

# PBVN Smart OTP Application - User Guide

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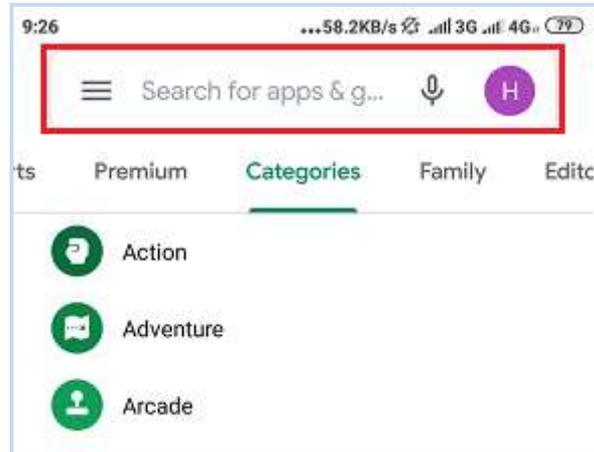
### Note:

- **Corporate Customers must use PBVN Smart OTP application as transaction verification method**
- **Individual Customers**
  - **For Internet Banking, individual customers can use PBVN Smart OTP application or Smart-OTP function in PBVN's Mobile Banking Application (PB engage VN). PBVN Smart OTP application is not usable if you have activated Smart-OTP function in PBVN's Mobile Banking Application (PB engage VN). Customers can only activate 01 type of Smart OTP at a time**
  - **For Mobile Banking, individual customers can only use the Smart-OTP function in PBVN's Mobile Banking Application (PB engage VN).**

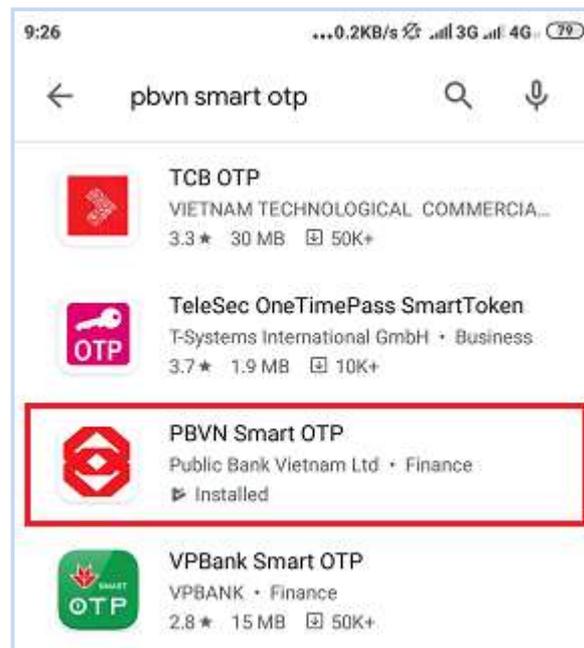
## 1. Download & Install PBVN Smart OTP application on Mobile Device

Step 1: Access the mobile device, go to **Play Store** application (for devices using Android operating system) or **App Store** application (for devices using iOS operating system)

Step 2: Type “**PBVN Smart OTP**” into the Search Bar



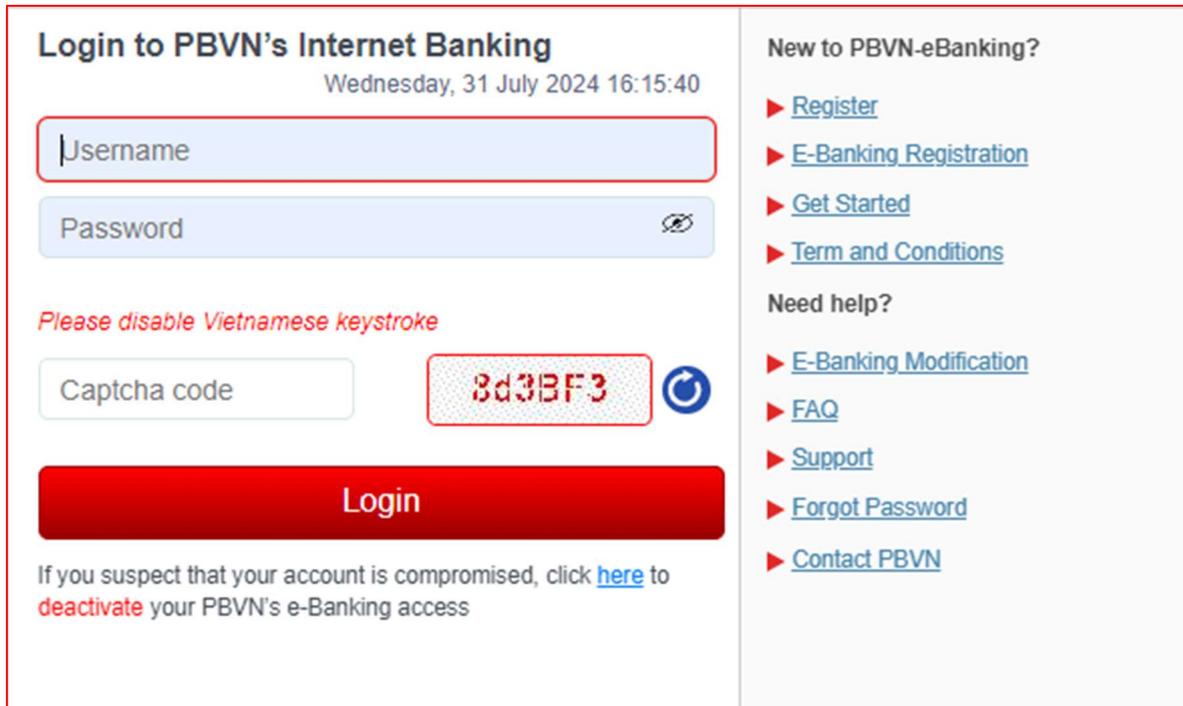
Step 3: Select **PBVN Smart OTP** application, download and install the application



## 2. Smart OTP Activation

*\*Note: Your mobile device must be connected to the Internet to activate Smart OTP*

Step 1: Log on to PBVN Internet Banking at: <https://ebank.publicbank.com.vn/>. Key in Username, password and Captcha code to enter Internet Banking profile



**Login to PBVN's Internet Banking**  
Wednesday, 31 July 2024 16:15:40

Username

Password

Please disable Vietnamese keystroke

Captcha code: 8d3BF3

**Login**

If you suspect that your account is compromised, click [here](#) to deactivate your PBVN's e-Banking access

