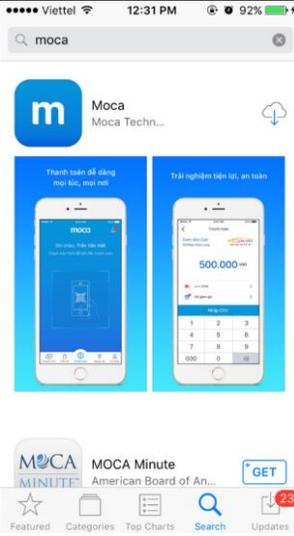
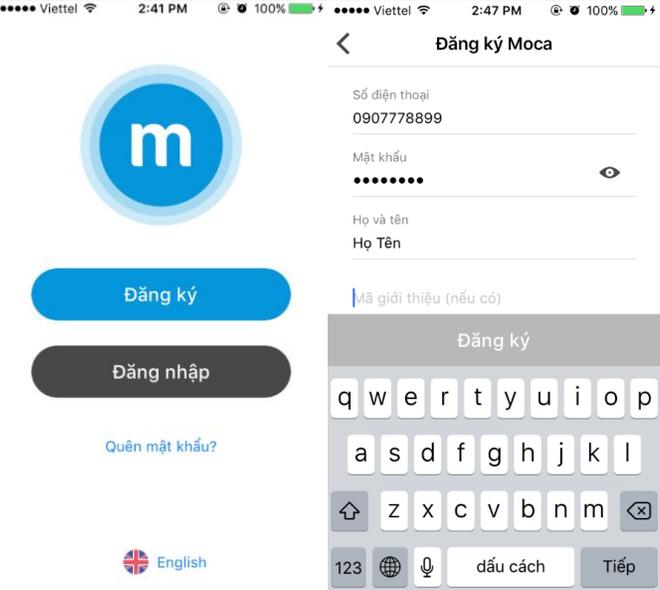
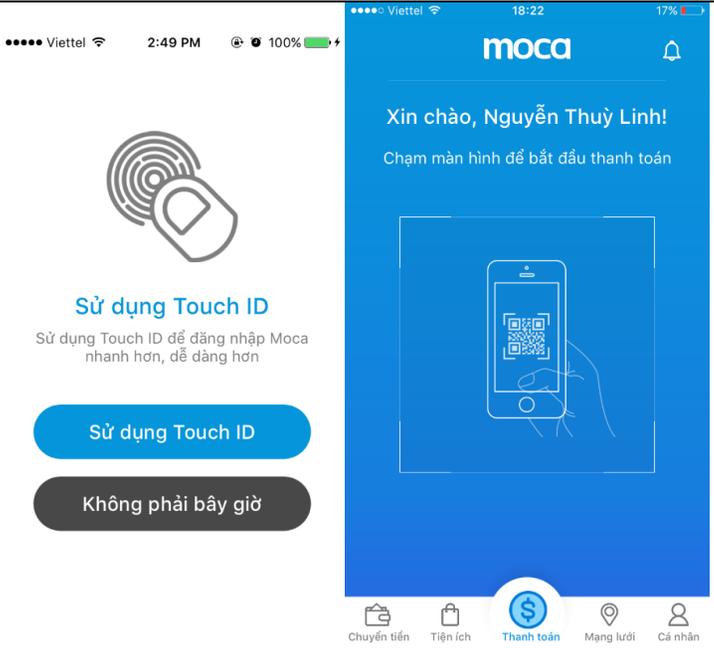
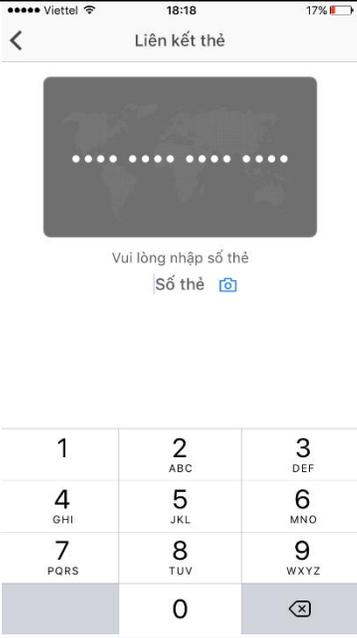


