



User Guide for Biometric Data Collection



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I. General

Pursuant to Decision No. 2345/QD-NHNN and Decision No. 718/QD-NHNN on implementation of security, privacy measures in digital payment and banking card payment with effective from July 01, 2024, Public Bank Vietnam is introducing a feature for updating and collecting biometric data from chip-based ID cards and implementing biometric authentication measures for digital transactions on Mobile Application PB Engage VN and the Internet Banking.

1. Subjects and Channel for Biometric Data Collection

- Vietnamese Individual Customers: Biometric data is collected from chip-based ID cards at the counters of PBVN Branches/TBs or via the biometric data collection feature on Mobile Banking PB Engage VN.
- Foreign Individual Customers: Biometric data is collected from Passport at the counters of PBVN Branches/TBs.

2. Transactions Requiring Biometric Authentication

- Fund transfers exceeding VND 10 million per transaction or other transactions as regulated.
- Initial transaction conducted on PB Engage VN.
- Initial transaction conducted once Customers change the log-in device for PB Engage VN.

3. Benefits of Biometric Authentication

Biometric data verified and stored by the Ministry of Public Security in the Chip-based ID card of each individual. Then, biometric authentication for transactions on PBVN Engage VN and Internet Banking website offers several advantages:

- Enhanced Transaction Security and Protection: Leverages verified biometric data of customers with Ministry of Public security to conduct transaction, encrypt and protect customer information from cybercrime risks.
- Authenticate transactions conveniently without the need to remember a PIN, while ensuring enhanced security for online transactions.

II. Registration

1. 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**”

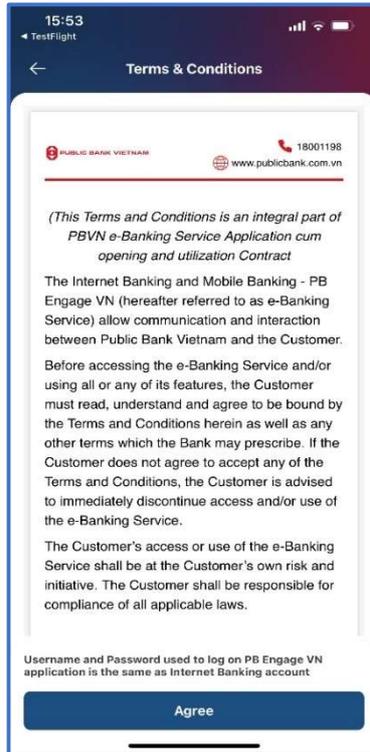


Step 3: Click the **PB engage VN** application, download and install the application. The application’s icon will be added to your device’s Home screen upon successful installation

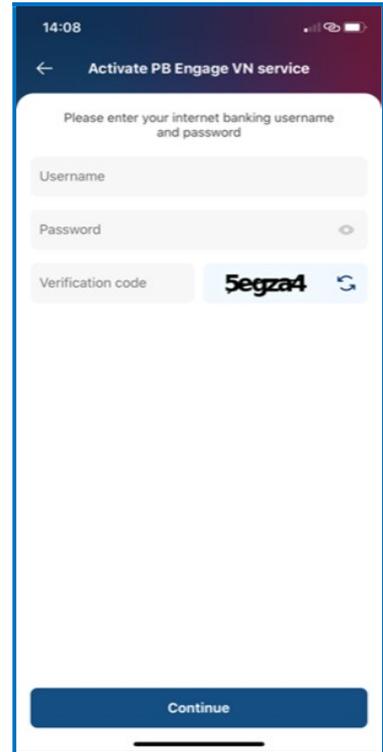
2. Register for PB engage VN application



