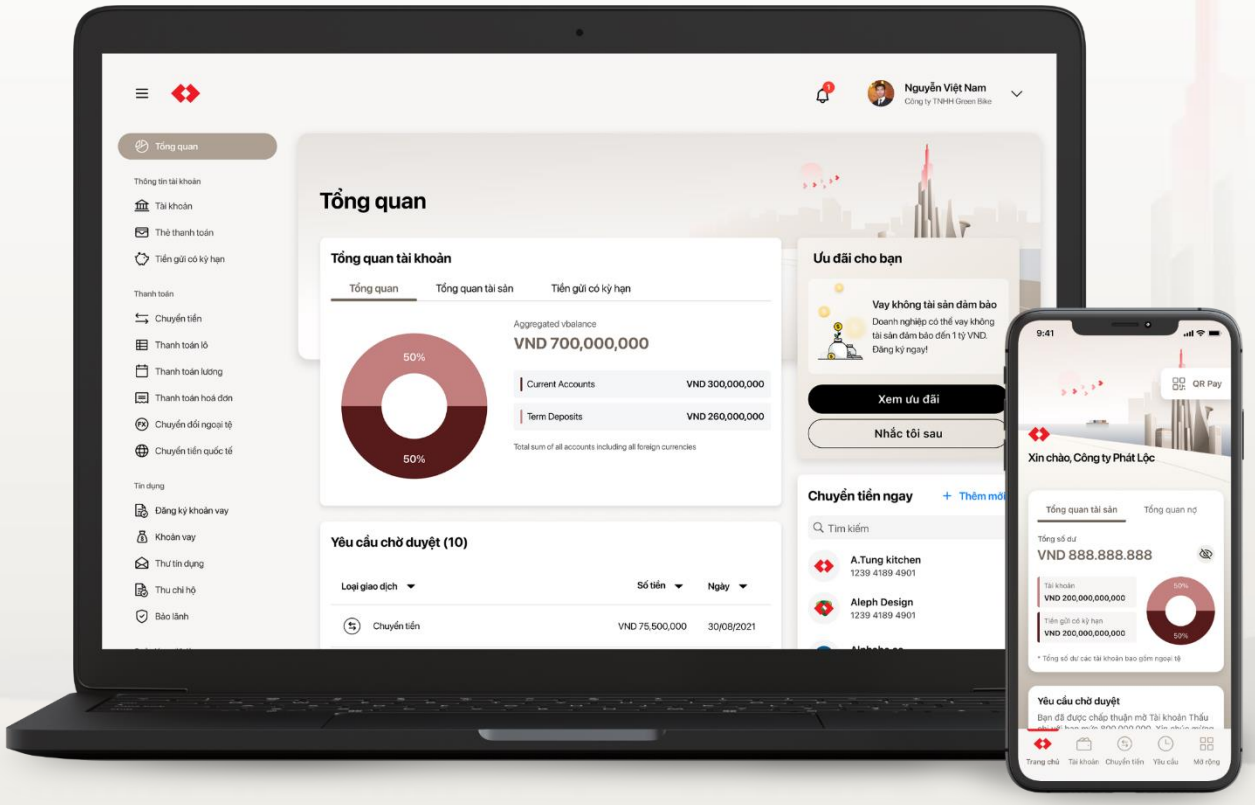
BE GREATER

TECHCOMBANK

TECHCOMBANK BUSINESS

Users GUIDE



About Techcombank Business

Understanding the financial needs of businesses in today's economic landscape, **Techcombank Business** is designed to comprehensively meet every requirement for transactions, authorization, and centralized fund management — helping enterprises **optimize time, resources, and profitability**.

Along with a rich ecosystem of services and partners, Techcombank Business offers a suite of powerful features that deliver a seamless experience across **both web and mobile platforms**.

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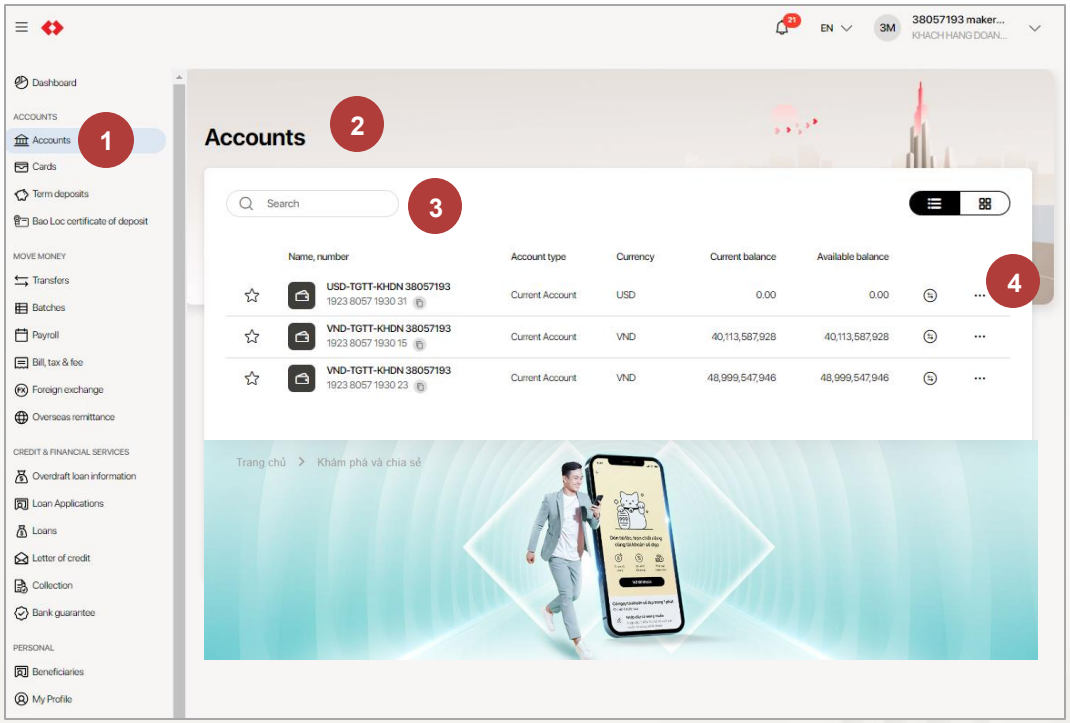
Overview of Techcombank Business

Techcombank Business is designed to optimize the users experience with an intuitive menu that enables quick search, creation/approval, and editing of information and transactions

1. Select the desired function from the left side menu
2. Account or transaction information, along with related tools and services, will be displayed on the right side of the screen
3. Easily search, sort, and select accounts or transactions to meet your needs
4. Click the expand icon to view more features and start your actions



Note:

- *Maker can review all information of transaction before submit to approver. After submitting to approver, maker can still cancel transaction.*
- *If maker approve transaction/ request on Web, a notification will be sent to mobile app. Checker need to open the notification on mobile app and input passcode to finish the authorization.*

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Overview of Techcombank Business

Status of transactions, inquiries on Techcombank Business:

Number	Status	Explanation
1	Pending	The transaction is waiting for the approver to approve
2	Processing	The transaction has been approved and is being processed by the bank
3	Completed	The transaction has been processed by the bank
4	Rejected	The transaction was rejected by the bank
5	Cancelled	The transaction was canceled by the creator before approval

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Overview of Techcombank Business

In order to prevent sophisticated scams to appropriate information/money in customers' accounts, TCB recommends to customers as follows:

1 Common scams

- Impersonating relatives/partners, informing that customers are about to receive money, then ask customers to access the link and provide information. Because of trusting and following the instructions, the client lost all the money in the account.
- Impersonating authorities/banks to seduce, threaten, ask customers to provide information or transfer money to another account to serve the investigation.
- Impersonating a TCB bank officer/relative/partner to seduce and deceive customers into canceling the registered device and providing OTP activation code to activate another device of the bad guy to take over customer's device/account to get money in the account.

2 How to install a secure passcode

- Do not use passcodes that are numbers related to personal information. (For example: date of birth, last phone numbers, citizen ID,...)
- Do not use adjacent or identical series of numbers. (Example: 1111, 1234,...)
- Please choose to use a passcode that is a random number.

3 How to install a secure passcode

- Do not use passcodes that are numbers related to personal information. (For example: date of birth, last phone numbers, citizen ID number,...)
- Password must be at least 8 characters, including all elements: uppercase, lowercase, numbers, special characters.
- Choose to use passwords that are random strings of characters that are hard to guess.

4 How to protect your phone and personal information

- Do not provide personal information (citizen ID number, date of birth, account number, username, password, ...) for incoming calls. The bank never asks customers to provide personal information over the phone.
- OTP codes are used for financial transactions and change account information. So do not give the OTP to anyone.
- Do not click on strange, unknown links sent to email, phone number or other communication channels.

5 What to do when you suspect or discover that your account has been exposed:

- Access the exact link of Techcombank Business at: https://business.techcombank.com.vn or the official Techcombank Business Mobile app.
- Change the password immediately, suspend all transactions and notify the bank via hotline: 18006556 as soon as the account shows signs of being exposed/scam.

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1. AUTHENTICATION

Log in to use the system

1.1. First time log in

1.2. Log out

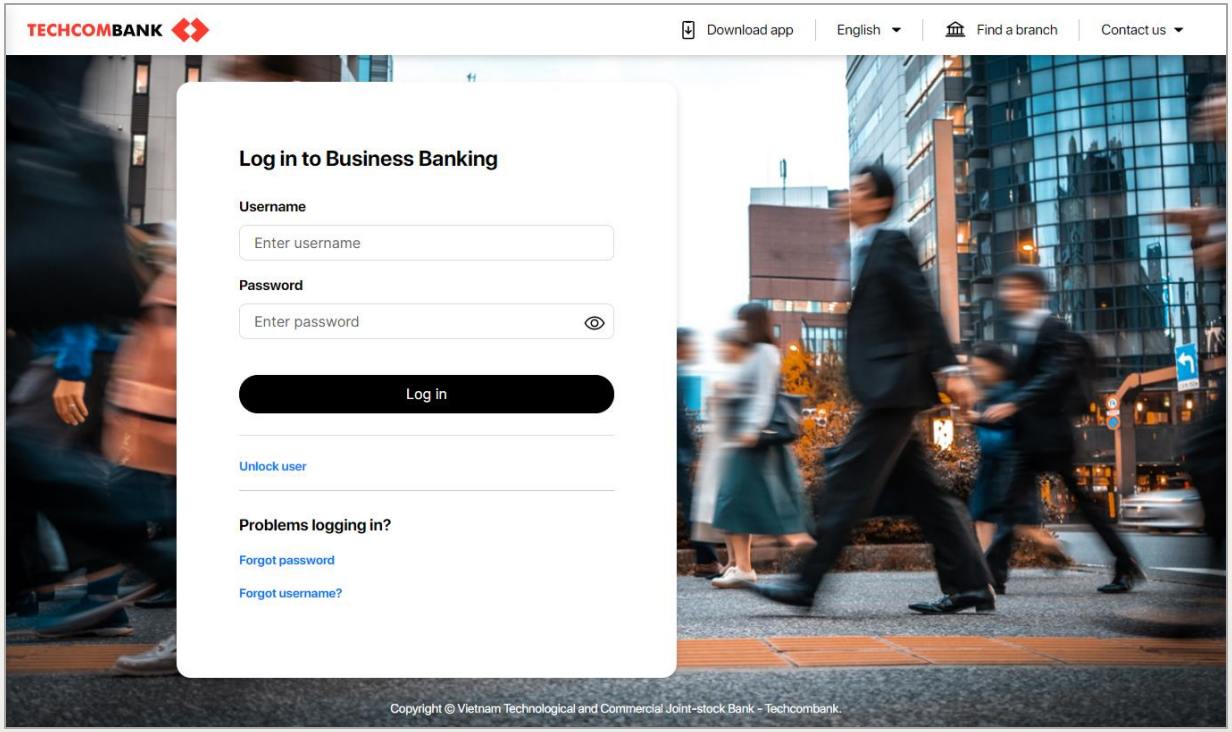
1. Authentication

1.1. First time login

You can log in at: https://business.techcombank.com.vn/

In the first time log in, users needs to input:

- Username which is registered with bank
- Password sent via SMS to registered phone number
- Select **Log in** to continue



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1. Authentication

1.1. First time login (continue)

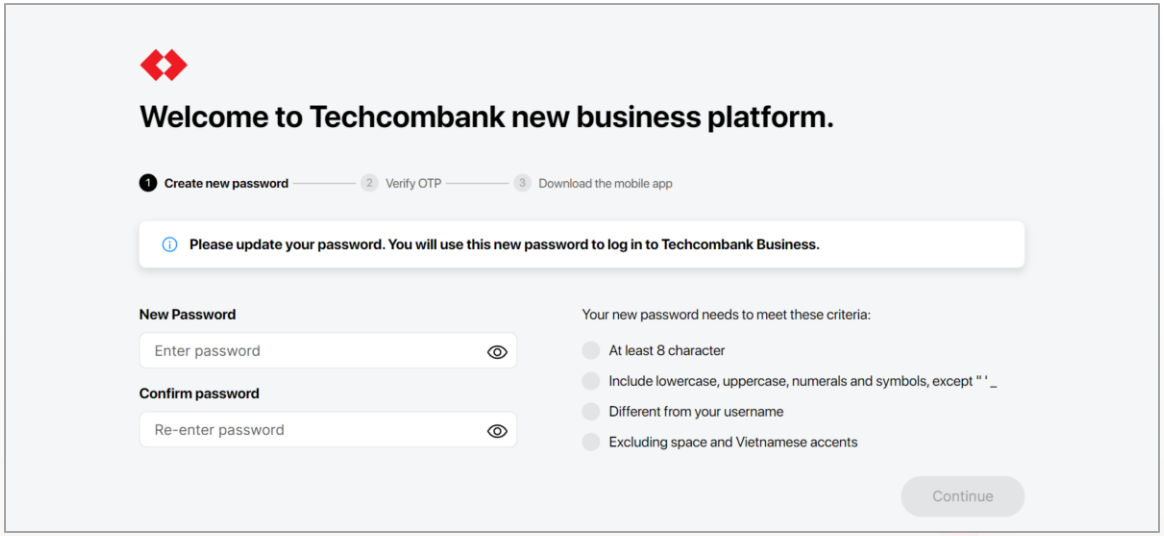
After logging in with 1st time password, users needs to update password:

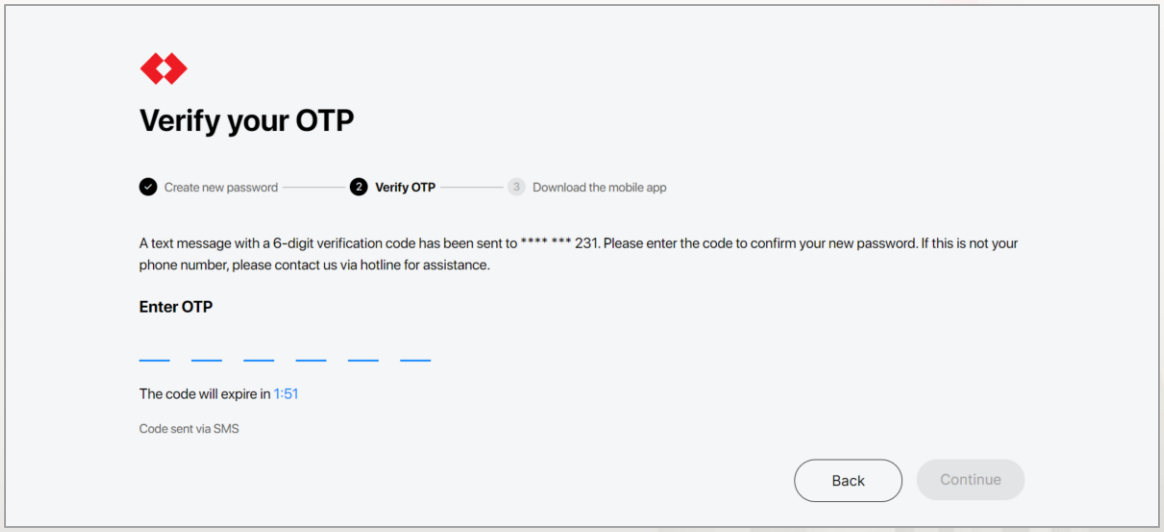
- Input new password in **Password** fields
- Confirm your password in **Confirm password** field

Make sure 2 passwords are matched and complied with the password policy appeared on screen

Select **Continue** to move to next step.

Input verification to your phone number then select **Continue.**





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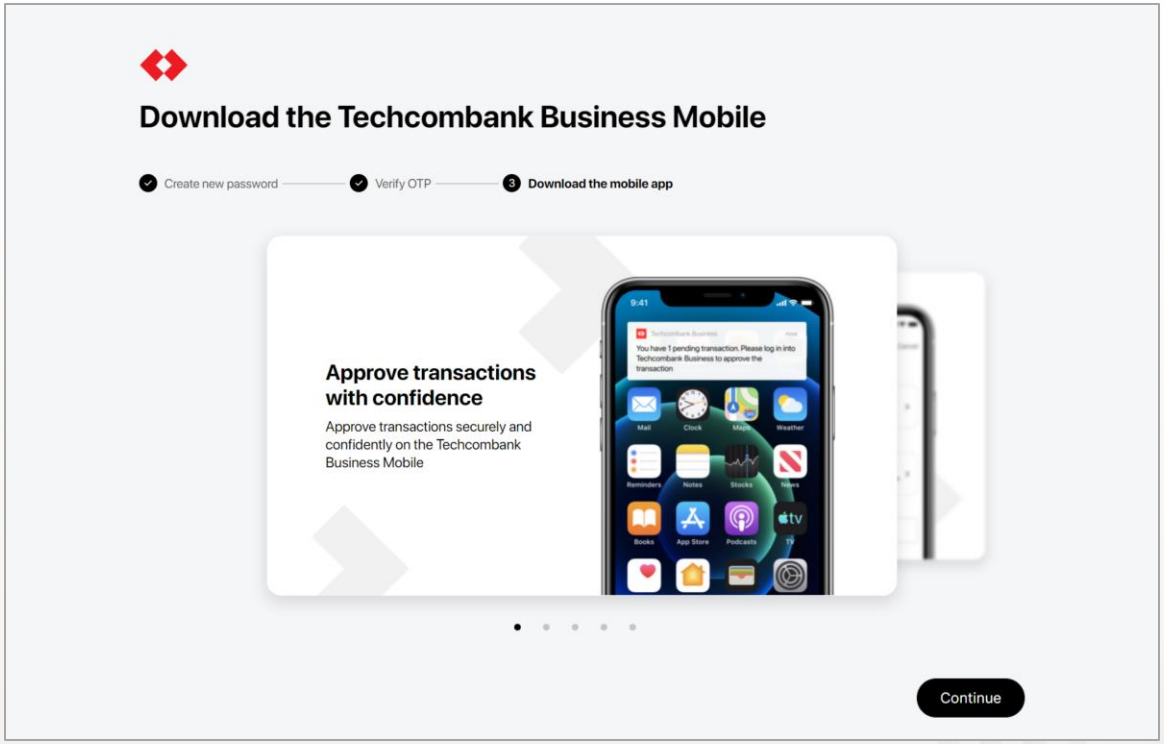
1. Authentication

1.1. First time login (continue)

Install Techcombank Business mobile app as per guidance on the appeared screen

Users has to install mobile app to do 2nd authentication. Besides, users can perform transactions, account Enquiry, receive notification, etc. via mobile app

Select **Continue** to start using Techcombank Business.



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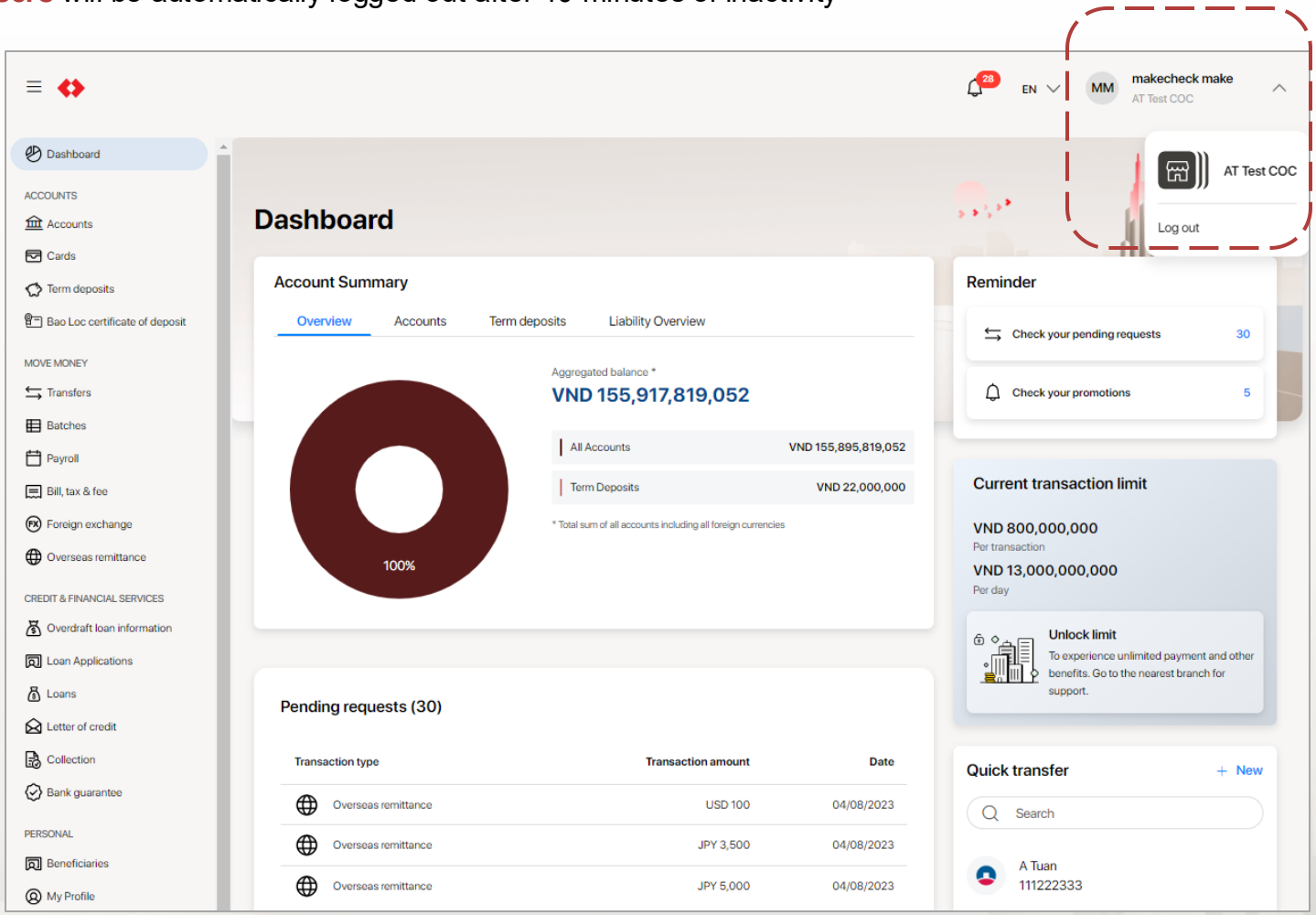
1. Authentication

1.2. Log out

Users can log out by click on profile and choose log out

Note: users will be automatically logged out after 10 minutes of inactivity



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2. SELF-SERVICE

This feature allows users to perform tasks themselves without having to go to the bank.

2.1. Change password

2.2. Revoke device

2.3. Device management

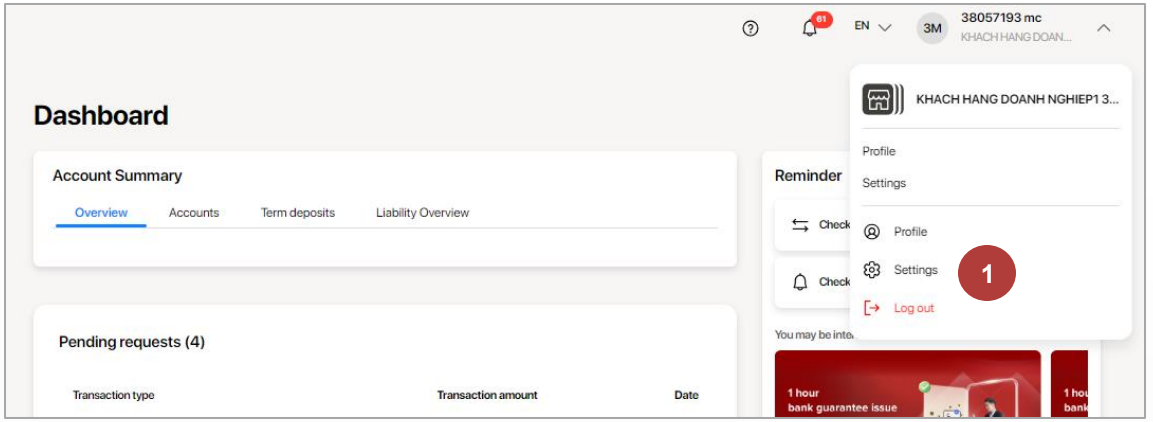
2. Self Service

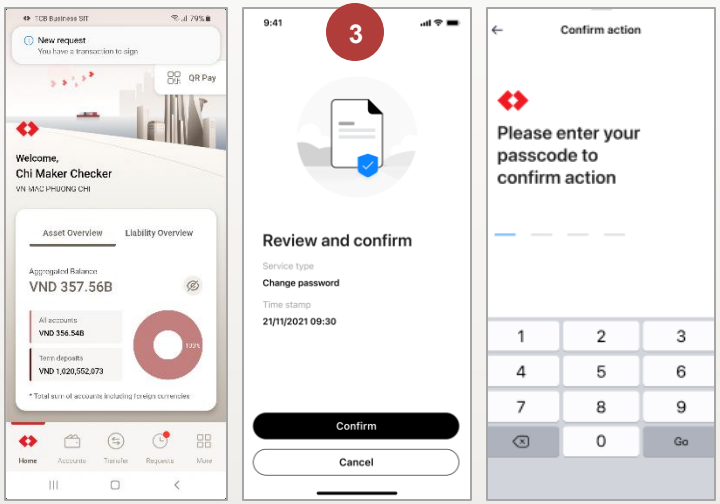
2.1. Change password

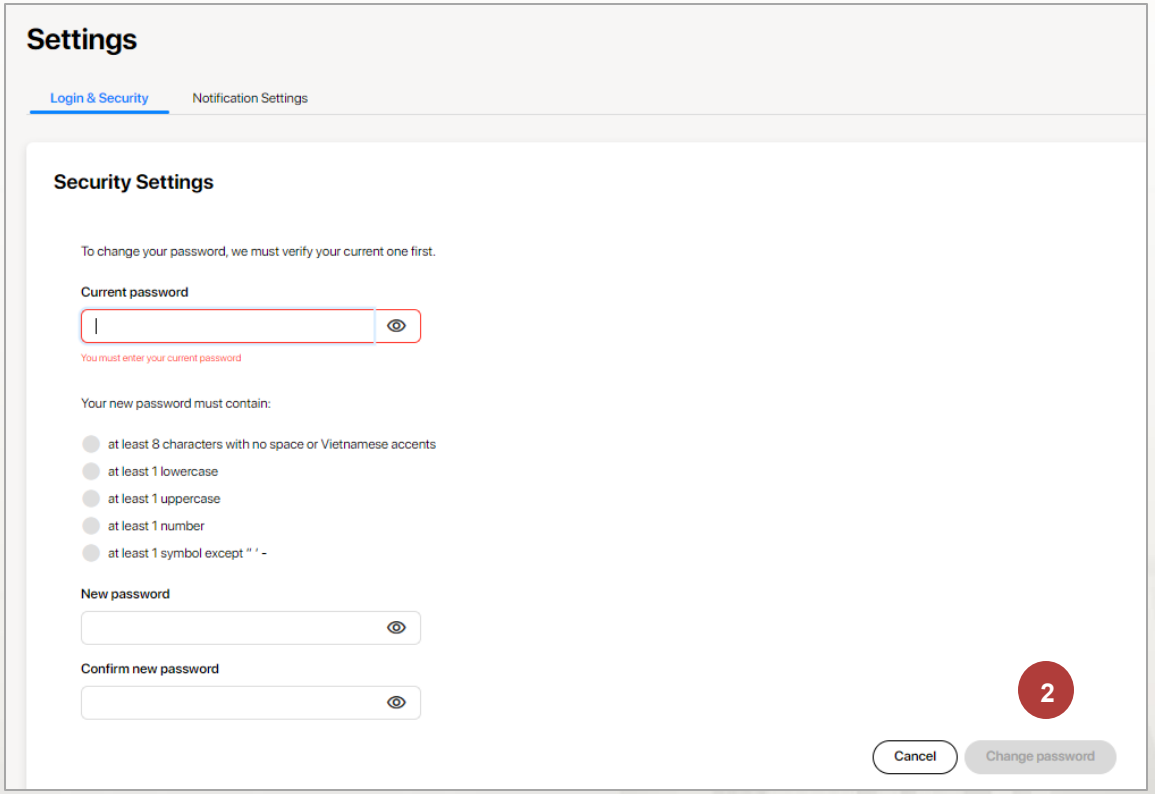
1. Select the arrow in the right corner of the screen > **Setting**

2. Input current password, new password then select **Change password**

3. A confirmation request will be sent to user's mobile app to authenticate the change.







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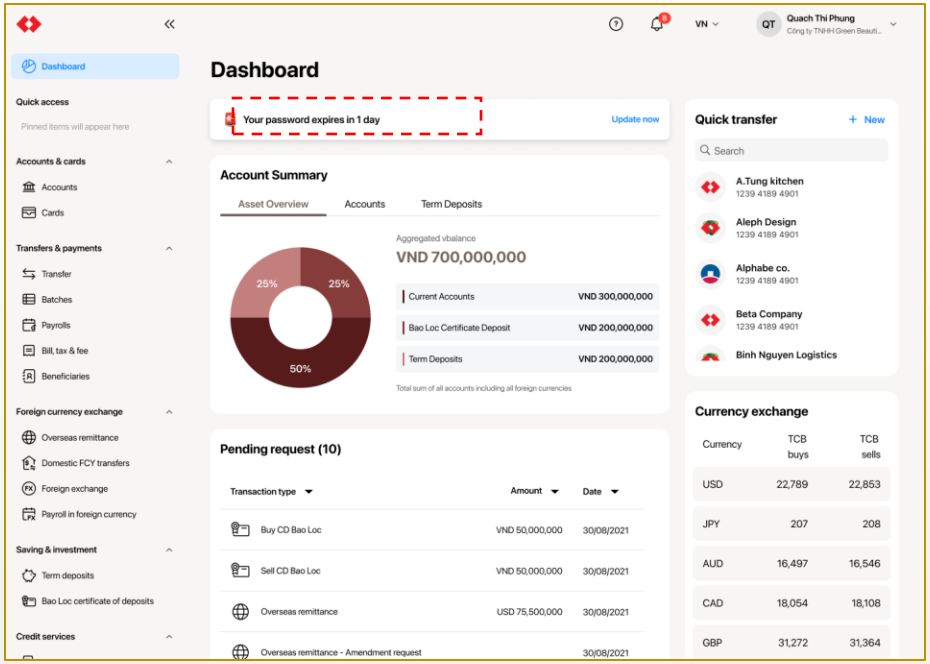
Note

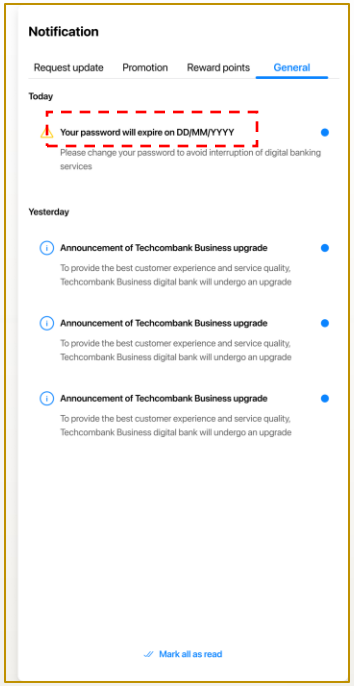
The Techcombank Business login password is valid for **12 months**. When the password is about to expire within 15 days, the system will send the following notification to the customer

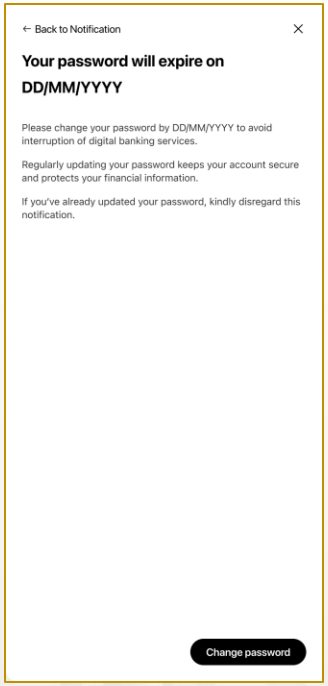
On **T-15**

Dashboard



Notification hub





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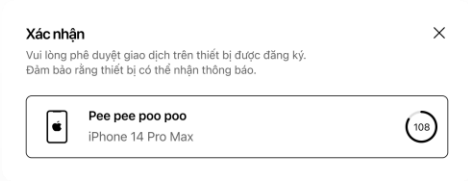
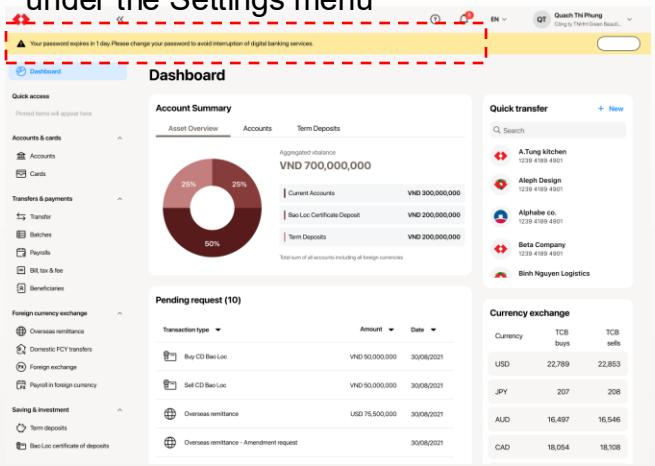
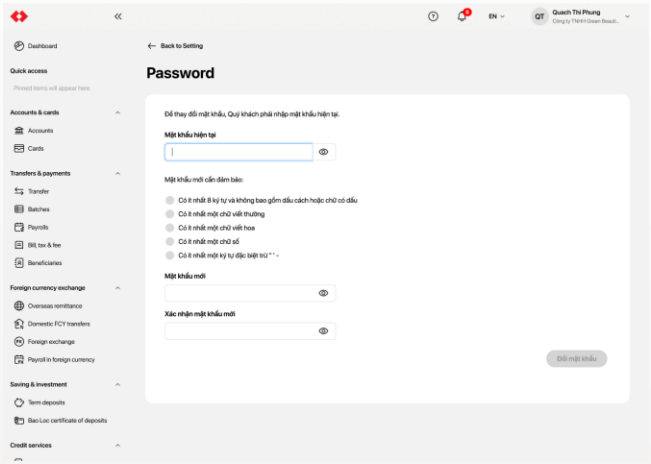
Note (continued)

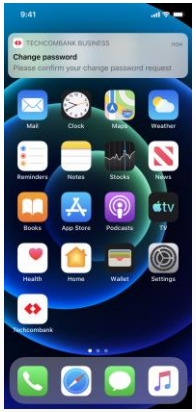
From **T-7 to T-1**

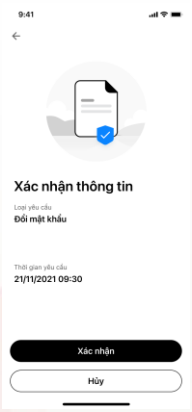
The notification is displayed on all transaction pages. When the users views the notification and selects ‘Change Password,’ the system will redirect to Change Password page under the Settings menu

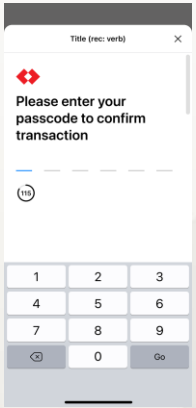


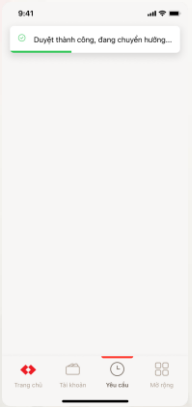












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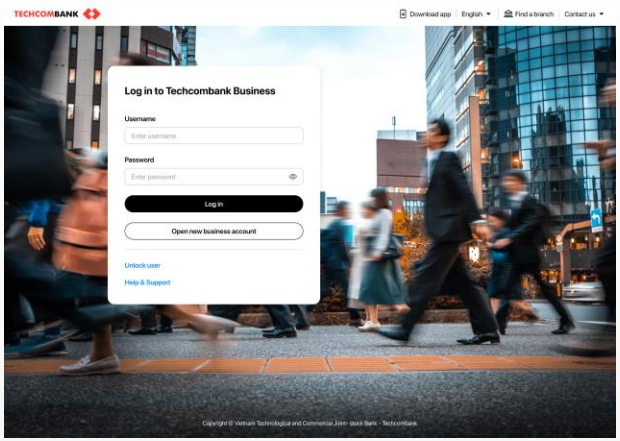
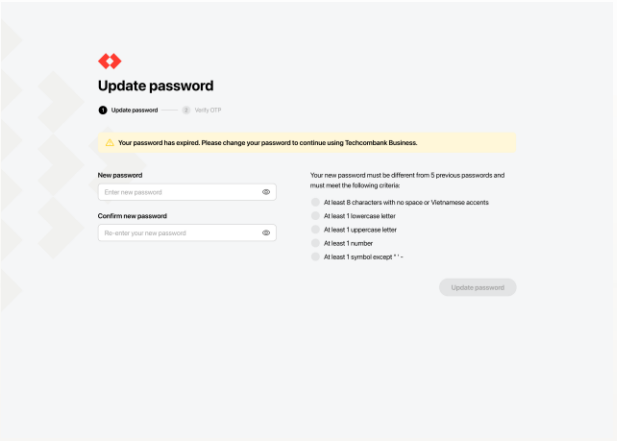
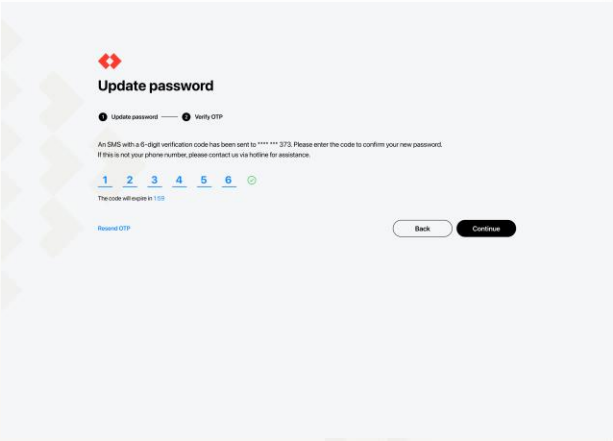
Note (continued)

On day **T0**, the customer receives a notification requesting an immediate password update right after logging in. The customer enters a new password → enters the OTP sent via SMS/email → selects 'Continue'.







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2. Self Service

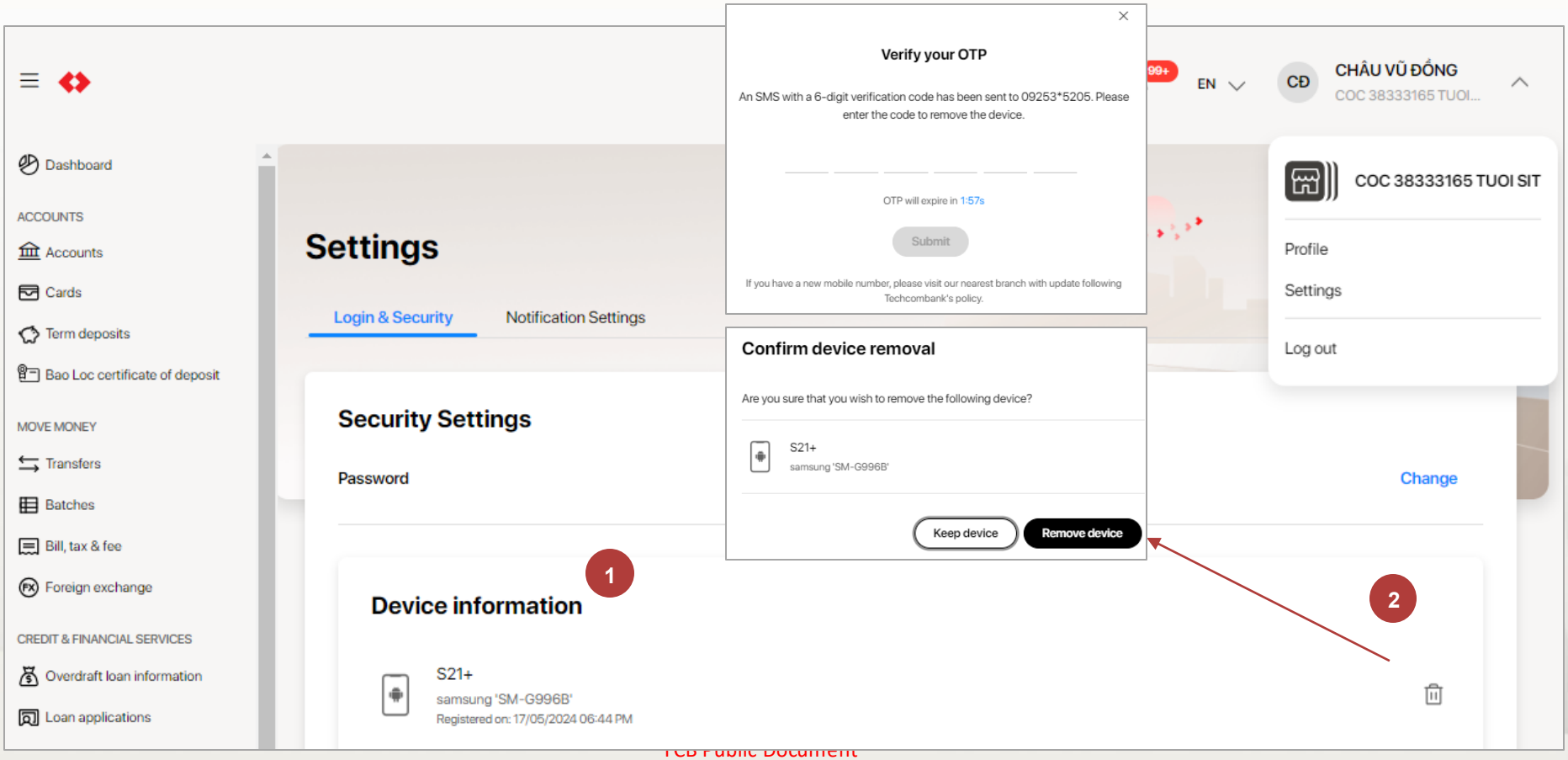
2.2. Revoke device

Users can cancel the registered device by following the instructions below:

1. Select **Setting** > **Device information.**

2. Select the **Delete** icon then select **Remove device** in appeared screen

   Enter the OTP code sent to your phone and select **Submit.**



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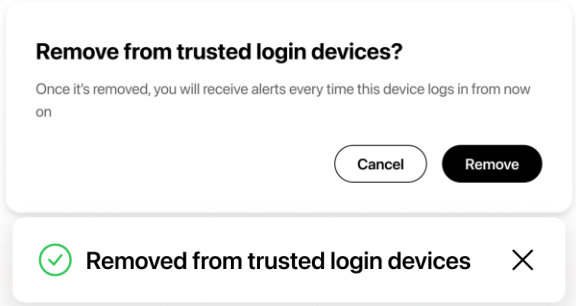
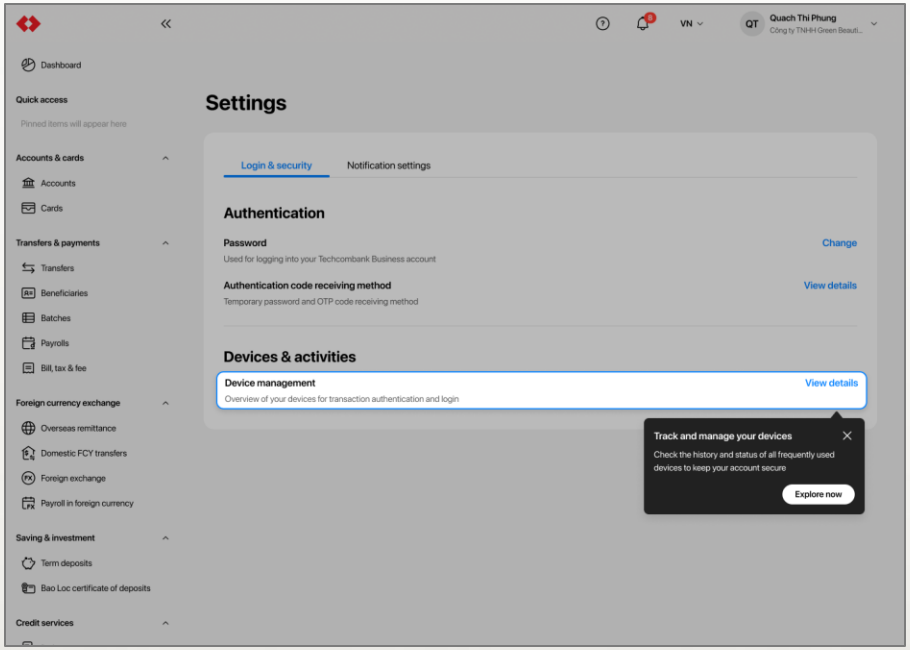
2. Self service

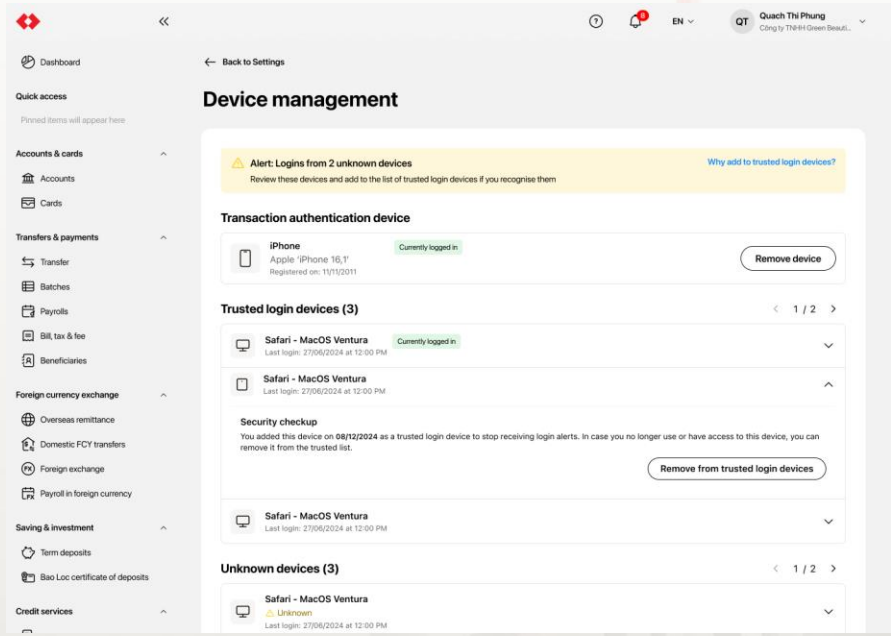
2.3. Device management

Users access **Settings** → Select **Login & Security** → Select **Device Management** to monitor and manage:

- Transaction authentication devices
- Trusted login devices
- Unknown devices







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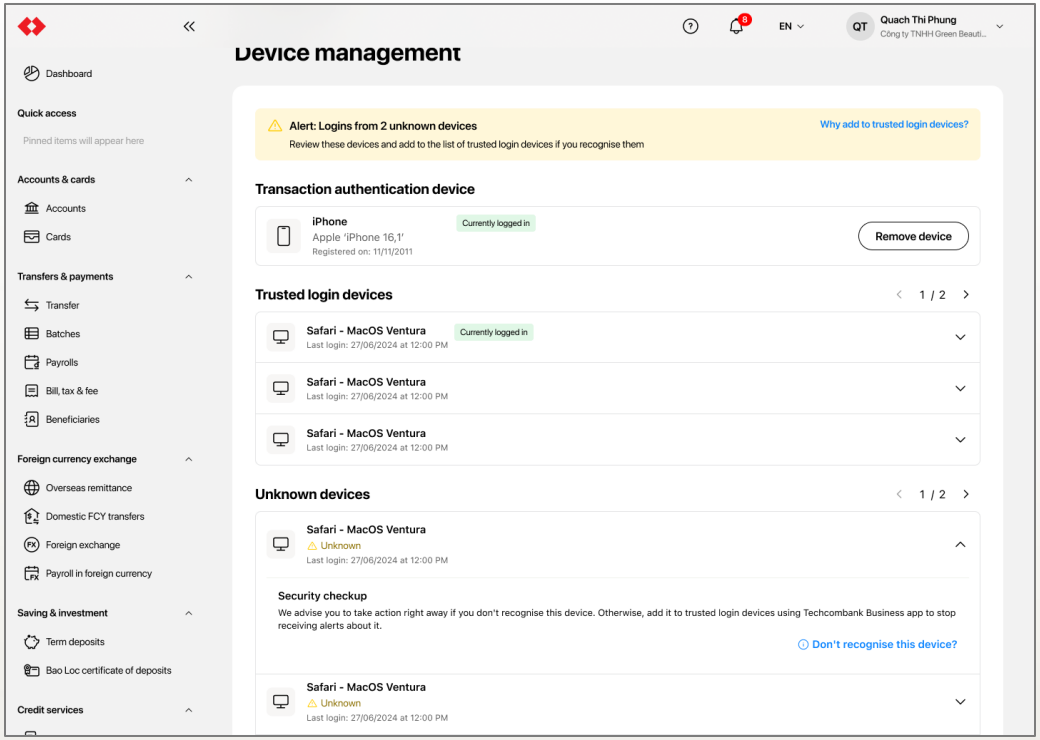
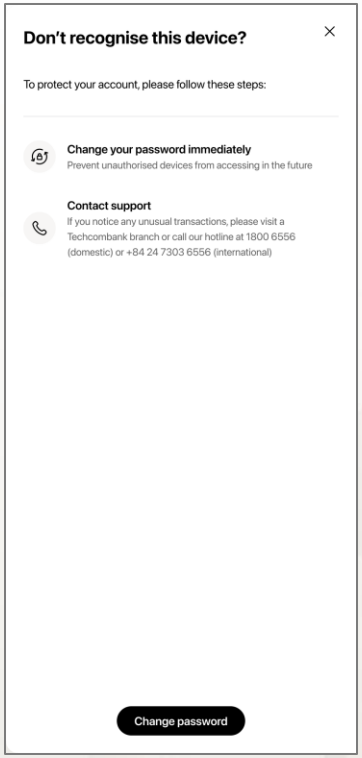
2. Self service

2.3. Device management

Users can check the information and status of login devices to ensure secure access. For frequently used devices, customers can add them to the **Trusted Login Devices** list on the mobile app or select ‘Don’t recognize this device’





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3. DASHBOARD

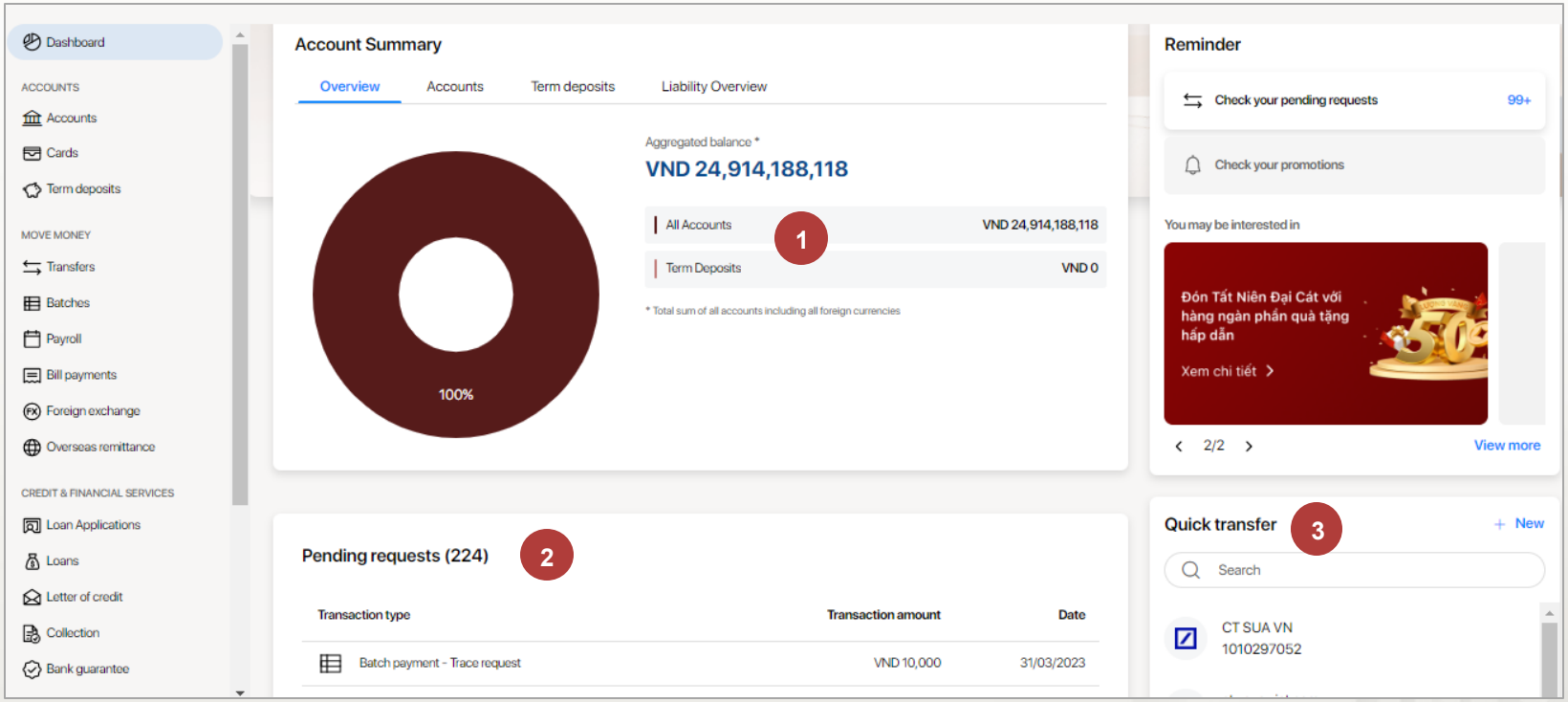
The dashboard helps customers to have an overview of their accounts, pending requests as well as quickly transfer money.

3. Dashboard

On Dashboard, users can:

1. Have an overview of the payment accounts and deposit accounts.
2. View pending transactions
3. Quickly create a money transfer transaction to a saved beneficiary

Download the system manual or Query the exchange rate



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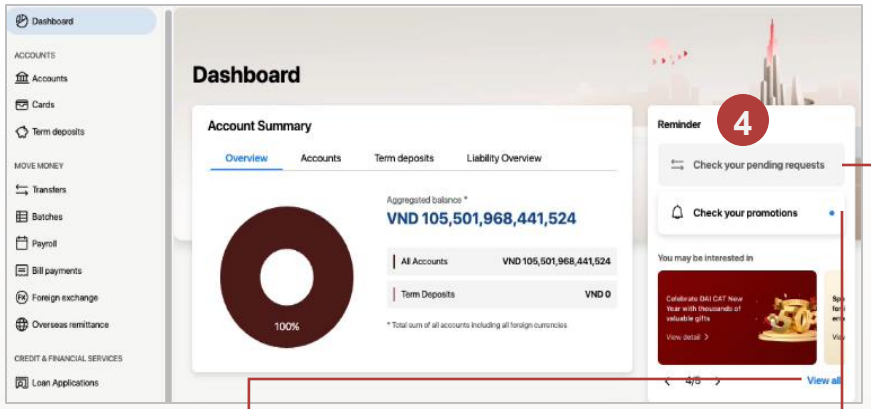
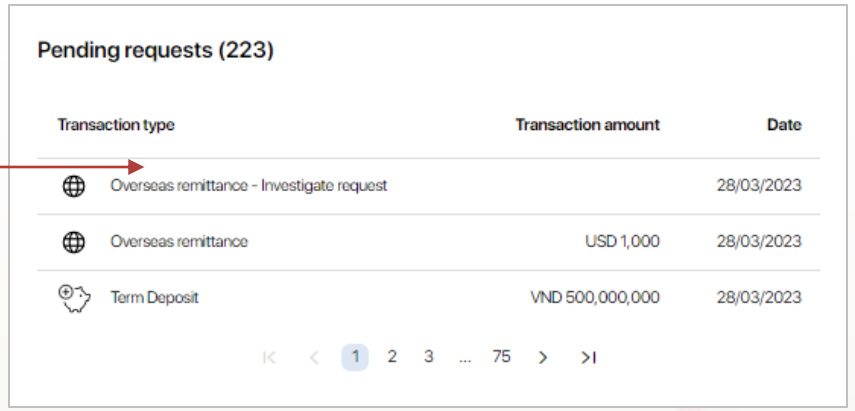
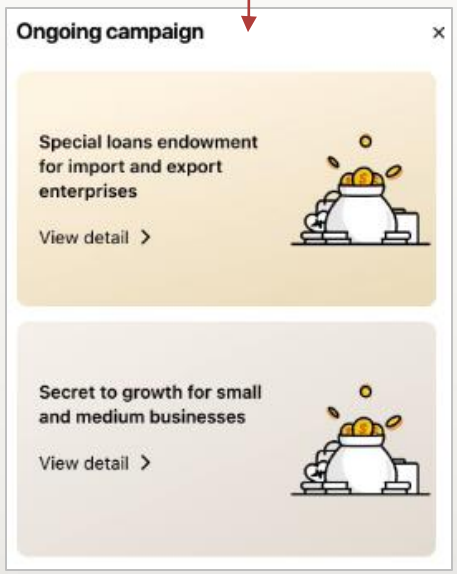
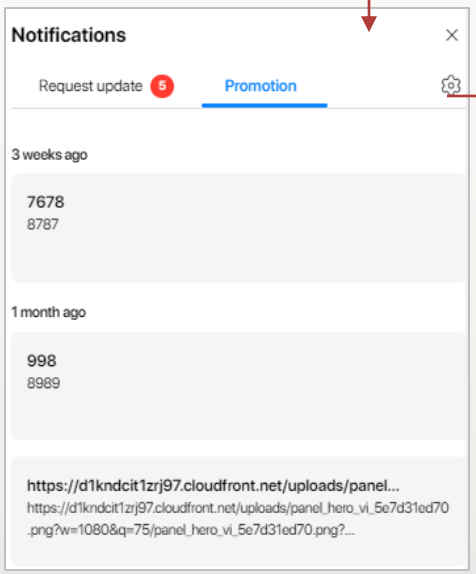
3. Dashboard

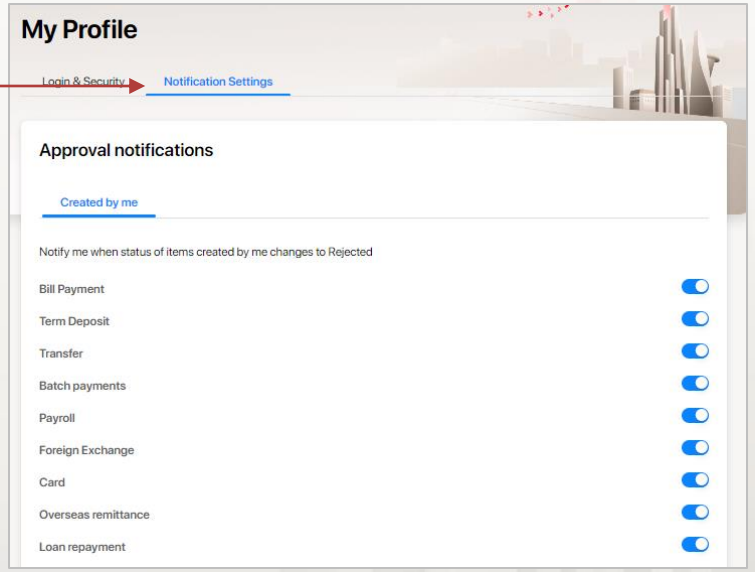
4 **Reminder** includes: **Check your Request updates/ Check your promotion/ Ongoing campaign**











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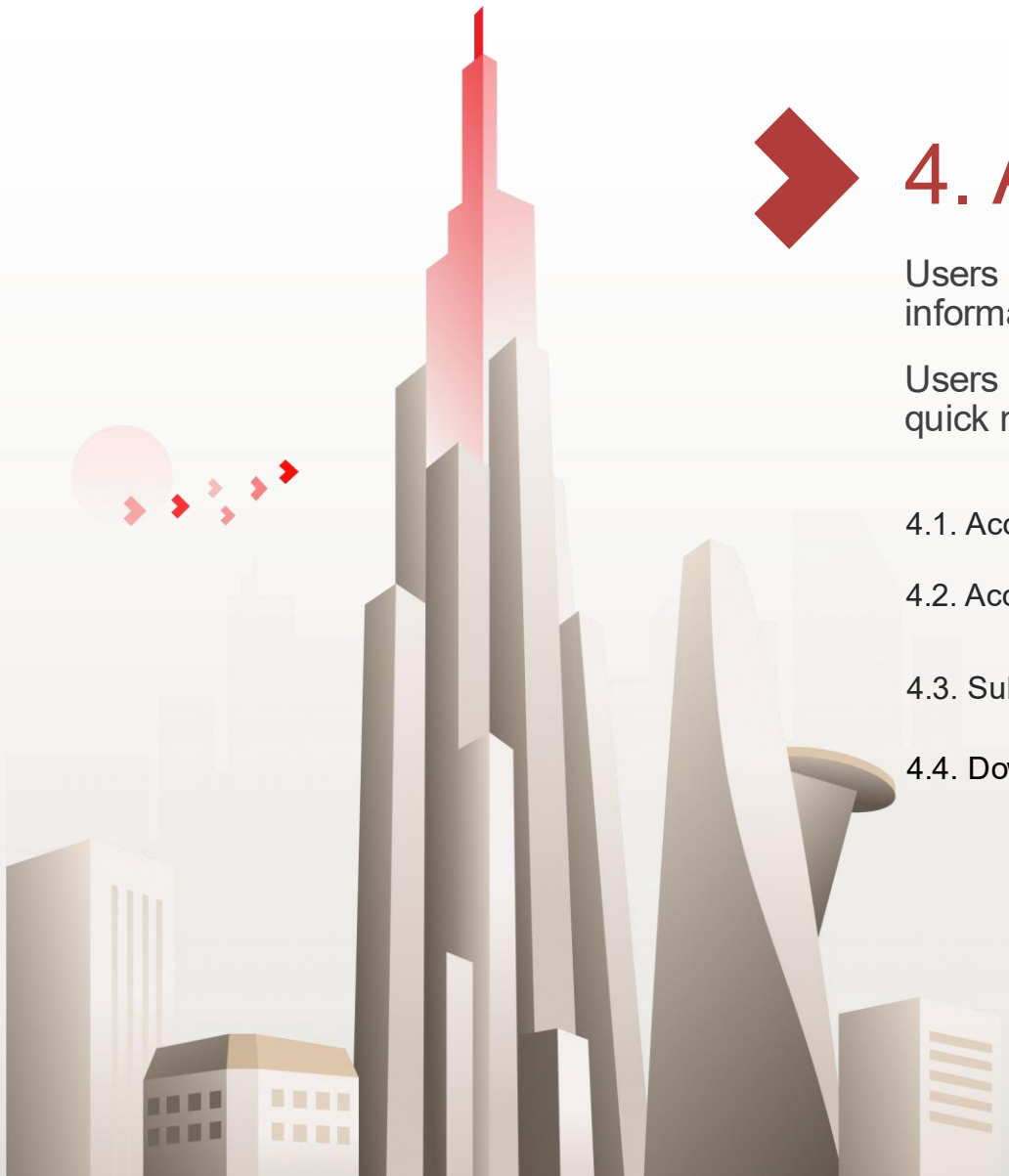


4. ACCOUNT

Users will have an overview and also detailed information of accounts.

Users can manage favorite account and have some quick navigation.

4.1. Account Summary

4.2. Account Details

4.3. Sub-ledgers/Account Statements

4.4. Download Debit/Credit Note

4. Account

4.1. Account Summary

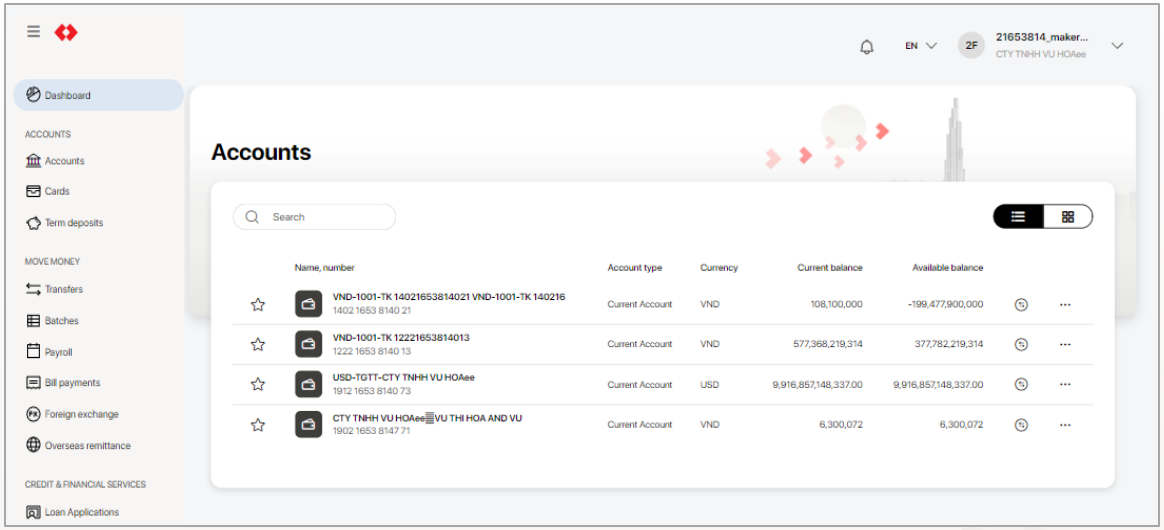
Users can view **a list of accounts** including payment accounts and full capital accounts based on decentralization.

1

Search account list:

Users can view the account's information by entering at least 1 of the criteria below in the **Search** box:

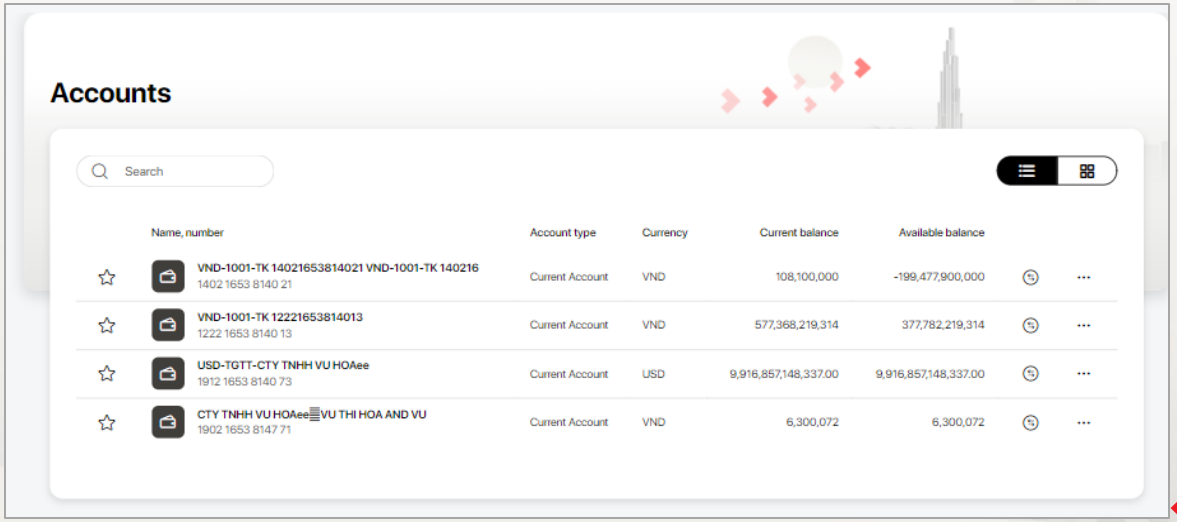
- Account name
- Account number
- Account type
- Currency
- Current balance
- Available balance



Sort account list:

Users can click on title of one below column to sort the account list:

- Name, number
- Account type
- Currency
- Current balance
- Available balance



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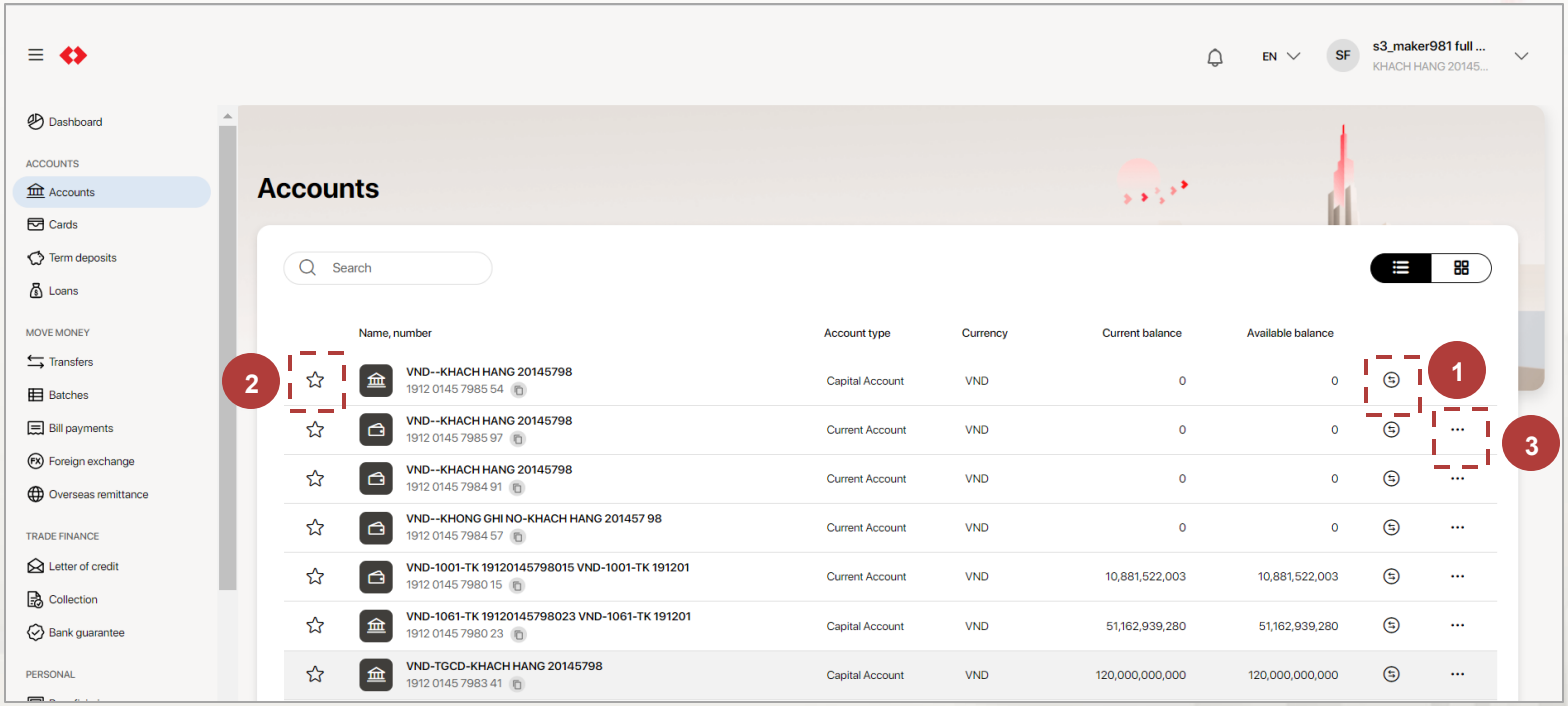
4. Account

4.1. Account Summary (Continue)

From screen view, you can have a **quick navigation** to:

1. **Create payment:** Click the arrow icon
2. **Toggle favorite account:** Click on start icon on the left
3. **More actions include:**
   - View account details
   - View transactions
   - View account statement



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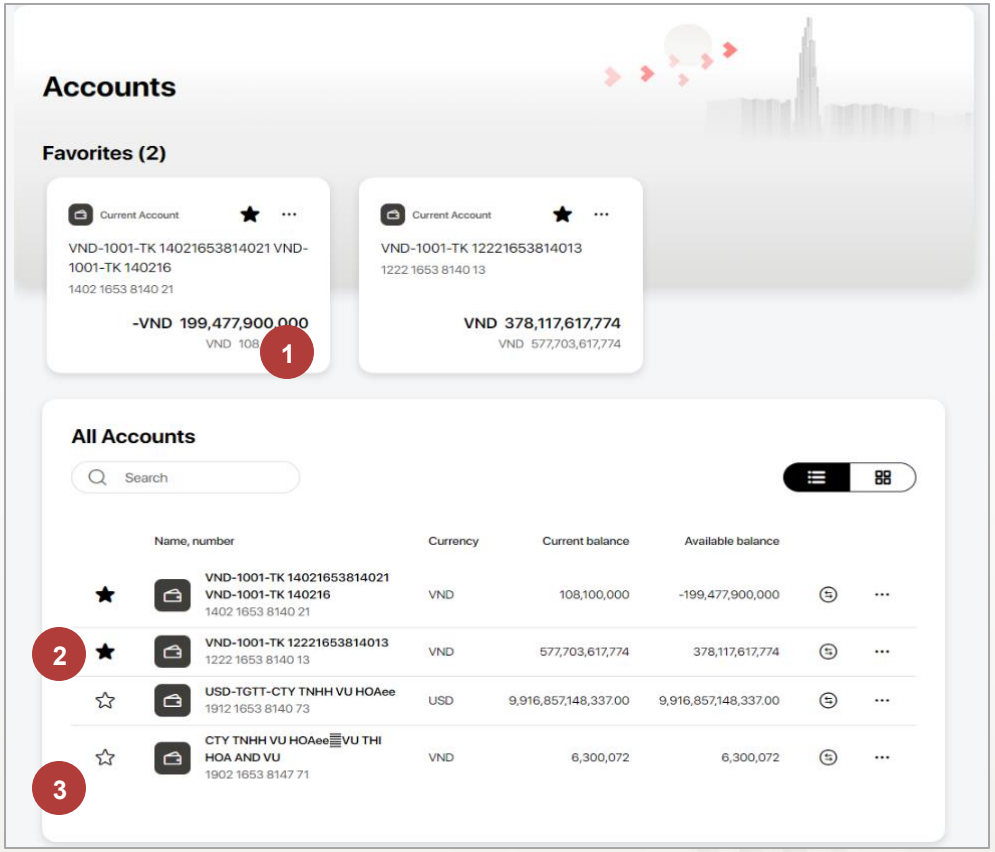
4. Account

4.1. Account Summary (Continue)

Users can add/view/remove an account as favourite

1. **View favorite account**
   Favorite accounts are on the top
2. **Add favorite account**
   Click on empty star icon
3. **Remove favorite account**
   Click the filled star icon



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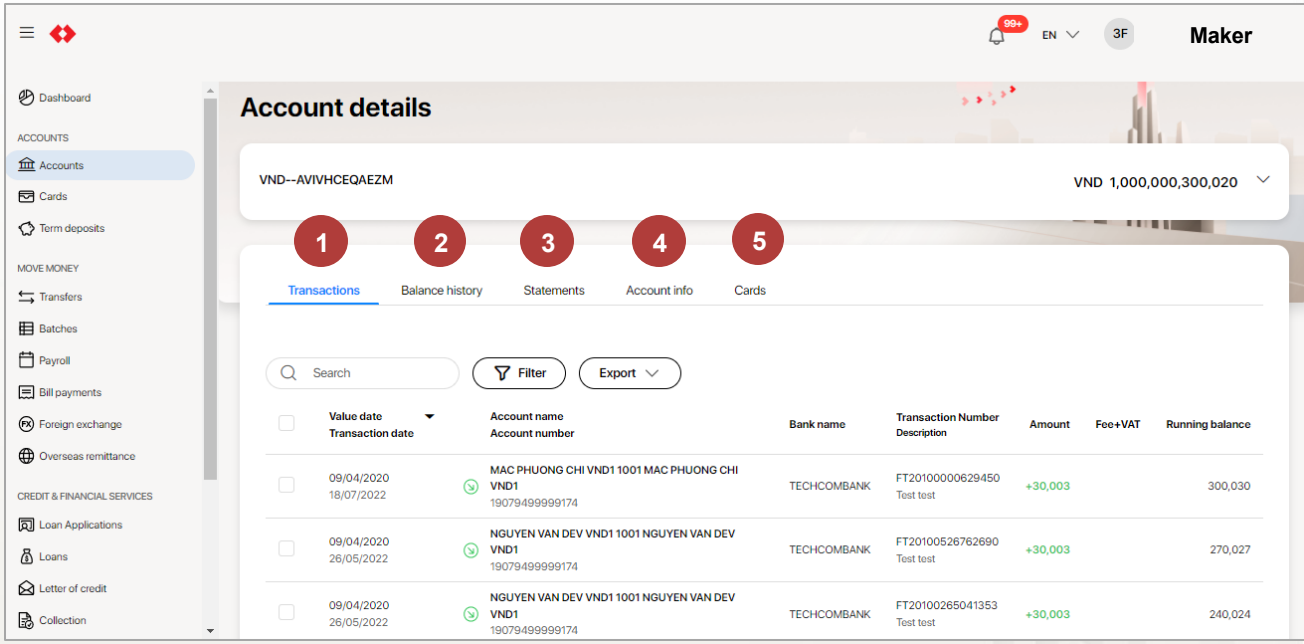
4. Account

4.2. Account Details

Users can view account detail by click on the account or choose view account detail
On appeared screen, users can view

1. **Transactions**
2. **Balance history**
3. **Statements**
4. **Account info**
5. **Cards**



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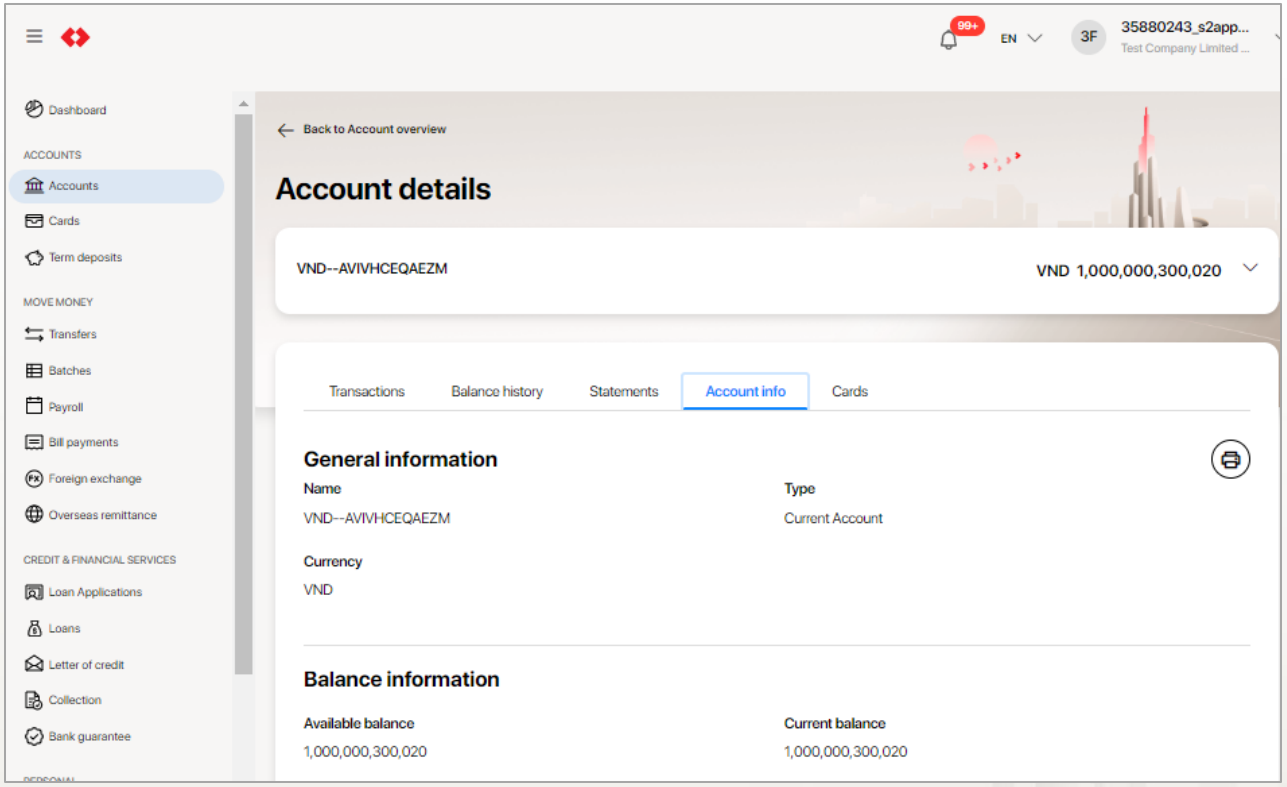
4. Account

4.2. Account Details (continue)

Account info
Displayed information of the account info include:

- ***General information:***
  - Account Name
  - Account Number
  - Account Type
  - Account Currency

- ***Balance information:***
  - Available balance
  - Open balance
  - Current balance
  - Locked amount
  - Overdraft amount



Note: users *can print out the account info by clicking the print button on the right side of the screen.*

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4. Account

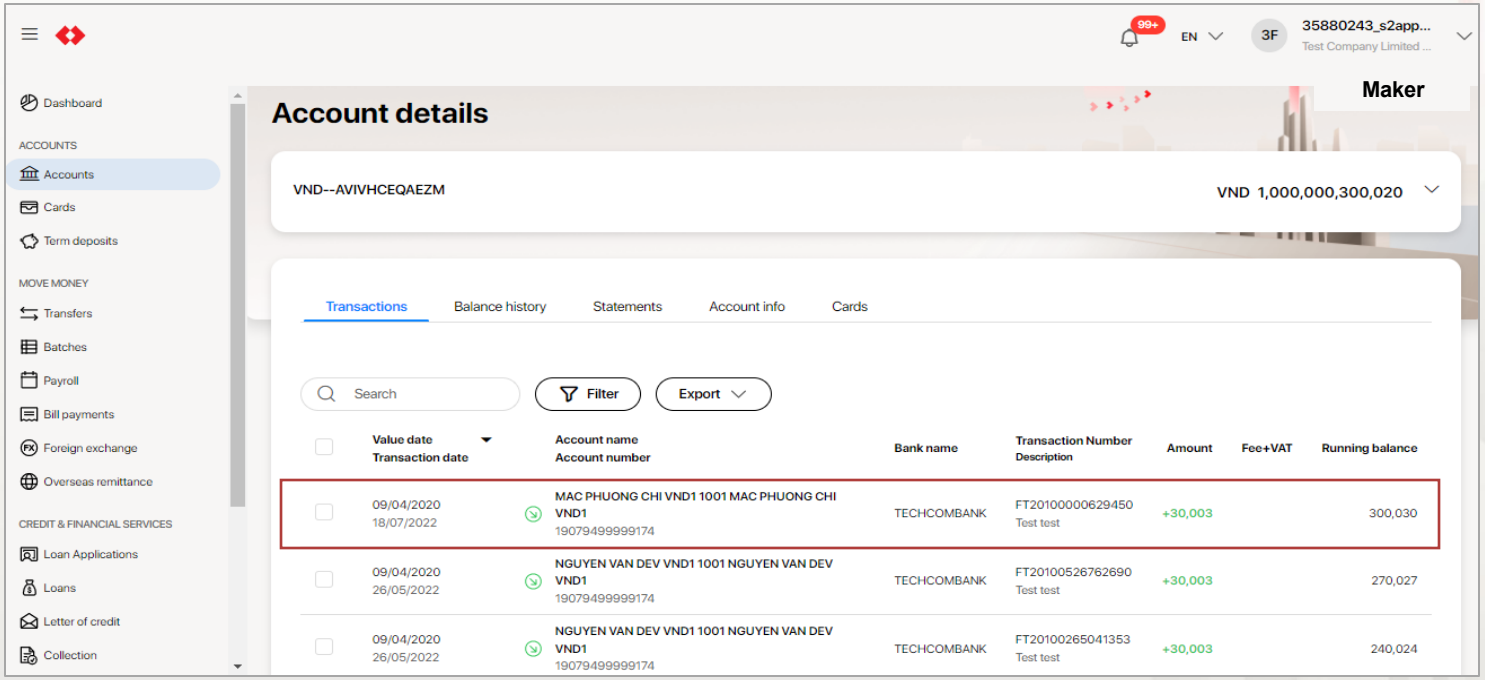
4.2. Account Details (continue)

Transaction – View: users can view and search transaction by:

- Value date, Transaction date
- Account name, account number (of beneficiary)
- Bank name
- Transaction number, description
- Amount

Users can export transaction list for the selected account in CSV format

Note: *Amount, Running balance cannot be searched*



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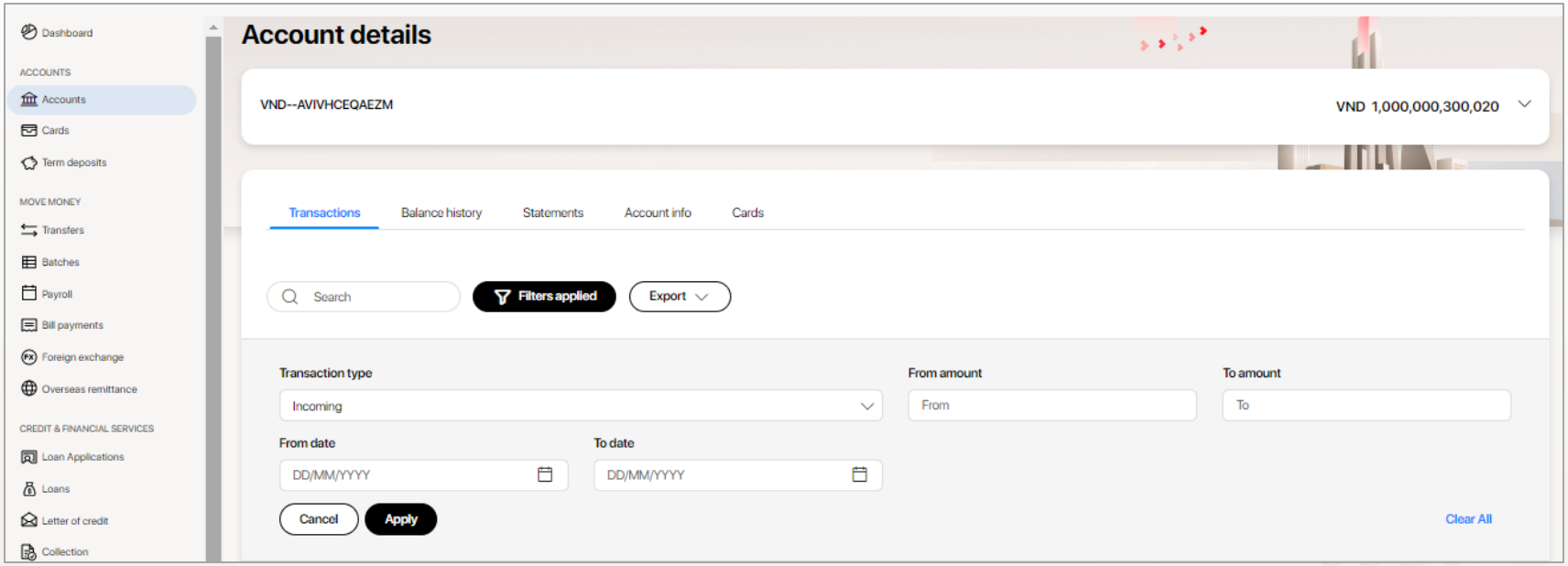
4. Account

4.2. Account Details (continue)

Transaction – Filter: users can filter transaction by

- Transaction type
- Transaction amount (from/to)
- Transaction date (from/to)



Note:

- *Transaction date can not be older than 13 months from today.*
- *Transaction date can not be the future day.*

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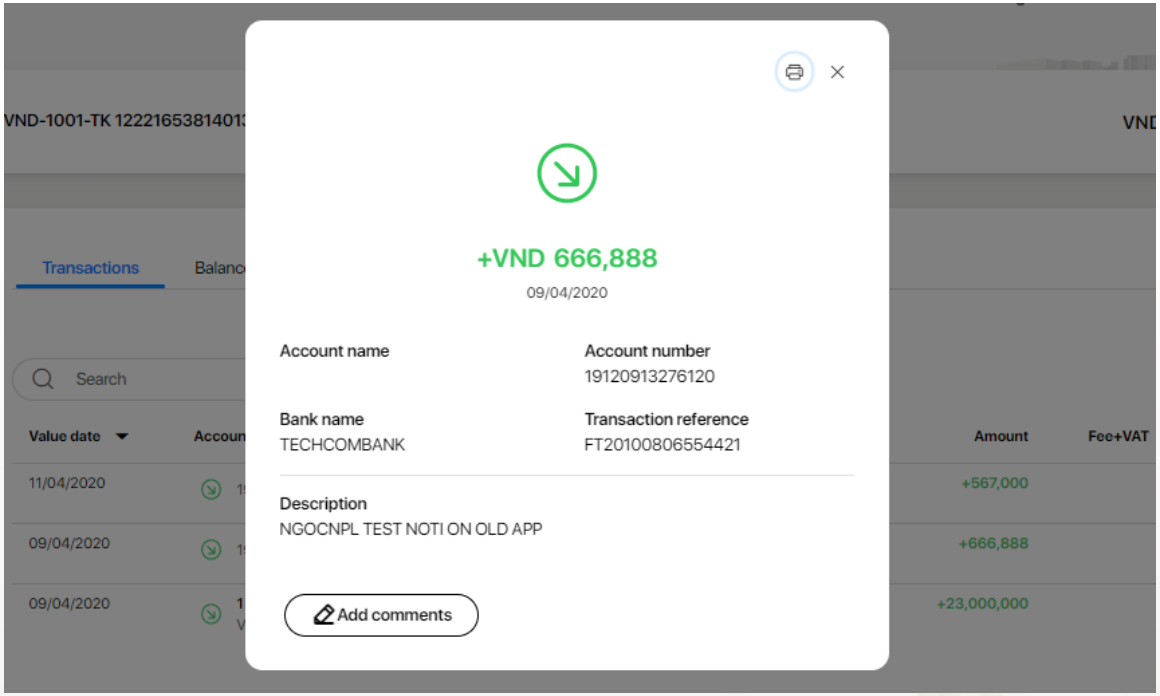
4. Account

4.2. Account Details (continue)

Transactions – View detail
Click on any transaction line in the transaction list screen :

Account name
- Account number
- Bank name
- Transaction reference
- Description

Click to add comments to the transaction and edit/delete the comment later on



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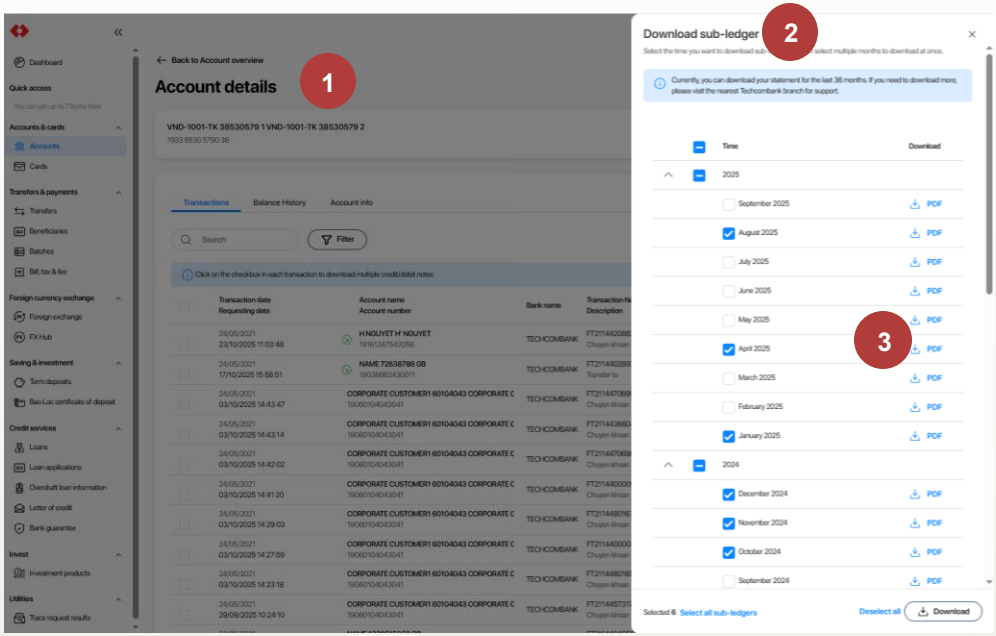
4. Account

4.3. Sub-ledgers/Account Statements

1. Select the account you want to download the sub-ledgers
2. Choose **Sub-ledgers**
3. Download the account statement of the months you want (**up to 36 months)**



Notes:

- *Account statements are exported according to the period from the first day to the last day of a month*
- *You can download the account statements of the last 36 months*
- *Account statements of a month will be updated on the second working day of the following month*

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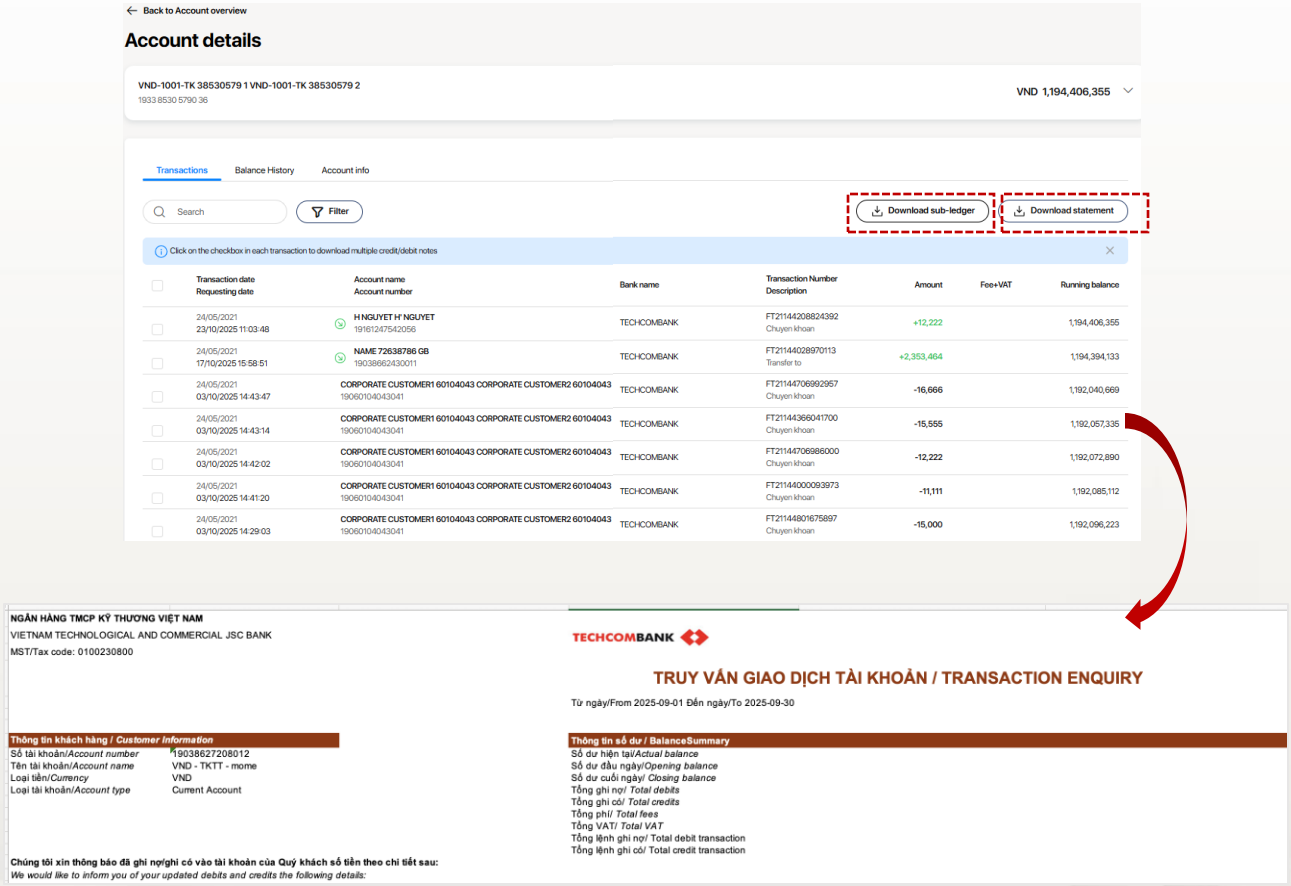
4. Account

4.3. Sub-ledgers/Account Statements

From **October 25, 2025**, the updated interface improves the visibility of ‘Download sub-ledger’ and ‘Download statement’ button for easier access. Downloaded template is also updated with additional information to support customers’ needs.