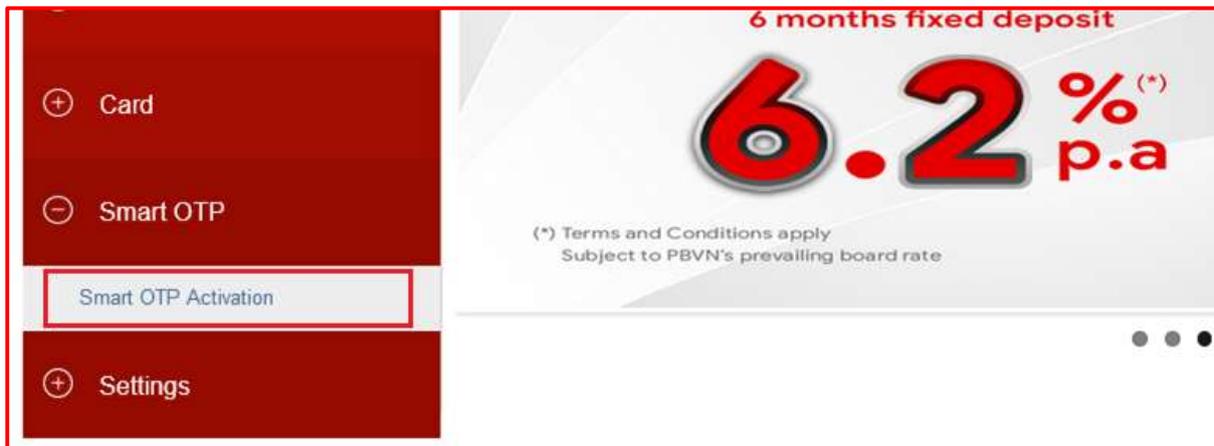
**New to PBVN-eBanking?**

- ▶ Register
- ▶ E-Banking Registration
- ▶ Get Started
- ▶ Term and Conditions

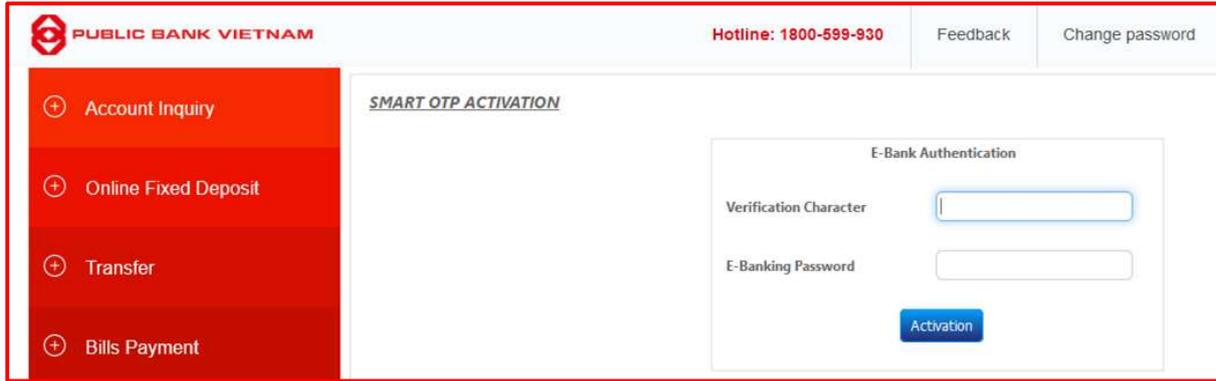
**Need help?**

- ▶ E-Banking Modification
- ▶ FAQ
- ▶ Support
- ▶ Forgot Password
- ▶ Contact PBVN

Step 2: Click [Smart OTP] → [Smart OTP Activation] on the left side of the Internet Banking home screen



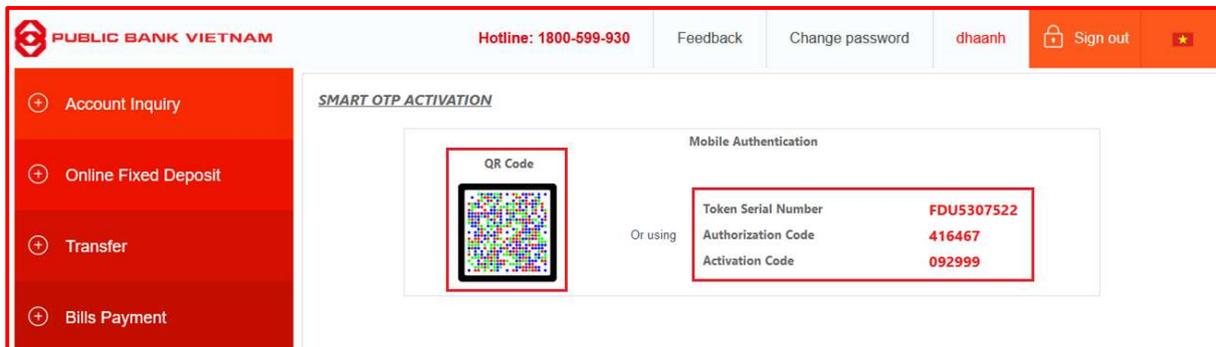
Step 3: After successful registration, enter verification code received via SMS and E-banking password:



The screenshot shows the 'SMART OTP ACTIVATION' page. On the left is a red sidebar menu with options: Account Inquiry, Online Fixed Deposit, Transfer, and Bills Payment. The main content area is titled 'SMART OTP ACTIVATION' and contains an 'E-Bank Authentication' form with the following fields:

- Verification Character:
- E-Banking Password:
- Activation:

**Step 4:** Click [**Activation**]. Quick Response Code (QR Code) and 03 information fields: Token Serial Number, Authorization Code & Activation Code will be displayed:



The screenshot shows the 'SMART OTP ACTIVATION' page after clicking 'Activation'. The 'E-Bank Authentication' form is replaced by a 'Mobile Authentication' section. It features a 'QR Code' image and a table of activation information:

Token Serial Number	<b>FDU5307522</b>
Authorization Code	<b>416467</b>
Activation Code	<b>092999</b>

There are 02 options to activate PBVN Smart OTP: **Scan QR code** or **Input Authorization Code**

### **2.1. Activate Smart OTP by scanning QR code**

*Note: If this option is selected, the device used to perform the Internet Banking transaction and the device used for Smart OTP verification cannot be the same device. The device used to perform Internet Banking transaction must be a separate device from the device using the PBVN Smart OTP to scan QR code*

**Step 4 (cont):** Open PBVN Smart OTP application installed on Mobile device. Select [**QR Code**]

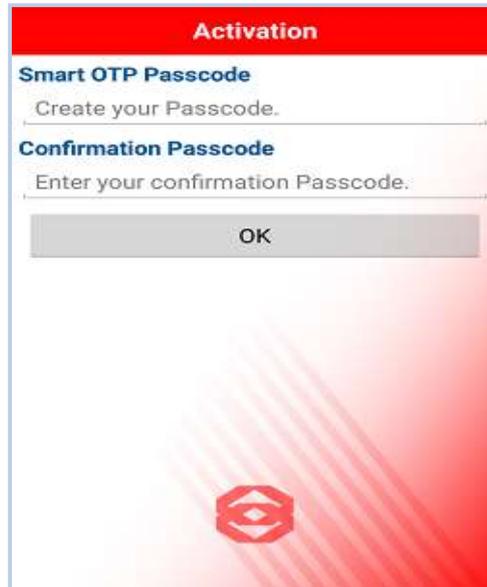


The screenshot shows the 'Activation' screen of the PBVN Smart OTP application. It has a red header and the title 'Activation'. Under 'Activation mode:', there are two options:

- QR Code
- Authorization Code

Step 5: The device screen will automatically activate Camera mode. Place the device to scan the QR code on the Internet Banking screen

PBVN Smart OTP app will prompt Passcode creation:



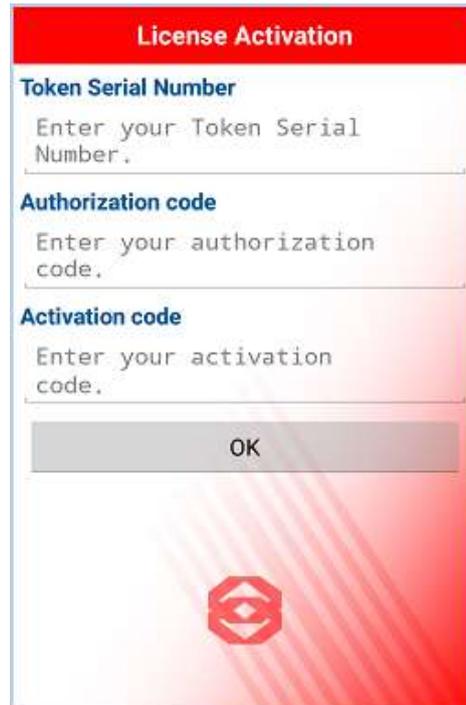
Step 6: Create Smart OTP passcode and re-enter the passcode in the Confirmation Passcode field to finish the activation process

