



# **IVB MOBILE BANKING**

## **User Guide**

# Content

- Introduction**..... 3
- Download and install instructions** ..... 4
- Log in and sign out Application**..... 9
  - The first time login ..... 9
  - Login on another device ..... 10
  - Login with Touch ID ..... 11
  - Login with Face ID ..... 13
  - Sign out the Application..... 15
- Online reset password**..... 16
- Group Finance**..... 18
  - Accounts ..... 19
  - Transfers ..... 21
  - Bill payment ..... 29
  - Prepaid card purchase..... 31
  - IVB CARD ..... 32
  - Topup ..... 40
  - QR Pay ..... 41
  - Transaction report ..... 49
  - Online Deposit..... 50
- Group Utility** ..... 57
  - Ticket (for Airlines) ..... 58
  - Bank Information ..... 68

Look up information.....	69
News.....	74
Unlock / Lock Card.....	75
Movie ticket.....	78
Hotel Booking.....	82
VnShop.....	88
<b>Group Settings</b> .....	90
Authentication method.....	91
(A) OTP Token authentication method.....	91
(B) Authentication method by Touch ID/ Fingerprint.....	95
(C) Authentication method by Face ID.....	98
(D) SOFT OTP Authentication method.....	101
Setup transaction limit.....	110
Trading pattern list.....	113
Change password.....	115
Help.....	116
Contact.....	118

## 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. Subscribers 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 )

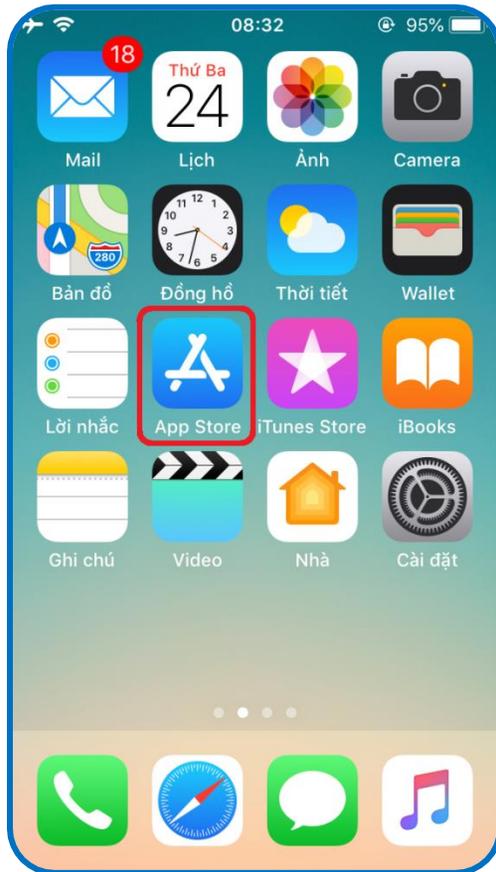
For more information, please visit: [www.indovinabank.com.vn](http://www.indovinabank.com.vn)

# Download and install instructions



**Devices running iOS (iPhone, iPad, iPod Touch)**

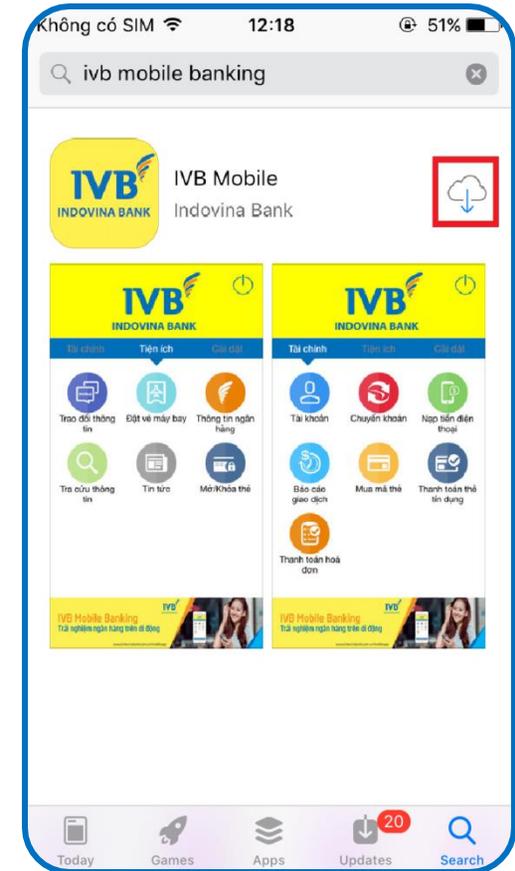
# IVB MOBILE BANKING USER GUIDE



**S.1** ➤ Click **APP STORE** on your mobile screen.



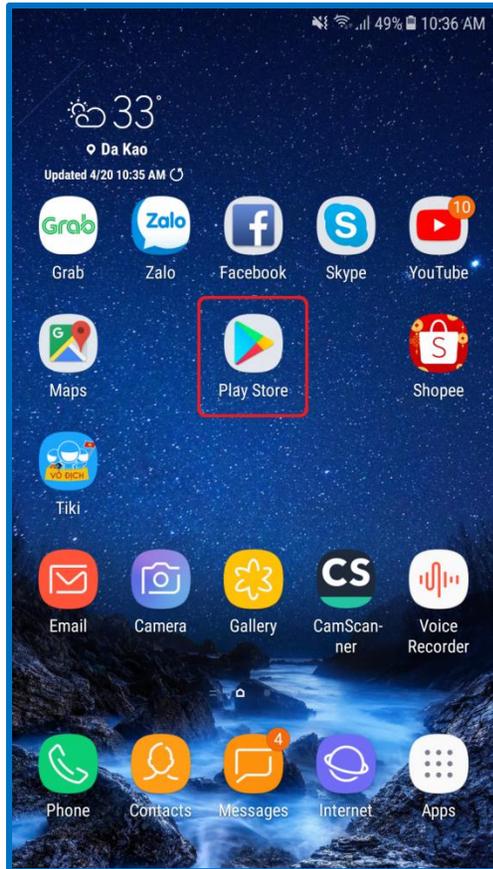
**S.2** ➤ Choose Searching. Enter **IVB MOBILE BANKING** in the search bar.



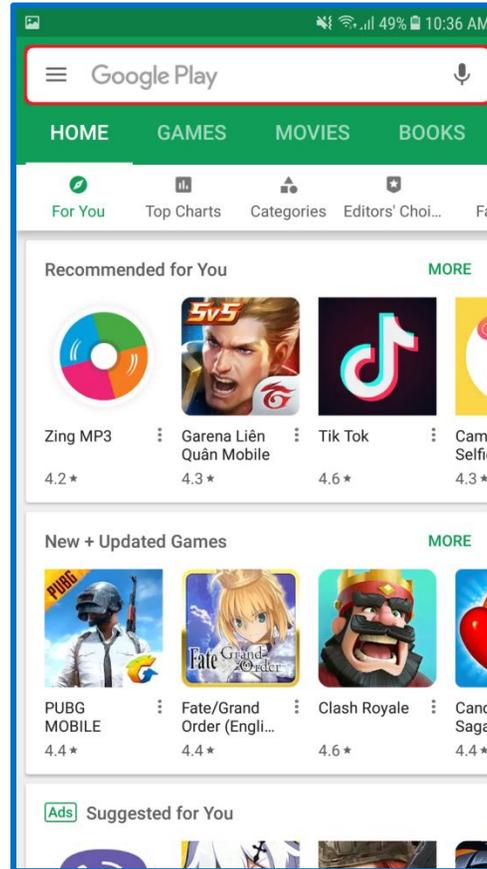
**S.3** ➤ Download **IVB Mobile Banking**.



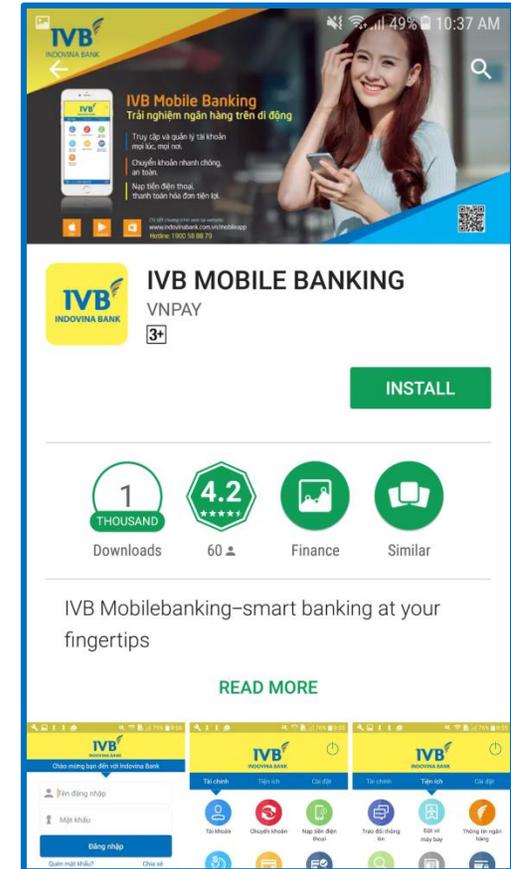
**Devices running Android (Samsung, LG, HTC, Sony, etc)**



**S.1** ➤ Click **PLAY STORE** on your mobile screen.



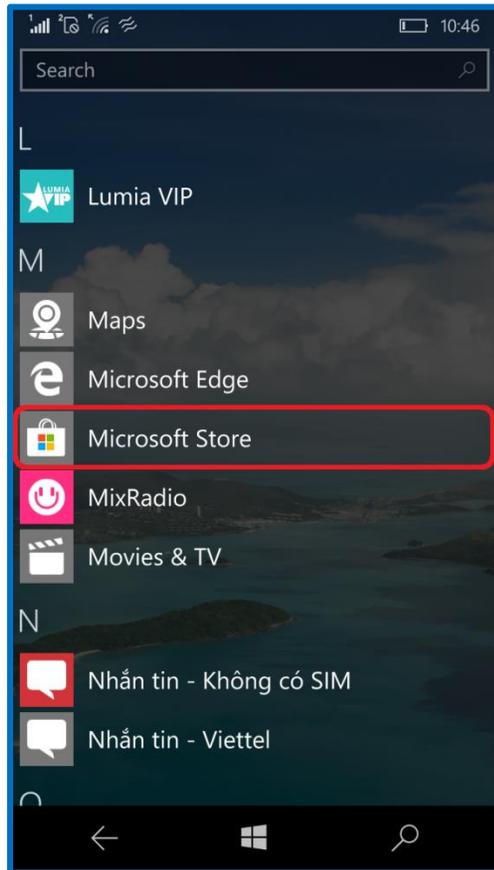
**S.2** ➤ Enter **IVB MOBILE BANKING** in the search bar.



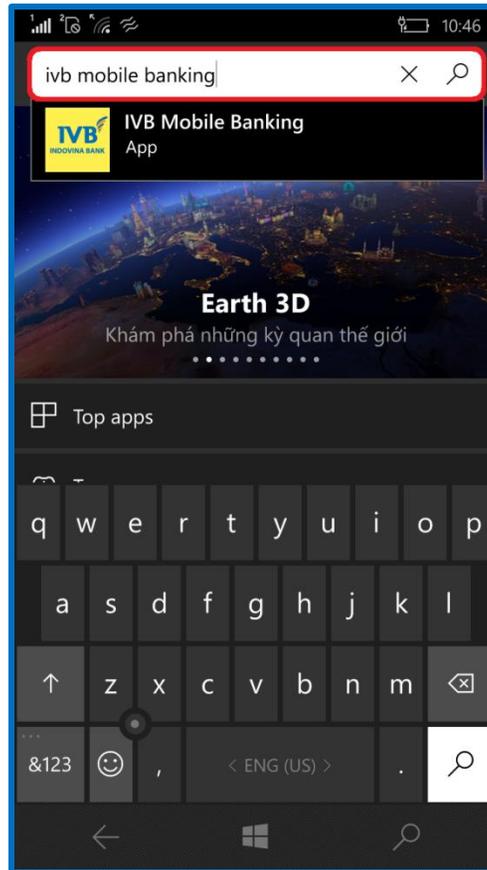
**S.3** ➤ Click on **INSTALL** button to download IVB Mobile Banking.



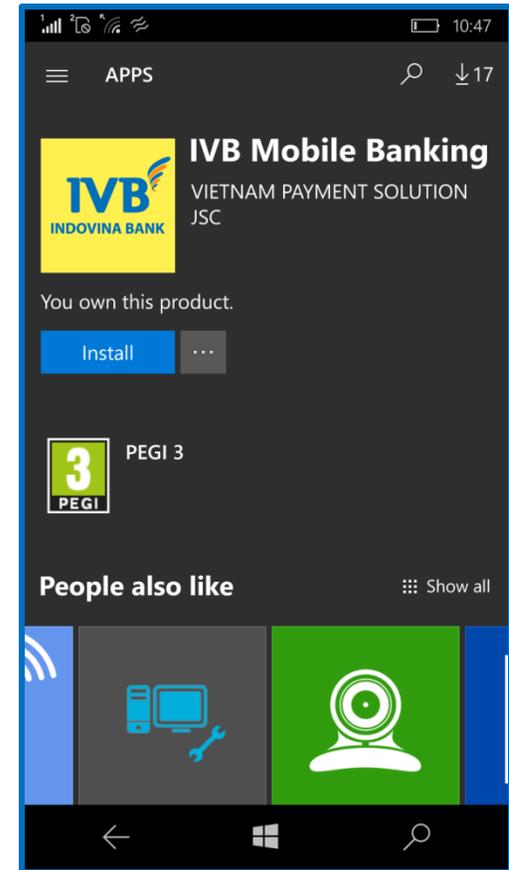
**Devices running Windows Phone (Lumia, etc)**



**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.

## **Download and install application via SMS**

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  of application will appear on your device screen.

### **Note:**

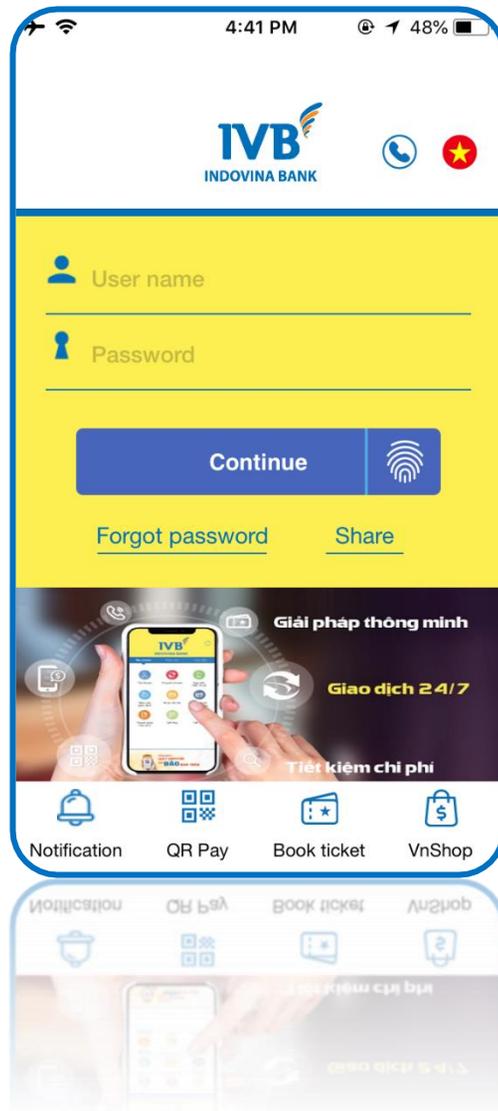
Customers need Apple ID / Google Account / Microsoft Account (account using Apple / Google / Windows Phone service) to download the application. If you do not have the above, please register with Apple / Google / Microsoft.

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.

## Login screen



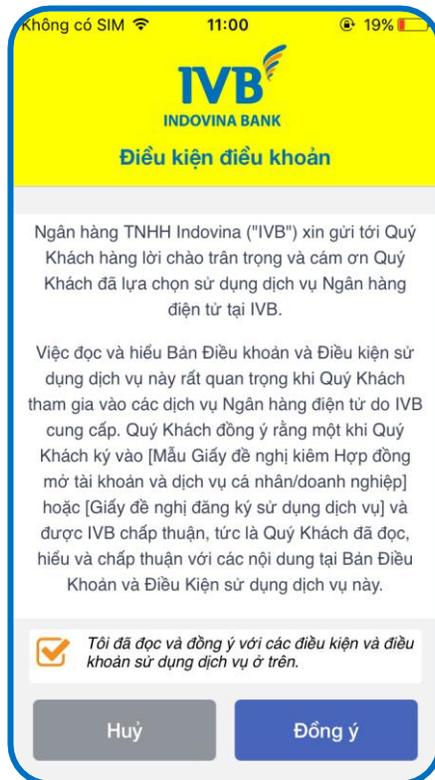
### Services at the login screen

- ✓ Notification
- ✓ QR Pay
- ✓ Book ticket
- ✓ VnShop
- ✓ Hotel booking
- ✓ Interest Rate
- ✓ Banking request
- ✓ Promotions

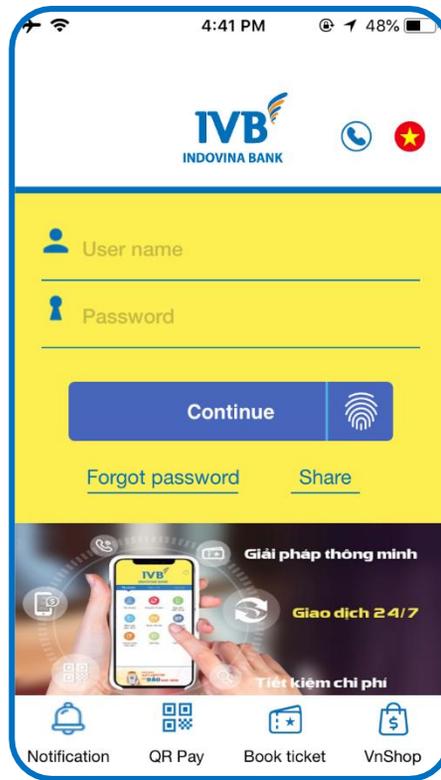
Choose the flag icon (top right of the screen) to change the language of the IVB Mobile Banking application.

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

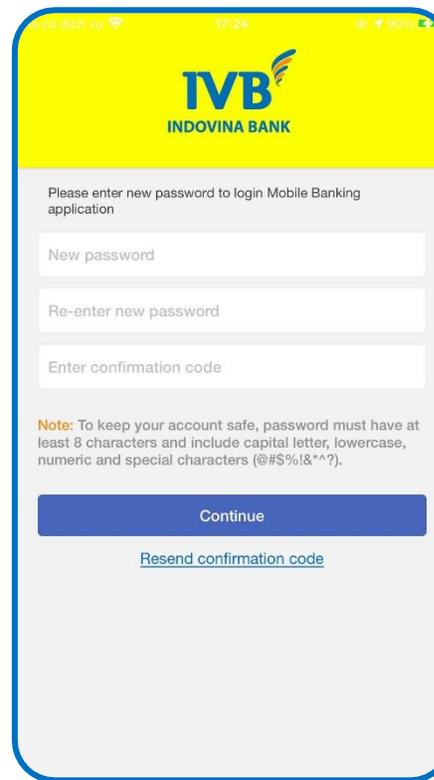
### The first time login



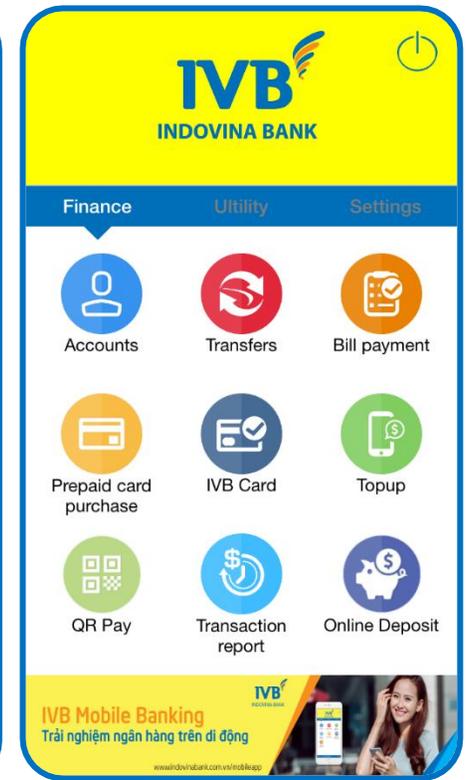
**S.1** ➤ Open application and agree with **Terms and Conditions** of the service, click on **Agree** button.



**S.2** ➤ Login with the password provided by IVB, and click on **Login** button.



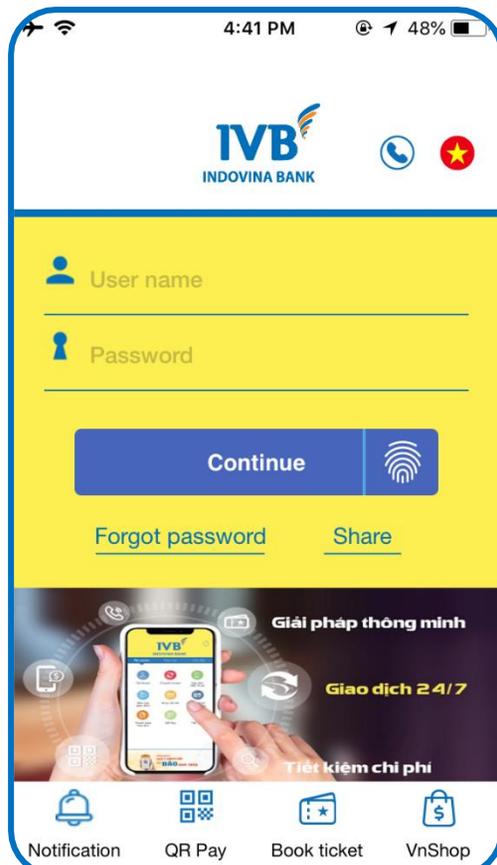
**S.3** ➤ Enter new password, enter confirmation code <sup>(1)</sup> then lick on **Next** button <sup>(2)</sup>.



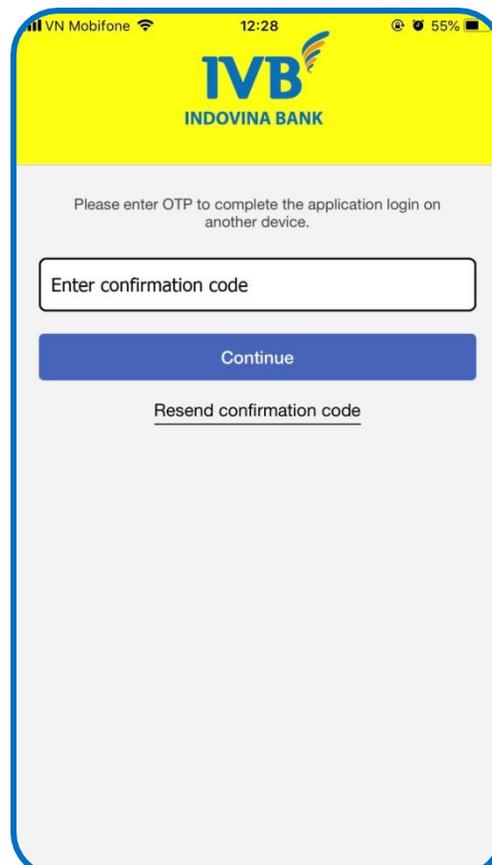
**S.4** ➤ Login successfully

- (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.

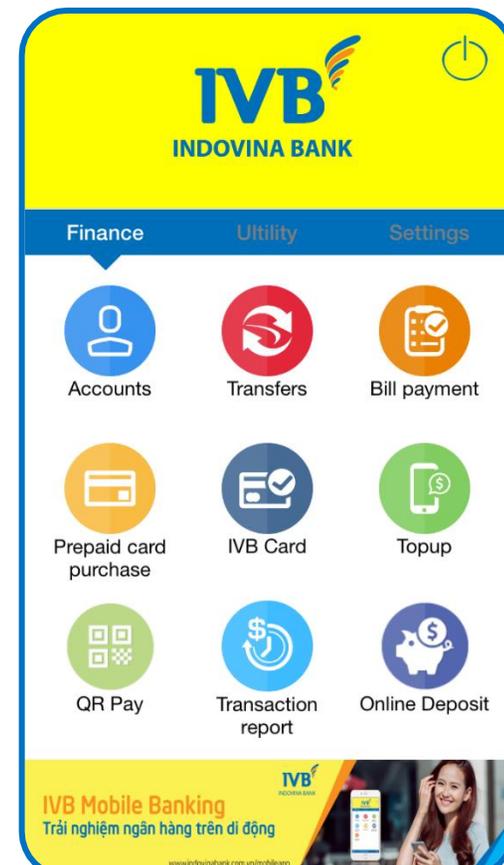
## Login on another device or redownload application



**S.1** ➤ Login with password and click on **Login** button.



**S.2** ➤ Enter **Enter confirmation code** <sup>(1)</sup> to login on another device.

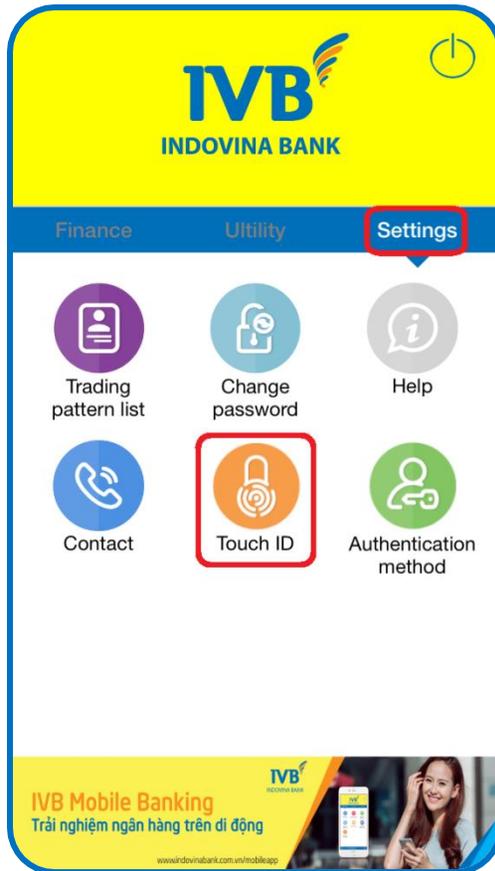


**S.3** ➤ Login successfully.

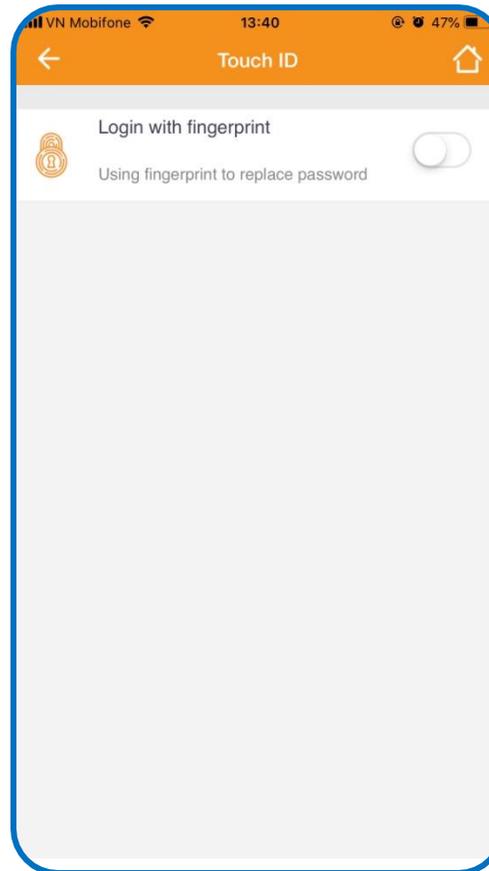
<sup>(1)</sup> Enter confirmation code will be sent to registered your telephone number.

## Login with Touch ID (The device supports fingerprint)

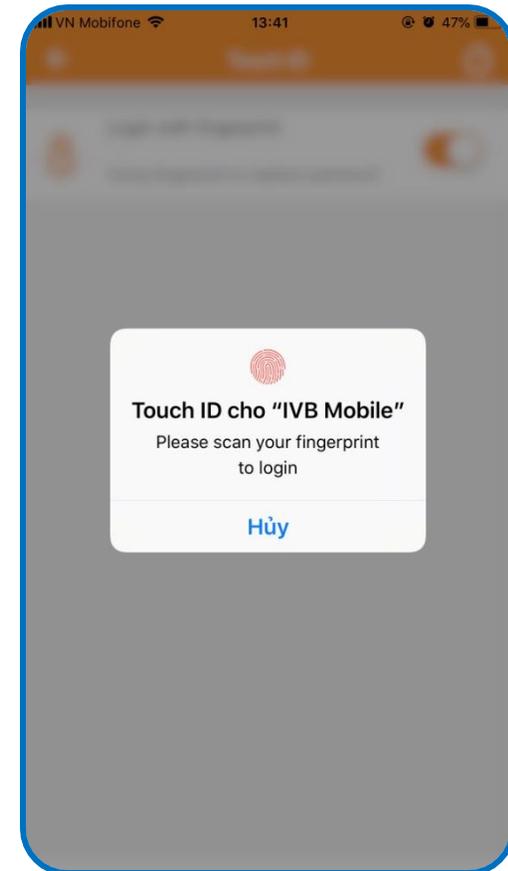
Activate fingerprint login on IVB Mobile Banking application.



**S.1** ➤ Successful login then choose **Settings** and **Touch ID**

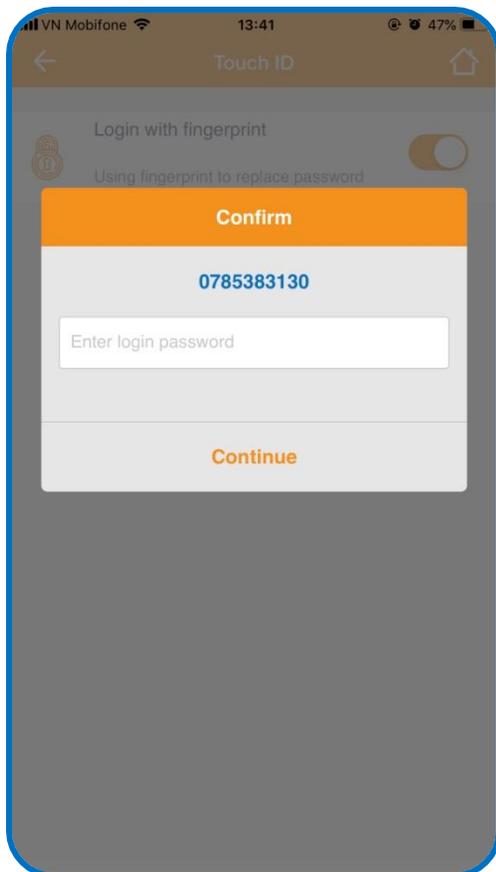


**S.2** ➤ Choose **Login with fingerprint**

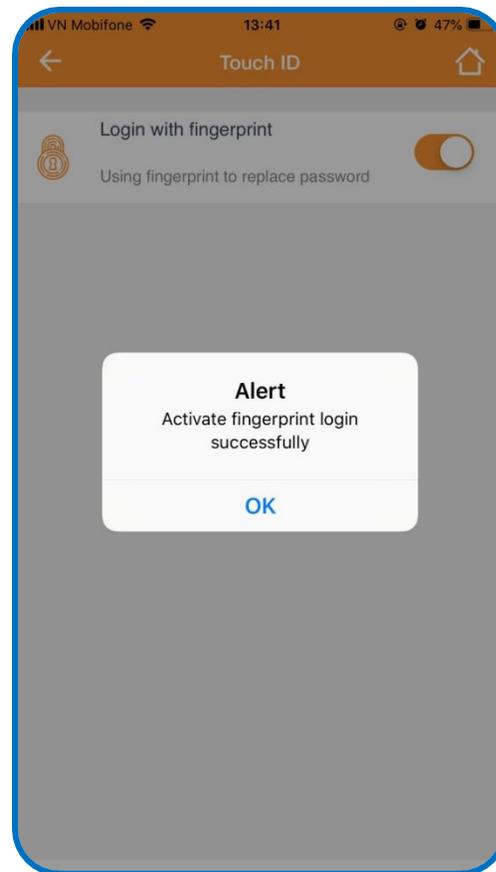


**S.3** ➤ Scan fingerprint on the device for Touch ID.

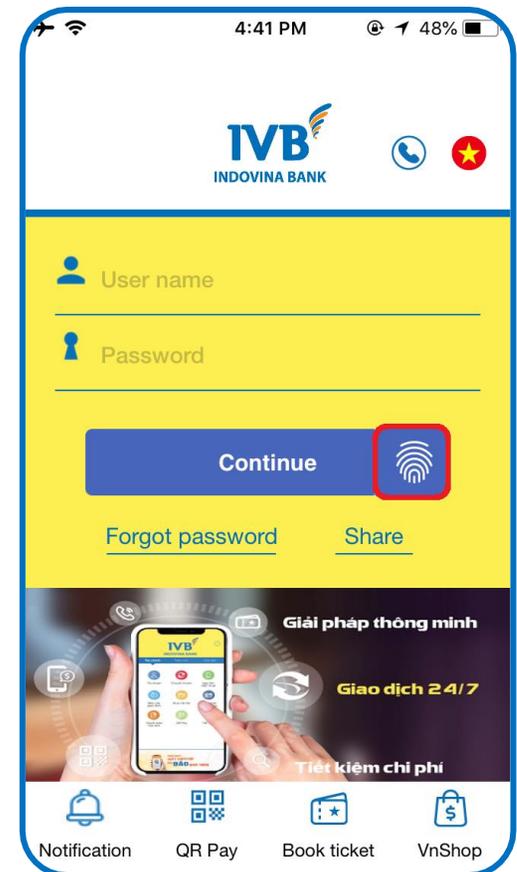
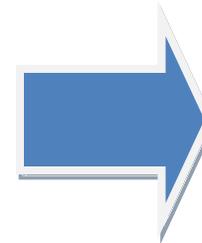
Login screen



**S.4** ➤ Enter **Login password** to confirm then click on **Continue** button.

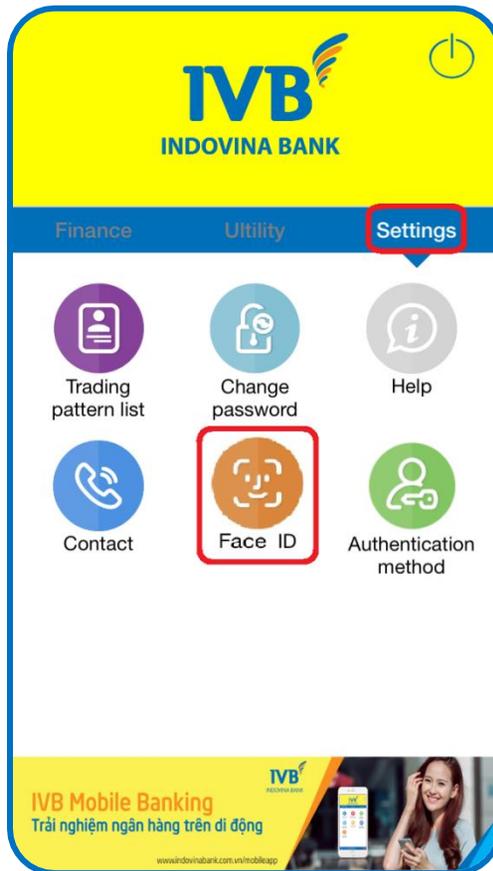


**S.5** ➤ Activate **fingerprint login** successfully.

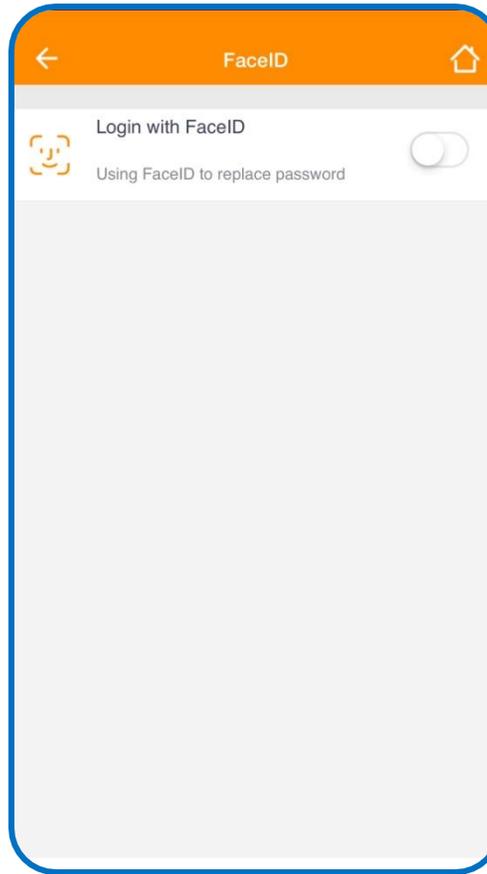


Scan fingerprint on the device to login.

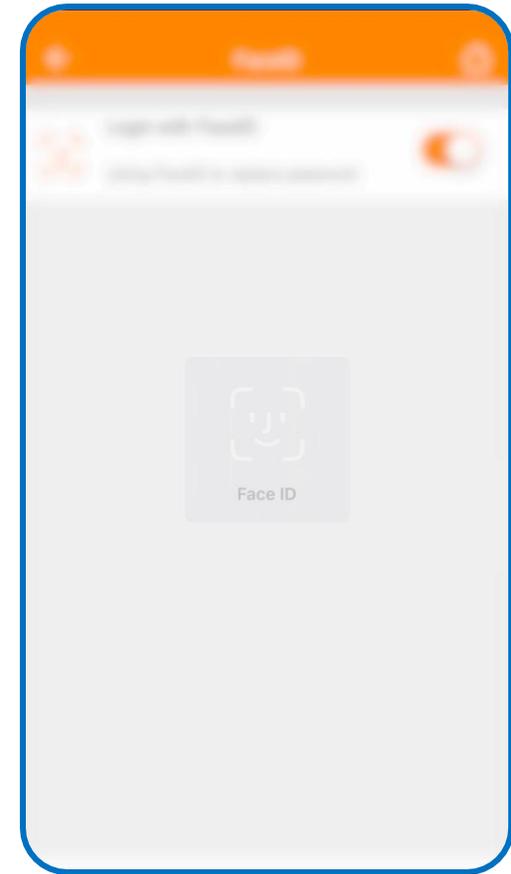
**Login with Face ID** (The IOS device supports face recognition)



**S.1** ➤ Successful login then choose **Settings** and **Face ID**.

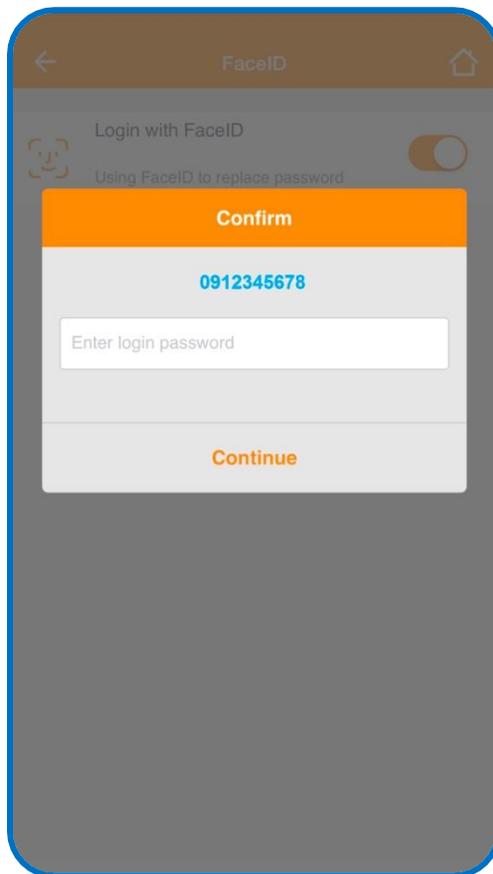


**S.2** ➤ Choose **Login with Face ID**.

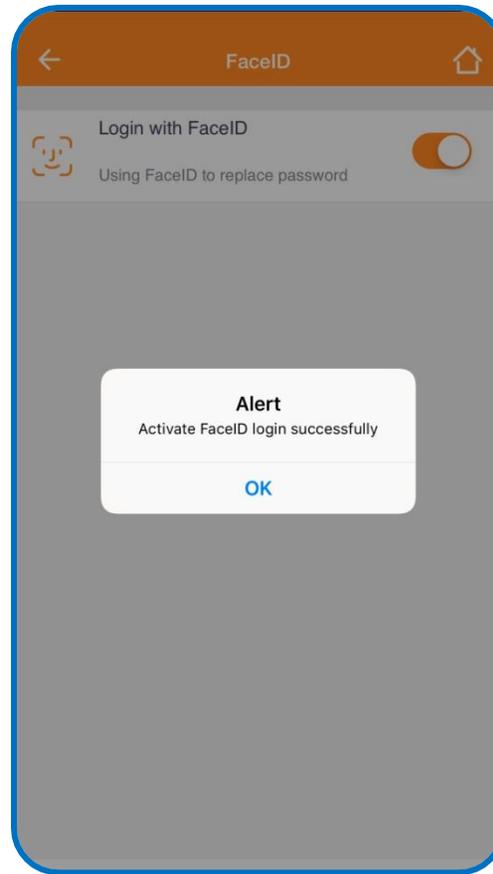


**S.3** ➤ The device will scan face to identify.

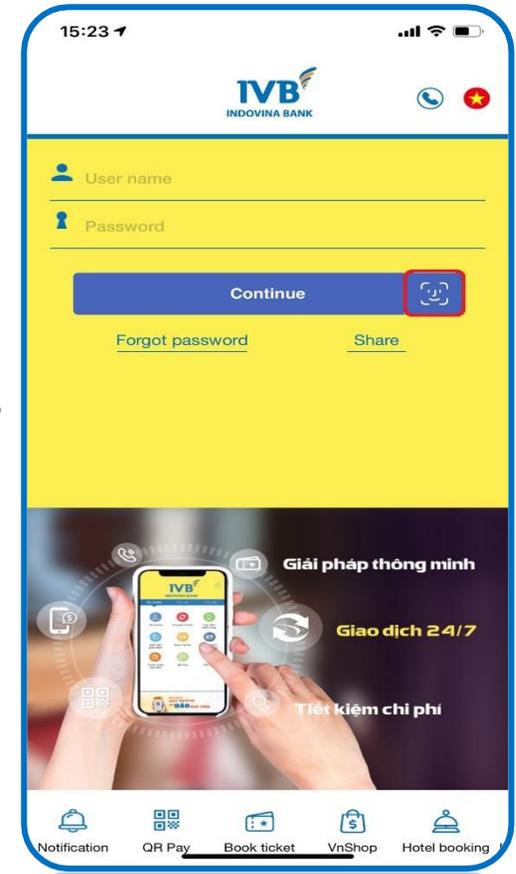
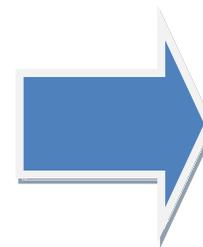
Login screen



**S.4** ➤ Enter **Login password** to confirm then click on **Continue** button.

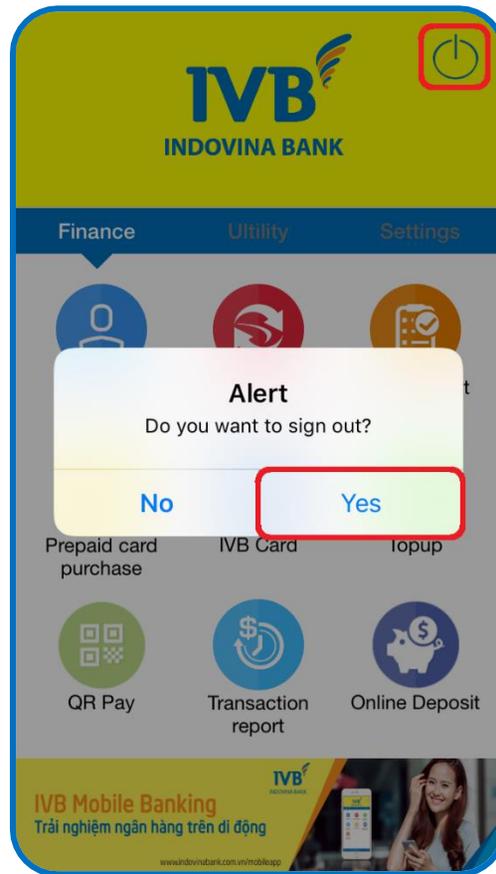


**S.5** ➤ Activate **Face ID login** successfully.



The device will scan face to login.

## Sign out the Application

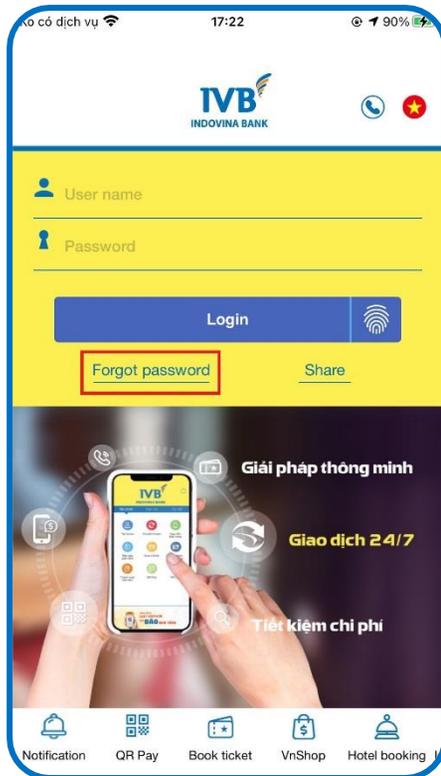


Select the icon at the top right corner and select **YES** to sign out.

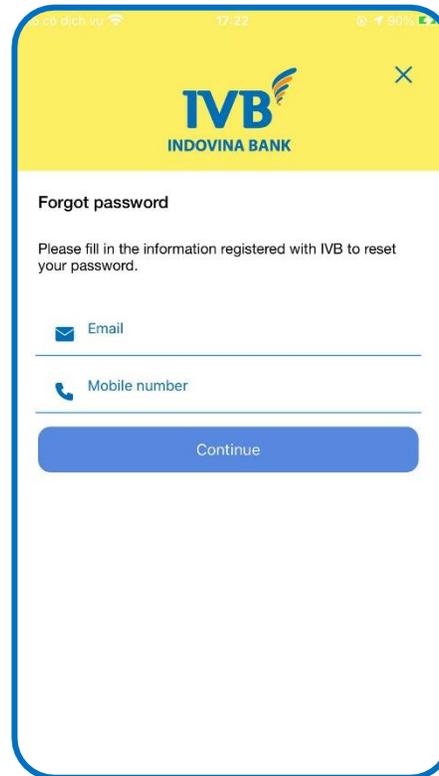
**OR**

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

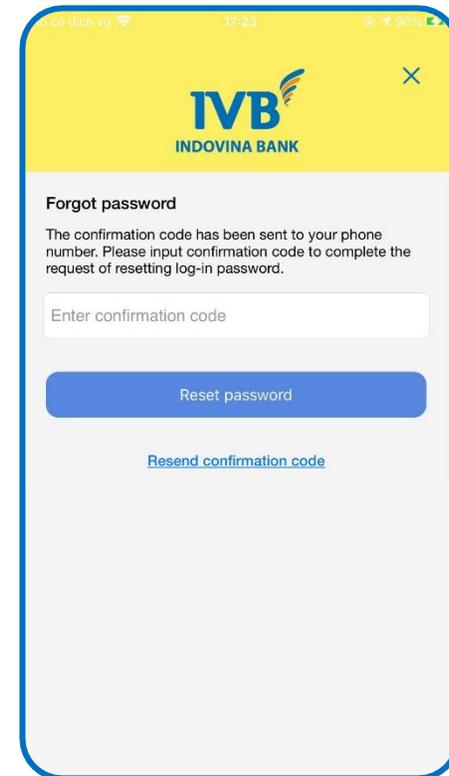
## Online reset password



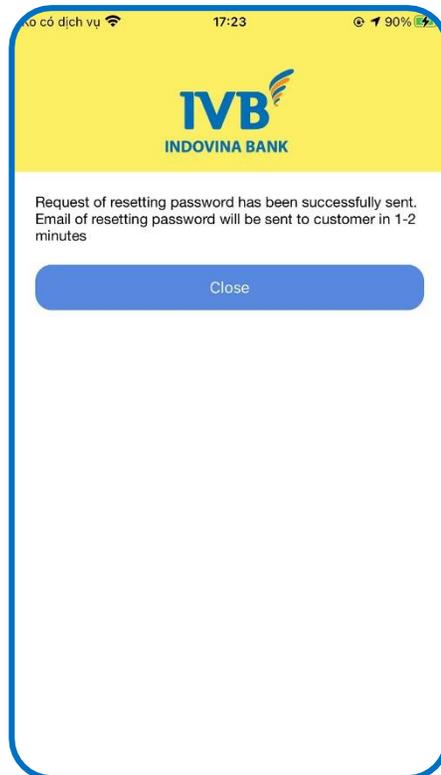
**S.1** ➤ Choose **Forgot password** function on the login screen



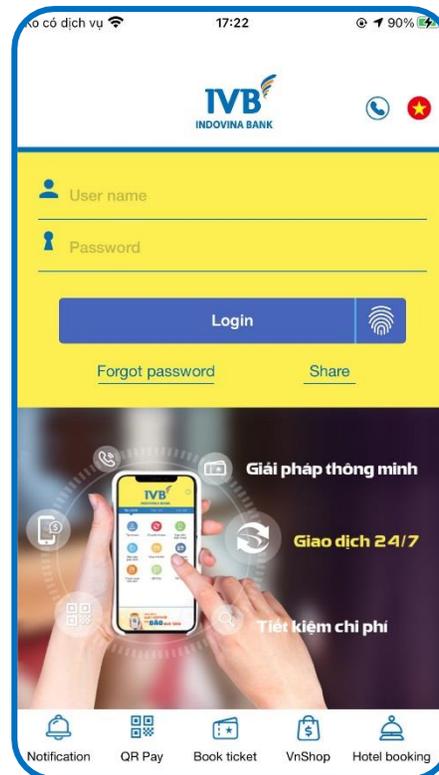
**S.2** ➤ Input Email and phone number information



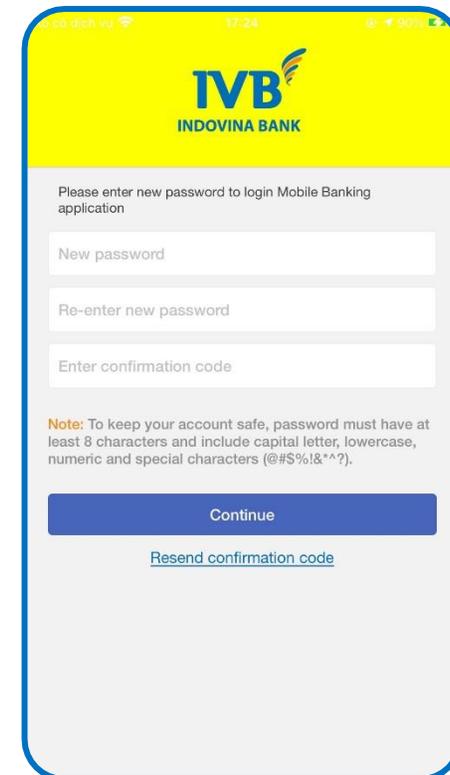
**S.3** ➤ Input OTP confirmation code has been sent to the registered phone number



**S.4** ➤ Request successfully sent screen, customer will receive an email which includes new password



**S.5** ➤ Log-in application by the password has been sent



**S.6** ➤ Customer has to change password after log-in

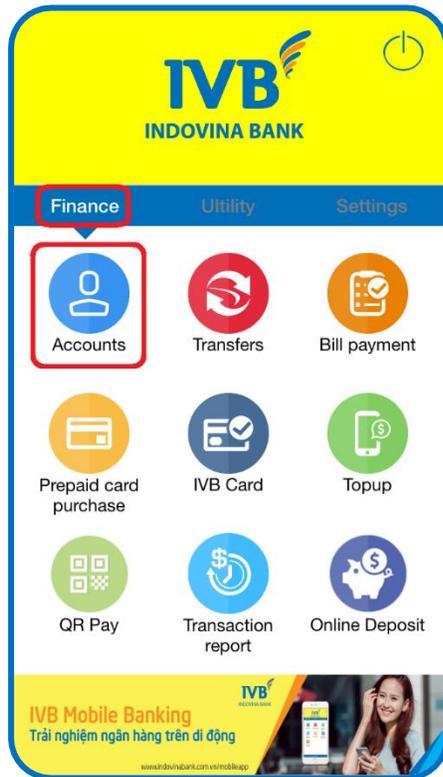
# Group **FINANCE**

- ↪ Accounts
- ↪ Transfers
- ↪ Bill payment
- ↪ Prepaid card purchase
- ↪ IVB Card
- ↪ Topup
- ↪ QR Pay
- ↪ Transaction report
- ↪ Online Deposit

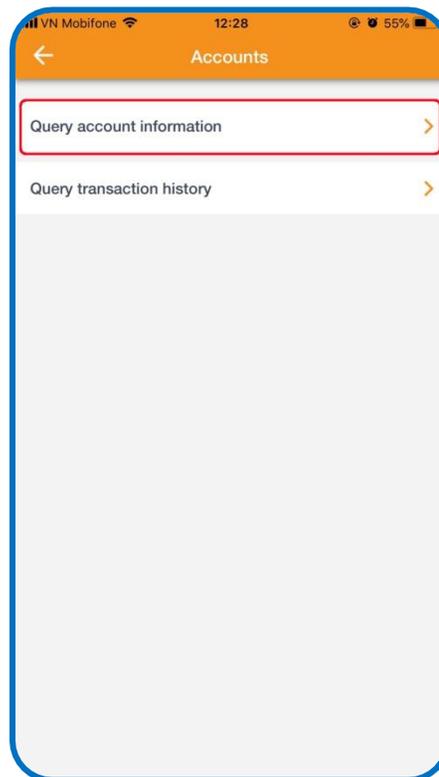


## Accounts

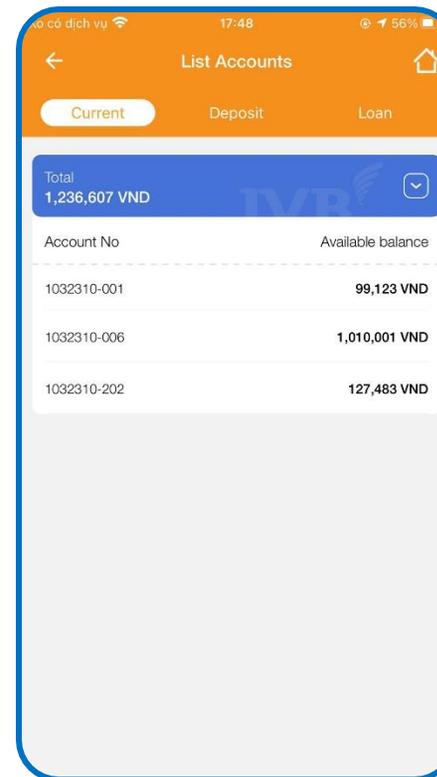
### (A) Query account information



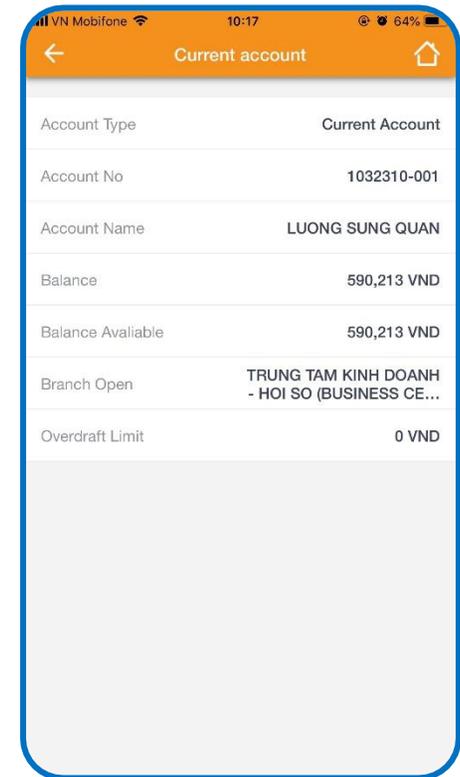
**S.1** ➤ Select **Finance** and click on **Accounts**.



