

Contents

	Page
I. GENERAL	
1. Introduction to PB engage VN application	
2. Download and Install PB engage VN application	
3. Registration	5
4. Login	7
a. First time login / Login on a different device	7
b. Login by Face ID	
c. Login by Fingerprint	
5. Logout	
II. USER MANUAL	
1. Account	
a. View account list	
b. View account detail	
i. Current account	14
ii. Fixed deposit account	14
iii. Loan Account	
c. View transaction history	
2. Fund Transfer	
a. Internal Fund Transfer within PBVN	
i. To the same Account Holder	
ii. To another Account Holder	
b. 24/7 NAPAS Fund Transfer	
i. Via Bank Account Number	
ii. Via ATM Card Number	
c. Normal interbank fund transfer	
d. Beneficiary List	
i. View Beneficiary List	
ii. Add new Beneficiary	
iii. Update Beneficiary Information	
iv. Delete a beneficiary	
3. Online fixed deposit service	
a. Open online fixed deposit account	
b. Close online fixed deposit account	
4. Bill Payment	
a. Bill Payment	
b. Bill List	

i. View a bill	
ii. Add a new bill	40
iii. Edit bill saved on bill list	
iv. Delete a bill directory	44
5. Utility service	
a. QR Pay	46
i. Payment by QR scanning	
ii. QR code payment function	
iii. Support Unit	
iv. QR transaction history	
v. Instruction	51
b. Top-up	
6. Other services	54
a. Transaction Report	54
b. Search for ATM/Branch	
c. Interest rate inquiry	
d. Exchange rate inquiry	
e. Support	
i. Frequently Ask Questions	
ii. Contact	60
7. Smart-OTP	61
a. Activation	61
b. Change Smart OTP PIN code	
c. Reset Smart OTP PIN code	
d. Generate OTP code for online banking	67
i. QR code	67
ii. Transaction code	69
e. Get OTP for e-commerce transaction	71
III. SETTINGS	72
1. Change password	72
2. Change language	73
3. Login using Face ID/Fingerprint	74
4. Transaction authentication using Face ID/Fingerprint	76
5. Notification setup	78
a. Receive notification of account balance changes on application	
b. View account balance changes before logging on application	79



I. GENERAL

1. Introduction to PB engage VN application

- > PB engage VN application is an online banking service provided by Public Bank Vietnam (PBVN) to individual customers to perform financial & non-financial transactions remotely using a mobile device
- List of functions provided:

• Financial functions:

- Inquire current account / fixed deposit account / loan account balance and transaction history
- Fund transfer: Internal fund transfer, External fund transfer, NAPAS 24/7 fast transfer
- Online fixed deposit placement and withdrawal
- o Bill payment: Top-up, Electric bill, water bill, air ticket, educational bill, telecommunication bill, cable television bill etc
- QR Pay: Bill payment via QR code

• Utility functions:

- Beneficiary directory management
- Bill directory management
- Nearest ATM/Branch/Transaction Bureau search
- Interest rate/Exchange rate inquiry

• Setting functions:

- Change login password
- Language setup
- Fingerprint ID/Face ID setup
- Default current account setup
- Notification setting

General Safety Precautions

General precaution	٠	Avoid using public public WIFI to login to PB engage VN
when using PB engage VN	•	Do not download PB engage VN on jail broken mobile devices
PB engage VN	•	Do not save your password on your device

password

- 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



2. Download and Install PB engage VN application



Step 1: Tap the Google Play Store icon on your Android (for Android operating system) or App Store application (for iOS operating system)





Step 3: Click the **PB engage VN** application, download and install the application. The application's icon will be added to your device's Home screen upon successful installation



3. Registration





Step 1: Open PB engage VN application, click << Activate PB engage VN service >>

Step 2: Read the service's Terms & Conditions and click << Agree >>

Step 3: Enter your Internet Banking's Username, Password and Captcha verification code

Step 4: Enter OTP sent to your registered phone number

Step 5: Select a default current account

Step 6: The application will notify successful activation. Click << **Login** >> to proceed to the Login screen



4. Login





Step 2

Step 3



Step 1: Click << **Login** >> at the Home screen

Step 2: Enter your Internet Banking Username and Password

Step 3: Enter OTP sent to your registered phone number

Step 4: The application will display the Home screen after login successfully



b. Login by Face ID

Note:

- Your device must have the Face ID function in order to use this function
- Face ID login function must be activated in the PB engage VN application Note: Please refer to page 72 for steps to activate / deactivate Face ID login
- Login via Face ID will be applicable from the next login onwards
- Login by Face ID may not be available to some iOS device and not available for Android device

Procedures:



Step 1

Step 2







Step 4

Step 1: Click << **Login** >> at the PB engage VN Home screen

Step 2: Click the Face ID icon to login using Face ID

The following notification will appear if Face ID login function is not activated:



Step 3: Scan your Face ID when prompted

Step 4: The application will display the Home screen after successful login



c. Login by Fingerprint

Note:

- Your device must have the Fingerprint security function
- **Fingerprint login** function must be activated in the PB engage VN application **Note:** Please refer to page 72 for steps to activate / deactivate fingerprint login
- Login via fingerprint will be applicable from the next login onwards

Procedures:



Step 1

Step 2









Step 4

Step 1: Click << **Login** >> at the PB engage VN Home screen

Step 2: Click the fingerprint icon to login using fingerprint The following notification will appear if fingerprint login function is not activated:



Step 3: Scan your fingerprint when prompted

Step 4: The application will display the Home screen after successful login



5. Logout





Step 1: Click on your profile icon at the PB engage VN homescreen

Step 2: Click << Logout >>

Step 3: Click << Agree >>

Step 4: The application displays the Home screen (before login)



II. USER MANUAL

- 1. Account
- a. View account list

This function enables you to view and query all your PBVN accounts details





Step 1

Step 2

Step 1: Click << **Account** >> at PB engage VN Home screen

Step 2: The Account List will be displayed. At this screen, you can:

- Click to return to the Home screen
- Click S to refresh the screen
- Click to view Current account/Fixed deposit account/Loan account details:

17:42	I © 🖿	17:45			17:45		
← .	Account S	←	Account	S	←	Account	5
Current acco 2 accounts	punt	2 accou	nt account nts	-	2 accou	nt account unts	-
fotal available balance	1,148,059,146 VND	Total available bal	ance 1,148,05	59,146 VND	Total available ba	lance .	1,148,059,146 VND
0203000000001 [☐ Default → 648,059,146 VND	Fixed I	Deposit Account nts	-	Fixed 2 accou	Deposit Account	•
		Total principal bal	^{ance} 154,82	20,012 VND	Total principal ba	lance	154,820,012 VND
Available balance	500,000,000 VND	060035000 Principal balanc	3593 • 52,889,	.040 VND	Loan / 1 accou	Account ints	•
Fixed Deposi 2 accounts	it Account 👻	020235008	0002	<i>(</i> 06 <i>/</i> 2022 <i></i> €	Total outstanding 060656001	5001	669,000,000 VND
otal principal balance	154,820,012 VND	Principal balanc	e 101,930	,972 VND	Outstanding ba	lance	669,000,000 VND
Loan Accoun	nt 👻		TC.	1/12/2021			
tal outstanding balance	669,000,000 VND	Loan A	Account	-			
		Total outstanding	balance 669,00	0,000 VND			
		F ' 1			T		
Currer	nt Account	Fixed	Deposit Acc	count	L	oan Acco	ount



b. View account detail

i. Current account

At the Current Account List screen, you can:

- Click to copy the account number
- Click to view information details of the selected Current account:

14:06			I®D	
← Account Information ∩				
0203000000001	Defau	it) 89:		
Available balance	648,059,14	16 VND		
Set as default curre	ent account			
Account detail				
Account Holder	VALUED C	USTOMER		
Account holding branch		HA NOI BRANCH		
Current balance		648,059,146 VND		
Available balance		648,059,146 VND		
Earmarked amount			0 VND	
Demand depositinter rate	est		0.1%	
Currency type			VND	
⊕ ≒	ి			
Transaction Fund History transfer	Online deposit	Top-up mobile phone	Bill payment	
_				

ii. Fixed deposit account

At the Fixed Deposit Account List screen, click on 🖸 to view information detail of the selected Fixed Deposit Account:

16:51	all ≑ ■
← Account In	iformation
0207350000021	
Principal balance Maturity date	10,000,000 VND 05/05/2022
Account detail	
Account Holder	VALUED CUSTOMER
Term	1-Months
Account opening date	05/04/2022
Start date of current deposit	05/04/2022
Interest rate (% per annum)	3.4% p.a
Currency type	VND
Interest payment method	Adding interest to principal
Interest at maturity	27,945 VND
B	
Transaction History	Close online fixed deposit

At this screen, you may:

- Click **(**) to return to the Home screen
- Tick vert to set default for the current account
- Click 🕙 to see the history transaction of the account
- Click 与 to perform fund transfer
- Click ⁽¹⁾ to place online Fixed deposit
- Click to perform phone top-up
- Click 💷 to perform bill payment

At this screen, you may:

- Click **(**) to return to the Home screen
- Click 🕙 to view transaction history
- Click to perform withdrawal (Does not apply for Fixed deposit account(s) opened at the counter)



iii. Loan Account

At the Loan Account List screen, click to view information detail of the selected Loan Account:



At this screen, you may:

• Click **(**) to return to the Home screen

c. View transaction history

Click ${}^{\textcircled{e}}$ at the account information screen to view account transaction history:



Note: You can inquire transaction history up to the last three (3) months



Internal fund transfer within PBVN

0702140001177 👻

5,246,664,537 VND

-

VND

Different account holder

14:56

Transfer to

500,000

Transfer

-

Same account holder

Transaction information

3507140000138

2. Fund Transfer

a. Internal Fund Transfer within PBVN

This function enables you to make fund transfers to other PBVN accounts





Step 5



Step 1: Click << **Transfer** >> at PB engage VN Home screen

Step 2: Click << **Internal fund transfer within PBVN** >>

Step 3:

- Select **Debit Account**
- Select << Same Account Holder >>
- Select the beneficiary account
- Enter transaction amount and transaction content

Step 4: Check to ensure that all the input information are correct. Then click << Continue >>

Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click <<< Confirm >>

Step 6: The system prompts transaction successful notification. At this screen, you can:

- Click << Share >> to capture screenshot and send via Bluetooth/Zalo/etc.
- Click << Save photo >> to capture and save screenshot into your device
- Click << Home page >> to return to the application homepage
- Click << Make another transaction >> to do another transaction



ii. To another Account Holder





Step 1: Click << **Transfer** >> at PB engage VN Home screen

Step 2: Click << Internal fund transfer within PBVN >>

Step 3:

- Select **Debit account**
- Select << Different Account Holder >>
- Click icon to select an account from Beneficiary List or enter Beneficiary's Account Number
- Enter Transaction Amount and Transaction Content
- Select Cost Bearer

Step 4: Check to ensure that all the input information are correct. Then click << Continue >>

Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click <<< Confirm >>

Step 6: The system prompts transaction successful notification. At this screen, you can:

- Click << Share >> to capture this screenshot and send via Bluetooth/Zalo/etc.
- Click << Save photo >> to capture and save this screenshot into your device
- Click << Home page >> to return to the application homepage
- Click << Make another transaction >> to do another transaction



b. 24/7 NAPAS Fund Transfer

This function enables you to make instant fund transfers to accounts at other Vietnamese banks

i. Via Bank Account Number





Step 1: Click << **Transfer** >> at PB engage VN Home screen

Step 2: Select << 24/7 NAPAS fund transfer >>

Step 3:

- Select Debit Account
- Select << Account Number >>
- Select the **Beneficiary Bank** from the dropdown list
- Click icon to select an account from Beneficiary Book or enter Beneficiary's Account Number
- Enter Transaction Amount and Transaction Content
- Select Cost Bearer

Step 4: Check to ensure that all the input information are correct. Click << **Continue** >>

Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click <<< Confirm >>

Step 6: The system prompts transaction successful notification. At this screen, you can:

- Click on << Share >> to capture this screenshot and send via Bluetooth/Zalo/etc.
- Click on << Save photo >> to capture and save this screenshot into your device
- Click on << Home page >> to return to the application homepage
- Click on << Make another transaction >> to perform another fund transfer



ii. Via ATM Card Number





Step 1: Click << **Transfer** >> at PB engage VN Home screen

Step 2: Click << 24/7 NAPAS fund transfer >>

Step 3:

- Select Debit Account
- Select << Card Number >>
- Click icon to select a beneficiary from Beneficiary List or enter Beneficiary's ATM Card Number
- Enter Transaction Amount and Transaction Content
- Select Cost Bearer

Step 4: Check to ensure that all the input information are correct. Click << Continue >>

Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click <<< Confirm >>

Step 6: The system prompts transaction successful notification. At this screen, you can:

- Click << Share >> to capture this screenshot and send via Bluetooth/Zalo/etc.
- Click << Save photo >> to capture and save this screenshot into your device
- Click << **Home page** >> to return to the application homepage
- Click << Make another transaction >> to perform another fund transfer



c. Normal interbank fund transfer

This function enables you to make fund transfers to accounts at other domestic banks. After you have successfully sent remittance order, PBVN will process to remit to Beneficiary's account





Step 1: Click << **Transfer** >> at PB engage VN Home screen

Step 2: Click << Normal interbank fund transfer >>

Step 3:

- Select **Debit Account**
- Select the **Beneficiary Bank** from the dropdown list
- Select the **Beneficiary Bank's Branch** from the dropdown list
- Click icon to select a beneficiary from Beneficiary Book or enter Beneficiary's Account Number
- Enter Transaction Amount, select Currency Type and enter Transaction Content
- Select Cost bearer

Step 4: Check to ensure that all the input information are correct. Click << **Continue** >>

Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click <<< Confirm >>

Step 6: The system notifies for successful installation. At this screen, you can:

- Click << Share >> to capture this screenshot and send via Bluetooth/Zalo/etc.
- Click << Save photo >> to capture and save this screenshot into your device
- Click << **Home page** >> to return to the application homepage
- Click << Make another transaction >> to perform another fund transfer



d. Beneficiary List

The beneficiary list functions enables you to save or edit beneficiary account information which can be used for transactions such as fund transfers

i. View Beneficiary List



Step 1: Click << **Beneficiary list** >> at PB engage VN Home screen

Step 2: Click a beneficiary account to view detail

Step 3: Click << **Make transaction** >> to perform a transaction to the beneficiary or click << **Edit** >> to modify the beneficiary detail



աթը

Close

ii. Add new Beneficiary











Step 1: Click << **Beneficiary list** >> at PB engage VN Home screen

Step 2: Click • icon to add a new directory

Step 3: Click on the dropdown list to select Transfer Type

Note: Beneficiary's account number must be saved according to the transfer type (i.e., if you want to use the beneficiary account for Normal interbank fund transfer, select Normal interbank fund transfer)

Step 4: Enter required information required. Then click << Add New >>

Step 5: The application prompts successful creation notification



iii. Update Beneficiary Information









Step 4



Step 1: Click << **Beneficiary list** >> at PB engage VN Home screen

Step 2: Search for the beneficiary you want to edit

Step 3: Swipe your finger to the left of the beneficiary and click icon

Step 4: Edit the information and click << **Update** >>

Step 5: The application prompts successful updated notification



iv. Delete a beneficiary





-

•



PB engage VN – User Guide







Step 1: Click << **Beneficiary list** >> at PB engage VN Home screen

Step 2: Search for a directory you want to delete

Step 3: Swipe your finger to the left of the directory and click icon

Step 4: The application will prompt for confirmation. Click << **Delete** >> to proceed

Step 5: The application prompts successful deletion notification



3. Online fixed deposit service

This function enables you to open and withdraw fixed deposit accounts online

a. Open online fixed deposit account





Step 1: Click << **Fixed deposit** >> at PB engage VN Home screen

Step 2: Click << Open fixed deposit account >>

Step 3:

- Select **Debit account**
- Select **Term**. The Interest Rate, Currency Type, Minimum Amount corresponding to the term selected will be automatically displayed
- Select Renewal Method
- Select Account for receiving interest (this field only appears if the Renewal Method is Renew Principal)
- Enter Transaction Amount & Transaction Content
- Tick ✓ to confirm that you have read and agreed to the Terms and Conditions for opening an online fixed deposit account
- Click << Continue >>

