USER GUIDE FOR VCB – MOCA MOBILE PAYMENT SERVICE

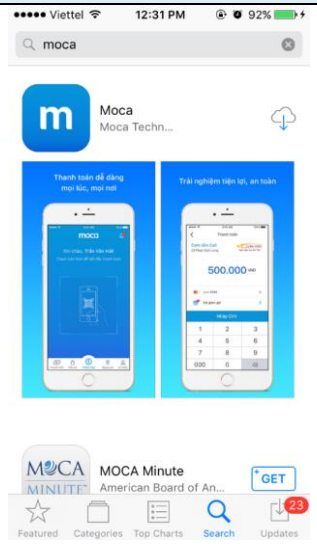
I. Install MOCA mobile application

1

Download MOCA mobile application from App Store/Google Play

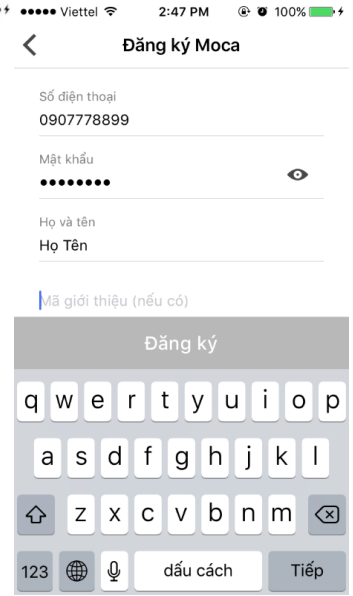
Notice: MOCA application only supports the follow phones

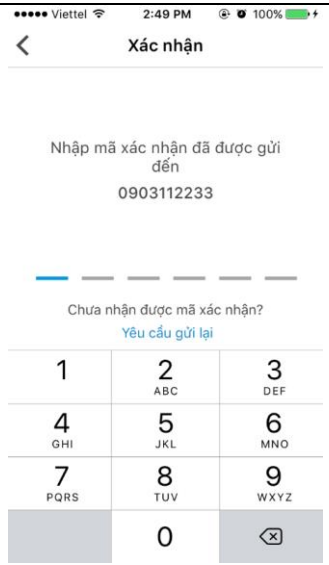
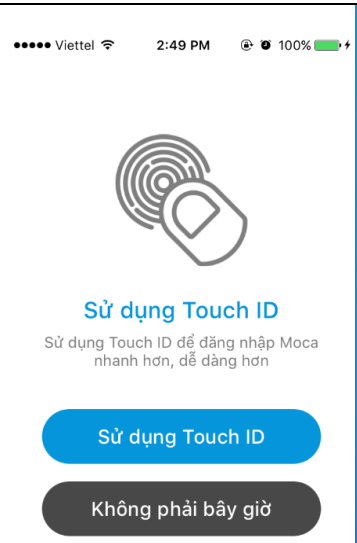
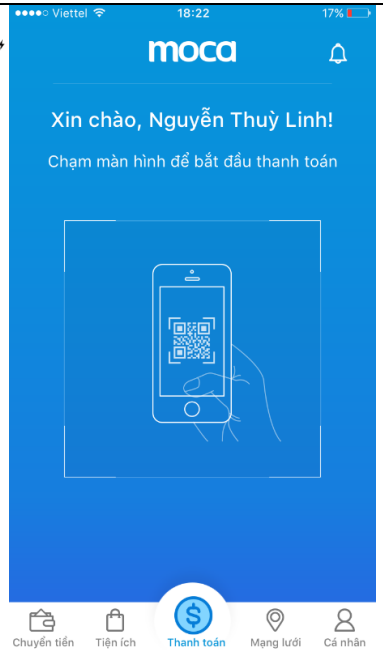
+ iOS: An iPhone 5 or higher running iOS 8.0 or higher
+ Android: A smart phone running Android 4.0 or higher