**S.2** ➤ If you want to view IVB account information, choose **Query account information**

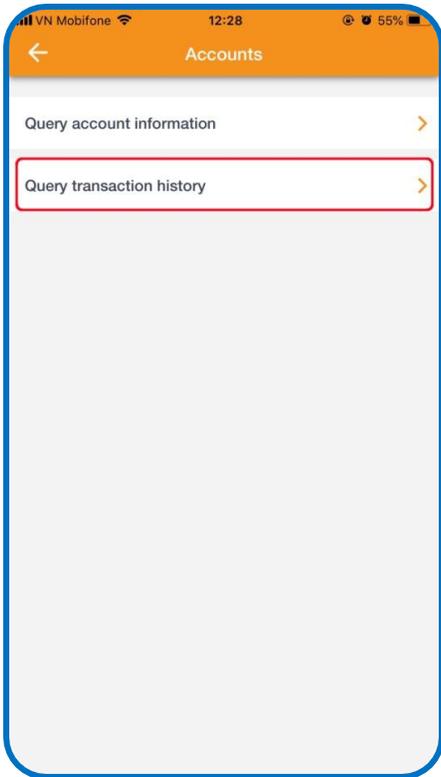


**S.3** ➤ The screen displays the account list at IVB. Select account to view information.

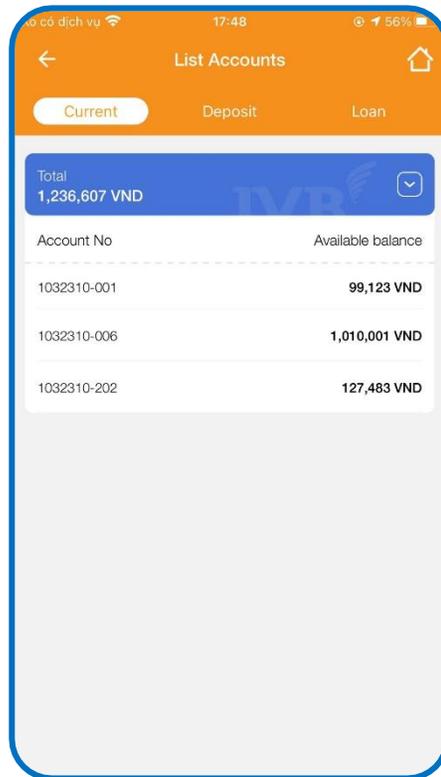


**S.4** ➤ The screen displays the account information.

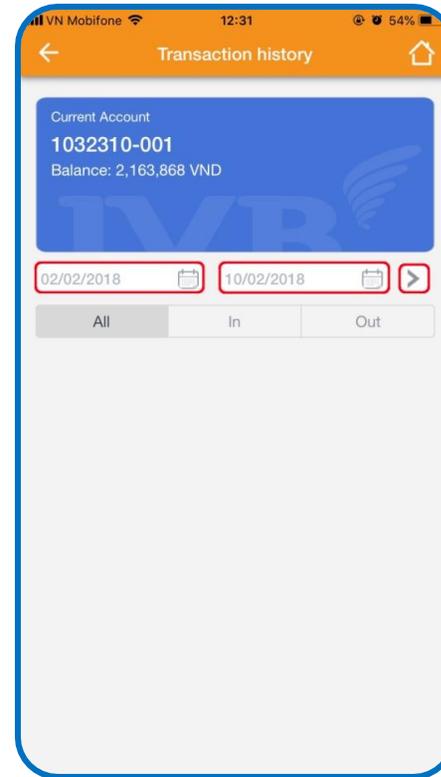
**(B) Query transaction history**



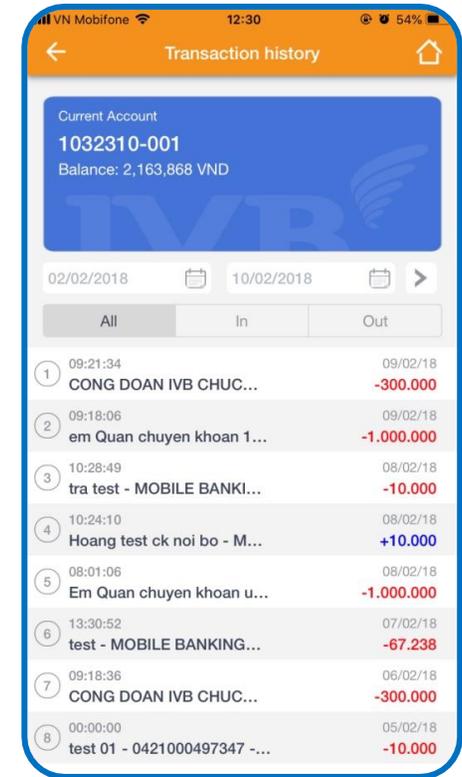
**S.1** ➤ If you want to view the IVB transaction information, choose **Query transaction history**.



**S.2** ➤ The screen displays the account list at IVB. Select account to view information.

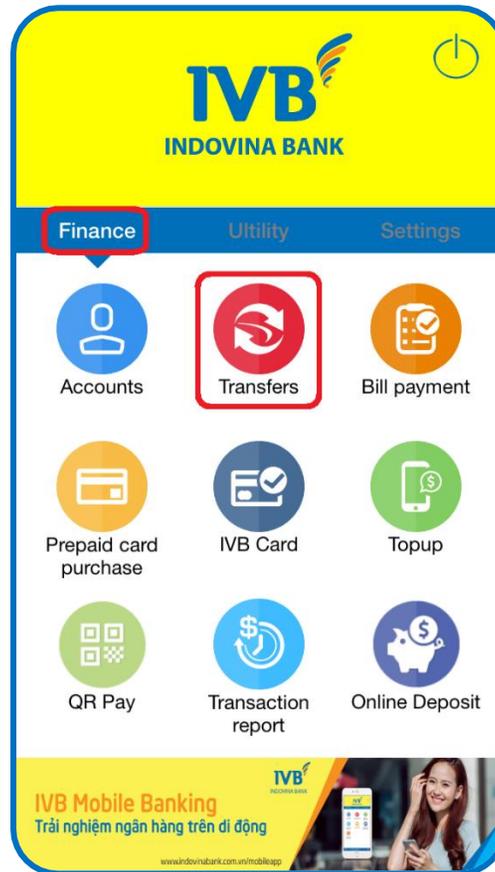


**S.3** ➤ Select time period to view IVB transactions. The maximum time period is 30 days.

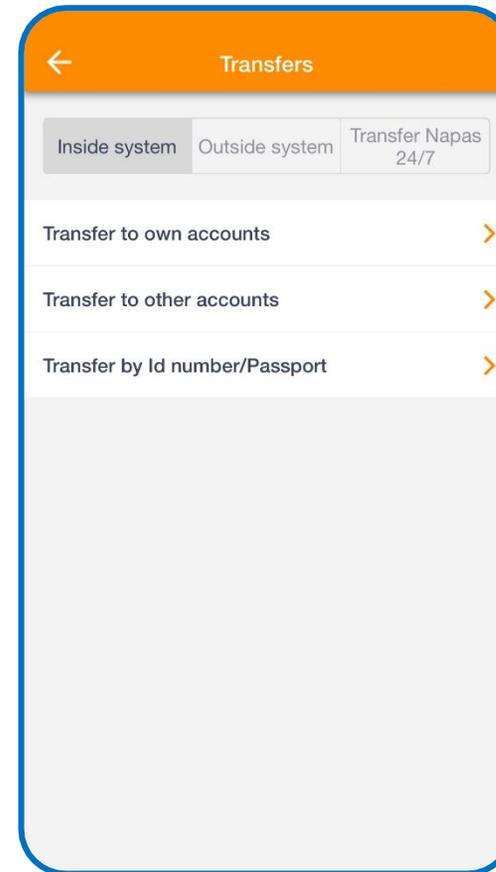


**S.4** ➤ The screen displays transaction information at IVB.

 **Transfers**

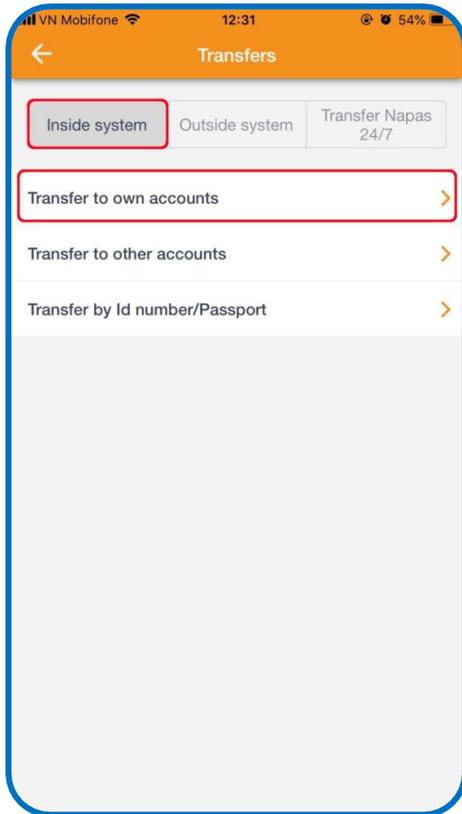


**S.1** ➤ Select **Finance** and click on **Transfers**

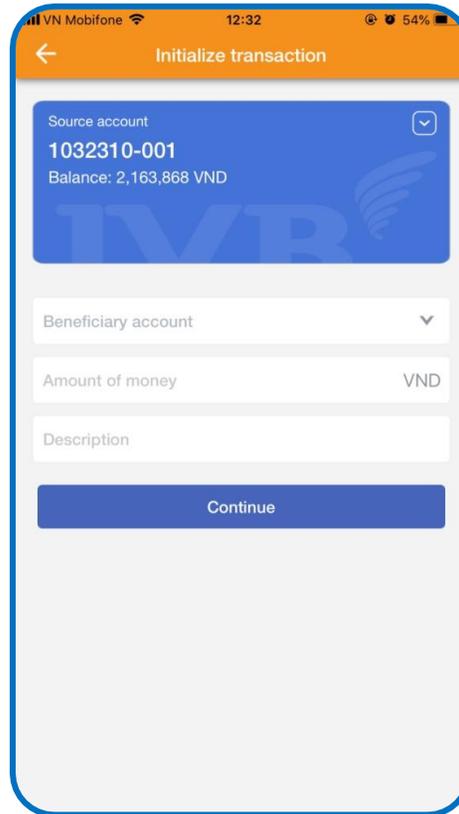


**S.2** ➤ Select type of **Transfers**

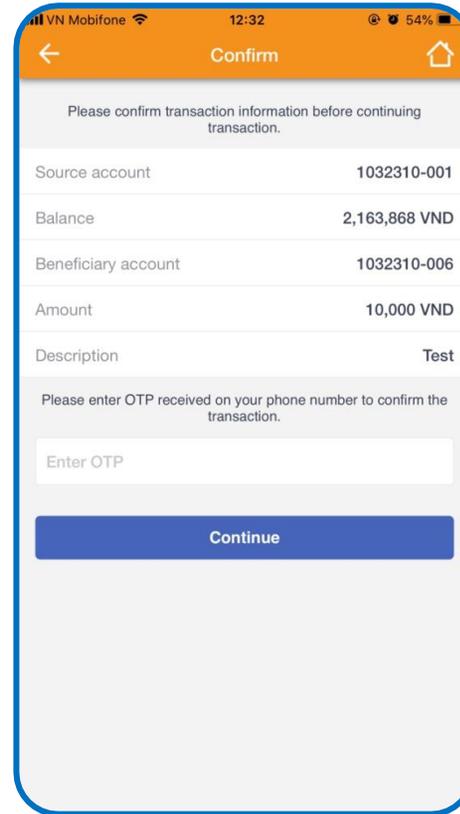
**(A) Inside system → Transfer to own accounts (apply for customer who has more than one payment account)**



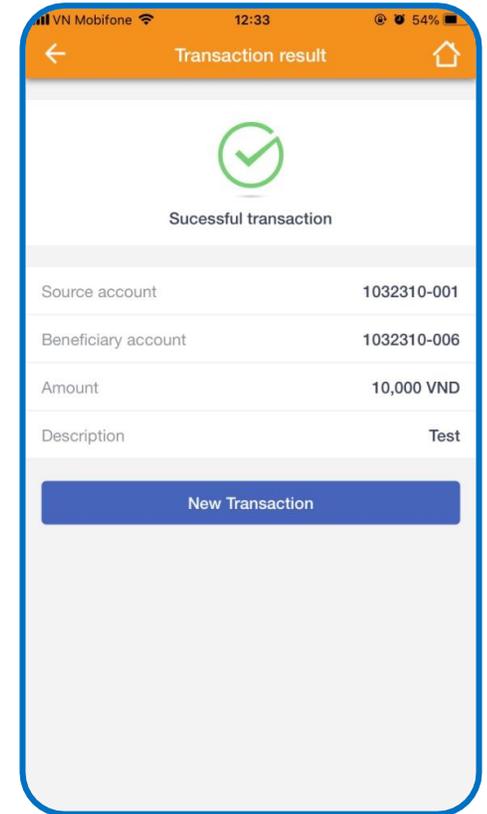
**S.1** ➤ Choose **Inside system** and click on **Transfer to own accounts**.



**S.2** ➤ Select the beneficiary account and enter the necessary information.

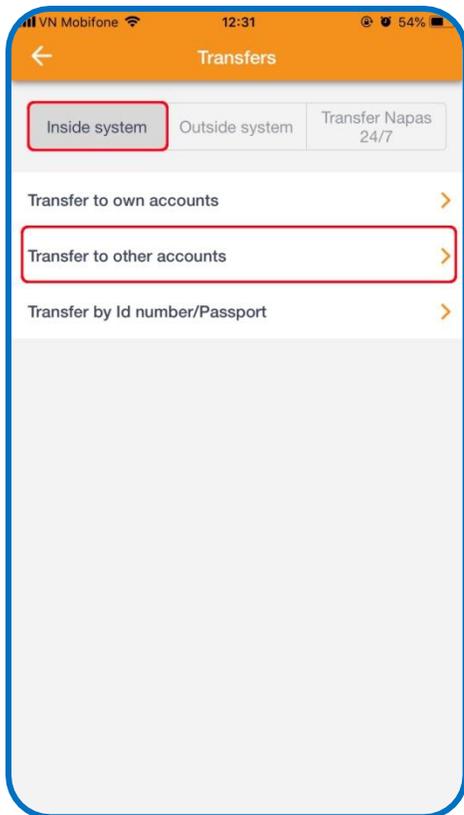


**S.3** ➤ Check the transfer details, then enter OTP code and click on **Continue**.

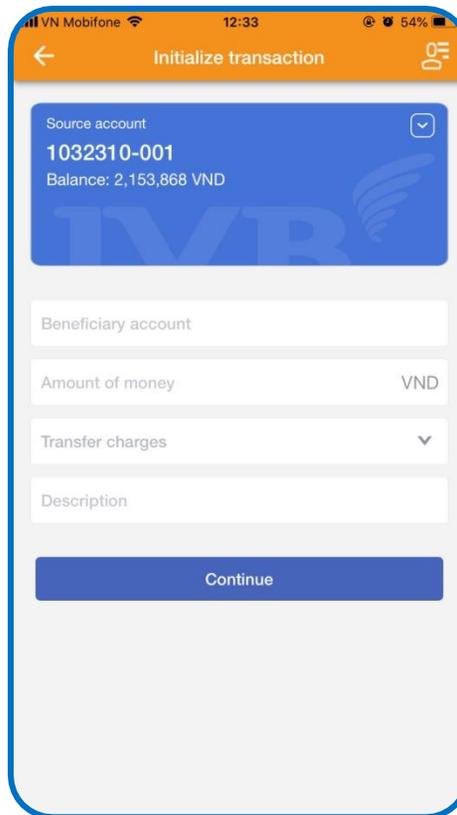


**S.4** ➤ Successful transaction.

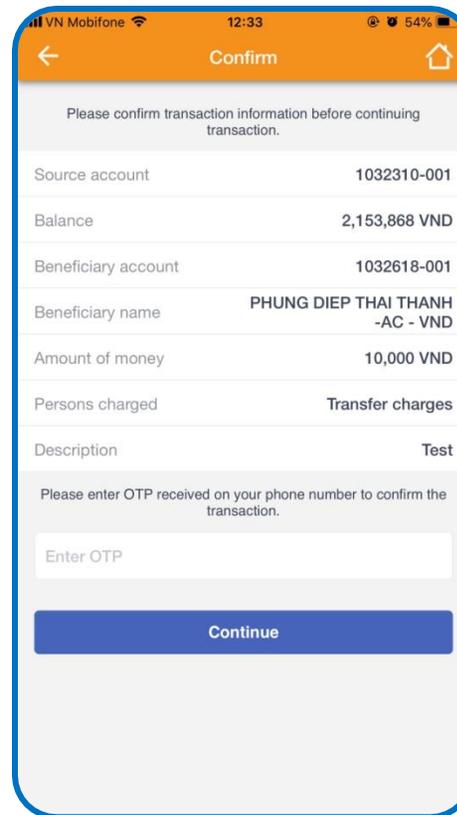
**Inside system → Transfer to other accounts**



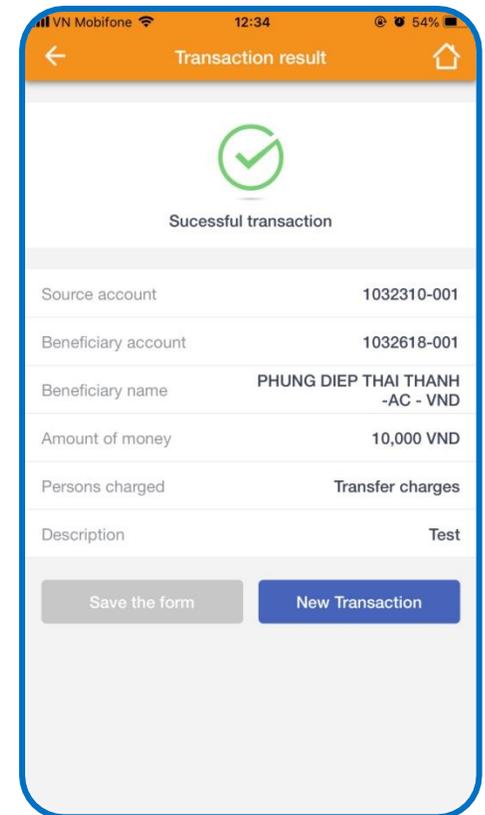
**S.1** ➤ Select **Inside system** and click on **Transfer to other accounts**.



**S.2** ➤ Enter beneficiary account and other information.

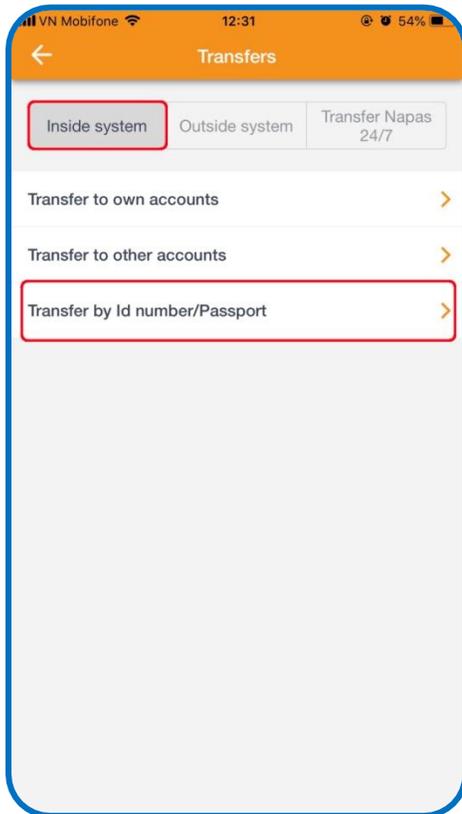


**S.3** ➤ Check the transfer details, then enter OTP code and click on **Continue**.

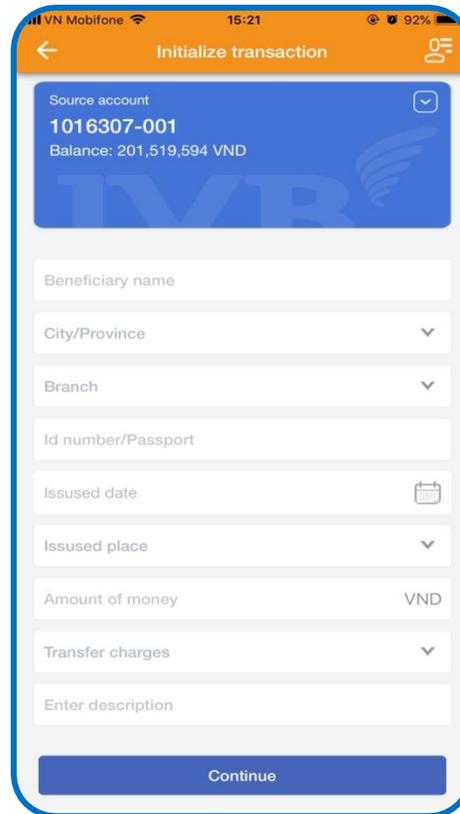


**S.4** ➤ Successful transaction.

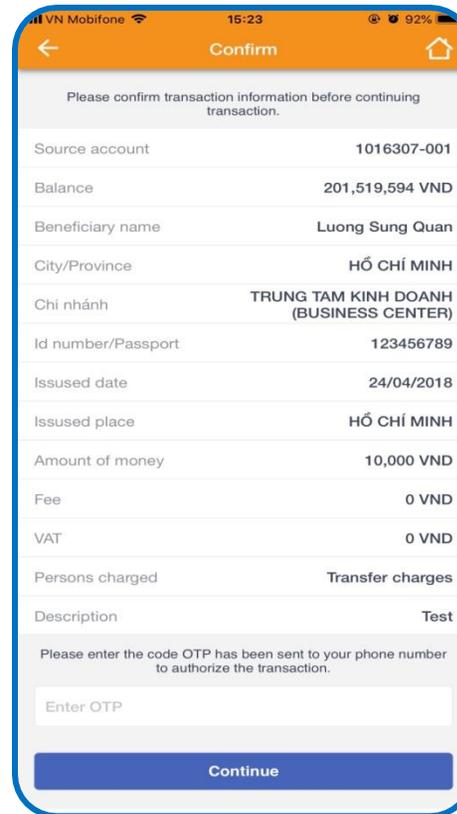
**Inside system → Transfer by ID CARD/ Passport**



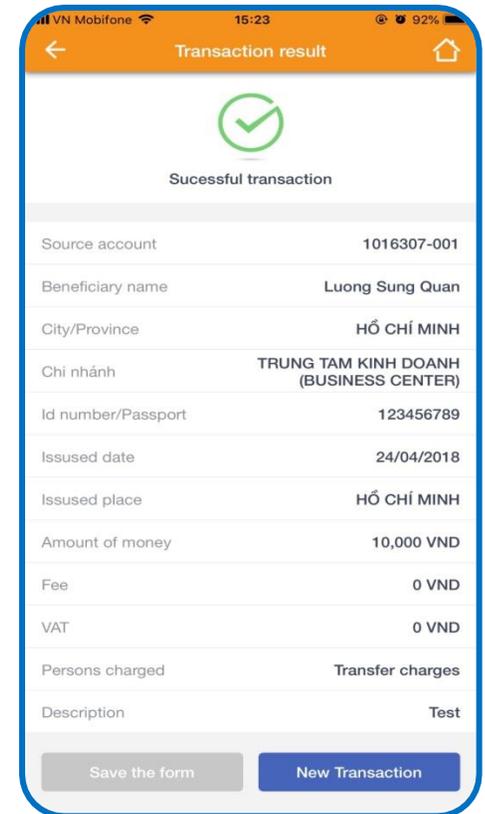
**S.1** ▶ Select **Inside system** and click on **Transfer by ID CARD/ Passport**.



**S.2** ▶ Enter beneficiary account and other information.

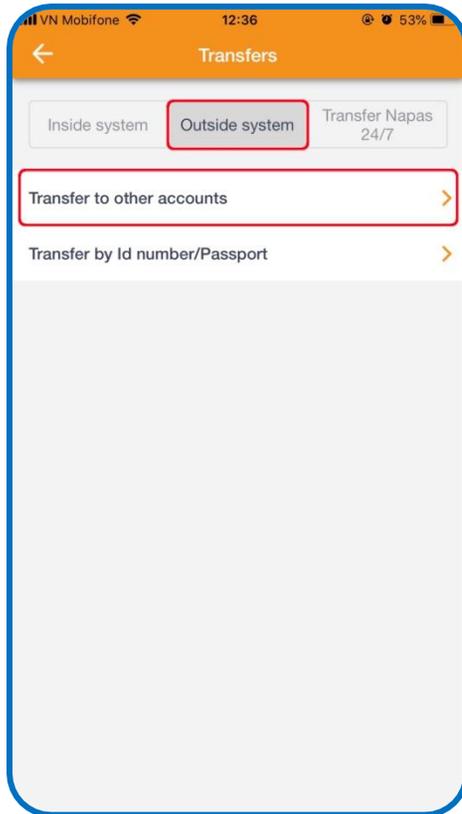


**S.3** ▶ Check the transfer details, then enter OTP and click on **Continue**.

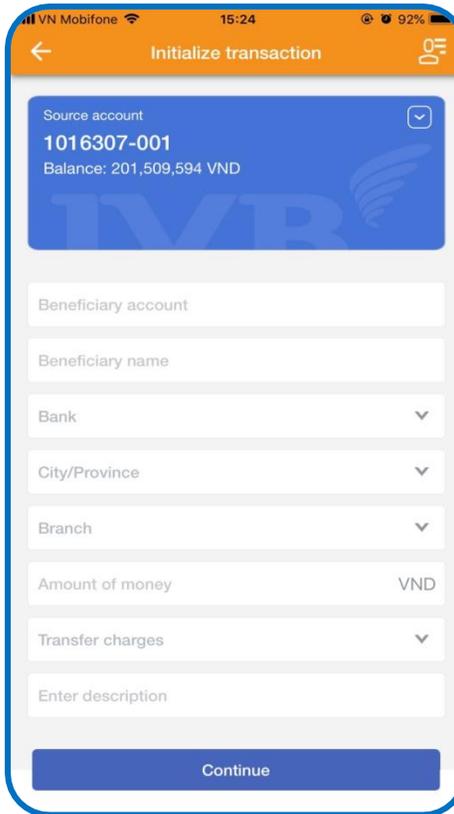


**S.4** ▶ Successful transaction.

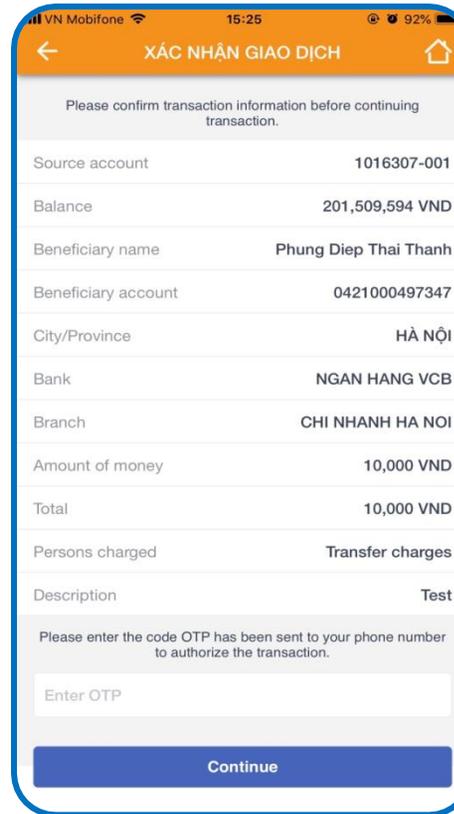
**(B) Outside system → Transfer to accounts**



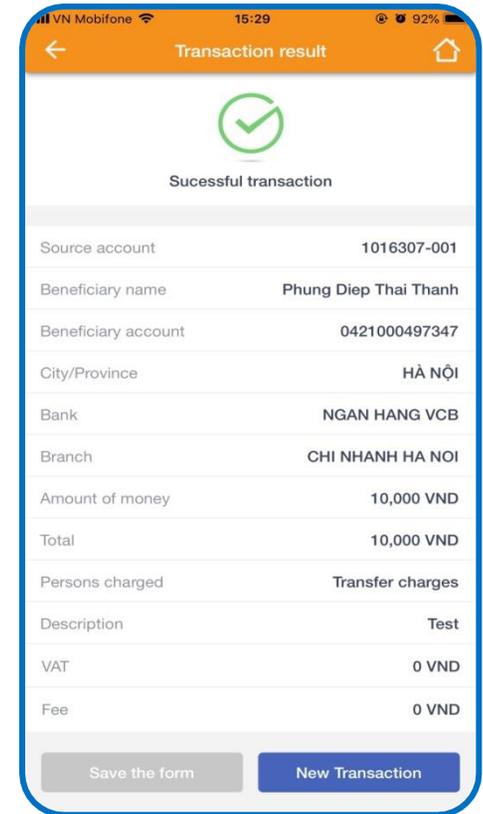
**S.1** ➤ Select **Outside system** and click on **Transfer to accounts**



**S.2** ➤ Enter beneficiary account and other information.

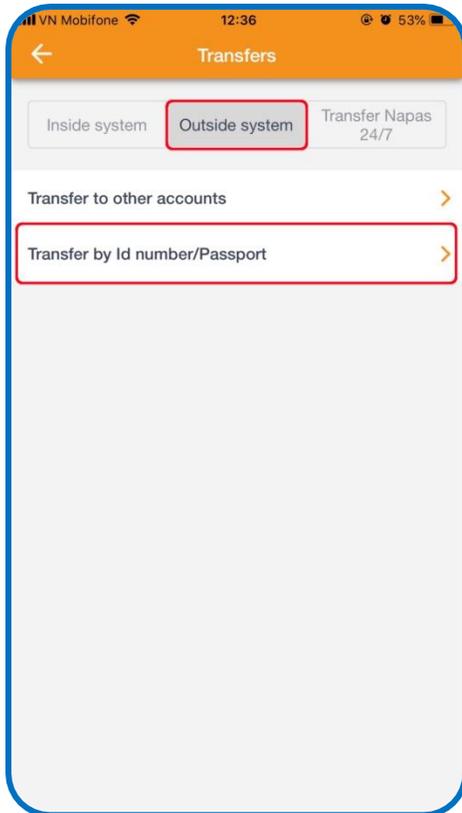


**S.3** ➤ Check the transfer details then enter OTP and click on **Continue**.

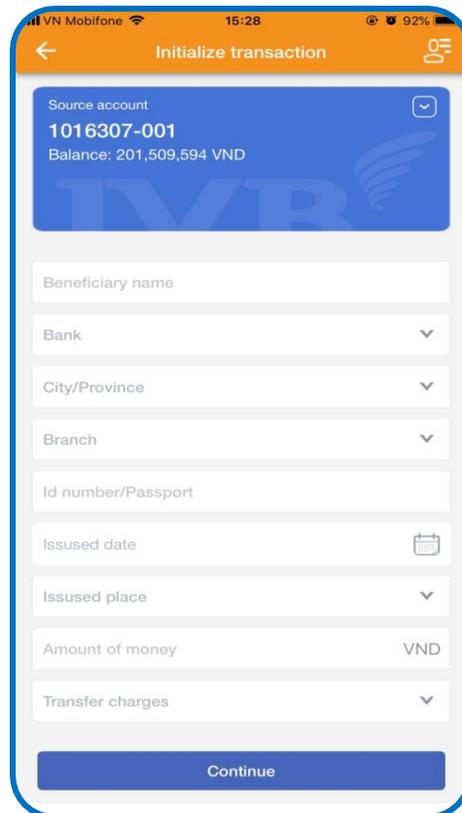


**S.4** ➤ Successful transaction.

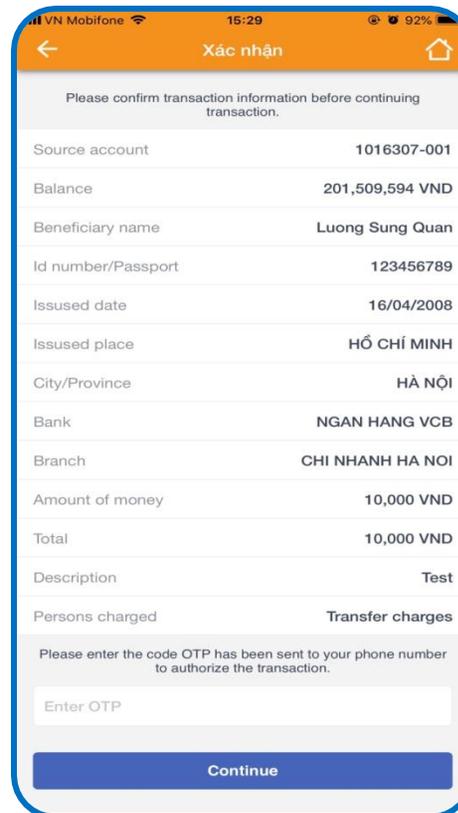
**Outside system → Transfer to the ID CARD/ Passport**



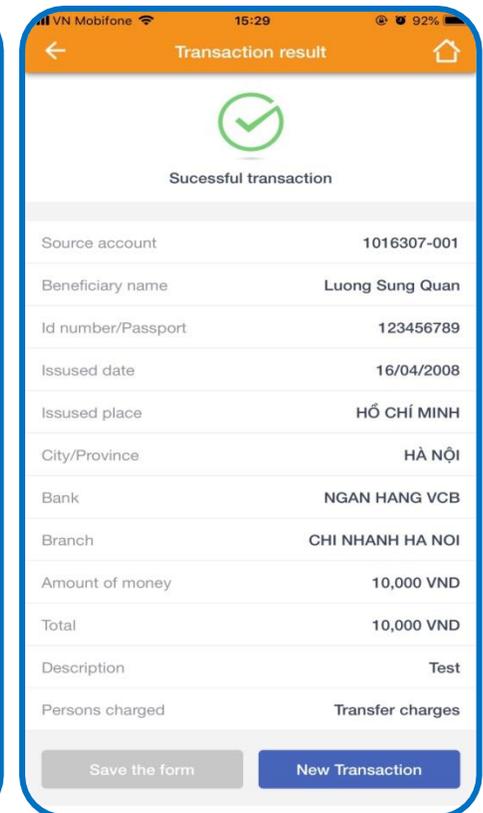
**S.1** ➤ Choose **Outside system** and click on **Transfer to the ID CARD/ Passport**



**S.2** ➤ Enter beneficiary account and other information.

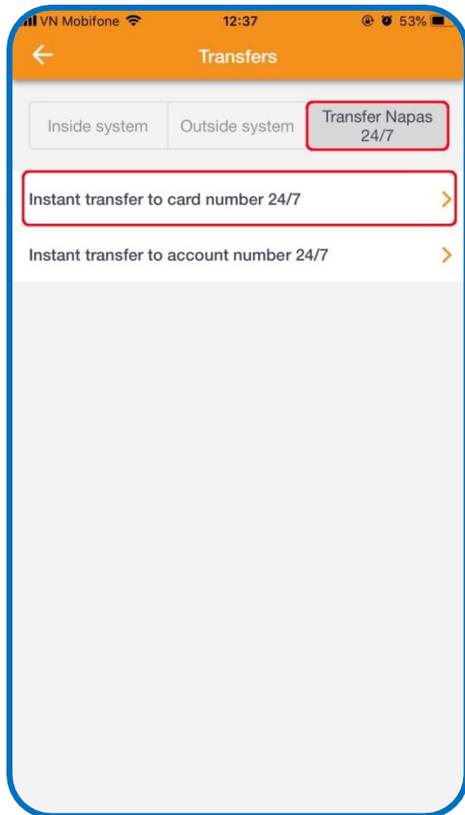


**S.3** ➤ Check the transfer details, then enter OTP code and click on **Continue**.

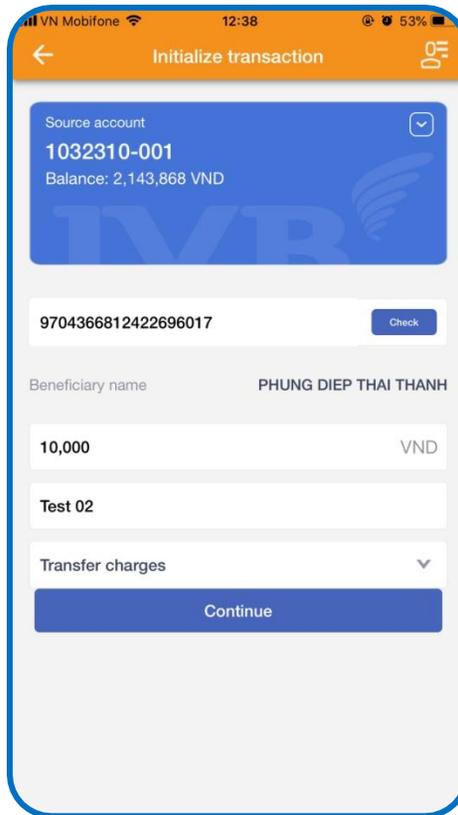


**S.4** ➤ Successful transaction.

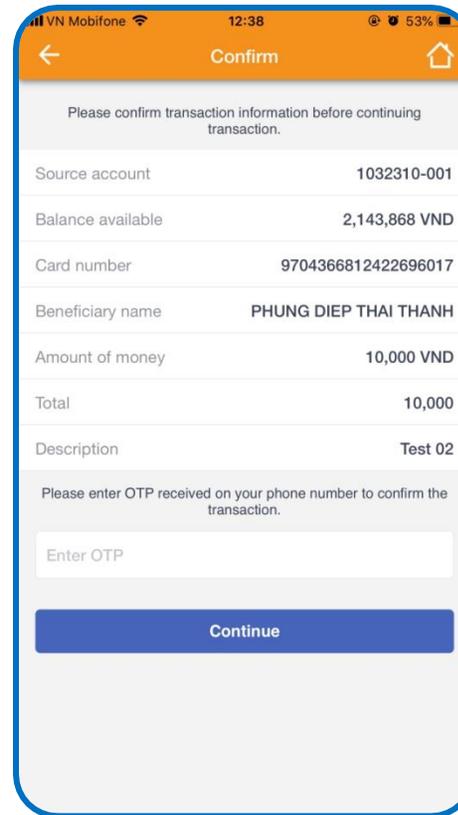
**(C) Transfer Napas 24/7 → Instant transfer to card number 24/7**



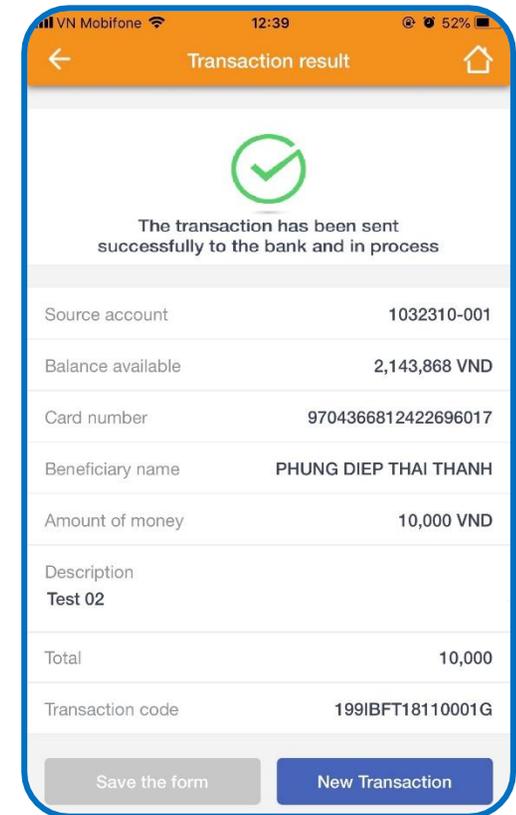
**S.1** ➤ Select **Transfer Napas 24/7** and click on **Instant transfer to card number 24/7**



**S.2** ➤ Enter the beneficiary card number, then click on **Check** button to display the beneficiary name and enter other information.

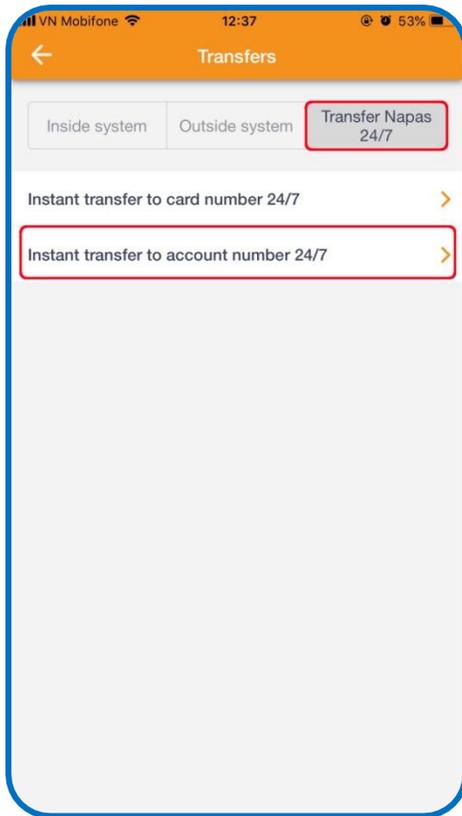


**S.3** ➤ Check the transfer details, then enter OTP code and click on **Continue**.

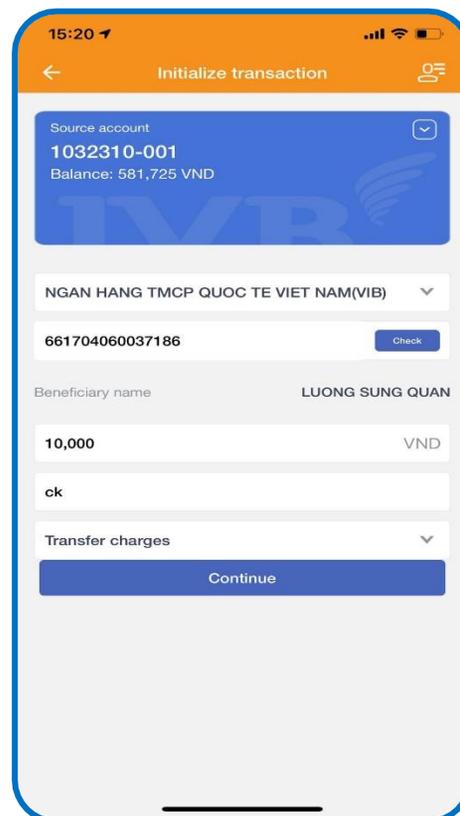


**S.4** ➤ Successful transaction.

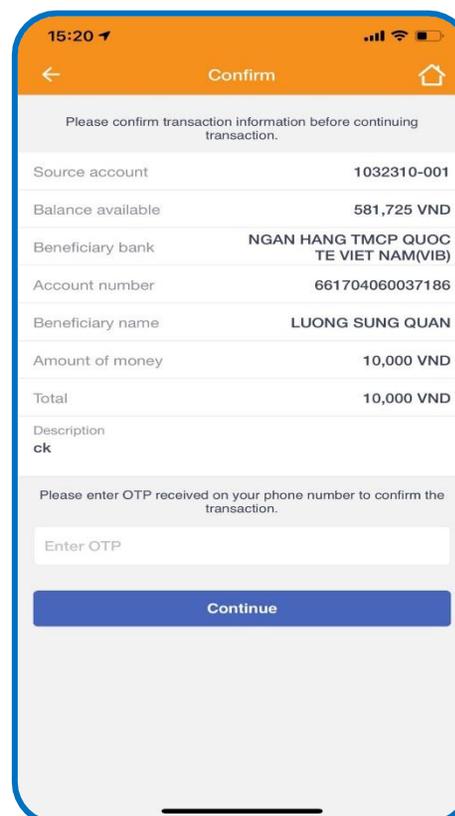
**Transfer Napas 24/7 → Instant transfer to account number 24/7**



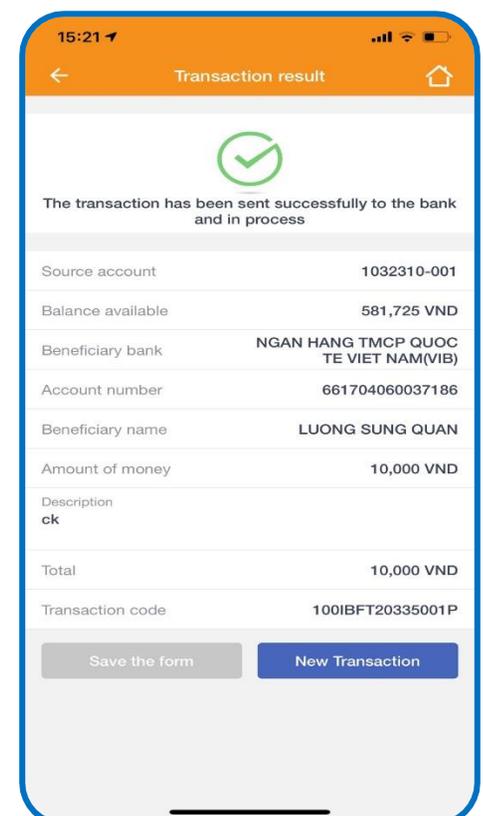
**S.1** ➤ Select **Transfer Napas 24/7** and click on **Instant transfer to account number 24/7**



**S.2** ➤ Enter the beneficiary account number, then click on **Check** button to display the beneficiary name and enter other information.

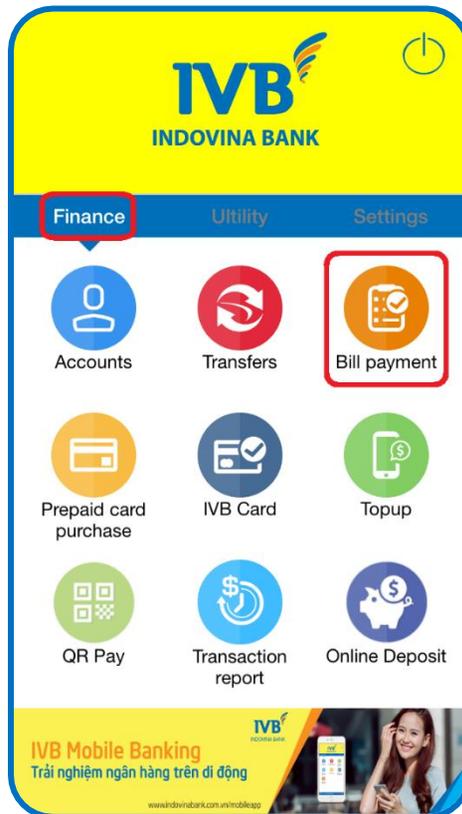


**S.3** ➤ Check the transfer details, then enter OTP code and click on **Continue**.

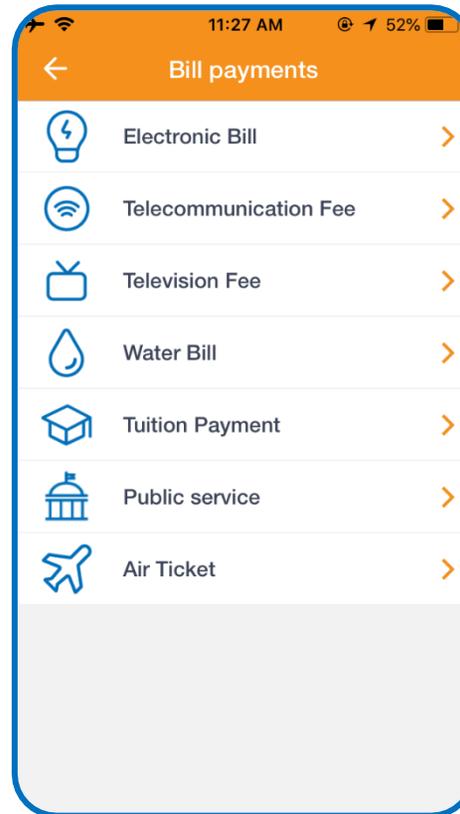


**S.4** ➤ Successful transaction.

 **Bill payment**

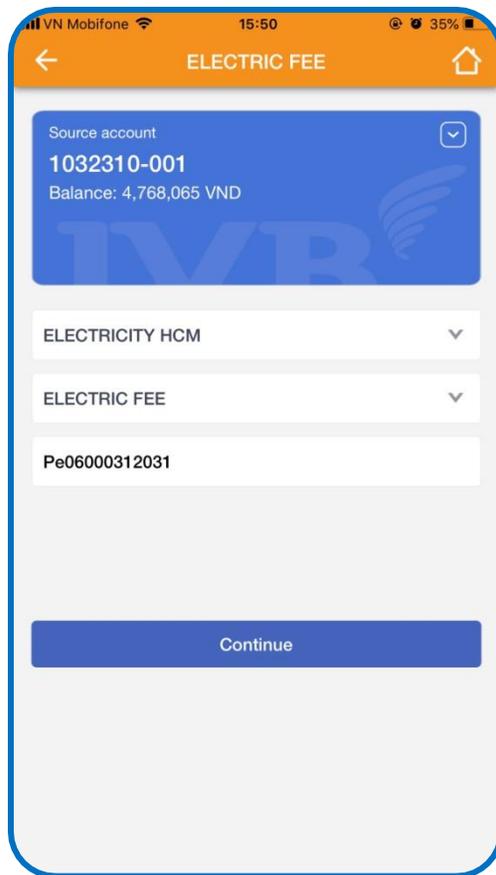


**S.1** ➤ Select **Finance** category, and select **Bill payment**.

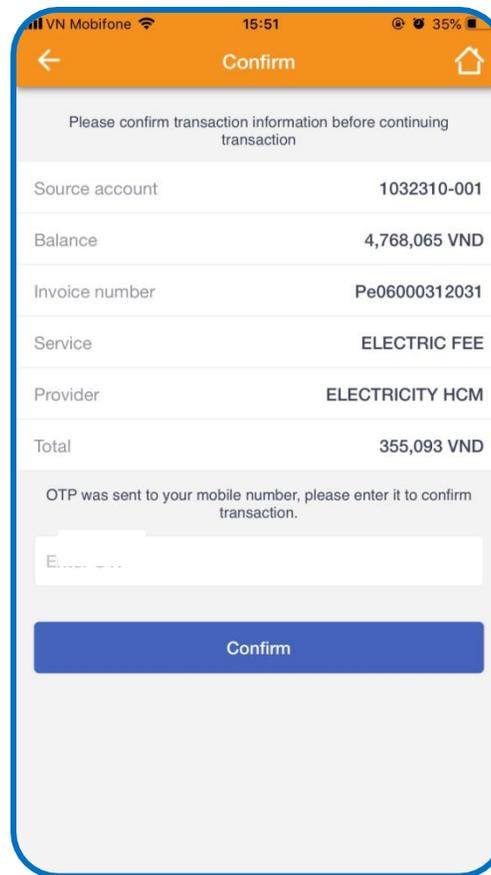


**S.2** ➤ Select payment services types.

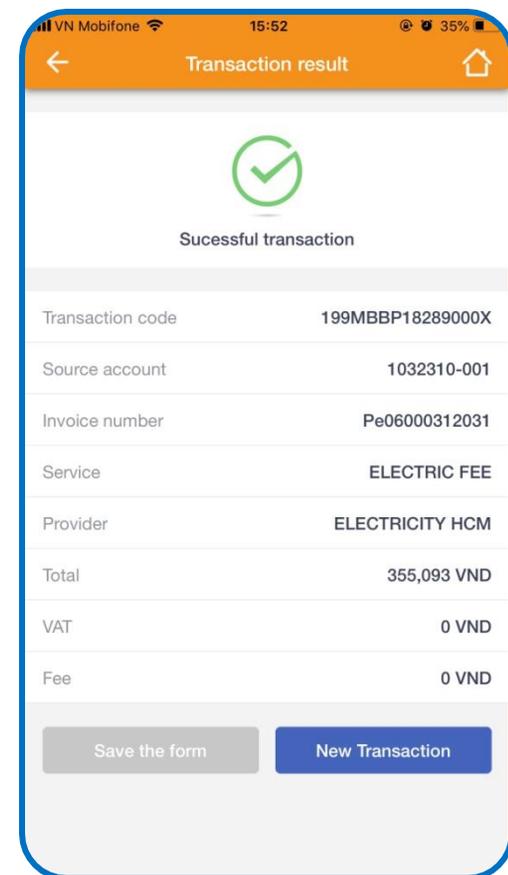
- List of billpayment services**
- ✓ Electric fee
  - ✓ VNPT
  - ✓ Homephone
  - ✓ Homephone – Viettel
  - ✓ Post-paid mobile
  - ✓ ADSL
  - ✓ Sai Gon postel corp.
  - ✓ PSTN – Viettel
  - ✓ Television fee
  - ✓ Water fee
  - ✓ Tuition fee
  - ✓ Air Ticket
  - ✓ Public service



**S.3** ➤ Select service provider / input customer code and click **Continue**.

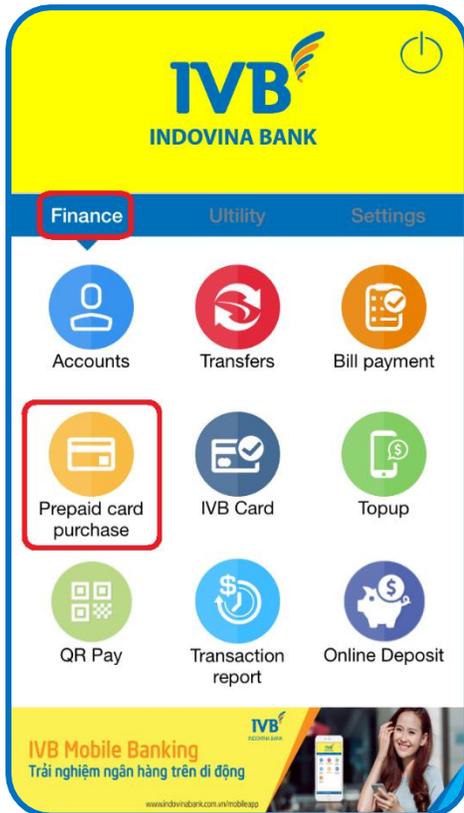


**S.4** ➤ Check transaction information, input OTP code and click **Continue**.

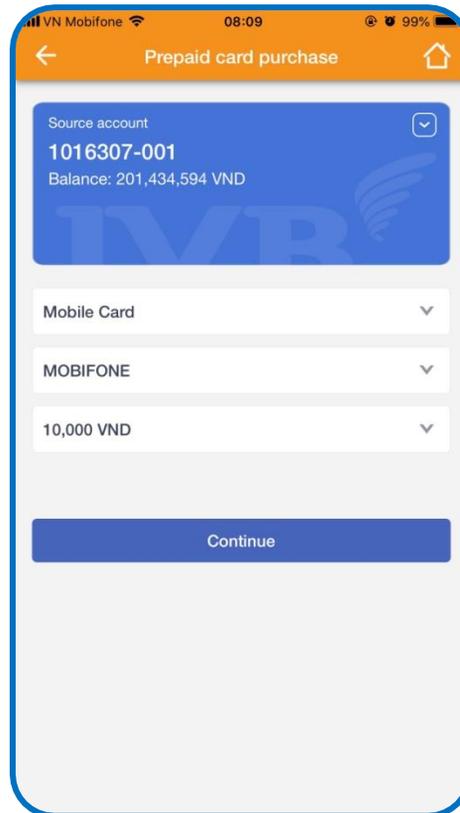


**S.5** ➤ Successful transaction.

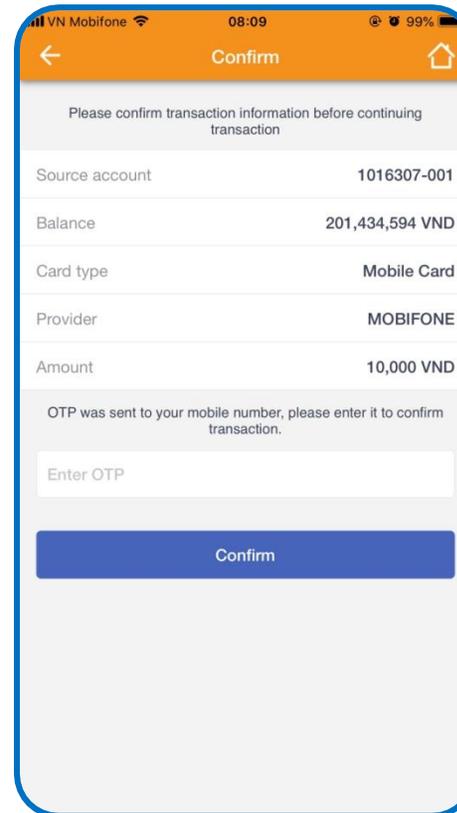
 **Prepaid card purchase**



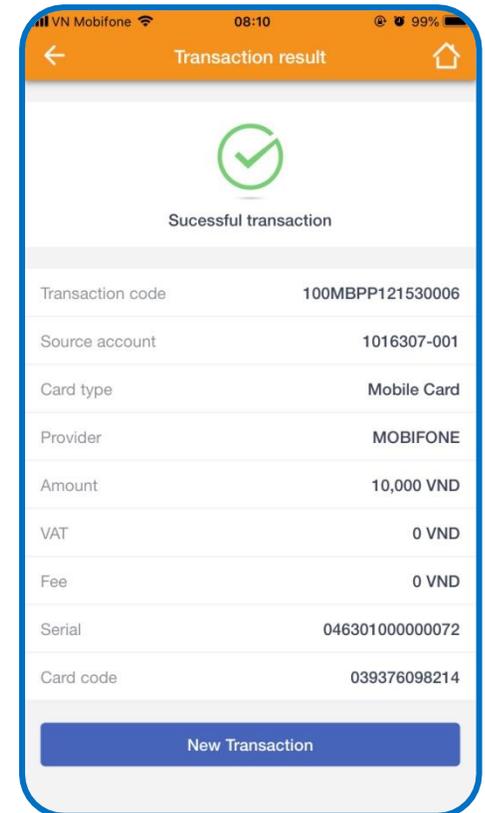
**S.1** ➤ Select **Finance** and click on **Prepaid card purchase**.