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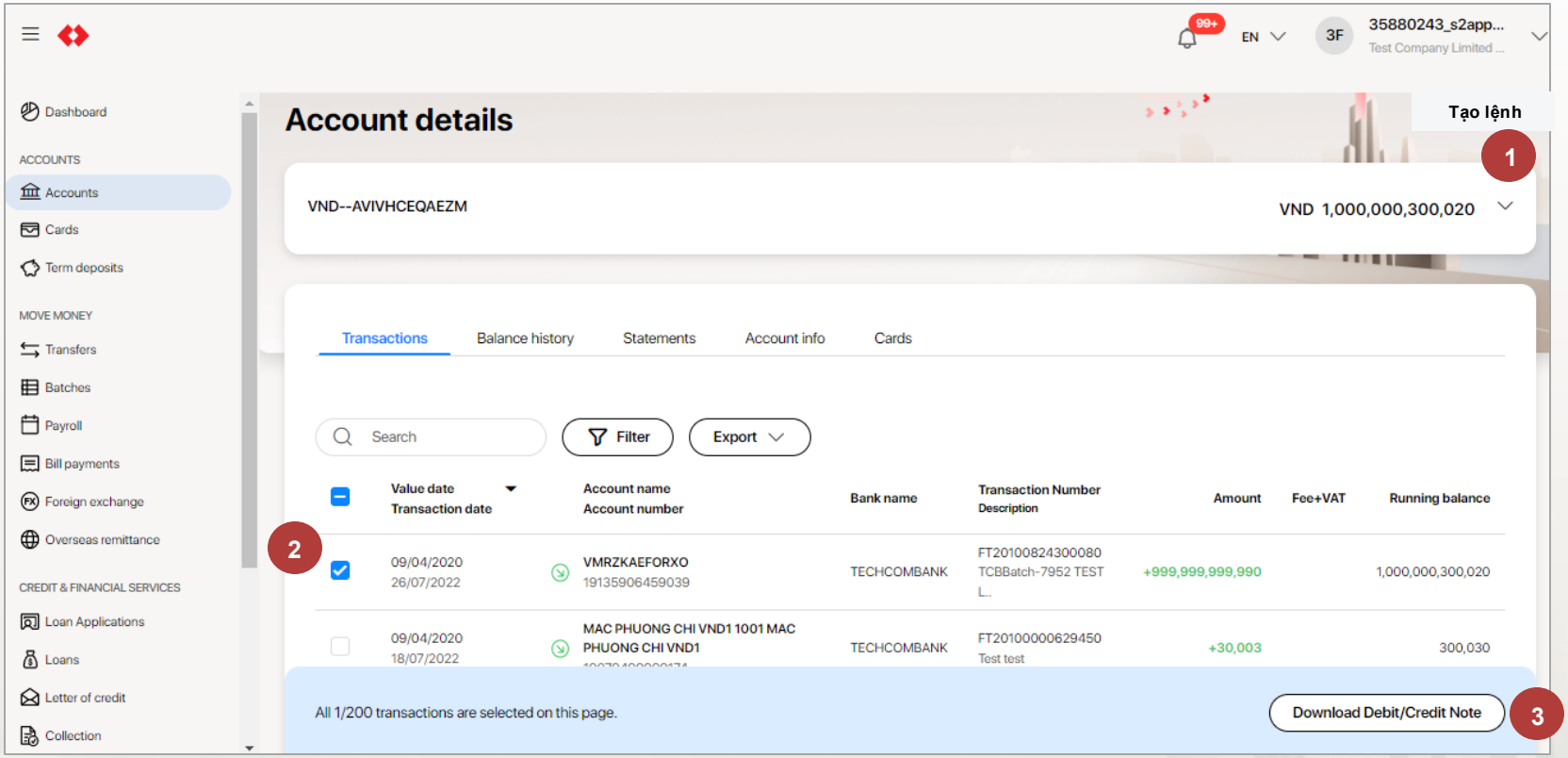
4. Account

4.4. Download Debit/Credit Note

1. Click Account from Menu on the left and select the account need to download Debit/Credit Note
2. Click 1 or many transaction need to download/ print Debit/Credit Note
3. The system will generate the download Debit/Credit Note button



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5. CARD MANAGEMENT

This function allow users to perform request related to business card

5.1. Card details & request management

5.2. Lock/Unlock card

5.3. Enable/Disable online payment

5.4. Change daily limit of online payment

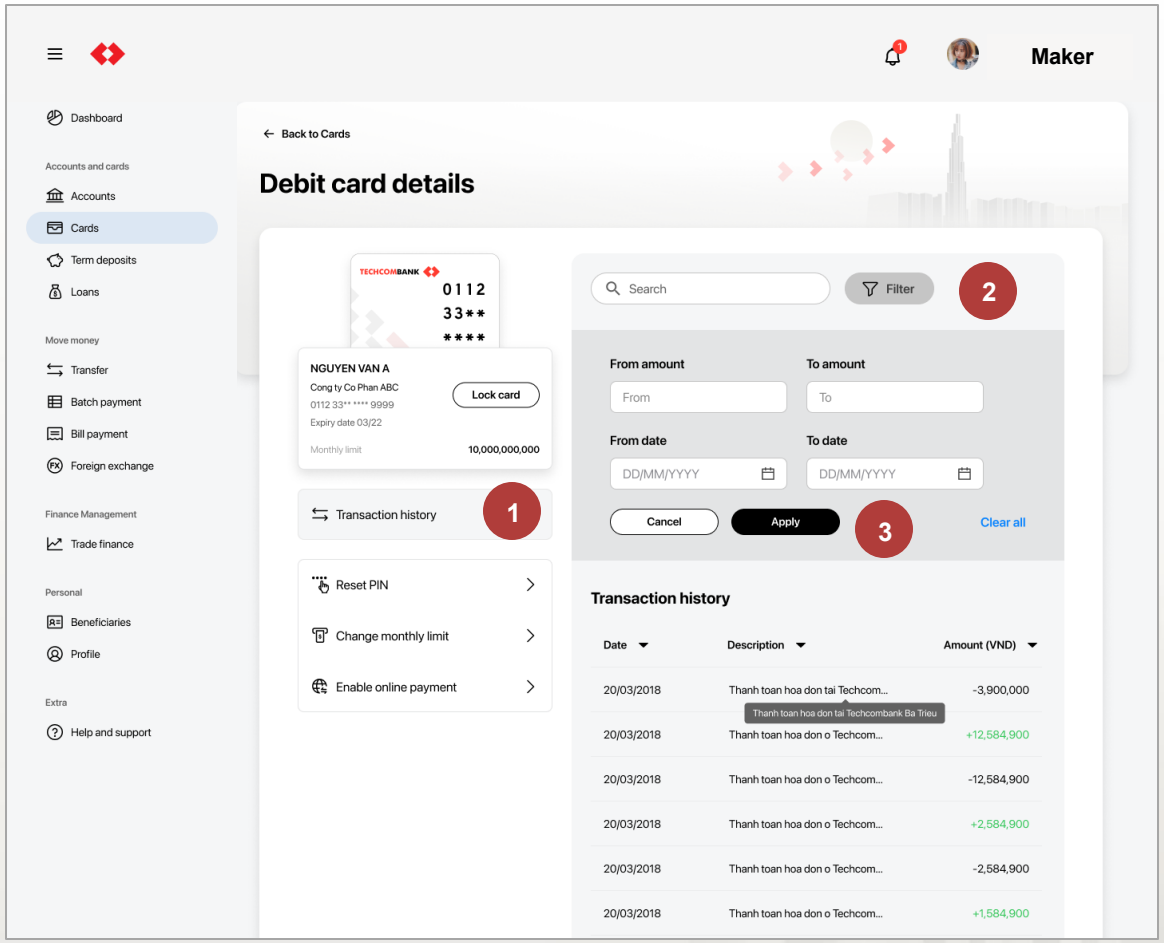
5.5. Enable/Disable online payment via POS/ATM

5. Card management

5.1. Card details & request management

To view more details about card, users select **Card management** on the left side menu **>** select **Debit cards>** select the card you wish to view details

1. Select **Transaction history**
2. Select **Filter** to filter transactions by:
   - Amount (from/to)
   - Date (from/to)
3. Select **Apply**



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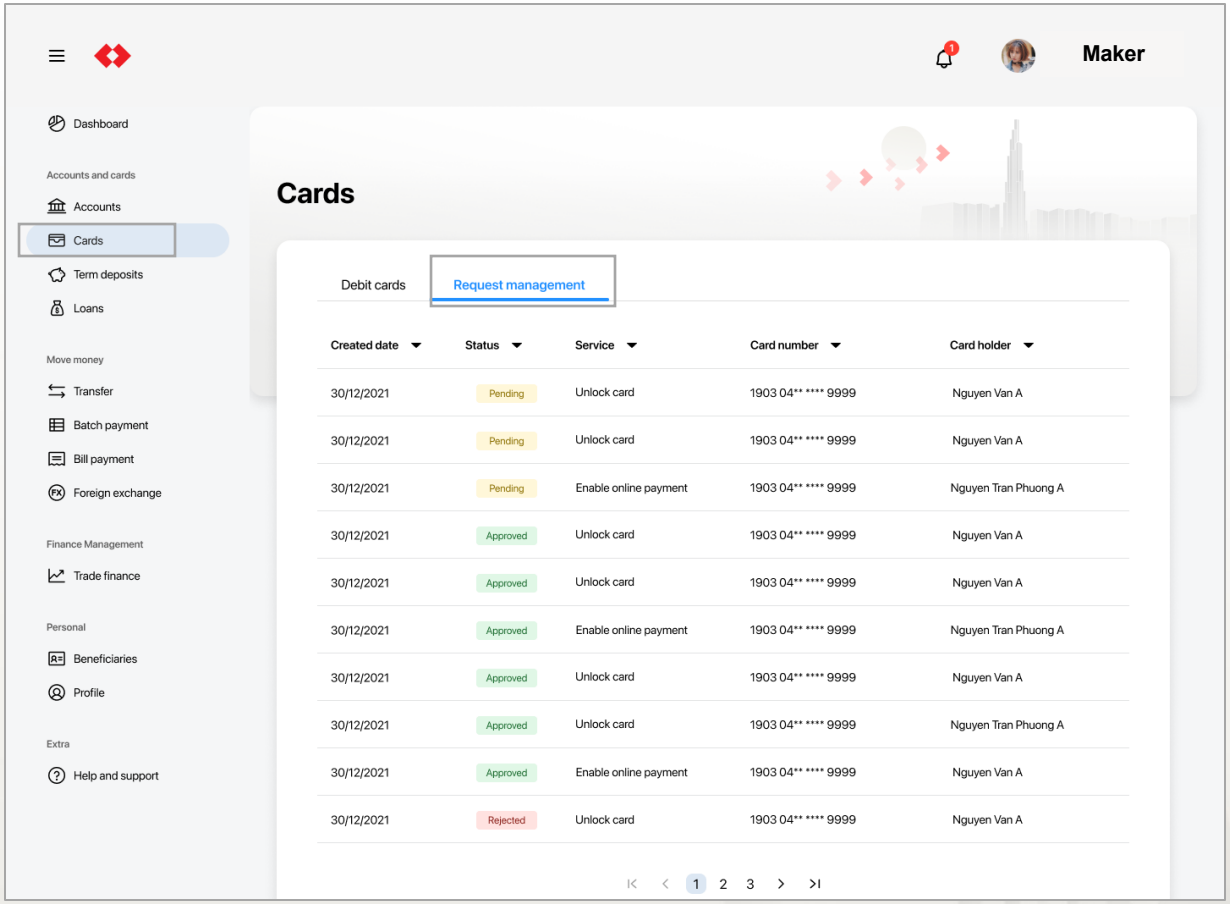
5. Card management

5.1. Card details & request management

- To approve unlock card and enable online payment request, users select **Cards** on the left side menu > select **Request management** > select transaction in **Pending** status

1. Check information of the request. Select **Approved** and verify with passcode on mobile application to approve the request

2. Select **Reject management** if users do not wish to approve. users can also add reason for the rejection.



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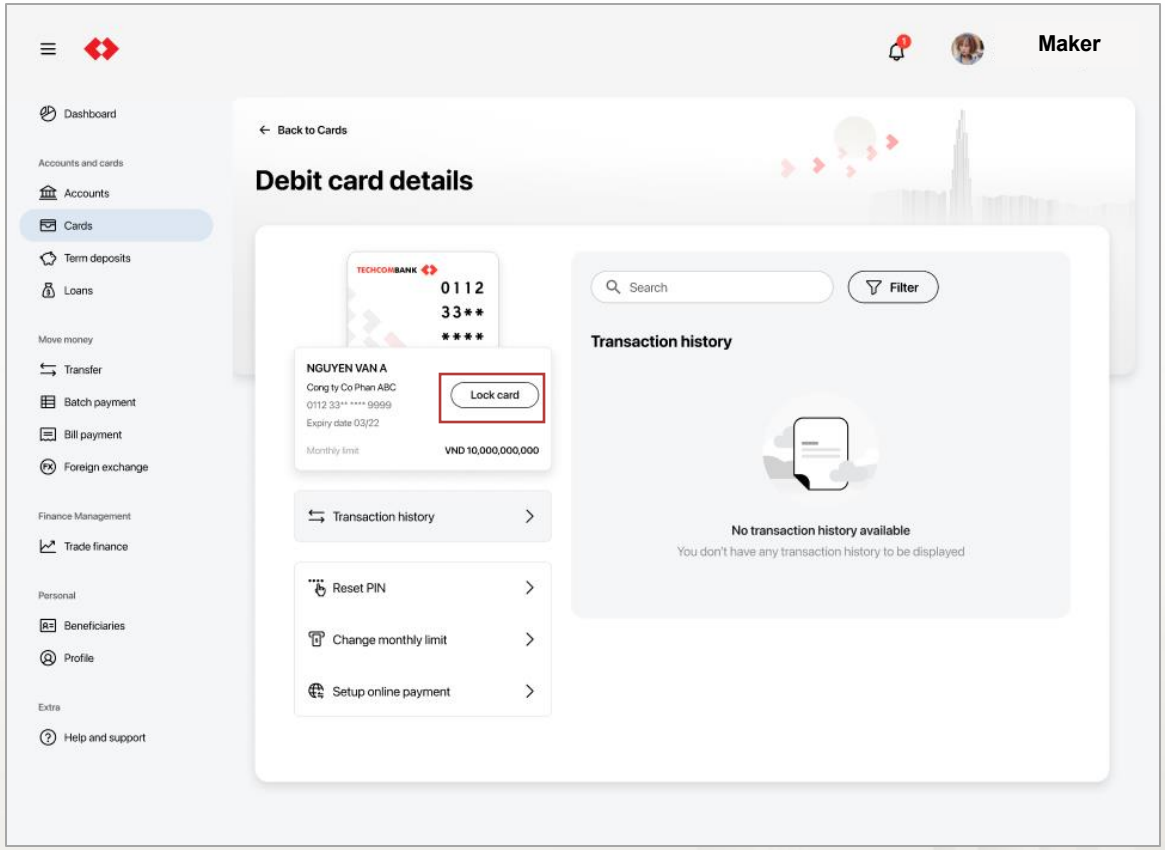
5. Card management

5.2. Lock/Unlock card

To lock card, users select **Cards** on the left side menu **>** select **Debit card** **>** select the card you wish to lock

Then select **Lock this card**. A notification will pop up on the screen for users to confirm this action. Select **Confirm** to lock, or **Cancel** to reject.

Note:
This feature will be effective immediately without any approval requirement



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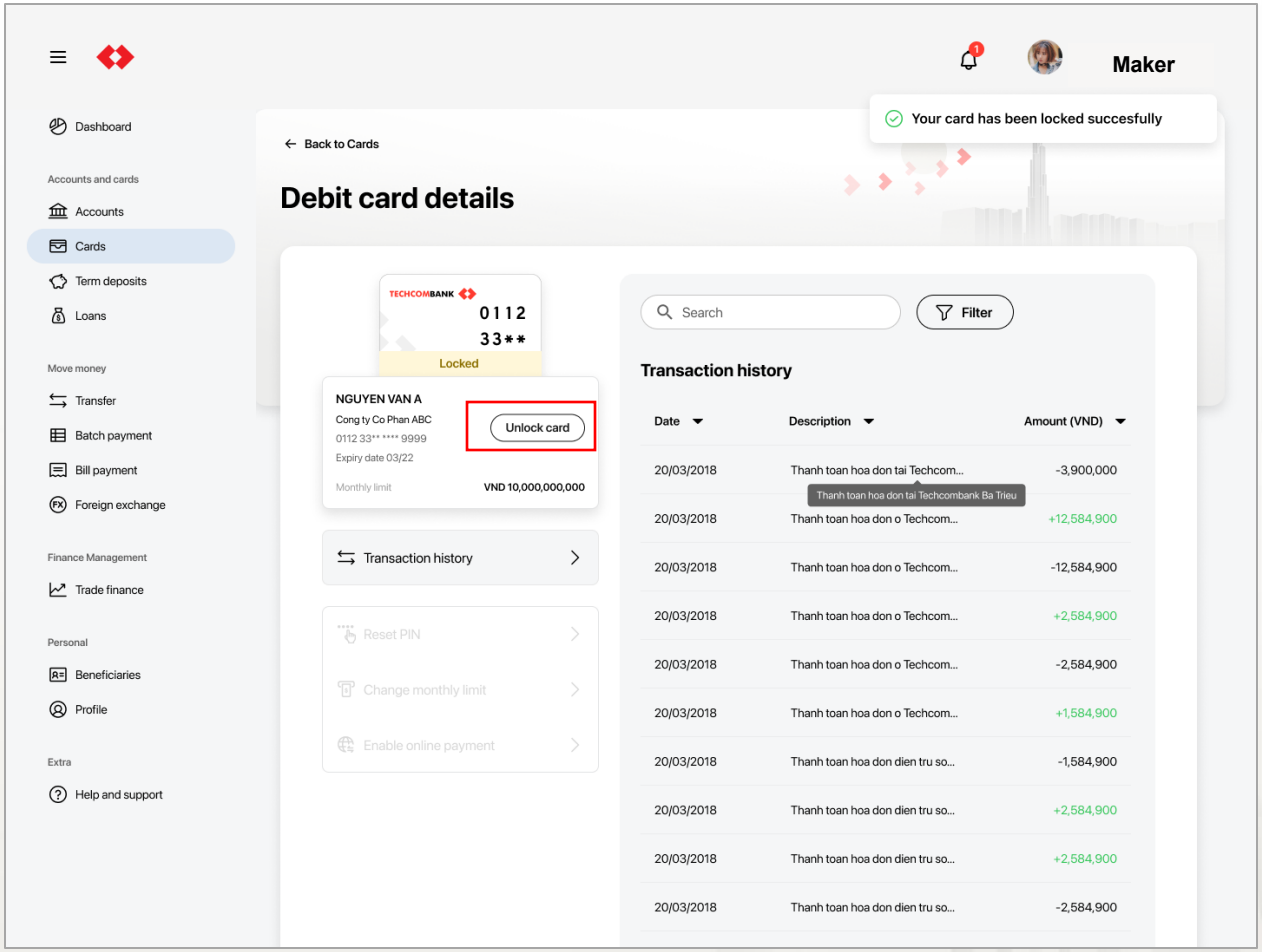
5. Card management

5.3. Lock/Unlock (Continue)

To unlock card, users select **Cards** on the left side menu **>** select **Debit card** **>** select the card you wish to unlock

Then select **Unlock card**. A notification will pop up on the screen for users to confirm this action. Select **Confirm** to unlock and the request will be sent to approver for approval; or **Cancel** to reject.

Note:
Only approver can approve unlock card request.



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5. Card management

5.3. Enable/Disable online payment

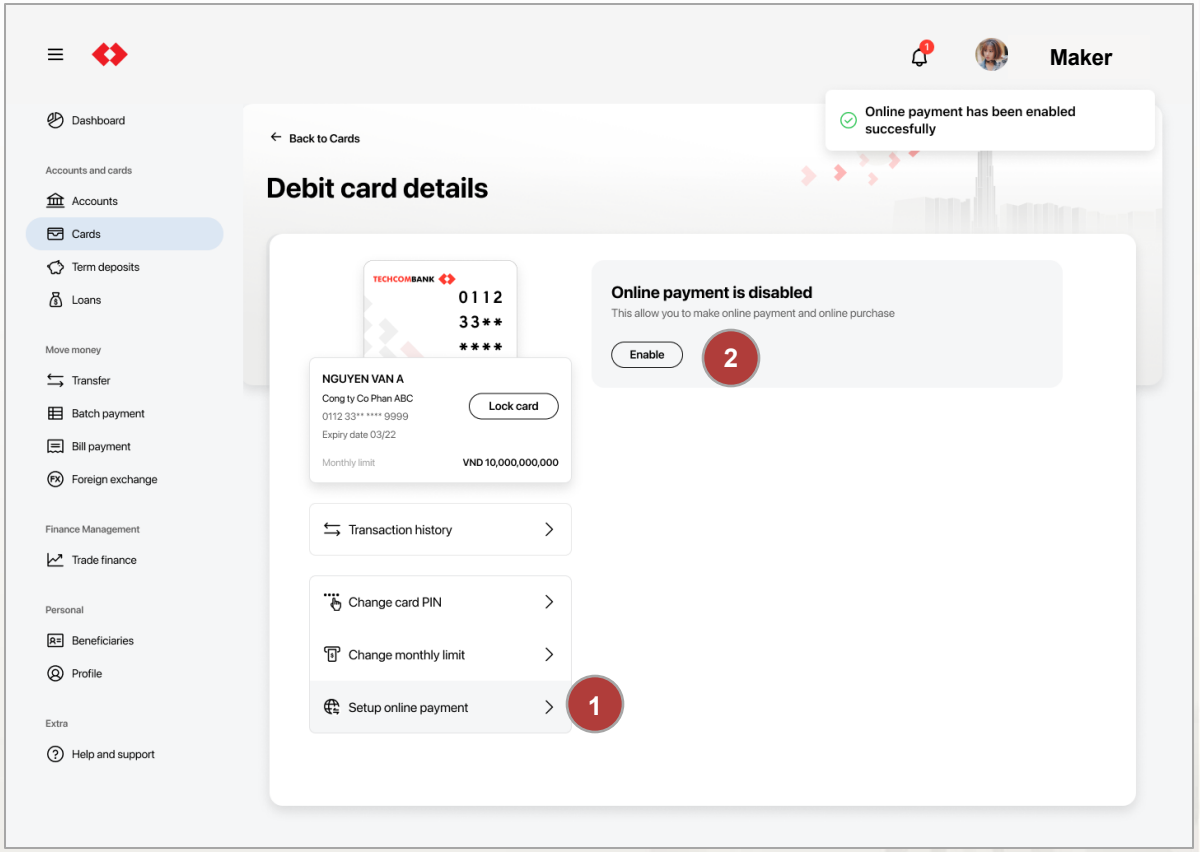
To Enable online payment, users select Card management in the left menu > select Debit card > select the card want to perform

1. Select **Setup online payment**

2. Select **Disable online payment**

   The screen will show the notification if users want to enable online payment. Select **Confirm** to perform, or **Cancel** to reject

Note: *This feature will be effective immediately without any approval requirement*



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5. Card management

5.3. Enable/Disable online payment (Continue)

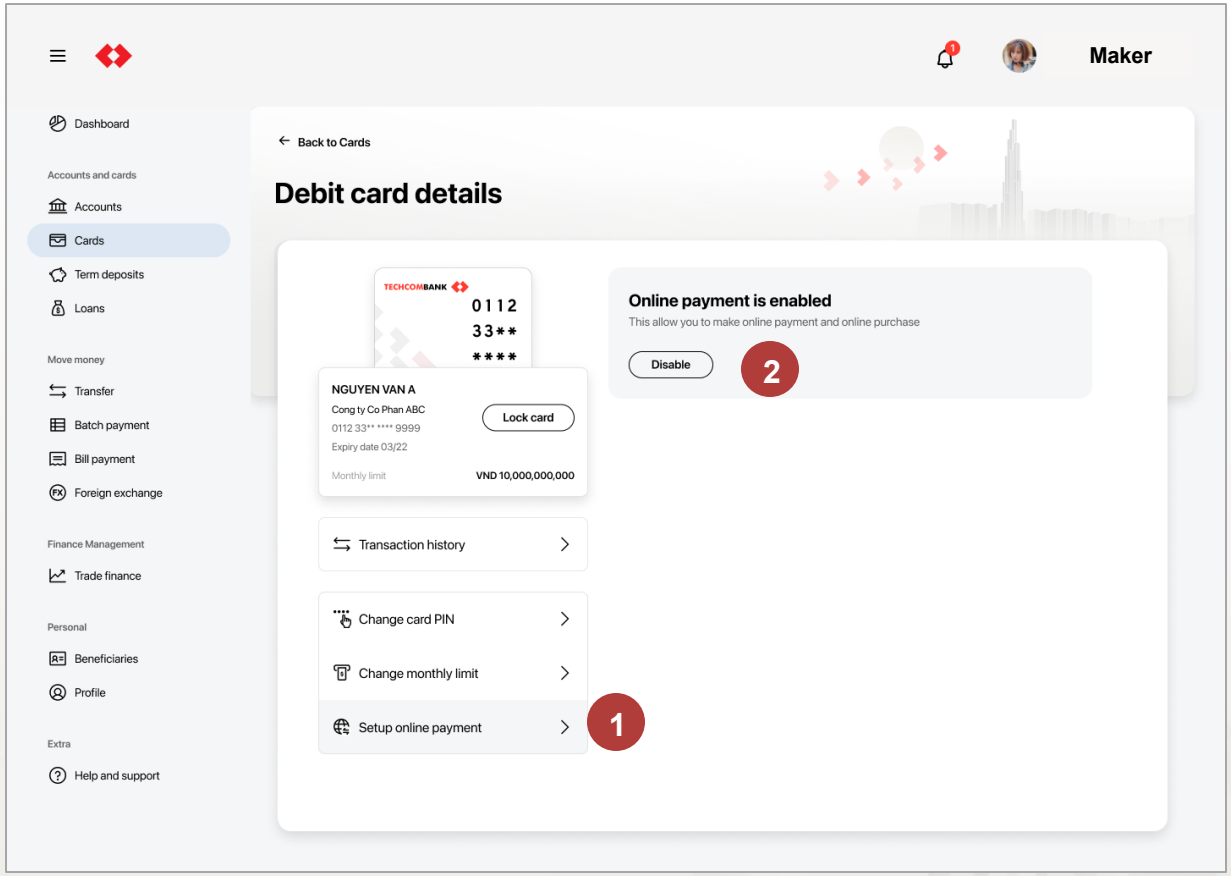
- To enable online payment, users select Card management in the left menu > select Debit card > select the card want to perform

1. Select **Set up online payment**

2. Then select **Enable payment online**

   Then select **Unlock card**. The screen will show the notification if users want to lock the card. Select **Confirm** to perform, or **Cancel** to reject. If select confirm, a request will be sent for approval.

Note:
Only approver can approve Enable online payment request.



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5. Card management

5.4. Setup online payment limit

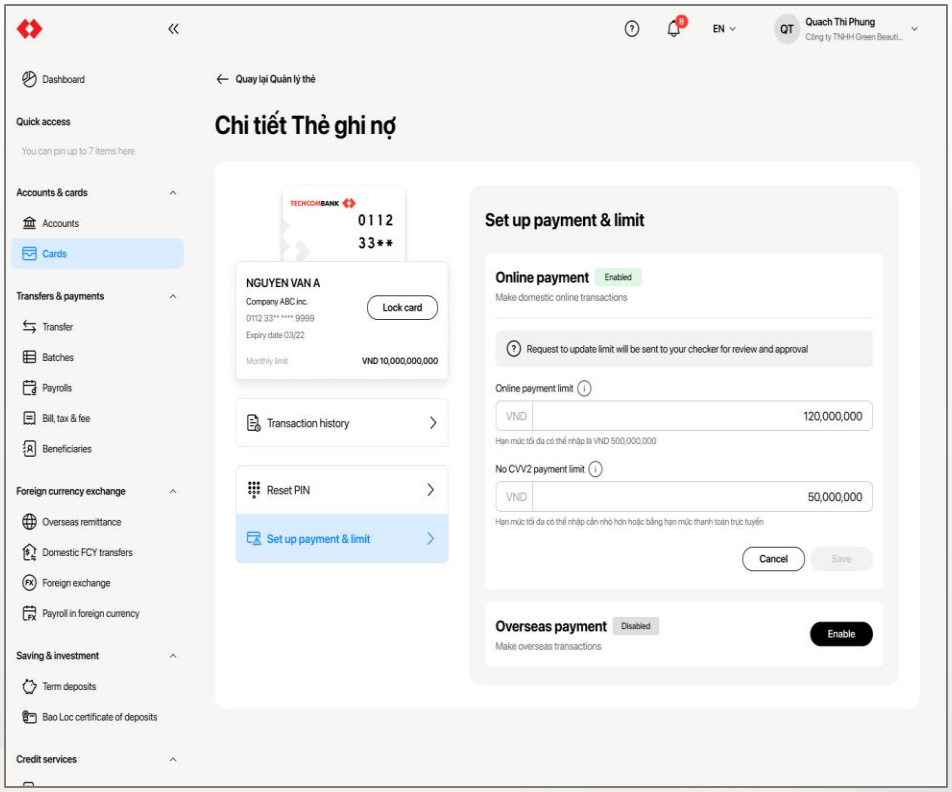
Log in to Techcombank Business on the web > 'Card Management' under 'Accounts & Cards' → Chooses the debit card to manage → Selects 'Payment & Limit Settings.' Here, users with permission to create and approve card feature requests can set or update one or both of the following limits as needed:

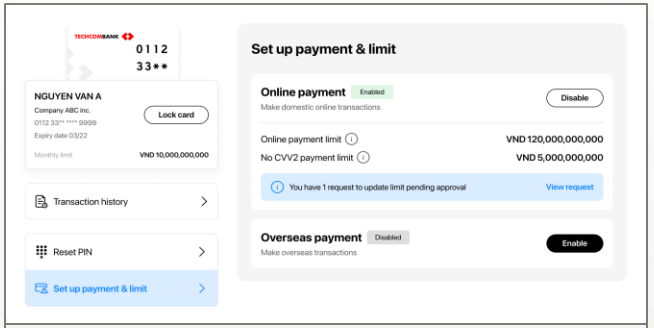
•Daily online payment limit via card

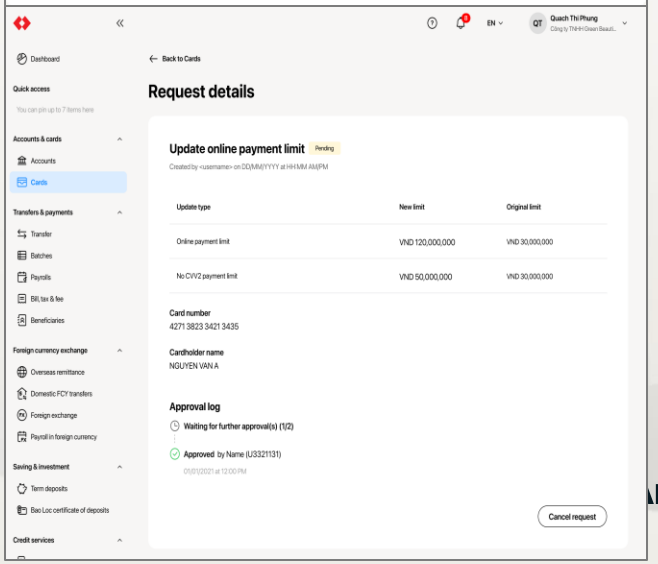
•Payment limit without CVV2

Note: The daily online payment limit must be lower than the card's payment limit and cannot exceed VND 500 million. After entering a valid value → Select 'Save.'

The users who creates the request can cancel it if the approving users has not yet approved the request.







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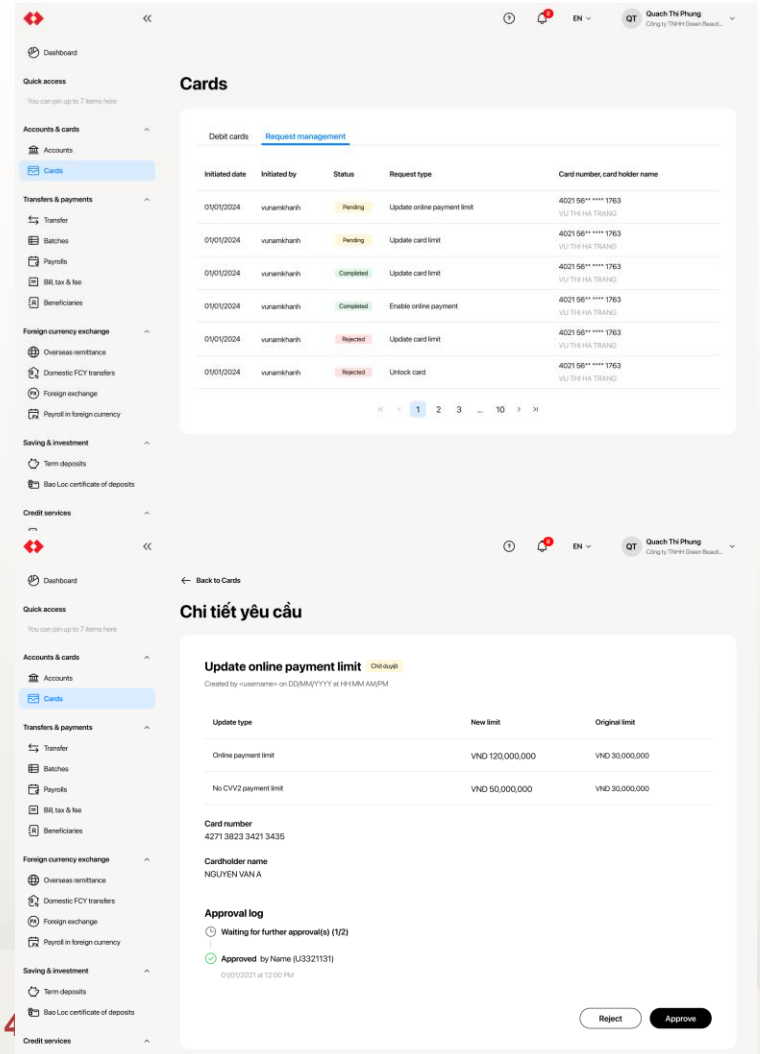
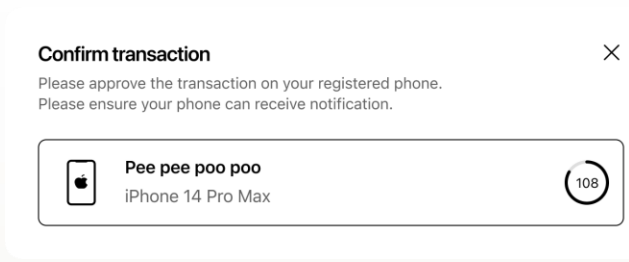
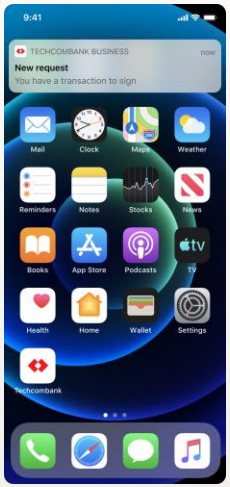
5. Card management

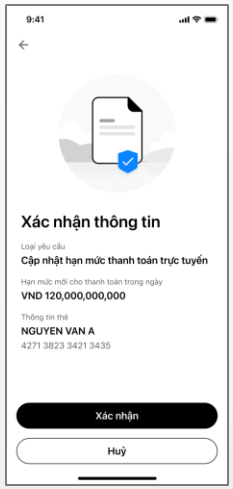
5.4. Setup online payment limit

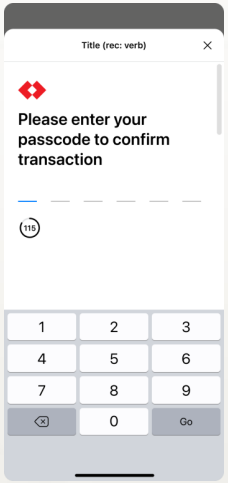
Users checker log in web Techcombank Business > “**Card management**” in ‘Accounts and Cards” >Select **Request management** and approve on the Techcombank Business web, passcode authentication via mobile app as usual.

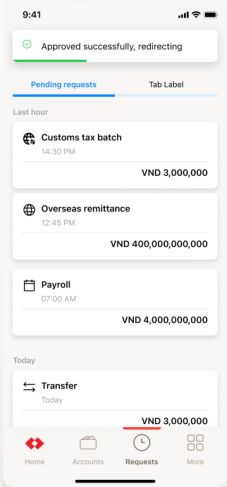












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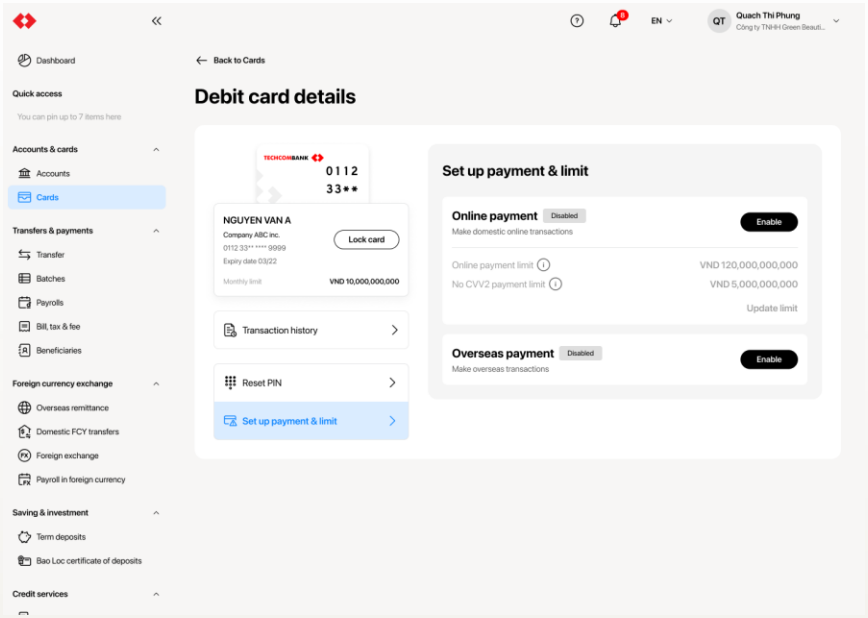
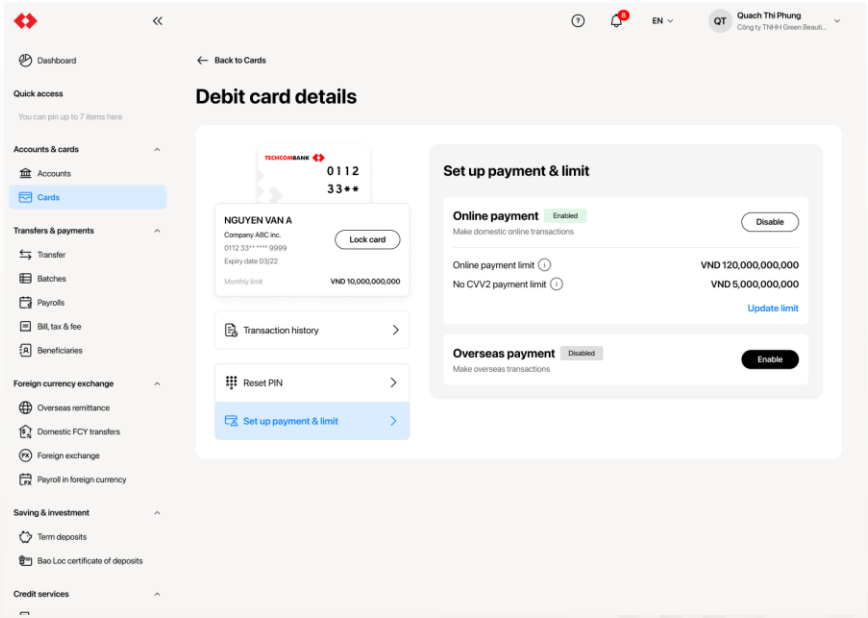
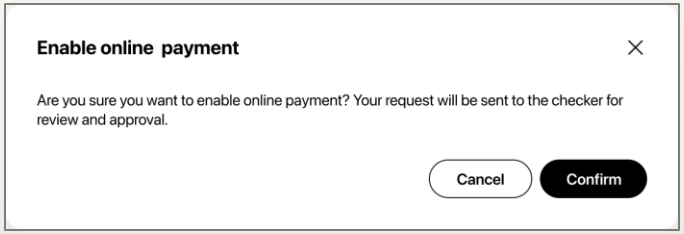
5. Card management

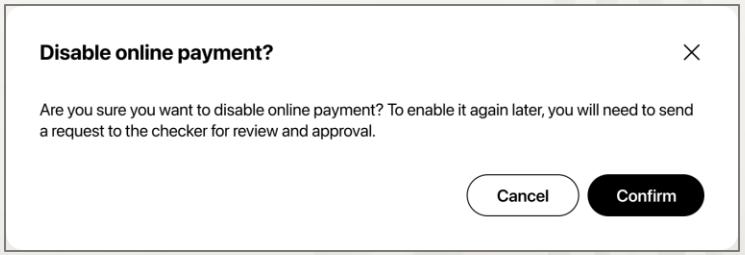
5.5. Disable/Enable online payment via POS/ATM

Any users with permission to create and approve card feature requests can TURN OFF the card's overseas payment feature via POS/ATM. Enabling this feature will still require two levels of request creation and approval.









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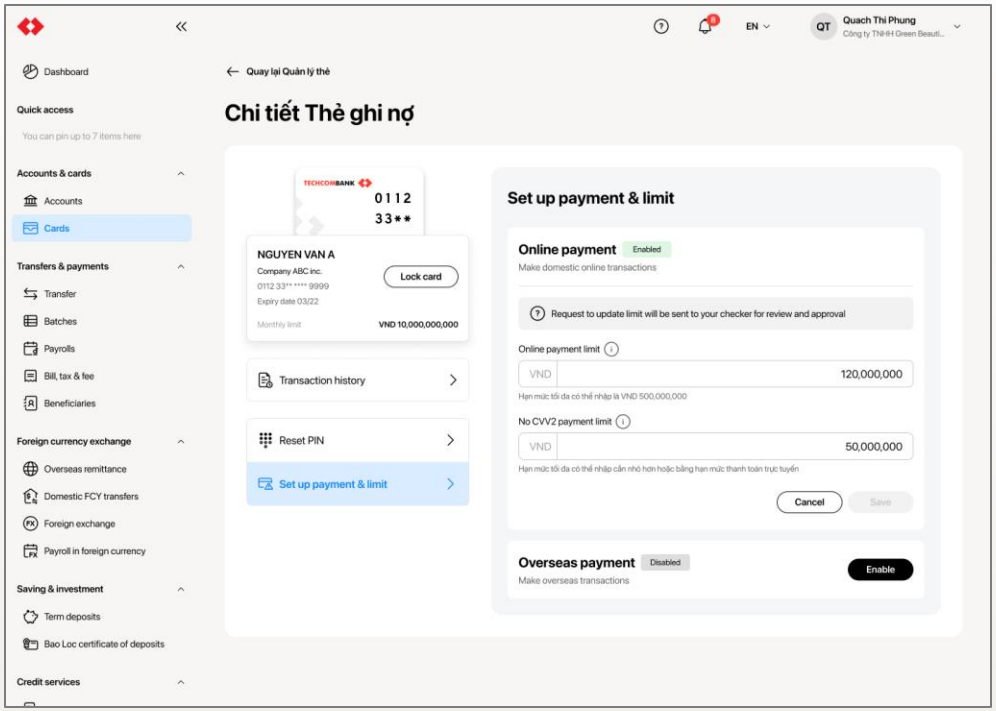
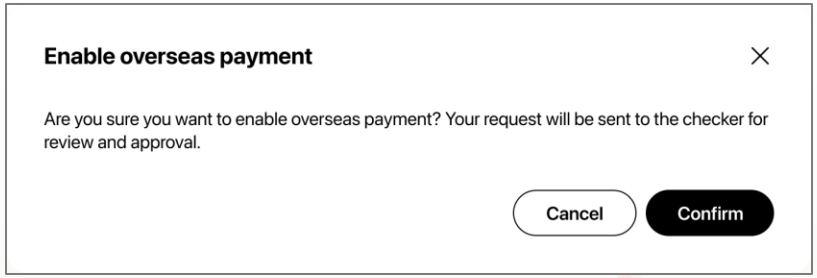
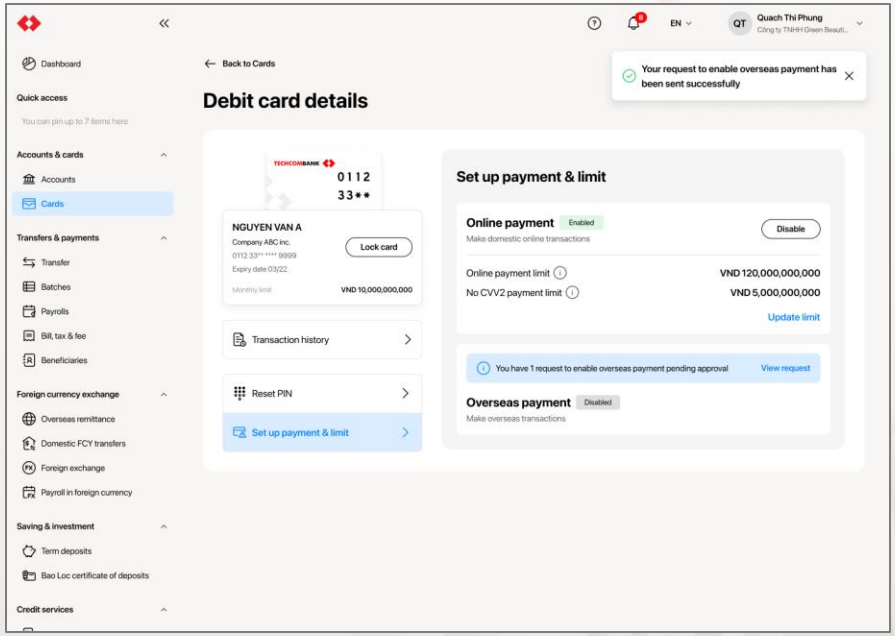
5. Card management

5.5. Disable/Enable online payment via POS/ATM

Techcombank Business on the web, selects ‘Card Management’ under ‘Accounts & Cards’ → Chooses the debit card to manage → Selects ‘Payment & Limit Settings’ → Chooses ‘Enable/Disable’ under the International Payment section.







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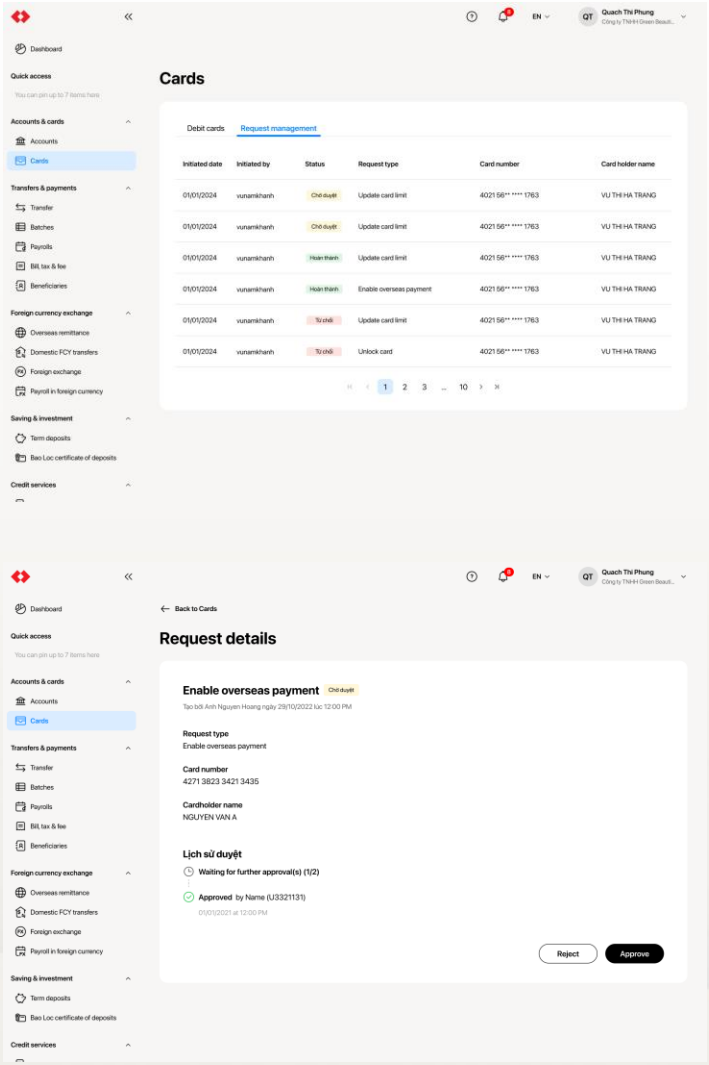
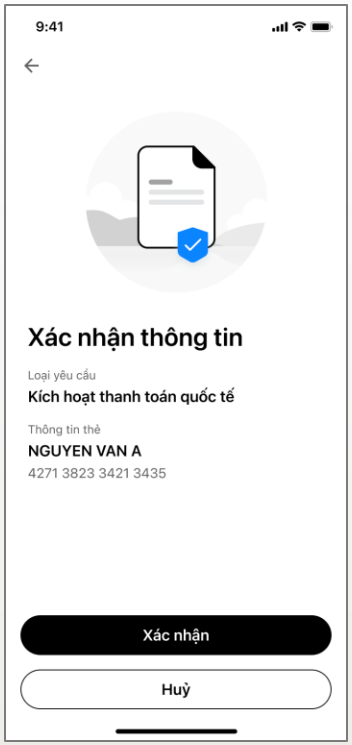
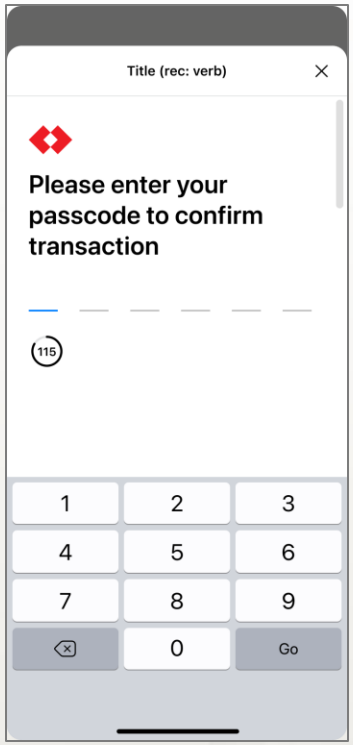
5. Card management

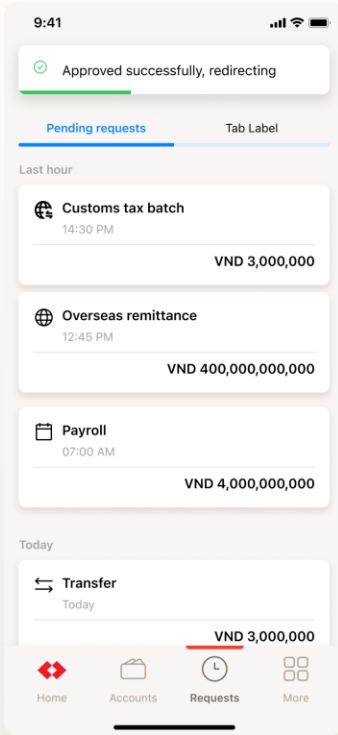
5.5. Disable/Enable online payment via POS/ATM

Users checker log in to Techcombank Business on the web, selects ‘Card Management’ under ‘Accounts & Cards’ → chooses ‘Request Management’ and approves the request on the web, confirming with the security code on the mobile app as usual









6. TRANSFERS

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

- 6.1. Own account transfer
- 6.2. Transfer to saved beneficiary
- 6.3. Transfer to new beneficiary
- 6.4. Transactions management
- 6.5. Authorize transaction
- 6.6. Trace request
- 6.7. Transfer to virtual account
- 6.8. Multiple approval

6. Transfers

6.1. Own account transfer

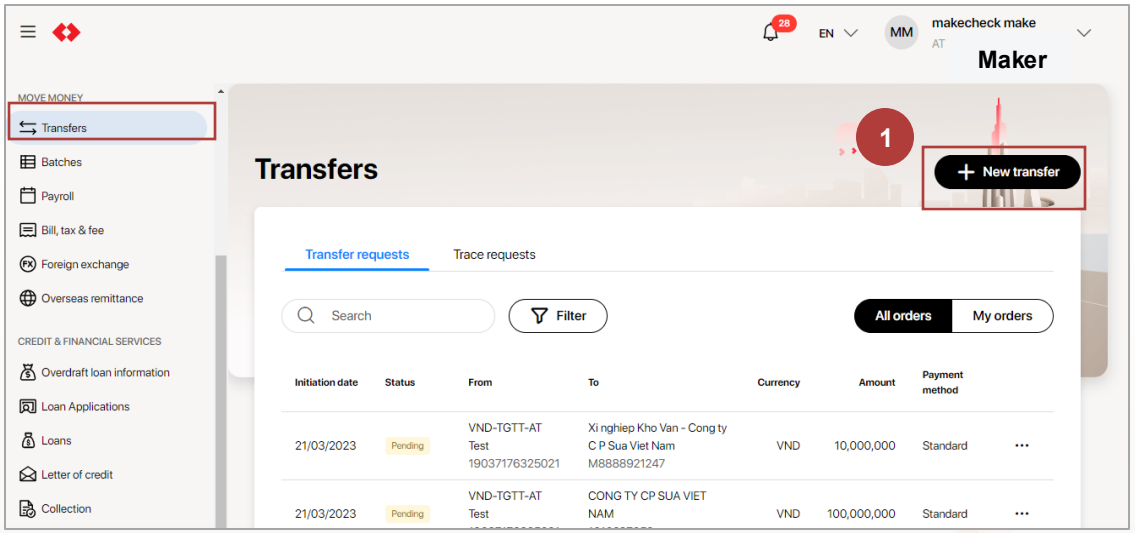
Users can initiate a own account transfer by:

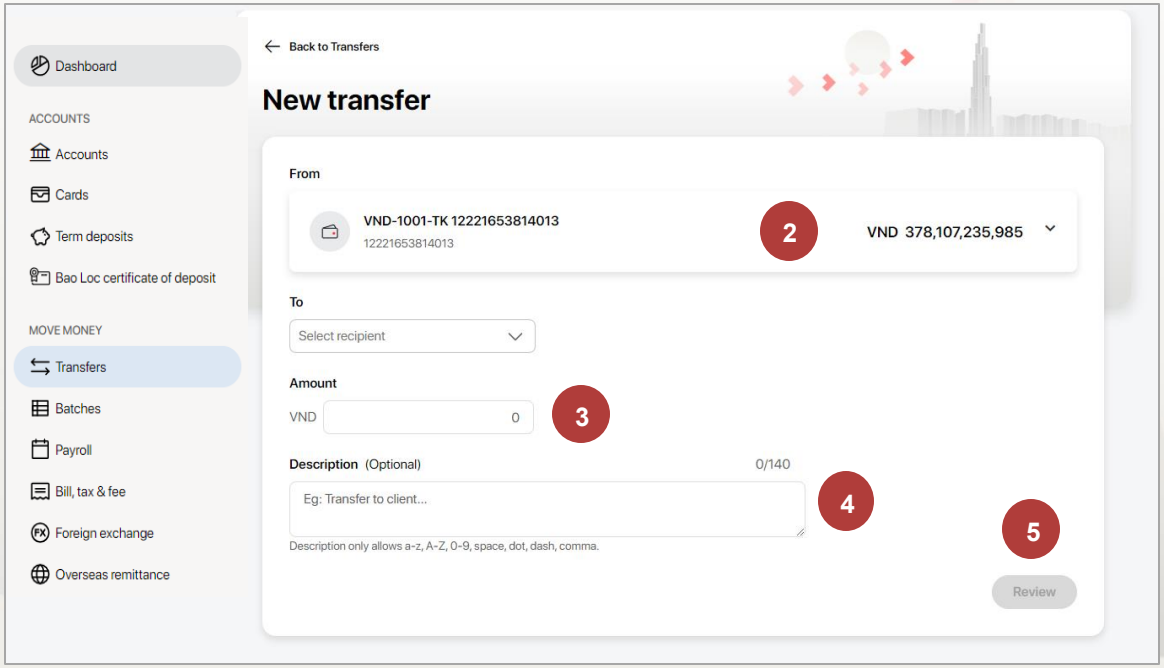
1. Select **Transfer** in the menu then select **"New Transfer"** button.
2. Select the account to transfer money

Click to select beneficiaries and choose Own account in appeared box

3. Input **Amount**
4. Input **Description**
5. Click **Review** to review transaction then click **Submit**

Note: *Users are only allowed to transfer money to same currency account*





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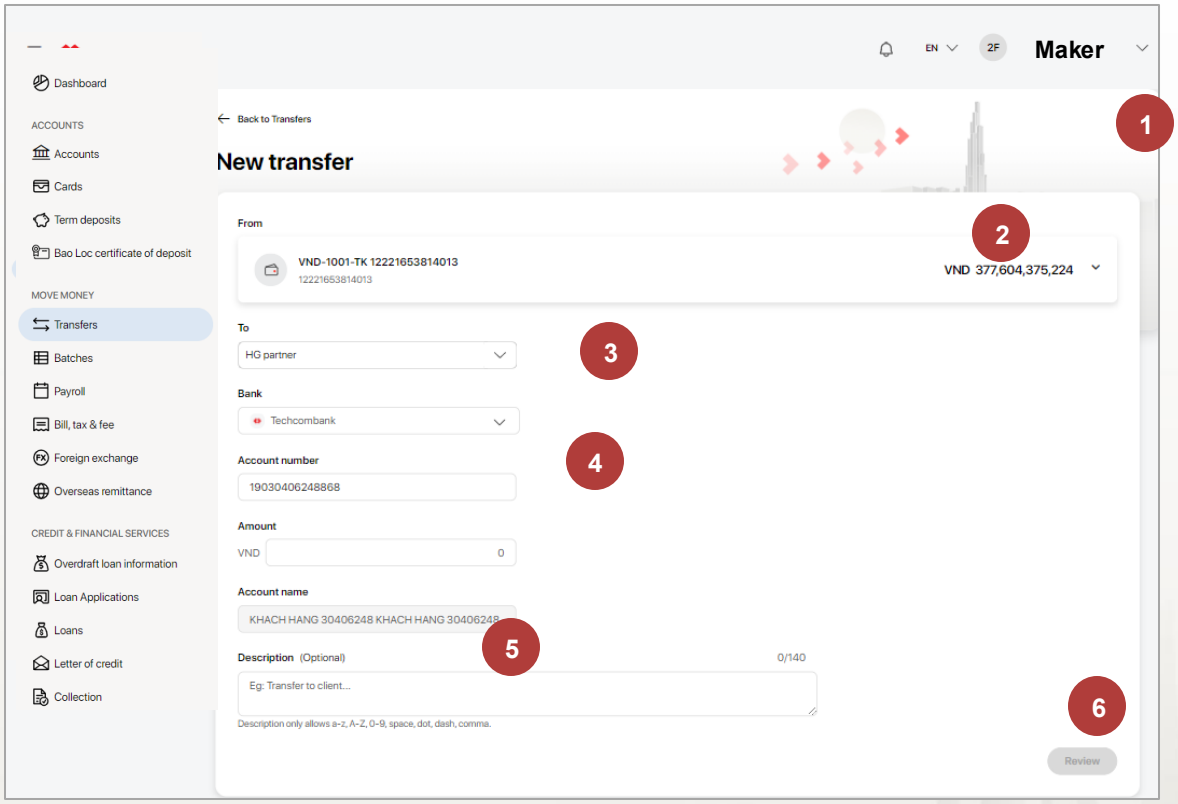
6. Transfers

6.2. Transfer to saved beneficiary

Users can transfer money to saved beneficiary as below

1. Select **Transfer,** then select **new transfer**
2. Choose account you want to debit from
3. Search and select users you want to transfer money to
4. Input amount of money you want to transfer
5. Input the Description of the transaction
6. Select **Review** to walkthrough all transaction information again. If you don't want to change anything, select **Submit** in appear screen



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6. Transfers

6.2. Transfer to saved beneficiary (continue)

1. *Techcombank Business will choose the payment gateway automatically when maker initiate the transactions. If the amount of money is greater than 2,000VND and 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.*

2. *Techcombank Business system will retrieve account name from payment gateway. In case the account name is not available, users needs to input account name manually*

3. *Users cannot change account name if it is populated by system*

4. *Users can do both intrabank and interbank transfer in this screen.*

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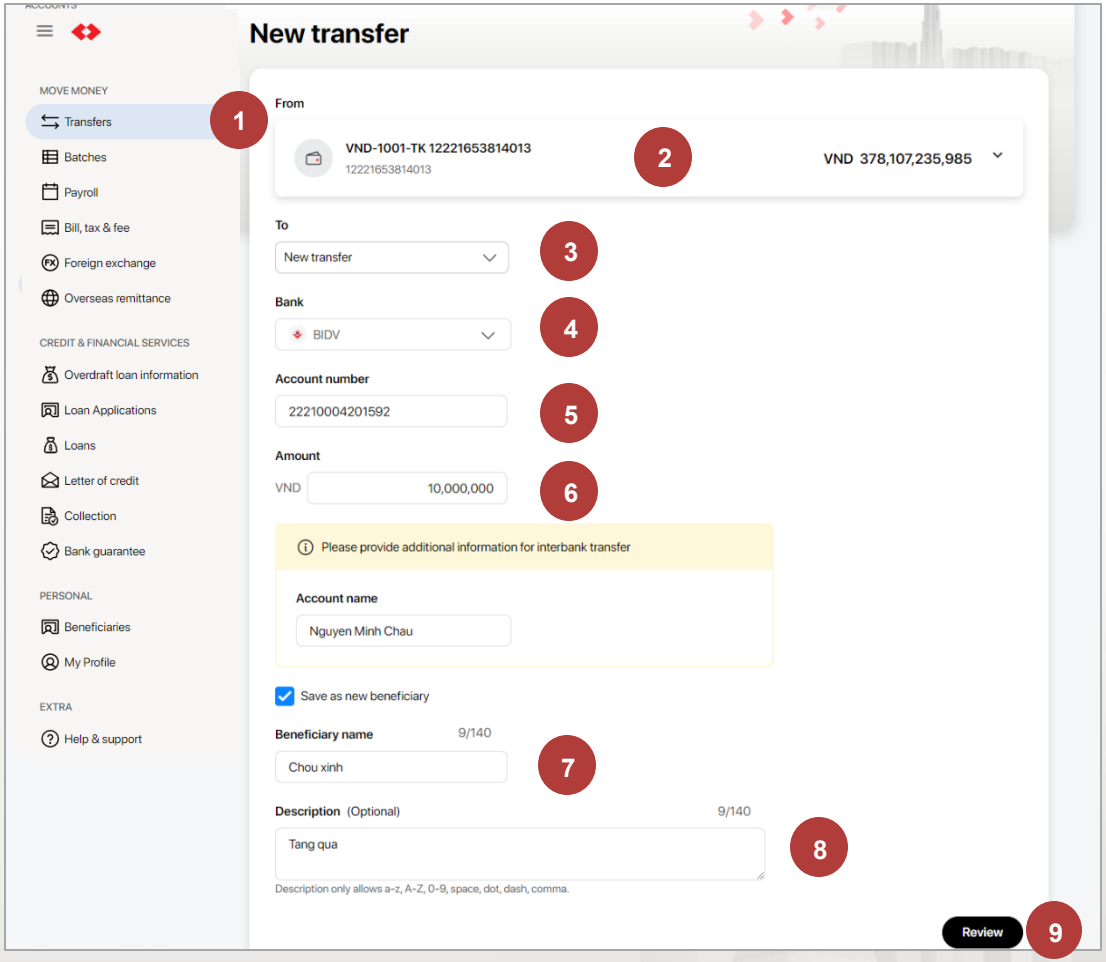
6. Transfers

6.3. Transfer to new beneficiary

Users can transfer money to new beneficiary as steps below

1. Select **Transfer,** then select **New transfer**
2. Choose account you want to debit from
3. Select **New transfer** in **To** field
4. Select beneficiary **bank**
5. Input **beneficiary account number**
6. Input **amount of money** you want to transfer
7. Input beneficiary name in case you select **save as new beneficiary**
8. Input **description** of the transaction
9. Select **Review** to walkthrough all transaction information again. If you don't want to change anything, select **Submit** in appear screen



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6. Transfers

6.4. Transaction Management

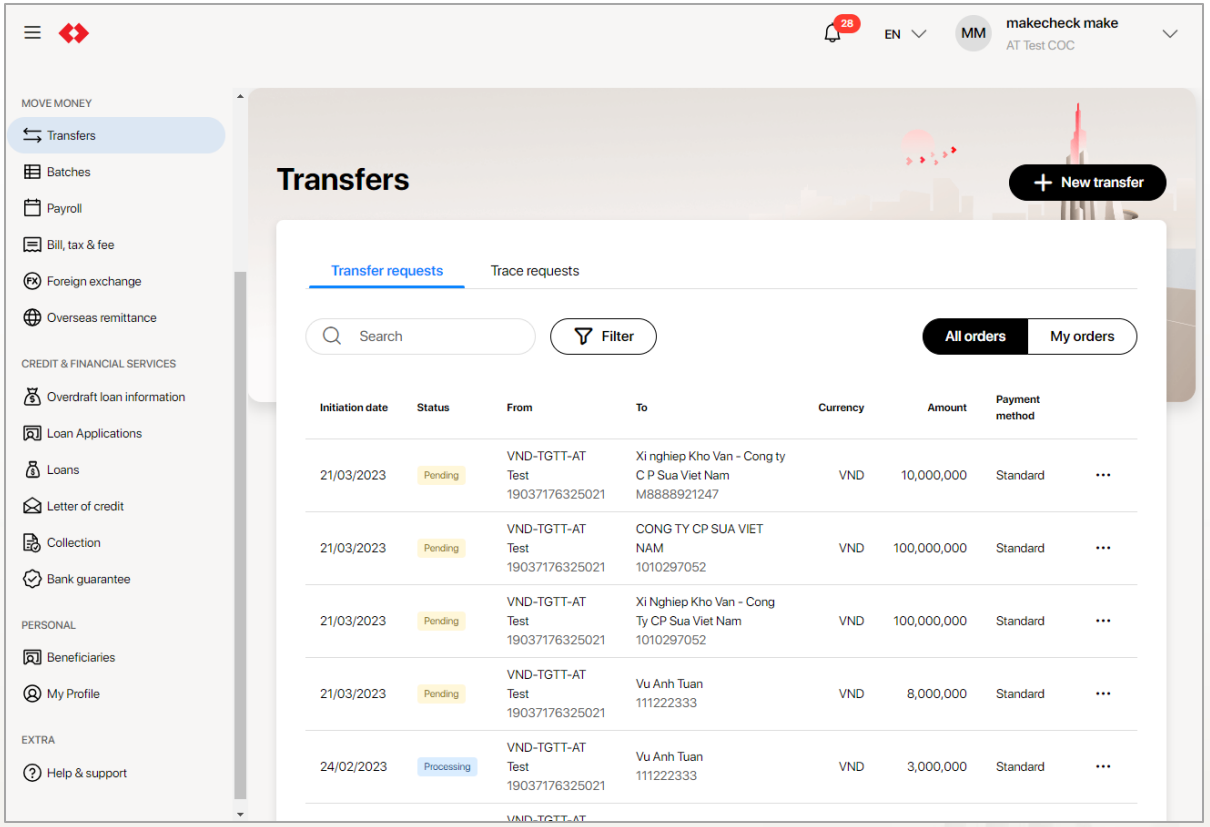
Transaction
Users can view and search the transaction based on a set of criteria below:

- Initiation date
- From account
- To account
- Amount

Also users can filter transaction by

- Status
- Amount (from min to max)
- Initiation date

Note: users *can cancel the transfer orders in pending approval status.*



6. Transfers

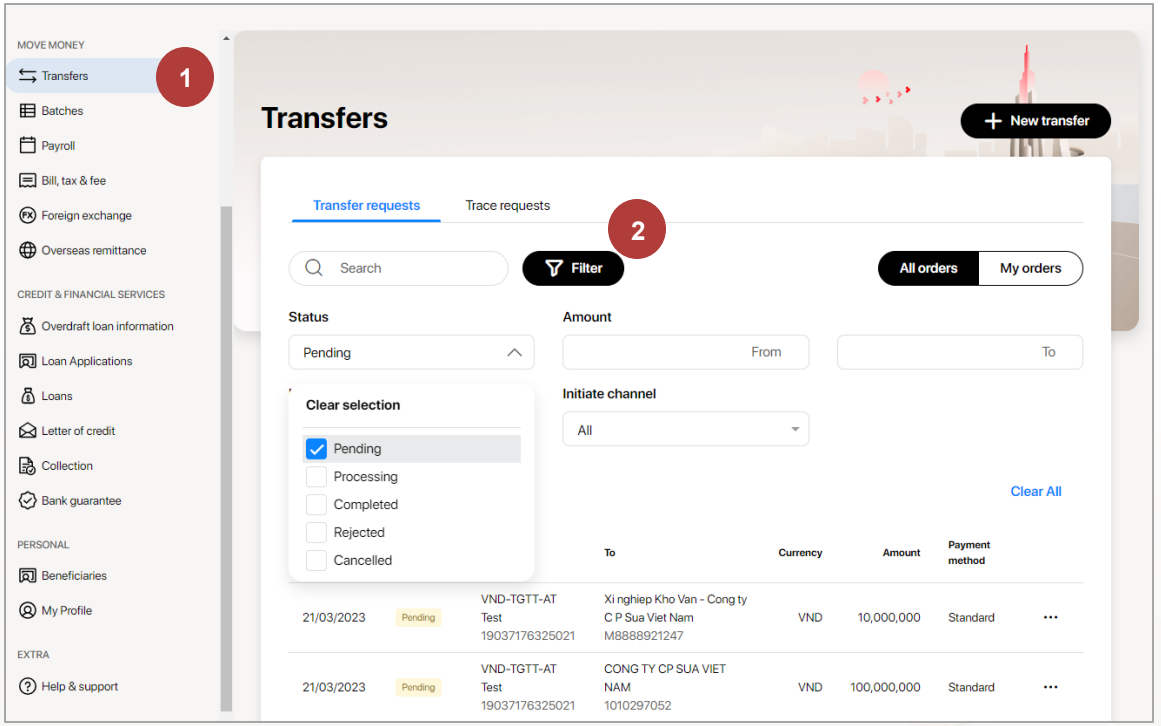
6.5. Authorized money transfer

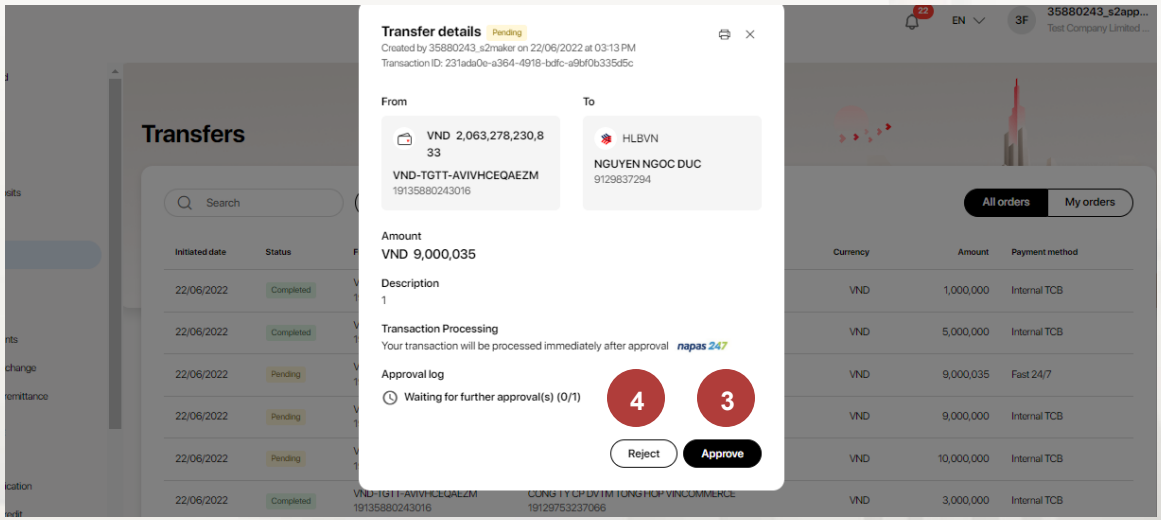
1. Select **Transfer** in left Menu > Select **Filter** > Select **Pending** in the **Status** field

2. ***Note:*** ***users*** *can quickly inquire pending transactions from* ***Pending requests*** *section on Dashboard screen*

3. Select transaction you want to authorize. Check the information of the transaction then select **Approve** in appeared screen and authenticate the transaction with the passcode on the mobile application.

4. Select **Reject** if users does not wish to approve the transaction. users can add description (if any) for rejection





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6. Transfers

6.6. Trace request

6.6.1. Initiate trace request

Actions can be initiated with each transaction status:

Transaction status	Initiate request
Pending	Cancel request
Processing	**Create trace request**
Completed	**Create trace request**

Payment method	Trace reasons
ACH transfers	• Request to support trace • Request to change transaction information (change the beneficiary's name, address and account) • Request to provide documents (prove transaction successfully processed) • Request to return • Request to refund
CITAD transfers	• Request to change transaction information (change the beneficiary's name, address and account) • Request to blockage and refund • Request to edit description
Internal transfers	• Request to edit description • Request to blockage and refund

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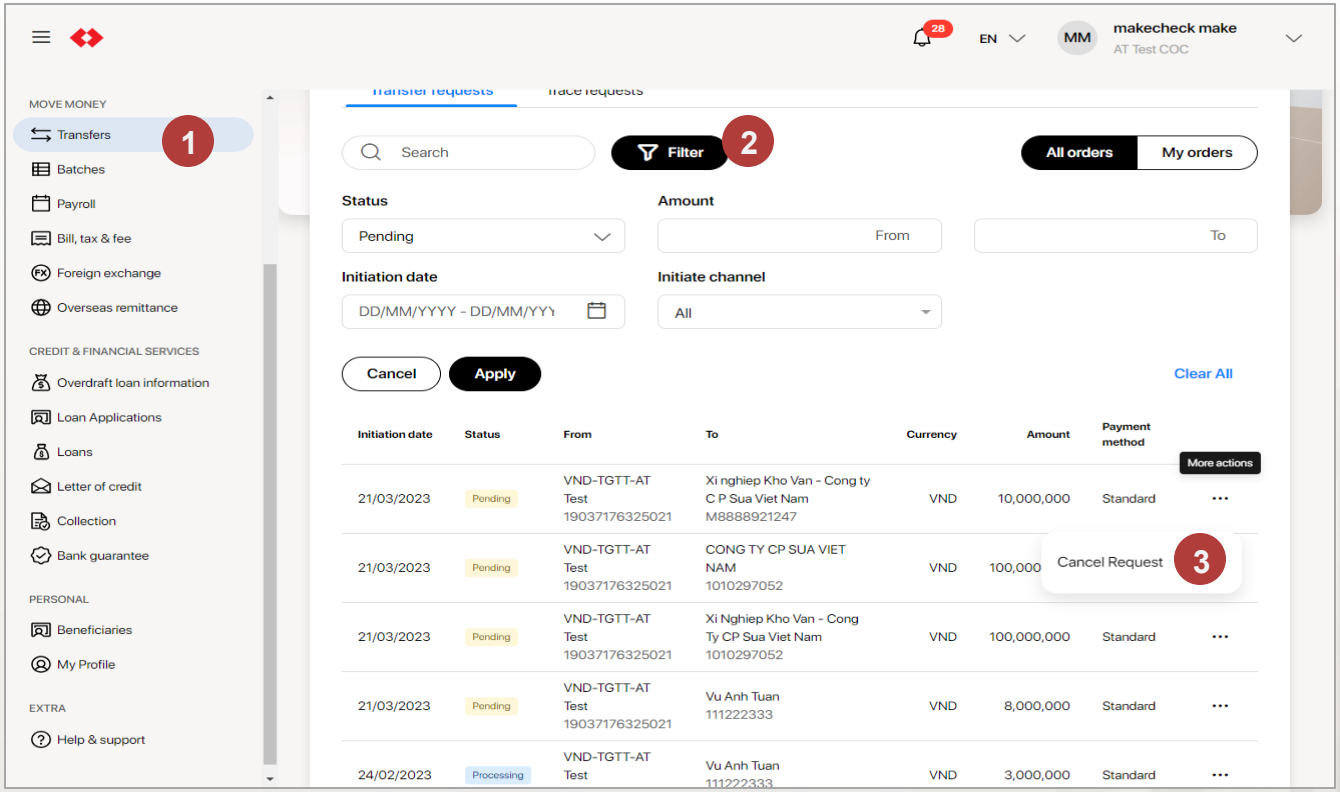
6. Transfers

6.6. Trace request

6.6.1. Initiate trace request

1. From the menu, select **Transfers**
2. Click search or select **filter** to find out the transaction need to initiate trace request
3. From the list of transactions, click **More actions** and choose **Create trace request**



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6. Transfers

6.6. Trace request

6.6.1. Initiate trace request

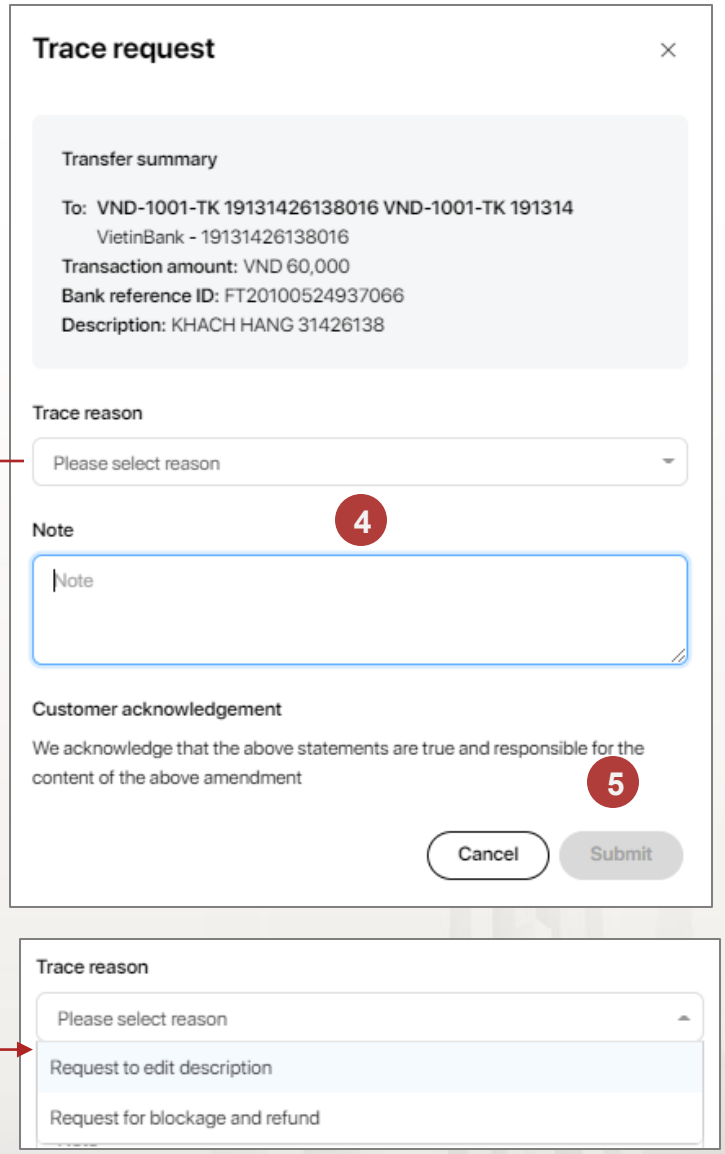
Detail **Trace request** include:

- Transfer summary
- Select **Trace reason**
- 4 - Enter **Note** for the request
- 5 - Click **Submit** trace request initiation

Note:

For each payment method (ACH, CITAD or internal, there will be a list of corresponding reasons (previous slide).

When entering Notes, the system only accepts the characters a-z, A-Z, 0-9, space, period, dash, comma.



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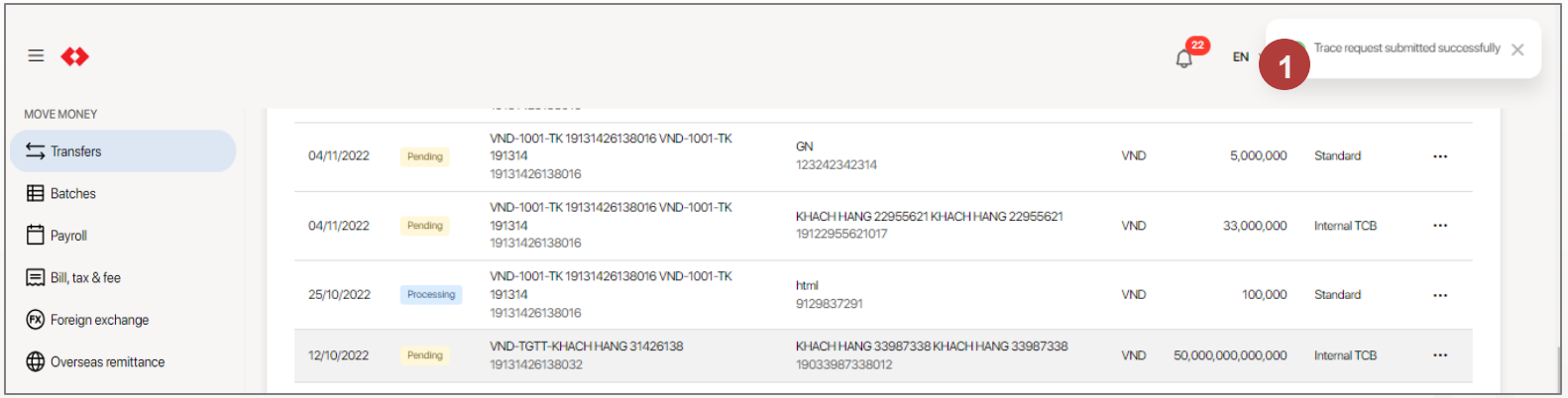
6. Transfers

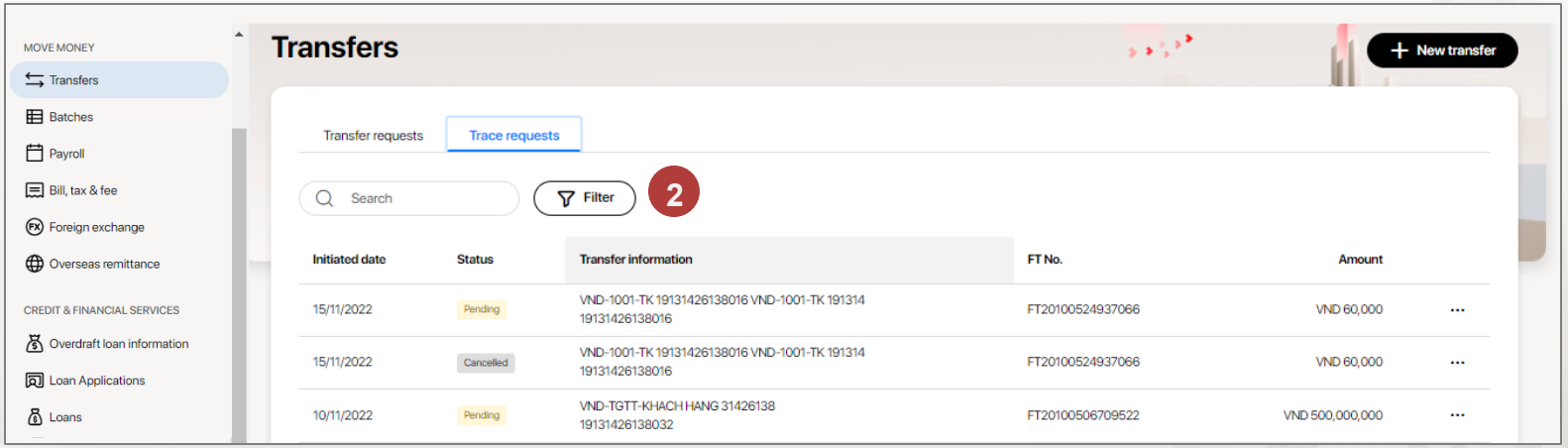
6.6. Trace request

6.6.1. Enquiry trace request

1. After users submit, system send notification **Trace request submitted successfully**

2. Users can follow and search/filter trace requests at **Trace requests**





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6. Transfers

6.6. Trace request

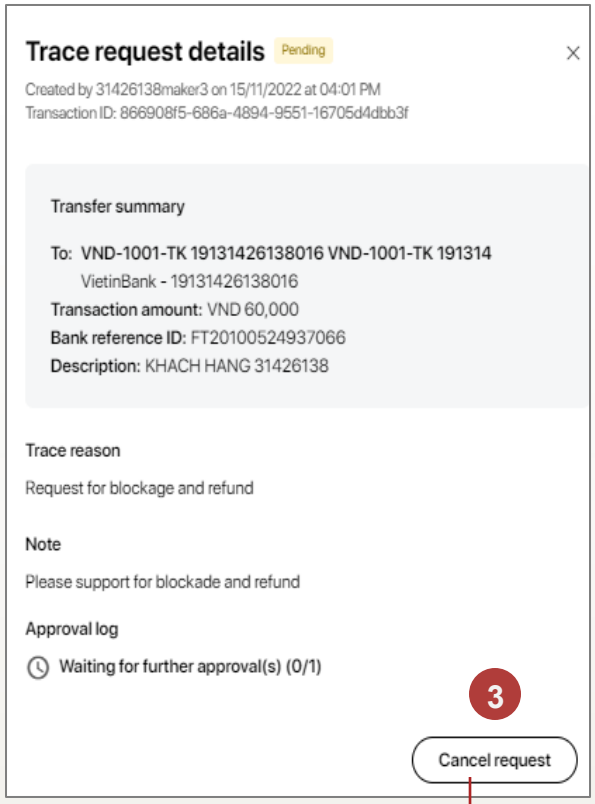
6.6.2. Enquiry trace request

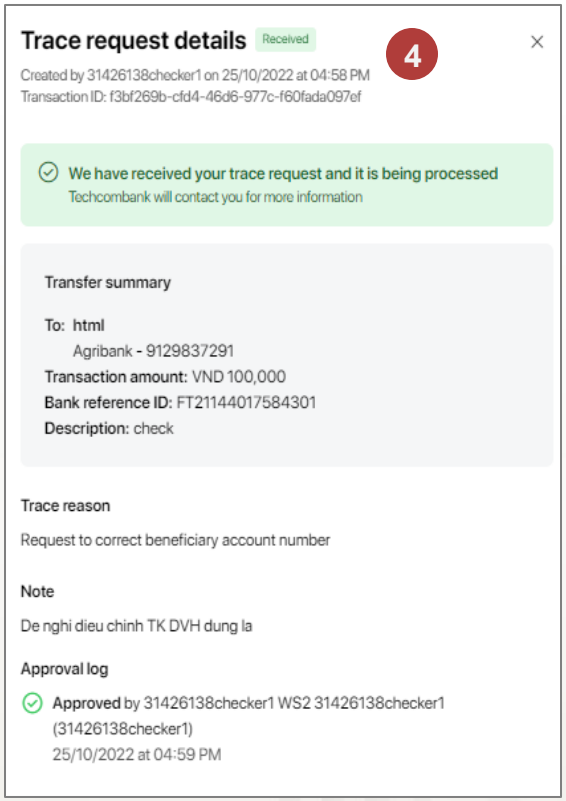
Trace request's status:

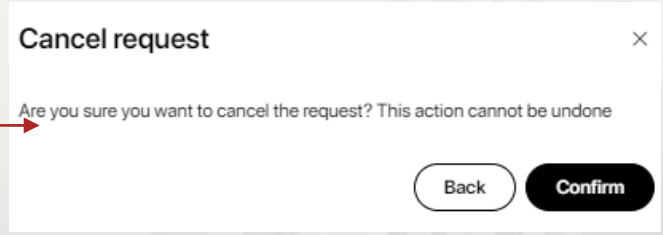
- Pending
- Rejected
- Cancelled
- Received

3 View detail Pending trace request, users can see Cancel request button. When click cancel request, system will require users confirm because the action cannot be undone.

4 Trace request has been approved by customer will be sent to Techcombank and new status is **Received**







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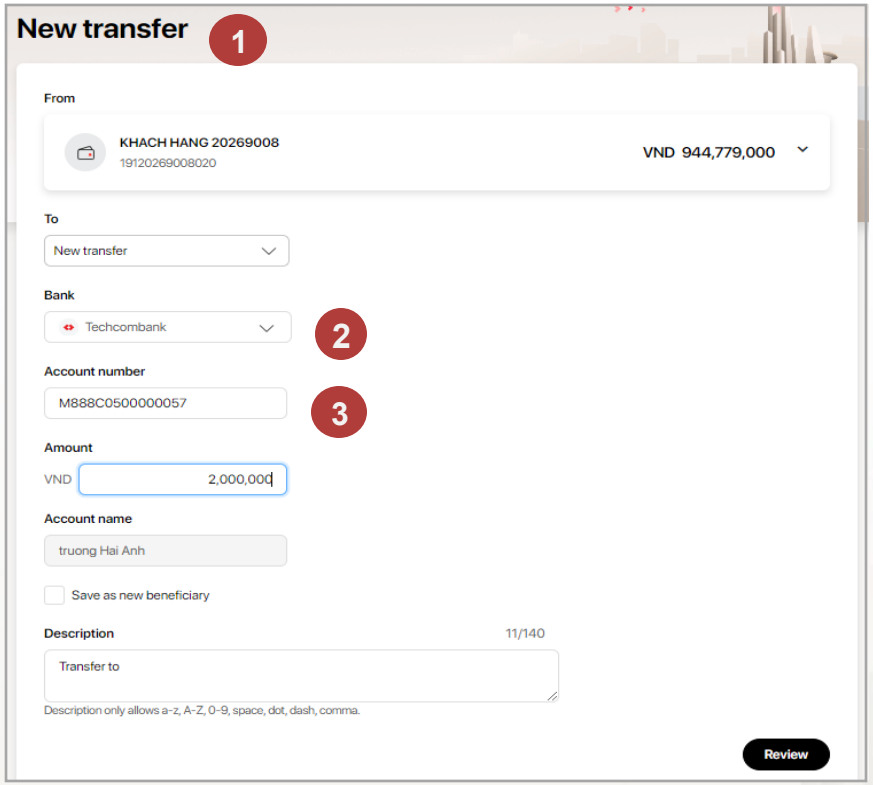
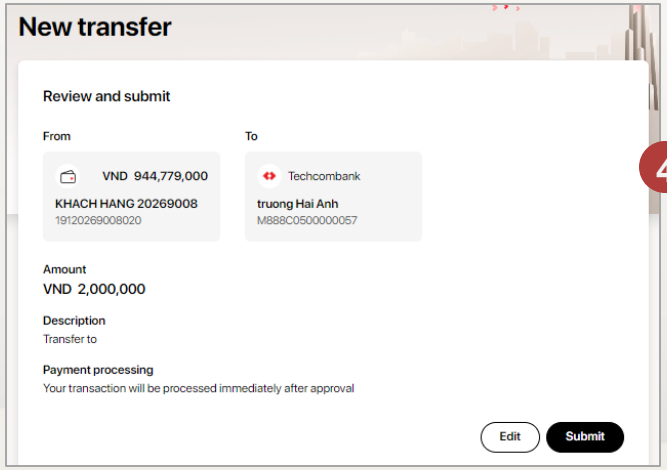
6. Transfers

6.7. Transfer to virtual account

1. Users Techcombank Business initiate new transfer transaction as usual
2. Select beneficiary bank :Techcombank
3. Enter Account number, users can input:
   - Current account (T24 account)
   - Mobile account
   - Alias account
   - Virtual account
4. Following steps as normal transfer transaction





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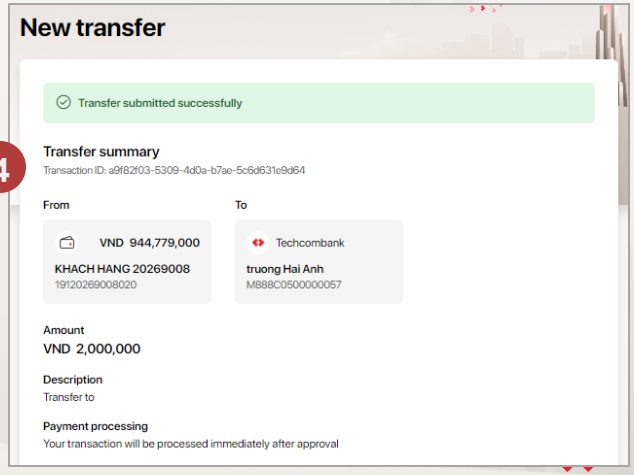

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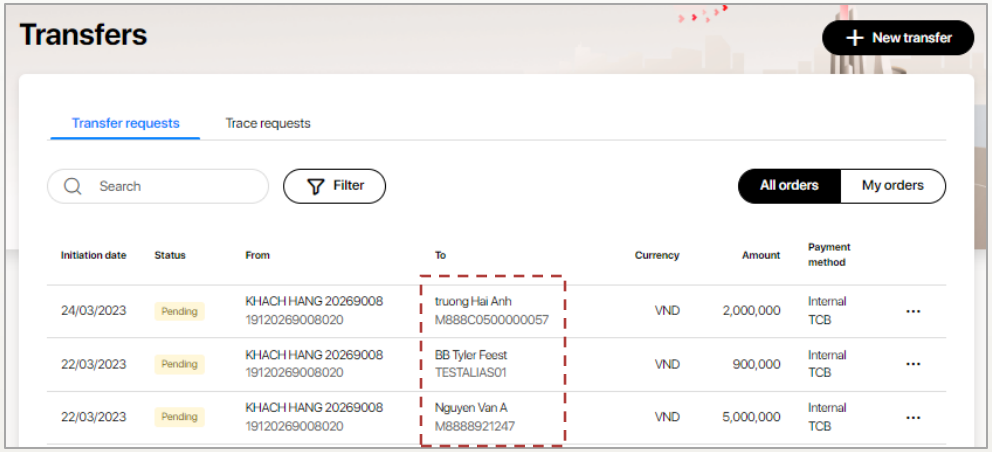
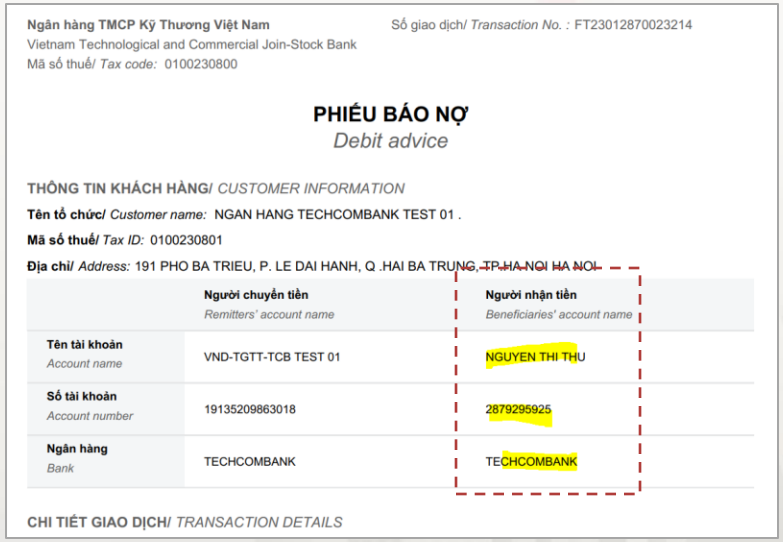
6. Transfers

6.7. Transfer to virtual account (continue)

1. **Transfer interface:**
   - Beneficiary bank must be Techcombank (Apply for current/lucky account, virtual account, alias account, mobile account registered at Techcombank
   - Input account number: Allows only alphabets and numbers characters, no other characters
2. **Initiate and approve transaction steps: As usual**
3. **Display beneficiary account name** (on debit advice/ account statement/ transaction listing): Display account name of virtual account.





6. Transfers

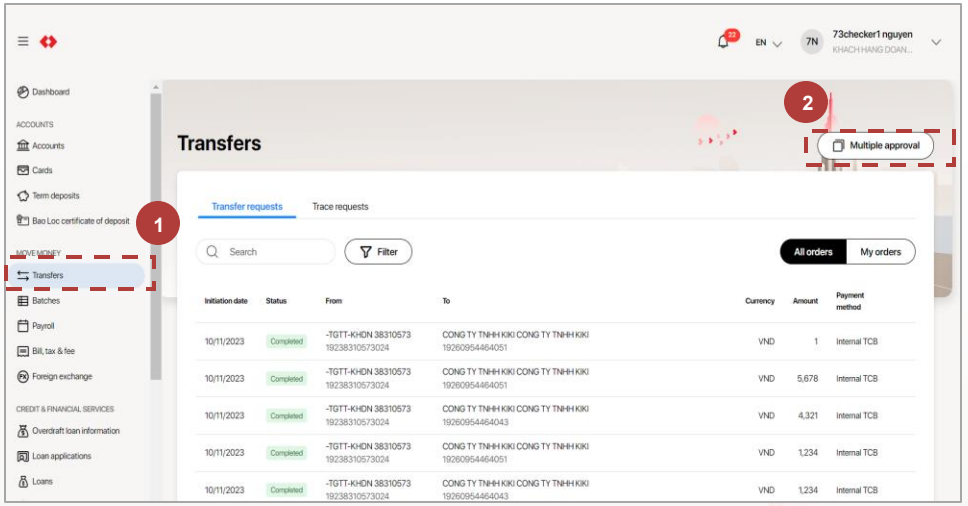
6.8 Multiple approval - Web Techcombank Business

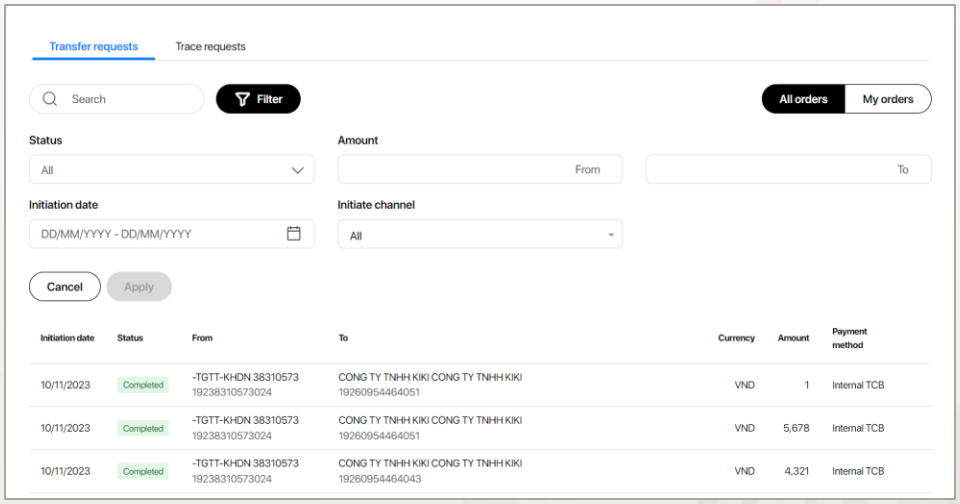
1. Users checkers visit and logs in to website Techcombank Business. From Home page, select **Transfers.**
2. Select **Multiple approval**.

The system will also display the transaction filtering interface to browse multiple orders, including the following criteria:

- Status (Internal TCB and External TCB).
- Amount (from… to…).
- Initiation date.
- Initate channel.

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





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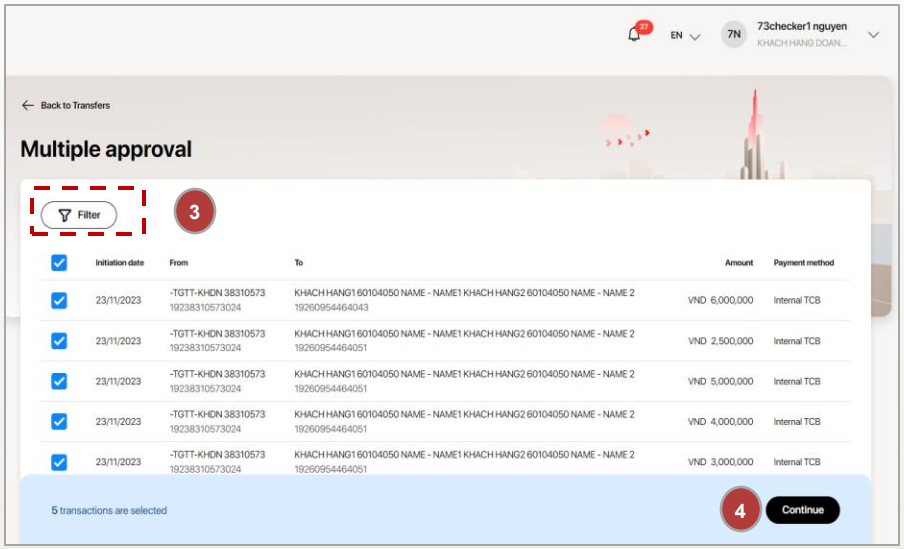
6. Transfers

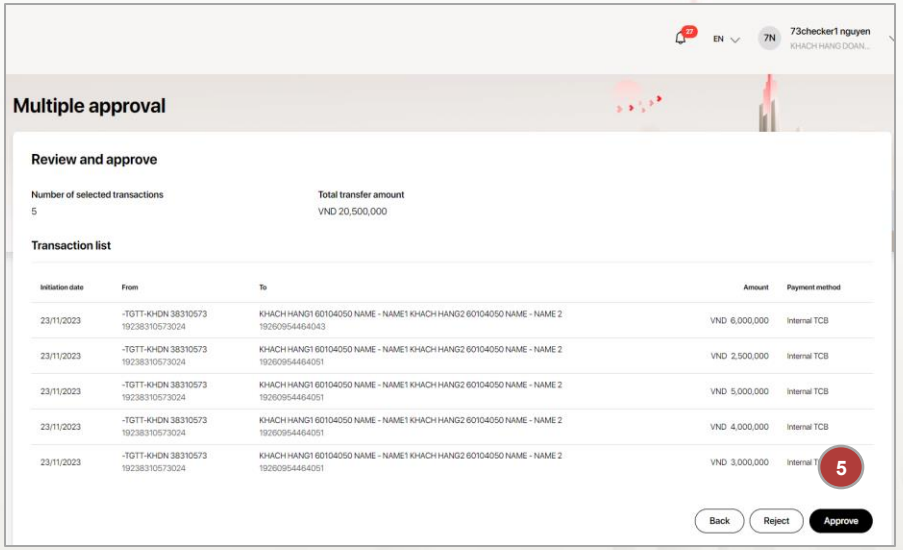
6.8 Multiple approval – Techcombank Business Website

3 Users can skip the filtering step and select directly the type of transactions that they want to approve or choose all transactions that need to be approved.

4 Click **Continue**. The system will switch to the **Review and approve** interface.

5 Click **Approve.** The system will validate all transactions in the batch. Users can only move to the next step if there is at least one valid transaction.





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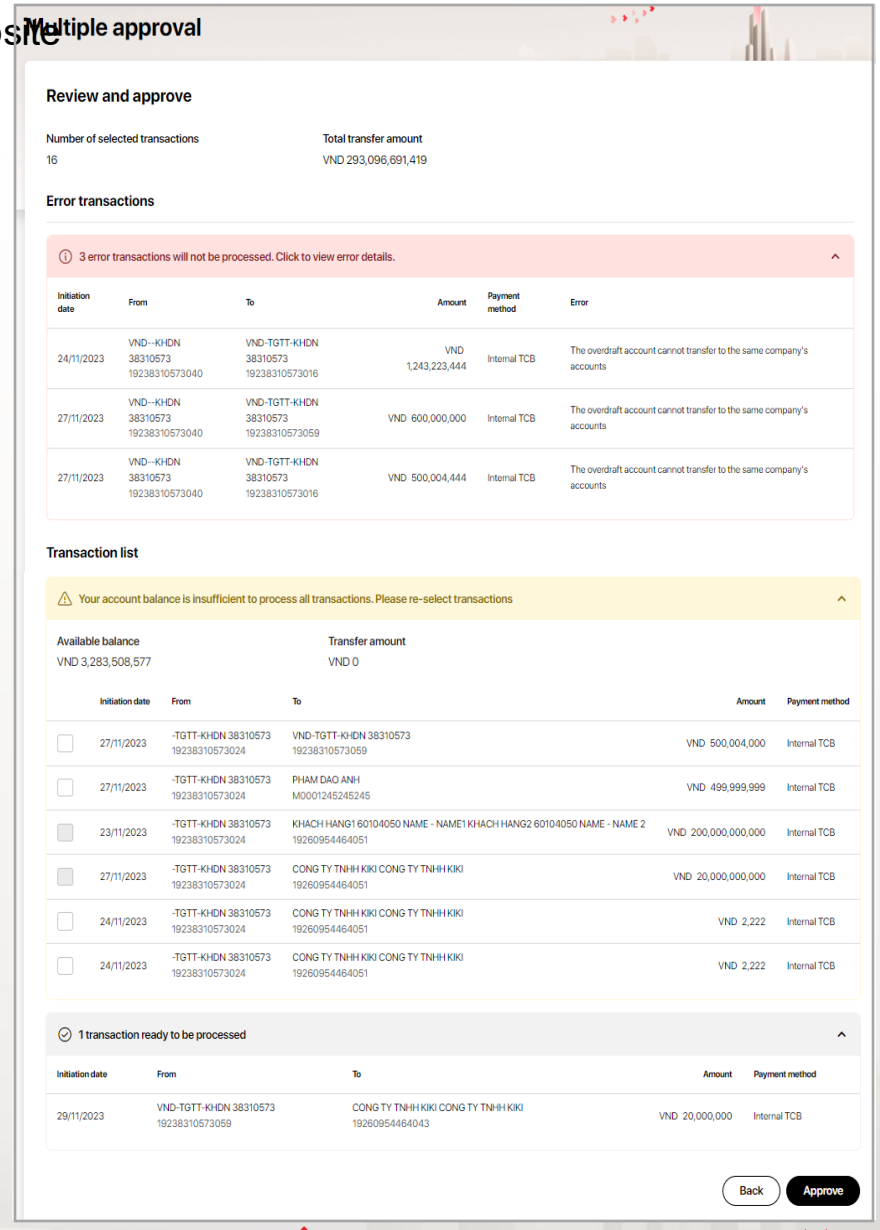
6. Transfers

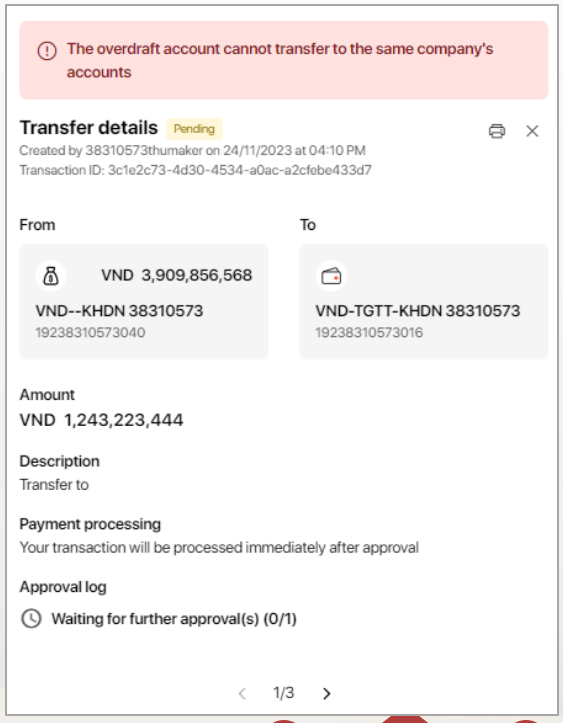
6.8 Multiple approval – Techcombank Business Website

6. Techcombank Business validates all criteria to complete multiple approvals and have warning to users (if need).

7. Users click “**Back**” to select new list for approval.

8. Press “**Approve**” to continue with eligible transactions.





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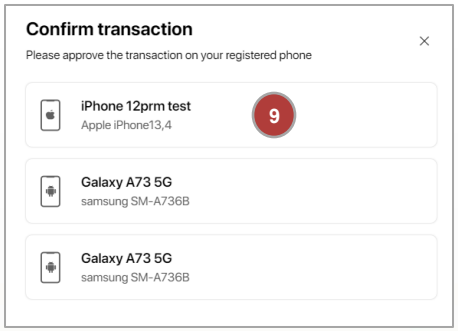
6. Transfers

6.8 Multiple approval – Techcombank Business Website

9 On Techcombank Business website, a request for confirmation the multiple approval will be displayed.

10 Users open Techcombank Business Mobile App and confirm approval with passcode as usual.

11 Multiple approval are successful.



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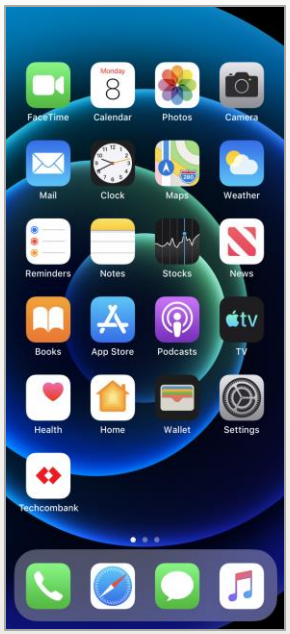

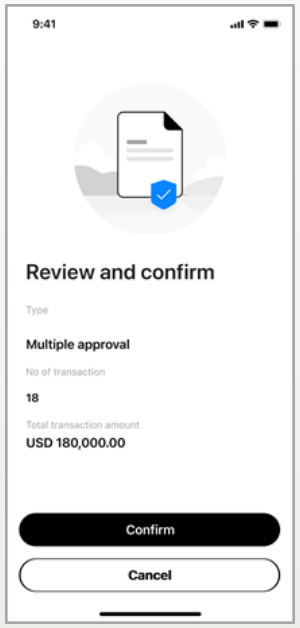

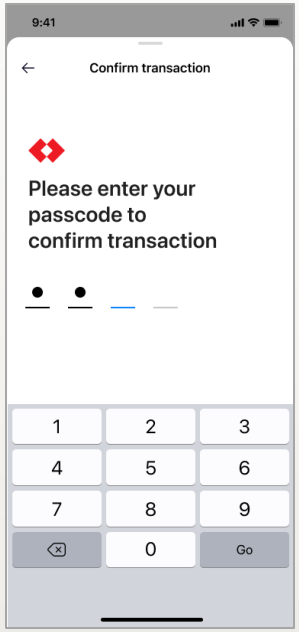

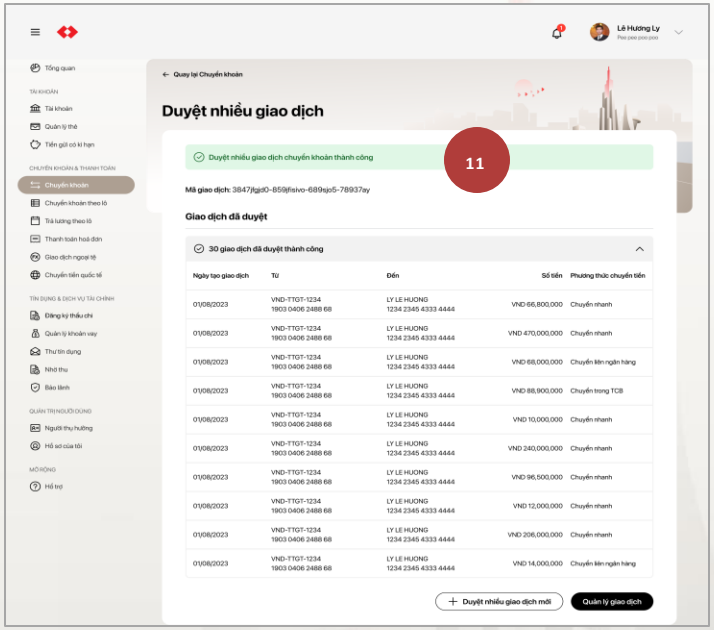

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6. Transfers

6.8 Multiple approval – Techcombank Business Website

Notes:

- Customers can select up to 50 transactions in 1 approval batch.
- Multiple approval does NOT apply to foreign currencies.
- Multiple approval does NOT apply for transactions from the customers' overdraft accounts to their current account

Some error warnings when the system verify money transfer transactions:

- Debit accounts are limited
- Exceeded account transaction limit
- Overdraft accounts cannot be transferred to accounts within the same company.
- Transactions are not displayed for approval because the users is not authorized to process transactions on the debit account.

