USER GUIDE

Techcombank Business - Mobile

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VUQT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

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VƯỢT TRỘI MỖI NGÀY   **TECHCOMBANK**

1. DEVICE REGISTRATION

For first time log in on new device, user needs to register device to use Techcombank Business Mobile

▶ 1.1. First time log in

▶ 1.2. Register passcode

▶ 1.3. Device management

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1. Device registration

1.1. First time log in

After completing the login and changing the password on the computer (via the web platform), the user logs in for the first time on the mobile application using the login name and new password.

1 Input user name and password

2 Enter the OTP code sent via text message/email to register the device

3 Select **Enable Face ID/Touch ID**. Select **OK** to allow Techcombank access Face ID/Touch ID then verify your Face ID/Touch ID in appeared sceen.

Note:
- You need to log in to web to activate user account before log in to mobile
- If Face ID/ Touch ID are not enabled, user needs to input username & password every time you log in

1. Device registration

1.2. Register passcode

After first time log in on mobile, user need to register passcode to apply on functions which required 2nd authentication in the future

4 Input your **6-digit** passcode

5 Confirm your passcode.

Do not create simple passcode such as:
- Sequential numbers (1234)
- Repeating numbers (1111)
- Your date of birth
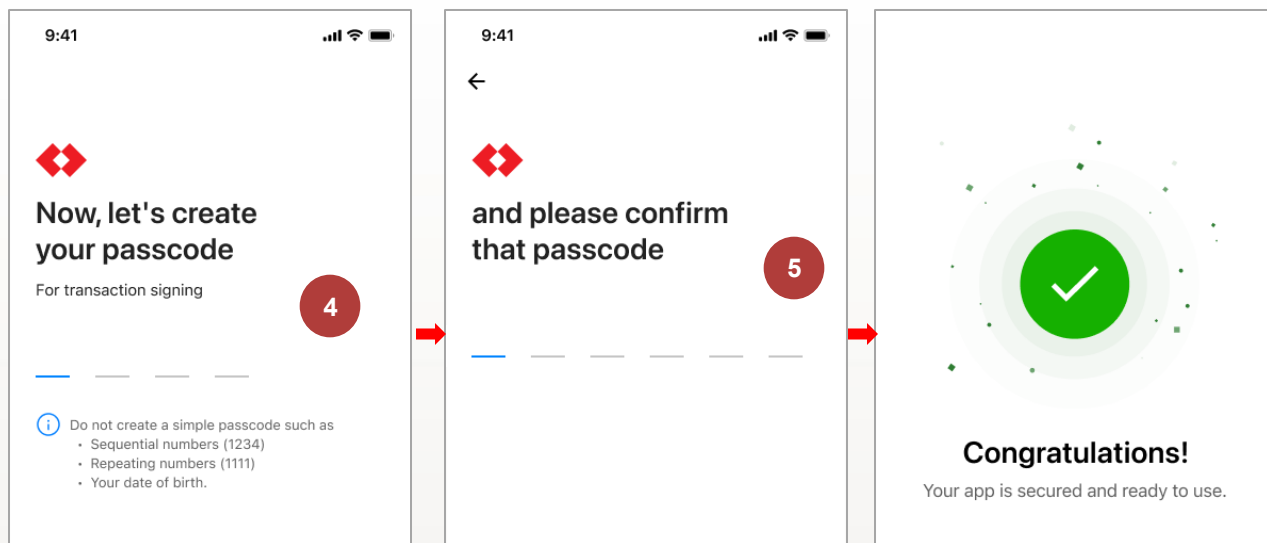
NOTE

- *Users need to log in to a computer to activate the account before logging in on a phone*

- *If Face ID/Fingerprint is not applied, the user must enter the username and password every time they log into the account*

- *When accessing the TCBB application, if the mobile device does not have a security lock, the system will display a warning*

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1. Device registration

1.3. Device management

From 1/1/2025, when logging in to TCBB **Web** from an untrusted device, customers will receive a login alert.The Device Management feature allows user to monitor login activity across all devices and protect your account from unauthorized access.If your account is accessed from an unfamiliar device on the web, the system will send a warning notification via the TCBB mobile app.(Note: You need to have the TCBB app installed to review and manage login alerts on untrusted devices.)

Customers can choose either 'Trust this device' or 'Don't recognize this device' (with guidance to visit the nearest TCBB branch or contact the hotline and change the password to protect the account)

Push noti

In-app noti
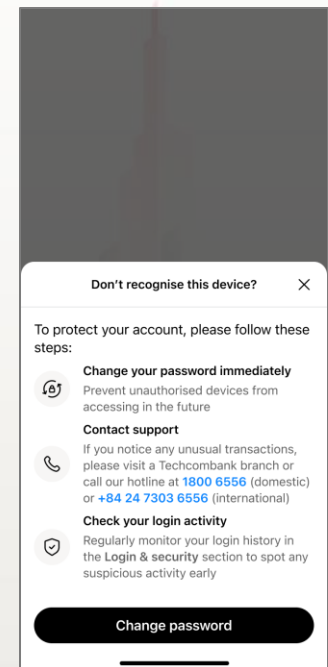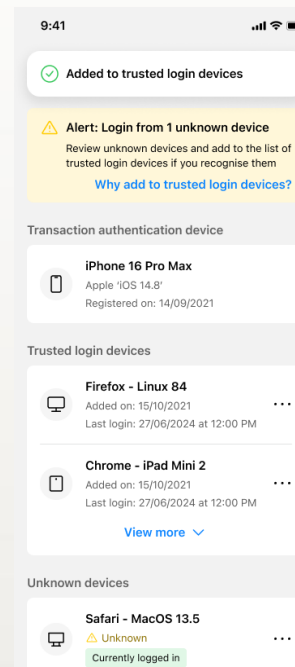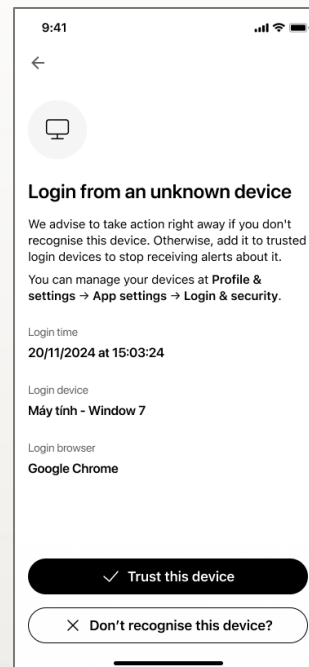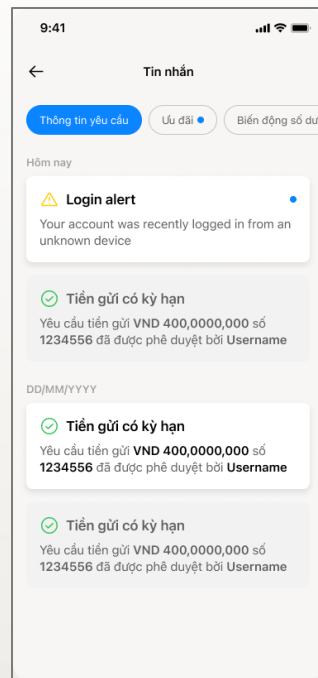
1. Device registration

1.3. Device management

User log in TCBB app > Profile & Settings > App settings > Login & Security > Device management
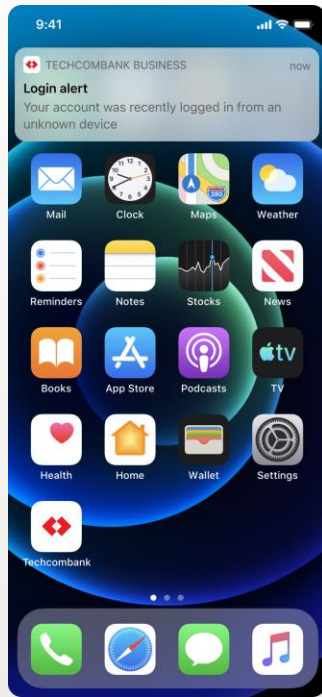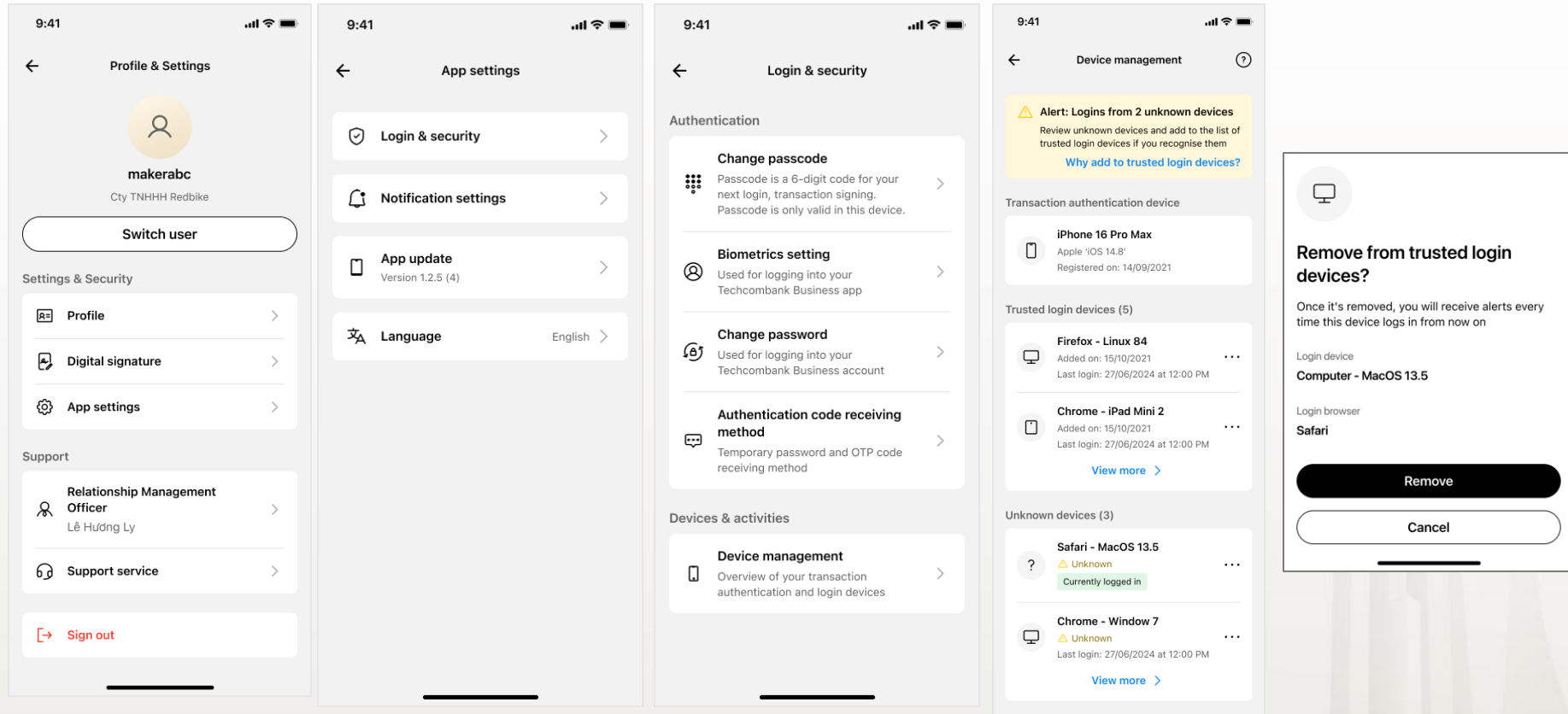
1. Device registration

1.3. Device management

To manage unfamiliar devices, for frequently used devices, users can add them to the Trusted Login Devices list or select 'Don't recognize this device.' The option 'Trust this device' can only be performed on the mobile app

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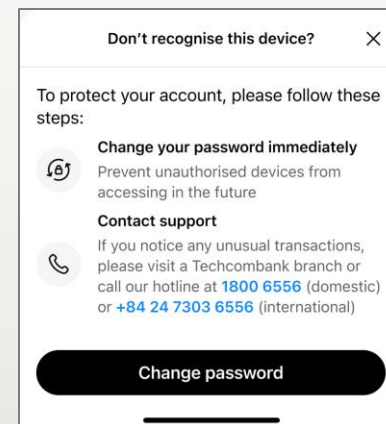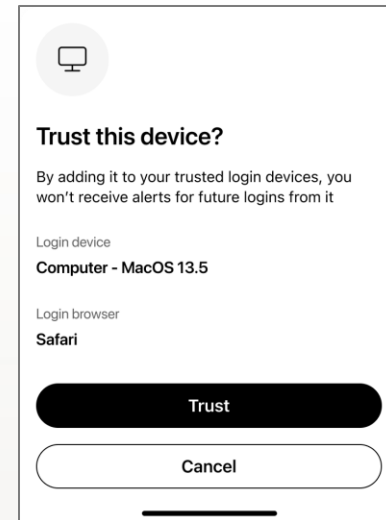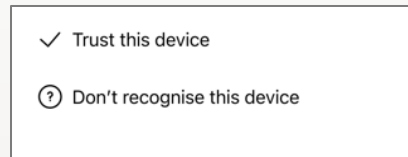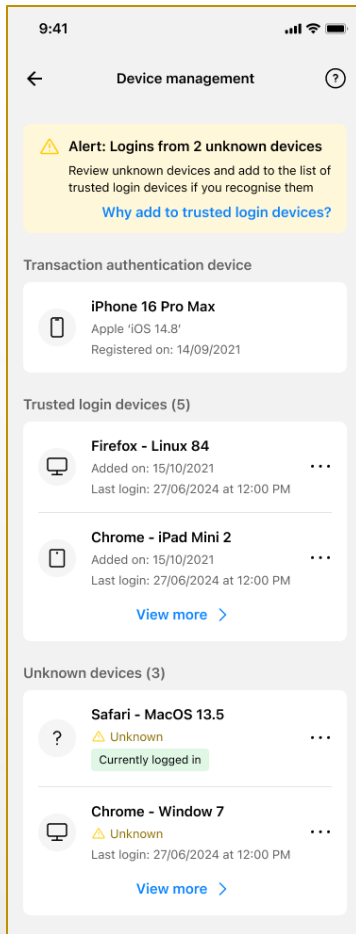
2. UPDATE ID & ADD BIOMETRIC INFORMATION

> 2.1. Eligibility conditions to use the feature

> 2.2. Steps to update ID and add Biometric Information

VƯỢT TRỘI MỖI NGÀY   TECHCOMBANK

2. UPDATE ID & ADD BIOMETRIC INFORMATION

2.1. Eligibility conditions to use the feature

About device set-up :

❖ Use a mobile device that supports reading information from the chip in the CCCD or Identity Card (NFC).

- For Android: List of NFC-supported devices [here]

- For iOS: Mobile devices from iPhone 7 onwards support the NFC scanning feature

❖ Require at least Techcombank Business version **2.6.3**

❖ Instructions for NFC scanning operations for different phone models [here]

Regarding personal identification documents:

❖ 12-digit CCCD with NFC chip (issued from 01/2021)

❖ Identity Card (issued from 07/2024)

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2. UPDATE ID & ADD BIOMETRIC INFORMATION

2.2. Steps to update ID and add Biometric Information
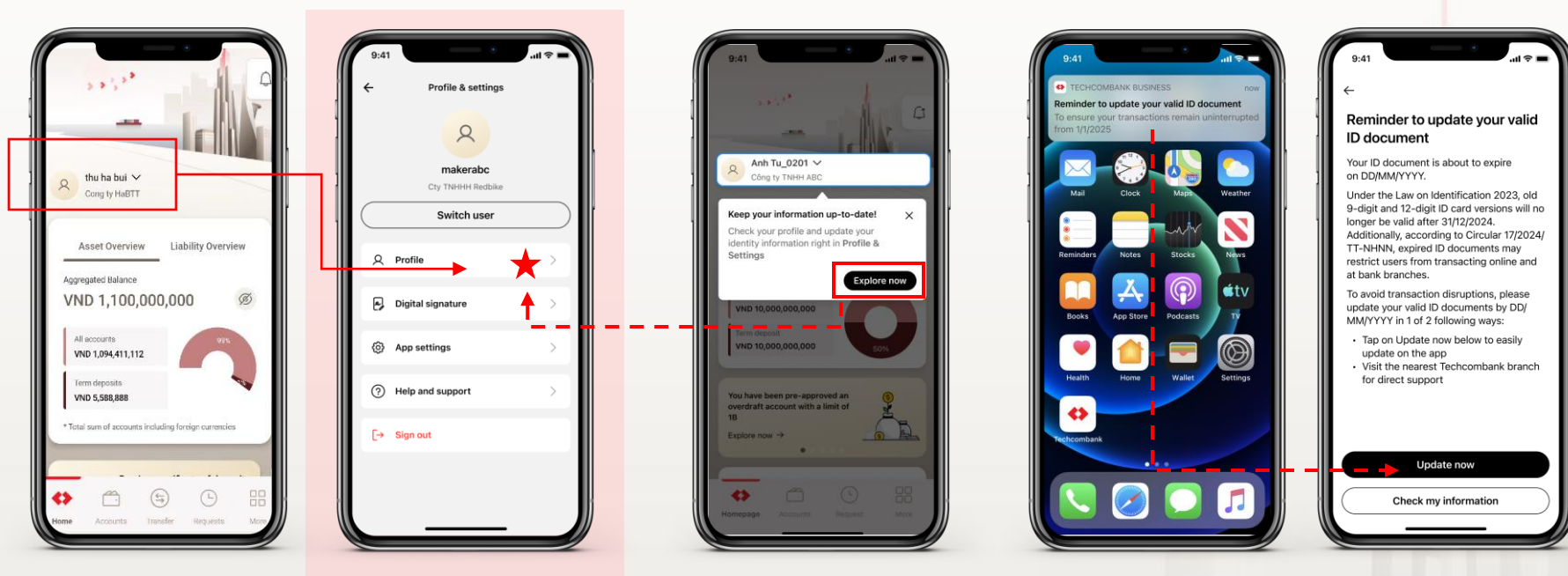
Ways to update Personal ID and add Biometric Information

Method 1: From the Home Screen > Select User > Profile & Settings > **Personal Profile**

Method 2: Or click on "Find out now" when there is a notification on the Home Screen

Method 3: Click on the app's notification on the device

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2. UPDATE ID & ADD BIOMETRIC INFORMATION

2.2. Steps to update ID and add Biometric Information

1 Select the eye icon to view the identification information that has been provided. Select **Update** to begin

2 Take a selfie and scan the NFC of the ID Card. For instructions on scanning the NFC chip on different phone models, refer to _here_

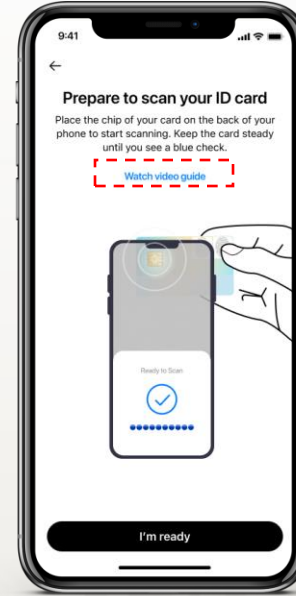VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

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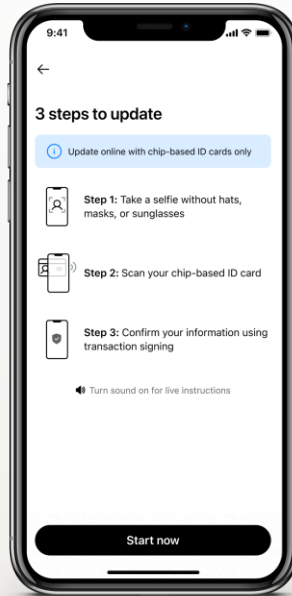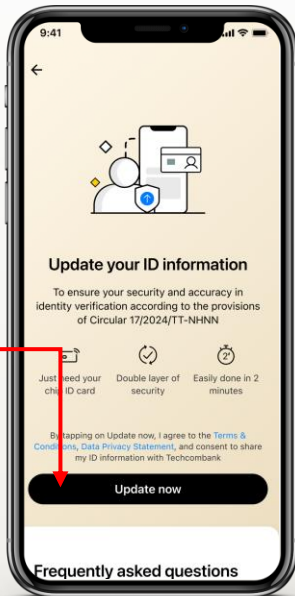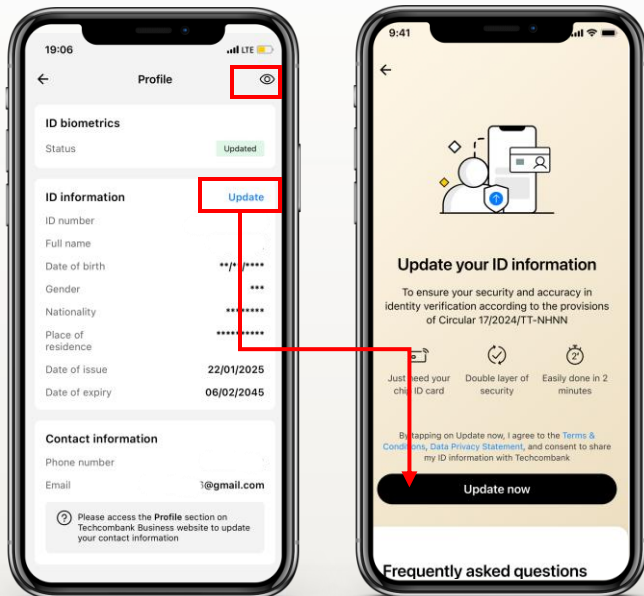
2. UPDATE ID & ADD BIOMETRIC INFORMATION

2.2. Steps to update ID and add Biometric Information

3 The system generates a request to change information with the newly updated and collected information. Confirm using a passcode

4 Successfully update identity information!Biometrics status changes to Updated.

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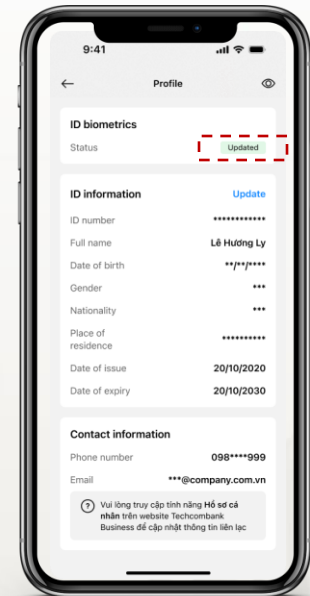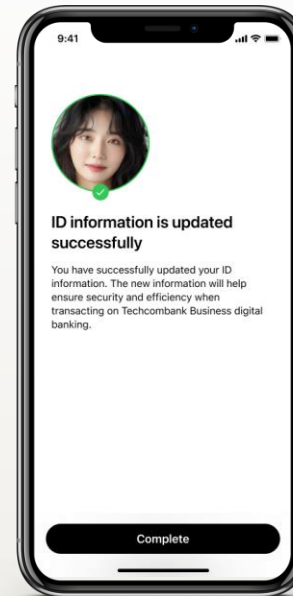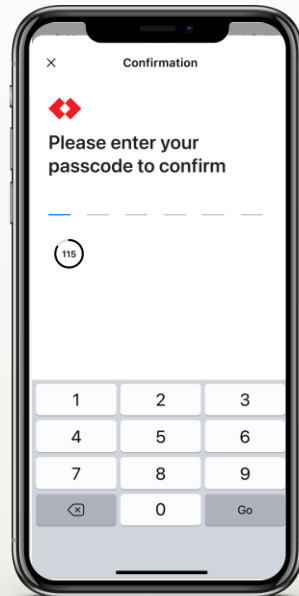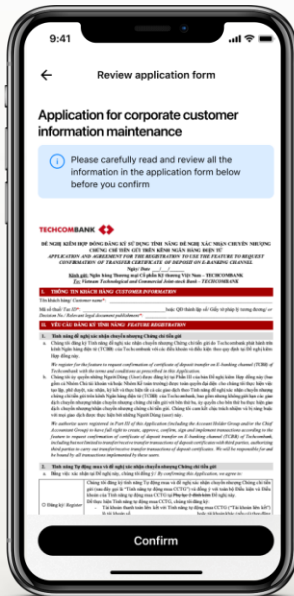
3. ACCOUNT

This function allows user to have an overview and also detailed information of accounts.

User can manage favorite account and have some quick navigation.

▶ 3.1. Account Summary

▶ 3.2. Account Information

▶ 3.3. View Transaction Information

▶ 3.4. Download statements

3. Account

3.1. Account Summary

User can **view account list** of current and capital accounts based on the entitlement. User **can view the account information**

View account list
Click on **Accounts** on bottom menu. User can view below information

- Account name
- Account number
- Account type
- Currency
- Current balance

Add favorite account
User add favorite account by select star button on account card. User can remove favorite account by tap on blue star.

Note: On mobile, there are some function are not available such as: Sort, search, filter

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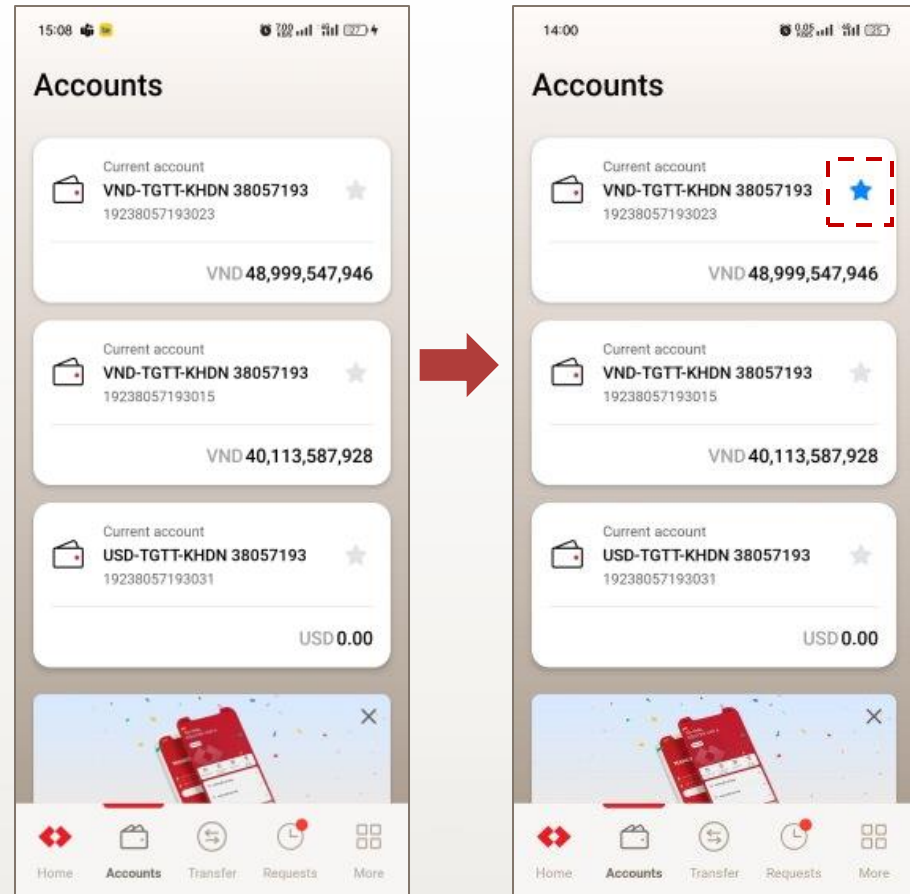
3. Account

3.2. Account Information

1 **View account info**
Detail information of account includes
- Available balance
- Current balance
- Open balance
- Locked amount
- Overdraft amount

2 **View transaction history**
User can view incoming and outgoing transaction from all channel of the selected account

3 **Create QR code**
User can create QR code and share to counter party. When counter party scan the QR code, they will have account information to transfer money to.

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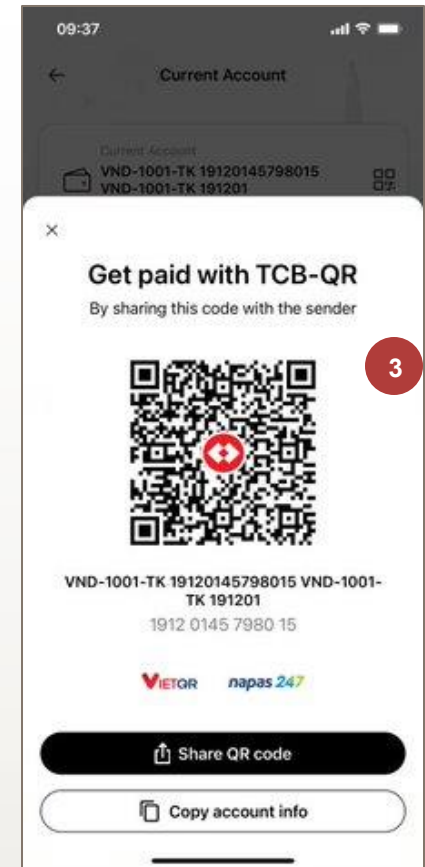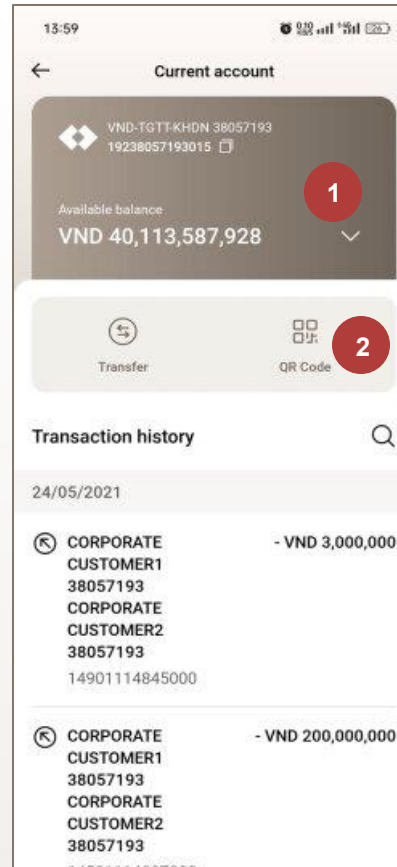
3. Account

3.3. View Transaction Information

From transaction history screen user can tap on a transaction to view the transaction detail

Transaction history	**Incoming transaction**	**Outgoing transaction**

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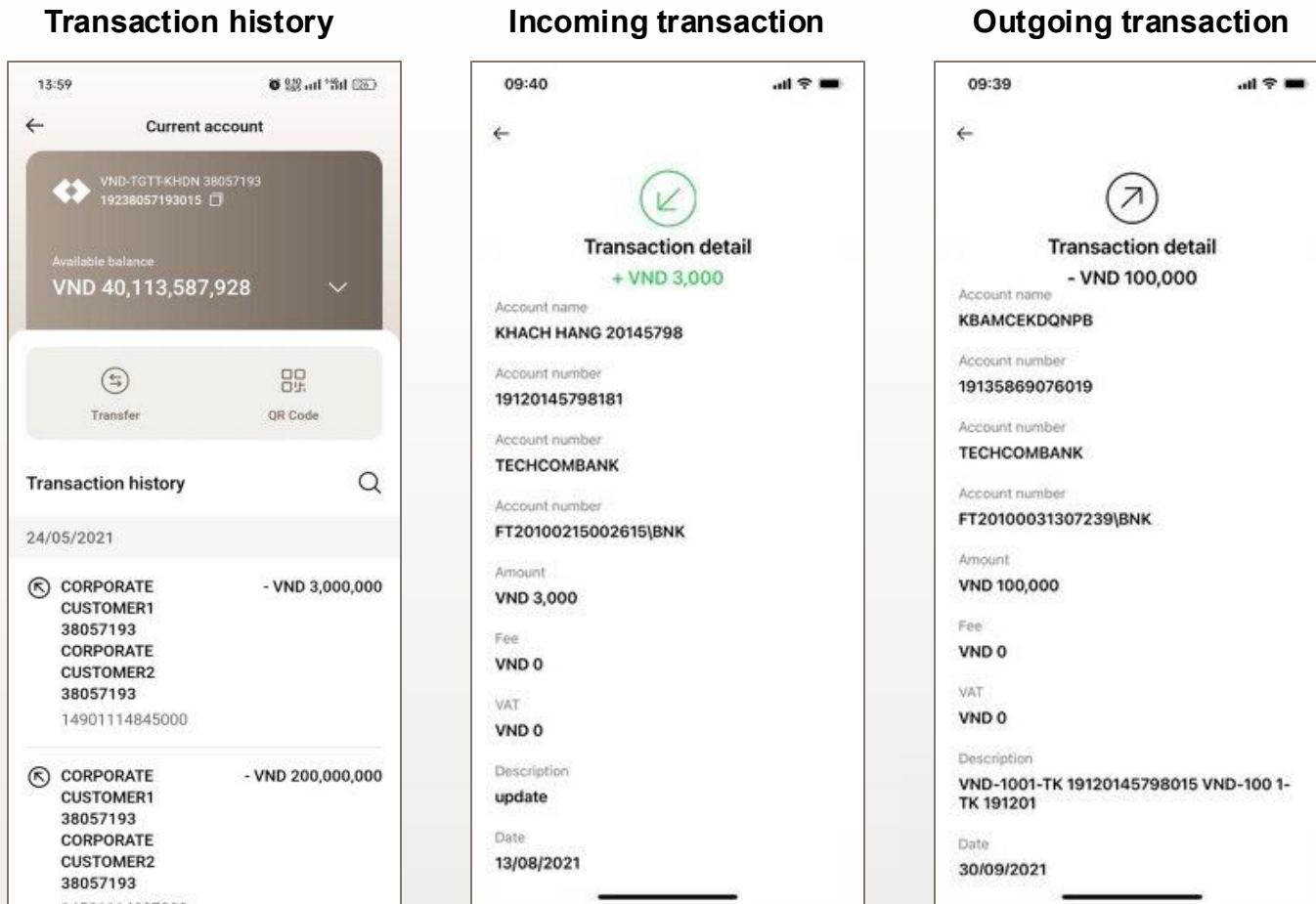
3. Account

3.4. Download statements

To support data backup needs, from October 25, 2025, the 'download bank statement' function is available on Techcombank Business mobile app, offering the same output as the web version (up to 100,000 transactions per CSV file and 30,000 per XLSX file).
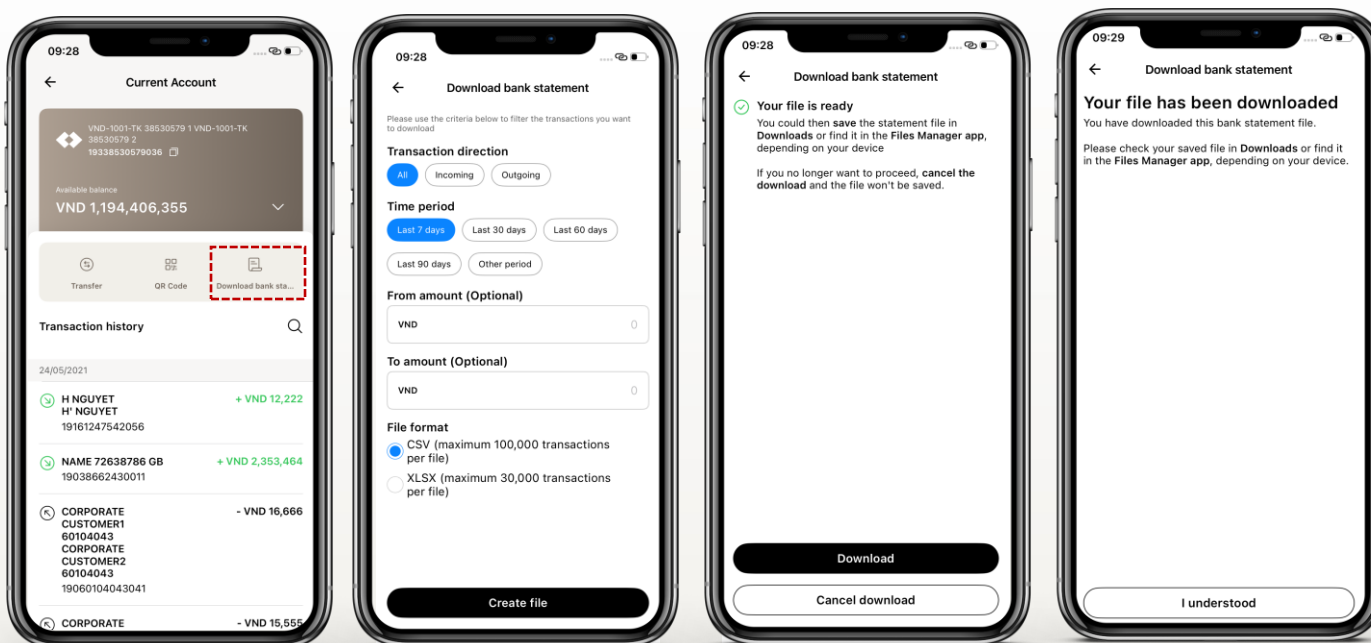
Log in TCBB app **> Select Current Account > Download bank statement > Create file > Download**