Step 4: Check to ensure that all the input information are correct. Then click << Continue >>

Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click <<< Confirm >>

Step 6: The system prompts transaction successful notification. At this screen, you can:

- Click on << Share >> to capture this screenshot and send via Bluetooth/Zalo/etc.
- Click on << Save photo >> to capture and save this screenshot into your device
- Click on << **Home page** >> to return to the application homepage
- Click on << Make another transaction >> to perform another FD placement



b. Close online fixed deposit account





Step 1: Click << **Fixed deposit** >> at PB engage VN Home screen

Step 2: Click << Close fixed deposit account >>

Step 3:

- Select Settlement account from the dropdown list. The FD information will be displayed.
- Select **Beneficiary account** (*DD account*) to credit the FD amount to from the dropdown list & enter **Description**
- Click << Continue >>

Step 4: Check to ensure that all the input information are correct. Then click << Continue >>

Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click <<< Confirm >>

Step 6: The system prompts transaction successful notification. At this screen, you can:

- Click on << Share >> to capture this screenshot and send via Bluetooth/Zalo/etc.
- Click on << Save photo >> to capture and save this screenshot into your device
- Click on << Home page >> to return to the application homepage
- Click on << Make another transaction >> to perform another fixed deposit transaction


4. Bill Payment

a. Bill Payment

This function enables you to make bill payment using the PB engage VN app





Step 1: Click <<< **Bill payment** >> at PB engage VN Home screen

Step 2: Select a payment service to make bill payment

Step 3: Select and enter payment details. Click << Continue >>

Step 4: Check to ensure that all the input information are correct. Then click << **Continue** >>

Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click <<< Confirm >>

Step 6: The system prompts transaction successful notification. At this screen, you can:

- Tick $\checkmark \ll$ Save bill template >>> to save the bill information for future use
- Click on << Share >> to capture this screenshot and send via Bluetooth/Zalo/etc.
- Click on << Save photo >> to capture and save this screenshot into your device
- Click on << Make another transaction >> to perform another payment
- Click on << Home page >>> to return to the application homepage



b. Bill List

This function enables you to view/add/update/delete bill payment information

i. View a bill





Step 1: Click << **Bill payment** >> at PB engage VN Home screen

Step 2: Click << Bill List >>

Step 3: Click on a bill to view details

Step 4: The bill information is displayed. You can:

- Click << **Pay** >> to make bill payment
- Click << Edit >> to update bill information



ii. Add a new bill





Step 1: Click << **Bill payment** >> at PB engage VN Home screen

Step 2: Click << Bill List >>

Step 3: Click **•** icon to add a new bill

Step 4: Select a bill service type from dropdown list, select a provider and enter the required information. Tick the **Receive periodic bill notifications** button if you want to receive bill notification periodically. Then click << **Add New** >>

Step 5: The application will prompt for successful creation. The ⁴ icon will be displayed for the bills registered to receive bill notification periodically.



iii. Edit bill saved on bill list





10:09		
←	Bill list	ŵ
Q Search	h	
Water bill		-
O Mic Cong	key g ty Co phan Cap nuoc Dong Nai - 9	022070
Cong - 210	n thlv water bill 3 ty CP Nuoc sach so 3 HNN NS3 3022815	
🕝 Upda	ite a bill template successfully	×
		Ð

Step 7

Step 1: Click << Bill payment >> at PB engage VN Home screen

Step 2: Click << Bill List >>

Step 3: Click the bill to edit

Step 4: Click << Edit >>

Step 5:

- Edit the bill information
- Tick the **Receive periodic bill notifications** button if you want to receive bill notification periodically or untick the button if you want to stop receiving bill notification periodically
- Click << Update >>

Step 6: The system will prompt for confirmation. Click << **Agree** >> to finish.