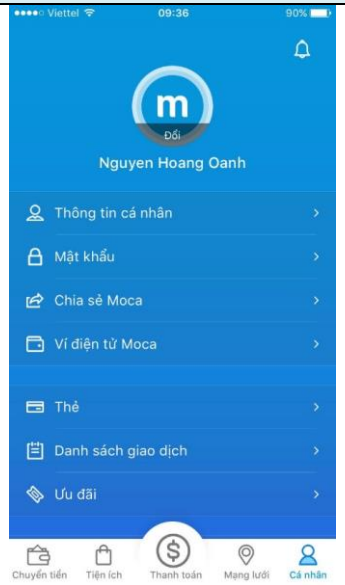
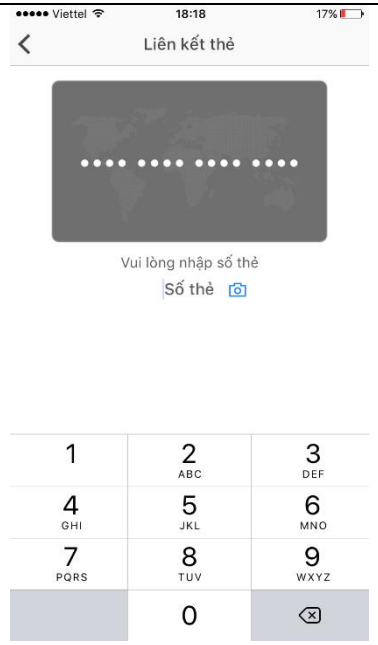


2

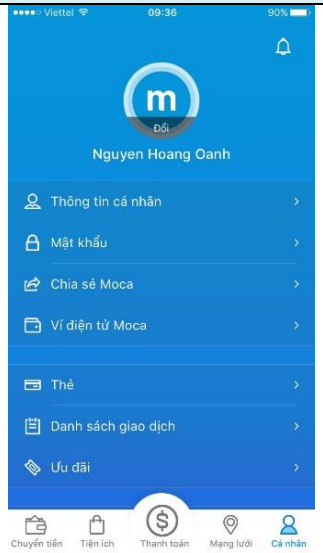
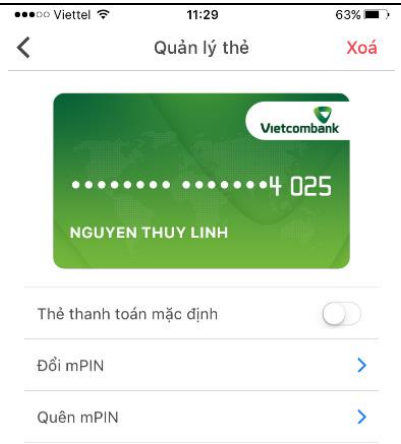
- **When opening MOCA application, you will be required to register new user by providing your information (user name, phone number, password with at least 8 digits including number and alphabetic characters.**
- **Each phone number can be used to register for one user only.**

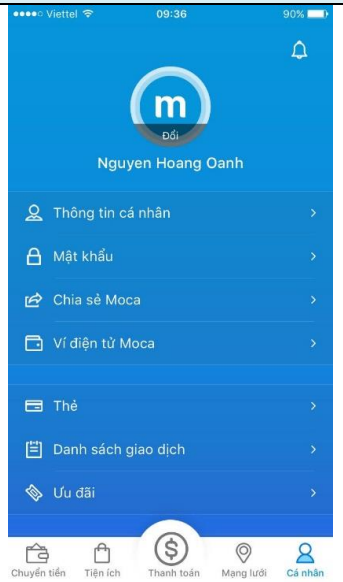
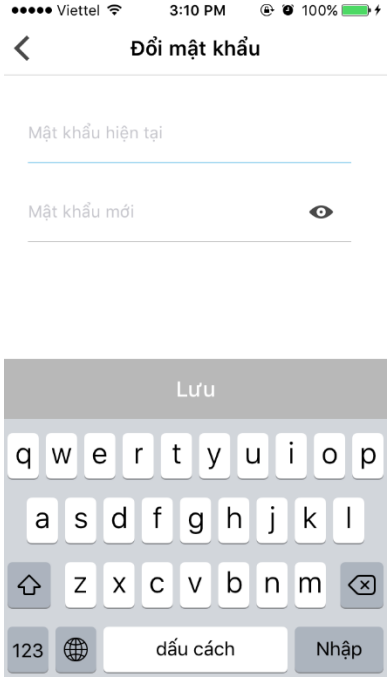


