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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 Bank's "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:

The screenshot displays the PBVN e-Banking login page. On the left, there is a vertical menu with buttons for 'Login', 'Forgot Password', 'Lost token', 'Account is blocked', 'Register service', 'Change services', and 'Contact PBVN'. Below this menu is a 'SECURED BY Entrust SSL VERIFY' badge. The main area is titled 'Type your username, password and the verification code to login to PBVN e-Bank'. It contains input fields for 'Username' (filled with 'dtthuyen'), 'Password' (filled with '*****'), and 'Verification code' (filled with '300cf5'). A note 'Please disable Vietnamese keystroke' is visible. Below the verification code field is a field for 'Enter Verification code from OTP' and a checkbox for 'Verification by OTP'. A 'Login' button is at the bottom. On the right, there is a list of benefits: 'Save time and money', 'Anytime any where', 'Leading security', and 'Easy account management', each preceded by a right-pointing arrow. The top of the page features the PBVN logo, the text 'PUBLIC BANK VIET NAM', and links for 'FAQ', 'Register', 'Support', and 'How to use'.

- 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.

Notices for SMS verification and OTP verification

- 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:

The screenshot displays the PBVN E-Banking login interface. On the left, a sidebar contains links: Login, Forgot Password, Lost token, Account is blocked, Register service, Change services, and Contact PBVN. Below these is an 'Entrust' security seal. The main area is titled 'Type your username, password and the verification code to login to PBVN e-Bank'. It includes input fields for Username (filled with 'dtthuyen'), Password (masked with dots), and Verification code (filled with '300cf5'). A note 'Please disable Vietnamese keystroke' is present. Below the verification code field is a checkbox for 'Verification by OTP' which is checked, and a small image of an OTP device. A 'Login' button is at the bottom. On the right, a grey box lists benefits: 'Save time and money', 'Anytime any where', 'Leading security', and 'Easy account management'.

- 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.

Notices for SMS verification and OTP verification

- 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...

The screenshot shows the 'ACCOUNT BALANCE' interface. On the left is a sidebar with navigation options: Accounts Balance, Account Statement, Internal Fund Transfer, External Fund Transfer, Online Fixed Deposit, Loan Schedule, Loan Interest Slip, Bills Payment, and Online Tax Payment. The main content area is titled 'ACCOUNT BALANCE' and contains three tables:

Account No.	Account holder name	Balance
020-7-00-00-92301	NGUYEN XUAN BACH (STAFF)	13,252,322-VND

Account No.	Account holder name	Balance	Hình thức mở
020-0-99-00-00792	NGUYEN XUAN BACH (STAFF)	101,325,000-VND	Saving online
020-1-36-00-43746	NGUYEN XUAN BACH (STAFF)	230,000,000-VND	Fix deposit

Account No.	Account holder name	Balance
020-4-50-00-16026	NGUYEN XUAN BACH (STAFF)	230,000,000-VND

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:

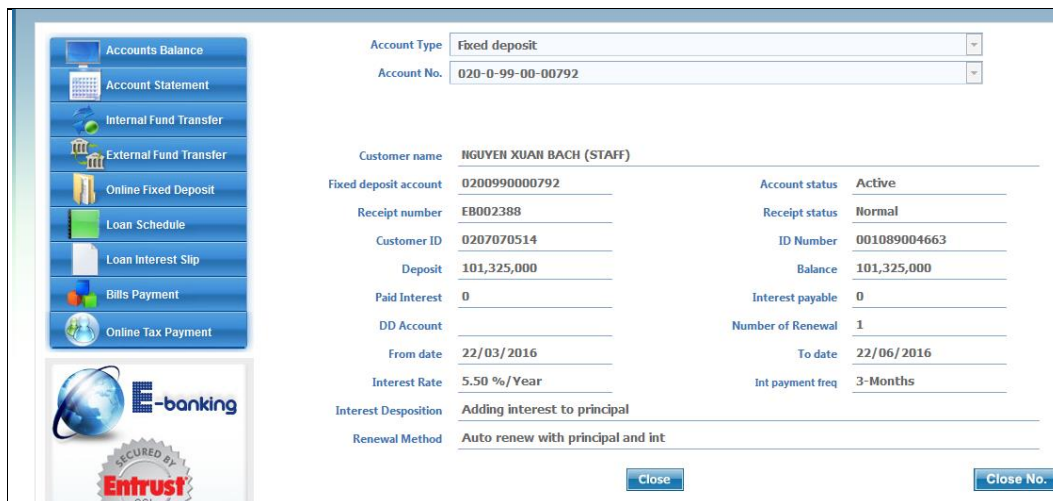
The screenshot shows the account details for a Demand Deposit account. The 'Account Type' is set to 'Demand deposit' and the 'Account No.' is '020-7-00-00-92301'. The following information is displayed:

Customer name	NGUYEN XUAN BACH (STAFF)
Account holder name	NGUYEN XUAN BACH (STAFF)
Currency	VND
Last Trans. Date	26/03/2016
Balance	13,252,322
Accrued interest	9,221
Earmark	0
Available Balance	13,252,322

- 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 “**Fixed Deposit Account List**” and click respective account to look up.
- Your account information will be shown as below:

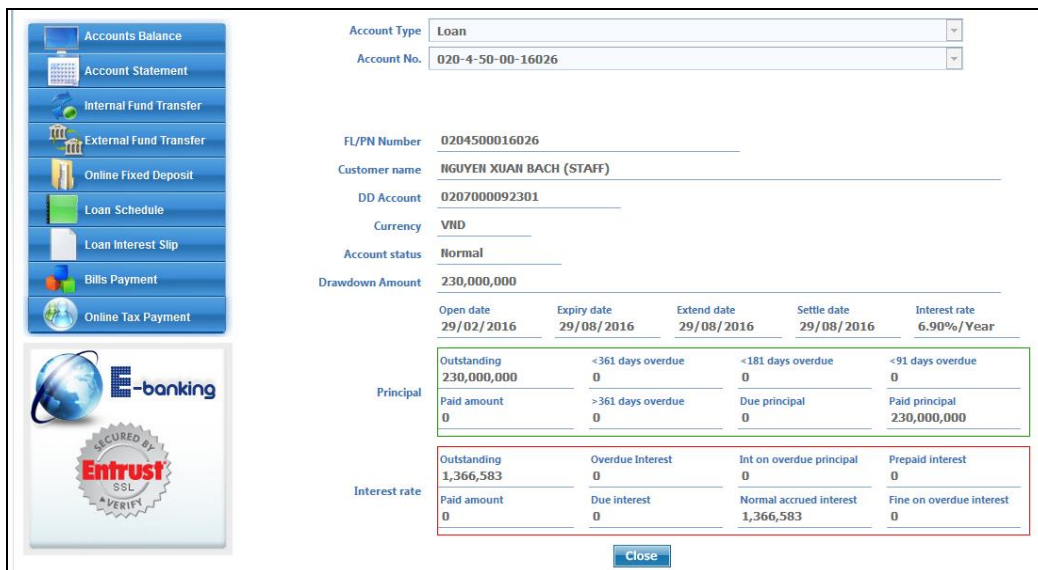


The screenshot displays the e-banking interface for a Fixed deposit account. On the left is a sidebar with navigation buttons: Accounts Balance, Account Statement, Internal Fund Transfer, External Fund Transfer, Online Fixed Deposit, Loan Schedule, Loan Interest Slip, Bills Payment, and Online Tax Payment. Below these is an 'E-banking' logo with a 'SECURED BY Entrust SSL' badge. The main area shows account details for a 'Fixed deposit' account with number '020-0-99-00-00792'. The customer is 'NGUYEN XUAN BACH (STAFF)'. The account is active with a receipt status of 'Normal'. The deposit amount is 101,325,000 VND, with an interest rate of 5.50 %/Year. The term is from 22/03/2016 to 22/06/2016, with interest payable every 3 months. The renewal method is 'Auto renew with principal and int'. There are 'Close' and 'Close No.' buttons at the bottom right.

Account Type	Fixed deposit		
Account No.	020-0-99-00-00792		
Customer name	NGUYEN XUAN BACH (STAFF)		
Fixed deposit account	0200990000792	Account status	Active
Receipt number	EB002388	Receipt status	Normal
Customer ID	0207070514	ID Number	001089004663
Deposit	101,325,000	Balance	101,325,000
Paid Interest	0	Interest payable	0
DD Account		Number of Renewal	1
From date	22/03/2016	To date	22/06/2016
Interest Rate	5.50 %/Year	Int payment freq	3-Months
Interest Disposition	Adding interest to principal		
Renewal Method	Auto renew with principal and int		

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:



The screenshot displays the e-banking interface for a Loan account. The sidebar and 'E-banking' logo are the same as in the previous screenshot. The main area shows details for a 'Loan' account with number '020-4-50-00-16026'. The customer is 'NGUYEN XUAN BACH (STAFF)'. The loan is for 230,000,000 VND at an interest rate of 6.90%/Year, opening on 29/02/2016 and expiring on 29/08/2016. The account status is 'Normal'. The principal table shows an outstanding balance of 230,000,000 VND and a paid amount of 0 VND. The interest rate table shows an outstanding interest of 1,366,583 VND and a paid amount of 0 VND. There are 'Close' and 'Close No.' buttons at the bottom right.

Account Type	Loan		
Account No.	020-4-50-00-16026		
FL/PN Number	0204500016026		
Customer name	NGUYEN XUAN BACH (STAFF)		
DD Account	0207000092301		
Currency	VND		
Account status	Normal		
Drawdown Amount	230,000,000		
Open date	29/02/2016	Expiry date	29/08/2016
Extend date	29/08/2016	Settle date	29/08/2016
Interest rate	6.90%/Year		
Principal	Outstanding	<361 days overdue	<181 days overdue
	230,000,000	0	0
	Paid amount	>361 days overdue	Due principal
	0	0	230,000,000
Interest rate	Outstanding	Overdue Interest	Int on overdue principal
	1,366,583	0	0
	Paid amount	Due interest	Normal accrued interest
	0	0	1,366,583

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:

Trans. date	Trans. number	Debit amount	Credit amount	Balance	Transaction detail
	BF	0	0	11,132,247	
29/02/2016	116310946	0	4,342	11,136,589	CREDIT INTEREST/NHAP LAI VAO GOC: AC/TK 0207000092301
29/02/2016	020000990	0	230,000,000	241,136,589	MR. NGUYEN XUAN BACH (STAFF) - FULL RELEASE OF VND230M - HAN/00047/16
29/02/2016	020001254	230,000,000	0	11,136,589	CASH WITHDRAWAL BY SLIP
03/03/2016	010001191	360,000	0	10,776,589	ATM CASH WITHDRAW
09/03/2016	010001151	250,000	0	10,526,589	tip 5k tien dien thoai
10/03/2016	010000522	10,000,000	0	526,589	mai goi banh my nhe
10/03/2016	010001223	0	10,000,000	10,526,589	E tra nhe
24/03/2016	010001234	4,000,000	0	6,526,589	ATM CASH WITHDRAW
25/03/2016	020000949	0	7,825,733	14,352,322	SALARY PAYMENT OF HAN STAFF 03/2016

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 “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:

BANK STATEMENT

Account Type: Fixed deposit
Account No.: 020-0-99-00-00792
From date: 29/02/2016 To date: 31/03/2016

Trans. date	Trans. number	Trans. code	Amount	Transaction detail
22/03/2016	336400008	3364	100,000,000	FD RENEWED/TU DONG GIA HAN : AC/TK 02009900000792

Navigation: |<<< << 1 / 1 >> >>>|

Buttons: Close Download

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 “Loan Accounts List” 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:

BANK STATEMENT

Account Type: Loan
Account No.: 020-4-50-00-16026
From date: 29/02/2016 To date: 31/03/2016

Trans. date	Trans. number	Trans. code	Amount	Transaction detail
29/02/2016	020000990	5502	230,000,000	MR. NGUYEN XUAN BACH (STAFF) - FULL RELEASE OF VND230M - HAN/000047/16

Navigation: |<<< << 1 / 1 >> >>>|

Buttons: Close Download

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

The screenshot displays the 'FUND TRANSFER INSIDE PUBLIC BANK VIETNAM' interface. On the left, a vertical menu lists various services, with 'Internal Fund Transfer' selected and highlighted in red. The main content area is titled 'FUND TRANSFER INSIDE PUBLIC BANK VIETNAM' and features two tabs: 'Create New' and 'Import File'. The 'Create New' tab is active, showing a form with the following fields: 'DEBIT ACCOUNT' (020-7-00-00-92301), 'Applicant' (NGUYEN XUAN BACH (STAFF)), 'Available Balance' (13,252,322), 'CREDIT ACCOUNT' (empty), 'Amount' (empty), 'Currency' (VND), 'Transaction detail' (empty), and 'Verification code' (Efa4b8). At the bottom right of the form are 'Create' and 'Close' buttons.

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

The screenshot shows the 'FUND TRANSFER INSIDE PUBLIC BANK VIETNAM' interface. On the left, a sidebar contains links: Accounts Balance, Account Statement, Internal Fund Transfer (highlighted), External Fund Transfer, Online Fixed Deposit, Loan Schedule, Loan Interest Slip, Bills Payment, and Online Tax Payment. The main content area has two tabs: 'Create New' and 'Import File'. Under 'Create New', the following information is displayed: DEBIT ACCOUNT (020-7-00-00-92301), Applicant (NGUYEN XUAN BACH (STAFF)), and Available Balance (13,252,322). Below this, there are input fields for CREDIT ACCOUNT, Amount, and Currency (set to VND). A Transaction detail field is also present. A verification code 'Efa4b8' is shown in a blue box. At the bottom, there is a Verification code input field and 'Create' and 'Close' buttons.

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

Step 3: 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**]

Step 4: 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**]

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

FUND TRANSFER INSIDE PUBLIC BANK VIETNAM

Create New | Import File

DEBIT ACCOUNT: 020-7-00-00-92301
Applicant: NGUYEN XUAN BACH (STAFF)
Available Balance: 13,252,322

CREDIT ACCOUNT: 020-7-00-00-91818
Credit account name: DUONG THI HAI YEN (STAFF)
Amount: 200,000
Currency: VND
Transaction detail: chuyen tien

Verification code: Efa4b8
Enter Verification code from OTP

DETAIL OF TRANSACTION

Applicant	Beneficiary
NGUYEN XUAN BACH (STAFF)	DUONG THI HAI YEN (STAFF)

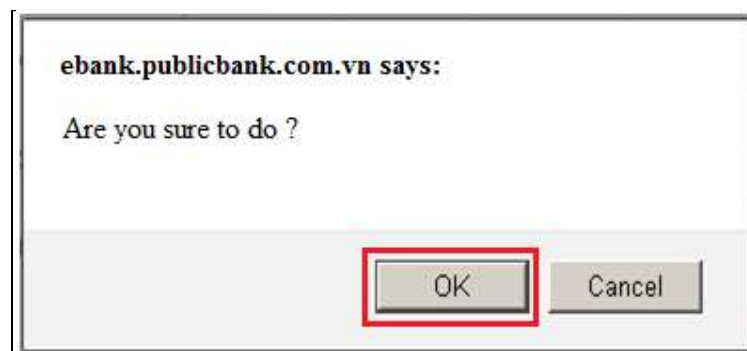
Account holder	Account holder
NGUYEN XUAN BACH (STAFF)	DUONG THI HAI YEN (STAFF)