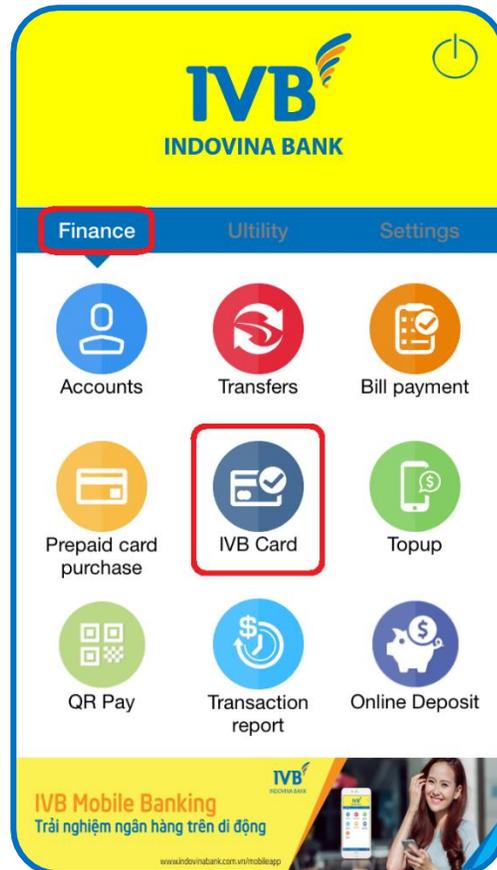
**S.2** ➤ Choose Type of card, Suppliers, and Value



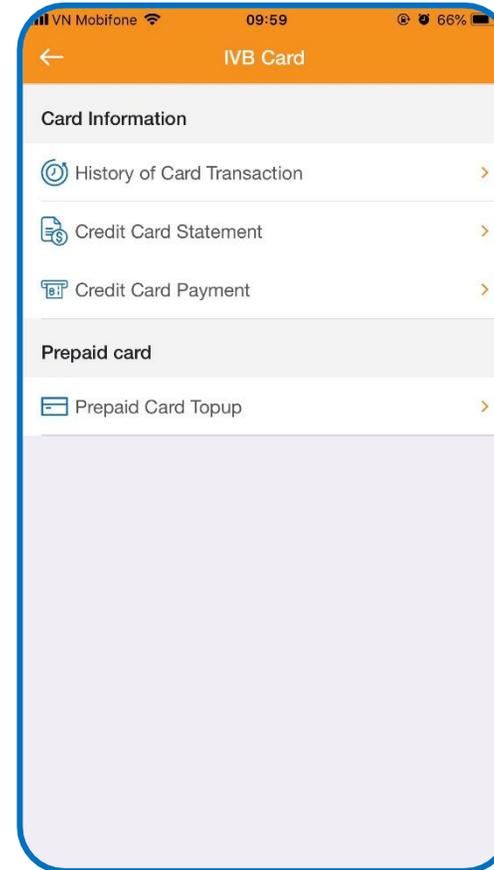
**S.3** ➤ Check the transaction information, then enter OTP code and click on **Continue** button.



**S.4** ➤ Successful transaction.

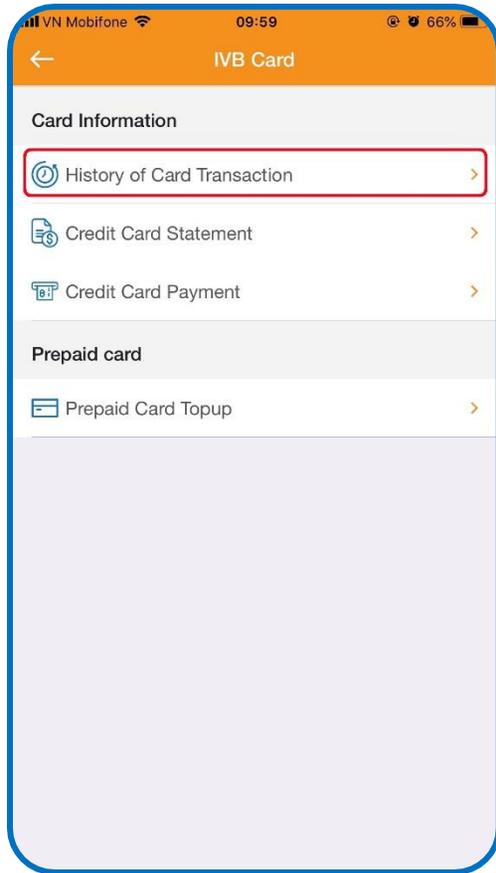


**S.1** ➤ Select group **Finance**, and select **IVB Card** function

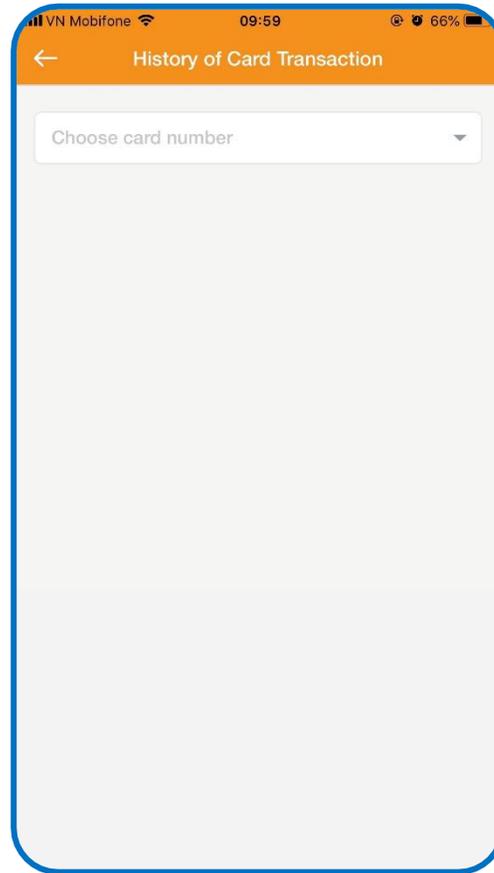


**S.2** ➤ Select the function

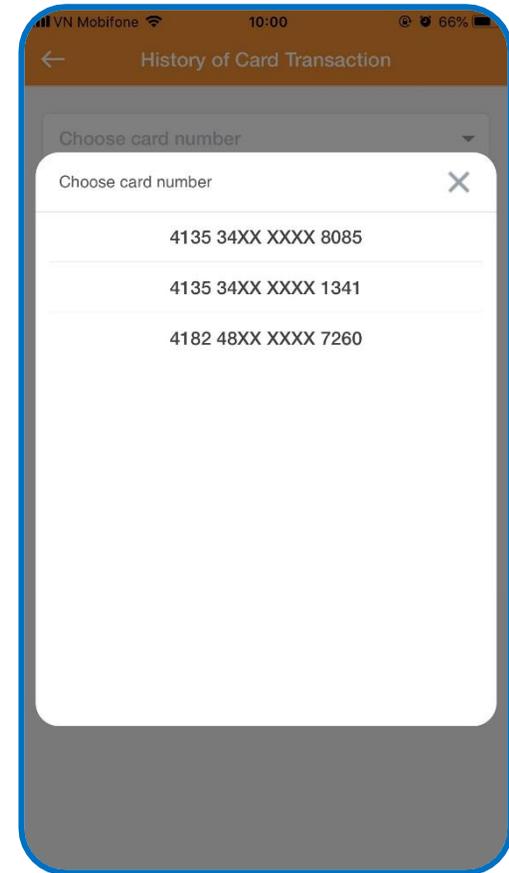
**(A) Card Information → History of Card Transaction**



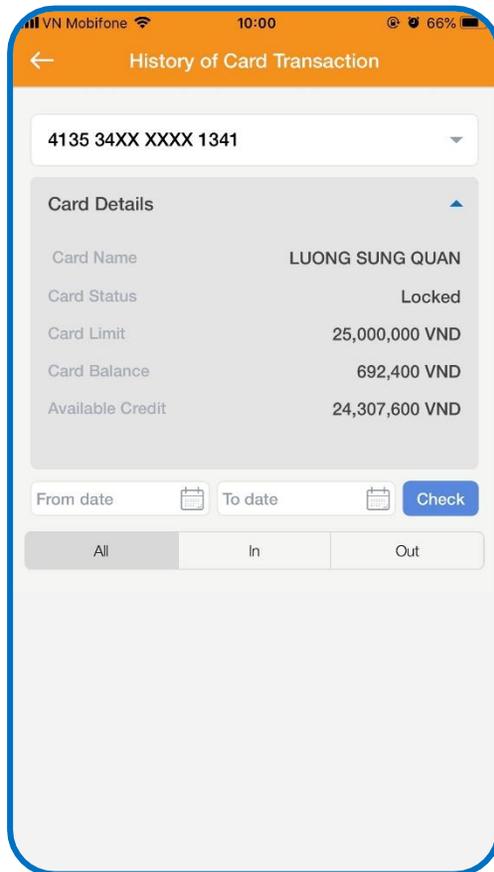
**S.1** ➤ Select the **History of Card Transaction** function



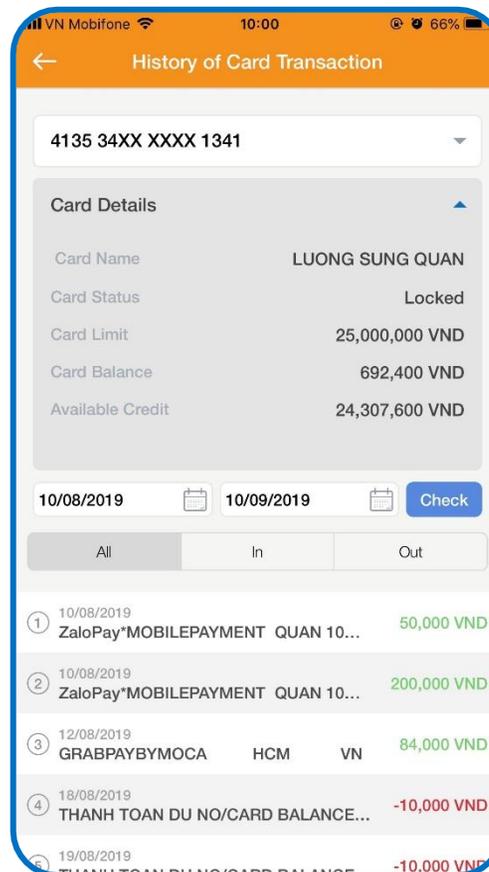
**S.2** ➤ **Choose card number**, the screen will show the cards which registered at IVB and select the card to view transactions



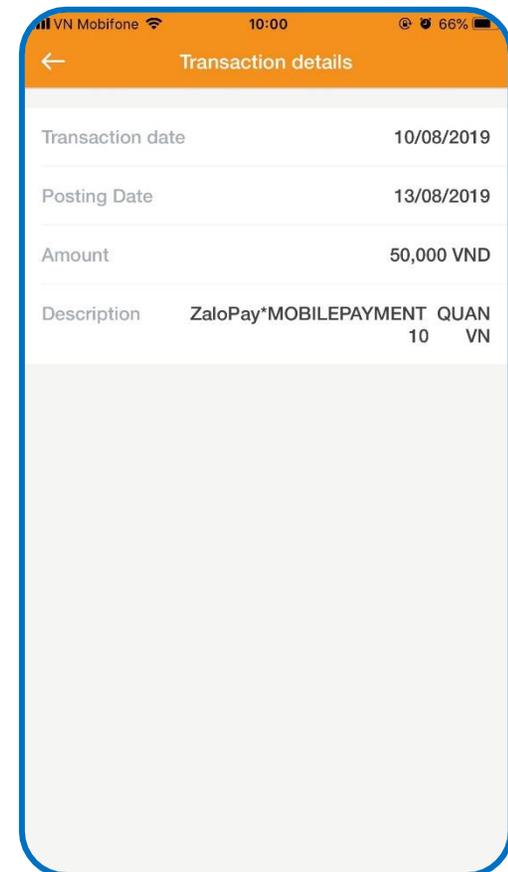
\*\* This function supports Visa Credit and Visa Debit card.



**S.3** ➤ After choosing card number, the screen will display the basic card information. Select **From date**, **To date** and press **Check** button to view transaction information.

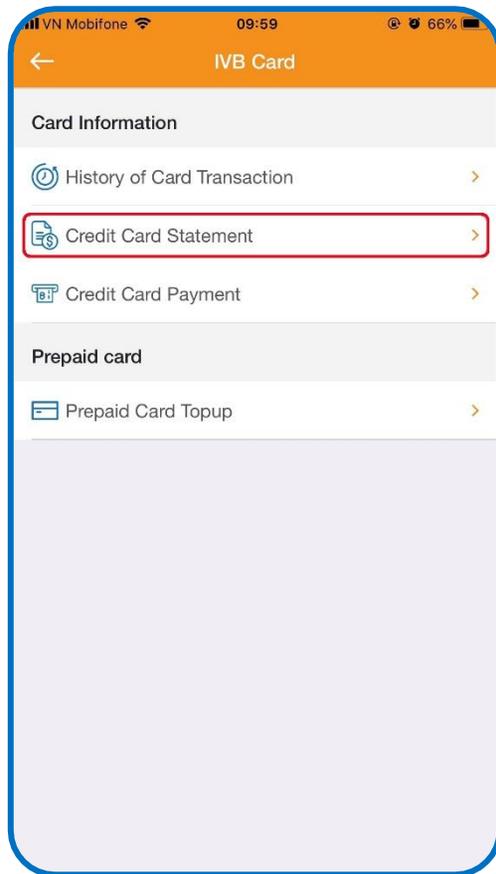


**S.4** ➤ Choose transaction to view details



**S.5** ➤ The screen will display information details of transaction

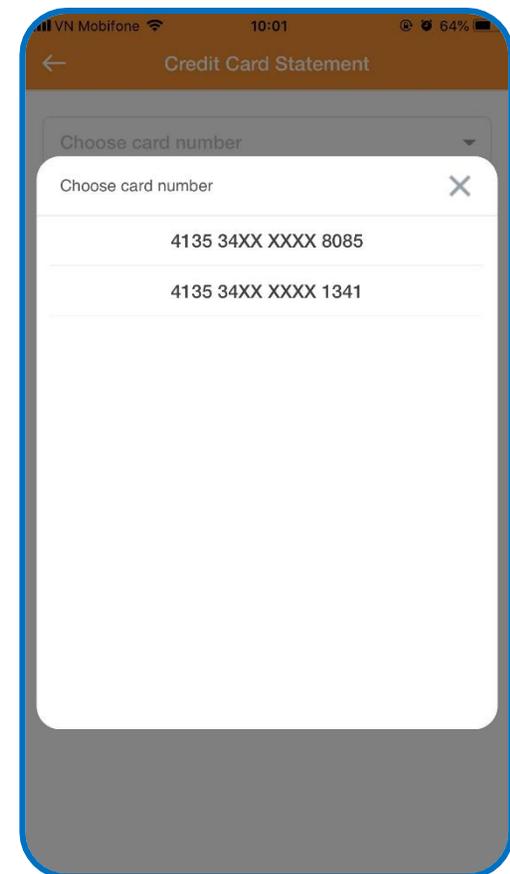
**Card Information → Credit Card Statement**



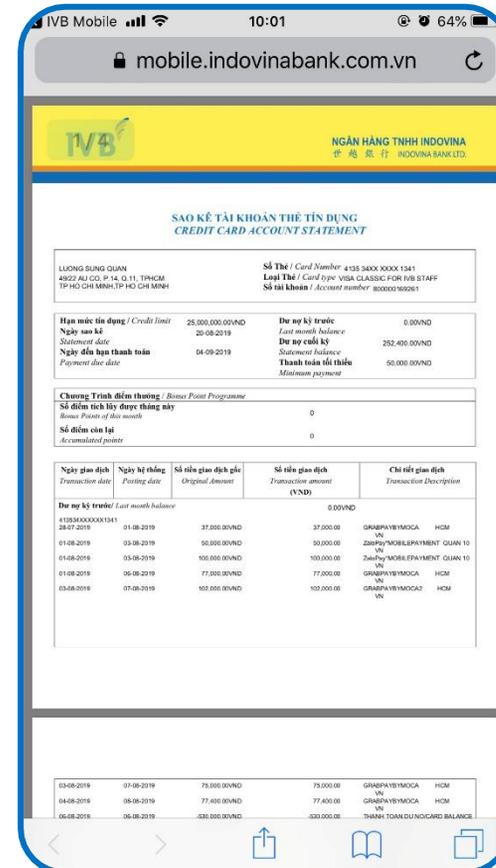
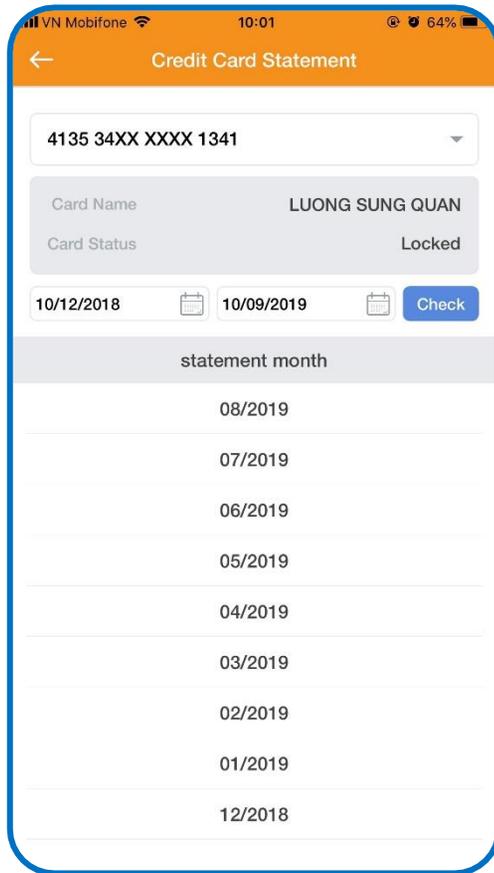
**S.1** ➤ Select the **Credit Card Statement** function



**S.2** ➤ **Choose card number**, the screen will show the cards which registered at IVB and select the card to view statements



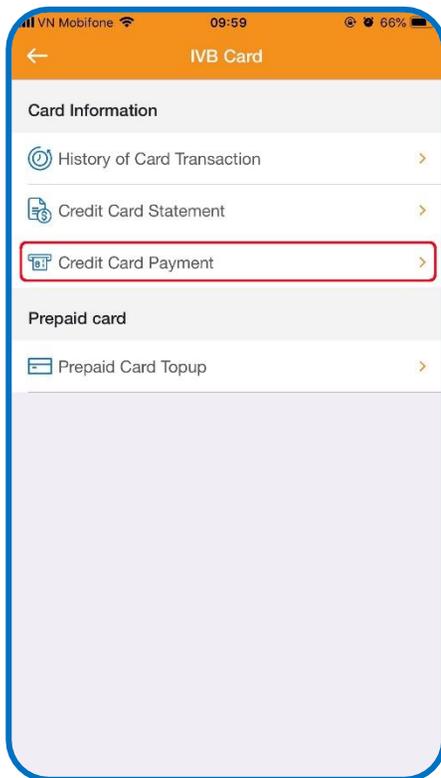
\*\* This function supports Visa Credit card.



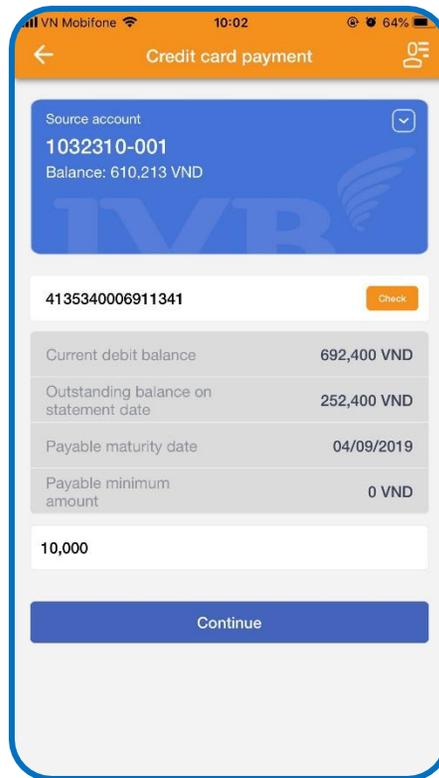
**S.3** ➤ After choosing card number, the screen will display the current statements of card. When selecting, the screen will show the information details of statement file and press download button \*\*

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

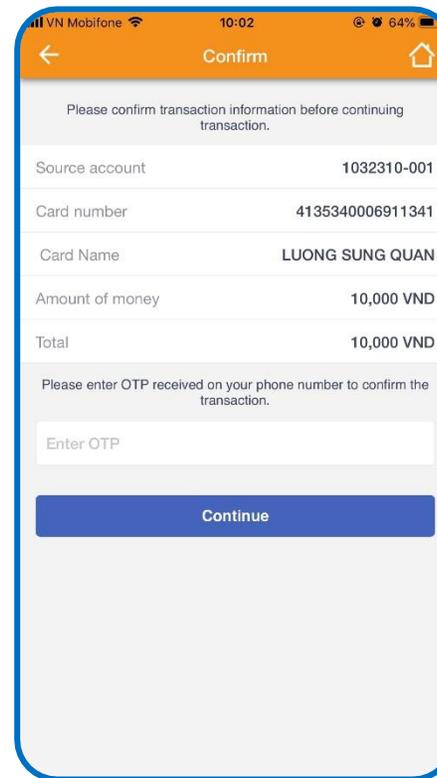
**Card Information → Credit Card Payment**



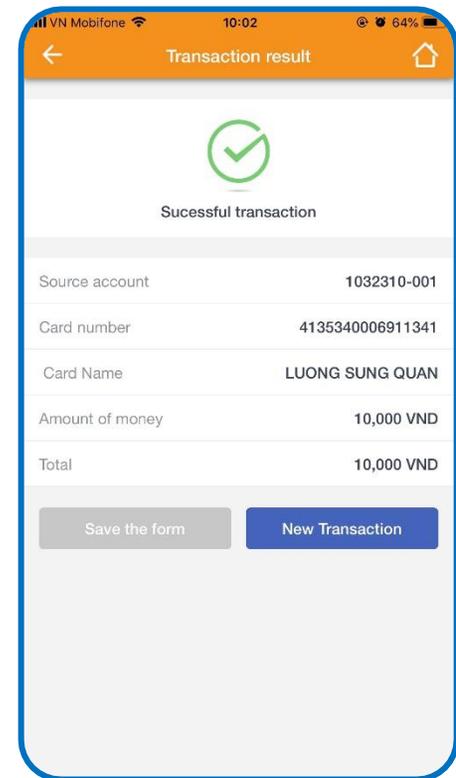
**S.1** ➤ Select the **Credit Card Payment** function



**S.2** ➤ Input credit card number and click **Check** / Input **money amount** then click **Continue**.

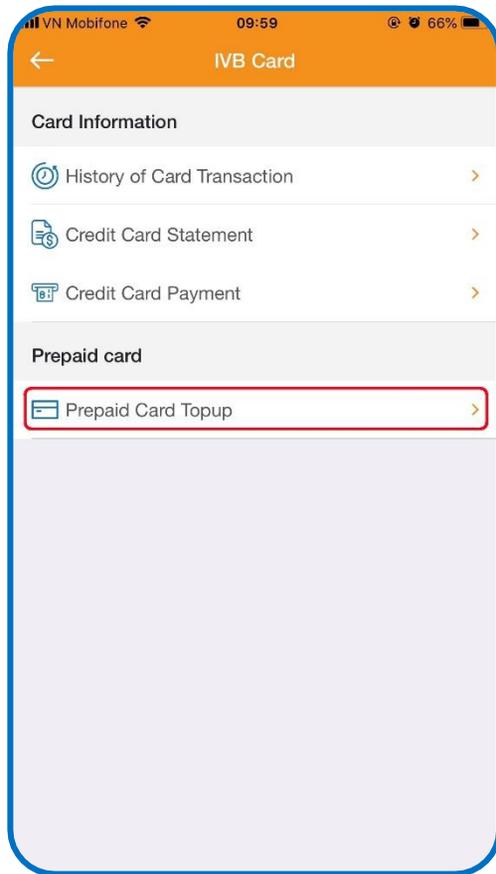


**S.3** ➤ Check transaction information, input OTP code, and click **Continue**.

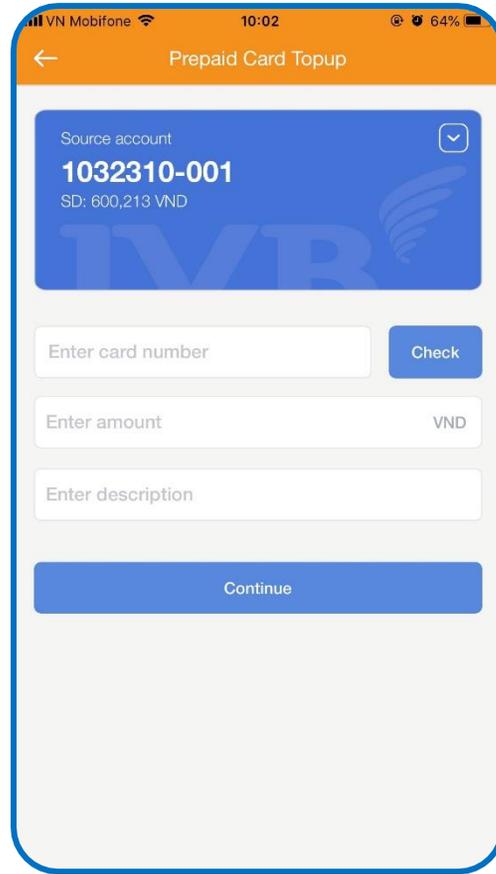


**S.4** ➤ Successful transaction

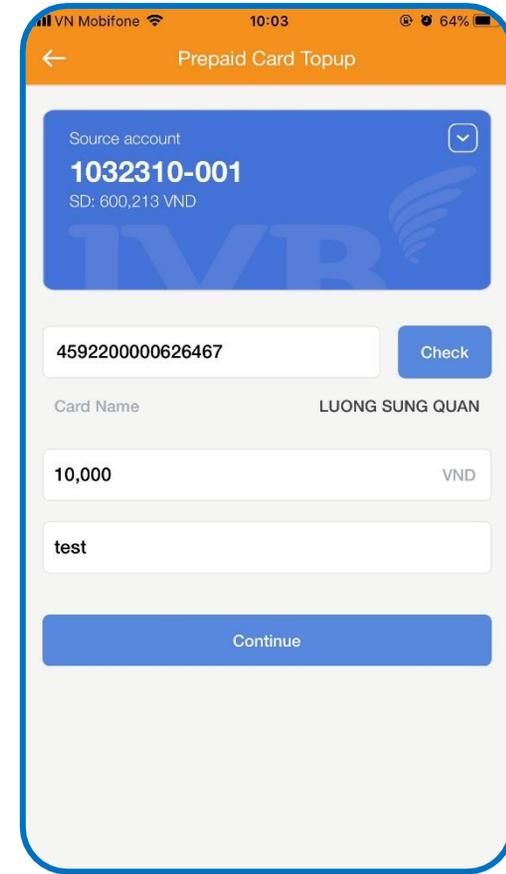
**(B) Prepaid Card → Prepaid Card Topup**

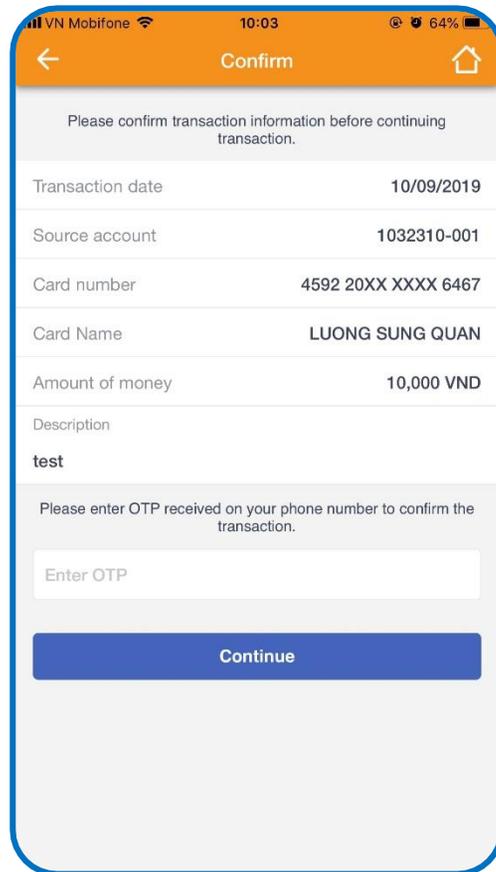


**S.1** ➤ Select the **Prepaid Card Topup** function

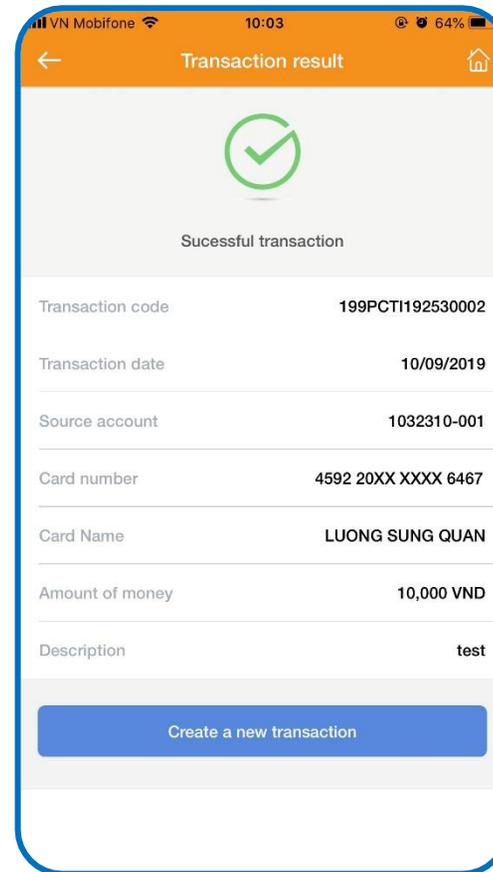


**S.2** ➤ Input card number which issued by IVB and press **Check** button; if valid card, the card name will be displayed. Input the other information and press **Continue** button



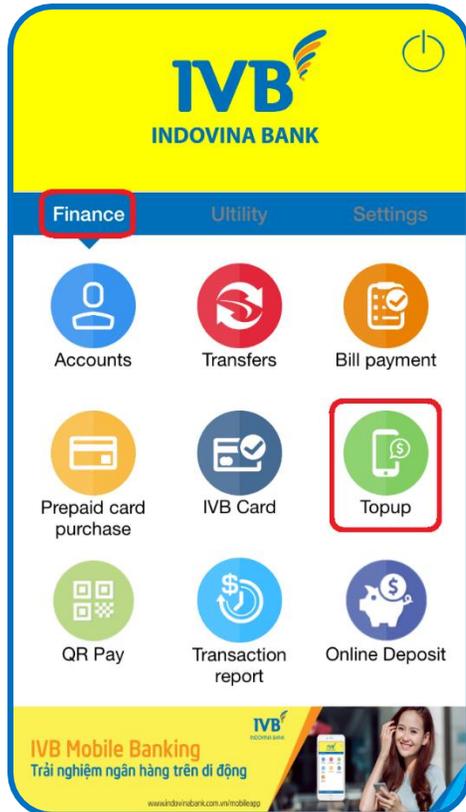


**S.3** ➤ Check information, input OTP authentication code and press **Continue** button

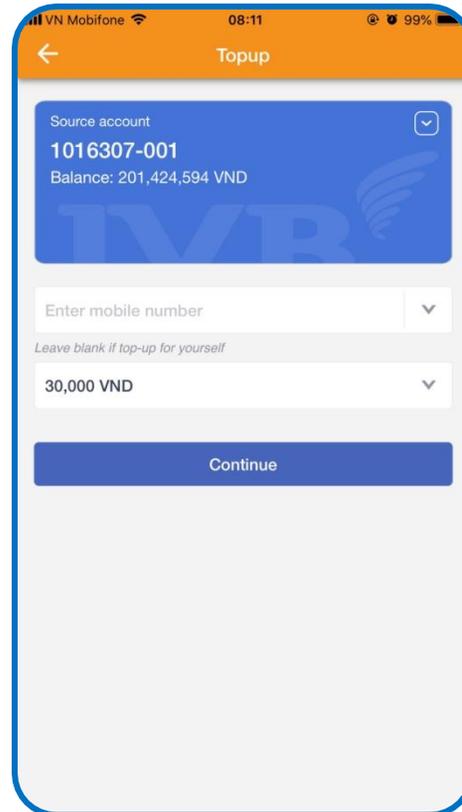


**S.4** ➤ Successful transaction

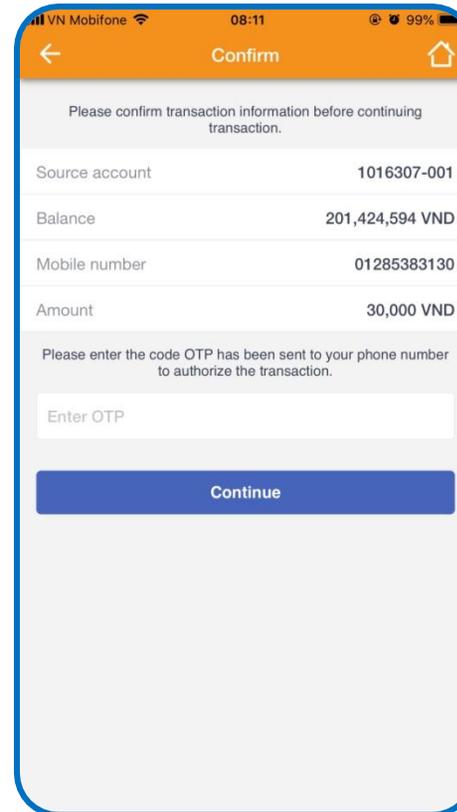
 **Topup**



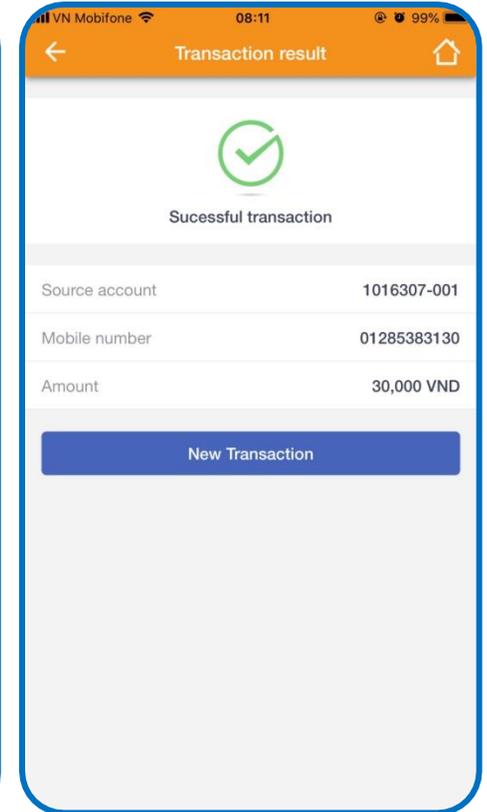
**S.1** ➤ Select **Finance** and click on **Topup**



**S.2** ➤ Enter mobile number or click on the arrow to select the phone number from device's contacts that wants to charge (if you charge for yourself, leave the phone number blank) and choose Amount.



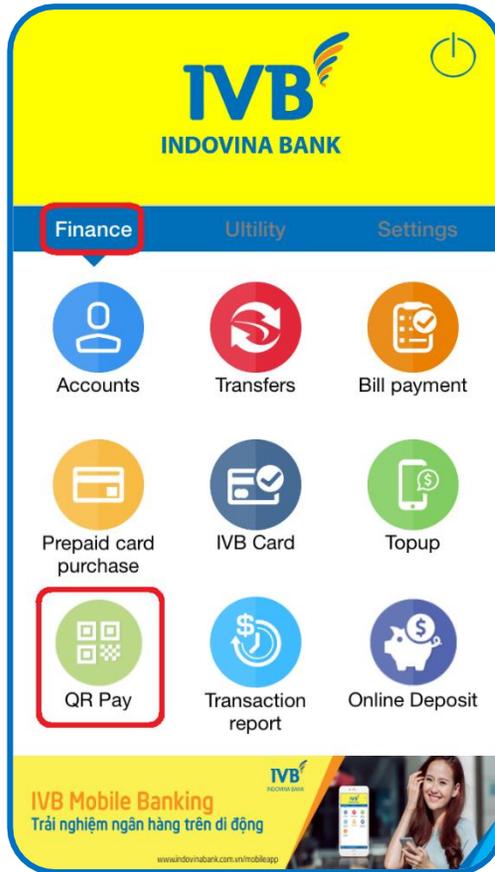
**S.3** ➤ Check the transaction information, then enter OTP code and click on **Continue** button.



**S.4** ➤ Successful transaction.

 **QR Pay**

**(C) Internal transfer via QR Pay**



**S.1** ➤ Select **Finance** category, and select **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.

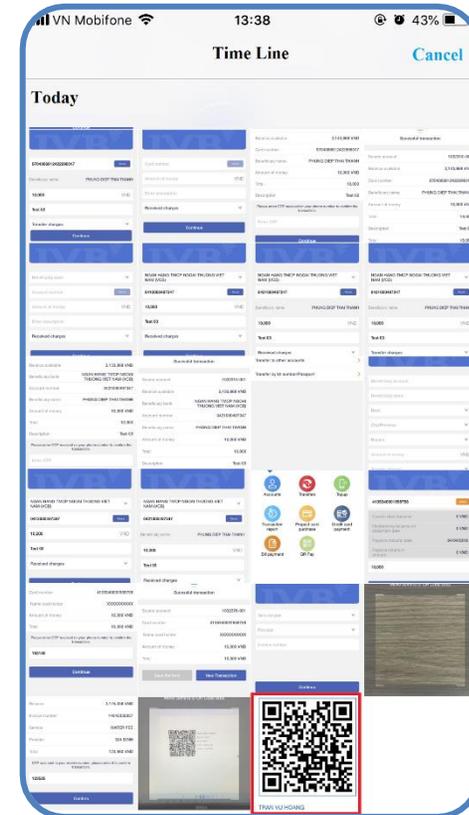
**Noted:** Now, *IVB only support transfer inside IVB’s system by QR Pay.*



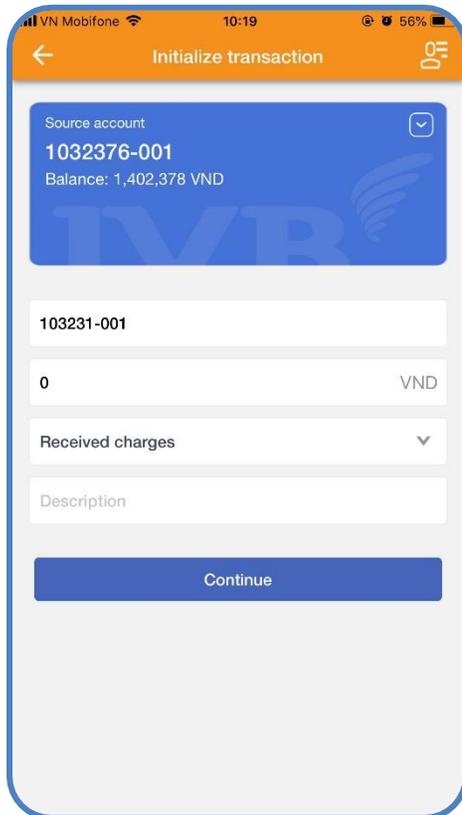
**Method1:** Move your camera to valid QR code area



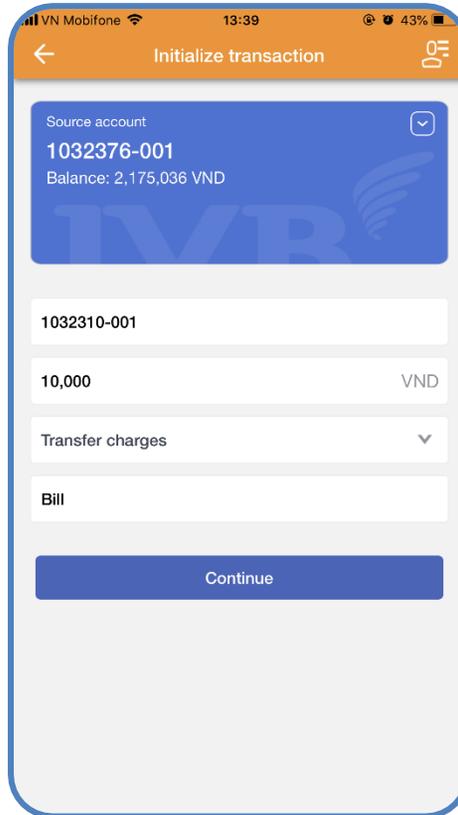
**Method2:** Scan QR from your mobile phone gallery via clicking on icon “Scan image” / Select 01 QR code image have been saved in your device.



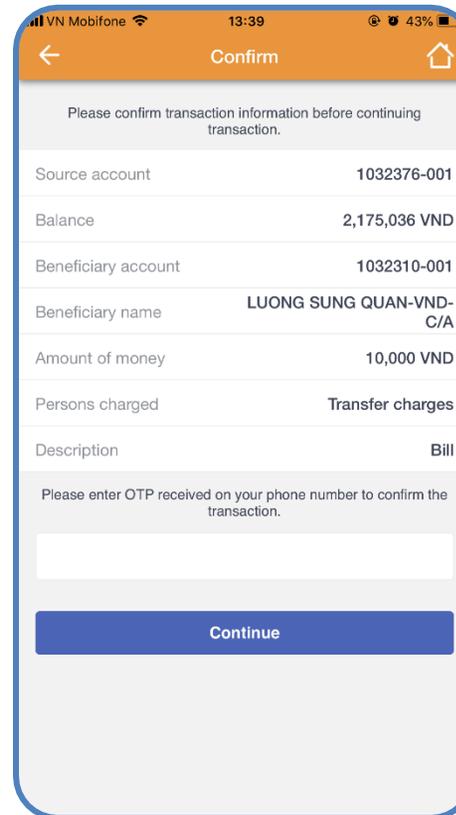
After successfully scan QR code.



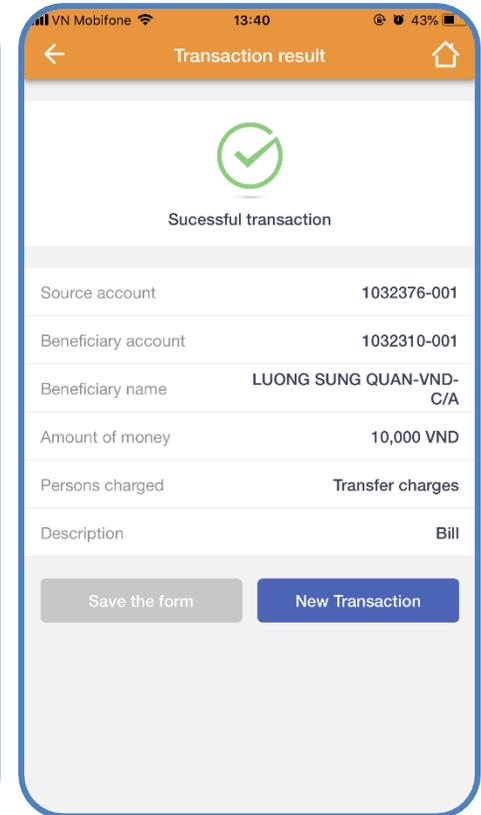
**S.3** ➤ Screen shows transfer inside system default as beneficiary IVB account number.



**S.4** ➤ Input information and click **Continue**.



**S.5** ➤ Check transaction information, input OTP code and click **Continue**.

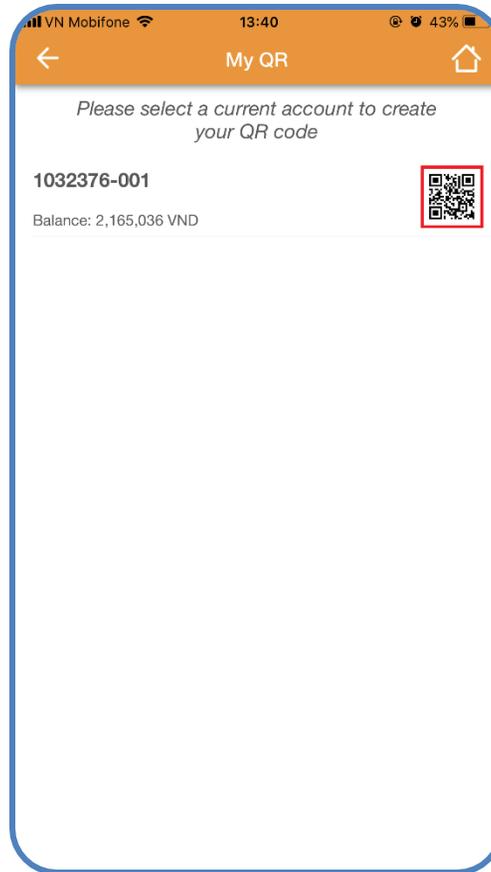


**S.6** ➤ Successful transaction

**(D) Method to create Qr code – My QR**



**S.1** ➤ Select icon “My QR” system will default display each account with only one QR code.



**S.2** ➤ Click on icon QR code, the screen will show information of account owner and its QR code.



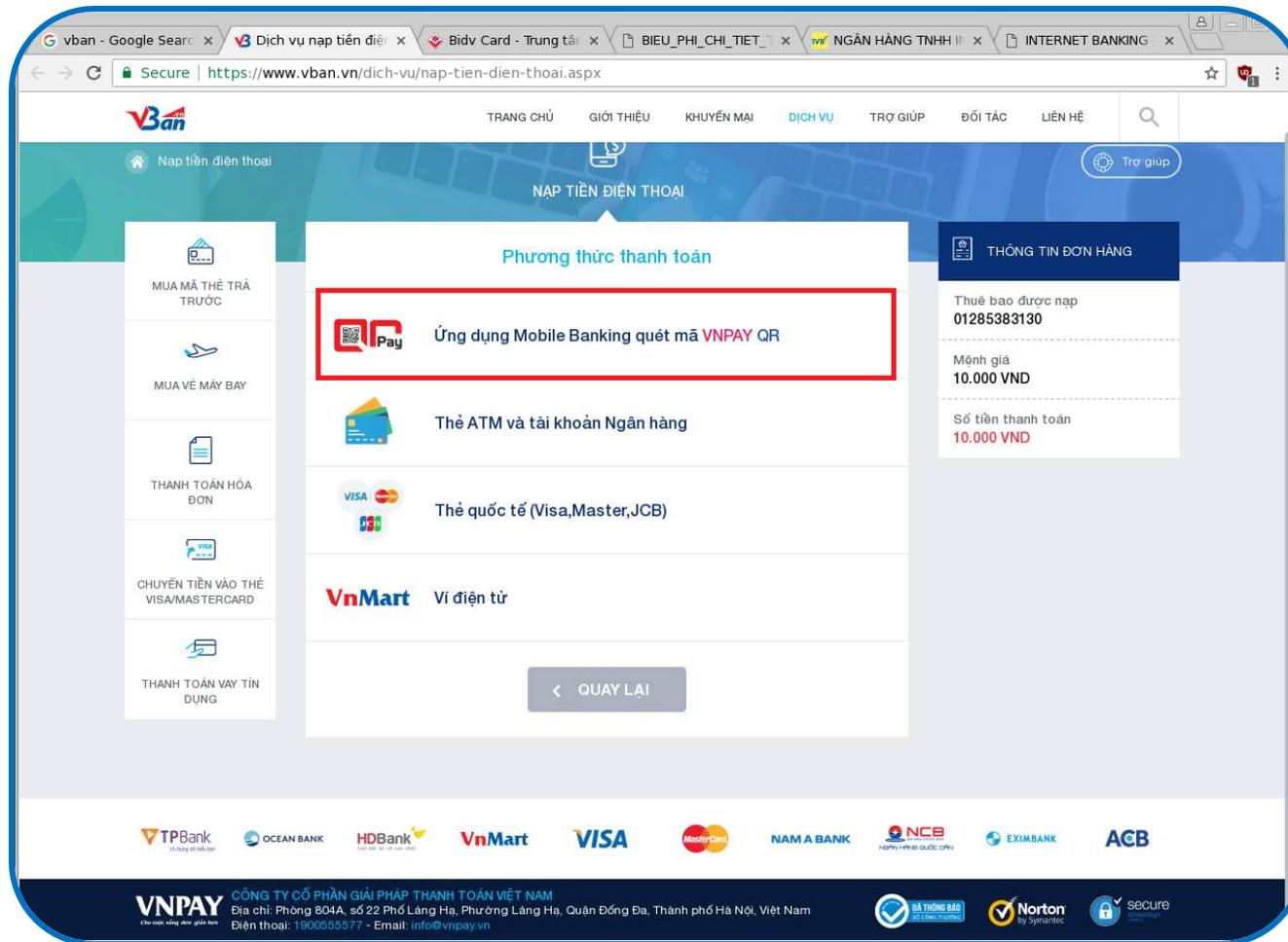
**S.3** ➤ Click ~~Save to album~~ or ~~share QR~~

**(E) Online payment via PR Pay**

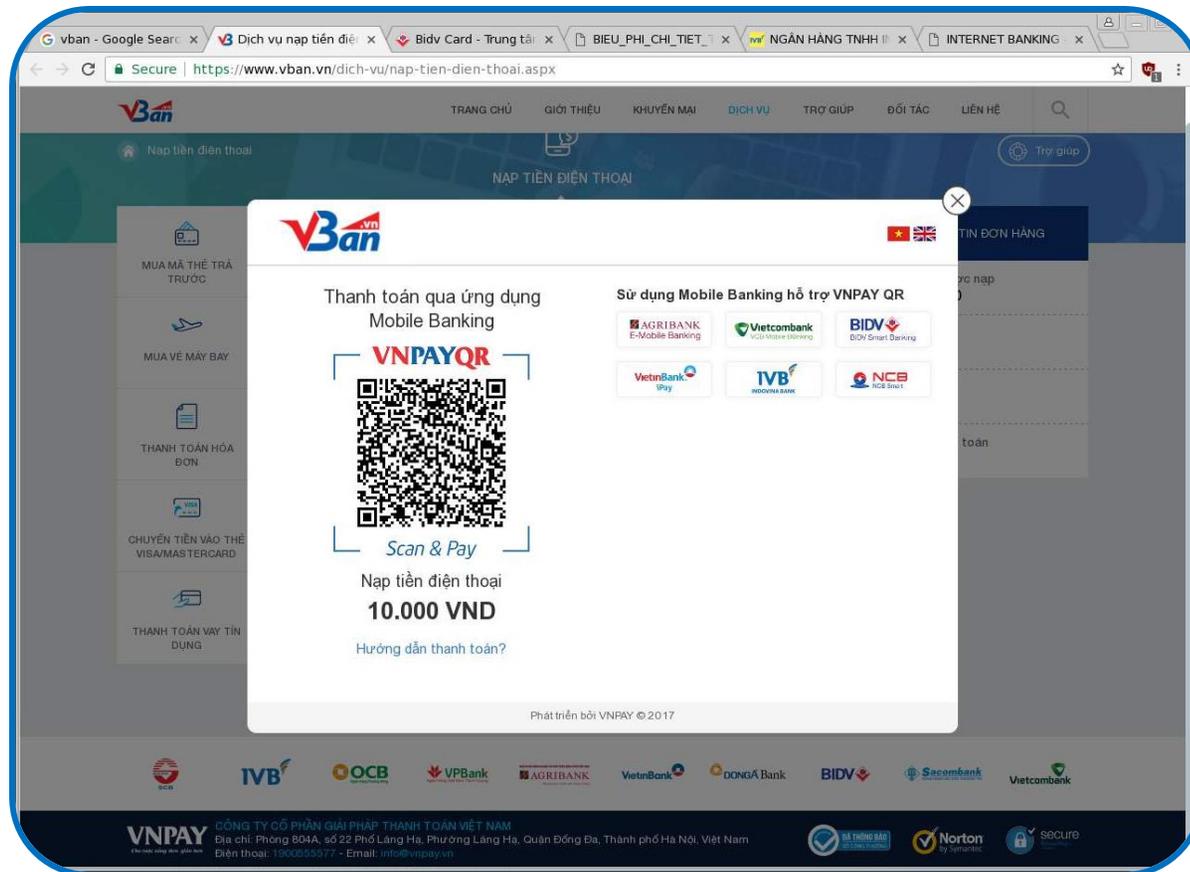
TT	Merchant	Tên website	Lĩnh vực kinh doanh	Mã Merchant	Mức phí (đã bao gồm VAT)
<b>A. Merchant thu hộ điện nước</b>					
1.	Công ty Điện lực	<a href="http://cskh.hcmpe.com.vn/">http://cskh.hcmpe.com.vn/</a>	Hóa đơn điện	Diennuoc01	0 đồng/ hóa đơn thành công
		<a href="https://www.vban.vn/">https://www.vban.vn/</a>		Diennuoc01	0 đồng/ hóa đơn thành công
2.	Công ty Cấp nước Gia Định	<a href="http://www.capnuocgiadinh.vn/">http://www.capnuocgiadinh.vn/</a>	Hóa đơn nước	Diennuoc01	0 đồng/ hóa đơn thành công
		<a href="https://www.vban.vn/">https://www.vban.vn/</a>		Diennuoc01	0 đồng/ hóa đơn thành công
3.	Công ty Cấp nước Tân Hòa	<a href="https://www.vban.vn/">https://www.vban.vn/</a>	Hóa đơn nước	Diennuoc01	0 đồng/ hóa đơn thành công
4.	Công ty Cấp nước Nhà Bè	<a href="http://www.capnuocnhabe.vn/">http://www.capnuocnhabe.vn/</a>	Hóa đơn nước	Diennuoc01	0 đồng/ hóa đơn thành công
		<a href="https://www.vban.vn/">https://www.vban.vn/</a>		Diennuoc01	0 đồng/ hóa đơn thành công
5.	Công ty Cấp nước Trung An	<a href="https://www.vban.vn/">https://www.vban.vn/</a>	Hóa đơn nước	Diennuoc01	0 đồng/ hóa đơn thành công
<b>B. Merchant có mức phí đặc thù</b>					

**S.1** ➤ To use online payment via QR, customers please review list of providers have supported QR code. **Here**

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



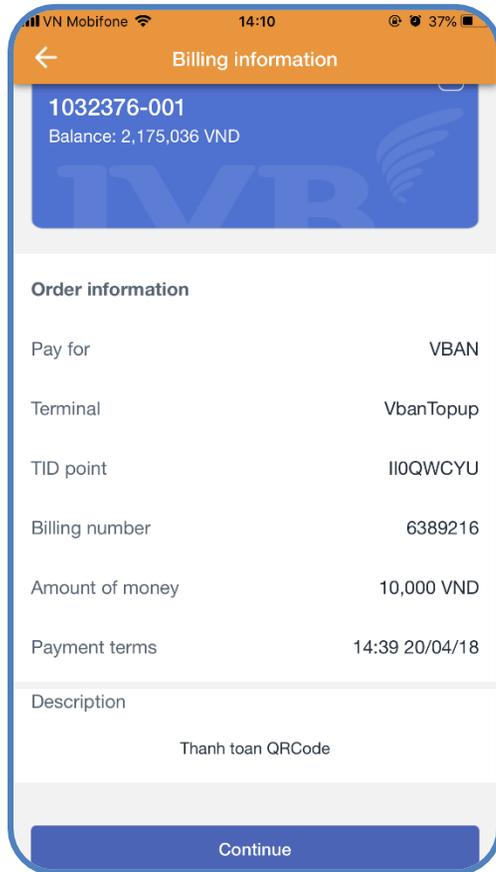
**S.2** ➤ **Select payment method: Mobile Banking application scans VNPAY QR code**



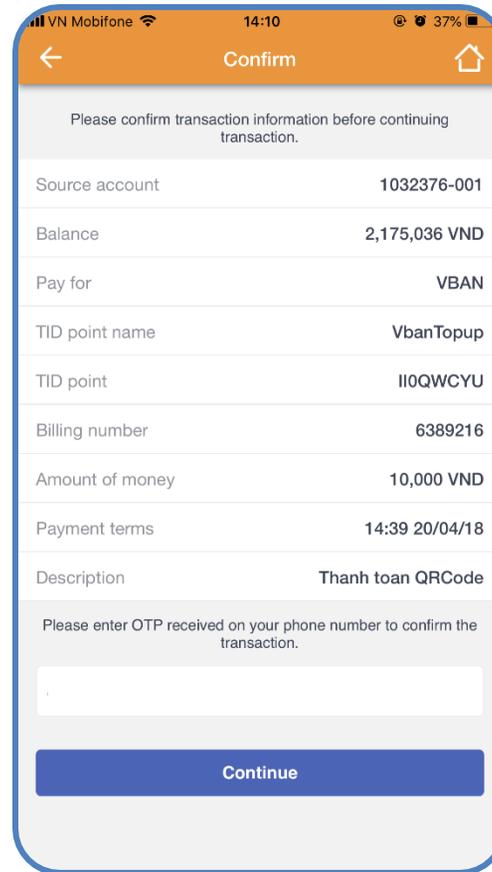
**S.3** ➤ Screen shows QR code, and list of banks that support QR Pay.