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7. BENEFICIARY MANAGEMENT

This function allows users to view, search, add, edit and delete beneficiary

7.1. View & search beneficiary profiles

7.2. Create new beneficiary profiles

7.3. Edit beneficiary profiles

7.4. Delete beneficiary profiles

7. Beneficiary Management

7.1. View and search beneficiary profiles

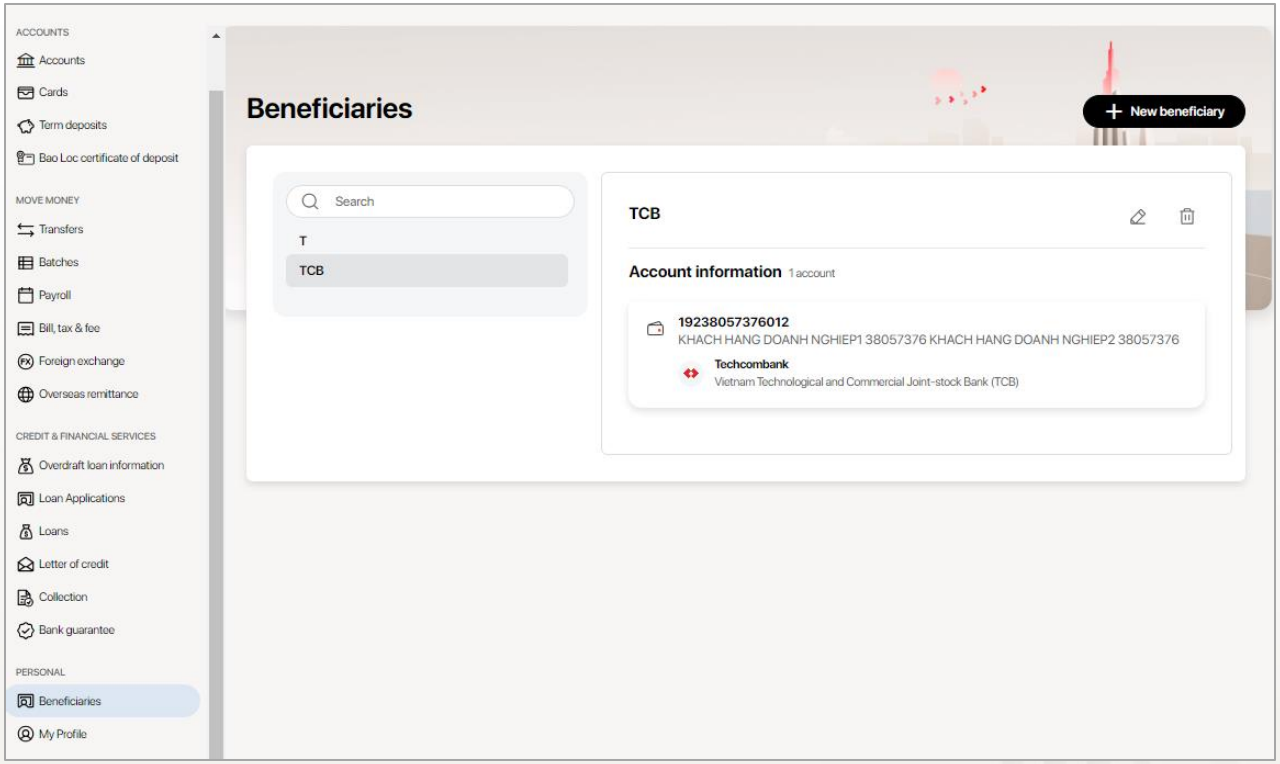
1 **Select Beneficiaries in left Menu**

Users can view all company's saved beneficiary profiles including the profiles saved by other company's users

2 **Input Beneficiary criteria to search**

Users can search by:

- Beneficiary name
- Beneficiary alias
- Beneficiary account number



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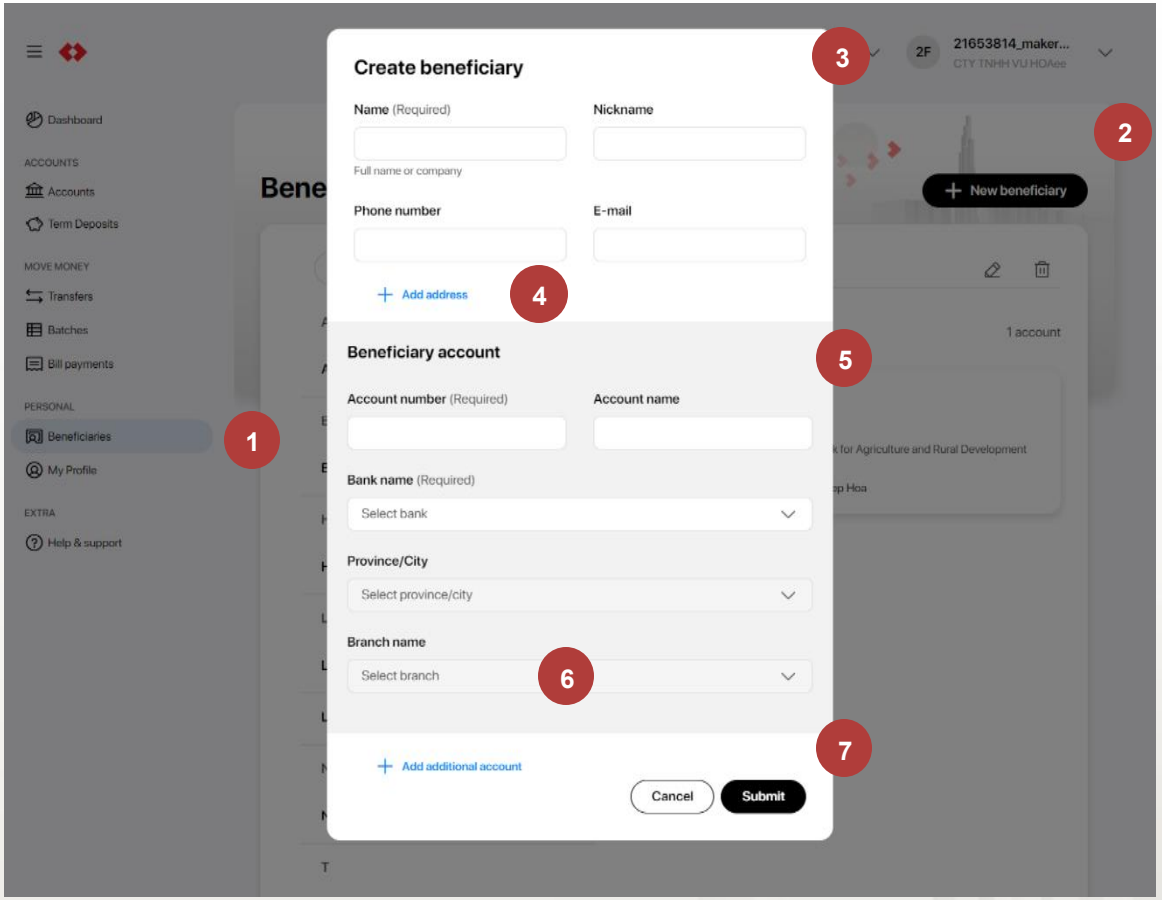
7. Beneficiary Management

7.2. Create new beneficiary profiles

1. Select **Beneficiaries** in Homepage
2. Select **New Beneficiary**
3. Input beneficiary general information
4. Add address (if needed)
5. Input beneficiary account information
6. Add other accounts of beneficiaries if any
7. Click **Submit** then click **Confirm** in appeared screen



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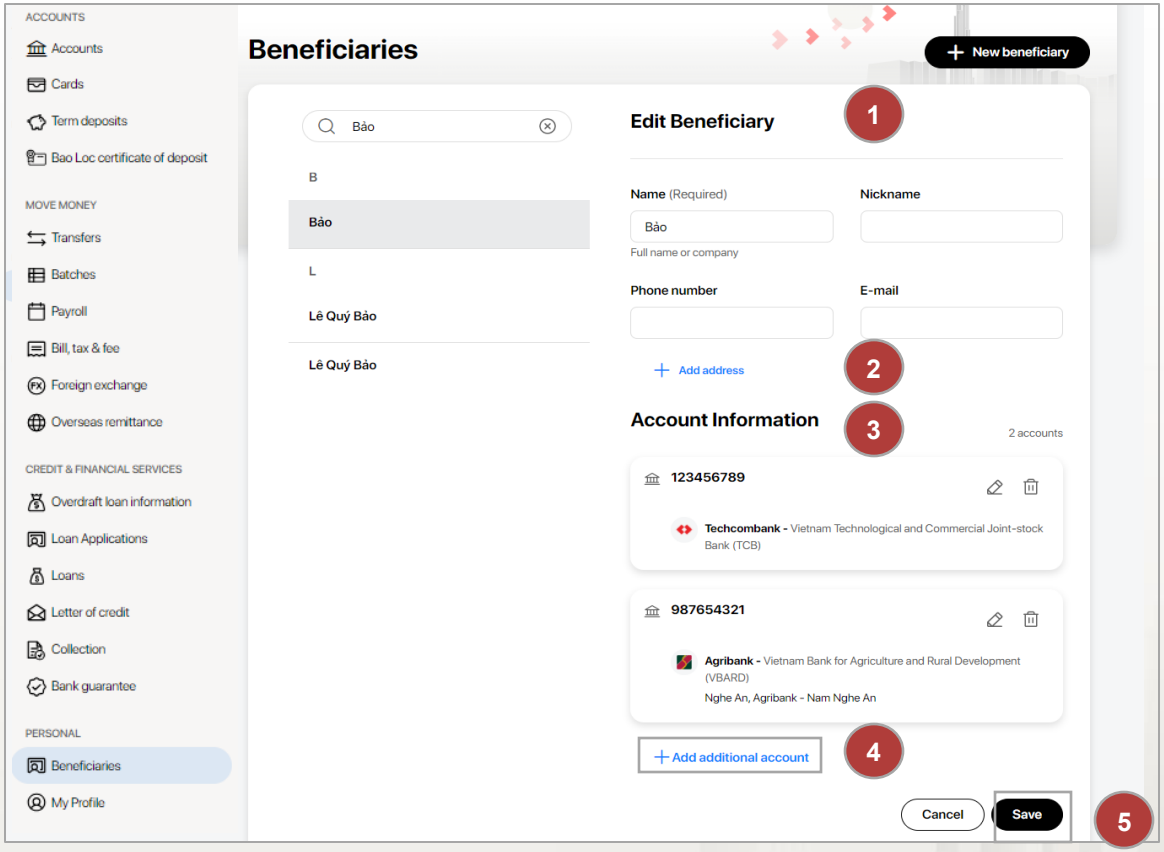
7. Beneficiary Management

7.3. Edit beneficiary profiles

Users can edit beneficiary profiles by click on **Edit Contact** button when viewing a beneficiary. After that, users can:

1. Edit Beneficiary information
2. Edit Beneficiary address *(if any)*
3. Edit Account Information
4. Select **Add Additional account** to add more accounts *(if any)*
5. Select **Save** then **Confirm**



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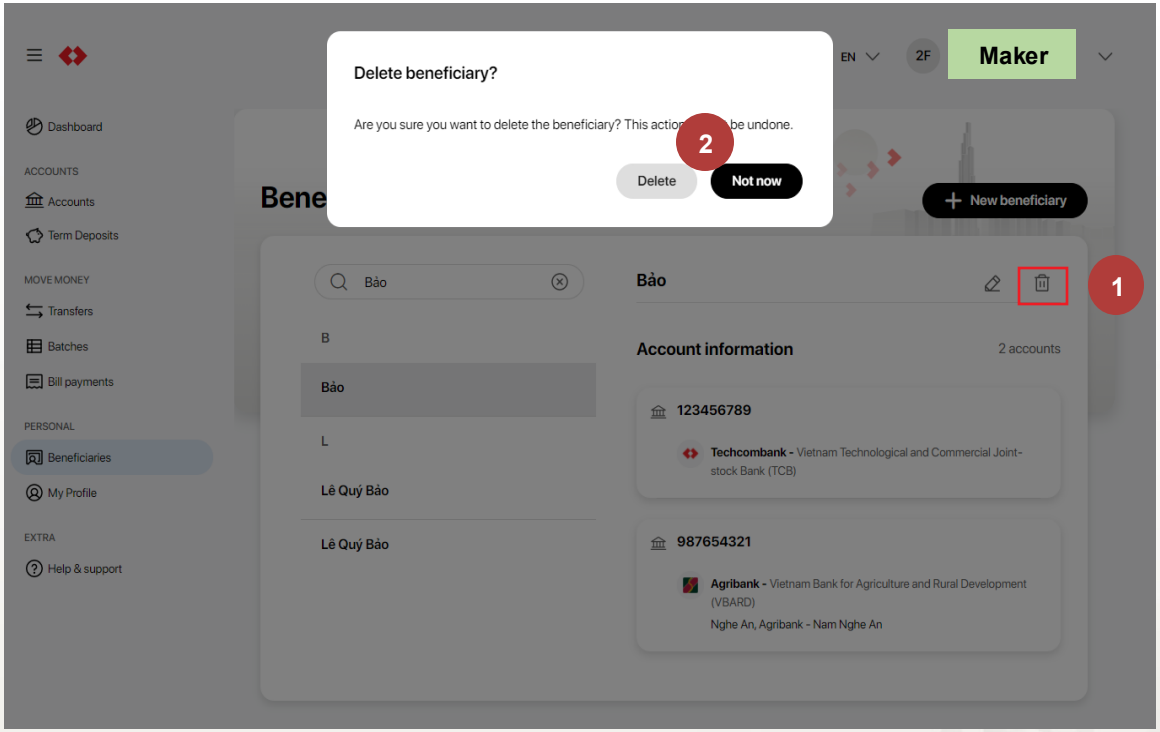
7. Beneficiary Management

7.4. Delete beneficiary profiles

1. Select **Delete** icon

2. Confirm by select **Delete** in the popped up message box



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8. BATCH PAYMENT

This function allows users to make batch payments within Techcombank or to other banks

8.1. Initiate

8.2. View

8.3. Authorize

8.4. Trace batch

8. Batch payment

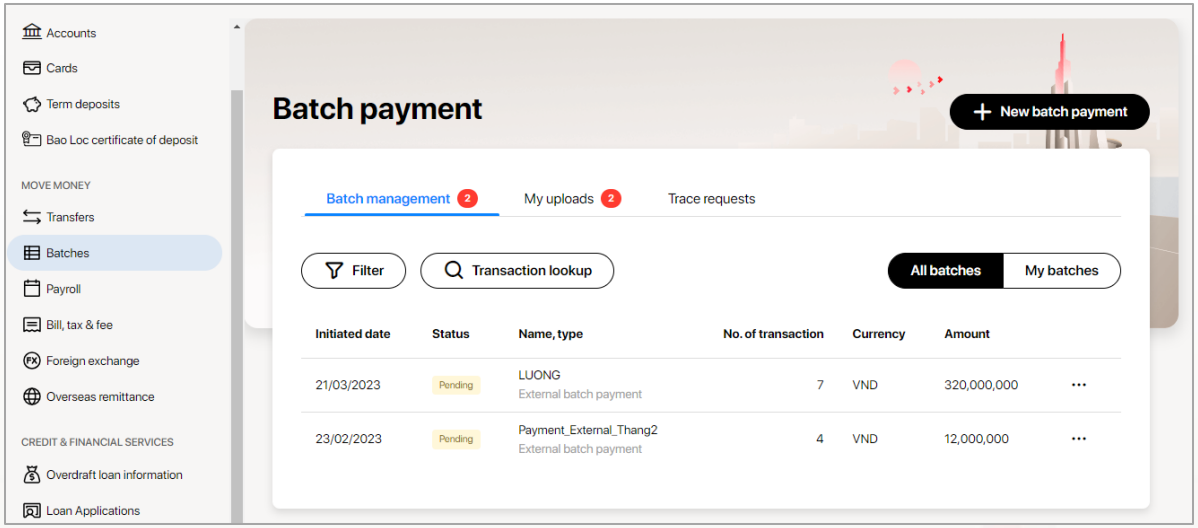
8.1. Initiate

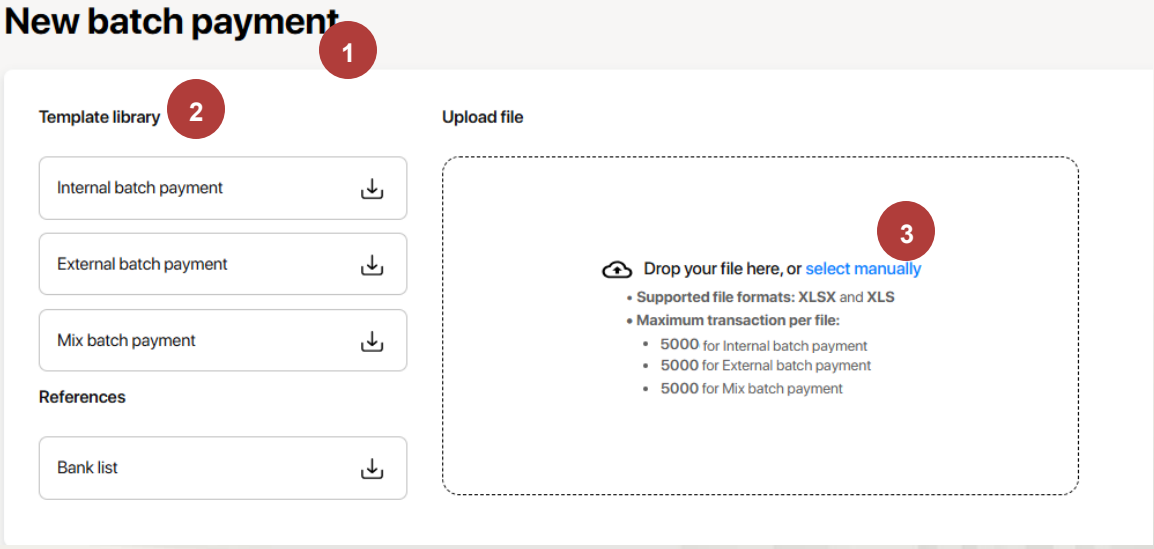
1. Select **Batches**

2. Download template of internal/external batch and bank list. Then, users fill in the required information in the template

3. Drop your file to upload or **Select manually.** After complete uploading, users can select **Upload another file** or select **Confirm** finish uploading file and move to next screen

   After successfully uploading the file, users selects the same transaction in **My uploads** to initiate batch payment





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8. Batch payment

8.1. Initiate (continue)

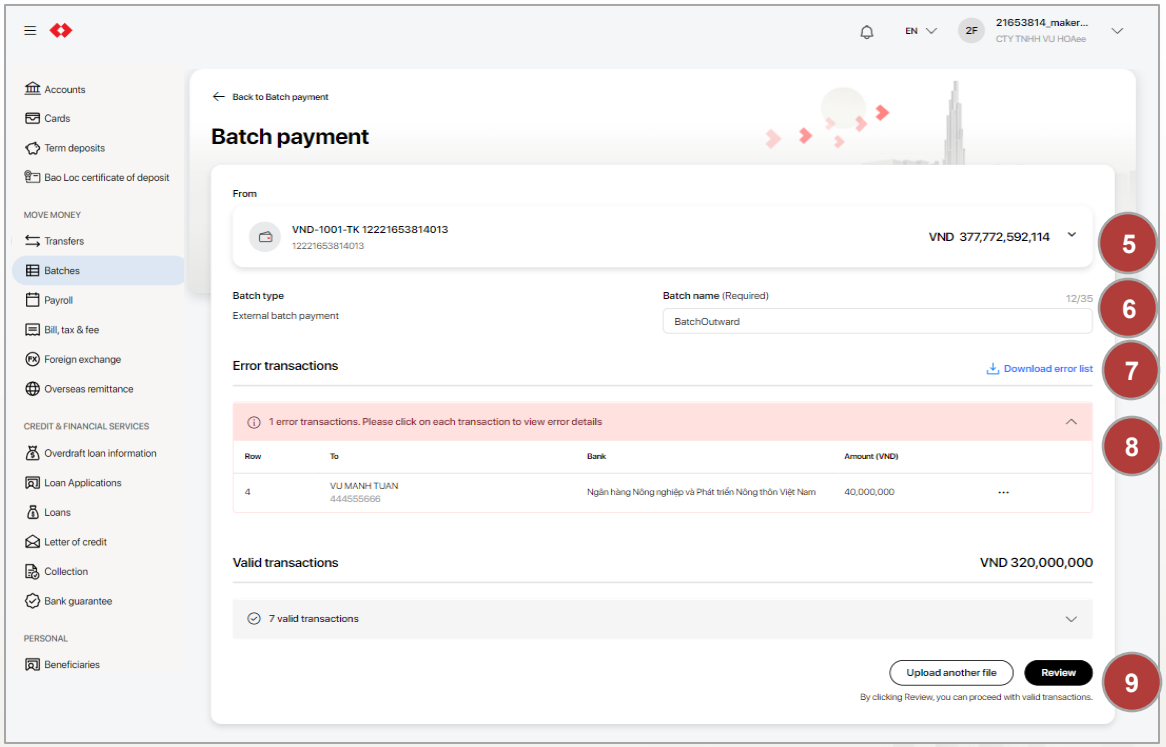
5 Select account users want to debit money from

6 Input batch name

7 Users can view the error transactions and download the error list. Users can click on the error transaction to view detailed errors

8 Users can view detail valid transaction by select expand button

9 Users can upload another file or select **Review** to continue the payment process. Then, select **Submit** in appeared screen to finish batch payment initiation



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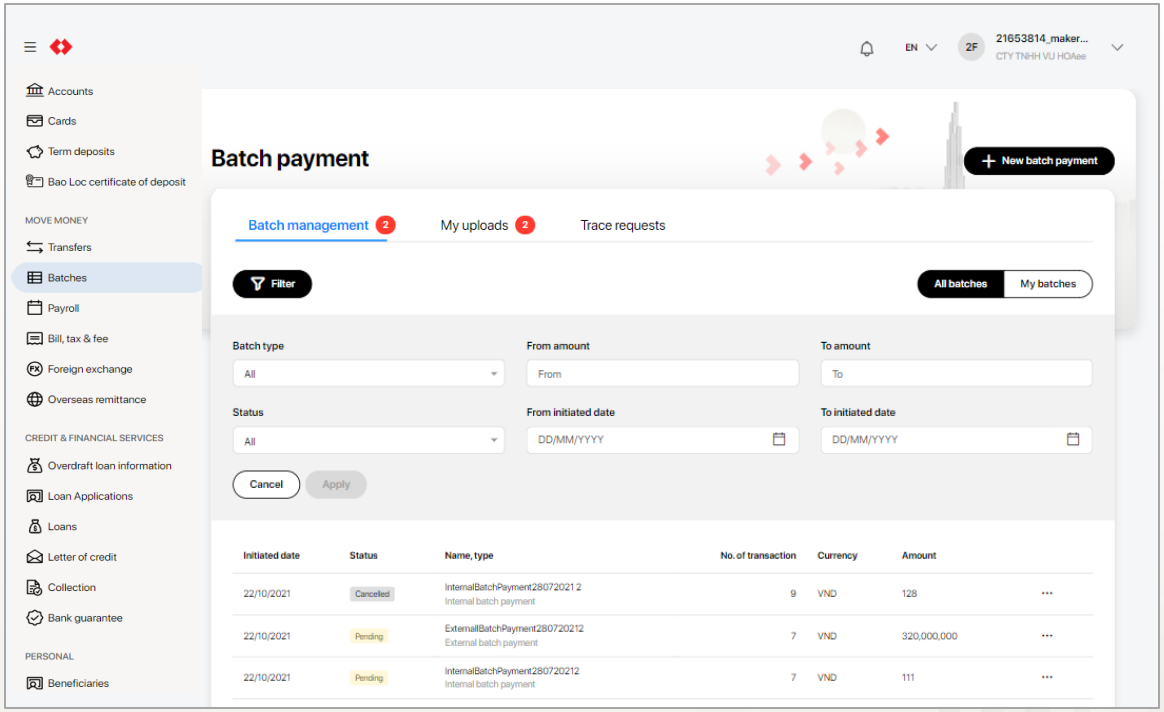
8. Batch payment

8.2. View

To view initiate batch, users select **Batch Payment** > **Batch Management**



1

Filter batch

Users select **Filter** icon to find the batch

Filter criteria include:

- Batch type
- Amount (from min to max)
- Status
- Initiation date (from to)

2

View batch detail

Users select batch to view details. In view detail screen, users can select the transaction in batch to view details of the transaction.

Note:

*Checker can cancel **Pending** transactions*

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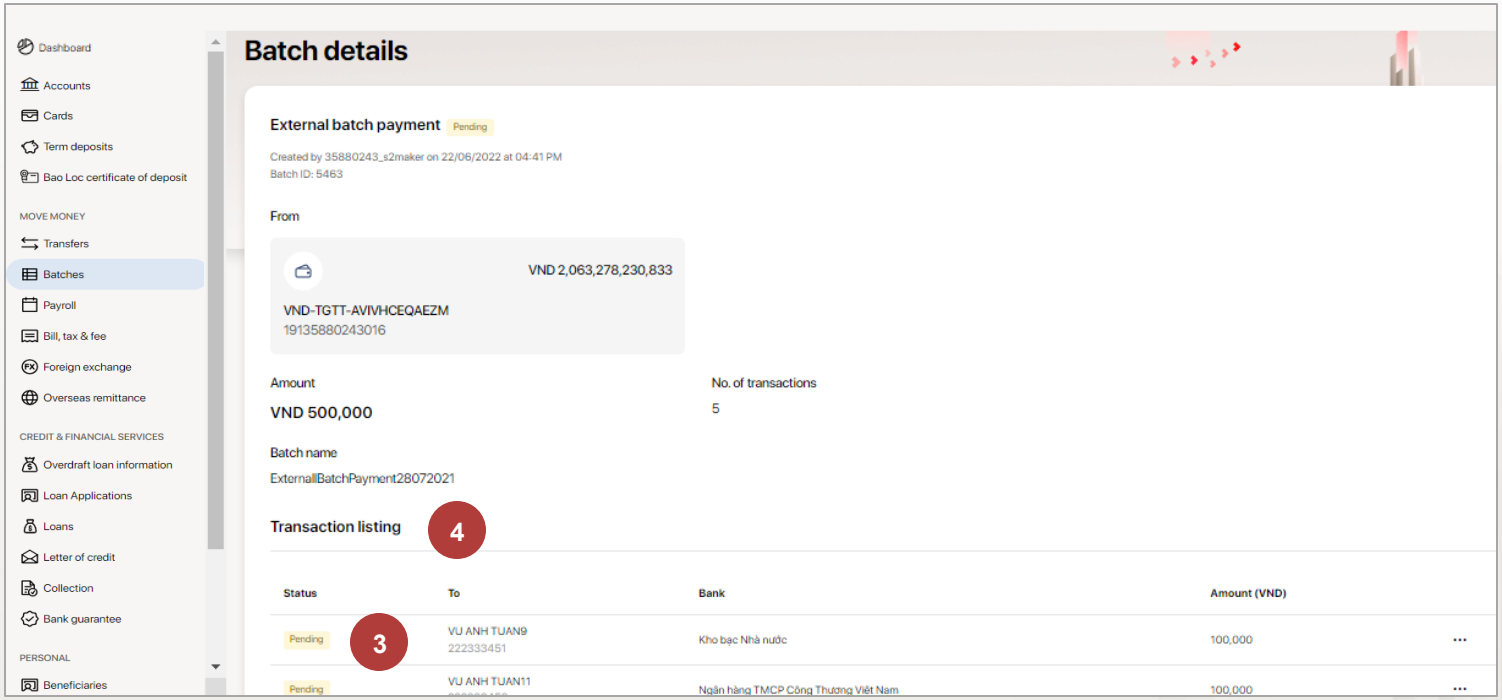
8. Batch payment

8.2. View (Continue)

3 At Batch details, users can track status of each transaction in payroll payment at the status bar. There are types of status, including: Pending; Completed; Processing; Rejected; Cancelled

4 Click on the arrow at **Transaction listing** and select any transaction to view in details

Maker

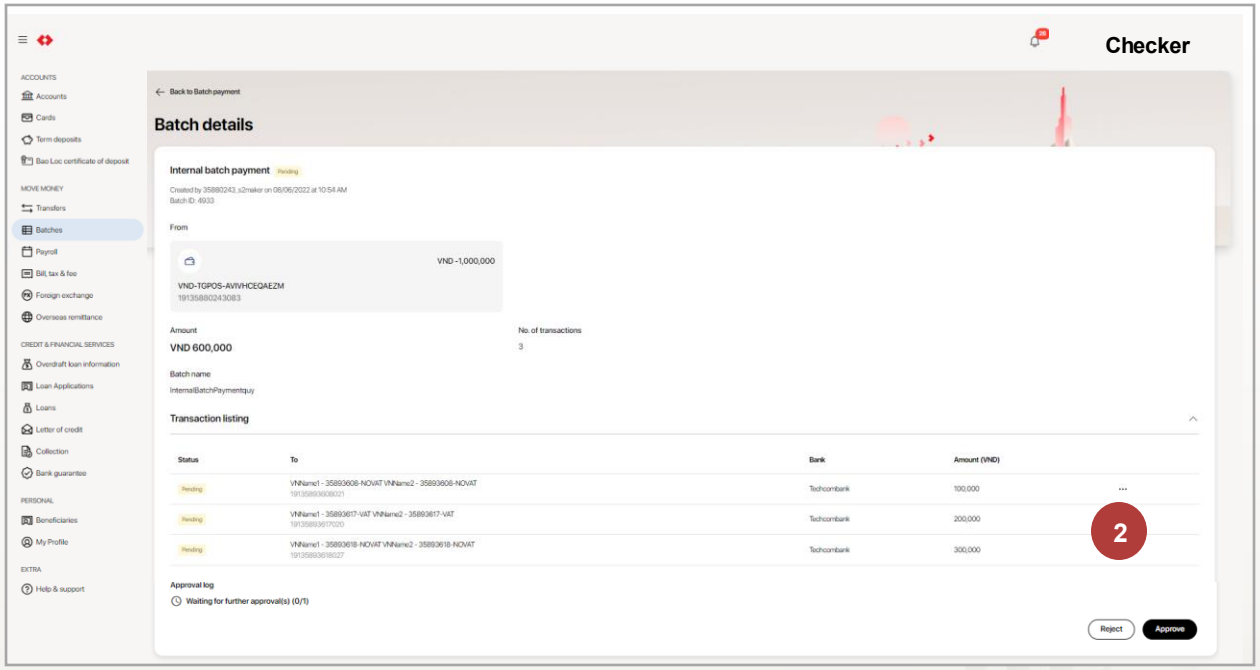


8. Batch payment

8.3. Authorize

1. On Batch details screen, select the request that needs approval.

2. Users review details of the batch then select **Approve** the move to passcode authentication on mobile



Note:

*Users can quickly inquire pending transactions from **Pending requests** section on Dashboard screen*

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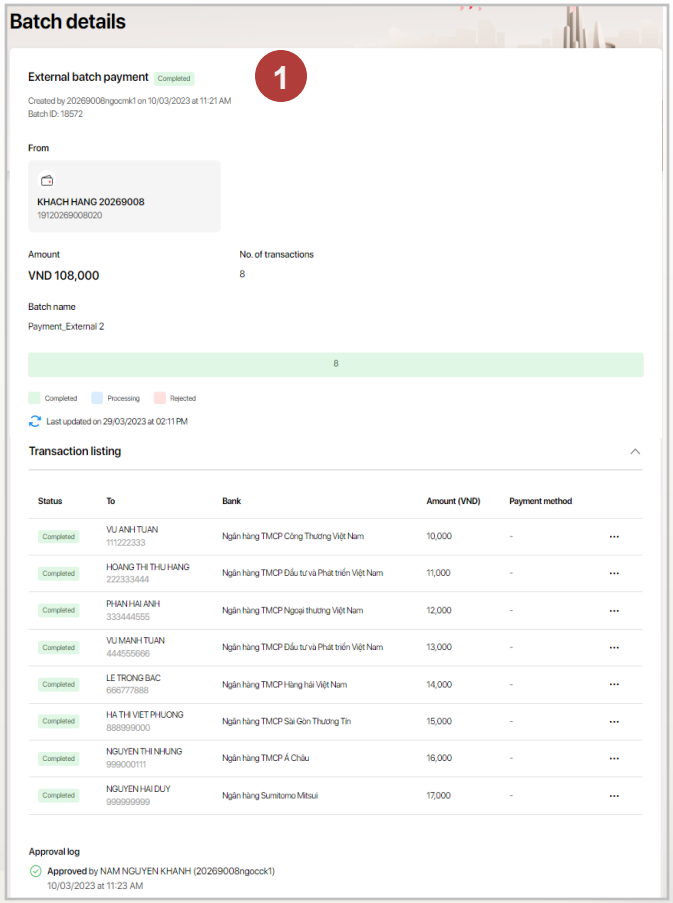
8. Batch payment

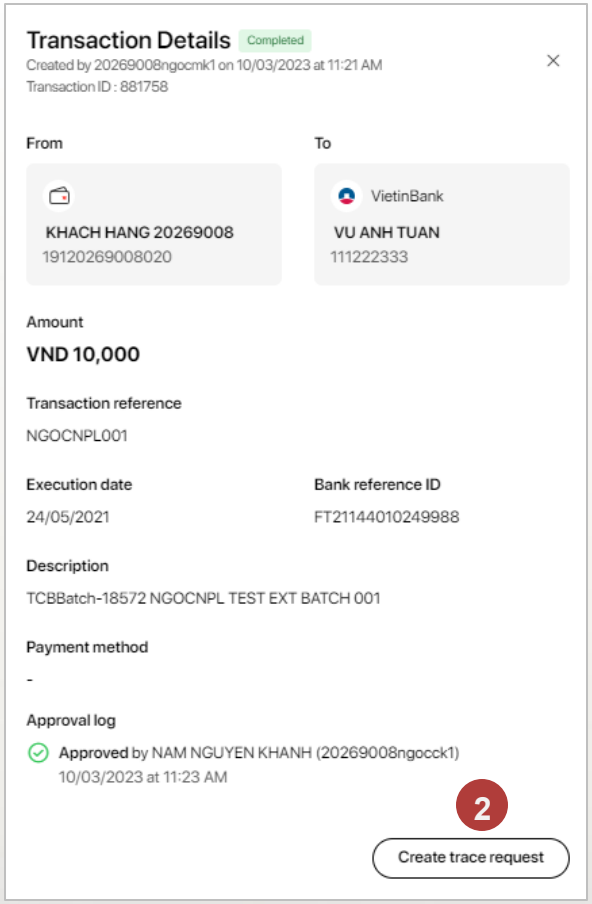
8.4. Trace batch

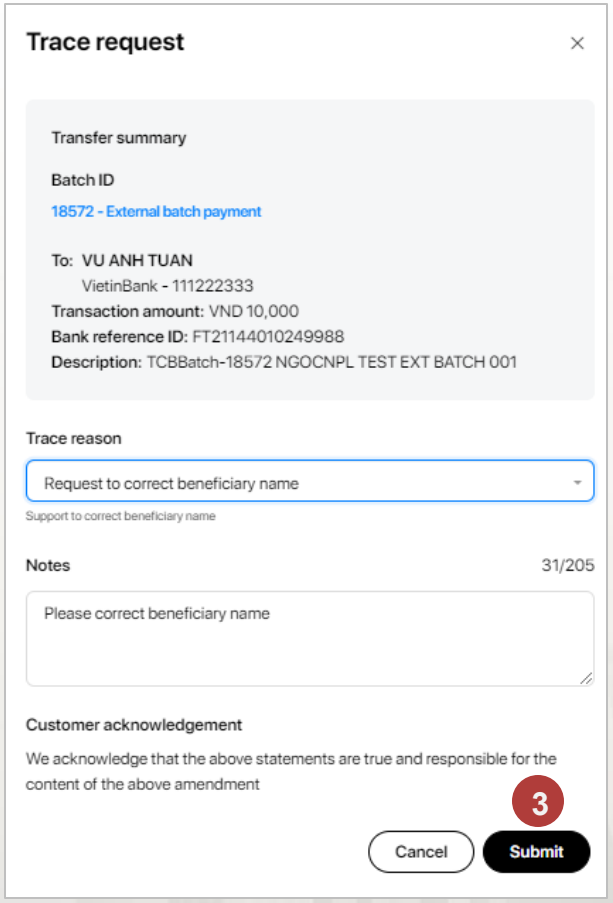
1. Select **Completed** or **Processing** batch have transactions need to be initiated trace requests.

2. View transaction details and click **Create trace request**

3. Select Trace reason and enter notes, click **Submit** to complete initiating new trace request







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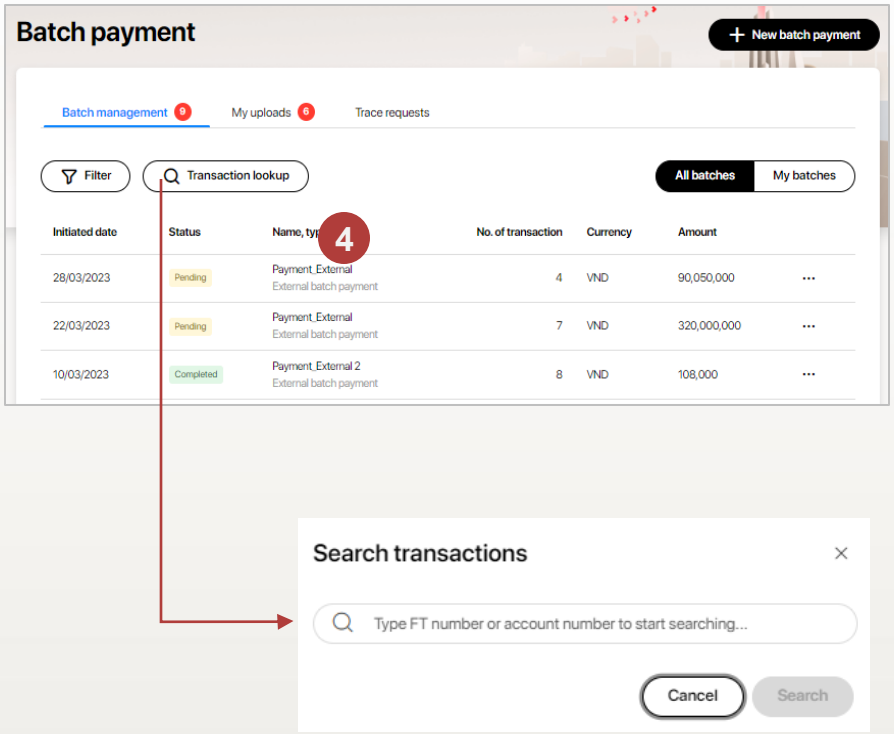
8. Batch payment

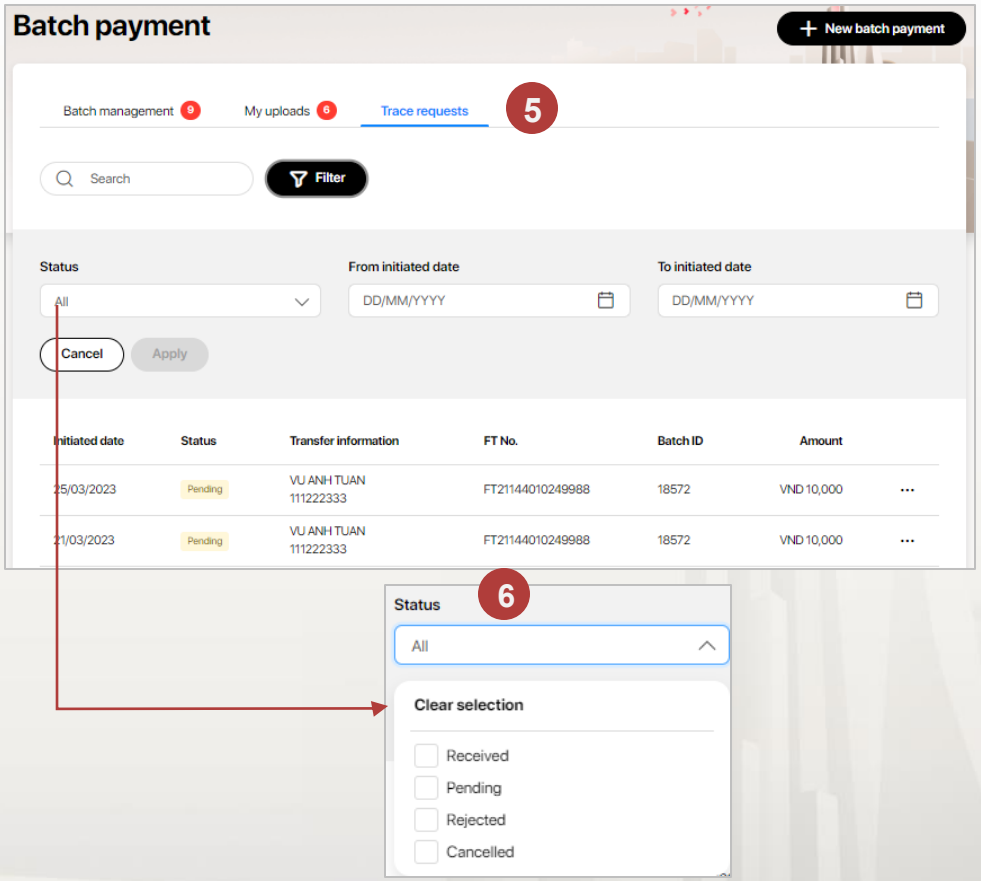
8.4. Trace batch (continue)

4 Users can select Transaction look up at Batch management interface to look up the transactions need to initiate trace request by FT number or account number.

5 Users can enquiry trace request from tab **Trace requests**.

6 4 status of trace requests.





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8. Batch payment

8.4. Trace batch (continue)

Takenote for initiating and approving trace batch requests:

1. After initiating new request, checker need to approve the request to send to TCB.
2. 4 status of trace requests:
    - Pending: Request has been initiated by maker successfully
    - Received: Request has been approved by checker and sent to TCB system for next steps.
    - Rejected: Request has been rejected by TCB
    - Canceled: Request has been canceled by maker.
3. If users need to trace many transactions in a batch, they need to initiate many trace requests

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9. PAYROLL

This function allows users to perform payroll transactions

9.1. Initiate

9.2. View

9.3. Authorize

9. Payroll

9.1. Initiate

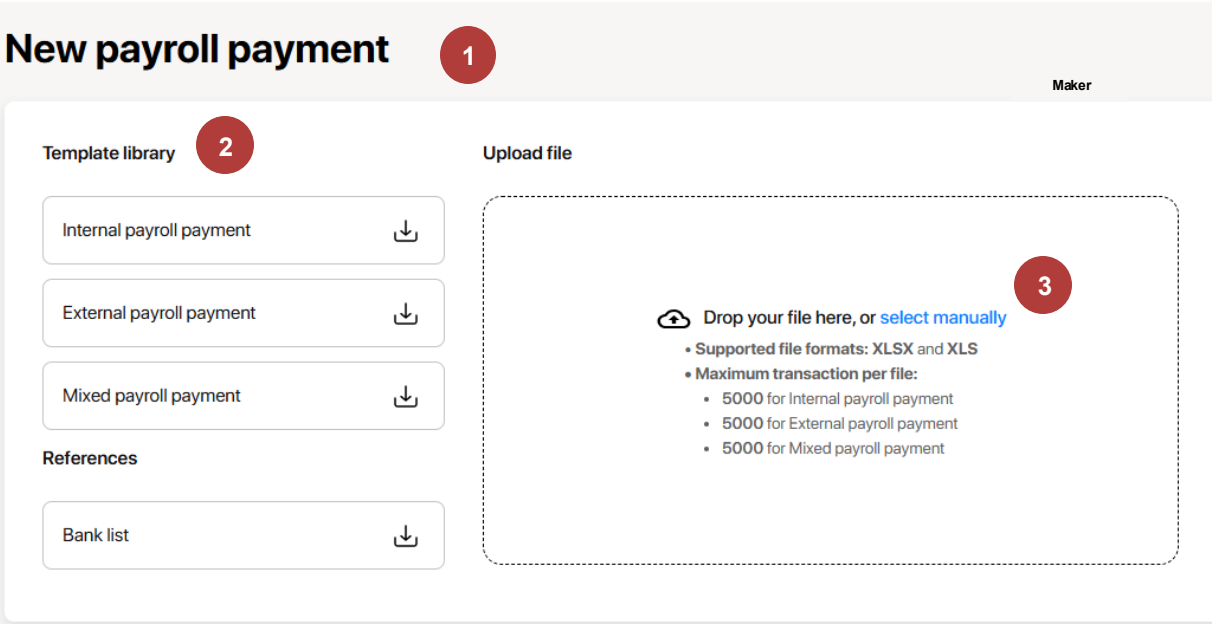
- To initiate new payroll payment , select Payroll > select New payroll payment

1 Select **Payroll**

2 Download payroll template (internal/external/mix) with bank list. Fill in transaction information in the template

3 Drop your file to upload or **Select manually** (maximum capacity is 10MB and compatible format are XLSX/XLS). users can select **Upload another file** or select **Confirm** finish uploading file and move to next screen

The system will verify the uploaded file and show the results within minutes. If the file is completed, users selects **Initiate payroll** to continue



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9. Payroll

9.1. Initiate (continue)

4 Click on the downward arrow to select the account to initiate payroll payment

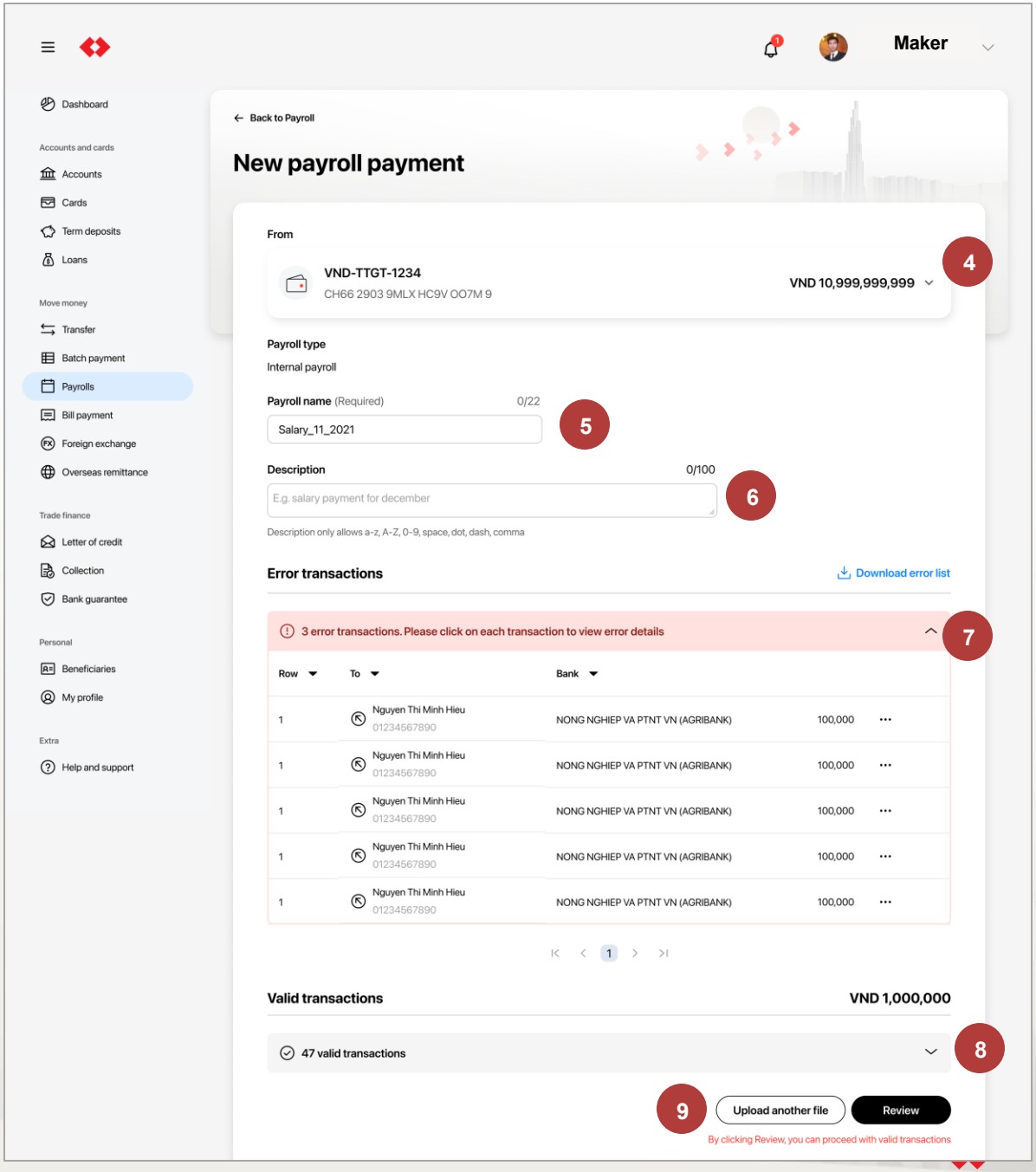
5 Enter **Payroll name**

6 Enter **Description**

7 Users can see and download error list (if any). users can select the error transaction to view its details

8 Users views the list of valid transactions by clicking on the downward arrow at **Valid transactions** section

9 Users can select **Upload another file** or **Review** to continue the payment process; check all information, then select **Submit**



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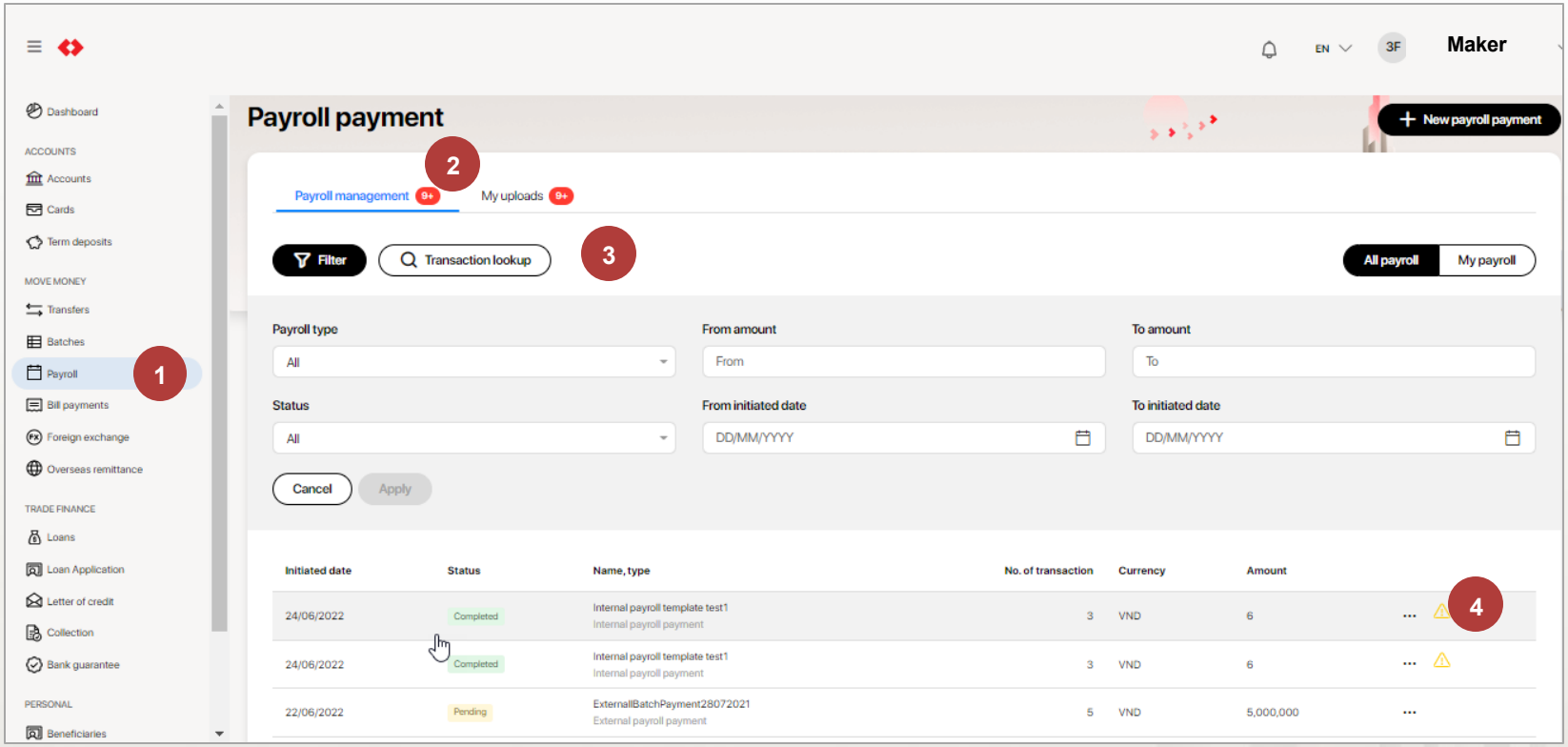
9. Payroll

9.2. Enquiry

1. Select **Payroll** on the left side menu
2. Select **Payroll management**
3. Select **Filter**. **users** can find payroll payment with the following criteria:
   - Payroll type
   - Amount (from/to)
   - Status
   - Execution date (from/to)
4. Users can view transaction details by clicking on each payment



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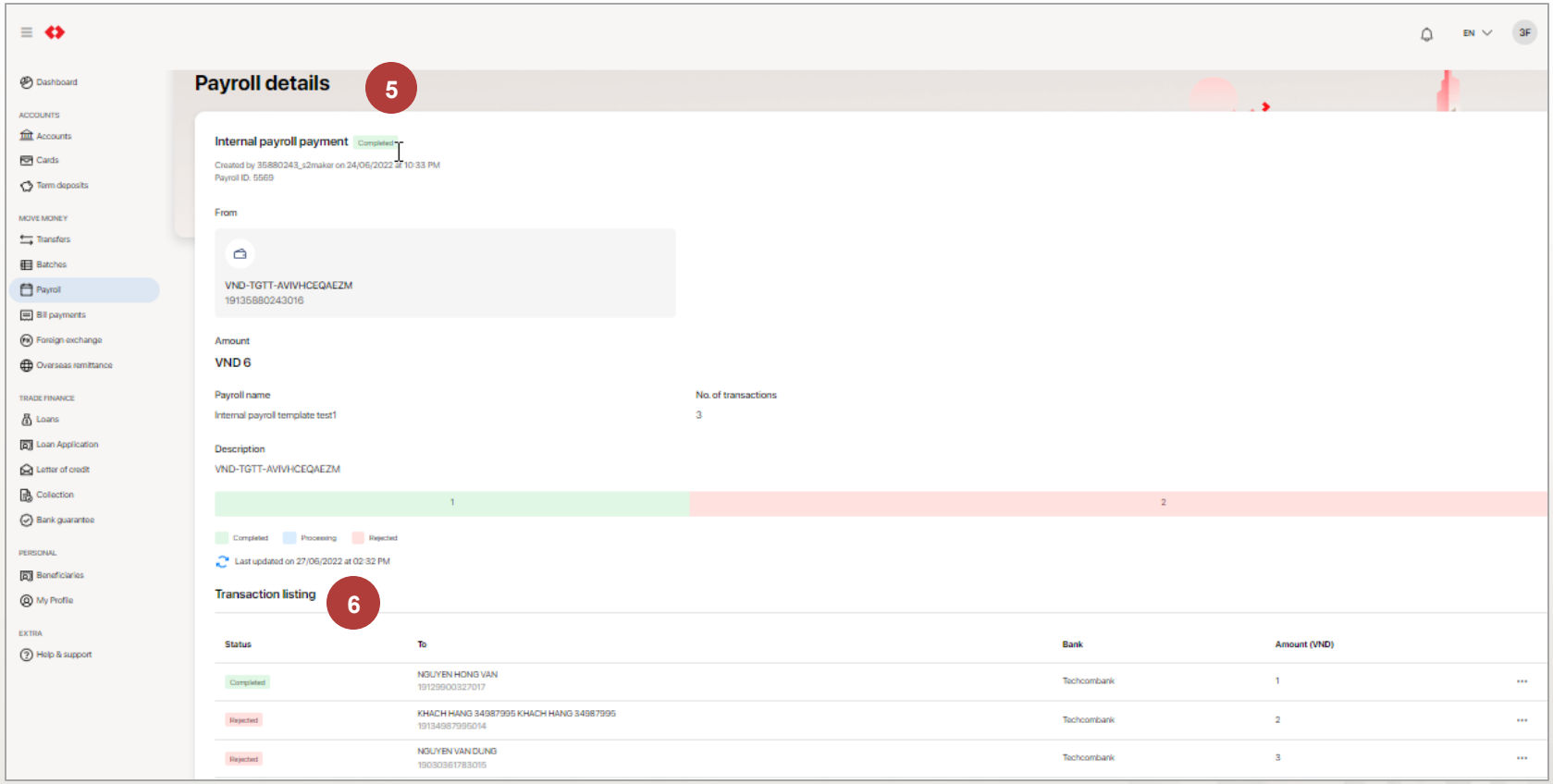
9. Payroll

9.2. Enquiry (continue)

5 At Payroll details, users can track status of each transaction in payroll payment at the status bar. There are types of status, including: Completed; Processing; Rejected

6 Click on the arrow at **Transaction listing** and select any transaction to view in details

Maker



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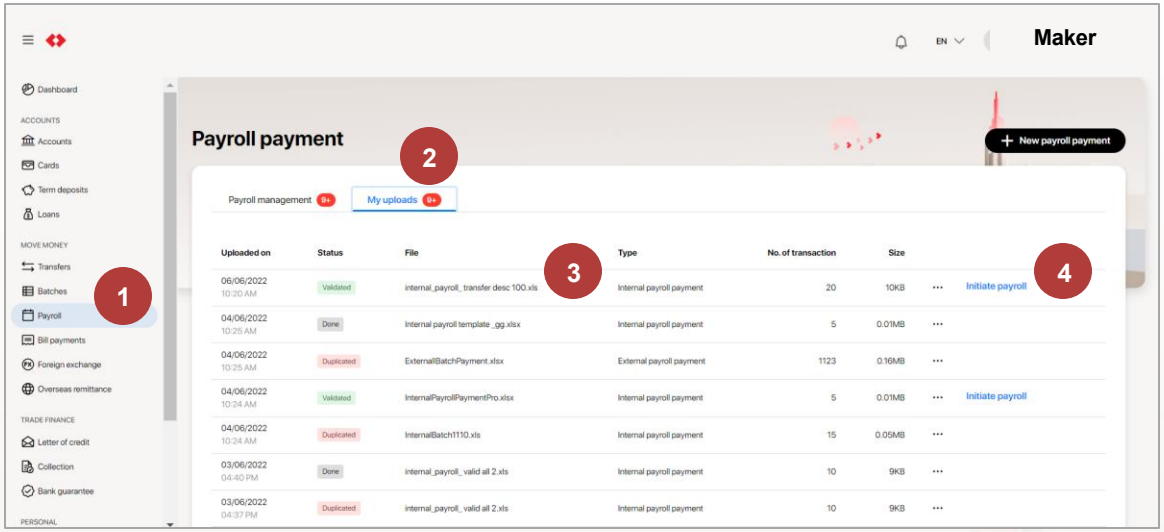
9. Payroll

9.2. Enquiry (continue)

1. Select **Payroll** on the left side menu
2. Select **My uploads**
3. Select the file you wish to view details
4. Select **Initiate payroll** on the outer right of the validated file, to move to the next screen



Note:

- ***Payroll payment*** *bar helps users inquire detailed payroll transactions*
- ***My uploads*** *bar helps users track and edit uploaded files*

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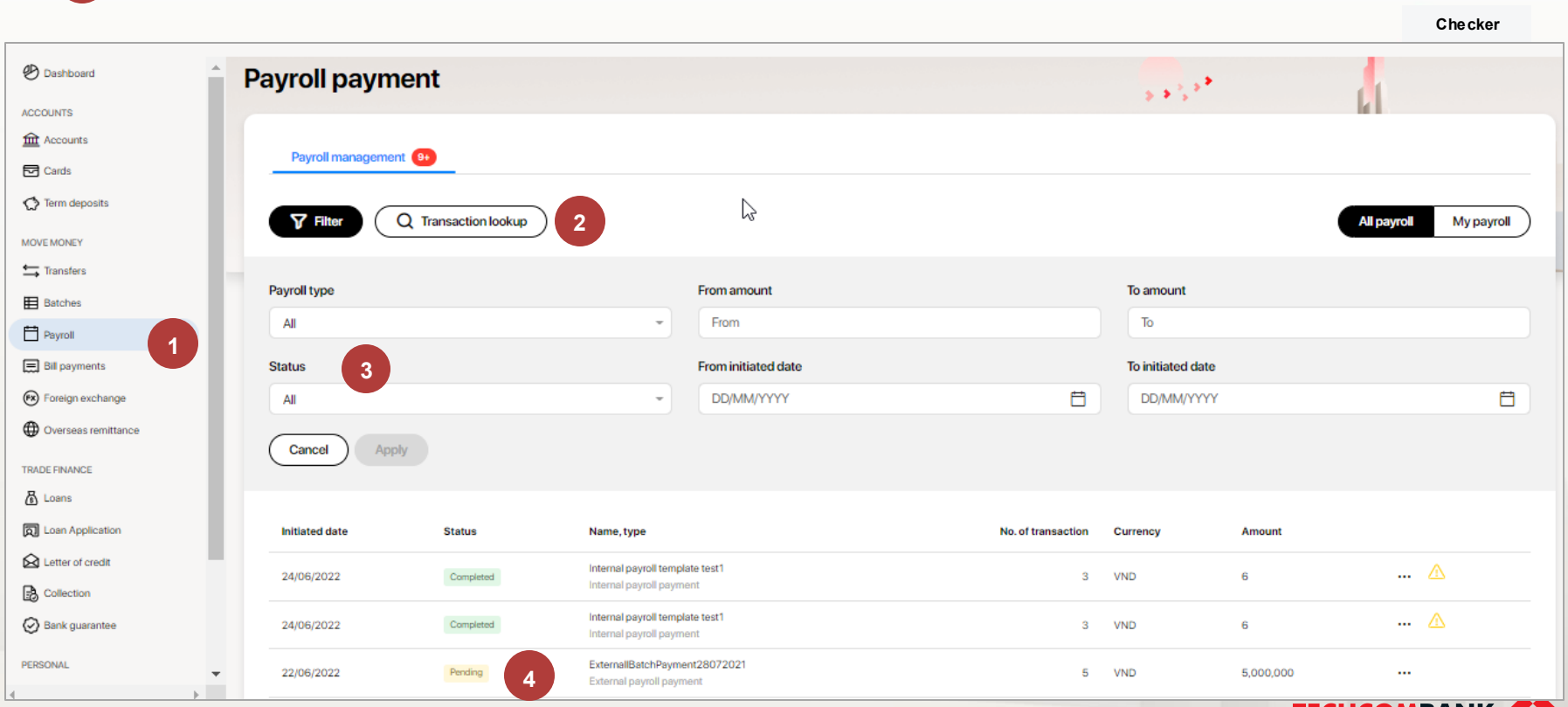
9. Payroll

9.3. Authorize

1. Select **Payroll** on the left side menu
2. Select **Filter**
3. Select **Pending** in **Status** column
4. Select pending for approval transaction

Note:
*Checker can cancel **Pending** transactions*



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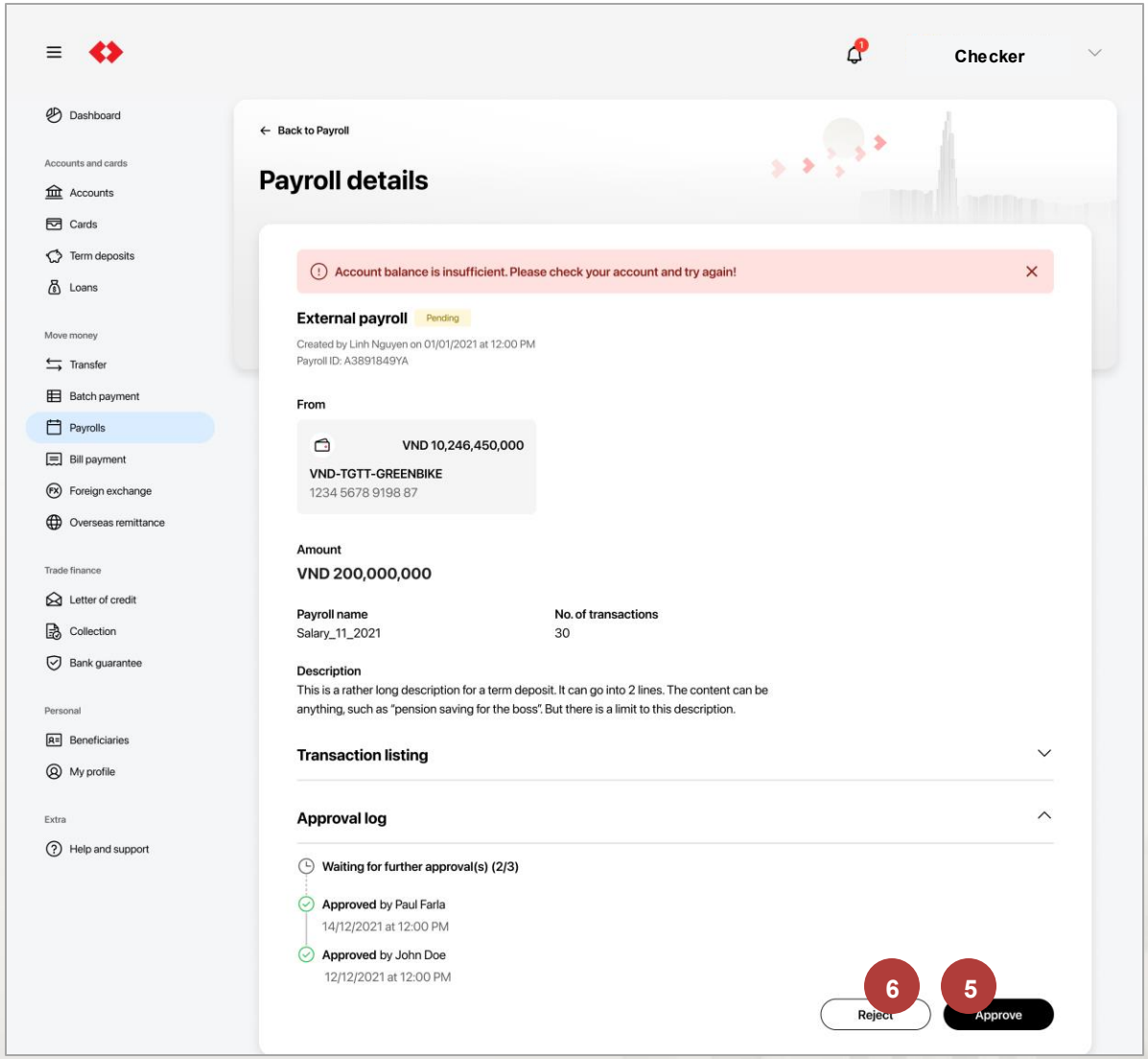
9. Payroll

9.3. Authorize (continue)

5 After checking all information, select **Approve** and authorize with passcode on mobile app to approve transaction

6 Select **Reject** if users does not wish to approve the transaction. users can add description (if any) for rejection



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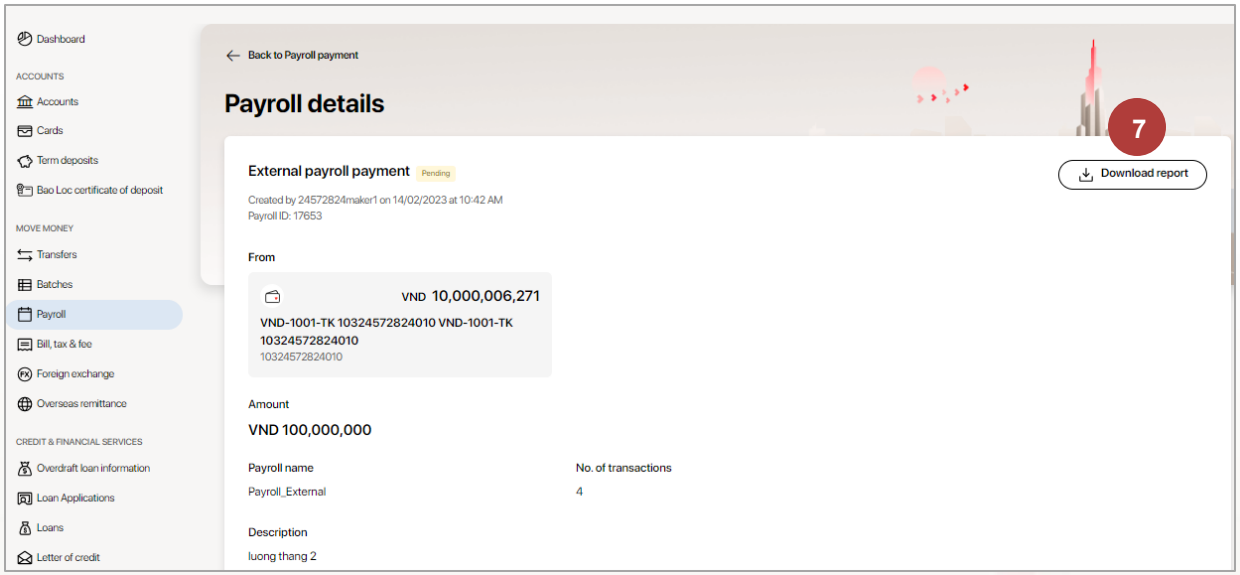
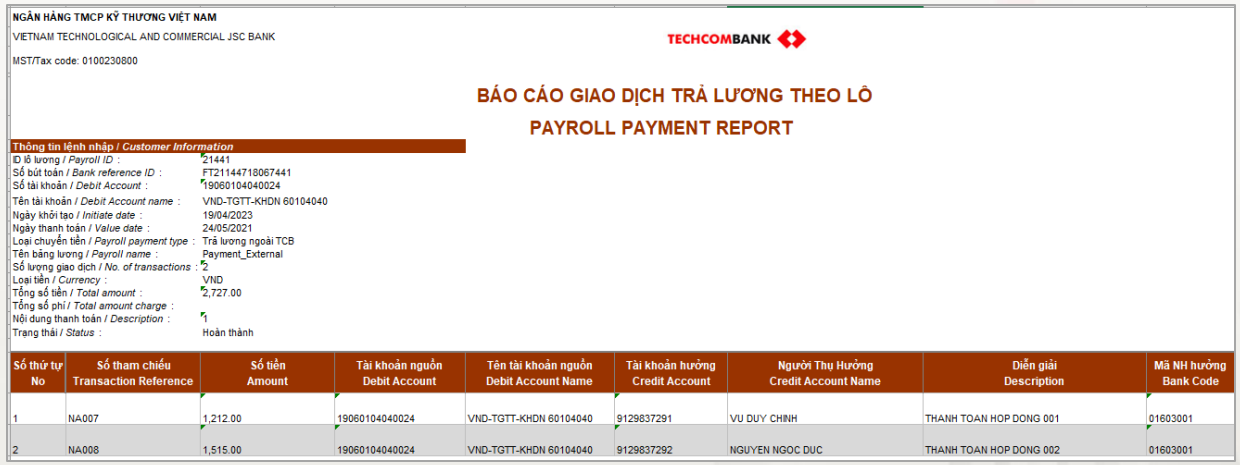
9. Payroll

9.3. Authorize (continue)

7 After the transaction is approved and the salary batch is successfully transferred, users can download the excel file listing details of the successful transactions of the salary batch.

8 Details of batch salary transaction report.





NGÂN HÀNG TMCP KỸ THƯƠNG VIỆT NAM
VIETNAM TECHNOLOGICAL AND COMMERCIAL JSC BANK
MST/Tax code: 0100230800

TECHCOMBANK

BÁO CÁO GIAO DỊCH TRẢ LƯƠNG THEO LÔ
PAYROLL PAYMENT REPORT

Thông tin lệnh nhập / *Customer Information*

ID lô lương / *Payroll ID* :	21441
Số bút toán / *Bank reference ID* :	FT21144718067441
Số tài khoản / *Debit Account* :	19060104040024
Tên tài khoản / *Debit Account name* :	VND-TGTT-KHDN 60104040
Ngày khởi tạo / *Initiate date* :	19/04/2023
Ngày thanh toán / *Value date* :	24/05/2021
Loại chuyển tiền / *Payroll payment type* :	Trả lương ngoài TCB
Tên bảng lương / *Payroll name* :	Payment_External
Số lượng giao dịch / *No. of transactions* :	2
Loại tiền / *Currency* :	VND
Tổng số tiền / *Total amount* :	2,727.00
Tổng số phí / *Total amount charge* :	
Nội dung thanh toán / *Description* :	1
Trạng thái / *Status* :	Hoàn thành

Số thứ tự No	Số tham chiếu Transaction Reference	Số tiền Amount	Tài khoản nguồn Debit Account	Tên tài khoản nguồn Debit Account Name	Tài khoản hưởng Credit Account	Người Thụ Hưởng Credit Account Name	Diễn giải Description	Mã NH hưởng Bank Code
1	NA007	1,212.00	19060104040024	VND-TGTT-KHDN 60104040	9129837291	VU DUY CHINH	THANH TOAN HOP DONG 001	01603001
2	NA008	1,515.00	19060104040024	VND-TGTT-KHDN 60104040	9129837292	NGUYEN NGOC DUC	THANH TOAN HOP DONG 002	01603001

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TCB Public Document

10. Bill Payments

10.1. Electricity

10.2. Water

10.3. Port Service Fees

10.4. View Bill Payments

10.5. Authorize Bill payments

10. Bill Payments

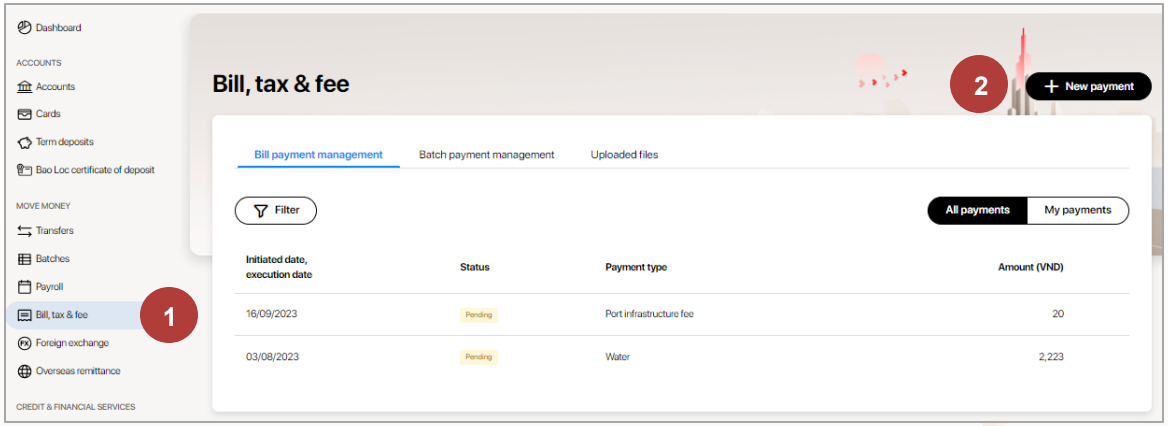
10.1. Electricity – Initiate

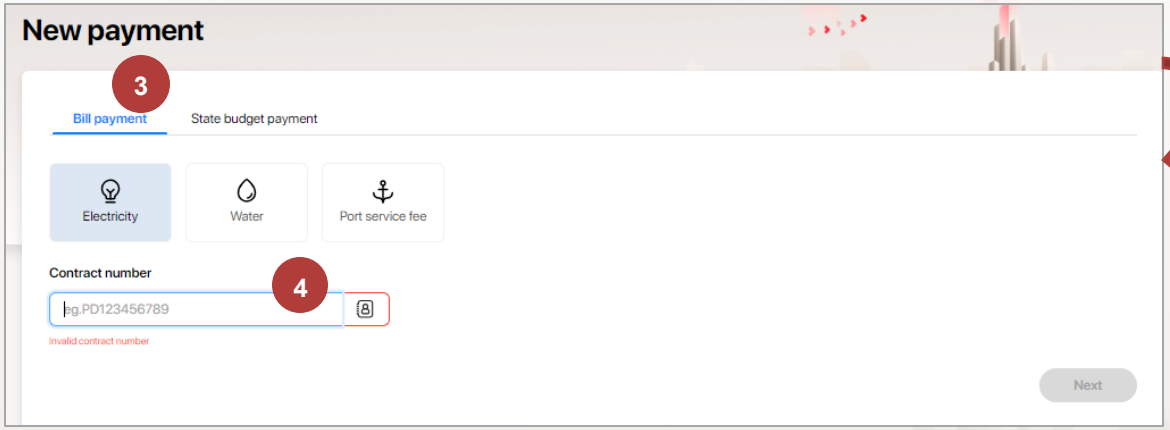
1. Select **Bill, tax & fee** from the left menu
2. Select **New payment** > **Bill payment**
3. Select **Electricity**
4. Enter **Contract number**

You can click the icon at the end to quickly select from your saved list

Click **Next**

Note: *The system only displays the most recent bill due for payment*





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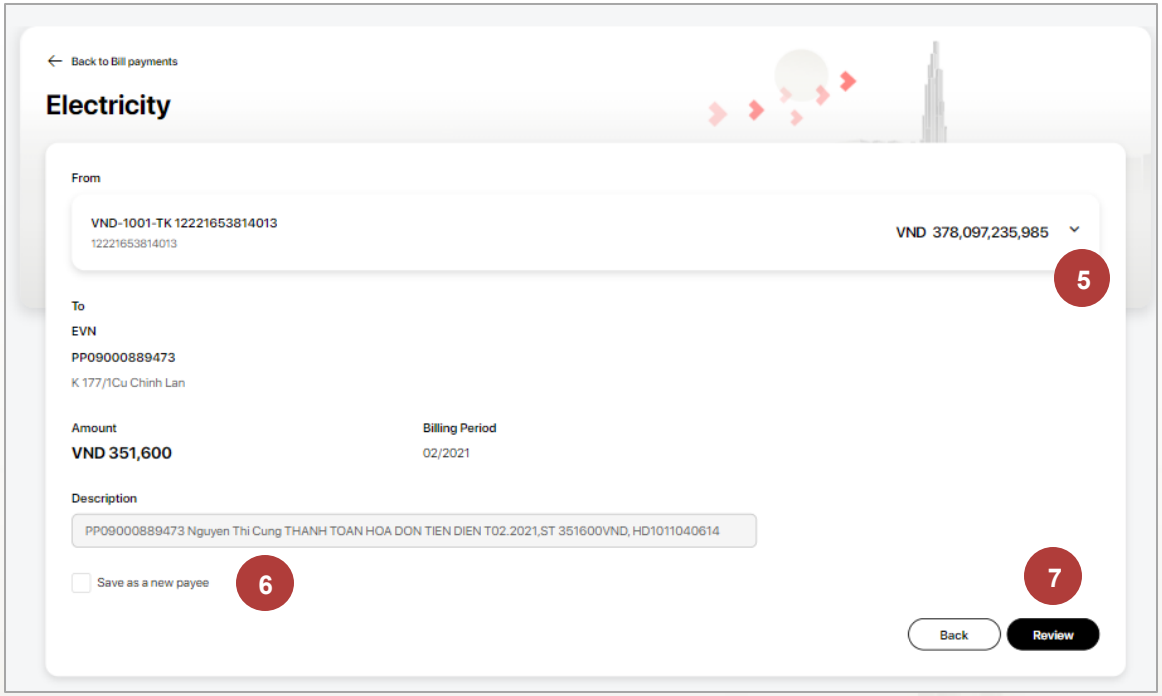
10. Bill Payments

10.1. Electricity – Initiate (continue)

5. Click the dropdown arrow to change the debit account *(if needed)*

6. Tick **Save as a new payee** *(if needed)*

7. Select **Review** and click **Submit** in the appeared screen



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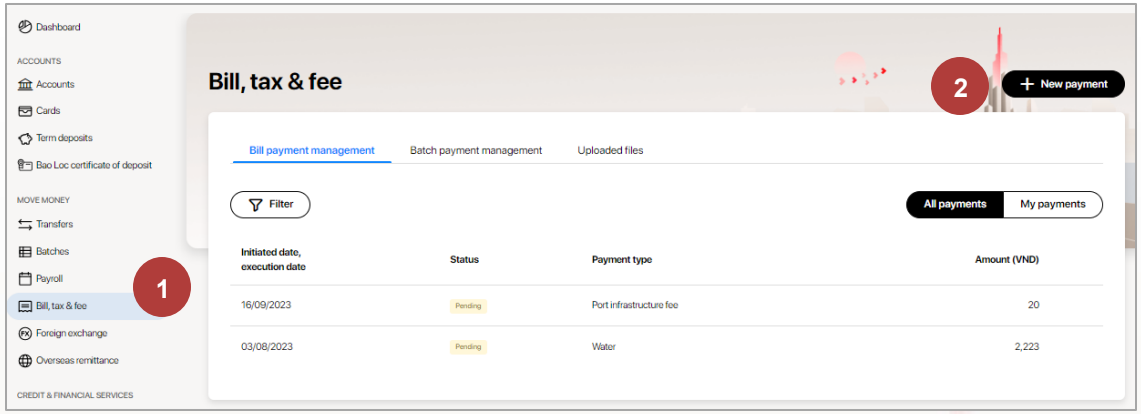
10. Bill Payments

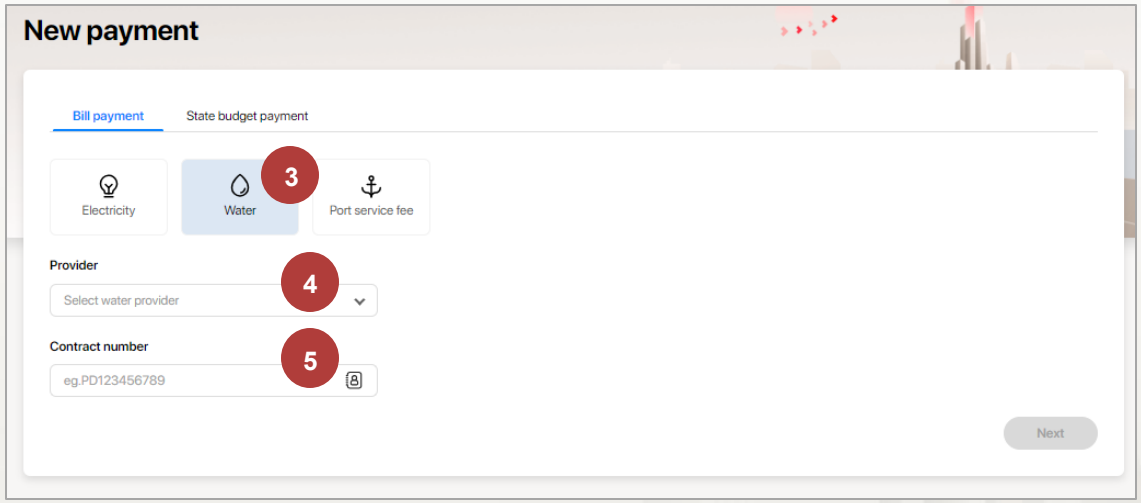
10.2. Water – Initiate

1. Select **Bill, tax & fee** from the left menu
2. Select **New payment** > **Bill payment**
3. Select **Water**
4. Select your provider
5. Enter **Contract number**

You can click the icon at the end to quickly select from your saved list

Click **Next**





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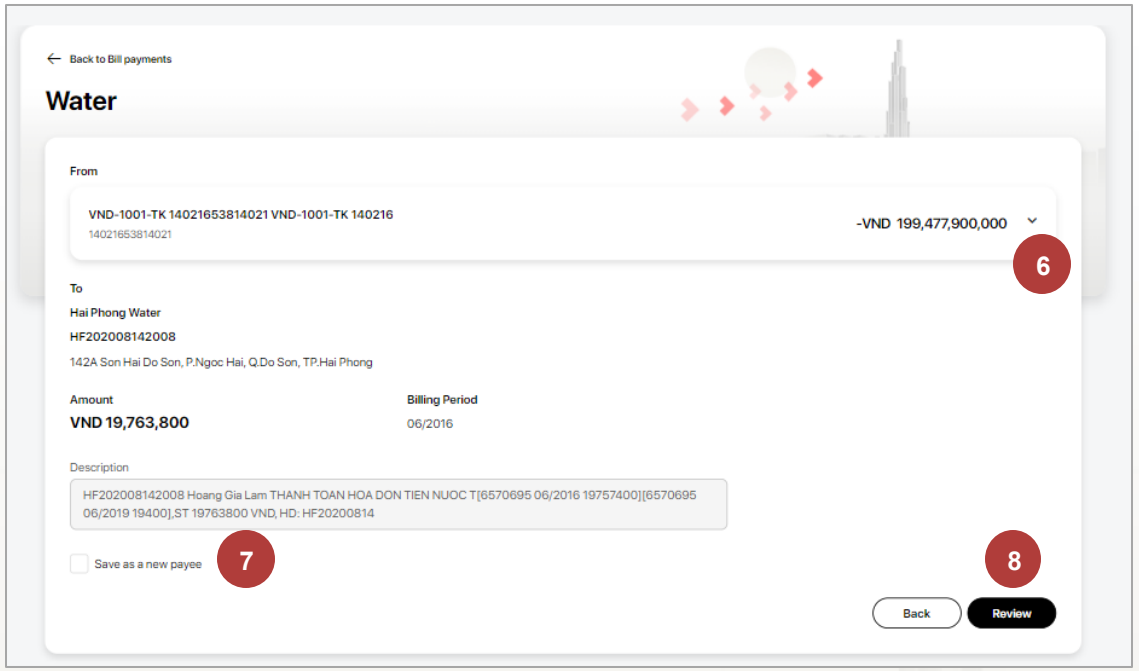
10. Bill Payments

10.2. Water – Initiate (continue)

6 Click the dropdown arrow to change the debit account *(if needed)*

7 Tick **Save as a new payee** *(if needed)*

8 Select **Review** and click **Submit** in the appeared screen



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10. Bill Payments

10.3. Port service fees – Initiate

Users can use the **Bills, Taxes & Fees** feature to pay port service charges at selected seaports nationwide, including:

1. SNP - Saigon Newport Corporation
2. HICT - Tan Cang Hai Phong International Container Terminal Co., Ltd
3. TCTT - Tan Cang – Cai Mep Thi Vai One Member Limited Liability Company
4. TCIT - Tan Cang – Cai Mep International Terminal Co., Ltd
5. Giang Nam - Giang Nam Logistics Joint Stock Company

Users can choose to pay port service fees for their own business or on behalf of others

Enjoy a fully online 24/7 payment experience. All port service invoices are reconciled directly with the provider, helping accelerate cargo release

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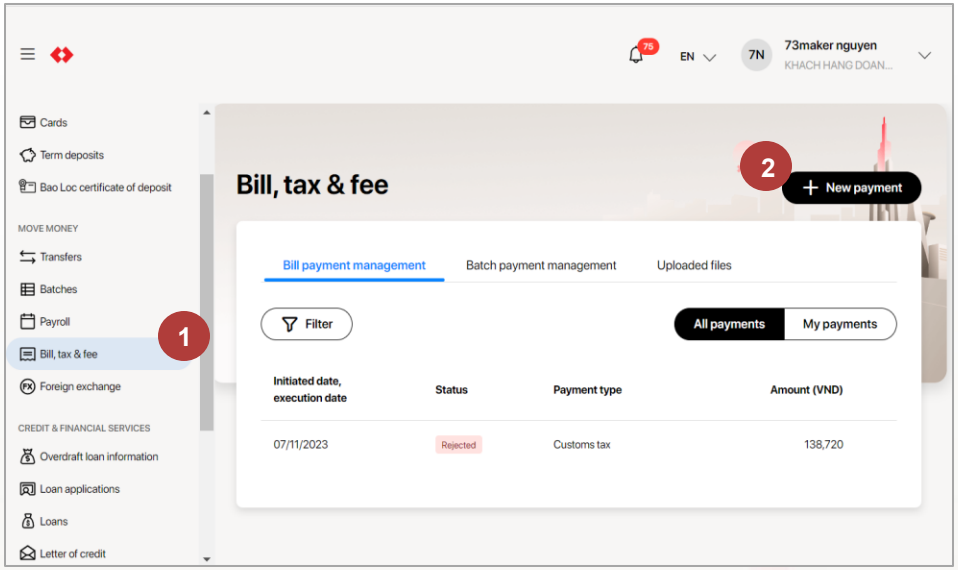
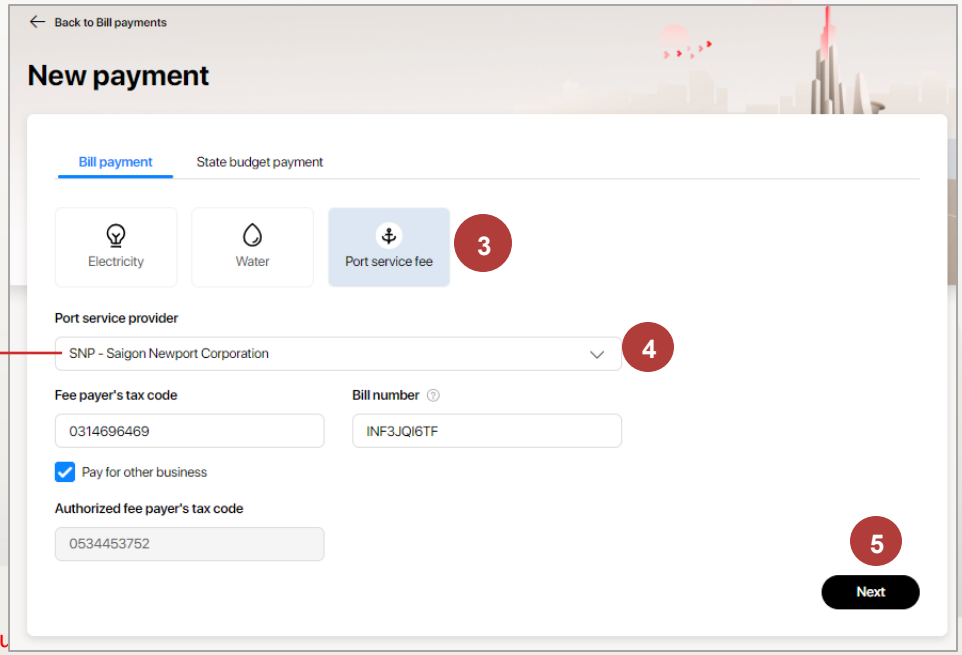
10. Bill Payments

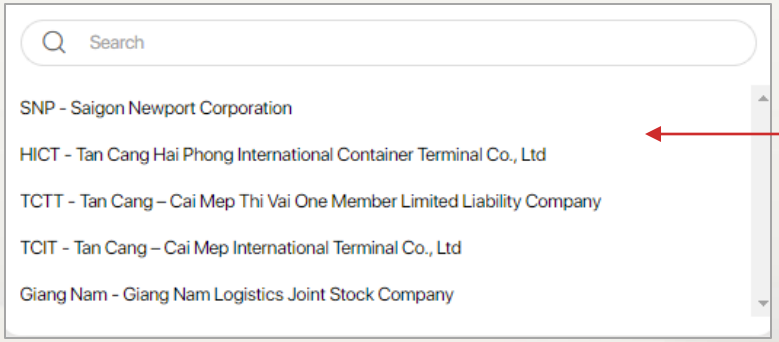
10.3. Port service fees – Initiate (continue)

1. Select **Bill, tax & fee** from the left menu
2. Select **New payment**
3. Select **Port service fee**
4. Select **Port service provider**

   If users pay fees for their own business, the tax code will be automatically pre-filled
5. Select **Next** to go to the Transfer Information screen







TCB Pu

10. Bill Payments

10.3. Port service fees – Initiate (continue)

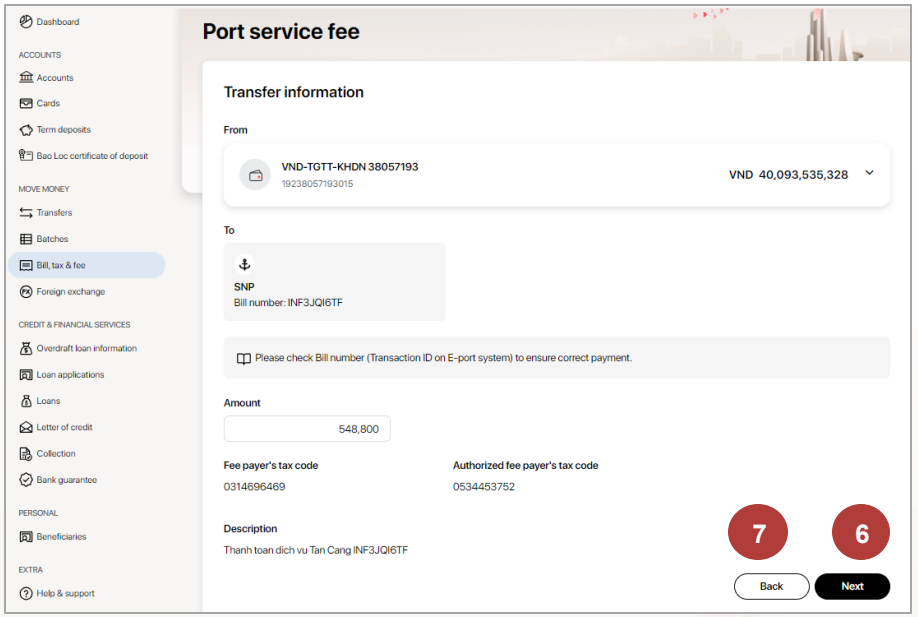
6 After reviewing the information, select **Next** to go to the **Review and submit** screen

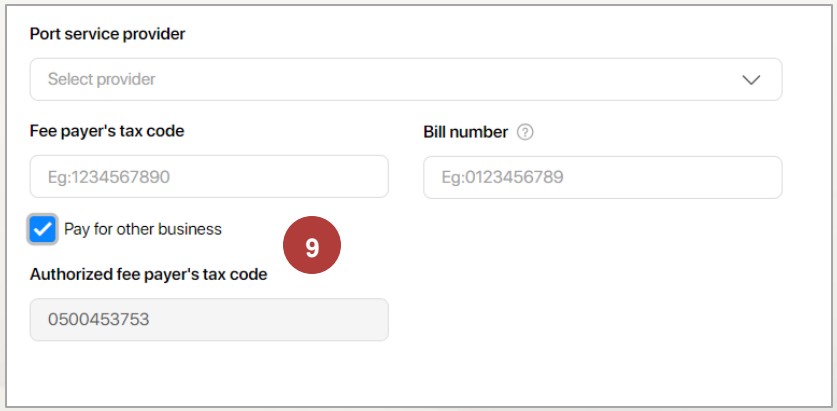
7 Select **Back** if you want to modify the previously entered information

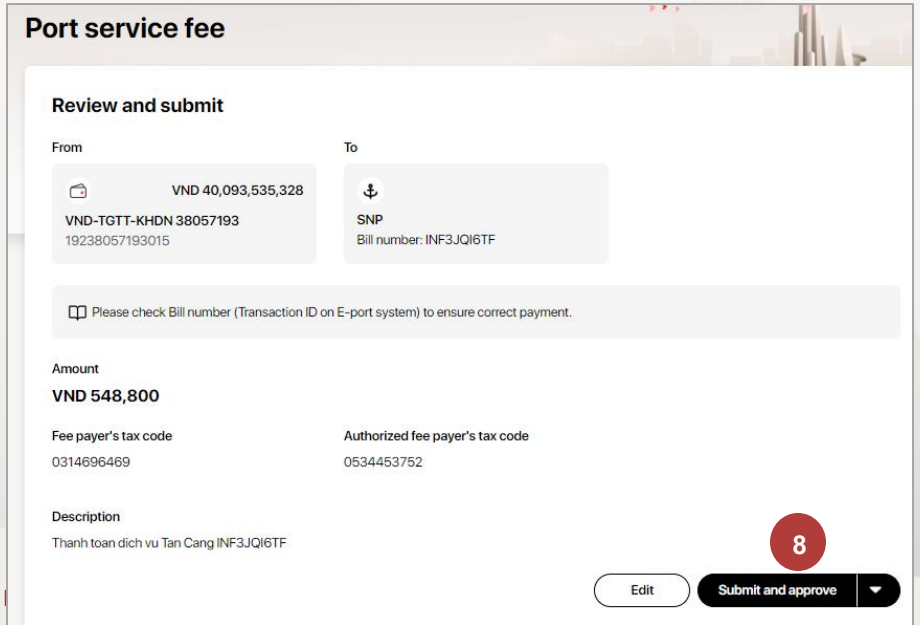
8 Select **Submit** to complete initiating new payment

9 **Note:**

- *To pay port service fees on behalf of another business, select the **Pay for other business** option and enter the taxpayer's Tax Code*
- *When using this option, the system will not automatically display the amount due, so users must enter it manually*







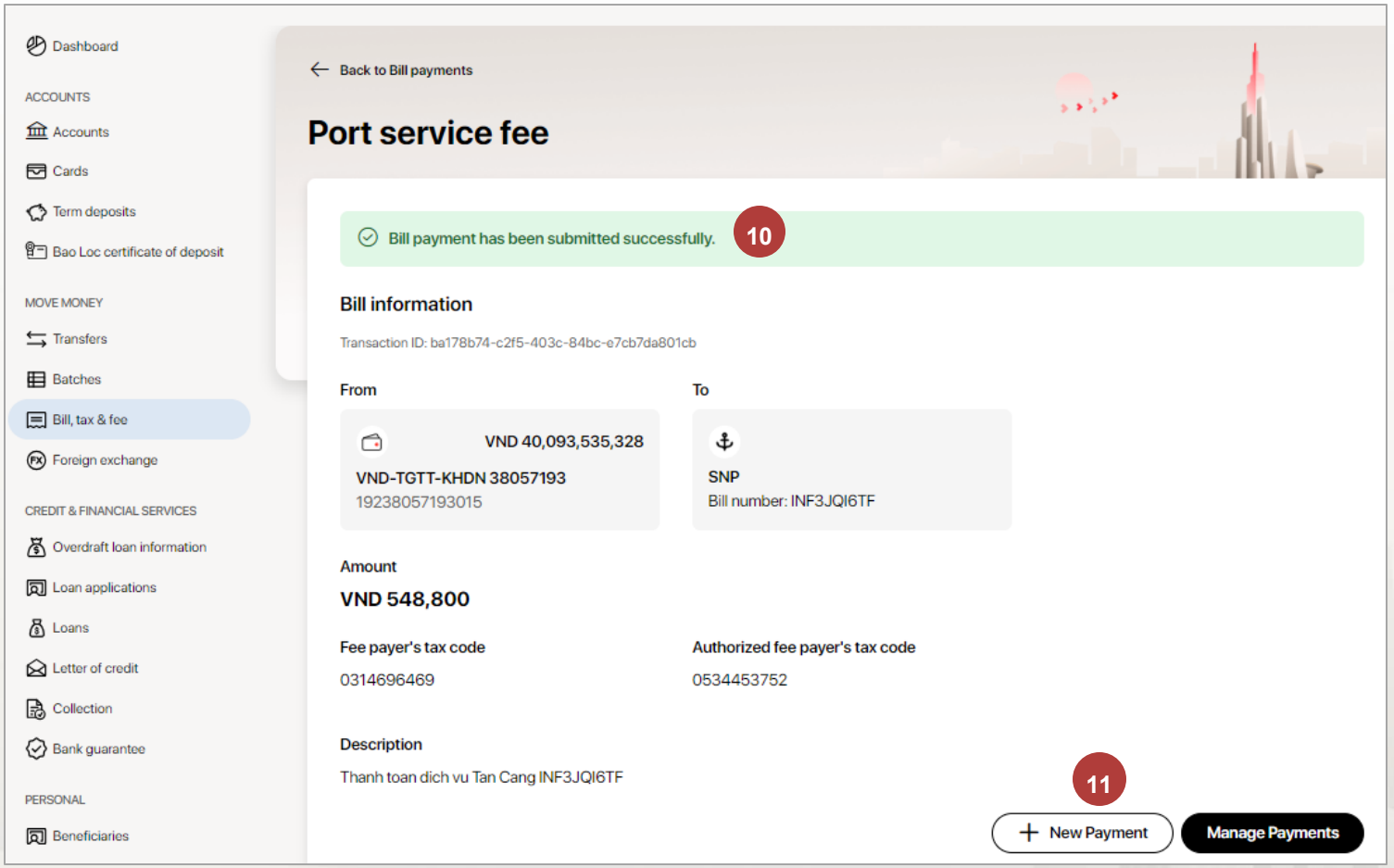
TCB Public

10. Bill Payments

10.3. Port service fees – Initiate (continue)

10 A notification will appear if the transaction is successful

11 If it fails, select **New payment** to try again



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10. Bill Payments

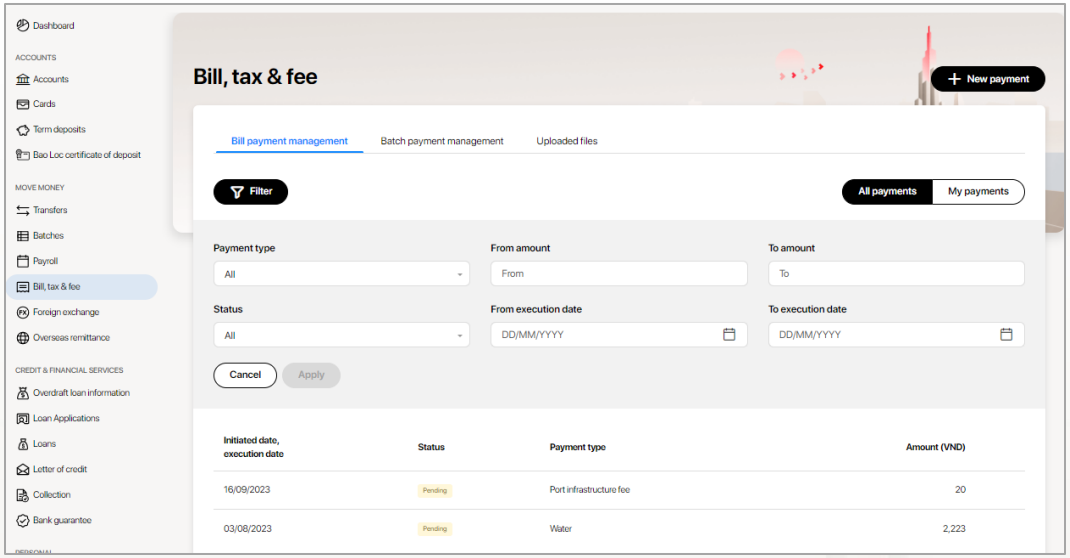
10.4. View Bill payment

Users can view, search and sort the transaction based on a set of criteria below:

- **Initiation date**
- **Status**
- **Payment type**
- **Amount**

Also, users can filter transactions by:

- **Payment type**
- **Amount** (from min to max)
- **Status**
- **Execution date** (from date to date)



Note:

- *Makers can still cancel transactions that are in **Pending** approval status*
- *The system automatically displays transactions created within the last 90 days. To view older records, users can select **Filter** and choose a timeframe of up to 3 years*

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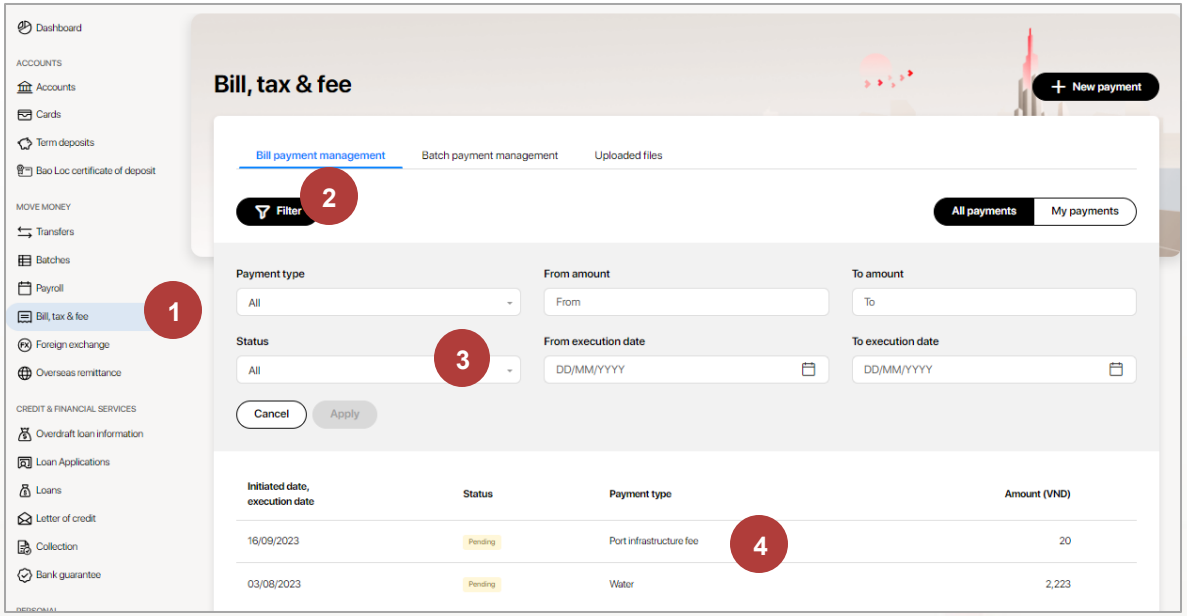
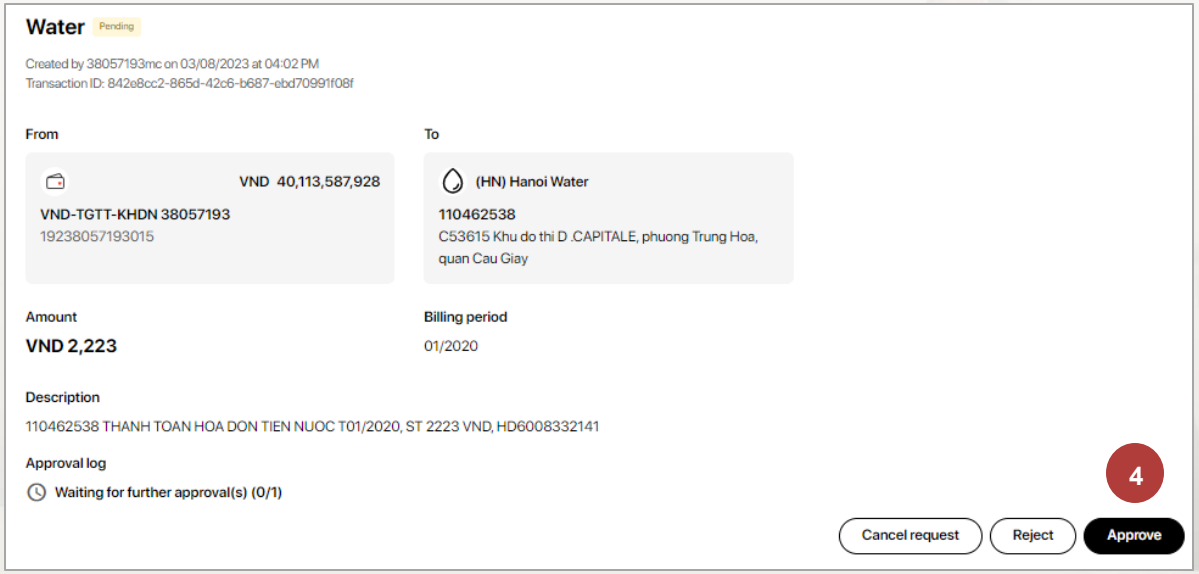
10. Bill Payments

10.5. Authorize Bill payments

1. Select **Bill, tax & fee** from the left menu
2. Select **Filter**
3. Select **Pending Payment** in the **Status** field
4. Tap each transaction that requires approval > select **Approve** on the pop-up screen, then authenticate using the security code via the Techcombank Business app

Note: *Users can quickly inquire pending transactions in **Pending request** on **Dashboard** screen*





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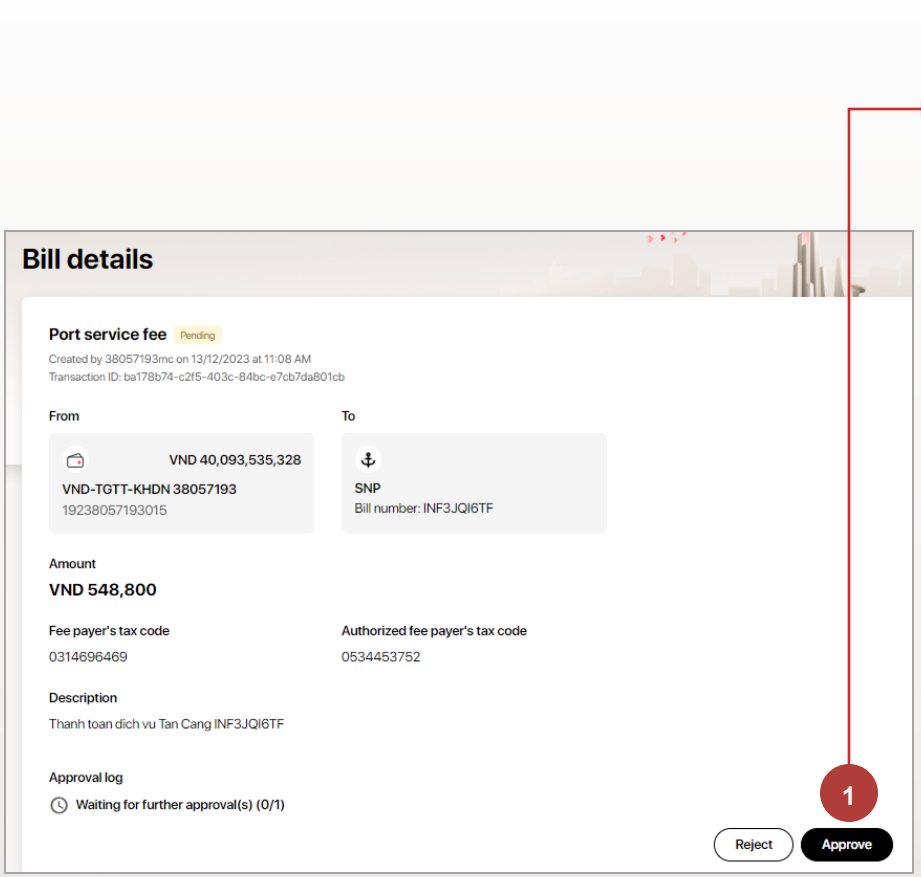
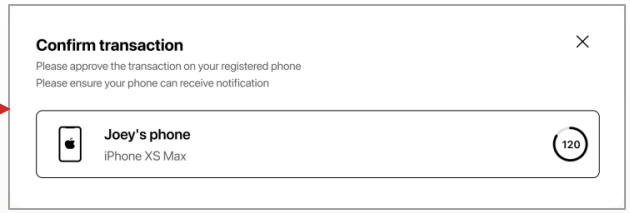
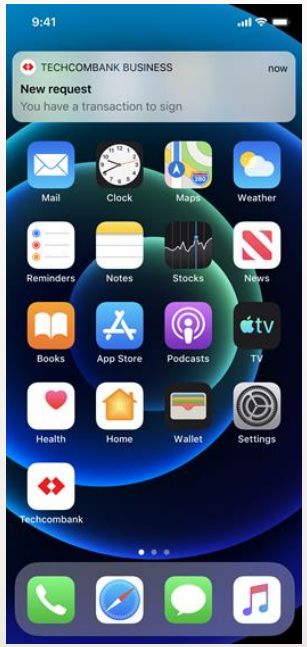
10. Bill Payments

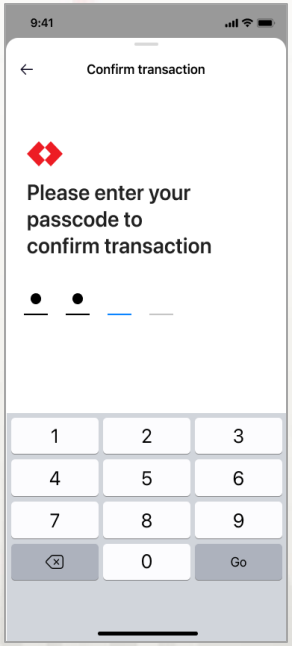
10.6. Authorize Bill payments (continue)

1. After clicking **Approve** on the payment request on Techcombank Business (web), simply open the notification from the mobile app, tap **Approve**, and enter your passcode to complete the process.









