Index

1. INTRODUCTION ON INTERNET BANKING SERVICE

It's an Online Banking Service built on informatics and internet applications to provide customers a Banking service solution which is available anytime, anywhere, safe, stable and effective.

1.1. What are the advantages of PBVN e-banking?

- Save time and transportation cost to the Bank to make payment instructions
- Perform Banking transactions anywhere and any time
- Free for fund transfers inside PBVN.

1.2. Internet Banking Available Services

- Account Balance Inquiry
- Account Statement Inquiry
- Fund Transfer Inside PBVN
- Fund Transfer Outside PBVN
- Online Fixed Deposit
- Loan Schedule Lookup
- Online Bill payment
- Interest Payment Slip
- Online Tax Payment

1.3. Notices on using E-banking service

1.3.1. Not to use public computer to access and perform E-banking transactions.

1.3.2. Not to save username and password on Web browser

1.3.3. To log out E-banking application after using.

1.3.4. Not to use unlocked mobile devices to download and use E-banking service, program generating OTP.

1.3.5. To promptly inform to PBVN upon finding out extraordinary transactions.

1.3.6. To promptly inform to PBVN in the following cases: loss, missing, damage of OTP generator, Mobile phone number received SMS, storing equipment of private key generating digital signature, being fraudulent or suspiciously being fraudulent; being attacked or suspiciously attacked by hackers

1.3.7. Your *Password*

a. To secure privately password, OTP and not to share devices stored such information.

b. You should change your password frequently and should not choose a password used before.

c. Do not choose password that can be guessed by hacker. For example, you should not use your/your relative's date of birth or any part of mobile phone number.

d. You must take all reasonable measures to ensure that you have protected your password every time, everywhere. Do not disclose any part of your password to anyone, even our staff or person who gives technical support related to Service.

e. Do not write down your password in a way that everyone can guess that is your password;

f. If you find out or doubt your password or a part of your password is disclosed, you must immediately change your password. If you cannot change password by yourself, please call to Hotline 1800-599-930 or any other numbers of PBVN Branches/Transaction Bureaus. PBVN shall temporarily cease the utilization of Service until new password is successfully changed.

1.3.8. Anti-*virus*

a. You have to install or use anti-virus software on personal equipment used for E-Banking transactions.

b. You must take all reasonable measures to ensure that any computer or other equipments used to access E-banking is not penetrated by computer's virus or poisoned by other equipment/software. E-banking service may be accessed via Internet or other contact channel that PBVN cannot control. Therefore, you must ensure that any computer or other device used for accessing E-banking service shall be protected from penetration of Virus.

2. REGISTRATION

Step 1: To access Internet Banking service, please come to any Branch of PBVN to receive our Bankôs **"Registration form for Internet Banking Services".**

Step 2: Fill in the form, select your interested services. The following information is required in the registration form:

- Your full Name
- Your cell phone number
- Your email address
- Selection of function of E-banking service
- Register verification type (authenticate by OTP device or via SMS)
- Your login name (Username)

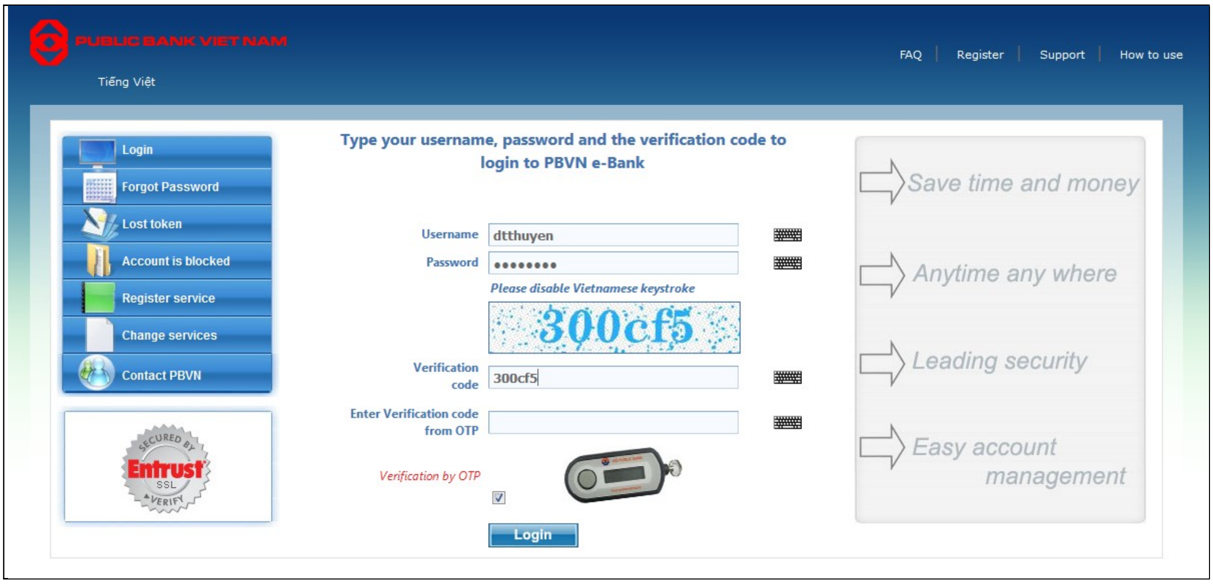
Please note that information provided in the E-banking Registration Form must be tally with the information previously registered with the Bank.

Step 3: Upon registration, customers will receive a User Name to log in PBVN E-banking together with OTP device (if you prefer OTP verification). At the same time, customers will receive the first password which is a random code combining both numbers and alphabet characters via the registered cell phone. For security reason, please change this first password within 24 hours from receiving time (this is a mandatory requirement).

3. Log in to PBVN E-banking

3.1 For SMS verification

- Access to PBVN e-Banking at : www.ebank.publicbank.com.vn
- Type your User Name and Password received via SMS to Log in (please type accurately all the small and the capital letters)
- Input 6 character as illustrated from the screen below:



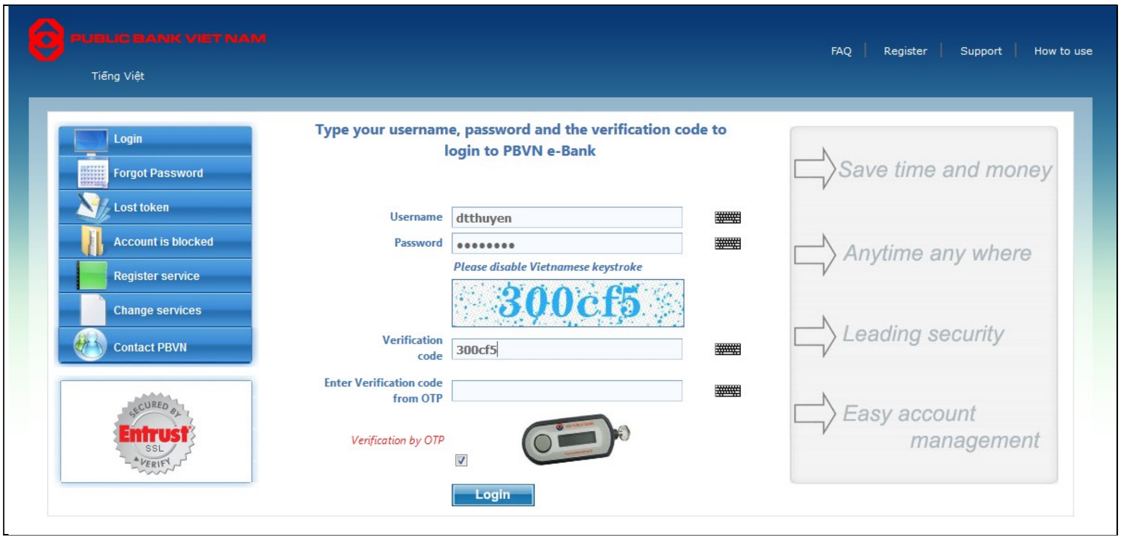
- Click [**Log in**]
- For security reason, you will be requested to change password in the first Log-in. Your Password must contain from 7 to 20 characters in which there is at least a capital letter and a number. You are required to type password two times to ensure accuracy.
- You are to log in by the new password, and at the same time receive a SMS confirming a successful password change.

<u>Notices for SMS verification and OTP verification</u>

- Upon any incorrect information when accessing (due to invalid username, password, security code, etc.), a notice of mistake will be appeared as follows: "Invalid Username or password" or "Invalid security code".
- For safety reason, your username will be temporarily locked if the above information is wrongly filled more than 05 times. To unlock and continue to use E-banking service, you are to visit account holding branch to perform necessary procedures.

3.2. For OTP verification:

- Access to PBVN E-Banking at : www.ebank.publicbank.com.vn
- Type your User Name and Password received via SMS to Log in (please type accurately all the small and the capital letters)
- Input 6 character as illustrated from the screen below:



- Press the round button on the OTP device to get the code and input that code into **[Verification code].** This step is mandatory for customer who choose OTP authentication.
- Click **[Login]**
- You will be requested to change password in the first Log in for security reason. Password must contain from 7 to 20 characters in which there is at least a capital letter and a number. You are required to type password two times to ensure accuracy.
- You are required to login by the new password, and at the same time receive a SMS confirming a successful password change.

<u>Notices for SMS verification and OTP verification</u>

- Upon any incorrect information when accessing (due to invalid username, password, security code, etc.), a notice of mistake will be appeared as follows: "Invalid Username or password" or "Invalid security code".

- For safety reason, your username will be temporarily locked if the above information is wrongly filled more than 05 times. To unlock and continue to use E-banking service, you are to visit account holding branch to perform necessary procedures.

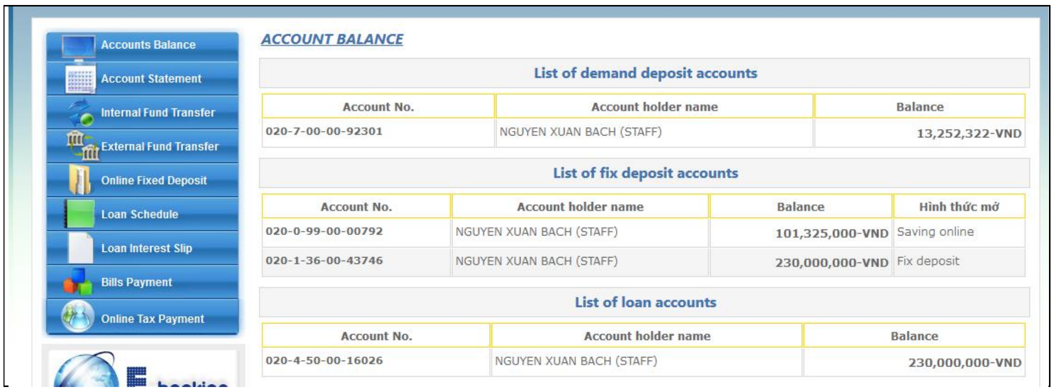
4. Internet Banking Service

4.1. Account Balance Inquiry

This service enables you to check balance of current accounts/demand deposits or loan accounts maintain at the Bank conveniently and easily.

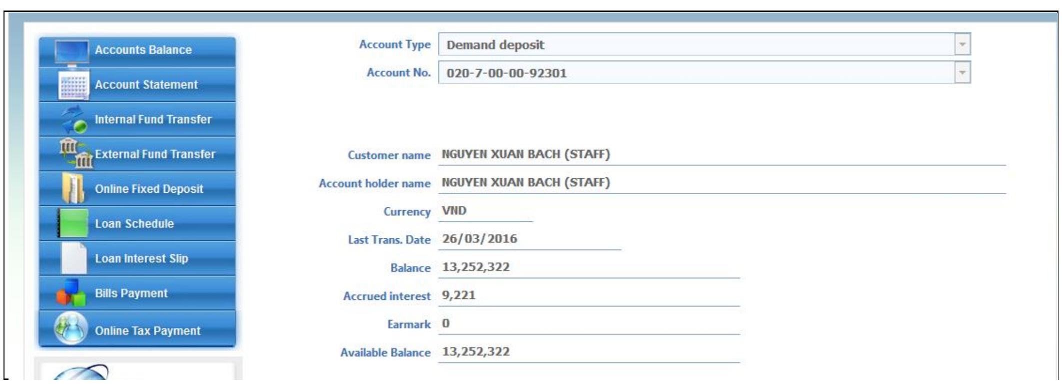
Click **[Account Balance]**

A list of all your Accounts and Account respective balances will be displayed, including deposit accounts/current accounts, fixed deposits, loan...



a. Demand Deposit (DD)

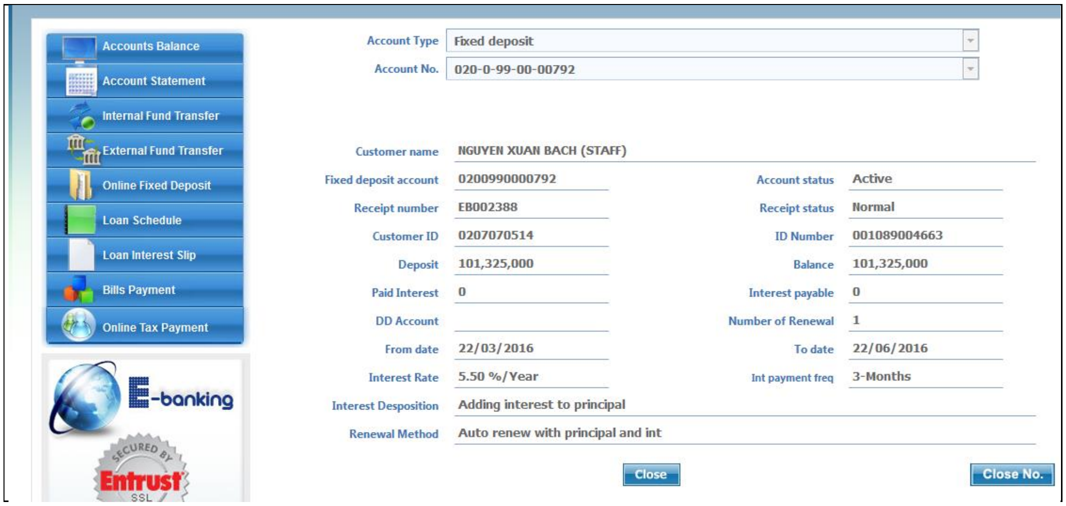
- From the list of Account on the screen, select an account from **"Demand Deposit Accounts List"** and click respective account to look up.
- Your account information will be shown as below:



- To look up balances of other demand deposit accounts, click **[Close]** and repeat the above steps.