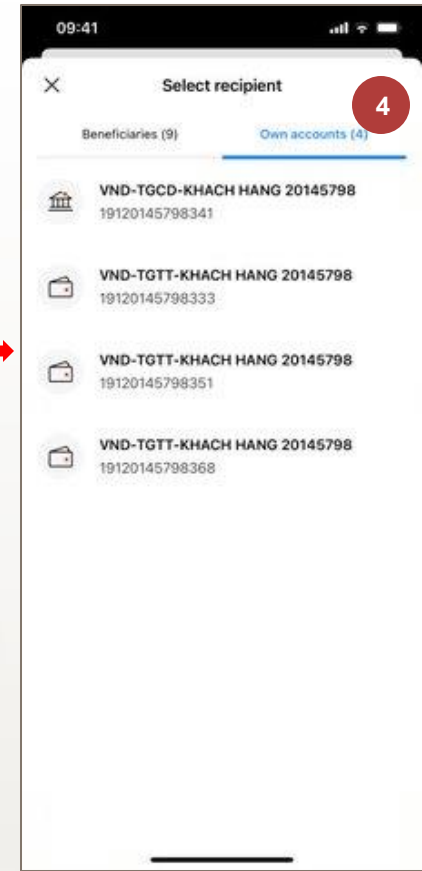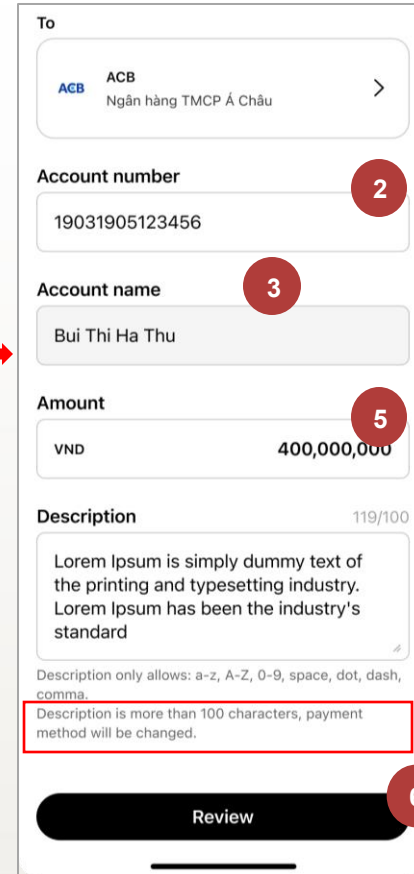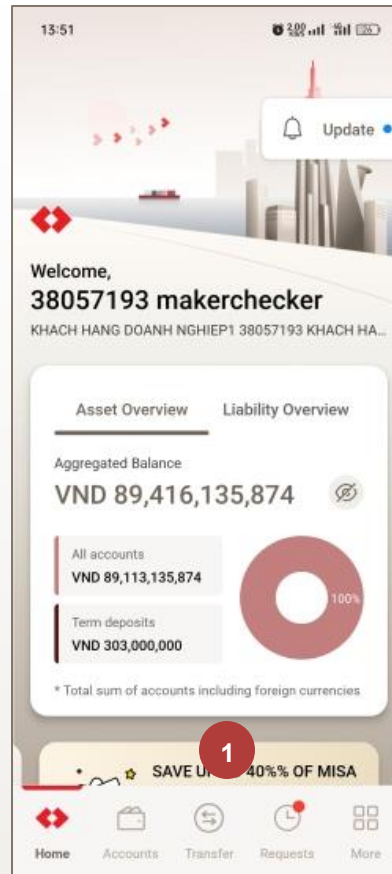VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

4. MONEY TRANSFER

This function allows users to transfer money within Techcombank or to other banks

> ◆ 4.1. Own account transfer

> ◆ 4.2. Transfer to saved beneficiary

> ◆ 4.3. Transfer to new beneficiary

> ◆ 4.4. Multiple approval

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4. Money Transfer

4.1. Own account transfer

1 Select **Transfer**

2 Select account you want to debit money

3 Tap on **Select recipient**

4 In appeared box, select **Own account** then select account you want to transfer money to

5 Enter amount of money & description

6 Select **Review** then select **Submit** in appeared screen if you don't want to change any information.


Note: User can enter 140 characters for the description content. However, because Napas (24/7) limits the number of content characters to 100 characters, when user enters more than 100 characters, the system will display a warning "Payment method will be changed."

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4. Money Transfer

4.2. Transfer to saved beneficiary

User can transfer money to saved beneficiary as below:

1 Select **Transfer**

2 Select account you want to debit money

3 Tap on **Select recipient**

4 In appeared box, select **Beneficiary** then select beneficiary you want to transfer money to

5 Enter amount of money & description

6 Select **Review** then select **Submit** in appeared screen if you don't want to change any information.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
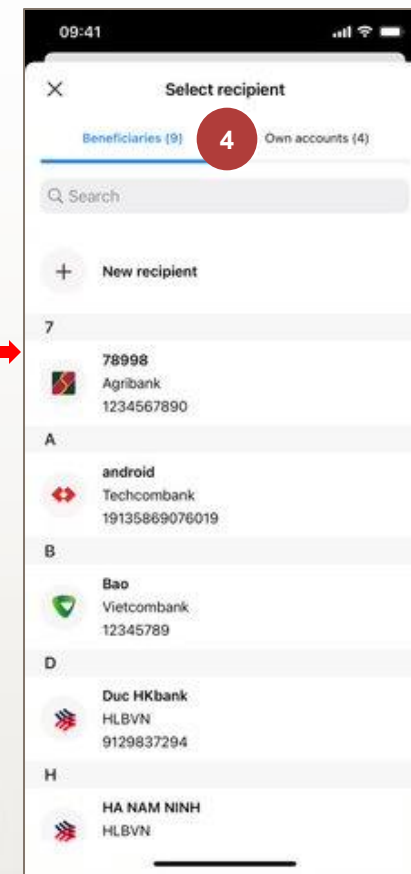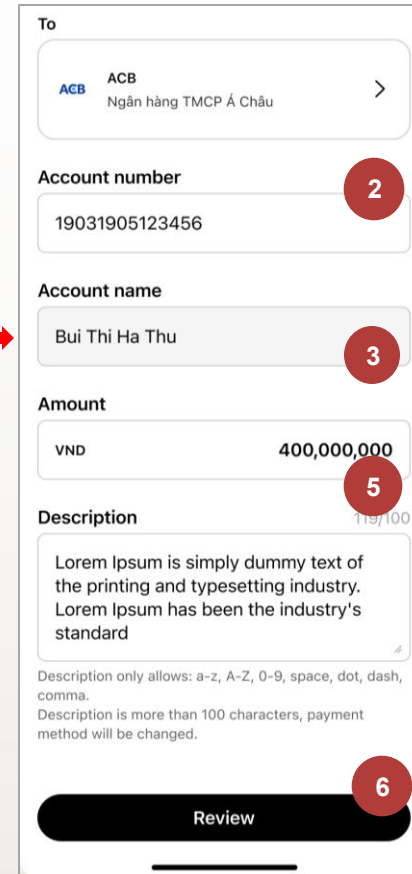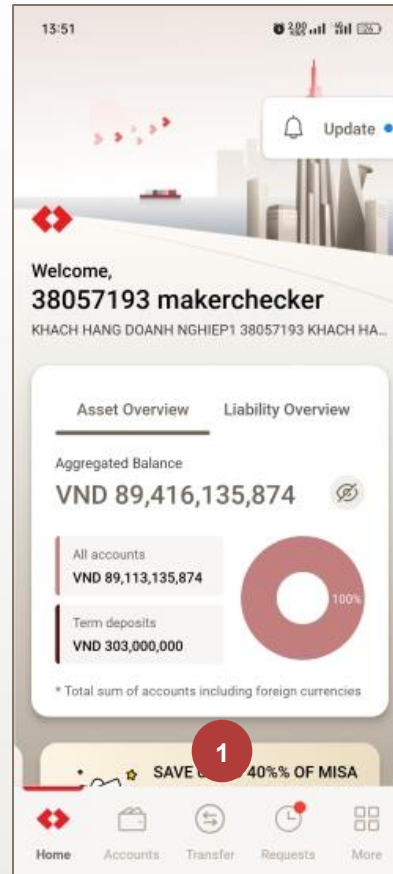
4. Money Transfer

4.3. Transfer to new beneficiary

Select **Transfer,** then select **new transfer**

1 Choose account you want to debit from

2 Select **New recipient**

3 Select beneficiary bank & account number

4 Input beneficiary name in case you select **save as new beneficiary**

5 Enter amount of money & description

6 Select **Review** then select **Submit** in appeared screen if you don't want to change any information.

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4. Money Transfer

➤ Techcombank Business will choose the payment gateway automatically when maker initiate the transactions. If the amount of money lower than 500.000.000 VND and beneficiary bank is in NAPAS network, payment will be prioritized on 24/7 channel. In other case, payment will be process on normal channel.

➤ Techcombank Business system will retrieve account name from payment gateway. In case the account name is not available, user need to input account name manually.

➤ User cannot change account name if it is populated by system.

➤ User can do both intrabank and interbank transfer in this screen.

➤ User can enter 140 characters for the description content. However, because Napas (24/7) limits the number of content characters to 100 characters, when user enters more than 100 characters, the system will display a warning "Payment method will be changed."

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4. Transfer

4.4. Multiple approval

To start approve multiple transactions on the TCBB App, users perform the following steps:

1 User checker logs in to TCBB and selects **Requests**

2 Select **Category**

3 The system will also display requests according to each type of transaction, access the **Transfer**

4 Select **Multiple approval**

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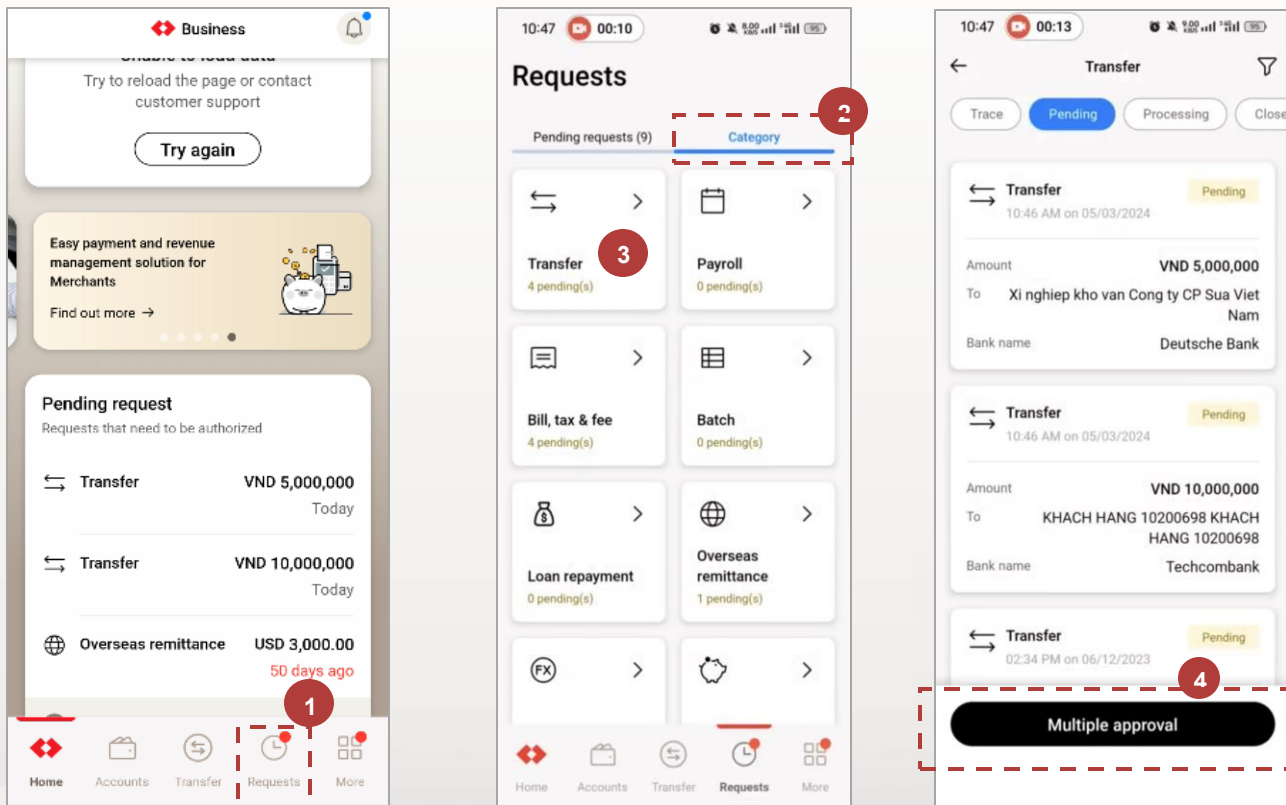
4. Transfer

4.4. Multiple approval (continue)

5 Select each transaction they want to approve multiple requests or select all.

6 Select **Continue**. The system will switch to the interface to execute **Multiple approval**

7 Select **Approve.** The system will review and then either warn error transactions or approve transactions which are ready to be processed.

Note: Users can only move to the next step if there is at least one transaction selected for approval.

VƯỢT TRỘI ➤ MỖI NGÀY   TECHCOMBANK
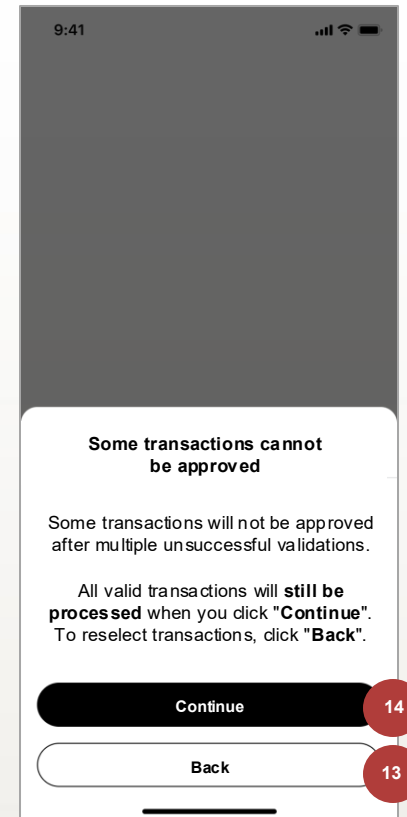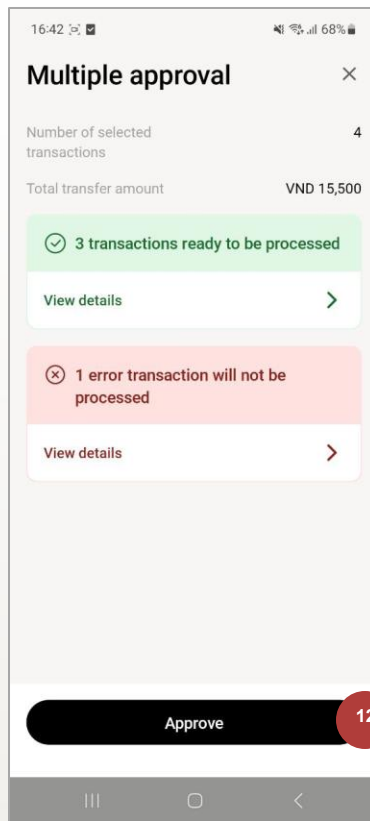
4. Transfer

4.4. Multiple approval (continue)

8 The system also verifies the necessary conditions to complete the request approval, and if not, there will be a warning to the user. User selects **"Approve"** to proceed.

9 User selects "**Back**" to select new transactions in the case some transactions will not be approved after multiple unsuccessful validations.

**10** Select "**Continue**" to continue making valid transactions

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4. Transfer

4.4. Multiple approval (continue)

11 On the TCBB Mobile App, a request to enter a passcode to confirm the transaction will be displayed.

12 The completion screen approves multiple transactions.

In case of unsuccessful approval, the screen will display the message: "Error transaction will not be processed".

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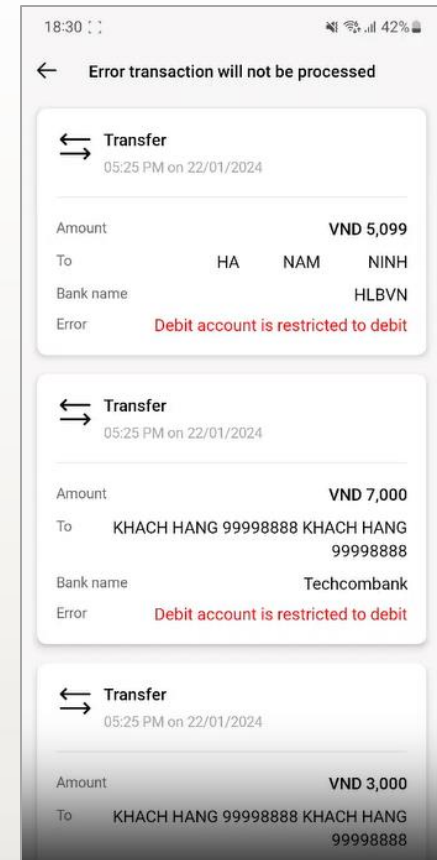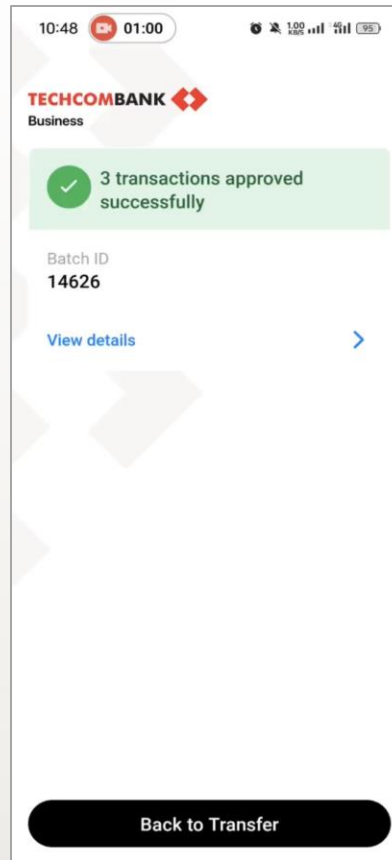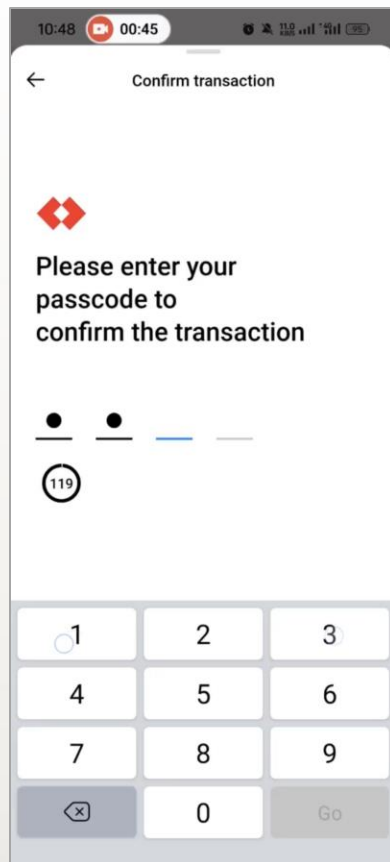
4. Transfer

4.4. Multiple approval (continue)

Notes when browsing multiple transactions on TCBB:

- Customers need to select a minimum of 1 transactions and can select a maximum of 50 transactions in one approval.

- Multiple approval feature NOT applies to foreign currencies (In case the Customer uses the Transfer section to transfer foreign currency between business accounts on TCBB).

- Approving multiple approvals will also remove transactions which transfer from overdraft accounts to debit accounts of corporate customers.

- The system displays transactions by default for the past 90 days. If customer wants to view a longer period, they can use the Filter feature to select a time range of up to 3 years.

Some error warnings when the system authenticates money transfer transactions (similar to when approving single approval)

- The debit account is insufficient to process all transactions.

- Transfer amount exceed available balance.

- Overdraft accounts cannot be transferred to accounts within the same company.

- Users don't have permission to perform this action.

Hướng dẫn sử dụng

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5. MANAGE REQUEST

Users can manage (approve/reject, cancel) transaction requests made on both web and mobile app with transaction status or category

❯ 5.1. Overview

❯ 5.2. Maker – Cancel request

❯ 5.3. Checker – Approve request

5.3. Checker – Reject request

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5. Manage request

5.1. Overview

Requests on TCBB Mobile are structured with following criterias:

- **Pending requests**
- **Category** (Type of transaction)

1 Click **Pending requests**

User can see all pending transactions (from latest request)

2 Select **Category**

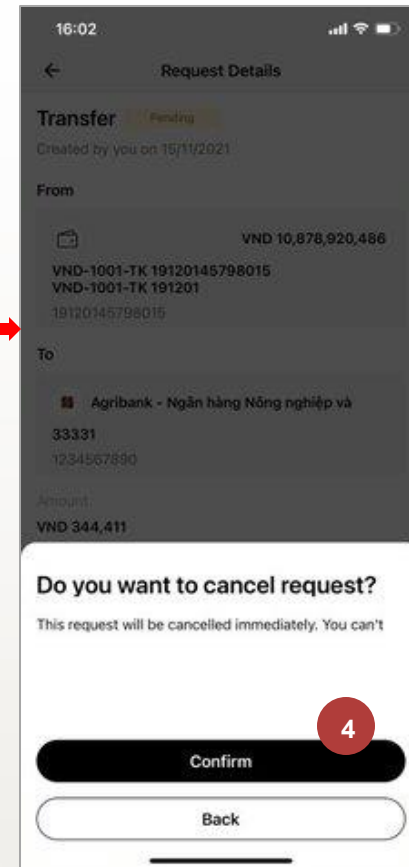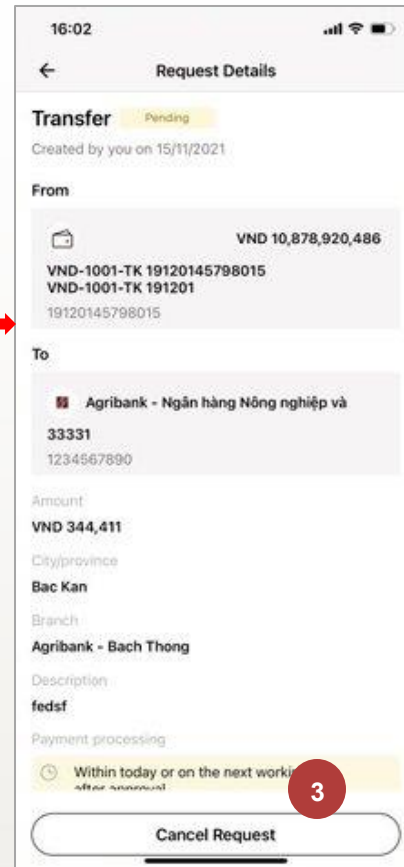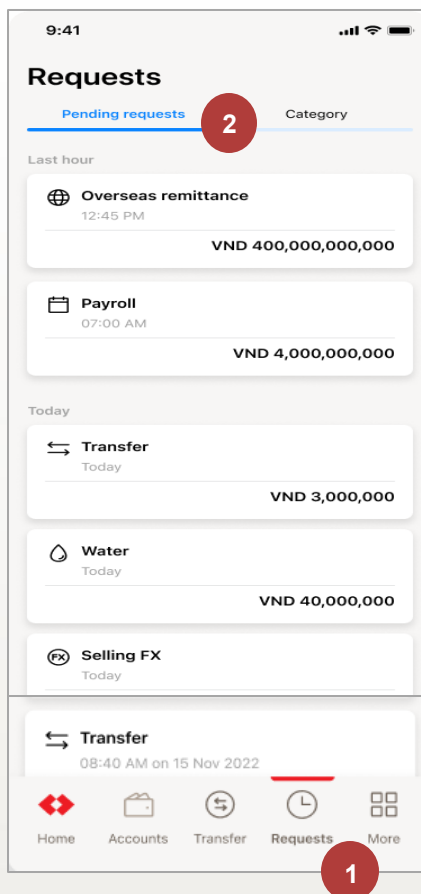**3** User can see all types of transaction and can select **Set up category order** to restructure the category.
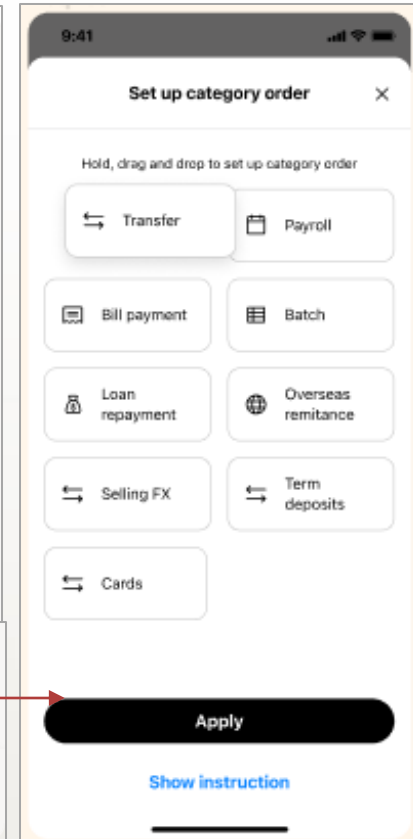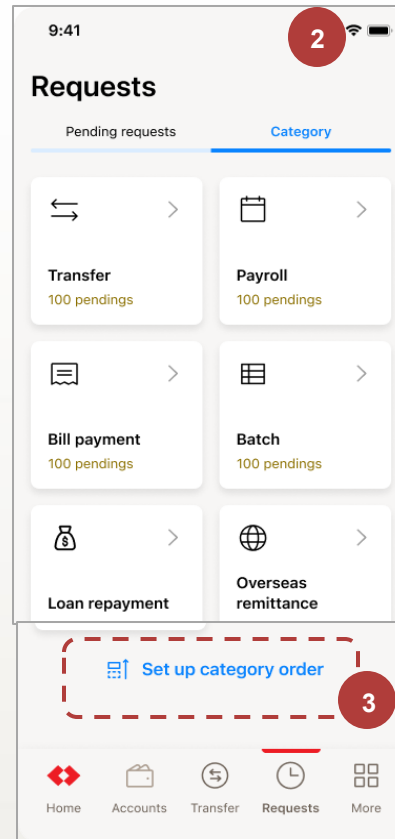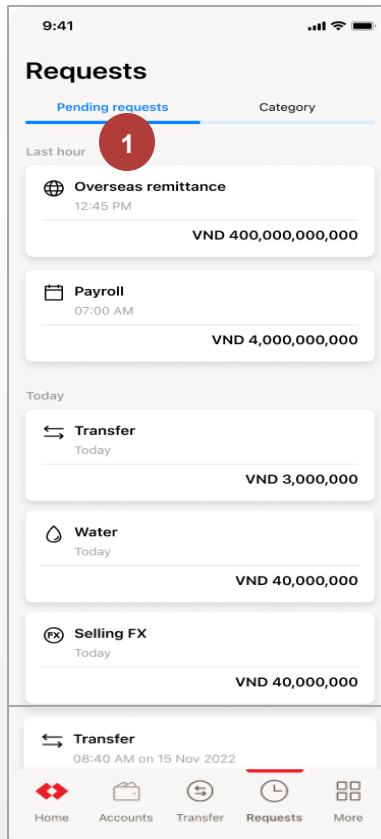
5. Manage request

5.2. Maker – Cancel request

User maker select **Request** from TCBB mobile homepage Requests to follow status of all requests or cancel pending requests (if need)

1 User maker select **Requests** from menu and click **Pending requests**

2 Select the transaction need to be canceled
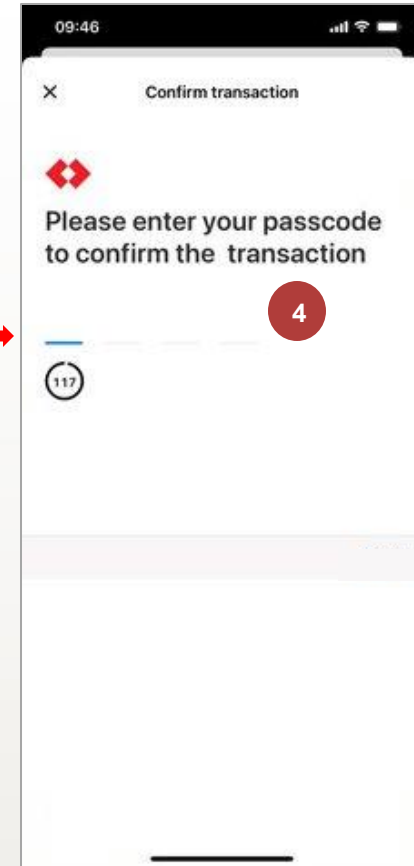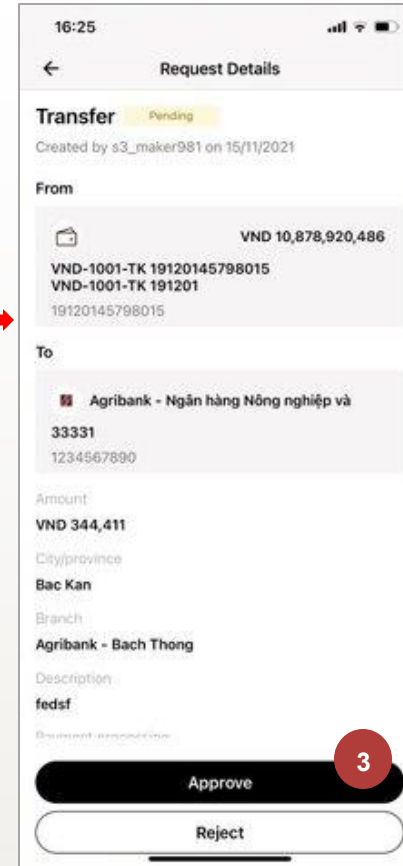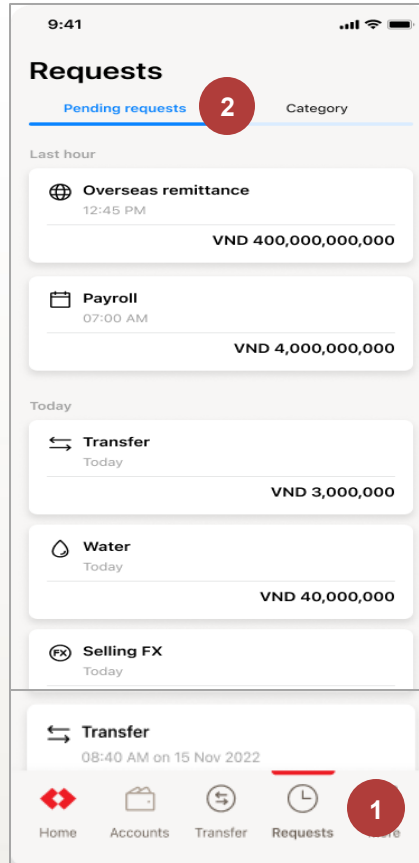
3 Click **Cancel request**

4 Press **Confirm.**

# 5. Manage Request

5.3. Checker – Approve request

1 Select **Request** in bottom menu then click **Pending requests**

2 Select request need to approve

3 Review all the information then tap on **Approve**

4 Enter user checker's passcode to confirm transaction.

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5. Manage Request

5.3. Checker – Reject request

1 Select **Request** in bottom menu then click **Pending requests**

2 Select request need to view detail

3 Review all the information then tap on **Reject** if transaction has something wrong

4 Input reject reason (if any) then select **Confirm.**

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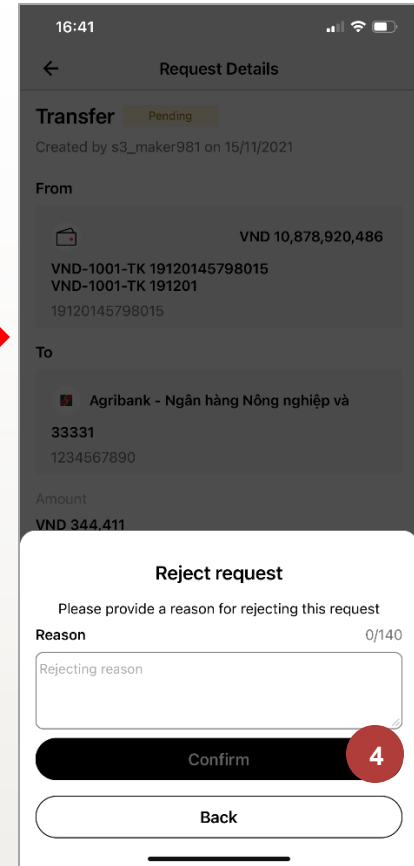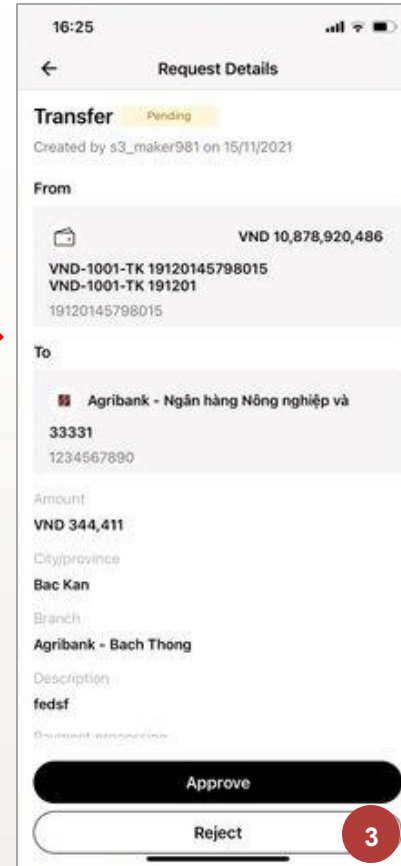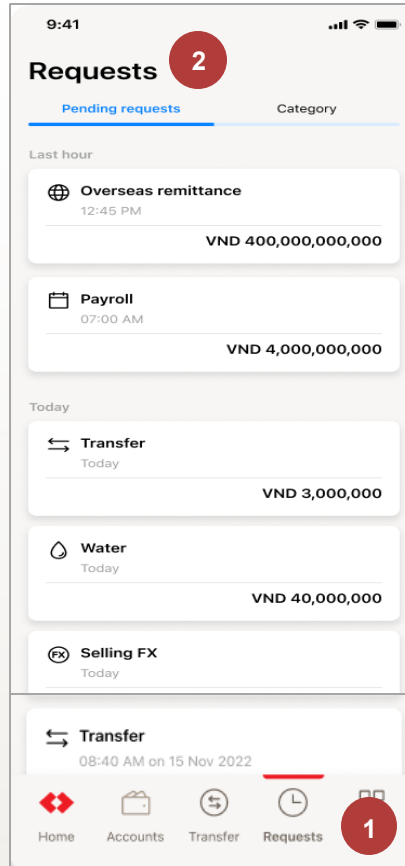
6. TRANSACTION SIGNING

Checker can authorize transactions on Techcombank Business and sign the transactions on Techcombank Business Mobile

6. Transaction Signing

**1** Select notification when user authorize transaction on Web

2 Select **Confirm**

3 Input passcode when user register the device

Note: *In case the user does not want to signing the transaction from the web, the authentication request can be bypassed in one of two ways:*

- *Turn off the signing request notifications displayed on mobile phones*

- *After the maximum authentication time (within 2 minutes), the system will automatically turn off the signing request.*

User can then approve or reject the transaction completely on the TCBB application.

