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A. INTRODUCTION ON INTERNET BANKING SERVICE

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

**General
precaution
when using
PBVN's
Internet
Banking
service**

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

**Internet
Banking
password**

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

Anti Virus

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

B. REGISTRATION OF SERVICE USAGE

Step 1 Register to use Public Bank Vietnam's E-banking service at any Public Bank Vietnam Branch/TB.

Step 2 Fill in the Application cum Contract on the Opening and Utilisation of PBVN e-Banking services for Partnership/ Company/ Other Organisation. Each authorized user is to select the desired Verification Method* on the E-banking registration form

***Verification method** is a method to generate a one-time password (OTP) to complete E-banking transactions which involves debiting of account (i.e. bill payment, fund transfer etc)

Each user must choose 1 of the 3 types of verification method:

- **SMS:** You will receive your OTP on your mobile number registered on PBVN's E-banking system
- **Hard token:** OTP is generated on a token device provided by the bank
- **Smart OTP:** OTP is generated on the Smart-OTP application/PB Engage VN application installed on smart device

***Note:** Smart OTP verification method is mandatory for transactions exceeding the limit of VND 100 million/day

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

Step 3

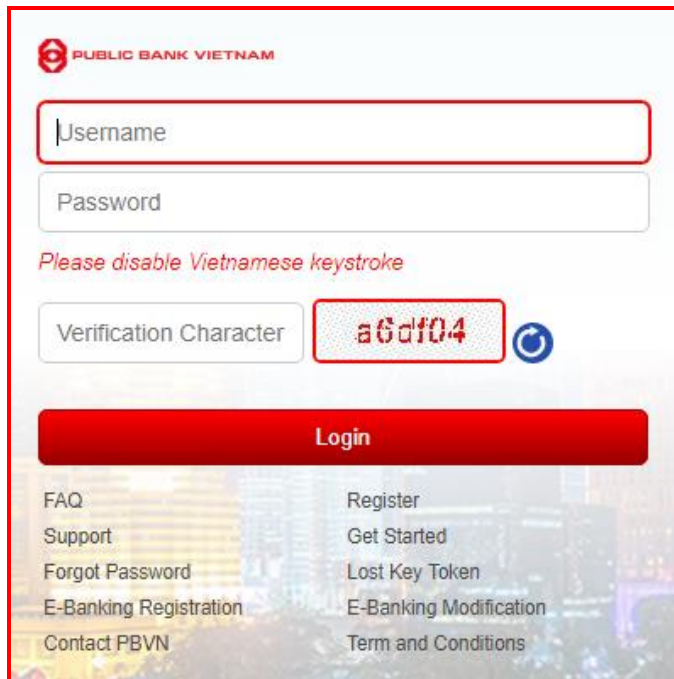
- Each user will receive a User Name to log in PBVN e-Banking.
- Each user will also receive the E-banking password via the registered mobile number.
- Each user is required to change password within 24 hours after receiving the password via SMS (this is a mandatory requirement).

C. LOG IN INTERNET BANKING SERVICE

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

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

Step 3 Input 6-character verification code on the screen



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

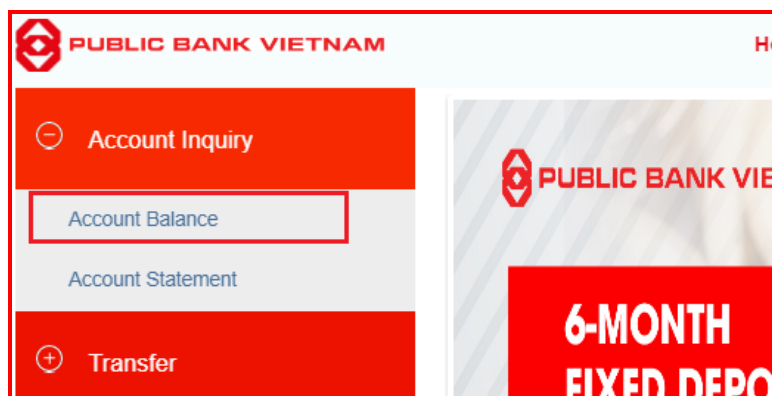
- Note**
- You are required to change your password on the 1st login. *Your password must be from 7 to 20-character long in which including at least a capital letter and a number.* An SMS notification will be sent to confirm password change was successful
 - You will not be able to login into your E-banking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

D. INTERNET BANKING SERVICES

D.1. Account Balance Inquiry

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

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



The system will automatically display all current accounts, fixed deposits, loan account of customers and the respective balances.

ACCOUNT BALANCE			
List of demand deposit accounts			
Account No.	Account holder name	Balance	
060-2-00-00-01777	CONG TY HIK	10,920,665,492-VND	
020-1-00-37-94857	CONG TY HIK	49,924.57-USD	
List of fixed deposit accounts			
Account No.	Account holder name	Balance	Deposit Type
060-3-35-00-75564	CONG TY HIK	3,300,000,000-VND	Fixed deposit
060-8-35-00-81144	CONG TY HIK	5,100,179,019-VND	Fixed deposit
List of loan accounts			
Account No.	Account holder name	Balance	
060-7-50-00-19059	CONG TY HIK	24,831,949,527-VND	
Close			

1. Demand Deposit (DD)

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

Account Type	Demand deposit
Account No.	060-2-00-00-01777
Customer name	CONG TY HIK
Account holder name	TRAN HONG A
Currency	VND
Last Trans. Date	22/12/2021
Balance	10,920,665,492
Accrued interest	7,280,163
Earmark	0
Available Balance	10,920,665,492

Close

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

2. Fixed Deposit (FD)

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

Account Type	Fixed deposit		
Account No.	060-3-35-00-75564		
Customer name	CONG TY HIK		
Fixed deposit account	0603350075564	Account status	Matured not redeem
Receipt number	B0175564	Receipt status	Normal
Customer ID	0600099574	ID Number	1234567890
Deposit	3,300,000,000	Balance	3,300,000,000
Paid Interest	75,692,055	Interest payable	0
DD Account	0602000001777	Number of Renewal	2
From date	26/12/2020	To date	26/06/2021
Interest Rate	4.60 %/Year	Int payment freq	6-Months
Interest Payment Method	Interest paid to current account		
Renewal Method	Auto renew with principal only		

Close

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

3. Loan (LN)

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

Account Type	Loan			
Account No.	060-7-50-00-19059			
FL/PN Number	0607500019059			
Customer name	CONG TY HIK			
DD Account	0602000001777			
Currency	VND			
Account status	Normal			
Drawdown Amount	33,532,249,527			
Open date	Expiry date	Extend date	Settle date	Interest rate
28/08/2019	25/09/2026	25/09/2026	25/09/2026	9.55%/Year
Principal	Outstanding	<361 days overdue	<181 days overdue	<91 days overdue
	24,831,949,527	0	1,242,900,000	1,242,900,000
	Paid amount	>361 days overdue	Due principal	Paid principal
	8,700,300,000	0	0	24,831,949,527
Interest rate	Outstanding	Overdue Interest	Int on overdue principal	Prepaid interest
	1,619,092,108	0	0	0
	Paid amount	Due interest	Normal accrued interest	Fine on overdue interest
	3,393,543,916	0	1,619,092,108	0

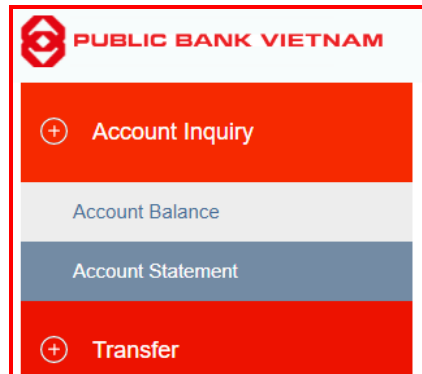
[Close](#)

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

D.2. Account Statement

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

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



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

1. Demand Deposit (DD)

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

ACCOUNT STATEMENT

Account Type: Demand deposit

Account No.: 060-2-00-00-01777

From date: 01/12/2021 To date: 27/12/2021

Trans. date	Trans. number	Debit amount	Credit amount	Balance	Transaction detail
	BF	0	0	11,074,914,134	
16/12/2021	010047158	150,008,800	0	10,924,905,334	ct
22/12/2021	010047364	10,000	0	10,924,895,334	BILL VNTOUP: rr
22/12/2021	010047366	10,000	0	10,924,885,334	BILL VNTOUP: TOPUP
22/12/2021	010047371	135,010	0	10,924,750,324	WATER BILL
22/12/2021	010047372	345,000	0	10,924,405,324	PHONE BILL
22/12/2021	010047373	1,562,000	0	10,922,843,324	VNPT HP
22/12/2021	010047374	77,000	0	10,922,766,324	CABLE TV
22/12/2021	010047375	304,436	0	10,922,461,888	HA DONG WATER BILL
22/12/2021	010047382	147,396	0	10,922,314,492	VNPT MEDIA

<<< << 1 / 2 >> >>>

Close Download

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

2. Fixed Deposit (FD)

Steps

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

ACCOUNT STATEMENT

Account Type: Fixed deposit

Account No.: 060-3-35-00-75564

From date: 01/01/2021 To date: 27/12/2021

Trans. date	Trans. number	Trans.code	Amount	Transaction detail
29/06/2021	000001282	3311	90,998,630	CREDIT FD INT/GHI CO LAI: AC/TK 0603350075564
29/06/2021	000002286	3364	3,300,000,000	FD RENEWED/TU DONG GIA HAN : AC/TK 0603350075564

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

Close Download

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

3. Loan (LN)

Steps

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

ACCOUNT STATEMENT

Account Type:

Account No.:

From date: To date:

Trans. date	Trans. number	Trans.code	Amount	Transaction detail
28/06/2021	000000014	5548	3,314,400,000	REPAY/THANH TOAN NO: FL/PN 0607500019059, INTEREST/LAI 0.00, PRINCIPAL/GOC 3,314,400,000.00. INCLUDING/TRONG DO(DUE:0.00, LATE:0.00, OVD:0.00, PEN:0.00)
28/06/2021	000016015	5525	0	ADJUST BETWEEN NORMAL PRIN AND OVERDUE PRIN A/C:0607500019059, AMT=2485800000

1 / 1

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

D.3. Transfer

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

Regulation The debit and credit of USD account and credit VND account of foreign individuals and non-resident organizations comply with the Regulation on Foreign exchange control of SBV in each period. Please contact PBVN Branch/Transaction Bureau for further instructions if required

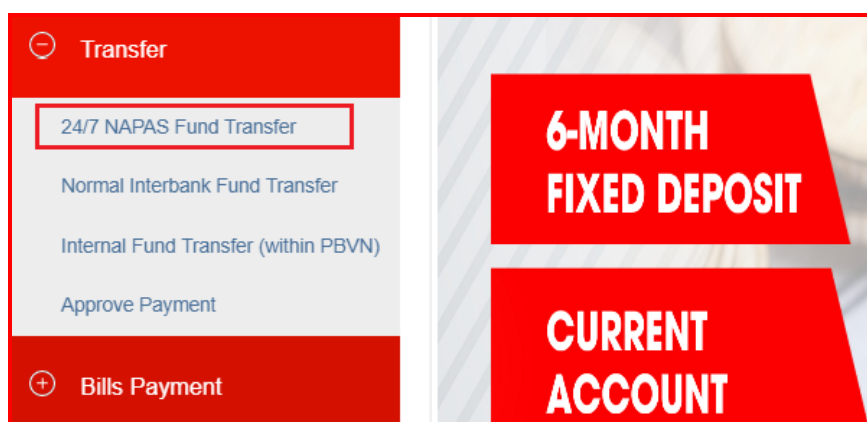
Note PBVN's Internet Banking system keeps records of your previous fund transfer transactions. To reuse this information when making other fund transfers, click << **Choose from template** >> at the Transfer interface

1. 24/7 NAPAS Fund Transfer

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

a. For Creator

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



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

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

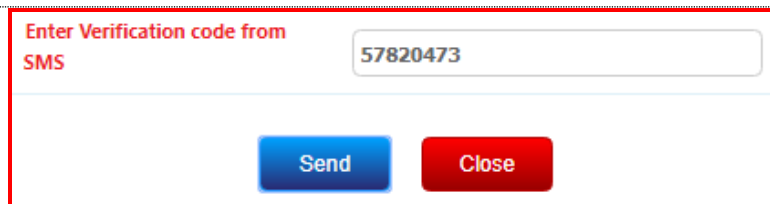
Note:

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

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

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

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



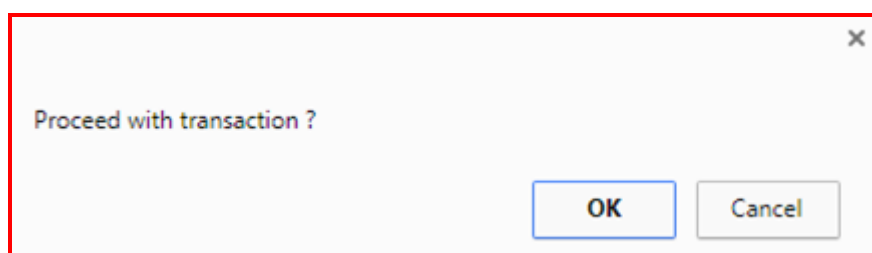
Enter Verification code from SMS

57820473

Send Close

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

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



Proceed with transaction ?

