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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
 - 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 when using PB engage VN**
- Avoid using public public WIFI to login to PB engage VN
 - Do not download PB engage VN on jail broken mobile devices

- PB engage VN password**
- Do not save your password on your device
 - 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



App store



Google Play

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



Step 2: Select the search button and type “**PB engage VN**”

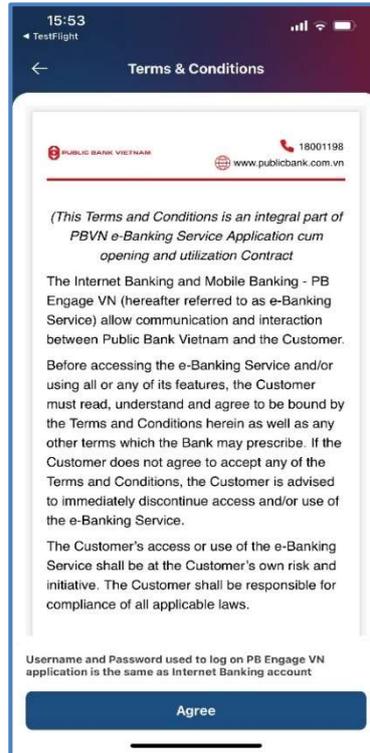


Step 3: Click the **PB engage VN** application, download and install the application. The application’s icon will be added to your device’s Home screen upon successful installation

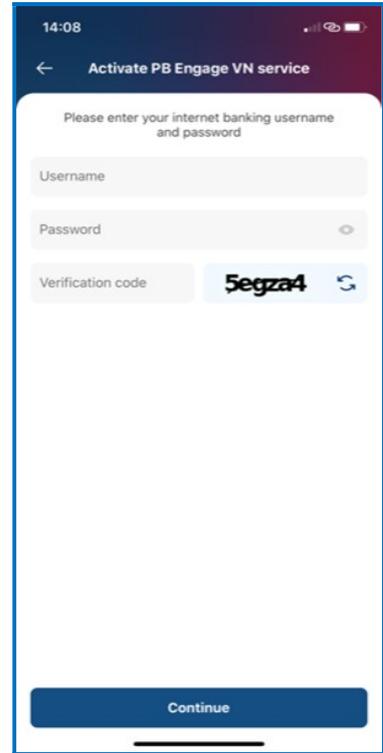
3. Registration



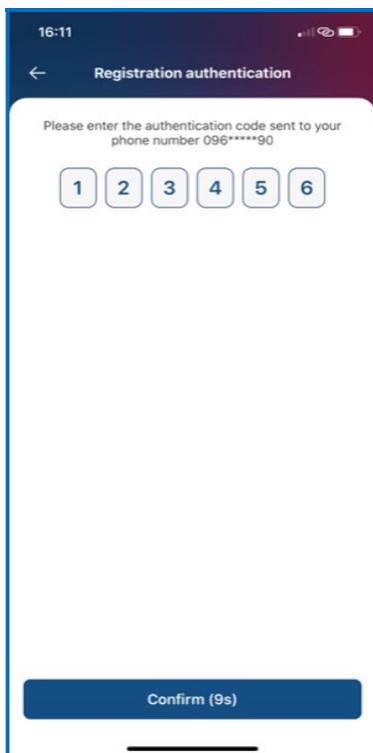
Step 1



Step 2



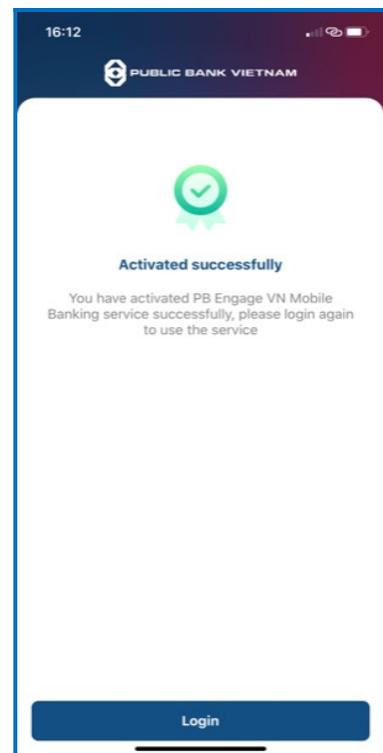
Step 3



Step 4



Step 5



Step 6

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

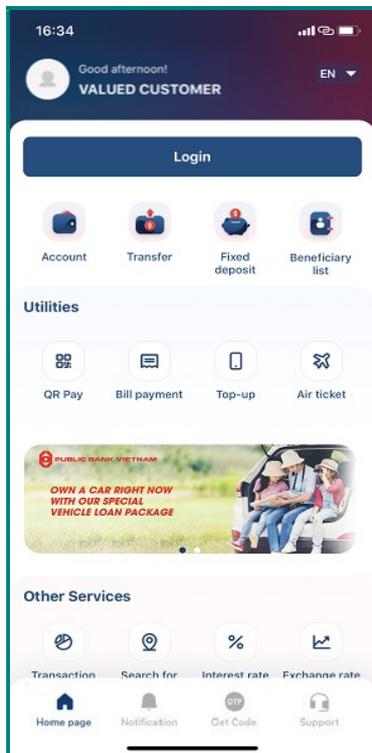
Step 4: Enter OTP sent to your registered phone number

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

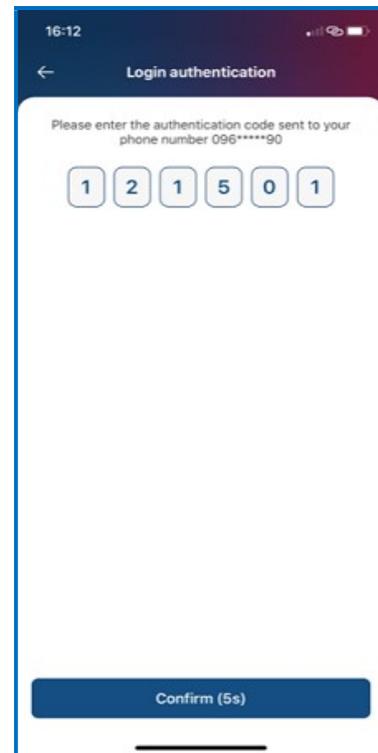
a. First time login / Login on a different device



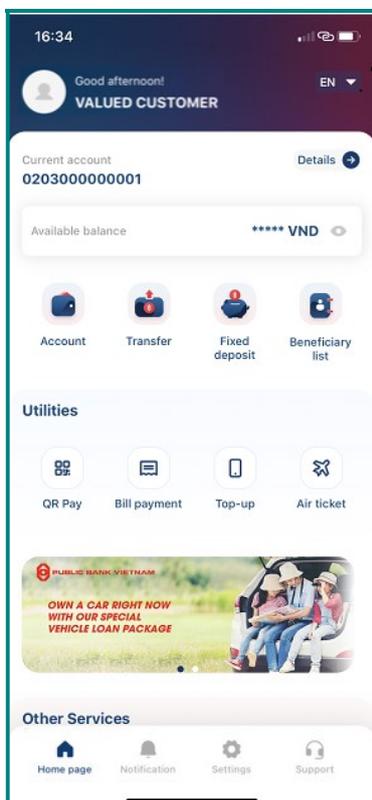
Step 1



Step 2



Step 3



Step 4

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

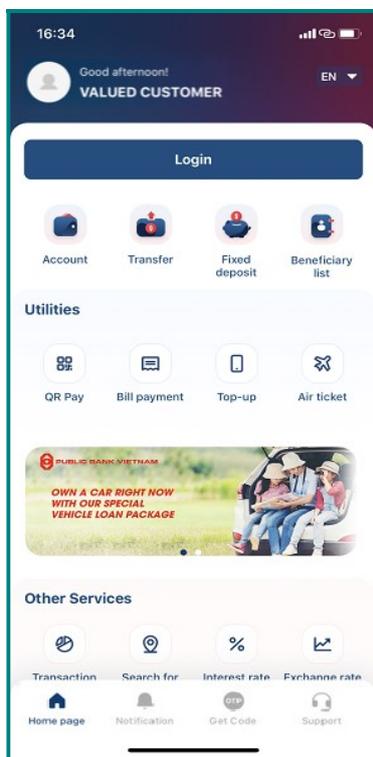
Step 4: The application will display the Home screen after login successfully

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

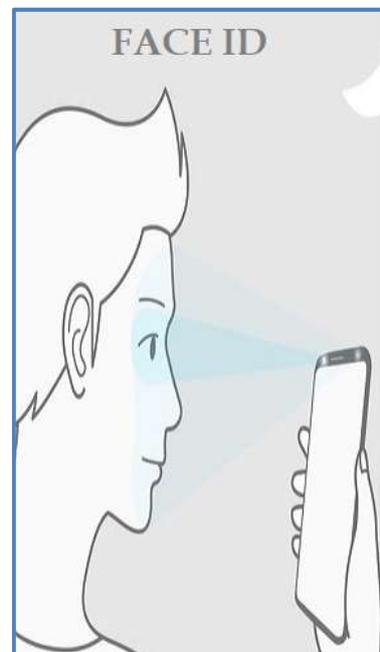
Procedures:



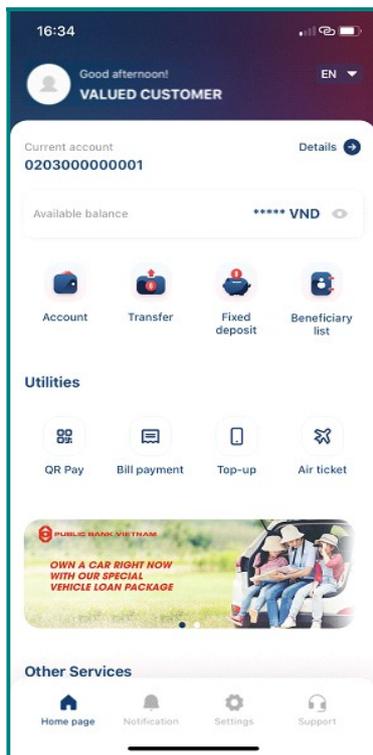
Step 1



Step 2



Step 3

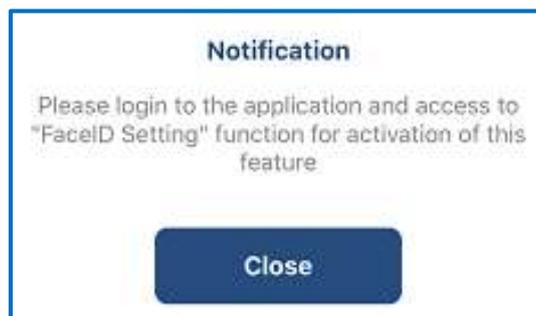


Step 4

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

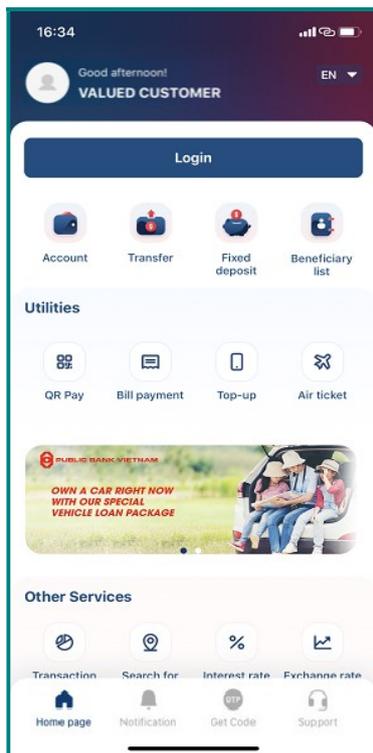
Step 4: The application will display the Home screen after successful login

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

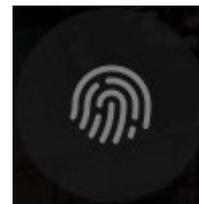
Procedures:



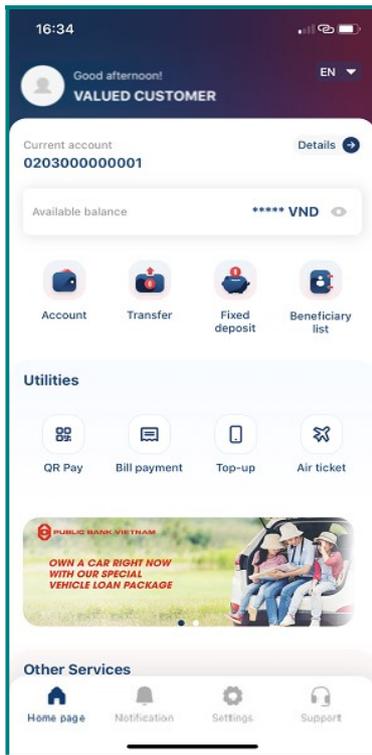
Step 1



Step 2



Step 3

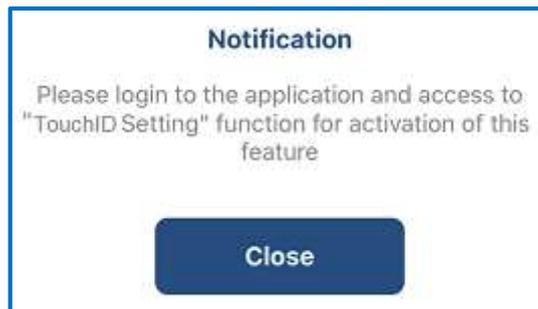


Step 4

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

Step 2: Click the fingerprint icon  to login using fingerprint

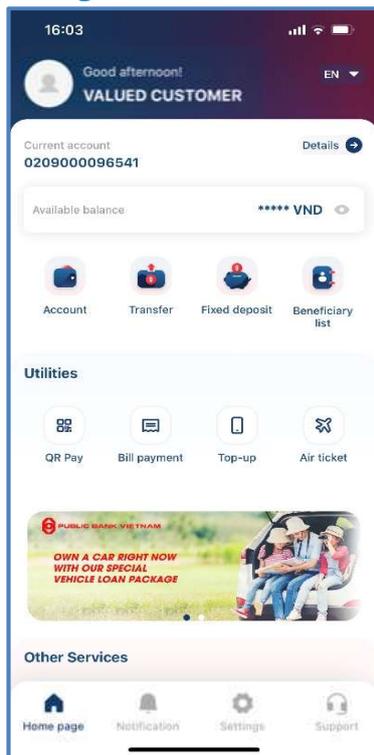
The following notification will appear if fingerprint login function is not activated:



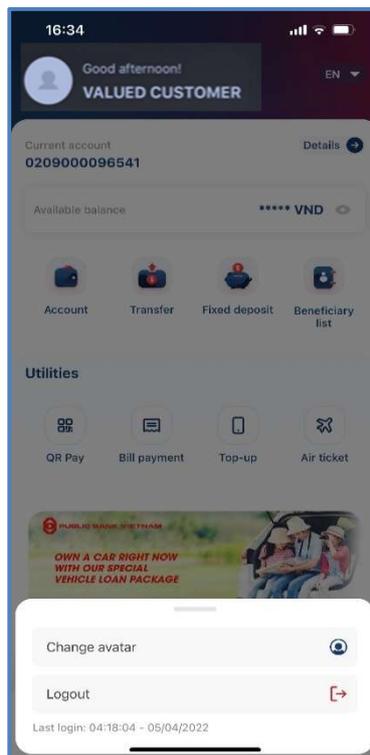
Step 3: Scan your fingerprint when prompted

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

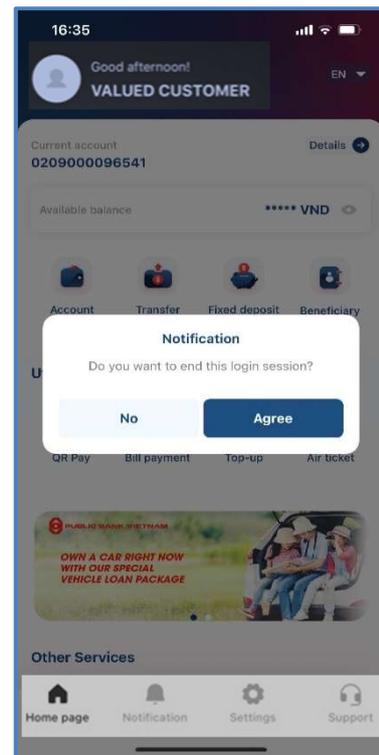
5. Logout



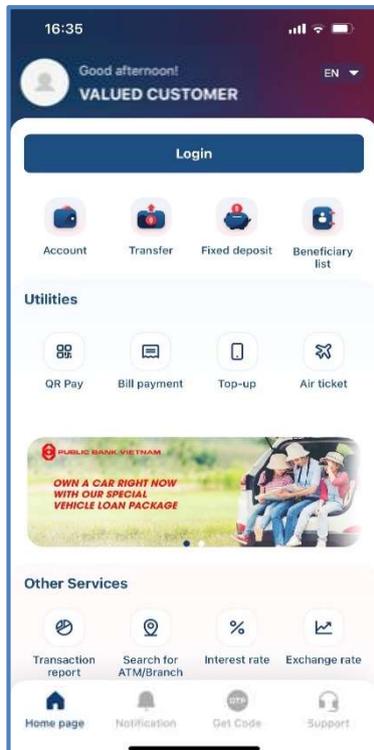
Step 1



Step 2



Step 3



Step 4

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

Step 2: Click << Logout >>

Step 3: Click << Agree >>

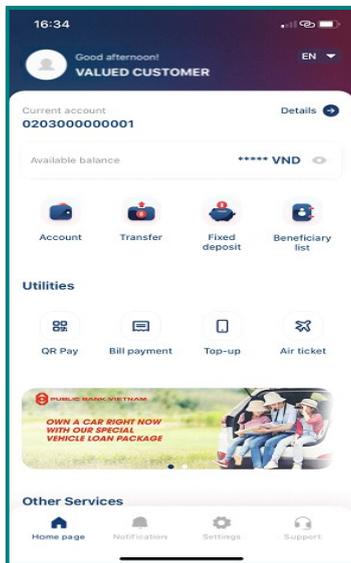
Step 4: The application displays the Home screen (before login)

II. USER MANUAL

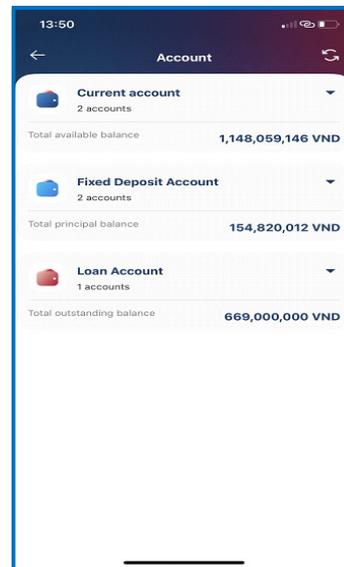
1. Account

a. View account list

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



Step 1

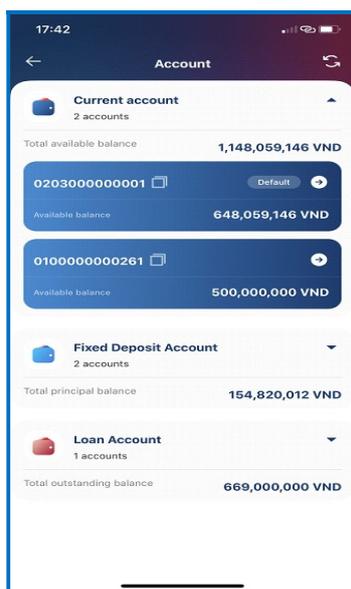


Step 2

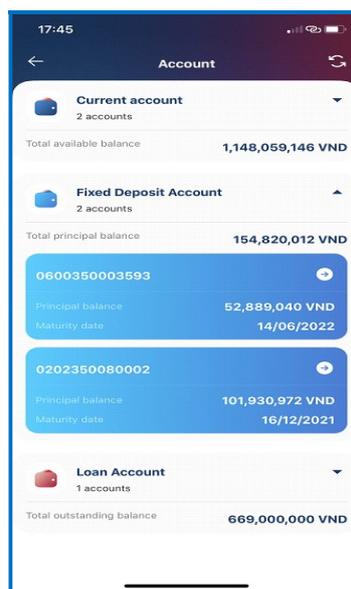
Step 1: Click << **Account** >> at PB engage VN Home screen

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

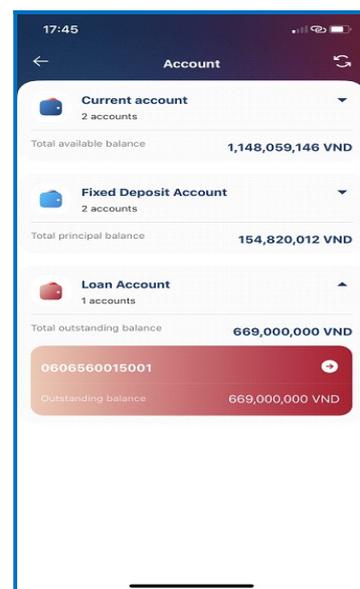
- Click  to return to the Home screen
- Click  to refresh the screen
- Click  to view Current account/Fixed deposit account/Loan account details:



Current Account



Fixed Deposit Account



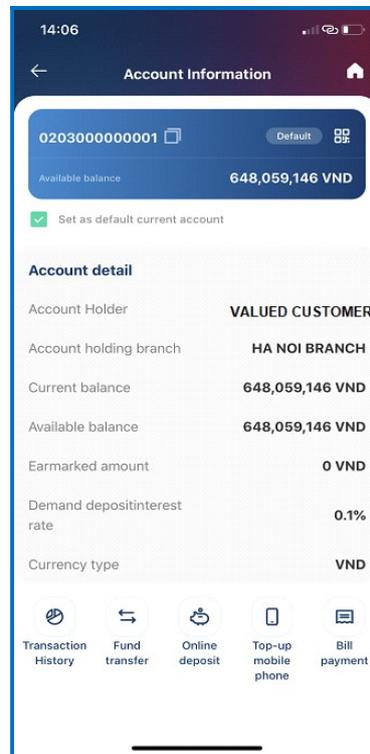
Loan Account

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:

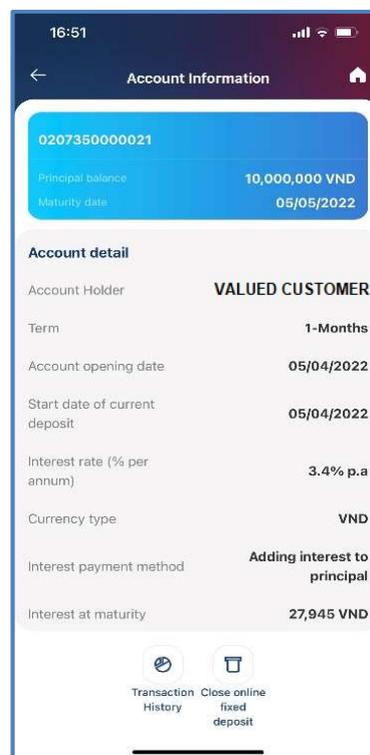


At this screen, you may:

- Click  to return to the Home screen
- Tick to set default for the current account
- Click  to see the history transaction of the account
- Click  to perform fund transfer
- Click  to place online Fixed deposit
- Click  to perform phone top-up
- Click  to perform 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:

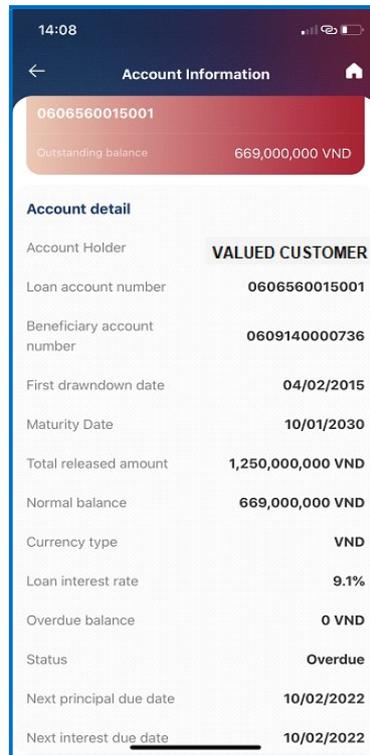


At this screen, you may:

- 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:

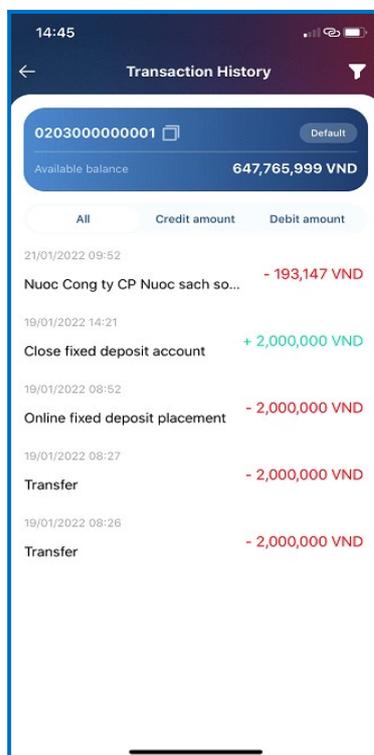


At this screen, you may:

- Click  to return to the Home screen

c. View transaction history

Click  at the account information screen to view account transaction history:



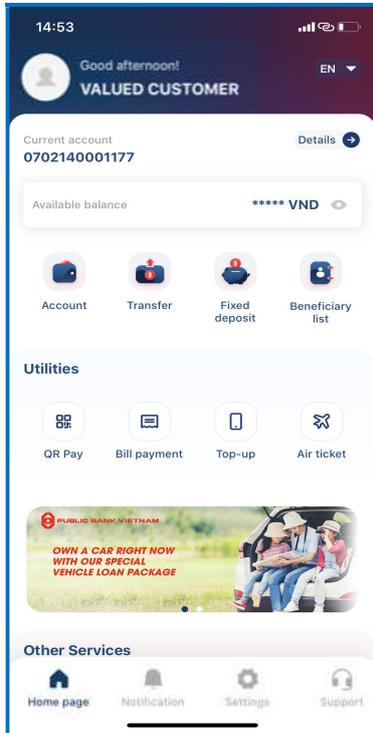
Note: You can inquire transaction history up to the last three (3) months

2. Fund Transfer

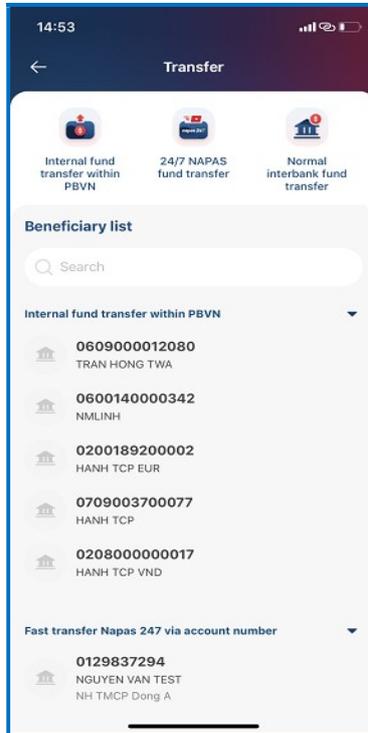
a. Internal Fund Transfer within PBVN

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

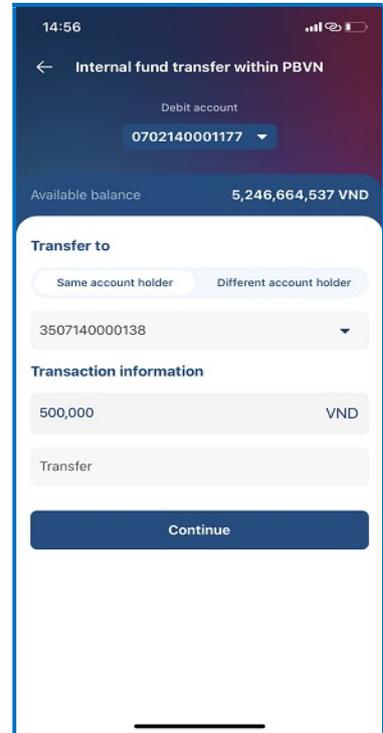
i. To the same Account Holder



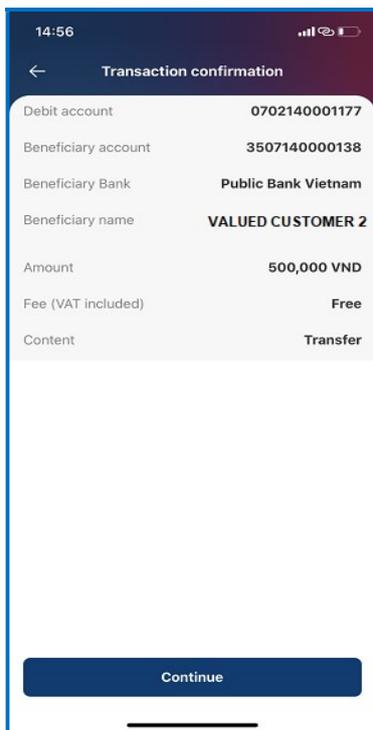
Step 1



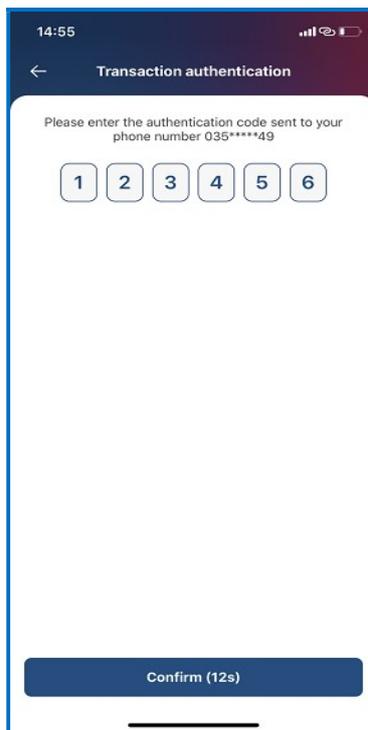
Step 2



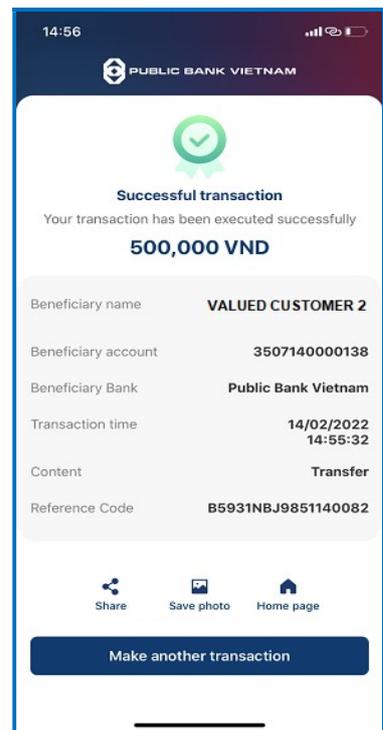
Step 3



Step 4



Step 5



Step 6

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

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

Step 3:

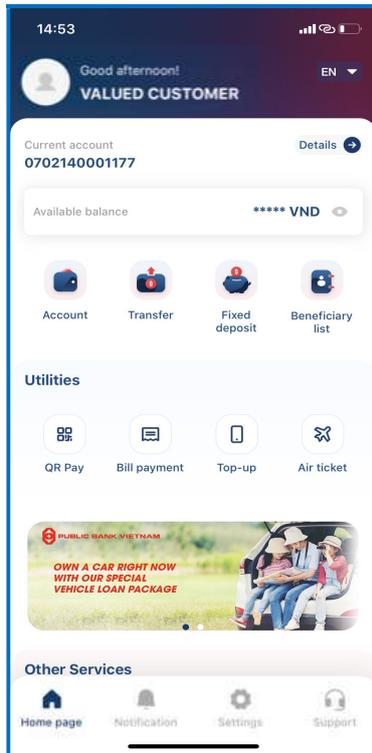
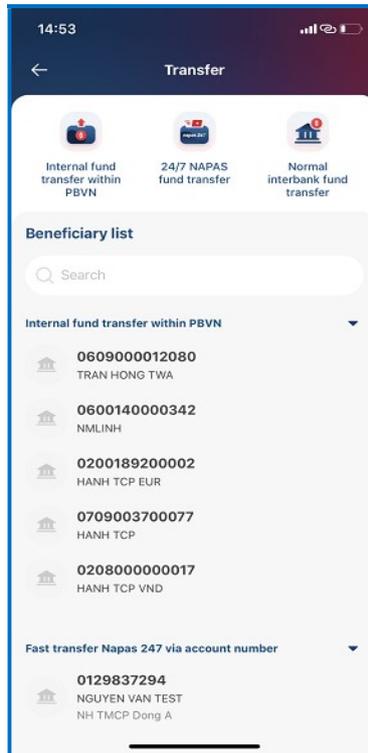
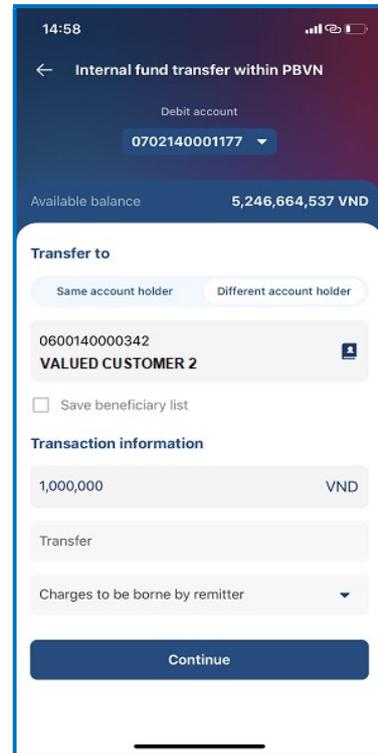
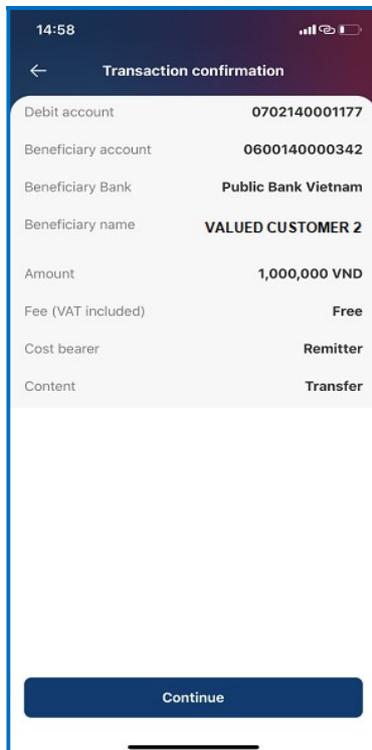
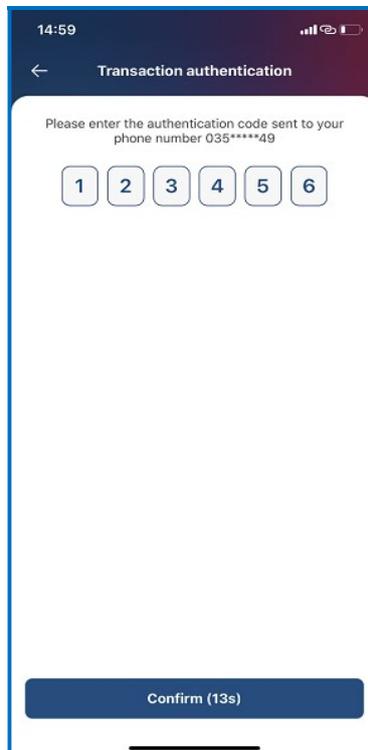
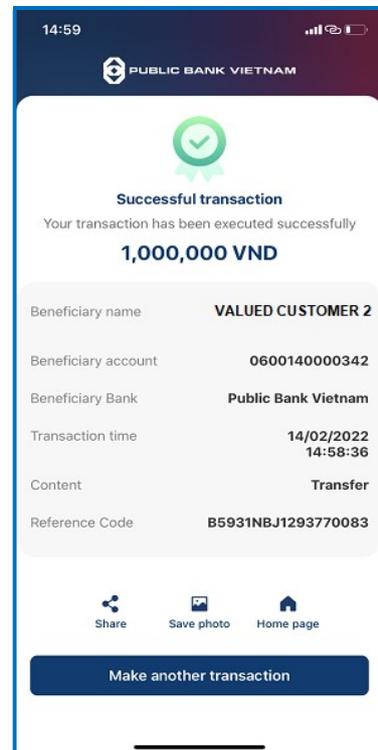
- Select **Debit Account**
- Select << **Same Account Holder** >>
- Select the beneficiary account
- Enter transaction amount and transaction content

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

Step 2

Step 3

Step 4

Step 5

Step 6

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** >>

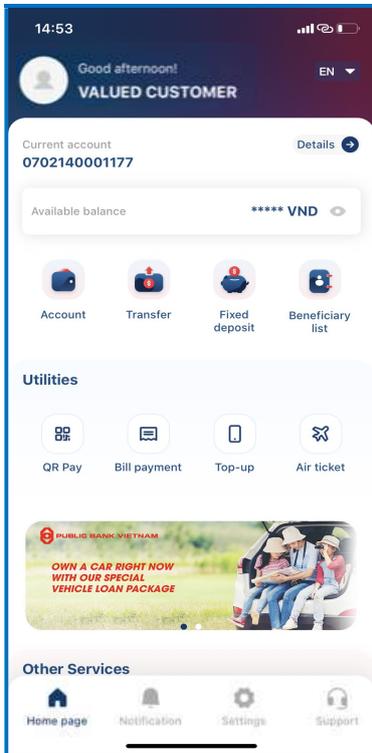
Step 6: The system prompts transaction successful notification. At this screen, you can:

- 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

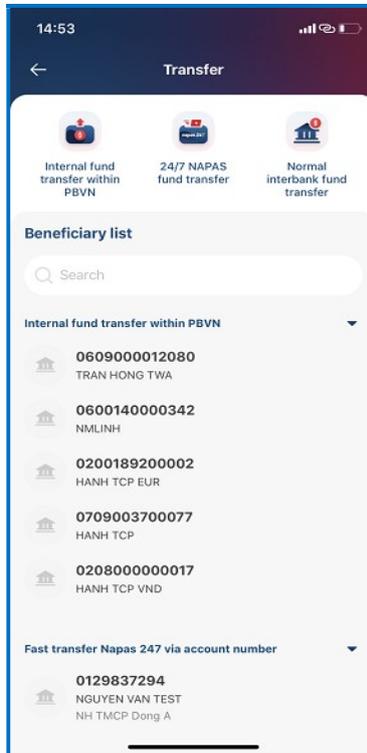
b. 24/7 NAPAS Fund Transfer

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

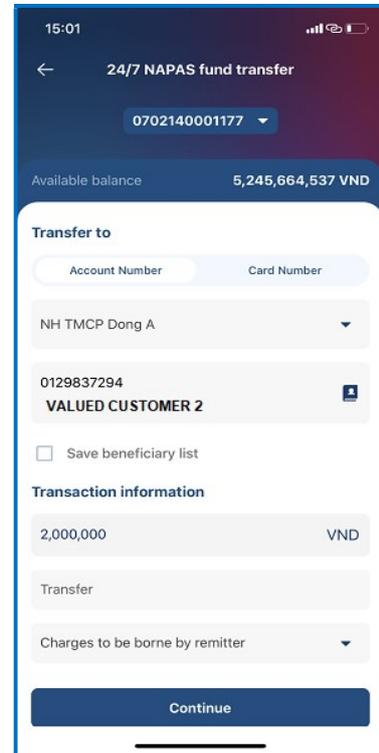
i. Via Bank Account Number



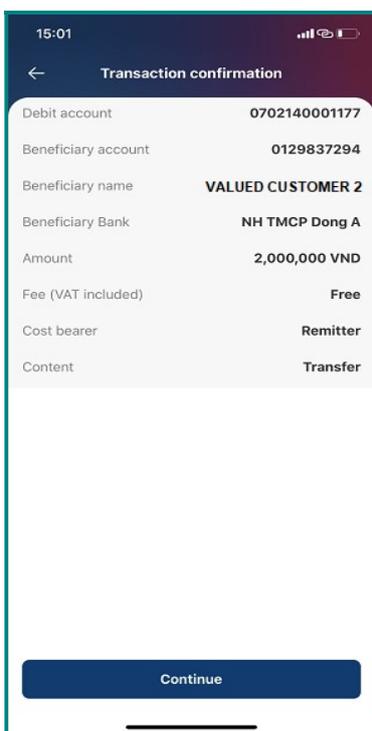
Step 1



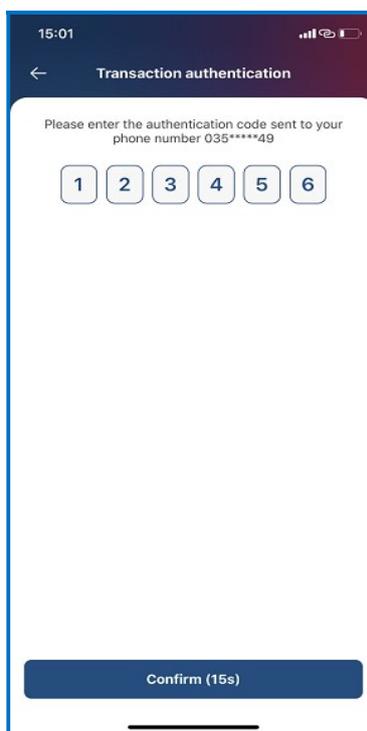
Step 2



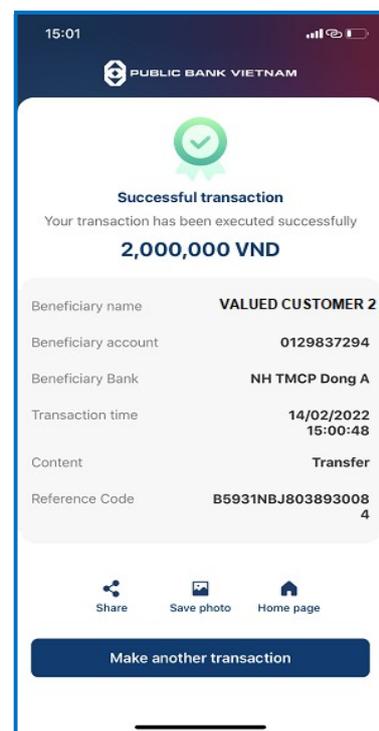
Step 3



Step 4



Step 5



Step 6

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

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

Step 3:

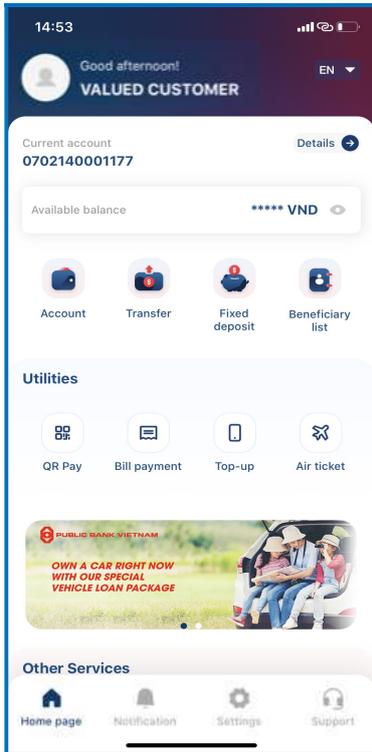
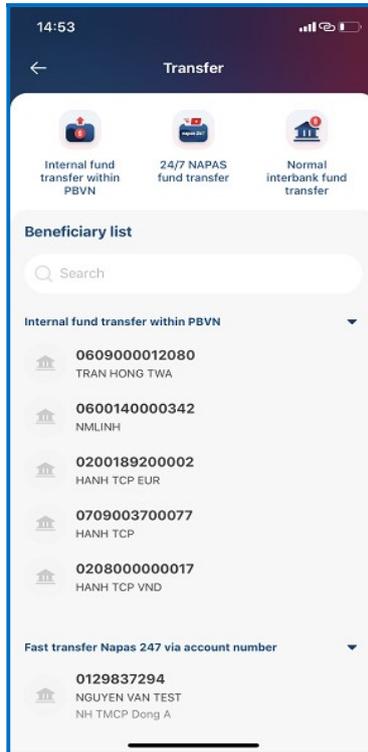
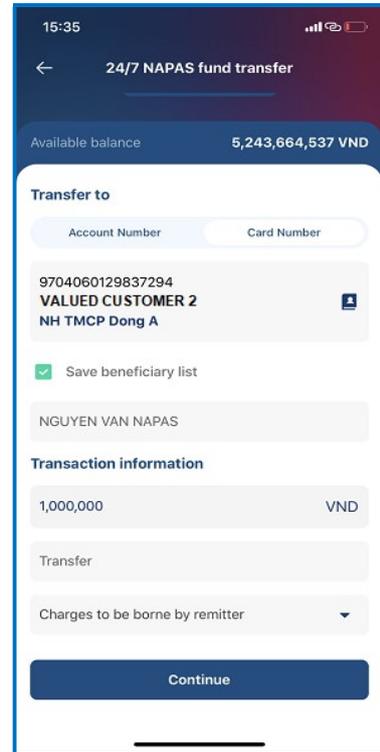
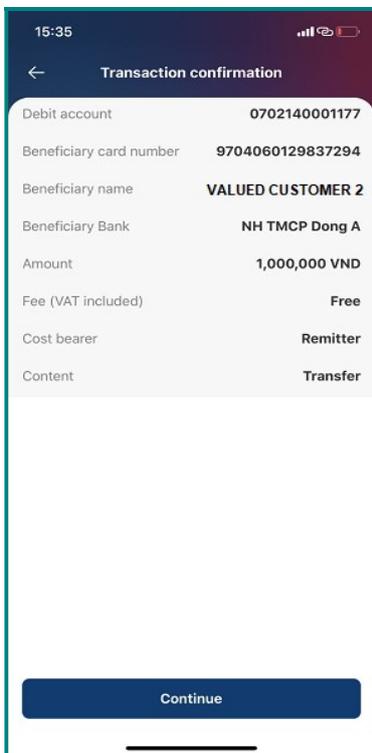
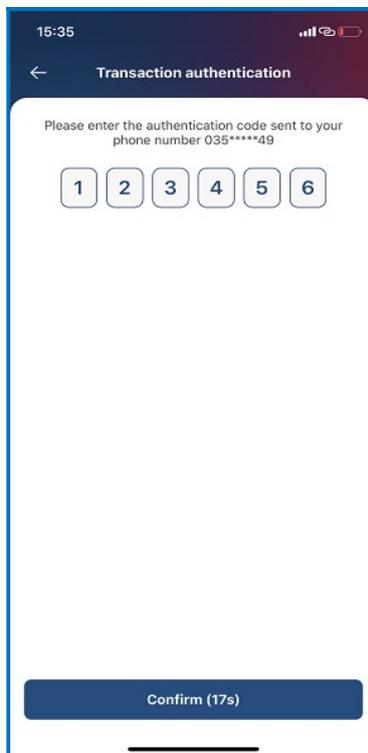
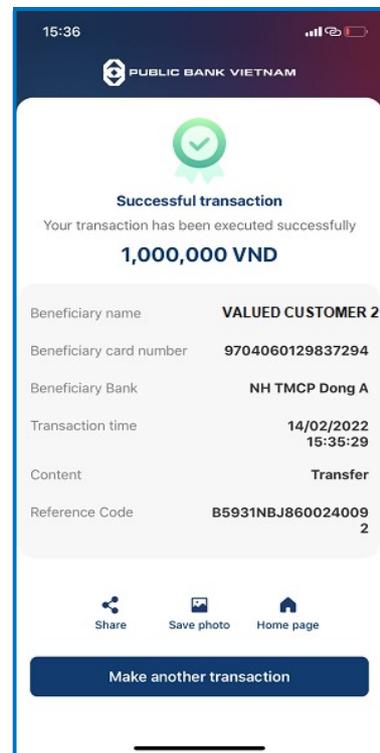
- Select **Debit Account**
- Select << **Account Number** >>
- Select the **Beneficiary Bank** from the dropdown list
- Click  icon to select an account from Beneficiary Book or enter Beneficiary's Account Number
- Enter **Transaction Amount** and **Transaction Content**
- Select **Cost Bearer**

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

Step 2

Step 3

Step 4

Step 5

Step 6

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** >>

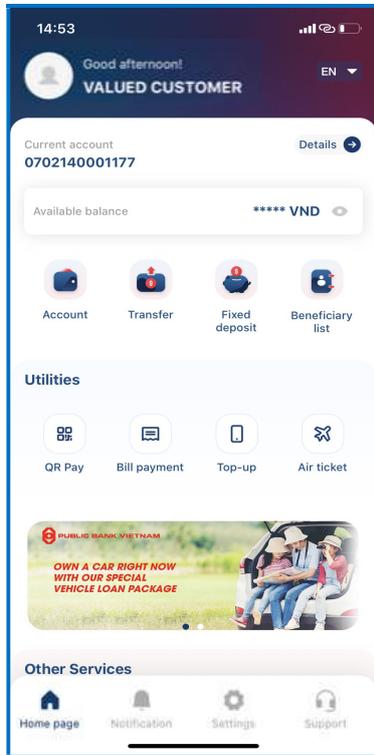
Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click << **Confirm** >>

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

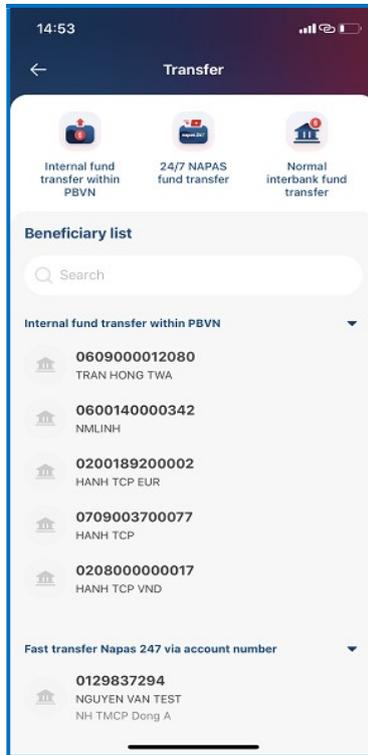
- Click << **Share** >> to capture this screenshot and send via Bluetooth/Zalo/etc.
- Click << **Save photo** >> to capture and save this screenshot into your device
- Click << **Home page** >> to return to the application homepage
- Click << **Make another transaction** >> to perform another fund transfer

c. Normal interbank fund transfer

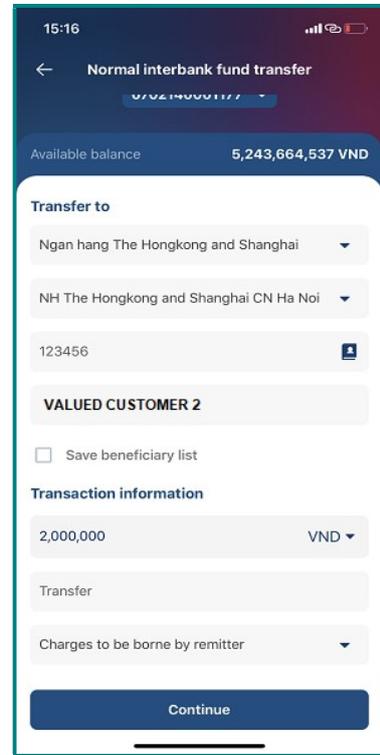
This function enables you to make fund transfers to accounts at other domestic banks. After you have successfully sent remittance order, PBVN will process to remit to Beneficiary's account