## ***2.2. Activate Smart OTP by Authorization Code input***

Step 4 (cont): Open PBVN Smart OTP application installed on Mobile device. Select **[Authorization Code]**



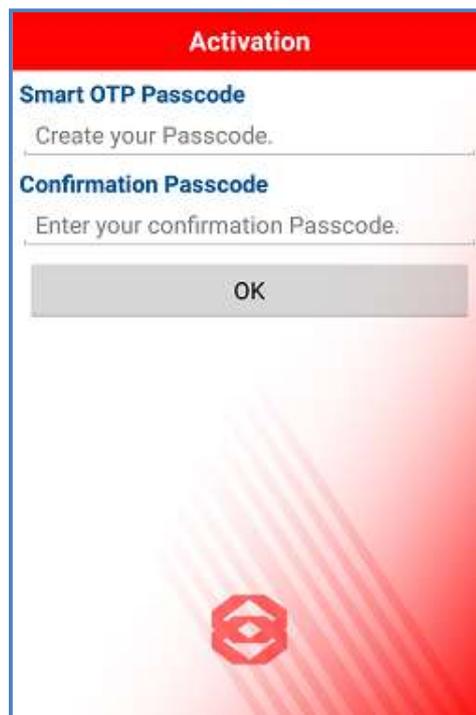
Step 5: The device screen will display:



The screenshot shows a mobile application screen titled "License Activation" with a red header. It contains three input fields: "Token Serial Number" with the prompt "Enter your Token Serial Number.", "Authorization code" with the prompt "Enter your authorization code.", and "Activation code" with the prompt "Enter your activation code.". Below the fields is a grey "OK" button. The background features a red gradient and a faint Public Bank Vietnam logo.

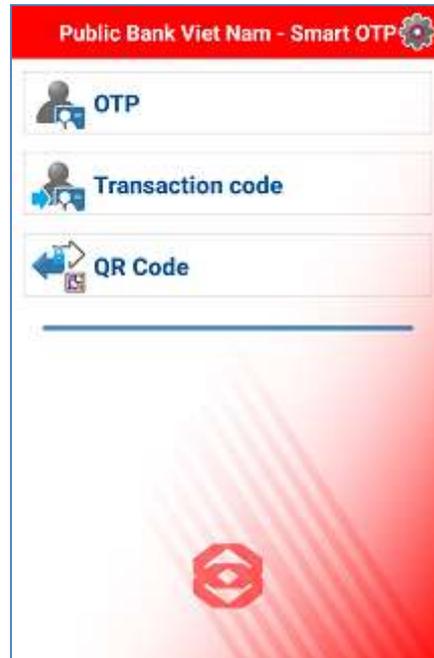
Step 6: Enter 03 information fields - Token Serial Number, Authorization Code and Activation Code as displayed on the Internet Banking screen. Press **[OK]** to proceed.

The device screen will prompt Smart OTP passcode creation:



The screenshot shows a mobile application screen titled "Activation" with a red header. It contains two input fields: "Smart OTP Passcode" with the prompt "Create your Passcode." and "Confirmation Passcode" with the prompt "Enter your confirmation Passcode.". Below the fields is a grey "OK" button. The background features a red gradient and a faint Public Bank Vietnam logo.

Step 7: Create Smart OTP passcode and confirm the passcode to finish the activation process. The device screen will display:

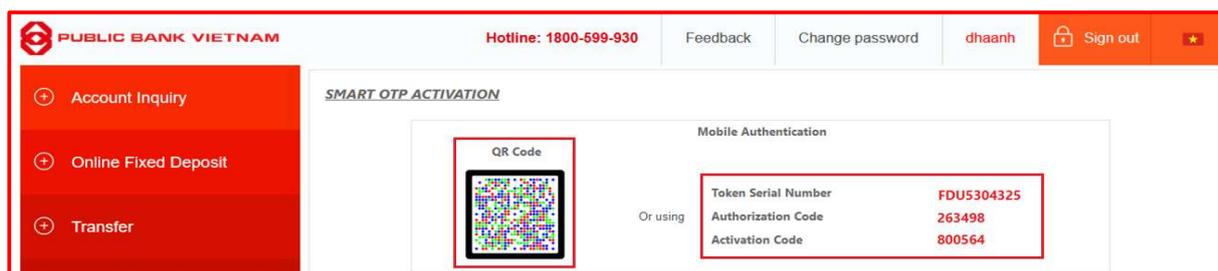


### ***2.3. Smart OTP Activation for multiple Internet Banking Accounts***

If you wish to activate Smart OTP for multiple Internet Banking Accounts on a single mobile device, please perform the following:

Step 8: Log on to Internet Banking via another Internet Banking Account belonging to you and register for Smart OTP as per Section 2 above.

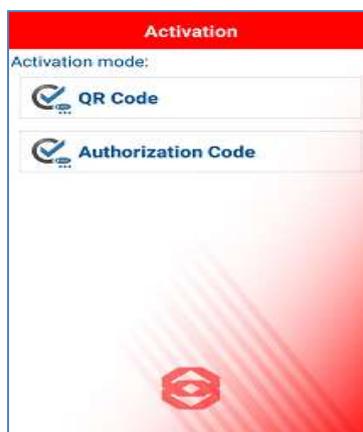
Step 9: Activate Smart OTP as per steps 1 to 3 in **Section 2**. The Internet Banking screen displays:



Step 10: On PBVN Smart OTP application, press the  icon to open Setting Menu. Select [Add new Smart OTP account]



The screen will display:



Step 11: Select either **[QR Code]** or **[Authorization Code]** and perform similar steps as per Item 2.1 or 2.2 of Section 2 as per above.

PBVN Smart OTP application screen displays:



Step 12: Enter the Passcode created during the Smart-OTP activation for the first Internet Banking account for verification and complete the process.

*\*Note:*

- *For your easier reference and usage, you are recommended to change the account name after adding new Internet Banking IDs (refer to [item 5.5](#) for steps to rename your account)*
- *Smart OTP for a single Internet Banking account can only be activated on a single mobile device (cannot be activated on multiple devices)*

### **3. Smart OTP Deactivation**

#### **3.1. Scope**

Smart OTP can be deactivated due to:

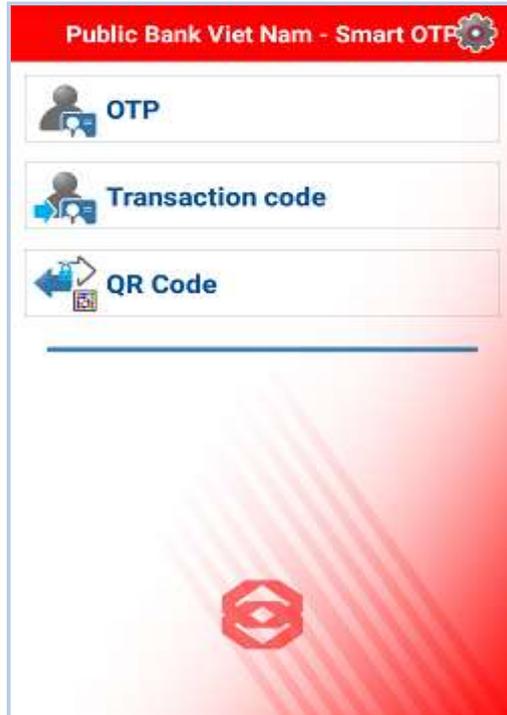
- Forget/Enter wrong Smart OTP passcode exceeding 05 times when verifying transactions
- Lost/Change PBVN Smart OTP installed device

