

PUBLIC BANK VIETNAM LIMITED (PBVN)

**USER GUIDE FOR DOMESTIC DEBIT CARD OF PUBLIC
BANK VIETNAM**

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I. THE SCOPE OF USING DOMESTIC DEBIT CARD

Domestic Debit Card of PBVN (hereinafter called Card) is used to make the following card transactions:

1. At Automated Teller Machine (ATM) booths of PBVN
 - Cash withdrawal
 - Balance inquiry
 - Internal fund transfer
 - Change PIN number
2. At ATM booths of NAPAS's member banks
 - Cash withdrawal
 - Balance inquiry
 - Internal fund transfer
3. At POS of NAPAS's member banks
 - Payment transactions for goods and services
4. At 24/7 Express Fund Transfer Services
 - Cash receipt from other banks' accounts via card number.
5. At online payment services (E-Com)
 - Online payment to purchase goods and services on merchants' websites by Card.

II. PRODUCT FEATURES OF PBVN DOMESTIC DEBIT CARD:

Features	Acceptance
Payment technology	Support Contact Chip Support Contactless Chip Support magnetic stripe until 31 December 2020
Card number	16 digits
Type of card	Domestic Debit card
Card validity	6 years
Card acceptance (Transaction)	For local transactions only
Card acceptance (Device)	ATM POS Other devices
Transaction acceptance (ATM)	Balance inquiry Cash withdrawal Internal bank transfer Mini statement PIN change
Transaction acceptance (POS device)	Purchase goods Balance inquiry
Transaction acceptance (Other devices)	24/7 IBFT – Internet
Cardholder Verification Method (CVM)	Online PIN encryption (ATM) Online PIN encryption (POS) No CVM request (POS)
No CVM transaction limit	<ul style="list-style-type: none"> • Maximum VND 500,000/transaction • Total accumulated amount of consecutive No CVM transactions: not exceeding VND 1.400.000 • Exceed the limit: require PIN verification

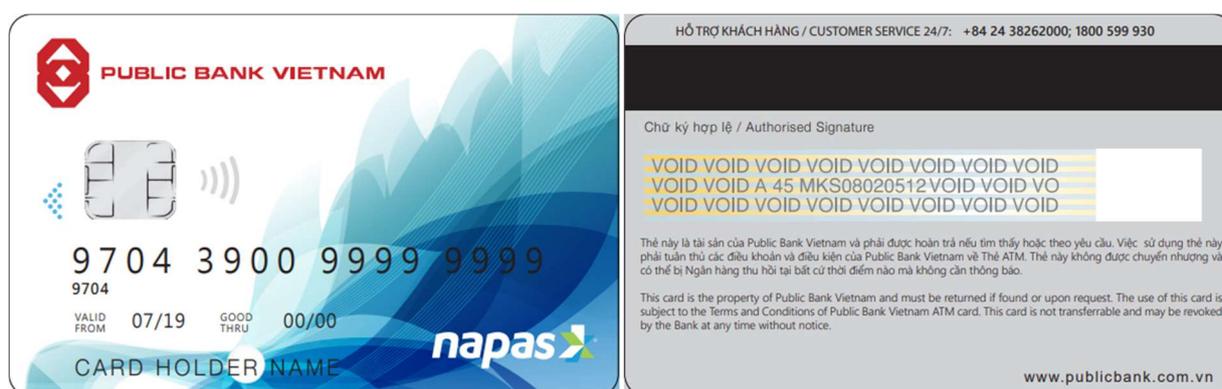
Notice:

1. Contactless Card: is card using contactless communication method between card and card acceptance devices for making payments.
2. Cardholder Verification Method – CVM: is a method used to verify cardholder, making the card transaction secure. CVM includes PIN, OTP, and signature on receipt or other verification method regulated by bank on each period.
3. CVM limit: is the maximum amount of each transaction that accepts No CVM. CVM Limit is regulated by NAPAS and can be changed by period and type of transaction.
4. Fast payment transaction: is a transaction with No CVM and its amount is no higher than CVM Limit.