OK Cancel

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

b. For Approver

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



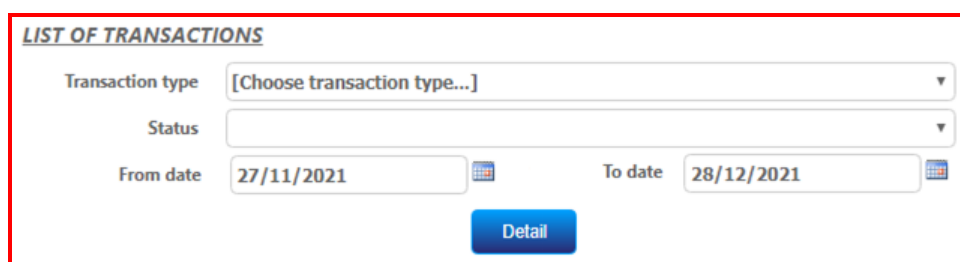
Transfer

- 24/7 NAPAS Fund Transfer
- Normal Interbank Fund Transfer
- Internal Fund Transfer (within PBVN)
- Approve Payment

6-MONTH FIXED DEPOSIT

CURRENT

Step 2 At the 'List of Transactions' screen:



LIST OF TRANSACTIONS

Transaction type [Choose transaction type...]

Status

From date 27/11/2021 To date 28/12/2021

Detail

- Transaction Type: select **Fund transfer outside Public Bank Vietnam**
- Status: select List of transactions signature pending
- Select the time period the transaction was created. *Note: The selected period must be less than 3 months from the current date*
- Click << **Detail** >>

Step 3 The screen displays transactions pending for approval:

LIST OF TRANSACTIONS

Transaction type: Fund transfer outside Public Bank Vietnam

Status: List of transactions signature pending

From date: 27/11/2021 To date: 28/12/2021

Value date	Time	Credit account	Beneficiary Name	Beneficiary bank	Amount	Sign
03/12/2021	16:51:12	111-000-000-423	NGUYEN VAN ANH	ACB-NH TMCP A Chau	1,000,000-VND	
03/12/2021	16:51:12	001-565-118-761-2	DAO HUYEN NGA	VietComBank-NHTMCP Ngoai Thuong VN	2,000,000-VND	
28/12/2021	10:31:35	764-513-243	NGUYEN THI HUONG	AgriBank-NH Nong nghiep va phat trien nong thon	50,000-VND	
28/12/2021	15:06:07	012-983-729-4	NGUYEN VAN TEST	DONGA BANK-NH TMCP Dong A	9,531,000-VND	

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

Sign

Click on the icon  next to the transaction to be approved

Step 4 Click << **Get Code** >> and enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the authentication method registered with the Bank. Click << **Send** >>

24/7 NAPAS FUND TRANSFER

Create New Payment Order

Search

Choose from template

DEBIT ACCOUNT

020-4-00-00-92506

Applicant

CONG TY ABCD

Available Balance

1,311,507,097.9

Address

PHO THUY KHUE LY THAI TO STR., HANOI

REMITTANCE SERVICE TYPE

☒ To Bank Account
 ☐ To Card

List of Banks participating in Express Fund Transfer 24/7

Beneficiary bank

DAB-DONGA BANK-NH TMCP Dong A

City/Province

Thanh pho Ha Noi

CREDIT ACCOUNT/CARD

012-983-729-4

Verify

Beneficiary

NGUYEN VAN TEST

DETAILS OF PAYMENT

Value date

28/12/2021

Currency

VND

Amount

9,531,000.00

Details of charges

☒ Ourselves
 ☐ Beneficiary
 ☐ Sharing

Transaction detail

NAPAS Fund Transfer

Reason of transaction cancel

Enter Verification code from SMS

GET CODE

Sign

Cancel

Close

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

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

Proceed with transaction ?

OK

Cancel

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

2. Normal Interbank Fund Transfer

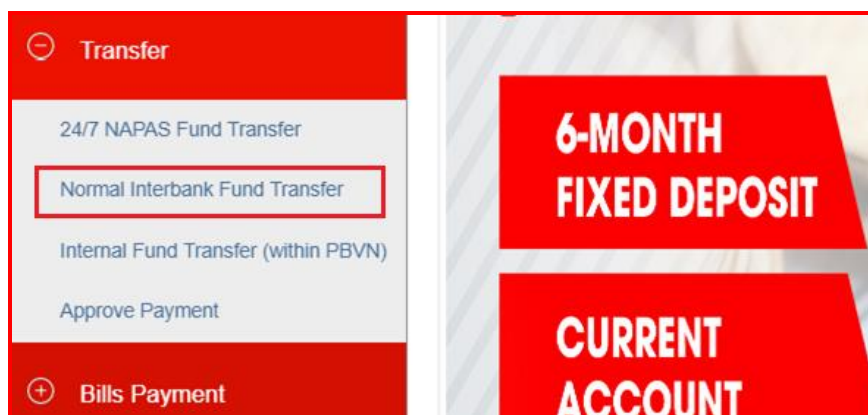
Note:

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

a. For Creator

i. To make a single fund transfer

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



Step 2 On the screen 'Normal Interbank Fund Transfer'

NORMAL INTERBANK FUND TRANSFER

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

DEBIT ACCOUNT: 020-4-00-00-92506

Applicant: CONG TY ABCD

Available Balance: 1,311,507,097.9

Address: LY THAI TO STR., HANOI

☒ Show saved account [Manage saved account](#)

AgriBank-NH Nông nghiệp và phát triển nông thôn / CN Huyen Thach That Ha Noi / 764513243 / NGUYEN THI HUONG

REMITTANCE SERVICE TYPE: ☒ To Bank Account ☐ Overseas outward transfer [List of Banks participating in Express Fund Transfer 24/7](#)

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

City/Province: Thanh pho Ha Noi

Branch name: CN Huyen Thach That Ha Noi I [List of branches](#)

CREDIT ACCOUNT/CARD: 764513243

Beneficiary: NGUYEN THI HUONG

ID No:

Issuer Date:

Issuer:

DETAILS OF PAYMENT

Value date: 28/12/2021

Currency: VND

Amount: 9,650,000

Details of charges: ☒ Ourselves ☐ Beneficiary ☐ Sharing

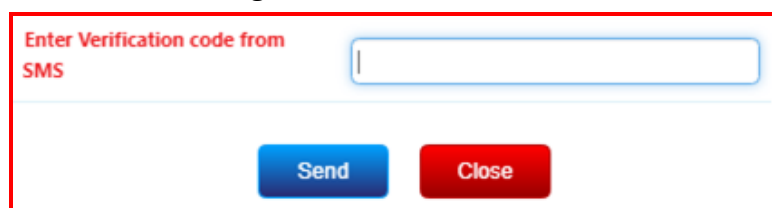
Transaction detail: Interbank Transfer

☐ Save beneficiary account

Create Close

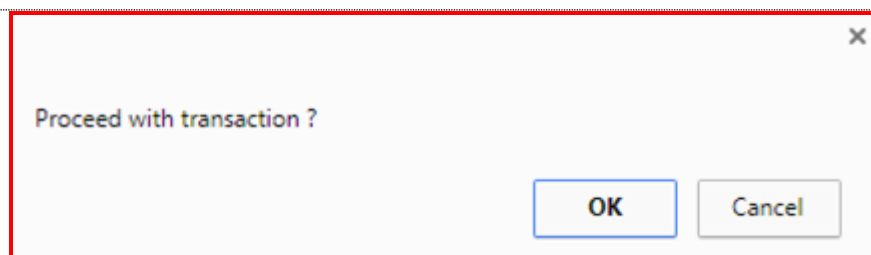
- Select *Debit account*. The sender's name, address and account balance will be displayed
- (*) *In case you want to transfer money to the beneficiary in the previously saved list, tick ☒ **Show saved account** and select the desired account from the saved account list*
- Select 1 of 2 methods of money transfer: *To bank account* (domestic) or *Oversea Outward Transfer*
- (*) *For Overseas Outward Transfer, the Bank will execute the fund transfer after receiving all the required documents as per current Regulations on foreign exchange management*
- Enter all other beneficiary information: Name of beneficiary bank, city/province, branch name, account number, beneficiary name, citizen identification card information/identity card...
 - Value date: date is automatically set at transaction date. You may set the value date in the future but no more than 7 days from the transaction date
*value date refers to the date transaction is executed
 - Currency: select VND, USD or EUR
- (*) *For foreign currency transactions, the system will display 2 additional fields - **Exchange rate** and **Debit amount**.*
- Enter the transfer amount, detail of charges and transaction detail
 - Optional: Tick ☒ **Save beneficiary account** and enter the account name if you want to save the beneficiary information for the next money transfer
 - Click << **Create** >>

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



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

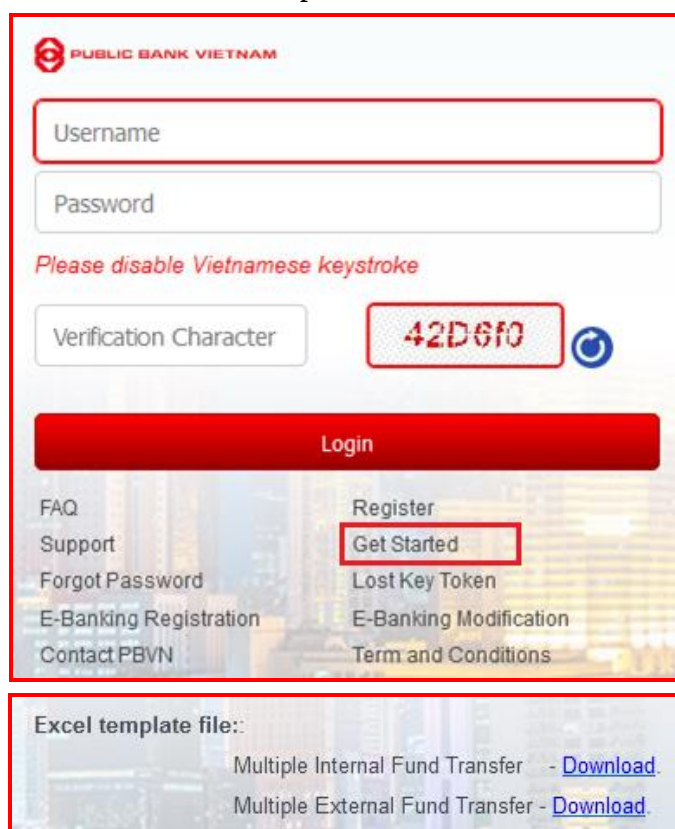
Step 4 Click << **OK** >> to proceed with the transaction or click << **Cancel** >> to cancel the transaction



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

ii. To make multiple fund transfer

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



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



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

Step 4 At the next screen,

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

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

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

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

Step 5 The system displays list of fund transfer.

The screenshot displays the PBVN Internet Banking interface. At the top, there are buttons for 'Create New' and 'Search'. Below these, the 'DEBIT ACCOUNT' is set to '020-3-00-00-92451'. The 'Account name' is 'COMPANY ABCD', the 'Address' is 'TRUONG DINH, HOANG MAI, HANOI', and the 'Available Balance' is '888,950,452'. A table lists transactions with columns: VALUE DATE, CREDIT ACCOUNT, CREDIT AMOUNT, BENEFICIARY, BENEFICIARY BANK, and CITY/PROVINCE. The table contains two rows of transaction data. Below the table, the 'Total amount' is '10,000,000-VND', the 'Currency' is 'VND', and the 'Total transactions' is '2'. There is a 'Get code' button and a note: '[Press "Get Code" button to get code from SMS]'. At the bottom, there are 'Send' and 'Cancel' buttons.

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

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

The screenshot shows a verification code entry screen. It has a label 'Enter Verification code from SMS' and a text input field. Below the input field are 'Send' and 'Cancel' buttons.

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

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

The screenshot shows a confirmation dialog box with the text 'Proceed with transaction ?'. It has 'OK' and 'Cancel' buttons.

