts | > | Rene |
| | | | |
| | | | |
| | | | |
| | | | |
| | | \prec | _ |
| S.2 | Select Open acco | unt S |) |
| to ope | en new online deposi | t a | cc |
| accou | nt. | ir | nfo |

 $\overline{\mathbf{\ }}$ 32310-001 nce: 6,307,301 VND VND V rest payment method V ewal method Continue 3 > Choose the debit ount, the related saving ormation and press the Continue button.



| al VN Mobifone 🗢 | 13:45 @ Ø 46% 🔳 |
|--|--|
| ÷ | Confirm |
| Please confirm tran | saction information before continuing transaction |
| Source account | 1032310-001 |
| Balance | 6,307,301 VND |
| Amount | 2,000,000 VND |
| Valued date | 05/03/2019 |
| Maturity date | 05/04/2019 |
| Term | 1 month |
| Deposit interest rate | 5.50 %/year |
| Estimated interest an | nount 9,472 VND |
| Interest payment me | thod At maturity |
| Renewal method | No renewal |
| Receiving account of principal and interest | 1032310-001 |
| OTP was sent to your r | nobile number, please enter it to confirm transaction. |
| Enter OTP | |
| | |
| | Confirm |
| | |
| S.5> Che | eck information |
| and input C | TP code and click |
| Continue. | |
| | |

| Transaction code Source account Amount Valued date Maturity date Term Deposit interest rate Estimated interest amount Interest payment method | | e 46% |
|---|--|---------------|
| Transaction code Source account Amount Valued date Maturity date Term Deposit interest rate Estimated interest amount Interest payment method | Transaction | Tesuit 1 |
| Transaction code Source account Amount Valued date Maturity date Term Deposit interest rate Estimated interest amount Interest payment method Pageagued method | \bigcirc |) |
| Transaction code Source account Amount Valued date Maturity date Term Deposit interest rate Estimated interest amount Interest payment method Resource paytead | Sucessful tran | saction |
| Source account Amount Valued date Maturity date Term Deposit interest rate Estimated interest amount Interest payment method Resource paythed | Transaction code | 201903051345 |
| Amount Valued date Maturity date Term Deposit interest rate Estimated interest amount Interest payment method | Source account | 1032310-0 |
| Valued date Maturity date Term Deposit interest rate Estimated interest amount Interest payment method | Amount | 2,000,000 VI |
| Maturity date Term Deposit interest rate Estimated interest amount Interest payment method Resource method | Valued date | 05/03/20 |
| Term Deposit interest rate Estimated interest amount Interest payment method | Maturity date | 05/04/20 |
| Deposit interest rate Estimated interest amount Interest payment method Resource method | Term | 1 mor |
| Estimated interest amount Interest payment method Resource pathod | Deposit interest rate | 5.50 %/ye |
| Interest payment method | Estimated interest amount | 9,472 VI |
| Panawal mathed | Interest payment method | At matur |
| Renewal method | Renewal method | No renev |
| Receiving account of principal and interest | Receiving account of principal and interest | 1032310-0 |
| Online deposit account number | Online deposit account number | 1032310-0 |
| | | |
| | | |
| | 5.6 ≻ Successfu | l transaction |
| S.6> Successful tra | | |
| S.6> Successful tra | | |
| S.6> Successful tra | | |

(B) Close account

| 7 🗟 | 3:05 PM 🛞 🤄 | 67% 🔳 |
|------------|-----------------------|---------------|
| ÷ | Online saving | |
| | | |
| 07 | Open account | > |
| ©_> | Close Account | \rightarrow |
| 6 | Change renewal method | > |
| | List of accounts | > |
| | | |
| | | |
| | | |
| | | |
| | | J |
| S.1 | Select Close acco | unt |
| to clo | se saving account | 4110 |
| | se saving account. | |
| | | |



| - Close Account 032310-040 Amount 2,000,000 VI | ~ |
|--|-------|
| 032310-040 Amount 2,000,000 VI | ~ |
| Amount 2,000,000 VI | |
| /alued date 05/03/20 | ND |
| |)19 |
| Maturity date 05/04/20 | 019 |
| ferm 1 mor | nth |
| Deposit interest rate 5.5%/ye | ear |
| Interest payment method At matur | rity |
| Receiving amount of 2,000,000 VI | ND |
| lance: are closing your deposit account before maturity date; interest paid as non-term deposit. I have read and agreed with the Terms and Conditions of using service | t wih |
| Continue | |
| .3≻ The screen will shown of account | W |
| at is closed, choose the formation of the blank pace and press the Contin | ıe |

| 1 VN Mobifone 🗢 | 13:47 | @ 🖉 45% 🔳 |
|---|------------------------------------|------------------------|
| ÷ | Confirm | 合 |
| Please confirm trans | action information transaction | before continuing |
| Online deposit accour | it | 1032310-040 |
| Amount | | 2,000,000 VND |
| Deposit interest rate | | 5.5%/year |
| Interest payment met | hod | At maturity |
| Renewal method | | No renewal |
| Total receiving amount principal and interest | t of | 2,000,000 VND |
| Receiving account of principal and interest | | 1032310-001 |
| Valued date | | 05/03/2019 |
| Maturity date | | 05/04/2019 |
| Close date | | 05/03/2019 |
| Term | | 1 month |
| OTP was sent to your m | obile number, plea transaction. | se enter it to confirm |
| Enter OTP | | |
| | | |
| | Confirm | |
| | | |
| S.4> Che | eck infor | mation |
| and input O | TP code | and click |
| Continuo | 11 0000 | und enek |
| Continue. | | |
| | | |

| II VN Mobifone 중 13:48 ← Transaction | e 🛛 45% 🖬 |
|---|---------------|
| | |
| \bigtriangledown |) |
| Sucessful tran | nsaction |
| Transaction code | 2019030513481 |
| Online deposit account | 1032310-04 |
| Amount | 2,000,000 VN |
| Deposit interest rate | 5.5%/yea |
| Interest payment method | At maturi |
| Renewal method | No renew: |
| Total receiving amount of principal and interest | 2,000,000 VN |
| Receiving account of principal and interest | 1032310-00 |
| Valued date | 05/03/201 |
| Maturity date | 05/04/201 |
| Close date | 05/03/201 |
| Term | 1 mont |
| Now Trans | action |
| | action |
| S.5 Successfi | l transaction |
| | |
| | 02\02\50 |
| | |
| | |

(C) Change renewal method

| 7 🗟 | 3:05 PM | ④ 67% ■ |
|-------|-----------------------|---------|
| ÷ | Online saving | |
| @> | Open account | > |
| @`} | Close Account | > |
| | Change renewal method | d > |
| | List of accounts | > |
| | | |
| | | |
| | | |
| | | J |
| S.1 | Select Change | |
| renev | wal method. | |
| | | |

| II VN Mobifone | | @ Ö 44% 🔳 |
|----------------|-----------------------|-----------|
| ÷ | Change renewal method | |
| Online depo | osit account | ~ |
| | | |
| | | |
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| | | |
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| | | |
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| | | |
| | | |
| S.2 ≯ | Choose Online | deposit |
| which i | is changed renew | val meth |



| N Mobifone 🗢 | 13:50 | @ 0 44% = |
|----------------------|--------------------------------------|-----------------------|
| 5 | Confirm | ن |
| Please confirm tran | transaction be | efore continuing |
| Online deposit accou | int | 1032310-041 |
| Renewal method | | Renew principal |
| Receiving account | | 1032310-001 |
| OTP was sent to your | mobile number, pleas transaction. | e enter it to confirm |
| Enter OTP | | |
| | | |
| | Confirm | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| 0 1 | | |
| 5.4 Ch | eck inforn | nation |
| and input C | TP code a | and click |
| Continue | | |
| Commut. | | |