Step 7: The system will prompt for successful update. The *signal is a state of the system will be displayed for the bills registered to receive bill notification periodically*



iv. Delete a bill directory





Step 1: Click << **Bill payment** >> at PB engage VN Home screen

Step 2: Click << Bill List >>

Step 3: Click icon at the upper right of the screen

Step 4: Tick ✓ to select the bill you want to delete and click << **Delete** >>

Step 5: The system will prompt for confirmation. Click << **Delete** >> to finish

Step 6: The system will display notification of successful deletion



5. Utility service

a. QR Pay

This function enables you to make payments via scanning QR code

i. Payment by QR scanning





Step 1: Click << QR Pay >> at PB engage VN Home screen

Step 2: Aim your camera at the QR payment code image or click the icon image to select a QR payment code image

Step 3: Enter the **Description** and **Promotion code** (if any) and click << **Continue** >>

Step 4: Check to ensure all the payment information are correct then click << **Continue** >>

Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click <<< Confirm >>

Step 6: The system prompts transaction successful notification. At this screen, you can:

- Click on << Share >> to capture this screenshot and send via Bluetooth/Zalo/etc
- Click on << Save photo >> to capture and save this screenshot into your device
- Click << **Home page** >> to return to the application homepage
- Click on << Make another transaction >> to perform another QR payment



ii. QR code payment function

This function's to display your default current account QR code. Please present this QR code to the merchant for payment



Step 1: Click << **QR Pay** >> at PB engage VN Home screen

Step 2: Click on << QR code payment >>

Step 3: Your default current account QR code will be displayed. At this screen, you can also:

- Enter a promotion code given by the merchant (if any)
- Click << **Save photo** >> to save your QR code image
- Click << Share >> to share your QR code image via Bluetooth, Zalo, Gmail etc.

Present this QR code to the merchant for payment.



iii. Support Unit



Step 1: Click << **QR Pay** >> at PB engage VN Home screen

Step 2: Click << Support Unit >>

Step 3: The list of merchants which accept Offline and Online QR payment will be displayed



iv. QR transaction history



Step 1: Click << QR Pay >> at PB engage VN Home screen

Step 2: Click on << Transaction History >>

Step 3: The list of QR transactions which you previously performed will be displayed



v. Instruction



Step 1: Click << **QR Pay** >> at PB engage VN Home screen

Step 2: Click << Instruction >>

Step 3: Steps to use the QR payment feature will be displayed



b. Top-up

This function allows you to top-up credit for prepaid mobile phone number



Step 1: Click << **Top-up** >> at PB engage VN Home screen

Step 2: Select Debit Account, enter the phone number to make top-up or choose from the directory *(leave the phone number field blank if topup for yourself)* and select a denomination. Click << **Continue** >> to proceed

Step 3: Check to ensure that all the input information are correct. Then click << **Continue** >>

Step 4: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click <<< Confirm >>

Step 5: The system prompts transaction successful notification. At this screen, you can:

- Click on << Share >> to capture this screenshot and send via Bluetooth/Zalo/etc.
- Click on << Save photo >> to capture and save this screenshot into your device
- Click on << Make another transaction >> to perform another top-up
- Click on << **Home page** >> to return to the application homepage



6. Other services

a. Transaction Report

This function allows you to view your account activity

10:28			. I @ 🖸	10:41			I@ 🖿	15:33		ա © 🗈
Good VAL	afternoon! UED CUSTOM	IER	EN 🔻	<i>←</i>	Transacti	on report		÷	Transaction rep	ort A
Utilities				Transaction typ	e		-	All	Credit amount	Debit amount
QR Pay	Bill payment	C. Top-up	ম Air ticket	Lookup account	t 0001		•	21/01/2022 0 Nuoc Cong	9:52 I ty CP Nuoc sach so	- 193,147 VND
PUBLIC BA	NK VIETNAM	. Y	8. A	From 18/01/2022		To 24/01/2022	Ö	19/01/2022 1 Close fixed	4:21 deposit account	+ 2,000,000 VND
OWN A CA WITH OUR VEHICLE LO	AR RIGHT NOW SPECIAL DAN PACKAGE	P.		Report only inc mobile banking	cludes transac g application.	ctions in PB enga	age VN	19/01/2022 0 Online fixed	8:52 d deposit placement	- 2,000,000 VND
Other Serv	ices	. 4 1			Sea	irch		19/01/2022 0 Transfer	8:27	- 2,000,000 VND
ø	Q	%	R					19/01/2022 0 Transfer	8:26	- 2,000,000 VND
Transaction report	Search for ATM/Branch	Interest rate	Exchange rate							
G										
A Home page	Notification	Ö Settings	Support							_
P	Ste	p 1			Ste	p 2		<u>.</u>	Step 3	