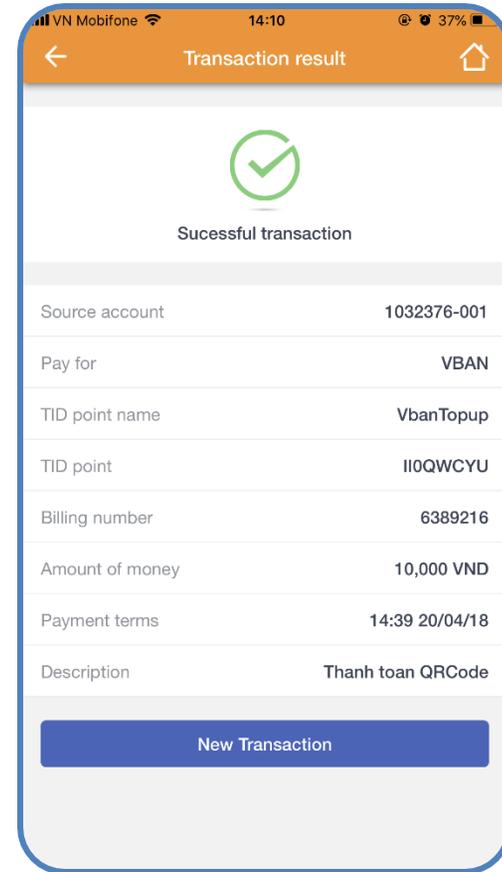
**S.4** ➤ Start to scan QR code by device camera.



**S.5** ➤ Screen shows QR code information transaction.



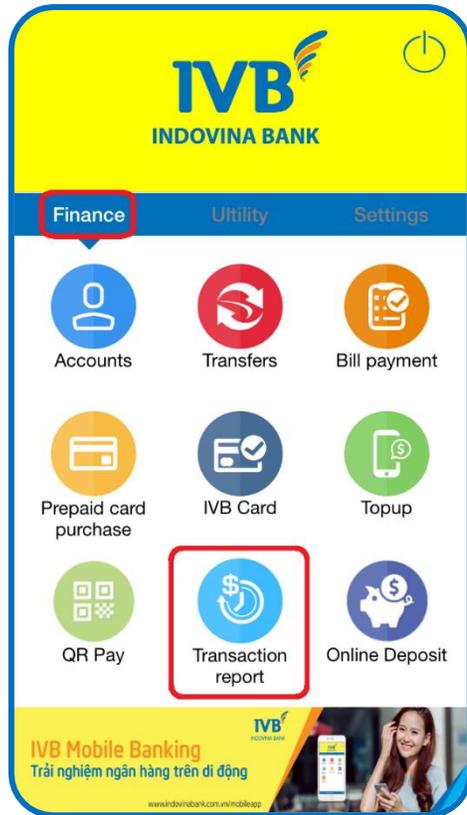
**S.6** ➤ Check information and input OTP code and click **Continue**.



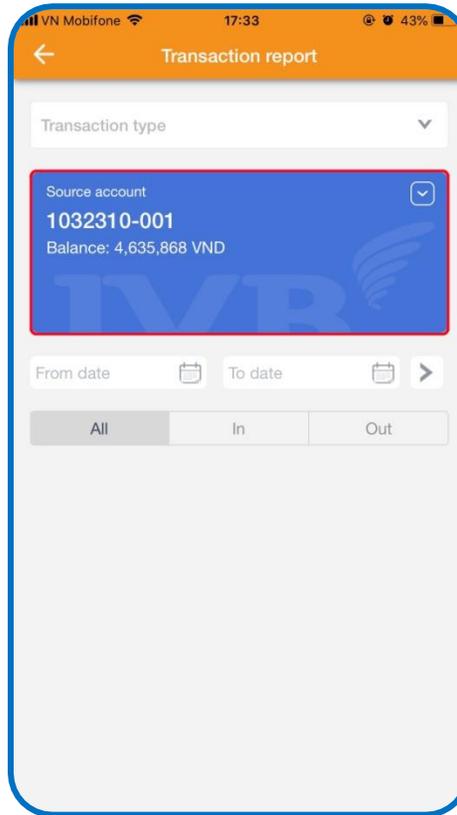
**S.7** ➤ Successful transaction



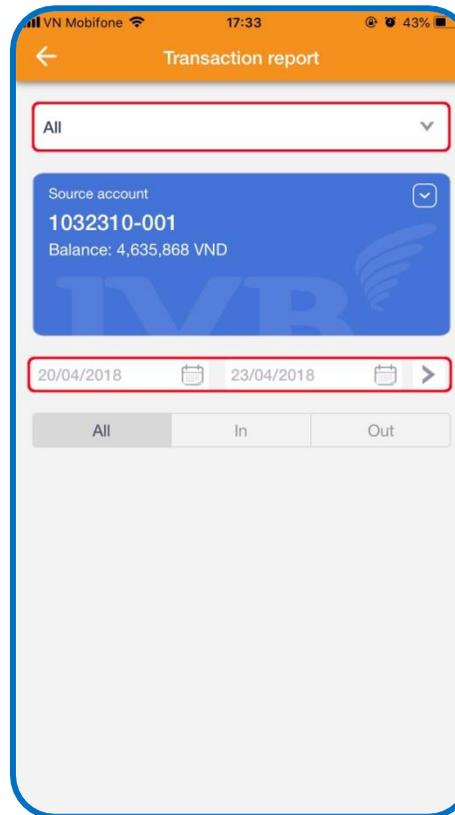
## Transaction report



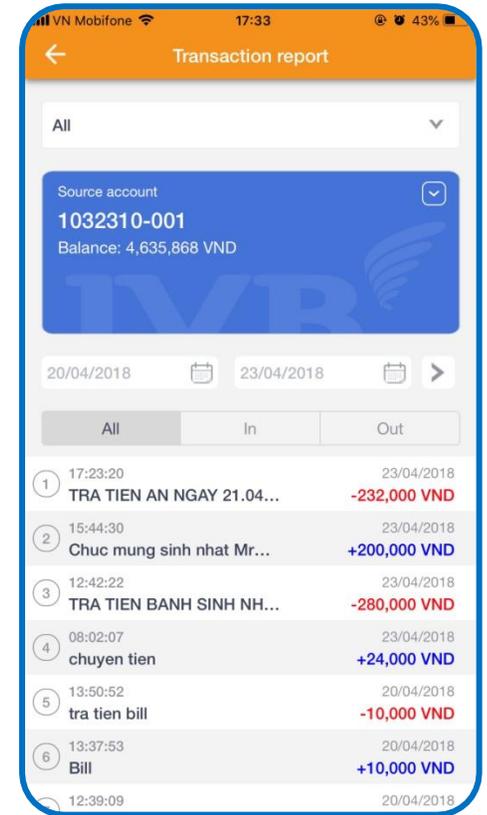
**S.1** ➤ Select **Finance** and click on **Transaction report**



**S.2** ➤ Select the account number to view the transaction information



**S.3** ➤ Select the type of transaction to look up and select the time period (maximum 1 month / 30 days).

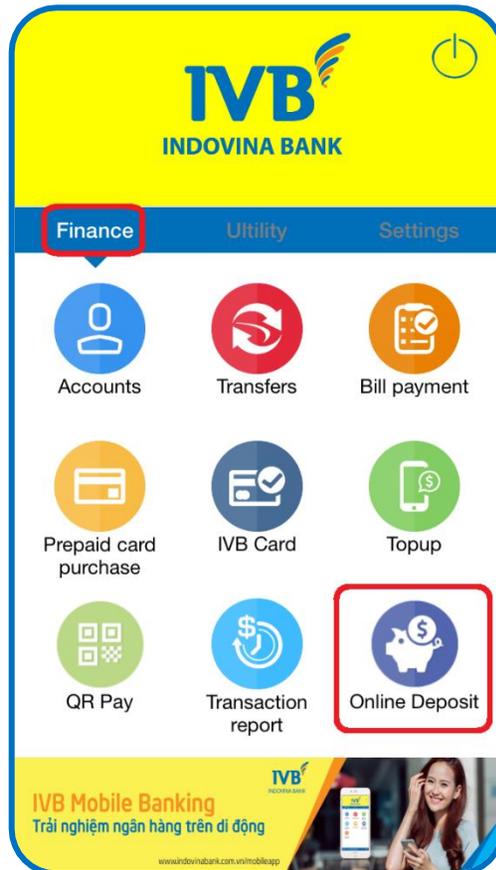


**S.4** ➤ The screen displays the transaction information to look up.

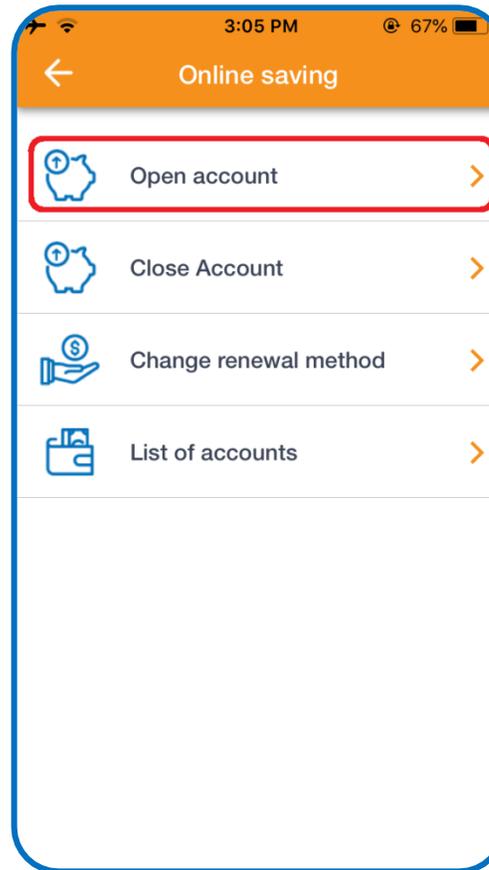


## Online Deposit

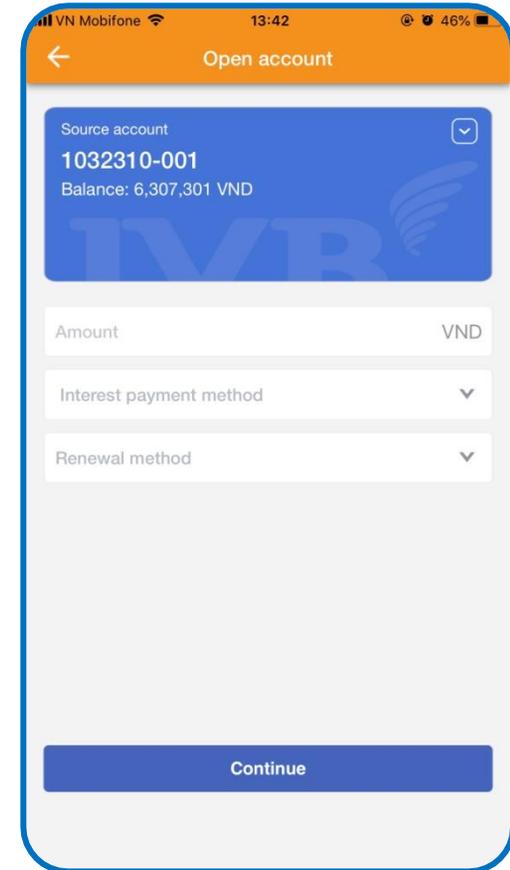
### (A) Open account



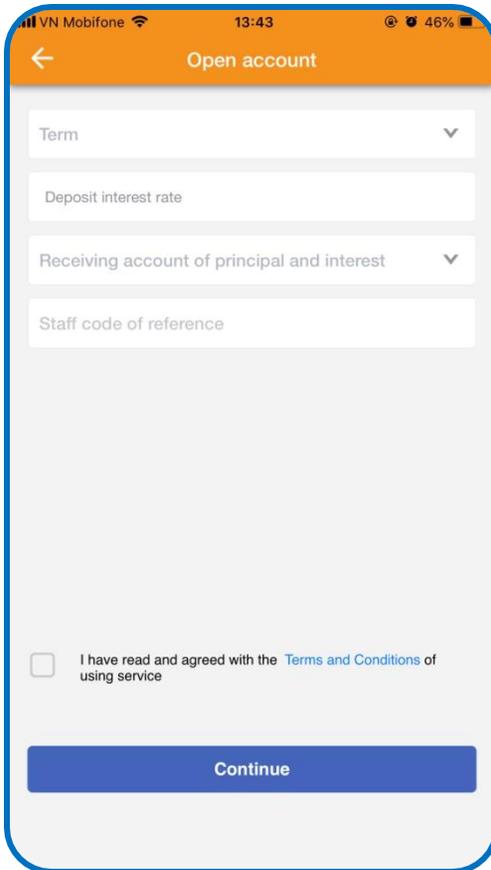
**S.1** ➤ Select **Finance** and click on **Online Deposit**.



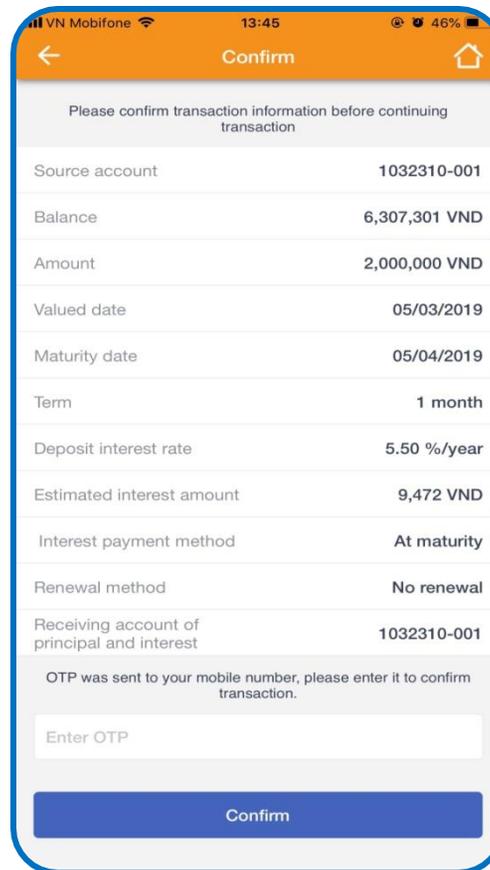
**S.2** ➤ Select **Open account** to open new online deposit account.



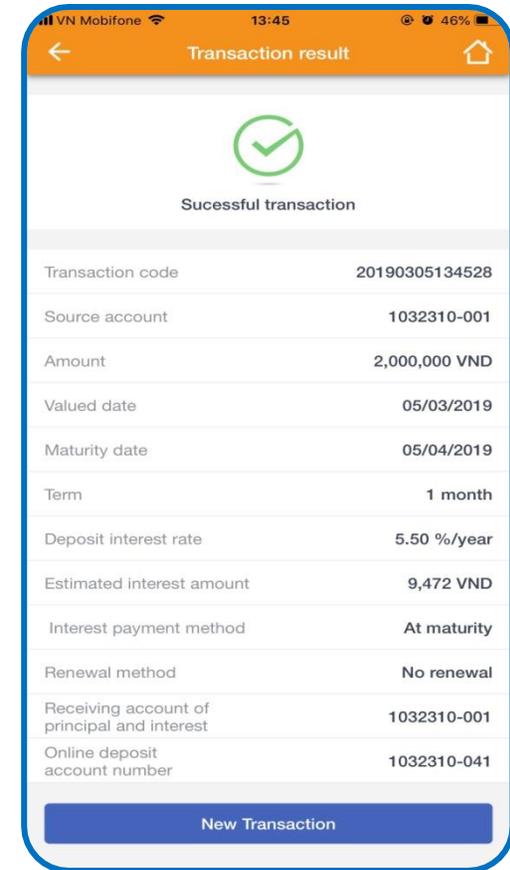
**S.3** ➤ Choose the debit account, the related saving information and press the **Continue** button.



**S.4** ➤ Choose the term, the receiving account of principal and interest (if any), and press the **Continue** button.

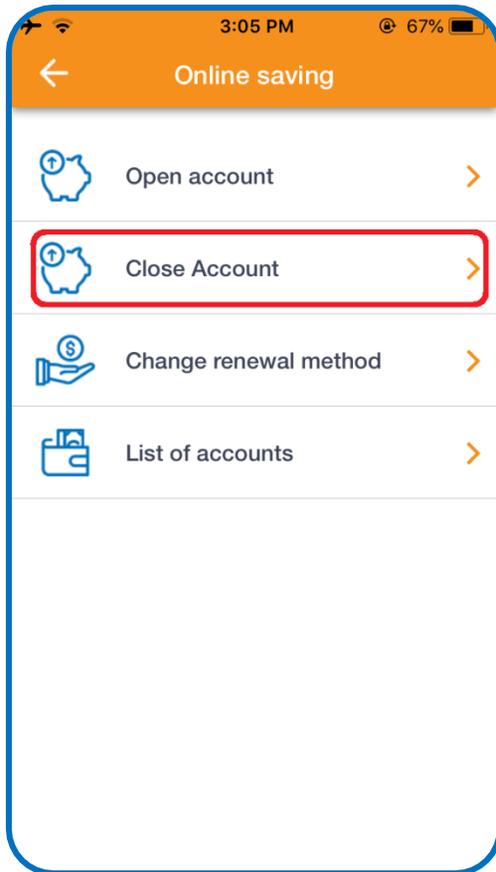


**S.5** ➤ Check information and input OTP code and click **Continue**.

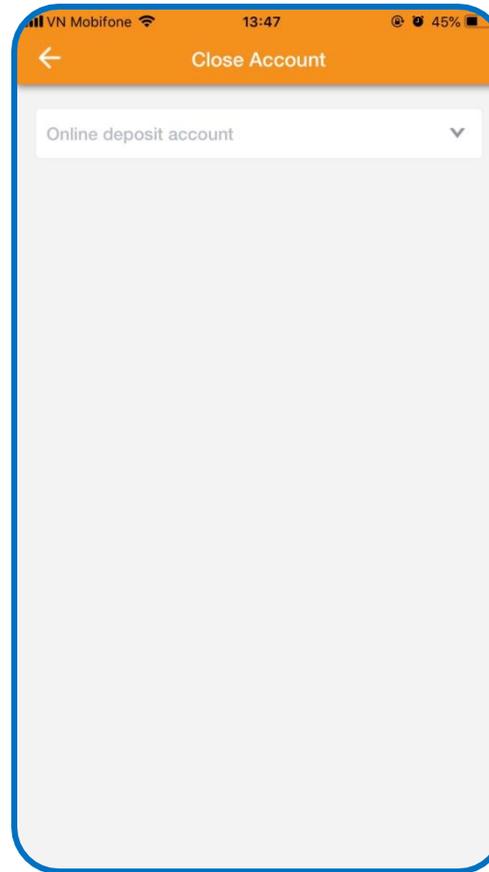


**S.6** ➤ Successful transaction.

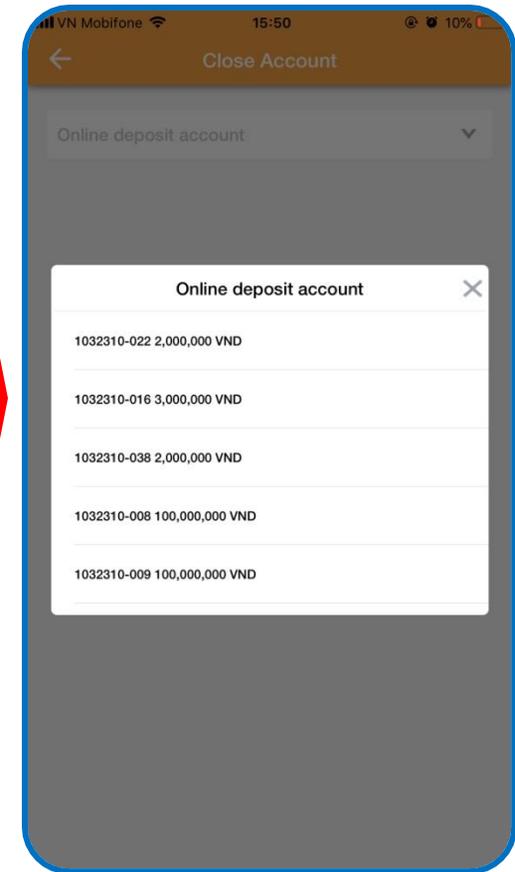
**(B) Close account**

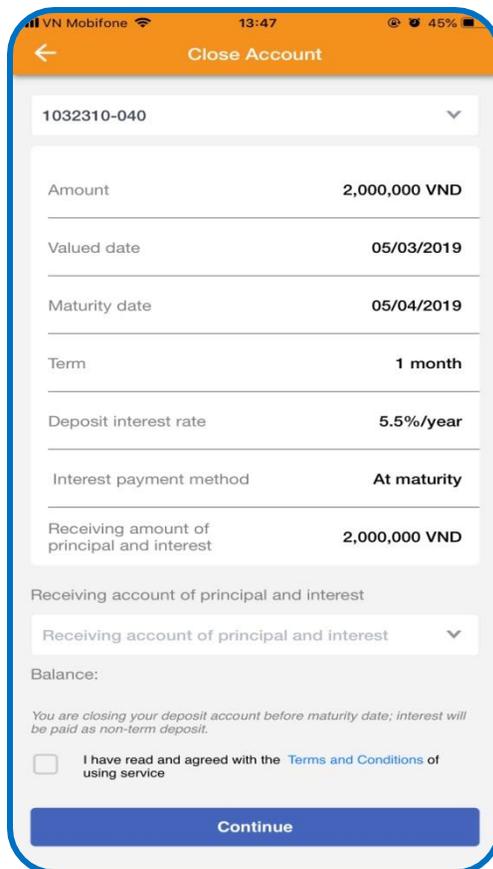


**S.1** ➤ Select **Close account** to close saving account.

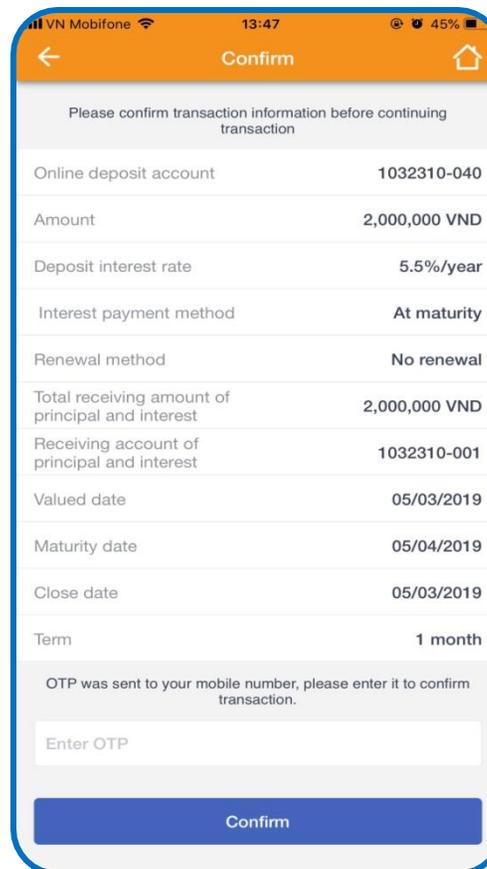


**S.2** ➤ Choose **Online deposit account** and select the account of account list which is closed in the screen.

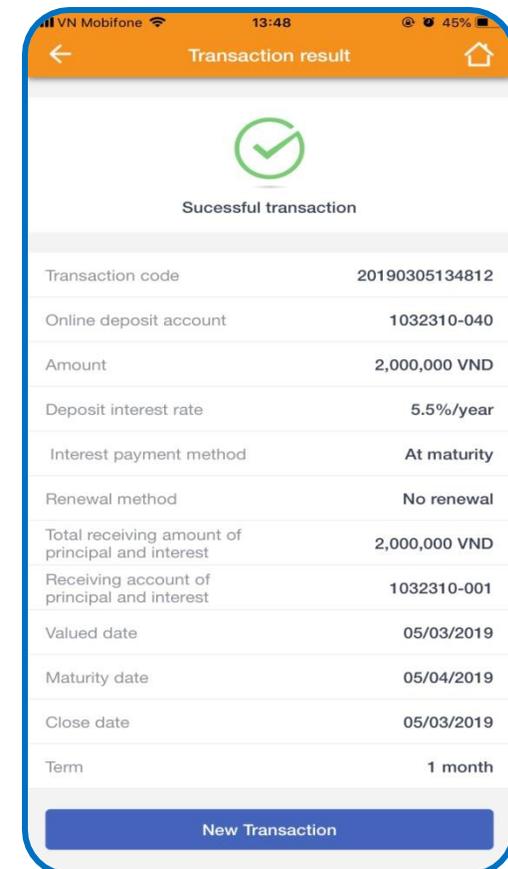




**S.3** ➤ The screen will show the information of account that is closed, choose the information of the blank space and press the **Continue** button.

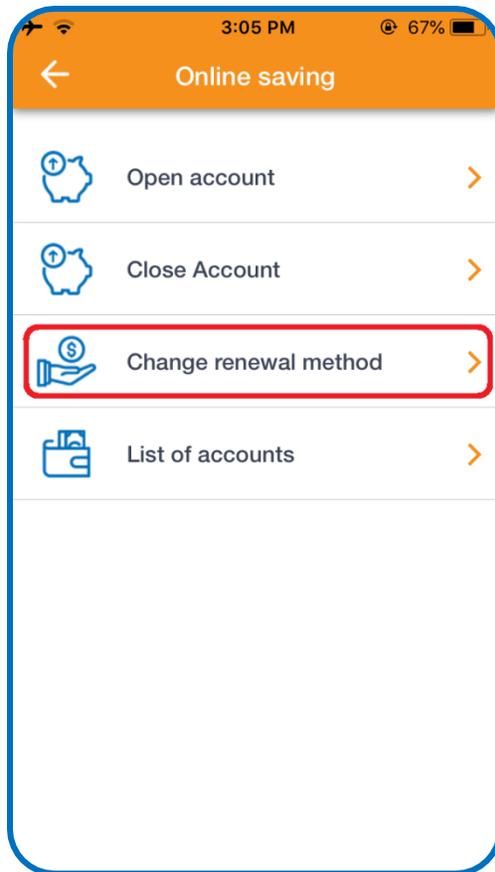


**S.4** ➤ Check information and input OTP code and click **Continue**.

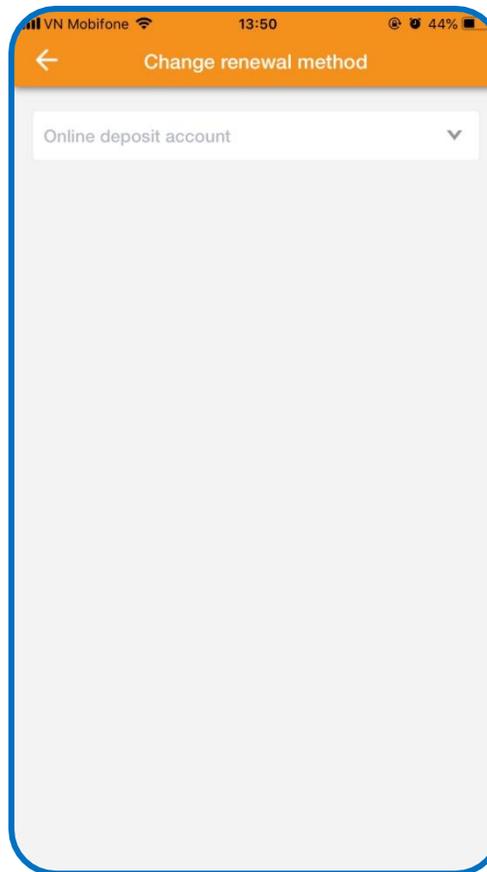


**S.5** ➤ Successful transaction.

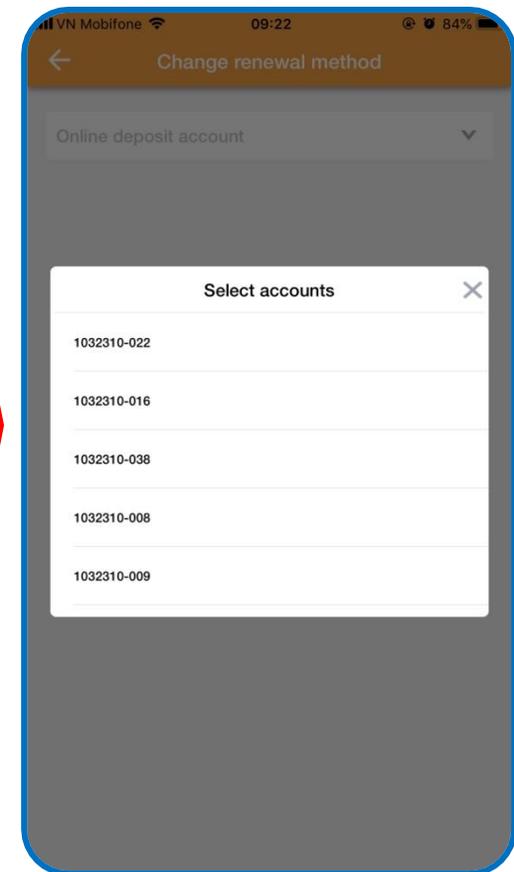
**(C) Change renewal method**

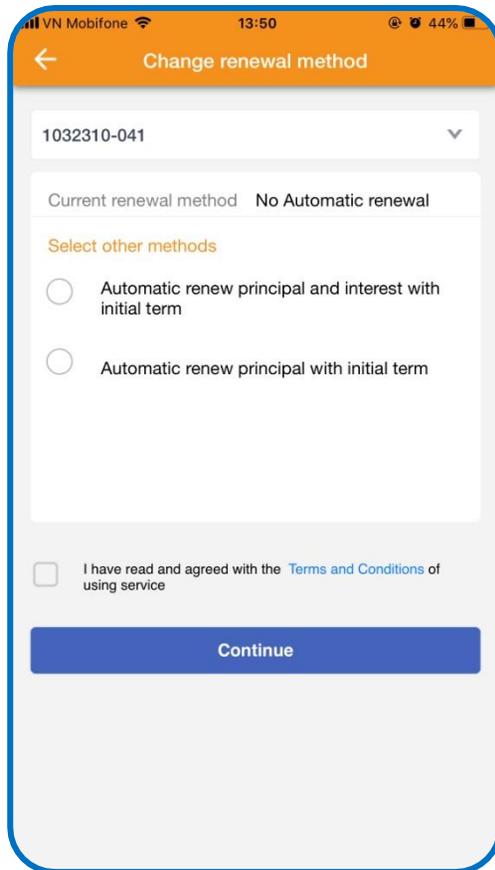


**S.1** ➤ Select **Change renewal method**.

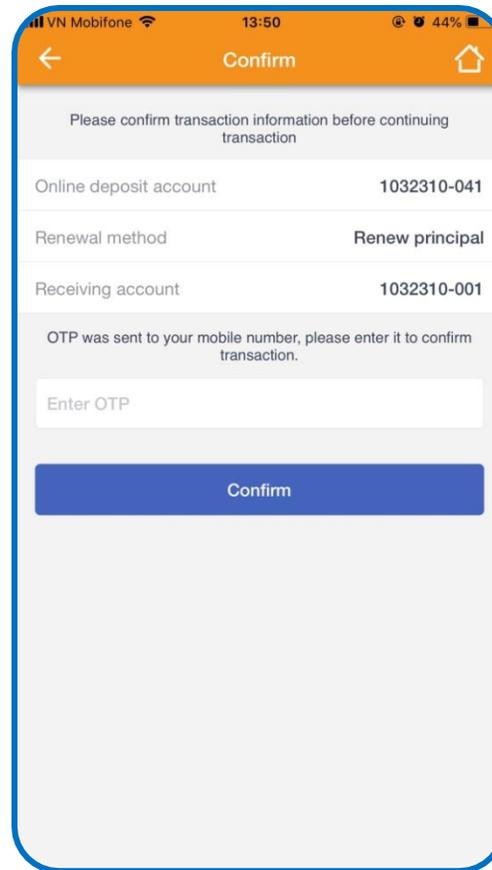


**S.2** ➤ Choose **Online deposit account** and select the account in list which is changed renewal method in the screen.

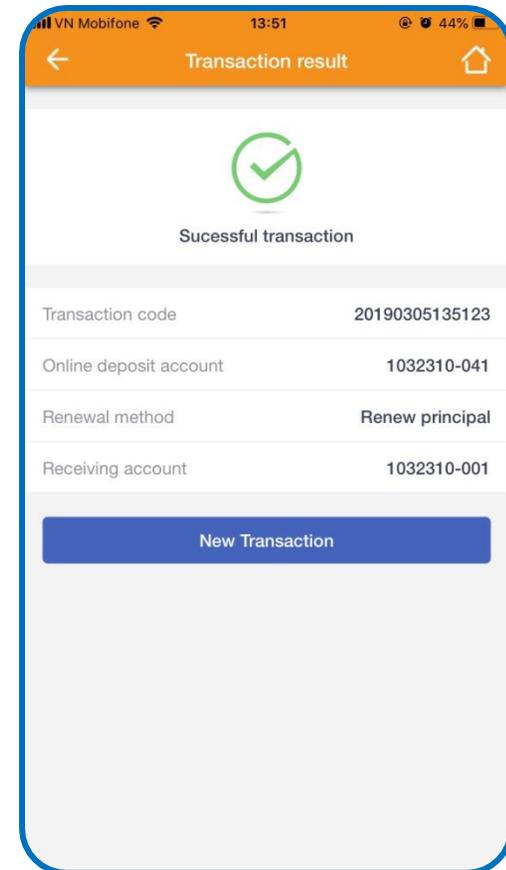




**S.3** ➤ Choose the information that need to change and press the **Continue** button .

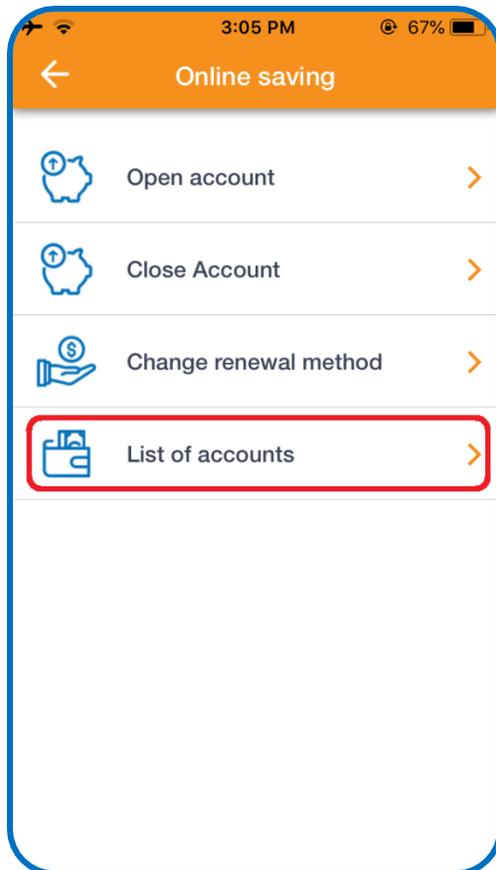


**S.4** ➤ Check information and input OTP code and click **Continue**.

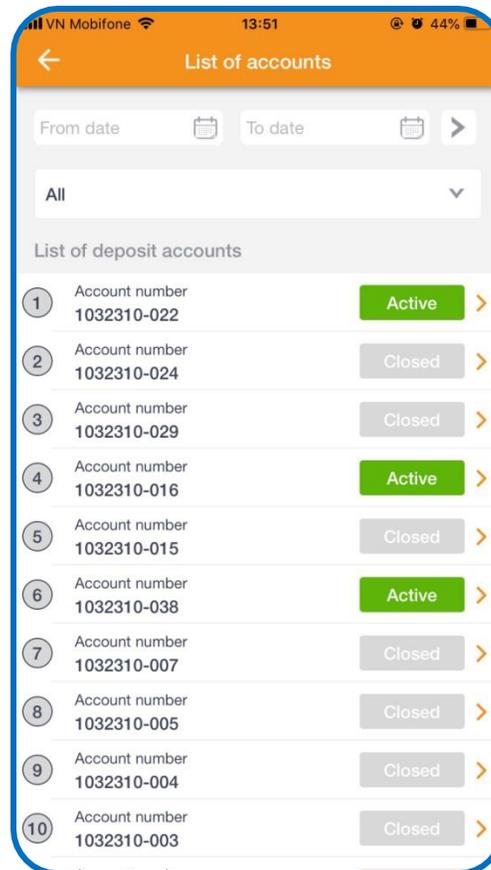


**S.5** ➤ Successful transaction.

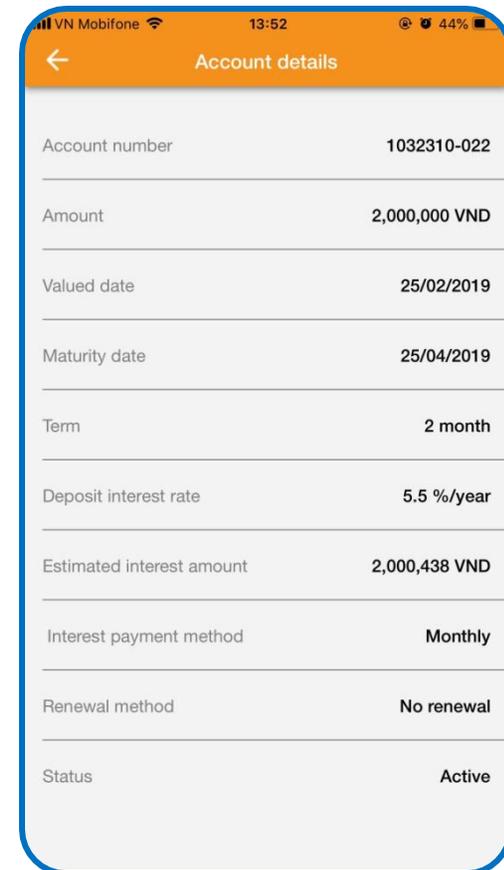
**(D) List of accounts**



**S.1** ➤ Select List of accounts



**S.2** ➤ The screen will display the online deposit accounts that opened or closed on online channel.



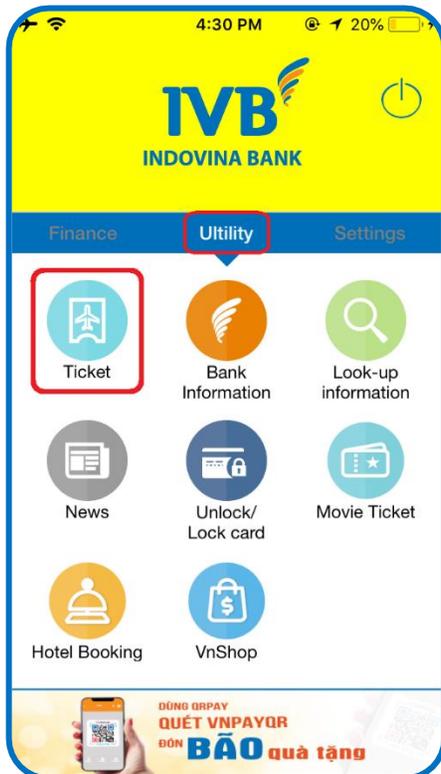
**S.3** ➤ The screen will display the detail of saving account that is selected.

# Group UTILITY

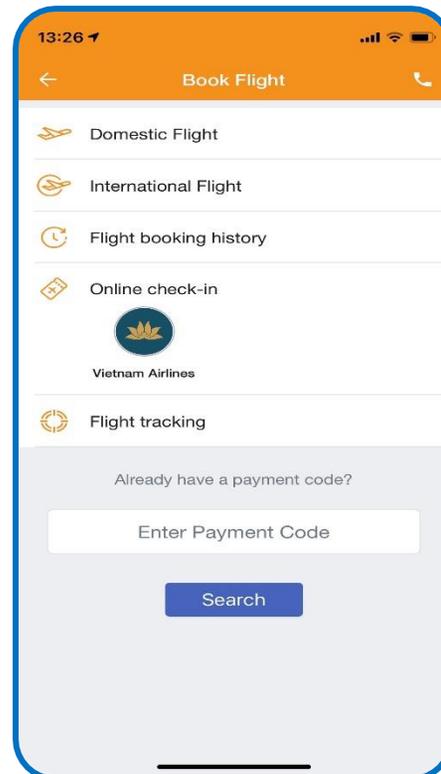
- ↪ Ticket (for Airlines)
- ↪ Bank information
- ↪ Look-up information
- ↪ News
- ↪ Unlock / Lock card
- ↪ Movie Ticket
- ↪ Hotel Booking
- ↪ VnShop



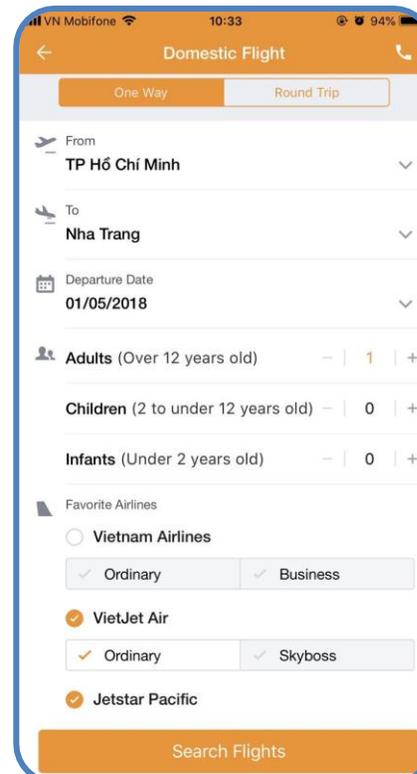
## Ticket (for Airlines)



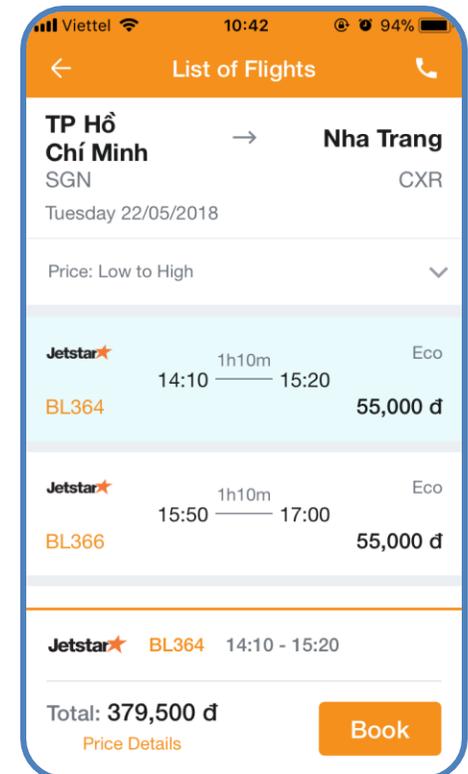
**S.1** ➤ Select **Utility/**  
Select **Ticket**.



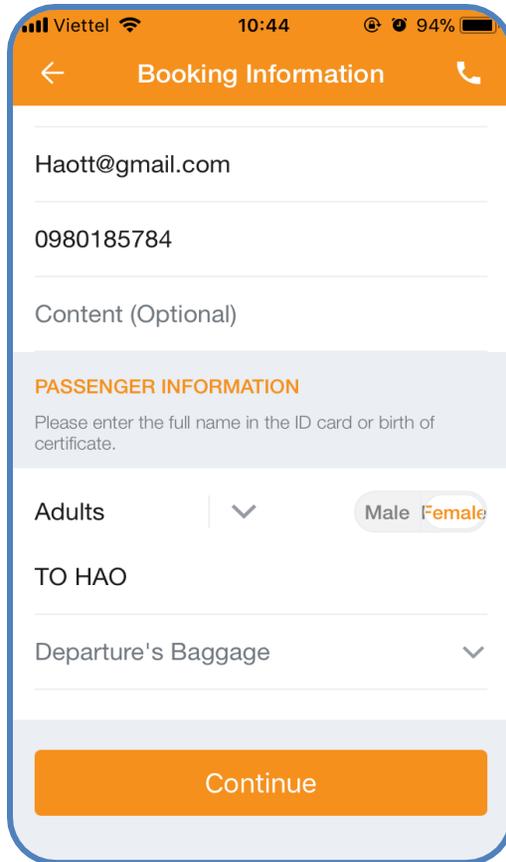
**S.2** ➤ Select type of flight  
(Domestic / International).



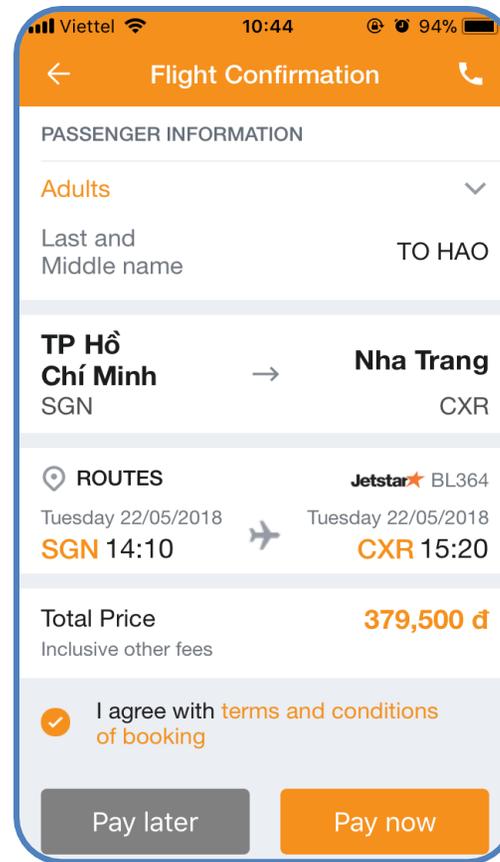
**S.3** ➤ Select flight  
information and press  
**Search Flights**.



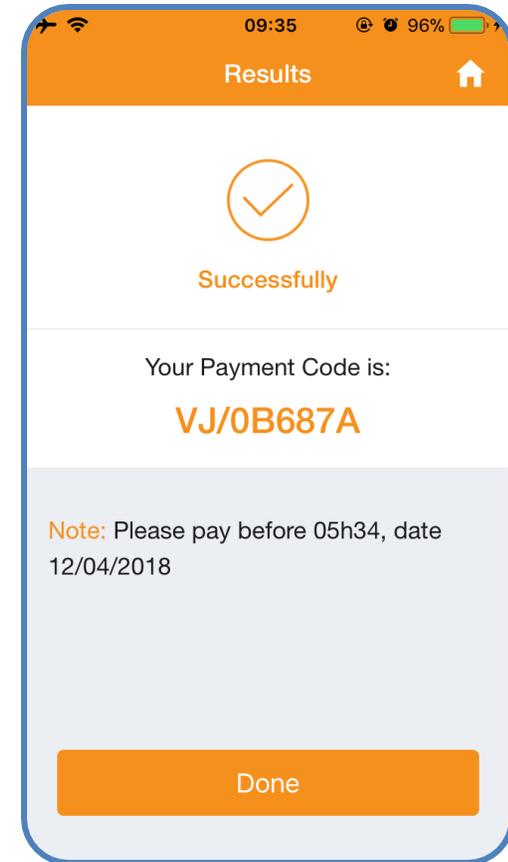
**S.4** ➤ Select airlines and  
press **Book**.



**S.5** ➤ Input contact information and passenger information and press **Continue**.

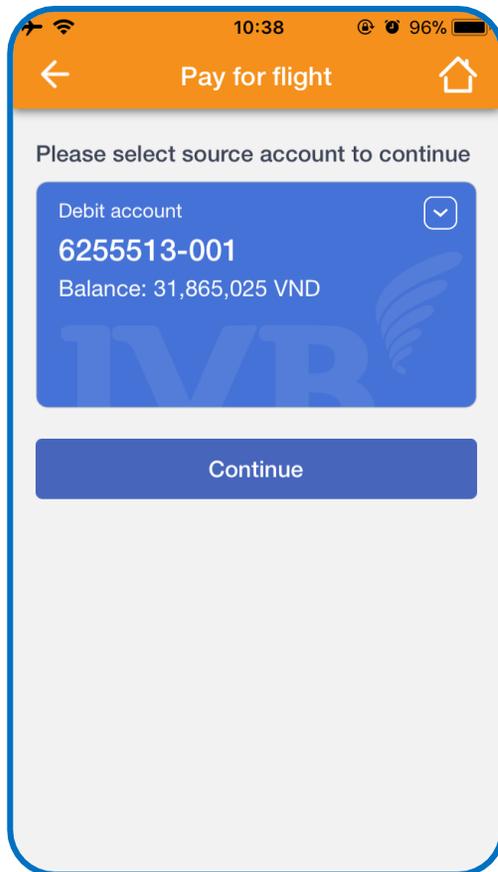


**S.6** ➤ Double check the information and press **Pay later / Pay now**.

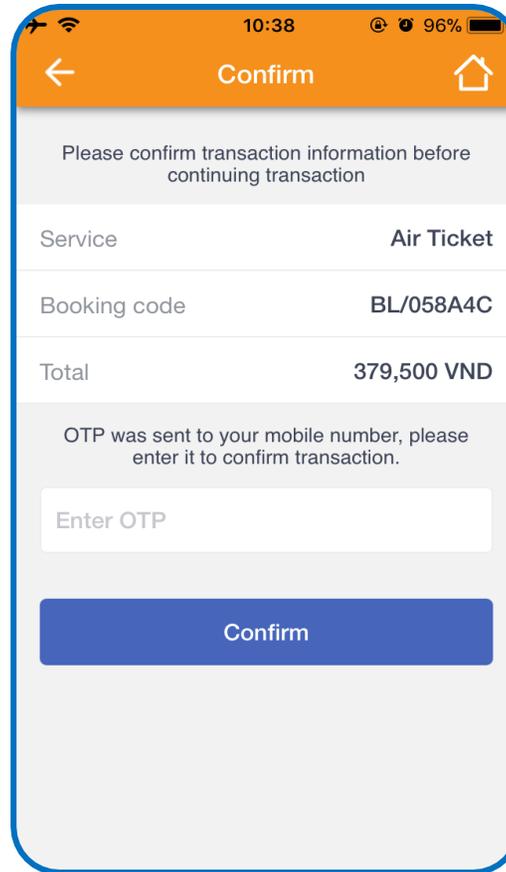


**S.7** ➤ If Pay later, the system shows the result with payment code.

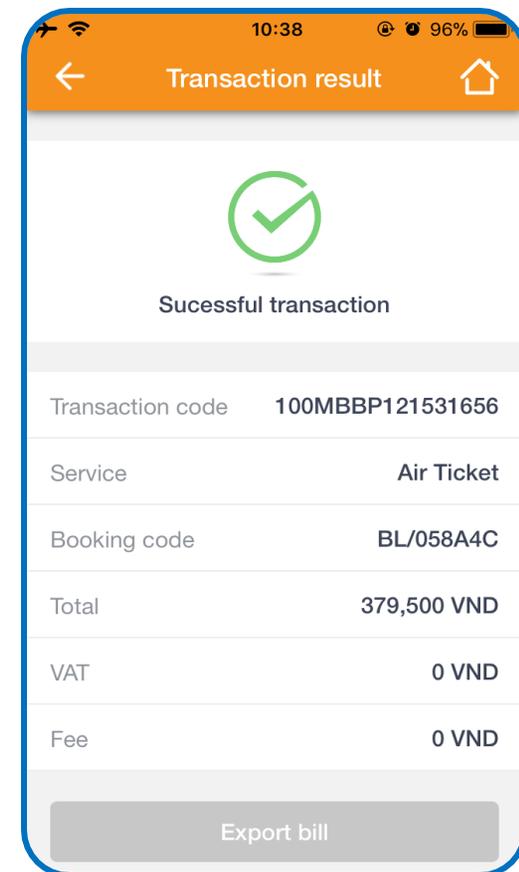
## PAY NOW AIR TICKET



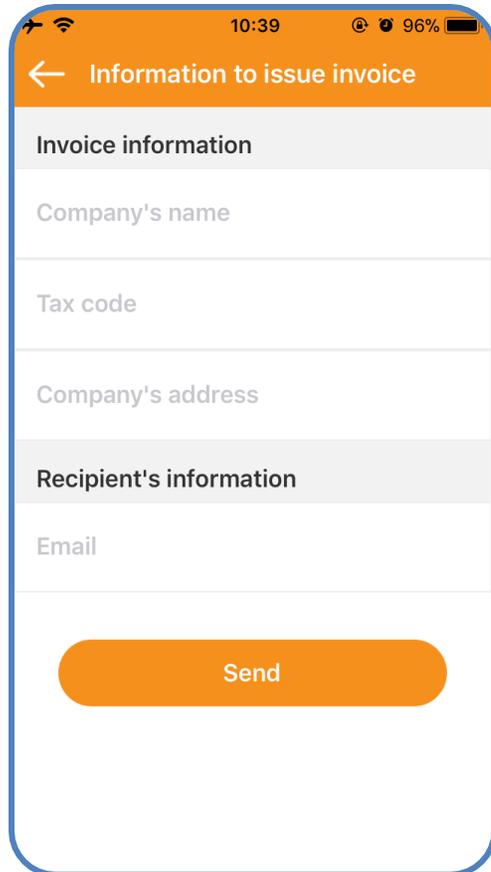
**S.1** ➤ If Pay now, the system shows debit account for payment, press **Continue**.



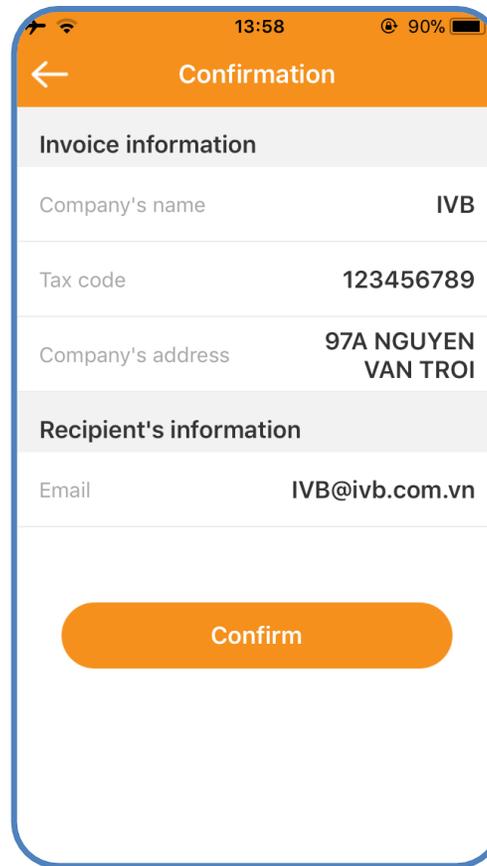
**S.2** ➤ Double check the information, input OTP and press **Confirm**.



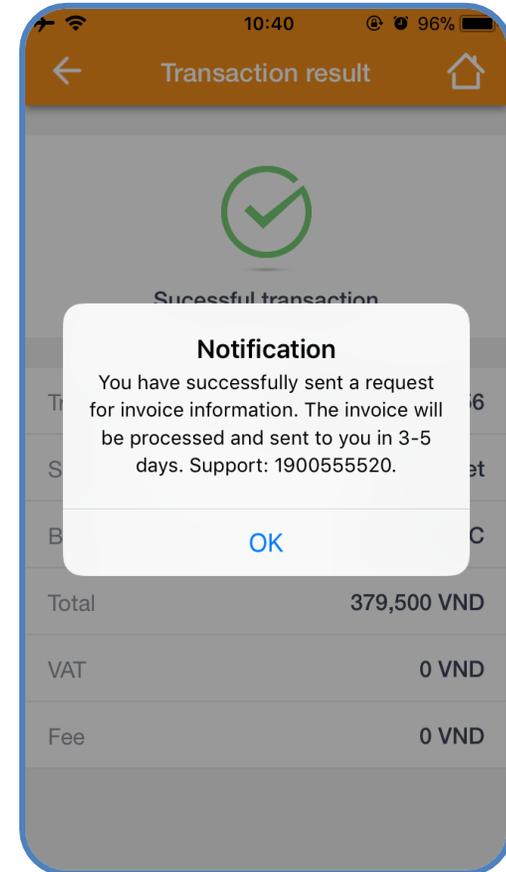
**S.3** ➤ Successful transaction Press **Export Bill** to get invoice through email.