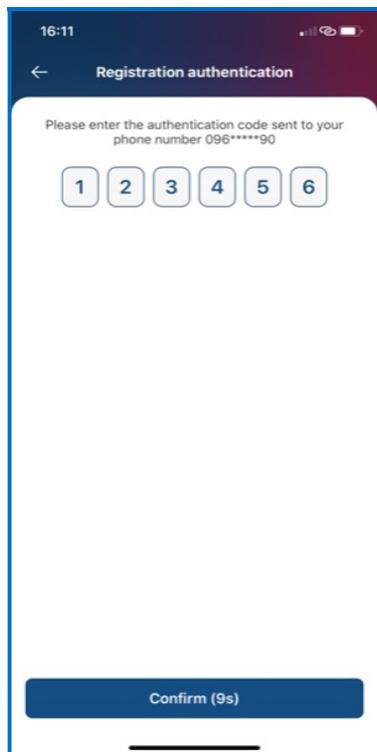
Step 1



Step 2



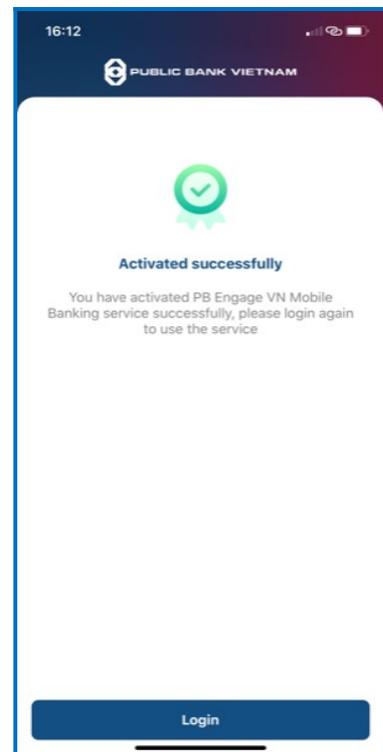
Step 3



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.

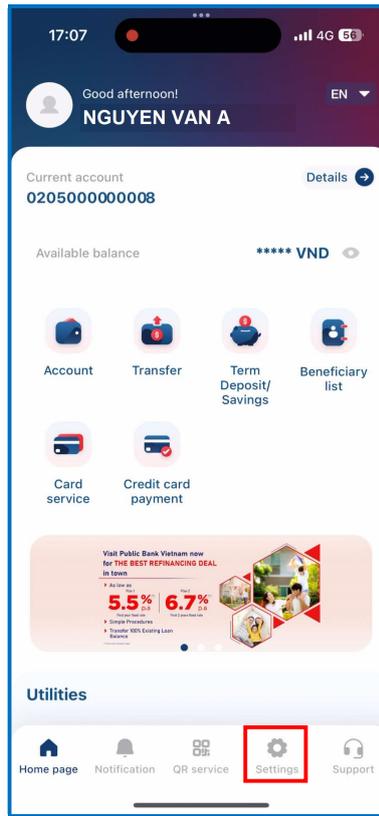
Step 5: Select a default current account.

