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PBVN Internet Banking User Guide – For Individuals

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A. INTRODUCTION TO PBVN’S INTERNET BANKING SERVICE

Public Bank Vietnam (PBVN)’s Internet Banking Service is built on informatics and internet applications to provide Banking services at customers’ convenience

General precaution when using PBVN’s Internet Banking service

- Avoid using public computer / public WIFI to login to Internet Banking.
- Do not save Internet Banking username and password on any device
- Log out Internet Banking after use
- Do not login to Internet Banking on jail-broken mobile devices

Internet Banking password

- Do not save your password on your device / web-browser
 - Change your password frequently (at least once a year)
 - Do not select password that can be easily guessed
 - Never disclose your password to anyone
- Note:** The Bank will never ask for your password
- Take all reasonable measures to ensure that your password is always secured

Anti Virus

- It is recommended to install a reputable anti virus software on your computer for added security when using Internet Banking

B. SERVICE USAGE REGISTRATION

Step 1 Register to use Public Bank Vietnam’s E-banking service at any Public Bank Vietnam Branch/Transaction Bureau

Step 2 Customer fills in the application form for E-banking service (hereafter referred to as *the Application Form*) as the following cases:

- For new Customer who register 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 requests to use e-Banking services for joint account: To fill in *Application form cum Contract for opening and utilization 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*

Step 3

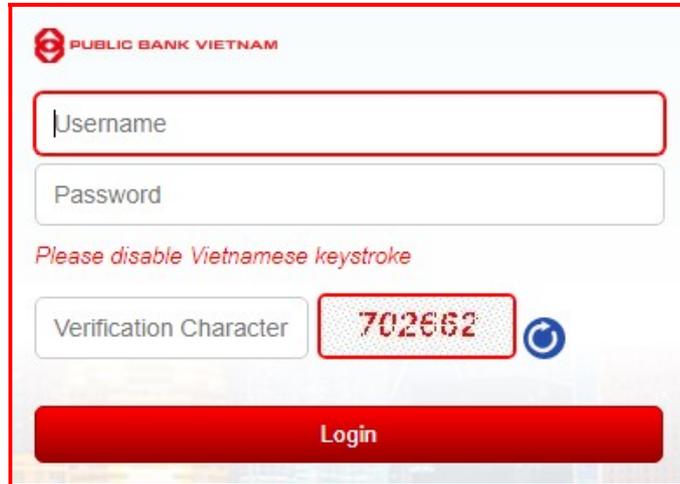
- You will receive a User Name to log in PBVN E-banking
- You will also receive the E-banking password via the registered mobile number
- You are required to change your password within 24 hours after receiving the password via SMS (this is a mandatory requirement)

C. LOG IN INTERNET BANKING SERVICE

Step 1 Access PBVN’s Internet Banking at: <https://ebank.publicbank.com.vn>

Step 2 Type your Username and Password to Login (password is case sensitive)

Step 3 Input 6-character verification code on the screen



PUBLIC BANK VIETNAM

Username

Password

Please disable Vietnamese keystroke

Verification Character 702662

Login

Step 4 Click << **Login** >>

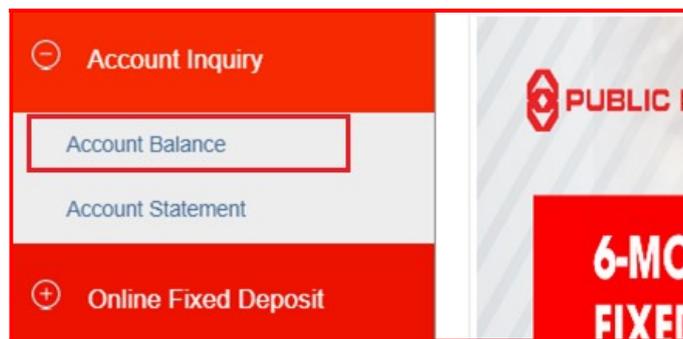
- Note**
- You are required to change your password on the 1st login. *Your password must be from 7 to 20-characters long in which must include at least a capital letter and a number.* You will receive an SMS to inform you that password change is successful
 - You will not be able to login into your E-banking account if you enter the wrong password more than five (05) times. You can reset your password by either using the Smart OTP or go to the account holding Branch/Transaction Bureau to request password reset

D. INTERNET BANKING SERVICES

D.1. Account Balance

Function This service enables you to check your demand deposits/fixed deposit or loan accounts balance

Steps At the Internet Banking main menu; click << **Account Inquiry** >> then click << **Account Balance** >>



The system will display all current accounts, fixed deposits, loan accounts and the respective balances

ACCOUNT BALANCE			
List of demand deposit accounts			
Account No.	Account holder name	Balance	
020-0-00-00-55552	CUSTOMER A	5,059,011,161-VND	
020-3-00-00-91322	CUSTOMER A	101,635,180-VND	
List of fixed deposit accounts			
Account No.	Account holder name	Balance	Deposit Type
020-9-35-00-00027	CUSTOMER A	4,000,000-VND	Online fixed deposit
020-3-35-00-00030	CUSTOMER A	2,000,000-VND	Online fixed deposit
020-9-35-00-00038	CUSTOMER A	2,000,000-VND	Online fixed deposit
List of loan accounts			
Account No.	Account holder name	Balance	
080-8-50-00-17119	CUSTOMER A	2,140,000,000-VND	

a. Demand Deposit (DD)

Inquiry Select the demand deposit account to inquire in the “**List of Demand Deposit Accounts**”. The system will display the account information:

Account Type	Demand deposit
Account No.	020-0-00-00-55552
Customer name	Customer A
Account holder name	Customer A
Currency	VND
Last Trans. Date	22/12/2021
Balance	5,059,011,161
Accrued interest	309
Earmark	0
Available Balance	5,059,011,161

[Close](#)

To look up balances of other demand deposit accounts; click << **Close** >> and repeat the above steps

b. Fixed Deposit (FD)

Inquiry Select the fixed deposit account to inquire in the “**List of Fixed Deposit Accounts**”. The system will display the account information:

Account Type	Fixed deposit		
Account No.	020-6-35-00-00039		
Customer name	CUSTOMER A		
Fixed deposit account	0206350000039	Account status	Active
Receipt number	EB015071	Receipt status	Normal
Customer ID	0207003965	ID Number	012051635
Deposit	10,000,000	Balance	10,000,000
Paid Interest	0	Interest payable	0
DD Account		Number of Renewal	0
From date	18/10/2021	To date	18/03/2022
Interest Rate	4.00 %/Year	Int payment freq	5-Months
Interest Payment Method	Adding interest to principal		
Renewal Method	Auto renew with principal and int		

[Close](#) [Close eFD](#)

To look up balances of other fixed deposit accounts, click << **Close** >> and repeat the above steps

c. Loan (LN)

Inquiry Select loan account to inquire in the “**List of Loan Accounts**”. The system will display the account information:

Account Type	Loan			
Account No.	080-8-50-00-17119			
FL/PN Number	0808500017119			
Customer name	CUSTOMER A			
DD Account	0800140000720			
Currency	VND			
Account status	SUB-STANDARD			
Drawdown Amount	2,400,000,000			
Open date	Expiry date	Extend date	Settle date	Interest rate
29/11/2017	25/09/2041	25/09/2041	25/09/2041	10.30%/Year
Principal	Outstanding	<361 days overdue	<181 days overdue	<91 days overdue
	2,140,000,000	39,190,000	29,190,000	29,190,000
Interest rate	Paid amount	>361 days overdue	Due principal	Paid principal
	260,000,000	0	-9,730,000	2,110,540,000
Interest rate	Outstanding	Overdue Interest	Int on overdue principal	Prepaid interest
	308,140,562	0	1,346,206	0
Interest rate	Paid amount	Due interest	Normal accrued interest	Fine on overdue interest
	549,645,789	0	306,794,356	0

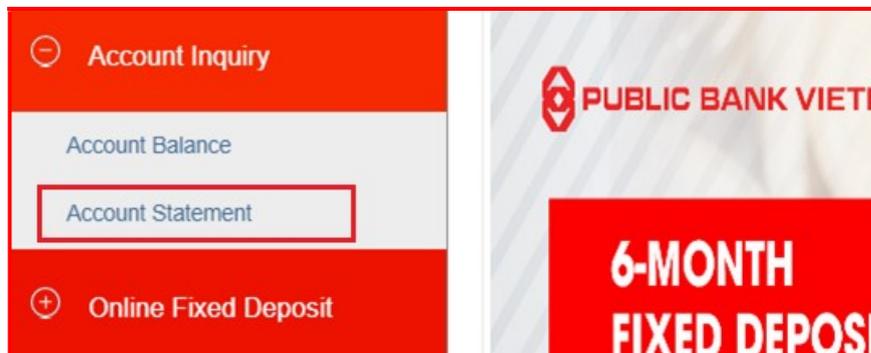
[Close](#)

Click << **Close** >> and repeat the above steps to inquire the balance of other loan account(s)

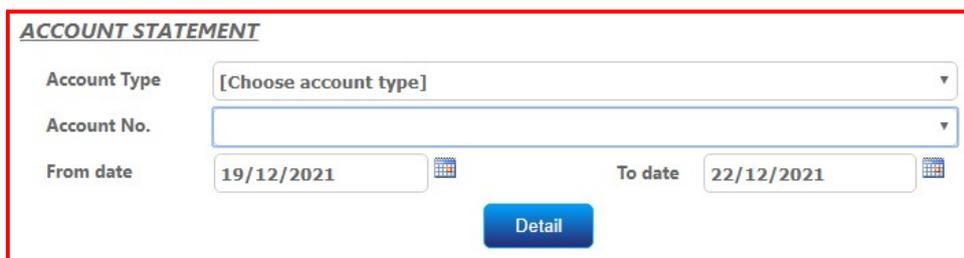
D.2. Account Statement

Function This service enables you to look up all historical transactions for any period of time

Steps At the Internet Banking main menu; click << **Account Inquiry** >> then click << **Account Statement** >>



Select the account type, account number, transaction period to inquire and click << **Detail** >>



ACCOUNT STATEMENT

Account Type [Choose account type] ▼

Account No. ▼

From date 19/12/2021 To date 22/12/2021

Detail

a. Demand Deposit (DD)