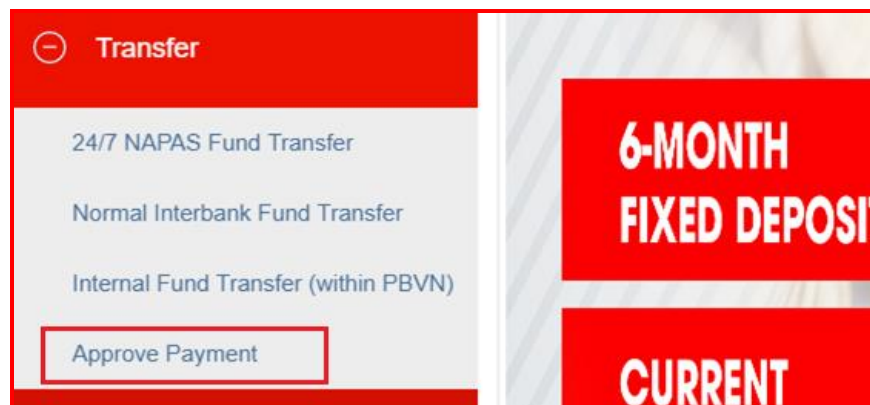
The system will display the **Payment Receipt** with the transaction details and the status of *Transaction pending signature*. You should keep the Payment Receipt in case you need to do transaction tracing in the future.

b. For Approver

To approve a transaction(s) at both 1st and 2nd levels, approvers are to follow these steps:

i. Approve a single transaction

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



Step 2 On 'List of Transactions' screen:

LIST OF TRANSACTIONS

Transaction type: [Choose transaction type...]

Status: [Choose status...]

From date: 27/11/2021 To date: 28/12/2021

Detail

- Transaction Type: select Normal Interbank Fund Transfer
- Status: select List of transactions signature pending
- Select the period the transaction was created.

Note: The selected period must be less than 3 months from the current date

- Click << **Detail** >>

Step 3 The screen displays transactions pending for approval as below:

LIST OF TRANSACTIONS

Transaction type: Fund transfer outside Public Bank Vietnam

Status: List of transactions signature pending

From date: 27/11/2021 To date: 28/12/2021

Value date	Time	Credit account	Beneficiary Name	Beneficiary bank	Amount	Sign
03/12/2021	16:51:12	111-000-000-423	NGUYEN VAN ANH	ACB-NH TMCP A Chau	1,000,000-VND	
03/12/2021	16:51:12	001-565-118-761-2	DAO HUYEN NGA	VietComBank-NHTMCP Ngoai Thuong VN	2,000,000-VND	
28/12/2021	10:09:08	764-513-243	NGUYEN THI HUONG	AgriBank-NH Nong nghiep va phat trien nong thon	100,000-VND	
28/12/2021	10:31:35	764-513-243	NGUYEN THI HUONG	AgriBank-NH Nong nghiep va phat trien nong thon	50,000-VND	

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

Click on the icon next to the transaction to be approved

- Step 4** Click << **Get Code** >> and enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Sign** >>

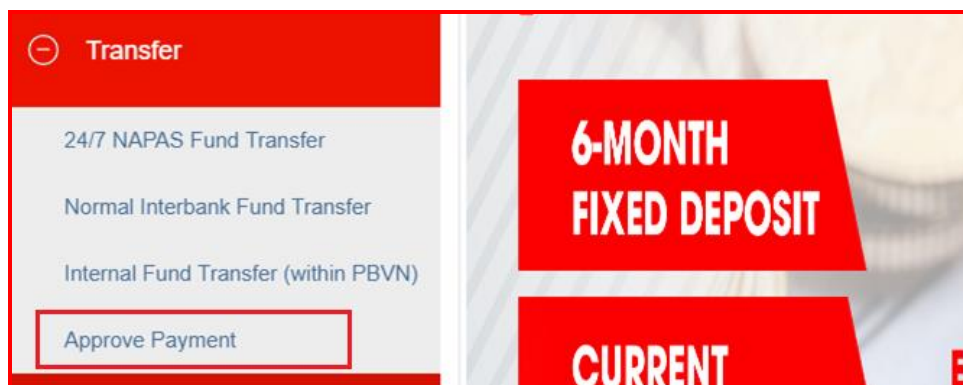
**For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Business > E-banking > Internet Banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions*

- Step 5** The system will require to confirm the transaction. Click << **OK** >> to proceed with the transaction or click << **Cancel** >> to cancel the transaction

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

ii. Approve multiple transactions

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



Step 2 On screen 'List of Transactions':

- Transaction Type: select Normal Interbank Fund Transfer
- Status: select List of transactions signature pending
- Select the period the transaction was created
Note: The selected period must be less than 3 months from the current date
- Select << **Detail** >>

Step 3 The screen displays transactions pending approval

Value date	Time	Credit account	Beneficiary Name	Beneficiary bank	Amount	Sign
03/12/2021	16:51:12	111-000-000-423	NGUYEN VAN ANH	ACB-NH TMCP A Chau	1,000,000-VND	
03/12/2021	16:51:12	001-565-118-761-2	DAO HUYEN NGA	VietComBank-NHTMCP Ngoai Thuong VN	2,000,000-VND	
28/12/2021	10:31:35	764-513-243	NGUYEN THI HUONG	AgriBank-NH Nong nghiep va phat trien nong thon	50,000-VND	
28/12/2021	14:23:04	764-513-243	NGUYEN THI HUONG	AgriBank-NH Nong nghiep va phat trien nong thon	9,862,000-VND	
28/12/2021	14:24:00	764-513-243	NGUYEN THI HUONG	AgriBank-NH Nong nghiep va phat trien nong thon	7,146,000-VND	

Click << **Sign** >>

Step 4 Tick ✓ at the transactions to be signed and click << **Get Code** >>

FUND TRANSFER OUTSIDE PUBLIC BANK VIETNAM

DEBIT ACCOUNT: 020-4-00-00-92506
 Account name: CONG TY ABCD
 Address: PHO THUY KHUE LY THAI TO STR., HANOI
 Available Balance: 1,311,507,097.9
 From date: 21/12/2021 To date: 28/12/2021

CREDIT ACCOUNT/CARD
 Currency: VND

Value date	Debit account	Credit account	Beneficiary bank	Amount	Status
28/12/2021 14:23:04	0204000092506	764513243	AgriBank-NH Nong nghiep va phat trien nong thon	9,862,000-VND	Not sign
28/12/2021 14:24:00	0204000092506	764513243	AgriBank-NH Nong nghiep va phat trien nong thon	7,146,000-VND	Not sign

Total amount: 0-VND Total transactions: 0

1 / 1

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

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

Enter Verification code from SMS

Send **Cancel**

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

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

Proceed with transaction ?

OK **Cancel**

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

3. Internal Fund Transfer (within PBVN)

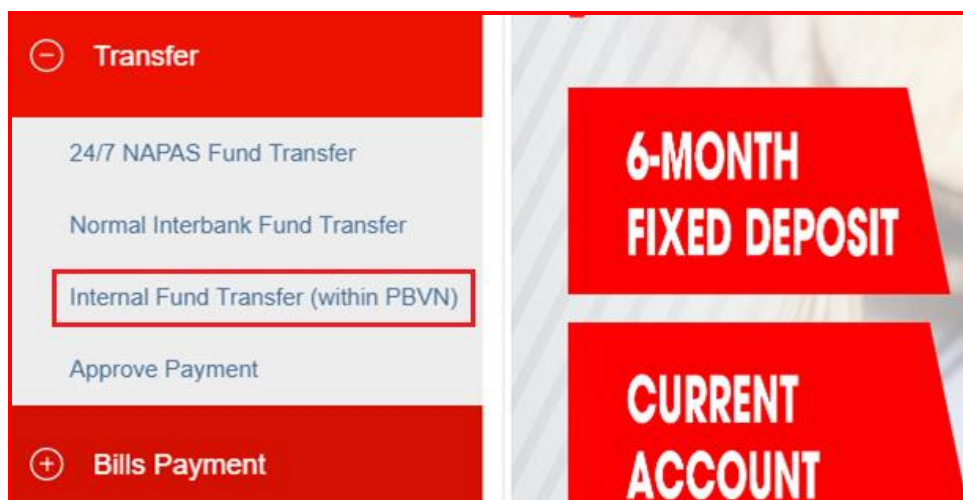
Scope You can perform one of the following transactions within PBVN:

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

a. For Creator

i. To make a single fund transfer

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



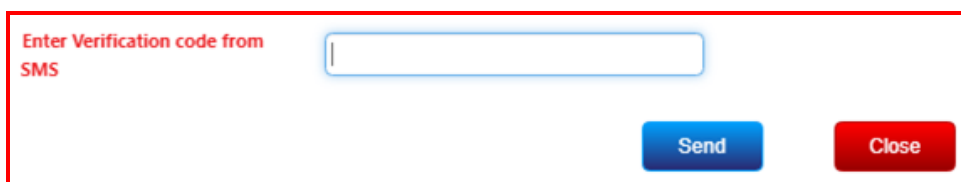
Step 2 Select **Debit account**. The system will display account name and account balance

Step 3

Enter the beneficiary information:

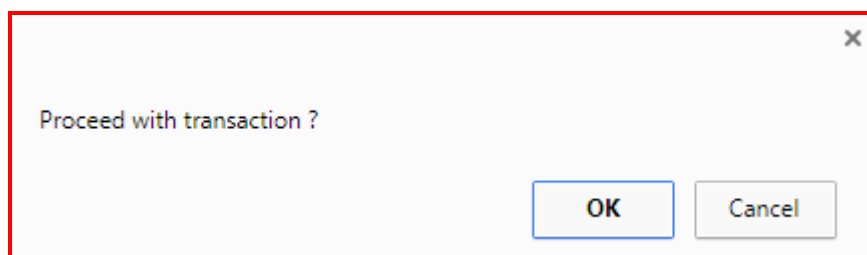
- **Credit account:** enter the beneficiary's account number. The system will automatically display the beneficiary's name and the corresponding currency
(*) *Note:*
 - In case you want to transfer fund to the beneficiary in the previously saved list, tick ☒ **Show saved account** and select the saved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

Step 4 Enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Send** >>

A screenshot of a web form for OTP verification. It features a text input field with a blue border. To the left of the field is the label "Enter Verification code from SMS" in red. Below the input field are two buttons: a blue "Send" button and a red "Close" button.

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

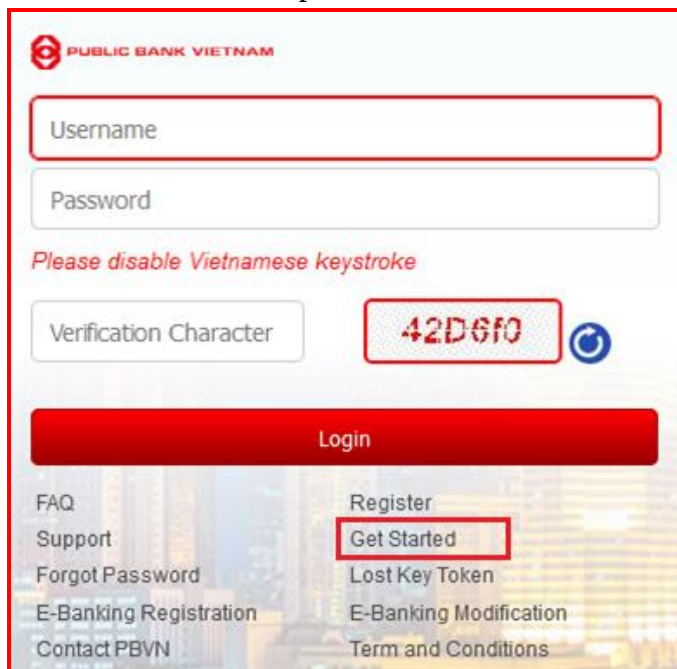
Step 5 Click << **OK** >> to confirm the transaction or click << **Cancel** >> to cancel the transaction

A screenshot of a confirmation dialog box. It has a light gray background and a red border. The text "Proceed with transaction ?" is displayed in the center. At the bottom right, there are two buttons: a blue "OK" button and a gray "Cancel" button. A small "x" icon is in the top right corner.