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11. CUSTOMS TAX

11.1. Tax/Fee liability payment

11.2. Single customs tax declaration

11.3. Multiple customs tax declaration

11.4. Authorize tax/fee payment request

11.5. Download custom tax deposit note

11.6. Exception cases for Customs tax payment

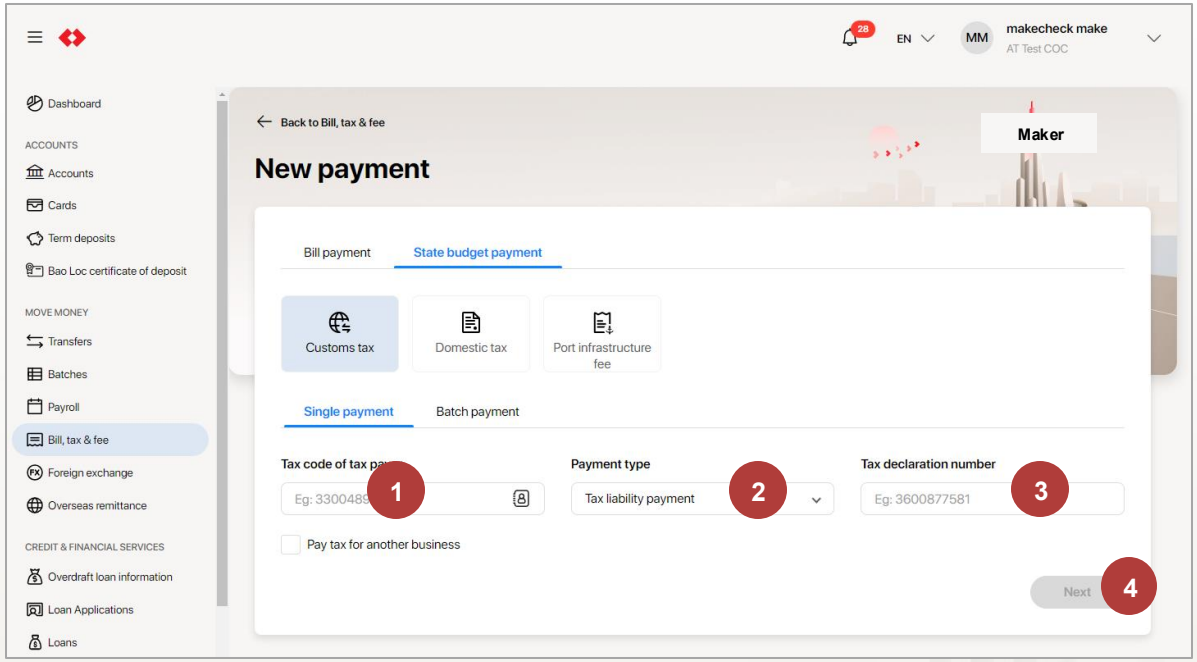
11.7. Custom tax by batch

11. Customs tax

11.1. Tax/Fee liability payment – Initiate

To initiate new tax payment, select **Bill, tax & fee** on the left menu > **New payment** > **State budget payment** > **Customs tax**

1. Enter **Tax code of tax payer**
2. Select **Tax liability payment** type
3. Enter **Tax declaration number**
4. Click **Next**



Note: *If you wish to pay tax for another business, check the box **Pay tax for another business**, then enter **Tax code of authorizer***

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11. Customs tax

11.1. Tax/Fee liability payment – Initiate (continue)

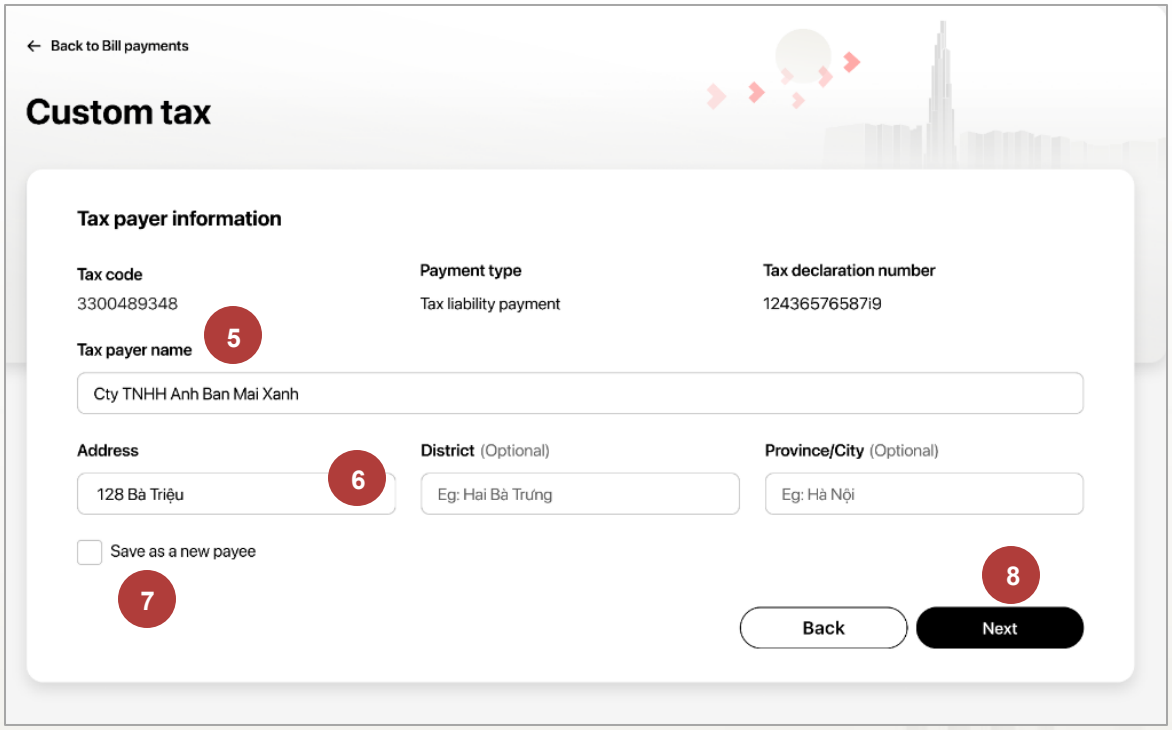
5 The screen will automatically display **Tax payer name** (users can change this information manually)

6 Enter tax payer's address (**Address**, **District**, **Province/City**)

7 Tick **Save as a new payee** to save the payer's tax number for future payments

8 Select **Next**

Note: ***Tax payer name*** *and* ***Address*** *are compulsory when paying for another business. However,* ***District*** *and* ***Province/City*** *are not.*



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11. Customs tax

11.1. Tax/Fee liability payment – Initiate (continue)

9 Select the account you wish to pay from

10 The **State Treasury info** will be updated automatically. However, users can still select other State Treasuries on the list by entering its code or name

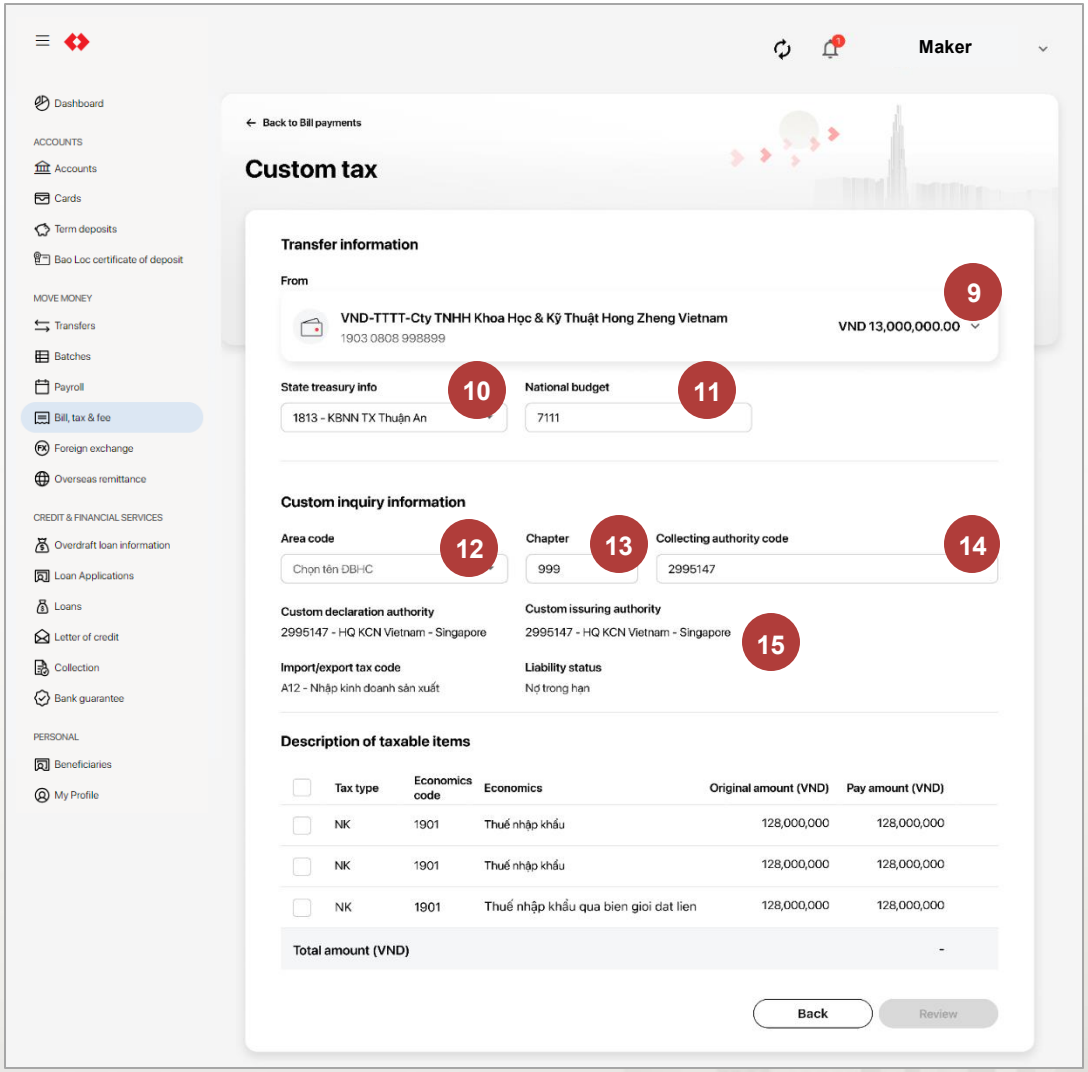
11 Enter **National budget**

12 Select **Area code** of the State Treasury

13 Enter **Chapter** number

14 Enter **Collecting authority code**

15 Information of **Custom declaration authority, Custom issuing authority, Import/export tax code** and **Liability status** will be updated automatically



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11. Customs tax

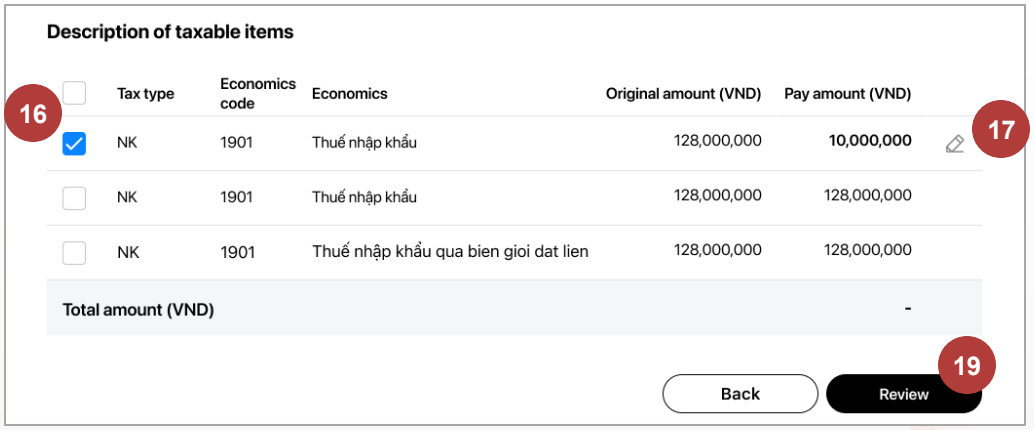
11.1. Tax/Fee liability payment – Initiate (continue)

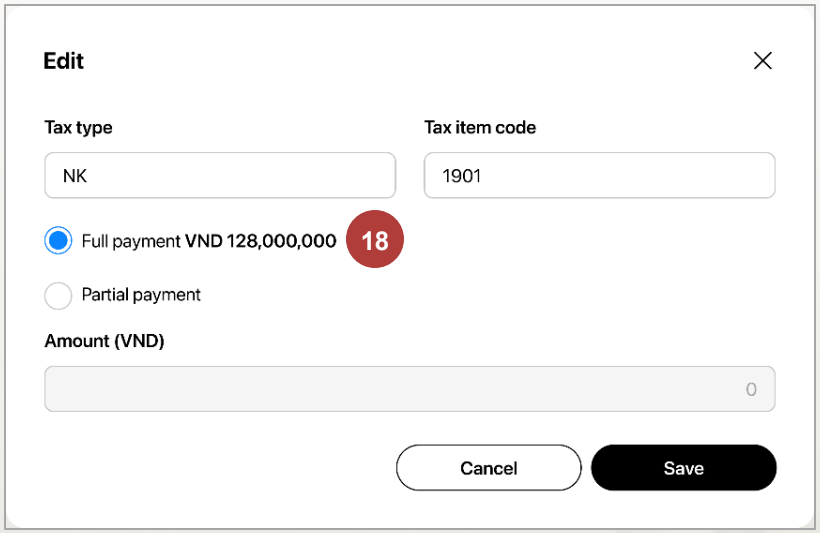
16 In the **Description of taxable items** section, select the items you want to pay (maximum 2 items)

17 Select the edit icon on the outer right of each item if users wish to change the information

18 Users can select either **Full payment** or **Partial payment** (enter the amount you wish to pay in **Amount**). **Tax type** and **Tax item code** will be automatically updated. However, users can change it in reference to the code of customs. Select **Save** and return to the previous screen

19 Select **Review** to move on to the next screen. Check and verify all information, then select **Submit**





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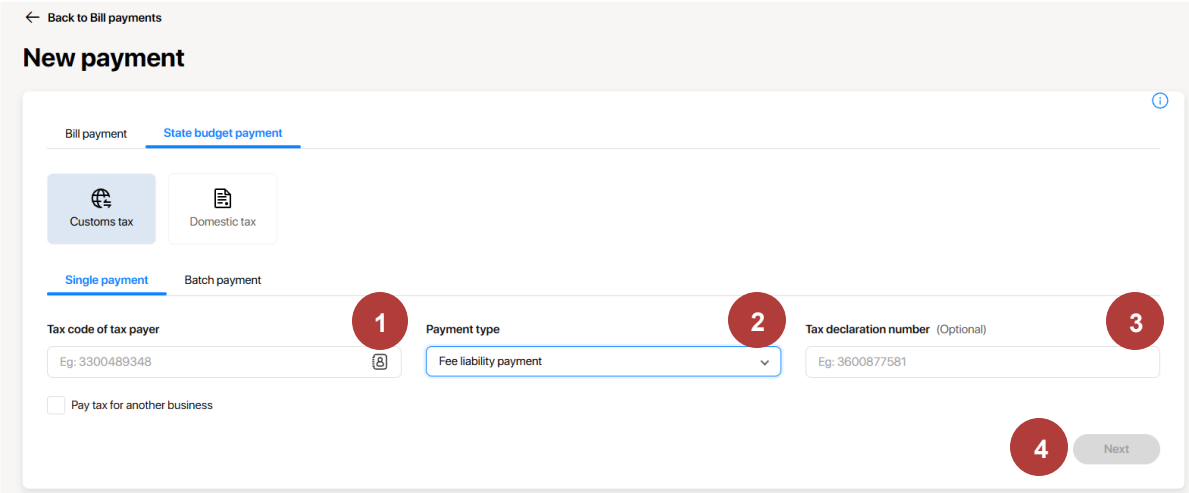
11. Customs tax

11.2. Single customs tax declaration – Initiate

To initiate a single customs tax declaration payment, select **Bill, tax & fee** on the left menu > **New payment** > **Customs tax**

1. Enter **Tax code for tax payer**
2. Select **Fee liability payment**
3. Enter **Tax declaration number**
4. Select **Next**

Note: *If you wish to pay tax for another business, check the box **Pay tax for another business**, then enter **Tax code of authorizer***



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11. Customs tax

11.2. Single customs tax declaration – Initiate (continue)

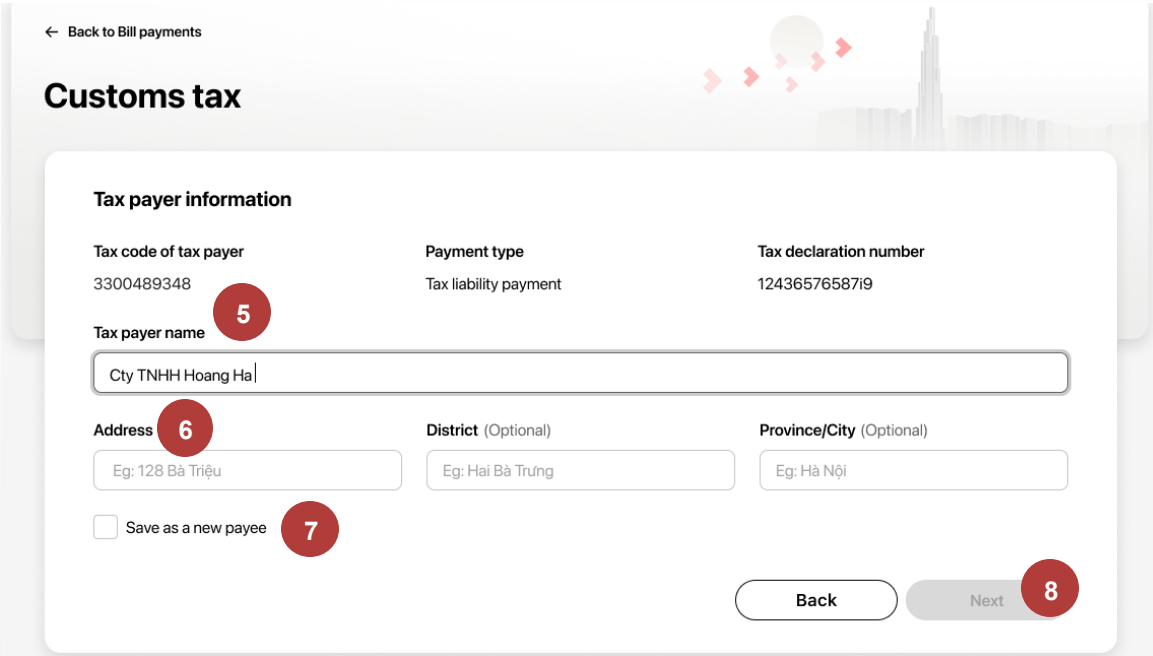
5. The screen will automatically display **Tax payer name** (users can change this information manually)

6. Enter tax payer's address (**Address**, **District**, **Province/City**)

7. Users can **Save as new payee** to save tax number of payer for next payment

8. Select **Next**

Note: ***Tax payer name*** *and* ***Address*** *are compulsory when paying for another business. However,* ***District*** *and* ***Province/City*** *are not.*



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11. Customs tax

11.2. Single customs tax declaration – Initiate (continue)

9 Select the account you wish to pay from

10 The information of **State Treasury info** will be automatically updated. However, users can still select other State Treasuries on the list by entering it's code or name

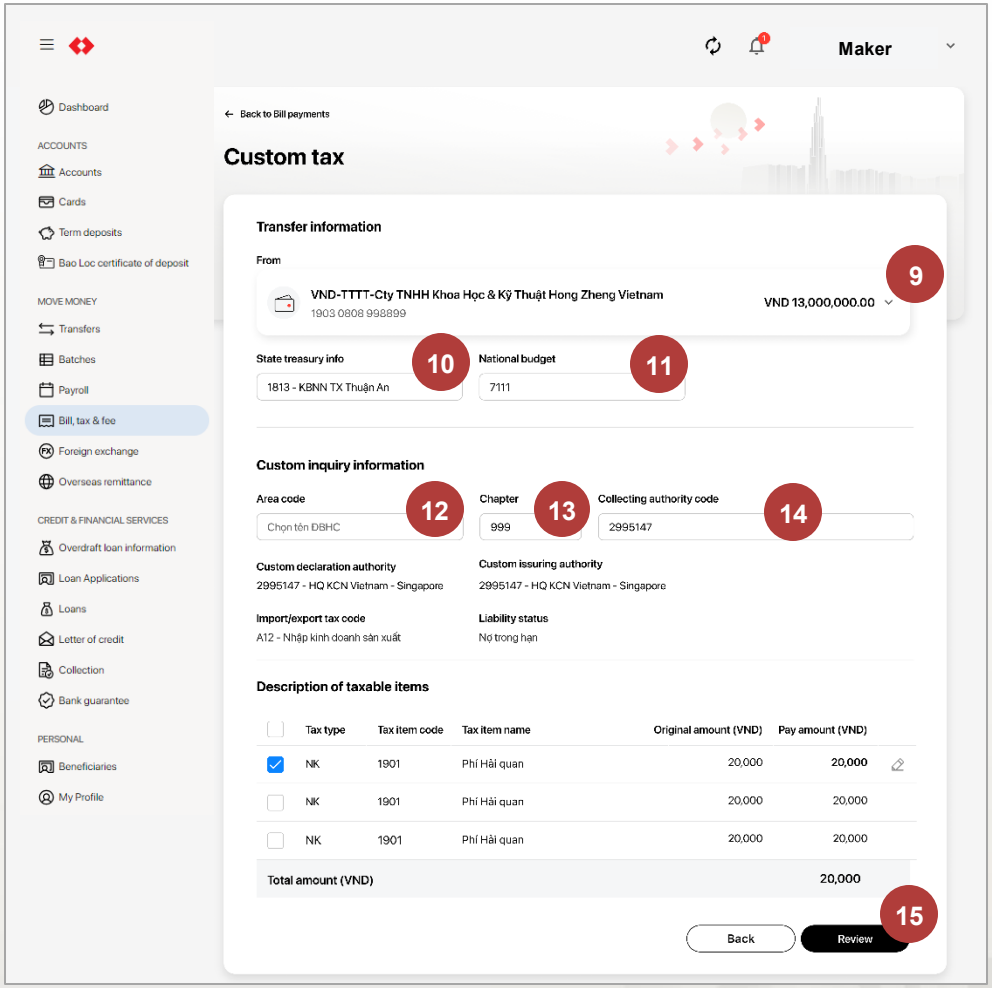
11 Enter **National budget**

12 Select **Area code** of the State Treasury

13 Enter **Chapter** number

14 Enter **Collecting authority code**

15 Information of **Custom declaration authority, Custom issuing authority, Import/export tax code** and **Liability status** will be automatically updated



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11. Customs tax

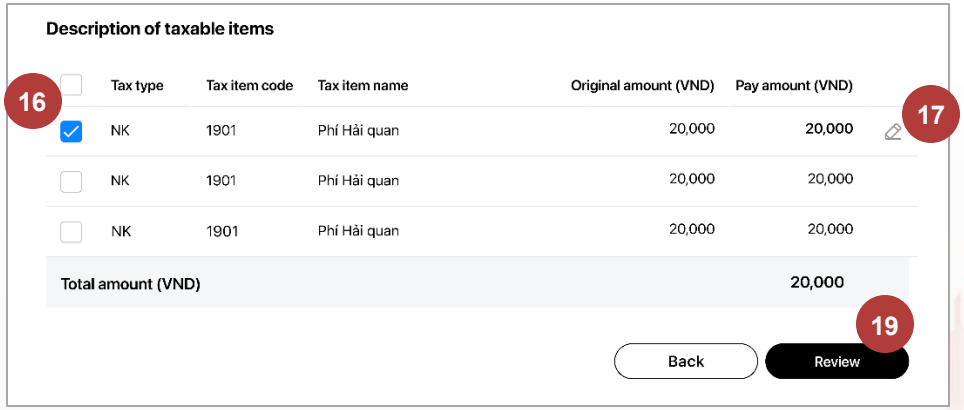
11.2. Single customs tax declaration – Initiate (continue)

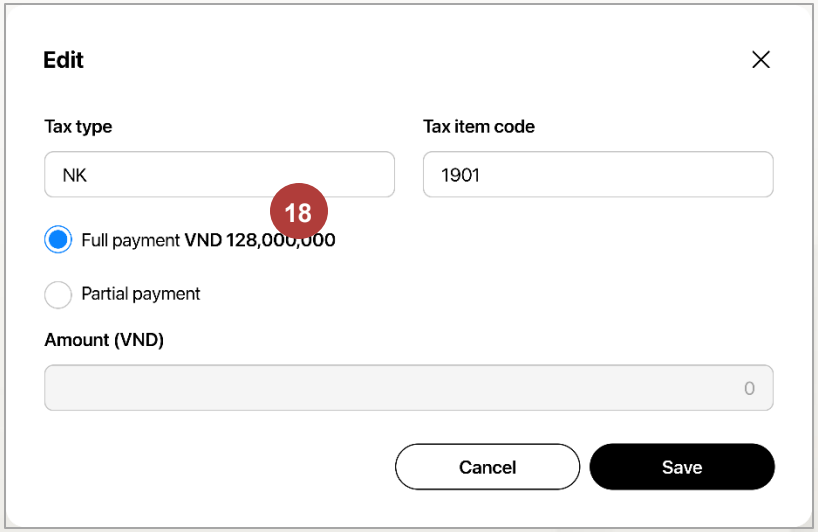
16 At **Description of taxable items** section, select your items to pay (**Note**: *maximum 2 items*).

17 Select the edit icon on the outer right of each item if users wish to change the information

18 Users can select either **Full payment** or **Partial payment** (enter the amount you wish to pay in **Amount**). **Tax type** and **Tax item code** will be automatically updated. However, users can change it in reference to the code of customs. Select **Save** and return to the previous screen

19 Select **Review** to move on to the next screen. Check and verify all information, then select **Submit**





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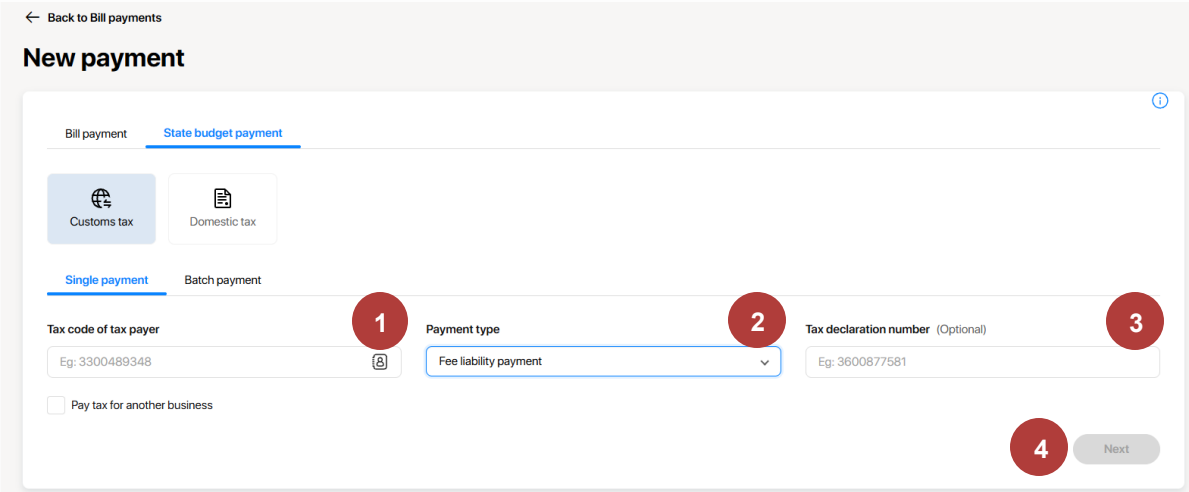
11. Customs tax

11.3. Multiple customs tax declarations – Initiate

To initiate multiple customs tax declaration payments, select **Bill, tax & fee** on the left side menu > select **New payment** > choose **Customs tax**

1. Enter **Tax code for tax payer**
2. Select **Fee liability payment**
3. Enter **Tax declaration number**
4. Select **Next**



Note:
*If you wish to pay tax for another business, check the box **Pay tax for another business**, then enter **Tax code of authorizer***

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11. Customs tax

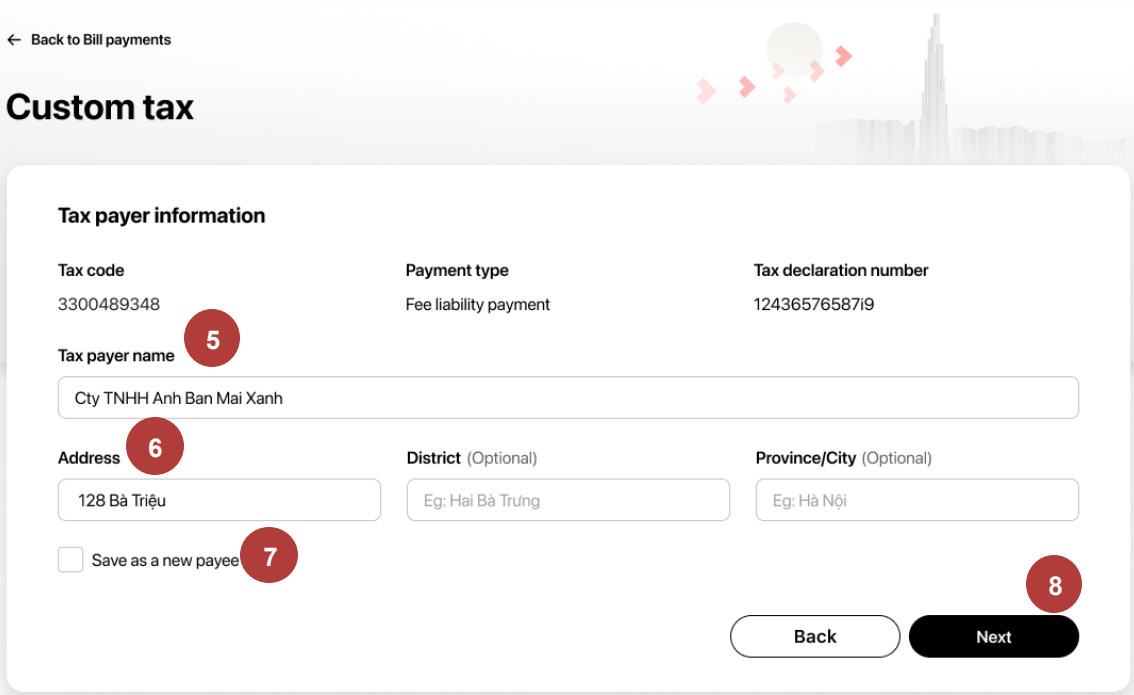
11.3. Multiple customs tax declarations – Initiate (continue)

5. The screen will automatically display **Tax payer name** (users can change this information manually)

6. Enter tax payer's address (**Address**, **District**, **Province/City**)

7. Users can **Save as new payee** to save tax number of payer for next payment

8. Select **Next**



Note: ***Tax payer name*** *and* ***Address*** *are compulsory when paying for another business. However,* ***District*** *and* ***Province/City*** *are not.*

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11. Customs tax

11.3. Multiple customs tax declarations – Initiate (continue)

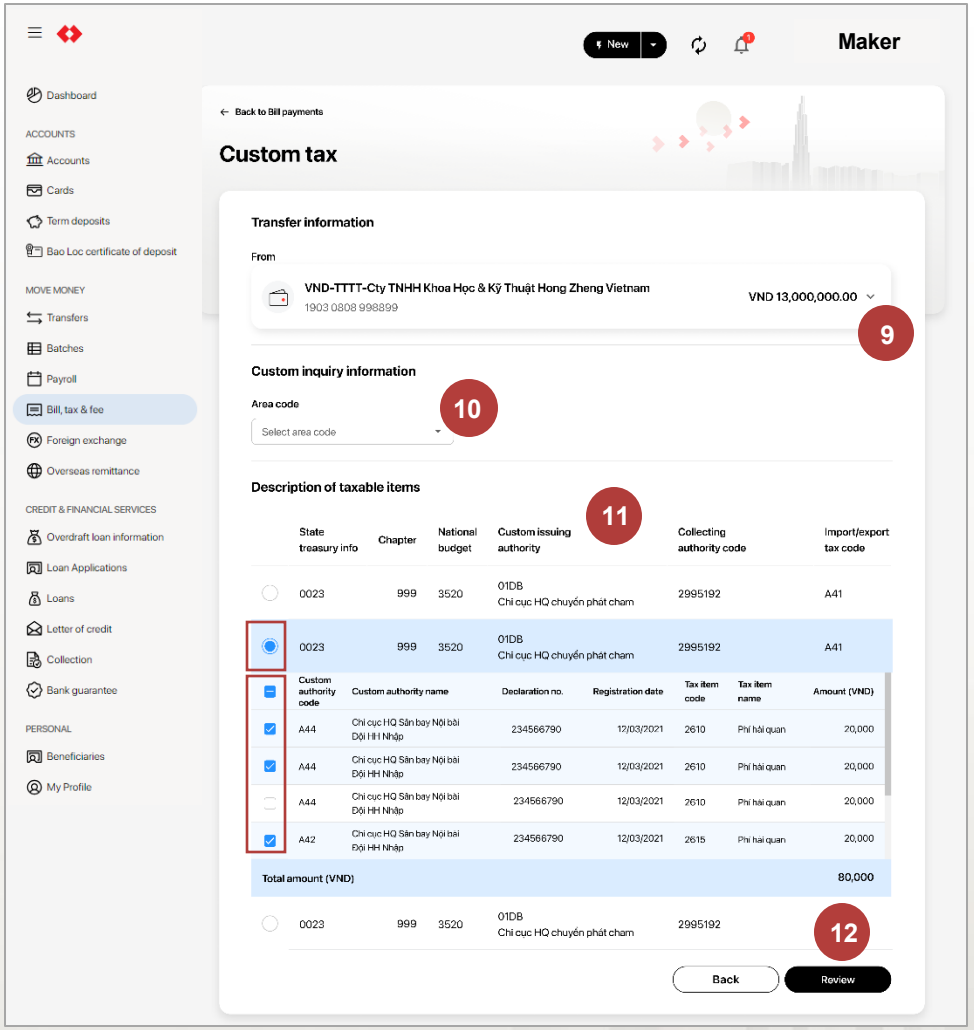
9 Select the account you wish to pay from

10 Select **Area code** of the State Treasury

11 The system will display all fee-liability declarations that share the same criteria, such as **State Treasury information, Chapter, National Budget, Collecting Authority Code, and Import/Export Tax Code.**

Users can choose to pay the full amount for all declarations that meet these criteria or select only specific ones to pay.

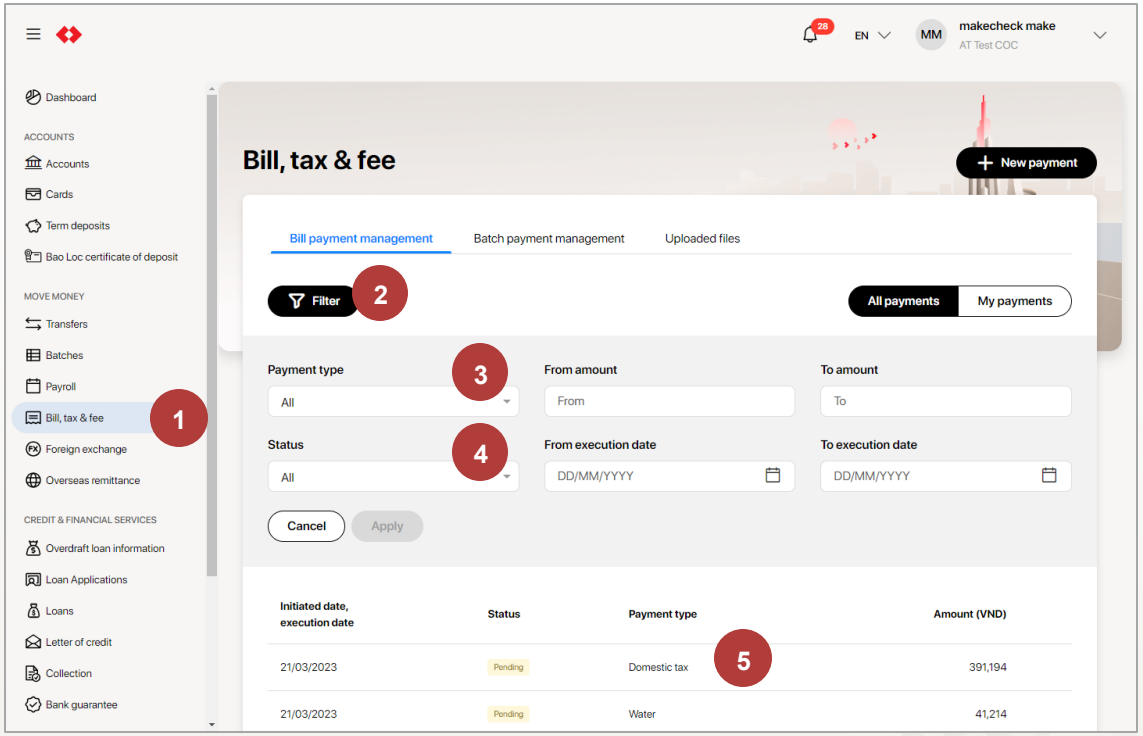
12 Select **Review** to move on to the confirmation screen. Check and verify all information, then select **Submit**



11. Customs tax

11.4. Authorize tax/fee payment request

1. Select **Bill payments** on the left side menu
2. Select **Filter**
3. Select **Customs tax** in **Payment type**
4. Select **Pending** in **Status**
5. Select the transaction you want to authorize



Note:
*Checker can cancel **Pending** transactions*

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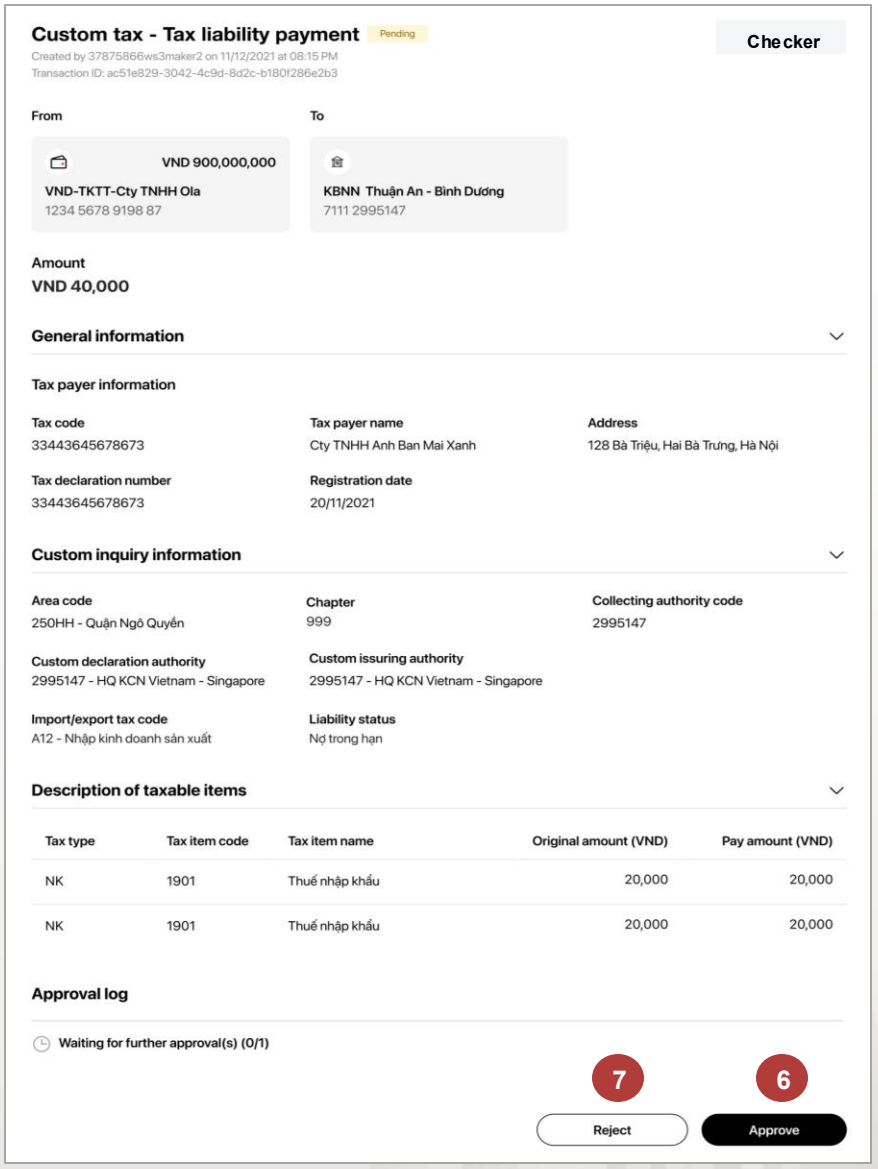
11. Customs tax

11.4. Authorize tax/fee payment request (continue)

6 After checking all information, select **Approve** and authorize with passcode on mobile app to approve transaction

7 Select **Reject** if users does not wish to approve the transaction. users can add description (if any) for rejection



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11. Custom tax

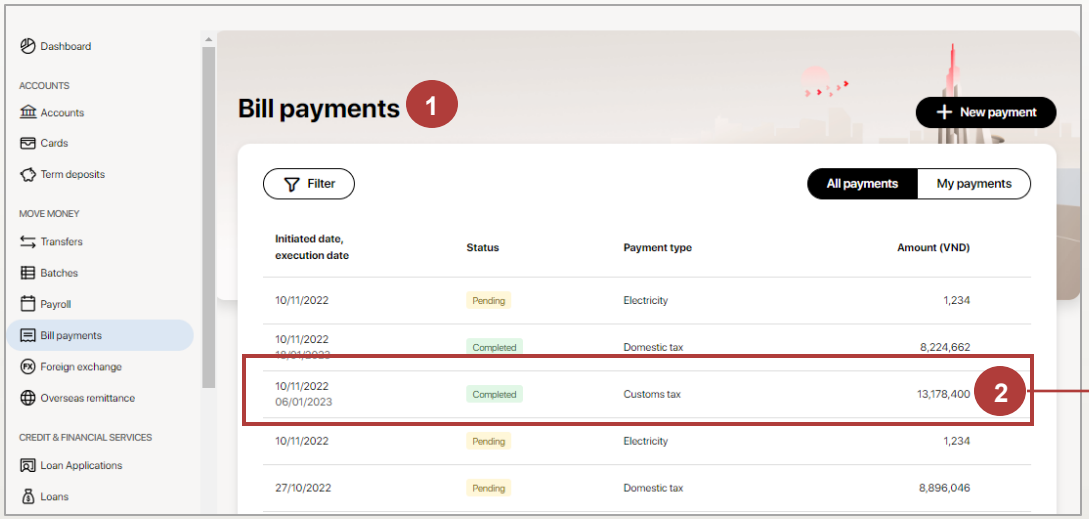
11.5. Download custom tax deposit note

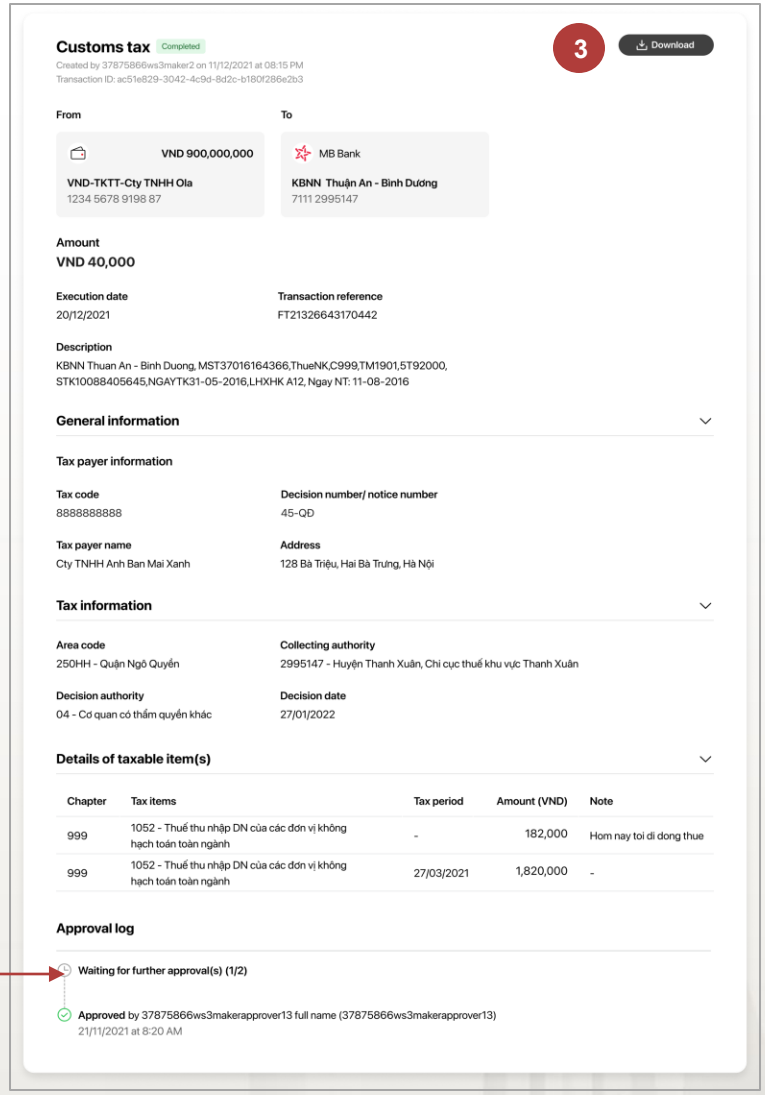
1. From the menu, select **Bill payments**

2. Select custom tax transaction need to export deposit note (it must be a completed transaction). users can use filter to filter the completed custom tax transaction, too.

   Click to view detail the transaction

3. Click **Download**





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11. Custom tax

11.6. Exceptional cases for customs tax payment

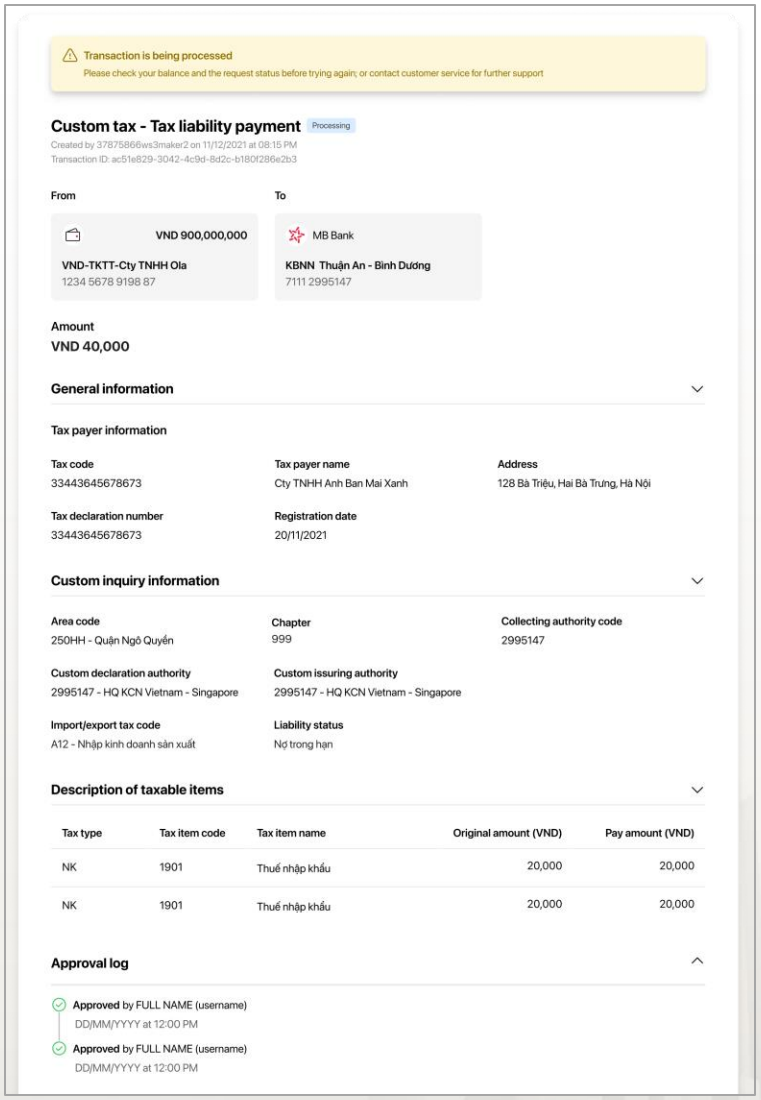
When Techcombank Business processes a Customs tax transaction, Techcombank Business will receive exception or successful response from Tax Collection System – TCS system/General Department of Custom - GDC system:

- If TCS/GDC send successful response, Techcombank Business will update status of transaction = Completed

- If TCS/GDC send exception responses:

➢ Techcombank Business will update status of transaction = **Rejected** and display detail error or guiding message

➢ Techcombank Business will update status of transaction = **Processing** and users need to contact Call Centre for further information



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11. Custom tax

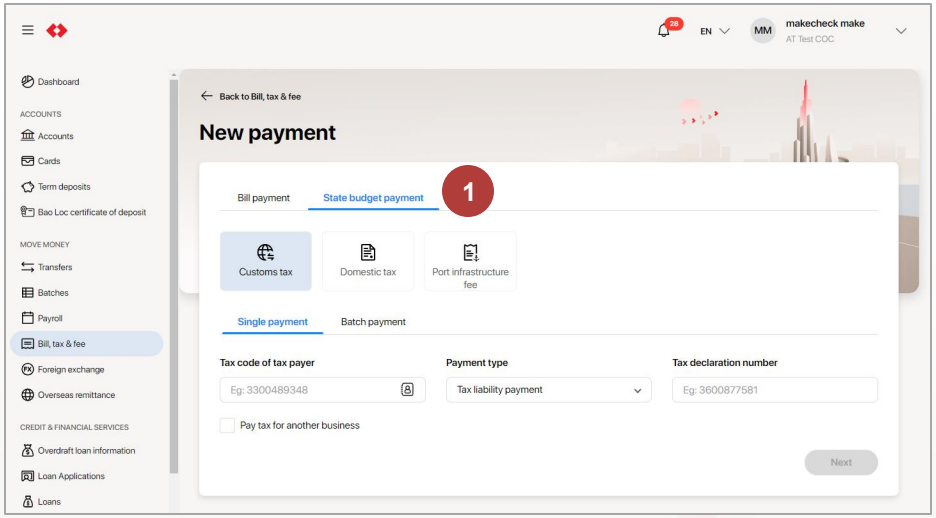
11.7. Custom tax by batch – Initiate

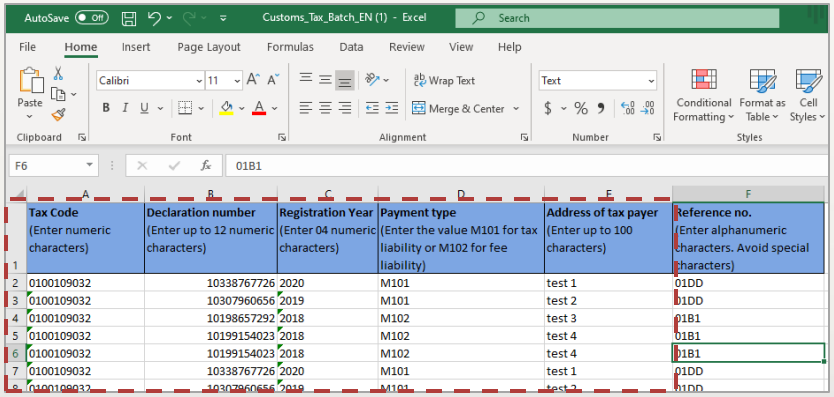
1. To initiate new tax payment, users selects **Bill, tax & fee** on the left side menu > select **New payment** > choose **State budget payment**

2. Click **Custom tax** > **Batch Payment**

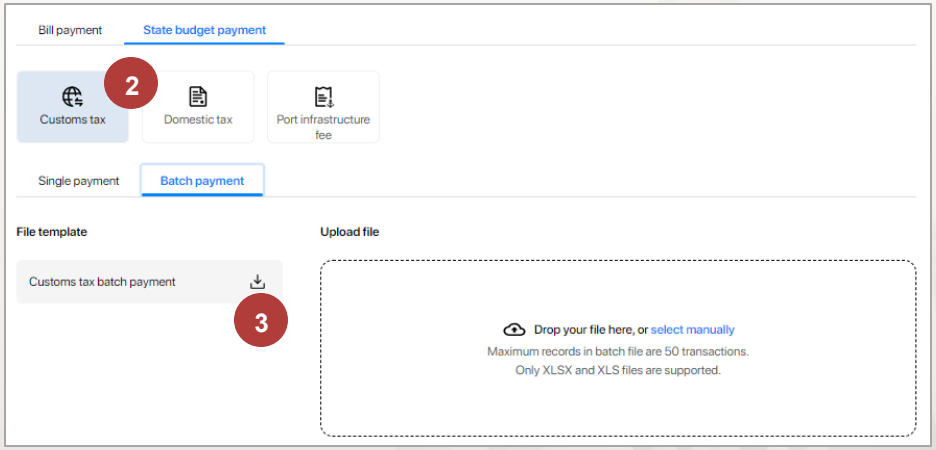
3. For first-time initiating custom tax by batch transaction, users need to download the template and fill in the required information.

   - Mandatory fields in the template: Tax Code, Declaration Number, Registration Year, Payment Type, Taxpayer Address
   - Optional field: Reference no.





	Tax Code (Enter numeric characters)	Declaration number (Enter up to 12 numeric characters)	Registration Year (Enter 04 numeric characters)	Payment type (Enter the value M101 for tax liability or M102 for fee liability)	Address of tax payer (Enter up to 100 characters)	Reference no. (Enter alphanumeric characters. Avoid special characters)
2	0100109032	10338767726	2020	M101	test 1	01DD
3	0100109032	10307960656	2019	M101	test 2	01DD
4	0100109032	10198657292	2018	M102	test 3	01B1
5	0100109032	10199154023	2018	M102	test 4	01B1
6	0100109032	10199154023	2018	M102	test 4	01B1
7	0100109032	10338767726	2020	M101	test 1	01DD



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11. Custom tax

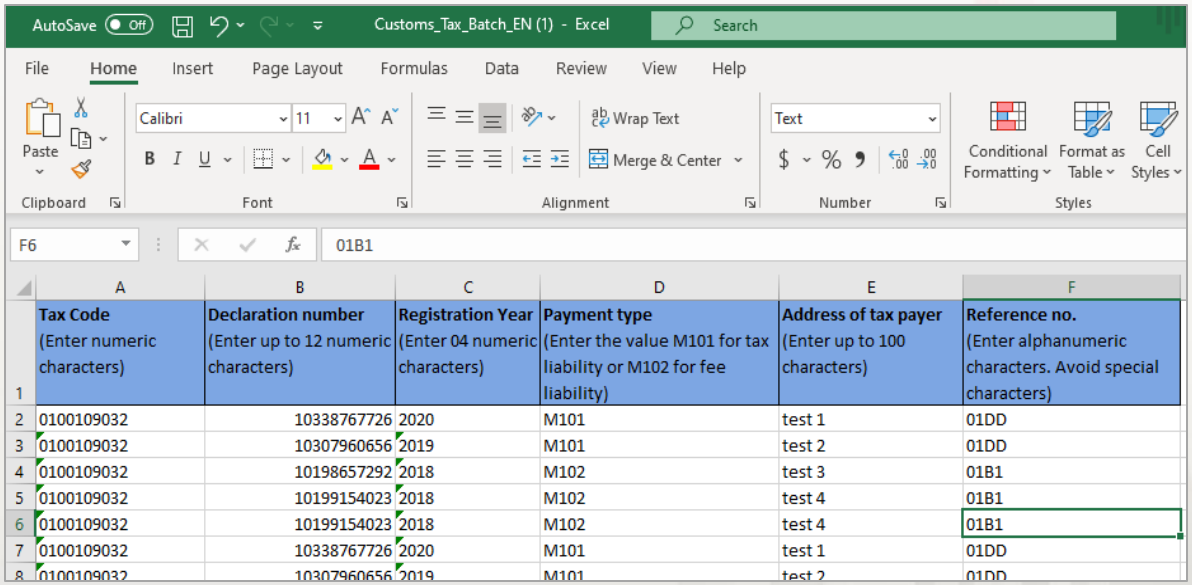
11.7. Custom tax by batch – Initiate (continue)

Some notes about the format of file template:

1. **Tax code**: Required number characters 0-9 (Maximum 10 or 14 characters counted "-")
2. **Declaration number**: Required 12 number characters
3. **Registration year**: 4 number characters
4. **Payment type**: Enter the value M101 for tax liability or M102 for fee liability
5. **Address of tax payer**: Maximum 100 characters (*a-z, A-Z, 0-9 only)*
6. **Reference no.:** Maximum 16 characters (*a-z, A-Z, 0-9 only)*

Notes:

- *File size: Maximum 10MB*
- *Batch name with only characters that are a-z, A-Z, 0-9, space, dot, dash)*
- *Maximum records in batch file are 50 transactions.*



	A	B	C	D	E	F
1	**Tax Code** (Enter numeric characters)	**Declaration number** (Enter up to 12 numeric characters)	**Registration Year** (Enter 04 numeric characters)	**Payment type** (Enter the value M101 for tax liability or M102 for fee liability)	**Address of tax payer** (Enter up to 100 characters)	**Reference no.** (Enter alphanumeric characters. Avoid special characters)
2	0100109032	10338767726	2020	M101	test 1	01DD
3	0100109032	10307960656	2019	M101	test 2	01DD
4	0100109032	10198657292	2018	M102	test 3	01B1
5	0100109032	10199154023	2018	M102	test 4	01B1
6	0100109032	10199154023	2018	M102	test 4	01B1
7	0100109032	10338767726	2020	M101	test 1	01DD
8	0100109032	10307960656	2019	M101	test 2	01DD

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11. Custom tax

11.7. Custom tax by batch – Initiate (continue)

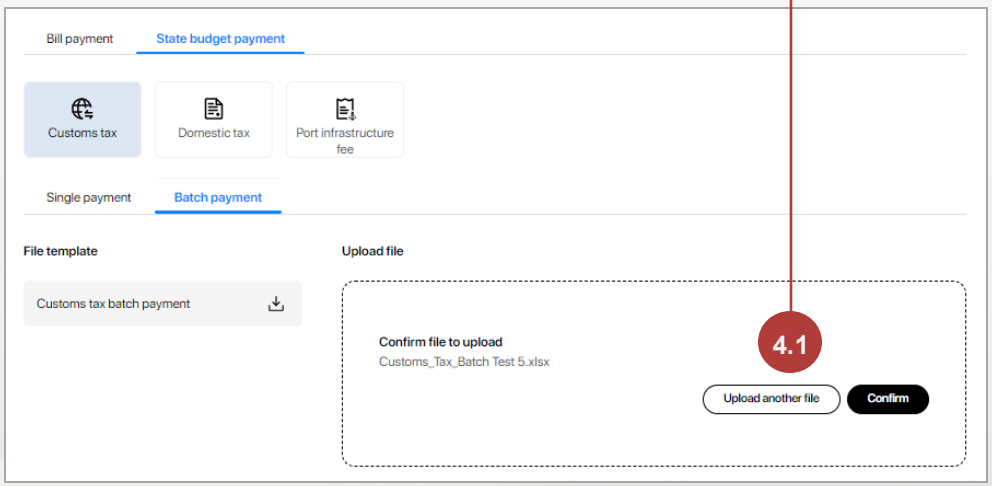
If there are < 5 transactions in batch

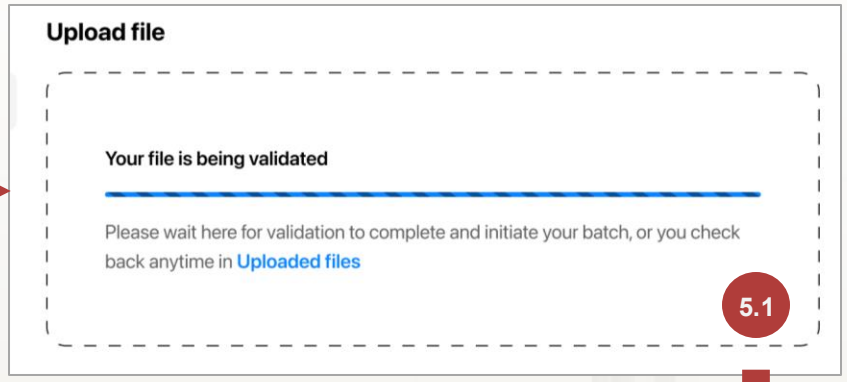
4.1 After completing file excel, users select **Upload file**

5.1 Techcombank Business will validate files (format, name, size…). Users click **Confirm** to continue or select to **Upload another file**.

Click **Initiate batch** to view detail a transaction in the batch.

Lưu ý: *The number of transaction in batch (> 5 or ≤ 5) would affect to the steps of initiating new transaction. However, Techcombank Business can change this milestone.*





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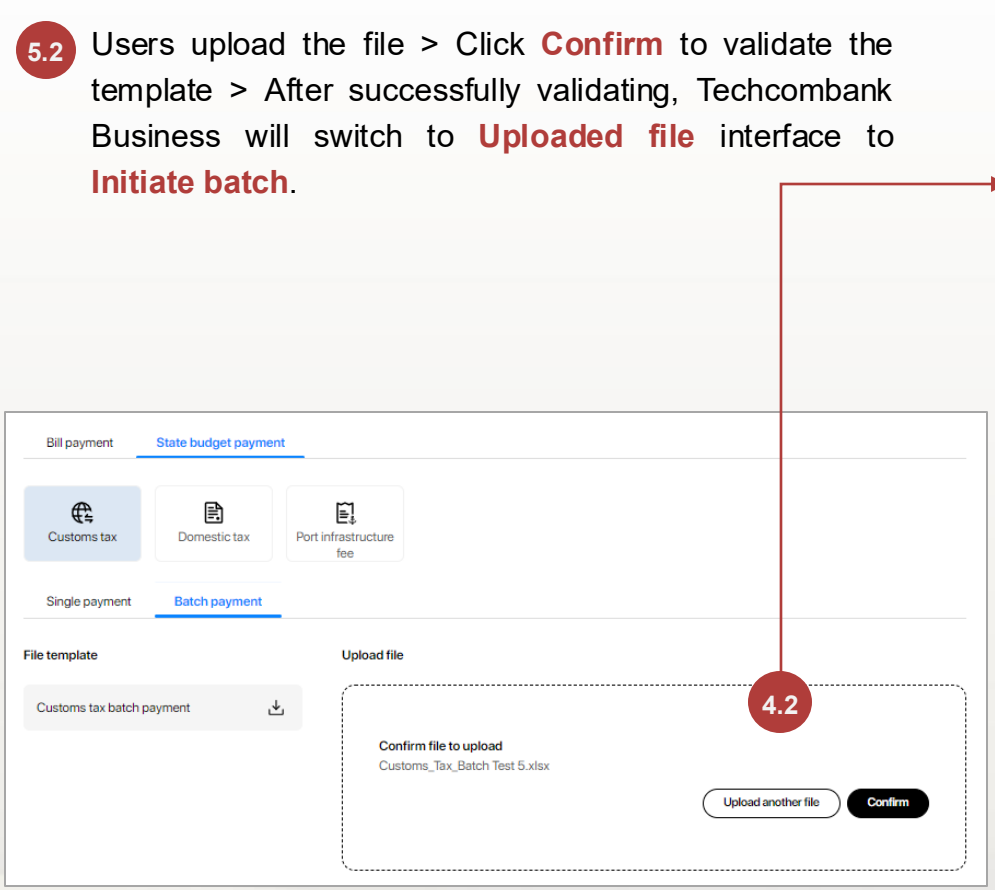
11. Custom tax

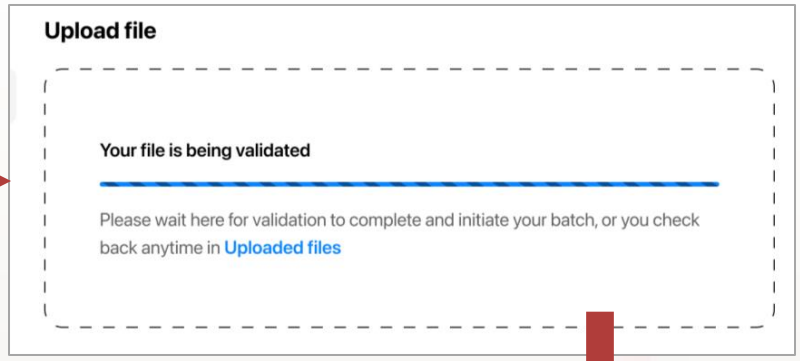
11.7. Custom tax by batch – Initiate (continue)

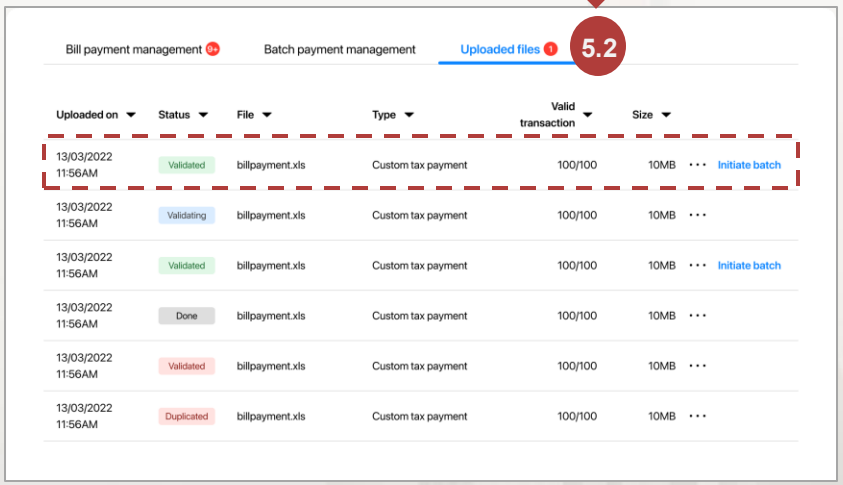
If there are ≥ 5 transactions in batch

4.2 If there are more than 5 transactions in batch, the next steps would be following:

5.2 Users upload the file > Click **Confirm** to validate the template > After successfully validating, Techcombank Business will switch to **Uploaded file** interface to **Initiate batch**.







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11. Custom tax

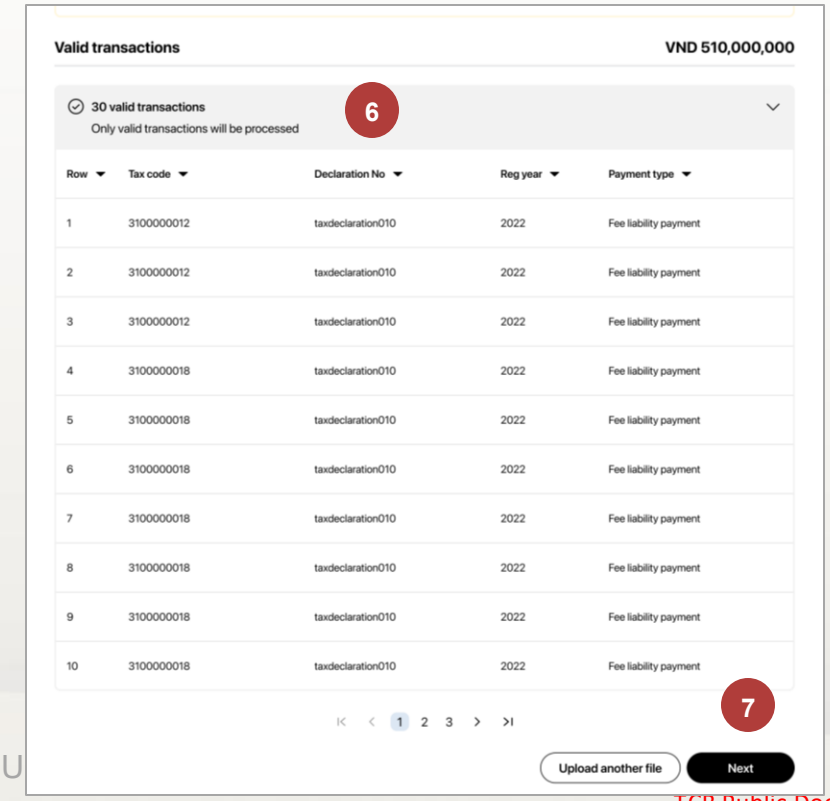
11.7. Custom tax by batch – Initiate (continue)

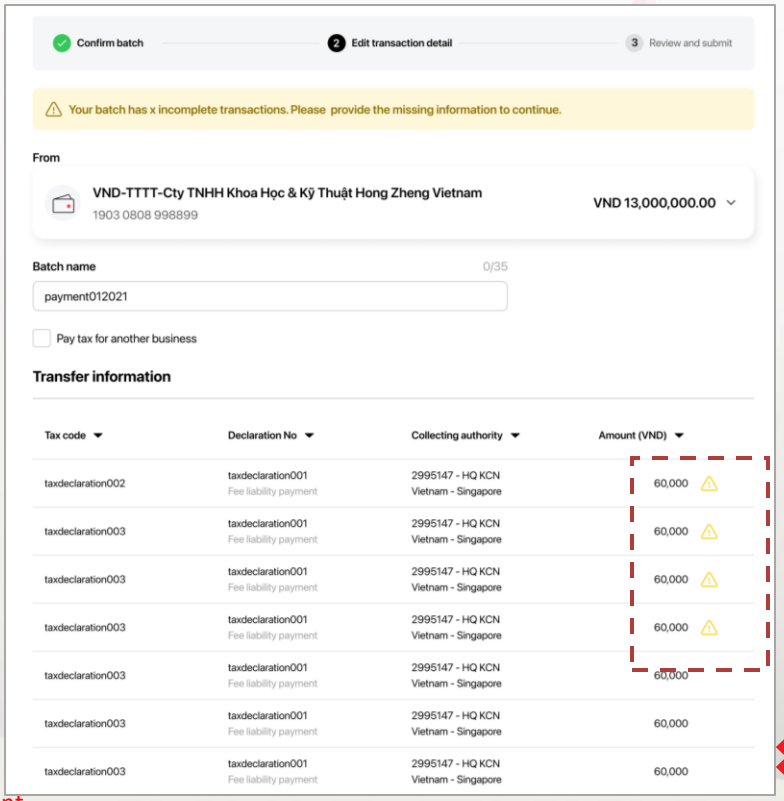
6 Techcombank Business validate all transactions in batch.

7 System would update progress 3 steps of initiating new custom tax by batch, too. Select **Next**

Note:

- *If users pay custom tax for their company, the system will display the amount (tax/fee) from TCS. If users pay tax for another business, it won't display the amount, and users need to enter the number of tax/fee of all transactions.*
- *Overdraft accounts also do not support making payments when the user pays taxes on behalf of another business*





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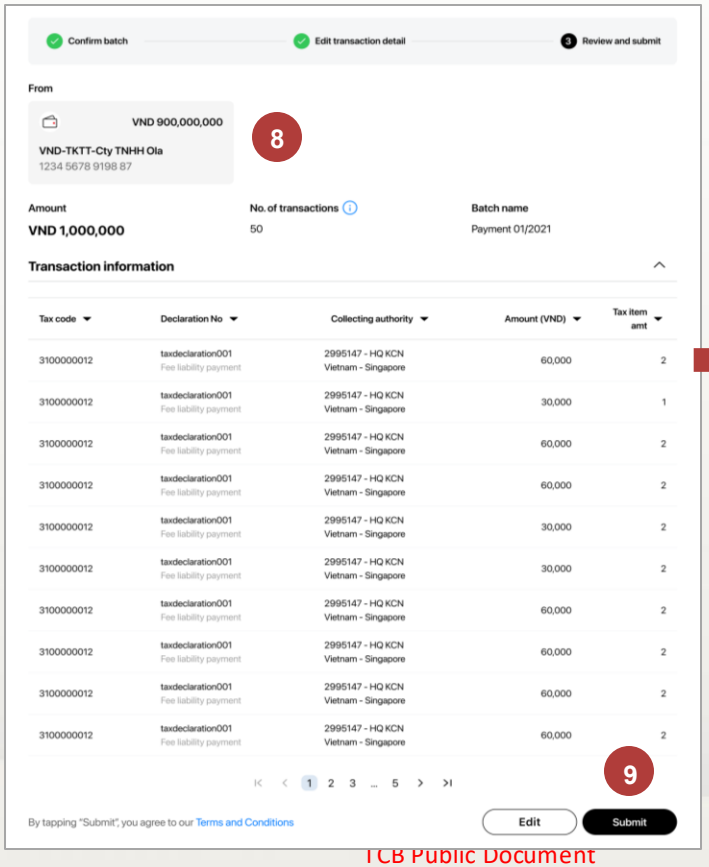
11. Custom tax

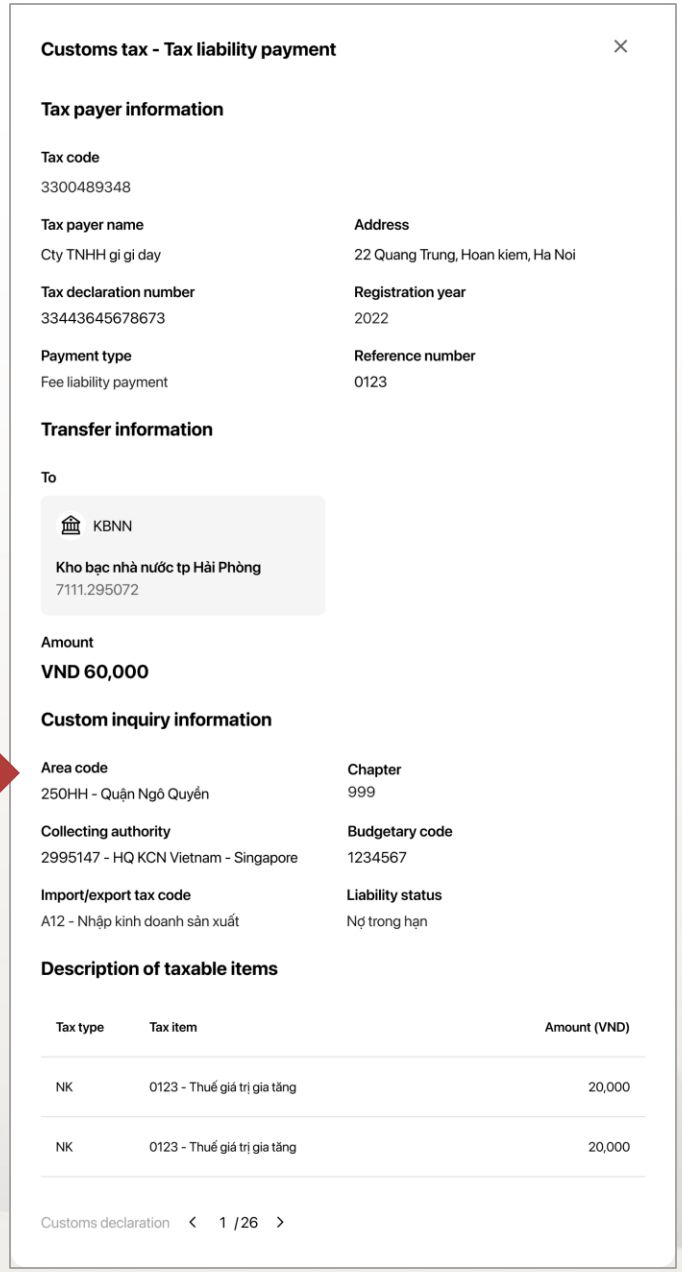
11.7. Custom tax by batch – Initiate (continue)

8 The system displays detailed customs tax payment requests by batch, including:

Debit account / Total batch payment amount / Number of transactions / Batch name / Detailed information of sub-transactions (tax code, declaration number, collecting authority, amount, sub-item code)… Users can also view the details of each sub-transaction within the batch.

9 Click **Submit** to complete initiating the new transaction.





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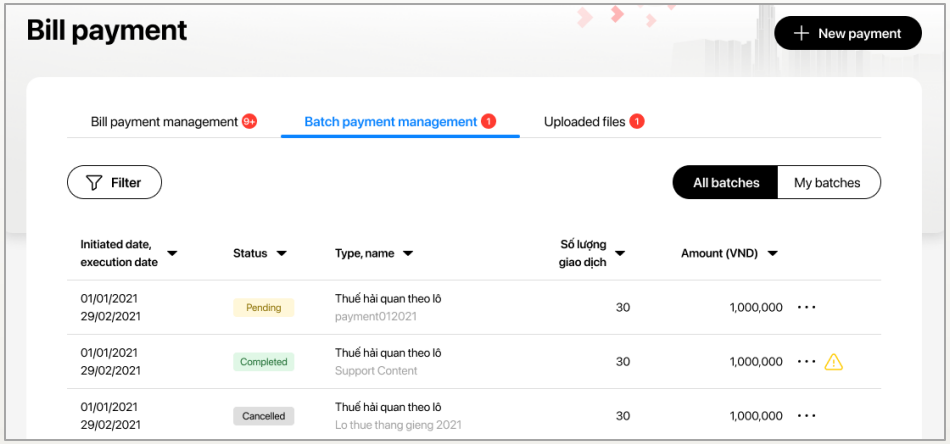
11. Custom tax

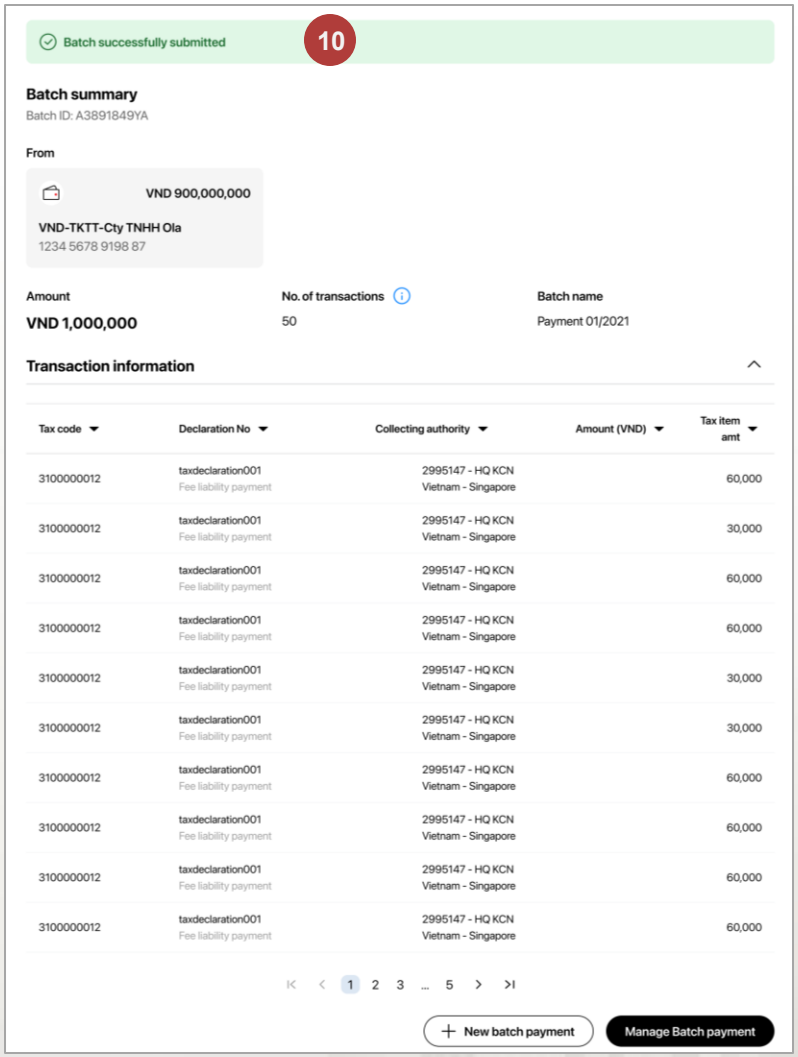
11.7. Custom tax by batch – Initiate (continue)

10 Custom tax by batch successfully submitted.

Pending batch will be shown in **Bill Payment** > **Batch payment management** (on Web) or in **Pending request** (on App).

Users can view detail or cancel **Pending** transaction.





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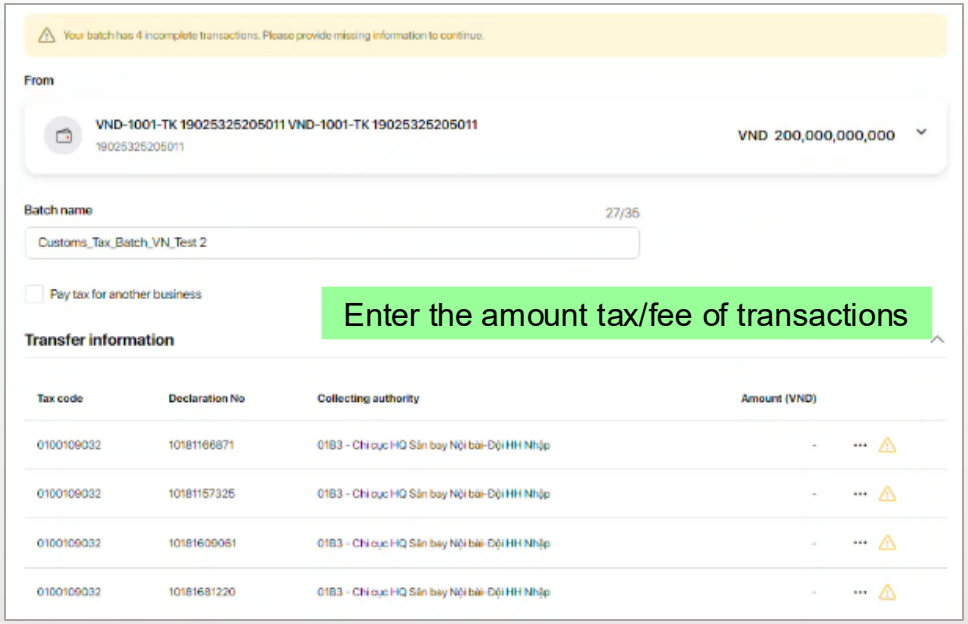
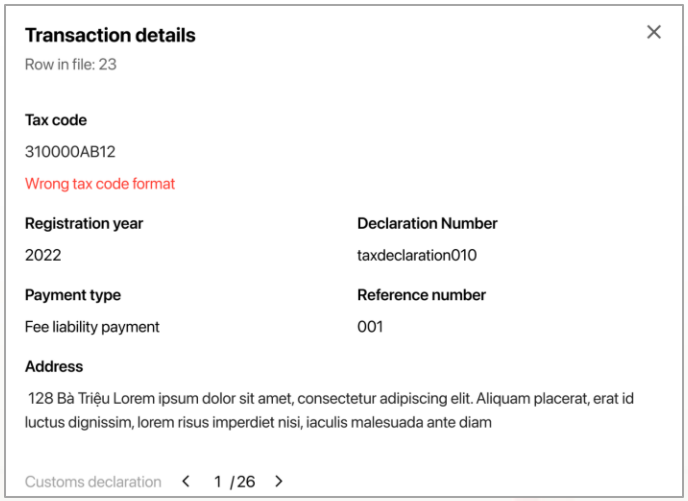
11. Custom tax

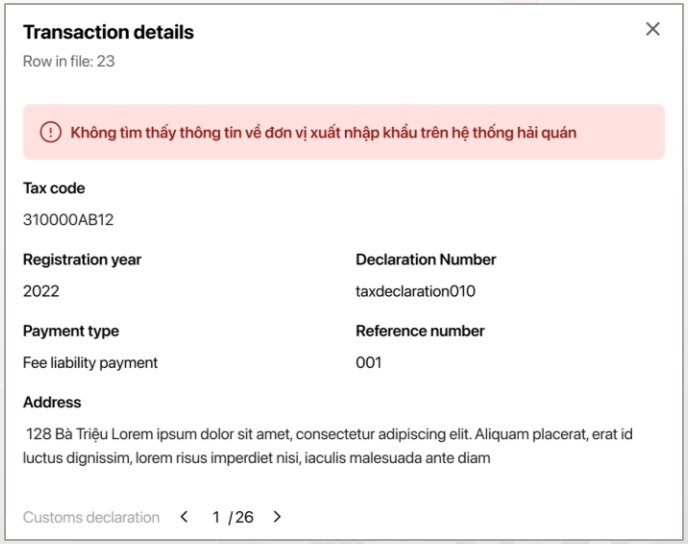
11.7. Custom tax by batch – Initiate (continue)

Some warning when validating the batch:

1. Import/export unit is not found in the Customs system
2. Tax code is invalid
3. Wrong tax code format
4. Declaration number is invalid
5. We are unable to validate your request. Please try again later....







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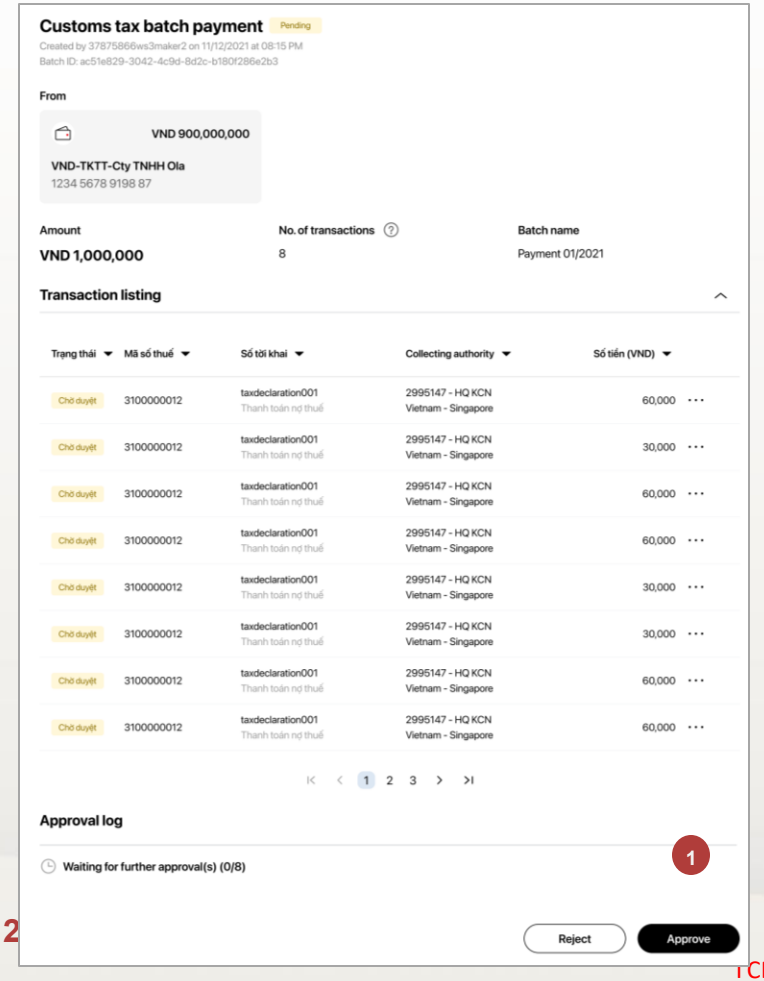
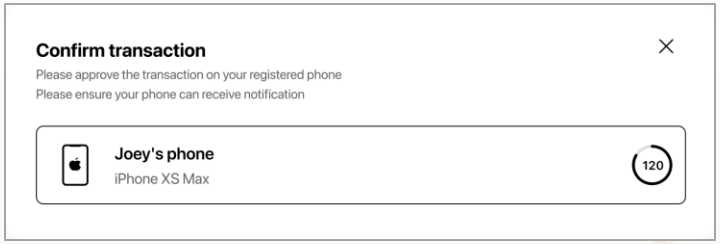
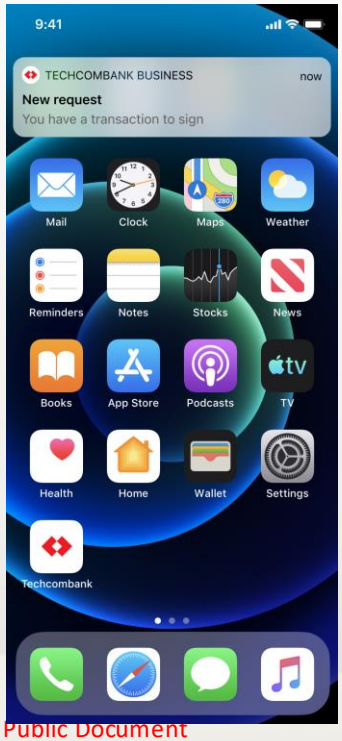
11. Custom tax

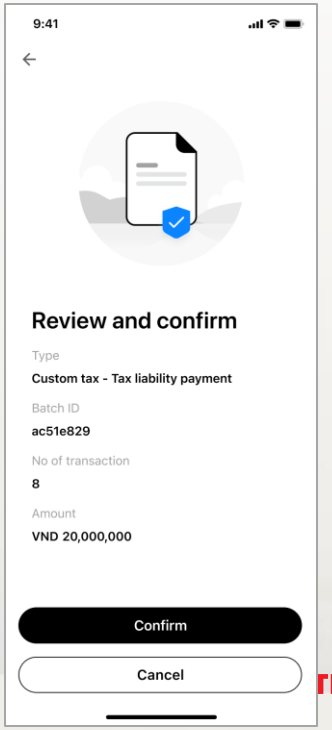
11.7. Custom tax by batch – Approve on Web

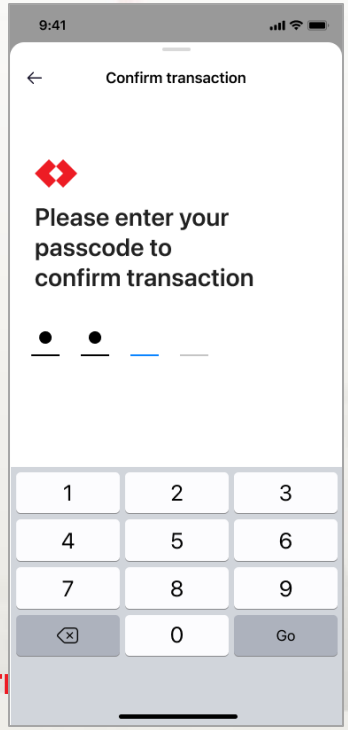
1 Like approving other transactions: From **Bill payment** > select **Batch payment management** > Select the pending batch need to be approved and click **Approve** > authenticate using the passcode on the Techcombank Business app











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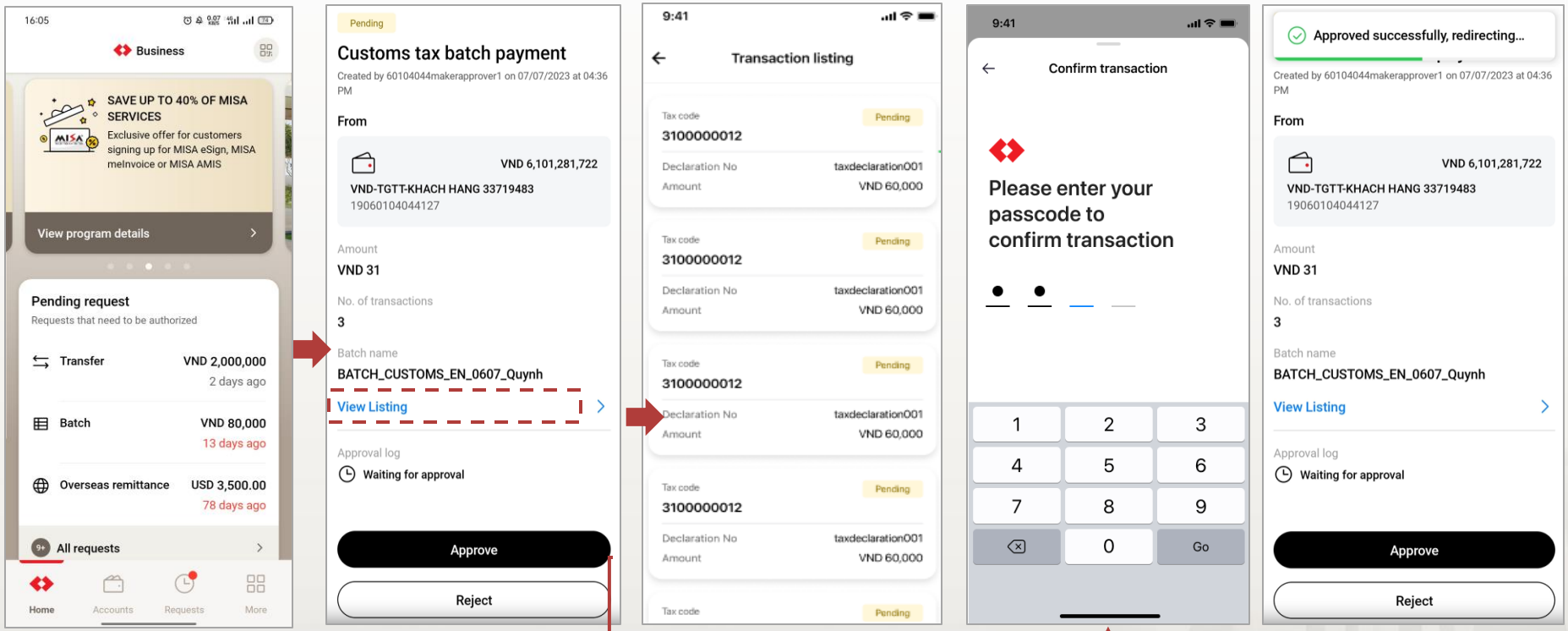
11. Custom tax

11.7. Custom tax by batch – Approve on App

Option 1: From homepage of Techcombank Business Mobile, users can select **Pending requests** and click the custom tax batch need to be approved.

Click **View listing** to view detail transaction listing in batch (if need) and press **Approve** > Enter passcode to complete.

Option 2: From homepage of App, select **Request** > **Pending request** > and click the custom tax batch need to be approved and follow the same steps above.