- Steps**
- Select account type as “**Demand Deposit**”
 - Select the Account number to inquire
 - Select the period (from date...to date ...) to inquire
 - Click << **Detail** >>. The system will display:

ACCOUNT STATEMENT

Account Type: Demand deposit

Account No.: 020-0-00-00-55552

From date: 19/12/2021 To date: 22/12/2021

Trans. date	Trans. number	Debit amount	Credit amount	Balance	Transaction detail
	BF	0	0	5,067,998,617	
20/12/2021	010047237	1,558,000	0	5,066,440,617	Thanh toan
20/12/2021	010047263	0	5,000,000	5,071,440,617	ck
20/12/2021	010047270	123,456	0	5,071,317,161	ck
21/12/2021	010225526	10,000	0	5,071,307,161	Thanh toan QR VBAN
21/12/2021	010225912	77,000	0	5,071,230,161	Thanh toan QR VTVCab
21/12/2021	010047322	100,000	0	5,071,130,161	Chuyen tien trong he thong
21/12/2021	010047323	200,000	0	5,070,930,161	Chuyen tien trong he thong
21/12/2021	010228084	10,000,000	0	5,060,930,161	CHUYEN TIEN
22/12/2021	010228810	200,000	0	5,060,730,161	CHUYEN TIEN

Navigation: <<< << 1 / 2 >> >>>|

Buttons: Close Download

Click << **Download** >> to download the bank statement if required

b. Fixed Deposit (FD)

Steps

- Select account type as “**Fixed Deposit**”
- Select the Account number to inquire
- Select the period (from date...to date ...) to inquire
- Click << **Detail** >>. The system will display:

ACCOUNT STATEMENT

Account Type: Fixed deposit

Account No.: 020-9-35-00-00027

From date: 01/01/2021 To date: 22/12/2021

Trans. date	Trans. number	Trans.code	Amount	Transaction detail
27/09/2021	010027121	3341	4,000,000	Gui tien online co ky han

Navigation: <<< << 1 / 1 >> >>>|

Buttons: Close Download

Click << **Download** >> to download the account statement if required

c. Loan (LN)

Steps

- Select account type as “**Loan**”
- Select the Account number to inquire
- Select the period (from date...to date ...) to inquire
- Click << **Detail** >>. The system will display:

ACCOUNT STATEMENT

Account Type:

Account No.:

From date: To date:

Trans. date	Trans. number	Trans.code	Amount	Transaction detail
03/02/2020	080000326	5548	10,003,041	TT GOC THANG 1 SO TIEN 10.003.041 VND DANG THI HONG GAM
12/10/2020	080000233	5596	10,000,000	EXTEND PERIOD OF OVERDUE PRINCIPAL
28/06/2021	000016033	5525	0	ADJUST BETWEEN NORMAL PRIN AND OVERDUE PRIN A/C:0808500017119, AMT=39190000

|<<< << 1 / 1 >> >>>|

Click << **Download** >> to download the account statement if required

D.3. Transfer

Functions Service to facilitate fund transfer from current accounts to other accounts within PBVN and other local Vietnamese banks

Regulations **Debit or Credit USD account of Vietnamese Individual or Credit VND account of Foreign Individual must comply with the Regulation on Foreign Exchange Control of SBV in each period. Please contact PBVN Branch/Transaction Bureau for further instructions if required**

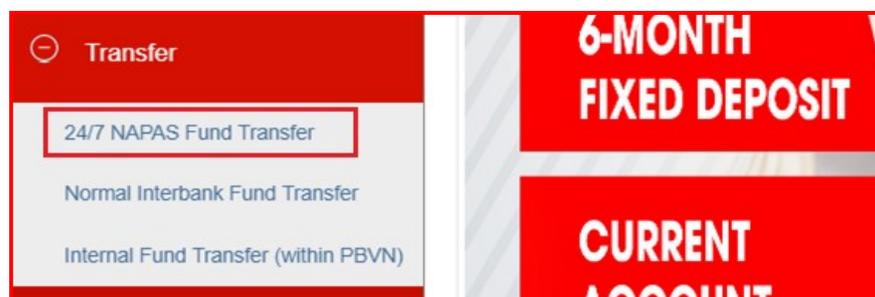
Note PBVN's Internet Banking system keeps records of your previous fund transfer transactions. To reuse this information when making other fund transfers, click << **Choose from template** >> at the Transfer interface

a. 24/7 NAPAS Fund Transfer

Functions 24/7 NAPAS Fund Transfer is a fund transfer service that enables you to make instant fund transfer to the beneficiary's account/card at Smartlink member banks

Procedures

Step 1 At the Internet Banking main menu; click << **Transfer** >> then click << **24/7 NAPAS Fund Transfer** >>



Step 2 On the **24/7 NAPAS Fund Transfer** screen:

The screenshot shows the 'Create New Payment Order' form. At the top, there are three buttons: 'Create New Payment Order', 'Search', and 'Choose from template'. The form is organized into sections:

- DEBIT ACCOUNT:** Includes a dropdown for 'DEBIT ACCOUNT' (020-0-00-00-55552), a text field for 'Applicant' (CUSTOMER A), a text field for 'Available Balance' (5,053,801,161), and a text field for 'Address' (QUAN LONG BIEN, HN). Below these are checkboxes for 'Show saved account' (checked) and a link for 'Manage saved account'.
- REMITTANCE SERVICE TYPE:** Features radio buttons for 'To Bank Account' and 'To Card' (selected). A link for 'List of Banks participating in Express Fund Transfer 24/7' is provided.
- CREDIT ACCOUNT/CARD:** Includes a text field for 'CREDIT ACCOUNT/CARD' (9704060129837294) and a 'Verify' button. Below it is a text field for 'Beneficiary' (NGUYEN VAN NAPAS).
- DETAILS OF PAYMENT:** Includes a text field for 'Value date' (22/12/2021), a dropdown for 'Currency' (VND), a text field for 'Amount' (9,874,000), radio buttons for 'Details of charges' (Ourselves, Beneficiary, Sharing), and a text field for 'Transaction detail' (Fast Transfer). A checkbox for 'Save beneficiary account' is also present.

At the bottom of the form, there are two buttons: 'Create' (blue) and 'Close' (red).

- Select *Debit account*. The sender's name, address and account balance will be displayed.

Note:

(*) *In case you want to transfer fund to the beneficiary in the previously saved list, tick **Show saved account** and select the desired account from the saved account list*

Click “List of Banks participating in Express Fund Transfer 24/7” to view the list of Banks participating in the Smartlink network

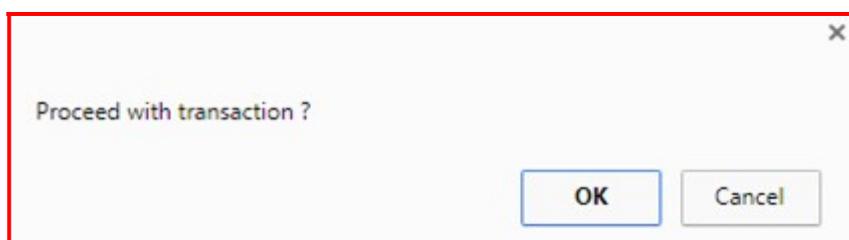
- Select 1 of 2 methods of money transfer: **To Bank Account** or **To Card**
- Enter beneficiary bank name, city/province (If Bank Account is selected as Remittance Service type):
- Enter the bank account number or card number then click << **Verify** >>, the system will display the corresponding beneficiary name
- Value date is automatically set as transaction date
- Currency is automatically set to VND
- Enter the transfer amount, details of charges and transaction detail
- Optional: Tick **Save beneficiary account** and enter the account name if you want to save the beneficiary information for the next money transfer
- Click << **Create** >>

- Step 3** Enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the authentication method registered with the Bank. Click << **Send** >>



*For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Personal > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions.

- Step 4** Click << **OK** >> to proceed with the transaction or click << **Cancel** >> to cancel the transaction



The system will display the **Payment Receipt** with the transaction details and the *Transaction successful* status. You should keep the Payment Receipt in case you need to do transaction tracing in the future.

b. Normal Interbank Fund Transfer

- Functions** • Fund transfer made via this transfer method will be processed at PBVN before sent to Beneficiary's account

i. To make a single transfer

- Step 1** At the Internet Banking main menu; click << **Transfer** >> then click << **Normal Interbank Fund Transfer** >>



Step 2 On the **Normal Interbank Fund Transfer** screen:

NORMAL INTERBANK FUND TRANSFER

Create New Payment Order Search Import File for multiple fund transfers Choose from template

DEBIT ACCOUNT 020-0-00-00-55552

Applicant CUSTOMER A

Available Balance 5,053,801,161

Address SAI DONG, QUAN LONG BIEN, HN

Show saved account Manage saved account

AgriBank-NH Nông nghiệp và phát triển nông thôn / CN Huyen Dan Phuong, Ha Noi / 00151563481 / ANH

REMITTANCE SERVICE TYPE To Bank Account Overseas outward transfer

Beneficiary bank AgriBank-NH Nong nghiep va phat trien nong thon

City/Province Thanh pho Ha Noi

Branch name CN Huyen Dan Phuong, Ha Noi [List of branches](#)

CREDIT ACCOUNT/CARD 00151563481

Beneficiary NGUYEN VAN ANH

ID No

Issuer Date

Issuer

DETAILS OF PAYMENT

Value date 22/12/2021

Currency VND

Amount 7,830,000

Details of charges Ourselves Beneficiary Sharing

Transaction detail Interbank transfer

Save beneficiary account

Create Close

- Select *Debit account*. The sender's name, address and account balance will be displayed

() In case you want to transfer money to the beneficiary in the previously saved list, tick **Show saved account** and select the desired account from the saved account list*

- Select 1 of 2 methods of money transfer: *To bank account* (domestic) or *Oversea Outward Transfer*

() For Overseas Outward Transfer, the Bank will execute the fund transfer after receiving all the required documents as per current Regulations on foreign exchange management*

- Enter all other beneficiary information: Name of beneficiary bank, city/province, branch name, account number, beneficiary name, citizen identification card information/identity card
- Value date: date is automatically set at transaction date. You may set the value date in the future but no more than 7 days from the transaction date
*value date refers to the date transaction is executed
- Currency: select VND, USD or EUR

(*) For foreign currency transactions, the system will display 2 additional fields - **Exchange rate** and **Debit amount**.