ID no.	ID no.
001089004663	013538133

Debit account	Credit account
020-7-00-00-92301	020-7-00-00-91818

Send amount	Receive amount
200,000-VND	200,000-VND

Send Close



- Click [OK] to 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 VIET NAM

PAYMENT RECEIPT

Transaction time	31/03/2016 11:29:22
Transaction No.	833695CD0130000001
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”**

**PUBLIC BANK VIET NAM**

[FAQ](#) | [Register](#) | [Support](#) | **[How to use](#)**

Tiếng Việt

Login

Forgot Password

Lost token

Account is blocked

Register service

Change services

Contact PBVN

Type your username, password and the verification code to
login to PBVN e-Bank

Username

Password

Please disable Vietnamese keystroke



Verification code

⇒ Save time and money

⇒ Anytime any where

⇒ Leading security

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

Excel template file::

Fund transfer inside - [Download.](#)
Fund transfer outside - [Download.](#)

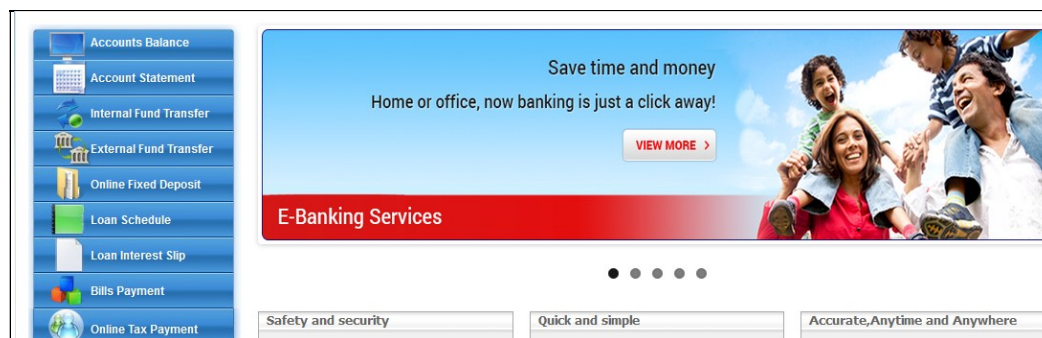
Note:

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]

The screenshot shows the "FUND TRANSFER INSIDE PUBLIC BANK VIETNAM" form. The "Import File" tab is selected. The form contains the following fields:

- DEBIT ACCOUNT: 020-7-00-00-92301
- Applicant: NGUYEN XUAN BACH (STAFF)
- Available Balance: 13,052,322
- CREDIT ACCOUNT: (empty)
- Amount: (empty)
- Currency: VND
- Transaction detail: (empty)
- Verification code: A042779

At the bottom right, there are "Create" and "Close" buttons.

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 VIET NAM**

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

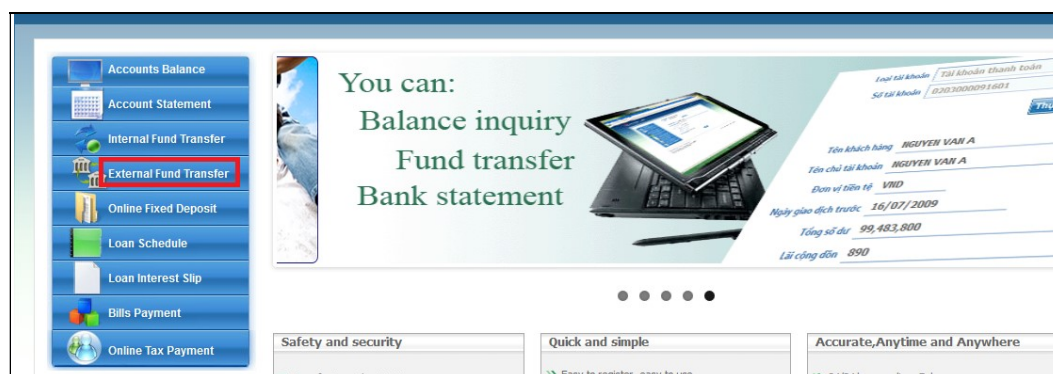
Condition to use Express Fund Transfer 24/7 Service

- 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

Step 1: Select “**External Fund Transfer**” to open the e-banking remittance screen



Step 2: 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

The screenshot shows the 'External Fund Transfer' form. The 'REMITTANCE SERVICE TYPE' section has two radio buttons: 'To Bank Account' (selected) and 'To Card'. A link 'List of Banks participating in Express Fund Transfer 24/7' is next to the 'To Card' button. Below this are several input fields: 'CREDIT ACCOUNT/CARD', 'Beneficiary', 'Beneficiary bank' (with a dropdown menu showing '[Choose beneficiary bank]'), 'City/Province' (with a dropdown menu showing '[Choose beneficiary bank]'), and 'Branch name' (with a text input field showing '[Enter branch name of beneficiary bank]'). At the bottom, there is a section titled 'DETAILS OF PAYMENT'.