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
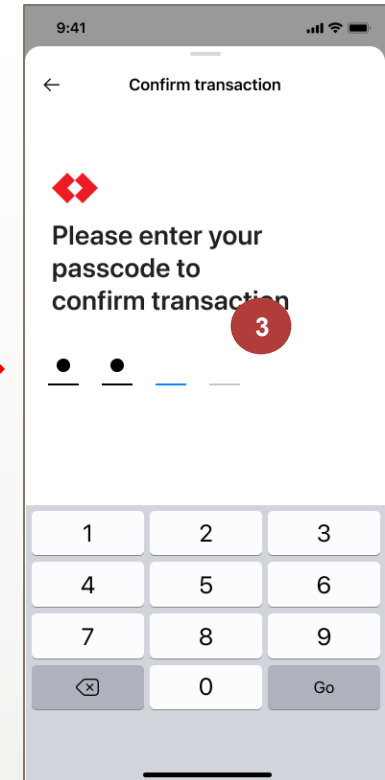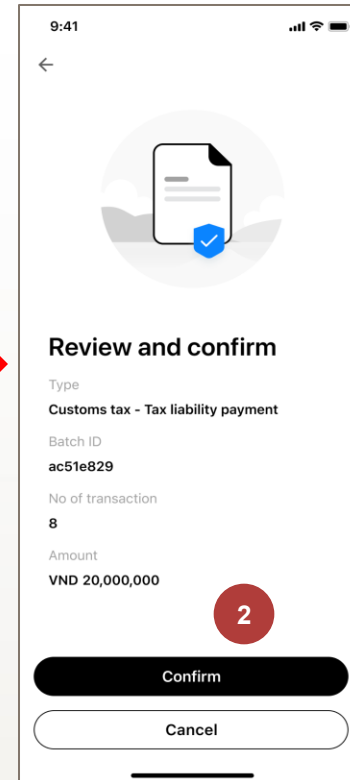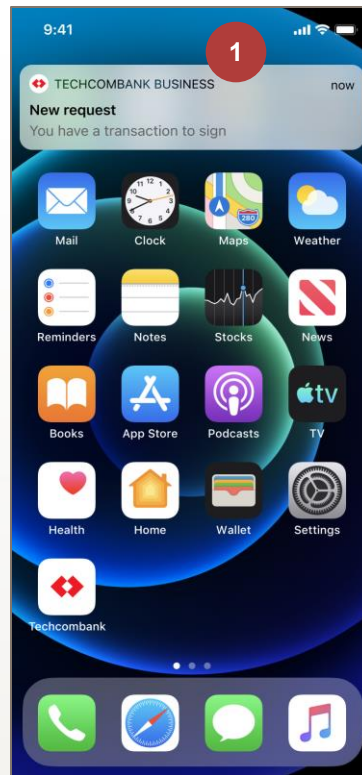
7. BILL PAYMENT

User Maker can use App Techcombank Business to initiate new electrictity and water bill payment transaction.
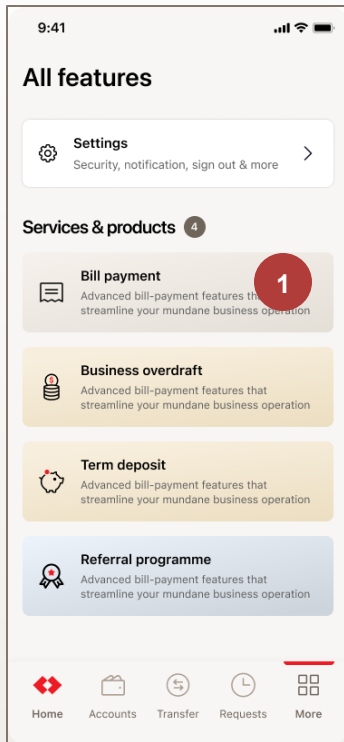
> 7.1. Initiate electrictity bill payment

> 7.2. Initiate water bill payment

> 7.3. Bill payment – Reminder

VUỢT TRỘI MỖI NGÀY   TECHCOMBANK

7. Bill Payment

7.1. Initiate electrictity bill payment

1

Choose **More** > select **Bill payment**
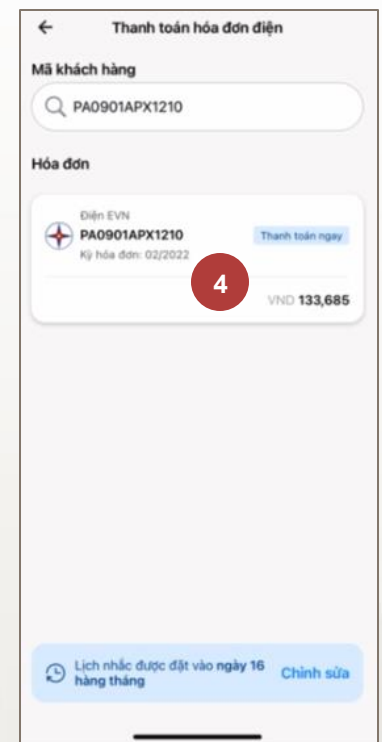
2

Select **Pay new bill** and **Electricity**
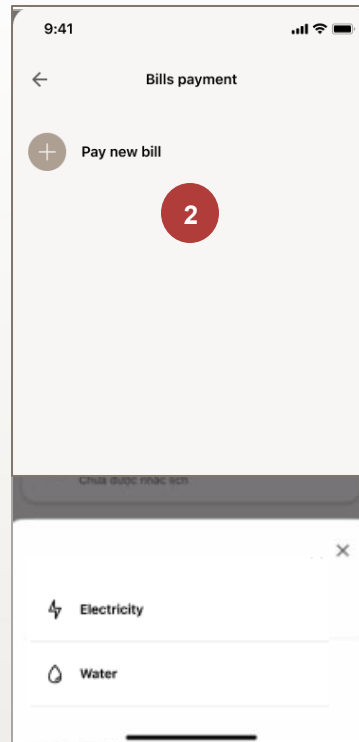
3

Enter Contract number and **Search Contact**
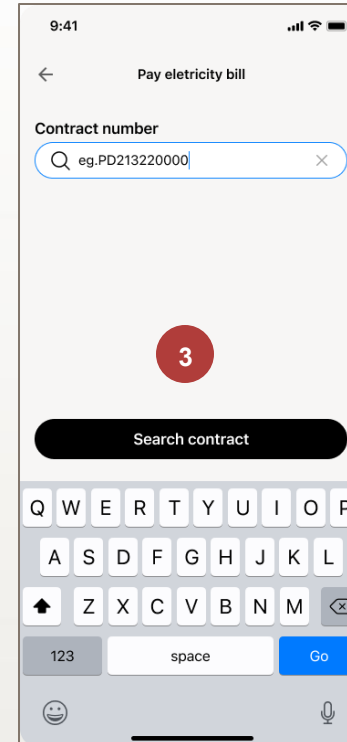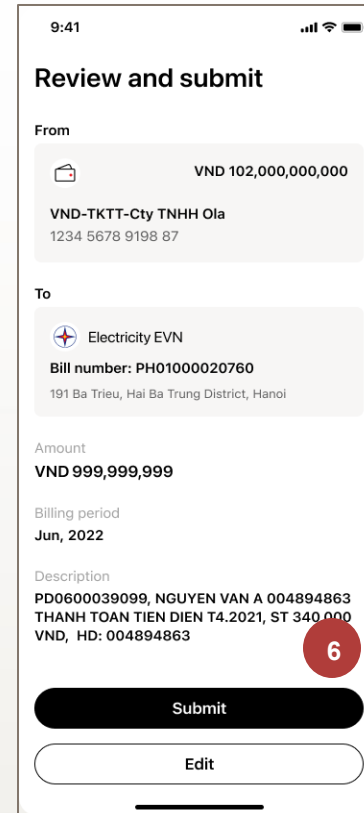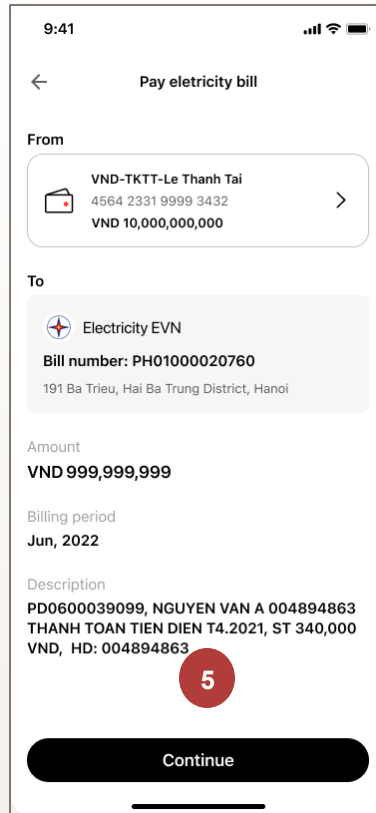
4

TCBB show the bill's data need to be pay.

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY

TECHCOMBANK ◆◆

7. Bill Payment

7.1. Initiate electrictity bill payment (continue)

5 View detail bill's information and select **Continue**

6 Review and **Submit**

7 Initiate new transaction successfully.

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY

TECHCOMBANK ◆◆

7. Bill Payment

7.2. Initiate water bill payment

1 Choose **More** > select **Bill payment**
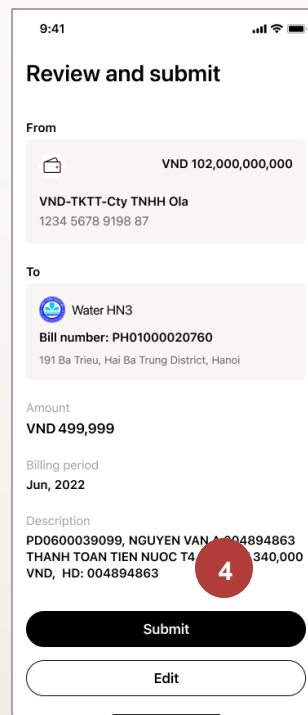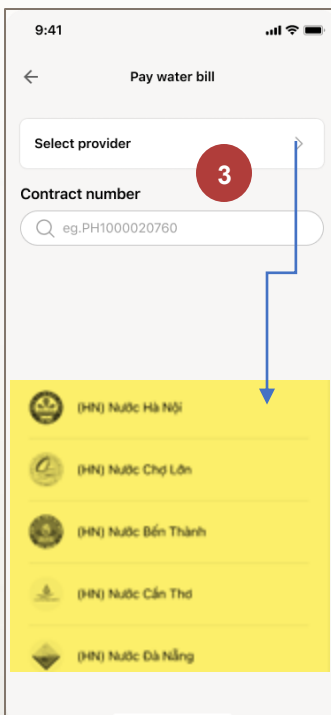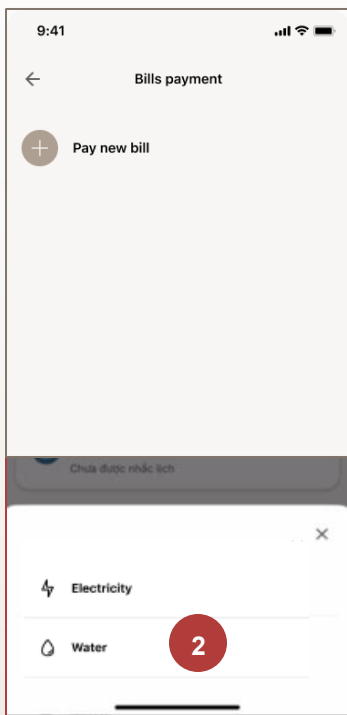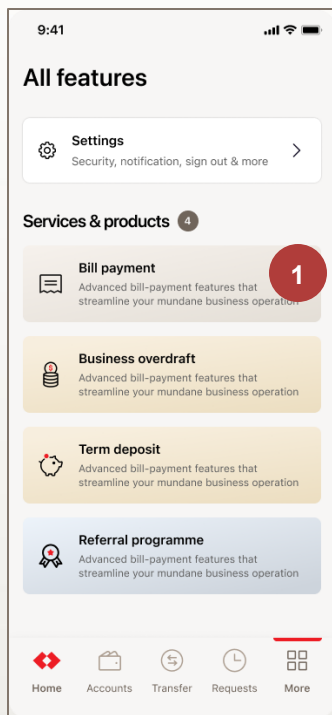
2 Select **Water**

3 Select provider and enter the contract number

4 TCBB display the bill's data for review, click **Submit**

5 Initiate new transaction successfully.

TCB Public Document

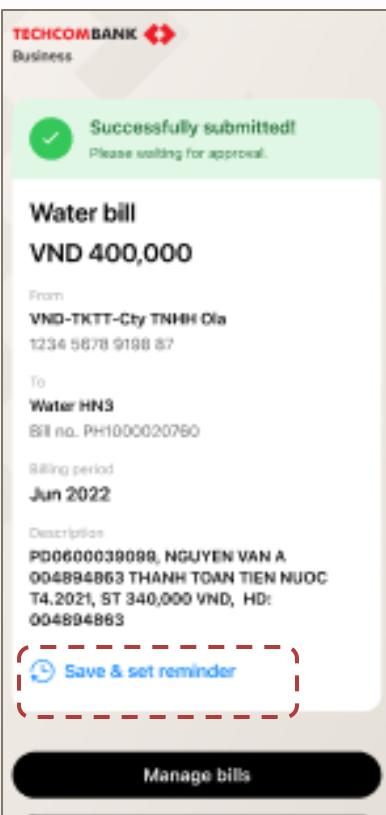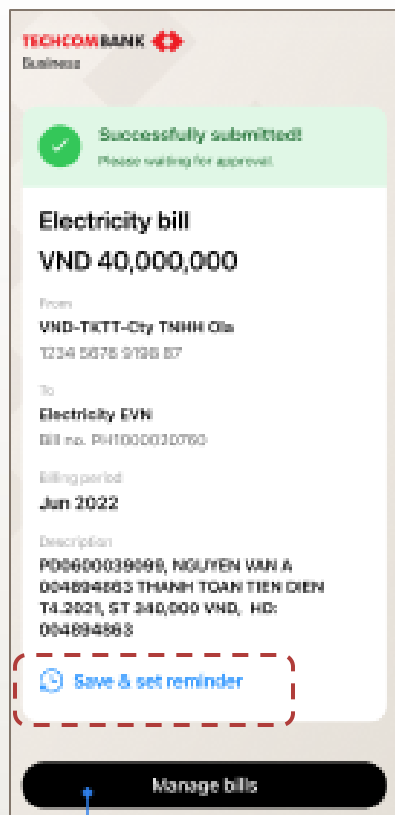**VƯỢT TRỘI ◆ MỖI NGÀY**

TECHCOMBANK ◆
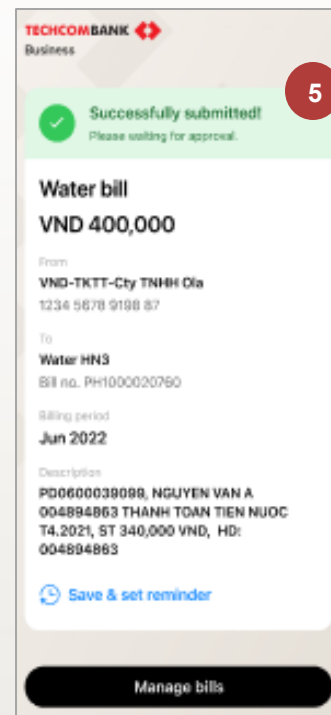
7. Bill Payment

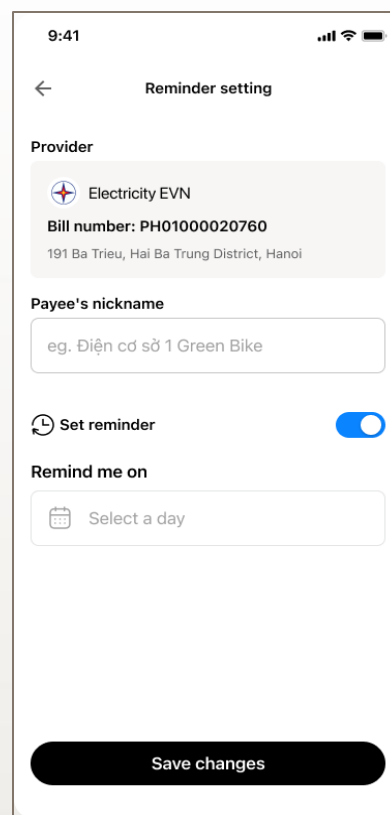## 7.3. Bill payment – Reminder

1

After initiating new transaction, user can save the contract number and set reminder.
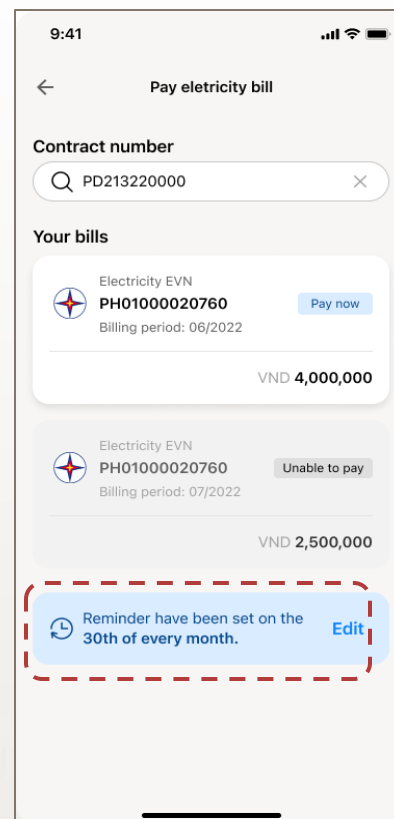
2

Enter payer's nickname, turn on Reminder and choose date for reminding monthly

3

After click **Save**, user can see **Edit** button and can change the information.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

8. TERM DEPOSIT

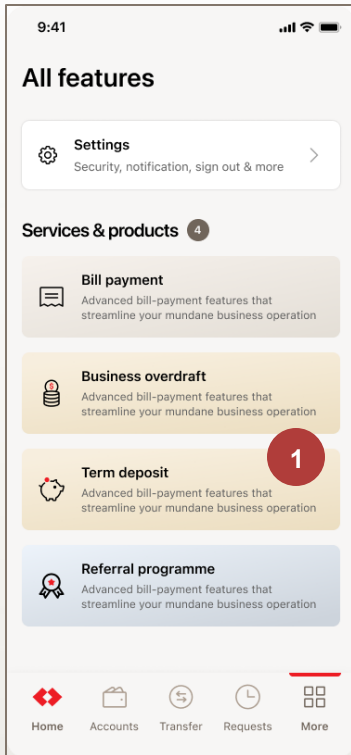**User Maker can use Techcombank Business App to initiate new Term Deposit or withdraw ongoing TD to send to Checker.**

❯ 8.1. Initiate new Term Deposit

❯ 8.2. Withdraw Term Deposit

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

8. Term Deposit

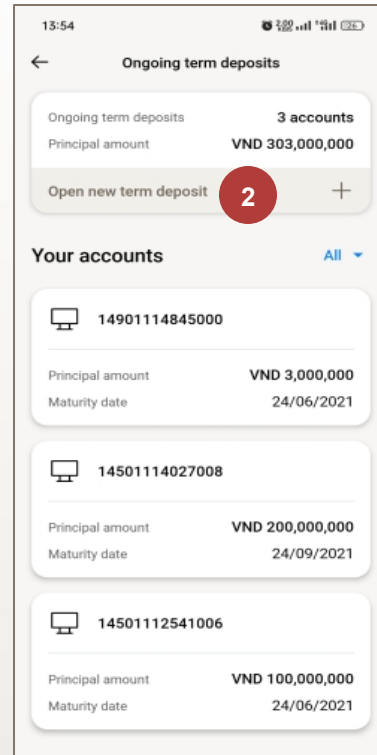## 8.1. Initiate new Term Deposit

1

Choose **More** > select **Term Deposit**

2

Click **Open new Term Deposit**

3

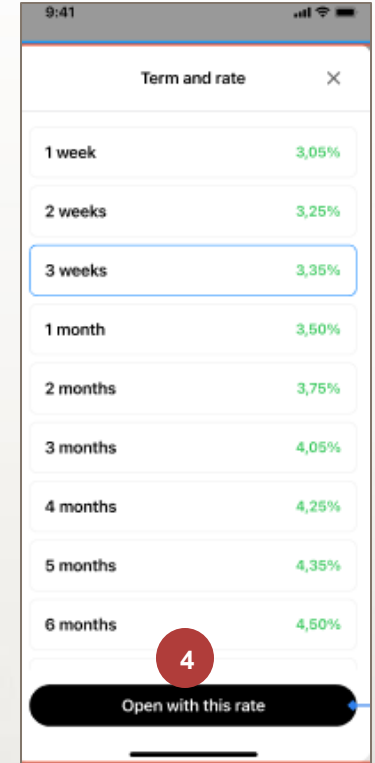Choose Debit account and enter **Principal amount**

4

Choose **Term and rate**

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆
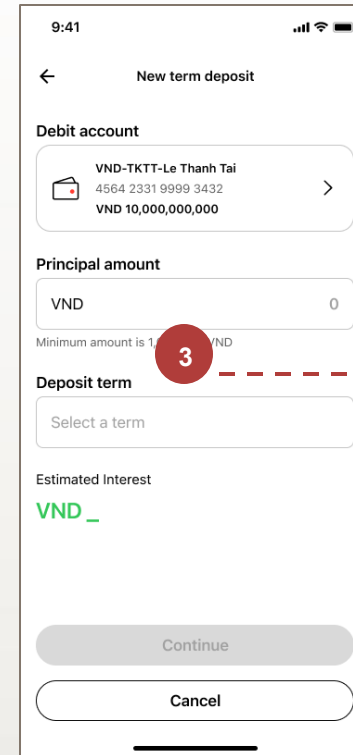
8. Term Deposit

8.1. Initiate new Term Deposit (continue)

5

TCBB estimates interest end of the term. Click **Continue**

6

Select **Maturity method**

7

Review all transaction information and select **Submit**

8

Open new term deposit successfully.

8. Term Deposit

8.2. Withdraw Term Deposit

1 Select ongoing term deposit need to be withdrawn

2 View detail and select **Withdraw**

3 Review transaction: Destination account, interest amount… and select **Continue**

4 Review and click **Submit**

5 Withdraw term deposit successfully.

VƯỢT TRỘI ◆ MỖI NGÀY

TECHCOMBANK ◆

9. Bao Loc Certificate of Deposit (CD Bao Loc)

9.1. What is CD Bao Loc?

9.2 Buy CD Bao Loc & Approve

9.3. Sell CD Bao Loc & Approve

9.4. Manage CD Bao Loc

9.5. Enquiry CD Bao Loc transaction

BE GREATER ▶

TECHCOMBANK ◆◆

9. Bao Loc Certificate of Deposit

9.1. What is CD Bao Loc?

1 User access TCBB Mobile's homepage could see CD Bao Loc's banner and could view detail about CD Bao Loc product.

2 System display selling points of CD Bao Loc, for example:

- Interest.
- Flexible liquidity.
- Online transaction.

3 Details benefit of CD Bao Loc for reference.

4 Some Frequently Asked Questions about CD Bao Loc.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
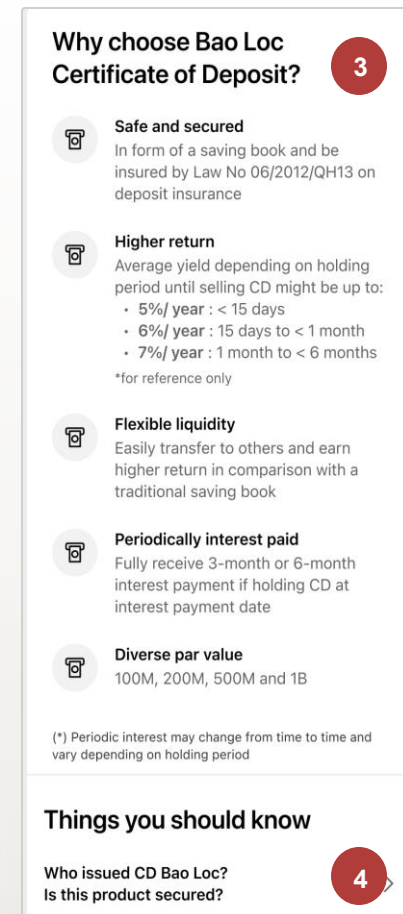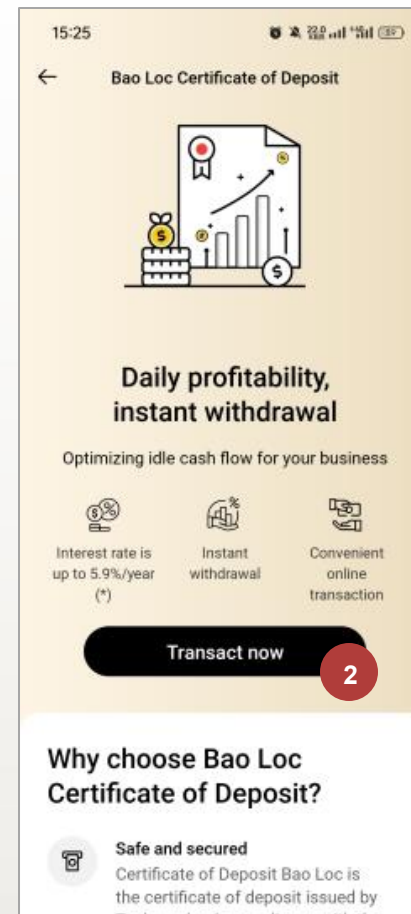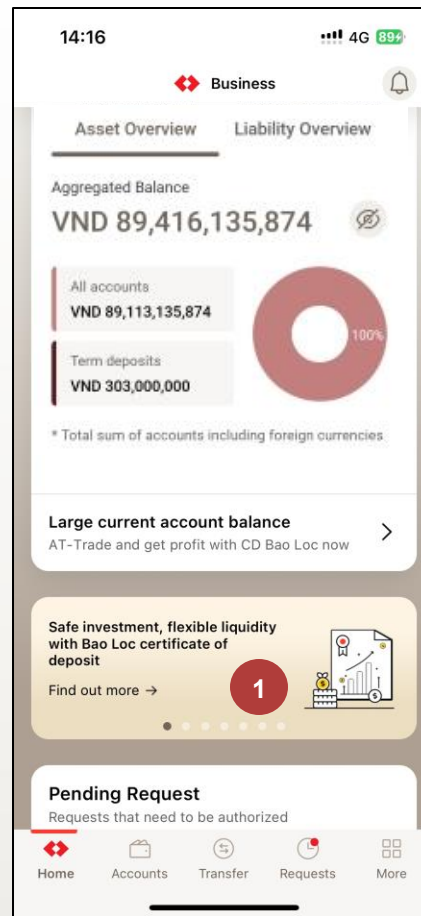
9. Bao Loc Certificate of Deposit

9.2. Buy CD Bao Loc – Initiate on App TCBB Mobile

After on boarding new feature CD Bao Loc at the Techcombank's branch, user login TCBB Mobile and initiate new buy request as below:

1 From TCBB Mobile homepage > **More** > **Bao Loc Certificate of Deposit.** TCBB Mobile displays the Asset Overview.

2 To initiate new buy transaction:

2.1 user select **Buy in** to start buying.

2.2 Or select icon on the right to view more detail information about CD, then select *Transact now to start buying.*

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
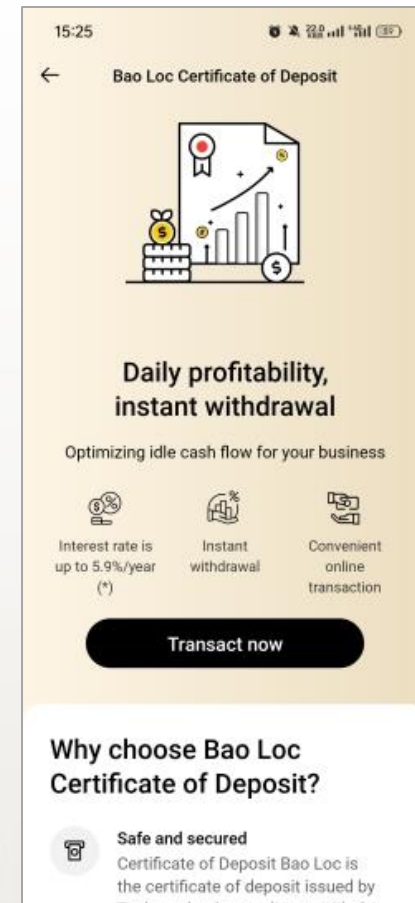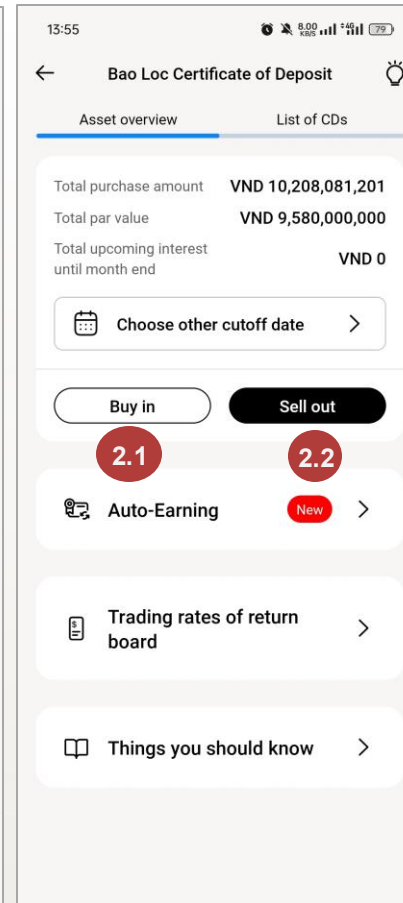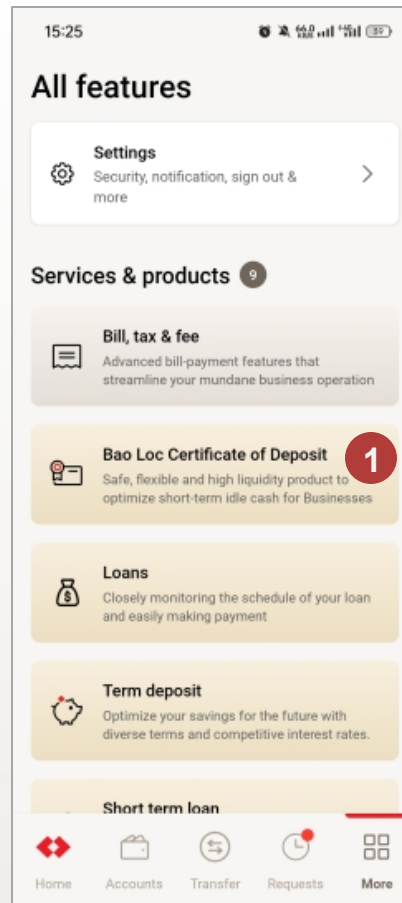
9. Bao Loc Certificate of Deposit

9.2. Buy CD Bao Loc – Initiate on App TCBB Mobile (continue)

3 Enter **Total par value to buy** (Total par value is a multiple of 10 million VND, minimum is 50 million VND and maximum is 100 billion VND).

4 Select **Seller with CD Bao Loc ownership** is Seller Partner.

5 Then select **Debit account** and **Account to receive interest/ principal**.

6 TCBB Mobile show detail offer from Seller Partner: Listing detail, Total par value,…

7 User can project the return with the tool on TCBB.

8 Press **Continue** to go to the next step.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

9. Bao Loc Certificate of Deposit

9.2. Buy CD Bao Loc – Initiate on App TCBB Mobile (continue)

8 User clicks Continue to go to the **Confirm information** interface and recheck all transaction information. The system also displays the business's invoicing information and allows editing to ensure the invoice customers receive is accurate.

9 User can view detail contract template from the link **Contract template for Transfer ownership of CDs**.

Select **Submit** to complete initiating new transaction.

Note: If the user's role is maker & approver:

Initiating and approving transaction still would be apart (This is different with other transaction on TCBB Mobile).

VƯỢT TRỘI ◆ **MỖI NGÀY**   **TECHCOMBANK** ◆◆

9. Bao Loc Certificate of Deposit

9.2. Buy CD Bao Loc – Initiate on App TCBB Mobile (continue)

(1) **Notes:** At the cut off time (COT), user can't initiate new transaction and all pending transactions would be canceled by system automatically. Working hours of CD Bao Loc as below:

- 8h00 – 17h00 from Monday – Friday.
- 8h00 – 12h00 on Saturday.
- Except for public holidays.

(2) Warning from TCBB about total estimated payment amount & CD list may be changed.

(3) When initiating/approving buy transaction but system have not enough available CDs, there will be a "In short supply" warning.

Criteria system selects CDs for selling:

1. Par value from largest to smallest.

2. Nearest interest date.

3. First in, first out.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
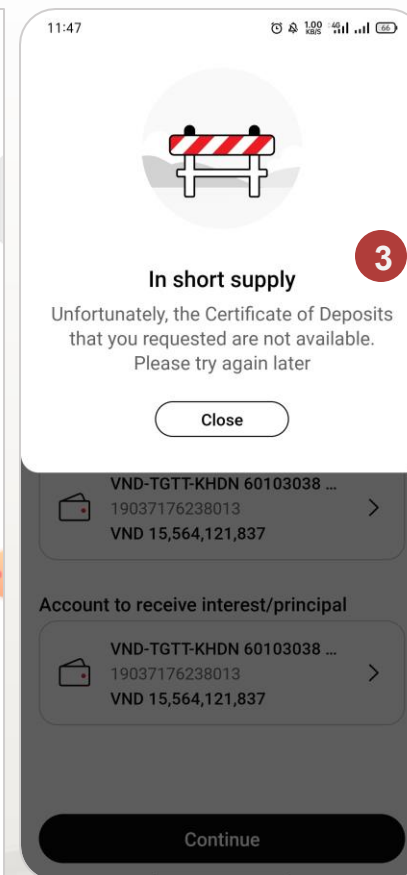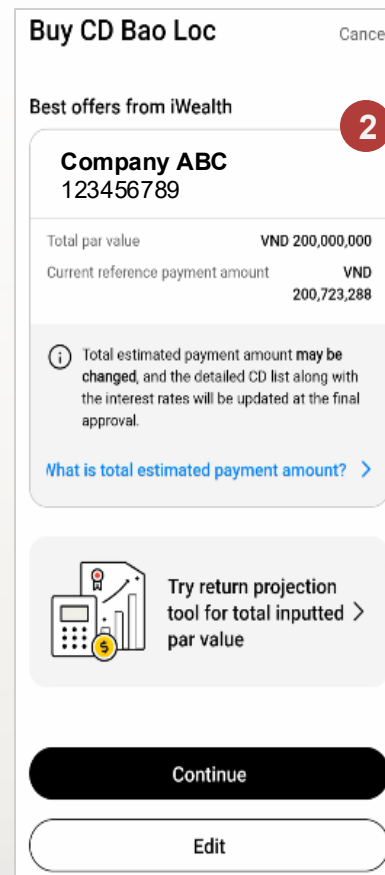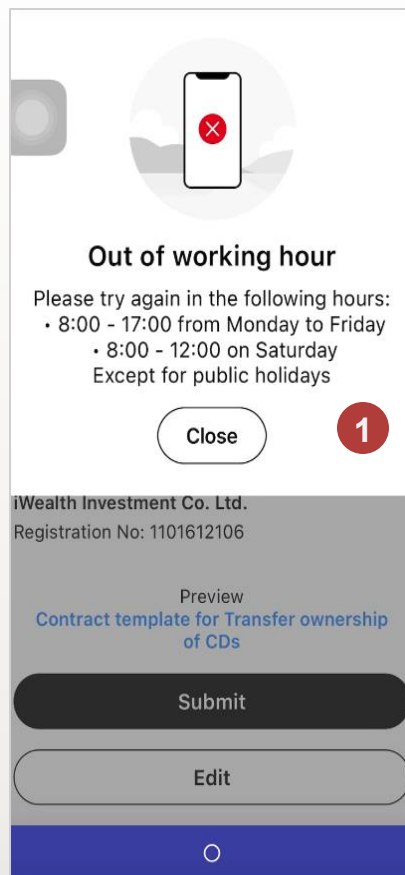
9. Bao Loc Certificate of Deposit

9.2. Buy CD Bao Loc – Approve on App TCBB Mobile

1 The user clicks **Request** to go to the **Request Pending Approval** interface and recheck all request information pending approval.