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

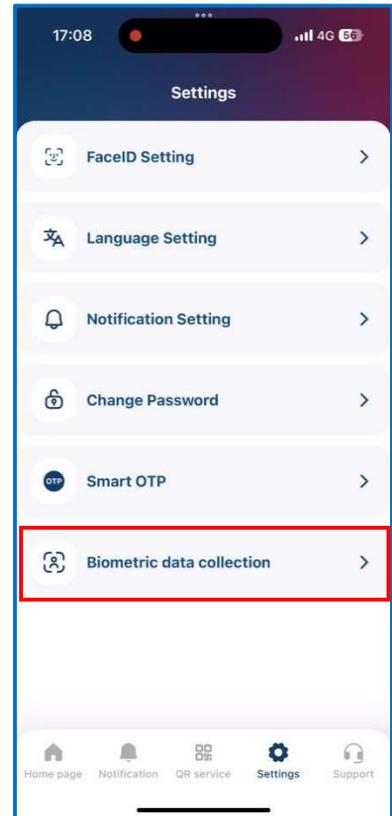
3. Collection of Biometric Data



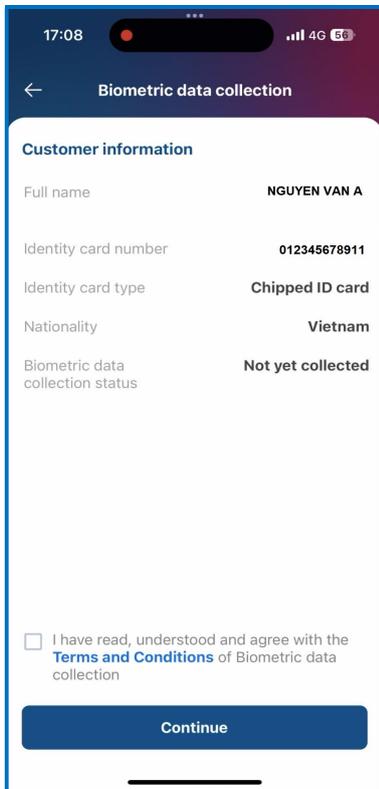
Step 1



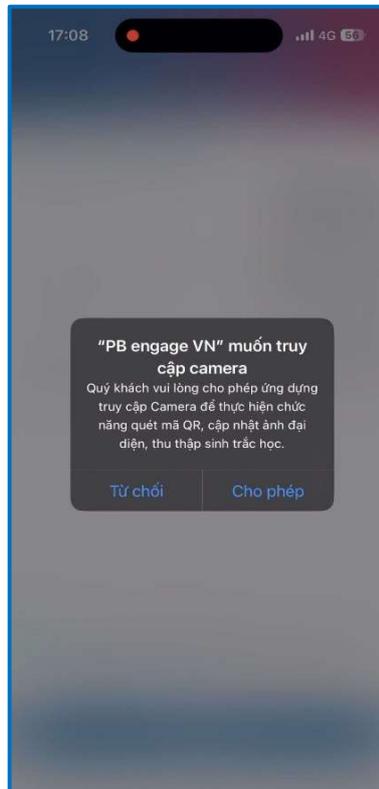
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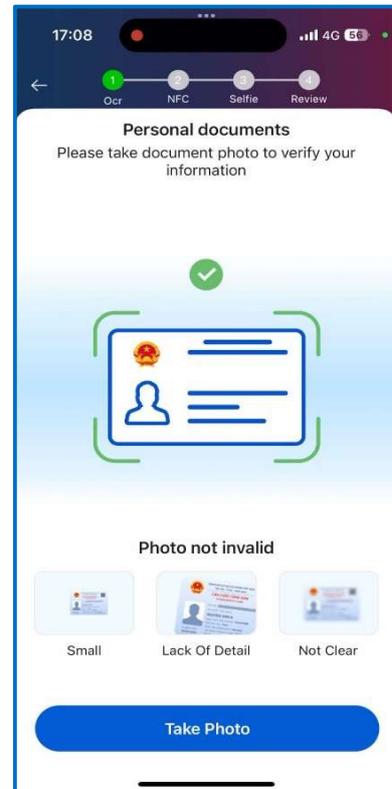