# USER GUIDE FOR VCB – MOCA MOBILE PAYMENT SERVICE

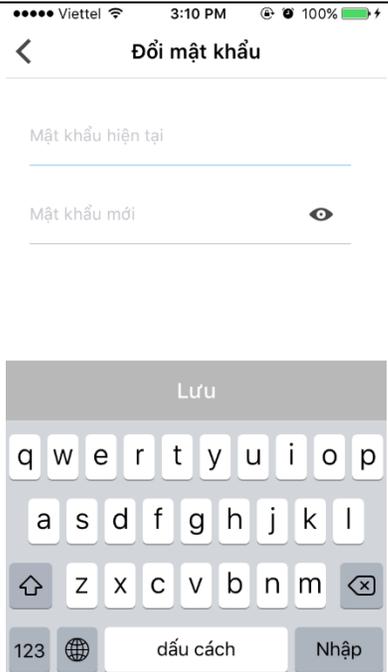
I. Install MOCA mobile application		
<b>1</b>	<p>Download MOCA mobile application from App Store/Google Play</p> <p>Notice: MOCA application only supports the follow phones</p> <ul style="list-style-type: none"> <li>+ iOS: An iPhone 5 or higher running iOS 8.0 or higher</li> <li>+ Android: A smart phone running Android 4.0 or higher</li> </ul>	
<b>2</b>	<ul style="list-style-type: none"> <li>- <b>When opening MOCA application, you will be required to register new user by providing your information (user name, phone number, password with at least 8 digits including number and alphabetic characters).</b></li> <li>- <b>Each phone number can be used to register for one user only.</b></li> </ul>	

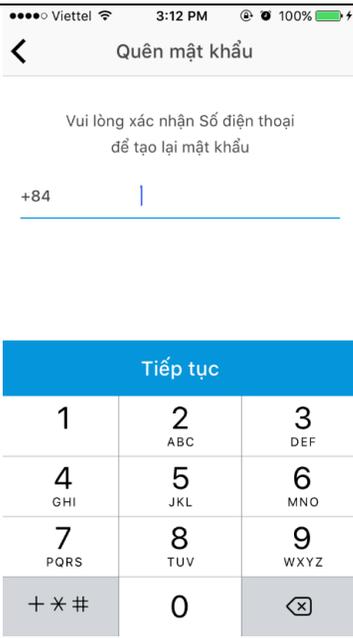
<p>3</p>	<p>To complete registering new user, please enter SMS OTP sent from MOCA to your phone number.</p>	 <p>The screenshot shows the MOCA app's OTP verification screen. At the top, it says "Xác nhận" (Verify). Below that, it prompts the user to "Nhập mã xác nhận đã được gửi đến" (Enter the verification code sent to you) and displays the code "0903112233". There is a progress bar and a link to "Yêu cầu gửi lại" (Request to resend). At the bottom, there is a numeric keypad with digits 1-9, 0, and a backspace key.</p>
<p>4</p>	<ul style="list-style-type: none"> <li>- Please set the default method for logging in to MOCA application: “by entering password” or “using finger print”.</li> <li>- <i>Notice: To keep your data safety, if you enter wrong password for 5 times in a row, your user will be temporarily locked and you will need to reset your password to continue using MOCA app</i></li> </ul>	 <p>The screenshot shows the MOCA app's login options screen. It features a fingerprint icon and the text "Sử dụng Touch ID" (Use Touch ID) with a subtext "Sử dụng Touch ID để đăng nhập Moca nhanh hơn, dễ dàng hơn" (Use Touch ID to log in to Moca faster, easier). There are two buttons: "Sử dụng Touch ID" (Use Touch ID) and "Không phải bây giờ" (Not now). To the right, there is a preview of the app's home screen showing a greeting "Xin chào, Nguyễn Thùy Linh!" and a QR code for payment. The bottom navigation bar includes icons for "Chuyển tiền" (Transfer money), "Tiện ích" (Utilities), "Thanh toán" (Payment), "Mạng lưới" (Network), and "Cá nhân" (Personal).</p>