2 The system displays a list of requests waiting for approval: CDBL trading, international money transfer, salary payment,...

3 Users click on the CDBL purchase notification to check the pending approval status.

VƯỢT TRỘI ◆ MỖI NGÀY   **TECHCOMBANK ◆◇**
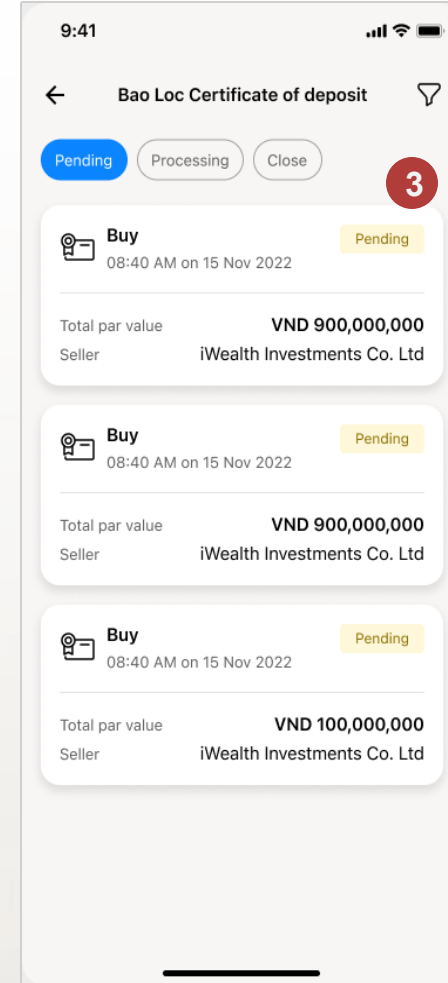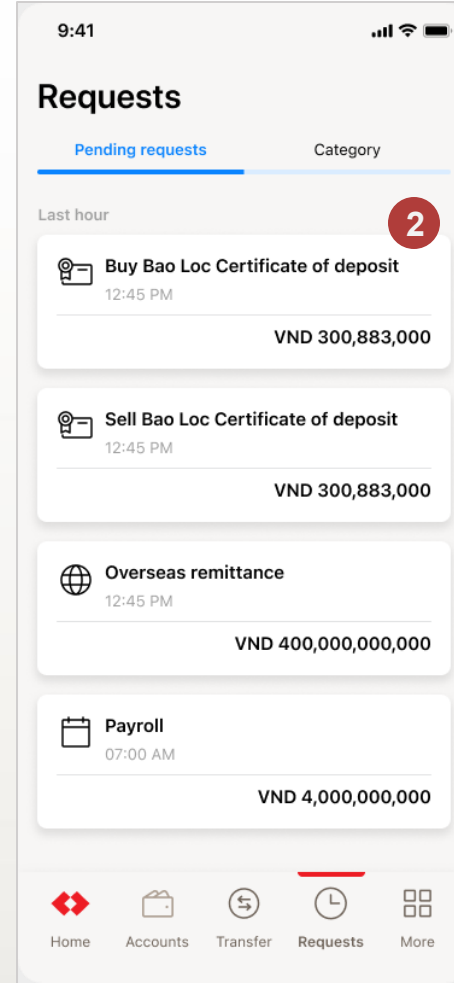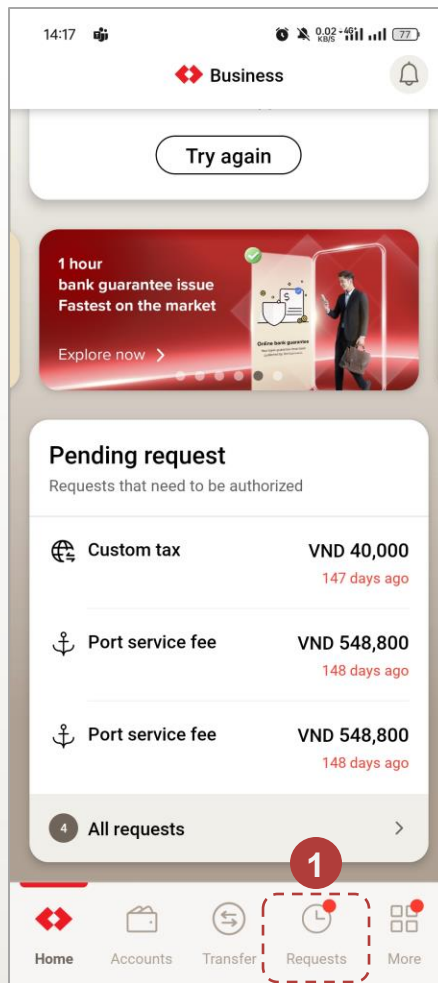
9. Bao Loc Certificate of Deposit

9.2. Buy CD Bao Loc – Approve on TCBB App (continue)

All waiting approval status of CDBL

1 The system notifies you when the CD is **still pending approval**.

2 The system notifies **insufficient CCTG** according to the customer's request after the CD has been approved.

3 The system notifies the **CDBL purchase approval deadline** in case the CD has been approved for purchase from 1 level.

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
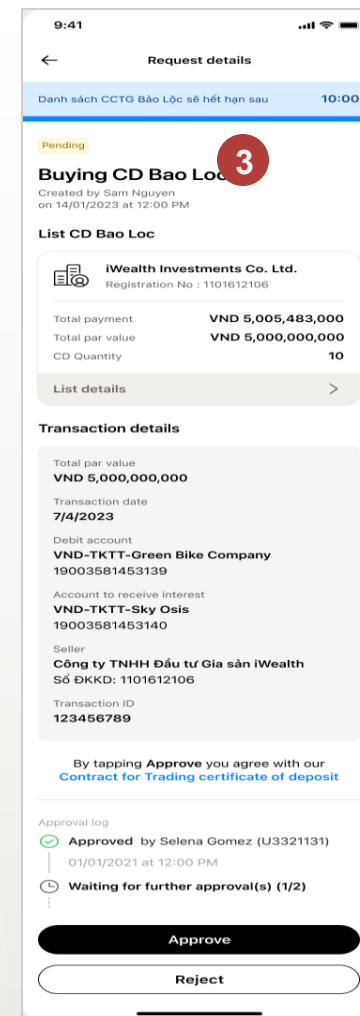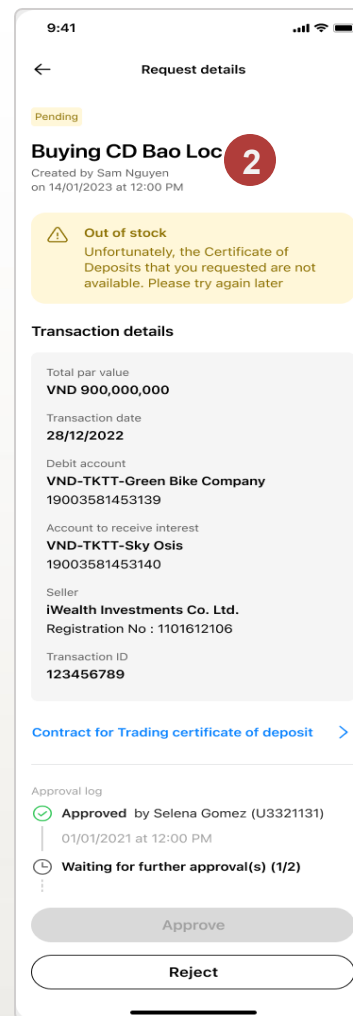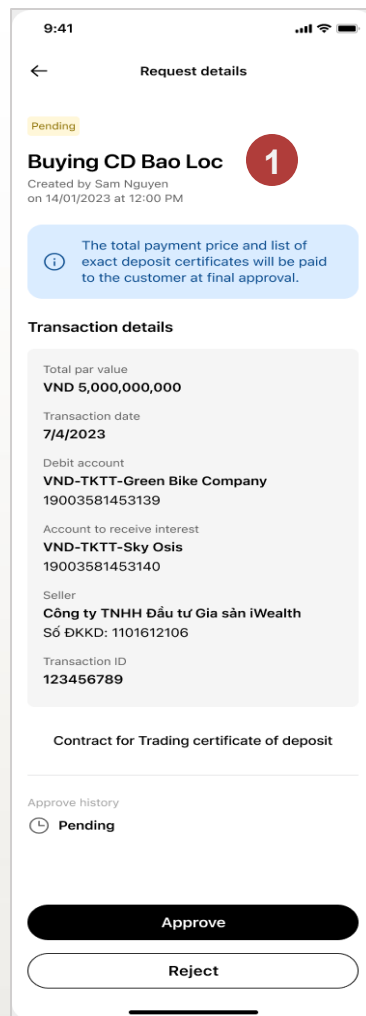
9. Bao Loc Certificate of Deposit

9.2. Buy CD Bao Loc – Approve on App TCBB Mobile

All waiting approval status of CDBL (continue)

4 The system notifies you when the CD is **still pending payment**.

5 The system notifies when the CD is still **waiting to receive assets**.

9. Bao Loc Certificate of Deposit

9.2. Buy CD Bao Loc – Approve on App TCBB Mobile

1 User checker login App TCBB Mobile > **Request.**

Select the transaction buy CD Bao Loc need to approve.

2 TCBB will display detail transaction information:

1. Total payment amount
2. Total per value…

3 To view detail CD list, click **View CD details**.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

9. Bao Loc Certificate of Deposit

9.2. Buy CD Bao Loc – Approve on App TCBB Mobile (continue)

4 When the last checker start to view detail pending transaction for approval, system will hold the list CDs and keep the current total payment amount for **10 minutes**.

5 After select "**Approve**", user need to enter the passcode to confirm transaction.

6 Approved successfully – user has completed 2/4 steps of transaction.

After the User approves the order, the transaction will be **transferred to the Payment and Transfer Processing Bank** to complete the CCTG purchase transaction.

Request details ✕

The CD listing will expired in · 10:00 min

4

Pending

Buying CD Bao Loc
Created by Sam Nguyen
on 14/01/2023 at 12:00 PM

Transaction details

Công ty ABC
ĐKKD: 123456789

Total purchase amount	VND 906,044,000
Total par value	VND 900,000,000
The quantity of CDs	9,000

See listing detail · · ·

Transaction date
28/12/2022

Approval log

✓ Approved by Selena Gomez (U3321131)
01/01/2021 at 12:00 PM

🕐 Waiting for further approval(s) (1/2)

Approve

Reject

9:41

Confirm transaction ✕

5

Please enter your passcode to confirm transaction

(115)

1	2	3
4	5	6
7	8	9
⌫	0	Continue

✓ Approved successfully, redirecting...

6

Debit account
VND-TGTT-KHDN
19060118465011

Account to receive interest/principal
VND-TGTT-KHDN
19060118465011

Seller
iWealth Investment Co. Ltd.
Registration No: 1101612106

Transaction ID
CD20230506001463

Preview
Contract template for Transfer ownership of CDs

Approval log

🕐 Waiting for further approval(s)(1/2)

✓ Approved by you
06/05/2023 at 11:35 AM

VƯỢT TRỘI ◆ MỖI NGÀY   **TECHCOMBANK** ◆

9. Bao Loc Certificate of Deposit

9.2. Buy CD Bao Loc – Approve on App TCBB Mobile

Notes:

If last checker can't process the approval within 10 minutes, system will stop holding list CDs and select new list CDs, then the total payment amount would be changed.

*At the cut off time (COT), all pending transactions would be canceled by system automatically and status will be **Expired**.*

Note: If the user's role is maker & approver: Initiating and approving transaction still would be apart:

- *After submit new transaction successfully, user need to go back **Home** > **Request** to approve the transaction.*
- *When user start to view detail transaction for approval, system will hold list CDs for 10 minutes, too.*

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◇
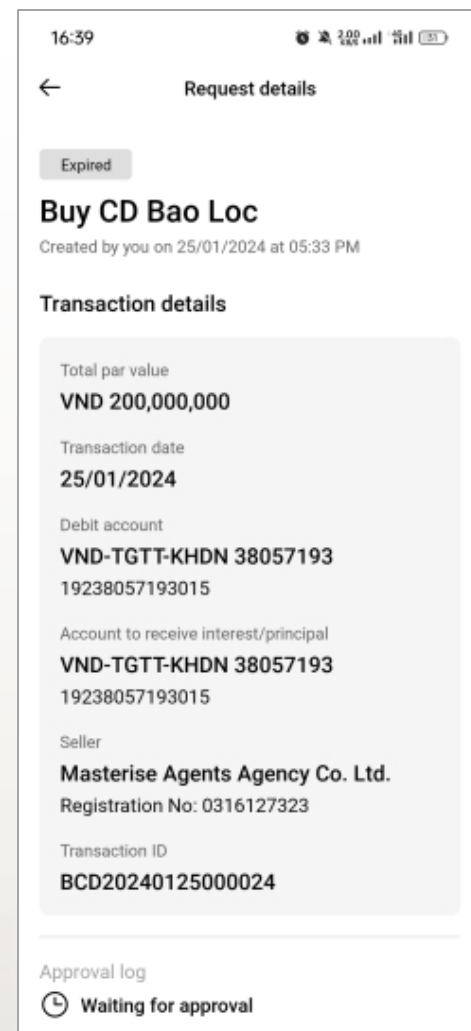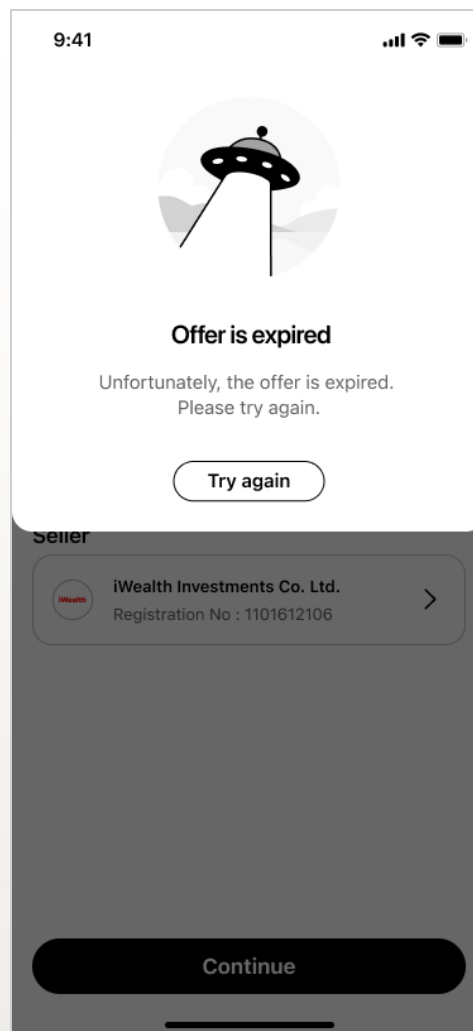
9. Bao Loc Certificate of Deposit

9.3. Sell CD Bao Loc – Initiate on App TCBB Mobile (method 1)

1 From TCBB Mobile Homepage > More > Select **Bao Loc Certificate of Deposit**.

2 From the List of CDs, user can select 1 transferable CD or a group transferable CDs for selling.

In other way, user can click button **Sell out** to initiate new sell request.

3 User need to enter Total par value to sell (the total par value to sell is from **VND 50,000,000** and gradually increases by **VND 10,000,000**).

Click See more to view details How are CDs suggested for selling?

Click **Continue**.

TCBB display Total par value and list CDs suggested for selling. Select **Continue**.
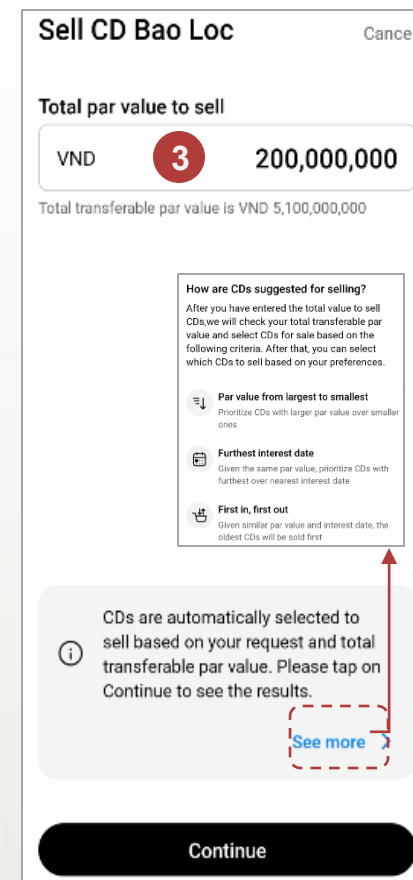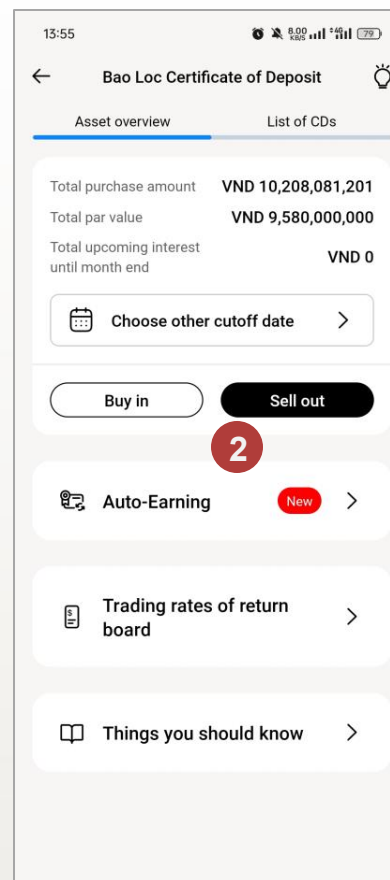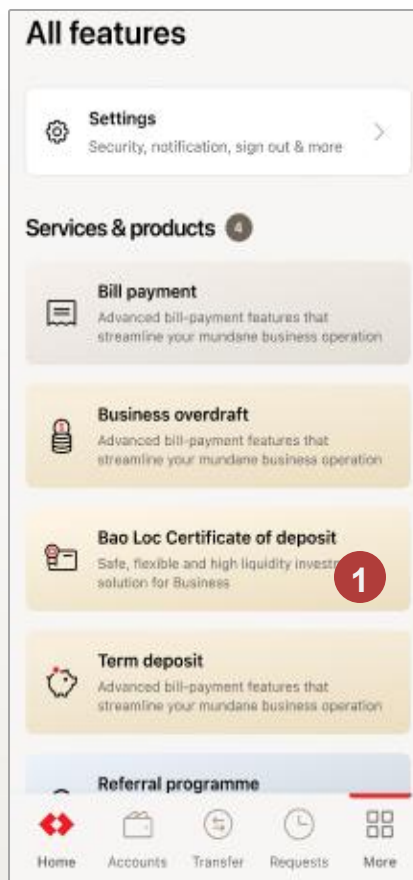
9. Bao Loc Certificate of Deposit

9.3. Sell CD Bao Loc – Initiate on App TCBB Mobile (method 1 - continue)

The system will display the Total transferable par value and a list of proposed CD Bao Loc

5 User can keep the list of proposed CD or change them by ticking/ unchecking each corresponding CD/ group of CDs for selling.

6 The user **Choose buyer** and the Receiving account, then clicks **Continue**.

TCBB displays detailed information about the proposed purchase including:

- **Total receiving amount**

- Total par value, Total receiving interest, Detailed list of CD and profit breakdown…

User clicks **Continue** to move to the next step.

TCB Public Document

VUƠT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

9. Bao Loc Certificate of Deposit

9.3. Sell CD Bao Loc – Initiate on App TCBB Mobile (method 1 - continue)

7 At the **Confirm information** screen, user can view template Contract for Trading certificate of deposit for reference.

8 User can view detailed list of CDs and Return breakdown, too.

9 Click **Submit** to confirm initiating new transaction -> Successfully submitted screen.

9. Bao Loc Certificate of Deposit

9.3. Sell CD Bao Loc – Initiate on App TCBB Mobile (method 2)

1 From TCBB Mobile Homepage > More > Select **Bao Loc Certificate of Deposit**.

From the List of CDs, user can select 1 transferable CD or a group transferable CDs for selling.

2 In other way, user can click button **List of CDs** to view all CDs that user own.

**3** In the tradable section, users click **View detail** to see details of the group of CD they want to sell.

VUỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
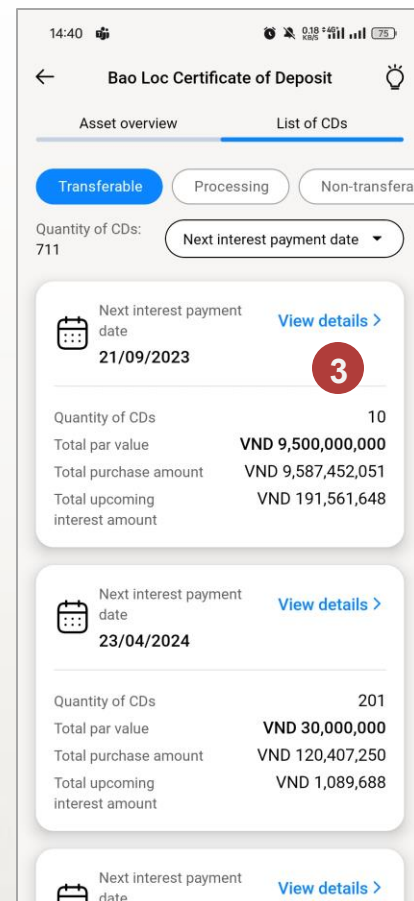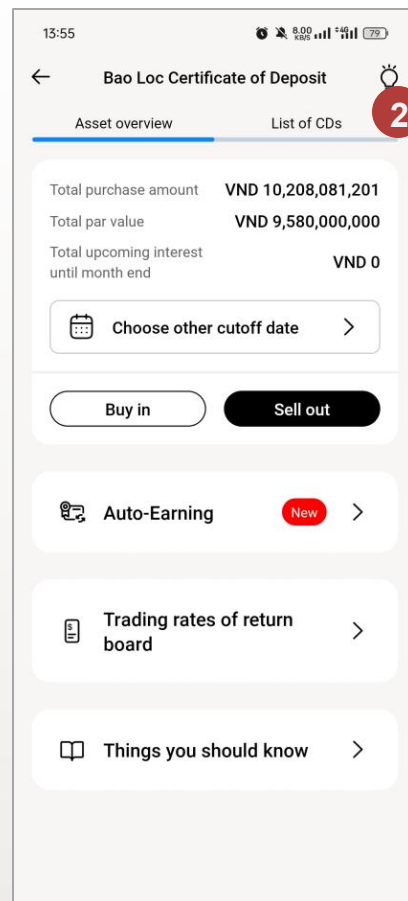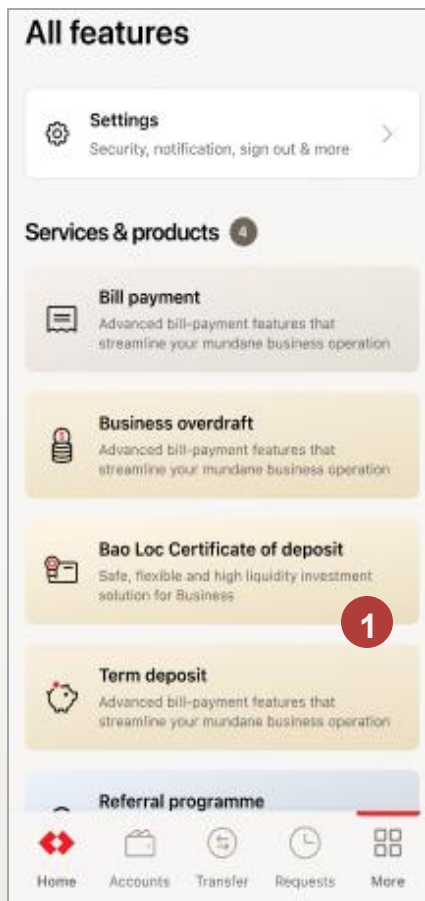
9. Bao Loc Certificate of Deposit

9.3. Sell CD Bao Loc – Initiate on App TCBB Mobile (method 2)

4 The system displays a list details of CD or group of CDs that can be sold.

5 The user clicks **Sell out** on the CDBL list screen, meaning user wants to sell all tradable CDBL, the system will display a screen informing user of the total par value user wants to sell.

Users also edit the total par value to sell.

Press **Continue**.

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
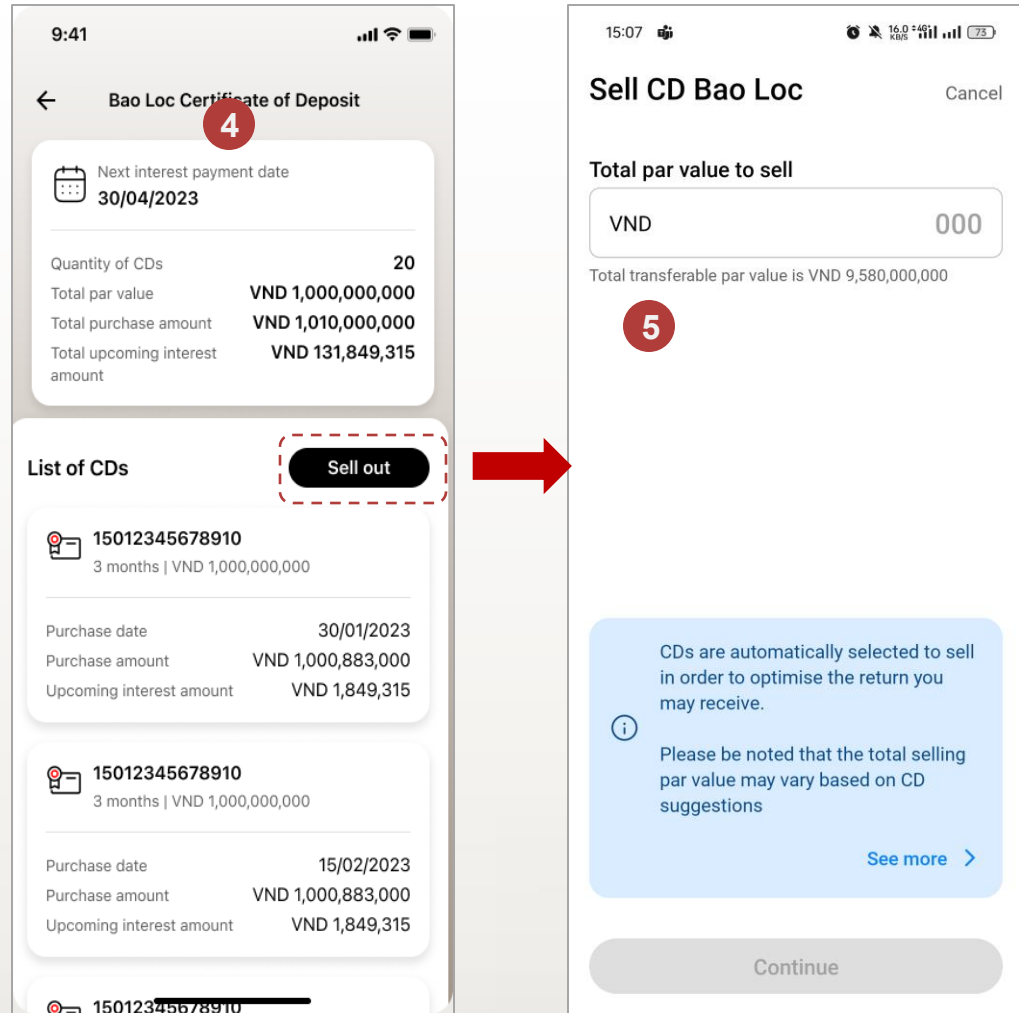
9. Bao Loc Certificate of Deposit

9.3. Sell CD Bao Loc – Initiate on App TCBB Mobile (method 2)

8 The user chooses **Buyer** and the Receiving account to receive money after the sell and then presses **Continue**.

9 The system displays detailed purchase proposal information including Total money received; Total par value, Total investment... Detailed list of CDBL and profit analysis table...

The user clicks **Continue** to move to the next step.

Screen 8:

9:41

← Sell CD Bao Loc **8** ✕

Tota par value
VND 4,800,000,000

Buyer

ABC Company
123456789 >

Receiving account

VND-TKTT-Green Bike Company
4564 2331 9999 3432
VND 10,000,000,000 >

Continue

Screen 9:

9:41

Sell CD Bao Loc **9** Cancel

Total receiving amount
VND 101,883,000

Total par value — VND 100,000,000
Total receiving interest — VND 1,000,000
The quantity of CDs — 1,000

See CD listing detail ...

Buyer

iWealth Investments Co. Ltd.
Registration No : 1101612106 >

Receiving account

VND-TKTT-Green Bike Company
4564 2331 9999 3432
VND 10,000,000,000 >

Continue

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◇◆

9. Bao Loc Certificate of Deposit

9.3. Sell CD Bao Loc – Initiate on App TCBB Mobile (method 2)

10 At the **Review and submit** screen, user can view template Contract for Trading certificate of deposit for reference.

11 User can view detailed list of CDs and Return breakdown, too.

12 Click **Submit** to confirm initiating new transaction -> Successfully submitted screen.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◇

9. Bao Loc Certificate of Deposit

9.3. Sell CD Bao Loc – Approve on TCBB App

Steps of approving are the same buy request.

1 User checker select Request > choose the pending transaction need to approve. User can view detail list CDs **Return breakdown** and template **Contract for trading certificate of deposit**, too.

2 Enter passcode to confirm approving the transaction.
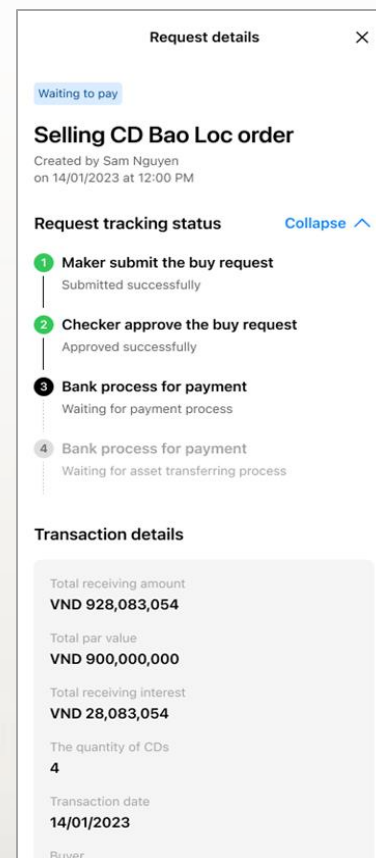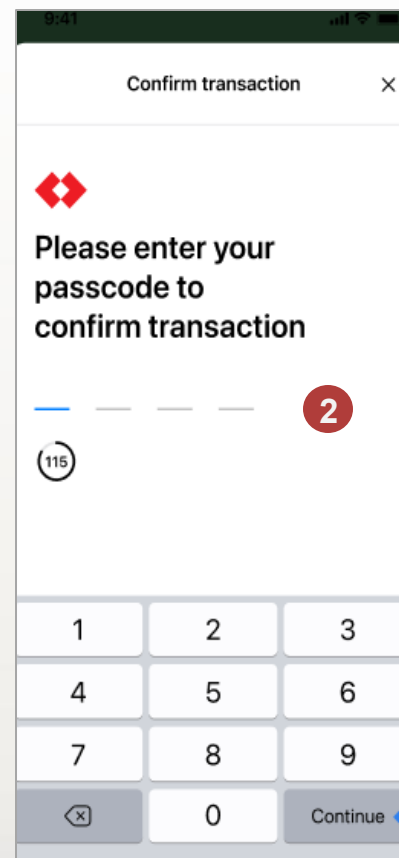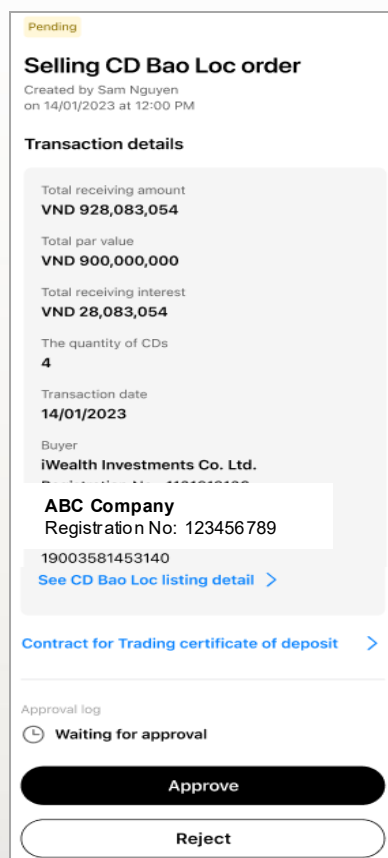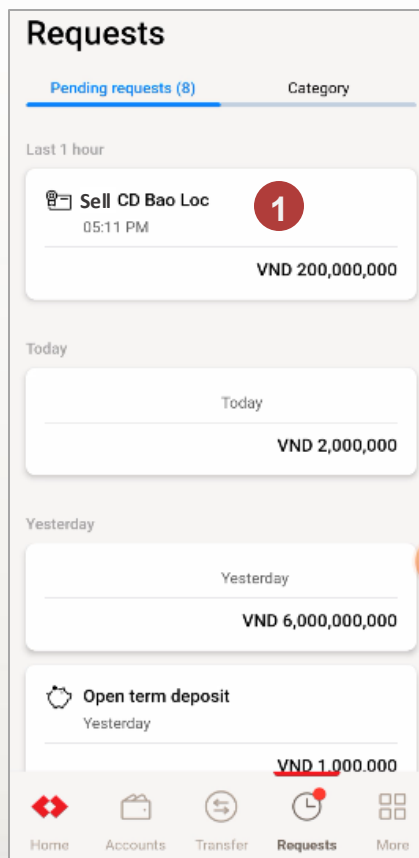
9. Bao Loc Certificate of Deposit

9.4. Sell CD Bao Loc – Notes

(7)

1. Currently, some customers may hold both old and new CD versions, so the system makes sales proposals according to the following principles:
DO NOT sell mix of old version CD and new version CD in 1 transaction.
Priority is given to selling older versions of CDs first.
In case the customer enters the total par value that he wants to sell which is greater than the number of old version CDs he holds, the system will display the message **Selling limit for the first transaction.**

2. Sell orders cannot be created with CDs that are already in another transaction.

3. Cannot initiate transactions outside COT hours. At COT time, unapproved transactions will have a notice of **Expiration** and the order creator needs to re-initiate a new transaction on the next working day.