- Enter the transfer amount, detail of charges and transaction detail
- Optional: Tick **Save beneficiary account** and enter the account name if you want to save the beneficiary information for the next money transfer
- Click << **Create** >>

Step 3 Enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Send** >>



*For verification by S-OTP, please log on to <https://publicbank.com.vn> > Personal > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions

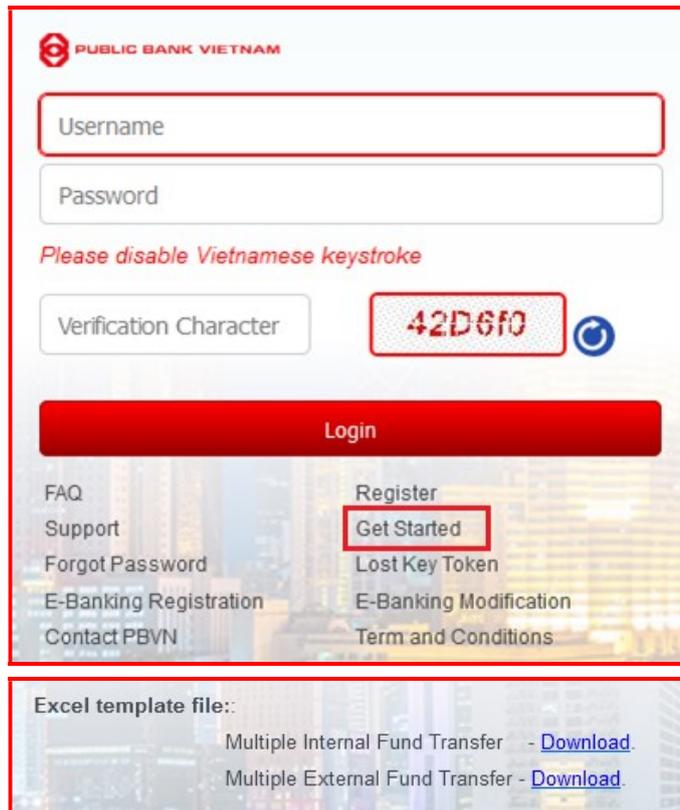
Step 4 Click << **OK** >> to proceed with the transaction or click << **Cancel** >> to cancel the transaction



The system will display a *Payment Receipt* with the transaction status as “*The order has been sent to the bank and will be processed shortly*” once the transaction is executed. You should keep the *Payment Receipt* in case you need to do transaction tracing in the future

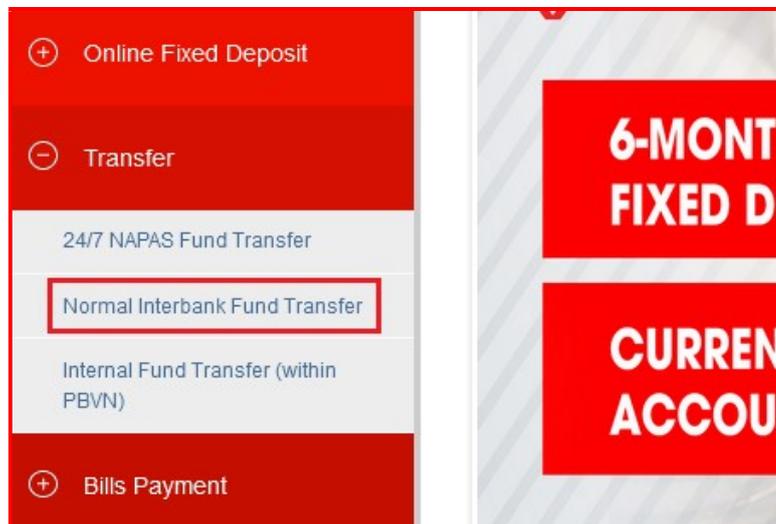
ii. To make multiple fund transfer

- Step 1**
- To make multiple fund transfer, you must use the Excel File template ‘**Multiple Internal Fund Transfer**’. The Excel Template file can be downloaded from the “Get Started” menu at the E-banking login screen
 - Fill the fund transfer details in the excel file and save on the device
 - This excel file will be used in step 4

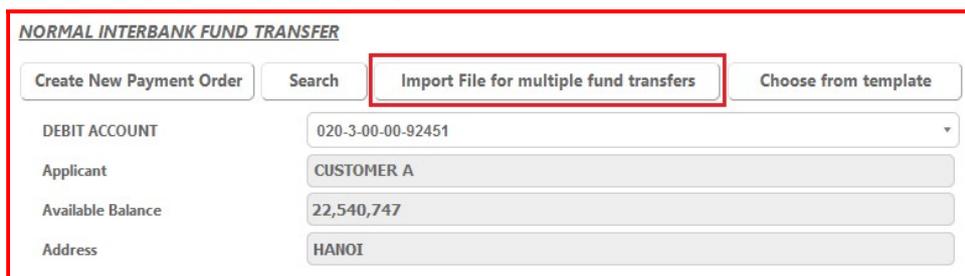


The image shows the login page of Public Bank Vietnam. At the top left is the logo and name "PUBLIC BANK VIETNAM". Below it are two input fields: "Username" and "Password". A red instruction reads "Please disable Vietnamese keystroke". Below that is a "Verification Character" field containing "42D6f0" and a refresh icon. A large red "Login" button is centered. Below the button is a list of links: FAQ, Support, Forgot Password, E-Banking Registration, Contact PBVN, Register, **Get Started** (highlighted with a red box), Lost Key Token, E-Banking Modification, and Term and Conditions. At the bottom, there is a section for "Excel template file:" with two links: "Multiple Internal Fund Transfer - Download." and "Multiple External Fund Transfer - Download."

Step 2 At the Internet Banking main menu; click << **Transfer** >> then click << **Normal Interbank Fund Transfer** >>



Step 3 Click << **Import File for multiple fund transfer** >>



NORMAL INTERBANK FUND TRANSFER

Create New Payment Order Search **Import File for multiple fund transfers** Choose from template

DEBIT ACCOUNT: 020-3-00-00-92451

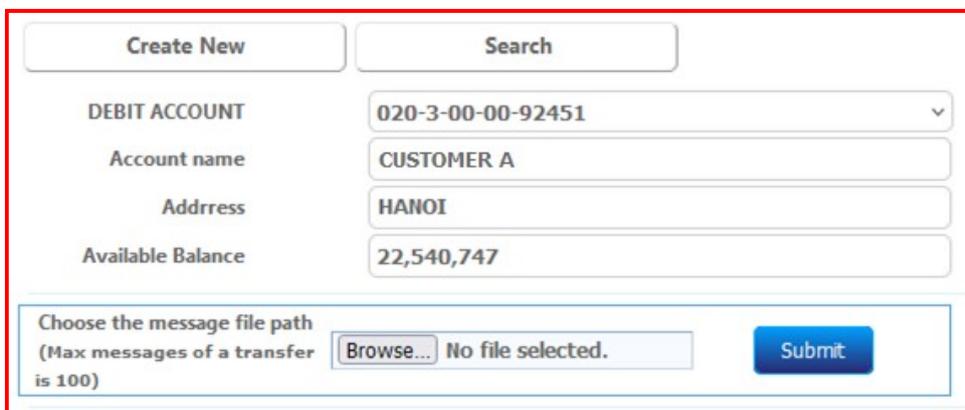
Applicant: CUSTOMER A

Available Balance: 22,540,747

Address: HANOI

Step 4 At the next screen,

- Select **Debit Account**
- Click << **Browse** >> to select the excel file saved in Step 1 and click << **Submit** >> to upload the excel file
- Then click << **Create New** >>



Create New Search

DEBIT ACCOUNT: 020-3-00-00-92451

Account name: CUSTOMER A

Address: HANOI

Available Balance: 22,540,747

Choose the message file path (Max messages of a transfer is 100) Browse... No file selected. Submit

(* Note: The Excel file has the following format:

LIST OF ACCOUNTS PUBLIC BANK VIET NAM							
Credit account	Beneficiary	Value date	Credit amount	Currency	Beneficiary bank	City/Province	Branch
111000000423	NGUYEN VAN A	08/10/2021	5,100,000	VND	ACB-NH TMCP A Chau	Thanh pho Ha Noi	NH TMCP A Chau CN Thanh
68168145646	NGUYEN THI B	08/10/2021	4,900,000	VND	BAOVIET Bank-NH TMCP Bao Viet	Thanh pho Ha Noi	NH TMCP Bao Viet Hoi so c

Beneficiary Name and **Detail** fields cannot be typed in Vietnamese characters. The **Beneficiary Name** column must be filled as name registered with the Beneficiary Bank

Step 5 The system displays the fund transfer list

VALUE DATE	CREDIT ACCOUNT	CREDIT AMOUNT	BENEFICIARY	BENEFICIARY BANK	CITY/PROVINCE
08/10/2021	111000000423	5,100,000	NGUYEN VAN A	ACB-NH TMCP A Chau	Thanh pho Ha Noi
08/10/2021	68168145646	4,900,000	NGUYEN THI B	BAOVIET Bank-NH TMCP Bao Viet	Thanh pho Ha Noi

Step 6 Click << **Get Code** >> and enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Send** >>

*For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Personal > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions.

