

User Guide

PB engage VN Application - Digital Banking Service on Mobile Devices



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Section A

Overview

SECTION A: OVERVIEW

1. Introduction to PB engage VN Application

PB engage VN application is a digital platform that allows customers to access and use banking services anytime, anywhere via their mobile devices. With the aim of enhancing customer experience by providing safe, instant, and user-friendly digital banking service, the application offers a variety of features for checking account balances, making transfers, paying bills, managing cards, and other utilities.

The application provides the following functions:

✓ **Financial Functions Group:**

- View information on demand deposit accounts, term deposits, savings, and credit
- Check statements of demand deposit accounts, term deposits, savings
- Internal transfer within PBVN, normal interbank transfer, NAPAS quick transfer 24/7
- Open and close online term deposit accounts
- Card services, credit card payment
- Mobile top-up
- Electricity, water, school tuition fees, telecommunications, and television bills payment
- Flight tickets, movie tickets, hotel booking...
- VnShop online shopping
- Quick transfer or bill payment via QR code

✓ **Utility functions:**

- Beneficiary directory management
- Bill directory management
- Transaction report
- Search nearest ATM/Branch/Transaction Bureau
- Search exchange rate/interest rates
- Other support functions

✓ **Setting Functions Group:**

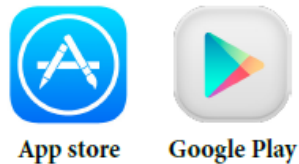
- Change login password
- Language setup
- Touch ID/Face ID setup
- Notification setting
- Smart OTP setup
- Biometrics collection
- Avatar setup

(*) Note:

PB engage VN password

- Should not save the login password on personal devices
- Customers are encouraged to change password regularly (at least once a year)
- Should not select a password that can be easily guessed
- Must absolutely not disclose password to anyone (the Bank will never ask for the Customer's password)
- Need to perform all reasonable actions to ensure the password is always protected

2. Download and Install PB engage VN Application



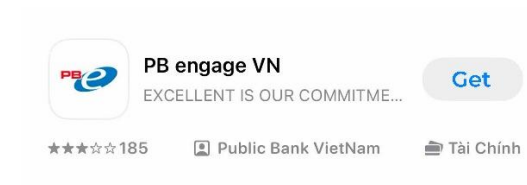
Step 1

Use the smartphone to access the Google Play Store (for Android devices) or App Store (for iOS devices)



Step 2

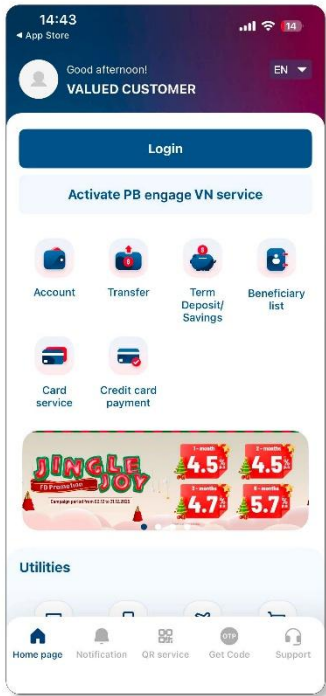
Enter "PB engage VN" into the search bar



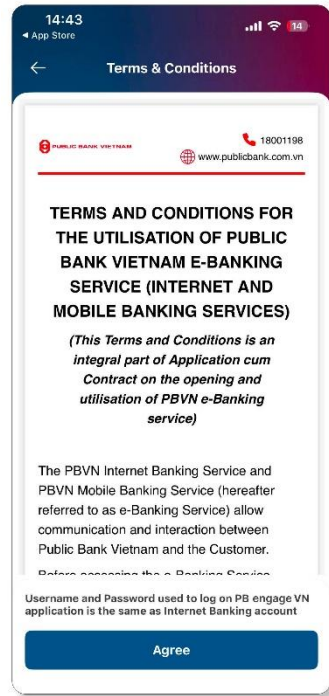
Step 3

Select **PB engage VN** application, download and install. After successful installation, the application icon will be added to the device's Home screen

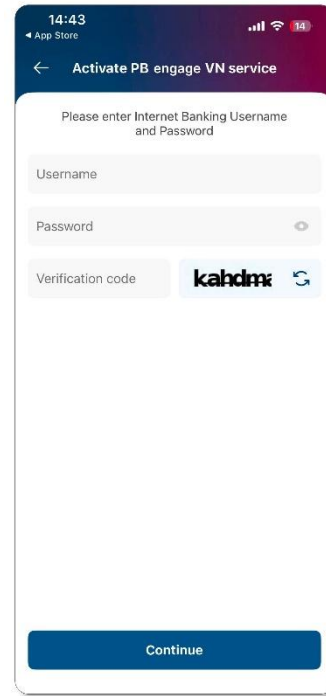
3. Activation



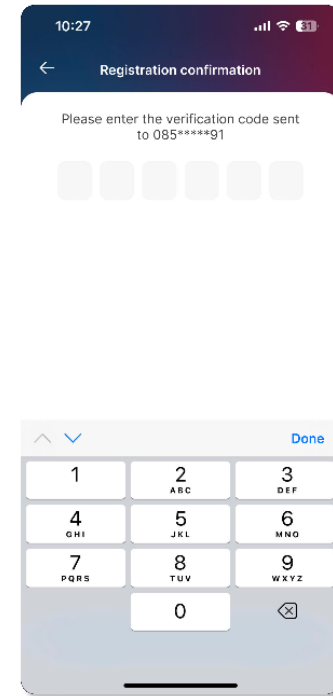
Step 1
Open the PB engage VN application, select **[Activate PB engage VN service]**



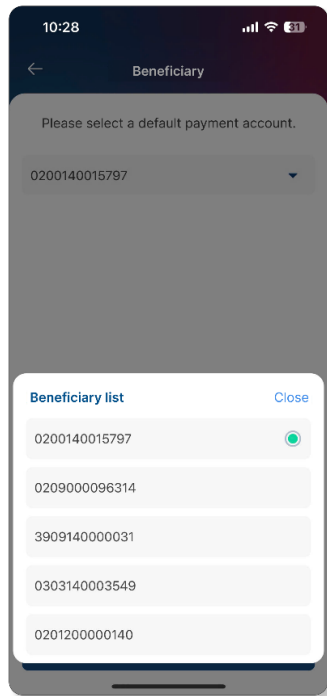
Step 2
Read the Terms and Conditions and click on **[Agree]**



Step 3
Enter the Web Internet Banking Username, Password and Verification code. Then click on **[Continue]**

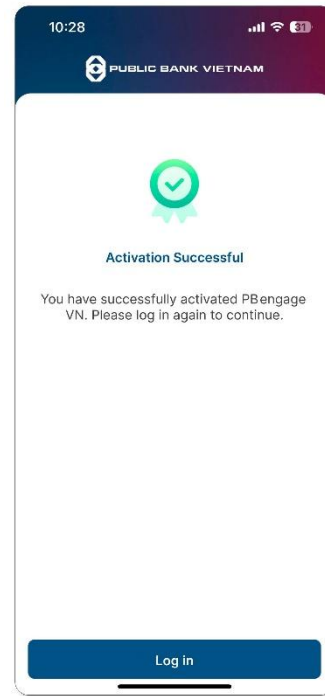


Step 4
Enter the OTP authentication code sent to the mobile phone number registered with the Bank



Step 5

Select default payment account. Then click on **[Continue]**



Step 6

The system prompts successful activation notification. Click on **[Login]** to proceed to the Login screen

4. Login

4.1. First-time Login/ Login on a different device

Note: Upon first-time login or login on a device different from the previously used device, the system will require verification in accordance with regulations. Please follow the on-screen instructions



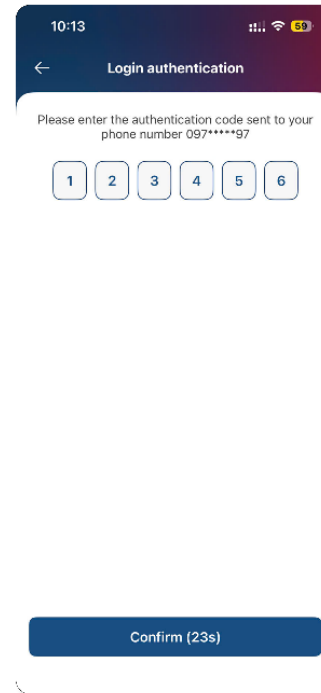
Step 1

Select [**Login**] on the main screen



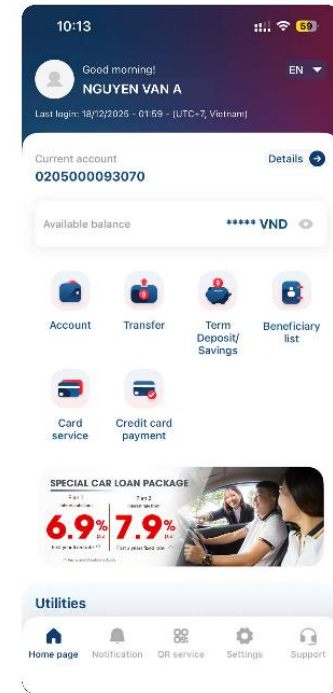
Step 2

On the Login screen, enter the Web Internet Banking Username and Password



Step 3

Enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 4

The application will display the main screen after successful login

4.2. Login with the Face Recognition

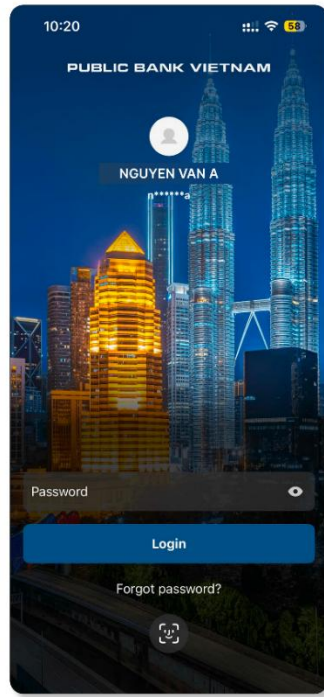
Note:

- The Customer's device must have face recognition feature and the Customer must have set up this feature on the device
- The Customer must have enabled the Login feature using Face ID in the **PB engage VN application**.
- This function can only be used from the 2nd login onwards
- The face recognition login function may not be available for some devices using the iOS operating system and the Android operating system




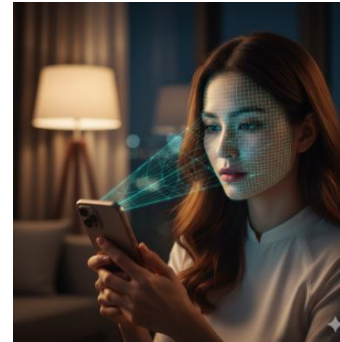
Step 1

Select [**Login**] at the PB engage VN Home screen



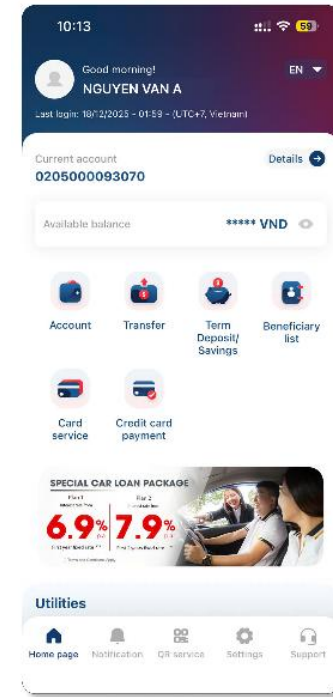
Step 2

Select  **Face ID** icon to login in using face recognition



Step 3

Scan **Face ID** as illustrated



Step 4

The application will display the Home screen after successful login

4.3. Login with the Fingerprint

Note:

- The Customer’s device must have fingerprint recognition feature
- The Customer must have enabled the Login feature using fingerprint in the PB engage VN application.
- This function can only be used from the 2nd login onwards




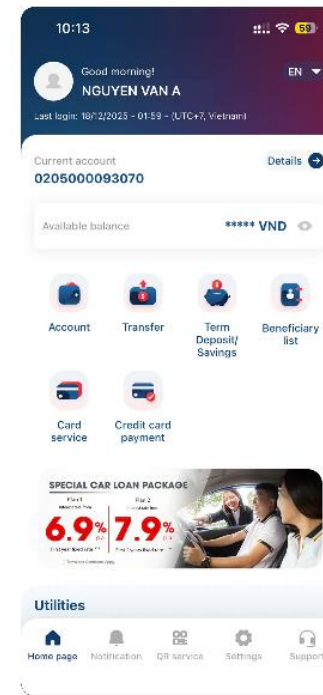
Step 1

Select [**Login**] at the PB engage VN Home screen



Step 2

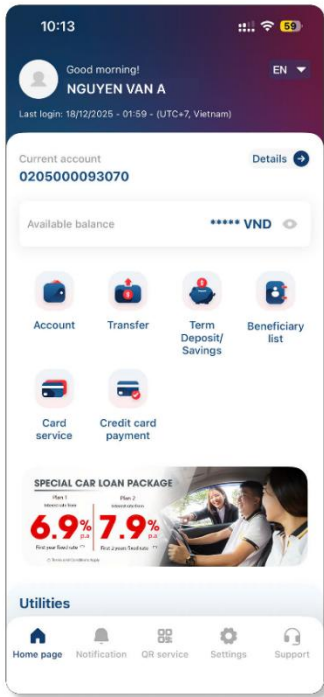
Select **Touch ID**  icon to login in using fingerprint recognition



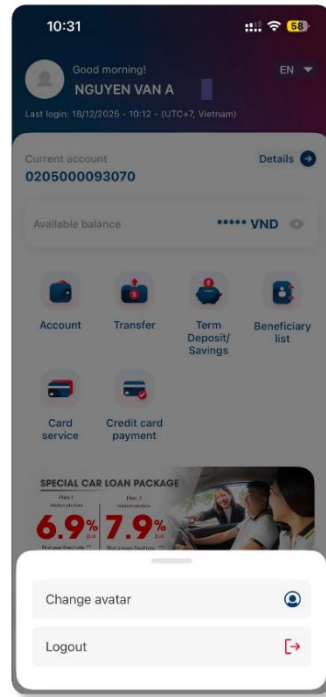
Step 3

The application will display the Home screen after successful login

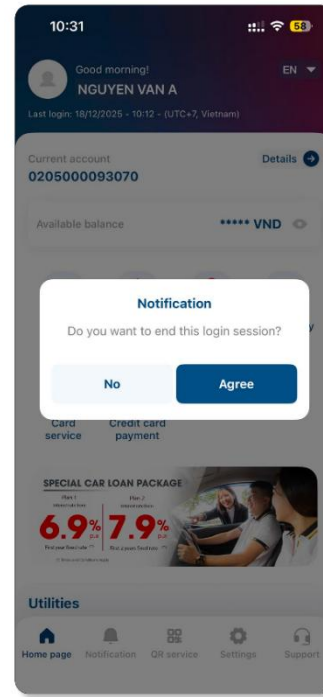
5. Logout



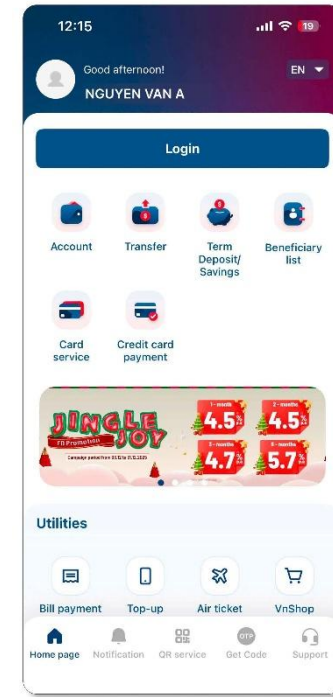
Step 1
Select Avatar icon at the Home screen.



Step 2
Select [Logout]



Step 3
Select [Agree]



Step 4
The application will return to the Home screen (before login)



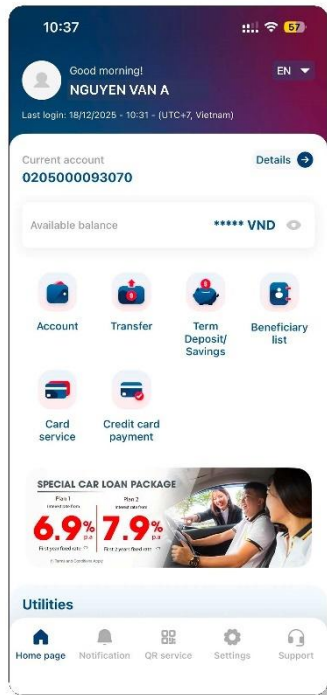
Section B

User Guide

SECTION B: USER GUIDE

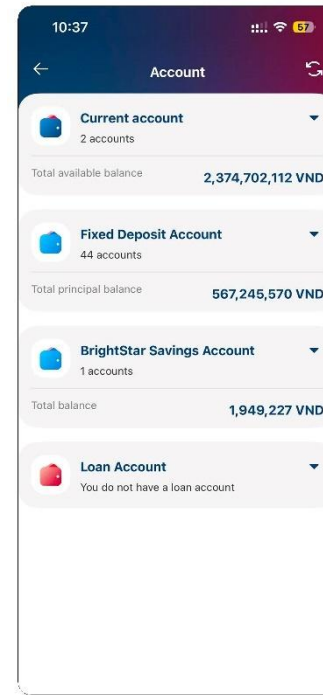
1. Account

1.1. View Account List





Step 1


Select **[Account]** at the PB engage VN Home screen



Step 2

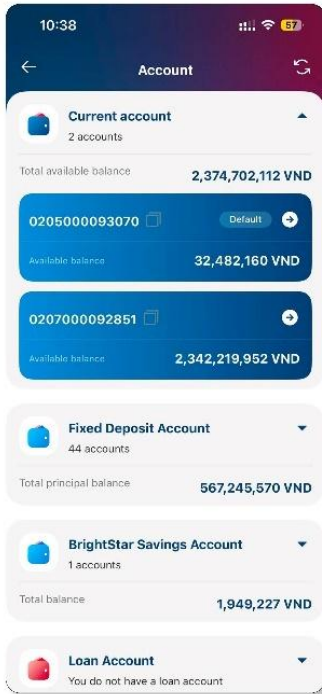
Select  to return to the main screen

Select  to refresh the screen


Select  to view Current Account/Fixed Deposit Account/BrightStar Savings Account/ Loan Account

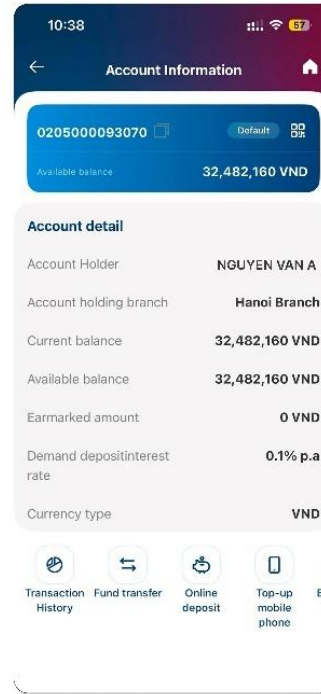
1.2. View Account Details

1.2.1. Current Account











Step 1

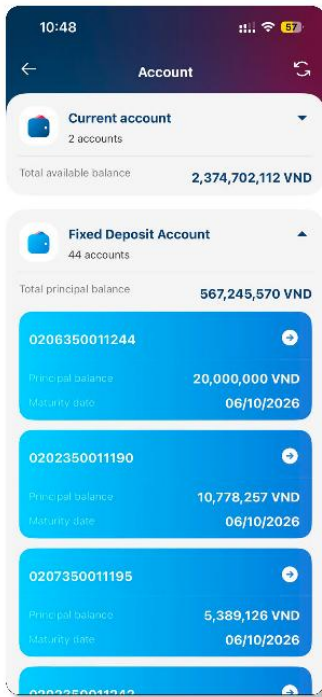
Select  to view detailed information of selected Current Account




Step 2

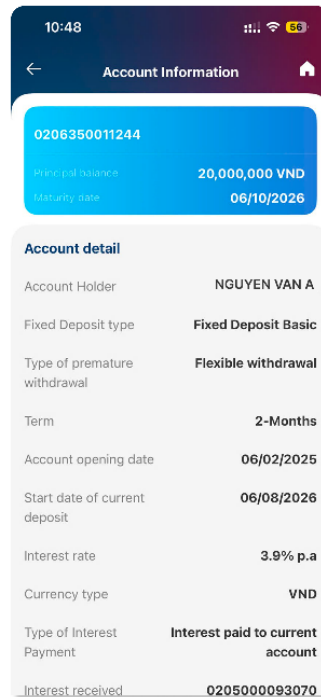
- Select  to copy account number
- Select  to return to Home screen
- Select  to use account's QR code
- Select  to view account's transaction history
- Select  to perform fund transfer
- Select  to make online deposit
- Select  to perform mobile phone top-up
- Select  to perform bill payment

1.2.2. Fixed Deposit Account




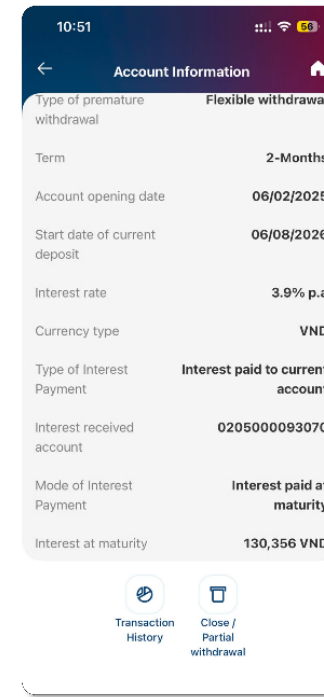
Step 1

Select  to view detailed information of selected Fixed Deposit Account



Step 2

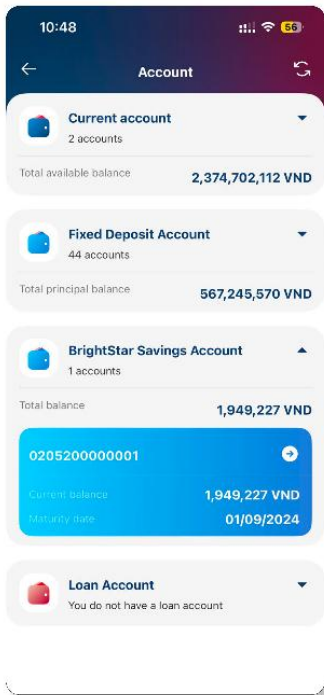
The screen displays account's detail information
Select  to return to Home screen




Step 3

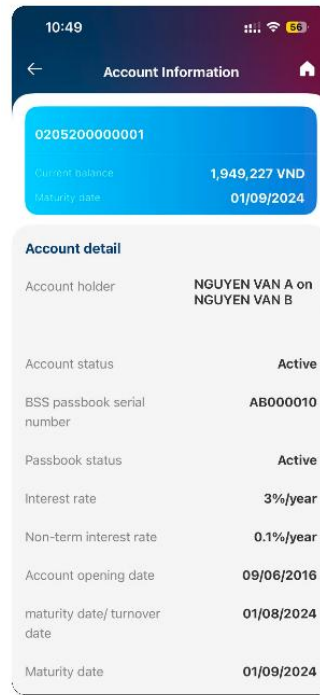
Select [Transaction History] to view account's transaction history
Select [Close/Partial withdrawal] to perform close/partial withdrawal of the deposit

1.2.3. BrightStar Savings Account




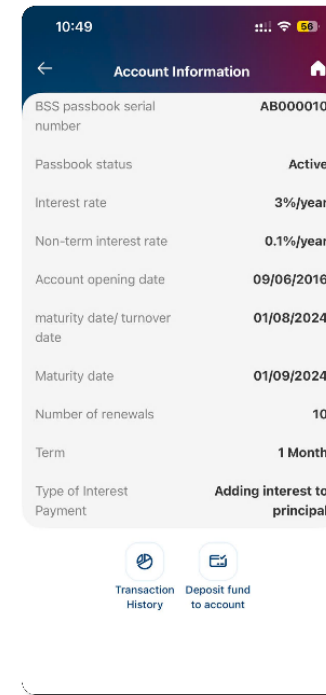
Step 1

Select  to view detailed information of selected BrightStar Savings Account



Step 2

Select  to return to Home screen

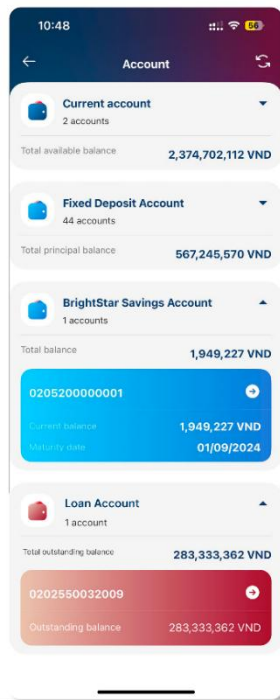


Step 3

Select **[Transaction History]** to view account's transaction history

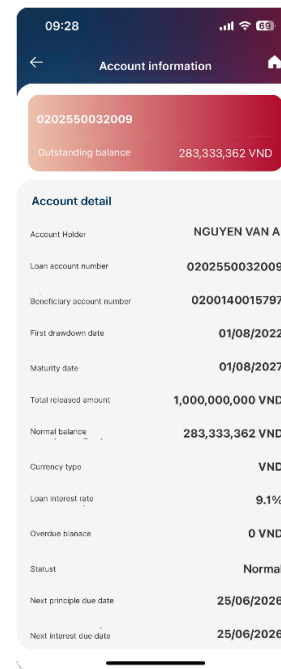
Select **[Deposit fund to account]** to deposit fund to the savings account

1.2.4. Loan Account




Step 1

Select  to view detailed information of selected loan account



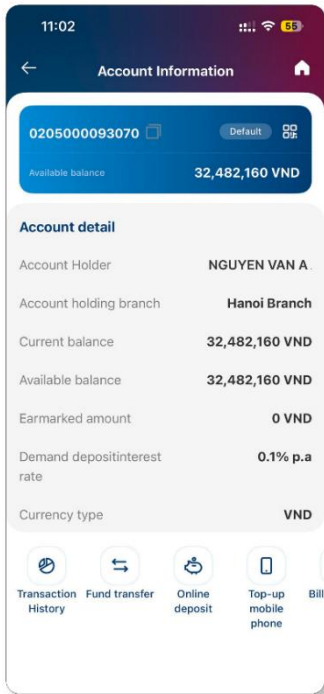
Step 2

The screen displays transaction's information


Select  to return to Home screen

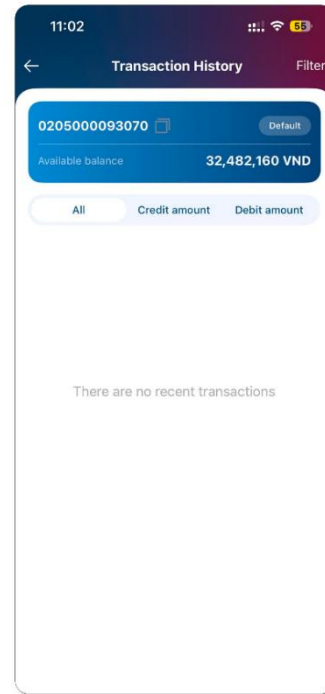
1.3. View Transaction History

Note: Customers can inquire transaction history up to the last three (3) months



Step 1

Select  at the account information screen to view account transaction history



Step 2

The account information screen shows account transaction history
Select **[Filter]** to filter the transaction history by date

2. Fund Transfer

PB engage VN currently supports the following types of fund transfer transactions:

- Internal Fund Transfer within PBVN to the same Account Holder
- Internal Fund Transfer within PBVN to different Account Holder
- 24/7 NAPAS Fund Transfer via Bank Account Number/ATM Card Number
- Normal Interbank Fund Transfer

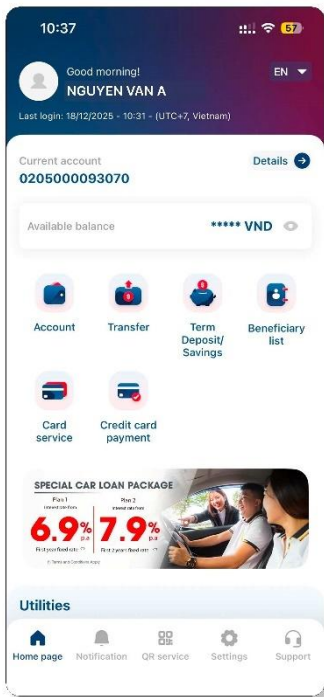
Note:

(*) Fund transfer transactions may be debited from either VND account or USD account, except for normal interbank fund transfer which can only be debited from a VND account

(*) (*) For the first transaction after installing the **PB engage VN** application or the first transaction after changing a mobile device, authentication is required using biometric data previously registered with the Bank and a OTP authentication code sent to the customer's phone number registered with the Bank

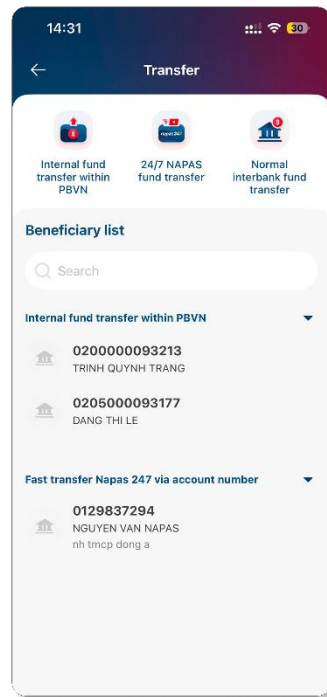
2.1. Internal Fund Transfer within PBVN

2.1.1. Internal Fund Transfer within PBVN to the same Account Holder



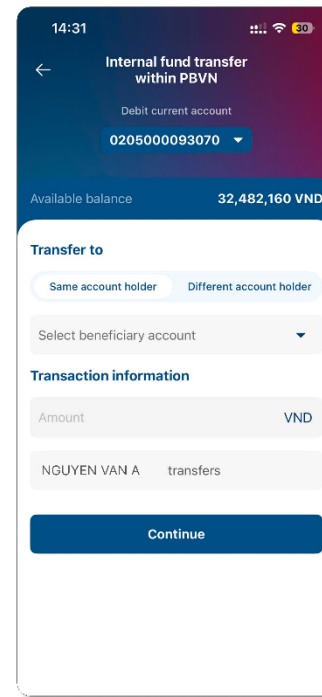
Step 1

Select **[Transfer]** at the PB engage VN Home screen



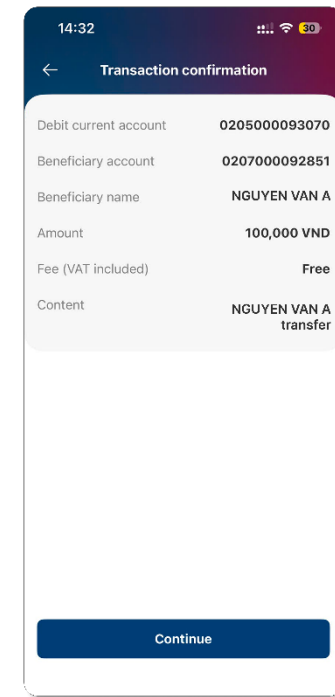
Step 2

Select **[Internal fund transfer within PBVN]**



Step 3

- Select **[Debit current account]**
- Select **[Same account holder]**
- Select **[Beneficiary account]**
- Enter transaction amount and transaction content
- Then click on **[Continue]**



Step 4

Check to ensure that all the input information is correct. Then click on **[Continue]**



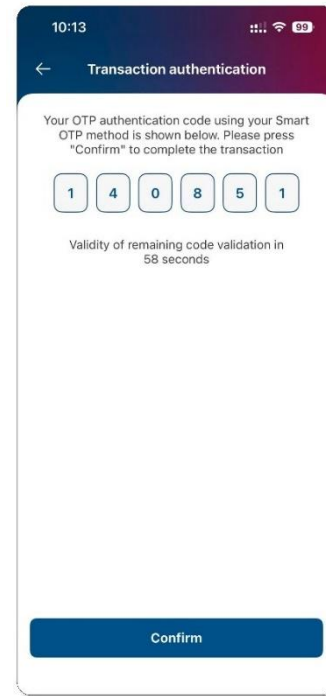
Step 5

Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS

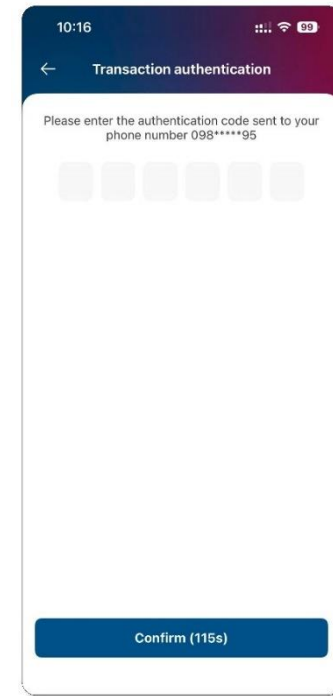
Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.



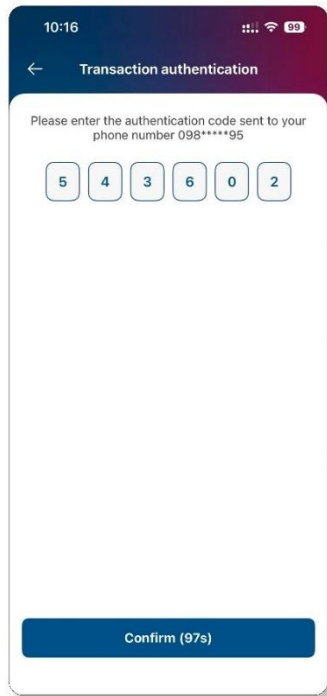
Step 5.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 5.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen.

Click on **[Confirm]** to complete the transaction

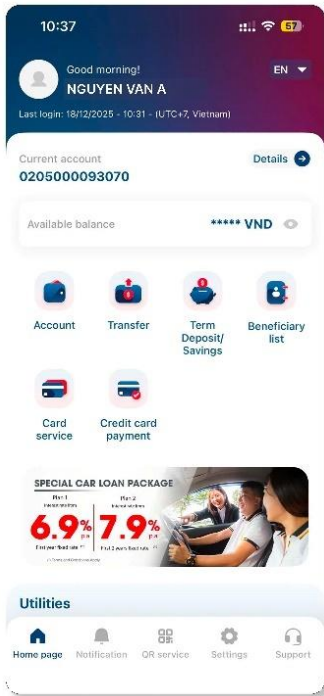


Step 6

The system prompts transaction successful notification.

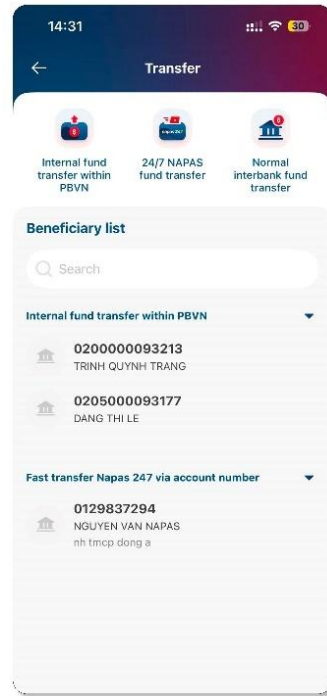
- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

2.1.2. Internal Fund Transfer within PBVN to different Account Holder



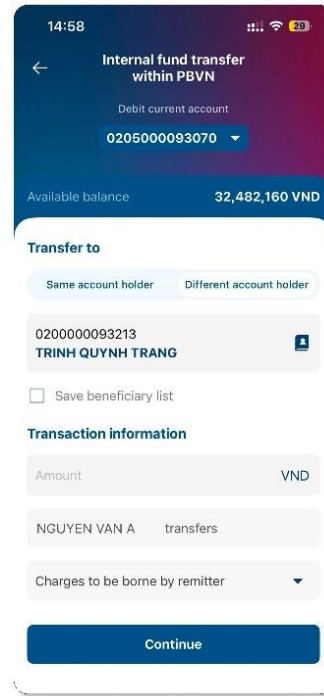
Step 1

Select **[Transfer]** at the PB engage VN Home screen




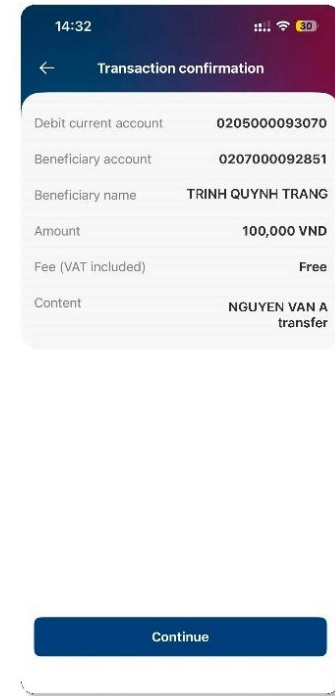
Step 2

Select **[Internal fund transfer within PBVN]**



Step 3

- Select **[Debit current account]**
- Select **[Different account holder]**
- Click on the  icon to select an account from Beneficiary List or enter Beneficiary's Account Number
- Enter Transaction Amount and Transaction Content
- Select Cost Bearer



Step 4

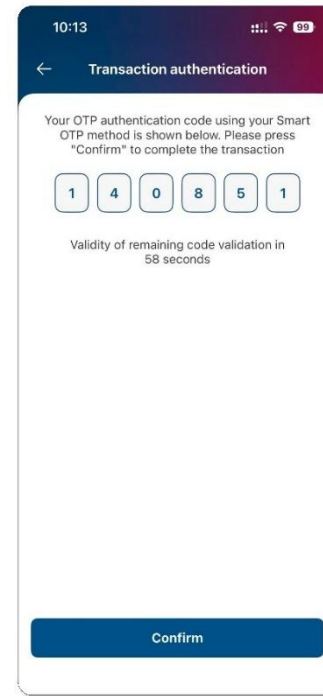
Check to ensure that all the input information is correct. Then click on **[Continue]**



Step 5

Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS or;
- Biometric and Smart OTP

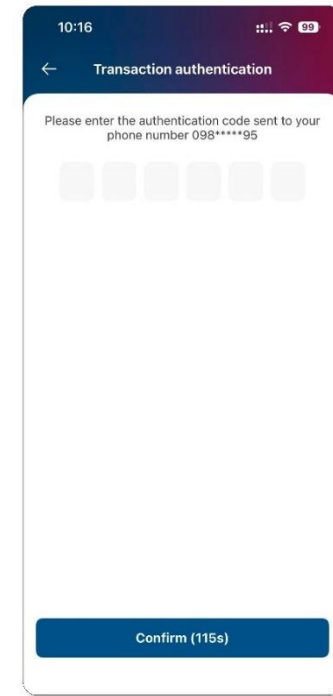


Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

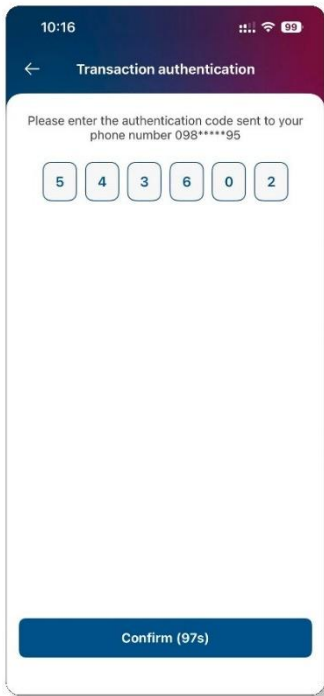
Step 5.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



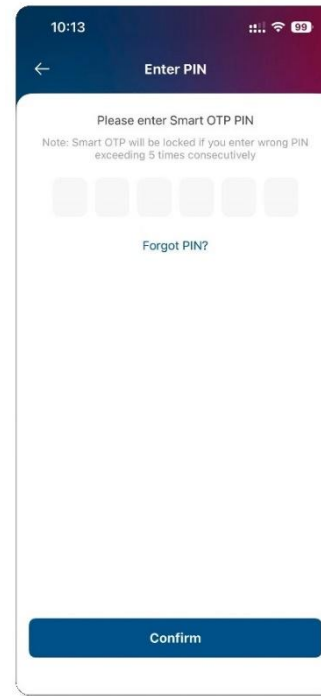
Step 5.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer’s phone number on the screen.
Click on **[Confirm]** to complete the transaction



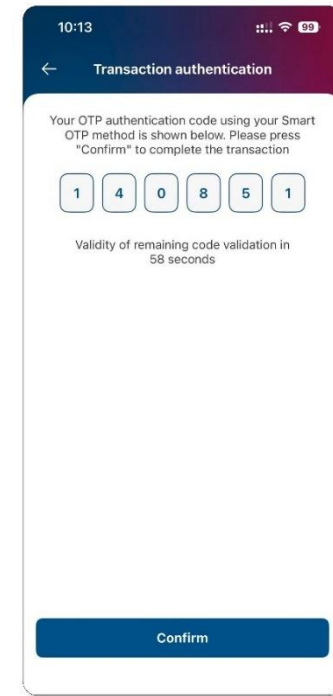
Step 5.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g. **over VND 10 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



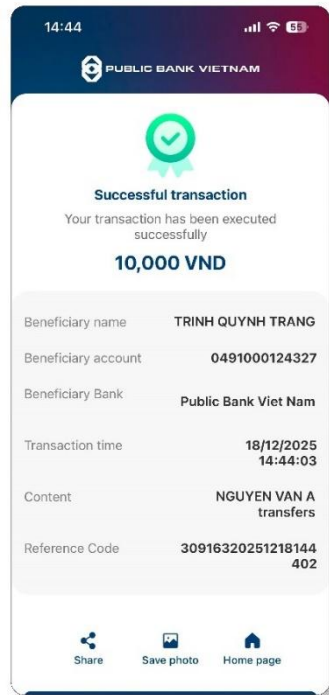
Step 5.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN.
Click on **[Confirm]** to generate OTP code



Step 5.3.3 (Biometric and Smart OTP authentication methods)

The system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



Step 6

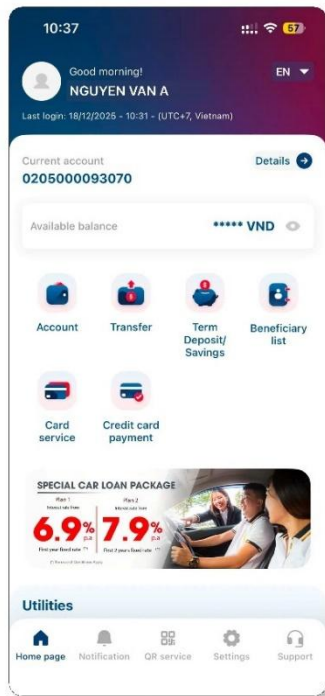
The system prompts transaction successful notification.

At this screen, Customers can:

- Select [**Share**] to capture screenshot and send via other applications
- Select [**Save photo**] to capture and save screenshot into your device
- Select [**Home page**] to return to the application homepage
- Select [**Make another transaction**] to perform another transaction.

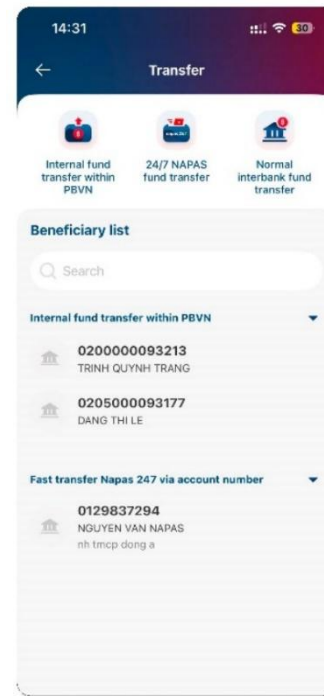
2.2. 24/7 NAPAS Instant Fund Transfer

2.2.1. Fund Transfer via Bank Account Number



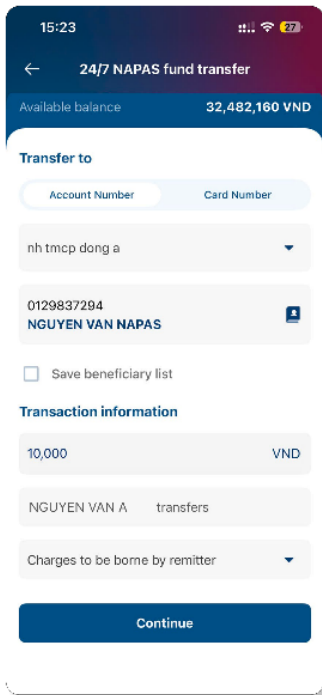
Step 1

Select [Transfer] at the PB engage VN Home screen




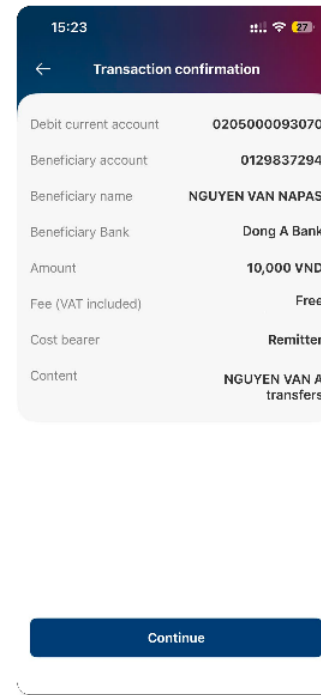
Step 2

Select [24/7 NAPAS fund transfer]



Step 3

- Select [**Debit current account**]
- Select [**Account Number**]
- Select Beneficiary Bank from the drop-down list
- Click on the  icon to select an account from Beneficiary List or enter Beneficiary's Account Number
- Enter Transaction Amount and Transaction Content
- Select Cost Bearer



Step 4

Check to ensure that all the input information is correct. Then click on [**Continue**]



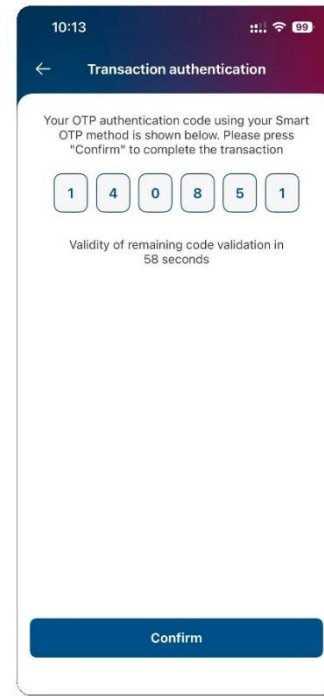
Step 5

Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS or;
- Biometric and Smart OTP

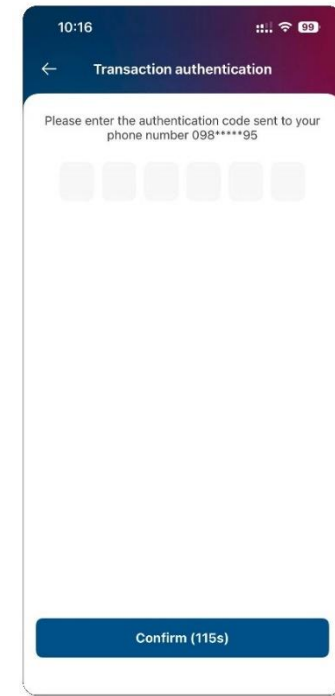
Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.



