Joint Stock Commercial Bank for Foreign Trade of Vietnam

VCB – IB@NKING USER GUIDE

(For Corporate)

MENU

Login

Login System: www.vietcombank.com.vn

Login VCB-iB@nking

To login, you need your means of authorization :

- Username: printed on your registration form to use the service

- Password: sent to the email address you registered

- Number: enter characters displayed on the login screen

Forgot password

In case of forgot password, please go to any transaction counters of VCB branches

Note

For more information and futher assistance, please contact VCC (Vietcombank Contact Center): 1900545413 or any Vietcombank branches)

Home/Navigation

A – Inquiry area

Display information about Username, last login time

B – Menu level 1

Display the main functions of the program, in this menu there will be sub-functions, serving different purposes of each service.

The menus are changed depending on the authority of each access code (Users: Accountant, Chief Accountant, Account Holder, Administration).

C – Menu level 2

Displays the sub-functions of the level 1 menu, which change when selecting different tier 1 menus

D – Menu level 3

Displays the sub-functions of the Level 2 menu, which change when selecting different tier 2 menus. Depending on the feature and information of the function, level 3 menus may or may not be available

E – Content displayed

Display transaction information, transaction itinerary when customers choose any menu.

F – Vietcombank Information

Your first step on the VCB-iB@nking
ACTIVATE/LOCK AUTHENTICATION

Subjects of application

Users: Accountants, Chief accountant, Account holder (except Admin)

Regist Smart OTP

❖ For users using Smart OTP application

❖ After selecting menu "**Smart OTP Registration**", please select button "Regist"

❖ After registration, customer uses account holder users to approve registration

Activate authentication (EMV card or Token or Advance Hard Token)

Activate EMV card

❖ For users using EMV card to get OTP

❖ After selecting menu "**Activate EMV card**", please select button "Activate"

Activate E-token

❖ For users using E-token to get OTP

❖ You need to fill in the form and get OTP to activate Token. Fill in the following information: :
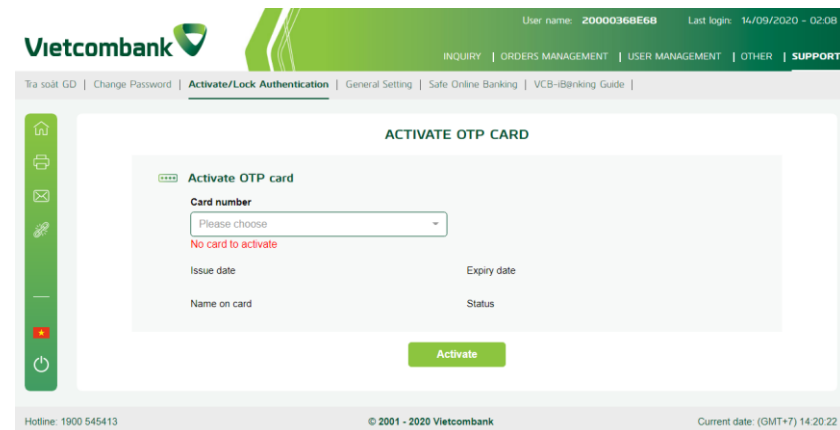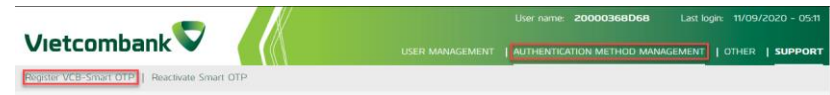
- Token serial No

- VCB-ib@nking password (Password to login VCB-ib@nking program)
- Token password
- Click "Get OTP" and fill in the form to activate E-token.

Activate Hard Advance Token

❖ For users using Hard Advance Token to get OTP

❖ Customers check information on the screen to activate

SET TRANSACTION LIMIT FOR EACH ACCOUNTANT

Admin user (user D) set limit for each accountant

❖ Set transaction limit per day for each accountant
❖ The limit of accountant is not higher than your transaction limit.
❖ Choose **Quota management** menu and select accountant who you would like to set transaction limit
❖ Set limit: Enter limit with currency: VND and USD

Account holder (user E) approves the limit:

❖ Choose **Quota management approval** menu
❖ Choose accountant user to approve limit
❖ Aprrove quota
❖ Select **OTP method**
❖ Enter **OTP** and **Confirm** to complete approving quota

Quota

User name	Title
20000368G70	Accountant

Quota

500,000,000	VND
100,000	USD

Exit

QUOTA MANAGEMENT APPROVAL

USERNAME	TITLE	EMAIL	USER CREATE	QUOTA	CHANGE QUOTA
20000368G68	Accountant	uongds.ho@vietcombank.com.vn	20000368D68	1,000,000,000	✔ ✖

GENERAL FUNCTION

INQUIRY

ACCOUNT INQUIRY

Function to support Customers in querying all details of account operations

❖ In the Inquiry menu, select menu "Account Inquiry"

❖ Customer selects the corresponding detail menu to inquiry, include :

- Account List
- Report Loan Account
- Credit Advice
- Virtual Account Report
- Search Outward Remittance Infomation
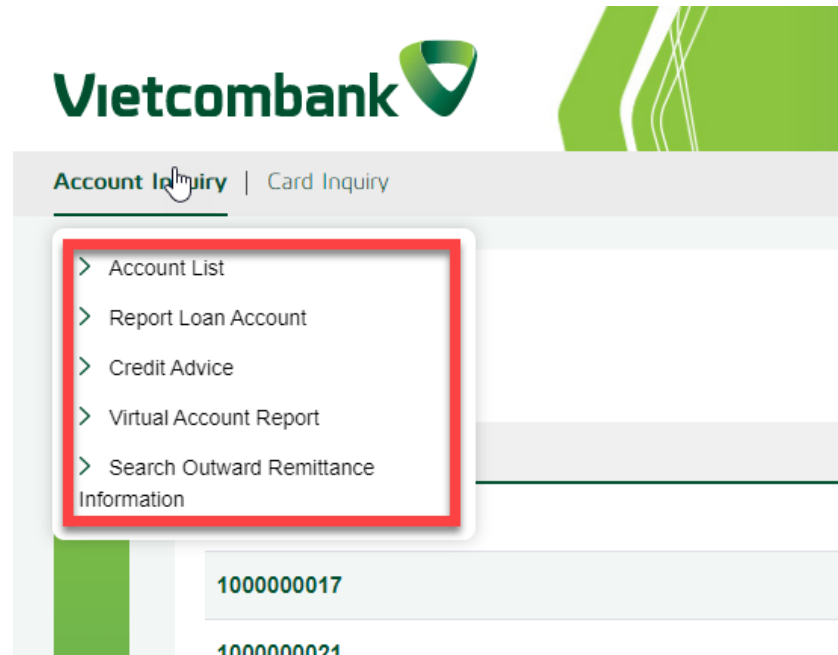
ACCOUNT LIST

The system displays a list according to each type of Customer's account, including::

❖ Debit Account
❖ Fixed Deposit Account
❖ Loan Negative Account

Allow filtering of lists

Account Details screen

❖ Allow you to choose the type of account and account to view account detailsCho

❖ The system supports view account details according to the chart

❖ The system supports view account details by list
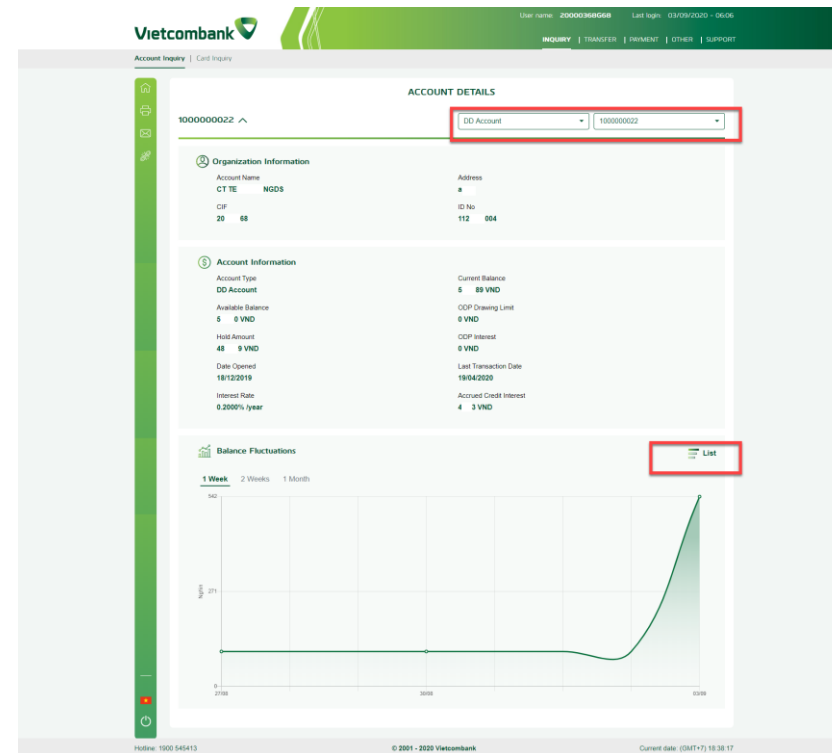
- Statement in excel/MT 940/MT 940-Swift/Excel FDB format

Note: The maximum time for saving a statemen is 1 year. Customer can query the statement in about 3 month

- Print debit/credit note: Select the date you need to print (from date - to date), then press Print credit note or Print credit note. You can print individual credit or even click on the Print icon next to transaction statement

Note: To print more than one debit/credit note, please select a period of about 10 days from T-1

REPORT LOAN ACCOUNT

In menu "Inquiry/Inquiry account", select "**Report Loan Account**"

The screen displays the list of loan accounts

Choose to export the excel file if needed
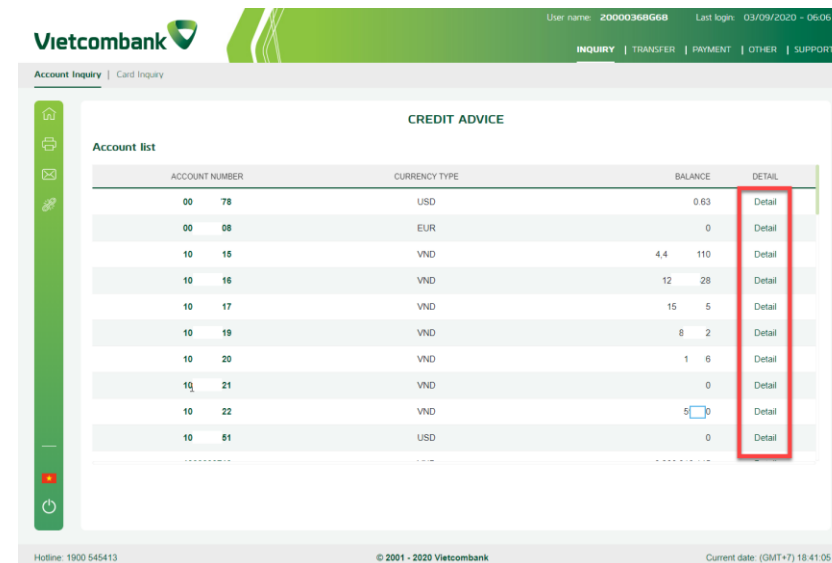
CREDIT ADVICE

Function to support customers in querying credit transactions for online credit advice accounts

Note: This function is only available for customers who have registered for online credit advice at the counter

In menu "Inquiry/Inquiry account", select "**Credit Advice**"

The screen displays a list of credi advice accounts

❖ Select the account, click on "Details"

❖ Select the time period you want to see available, and select "Search"

Note: The system only allows searching in the nearest 10 days compared to the current date

❖ To download transaction list with excel/PDF format, Customer select "Export"

❖ To download detailed information of each transaction, customer "selects "Export PDF" or "Export MT"

VIRTUAL ACCOUNT REPORT

Function support customers to query detailed information of secondary payment accounts