*Note:*

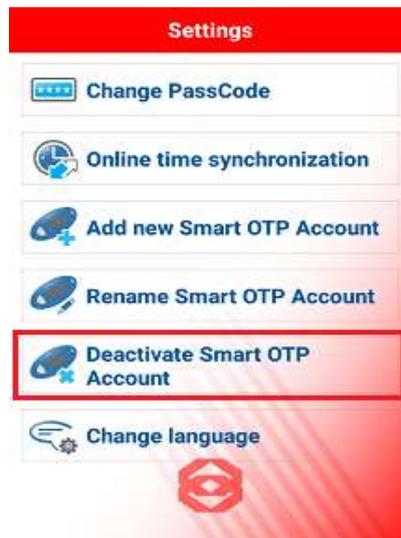
- *If the Smart OTP installed device is lost/changed; please follow the below procedures from **Step 4***
- *If Smart OTP passcode is forgotten, please follow the below procedures from **Step 1***
- *If Smart OTP passcode is keyed in wrongly more than 05 times, the Smart OTP application will be automatically deactivated. Please follow the below procedures from **Step 4***

#### **3.2. Procedures**

Step 1: Open PBVN Smart OTP application on mobile device. If Smart OTP has been activated, the screen will be display:



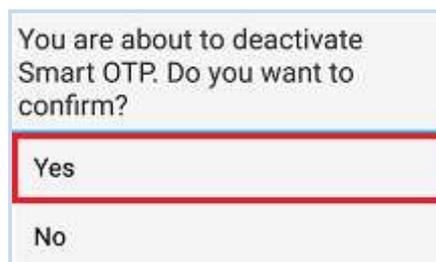
Step 2: Press the  icon to open Setting Menu. Select [**Deactivate Smart OTP Account**]



Step 3:

a. *If Smart OTP application is connected to a single Internet Banking Account*

The system will prompt for confirmation. Press [**Yes**] to proceed



b. *If Smart OTP application is connected to **multiple Internet Banking Accounts***

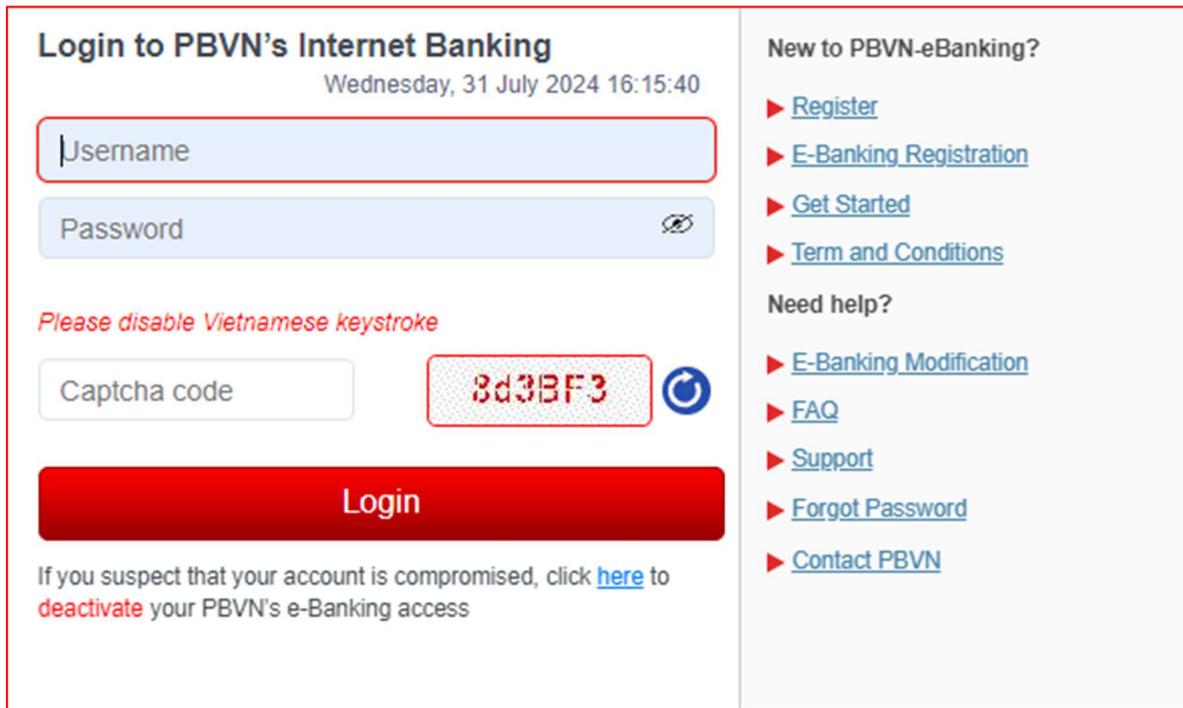
The system will display the list of accounts connected. Select the account you wish to deactivate the Smart OTP:



The system will prompt for confirmation. Press [Yes] to proceed



Step 4: Log on to PBVN Internet Banking website at the link: <https://ebank.publicbank.com.vn/>. Key in Username, password and Captcha code to enter Internet Banking account



**Login to PBVN's Internet Banking**  
Wednesday, 31 July 2024 16:15:40

Username

Password

Please disable Vietnamese keystroke

Captcha code 8d3BF3

**Login**

If you suspect that your account is compromised, click [here](#) to deactivate your PBVN's e-Banking access

**New to PBVN-eBanking?**

- ▶ [Register](#)
- ▶ [E-Banking Registration](#)
- ▶ [Get Started](#)
- ▶ [Term and Conditions](#)

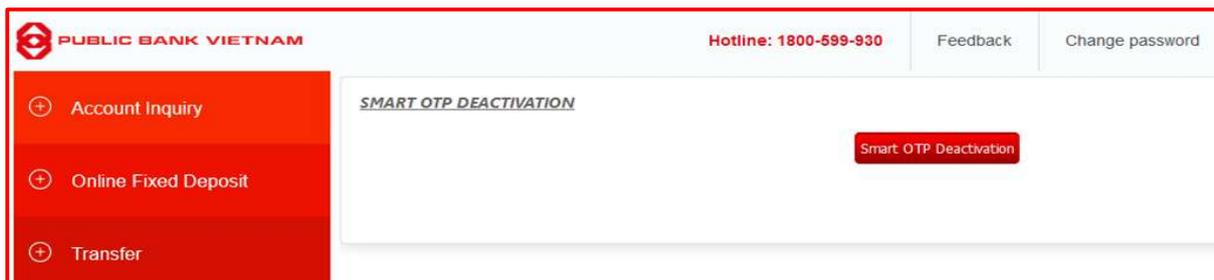
**Need help?**

- ▶ [E-Banking Modification](#)
- ▶ [FAQ](#)
- ▶ [Support](#)
- ▶ [Forgot Password](#)
- ▶ [Contact PBVN](#)