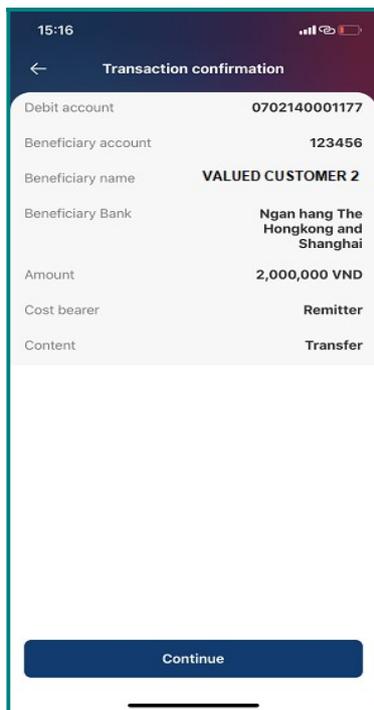
Step 1



Step 2



Step 3



Step 4



Step 5



Step 6

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** >>

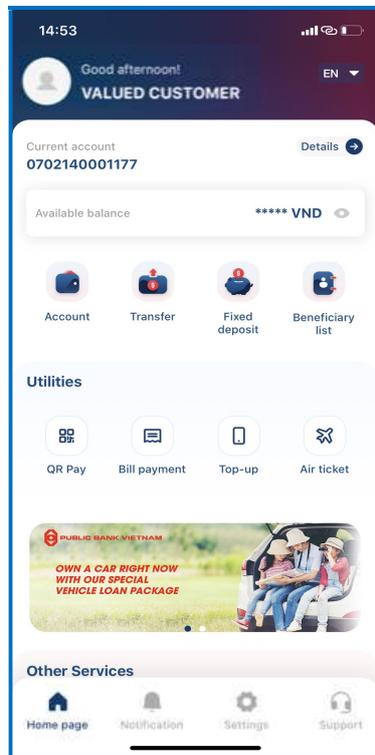
Step 6: The system notifies for successful installation. At this screen, you can:

- 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

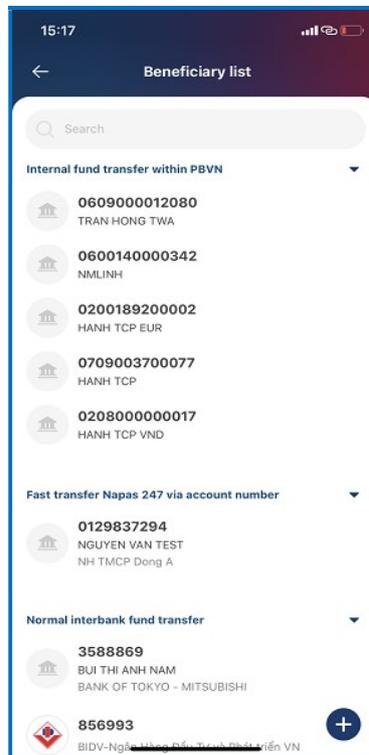
d. Beneficiary List

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

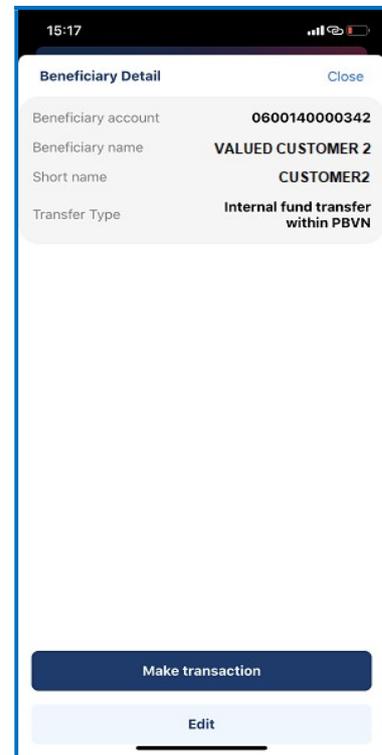
i. View Beneficiary List



Step 1



Step 2

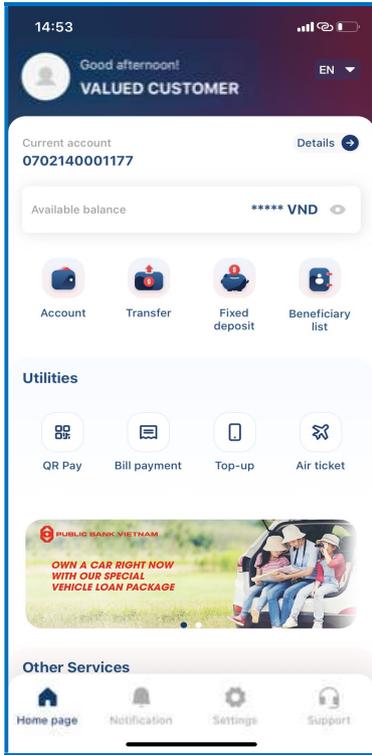
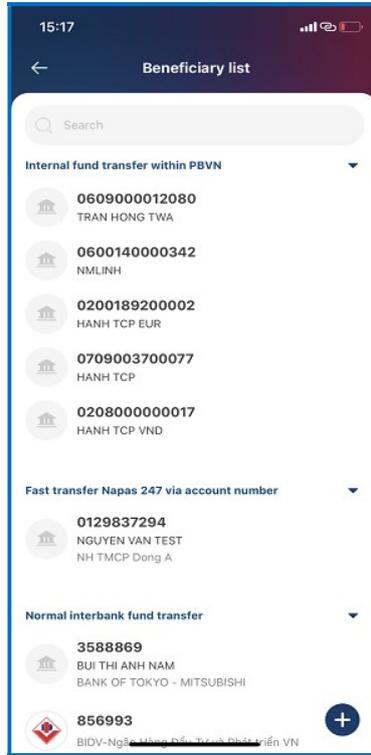
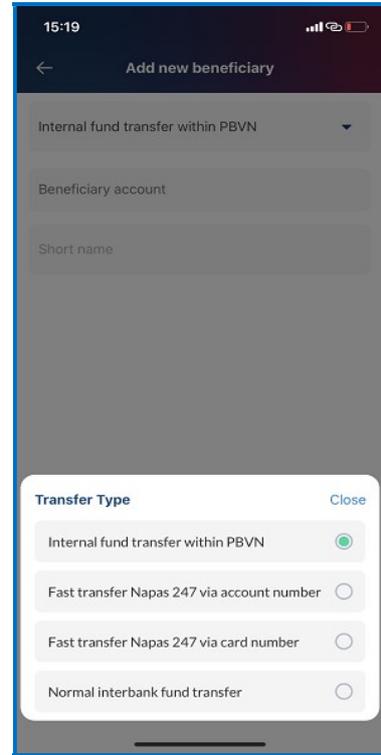
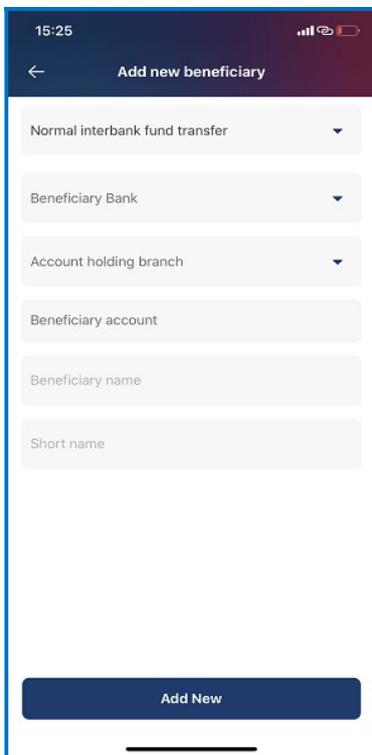
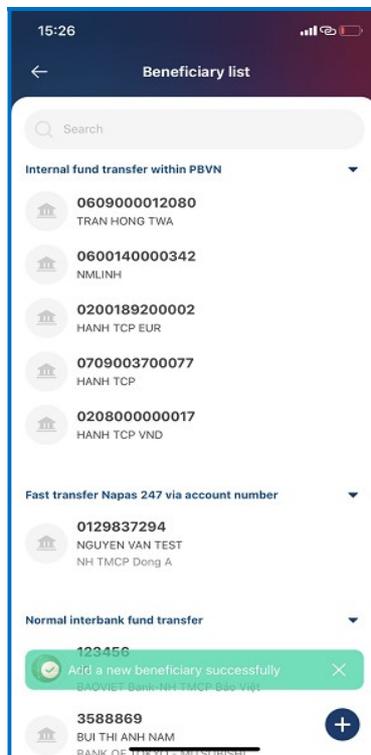


Step 3

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

ii. Add new Beneficiary

Step 1

Step 2

Step 3

Step 4

Step 5

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

Step 2: Click  icon to add a new directory

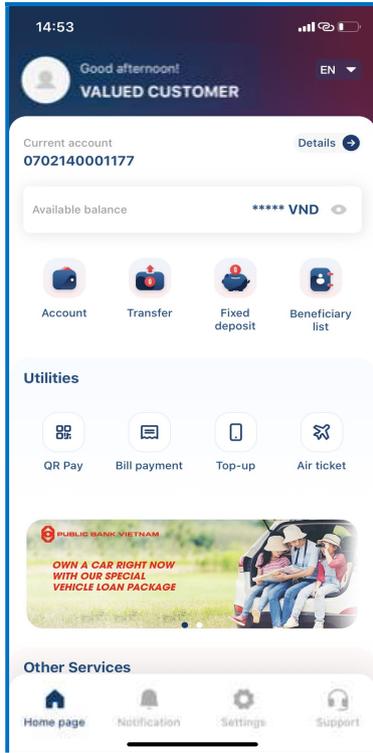
Step 3: Click on the dropdown list to select **Transfer Type**

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)

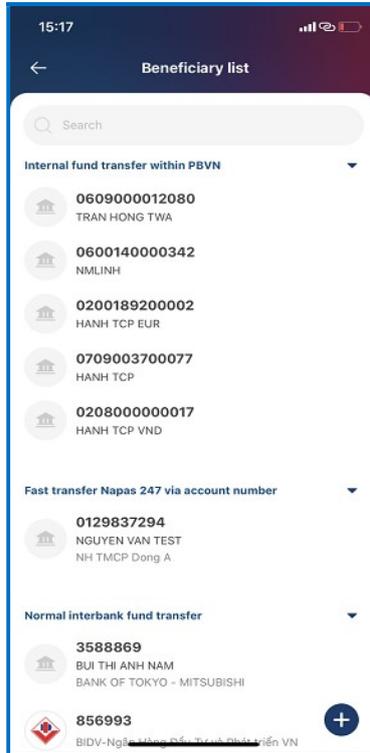
Step 4: Enter required information required. Then click << **Add New** >>

Step 5: The application prompts successful creation notification

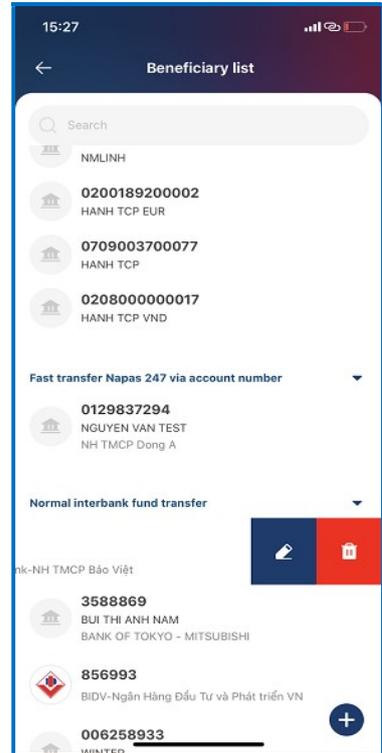
iii. Update Beneficiary Information



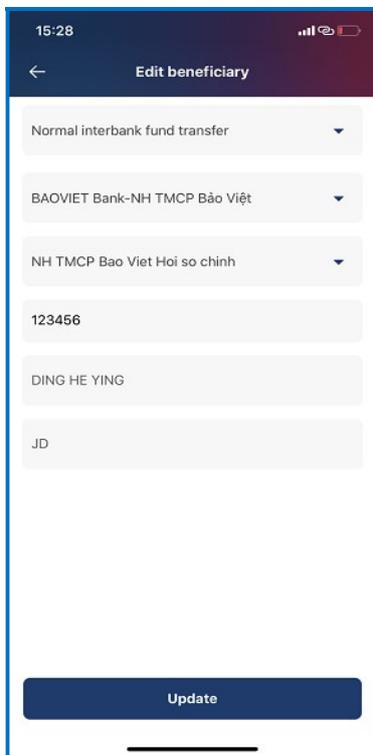
Step 1



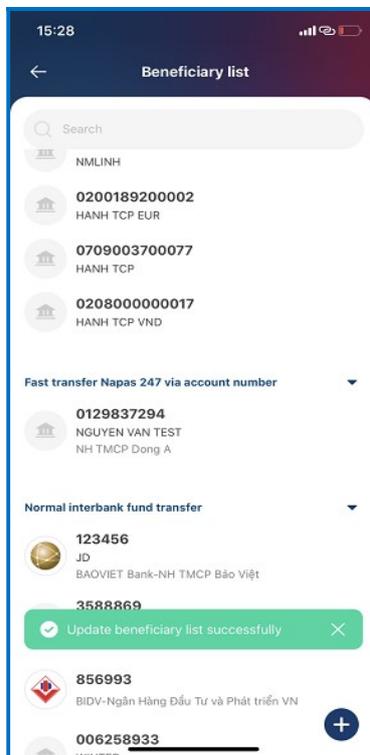
Step 2



Step 3



Step 4



Step 5

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

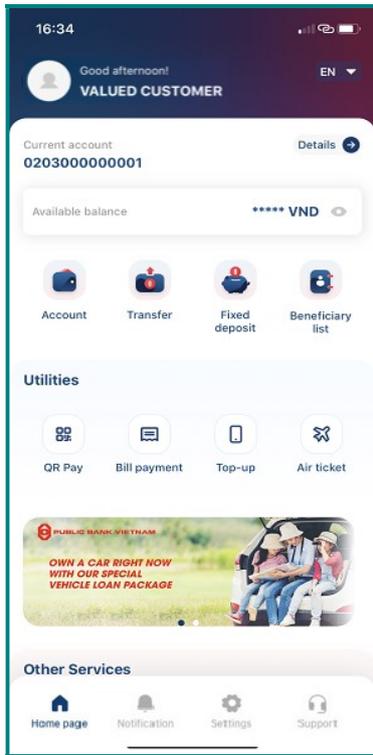
Step 2: Search for the beneficiary you want to edit

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

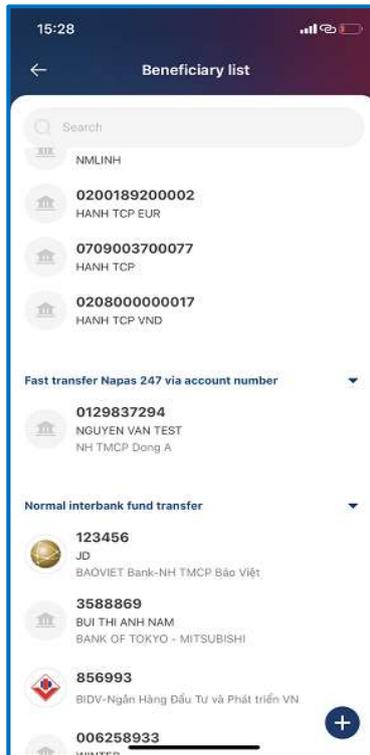
Step 4: Edit the information and click << **Update** >>

Step 5: The application prompts successful updated notification

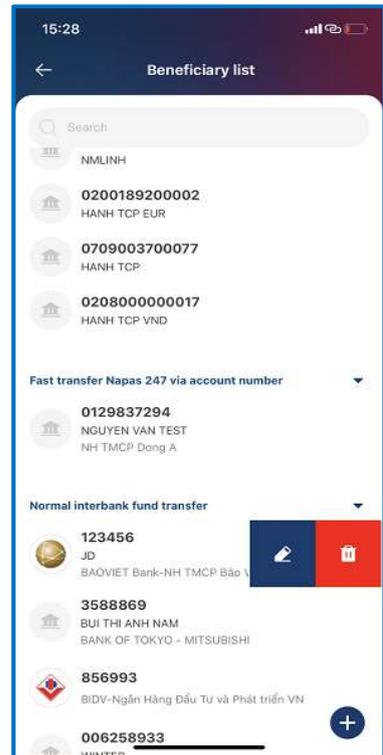
iv. Delete a beneficiary



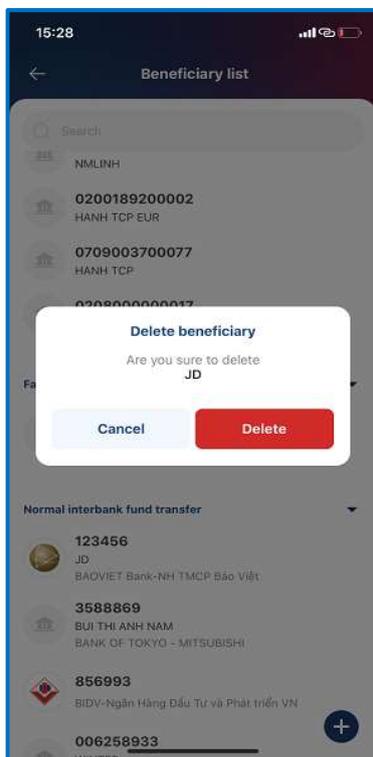
Step 1



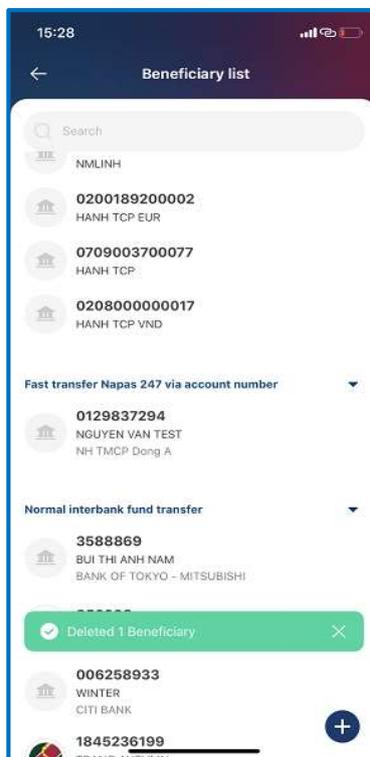
Step 2



Step 3



Step 4



Step 5

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

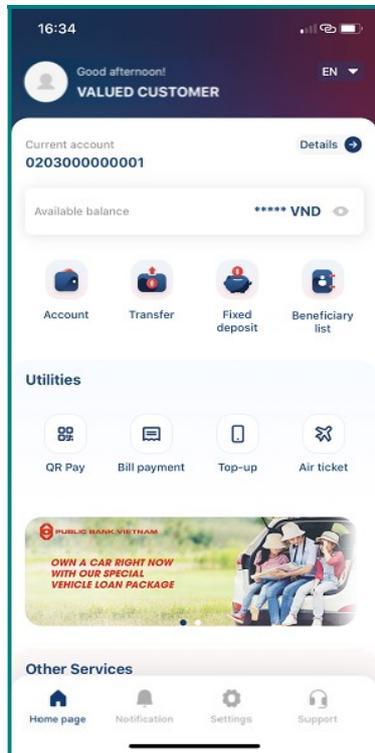
Step 4: The application will prompt for confirmation. Click << **Delete** >> to proceed

Step 5: The application prompts successful deletion notification

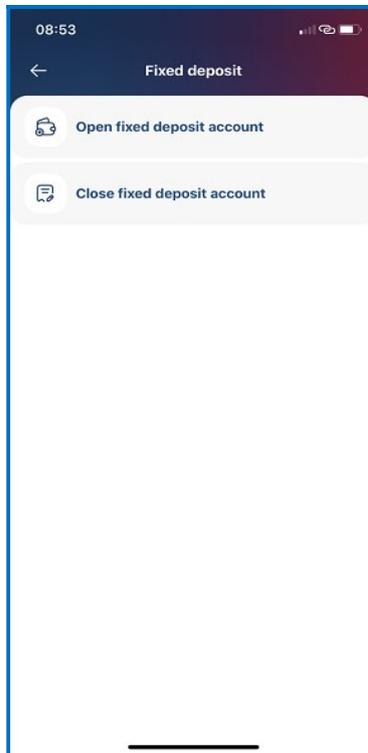
3. Online fixed deposit service

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

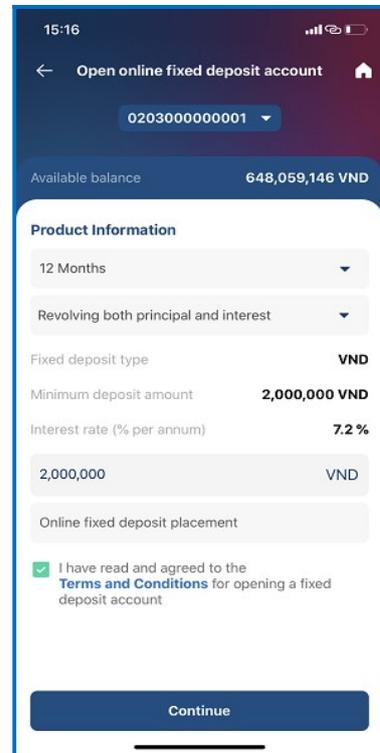
a. Open online fixed deposit account



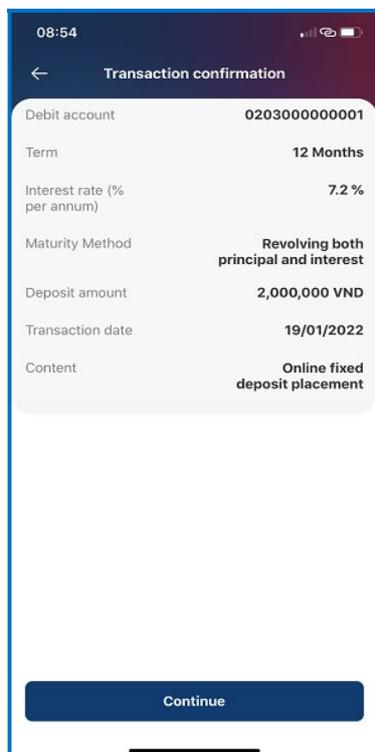
Step 1



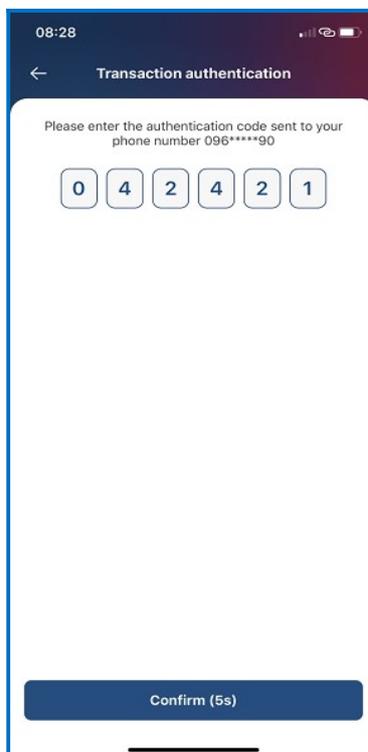
Step 2



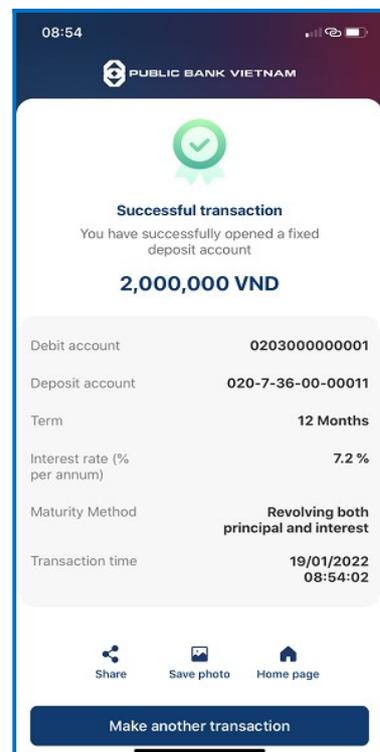
Step 3



Step 4



Step 5



Step 6

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

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

Step 3:

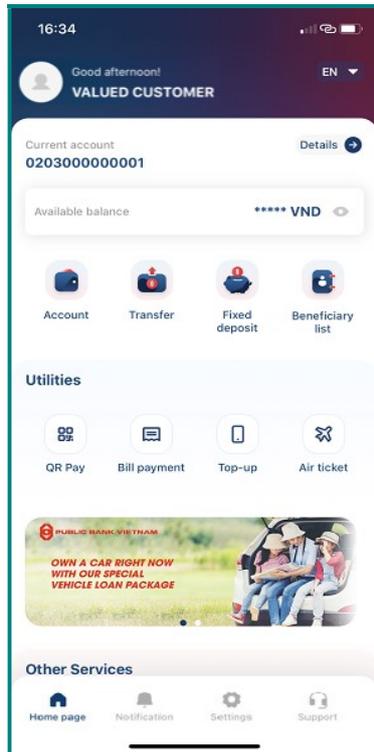
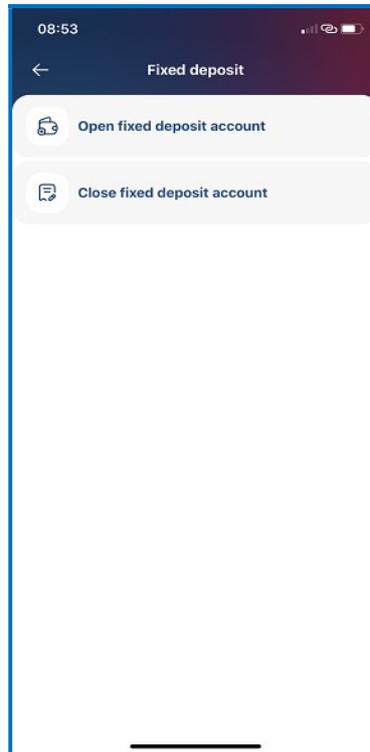
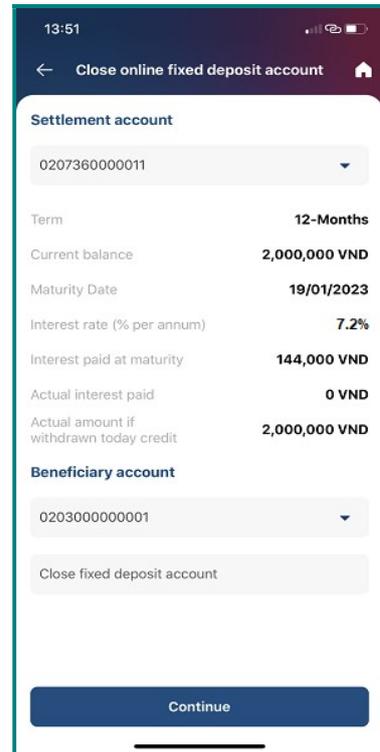
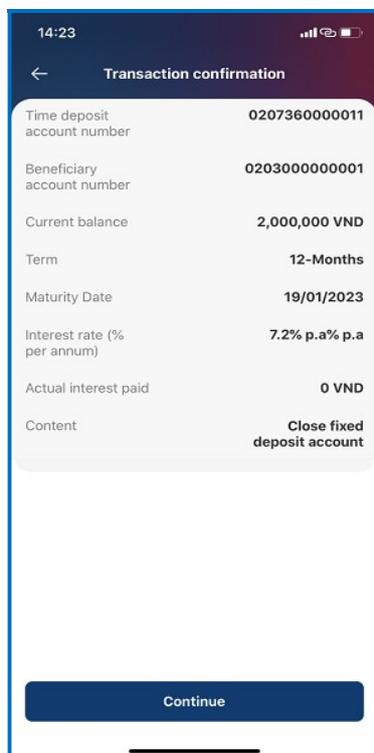
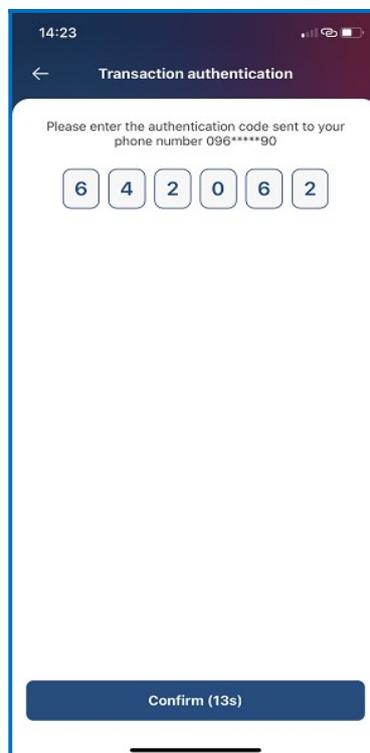
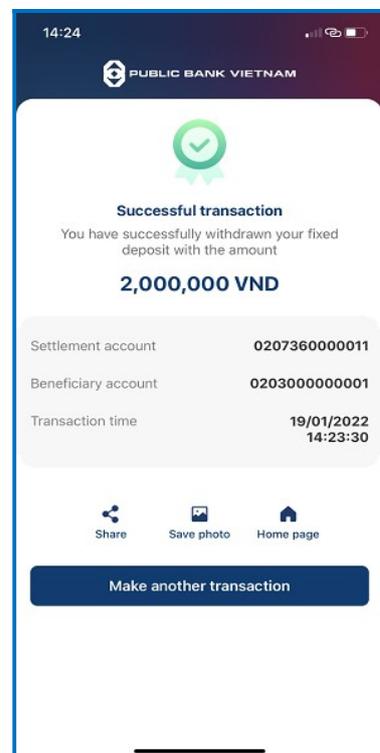
- Select **Debit account**
- Select **Term**. The Interest Rate, Currency Type, Minimum Amount corresponding to the term selected will be automatically displayed
- Select **Renewal Method**
- Select **Account for receiving interest** (*this field only appears if the Renewal Method is Renew Principal*)
- 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

Step 2

Step 3

Step 4

Step 5

Step 6

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** >>

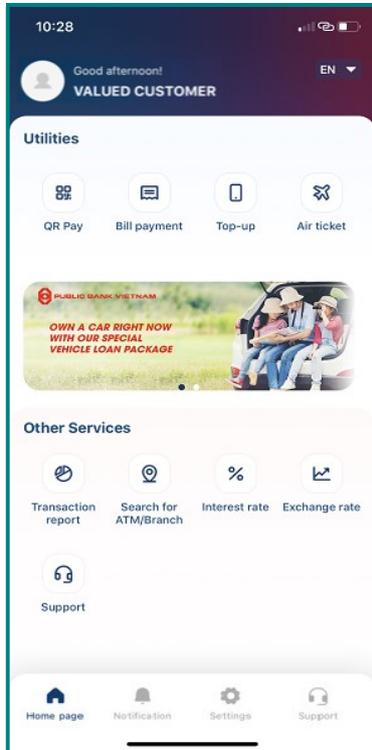
Step 6: The system prompts transaction successful notification. At this screen, you can:

- 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

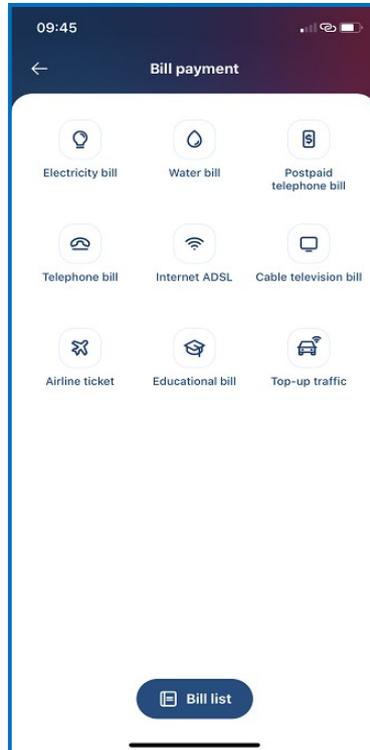
4. Bill Payment

a. Bill Payment

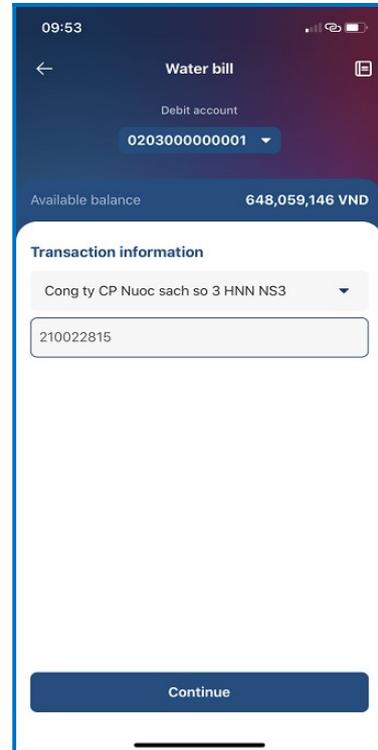
This function enables you to make bill payment using the PB engage VN app



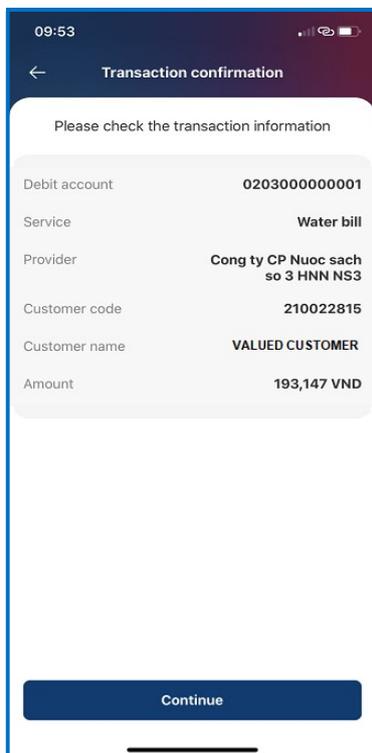
Step 1



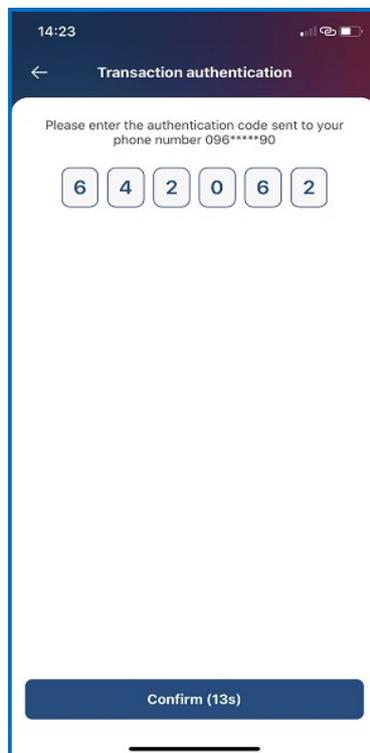
Step 2



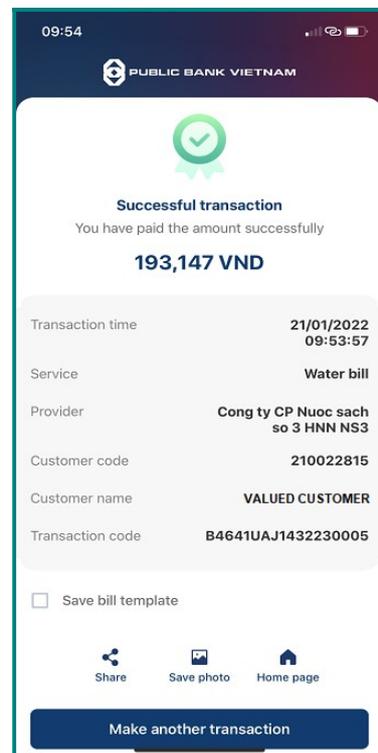
Step 3



Step 4



Step 5



Step 6

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** >>

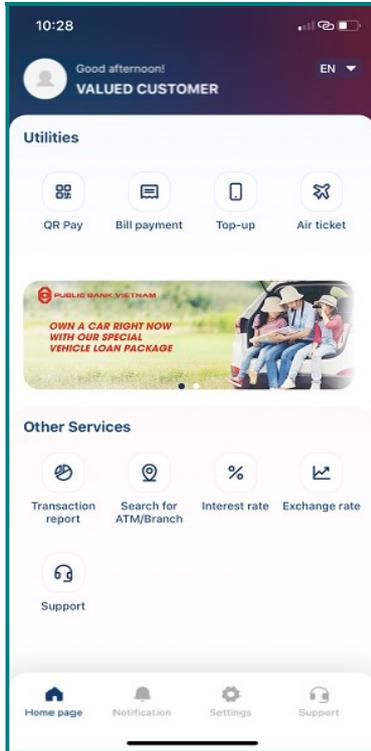
Step 6: The system prompts transaction successful notification. At this screen, you can:

- Tick ✓ << **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

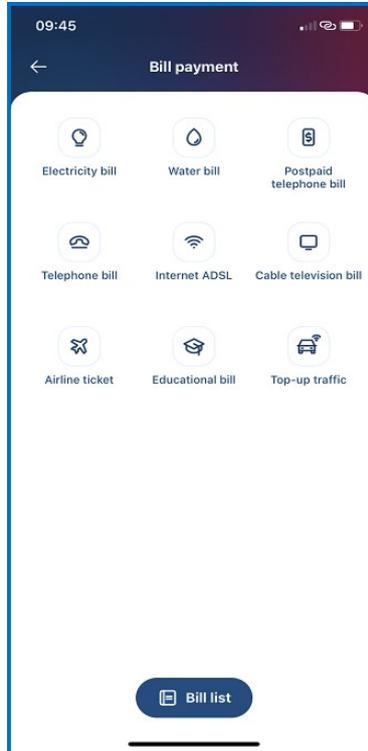
b. Bill List

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

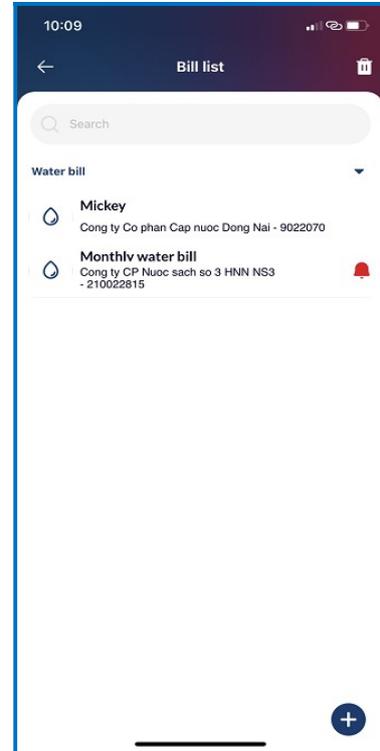
i. View a bill



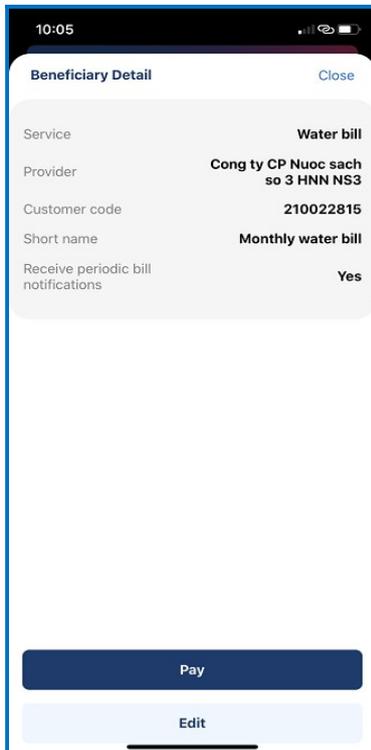
Step 1



Step 2



Step 3



Step 4

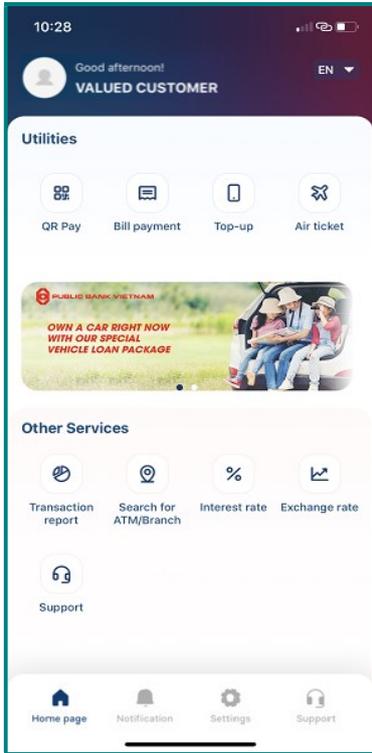
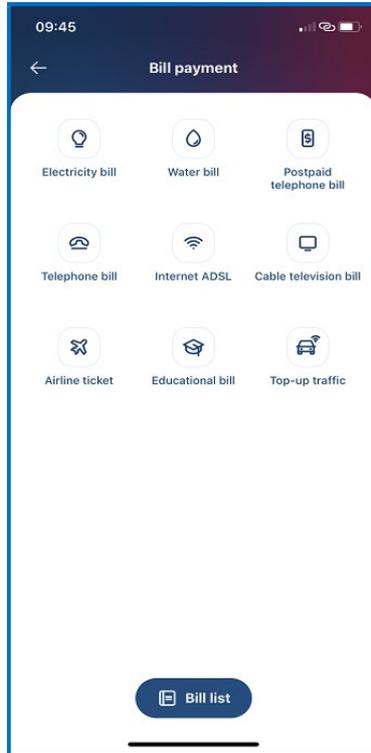
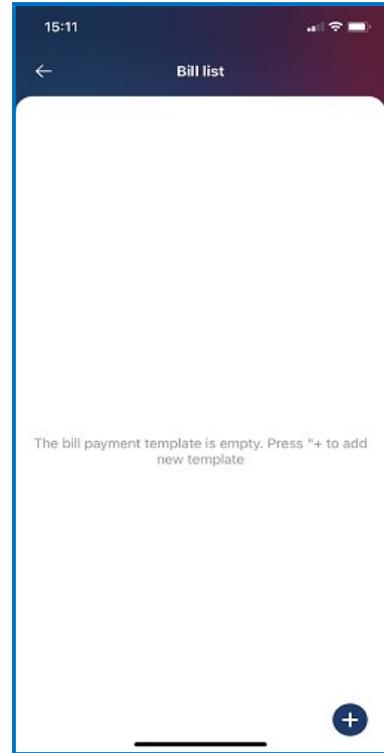
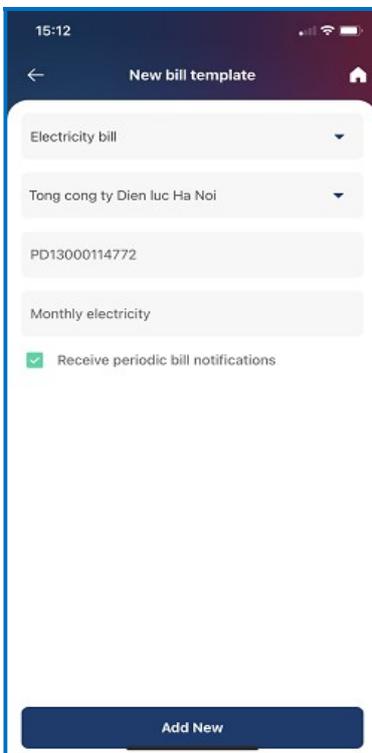
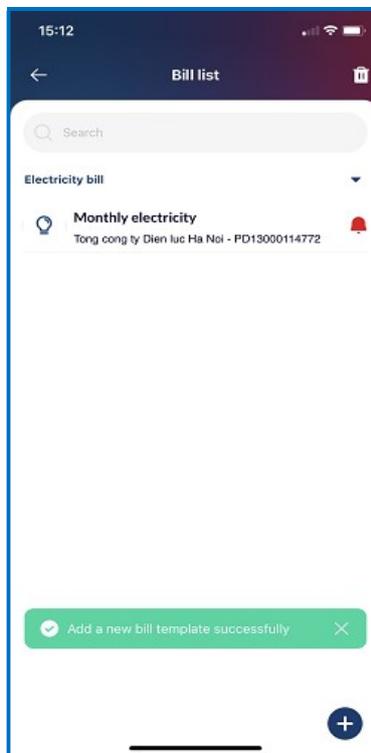
Step 1: Click << **Bill payment** >> at PB engage VN Home screen

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

Step 2

Step 3

Step 4

Step 5

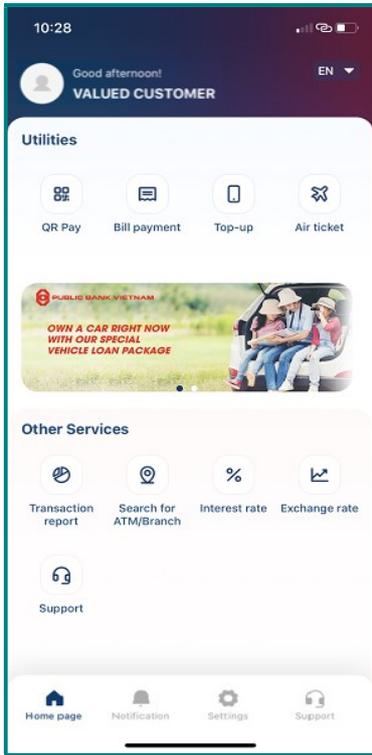
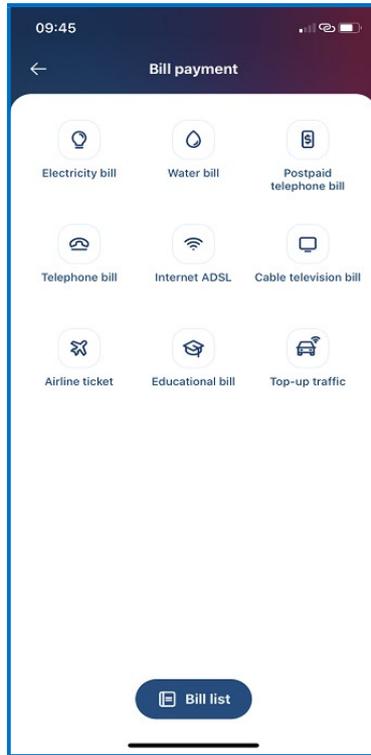
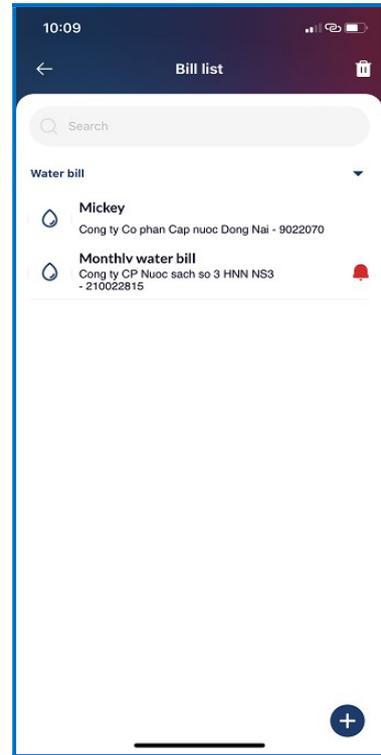
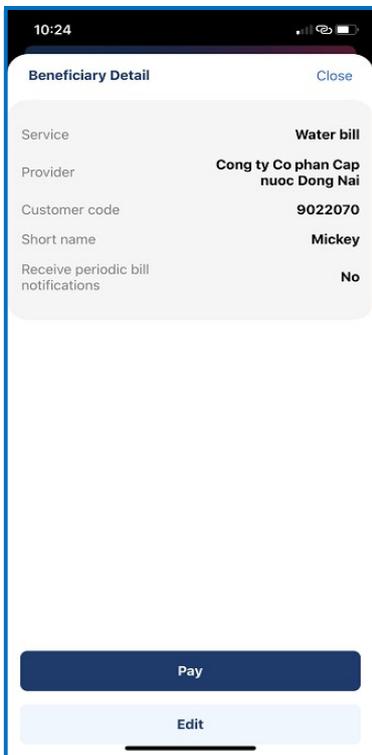
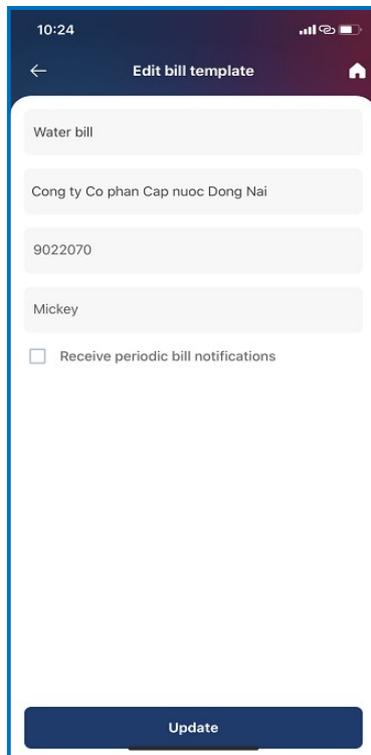
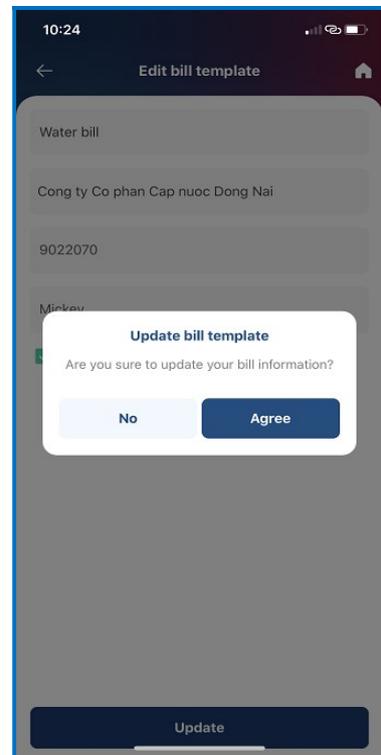
Step 1: Click << **Bill payment** >> at PB engage VN Home screen