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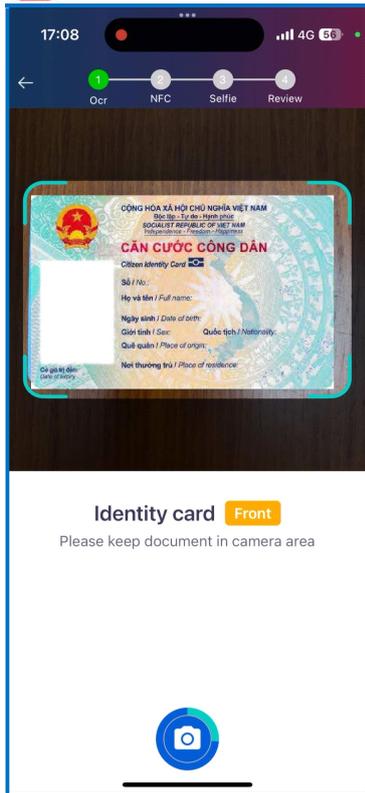
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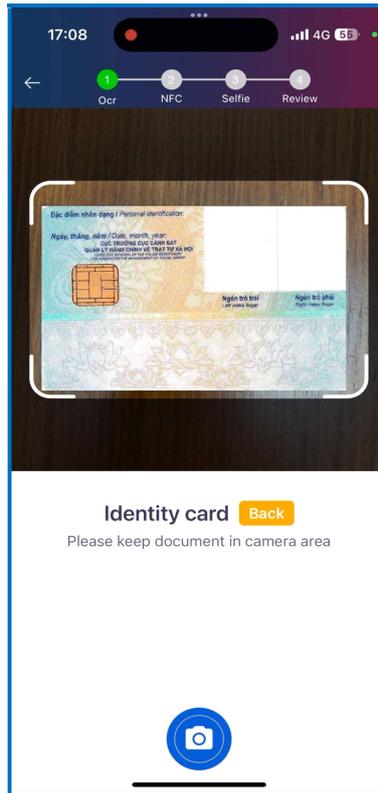
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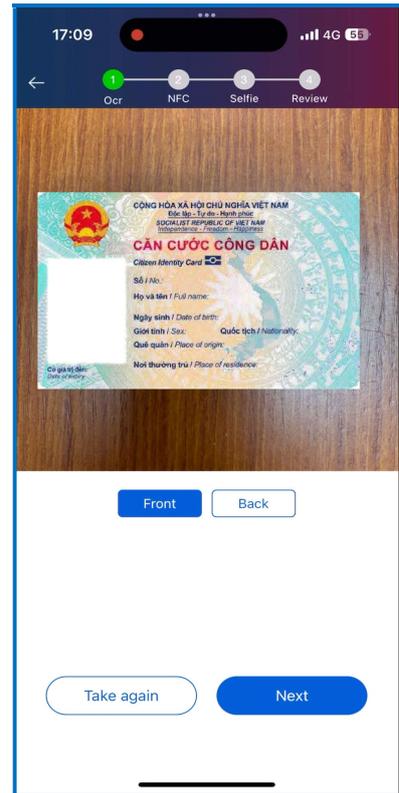
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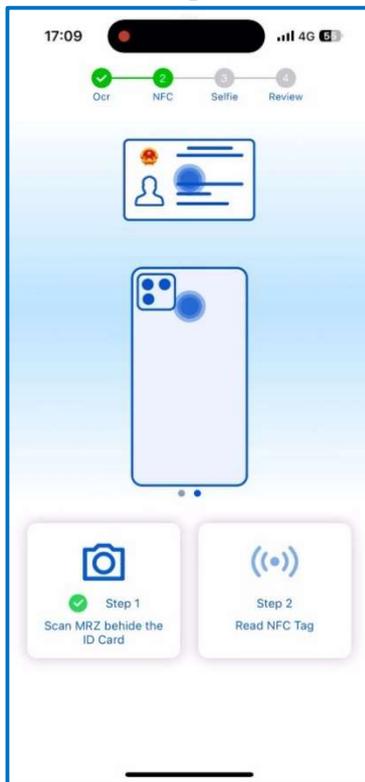
Step 7