Step 7 Click << **OK** >> to proceed with the transaction or click << **Cancel** >> to cancel the transaction

The system will display a *Payment Receipt* with the transaction status as “*The order has been sent to the bank and will be processed shortly*”. You should keep the *Payment Receipt* in case you need to do transaction tracing in the future.

c. Internal Fund Transfer (within PBVN)

i. To make a single fund transfer

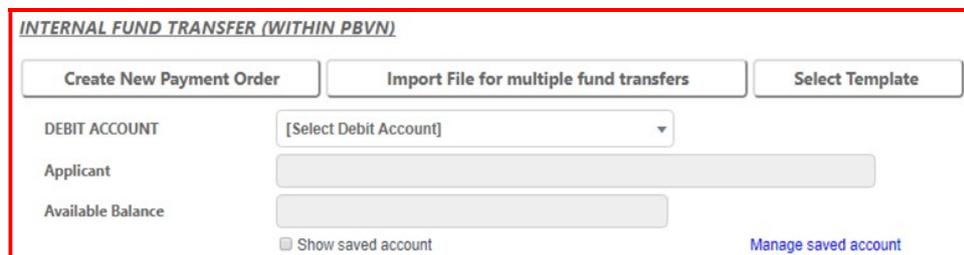
Scope You can perform one of the following transactions within PBVN:

- Debit VND account and credit VND account
- Debit USD account and credit VND account
- Debit USD account and credit USD account

Step 1 At the Internet Banking main menu; click << **Transfer** >> then click << **Internal Fund Transfer (within PBVN)** >>



Step 2 Select **Debit account**. The system will display your account name and account balance



Step 3

Enter the beneficiary information:

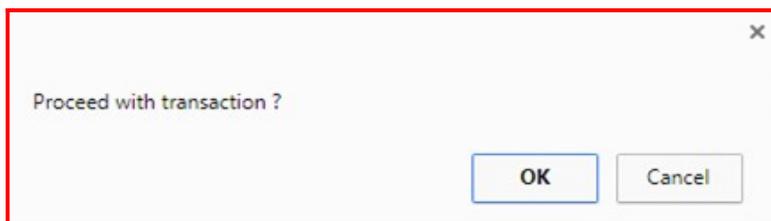
- **Credit account:** enter the beneficiary's account number. The system will automatically display the beneficiary's name and the corresponding currency
(* *Note:*)
 - *In case you want to transfer fund to the beneficiary in the previously saved list, tick **Show saved account** and select the saved beneficiary account*
 - *In case you want to transfer fund to another account of yours, tick **Account of the same account holder** and select the account to be credited*
 - *For foreign currency transactions, the system will display 2 additional fields of **Exchange rate** and **Debit amount**.*
- **Amount**
- **Transaction detail**
- Optional: Tick **Save beneficiary account** and enter the account name if you want to save the beneficiary information for the next money transfer
- Click << **Create** >>

Step 4

Enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Send** >>

(* *For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Personal > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions.*

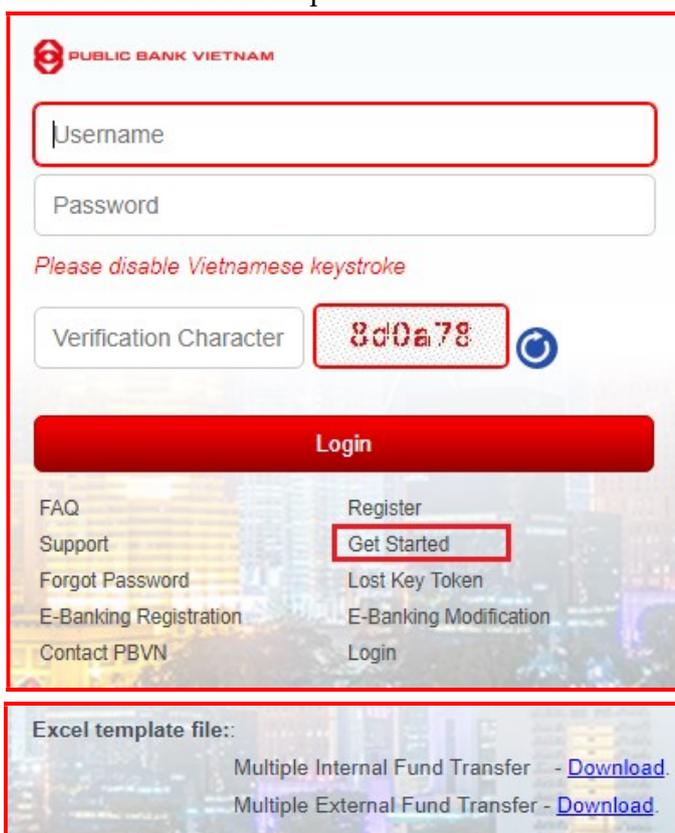
Step 5 Click << **OK** >> to confirm the transaction or click << **Cancel** >> to cancel the transaction



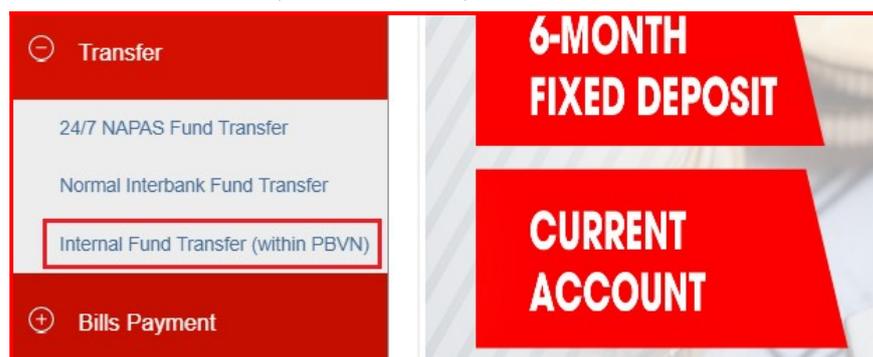
The system will display a successful transaction notification and **Payment Receipt** with transaction details. You should keep the Payment Receipt in case you need to do transaction tracing in the future

ii. To make multiple fund transfer

- Step 1**
- To make multiple fund transfer, you must use the Excel File template ‘**Multiple Internal Fund Transfer**’. The Excel Template file can be downloaded from the “Get Started” menu at the login screen.
 - Fill the fund transfer details in the excel file and save on the device
 - This excel file will be used in step 4



Step 2 At the Internet Banking main menu; click << **Transfer** >> then click << **Internal Fund Transfer (within PBVN)** >>



Step 3 Click << **Import File for multiple fund transfer** >>

INTERNAL FUND TRANSFER (WITHIN PBVN)

Create New Payment Order Import File for multiple fund transfers Select Template

DEBIT ACCOUNT 020-3-00-00-92451

Applicant CUSTOMER A

Available Balance 8,950,452

Step 4 At the next screen,

- Select **Debit Account**
- Click << **Browse** >> to select the excel file saved in Step 1 and click << **Submit** >> to upload the excel file
- Then click << **Create** >>

DEBIT ACCOUNT 020-3-00-00-92451

Account name CUSTOMER A

Address HANOI

Available Balance 8,950,452

Choose the message file path
(Max messages of a transfer is 100) Browse... No file selected. Submit

(* Note: The Excel file has the following format:

LIST OF ACCOUNTS PUBLIC BANK VIET NAM				
No.	Credit account	Beneficiary	Credit amount	Details of payment
1	0207000092851	NGUYEN VAN A	1,000,000	Internal Fund Transfer
2	0200000055552	NGUYEN THI B	3,000,000	Internal Fund Transfer

Beneficiary Name and **Detail** fields cannot be typed in Vietnamese characters. The **Beneficiary Name** column must be filled as name registered with the Bank

Step 5 The system displays fund transfer list.

No.	Credit amount	Beneficiary	Account name	Credit acc
1	1,000,000	NGUYEN VAN A	NGUYEN VAN A	020700009
2	3,000,000	NGUYEN THI B	NGUYEN THI B	020000005

Step 6 Click << **Get Code** >> and enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Send** >>

**For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Personal > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions.*

Step 7 Click << **OK** >> to confirm the transaction or click << **Cancel** >> to cancel the transaction

The system will display a successful transaction notification and **Payment Receipt** with transaction details. You should keep the Payment Receipt in case you need to do transaction tracing in the future

D.4. Online Fixed Deposit

- Note**
- Online fixed deposit function is only applicable for individual Vietnamese – Resident customers
 - You must have an existing VND current account/ current account plus to open online VND Fixed Deposit Account

a. Open Online Fixed Deposit

- Step 1** At the Internet Banking main menu; click << **Online Fixed Deposit** >> then click << **Online Fixed Deposit** >>



- Step 2** On the screen **Online Fixed Deposit**:

ONLINE FIXED DEPOSIT

DEMAND DEPOSIT ACCOUNT	020-0-00-00-55552
Account name	CUSTOMER A
Balance	5,043,918,361-VND
Term	1-Month
Currency	VND
Int payment freq	lump sum
Method of interest payment	Adding interest to principal
Interest rate	3.4000 %/Year
Amount	
Transaction detail	

[Press "Get Code" button to get code from SMS]

[I/we agree with the Terms & Conditions of Online Fixed Deposit](#)

- Select the demand deposit account to debit for online FD placement
- Enter the required deposit information

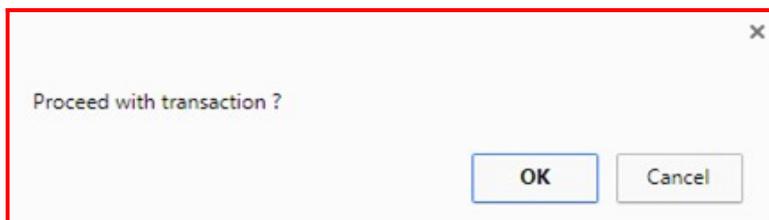
- Carefully read and tick the “I/We agree to the Terms & Conditions of Online Fixed Deposit” box
- Click << **Get Code** >> and enter the OTP code received from SMS/Hard Token/Smart-OTP depending on the verification method registered with the Bank



**For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Personal > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions.*

- Click << **Create** >>

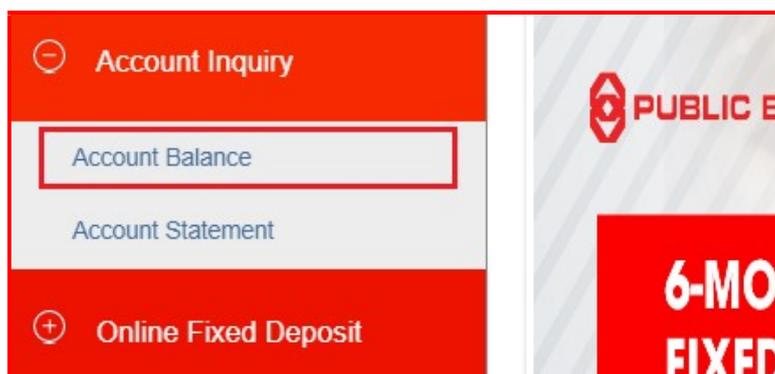
- Step 3**
- Click << **OK** >> to confirm the transaction or click << **Cancel** >> to cancel the transaction