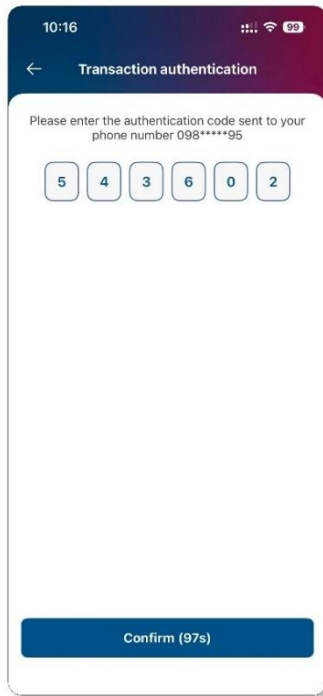
Step 5.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



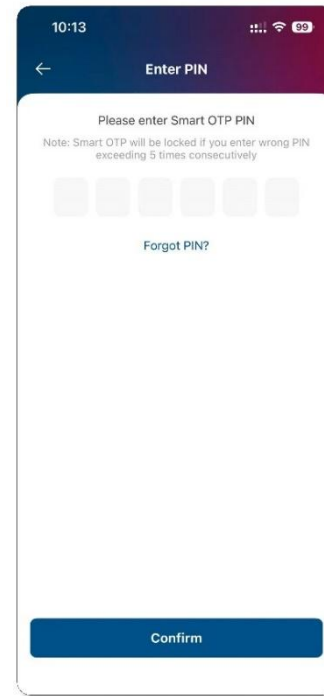
Step 5.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer’s phone number on the screen. Click on **[Confirm]** to complete the transaction



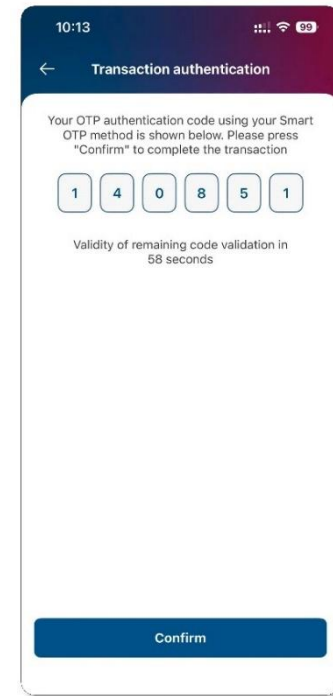
Step 5.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g. **over VND 10 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



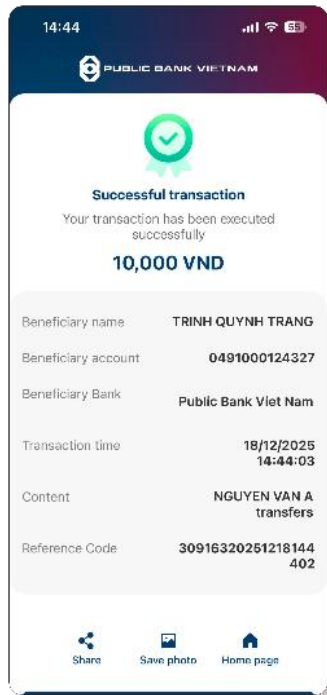
Step 5.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the Previously registered Smart OTP PIN. Click on **[Confirm]** to generate OTP code



Step 5.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen. Click on **[Confirm]** to complete the transaction

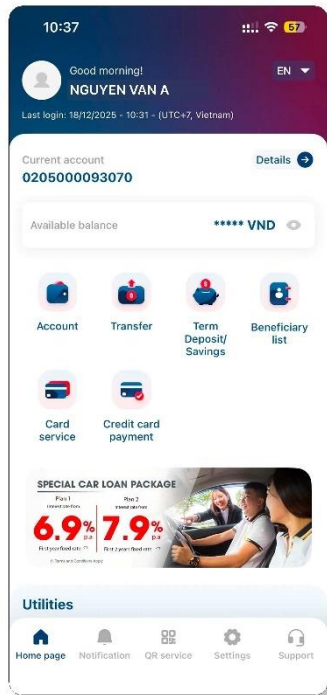


Step 6

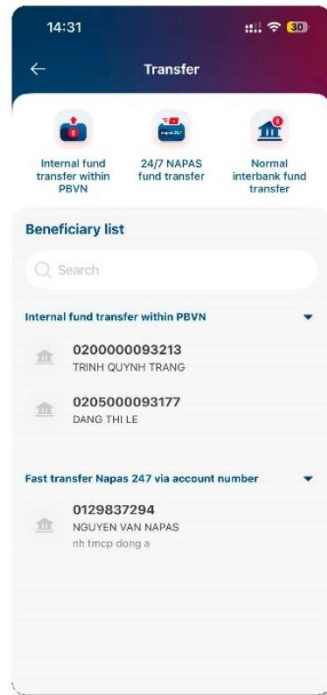
The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

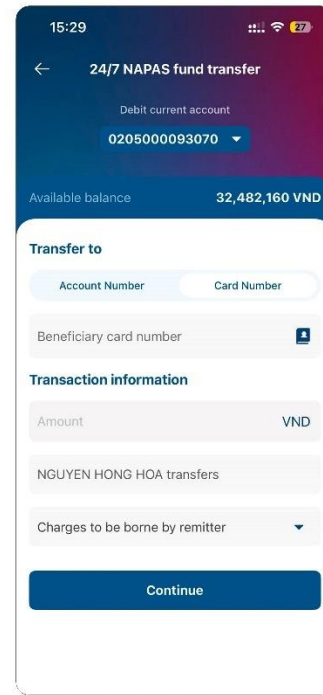
2.2.2. Fund Transfer via ATM Card Number




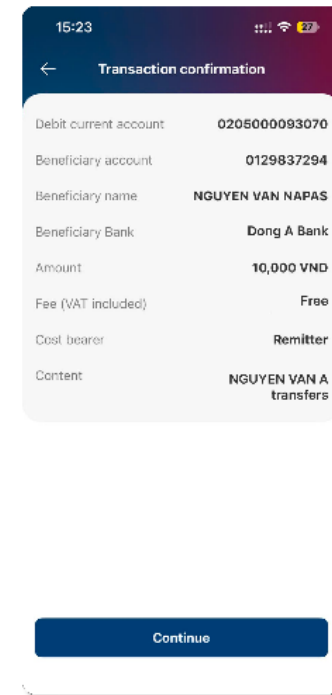
Step 1
Select [Transfer] at the PB engage VN Home screen



Step 2
Select [24/7 NAPAS fund transfer]



Step 3
Select [Card Number]
Click on the  icon to select a beneficiary from Beneficiary list or enter Beneficiary's card number
Enter Transaction amount and Transaction description
Select Cost Bearer

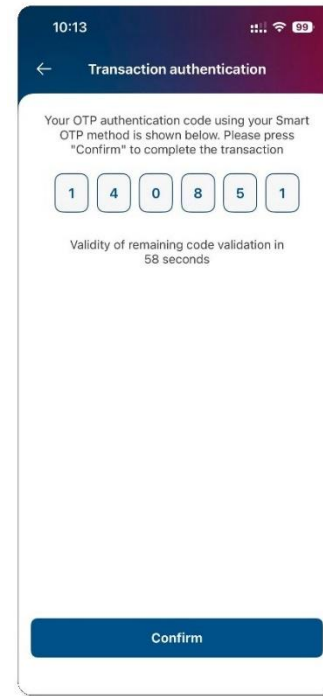


Step 4
Check to ensure that all the input information is correct.
Then click on [Continue]



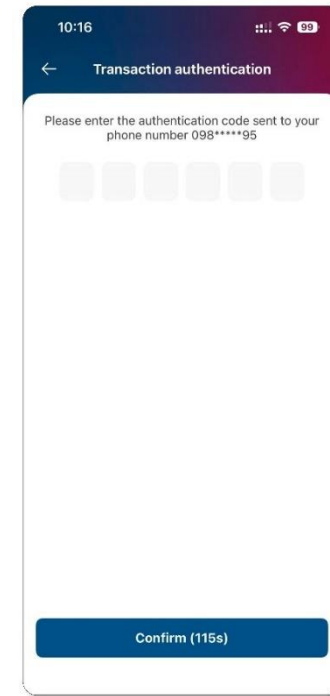
Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.



Step 5.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



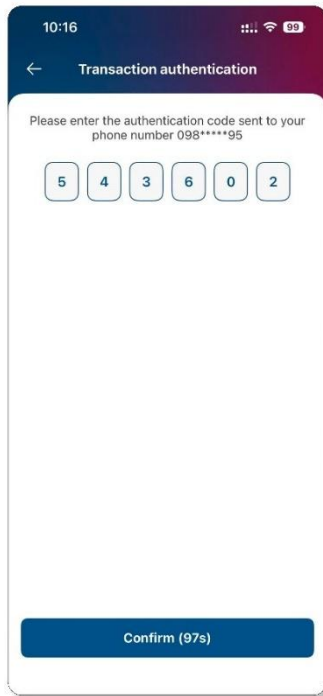
Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank

Step 5

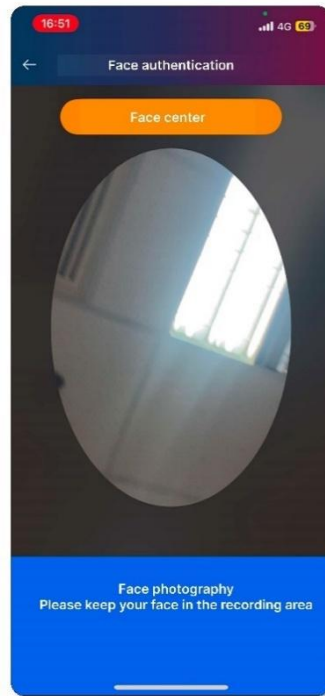
Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS or;
- Biometric and Smart OTP



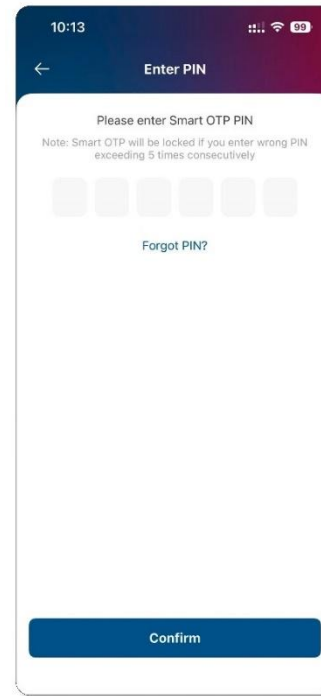
Step 5.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer’s phone number on the screen. Click on **[Confirm]** to complete the transaction



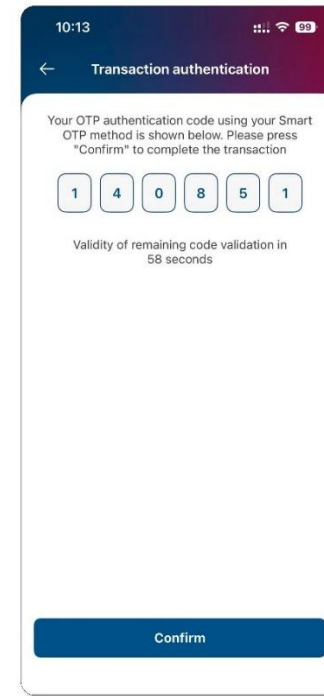
Step 5.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g. **over VND 10 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



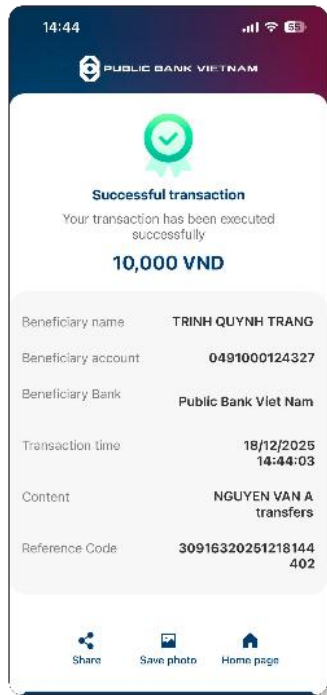
Step 5.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN. Click on **[Confirm]** to generate OTP code



Step 5.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen. Click on **[Confirm]** to complete the transaction



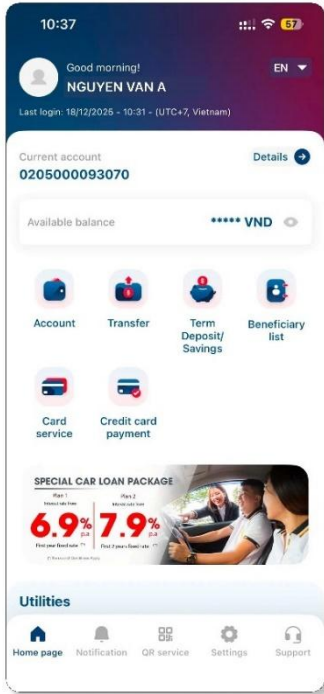
Step 6

The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

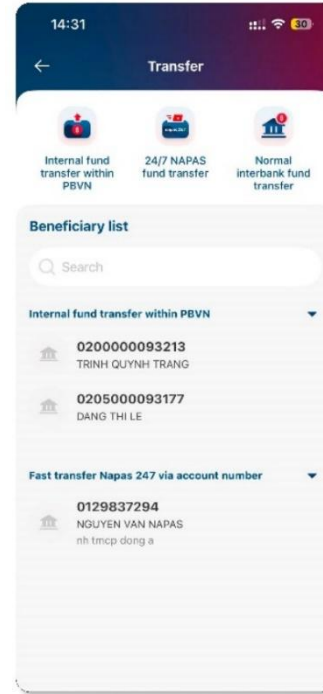
2.3. Normal Interbank Fund Transfer

Note: This function enables Customer to make fund transfers to accounts at other domestic banks. After Customer has successfully sent remittance order, PBVN will process to remit to the beneficiary's account



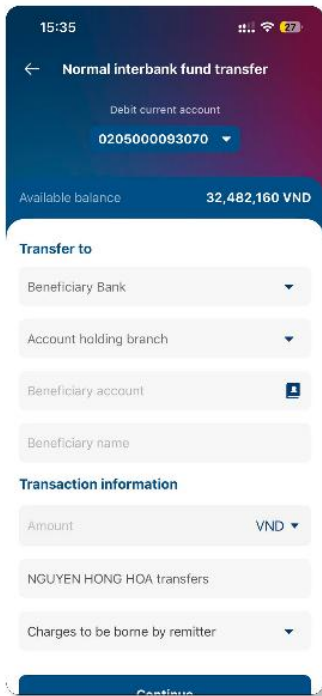
Step 1

Select [Transfer] at the PB engage VN Home screen




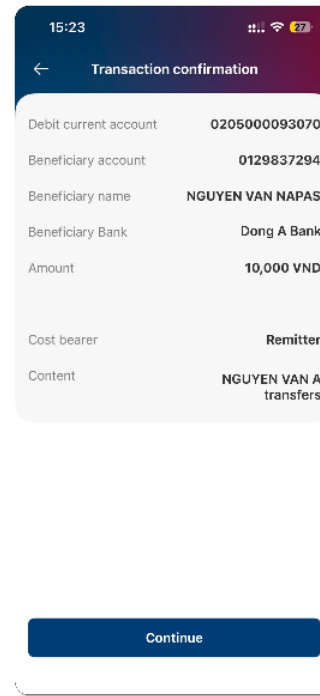
Step 2

Select [Normal interbank fund transfer]



Step 3

- Select **[Debit current account]**
- Select **[Beneficiary Bank]**
- Select **[Account holding branch]**
- Click on  icon to select a beneficiary from Beneficiary list or enter Beneficiary's Account Number
- Enter Transaction amount, Currency type and Transaction description
- Select Cost Bearer



Step 4

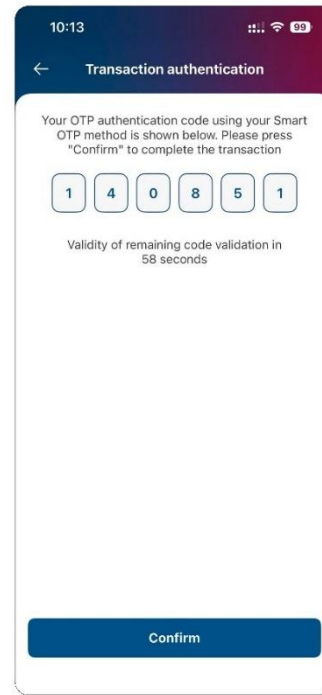
Check to ensure that all the input information is correct. Then click on **[Continue]**



Step 5

Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS or;
- Biometric and Smart OTP

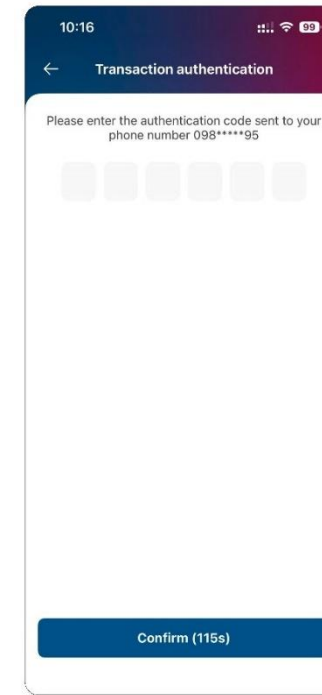


Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

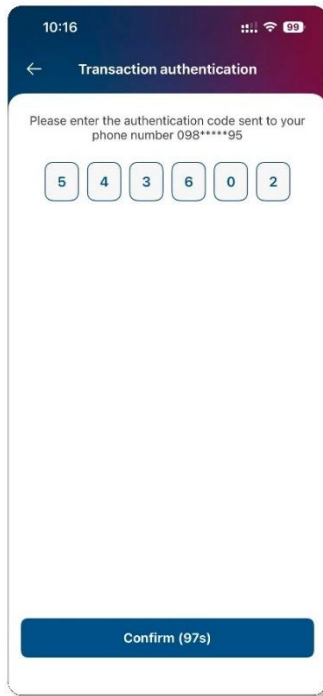
Step 5.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



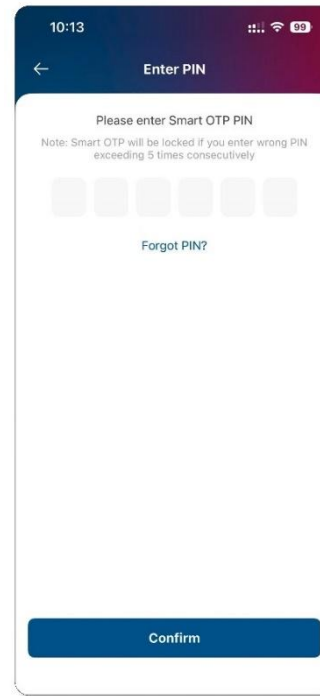
Step 5.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen. Click on **[Confirm]** to complete the transaction



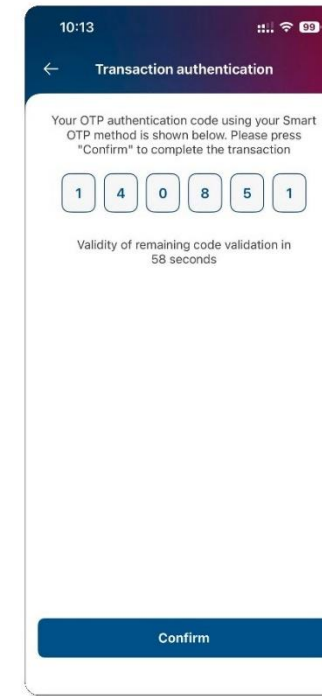
Step 5.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g. **over VND 10 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



Step 5.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN. Click on **[Confirm]** to generate OTP code



Step 5.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen. Click on **[Confirm]** to complete the transaction



Step 6

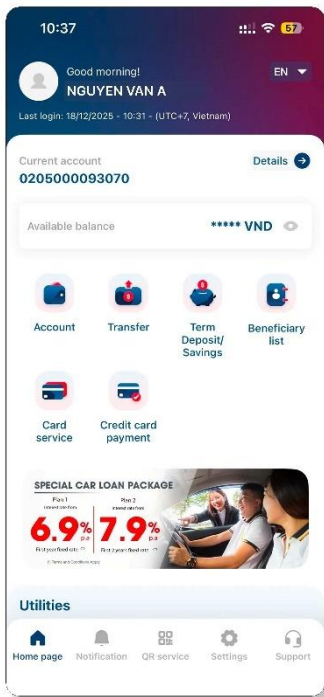
The system prompts transaction successful notification.

At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

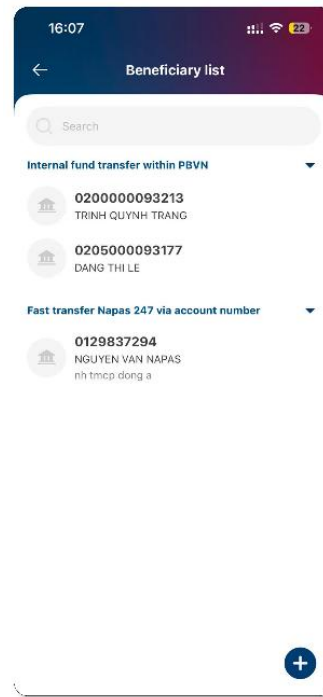
2.4. Beneficiary List

2.4.1. View Beneficiary List



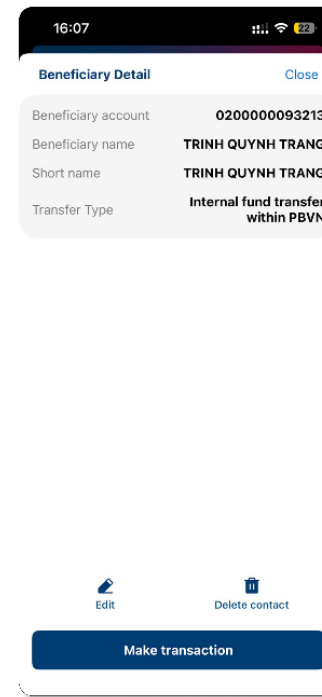
Step 1

Select [**Beneficiary list**] at the PB engage VN Home screen



Step 2

Select a beneficiary account to view detail

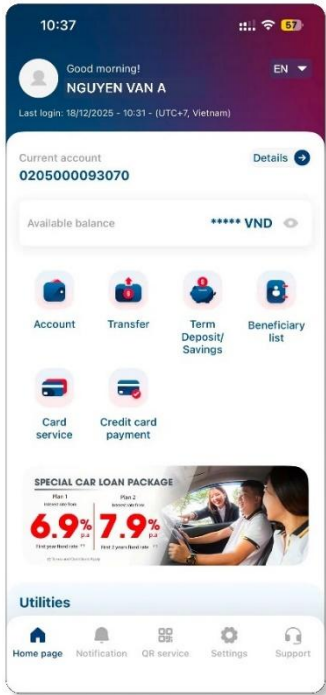


Step 3

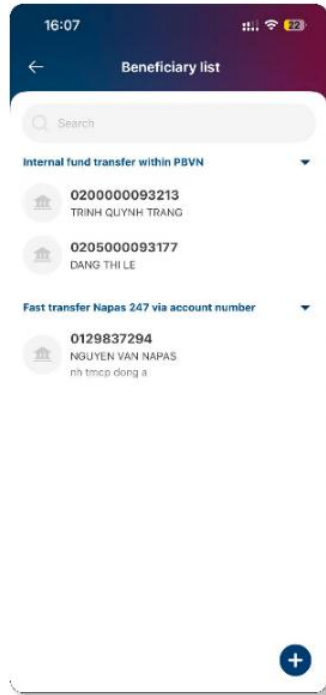
At this screen, Customers can:


- Select [**Make transaction**] to perform a transaction to the beneficiary
- Select [**Edit**] to modify the beneficiary detail
- Select [**Delete contact**] to delete the beneficiary information form beneficiary list

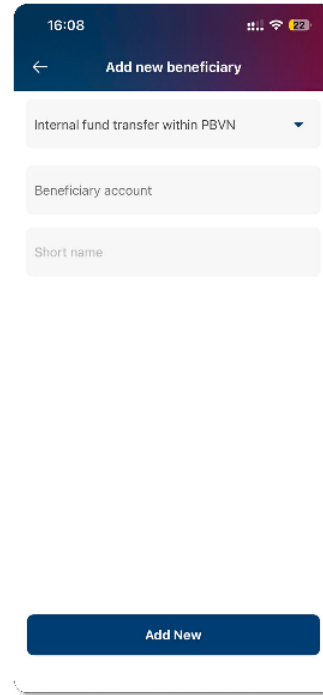
2.4.2. Add New Beneficiary



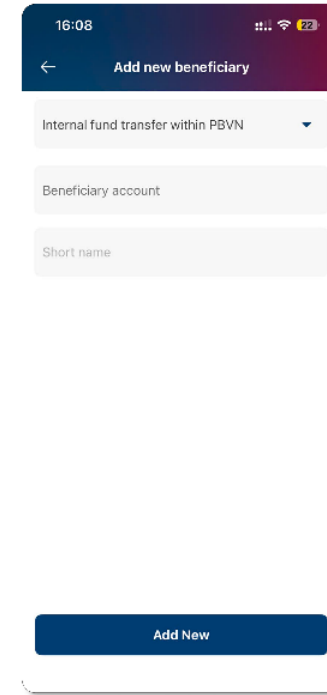
Step 1
Select **[Beneficiary list]** at the PB engage VN Home screen



Step 2
Click on the  icon to add new beneficiary list

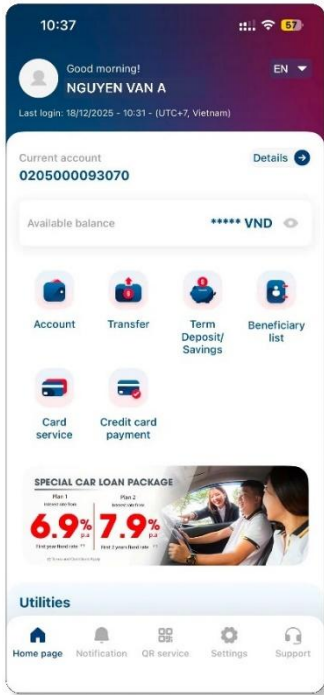


Step 3
Select Transfer Type from the dropdown list
Note: Beneficiary's account number will be saved according to the transfer type

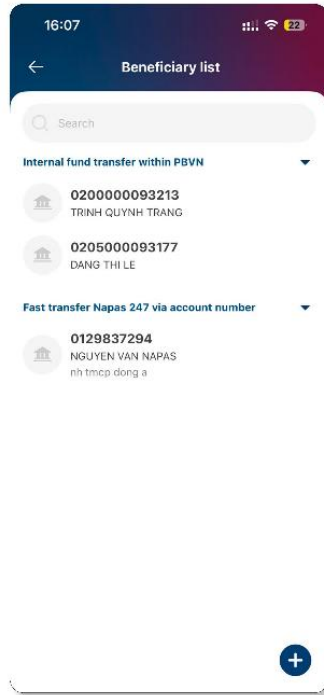



Step 4
Enter the information as instructed on the screen, then select **[Add New]**
The system prompts add new beneficiary successful notification

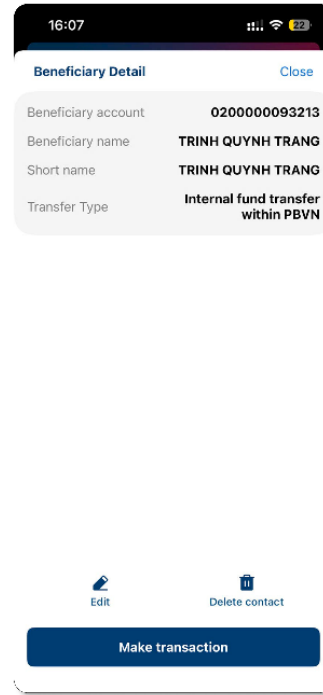
2.4.3. Update Beneficiary Information




Step 1
Select **[Beneficiary list]** at the PB engage VN Home screen



Step 2
Swipe the finger to the left of the beneficiary and select the  **[Edit]** icon

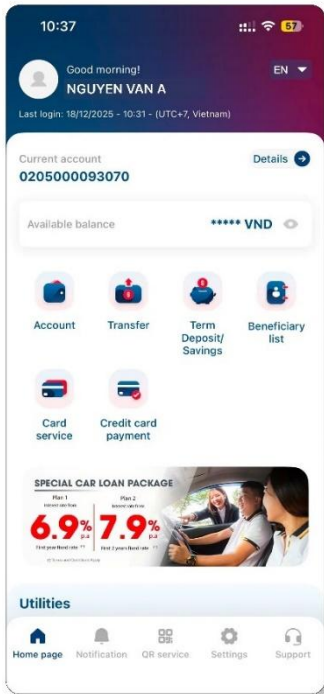


Step 3
Or select the beneficiary Customer wants to edit and select the  **[Edit]** icon



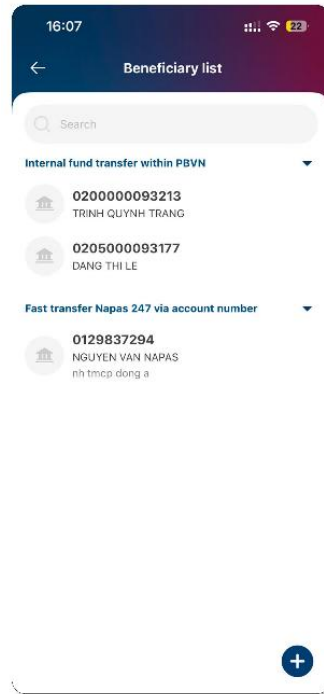
Step 4
Edit the information and then click on **[Update]** to confirm

2.4.4. Delete a Beneficiary




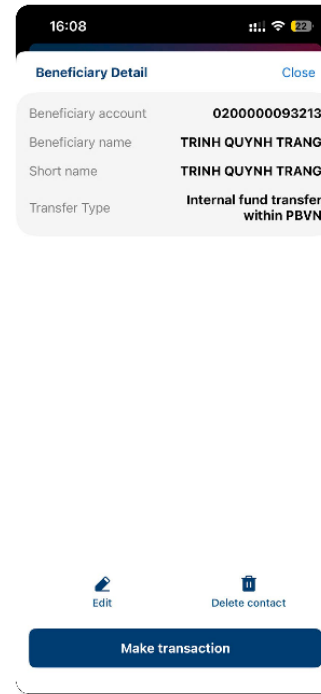
Step 1

Select **[Beneficiary list]** at the PB engage VN Home screen



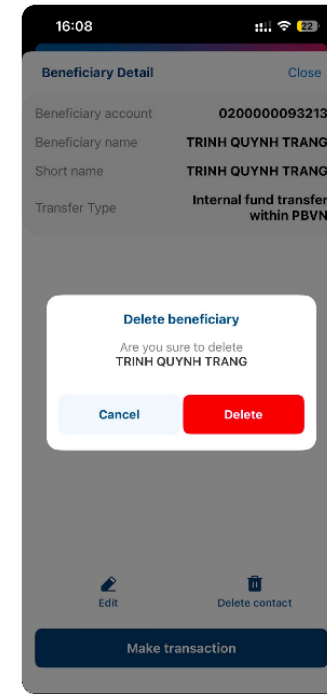
Step 2

Select the beneficiary Customer wants to delete, then swipe the finger to the left of the beneficiary to select the  **[Delete]** icon



Step 3

Or select the beneficiary Customer wants to delete and select **[Delete contact]**



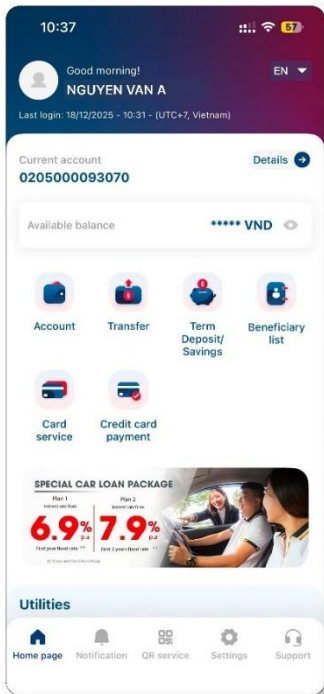
Step 4

The system will prompt for confirmation, select **[Delete]** to complete the process

3. Card Service

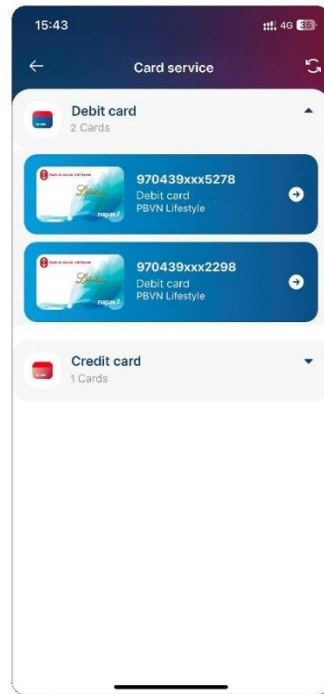
3.1. Debit Card

3.1.1. Lock Debit Card



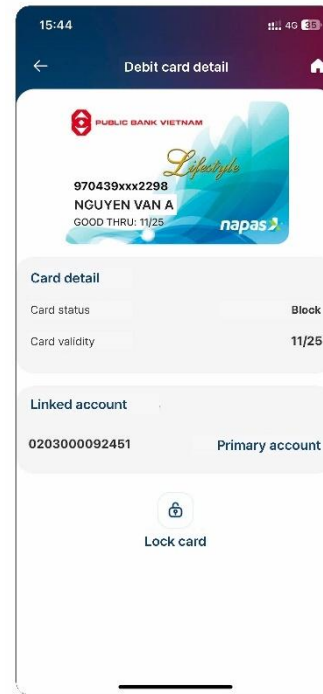
Step 1

Select **[Card service]** at the PB engage VN Home screen



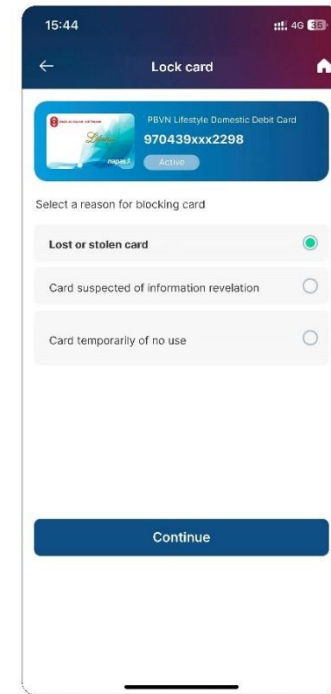
Step 2

Select **[Debit Card]**
Select Debit Card Customer wants to lock



Step 3

Check card's information on part **[Card detail]** and then click on **[Lock card]**



Step 4

Select a reason from the dropdown list for locking card.
Then click on **[Continue]**



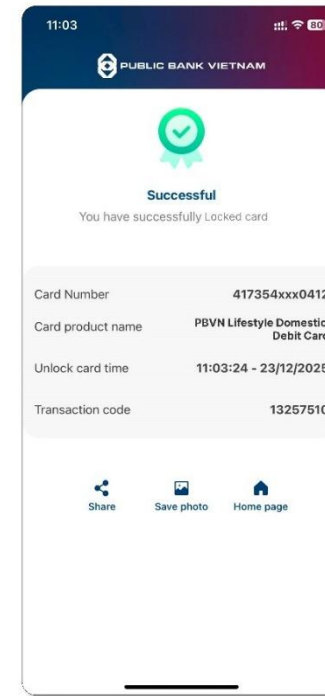
Step 5

Check the information on the screen and click on **[Continue]** to confirm locking the card.



Step 6

Enter the OTP authentication code sent to Customer's phone number. Then click on **[Confirm]**



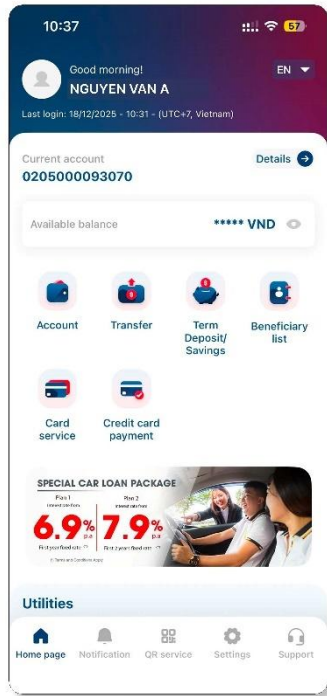
Step 7

The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications.
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage

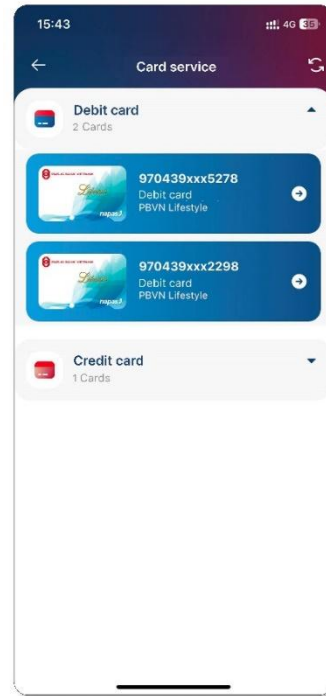
3.1.2. Unlock Debit Card

Note: This function allows Customer to unlock the debit card only if the locking is previously conducted by the card owner. For locking conducted by PBVN, please contact PBVN Branch/ TB for assistance.



Step 1

Select **[Card service]** at the PB engage VN Home screen



Step 2

Select **[Debit Card]**
Select Debit Card Customer wants to unlock



Step 3

Check card's information on part **[Card detail]** and then click on **[Unlock card]**



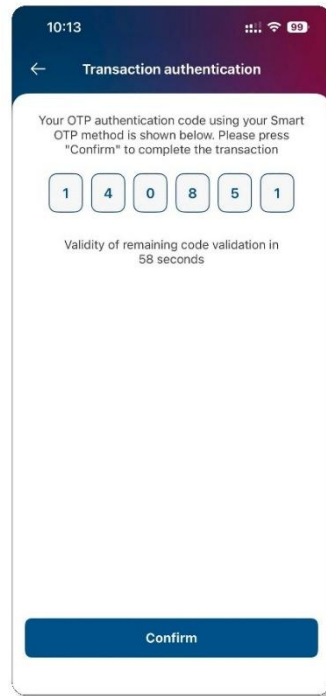
Step 4

Check the information on the screen and click on **[Continue]** to confirm unlocking the card.



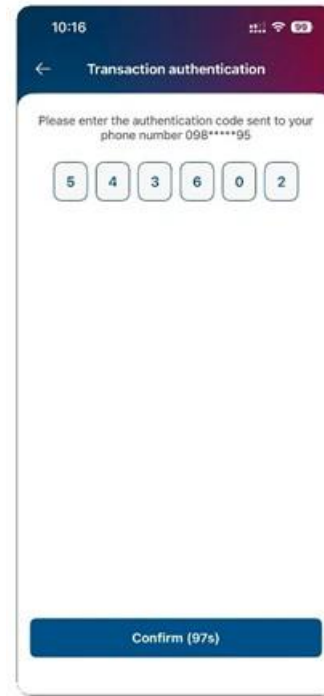
Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN. Then click on **[Confirm]**



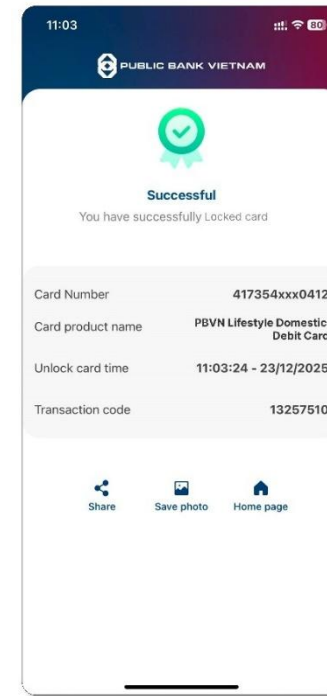
Step 5.1.2 (Smart OTP authentication method)

The system will automatically input the OTP authentication code on the screen. Click on **[Confirm]**



Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank. Then click on **[Confirm]**



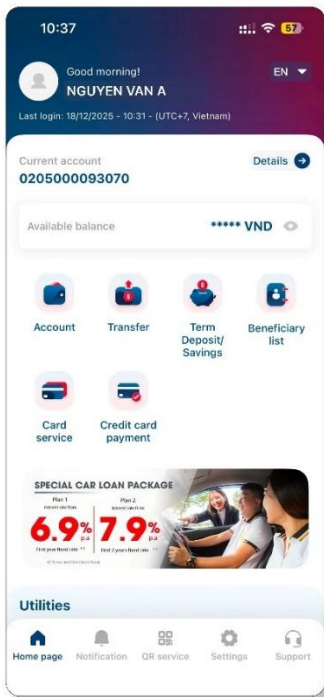
Step 6

The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications.
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage

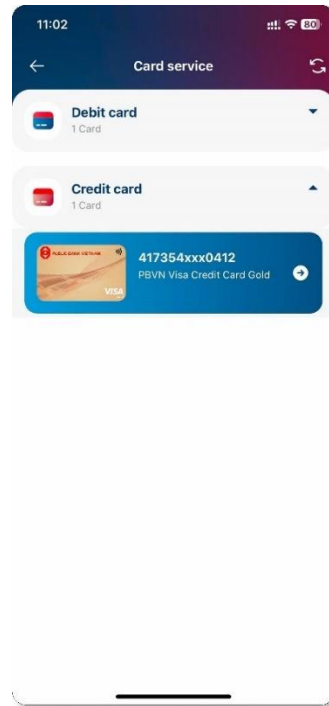
3.2. Credit Card

3.2.1. Lock Credit Card



Step 1

Select **[Card service]** at the PB engage VN Home screen



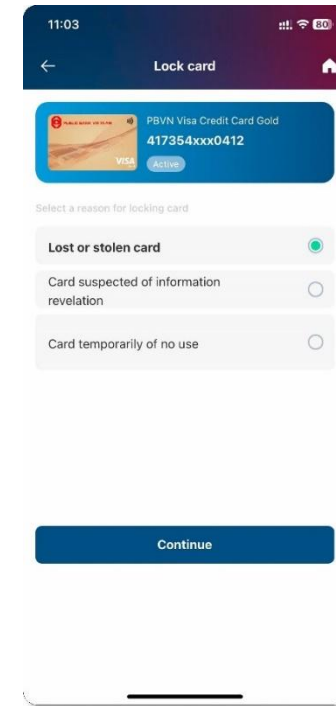
Step 2

Select **[Credit Card]**



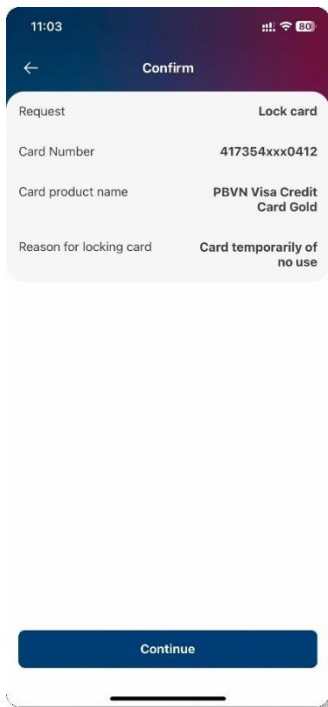
Step 3

Select Credit Card Customer wants to lock
Check card's information on part **[Card detail]** and then select **[Lock card]**



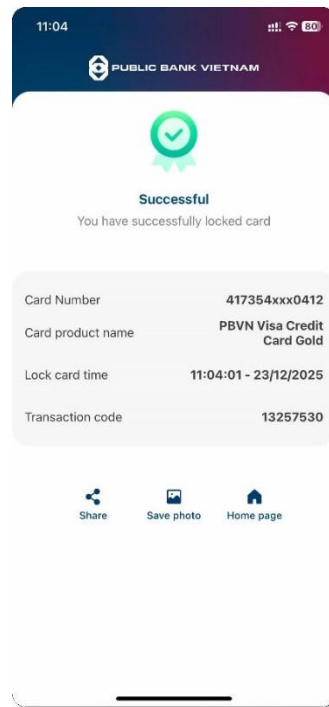
Step 4

Select a reason from the dropdown list for locking card
Then click on **[Continue]**



Step 5

Check the information on the screen and click on **[Continue]** to confirm locking the card.



Step 6

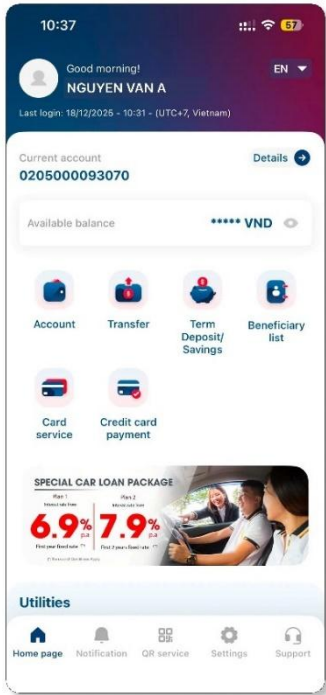
The system prompts transaction successful notification. At this screen,

Customers can:

- Select **[Share]** to capture screenshot and send via other applications.
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage

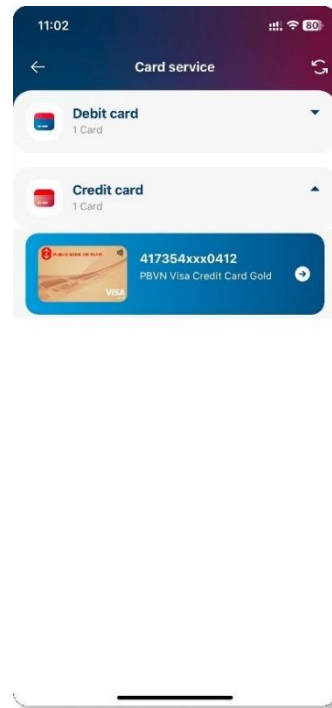
3.2.2. Unlock Credit Card

Note: This function of unlocking credit card can only be done if Customer has registered for Smart OTP authentication method. This function allows Customer to unlock the credit card only if the locking is previously conducted by the card owner. For locking conducted by PBVN, please contact PBVN Branch/ TB for assistance.



Step 1

Select **[Card service]** at the PB engage VN Home screen



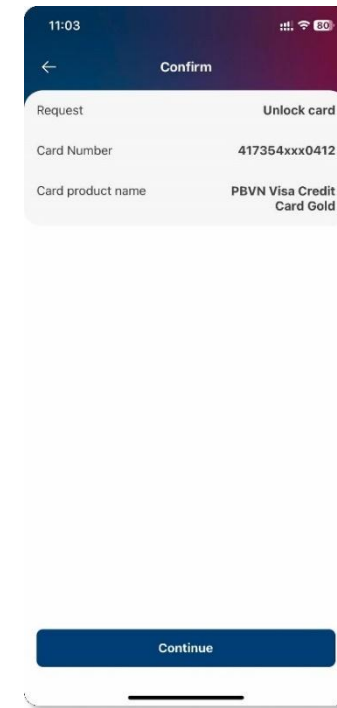
Step 2

Select **[Credit Card]**



Step 3

Check card's information on part **[Card detail]** and then select **[Unlock card]**



Step 4

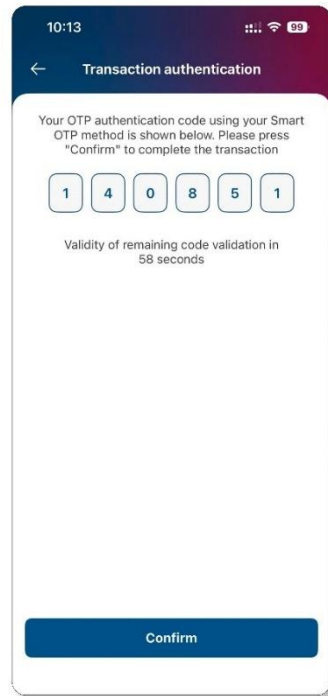
Check the information on the screen and click on **[Continue]**.



Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

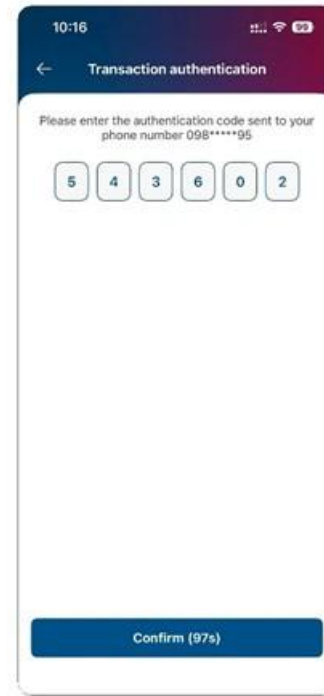
Then click on **[Confirm]**



Step 5.1.2 (Smart OTP authentication method)

The system will automatically input the OTP authentication code on the screen.

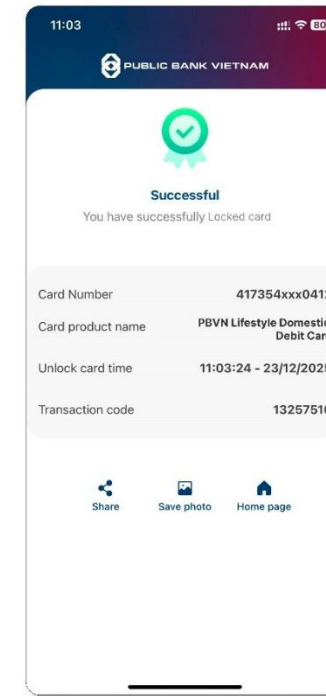
Click on **[Confirm]**



Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank.