(D) List of accounts

| + 🗟 | 3:05 PM 🛞 | 67% 🔳 |
|------------|-----------------------|-------|
| ÷ | Online saving | |
| <u>?</u> > | Open account | > |
| @`} | Close Account | > |
| | Change renewal method | > |
| | List of accounts | > |
| | | |
| S.1 | Select List of unts | |

| | Mobifone 🗢 | | 13:51 | @ 0 44% | 6 🔳 |
|------|-----------------------------|---------|-------------|----------------|--------|
| ÷ | | List c | of accounts | | |
| Fro | m date | | To date | | > |
| Al | | | | , | ~ |
| List | of deposit a | ccount | S | | |
| 1 | Account numb 1032310-022 | er 2 | | Active | > |
| 2 | Account numb 1032310-024 | er 1 | | Closed | > |
| 3 | Account numb 1032310-029 | er 9 | | Closed | > |
| 4 | Account numb 1032310-016 | er S | | Active | > |
| 5 | Account numb 1032310-015 | er 5 | | Closed | > |
| 6 | Account numb 1032310-038 | er 3 | | Active | > |
| 7 | Account numb 1032310-007 | er 7 | | Closed | > |
| 8 | Account numb 1032310-005 | er 5 | | Closed | > |
| 9 | Account numb 1032310-004 | er 1 | | Closed | > |
| 10 | Account numb 1032310-003 | er 3 | | Closed | > |
| > | | | | | \leq |
| S | .2≻т | he s | screen v | vill | > |
| di | splay th | ne or | nline de | posit | |
| ac | counts | that | opened | lor | |

closed on online channel.

| | 13-52 | 6 • 4478 |
|-----------------------|-----------------|---------------|
| <i>← /</i> | Account details | 5 |
| Account number | | 1032310-022 |
| Amount | | 2,000,000 VNI |
| Valued date | | 25/02/2019 |
| Maturity date | | 25/04/2019 |
| Term | | 2 mont |
| Deposit interest rate | | 5.5 %/yea |
| Estimated interest ar | mount | 2,000,438 VNE |
| Interest payment me | ethod | Monthl |
| Renewal method | | No renewa |
| Status | | Active |
| | | |
| S.3≻ Th | e screen | will |
| display the | detail of | saving |
| 1 5 | | 0 |



♥ Ticket (for Airlines)

♥ Bank information

♦ Look-up information

♥ News

♥ Unlock / Lock card

♥ Movie Ticket

♦ Hotel Booking

♥ VnShop

Ticket (for Airlines)









| nll Viettel 🗢 | 10:44 | ۹4% 🛋 |
|---|--------------------|---|
| ← Flight (| Confir | mation 📞 |
| PASSENGER INFORI | MATION | I |
| Adults | | \sim |
| Last and Middle name | | ТО НАО |
| TP Hồ Chí Minh SGN | \rightarrow | Nha Trang CXR |
| • ROUTES Tuesday 22/05/2018 SGN 14:10 | ≁ | Jetstar★ BL364 Tuesday 22/05/2018 CXR 15:20 |
| Total Price Inclusive other fees | | 379,500 đ |
| I agree with to of booking | erms a | nd conditions |
| Pay later | | Pay now |
| S.6 ≻ Do | ubl <mark>e</mark> | check the |
| information a / Pay now. | nd p | ress Pay later |





PAY NOW AIR TICKET

| 7 ? | 10:38 | 🕑 🎱 96% 💼 |
|--------------------------------|------------------------------------|----------------------------|
| ÷ | Confirm | 合 |
| Please confirm t conti | ransaction info nuing transac | ormation before tion |
| Service | | Air Ticket |
| Booking code | | BL/058A4C |
| Total | | 379,500 VND |
| OTP was sent to enter it to | o your mobile i o confirm trans | number, please saction. |
| Enter OTP | | |
| | | |
| | Confirm | |
| | | |
| | | |
| | | J |
| | | |
| S.2> Do | ouble | check the |
| information, | input | OTP and |
| press Confir | m. | |

| 7 🗢 | 10:38 @ @ 96% 💼 |
|--|--|
| ← Transa | ction result |
| Sucessfu | Jul transaction |
| Transaction code | 100MBBP121531656 |
| Service | Air Ticket |
| Booking code | BL/058A4C |
| Total | 379,500 VND |
| VAT | 0 VND |
| Fee | 0 VND |
| Ex | port bill |
| S.3 Succe Press Expor invoice throug | ssful transaction t Bill to get th email. |



| ation |
|------------------------|
| |
| IVB |
| 123456789 |
| 97A NGUYEN VAN TROI |
| on |
| IVB@ivb.com.vn |
| m |
| |
| |
| nfirm. |
| |

| 7 | 10:40 | @ Ø 96% 💼 |
|----------------|----------------------------------|----------------|
| 🔶 Тг | ansaction res | sult 🖒 |
| | | |
| Su | | tion |
| You have | Notification successfully sen | t a request |
| for invoice | information. The | invoice will 6 |
| S days. | Support: 190055 | 55520. et |
| в | ОК | с |
| Total | | 379,500 VND |
| VAT | | 0 VND |
| Fee | | 0 VND |
| | | |
| C () - | 0.77 | |
| 3.0≻ Pr | ess OK to | finish. |
| | | |
| | | |

AIR TICKET PAYMENT LATER

Method 01: Pay via OTT on application IVB Mobile Banking



<u>Method 02</u>: Pay through Bill payment on application IVB Mobile Banking at page 25 and page 26 (invoice number is payment code)

Method 03: Pay through Flight booking history screen



| All Viettel 🗢 10:2 | 5 @ 0 96% |
|--|-------------------------------------|
| ← Flight booki | ng history |
| Your flight booking historie Mobile Banking | s was recorded on your application. |
| 11/04/2018 BL/0B68A6 1,161,821 đ | Payment pending |
| 11/04/2018 VJ/0B687A 1,342,000 đ | Payment pending |
| 28/03/2018 VJ/0B18C2 3,176,000 đ | Expired |
| 12/03/2018 VJ/0ABC42 869,000 đ | Expired |
| 24/01/2018 VJ/0477F8 2,366,000 đ | Expired |
| | |
| | |
| | |
| | |
| S.2> Select th | ne outstanding |
| transaction (sta | tus Payment |
| pending). | |



• The remain steps are processed the same as pay now air ticket at page 56, page 57