Note: This function is only available for customers who have registered for Virtual account Report service at the Counter

In menu "Inquiry/Inquiry account", select "**Virtual Account Report**"

❖ To view virtual account report :
- Select Primary Account
- Enter information related to the virtual account to query: Account Number, Ref No
- Select the time period to query
- Select "View report"

❖ The screen displays detailed listings according to search criteria

❖ To download detailed transaction list, select "Export Excel file"

SEARCH OUTWARD REMITTANCE INFOMATION

Function help customer in querying detailed outward remittance

Note: This function is only available for customers who have registered for service at the Counter

In menu "Inquiry/Inquiry account", select "**Search outward remittance information**"

❖ To view order::

- Select Account to view
- Enter details of remittance orders: Ref Number, UETR Number
- Select the time, amount to view
- Select "Search" ord "Reset" to reset infomation

❖ The system screen will display a list of money remittance orders according to the search criteria

❖ To view details of each transaction, select "Details"

❖ To download detailed transaction list, select "Export Excel file"

CARD INQUIRY

Function to support Customers in querying card information of Company

In menu "Inquiry" , select "Card Inquiry"

The customer selects the corresponding detail menu to query, including:

❖ Card List
❖ Card Statement
❖ Card Transactions
❖ Pending Transactions
❖ Report Amex Card Corporate
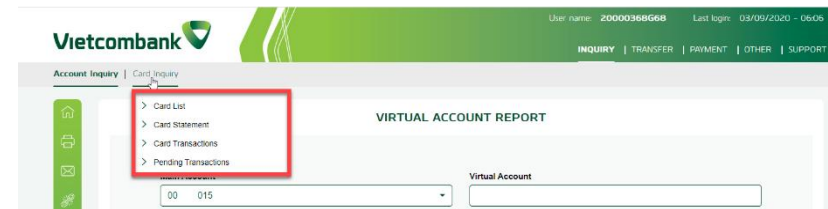
CARD LIST
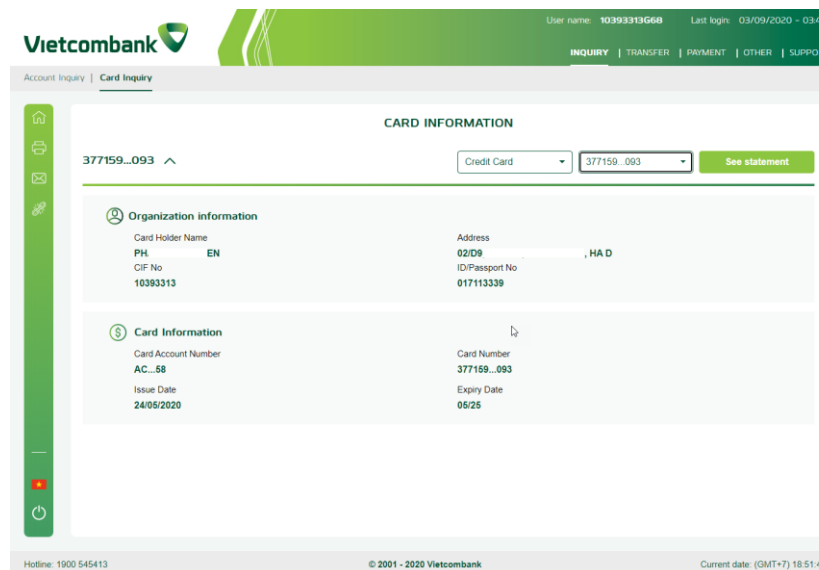
In menu "Inquiry/Card Inquiry", select "**Card List**"

The system displays a list according to each type of card of the Customer, including :

❖ Credit Card
❖ Debit Card

Select the corresponding card number to view detail
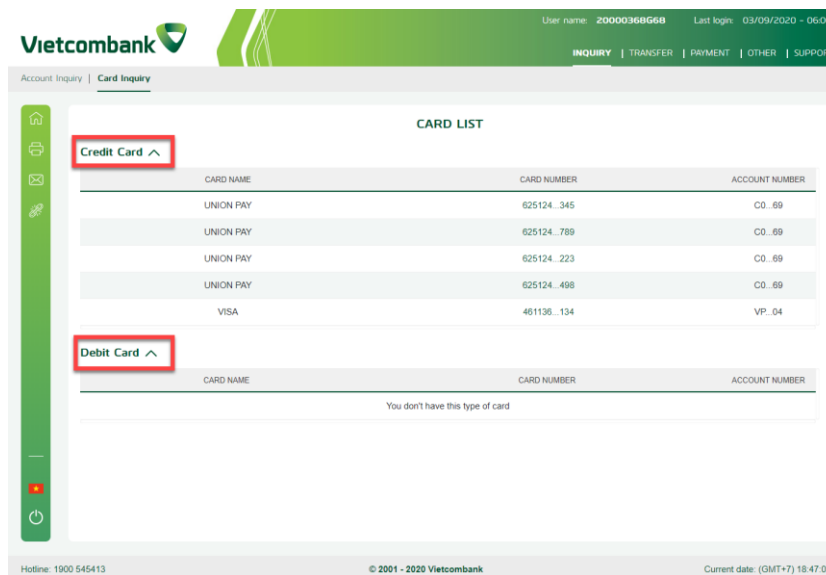
❖ To view statement, select "Statement"
❖ To download card information, select "Export"
❖ To change card information to be queried, customers select the card type and card number again, click "Statement"

CARD STATEMENT

In meu "Inquiry/Card Inquiry", select "**Card Statement**"

❖ To view details of card statement :

- Select information of the card to be queried: Card type, card number, statement period
- Select "Details"

CARD TRANSACTIONS

In meu "Inquiry/Card Inquiry", select "**Card Transaction**"

❖ To view details of transactions :

- Select information of the card to be queried: Card type, card number, statement period
- Select "View details"

❖ The system allows you to select status type to view details of card statement

PENDING TRANSACTION

In meu "Inquiry/Card Inquiry", select "**Pending Transaction**"

❖ To view details transactions pending of card :
- Select information of the card to be queried: Card type, card number, statement period
- Select "View details"

REPORT AMEX CARD CORPORATE

In meu "Inquiry/Card Inquiry", select "**Report Amex Card Corporate**"

❖ To view card statement, select "Statement"
❖ To download card information, select "Export "

SUPPORT

CHANGE PASSWORD

Function support customer to change login password on VCB-ib@nking program .

❖ To change the program login password, customers fill in all required information on the screen::

- Current password
- New password
- Confirm password
- Security number
- Select "Submit" to change password

❖ After successfully changing the password, the system requires customers to re-login the program with a new password

ACTIVATE/LOCK AUTHENTICATION

ACTIVATE E-TOKEN

For users using E-Token to get OTP

In menu "Support/Activate,Lock Authentication", select "**Activate E-token**"
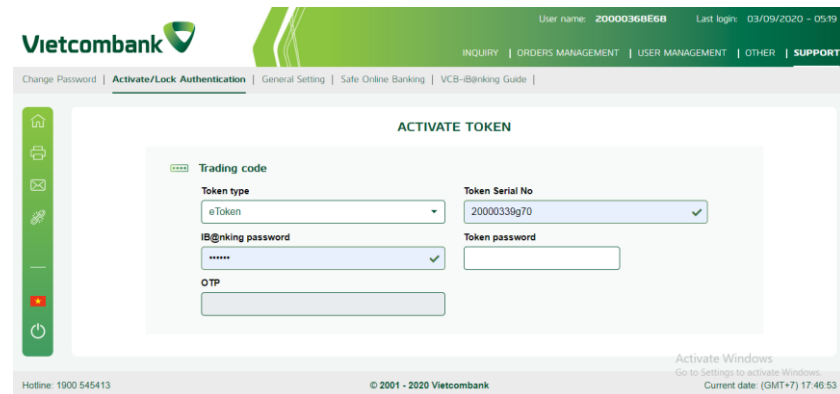
❖ Filling in the form and get OTP to activate Token. Fill in the following information:

- Token serial No
- VCB-ib@nking password (Password to login VCB-ib@nking program)
- Token password
- Click "Get OTP" and "Activate

❖ Detailed user guide for e-Token: <u>click here</u>.

Tai lieu huong dan
su dung eToken (Kh
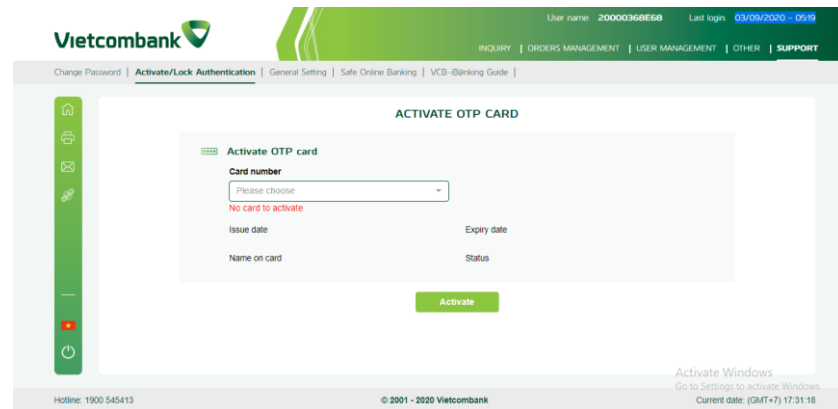
ACTIVTE EMV CARD

For users using EMV OTP card to get OTP

In menu "Support/Activate,Lock Authentication", select "**Activate EMV card"**

❖ Check with card information and click "Activate""
❖ Detailed user guide for EMV card: click here

HDSD THE EMV (1).PDF

ACTIVATE HARD ADVANCED TOKEN

For users using hard advance Token to get OTP

In menu "Support/Activate,Lock Authentication", select "**Activate Hard advance Token"**

❖ Check information and click "Active"

LOCK SMART OTP/ADVANCE HARD TOKEN

In menu "Support/Activate,Lock Authentication", select "**Lock Smart OTP/Advance Hard Token**"

❖ Confirm to lock authentication method

❖ Click "Submit" and confirm to authentication method

CHANGE VCB M-TOKEN TO SMART OTP

Select menu Support/Activate,Lock Authentication/Change VCB m-Token to Smart OTP

❖ Check the information, enter the OTP to change authentication method

USER GUIDE

The function provides detailed instructions on the operation performed on the program

The program supports customers to search for information by menu of level 1, level 2 and level 3.

FUNCTIONS FOR ACCOUNTANT USER
TRANSFER

DOMESTIC MONEY TRANSFER

Function that allows accountant users to make money transfer to VND domestically..

In menu "Transfer", select "Domestic Moneyy Transfer"

Customers choose the respective transaction type: :

❖ VCB Account
❖ Another Vietnamese's Bank Account
❖ Beneficiary Collects Cash at VCB
❖ Quick Transfer to other Local bank 24/7
❖ Mass Payment

Note: After transactions are successfully made by the accountant users, Chief Accountant users/ Account Holder users must be approved according to the decentralized model of the client to complete the transaction.

VCB ACCOUNT

Function that allows accountant users to create remittance transactions in VND in VCB system

In menu "Transfer/Domestic Money Transfer", select "**VCB Account**".

❖ To create order:
- Filling full information on screen:
  - ✓ Sender Infomation: choose debit account
  - ✓ Beneficiary Infomation: Enter yourself or choose from a list of predefined beneficiaries
    - ▪ In case of self-input information: Input the beneficiary's account number by yourself
    - ▪ In case of choosing from predefined list of beneficiaries: Select the button "Select from list" to search and select information of beneficiaries to use
  - ✓ Transaction Infomation: Enter transaction-related information:
    - ▪ Amount, Content
    - ▪ Charge: (i)Exclude; (ii) Include
    - ▪ Transfer:MethodImediately Transfer/Future Transfer. For future transfer, customers need to enter an effective date
- Select "Next"

- The system displays the information automatically for customers to check details
- Choose OTP method and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to create a transaction

ANOTHER VIETNAMESE'S BANK ACCOUNT

Function that allows Accountants user to create remittance transactions in VND outside the VCB system

In menu "Transfer/Domestic Money Transfer", select "**Another vietnamese's bank account**".