Step 8



Step 9



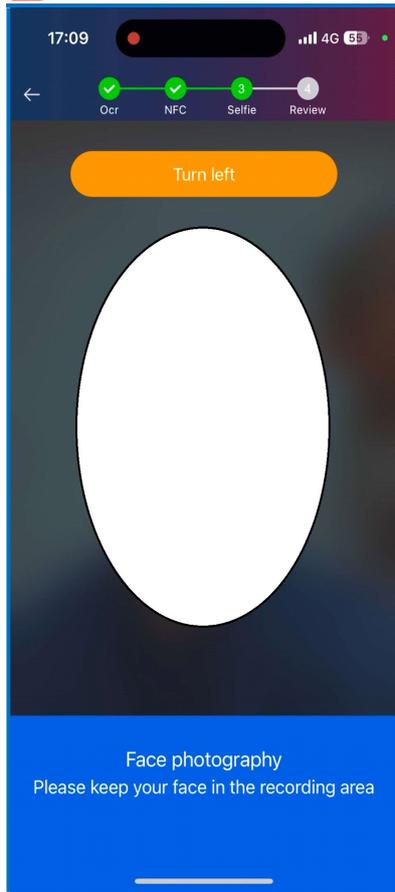
Step 10



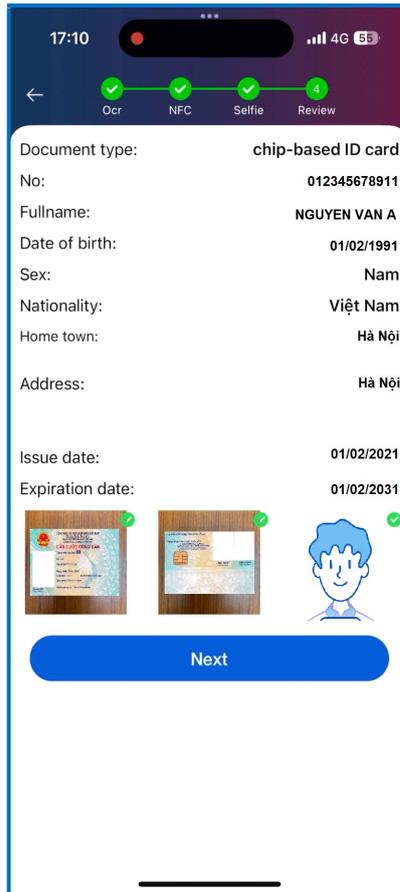
Step 11



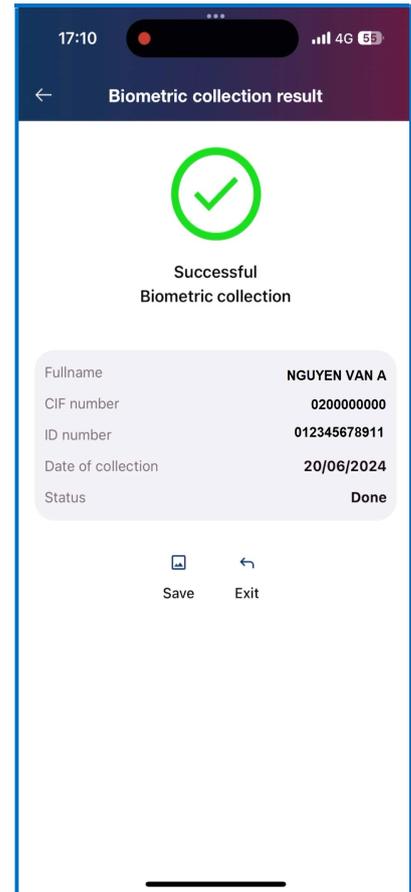
Step 12



Step 13



Step 14



Step 15

Step 1: Login **PB engage VN**.

Step 2: At home screen, click  icon at the bottom navigator bar.

Step 3: Click << **Biometric data collection** >> to collect biometric data.

Step 4:

- Check “**Customer Information**” including “**Full name**”, “**Identity card number**”, “**Identity card type**”, “**Nationality**”, “**Biometric data collection status**”.
- Click “*I have read, understood and agree with the **Terms and Conditions** of Biometric data collection*”.
- Click << **Continue** >> to start collecting biometric data.

Step 5: Click << **Cho phép** >> (Allow) to grant **PB engage VN** permission to access your mobile phone’s camera.

Step 6: Take photo of document to verify the information.

Step 7:

- Keep the document in the camera area.
- Click the  icon to take a photo of the **front part** of your identity card.

Step 8:

- Keep the document in the camera area.
- Click the  icon to take a photo of the **back part** of your identity card.

Step 9: Application automatically displays the photo of the front part of your identity card.

- Check the **front part** of your identity card.
- Click << **Back** >> to check the **back part** of your identity card.
- Click << **Next** >> to proceed with the NFC reading.
- Click << **Take again** >> to re-take photos.

Step 10: After the application finishes scanning MRZ behind the ID Card, proceed with the NFC reading.

Step 11: Hold the top of your phone near the NFC chip to read the chip behind ID Card (*Customer hold the ID Card alongside with the phone, the back part of the phone touches the back part of the ID Card, with the chip placed upwards*).

Step 12: Take a selfie to verify your facial image.

Step 13: Keep your face in the recording area and move your face as per application instruction to proceed with the face verification.

Step 14: Reviewing:

- Check your information including “**Document type**”, “**Identity no.**”, “**Full name**”, “**Date of birth**”, “**Sex**”, “**Nationality**”, “**Home town**”, “**Address**”, “**ID document issue date**”, “**ID document expiration date**”, the photos of your identity card front part/ back part, and the photo of yourself.
- Click << **Next** >> to confirm your information.

Step 15: Application prompts the successful notification and displays your “**Full name**”, “**CIF number**”, “**ID number**”, “**Date of (biometric) collection**”, “**Status (of biometric collection)**”.

At this screen, you can:

- Save this picture.
- Click  to exit.