Then click on **[Confirm]**



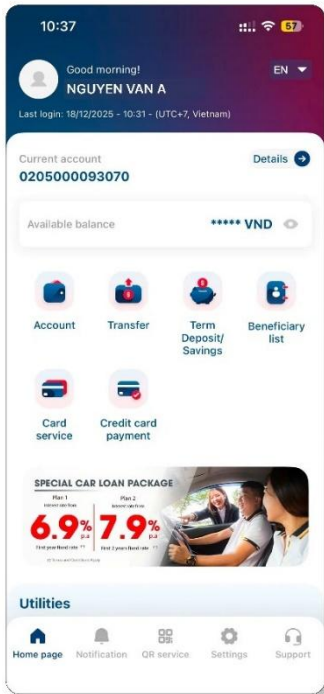
Step 6

The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications.
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage

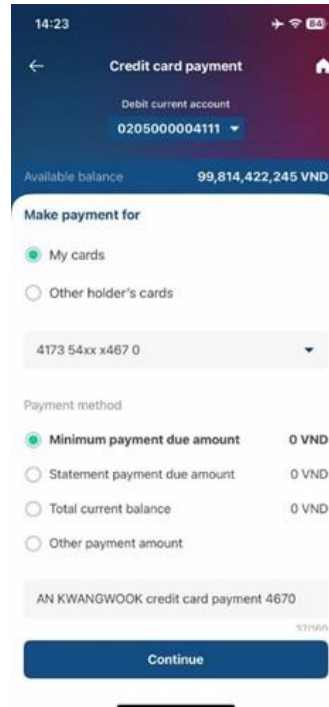
3.2.3. Credit Card Payment

3.2.3.1. Credit Card Payment for the same cardholder



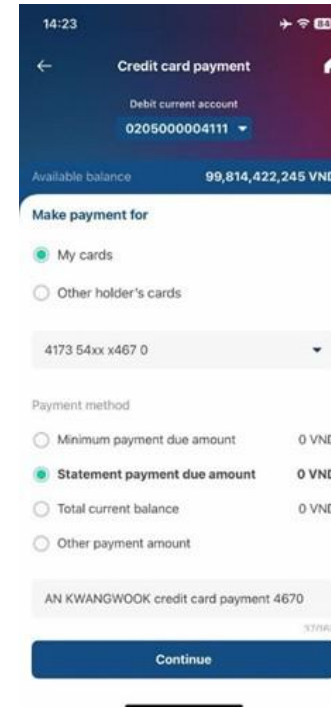
Step 1

Select **[Credit card payment]** at the PB engage VN Home screen



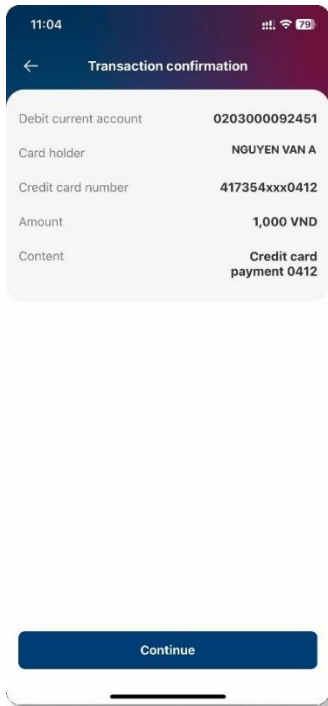
Step 2

Select **[Debit current account]**
Select Make payment for **[My cards]**



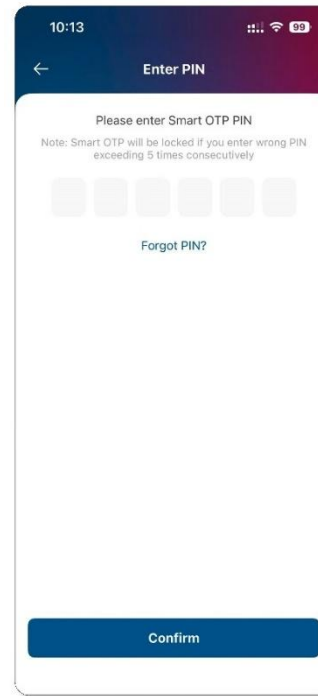
Step 3

Select **[Payment method]**
In case Customer select **[Other payment amount]**, enter the amount in the Amount field.
Enter the Payment description (this step can be skipped if no changes are required)
Click on **[Continue]**



Step 4

Check the information and then click on **[Continue]**



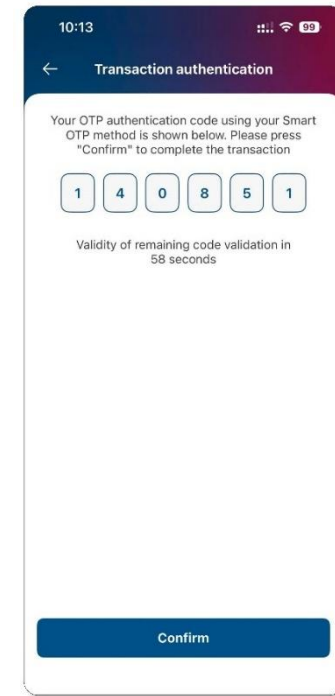
Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

Step 5

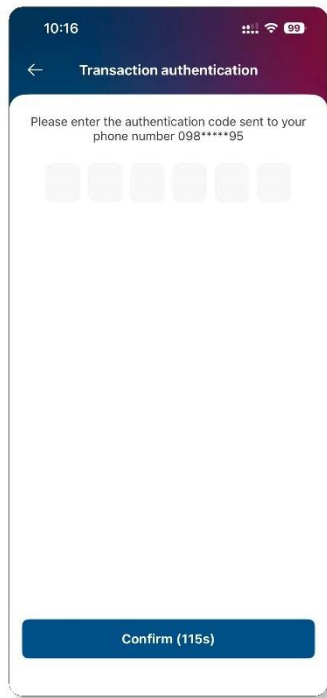
Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS



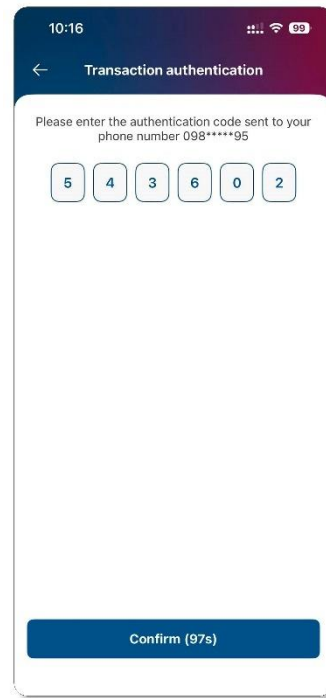
Step 5.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



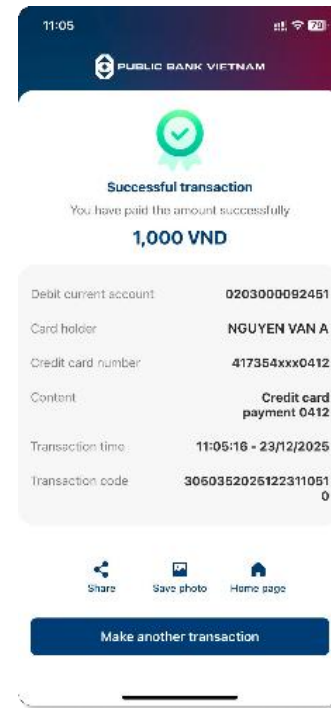
Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 5.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen. Click on **[Confirm]** to complete the transaction



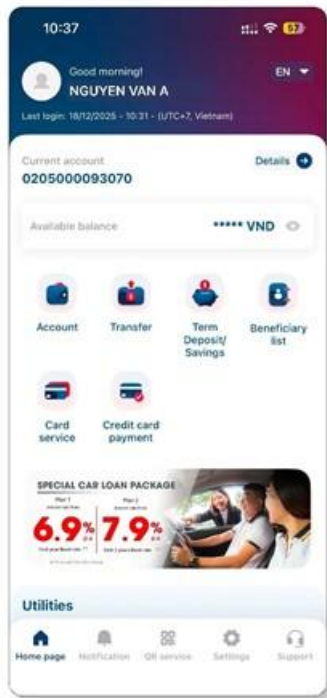
Step 6

The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications.
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

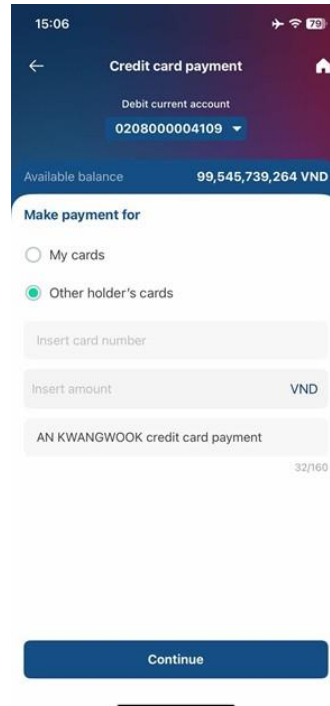
3.2.3.2. Credit Card Payment for another cardholder

Customer can make credit card payments for other cardholders within Public Bank Vietnam



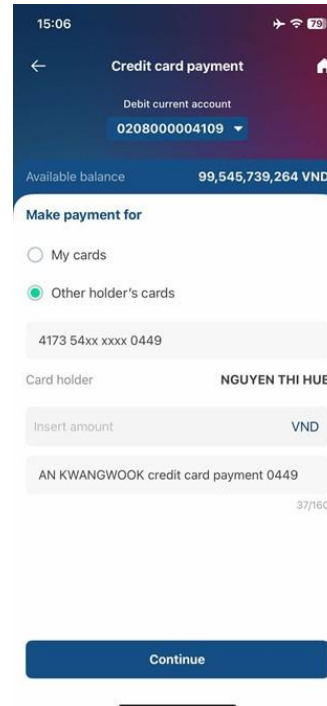
Step 1

Select [**Credit card payment**] at the PB engage VN Home screen



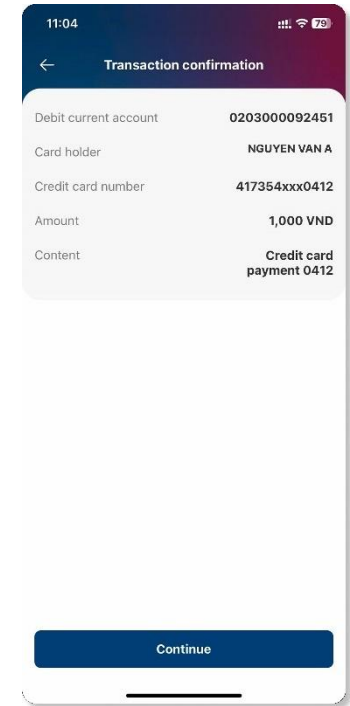
Step 2

Select [**Debit current account**]
Select Make payment for [**Other holder's cards**]



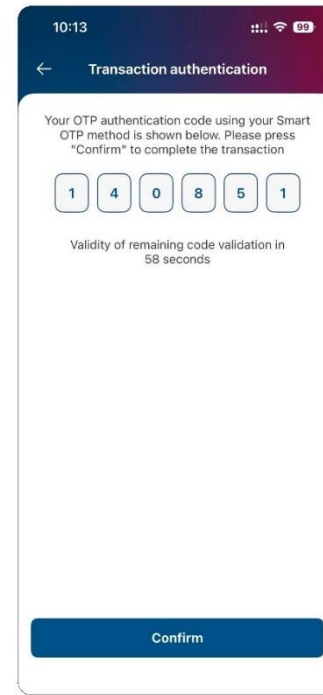
Step 3

Enter [**Card number**], the system automatically displays the cardholder's name
Enter [**Amount**]
Enter [**Payment description**] (this step can be skipped if no changes are required)
Click on [**Continue**]



Step 4

Check the information and then click on [**Continue**]



Step 5

Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS or;
- Biometric and Smart OTP

Step 5.1.1 (Smart OTP authentication method)

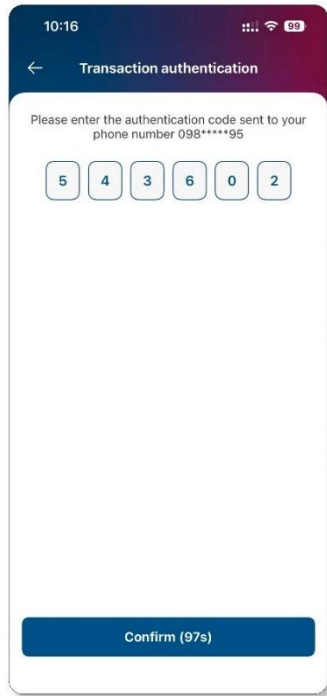
If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

Step 5.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.

Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



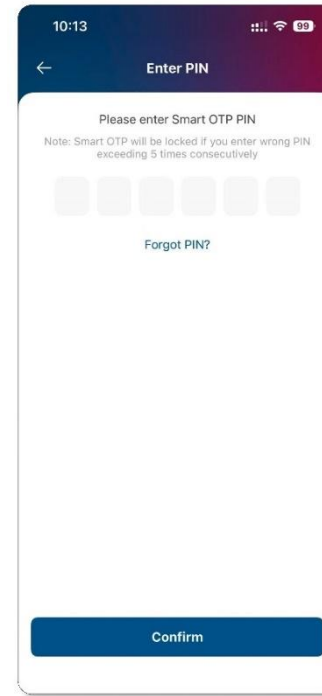
Step 5.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen. Click on **[Confirm]** to complete the transaction



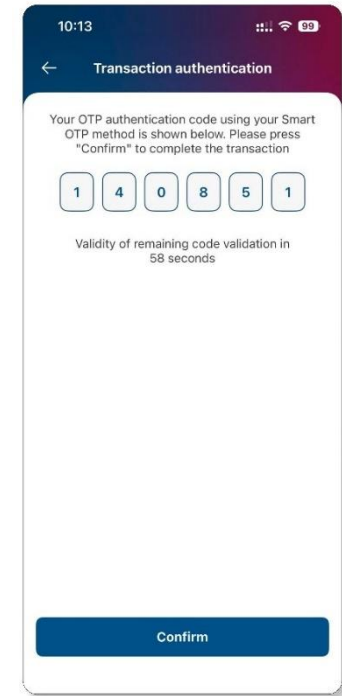
Step 5.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g. **over VND 10 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



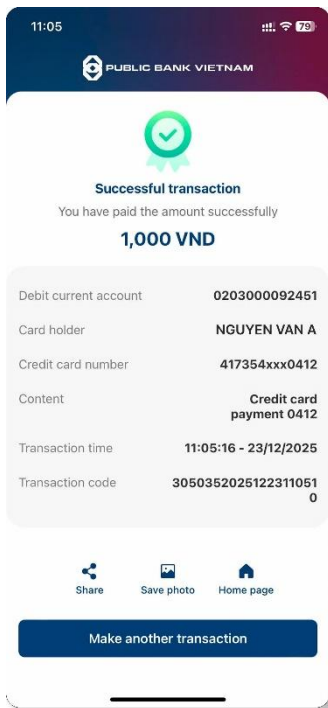
Step 5.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN. Click on **[Confirm]** to generate OTP code



Step 5.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen. Click on **[Confirm]** to complete the transaction

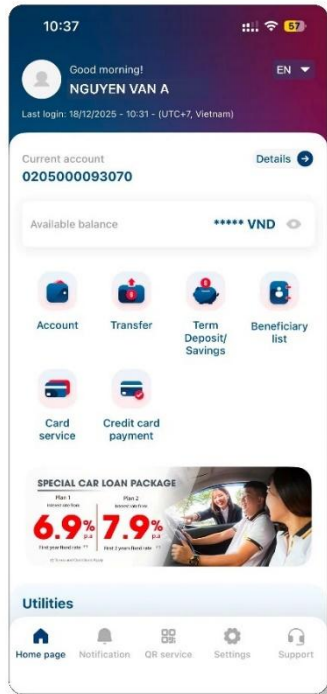


Step 6

The system prompts transaction successful notification. At this screen, Customers can:

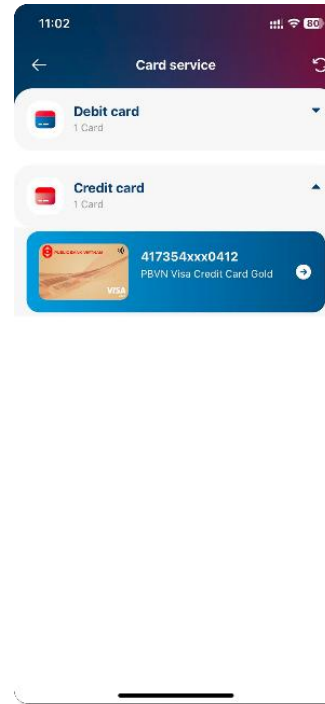
- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

3.2.4. Transaction History



Step 1

Select [Card service] at the PB engage VN Home screen



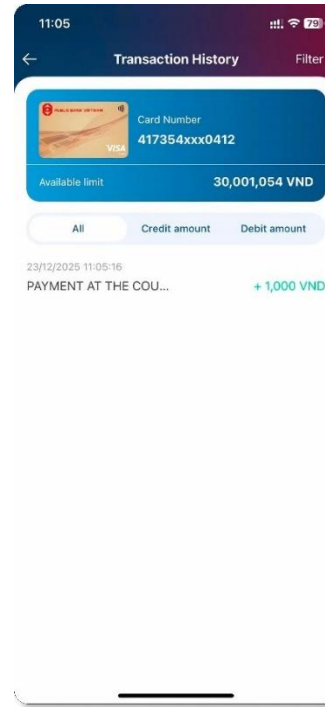
Step 2

Select [Credit Card] and select the credit card to view history



Step 3

Check card's information on part **[Credit card detail]** and then select **[Transaction History]**



Step 4

Select **[Credit amount]** to view all transaction credited to the card.

Select **[Debit amount]** to view all transaction history debited from the card.

Select **[Filter]** to choose period. Then click on **[Search]**.

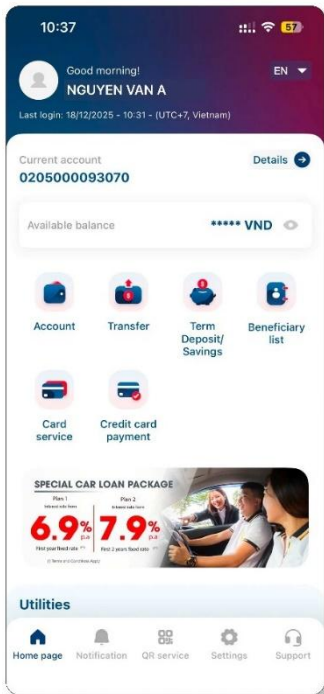
Note: The search period is limited to 03 months and the maximum search period is 01 year.

Select a transaction that customer wants to view to see the transaction details.

4. Online Term Deposit Service

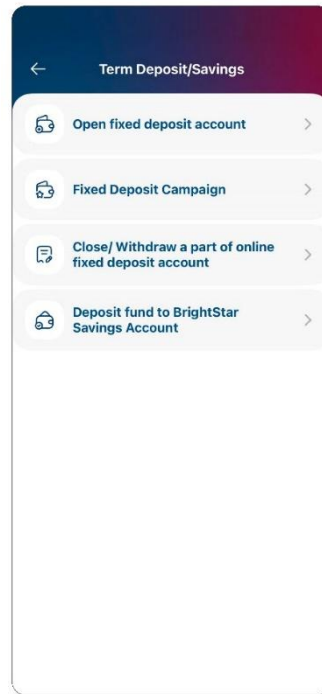
4.1. Open Online Term Deposit Account

4.1.1. Fixed Deposit Plus (Partial withdrawals are not allowed)



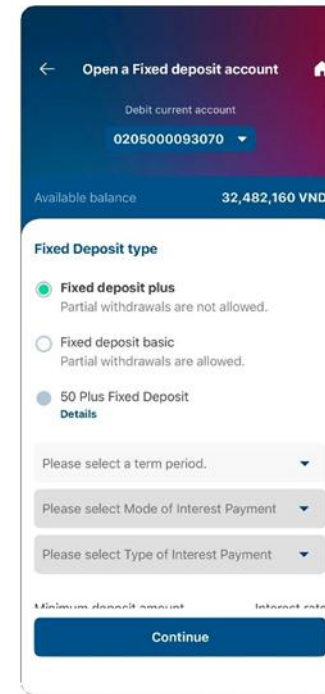
Step 1

Select [Term Deposit/Savings] at the PB engage VN Home screen



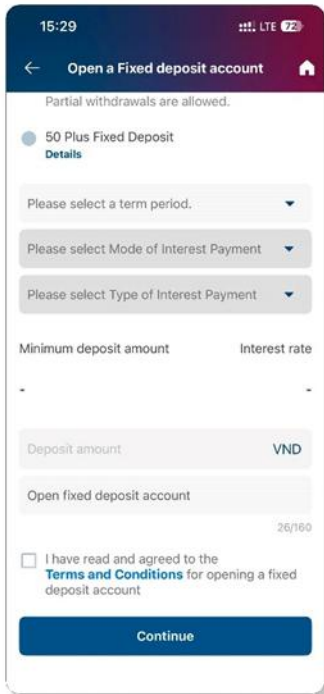
Step 2

Select [Open fixed deposit account]



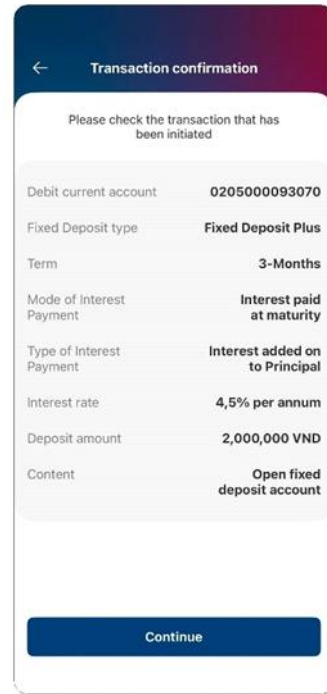
Step 3

- Select [Debit current account]
- Select [Fixed Deposit type]: Fixed deposit plus
- Select a [Term period]
- Select [Mode of Interest Payment]
- Select [Type of Interest Payment]
- Select [Account for receiving interest] (if any)



Step 3.1

- Enter Deposit Amount & Deposit Description
- Tick to confirm that Customer has read and agreed to the Terms and Conditions for opening an online fixed deposit account
- Click on **[Continue]**



Step 4

- Check to ensure that all the input information is correct.
- Then click on **[Continue]**

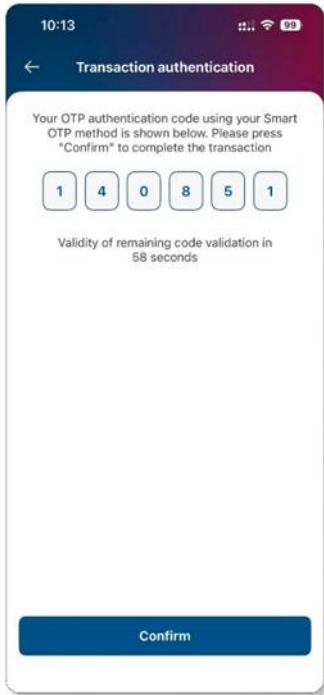
Step 5

- Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:
 - Smart OTP or;
 - SMS



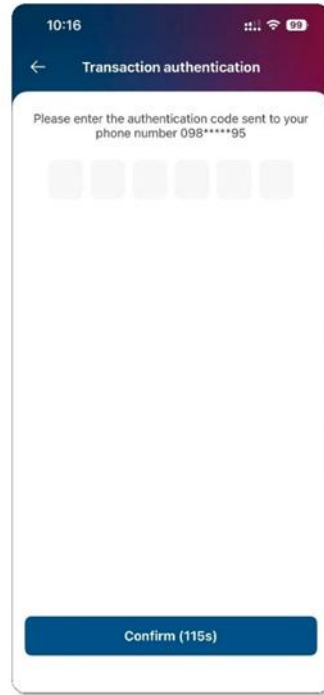
Step 5.1.1 (Smart OTP authentication method)

- If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.



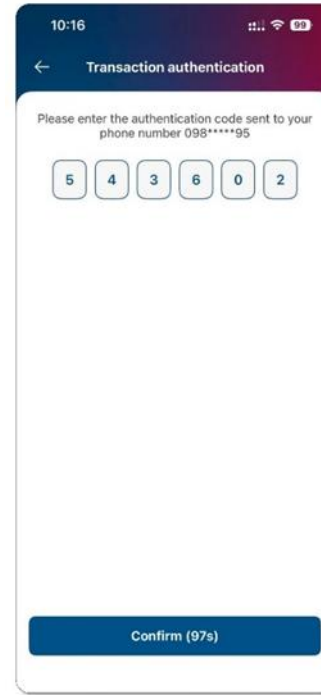
Step 5.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



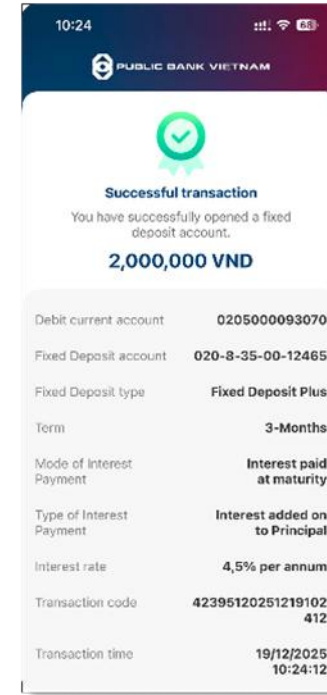
Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



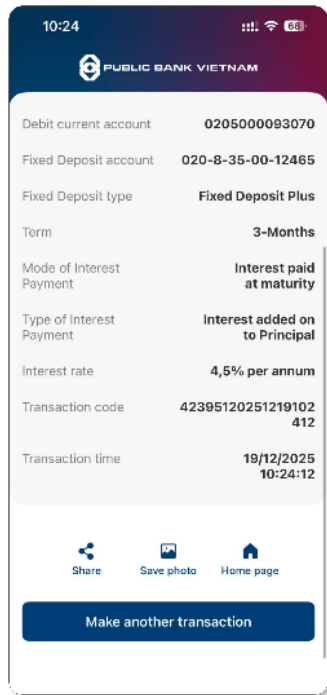
Step 5.2.2 (SMS authentication method)

Customer checks the message and enters accurately the OTP authentication code sent to customer's registered phone number on the screen. Click on **[Confirm]** to complete the transaction



Step 6

The system prompts transaction successful notification

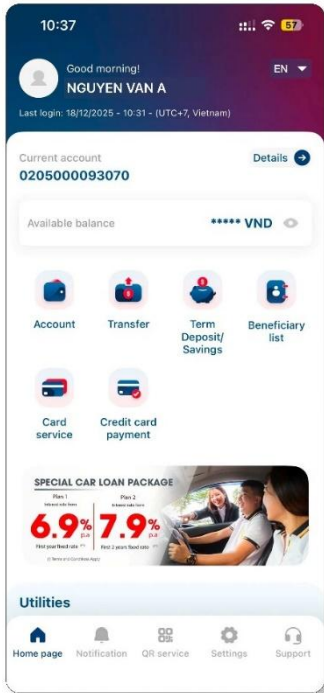


Step 6.1

At this screen, Customers can:

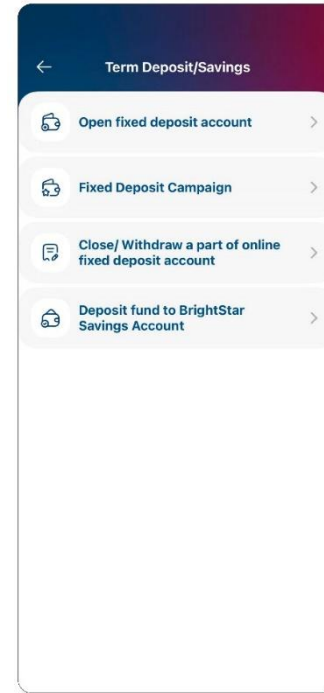
- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

4.1.2. Fixed Deposit Basic (Partial withdrawals are allowed)



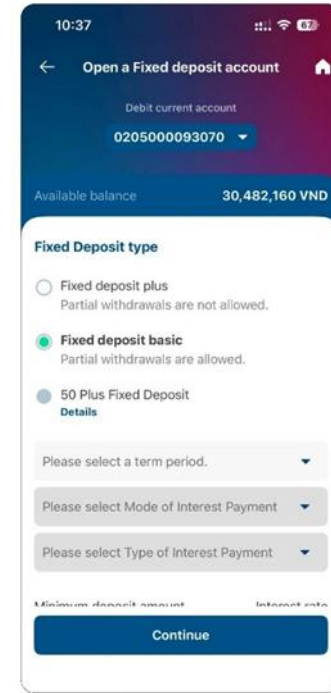
Step 1

Select **[Term Deposit/Savings]** at the PB engage VN Home screen



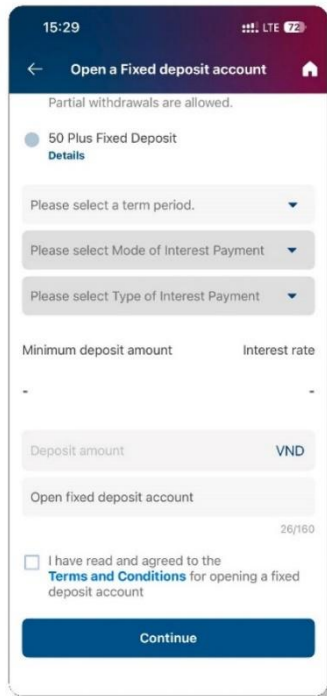
Step 2

Select **[Open fixed deposit account]**



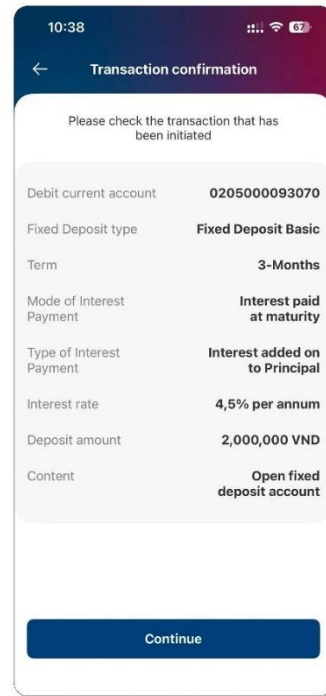
Step 3

- Select debit account at **[Debit current account]**
- Select **[Fixed Deposit type]**: Fixed deposit basic
- Select a **[Term period]**
- Select **[Mode of Interest Payment]**
- Select **[Type of Interest Payment]**
- Select **[Account for receiving interest]** (this field only appears if the **[Type of Interest Payment]** is Interest credited to Current Account)



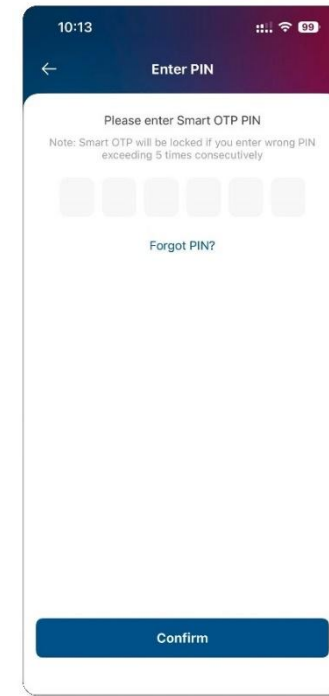
Step 3.1

- Enter Transaction Amount & Transaction Content
- Tick to confirm that Customer has read and agreed to the Terms and Conditions for opening an online fixed deposit account
- Click on **[Continue]**



Step 4

- Check to ensure that all the input information is correct. Then click on **[Continue]**

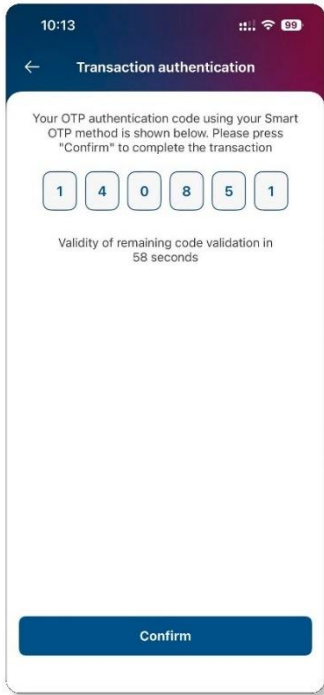


Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

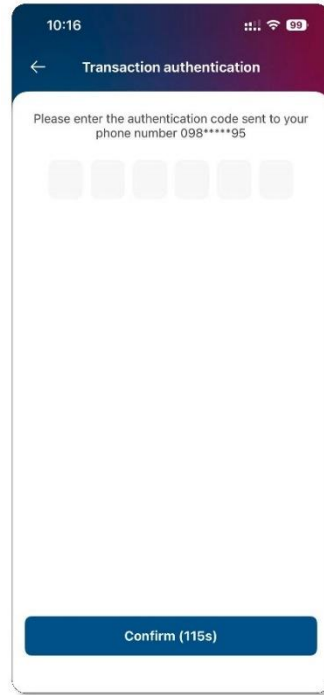
Step 5

- Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:
- Smart OTP or;
 - SMS



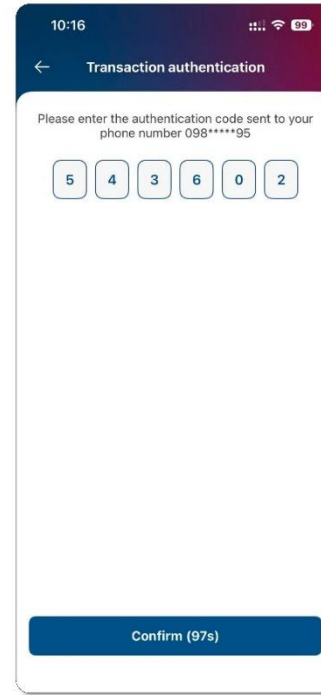
Step 5.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



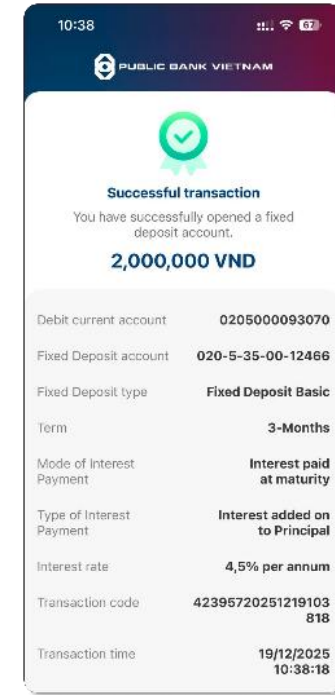
Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



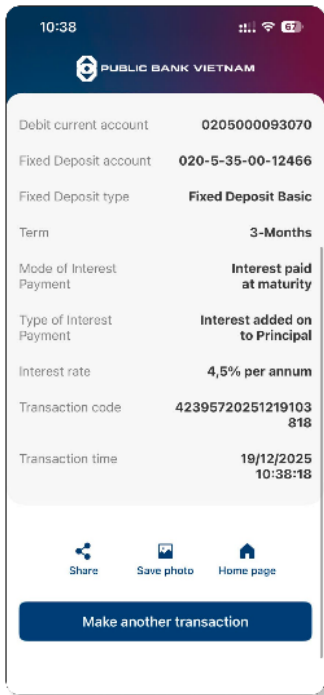
Step 5.2.2 (SMS authentication method)

Customer checks the message and enters accurately the OTP authentication code sent to customer's registered phone number on the screen. Click on **[Confirm]** to complete the transaction



Step 6

The system prompts transaction successful notification



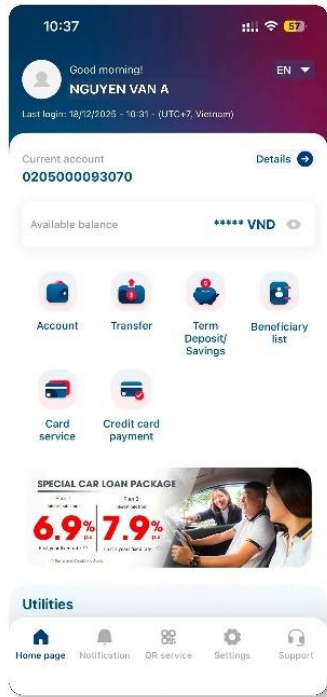
Step 6.1

At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction

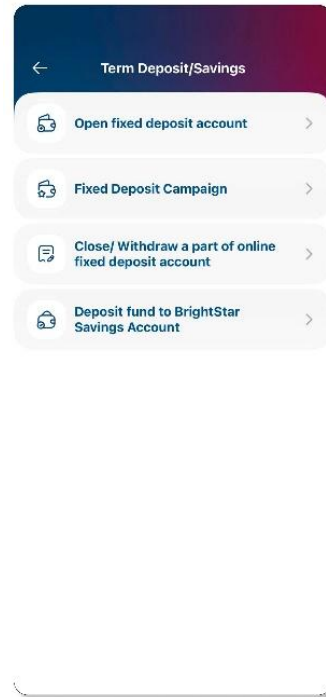
4.1.3. 50 Plus Fixed Deposit

(* This product applies exclusively to customers aged 50 and above holding a 50 Plus current account



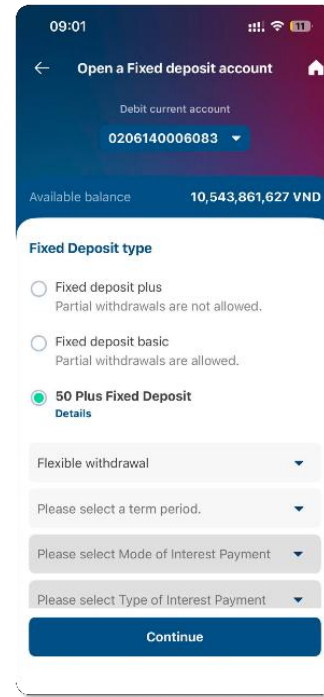
Step 1

Select [Term Deposit/Savings] at the PB engage VN Home screen



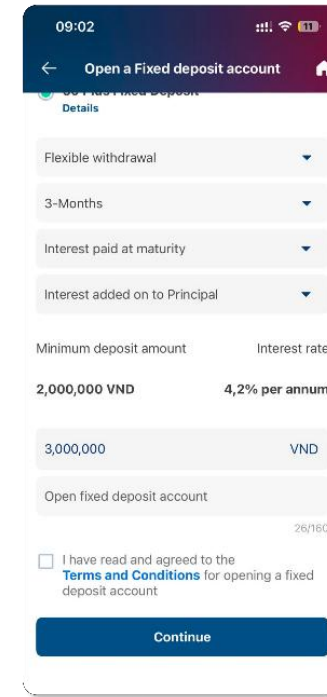
Step 2

Select [Open fixed deposit account]



Step 3

Select [50 Plus Fixed Deposit]
Select [Debit current account] is the 50 Plus Debit Current Account



Step 4

Select or enter information as per on-screen instructions
Tick to agree to the Terms and Conditions of the product
Then click on [Continue]



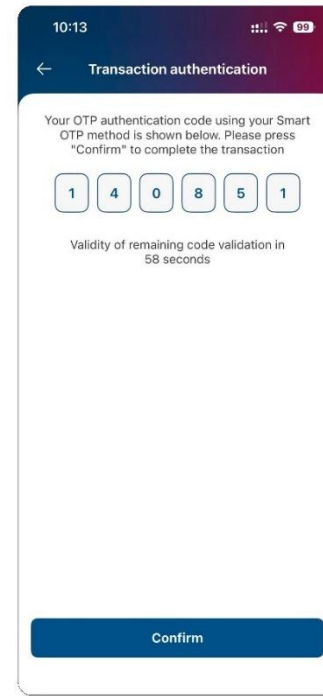
Step 5

Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS

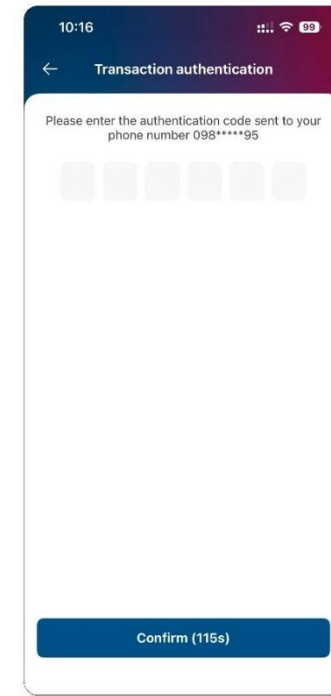
Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.



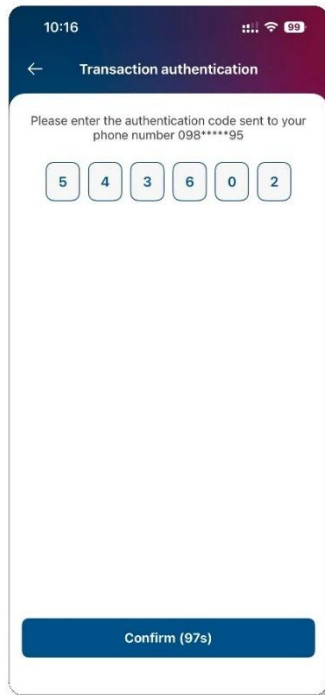
Step 5.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.

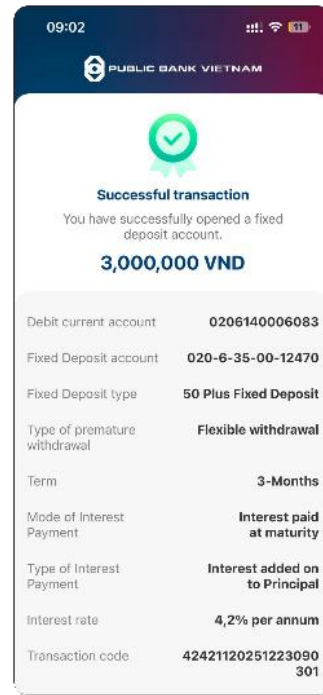


Step 5.2.1 (SMS authentication method)

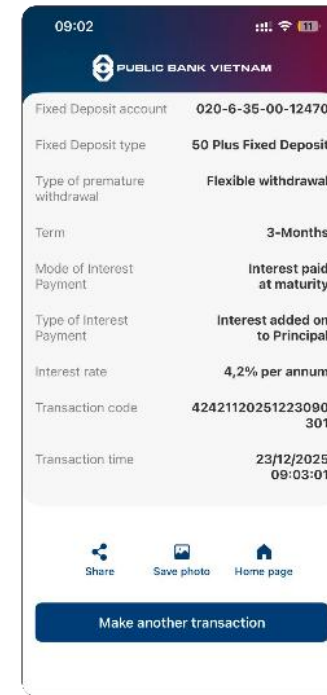
If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank


Step 5.2.2 (SMS authentication method)

Customer checks the message and enters accurately the OTP authentication code sent to customer's registered phone number on the screen. Click on **[Confirm]** to complete the transaction


Step 6

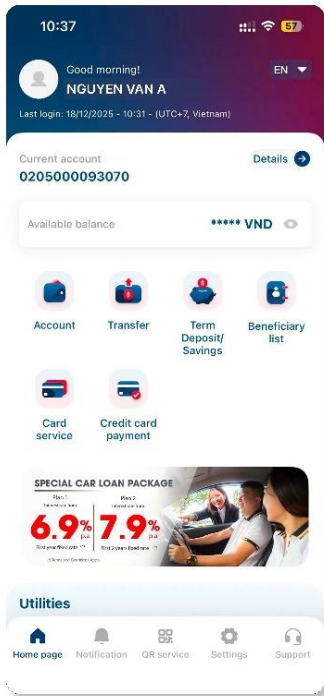
The system prompts transaction successful notification.


Step 6.1

At this screen, Customers can:

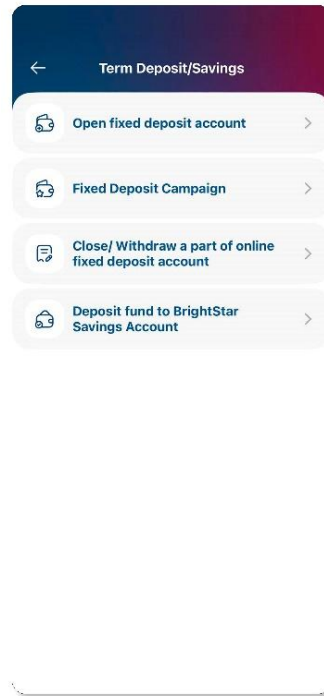
- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction

4.2. Fixed Deposit Campaign



Step 1

Select **[Term Deposit/Savings]** at the PB engage VN Home screen



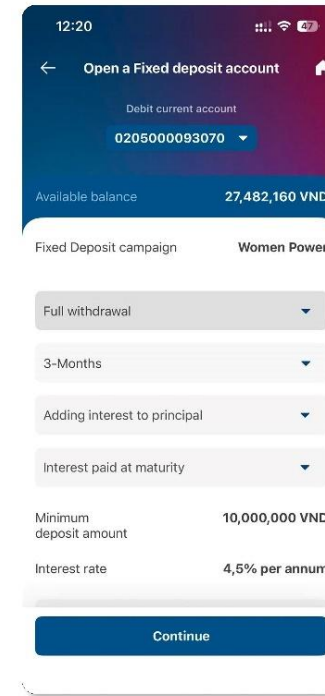
Step 2

Select **[Fixed Deposit Campaign]**



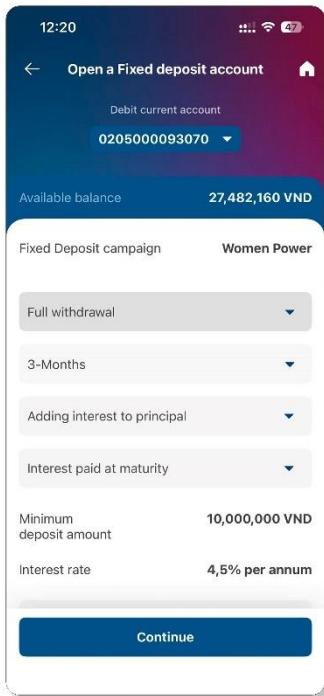
Step 3

At the **[Fixed Deposit Campaign List]** screen, select the Fixed Deposit campaign that customer wants to open

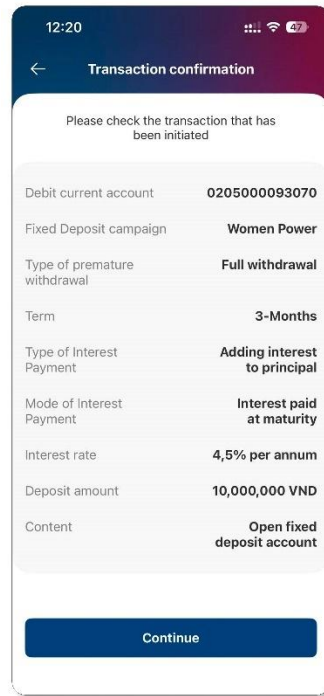


Step 4

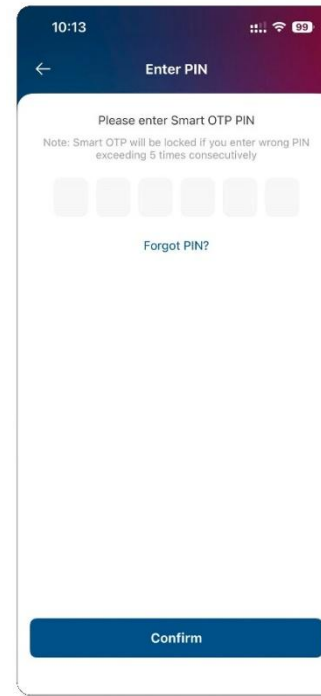
Select **[Debit current account]**
 Select **[Type of Premature Withdrawal]**
 Select a **[Term period]**
 Select **[Type of Interest Payment]**
 Select **[Account for receiving interest]** (this field only appears if the Type of Interest Payment is Interest credited to Current Account)
 Select **[Mode of Interest Payment]**


Step 5

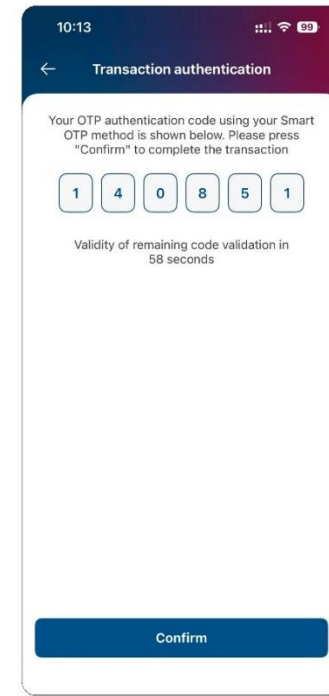
Enter Deposit Amount and Description
 Tick to confirm that Customer has read and agreed to the Terms and Conditions for opening an online fixed deposit account
 Click on **[Continue]**


Step 6

Check to ensure that all the input information is correct. Then click on **[Continue]** to proceed


Step 7.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.
 Click on **[Confirm]**

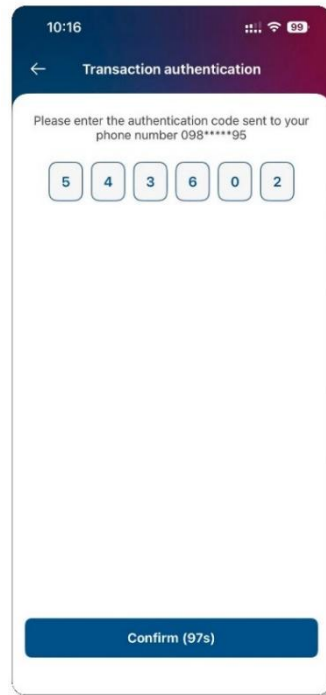

Step 7.1.2 (Smart OTP authentication method)

After the customer enters the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen.
 Click on **[Confirm]** to complete the transaction



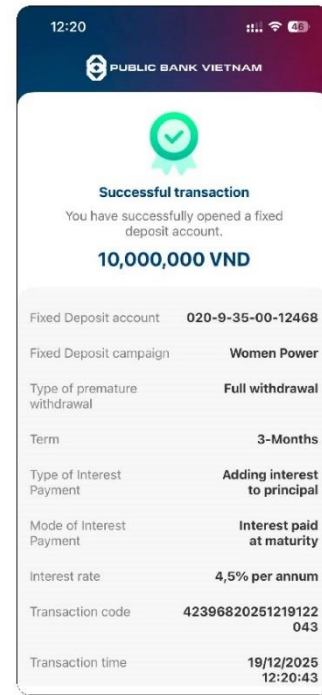
Step 7.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



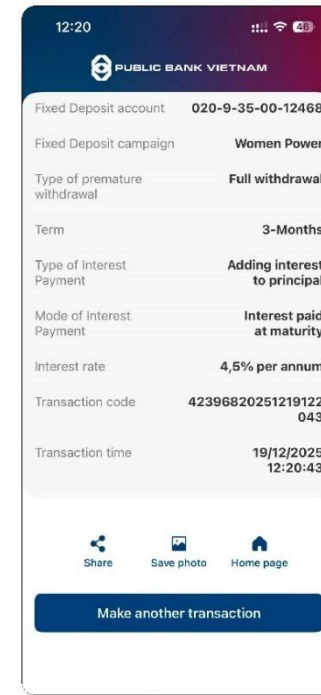
Step 7.2.2 (SMS authentication method)

Customer checks the message and enters accurately the OTP authentication code sent to customer's registered phone number on the screen. Click on **[Confirm]** to complete the transaction



Step 8

The system prompts transaction successful notification.