- After executing a successful transaction, the system displays the receipt “**Online Fixed Deposit Receipt**” with the transaction status
- The system will send a message to your registered mobile phone number to confirm FD placement was successful

b. Close Online Fixed Deposit

- Step 1** At the Internet Banking main menu; click << **Account Inquiry** >> then click << **Account Balance** >>



Step 2 From the **List of fix deposit accounts**, select the Online Fixed Deposit account to close. System displays as follows:

ACCOUNT BALANCE

List of demand deposit accounts

Account No.	Account holder name	Balance
020-0-00-00-55552	CUSTOMER A	5,040,918,777-VND
020-3-00-00-91322	CUSTOMER A	101,635,180-VND

List of fixed deposit accounts

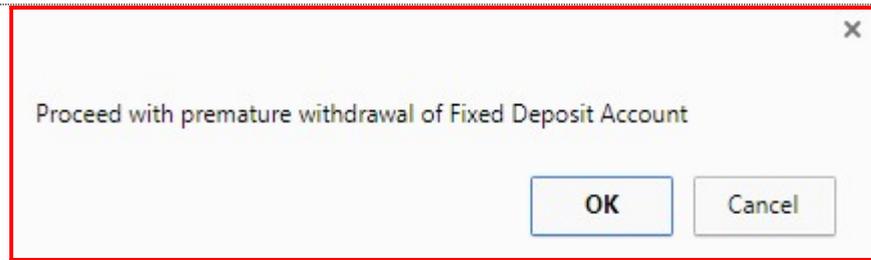
Account No.	Account holder name	Balance	Deposit Type
020-9-35-00-00027	CUSTOMER A	4,000,000-VND	Online fixed deposit
020-9-35-00-00038	CUSTOMER A	2,000,000-VND	Online fixed deposit
020-6-35-00-00039	CUSTOMER A	10,000,000-VND	Online fixed deposit

Account Type	Fixed deposit		
Account No.	020-6-35-00-00039		
Customer name	CUSTOMER A		
Fixed deposit account	0206350000039	Account status	Active
Receipt number	EB015071	Receipt status	Normal
Customer ID	0207003965	ID Number	012051635
Deposit	10,000,000	Balance	10,000,000
Paid Interest	0	Interest payable	0
DD Account		Number of Renewal	0
From date	18/10/2021	To date	18/03/2022
Interest Rate	4.00 %/Year	Int payment freq	5-Months
Interest Payment Method	Adding interest to principal		
Renewal Method	Auto renew with principal and int		

Close
Close eFD

Click << **Close eFD** >>

Step 3 If you are prematurely closing your online fixed deposit, the system will prompt:



Click << **OK** >> to confirm the transaction or click << **Cancel** >> to cancel the transaction

Step 4 The system displays screen **Close Online Fixed Deposit Account**

A screenshot of a web form titled "CLOSE ONLINE FIXED DEPOSIT ACCOUNT". The form contains several fields and buttons. Fields include: "DEMAND DEPOSIT ACCOUNT" (dropdown menu with value "020-0-00-00-55552"), "Account name" (text box with value "CUSTOMER A"), "Balance" (text box with value "5,040,918,777-VND"), "Term" (dropdown menu with value "1-Month"), "Currency" (dropdown menu with value "VND"), "Int payment freq" (dropdown menu with value "lump sum"), "Method of interest payment" (dropdown menu with value "Adding interest to principal"), "Interest rate" (text box with value "4 %/Year"), "Fixed deposit account" (text box with value "020-6-35-00-00039"), "Interest payable" (text box with value "1,781"), "Amount" (text box with value "10,000,000"), and "Transaction detail" (empty text box). At the bottom, there is a blue "Get code" button, a red note "[Press 'Get Code' button to get code from SMS]", a blue "Submit" button, and a red "Cancel" button.

- Click << **Get Code** >>. The system displays box to enter OTP verification code:

A small form with a white background and a red border. The text "Enter Verification code from SMS" is displayed above a text input field. Below the input field are two buttons: a blue "Submit" button and a red "Cancel" button.

**For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Personal > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions.*

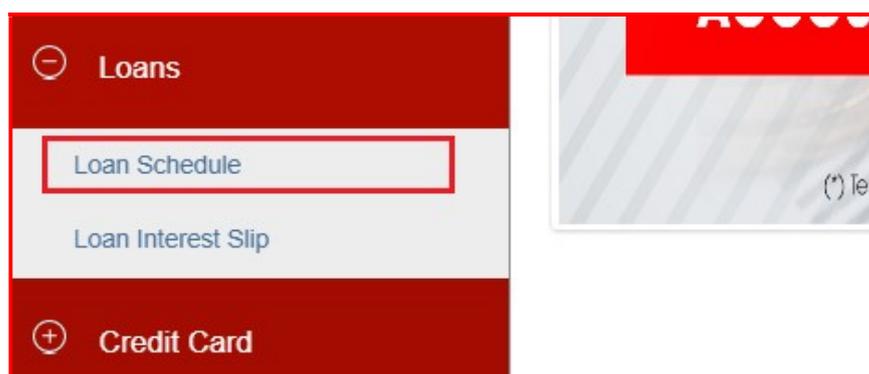
- Enter the OTP code received from SMS/Hard Token/Smart-OTP depending on the verification method registered with the Bank
- Click << **Submit** >>. The system prompt online FD is successfully closed

D.5. Loan Schedule

Function This function allows you to view the loan repayment schedule at PBVN (if any) such as: repayment date, the amount to be paid, principal amount and/or interest, the partial amount has been paid

Procedure

Step 1 At the Internet Banking main menu; click << **Loan** >> then click << **Loan Schedule** >>



Step 2

- Select the type of loan schedule and the corresponding account number in the list.
- Click << **Submit** >>. The system will display the loan schedule details:

LOAN REPAYMENT SCHEDULE

Type:

Account No.:

No	Due date	Principal	Interest rate	Paid principal	Paid Interest	Unpaid amount
1	25/12/2017	0	18,026,667	0	18,026,667	0
2	25/01/2018	10,000,000	21,493,275	10,000,000	21,493,275	0
3	25/02/2018	10,000,000	21,403,688	10,000,000	21,403,688	0
4	25/03/2018	10,000,000	19,254,363	10,000,000	19,254,363	0
5	25/04/2018	10,000,000	21,230,355	10,000,000	21,230,355	0
6	25/05/2018	10,000,000	20,456,136	10,000,000	20,456,136	0
7	25/06/2018	10,000,000	21,045,467	10,000,000	21,045,467	0
8	25/07/2018	10,000,000	20,282,803	10,000,000	20,282,803	0
9	25/08/2018	10,000,000	20,866,356	10,000,000	20,866,356	0
10	25/09/2018	10,000,000	20,782,579	10,000,000	20,782,579	0

<<<< << 1 / 28 >> >>>>

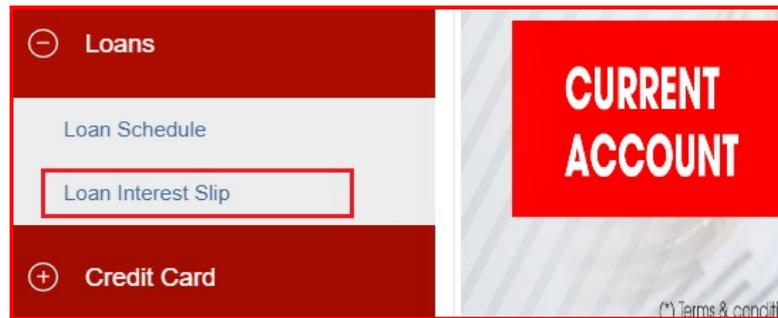
- Click << **Download** >> if you want to download the loan repayment schedule

D.6. Loan Interest Slip

- Function**
- This function is only applicable for customers who have loan account at PBVN
 - This function allows you to view your loan account interest payable

Procedure

- Step 1** At the Internet Banking main menu; click << **Loan** >> then click << **Loan Interest Slip** >>



- Step 2**
- Select the corresponding loan account number.
 - Enter the date you want to calculate and click << **Submit** >>. System displays details as below:

LOAN INTEREST SLIP

Account No. 080-8-50-00-17119

From date 01/01/2021 To date 31/12/2021

Submit

From date	To date	Principal	Interest Rate	Interest rate	Type
01/01/2021	29/06/2021	2,140,000,000	0.8583	108,700,274	Normal
01/01/2021	29/06/2021	39,190,000	0.4292	995,319	On ovd.Prin
TOTAL				109,695,593	

<<<< << 1 / 1 >> >>>>

Close Download

Click << **Download** >> if you want to download the loan interest slip

D.7. Bill Payment

a. Top-up

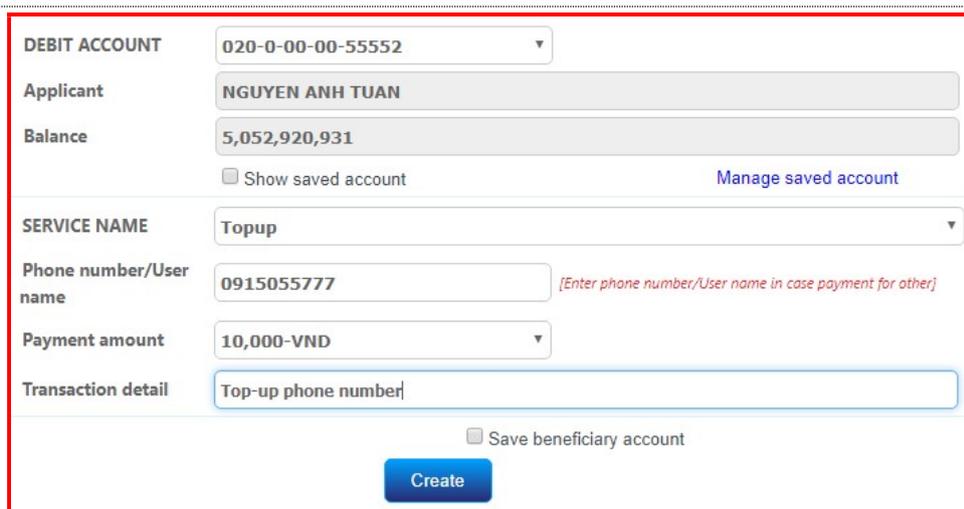
Function Top-up is an online payment service to pay for your prepaid mobile services (Vinaphone, MobiFone, Viettel, Vietnamobile...)