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

ii. To make multiple fund transfer

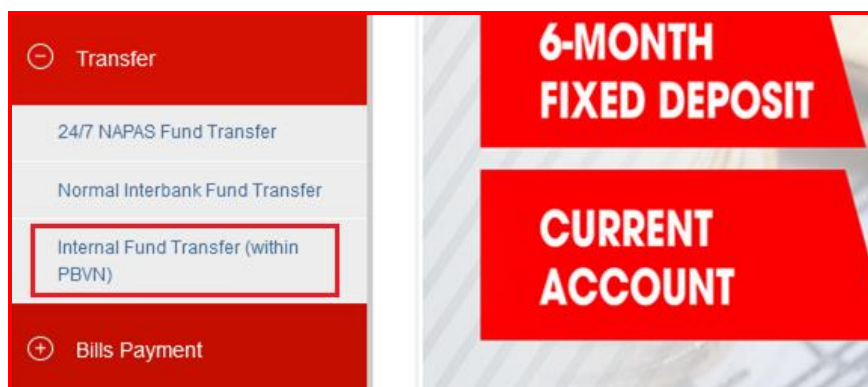
- Step 1**
- To make multiple fund transfer, you must use the Excel File template ‘**Multiple Internal Fund Transfer**’. The Excel Template file can be downloaded from the “Get Started” menu at the login screen.
 - Fill the fund transfer details in the excel file and save on the device
 - This excel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

The image shows the login interface of the Public Bank Vietnam (PBVN) internet banking system. At the top, the PBVN logo and name are displayed. Below this are input fields for 'Username' and 'Password'. A red text prompt says 'Please disable Vietnamese keystroke'. There is a 'Verification Character' field showing '42D6f0' and a refresh button. A large red 'Login' button is centered. At the bottom, there are links for 'FAQ', 'Support', 'Forgot Password', 'E-Banking Registration', 'Contact PBVN', 'Register', 'Get Started' (highlighted with a red box), 'Lost Key Token', 'E-Banking Modification', and 'Term and Conditions'.

Excel template file::

- Multiple Internal Fund Transfer - [Download](#)
- Multiple External Fund Transfer - [Download](#)

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



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

INTERNAL FUND TRANSFER (WITHIN PBVN)

DEBIT ACCOUNT: 020-3-00-00-92451
Applicant: COMPANY ABCD
Available Balance: 888,950,452

Step 4 At the next screen,

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

DEBIT ACCOUNT: 020-3-00-00-92451
Account name: COMPANY ABCD
Address: TRUONG DINH, HOANG MAI, HANOI
Available Balance: 888,950,452

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

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

LIST OF ACCOUNTS PUBLIC BANK VIET NAM				
No.	Credit account	Beneficiary	Credit amount	Details of payment
1	0207000092851	NGUYEN VAN A	10,000,000	Internal Fund Transfer
2	0200000055552	NGUYEN THI B	30,000,000	Internal Fund Transfer

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

Step 5 The system displays list of fund transfer.

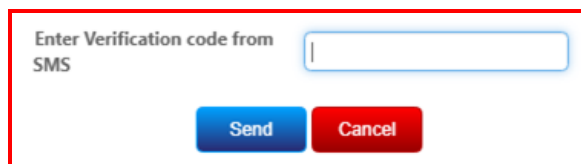
DEBIT ACCOUNT: 020-3-00-00-92451
Account name: COMPANY ABCD
Address: TRUONG DINH, HOANG MAI, HANOI
Available Balance: 888,950,452

No.	Credit amount	Beneficiary	Account name	Credit acc
1	10,000,000	NGUYEN VAN A	NGUYEN VAN A	020700009
2	30,000,000	NGUYEN THI B	NGUYEN THI B	020000005

Total amount: 40,000,000-VND Currency: VND Total transactions: 2

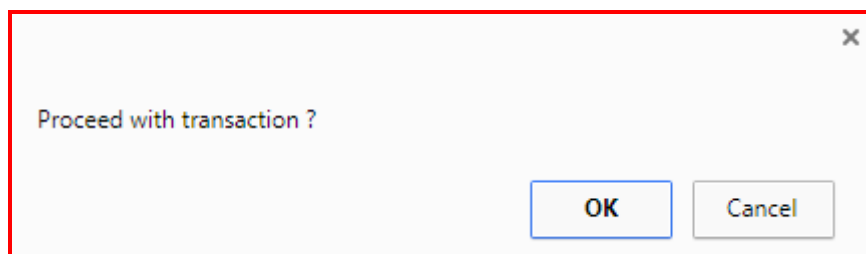
[Press "Get Code" button to get code from SMS]

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



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

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



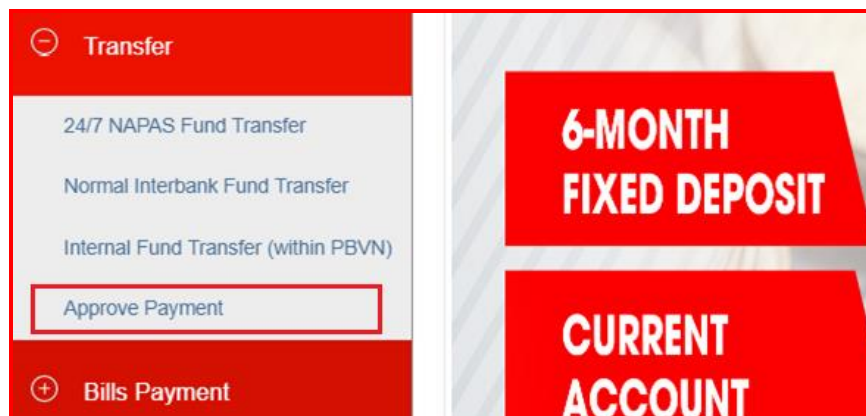
The system will display the **Payment Receipt** with the transaction details and the status of “*Transaction pending signature*”. You should keep the Payment Receipt in case you need to do transaction tracing in the future.

b. For Approver

To approve a transaction at both 1st and 2nd levels, approvers are to follow these steps:

i. Approve a single transaction

- Step 1** At the Internet Banking main menu; click << **Transfer** >> then click << **Approve Payment** >>



- Step 2** At ‘List of Transactions’ screen

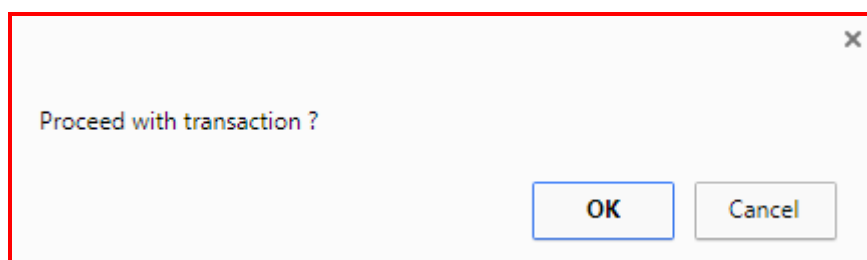
- Transaction Type: select Internal Fund Transfer (within PBVN)
- Status: select List of transactions signature pending
- Select the period the transaction was created.
Note: The selected period must be less than 3 months from the current date
- Click << **Detail** >>

Step 3 Select the icon  next to the transaction to be approved

Step 4 Click << **Get Code** >> and enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Sign**>>

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

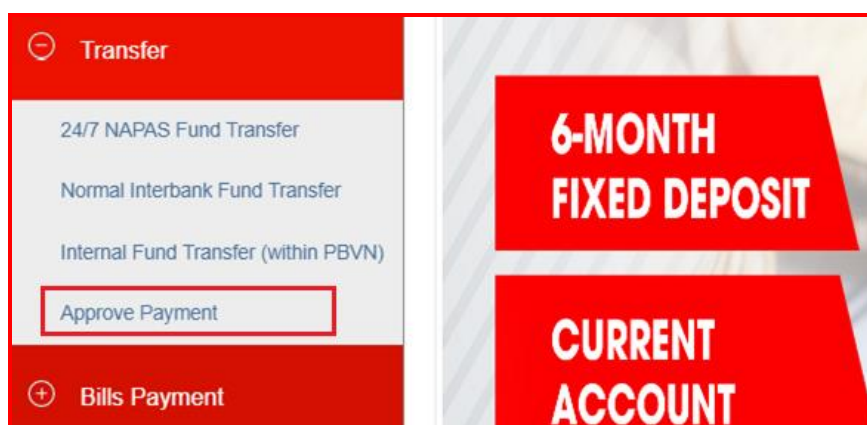
- Step 5** Click << **OK** >> to confirm the transaction or click << **Cancel** >> to cancel the transaction



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

ii. Approve multiple transactions

- Step 1** At the Internet Banking main menu; click << **Transfer** >> then click << **Approve Payment** >>



- Step 2** On screen ‘List of Transactions’:

A screenshot of the 'LIST OF TRANSACTIONS' screen. It has a red header with the title 'LIST OF TRANSACTIONS'. Below the header, there are four filters: 'Transaction type' with a dropdown menu showing '[Choose transaction type...]', 'Status' with a dropdown menu, 'From date' with a date picker showing '27/11/2021', and 'To date' with a date picker showing '28/12/2021'. At the bottom right, there is a blue button labeled 'Detail'.

- Transaction Type: select Internal Fund Transfer (within PBVN)
- Status: select List of transactions signature pending
- Select the period the transaction was created
Note: The selected period must be less than 3 months from the current time
- Select << **Detail** >>

- Step 3** The screen displays all transactions pending for approval. Click << **Sign** >>

LIST OF TRANSACTIONS

Transaction type: Fund transfer inside Public Bank Vietnam

Status: List of transactions signature pending

From date: 27/11/2021 To date: 28/12/2021

Value date	Time	Credit account	Beneficiary Name	Beneficiary bank	Amount	Sign
28/12/2021	09:49:43	020-0-00-00-55552	NGUYEN ANH TUAN	Public Bank VietNam	10,000,000-VND	
28/12/2021	09:49:43	020-7-00-00-92851	PHAM HOANG YEN	Public Bank VietNam	5,000,000-VND	

1 / 1

Sign

Step 4 Select ✓ at the transactions to be signed and click << **Get Code** >>

FUND TRANSFER INSIDE Public Bank Vietnam

DEBIT ACCOUNT: 020-4-00-00-92506

Account name: CONG TY ABCD

Address: LY THAI TO STR., HANOI

Available Balance: 1,326,507,097.9

From date: 27/11/2021 To date: 28/12/2021

CREDIT ACCOUNT/CARD

Currency: VND

Value date	Debit account	Credit account	Beneficiary bank	Amount	Status	
28/12/2021 09:49:43	0204000092506	0200000055552	Public Bank VietNam	10,000,000-VND	Not sign	
28/12/2021 09:49:43	0204000092506	0207000092851	Public Bank VietNam	5,000,000-VND	Not sign	

Total amount: 0-VND Total transactions: 0

1 / 1

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

Send **Cancel**

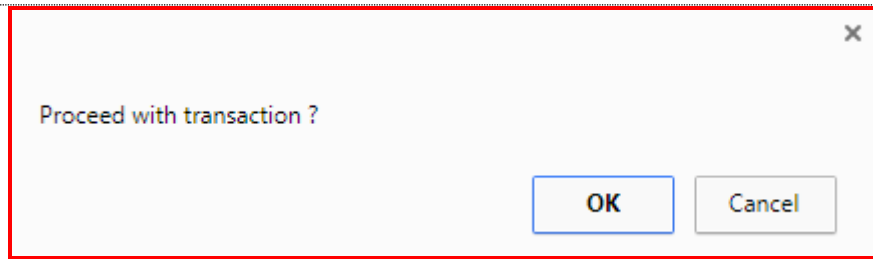
Step 5 Click << **Get Code** >> and enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Send** >>

Enter Verification code from SMS

Send **Cancel**

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

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



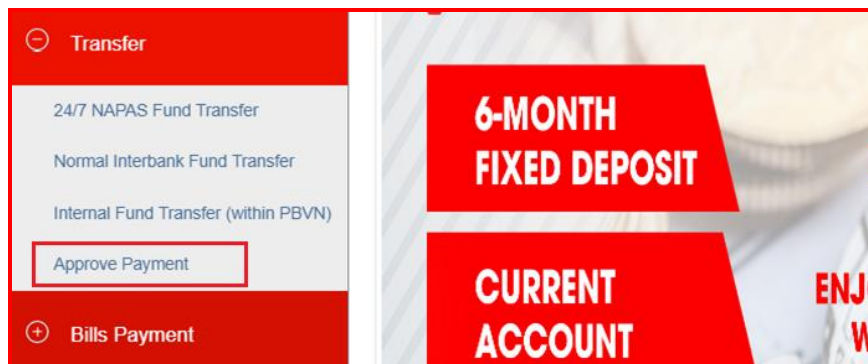
The system will display the **Payment Receipt** with the transaction details and the status as “*Transaction successful*”. You should keep the Payment Receipt in case you need to do transaction tracing in the future.