Method 04: Pay through payment code search screen

| 13:29 | | ul 🗢 🗩 |
|-------------------|-------------------------------|--------|
| ÷ | Book Flight | L. |
| 200 | Domestic Flight | |
| (Se | International Flight | |
| C | Flight booking history | |
| | Online check-in | |
| | Elight tracking | |
| | Already have a payment code? | |
| | Search | |
| S.1 and | ➢ Input payment press Search. | code |
| | 200101 | |

| 📶 Viettel 🗢 | 09:59 🕑 🖉 100% 📻 |
|---------------------------------------|-------------------------|
| ← Ticket s | search results |
| Departure Date V | Vednesday - 04/07/2018 |
| Routes TP He | ồ Chí Minh -> Singapore |
| Airline | Jetstar Pacific |
| Flight Number | BL552 |
| Duration | 21:40 - 00:40 |
| PASSENGER INFOR | MATION |
| 1. TO HAO | |
| INVOICE | |
| Gross Invoice Inclusive other fees | 1,161,821 đ |
| | |
| F | ay now |
| | |
| S.2> Dou | ble check searcl |
| result and p | ress Pay now. |
| | |
| | |

• The remain steps are processed the same as pay now air ticket at page 56, page 57

Flight tracking

| 13:20 | 6 -7 atl ⁶ | ~ | 13:28 - | | l 🗢 🔳 | 13:27 - | | al 🗢 🔳 | 13:27 - | | al 🗢 🗩 |
|-------------|------------------------------|-----|---------------|-----------------|--------------|-------------------------|---------------------|------------------------|--------------------------------------|----------------|-----------------------------|
| ÷ | Book Flight | ι. | ÷ | Flight tracking | g Q | ÷ | Find flight | | ÷ | Flight trackir | ng Q |
| 20 | Domestic Flight | | | | | Payment code | Flight | Itinerary | BL6014,Pac | ific Airlines | Scheduled |
| S | International Flight | | | | | Departure | | | Ho Chi Minh City 14:15 05/12/2020 | } | Hanoi . 16:25 05/12/2020 |
| 0 | | _ | 15:00 05/12/2 | 020 | HAN : | Destination | | یت | | | |
| C | Flight booking history | | | | | Destination | | - | ENROUTE | | |
| Ś | Online check-in | | | | | Departure date | | | He Chi Minh City | ət Air | En Route |
| | *** | | | | | Yesterday 04/12/2020 | Today 05/12/2020 | Tomorrow 06/12/2020 | 11:30 05/12/2020 | } | 13:55 05/12/2020 |
| | Vietnam Airlines | | | | | | | | BL6012,Pac | ific Airlines: | En Route |
| | Flight tracking | | | | | | | | Ho Chi Minh City 12:00 05/12/2020 | → | Hanoi 14:40 05/12/2020 |
| | Already have a payment code? | | | | | | | | WN212,Vietr | am Airlines | En Route |
| | Fatan Davarant Oa da | | | | | | | | Ho Chi Minh City | ····· | Hanoi |
| - I. | Enter Payment Code | - 1 | | | | | | | 12:00 05/12/2020 | | 14:15 05/12/2020 * |
| | Search | | | | | | | | VN260,Vietr | am Airlines | En Route |
| | | | | | | | | | 13:00 05/12/2020 | + | Hanoi . 15:05 05/12/2020 |
| | | | | | | | | | | | |
| | | | | | | | Search | | | | |
| | | | | | | | | | someties VN206, Vietr | am ainines | |
| S. 1 | Choose Fli | ght | S.2> | Tracking | flight will | S.3> | Input | related | S.4> CI | noose fl | ight in the |
| trac | king function | | be displ | ayed on the | e screen. If | informati | on to sear | rch flight | result of s | earch sc | reen |
| | | | any, p | lease sele | ect search | | | - | 13.00 00/10/2020 | | |
| | | | icon (m | agnifier ico | on is above | | | | | | |
| | | | the righ | t corner) | | | | | | | |







• Step 5a > Choose **Remove tracking** to cancel flight tracking

| 13:28 - | |
|--------------------------------------|---|
| ← VN2 | 266 : |
| vN266/Vietnam Airlin SGN ○→ HAN | ፍ 😪 Share flight |
| - Ho Chi Minh City | Price |
| Tan Son Nhat Internationa | al Airport 05/12/2020 |
| Schedule 15:00+07 | Actual |
| Terminal no. | Arrival gate |
| Hanoi Noi Bai International Airpo | Arrival date ort 05/12/2020 |
| Schedule 17:10+07 | Actual |
| Terminal no. | Arrival gate |
| Remove | tracking |
| Subscribe fo | or flight alert |
| | |
| | |
| S.6≻ Press th | he icon of the |
| above of righ | t corner, and |
| choose Share | flight or View |
| flight map | |

| 13:28 🕈 | | | l 🗢 🗩 |
|---------------|---------------------------------------|-------------|------------------------------|
| ÷ | VN: | 266 | 1 |
| Vetram Arbres | VN266/Vietnam Airlir SGN ○≁ HAN | nes | Scheduled |
| 🗻 Ho Tan | Chi Minh City Son Nhat Internation | al Airport | Departure date 05/12/2020 |
| - | Schedule 5:00+07 | م | - +07 |
| | ferminal no. | Arri N | val gate J/A |
| τI | | | × |
| CSD team | Dad | Trung IVB a | Cuong anh Rag |
| AirDrop | Messages | Mail | Instagram F |
| Сору | | | ß |
| Save | Image | | cla |
| S.6 a | ► The s | creen | displays |
| chann | els to sha | are fli | ght |
| | | | |
| | | | |









➤ Bank information will be displayed on the screen (includes balance account notification, promotions and other information), and the latest notification will be on the top (OTT message)



(A) Look-up exchange rate

| 7 | 4:30 PM | | 7 🗢 | 13:08 | @ 90% @ | + ? | 16: | :23 | ● 76% ■ | ≁ | 16:23 | @ 75% — |
|------------------|---------------------|------------------------|---------|---------------|----------------|----------------------|-----------------|---------|------------|--------------------------|-------------------|----------------|
| | | (h) | ← LOO | K-UP INFORM | ATION 🟠 | ← LOO | K-UP EXC | HANGE F | | ← LOOK-U | PEXCHAN | GE RATE 🟠 |
| | INDOVINA BAN | ik () | Look-up | exchange rate | > | Exchar | ige rate | Fast ex | change | Exchange r | ate Fa | ist exchange |
| | | | | - | | Currency | Transfer | Cash | Sell | Enter amount | | |
| Finance | Ultility | Settings | Look-up | interest rate | > | AUD | 17215 | 17024 | 18164 | 1 | | |
| | E | Q | Look-up | location | > | CAD | 17685 | 17685 | 18509 | Select original n | ioney | |
| Ticket | Bank Information | Look-up information | | | | CHF | 23141 | 23141 | 24546 | AUD | | |
| | | | | | | CNY | 3623 | 3623 | 3946 | Select exchange |) money | |
| News | Unlock/ | Movie Ticket | | | | EUR | 28054 | 27754 | 28285 | | | |
| | Lock card | | | | | GBP | 32194 | 31853 | 32441 | | Exchange | |
| Listel Basking | I | | | | | НКД | 2856 | 2856 | 2951 | AUD: 1.00 | | |
| | DÚNG QRPAY | | | | | JPY | 211.68 | 209.37 | 213.96 | Note: The table o | nly for reference | |
| | | a uà tăng | | | | | 47207 | 47404 | 47505 | | | |
| | | | | | | | | | 11/04/2018 | | | 11/04/2018 |
| S.1> A | t Utility, | select | S.2≻ | Select | Look-up | > Select | Excha | nge ra | te, the | > Select | Fast | exchange; |
| Look up | informat | tion. | exchang | ge rate. | | system s informat | shows e ion. | exchang | ge rate | input amou to exchang | ınt, selec ge. | t currency |
| | | | | | | | | | | | | |

Note: The table only for reference.