Step 1: Click << **Transaction report** >> at PB engage VN Home screen

Step 2: Select a transaction type, lookup account, time period. Click << Search >>

Step 3: The report displays the list of transactions with 03 tabs – ALL/Credit amount/Debit amount. Click on a transaction to view more detail



b. Search for ATM/Branch

This function allows you to find the location of the nearest PBVN ATMs & Branches











17:27 🕇

PBVN/ML/BOD/02/2023

Step 4



Step 1: Click << **Search for ATM/Branch** >> at PB engage VN Home screen

Step 2:

- PB engage VN will automatically display the nearest ATM/Branch to your location if you enabled the Location Service on your mobile device
- ➤ Alternatively, click on the in icon if you want to search PBVN ATM/Branch in a desired area
- Step 3: Select a Province/City from the dropdown list
- Step 4: Select a District from the dropdown list

Step 5: The application will display the Bank's Branch/ATM according to your search criteria



c. Interest rate inquiry

10:28		10:43	©	10:43	
Good afternoon! VALUED CUSTOMER	EN 🔻	← Interest rate	e (% per annum)	← Interest rate (% p	per annum)
Utilities		Demand deposit	•	Demand deposit	•
82 E .	**				
QR Pay Bill payment Top-up	Air ticket	VND	0.10	VND	0.10
		USD	0.00	USD	0.00
OWN A CAR RIGHT NOW	ALL REAL	AUD	0.10	AUD	0.10
WITH OUR SPECIAL VEHICLE LOAN PACKAGE	7-2	EUR	0.00	EUR	0.00
		GBP	0.10	GBP	0.10
Other Services		JPY	0.10	JPY	0.10
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Step 1		St	ep 2	Step	3

This functions allows you to inquire PBVN's deposit interest rates

Step 1: Click <<< **Interest Rate** >> at PB engage VN Home screen

Step 2: The system displays the current account interest rates

Step 3: Click on the dropdown list to select view interest rates of other deposit products



d. Exchange rate inquiry

This functions allows you to inquire PBVN's foreign currency exchange rates

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Step 1: Click << **Exchange Rate** >> at PB engage VN Home screen

Step 2: The system automatically displays the current date's exchange rate by default

Step 3: Click the 🛱 icon to select another date to view the selected date's exchange rate



e. Support

i. Frequently Ask Questions

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Step 1: Click << **Support** >> at PB engage VN Home screen

Step 2: Click << FAQ >> (Frequently Ask Questions)

Step 3: The screen will display the list of frequently asked questions relating to the usage of PB engage VN



ii. Contact

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Step 1: Click << **Support** >> at PB engage VN Home screen

Step 2: Click << Contact >>

Step 3: The screen displays Public Bank Vietnam's contact channels and the application information



7. Smart-OTP

Smart-OTP is a function to generate a One Time Password to be used when performing transactions using PBVN's e-banking / mobile banking platform





14:52 Continue

Step 7

Step 1: Click << **Settings** >> at PB engage VN Home screen

Step 2: Click << Smart OTP >>

Step 3: Swipe the **Activate Smart OTP – PB engage VN** button to the right

Step 4: Read, agree with the Smart-OTP's Terms and Conditions and click << Continue >>

Step 5: Enter verification code received from your registered phone number and click << **Continue** >>

Step 6: Enter and re-enter Smart-OTP PIN for creation

Step 7: The application will prompt notification that Smart-OTP has been activated successfully

(*) Note:

- You are required to make **01** transaction using SMS OTP before using Smart-OTP
- Once you have activated Smart-OTP on **PB engage VN** application, **PBVN Smart-OTP** application will be deactivated. To get Smart-OTP verification code for transactions performed via Internet Banking, please use Smart-OTP on PB engage VN application onwards.