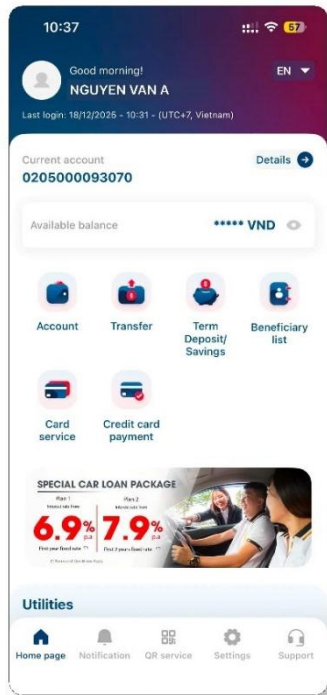
Step 8.1

At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

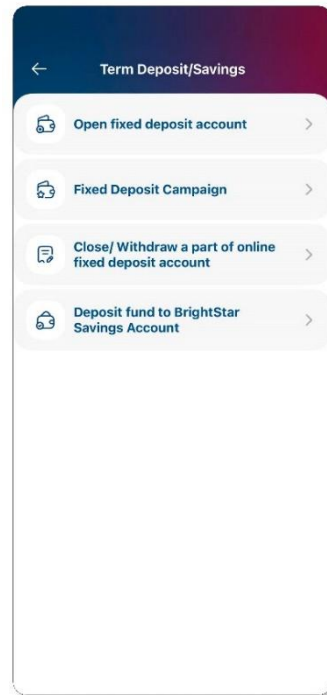
4.3. Deposit Fund to BrightStar Savings Account

Note: BrightStar Savings Account is opened at a Branch or Transaction Bureau prior to Customers being able to deposit funds via Mobile Banking



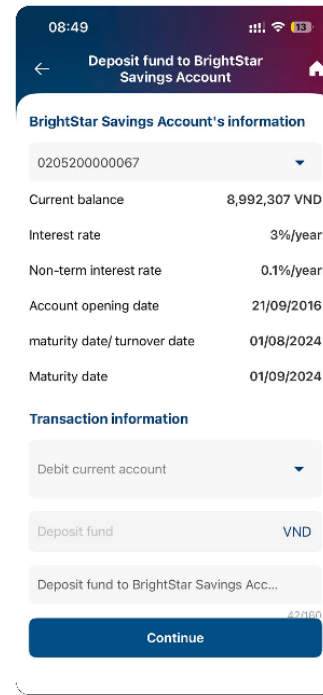
Step 1

Select **[Term Deposit/Savings]** at the PB engage VN Home screen



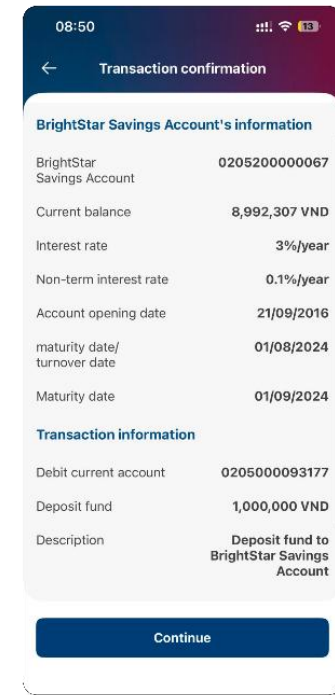
Step 2

Select **[Deposit fund to BrightStar Savings Account]**



Step 3

Select BrightStar Savings Account
Select **Debit current account**
Enter deposit amount and description
Select **[Continue]**



Step 4

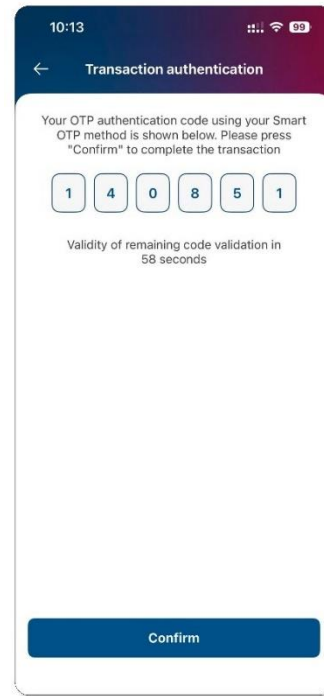
Check to ensure that all the input information is correct.
Then click on **[Continue]**



Step 5

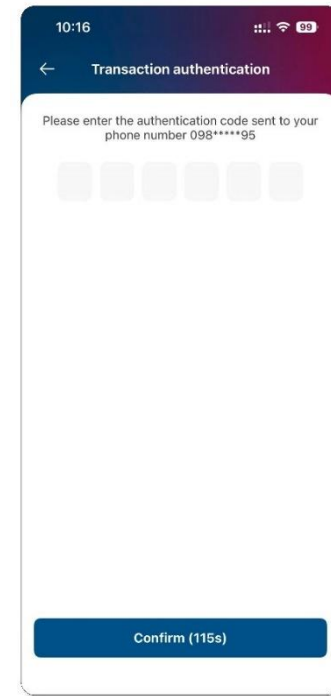
Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS



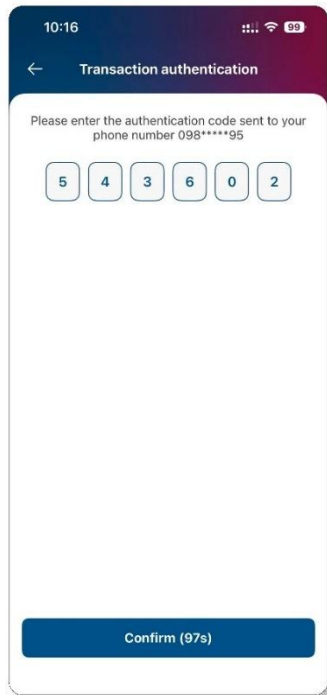
Step 5.1.2 (Smart OTP authentication method)

After the customer enters the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction



Step 5.2.1 (SMS authentication method)

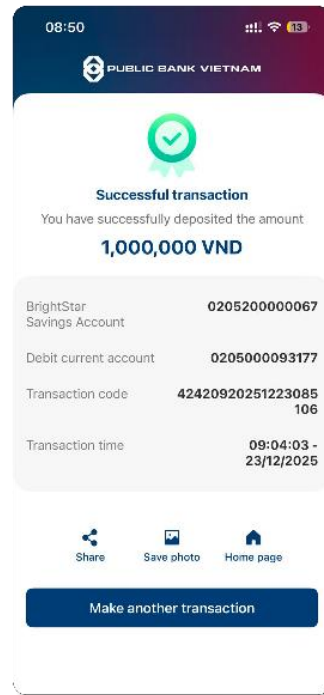
If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 5.2.2 (SMS authentication method)

Customer checks the message and enters accurately the OTP authentication code sent to customer's registered phone number on the screen.

Click on **[Confirm]** to complete the transaction



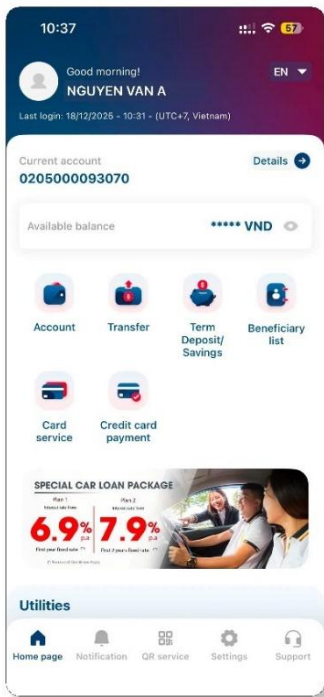
Step 6

The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction

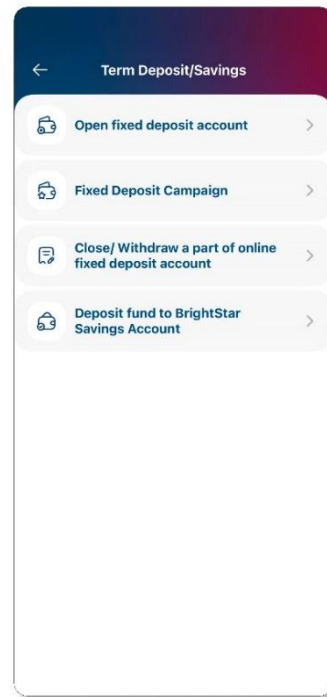
4.4. Close Online Fixed Deposit Account

4.4.1. Close Fixed Deposit Plus (Partial withdrawals are not allowed)



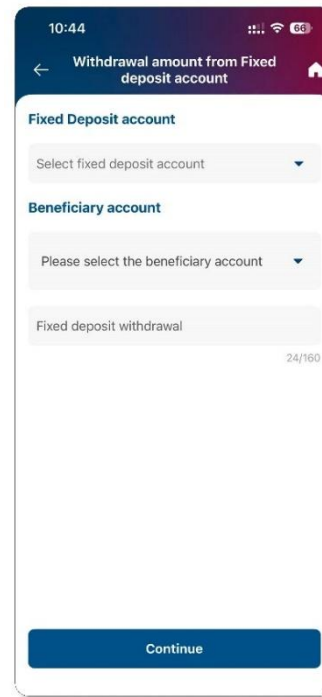
Step 1

Select [Term Deposit/Savings] at the PB engage VN Home screen



Step 2

Select [Close/Withdraw a part of online fixed deposit account]



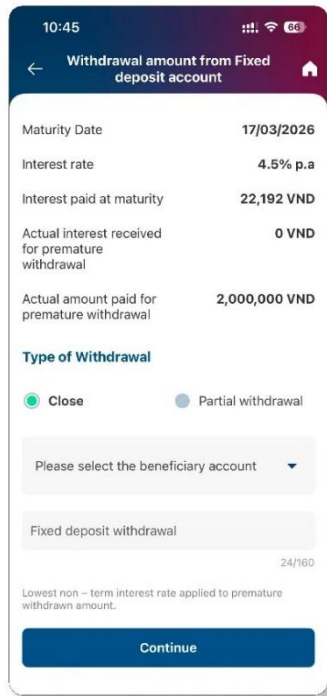
Step 3

Select the Fixed Deposit account to close from the list. The Fixed Deposit account detail will be displayed as shown in Step 4

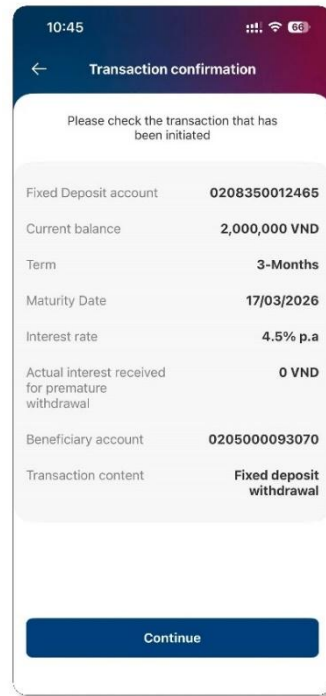


Step 4

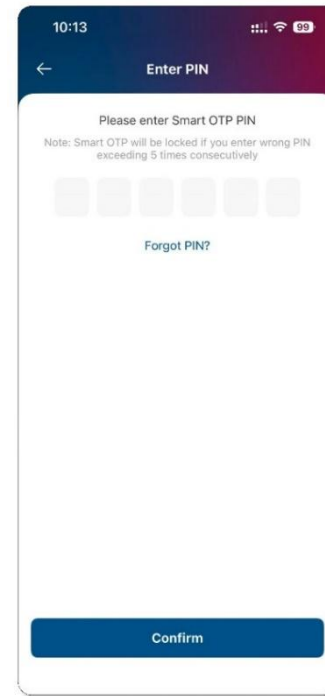
Select [Close]


Step 4.1

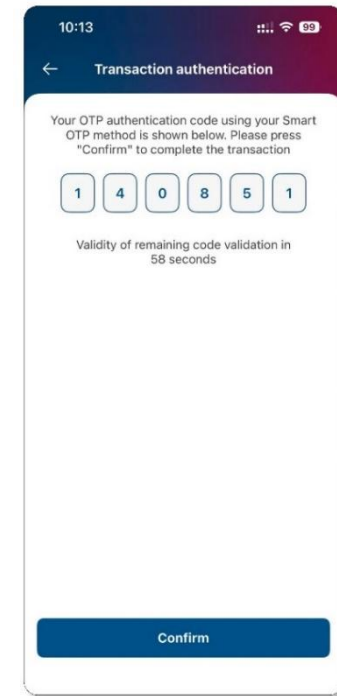
Select the **[Beneficiary account]**
 Enter the Description (this step can be skipped if no changes are required)
 Click on **[Continue]** to proceed to the confirmation screen


Step 5

Check to ensure that all the input information is correct. Then click on **[Continue]** to confirm the transaction


Step 6.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

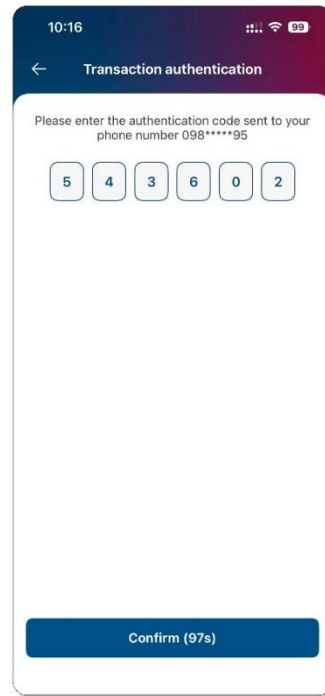

Step 6.1.2 (Smart OTP authentication method)

After the customer enters the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]**



Step 6.2.1 (SMS authentication method)

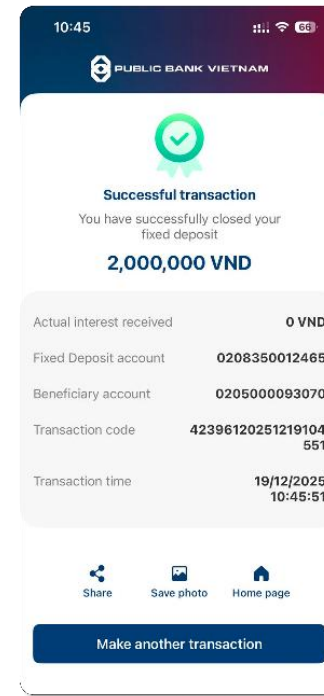
If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 6.2.2 (SMS authentication method)

Customer checks the message and enters accurately the OTP authentication code sent to customer's registered phone number on the screen.

Click on **[Confirm]** to complete the transaction

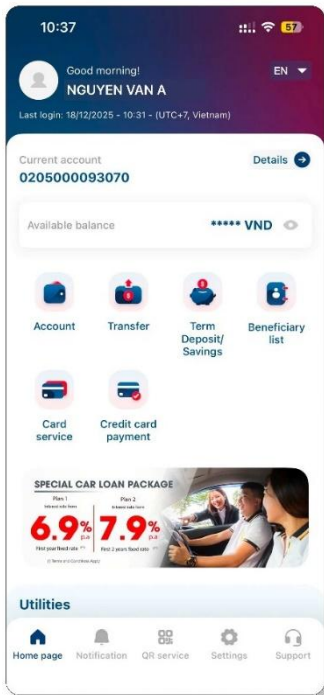


Step 7

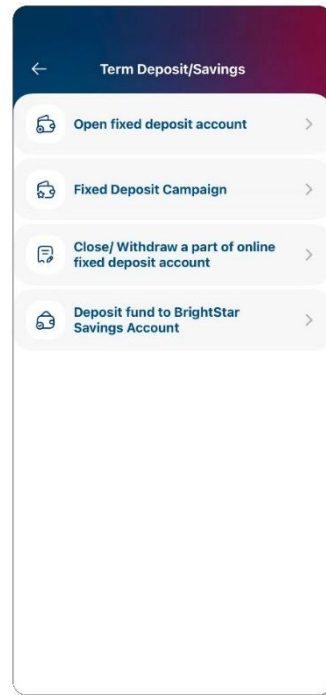
The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction

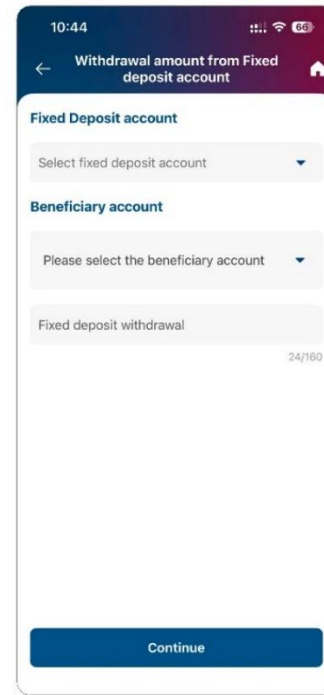
4.4.2. Close Fixed Deposit Basic (Partial withdrawals are allowed)



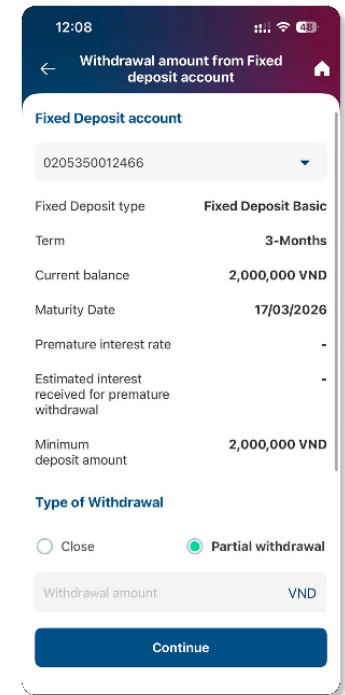
Step 1
 Select [Term Deposit/Savings] at the PB engage VN Home screen



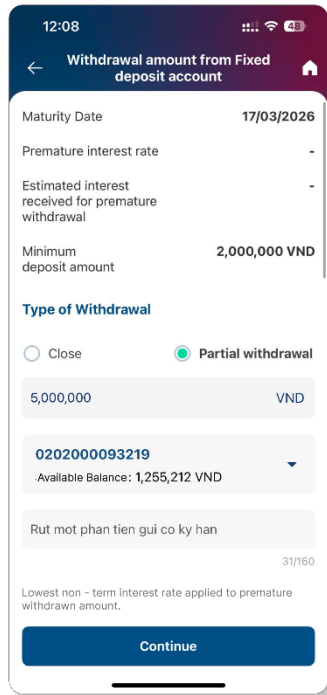
Step 2
 Select [Close/Withdraw a part of online fixed deposit account]



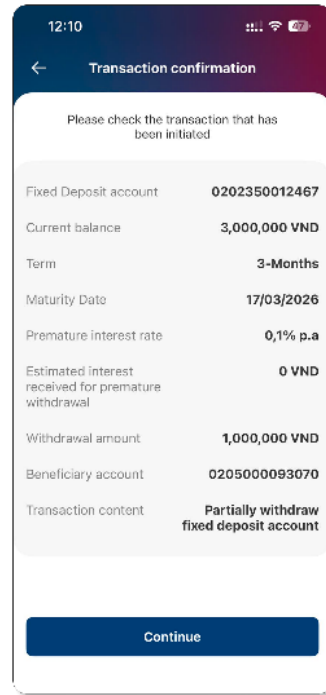
Step 3
 Select the Fixed Deposit account
 The Fixed Deposit account detail will be displayed as shown in Step 4



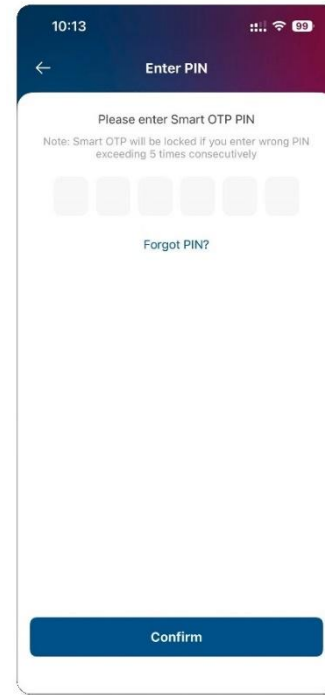
Step 4
 Select [Partial withdrawal]
 Enter the [Withdrawal amount]
 Note: Ensuring that the remaining deposit balance after withdrawal is not less than the minimum required deposit amount


Step 4.1

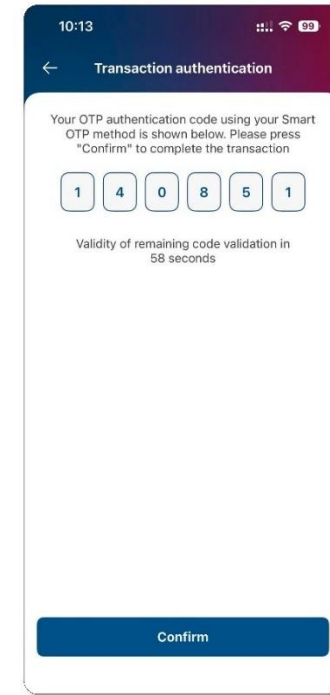
Select Beneficiary account
Enter the Description
Click on [**Continue**]


Step 5

Check to ensure that all the input information is correct.
Click on [**Continue**]


Step 6.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

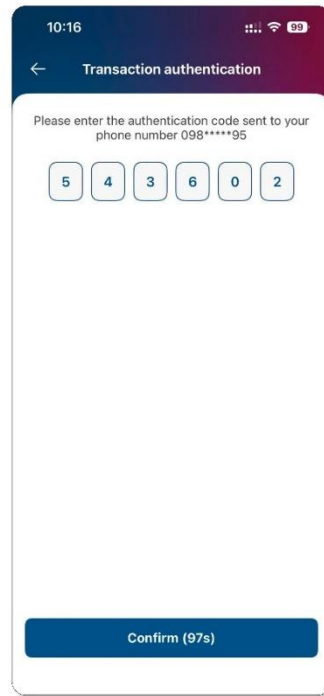

Step 6.1.2 (Smart OTP authentication method)

After the customer enters the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen.
Click on [**Confirm**] to complete the transaction



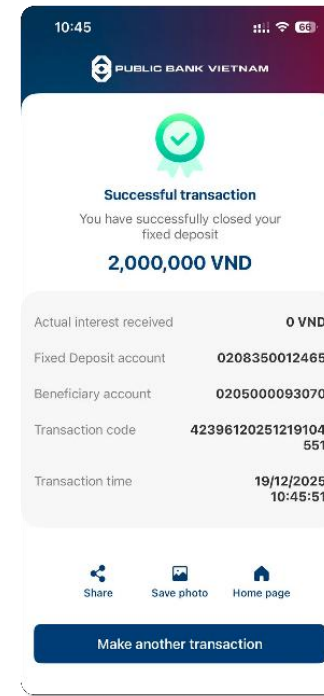
Step 6.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 6.2.2 (SMS authentication method)

Customer checks the message and enters accurately the OTP authentication code sent to customer's registered phone number on the screen. Click on **[Confirm]** to complete the transaction



Step 7

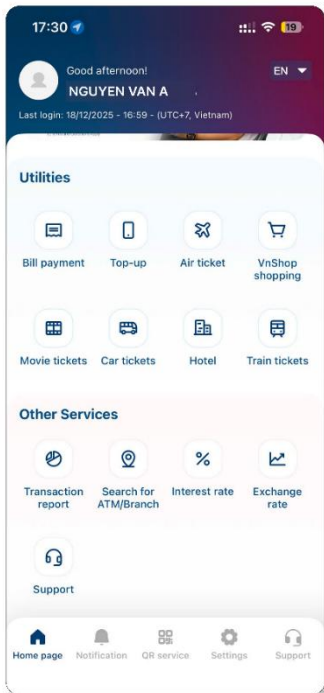
The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction

5. Utilities

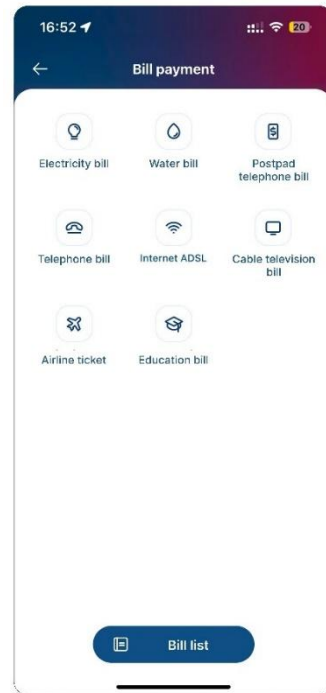
5.1. Bill Payment

5.1.1. Bill Payment



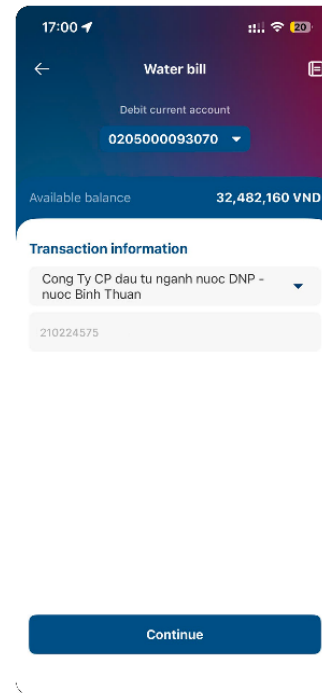
Step 1

Select **[Bill payment]** at PB engage VN Home screen



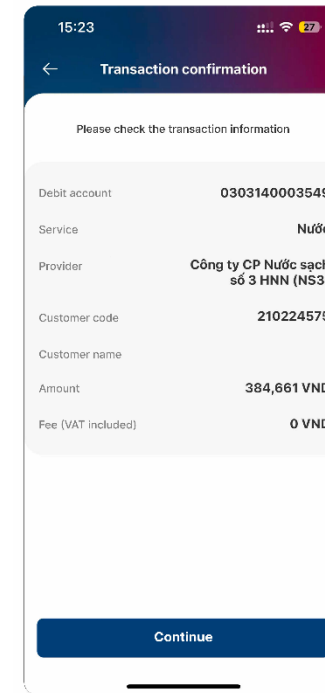
Step 2

Select a payment service to make bill payment



Step 3

Select service provider and enter **[Customer code]**
Then click on **[Continue]**



Step 4

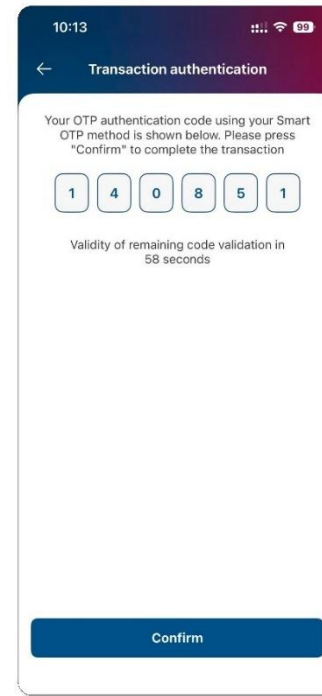
Check to ensure that all the payment information is correct.
Then click on **[Continue]**



Step 5

Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows

- Smart OTP or;
- SMS or;
- Biometric and Smart OTP



Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

Step 5.1.2 (Smart OTP authentication method)

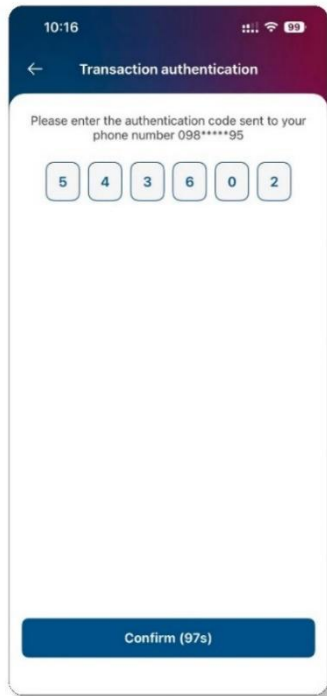
After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen.

Click on **[Confirm]** to complete the transaction.



Step 5.2.1 (SMS authentication method)

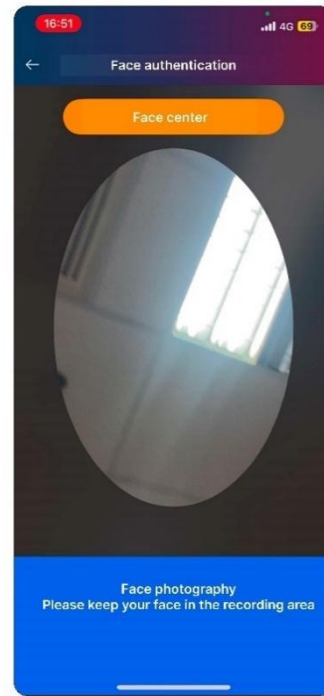
If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 5.2.2 (SMS authentication method)

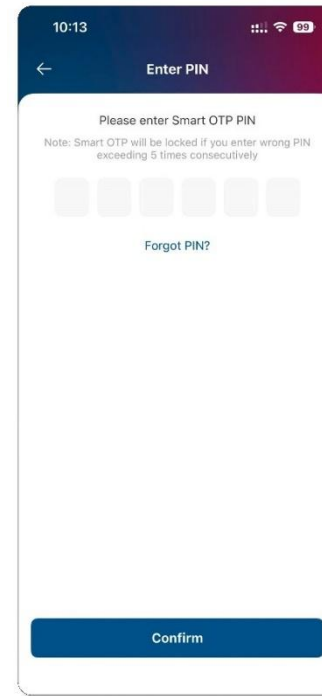
Check the message and enter accurately the OTP authentication code sent to customer’s phone number on the screen.

Click on **[Confirm]** to complete the transaction



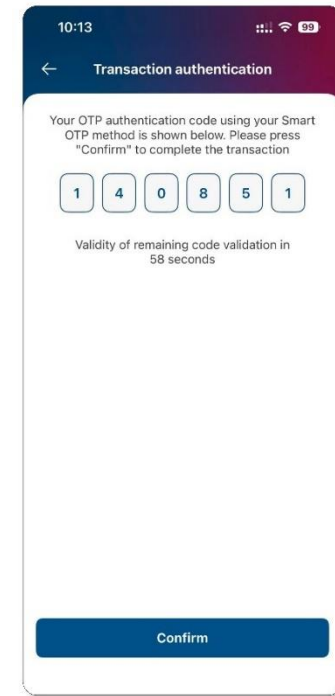
Step 5.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g., total daily transaction amount exceeding **VND 100 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



Step 5.3.2 (Biometric and Smart OTP authentication methods)

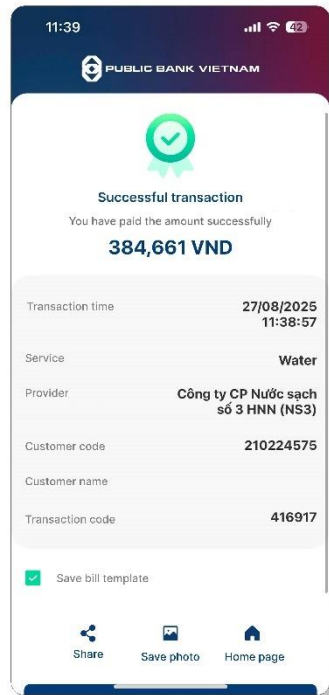
The system will prompt to enter the previously set up Smart OTP PIN.



Step 5.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen.

Click on **[Confirm]** to complete the transaction



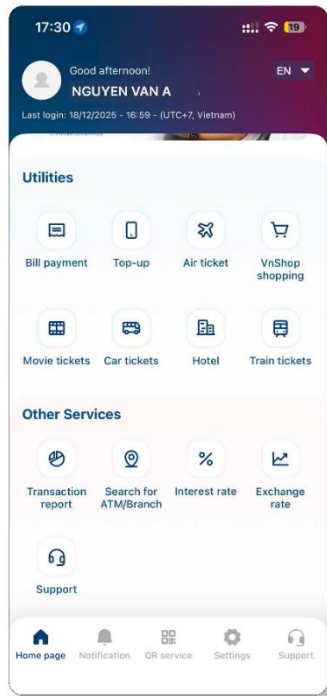
Step 6

The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

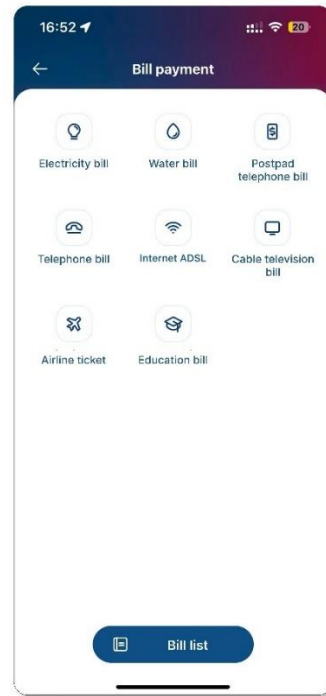
5.1.2. Bill List

5.1.2.1. View Bill List



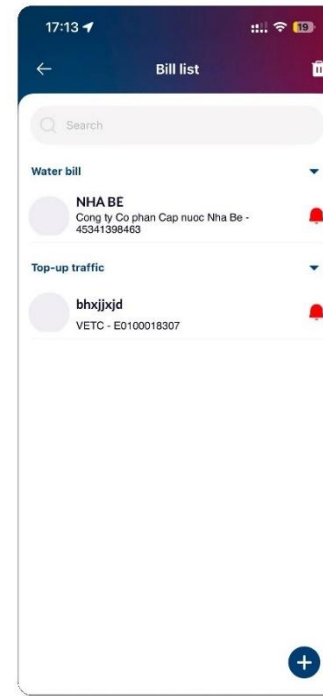
Step 1

Select **[Bill payment]** at PB engage VN Home screen



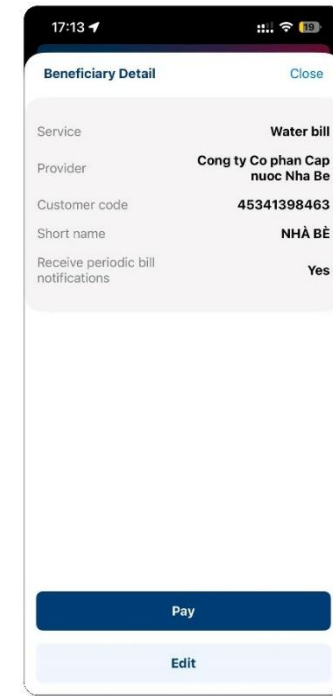
Step 2

Select **[Bill list]**



Step 3

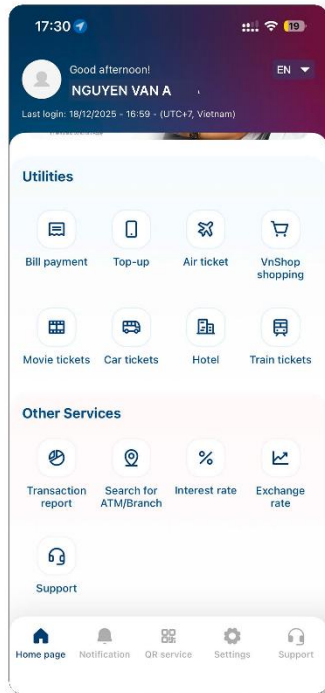
Click on a bill to view detail



Step 4

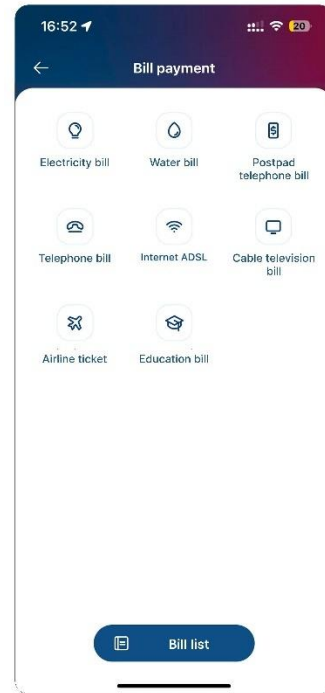
Select **[Pay]** to make bill payment
Select **[Edit]** to update bill information

5.1.2.2. Add a New Bill



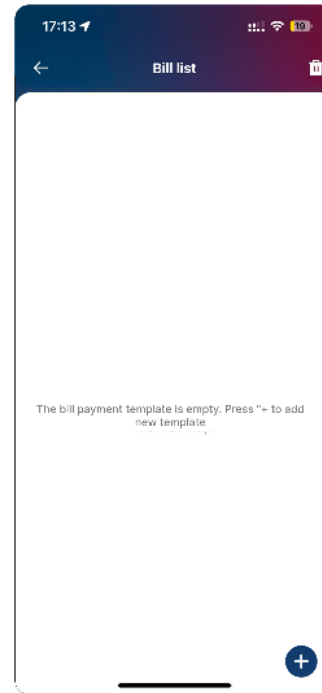
Step 1

Select **[Bill payment]** at PB engage VN Home screen



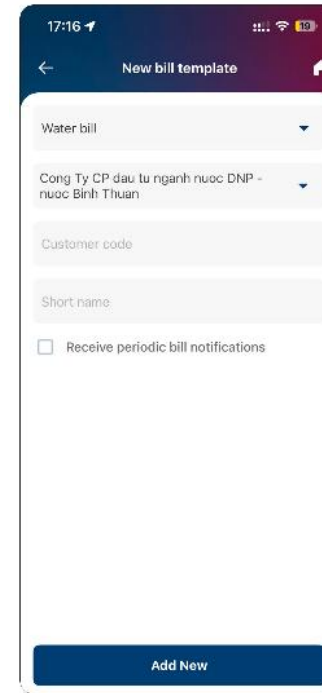
Step 2

Select **[Bill list]**



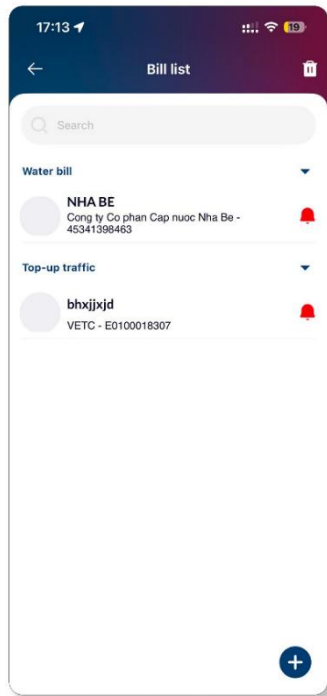
Step 3

Click on **+** icon to add a new bill




Step 4

Select a bill service type from dropdown list, select a service provider and enter the required information. Tick **[Receive periodic bill notification]** checkbox if Customer wants to receive bill notification periodically.
Click on **[Add New]**

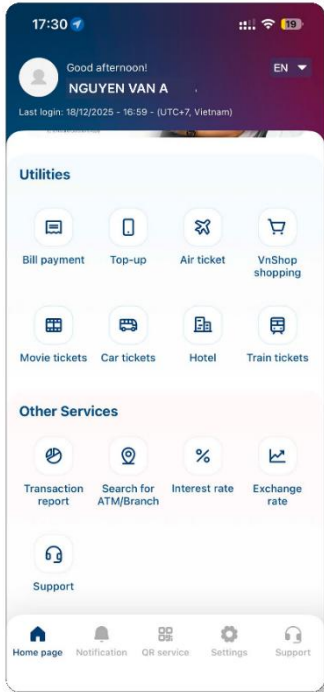


Step 5

The system will prompt for successful creation.

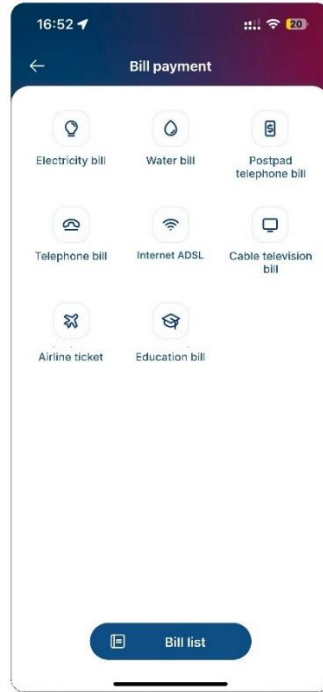
The  icon will be displayed once the bill has been successfully registered to receive bill notification periodically

5.1.2.3. Edit Bill Saved on List



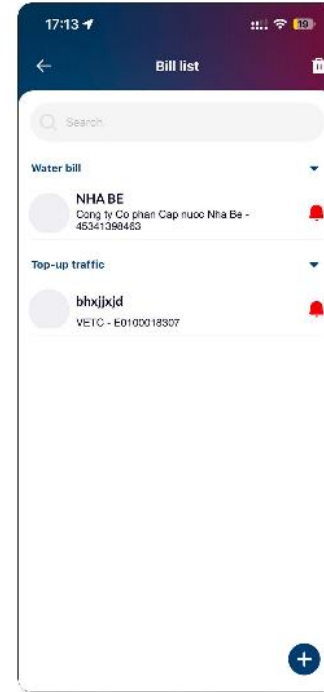
Step 1

Select **[Bill payment]** at PB engage VN Home screen



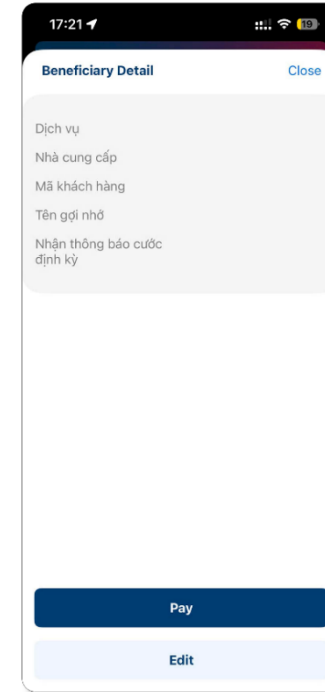
Step 2

Select **[Bill list]**



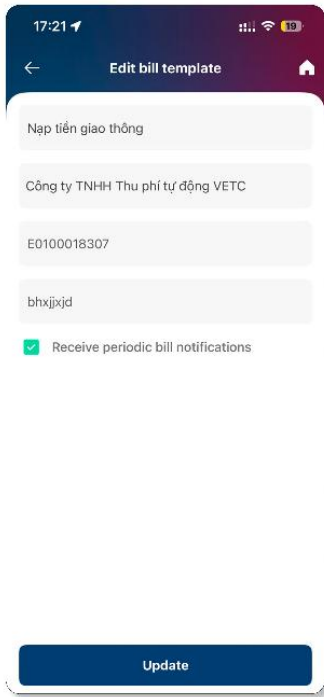
Step 3

Click on the bill to edit



Step 4

Select **[Edit]**

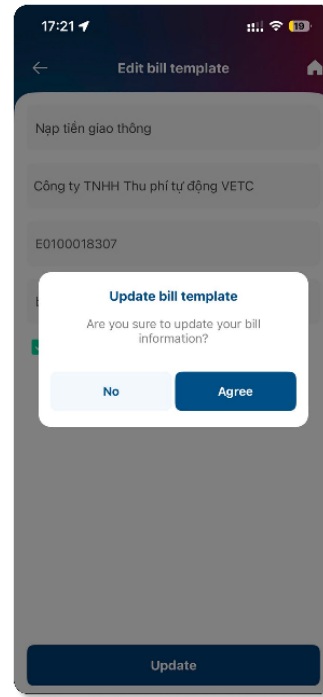


Step 5

Edit the bill information

Tick the **[Receive periodic bill notification]** checkbox if Customer wants to receive bill notification periodically

Click on **[Update]**



Step 6


The system will prompt for confirmation.

Select **[Agree]** to finish

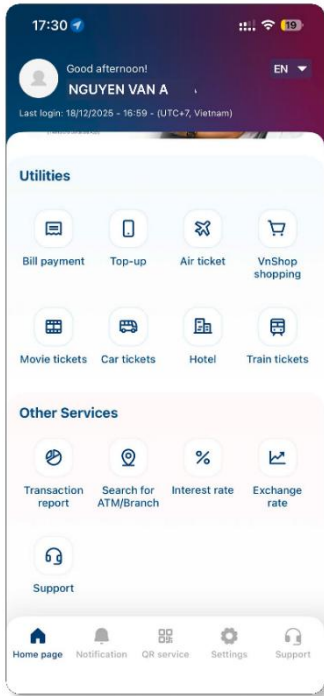


Step 7

The system will prompt for successful update.

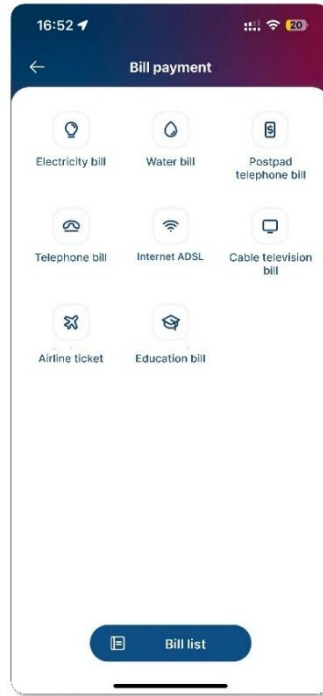
The  icon will be displayed once the bill has been successfully registered to receive bill notification periodically

5.1.2.4. Delete a Bill List



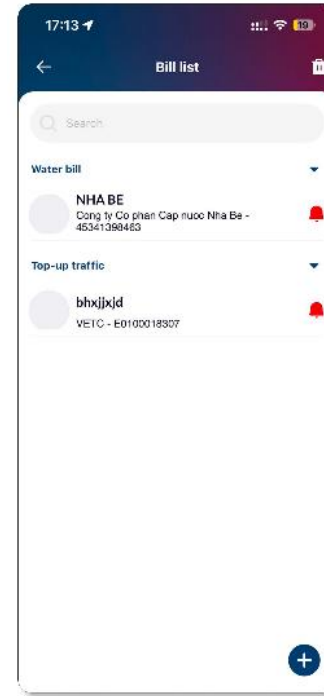
Step 1

Select **[Bill payment]** at PB engage VN Home screen




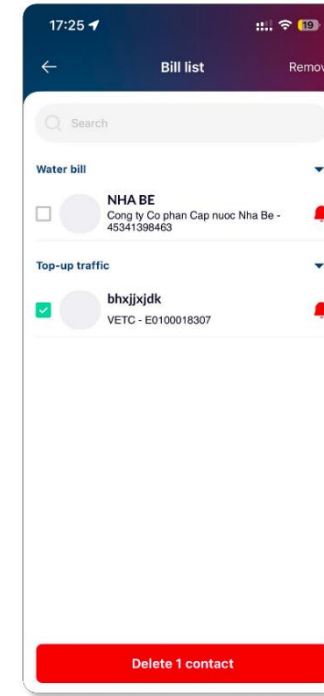
Step 2

Select **[Bill list]**



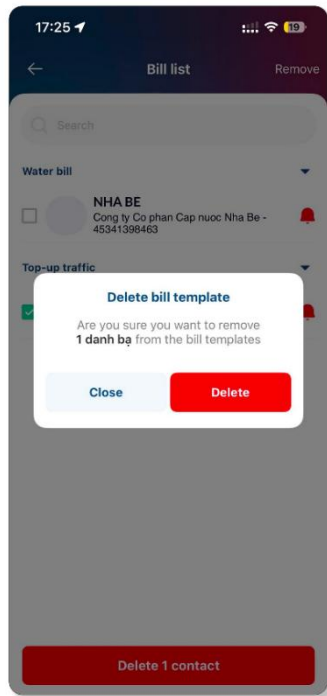
Step 3

Select  icon on the top right corner of the screen



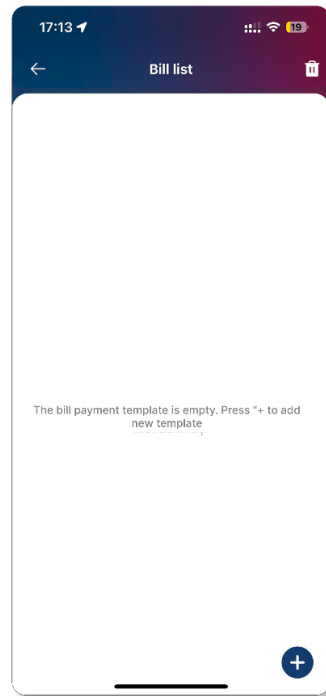
Step 4

Tick the checkbox to select a bill to delete, then click on **[Delete contact]**



Step 5

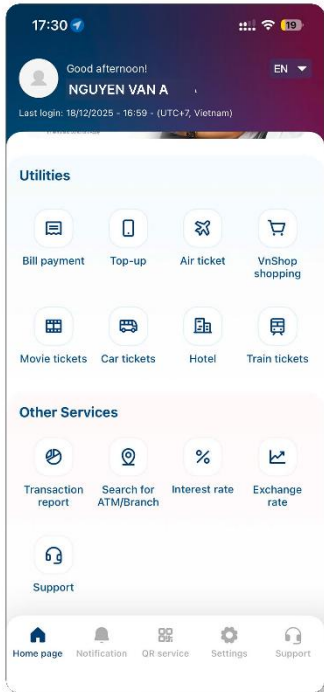
The system will prompt for confirmation, select [Delete]



Step 6

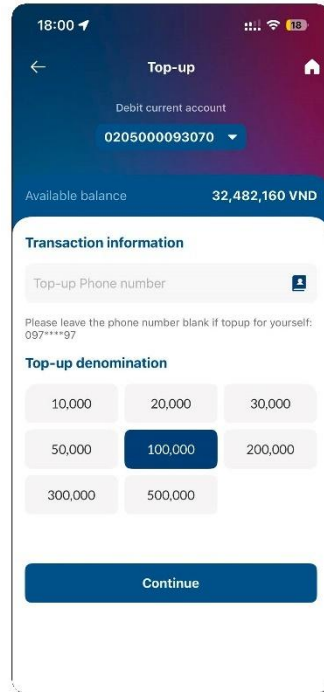
The system prompts successful deletion notification

5.2. Top-up



Step 1

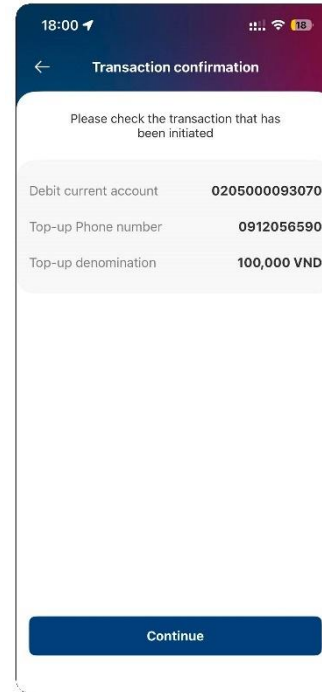
Select **[Top-up]** at PB engage VN Home screen



Step 2

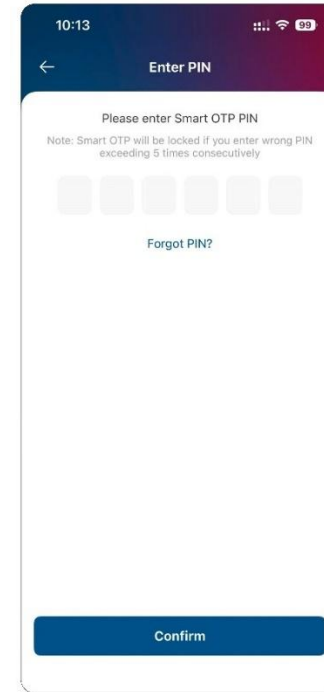
Select current account at **[Debit current account]**

Enter the phone number to make top-up or choose from the directory (leave the phone number field blank if top-up for yourself) and select a denomination. Click on **[Continue]** to proceed



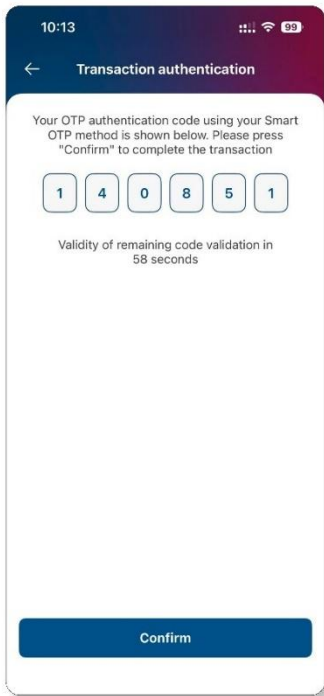
Step 3

Check to ensure that all the input information is correct. Then click on **[Continue]**



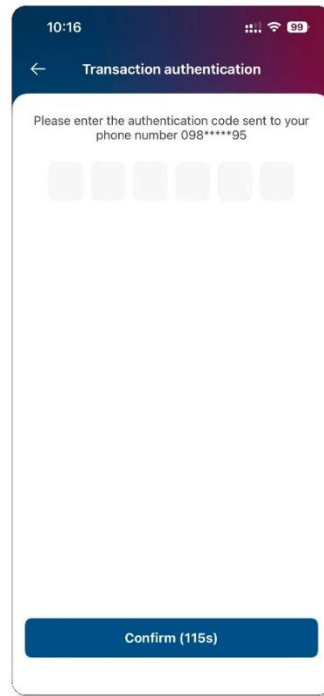
Step 4.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.