D.4. Payment Instruction Cancellation

You may cancel the transaction in case wrong information was input. However, the payment instruction can only be cancelled provided that the transaction has not been completed yet

1. For Creator

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



Step 2 At the 'List of Transactions' screen:

LIST OF TRANSACTIONS

Transaction type: [Choose transaction type...] ▼

Status: ▼

From date: 27/11/2021 To date: 28/12/2021

Detail

- Transaction Type: select a transaction type (fund transfer, bill payment, tax payment etc.)
 - Status: select List of transactions signature pending
 - Select the period the transaction was created
- Note: The selected period must be less than 3 months from the current date*
- Click << **Detail** >>

Step 3 The screen displays transactions pending for approval

LIST OF TRANSACTIONS

Transaction type: Fund transfer outside Public Bank Vietnam ▼

Status: List of transactions signed ▼

From date: 27/11/2021 To date: 28/12/2021

Value date	Time	Credit account	Beneficiary Name	Beneficiary bank	Amount	Detail
03/12/2021	16:51:12	111-000-000-423	NGUYEN VAN ANH	ACB-NH TMCP A Chau	1,000,000-VND	
03/12/2021	16:51:12	001-565-118-761-2	DAO HUYEN NGA	VietComBank-NHTMCP Ngoai Thuong VN	2,000,000-VND	
28/12/2021	10:31:35	764-513-243	NGUYEN THI HUONG	AgriBank-NH Nong nghiep va phat trien nong thon	50,000-VND	

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

Click on the symbol  next to transaction to be canceled

Step 4 The system displays the detail of the canceled transaction. Enter:

- Reason for the canceling the fund transfer
- The OTP code received from Token/Smart-OTP or SMS (up to the verification method registered with the Bank)

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

NORMAL INTERBANK FUND TRANSFER

DEBIT ACCOUNT	020-3-00-37-88966
Applicant	CONG TY ABCD
Available Balance	693,478.26
Address	PHO THUY KHUE LY THAI TO STR., HANOI
REMITTANCE SERVICE TYPE	☒ To Bank Account List of Banks participating in Express Fund Transfer 24/7 ☐ Overseas outward transfer
Beneficiary bank	AgriBank-NH Nong nghiep va phat trien nong thon
City/Province	Thanh pho Ha Noi
Branch name	CN Huyen Thach That Ha Noi I List of branches
CREDIT ACCOUNT/CARD	764-513-243
Beneficiary	NGUYEN THI HUONG
ID No	
Issuer Date	
Issuer	

DETAILS OF PAYMENT

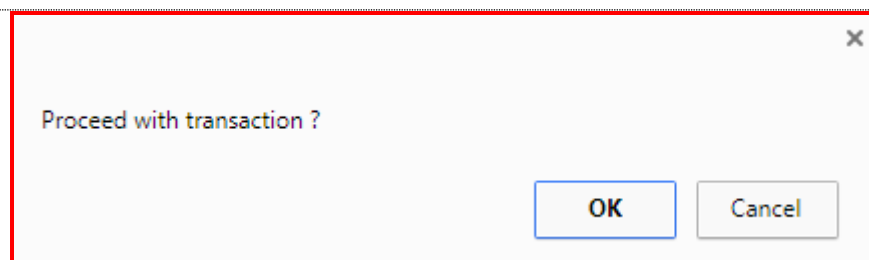
Value date	28/12/2021
Currency	VND
Amount	50,000.00
Exchange Rate	22,790 (PBVN could change exchange rate at transaction time)
Debit amount	2.19
Details of charges	☒ Ourselves ☐ Beneficiary ☐ Sharing
Transaction detail	aaaa
Reason of transaction cancel	

Enter Verification code from SMS

Press this button to get SMS code

- Select << **Cancel** >>

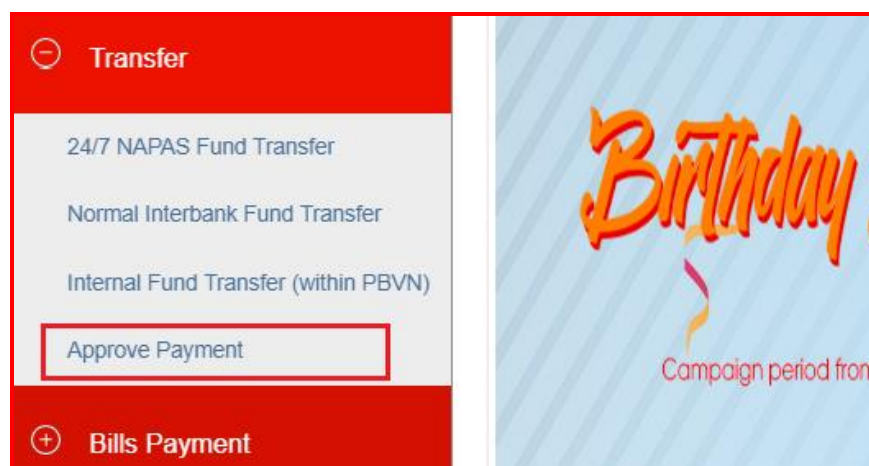
Step 5 Select << **OK** >> to confirm to proceed the transaction



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

2. For Approver

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



Step 2 At the **List of Transactions** screen:

A screenshot of the 'LIST OF TRANSACTIONS' screen. It features a search bar at the top. Below it are three filter sections: 'Transaction type' with a dropdown menu showing '[Choose transaction type...]', 'Status' with a dropdown menu, and 'From date' (27/11/2021) and 'To date' (28/12/2021) with calendar icons. A blue 'Detail' button is at the bottom right.

- Transaction Type: select a transaction type (fund transfer, bill payment, tax payment etc.)
- Status: select List of transactions signature pending
- Select the time period the transaction was created
Note: The selected period must be less than 3 months from the current date
- Click << **Detail** >>

Step 3 The screen displays transactions pending for approval as below:

LIST OF TRANSACTIONS

Transaction type Fund transfer outside Public Bank Vietnam

Status List of transactions signature pending

From date 27/11/2021 To date 28/12/2021

Value date	Time	Credit account	Beneficiary Name	Beneficiary bank	Amount	Sign
03/12/2021	16:51:12	111-000-000-423	NGUYEN VAN ANH	ACB-NH TMCP A Chau	1,000,000-VND	
03/12/2021	16:51:12	001-565-118-761-2	DAO HUYEN NGA	VietComBank-NHTMCP Ngoai Thuong VN	2,000,000-VND	

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

Sign

Click on the symbol  next to transaction to be canceled

- Step 4** The system displays the detail of the canceled transaction. Please enter:
- Reason for the canceling the fund transfer
 - The OTP code received from Token/Smart-OTP or SMS (up to the verification method registered with the Bank)
- *For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Business > E-banking > Internet banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions.*

NORMAL INTERBANK FUND TRANSFER

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

DEBIT ACCOUNT 020-4-00-00-92506

Applicant CONG TY ABCD

Available Balance 1,301,967,297.9

Address LY THAI TO STR., HANOI

REMITTANCE SERVICE TYPE ☒ To Bank Account ☐ Overseas outward transfer List of Banks participating in Express Fund Transfer 24/7

Beneficiary bank ACB-NH TMCP A Chau

City/Province Thanh pho Ha Noi

Branch name NH TMCP a Chau CN Ha Noi List of branches

CREDIT ACCOUNT/CARD 111-000-000-423

Beneficiary NGUYEN VAN ANH

ID No

Issuer Date

Issuer

DETAILS OF PAYMENT

Value date 03/12/2021

Currency VND

Amount 1,000,000.00

Details of charges ☐ Ourselves ☒ Beneficiary ☐ Sharing

Transaction detail TEST GD

Reason of transaction cancel

Enter Verification code from SMS

GET CODE Press this button to get SMS code

Sign Cancel Close

- Click << **Cancel** >>

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

Proceed with transaction ?

OK Cancel

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

D.5. Loan Schedule

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

Procedures

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



Step 2

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

LOAN REPAYMENT SCHEDULE

Type:

Account No.:

No	Due date	Principal	Interest rate	Paid principal	Paid Interest	Unpaid amount
1	25/09/2019	0	97,603,573	0	97,603,573	0
2	25/10/2019	414,300,000	215,065,640	414,300,000	215,065,640	0
3	25/11/2019	414,300,000	270,024,706	414,300,000	270,024,706	0
4	25/12/2019	414,300,000	258,045,235	414,300,000	258,045,235	0
5	25/01/2020	414,300,000	263,268,779	414,300,000	263,268,779	0
6	25/02/2020	414,300,000	259,890,815	414,300,000	259,890,815	0
7	25/03/2020	414,300,000	239,963,635	414,300,000	239,963,635	0
8	25/04/2020	414,300,000	268,445,465	414,300,000	268,445,465	0
9	25/05/2020	414,300,000	260,583,080	414,300,000	260,583,080	0
10	25/06/2020	414,300,000	265,627,316	414,300,000	265,627,316	0

Navigation: <<< << 1 / 9 >> >>>

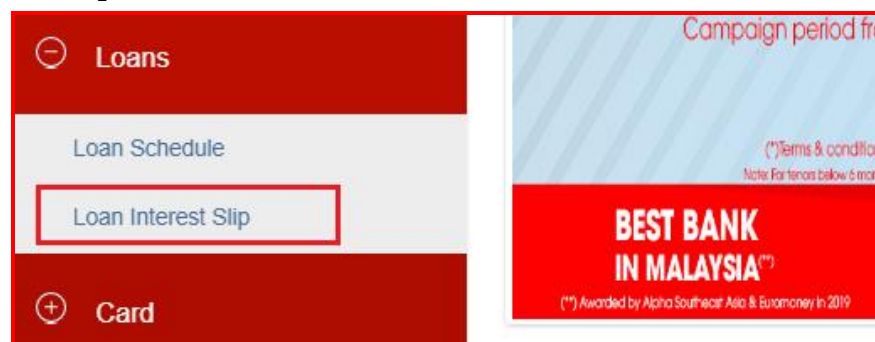
- Click << **Download** >> if you want to download the loan repayment schedule

D.6. Loan Interest Slip

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

Procedures

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



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

LOAN INTEREST SLIP

Account No.

From date To date

From date	To date	Principal	Interest Rate	Interest rate	Type
01/01/2021	29/06/2021	24,831,949,527	0.7958	1,169,482,774	Normal
TOTAL				1,169,482,774	

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

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

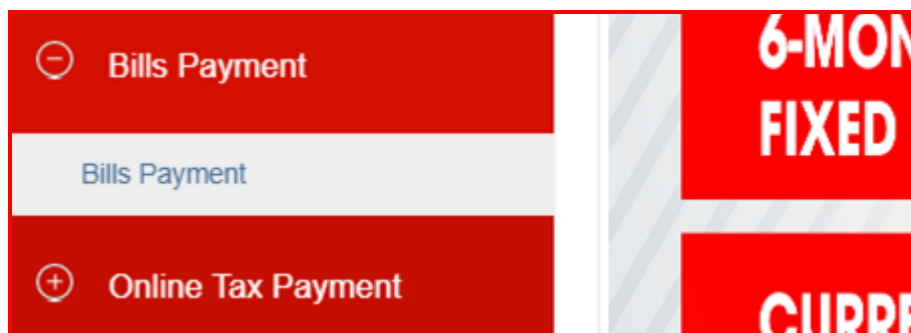
D.7. Bill Payment

1. Phone Topup

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

a. For Creator

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



Step 2

 A screenshot of the Phone Topup form. The form is enclosed in a red border. It contains the following fields:

- DEBIT ACCOUNT**: A dropdown menu showing '020-4-00-00-92506'.
- Applicant**: A text field showing 'CONG TY ABCD'.
- Balance**: A text field showing '1,301,967,297.9'.
- Below the balance field, there is a checkbox labeled 'Show saved account' and a link labeled 'Manage saved account'.
- SERVICE NAME**: A dropdown menu showing 'Topup'.
- Phone number/User name**: A text field showing '0902522985'. To the right of this field is a red note: '[Enter phone number/User name in case payment for other]'.
- Payment amount**: A dropdown menu showing '10,000-VND'.
- Transaction detail**: A text field showing 'Top-up mobile phone'.
- At the bottom right, there is a checkbox labeled 'Save beneficiary account'.
- At the bottom center, there is a blue button labeled 'Create'.

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

- Click << **Create** >>

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

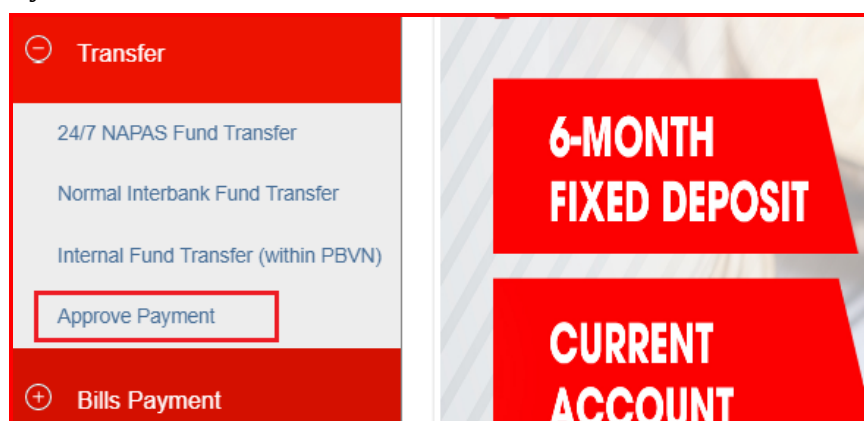
(*) For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Business > E-banking > Internet banking > For more information > For templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions

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

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

b. For approver

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



Step 2 At the list of transaction screen:

LIST OF TRANSACTIONS

Transaction type: [Choose transaction type...]