- ❖ To create order::
  - • Filling full information on screen
    - ✓ Sender Infomation: choose debit account
    - ✓ Beneficiary Infomation: Enter yourself or choose from a list of predefined beneficiaries
      - ▪ In case of self-input information: Input the beneficiary's account number by yourself
      - ▪ In case of choosing from predefined list of beneficiaries: Select the button "Select from list" to search and select information of beneficiaries to use
    - ✓ Transaction Infomation: Enter transaction-related information:
      - ▪ Amount, content
      - ▪ Charge: (i)Exclude; (ii) Include
      - ▪ Transfer:MethodImediately Transfer/Future Transfer. For future transfer, customers need to enter an effective date
  - • Select "Next"

- The system displays the information automatically for customers to check details
- Choose OTP method and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to create a transaction

BENEFICIRAY COLLECTS CASH AT VCB

Function that allows accountant users to create remittance transactions in VND for beneficiaries to receive by ID card / passport / citizen identification / military ID

In menu "Transfer/Domestic Money Transfer", select "**Beneficiary collects cash at VCB**".

❖ To create order:
- Filling full information on screen
  - ✓ Sender Infomation: choose debit account
  - ✓ Beneficiary Infomation: :
    - § Beneficiary name;
    - § Identifycation Document Type
    - § ID/Passport No
    - § Date of issue, Place of issue
  - ✓ Transaction Infomation: Enter transaction-related information:
    - § Amount, content
    - § Charge: (i)Exclude; (ii) Include
    - § Transfer:MethodImediately Transfer/Future Transfer. For future transfer, customers need to enter an effective date
- Select "Next"
- The system displays the information automatically for customers to check details
- Choose OTP method and enter the OTP

- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to create a transaction

QUICK TRANSFER TO OTHER LOCAL BANK 24/7

Function that allows accountant to create a quick transfer to other local bank 24/7 in VND

In menu "Transfer/Domestic Money Transfer", select "**Quick Transfer to other local bank 24/7**"..

❖ To create order:
- Filling full information on screen
  - ✓ Sender Infomation: choose debit account
  - ✓ Beneficiary Infomation:
    - ▪ Account Number
    - ▪ Select the beneficiary bank from the list
  - ✓ Transaction Infomation: Enter transaction-related information:
    - ▪ Amount, content
    - ▪ Charge: (i)Exclude; (ii) Include
- Select "Next"
- The system displays the information automatically for customers to check details
- Choose OTP method and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to create a transaction

MASS PAYMENT

Function that allows accountant user to create money a mass payment in VND by uploading order lists according to the standard form of VCB.

Mass payment transactions after successful transaction is created by the accountant users, each order in the list corresponds to an independent order and steps for approval of transaction orders of the code of Account Holder users / Chief Accountant users (if any) is unchanged.

In menu "Transfer/Domestic Money Transfer", select "**Mass Payment**"

- ❖ To create mass payment::
  - Upload: Customer presses "Select file" to upload orders to the program (In cases where the batch has not been created yet, customers need to perform the step "Create batch" before "Load batches").
  - Select "Next"
  - Based on the information entered by the customer, the customer waits for the system to check the validity of the orders in the batch (usually within 5 minutes). Depend on the batch inspection status to take next steps:
    - ✓ File error: The system cannot check the file uploaded by the customer. The client performs reloading of the batch in this case.

✓ Waiting for check: The system is receiving the batches

✓ Checking: the system is checking the order batch

✓ Checked: The system has checked the commands

- Customer chooses the batch with Checked status to check details of orders in the batch
  ✓ In case all orders in the batch are valid: the client proceeds to the next step
  ✓ In case 1 or more orders in the batch are error: customer directly selects each faulty order and corrects the order, and at the same time saves it so that the order is valid

- Choose OTP method and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to create a transaction

COMPLETE THE TRANSACTION

❖ Instructions for creating batches
- Select "Create batch" .(*Note: Customer downloads the sample batch using the available form of VCB (file xls, xlsx))*
- Fill in the information needed to creat orders. *(unsigned Vietnamese)).* Các trường thông tin trong file:
  - ✓ M: Required field for all transactions, in addition:
    - ▪ M1: Required for internal and external transfers
    - ▪ M2: Required for beneficiaries collect cash at VCB
  - ✓ O: The field is not required to enter

STT	Fields	Description		M/0	Note
1	STT	Numerical order		M	
2	Cus Ref (option)	Ref of each order is specified by you		O	
3	Debit account (Text)	Debit account		M	
4	Beneficiary account (Text)	Beneficiary account		M1	

5	Beneficiary name (Text)	Beneficiary name		M	
6	ID No/Passport No (Text)	ID No/Passport No		M2	
7	Date of issue (Text)	Date of issue		M2	
8	Place of issue (Text)	Place of issue		M2	
9	Bank code (Text)	Bank code		M1	Please see bank list
10	Bank name (Text)	Bank name		M1	Enter only the beneficiary bank code or the name of the beneficiary bank
11	Amount (số)	Amount		M	
12	Currency (Text)	Currency		M	Credit currency is VND
13	Charge (Text)	Charge		M	(*) OUR: The payer pays - BEN: The receiver pays.
14	Effective date (Text)	DD/MM/YYYY		O	Blank if immediate payment
15	Content (Text)	Content		O	

FOREIGN TRANSFER

(*The program only supports viewing and performing this function with customers who have signed a foreign currency transfer-currency conversion contract on VCB-ib @ nking with VCB*)

Function that allows accountant users to create orders for domestic beneficiaries and overseas beneficiaries .

In menu "Transfer", select "**Foreign Transfer**"

Customers choose the corresponding transaction type,:

❖ VCB Account
❖ Another Vietnamese's Bank Account
❖ Transfer overseas
❖ Mass Payment

Note: After transactions are successfully made by the accountant users, Chief Accountant users/ Account Holder users must be approved according to the decentralized model of the client to complete the transaction.
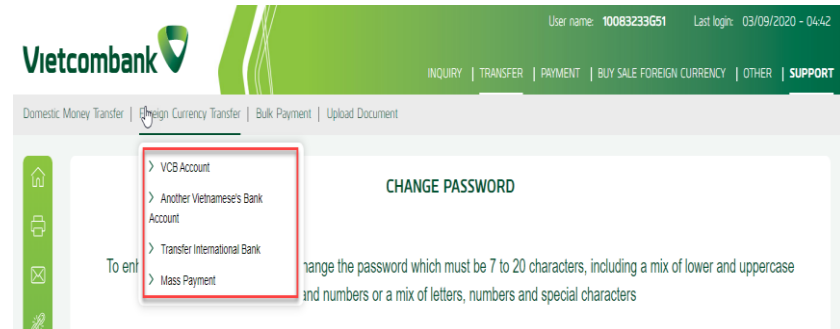
VCB ACCOUNT

Function that allows Accountants users to create transactions in foreign currency (original currency) for beneficiaries in the VCB system

In menu "Transfer/Foreign Transfer", select "**VCB Account**"

❖ To create order:
  • Filling full information on screen
    ✓ Sender Infomation: choose debit account
    ✓ Beneficiary Infomation: Enter yourself or choose from a list of predefined beneficiaries
      ▪ In case of self-input information: Input the beneficiary's account number by yourself
      ▪ In case of choosing from predefined list of beneficiaries: Select the button "Select from list" to search and select information of beneficiaries to use
    ✓ Transaction Infomation: Enter transaction-related information:
      ▪ Ref No (Option)
      ▪ Amount.
      ▪ Currency: original currency.
      ▪ Charge: (i)Exclude; (ii) Include
      ▪ Transfer:MethodImediately Transfer/Future Transfer. For future

transfer, customers need to enter an effective date c

- ▪ Money transfer purpose: select a purpose according to the available list on the program
- ▪ Content
- Select "Next"
- The system displays the information automatically for customers to check details
- Choose OTP method and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to create a transaction

ANOTHER VIETNAMESE'S BANK ACCOUNT

Function that allows Accountants users to create transactions in foreign currency (original currency) for beneficiaries at another vietnamese's bank

In menu "Transfer/Foreign Transfer", select "**Another vietnamese's bank account**"

❖ To create order:
- Filling full information on screen
  - ✓ Sender Infomation: choose debit account , enter information of the sender, address of sender, additional information (if any)
  - ✓ Beneficiary Infomation: Enter yourself or choose from a list of predefined beneficiaries
    - In case of self-input information: Input the beneficiary's account number, beneficiary's name, beneficiary'bank

    - In case of choosing from predefined list of beneficiaries: Select the button "Select from list" to search and select information of beneficiaries to use
  - ✓ Transaction Infomation: Enter transaction-related information:
    - Ref No
    - Amount.
    - Currency: Original Currency

- ▪ Charge: (i)Exclude; (ii) Include
- ▪ Transfer:Imediately Transfer/Future Transfer. For future transfer, customers need to enter an effective date
- ▪ Money transfer purpose: select a purpose according to the available list on the program
- ▪ Content
- Select "Next"
- The system displays the information automatically for customers to check detail
- Choose OTP method and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to create a transaction

TRANSFER OVERSEA

Function that allows Accountants users to create transactions in foreign currency (original currency) for overseas beneficiaries

In menu "Transfer/Foreign Transfer", select "**Transfer oversea**".

❖ To create order:
- Filling full information on screen
  - ✓ Sender Infomation: choose debit account, enter information of the sender, address of sender, additional information (if any)
  - ✓ Beneficiary Infomation
    - ▪ Account Number
    - ▪ Account Name;
    - ▪ Beneficiary bank
    - ▪ Bank code
  - ✓ Transaction Infomation: Enter transaction-related information:
    - ▪ Ref No
    - ▪ Amount.
    - ▪ Currency: Original currency.
    - ▪ Charge:
      - ✚ In case customers transfer money in USD: (i) OUR fee; (ii) Fee Ben; (iii) SHA Fees; (iv) No Deduct Fee

- In case customers transfer money in a foreign currency other than USD: (i) OUR fee; (ii) Fee Ben; (iii) SHA Fees
  - Transfer:Imediately Transfer/Future Transfer. For future transfer, customers need to enter an effective date
  - Money transfer purpose: select a purpose according to the available list on the program
  - Content
  - Additional information (if any)

- Select "Next"

- The system displays the information automatically for customers to check details

- Choose OTP method and enter the OTP

- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program

- Select "Back" if you do not want to create a transaction

FOREIGN MASS PAYMENT

Function that allows accountant user to create a mass payment in foreign currency (original currency) by uploading order lists according to the standard form of VCB.

Mass payment transactions after successful transaction is created by the accountant users, each order in the list corresponds to an independent order and steps for approval of transaction orders of the code of Account Holder users / Chief Accountant users (if any) is unchanged.

In menu "Transfer/Foreign Money Transfer", select "**Mass Payment**"

❖ To create mass payment:
  • Upload: Customer presses "Select file" to upload orders to the program (In cases where the batch has not been created yet, customers need to perform the step "Create batch" before "Load batches").
  • Select "Next"
  • Based on the information entered by the customer, the customer waits for the system to check the validity of the orders in the batch (usually within 5 minutes). Depend on the batch inspection status to take next steps:
    ✓ File error: The system cannot check the file uploaded by the customer. The client performs reloading of the batch in this case.