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 số tài 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 Account)
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”**

FUND TRANSFER OUTSIDE PUBLIC BANK VIETNAM

Create New Search Import File

DEBIT ACCOUNT: 020-7-00-00-92301

Applicant: NGUYEN XUAN BACH (STAFF)

Available Balance: 12,652,322

Address: So 367 NGO QUYNH, PHO THANH NHANH, QUYNH LOI, HAI BA TRUNG, HA NOI

REMITTANCE SERVICE TYPE: ☒ To Bank Account ☐ To Card [List of Banks participating in Express Fund Transfer 24/7](#)

CREDIT ACCOUNT/CARD: 1111111111111111

Beneficiary: GIANG VIET KHANG

Beneficiary bank: Australia and New Zealand Banking

City/Province: Thanh pho Ha Noi

Branch name: HANOI

DETAILS OF PAYMENT

Value date: 31/03/2016

Amount: 200,000

Currency: VND

Details of charges: ☒ Ourselves ☐ Beneficiary

Transaction detail: CT

Verification code: 049ba5

Create Close

The following box display:

ebank.publicbank.com.vn says:

Are you sure to do ?

OK Cancel

- 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 VIET NAM	
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”**

 PUBLIC BANK VIET NAM		FAQ Register Support How to use
Tiếng Việt		
Login Forgot Password Lost token Account is blocked Register service Change services Contact PBVN	Type your username, password and the verification code to login to PBVN e-Bank Username Password Please disable Vietnamese keystroke 542c29 Verification code	Save time and money Anytime any where Leading security

Customer download Excel file and fill information in the excel file

Excel template file::

Fund transfer inside - [Download](#).

Fund transfer outside - [Download](#).

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 Ngoại Thương VN	Thanh pho Ha Noi	Ha noi	TEST GD
222222222222	NGUYEN VAN A	31/03/2016	100,000	VietComBank-NHTMCP Ngoại Thương 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**”

VALUE DATE	CREDIT ACCOUNT	CREDIT AMOUNT	BENEFICIARY	BENEFICIARY BANK	CITY/PROV
31/03/2016	111111111111	500,000	NGUYEN VAN A	VietComBank-NHTMCP Ngoại Thương VN	Thanh pho
31/03/2016	222222222222	100,000	NGUYEN VAN A	VietComBank-NHTMCP Ngoại Thương VN	Tinh Bac N

The following box is displayed

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

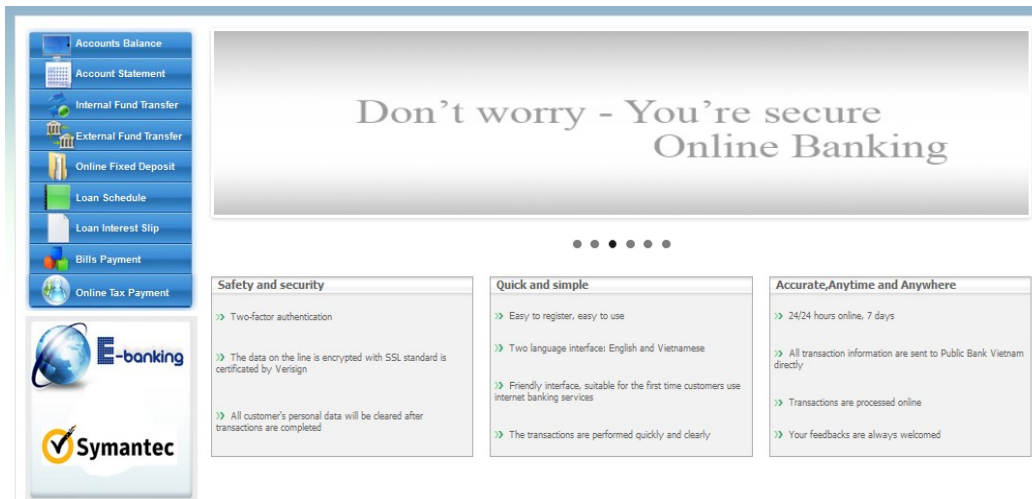
When the instruction is successfully done, the system prints **“Payment receipt”** respectively with one of the followings:

- ✓ **“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
Beneficiary	NGUYEN VAN A
CREDIT ACCOUNT	111111111111
Beneficiary	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

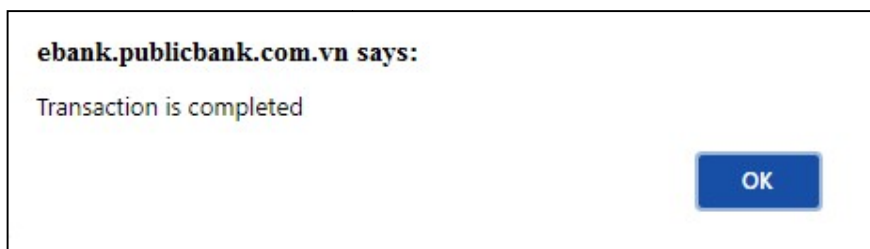
- Beneficiary Bank Code (Big code) (*)
- Details of Payment (Value date, Amount, Currency, Details of charges, etc.)