Status: [Choose status...]

From date: 28/11/2021 To date: 29/12/2021

[Detail](#)

- Transaction type: select **Online bills payment**
- Status: select **List of transactions signature pending**
- Select the period when transaction was created
Note: The period must be within 03 months from the current date
- Click << **Detail** >>

Step 3 The screen displays transactions pending for approval

List Of Payment

Transaction type: Online bills payment

Status: List of transactions signature pending

From date: 28/11/2021 To date: 29/12/2021

Transaction date time	Service name	Phone number/User name	Amount	Status	Detail
09/12/2021 13:43:40	Topup	0902522985	10,000-VND	Not sign	
29/12/2021 09:15:59	Topup	0902522985	10,000-VND	Not sign	

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

[Close](#)

Click on the icon next to the transaction to be signed

Step 4 Enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Submit** >>

DEBIT ACCOUNT: 020-4-00-00-92506

Applicant: CONG TY ABCD

Balance: 1,301,967,297.9

☐ Show saved account [Manage saved account](#)

SERVICE NAME: [Choose service name...]

Phone number/User name: 0902522985 [Enter phone number/User name in case payment for other]

Payment amount: 10,000-VND

Transaction detail: Top-up mobile phone

Reason of transaction cancel: [Enter reason...]

☐ Save beneficiary account

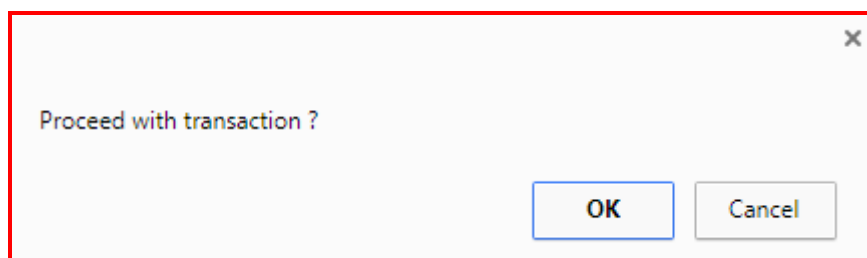
Enter Verification code from SMS: [Enter code]

[GET CODE](#) [Press "Get Code" button to get code from SMS]

[Submit](#) [Cancel](#) [Close](#)

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

- Step 5** Click << **OK** >> to proceed with the transaction or click << **Cancel** >> to cancel the transaction



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

2. Other Bill Payment

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

a. For Creator

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



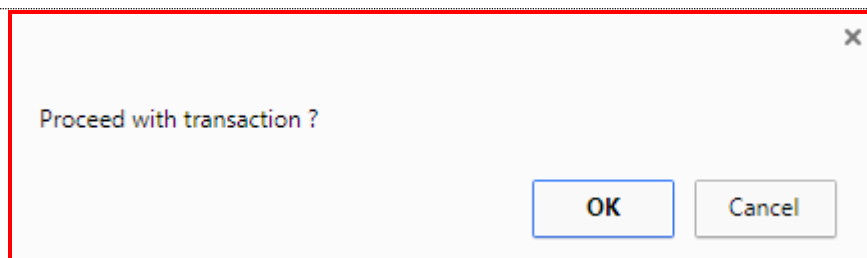
Step 2

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

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

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

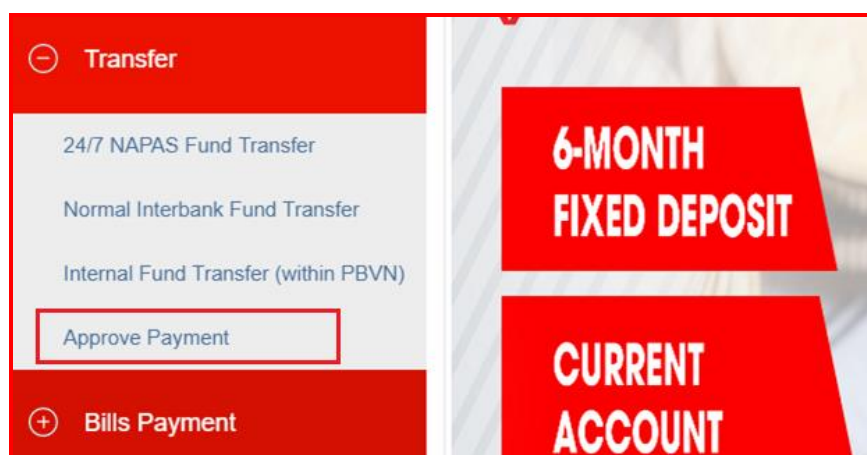
Step 4 Click << **OK** >> to proceed with the transaction or click << **Cancel** >> to cancel the transaction



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

b. For Approver

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



Step 2 At the list of transaction screen:

 A screenshot of the 'LIST OF TRANSACTIONS' screen. It has a title bar 'LIST OF TRANSACTIONS'. Below it are three filter sections: 'Transaction type' with a dropdown menu showing '[Choose transaction type...]', 'Status' with a dropdown menu, and 'From date' (29/11/2021) and 'To date' (30/12/2021) with calendar icons. At the bottom center is a blue button labeled 'Detail'.

- Transaction type: select **Online bills payment**
- Status: choose **List of transactions signature pending**
- Select the period when transaction was created
Note: *The period must be within 03 months from the current date*
- Click << **Detail** >>

Step 3 The screen displays transactions pending for approval

List Of Payment

Transaction type: Online bills payment

Status: List of transactions signature pending

From date: 29/11/2021 To date: 30/12/2021

Transaction date time	Service name	Phone number/User name	Amount	Status	Detail
09/12/2021 13:43:40	Topup	0902522985	10,000-VND	Not sign	
29/12/2021 09:15:59	Topup	0902522985	10,000-VND	Not sign	
29/12/2021 16:30:32	Electricity bill, water bill payment	PA04021219821	1,719,000-VND	Not sign	
29/12/2021 17:14:11	Electricity bill, water bill payment	PC02CC0909012	1,719,000-VND	Not sign	
29/12/2021 17:16:34	Electricity bill, water bill payment	PC12743783833	1,719,000-VND	Not sign	

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

Close

Click next to the transaction to be signed

Step 4 Check the information and click << **Get code** >>

DEBIT ACCOUNT: 020-4-00-00-92506

Applicant: CONG TY ABCD

Balance: 1,282,167,297.9

☐ Show saved account [Manage saved account](#)

SERVICE NAME: [Dropdown]

Service company name: [Dropdown]

Phone number/User name: PC02CC0909012 [Enter phone number/User name in case payment for other]

Bill amount: 1,719,000-VND

Payment amount: 1,719,000 Currency: VND

Transaction detail: Bill Payment

Reason of transaction cancel: [Text Box]

☐ Save beneficiary account

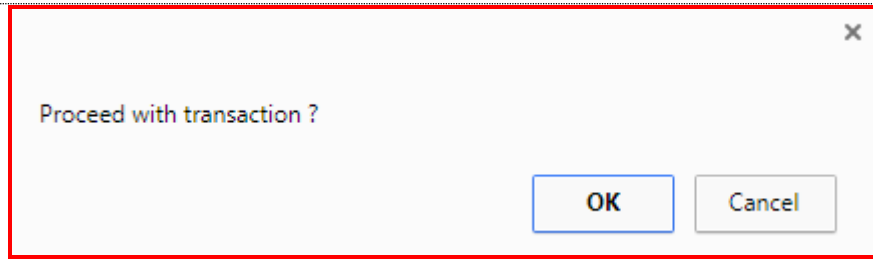
Enter Verification code from SMS: [Text Box] **GET CODE** [Press "Get Code" button to get code from SMS]

Submit Cancel Close

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

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

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



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

D.8. Online Tax Payment

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

- Note**
- Carefully check the declared information when making online tax payment orders. You are responsible for the accuracy of the information
 - Your tax payment transaction information will be directly sent to Tax Agency as soon as the transaction is completed, and the Bank will debit your account for the corresponding amount. The fee/charge of online tax payment transactions will be collected by the Bank (if any) once online tax payment transaction is successfully completed
 - You can make online tax payment transaction via either your PBVN VND or Foreign Currency demand deposit account.
Note: The Bank's buy rate will be applied if you choose to pay with your Foreign Currency demand deposit account. The Bank is not responsible for any differences between the exchange rates quoted by the Bank and by the tax Authorized Agencies
 - In case both Creator and Approver (1st and 2nd) request to receive email notification after the transaction is successfully completed, please contact the branch where you open account for instructions

1. For Creator

a. Create Online Tax Payment

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



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

DEBIT ACCOUNT	[Select Debit Account]
Available Balance	
Tax Code	1234567890
Applicant	CONG TY ABCD
Address	PHO THUY KHUE LY THAI TO STR., HANOI

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

- Step 3**
- Select << **For yourselves** >> if you want to pay for the tax code registered with PBVN. The system will display all the information provided by Tax Agency related to the registered tax code
 - **Credit Account/ Card:** Tax agency account number to make payment to
 - **Beneficiary:** Name of the Tax agency of the Beneficiary.
 - **State Treasury:** State Treasury branch name
 - **Beneficiary Bank:** Bank of the State Treasury
 - **City/Province:** Name of the Beneficiary Bank's province/city
 - **Branch Name:** Branch of the Beneficiary Bank
 - You can amend tax payment information if required

	☒ For yourself ☐ For other taxpayer	
Tax Type	Khoan thu do co quan thue quan ly ▼	
Purpose collection	☒ Pay for State budget ☐ VAT refund account ☐ Temporary collect account	
Pay for decision	☒ State Audit ☐ Organnization Inspectorate ☐ Governmentt Inspectorate ☐ Other authorized organnization	
CREDIT ACCOUNT/CARD	7111	
Beneficiary	Thanh pho Ha Noi ▼	1054557-Cuc Thue TP Ha Noi ▼
State treasury	0011-VP KBNN Ha Noi ▼	
Beneficiary bank	VietinBank-NH TMCP Cong thuong ▼	
City/Province	Thanh pho Ha Noi ▼	
Branch name	NHTMCP Cong thuong CN Dong Da ▼	

- If the system fails and cannot be retrieved the information from the General Department of Taxation, you can still pay taxes online by entering the corresponding information
- Select << **For other taxpayer** >> and fill the [Tax Code] field if you want to make payment for the tax code other than the tax code that registered with the selected account

☐ For yourself ☒ For other taxpayer

Tax Type

Khoan thu do co quan thue quan ly ▼

Purpose collection

☒ Pay for State budget ☐ VAT refund account ☐ Temporary collect account

Pay for decision

☐ State Audit ☐ Organnization Inspectorate ☐ Governmentt Inspectorate ☐ Other authorized organnization

Tax Code

Taxpayer name

Taxpayer address

CREDIT ACCOUNT/CARD

Beneficiary

Thanh pho Ha Noi ▼

1054557-Cuc Thue TP Ha Noi ▼

State treasury

0011-VP KBNN Ha Noi ▼

Beneficiary bank

VietinBank-NH TMCP Cong thuong ▼

City/Province

Thanh pho Ha Noi ▼

Branch name

NHTMCP Cong thuong CN Dong Da ▼

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

- **Taxpayer name:** Name of a business/individual which has the tax code above.
- **Taxpayer address:** Address of a business/individual which has the tax code above.
- **Credit Card:** Account number of the Tax agency which you want to make payment to.
- **Beneficiary:** Name of the Tax agency of the Beneficiary.
- **State Treasury:** Branch name of State Treasury.
- **Beneficiary Bank:** Name of the Bank where the Tax agency open account at.
- **City/Province:** Name of the province/city of the Beneficiary Bank.
- **Branch Name:** Branch of the Beneficiary Bank
- You can amend information on the screen or input new for the tax online payment transaction.