✓ Waiting for check: The system is receiving the batches

✓ Checking: the system is checking the order batch

✓ Checked: The system has checked the order batch

- Customer chooses the batch with Checked status to check details of orders in the batch

  ✓ In case all orders in the batch are valid: the client proceeds to the next step

  ✓ In case 1 or more orders in the batch are error: customer directly selects each faulty order and corrects the order, and at the same time saves it so that the order is valid

- Choose OTP method and enter the OTP

- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program

- Select "Back" if you do not want to create a transaction

❖ Instructions for creating batches

- Select "Create batch" .(*Note: Customer downloads the sample batch using the available form of VCB (file xls, xlsx))*
- Fill in the information needed to creat orders. *(unsigned Vietnamese))*. Information fields in the file:
  - ✓ M: Required field for all transactions
  - ✓ O: The field is not required to enter

STT	Field	Description	M/0	Note
1	STT	Numerical order	M	
2	Cus Ref (Option)	Mã của từng lệnh do Quý khách quy định	O	
3	Debit Account (Text)	Debit account (foreign currency)	M	
4	Sender Add (Text)	Address of customer	M	In accordance with the SWIFT telegraph Information who ordered: out of talent Item includes 3 schools 4,5,6
5	Country (Text)	Default: Vietnam	M	The total number of characters is 140 characters Case is longer the system will automatically truncates guaranteed characters SWIFT regulations when sending to Bank beneficiaries.
6	Sender's Info (Text)	Sender Information / Debit Account Name / Sender Name	M	
7	Ben Account (Text)	Beneficiary account number	M	
8	Ben Name (Text)	Beneficiary Name / Beneficiary Information	M	Total 140 characters (including space characters)
9	Benbank Name (Text)	Beneficiary bank name	M (Not yet applied - Leave blank	Please see bank list. Enter only beneficiary bank code or beneficiary bank name or the name of the beneficiary bank

10	Benbank Code (Text)	Biccode: For oversears Citad code: For going in the country	M	
11	Currency (Text)	Currency	M	The currency is the same as the debit account currency
12	Amount (Số)	Amount	M	Maximum 2 digits after the decimal point
13	Remark (Text)	Remark	O	
14	Add Info	Additional sender information for recipients	O	
15	Fee code (Text)	Fee type - enter only 1 of 4 types of OUR, SHA, BEN OR OUR-NODEDUCT Remittance within Vietnam: Only OUR or BEN	M	OUR: The sender pays SHA: Both sides share the fee BEN: The payee pays OUR-NODEDUCT: The sender pays, keeps the same amount when transferring through intermediary banks (only applies to USD currency transfers)
16	RM Purpose (số)	1 or 2,3,4,5,6	M	
17	Value date (DD/MM/YYY)			Not yet applied - Leave blank

BULK PAYMENT

Function that allows accountant user to create a bulk payment by uploading order lists according to the standard form of VCB.

In menu "Transfer", select "Bulk Payment"

❖ To creat a bulk payment:

- Upload Payment list: Select "Upload payment List".
- Select "Next"
- Based on the information entered by the customer, the customer waits for the system to check the validity of the orders in the list (usually within 5 minutes). Depend on status to take next steps:
  - ✓ File error: The system cannot check the file uploaded by the customer.
  - ✓ Waiting for check: Payment list is waiting for being checked the validity by VCB
  - ✓ Checking: VCB is checking the validity of payment list
  - ✓ Checked: VCB has finished checking the validity of payment list. Please view payment list details to know the result
- Please view payment list details to know the result
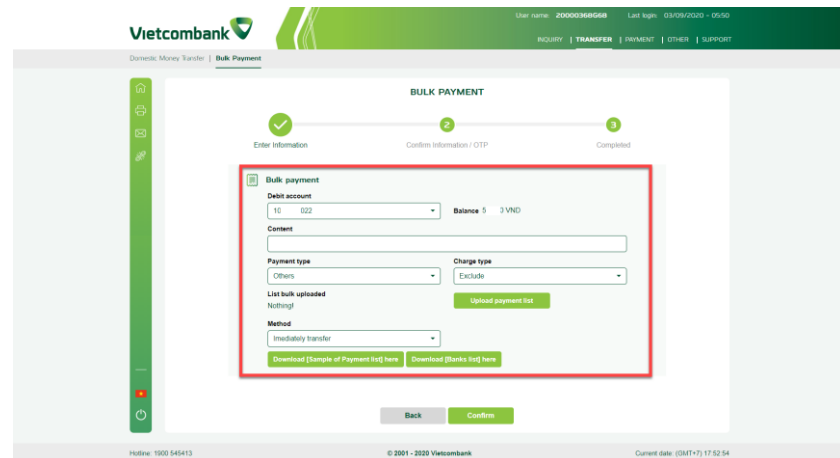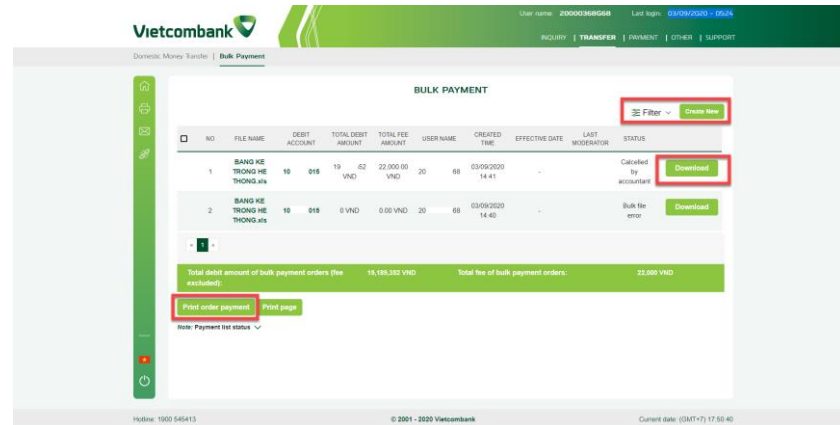
✓ In case all orders in the list are valid: the customer proceeds to the next step

✓ In case 1 or more orders in the error list: the customer selects each faulty order directly and corrects the order, and saves the order for a valid status change order

- Choose OTP method and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to create a transaction

❖ Instructions for creating a bulk of orders

- Select "Create New".(*Note: Customers download the sample list using the available form of VCB (file xls, xlsx))*
- Fill in the information needed to creat orders. *(unsigned Vietnamese)).* Information fields in the file :
    ✓ M: Required field for all transactions, in addition:
        ▪ M1: Required for internal and external transfers
        ▪ M2: Required for beneficiaries collect cash at VCB
    ✓ O: The field is not required to enter

STT	Field	Description	Obligatory (M/ M1/ M2 / N)	Length	Note
1	STT	Numerical order	M	n/a	Number format
2	So Ref	Ref of each order is specified by you	O	16	
3	So TK	Beneficiary account	M1	35	
4	So cmnd	ID No/Passport No	M2	n/a	
5	Ngay cap	Date of issue	M2	n/a	
6	Noi cap	Place of issue	M2	n/a	
7	Ten nguoi huong	Beneficiary name	M	70	
8	Ten ngan hang	Bank name	M1	n/a	If the beneficiary bank is Vietcombank. You can enter your name: Vietcombank
9	So tien	Amount	M	15	
10	Loai tien	Currency	M	3	Credit currency is VND
11	Noi dung	Content	O	196	

UPLOAD DOCUMENT

UPLOAD DOCUMENT

The function allows the accountant users to upload valid document for foreign currency ordersfor transactions successfully created by that accountant users.

Vietcombank will receive documents for the purpose of checking transaction nature, however the policy for original documents is in accordance with Laws and Vietnam and Vietcombank from time to time.

The function is optional, the account holder and confirmation levels still perform transaction approval if no documents are available.

In the menu "Money Transfer /Upload document", select "Upload document".

❖ The screen displays list of foreign currency remittance orders made by accountants

To upload foreign currency transaction documents to the program, customers do:

- Select transaction order to transfer the foreign currency you want to upload documents and select "Upload documents"
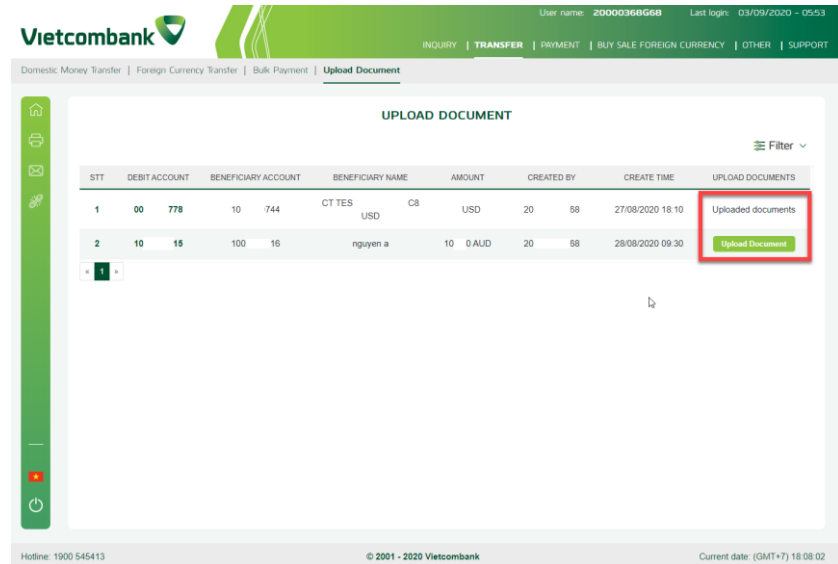
- Check the order details and choose "File" and upload

- Choose the method of entering transaction code and input OTP

- Select "Save" to finish downloading the foreign currency transaction profile "or" Back "to cancel the request

- The program supports uploading files with formats: Pdf, winrar, zip. Each order can be uploaded with no more than 10 documents, each document must not exceed 10MB

❖ *Note: Uploaded documents do not support wrong upload, correction or deletion. The accountant codes may supplement documents if the transaction has not been approved by the Chief Accountant / Account Holder*Filter function allows customers to search for transactions by time period

PAYMENT

PAYMENT NATIONAL BUDGET   Function that allows accountants code to make transactions to pay state budget.

In the menu "Payment", select "Payment National budget"

Customers choose the corresponding transaction type, specifically:

 ❖ Local tax payment
 ❖ Custom tax payment
 ❖ Registration Fee payment
 ❖ Mass payment

LOCAL TAX PAYMENT

Function that allows the accountant user to make domestic tax payment transactions

In the menu "Payment national budget", select "Local tax payment"

❖ The program supports all forms of tax payment, including:

- Self-payment: Pay tax for yourself (the program automatically takes the tax code that you registered with VCB)
- Filing instead: You can pay on behalf of someone else (enter any tax code to pay)

❖ To create a transaction, customers perform:
- Choose the form of tax payment, Enter Tax Code (with alternative payment method)
- Select "Confirm"
- Based on the information entered by the customer, the system displays the information automatically for customers to check details
  - ✓ Taxpayer Information: Information returned by the General Department of Taxation. If there is no information to return, you can enter tax information to make payment
  - ✓ Detailed tax information: The General Department of Taxation returns information on economic contents and the corresponding amount. In the absence of information, you can manually enter additional information to make payment.
  - ✓ Tax Collection Treasury Information: The General Department of Taxation returns information. In the absence of information, you can manually enter additional information to make payment.
  - ✓ Additional tax information: You enter additional economic content that needs to pay additional tax in addition to the information returned by the General Department of Taxation

- Select "Confirm" if you want to continue the transaction
- Choose the method to receive OTP code and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to make a transaction

.

CUSTOMS TAX PAYMENT

Function that allows the accountant users to make domestic tax payment transactions

In the menu "Payment / Payment national Budget", select "Customs tax payment"

❖ To create a transaction, customers perform:

- Enter information related to import and export tax payment transactions: Tax code, Customs code, Import and export type code; Year of registration; Some declarations
- Select "Confirm"
- Based on information imported by customers, the system automatically displays information on import and export tax declarations (data from the General Department of Customs) for customers to check in detail.