4. If the user's role is maker & approver: Initiating and approving transaction still would be aparted.

VƯỢT TRỘI ❯ MỖI NGÀY   TECHCOMBANK ◇◇
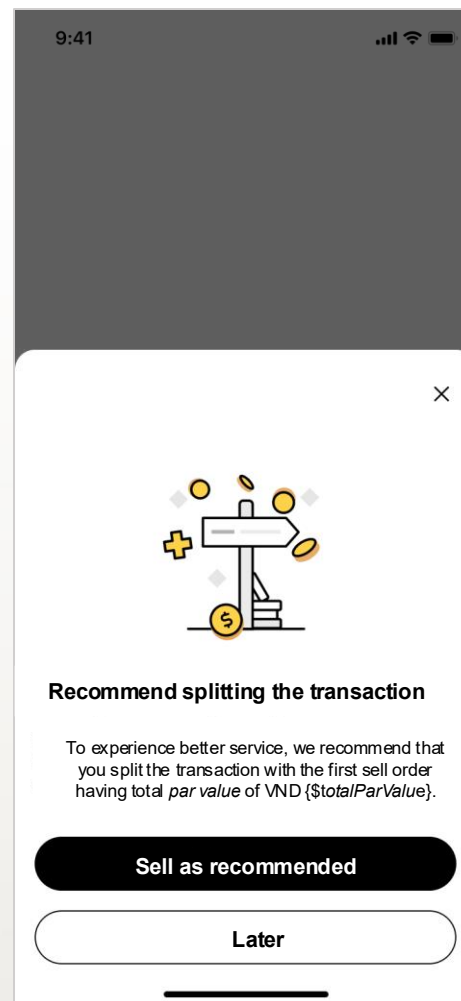
9. Bao Loc Certificate of Deposit

9.4. Manage CD Bao Loc

User can enquiry all CDs belong company as following:

1 From the home page of TCBB mobile > click **More** > select **Bao Loc certificate of deposit**

2 User can view **Asset overview** - All CDs of company:

- Total purchase amount.

- Total par value.

- Total upcoming interest until month end.

3 TCBB Mobile also explains in detail the frequently asked questions related CD Bao Loc transaction for customers' reference.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
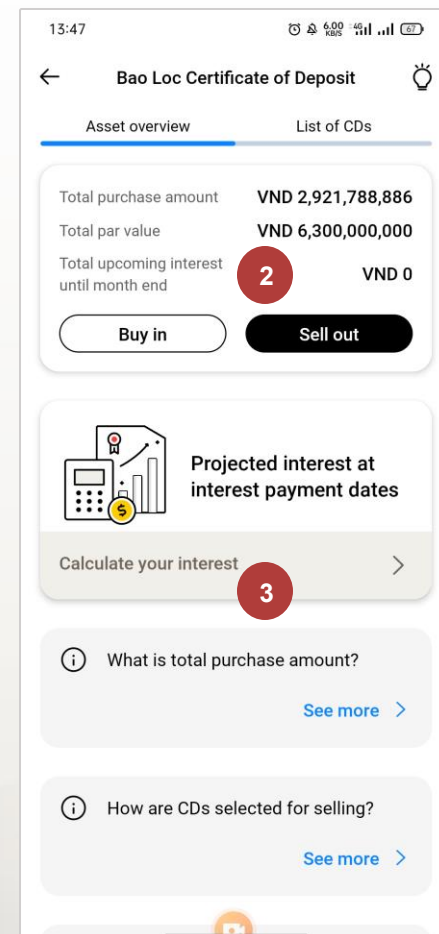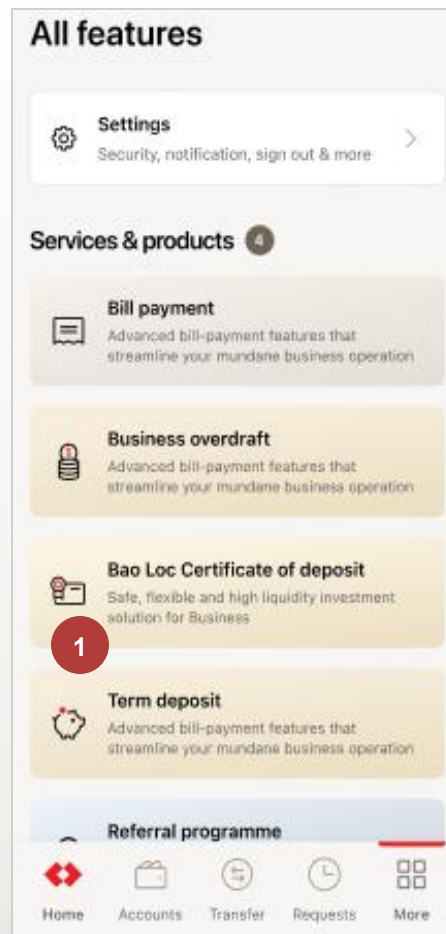
9. Bao Loc Certificate of Deposit

9.4. Manage CD Bao Loc (continue)

(4) When click tab **List of CDs**, user can see list of all CDs:

(5) - **Transferable**: CDs can be sold out.

- **Processing**: CDs are hold in other processing transactions.

- **Non-transferable**: CDs are frozen/released.

The system will display **Transferable** CDs in the following critera:

(6) - **Next Interest Payment Date**

- **Purchase date**

- **Same properties** (Same par value, Interest period, Next interest payment date).

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
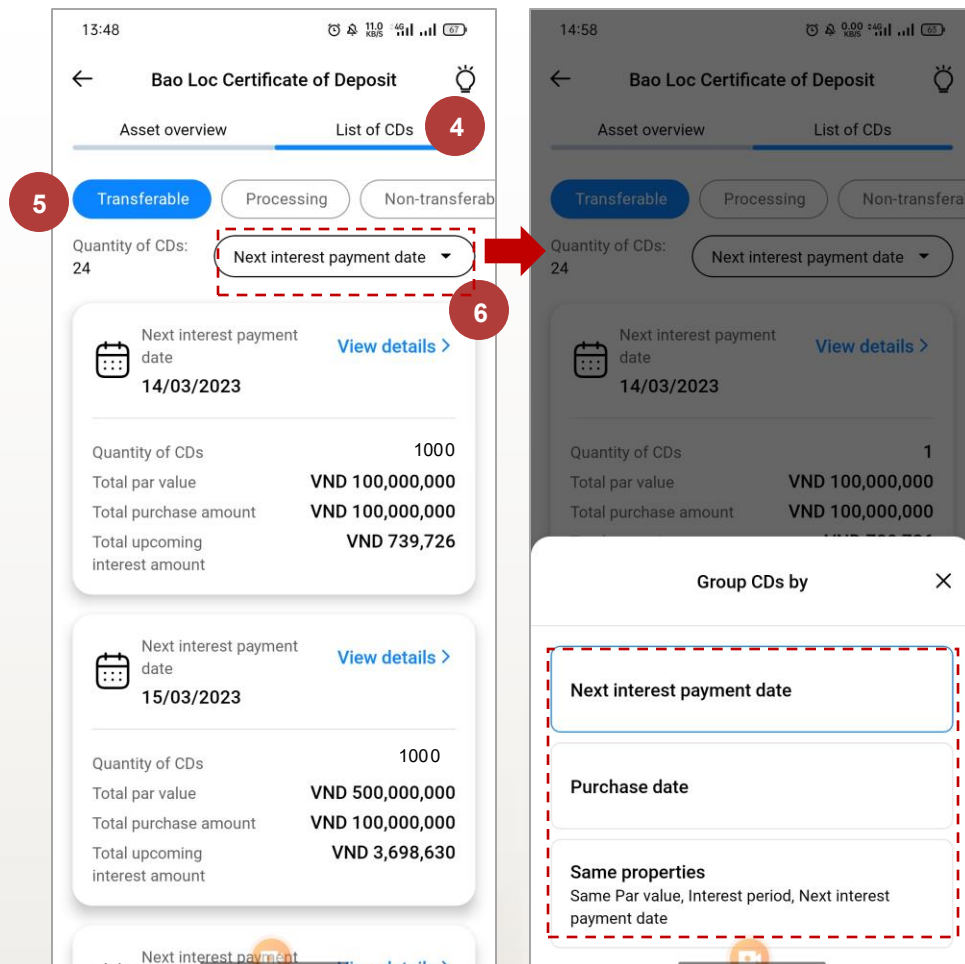
9. Bao Loc Certificate of Deposit

9.4. Manage CD Bao Loc (continue)

The system will display **Transferable** CDs in 3 criteria:

7 **Next Interest Payment Date**

8 **Purchase date**

9 **Same properties** (Same par value, Interest period, Next interest payment date)

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

9. Bao Loc Certificate of Deposit

9.4. Manage CD Bao Loc (continue)

When view the details of the Processing CDs, user can see the following statuses.

TCB Public Document

9. Bao Loc Certificate of Deposit

9.4. Manage CD Bao Loc (continue)

Explain detail display status of CDs Bao Loc on App TCBB Mobile:

CDBL status groups on TCBB	Display statuses of each CDBL on TCBB	
Transferable	Transferable	CDs can be sold out.
Processing	Pending sell	CDs in a pending sell transaction need to approve by checker.
	Transferring	CDs in an approved sell transaction and wait for bank process for payment.
	Receiving	CDs in an approved buy transaction and wait for bank process for payment.
	Coupon processing	CDs will be got coupon on the next day. And at 17.00 of T-1, CDs will change status from transferable to coupon processing and will be non-transferable.
Non-transferable	Non-transferable	CDs couldn't be transferred (CDs are blockaded, liberated)
	Inactive	CDs have been used as collateral. (Note: At this time, there is not this status on TCBB Mobile)

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VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

9. Bao Loc Certificate of Deposit

9.5. Enquiry CD Bao Loc Transaction

Explain detail display status of CDs Bao Loc on App TCBB Mobile:

1 To complete a CCTG Bao Loc transaction on the TCBB Mobile App, you need to go through 4 steps as following:

1. Maker submit a buy/sell request
2. Checker approve a buy/sell request
3. Bank process for payment
4. Bank process for transferring

2 When the transaction's steps are completed, the system will mark them in green.

To track the transaction status, the user clicks to **See more/Collapse** the Request tracking status.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

9. Bao Loc Certificate of Deposit

9.5. Enquiry CD Bao Loc transaction (continue)

To enquiry **Pending** CD Bao Loc transactions, user can follow one in 2 way below: :

3   1. Home TCBB Mobile > Select **Pending Request** > Select Pending CD Bao Loc transaction need to approve.

4   2. Home TCBB Mobile > **Request** > **Pending requests** > Select Pending CD Bao Loc transaction need to approve.

5   To enquiry all CD Bao Loc transaction, user click **Request** > **Category** > CD Bao Loc. TCBB would display all transactions into 3 groups: **Pending, Processing and Closed.**
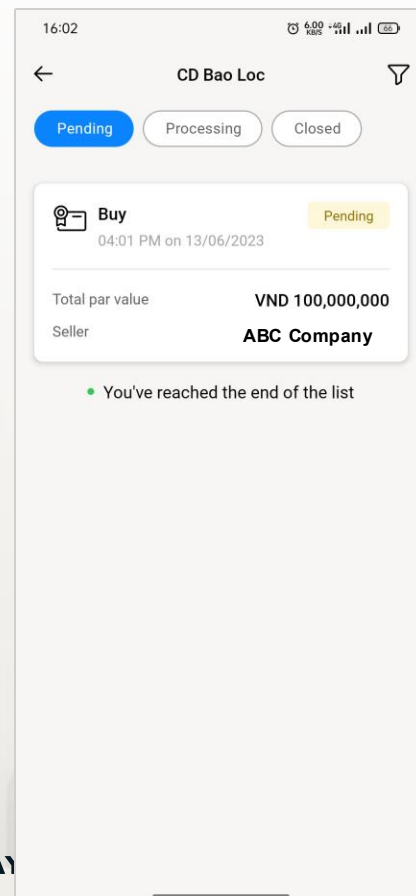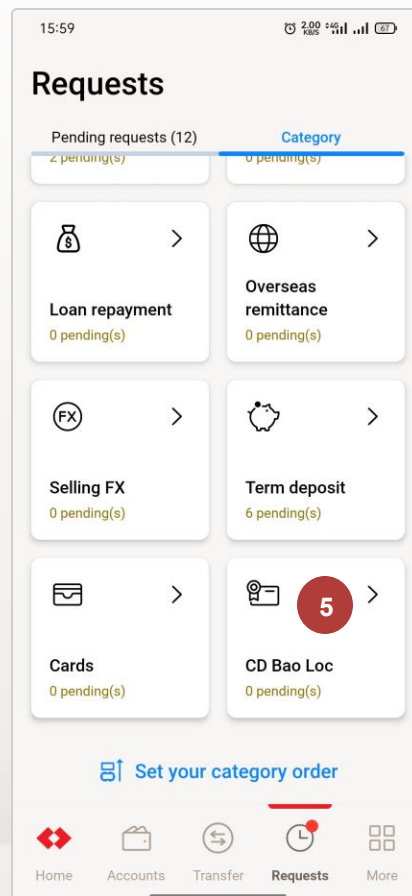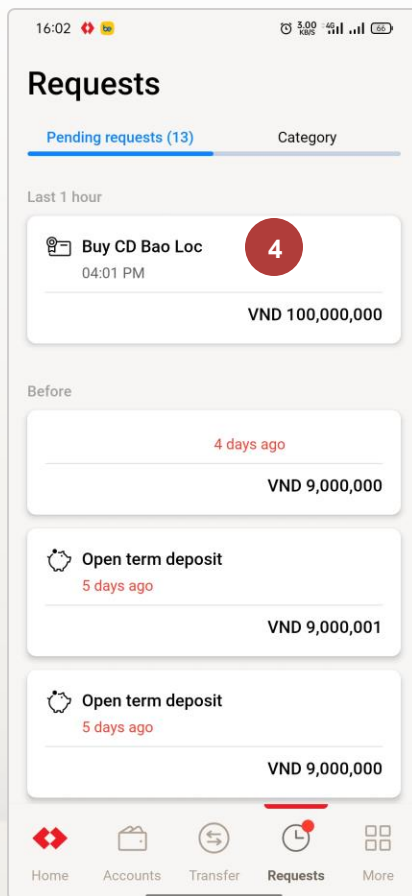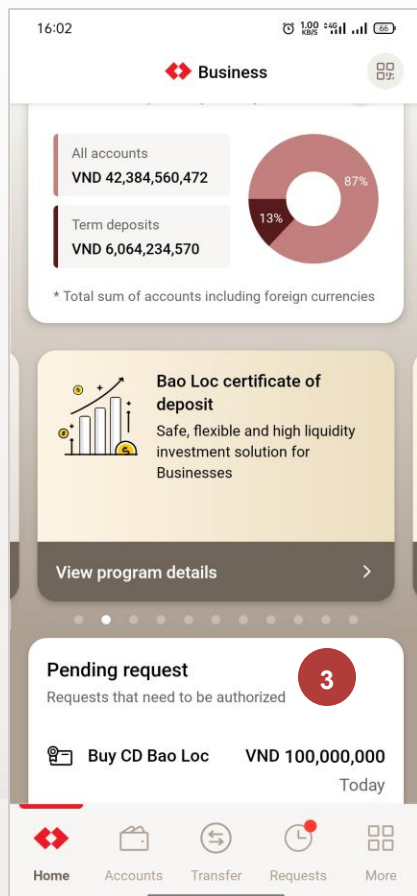
10. Apply for online CD Bao Loc trading

10.1. Conditions

10.2. Apply online with 3 simple steps

BE GREATER

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10. Apply for online CD Bao Loc trading

10.1. Conditions

Customers are using TCBB and have 1 Approver or 2 Approvers

Only users of the legal representative of the enterprise can apply for online features

Only carry out online registration for businesses with 1 legal representative (in case there are 2 or more legal representatives, customers register at the counter)

Customers can only apply via the online stream if they have never registered for CD Bao Loc (if the business already has at least 1 user using the feature, they need to register at the counter).

Some notes when registering to CD Bao Loc online:

- When the legal representative completes signing the form and registering the feature, the CD Bao Loc feature will be decentralized to all users of the enterprise and maintain the current user role.

- When registered user information and legal representative information have not been synchronized, leading to the system not being able to identify the user as a legal representative, the Customer cannot continue the registration process and needs to send a support request > The system will provide detailed information to Techcombank to advise and support customers.

10. Apply for online CD Bao Loc trading

10.2. Apply online with 3 simple steps

(1) When accessing the TCBB App, if **the user has not registered to trade CD Bao Loc**, the user will see a banner introducing Bao Loc Certificate of Deposit > Click to view details.

(2) TCBB will introduce CD Bao Loc product, Outstanding benefits of CCTG Bao Loc > users click "**Let's get started**".

The system will switch to an interface with instructions for 3 registration steps and note the registration conditions: Only the "Legal Representative of the Enterprise" can register for this feature.

(3) Click "**Apply**".

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
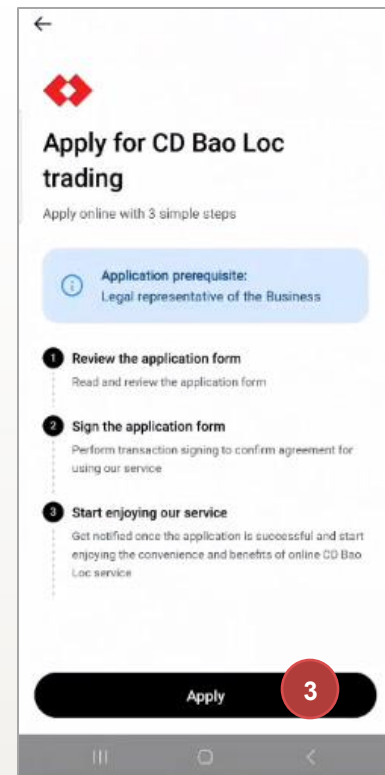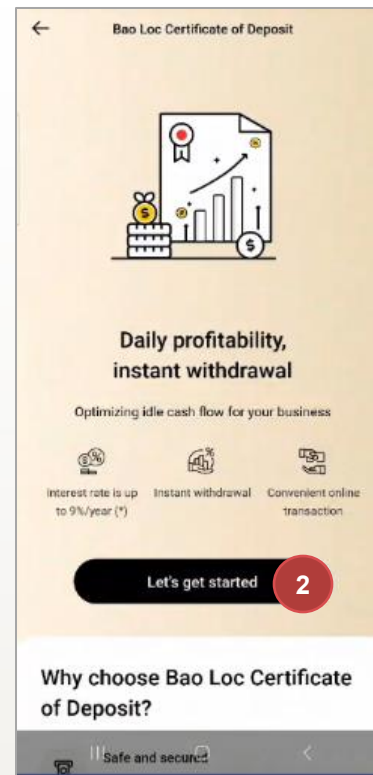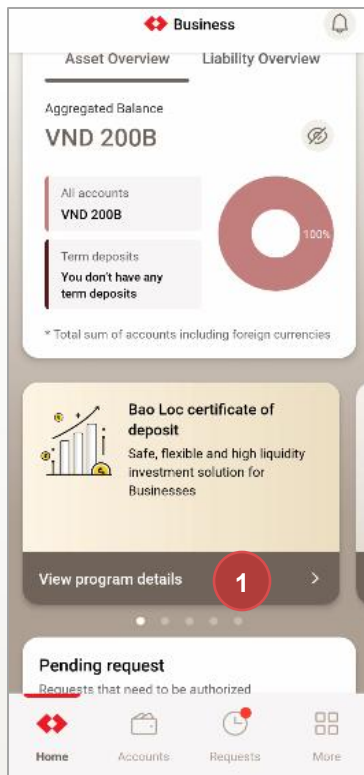
10. Apply for online CD Bao Loc trading

10.2. Apply online with 3 simple steps (continued)

4 The system will automatically fill in the information fields in the Service Request and Contract - form MB02-QT.TDC/124 from customer information and user information including Customer name, Tax code, User TCBB …

The user checks the information on the request and ticks to agree with the content > click **Confirm.**

5 The system will move to the transaction confirmation request interface on the TCBB Mobile App to complete the registration process.

Note: Users cannot change the information on the Service Application and Contract.

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10. Apply for online CD Bao Loc trading

10.2. Apply online with 3 simple steps (continued)

After completing the registration, TCBB will notify users specifically about the request processing process as well as the registration results:

6 The registration request has been sent successfully and the system is processing the request

7 Registration was successful, the feature has been activated for all customer users

8 An error occurred and registration failed => Recommend the customer choose Register again.
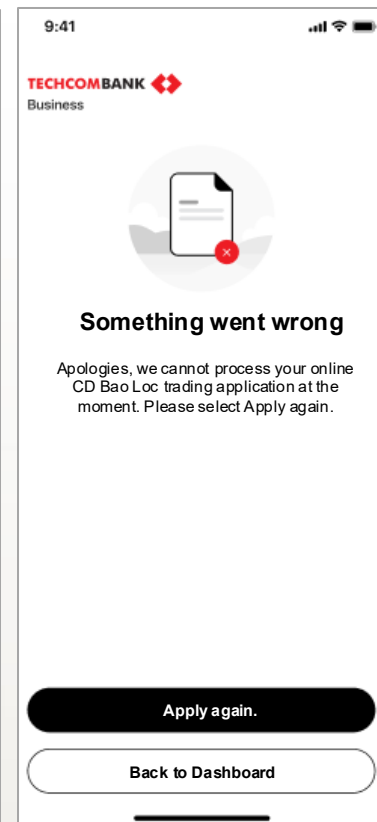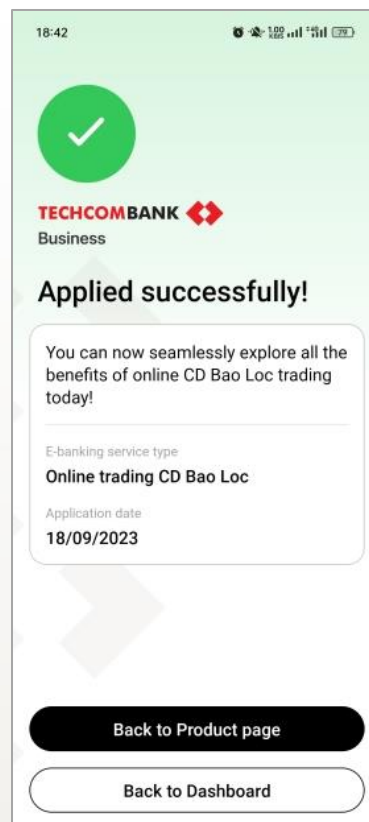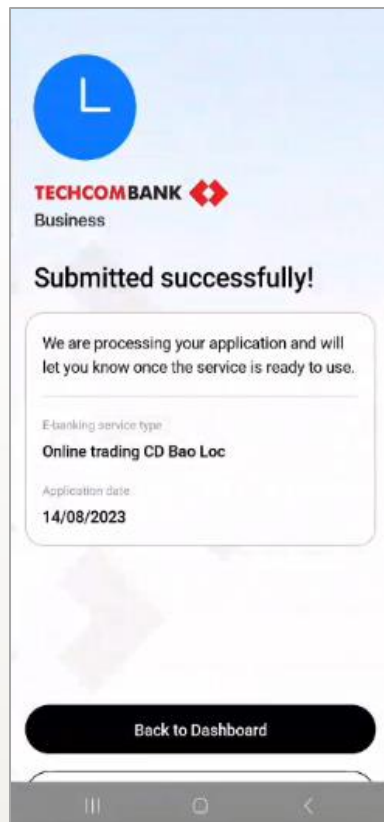
Note: Processing time for customers' feature registration requests is very fast - only about 5 minutes if the system does not encounter any unusual problems - because this is a completely automatic registration flow, without participation of TCB employees.

VƯỢT TRỘI ◆ MỖI NGÀY **TECHCOMBANK ◆**

10. Apply for online CD Bao Loc trading

10.2. Apply online with 3 simple steps (continued)

In case the Legal representative information is not up-to-date yet, TCBB would have warning and user can select **Request assistance**.

After user send request for assistance, TCBB will notify to Techcombank for supporting them updating information at the counter.

Your Legal representative information is not up-to-date yet

We're unable to identify your Legal representative since the information you've provided is not up-to-date.

Please visit our nearest branch or request assistance to refine the Legal representative information.

Request assistance

Later

Thanh you!

Your assistance request to update the Legal representative information has been received.

We will contact you soon via phone call.

Close

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VƯỢT TRỘI MỖI NGÀY   TECHCOMBANK

11. CD Bao Loc Auto-Earning

11.1. Register the feature

11.2. Advantages of Auto-Earning and remarks

BE GREATER

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11. CD Bao Loc Auto-Earning

11.1. Register the feature online via App

User login App TCBB Mobile > Select **More** > **CD Bao Loc** > Click new function named **CD Bao Loc Auto-Earning**.

Select **Let's get started**.

1 The system will switch to the registration instruction interface and note the registration conditions:

- Chief accountant submit the request.

- Account holder and Legal representative approve the request.

Select **Apply**.

2 TCBB switch to the registration information interface.

Users select account linked with Auto-Earning and enter the Standard balance (The minimum standard balance of account).

Select **Continue**.

VƯỢT TRỘI ❖ MỖI NGÀY   TECHCOMBANK ❖
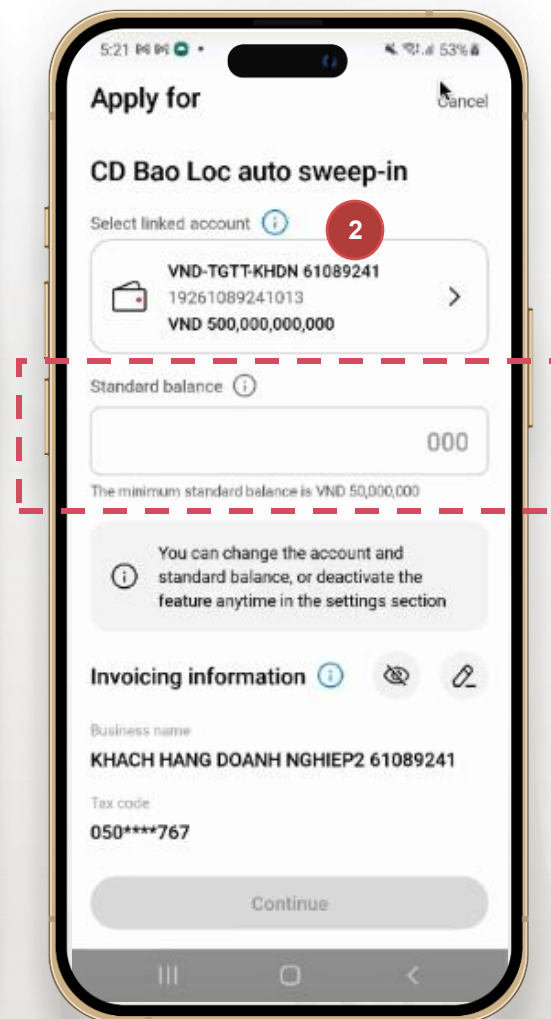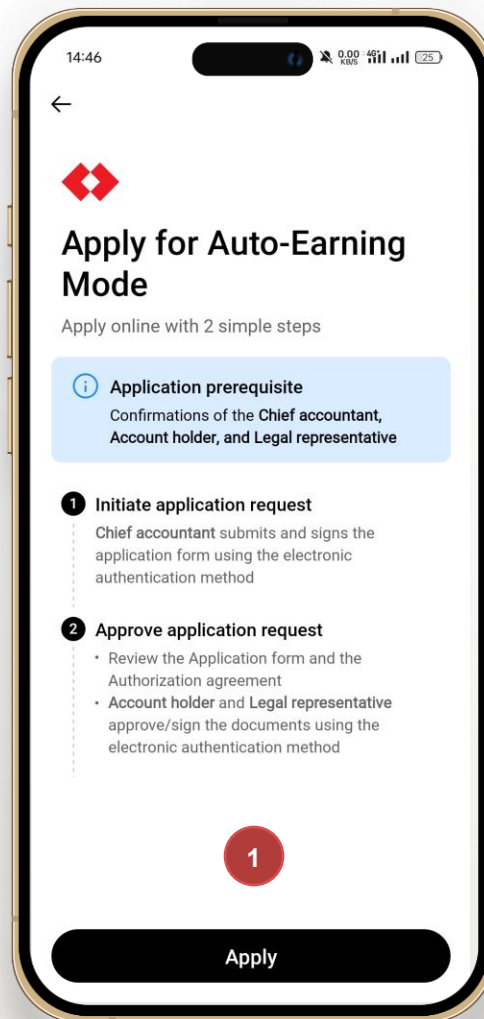
11. CD Bao Loc Auto-Earning

11.1. Register the feature online via App (continue)

3 TCBB will automatically fill the customers' information into the forms: **Application and agreement for the registration to use the feature** and **Authorisation contract**.

Users review information and select **Confirm** to agree with the Terms and Conditions.

4 The system switch to **Confirm transaction** and user enter passcode to complete submission.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

11.1. Register the feature online via App (continue)

After CA submits the request, Account holder and Legal representative access TCBB Mobile App and approve the request normally.

TCBB displays detail **Application and agreement for the registration to use the feature** and **Authorisation contract** for reference as well.

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VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆
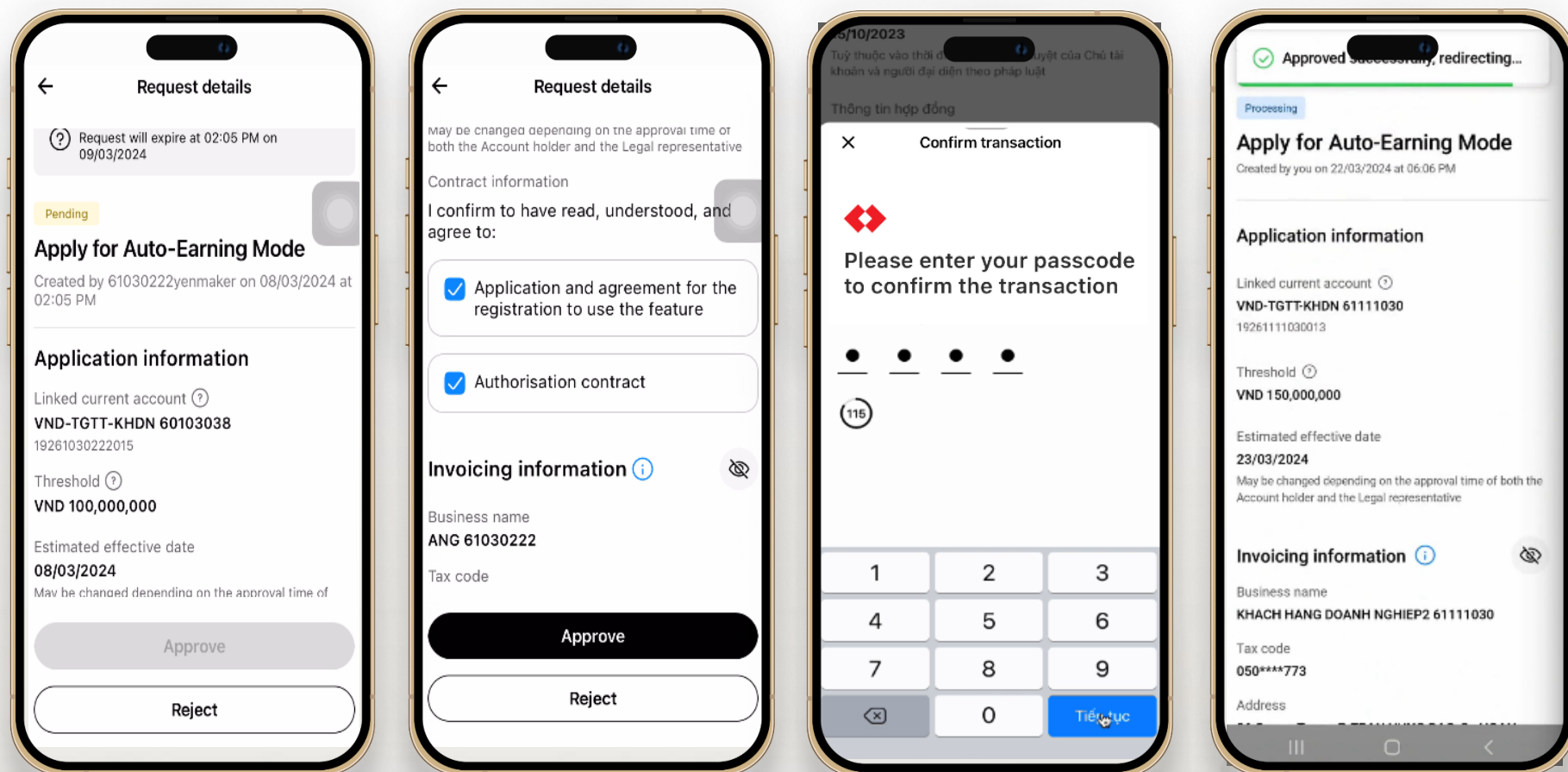
11. CD Bao Loc Auto-Earning

11.1. Register the feature online via App (continue)

If customers want to deactivate feature, users can choose More > Bao Loc certificate deposit > Auto-Earning > Settings > **Deactivate feature**.

Users also **Activate feature** again (no registration required) when needed.

Requests will also require both submission and approval steps.

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY **TECHCOMBANK ◆**
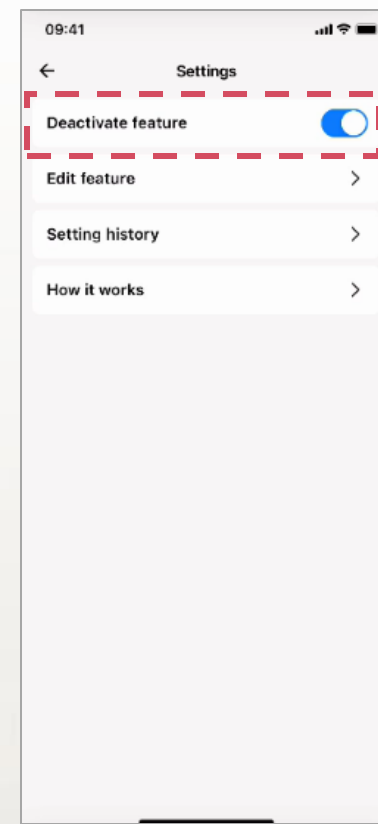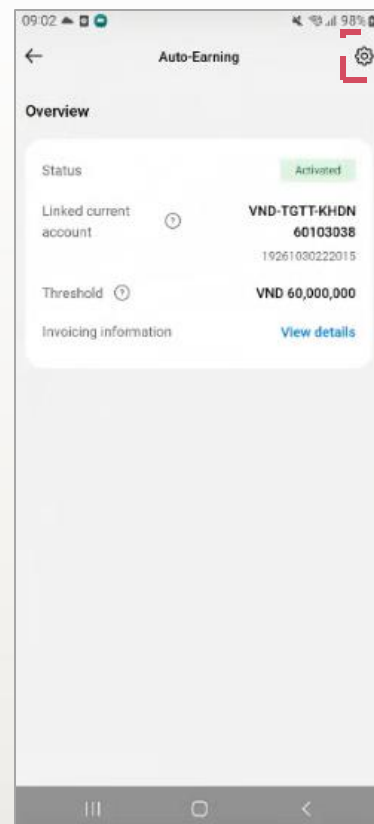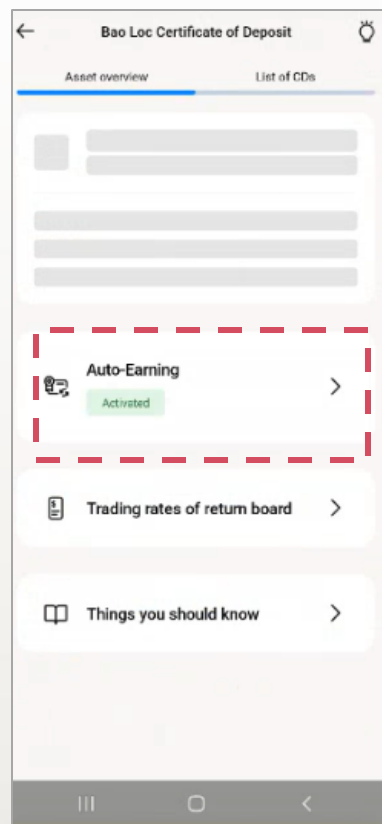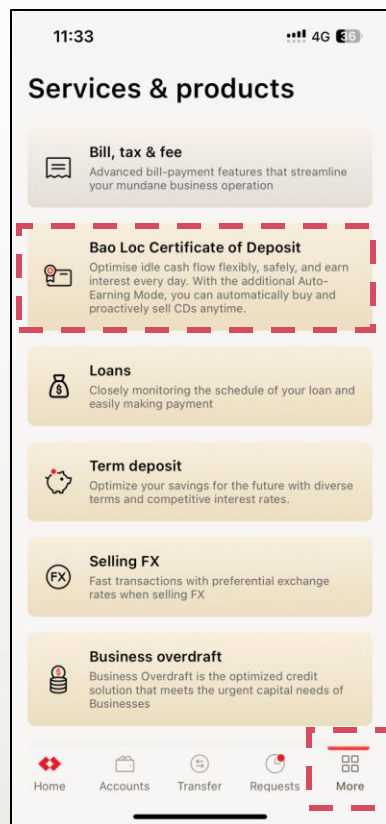
11. CD Bao Loc Auto-Earning

11.1. Register the feature online via App (continue)

Registration 100% online, request submitted by CA (or authorized CA) and **Approved by Account holder** (or authorized account holder) and **Legal representative**

Customers need to review detail **Application and agreement for the registration to use the feature** and **Authorisation contract**.