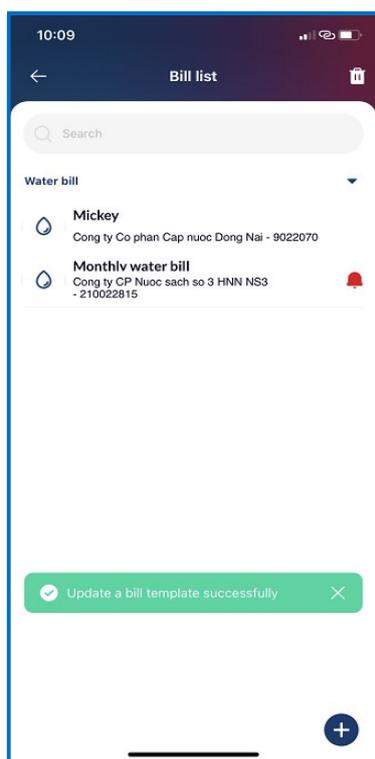
Step 2: Click << **Bill List** >>

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  icon will be displayed for the bills registered to receive bill notification periodically.

iii. Edit bill saved on bill list

Step 1

Step 2

Step 3

Step 4

Step 5

Step 6



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

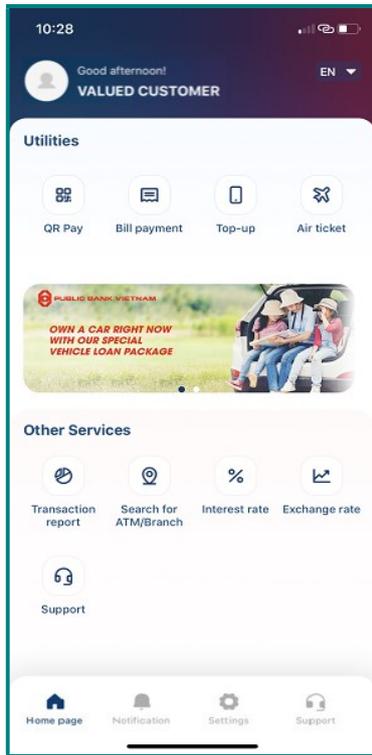
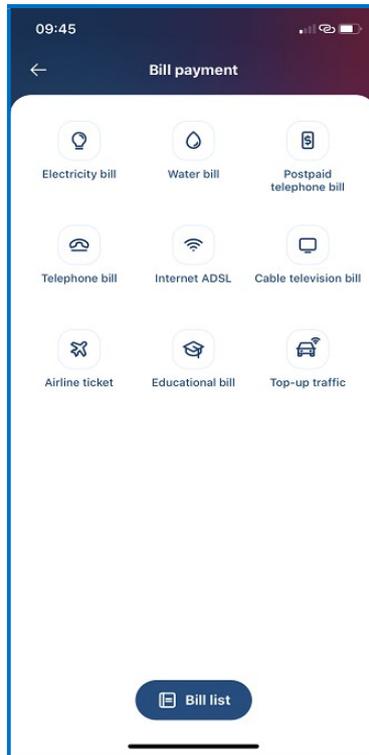
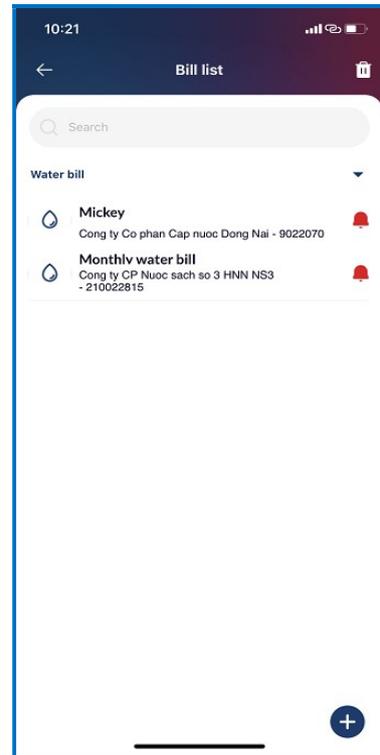
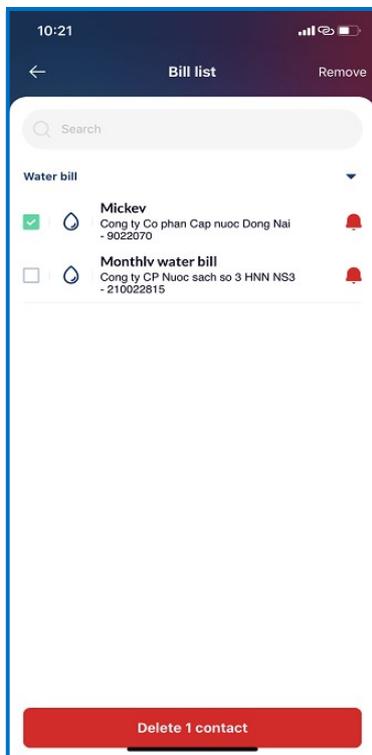
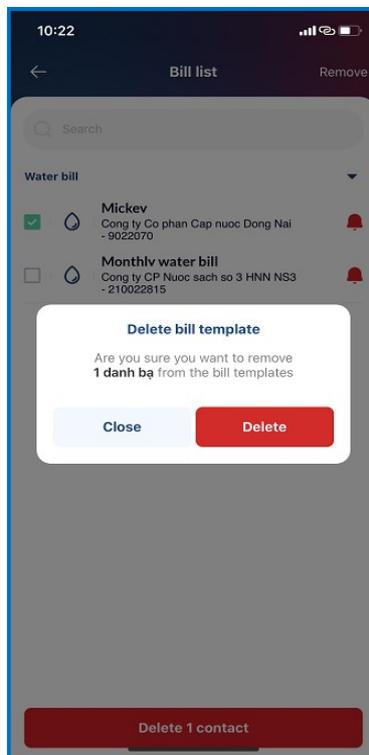
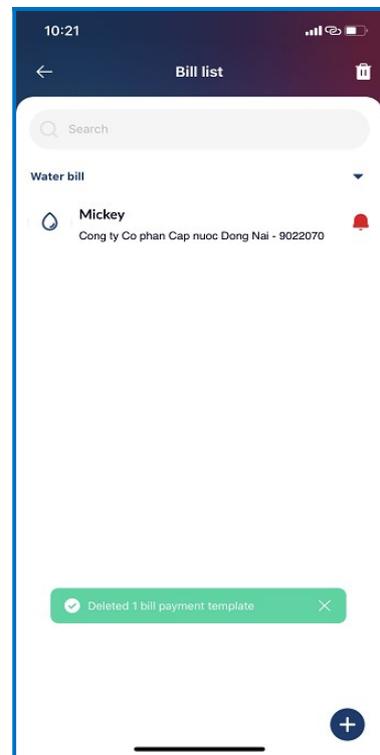
Step 4: Click << **Edit** >>

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  icon will be displayed for the bills registered to receive bill notification periodically

iv. Delete a bill directory

Step 1

Step 2

Step 3

Step 4

Step 5

Step 6

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

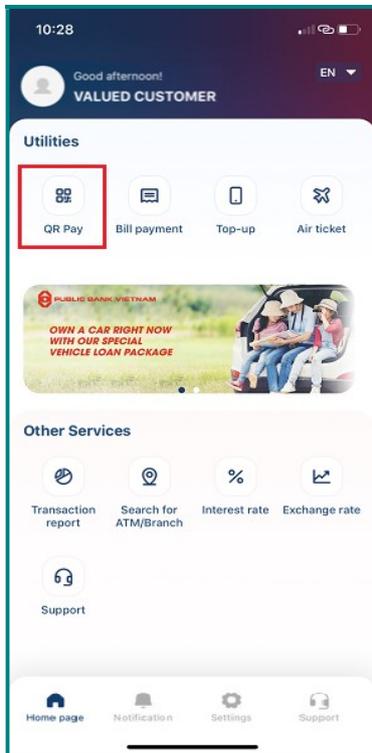
Step 6: The system will display notification of successful deletion

5. Utility service

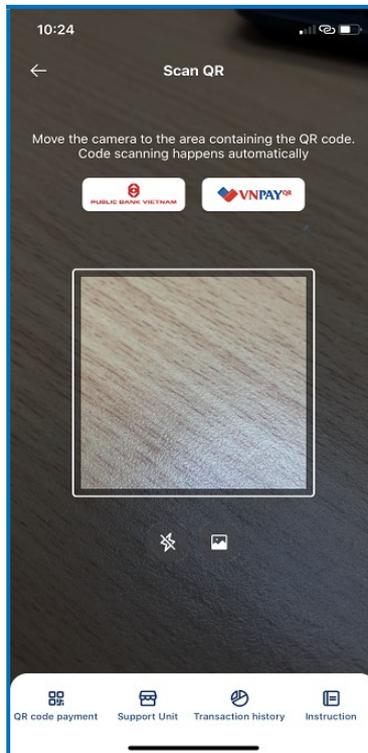
a. QR Pay

This function enables you to make payments via scanning QR code

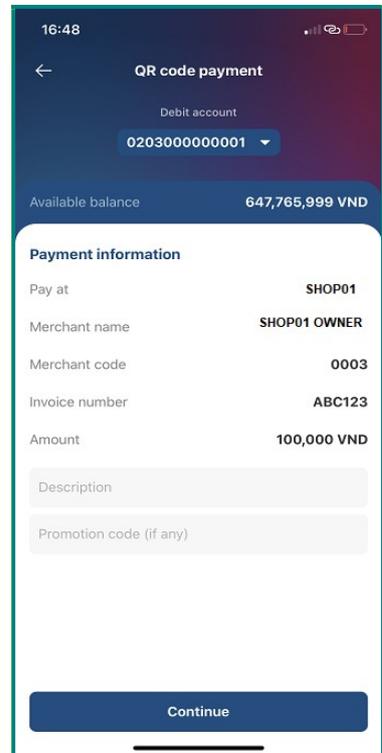
i. Payment by QR scanning



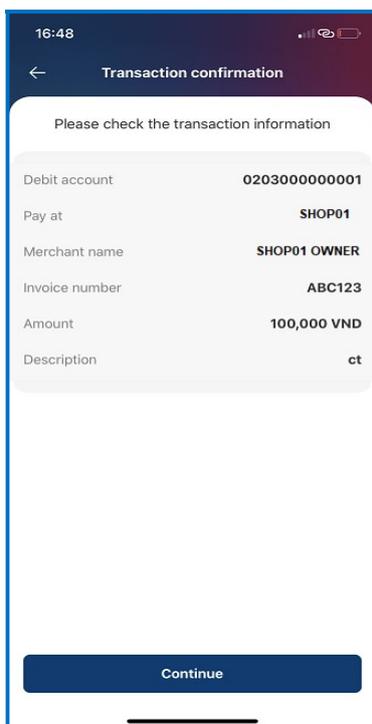
Step 1



Step 2



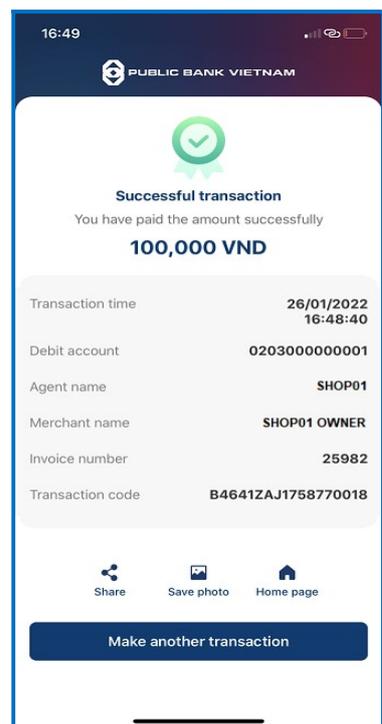
Step 3



Step 4



Step 5



Step 6

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  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** >>

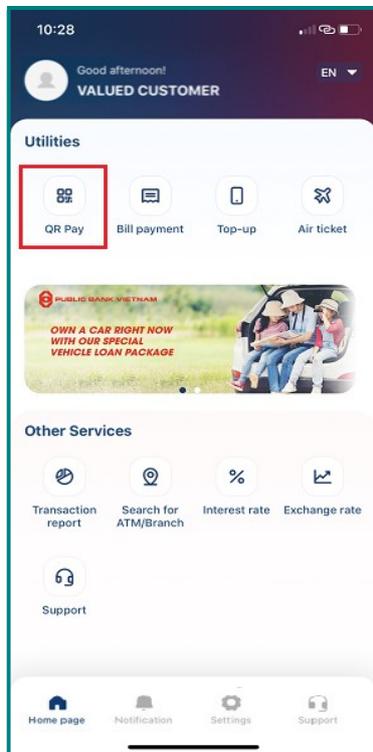
Step 5: Enter OTP from SMS/Smart-OTP or scan your FaceID/Fingerprint if you have activated Transaction Authentication using FaceID/Fingerprint in the Setting Menu. Then click << **Confirm** >>

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

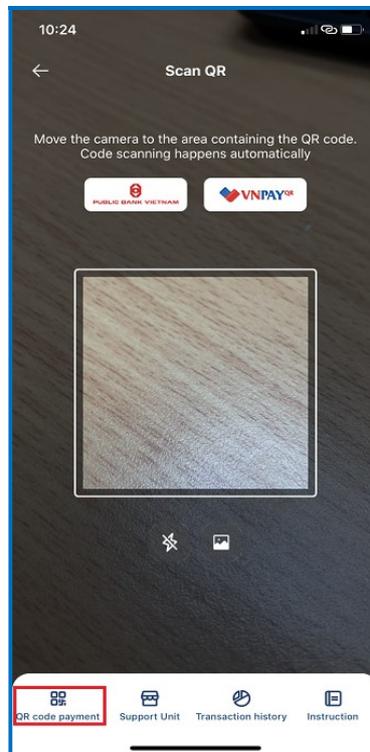
- Click on << **Share** >> to capture this screenshot and send via Bluetooth/Zalo/etc
- Click on << **Save photo** >> to capture and save this screenshot into your device
- Click << **Home page** >> to return to the application homepage
- Click on << **Make another transaction** >> to perform another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

ii. QR code payment function

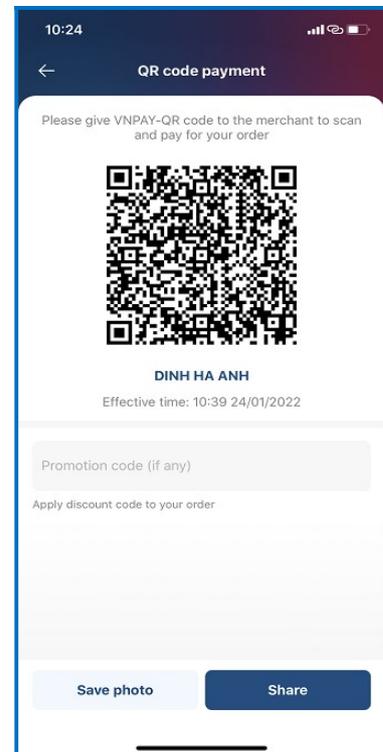
This function's to display your default current account QR code. Please present this QR code to the merchant for payment



Step 1



Step 2



Step 3

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

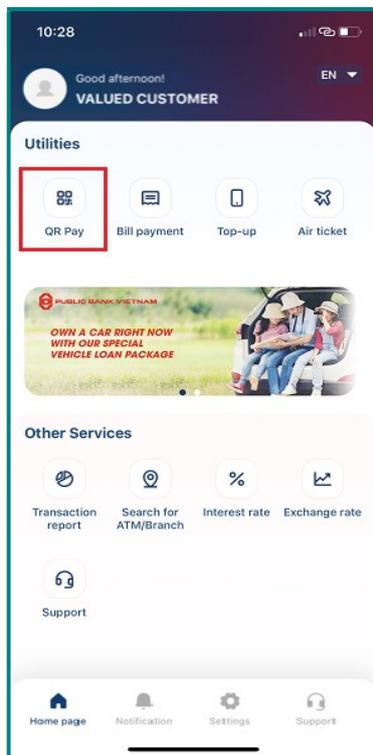
Step 2: Click on << **QR code payment** >>

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

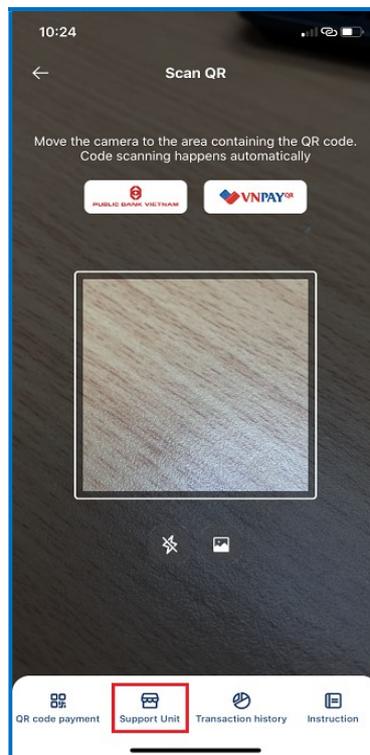
- Enter a promotion code given by the merchant (if any)
- Click << **Save photo** >> to save your QR code image
- Click << **Share** >> to share your QR code image via Bluetooth, Zalo, Gmail etc.

Present this QR code to the merchant for payment.

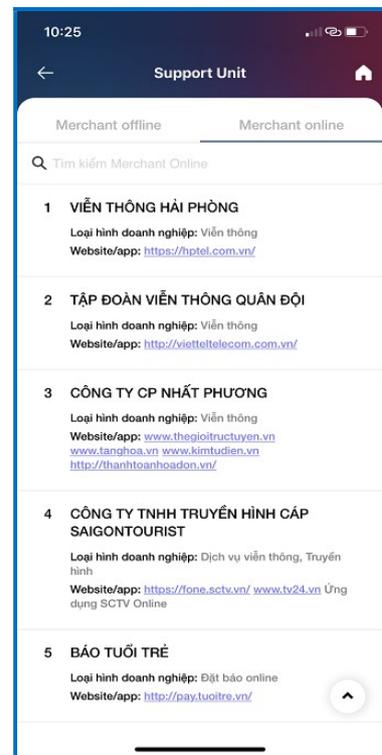
iii. Support Unit



Step 1



Step 2



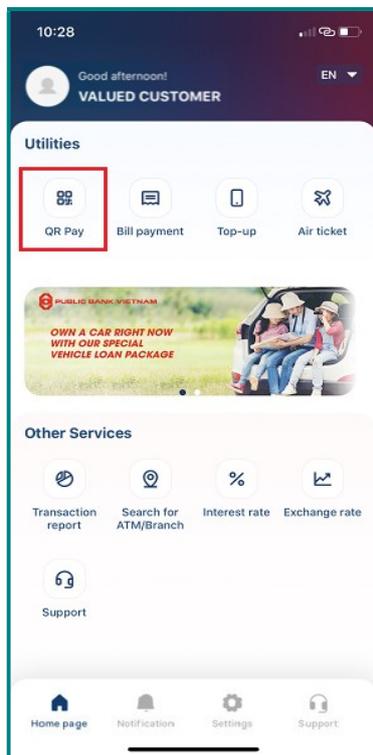
Step 3

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

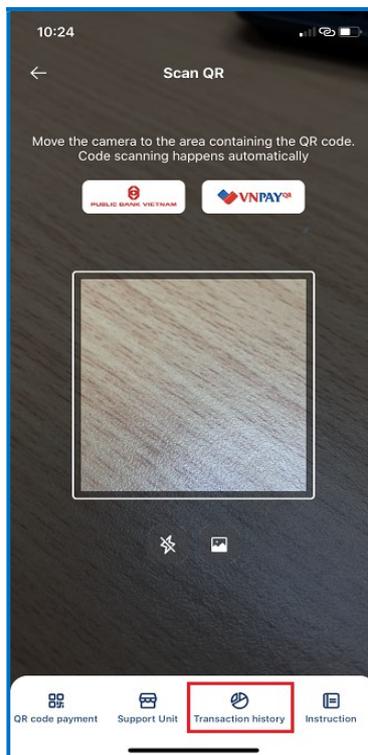
Step 2: Click << **Support Unit** >>

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

iv. QR transaction history



Step 1



Step 2



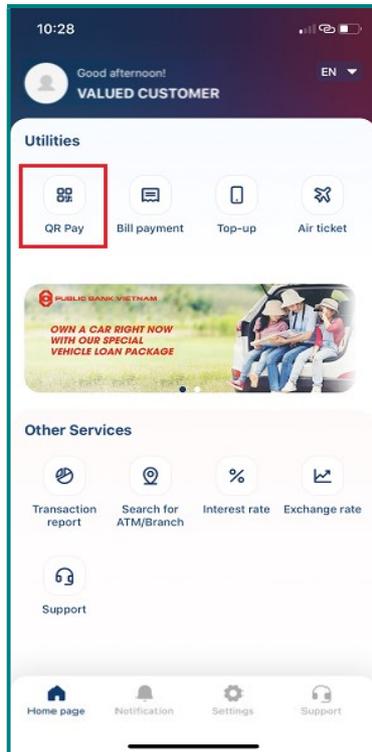
Step 3

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

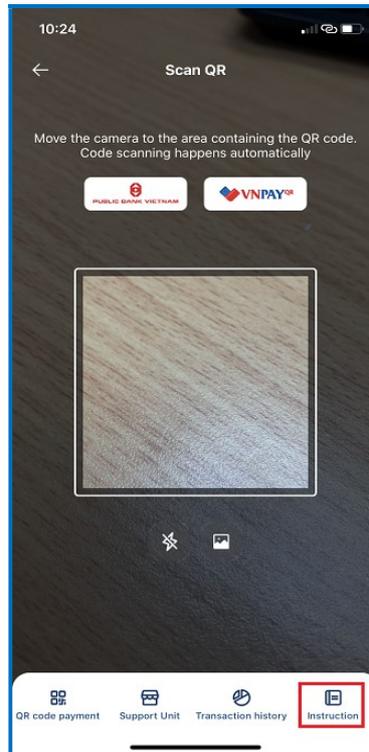
Step 2: Click on << **Transaction History** >>

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

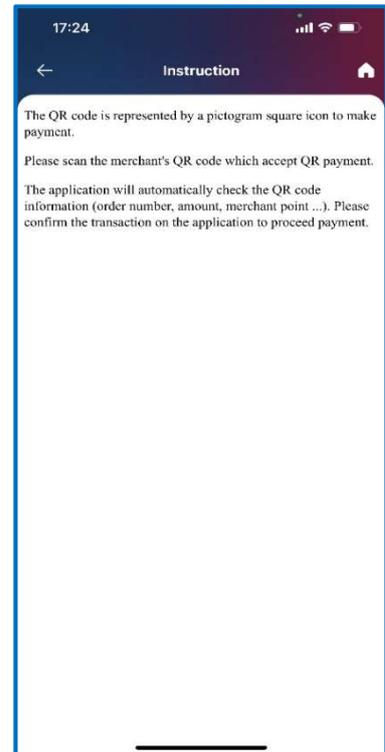
v. Instruction



Step 1



Step 2



Step 3

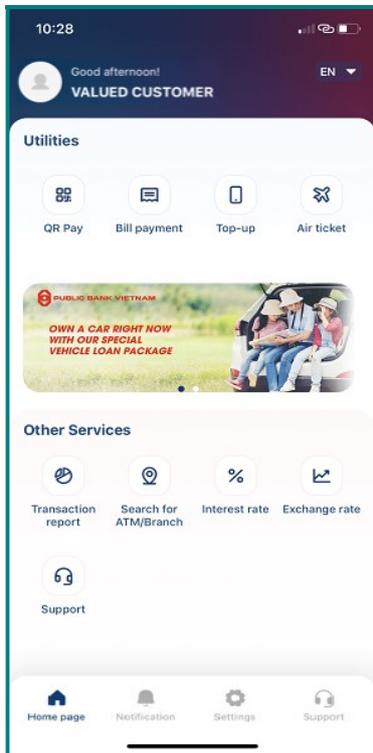
Step 1: Click << **QR Pay** >> at PB engage VN Home screen