(B) Look-up interest rate

| → → 13:08 ● 9 | 0% |
|-----------------------------|------|
| ← LOOK-UP INFORMATION | |
| Look-up exchange rate | > |
| Look-up interest rate | > |
| Look-up location | > |
| | |
| | |
| | |
| | |
| | |
| S.1 Select Loo | k-up |
| interest rate. | K up |
| | |

| All Viettel 穼 | 09:33 | © ┦ 34% 🔍 |
|-----------------------|--|------------------|
| ÷ | LOOK-UP INTEREST RATE | 合 |
| Deposit ir | nterest rate | |
| S USD |) | > |
| (d) VND |) | > |
| € EUR | 1 | > |
| Based Ra | te | |
| 🔊 Base | ed Rate | > |
| Please c of websit | heck information at nearing the en te | d |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | \prec |
| S. 2 | Select interest. | |
| | | |
| | | |
| | | |

| Interest rate | Inte | rest calculation |
|---------------|-------|------------------|
| Method | Term | Interest rate |
| Ca nhan | 1W | 1 |
| Cong ty | 1W | 1 |
| Ca nhan | 2W | 1 |
| Cong ty | 2W | 1 |
| Ca nhan | 3W | 1 |
| Cong ty | 3W | 1 |
| Ca nhan | 1M | 5 |
| Cong ty | 1M | 4.8 |
| | | |
| S.3≻The | syste | em shov |
| | | |

1/ Interest calculation \rightarrow Saving Interest

| Interest | rate | Interest c | alculation |
|---------------------|-------------------|--------------------|------------|
| terest type | Saving inte | erest | • |
| rinciple a | Enter amou | nt | |
| erm | Term | | Month |
| ent date | 12/04/201 | 8 | • |
| terest rate | | | %/year |
| lote: The table or | ly for reference | | |
| Re-er | nter | Interest c | alculation |
| Result | | | |
| aturity date | | | |
| eal deposit date | | | |
| terest | | | |
| tal | | | |
| nterest calculation | n method: Deferre | ed interest method | |
| | | | |
| | | | |
| | | | |
| Select | Intere | est calo | culatior |

| HIVN Mobifone 중 16:08 Ø 24% ■ ← INTEREST CALCULATION | | | |
|---|-----------------|-------------|-----------|
| Interest | rate | Interest ca | Iculation |
| Interest type | Saving interest | | |
| Principle a | 10,000,000 | 0 | |
| Term | 1 | | Month |
| Sent date | 12/04/201 | 8 | • |
| Interest rate | 5 | | %/year |
| Note: The table only for reference | | | |
| Re-er | iter | Interest ca | lculation |
| Result | | | |
| Maturity date | 12/5/2018 | | |
| Real deposit date | 30 | | |
| Interest | 41.666 | | |
| Total | 10.041.666 | | |
| Interest calculation method: Deferred interest method | | | |
| | | | |
| | | | |
| The system shows the result. | | | |
| | | | |
| | | | |
2/ Interest calculation \rightarrow Loan Interest

| 👖 VN Mobifone 🗢 | 16:12 | 0 23% 🔳 |
|------------------------------|------------------|-----------------|
| ← IN | TEREST CALCULATI | on 🟠 |
| Interest | rate | st calculation |
| Interest type | Loan interest | • |
| Loan amount | Enter amount | |
| Term | Term | Month |
| Interest rate | | %/year |
| Note: The table on | ly for reference | |
| Re-en | ter Interes | t calculation |
| Result | | |
| Monthly payable principle | | |
| Payable interest | | |
| Payable total | | |
| Interest calculation | method | |
| | | |
| | | |
| | | |
| | | |
| S.1≻ | Select | Interest |
| calculati | on, input | required |
| informati | on and press | Interest |
| calculati | on. | |

| 1000000000 | rate Inte | reil calculation |
|-----------------------------|------------------|------------------|
| nterest type | Loan interest | |
| Loan amount | 10,000,000 | |
| Term | 1 | Month |
| nterest rate | 5.7 | %/year |
| lote: The table on | ly for reference | |
| Re-en | ter Inter | rest calculation |
| Result | | |
| Nonthly payable rinciple | 10.000.000 | |
| Payable interest | 47.500 | |
| Payable total | 10.047.500 | |
| nterest calculation | method | |
| | | |
| | | |
| 5.2≻ Ţ | The system | shows th |

view loan interest detail.

| + ? | | 16:28 | |
|--------|------------|------------|----------|
| ÷ | INTERI | EST DETAI | - 合 |
| Month | Total | Principle | Interest |
| 1 | 10.047.500 | 10.000.000 | 47.500 |
| Total | 10.047.500 | 10.000.000 | 47.500 |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| S.3> | The s | ystem s | hows the |
| loan i | nterest d | etail | |
| | | | |
| | | | |

Note: The table only for reference.

(B) Look-up ATM/Branch

| - रु 13:08 🕑 9 | 0% 💼 |
|-------------------------|----------|
| | 合 |
| | |
| Look-up exchange rate | > |
| | _ |
| Look-up interest rate | > |
| | |
| | <u>_</u> |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| Select Look-up location | |
| | - |
| | |
| | |

| ⊁ ≈ | 15:15 ® | 7 76% 🗖 | | 7 ? | |
|--|-----------------|---------|---|-------|------|
| | ATM/BRANC | н 🖒 | | ÷ | |
| | Loster | | | | |
| Nearest | LOOK-L | ip | | | |
| АТМ | Branc | h | | Se | elec |
| 97A Nguyễn Văn Tr Nhuận, TPHCM | rỗi, Quận Phú | | | | |
| Distance: 0.1 km | | | | Cit | ty/F |
| 151 Lý Thường Kiệ Bình, TPHCM | et, Quận Tân | | | Dis | stri |
| Distance: 2.8 km | | | | | |
| 46-50 Phạm Hồng ⁻ | Thái, Quận 1, ⊺ | ГРНСМ | | | |
| Distance: 3.0 km | | | | | |
| Tòa Nhà SCETPA, Tân Bình, TPHCM Distance: 3.2 km | 19A Cộng Hòa | , Quận | | | |
| 39 Hàm Nghi, Quậr | n 1, Hồ Chí Mir | ıh | | | |
| Distance: 3.8 km | | | | | |
| 86 Tản Đà, Quận 5 | , TPHCM | | | | |
| Distance: 4.7 km | | | | | |
| 484 Kinh Dương Vi | ương, P. An Lạ | c, Bình | | | |
| > Select Nea | rest, the | system | | > | S |
| shows addre | ess and | other | | infor | m |
| information at | oout IVB | branch | L | and t | ra |
| and transaction | office. | | | | |