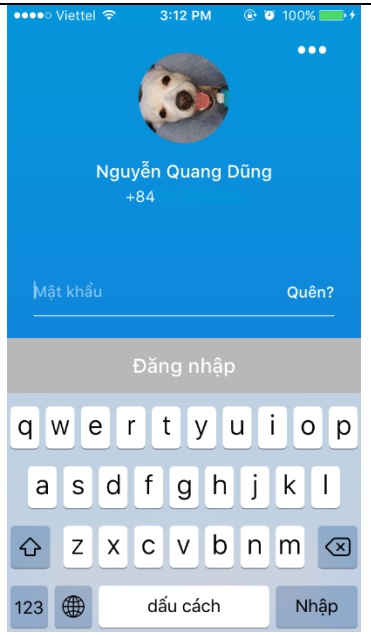
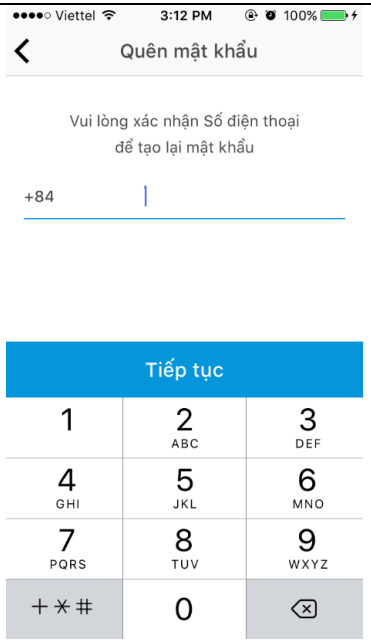
3	To complete registering new user, please enter SMS OTP sent from MOCA to your phone number.	
4	- **Please set the default method for logging in to MOCA application: "by entering password" or "using finger print".** - ***Notice: To keep your data safety, if you enter wrong password for 5 times in a row, your user will be temporarily locked and you will need to reset your password to continue using MOCA app***	 

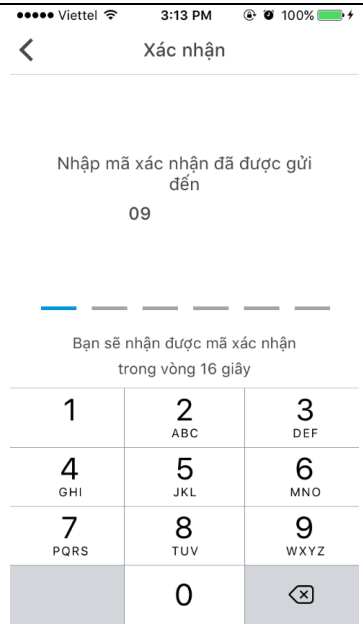
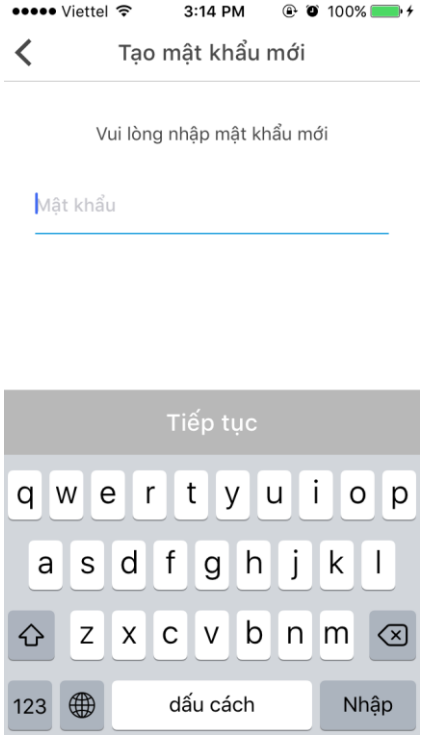
II. Add VCB card to MOCA mobile app		
1	Select “User” icon, and then select “Card” category	
2	Select “Adding card” and provide VCB card information: + Card number, + Name on card, + Issue month and year (for domestic card) and Expiry month and year (for international card).	