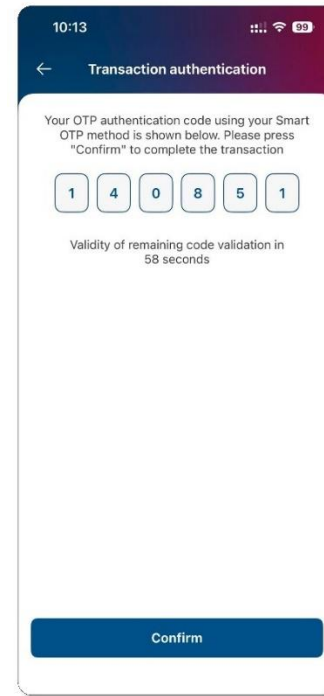
Step 4.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



Step 4.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 4.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen. Click on **[Confirm]** to complete the transaction



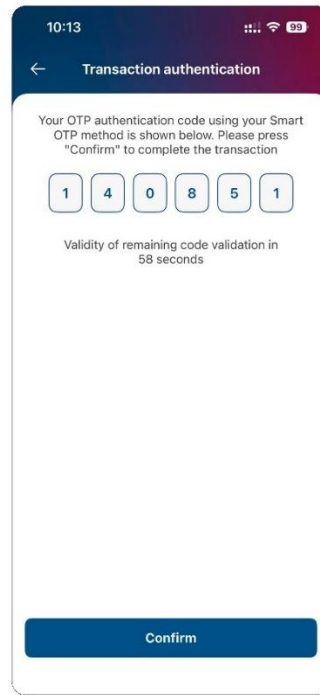
Step 4.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g., total daily transaction amount exceeding **VND 100 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



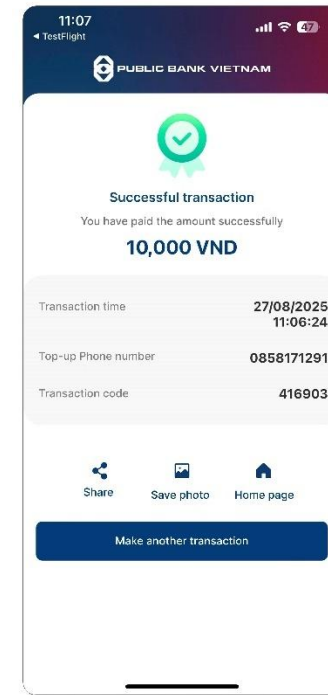
Step 4.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN.



Step 4.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen. Click on **[Confirm]** to complete the transaction



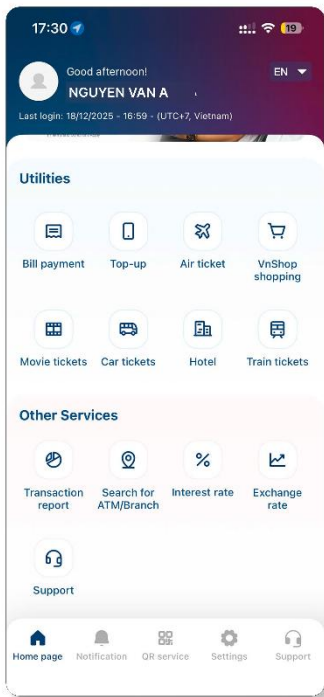
Step 5

The system prompts transaction successful notification. At this screen, Customers can:

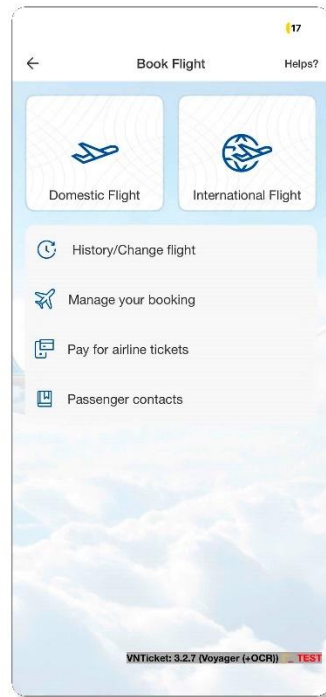
- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

5.3. Air Tickets

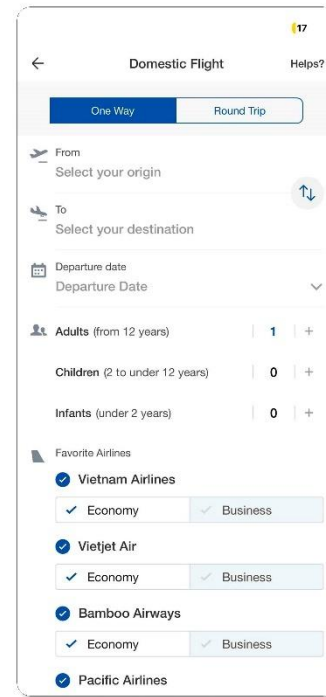
5.3.1. Domestic Flight/ International Flight



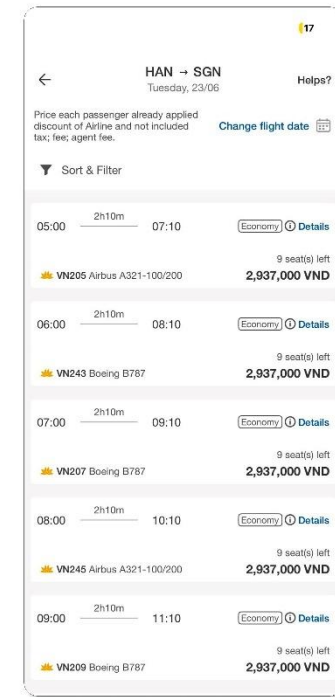
Step 1
Select **[Air ticket]** at PB engage VN Home screen



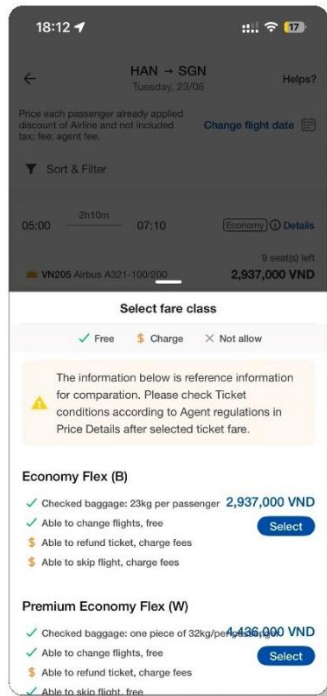
Step 2
Select **[Domestic Flight]** or **[International Flight]**.



Step 3
Select **[One way]** or **[Round trip]**.
Select **[Departure point]**, **[Arrival point]**, and **[Departure date]**
Select number of tickets by selecting the plus sign.

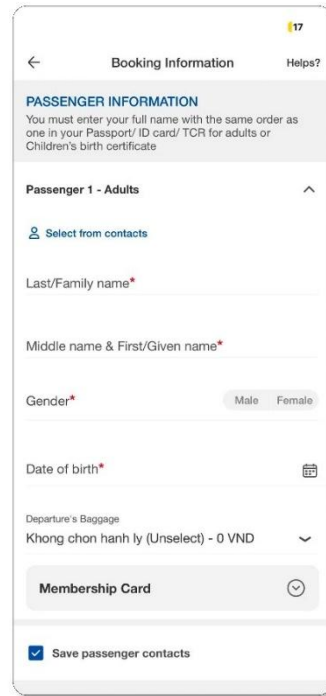


Step 4
Select the desired flight



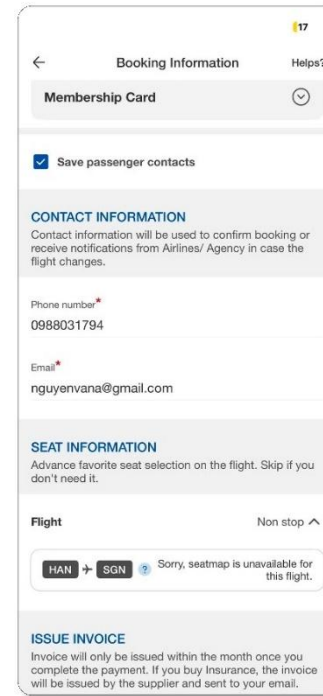
Step 5

Select the desired fare class.



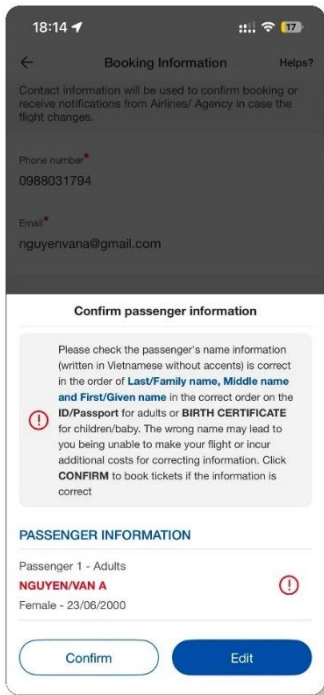
Step 6

Enter "Last/Family name", "Middle name & First/Given name" (non-accented Vietnamese) in align with personal document (Citizen ID/Passport for adults; Birth Certificate for children or infants). Enter "Gender", "Date of birth", select "Departure's Baggage". (The application automatically selects the option "Save passenger contacts").

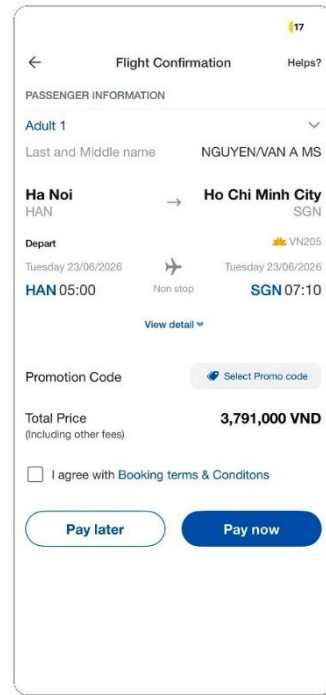


Step 7

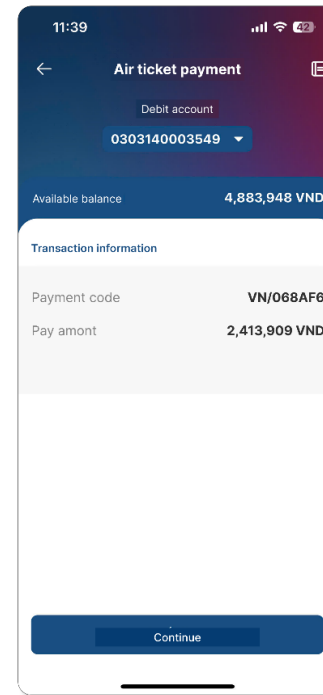
Enter passenger's "Contact" and "Email". In case Customer needs invoice issued, select **[Billing information]**, enter **[Tax code]** field, then click **[Query]**. In case individuals or organizations do not have a tax identification numbers, click on **[Please click here]**, enter **[Company name]**, **[Address]**, and **[Invoice Receiving Email]** then click on **[Continue]**.


Step 8

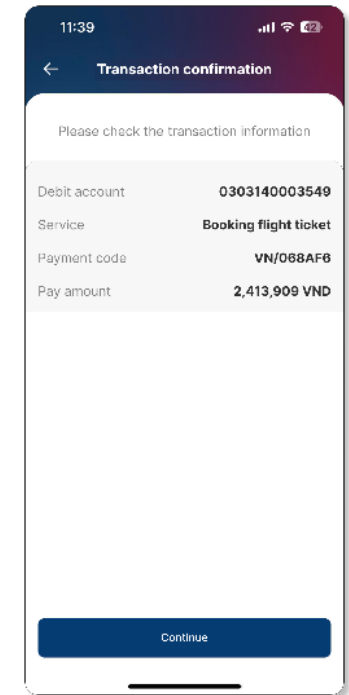
Check to confirm passenger information, then select **[Confirm]**. In case Customer wants to change information, select **[Edit]**


Step 9

Check to ensure that the flight information is accurate before making payment. Tick to agree with Booking terms and Conditions. Then, select **[Pay now]**


Step 10

Verify transaction information. Then click on **[Continue]**


Step 11

Check to ensure that all the input information is correct, then click on **[Continue]**



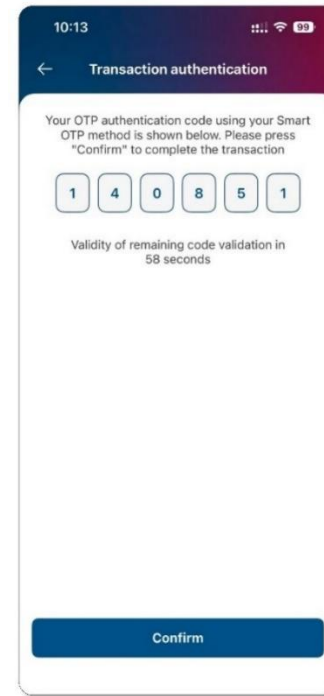
Step 12

Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS or;
- Biometric and Smart OTP

Step 12.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.



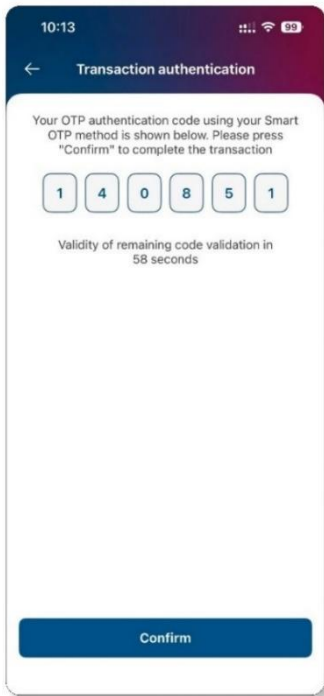
Step 12.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



Step 12.2.1 (SMS authentication method)

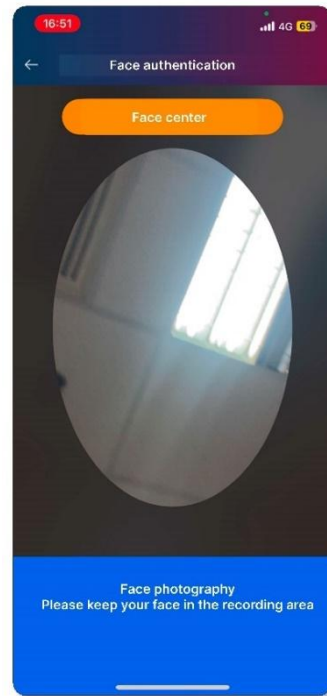
If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 12.2.2 (SMS authentication method)

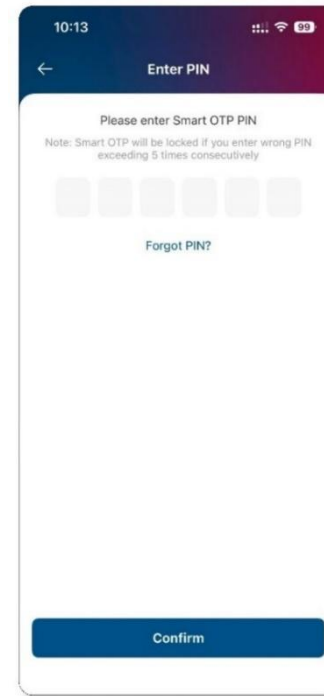
Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen.

Click on [**Confirm**] to complete the transaction



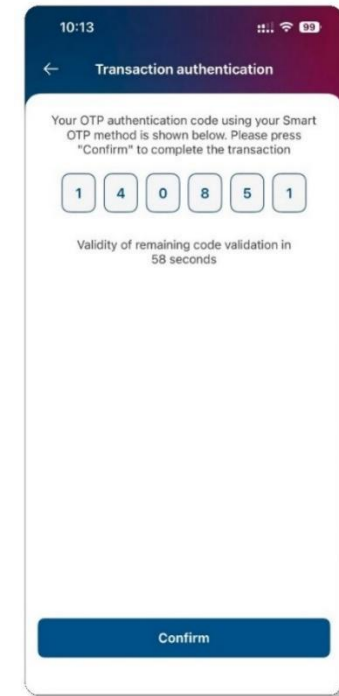
Step 12.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g., total daily transaction amount exceeding **VND 100 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



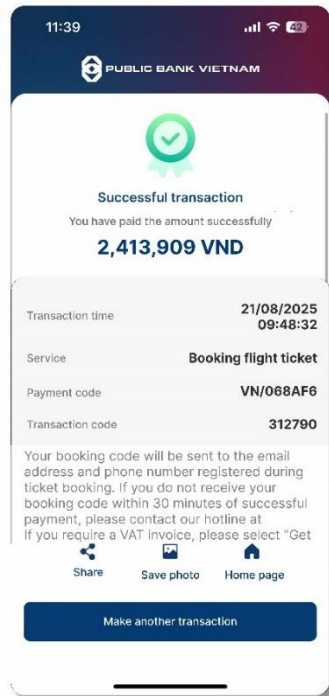
Step 12.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN.



Step 12.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen. Click on [**Confirm**] to complete the transaction

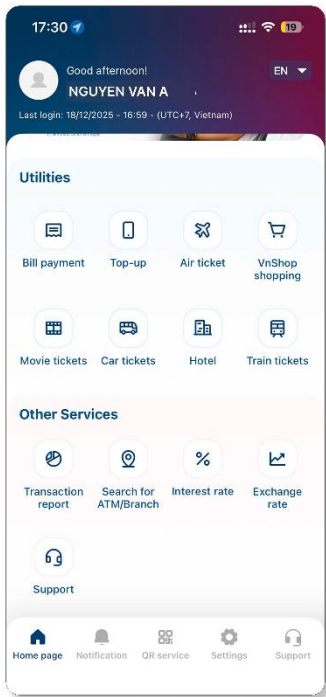


Step 13

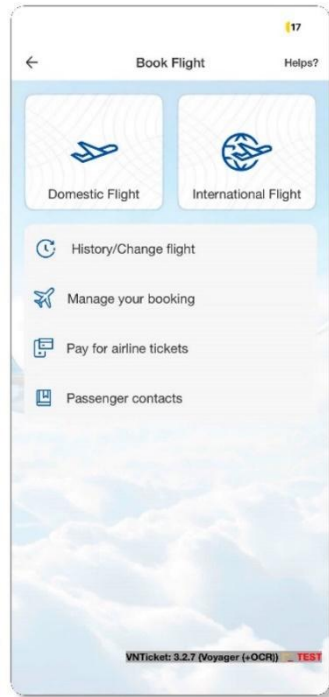
The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

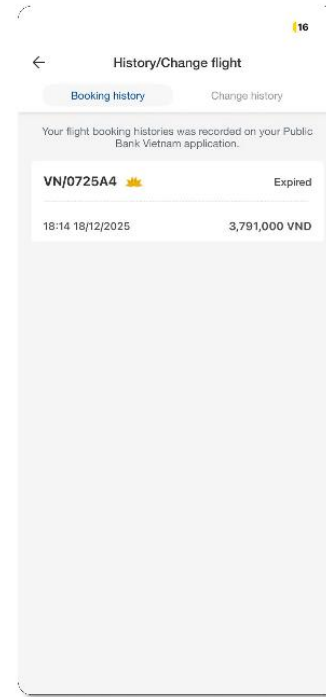
5.3.2. History/ Change Flight



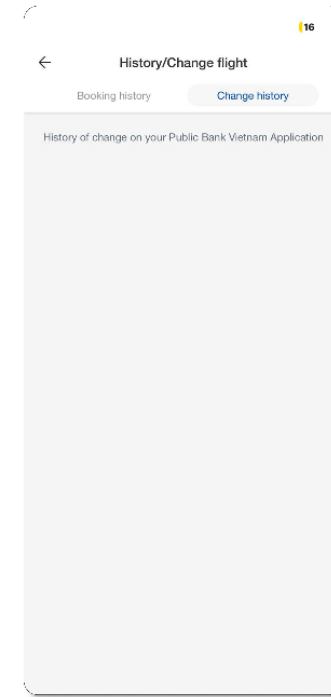
Step 1
 Select [Air ticket] at PB engage VN Home screen



Step 2
 Select [History/Change flight].

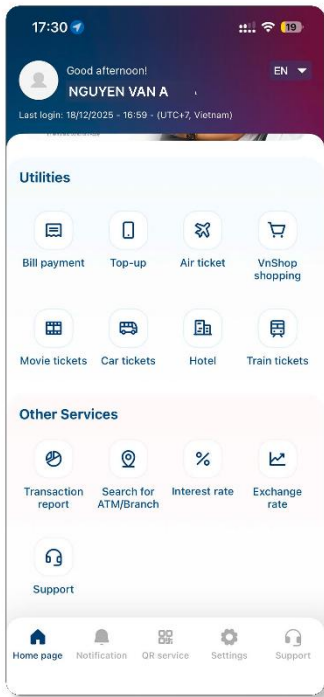


Step 3
 The application automatically displays "Booking history" screen

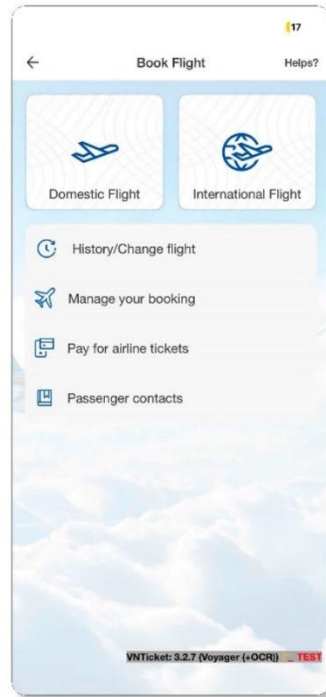


Step 4
 Select [Change history] to view change history of air tickets

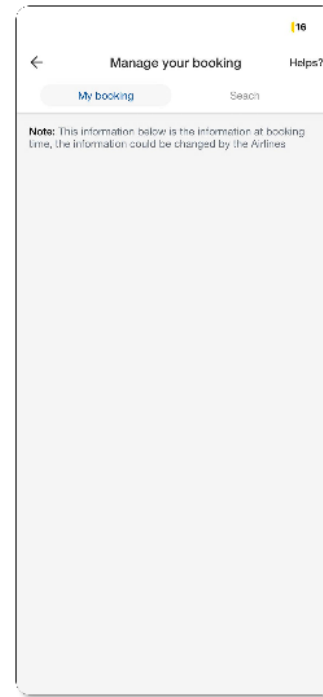
5.3.3. Manage your Booking



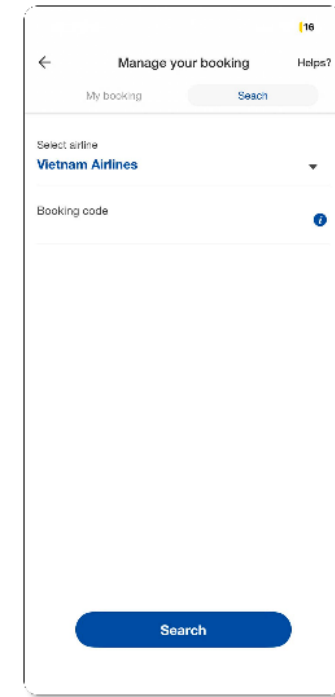
Step 1
Select **[Air ticket]** at PB engage VN Home screen.



Step 2
Select **[Manage your booking]**

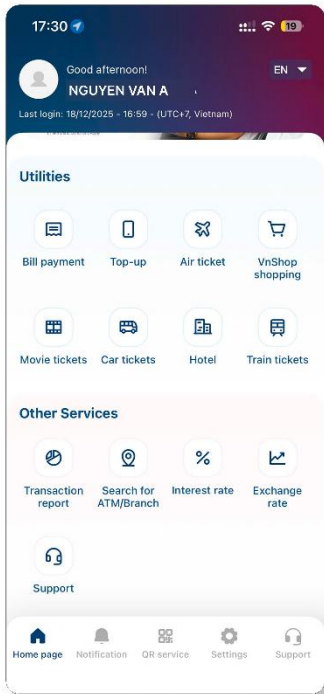


Step 3
Select **[My booking]** to view booking history

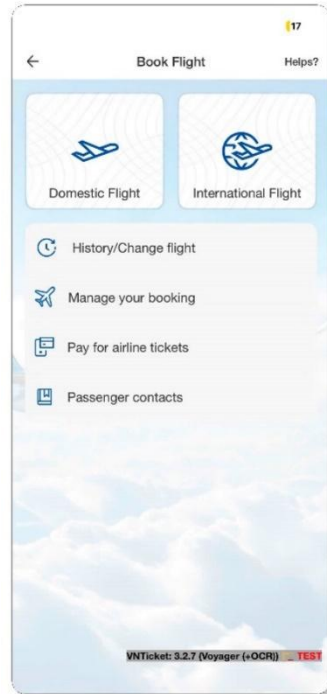


Step 4
Click on **[Search]** to search for Customer's booking by selecting **[Airline]** and enter **[Booking code]**
Select **[Search]** to look for the flight

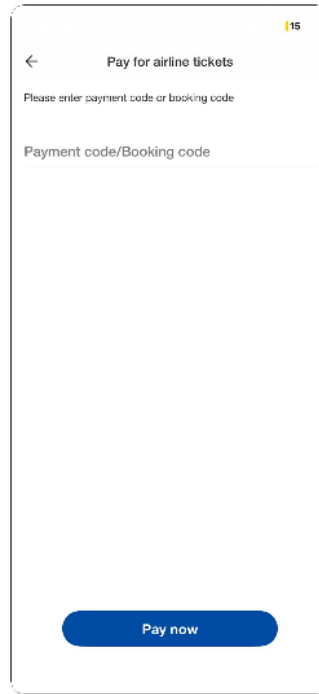
5.3.4. Pay for Airline Tickets



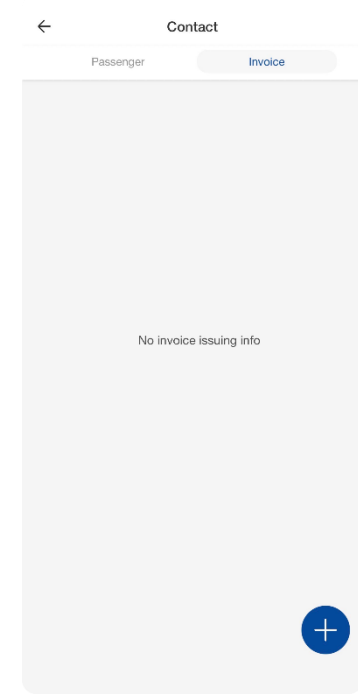
Step 1
Select **[Air ticket]** at PB engage VN Home screen.



Step 2
Select **[Pay for airline tickets]**

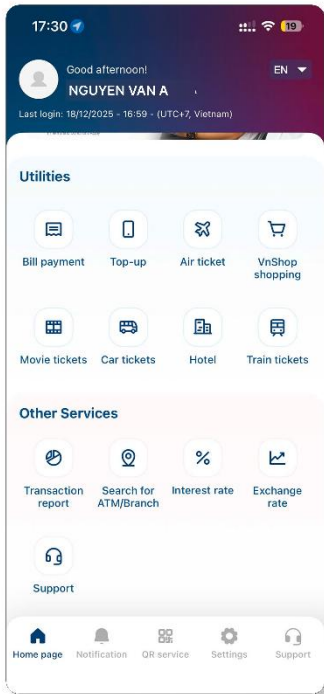


Step 3
Please enter Payment code or Booking code (if any)



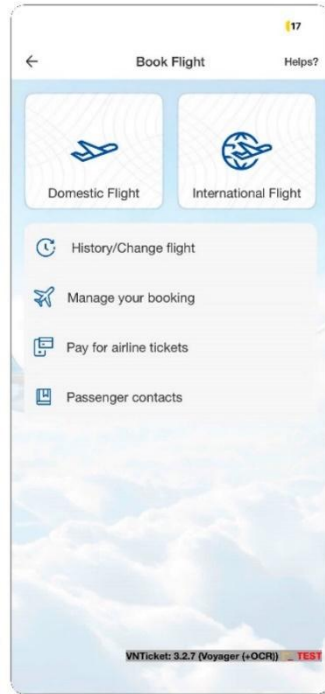
Step 4
Then click on **[Pay now]** and follow on-screen instructions (if any)

5.3.5. Passenger Contacts



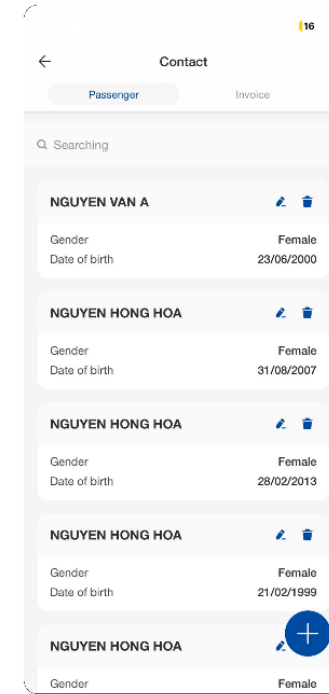
Step 1

Select **[Air ticket]** at PB engage VN Home screen.



Step 2

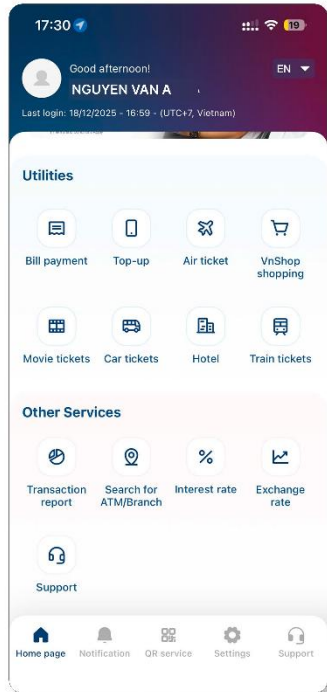
Select **[Passenger contacts]**



Step 3


Application automatically prompts passenger contacts. Select **[Invoice]** to view invoice list.

5.4. VnShop Shopping



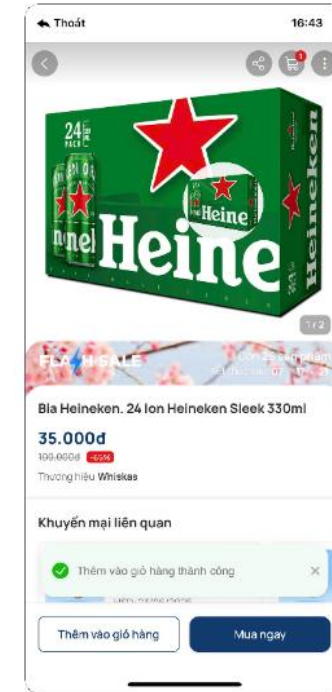
Step 1
Select [**VnShop shopping**] at PB engage VN Home screen



Step 2
The system displays VnShop Home screen.
Select the area to receive the goods by clicking on the icon  i.e., Northern (from Ha Noi to Hue) or Southern (from Da Nang to Ho Chi Minh).



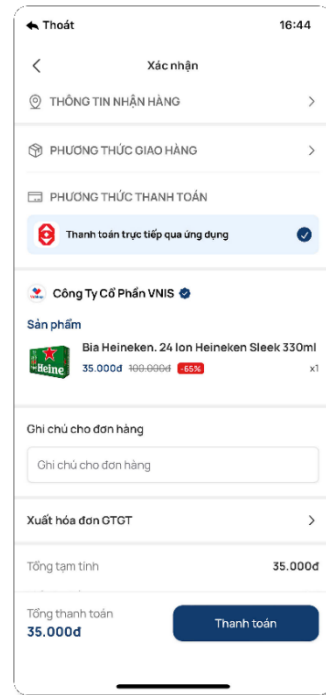
Step 3
Select the desired product to add to cart



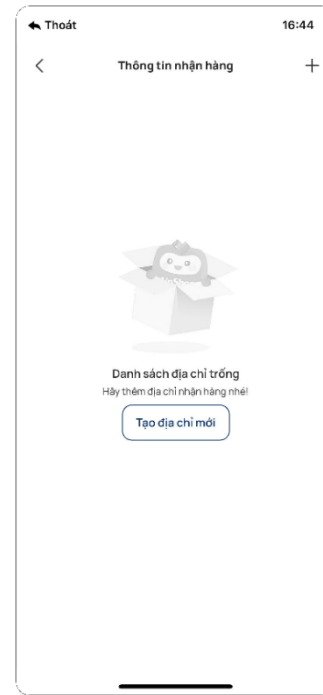
Step 4
Select [**Mua ngay**] (Pay now) to buy the product or [**Thêm vào giỏ hàng**] (Add to cart) to add product to the cart


Step 5

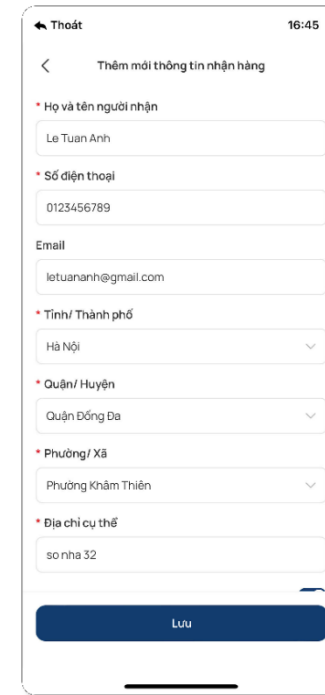
View cart information and select the order(s) want to pay, select **[Chọn hoặc nhập mã khuyến mại]** (Promotion code) (if any) before clicking on **[Thanh toán]** (Pay now)


Step 6

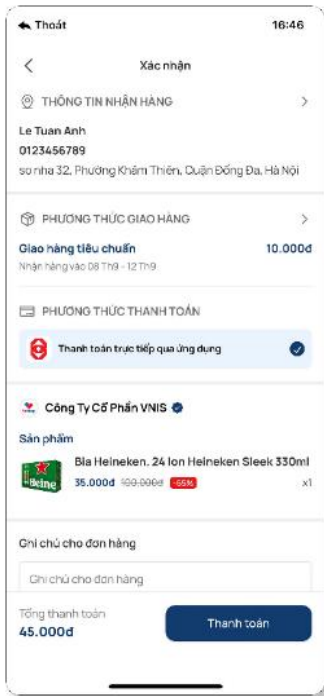
Confirm the order overview information such as **[Thông tin nhận hàng]** (Shipping information), **[Phương thức giao hàng]** (Delivery method), **[Phương thức thanh toán]** (Payment method) (Payment method)


Step 7

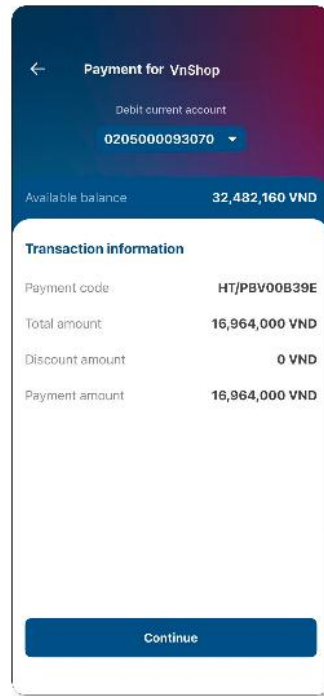
Select the shipping information. Select **[Tạo địa chỉ mới]** (Create a new address) to add new delivery address


Step 8

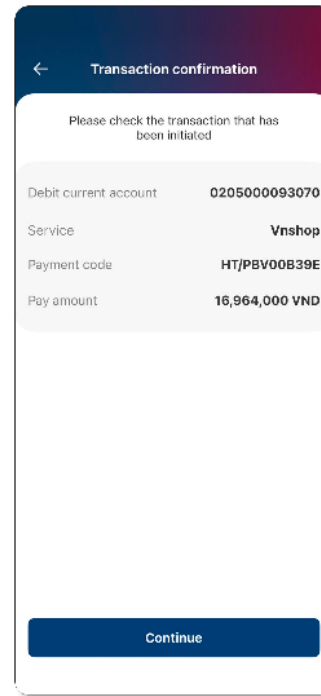
Enter personal information and delivery address, then click on **[Lưu]** (Save)



Step 9
Review the transaction information then click on **[Thanh toán]** (Pay now)



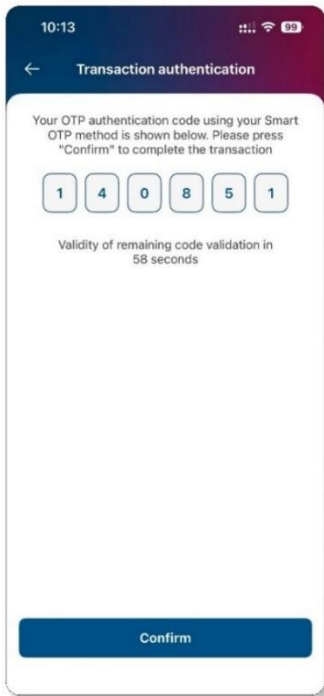
Step 10
Review the transaction information then click on **[Continue]**



Step 11
Check to ensure that all the input information is correct. Then click on **[Continue]**



Step 11.1.1 (Smart OTP authentication method)
If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.



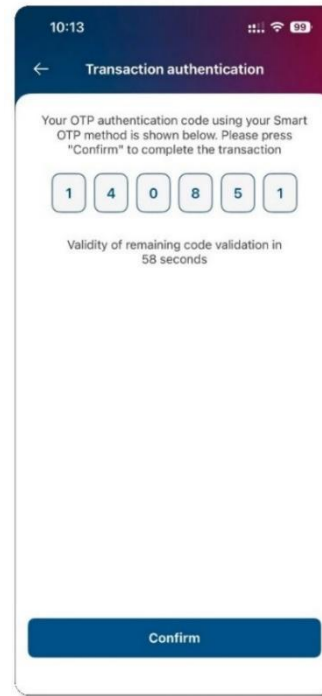
Step 11.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen.
Click on [**Confirm**] to complete the transaction.



Step 11.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 11.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen.
Click on [**Confirm**] to complete the transaction



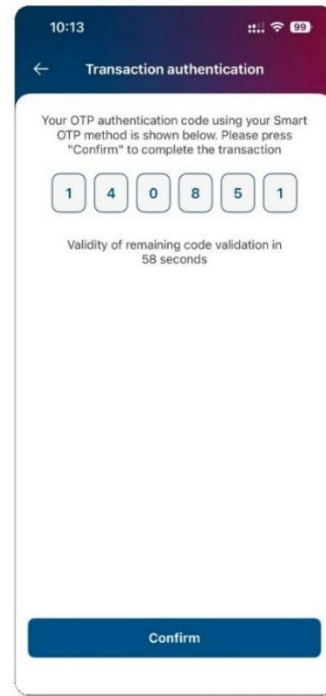
Step 11.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g., total daily transaction amount exceeding **VND 100 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



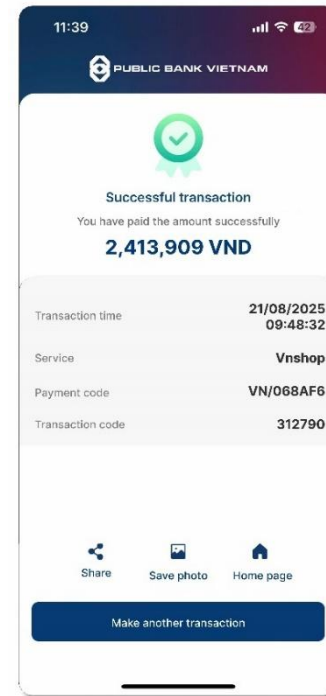
Step 11.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN.



Step 11.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen. Click on **[Confirm]** to complete the transaction

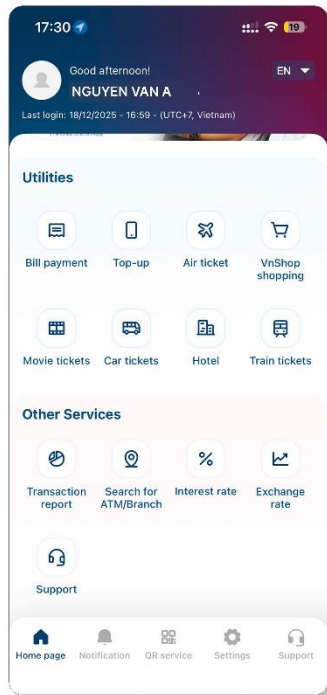


Step 12

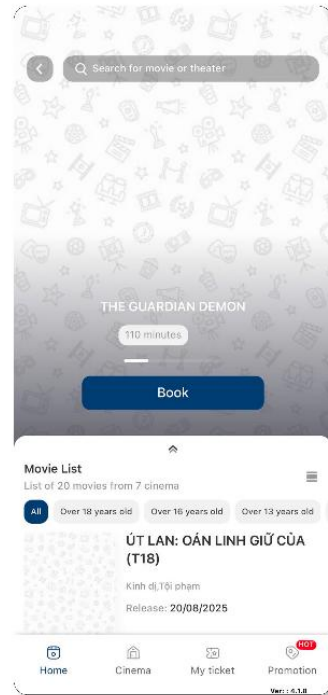
The system prompts transaction successful notification.

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

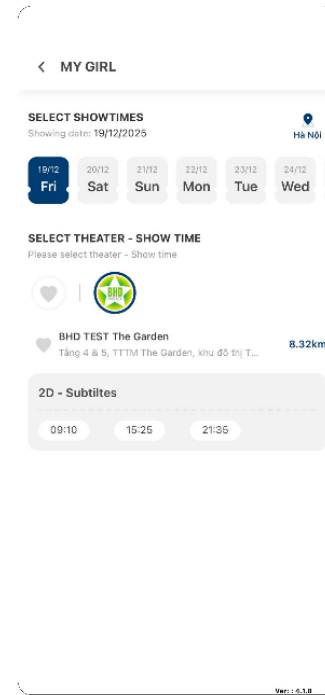
5.5. Movie Tickets Booking



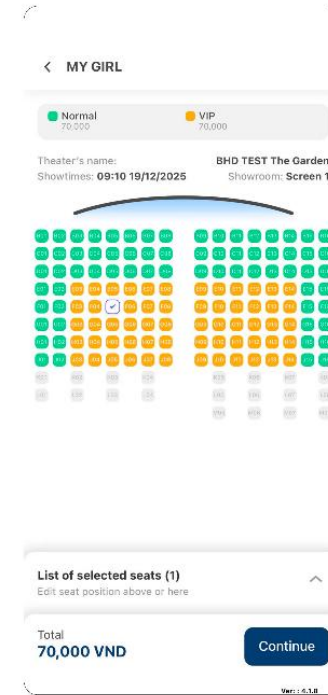
Step 1
Select **[Movie tickets]** at PB engage VN Home screen



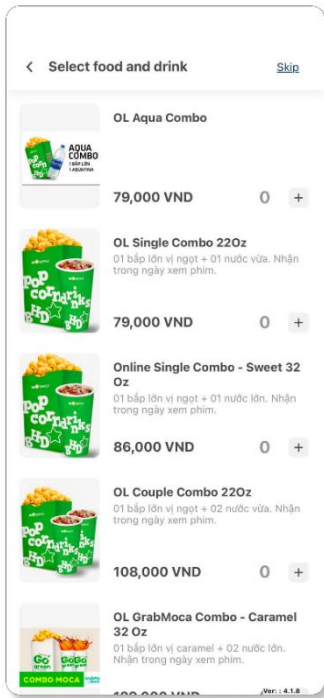
Step 2
Select desired movie. Click on **[Book]** to proceed booking movie ticket



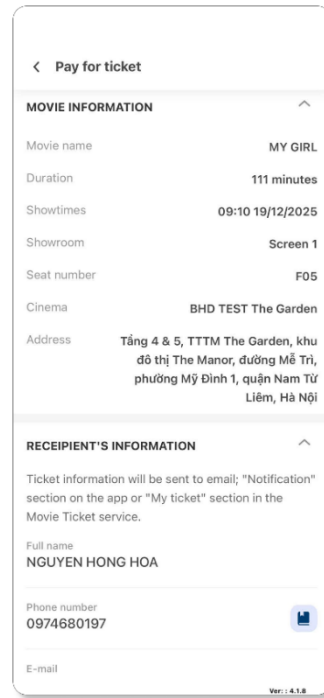
Step 3
Select **[Showtimes]** to choose desired location, showing date, showing time and theater



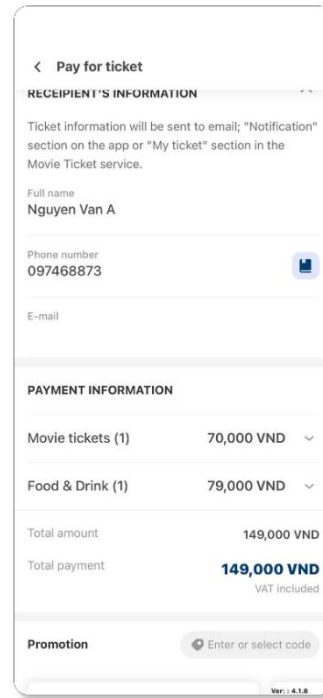
Step 4
Select desired seat(s), then click on **[Continue]**


Step 5

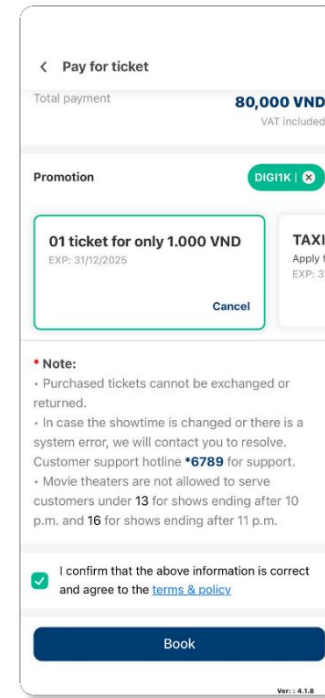
Select desired combo food and drink, then click on **[Thanh toán]** (Pay)


Step 6

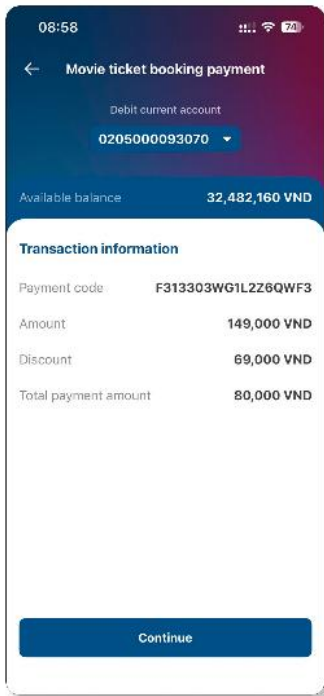
Enter personal information fields, including:
Full name, Phone number, Email


Step 7

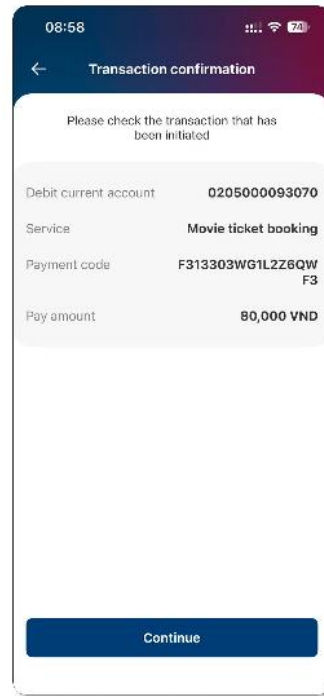
Select applying promotion code (if any)


Step 8

Tick the to confirm the information is correct and agree to the terms and policy.
Click on **[Book]**


Step 9

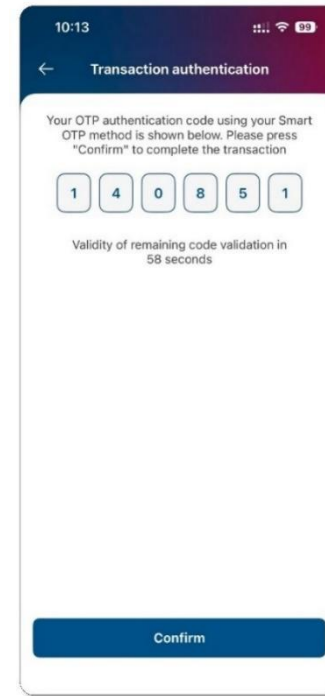
Review the transaction information then click on **[Continue]**


Step 10

Check to ensure that all the input information is correct. Then click on **[Continue]**


Step 11.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.