| | | 15:15 | | 7 रू | 15:1 | 5 ֎ イ | 76% 🗖 |
|------------------------|-----------------|----------------------------------|-----------------|----------|------------------|----------|-------|
| | ÷ ک | LOOK-UP ATM/E | BRANCH 🟠 | ← L | OOK-UP ATN | //BRANCH | |
| Lock up ovekenee rete | | Nearest | Look-up | N | earest | Look-up | |
| Look-up exchange rate | | ATM | Branch | Select | look-up criteria | 1 | • |
| _ook-up interest rate | > 97A | Nguyễn Văn Trỗi, Qu ân, TPHCM | ận Phú | | | | |
| | Dista | nce: 0.1 km | | City/Pr | ovince | | |
| .ook-up location | > 151 I Bình | Lý Thường Kiệt, Quậ , TPHCM | n Tân | District | | | _ |
| | Dista | nce: 2.8 km | | District | | | |
| | 46-5 | 0 Phạm Hồng Thái, C | Quận 1, TPHCM | | | | |
| | Dista | nce: 3.0 km | | | Look- | up | |
| | Tòa Tân | Nhà SCETPA, 19A C Bình, TPHCM | ộng Hòa, Quận | | | | |
| | Dista | nce: 3.2 km | | | | | |
| | 39 H | àm Nghi, Quận 1, Hồ | ó Chí Minh | | | | |
| | Dista | nce: 3.8 km | | | | | |
| | 86 T | ản Đà, Quận 5, TPH | СМ | | | | |
| | Dista | nce: 4.7 km | | | | | |
| | 484 | Kinh Dương Vương, | P. An Lạc, Bình | | | | |
| elect Look-up location | > S | elect Nearest | , the system | > Se | lect Lo | ok-up, | in |
| | show | 's address | and other | informa | tion to | search b | orar |
| | infor | mation about | IVB branch | and trar | isaction of | ffice. | |
| | and t | ransaction offi | ice. | | | | |
| | | | | | | | |







Unlock / Lock Card

(A) Unlock Card / Online Payment





the **Continue** button.

| ← Conf | irmation 🖒 |
|------------------------------------|---|
| Please confirm transaction tran | n information before continuing saction. |
| Card number | 413534XXXXX1341 |
| Card type | Visa Credit Card |
| Card Name | LUONG SUNG QUAN |
| Previous Card Status | Lock |
| Change status | Active |
| Please enter OTP received or tran | your phone number to confirm the saction. |
| Enter OTP | |
| Co | ntinue |
| | |
| | |
| | |
| | |
| | |
| 5.5> Revise | the information |
| nput OTP cod | le, and press the |
| Continue butto | on. |
| | |



(B) Lock Card / Online Payment

| ← Unlock/Lock card | ← Unlock/Lock card | ← Unlock/Lock card | ← Transaction result 🟠 |
|-------------------------|--|--|---|
| Card number | Choose card VISA 413534XXXXX1341 VISA 418248XXXX7260 | 413534XXXXX1341 ✓ Card type: Visa Credit Card Card Name: LUONG SUNG QUAN | Sucessful transaction |
| | 970434XXXX4107 | Card Status: Active | Card number 413534XXXXX1341 Card type Visa Credit Card |
| | | Online payment Active | Card Name LUONG SUNG QUAN Card status Locked |
| Continue | Continue | Continue | New Transaction |
| S.1> Select Card number | S.2≻ Select the Card number needed to implement. | S.3≻ The screen will display card information, and swipe the button to change status. Press the Continue button. | S.4≻ Successful transaction. |









| M VN Mobifone 🗢 | 15:34 | @ Ø 92% 🗖 |
|--|---------------------|-------------------------------|
| ← Payr | nent Informatic | on |
| Movie Information | | |
| Movie | Và Em S | Sẽ Đến - Be with You (C13) |
| Time | 24 | 4/04/2018 15:40 |
| Duration | | 135 minutes |
| Cinema | Gala | axy - Nguyễn Du |
| Address | 116 | ò Nguyễn Du, Q.1 |
| Price | | 55,000 VND |
| Seat (1) | | |
| C04 | | |
| Recipient Informati | on | |
| We will send ticket info email registed below | ormation to the pho | one number and |
| Recipient's name | | |
| LUONG SUNG QUA | N | |
| Phone number | | FI |
| 01285383130 | | 1 |
| Email | | |
| I agree with the se | rvice terms and c | onditions |
| | | |
| | Checkout | |
| | | |
| | | |
| D. / > Revi | se the tic. | ket |
| information | bookad | and input |
| mormation | DOOKED, | and input |
| the Recipie | nt Inforn | nation, |
| prose the C | hockout k | Nutton |
| press me CI | | Jution. |

| 🖬 VN Mobifone 🗢 | | @ 0 92% 🦳 |
|--|---|---|
| | Bill payments | |
| Source account 1016307-001 Balance: 201,489 | 9.594 VND | |
| | | |
| Movie informations | | |
| Movie | | |
| Và Em Sẽ Đến - Be | with You (C13) | |
| Show time 24/04/2018 15:40:0 | 00 | |
| Duration | | |
| 135 minutes | | |
| Cinema | | |
| Galaxy - Nguyễn D | u | |
| Address | | |
| 116 Nguyễn Du, Q. | .1 | |
| Amount of money | | |
| 55,000 VND | | |
| Customer name | | |
| LUONG SUNG QU | AN | |
| Cusomer phone | | |
| 01285383130 | | |
| Customer email | | |
| quanls@indovinaba | ank.com.vn | |
| | | |
| Seat | | |
| C04 | | |
| Note: If you do not rea time of payment, plea | ceive ticket within 15 ase call hotline 1900 t | minutes sine the 55 55 20 for support. |
| | Continue | |
| | | |
| | | |
| C Q D | | 1- 41 |
| | ILIMIA ABAAA | 17 100 |
| D .0 D | suble chec | k the |

movie ticket information and select debit account, and press the **Continue** button.

| 📶 VN Mobifone 🤝 | | @ Ø 92% 🦳 |
|------------------------|---------------------------------------|-------------------------------|
| ÷ | Confirm | 合 |
| Please confirm trans | saction information be transaction | fore continuing |
| Source account | | 1016307-001 |
| Balance | 1 | 201,489,594 VND |
| Movie | Và Em | Sẽ Đến - Be with You (C13) |
| Show time | 24/ | 04/2018 15:40:00 |
| Duration | | 135 minutes |
| Cinema | Ga | axy - Nguyễn Du |
| Address | 116 | Nguyễn Du, Q.1 |
| Amount of money | | 55,000 VND |
| Customer name | LUO | NG SUNG QUAN |
| Cusomer phone | | 01285383130 |
| Customer email | quanls@ine | dovinabank.com. vn |
| OTP was sent to your n | nobile number, please transaction. | enter it to confirm |
| Enter OTP | | |
| | | |
| | Confirm | |