III. USER GUIDE OF PBVN'S CARD

1. When receiving the Card from the bank for the first time

- Please check carefully the information on the Card in accordance with what you had registered with PBVN's Branch/Transaction Bureau.
- Please activate the Card and change the PIN for the first time: Right after receiving the Card and PIN, you need to change the PIN number which the bank has supplied at PBVN Card issuance Branch/Transaction Bureau's ATM before conducting any Card transactions.



- ***Below are the steps to change your PIN number:***

Step 1: Insert your Card into the slot by putting smart chip side on the card facing up through the slot.

Step 2: Select the language: “English” or “Vietnamese”

- Step 3:** When ATM screen requires the first PIN number, please type the 6 digits of PIN number that the bank supplied you in the PIN mailer and press ENTER.
- Step 4:** Select the function: “Change PIN Number”
- Step 5:** Enter new PIN Number: including 6 digits numbers that is randomly chosen and it should not be the same as the first PIN provided, and press ENTER
- Step 6:** Re-enter new PIN Number to confirm (*Please note that from now onwards, the new PIN Number will be required and used for all transactions at ATM*), press ENTER.
- Step 7:** Receive the card after the screen displaying changing Password successfully and returning card for you.
- Note:** Do not use your personal information such as identity card number, birthday, telephone number as your PIN and should regularly change your PIN every 3 months.

2. Procedure on Cash Withdrawal at ATM Booth

- Step 1:** Insert your Card into the slot by putting smart chip side on the card facing up through the slot (as shown in the above image)
- Step 2:** Select the languages: “English” or “Vietnamese”
- Step 3:** Key in your PIN, press ENTER.
- Step 4:** Select “Cash Withdrawal” function by pressing the respective selection on the screen.
- Step 5:** Select the type of withdrawal account (Current Account/Current Account Plus)
- Step 6:** Select the amount of money you wish to withdraw by the respective selection on the screen (In case you want to withdraw other amount of money, press “Other” button and then key in the amount of money you want to withdraw (multiple of 10) then press ENTER
- Step 7:** Receive your card
- Step 8:** Receive money

Step 9: Receive the bill (if you require printing the receipt)

3. Procedure on balance inquiry

Step 1: Insert your Card into the slot by putting smart chip side on the card facing up through the slot (as shown in the above image)

Step 2: Select the language: “English” or “Vietnamese”

Step 3: Key in your PIN, press ENTER.

Step 4: Select “Balance Inquiry” function by pressing the respective selection on the screen.

Step 5: Select the method of inquiry (Screen display or bill printing)

Step 6: Select the type of account you wish to inquire (Current Account/Current Account Plus)

Step 7: Receive your card

Step 8: Receive the bill (if any)

4. Procedure on internal fund transfer in PBVN

Step 1: Insert your Card into the slot by putting smart chip side on the card facing up through the slot (as shown in the above image)

Step 2: Select the languages: “English” or “Vietnamese”

Step 3: Key in your PIN, press ENTER.

Step 4: Select “Fund Transfer” function by pressing the respective selection on the screen.

Step 5: Select the account you wish to transfer funds from (card-linked account or other accounts in case you have many accounts)

Step 6: Select the type of account (Current Account/Current Account Plus)

Step 7: Key in the account number of the account you want to transfer to

Step 8: Key in the amount of fund you wish to transfer. Duly check the account number and the amount you wish to transfer on the screen before pressing Enter to confirm you transaction.

Step 9: Receive the card

Step 10: Receive the bill (if any)

Note: These above instructions are applied at ATM booths of PBVN only. You can access services of other banks' ATMs simply by following the step-by-step instructions shown on the screen of those ATMs.

5. Procedure to make a payment at Point-of-Sale (POS)

Step 1: When choosing to make a payment through Card, you should check the right card before giving to the cashier for making payment transaction

Step 2: Key in your PIN number (*if required, depending on the set-up system of the bank at POS*)

Step 3: When you are required to sign on the bill, you should check carefully the name, number of account, amount of money printed on the bill before signing.