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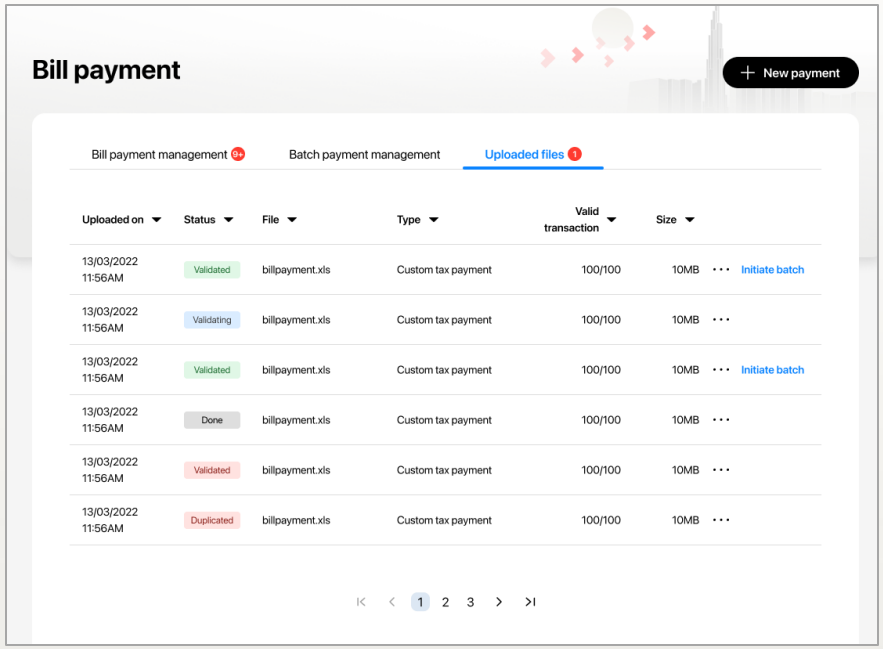
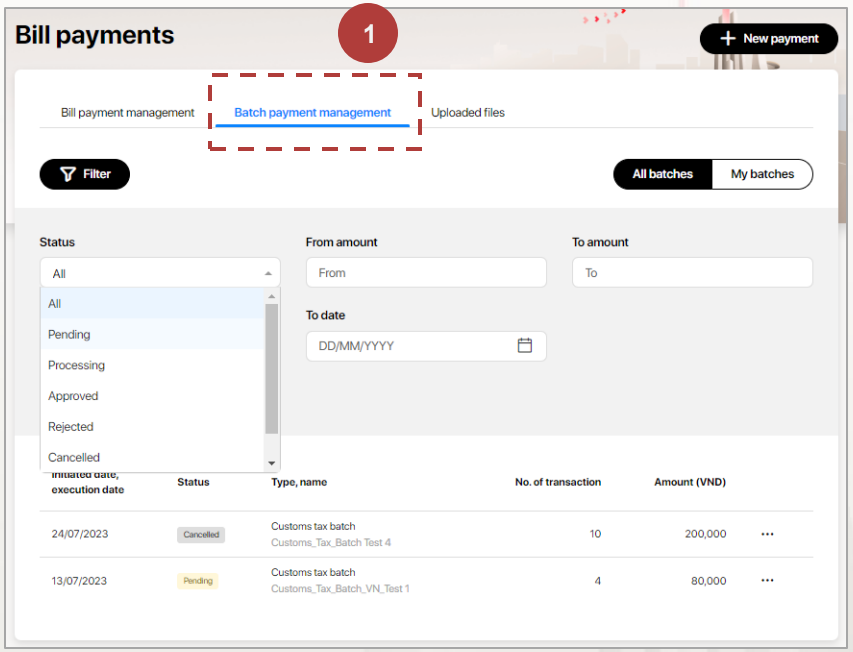
11. Custom tax

11.7. Custom tax by batch – Enquiry

1 To enquiry batch custom tax, users select **Bill payment** > **Batch payment management**. users can filter batch payment by the following critierias:

- Status: Pending, Processing, Approved, Rejected, Cancelled, Completed
- From amount…to amount
- Form date… to date





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11. Custom tax

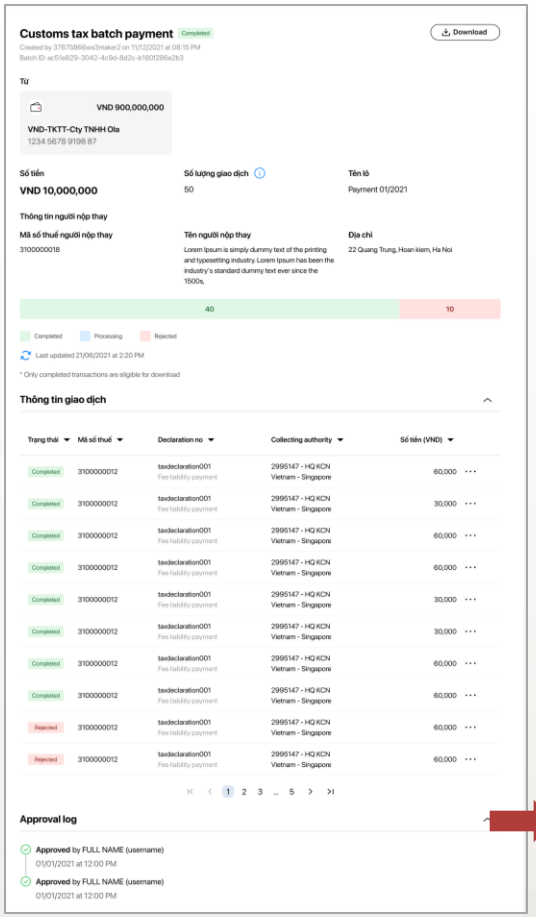
11.7. Custom tax by batch – Enquiry (tiếp theo)

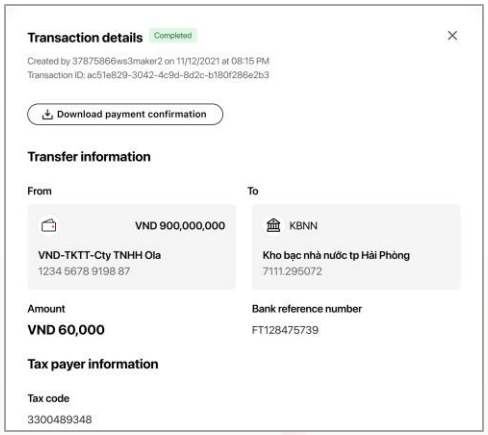
View detail custom tax batch payment, users can see:

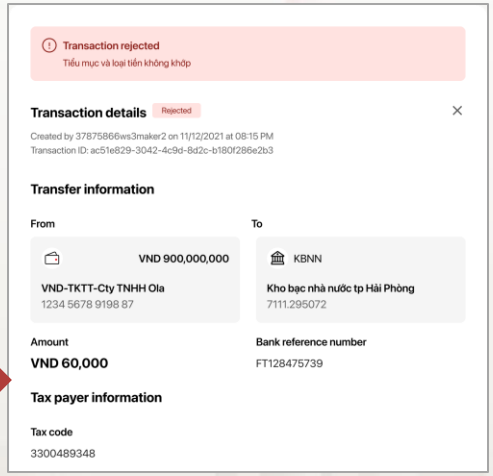
- No. of **Completed** transaction
- No. of **Processing** transaction
- No. of **Rejected** transaction

With **Completed** transaction, users can view detail and **Download payment confirmation** (the same single payment).

With **Rejected** transaction, users can view detail to look up reason.







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11. Custom tax

11.7. Custom tax by batch – notes for initiating new batch

- If pay tax/fee for another business, users need to add amount manually for all transactions. Techcombank Business will double check the amount with TCS and if users enter the amount > tax/fee amount from TCS, Techcombank Business will have warning and recommend users check & revise.

- In case with 1 tax code and 1 declaration number have more than 2 tax/fee items, Techcombank Business would break into 2 or more transactions to ensure the maximum number of characters in payment message.

- Customer can pay tax/fee for another business and their company in 1 file excel (1 batch). However, Techcombank Business would display the amount of their company only.

- If users enter the wrong address of tax payer, transaction would be paid normally, but when customer Download payment confirmation the address of tax payer in confirmation will be incorrect.

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11. Custom tax

11.7. Custom tax by batch – notes for approving batch

*Customers need to **review and ensure that all transactions are completely correct** before approving to avoid any issues later.*

*In order for transactions to be completed, customers need to check **current account balance to ensure it's sufficient** for the whole batch of customs tax payments.*

*When using custom tax by batch feature, users **needs to approve the entire transaction batch**.*

***Post check transaction's status via notifications on Techcombank Business** or view detail transactions of batch to take next action.*

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12. DOMESTIC TAX

This function allows users to inquire and perform domestic tax payments.

12.1. Initiate

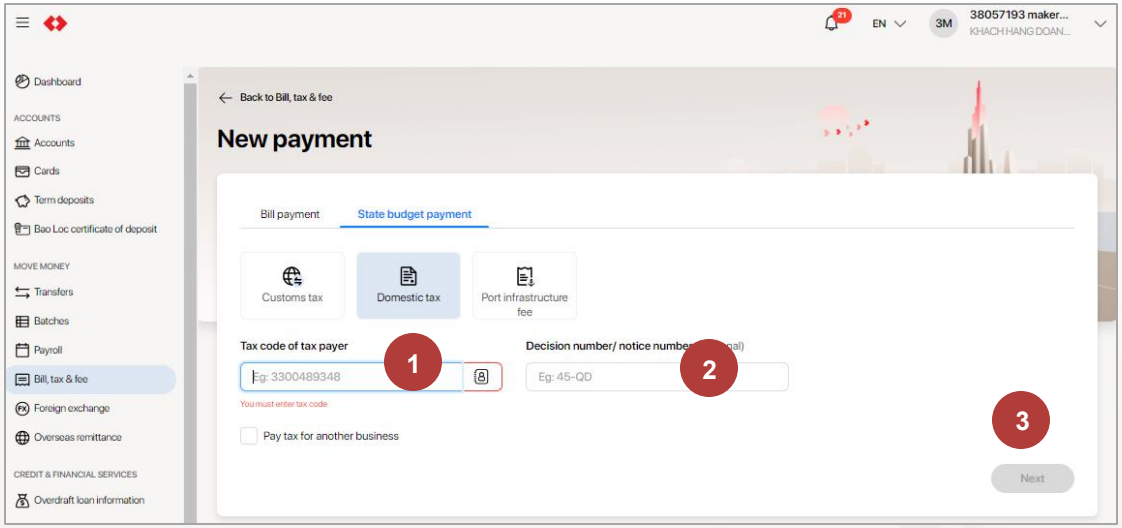
12.2. Authorize

12. Domestic Tax

12.1. Initiate

To initiate new tax payment, users selects **Bill, tax & fee** on the left side menu > **New payments** > select **State budget payment** > **Domestic tax**

1. Enter **Tax code of tax payer**
2. Enter **Decision number/Notice number** (**Note**: *Optional*)
3. Select **Next**.



Note: *If you wish to pay tax for another business, check the box **Pay tax for another business**, then enter **Tax code of authorizer***

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12. Domestic Tax

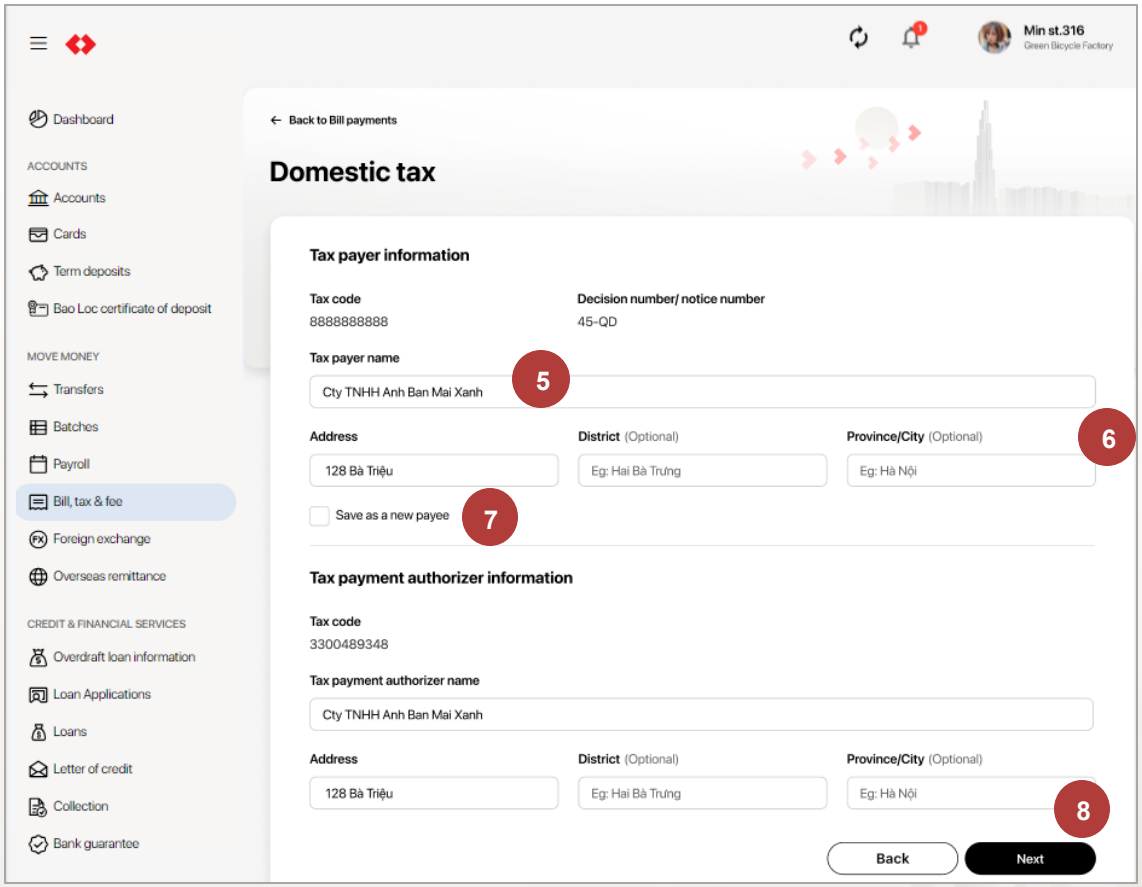
12.1. Initiate (continue)

5 The screen will automatically display **Tax payer name** (users can change this information manually)

6 Enter tax payer's address (**Address**, **District**, **Province/City**)

7 Users can **Save as new payee** to save tax number of payer for next payment

8 Select **Next**



Note:
Tax payer name and Address are compulsory when paying for another business. However, District and Province/City are not.

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12. Domestic Tax

12.1. Initiate (continue)

9 Select the account you wish to pay from

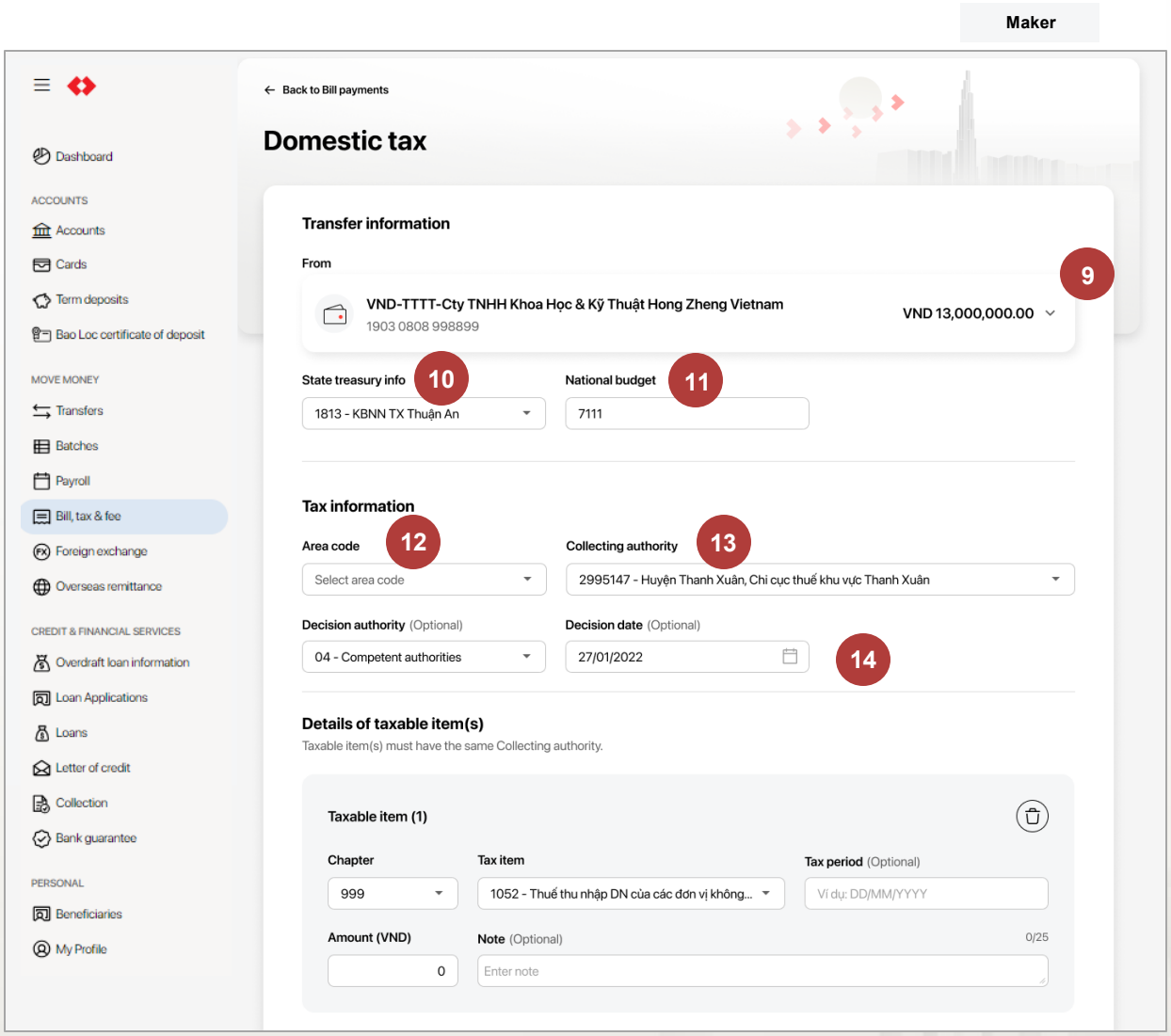
10 Select **State Treasury info**

11 Enter **National budget**

12 Select **Area code** of the State Treasury

13 Select corresponding **Collecting authority**

14 Enter **Decision authority** and **Decision date** (**Note**: *optional*)



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12. Domestic Tax

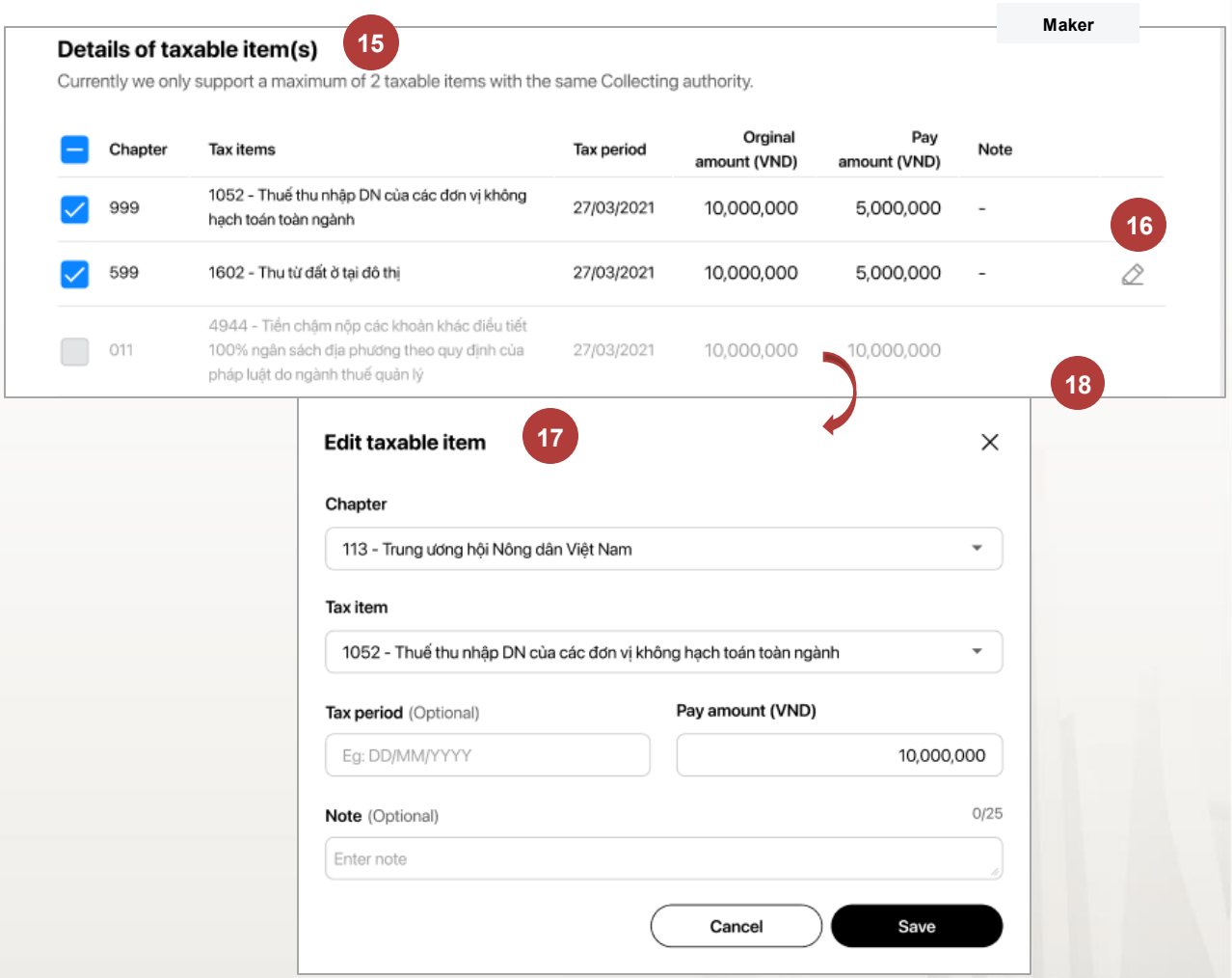
12.1. Initiate (continue)

15 At **Details of taxable item(s)**, select your items to pay (**Note**: *maximum 2 items*).

16 Select the edit icon on the outer right of each item if users wish to change the information

17 Users can select to edit info below:
- Chapter
- Tax item
- Tax period
- Pay amount
- Note

18 Select **Review** to move on to the next screen. Check and verify all information, then select **Submit**



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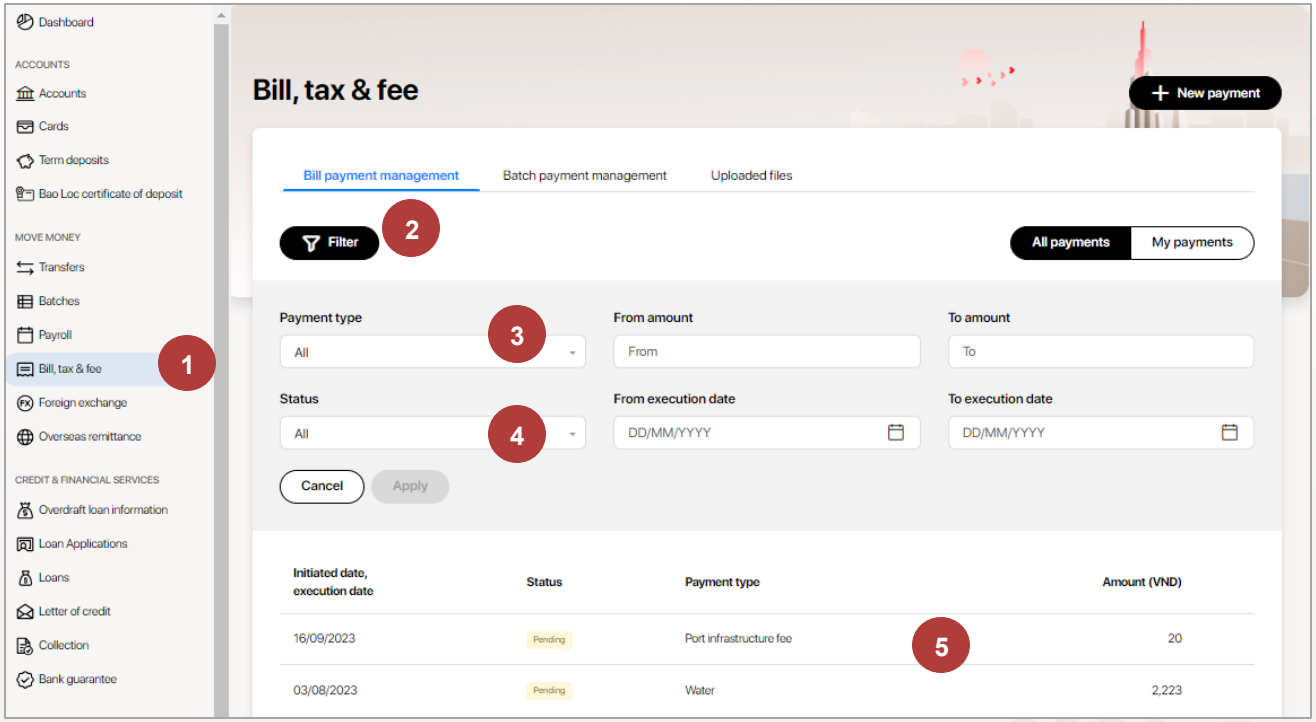
12. Domestic Tax

12.2. Authorize

1. Select **Bill payment** on the left side menu
2. Select **Filter**
3. Select **Domestic tax** in **Payment type**
4. Select **Pending** in **Status**
5. Select the transaction you want to authorize



Note: *Checker can cancel **Pending** transactions*

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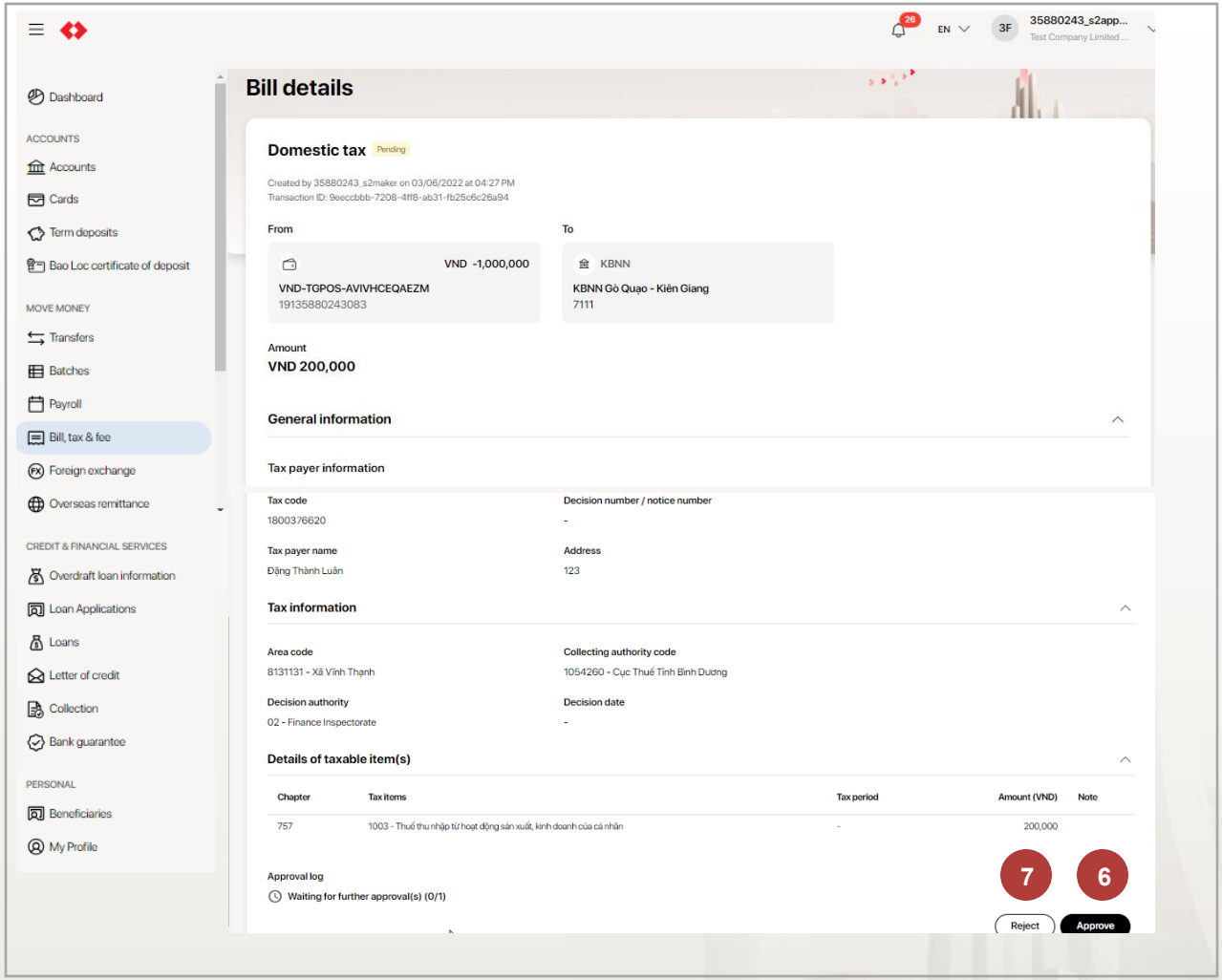
12. Domestic Tax

12.2. Authorize (continue)

6 After reviewing the information, click **Approve** to proceed with passcode authentication on the Techcombank Business app. Select **Reject** if users do not wish to approve the transaction.



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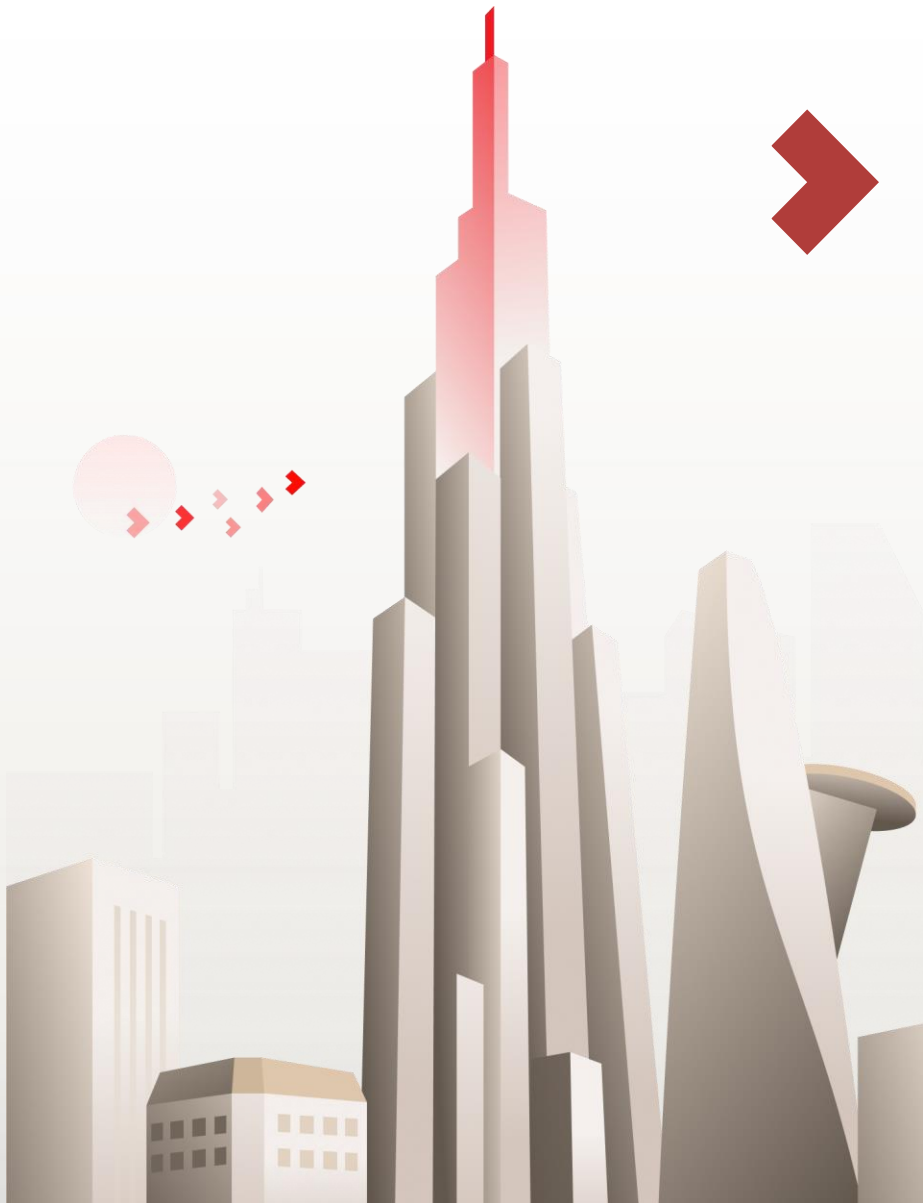

13. Overseas remittance

This feature support users to transact oversea remittance requests in a quick and safe manner.

13.1. Initiate transaction without FX buying

13.2. Initiate transaction with FX buying

13.3. Approve transaction verification

13.4. Transaction Pre-validation

13.5. Make amendment requests

13.6. Submit deferred documents

13.7. Conduct transaction inquiry

13.8. Download MT103

13.9. Upload Custom declaration by batch

13.10. Multiple Approval

13.11. Editing Returned transactions

13.12. Transaction via Swift Go

13. Overseas Remittance

Register for Oversea Remittance

- ✓ In order to use Oversea Remittance feature on Techcombank Business, customers need to **register the feature** at TCB counter or contact to Customer Support Centre (CCC)
- ✓ Own a **foreign currency account** with sufficient balance to make transactions. Otherwise, customers need to contact TCB hotline (Domestic1800 6556 – International: +8424 7303 6556) for further support;
- ✓ Both maker and checker need to **install Techcombank Business app** to use all Oversea Remittance features.

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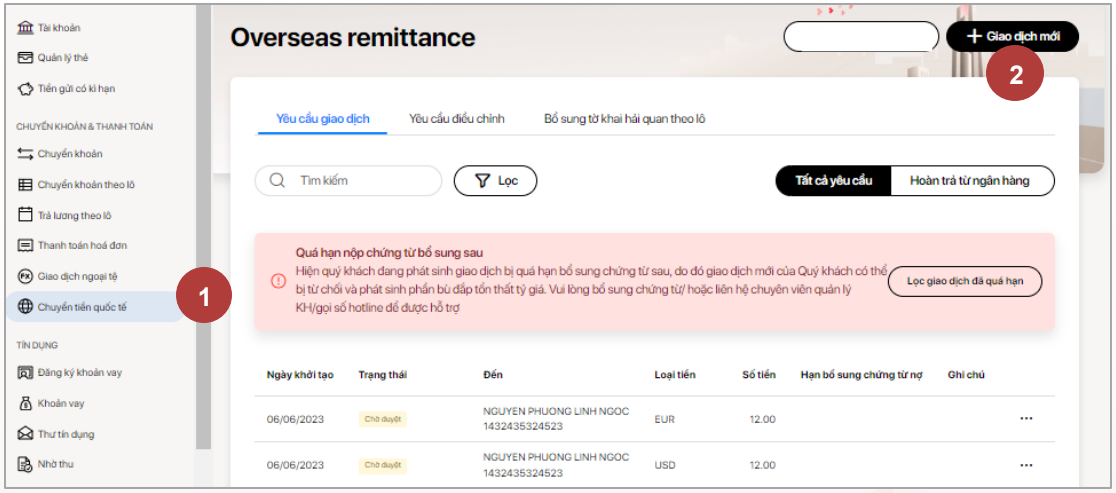
13. Overseas Remittance

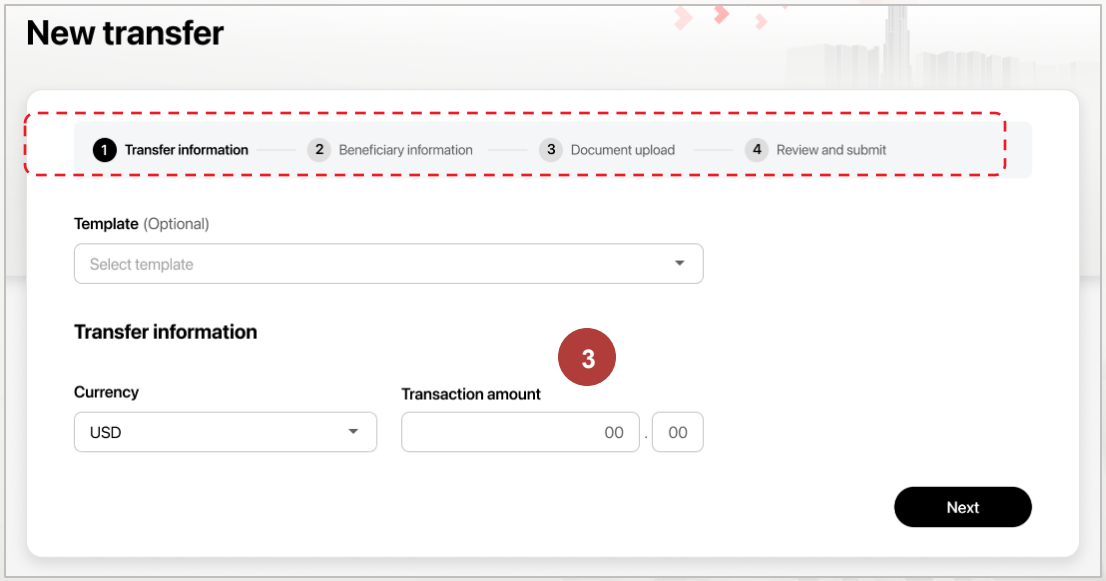
13.1. Initiate transaction without FX buying

1. From the side navigation, select **Overseas remittance**

2. From the right top corner, select **New transfer** to create new transaction

3. Fill in the required information, following 4 steps:
   - **Transfer information**: key in *Currency, Transaction amount, Fee information*
   - **Beneficiary information**: key in *Account number, Account name, Beneficiary address, SWIFT code, Payment details* and *Message to bank*
   - **Document upload**: key in *Purpose type, Transfer purpose,* and upload at least one supporting file
   - **Review** information, edit **and Submit**





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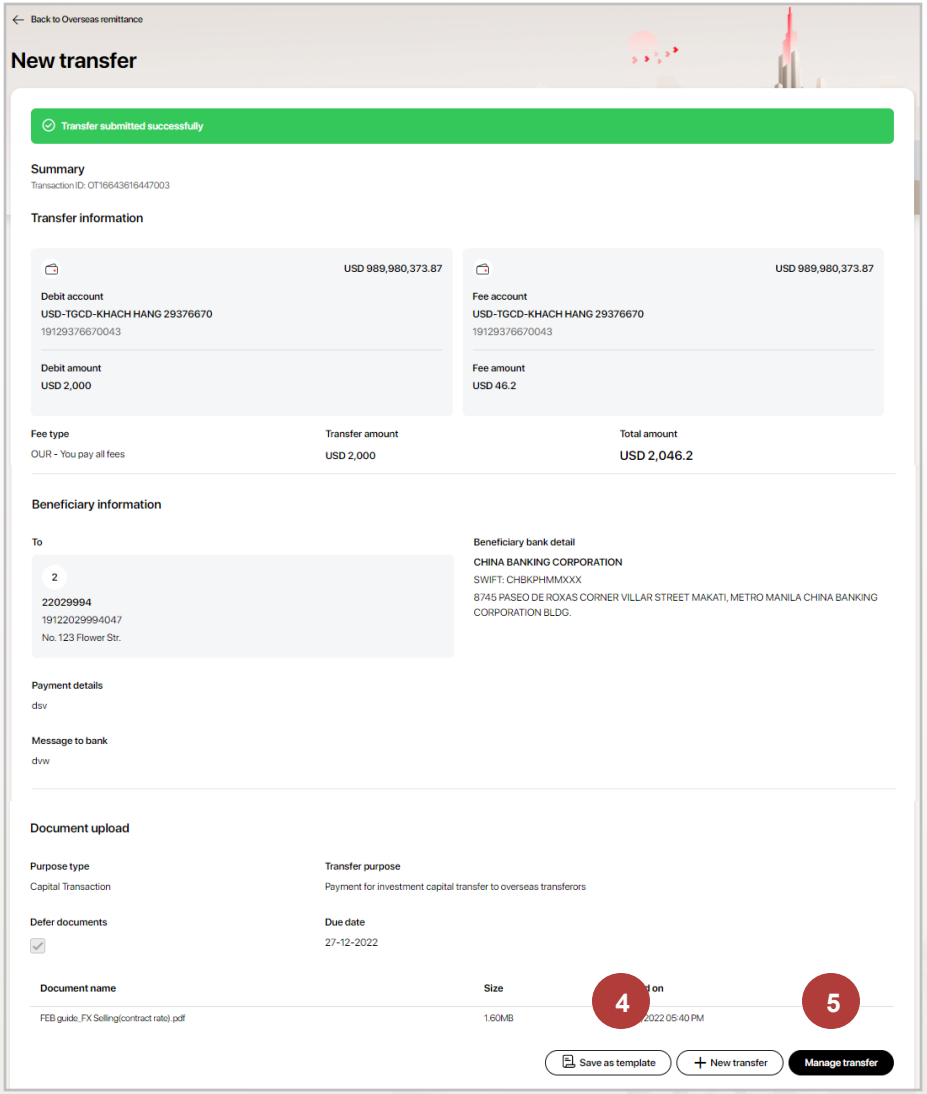
13. Overseas Remittance

13.1. Initiate transaction without FX buying (cont.)

4 The request is successfully submitted. The customer can **save as template** for further use.

5 Click onto **Manage transfer** to check status of the request.
Customers can view the following status:



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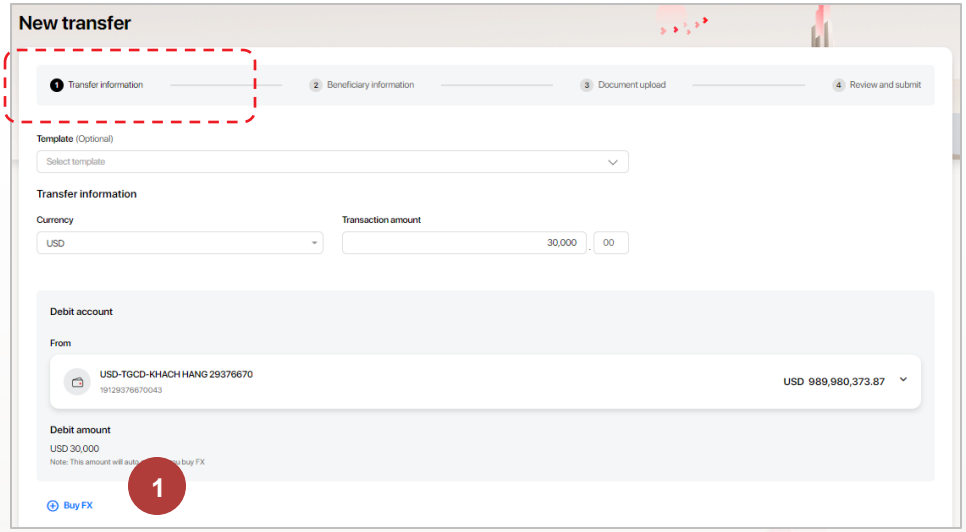
13. Overseas Remittance

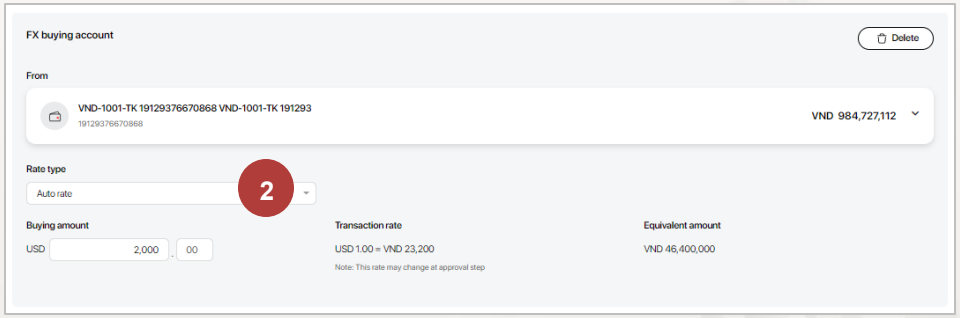
13.2. Initiate transaction with FX buying

A. Transaction with FX buying (auto rate)

Follow Step 1-3, **17.1. Transaction without FX buying.**



1. When keying in **Transfer information**, select **Buy FX**.
   The customer can choose from the list of FX accounts or intermediary accounts to buy FX.



2. Select **Auto rate** from **Rate type** and fill in buying amount.
   Note: The buying amount is less than or equal to the transaction amount

Proceed with other steps similar to **17.1. Transaction without FX buying**

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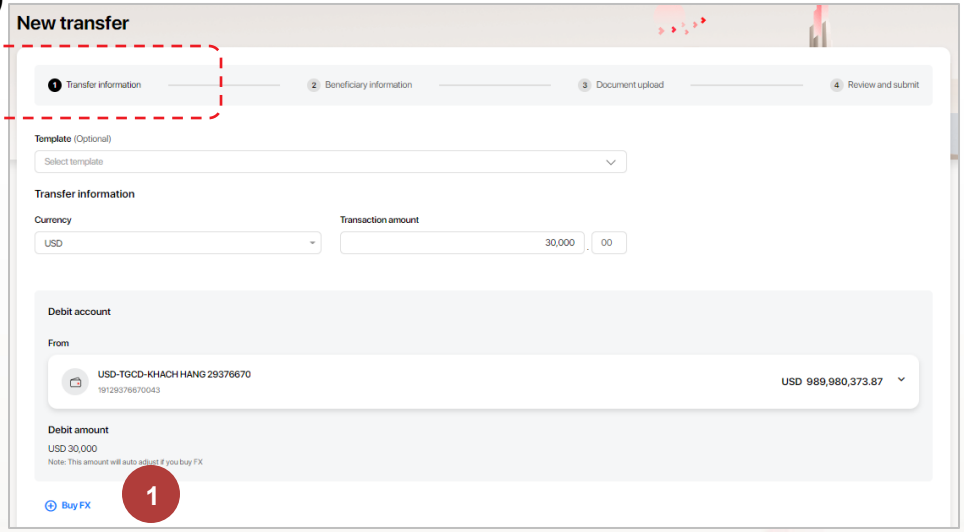
13. Overseas Remittance

13.2. Initiate transaction with FX buying (cont.)

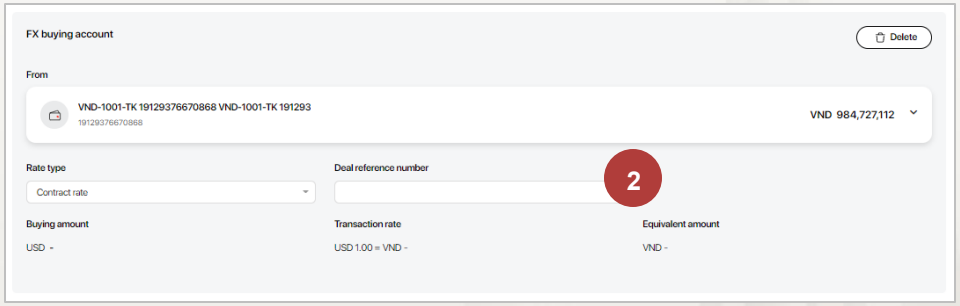
B. Transaction with FX buying (contract rate)

For contract rate, the customer needs to contact RM to get support and receive **Deal reference number**.

- Follow Step 1-3, **17.1. Transaction without FX buying.**



1. When keying in **Transfer information**, select **Buy FX**.
   The customer can choose from the list of FX accounts or intermediary accounts to buy FX.



2. Select **Contract rate** from **Rate type** and key in **Deal reference number** to load the transaction information as contracted.
   Note: The buying amount is less than or equal to the transaction amount

- Proceed with other steps similar to **17.1. Transaction without FX buying**

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13. Overseas Remittance

13.2. Initiate transaction with FX buying (cont.)

Note for transaction hours:

FX buying with auto rates:

Mon–Fri: 8:30 AM – 4:00 PM

Sat: 8:30 AM – 10:00 AM (USD only)

FX buying with contract rates:

Mon–Fri: 8:30 AM – 7:30 PM

Sat: 8:20 AM – 11:30 AM (USD only)

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TCB Public Document

13. Overseas Remittance

Note for initiating new transaction from **Overdraft account**

When initiate new oversea remittance transaction on Techcombank Business, users can use an overdraft account (category 1018) to buy a part or all foreign currencies for oversea transfering.

1. Overdraft accounts that can be used to buy foreign currencies for oversea remittance transaction are accounts that are granted credit under the following 5 programs:

Tên chương trình	Mã chương trình
Offering cấp tín dụng cho khách hàng doanh nghiệp hiện hữu thuộc phân khúc SME/MSME có giá trị khoản cấp tín dụng từ 20 tỷ đồng trở xuống	CTKD_B1CREDIT
	R22-OFFERING-B1CREDITPLUS
Offering cấp tín dụng nhanh không TSBĐ cho KHDN tiếp cận qua kênh đối tác thuộc phân khúc SME/MSME	R21-CTKD-PNSHRVCREDIT
	R22-OFFERING-PNSMISACREDIT
Offering cấp tín dụng cho khách hàng doanh nghiệp hiện hữu thuộc phân khúc SME/MSME khai thác qua kênh ngân hàng điện tử	R22-OFFERING-B1C-ONL

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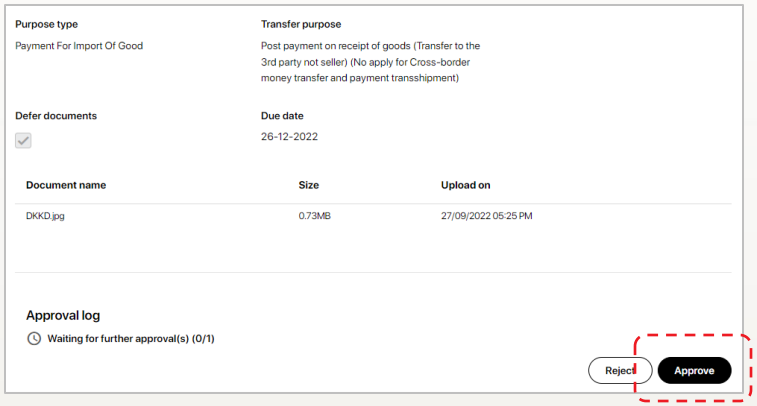
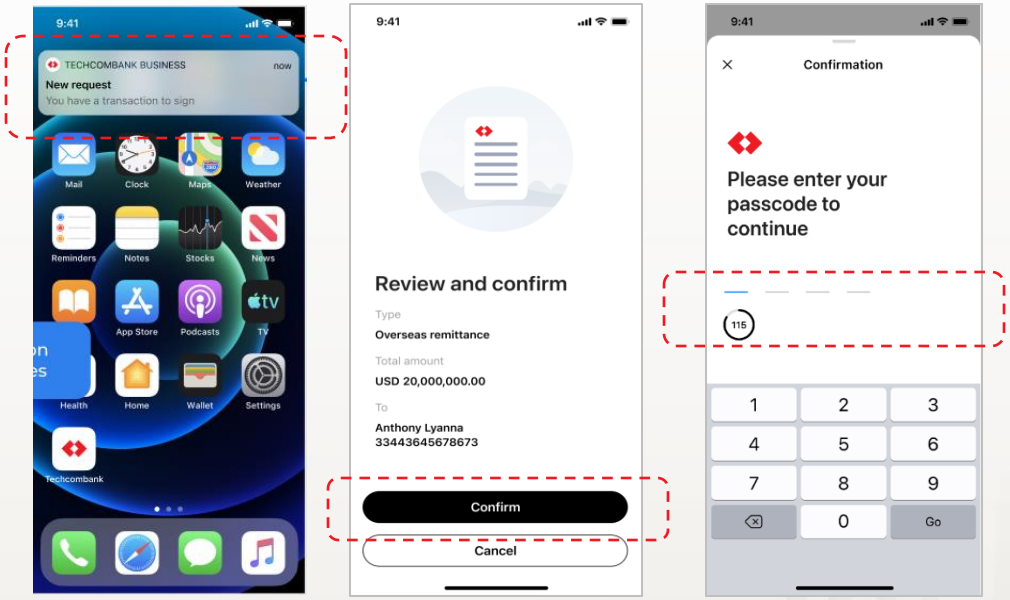
13. Overseas Remittance

13.3. Approve transaction

After the transfer request is submitted successfully, it will be sent to the Checker for verification. The Checker verifies the transaction on Techcombank Business website or application.



Transaction verification on Techcombank Business **website**



Transaction verification on Techcombank Business **application**

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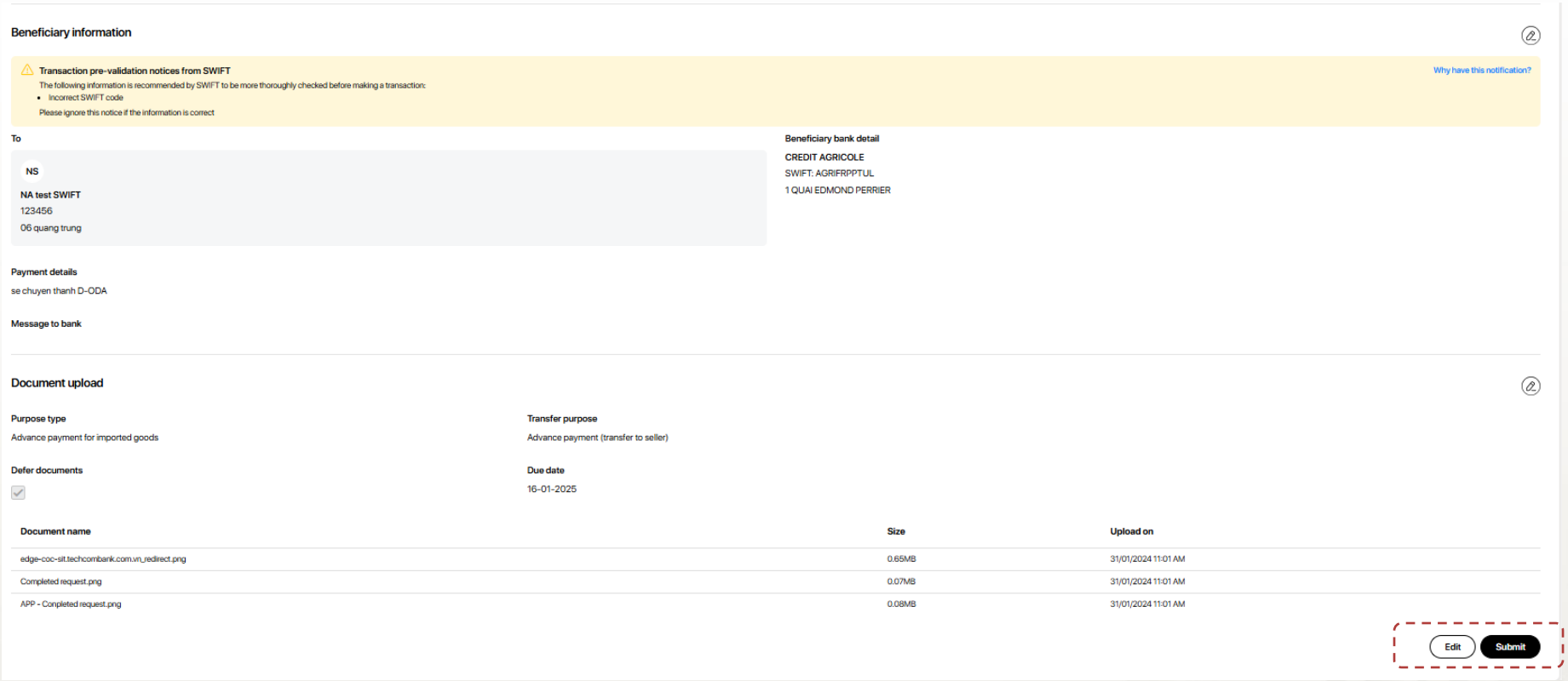
13. Overseas Remittance

13.4. Transaction pre-validation

When initiating/ approving OTT transactions, there is an option for customer to pre-validate **Transfer information** and **Beneficiary information** before further process. Customer can choose to **Edit** or **Submit** transaction



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13. Overseas Remittance

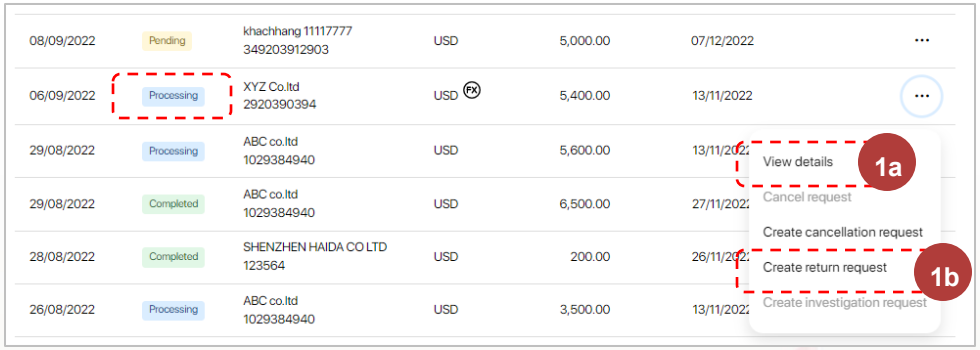
13.5. Make amendment requests

Request to return can only be made with transactions at “**Processing**” status.

To create Request to return:

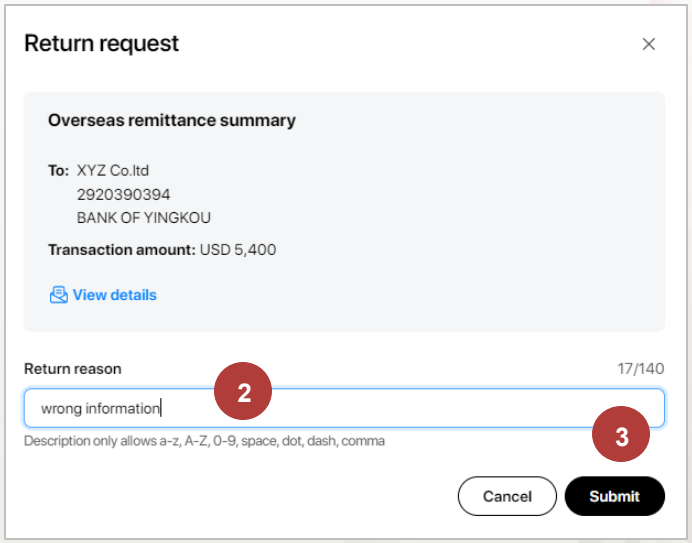
1a Option 1: On the **Overseas remittance** overview screen, click on View detailts to see transfer details then select **Create return request**

1b Option 2: On the **Overseas remittance** overview screen, select **Create return request**



2 Key in **Return reason**

3 Select **Submit** to send request to the Checker.



The request is sent to the Checker for verification. The Checker verifies the request on Techcombank Business website or application.

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13. Overseas Remittance

13.5. Make amendment requests (cont.)

B. Request to cancel:

Request to return can only be made with transactions at "**Processing**" or **"Returned"** status.

To create Request to cancel:

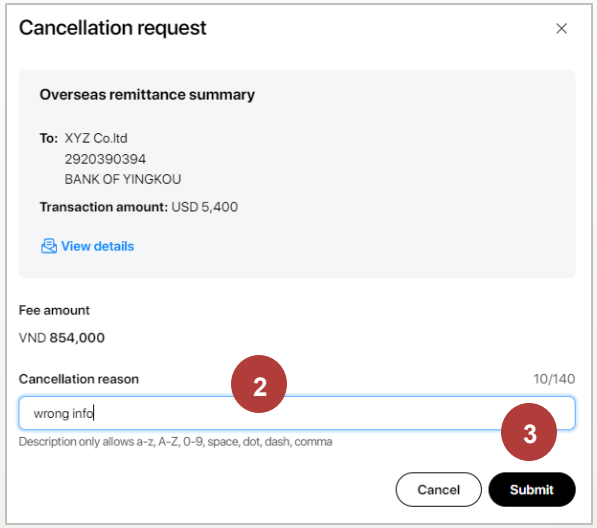
1a Option 1: On the **Overseas remittance** overview screen, click on View details to see transfer details then select **Create cancellation request**

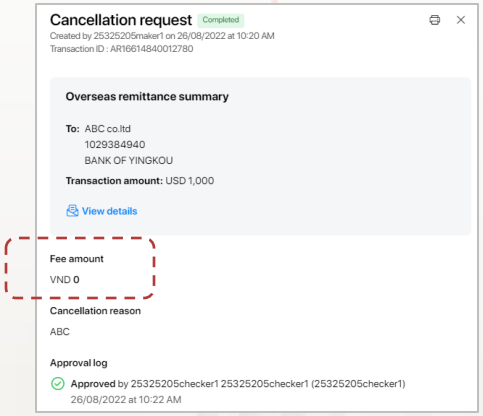
1b Option 2: On the **Overseas remittance** overview screen, select **Create cancellation request.**

2 Key in **Cancellation reason**

3 Select **Submit** to send request to the Checker.

The request is sent to the Checker for verification. The Checker verifies the request on Techcombank Business website or application.





*Note: **Fee amount** may apply upon the cancellation request or in case TCB rejects the transaction*

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13. Overseas Remittance

13.5. Make amendment requests (cont.)

C. Request to investigate: a request made to TCB regarding transfer requests already sent to and resolved by TCB.
Request to investigate can only be made with transactions at "**Completed**" status.

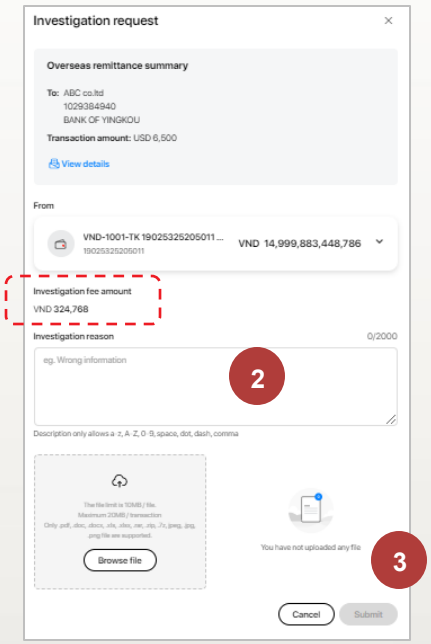
To create Request to investigate:

1a Option 1: On the **Overseas remittance** overview screen, click on View details to see transfer details then select **Create investigation request**

1b Option 2: On the **Overseas remittance** overview screen, select **Create investigation request**

2 Key in **Investigation reason** and upload the supporting file (if any)

3 Select **Submit** to send request to the Checker.



The investifation fee amount is shown on the Investigation request window.

The request is sent to the Checker for verification. The Checker verifies the request on Techcombank Business website or application.

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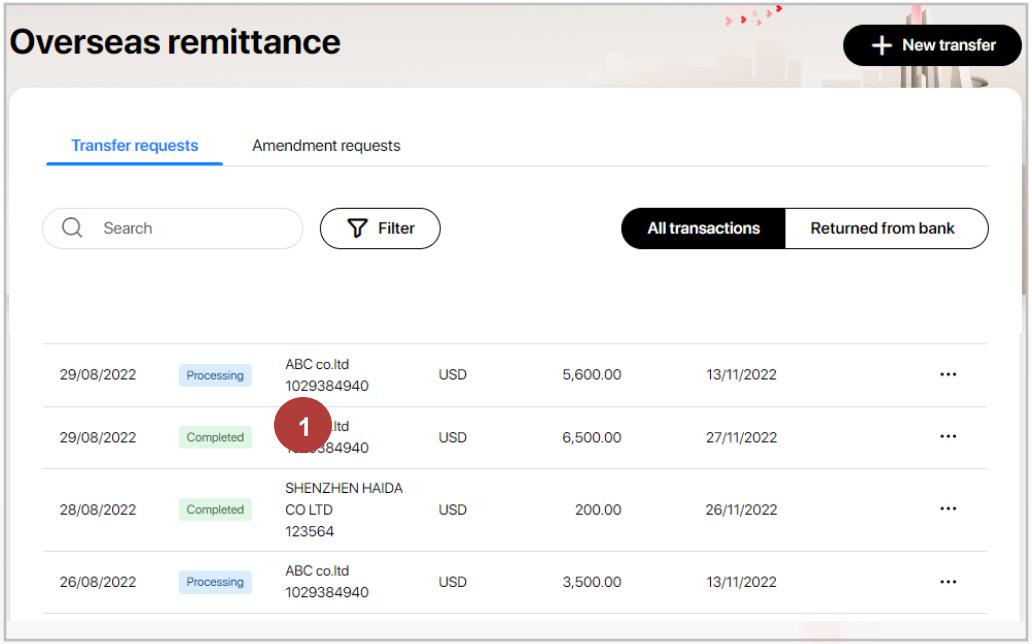
13. Overseas Remittance

13.6. Submit deferred documents

Submit deferred documents for **Completed** prepaid transactions

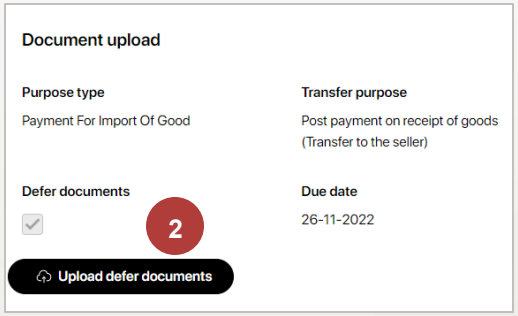


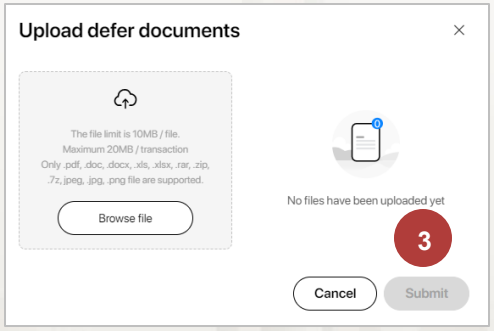
1. On the **Overseas remittance** overview screen, click on View details to see transfer details.

2. Select **Upload defer documents**

3. Select the scanned files and upload then select **Submit**

The request will be approved by the Maker him/herself. The Maker can verify the request on Techcombank Business website or application.





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13. Overseas Remittance

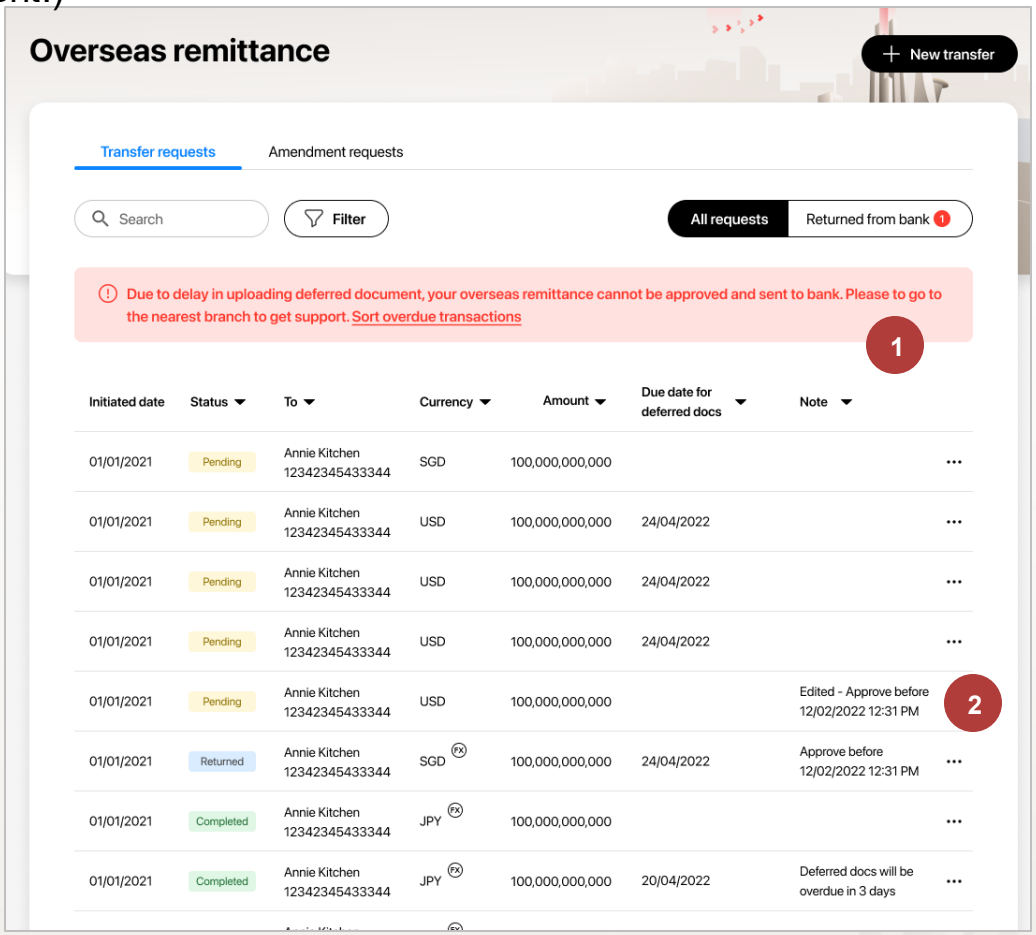
13.6. Submit deferred documents (cont.)

The submission period for deferred documents is **no longer than 90 days**.

The customer can set the submission date at Step 3. **Document upload** when creating a new transfer request.

1 Upon overdue submission, a warning will be shown on Techcombank Business screen.

2 If the customer submits documents late or fails to submit documents after being warned by TCB, the transaction will be rejected and a fee amount may incur.



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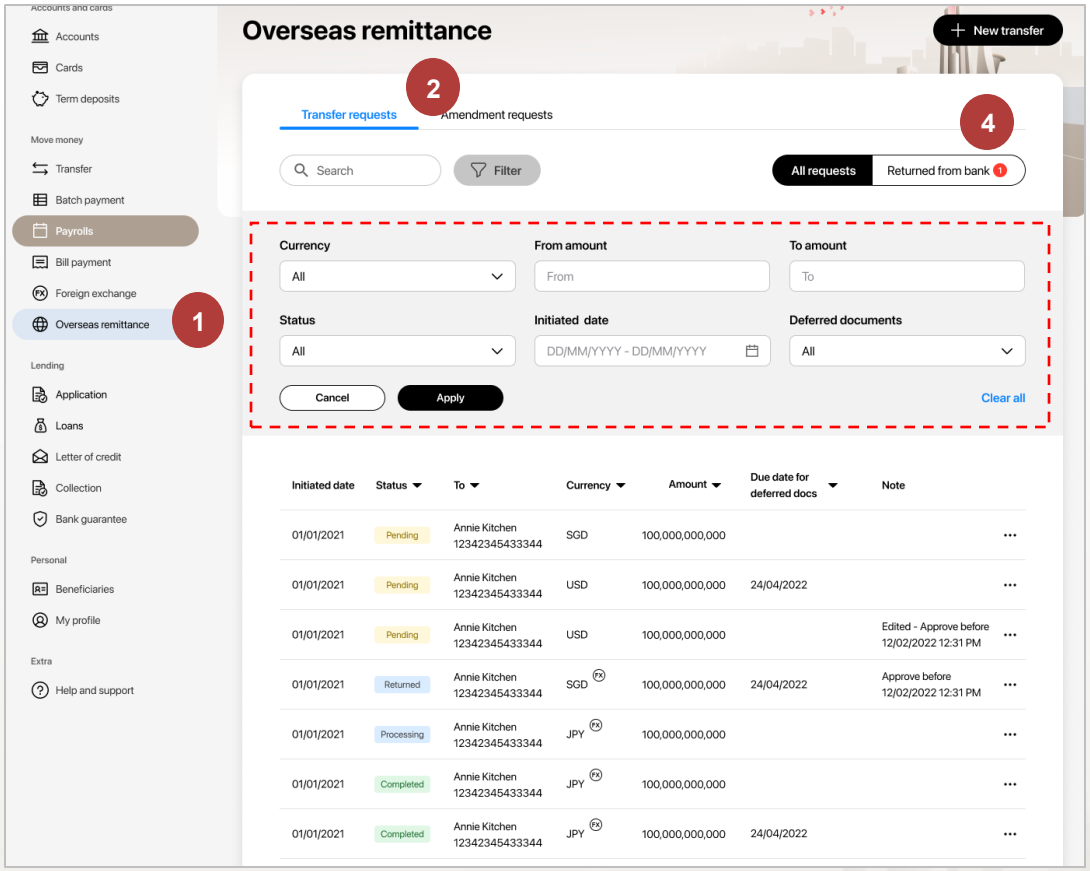
13. Overseas Remittance

13.7. Conduct transaction inquiry

A. Transfer requests inquiry

1. Select **Overseas remittance** from the side navigation bar
2. Select **Transfer requests**
3. The customer can filter transfer requests according to the following criteria:
   - Currency; Amount
   - Status
   - Initiated date
   - Deferred documents
4. Pay attention to notification badges of **Returned from bank** to complete the transaction (for document submission/ revision).



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13. Overseas Remittance

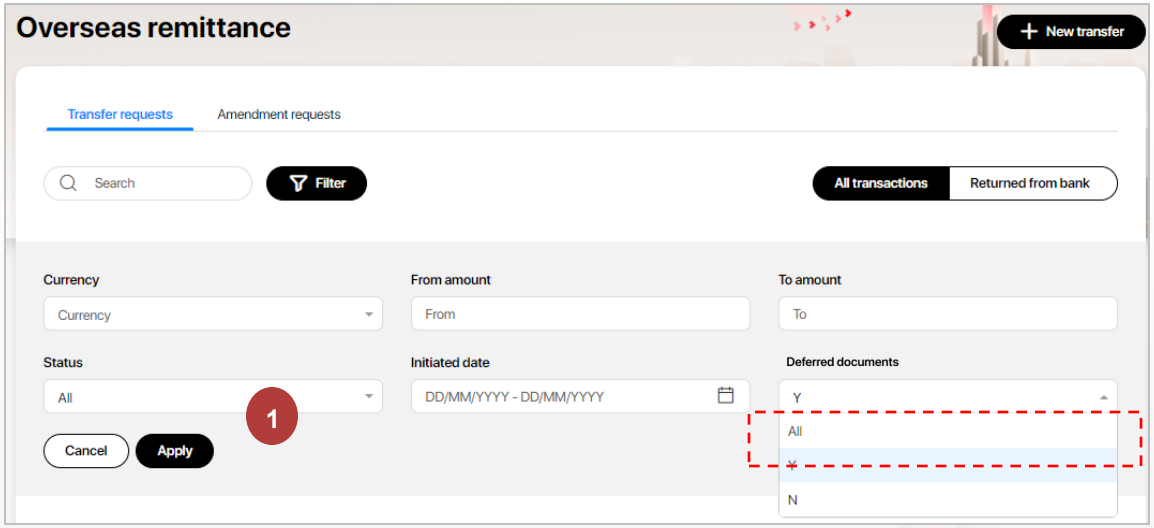
13.7. Conduct transaction inquiry (cont.)

B. Notes for transactions with deferred document

In **Transfer requests**, filter transactions by the criterion **Deferred documents** with:

- **"Y"** = insufficient document
- "N" = sufficient document

1 Select **Apply** to show results.



2 Refer to **Note** to know the bank's requirements. Click to view details to submit deferred documents as in **17.6.**

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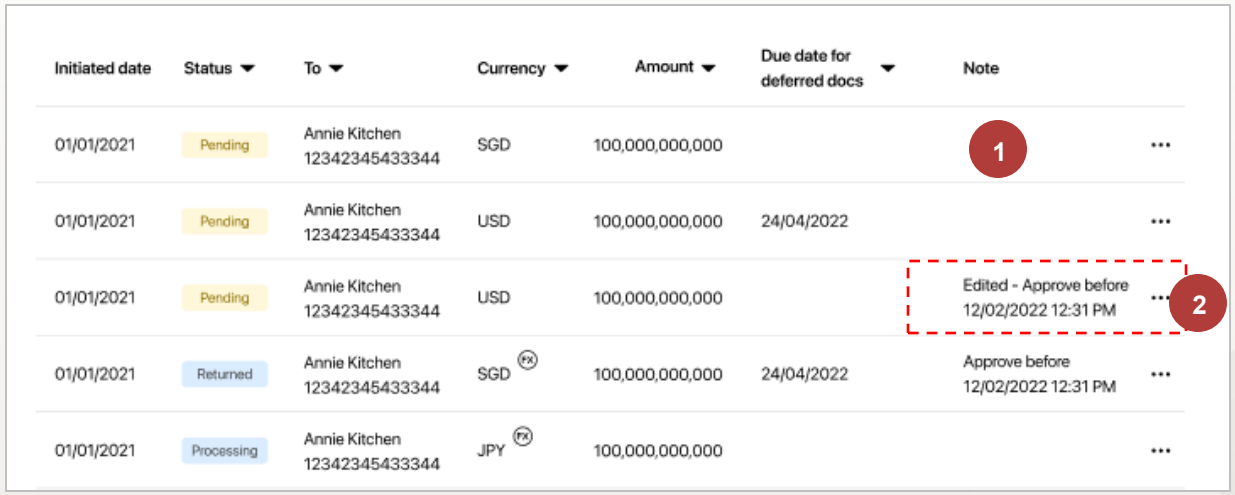
13. Overseas Remittance

13.7. Conduct transaction inquiry (cont.)

C. Notes for Pending transactions on the **Overseas remittance** overview screen :

1. If the Pending transaction is newly created by the maker and not yet approved by the checker, the Note will be blank.

2. If the Pending transaction is returned by Techcombank for deferred document submission, the Note will give details on submission deadline.



Initiated date	Status	To	Currency	Amount	Due date for deferred docs	Note	
01/01/2021	Pending	Annie Kitchen 12342345433344	SGD	100,000,000,000		1	...
01/01/2021	Pending	Annie Kitchen 12342345433344	USD	100,000,000,000	24/04/2022		...
01/01/2021	Pending	Annie Kitchen 12342345433344	USD	100,000,000,000		Edited - Approve before 12/02/2022 12:31 PM	... 2
01/01/2021	Returned	Annie Kitchen 12342345433344	SGD (FX)	100,000,000,000	24/04/2022	Approve before 12/02/2022 12:31 PM	...
01/01/2021	Processing	Annie Kitchen 12342345433344	JPY (FX)	100,000,000,000			...

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13. Overseas Remittance

13.7. Conduct transaction inquiry (cont.)

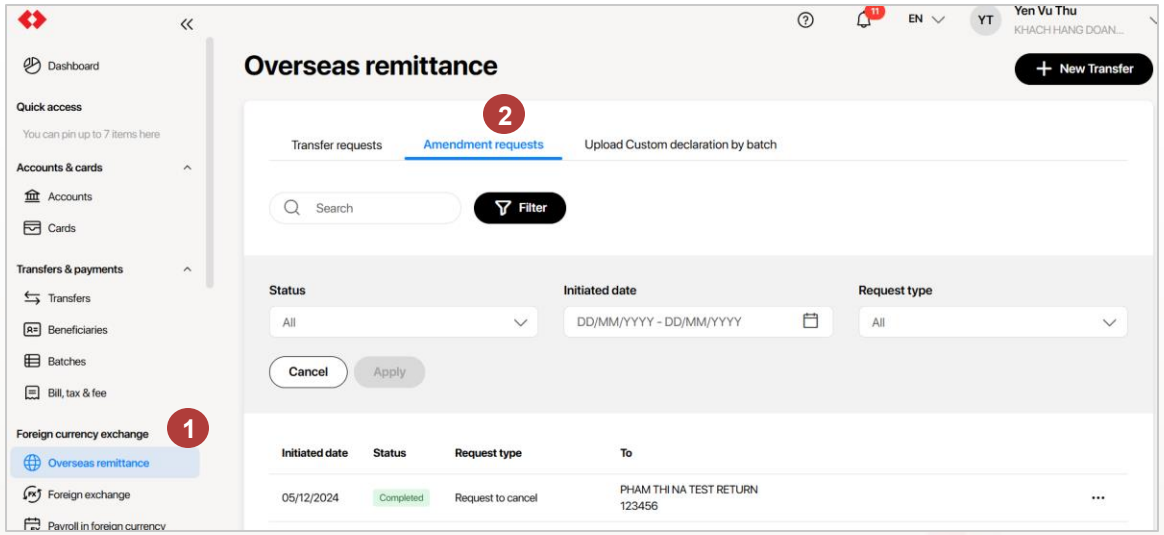
D. Amendment requests inquiry

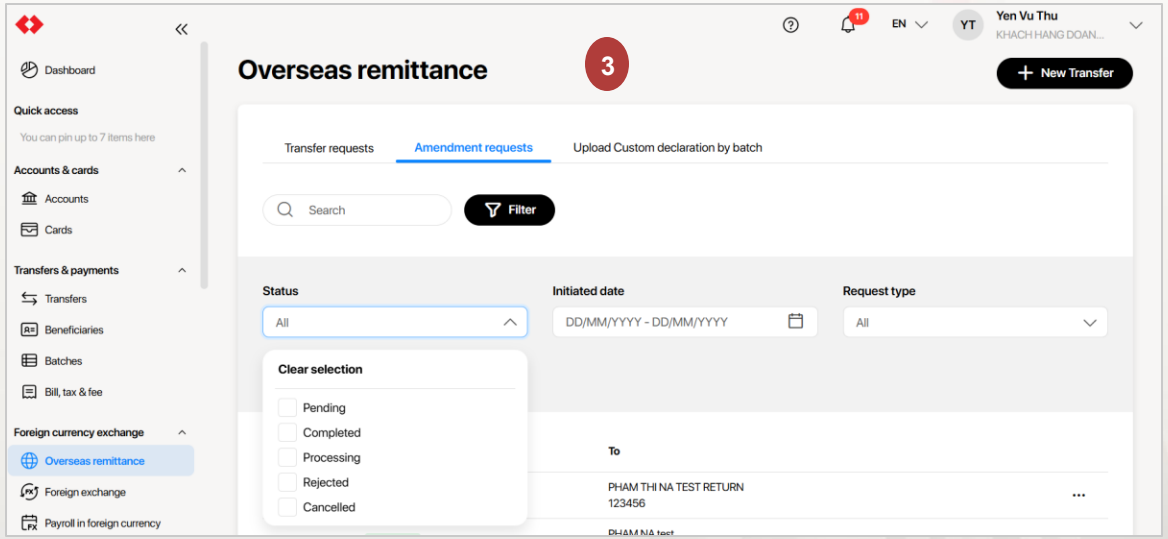
1. From the side navigation, select **Overseas remittance**

2. Select **Amendment requests**

3. The customer can filter amendment requests according to the following criteria:
   - Status
   - Initiated date
   - Request type

Note: Amendment request status is similar to request status (as in 17.1)





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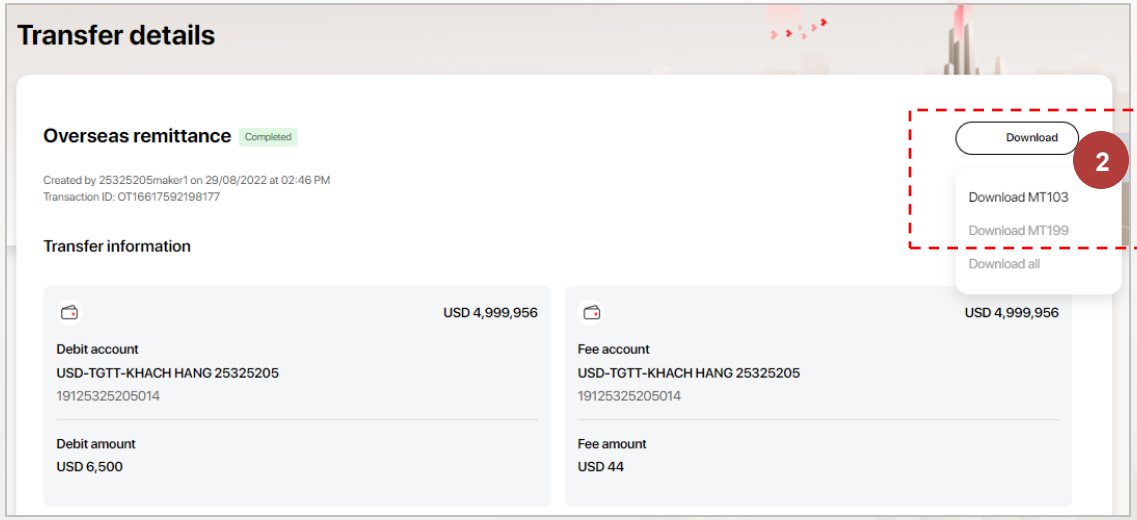
13. Overseas Remittance

13.8. MT103 inquiry

This feature applies to **Completed** transactions (including prepaid transactions with deferred documents)

1. On the overview screen, click to view transaction details.

2. Select **Download** > **Download MT103** to view details



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13. Overseas Remittance

13.9. Upload Custom declaration by batch

Notes for initiating new batch:

- Users makers need to install Techcombank Business mobile app and register device to confirm transaction upload Custom declaration by batch.
- Type of transaction for uploading defer documents:
  - ✓ Transaction status “Completed" and
  - ✓ Have insufficient document = "Yes"
- Users maker can upload defer document of OTT transactions from other makers initiate

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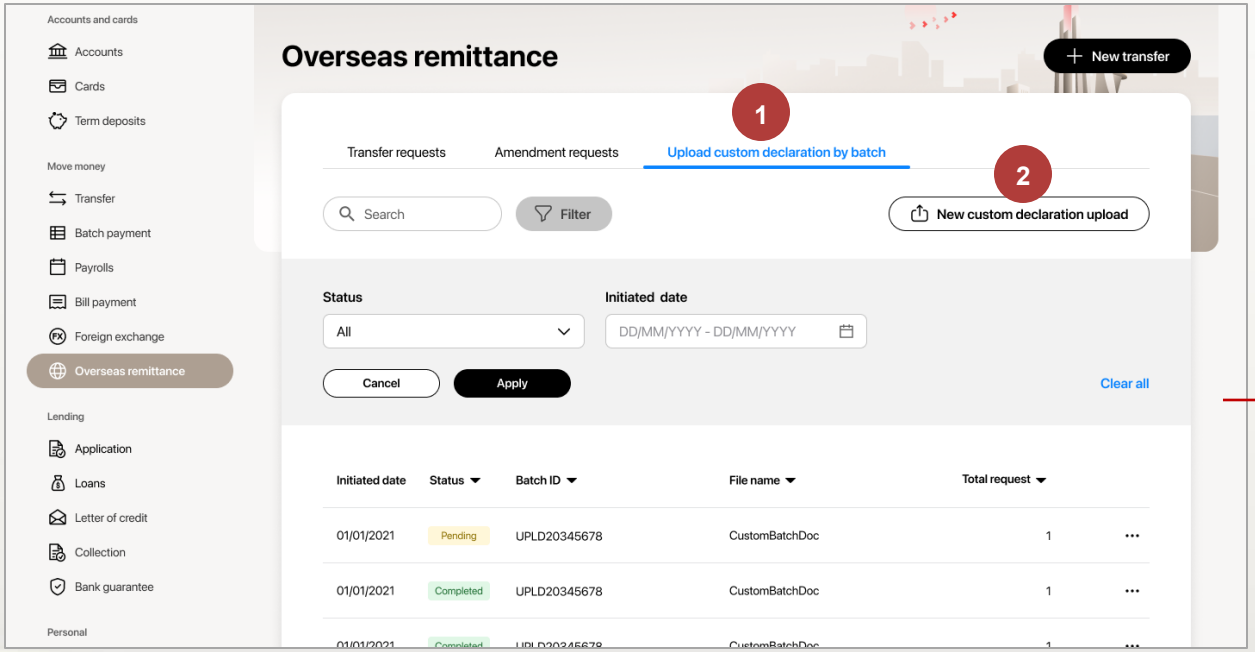
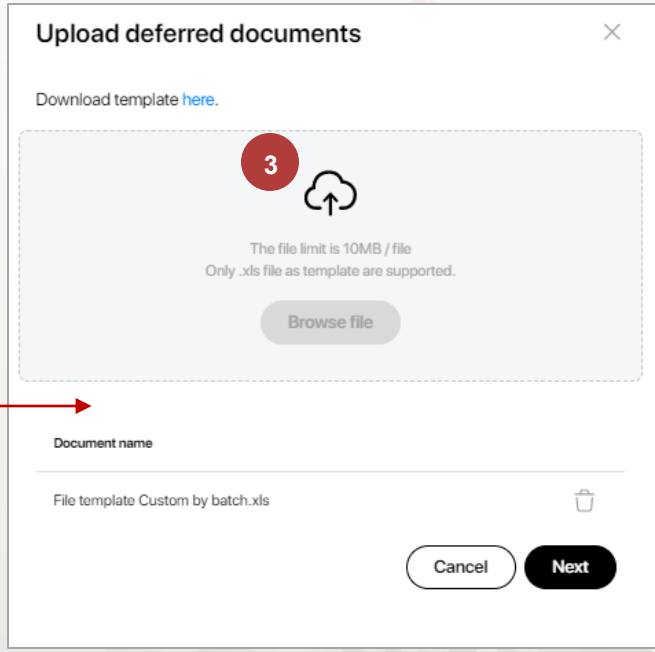
13. Overseas Remittance

13.9. Upload Custom declaration by batch – Initiate batch

1. From the menu, select **Overseas remittance** > Click **Upload Custom declaration by batch**
2. Click **New custom declaration upload** to upload file
3. At the first tim, click **Download template here** cto download file excel template. Fill all information:

- Transaction Reference (Transaction ID on Techcombank Business need to upload defer document
- Document Number (Contract Number/Bill Number)
- Customs Doc Number





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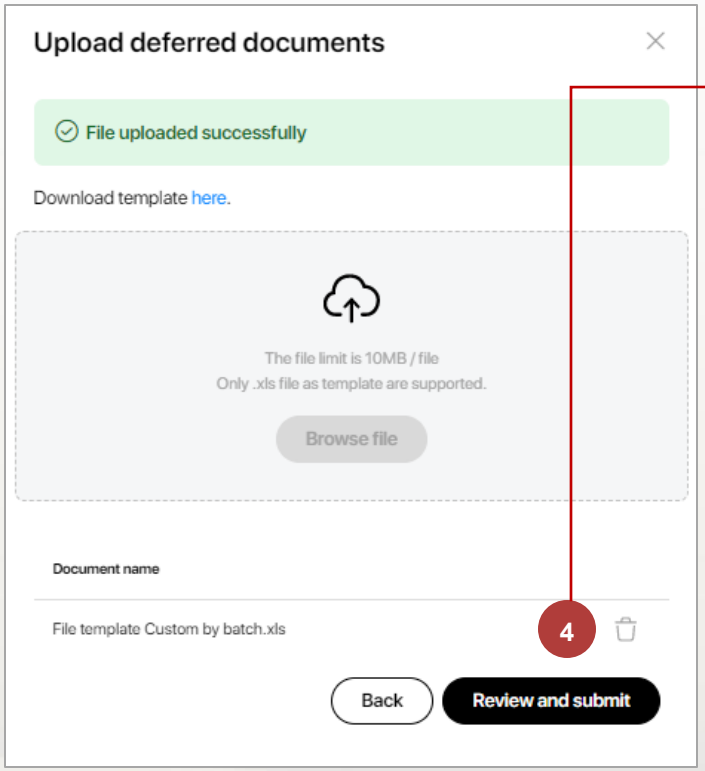
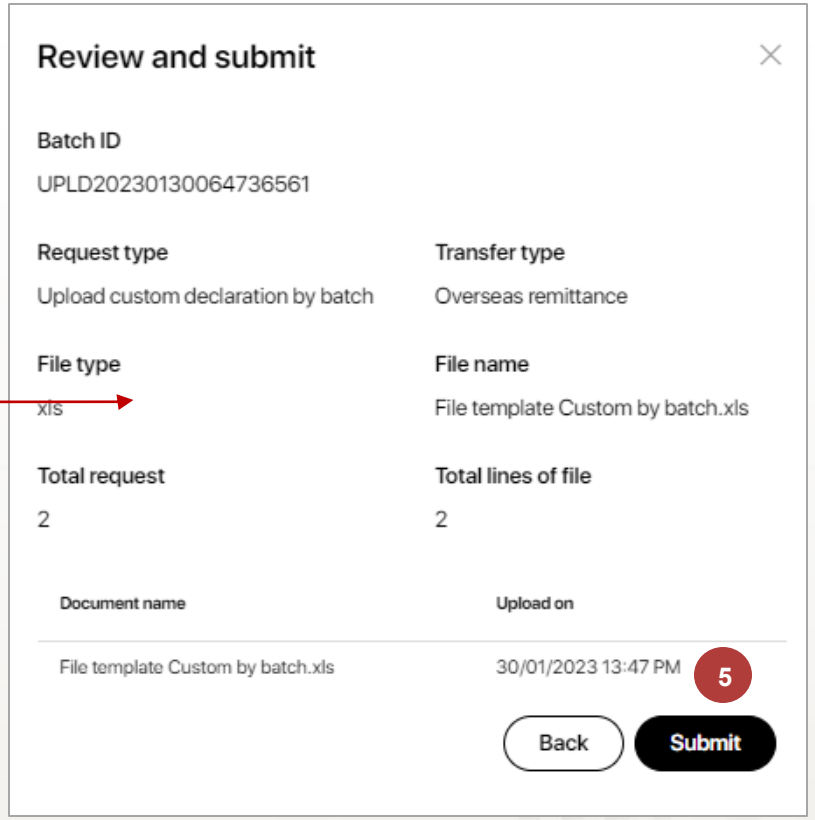
13. Overseas Remittance

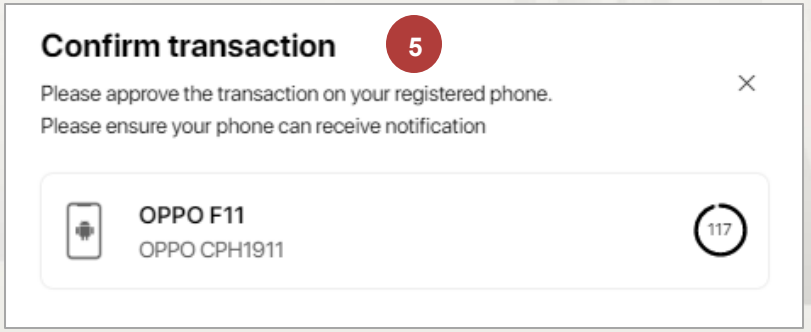
13.9. Upload Custom declaration by batch – Initiate batch (continue)

4 After upload file successfully, click **Submit and review** to check all information of transaction

5 Click **Submit > Confirm transaction on App** Techcombank Business of maker users to complete the transaction (upload custom declaration by batch).







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13. Overseas Remittance

13.9. Upload Custom declaration by batch – Initiate batch (continue)

Notes when fulfill excel template

- Users maker can upload either many custom declarations of 1 transaction or 1 custom declaration of many transactions.
- Transaction Reference ~ Transaction ID on Techcombank Business: OTxxxxxxxxxxxxx
- Maximum size: 10MB
- Maximum lines: 200 lines
- File name contains a-z, A-Z, 0-9, space, dot, _@()-characters only

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13. Overseas Remittance

13.9. Upload Custom declaration by batch – Enquiry

1 After uploading,batch custom declaration have 2 status

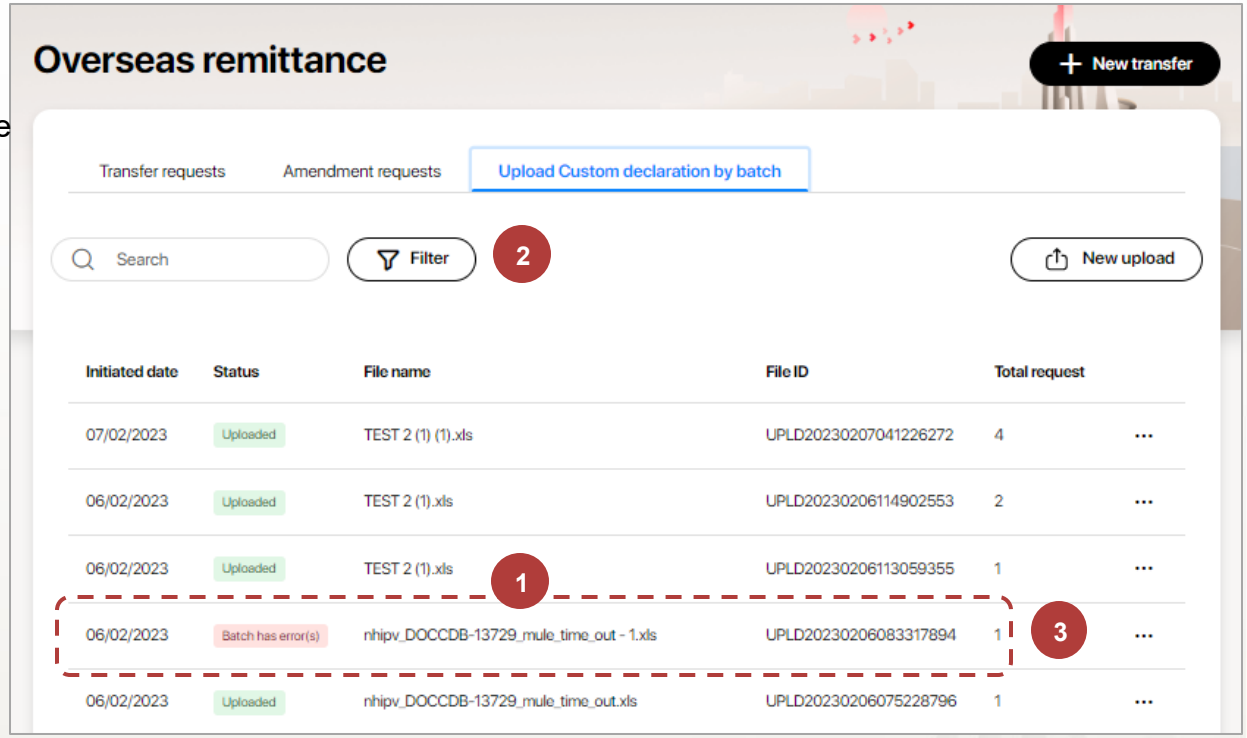
- Uploaded: All lines in batch have been verified by Techcombank Business
- Batch has error(s): There more than 1 line in batch have not been verified by Techcombank Business

2

Users can select Filter to look up by batch status or Initiated date

3

Click the batch need to view detail.



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13. Overseas Remittance

13.9. Upload Custom declaration by batch – Enquiry (continue)

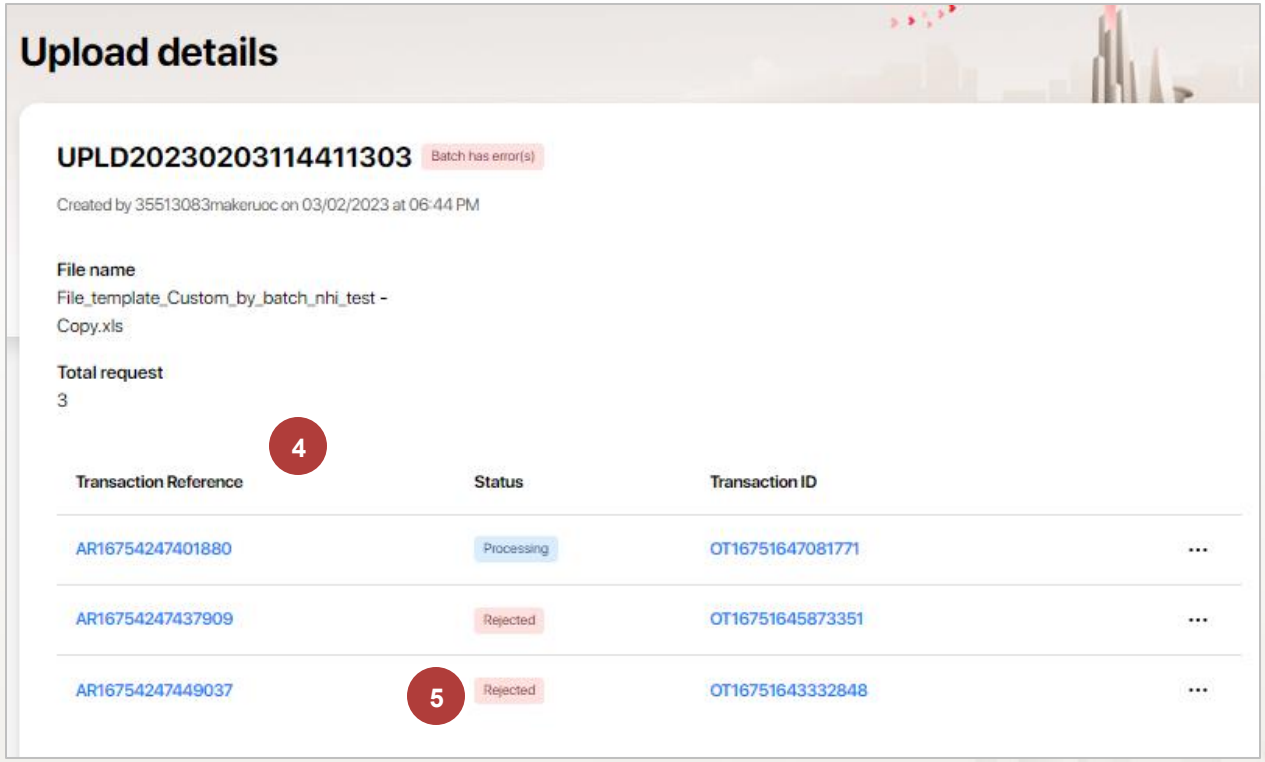
Error batch - enquiry

4 For each line in the batch, the system will generate a corresponding ARxxxx code.

5 In case more than 1 line's information has error and the ARxxxx code cannot be generated, there will be a warning "Batch has error(s)" and the Arxxxx code noted "Rejected".

Note: 3 ARxxxx code status:

- **Processing**: The line has been verified by Techcombank Business
- **Rejected**: The line has not been verified
- **Completed**: TCB has completed verified the custom declaration.



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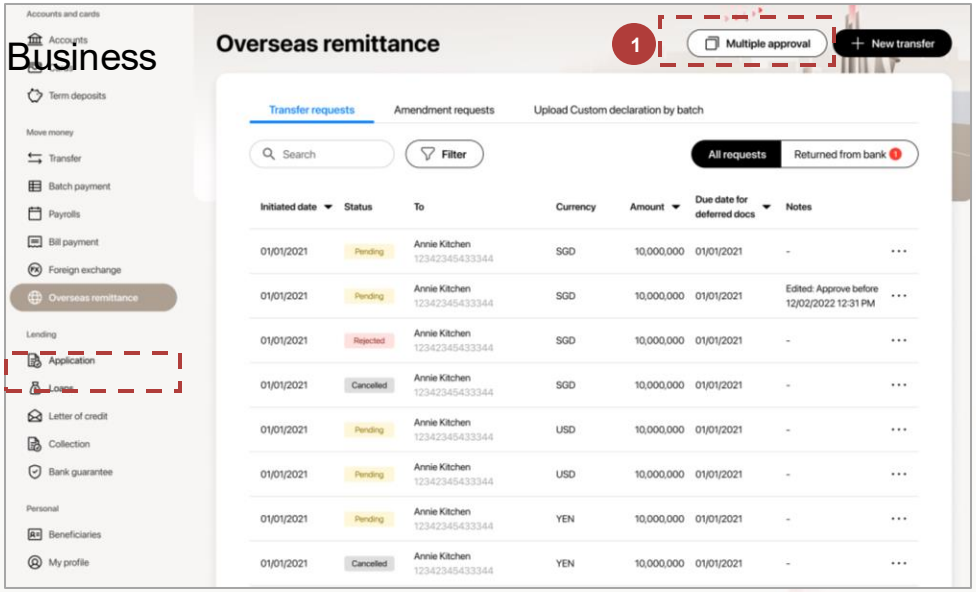
13. Overseas Remittance

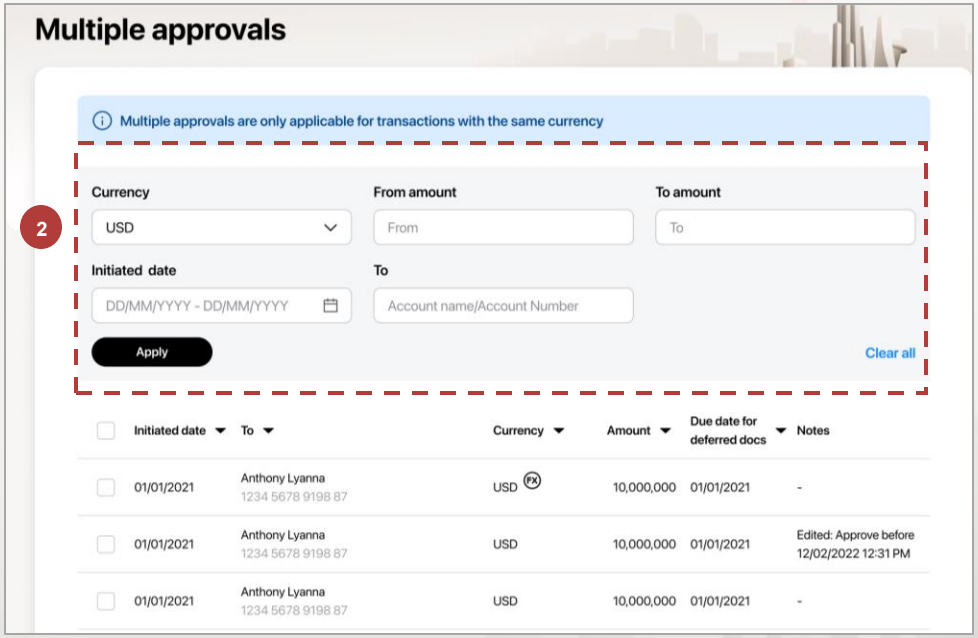
13.10. Multiple approval – Web Techcombank Business

1. From the homepage of Web Techcombank Business, users checker select **Overseas remittance** > **Multiple approval.**

2. Techcombank Business display the filter interface include following criterias: Loại tiền
   - Currency
   - From amount… to amount
   - Initiated date
   - To (account name/ account number)

   Techcombank Business notes that "***Multiple approvals are only applicable for transactions with the same currency***" to make sure the transaction is proceeded quickly and precisely.