**S.4** ➤ Input the required information and press **Send** button.



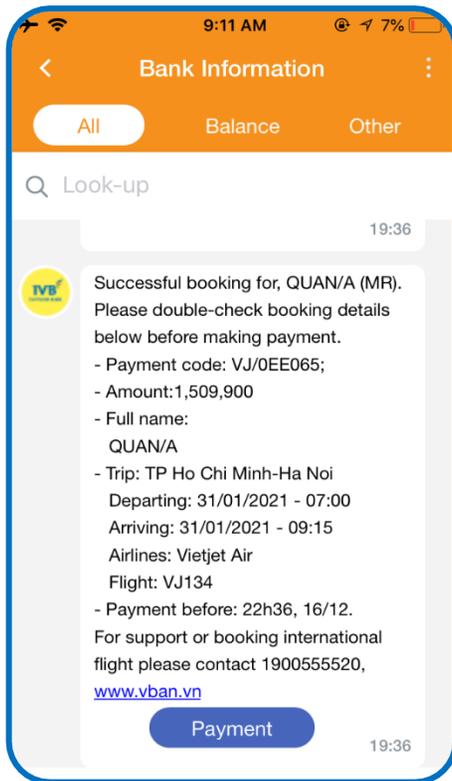
**S.5** ➤ Press **Confirm**.



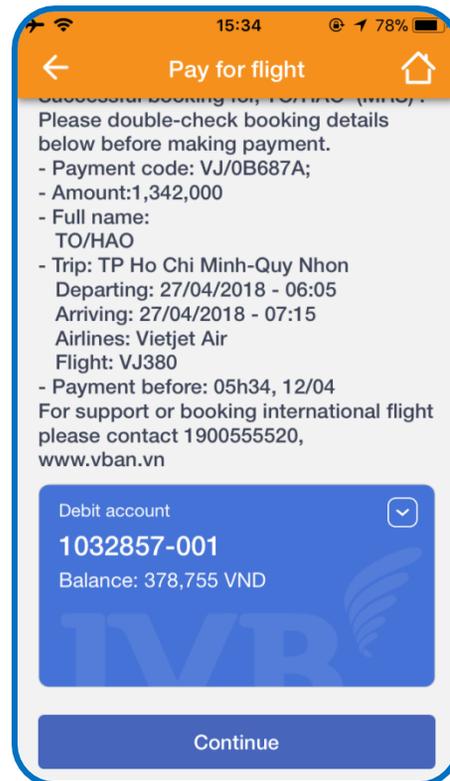
**S.6** ➤ Press **OK** to finish.

## AIR TICKET PAYMENT LATER

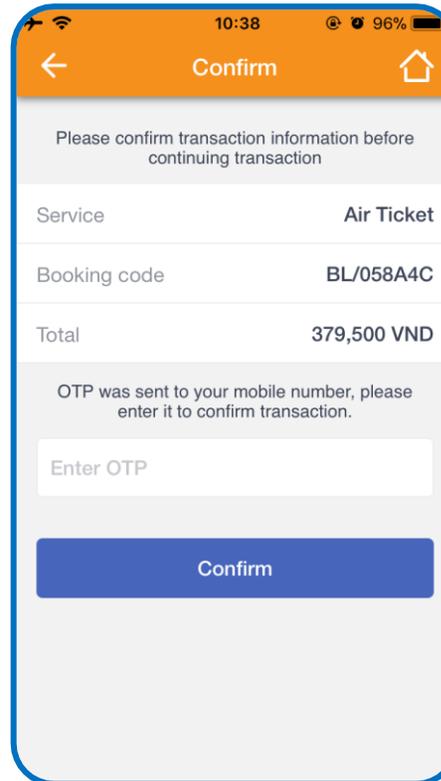
### Method 01: Pay via OTT on application IVB Mobile Banking



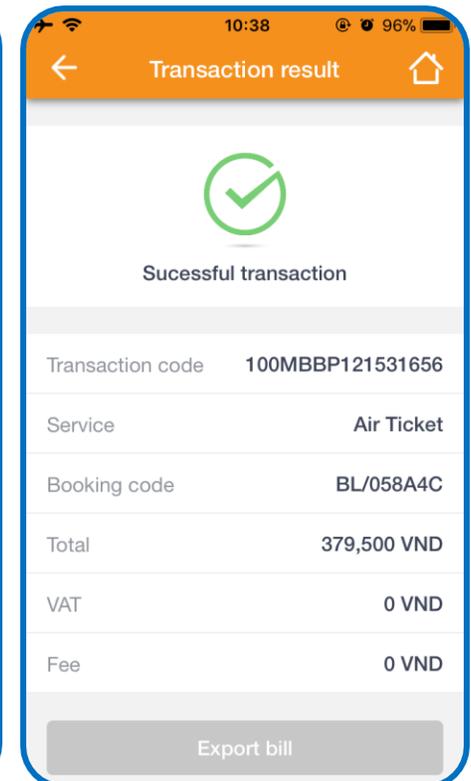
**S.1** ➤ At **Utility**, select **Bank Information**, the system shows booking information, press **Payment**.



**S.2** ➤ The system shows flight information and select debit account for payment.



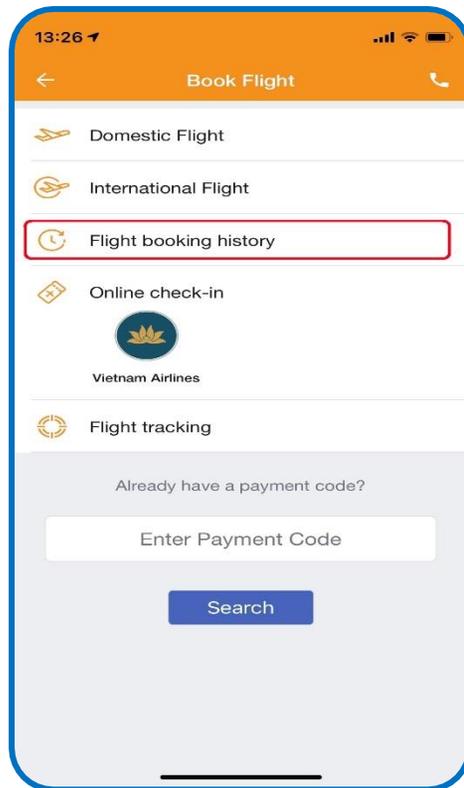
**S.3** ➤ Double check the information, input OTP code and press **Confirm**.



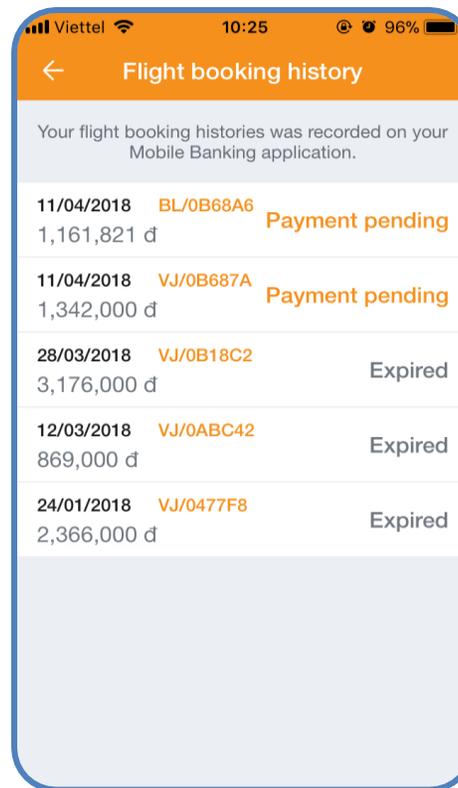
**S.4** ➤ Successful transaction.

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

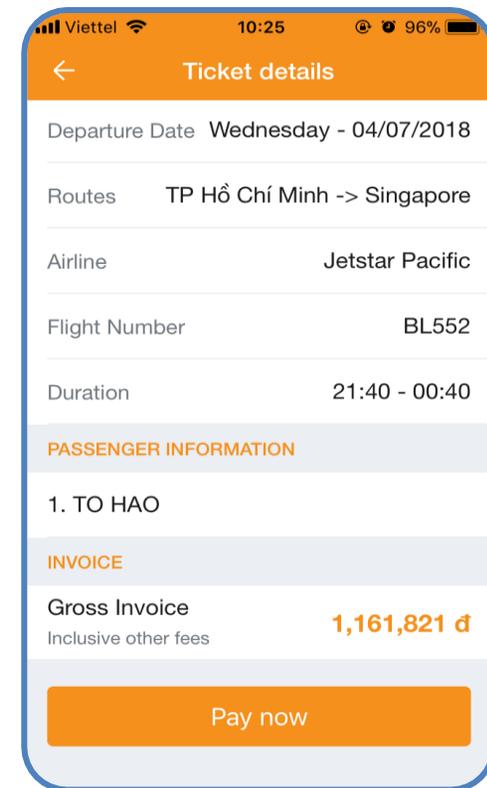
**Method 03:** Pay through Flight booking history screen



**S.1** ➤ Select **Flight booking history**.



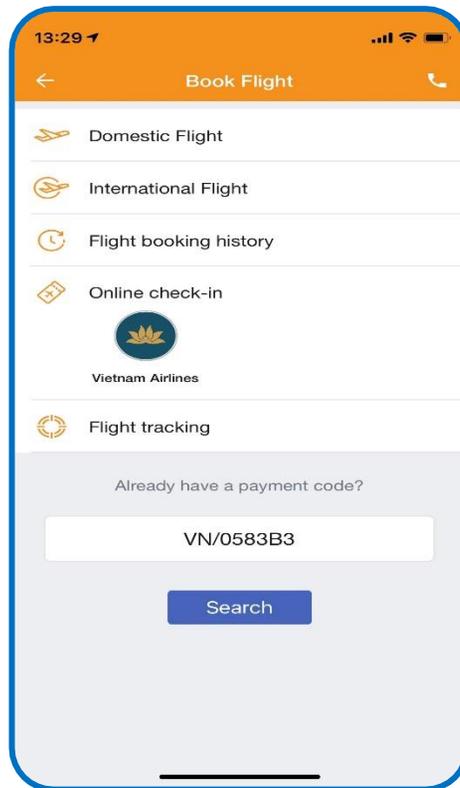
**S.2** ➤ Select the outstanding transaction (status **Payment pending**).



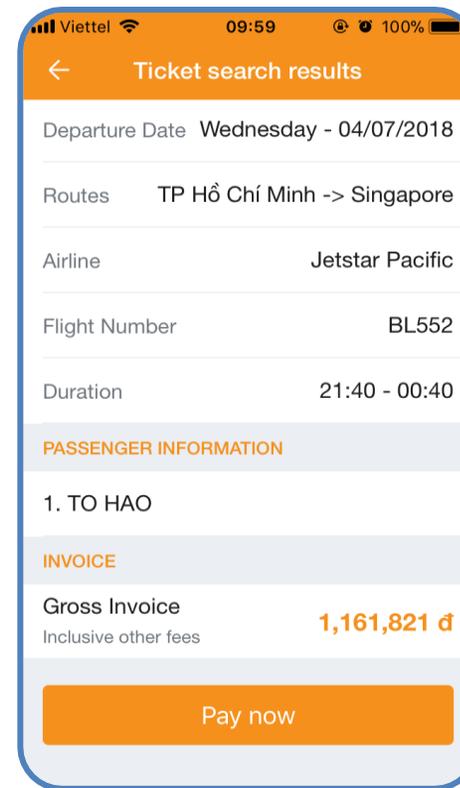
**S.3** ➤ Double check the flight information and press **Pay now**.

- 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**



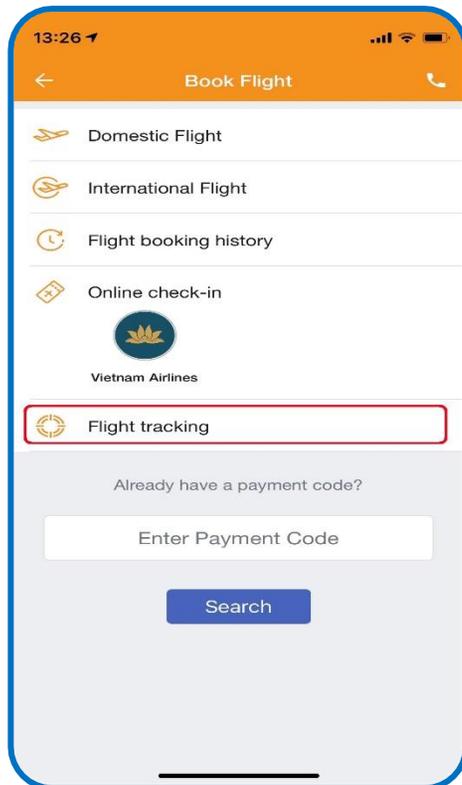
**S.1** ➤ Input payment code and press **Search**.



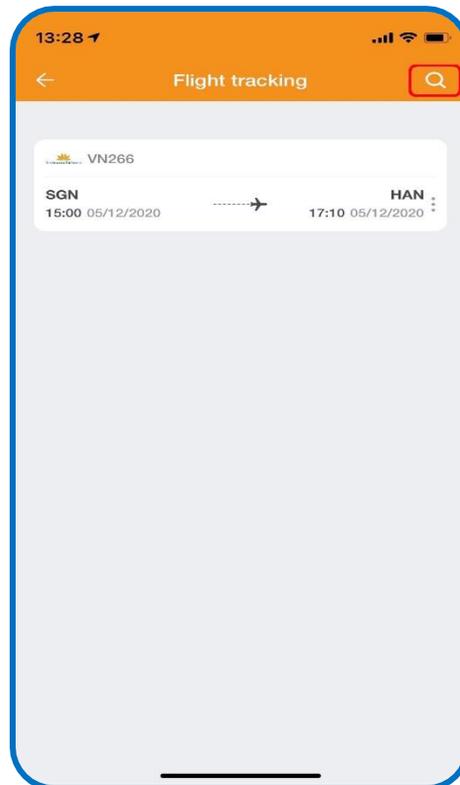
**S.2** ➤ Double check search result and press **Pay now**.

- The remain steps are processed the same as pay now air ticket at [page 56](#), [page 57](#)

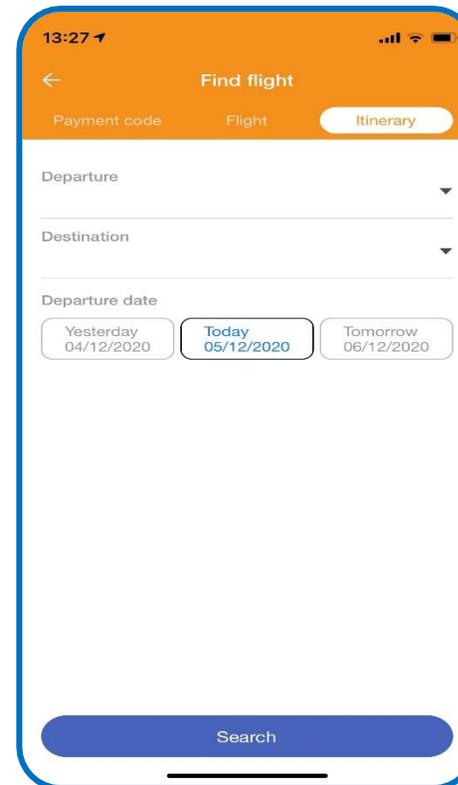
## Flight tracking



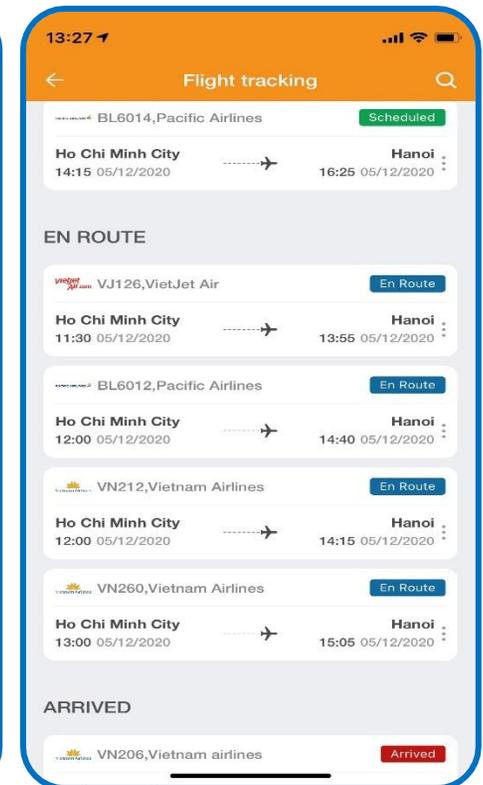
**S.1** ➤ Choose **Flight tracking** function



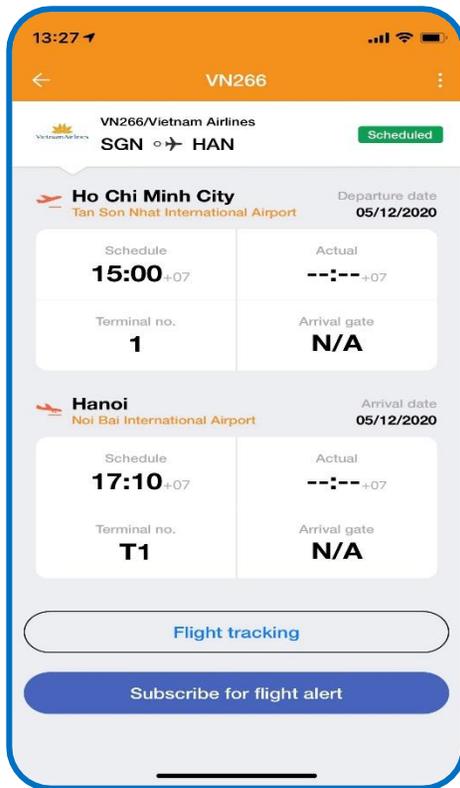
**S.2** ➤ Tracking flight will be displayed on the screen. If any, please select search icon (magnifier icon is above the right corner)



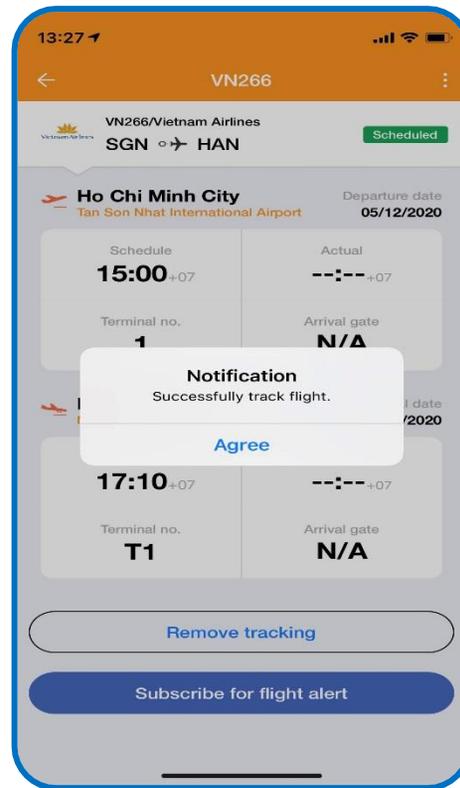
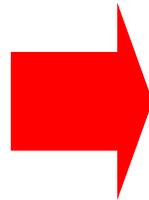
**S.3** ➤ Input related information to search flight



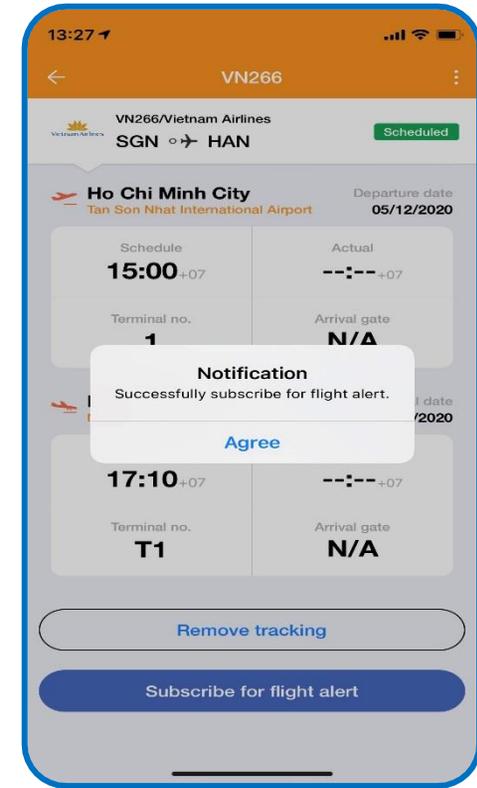
**S.4** ➤ Choose flight in the result of search screen



**S.5** Choose **Flight tracking** / **Subscribe for flight alert**

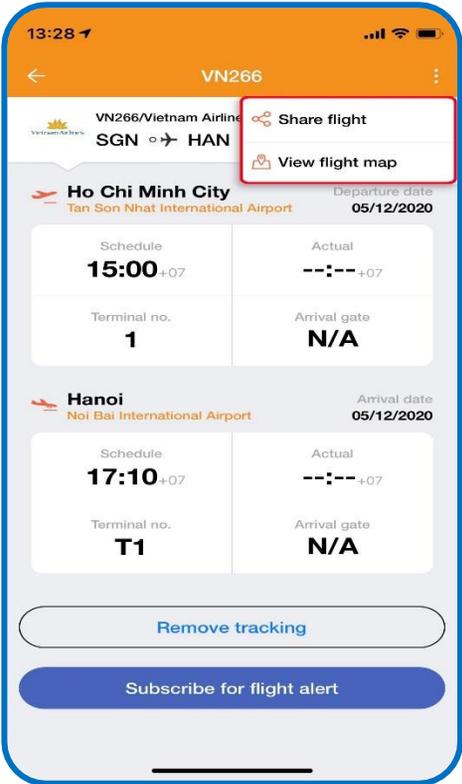


**S.5a** Successfully **track flight** notification. In the home screen of function (step 2), tracking flight will be displayed

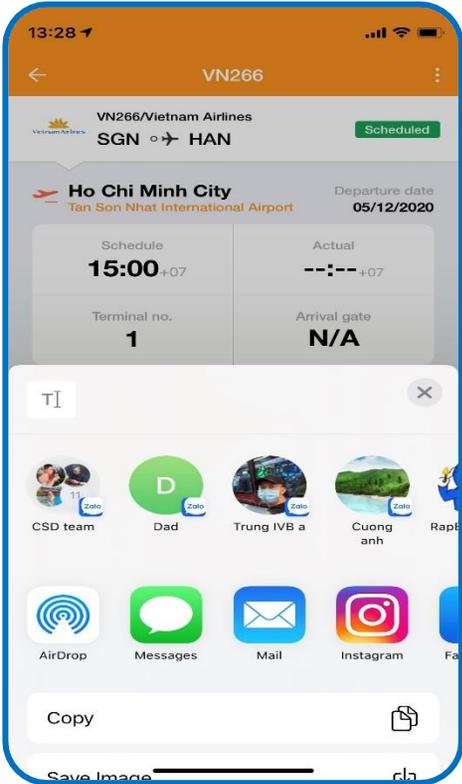


**S.5b** Successfully **subscribe for flight alert**. Flight information will be sent to OTT message on IVB application

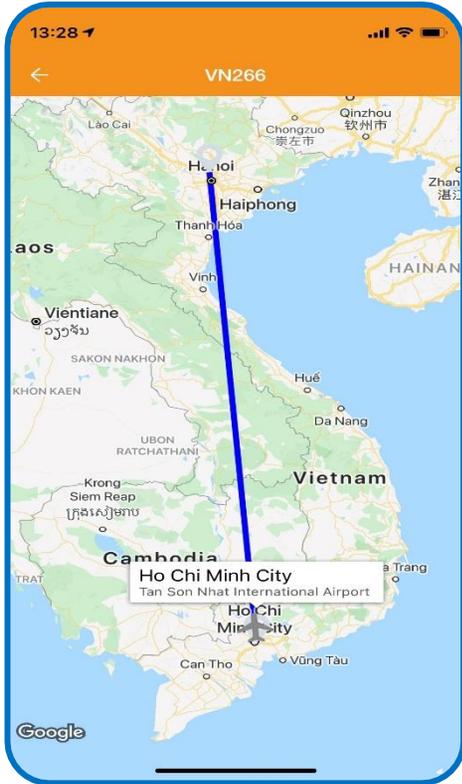
- Step 5a > Choose **Remove tracking** to cancel flight tracking



S.6 ➤ Press the icon of the above of right corner, and choose **Share flight** or **View flight map**



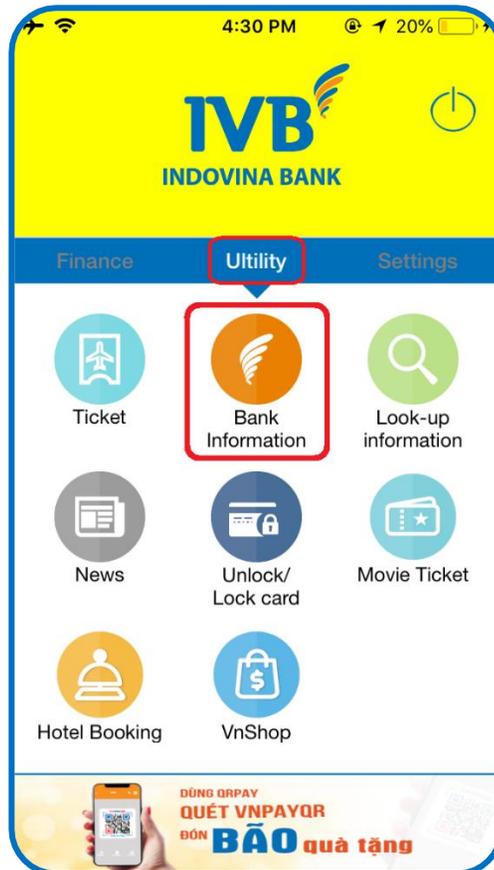
S.6a ➤ The screen displays channels to **share flight**



S.6b ➤ The screen displays the flight when **viewing flight map**



## Bank Information



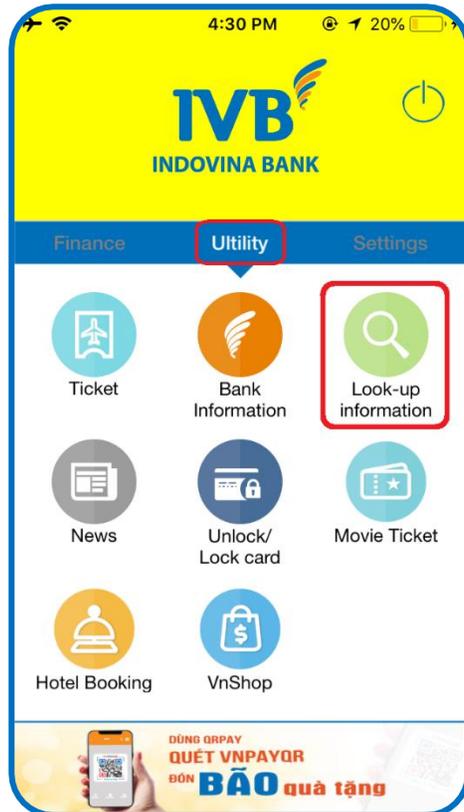
➤ At **Utility**, select **Bank information**.



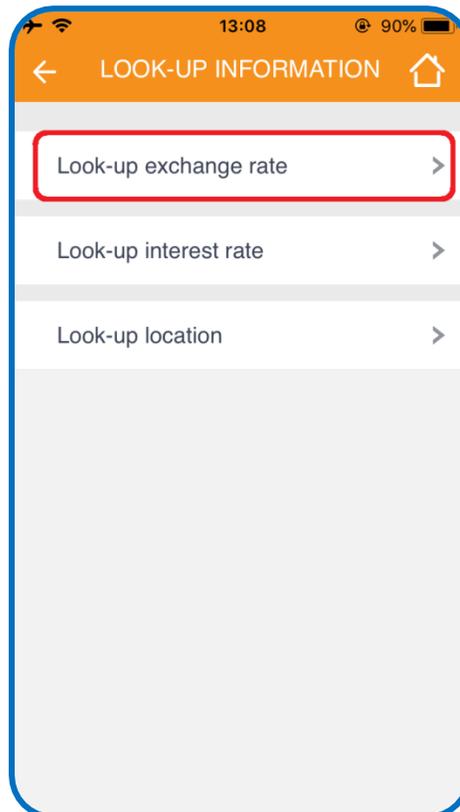
➤ Bank information will be displayed on the screen (includes balance account notification, promotions and other information), and the latest notification will be on the top (OTT message)

 **Look up information**

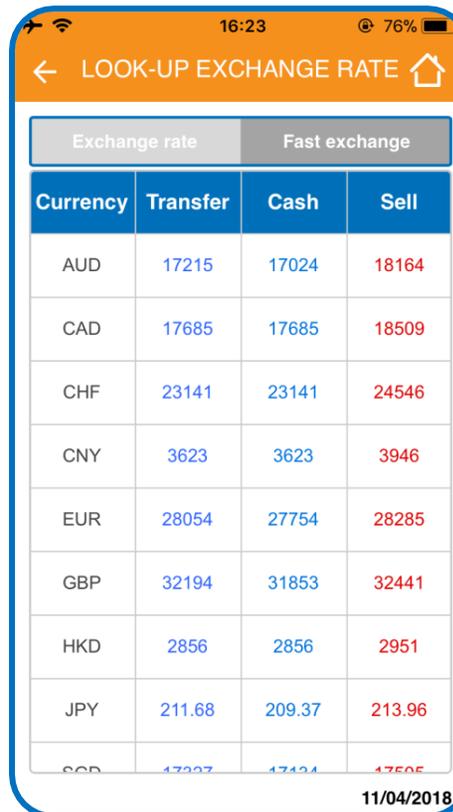
**(A) Look-up exchange rate**



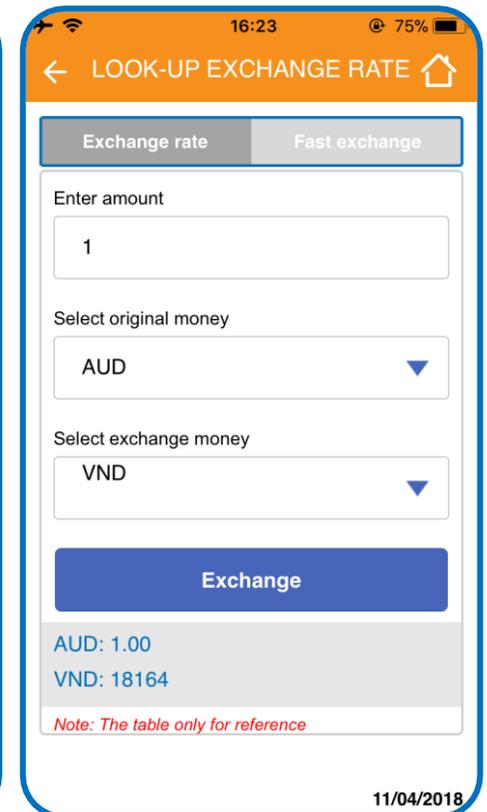
**S.1** ➤ At Utility, select **Look up information**.



**S.2** ➤ Select **Look-up exchange rate**.



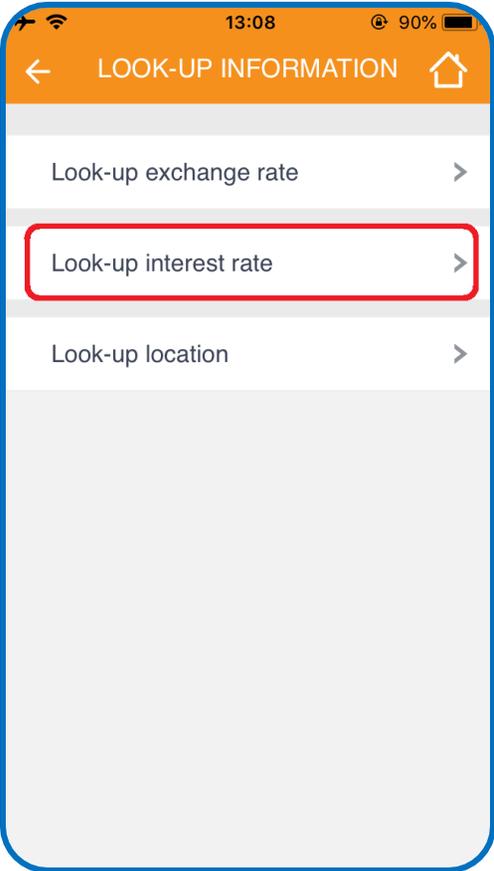
➤ Select **Exchange rate**, the system shows exchange rate information.



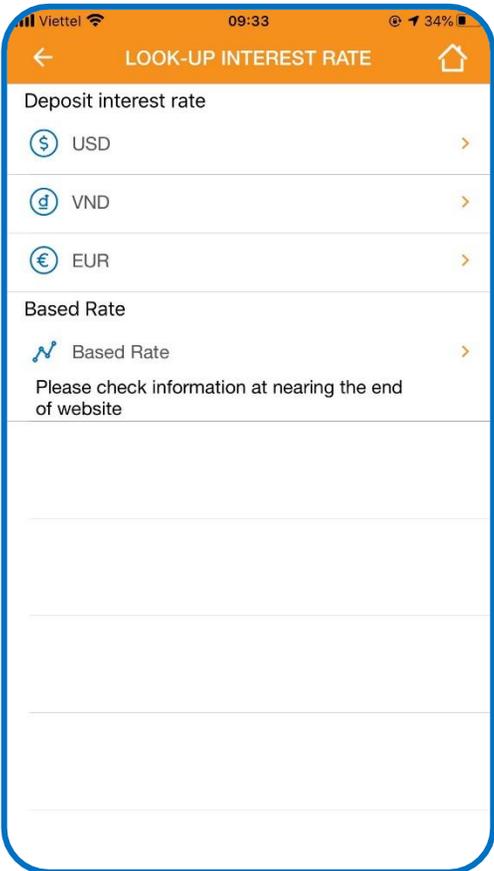
➤ Select **Fast exchange**; input amount, select currency to exchange.

**Note:** The table only for reference.

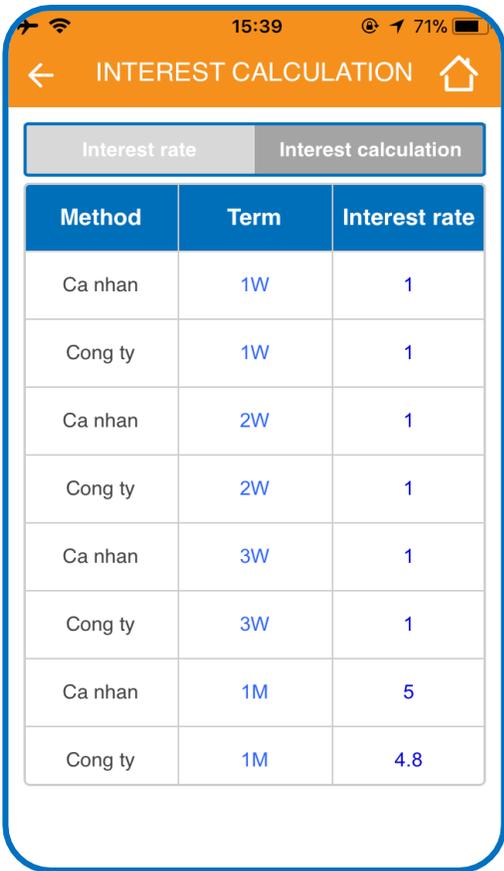
**(B) Look-up interest rate**



**S.1** ➤ Select Look-up interest rate.



**S.2** ➤ Select interest.



**S.3** ➤ The system shows interest rate and term.

**Note:** The table only for reference.

**1/ Interest calculation → Saving Interest**

Interest rate | Interest calculation

Interest type: Saving interest

Principle a...: Enter amount

Term: Term | Month

Sent date: 12/04/2018

Interest rate: 00.00 %/year

Note: The table only for reference

Re-enter | Interest calculation

Result

Maturity date:

Real deposit date:

Interest:

Total:

Interest calculation method: Deferred interest method



Interest rate | Interest calculation

Interest type: Saving interest

Principle a...: 10,000,000

Term: 1 | Month

Sent date: 12/04/2018

Interest rate: 5 %/year

Note: The table only for reference

Re-enter | Interest calculation

Result

Maturity date: 12/5/2018

Real deposit date: 30

Interest: 41.666

Total: 10.041.666

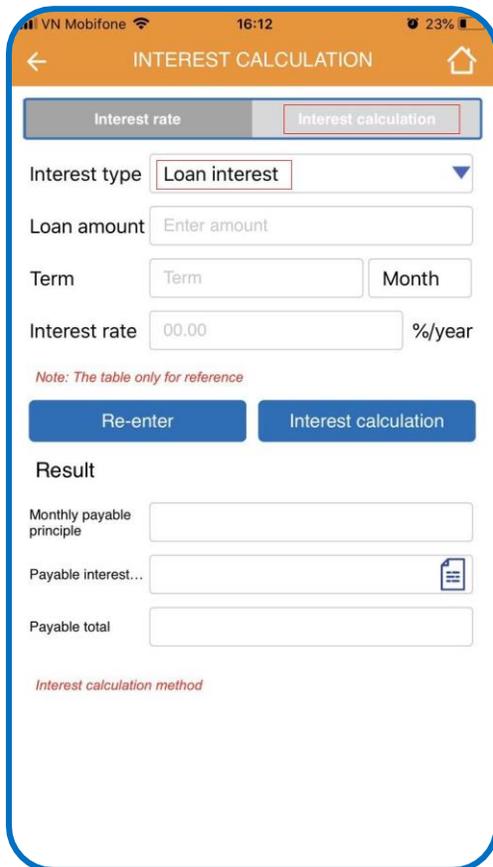
Interest calculation method: Deferred interest method

➤ **Select Interest calculation**, input required information and press **Interest calculation**.

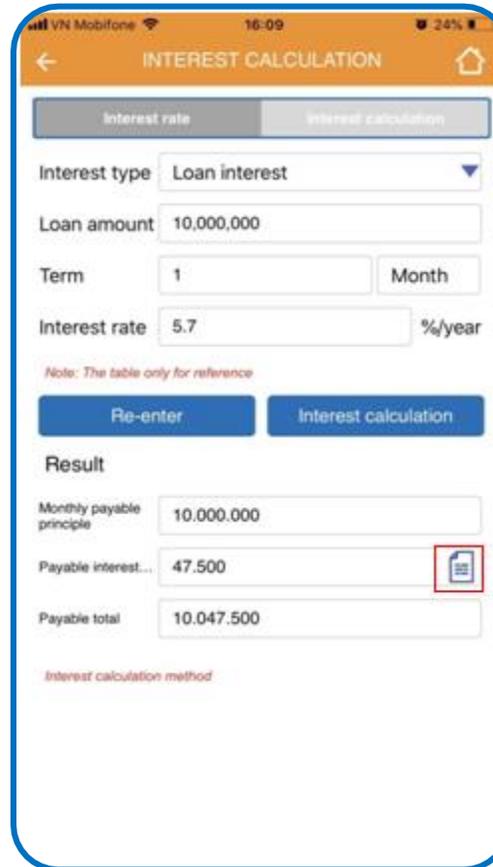
➤ **The system shows the result.**

**Note:** The table only for reference.

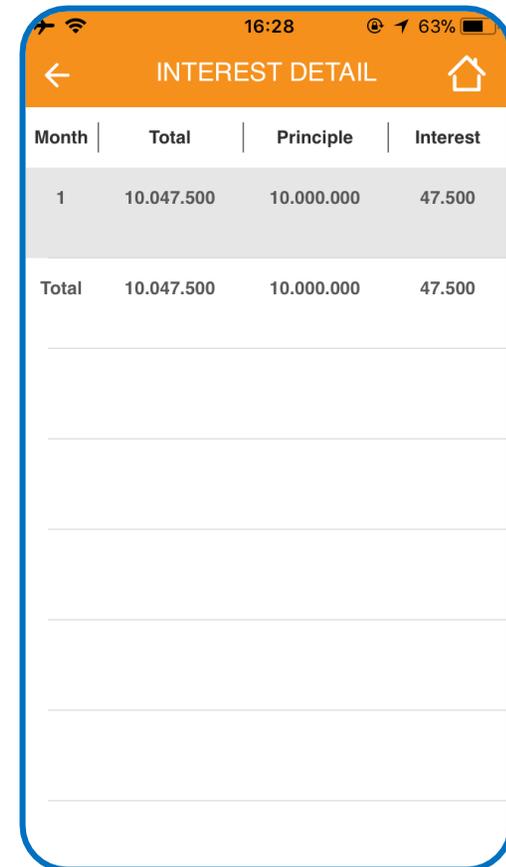
**2/ Interest calculation → Loan Interest**



**S.1** ➤ Select **Interest calculation**, input required information and press **Interest calculation**.



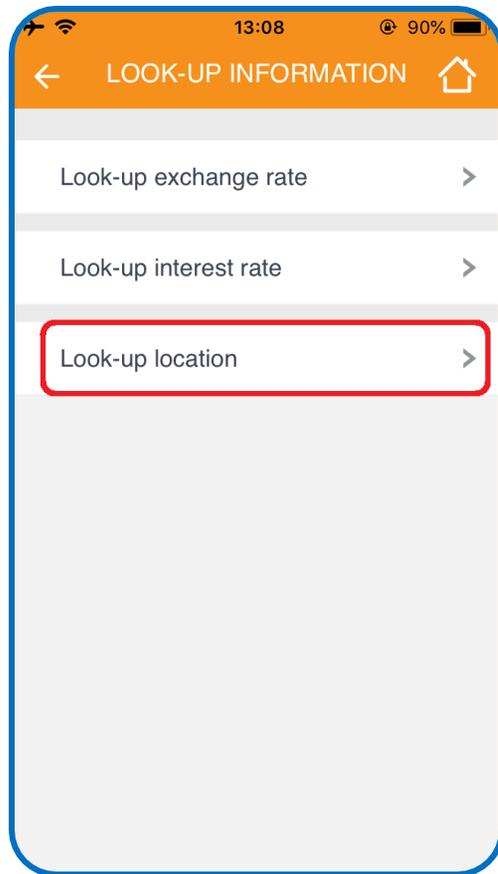
**S.2** ➤ The system shows the result  
Select the document icon to view loan interest detail.



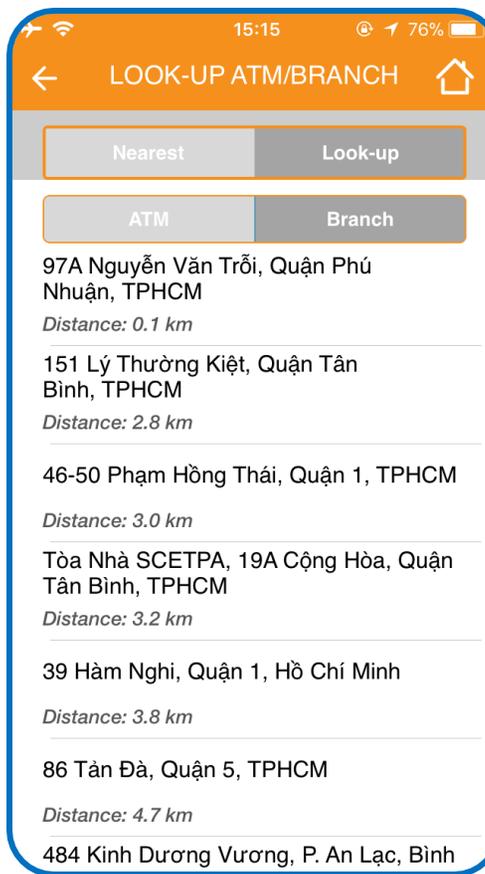
**S.3** ➤ The system shows the loan interest detail

**Note:** The table only for reference.

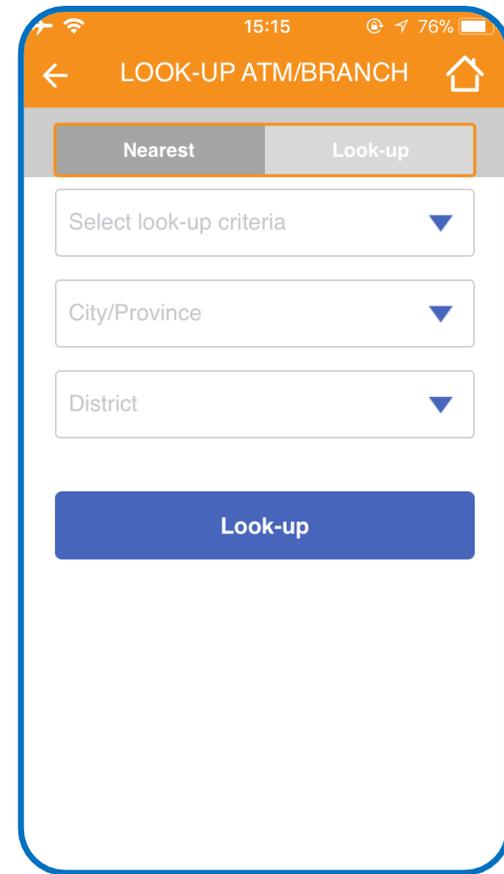
**(B) Look-up ATM/Branch**



➤ Select **Look-up location**

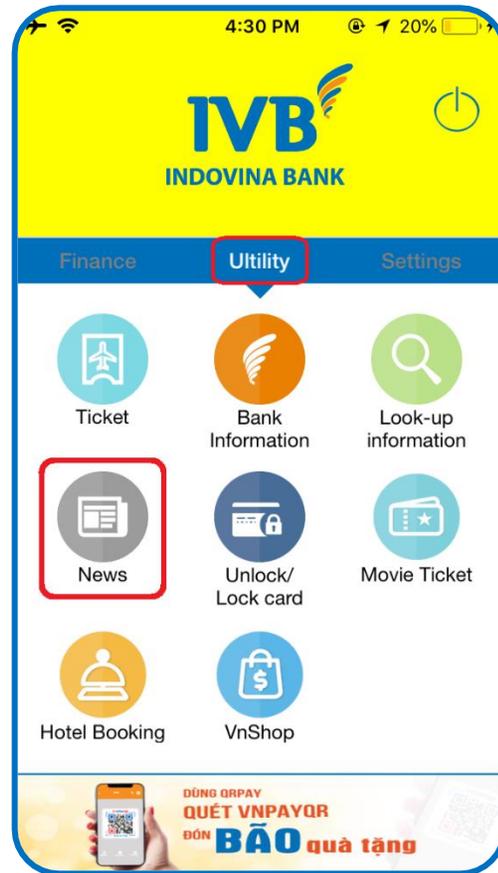


➤ Select **Nearest**, the system shows address and other information about IVB branch and transaction office.



➤ Select **Look-up**, input information to search branch and transaction office.

 **News**



**S.1** ➤ At **Utility**, select **News**

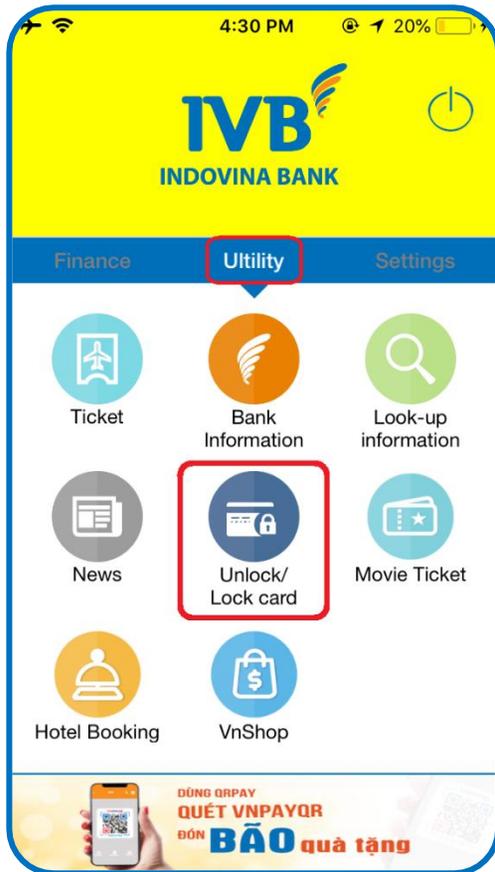


**S.2** ➤ IVB website will be displayed

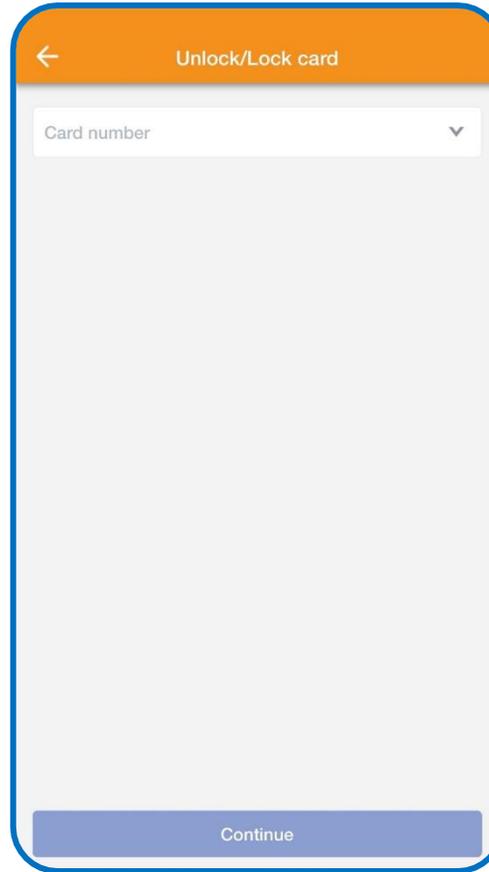


## Unlock / Lock Card

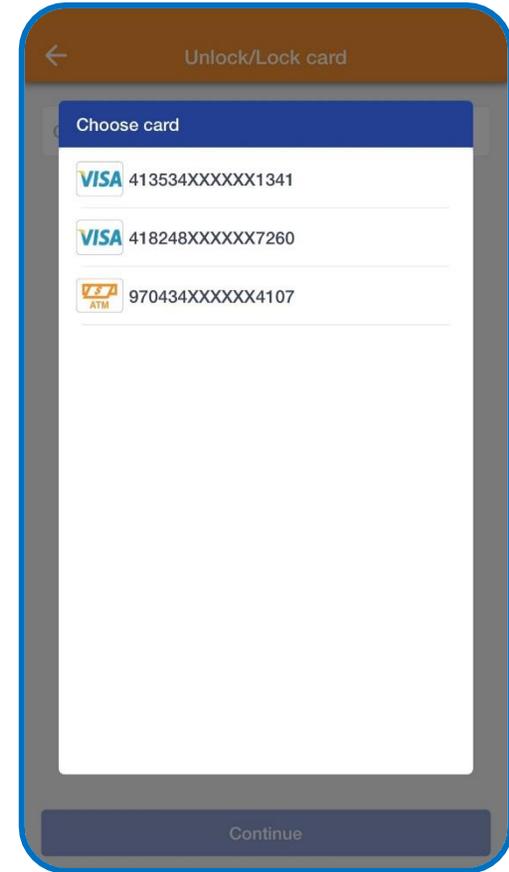
### (A) Unlock Card / Online Payment



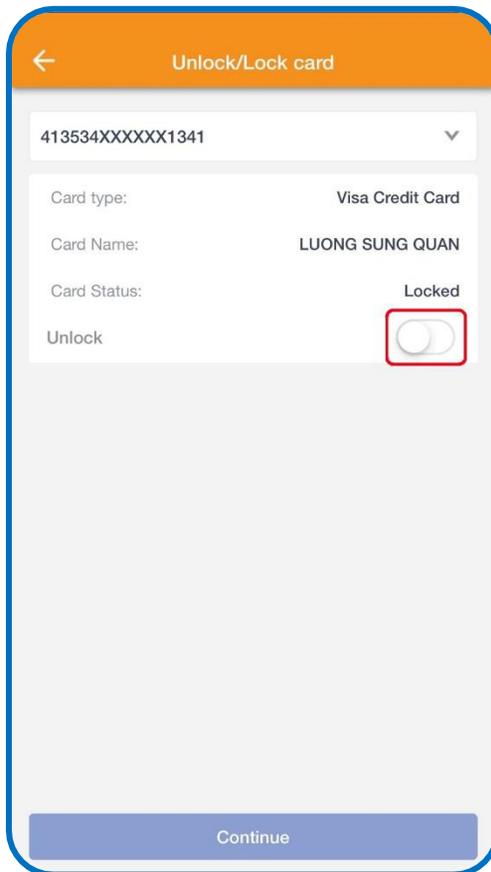
**S.1** ➤ Select group **Utility**, and select **Unlock/ Lock Card**.



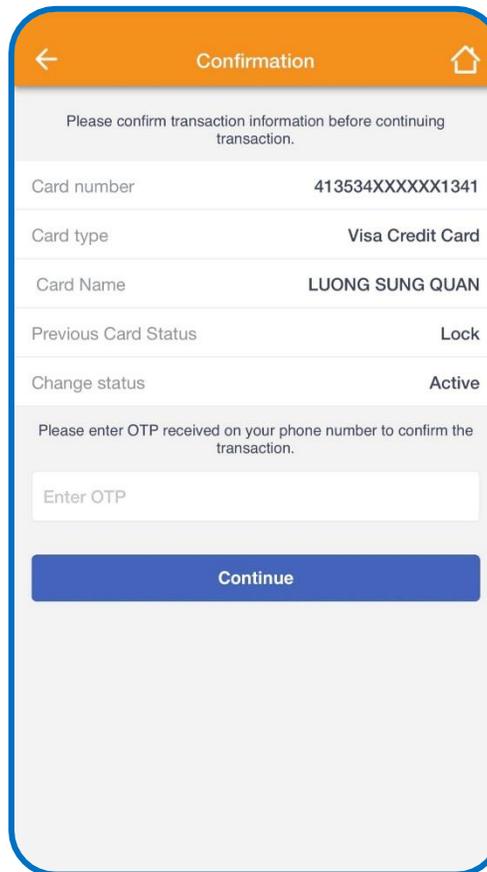
**S.2** ➤ Select **Card number**



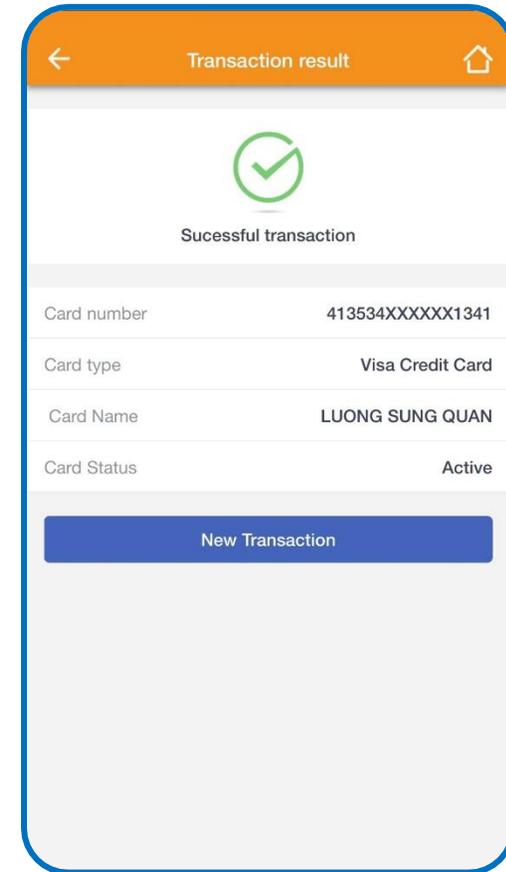
**S.3** ➤ Select the **Card number** needed to implement.



**S.4** ➤ The screen will display card information, and swipe the button to change status. Press the **Continue** button.