Step 4 Details of payment

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

DETAILS OF PAYMENT

Chapter: 001-Van phong Chu tich nuoc

Tax account: 432-HD dieu tra, t.do, ks, tu van

Item	Subitem	Amount	Tax term	Remark
1050-Thue thu nhap doanh nghiep	1052	19,506,320	00/CN/2021	
		0		
		0		
		0		

Payment detail

Customs declaration , Number: Date: Customs type:

Value date: 29/12/2021

Amount: 19,506,320

Currency: VND

Details of charges: ☒ Ourselves ☐ Beneficiary ☐ Sharing

Transaction detail: 1054557-Cuc Thue TP Ha Noi;1050-Thue thu nhap doanh nghiep TT 00/CN/2021

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

DETAILS OF PAYMENT

Chapter: 001-Van phong Chu tich nuoc

Tax account:

Item	Subitem	Amount	Tax term	Remark
		0		
		0		
		0		
		0		

Payment detail

Customs declaration , Number: Date: Customs type:

Value date: 29/12/2021

Amount:

Currency: VND

Details of charges: ☒ Ourselves ☐ Beneficiary ☐ Sharing

Transaction detail:

- **Chapter:** The organization/type of business of the applicant
- **Tax account (if applicable):** Economic industry code
- **Payment detail:**
 - **Item:** click on the small blue square at the **[Item]** column to choose the tax item to make payment.
 - **Sub-item:** Click on the small blue square at the **[sub item]** column for choosing the sub item for the tax online payment transaction. You can pay for more than one item by selecting item at other rows.
 - **Tax term:** time respective with the tax payment
 - **Remark (if applicable):** remark for each tax item
- **Customs Declaration: (if applicable)**
 - **Customs declaration number:** number of the Custom declaration respective with the online tax payment.
 - **Date:** Click the calendar symbol to select the date of the custom declaration
 - **Customs type:** to indicate the type of import/export in abbreviation

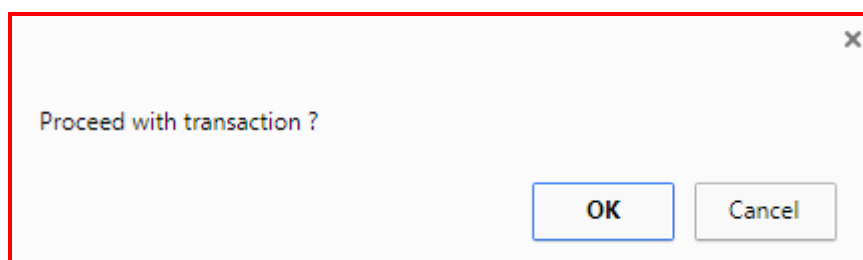
- **Value date:** Click on the calendar to select the date which you want to process the payment.
(*) *Note: The field [Value date] must be higher or equal the prevailing date and is formatted as: [day/month/year]*
- **Amount:** The system will automatically update the total amount which you have input in each tax item above.
- **Currency:** VND is default.
- **Detail of charges:** [Beneficiary] is default.
- **Transaction Detail:** The system will automatically update the detail of the tax payment in accordance with the information which you have entered above (Maximum 210 figures can be input in the Transaction Detail)
- Click << **Create** >>

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



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

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

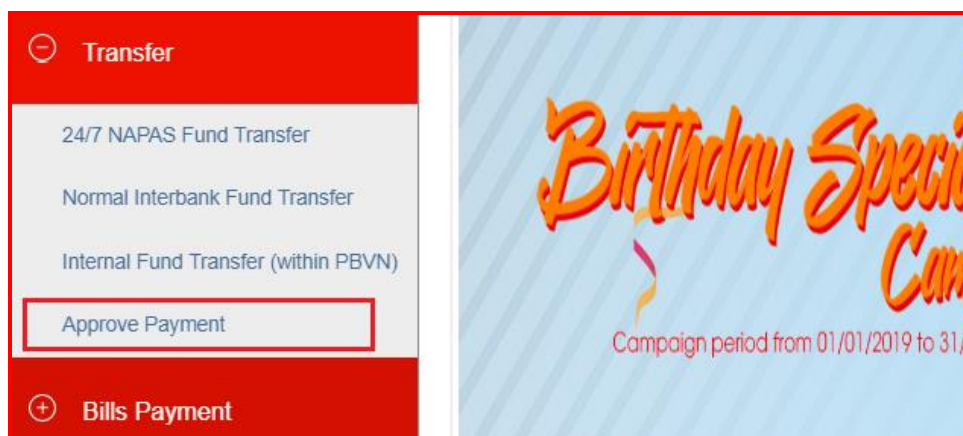


The **tax payment receipt** of the transaction will be displayed on the screen with the status “*Transaction pending signature*”. The system will automatically send the tax payment receipt to your email/ SMS.

You should keep this Receipt in case you need to do transaction tracing in the future

b. To cancel Online Tax Payment

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



Step 2 On 'List of Transactions' screen, select:

- Selects type of transaction [**Tax Payment Online**]
- Selects the transaction status [**List of transaction signed**]
- Select the period when transaction was created
Note: *The period must be within 03 months from the current date*
- Click << **Detail** >> to view the transaction

Step 3 The screen displays transactions pending for approval

Value date	Time	Credit account	Beneficiary Name	Beneficiary bank	Amount	Detail
29/12/2021	10:49:35	711-1	1054557-Cuc Thue TP Ha Noi	VietinBank-NH TMCP Cong thuong	19,506,320-VND	

Click on the icon next to the transaction to be canceled

Step 4 Information of the selected transaction will be displayed on the screen. Please enter the cancellation reason and click << **Get Code** >>

Item	Subitem	Amount	Tax term	Remark
1050-Thue thu nhap doanh nghiep	1052	19,508,320.00	CN/2021	
		.00		
		.00		
		.00		

Payment detail

Customs declaration , Number Date Customs type

Value date

Amount

Currency

Details of charges ☒ Ourselves ☐ Beneficiary ☐ Sharing

Transaction detail

Reason of transaction cancel

Enter Verification code from SMS Press this button to get SMS code

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

Enter Verification code from SMS

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

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

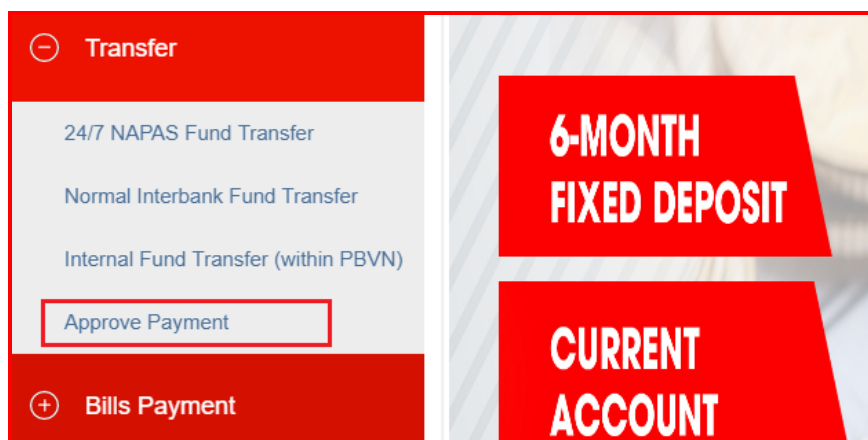
Proceed with transaction ?

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

2. For Approver

a. Approve Single Online Tax Payment

Step 1 At the Internet Banking main menu, click << **Transfer** >> then click << **Approve Payment** >>



Step 2 On 'List of Transactions' screen, select:

LIST OF TRANSACTIONS

Transaction type: [Choose transaction type...]

Status: [Choose status...]

From date: 28/11/2021 To date: 29/12/2021

Detail

- Transaction type [**Online Tax Payment**]
- Status: [**List of transaction signature pending**]
- Select the period when transaction was created
Note: *The period must be within 03 months from the current date*
- Click << **Detail** >>

Step 3 The screen displays transactions pending for approval

LIST OF TRANSACTIONS

Transaction type: Tax payment online

Status: List of transactions signature pending

From date: 28/11/2021 To date: 29/12/2021

Value date	Time	Credit account	Beneficiary Name	Beneficiary bank	Amount	Sign
29/12/2021	14:50:41	711-1	1054557-Cuc Thue TP Ha Noi	VietinBank-NH TMCP Cong thuong	9,560,000-VND	
29/12/2021	14:51:55	711-1	1054557-Cuc Thue TP Ha Noi	VietinBank-NH TMCP Cong thuong	7,428,000-VND	
29/12/2021	14:52:58	711-1	1054557-Cuc Thue TP Ha Noi	VietinBank-NH TMCP Cong thuong	6,250,000-VND	

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

Sign

Click on the icon  next to the transaction to be approved

Step 4 Check the tax payment order and click << **Get Code** >>

DETAILS OF PAYMENT

Chapter

001-Van phong Chu tinh nuoc

Tax account

369-Quan he tai chinh khac

Item	Subitem	Amount	Tax term	Remark
1050-Thue thu nhap doanh nghiep	1052	9,560,000.00	00/CN/2021	
		.00		
		.00		
		.00		

Payment detail

Customs declaration , Number

Date

Customs type

Value date

29/12/2021

Amount

9,560,000

Currency

VND

Details of charges

☒ Ourselves
 ☐ Beneficiary
 ☐ Sharing

Transaction detail

1054557-Cuc Thue TP Ha Noi;1050-Thue thu nhap doanh nghiep TT 00/CN/2021

Reason of transaction cancel

Enter Verification code from SMS

GET CODE

Press this button to get SMS code

Sign

Cancel

Close

Step 5 Click << **Get Code** >> and enter the OTP code received from SMS/Hard Token/Smart-OTP (*) depending on the verification method registered with the Bank. Click << **Send** >> or click << **Cancel** >> to cancel the tax payment

Reason of transaction cancel

Enter Verification code from SMS

Sign

Cancel

Close

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

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

Proceed with transaction ?

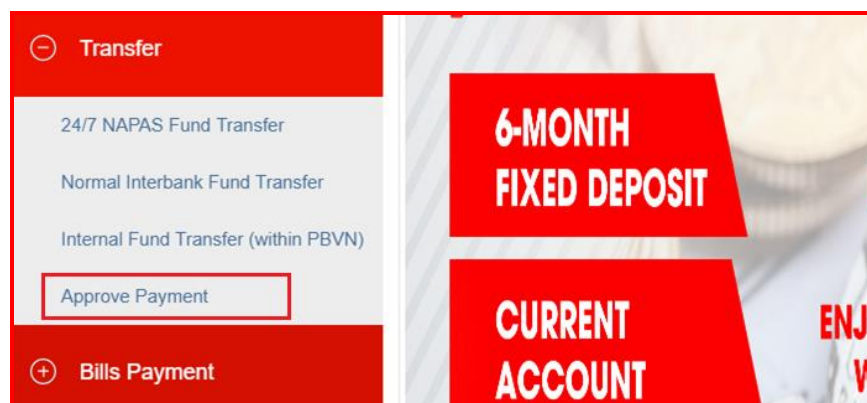
OK

Cancel

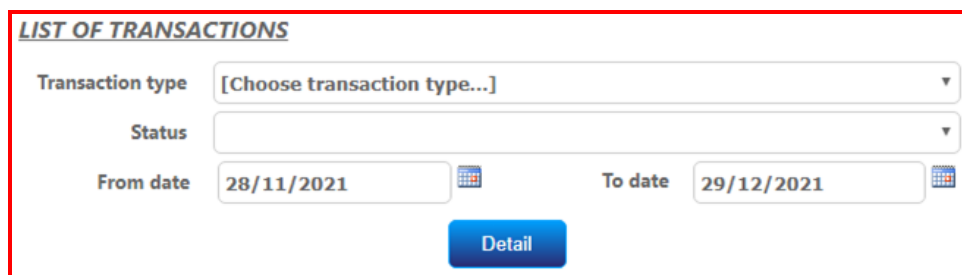
- If the Internet Banking account only has 1 approver; the system will display a Tax Payment Receipt with the status “*Transaction successful*”
- If the Internet Banking account has 2 approvers, the system will display a Tax Payment Receipt with the status as “*Transaction pending signature*”

b. Approve Multiple Online Tax Payments

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



Step 2 On ‘List of Transactions’ screen, select:



- Transaction type [**Online Tax Payment**]
- Status: [**List of transaction signature pending**]
- Select the period when transaction was created
Note: *The period must be within 03 months from the current date*
- Press << **Detail** >>

Step 3 The screen will display the list of transactions which has been created and pending approval. Click << **Sign** >>

LIST OF TRANSACTIONS

Transaction type: Tax payment online

Status: List of transactions signature pending

From date: 28/11/2021 To date: 29/12/2021

Value date	Time	Credit account	Beneficiary Name	Beneficiary bank	Amount	Sign
29/12/2021	14:51:55	711-1	1054557-Cuc Thue TP Ha Noi	VietinBank-NH TMCP Cong thuong	7,428,000-VND	
29/12/2021	14:52:58	711-1	1054557-Cuc Thue TP Ha Noi	VietinBank-NH TMCP Cong thuong	6,250,000-VND	

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

Sign

Step 4 • Select the [Debit Account]

ONLINE TAX PAYMENT

DEBIT ACCOUNT: 020-4-00-00-92506

Account name: CONG TY ABCD

Address: PHO THUY KHUE LY THAI TO STR., HANOI

Available Balance: 1,305,405,297.9

From date: 28/11/2021 To date: 29/12/2021

CREDIT ACCOUNT/CARD

Currency: VND

Value date	Debit account	Credit account	Beneficiary bank	Amount	Status	
29/12/2021 14:51:55	0204000092506	7111	VietinBank-NH TMCP Cong thuong	7,428,000-VND	Not sign	☐
29/12/2021 14:52:58	0204000092506	7111	VietinBank-NH TMCP Cong thuong	6,250,000-VND	Not sign	☐