Step 4: Sign the bill, receive the card and keep 01 printed voucher.

6. Procedure to make online payment on website of merchants taking part in NAPAS System.

6.1 Register to use the services

To make online payment, the customer needs to register E-Banking and SMS Banking Services with the bank.

a. Customer who has not registered E-Banking and SMS Banking Services please follow the following steps:

- To fill in the application form for E-banking and SMS services (hereafter referred to as the Application Form) as the following cases:
 - For new Customer who registers for the first time: To fill in *Application form cum Contract for opening and utilisation of account, added services for new individual customer*;
 - For Customer who requests to use the services for joint account: To fill in *Application form cum Contract for opening and utilisation of joint account, added services*;
 - For existing Customer who requests to register additional services: To fill in *Application form cum Contract for opening and utilisation of account, added services for existing individual customer*.
- Choose the option of using online payment services on Card (E-Com) at the Application Form.
- Fill in the form and submit at the branch/transaction bureau holding your account.

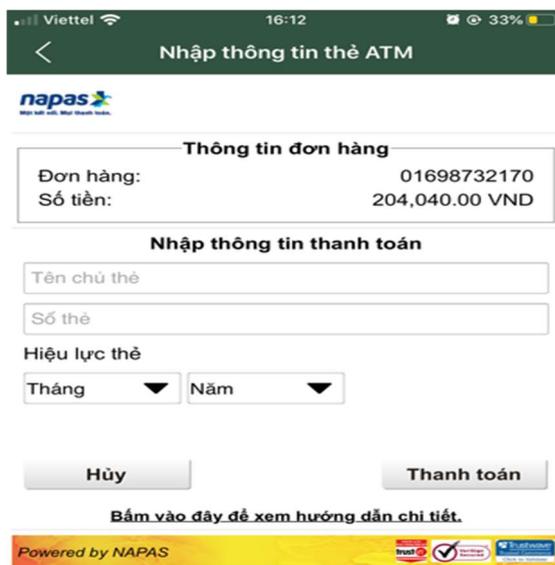
b. Customer who has already registered E-Banking services at PBVN, please come to the account-holding branch/transaction bureau for supplementary registering, should you wish to use E-Com Service.

6.2. Make online payment

Step 1: Access the website of the merchants selling goods or services you have the demand on.

Step 2: Choose goods or services you wish to buy or use and follow the instructions on payment process on website.

Step 3: When the screen displays as following:



The screenshot shows a mobile application interface for NAPS (National Payment System). The title bar is green and says "Nhập thông tin thẻ ATM". Below the title bar is the NAPS logo and the slogan "Mọi lịch sử, Mọi thanh toán". The main content area is divided into two sections: "Thông tin đơn hàng" (Order Information) and "Nhập thông tin thanh toán" (Enter payment information). The "Thông tin đơn hàng" section shows "Đơn hàng: 01698732170" and "Số tiền: 204,040.00 VND". The "Nhập thông tin thanh toán" section has input fields for "Tên chủ thẻ" (Cardholder name), "Số thẻ" (Card number), and "Hiệu lực thẻ" (Card validity) with dropdown menus for "Tháng" (Month) and "Năm" (Year). At the bottom, there are two buttons: "Hủy" (Cancel) and "Thanh toán" (Payment). Below the buttons is a link: "Bấm vào đây để xem hướng dẫn chi tiết." (Click here to see detailed instructions). At the very bottom, there is a yellow banner with the text "Powered by NAPAS" and logos for various banks and payment systems.

- Fill in the following information: Key in the card holder's name: Key in the name of the card holder (Vietnamese without mark)
- Key in the card number: Key in the numbers printed on front side of the Card
- Key in the validation of card: Key in the issuing month/year of the card printed on the card.

After filling all the information, choose "Payment"

Step 4: The screen displays "Requiring for verification", customer fill in the following information:

- Key in OTP Number from SMS or Token device of customers

(depending on registered method with the Bank).

