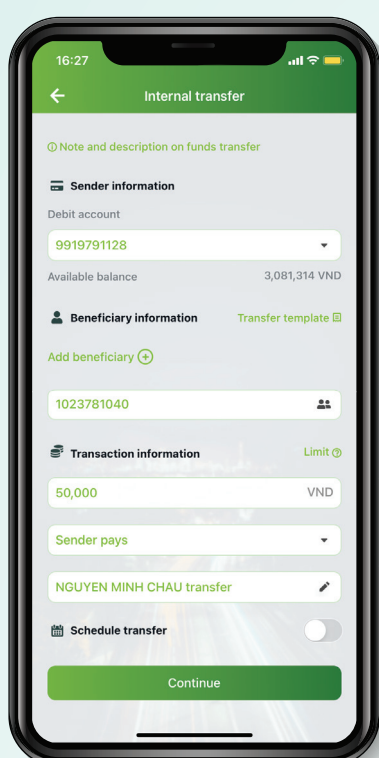
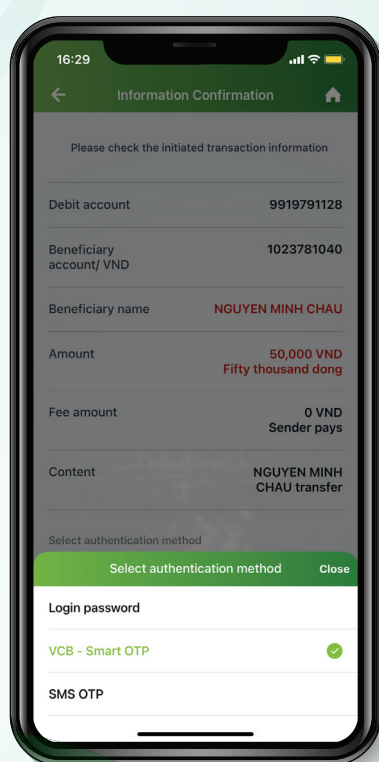


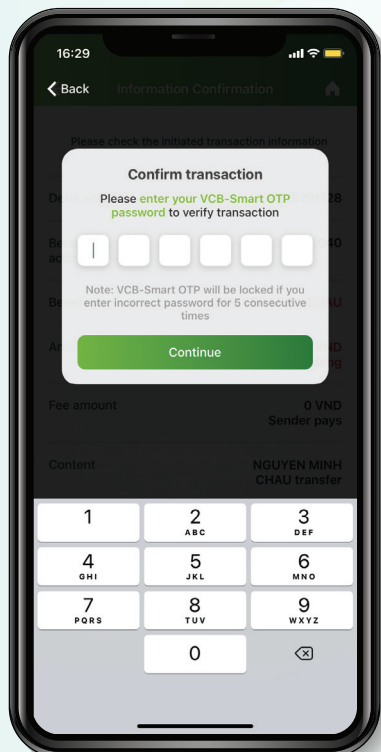
## INSTRUCTION FOR CONFIRMING TRANSACTION BY VCB-SMART OTP ON APP



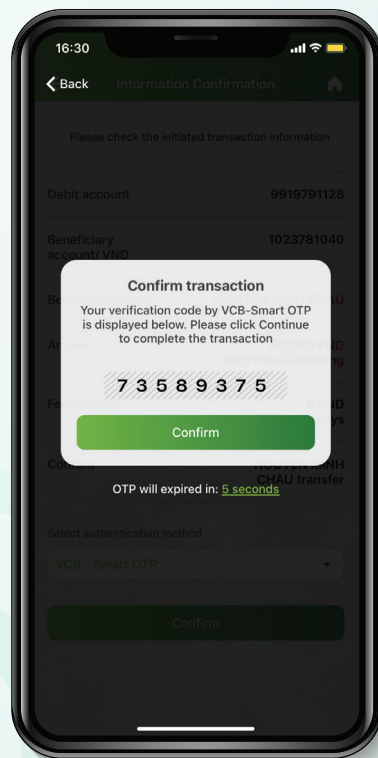
**Step 1:**  
Enter transaction information  
and select **"Continue"**



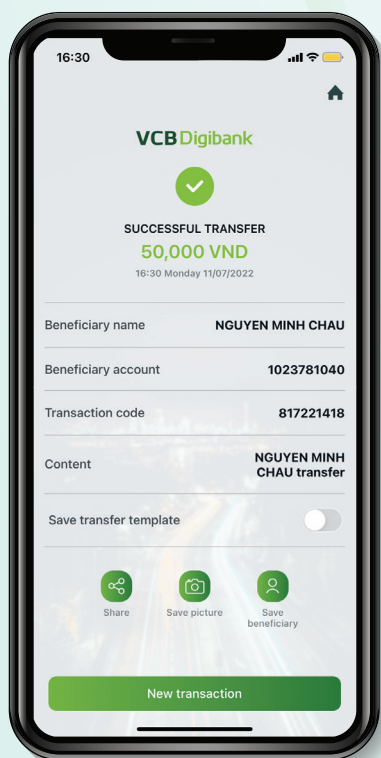
**Step 2:**  
Select **"VCB-Smart OTP"**  
and select **"Confirm"**



**Step 3:**  
Enter VCB-Smart OTP  
to verify transaction



**Step 4:**  
Select **"Confirm"**  
on VCB-Smart OTP popup screen



**Step 5:**  
Successful transaction