Total amount: 0-VND Total transactions: 0

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

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

Send **Cancel**

- Select transactions to be approved by clicking the boxes in the right of the respective transactions. The transaction total will appear on the screen accordingly.
- Click << **Get code** >>

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

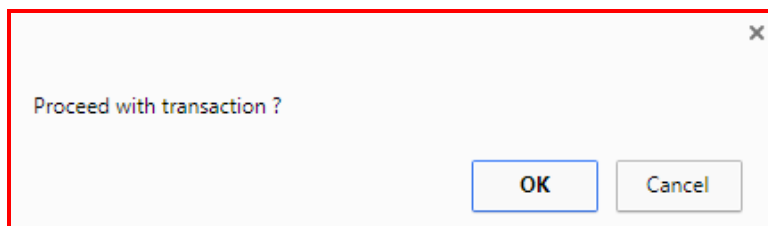
Enter Verification code from SMS

Send **Cancel**

(*) For verification by Smart-OTP, please log on to <https://publicbank.com.vn> > Business > E-banking > Internet banking > For more information > For

templates, terms and conditions, transaction limit, user guide and others > C. E-banking forms > Smart OTP User guide for detailed instructions

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



- If the Internet Banking account only has 1 approver, the system will display a Tax Payment Receipt with the status - Transaction successful
- If the Internet Banking account has 2 approvers, the system will display a Tax Payment Receipt with the status as Transaction pending signature

3. Notes

- *In case you make an online tax payment order by debiting an FCY account and paying in VND, the system will display a tax payment receipt with the corresponding exchange rate and debit amount after completing approval*
- *You should keep the Payment Receipt in case you need to do transaction tracing in the future*
- *You are fully responsible for the accuracy of all the declared information. Please contact the Tax Agency if any amendment is required after the tax payment has been executed*
- *If you require the bank's Tax payment confirmation receipt, please contact Frontline Operations Department of the PBVN Account Holding Branch/Transaction Bureau.*

E. OTHER FUNCTIONS

Change language

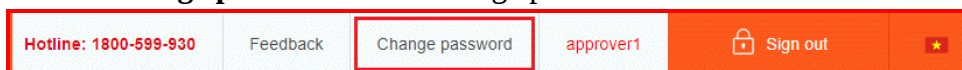
To change language into English, click <<  >>

To change language into Vietnamese, click <<  >>

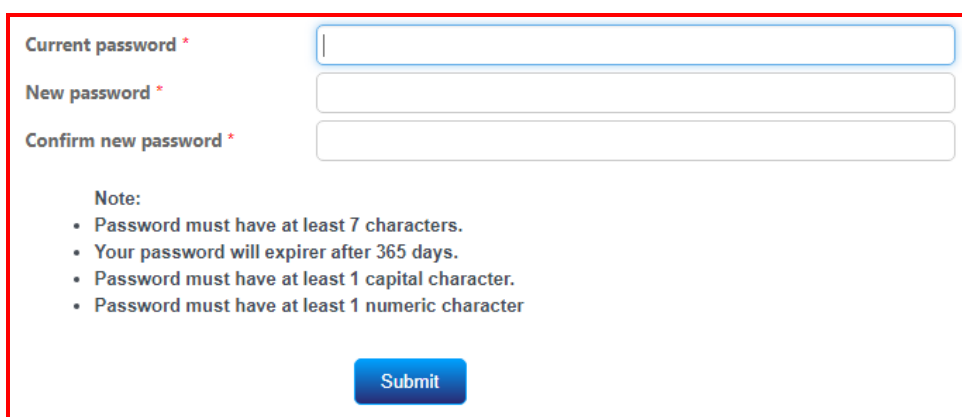


Change password

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

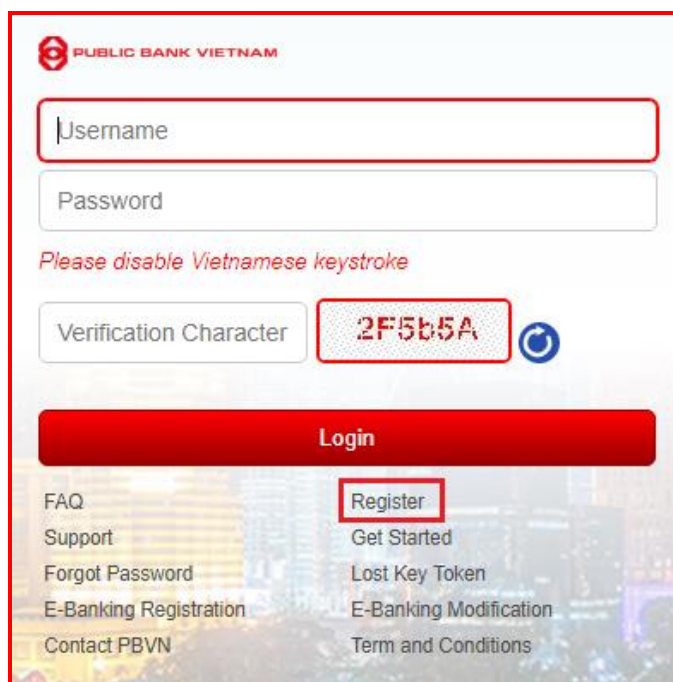


- Enter the current password, new password, confirm the new password and click << **Submit** >>



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

E-banking Registration You can download the ***Application form cum Contract to open and use PBVN's E-Banking service*** at this function by clicking << **Register** >>



The image shows the PBVN Internet Banking login and registration page. At the top is the PBVN logo. Below it are input fields for 'Username' and 'Password'. A red text prompt says 'Please disable Vietnamese keystroke'. Below that is a 'Verification Character' field showing '2F5b5A' and a refresh button. A large red 'Login' button is in the center. At the bottom, there are two columns of links. The 'Register' link in the right column is highlighted with a red box.

PUBLIC BANK VIETNAM

Username

Password

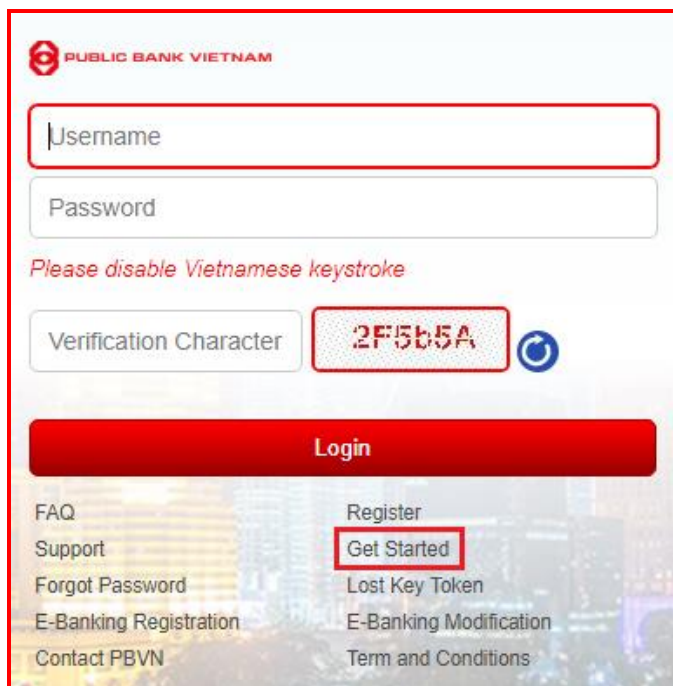
Please disable Vietnamese keystroke

Verification Character 2F5b5A

Login

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

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



This image is identical to the one above, showing the PBVN Internet Banking login and registration page. In this version, the 'Get Started' link in the right column of the bottom menu is highlighted with a red box.

PUBLIC BANK VIETNAM

Username

Password

Please disable Vietnamese keystroke

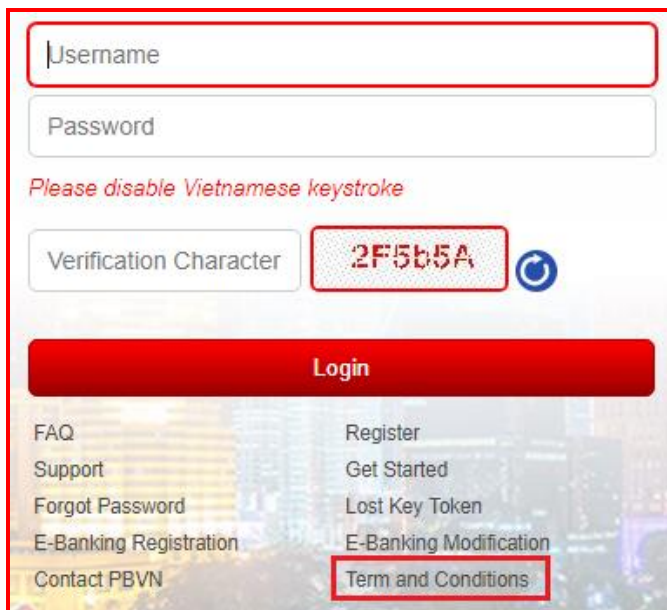
Verification Character 2F5b5A

Login

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

Terms and Conditions

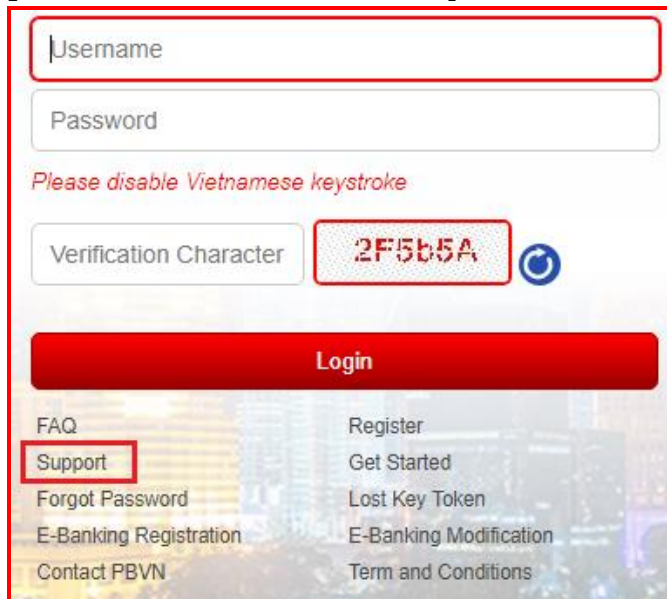
Click << **Terms and Conditions** >> to view PBVN's E-banking service terms and conditions



The screenshot shows the PBVN Internet Banking login interface. It includes input fields for 'Username' and 'Password', a note 'Please disable Vietnamese keystroke', a 'Verification Character' field displaying '2F5b5A', and a 'Login' button. Below the login section is a list of links: FAQ, Support, Forgot Password, E-Banking Registration, Contact PBVN, Register, Get Started, Lost Key Token, E-Banking Modification, and Term and Conditions. The 'Term and Conditions' link is highlighted with a red box.

Support

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



This screenshot is identical to the one above, showing the PBVN Internet Banking login page. However, the 'Support' link in the list of links at the bottom is highlighted with a red box instead of 'Term and Conditions'.

Please contact Public Bank Vietnam if assistance is required:

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

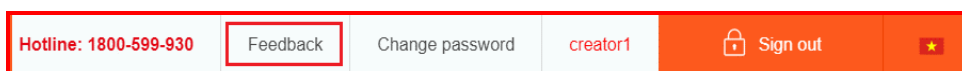
Customer Service Hotline: 1800 1198 (between 8 a.m to 5 p.m from Monday to Friday)

Fax: +84 439439005

Email: customerservice@publicbank.com.vn

Feedback

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



Please include the following information when giving feedback:

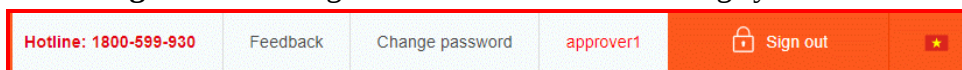
- First and last name
- Identity card/Citizen identity card/Establishment license
- Email
- Address
- Phone number
- Content to comment on
- Attach image/text file (pdf format) (if any)

A screenshot of the feedback form. It includes fields for Name (ABCD Company), ID number (65645615486), Email (abcd@gmail.com), Address (Hanoi, Vietnam), Card Service Hotline (24/7): (0918273645), Content (How do I deactivate Smart-OTP on my device?), Attach File (Choose File, No file chosen), and Verification Character (A9434E). A blue Submit button is at the bottom.

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

Sign Out

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



**THANK YOU FOR USING PUBLIC BANK VIETNAM's
INTERNET BANKING SERVICES**