  ✓ Taxpayer Information: Information returned by the General Department of Taxation. If there is no information to return, you can enter tax information to make payment

  ✓ Detailed tax information: The General Department of Taxation returns information on economic contents and the corresponding amount. In the absence of information, you can manually enter additional information to make payment

✓ Tax Treasury Information: The General Department of Taxation returns information. In the absence of information, you can manually enter additional information to make payment

- Select "Confirm" if you want to continue the transaction
- Choose the method to receive OTP code and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to make a transaction

REGISTRATION FEE PAYMENT

The function allows the accountant users to make a transaction and pay registration fee

❖ In the menu "Payment / " Payment national Budget, select "Registration fee payment"   The program supports all forms of tax payment, including:

- Self-payment: Pay tax for yourself (the program automatically takes the tax code that you registered with VCB)
- Filing instead: You can pay on behalf of someone else (enter any tax code to pay)

❖ The program supports customers to pay taxes with fees

- Car and motorbike registration tax
- Real estate registration tax

❖ To create a transaction, customers perform:

- Enter the information displayed
- Select "Confirm"
- Based on the information entered by the customer, the system displays the information automatically for customers to check details

  ✓ Taxpayer Information: Information returned by the General Department of Taxation. If there is no information to return, you can enter tax information to make payment

✓ Detailed tax information: The General Department of Taxation returns information on economic contents and the corresponding amount. In the absence of information, you can manually enter additional information to make payment.

✓ Tax Collection Treasury Information: The General Department of Taxation returns information. In the absence of information, you can manually enter additional information to make payment.

- Select "Confirm" if you want to continue the transaction
- Choose the method to receive transaction code and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to make a transaction.

MASS TAX PAYMENT

Function that allows accountant user to create a mass tax payment by uploading order lists according to the standard form of VCB..

Mass payment transactions after successful transaction is created by the accountant users, each order in the list corresponds to an independent order and steps for approval of transaction orders of the code of Account Holder users / Chief Accountant users (if any) is unchanged.

In menu "Payment/Payment National Budget", chọn "**Mass tax payment**"

❖ To create order:
  • Customer presses "Select file" to upload orders to the program (In cases where the batch has not been created yet, customers need to perform the step "Create batch" before "Load batch"
  • Select payment purpose: Local tax payment/ Custom tax payment
  • Select "Next"
  • Based on the information entered by the customer, the customer waits for the system to check the validity of the orders in the batch

(usually within 5 minutes). Depend on the batch inspection status to take next steps:

- ✓ File error: The system cannot check the file uploaded by the customer. The client performs reloading of the batch in this case.
- ✓ Waiting for checking: Payment list is waiting for being checked the validity by VCB
- ✓ Checking: VCB is checking the validity of payment list
- ✓ Checked: VCB has finished checking the validity of payment list. Please view payment list details to know the result

- Customer chooses the batch with Checked status to check details of orders in the batch
  - ✓ In case all orders in the batch are valid: the client proceeds to the next step
  - ✓ In case 1 or more orders in the batch are error: customer directly selects each faulty order and corrects the order, and at the same time saves it so that the order is valid

- Choose OTP method and enter the OTP code
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to create a transaction

❖ Instructions for creating batches

- Select "Create batch" (*Note: Customer downloads the sample batch using the available form of VCB (file xls, xlsx)*

- Fill in the information needed to creat orders. *(Note: the system accepts unsigned files and accented Vietnamese files).* Information fields in the file:

  ✓ M: Required if "1" is selected at the 3rd information field

  ✓ N: not required to enter

  ✓ M+M1: Required if "2" is selected at the 3rd information field

  ✓ M2,M3,M4,M5: Required where one of the fields is valued (must be validated at the same time)

  ✓ M6: Required if "Y" is selected at the 4th information

STT	Name	Description	Required (M/M1/M2/N)	Note
1	STT	Numerical order	M	Number format
2	Cus Ref (optional)	Ref by customers fill themself	N	
3	Transaction type	1: Tax declared; 2: Tax has not been reported	M	Number format: Choose only 1 or 2
4	Hand in (Y/N)	If submitting to the enterprise: choose "N"; If submitted instead, select "Y"	M	Select only one of two values Y or N, otherwise Y, the program will automatically detect it as N
5	Tax ID number to be paid instead		N	
6	Name of the person filing instead		N	
7	Alternate payer address		N	

8	debit account		M	The account must be a VCB account and be valid according to the current regulations of the debit account. Not applicable for co-owner account or foreign currency account
9	Tax code	Tax code to be paid	M	In case of payment on behalf of the taxpayer, the tax ID number is the Vietnamese enterprise tax code issued for payment
10	Name of the payer		M	
11	Payer address		M1	
12	Value date	ddmmyyyy	M	Show at to this field information
13	Collection agency code		M1	
14	State Treasury Code		M1	
15	State budget accounts		M1	Default show account 7111 if not enter the state budget account
16	Total amount paid		M6	Number Format. Check conditions: The total amount must match the amount to be paid for the declaration returned by the General Department of

				Taxation. If it does not match, the program will error. In case the declaration has not been declared to the General Department of Taxation: Total paid amount = ST1 + ST2 + ST3 + ST4 + ST5.
17	Currency	- VND – Original currency	M	Currently only for payment in VND
18	Charge	OUR	M	
19	State budget accounts		M1	Default show account 7111 if not enter the state budget account
20	Decision number		N	ddmmyyyy
21	Submission according to conclusions of competent State agencies	- State inspection - Financial Inspector - Government Inspector - Competent Authorities	M1	free format
22	Nature	Remittance into the State budget - Account to withdraw VAT refund fund	M1	free format
23	Administrative area code		N	
24	Code chapter 1		M1	Currently does not allow payment for multiple chapters (pay equal chapters)
25	Code NDKT 1		M1	Currently allows payment of up to 2 subsections
26	Tax period 1		M1	ddmmyyyy

27	Amount		M1	Number format
28	Code chapter 2		M2	
29	Code NDKT 2		M2	
30	Tax period 2		M2	ddmmyyyy
31	Information field 31-43		M3/M4/M5/M6	Similar as Information field 28-30

SOCIAL INSURANCE PAYMENT

Function that allows accountant user to create social insurance payment on the program

In menu "Payment", chọn "Social insurance payment"

❖ To create order:
- Select province / city
  - ✓ Enter information related. In case of submission to the social insurance agency not in the locality where the electronic payment is implemented, enter:
    - ▪ Unit collecting social insurance
    - ▪ Insurance code
  - ✓ If the social insurance agency is in the area where electronic payment is implemented, enter:
    - ▪ Subject to submit
    - ▪ Type of receiver. Based on the type of receiver will display the corresponding identifier information
- Select "Confirm"
- Based on the information entered, the system displays the information automatically for customers to check details
- Select "Confirm"
- Choose OTP method and enter the OTP code

- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to create a transaction.

BILLING PAYMENT

Function that allows accountant users to make electronic deposit transactions

In the menu "Payment", select "Billing payment "

❖ To create a transaction, customers perform:
- Enter information related to transaction:
  ✓ Select a service provider
  ✓ Select a service type
  ✓ Deposit amount
  ✓ Customer code
  ✓ Customer reference number (optional)
- Select "Next".
- Based on the information you entered, the system automatically displays the information for customers to check in detail
- Choose the method to receive transaction code and enter the OTP
- Select "Confirm" to complete the transaction establishment and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to make a transaction.

TOP UP PAYMENT

Function that allows accountant users to make electronic deposit transactions

In the menu "Payment", select "Top up payment "

❖ To create a transaction, customers perform:
- Enter information related to transaction:
  - ✓ Select a service provider
  - ✓ Select a service type
  - ✓ Deposit amount
  - ✓ Customer code
  - ✓ Customer reference number (optional)
- Select "Next".
- Based on the information you entered, the system automatically displays the information for customers to check in detail
- Choose the method to receive transaction code and enter the OTP
- Select "Confirm" to complete the transaction establishment and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to make a transaction.

SEA PORT PAYMENT

Function that allows accountants users to make transactions and pay port infrastructure fees.

In the menu "Payment", select "Sea port payment "

❖ To create a transaction, customers perform:
- Declare information related to fee payment transactions according to the contents on the transaction screen
- Enter the tax code of the payer
- Select "Confirm"
- Based on the information you entered, the system automatically displays the information for customers to check in detail
- Select "Confirm" to continue
- Choose the method to receive OTP code and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to make a transaction.

BUY SALE FOREIGN CURRENCY

(The program only supports viewing and performing this function with customers who have signed a foreign currency transfer-currency conversion contract on VCB-ib @ nking with VCB)

Function that allows accountant user to set up foreign currency trading transactions on the program

Customers choose the type of transaction to be performed respectively, specifically:

❖ Buy Foreign currency
❖ Sale Foreign currency
❖ Buy to transfer to foreign bank account

Note: Transactions, after being successfully made by the accountant code, need to be approved by the code of Chief Accountant / Account Holder depending on the decentralized model of the customer to complete the delivery

BUY FOREIGN CURRENCY

Function that allows accountant user to make foreign currency purchase transactions on the program

In the menu on Buy sale foreign currency, select "Buy foreign currency".

❖ To create a transaction, customers perform:
- Enter all required information on the transaction screen
  ✓ Transferor information: choose debit account
  ✓ Beneficiary information: select the beneficiary account in the list of accounts of the customer
  ✓ Transaction information: enter transaction related information:
    ▪ Customer reference number (optional)
    ▪ Amount.
    ▪ Currency,

Exchange rate

⊹ Listing rate: the system displays itself according to the listed exchange rate. Customer applies the listed exchange rate, the program will default to the agreed

exchange rate equal to the listing rate.

🞡 Rate agreement: Customer after negotiating with branch can enter the agreed rate. (Minimum amount allowed for the agreed exchange rate: depending on the period the policy department sets the minimum amount. Currently the minimum amount is 20,000 USD or equivalent)

▪ Payment content

- Select "Confirm"
- Based on the information entered by the customer, the system displays the information automatically for customers to check details
- Choose the method to receive transaction code and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to make a transaction

SALE FOREIGN CURRENCY

Function that allows accountant user to make foreign currency sale transactions on the program

In the menu on Buy and sell foreign currency, select "Sale foreign currency".

❖ To create a transaction, customers perform:
- Enter all required information on the transaction screen
  ✓ Transferor information: choose debit account
  ✓ Beneficiary information: select the beneficiary account in the list of accounts of the customer
  ✓ Transaction information: enter transaction related information:
    ▪ Customer reference number (optional)
    ▪ Amount.
    ▪ Currency
    ▪ Rate: The system automatically displays the listed exchange rate at the time the customer makes the transaction
    ▪ Payment content
- Select "Confirm"

- Based on the information entered by the customer, the system displays the information automatically for customers to check details
- Choose the method to receive transaction code and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to make a transaction

BUY TO TRANSFER TO FOREIGN BANK ACCOUNT

Function that allows accountant user to purchase foreign currency for the purpose of remittance abroad on the program

In the menu on Buy sale foreign currency, select "Buy to transfer to foreign bank account"

❖ To create a transaction, customers perform:
- Enter all required information on the transaction screen
  ✓ Transferor's information: select VND debit account, enter order's information, sender's address, country
  ✓ Beneficiary information: enter information:
    ▪ Beneficiary account
    ▪ Beneficiary's name
    ▪ Benefit bank code
  ✓ Transaction information: enter transaction related information:
    ▪ Customer reference number (optional)
    ▪ Amount.
    ▪ Currency,
    ▪ Exchange rate
      ✚ Listing rate: the system automatically displays the listed

exchange rate and the converted amount according to the listed exchange rate.

✤ Rate agreement: Customer after negotiating with CN can enter the agreed rate. (Minimum amount allowed for the agreed exchange rate: depending on the period the policy department sets the minimum amount. Currently, the minimum amount is 20,000 USD or equivalent)

▪ Fee type: Select payment method:
✤ In case customers remit in USD: (i) OUR fee; (ii) Fee Ben; (iii) SHA Fees; (iv) No Deduct Fee
✤ In case customer remits a foreign currency other than USD: (i) OUR fee; (ii) Fee Ben; (iii) SHA Fees.