- Key in the Captcha verification code

After filling all the information, choose “Confirmation”

The screenshot shows a mobile application interface for entering ATM card information. At the top, the status bar shows 'Viettel', signal strength, Wi-Fi, time '16:16', and battery '32%'. The app title is 'Nhập thông tin thẻ ATM'. Below the title is the NAPS logo with the tagline 'Mọi nơi mua, Mọi thanh toán'. The main content area is titled 'Thông tin đơn hàng' and contains two rows of information: 'Đơn hàng: 01698732170' and 'Số tiền: 204,040.00 VND'. Below this is a section titled 'Nhập thông tin xác thực' with three input fields: 'Public Bank Viet Nam', '23791180', and a Captcha field with the text 'Nhập mã sau' and the code 'BBD'. At the bottom, there are two buttons: 'Hủy' and 'Xác nhận'. Below the buttons is a link: 'Bấm vào đây để xem hướng dẫn chi tiết.' and a footer: 'Powered by NAPAS' with several logos.

Step 5: After pressing Confirmation button

- a. Should the transaction be successful, the system will automatically display online payment voucher which you have just made. PBVN will, at the same time, send the debit message to your registered mobile phone number;
- b. Should the transaction not be successful, the system will display instructions. Please follow the instructions or contact the merchants or bank branch/transaction bureau where you registered for the Card.

IV. CARD LIMITS

Please refer to the Part “Domestic Debit Card” in our PBVN’s website.

V. TRACING ATM CARD TRANSACTION

If there is any mistake or any doubt relating to card transaction, the cardholder is entitled to send a tracing request to PBVN.

1. Method of receiving tracing request

The cardholder could request to trace the card transactions through 2 channels:

- Get to the nearest Branch/Transaction Bureau of PBVN for filling in the Card Claim Form ([download here](#))
- Contact hotline number of PBVN at **1800 599 930** to request to trace the card transaction, and then submit the card claim within 3 working days afterwards as the official evidence for the bank tracing. The tracing request via hotline number of PBVN is recorded by the bank in order to confirm the information provided by customers.

2. Time limit for sending tracing request

The eligible time limit for customers to send written tracing request is 100 days from the date of transaction.

3. Time for processing tracing request and replying to customers of PBVN

PBVN is responsible for receiving, processing or coordinating to process cardholder's Card claim, complaint. The maximum time for processing and answering the claim of customer from the date of receiving the first tracing request, complaint is regulated as follows:

- For transaction at ATM.
 - For internal ATM transaction: 5 working days
 - For inter bank ATM transaction (except the international transaction): 07 working days
- For other card transaction: 45 working days.

4. Processing the tracing request's result

Within the maximum time of 5 working days from the date PBVN informed the result of tracing request to customers, PBVN will indemnify for customers as agreed before and in accordance with prevailing regulation regarding losses which are not at customer's fault and/or not included in the force majeure as agreed in the Application cum Contract for Issuance of PBVN Card. In the case that losses occurred by relevant parties (Card payment organization, Card switch organization, International card organization, Card acceptance unit), the parties at fault will have to indemnify for PBVN as agreed upon the involved parties' agreement in accordance with legal stipulation.

If PBVN could not identify which parties are at fault after the due time to reply for tracing request; within 15 next working days, PBVN will negotiate with customer on the temporary solution until completing the tracing request and the fault and responsibility of all parties are defined by the competent authorities.

If criminal sign is detected, PBVN will notify the competent authorities in accordance with the regulation of laws on criminal procedures as well as inform State Bank of Vietnam (Payment Department, branch of State Bank in City/Province Branch) and inform in writing to customers on status of processing tracing request. The competent authorities will be in charge of processing tracing request. If the competent authorities inform that the criminal case is not included in the case, PBVN will make an agreement with customers for the solution of tracing request within 15 working days from the date of receiving the result from the competent authorities.

If customer, PBVN and other relevant parties could not reach an agreement and/or agree with the tracing request procedure, dispute resolution will be implemented in accordance with legal stipulations.