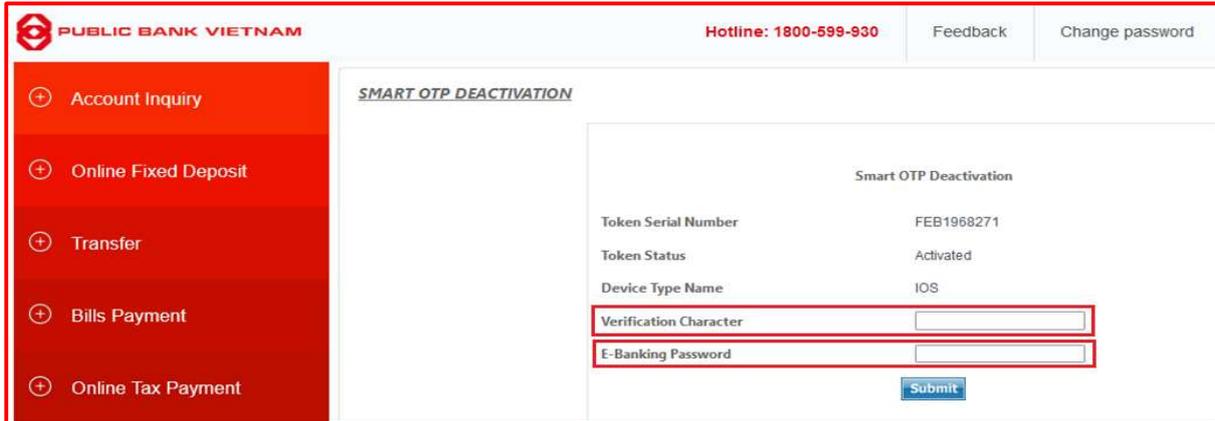
**Step 5:** Click **[Smart OTP] - [Smart OTP Deactivation]** on the left side of the Internet Banking home screen



**Step 6:** Click **[Smart OTP Deactivation]**



**Step 7:** Enter the verification code received via SMS and E-banking password. Click **[Submit]**

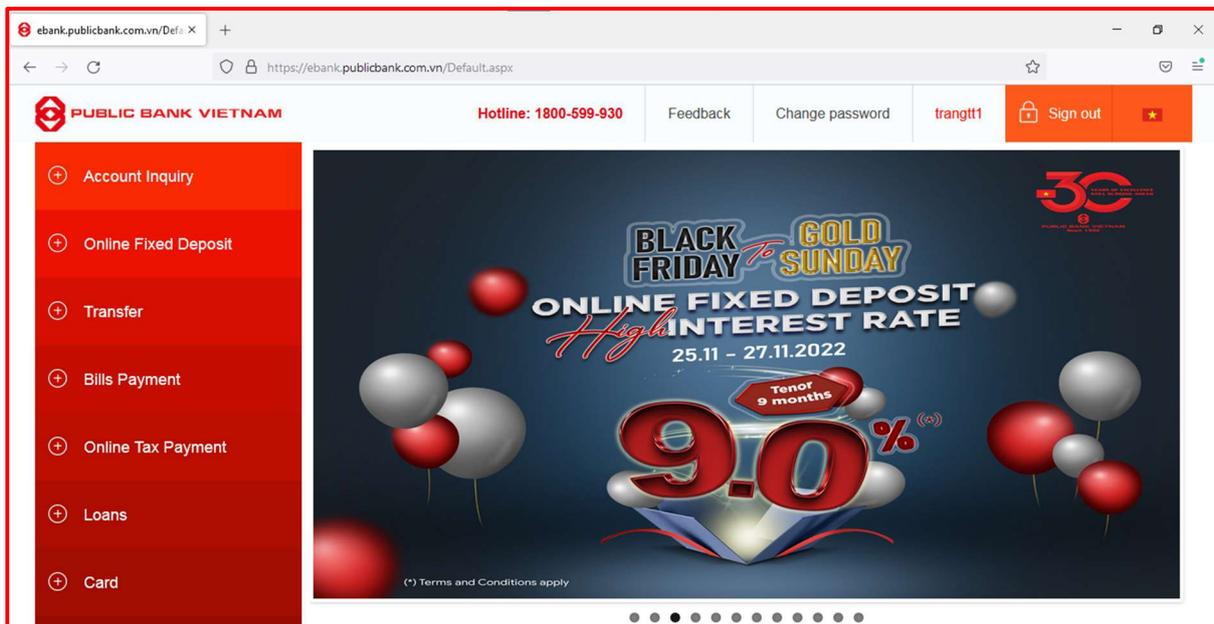


The screenshot shows the 'SMART OTP DEACTIVATION' page. On the left is a red navigation menu with options: Account Inquiry, Online Fixed Deposit, Transfer, Bills Payment, and Online Tax Payment. The main content area is titled 'SMART OTP DEACTIVATION' and contains a 'Smart OTP Deactivation' form. The form displays the following information:

Token Serial Number	FEB1968271
Token Status	Activated
Device Type Name	IOS
Verification Character	<input type="text"/>
E-Banking Password	<input type="password"/>

Below the form is a blue 'Submit' button.

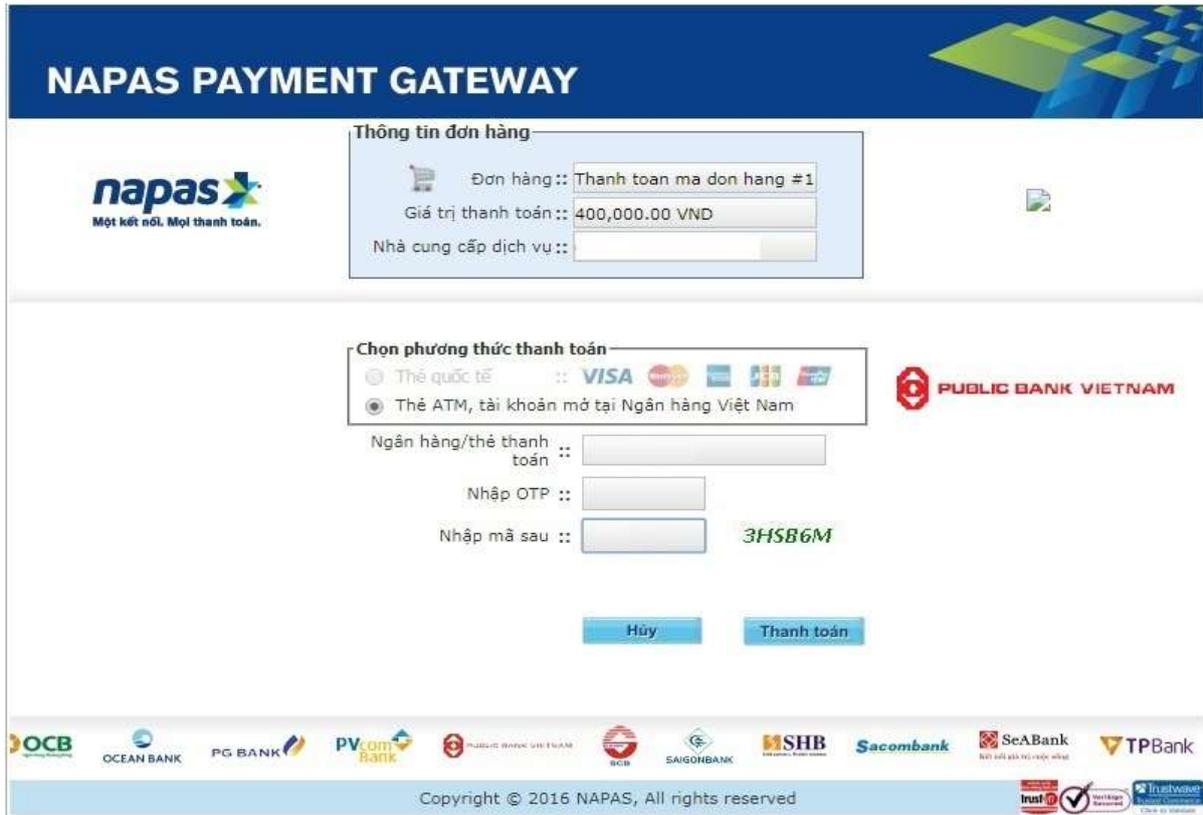
After successfully deactivating Smart-OTP, customer's Internet Banking will turn back to the home page.



