INSTRUCTIONS FOR USING GRAB PAYBY MOCA E-WALLET SERVICES LINKED

TO VIETCOMBANK DEBIT CARD

Vietcombank

1. How to link VCB debit card to Grabpay by MOCA e-wallet

Currently you can link the following types of VCB card to Grabpay by MOCA ewallet:

- Domestic debit card (ATM): Vietcombank Connect24, co-branded Vietcombank AEON debit card, co-branded Vietcombank Coopmart debit card, student co-branded debit card.
- International debit card: Visa, Mastercard, American Express, UnionPay International debit card

Conditions for linking VCB card to Grabpay by MOCA e-wallet

- You registered for Internet Banking service
- You registered for SMS OTP service
- Your phone number registered with the bank for SMS OTP service must match with number registered on your Grab

Step 1: Enter the VCB card number at Add payment method / Add card screen on Grab app	**Step 2:** Enter the issue date (for domestic debit card) or the expiry date (for international debit card)
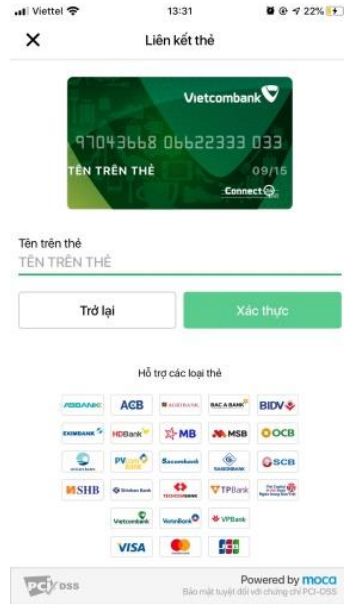
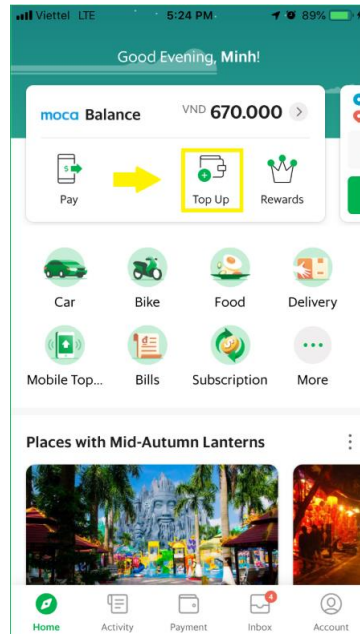|			
Step 3: Enter Name on card		**Step 4:** Enter the OTP code to verify cardholders, and set up your own mPIN. mPIN is a 6-digit number and is used to verify transactions when making payments on Moca e-wallet on Grab or Moca applications if the wallet is linked to debit cards issued by VCB. In case you don't remember mPIN or want to change mPIN, you can download MOCA application and change your mPIN.	