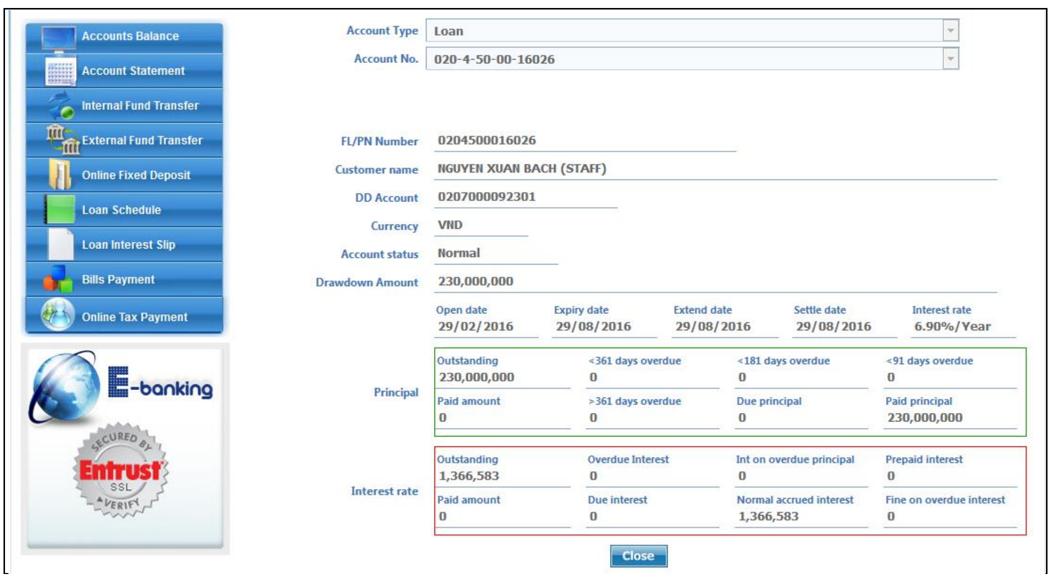
b. Fixed Deposit Account (FD)

- From the list of Account on the screen, select an account from ñ**Fixed Deposit Account List"** and click respective account to look up.
- Your account information will be shown as below:



c. Loan Account (LN)

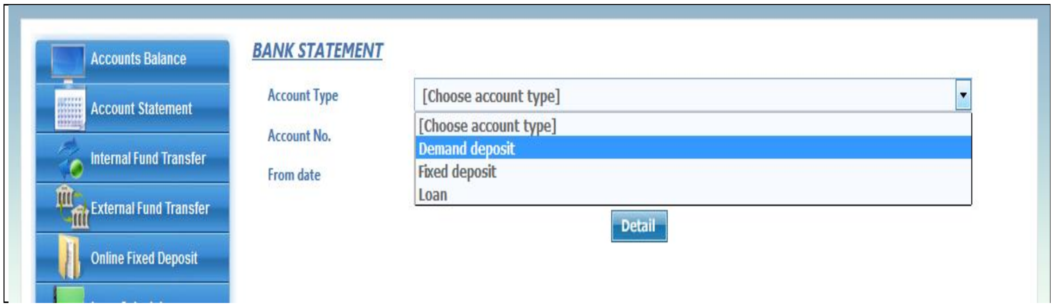
- From the list of Account on the screen, select an account from **"Loan Accounts List"** and click respective account to look up.
- Your account information will be shown as below:



4.2. Account Statement Inquiry

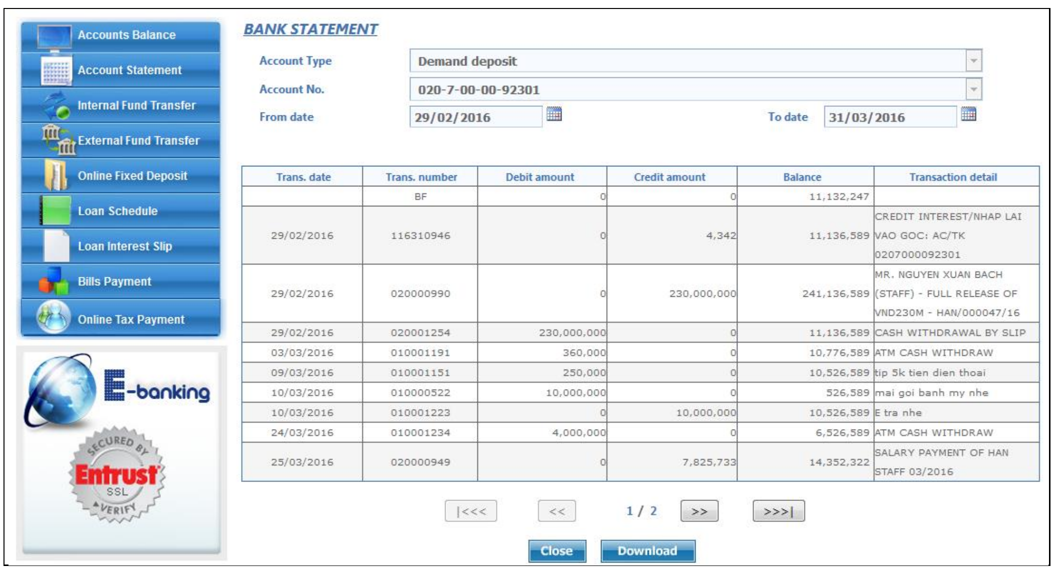
This service enables you to look up all historical transactions for any period of time. To use this service, please follow the below steps:

- Click **[Account Statement Inquiry]**
- Select the respective account to look up and click **[Detail]**



a. Demand Deposit (DD)

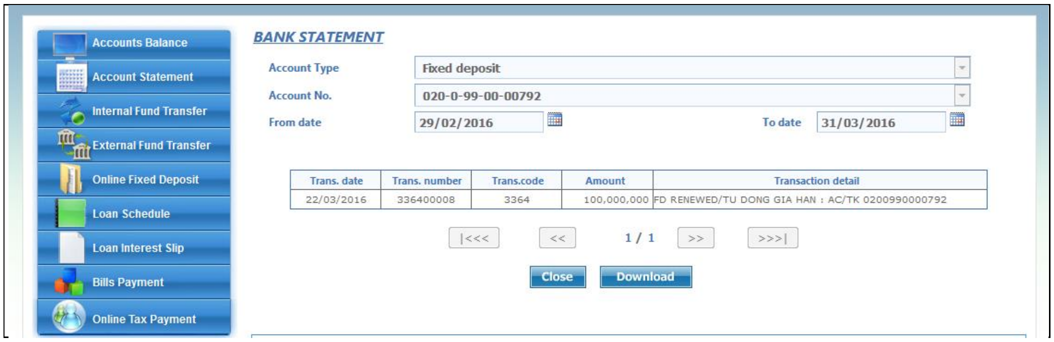
- You select account type as **“Demand Deposit”**
- Select the Account to look up
- Select a period of time **[From date … to date…]**
- Click **[Details]**
- Transaction details of the look up account will be shown as below:



You can convert this data table to an excel file (.xls) if your computer installs Microsoft excel application. To save the data, please click **[Download]**

b. Fixed Deposit (FD)

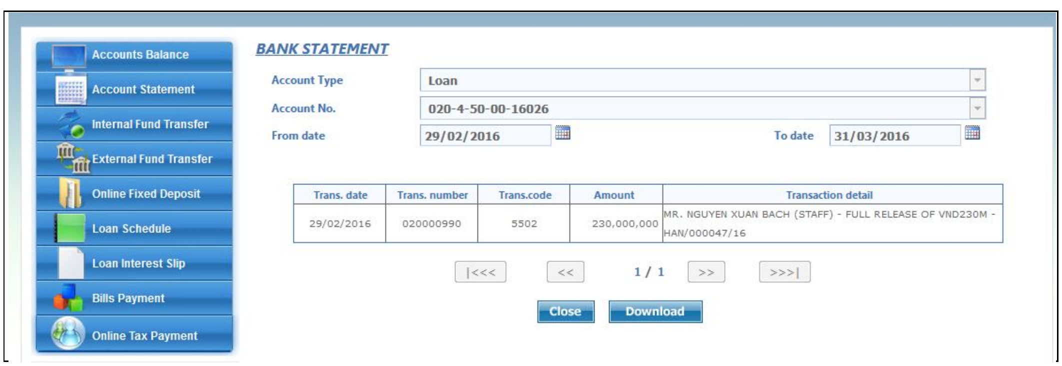
- From the **[Type of Account]**, select account type as ñ**Fixed deposit"**
- Select the Account No. to look up
- Select a period of time **[From date..…to date…...]**
- Click **[Details]**
- Transaction details of the look up account will be shown as below:



You can convert this data table to an excel file (.xls) if your computer installs Microsoft excel application. To save the data, please click **[Download]**

c. Loan Account (LN)

- From the list of Account on the screen, select an account from ñ**Loan Accounts List**ò and click respective account to look up.
- Select the period to look up **[From date…..to date……]**
- Click **[Details]**
- Your account information will be shown as below:



4.3. Fund Transfer

- PBVN e-banking enables you to transfer funds from PBVN customer's current accounts/demand deposit accounts to other account inside and outside PBVN.

- **The debit/credit of USD account, the credit of VND account of customer being foreign individual, non-resident organization are subject to the prevailing Regulation on the Foreign Exchange Control of SBV in each period. Customers belong to one of the above type, please register to credit/debit USD at branch where you open account or directly come to branch for detailed guidance.**

- In addition, PBVN's E-banking system keeps records of previous fund transfer transactions of customers, to reuse this information when making other fund transfers (internal or external), customers click "Choose from template" from the interface of Remittance Instruction.

a. Fund transfer inside PBVN

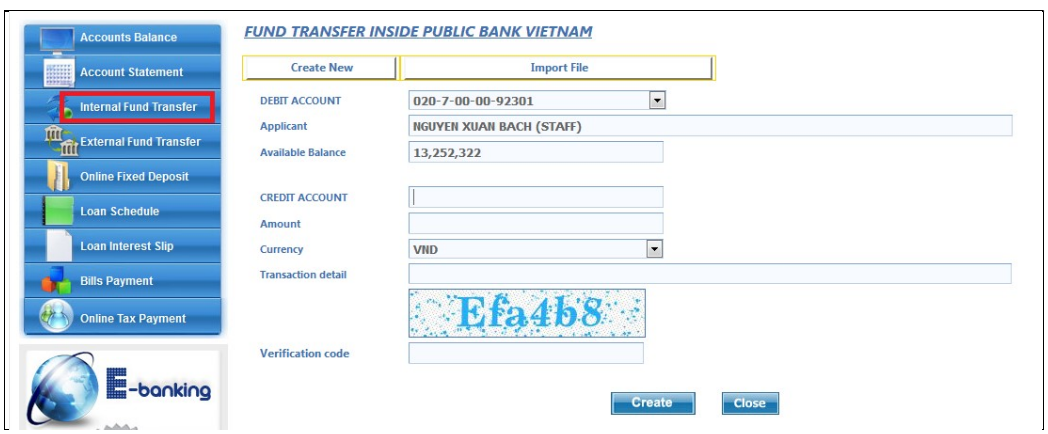
i. To make a one-transaction transfer

Note:

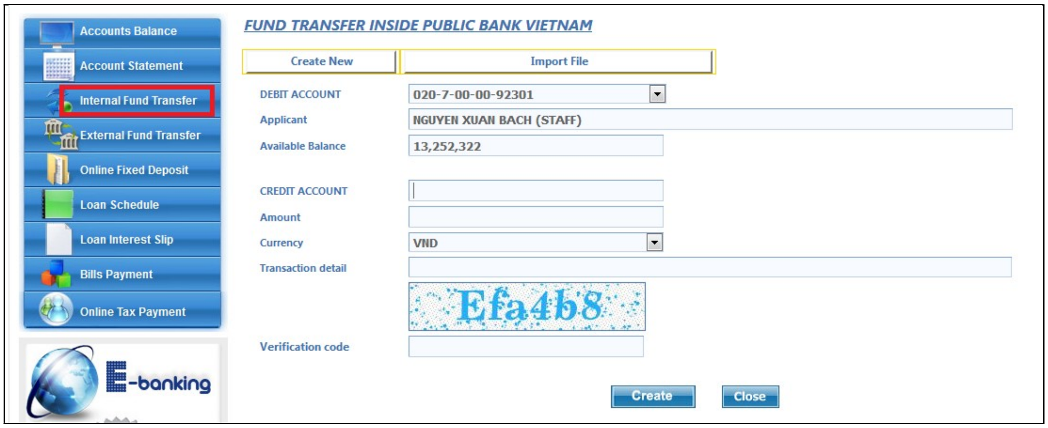
Customer can make one of these following transactions:

- **To debit VND account, to credit VND account**
- **To debit USD account, to credit VND account**
- **To debit USD account, to credit USD account**

Step 1: Select **"Internal Fund Transfer"** to open the E-banking remittance screen



Step 2: At **[Debit Account]**, select a current account/deposit account to be debited and click.



The system shows the name of customer and account balance at the existing time.

<u>Step 3</u>: To fill in the blank information as required:

- Credit Account: fill the account number of the receiver
- Credit Account Name: The name of receiver is default by the system
- Credit Amount
- Select currency and input transactions details
- Click **[Create]**

<u>Step 4</u>: From the **[Verification code]**, input 6 characters in the text displayed on the screen and also enter verification code get from OTP or from SMS (as per customer's registration with the Bank):

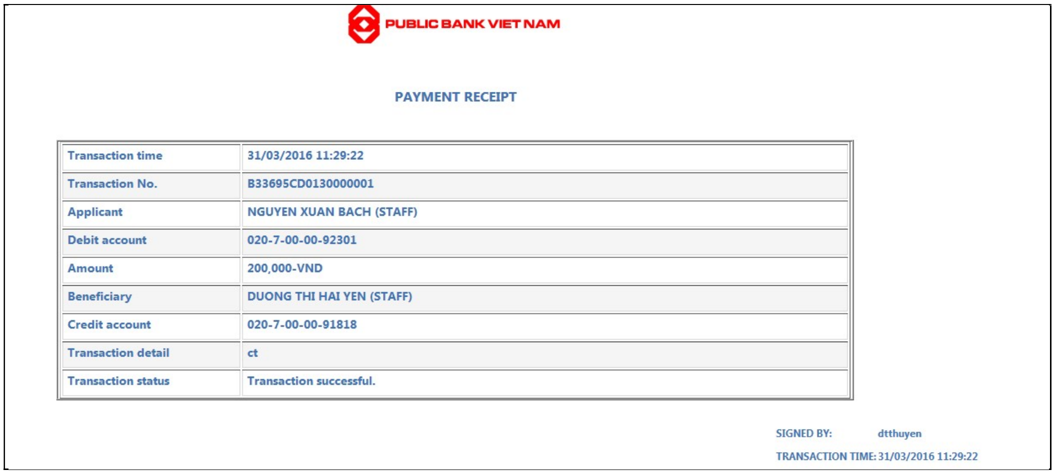
- If verification by OTP, press the round button on the token and enter the verification code appears on the OTP to **"Enter verify code from OTP"**. Click **[Create]**

- If verification by SMS, click **"Get code"** to receive authenticate code via SMS. Enter this code as **"Enter verify code from SMS"**. Click **[Create]**

<u>Step 5</u>: All transaction details will be displayed on the screen for you to confirm acceptance as follows:

- Click **[OK] t**o confirm**,** otherwise click **[Cancel].**

You are almost finished when a **"Payment Receipt"** displays on the screen, showing all details of the transaction processed. You are recommended to print and keep this Payment Receipt for tracing purposes with the Bank, if any.