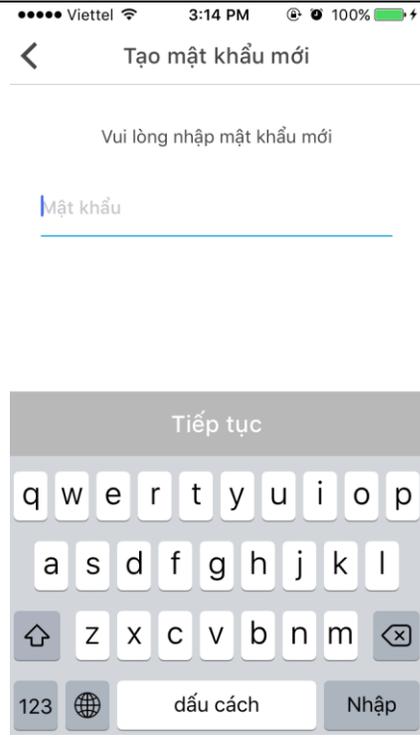
II. Add VCB card to MOCA mobile app		
1	Select "User" icon, and then select "Card" category	
2	Select "Adding card" and provide VCB card information: <ul style="list-style-type: none"> <li>+ Card number,</li> <li>+ Name on card,</li> <li>+ Issue month and year (for domestic card) and Expiry month and year (for international card).</li> </ul>	

<p><b>3</b></p>	<p>To finish adding your VCB card to MOCA application, you need to enter SMS OTP sent from VCB server to the phone number which is registered previously with VCB (through SMS Banking &amp; Digibank service).</p> <p>Notice:</p> <ul style="list-style-type: none"> <li>+ If the application returns the message that requires you to register VCB SMS Banking, please go to any VCB branch or ATM, or contact VCB hotline at 1900 545413 to ask for support.</li> <li>+ You can add as many VCB cards to MOCA application. However, one card can be added to only one MOCA user.</li> <li>+ The transaction limit for domestic card is 5.000.000 VND /per card/per transaction and 5.000.000 VND/per card/per day. To increase transaction limit, please see Article VII</li> <li>+ The transaction limit for international card is 10.000.000 VND /per card/per transaction and 10.000.000 VND/per card/per day.</li> <li>+ All transactions limits may be changed by VCB policy from time to time.</li> </ul>	
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III. Card Management		
1	Choose "Me", select "Cards"	
2	To set one card as a primary card, please select this card and set "Default payment card"	

IV. Change login password		
1	Choose "Me", select "Password"	
2	Enter your current password and new password, and submit by selecting "Save"	
V. Forget login password		

1	Choose "Forget password" in homescreen.	
2	Enter your registered mobile phone number.	

3	Enter SMS OTP sent from MOCA to your registered mobile phone number	
4	Set new password	

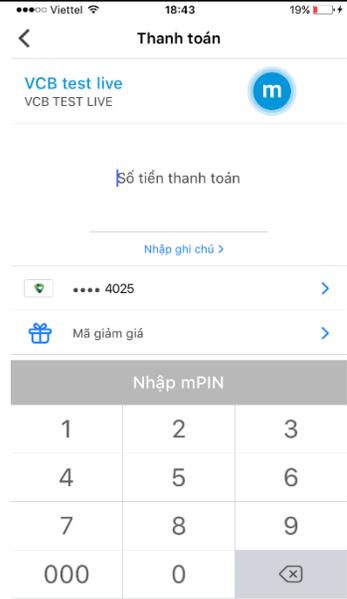
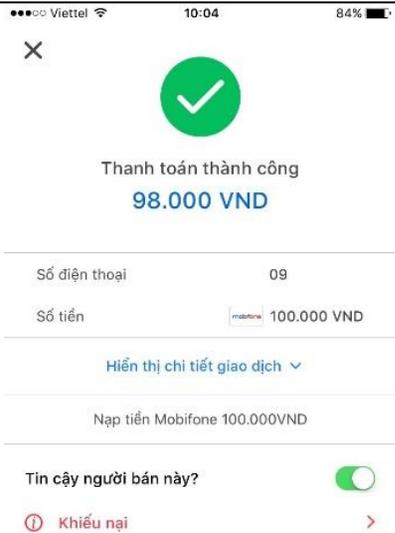
## VI. Make payment

1 Open and login to MOCA application. The home screen is “payment screen”.



2 Scan QR code you are provided.  
Default payment card will be used to make payment. You can also select another card in your list too.