▪ Transfer purpose: choose from the list
▪ Payment content
▪ Additional information (if any)

• Select "Confirm"
• Based on the information entered by the customer, the system displays the information automatically for customers to check details

- Choose the method to receive transaction code and enter the OTP
- Select "Confirm" to complete the transaction and receive notification of successful transaction creation on the program
- Select "Back" if you do not want to make a transaction

OTHERS

ORDERS MANAGEMENT

The function allows customers to manage the details of trading orders, including:

 ❖ Orders management
 ❖ Rejected orders
 ❖ Transaction charge
 ❖ Sample order list

ORDERS MANAGEMENT

The function allows the accountant user to manage in detail the status of executed trading orders

In the menu Other / Order Management , select "Orders Management"

Displays a list of orders (including approved and pending commands) with detailed status

 ❖ Allows printing documents of one or more transaction orders
 ❖ Filter function allows customers to search transactions by time period, Reference Number, Beneficiary Account, User created

Note: The program only supports queries for trading order status within 10 days
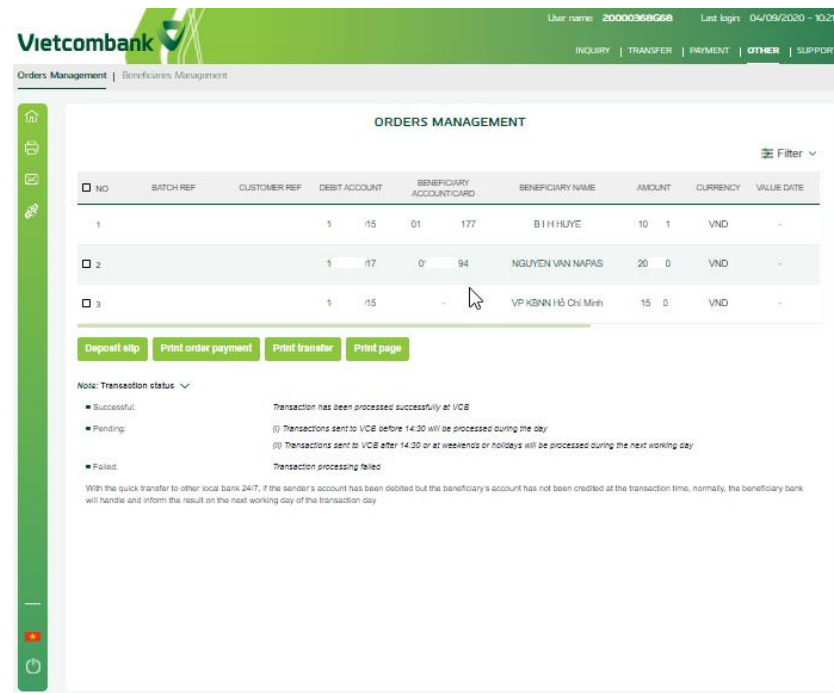
REJECTED ORDERS

Function that allows the Client to view details of trading orders that have been rejected by the account holder users and chief accountant users

In the menu Other / Order Management, select " Rejected orders"

- ❖ Displays a list of orders (including approved and pending commands) with detailed status
- ❖ Filter function allows customers to search transactions by time period, Reference Number, Beneficiary Account, User created

Note: The program only supports queries for trading order status within 10 days

TRANSACTION CHARGE

Function that allows customers to view detailed information about fees of transactions made by the customer

In the menu Other / Orders management, select "Transaction charge"

- ❖ To view transaction charge report information, customers perform:
  - Select the account to view
  - Select time period to see
  - Select "Search"
- ❖ The screen displays transaction details with information on Fee, fee type, VAT respectively
- ❖ To print transaction fee details, select "Print excel" or "Print PDF".

SAMPLE ORDER LIST

The function allows customers to view detailed information of sample orders stored on the program.

In the menu   Other /Oders Management, select "Sample order list"

- ❖ The screen shows details of saved pattern orders
- ❖ Filter function allows customers to search for sample orders from time to time

BENEFICIARIES MANAGEMENT

Function support accountant users manages the list of beneficiaries saved on the program

ADD BENEFICIARIES

Function that allows Accountants users to create predefined list of beneficiaries.

The list of beneficiaries is created for all your accountant codes. However, the Accountant users is only allowed to edit / delete the beneficiary information generated by that Accountant users.

❖ To add beneficiary information, customers do:
  - Fill beneficiary information, select beneficiary bank according to the list
  - Enter a transaction code to create more beneficiaries
  - Click Save
  - Press Cancel to go back
❖ In case of beneficiary information in the system: Please select the beneficiary bank: Joint Stock Commercial Bank for Foreign Trade of Vietnam - Head Office
❖ Beneficiary information system: The program automatically checks the validity of the Beneficiary

Name and Beneficiary Account Number. You can also check the suitability by yourself by selecting the "Check" button.

CHANGE BENEFICIARIES

The function allows only the accountant user to manipulate the beneficiary information generated by the accountant user.

Support program to change beneficiary information includes: Edit beneficiary information / Remove beneficiary

Edit beneficiary information

The information change is made to enter the information and check the same program with the function Add beneficiary

Delete beneficiaries

- ❖ To delete beneficiary information, customer does
  - Select the beneficiary from the saved list and click "Delete".
  - Check which beneficiary information you want to remove from the save list,
  - Enter OTPcode, select Delete

FUNCTIONS FOR CHIEF ACCOUNTANT USER / ACCOUNT HOLDER USER

ORDERS MANAGEMENT

PENDING ORDERS

The function allows the Chief Accountant user/ Account Holder user to approve order transactions initiated by the Accountant's code / the Chief Accountant is confirmed.

In the menu "Orders management", select " Pending orders"

The transactions are divided into two types of orders, including:

❖ Money order: Current day transaction / Future date transaction

❖ State budget

❖ The program supports customers to approve orders according to 2 options: Approve each order and approve in batches.

❖ In case Customer approves each order, to approve orders, Customer shall:

- Select the transaction to be approved by ticking. (Customers can view transaction details by clicking on the transaction to see details)
- Select the method of receiving OTP code, enter OTPcode
- Select "Approve" to complete order approval

❖ In case Customer approves orders in batches (Customer processes multiple orders at the same time), to approve orders, Customer shall:
  - Select the transactions to be approved at the same time by ticking. (Customers can view transaction details by clicking on the transaction to see details)
  - Choose "Next"
  - Select the method of receiving OTP code, enter OTP code
❖ Select "Confirm" to complete order approval The program allows customers to print payment orders for money transfers / payments and print state budget remittance papers in the form of the State Treasury for transactions to pay the state budget.
❖ Filter function allows customers to search for transactions according to many different criteria

PENDING BULK UPLOADS

The function allows the Chief Accountant user/Account Holder user to approve the transaction tables that have been created by the Accountant's user / the Chief Accountant is confirmed.

In the menu "Order Management", select "Pending Bulk UpLoads" To approve an order, Customer shall:

- Select the list to be approved by ticking. (Customers can view transaction details by clicking on the transaction to see details)
- Choose "Next"
- Select the method of receiving transaction code, enter transaction code
- Select "Confirm" to finish browsing statement
- ❖ The program allows customers to print transaction payment orders .
- ❖ Filter function allows customers to search for transactions by:
  - Time: choose time to search for transactions
  - Sender account: search by sender's account number

❖ The transaction status of the bulk payment and the status of orders in the bulk payment
- Status of bulk payment:
  - ✓ Wait for checking: Payment list is waiting for being checked the validity by VCB
  - ✓ Checking: VCB is checking the validity of payment list
  - ✓ Checked: VCB has finished checking the validity of payment list. Please view payment list details to know the result
  - ✓ Approval Pending: The order is waiting for verification by Chief Accountant
  - ✓ Verified: the order is verified by Chief Accountant and waiting for approval by Account Holder
  - ✓ Approved: Account Holder approved the bulk payment order
  - ✓ Waiting for processing: the order is waiting for VCB to execute
  - ✓ Successful: The order is executed successfully at VCB
  - ✓ Unsuccessful: The order is executed unsuccessfully at VCB
  - ✓ Cancelled by Accountant: Accountant calcelled the order
  - ✓ Successful - Some transactions are under investigation: The payment list has some unsuccessful transactions which are under investigation
  - ✓ Successful - Finished investiagion: VCB finished investigation into the unsuccessful transactions and executed in the following
  - ✓ Credit the payment amount to Beneficiary Account; or Pay the payment amount back to Debit account
- Statusof orders in the bulk payment
  - ✓ Error: Bad command information
    - ✓ Pending processing: The order has been tested successfully
    - ✓ Success: Successful execution of the order
    - ✓ Failed - Waiting for investigation: The order failed. VCB will conduct this investigation. Please check the order status once the check is complete
    - ✓ Control success and credit: Successful check. VCB has completed recording for the account user
    - ✓ Unsuccessful: the customer's account is returned: The order has been checked. The command was not successful. VCB has returned the money to the customer's account.

APPROVED ORDERS

This function allows the function of the Chief Accountant / Account Manager to detail the status of executed orderIn the Manage transaction menu, select "Approved Orders"

❖ Display a list of commands with detailed statement

❖ Waiting for approval: Transaction orders are made by the accountant code and are waiting for approval

❖ Confirmed: The order has been approved by the code of Chief Accountant (in case you have code of Chief Accountant)

❖ Approved - Accounting: The order has been approved by the Account holder and successfully accounted for by VCB

❖ Approved - Waiting for accounting: The order has been approved by the Account holder and is waiting for VCB to process the transaction

❖ Updating transaction status: The system cannot display transaction results. In this case, please contact the Guest Service Center (VCC at 1900545413 or the nearest branch for assistance)

❖ Returns: the order is rejected by the Chief Accountant, the Account Holder and returned.

❖ Allows printing documents of one or more transaction orders

❖ Filter function allows customers to search for transactions by:

- Time: choose the period of time to search for transactions
- Reference number: search by customer reference number that was filled in by the KTV code during initialization
- Beneficiary account: search by payee account number
- Creator: Search by KTV code creating order.

Note: The program only supports queries for trading order status within 10 days

TRANSACTION CHARGE

Function that allows the code of Chief Accountant / Account Holder to view detailed information about fees of transactions made by customers.

 In the menu Manage other / Manage transactions, select "Transaction charge"

❖ To view transaction charge information, customers perform:
  • Select the account to view
  • Select time period to see
  • Select "Search"
❖ The screen displays transaction details with information on Fee, fee type, VAT respectively
❖ To print transaction fee details, select "Print excel" or "Print PDF"

VIEW FOREIGN CURRENCY TRANSACTIONS DOCUMENT

Function that allows the code of Chief Accountant / Account Holder to view detailed documents of foreign currency purchases and transfers that have been uploaded to the program by the accountant user.

Note: The program only supports viewing and performing this function with customers who have signed a foreign currency transfer-currency conversion contract on VCB-ib @ nking with VCB.