S.9 Revise the transaction information, input the OTP authentication code, and press the **Continue** button.

| ₩VN Mobifone 🗢 | 15:36 Transaction result | © 🛡 92% 🦳 |
|------------------|-----------------------------|-------------------------------|
| | \bigcirc | |
| | Sucessful transaction | |
| Transaction code | e 1001 | MBBP121531659 |
| Source account | | 1016307-001 |
| Movie | Và Em | Sẽ Đến - Be with You (C13) |
| Show time | 24/ | 04/2018 15:40:00 |
| Duration | | 135 minutes |
| Cinema | Gal | axy - Nguyễn Du |
| Address | 116 | Nguyễn Du, Q.1 |
| Amount of mone | У | 55,000 VND |
| Customer name | LUO | NG SUNG QUAN |
| Cusomer phone | | 01285383130 |
| Customer email | quanls@ind | dovinabank.com. vn |
| VAT | | 0 VND |
| Fee | | 0 VND |
| | | |
| | | |

S.10> Successful transaction, and press Export Bill to get invoice through email.

| II VN Mobifone 🗢 | 15:37 | @ Ø 92% 🗪 |
|---------------------|------------------|-------------|
| ← Informa | tion to issue in | nvoice |
| Invoice information | | |
| Company's name | | |
| Tax code | | |
| Company's address | S | |
| Recipient's informa | ition | |
| Email | | |
| | | |
| | Send | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| S.11 ≻ Iı | nput the | e required |
| information, | and pre | ss the Send |
| button. | ł | |

| N Mobifone 🗢 | 15:38 | @ Ø 92% 💼 |
|--------------------|------------------|-------------------------------------|
| ← | Confirmation | |
| Invoice informati | on | |
| Company's name | | NH INDOVINA |
| Tax code | | 0123456789 |
| Company's address | 97A Ng Phu | uyen Van Troi, Q. Nhuan, Tp. HCM |
| Recipient's inform | mation | |
| Email | quanls@ | indovinabank.co m.vn |
| | | |
| S.12 ≻R | evise the | information |
| and press | the Confi | m button. |
| | | |







- **S.2** Select hotel booking conditions:
- + Name of destination or hotel
- + Date of check-in and check-out
- + Quantity of guest and room
- + Price and stars of hotel





• After successful transaction, customer will receive email with reservation



| 1 VN Mobifone 🗢 | 09:54 | @ 🕈 🖉 94% 💼 | 11 |
|--|---|-------------------------------------|------------------------|
| ÷ | Invoice informat | ion | < |
| Invoice informat | ion | | |
| Tax code 012345678 | | | |
| Company name Ivb test | | | |
| Company address Ivb test | | | Tr |
| For domestic com information and ad | panies, please enter ddress in Vietnames | r the company e with diacritical | Se |
| marks | 4 | | Pa |
| Recipient's ema | 11 | | Se |
| Quanls@indovin | abank.com.vn | | Tc |
| | Send infomation | 15 | P ir h a s |
| 5.11≻ R | evise the | information, | S |
| and p | ress th | ne Send | |
| Informat | ion button | | |



HOTEL BOOKING PAYMENT LATER



- The remain steps are processed the same as pay now hotel booking at page 62, page 63
- After successful transaction, customer will receive email with reservation

HOTEL BOOKING CANCELATION









- Cancelation will depend on hotel booking policy.
- Customer will receive cancelation message after call center has confirmed cancelation.





• The VnShop function just supports Vietnamese version.



• Customer will receive SMS message after successful transaction.



- Fingerprint / Face ID setting
 Authentication method
 Setup transaction limit
 Tranding pattern list
 Change password
 Help
- ♥ Contact

Authentication method

(A) OTP Token authentication method (Activation)



- ** OTP Token authentication method is successfully registered at IVB.
- ** This function supports basic and advanced OTP Token with transaction limit regulated in IVB.

Off OTP Token authentication method >> Transaction authentication will be transferred to OTP SMS



Transaction with OTP Token authentication method

| Initialize transaction e account 2310-001 iciary account who of money who o | Initialize transaction te account Source account 1032310-001 Balance: 1,319,828 VND ficiary account int of money VND ription Continue Continue Continue Continue | Initialize transaction urce account D32310-001 Hance: 1,319,828 VND neficiary account iount of money VND scription Test Continue Continue Continue | | | Al VN Mobifone | रू 13:49 |
|--|--|--|---|-----|----------------------------------|---------------------------------------|
| e account 2310-001 acce: 1,319,828 VND iciary account I VND iption Continue Source account 1032310-001 Balance: 1,319,828 VND I032310-006 I0,000 Test Continue | se account P2310-001 nce: 1,319,828 VND ficiary account Int of money ription Continue Continue Source account 1032310-001 Balance: 1,319,828 VND 1032310-006 10,000 Test Continue | Aurce account O32310-001 Balance: 1,319,828 VND neficiary account NVND scription Continue Continue Continue Continue Continue Continue Continue Continue | Initialize transaction | | ÷ | Initialize transaction |
| iciary account It of money VND iption Continue Interior Continue Interior Continue Interior Continue Interior Continue Interior Continue Interior Continue Interior Continue Interior Continue Interior Continue In | ficiary account Int of money VND ription Continue Intervention Continue Intervention Interventio | ficiary account Int of money VND Continue Intervention Continue Intervention Interv | se account 8 2310-001 nce: 1,319,828 VND | | Source acc 103231 Balance: | ount 0-001 I,319,828 VND |
| Int of money VND iption Continue Continue Continue Continue Continue Continue Continue Continue | Int of money VND ription Continue Continue Continue | ount of money VND scription Continue 10,000 Test Continue | neficiary account | × . | 1032310-0 | 06 |
| iption Continue Continue Continue Continue Continue Continue Continue Continue | ription Continue Continue Continue Continue | Continue Continue Continue Continue Continue Continue | unt of money | VND | 10,000 | |
| Continue | Continue Continue | Continue | ption | | Test | |
| Continue | Continue | Continue | Continue | | | |
| | | | Continue | | | Continue |



(B) Authentication method by Touch ID/ Fingerprint (The device supports fingerprint)



* Refer to the Login with Touch ID/ Fingerprint content at page 9 and page 10



Fingerprint to make transaction instruction



- The limit of fingerprint transactions is regulated by IVB in each period.
- Apply on IVB Mobile Banking application.