(*) 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 VIET NAM**

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:

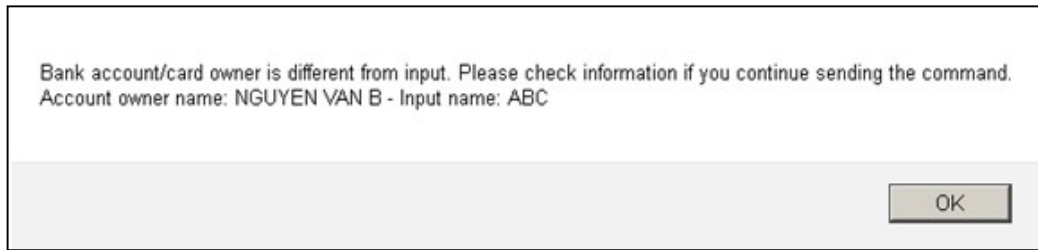
TRANSACTION TIME: 08/11/2018 11:30:59

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”

The screenshot shows a web browser window with the URL 10.3.70.246:8080/FDAccountTransfer.aspx. The page title is 'ONLINE FIXED DEPOSIT'. On the left is a blue sidebar menu with options: Accounts Balance, Account Statement, Internal Fund Transfer, External Fund Transfer, Online Fixed Deposit (highlighted), Loan Schedule, Loan Interest Slip, Bills Payment, and Online Tax Payment. Below the menu is a 'Symantec' logo. The main content area contains a form for opening a demand deposit account. The form fields are: DEMAND DEPOSIT ACCOUNT (dropdown menu), Account name (text field), Balance (text field showing 401,510,049-VND), Term (dropdown menu showing 12-Months), Currency (dropdown menu showing VND), Int payment freq (dropdown menu showing Lump sum), Method of interest payment (dropdown menu showing Adding interest to principal), Interest rate (text field showing 7.0000 %/Year), Amount (text field showing 15,000,000), Transaction detail (text field showing TEST FD), Verification code (text field showing 00a457), and Enter Verification code from SMS (text field showing 15163372). At the bottom, there is a checkbox for 'I/we agree with the Terms & Conditions of Online Fixed Deposit' and two buttons: 'Create' and 'Cancel'.

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.



SIGNED BY:

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

Transaction time	22/04/2019 18:04:57
Transaction No.	E8064VDG7111770008
Account name	████████████████████
DEMAND DEPOSIT ACCOUNT	020-1-00-00-1 ██████████
Fixed deposit account	020-9-36-00-1 ██████████
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: 

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

User Guide for e-Banking Services of PBVN – For Individuals

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

The screenshot displays the 'ACCOUNT BALANCE' page in the PBVN e-banking system. The page features a sidebar with navigation options: Accounts Balance, Account Statement, Internal Fund Transfer, External Fund Transfer, Online Fixed Deposit, Loan Schedule, Loan Interest Slip, Bills Payment, and Online Tax Payment. The main content area is titled 'ACCOUNT BALANCE' and contains two tables.

List of demand deposit accounts

Account No.	Account holder name	Balance
050-7-00-00	[Name]	4,528-VND
020-1-00-00	[Name]	386,510,049-VND
020-2-00-00	[Name]	0-VND
020-1-00-37	[Name]	28,833.00-USD
020-7-00-37	[Name]	0.00-USD

List of fixed deposit accounts

Account No.	Account holder name	Balance	Deposite Type
020-0-35-00	[Name]	12,000,000-VND	Online fixed deposit
020-7-35-00	[Name]	11,000,000-VND	Online fixed deposit
020-7-35-00	[Name]	15,000,000-VND	Online fixed deposit
020-9-36-00	[Name]	15,000,000-VND	Online fixed deposit

The last row of the fixed deposit accounts table is highlighted with a red border. Below the tables, there is a 'Close' button and a 'Call Center' section.

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.**”

User Guide for e-Banking Services of PBVN – For Individuals

The screenshot displays the PBVN e-banking interface. On the left is a sidebar with navigation links: Accounts Balance, Account Statement, Internal Fund Transfer, External Fund Transfer, Online Fixed Deposit, Loan Schedule, Loan Interest Slip, Bills Payment, and Online Tax Payment. Below these are logos for E-banking and Symantec. The main area shows account details for a Fixed deposit account (Account No. 020-9-36-00). Fields include: Account Type (Fixed deposit), Account No. (020-9-36-00), Customer name (masked), Fixed deposit account (02093600), Receipt number (EB007183), Customer ID (0501112156), Deposit (15,000,000), Paid Interest (0), DD Account, From date (06/12/2018), Interest Rate (7.00 %/Year), Interest Disposition (Adding interest to principal), Renewal Method (Auto renew with principal and int), Account status (Active), Receipt status (Normal), ID Number (194293745), Balance (15,000,000), Interest payable (0), Number of Renewal (0), To date (06/12/2019), and Int payment freq (12-Months). At the bottom right, there are 'Close' and 'Close No.' buttons, with 'Close No.' highlighted by a red box. A Call Center section at the bottom provides contact information: Email (customerservice@publicbank.com.vn), Phone (1800-1198), and Fax (84-4-39439005).