PUBLIC BANK VIETNAM

PAYMENT RECEIPT

Transaction time	31/03/2016 11:29:22
Transaction No.	B33695CD0130000001
Applicant	NGUYEN XUAN BACH (STAFF)
Debit account	020-7-00-00-92301
Amount	200,000-VND
Beneficiary	DUONG THI HAI YEN (STAFF)
Credit account	020-7-00-00-91818
Transaction detail	ct
Transaction status	Transaction successful.

SIGNED BY: dtthuyen

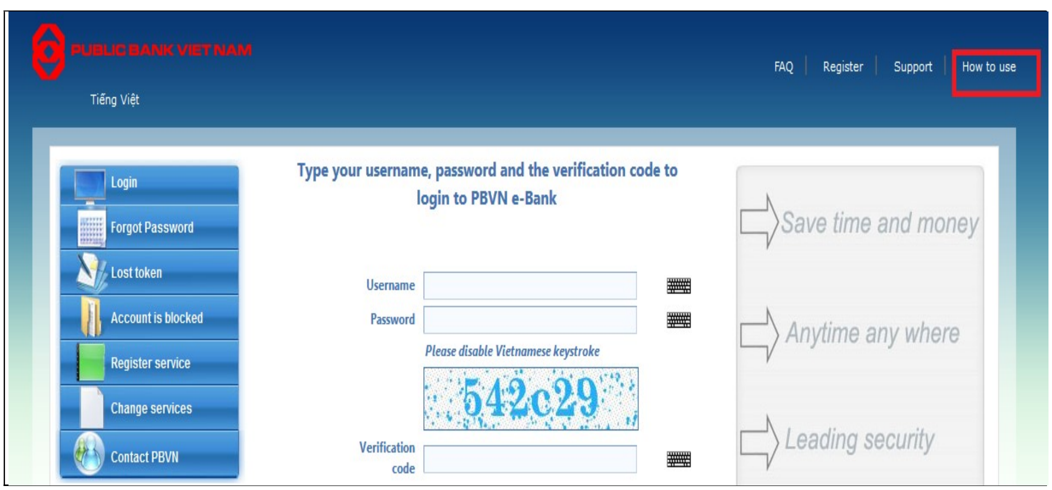
TRANSACTION TIME: 31/03/2016 11:29:22

At the same time, you will be received a SMS confirming **"**the payment instruction is successful". To make other transaction, customer click **"Close"** to finish the transaction.

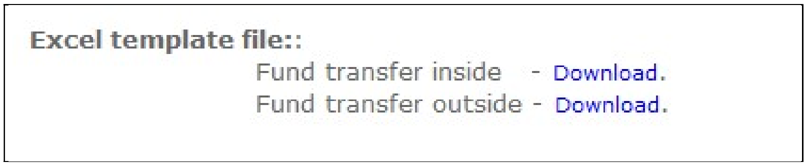
ii. To make multiple fund transfers

In order to make a multiple fund transfer requests at the same time, customers need to download a transferring form (excel form) as following these steps:

At the login screen select **"How to use"**



To download fund transfer form (excel file) and fill in this form



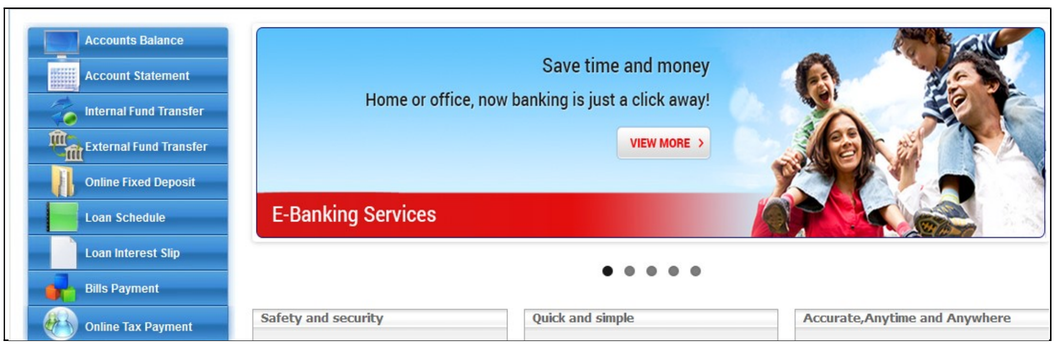
Note:

You can make transactions if you belong to one of these cases:

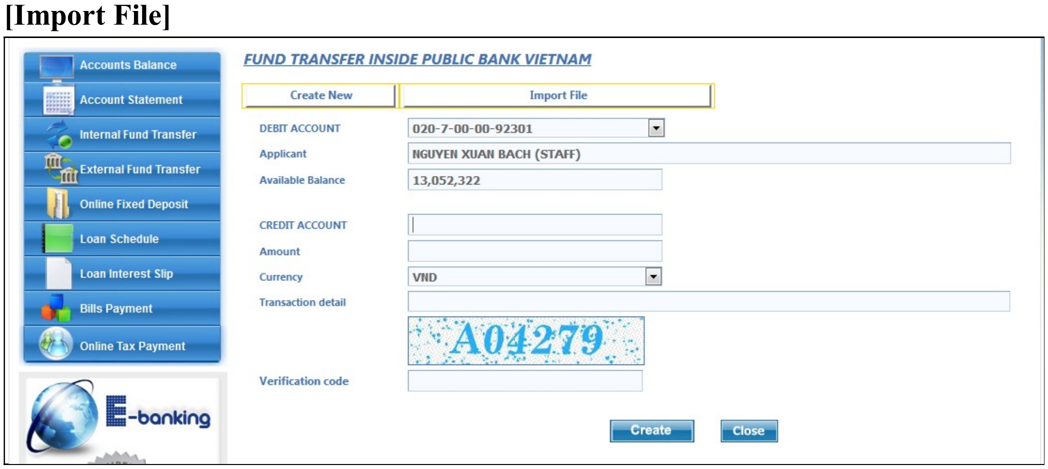
- **To debit VND account, to credit VND account**
- **To debit USD account, to credit VND account**
- **To debit USD account, to credit USD account**

To be convenient for multiple fund transfers at the same time from the same debit account, customers can create fund transfer using excel file by following these steps:

Step 1: Choose **[Internal Fund Transfer]**



Step 2: The system displays the content of the fund transfer. To continue, press **[Import File]**



Step 3: After pressing "**Import File**", the system displays the fund transferring screen, customers choose the debit account then press "**Browse**" to choose the Excel file with content of multiple fund transfer instruction. Then click "**Submit**"

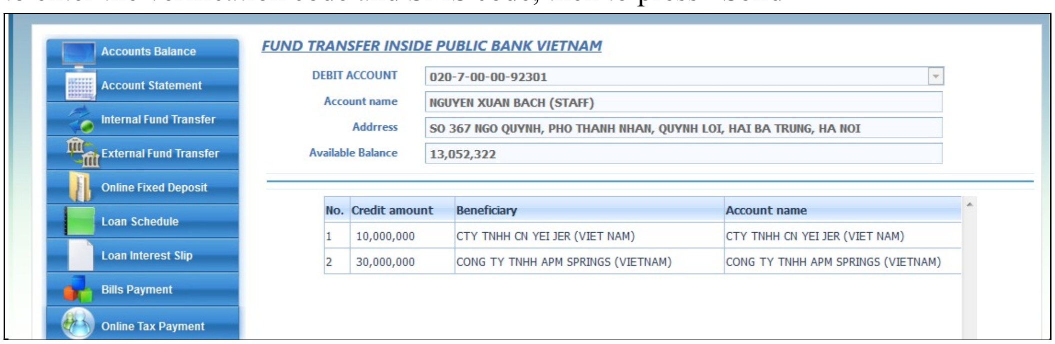
The excel file is as follow:

LIST OF ACCOUNTS PUBLIC BANK VIET NAM

No.	Credit account	Beneficiary	Credit amount	Details of payment
1	0600000000114	CTY TNHH CN YEI JER (VIET	10,000,000	Chuyen tien trong he thong
2	0303000002572	CONG TY TNHH APM SPRIN(	30,000,000	Chuyen tien trong he thong

Note: In the Excel file, Vietnamese signal or any other special signal are not entered in the field **'Beneficiary"** and **"Detail of payment"**. In addition, **"Beneficiary"** must be matched exactly with the name that is previously registered at the bank.

Step 4: The system displays the list of the fund transfer transactions, customers have to enter the verification code and SMS code, then to press **"Send"**



After the fund transfer transaction is successfully done, the **"Payment Receipt"** can be printed with the status **"Successful"**.

PUBLIC BANK VIETNAM

PAYMENT RECEIPT

Trans date time	31/03/2016 13:54:05
Transaction number	B33695CD7600000004
Sender name	NGUYEN XUAN BACH (STAFF)
Debit account	0207000092301
Credit amount	100,000-VND
Beneficiary	CTY TNHH CN YEI JER (VIET NAM)
Credit account	0600000000114
Details of payment	Chuyen tien trong he thong
Statement No.	707051403160025
Status	Successful

b. Fund transfer outside PBVN (External)

E-banking service Fund transfer external of PBVN allows customers to carry out one of these following functions:

►**Fund transfer external to account number:** to transfer to account at the bank not under Smartlink system. Your fund transfer will be automatically processed as the normal remittance.

►**Inter-Bank Express Fund Transfer 24/7 to account number/card number** (to transfer to account at the bank joining Smartlink system, list of bank joining Smartlink system is regularly updated at the website www.publicbank.com.vn)

Introduction of Express Fund Transfer 24/7 Service

Express Fund Transfer 24/7 Service is the service allowing customer to use your e-banking account to make fund transfer to account number/card number of the beneficiary at the bank joining Smartlink system and the beneficiary can receive money immediately.

Typical features of Express Fund Transfer 24/7 Service

- Transactions can be performed everywhere, every time (24/7, holidays)
- The beneficiary can receive money immediately.
- The technique is simple and convenient
- The same fee level applicable to the fund transfer to the account inside and outside city/province

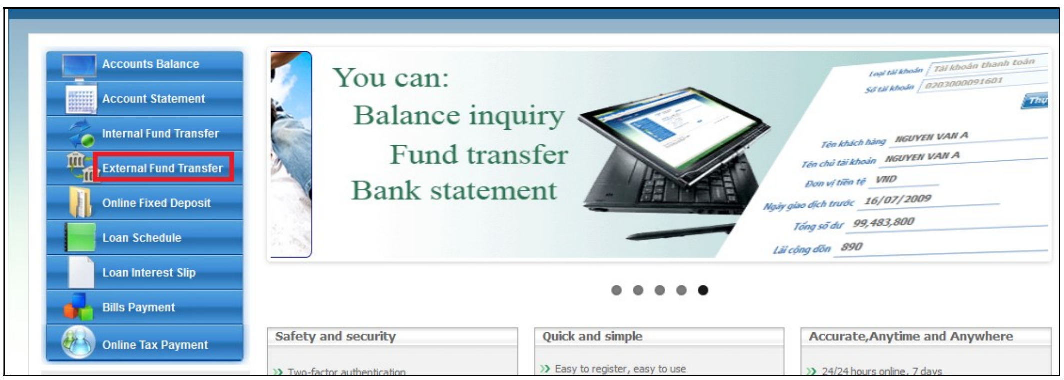
Condition to use Express Fund Transfer 24/7 Service

- Account of the beneficiary belong to a bank joining Smartlink system
- The value date of the fund transfer is the current date
- The amount is within the approved limit for fund transfer of PBVN
- The currency of transaction is VND

► **Sending orders for overseas outward transfer to the Bank:** To meet the requirement of Individual Customer in Sending orders for overseas outward transfer without being present at PBVN counter, PBVN has developed Overseas Transfer Services for Individual Customers on Ebanking. The Customer is able to send and sign off instruction on Ebanking. PBVN will process after receiving adequately required documents in compliance with the regulations on Foreign Currency Control.

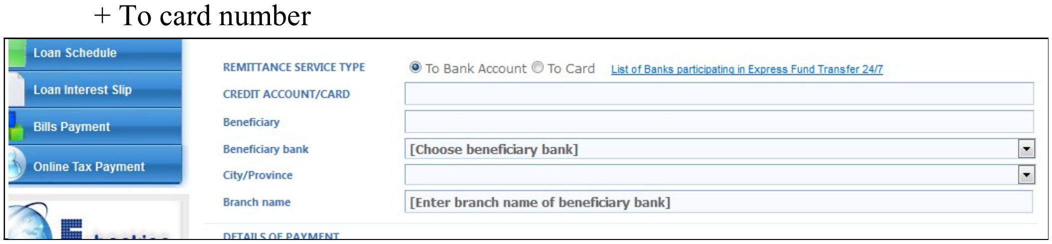
i. To make an one-transaction transfer

<u>Step 1</u>: Select **"External Fund Transfer"** to open the e-banking remittance screen



<u>Step 2</u>: At the function "**External Fund transfer**"

- To choose debit account number
- To choose Remittance service type: there are two types:
  + To bank account number
  + To card number



To continue to enter information on the screen. At the **"*List of Banks participating in Express Fund Transfer 24/7*"**, customer clicks on it to confirm the bank joining Smartlink system (by card number or account number) before doing the next steps. ***Notice:*** In the Excel file "**The value date**" must be later than the current date. In addition, do not enter the Vietnamese letter or any special signal at the field **"Name of beneficiary and Content"**.