#### 4. Using PBVN Smart OTP application

##### 4.1. E-commerce transaction

Example:



Please perform the following steps to use Smart OTP for verification of E-commerce transactions (purchasing of fly ticket, movie ticket etc.):

Step 1: Open PBVN Smart OTP application on mobile device. If Smart OTP has been activated, the screen will display:



Step 2: Select [OTP]

*i. If your Smart OTP application is connected to a single Internet Banking Account*

The device screen will display:



ii. *If your Smart OTP application is connected to **multiple Internet Banking Accounts***

The device screen will display the list of account you have created at *Item 2.3, Section 2* above:



Select the account used to execute the transaction. The device screen will display:



Step 3: Enter Smart OTP passcode which was created during the activation process and press **[OK]**. The device screen will display a 06-digit serial number:



Step 4: Enter the serial number chain into the **OTP** box on E-commerce transaction screen. Click **[Pay]** to finish

**NAPAS PAYMENT GATEWAY**

**napas**  
Một kết nối. Mọi thanh toán.

**Thông tin đơn hàng**

Đơn hàng :: Thanh toán ma don hang #1  
Giá trị thanh toán :: 400,000.00 VND  
Nhà cung cấp dịch vụ ::

**Chọn phương thức thanh toán**

Thẻ quốc tế :: VISA, MasterCard, JCB, American Express  
 Thẻ ATM, tài khoản mở tại Ngân hàng Việt Nam

Ngân hàng/thẻ thanh toán :: Publicbankvietnam

Nhập OTP ::

Nhập mã sau :: 3HSB6M

Hủy Thanh toán

OCB OCEAN BANK PG BANK PV COM BANK PUBLIC BANK VIETNAM SCB SAIGONBANK SHB Sacombank SeABank TPBank

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#### 4.2. Other transactions

Once Smart OTP is activated, the system will display a square which contains Quick Response Code (QR Code) and Transaction Code during transaction verification

when making transactions such as fund transfer, bill payment, FD online placement etc via PBVN Internet-Banking:

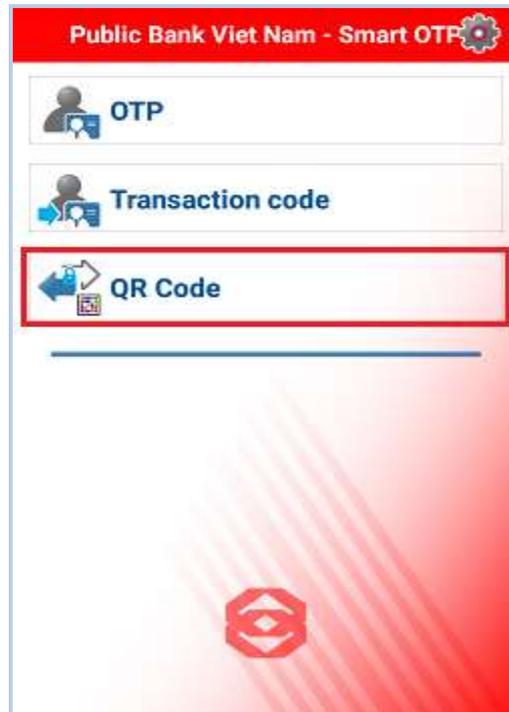
Beneficiary bank	Ngan hang SinoPac
City/Province	Thanh pho Ho Chi Minh
Branch name	Ngan hang SinoPac CN TP HCM List of branches
CREDIT ACCOUNT/CARD	1111
Beneficiary	CUSTOMER B
ID No	0123456789
Issuer Date	01/01/2020
Issuer	Hanoi
<b>DETAILS OF PAYMENT</b>	
Value date	17/06/2022
Currency	VND
Amount	9,765,000
Details of charges	<input checked="" type="radio"/> Ourselves <input type="radio"/> Beneficiary <input type="radio"/> Sharing
Transaction detail	Transfer
Verify Transaction	
	Transaction Code <b>338488</b>
	OTP <input type="text"/>
	<i>*Note : Get OTP from Smart OTP</i>
	<input type="button" value="Submit"/> <input type="button" value="Close"/>

There are 02 options to obtain OTP verification code: **Scan QR code** or **input Transaction Code**

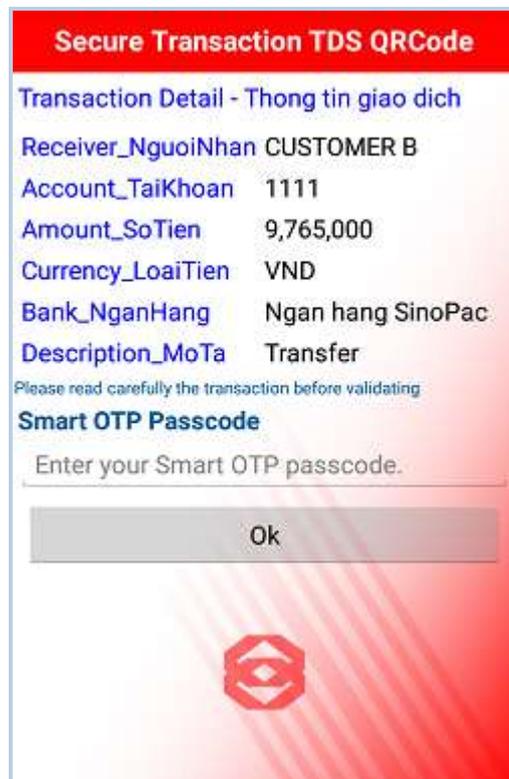
**a. Scan QR code**

*Reminder: If this option is selected, the device used to perform the Internet Banking transaction and the device used for Smart OTP verification cannot be the same device. The device to perform Internet Banking transaction must be a separate device from the device using the PBVN Smart OTP to scan QR code*

Step 1: Open PBVN Smart OTP application on mobile device. If Smart OTP has been activated, the screen will display:



Step 2: Select **[QR Code]**. The device screen will activate Camera mode. Place the screen to scan the QR code on Internet Banking screen. The device screen will display transaction detail and prompt to enter Smart OTP passcode:



**Step 3:** Enter Smart OTP passcode which has been created during the Smart OTP activation and press [OK]. The device screen will display a serial number (verification code):



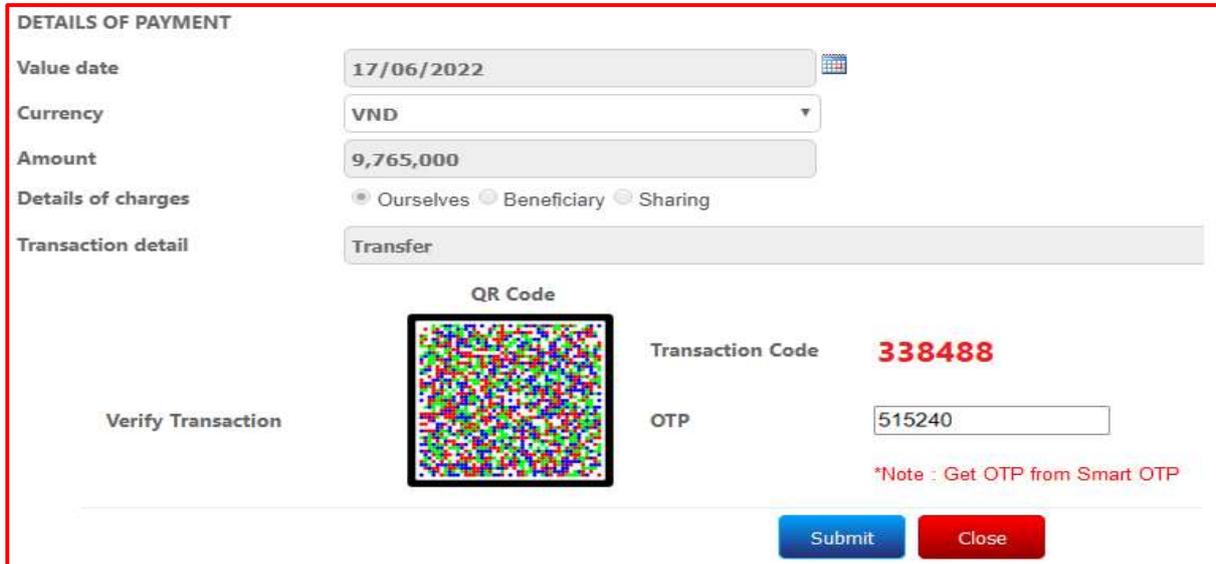
*Note: You may opt to use biometric verification as an alternative to keying Smart OTP passcode. If you have activated biometric verification (please refer to the below Item 5.1 in Section 5 for details), the system will verify your biometric identification before the verification code is generated*