VI. MEASURE TO USE CARD SAFELY

1. PIN Security

- Remember your PIN to use your card. In case you forget the PIN, please contact the branch/transaction bureau holding your account of PBVN.
- Change your PIN regularly and do not use your personal information such as your or your relative birthday, identity card, telephone number as your PIN, etc. Never write your PIN down on anything that you carry along or placed near your card, no matter how carefully these information are hidden. Keep your PIN secret and do not reveal to anyone. Protect password and OTP and do not share equipment storing such information.

2. Using card safely at ATM Booths

- Before making any transactions, please observe carefully the ATM, the card slot and surrounding areas. If there is anything suspicious occurring around the ATM, such as the light at the card slot is off or any suspicious devices are detected, please cancel the transaction, go to another machine and inform PBVN or nearest police station.
- Cover the keyboard when keying in the PIN number in order to make sure your password could not be detected.
- Retrieve your card within 30 seconds after finishing your transactions and card is released. If you do not take your card with 30 seconds, your card would be retained by the ATM.
- If the screen displays: “Wrong PIN Number”, please check your PIN, and try again. Please note that the card will be retained if you key in wrong PIN 3 times consecutively.
- If any problems arose with the card while you make transaction at ATM Booth (card is retained, account be debited when you haven’t finished your transaction, etc.) contact hotline number of PBVN at **1800 599 930** (available 24/7) or contact the nearest PBVN Branch/Transaction Bureau (8 a.m. – 5 p.m., from Monday to Friday).

3. Using card safely at POS

- When performing POS transactions, you should observe carefully to make sure your card is not out of your sight and not being used at suspicious devices to ensure your information is copied or used illegally.
- Keep the bill and relevant vouchers in order for checking if necessary. Tear the bill into pieces if bill is discarded.
- Make sure all the transactions are take place in front of you
- Receive the right card after finishing the transactions.

4. Using card safely to make online payment on merchants' website (E-Com)

- Only make online payment at reliable websites. Do not use public computer to make online payment to prevent your card information from being stolen.
- Read the merchants' policy carefully before accepting to make payment.
- Always remember to log out of the website after finishing the payment.
- Only make payment with the merchants taking part in the NAPAS network.
- Establish password and change password of username at least once a year or upon its exposure or suspected exposure.
- Not save username and password on web browsers.
- Identify and take actions against circumstances of phishing or fake websites by accessing the official PBVN's E-Banking website.
- Install and use anti-virus software on personal equipment used for Internet Banking transactions.
- Select authentication measures with safety and confidentiality levels in conformity with the customer's demand in terms of transaction limit.
- Not use mobile equipment which is unlocked to download and use the Internet Banking application, or OTP generator software.
- Promptly notify PBVN of any unusual transaction.

- Immediately notify PBVN of the following cases: loss, missing, damage of OTP generator, phone number from which SMS is received; upon being fraudulent or suspiciously being fraudulent; upon being attacked or suspiciously attacked by hackers.

5. Other security measures

- The SMS Banking Services should be registered when opening ATM Card to track all the changes relating to your account balance.
- The card should be kept carefully and should not be shared or given to others to make sure your information is not be disclosed or your card is stolen or faked.
- Any changes of personal information such as telephone number, email address or mailing address should be informed to the Bank immediately to make sure PBVN could contact you in emergent cases.
- Your card will be declined in the following cases:
 - Using card to make transactions which are prohibited by the Vietnamese laws.
 - Card has been reported to be lost before
 - Card has been locked
- Please contact hotline number of PBVN at **1800 599 930** (available 24/7) or contact the nearest PBVN Branch/Transaction Bureau (8 a.m. – 5 p.m., from Monday to Friday) for support in the following cases:
 - Any query or requirement relating to usage and security of the ATM Card arises;
 - Any mistake or problem arises when using card services at PBVN;
 - Your card is stolen or lost or you have any suspicion on your card security being compromised;
 - Transactions made by the others without your approval or notice.