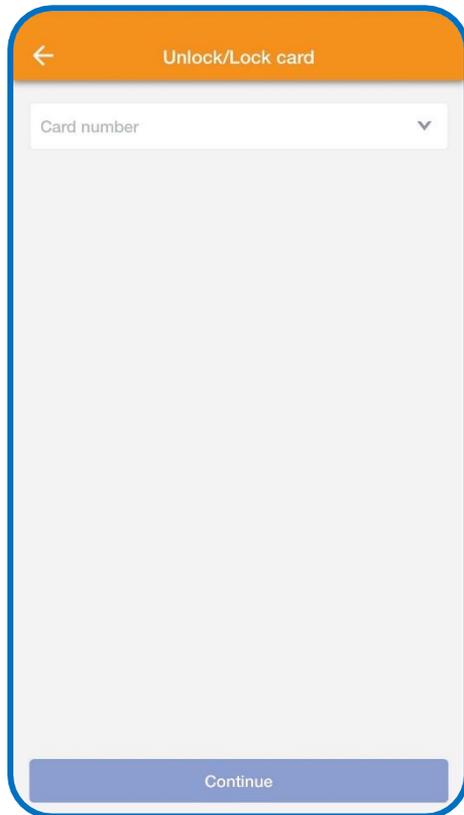


**S.5** ➤ Revise the information, input OTP code, and press the **Continue** button.

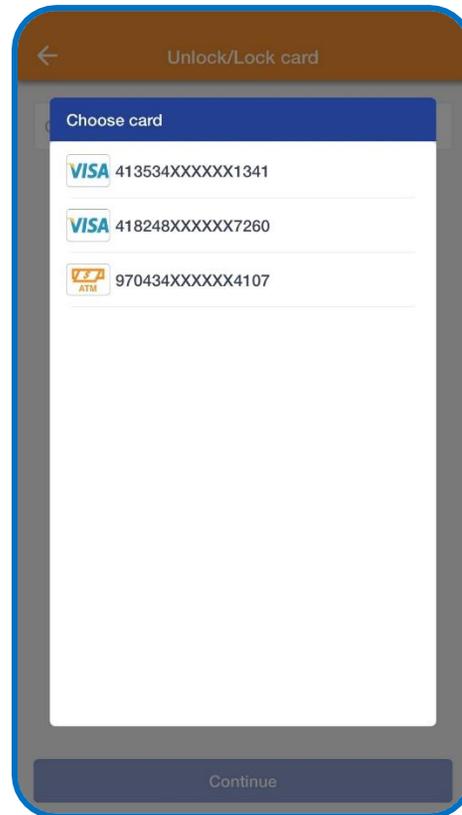


**S.6** ➤ Successful transaction.

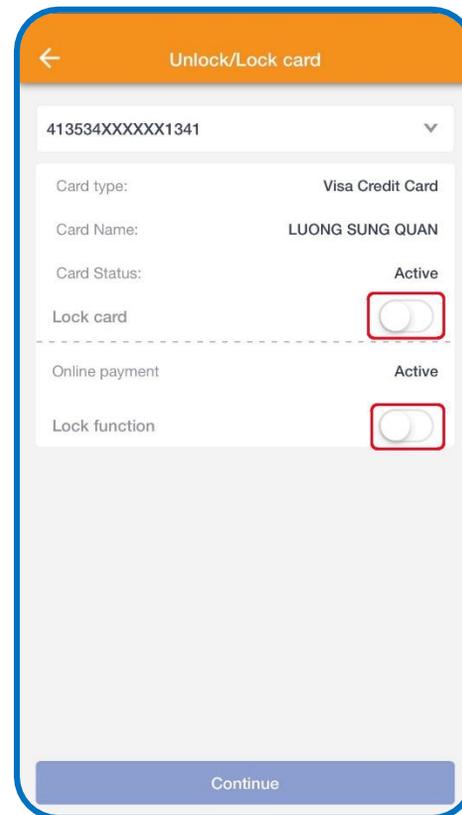
**(B) Lock Card / Online Payment**



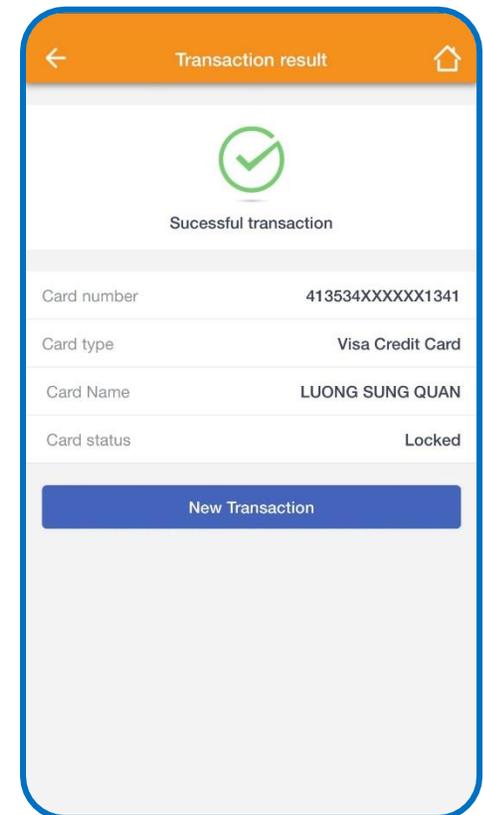
**S.1** ➤ Select **Card number**



**S.2** ➤ Select the Card number needed to implement.

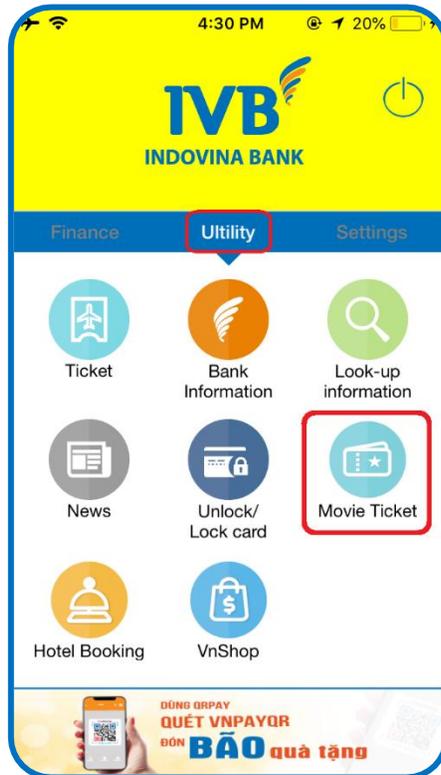


**S.3** ➤ The screen will display card information, and swipe the button to change status. Press the **Continue** button.

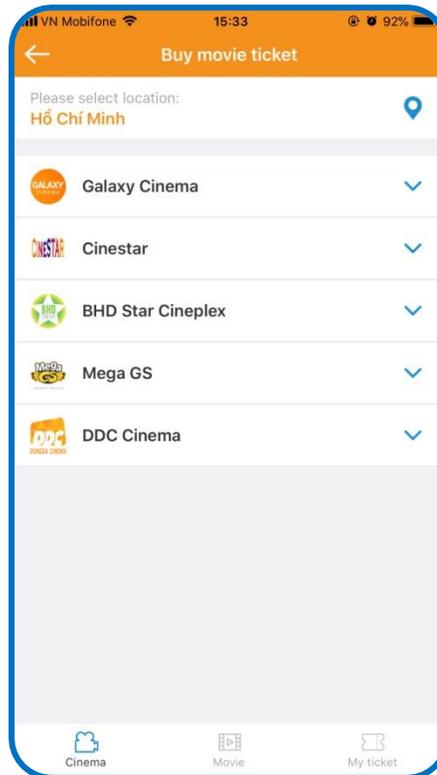


**S.4** ➤ Successful transaction.

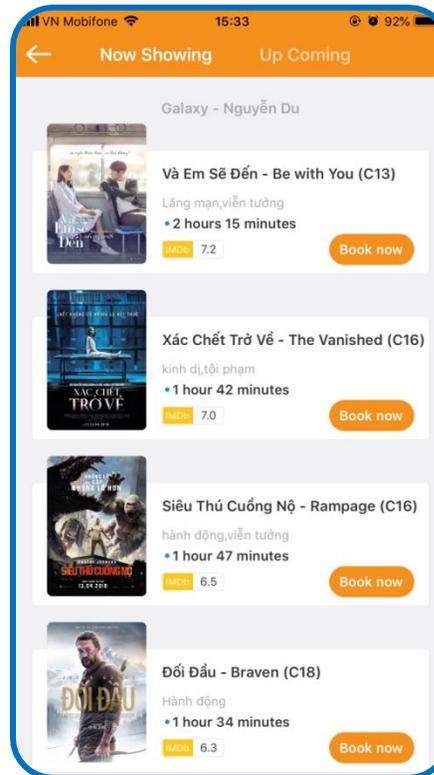
 **Movie ticket**



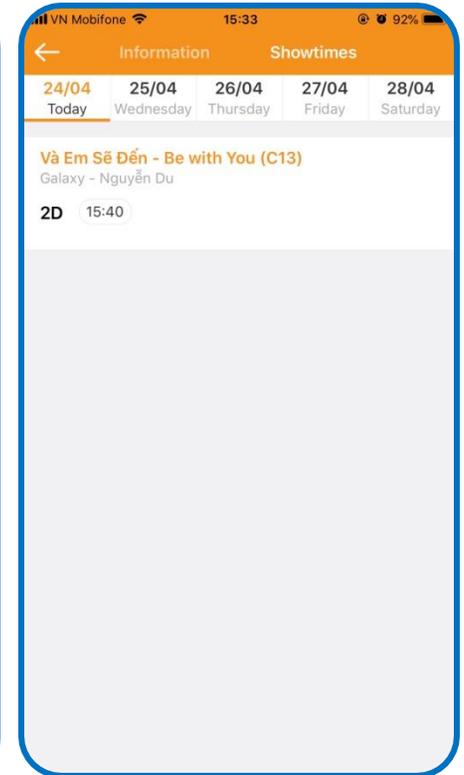
**S.1** ➤ Select **Utility** category, and choose **Movie Ticket**.



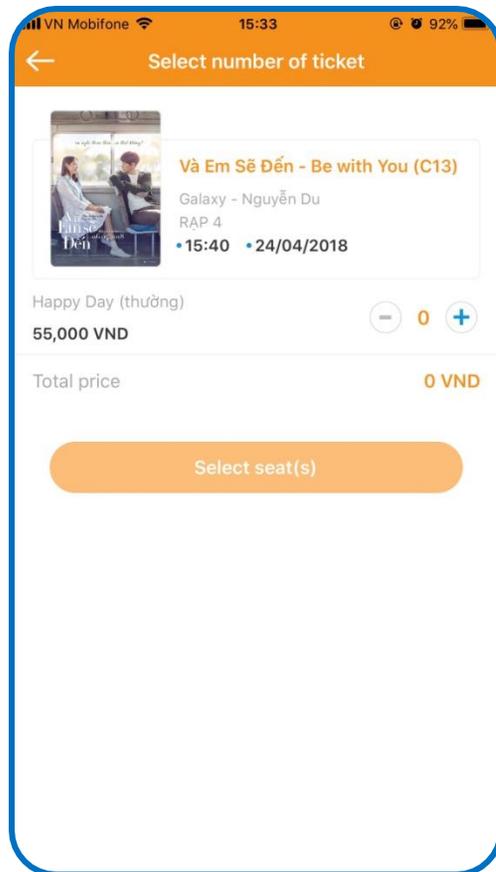
**S.2** ➤ Select location, and choose cinema where you want to go.



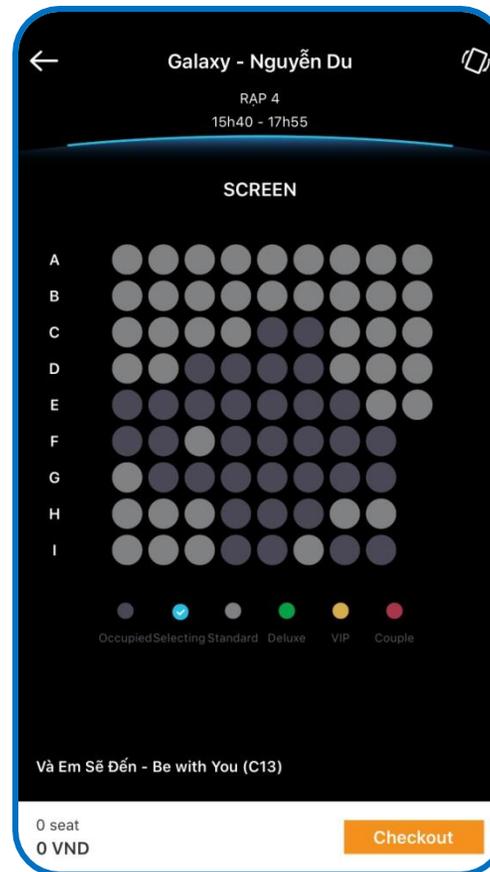
**S.3** ➤ Select the movie which you want to enjoy.



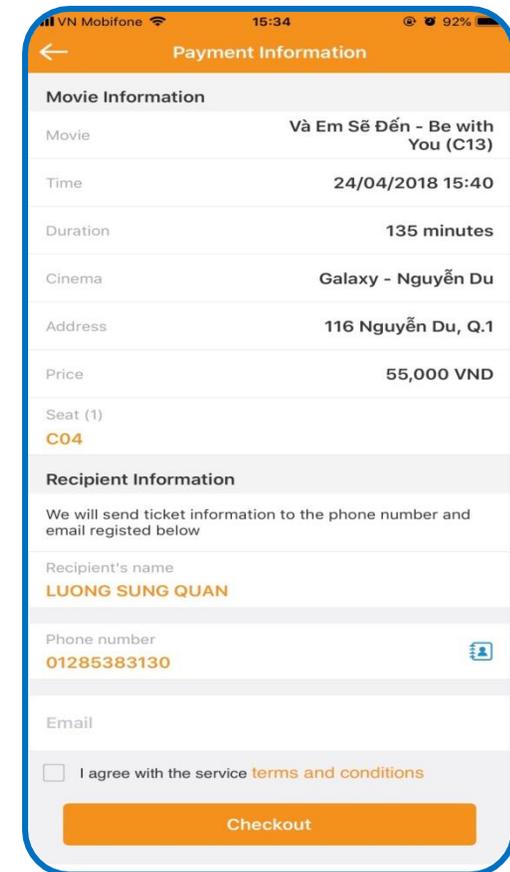
**S.4** ➤ Choose the time to enjoy.



**S.5** ➤ Choose **number of ticket** and **Select seat(s)**.



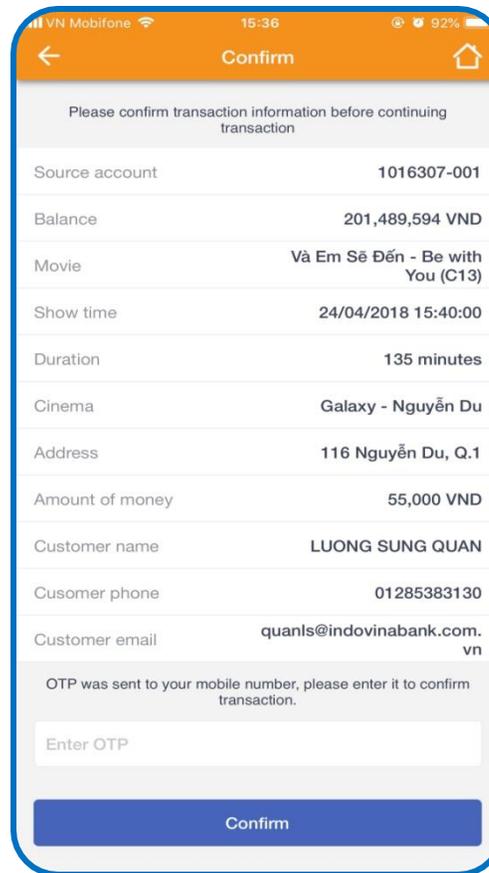
**S.6** ➤ Choose the seat, and press the **Checkout** button.



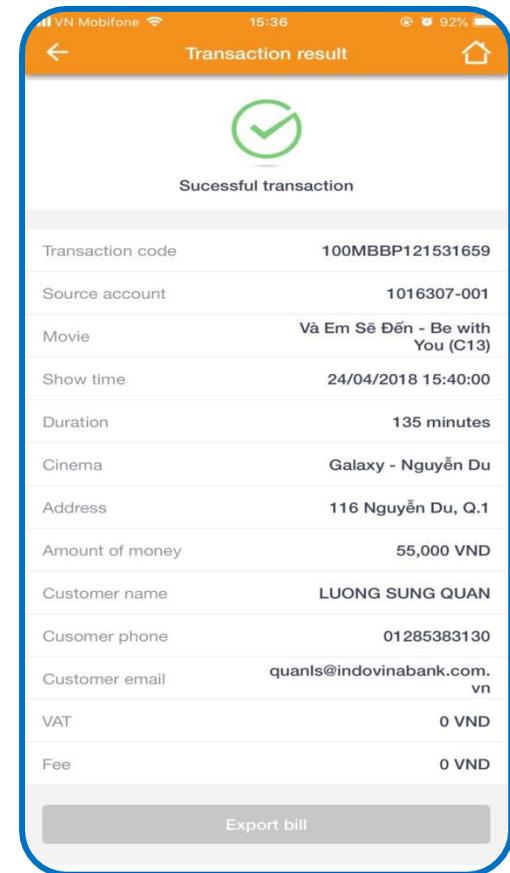
**S.7** ➤ Revise the ticket information booked, and input the **Recipient Information**, press the **Checkout** button.



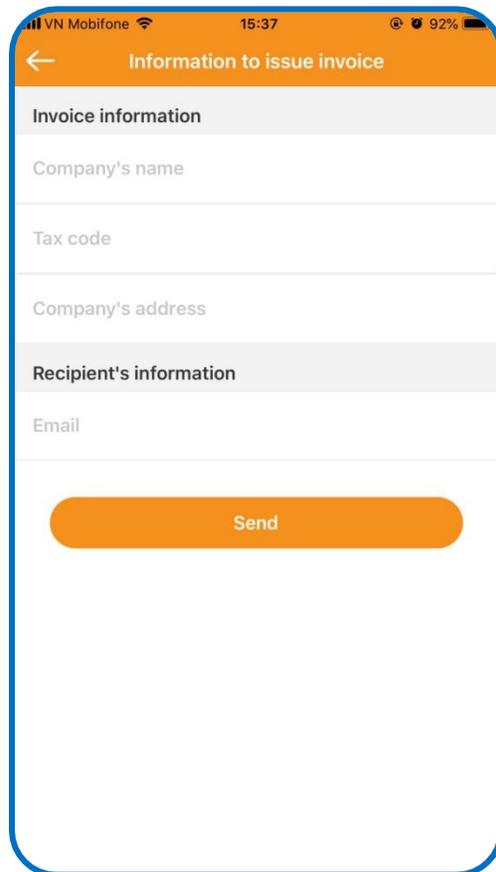
**S.8** ➤ Double check the movie ticket information and select debit account, and press the **Continue** button.



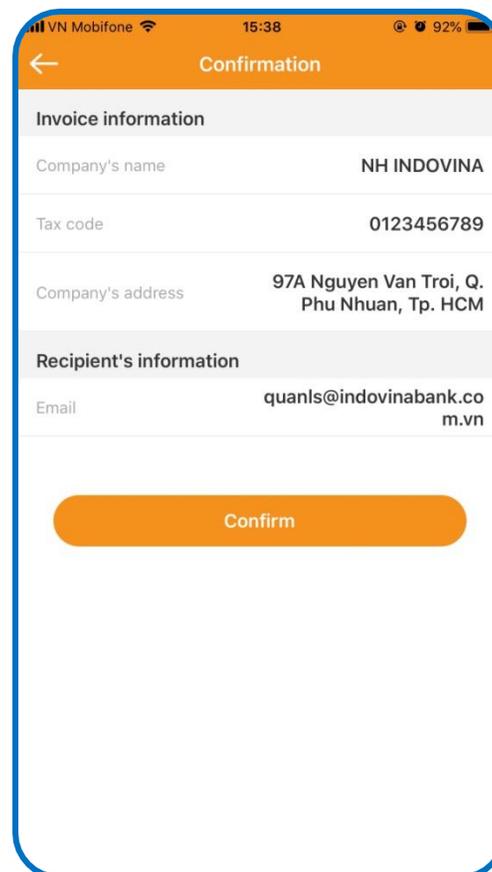
**S.9** ➤ Revise the transaction information, input the OTP authentication code, and press the **Continue** button.



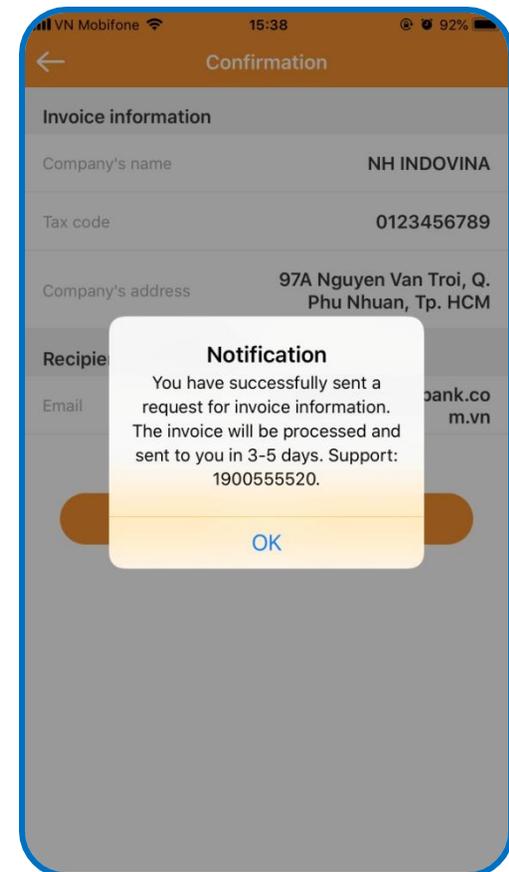
**S.10** ➤ Successful transaction, and press **Export Bill** to get invoice through email.



**S.11** ➤ Input the required information, and press the **Send** button.



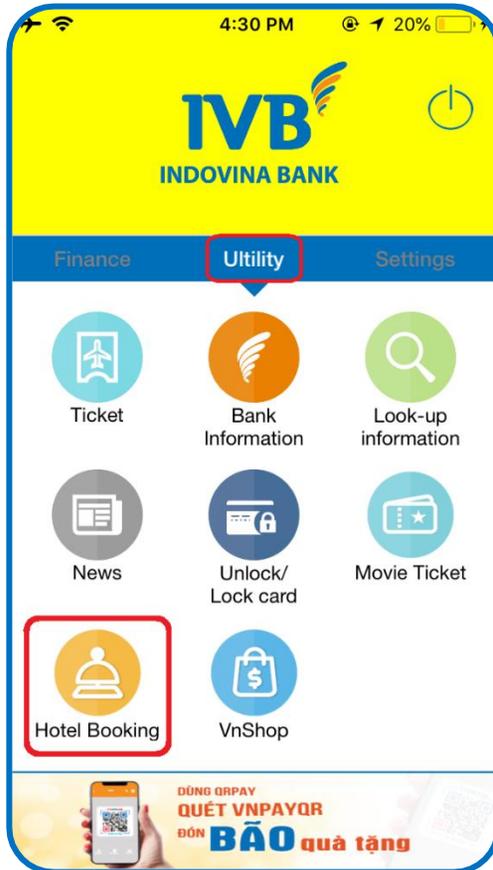
**S.12** ➤ Revise the information, and press the **Confirm** button.



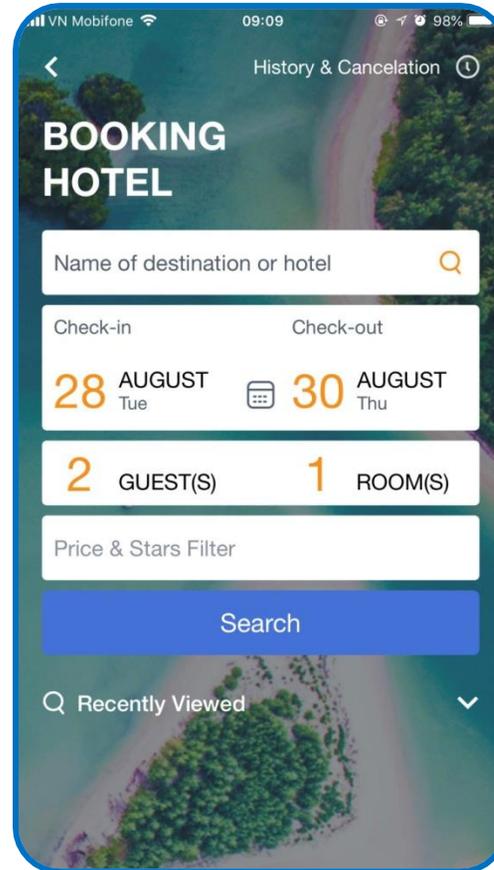
**B.13** ➤ Press OK to finish.



## Hotel Booking

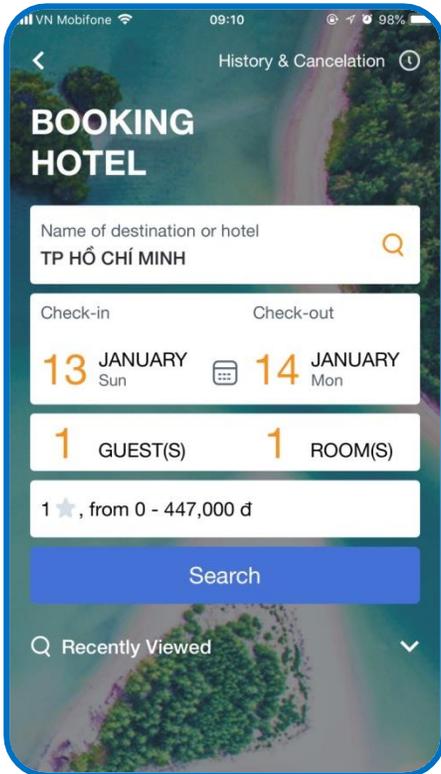


**S.1** ➤ Select **Utility** category, then choose **Hotel Booking**.

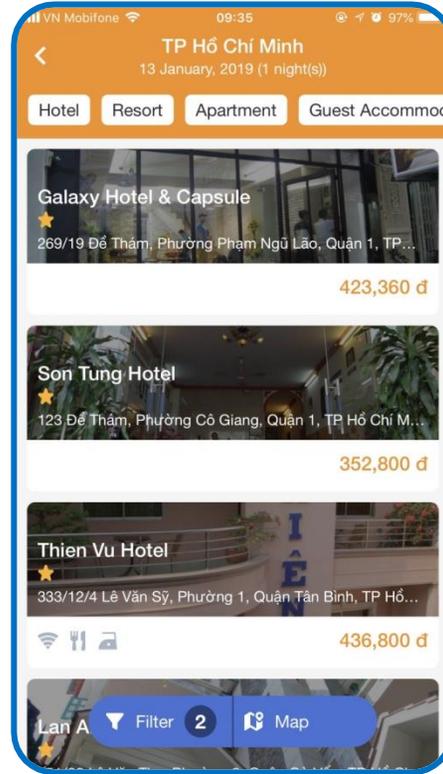


**S.2** ➤ Select hotel booking conditions:

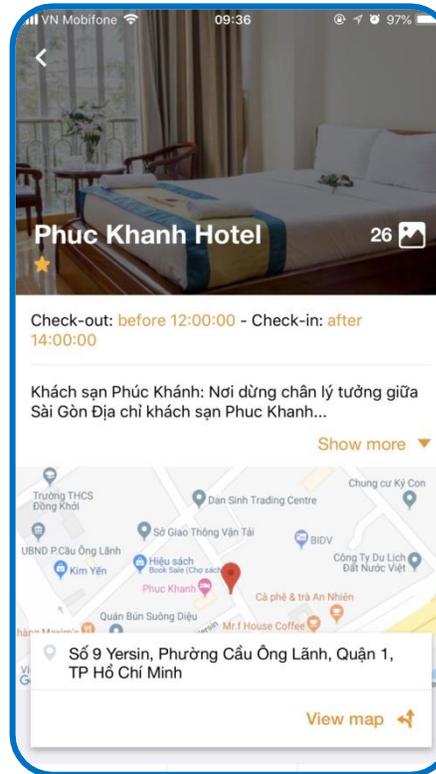
- + Name of destination or hotel
- + Date of check-in and check-out
- + Quantity of guest and room
- + Price and stars of hotel



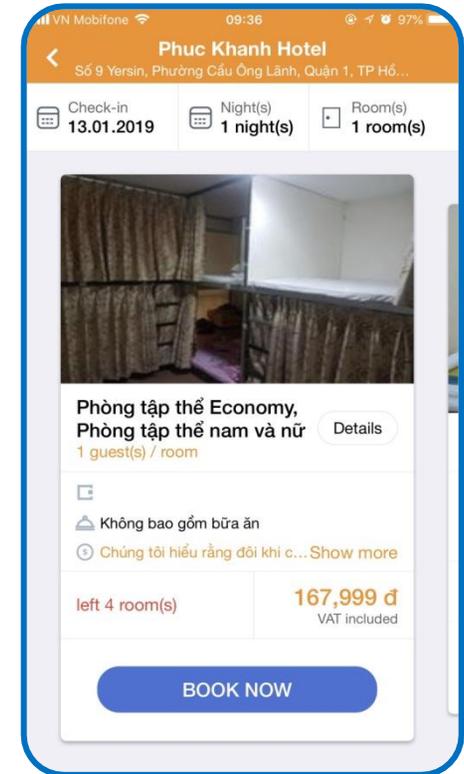
**S.3** ➤ Press the **Search** button after selecting the related information.

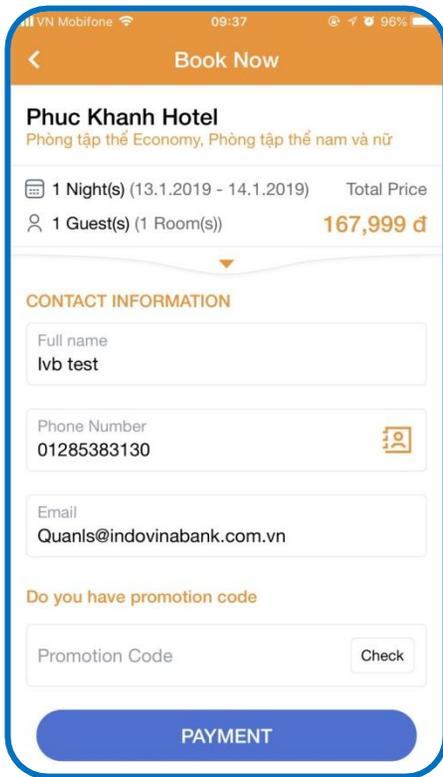


**S.4** ➤ The result will be displayed, and choose the hotel.

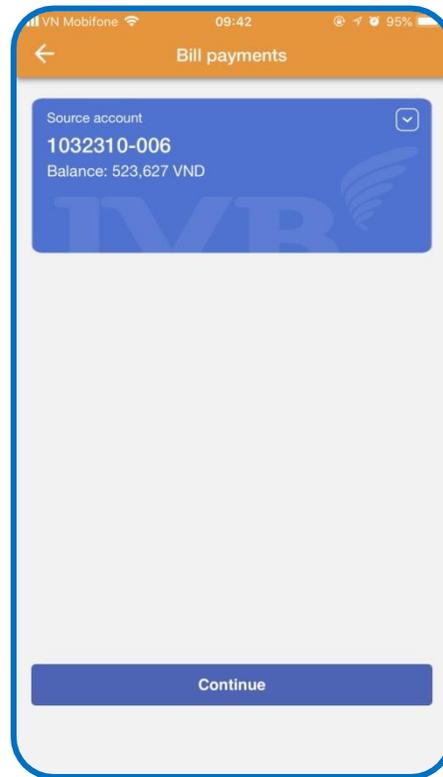


**S.5** ➤ The detail of hotel will be displayed on the screen. Check the information and press **Book Now** button.

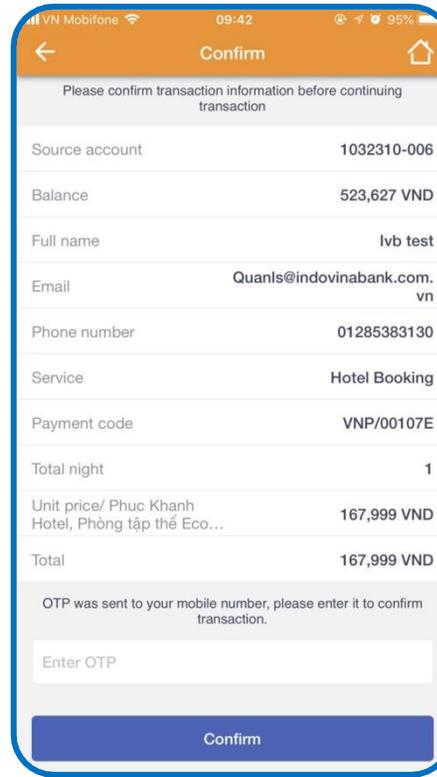




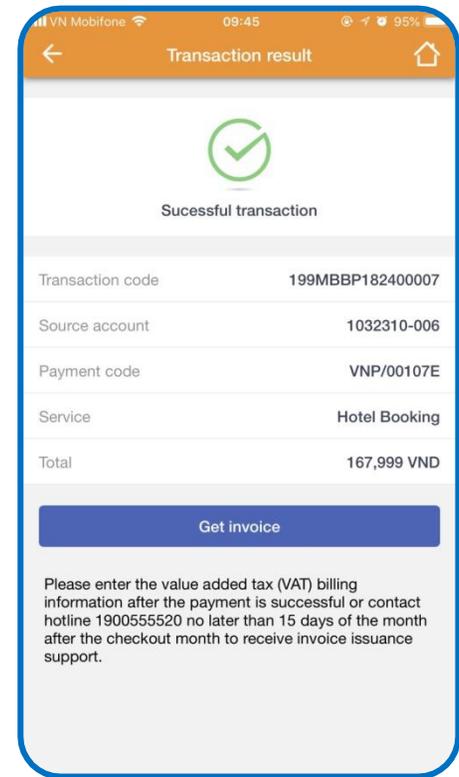
**S.6** ➤ Check information, type required information and press **Payment** button.



**S.7** ➤ Select current account and press the **Continue** button.

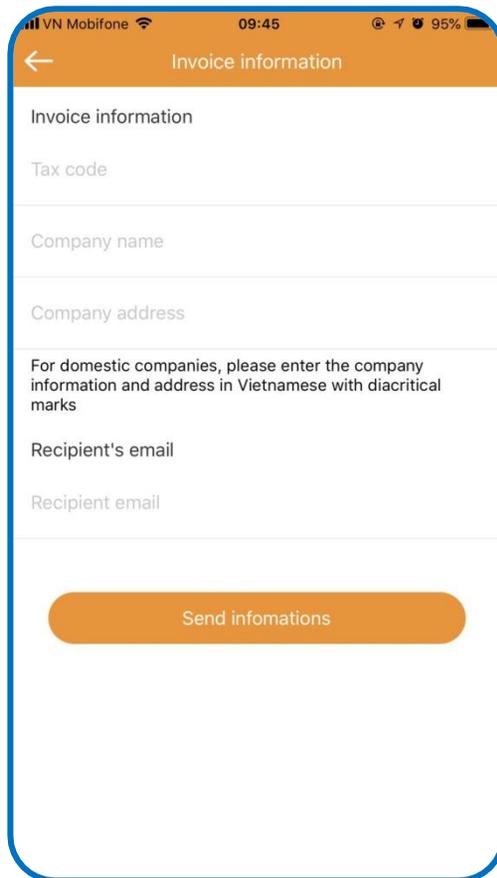


**S.8** ➤ Check transaction information, input OTP code and click **Continue**.

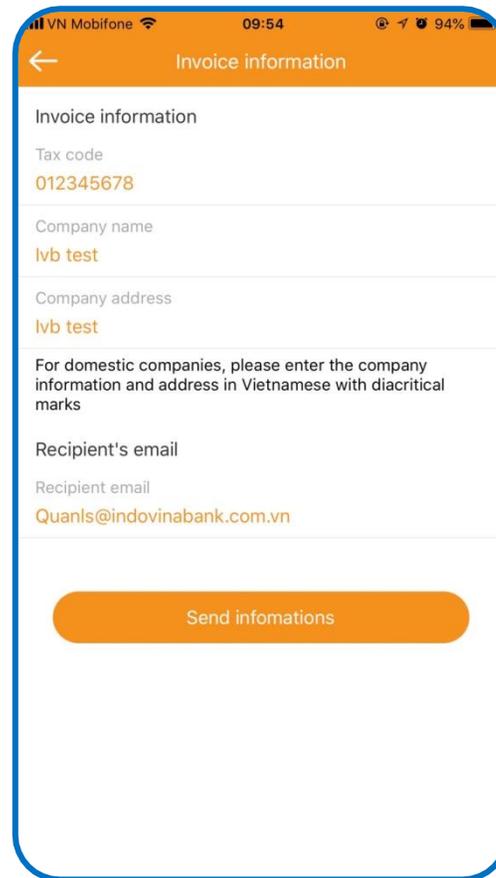


**S.9** ➤ Successful transaction, and press **Get Invoice** to receive bill through email.

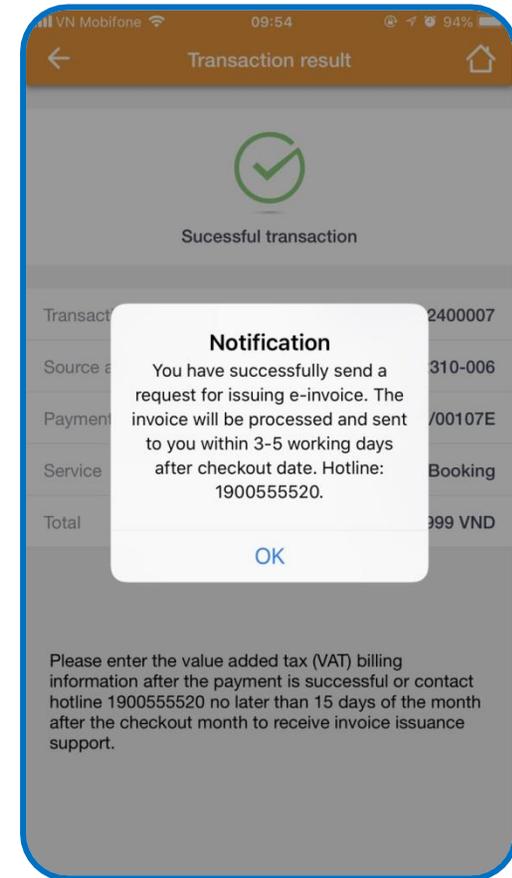
- After successful transaction, customer will receive email with reservation



**S.10** ➤ Input the required information, and press the **Send Information** button.

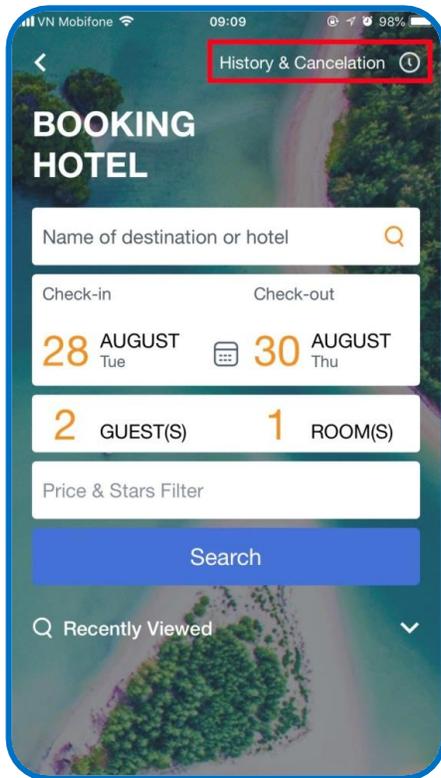


**S.11** ➤ Revise the information, and press the **Send Information** button.

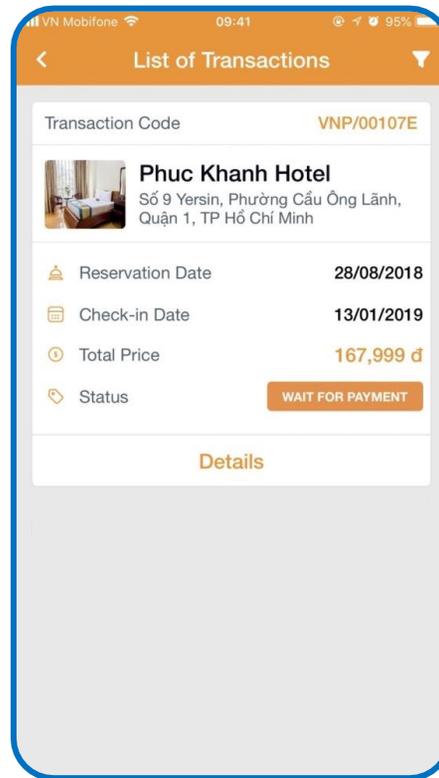


**S.12** ➤ Press OK to finish.

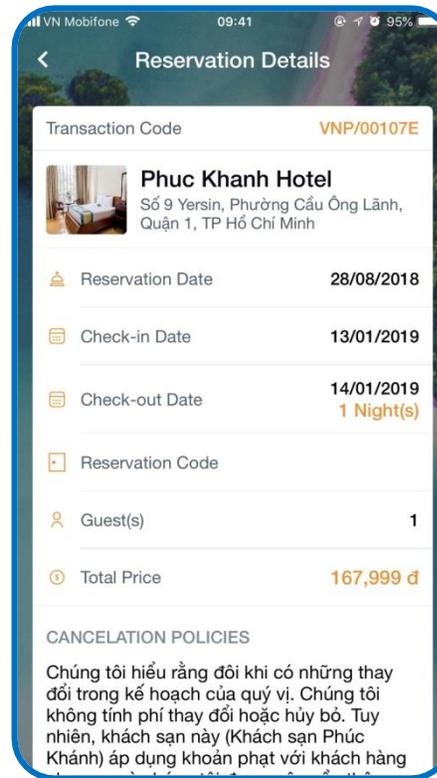
## HOTEL BOOKING PAYMENT LATER



**S.1** ➤ Select **History & Cancellation** function (top right corner)



**S.2** ➤ Select the Transaction code with **Wait for payment** status and press **Details** button.

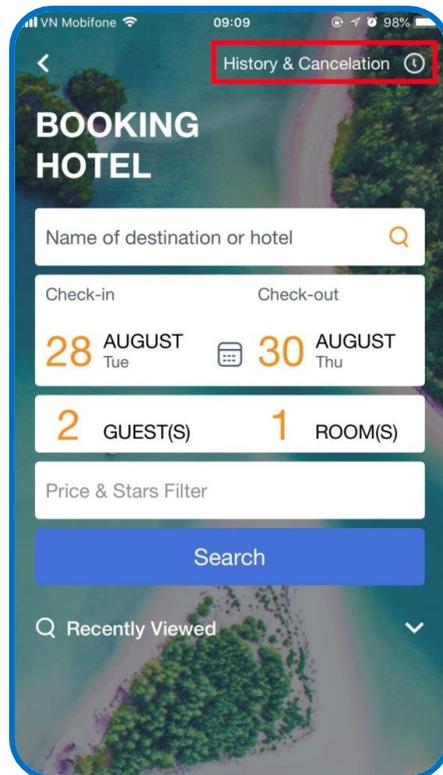


**S.3** ➤ Check hotel booking information and press the **Payment** button.

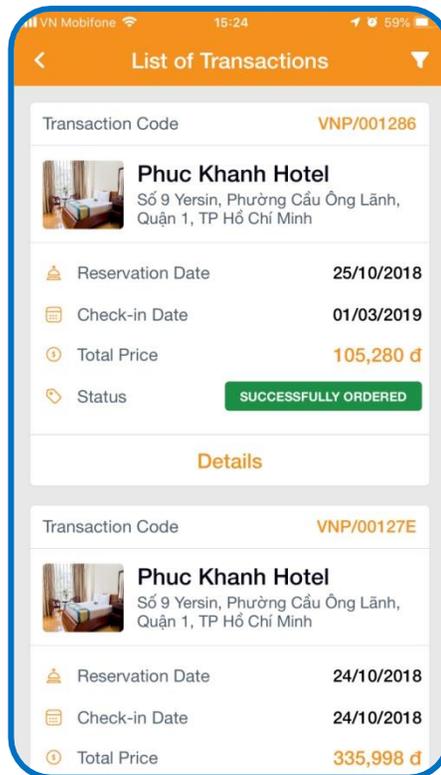


- The remain steps are processed the same as pay now hotel booking at [page 62](#), [page 63](#)
- After successful transaction, customer will receive email with reservation

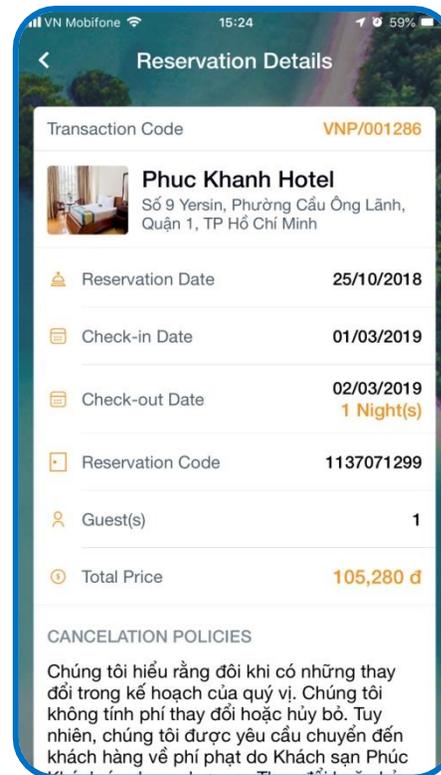
## HOTEL BOOKING CANCELATION



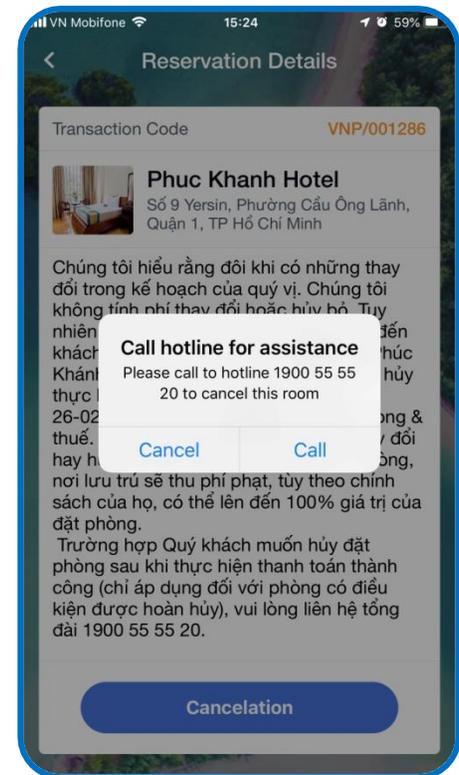
**S.1** ➤ Select **History & Cancellation** function (top right corner)



**S.2** ➤ Select the **Successfully ordered** transaction which want to cancel, and press **Details** button.

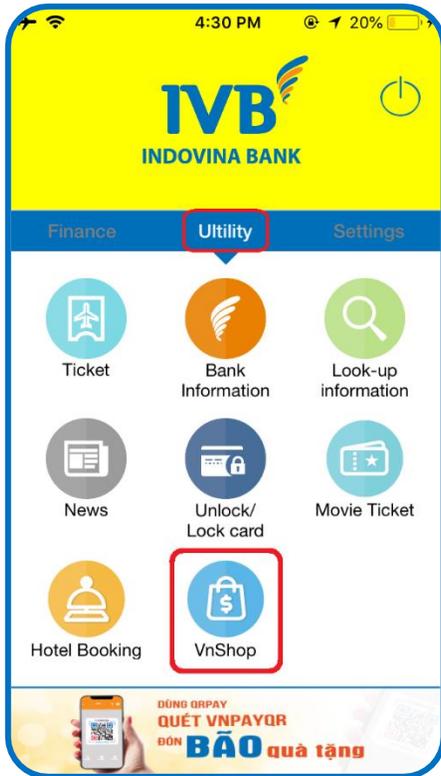


**S.3** ➤ The information of the hotel will display on the screen.



**S.4** ➤ Check information, press the **Cancellation** button. The notification will be displayed that request to call Hotline in case of cancellation.

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



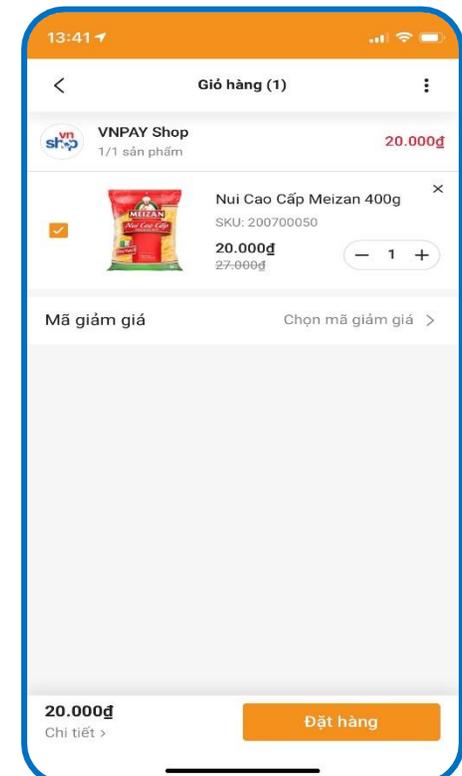
**S.1** ➤ Select Utility category, and choose VnShop.



**S.2** ➤ Search and choose product.

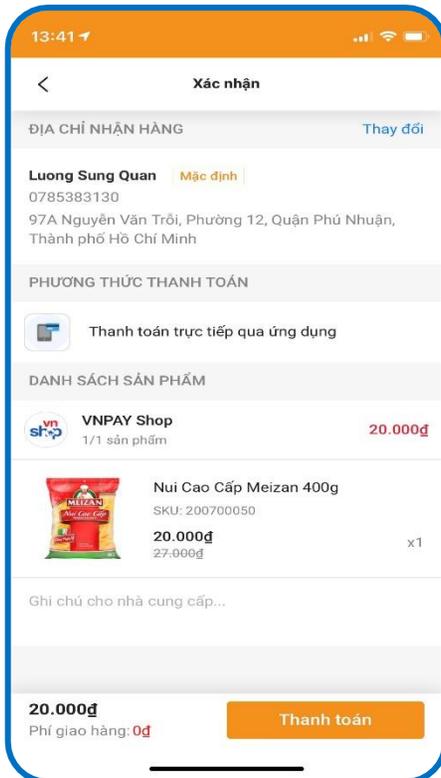


**S.3** ➤ Choose the number of products and press the **Mua ngay** button to pay.

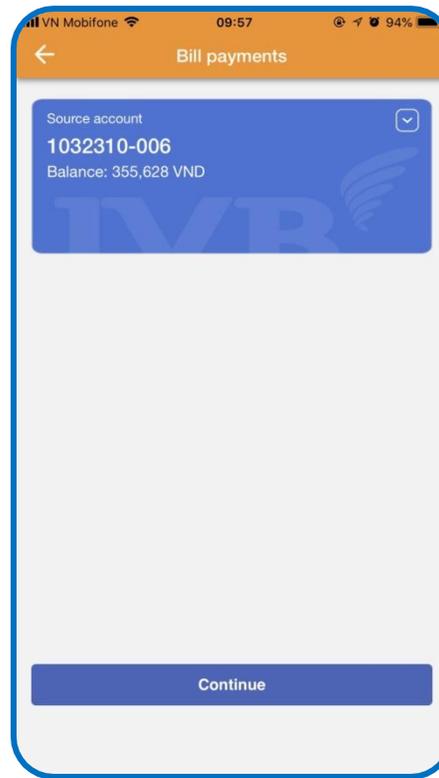


**S.4** ➤ Check information, and press **Thanh toán** button.

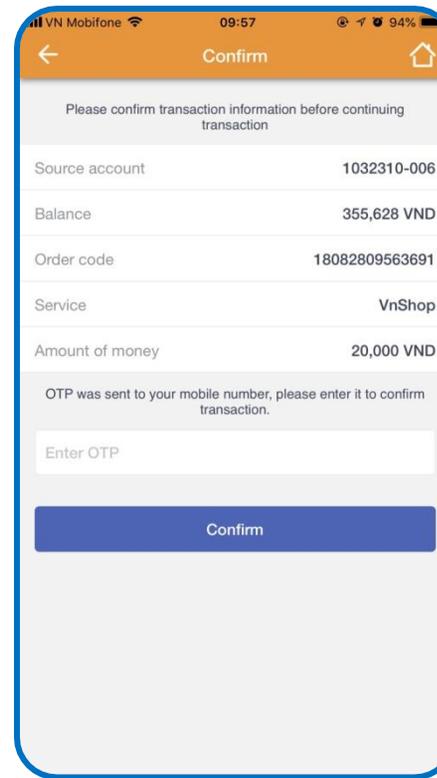
- The VnShop function just supports Vietnamese version.



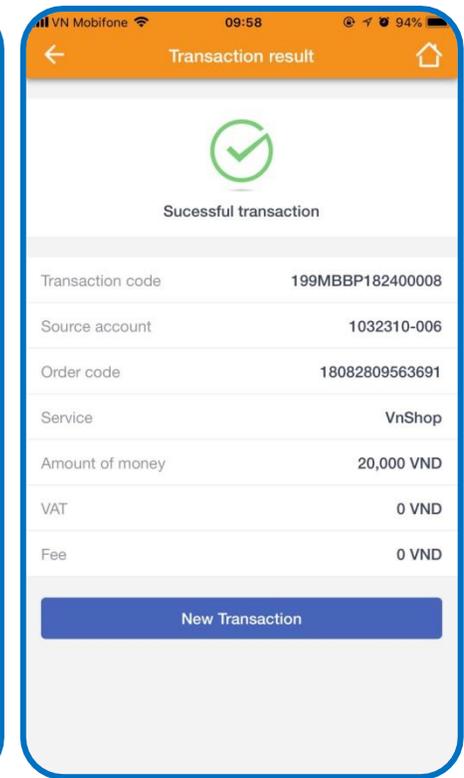
**S.1** ➤ Press **Thanh toán** button.



**S.2** ➤ Select current account and press the **Continue** button.



**S.3** ➤ Check transaction information, input OTP code and click **Continue**.



**S.4** ➤ Successful transaction.

- Customer will receive SMS message after successful transaction.

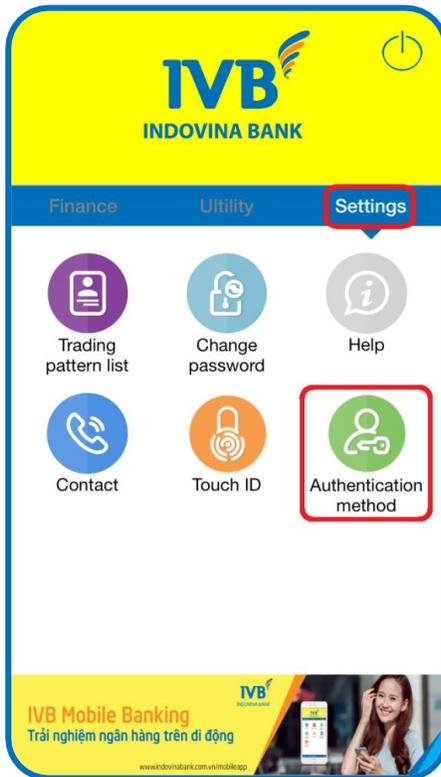
# Group SETTINGS

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

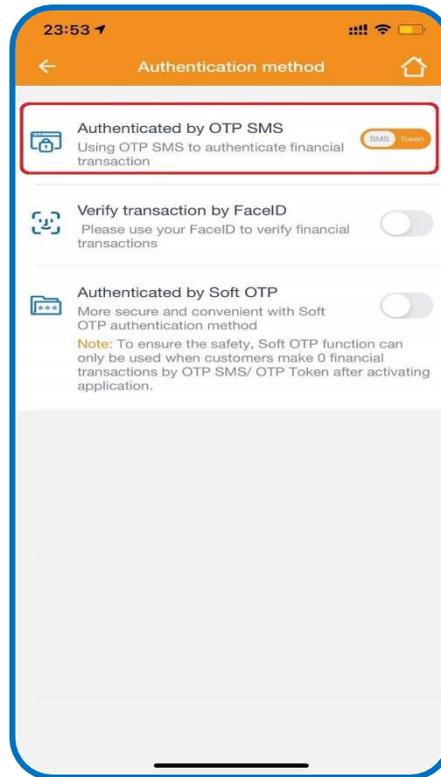


## Authentication method

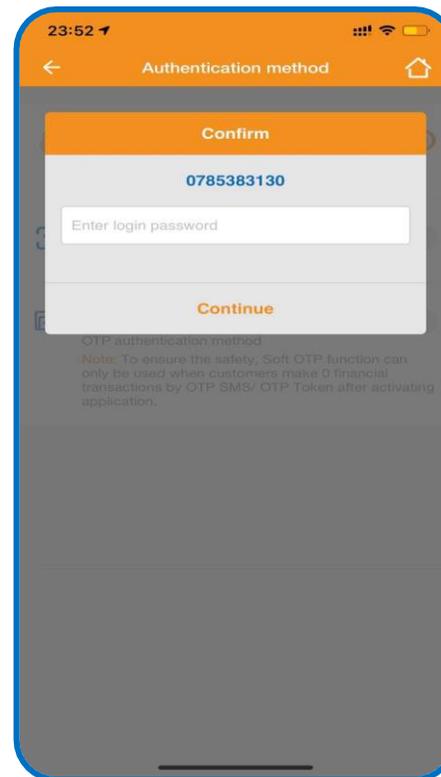
### (A) OTP Token authentication method (Activation)



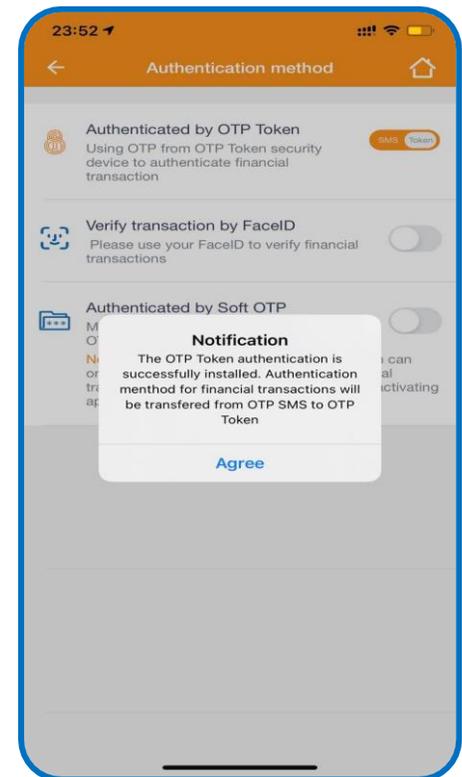
**S.1** ➤ Select **Settings**, select **Authentication method** function.