PBVN/ML/BOD/02/2023

PB engage VN – User Guide



b. Change Smart OTP PIN code





- **Step 1**: Click << **Settings** >> at PB engage VN Home screen
- Step 2: Click << Smart OTP >>
- Step 3: Click << Change PIN code >>
- Step 4: Enter your old PIN, new PIN and re-enter the new PIN
- Step 5: The application will prompt notification Smart-OTP PIN changed successfully









Step 1: Click << **Settings** >> at PB engage VN Home screen

Step 2: Click << Smart OTP >>

Step 3: Click << Reset PIN code >>

Step 4: Enter verification code received from your registered phone number and click << **Continue** >>

Step 5: Enter and re-enter Smart-OTP PIN for creation

Step 6: The application will prompt notification that your Smart-OTP PIN reset successfully



d. Generate OTP code for Internet Banking

(*) Note: To use this function, please do not login PB engage VN application





Step 1: Click <<< **Get code** >> at PB engage VN Home screen

Step 2: Click on << Get OTP for internet banking >>

Step 3: Click on << **QR code** >>

Step 4: Place the screen to scan the QR code on Internet Banking screen

Step 5: Enter Smart OTP PIN

Step 6: The application will display Smart-OTP verification code. Enter this code into OTP field on Internet Banking screen to execute transaction



ii. Transaction code





Step 1: Click <<< **Get code** >> at PB engage VN Home screen

Step 2: Click << **Get OTP for internet banking** >>

Step 3: Click << Transaction code >>

Step 4: Enter the transaction code displayed on Internet Banking screen and enter Smart-OTP PIN

Step 5: The application will display Smart-OTP verification code. Enter this code into OTP field on Internet Banking screen to execute transaction



e. Get OTP for e-commerce transaction

(*) Note: To use this function, please do not login PB engage VN application



16:00I @ 🗈
\leftarrow Transaction authentication
Your Smart OTP verification code is shown below
6 4 6 5 7 7
Validity of remaining code validation in 58 seconds
Smart OTP Management
Step 4

Step 1: Click << **Smart OTP** >> at PB engage VN Home screen

Step 2: Click << **Get OTP for E-commerce** >>

Step 3: Enter Smart-OTP PIN

Step 4: The application will display Smart-OTP verification code. Enter this code into OTP field on e-commerce transaction screen to execute transaction



III. SETTINGS

1. Change password




2. Change language



Step 1: Click Settings 🍩 icon at PB engage VN Home screen

Step 2: Select << Language Settings >>

Step 3: Select language

(*) You can also access the shortcut to change language by clicking at \checkmark icon at the upper right side of the Home screen



3. Login using Face ID/Fingerprint



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Step 1: Click Settings ⁽¹⁾ icon at PB engage VN home screen

Step 2: Click **Face ID setting** (for Face recognition) or **Fingerprint setting** (for fingerprint) depending on your mobile device's available function

Step 3: Swipe the Login Application button to the right to activate the function (or swipe left to deactivate the function)

Step 4: Scan your Face ID / Fingerprint to proceed

Step 5: Enter OTP code sent to your registered phone number

Step 6: The system notifies successful installation



4. Transaction authentication using Face ID/Fingerprint



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Step 1: Click Settings ⁽¹⁾ icon at PB engage VN home screen

Step 2: Click Face ID setting (for Face ID) or Fingerprint setting (for fingerprint)

Step 3: Swipe the Transaction authentication button to the right to activate the function (or swipe left to deactivate the function)

Step 4: Scan your Face ID / Fingerprint to proceed

Step 5: Enter OTP sent to your registered phone number

Step 6: The system notifies successful installation



5. Notification setup

a. Receive notification of account balance changes on application

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Other Serv	ices	<u> </u>		٢	Change Passwo	ord	>				
Transaction report	Search for ATM/Branch	% Interest rate	Exchange rate	•	Smart OTP		>				
G Support											
A Home page	Notification	O Settings	Support	Hume pa	ge Notification	Ö Settings	Support				
Step 1				-	Step 2				Step 3		

Step 1: Click Settings ^(D) at PB engage VN home screen

Step 2: Click << Notification Setting >>

Step 3: You can customize your notification settings (balance alert information on the app is defaulted as ON. You may turn it OFF by swiping the button to the left if you do not want balance alert notification)



Step 1: Click Settings ^(D) at PB engage VN home screen

Step 2: Click << Notification Setting >>

Step 3: You can customize your notification settings (view balance change before logging in is defaulted as OFF. You may turn it ON by swiping the button to the right if you do not want to view balance change before logging in)