- *If Smart OTP passcode is keyed-in wrongly exceeding 05 times, the verification code won't be generated and the PBVN Smart OTP application will be deactivated. Please deactivate Smart OTP on Internet Banking (as per instructions on Section 3 of this Guide). Proceed by re-activating to reset the PBVN Smart OTP passcode (as per instructions on Section 2 of this Guide)*

Step 4: Enter the serial number chain into the **OTP** box on Internet Banking screen

Click [**Submit**]



**DETAILS OF PAYMENT**

Value date: 17/06/2022

Currency: VND

Amount: 9,765,000

Details of charges:  Ourselves  Beneficiary  Sharing

Transaction detail: Transfer

Verify Transaction

QR Code

Transaction Code: **338488**

OTP: 515240

\*Note : Get OTP from Smart OTP

Submit Close

*Note: This serial number is valid for only 60 seconds. Please repeat the process from Step 2 if time limit is exceeded*

Step 5: The system request for transaction confirmation:



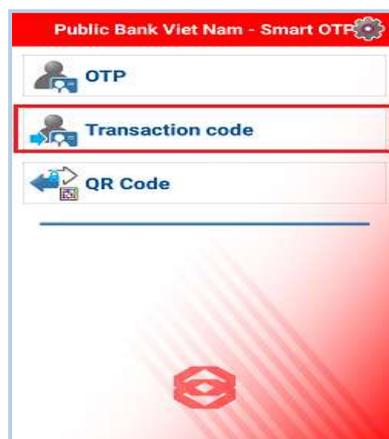
Are you sure to do?

OK Cancel

Click [**OK**] to complete or [**Cancel**] to cancel the transaction.

***b. By inputting Transaction Code***

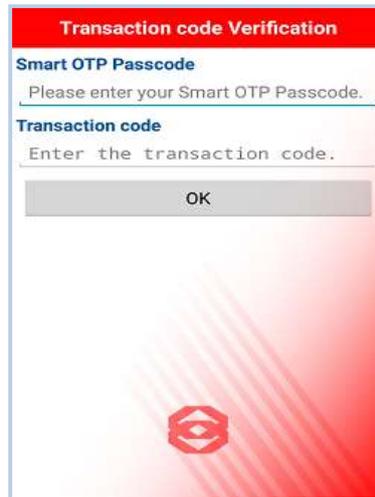
Step 1: Open PBVN Smart OTP application on mobile device. If Smart OTP has been activated, the screen will display:



Step 2:

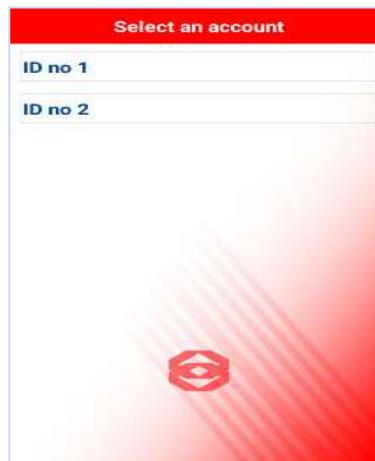
i. *If your Smart OTP application is connected to a **single Internet Banking Account***

Select [**Transaction code**]. The device screen will display:

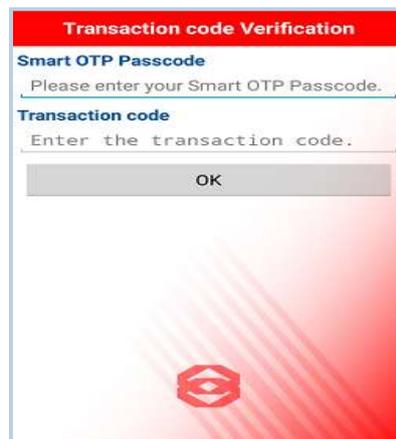


ii. *If your Smart OTP application is connected to **multiple Internet Banking Accounts***

Select [**Transaction code**]. The device screen will display the list of account you have created at *Item 2.3, Section 2* above:



Proceed by selecting the account used to execute the transaction. The screen will display:

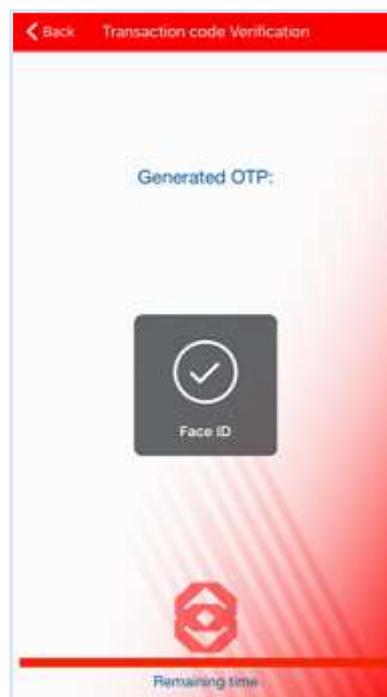


Step 3: Enter Smart OTP passcode which was created during the activation process and Transaction code on Internet Banking screen and press **[OK]**

The screen will display a 06-digit serial number:



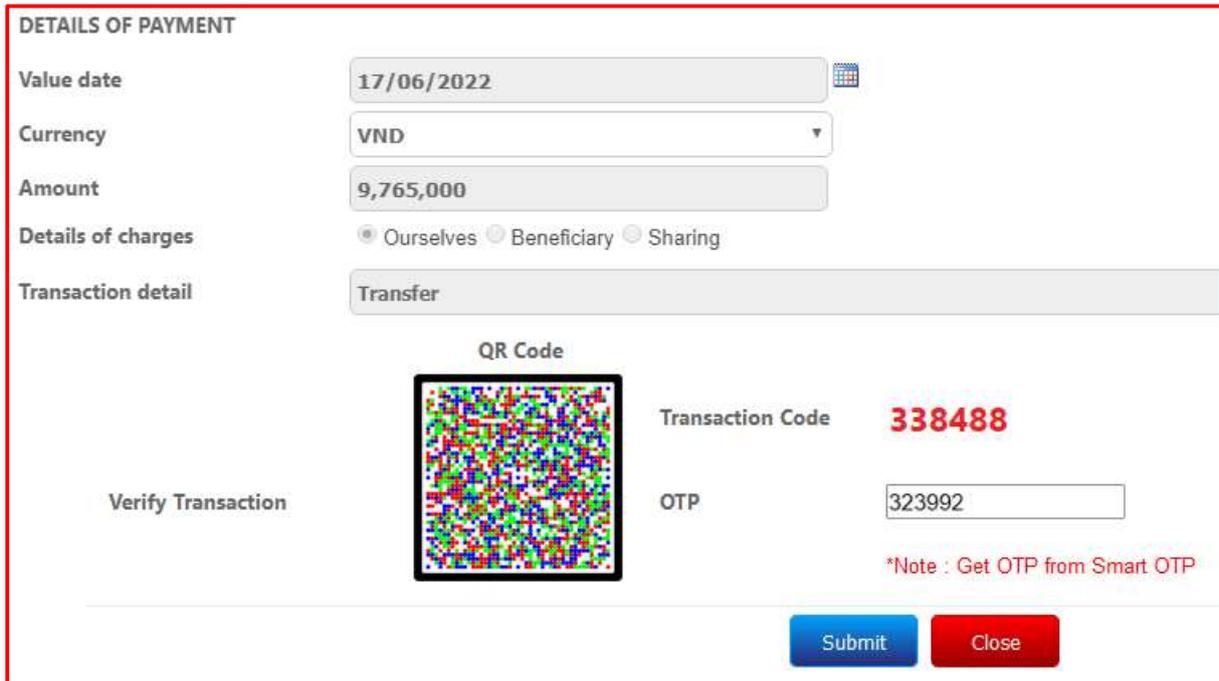
*\*Note: You may opt to use biometric verification as an alternative to keying Smart OTP passcode. If you have activated biometric verification (please refer to the below Item 5.1, Section 5 for details), the system will verify your biometric identification before the verification code is generated*



*If the Smart OTP passcode is entered wrongly exceeding 05 times, the verification code won't be generated and the PBVN Smart OTP application will be deactivated. Please deactivate Smart OTP (as per instructions on Section 3 of this Guide). Proceed by re-activating to reset the PBVN Smart OTP passcode (as per instructions on Section 2 of this Guide).*

**Step 4:** Enter this serial number into the “**OTP**” box on the Internet Banking screen

Click [**Submit**]



**DETAILS OF PAYMENT**

Value date: 17/06/2022

Currency: VND

Amount: 9,765,000

Details of charges:  Ourselves  Beneficiary  Sharing

Transaction detail: Transfer

QR Code

Transaction Code: **338488**

OTP: 323992

\*Note : Get OTP from Smart OTP

Submit Close

*Note: This serial number is valid for only 60 seconds. Please repeat the process from Step 2 if time limit is exceeded.*

**Step 5:** The system prompts for confirmation.



Are you sure to do?

OK Cancel

Click [**OK**] to complete or [**Cancel**] to cancel the transaction

## 5. PBVN Smart OTP Settings

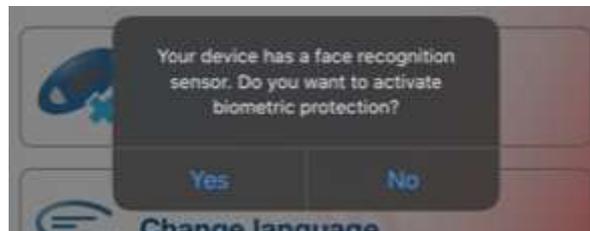
Press the  icon at the PBVN Smart OTP application home screen to access the Settings Menu. There are several functions provided in the Menu as following:



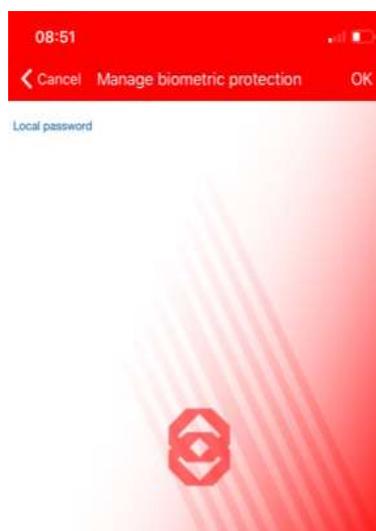
### 5.1. Manage biometric protection

*Note: This function is only available if your mobile device has biometric identification features (fingerprint or face recognition)*

Step 1: Click [**Manage biometric protection**]. The app will prompt:



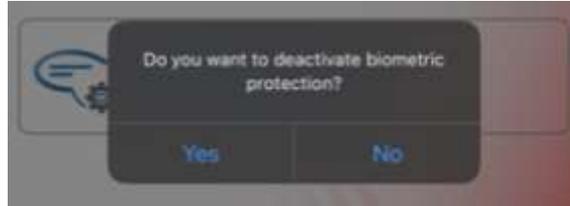
Step 2: Click [**Yes**] to proceed, the system displays:



Step 3: Enter the passcode which was created during the activation process

Click [**OK**] to finish

*\*Note: Please access this function again if you wish to deactivate biometric protection. The system prompts:*



*Click [**Yes**] to accept*

## **5.2.Change Passcode**

*Note: This function will be hidden if you have activated biometric protection*

Step 1: Click [**Change Passcode**]. The system displays:

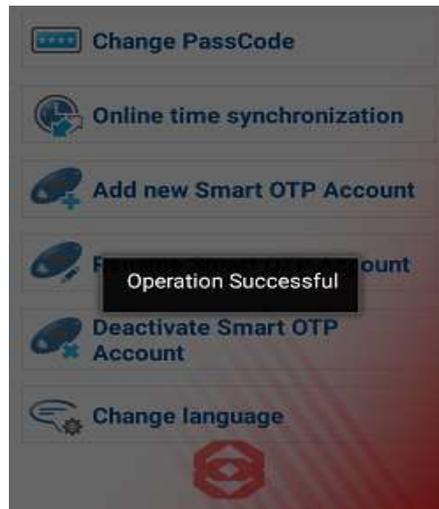


Step 2: Enter your current PassCode and new PassCode as per instruction displayed on the screen. Click [**OK**] to finish

### 5.3. Online time synchronization

If you sometimes encounter system error (disconnection, transaction failure etc.) during the process of Smart OTP application, it may occur due to time difference between your mobile device and the host server

Please click on [**Online time synchronization**] fix the error. If the synchronization is **successful**, the system will prompt:



### 5.4. Add new Smart OTP Account

Please refer to the Item 2.3, Section 2 above

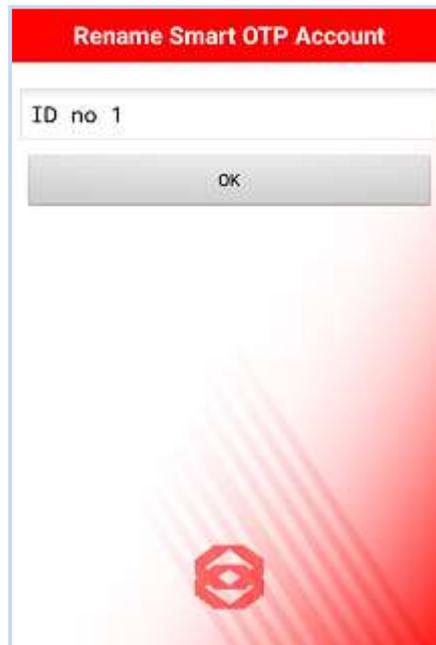
### 5.5. Rename Smart OTP Account

If you wish to change your displayed account name for easier reference (especially when your Smart OTP application is connected to multiple Internet Banking accounts), click on [**Rename Smart OTP Account**]

The system will display the list of accounts which is linked to the Smart OTP application



Select an account to rename and enter the preferred name. Click **[OK]** to finish



### ***5.6. Deactivate Smart OTP Account***

Please refer to Section 3 above

### ***5.7. Change language***

Click **[Change language]** to select the preferred language. The application currently supports English and Vietnamese language