Procedure

Step 1 At the Internet Banking main menu; click << **Bills Payment** >> then click << **Bills Payment** >>



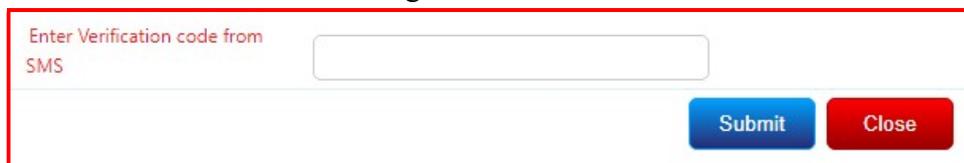
Step 2

A screenshot of the Top-up payment form. The form is white with a red border. It contains several fields: 'DEBIT ACCOUNT' with a dropdown menu showing '020-0-00-00-55552'; 'Applicant' with a text box containing 'NGUYEN ANH TUAN'; 'Balance' with a text box containing '5,052,920,931'; a checkbox for 'Show saved account' and a link for 'Manage saved account'; 'SERVICE NAME' with a dropdown menu showing 'Topup'; 'Phone number/User name' with a text box containing '0915055777' and a red note '[Enter phone number/User name in case payment for other]'; 'Payment amount' with a dropdown menu showing '10,000-VND'; and 'Transaction detail' with a text box containing 'Top-up phone number'. At the bottom, there is a checkbox for 'Save beneficiary account' and a blue 'Create' button.

- Select **Debit account** to debit for top-up payment
(* In case you want to transfer money to the mobile phone number in the previously saved list, tick **Show saved account**
- **Service name:** Select the service name - select “**Topup**”
- **Telephone number/user name:** The system displays the phone number/user name registered with the Bank. If you want to top up for another phone number, enter that phone number in this field
- **Payment amount:** Select the desired amount to top-up
- Enter **Transaction Detail**
- Optional: Tick **Save beneficiary account** and enter the reference name if you want to save the beneficiary information if you want to save the beneficiary information for the next top-up

- Click << **Create** >>

Step 3 Enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Submit** >>



*For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Personal > E-banking > Internet banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions.

Step 4 Click << **OK** >> to proceed with the transaction or click << **Cancel** >> to cancel the transaction



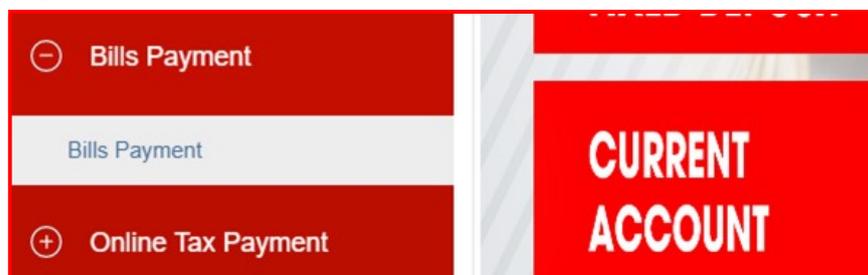
The system will display the **Payment Receipt** with the transaction details and the status as *Transaction successful*. You should keep the Payment Receipt in case you need to do transaction tracing in the future.

b. Other bill payment

Utilities You can also pay bills for other types of services listed in the **Service Name** dropdown list

Procedure

Step 1 At the Internet Banking main menu; click << **Bills Payment** >> then click << **Bills Payment** >>



Step 2

DEBIT ACCOUNT: 350-1-00-00-33333

Applicant: NGUYEN VAN A

Balance: 7,796,802

Show saved account [Manage saved account](#)

SERVICE NAME: Electricity bill, water bill payment

Service company name: Electricity bill payment

Customer code: PA04021219821 [Enter customer code in case payment for other]

Bill amount: 1,719,000-VND

Payment amount: 1,719,000 Currency: VND

Transaction detail: Payment to EVN

Save beneficiary account

Create

- Select **Debit account** to debit for top-up payment
(* In case you want to transfer money to the account in the previously saved list, tick **Show saved account**)
- **Service name:** Select the service you wish to make payment to and fill in the required information
- Optional: Tick **Save beneficiary account** and enter the reference name if you want to save the beneficiary information if you want to save the beneficiary information for the next top-up
- Click << **Create** >>

Step 3

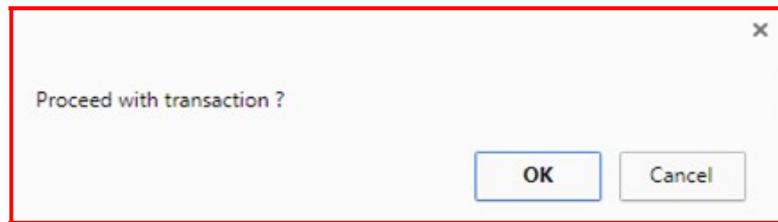
Enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Submit** >>

Enter Verification code from SMS

Submit **Close**

*For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Personal > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions.

- Step 4** Click << **OK** >> to proceed with the transaction or click << **Cancel** >> to cancel the transaction



The system will display the **Payment Receipt** with the transaction details and the status as *Transaction successful*. You should keep the Payment Receipt in case you need to do transaction tracing in the future.

D.8. Online Tax Payment

Function You can make online tax payment using your PBVN demand deposit account

- Note**
- Carefully check the declared information when making online tax payment orders. You are responsible for the accuracy of the information
 - Your tax payment transaction information will be directly sent to Tax Agency as soon as the transaction is completed, and the Bank will debit your account for the corresponding amount. The fee/charge of online tax payment transactions will be collected by the Bank (if any) once online tax payment transaction is successfully completed
 - You can make online tax payment transaction via either your PBVN VND or Foreign Currency demand deposit account.

Note: The Bank's buy rate will be applied if you choose to pay with your Foreign Currency demand deposit account. The Bank is not responsible for any differences between the exchange rates quoted by the Bank and by the Authorized Tax Agencies

Procedure

Step 1 At the Internet Banking main menu; click << **Online Tax Payment** >> then click << **Online Tax Payment** >>



Step 2 Select **Debit account** to debit for tax payment

DEBIT ACCOUNT	020-9-00-00-88883
Available Balance	173,387,002
Tax Code	1
Applicant	NGUYEN VAN A
Address	HANOI

The information of the selected debit account will be displayed on the screen as follows: Available balance, Tax code (registered with PBVN), Applicant, Address

Step 3

- Select << **For yourselves** >> if you want to pay for the tax code registered with PBVN. The system will display all the information provided by Tax Agency related to the registered tax code
- **Credit Account/ Card:** Tax agency account number to make payment to
- **Beneficiary:** Name of the Tax agency of the Beneficiary.
- **State Treasury:** State Treasury branch name
- **Beneficiary Bank:** Bank of the State Treasury
- **City/Province:** Name of the Beneficiary Bank’s province/city
- **Branch Name:** Branch of the Beneficiary Bank
- You can amend tax payment information if required

- Select << **For other taxpayer** >> and fill the [Tax Code] field if you want to make payment for the tax code other than the tax code that registered with the selected account

The system will display all the information provided by Tax Agency related to the registered tax code:

- **Taxpayer name:** Name of a business/individual which has the tax code above.
- **Taxpayer address:** Address of a business/individual which has the tax code above.
- **Credit Card:** Account number of the Tax agency which you want to make payment to.

- **Beneficiary:** Name of the Tax agency of the Beneficiary.
- **State Treasury:** Branch name of State Treasury.
- **Beneficiary Bank:** Name of the Bank where the Tax agency open account at.
- **City/Province:** Name of the province/city of the Beneficiary Bank.
- **Branch Name:** Branch of the Beneficiary Bank
- You can amend information on the screen or input new for the tax online payment transaction.

Step 4 Details of payment

- If you select **[For yourselves]**, the system will automatically display all the information provided by Tax Agency related to the registered tax code. You can amend information if required
- Fill the other informations required:
 - **Tax account** (if applicable):
 - **Tax term:** time respective with the tax payment (example: **10/2015** or **Q1/2015**)
 - **Remark** (if applicable): remark for each tax item.
 - **Customs Declaration:** (if applicable)
 - **Customs declaration number:** Custom declaration number corresponding to the tax payment.
 - **Date:** Click on the calendar symbol to select the date of the custom declaration
 - **Customs type:** fill in the type of import/export in abbreviation

DETAILS OF PAYMENT

Chapter: 001-Van phong Chu tich nuoc

Tax account: 343-Cac HD trung gian t.chinh khac

Item	Subitem	Amount	Tax term	Remark
0099-Tam ung khac	0099	7,560,000	00/CN/2021	
		0		
		0		
		0		

Payment detail

Customs declaration , Number: Date: Customs type:

Value date: 27/12/2021

Amount: 7,560,000

Currency: VND

Details of charges: Ourselves Beneficiary Sharing

Transaction detail: 1054557-Cuc Thue TP Ha Noi;

- If you select **[For other taxpayer]**, please input all the information as follows:

DETAILS OF PAYMENT

Chapter

Tax account

Item	Subitem	Amount	Tax term	Remark
<input type="checkbox"/>	<input type="checkbox"/>	0		
<input type="checkbox"/>	<input type="checkbox"/>	0		
<input type="checkbox"/>	<input type="checkbox"/>	0		
<input type="checkbox"/>	<input type="checkbox"/>	0		