Step 11.1.2 (Smart OTP authentication method)

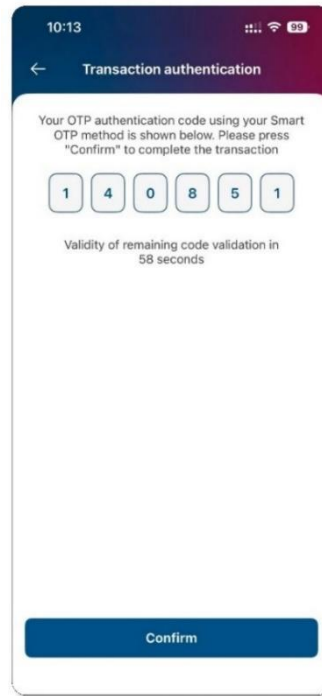
After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen.

Click on **[Confirm]** to complete the transaction.



Step 11.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 11.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen.

Click on **[Confirm]** to complete the transaction



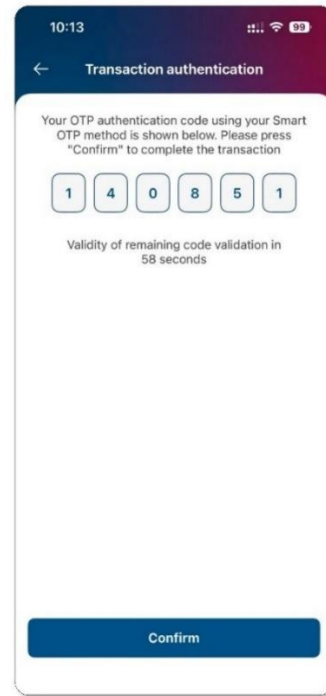
Step 11.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g., total daily transaction amount exceeding **VND 100 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



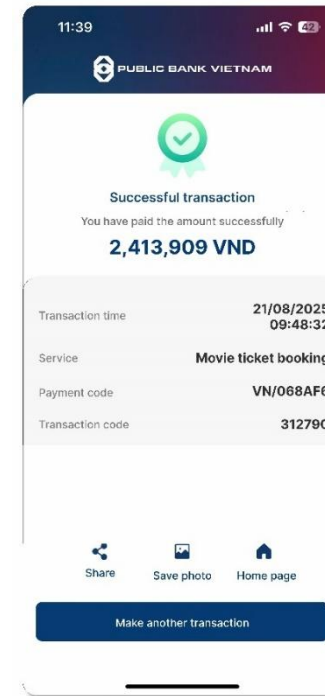
Step 11.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN.



Step 11.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen. Click on **[Confirm]** to complete the transaction

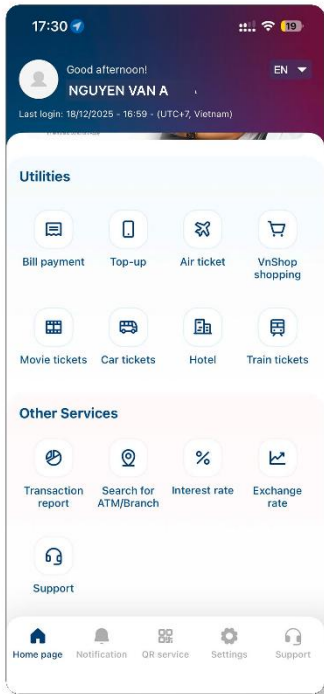


Step 12

The system prompts transaction successful notification. At this screen, Customers can:

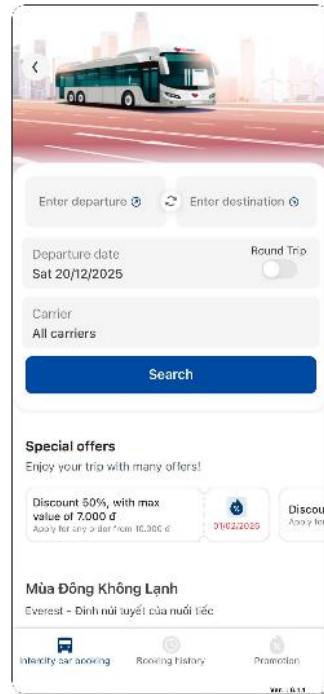
- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

5.6. Car Tickets Booking



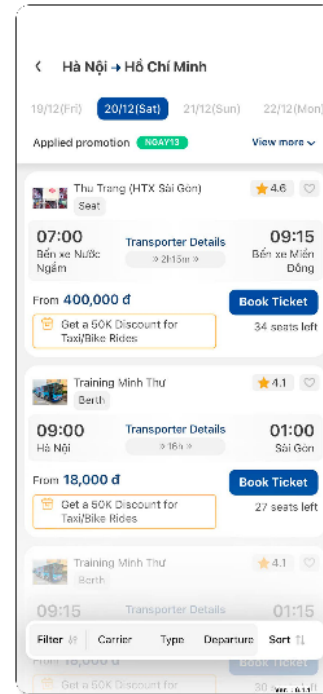
Step 1

Select **[Car tickets]** at PB engage VN Home screen



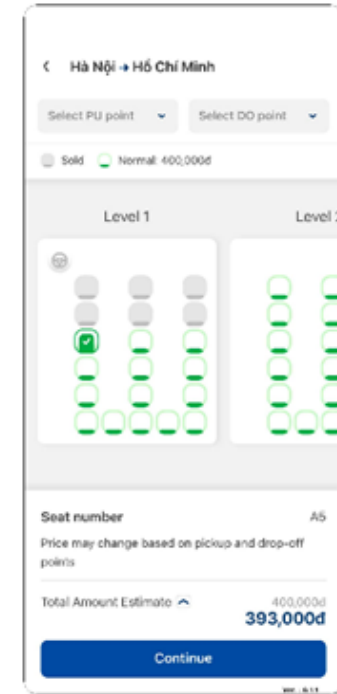
Step 2

Select **[One way/Round trip]**
 Select **[Departure]** and **[Destination]**, departure date, and the desired carriers.
 Click on **[Search]**



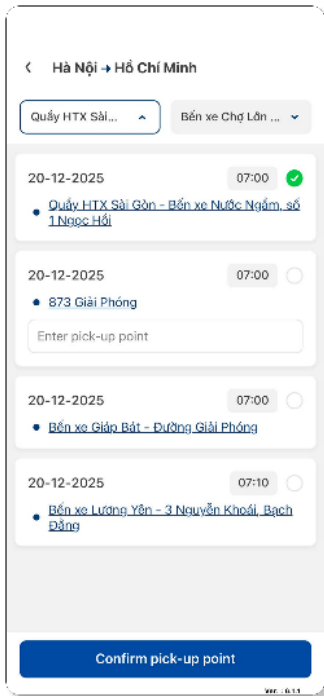
Step 3

Select the suggested trip displayed on the screen

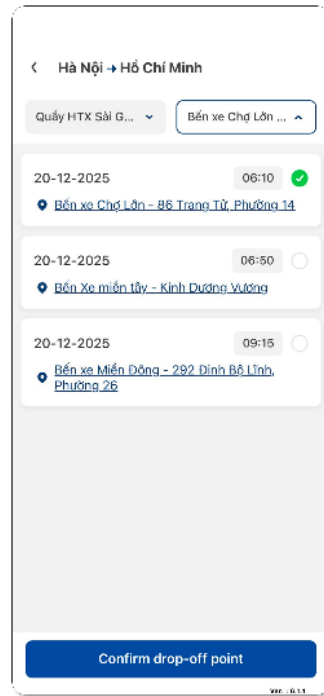


Step 4

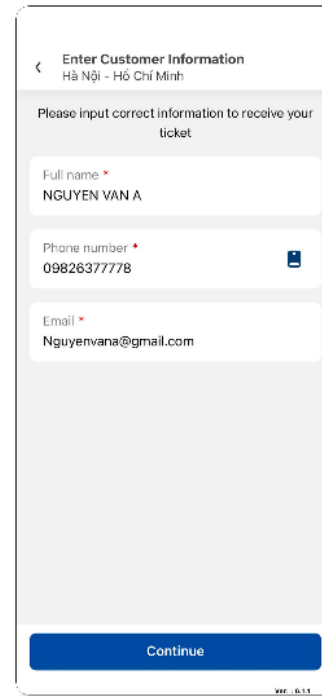
Select seat(s). Then click on **[Continue]**



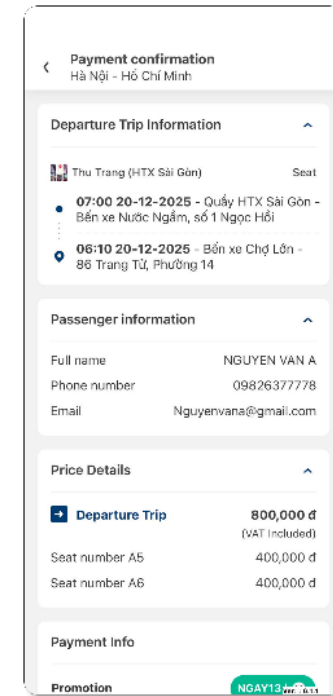
Step 5
 Select suitable pick-up point
 Then click on **[Confirm pick-up point]**



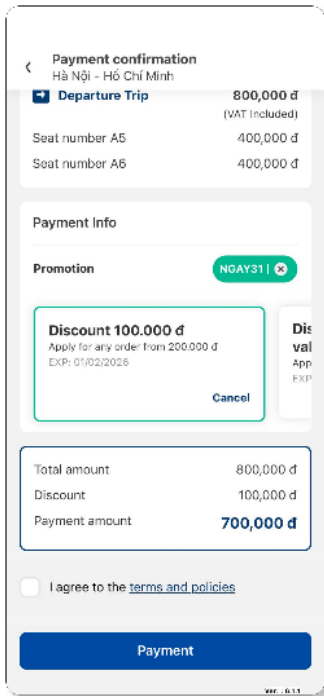
Step 6
 Select suitable drop-off point.
 Then click on **[Confirm drop-off point]**



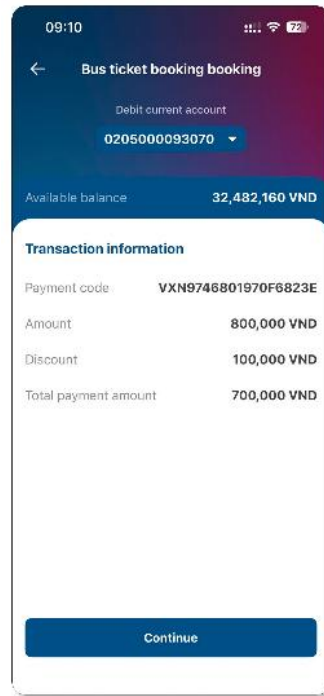
Step 7
 Enter the information in the **[Customer Information]** section, including Full name, Phone number, and email address



Step 8
 Verify the payment information


Step 9

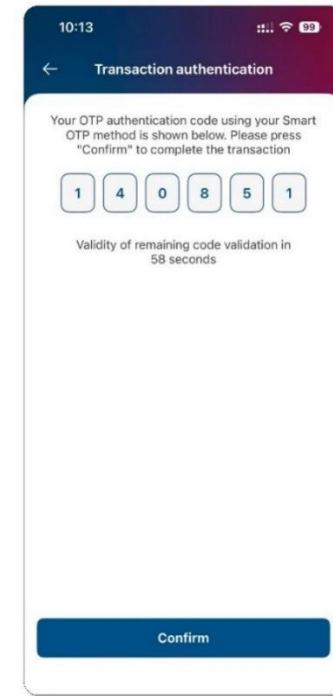
Verify all the information.
 Enter or select promotion code (if any)
 Tick the I agree to the [terms and policies](#).
 Click on **[Payment]**


Step 10

Verify the information and click on **[Continue]**


Step 11.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

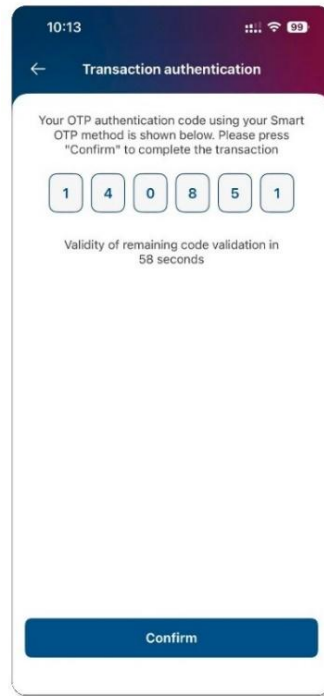

Step 11.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



Step 11.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 11.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen. Click on **[Confirm]** to complete the transaction



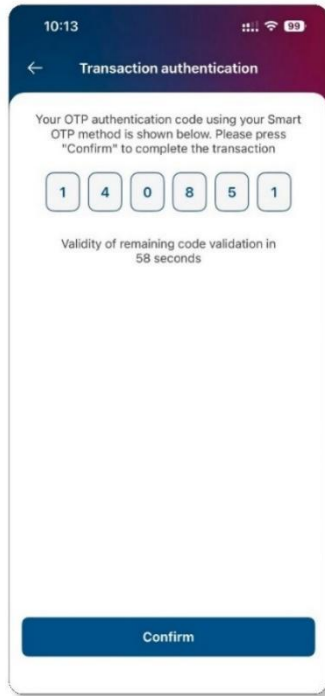
Step 11.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g., total daily transaction amount exceeding **VND 100 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



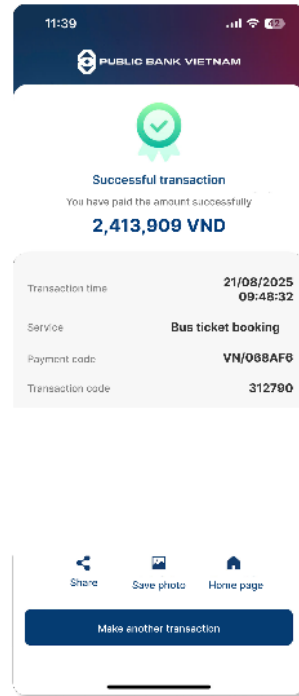
Step 11.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN.



Step 11.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen. Click on **[Confirm]** to complete the transaction



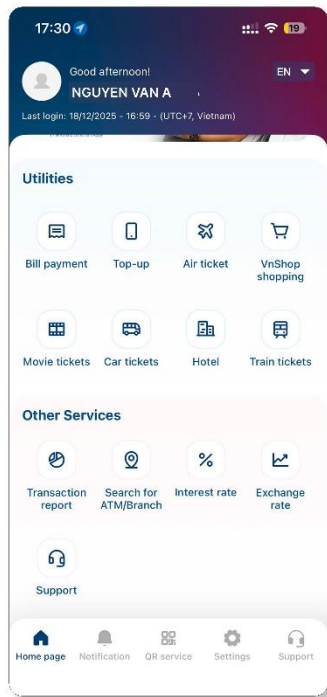
Step 12

The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

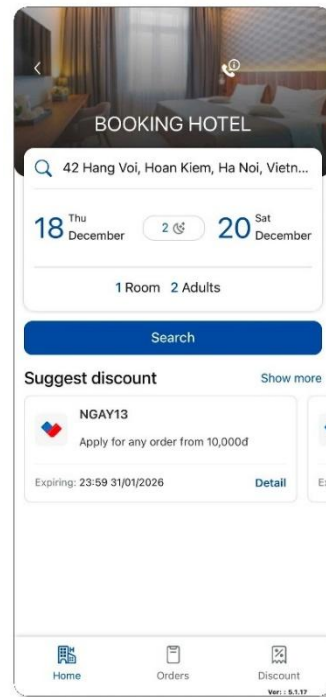
5.7. Hotel

5.7.1. Booking Hotel



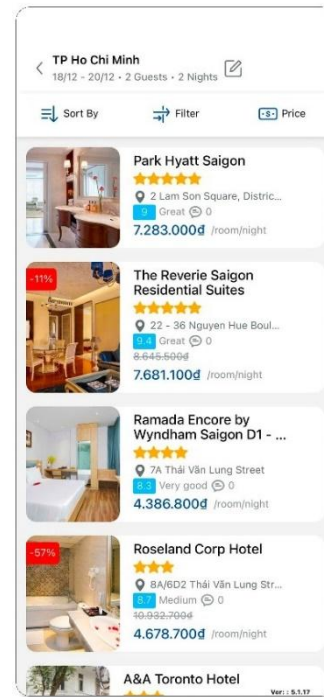
Step 1

Select **[Hotel]** at the PB engage VN Home screen



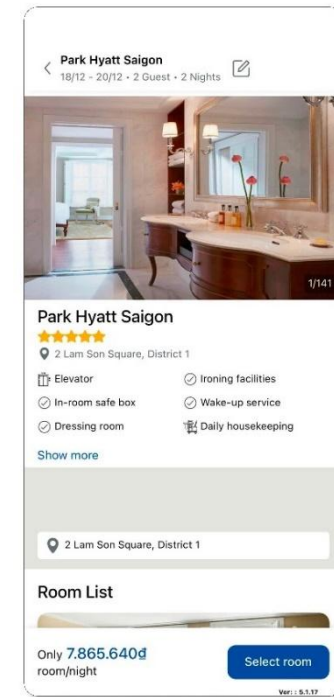
Step 2

Select the search area.
 Select stay dates
 Select number of guests and number of rooms
 Click on **[Search]**



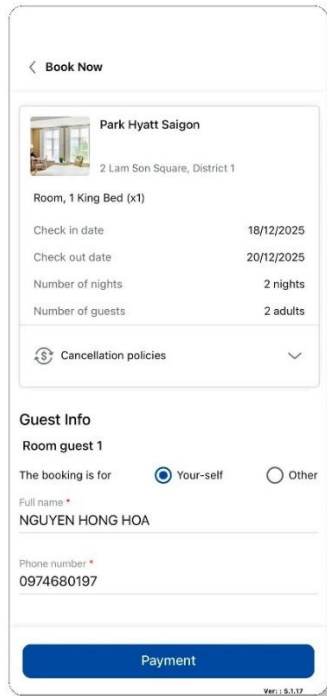
Step 3

Select **[Sort by]** to arrange hotels in price order
 Select **[Filter]** to filter hotels by criteria
 Select **[Price]** to filter hotels by price

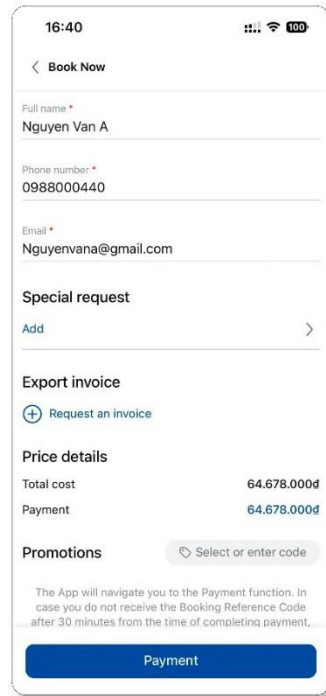


Step 4

Select rooms that match selected criteria. Click on **[Select room]** to choose room


Step 5

Enter information in the fields Full name, Phone number and Email

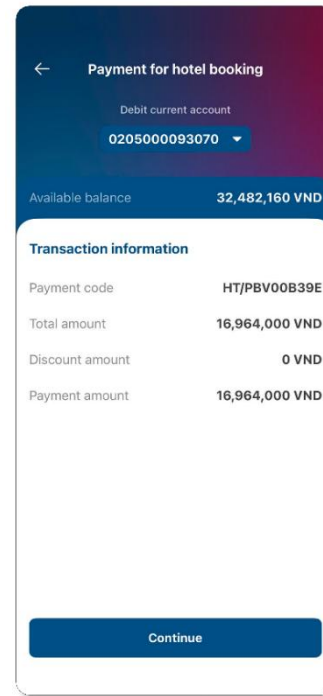

Step 6

Select additional special request (if any)

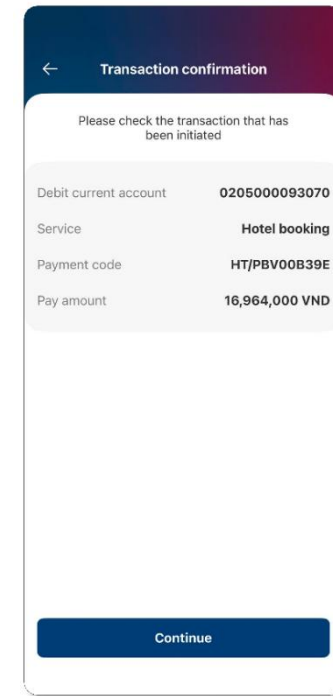
Select request an invoice (if any)

Select or enter promotion code (if any)

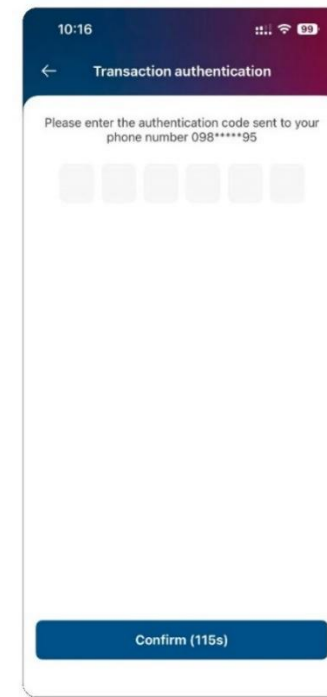
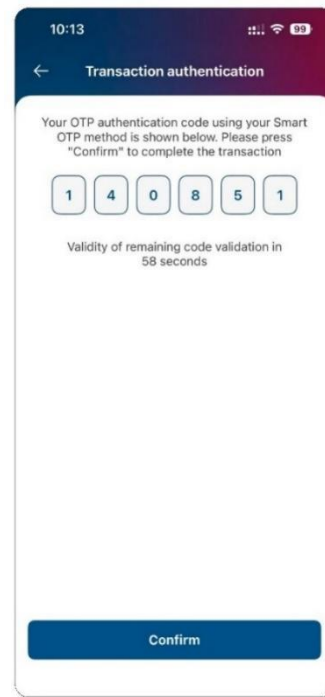
Click on **[Payment]**


Step 7

Verify the payment information and click on **[Continue]**


Step 8

Verify the transaction information and click on **[Continue]**



Step 9

Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS or;
- Biometric and Smart OTP

Step 9.1.1 (Smart OTP authentication method)

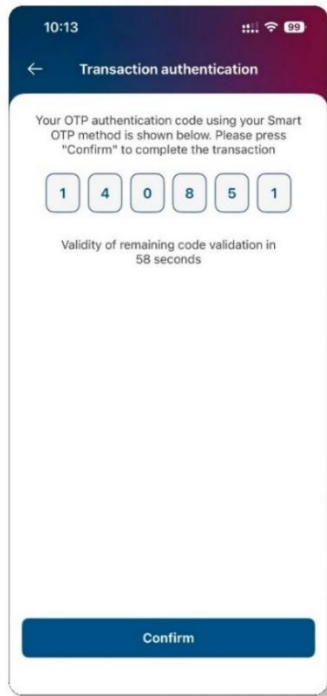
If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.

Step 9.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.

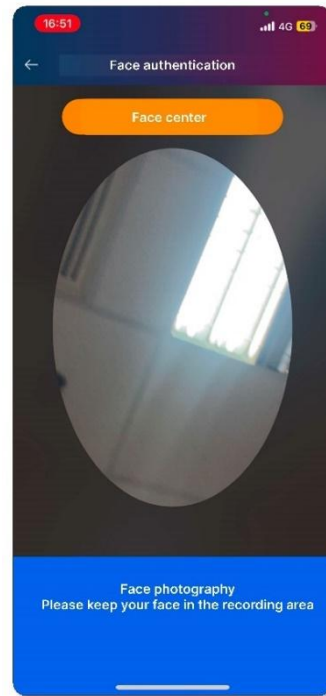
Step 9.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 9.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen. Click on **[Confirm]** to complete the transaction



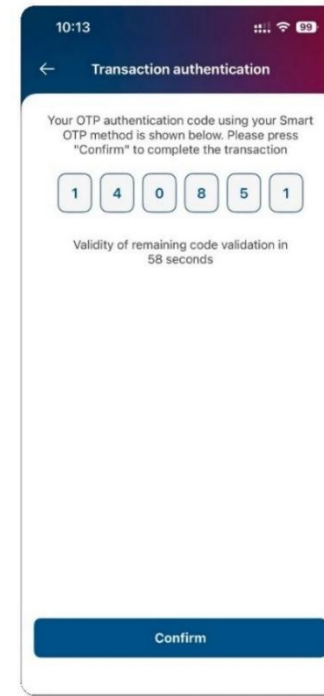
Step 9.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g., total daily transaction amount exceeding **VND 100 million**), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



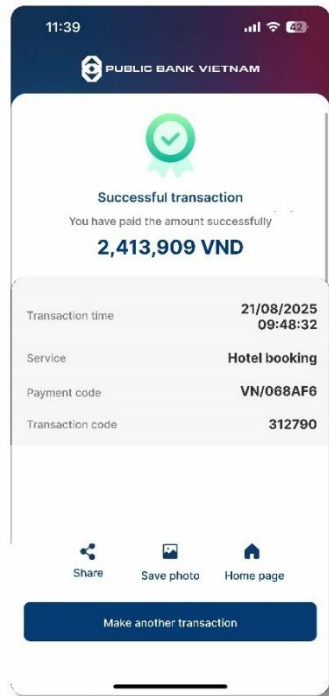
Step 9.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN.



Step 9.3.3 (Biometric and Smart OTP authentication methods)

After the customer enters the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction

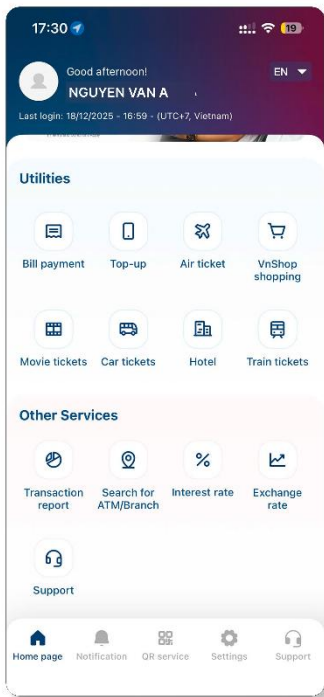


Step 10

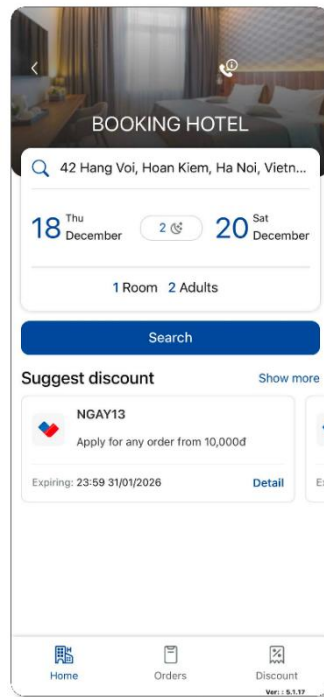
The system prompts transaction successful notification. At this screen, Customers can:

- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction

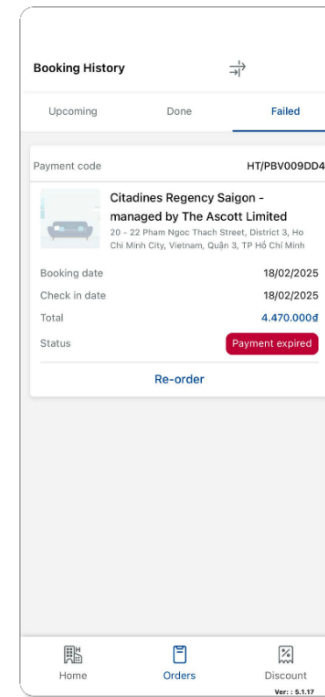
5.7.2. Booking Orders



Step 1
Select [**Hotel**] at the PB engage VN Home screen

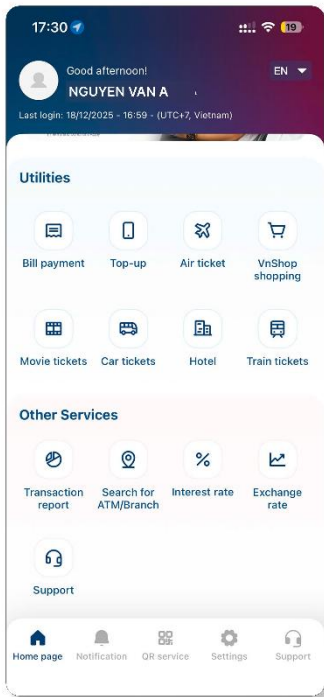


Step 2
Select [**Orders**]



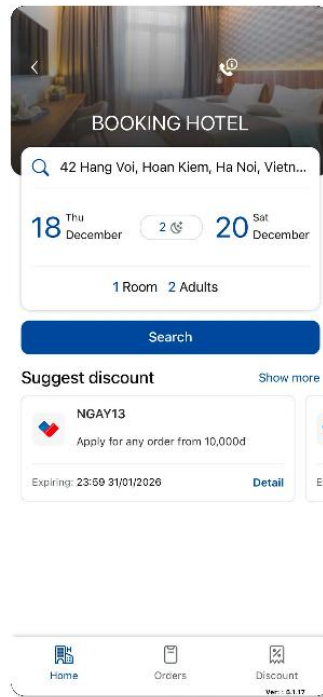
Step 3
Room information is displayed on the screen

5.7.3. View Discount



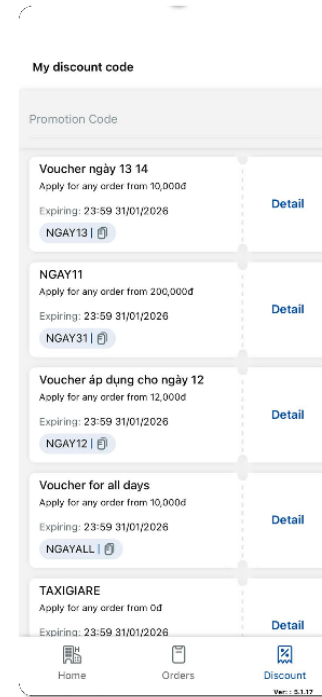
Step 1

Select **[Hotel]** at PB engage VN Home screen.



Step 2

Select **[Discount]**

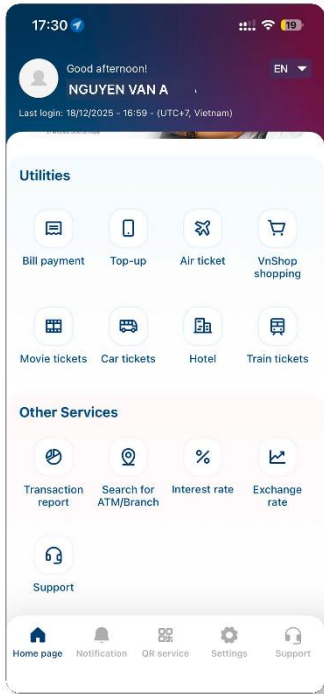


Step 3

The application displays available discount codes by default. Customer can enter a discount code to apply additional code (if any).

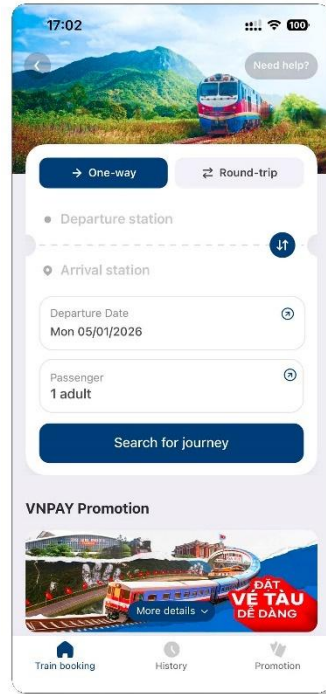
5.8. Train Tickets

5.8.1. Train Booking



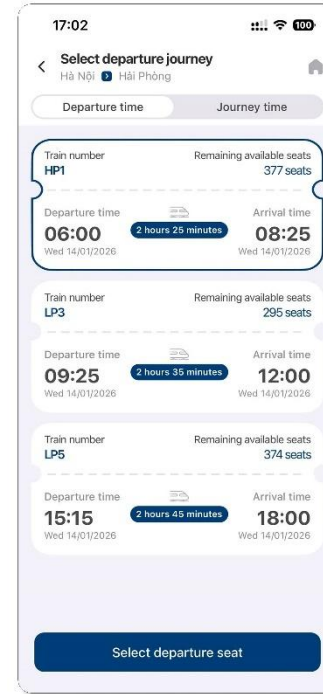
Step 1

Select **[Train ticket]** at PB engage VN Home screen.



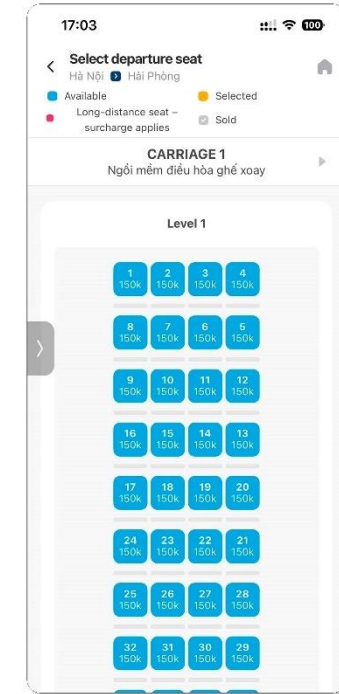
Step 2

Select type of tickets **[One-way]** or **[Round trip]**.
 Select **[Departure station]** and **[Arrival station]**
 Select **[Departure Date]**
 Select **[Number of passengers]**
 Then click on **[Search for journey]**



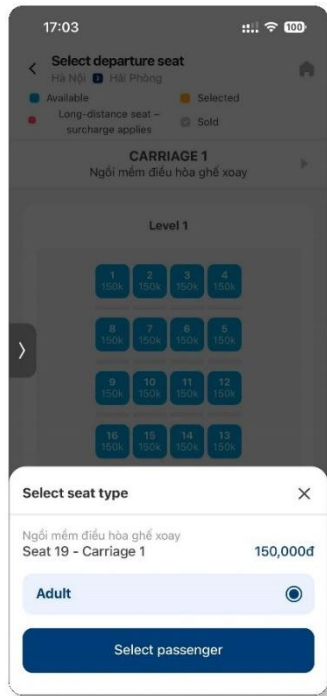
Step 3

Select departure journey
 Choose **[Departure time]** or **[Journey time]** to filter trips based on departure time or journey time



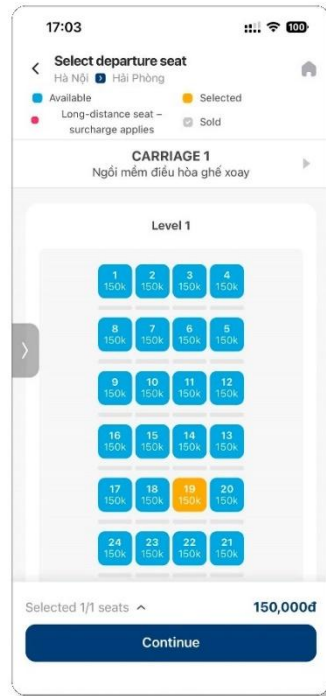
Step 4

The screen display departure seat layout
 Click to select the desired seat


Step 5

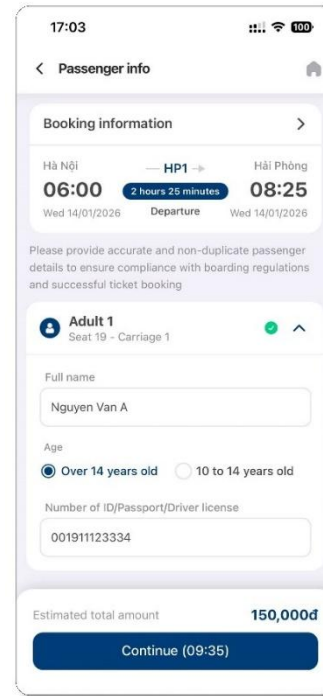
Verify the booked departure seat information.

Click on **[Select passenger]**

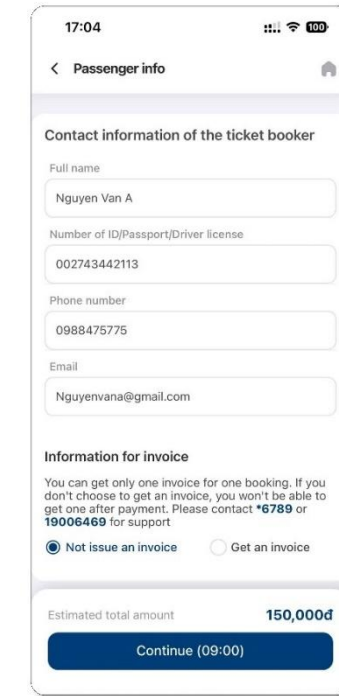

Step 6

Verify the booked departure seat information.

Click on **[Continue]**

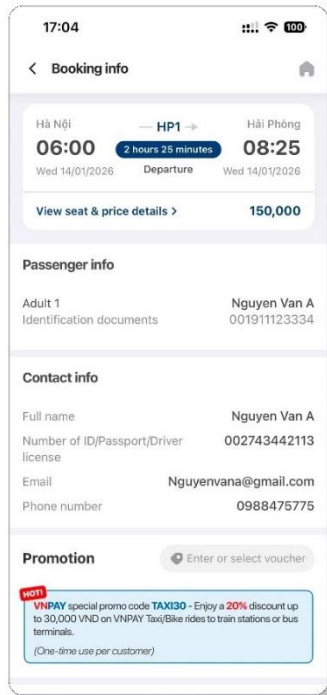

Step 7

Enter all passenger information displayed on the screen

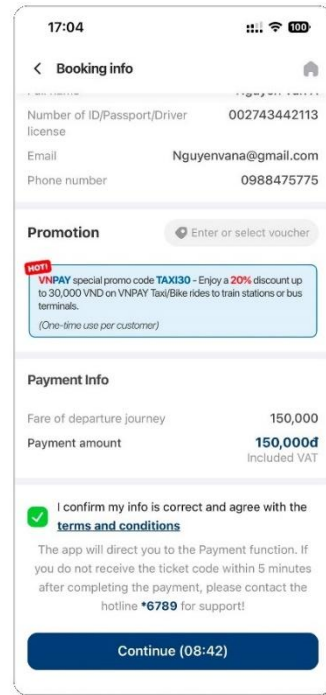

Step 8

Select get an invoice (if any), Review passenger's information

Then click on **[Continue]**


Step 9

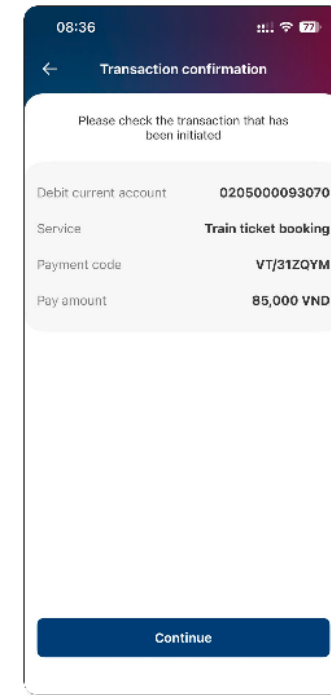
Verify the booking details
Enter or select available
promotion code (if any)


Step 10

Tick I confirm my info is
correct and agree with the terms
and conditions.
Then click on **[Continue]**


Step 11

Verify the payment information
and click on **[Continue]**

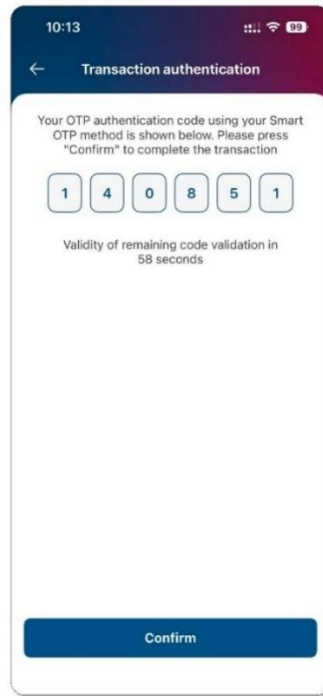

Step 12

Verify the transaction information
and click on **[Continue]**



Step 13.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.



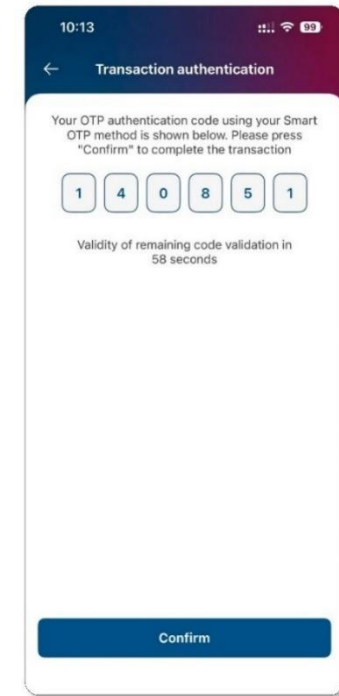
Step 13.1.2 (Smart OTP authentication method)

After entering the Smart OTP PIN, the system will automatically input the OTP authentication code on the screen. Click on **[Confirm]** to complete the transaction.



Step 13.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank



Step 13.2.2 (SMS authentication method)

Check the message and enter accurately the OTP authentication code sent to customer's phone number on the screen. Click on **[Confirm]** to complete the transaction



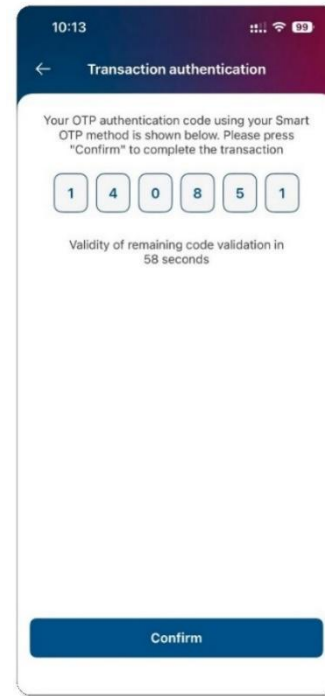
Step 13.3.1 (Biometric and Smart OTP authentication methods)

For transactions requiring biometric authentication (e.g., total daily transaction amount exceeding VND 100 million), the customer is required to authenticate using previously enrolled biometric data and Smart OTP.



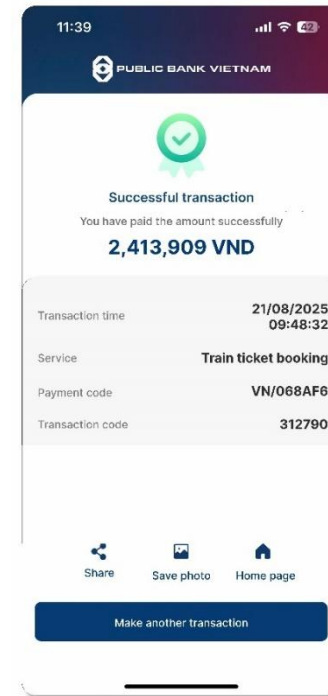
Step 13.3.2 (Biometric and Smart OTP authentication methods)

The system will prompt to enter the previously set up Smart OTP PIN.



Step 13.3.3 (Biometric and Smart OTP authentication methods)

The system automatically enters the OTP code on the screen. Click on [Confirm] to complete the transaction

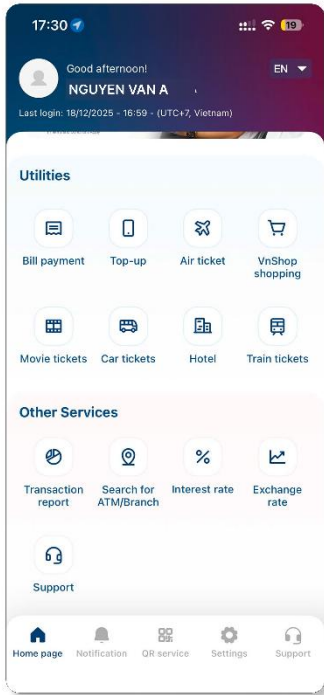


Step 14

The system prompts transaction successful notification. At this screen, Customers can:

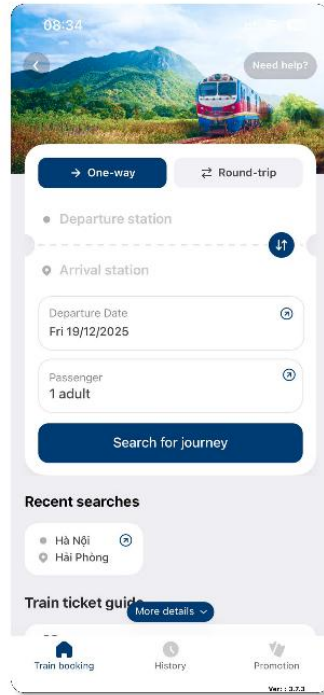
- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

5.8.2. View Train Booking History



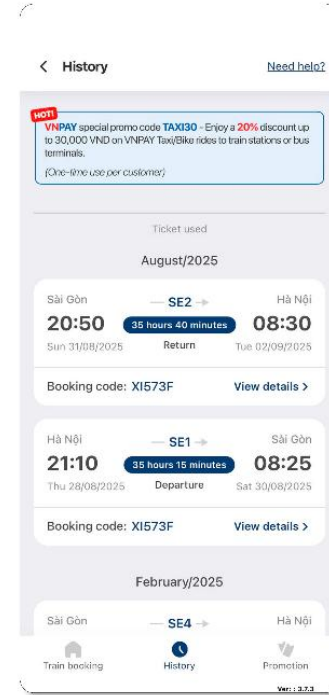
Step 1

Select **[Train ticket]** at PB engage VN Home screen.



Step 2

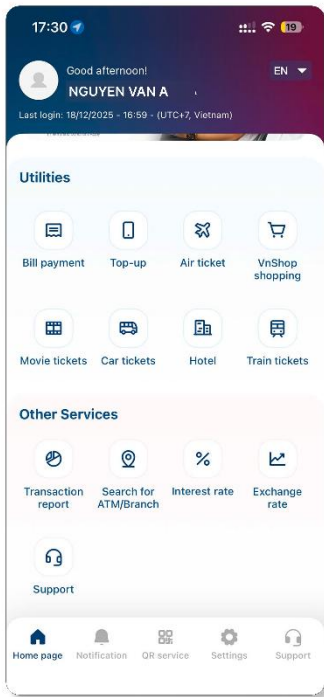
Select **[History]**



Step 3

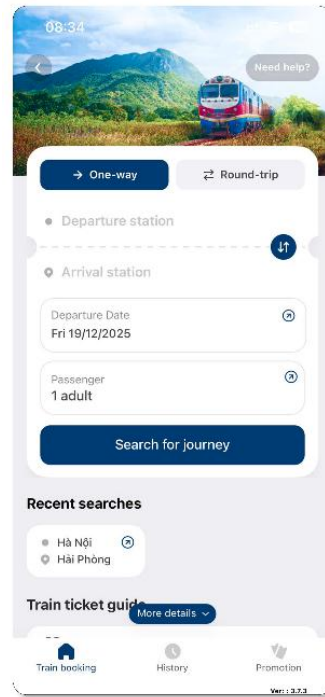
Train tickets booking history will be displayed on the screen

5.8.3. View Promotion



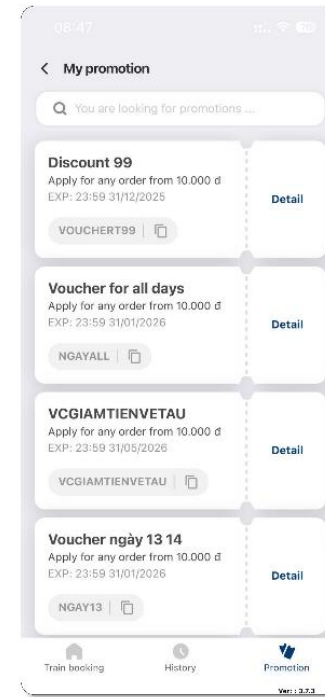
Step 1

Select **[Train ticket]** at PB engage VN Home screen.