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13. Overseas Remittance

13.10. Multiple approval – Web Techcombank Business (continue)

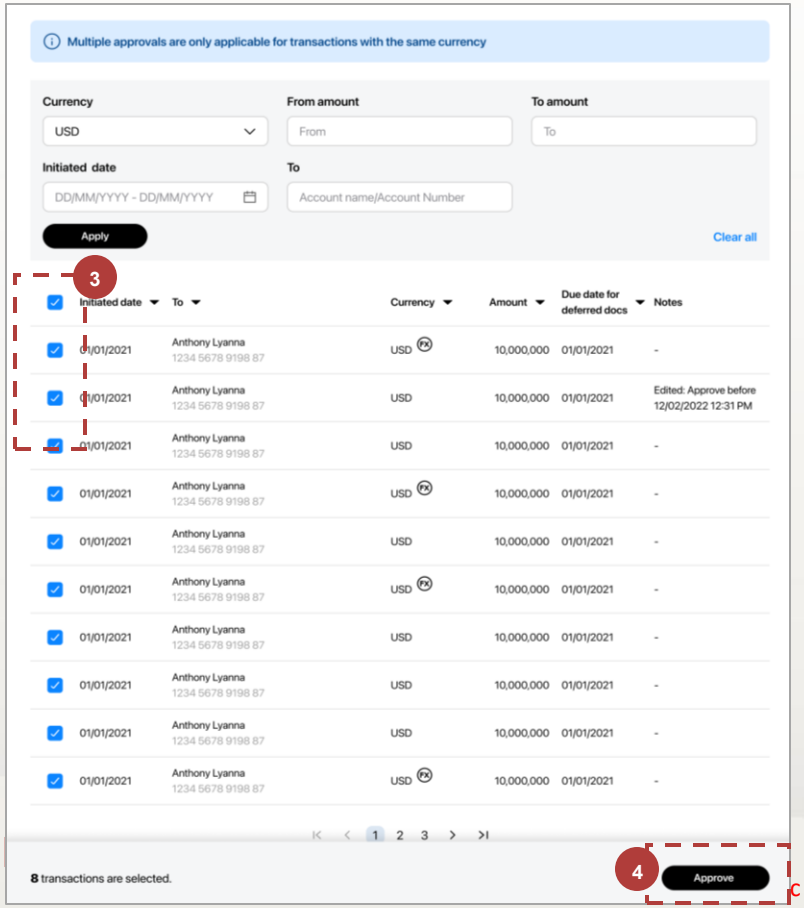
3 Users select the currency and tick transactions need to approve.

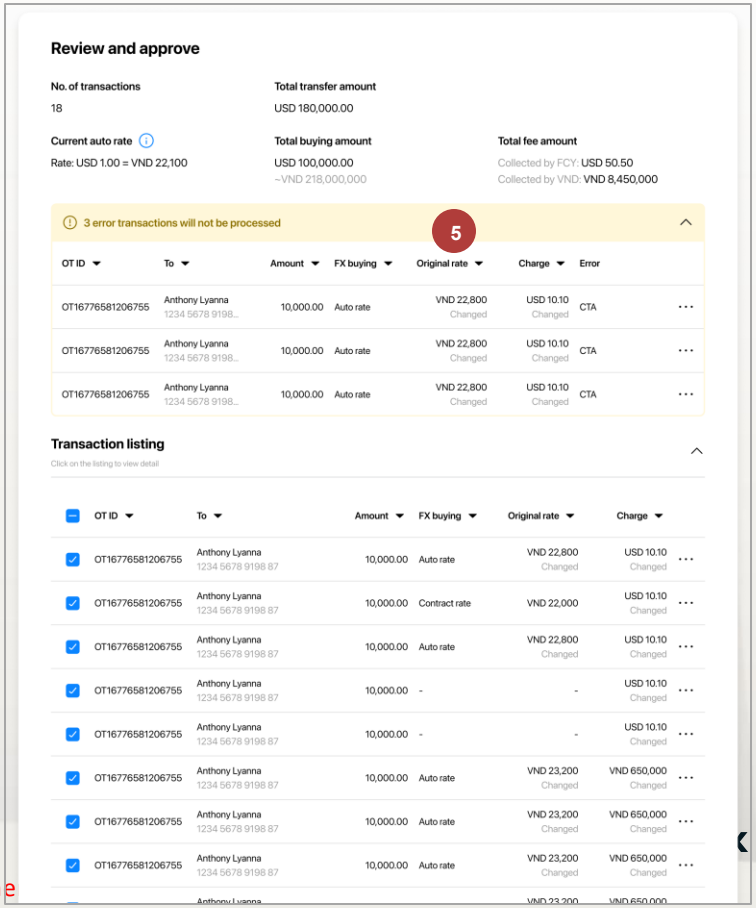
Click **Approve**. Techcombank Business would display the **Review and approve** interface.

4

Techcombank Business validates all transaction in batch and show quantity of valid transactions, error

5 transactions. users can continue the approval if have at least 2 valid transactions.



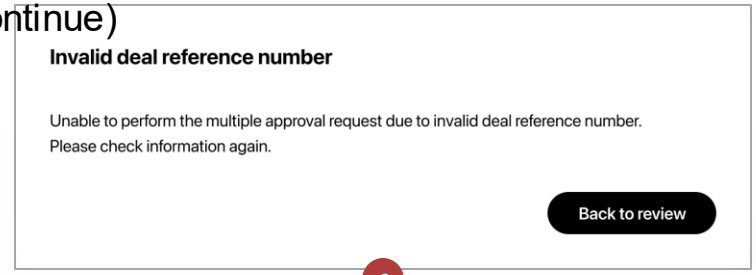


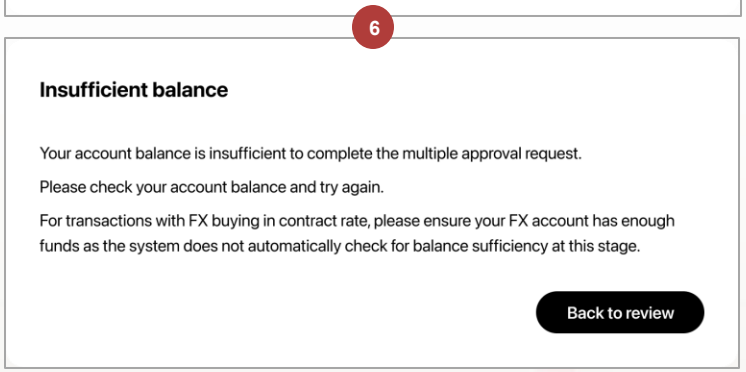
13. Overseas Remittance

13.10. Multiple approval – Web Techcombank Business (continue)

6 Techcombank Business will show warning in cases:

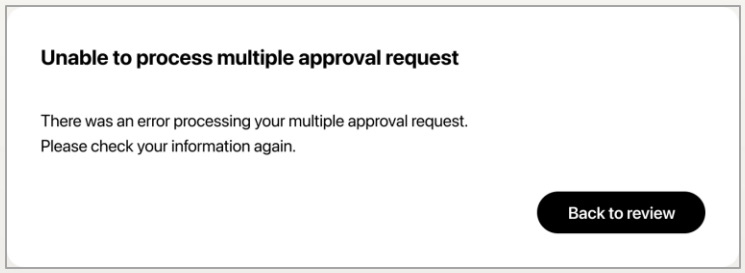
- Multiple approval out of COT (with OTT transaction with by FX auto rate)
- Invalid deal reference numbe…
- Debit account balance is insufficient to approve all requests.

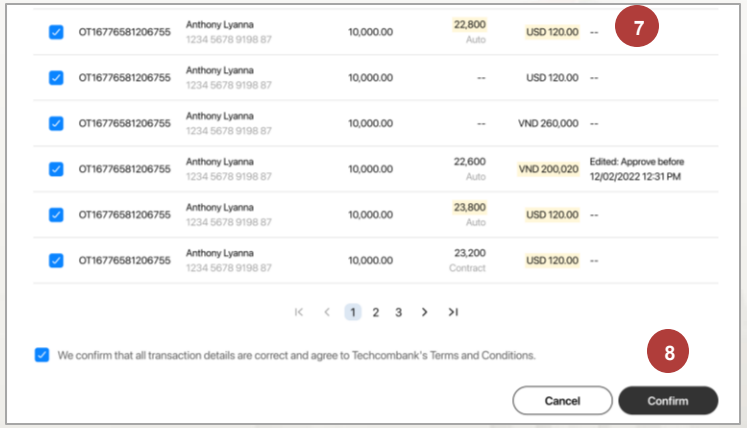




7 When the rate or fee have any change, Techcombank Business show warning to users checker (yellow note) for reference and double check.

8 After review all transactions' information, users click Confirm to move to transaction signing steps on App.





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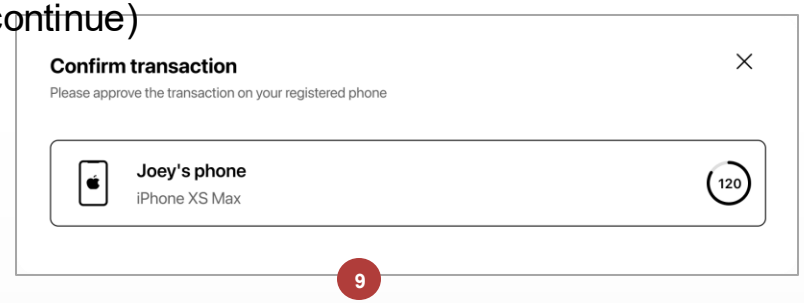
13. Overseas Remittance

13.10. Multiple approval – Web Techcombank Business (continue)

9 App Techcombank Business Mobile will have pop up request transaction signing.

10 Users checker **Review and confirm** the transaction and enter the passcode.

11 The multiple approval request is successfully received.



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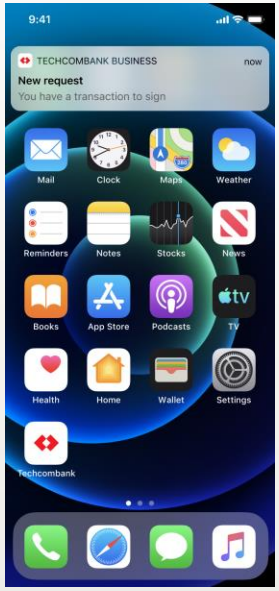

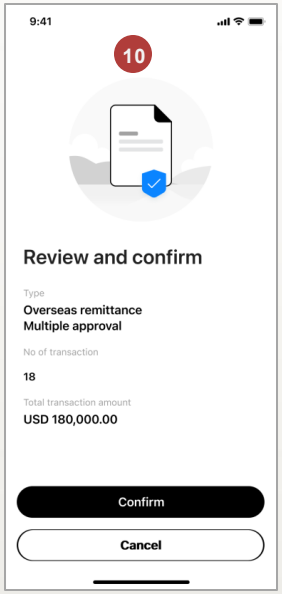

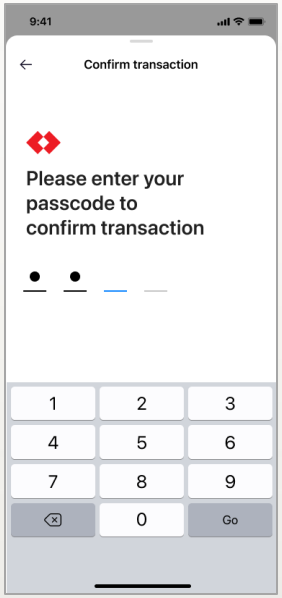

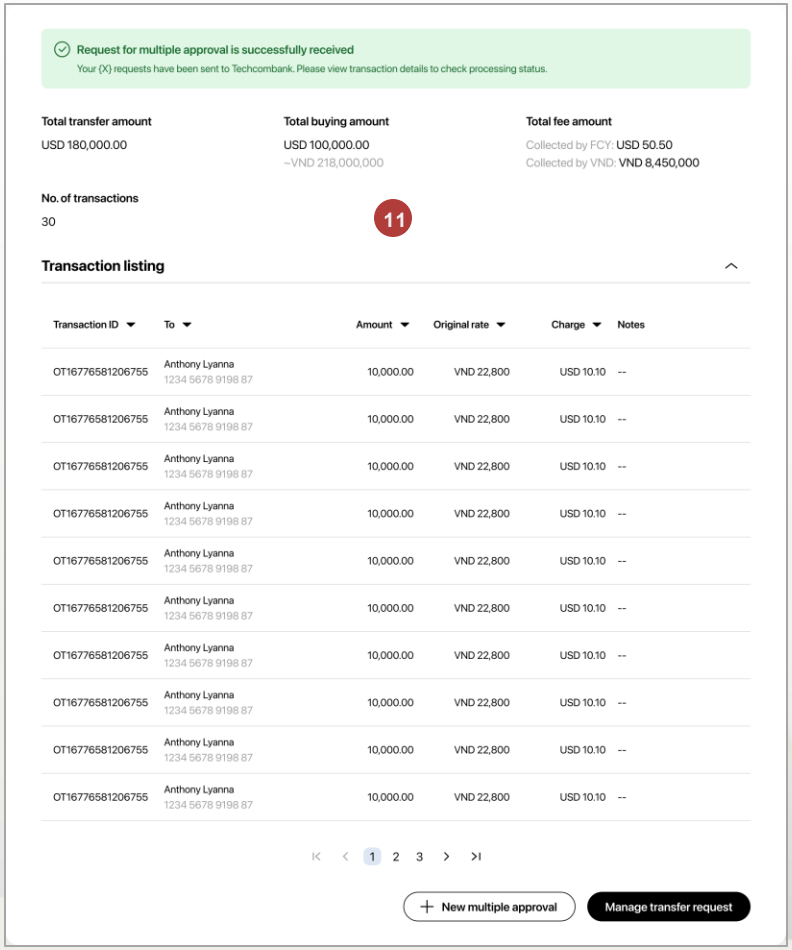

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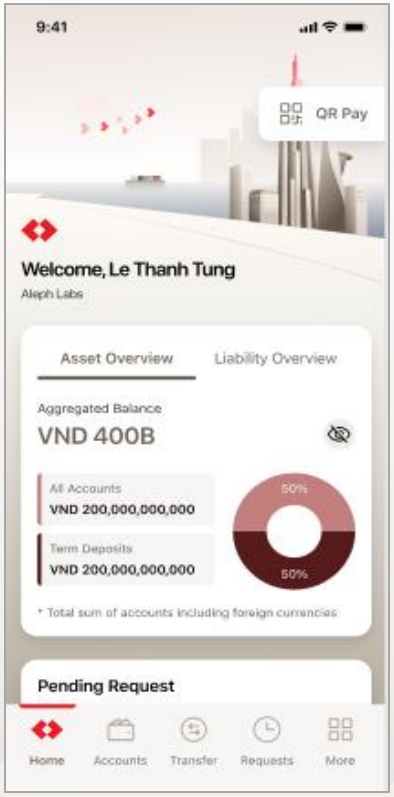
13. Overseas Remittance

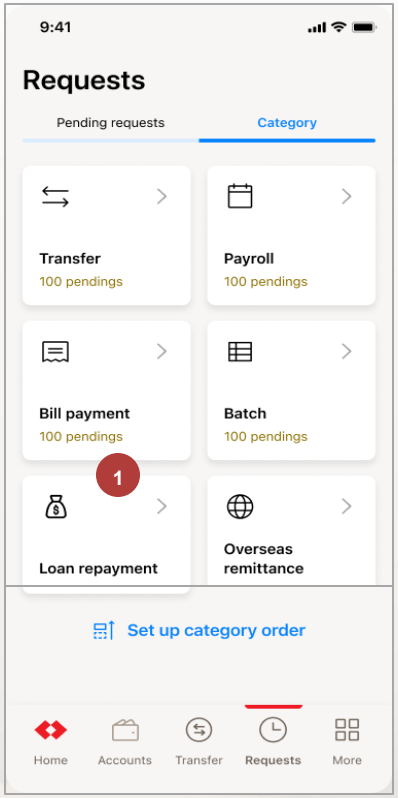
13.10. Multiple approval – App Techcombank Business

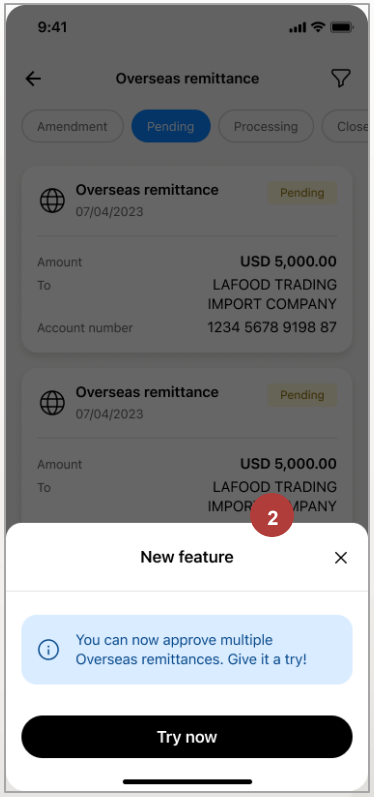
1. Users check login App Techcombank Business Mobile > **Requests** > **Category** > **Overseas remittance** to use multiple approval feature.

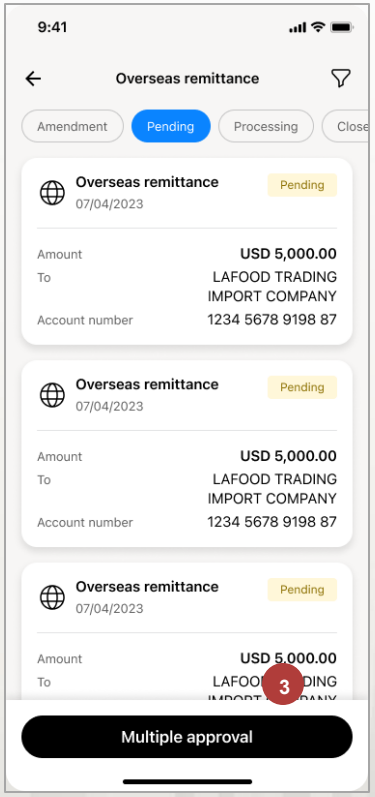
2. At the first time use new feature, Techcombank Business will have notification and recommend customer give it try.

3. Users would click **Multiple approval** at the bottom of interface Techcombank Business Mobile.









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13. Overseas Remittance

13.10. Multiple approval – App Techcombank Business (continue)

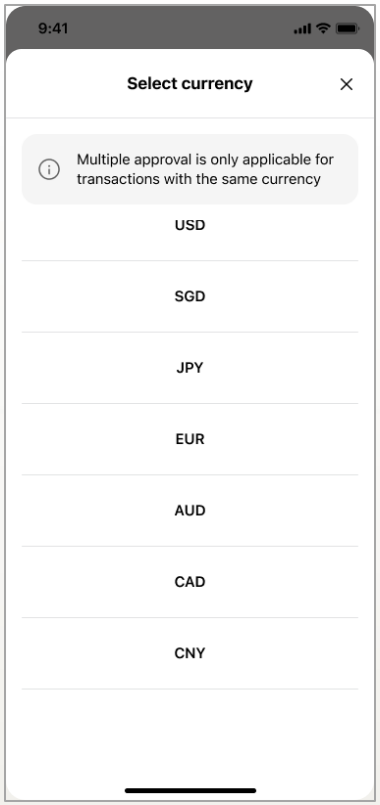
4 Users **Select currency**

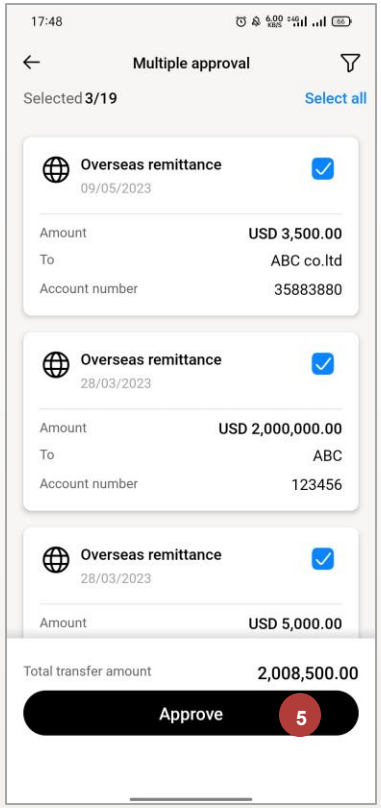
5 Techcombank Business Mobile display all pending transaction (of the selected currency). users tick all transactions need to be approve > Click **Approve**.

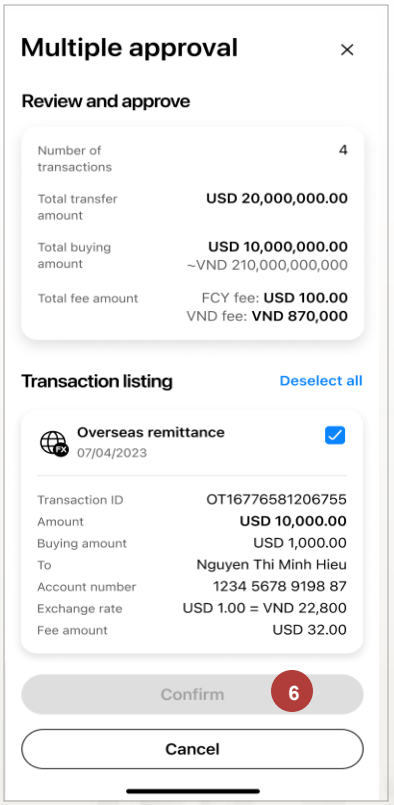
Techcombank Business move to **Review and approve** interface and show detail:

- No. of transactions
- Total transfer amount
- Total buying amount
- Total fee amount
- Transactin listing…

6 Users select **Confirm**.







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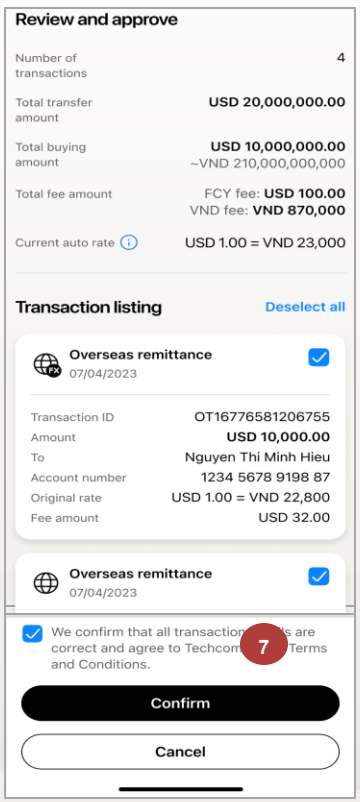
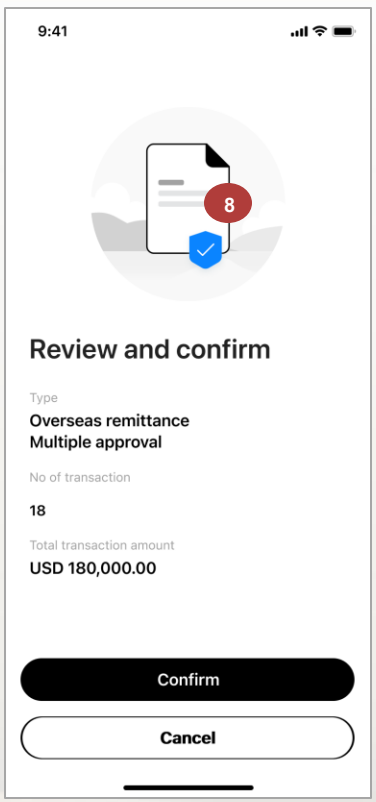
13. Overseas Remittance

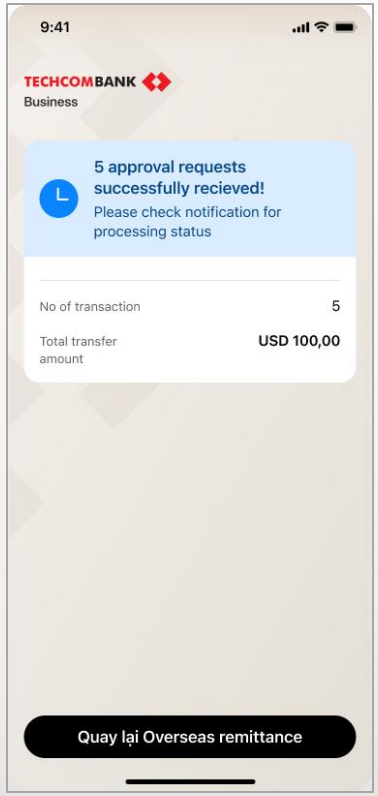
13.10. Multiple approval – App Techcombank Business (continue)

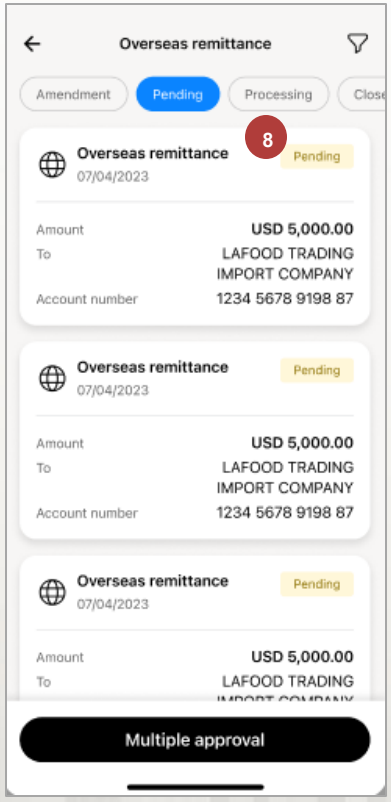
7 Users review and confirm the multiple approval request and click **Confirm** > Enter passcode to complete multiple approval request.

8 In case users want to follow the transactions after approval, select **Request** > **Overseas remittance** > **Processing**.









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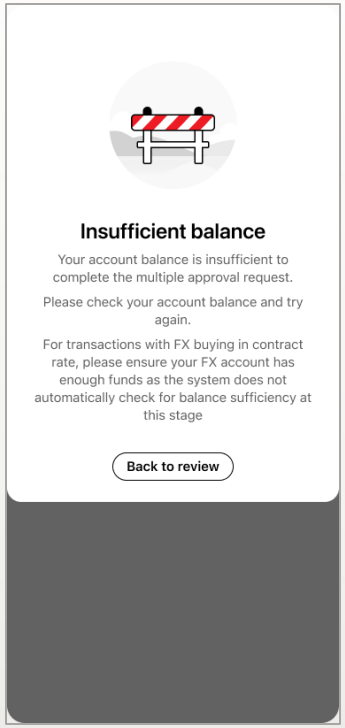
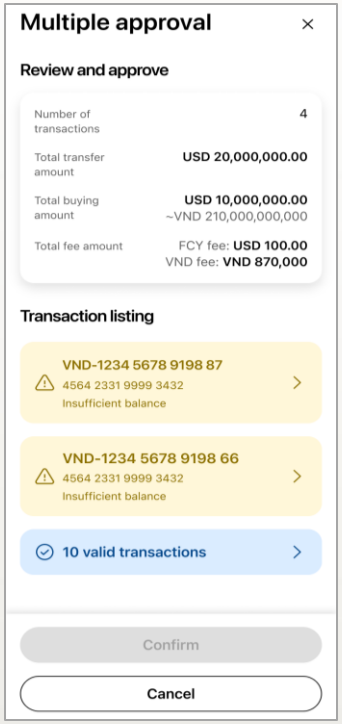
13. Overseas Remittance

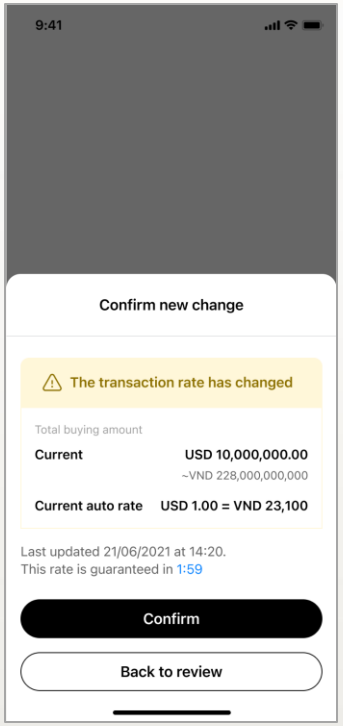
13.10. Multiple approval – App Techcombank Business (continue)

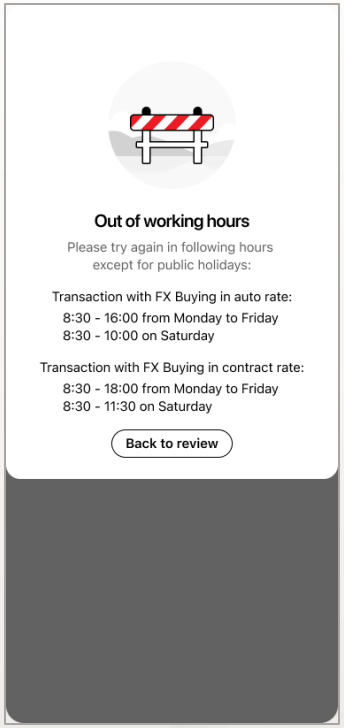
Some warning of Techcombank Business Mobile when using OTT multiple approval:

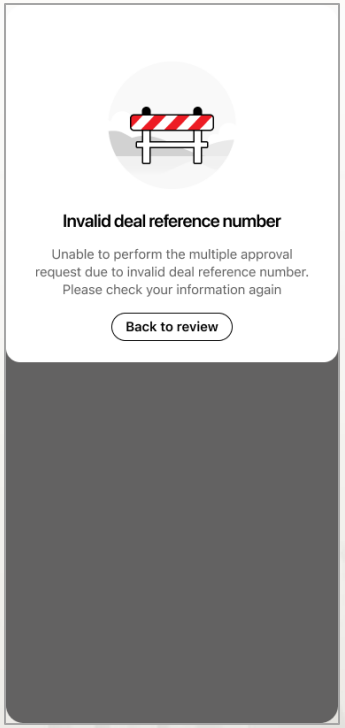
- *Insufficient balance*
- *The transaction rate/ fee has changed*
- *Out of working hours (COT)*
- *Invalid deal reference number…*











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13. Overseas Remittance

13.10. Multiple approval – App Techcombank Business (continue)

Some notes for multiple approval request

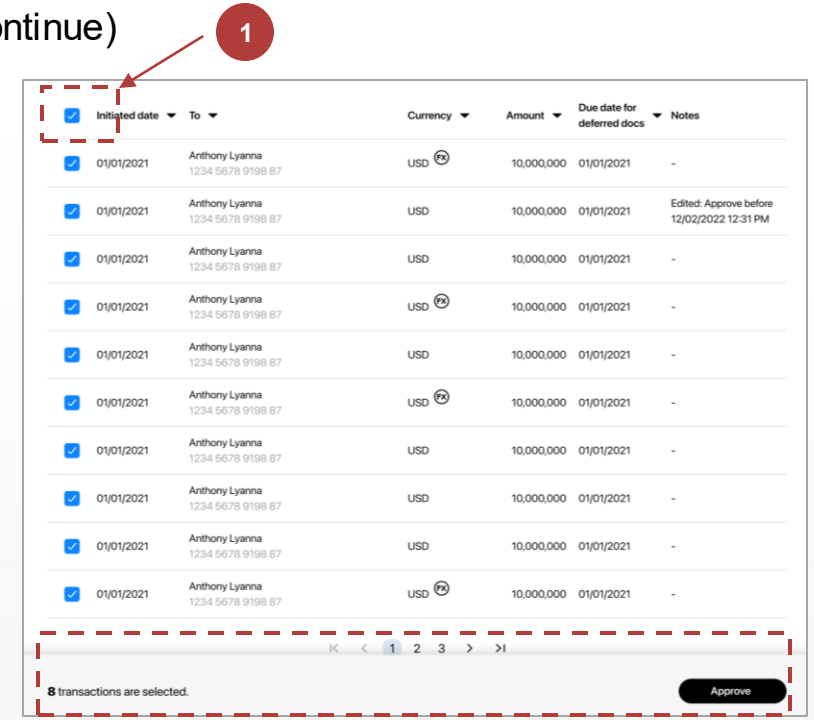
1 **Users checker can tick All** transactions on one page (20 transactions). users can select **maximum 50 transactions** for 1 multiple approval request..

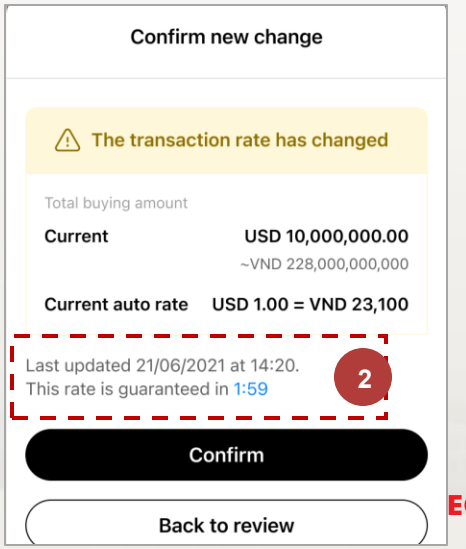
When users select transaction with buy FX auto rate, Techcombank Business will guarantee the rate in 5 minutes and have warning within 2 minutes before update new rate.

2 Users checker can use multiple approval for following transactions:

- first time transfer requests (without buying FX, buy FX contract/auto rate).
- returned transfer requests (need to update transfer information).

3 *Multiple approval **NOT** support amendment requests (Request to cancel, request to return, request to investigate)*





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13. Overseas Remittance

13.11. Editing Returned transactions

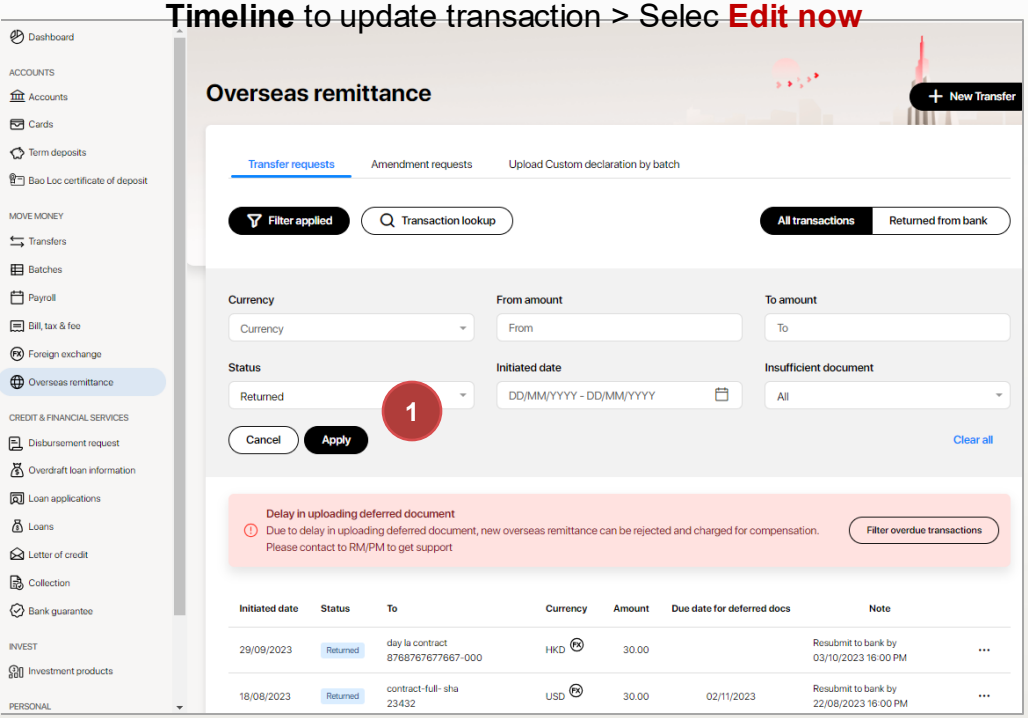
If there are any transactions which are returned by bank, users would get notification on both Techcombank Business web and app

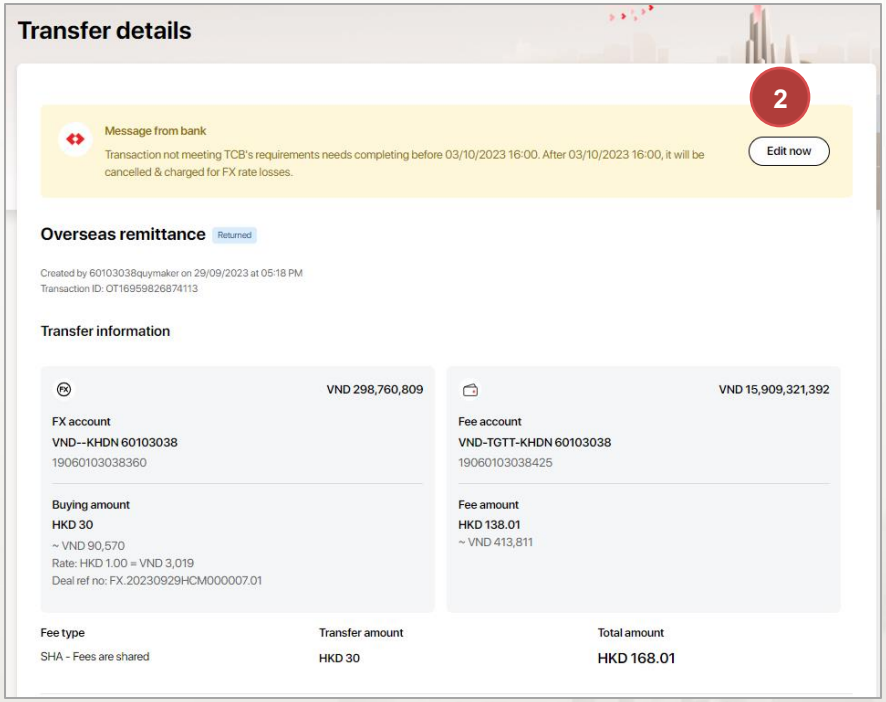
1

Users log in Techcombank Business website > Select Oversea Remittance item from left menu > Filter **Returned** transactions

2

View transfer details, Techcombank Business will display **Message from bank** with **Reason for returning** and **Timeline** to update transaction > Selec **Edit now**





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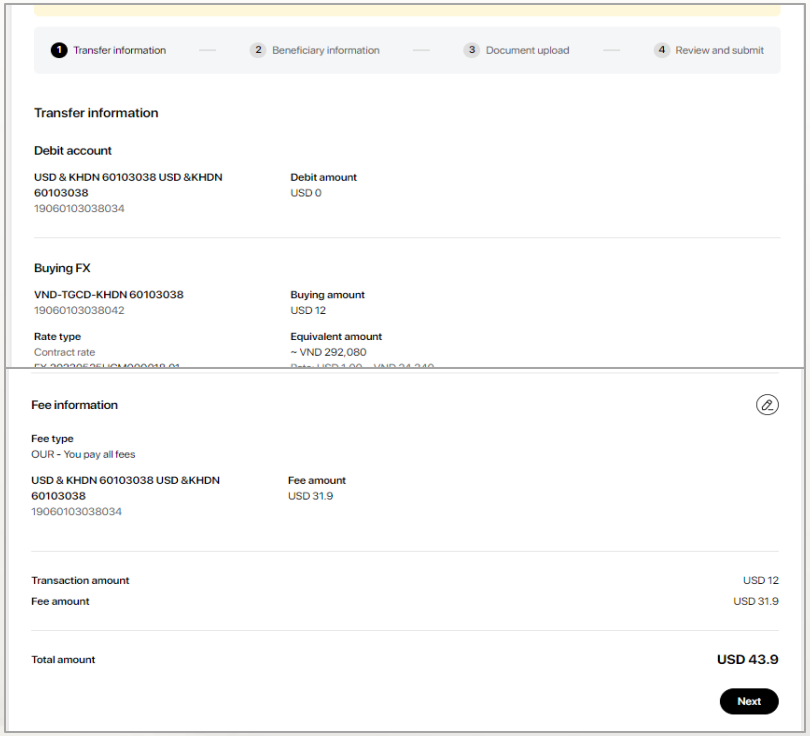
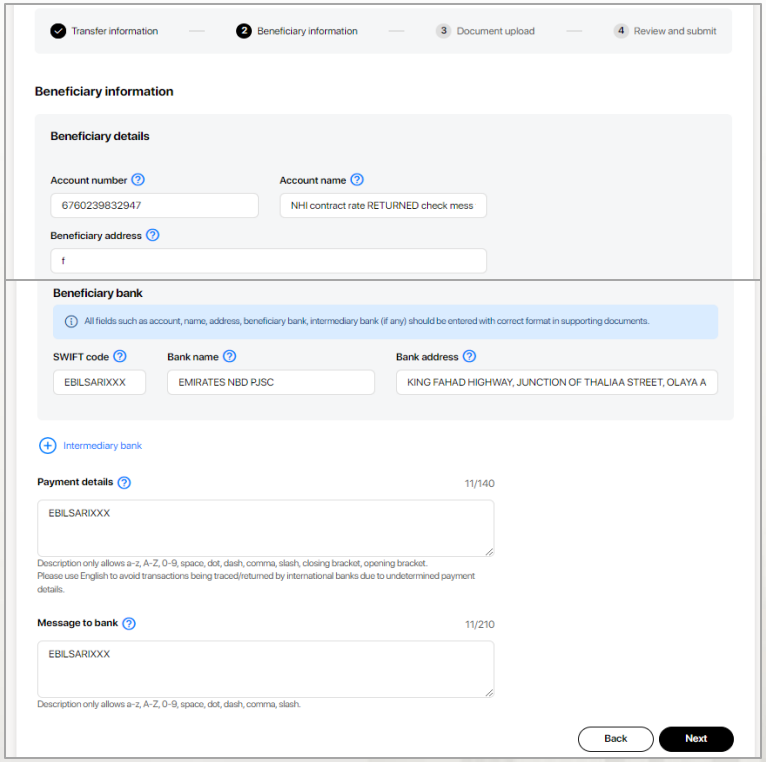
13. Overseas Remittance

13.11. Editing Returned transactions (continue)

3 Techcombank Business displays 4 steps of transactions for editing:

- **Transfer information**: Users can update **Fee information** only.
- **Beneficiary information:** Users can update all information fields.
- **Document upload:** Users can update all information fields and **upload additional documents**.





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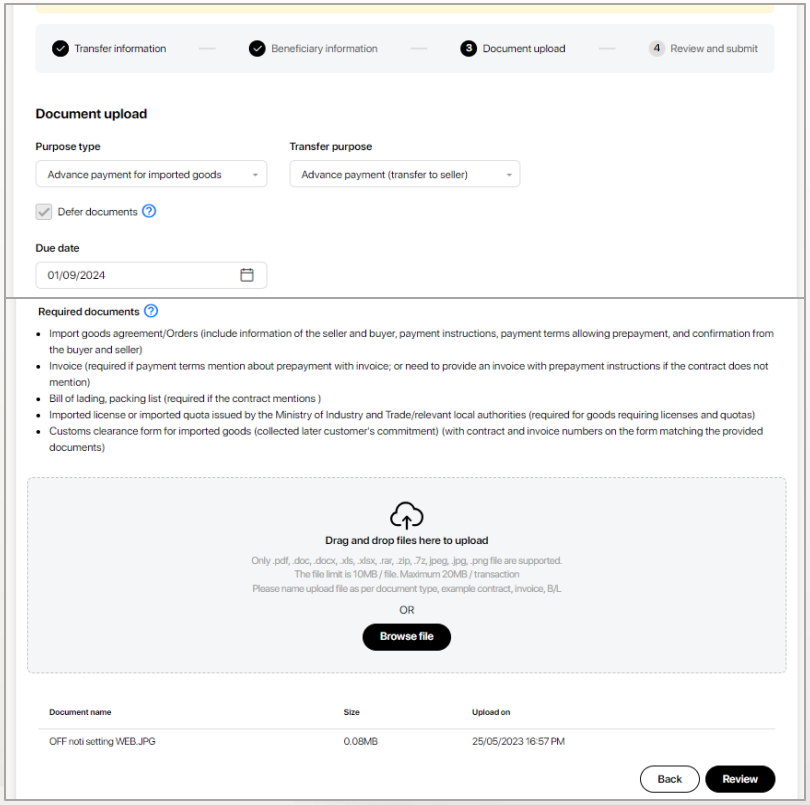
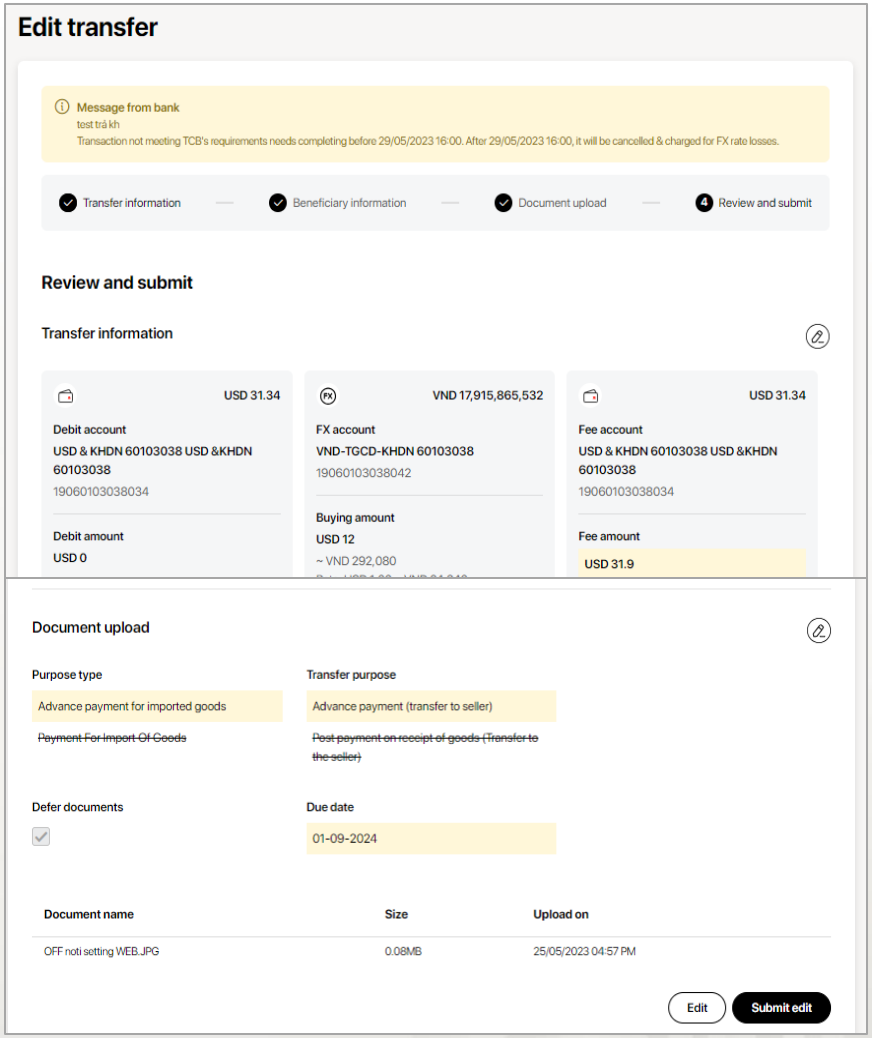
13. Overseas Remittance

13.11. Editing Returned transactions (continue)

3 At **Review and submit** step, Techcombank Business will remark all changed information of transaction for reviewing.

Select **Confirm** to complete the editing of the **Returned** transaction.





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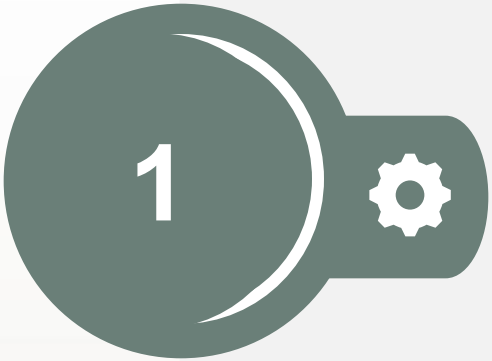
13. Overseas Remittance

13.11. Editing Returned transactions (continue)

Notes: There are 2 cases when customers approve editing Returned transactions:



Returned transactions need additional documents only

Users makers update the transactions only:

- Upload **additional documents**.
- Select **Confirm editing** and authenticate with passcode on Techcombank Business Mobile App to re-send the transactions to the bank.

Returned transactions need to be edited other information

(Update **Transfer information or Beneficiary information**)

Both **users makers** and **checkers** update the transactions:

- Users makers edit transactions' infomation and select **Confirm editing**.
- Users checkers log in Techcombank Business and approve the edited transactions as usual to re-send transaction to the bank.

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13. Overseas Remittance

13.12. Transaction via Swift Go

SWIFT GO is a fast and secure oversea telegraph transfer service provided by the SWIFT Foundation

The advantages of oversea telegraph transfer via SWIFT GO are specifically as follows:

Fast speed

The beneficiary bank provides the transaction status within 4 hours of receiving the money transfer

Automatically applied

No registration required, automatically applied to eligible international trade transactions on Techcombank Business

Cost saving

The beneficiary receives 100% of the transferred amount without having to pay intermediary bank fees

13. Overseas Remittance

13.12. Transaction via Swift Go (continue)

Conditions for transactions processed through SWIFT GO service:

Transaction limit	For USD/EUR/GBP: Up to 10,000 currency units Other currencies: No limit on transaction amount
Payment form	Fee type: SHA
Beneficiary bank	Beneficiary bank and intermediary bank must participate in SWIFT GO service
Other conditions	Meet other specific conditions according to SWIFT regulations

Note for other conditions: Transactions may need to comply with some specific Swift regulations depending on the beneficiary bank, transaction content and value.

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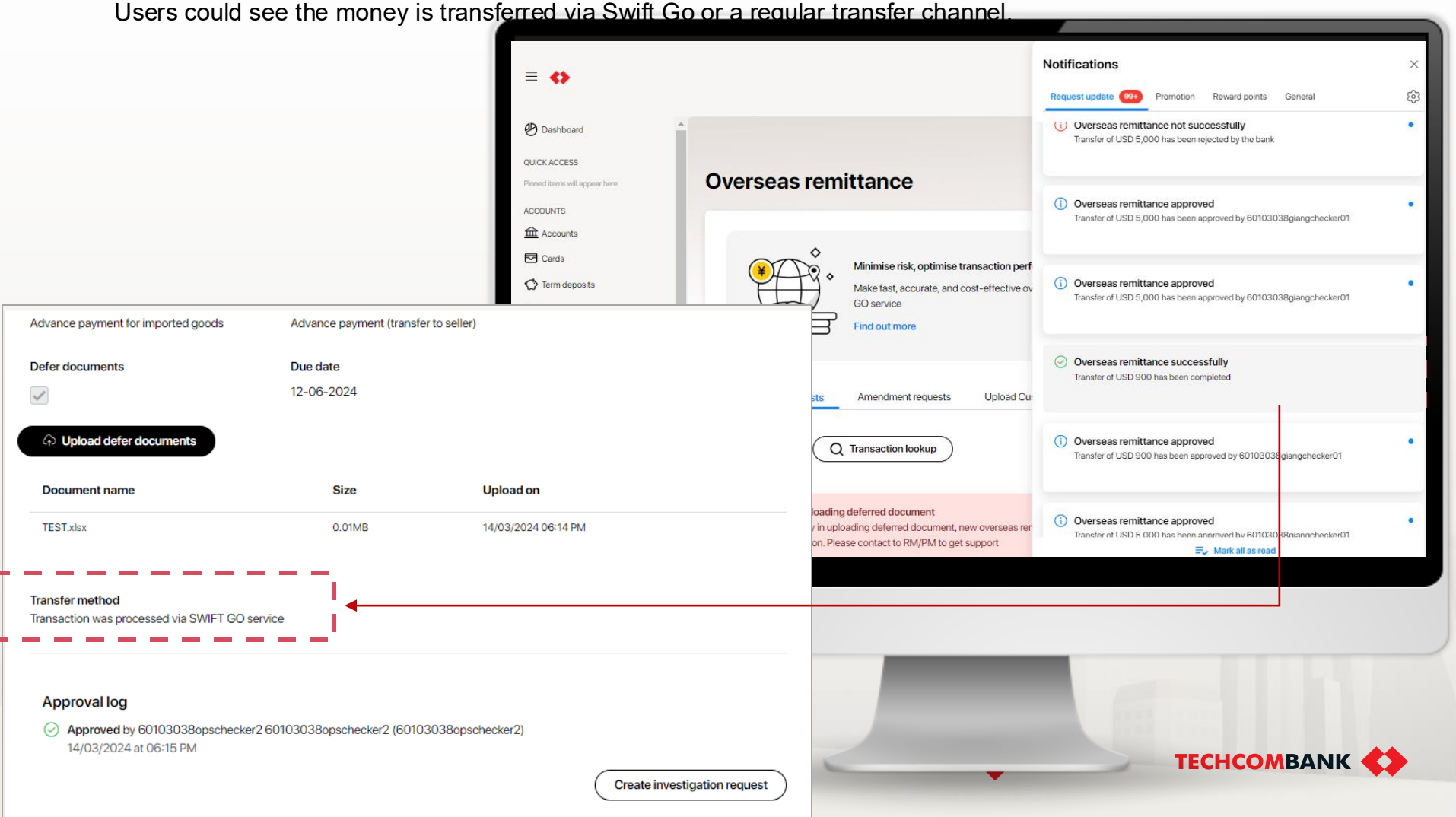
13. Overseas Remittance

13.12. Transaction via Swift Go (continue)

After the transaction has been completed, Techcombank Business will send a notification and users can click to see transaction details.

Users could see the money is transferred via Swift Go or a regular transfer channel



13. Overseas Remittance

Overseas remittance abbreviations*

No.	Meaning	Abbreviation	No.	Meaning	Abbreviation
1	Invoice	INV	12	VietNam	VN
2	Contract	CTR	13	Customs declaration	CD
3	Street	STR	14	Purchase order	PO
4	Road	RD	15	Proforma invoice	PI
5	Date	DD	16	Corporation	CORP
6	Number	NO	17	Joint Stock company	JSC
7	Company	CO	18	Limited liability company	LLC
8	Limited	LTD	19	Public limited company	PLC
9	Payment	PMT	20	Private limited liability company	PTE
10	Percent	PCT	21	Incorporated	INC
11	Building	BLD	22	Bill of Lading	BL

* Common payment request:
Payment for contract/invoice/… + date

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14. FX Selling

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

14.1. Initiate FX Selling transaction – auto rate

14.2. Initiate FX Selling transaction – contract rate

14.3. FX Selling enquiry

14.4. Approve FX Selling transaction

FX Selling and buying limit on Techcombank Business

FX Selling and buying limit on Techcombank Business which takes effect from 17th December, 2022:

Group	Techcombank	
Currency	Buy	Sell
USD	5.000.000	5.000.000
EUR	500.000	500.000
GBP	500.000	500.000
AUD	500.000	500.000
JPY	50.000.000	50.000.000
SGD	500.000	500.000
HKD	5.000.000	5.000.000
CAD	500.000	500.000
THB	15.000.000	15.000.000
CHF	500.000	500.000

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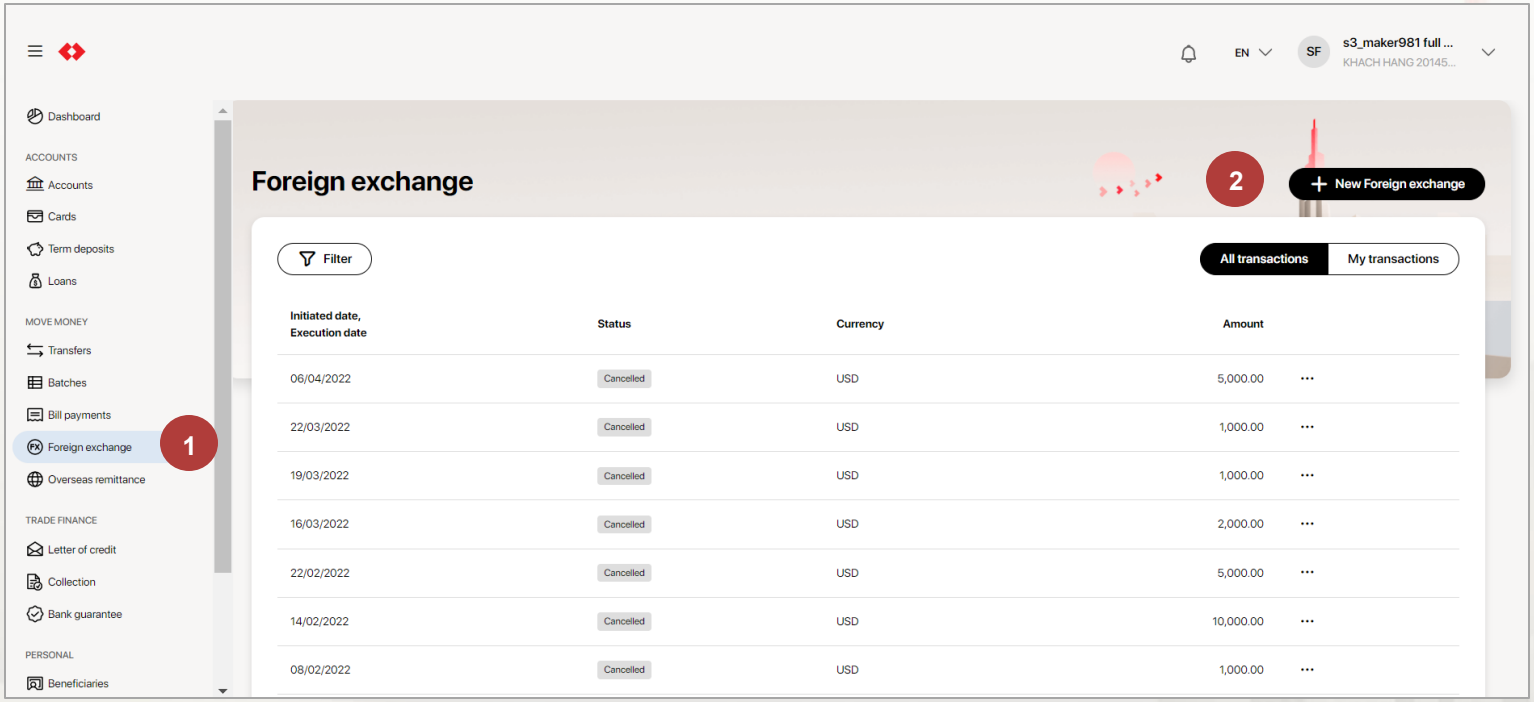
14. FX Selling

14.1. Initiate FX Selling transaction – auto rate

1. From the left menu, select **Foreign Exchange**

2. Then select **New Foreign Exchange**

Note: users can initiate new transaction outside of bank working hours. However, the rate would not be shown. It would be updated when customer check the transaction during the Bank's working hours. **Working hours: 8:30 – 17:00 Monday to Friday, and 8:30 – 10:00 Saturday (only USD)**



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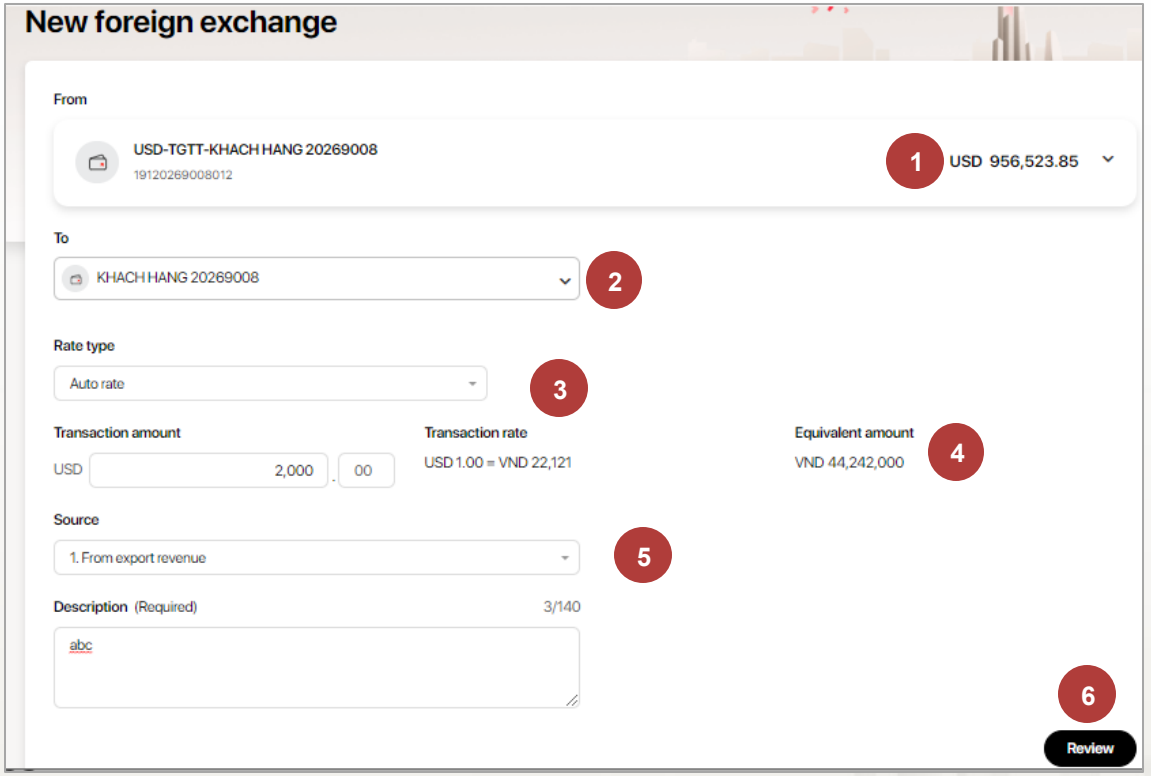
14. FX Selling

14.1. Initiate FX Selling transaction – auto rate (continue)

1. Select a sourse foreign currency account need to exchange
2. Select a VND beneficiaries account
3. Select the rate type: **Auto rate**
4. Enter the **Transaction amount**. System generates the equivalent amount and transaction rate (***Note**: This is the auto-rate at the initiative time for reference and can change at the authorization time*)
5. Select the purpose and enter the **Description** (Required)
6. Click **Review**



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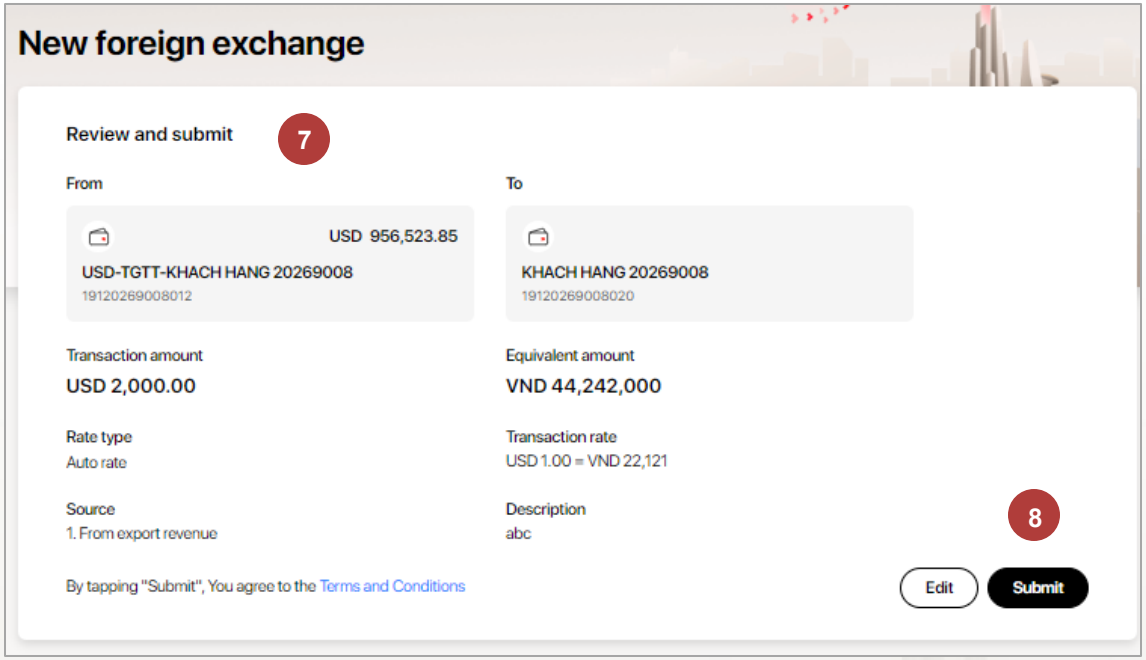
14. FX Selling

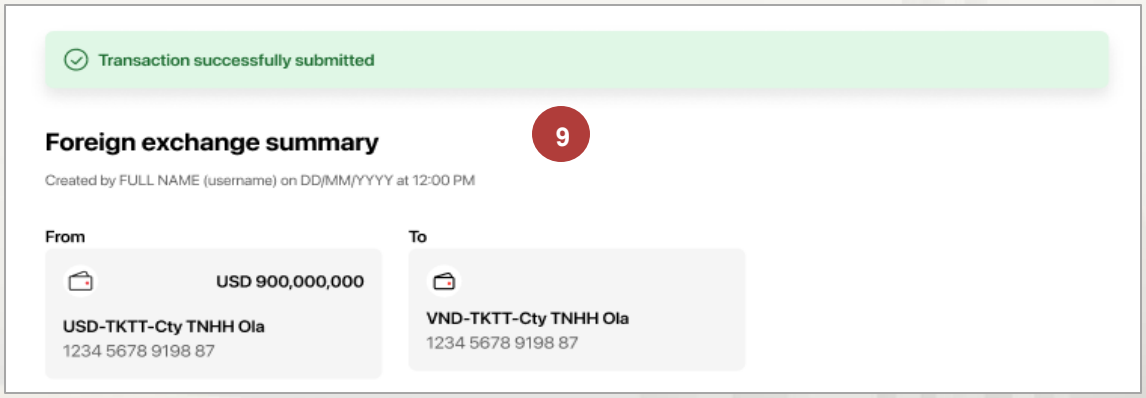
14.1. Initiate FX Selling transaction – auto rate (continue)

7 Users need to check the information and confirm transaction:
+ FX account,
+ VND debit account
+ Transaction amount
+ Description
+ Source…

8 Click Submit to complete

9 Initiate new transaction successfully.





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14. FX Selling

14.2. Initiate FX Selling transaction – contract rate

Criterias for initiating contract rate transactions:

- ✓ Customer communicates with TCB's foreign exchange department (via email, recorded phone or at the counter) about the need to sell a certain amount of foreign currency at the contract rate.
- ✓ The forex department creates deal on VFX and provides a deal reference number for customer to initiate new transaction on Techcombank Business

Criterias for initiating contract rate transactions:

- Convert from foreign currency to VND with foreign currencies: USD, EUR, GBP, AUD, JPY, SGD, HKD, CAD, THB, CHF and other foreign currencies as prescribed by Techcombank from time to time
- Applicable account type: Customer's payment account and capital account opened at Techcombank
- Trading hours: regulated by Techcombank for each type of foreign currency from time to time **(8:20-19:30 Monday to Friday & 8:30-11:30 on Saturday (only USD))**
- Customer's transaction limit is defaulted to Bankwide limit set by Techcombank from time to time.

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14. FX Selling

14.2. Initiate FX Selling transaction – contract rate (continue)

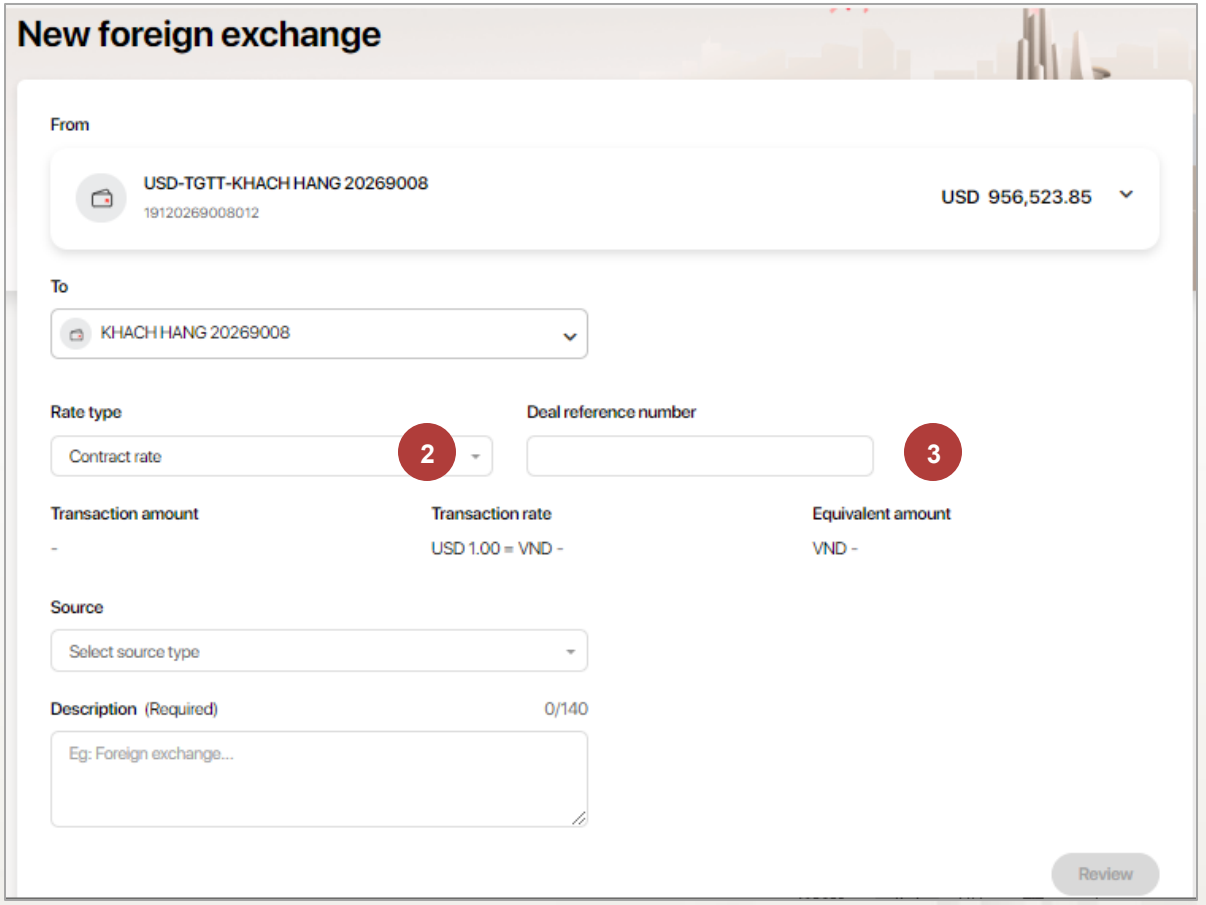
1. Initiate new FX Selling transaction, similar to item **14.1**

2. At the **Rate type**, select **Contract rate**

3. Enter Deal reference number

   Techcombank Business will generate transaction rate and amount; equivalent amount in VND

4. Click **Review**



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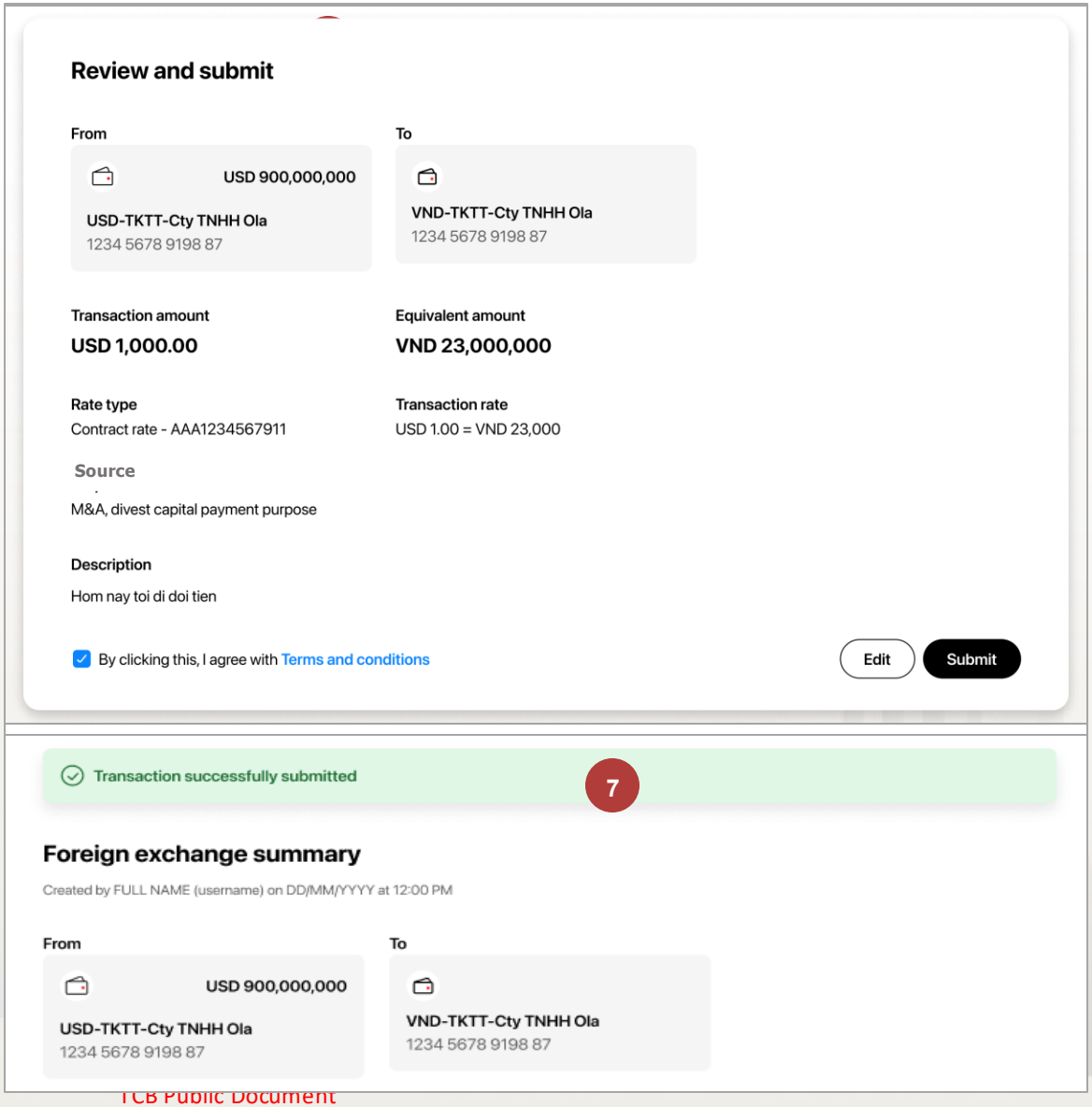
14. FX Selling

14.2. Initiate FX Selling transaction – contract rate (continue)

5 Users need to check and review transaction information:
+ FX account,
+ VND debit account
+ Transaction amount
+ Description
+ Source

6 Click **Submit** to complete

7 Initiate new transaction successfully.



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14. FX Selling

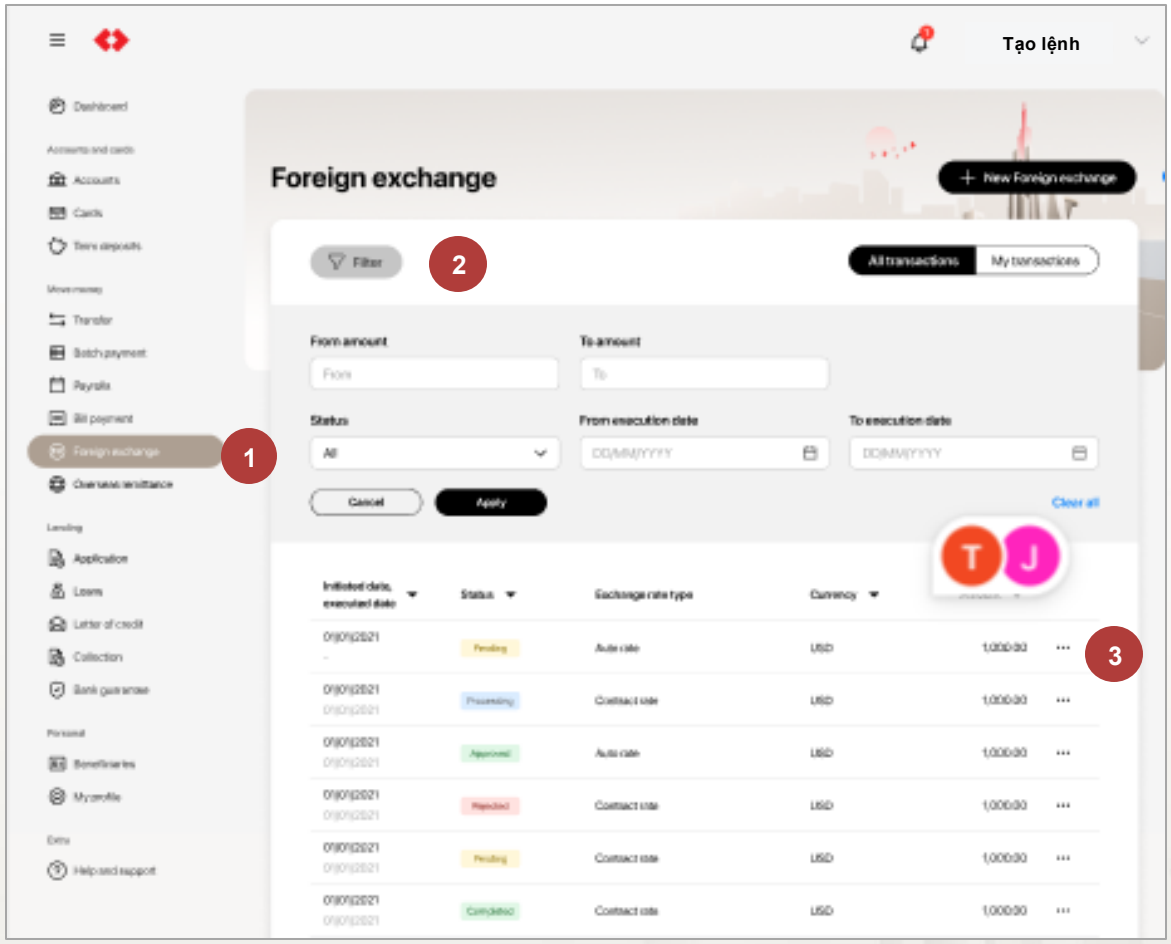
14.3. FX Selling enquiry

1. From the left menu, select **Foreign Exchange**

2. Users can filter transactions with following criterias:
   - Transaction amount
   - Status
   - Transaction date

3. Select transactions users want to view details

Note: *Maker users can cancel **Pending** transaction*



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

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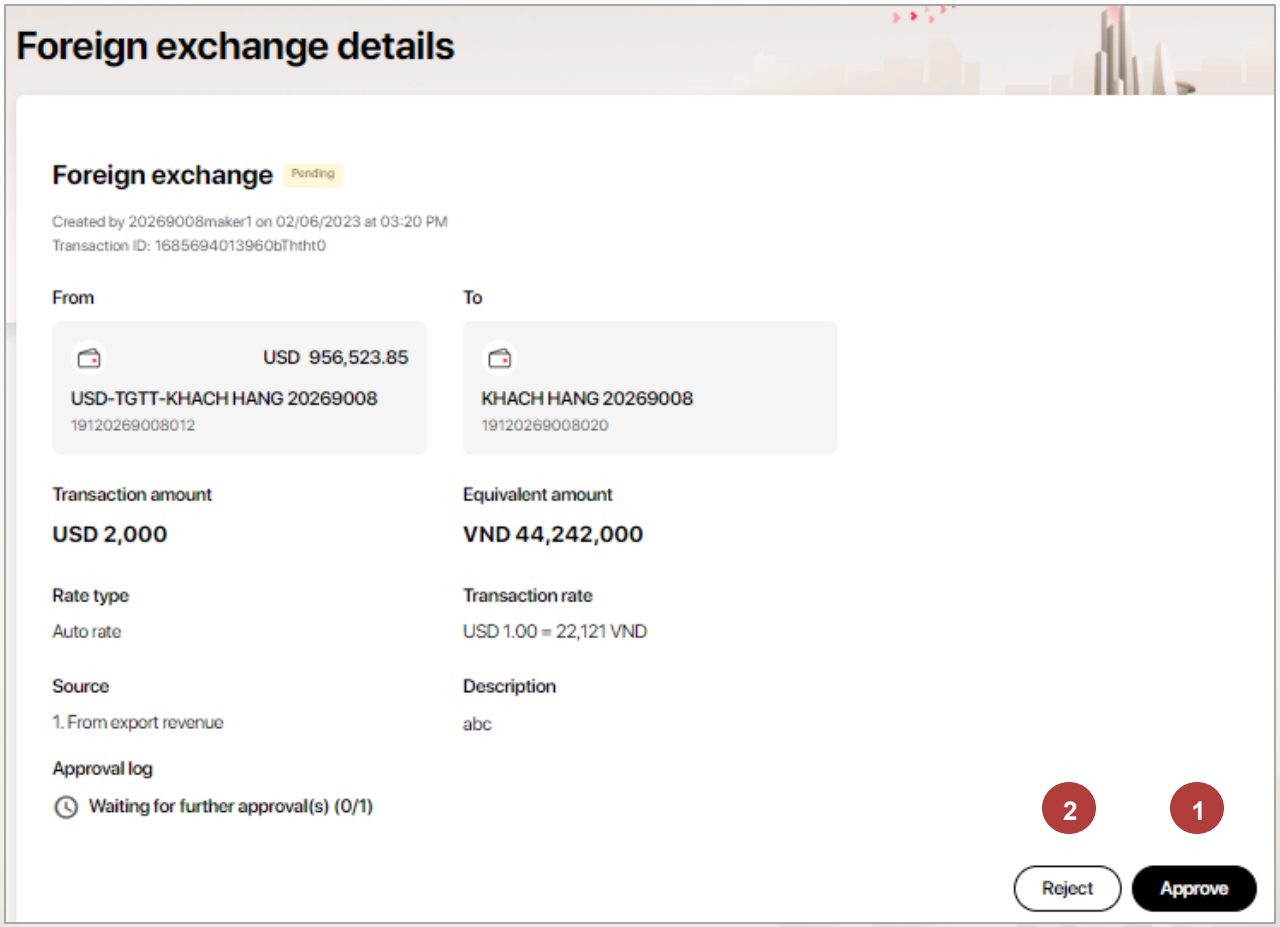
14. FX Selling

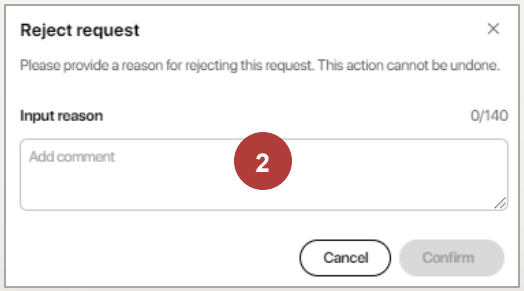
14.4. Approve FX Selling transaction

Users select **Filter** to view list of **Pending** transactions.

1. View detail pending transaction and select **Approve**. users need to confirm transaction via App on mobile, too.

2. Select **Reject** if checker don't want to process transaction and enter reason for this.





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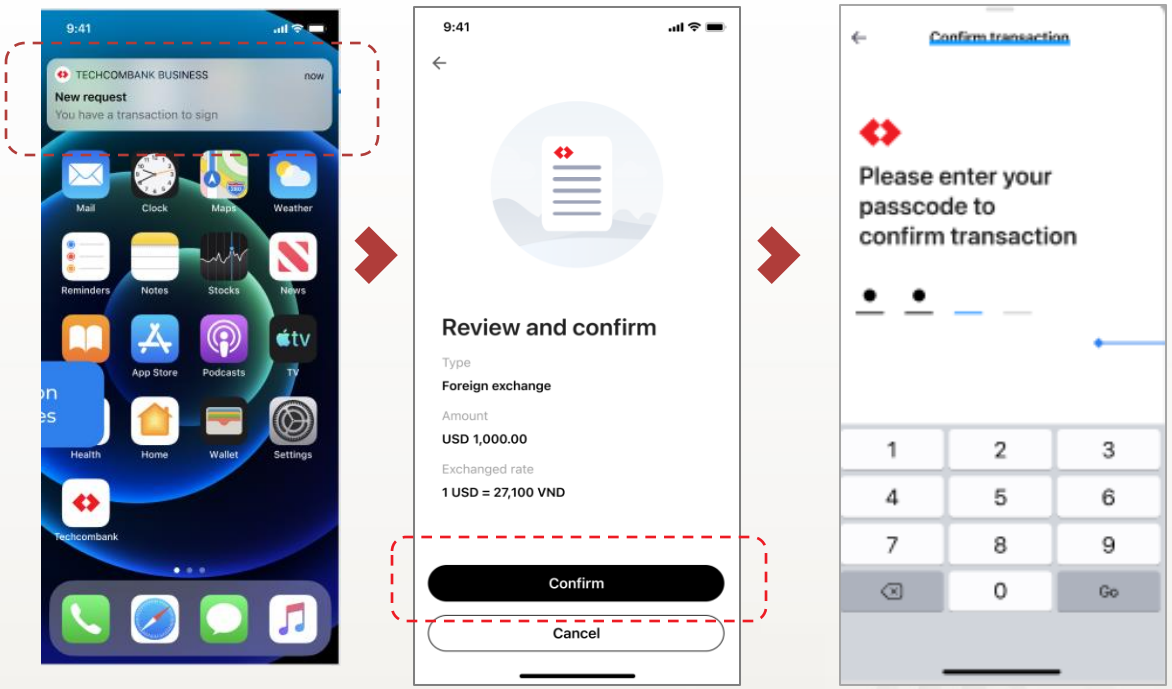
14. FX Selling

14.4. Approve FX Selling transaction (continue)

After the transaction is approved on Web, a notification will be sent to the checker's app for validation.

The approver enter the passcode to authenticate the transaction on the App.



Confirm transation on App

TCB Public Document

14. FX Selling

14.4. Approve FX Selling transaction (continue)

Some takenote to approve FX selling transaction:

1. *If FX rate has changed when checker select **Approve**, Techcombank Business will display notification **The transaction rate has changed**. Checker can select **Confirm** or **Cancel** the transaction.*
   Techcombank Business update new auto rate 2 minutes per time.
2. *If the users does not confirm on the mobile device, when there are only 5 seconds left, the screen will display the message: **The exchange rate is no longer valid**, and users will have to click **Approve** again to update the new rate.*
3. *If the users stops at the confirmation screen for too long, a Transaction Expired message will appear. Here, the users will have to go back to the list of transactions and re-do the approval*
4. *If checker users want to approve the transaction out of working hours, Techcombank Business will display the notification:*
   Unable to get rate due to out of working hour. Please note that requests created out of working hours can be approved in working hours…
   *Here, users can select **Reject.***
5. ***In cases where Techcombank allows the maker to create a transaction order outside of COT hours, that transaction order can only be approved by the checker during transaction hours on the next business day.***

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15. Domestic foreign currency transfer

15.1. Register the feature

15.2. Initiate transaction

15.3. Approve transaction

15. Domestic foreign currency transfer

15.1. Register to use the feature

Domestic foreign currency transfer transactions only include the following purposes:

- Corporate customers transfer FX between their accounts opened at TCB and/or other banks in the territory of Vietnam.
- Corporate customers transfer internal capital in foreign currency between dependent units' accounts

Register services and beneficiaries at the counter with customers using Techcombank Business:

- **MB11-QT.TDC/124** registration of beneficiary information.
- Documents proving the purpose when performing foreign currency transactions in Vietnamese territory...

- Install items related to Techcombank Business according to customer's registration
- Tick to select the Domestic foreign currency transfer feature for the corresponding users.

Note: Customers who are using features on FEB will be converted to Techcombank Business and continue to use features normally.

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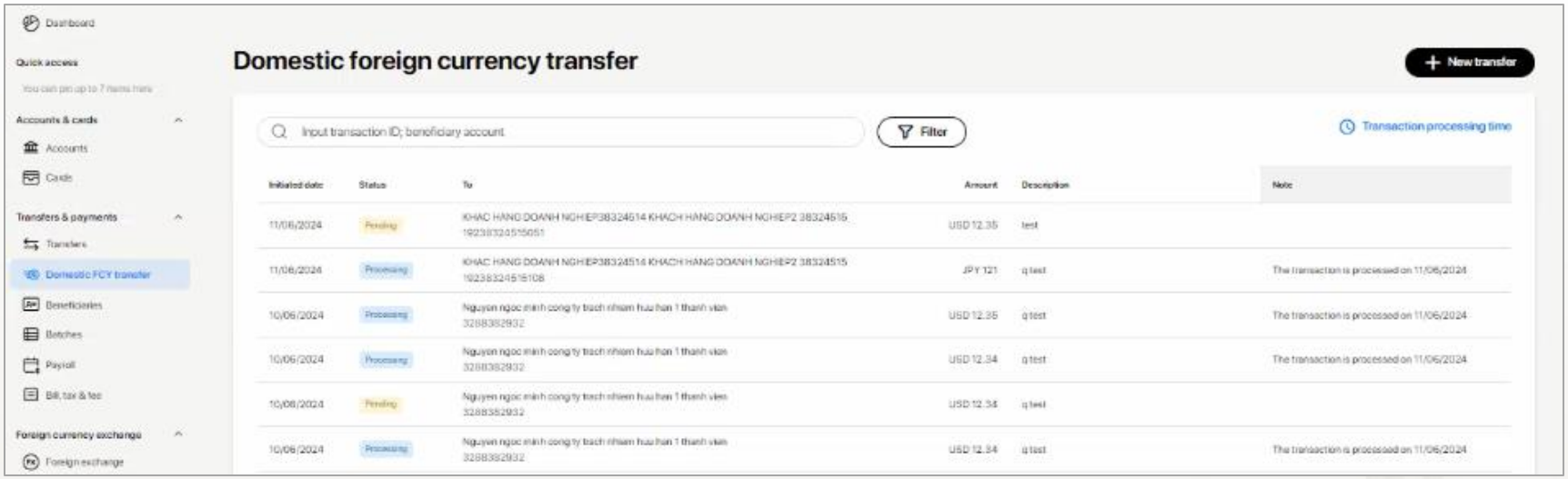
15. Domestic foreign currency transfer

15.2. Initiate transaction

Customers can only initiate a foreign currency transfer request once the beneficiary has been registered.

To start making a request, users log in to Techcombank Business > select **Domestic foreign currency transfer** > Select New transfer > Select beneficiary from the registered list



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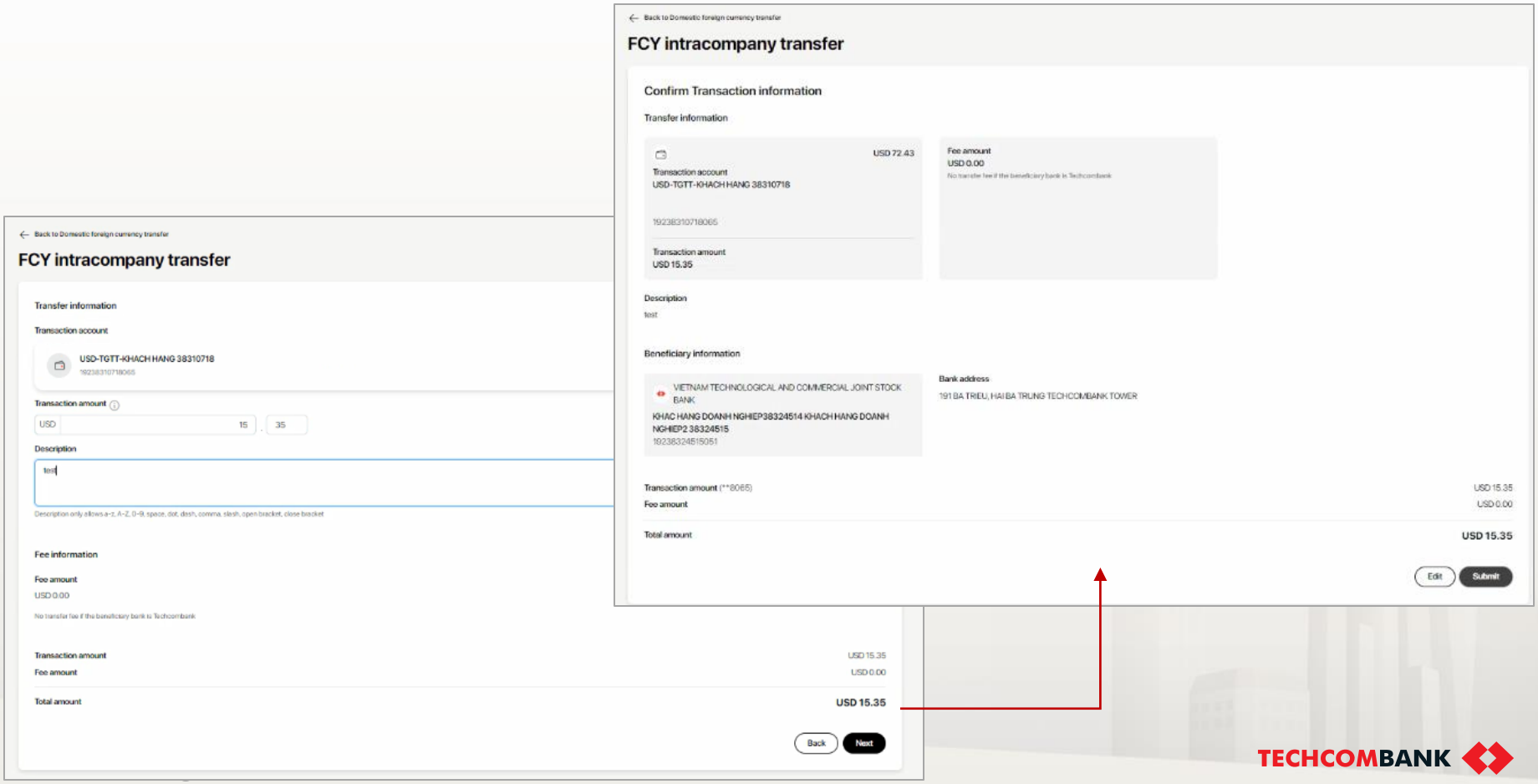
15. Domestic foreign currency transfer

15.2. Initiate transaction

Users enters transfer information: Select **Transaction account**, enter **Transaction amount**, **Description**, **Fee account**.

The system will automatically display fee amount. The applicable fee is the OUR fee (the sender pays the fee).

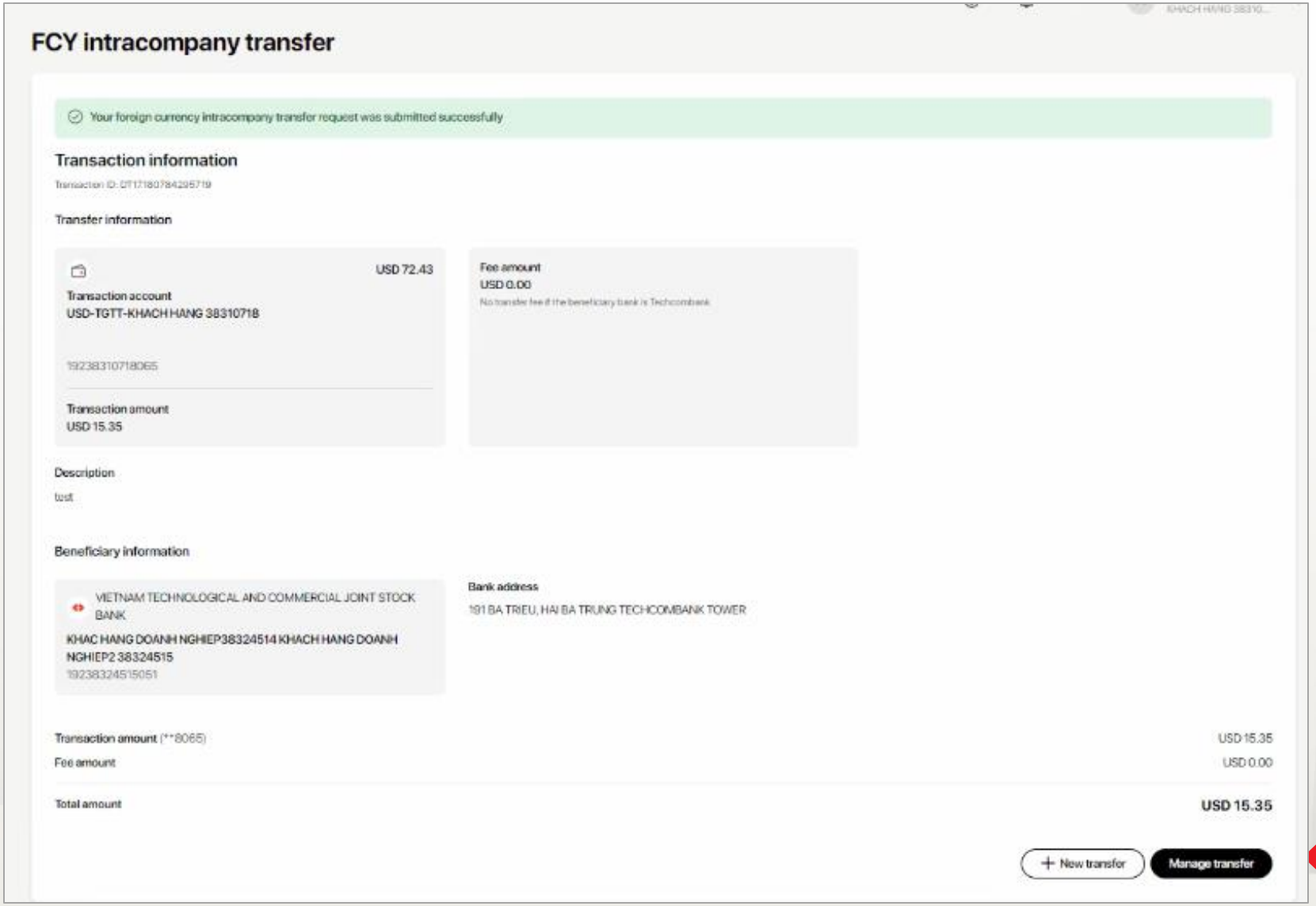
Select **Next** to move to the **Confirm transaction** step and click **Submit.**



15. Domestic foreign currency transfer

15.2. Initiate transaction

Initiate new domestic foreign currency transfer successfully

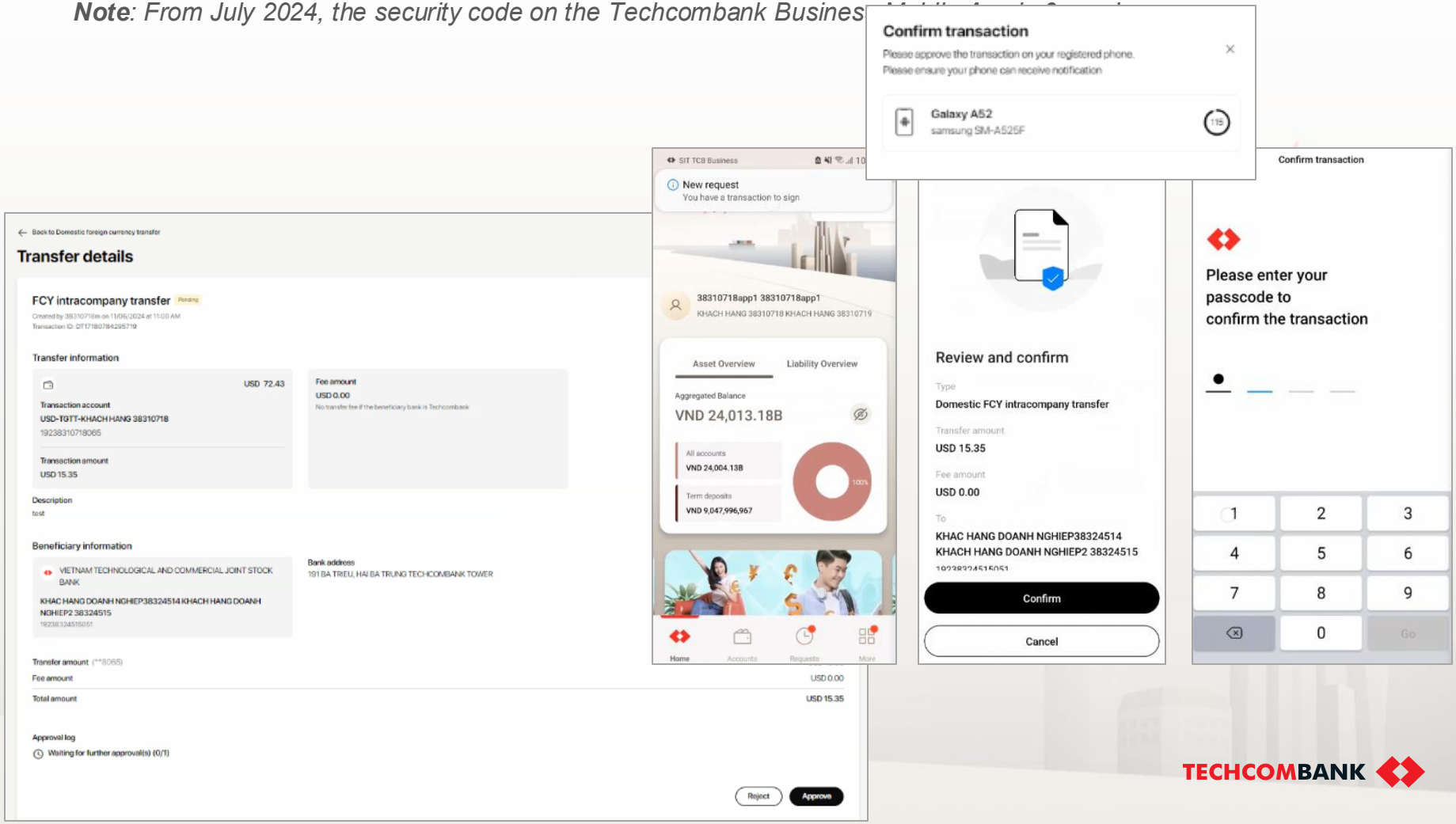


15. Domestic foreign currency transfer

15.3. Approve transaction

Similar to other transactions on Techcombank Business, customers can choose to approve transactions on the Web and authenticate via the App or approve the request entirely on the Techcombank Business Mobile App..