**S.2** ➤ Move the button from SMS to Token in **Authenticated by OTP SMS**



**S.3** ➤ Input the **login password** to identify and press the **Continue** button

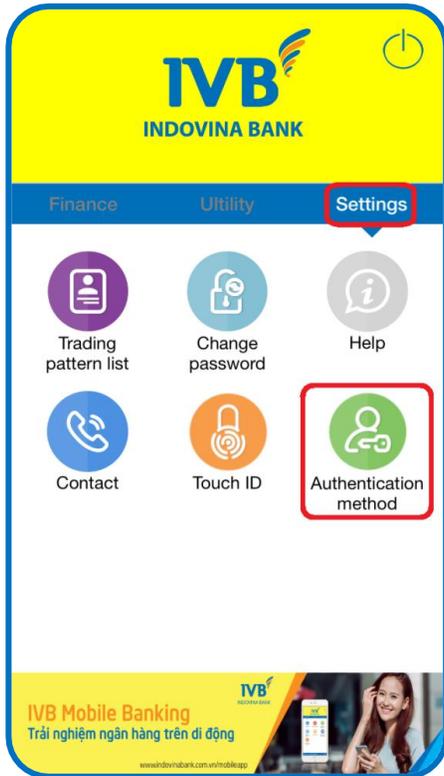


**S.4** ➤ **Authenticated transaction by OTP Token** is successful.

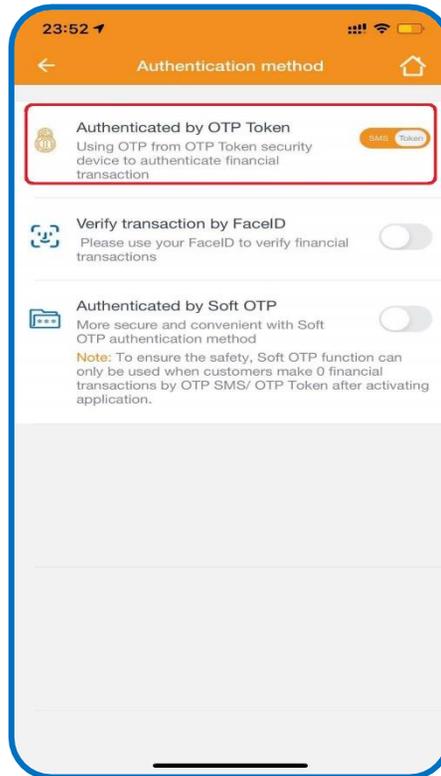
\*\* OTP Token authentication method is successfully registered at IVB.

\*\* This function supports basic and advanced OTP Token with transaction limit regulated in IVB.

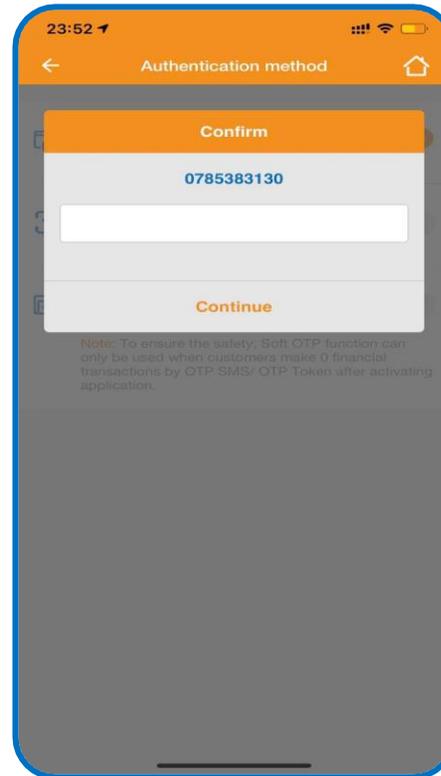
**Off OTP Token authentication method >> Transaction authentication will be transferred to OTP SMS**



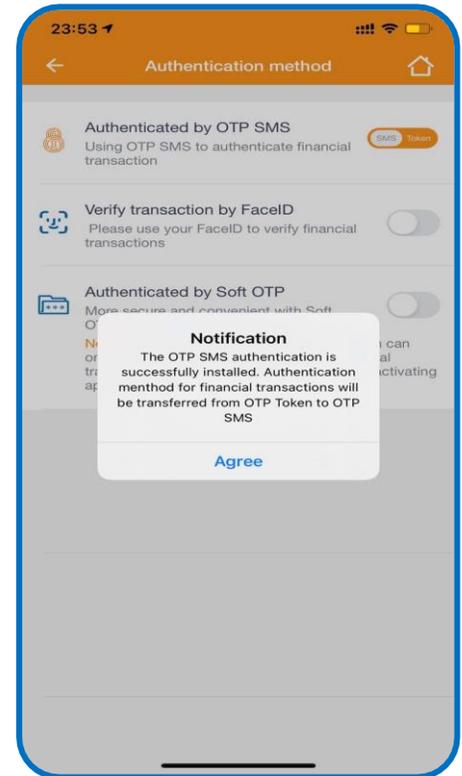
**S.1** ➤ Select group **Settings**, select **Authentication method** function.



**S.2** ➤ Move the button from **Token** to **SMS** in **Authenticated by OTP Token**

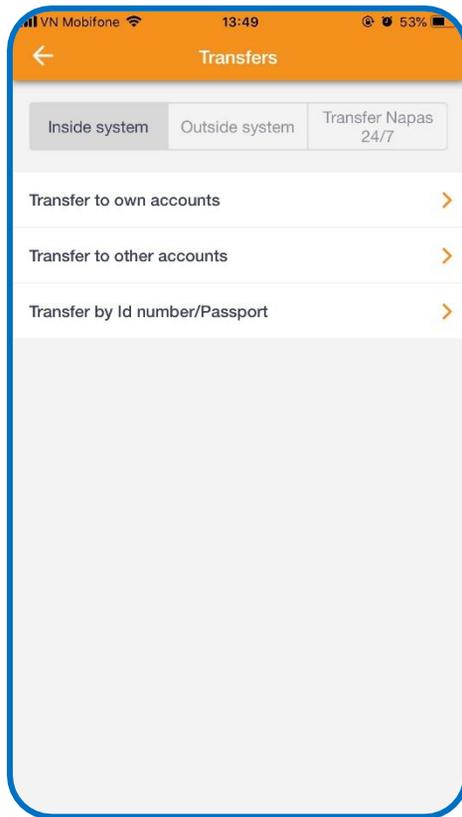


**S.3** ➤ Input the **login password** to identify and press the **Continue** button

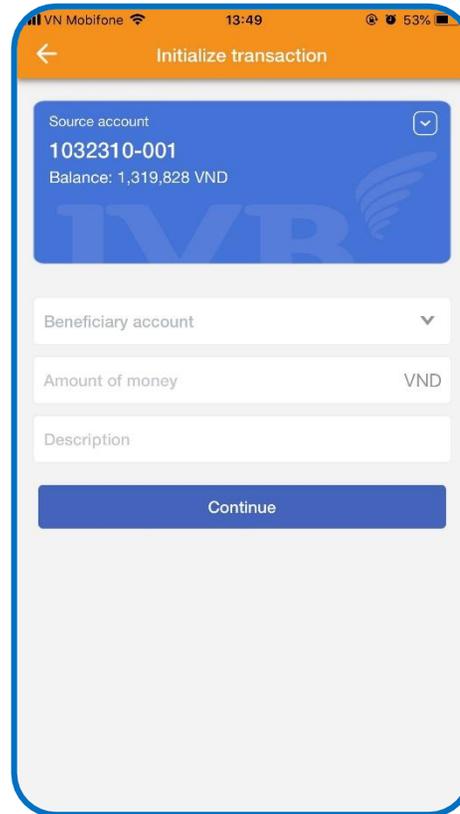


**S.4** ➤ Authenticated transaction will be transferred from **OTP Token** to **OTP SMS**

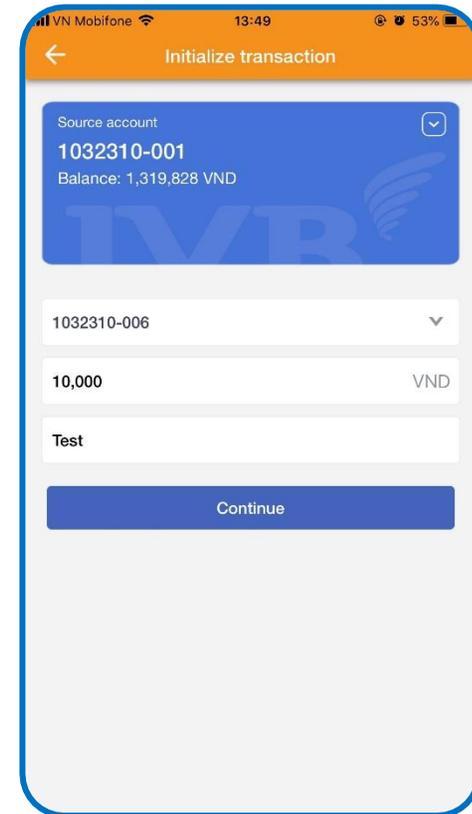
## Transaction with OTP Token authentication method

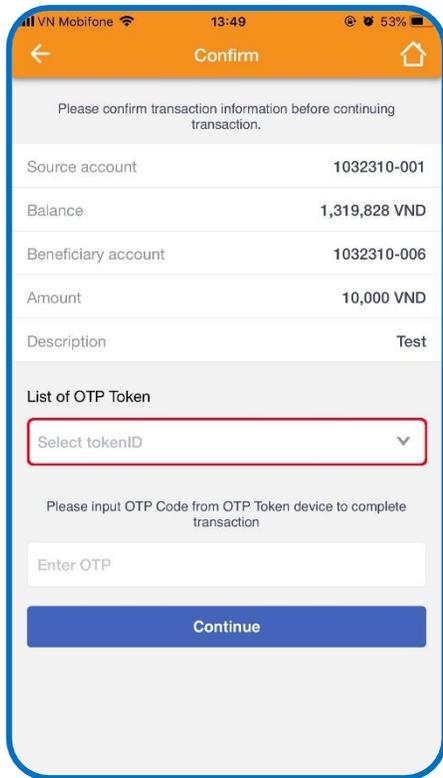


**S.1** ➤ Select group **Finance**, select **Transfers**, and select type of transaction

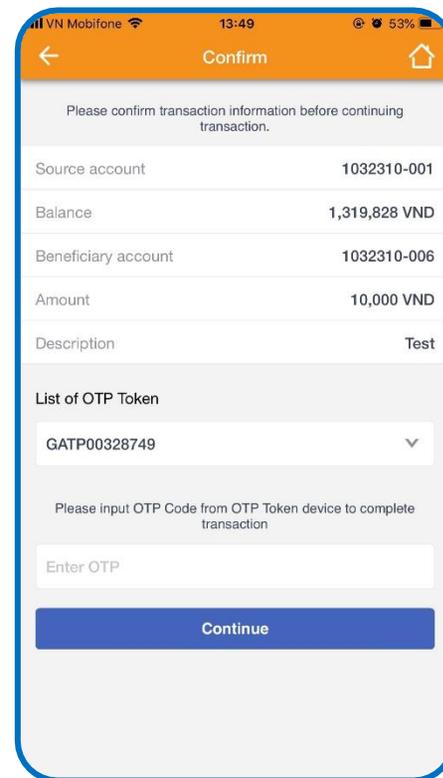
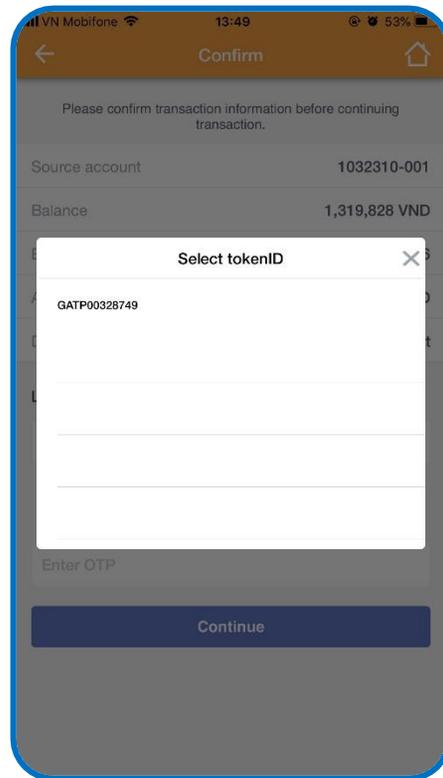


**S.2** ➤ Enter beneficiary account and other information

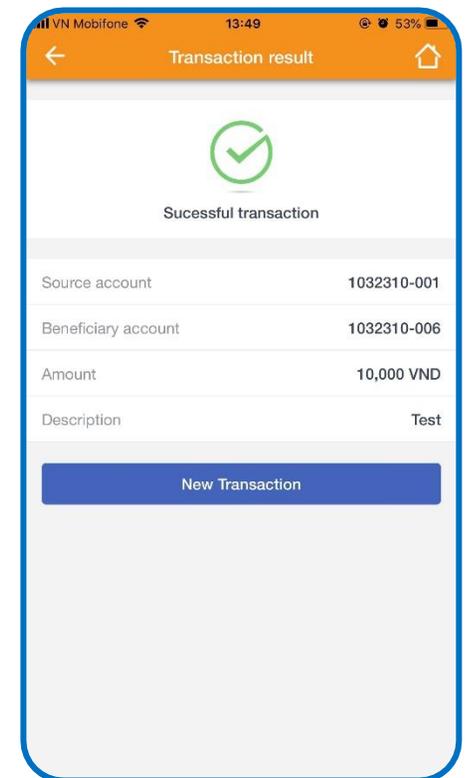




**S.3** ➤ Select Token ID device to get OTP authentication code

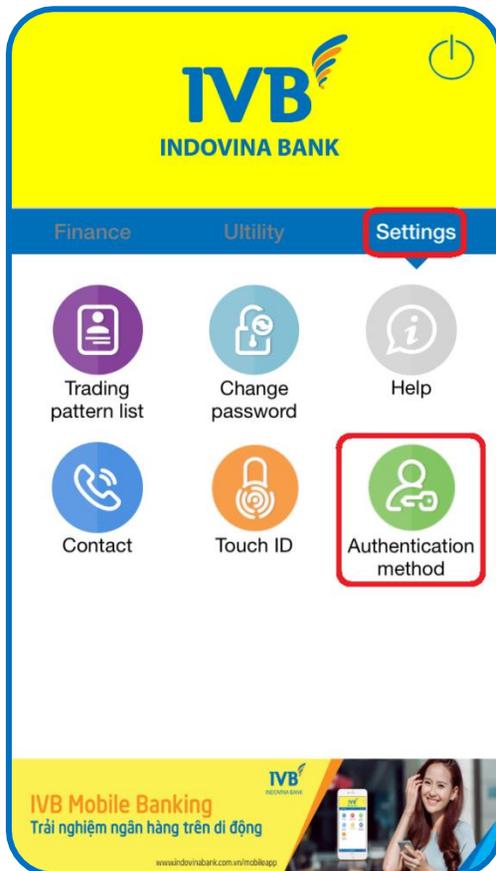


**S.4** ➤ Get and input OTP code from OTP Token device.



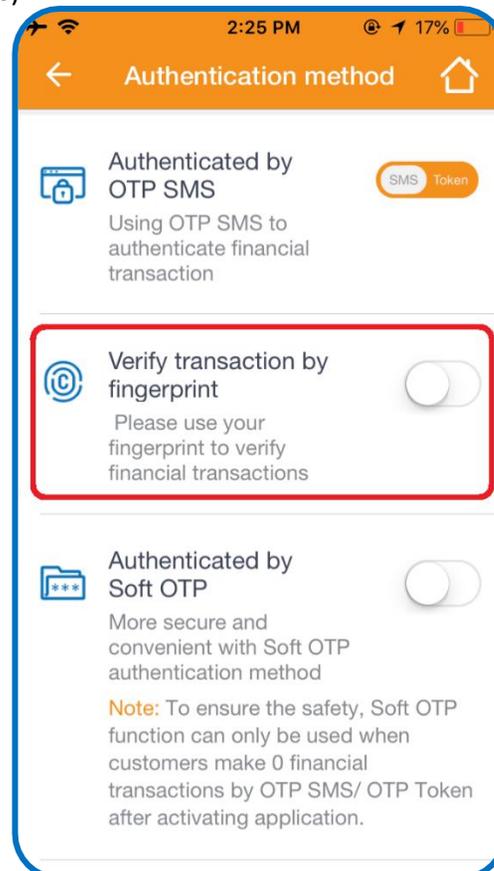
**S.5** ➤ Successful transaction

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

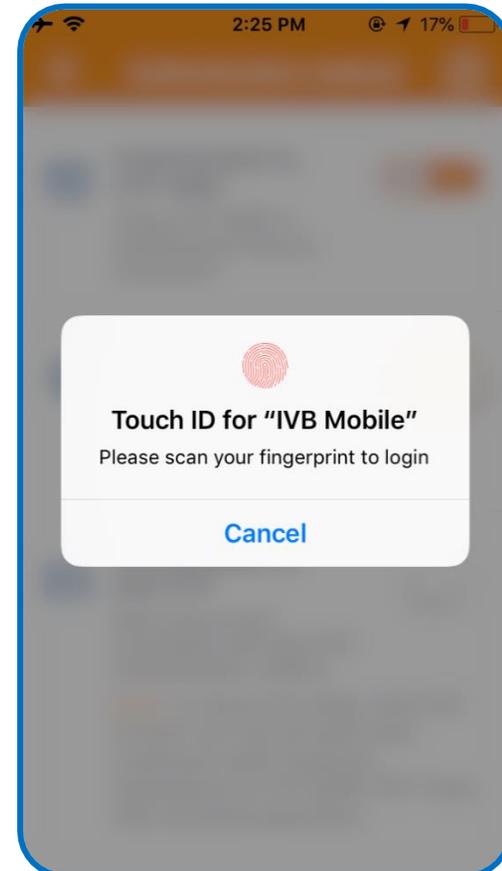


**S.1** ➤ Select group **Settings**, select **Authentication method** function.

(C)

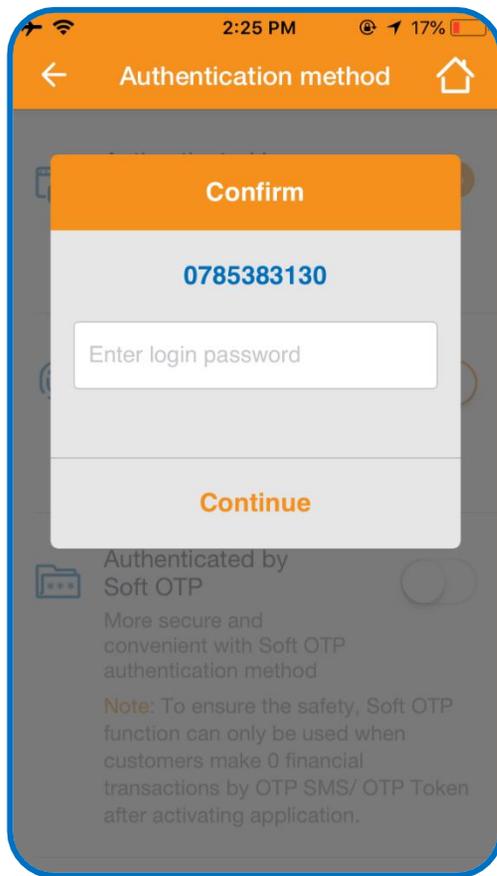


**S.2** ➤ Select **Verify transaction by fingerprint**. \*

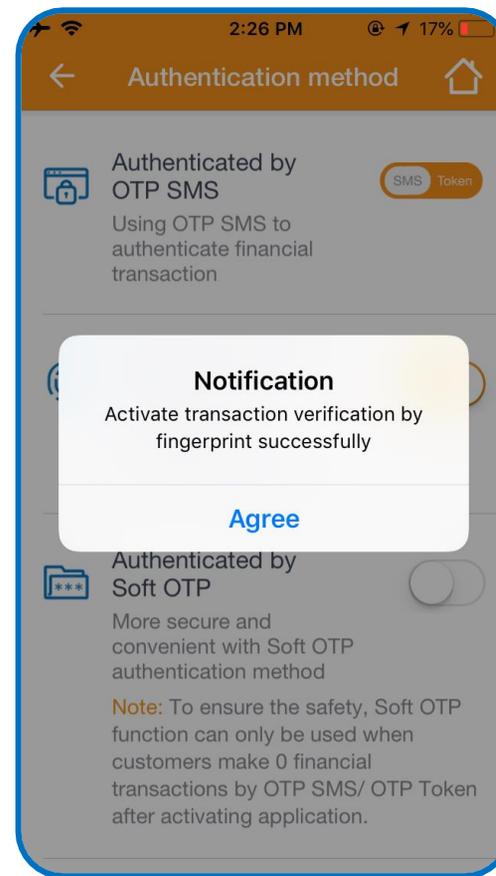


**S.3** ➤ Scan the finger print to identify it on device.

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

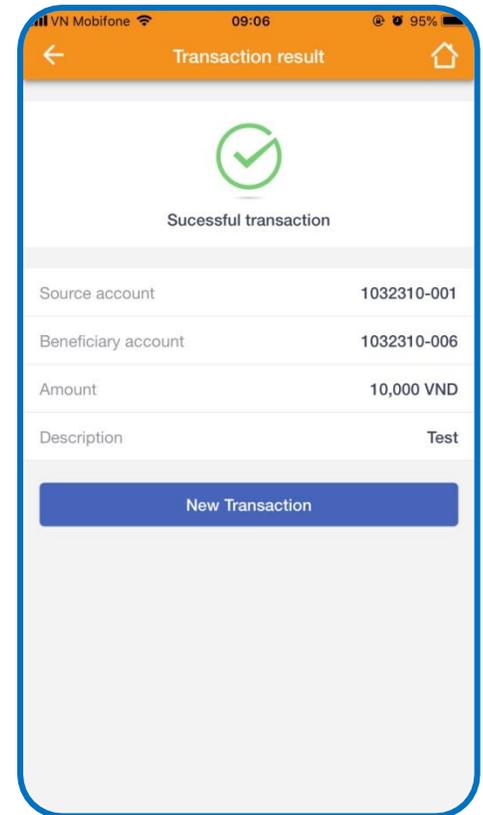
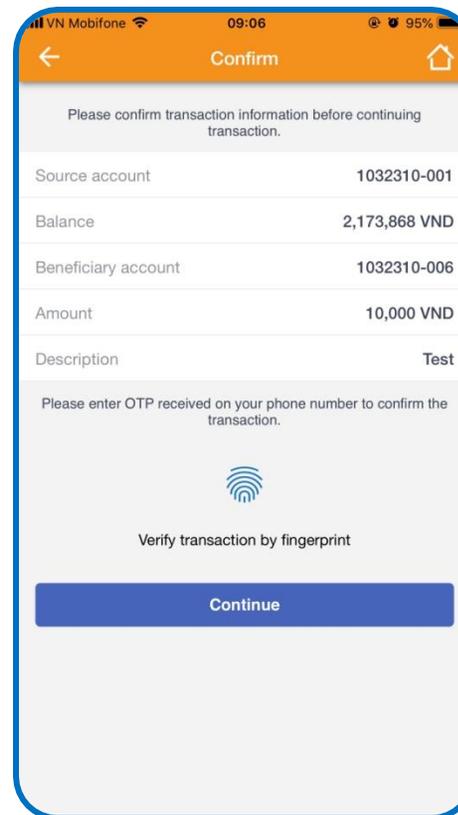
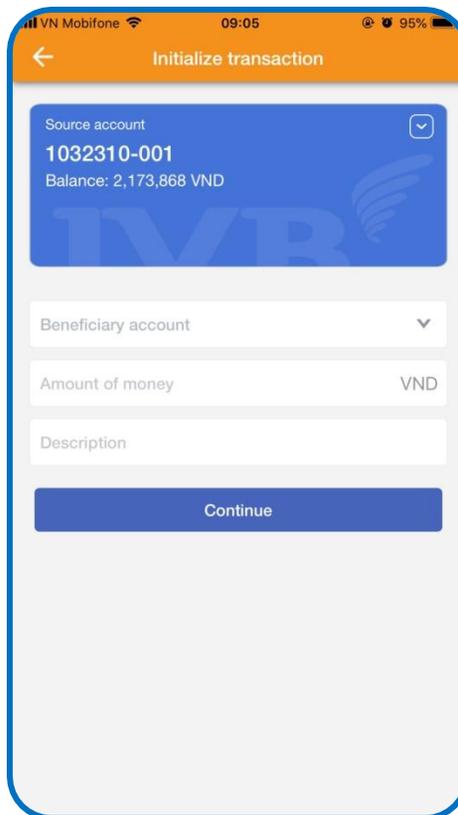
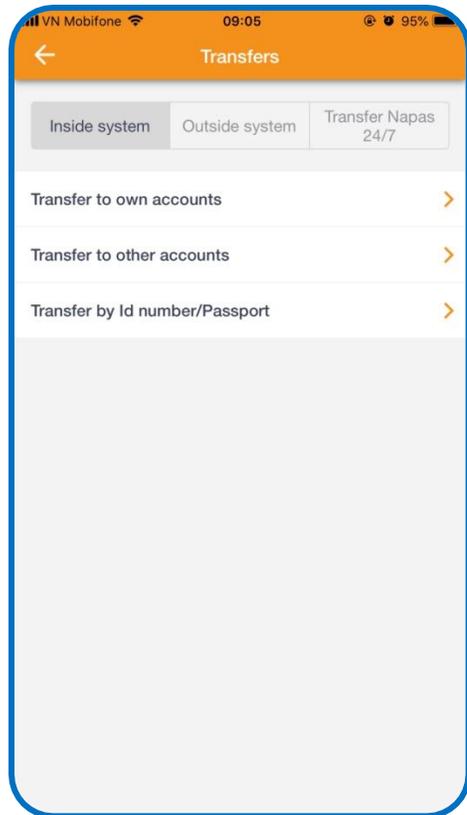


**S.4** ➤ Input the **login password** to identify and press the **Continue** button.



**S.5** ➤ **Verify transaction by fingerprint** is successful.

## Fingerprint to make transaction instruction



**S.1** ➤ Select group **Finance**, select **Transfers**, and select type of transaction.

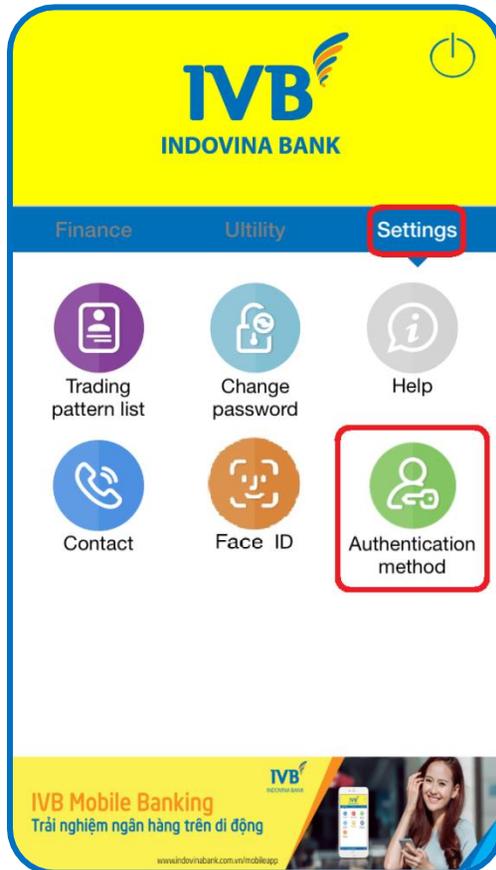
**S.2** ➤ Enter beneficiary account and other information.

**S.3** ➤ Check transaction information then choose fingerprint icon and scan on mobile device.

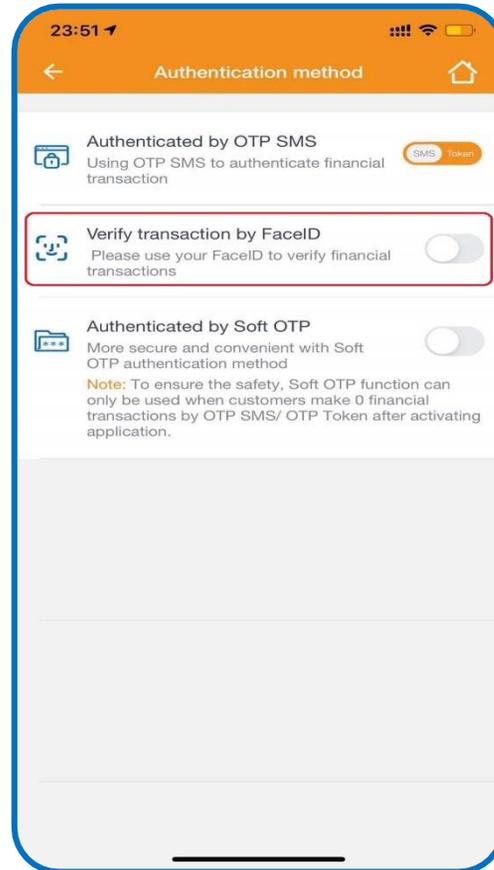
**S.4** ➤ Successful transaction.

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

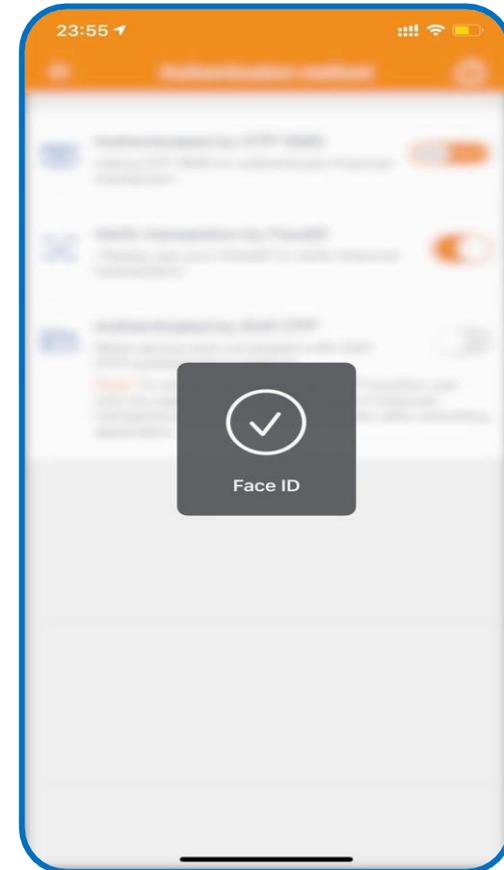
**(C) Authentication method by Face ID (The IOS device supports face recognition)**



**S.1** ➤ Select group **Settings**, select **Authentication method** function.

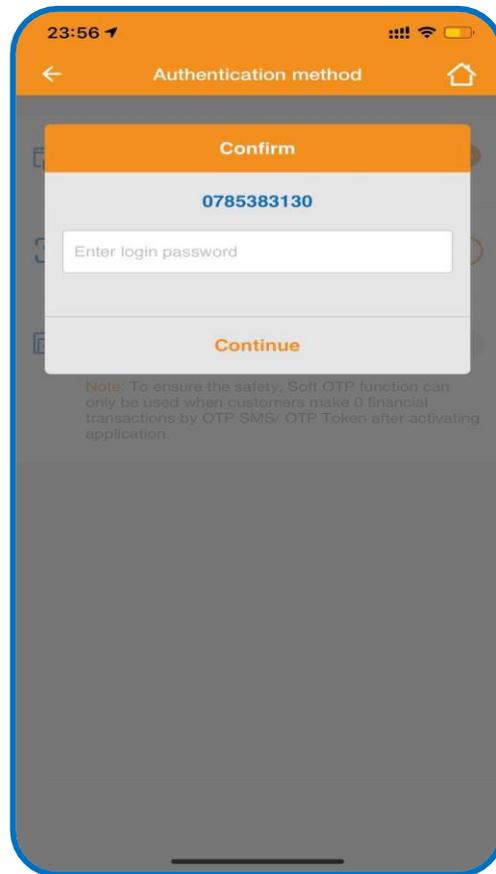


**S.2** ➤ Select **Verify transaction by Face ID**. \*

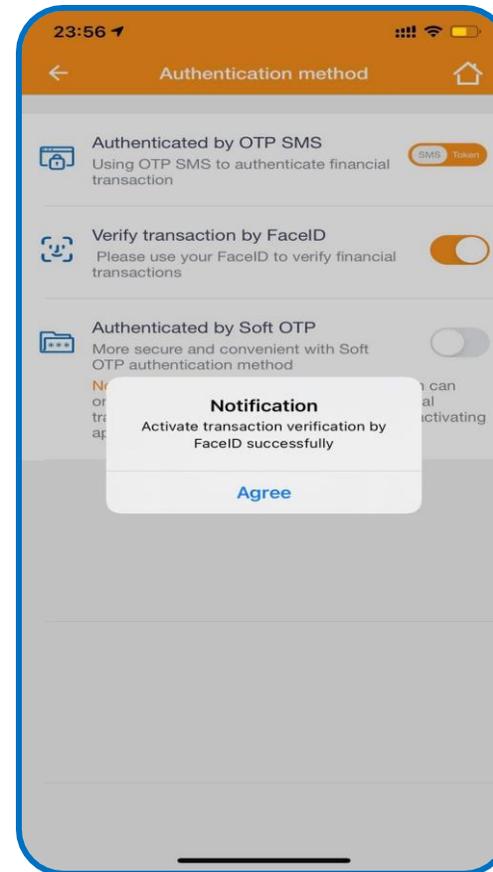


**S.3** ➤ The device will scan face to identify.

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

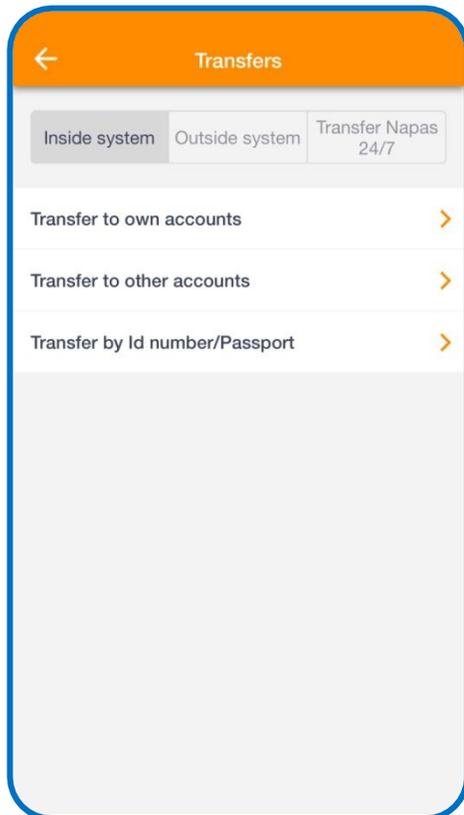


**S.4** ➤ Input the **login password** to identify and press the **Continue** button.

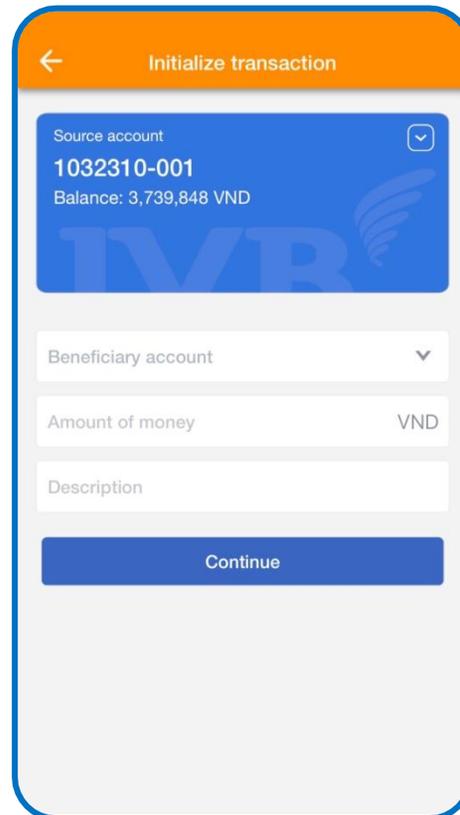


**S.5** ➤ **Verify transaction by Face ID** is successful.

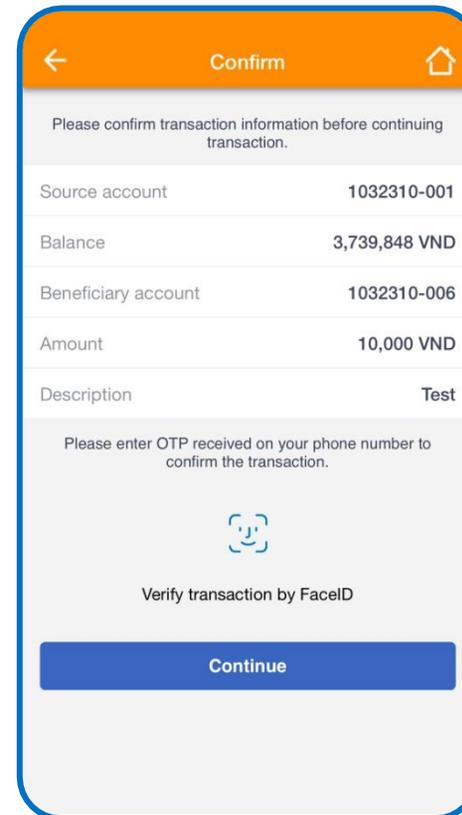
## Face ID to make transaction instruction (face recognition)



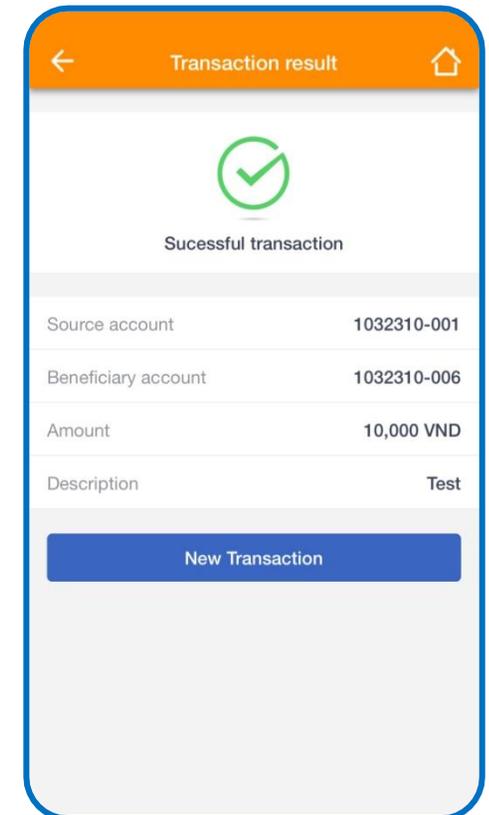
**S.1** ➤ Select group **Finance**, select **Transfers**, and select type of transaction.



**S.2** ➤ Enter beneficiary account and other information.



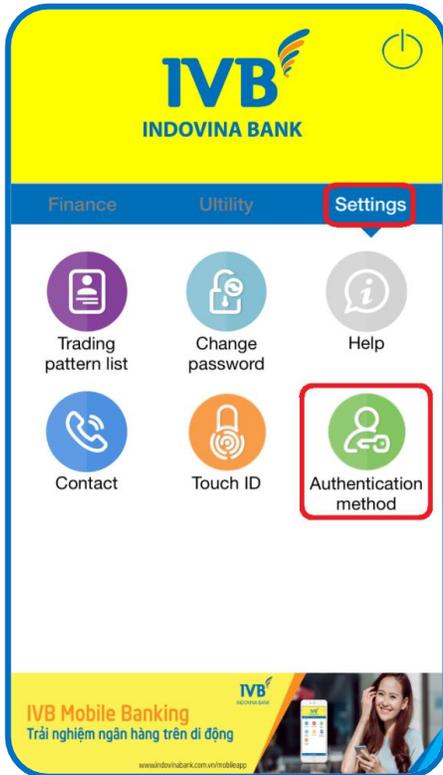
**S.3** ➤ Check transaction information then choose face icon to scan by mobile device.



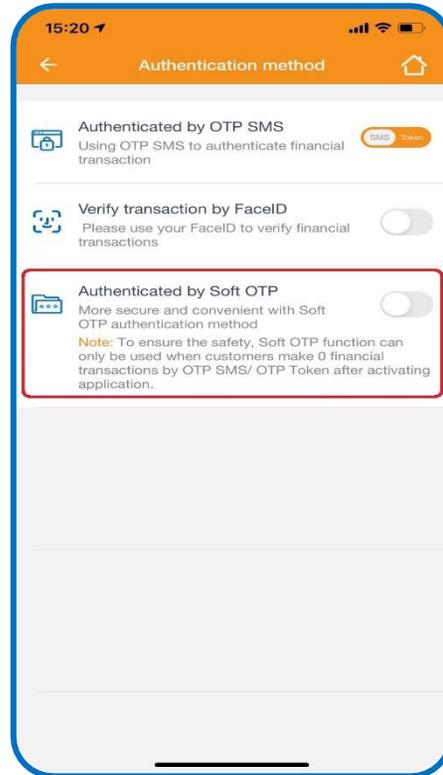
**S.4** ➤ Successful transaction.

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

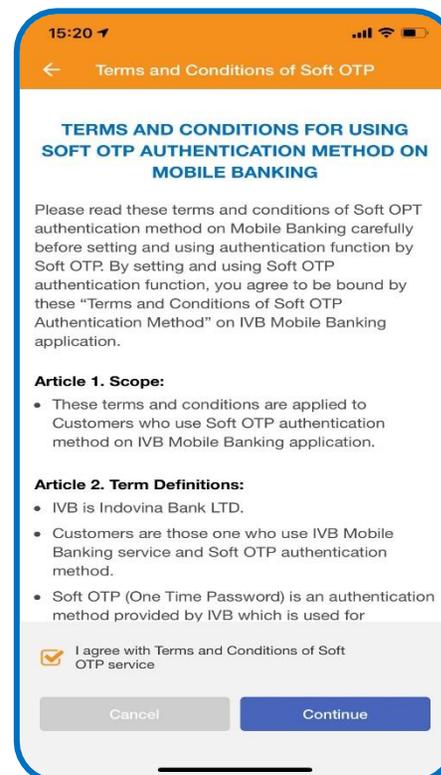
**(D) SOFT OTP Authentication method (Activation)**



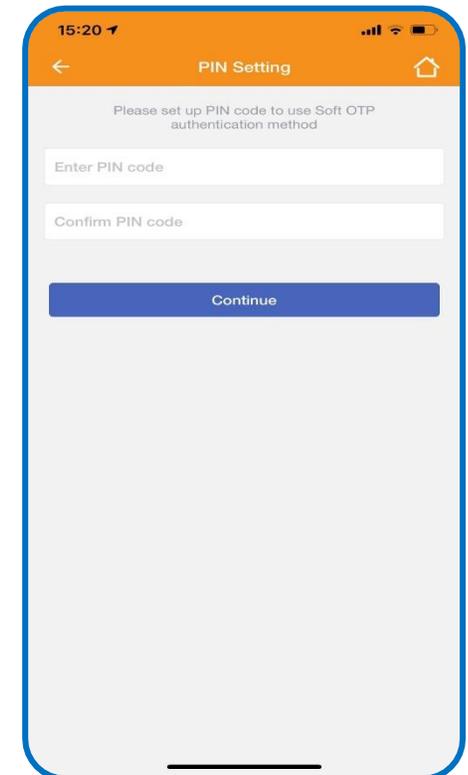
**S.1** ➤ Select group **Settings**, and select **Authentication method** function.



**S.2** ➤ Move the button in **Authenticated by Soft OTP**



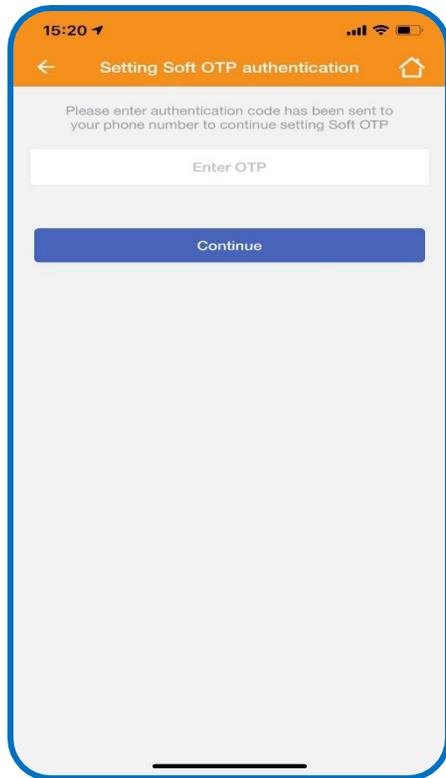
**S.3** ➤ Press **Continue** button to agree with **Terms and Conditions of Soft OTP**



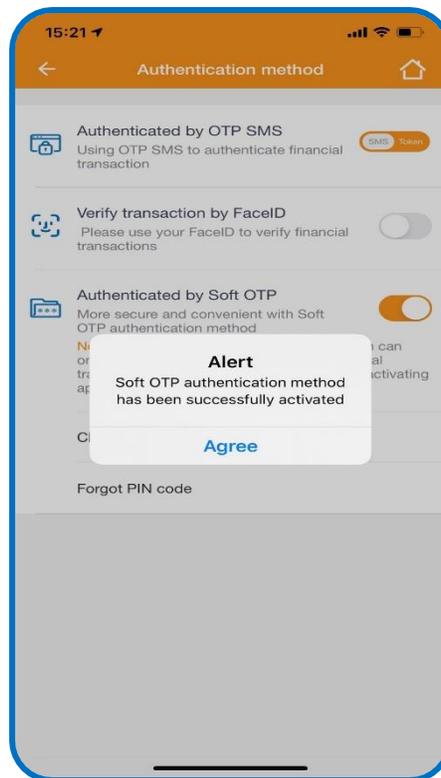
**S.4** ➤ Self-Input PIN code (security code to verify transaction), and press **Continue**

\*\* Transaction limit has been regulated by IVB in each period.

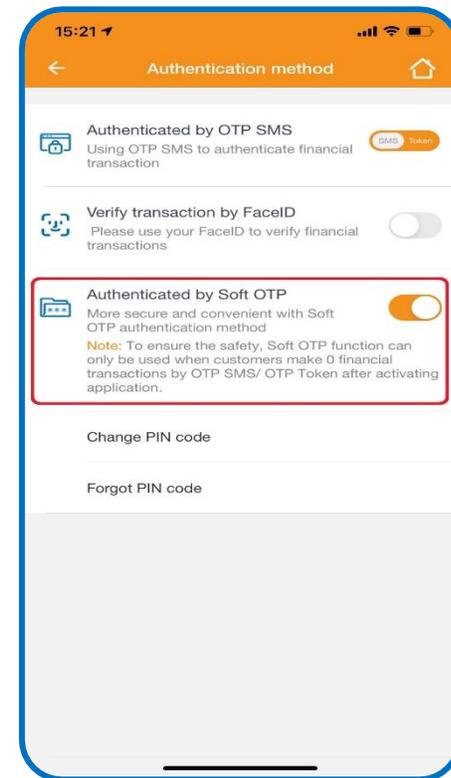
\*\* PIN code is code which is inputted by customer and is included 06 number characters.



**S.5** ➤ Input OTP code which sent to Telephone \*, and press **Continue** button



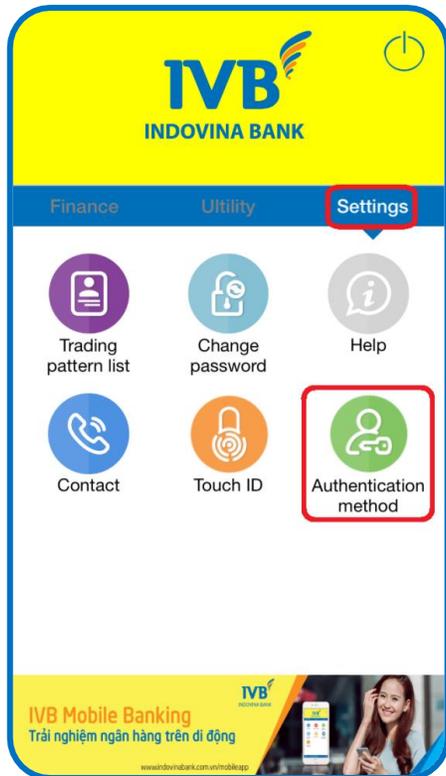
**S.6** ➤ Soft OTP authentication method has been successfully activated



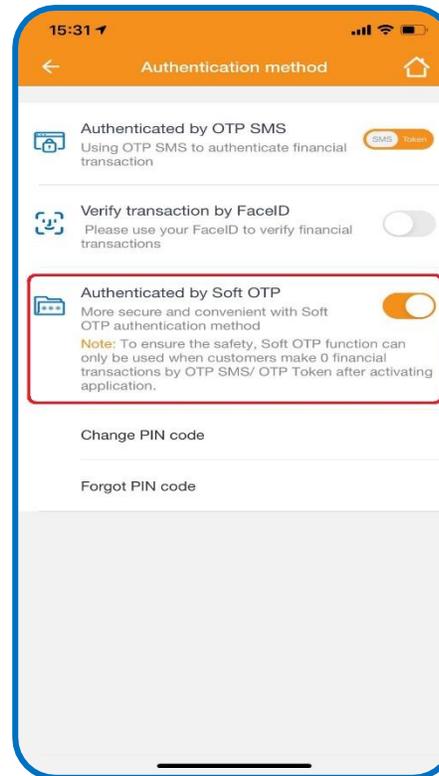
**S.7** ➤ The button will be changed in **Authenticated by Soft OTP**

\* 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.

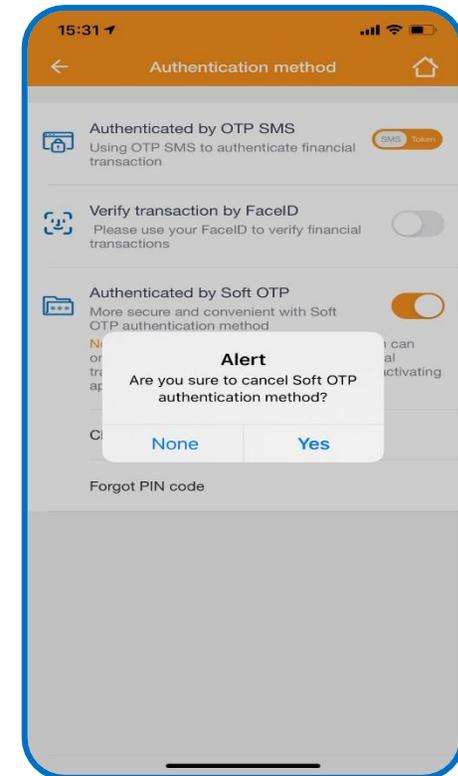
## Cancel Soft OTP authentication method



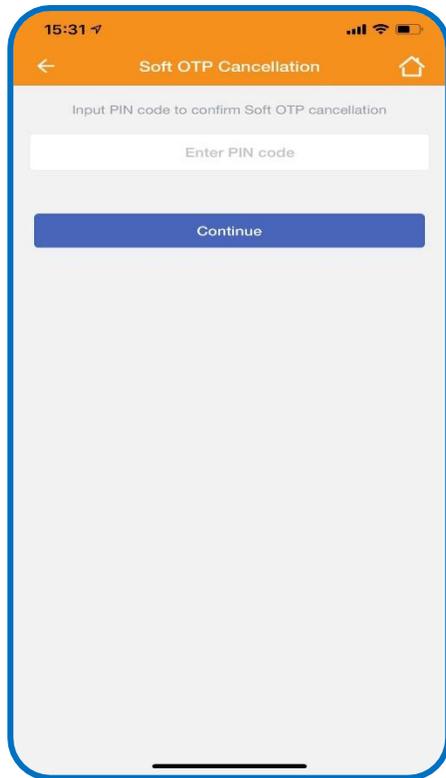
**S.1** ➤ Select group **Settings**, select **Authentication method** function.