Step 2

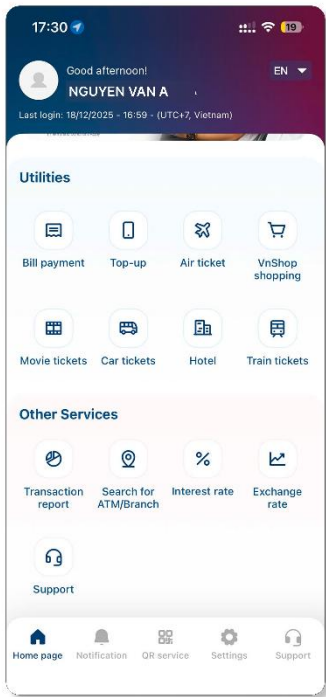
Select **[Promotion]**



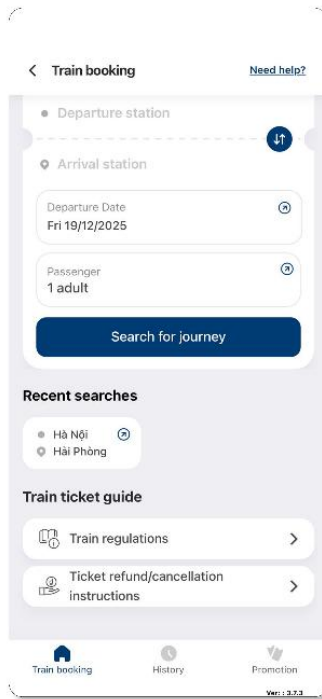
Step 3

The application displays available discount codes by default. Customer can enter a promotion code to apply additional code (if any).

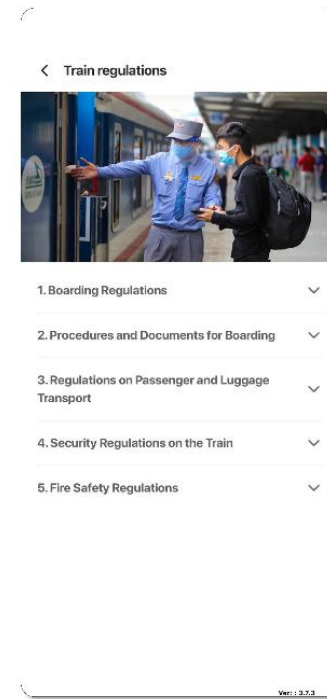
5.8.4. Train Regulations



Step 1
Select [Train ticket] at PB engage VN Home screen.

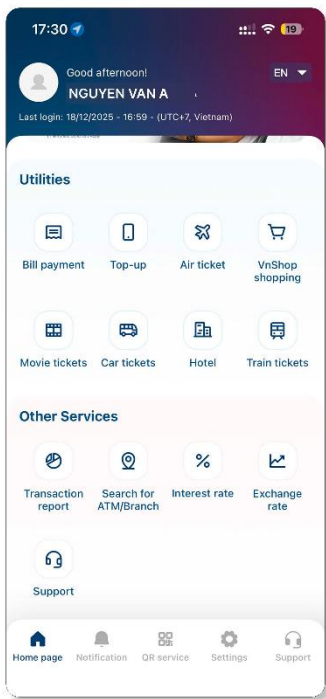


Step 2
Select [Train regulations]



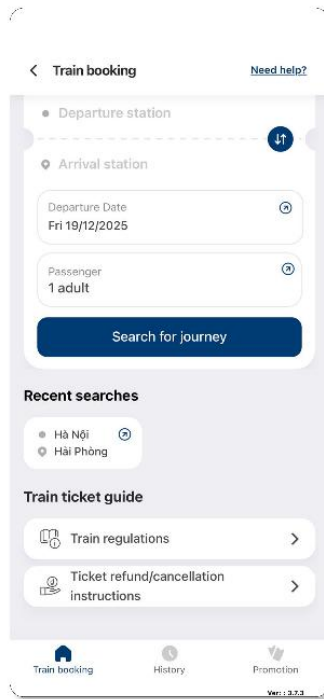
Step 3
The application display train regulations on the screen, select to view detail of each regulation

5.8.5. Ticket Refund/Cancellation Instructions



Step 1

Select [Train ticket] at PB engage VN Home screen.



Step 2

Select [Ticket refund/cancellation instructions]



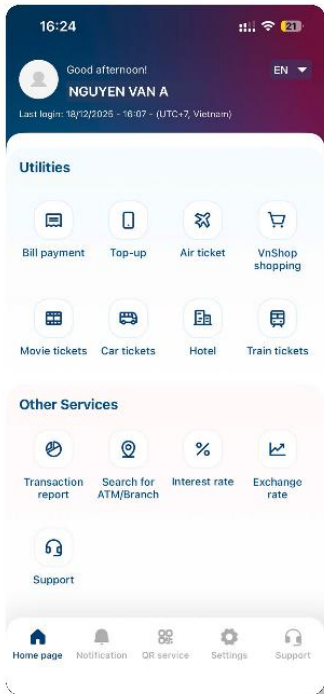
Step 3

The application displays detailed ticket refund and exchange policies.

6. Other Services

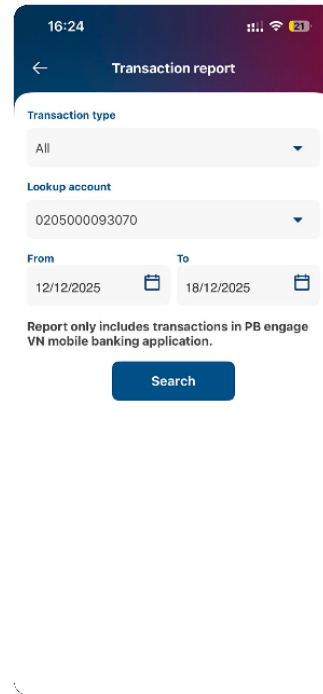
6.1. Transaction Report

(*) Transaction report only display transactions performed on PB engage VN application



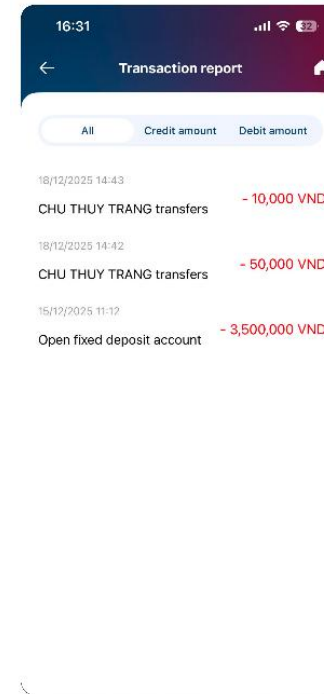
Step 1

Select **[Transaction report]** at PB engage VN Home screen



Step 2

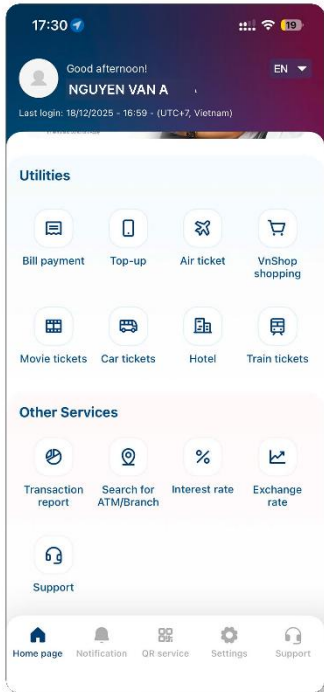
Select a transaction type, lookup account, time period. Then select **[Search]**



Step 3

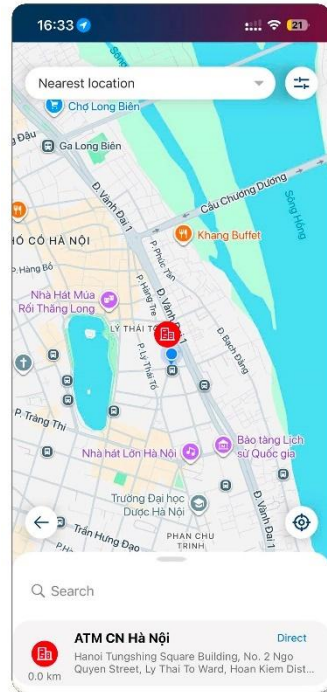
The screen will display the list of transactions with 03 tabs – ALL/Credit amount/Debit amount. Customer can select a transaction to view more detail

6.2. Search for ATM/Branch



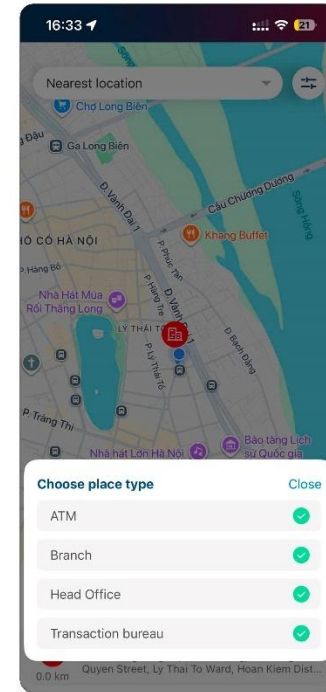
Step 1

Select **[Search for ATM/Branch]** at PB engage VN Home screen



Step 2

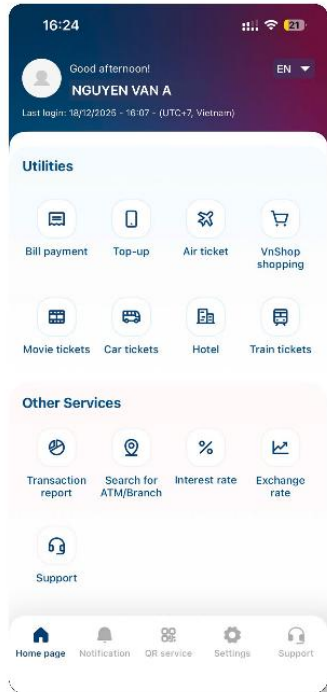
PB engage VN will automatically display the nearest ATM/Branch to your location if Customer enabled the Location Service on your mobile device. If customer did not enable the Location Service or wants to search PBVN ATM/Branch in a desired area, select to search **[Nearest location]**



Step 3

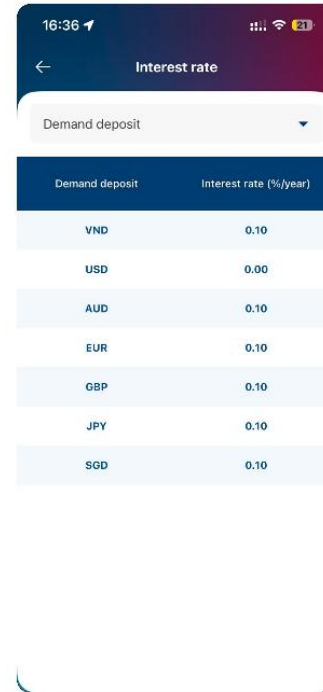
Customer can choose by area. Select a **[Province/City]**, and choose an ATM/Branch/Head Office/Transaction Bureau from the dropdown list

6.3. Interest Rate Inquiry



Step 1

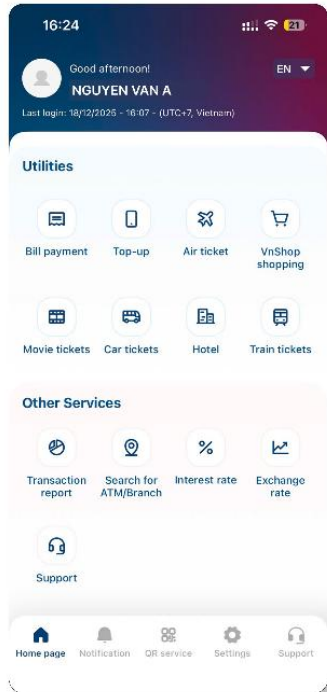
Select [**Interest rate**] at PB engage VN Home screen



Step 2

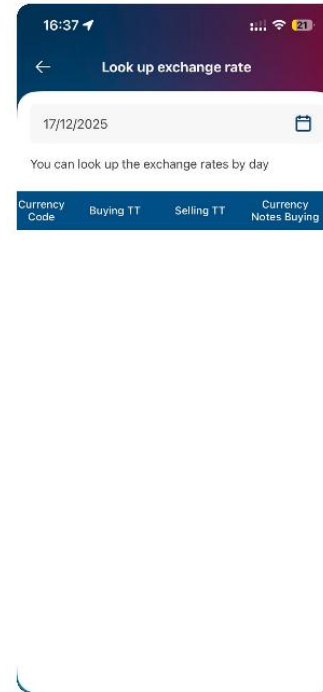
Select the deposit interest rate type, the screen will display the corresponding interest rate table

6.4. Exchange Rate Inquiry




Step 1

Select [Exchange rate] at PB engage VN Home screen

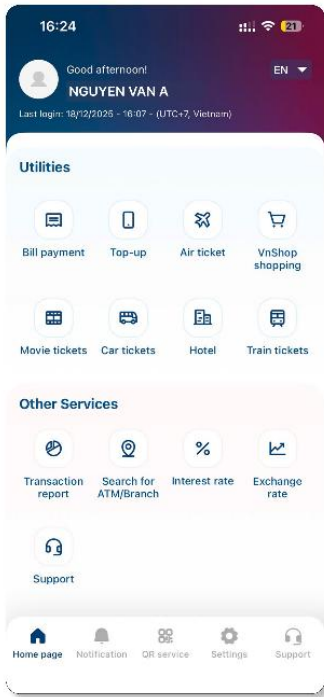


Step 2

Click on the  icon to look up exchange rate by date

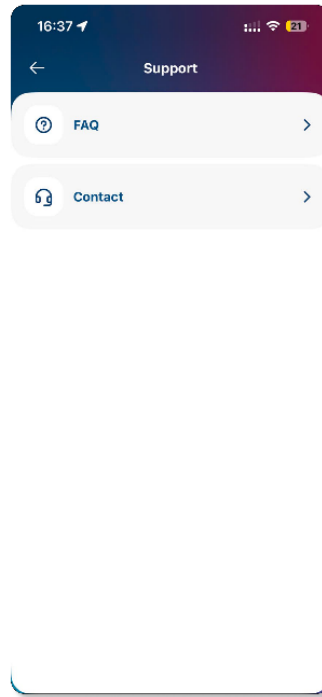
6.5. Support

6.5.1. Frequently Ask Questions



Step 1

Select [**Support**] at PB engage VN Home screen



Step 2

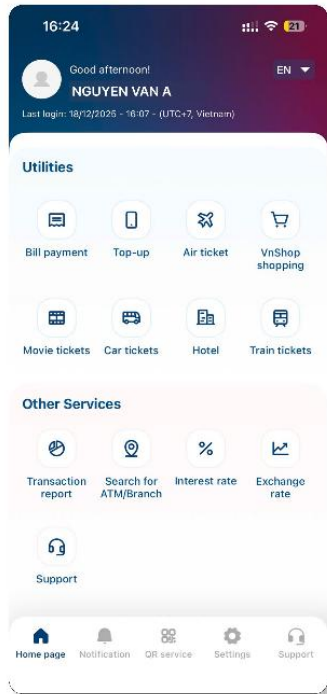
Select [**FAQ**] (Frequently Ask Questions)



Step 3

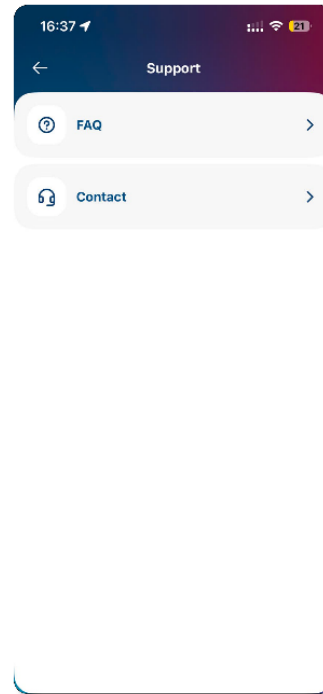
The screen will display the list of frequently asked questions relating to the usage of PB engage VN

6.5.2. Contact



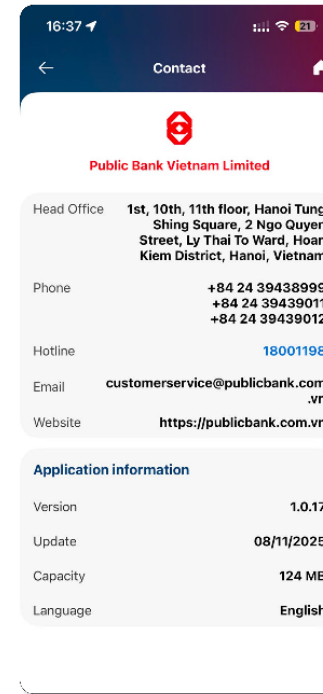
Step 1

Select **[Support]** at PB engage VN Home screen



Step 2

Select **[Contact]**



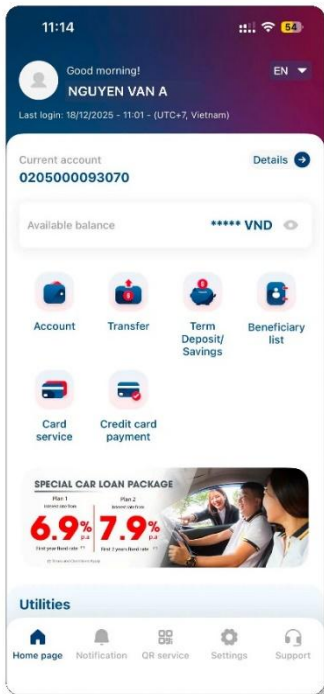
Step 3

The screen displays Public Bank Vietnam's contact channels and the application information

7. QR SERVICE

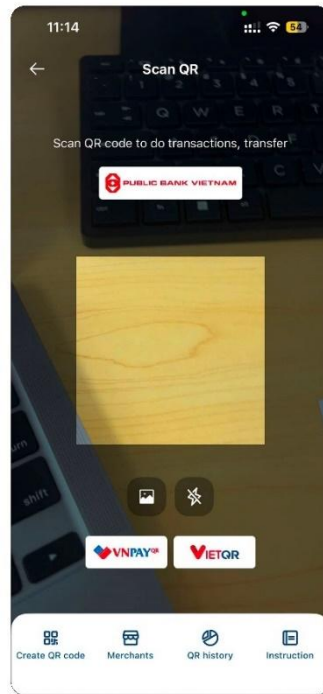
7.1. Fund Transfer via QR (VietQR)/ Payment via VNPAY-QR code

7.1.1. Fund Transfer via VietQR




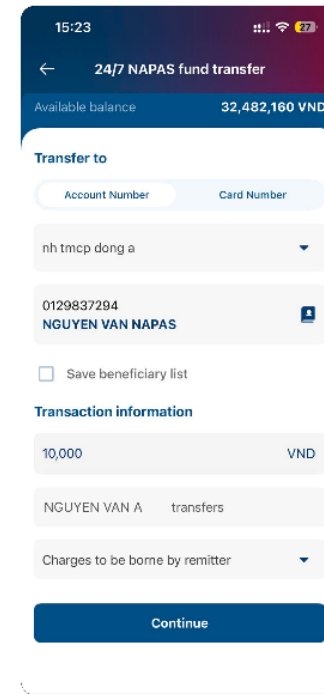
Step 1

Select [QR Service] icon at the PB engage VN Home screen.



Step 2

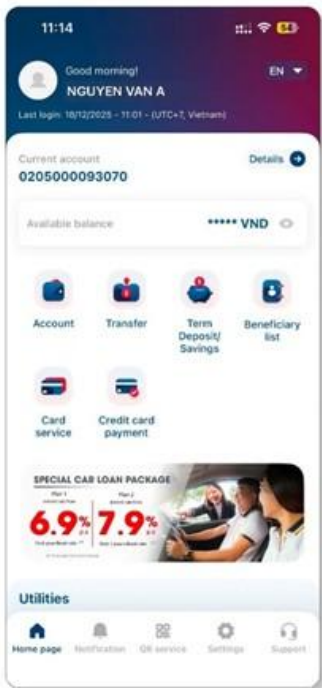
Use camera to scan a QR code image or select the icon  to choose a VietQR code image from the library



Step 3

The on-screen steps are similar to NAPAS 24/7 Fund transfer. Please refer to Part [II. Fund transfer](#)

7.1.2. Payment via QR code (VNPAY-QR)




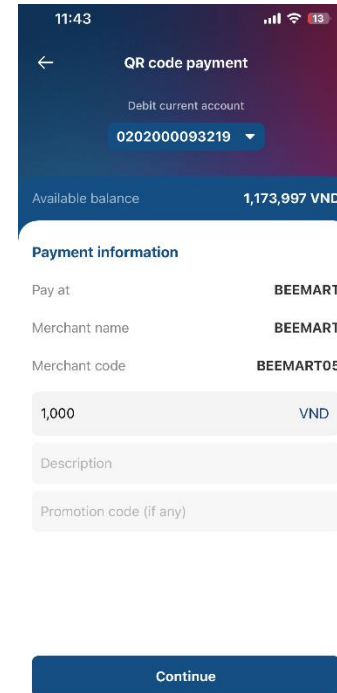
Step 1

Select [QR Service] icon at the PB engage VN Home screen.



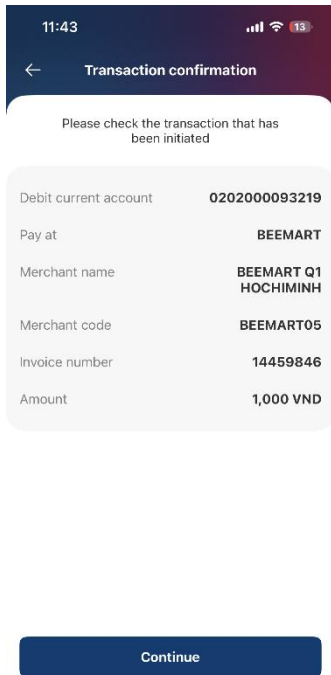
Step 2

Use camera to scan a QR code image or select the icon  to choose a VietQR code image from the library



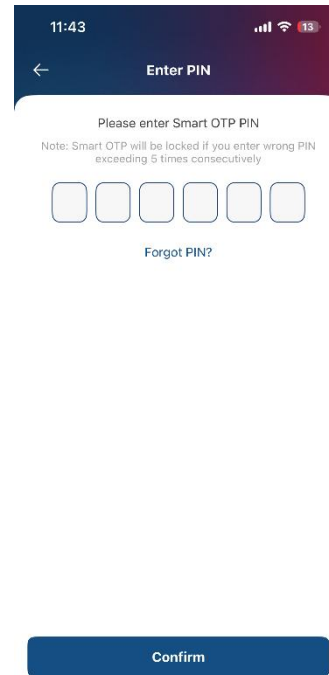
Step 3

Select [Debit current account]
 Enter [Amount]
 Enter [Description]
 Enter [Promotion code] (if any)
 Click on [Continue]



Step 4

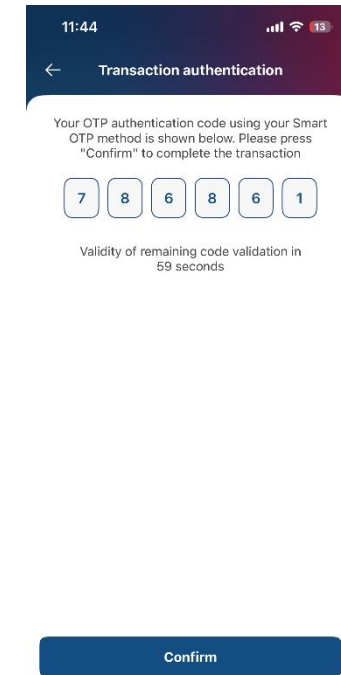
Verify the transaction information.
Then click on **[Continue]**



Step 5

Customer has to authenticate the transaction using one or more authentication methods displayed on the screen as follows:

- Smart OTP or;
- SMS

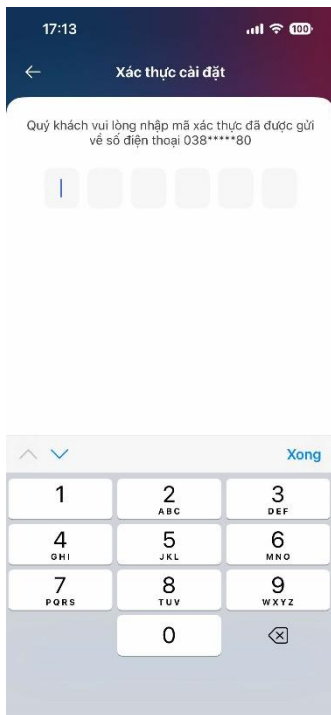


Step 5.1.1 (Smart OTP authentication method)

If the customer has activated the Smart OTP authentication method, the system will prompt to enter the previously set up Smart OTP PIN.
Then click on **[Confirm]**

Step 5.1.2 (Smart OTP authentication method)

The system will automatically input the OTP authentication code on the screen.
Click on **[Confirm]**



Step 5.2.1 (SMS authentication method)

If the customer has not activated Smart OTP authentication method, the system will require to enter the OTP authentication code sent to customer's phone number registered with the Bank. Then click on **[Confirm]**

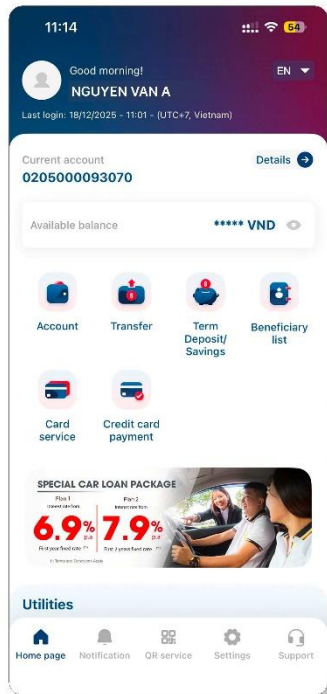


Step 6

The system prompts transaction successful notification. At this screen, Customers can:

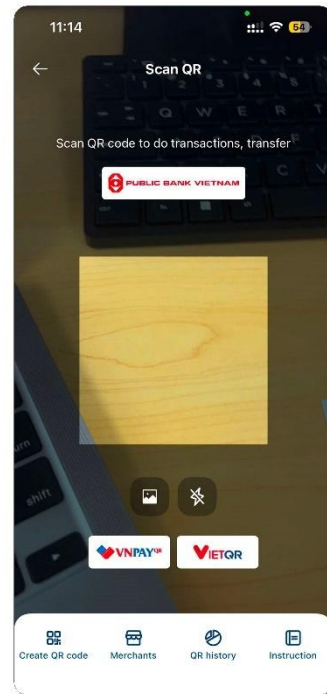
- Select **[Share]** to capture screenshot and send via other applications
- Select **[Save photo]** to capture and save screenshot into your device
- Select **[Home page]** to return to the application homepage
- Select **[Make another transaction]** to perform another transaction.

7.2. Create Personal QR Code



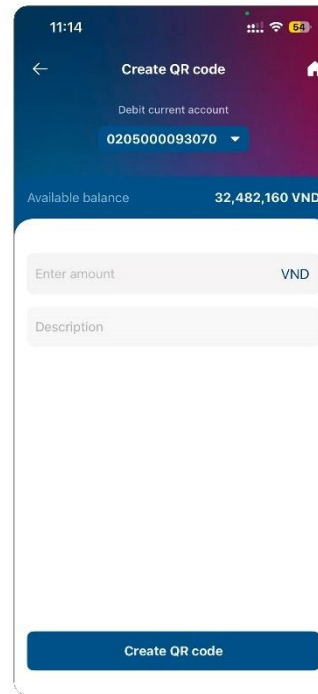
Step 1

Select **[QR Service]** icon at the PB engage VN Home screen



Step 2

Select **[Create QR]** icon to generate a personal QR code



Step 3

- Select the **[Debit current account]**
- Enter the **[Amount]** and **[Description]**.
- Select **[Create QR code]** to generate the personal QR code.

Note: Customer can leave these two fields blank if Customer wishes to create and save a QR code for multiple transactions with different amounts and description.

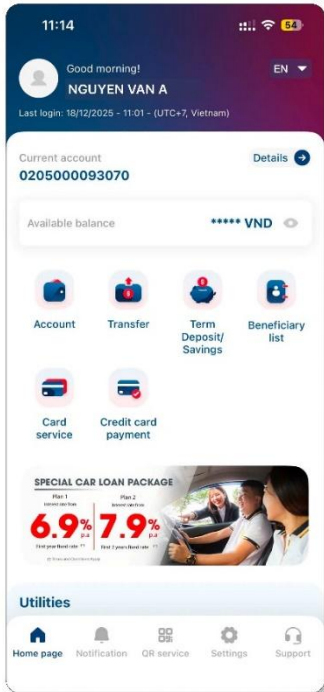


Step 4

The application prompts Customer's personal QR code. Select **[Save QR code]** to store code

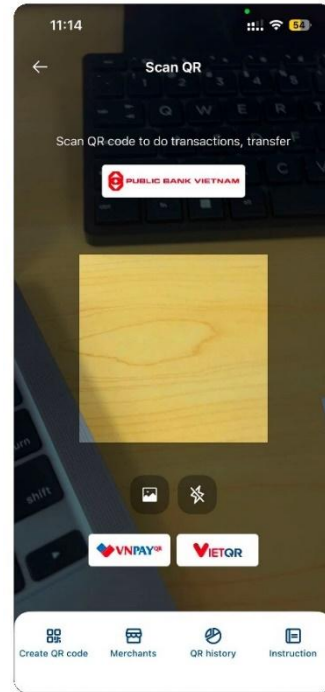
Select **[Share QR code]** to distribute the code to other applications or platforms.

7.3. Merchants



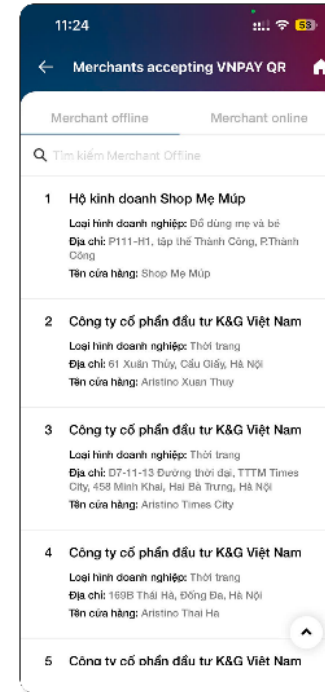
Step 1

Select **[QR Service]** icon at the PB engage VN Home screen



Step 2

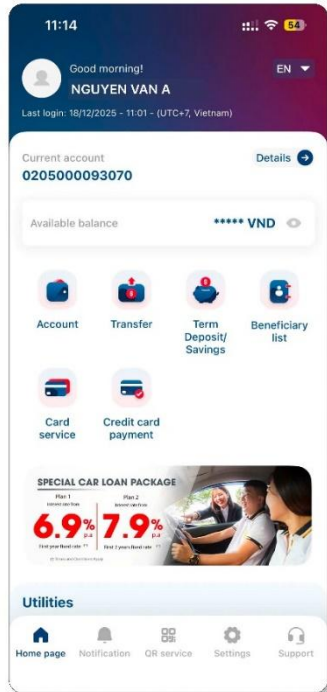
Select **[Merchants]** icon



Step 3

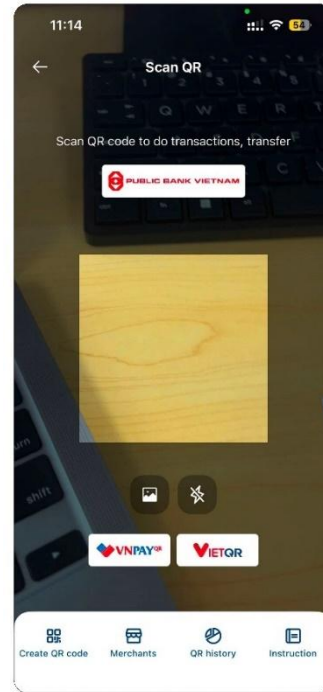
The application automatically displays **[Merchant offline]** screen (list of merchants accepting offline QR payment).
Select **[Merchant online]** to view the list of merchants accepting online QR payment.

7.4. QR History



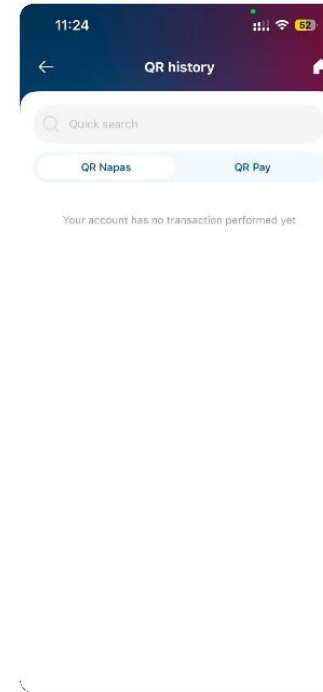
Step 1

Select [QR Service] icon at the PB engage VN Home screen



Step 2

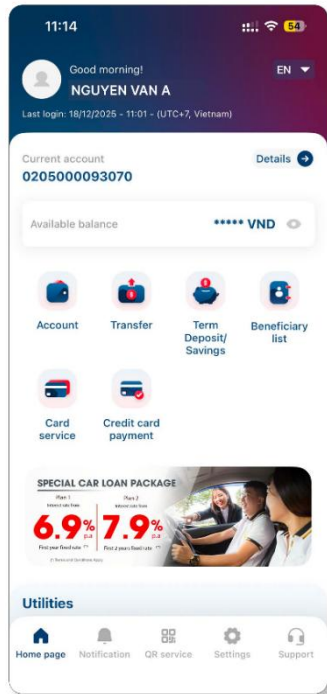
Select [QR History] icon to view QR code transaction history.



Step 3

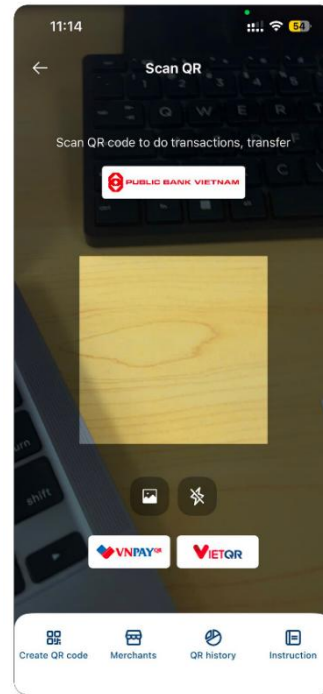
The application automatically displays the list of transactions previously performed via Napas QR code or VNPAY-QR.

7.5. Instruction



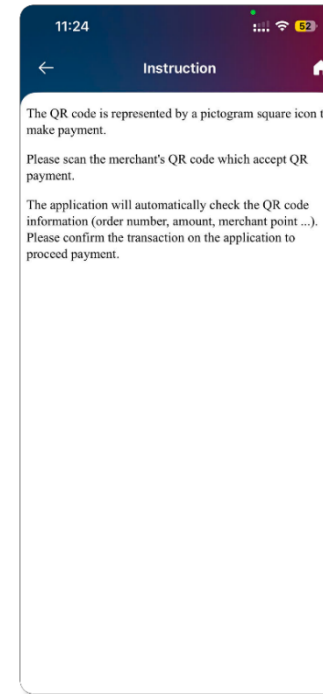
Step 1

Select **[QR Service]** icon at the PB engage VN Home screen



Step 2

Select **[Instruction]** icon to view instructions for using QR codes.

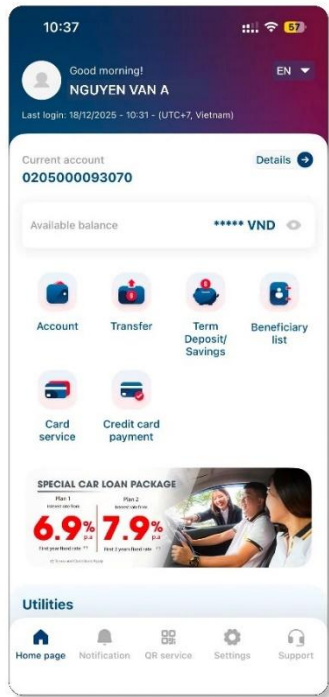


Step 3

The application displays the user guide for QR code payment services.

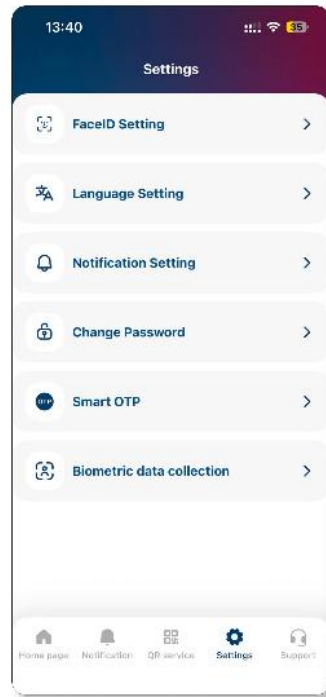
8. SETTINGS

8.1. Change Password



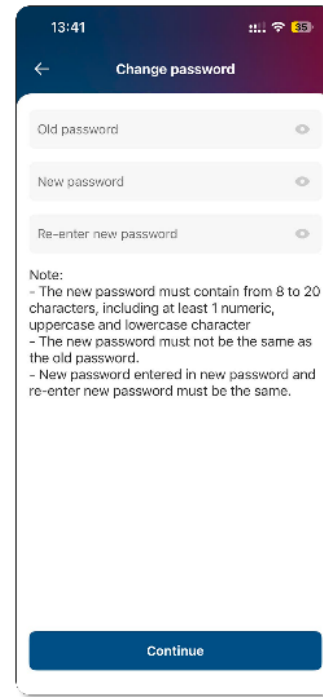
Step 1

Select **[Settings]** icon at the PB engage VN Home screen.



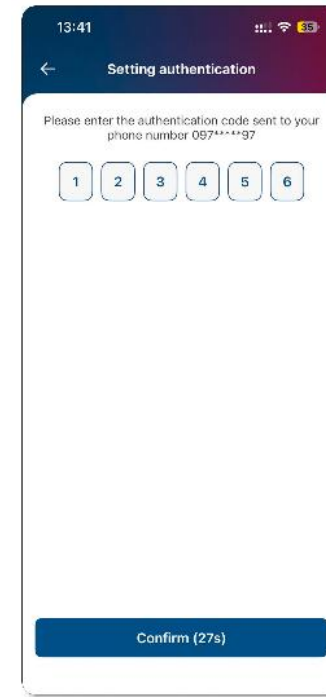
Step 2

Select **[Change Password]**



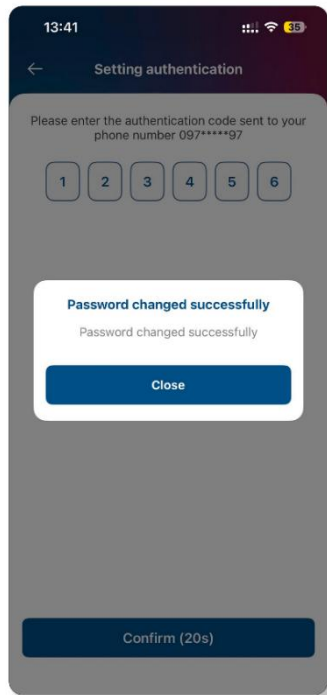
Step 3

Enter current password, new password and re-enter new password.
Then click on **[Continue]**



Step 4

Enter the authentication code sent to Customer's phone number registered with the Bank.
Click on **[Confirm]** to complete the password change

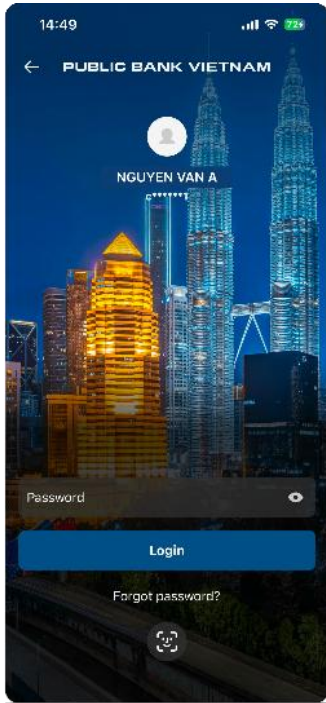


Step 5

The system prompts successful password change notification

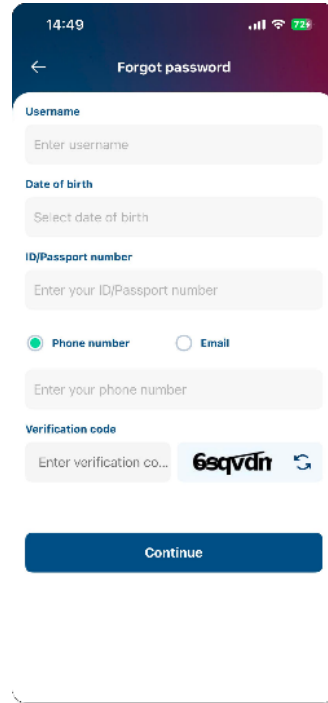
8.2. Forgot Password

(*) **Note:** The password reset function can only be performed if the Customer has already set up the Smart OTP authentication method.



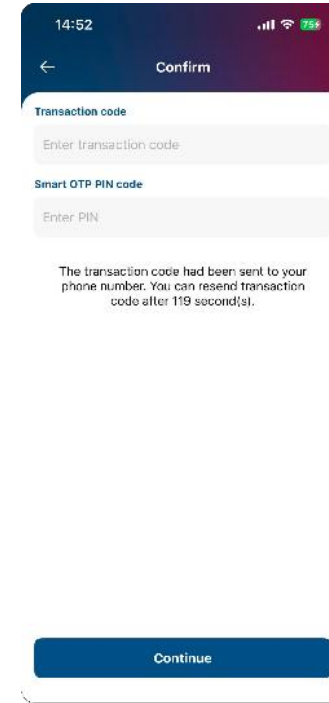
Step 1

At the login screen, select [Forgot Password]



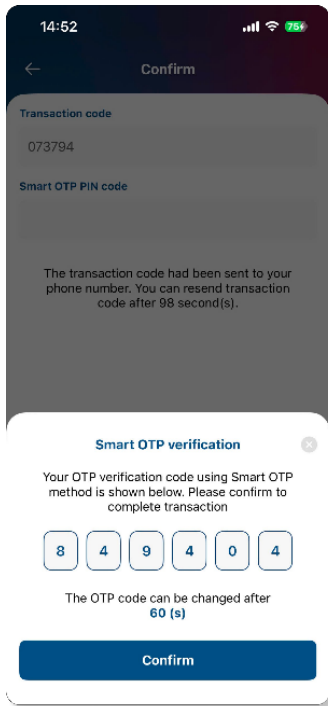
Step 2

- Enter [Username], select [Date of birth] and enter [ID/Passport Number].
- Select [Phone number] or [Email], then enter the corresponding phone number or email.
- Enter [Verification code] and click on [Continue].



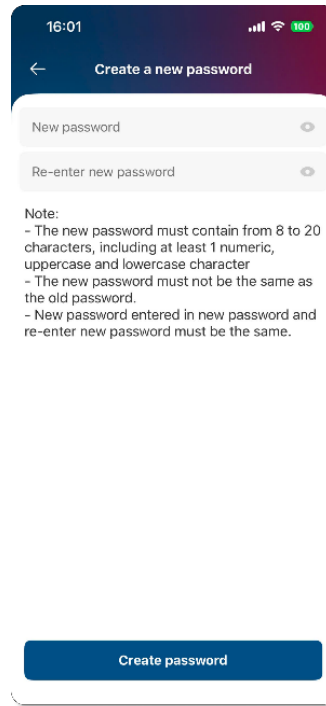
Step 3

- Enter transaction code sent to Customer's phone number.
- Enter the Smart OTP PIN
- Click on [Continue].



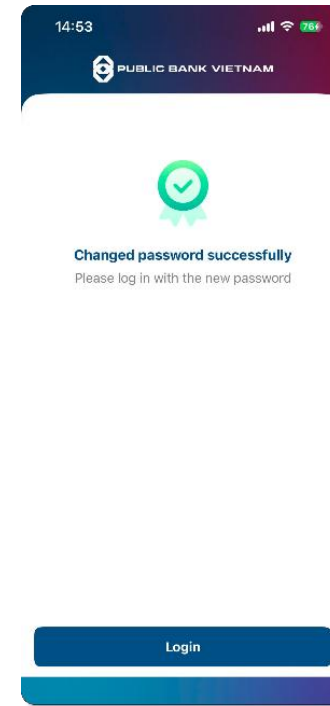
Step 4

Click on [**Confirm**] to authenticate with the Smart OTP code.



Step 5

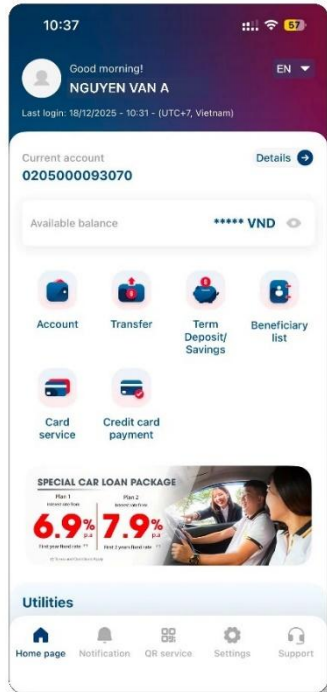
Enter the new password in both [**New Password**] and [**Re-enter New Password**] fields.
Click on [**Create Password**].



Step 6

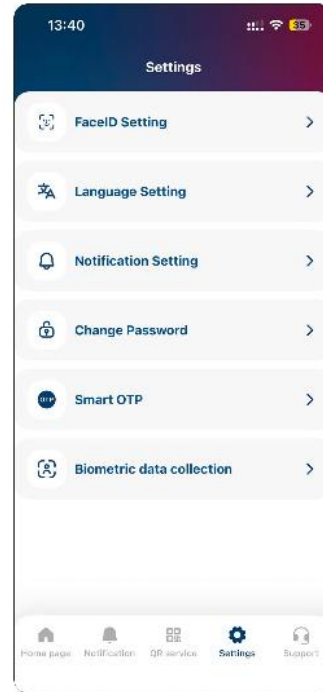
The system prompts successful password changing of Customer.
Click on [**Login**] to log into the application with the new password.

8.3. Change Language



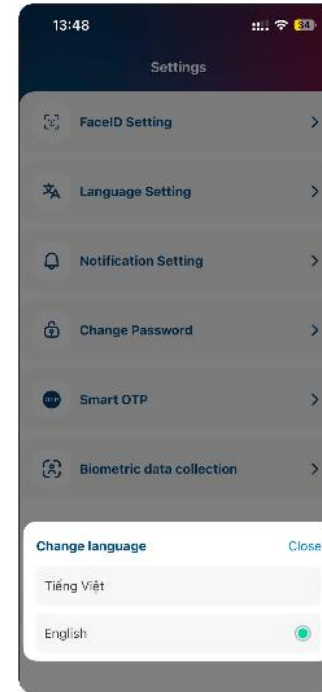
Step 1

Select **[Settings]** icon at the PB engage VN Home screen.



Step 2

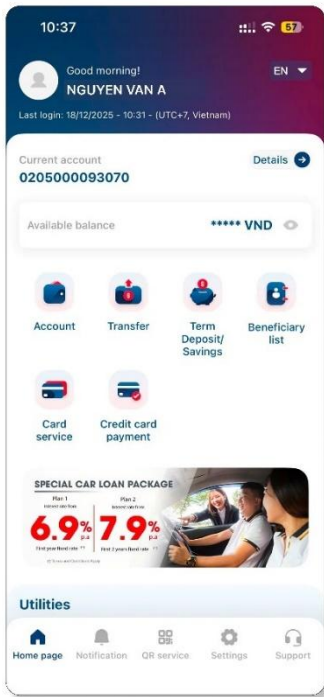
Select **[Language Setting]**.



Step 3

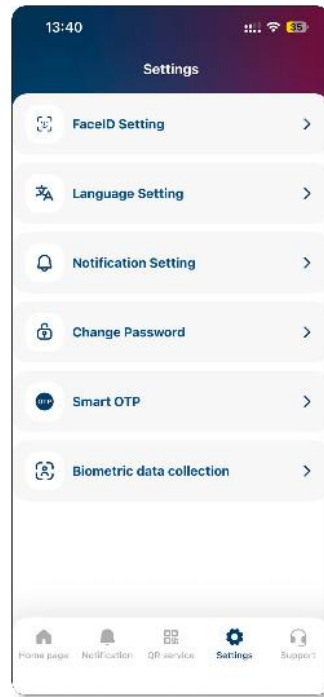
Select the language that Customer wishes to set.
 (*) Customer can also access the icon at the top right corner of the PB engage VN Home screen to change the language.

8.4. Login with Face ID/Touch ID



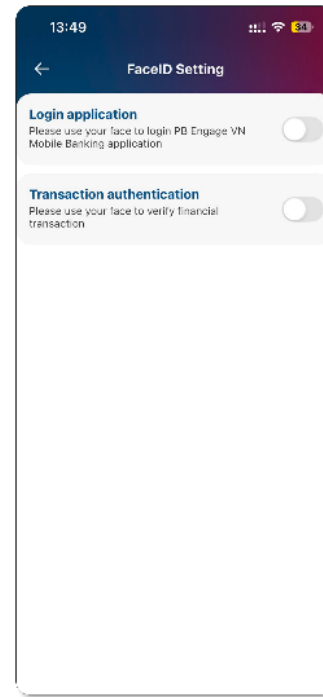
Step 1

Select **[Settings]** icon at the PB engage VN Home screen.



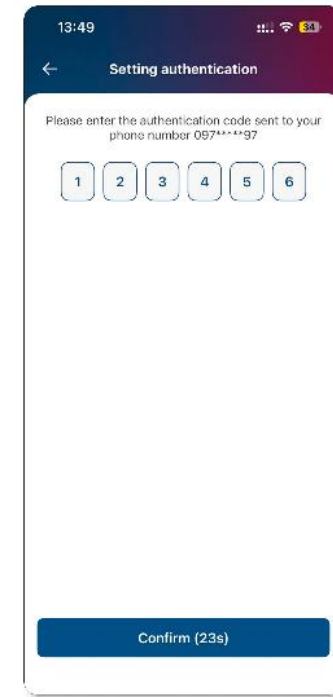
Step 2

Select **[Face ID Settings]** (Login by face) or **[Touch ID Settings]** (Login by fingerprint) depending on the features available on Customer's device.