In the menu"Orders Managent", select "View foreign currency transaction document"

- ❖ The screen displays details of foreign currency transaction orders.
- ❖ Filter function allows customers to search for transactions by transaction execution time
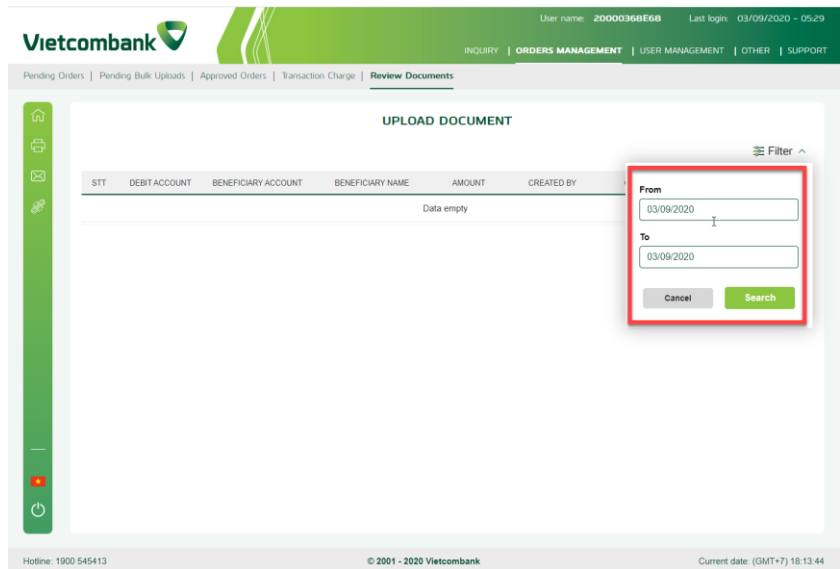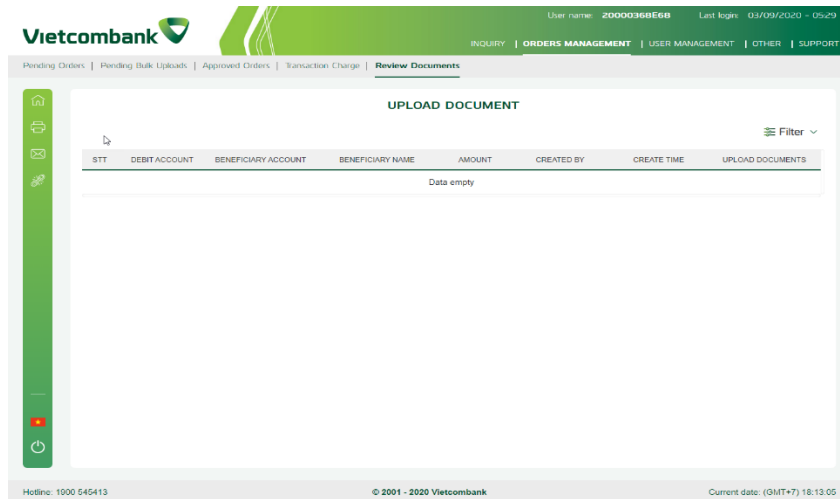
FUNCTIONS FOR ACCOUNT HOLDER USER

USER MANAGEMENT

Qouta management

This function allows the Account Holder user to check the transaction limit of the Accountant users

In menu "User management", select "Qouta management"

❖ The screen displays the list of Accountants users and the limit being installed corresponding to each code.

❖ Customers select each record to see details of transaction limit of each user.

QOUTA MANAGEMENT APPROVAL

The function allows the account holder user to approve the new transaction quota for the accountant users created by the Administration user to set the limit on the program.

In menu "User management", select "Qouta management approval"

❖ The screen displays the list of Accountants users and the limit being installed corresponding to each code.
❖ To approve the limit, customers do:
• Select the Accountants user quota set by the administrator user
• Select the method of receiving transaction code, enter transaction code
  Select "Confirm" to complete the new transaction limit approval
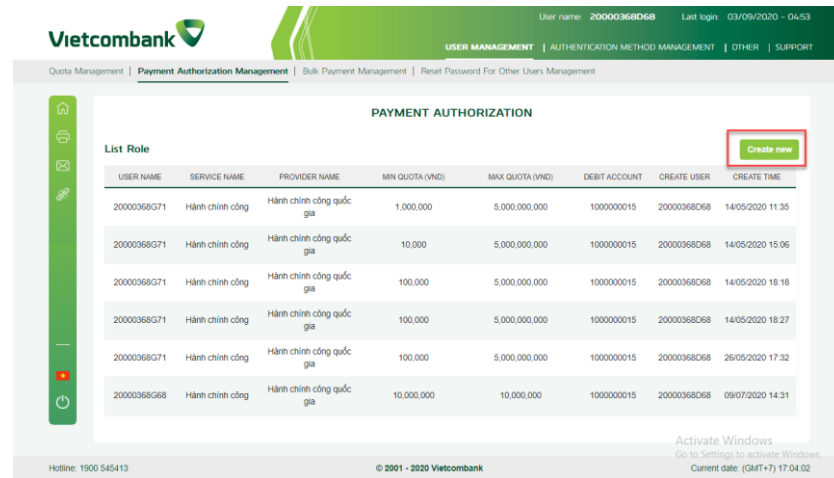
PAYMENT AUTHORIZATION

The function allows the Account Holder code to manage the direct payment decentralization of the Accountant codes

In the menu "Order management", select "Direct payment decentralization management".

> ❖ The screen displays a list of accountants authorized to pay directly with service providers
> ❖ Customers choose each record to see details
> ❖ Customers check the box at the beginning of the record, click Cancel and confirm if you want to cancel the record.

PAYMENT AUTHORIZATION APPROVAL

The function to allow the Account holder user to approve direct payment authorization for the accountant user requested by the Administration user on the program.

In menu "User management", select "Payment authorization approval"

❖ The screen displays the list of Accountants codes and the direct payment authorization is in progress.

❖ To approve direct payment decentralization, customers perform:

• Select the KTV code that has been installed directly by admin code

• Select the method of receiving transaction code, enter transaction code

• Select "Confirm" to complete direct payment authorization approval.

CHANGE BULK PAYMENT BANK TYPE MANAGEMENT APPROVAL

The function that allows the Account Holder user to approve setting in statement payment is required by the administration user.

The program supports setting up statement payment according to the mechanism of identifying beneficiary banks by Bank name or Bank code.

In the menu "User management", select "**Change bulk payment bank type management approval**".

- ❖ The screen displays the list of installation requirements
- ❖ To browse settings, follow:
- • Select the record you want to approve the settings for and check the details
- • Select the method of receiving transaction code, enter transaction code
  Select "Confirm" to finish browsing statement payment settings

RESET PASSWORD APPROVAL

Function that allows the approved account holder code to re-issue the VCB-ib @ nking login password for the users requested by the administration code in the program.

In the menu "User management", select "**Reset password approval**".

❖ The screen displays list of request for password re-issue

❖ To approve the request for password re-issuance, customer shall:

• Select the record you want to approve the password re-issuance and check the details

• Select the method of receiving transaction code, enter transaction code

• Select "Confirm" to complete approval of the password request request

Note: The program will automatically send new password to the registered email of that access code. Customers must change their password within 24 hours from the time the new password is issued

OTHERS

STATEMENTS VIA EMAIL

CANCEL / REGISTER STATEMENT VIA EMAIL

This function allows Account Holder user to register / cancel statements by email.

In the menu "Others / Statement Via Email", select "Cancel / Register to email statement".

❖ To cancel/register to statement via email, customers shall:

- Select the type of account to register for statement receipt / cancellation: Current account, Demand savings account, Loan account
- Select Language to receive statement: Vietnamese, English
- Select "Sign up" to register to email statements or "Cancel" to cancel receiving statements with previously registered accounts.
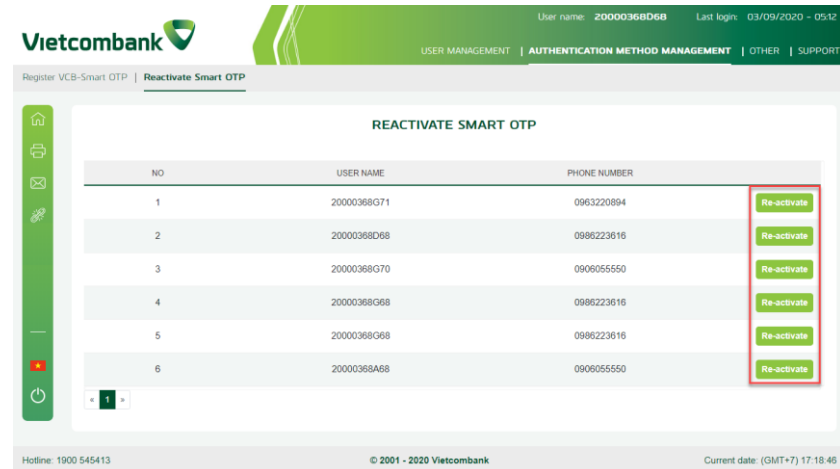
AUTHENTICATION METHOD MANAGEMENT APPROVE REACTIVATION VCB SMART-OTP

Function that allows the account holder for approval and re-activates Smart-OTP for users required by the administration user.

In menu "Others / Authentication method management", select "Approve reactivation VCB Smart-OTP".

- ❖ To approve the request for re-activation of Smart-OTP, customer shall:
- • Select the username required to reactivate from the list of usernames displayed on the screen
- • Select "Submit"

APPROVAL FOR VCB SMART-OTP REGISTRATION

Function that allows the account holder for approval Smart-OTP registration request by the administration code.

Note: Function support for users that are using SMS-OTP method but want to convert to Smart-OTP method.

In menu "Other / Authentication method management", select "Browse for registration of VCB Smart-OTP"

- ❖ To approve the Smart-OTP registration request, customers perform:
- Select username required for registration from the list of username displayed on the screen
- Choose the method to receive otp code and enter the OTP
- Select "Approve" to verify Smart-OTP registration.
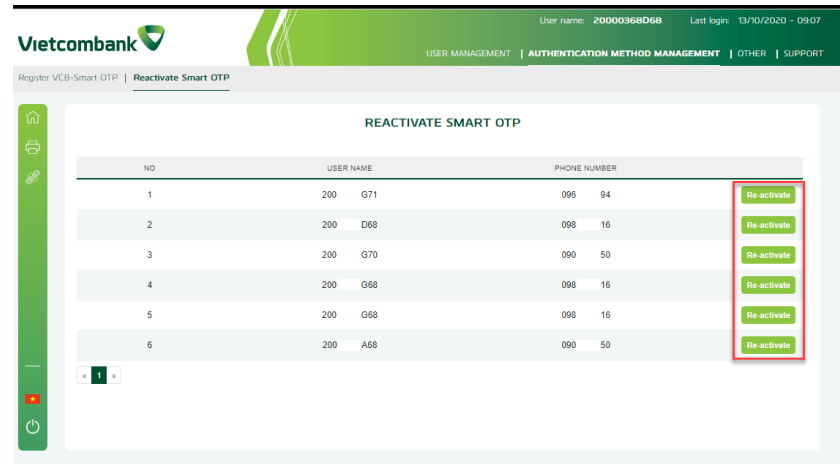
CARD SERVICE

APPROVE UNLOCK CARD

Other → Card Service → Approve Unlock
  Card/Register Payment Internet

Select Request type: Unlock Card

Select Card number

Choose the method to receive otp code and
enter the OTP

APPROVE REGISTER PAYMENT INTERNET

Other → Card Service → Approve Unlock
  Card/Register Payment Internet

Select Request type: Register Payment Internet

Select Card number

Choose the method to receive otp code and
enter the OTP

LOCK TEMPORARY CARD

Other → Card Service → Lock Temporary Card

Select Card Number

Press Apply

UNREGISTER PAYMENT INTERNET

AccountHolder

Other → Card Service → Unregister Payment Internet

Select Card Number

Press Apply

FUNCTIONS USED FOR ADMINISTRATION USER
USER MANAGEMENT
QOUTA MANAGEMENT

Function that allows the administration user to check the limit and initiate the setting of daily transaction limit for the accountants users

In menu "**User management**", select "**Qouta management**"

The screen displays the list of Accountant users and the limit being installed corresponding to each code.

❖ To initiate a request to set transaction limit during the day, customer shall:
- Select the Accountant user needed to set quota and select "Create request"
- Set daily trading limit in VND and USD for that Accountant user
- Select "Confirm" to finish creating the transaction limit setting request.

PAYMENT AUTHORIZATION

The function allows the administration userto check and initiate the request for direct authorization of payments for the Accountant user.