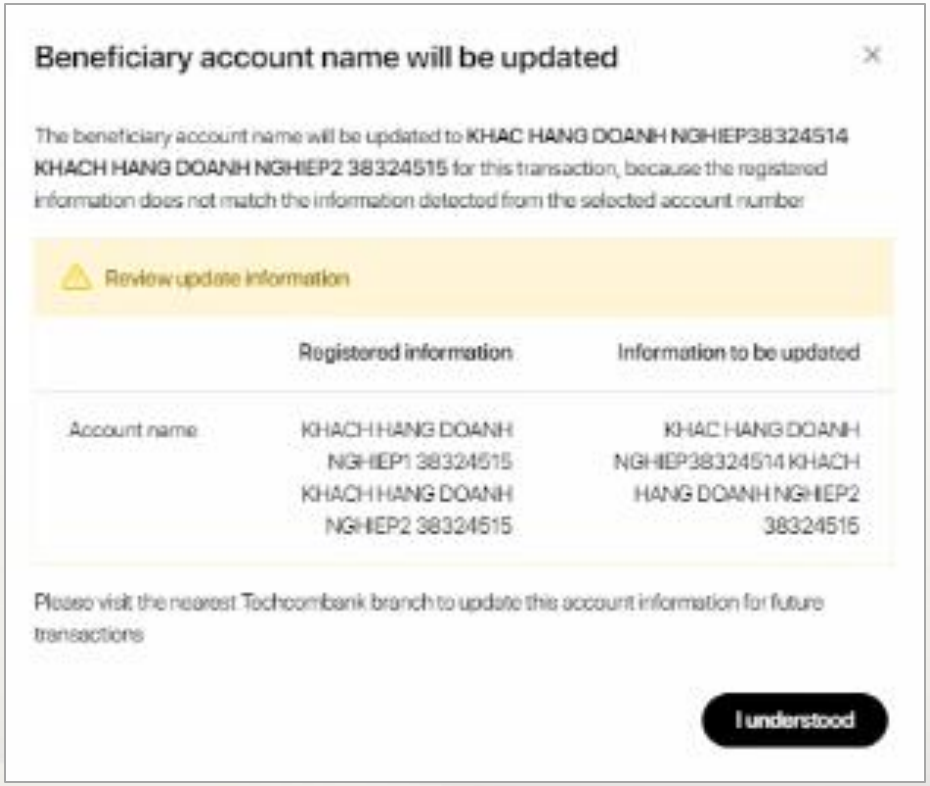
***Note**: From July 2024, the security code on the Techcombank Busines*

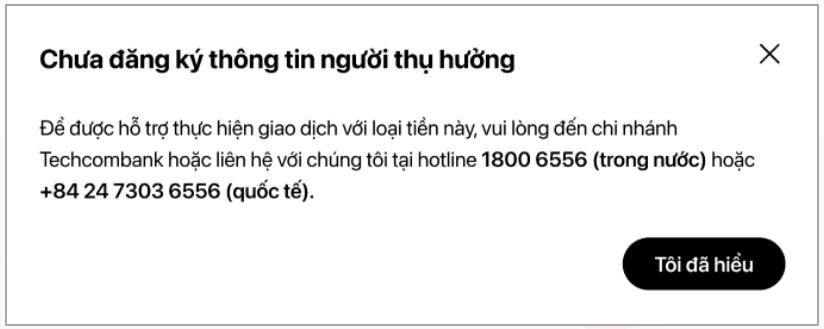


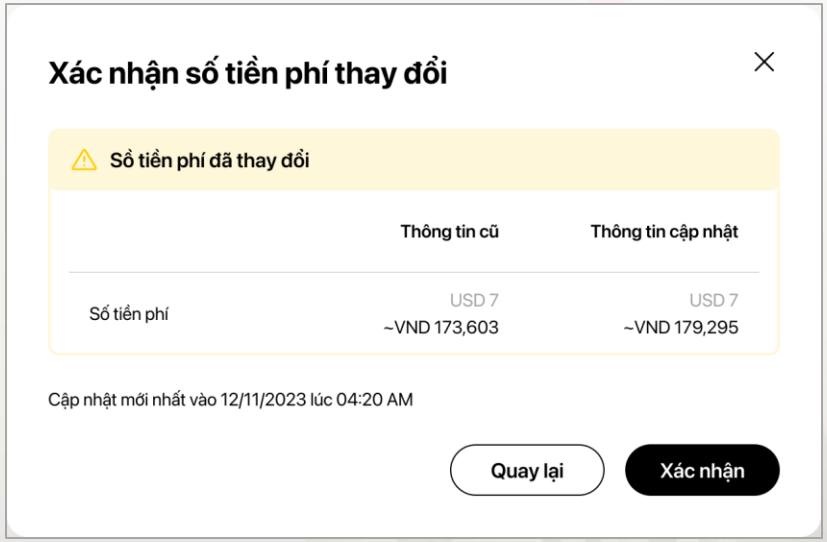
15. Domestic foreign currency transfer

Some **warning cases** when making transactions, including: :

- Beneficiary account name has been updated/changed
- The fee amount changes when exchange rates change
- The beneficiary has not been registered at the counter







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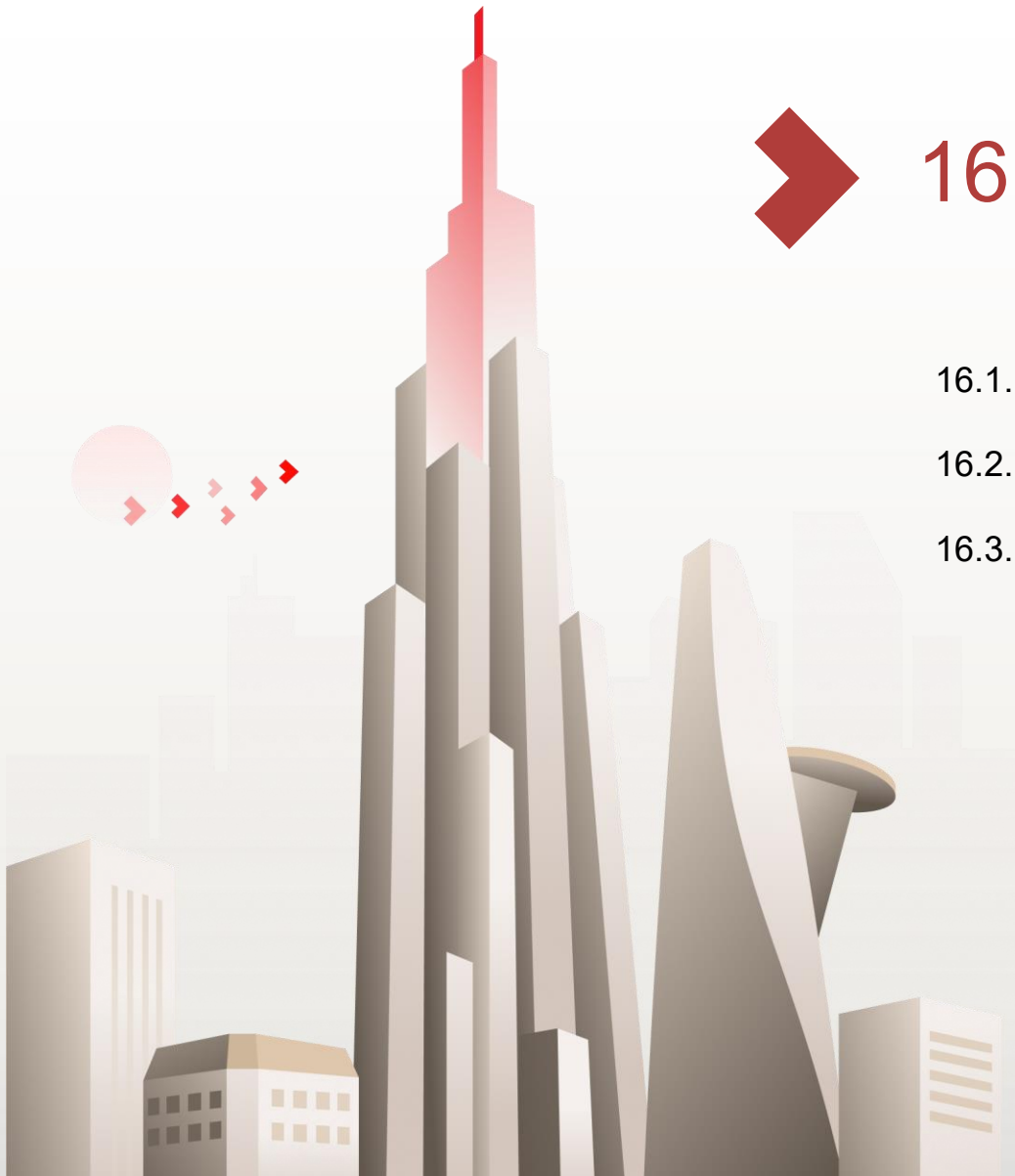


16. FCY Payroll

16.1. Register the feature

16.2. Initiate transaction

16.3. Approve transaction

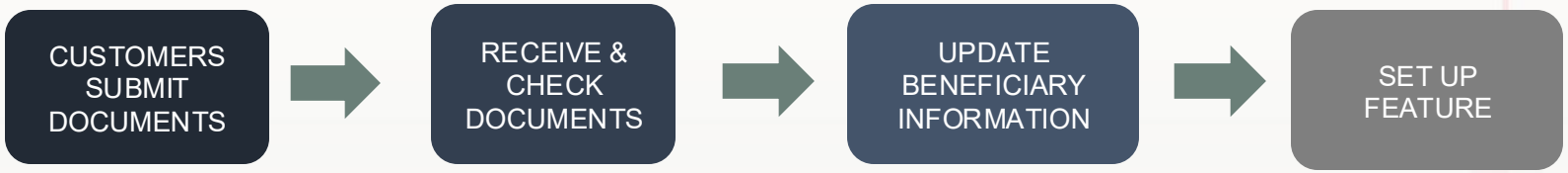
16. FCY payroll

16.1. Register the feature

FCY payroll only applies with the following conditions:

- Corporate customers make the salary transfers to their employees via employee accounts opened at Techcombank, or at a credit institution located inside or outside Vietnam in foreign currency.
- Corporate customers already have current accounts at Techcombank

Register services and beneficiaries at the counter with customers using Techcombank Business



Documentation includes:

- Beneficiaries information for payroll transactions according to **MB04-QT.KTGD/20**
- Documents proving the purpose of FCY payroll transaction according to current regulations
- Install items related on TCB internal system according to customer's registration
- Tick to select the FCY payroll feature for the corresponding users.

Notes:

- For the first FCY payroll transaction, customers need to submit documents at least 2 working days in advance. If there is any change in information for next time, notification must be made 1 day in advance

- Customers currently using this feature on FEB will be migrated to Techcombank Business and continue to use this feature without delay

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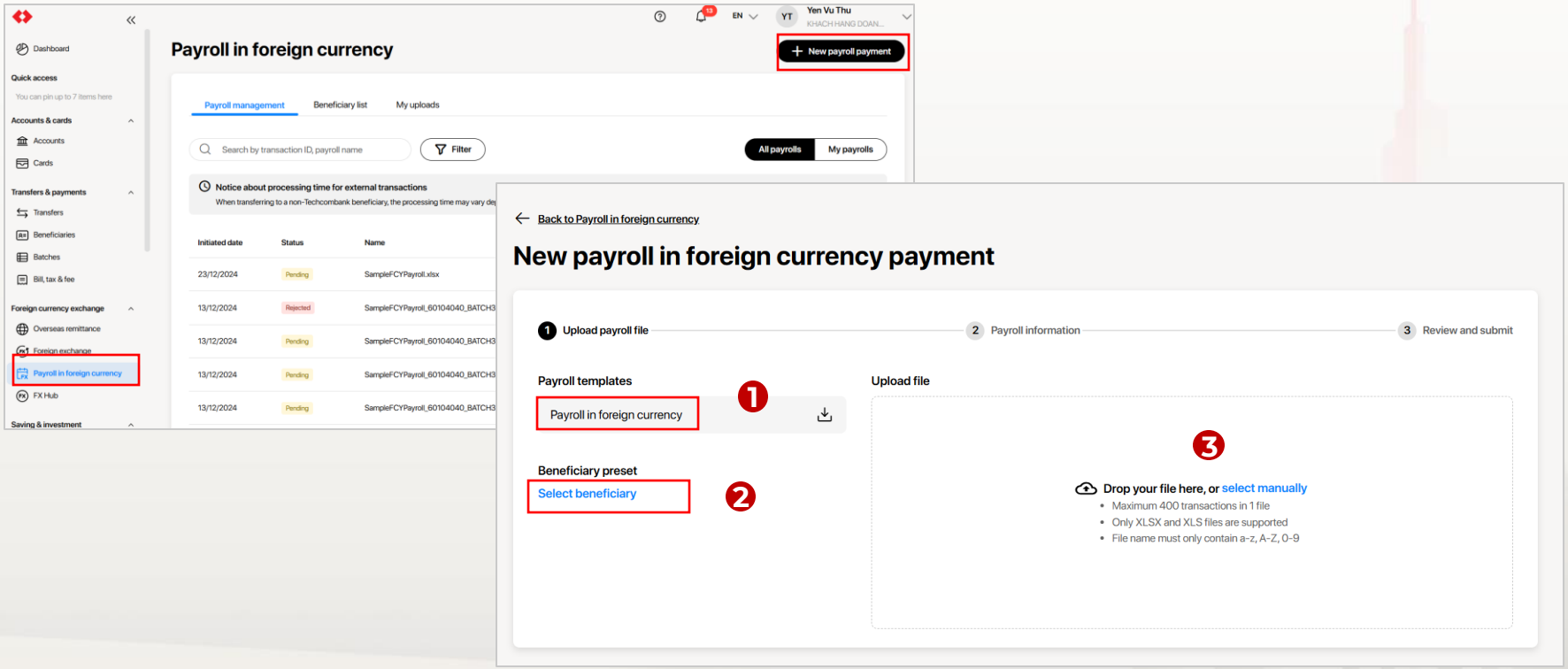
16. FCY payroll

16.2. Initiate transaction

Customers can only initiate a FCY payroll request when the beneficiary has been registered. In case the beneficiary has not been registered, the system will send a notice directing the customer to the nearest branch for support.

To initiate a request, users log in to Techcombank Business > select **Payroll in foreign currency** > **New payroll payment** > Download the Payroll templates and then fill in beneficiary information **(1) OR** click Select beneficiary to select beneficiaries from existing list **(2)** AND batch file uploads **(3)**

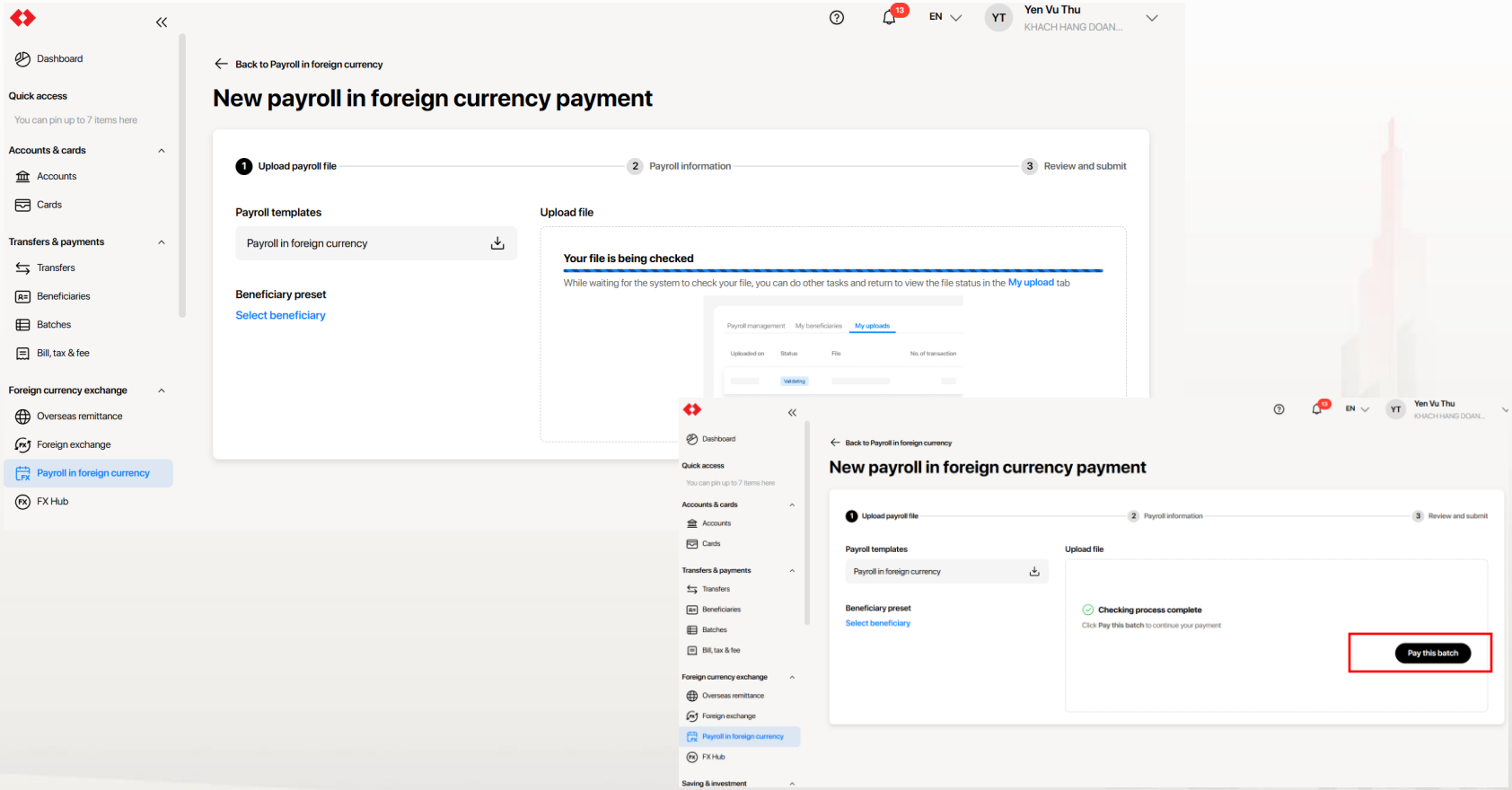


TCB Public Document

16. FCY payroll

16.2 Initiate transaction (continue)

After uploading payroll file, the system automatically checks: (i) Uploaded file information; (ii) Beneficiary information; (iii) Beneficiary's available limit. If the information is complete > The system displays a notification that the file check has been completed > Select "**Pay this batch**"



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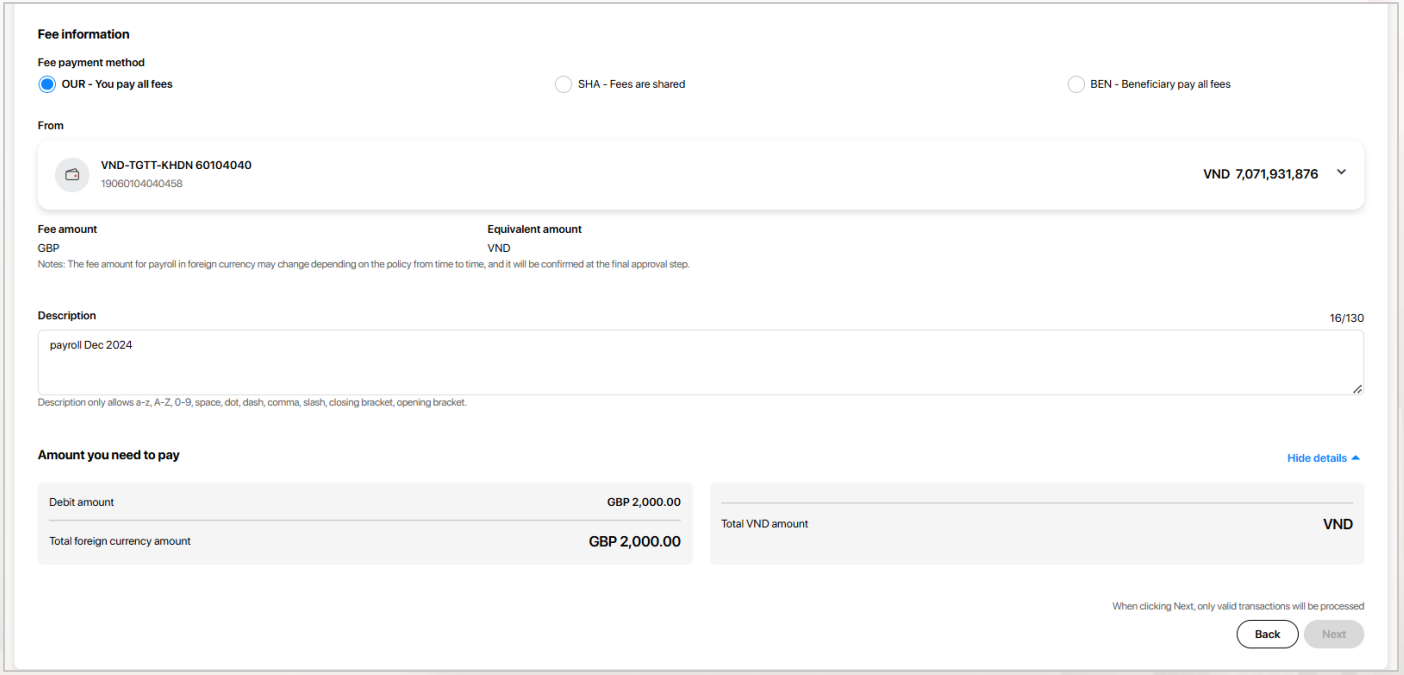
16. FCY payroll

16.2. Initiate transaction (continue)

The system continues to check the information in the uploaded file:

- If the information is valid > Select **Fee payment method** > **Next** > **Confirm** => Request to be transferred to the checker.
- If the information is invalid: the system blocks authentication for transactions where the beneficiary is not valid. Customers can still choose to continue with valid transactions.

Note: The maker can cancel the order if it has not been approved by the checker.



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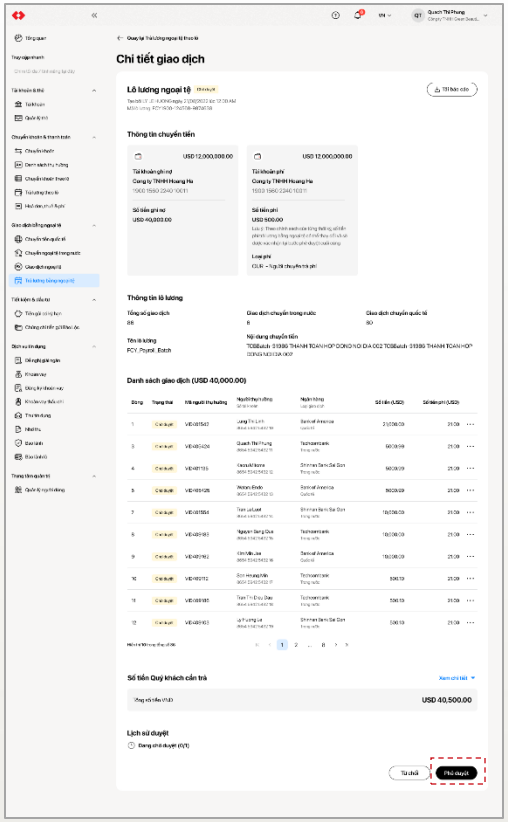
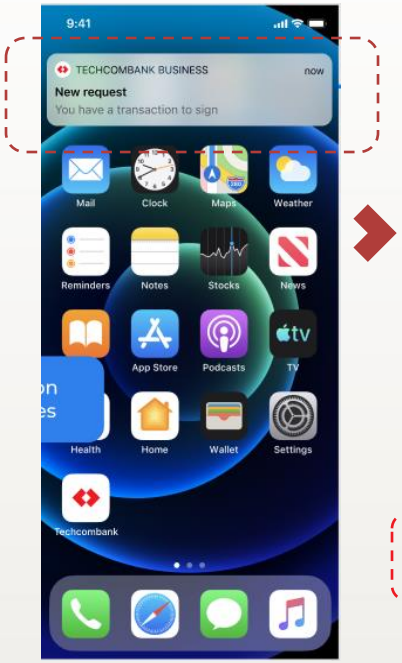
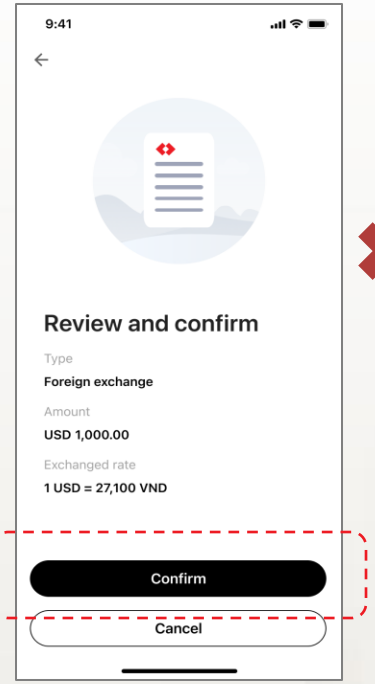
16. FCY payroll

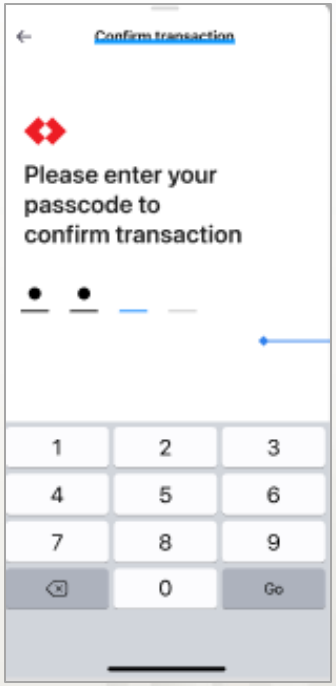
16.3. Approve transaction

Similar to other transactions on Techcombank Business, customers can choose to approve the transaction on the web and authenticate via the App or approve the request entirely on the Techcombank Business Mobile App.









TCB Public Document

17. Term deposits

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

17.1. Initiate and approve term deposit requests

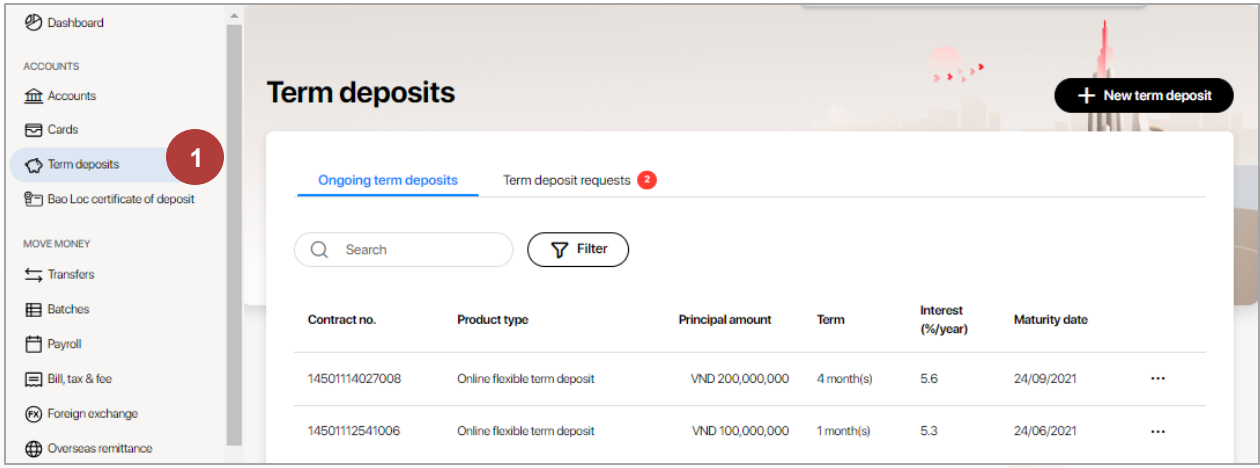
17.2. Query, manage requests and withdraw

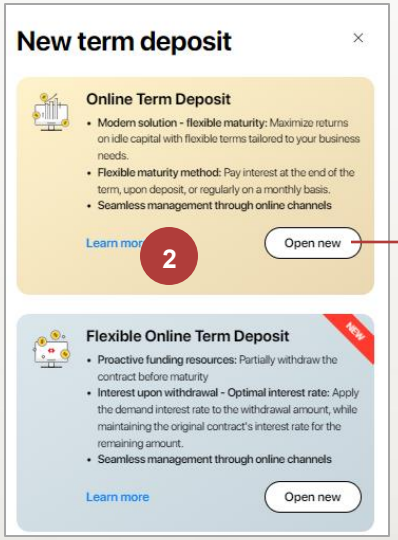
17.3. Flexible term deposits

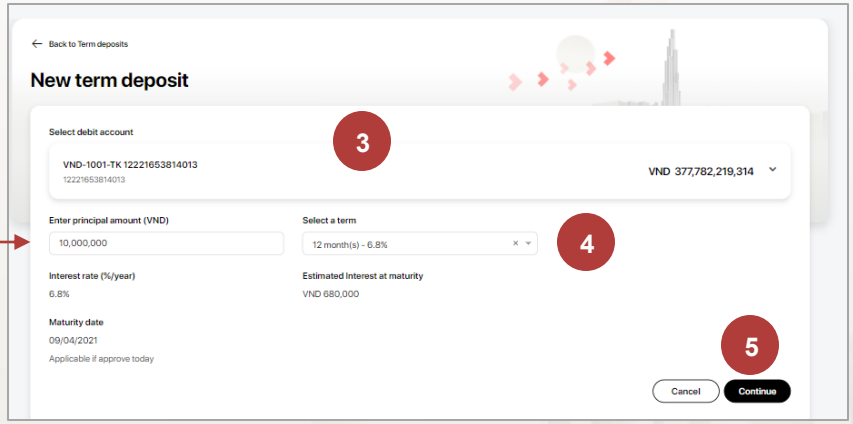
17. Term Deposit

17.1. Initiate and approve term deposit requests

1. Select **Term Deposits** in the left Menu and click on **New term deposit**
2. Select **Online Term Deposit**
3. Select the Debit account and enter the principle amount you want to deposit
4. Select a term for the deposit. *System will fetch the interest rate and calculate interest at maturity for your reference*
5. Select **Continue**







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17. Term Deposit

17.1. Initiate and approve term deposit requests (continue)

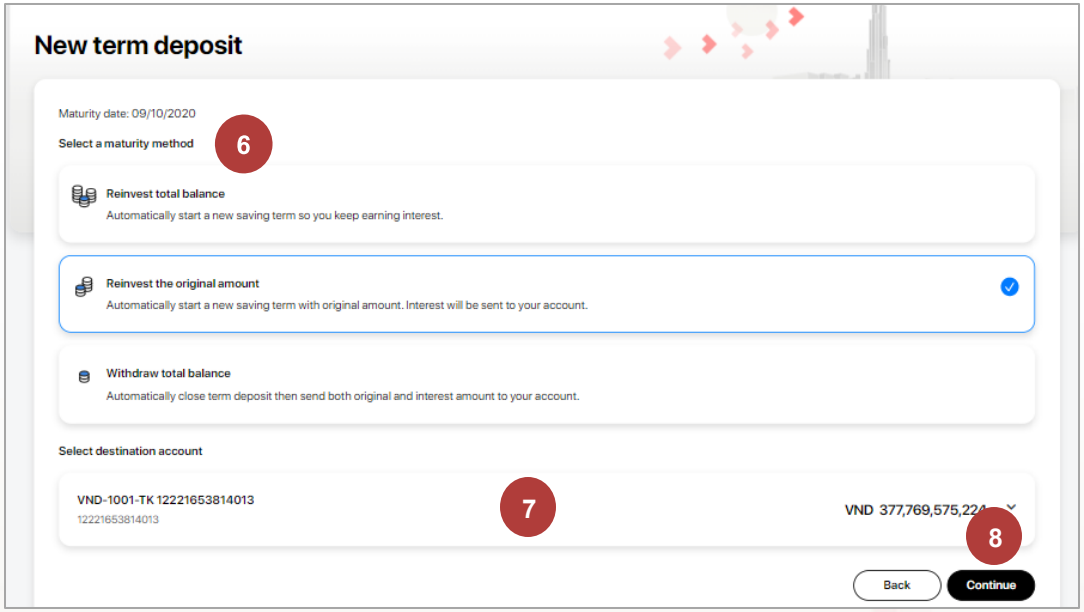
6 Select option for the **Maturity method**

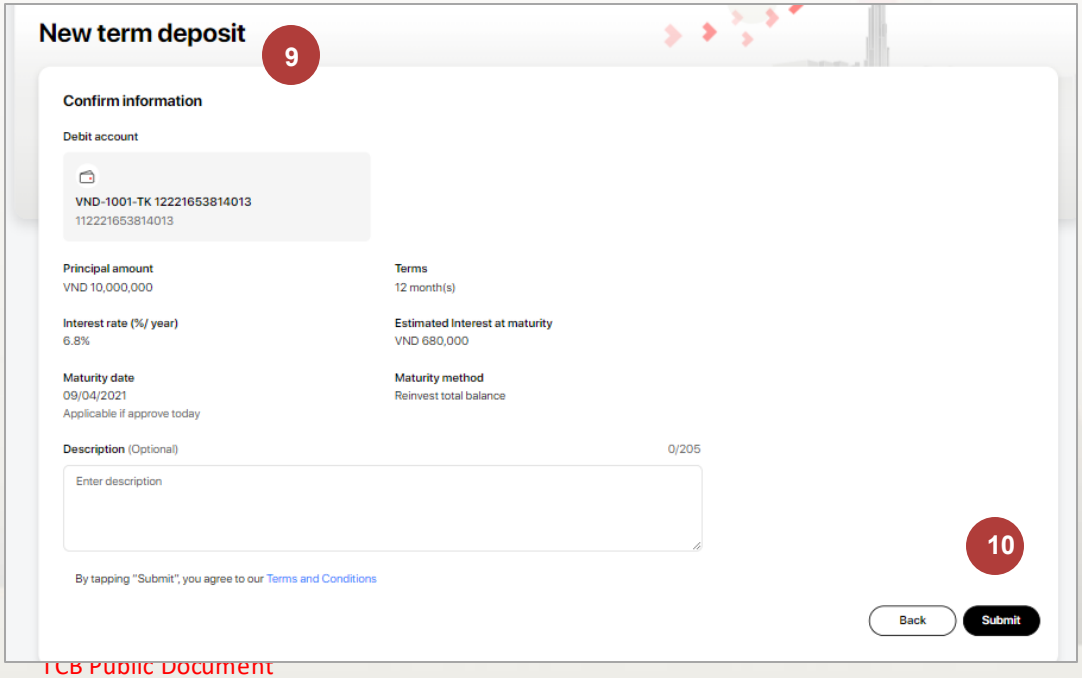
7 Select the destination account you want to receive money at maturity (if you chose **Reinvest the original amount** or **Withdraw total balance**)

8 Select **Continue**

9 Input descriptions for the term deposit (if needed)

10 Review all the information and select **Submit**





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17. Term Deposit

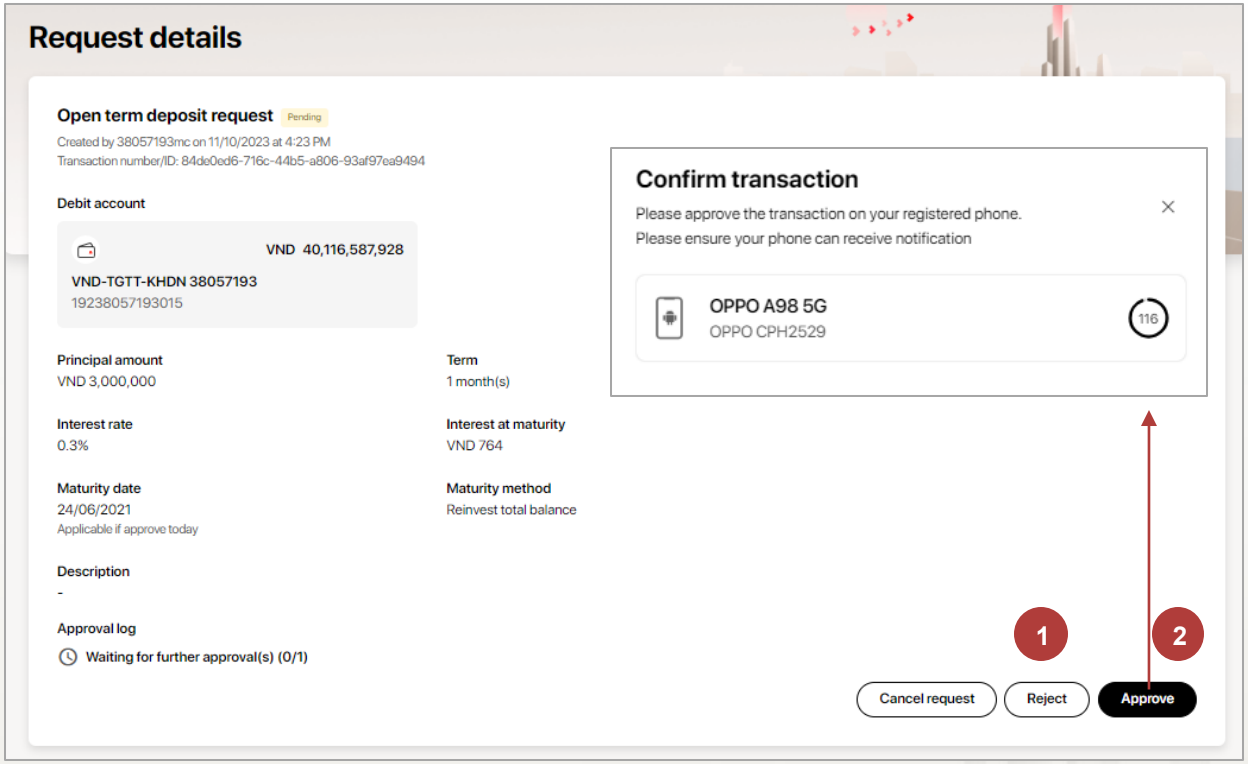
17.1. Initiate and approve term deposit requests (continue)

To authorize term deposit, users select **Term Deposit** in the left Menu > **Term deposit request**

1. Review the information in appeared screen. Select **Approve** and authorize the approval by passcode on mobile app

2. Select **Reject** if you don't want to authorize the term deposit. In appear screen, you can input your reject reason

***Note**: in case the interest rate is different with offered rate at maker level, system will display the new interest rate and estimate interest at maturity. This is the final offer rate.*



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17. Term Deposit

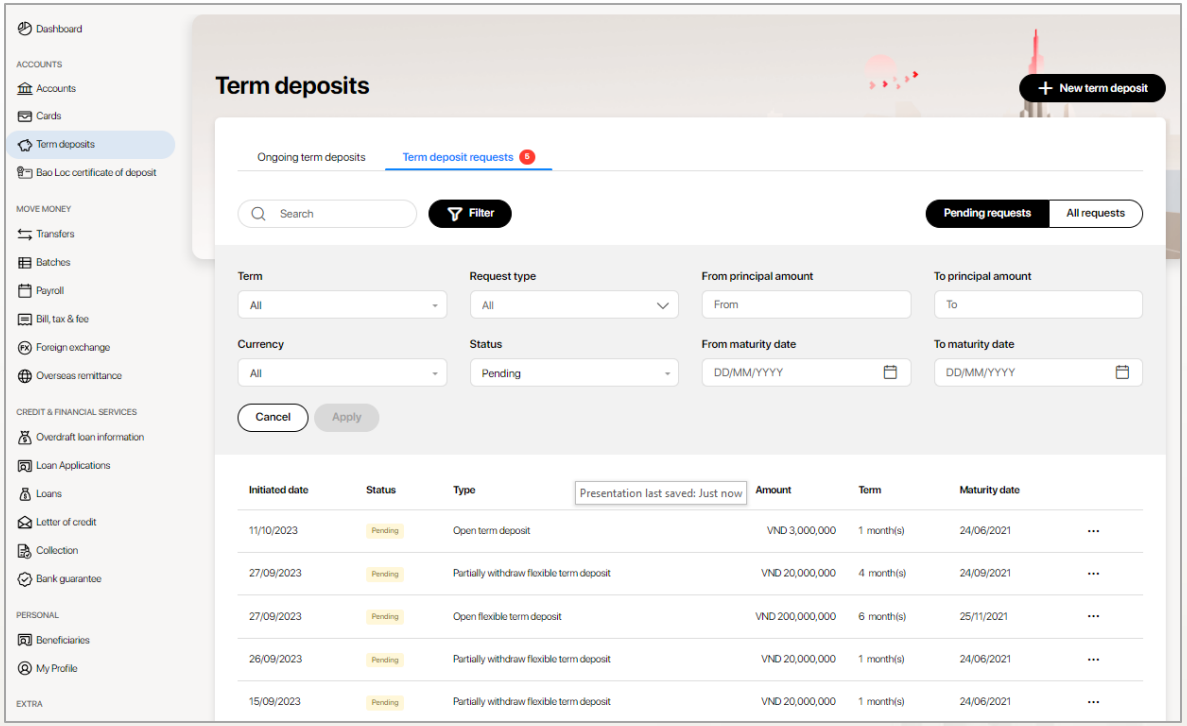
17.2. Query, manage requests and withdraw

1. Select **Term Deposits** in left Menu > **Ongoing term deposits**

2. Users can view and search term deposit by follow these criterias:
   - Contract No.
   - Principle amount
   - Currency
   - Term
   - Interest
   - Maturity date

3. Users can **Filter** term deposit by
   - Term
   - Open channel
   - From – To principle amount
   - Currency
   - From – To date

   Select **Apply** after filling in all criteria



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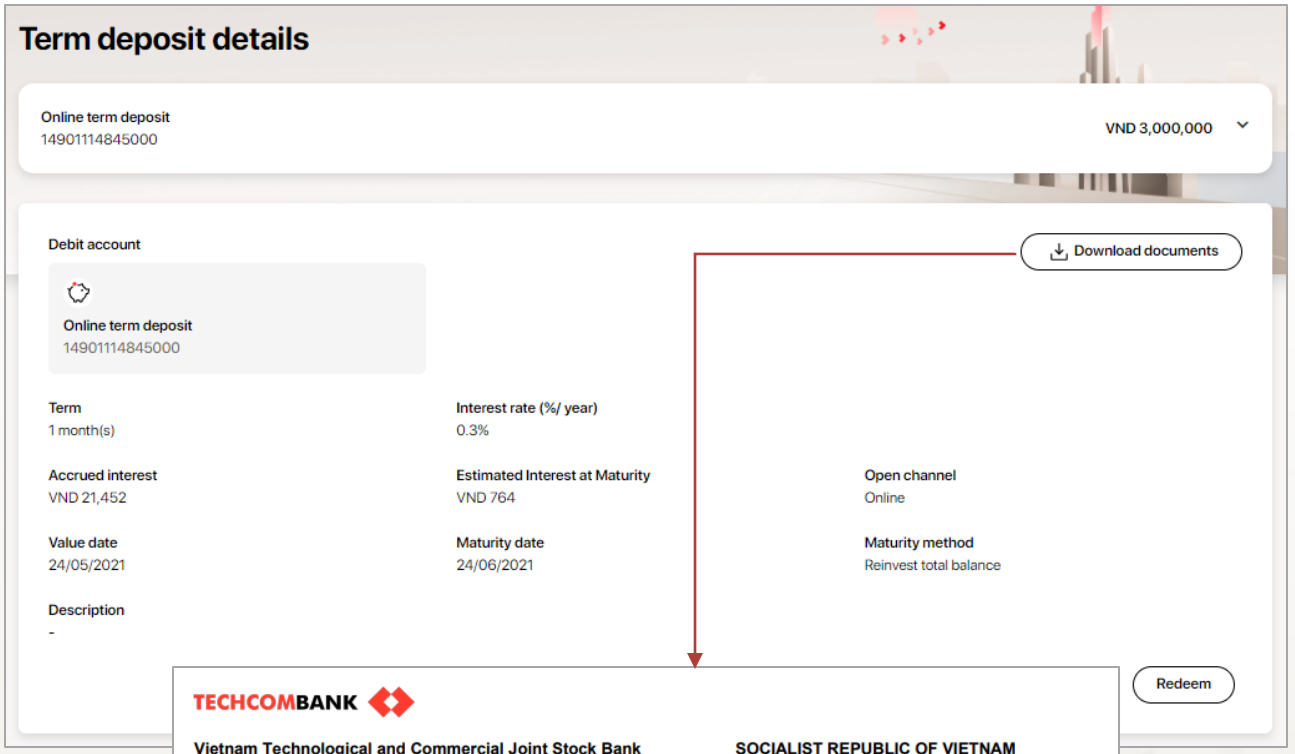
17. Term Deposit

17.2. Query, manage requests and withdraw (continue)

Users can view detailed information of a **Ongoing term deposit** contract by click a ongoing term deposit. users can view:

- Principle amount
- Term
- Interest rate
- Interest at maturity
- Open channel
- Open date
- Value date
- Maturity method
- Description



Users can select **Download documents** to save confirmation file about available term deposit form Techcombank Business.

TECHCOMBANK

Vietnam Technological and Commercial Joint Stock Bank

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

LETTER OF ONLINE DEPOSIT CONFIRMATION

No.: 14901114845000

Vietnam Technological and Commercial Joint Stock Bank (Techcombank) confirm:

- Business Owner	:	VND-TGTT-KHDN 38057193
- Certificate of business registration/ Certificate of corporate registration/ Establishment Decision/ Operation License no	:	0534453752
- Customer ID	:	38057193
- Product type	:	Online term deposit
- Principal amount	:	3,000,000VND

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17. Term Deposit

17.2. Query, manage requests and withdraw (continue)

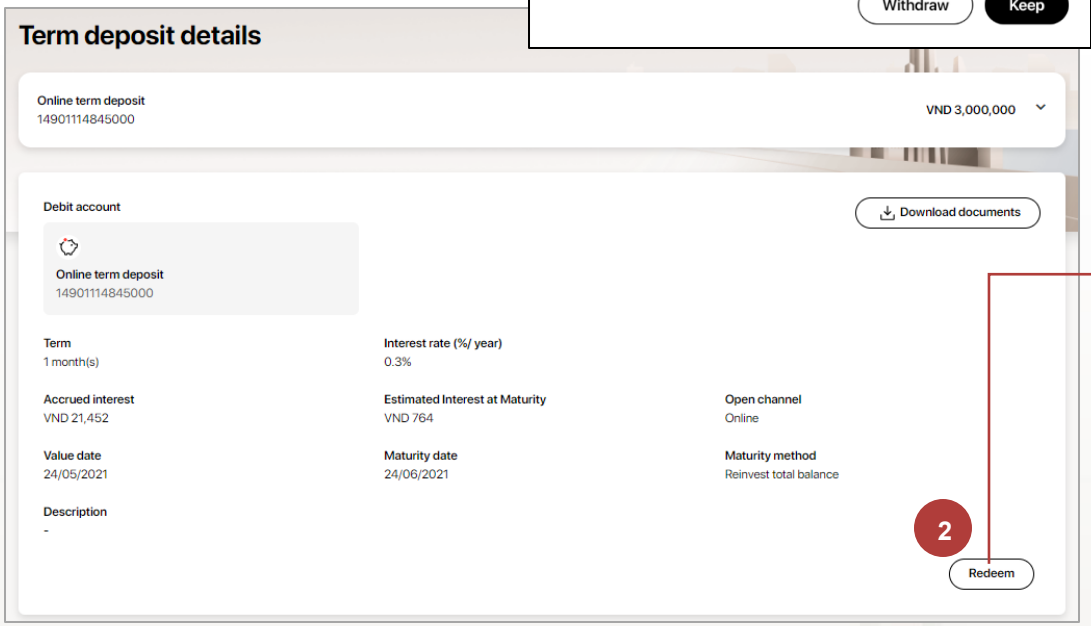
1. Users can withdraw **ongoing term deposits** with following steps:

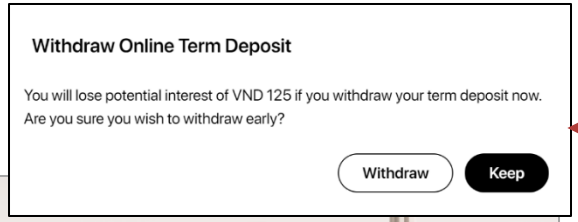
   select the term deposit you want to withdraw premature

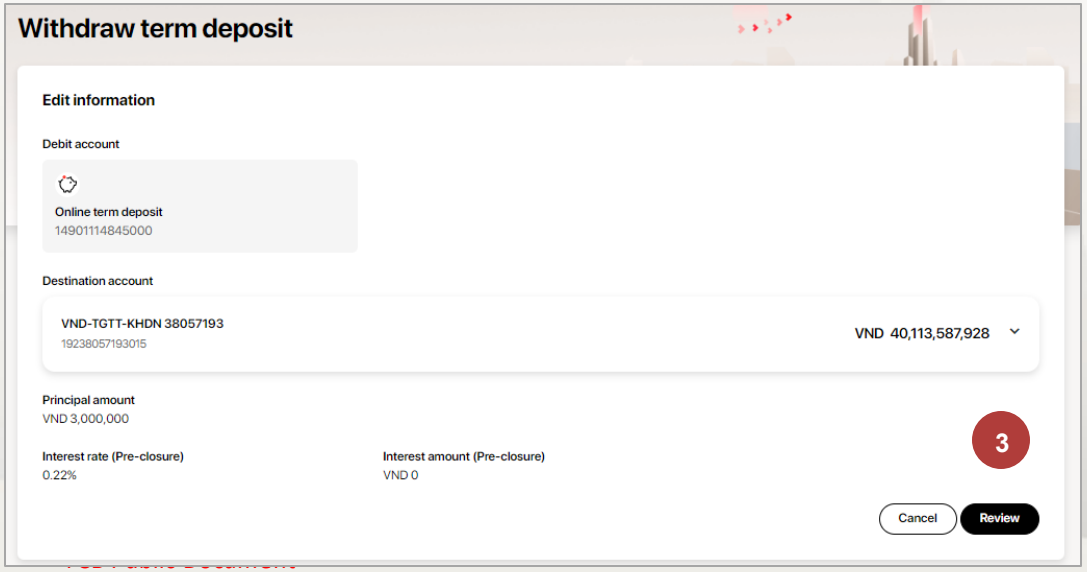
2. Select **Redeem**

   Select **Withdraw** in pop up screen

3. In appeared screen, select the destination account and click **Review**







17. Term Deposit

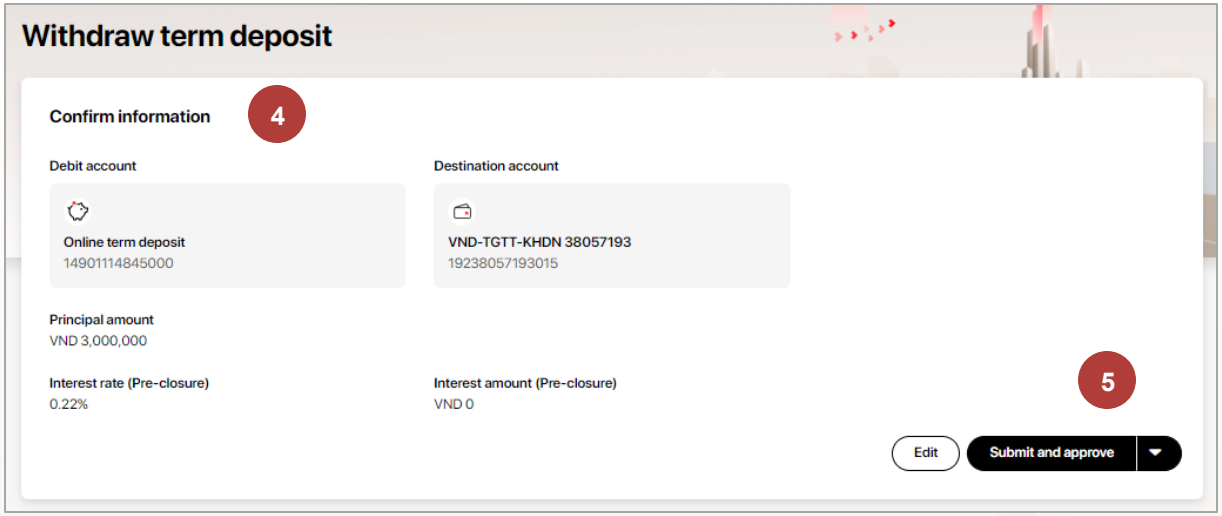
17.2. Query, manage requests and withdraw (continue)

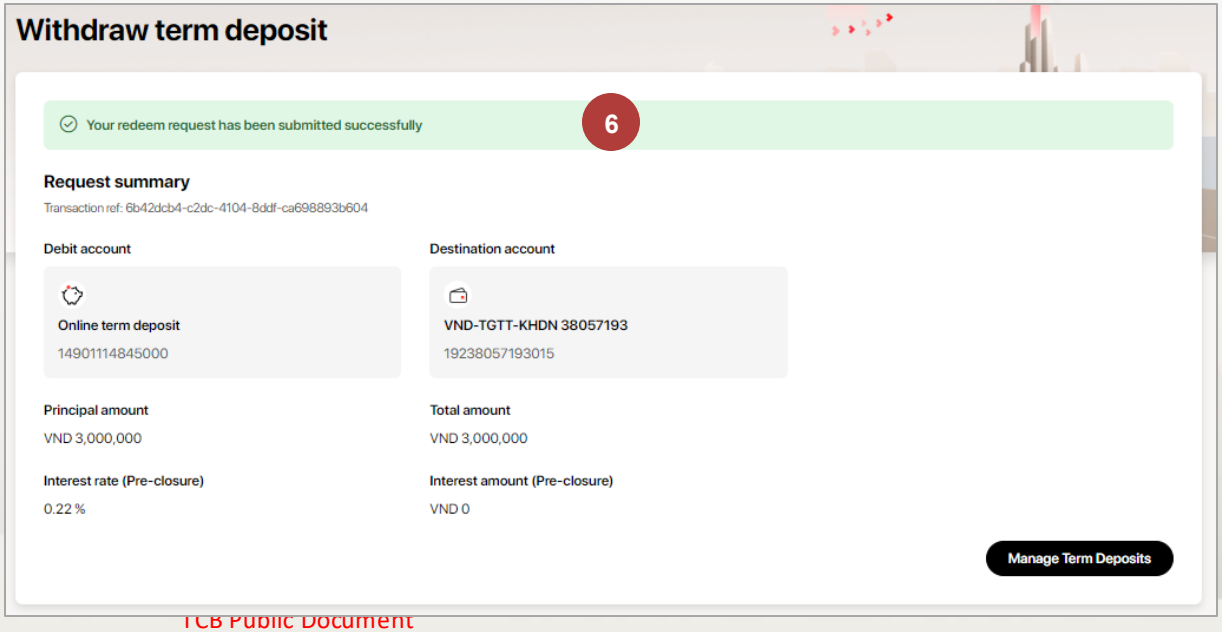
4 Review the information in appeared screen. You can change destination account by select **Edit**

5 In appeared screen, select the destination account and click **Review**

6 Select **Submit** to request the withdrawal.

Users checker login Techcombank Business web to approve the request and verify with passcode on App Techcombank Business Mobile or approve on App completely.





TCB Public Document

17. Term deposit

17.3. Flexible term deposits – initiate

1 From Techcombank Business homepage > **Select Term Deposits > New term deposit**.

The system will display 2 deposit products for users to choose from:

1. **Online Term deposit**
2. **Flexible Online Term Deposits**

2 Users selects Flexible Online Term deposit > Click **Open new**.

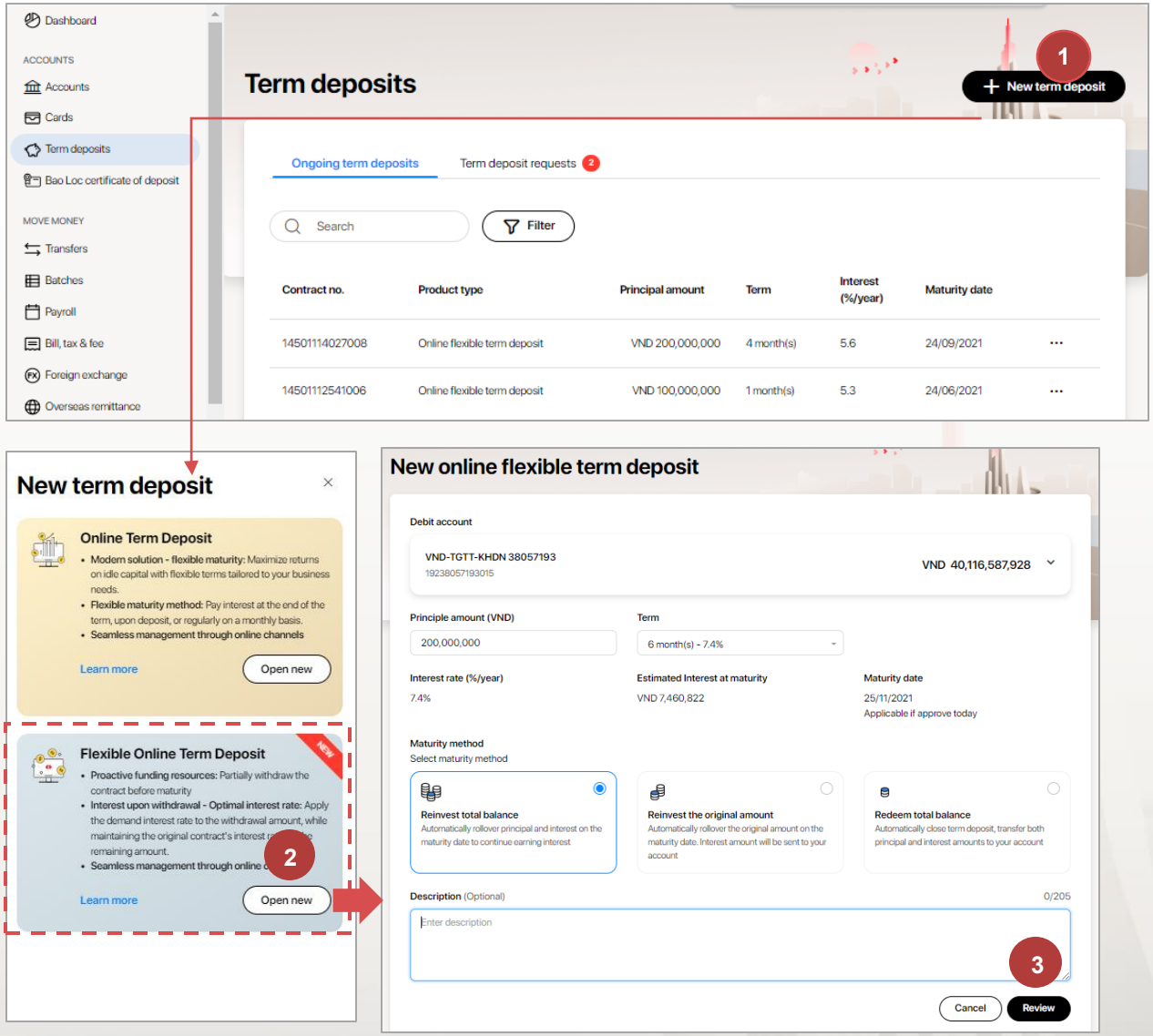
The system will display the Open new flexible term deposit interface.

Users enters information:

- **Principal amount** *(minimum 100,000,000 VND).*
- **Term:** The system will display the interest rate and the estimated final interest rate, maturity date.

3
- Select **Maturity Method**
- **Description**

Then click **Review**



VƯỢT TRỘI MỖI NGÀY TECHCOMBANK

TCB Public Document

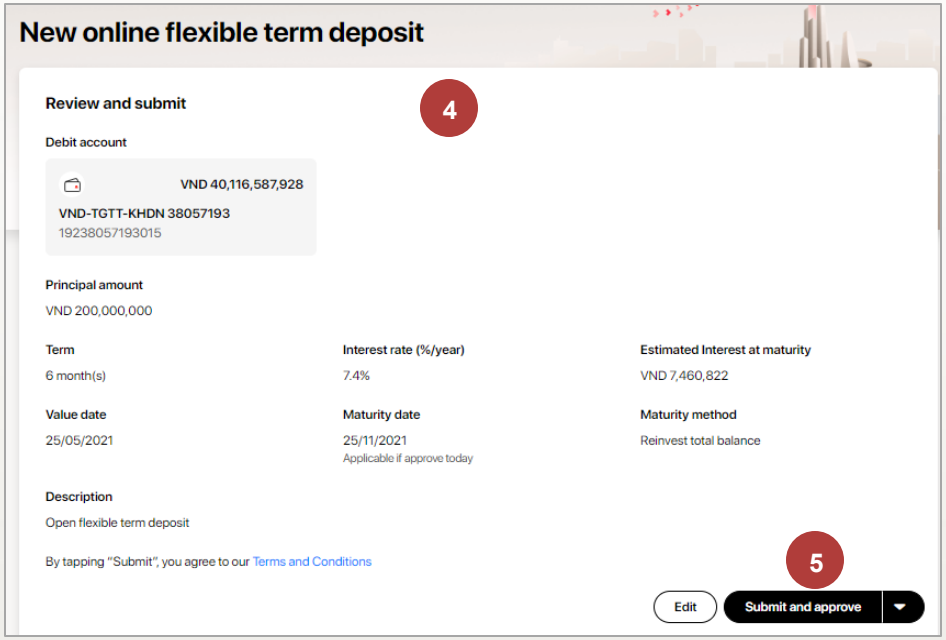
17. Term deposit

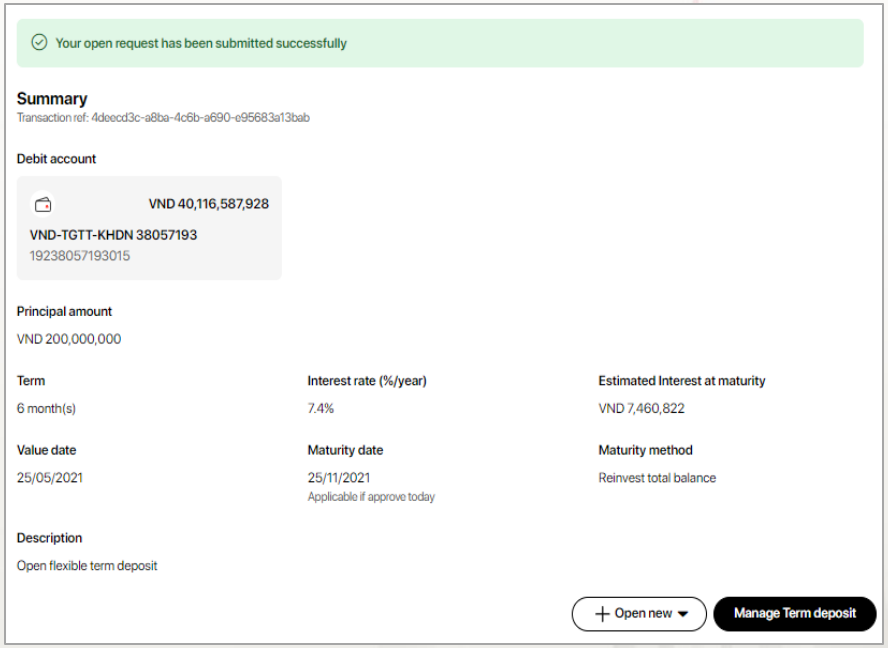
17.3. Flexible term deposits – initiate (continue)

4 The system will switch to the **Review and submit** interface and display the following contents:

- **Debit account; Principal amount**
- **Term, interest rate, estimated Interest at maturity**, value date, maturity date, maturity method
- **Description**(if any).

5 The users clicks **Submit and approve** to complete initiating new flexible term deposit.





TCB Public Document

17.Term deposit

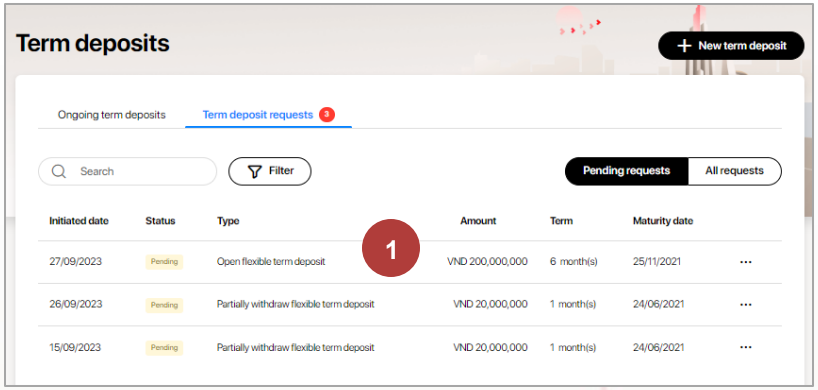
17.3. Flexible term deposits – Approve on web

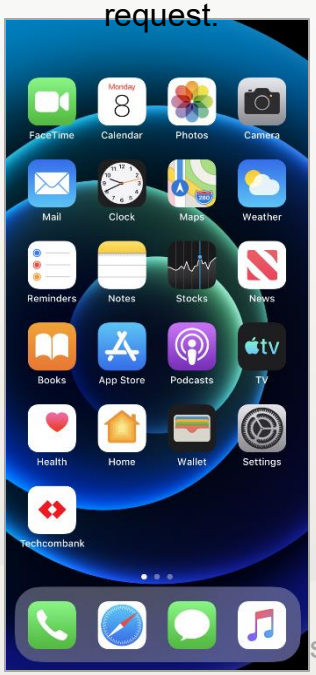
1. Users with the order approval role log in to Techcombank Business and select **Term Deposits** > Select **Pending** flexible deposit

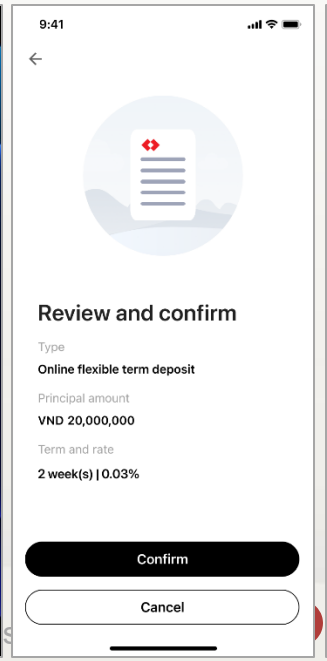
2. Techcombank Business will display detailed transaction information

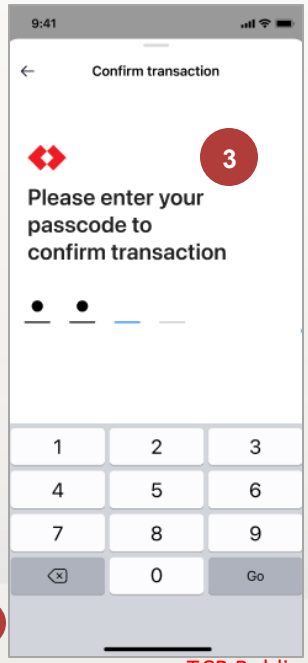
3. Users clicks **Approve** > The system will display a message asking to confirm transaction approval on Techcombank Business Mobile App.

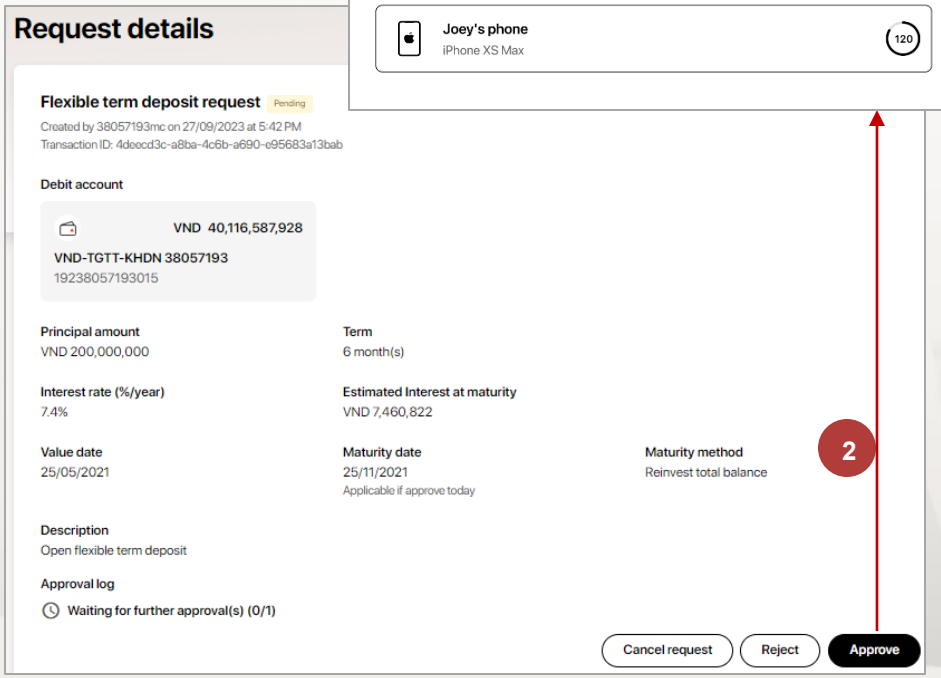
   Enter the passcode to complete the transaction approval or access the Techcombank Business Mobile App to approve the request.

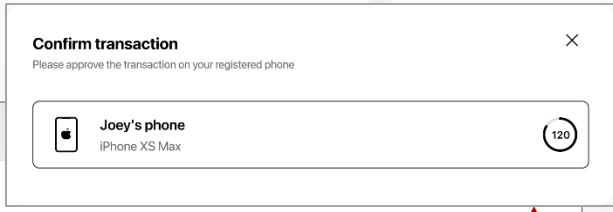












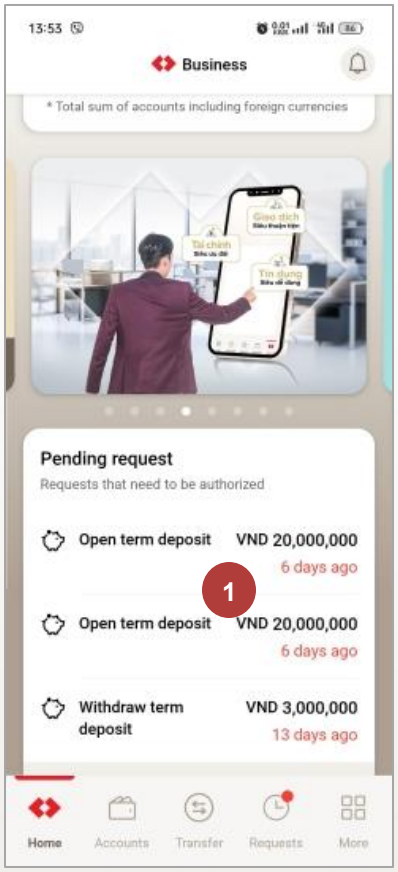
17. Term deposit

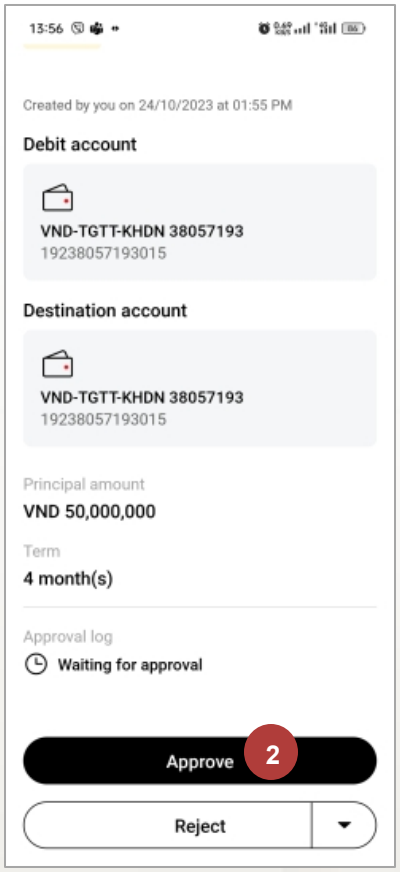
17.3. Flexible term deposits – Approve on App

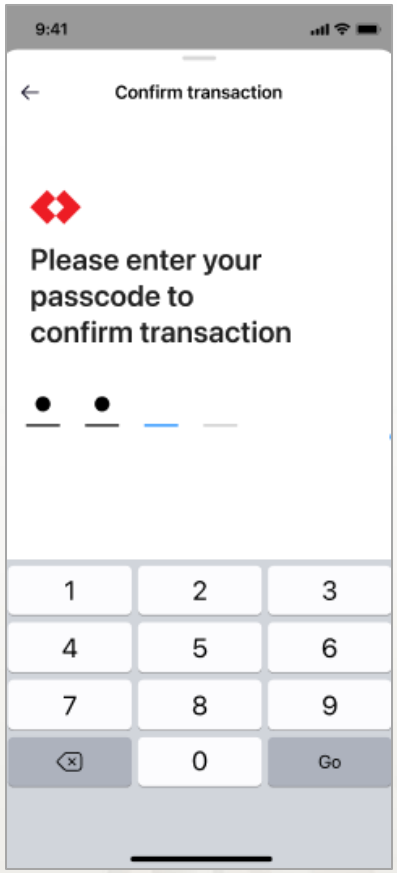
1. Similar to approve other transactions on the App, users access Techcombank Business Mobile and go to **Request pending approval** right on the home page or go to **Request** > **Term Deposits.**

2. Select the transaction **Pending** flexible term deposit that needs approval

3. View details and select **Approve** or **Reject** > Enter passcode to complete confirmation of transaction approval.





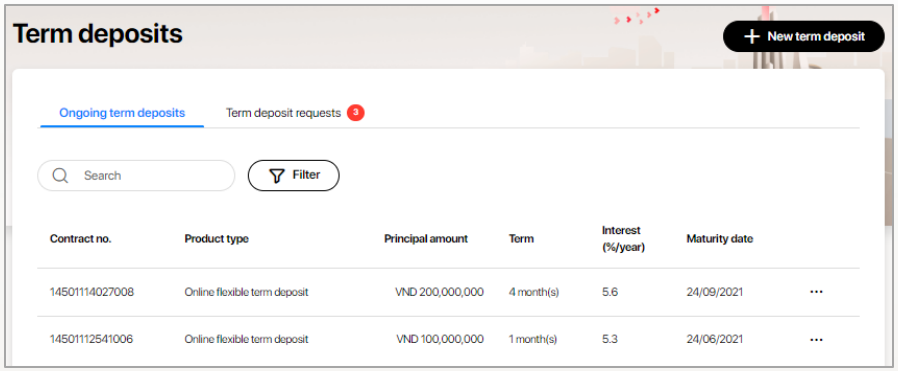


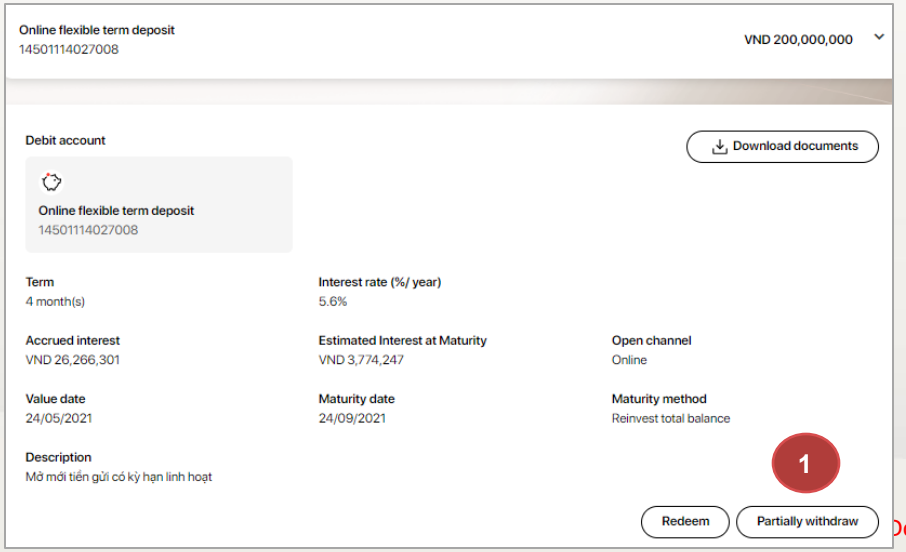
TCB Public Document

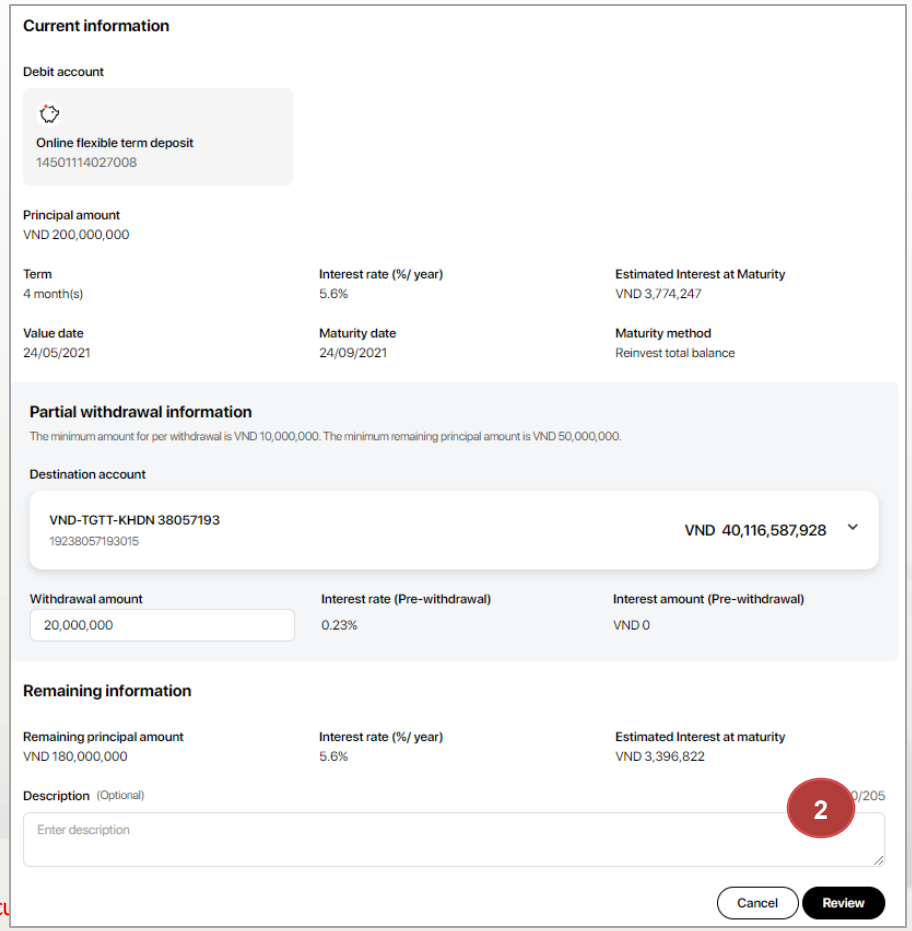
17. Term Deposit

17.3. Flexible term deposits – Initiate partial withdrawal request

1. From Techcombank Business homepage > Select **Term Deposits** > select an ongoing TD > Select **Partial withdrawal.**
2. The system will display detailed information of the active deposit > users enters principal amount to withdraw *(minimum partial withdrawal amount is 10,000,000 VND)* > Techcombank Business displays details
   - **Partial withdrawal information**: interest rate/interest amount (principal withdrawal before maturity)
   - **Remaining information:** Remaining principal amount/ Interest rate and Estimated interest at maturity. Click **Review.**







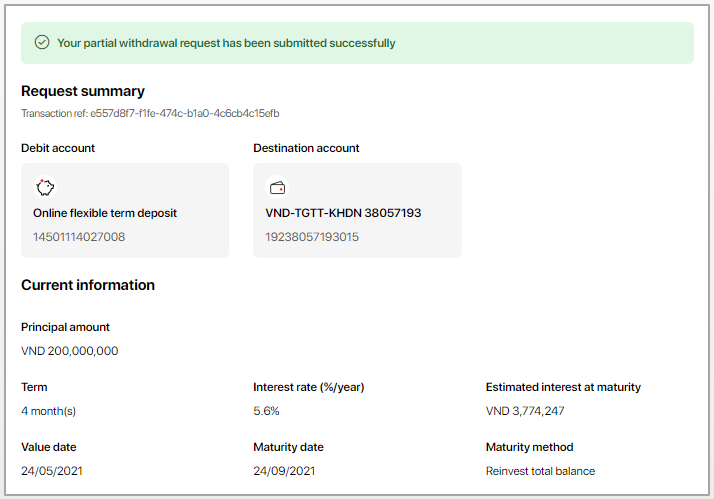
17. Term deposit

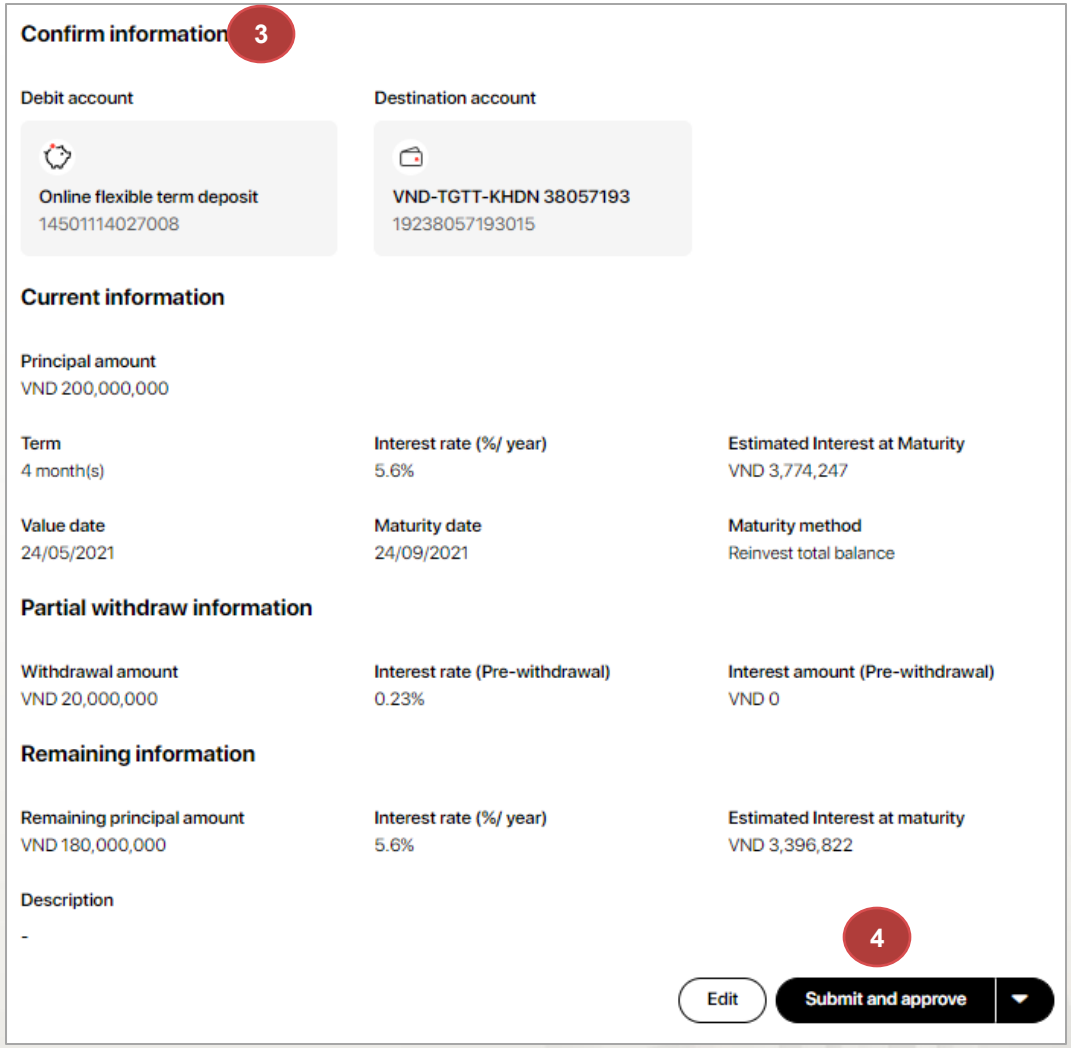
17.3. Flexible term deposits – Initiate partial withdrawal request (continue)

3 The system will switch to the **Confirm information** interface and display the following information:

- **Debit account; Destination account**
- **Current information**
- **Partial withdraw information**
- **Description (if any).**

4 The users clicks **Submit and approve** to complete initiating a partial principal withdrawal request of the flexible term deposit.





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TCB Public Document

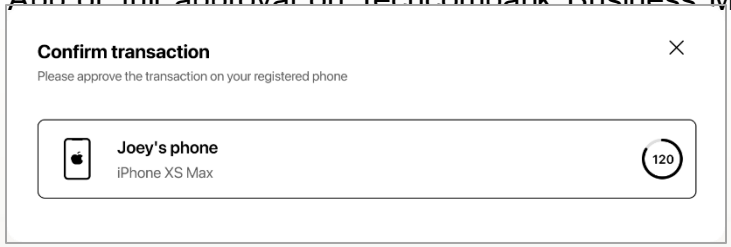
17. Term deposit

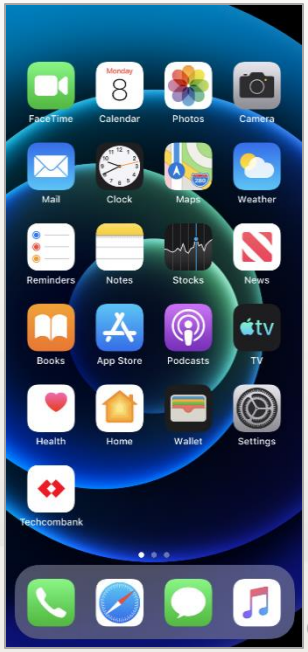
17.3. Flexible term deposits – Approve partial withdrawal request

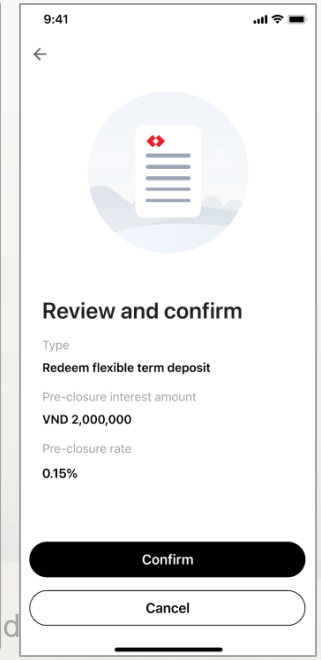
5

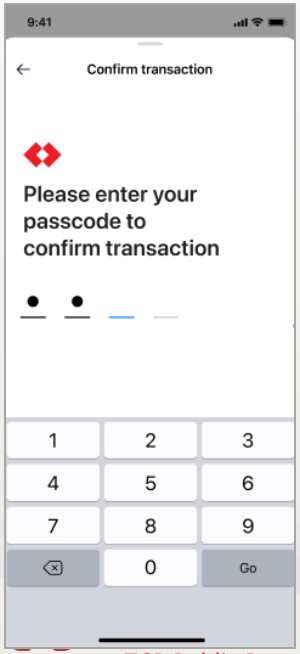
To approve a partial withdrawal request, the users has the role of approving the Techcombank Business login order and performing **Approval** just like approving normal deposit requests:

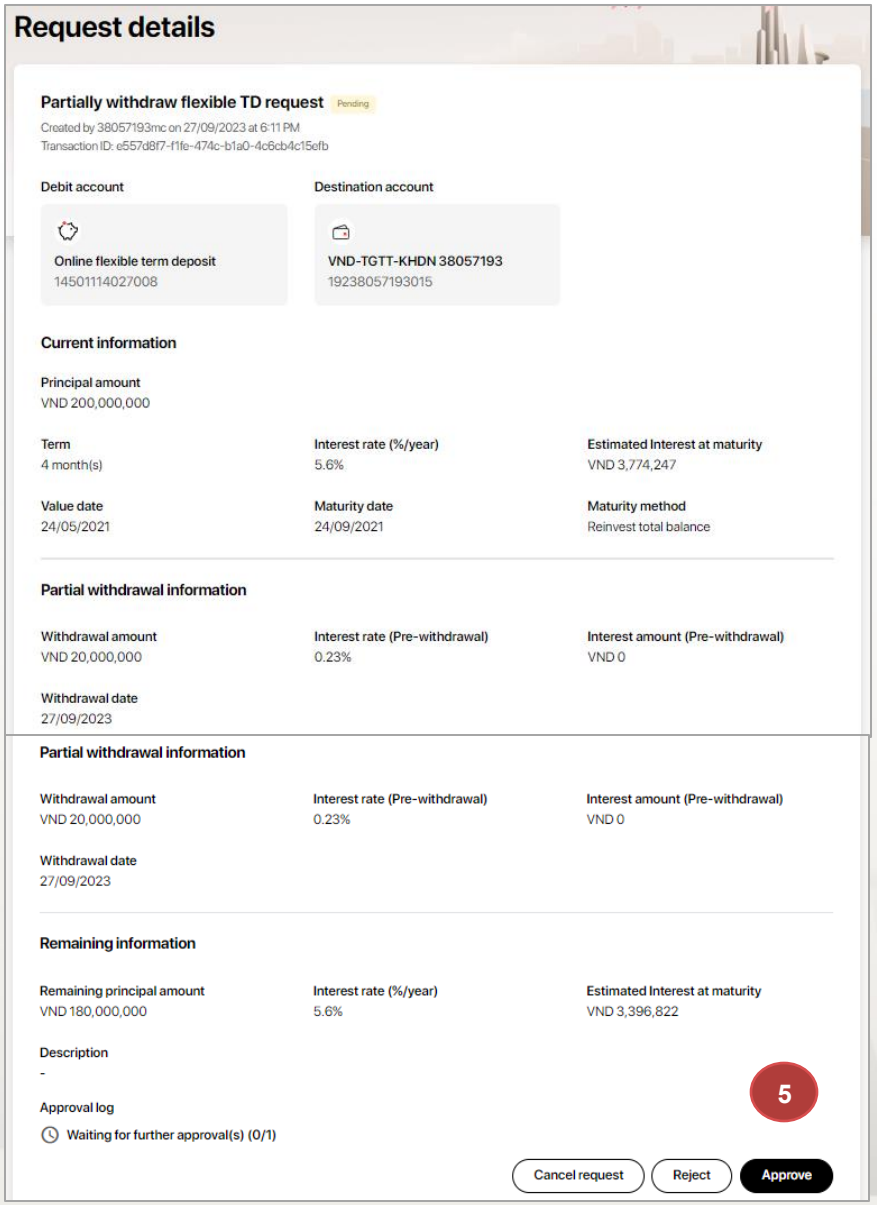
- Approvers approve on the web and authenticate on the App or full approval on Techcombank Business Mobile











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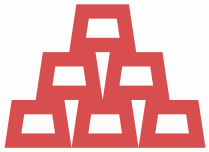
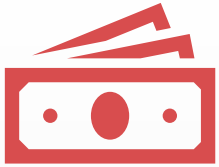
17. Term deposit

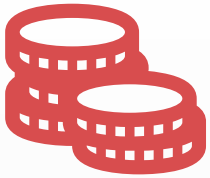
17.3. Flexible term deposits – some notes



To initiate a flexible term deposit, the minimum principal amount of the deposit contract is **100,000,000 VND.**



When partial withdraw, minimum withdrawal amount is **10,000,000 VND**



Amount withdrawn before maturity will enjoy pre-maturity interest according to TCB's product regulations in each period.

The remaining principal retains the interest rate/term and other information of the deposit contract at the time of opening.

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18. Bao Loc Certificate of Deposit (CD)

18.1. Apply for online CD Bao Loc trading

18.2. Buying CD Bao Loc and Approval

18.3. Selling CD Bao Loc and Approval

18.4. Managing CD Bao Loc

18. Bao Loc Certificate of Deposit

18.1. Apply for online CD Bao Loc trading

Conditions:

Customers are using Techcombank Business 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 users 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 users role.
- When registered users information and legal representative information have not been synchronized, leading to the system not being able to identify the users 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 the RM/PM in charge to advise and support customers.

18. Bao Loc Certificate of Deposit

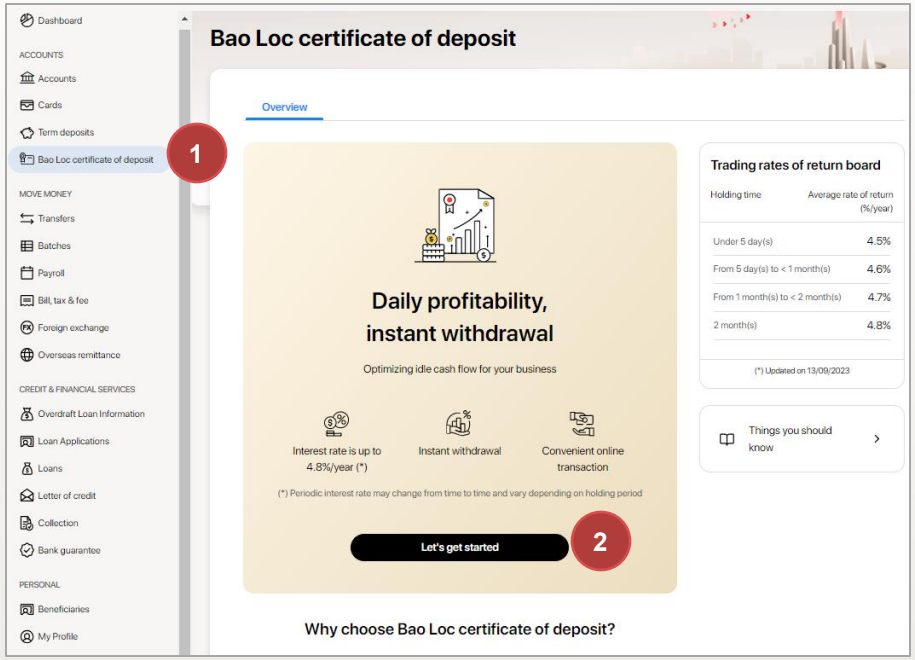
18.1. Apply for online CD Bao Loc trading (continued)

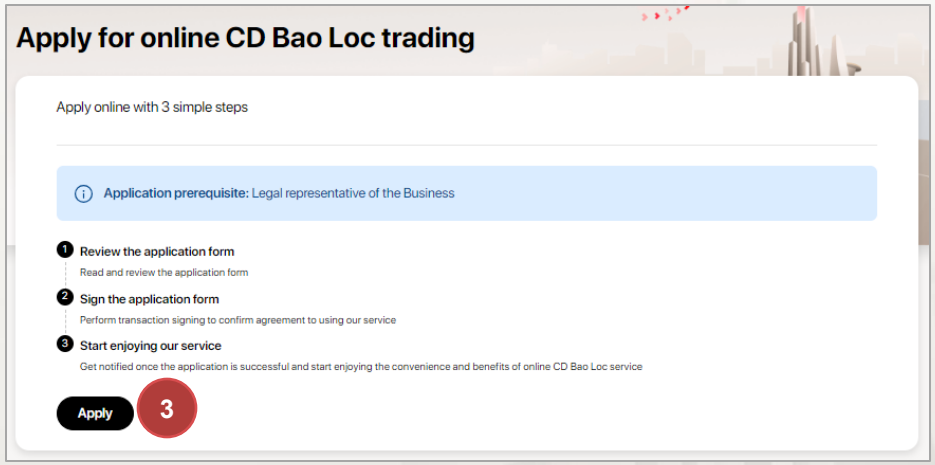
1. Users log in Web Techcombank Business, can see feature Bao Loc Certificate of Deposit on the lelf with all selling point of CD Bao Loc, for example: Interest; Flexibal liquidity; Online transaction

2. If users has not registered CD Bao Loc feature at the counter yet, select **Let's get started** for next step.

3. Techcombank Business would show the instruction – 3 easy steps, press "**Apply**".

Note the registration conditions: Only the "Legal Representative of the Business" can register for this feature.





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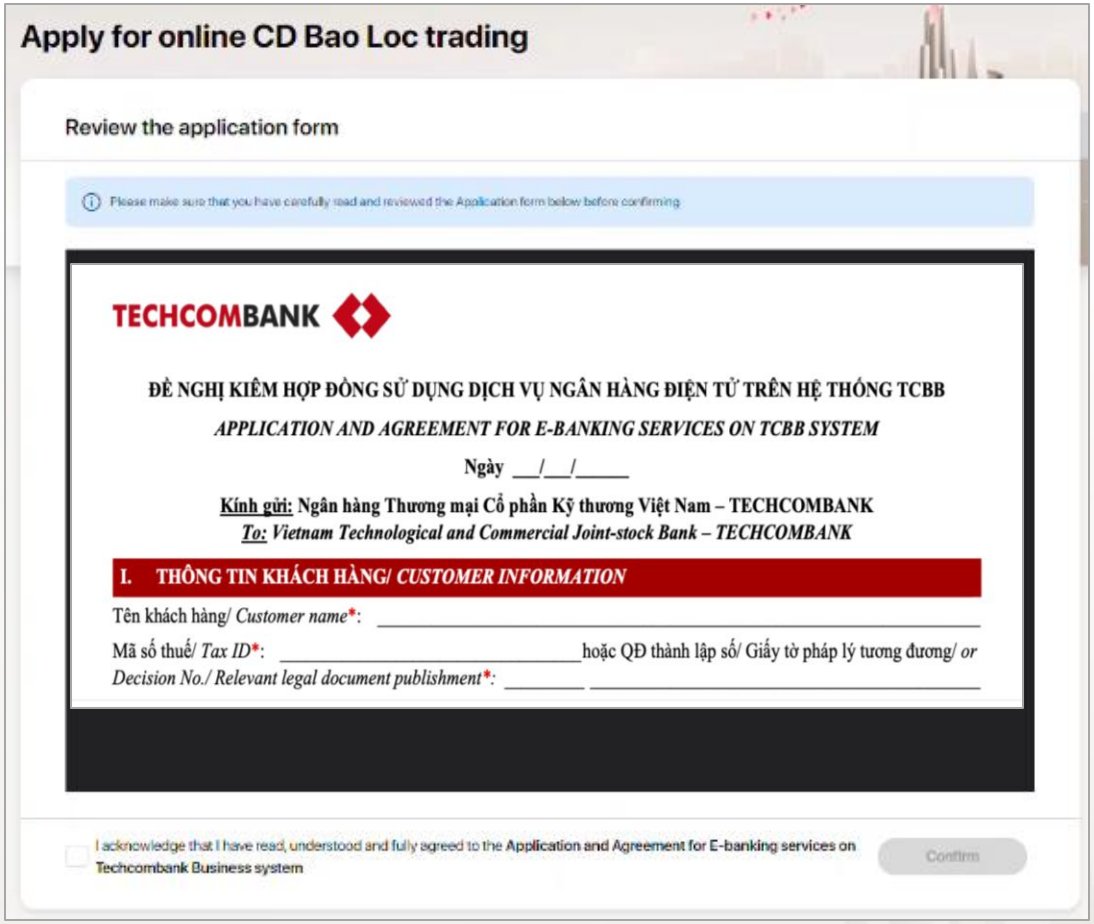
18. Bao Loc Certificate of Deposit

18.1. Apply for online CD Bao Loc trading (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 users information including Customer name, Tax code, users Techcombank Business …

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

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



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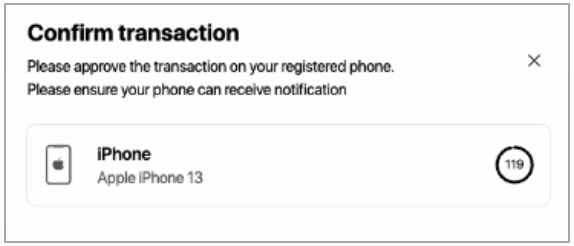
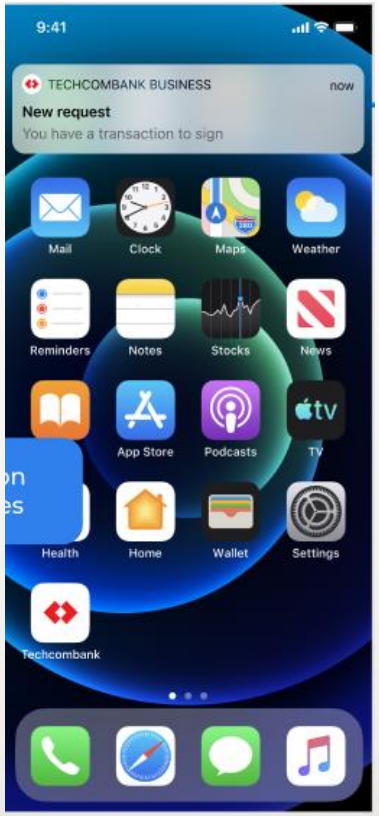
18. Bao Loc Certificate of Deposit

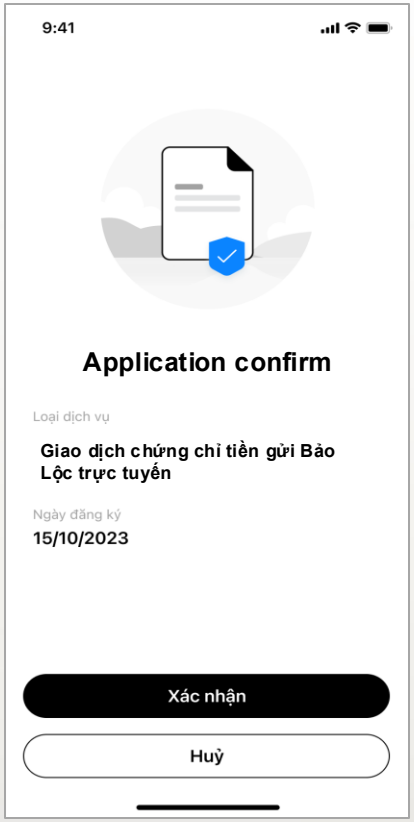
18.1. Apply for online CD Bao Loc trading (continued)

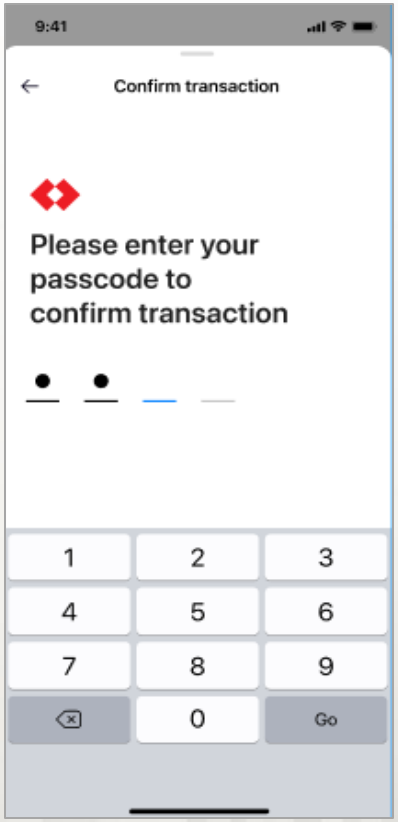
5 The system will move to the transaction confirmation request interface on the Techcombank Business Mobile App to complete the registration process

6 Users enter the passcode to complete the journey.









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18. Bao Loc Certificate of Deposit

18.1. Apply for online CD Bao Loc trading (continued)

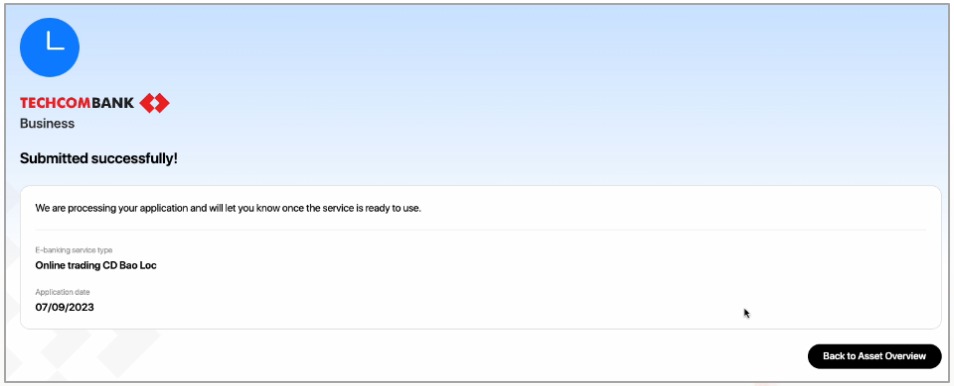
After completing the registration, Techcombank Business will notify users specifically about the request processing process as well as the registration results:

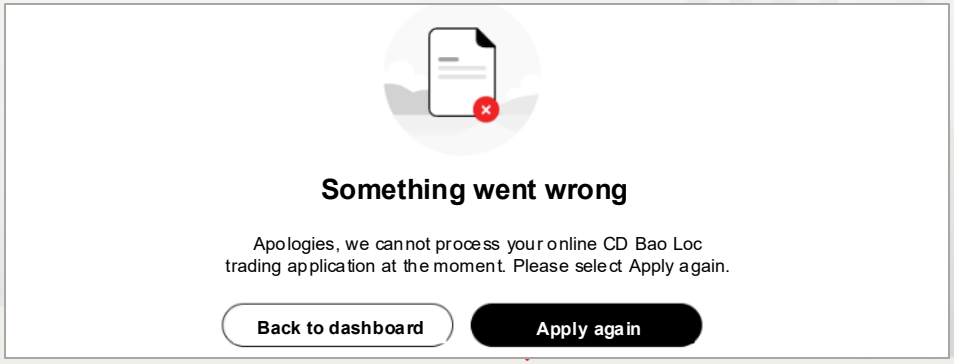
6 The registration request has been sent successfully and the system is processing the request.

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.





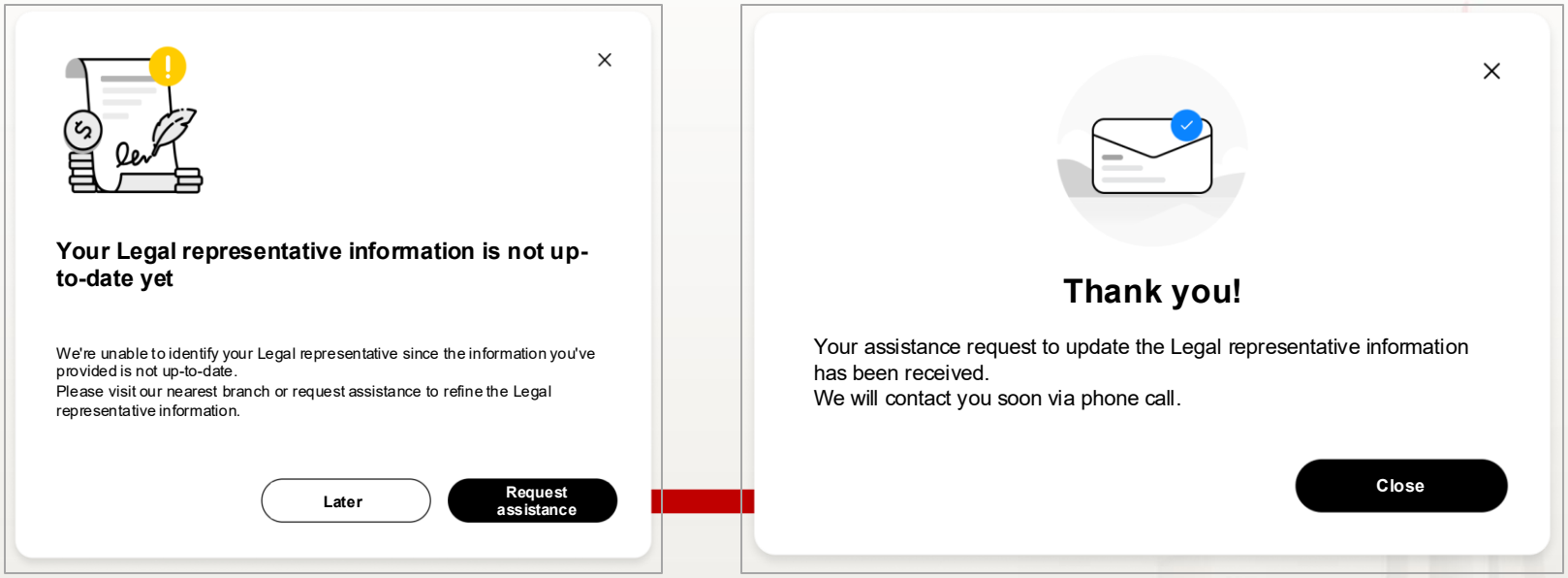
TCB Public Document

18. Bao Loc Certificate of Deposit

18.1. Apply for online CD Bao Loc trading (continued)

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

After users send request for assistance, Techcombank Business will notify to RM/PM. RM/PM will contact customers as soon as possible and support them updating information at the counter.