2. How can I top up my Moca wallet on Grab app from VCB card: After successfully linking your VCB debit card to Grabpay by MOCA e-wallet, you can top up your e-wallet by following below steps:
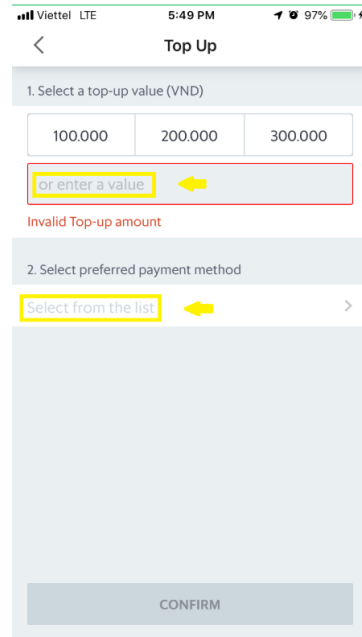
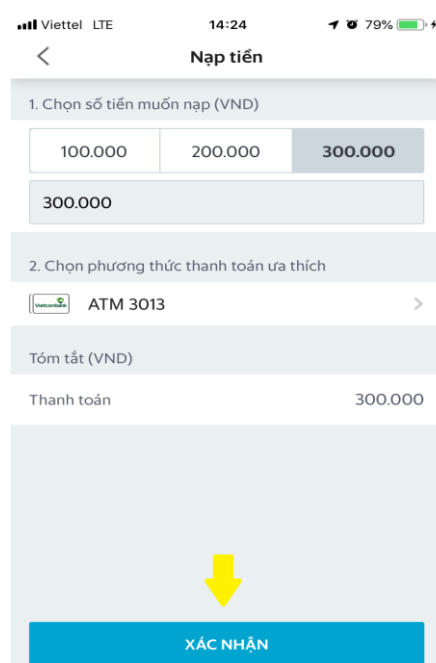|			
Step 1: Select "Top Up" from the main screen of the application		**Step 2:** Select **"Cards"** at **"Top up with"**	
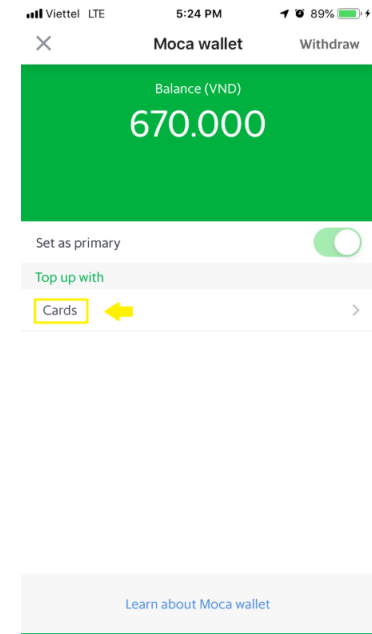
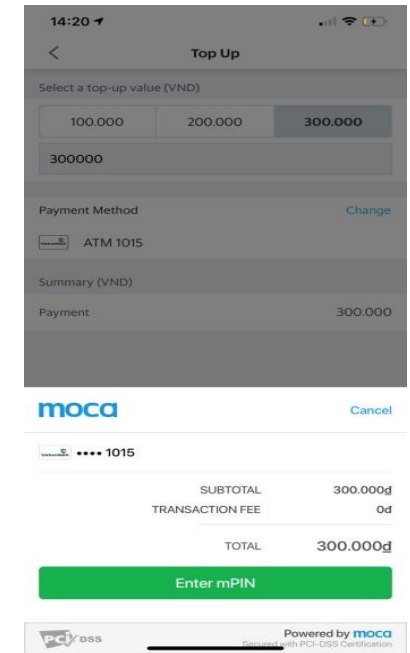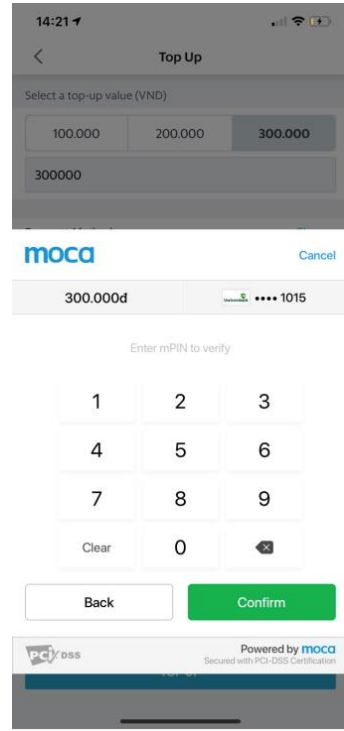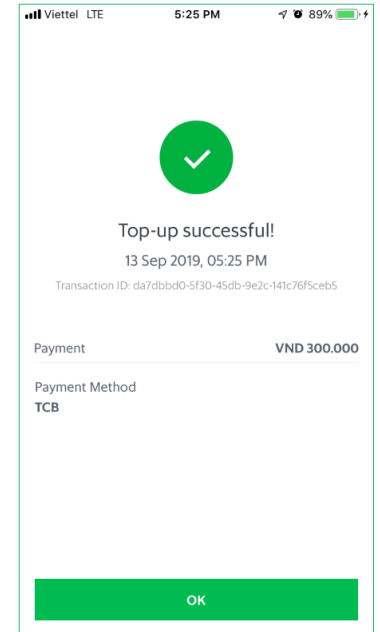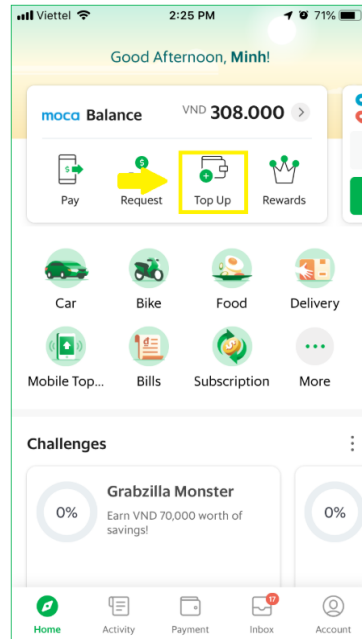|	
Step 3: Select or enter the top-up amount, then tap **"Select from the list"** to select your card from the list	**Step 4:** Select your VCB card
Step 5: Tap **"Confirm"** to continue	**Step 6:** Check top-up details again (e.g. amount, card) and tap **"Enter mPIN"**
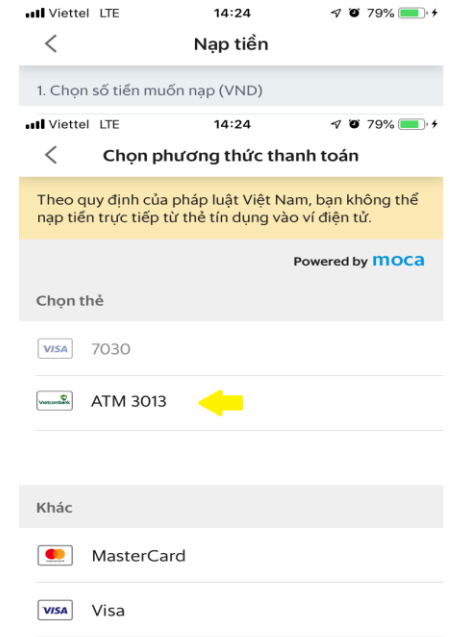
| **Step 7:** Enter mPIN and tap **"Confirm"**	**Step 8:** Get transaction results
14:21 ‹ **Top Up** Select a top-up value (VND) 100.000 200.000 **300.000** 300000 **moca** Cancel 300.000d •••• 1015 Enter mPIN to verify 1 2 3 4 5 6 7 8 9 Clear 0 ⌫ Back Confirm PCI DSS Powered by moca Secured with PCI-DSS Certification	▪▪▪ Viettel LTE 5:25 PM 89% ✓ Top-up successful! 13 Sep 2019, 05:25 PM Transaction ID: da7dbbd0-5f30-45db-9e2c-141c76f5ceb5 Payment **VND 300.000** Payment Method **TCB** OK