- Screen of "***List of Banks in 24/7 remittance co-operation***" is as follow:

List of banks in 24/7 remittance co-operation

Bank name	Card	Account
NH TMCP An Binh	Thẻ YouCard	TK thanh toán VND
ACB-NH TMCP A Chau	Thẻ ghi nợ nội địa 365 Styles	
AgriBank-NH Nong nghiep va phat trien nong thon		Tài khoản thanh toán VND
BIDV-Ngan Hang Dau Tu va Phat trien VN		Tham gia tài khoản
BAOVIET Bank-NH TMCP Bao Viet	Thẻ ATM nội địa BVLINK vàBVIP	TK thanh toán cá nhân(không bao gồm tài khoản lương)
NH Eximbank	Thẻ ghi nợ nội địa,thẻ trả trước vô danh,thẻ đồng thương hiệu	Tài khoản thanh toán VND; Tài khoản thẻ quốc tế VND
NH TMCP Gia Dinh		Tài khoản thanh toán VND
NH TMCP Dau khi toan cau	Thẻ ghi nợ nội địa GPB:- Mystyle- Mai Xanh, Vàng, Bạch kim, Trúc - My Card: My Card Standard. My Card Gold, My Card platinum-Student Card	Chuyển và nhận bằng sốtài khoản
HDB-NHTMCP phat trien TP HCM	Thẻ ghi nợ nội địa	TK tiền gửi thanh toán
Ngan hang Hong Leong Viet Nam	Thẻ ATM nội địa	TK cá nhân VNĐ(TK An Lợi_Saving Account; TK Vãng Lai_Current Accont)
INDOVINA Bank	Thẻ ghi nợ nội địa	Tài khoản thanh toán VND
NH TMCP Kien Long		Tài khoản thanh toán VND
NH TMCP Buu Dien Lien Viet	Thẻ ATM nội địa	
MB-NH TMCP Quan doi	Thẻ ghi nợ nội địa,Thẻ trả trước nội địa BankPlus Simple,Thẻ trả trước quốc tế BankPlus MasterCard,Thẻ tín dụng quốc tế Visa Classic,Thẻ tín dụng quốc tế Visa Gold,Thẻ tín dụng quốc tế Visa Platinum	TK thanh toán VNĐ
NHPT nha Dong Bang Song Cuu Long	Thẻ ATM nội địa (E-cash)	

For example:

- The A Chau Bank (ACB) joins Smartlink system with the **"Remittance service type"** of **"to card number"** (not **"to account number"**) for the 365 Styles Internal Debit Card Type → Customers can only make External fund transfers 24/7 to the above VCB card type.
- The Military Bank (MB) joins Smartlink with the **"Remittance service type"** including both transferring **"to account number"** and **"to card number"**. Customers can make External Fund Transfer 24/7 to both card number and account number of the beneficiary having account at the MB.

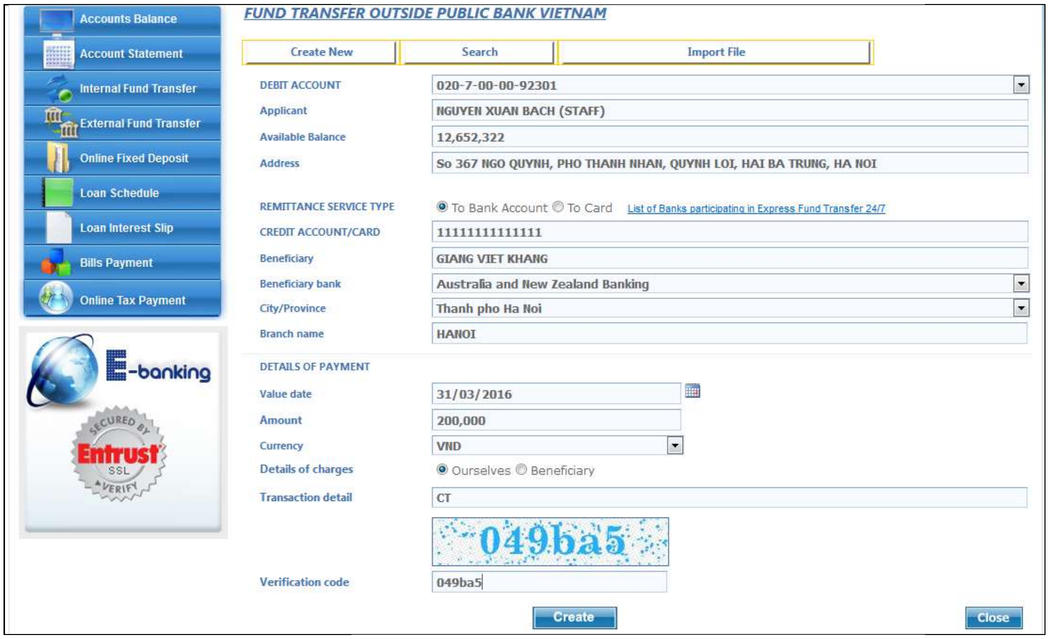
Press **[Create]**

Notice: In the Excel file "**The value date"** must be later than the current date. In addition, do not enter the Vietnamese letter or any special signal at the field **"Name of beneficiary and Content"**.

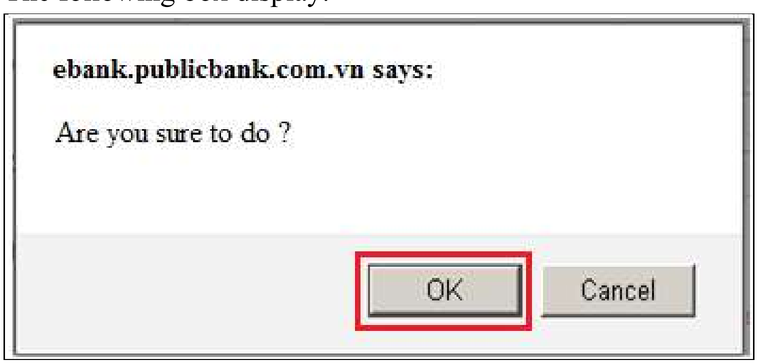
Step 3:

- To enter the verification code if customers use SMS verification or enter the code from Token key if customers use Token verification.

- Press **"Create"**



The following box display:



- If customers want to continue, press **[Ok]**

- When the instruction is successful done, the system print **"Payment Receipt"** respectively with one of the followings:

  ✓ ***"Your transaction has been sent to the bank and will be processed shortly"***: That means your account is not debited immediately because the Beneficiary Bank has not joined Smartlink 24/7 service.

  ✓ ***"Your transaction is processing at beneficiary Bank. Please check with beneficiary for credit confirmation"*.** The account of customer is debited and **being processed** at the beneficiary bank to credit to the beneficiary's account. In this case, please contact and check with the beneficiary or contact with the bank staff to get support.

✓ ***"Transaction successful"*** The customer's account is debited and the beneficiary account is credited, transaction is completed.

PUBLIC BANK VIETNAM

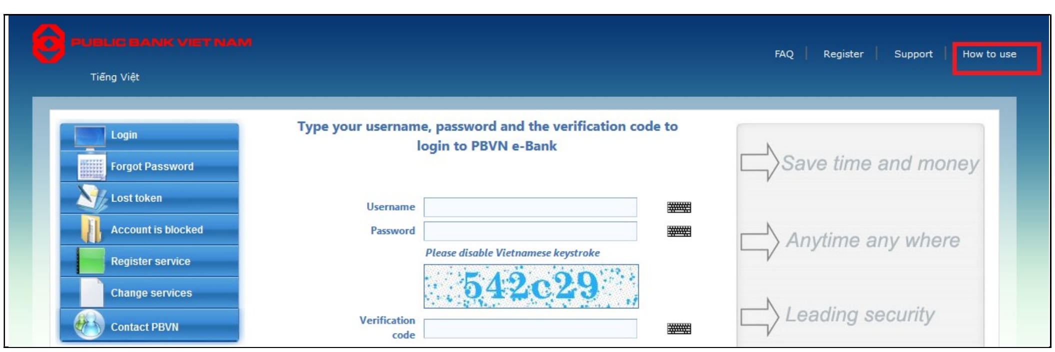
PAYMENT RECEIPT

Transaction time	31/03/2016 14:38:16
Transaction No.	B33695CD3530000006
Applicant	NGUYEN XUAN BACH (STAFF)
Remittance service type	To Bank Account
Debit account	020-7-00-00-92301
Beneficiary	GIANG VIET KHANG
Credit account/card	11111111111111
Beneficiary bank	Australia and New Zealand Banking
City/Province	Thanh pho Ha Noi
Branch name	HANOI
Value date	31/03/2016
Amount	200,000-VND
Details of charges	Ourselves
Transaction detail	CT
Transaction status	The order has been sent to the bank and will be processed shortly.

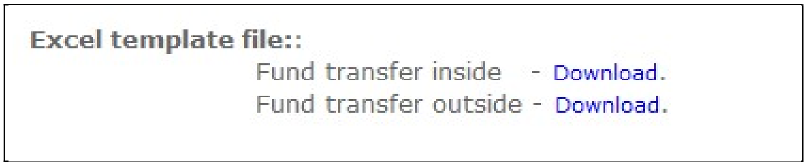
ii. To make multiple fund transfer instructions

To be convenient for customer to make multiple fund transfers at the same time, customers can download the Excel file in accordance with the following steps:

At the login screen, customer choose **"How to use"**



Customer download Excel file and fill information in the excel file



To be convenient for customers to make multiple fund transfers at the same time from the same debited account, customers can create multiple fund transfers by using Excel file as the following steps:

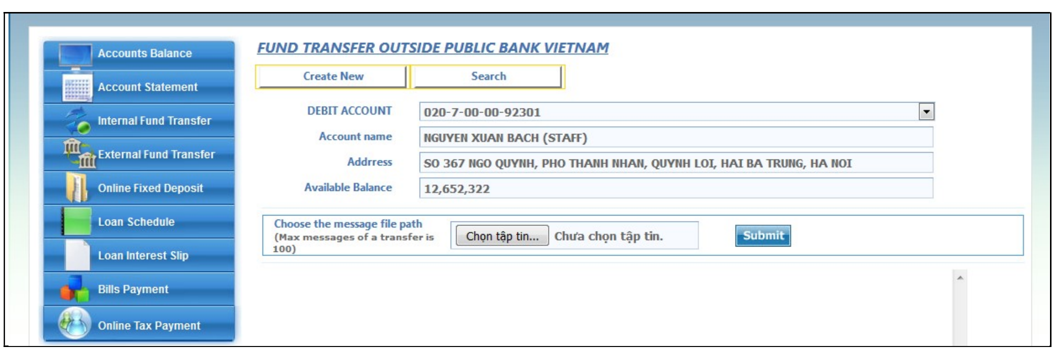
Step 1:

- Customers click "**External Fund transfer**"

Step 2: The system displays information on the fund transfer instruction of customers and continue to click "***Import File***"

Step 3

After clicking "***Import File***" the fund transfer screen is displayed. Customers choose the debit account and click "**Browse"** to choose file excel with the information of fund transfer instruction. For example, **"List of fund transfer instruction. xls"** and click **"Submit"**



LIST OF ACCOUNTS PUBLIC BANK VIET NAM

Credit account	Beneficiary	Value date	Credit amount	Beneficiary bank	City/Province	Branch name	Details of payment
111111111111	NGUYEN VAN A	31/03/2016	500,000	VietComBank-NHTMCP Ngoai Thuong VN	Thanh pho Ha Noi	Ha noi	TEST GD
222222222222	NGUYEN VAN A	31/03/2016	100,000	VietComBank-NHTMCP Ngoai Thuong VN	Tinh Bac Ninh	Ha noi	TEST GD

Notice: In the Excel file "**The value date"** must be later than the current date. In addition, do not enter the Vietnamese letter or any special signal at the field **"Name of beneficiary and Content"**.

Step 4: The system displays the list of fund transfer instruction, customers continue to enter mandatory information in other fields. Finally, click **"Send"**

The following box is displayed

If customers want to continue, click **[Ok]**

When the instruction is successfully done, the system prints **"Payment receipt"** respectively with one of the followings:

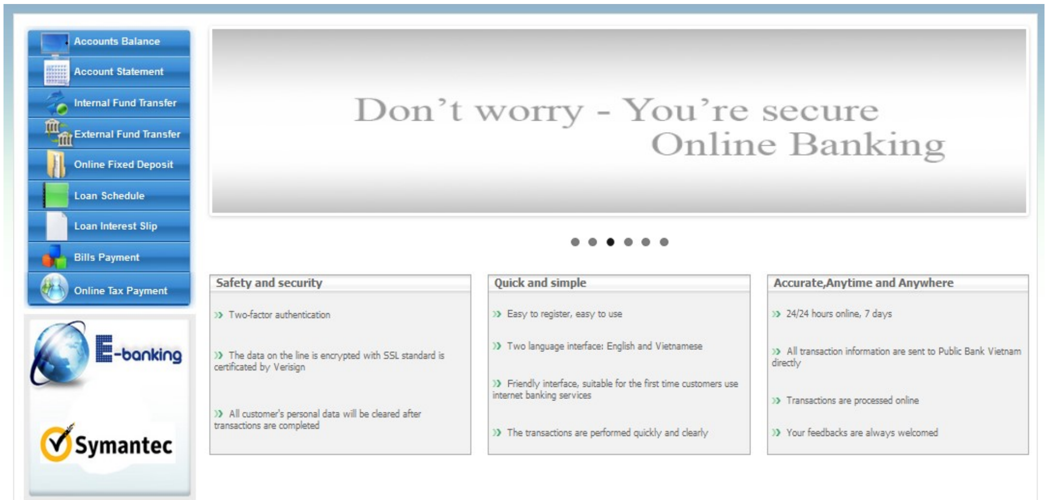
- ✓ ***"The order has been sent to the bank and will be processed shortly"***: That means your account is not debited immediately due to the beneficiary having account at the bank not joining Smartlink system.
- ✓ ***"Your order is processing at beneficiary Bank. Please check with beneficiary for credit confirmation*"**. The account of customer is debited and being processed at the beneficiary bank to credit to the beneficiary account. In this case, please contact and check with the beneficiary or contact with the bank staff to get support.
- ✓ ***"Transaction successful"*** The customer's account is debited and the beneficiary account is credited, transaction is completed

PAYMENT RECEIPT

Trans date time	31/03/2016 14:50:04
Transaction number	B33695CD7600000007
DEBIT ACCOUNT	0207000092301
Amount	500,000-VND
Beneficairy	NGUYEN VAN A
CREDIT ACCOUNT	111111111111
Beneficairy	VietComBank-NHTMCP Ngoai Thuong VN
Branche name	Ha noi
Value date	31/03/2016
Charge type	Ourselves
Payment detail	TEST GD
Statement No.	707051403160026
Status	The order has been sent to the bank and will be processed shortly.

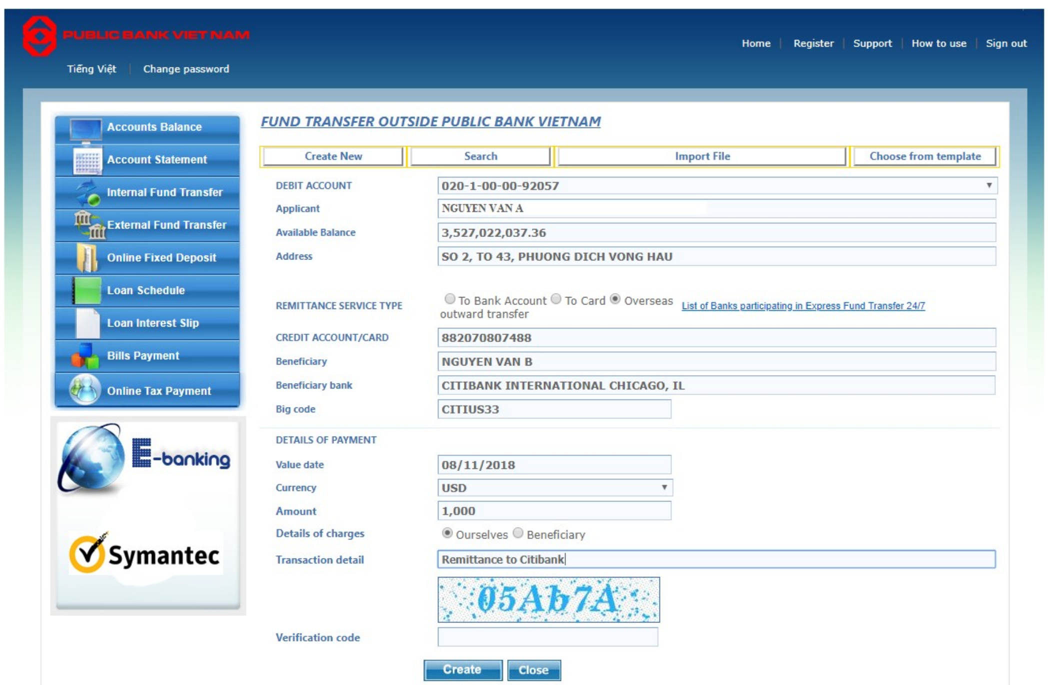
iii. Process of sending orders for overseas outward transfer to the Bank

Step 1: Choose "External Fund Transfer".