(C) Authentication method by Face ID (The IOS device supports face recognition)

| - | | K () | 23:51 | 23:55 |
|---|--|--|--|---|
| Finance | Ultility | Settings | Verify transaction by FaceID Please use your FaceID to verify financial | M |
| Trading pattern list | Change password | Help Help Authentication method | Authenticated by Soft OTP More secure and convenient with Soft OTP authentication method Note: To ensure the safety, Soft OTP function can only be used when customers make 0 financial transactions by OTP SMS/ OTP Token after activating application. | Face ID |
| IVB Mobile Bar Trải nghiệm ngân hài | ng trên di động wirdovinbirk.com wirtoblesp | | | |
| S.1> S select Au function. | elect grou thenticatio | p Settings, on medthod | S.2> Select Verify transaction by Face ID. * | S.3 The device will scan face to identify. |

* Refer to the Login with Face ID content at page 11 and page 12





Face ID to make transaction instruction (face recognition)

| ← Transfers | ← Initialize transaction | ← Confirm 🏠 | ← Transaction result 🏠 |
|--|------------------------------|---|---------------------------------|
| Inside system Outside system Transfer Napas 24/7 | Source account 1032310-001 | Please confirm transaction information before continuing transaction. | |
| Transfer to own accounts | Balance: 3,739,848 VND | Source account 1032310-001 | |
| Transfer to other accounts | | Balance 3,739,848 VND Beneficiary account 1032310-006 | Sucessful transaction |
| Transfer by Id number/Passport | Beneficiary account | Amount 10,000 VND | Source account 1032310-001 |
| | | Description Test | Beneficiary account 1032310-006 |
| | Amount of money VND | Please enter OTP received on your phone number to confirm the transaction. | Amount 10,000 VND |
| | Description | 6.2 | Description Test |
| | Continue | | New Transaction |
| | | Verify transaction by FaceID | |
| | | Continue | |
| | | | |
| | | | |
| 0.1 | | | |
| S.1 > Select group | S.2 Enter beneficiary | S.3 Check transaction | S.4 > Successful |
| Finance, select Transfers, | account and other | information then choose | transaction. |
| and select type of | information. | face icon to scan by mobile | |
| transaction. | | device. | |

- The limit of face recognition transactions is regulated by IVB in each period.
- Apply on IVB Mobile Banking application.

(D) SOFT OTP Authentication method (Activation)



- ** Transaction limit has been regulated by IVB in each period.
- ** PIN code is code which is inputted by customer and is included 06 number characters.

al 🕆 🗖

rs make 0 financia

 \triangle



* Step 5 > OTP code will be sent to telephone number which registered IVB Mobile Banking, so that the telecommunication connection must be stable to receive code.

Cancel Soft OTP authentication method











Change PIN code of Soft OTP authentication method

| | 15:21 - | ad ≎ ∎ | 15:21 - | .ul ≎ ∎⊃ | 15:21 7 | |
|---|--|---|-----------------------------------|-------------|-------------|--|
| | ← Authenticatio | on method 🏠 | ← Change PIN code | | ÷ | Change PIN code |
| INDOVINA BANK | Authenticated by OTP Using OTP SMS to auther transaction | SMS | Input PIN code to confirm changin | ig PIN code | Input PIN c | ode to confirm changing PIN code |
| Finance Ultility Settings | Verify transaction by Fa Please use your FaceID to transactions | aceID o verify financial | Input new PIN code | _ | | |
| Trading pattern listChange passwordHelpContactImage passwordHelpContactImage passwordImage passwordContactImage passwordImage passwordContactImage passwordImage passwordContactImage passwordImage passwordContactImage passwordImage passwordContactImage passwordImage passwordContactImage | Authenticated by Soft More secure and convenie OTP authentication methe Note: To ensure the safety only be used when custor transactions by OTP SMS application. Change PIN code Forgot PIN code | OTP ent with Soft of y, Soft OTP function can here make 0 financial V OTP Token after activating | Continue | | That | Alert he PIN code of Soft OTP uthentication method is successfully changed Agree |
| S.1 Select group | S.2> Choos | se Change | S.3> Input curre | ent PIN | S.4> | Successfully |
| Settings, select | PIN code fund | ction | code (in using) and | d new | changin | g |
| Authentication method | | | PIN code (in chan | ging). | 8 | 0 |
| function. | | | and press Continu | e | | |
| | | | button | | | |

Forgot PIN code of Soft OTP authentication method



| Authentication method |
|--|
| Authenticated by OTP SMS Using OTP SMS to authenticate financial transaction |
| Verify transaction by FaceID Please use your FaceID to verify financial transactions |
| Authenticated by Soft OTP More secure and convenient with Soft OTP authentication method Note: To ensure the safety, Soft OTP function can only be used when customers make 0 financial transactions by OTP SMS/ OTP Token after activating application. |
| Forgot PIN code |
| 2> Choose Forgot N code function |
| |





* Step 5 > OTP code will be sent to telephone number which registered IVB Mobile Banking, so that the telecommunication connection must be stable to receive code.
Transaction with Soft OTP authentication method

| 7 | 3:46 PM | | 15:19 - | 1. | l 🗢 🗩 | 15:19 7 | | l 🗢 🗩 |
|--------------|---|----------------|---------------|-------------------------------|-----------------------|---------------------|------------------------|---------|
| | | | ~ | Transfers | | ÷ | Initialize transaction | 0 |
| | | | Inside : | system Outside system | ransfer Napas 24/7 | Source ac 103231 | count 10-001 | |
| | | ` | Instant tr | ansfer to card number 24/7 | > | Balance: | 4,152,727 VND | SE. |
| Finance | Ultility | Settings | Instant tr | ansfer to account number 24/7 | > | | | |
| | | | | | | Beneficia | ry bank | ~ |
| | \odot | | | | | Account | number | Check |
| Accounts | Transfers | Bill payment | | | | Amount o | f money | VND |
| | | | | | | Enter des | cription | |
| | E | (I | | | | Transfer o | harges | ~ |
| Prepaid card | IVB Card | Торир | | | | | Continue | |
| QR Pay | Transaction report | Online Deposit | | | | | | |
| | DÚNG GRPAY QUẾT VNPAYQR Đồn ĐÃO qu | à tặng | | | | | | |
| S | .1> Cho | ose type o | f transaction | to make | | S.2 | Input benef | ficiary |
| | report | | | | | infor | mation, and pr | ess |
| | | | | | | Cont | inue button | |



| 15:30 7 | |
|--------------------------|---|
| | Confirm |
| Please confirm transac | ction information before continuing transaction. |
| Source account | 1032310-001 |
| Balance available | 4,352,727 VND |
| Beneficiary bank | NGAN HANG TMCP QUOC TE VIET NAM(VIB) |
| Account number | 661704060037186 |
| Beneficiary name | LUONG SUNG QUAN |
| Amount of money | 10,000 VND |
| Total | 10,000 VND |
| Description ck | |
| Authentication code of S | oft OTP is desplayed below. Please lick Continue |
| | 23020016 |
| The remaining time | e of Soft OTP is: 3 second(s) |
| | Continue |
| S 4 Sol | ft OTP |
| D • T 30 | |
| authenticat | ion code will be |
| automatica | lly displayed. |
| abook trans | j and in the second second |
| check trans | action |
| information | n, and press |

Continue button

15:31 🕇 all 🗢 🔳 The transaction has been sent successfully to the bank and in process 1032310-001 Source account 4,352,727 VND Balance available NGAN HANG TMCP QUOC Beneficiary bank TE VIET NAM(VIB) 661704060037186 Account number LUONG SUNG QUAN Beneficiary name 10,000 VND Amount of money Description ck Total 10,000 VND Transaction code 100IBFT20325002A New Transaction S.5> Successful transaction



1/ Setup transaction limit



Note: Customer can just only input the limit which is lower or equal to IVB regulated transaction limit.