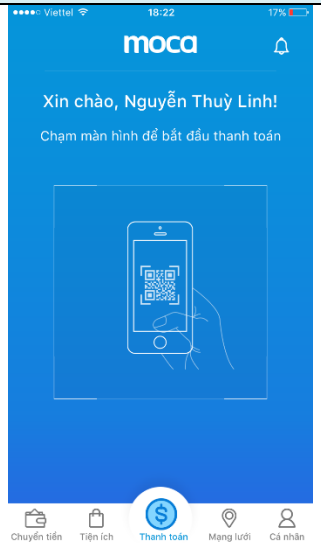
3	To finish adding your VCB card to MOCA application, you need to enter SMS OTP sent from VCB server to the phone number which is registered previously with VCB (through SMS Banking & Digibank service). Notice: + If the application returns the message that requires you to register VCB SMS Banking, please go to any VCB branch or ATM, or contact VCB hotline at 1900 545413 to ask for support. + You can add as many VCB cards to MOCA application. However, one card can be added to only one MOCA user. + 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 + The transaction limit for international card is 10.000.000 VND /per card/per transaction and 10.000.000 VND/per card/per day. + All transactions limits may be changed by VCB policy from time to time.	

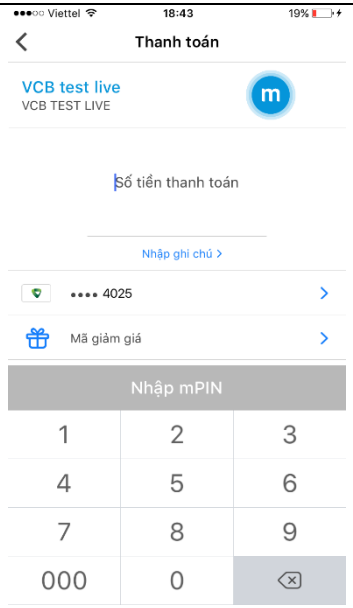
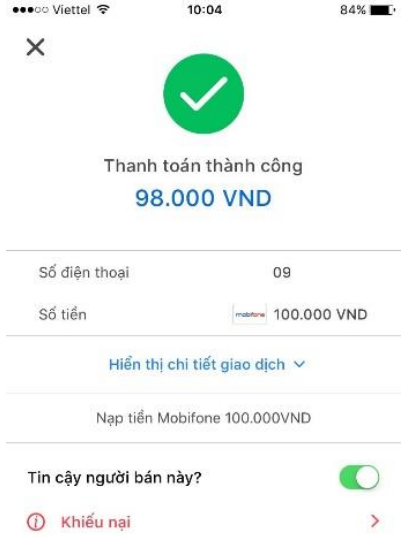
III. Card Management		
1	Choose “Me”, select “Cards”	
2	To set one card as a primary card, please select this card and set “Default payment card”	

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.	

3	Enter the transaction amount (if required) and promotion code (if any)	
4	- 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) => Successful transaction screen is as following - or “Back” in case you need to adjust information	

VII	**Increase your transaction limit in VCB ATM**

	Insert your VCB card to VCB ATM, enter your PIN	

	Choose “Other transaction”, then “ Mobile payment”	
	Choose “MOCA” in the service provider list, choose “Increase transaction limit”	

	Enter your register mobile phone number with MOCA. ATM will require you to confirm that your card will have new transaction limit at 10 million VND. Press “Agree” to confirm.	
	Successful transaction screen is as following	