Step 2: At the tab "External Fund Transfer"

- Choose the respective DEBIT ACCOUNT (*)
- Choose REMITTANCE SERVICE TYPE "Overseas Outward Transfer"



(*) In case the customer does not have foreign currency in advance, purchasing of foreign currency with PBVN shall be implemented in accordance with current stipulations, pursuant to regulations of Foreign Currency Control.

Step 3: Fill up all required information for beneficiary, including:

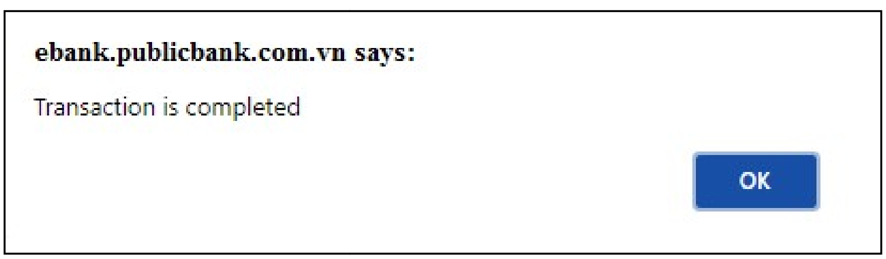
- Credit Account/Card
- Beneficiary Name

- Beneficiary Bank Code (Big code) (*)
- Details of Payment (Value date, Amount, Currency, Details of charges, etc.)

(*) Note: The customer can leave this field blank if cannot state the Beneficiary Bank Code.

Step 4: Input Verification Code if the customer uses SMS verification method, or input password from Token if the customer uses Token verification method. After that, click "Create", the following screen will display:

If the customer wishes to continue performing the transaction, click "OK". After the instruction is executed, the system will announce:



Step 5: Click "OK", the system will display "Payment receipt" respectively with signed order including detail of transaction has just been executed. The Transaction status on "Payment receipt" will be "*The order has been sent to the Bank and will be processed shortly*". Customers are recommended to keep this payment receipt in case of tracing with the Bank.

11/8/2018 e-Banking - In chứng từ - Print vouchers

PUBLIC BANK VIETNAM

www.publicbank.com.vn
Hotline: 1800-1198

PAYMENT RECEIPT

Transaction time	08/11/2018 11:30:59
Transaction No.	B0300HKF1826590002
Applicant	NGUYEN VAN A
Remittance service type	To Bank Account
DEBIT ACCOUNT	020-8-00-00-00125
Beneficiary	NGUYEN VAN B
CREDIT ACCOUNT/CARD	882-070-807-488
Beneficiary bank	CITIBANK INTERNATIONAL CHICAGO, IL
Big code	CITIUS33
Value date	08/11/2018
Amount	1,000.00-USD
Details of charges	Ourselves
Transaction detail	Remittance to Citibank
Transaction status	The order has been sent to the bank and will be processed shortly.

SIGNED BY:

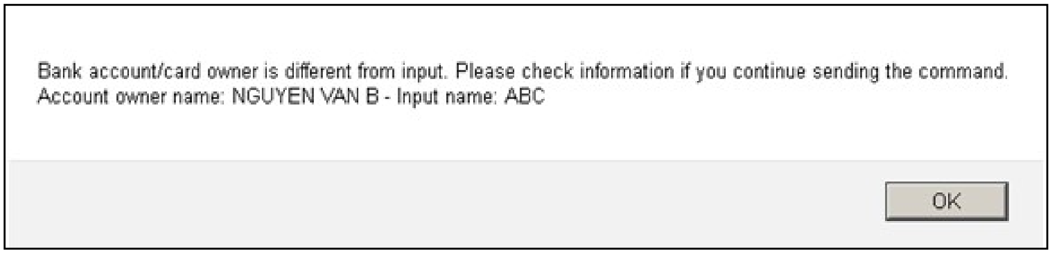
TRANSACTION TIME: 08/11/2018 11:30:59

Thank you for banking with Public Bank VietNam!

Step 6: The customer is to bring to PBVN's counter or send via email/fax all required documents in compliance with the regulations on Foreign Currency Control of PBVN, depending on which mode of transaction has been registered with the account opening Branch.

Note:

- During the processing, the system may display error messages which inform customers about the reason for an unsuccessful transaction.
- If customers enter wrongly Beneficiary name, the system will send notifying message to customers to enter the correct Beneficiary name.



- Customers enter the correct name of the beneficiary which the bank informed and continue to do transaction or press **"Create"** to create new one.
- Customers enter the wrong account number or card number of the beneficiary: the system informs the mistake. Customers can send order to wait for processing from bank's staff, or press "**Create"** to enter information from the beginning.
- Other mistakes: Customers please follow the instruction in the screen or contact branches for support.

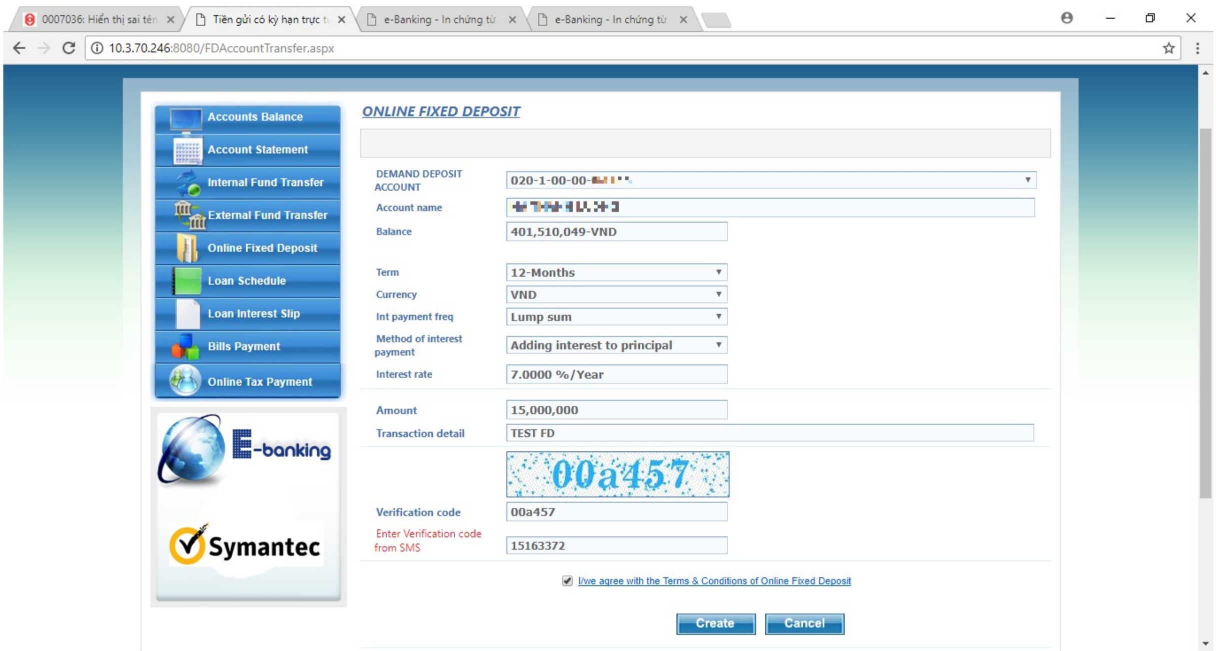
4.4 Online Fixed Deposit

a. Open Online fixed deposit

Step 1: Customer chooses **"Online Fixed Deposit"**

On the "Online Fixed Deposit" screens:

- Customer chooses demand deposit account
- Enter required information on the screen
- Read and Tick on " I/we agree with the Terms & Conditions of Online Fixed Deposit"
- Click **"Create"**



Step 2: After performing a successful transaction, the system will send **"Online Fixed Deposit Receipt"** to customer email and the notification via hand phone number that registered in Application cum contract on the opening and utilization of PBVN E-banking services.

PUBLIC BANK VIETNAM

www.publicbank.com.vn
Hotline: 1800-1198

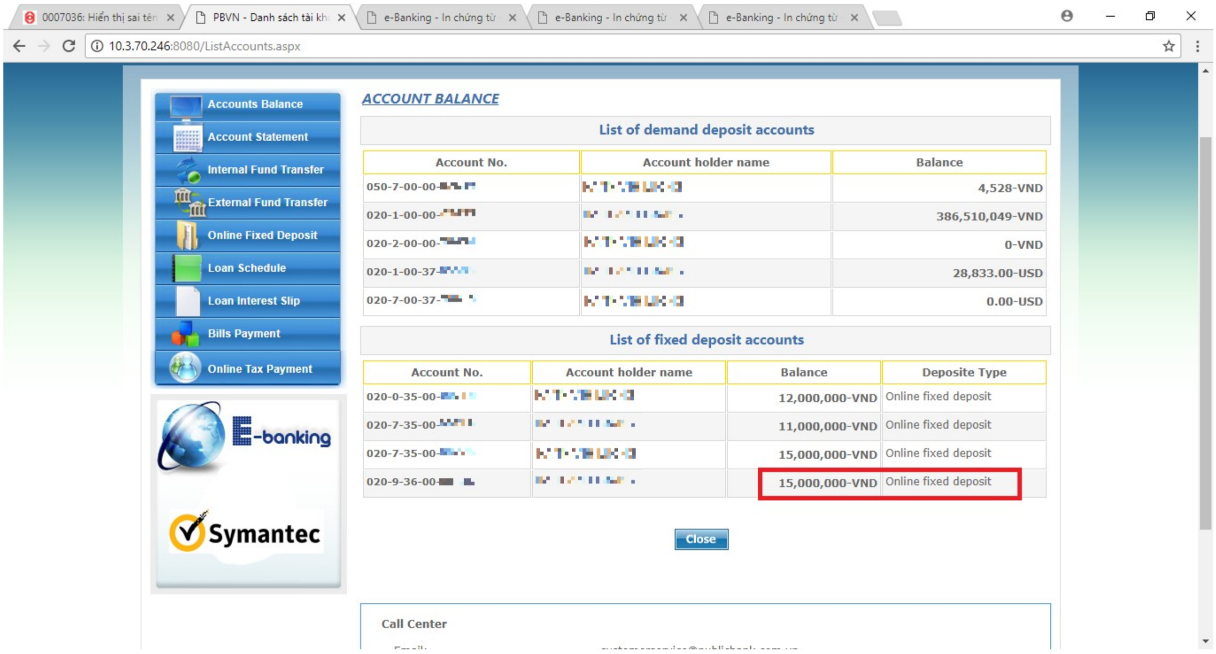
ONLINE FIXED DEPOSIT RECEIPT

Transaction time	22/04/2019 18:04:57
Transaction No.	E8064VDG7111770008
Account name	[redacted]
DEMAND DEPOSIT ACCOUNT	020-1-00-00-[redacted]
Fixed deposit account	020-9-36-00[redacted]
Amount	15,000,000-VND
Int payment freq	Lump sum
Term	12-Months
Interest rate	7.0000 %/Year-VND
From date	06/12/2018
Due date	06/12/2019
Method of interest payment	Adding interest to principal
Transaction detail	TEST FD
Transaction status	Transaction successful.

SIGNED BY: [redacted]

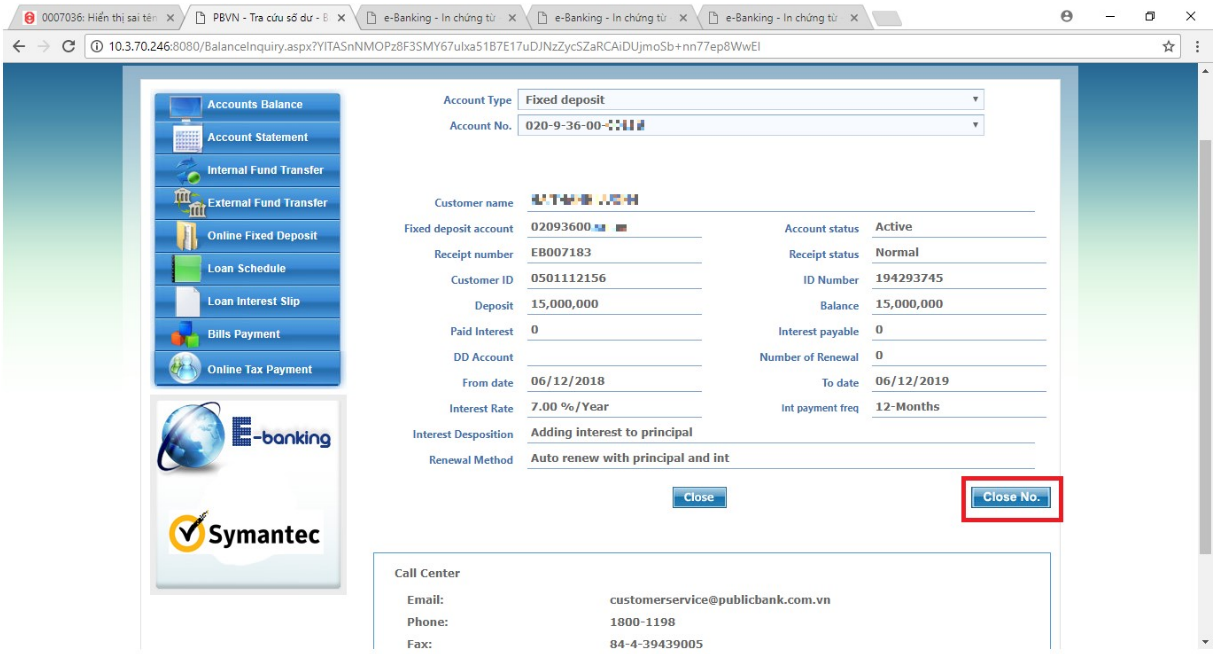
TRANSACTION TIME: 22/04/2019 18:04:57

Step 3: To review the account, customer chooses **"Accounts Balance"** to see the balance of the account.