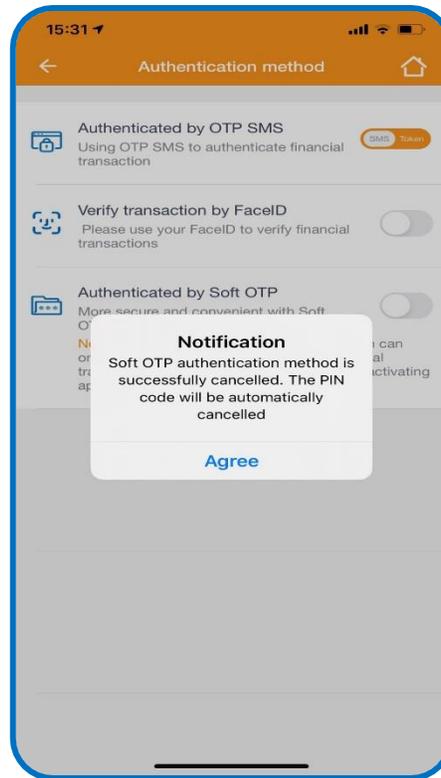
**S.2** ➤ Move the button in **Authenticated by Soft OTP**



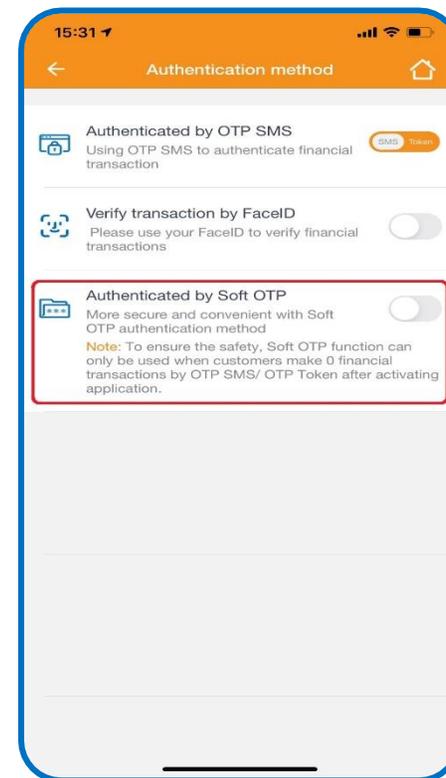
**S.3** ➤ Press **Yes** button to continue Cancellation



**S.4** ➤ Input current PIN code, and press **Continue** button

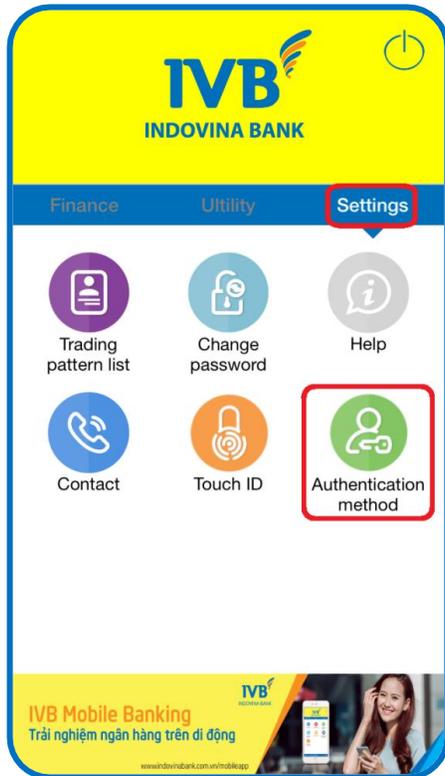


**S.5** ➤ Soft OTP authentication method has been successfully cancelled

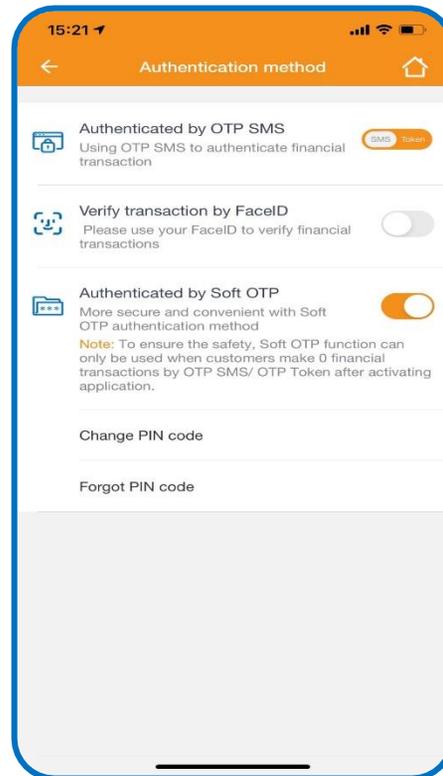


**S.6** ➤ The button will be changed in **Authenticated by Soft OTP**

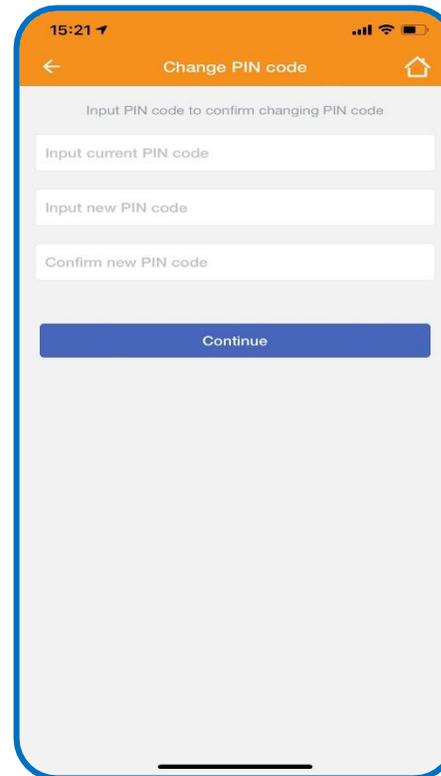
## Change PIN code of Soft OTP authentication method



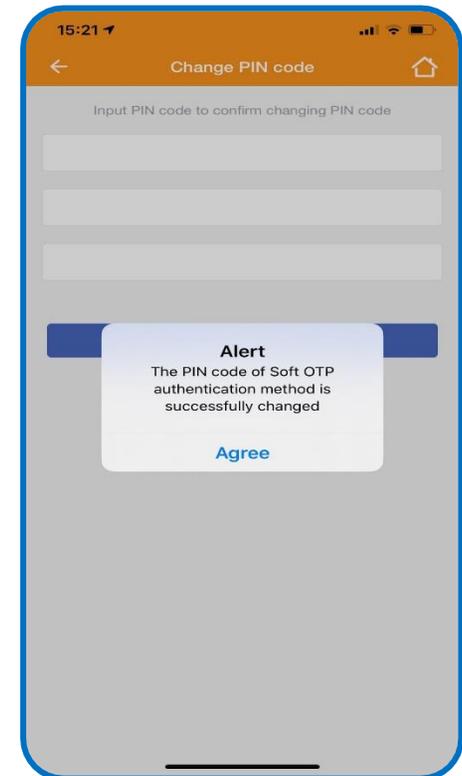
**S.1** ➤ Select group **Settings**, select **Authentication method** function.



**S.2** ➤ Choose **Change PIN code** function

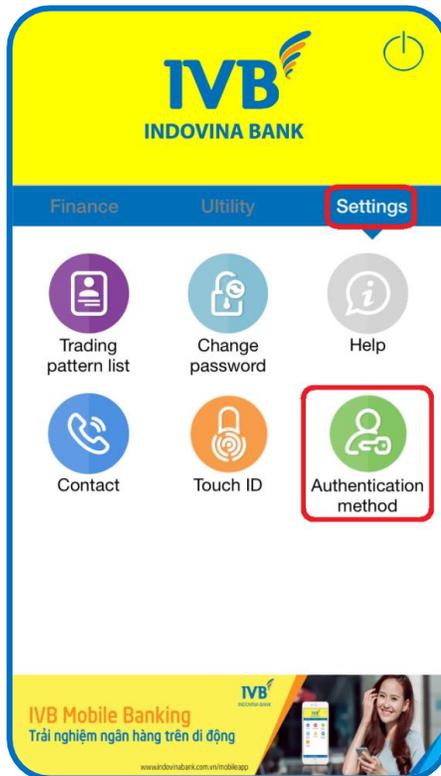


**S.3** ➤ Input current PIN code (in using) and new PIN code (in changing), and press **Continue** button

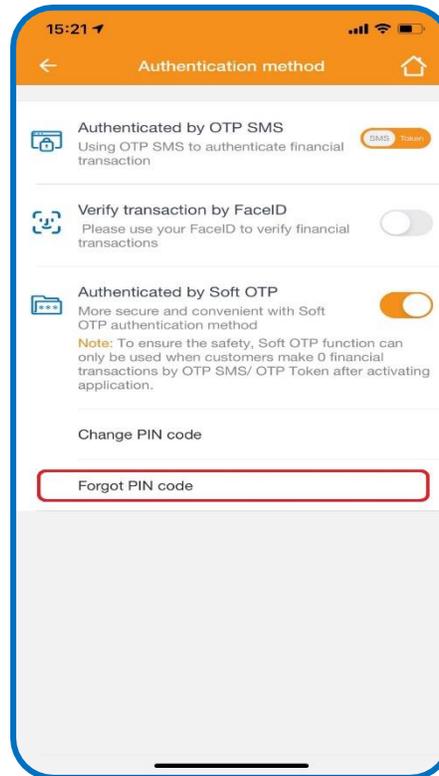


**S.4** ➤ Successfully changing

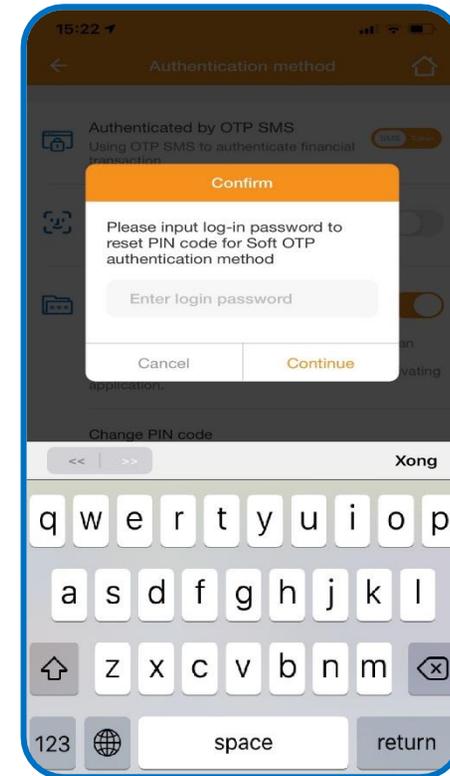
## Forgot PIN code of Soft OTP authentication method



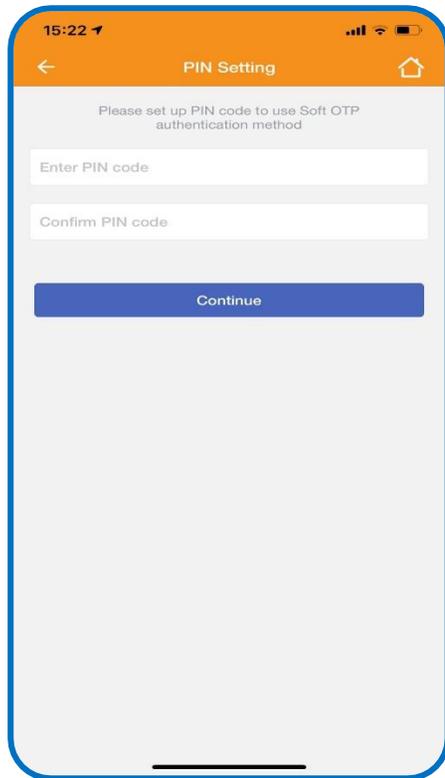
**S.1** ➤ Select group **Settings**, select **Authentication method** function.



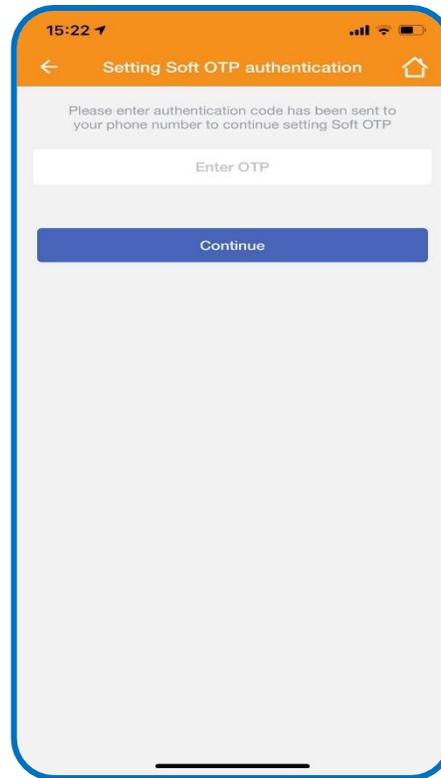
**S.2** ➤ Choose **Forgot PIN code** function



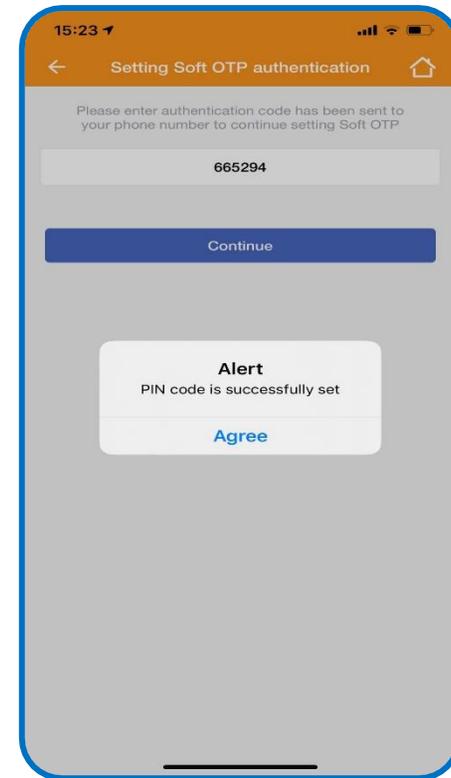
**S.3** ➤ Input log-in password of IVB Mobile Banking, and press **Continue** button



**S.4** ➤ Self-Input PIN code (security code to verify transaction), and press **Continue**



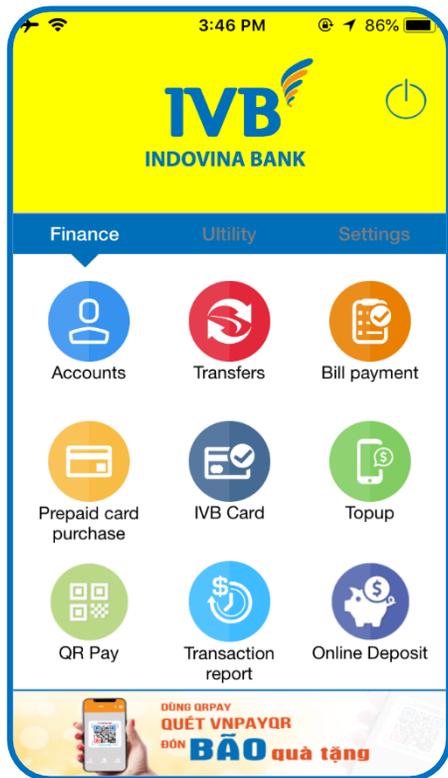
**S.5** ➤ Input OTP code which sent to Telephone \*, and press **Continue** button



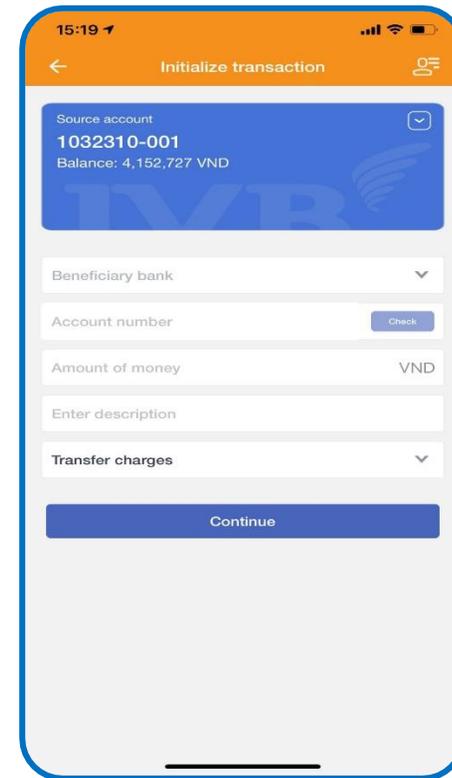
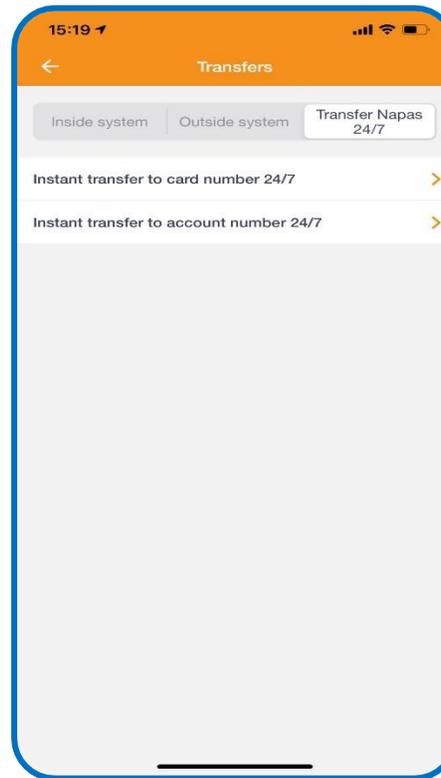
**S.6** ➤ Successfully resetting

\* 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.

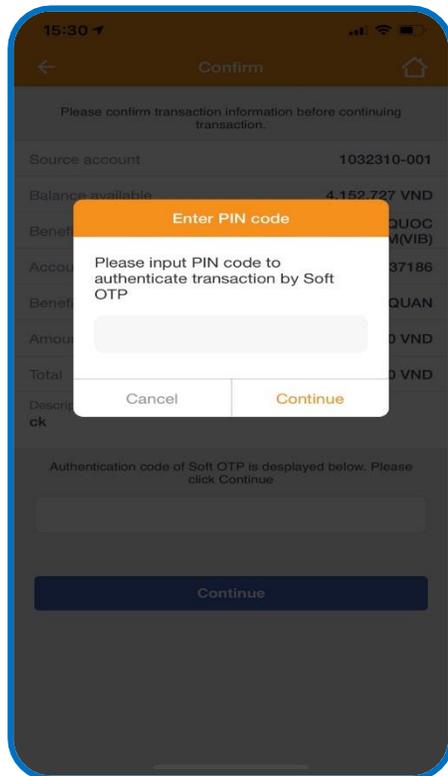
## Transaction with Soft OTP authentication method



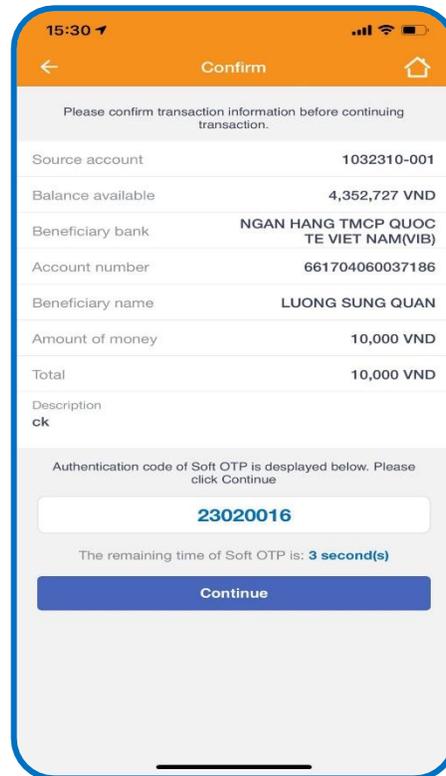
**S.1** ➤ Choose type of transaction to make



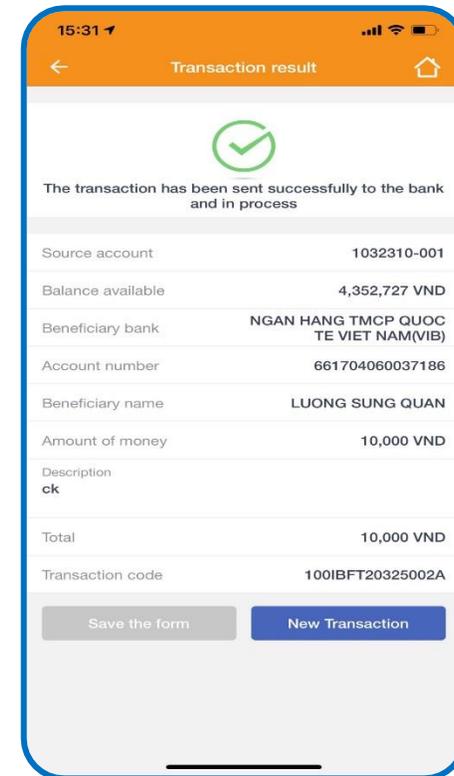
**S.2** ➤ Input beneficiary information, and press **Continue** button



**S.3** ➤ Input PIN code when activating Soft OTP authentication method, and press **Continue** button



**S.4** ➤ Soft OTP authentication code will be automatically displayed, check transaction information, and press **Continue** button

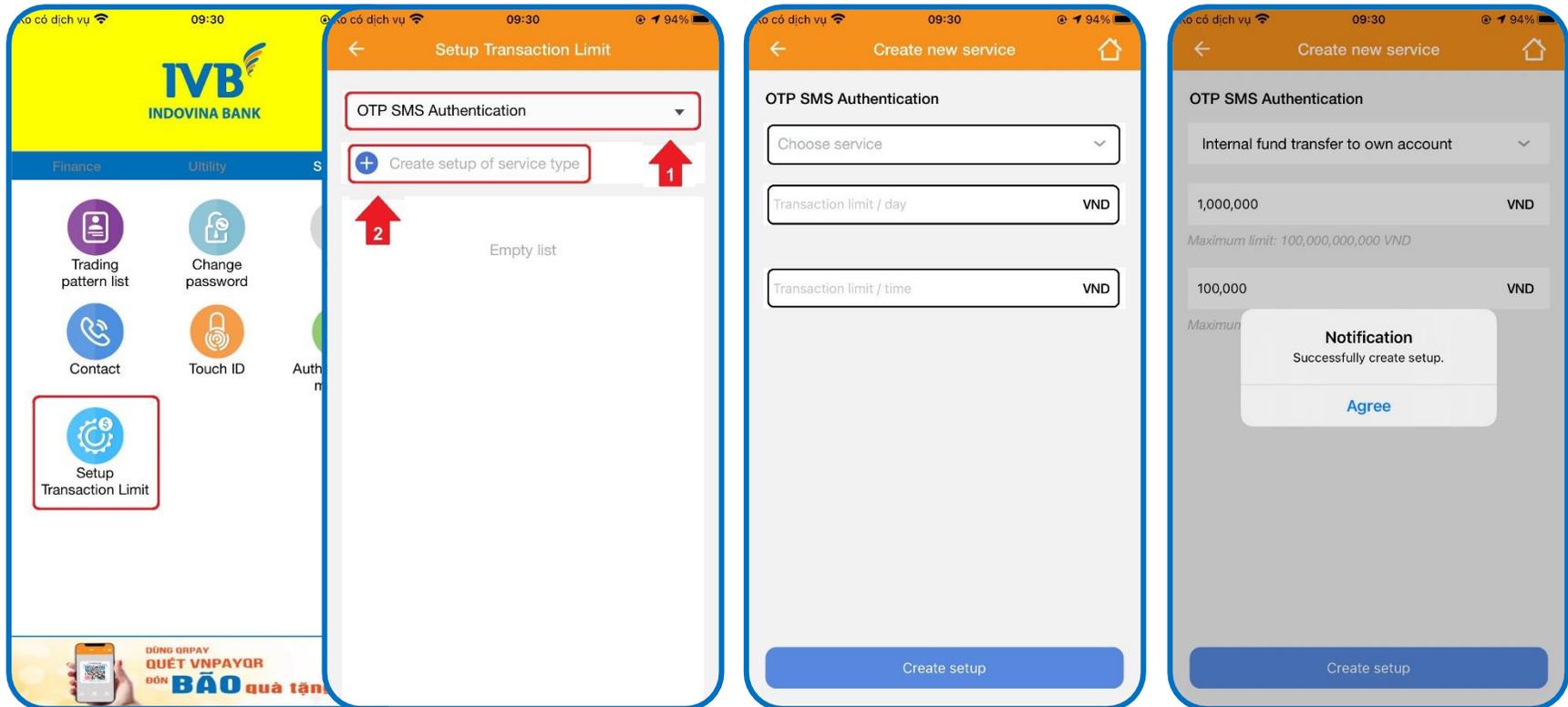


**S.5** ➤ Successful transaction



## Setup transaction limit

### 1/ Setup transaction limit



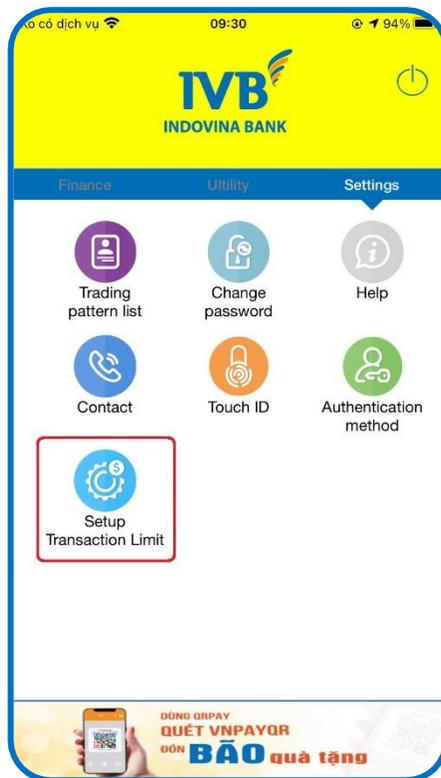
**S.1** ➤ Select tab **Settings**, choose function **Setup transaction limit**

**S.2** ➤ Choose type of authentication method needed to set up (1), press **Create setup of service type** to implement (2)

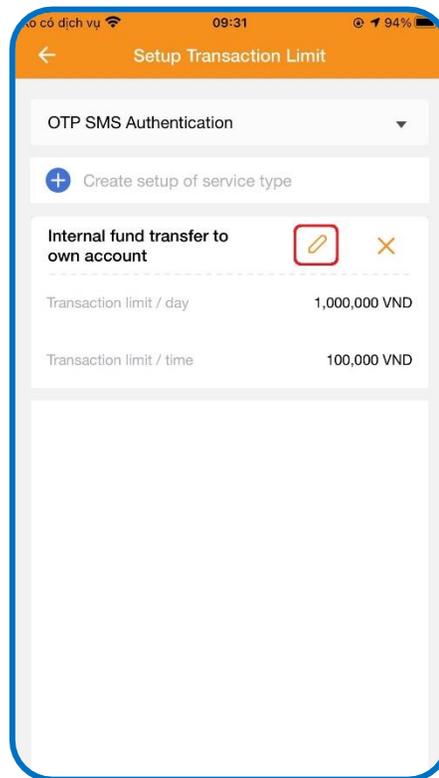
**S.3** ➤ Choose the service which is needed to set up (the maximum, minimum limit per day and per time). Press **Create setup** button to complete setup

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

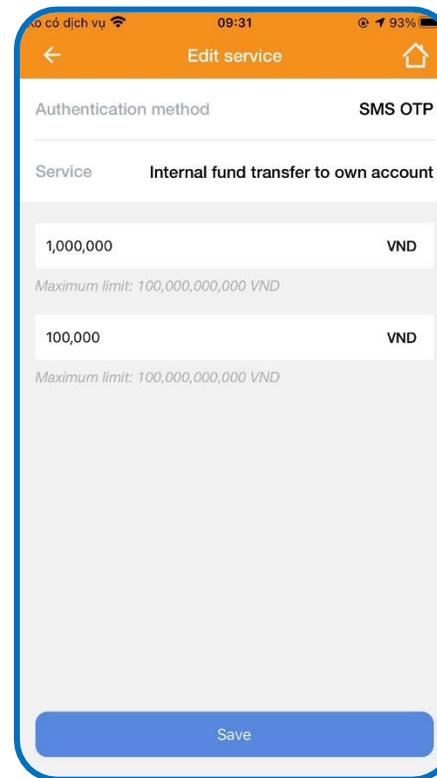
2/ Adjust transaction limit



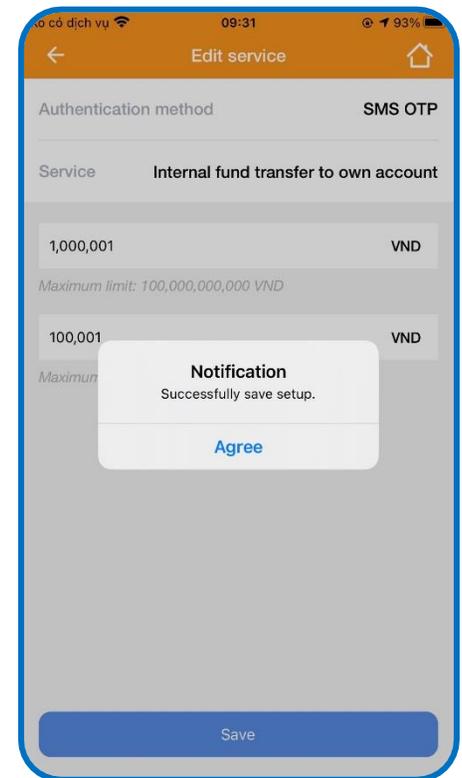
**S.1** ➤ Select tab **Settings**, choose **Setup transaction limit** function



**S.2** ➤ Choose authentication method and the service type which is needed to adjust, press the pen icon to adjust the limit

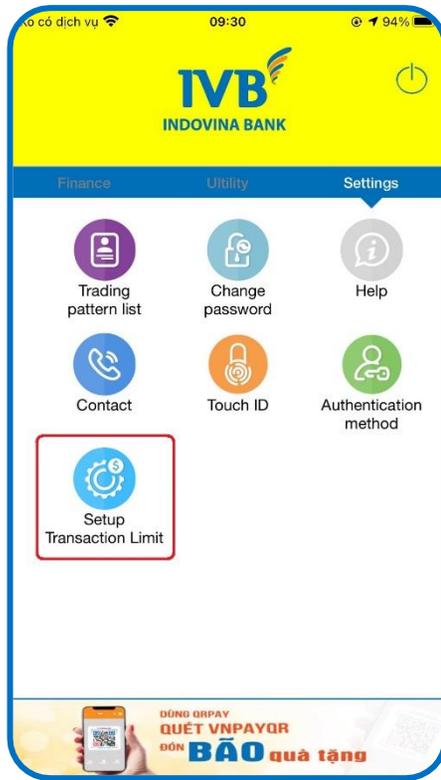


**S.3** ➤ Adjust transaction limit and press **Save** button

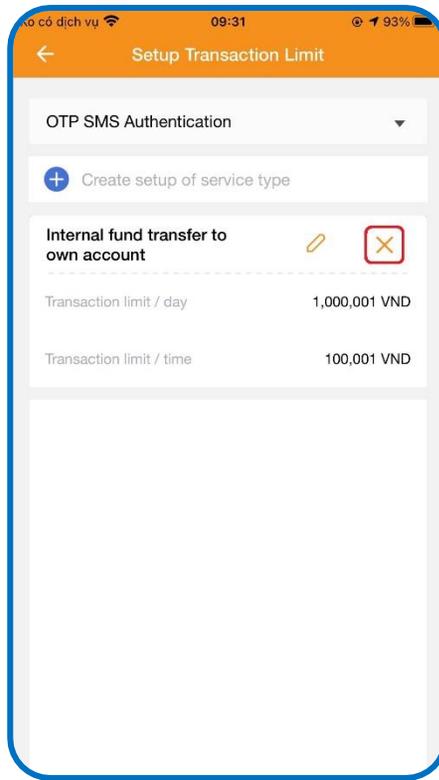


**S.4** ➤ Successfully save notification

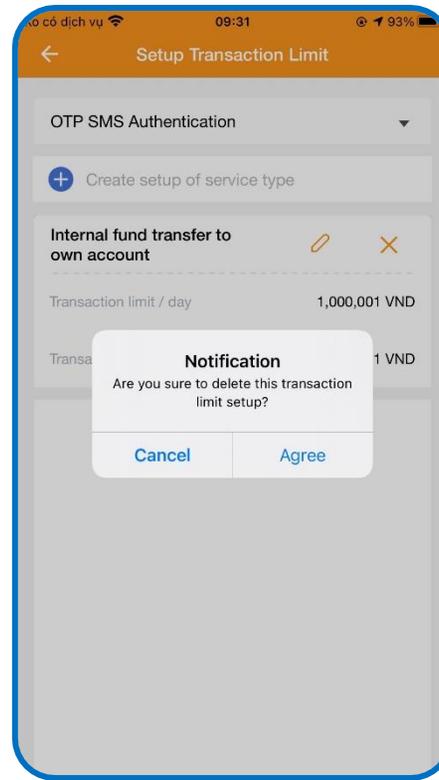
3/ Delete transaction limit



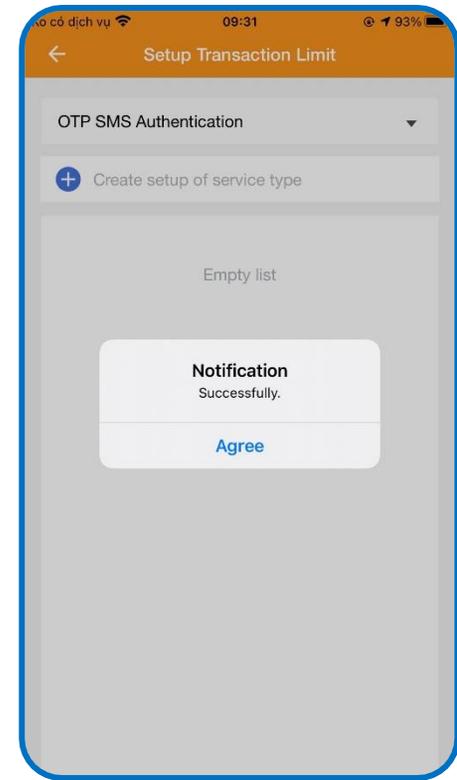
**S.1** ➤ Select tab **Settings**, choose **Setup transaction limit** function



**S.2** ➤ Choose authentication method and service type which is needed to delete, press X icon to delete the limit



**S.3** ➤ Press **Agree** button to delete transaction limit setup



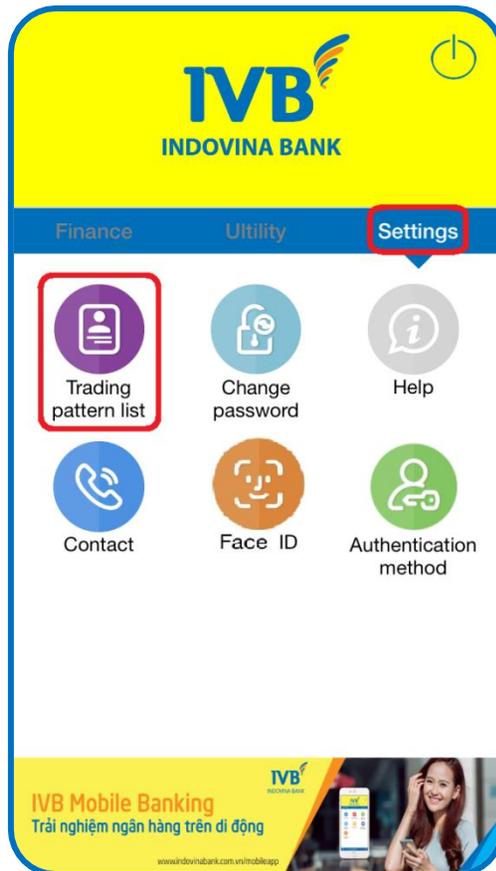
**S.4** ➤ Successfully delete notification

**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.

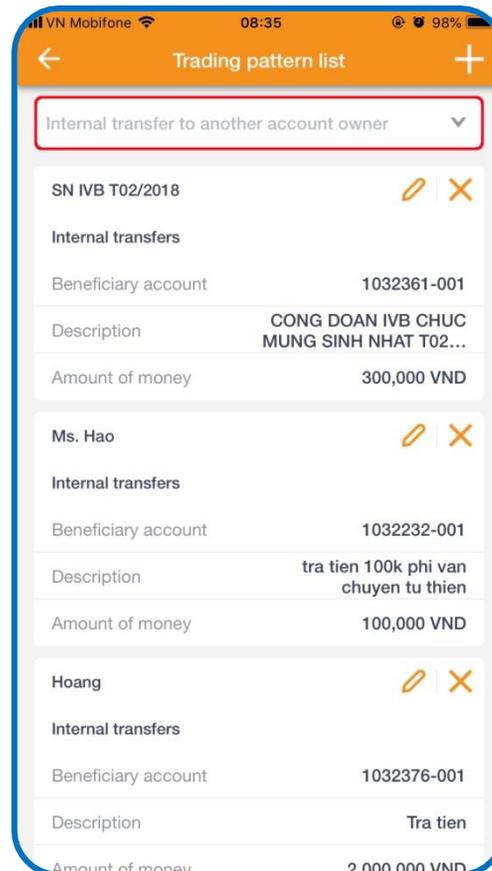


## Trading pattern list

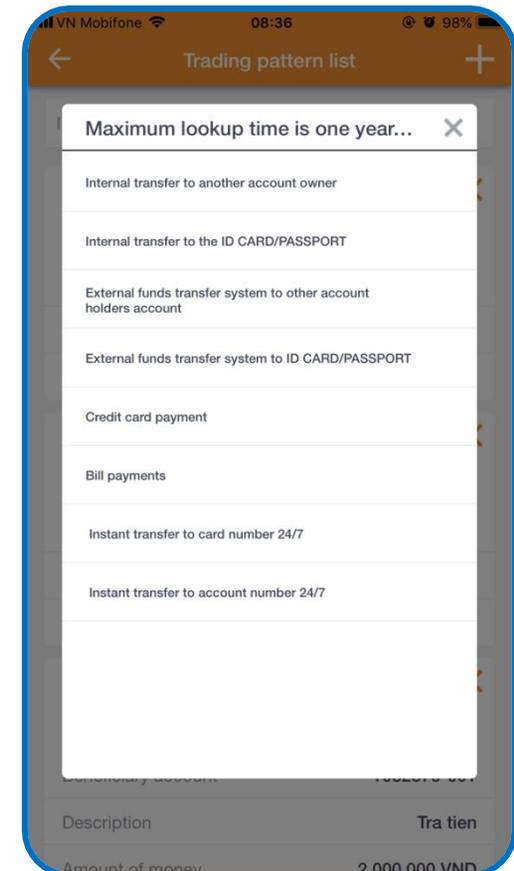
### (A) To view trading pattern list



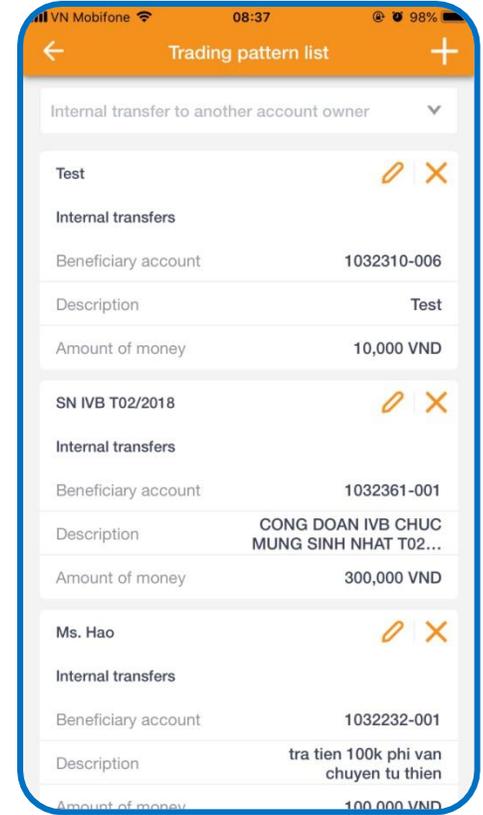
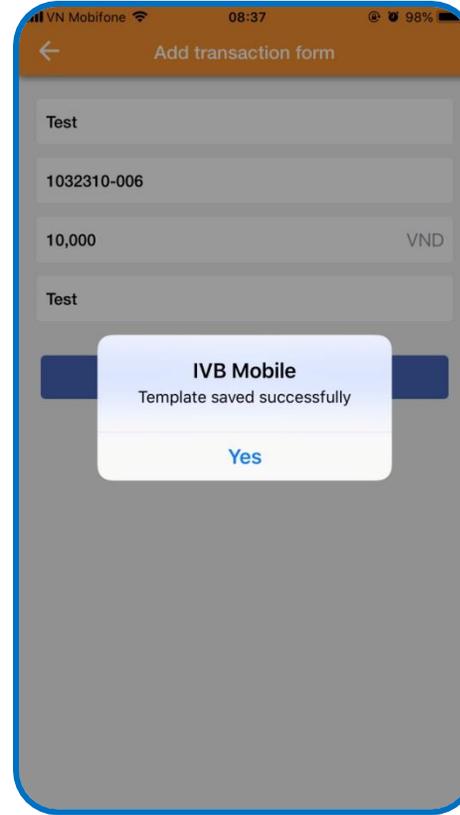
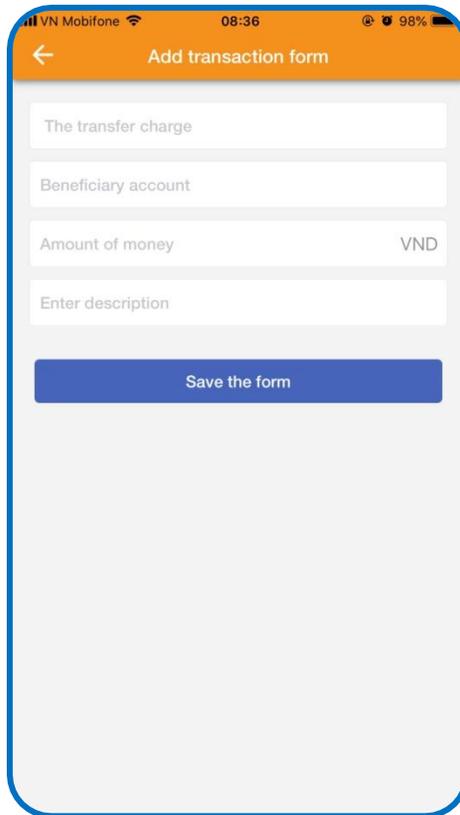
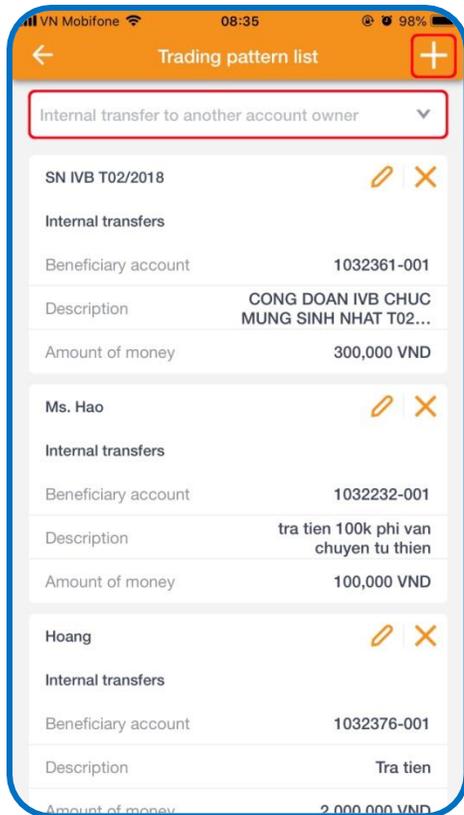
**S.1** ➤ Select group **Settings**, choose **Trading pattern list**.



**S.2** ➤ Select types of transaction to view saved form. The screen will show all trading pattern.



**(B) To create trading pattern**



**S.1** ➤ Select type of transaction to create. Select the plus sign (upper right corner) to create trading pattern

**S.2** ➤ The screen displays transaction form, please enter the necessary information and choose **Save the form**.

**S.3** ➤ The screen displays message success then chooses **Yes** to save form.

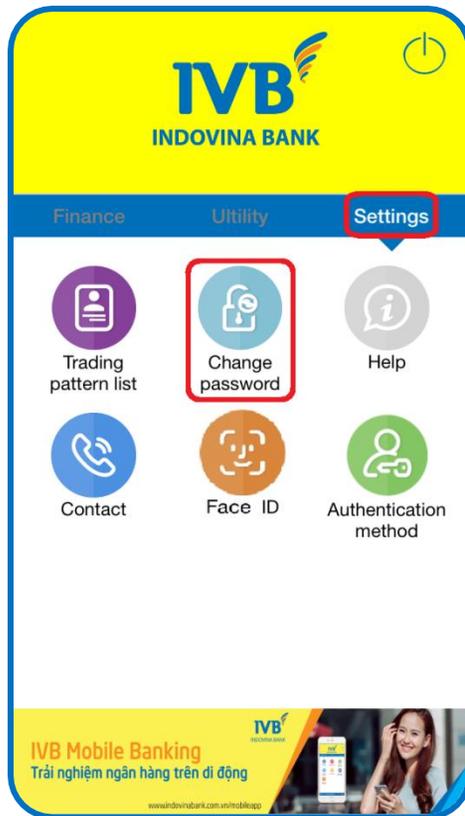
**S.4** ➤ The screen displays transaction form that has been saved successfully.

**Note:** To create trading pattern, please select the corresponding transaction type

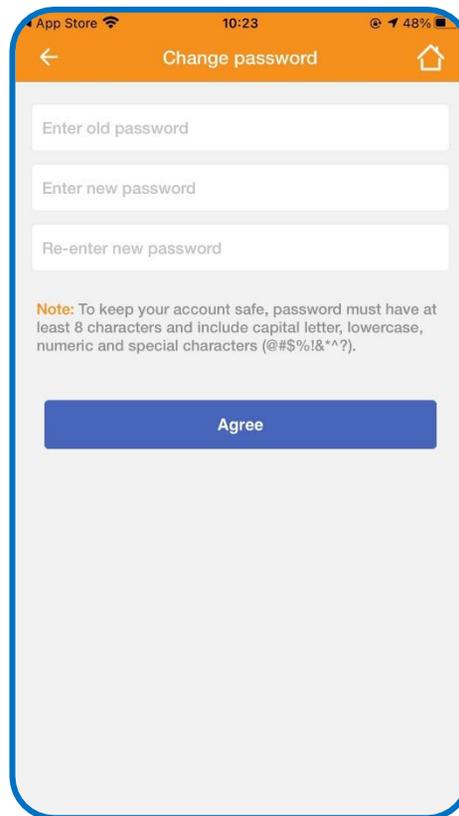
- Choose  to delete transaction information form.
- Choose  to edit the transaction information form then choose **Save the form**, and transaction form is saved successfully.



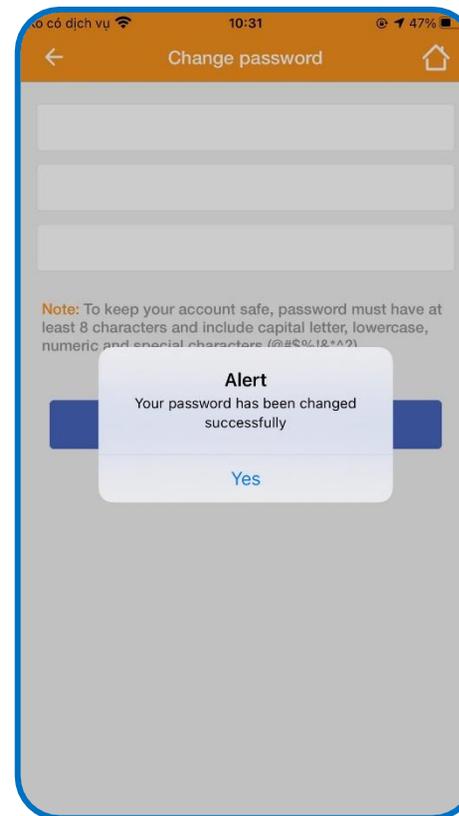
## Change password



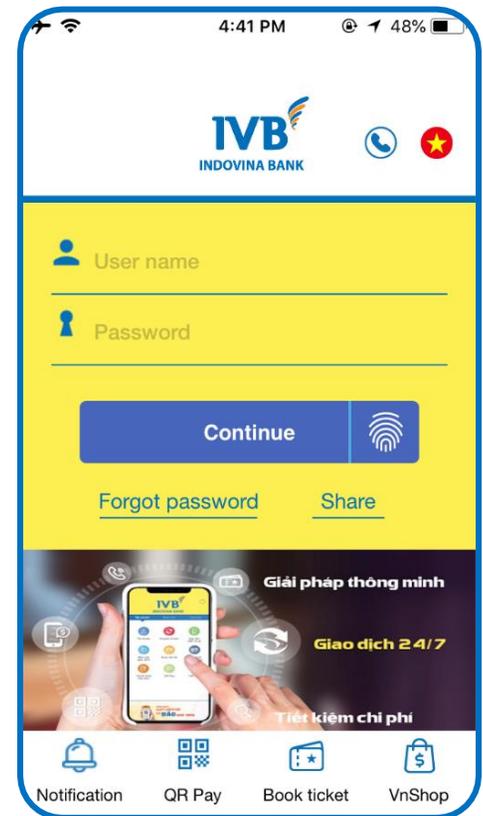
**S.1** ➤ Select group **Settings**, and select **Change password** function.



**S.2** ➤ Enter the old password and enter the new password, and press the **Next** button.



**S.3** ➤ The screen will display the successful notification after press the **Next** button.

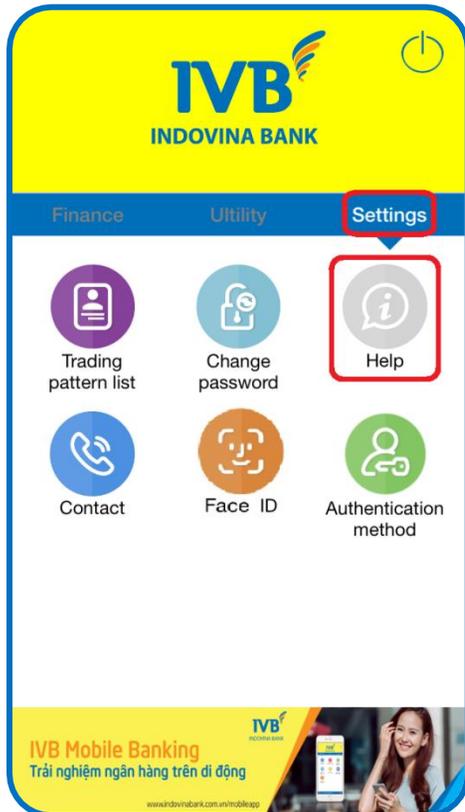


**S.4** ➤ The screen will be back to the login screen, customer needs to login with the new password.

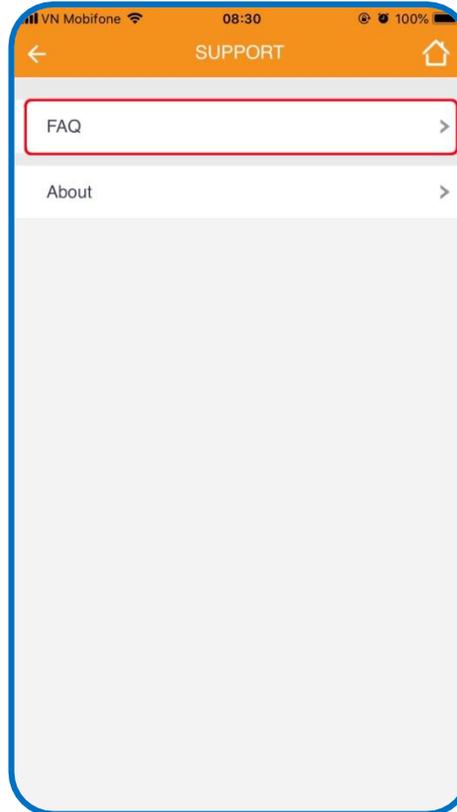


## Help

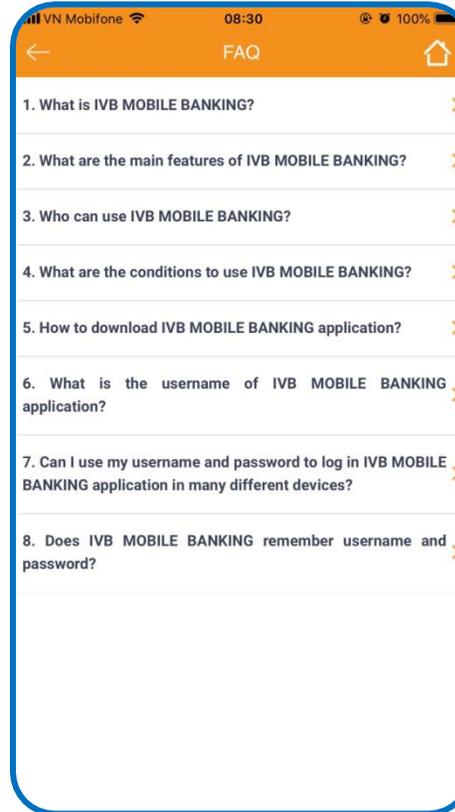
### (A) FAQ (Frequently asked questions)



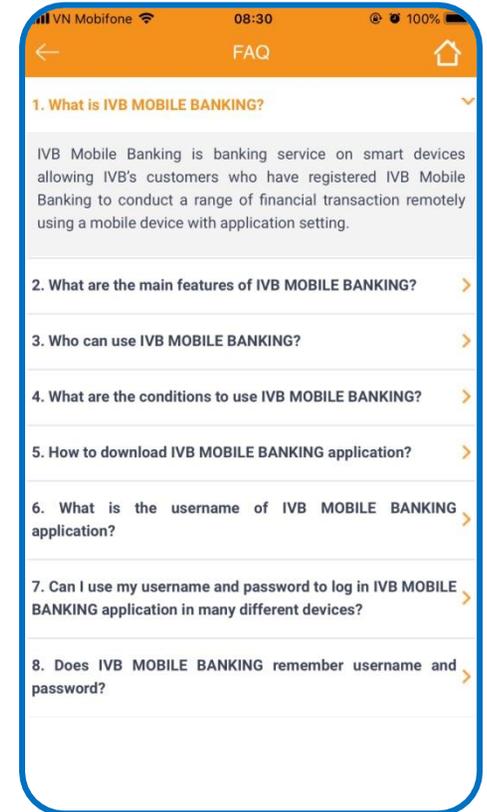
**S.1** ➤ Select group **Settings**, and select **Help** function.



**S.2** ➤ Select **FAQ**

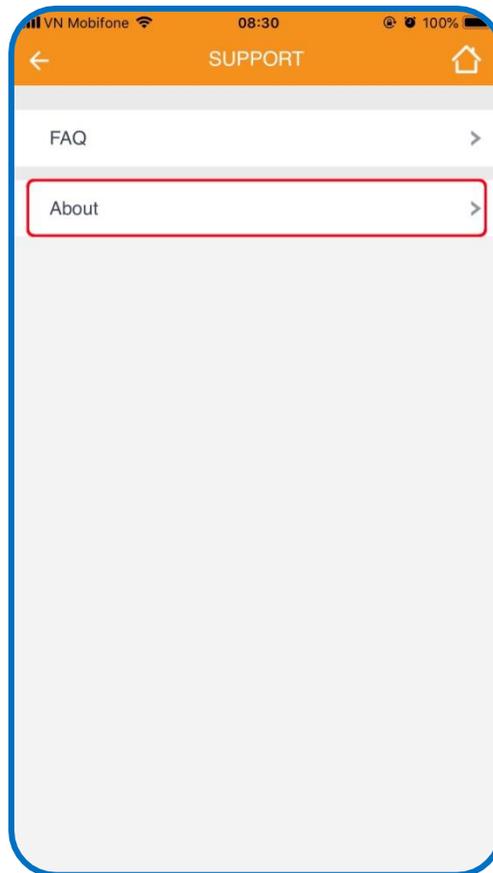


**S.3** ➤ The screen will display questions that customer often need answers.

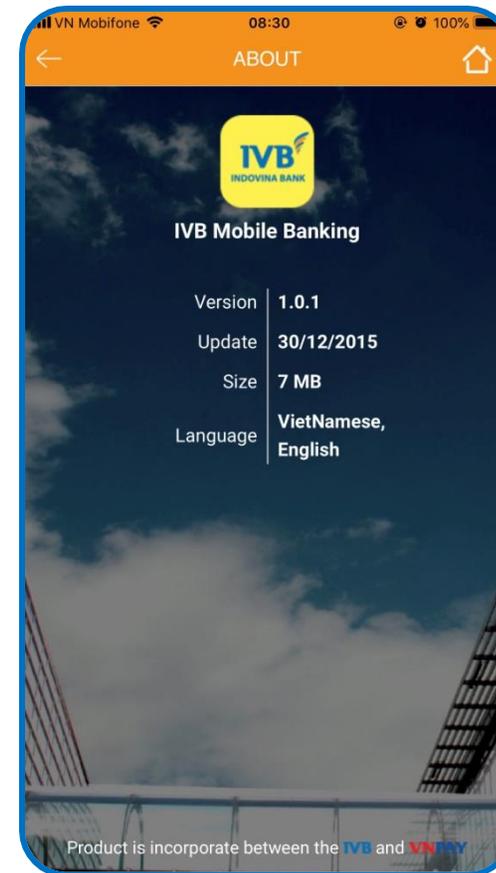


**S.4** ➤ Select the question, and the screen will display the answer.

**(B) About**

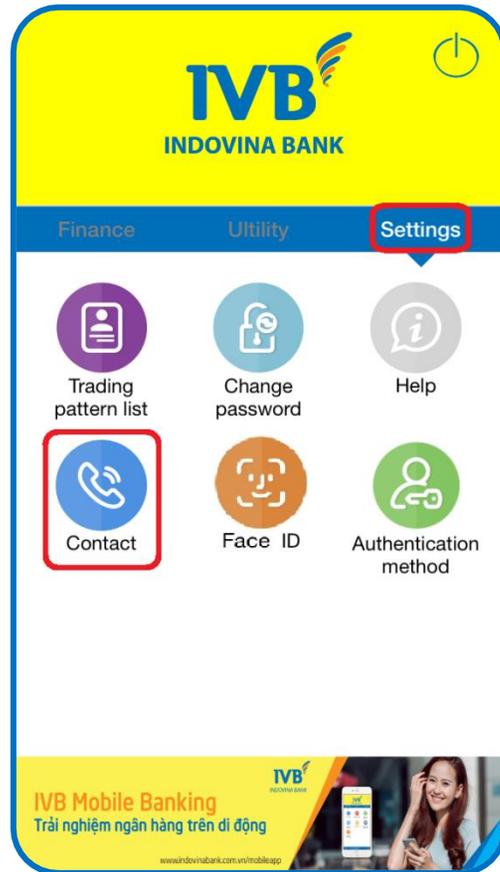


**S.1** ➤ Select **About**.



**S.2** ➤ The screen will display the information of IVB Mobile Banking application.

 **Contact**



**S.1** ➤ Select group **Settings**, and select **Contact** function.



**S.2** ➤ The screen will display Indovina Bank information: address, Hotline number, and email.

# THANK YOU FOR USING IVB SERVICE

## **INDOVINA BANK LTD.**

Head Office

No. 97A Nguyen Van Troi, Ward 11, Phu Nhuan District, Ho Chi Minh City

Tel: (+84) 1900 588 879

Email: [support@indovinabank.com.vn](mailto:support@indovinabank.com.vn)