3. How to withdraw money from Grab Pay by MOCA e-wallet to bank account: Follow below steps to quickly transfer the balance of your Moca wallet on Grab app to the bank account of your linked VCB debit card:
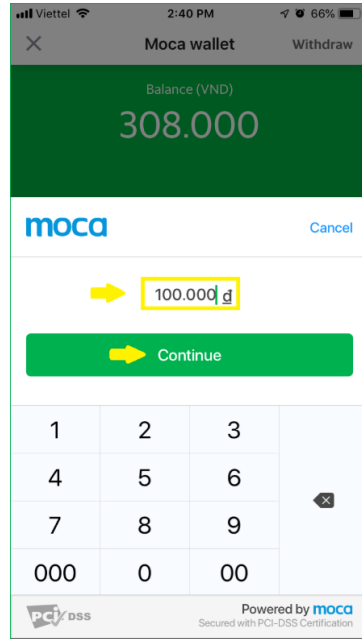
Step 1: Select **"Top Up"** from home screen	**Step 2:** Tap **"Withdraw"** on the top right corner
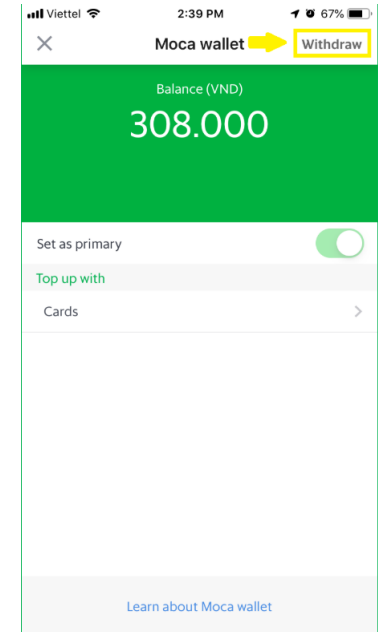
Step 3: Enter the withdrawal amount and tap **"Continue"**

Step 4: Tap **"Confirm"** to complete

For domestic card, you will receive the money to your VCB account immediately.

For international debit card, the money will be credited to the VCB bank account after 01 working day.