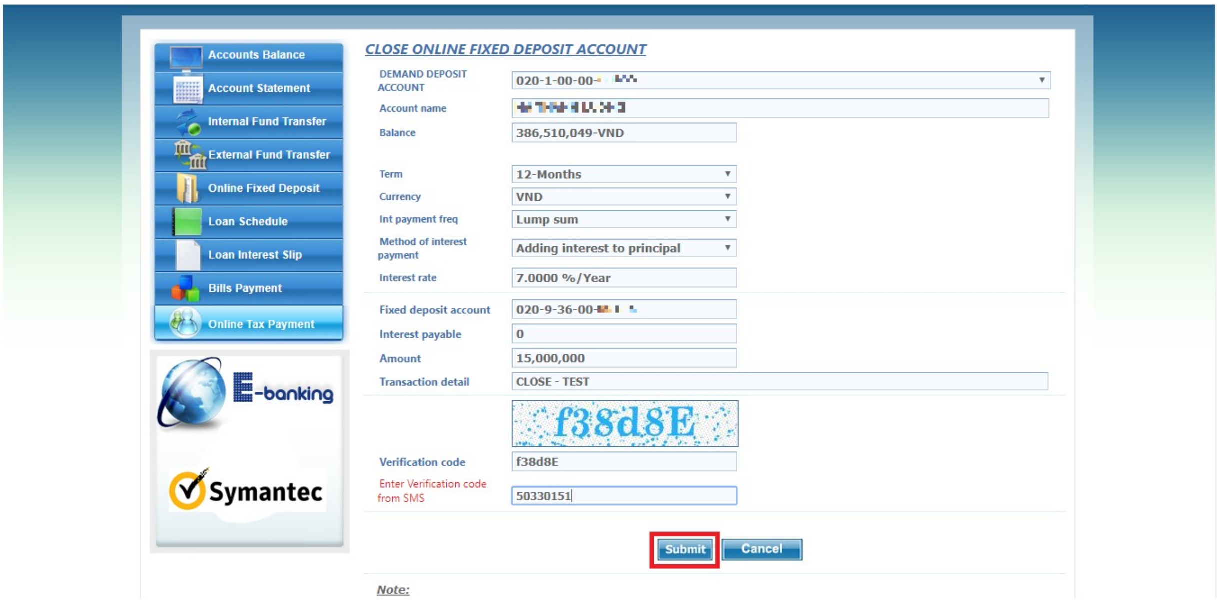


b. Close Online Fixed Deposit Account

Step 1: Customer chooses **"Accounts balance"**. From the list of fixed deposit accounts, choose a transaction that you want to close by clicking on the "Account No.". The system displays as follows: Then choose **"Close No."**



Step 2: Customer must fill out information correctly into fields **"Verification Code"**, **"Enter code from SMS"** and click on **"Submit".**



Step 3: After successfully closing Online Fixed deposit, the notification will be sent to customer email and hand phone number.

PUBLIC BANK VIETNAM

www.publicbank.com.vn
Hotline: 1800-1198

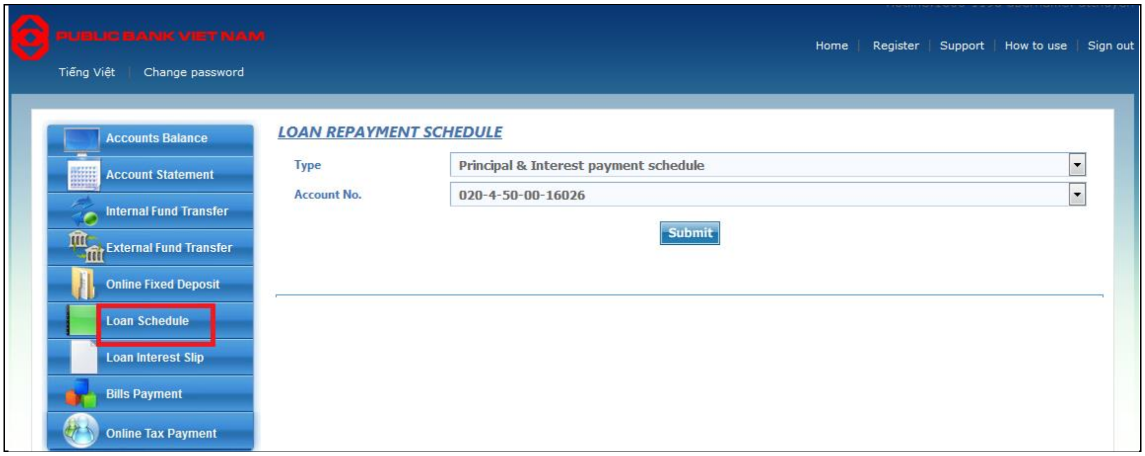
CLOSE ONLINE FIXED DEPOSIT ACCOUNT

Transaction time	22/04/2019 18:06:53
Transaction No.	E8064VDG0961200009
Account name	[redacted]
DEMAND DEPOSIT ACCOUNT	020-1-00-00-[redacted]
Fixed deposit account	020-9-36-00-[redacted]
Amount	15,000,000-VND
Interest payable	0-VND
Int payment freq	Lump sum
Term	12-Months
Interest rate	7.0000 %/Year-VND
From date	06/12/2018
Due date	06/12/2019
Method of interest payment	Adding interest to principal
Transaction detail	CLOSE - TEST
Transaction status	Transaction successful.

SIGNED BY: [redacted]

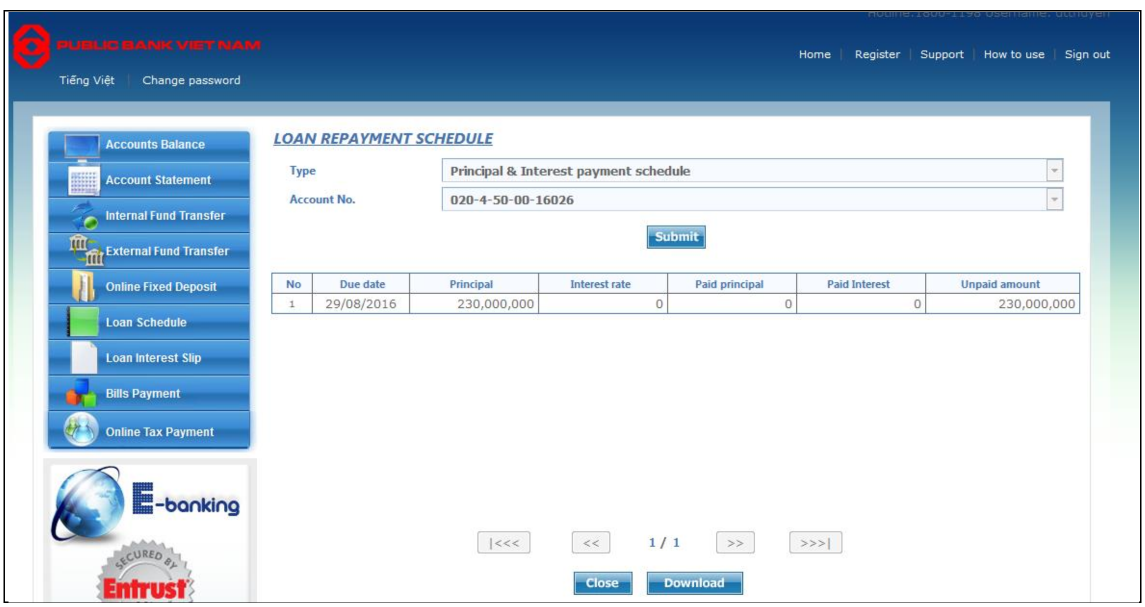
4.5 Loan Repayment Schedule look up

This service enable customers to view the loan repayment schedule at PBVN (if any) such as: date of repayment, the amount to be paid, principal amount and/or interest, the partial amount has been paidé Customers click **[Loan Schedule].**



When using this function, the system will display all the loans of the customer at the bank. To see the details of any loan, customer chooses the respective loan from the list of loan accounts on the screen.

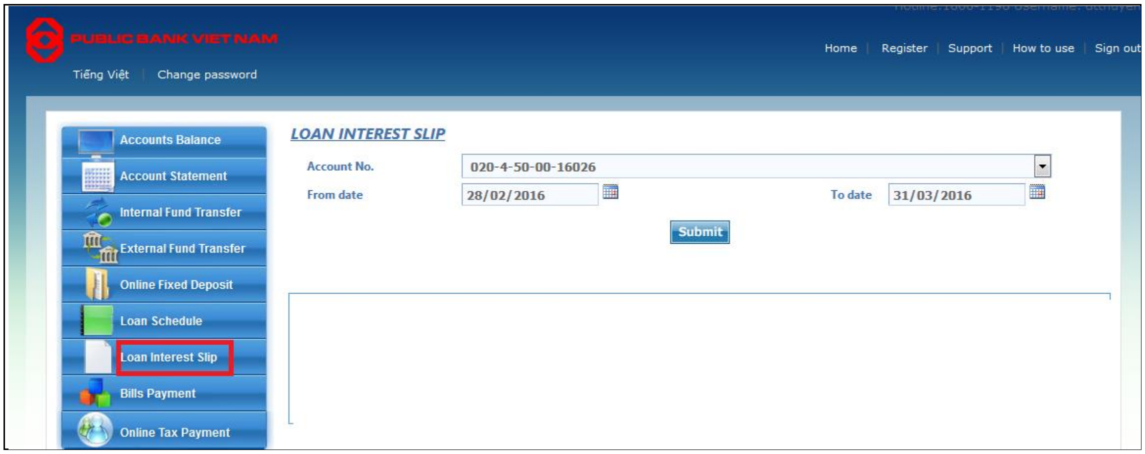
Press **[Submit]**, the system displays the loan schedule as follows:



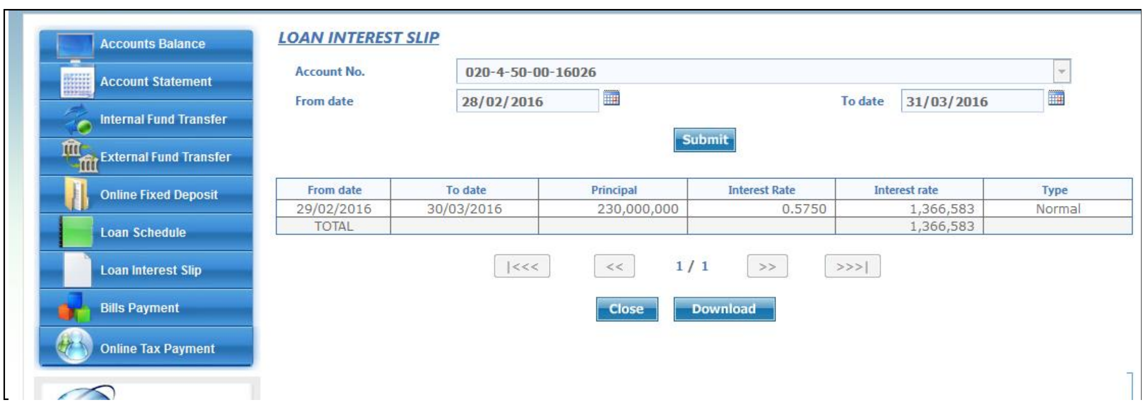
Customers can download the loan schedule in the Excel file form and print it. To download, press **[Download]**

4.6. Loan Interest calculation slip

This service is only applicable for customers who have loan accounts at PBVN and enables you to view the payable interest amount for your loan at any period of time.



- To use this function, customers click ñ **Loan interest slip''** and choose the respective loan account, to enter the date and press **[Submit]**. System will display the details as follows:



- Customers can save loan interest slip in your computer in the excel file form and print it. To download, customers can click [**Download**].

To create the transaction of interest calculation slip for other loan account, press **[Close]** and perform as the above

4.7. Bill Payment

Online payment service helps customer conduct some bill payment transactions with some telecommunication service suppliers having incorporated with PBVN (Vinaphone, MobiFone, Viettel, Vietnamobileé).

a. Topup

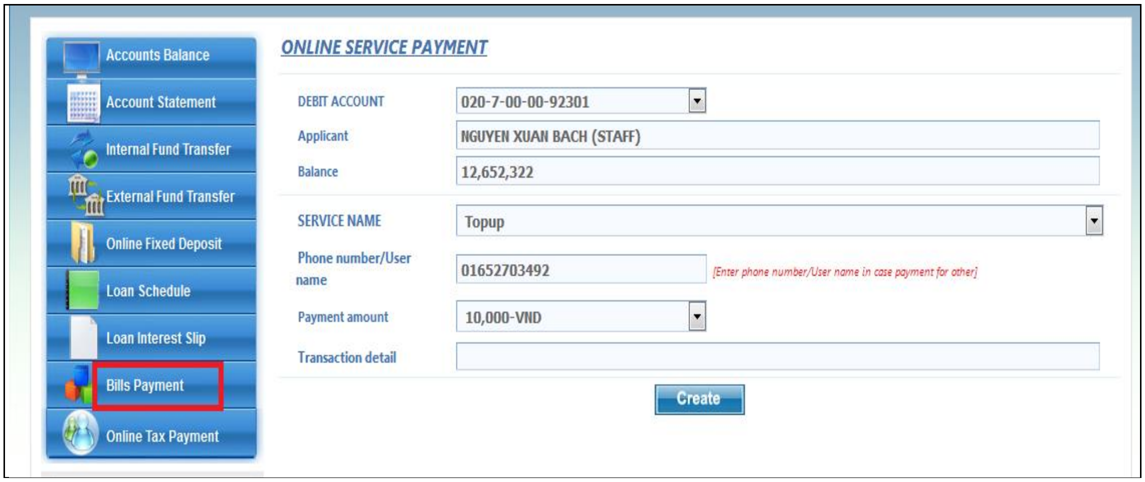
The Topup function is used for customers who having current account at PBVN, enable customers to top up their cell phone with **"Prepaid"** subscription (of some suppliers of telecommunications service such as: Vinaphone, MobiFone, Viettel, S-Fone, Vietnamobile) and with the **"Post paid"** subscription (of 2 suppliers of telecommunications service: Viettel, Mobiphone) through the online payment transaction and the payment amount will be directly debited from the individual current account of customer at the Bank.

To conduct the transaction, customer carries out the following steps:

Steps 1: Access to PBVN E-banking, the main menu, chooses the bill payment service.