Step 2: Click << **Instruction** >>

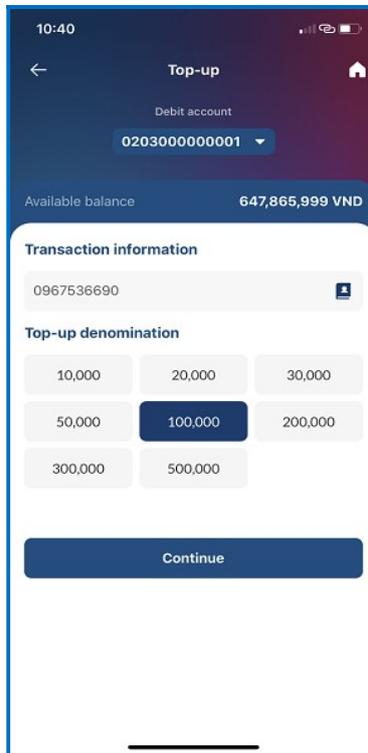
Step 3: Steps to use the QR payment feature will be displayed

b. Top-up

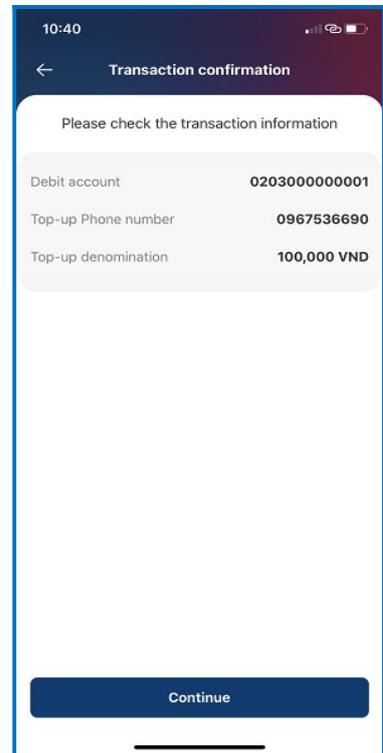
This function allows you to top-up credit for prepaid mobile phone number



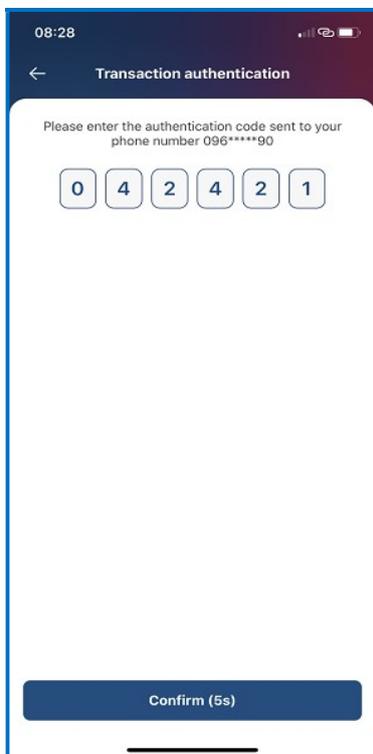
Step 1



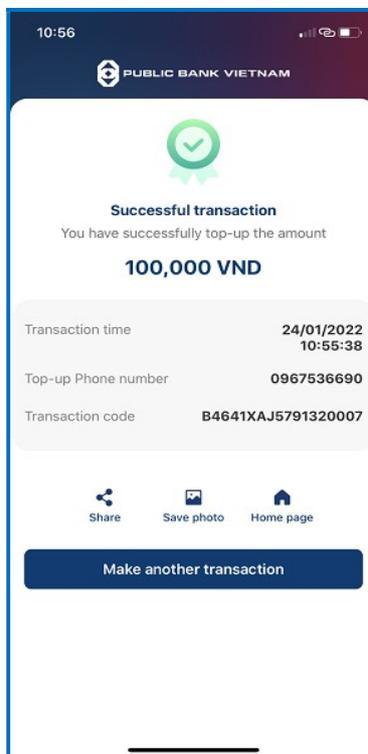
Step 2



Step 3



Step 4



Step 5

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** >>

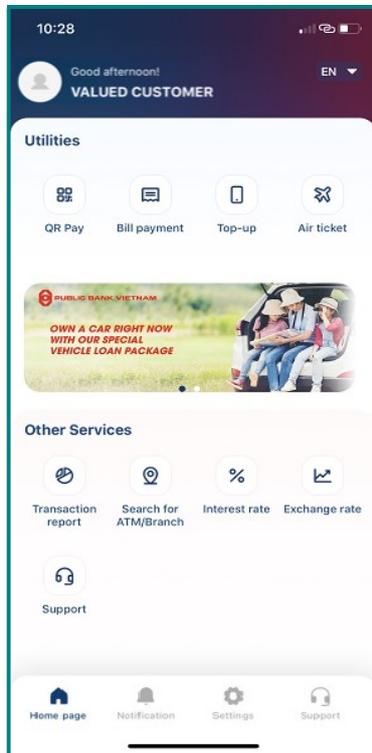
Step 5: The system prompts transaction successful notification. At this screen, you can:

- 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

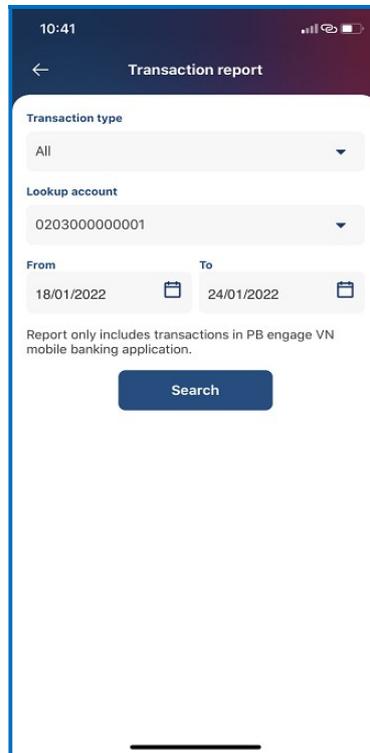
6. Other services

a. Transaction Report

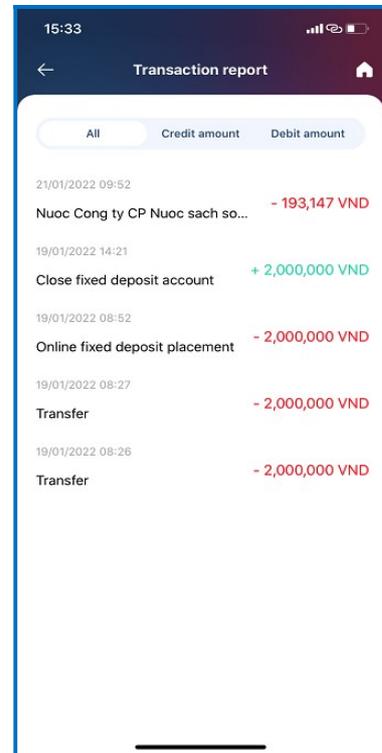
This function allows you to view your account activity



Step 1



Step 2



Step 3

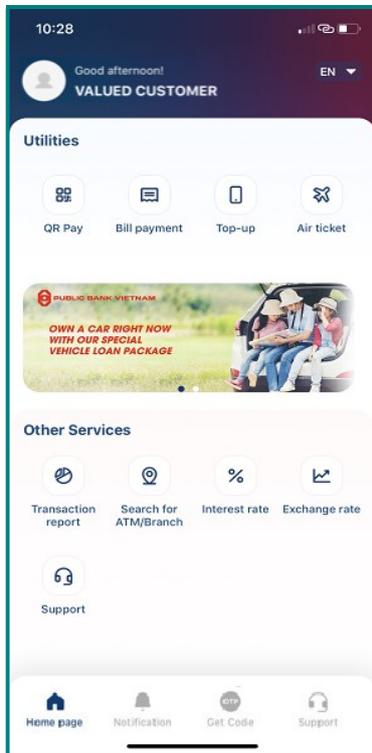
Step 1: Click << **Transaction report** >> at PB engage VN Home screen

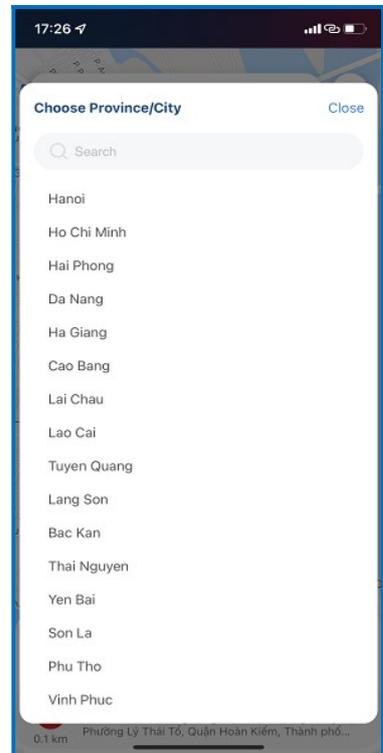
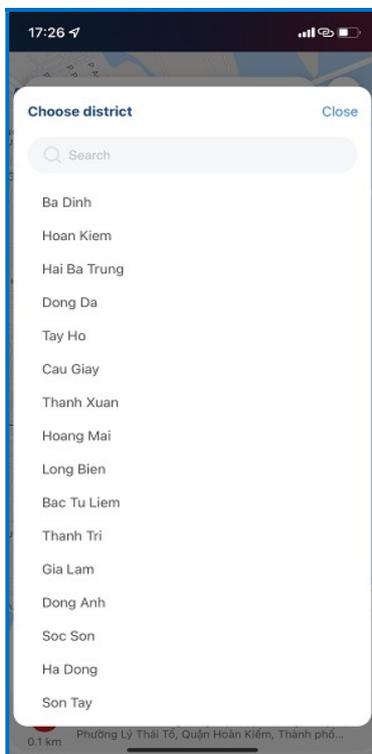
Step 2: Select a transaction type, lookup account, time period. Click << **Search** >>

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 PBNV ATMs & Branches


Step 1

Step 2

Step 3

Step 4

Step 5

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 icon if you want to search PBVN ATM/Branch in a desired area

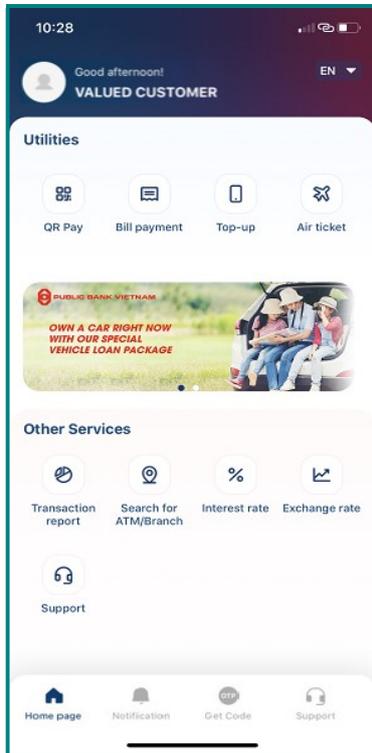
Step 3: Select a **Province/City** from the dropdown list

Step 4: Select a **District** from the dropdown list

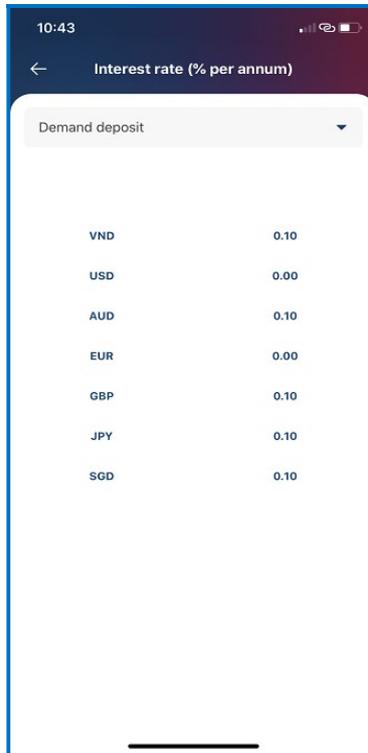
Step 5: The application will display the Bank's Branch/ATM according to your search criteria

c. Interest rate inquiry

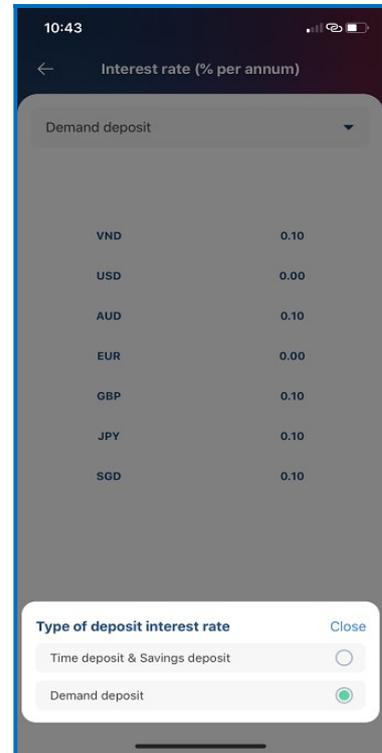
This functions allows you to inquire PBVN's deposit interest rates



Step 1



Step 2



Step 3

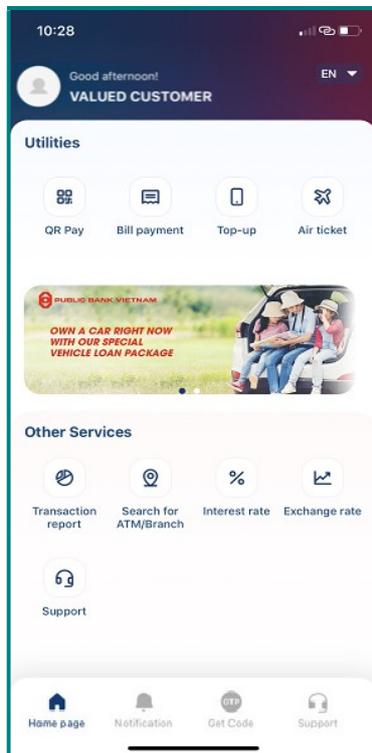
Step 1: Click << **Interest Rate** >> at PB engage VN Home screen

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

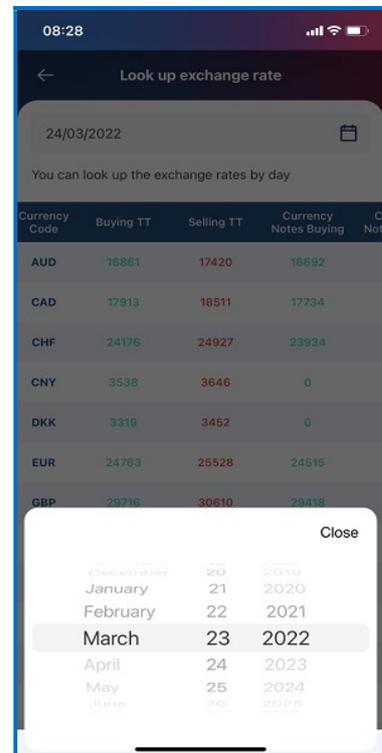
This functions allows you to inquire PBVN’s foreign currency exchange rates



Step 1



Step 2

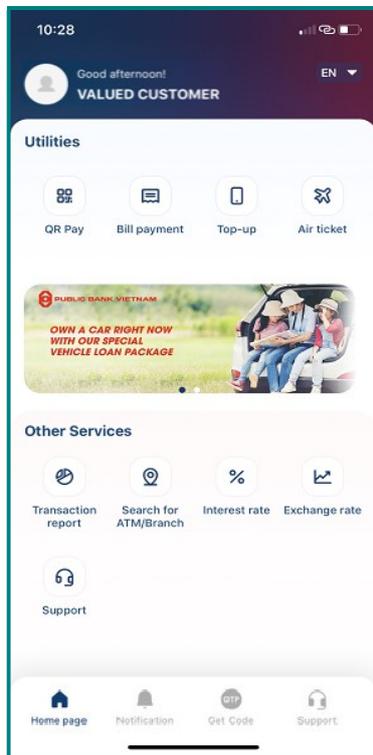
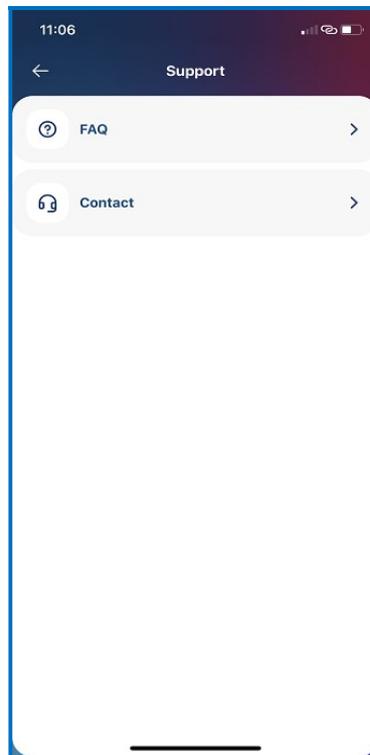
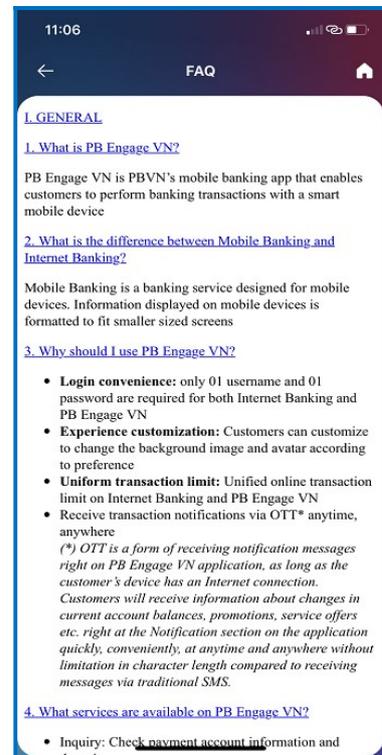


Step 3

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

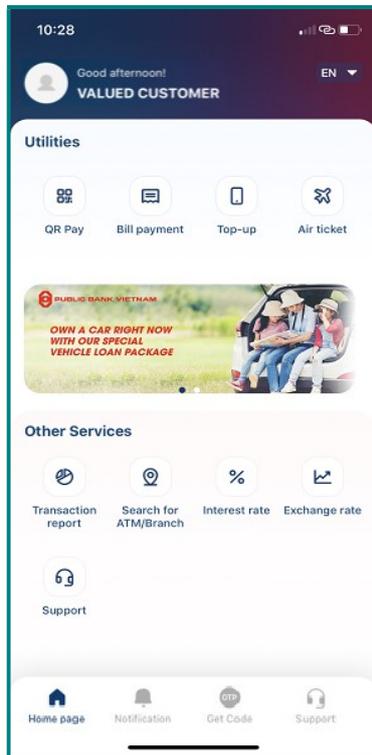
e. Support
i. Frequently Ask Questions

Step 1

Step 2

Step 3

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

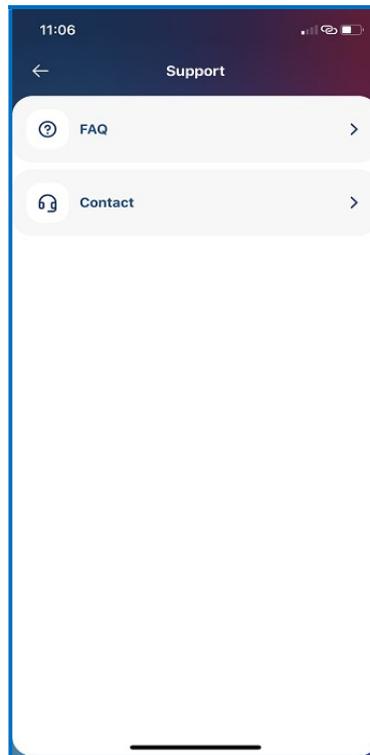
Step 2: Click << **FAQ** >> (*Frequently Ask Questions*)

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

ii. Contact



Step 1



Step 2



Step 3

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

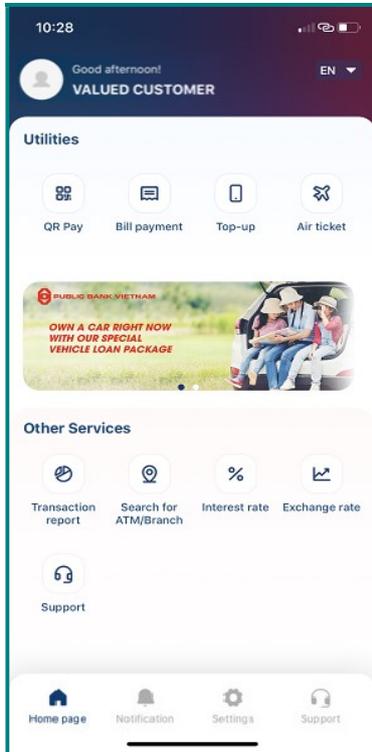
Step 2: Click << **Contact** >>

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

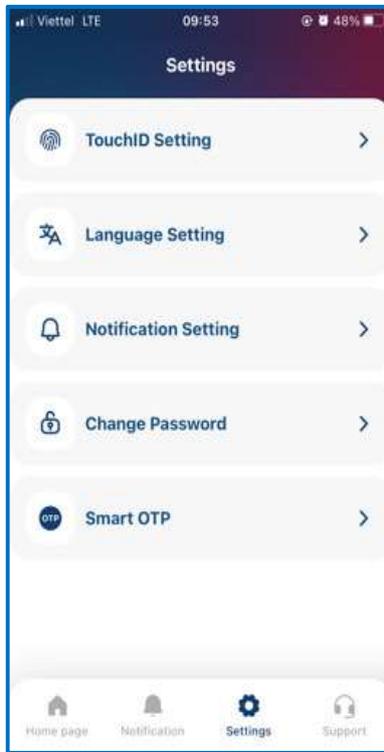
7. Smart-OTP

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

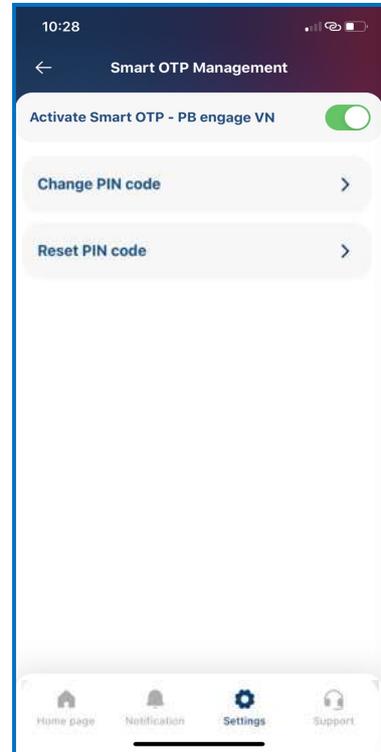
a. Activation



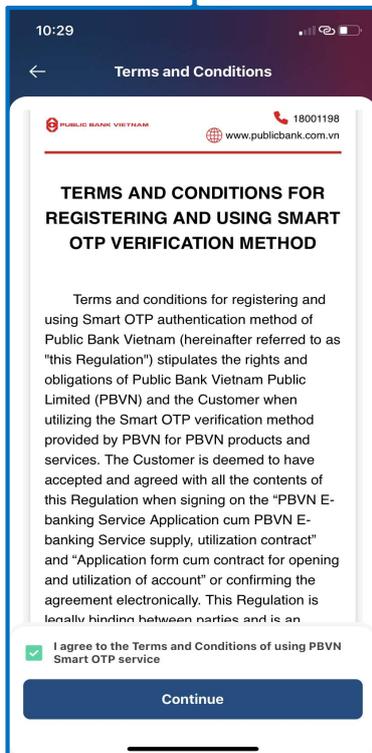
Step 1



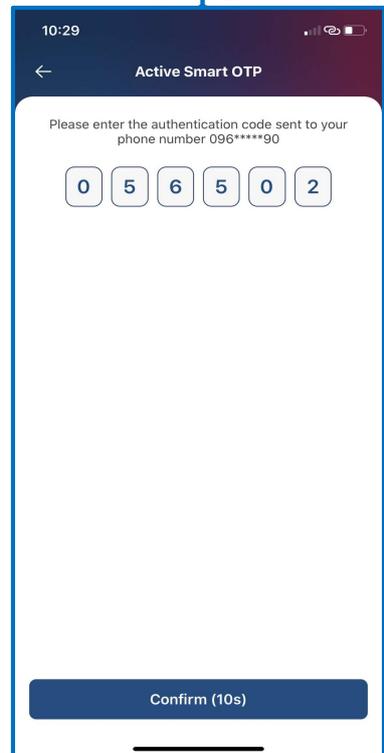
Step 2



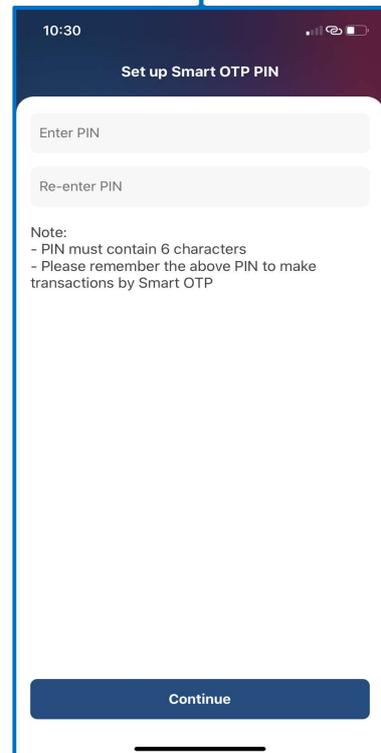
Step 3



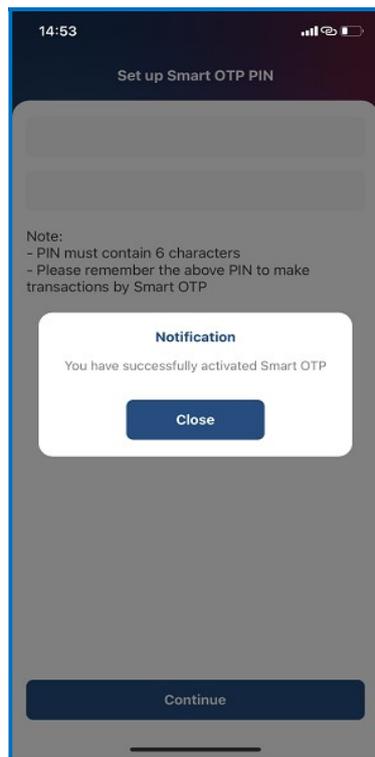
Step 4



Step 5



Step 6



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** >>

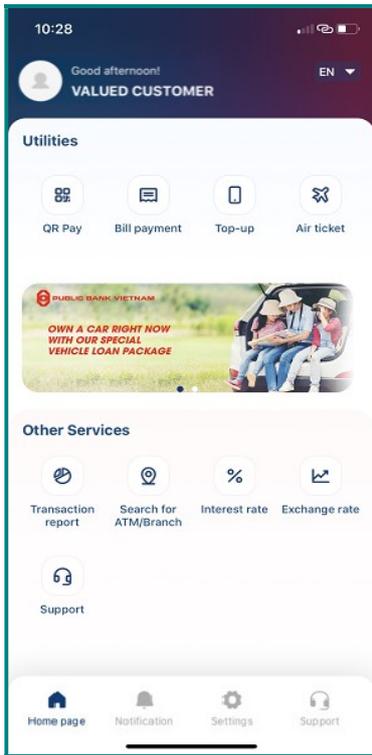
Step 6: Enter and re-enter Smart-OTP PIN for creation

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

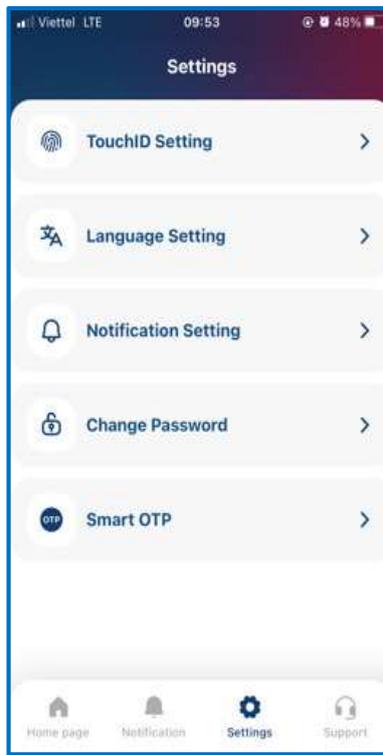
(*) Note:

- 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.