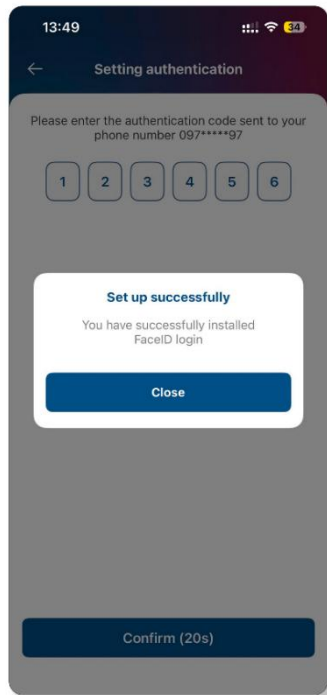
Step 3

Swipe the **Login Application** button to the right to activate the function



Step 4

Enter the OTP authentication code sent to Customer's phone number registered with the Bank. Then click on **[Confirm]**

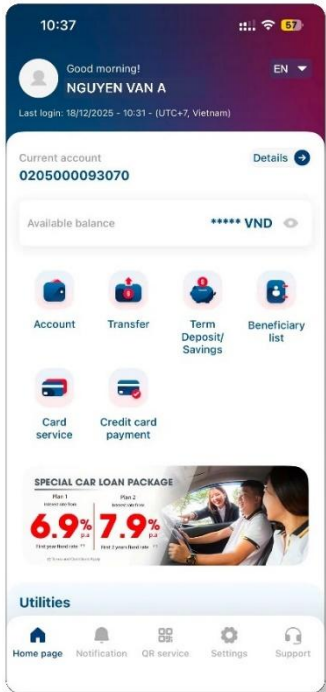


Step 5

The system prompts successful installation of Customer.

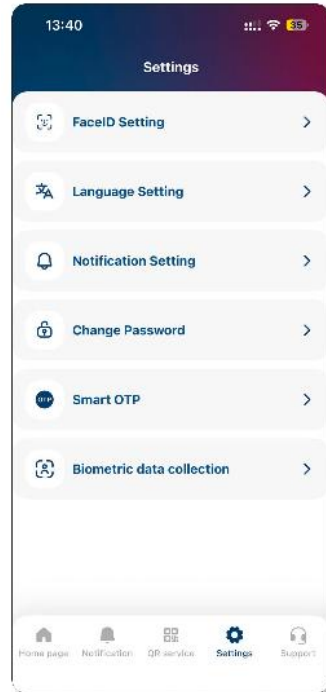
Click on [**Close**] to return to the PB engage VN Home screen.

8.5. Transaction authentication using Face ID/Touch ID



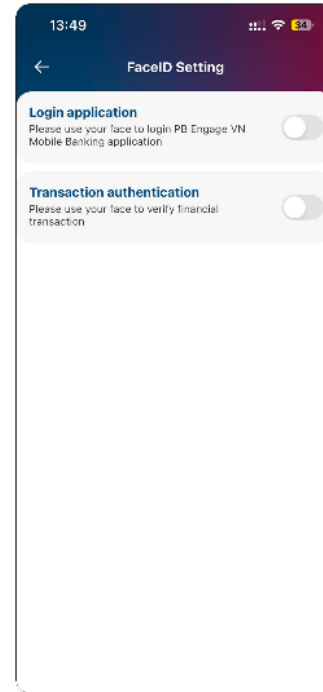
Step 1

Select **[Settings]** icon at the PB engage VN Home screen.



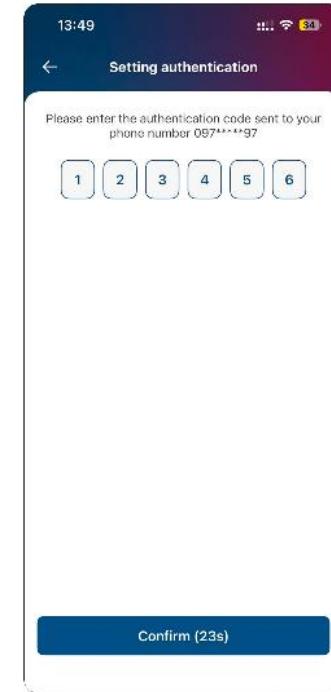
Step 2

Select **[Face ID Settings]** (Login by face) or **[Touch ID Settings]** (Login by fingerprint) depending on the features available on Customer's device.



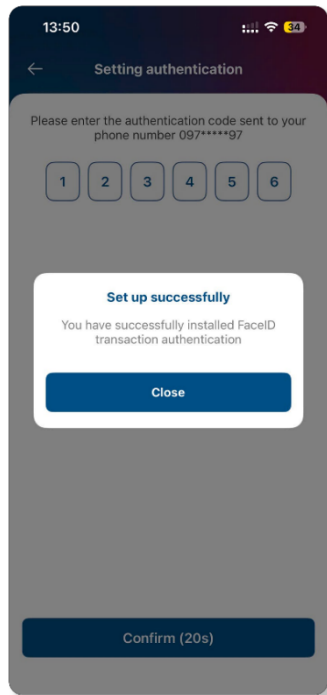
Step 3

Swipe the **Transaction Authentication** button to the right to activate the function



Step 4

Enter the authentication code sent to Customer's phone number registered with the Bank. Then click on **[Confirm]**



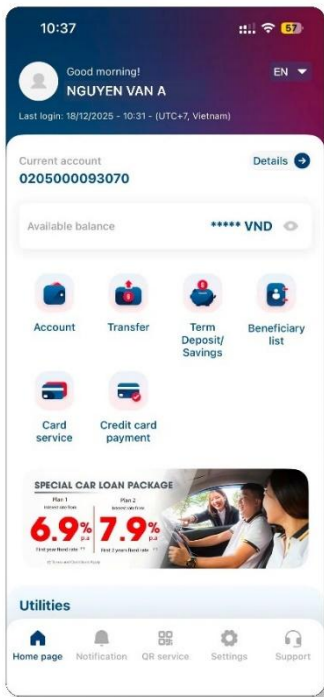
Step 5

The system prompts successful installation of Customer.

Click on [Close] to return to the PB engage VN Home screen.

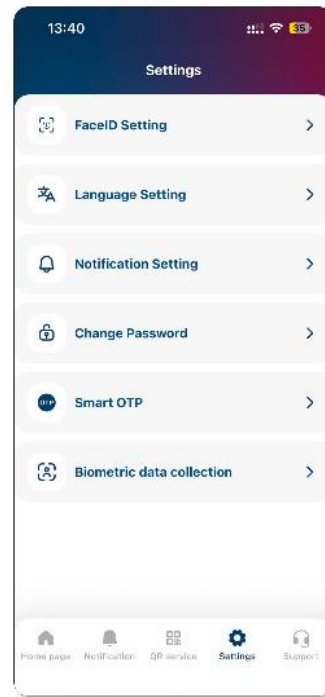
8.6. Notification Setting

8.6.1. Receive Notification of Account Balance changes on the Application



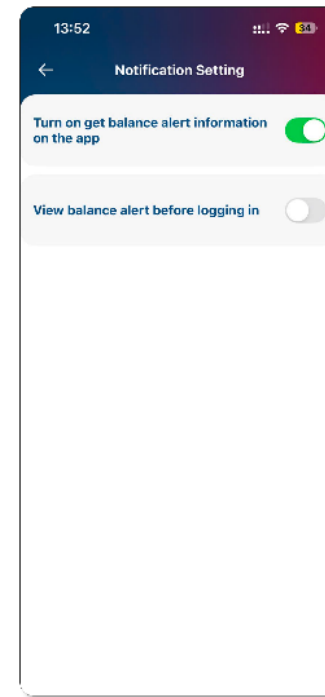
Step 1

Select **[Settings]** icon at the PB engage VN Home screen.



Step 2

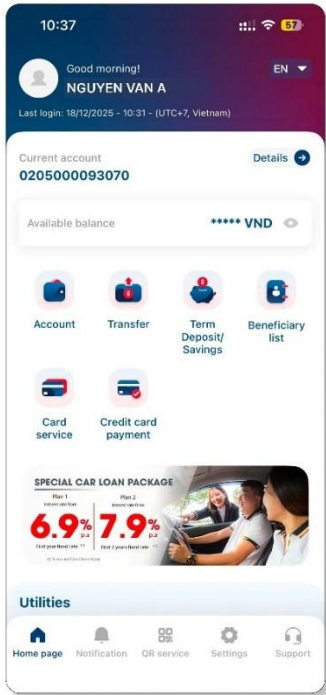
Select **[Notification setting]**



Step 3

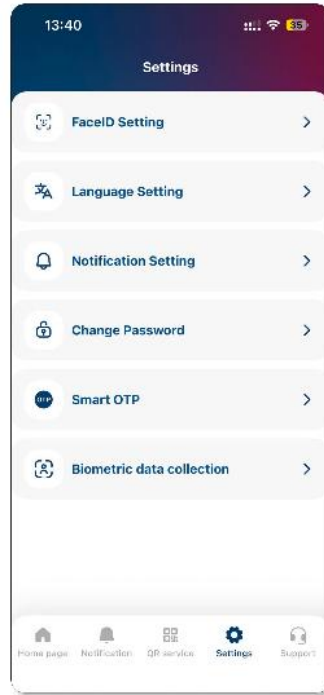
The system defaults to enable the function of receiving notification of current account balance changes on the application. Customer can disable this function by swiping the button to the left.

8.6.2. View Account Balance changes before Logging on the Application



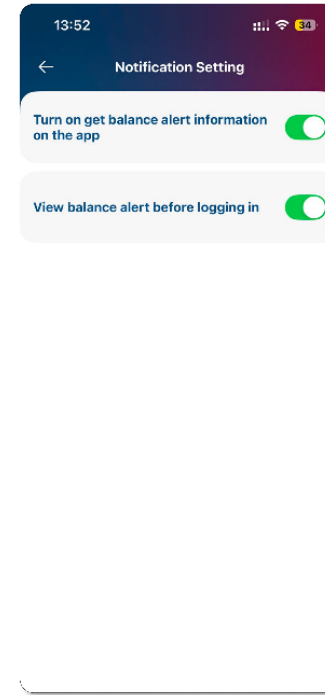
Step 1

Select **[Settings]** icon at the PB engage VN Home screen.



Step 2

Select **[Notification setting]**



Step 3

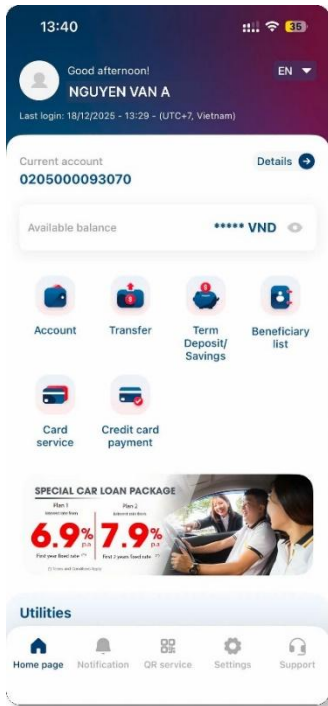
Customer can enable this function by swiping the button to the right.

8.7. Smart-OTP

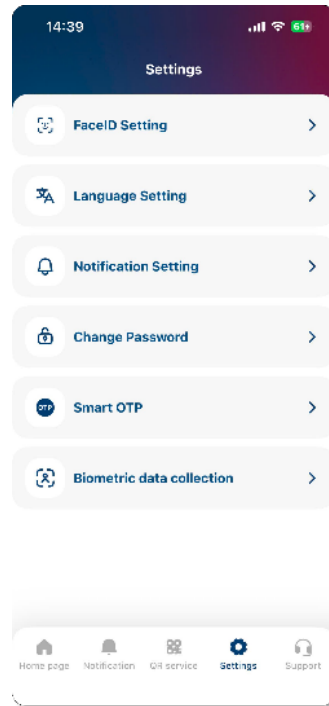
8.7.1. Activation

(*) Note:

- Customer is required to perform 01 transaction authenticated by SMS OTP before using Smart OTP.
- Once Smart-OTP is activated on PB engage VN application, PBVN Smart OTP application will be deactivated. To get Smart-OTP verification code for transactions performed via Internet Banking, please use Smart-OTP on PB engage VN application onwards.
- The Bank recommends that customers deactivate Smart OTP before uninstalling the PB engage VN application


Step 1

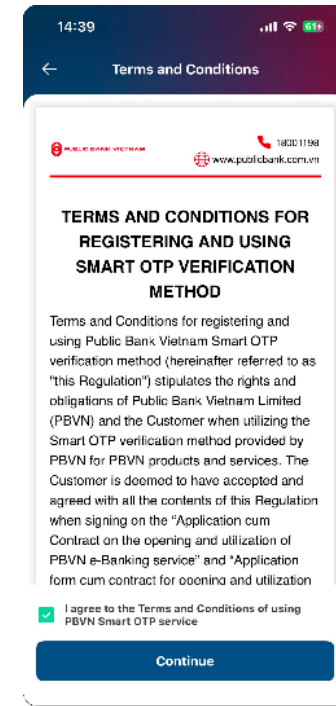
Select **[Settings]** at the PB engage VN Home screen.


Step 2

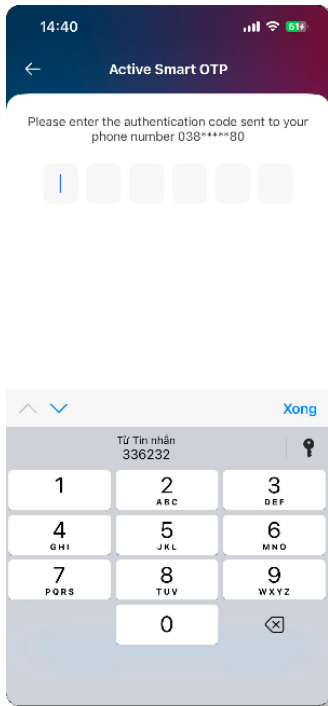
Select **[Smart OTP]**


Step 3

Swipe the **Activate Smart OTP – PB engage VN** button to the right to activate the function

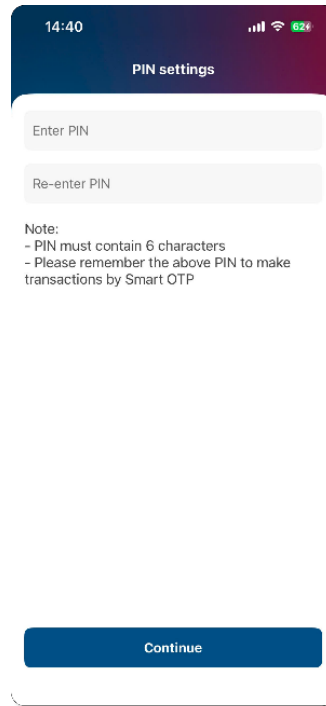

Step 4

Read the information, confirm agreement with the Terms and Conditions of registration and usage of Smart OTP. Then click on **[Continue]**.



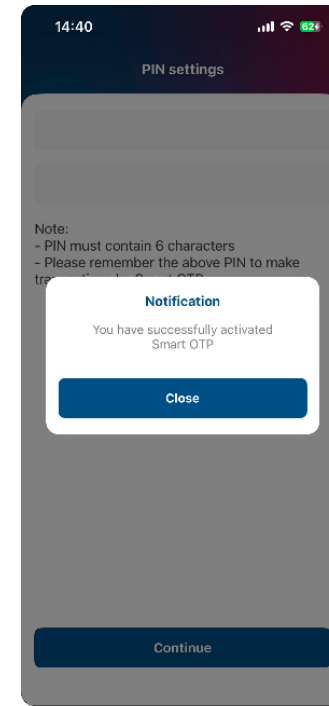
Step 5

Enter the authentication code sent to Customer's phone number registered with the Bank. Then click on **[Continue]**



Step 6

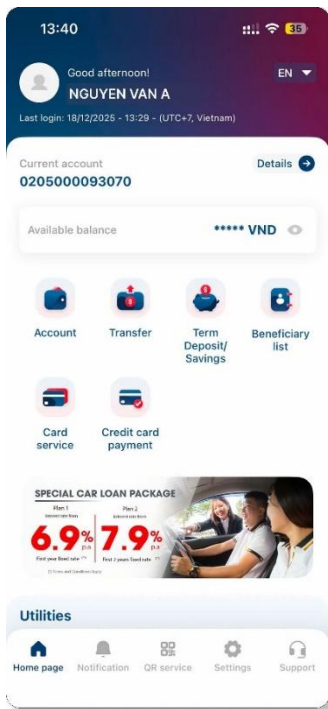
Create a 6-digit PIN. Then click on **[Continue]**.



Step 7

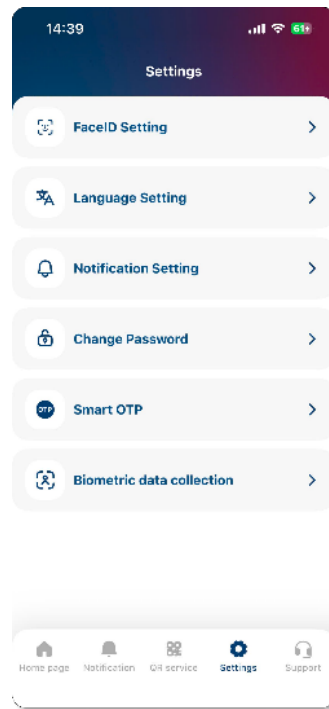
The system prompts notification that Smart-OTP has been activated successfully. Click on **[Close]** to turn off the notification.

8.7.2. Change Smart OTP PIN code



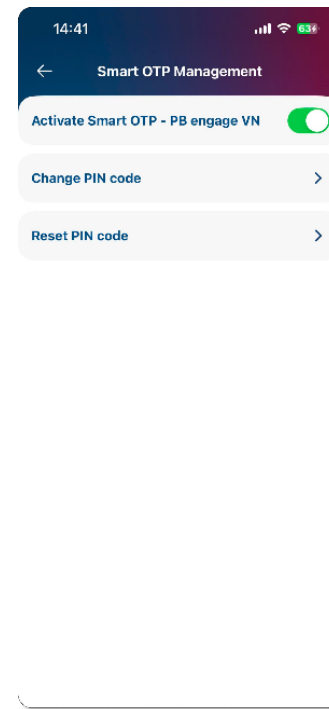
Step 1

Select **[Settings]** icon at the PB engage VN Home screen



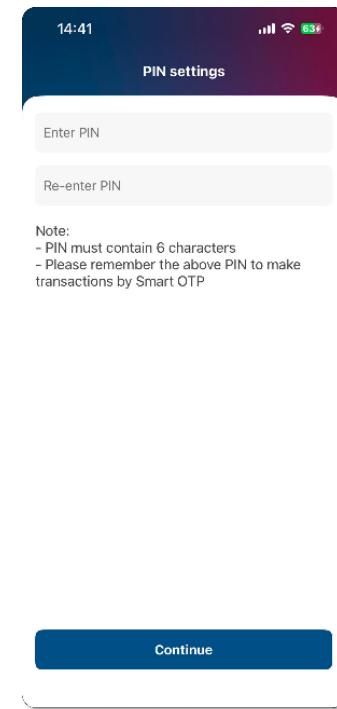
Step 2

Select **[Smart OTP]**



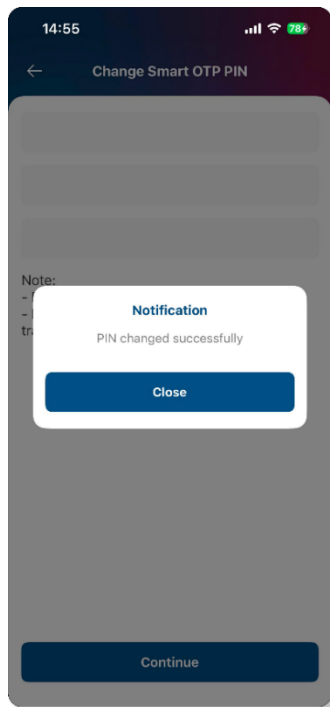
Step 3

Select **[Change PIN Code]**



Step 4

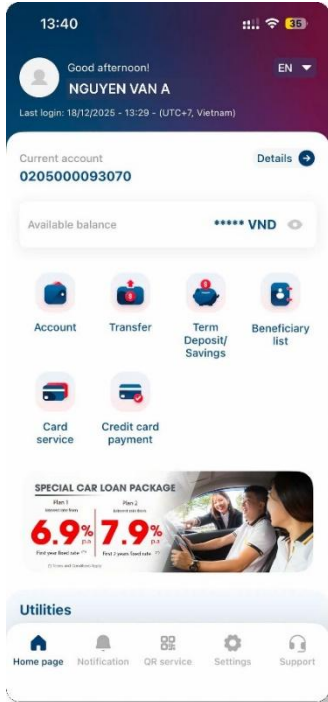
Enter current PIN, new PIN and re-enter the new PIN
Then click on **[Continue]**



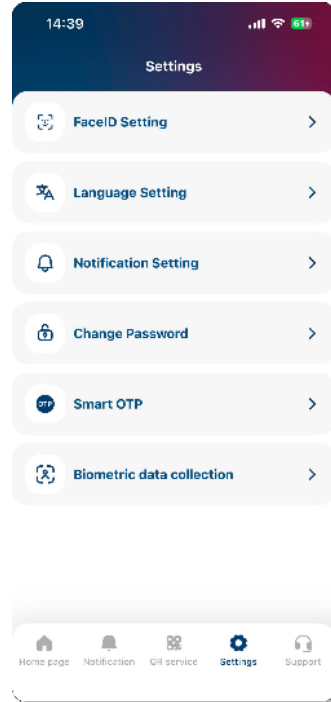
Step 5

The system prompts notification Smart-OTP
PIN changed successfully.
Click on [Close] to turn off the notification.

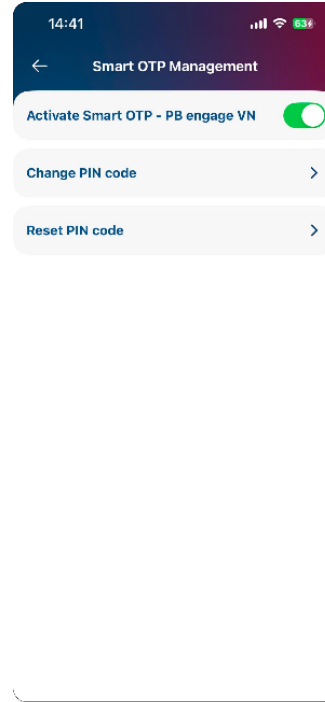
8.7.3. Reset Smart OTP PIN code



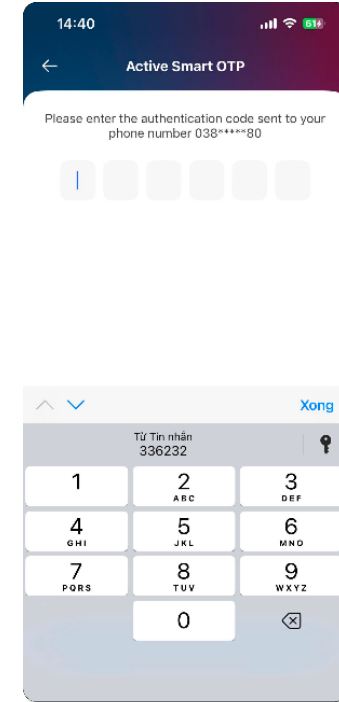
Step 1
Select **[Settings]** icon at the PB engage VN Home screen.



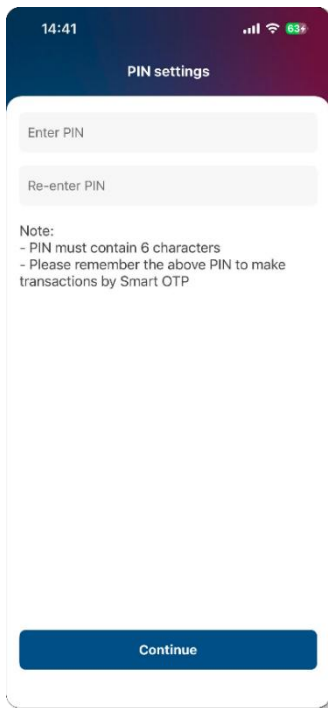
Step 2
Select **[Smart OTP]**



Step 3
Select **[Reset PIN code]**

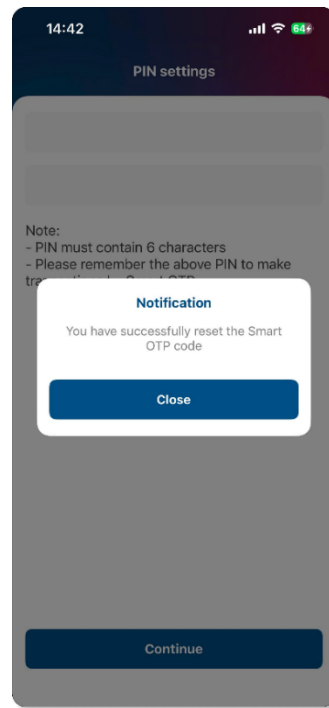


Step 4
Enter the authentication code sent to Customer's phone number registered with the Bank. Then click on **[Continue]**



Step 5

Create a new PIN following the on-screen instructions.



Step 6

The system prompts notification of successful reset Smart-OTP PIN. Click on **[Close]** to turn off the notification.

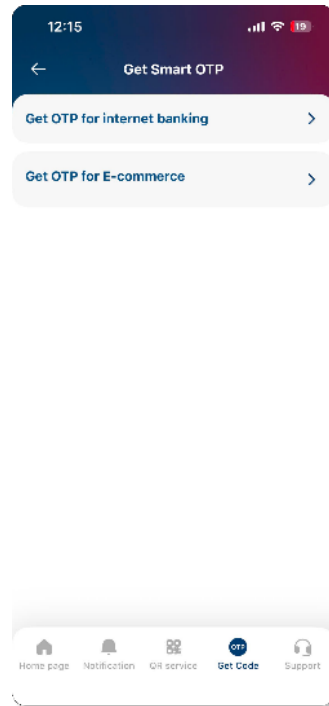
8.7.4. Generate OTP code for Web Internet Banking

8.7.4.1. Using QR Code



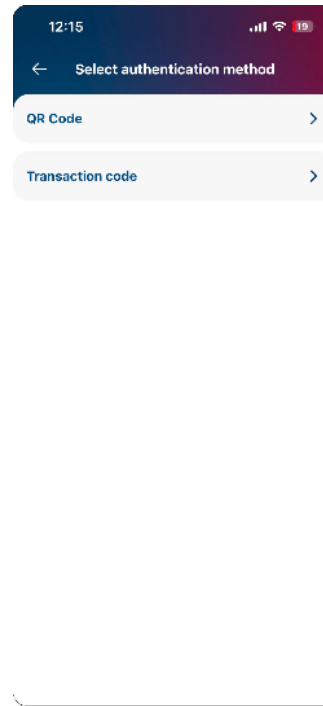
Step 1

Select **[Get Code]** icon at the PB engage VN Home screen without login



Step 2

Select **[Get OTP for internet banking]**



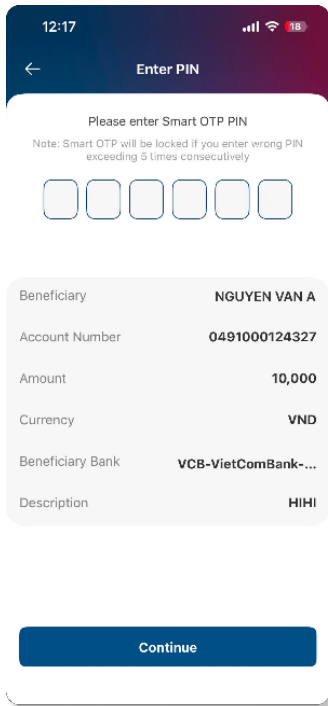
Step 3

Click on **[QR code]**



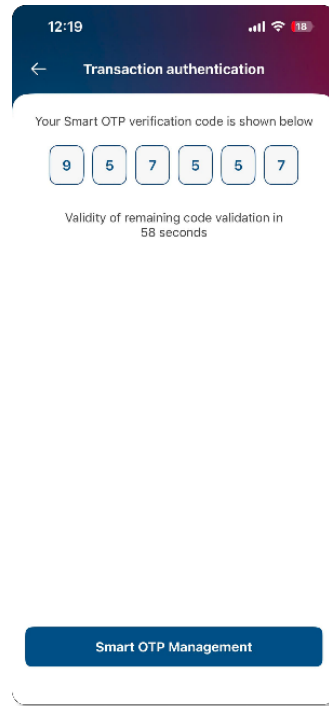
Step 4

Place the camera to scan the QR code on Web Internet Banking screen



Step 5

Enter Smart OTP PIN previously registered of Customer. Then click on **[Continue]**



Step 6

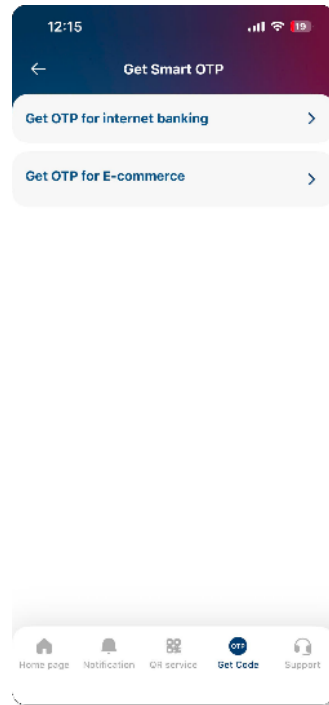
The system will display Smart-OTP verification code. Enter this OTP code into OTP field on Web Internet Banking screen to execute transaction

8.7.4.2. Using Transaction Code



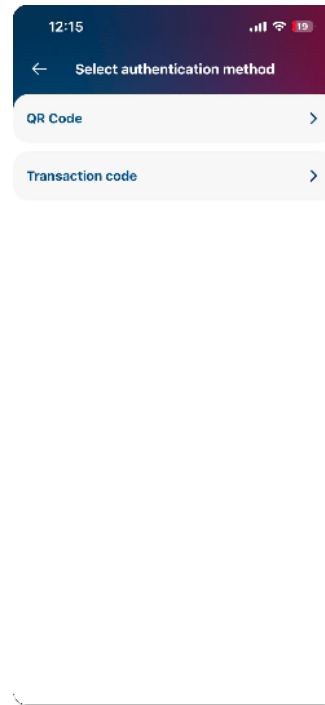
Step 1

Select **[Get Code]** icon at the PB engage VN Home screen without login



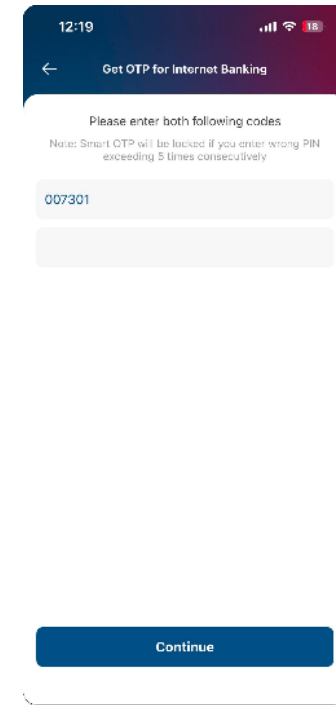
Step 2

Select **[Get OTP for internet banking]**



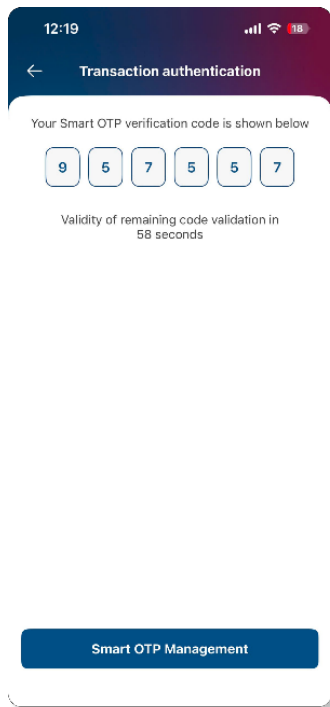
Step 3

At the **[Select authentication method]** screen, select **[Transaction code]**



Step 4

Enter the transaction code displayed on Web Internet Banking screen and enter Smart-OTP PIN. Then click on **[Continue]**



Step 5

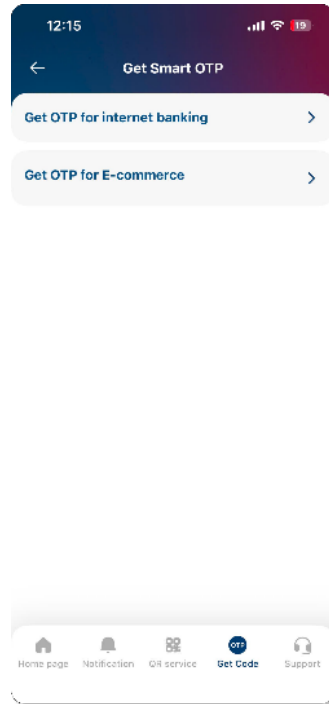
The application will display Smart-OTP verification code. Enter this code into OTP field on Web Internet Banking screen to execute transaction.

8.7.5. Get OTP for E-commerce transaction



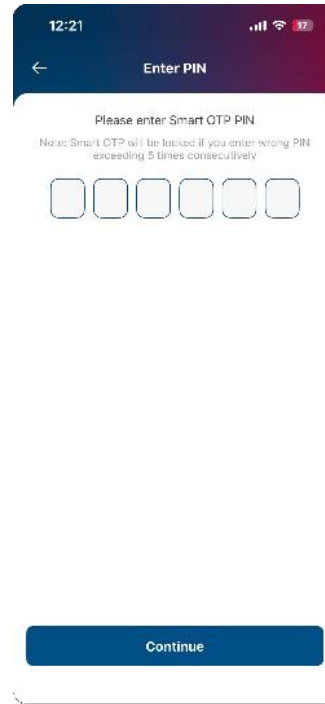
Step 1

Select [Get Code] icon at the PB engage VN Home screen without login



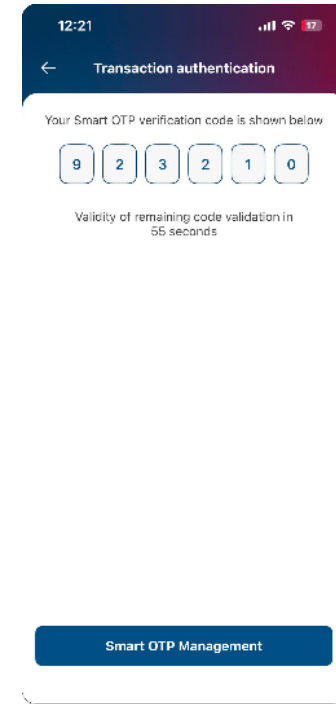
Step 2

Select [Get OTP for E-commerce]



Step 3

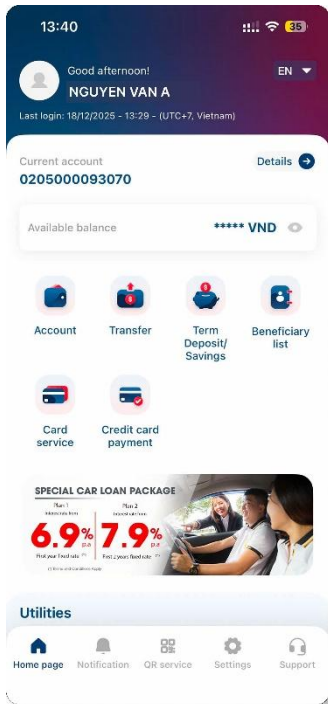
Enter Smart-OTP PIN



Step 4

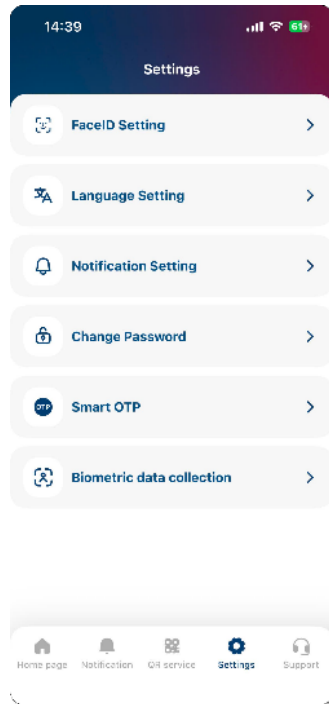
The application will display Smart-OTP verification code. Enter this code into OTP field on e-commerce transaction screen to execute transaction

8.8. Biometric Data Collection



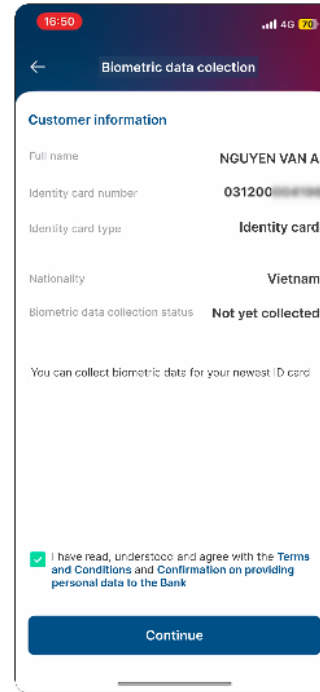
Step 1

Select **[Settings]** icon at the PB engage VN Home screen.



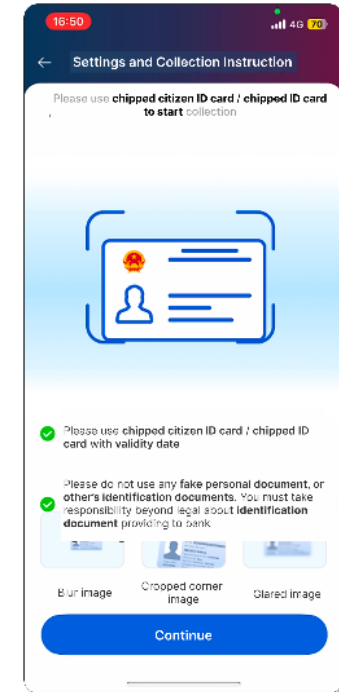
Step 2

On **[Settings]** screen, select **[Biometric data collection]**



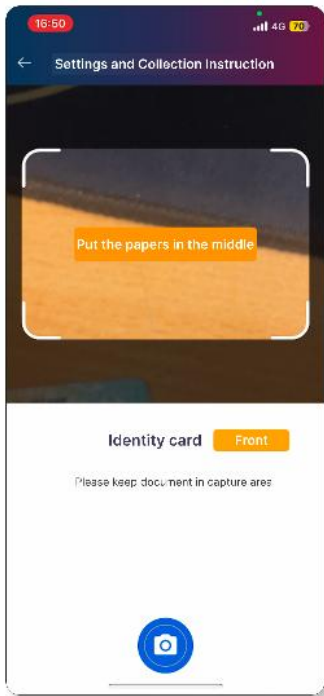
Step 3

At the **[Biometric data collection]** screen, by ticking , PBVN understands that Customer has read and agreed to provide personal data to the Bank. To proceed with Biometric data collection, please click on **[Continue]**




Step 4

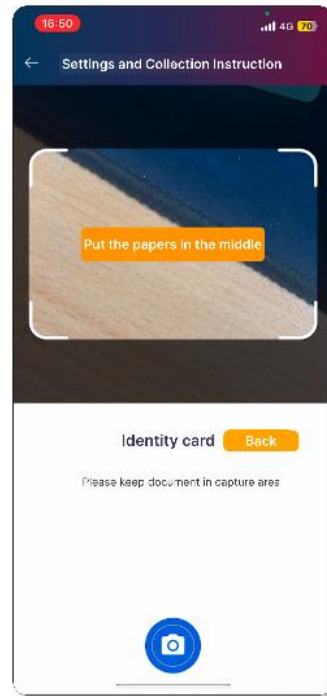
Please read the instructions displayed on the screen carefully, then click on **[Continue]**



Step 5


Please place the front of ID Card/Citizen ID within the capture area. Customer can

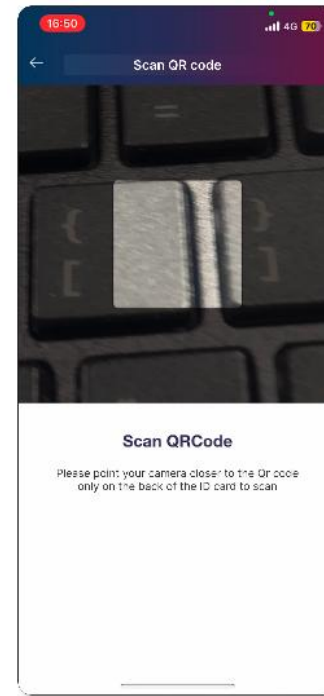
manually press the  icon to take the photo, or the system will automatically capture it



Step 6

Please place the back of ID Card/Citizen ID within the capture area. Customer can

manually press the  icon to take the photo, or the system will automatically capture it



Step 7

For ID Card, in case the system cannot retrieve the Customer's information from the captured images of both sides, a QR code scan will be required.

Please point the camera at the QR code located on the back of the ID Card



Step 8

At this screen, Customers can review the captured photo of the front of the card.

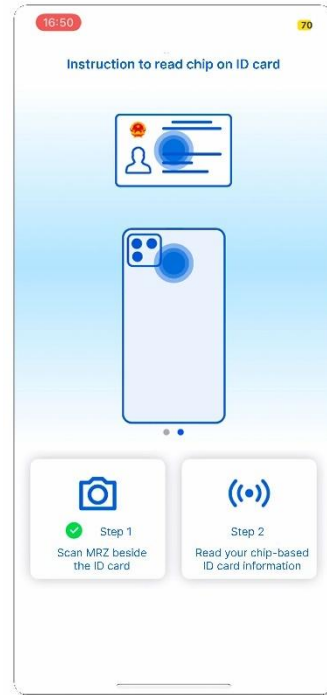
Select **[Take again]** to capture another photo

Select **[Next]** to proceed to the next step



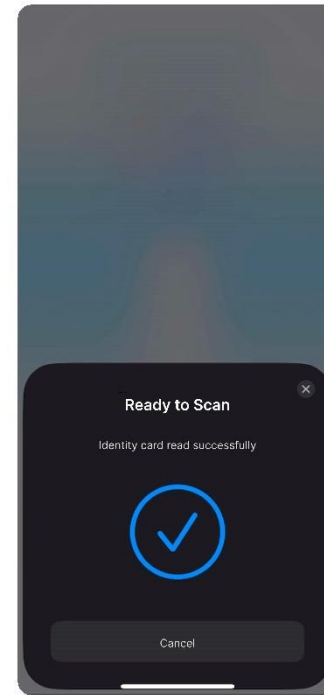
Step 9

On this screen, Customer can review the captured photo of the back of the card.
 Select **[Take again]** to capture another photo
 Select **[Next]** to proceed to the next step



Step 10

At the [Instruction to read chip on ID card] screen
 - Select **[Step 1]** to scan the MRZ code on the back of the card (MRZ consists of the 3 lines of characters located on the back of the card)
 - Select **[Step 2]** to read the chip-based ID card information



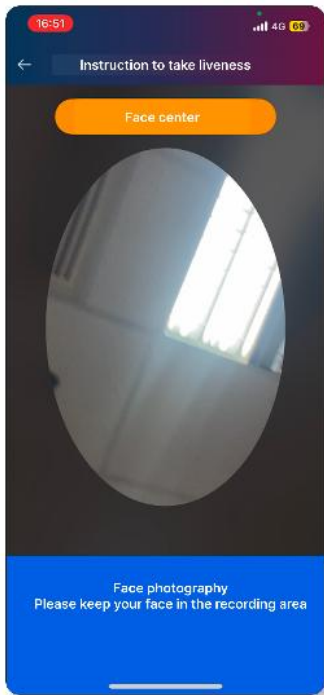
Step 11

Place the back of the mobile phone against the front of the chip-based ID card/Citizen Identification Card and keep it steady during the reading process.
 Once the card reading is completed, the screen displays card read successfully.



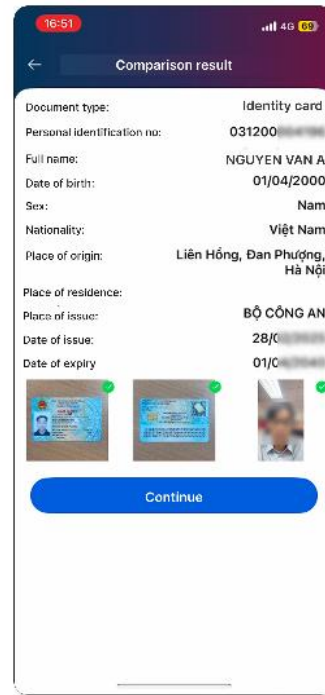
Step 12

At the [Instruction to take liveness] screen, please read the instructions displayed on the screen carefully. Then, click on **[Ready to take a photo]** to proceed to the next step



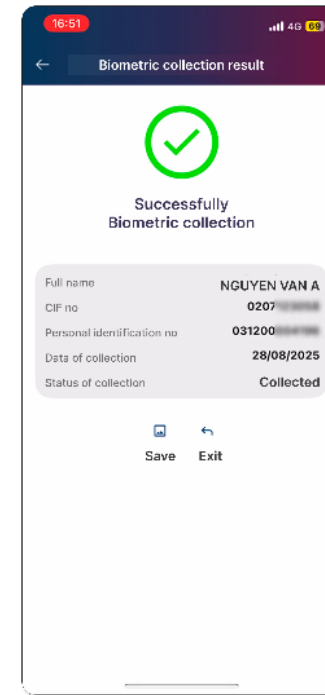
Step 13

Customer shall perform facial authentication by following the instructions displayed on the screen



Step 14

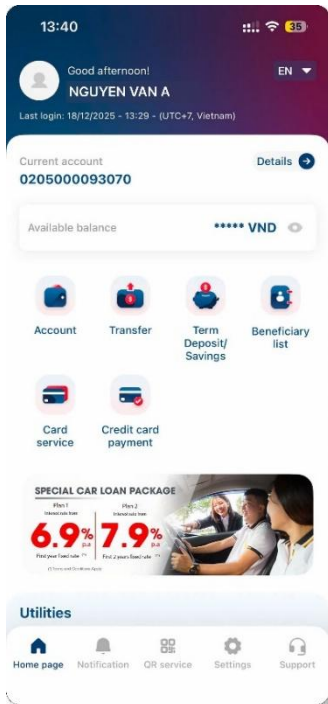
If the Customer's details are verified, the system will record the successful biometric data collection and display the information as shown below.
Click on **[Continue]** to proceed to the next step




Step 15

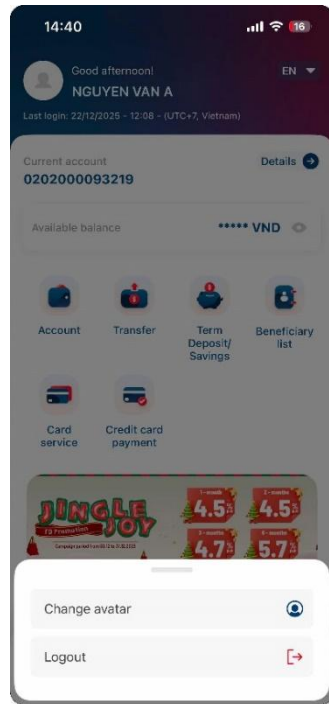
The system prompts a confirmation of Customer's successful biometric data collection
Select **[Save]** to download the confirmation to the device
Select **[Exit]** to return to the Biometric data collection screen

8.9. Avatar Setup



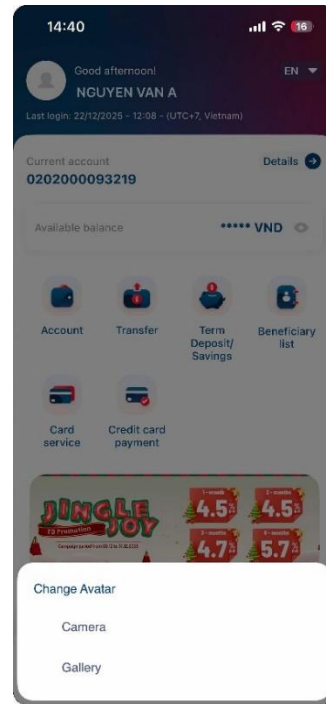
Step 1

Select the  icon at PB engage VN Home screen



Step 2

Select [Change avatar]



Step 3: iOS Device

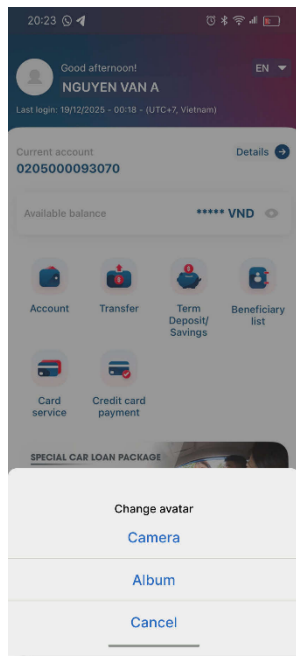
At the [Change avatar] screen, select to choose photo access from [Camera] or [Gallery]



Step 4: iOS Device

Note: Illustration of selecting photo from the gallery

For the first login after downloading the application, the screen will display a permission request, select [All access] or [Limit access]. Then select any photo from the photo gallery, the application will update accordingly



Step 3 (*): Android device

At the [Change avatar] screen, select to choose photo access from [Camera] or [Gallery]



Step 4 (*): Android device

Note: Illustration of selecting photo from the gallery

Select any photo. Then select [Done], the application will update accordingly