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

The screenshot shows the 'CLOSE ONLINE FIXED DEPOSIT ACCOUNT' form. It includes fields for: DEMAND DEPOSIT ACCOUNT (020-1-00-00), Account name (masked), Balance (386,510,049-VND), Term (12-Months), Currency (VND), Int payment freq (Lump sum), Method of interest payment (Adding interest to principal), Interest rate (7.0000 %/Year), Fixed deposit account (020-9-36-00), Interest payable (0), Amount (15,000,000), and Transaction detail (CLOSE - TEST). Below these fields is a verification code 'f38d8E' displayed in a box. The form also has fields for 'Verification code' (f38d8E) and 'Enter Verification code from SMS' (50330151). At the bottom right, there are 'Submit' and 'Cancel' buttons, with 'Submit' highlighted by a red box. A 'Note:' label is present at the bottom left of the form area.

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



Page 5

SIGNED BY: 

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 paid. Customers click **[Loan Schedule]**.

Public Bank Vietnam

Home | Register | Support | How to use | Sign out

Tiếng Việt | Change password

Accounts Balance
Account Statement
Internal Fund Transfer
External Fund Transfer
Online Fixed Deposit
Loan Schedule
Loan Interest Slip
Bills Payment
Online Tax Payment

LOAN REPAYMENT SCHEDULE

Type: Principal & Interest payment schedule
Account No.: 020-4-50-00-16026
Submit

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:

Public Bank Vietnam

Home | Register | Support | How to use | Sign out

Tiếng Việt | Change password

Accounts Balance
Account Statement
Internal Fund Transfer
External Fund Transfer
Online Fixed Deposit
Loan Schedule
Loan Interest Slip
Bills Payment
Online Tax Payment

LOAN REPAYMENT SCHEDULE

Type: Principal & Interest payment schedule
Account No.: 020-4-50-00-16026
Submit

No	Due date	Principal	Interest rate	Paid principal	Paid Interest	Unpaid amount
1	29/08/2016	230,000,000	0	0	0	230,000,000

E-banking
SECURED BY
Entrust

<<< << 1 / 1 >> >>>
Close Download

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.

The screenshot shows the PBVN e-banking interface. On the left, a vertical menu contains various services, with 'Loan Interest Slip' highlighted by a red rectangle. The main content area is titled 'LOAN INTEREST SLIP' and contains the following fields:

- Account No.: 020-4-50-00-16026
- From date: 28/02/2016
- To date: 31/03/2016

A 'Submit' button is located below the date fields.

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

The screenshot shows the PBVN e-banking interface displaying the 'Loan Interest Slip' details. The table below shows the interest calculation for the period from 29/02/2016 to 30/03/2016.

From date	To date	Principal	Interest Rate	Interest rate	Type
29/02/2016	30/03/2016	230,000,000	0.5750	1,366,583	Normal
TOTAL				1,366,583	

Below the table, there are navigation buttons: '<<<', '<<', '1 / 1', '>>', and '>>>'. At the bottom, there are 'Close' and 'Download' buttons.

- 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, Vietnamobile).

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 “Top up”
- **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

ONLINE SERVICE PAYMENT

DEBIT ACCOUNT: 020-7-00-00-92301

Applicant: NGUYEN XUAN BACH (STAFF)

Balance: 12,652,322

SERVICE NAME: Topup

Phone number/User name: 01652703492 [Enter phone number/User name in case payment for other]

Payment amount: 10,000-VND

Transaction detail:

Create

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.

ONLINE SERVICE PAYMENT

DEBIT ACCOUNT: 020-7-00-00-92301

Applicant: NGUYEN XUAN BACH (STAFF)

Balance: 12,652,322

SERVICE NAME: Topup

Phone number/User name: 01652703492 [Enter phone number/User name in case payment for other]

Payment amount: 10,000-VND

Transaction detail: nap

Verification code: 23b09e

Enter Verification code from OTP: 188-762- [Press Token button to get verification code]

Submit **Close**

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 customer’s 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**.

The screenshot shows the 'ONLINE SERVICE PAYMENT' interface. On the left is a sidebar with navigation links: Accounts Balance, Account Statement, Internal Fund Transfer, External Fund Transfer, Online Fixed Deposit, Loan Schedule, Loan Interest Slip, Bills Payment, and Online Tax Payment. The main content area has a title 'ONLINE SERVICE PAYMENT' and a form. The form includes fields for DEBIT ACCOUNT (020-7-00-00-92301), Applicant (NGUYEN XUAN BACH (STAFF)), Balance (12,652,322), SERVICE NAME (Phone Bill Payment), Service company name (Viettel Mobile), Phone number/User name (with a red note: 'Enter phone number/User name in case payment for other'), Bill amount, Payment amount, Currency (VND), and Transaction detail. A 'Create' button is located at the bottom right of the form.

- **Service company name:** Name of the suppliers coordinating with PBN.
- **Phone number/ User name:** Up to the payment service, this field is regulated as follows:
 - **With the “Post paid” mobile phone bill:** is the customer’s 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 doesn't 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.