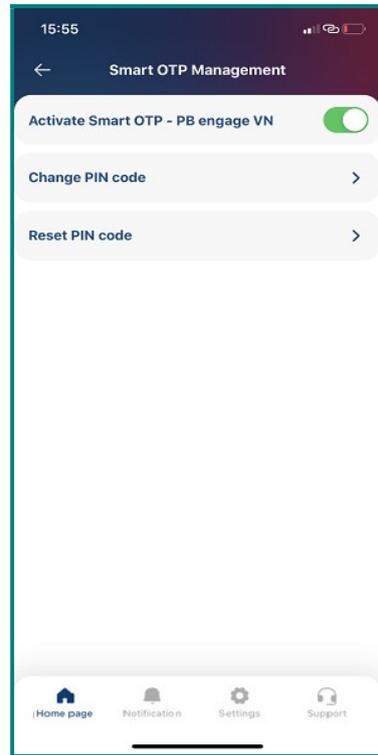
b. Change Smart OTP PIN code



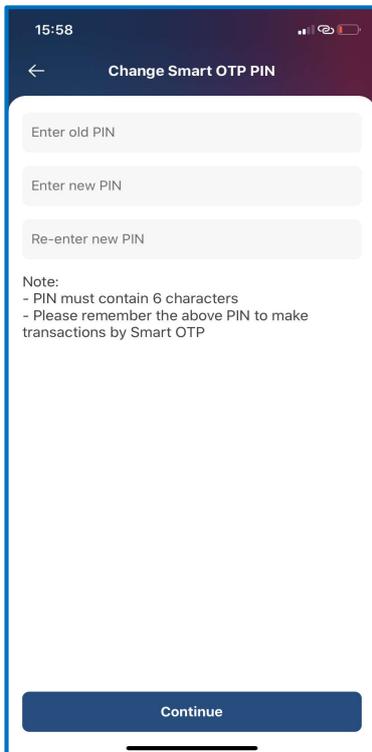
Step 1



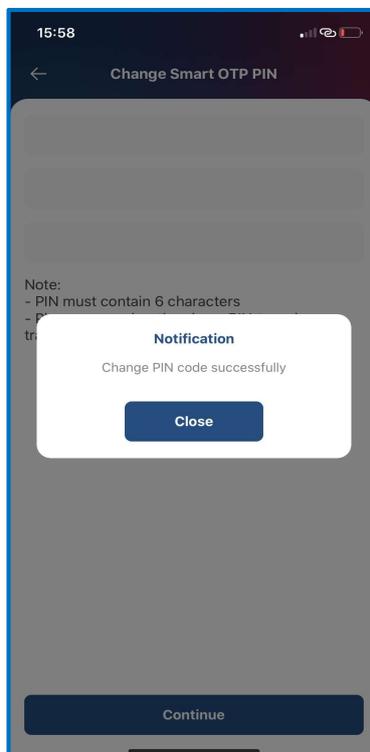
Step 2



Step 3



Step 4



Step 5

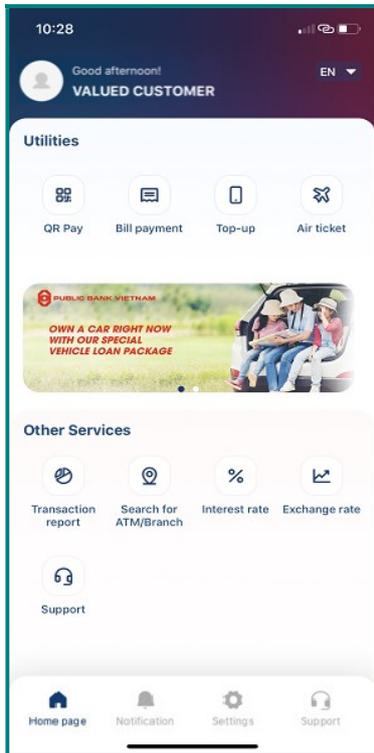
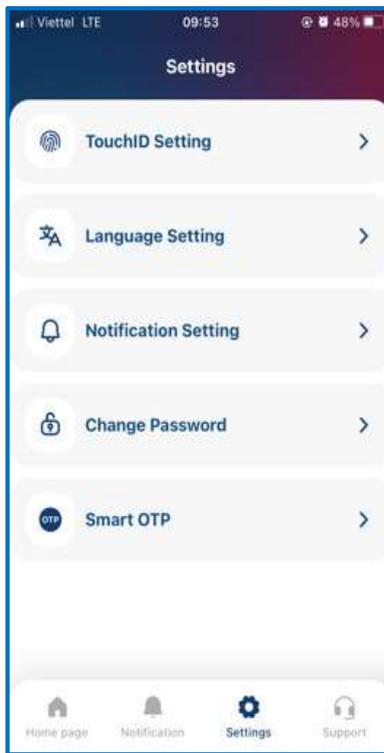
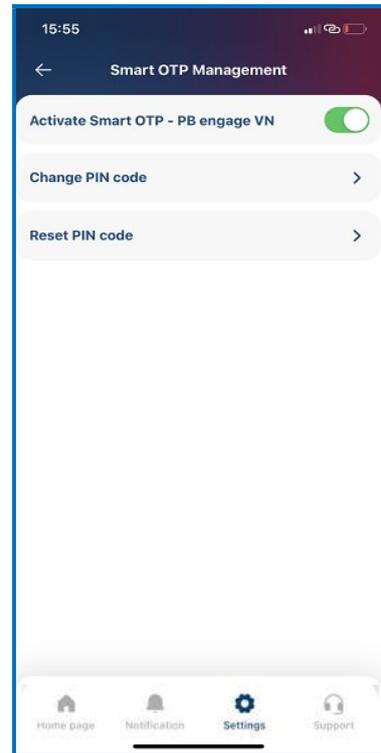
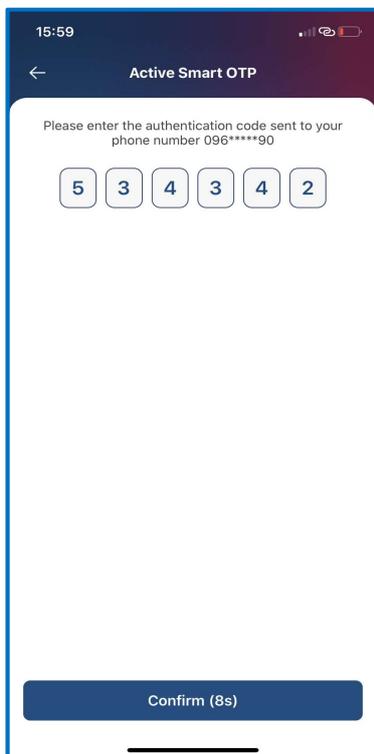
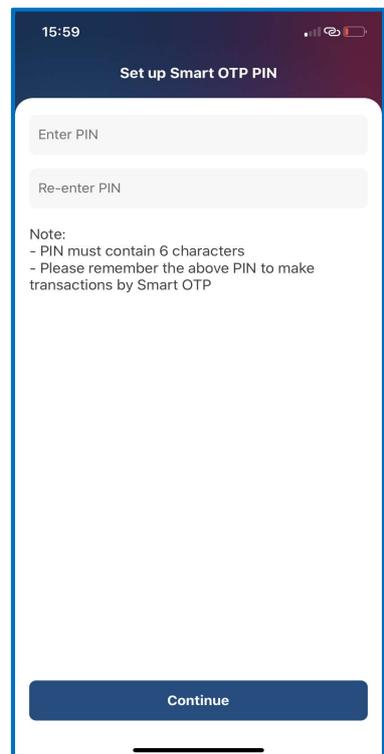
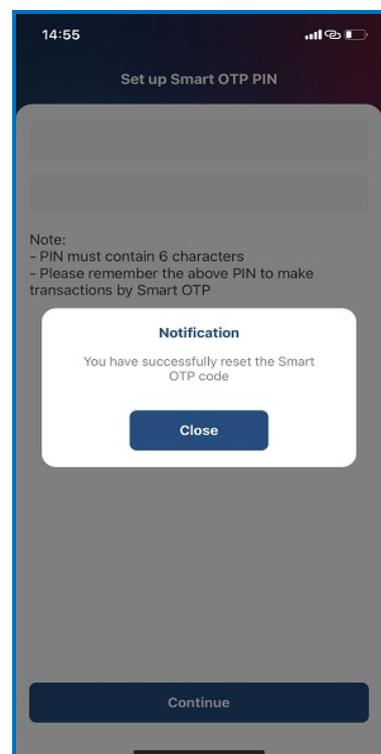
Step 1: Click << **Settings** >> at PB engage VN Home screen

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

c. Reset Smart OTP PIN code

Step 1

Step 2

Step 3

Step 4

Step 5

Step 6

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

Step 2: Click << **Smart OTP** >>

Step 3: Click << **Reset PIN code** >>

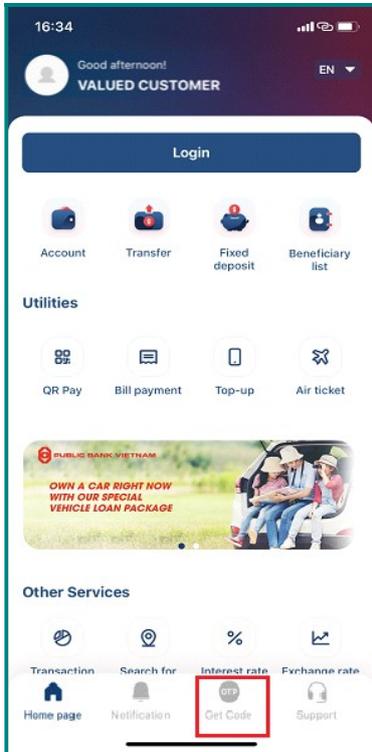
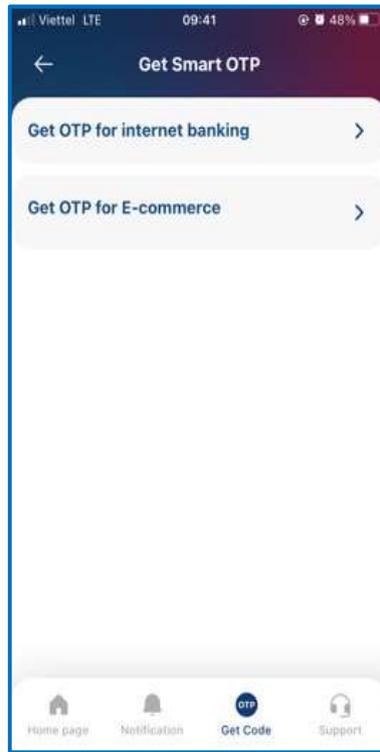
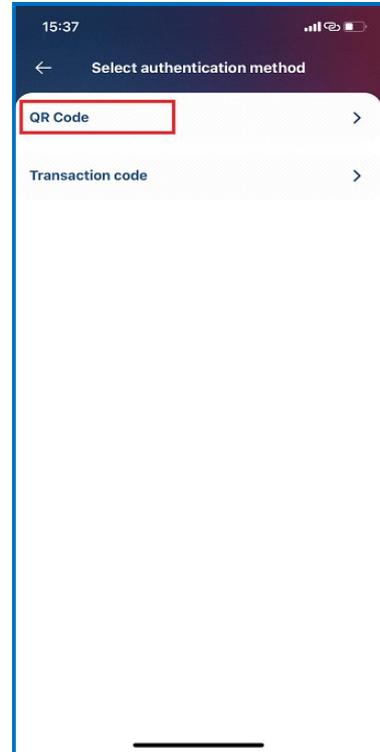
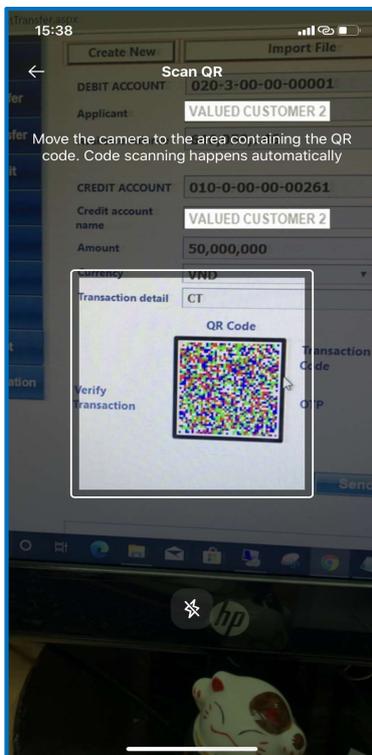
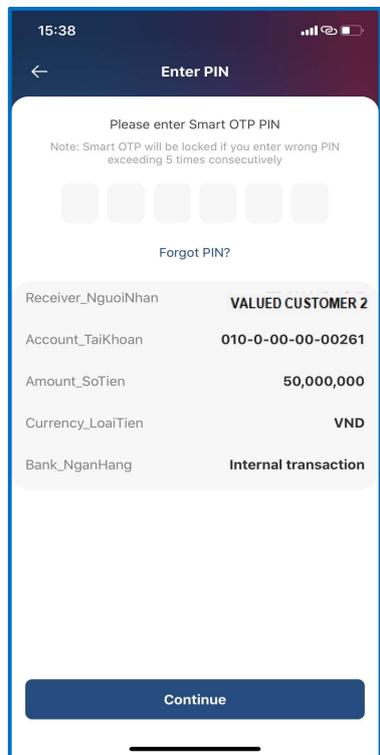
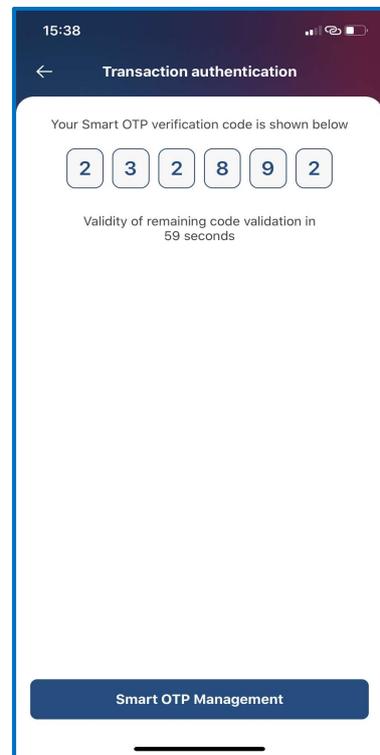
Step 4: Enter verification code received from your registered phone number and click << **Continue** >>

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*

i. QR code

Step 1

Step 2

Step 3

Step 4

Step 5

Step 6

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

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

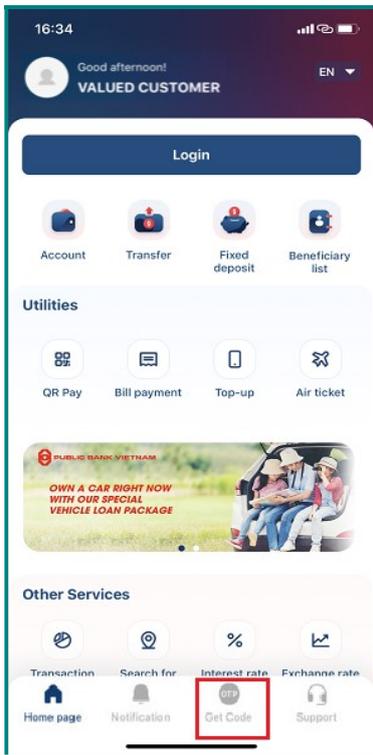
Step 3: Click on << **QR code** >>

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

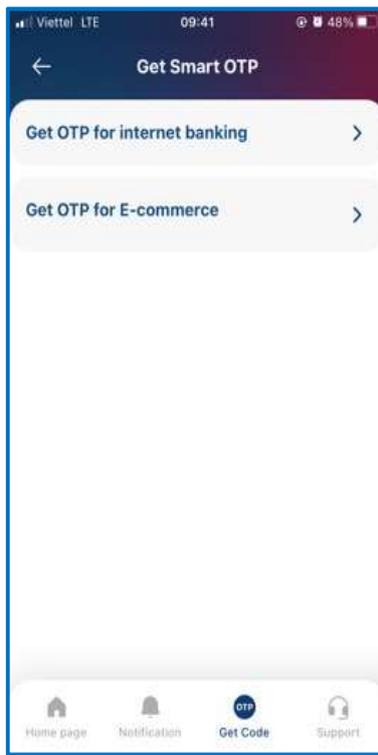
Step 5: Enter Smart OTP PIN

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

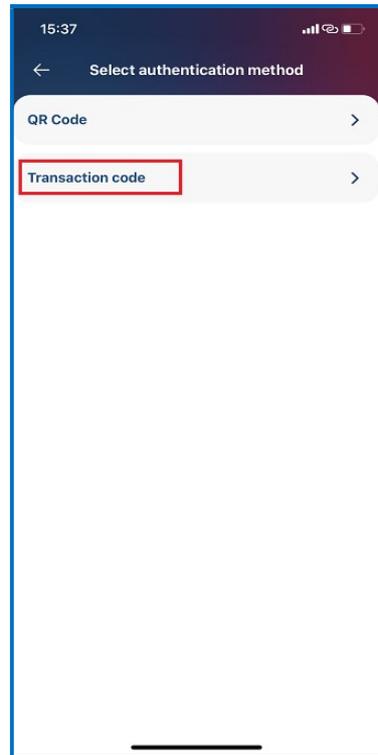
ii. Transaction code



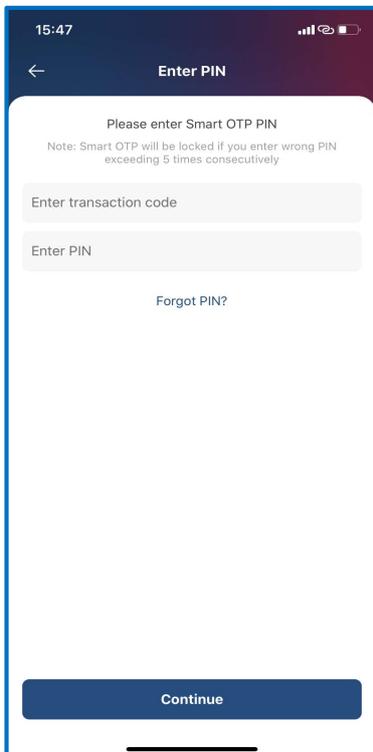
Step 1



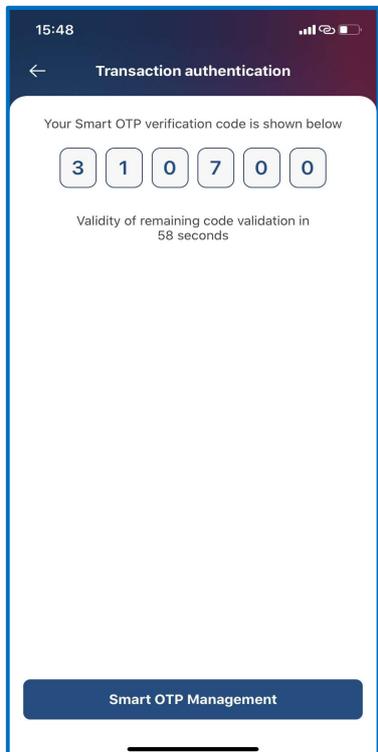
Step 2



Step 3



Step 4



Step 5

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

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

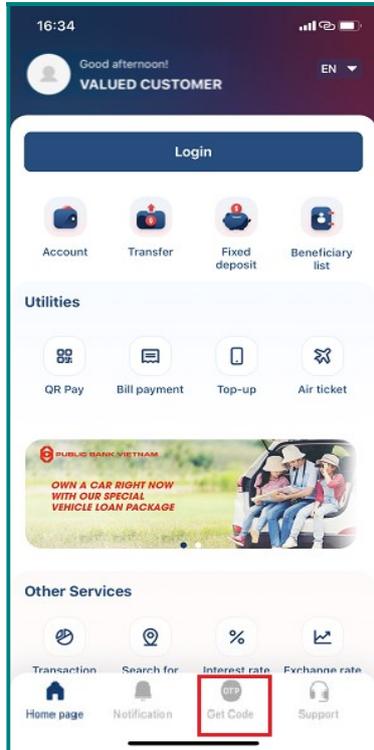
Step 3: Click << **Transaction code** >>

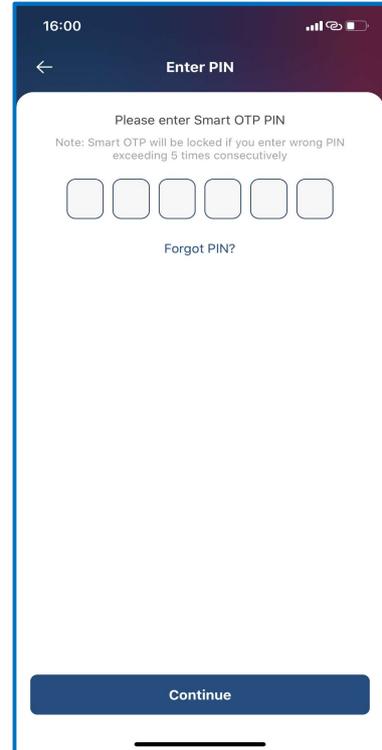
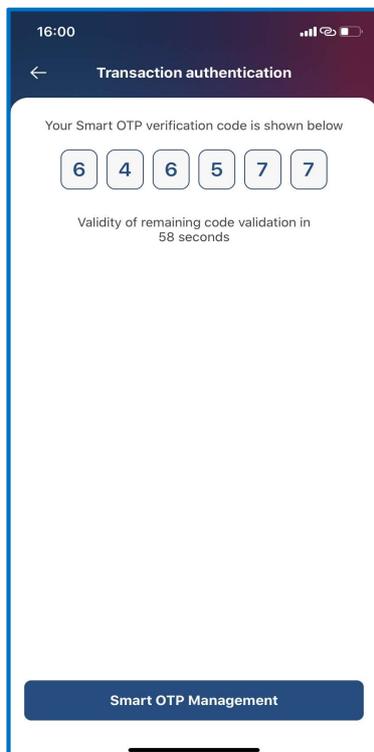
Step 4: Enter the transaction code displayed on Internet Banking screen and enter Smart-OTP PIN