<p>3</p>	<p>Enter the transaction amount (if required) and promotion code (if any)</p>	 <p>The screenshot shows a mobile payment interface titled "Thanh toán" (Payment). It displays "VCB test live" and "VCB TEST LIVE" with a logo. Below, it shows "Số tiền thanh toán" (Payment amount) and "Nhập ghi chú" (Add note). There are fields for "Số thẻ" (Card number) showing "**** 4025" and "Mã giảm giá" (Discount code). The main part of the screen is a numeric keypad for "Nhập mPIN" (Enter mPIN) with digits 1-9, 0, and a backspace key.</p>
<p>4</p>	<ul style="list-style-type: none"> <li>- Review and confirm transaction by inputting verification method as required by Moca app (equal or under 1 million VND: no verification method required, over 1 million VND: SMS OTP sent by VCB)</li> </ul> <p>=&gt; Successful transaction screen is as following</p> <ul style="list-style-type: none"> <li>- or "Back" in case you need to adjust information</li> </ul>	 <p>The screenshot shows a confirmation screen with a green checkmark icon and the text "Thanh toán thành công" (Payment successful) and "98.000 VND". Below, it displays transaction details: "Số điện thoại" (Phone number) 09, "Số tiền" (Amount) 100.000 VND (with a Mobifone logo), and "Nạp tiền Mobifone 100.000VND". There is a toggle for "Tin cậy người bán này?" (Trust this seller?) which is turned on, and a "Khiếu nại" (Complaint) link.</p>

VII Increase your transaction limit in VCB ATM

<p>Insert your VCB card to VCB ATM, enter your PIN</p>	 <p>The image displays two sequential screens from a Vietcombank ATM interface. The left screen, titled 'Vietcombank', greets the user 'DINH VIET THANG' and prompts them to 'Please select your language'. It offers three options: 'Tiếng Việt', 'English', and '中文'. Below these options are instructions in Vietnamese, English, and Chinese: '(Ấn Cancel để hủy bỏ)', '(Press Cancel to exit)', and '(按“Cancel”退出)'. The right screen also features the 'Vietcombank' logo and asks the user to 'Xin vui lòng nhập số PIN' (Please enter your PIN). It includes instructions '(Ấn Enter để đồng ý, Clear để nhập lại)' and a red warning 'Khách hàng phải che tay khi nhập số PIN'. A small inset photo shows hands entering a PIN. At the bottom of this screen are two options: 'Đồng ý' and 'Hủy bỏ'.</p>
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<p>Choose "Other transaction", then " Mobile payment"</p>	
<p>Choose "MOCA" in the service provider list, choose "Increase transaction limit"</p>	

<p>Enter your register mobile phone number with MOCA.</p> <p>ATM will require you to confirm that your card will have new transaction limit at 10 million VND.</p> <p>Press “Agree” to confirm.</p>	 <p>Vietcombank</p> <p>Xin vui lòng nhập số điện thoại dùng cho thanh toán di động</p> <p>Số điện thoại: <input type="text"/></p> <p>(Ấn Enter để đồng ý, Cancel để thoát)</p>	 <p>Vietcombank</p> <p>Xác nhận nâng hạn mức thanh toán Moca lên tối đa 10 triệu/giao dịch với thẻ số 970436XXXXXXXXX8052</p> <p>Đồng ý</p> <p>Không</p>
<p>Successful transaction screen is as following</p>	 <p>Vietcombank</p> <p>Quý khách đã đăng ký tăng hạn mức giao dịch Moca thành công</p>	