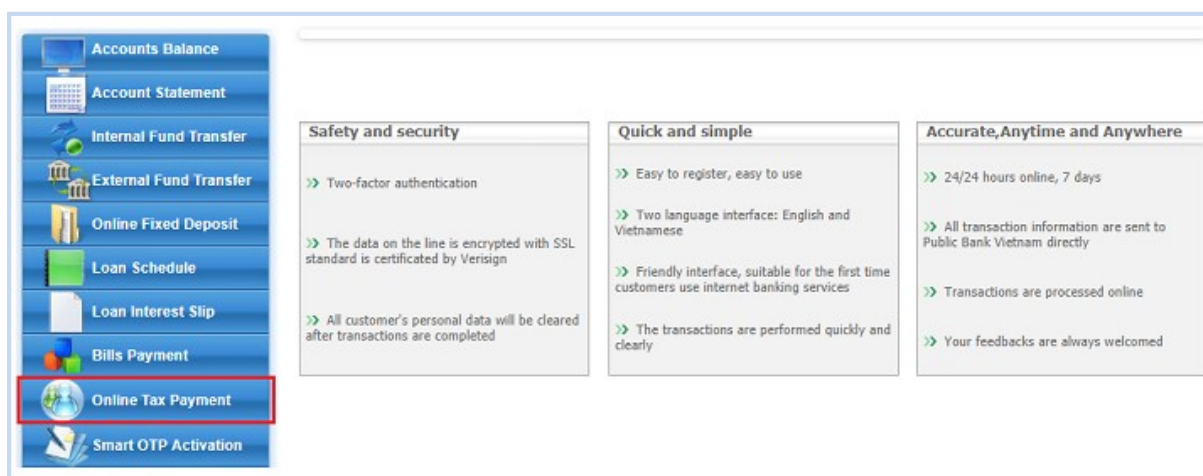
4.8. Online Tax Payment

- 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.

DEBIT ACCOUNT	020-1-00-00-92057
Available Balance	18,052,710.86
Tax Code	8009226341
Applicant	NGUYEN THI S
Address	PHUONG DICH VONG HAU

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 PBN, select **[For yourself]**, 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 yourself ☐ 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 ☒ Organization Inspectorate ☐ Government Inspectorate ☐ Other authorized organization
CREDIT ACCOUNT/CARD	7111
Beneficiary	Tỉnh Nghệ 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	Tỉnh Nghệ An ▼
Branch name	CN Nghệ 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 Hà Nội ▼		
Beneficiary bank	VietinBank-NH TMCP Công thương ▼		
City/Province	Thanh pho Ha Noi ▼		
Branch name	NHTMCP Công thương CN Đông Đa ▼		

- 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

Step 4: 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:**
 - **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 ”
 - **Sub-items:** Tax payment types
 - **Amount:** Amount corresponding to the chosen items and subitems
 - **Tax term:** time respective with the tax payment (example: **00/Q1/2020** or **00/CN/2020**)
 - **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

DETAILS OF PAYMENT

Chapter

558-Cac don vi kinh te hon hop co von Nha nuoc tren 50% den duoi 100% von diet ▼

Tax account

Item	Subitem	Amount	Tax term	Remark
4250-Thu tien phạt	4264	1,200,000	00/CN/2020	
1600-Thuế sử dụng đất phi nông nghiệp	1603	10,000,000	00/CN/2020	
		0		
		0		

Payment detail

Customs declaration , Number

Date

Customs type

- **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.

Step 5: 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].

Value date	31/12/2020
Amount	11,200,000
Currency	VND
Details of charges	☒ Ourselves ☐ Beneficiary ☐ Sharing
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
Enter Verification code from SMS	
Send Cancel	

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

ebank.public.com.vn says:	
Are you sure to do?	
OK	Cancel

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

ebank.public.com.vn says:	
Transaction is completed	
OK	

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	Organization Inspectorate				
Chapter	558-Cac don vi kinh te hon hop co von Nha nước trên 50% đến dưới 100% vốn điều lệ				
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 phạt KT 00/CN/2020;NDK1600-Thuế sử dụng đất phi nông nghiệp 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**]

The screenshot shows the 'Change password' page of the Public Bank Vietnam e-banking service. The page has a blue header with the PBVN logo and navigation links: 'Home', 'Register', 'Support', 'How to use', and 'Sign out'. Below the header, there is a sidebar with various services: 'Accounts Balance', 'Account Statement', 'Internal Fund Transfer', 'External Fund Transfer', 'Online Fixed Deposit', 'Loan Schedule', and 'Loan Interest Slip'. The main content area contains three input fields for 'Current password', 'New password', and 'Confirm password', each with a red asterisk indicating a required field. Below these fields is a 'Note' section with four bullet points: 'Password must has at least 7 characters.', 'Your password will expiry after 90 days.', 'Password must has at lease 1 capital character.', and 'Password must has at least 1 character is numeric'. At the bottom of the form is a 'Submit' button.

- 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**]

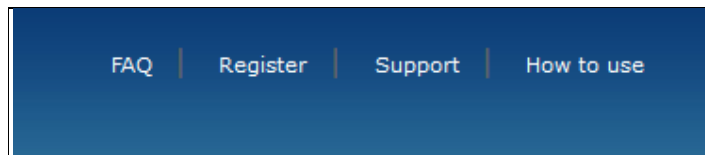
c. Changing language

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 customers' 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 Bank's 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 customer's account, User name and password will be erased on the screen to ensure the safety for customer's data.



Thank you for using PBVN E-banking Services