2/ Adjust transaction limit



3/ Delete transaction limit



Note: For the service type which has been deleted the setup limit, IVB Mobile Banking application will process transactions with the limit regulated by IVB.

Trading pattern list

(A) To view trading pattern list



| | er account owner 🗸 🗸 | Maximum lookup time is one year. |
|---------------------|--|--|
| SN IVB T02/2018 | 0 × | Internal transfer to another account owner |
| Internal transfers | | Internal transfer to the ID CARD/PASSPORT |
| Beneficiary account | 1032361-001 | External funds transfer system to other account holders account |
| Description | CONG DOAN IVB CHUC MUNG SINH NHAT T02 | |
| Amount of money | 300,000 VND | External funds transier system to 10 GARD/PASSPOR |
| Ms. Hao | 0 × | Credit card payment |
| Internal transfers | _ | Bill payments |
| Beneficiary account | 1032232-001 | Instant transfer to card number 24/7 |
| Description | tra tien 100k phi van chuyen tu thien | Instant transfer to account number 24/7 |
| Amount of money | 100,000 VND | |
| Hoang | 0 × | |
| Internal transfers | | |
| Beneficiary account | 1032376-001 | Surrollolary automatic |
| Description | Tra tien | Description |
| | | |

(B) To create trading pattern

pattern, please select the

corresponding transaction type

| WN Mobifone 🗢 | 08:35 | @ Ø 98% – | All VN Mobifone 🗢 | 08:36 | @ Ø 98% 🖿 | N Mobifone S | 08:37 Add transaction form | @ Ø 98% 🖿 | ↓ VN Mobifone 🗢 | 08:37 Trading pattern list | @ Ø 98% – |
|-----------------|--------------------------|------------------------------------|---------------------|---------------|---------------|--------------|-------------------------------|-----------|-----------------|-------------------------------|----------------------------------|
| Internal transf | fer to another account o | owner 🗸 | The transfer charg | le | | Test | | | Internal transf | er to another account o | wner 🗸 |
| SN IVB T02/20 | 018 | 0 X | Beneficiary accourt | nt | _ | 1032310-006 | 1 | | Test | | 0 X |
| Internal transf | fers | | | | | | | | Internal transf | ers | |
| Beneficiary a | ccount | 1032361-001 | Amount of money | | VND | 10,000 | | VND | Beneficiary ac | count | 1032310-006 |
| Description | CONG DO MUNG SIN | DAN IVB CHUC | Enter description | | | Test | | | Description | | Test |
| Amount of m | oney | 300,000 VND | | | | | | | Amount of mo | oney | 10,000 VND |
| Ms. Hao | | 0 X | | Save the form | | | Template saved successfully | | SN IVB T02/20 | 18 | 0 × |
| Internal transf | fers | | | | | | Yes | | Internal transf | ers | |
| Beneficiary a | ccount | 1032232-001 | | | | | | | Beneficiary ac | count | 1032361-001 |
| Description | tra tie | en 100k phi van chuyen tu thien | | | | | | | Description | CONG DO MUNG SIN | AN IVB CHUC H NHAT T02 |
| Amount of me | oney | 100,000 VND | | | | | | | Amount of mo | oney | 300,000 VND |
| Hoang | | 0 X | | | | | | | Ms. Hao | | 0 X |
| Internal transf | fers | | | | | | | | Internal transf | ers | |
| Beneficiary a | ccount | 1032376-001 | | | | | | | Beneficiary ac | count | 1032232-001 |
| Description | | Tra tien | | | J | | | | Description | tra tie c | n 100k phi van huyen tu thien |
| Amount of m | opey | 2 000 000 VND | | | | | | | Amount of mo | | 100 000 VND |
| S.1≻ s | elect type of | Tra tien | S.2> The | screen disp | lays | S.3≻ ⊺ | The screen disp | olays | S.4≻ T | he screen di | splays |
| transactio | on to create. | Select the | transaction | form, pleas | e enter | message | success then a | chooses | transactio | on form that | has been |
| alus sign | (unner righ | t corner) | the necessa | rv informat | ion and | Ves to s | ave form | | saved su | ressfully | |
| to create | trading patt | ern | choose Sav | ve the form. | | 105 10 5 | | | Saved Sur | cessiuny. | |
| Note: To | o create tradi | ing | | Choose | $e \times to$ | delete trar | nsaction inform | nation fo | rm. | | |

• Choose *log* to edit the transaction information form then choose **Save the form**, and transaction form is saved successfully.

Change password



Help (A) FAQ (Frequently asked questions)

| | | runi 1 | \rightarrow | FAQ | | \leftarrow | FAQ | ☆ |
|--|---------------------|--------|----------------------------------|----------------------------|---------------------|---|--|---------------------------------------|
| | FAQ | | 1. What is IVB N | OBILE BANKING? | > | 1. What is IVB MOBILE | BANKING? | ~ |
| | About | | 2. What are the | main features of IVB MOBIL | E BANKING? | IVB Mobile Banking allowing IVB's custon | s banking service iers who have regi | on smart devices stered IVB Mobile |
| Finance Ultility Settings | About | | 3. Who can use | IVB MOBILE BANKING? | > | Banking to conduct a using a mobile device v | range of financial tr vith application settin | ansaction remotely 1g. |
| | | | 4. What are the | conditions to use IVB MOBI | LE BANKING? | 2. What are the main fe | atures of IVB MOBILE | E BANKING? > |
| Trading Change Help | | | 5. How to down | load IVB MOBILE BANKING | application? | 3. Who can use IVB MO | BILE BANKING? | > |
| pattern list password | | | 6. What is t application? | he username of IVB N | MOBILE BANKING | 4. What are the condition | ns to use IVB MOBIL | E BANKING? |
| | | | 7. Can I use my BANKING appli | username and password to | log in IVB MOBILE | 5. How to download IVE | MOBILE BANKING a | pplication? |
| Contact Face ID Authentication method | | | 8. Does IVB N | 10BILE BANKING rememb | per username and | 6. What is the use application? | rname of IVB M | OBILE BANKING |
| | | | password? | | ^ | 7. Can I use my usernar BANKING application in | ne and password to I many different devic | iog in IVB MOBILE > |
| | | | | | | 8. Does IVB MOBILE password? | BANKING remembe | er username and |
| IVB Mobile Banking Trải nghiệm ngân hàng trên di động | | | | | | | | |
| www.indovindorx.com.unindolezgo | | | | | $ \longrightarrow $ | | | $ \rightarrow$ |
| S.1≻ Select group Settings, | 5.2 Select I | FAQ | 5.3> | The screen w | rill | 5.4 ≻ Sele | ct the que | stion, |
| and select Help function. | | | display | questions the | at | and the scre | en will di | isplay |
| | | | custome | er often need | answers. | the answer. | | k username and > |

(B) About









THANK YOU FOR USING IVB SERVICE

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