

INSTRUCTIONS FOR CONTACTLESS CARDHOLDER

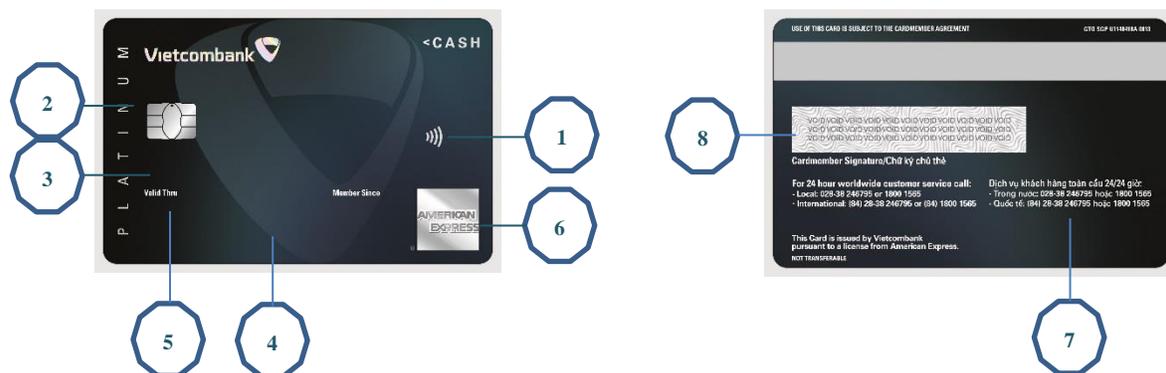
1. INTRODUCTION:

- Contactless card is a card that uses wireless communication method between card and card acceptance device to perform transactions.
- Contactless card identification icon:))) printed on the front of the contactless card
- FAST & EASY way to pay for goods and services with small transaction value:
 - ✓ Just TAP your card on POS to pay.
 - ✓ No need to enter PIN or sign on card receipt.

Small transaction value which can be applied with quick payment: please refer to section 4 - Quick payment limit (no cardholder verification method limit)

- Contactless payment is a modern payment method and applied in many developed countries in the world.
- Vietcombank deployed Contactless technology for all Card brands issued by Vietcombank, including:
 - ✓ Domestic card: NAPAS
 - ✓ International card: Visa, Mastercard, American Express, JCB.

2. CARD DETAIL



Note:

1. **Icon:**))) to identify contactless card
2. **EMV chip:** a world's leading technology for secure card transaction
3. **Card number**

4. Cardholder name
5. Card validity (Valid thru)
6. Card scheme logo: American Express, Visa, Mastercard, JCB, UnionPay or NAPAS
7. VCB contact center phone number
8. Cardholder signature

3. HOW TO PAY



1. **FIND** merchant with contactless icon 



2. **TAP** your card on the Point of Sales



3. **CONFIRM** transaction is successful once you hear “beep”
(* *Depending on the type of card and transaction value, Cardholder may have to enter a PIN / signature on the card invoice.*)



4. **FINISH** and receive goods/services.

4. QUICK PAYMENT LIMIT (NO CARDHOLDER VERIFICATION METHOD LIMIT)

- Contactless cardholder will not be required to enter PIN or sign on card receipt with the purchase equal or under:

- ✓ Domestic card: 1,000,000 VND (One million dong);
 - ✓ International card (Visa/ Mastercard/ Amex): 1,000,000 VND (One million dong);
 - ✓ International card (JCB): 900,000 VND (Nine hundred thousand dong).
- This limit may change from time to time according to the regulations of the State Bank, International Card Organizations, Card Switching Organizations and/or Banks.

5. HOW TO USE YOUR CONTACTLESS CARD SAFELY

- Cardholders shall strictly and fully comply with the following measures to ensure the safety of using of contactless cards:
- ✓ Ensure that contactless cards are always under your control
 - ✓ Do not place your contactless cards at close range with POS devices
 - ✓ Take necessary measures to prevent contactless card from unintended transaction even when the contactless card is still in your wallet;
 - ✓ Regularly check the Bank's notification messages and immediately notify the Vietcombank via 24/7 Hotline or Branches/Transaction Offices when an unintended transaction is exposed.