Step 2: Create the payment transaction with the following information:

- **Debit account:** The system displays the current accounts of customers opened at PBVN for customer to choose
- **Applicant:** The system automatically displays the name of applicant respective with the the number of account chosen by customer
- **Balance:** The system will automatically display the respective balance of the above account chosen by customer
- **Service name:** Supply the list of services which customer can use. To top up the phone, customer can choose ñTop upò
- **Telephone number/user name:** The system understands in default that the telephone number/user name is the phone number/user name registered with the Bank. In case, customer wants to top up for other phone number, customer enters that phone number in this field.
- **Payment amount:** The system will supply a list of cash denominations for customer to choose. The customer chooses the denominations he/she wants to top up in this field
- **Transaction detail:** Detail of transaction



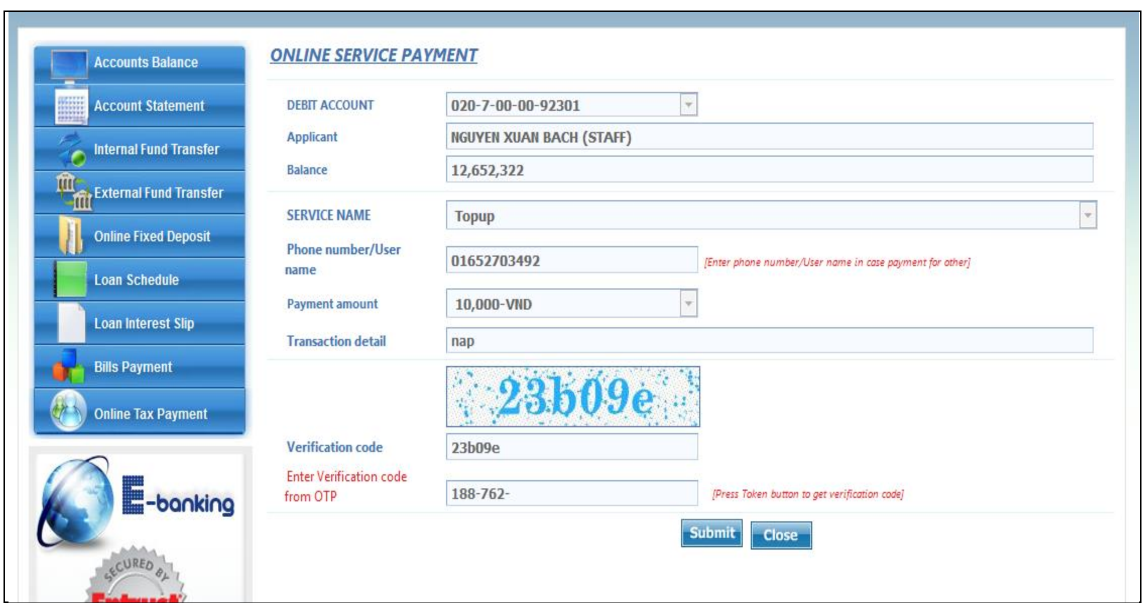
Step 3: Customer clicks **[Create]** to conduct transaction

Step 4: With the **[Verification code]**, customer enters the right series of code displayed in the box. With the **[Enter verification code]**, customer receives the **[Verification code]** up to their registration with the Bank.

- With the OTP verification method, customer presses round button on the code generating device and enter the random series of number displayed on OTP in the **"Enter verification code from OTP"**. Then clicks **[Submit].**

- With the SMS verification method, customer clicks on the button **[Get code].** The system will send message to the cell phone of customers. Customer enters this series of number in to **"Enter verification code from SMS"**. Then clicks **[Submit].**

Step 5: Customer clicks **[Submit]** to finish the payment transaction. Customer clicks **[Close]** if he/she does not want to continue.



Step 6: Processing transaction system

If customer enters the right OTP/SMS code, the system will process transaction required by customers. Customers will receive the bill of transaction displayed in the screen and be sent in the email address. In case, customers enter the wrong OTP/SMS code, PBVN will refuse the transaction.

Notice: Customer should keep the bill of transaction in case of inquiry with PBVN

b. Bill Payment for "post paid" subscription

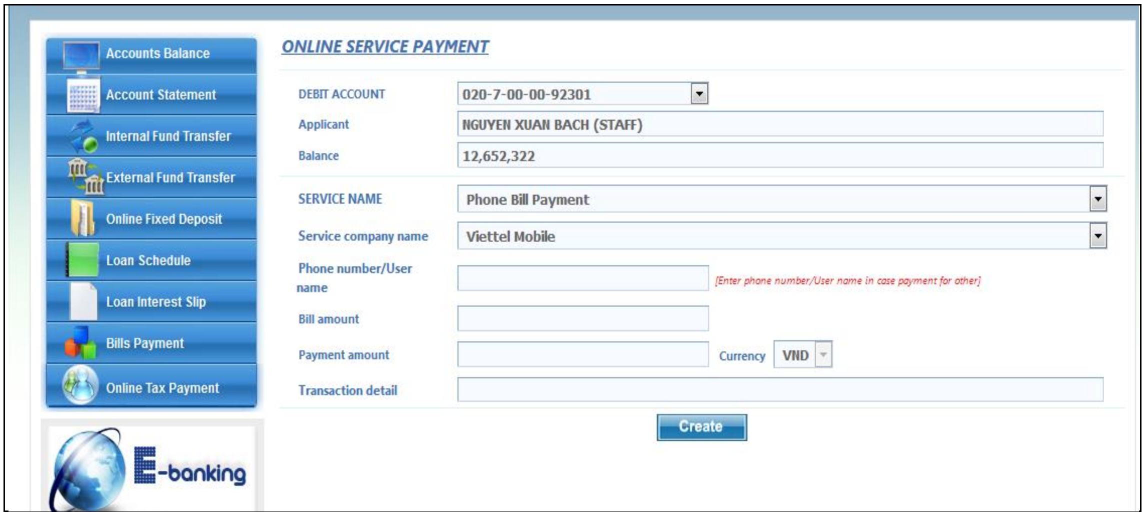
PBVN provides the payment function of **"Post paid"** bill: **bill of mobile phone, Internet ADSL, home phone bill, PSTN bill**. This service helps customers carry out bill payment transaction with the telecommunication service suppliers such as Viettel, Mobiphone (with the payment service of **"pay as you use"** mobile phone bill), and Viettel supplier (with the Internet ADSL bill, home phone bill, PSTN bill)

To conduct transaction, customer carries out the following steps:

Step 1: At the main menu, customer chooses the bill payment service

Step 2: Create payment transaction with the following information:

- **Debit account:** The system displays the current account of customer opened at PBVN for customerˆs choice.
- **Applicant:** The system automatically displays the name of applicant respective with the account chosen by customer.
- **Balance:** The system automatically displays the balance respective with the above account chosen by customer.
- **Service name:** Provide the list of services which customer can use. PBVN provides the following payment service: **"Post paid" mobile phone bill, Internet ADSL bill, home phone bill, PSTN bill.**



- **Service company name:** Name of the suppliers coordinating with PBVN.
- **Phone number/ User name:** Up to the payment service, this field is regulated as follows:
- **With the "Post paid" mobile phone bill**: is the customerǿs mobile phone number which is registered with the bank. Customer can pay for another mobile phone subscription.
- **With the Internet ADSL bill:** is user name which customer registered with Internet ADSL Services.
- **With the home phone bill:** is the number of home phone of customer.
- **With the PSTN bill:** is the number of home phone of customer.
- **Bill amount:** the system automatically displays the amount respective with the bill of customer. The amount in the bill is provided by the telecommunication service supplier.
- **Payment amount:** Customer enters the amount he/she wants to pay for the bill. With the **"post paid" mobile phone bill**, the payment amount can be higher, smaller than or equal to the bill amount.
- **Detail of transaction:** Customer enters the detail of transaction

Step 3: Customer clicks **[Create]** to conduct the transaction

Step 4: With the field **[Verification code],** customer enters the right series of code displayed in the box. With the **[Enter verification code]**, customer receives the **verification code** up to the registration of customer with the Bank.

- With the OTP verification method, customer presses round button on the code generating device and enters the random series of number in OTP in the box **[Enter the verification code from OTP]**. Then press **[Submit]**
- With the SMS verification method, customer presses **[Get code]** button**.** The system will send message to the cell phone of customer. Customer enters this series of number in the box **[Enter verification code from SMS]**. Then clicks **[Submit].**

Step 5: Customer presses **[Submit]** to finish the payment order. Customer clicks **[Close]** if he/she doesnœt want to continue.

Step 6: Processing transaction system

If customer enters the right OTP/SMS code, the system will process transaction required by customer. Customer will receive the bill of transaction displayed in the screen and it will be sent to their email address. In case, customer enters the wrong OTP/SMS code, PBVN will refuse the transaction

Notice*: Customer should keep the bill of transaction in case of inquiry with PBVN.*

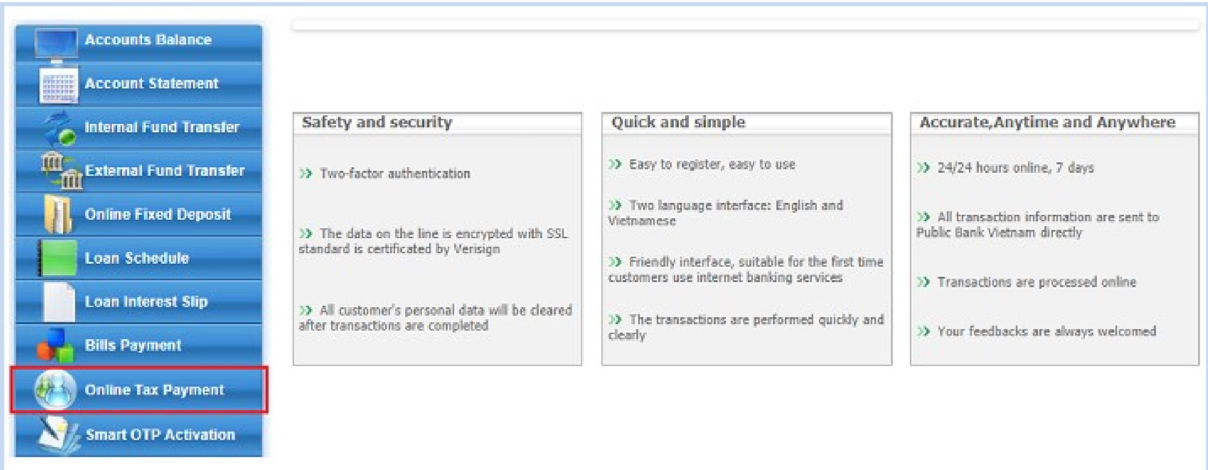
4.8. Online Tax Payment

- Online Tax Payment service allows you to pay tax online via your PBVN Demand Deposit Account.
- All the transaction information will be sent to Tax Agency as soon as the transaction is completed and the Bank will debit your account with the corresponding amount. The Bank will collect online tax payment transactions fees/charges (if any) once your tax payment is completed. You can pay your tax online from VND or Foreign Currency account.. If you prefer to debit Foreign Currency account to pay tax in VND, the applied foreign currency exchange rate will be as per the Bank's announced buying rate at the transaction time. The Bank is not responsible for any differences between the exchange rates given by the Bank and by Authorized Tax Agencies.

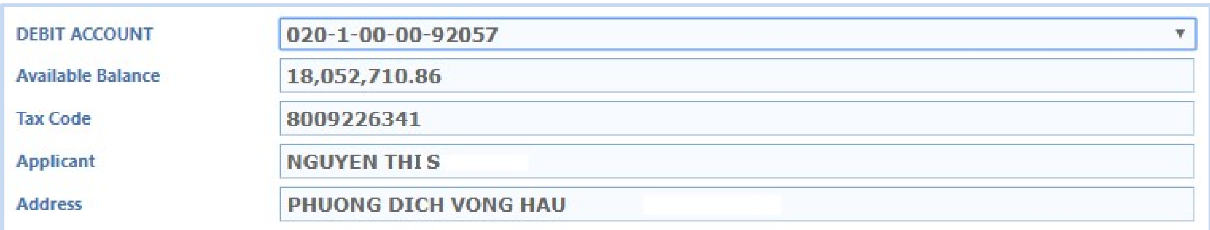
***Note**:*

- *Please carefully check all the declared information when paying tax online. You are responsible for the accuracy of all the declared information.*
- *E-banking system currently does not support tax payment for Foreign Currency account other than USD and EUR. Please contact PBVN Branch/TB for more information if you wish to pay in foreign currencies other than USD / EUD.*

__Step 1__: At the main Menu, select **[Online Payment Tax]**



__Step 2__: At **[Debit Account]**, select the desired account to be debited for the tax payment.

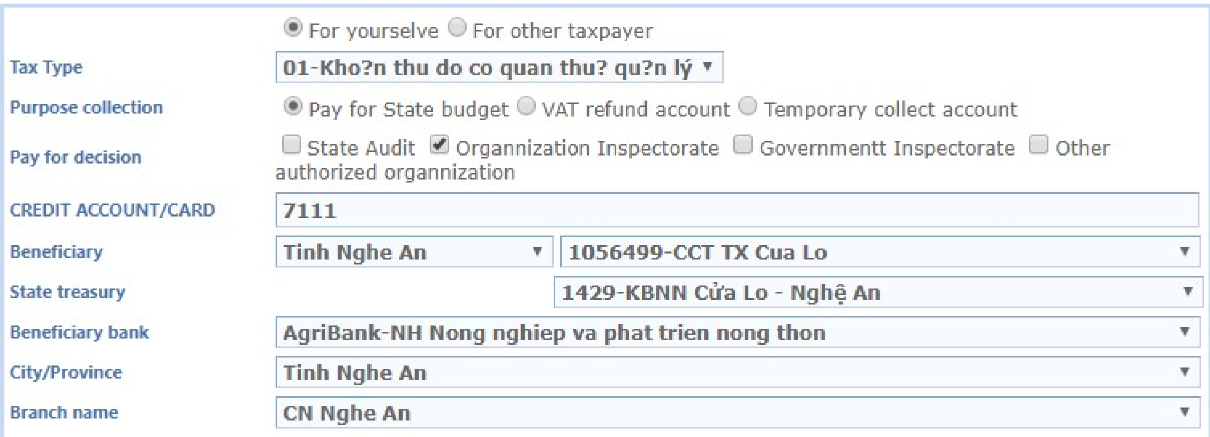


The information of the selected debit account will be displayed on the screen as follows: Available balance, Tax code (registered with PBVN), Applicant, Address.

__Step 3:__

3.1. If you pay tax for yourself

- If you have registered your tax code with PBVN, select **[For yourselve]**, the system will automatically display all the information exported from Tax Agency which links to the registered tax code:
  - **Tax Type**: Choose one of the tax type on the list
    - **01** – Revenue managed by tax authorities
    - **02** - Collection of ministry management fees
    - **03** - The revenue managed by other agencies
    - **04** - The revenue managed by the customs authority
  - **Purpose collection:** choose one of the payment basis
    - Pay for State Budget
    - Value Added Tax Refund account
    - Temporary collect account
  - **Pay for decision**: Select one from the list:
    - State Audit
    - Organization Inspectorate
    - Government Inspectorate
    - Other authorized organizations
  - **Credit Card/ Account**: Account number to pay tax to
  - **Beneficiary:** Name of the Tax agency.
  - **State Treasury:** Branch name of State Treasury.
  - **Beneficiary Bank:** Name of the Bank where the Tax agency open account at.
  - **City/Province:** Name of the province/city of the Beneficiary Bank
  - **Branch Name**: Branch of the Beneficiary Bank
- You may amend the above information based on actual tax payment.