Payment detail

Customs declaration , Number Date  Customs type

Value date

Amount

Currency

Details of charges Ourselves Beneficiary Sharing

Transaction detail

- **Chapter:** The organization/type of business of the applicant
 - **Tax account** *(if applicable)*: Economic industry code
 - **Payment detail:**
 - **Item:** click on the small blue square at the **[Item]** column to choose the tax item to make payment.
 - **Sub-item:** Click on the small blue square at the **[sub item]** column for choosing the sub item for the tax online payment transaction. You can pay for more than one item by selecting item at other rows.
 - **Tax term:** time respective with the tax payment (example: **10/2015** or **Quarter I/2015**)
 - **Remark** *(if applicable)*: remark for each tax item
 - **Customs Declaration:** *(if applicable)*
 - **Customs declaration number:** number of the Custom declaration respective with the online tax payment.
 - **Date:** Click the calendar symbol to select the date of the custom declaration
 - **Customs type:** to indicate the type of import/export in abbreviation
 - **Value date:** Click on the calendar to select the date which you want to process the payment.
- (*) Note: The field [Value date] must be higher or equal the prevailing date and is formatted as: [day/month/year]*
- **Amount:** The system will automatically update the total amount which you have input in each tax item above.
 - **Currency:** VND is default.
 - **Detail of charges:** [Beneficiary] is default.
 - **Transaction Detail:** The system will automatically update the detail of the tax payment in accordance with the information which you have entered above (Maximum 210 figures can be input in the Transaction Detail)

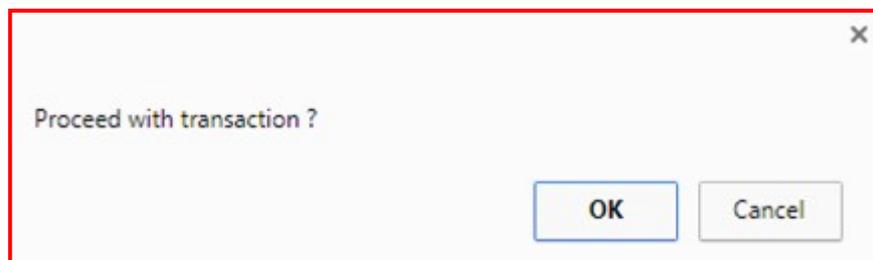
- Click << **Create** >>

Step 5 Enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Send** >>



(*) For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Personal > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions.

Step 6 Click << **OK** >> to proceed with the transaction or click << **Cancel** >> to cancel the transaction



The **tax payment receipt** of the transaction will be displayed on the screen after the transaction has been successfully executed with the status *Transaction successful*. The system will automatically send the tax payment receipt to your email/ SMS

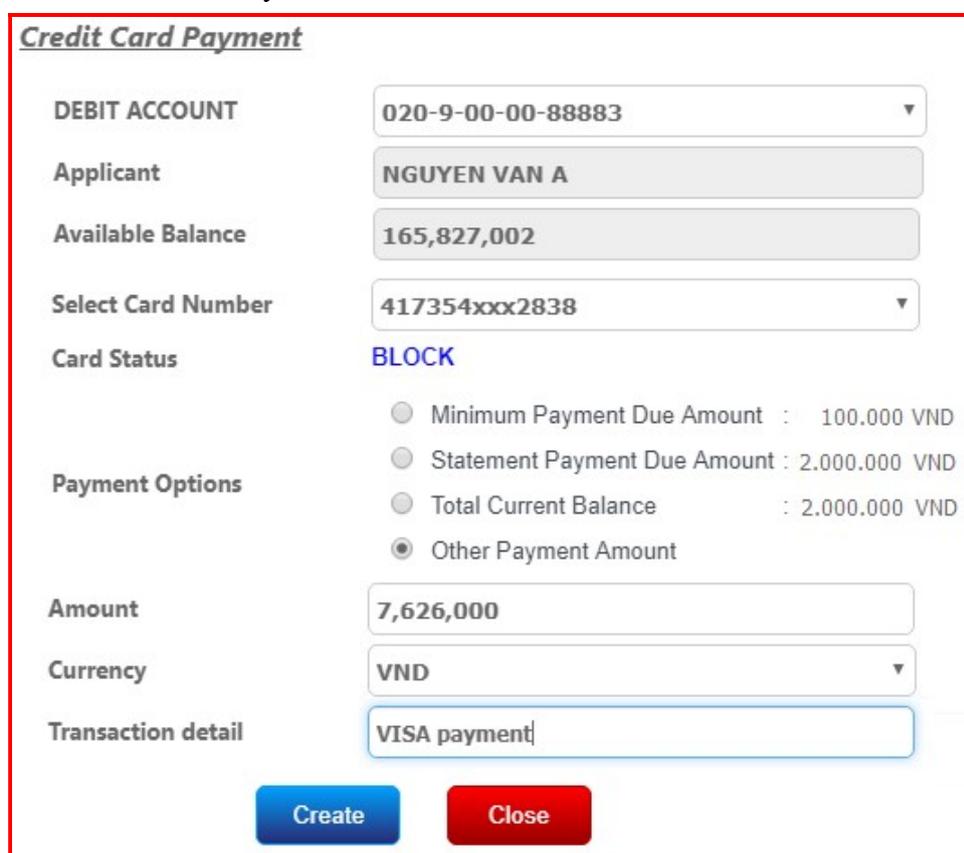
- (*) Note
- You should keep the Payment Receipt in case you need to do transaction tracing in the future
 - You are fully responsible for the accuracy of all the declared information. Please contact the Tax Agency directly if any amendment is required after the tax payment has been executed
 - If you require the Tax payment receipt with the confirmation of the bank, please contact Frontline Operations Department of the PBVN Account Holding Branch/Transaction Bureau.

D.9. Credit Card Payment

Step 1 At the Internet Banking main menu; click << **Card** >> then click << **Credit Card Payment** >>



Step 2 At the Credit Card Payment screen:

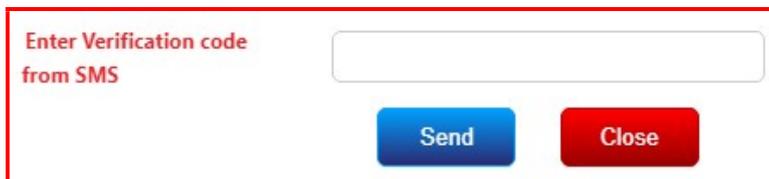
A screenshot of the 'Credit Card Payment' screen. The form includes the following fields and options:

- DEBIT ACCOUNT:** 020-9-00-00-88883
- Applicant:** NGUYEN VAN A
- Available Balance:** 165,827,002
- Select Card Number:** 417354xxx2838
- Card Status:** BLOCK
- Payment Options:** Radio buttons for:
 - Minimum Payment Due Amount : 100.000 VND
 - Statement Payment Due Amount : 2.000.000 VND
 - Total Current Balance : 2.000.000 VND
 - Other Payment Amount (selected)
- Amount:** 7,626,000
- Currency:** VND
- Transaction detail:** VISA payment

At the bottom, there are 'Create' and 'Close' buttons.

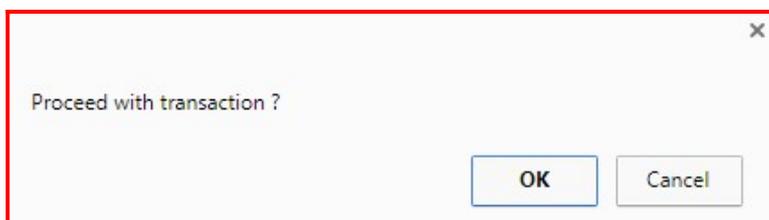
- Select Debit Account. Account name and available balance are automatically displayed.
- Select the credit card number to make payment
- Select payment options
- Amount and Currency: automatically displayed if you select minimum payment / balance at the end of statement period / outstanding balance
- Fill in the transaction detail
- Click << **Create** >>

- Step 3** Click << **Get Code** >> and enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Send** >>

A screenshot of a verification code entry dialog box. The dialog has a white background and a red border. At the top left, the text "Enter Verification code from SMS" is displayed in red. To the right of this text is a white text input field. Below the input field are two buttons: a blue button labeled "Send" and a red button labeled "Close".

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- Step 4** Click << **OK** >> to confirm the transaction or click << **Cancel** >> to cancel the transaction

A screenshot of a transaction confirmation dialog box. The dialog has a white background and a red border. At the top right, there is a close button (X). The main text in the dialog is "Proceed with transaction ?". At the bottom right, there are two buttons: a blue button labeled "OK" and a white button labeled "Cancel".

The system will display the **Payment Receipt** with transaction details and the status of *Transaction successful*. You should keep the Payment Receipt in case you need to do transaction tracing in the future

D.10. Card Deactivation

Utilities This function allows you to deactivate your NAPAS or VISA card if required (in case card is lost / stolen)

Procedure

Step 1 At the Internet Banking main menu; click << **Card** >> then click << **Card Deactivation** >>



Step 2 Card Lock screen shows a list of cards you currently own. Click the card deactivate icon  corresponding to the card number and type of card you want to deactivate

Block Card
 Note: For card replacement, please contact your Account Holding Branch/Transaction Bureau for assistance

Customer Name	Card Number	Card Type	Card Status	Block Card
Nguyen Van A	417354xxx2838	Credit Card	ACTIVE	
Nguyen Van A	475771xxx5063	Debit Card	BLOCK	

Step 3 Enter the SMS verification code sent to the phone number you registered with the Bank. Click << **Confirm** >>

(*) Note: For card replacement, please contact your Account Holding Branch/Transaction Bureau for assistance.

Block Card
 Note: For card replacement, please contact your Account Holding Branch/Transaction Bureau for assistance

Confirm to block card 417354xxx2838

Input SMS OTP

Confirm **Return**

Step 4 The system will display a message that your card is blocked

Block Card
 Your card number 417354xxx2838 has been deactivated ! For card replacement, please contact your Account Holding Branch/Transaction Bureau for assistance

Customer Name	Card Number	Card Type	Card Status	Block Card
Nguyen van A	417354xxx2838	Credit Card	BLOCK	
Nguyen van A	475771xxx5063	Debit Card	BLOCK	

D.11. Smart OTP

Please refer to Smart-OTP User Guide at <https://publicbank.com.vn> > *Personal* > *E-banking* > *Internet Banking* > *For more information* > *For templates, terms and conditions, transaction limit, user guide and others* > *C. E-banking forms* > *Smart OTP User guide for more information*

D.12. Settings – Change Limit Package

Utilities This function allows you to change transaction limit corresponding to Limit package

Procedures

Step 1 At the Internet Banking main menu, click **[Settings]** then click **[Change Limit Package]**



Step 2 At **New limit package** field, click icon to select another package from the dropdown list

	SMS OTP	Token	Smart OTP	Biometric <small>(*) Only applicable for Mobile Banking Service.</small>
Limit/ Day	100,000,000-VND	100,000,000-VND	1,000,000,000-VND	2,000,000-VND
24/7 NAPAS Fund Transfer				
Limit/ Trans	100,000,000-VND	100,000,000-VND	100,000,000-VND	1,000,000-VND
Normal Interbank Fund Transfer				
Limit/ Trans	2,000,000,000-VND	100,000,000-VND	300,000,000-VND	1,000,000-VND

- Tick to accept to change the ebanking transaction limit and take full responsibilities in line with the said changes
- Click **[Submit]**

Step 3 Enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click **<< Submit >>**

(*) For verification by Smart-OTP, please refer to <https://publicbank.com.vn> > Personal > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions

Step 4 The system displays successful notification. Click **[OK]** to finish.