Registration could be processed **24/7**, however the system will automatically cancel pending requests which are submitted over 24 hours.

Each customer (each Cus. ID) registers feature for 1 current account only.

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VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

11. CD Bao Loc Auto-Earning

11.1. Register the feature online via App (continue)

Exceptional cases when customers could not complete the registration journeys

Account holder and/ or Legal Rep. do not have user TCBB

The Chief Accountant can request feature registration using one of the following methods:
➤ Contacting a Corporate Customer Relations Specialist.
➤ Directly reaching out to the Customer Service Hotline for support.
The project will update the information and create additional user accounts for:
➤ The account holder.
➤ The legal representative with query rights to approve requests.

CA could not submit the registration request

Due to unsynchronized information, customers are unable to self-register for the feature. Please contact a RM or visit a transaction counter to update your information/create a new account. Afterward, you can proceed with the feature registration.

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11. CD Bao Loc Auto-Earning

11.2. Advantages of Auto-Earning and remarks

Customise profitability threshold as needed

Customer register Standard balance (The minimum standard balance of account). When the account's balance is larger than Standard balance, TCBB will buy CD Bao Loc automatically.

Transact automatically everyday
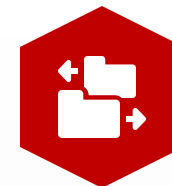
Flexibly turn feature on and off

Register feature 100% online via App TCBB Mobile.

- ✓ Buy and sell CDBL automatically when needed, quick liquidity
- ✓ Easy to customize profitability threshold
- ✓ Flexible to turn on and off online features
- ✓ Make daily profit with attractive interest
- ✓ Optimize idle cash flow on CASA

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VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◇

11. CD Bao Loc Auto-Earning

11.2. Advantages of Auto-Earning and remarks

Some remarks related to the auto-earning transactions:

Auto-earning feature **applies for CD Bao Loc buying transactions** only.

CDs Bao Loc, which are bought by either Auto-earning feature or normal buying transactions, **are the same**.

TCBB can process auto-earning transactions with **par value from one million VND**

Notification on completed auto-earning transactions would be sent both on App & Web TCBB.

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VƯỢT TRỘI MỖI NGÀY   TECHCOMBANK

11. CD Bao Loc Auto-Earning

11.2. Advantages of Auto-Earning and remarks

When auto-earning transactions complete, users would get the notification on both app and web TCBB
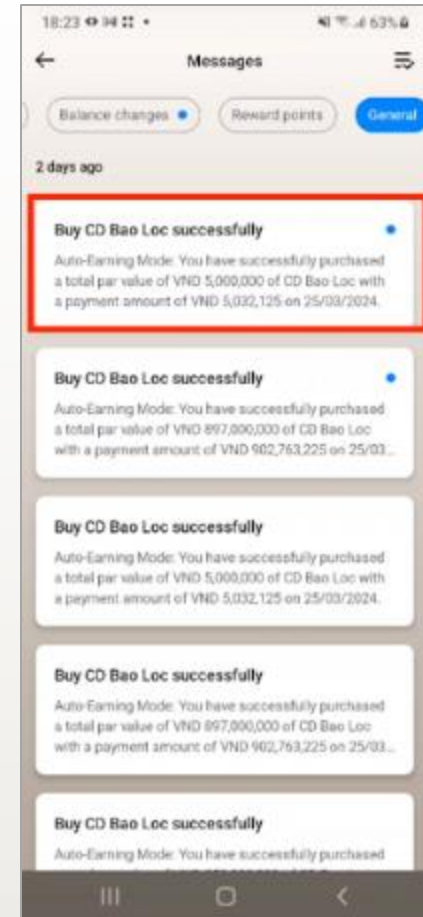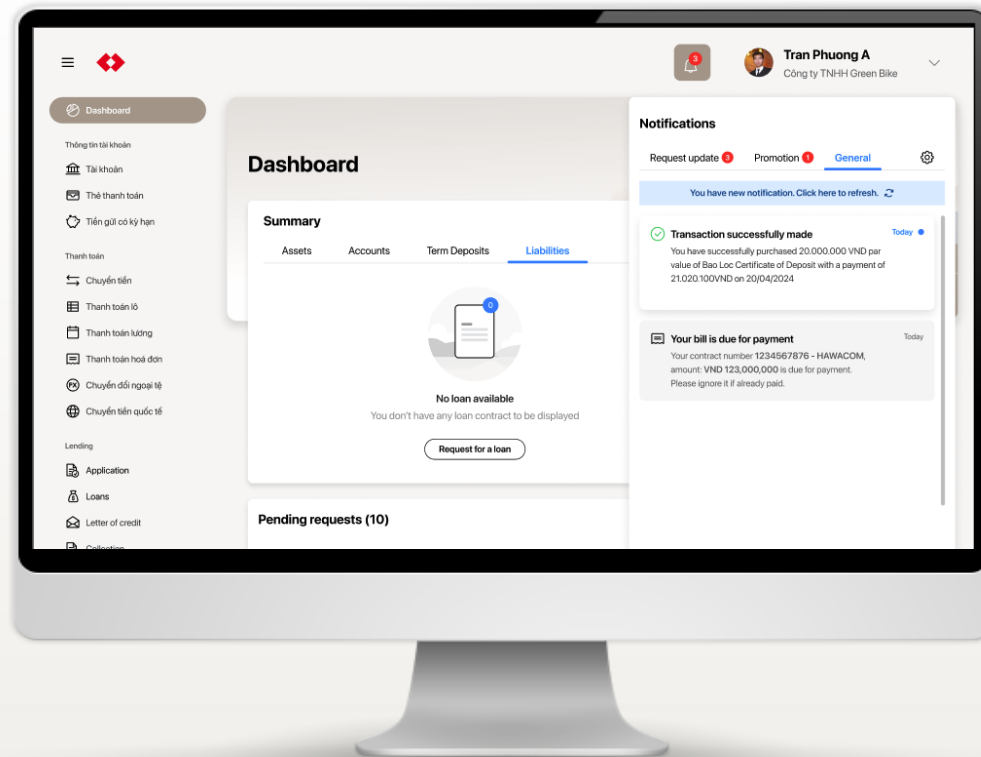
12. LOAN INQUIRY

User can inquiry Loans on TCBB Mobile

12. Loan Inquiry

User can inquiry Loans on TCBB Mobile. The following steps:

1

From the home page of TCBB mobile, cick **More**
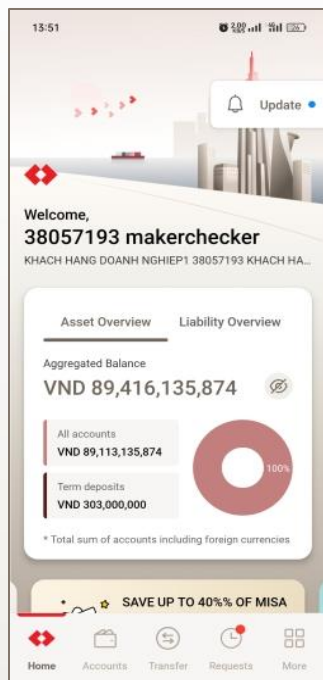
2

Select **Loan Inquiry**
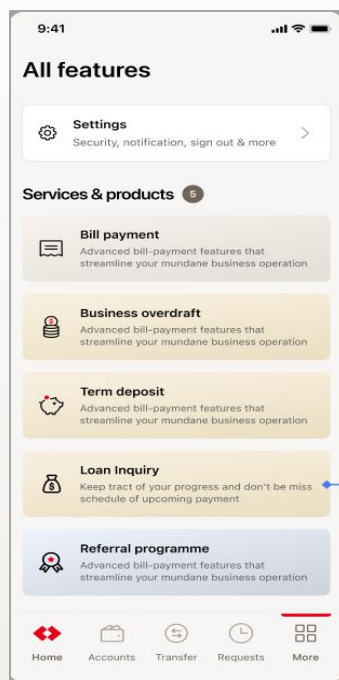
3

TCBB will show the list of all loans
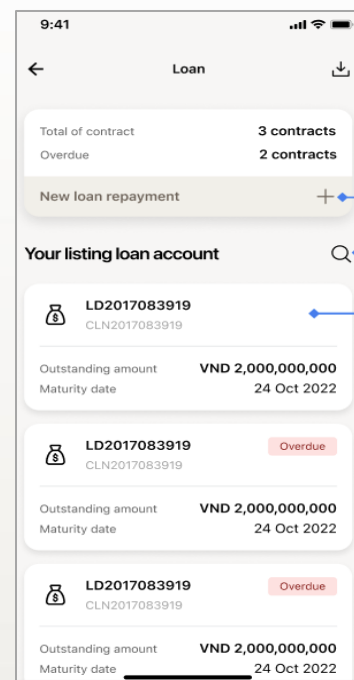
4

Select a loan need to view detail

VƯỢT TRỘI ◆◆ MỖI NGÀY   TECHCOMBANK ◆◆
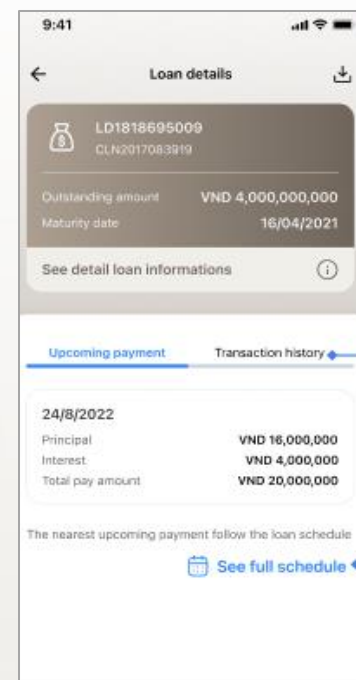
12. Loan Inquiry

5 If the loan is overdue, there is a notice from TCBB: **"Your loan has an overdue payment. Please come to nearest counter to resolve it".**

Click to see detail loan information

Click See full schedule to view repayment time, corresponding principal and interest...

User can view List of loan repayment transactions in the last 2 years

VUOT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆
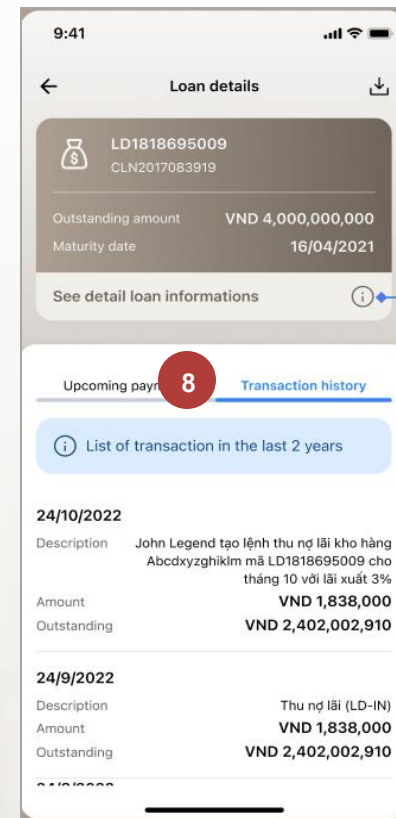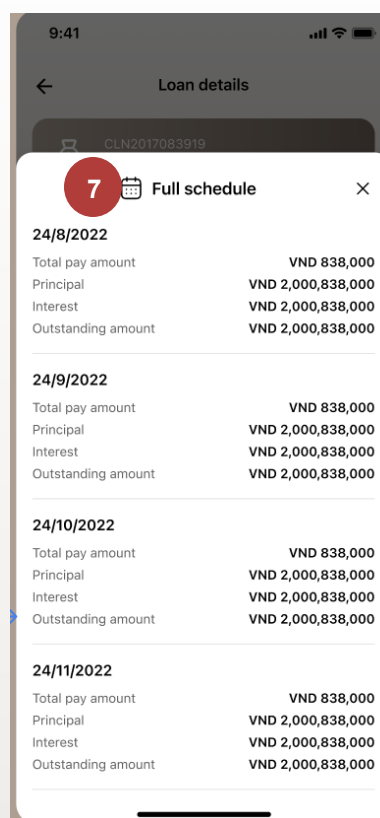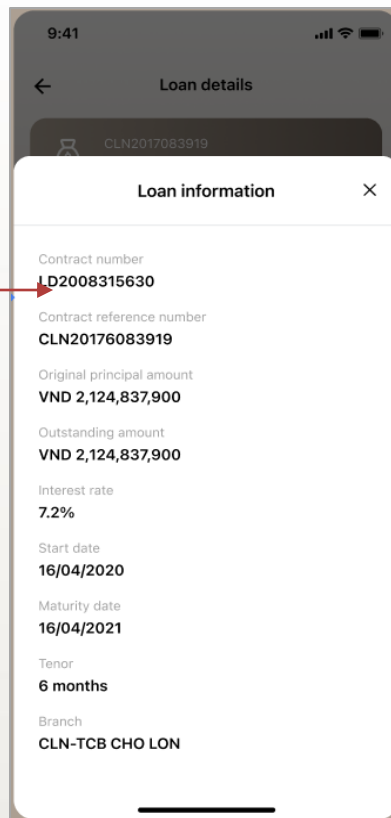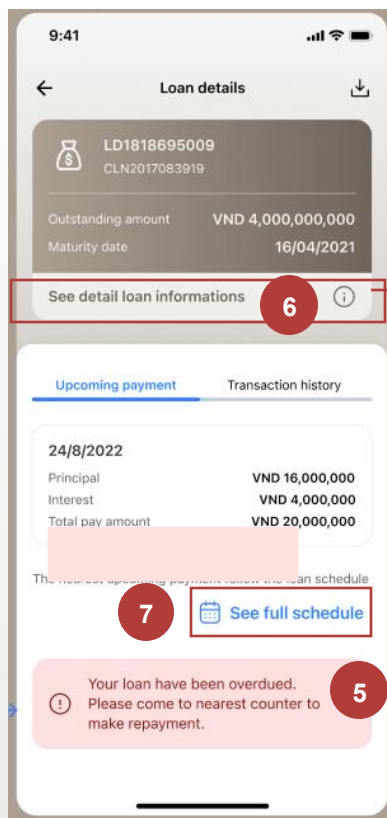
13. FX SELLING

User can use this function for enquiry or initiating/ approving FX Selling

13.1. Initiate FX selling – auto rate

13.2. Initiate FX selling – contract rate

13.3. Approve the transaction

BE GREATER

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13. Foreign Exchange

13.1. Initiate FX selling – auto rate

1 Select **New exchange**

2 Select VND beneficiary account and rate type "**Auto rate**"

3 Select source and enter the description for the transaction.

Press **Review and submit**

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13. Foreign Exchange

13.1. Initiate FX selling – auto rate (continue)

5 Review all transaction's information

6 Click **Submit**

TCBB display **Terms and conditions**

7 User click **"Ok, I agree"** to complete making new transaction

Review & Submit **5**

Selling Fx information

From

USD-TKTT-Cty TNHH Ola
4564 2331 9999 3432
USD 10,000.62

To

VND-TKTT-Cty TNHH Ola
4564 2331 9999 3432

Type rate
Auto rate

Transation amount
USD 1,000.00

Transaction rate
USD 1.00 = VND 23,000

Equivalent amount
VND 23,000,000

Description
Foreign exchange for autumn season

By tapping **Submit** I agree to our **Terms and Conditions**

Submit **6**

Edit

9:41

Terms and conditions

Appendix 01: Terms and conditions cum term deposit contract

(Applied for term deposit by electronic means-online)

I.Interpretation of Terms

In this Terms and Conditions cum Term Deposit Contract ("Contract"), the following terms are construed as follows:

"Techcombank": means Vietnam Technological and Commercial Joint Stock Bank (Techcombank), which receives term deposits and opens Online Term Deposit Accounts for a Client in accordance with provisions of the laws and agreements with the Client herein. "Client": means an organization being a resident legally established and operating under the laws of Viet Nam that places the term deposit and opens the Online Term Deposit Account in accordance with this Contract. In this Contract, the Client is understood as the owner of the term deposit placed, managed and tracked on the Online Term Deposit

OK, I agree **7**

✓ **Successfully submitted!**
Please waiting for approval.

Selling Fx summary

From

USD-TKTT-Cty TNHH Ola
4564 2331 9999 3432
USD 10,000.62

To

VND-TKTT-Cty TNHH Ola
4564 2331 9999 3432

Type rate
Auto rate

Transation amount
USD 1,000.00

Transaction rate
USD 1.00 = VND 23,000

Equivalent amount
VND 23,000,000

Description
Foreign exchange for autumn season

New foreign exchange

Back to home

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY **TECHCOMBANK ◆**

13. Foreign Exchange

13.2. Initiate FX selling – contract rate

1 Initiate new FX Selling transaction, similar to item 13.2 but at **Rate type** select **Contract rate**

Enter **Deal reference number**.

TCBB will generate transaction rate and amount; equivalent amount in VND.

Screen 1 — New foreign exchange

← New foreign exchange

From
USD-TTGT-1234
4564 2331 9999 3432
USD 10,000.62 >

To
VND-TTGT-1234
4564 2331 9999 3432 >

Rate type
Contract rate ⌄ **1**

Deal reference number
AAA1234567911

Amount
USD 1,000.00

Transaction rate
USD 1.00 = VND 23,000

Equivalent amount
VND 23,000,000

Description 0/140
Enter description
Description only allows: a-z, A-Z, 0-9, space, dot, dash, comma

Review and submit

Screen 2 — Review & Submit

Review & Submit

Selling Fx information

From
USD-TKTT-Cty TNHH Ola
4564 2331 9999 3432
USD 10,000.62

To
VND-TKTT-Cty TNHH Ola
4564 2331 9999 3432

Deal reference number
Contract rate - AAA1234567911

Transation amount
USD 1,000.00

Transaction rate
USD 1.00 = VND 23,000

Equivalent amount
VND 23,000,000

Description
Foreign exchange for autumn season

By tapping **Submit** I agree to our
Terms and Conditions

Submit

Edit

Screen 3 — Successfully submitted

✓ **Successfully submitted!**
Please waiting for approval.

Selling Fx summary

From
USD-TKTT-Cty TNHH Ola
4564 2331 9999 3432
USD 10,000.62

To
VND-TKTT-Cty TNHH Ola
4564 2331 9999 3432

Deal reference number
Contract rate - AAA1234567911

Transation amount
USD 1,000.00

Transaction rate
USD 1.00 = VND 23,000

Equivalent amount
VND 23,000,000

Description
Foreign exchange for autumn season

New foreign exchange

Back to home

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY TECHCOMBANK ◆

13. Foreign Exchange

13.3. Approve the transaction

User checker log in TCBB mobile.

(1) From **Requests** select **Pending requests**

(2) Select Selling FX transactions need to view details

(3) View detail the transaction and click **Approve**

(4) Enter passcode to confirm transaction.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
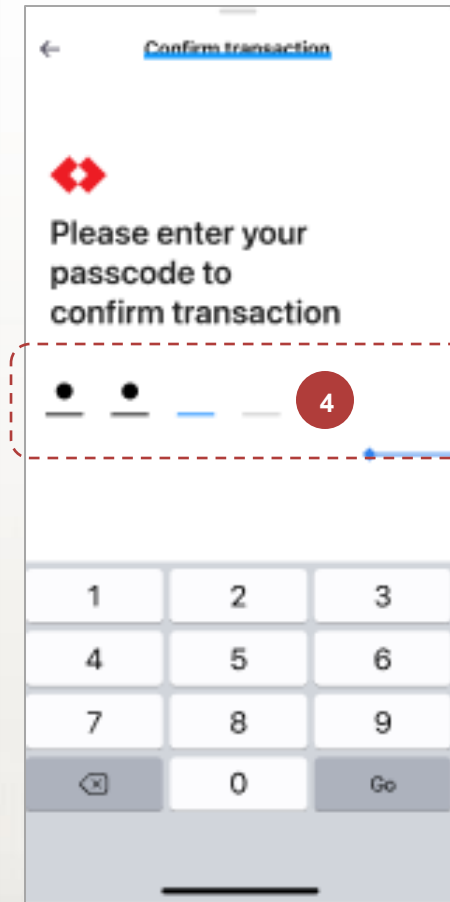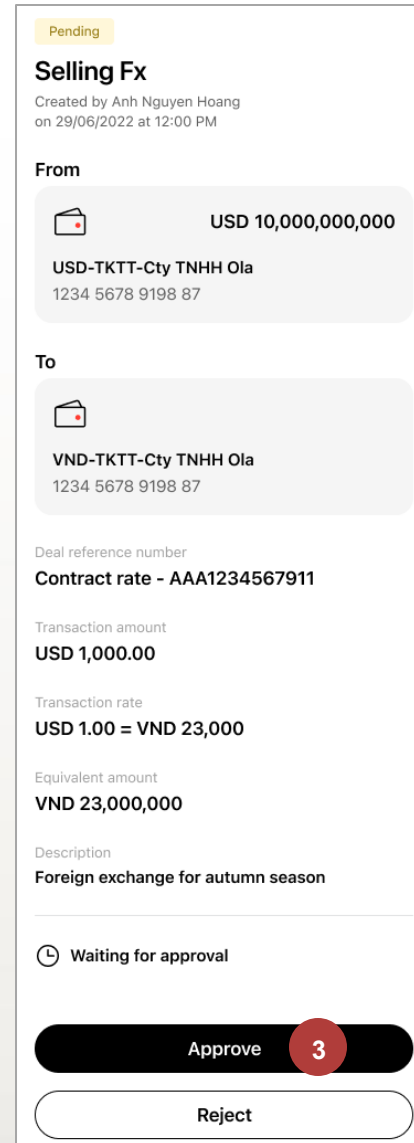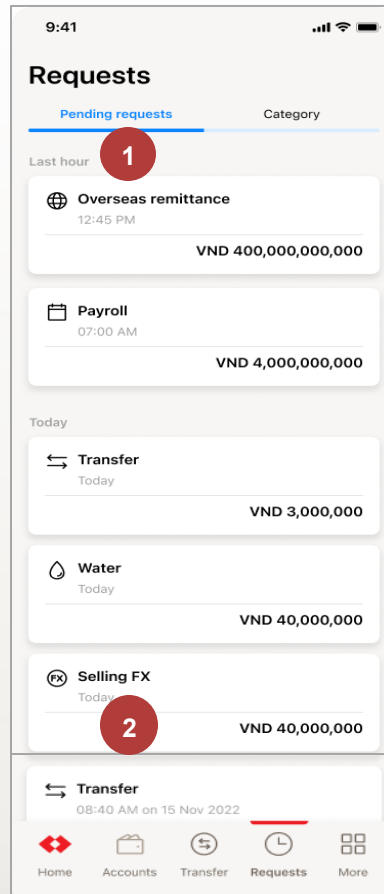
14. FORGOT PASSWORD

This function allows users to reset password when forgot and can only be done on mobile app with a registered device.

> 14.1. Verify user

> 14.2. Verify passcode

> 14.3. Create new password

14. Forgot Password

14.1. Verify user (biometrics or user information)

1 From log in screen, select **Forgot password**

2 To verify identify, user can:
- For devices with biometrics installed, the user verify face ID and goes to the next step
- For devices do not have biometrics installed, the user fills in the information, including:
  - Username
  - ID/Passport number
  - Phone number
  - Business registration number

3 After checking the information, select **Continue**

Welcome to
TECHCOMBANK

Hello, Le Thanh Tung
Password

Enter password

Forgot password?

Log in

Verify Face ID
Please put your phone
in front of your face to verify

Cancel
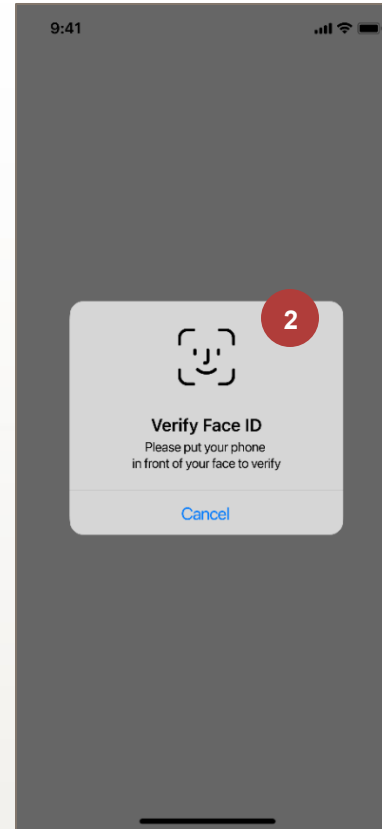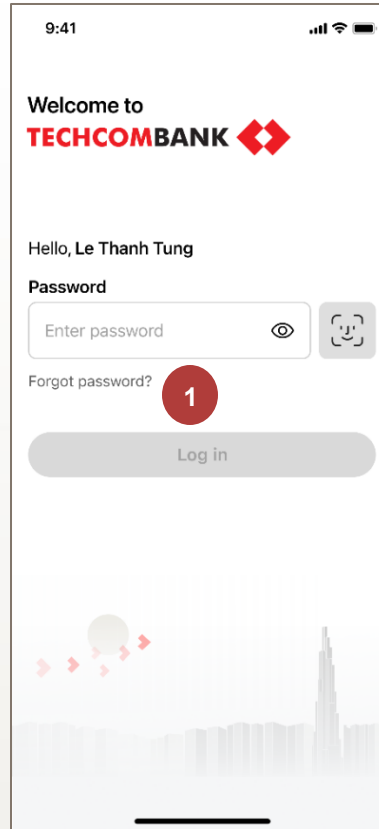
Forgot password

Enter your user information below to verify your request

Username

lethanhtung

ID/ Passport number

018298768

Phone number

0909876540

Enterprise registration number

23456677722

Continue

VƯỢT TRỘI ◆ MỖI NGÀY   **TECHCOMBANK** ◆◆

14. Forgot Password

14.2. Verify passcode

1 Enter current passcode

2 System will send temporary password to the registered phone number. Select **Back to login**

3 Use temporary password to login

Screen 1: Confirmation

Please enter your passcode to continue

115

1	2	3
4	5	6
7	8	9
⌫	0	Go

Screen 2: Temporary password sent

A temporary password has been sent to your registered phone number. Please use that password to login and continue the process.

Back to login

Screen 3

Welcome to
TECHCOMBANK

Hello, Le Thanh Tung

Password

Enter password

Forgot password?

Log in
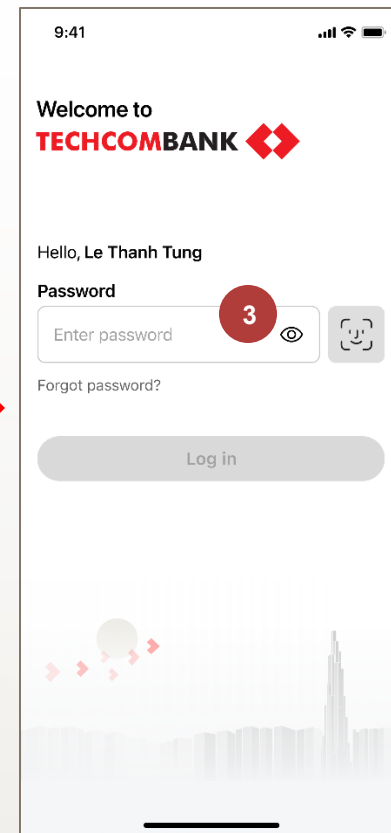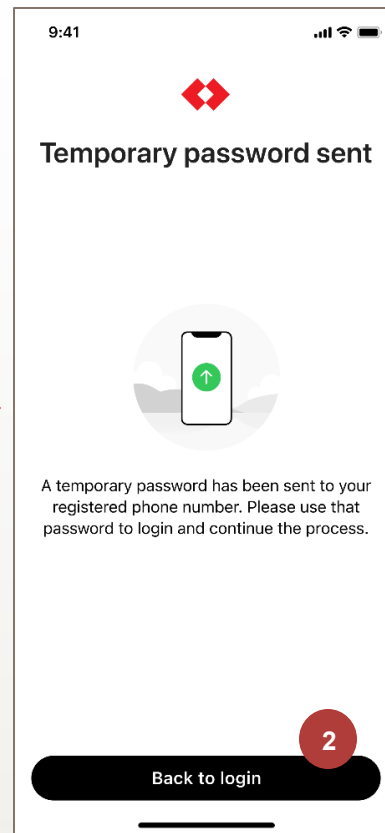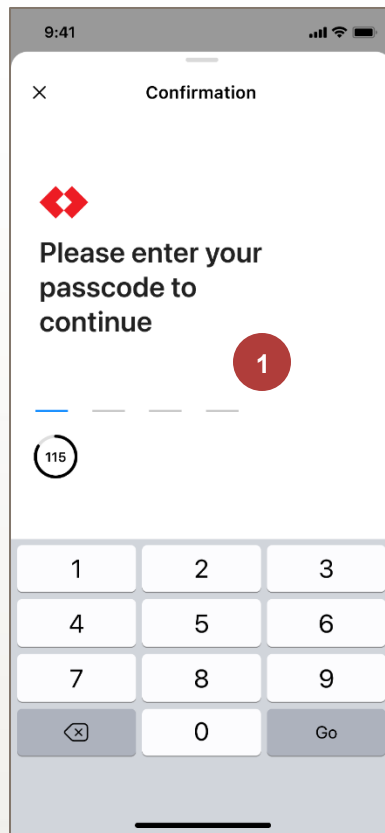
14. Forgot Password

14.3. Create new password

1 Enter new password and select **Continue**. Note:
- *At least 8 characters with no space or Vietnamese accents*
- *At least 1 lowercase and 1 uppercase letter*
- *At least 1 number and 1 symbol except " ' –*
- *Different from your username*
- *Different from 5 recent passwords*

2 Confirm new password and select **Submit**.

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VUỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆
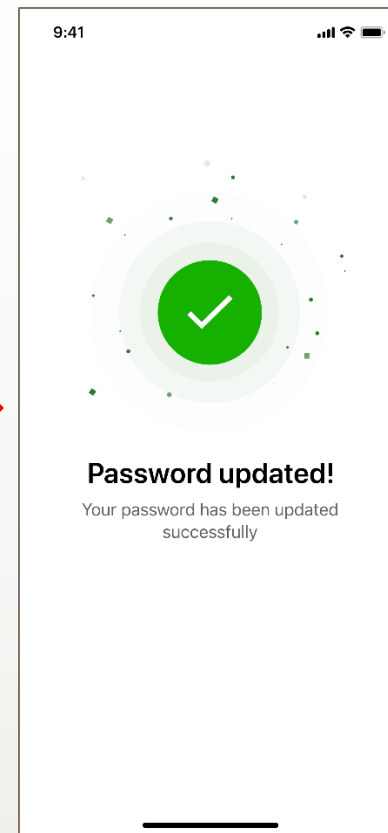
15. SECURITY SETTINGS

This function allows users to change password (proactively or upon expiry) or passcode on mobile app with a registered device.

➤ 15.1. Change password (proactive)

➤ 15.2. Change password (upon expiry notification)

➤ 15.3. Change password (expired)

➤ 15.4. Change passcode

VƯỢT TRỘI ◆ **MỖI NGÀY**   **TECHCOMBANK** ◆◆

15. Security Settings

15.1. Change password (proactive)

1 From **More** in the navigation bar, select **Settings > Security > Change password**

2 Key in the current password*

3 Set up a new password that meets all security requirments, then confirm

4 Key in the passcode to verify the change*

Note: **5** consecutive failed attempts in step 2 or **3** in step 4 will log you the user of the application.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
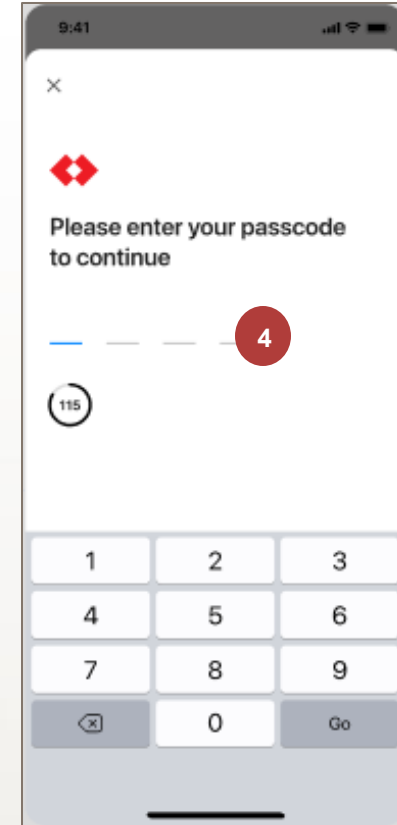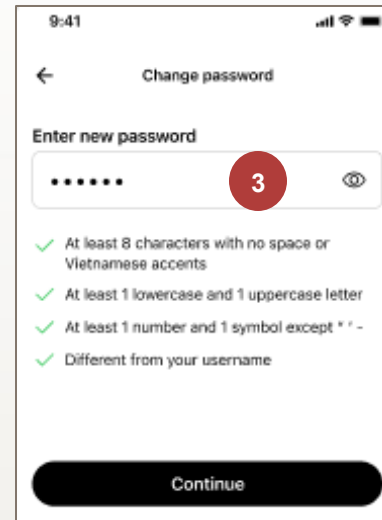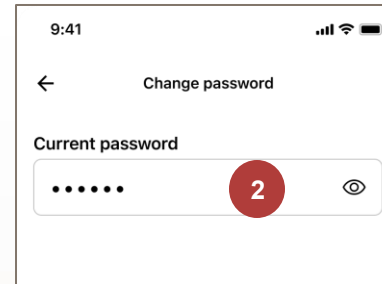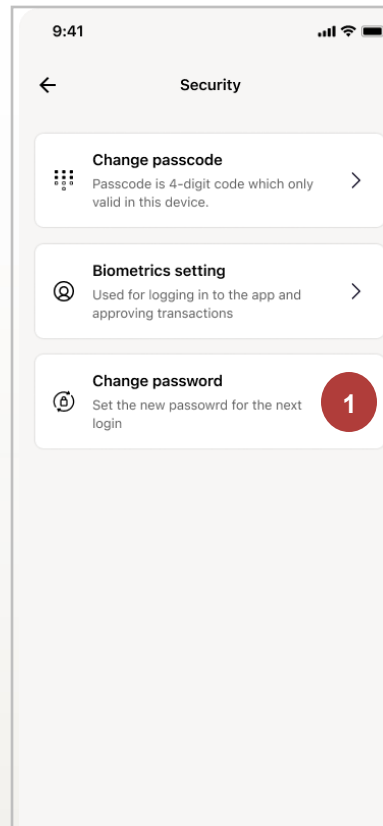
15. Security Settings

15.2. Change password (upon expiry notification)

1 Click into the **Expiry notification** on the main screen

2 Key in the current password*

3 Set up a new password that meets all security requirments, then confirm

4 Key in the passcode to verify the change*

*Note:
5 consecutive failed attempts in step 2 will cause account lock.
3 consecutive failed attempts in step 4 will log the user out of the application.

VUỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆
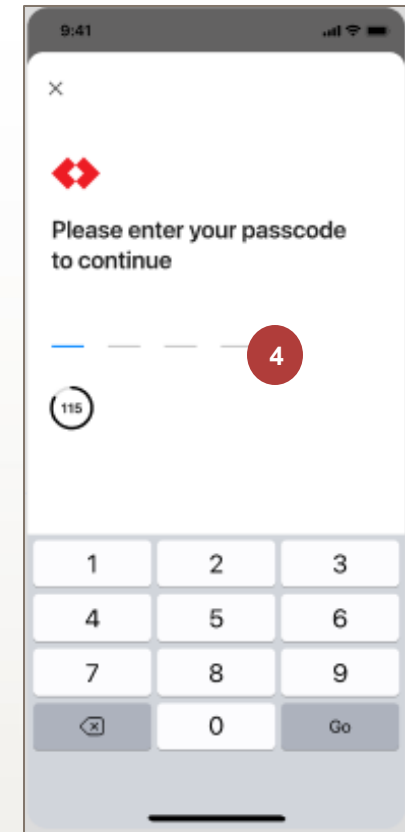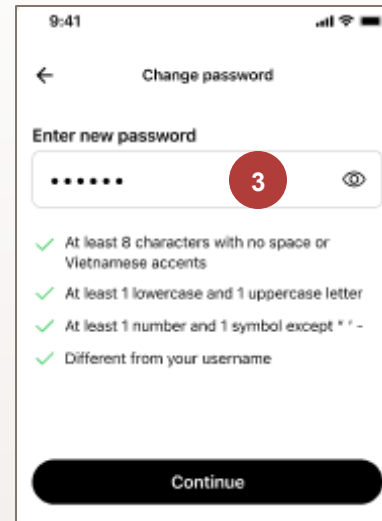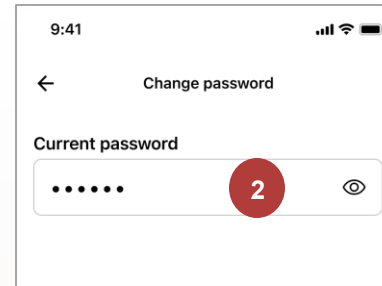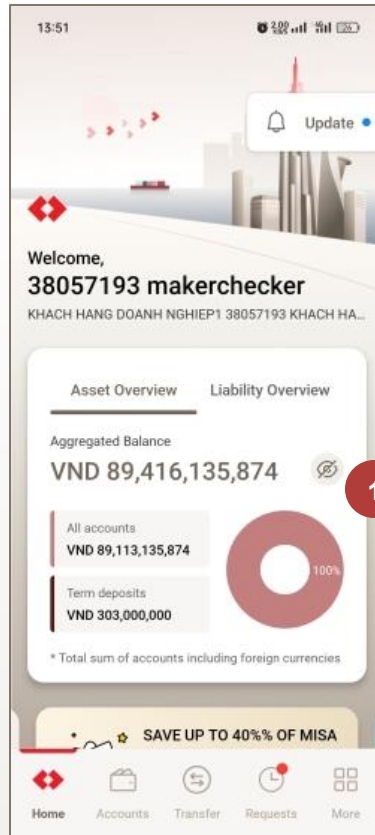
15. Security Settings

15.3. Change password (expired)

1 In case of expired password, when logging in from the lock screen, users will be requested to **update password**

2 Set up a new password that meets all security requirments, then confirm

3 Key in the passcode to verify the change*

Note:
3 consecutive failed attempts in step 3 will log you out of the application.

Login failed

Your password has expired, please update your password to continue using Techcombank Business Banking

Update password

1

9:41

← Change password

Enter new password

••••••

✓ At least 8 characters with no space or Vietnamese accents
✓ At least 1 lowercase and 1 uppercase letter
✓ At least 1 number and 1 symbol except " ' -
✓ Different from your username

Continue

2

9:41

✕

Please enter your passcode to continue

115

3

1	2	3
4	5	6
7	8	9
⌫	0	Go

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

15. Security Settings

15.4. Change passcode

1 From **More** in the navigation bar, select **Settings > Security > Change passcode**

2 Key in the current passcode*

3 Set up a new passcode that meets all security requirments, then confirm

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY

TECHCOMBANK ◆◆
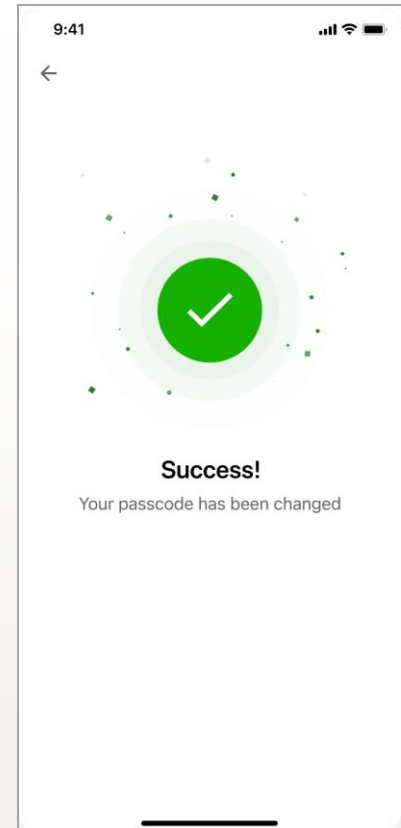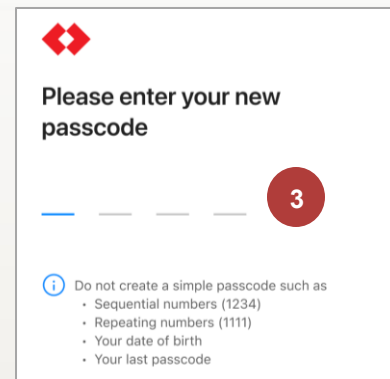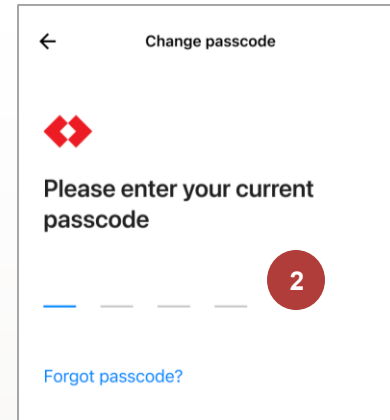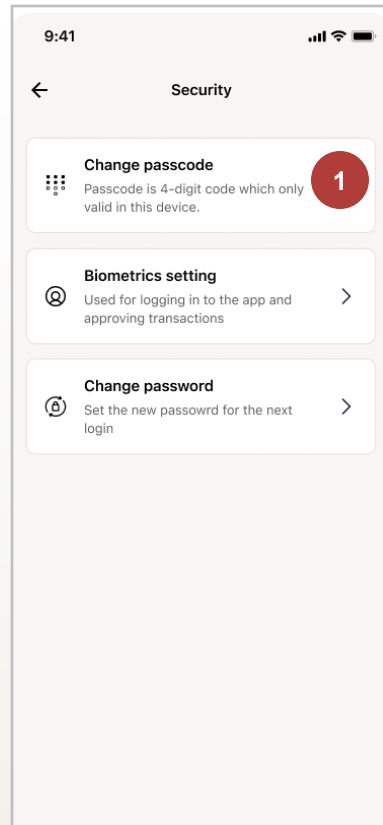
16. NOTIFICATION SETTINGS

User can user QR for quick payment or send QR image to partners.

➤ 16.1. Balance notification

➤ 16.2. Transaction status (user maker)

➤ 16.3. Approval requests (user checker)

16. Notification Settings

16.1. Balance notification

1 Select **More** from Home page and click **Settings**

2 Select **Notification Settings**

3 Click **Balance notifications**

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◇
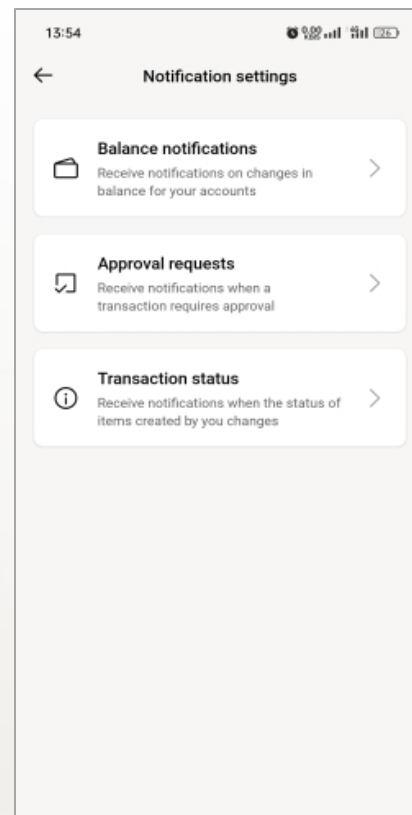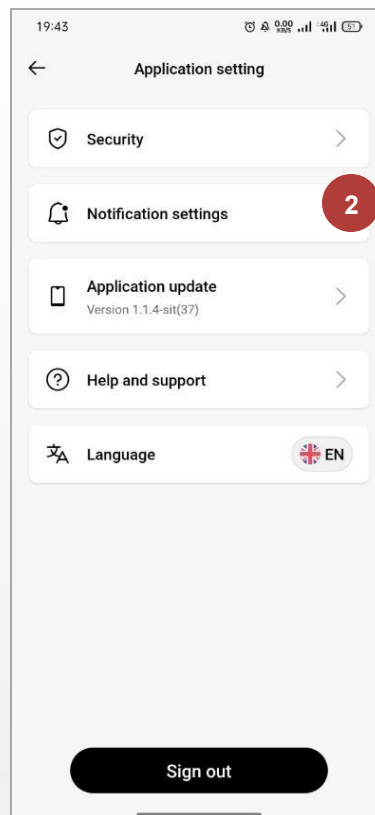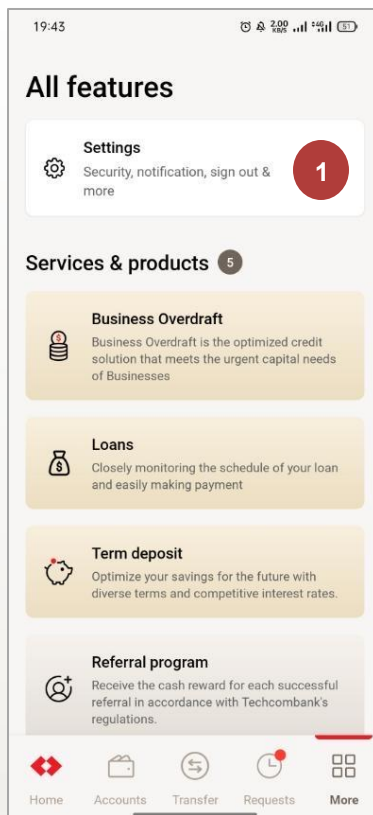
16. Notification Settings

16.1. Balance notification

4 Turn on the notification for the account user want to follow

5 Select **Save changes**

6 User need to enter their passcode to verify new setting

7 Turn on/ turn of Balance notifications has been updated

VƯỢT TRỘI ◆ MỖI NGÀY   **TECHCOMBANK** ◆
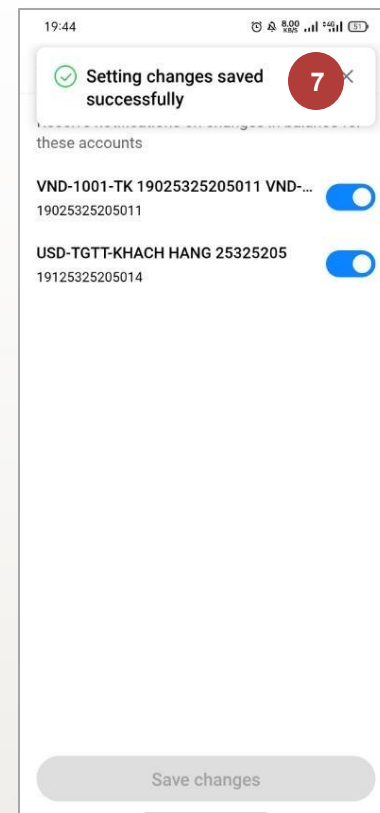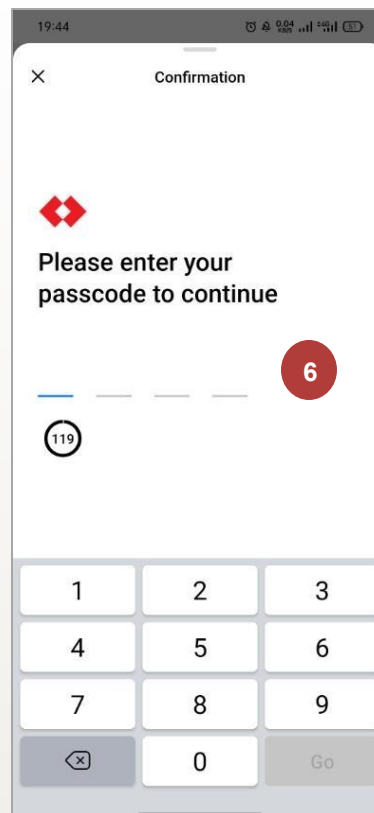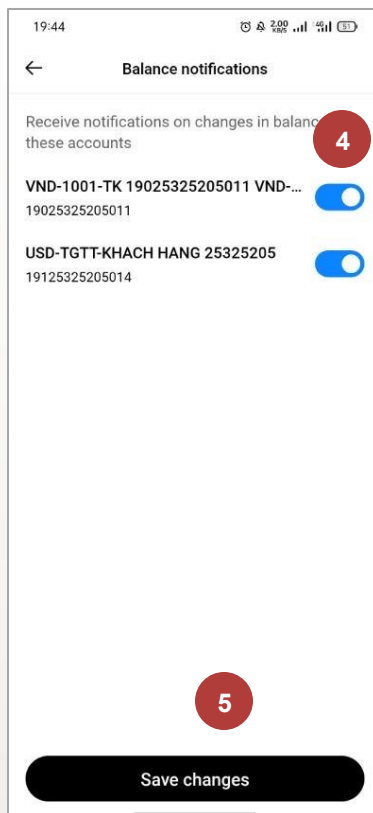
16. Notification Settings

16.2. Transaction status

Steps is the same balance notification setting, to turn on/ turn off transaction status notification, user need:

More from Home > **Setting** > **Notification Settings** > **Transaction status**

User choose to turn on with type of transaction they want to get status notification

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆
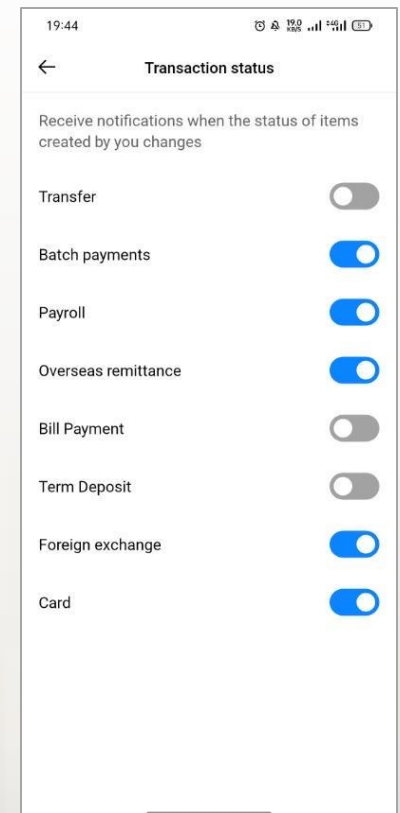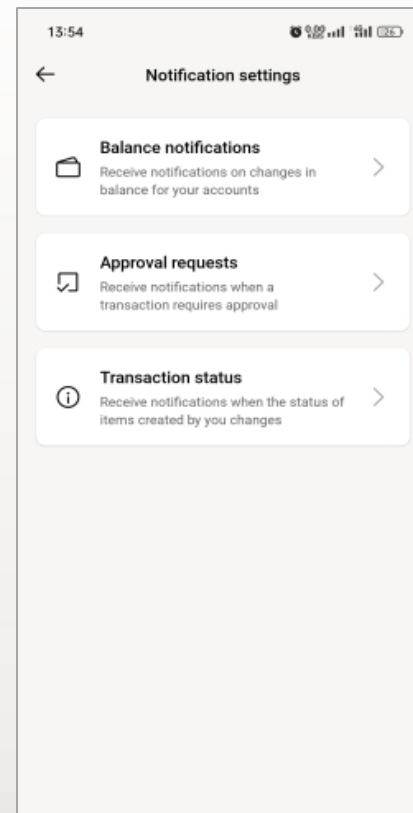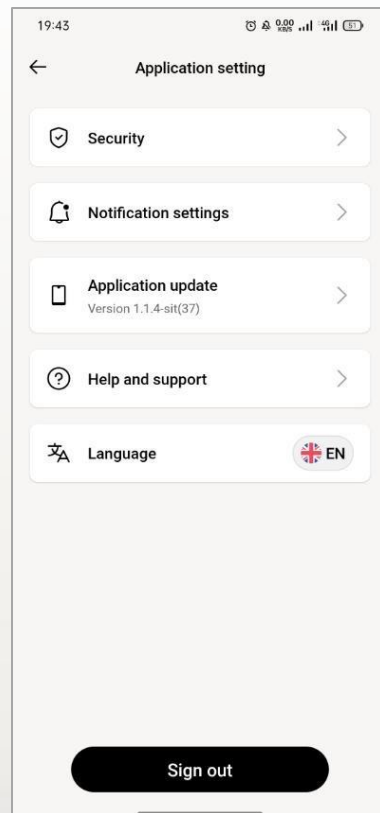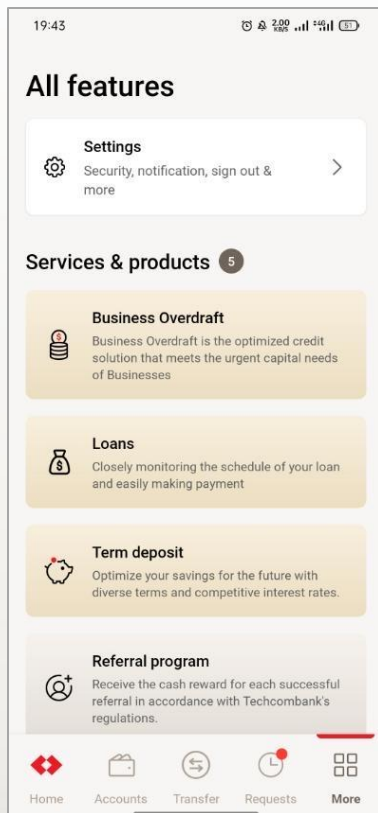
16. Notification Settings

16.3. Approval requests (user checker)

Steps is the same balance notification setting, to turn on/ turn off Approval requests notification, user need:

More from Home > **Setting** > **Notification Settings** > **Approval requests**

User choose to turn on with type of transaction they want to get approval request notification

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
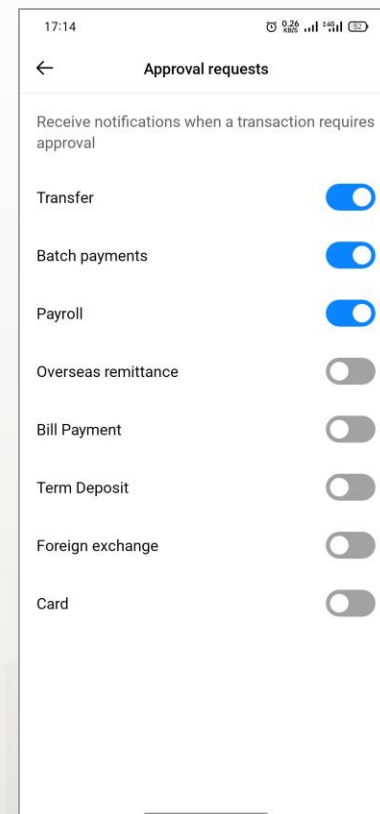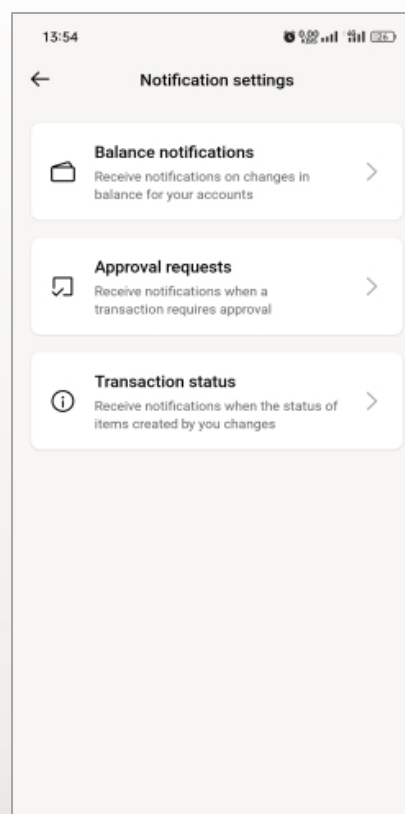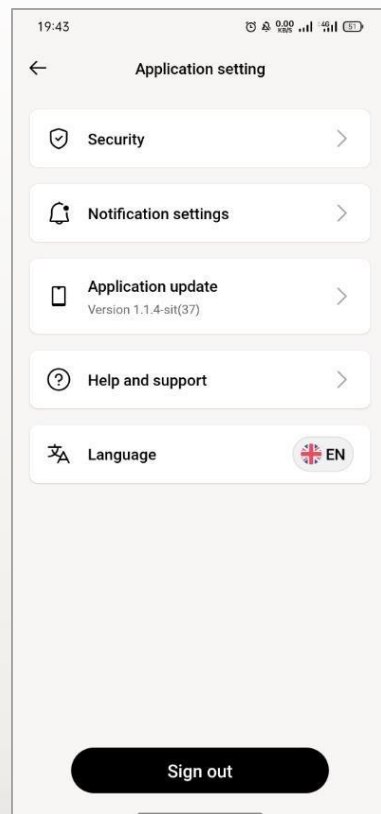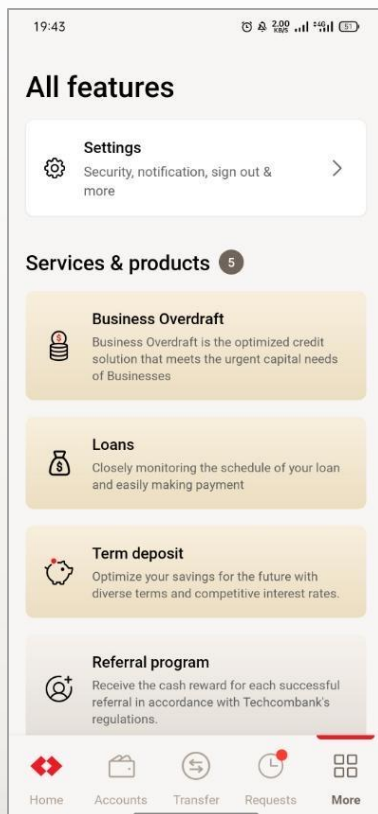
17. QR PAYMENT

User can user QR for quick payment or send QR image to partners.

▶ 17.1. QR payment

▶ 17.2. QR payment – Add amount

17. QR Payment

17.1. QR payment

1 From **Home** > **select Transfer**

2 Select **Scan QR**

3 Scan the QR

4 TCBB displays beneficiary information, user enter amount and note

5 User reviews the transaction and select **Submit** to complete the initiating

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
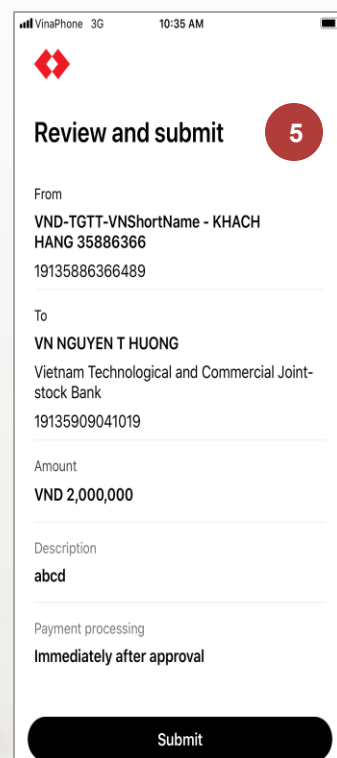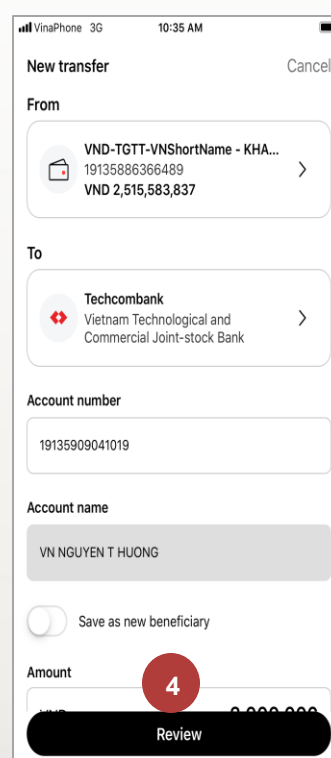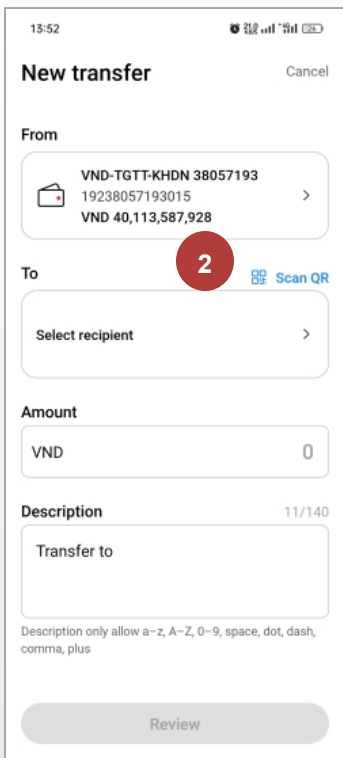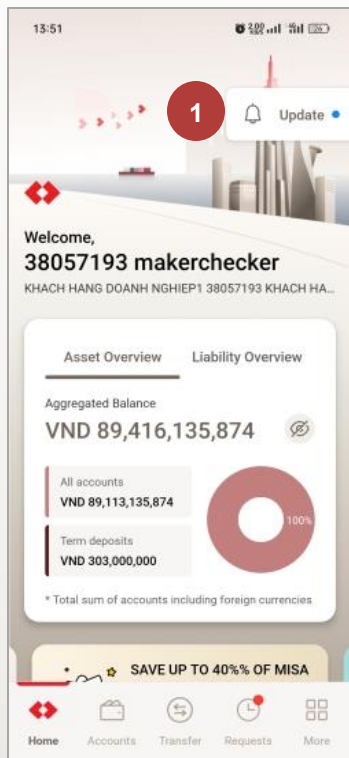
17. QR Payment

17.2. QR payment – Add & edit amount

1

From **QR Pay**, select **Share my QR** and click **Add amount**
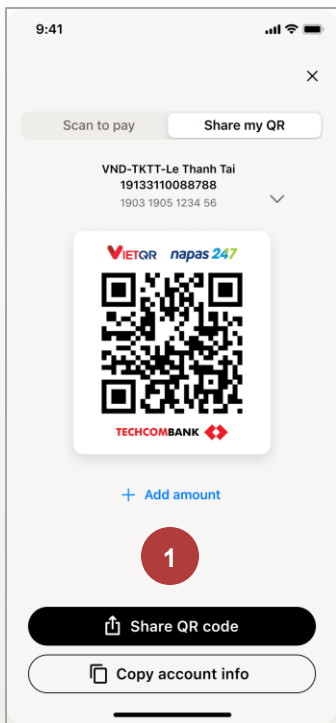
2

Enter amount and description
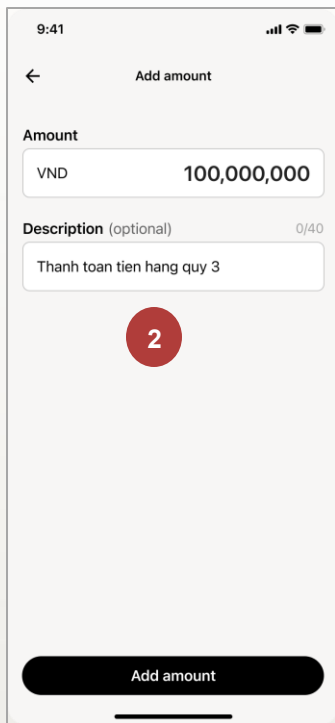
3

After adding amount, user can **Edit amount,** too.
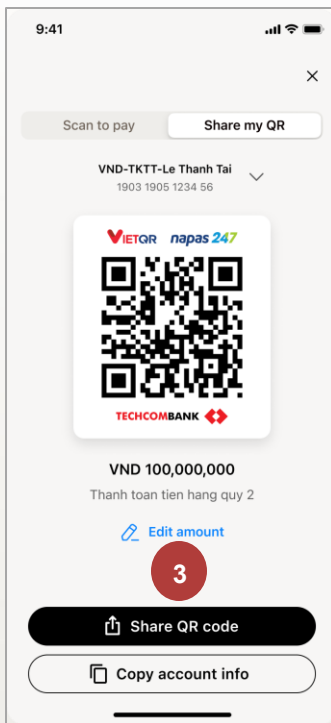
4

Change amount and description (if need)
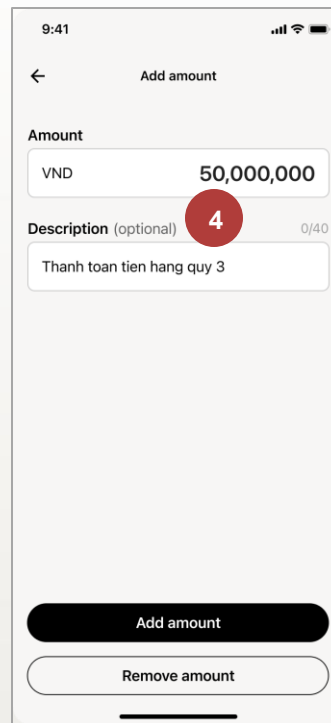
5

Update successfully
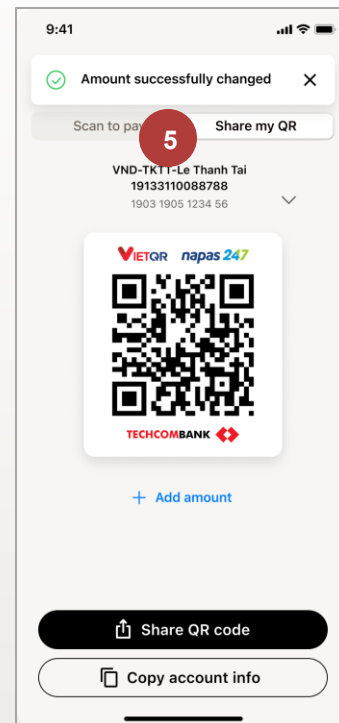
18. SWITCH USER

- 18.1. Conditions

- 18.2. Add user

- 18.3. Log in another user

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

18. Switch user

18.1. Conditions

Conditions to log in another user on App TCBB Mobile:

1. **All users** must be registered by only **one** person (with the same ID) on Techcombak's system

2. All users are not registered on any devices except the current device.

In case customer wants to transfer login user from one device to another device, customer will need to follow these steps:

- *Revoke registered device on TCBB Web*

- *Confirm revoked registered device with OTP send via SMS*

- *Register user on new device*

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◇
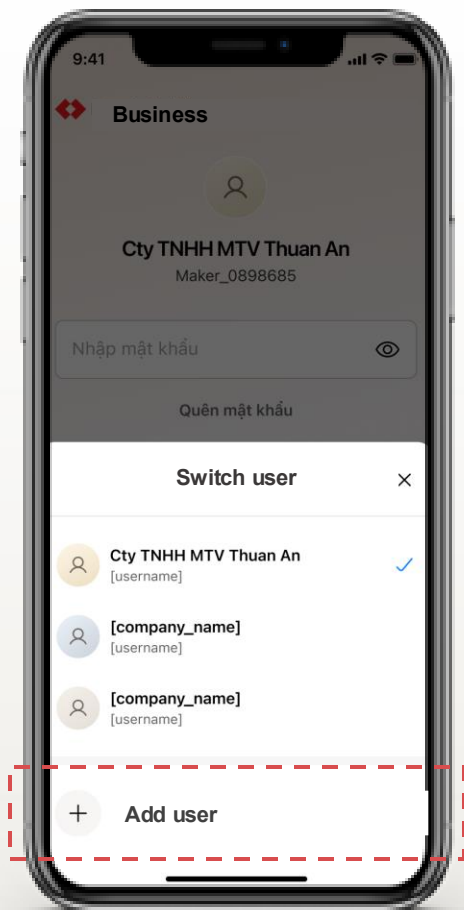
18. Switch user

18.2. Add user

On TCBB Mobile App log in screen > Select **Log in with another account > Add another account**

➤ Insert **Username/ Password** of new user

➤ Proceed registering device for the new user by entering the OTP that has been sent to your mobile number or email

➤ Add new user on TCBB App Mobile successfully and customer will be switched to the new user's screen

VUOT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆
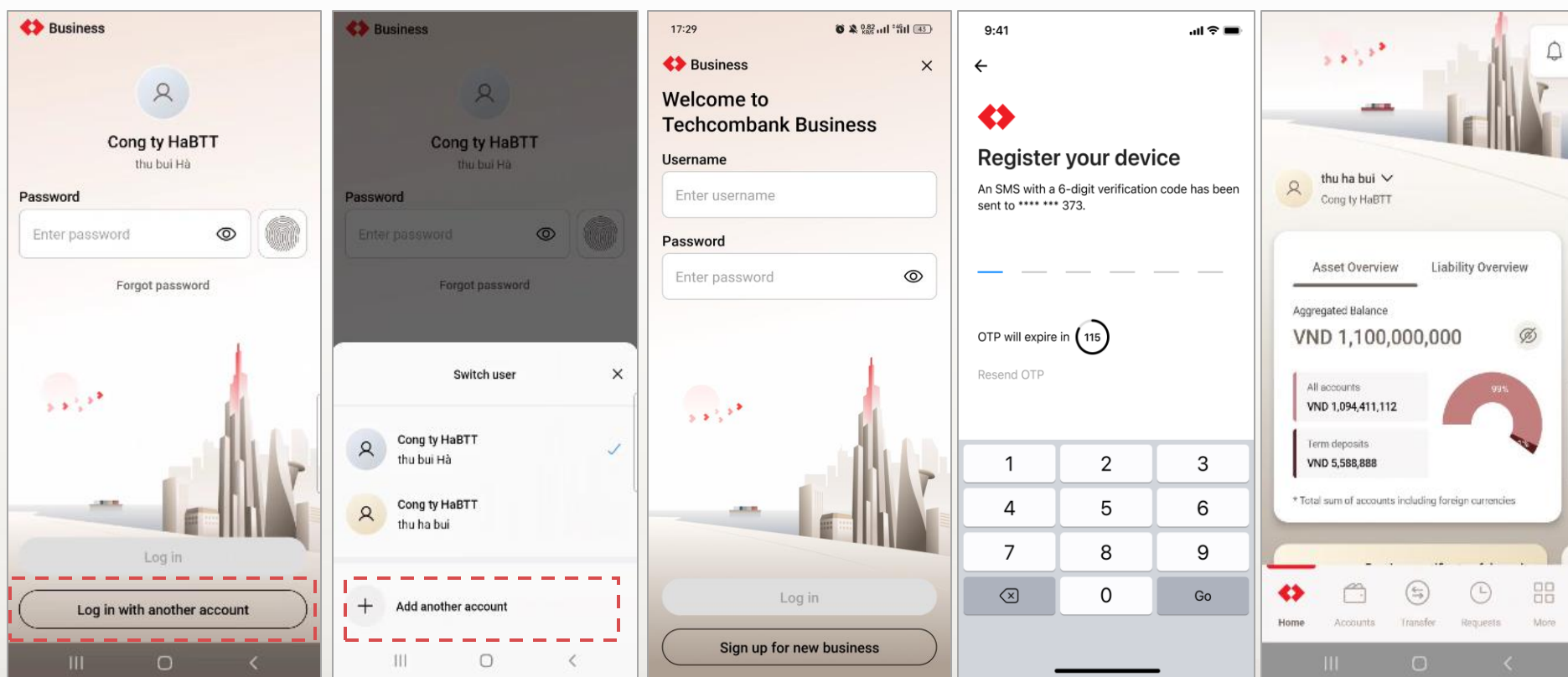
18. Switch user

18.3. Log in another user

After registered users on TCBB Mobile App, customer can choose from registered users list that display on TCBB Mobile's login screen to login to the desired user by follow these steps:

1 Select **Log in with another user**

2 Choose desired user to log in

The system will switch to log in screen of selected user.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
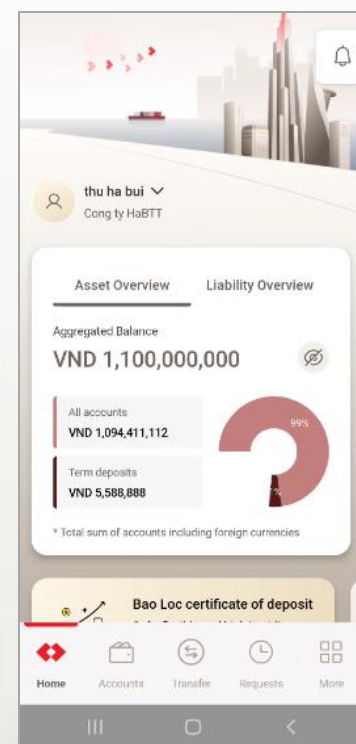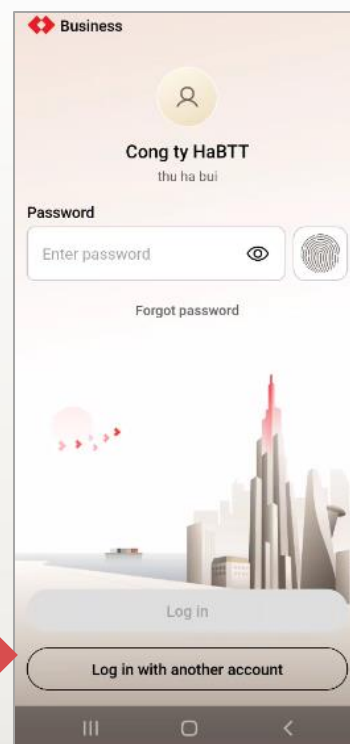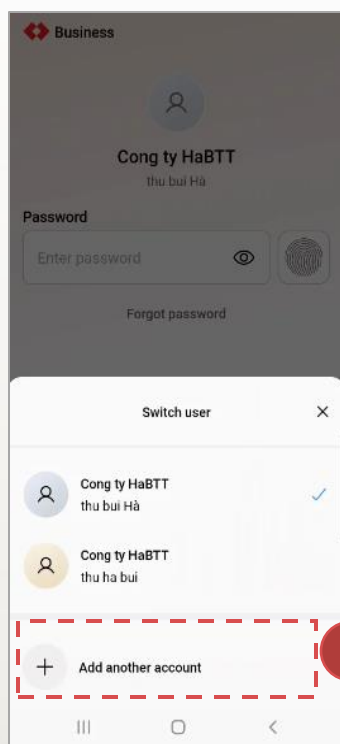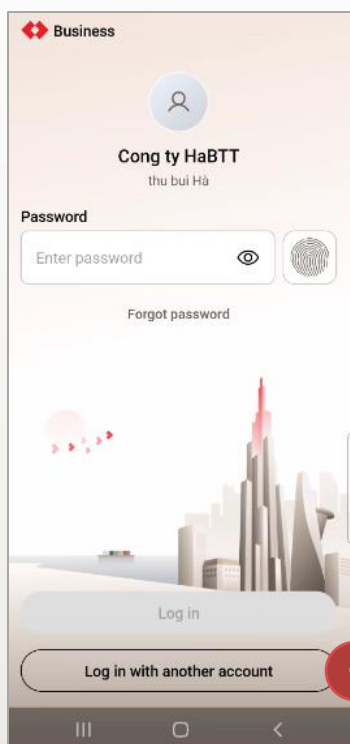
18. Switch user

18.3. Log in another (continue)

To quickly switch between accounts, customer can follow the steps below:

From user's **Dashboard** screen:

➢ Tap narrow down icon at **Username/** Company name

➢ The system will display a list of registered users on current device.