	For yourselve / For other taxpayer	
Tax Type	01-Kho?n thu do co quan thu? qu?n lý	
Purpose collection	Pay for State budget / VAT refund account / Temporary collect account	
Pay for decision	State Audit / Organnization Inspectorate / Governmentt Inspectorate / Other authorized organnization	
CREDIT ACCOUNT/CARD	7111	
Beneficiary	Tinh Nghe An	1056499-CCT TX Cua Lo
State treasury		1429-KBNN Cửa Lo - Nghệ An
Beneficiary bank	AgriBank-NH Nong nghiep va phat trien nong thon	
City/Province	Tinh Nghe An	
Branch name	CN Nghe An	

3.2. If you pay tax for another individual/enterprise

- Select **[For other taxpayer]** if you want to make payment for the tax code other than the tax code that registered with the selected account. The system will display the following 3 fields: **Tax code, Taxpayer name, Taxpayer Address.** Fill in the **[Tax Code]** which you want to pay for.

Tax Code	0303121395-003
Taxpayer name	NGUYEN VAN A
Taxpayer address	HANOI
CREDIT ACCOUNT/CARD	7111
Beneficiary	Thanh pho Ha Noi / 1054449-Cục thuế Thành phố Hà Nội
State treasury	0011-VP KBNN Ha Nội
Beneficiary bank	VietinBank-NH TMCP Cong thuong
City/Province	Thanh pho Ha Noi
Branch name	NHTMCP Cong thuong CN Dong Da

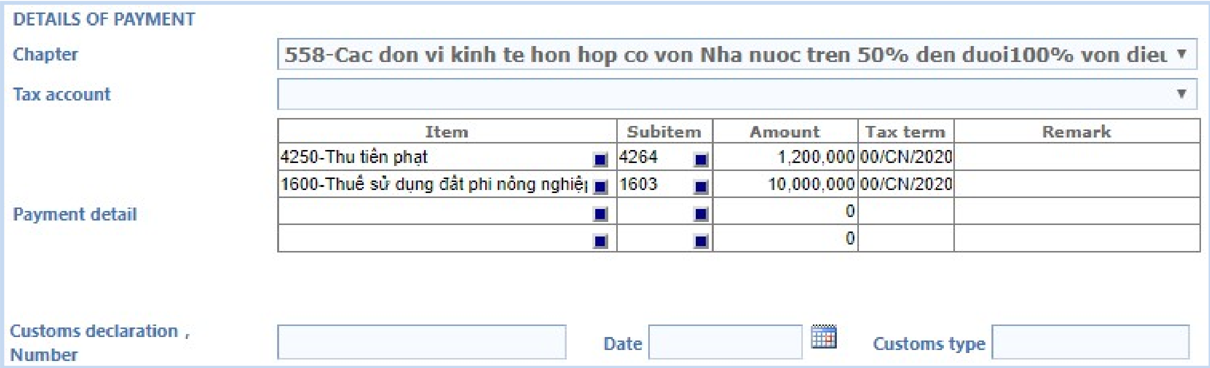
- The system will automatically display all the information exported from Tax Agency relating to the tax code entered:
  - **Taxpayer name:** Name of the business/individual which has the tax code above.
  - **Taxpayer address:** Address of the business/individual which has the tax code above.
  - **Credit Card**: Account number of the Tax agency which you want to make payment to.
  - **Beneficiary:** Name of the Tax agency of the Beneficiary.
  - **State Treasury:** Branch name of State Treasury.
  - **Beneficiary Bank:** Name of the Bank where the Tax agency open account at.
  - **City/Province:** Name of the province/city of the Beneficiary Bank.
  - **Branch Name**: Branch of the Beneficiary Bank
- You can amend information according to actual payment

<u>Step 4</u>: Details of payment

Refer to Tax code, details on tax payment responsibilities will be exported by default from Tax Agency. Please check, reconcile, add or amend information according to the actual payment. In which:

- **Chapter**: Organizations/ Agency/ Business type of Tax payment subject
- **Tax account** (If any)
- **Payment details**:
  - o **Item**: Economical contents of the tax payment. Please do not use the following symbols: Double quotation mark '', number sign #, single quotation mark ', Grave accent `, non-breaking space **NBSP**, double opening quote **"**, double closing quote **"**
  - o **Sub-items**: Tax payment types
  - o **Amount:** Amount corresponding to the chosen items and subitems
  - o **Tax term:** time respective with the tax payment (example: **00/Q1/2020** or **00/CN/2020**)
  - o **Remark** (if applicable)*:* remark for each tax item.

- **Customs Declaration:** (if applicable)
  - **Customs declaration number**: number of the Custom declaration respective with the online tax payment.
  - **Date**: Click on the calendar symbol to select the date of the custom declaration
  - **Customs type**: fill in the import/export type in abbreviation

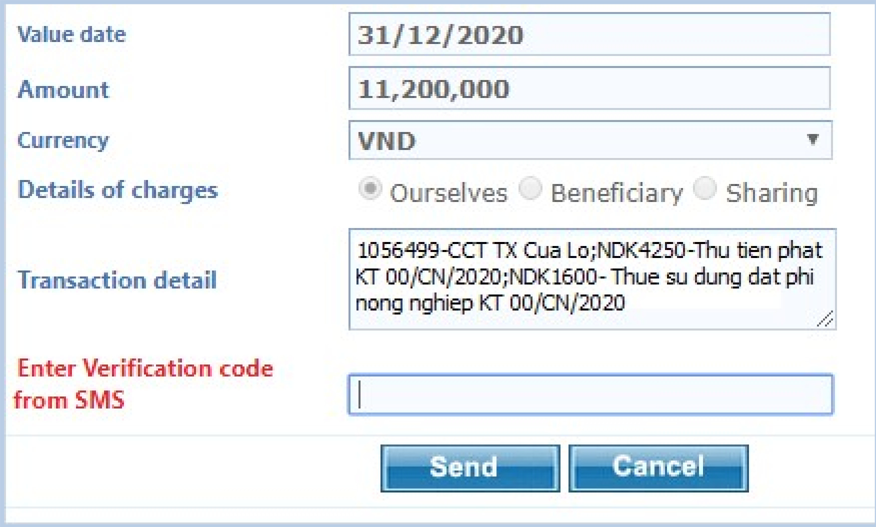


- **Value date**: defaulted as execution date.
- **Amount**: The system will automatically update the total amount which you have input in each tax item above.
- **Currency**: defaulted as VND.
- **Detail of charges**: default as **[Beneficiary].**
- **Transaction Detail:** the following default contents will be displayed: Beneficiary name, Date/Tax term, Economic content.

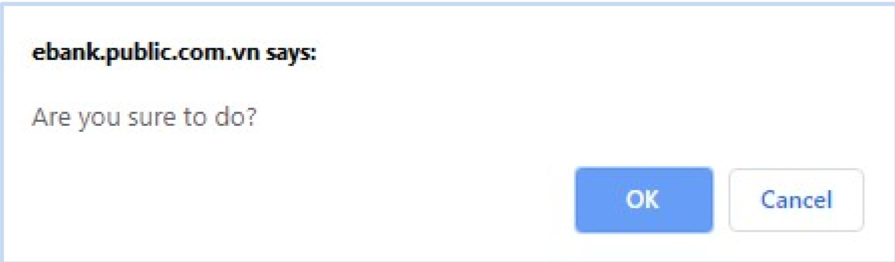
<u>**Step 5**</u>**:** After entering and checking sufficient information, click **[Create]**.

At the **Enter verification code** field, please get the verification code in accordance with the method as registered with the bank.

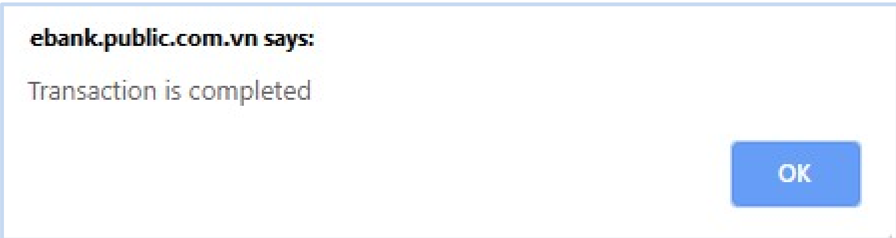
- If the verification method is Token, press the round button in the device and enter the random code displayed in Token in the **[Enter verification from OTP]** field. Then click [**Send**].
- If the verification method is SMS, click [**Get code**]. The system will send verification code to your registered mobile phone number. Enter the SMS OTP code into the [**Enter verification code from SMS]** field. Then click **[Send].**
- If the verification method is Smart-OTP, use Smart-OTP application on mobile device to get verification code and then enter the generated code into **[Enter verification code from Smart-OTP]** field**.** Click [**Send**].



<u>Step 6:</u> After checking accuracy of information. Click [**OK**] to complete the transaction. If you do not wish to proceed with the transaction, click [**Cancel**].



The system will notify **[Transaction completed].**



The **Tax payment receipt** of the transaction will be displayed on the screen after the transaction has been successfully created with the status [Transaction successful]**.** The system will automatically send the tax payment receipt to your email and SMS to inform the transaction has been successfully created.

TAX PAYMENT RECEIPT

Transaction time	31/12/2020 16:39:35
Transaction No.	B09835LH0123420005
Debit account	020-1-00-00-92057
Tax Code	2900325597
Taxpayer name	NGUYEN THI S
Taxpayer address	PHUONG DICH VONG HAU
Credit account/card	7111
Beneficiary	1056499-CCT TX Cua Lo
State treasury	1429-KBNN Cửa Lo - Nghệ An
Beneficiary bank	AgriBank-NH Nong nghiep va phat trien nong thon
City/Province	Tinh Nghe An
Branch name	CN Nghe An
Purpose collection	Pay for State budget
Pay for decision	Organnization Inspectorate
Chapter	558-Cac don vi kinh te hon hop co von Nha nuoc tren 50% den duoi100% von dieu le
Tax account	
Payment detail	Item / Subitem / Amount / Tax term / Remark 4250-Thu tiền phạt / 4264 / 1,200,000 / 00/CN/2020 / 1600-Thuế sử dụng đất phi nông nghiệp / 1603 / 10,000,000 / 00/CN/2020 /
Customs declaration	
Value date	31/12/2020
Amount	11,200,000-VND
Details of charges	Ourselves
Transaction detail	1056499-CCT TX Cua Lo;NDK4250-Thu tien phat KT 00/CN/2020;NDK1600-Thue su dung dat phi nong nghiep KT 00/CN/2020
Transaction status	Transaction successful.

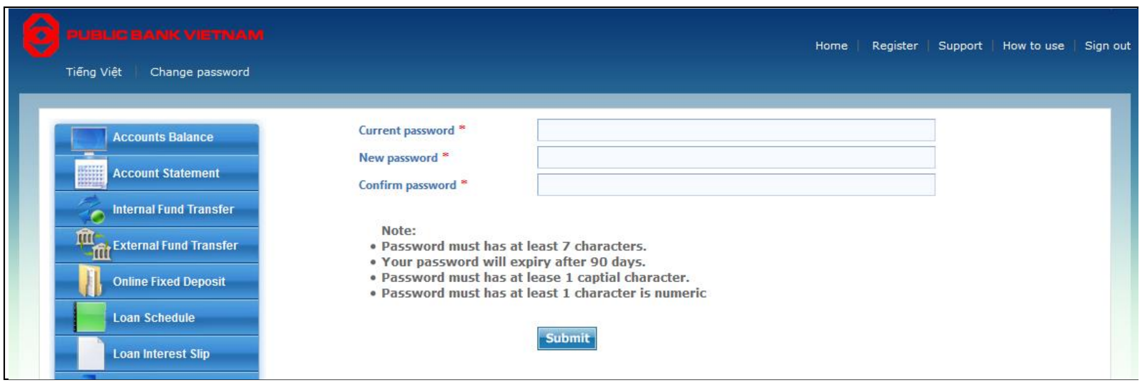
Note:

- *Please refer to **Fees and Charges for PBVN E-banking Services** for the cut off time of receiving e-banking payment instructions.*
- *The Transaction successful status on Tax Payment Receipt indicates that your transaction amount has been sent to the Bank. Please contact your Account Holding Branch to determine the transaction status at the Tax Agency.*
- *Please keep the tax online payment receipt in the event tracing with the Bank is required.*
- *You are fully responsible for the accuracy of all the declared information. If there are any error(s) made during transaction, please directly contact the Tax Agency for resolution.*
- *If you want to get the Tax payment receipt with the confirmation of the bank, please contact Frontline Operations Department of the Account Holding Branch (the branch which you opened your account at).*

5. Individual Function

a. Change Password

- To change password to log-in to E-banking service of PBVN, clicks **[Change Password]**



- To fill in the current password, new password, confirm the new password and click **[SUBMIT]**
- The system will notice you of successful password change in the screen.
- You have to log off the system then log in again to ensure valid password changing. When logging in again, use the new user name and password.
- A SMS message will be sent to your cell phone to confirm password has been successfully changed.

b. Registration

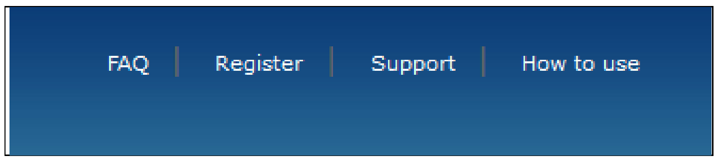
You can download **"Service Registration"** form (used for Individual and Enterprise Customer) by clicking **[Service Register]**

c. Changing language

E-Banking service of PBVN provides customers with two languages: Vietnamese and English. To change the language to English, click **[ENGLISH].** To change the language to Vietnamese, click **[VIETNAMESE]**

d. Feedback from customers

When using PBVN e-Banking services, in case of having any ideas contribution/comments, please visit our Ideas contribution webpage.



Customer needs to provide the following information:

- Full name
- Email Address
- Telephone number
- Ideas contribution content/comments

Click **[SEND],** the above information will be sent to our Bank promptly. We highly appreciate and welcome all customersô ideas contribution/comments and will make our best effort to reply/overcome all given obstacles at the soonest.

e. Manual

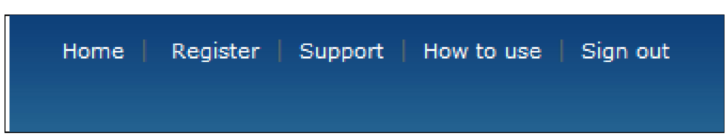
You can download the User Guide on using PBVN e-banking by click **[Manual]**

f. Support

During the progress of using our e-Banking services, you can request for Bankôs prompt support in case of having any problems by click **[Support]** for further details.

g. Log off the system

To log off from the system, customer click **[SIGN OUT],** all information on customerôs account, User name and password will be erased on the screen to ensure the safety for customersô data.



Thank you for using PBVN E-banking Services