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*


Step 1

Step 2

Step 3

Step 4

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

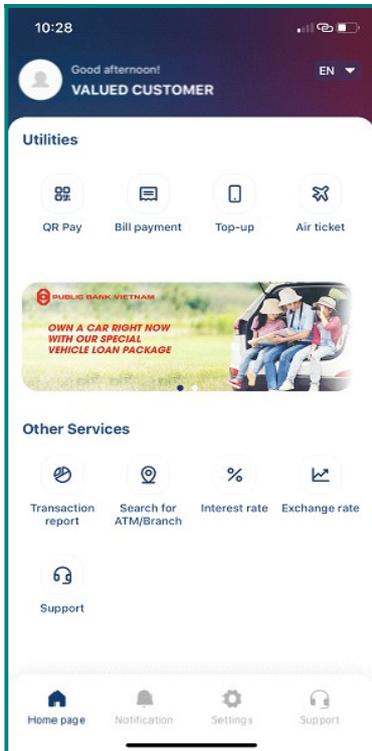
Step 2: Click << **Get OTP for E-commerce** >>

Step 3: Enter Smart-OTP PIN

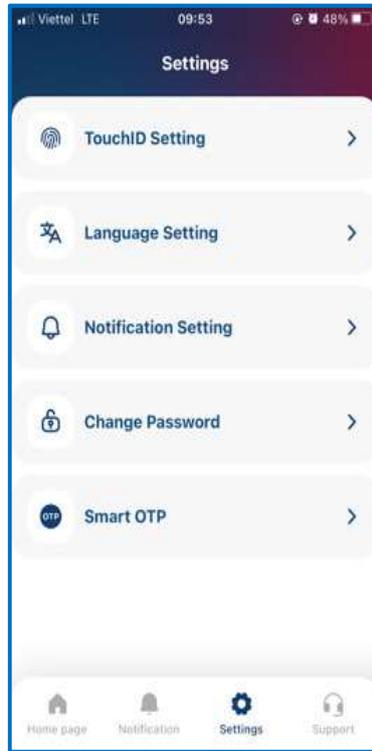
Step 4: The application will display Smart-OTP verification code. Enter this code into OTP field on e-commerce transaction screen to execute transaction

III. SETTINGS

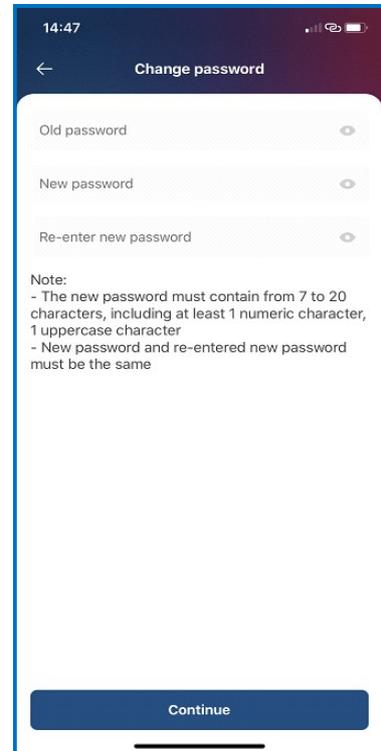
1. Change password



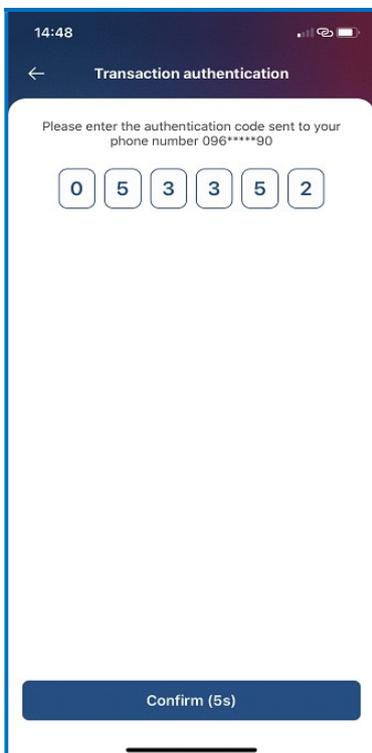
Step 1



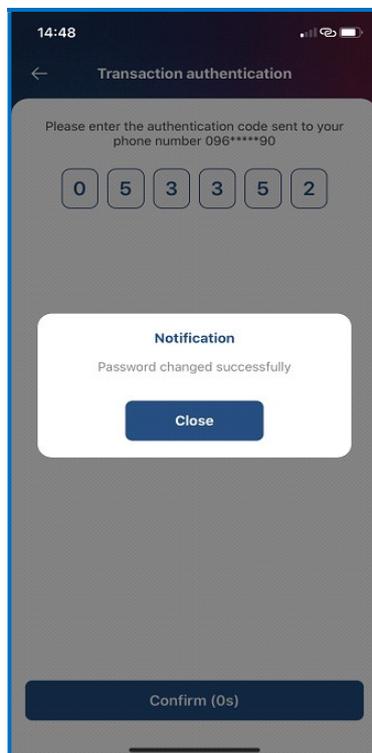
Step 2



Step 3



Step 4



Step 5

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

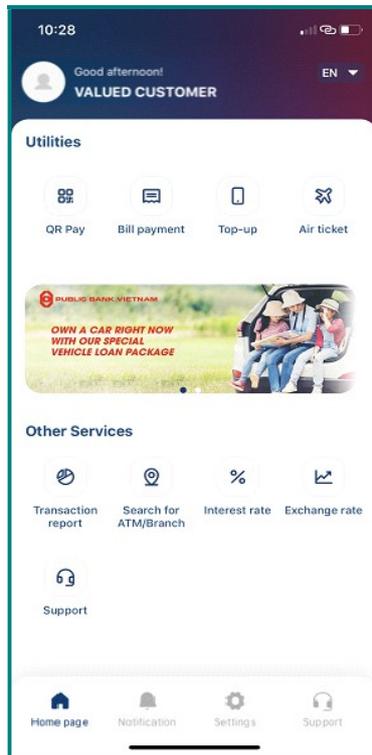
Step 2: Click << **Change Password** >>

Step 3: Enter your current password, new password and re-enter the new password

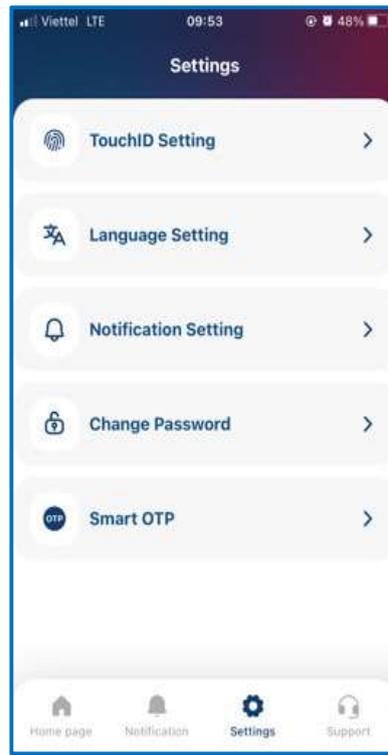
Step 4: Enter verification code received from SMS

Step 5: The system prompts successful password change notification

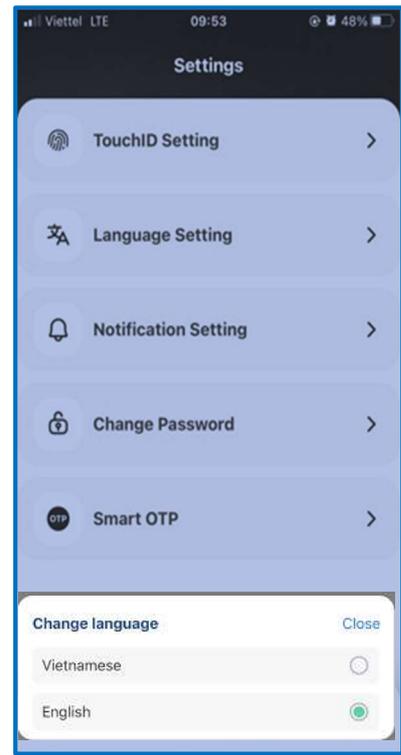
2. Change language



Step 1



Step 2



Step 3

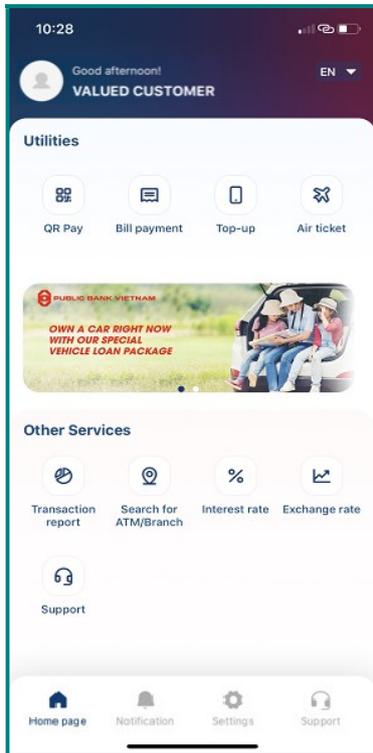
Step 1: Click Settings  icon at PB engage VN Home screen

Step 2: Select << **Language Settings** >>

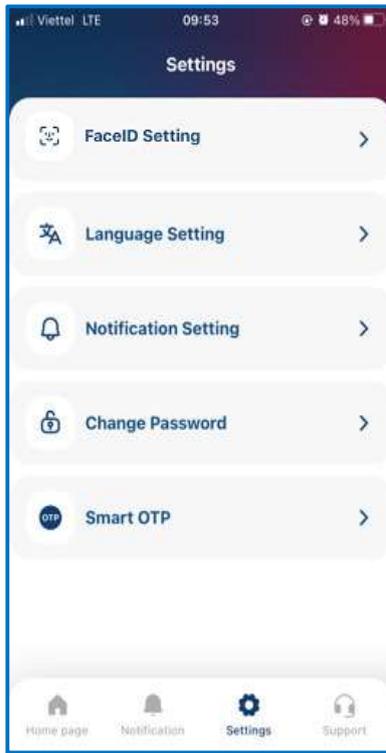
Step 3: Select language

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

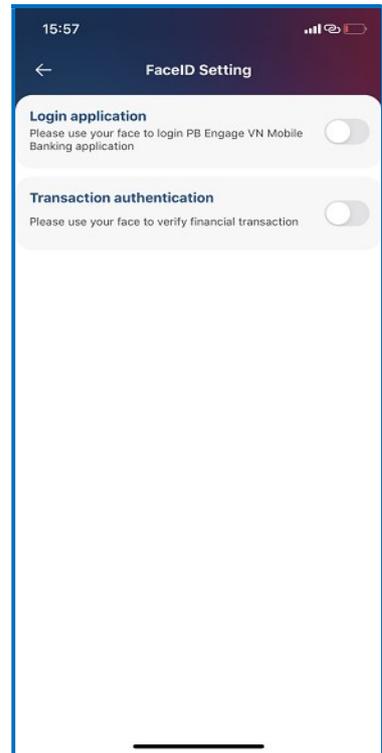
3. Login using Face ID/Fingerprint



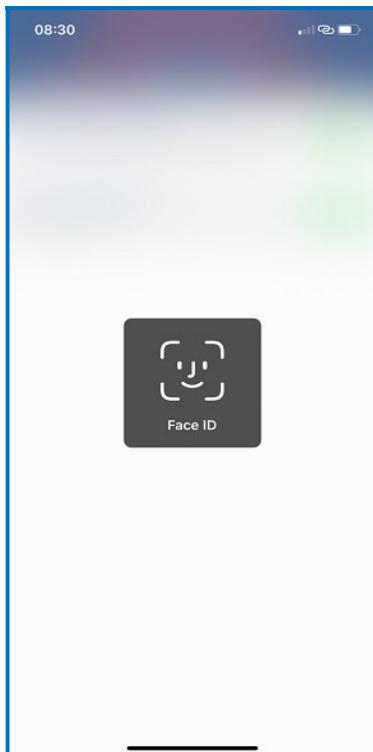
Step 1



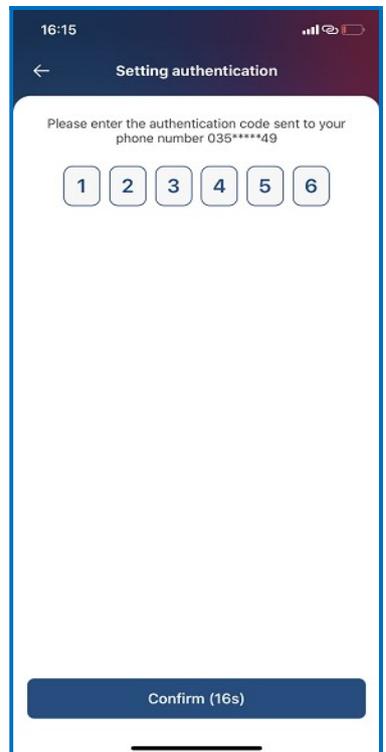
Step 2



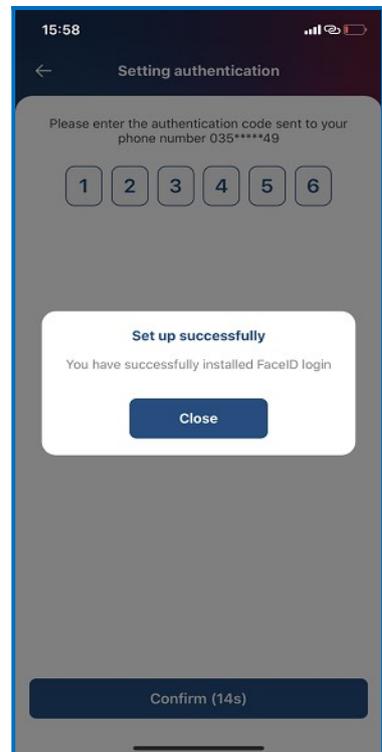
Step 3



Step 4



Step 5



Step 6

Step 1: Click Settings  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

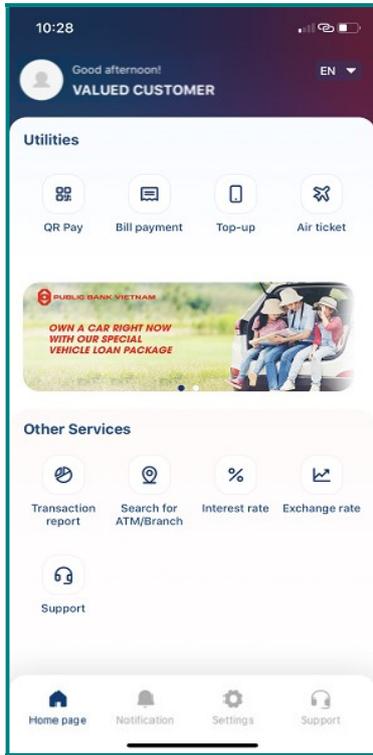
Step 3: Swipe the Login Application button to the right to activate the function (or swipe left to deactivate the function)

Step 4: Scan your Face ID / Fingerprint to proceed

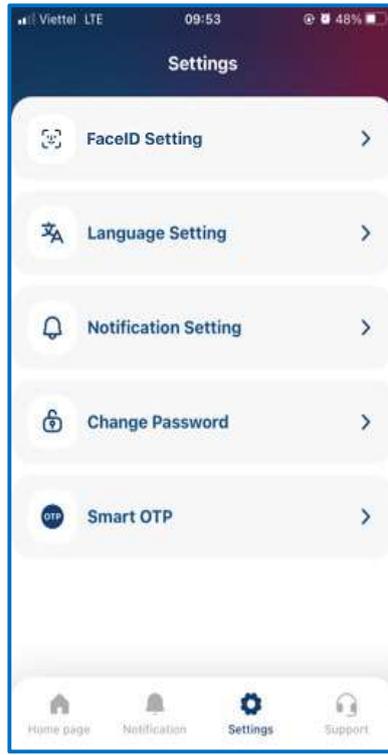
Step 5: Enter OTP code sent to your registered phone number

Step 6: The system notifies successful installation

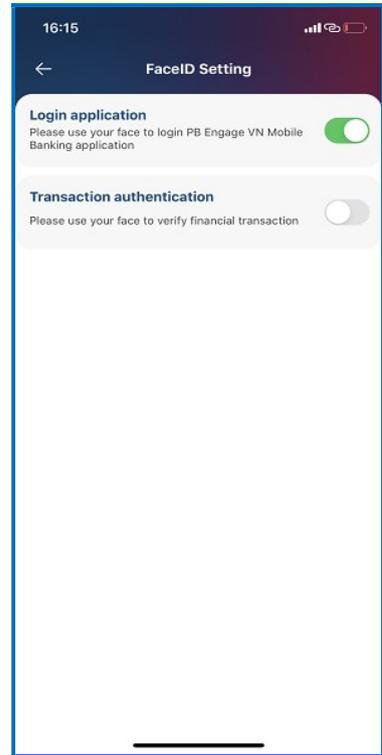
4. Transaction authentication using Face ID/Fingerprint



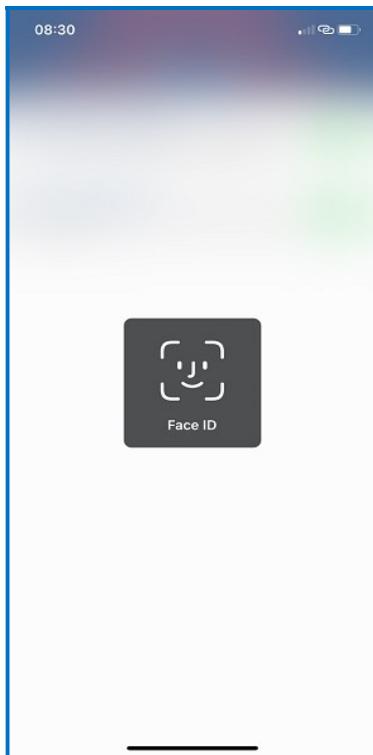
Step 1



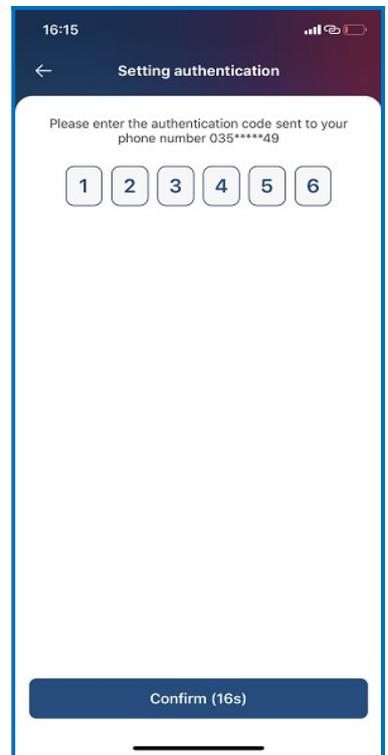
Step 2



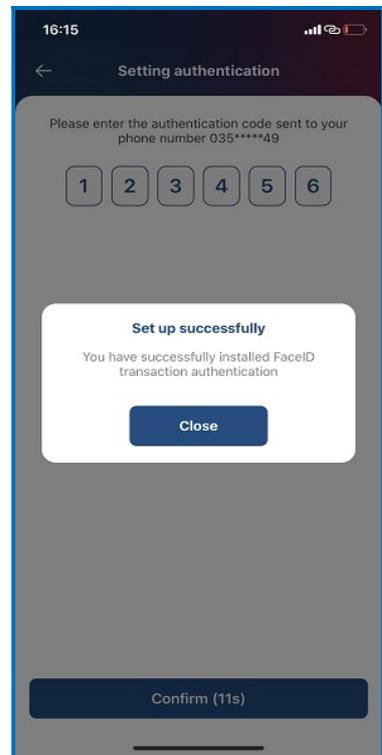
Step 3



Step 4



Step 5



Step 6

Step 1: Click Settings  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)

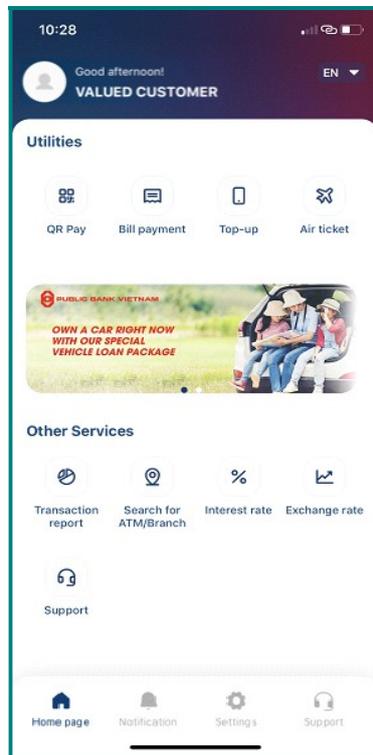
Step 4: Scan your Face ID / Fingerprint to proceed

Step 5: Enter OTP sent to your registered phone number

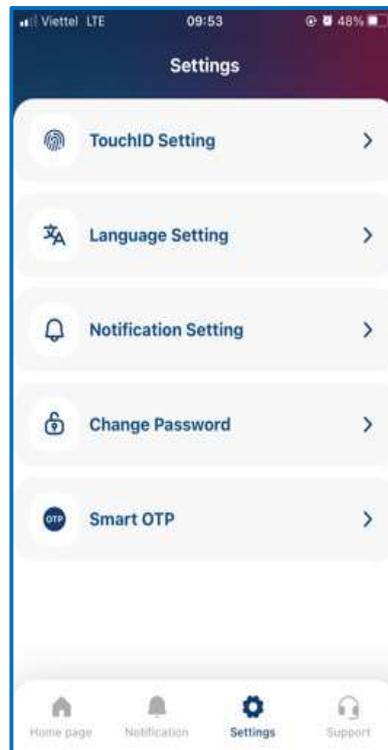
Step 6: The system notifies successful installation

5. Notification setup

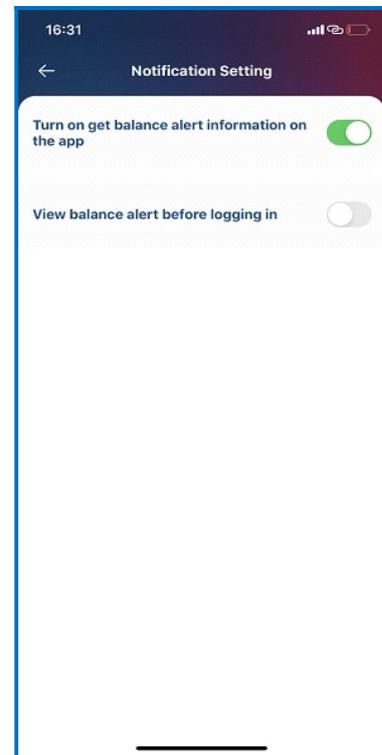
a. Receive notification of account balance changes on application



Step 1



Step 2

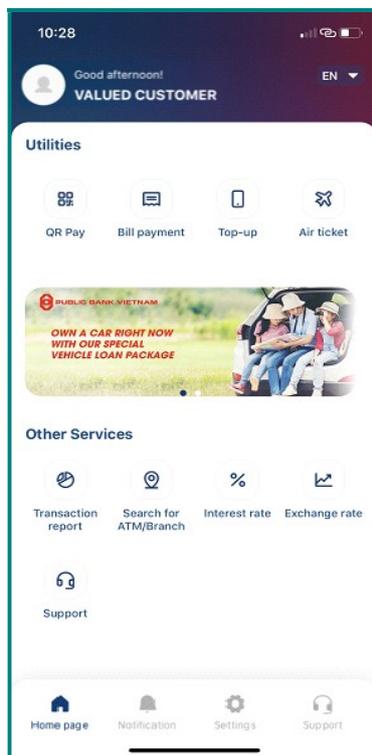
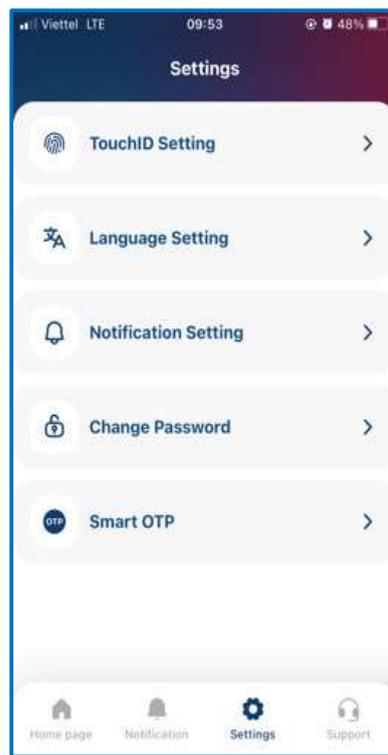
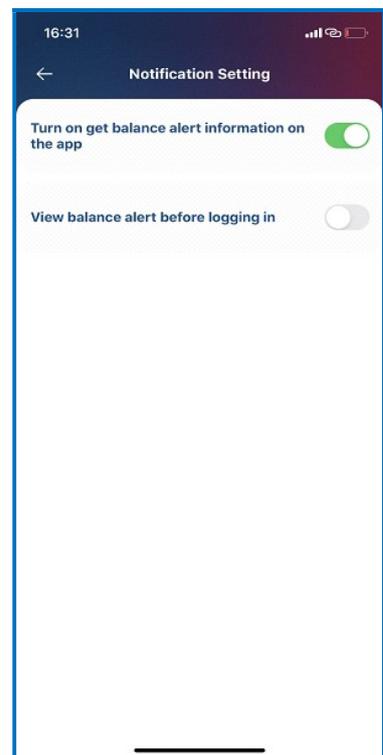


Step 3

Step 1: Click Settings  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)

b. View account balance changes before logging on application**Step 1****Step 2****Step 3**

Step 1: Click Settings  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)