➢ The system will automatically log out current user when customer selects login to another user and switch to selected user log in screen.

VƯỢT TRỘI ❯ MỖI NGÀY   TECHCOMBANK ◆❯
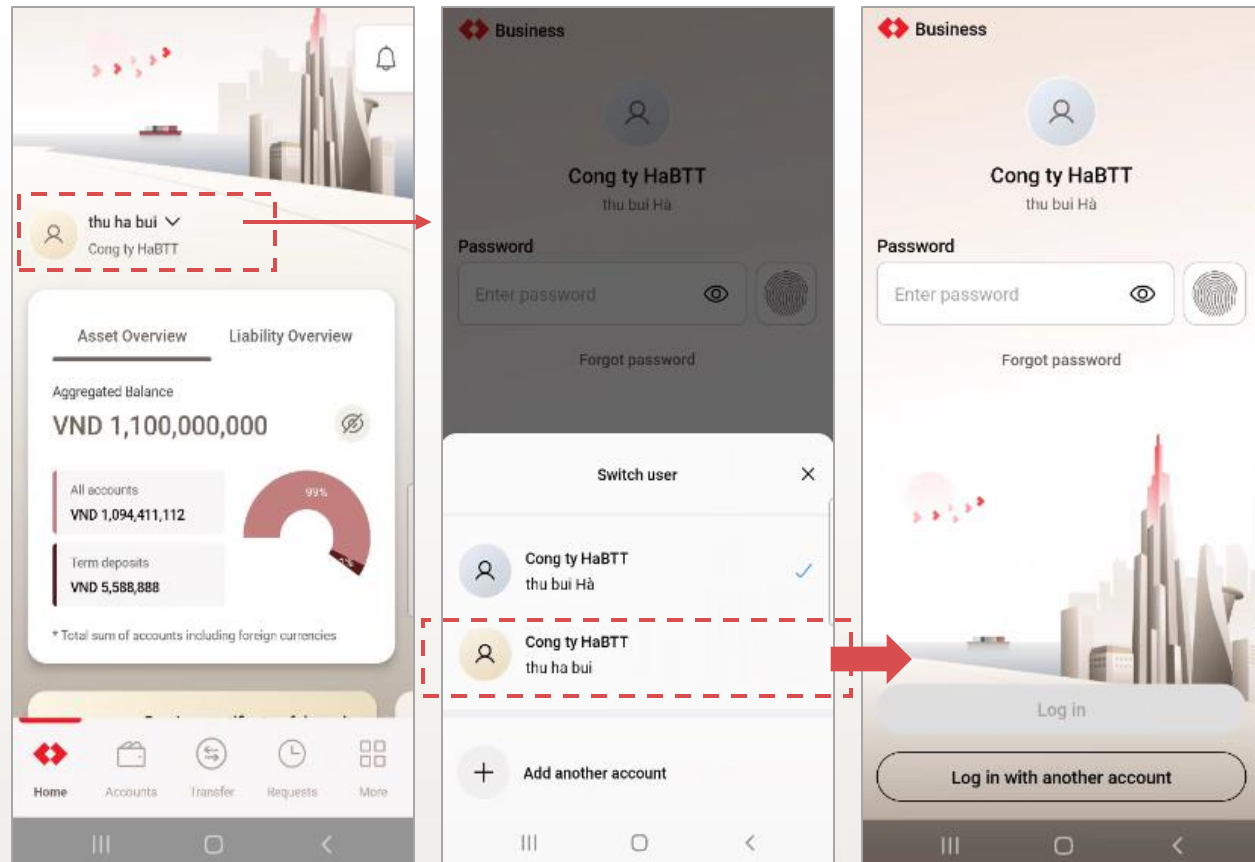
18. Switch user

Several important notes when add user and switch user on TCBB mobile

In case user turns on biometric function (Face ID/ Touch ID), logging in by biometric as usual even when another user is selected.

User information displays according to the syntax such as: **Company name – User full name** in order to customer to keep track and select easily.
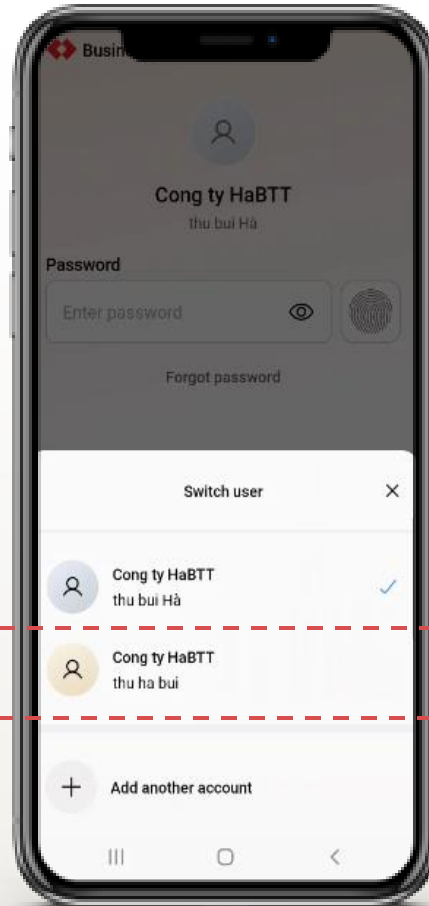
TCBB system will **NOT limit the number of users** registered in one device (with TCBB App Mobile)

TCBB will save all registered users in device and always **display last log in user** when customer accesses to the App.

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY

TECHCOMBANK ◆◆

19. FX Hub

> 19.1. Key features of FX Hub

> 19.2. FX pricing alerts

19.1 Key features of FX Hub

1 Log in App TCBB, select **More**

2 Select **Services & Products**

3 Select **FX Hub**
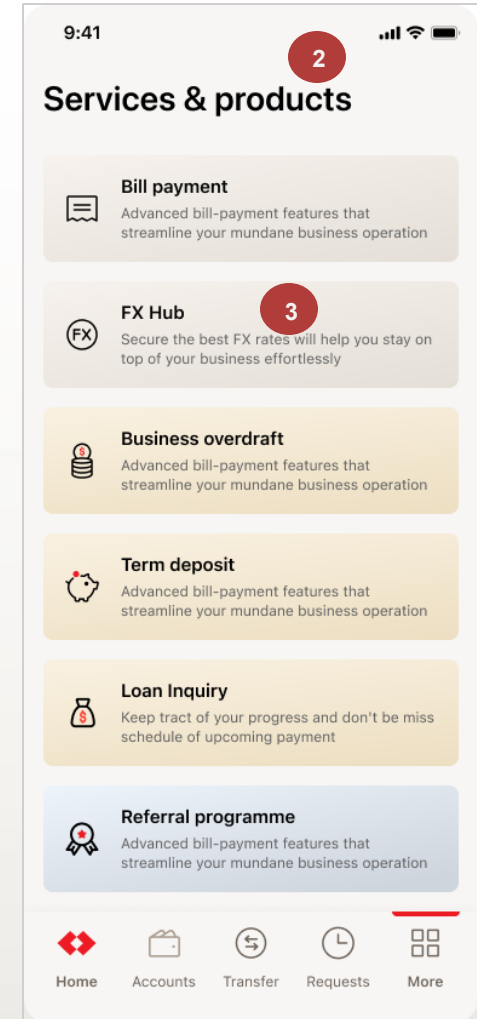
19.1 Key features of FX Hub

The system will display the following information:

① Offers for you (for specific customers only)

② Exchange rates

③ FX rate chart in 1/3/6 months

④ Currency converter

⑤ Economic reports

⑥ Board exchange rates

⑦ Exchange rate alerts

9:41

← FX Hub ?

① Total value of foreign exchange transactions this month
USD 569,000 / USD 600,000

Transact **USD 31,000** more to get better offers from 12/2025

🎟 View offers for you →

② Live exchange rates for you ✏
For customers when transacting with Techcombank

USD
🟢 25,827.34 🕐 25,983.22

AUD
🟢 25,827.00 🕐 25,9

Biểu đồ tỷ giá USD   Currency converter **④**

Based on the average board exchange rated

③
09/10/2024
VND 25,568

28K
27.6K
27.2K
26.8K
26.4K
26K

16/09 23/09 30/09 07/10 14/10 16/10

1 month   3 months   6 months

ⓘ Updated on08/08/2024 at 09:00 PM.
This rate is for reference only and may change depending on Techcombank's policies for each period and the time you make the transaction.

⑦ Exchange rate alerts 🔔 →
Keep track of exchange rates at the right time, up to your expectations. Set alerts now!

⑤

Economic reports

Regular updates   Special studies

Macroeconomic and Financial Market Report - December 2024
11/15/2024

Macroeconomic and Financial Market Report - December 2024
11/15/2024

Macroeconomic and Financial Market Report - December 2024
11/15/2024

Macroeconomic and Financial Market Report - December 2024
11/15/2024

Macroeconomic and Financial Market Report - December 2024
11/15/2024

Macroeconomic and Financial Market Report - December 2024
11/15/2024

View all reports

⑥

Board exchange rates
For customers when transacting with Techcombank

Currency	Buying	Selling
USD	22,789	22,483
EUR	22,789	22,483
SGD	22,789	22,483
GBP	22,789	22,483
JPY	22,789	22,483
AUD	22,789	22,483
HKD	22,789	22,483
CAD	22,789	22,483

Foreign exchange

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

19.1 Key features of FX Hub

2.1. See offers for customers

1 Select banner **"View offers for you"**

2 The system displays the current and next benefit tiers based on the transaction value within the month (applicable to certain customers according to TCB's policy at each period). A notification will be sent when the customer qualifies for the benefit
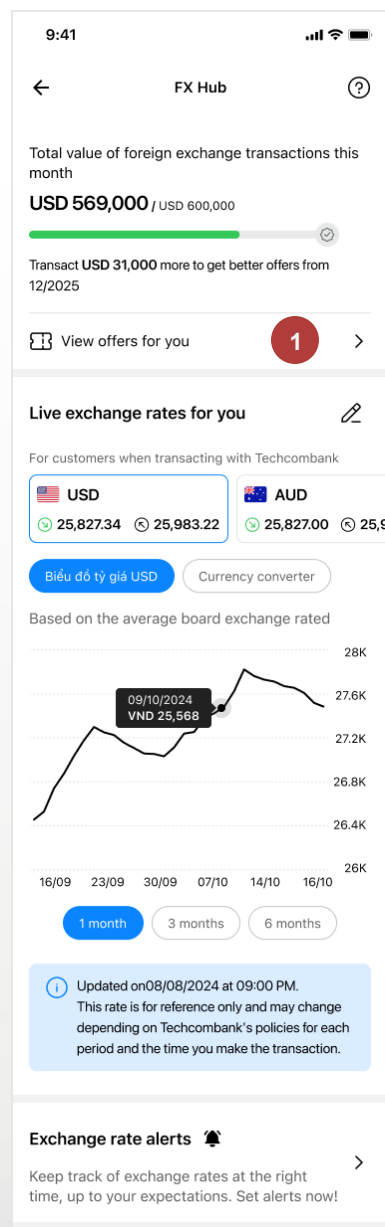
VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

19.1 Key features of FX Hub

2.2. Currency converter

① Select **Sell/Buy** in **Currency converter**

② Select currency and amount

③ System show equivalent amount in VND

Live exchange rates for you ✎

For customers when transacting with Techcombank

🇺🇸 USD	🇦🇺 AUD
⊘ 25,827.34 ⊗ 25,983.22	⊘ 25,827.00 ⊗ 25,9

Biểu đồ tỷ giá USD | **Currency converter**

Please select the transaction type

Buying ① | Selling

| USD | ✕ | 139,093.23 | ②

③ Equivalent amount

VND 359,236,085,121

Live exchange rate for you — **VND 25,827**

Board exchange rate — **VND 25,827**

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

1.4. Economic reports

Select **"View report"** to see/download details of ecomic reports

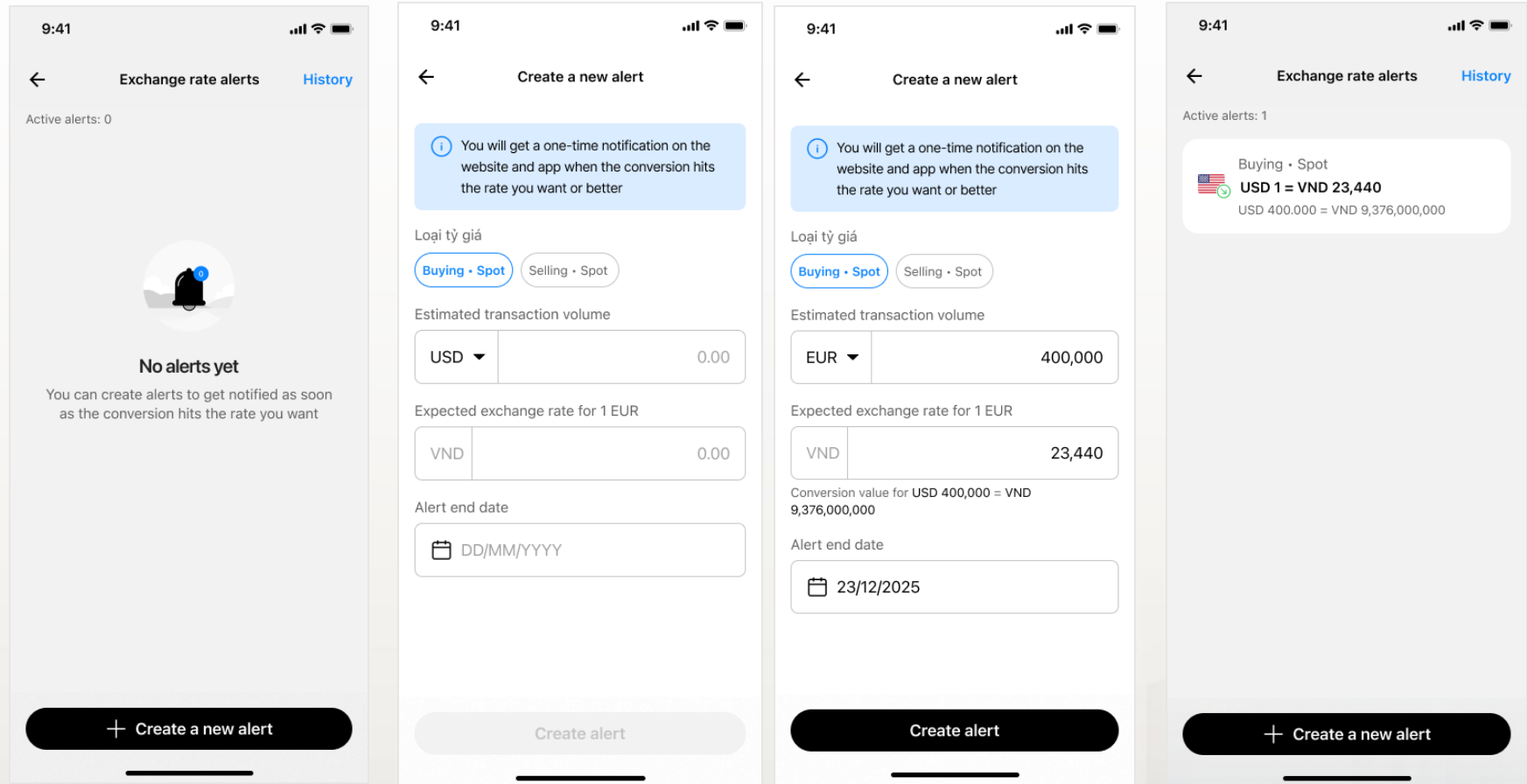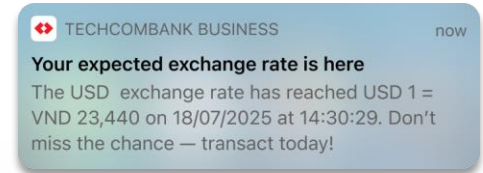VƯỢT TRỘI ❖ MỖI NGÀY   TECHCOMBANK ❖
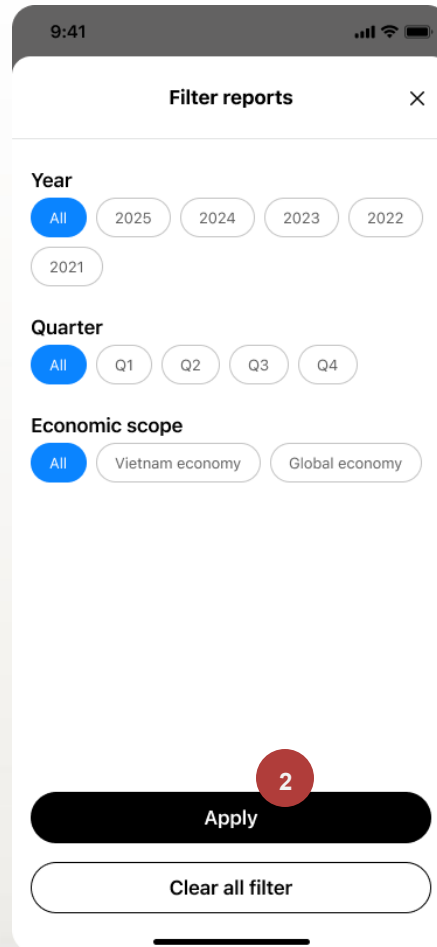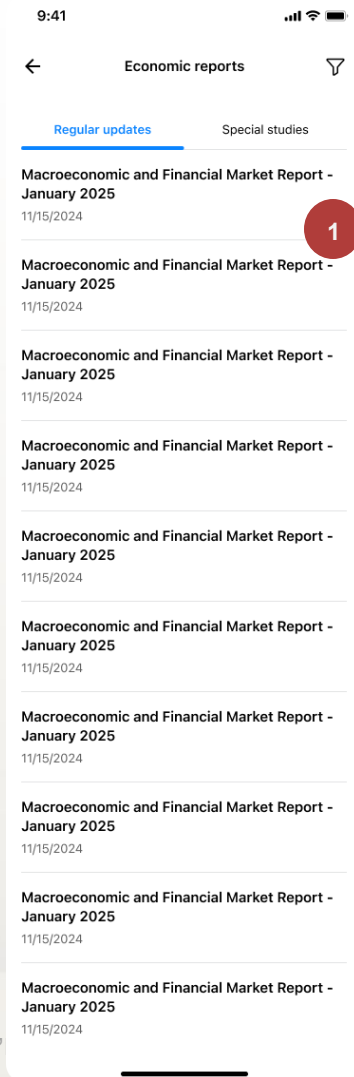
19.2 FX price alerts

FX Hub > select **Exchange rate alerts >** select **Create a new alerts.**

When exchange rates reach to your expectation, the system will show a notification.

TECHCOMBANK BUSINESS now

Your expected exchange rate is here
The USD exchange rate has reached USD 1 = VND 23,440 on 18/07/2025 at 14:30:29. Don't miss the chance — transact today!

Screen 1

9:41

← Exchange rate alerts   History

Active alerts: 0

No alerts yet
You can create alerts to get notified as soon as the conversion hits the rate you want

+ Create a new alert

Screen 2

9:41

← Create a new alert

ℹ You will get a one-time notification on the website and app when the conversion hits the rate you want or better

Loại tỷ giá

[Buying • Spot] [Selling • Spot]

Estimated transaction volume

USD ▼   0.00

Expected exchange rate for 1 EUR

VND   0.00

Alert end date

📅 DD/MM/YYYY

Create alert

Screen 3

9:41

← Create a new alert

ℹ You will get a one-time notification on the website and app when the conversion hits the rate you want or better

Loại tỷ giá

[Buying • Spot] [Selling • Spot]

Estimated transaction volume

EUR ▼   400,000

Expected exchange rate for 1 EUR

VND   23,440

Conversion value for USD 400,000 = VND 9,376,000,000

Alert end date

📅 23/12/2025

Create alert

Screen 4

9:41

← Exchange rate alerts   History

Active alerts: 1

Buying • Spot
🇺🇸 **USD 1 = VND 23,440**
USD 400.000 = VND 9,376,000,000

+ Create a new alert

VUOT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

20. FUTURE PAYMENT AND/OR APPROVE TRANSFER WITH INSUFFICIENT BALANCE

20.1 Initiate and approve future payment transfer

20.2. Initiate and approve transfer with insufficient balance

VƯỢT TRỘI MỖI NGÀY   TECHCOMBANK

20.1. Initiate and approve future payment transfer

1 User create a new single transfer as regular.

After filling all necessary information, user can open **Transactions processing options** to select **Scheduled** and **select a future date (maximum 90 days from the current date).**

Click **Review**

2 Review all information, read carefully announcement from the system, **and tick agree with Techcombank's agreement** before submiting the request

Click **Submit**

11:02
◀ Cài đặt

New transfer   Cancel

Amount

VND	999

Description   16/140

Transfer to tcbb

Description only allow a-z, A-Z, 0-9, space, dot, dash, comma, plus

Transactions processing options ⌃
Set schedule or extend processing time when balance is not enough

Processing time

○ Unscheduled

● Scheduled **1**

📅 11/11/2025

Auto-extend request processing duration

☐ Auto-extend request processing duration in case of insufficient account balance: Maximum 5 days from 11/11/2025

The request will be approved even if the account does not have enough balance. Within 5 days from the scheduled date, please prepare the right balance for the bank to process this request.

Review

5 ▬▬▬▬

5

11:04

←   **Review transfer request**

⟷ Vietnam Technological and Commercial Joint-stock Bank

TRAN QUANG DAT
DATTQ16

Processing information

Estimated processing method
Within Techcombank

Estimated processing time
11/11/2025 after successful approval

⚠ This request must be **approved before 11/11/2025 for bank processing.** Otherwise, **it will expire,** and a new request must be created.

☑ You agree for Techcombank to have all the rights to decide the timing and payment priority for your transactions (include normal transactions, scheduled transactions and transactions with auto-extend processing duration, auto-debit transactions to pay off debts or financial obligations to Techcombank or any other third parties, according to your auto-debit authorisation) when they are being processed on the same day. At the same time, you agree not to file any complaints and to exempt Techcombank from any liability regarding the decisions for these transactions. **2**

Submit
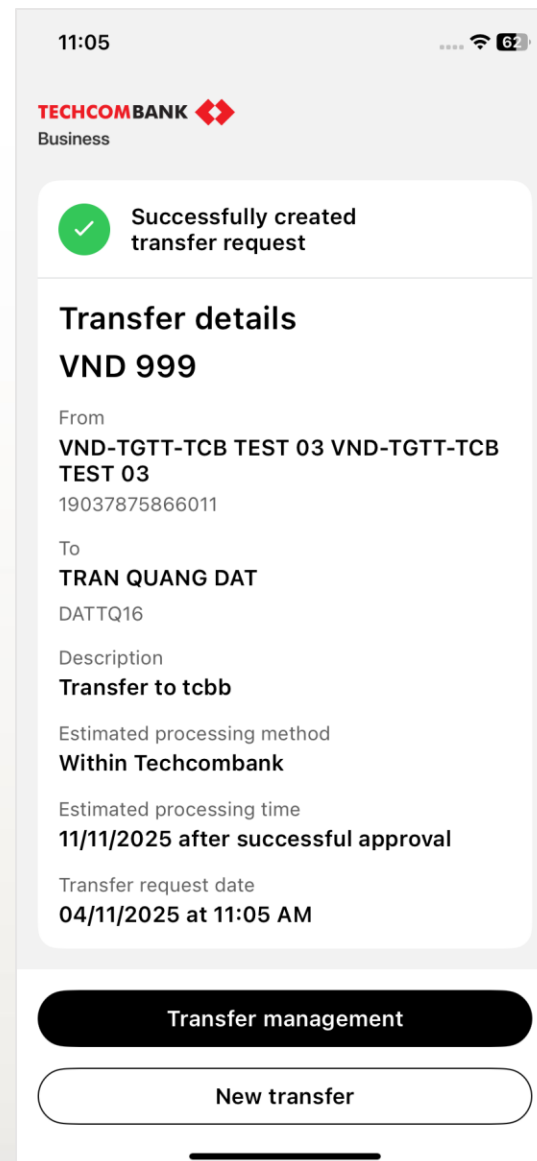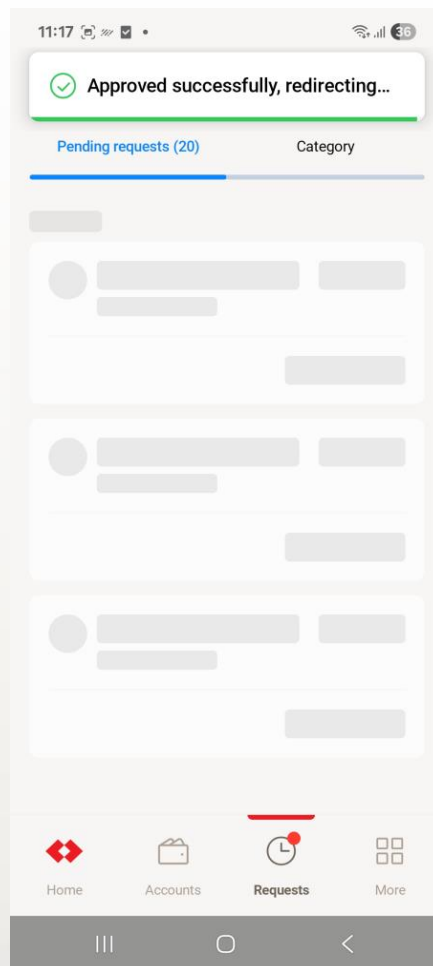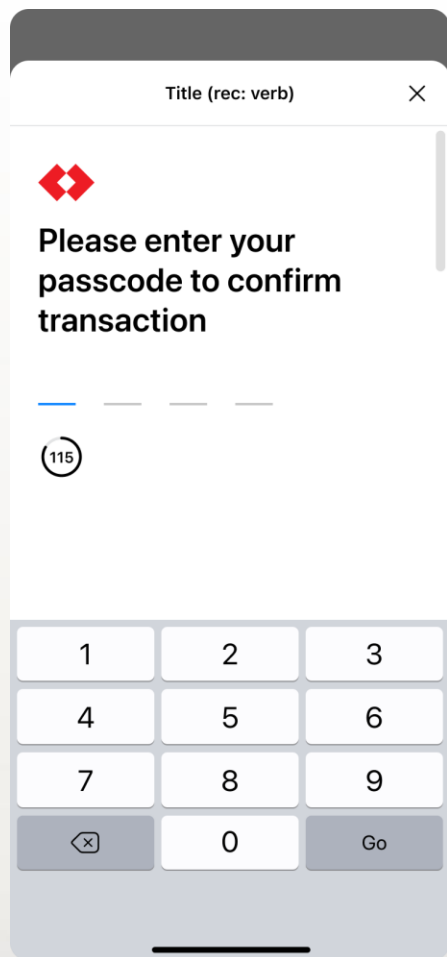
Edit

VƯỢT TRỘI ◆ MỖI NGÀY   **TECHCOMBANK ◆◆**

20.1. Initiate and approve future payment transfer

3 Transfer request is submitted successfully

VƯỢT TRỘI ◆ MỖI NGÀY

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4 User checker can **view request details** of transfer request with 'Pending' status to approve

5 User checker also need to **agree with Techcombank's agreement** before approval

VƯỢT TRỘI ❯ MỖI NGÀY   TECHCOMBANK ◆❯

6   Enter passcode to approve successfully

TCB Public Document

VƯỢT TRỘI ◆ **MỖI NGÀY**   **TECHCOMBANK** ◆

20.1. Initiate and approve future payment transfer

7 After the internal process of TCBB, transaction status will be updated to **Scheduled**

VUOT TROI MỖI NGÀY   TECHCOMBANK
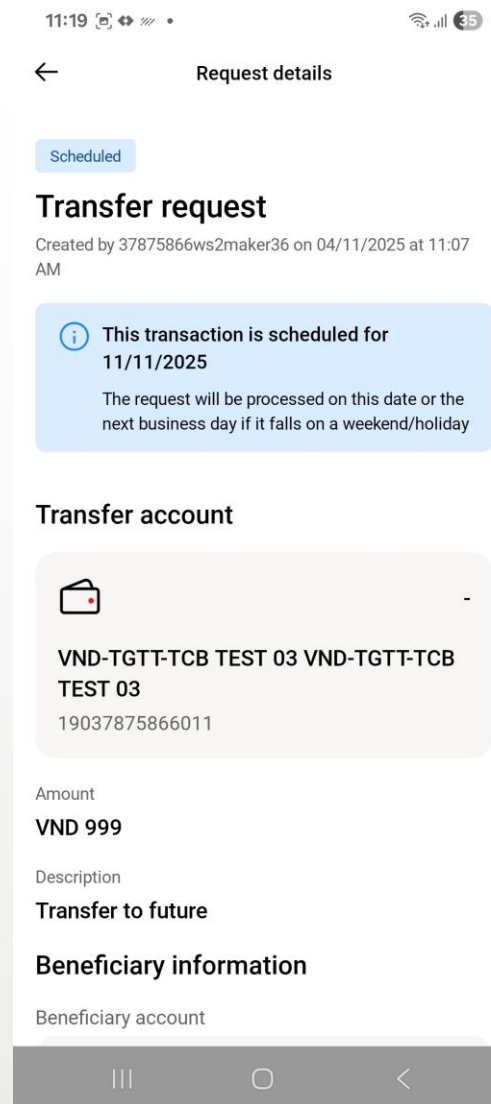
20.2. Initiate and approve transfer with insufficient balance

1 User create a new single transfer as regular.

After filling all necessary information, user can open **Transactions processing options** to select **Scheduled** and **select a future date (maximum 90 days from the current date).**

2 Select **Auto-extend request processing duration** (5 days more in case of insufficient account balance)

3 Review all information, read carefully announcement from the system, **and tick agree with Techcombank's agreement** before submiting the request

Click **Submit**

Note: Customers can choose (1) scheduled, ***or*** *(2) auto-extend request processing duration in case of insufficient account balance;* ***or*** *both (1) and (2)*

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VƯỢT TRỘI ▶ MỖI NG

20.2. Initiate and approve transfer with insufficient balance

4 Transfer request is submitted successfully

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

20.2. Initiate and approve transfer with insufficient balance

5 User checker can **view request details** of transfer request with 'Pending' status to approve

6 User checker also need to **agree with Techcombank's agreement** before approval

TCB Public Document

VƯỢT TRỘI ⬦ MỖI NGÀY   TECHCOMBANK ⬦

20.2. Initiate and approve transfer with insufficient balance

7 Enter passcode to approve successfully

TCB Public Document

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

20.2. Initiate and approve transfer with insufficient balance

8 After the internal process of TCBB, transaction status will be updated to **Scheduled**

TCB Public Document

VƯỢT TRỘI ⬥ MỖI NGÀY   TECHCOMBANK ⬥

THANK YOU!