The limit package is updated successfully

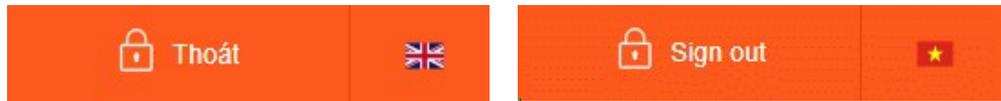
OK

E. OTHER FUNCTIONS

Change language

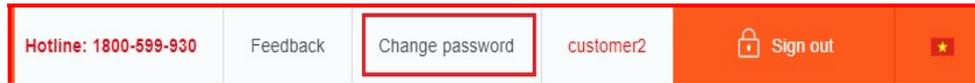
PBVN Internet Banking can be utilized in two languages: Vietnamese or English.

Select  for English or select  for Vietnamese

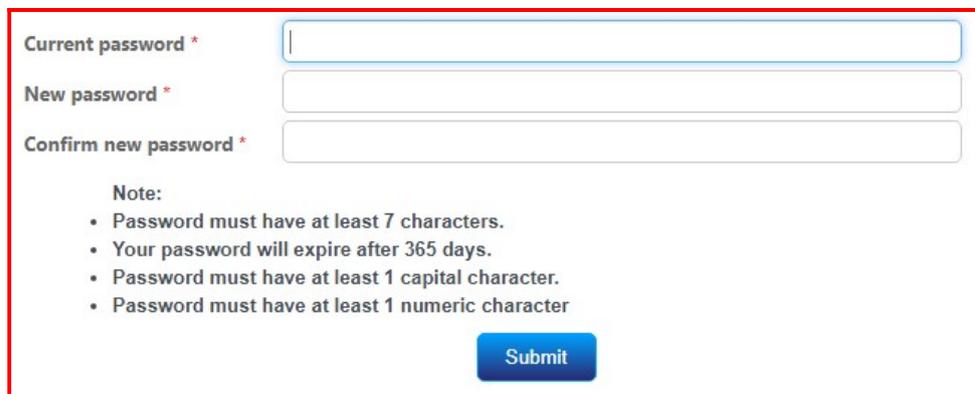


Change password

Click << **Change password** >> to change password

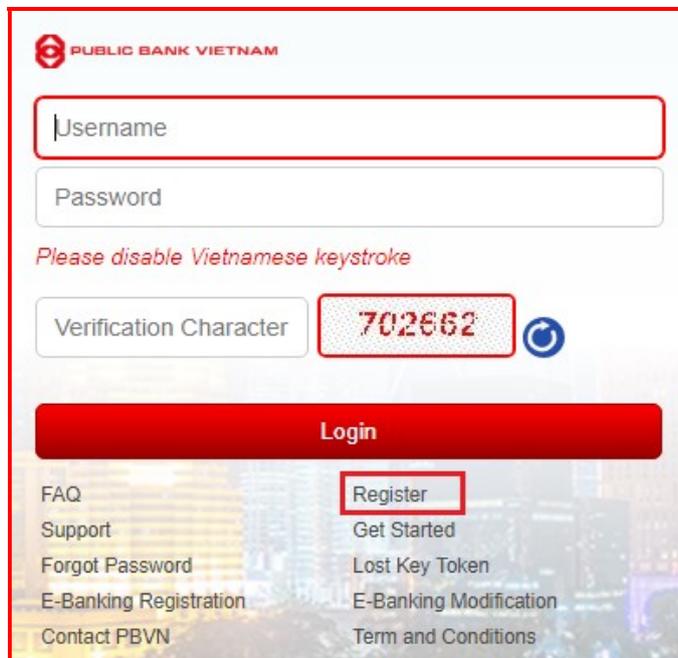


- Enter the current password, new password, confirm the new password and click << **Submit** >>



- The system will notify you on successful password change
- Log off the Internet Banking and then log in again to ensure password has changed
- An SMS message will be sent to your registered mobile number to confirm that password has been successfully changed.

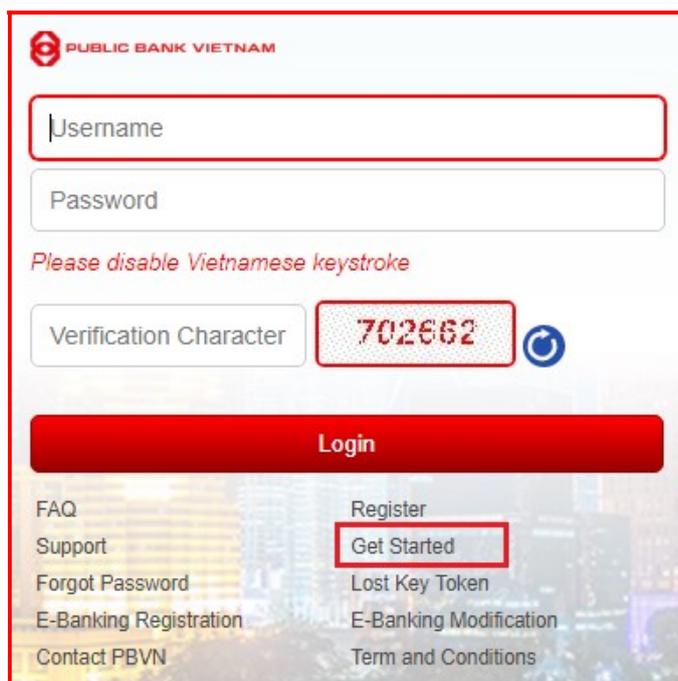
E-banking Registration You can download the *Application form cum Contract for opening and utilisation of account, added services for new individual customer* or *Application form cum Contract for opening and utilization of joint account, added services* or *Application form cum Contract for utilisation of account, added services for existing individual customer* at this function by clicking << Register >>



The screenshot shows the Public Bank Vietnam login interface. At the top left is the logo and name 'PUBLIC BANK VIETNAM'. Below it are input fields for 'Username' and 'Password'. A red text instruction reads 'Please disable Vietnamese keystroke'. There is a 'Verification Character' field containing '702662' and a refresh icon. A large red 'Login' button is centered. At the bottom, a list of links includes 'FAQ', 'Support', 'Forgot Password', 'E-Banking Registration', 'Contact PBVN', 'Register', 'Get Started', 'Lost Key Token', 'E-Banking Modification', and 'Term and Conditions'. The 'Register' button is highlighted with a red box.

Note: You must register to use the Internet Banking at any PBVN Branches / Transaction Bureaus. Internet Banking online registration is not allowed

Get Started Click << Get Started >> to download PBVN’s Internet Banking user manual



This screenshot is identical to the one above, showing the Public Bank Vietnam login page. In this version, the 'Get Started' link in the bottom navigation menu is highlighted with a red box.

Terms and Conditions

Click << **Terms and Conditions** >> to view PBVN’s E-banking service terms and conditions as per *Terms and Conditions on opening and utilization of Current account/Current account plus and added services*

Username

Password

Please disable Vietnamese keystroke

Verification Character 702662

Login

FAQ Register
Support Get Started
Forgot Password Lost Key Token
E-Banking Registration E-Banking Modification
Contact PBVN Term and Conditions

Support

Click << **Support** >> to view the Bank’s email/phone/fax details

Username

Password

Please disable Vietnamese keystroke

Verification Character 702662

Login

FAQ Register
Support Get Started
Forgot Password Lost Key Token
E-Banking Registration E-Banking Modification
Contact PBVN Term and Conditions

Please contact Public Bank Vietnam if assistance is required:

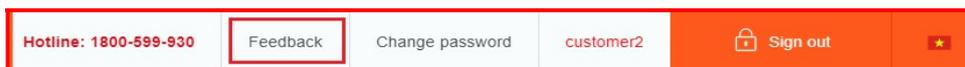
24/7 Hotline: 1800 599 930(24/7 Hotline)

Customer Service Hotline: 1800 1198 (between 8 a.m to 5 p.m from Monday to Friday)

Fax: +84 439439005

Email: customerservice@publicbank.com.vn

Feedback Click << **Feedback** >> if you wish to give any feedback about PBVN’s products and services



Please include the following information when giving feedback:

- First and last name
- Identity card/Citizen identity card/Establishment license
- Email
- Address
- Phone number
- Content to comment on
- Attach image/text file (pdf format) (if any)

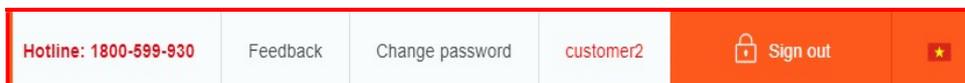
A feedback form with a white background and a red border. It contains the following fields:

- Name ***: NGUYEN VAN A
- ID number**: 0123456789
- Email ***: nva123@gmail.com
- Address**: Hanoi
- Card Service Hotline (24/7): ***: 0918273645
- Content ***: What must I do to activate Smart-OTP on a new device?
- Attach File**: Choose File No file chosen
- Verification Character ***: b290cd

A blue 'Submit' button is located at the bottom of the form.

- Enter the Captcha character string and click << **Submit** >>

Sign Out Click << **Sign out** >> to log out from the Internet Banking system



**THANK YOU FOR USING PUBLIC BANK VIETNAM’S
INTERNET BANKING SERVICES**