In menu "**User management**", select " **Payment authorization** "

❖ To initiate the request for direct payment authorization, customers perform:
- Select "New"
- Select the accountant user that needs to set up payment authorization and fill in all required information on the transaction screen
- Select "Confirm" to complete
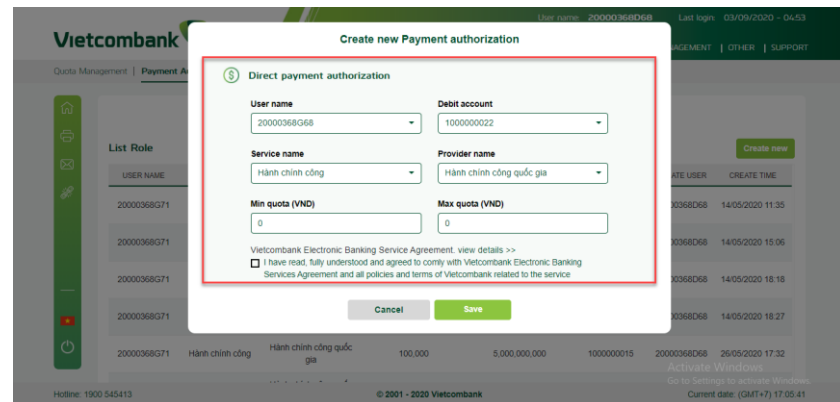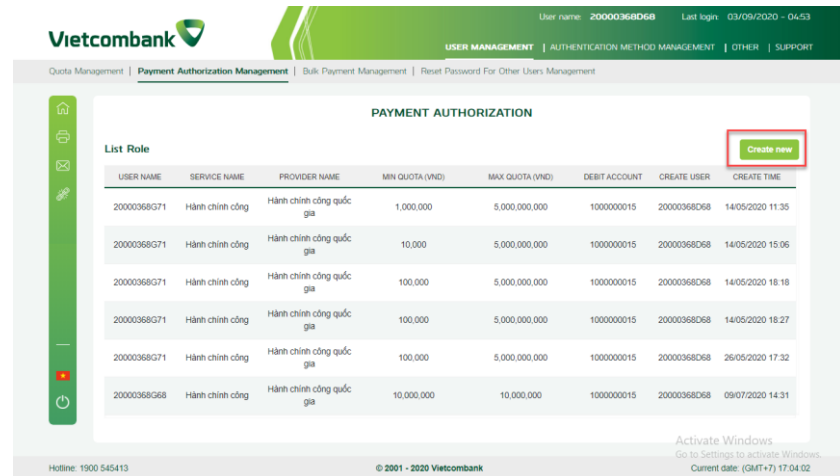
BULK PAYMENT MANAGEMENT

Function that allows an administration userto be initialized requiring settings in bulk payment.

The program supports setting up payment according to the mechanism of identifying beneficiary banks by Bank name or Bank code.

In menu "**User management**", select "Bulk payment management"

❖ The screen displays the list of installation requirements
❖ To initiate an installation request, follow:
  • Select "New"
  • Select the method to be set in the list payment by bank name or bank code
  • Select "Confirm" to complete the initiation of the statement payment setting request

RESET PASSWORD FOR OTHER USERS MANAGEMENT

The function that allows the administration user to be initialized requires the the new VCB-ib @ nking login password for users in case of forgotten password / wants to reset a new login password on the program

In the menu "**User management**", select "**Reset password for other users management**".

❖ The screen displays user list
❖ To initiate a request, customer shall:
  • Select the user you want to initiate the password request and check the details
 • Select "Submit" to complete the initialization of the password request
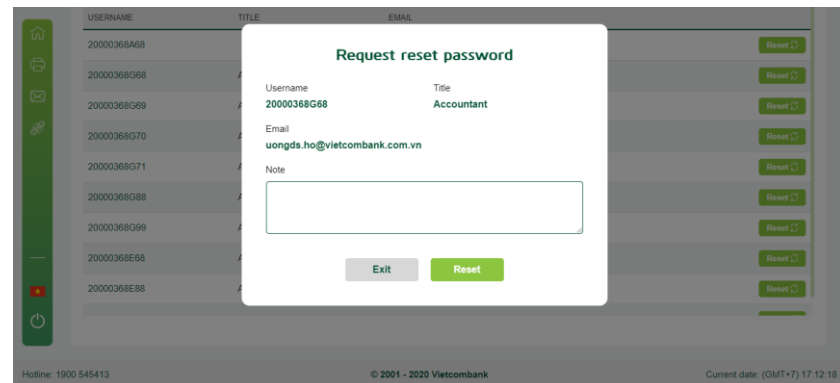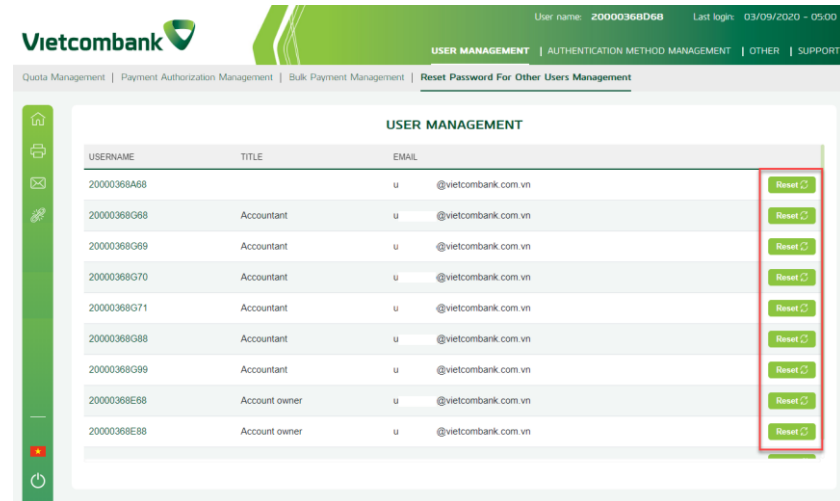
AUTHENTICATION METHODS MANAGEMENT
REGISTER FOR VCB-SMART OTP

The function allows the Administration user to initiate the registration request for VCB Smart-OTP for access codes (Accountant, Chief Accountant, Account Holder) on the program. (Apply for access codes using SMS OTP and using SMS OTP and want to register for VCB Smart-OTP)

In menu "Authentication method **management** ", select "Register for VCB Smart-OTP"

- ❖ The screen displays the list of access code information eligible to register VCB Smart-OTP
- ❖ To initiate a registration request for VCB Smart-OTP, customer shall:
  - Select the access code you want to initiate the request for and select "Register".
  - Check access code information, phone number to be registered
  - Select "Register" to complete the registration request initialization or "Back" to cancel the request.
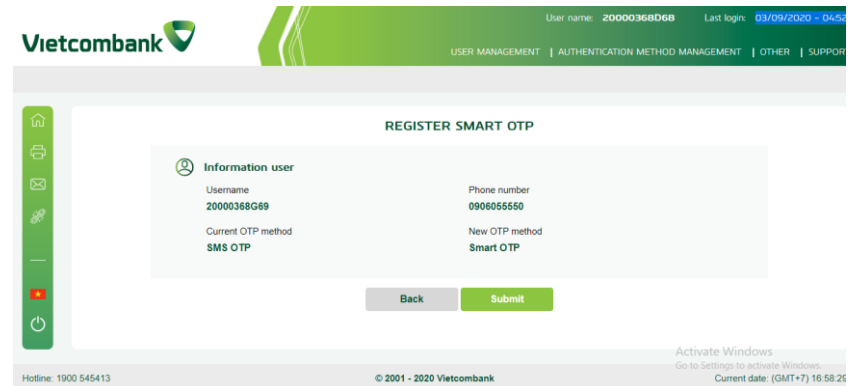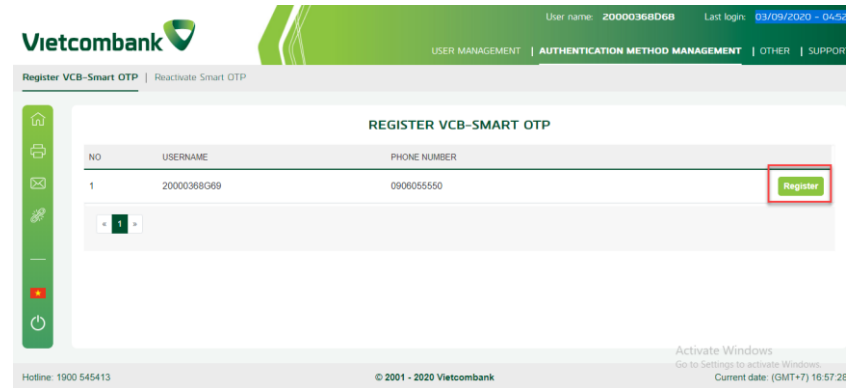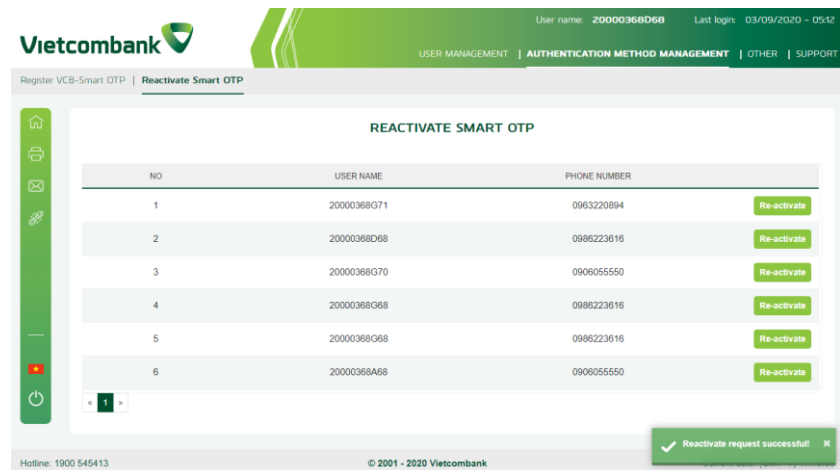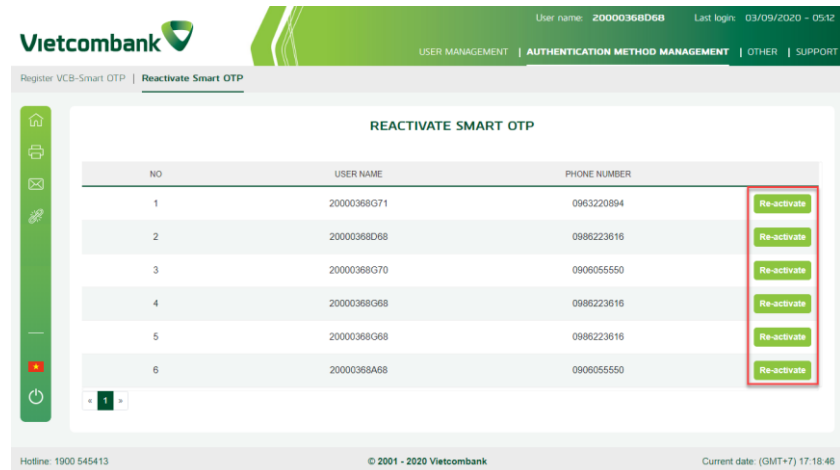
REACTIVATE VCB SMART-OTP

The function allows the Administration code to initiate the request to re-activate VCB Smart-OTP for access codes (Accountant, Chief Accountant, Account Holder) on the program.

In the menu "authentication method management", select "Re-activate VCB Smart-OTP".

❖ The screen shows a list of information about the full access code that is using VCB Smart-OTP and eligible to re-activate VCB Smart-OTP

❖ To initiate a request for re-activation of VCB Smart-OTP, customer shall:
  • Select the access code you want to initiate the request for and select "Reactivate".
  • Check access code information, phone number to be registered
  • Select "Reactivate" to complete the request initialization or "Cancel" to cancel the request.

UNLOCK CARD

Other → Card Serviice → Unlock Card

Select Card Number

Tick on "I had read, fully …."

Press Confirm

REGISTER PAYMENT INTERNET

Other → Card Serviice → Register Payment Internet

Select Card Number

Tick on "I had read, fully …."

Press Confirm