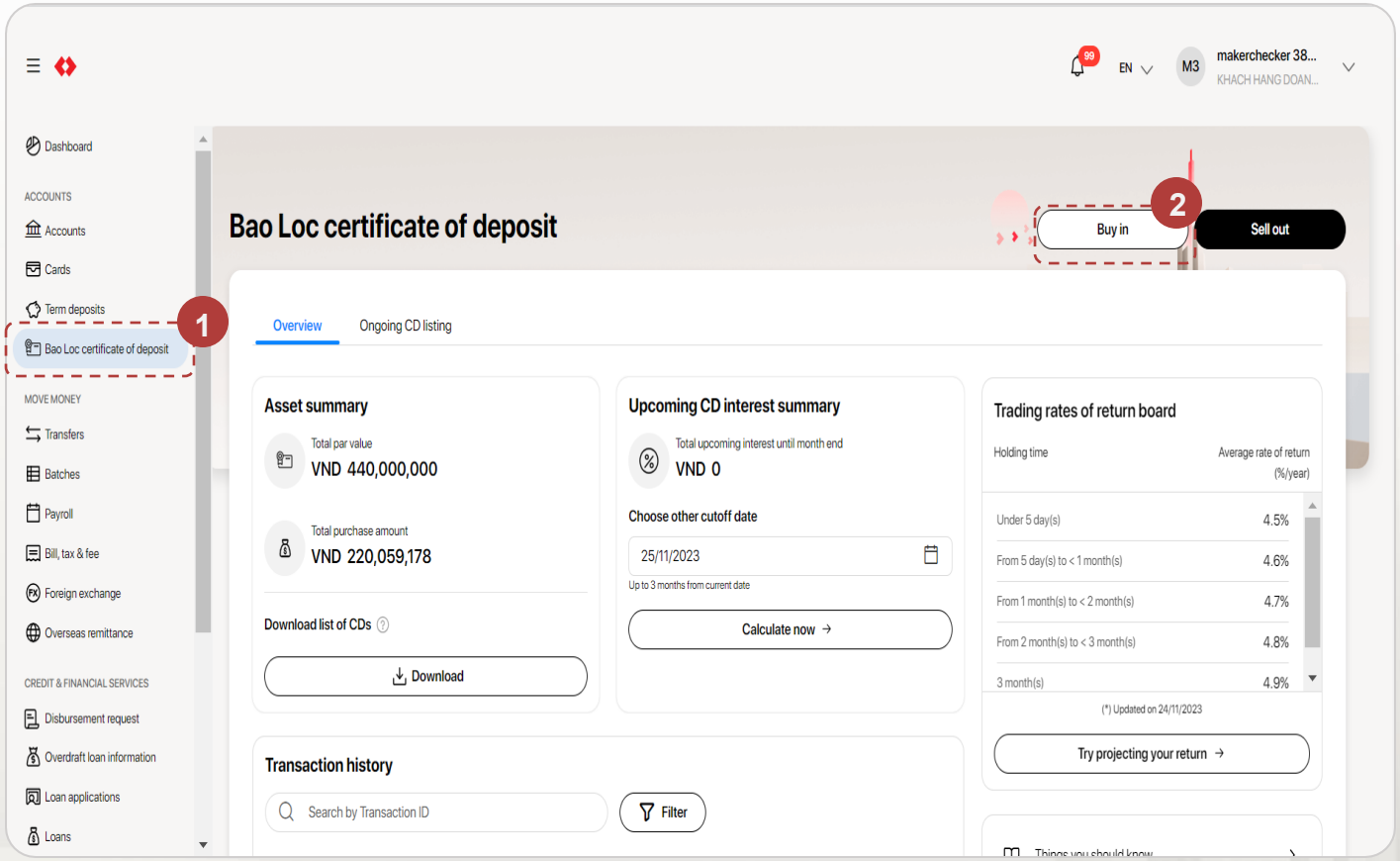
TCB Public Document

18. Bao Loc Certificate of Deposit

18.2. Buying CD Bao Loc – Initiate on Techcombank Business Web

1. From Techcombank Business Web home page > Select **Bao Loc Certificate of Deposit**. The system will display the CDBL management overview screen.

2. Users select **Buy in** to start CDBL purchase transaction.



TCB Public Document

18. Bao Loc Certificate of Deposit

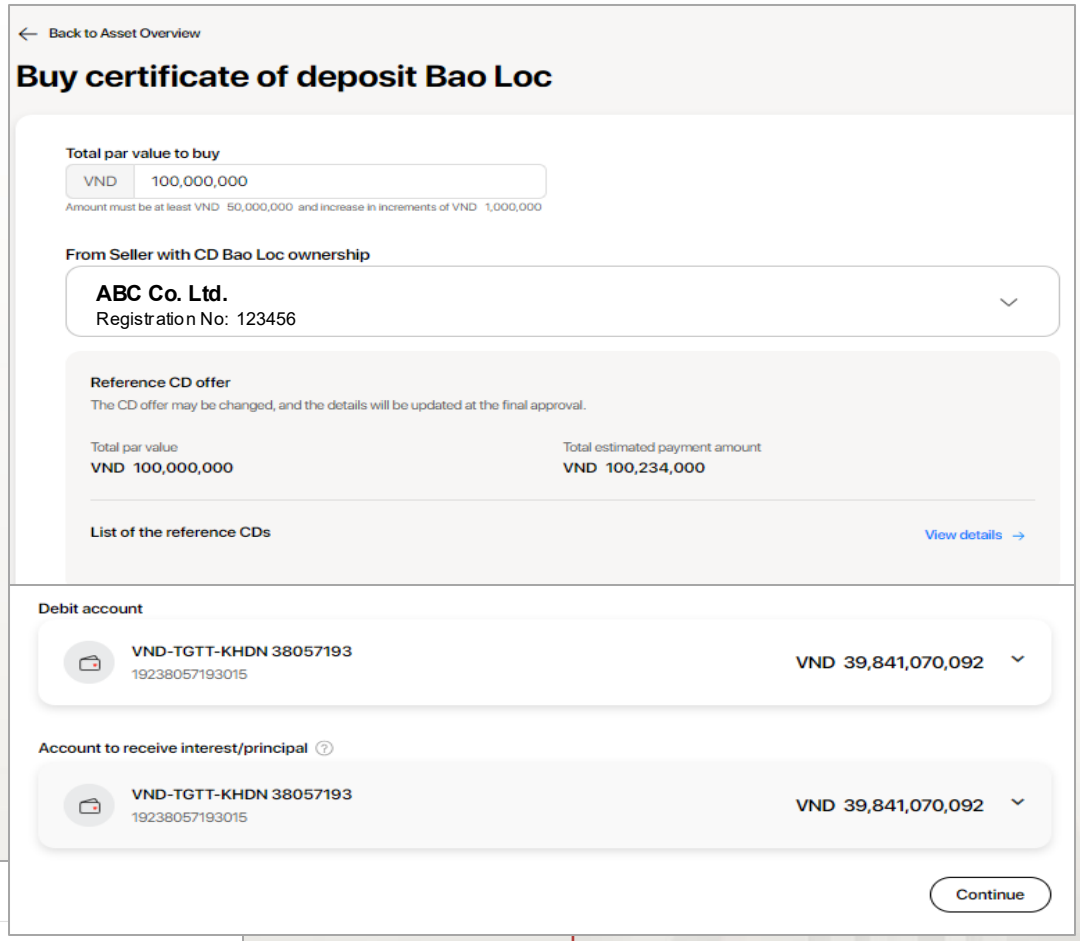
18.2. Buying CD Bao Loc – Initiate on Techcombank Business Web (continue)

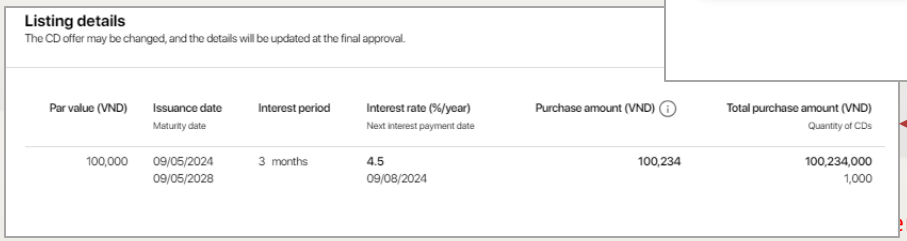
3. Insert total par value to buy. (Par value is a multiple of **10 million**, with the minimum of **50 million** and maximum of **100 billion VND**

4. **Choose seller**.

5. The system displays a **detailed list of the number of CDBLs** converted from the total par value to be purchased.

6. Select **Payment account** then click **Continue** to go to the information confirmation screen.





TECHCOMBANK

18. Bao Loc Certificate of Deposit

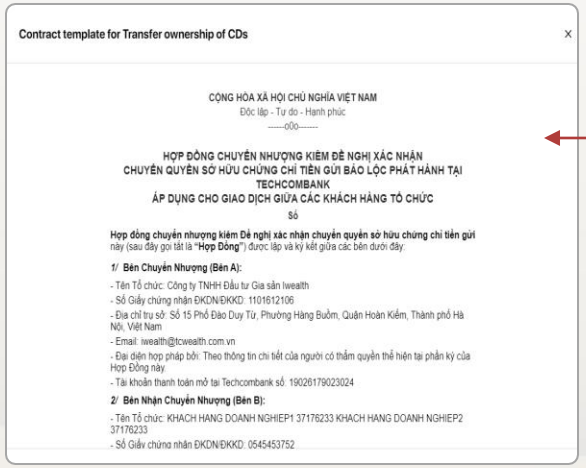
18.2. Buying CD Bao Loc – Initiate on Techcombank Business Web (continue)

7 Users click to go to the **Confirm information** screen and re-check all transaction information.

Techcombank Business also displays the customers' **invoicing information** for reviewing and editting (if need).

Users can choose to view **Contract template** with detailed terms and conditions.

Customer selects **Submit** to complete initiating to buy CD Bao Loc on Web Techcombank


Contract template for Transfer ownership of CDs

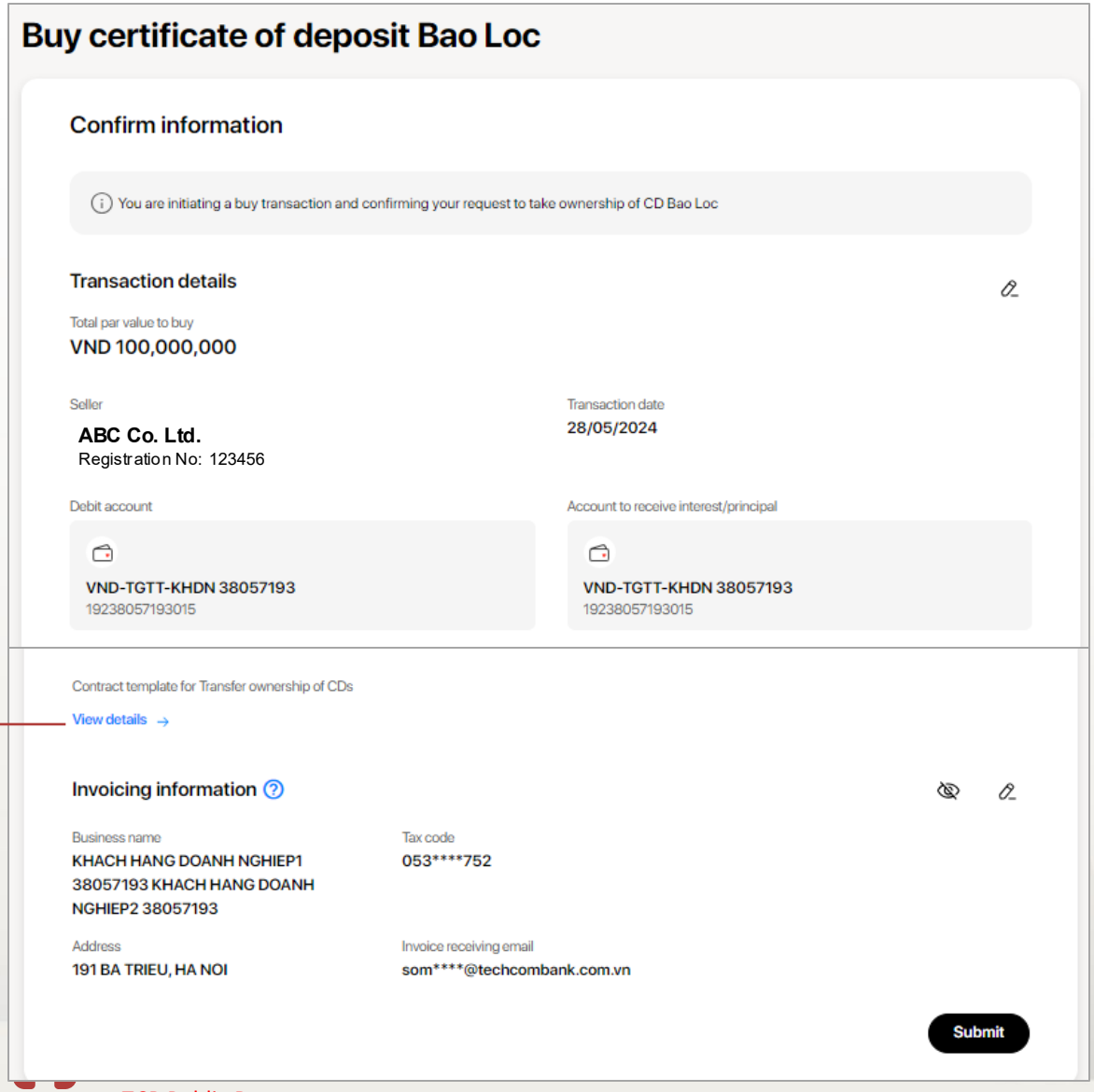
CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc

HỢP ĐỒNG CHUYỂN NHƯỢNG KIÊM ĐỀ NGHỊ XÁC NHẬN CHUYỂN QUYỀN SỞ HỮU CHỨNG CHỈ TIỀN GỬI BẢO LỘC PHÁT HÀNH TẠI TECHCOMBANK
ÁP DỤNG CHO GIAO DỊCH GIỮA CÁC KHÁCH HÀNG TỔ CHỨC
Số

Hợp đồng chuyển nhượng kiêm Đề nghị xác nhận chuyển quyền sở hữu chứng chỉ tiền gửi này (sau đây gọi tắt là "Hợp Đồng") được lập và ký kết giữa các bên dưới đây:

1/ Bên Chuyển Nhượng (Bên A):
- Tên Tổ chức: Công ty TNHH Đầu tư Gia sản Iwealth
- Số Giấy chứng nhận ĐKDN/ĐKKD: 1101612106
- Địa chỉ trụ sở: Số 15 Phố Đào Duy Từ, Phường Hàng Buồm, Quận Hoàn Kiếm, Thành phố Hà Nội, Việt Nam
- Email: iwealth@tcwealth.com.vn
- Đại diện hợp pháp bởi: Theo thông tin chi tiết của người có thẩm quyền thể hiện tại phần ký của Hợp Đồng này
- Tài khoản thanh toán mở tại Techcombank số: 19026179023024

2/ Bên Nhận Chuyển Nhượng (Bên B):
- Tên Tổ chức: KHACH HANG DOANH NGHIEP1 37176233 KHACH HANG DOANH NGHIEP2 37176233
- Số Giấy chứng nhận ĐKDN/ĐKKD: 0545453752



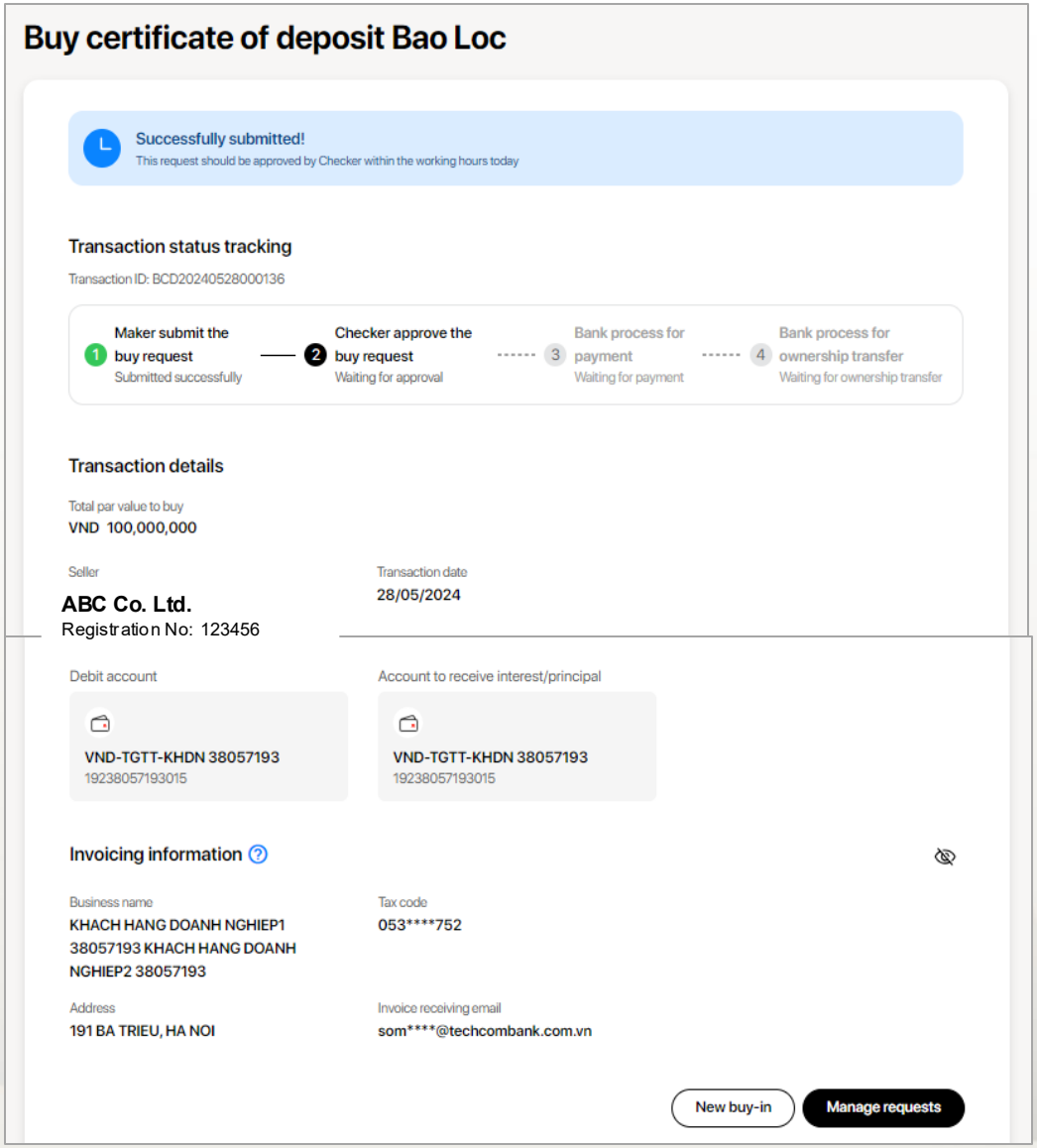
TCB Public Document

18. Bao Loc Certificate of Deposit

18.2. Buying CD Bao Loc – Initiate on Techcombank Business Web (continue)

9 Complete initiating to buy CD.

Note: In case sole authority customer with users maker & checker processes transaction, the initiating and approving **are still separated.**



TCB Public Document

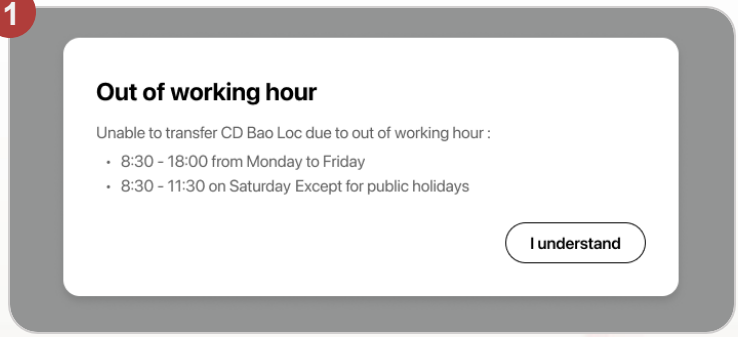
18. Bao Loc Certificate of Deposit

18.2. Buying CD Bao Loc – Initiate on Techcombank Business Web (continue)

Notes

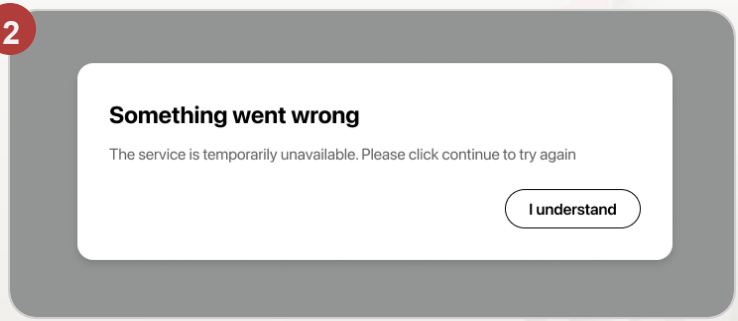
1. Users should initiate/approve new transactions during working hours of CD Bao Loc. At the cut off time (COT), users can not initiate new transaction and all pending transactions would be canceled by system automatically. Working hours of CD Bao Loc as below:
   - 8h00 – 17h00 from Monday - Friday
   - 8h00 – 12h00 on Saturday
   - Except for public holidays.

1



2. If the system is under maintenance or there is a system error, it will display a notice that the server is temporarily interrupted, asking users to re-operate or come back later.

2



TCB Public Document

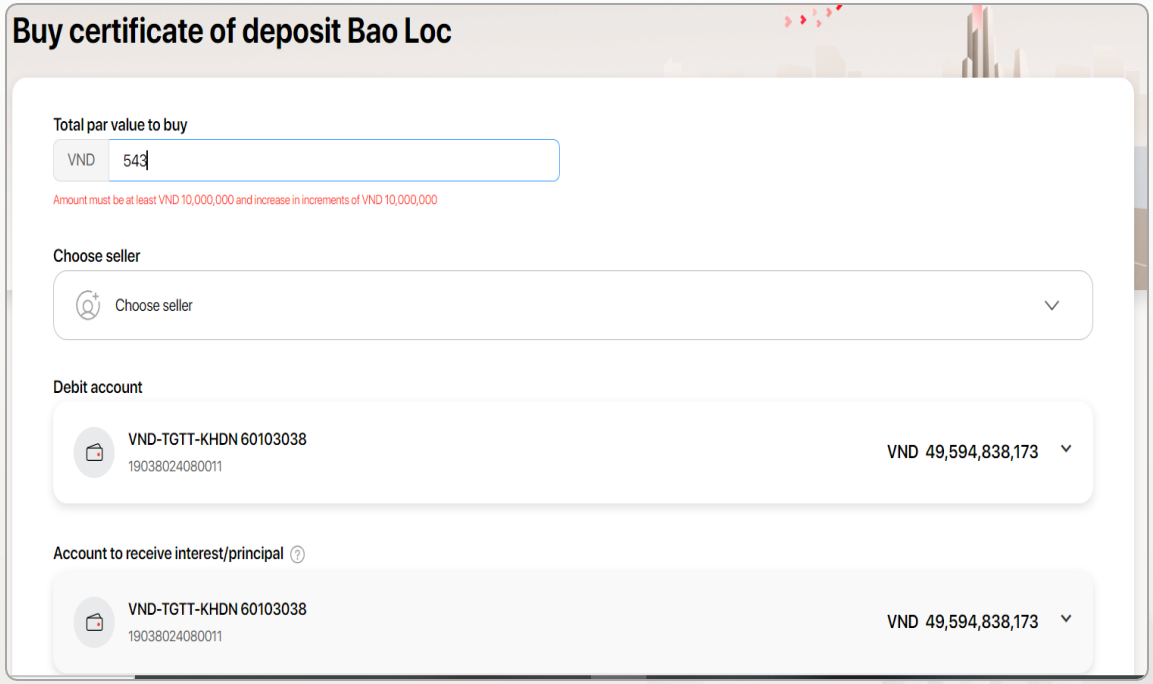
18. Bao Loc Certificate of Deposit

18.2. Buying CD Bao Loc – Initiate on Techcombank Business Web (continue)

Notes (continue)

3 The system will require users to re-enter the amount of money if the denomination to buy is invalid. (Total par value to buy is from **VND 50,000,000** and increase in increments of **VND 10,000,000**)

Case	Total par value insert	Valid (Y/N)?
1	40,000,000	N
2	51,000,000	N
3	50,000,000	Y
4	65,000,000	N
5	70,000,000	Y



TCB Public Document

18. Bao Loc Certificate of Deposit

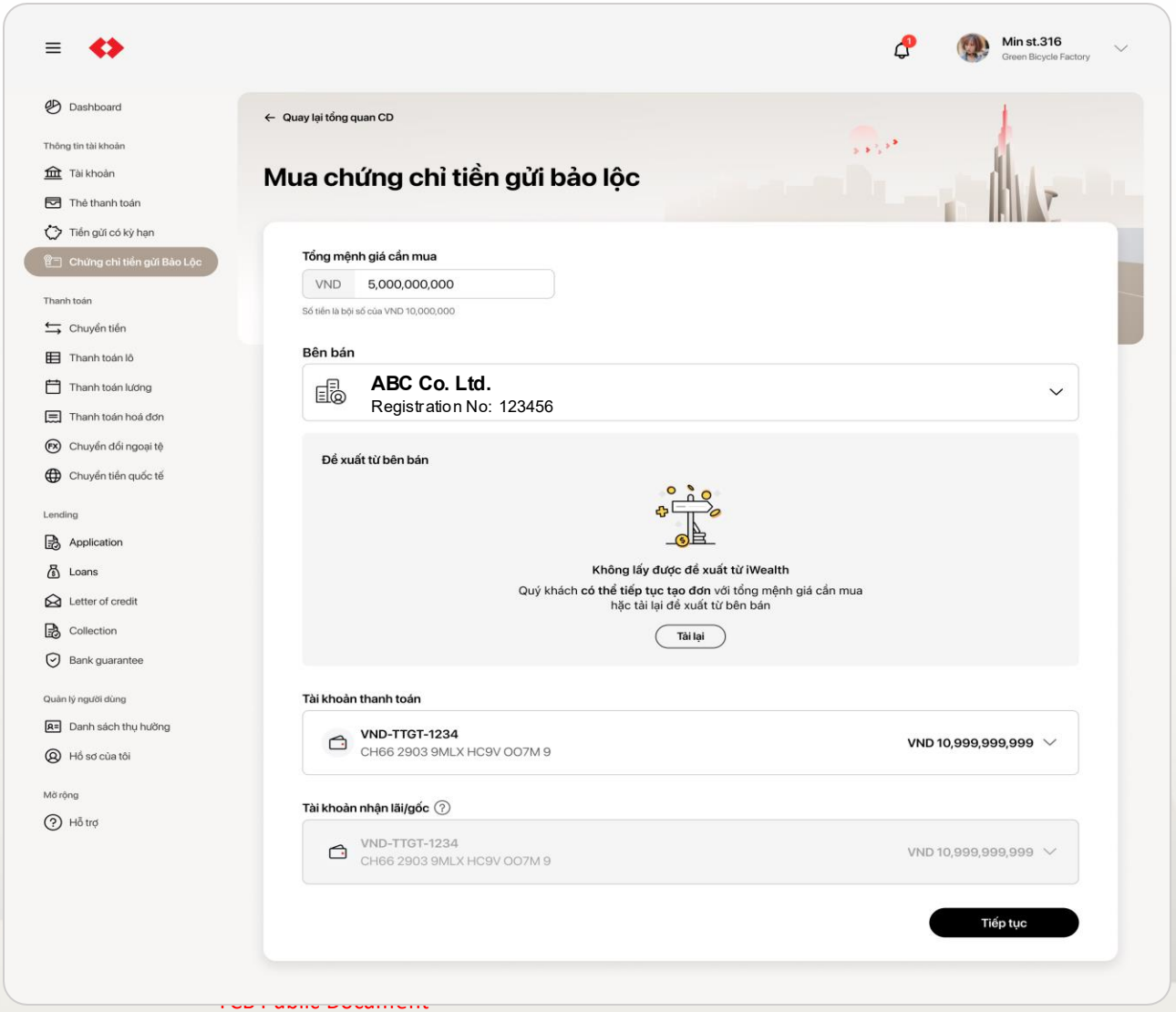
18.2. Buying CD Bao Loc – Initiate on Techcombank Business Web (continue)

Notes (continue)

4

When the user's desired purchase price cannot receive a proposal from seller.

> Techcombank Business will suggest users to click **Continue** to create new transaction with the current denomination or **Reload** the proposal from seller **(PENDING)**.



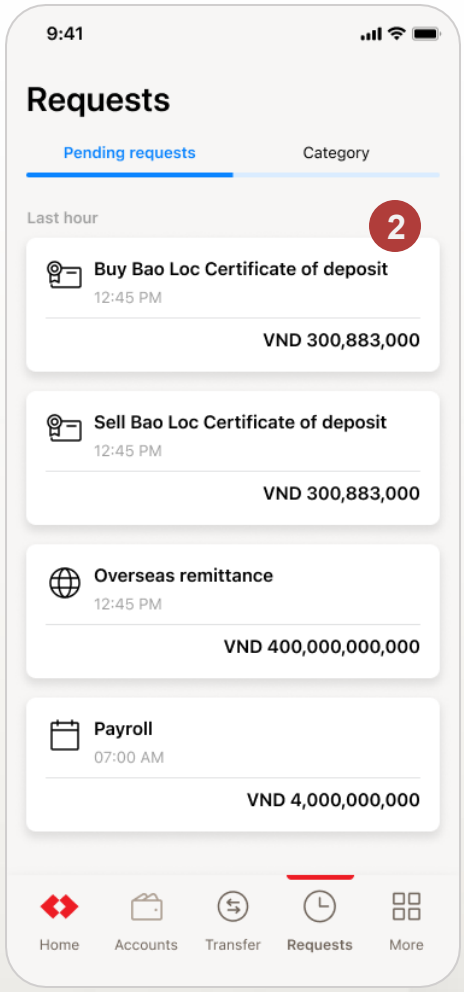
18. Bao Loc Certificate of Deposit

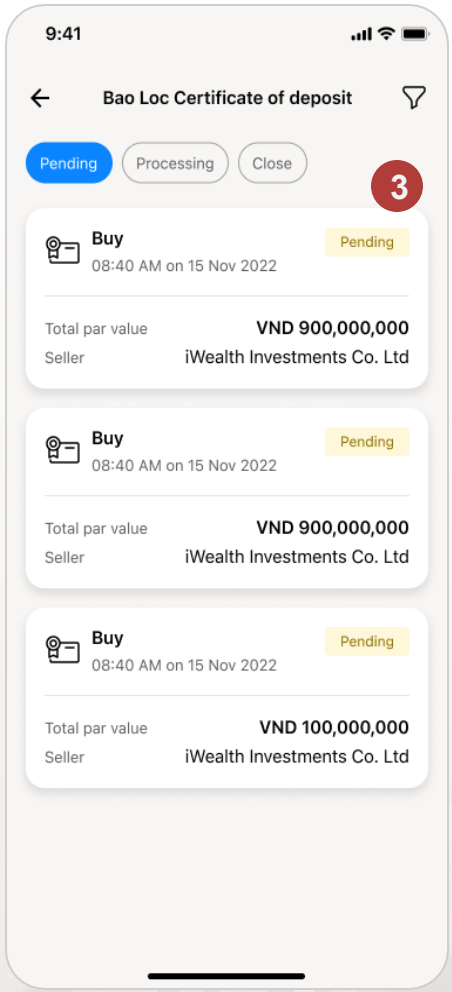
18.2. Buying CD Bao Loc – Approve on App Techcombank Business Mobile

1. Users clicks **Request** to go to the **Request Pending Approval** interface and re-check 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 clicks CDBL purchase notification to check the pending approval status.





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18. Bao Loc Certificate of Deposit

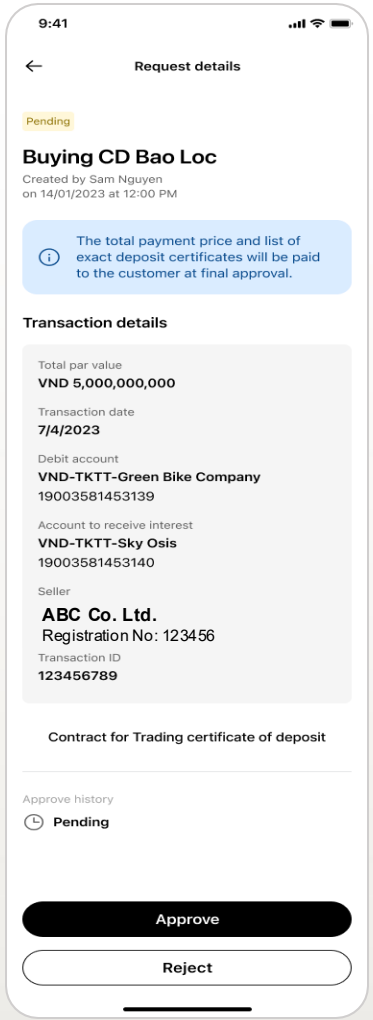
18.2. Buying CD Bao Loc – Approve on App Techcombank Business Mobile (continue)

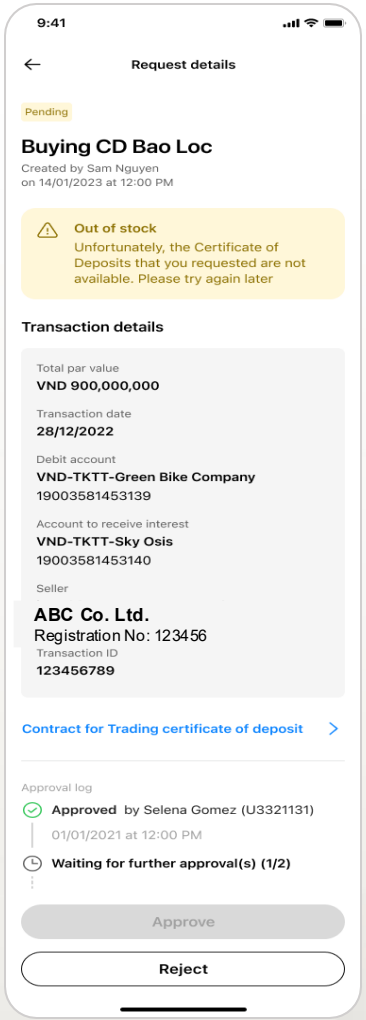
All waiting approval status of CDBL

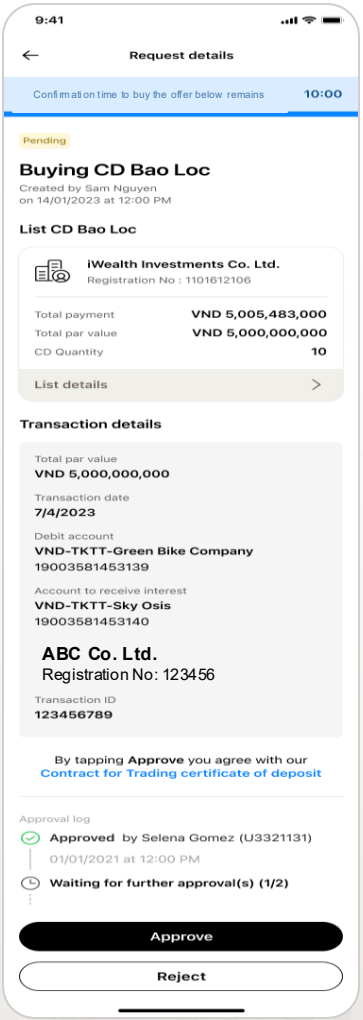
1. The system notifies you when the CD is **still pending approval.**

2. The system notifies **insufficient CD** 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

18. Bao Loc Certificate of Deposit

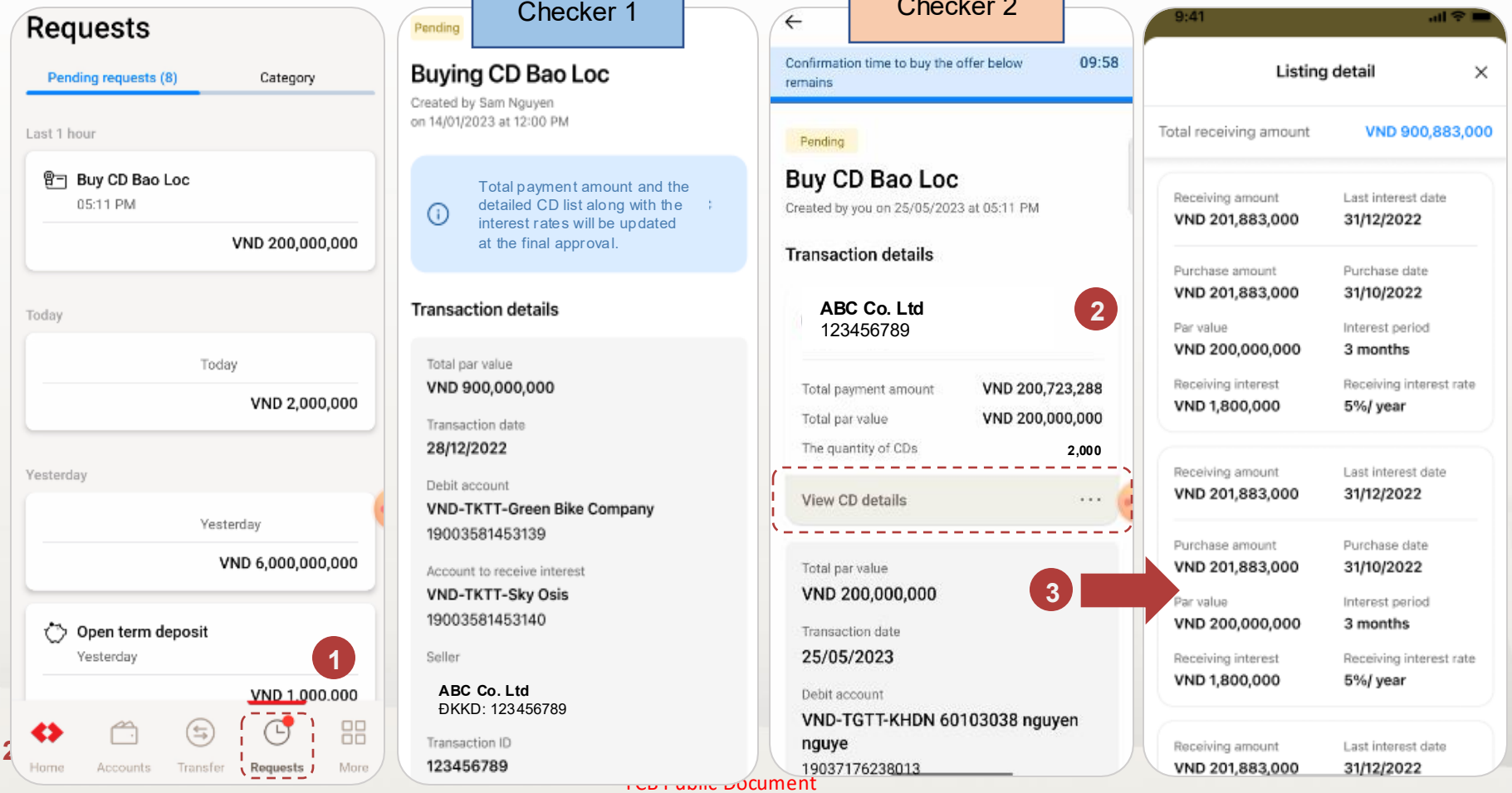
18.2. Buying CD Bao Loc – Approve on App Techcombank Business Mobile (continue)

1. Users checker logs in App Techcombank Business Mobile > **Request.**

   Select the transaction buy CD Bao Loc which needs to be approved.

2. Techcombank Business will display detail transaction information:
   1. Total payment amount
   2. Total par value…

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



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18. Bao Loc Certificate of Deposit

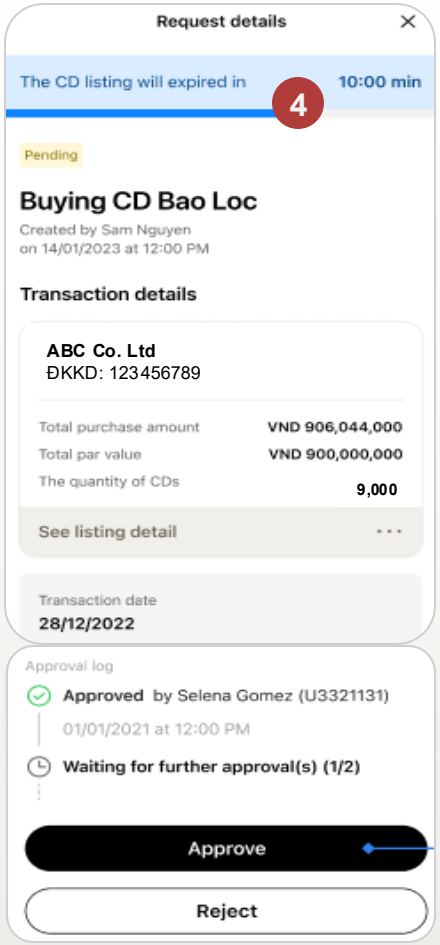
18.2. Buying CD Bao Loc – Approve on App Techcombank Business Mobile (continue)

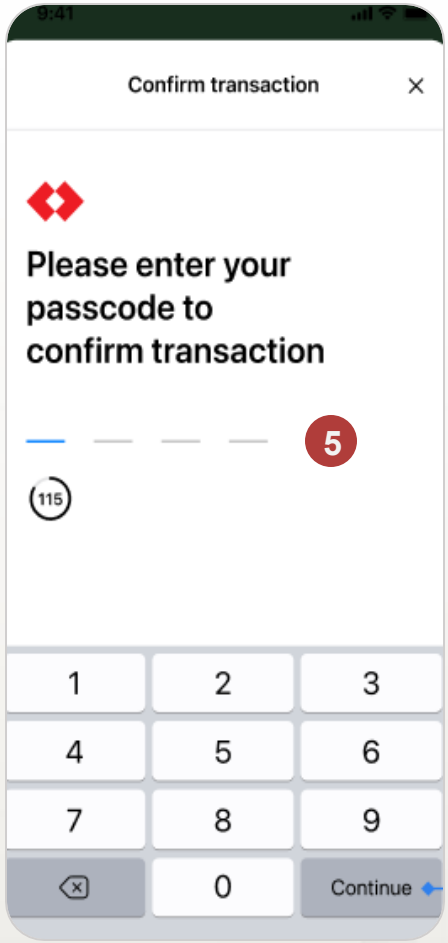
4 When the last checker starts to view detail pending transaction for approval, system will hold the list CDs and keep the current total payment amount for **10 minutes**.

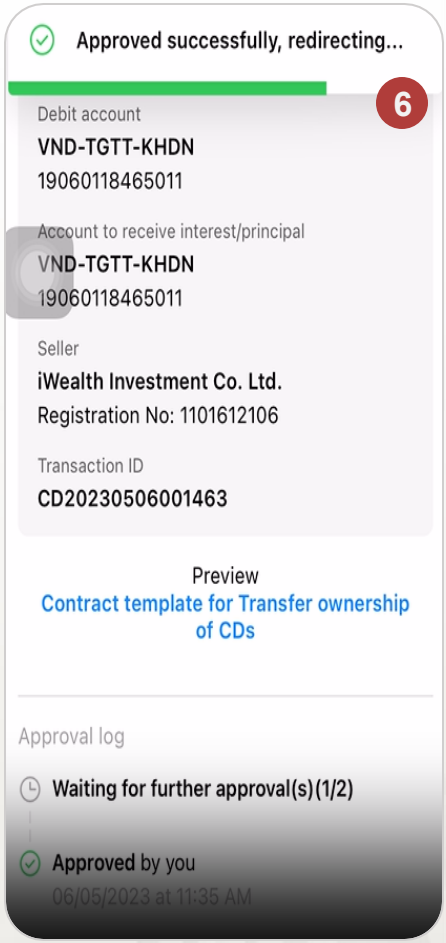
5 After select "**Approve**", users needs to enter the passcode to confirm transaction.

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

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







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18. Bao Loc Certificate of Deposit

18.2. Buying CD Bao Loc – Approve on App Techcombank Business Mobile (continue)

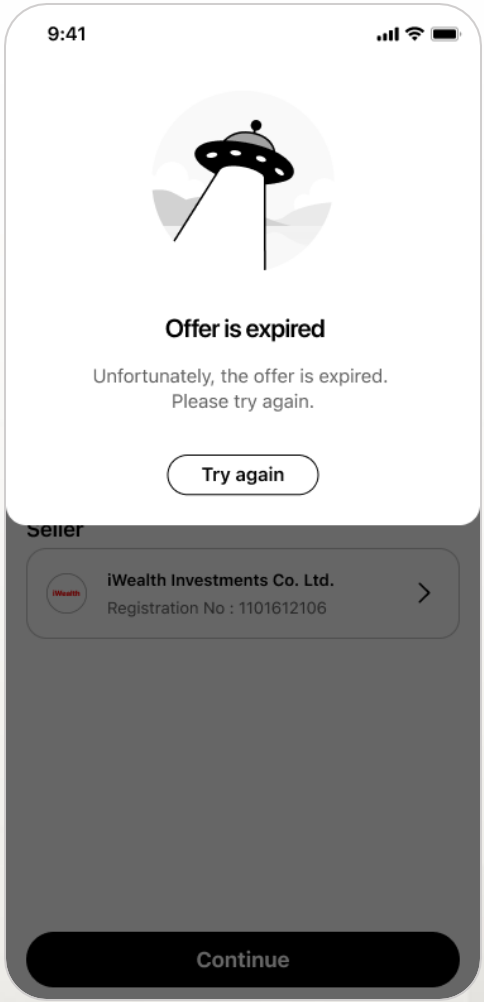
***Notes**:*

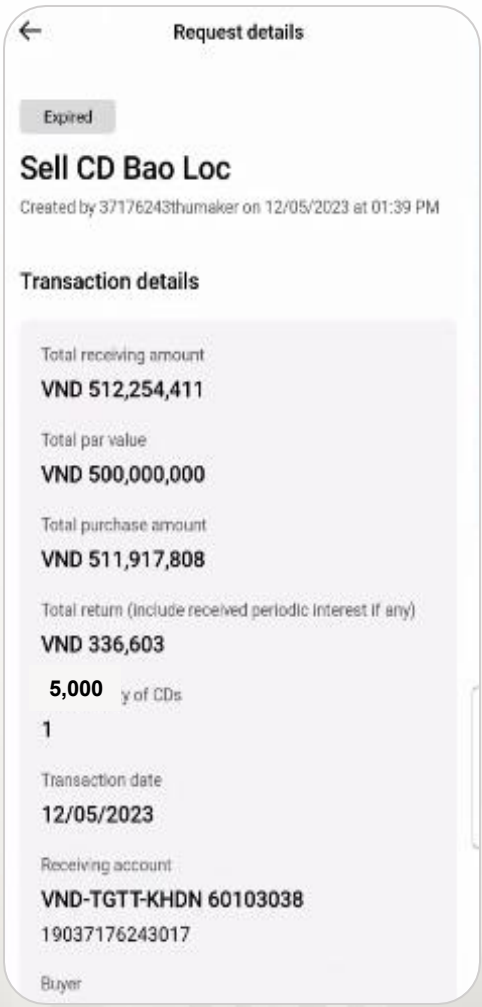
If last checker can't process the approval within 10 minutes, system will stop holding list CDs and select new list CDs, then the total payment amount would be changed.

*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 separated

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





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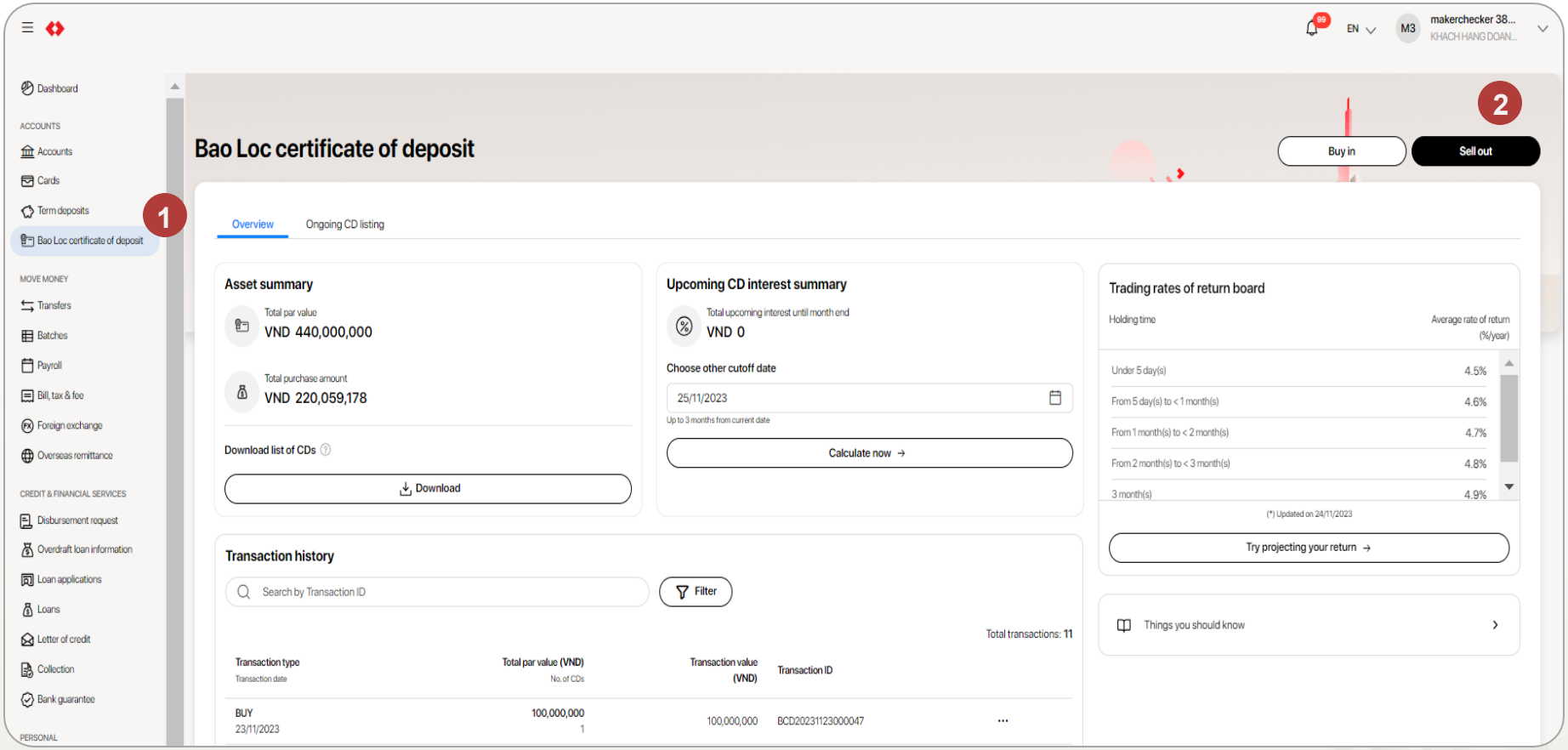
18. Bao Loc Certificate of Deposit

18.3. Selling CD Bao Loc – Initiate on Techcombank Business Web (Method 1)



1 From the homepage of Techcombank Business Web > Select **Bao Loc Certificate of Deposit**. The system will display CDBL management overview interface.

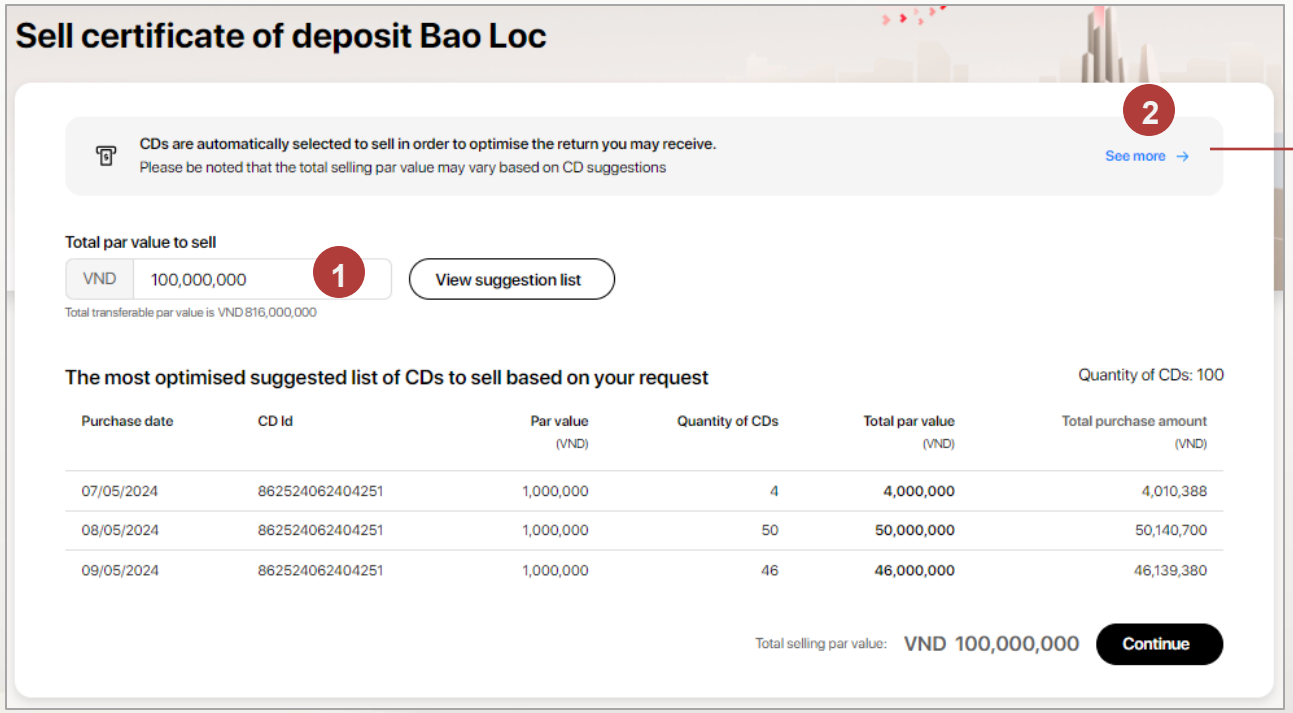
2 Users selects **Sell out** to start the transaction of selling CDBL.

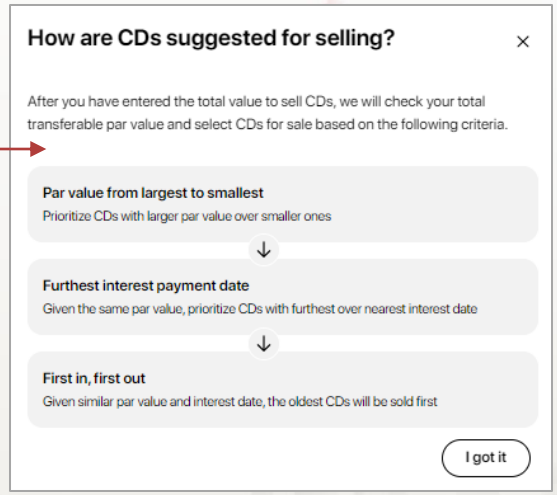
TCB Public Document

18. Bao Loc Certificate of Deposit

18.3. Selling CD Bao Loc – Initiate on Techcombank Business Web (Method 1 - continue)

1. The system will ask users to enter the **Total par value** that they wants to sell (the total par value to sell is from **VND 50,000,000** and gradually increases by **VND 10,000,000**)
2. Users can see more information about how the system selects CDBL to propose for sale by clicking **See more**.
3. Users clicks **Continue** to move to the next step





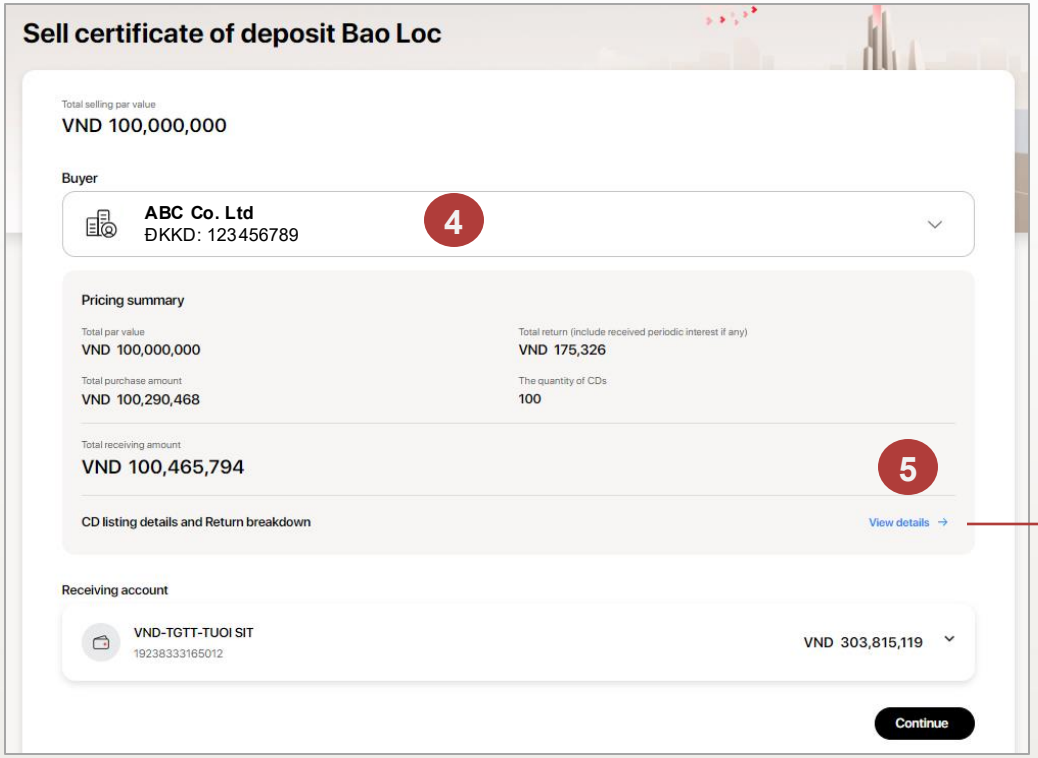
TCB Public Document

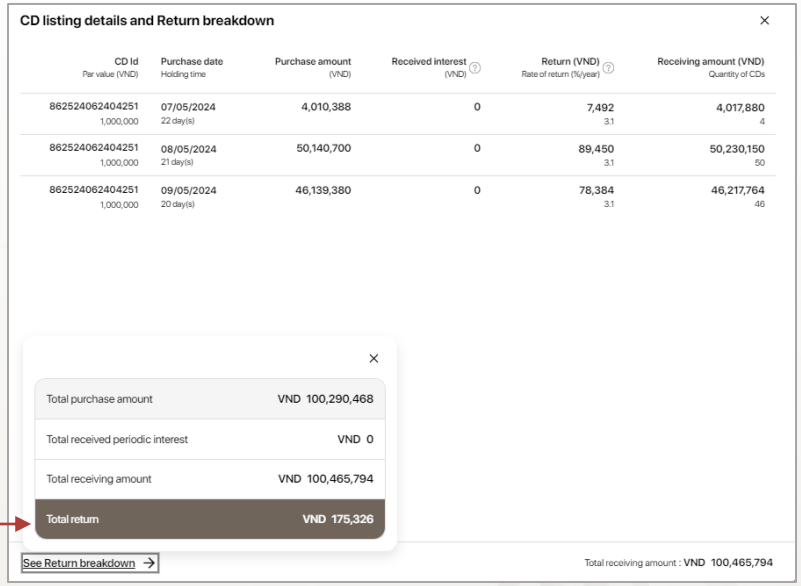
18. Bao Loc Certificate of Deposit

18.3. Selling CD Bao Loc – Initiate on Techcombank Business Web (Method 1 - continue)

4 Users choose **Buyer** and the payment account receives money after the sale.

5 The system displays **CD listing details and Return breakdown** converted from the total par value to be sold. Users clicks **Continue** to move to the next step.





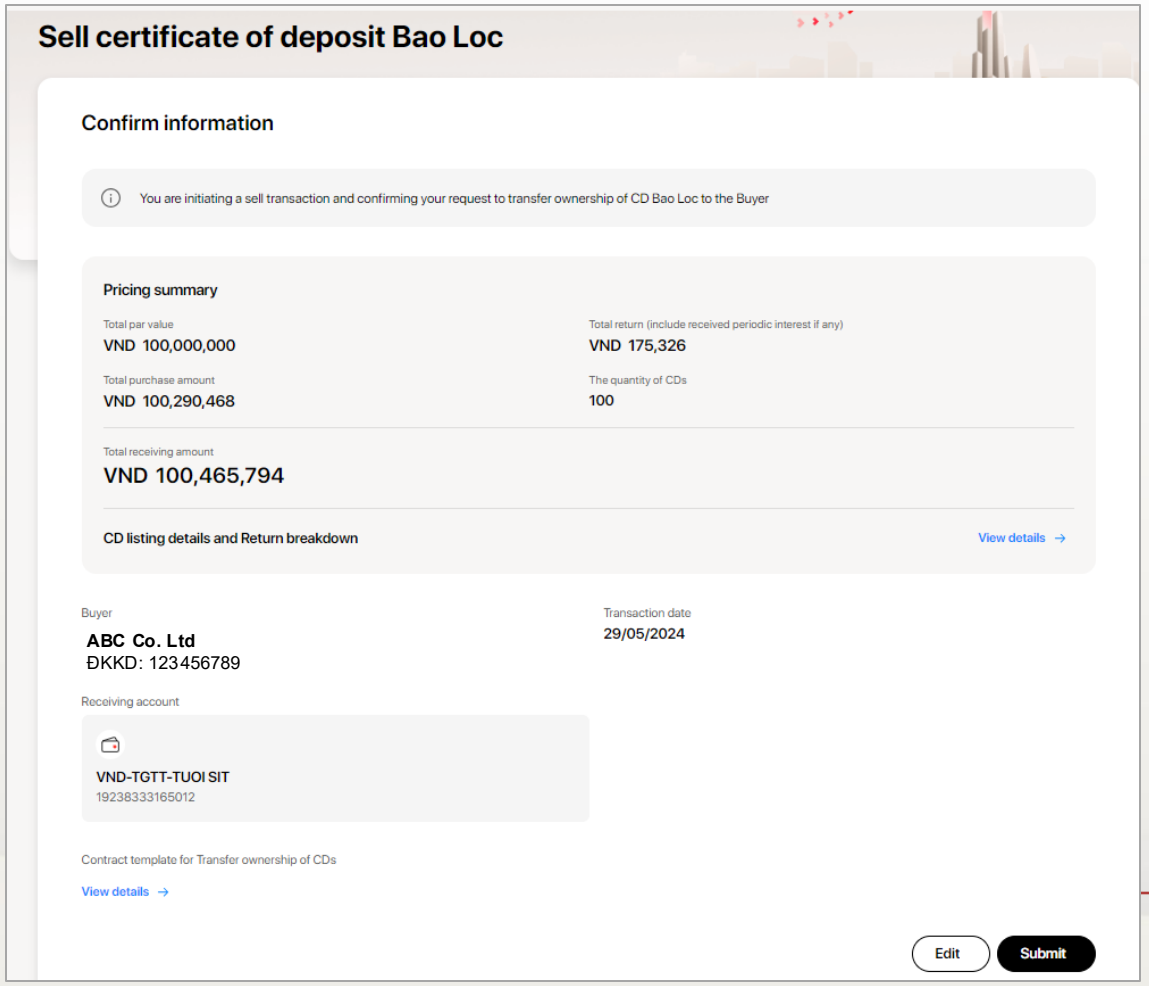
TCB Public Document

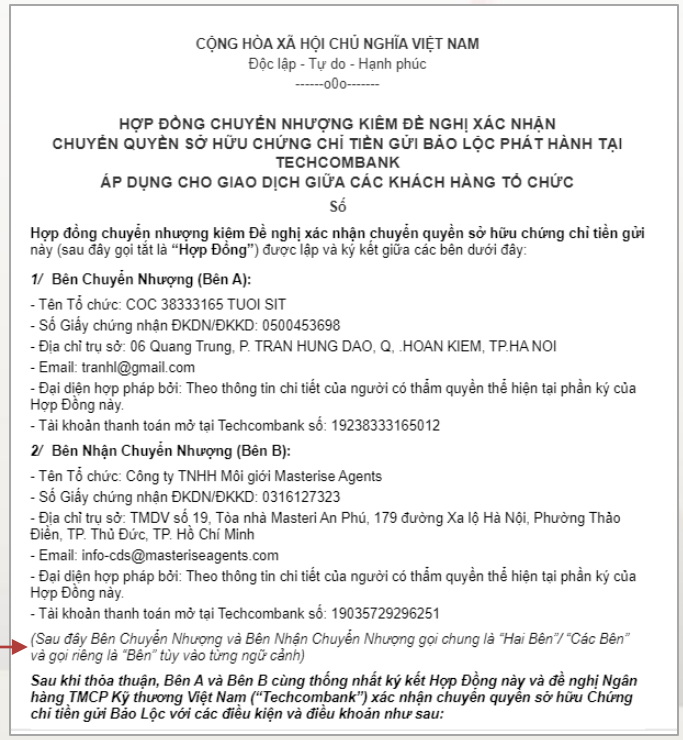
18. Bao Loc Certificate of Deposit

18.3. Selling CD Bao Loc – Initiate on Techcombank Business Web (Method 1 - continue)

6 At the **Confirm information** step, system will display the **Contract template** link with detailed terms and conditions.

7 Check the contract, click **Submit** to send transaction to the approvers.





CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
------o0o-------

HỢP ĐỒNG CHUYỂN NHƯỢNG KIÊM ĐỀ NGHỊ XÁC NHẬN CHUYỂN QUYỀN SỞ HỮU CHỨNG CHỈ TIỀN GỬI BẢO LỘC PHÁT HÀNH TẠI TECHCOMBANK
ÁP DỤNG CHO GIAO DỊCH GIỮA CÁC KHÁCH HÀNG TỔ CHỨC
Số

Hợp đồng chuyển nhượng kiêm Đề nghị xác nhận chuyển quyền sở hữu chứng chỉ tiền gửi này (sau đây gọi tắt là **"Hợp Đồng"**) được lập và ký kết giữa các bên dưới đây:

1/ Bên Chuyển Nhượng (Bên A):
- Tên Tổ chức: COC 38333165 TUOI SIT
- Số Giấy chứng nhận ĐKDN/ĐKKD: 0500453698
- Địa chỉ trụ sở: 06 Quang Trung, P. TRAN HUNG DAO, Q, .HOAN KIEM, TP.HA NOI
- Email: tranhl@gmail.com
- Đại diện hợp pháp bởi: Theo thông tin chi tiết của người có thẩm quyền thể hiện tại phần ký của Hợp Đồng này.
- Tài khoản thanh toán mở tại Techcombank số: 19238333165012

2/ Bên Nhận Chuyển Nhượng (Bên B):
- Tên Tổ chức: Công ty TNHH Môi giới Masterise Agents
- Số Giấy chứng nhận ĐKDN/ĐKKD: 0316127323
- Địa chỉ trụ sở: TMDV số 19, Tòa nhà Masteri An Phú, 179 đường Xa lộ Hà Nội, Phường Thảo Điền, TP. Thủ Đức, TP. Hồ Chí Minh
- Email: info-cds@masteriseagents.com
- Đại diện hợp pháp bởi: Theo thông tin chi tiết của người có thẩm quyền thể hiện tại phần ký của Hợp Đồng này.
- Tài khoản thanh toán mở tại Techcombank số: 19035729296251

(Sau đây Bên Chuyển Nhượng và Bên Nhận Chuyển Nhượng gọi chung là "Hai Bên"/ "Các Bên" và gọi riêng là "Bên" tùy vào từng ngữ cảnh)

Sau khi thỏa thuận, Bên A và Bên B cùng thống nhất ký kết Hợp Đồng này và đề nghị Ngân hàng TMCP Kỹ thương Việt Nam ("Techcombank") xác nhận chuyển quyền sở hữu Chứng chỉ tiền gửi Bảo Lộc với các điều kiện và điều khoản như sau:

18. Bao Loc Certificate of Deposit

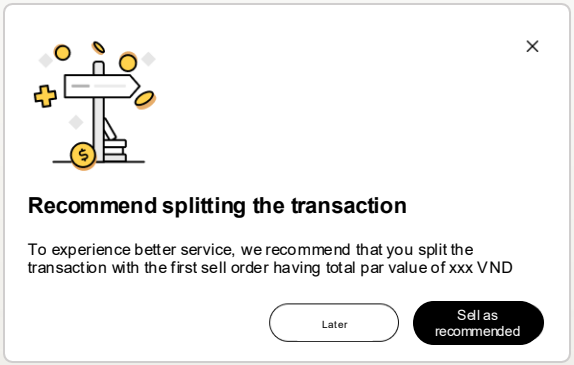
18.3. Selling CD Bao Loc – Initiate on Techcombank Business Web (Method 1 - continue)

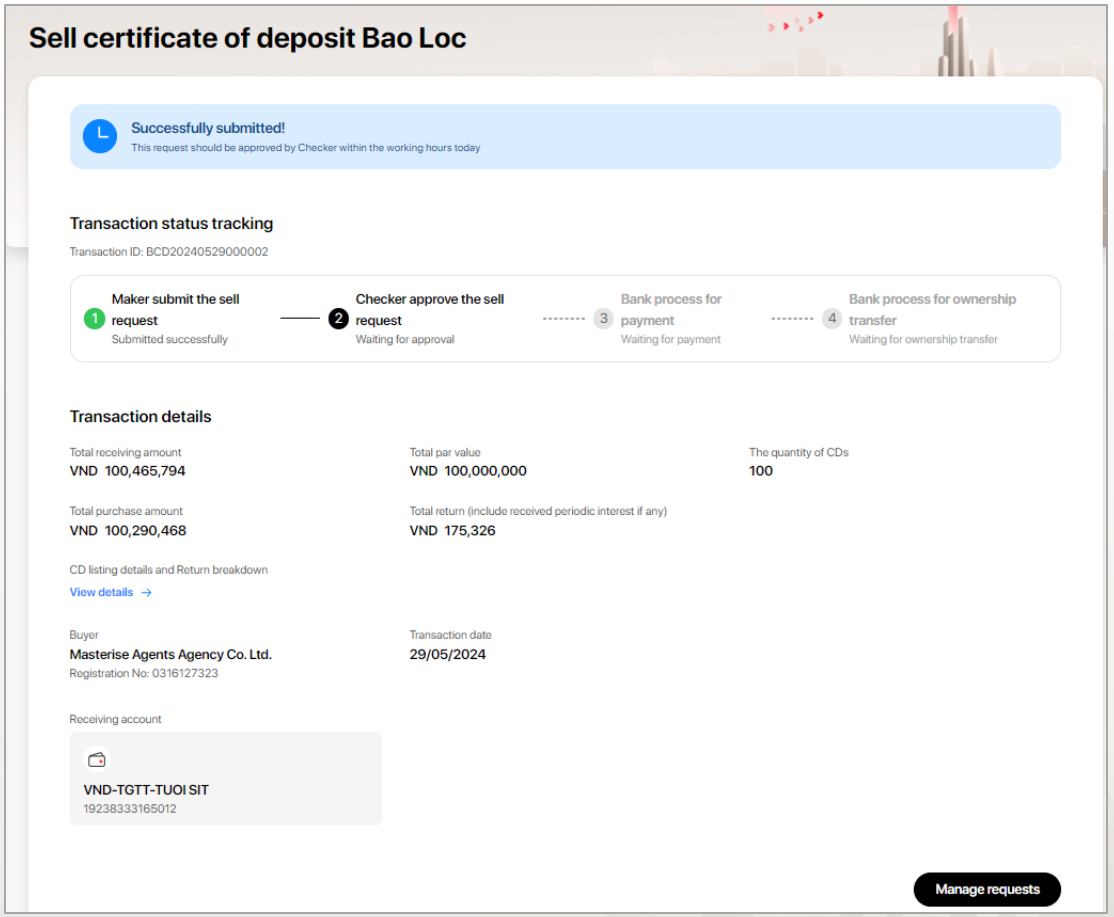
8 Sell CD Bao Loc transaction has been **Successfully submitted**.

Note:

Similar to selling transaction on App Techcombank Business Mobile, in case customers own both mixed Serial Based and Volume Based CD. Techcombank Business also recommends users splitting the selling transaction with warning:

"Sell limit message for the first transaction"





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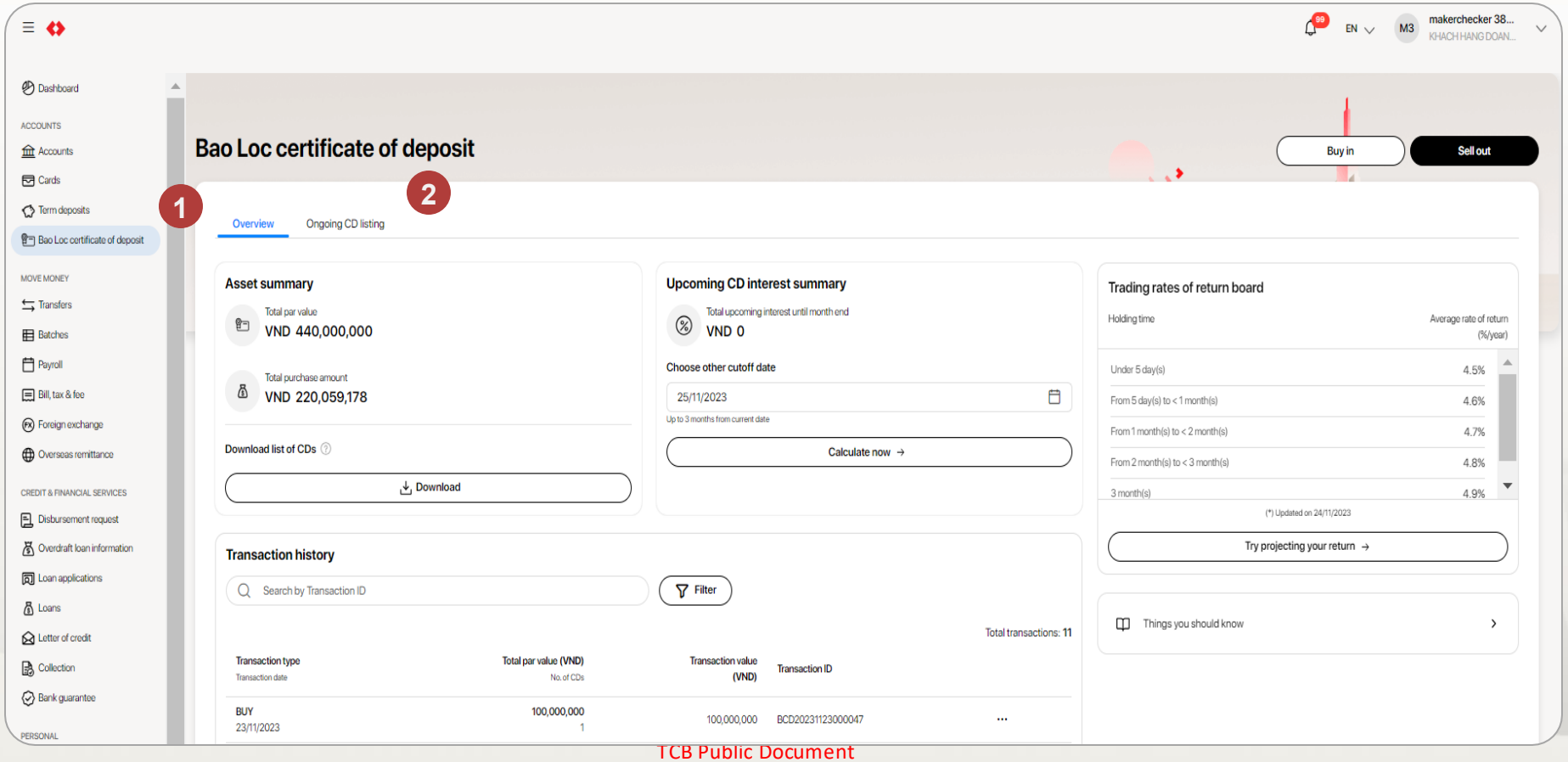
18. Bao Loc Certificate of Deposit

18.3. Selling CD Bao Loc – Initiate on Techcombank Business Web (Method 2)

1. From the homepage of Techcombank Business Web > Select **Bao Loc Certificate of Deposit**. System will display CDBL management overview interface.

2. Users select **Ongoing CD listing** to see detail all CDs that they own



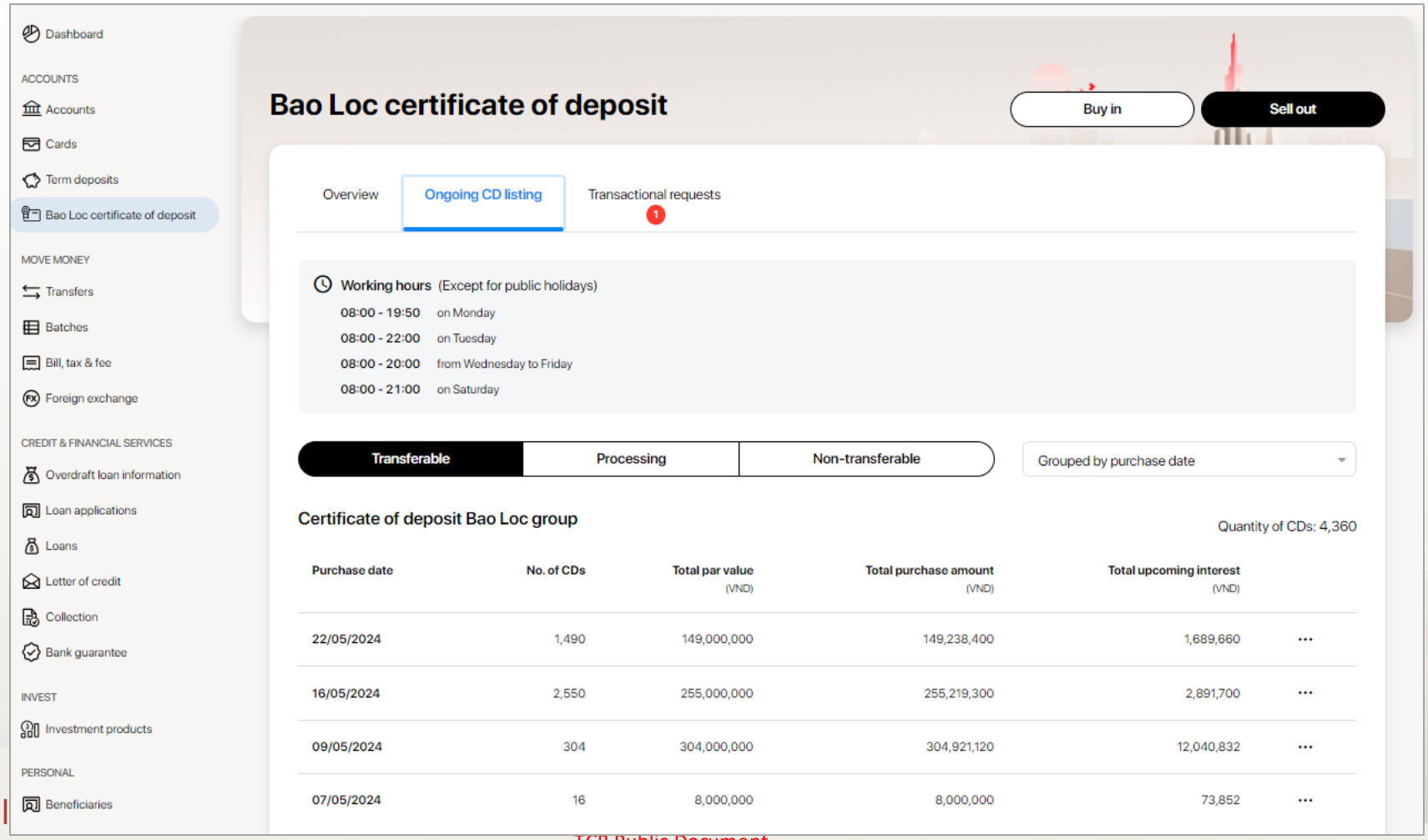
TCB Public Document

18. Bao Loc Certificate of Deposit

18.3. Selling CD Bao Loc – Initiate on Techcombank Business Web (Method 2 – continue)

3 The system displays the status of CDBLs including: **Transferable**, **Processing** and **Non-Transferable.**

4 The users click CD Bao Loc group that they want to sell



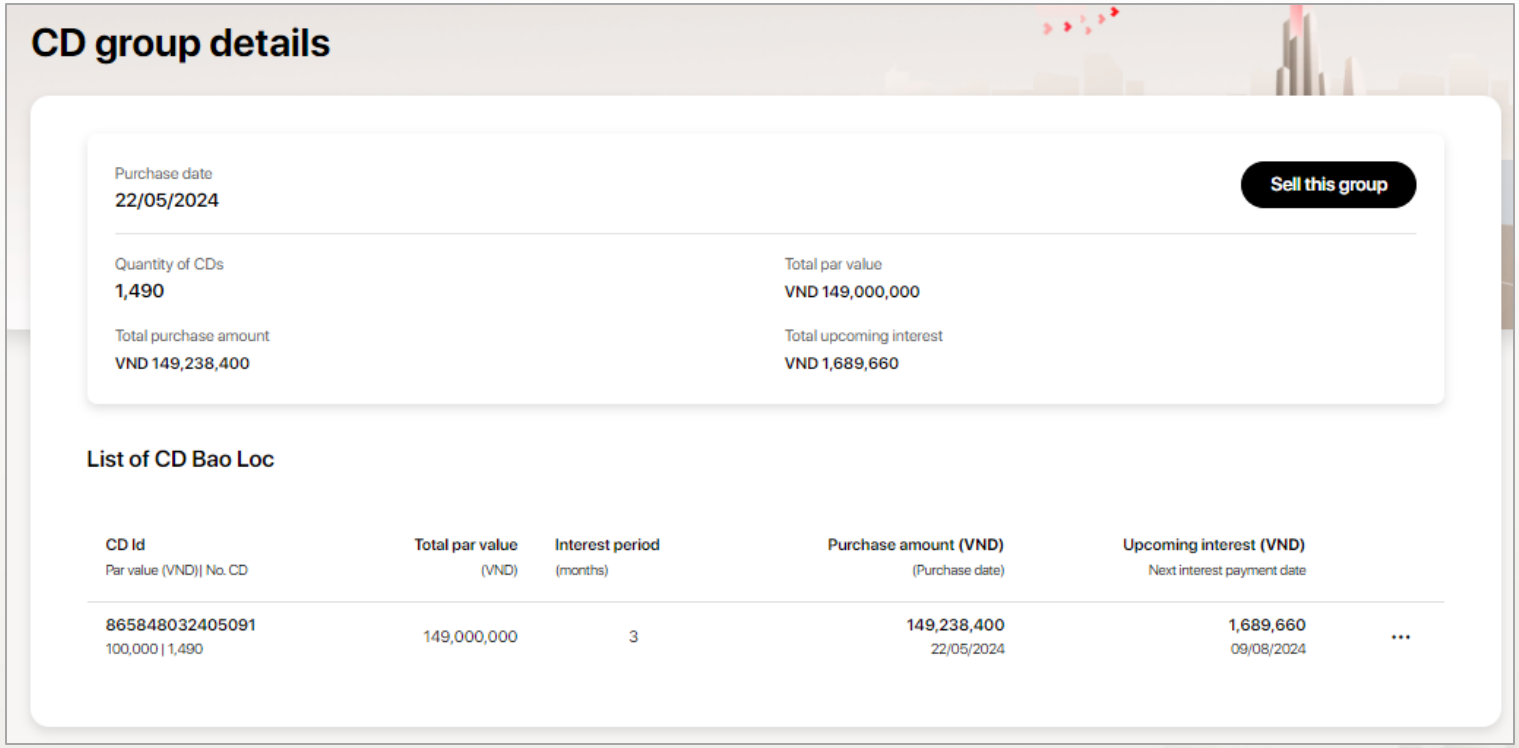
TCB Public Document

18. Bao Loc Certificate of Deposit

18.3. Selling CD Bao Loc – Initiate on Techcombank Business Web (Method 2 – continue)

5 The system displays group of CD Bao Loc's detailed information that users want to sell, including:Total par value, upcoming interest, etc...

Users check the information before clicking **Sell this group** to continue selling flow on Website.



TCB Public Document

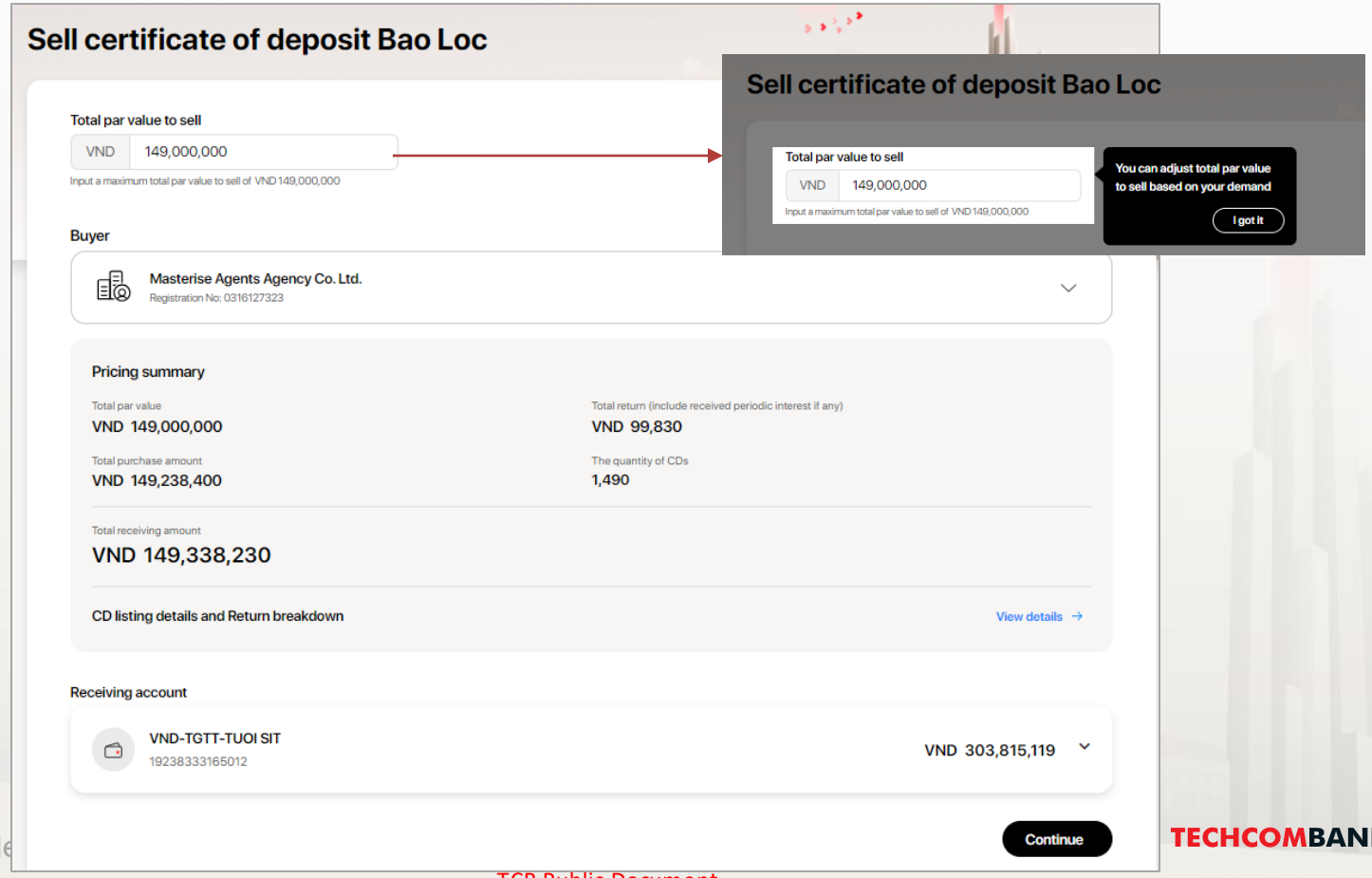
18. Bao Loc Certificate of Deposit

18.3. Selling CD Bao Loc – Initiate on Techcombank Business Web (Method 2 – continue)

6 Users choose **Buyer** and the **Receiving account**

7 Users tap on **View details**, system displays CD listing details and Return breakdown.

Users click **Continue** to move to the next step.



TCB Public Document

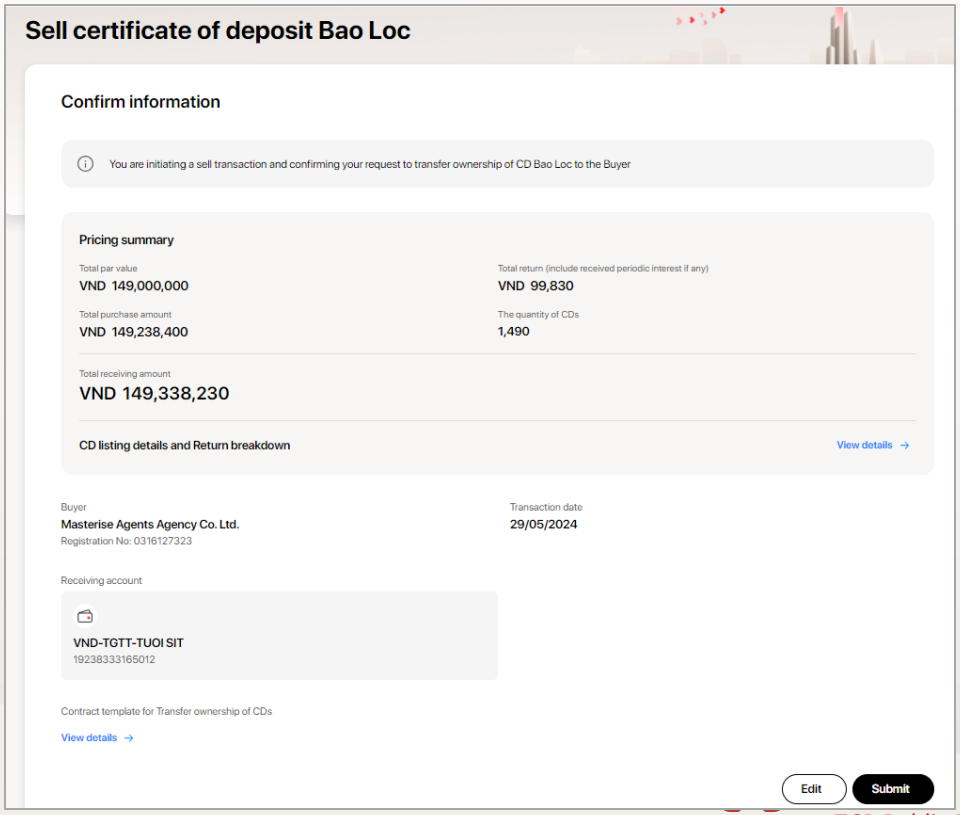
18. Bao Loc Certificate of Deposit

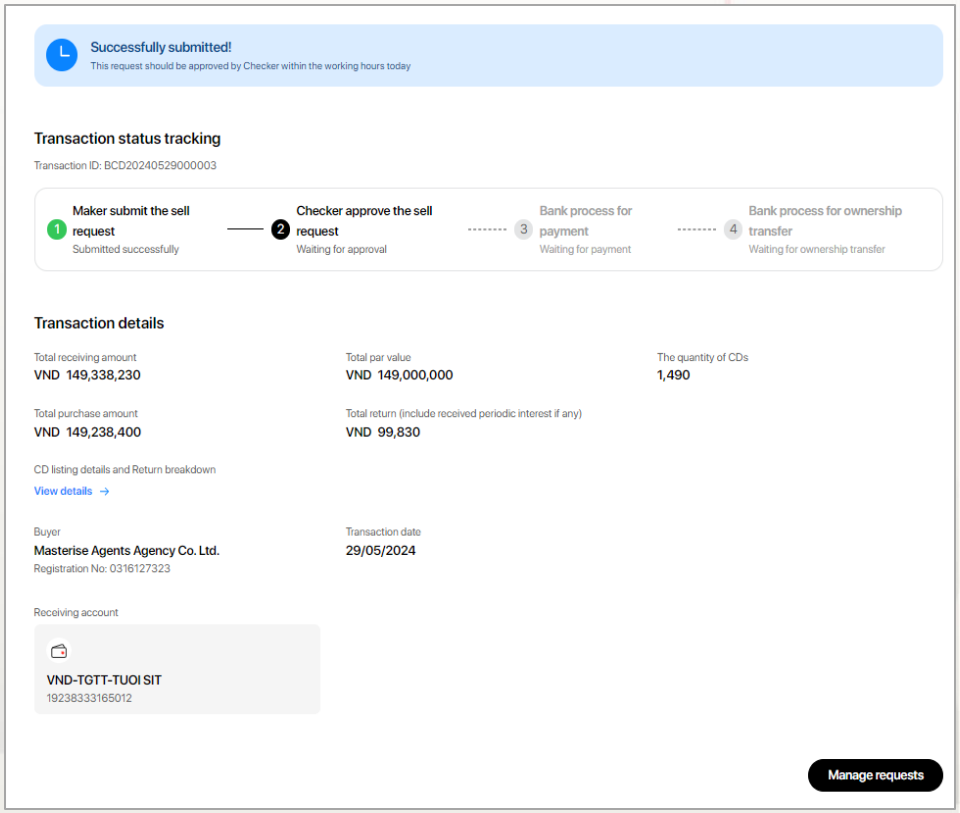
18.3. Selling CD Bao Loc – Initiate on Techcombank Business Web (Method 2 – continue)

8 At the **Confirm information** step, system will display **Contract template** link with detailed terms and conditions.

9 Check the contract, CDBL list details and investment profit analysis table before clicking **Submit** to send transaction to the approvers

10 Selling CD Bao Loc transaction has been **Successfully submitted**.





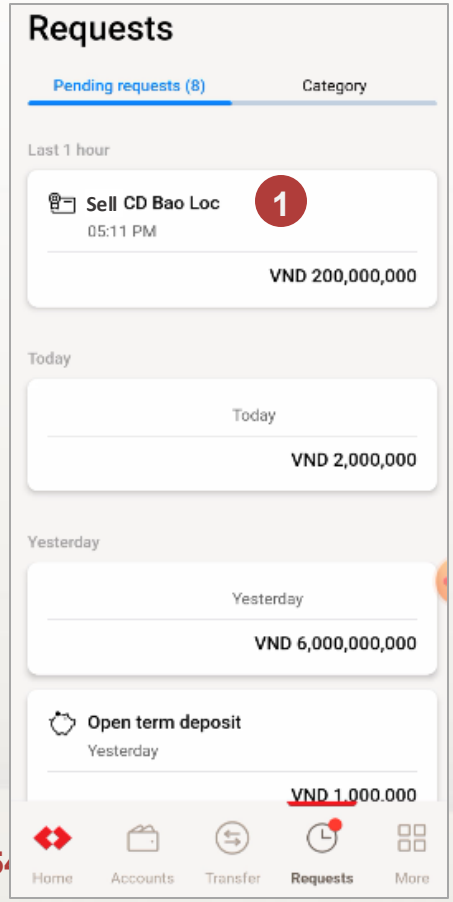
TCB Public Document

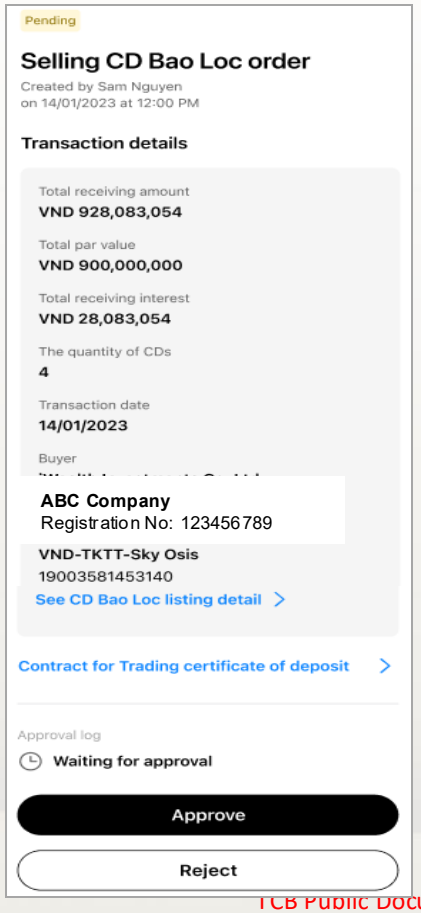
18. Bao Loc Certificate of Deposit

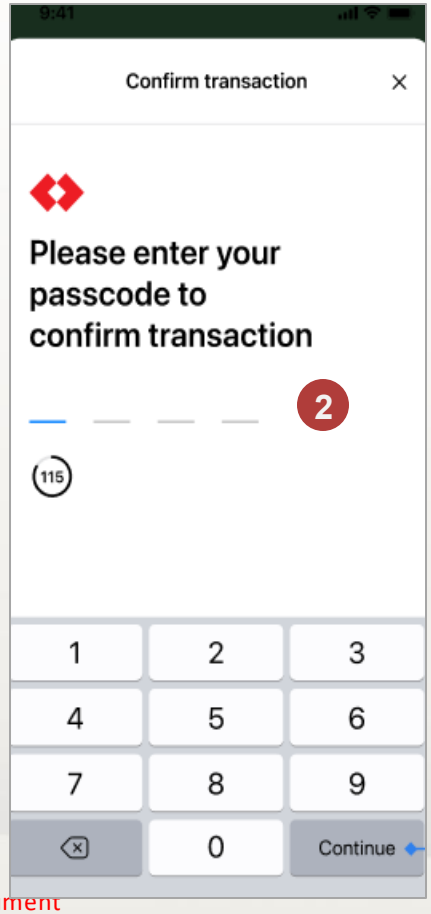
18.3. Selling CD Bao Loc – Approve on App

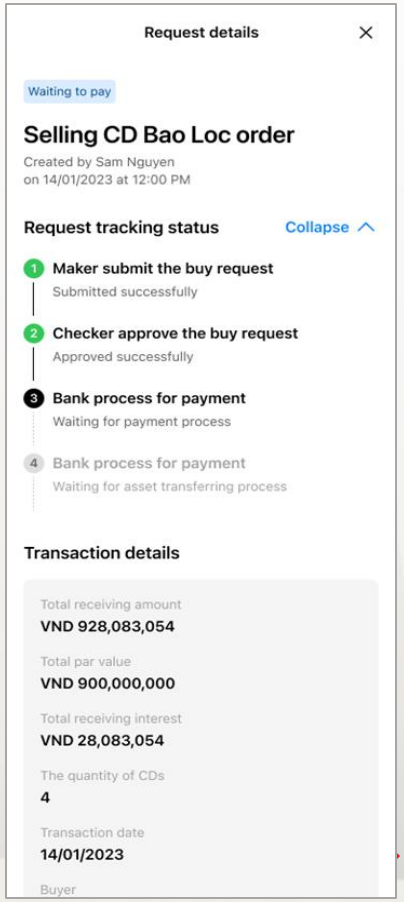
Steps of approving are the same with buying request.

1. Users checkers select Request > choose pending transactions need to be approved. System will also show list of CDs, **Return breakdown** and **Contract template** as references for users.
2. Enter passcode to confirm approving the transaction.









TCB Public Document

18. Bao Loc Certificate of Deposit

18.4. Sell CD Bao Loc – Notes

- In case, sole authority customers with users maker and checker transact CDBL: Initiating and approving transaction still would be separated.
- Users couldn’t initiate CDs' selling request which are already in other pending transactions.
- Users should initiate and approve new transaction during working hours.
- At the cut off time (COT), all pending transactions would be cancelled by system automatically and status will be **Expired**.
- When users enter total par value exceed limit, system will have warning “Amount exceeded transaction limit”.
- Criteria system selects CDs for selling:

    1. Par value from largest to smallest
    2. Furthest interest date
    3. First in, first out

TCB Public Document

18. Bao Loc Certificate of Deposit

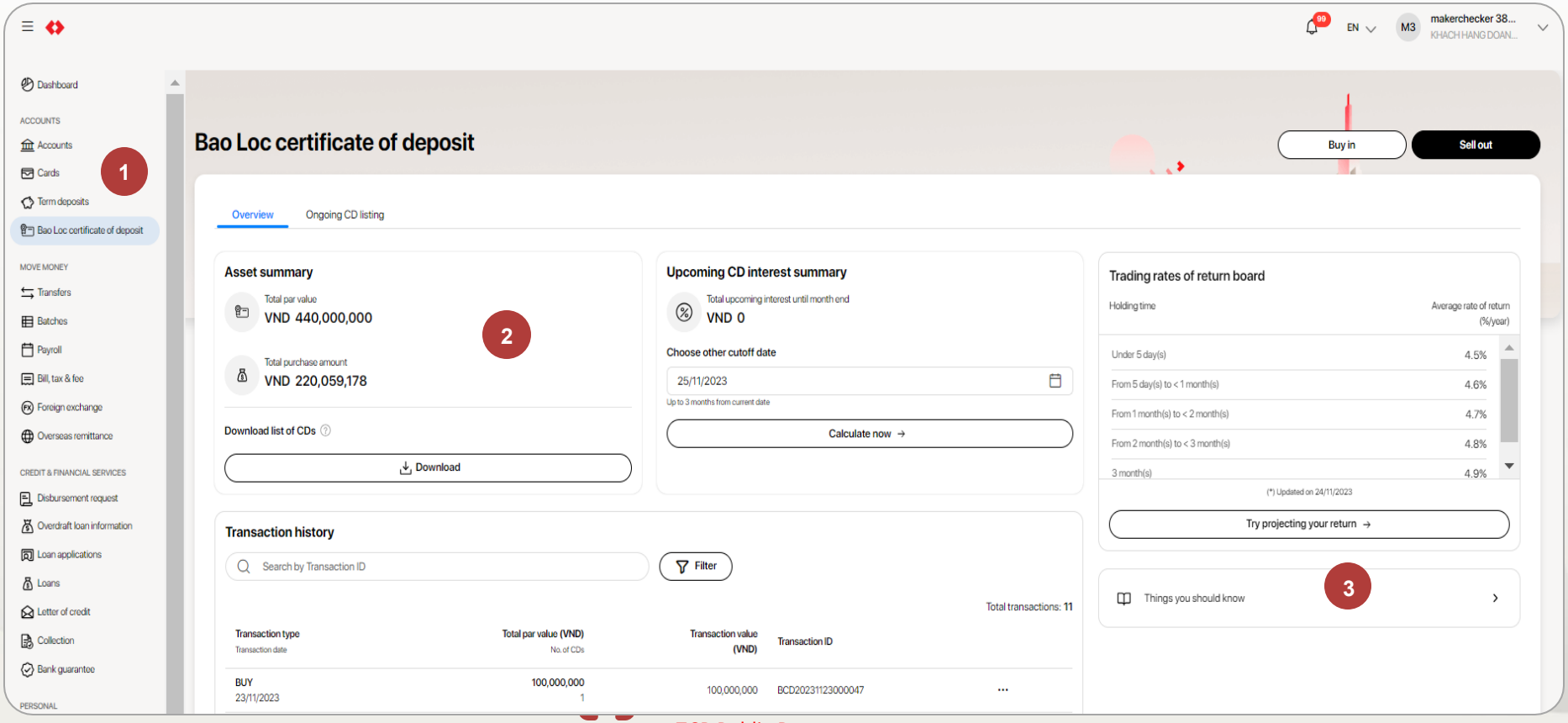
18.4. Manage CD Bao Loc on Web

1. Users can enquiry all CDs belong company as following:

   From the home page of Techcombank Business web > select **Bao Loc certificate of deposit.**

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

2. Users can view **Asset overview** - All CDs of company:
   - Total purchase amount
   - Total par value
   - Total upcoming interest until month end



18. Bao Loc Certificate of Deposit

18.4. Manage CD Bao Loc on Web (continue)

4 When clicking **Ongoing CD listing** tab, users can see list of all CDs:

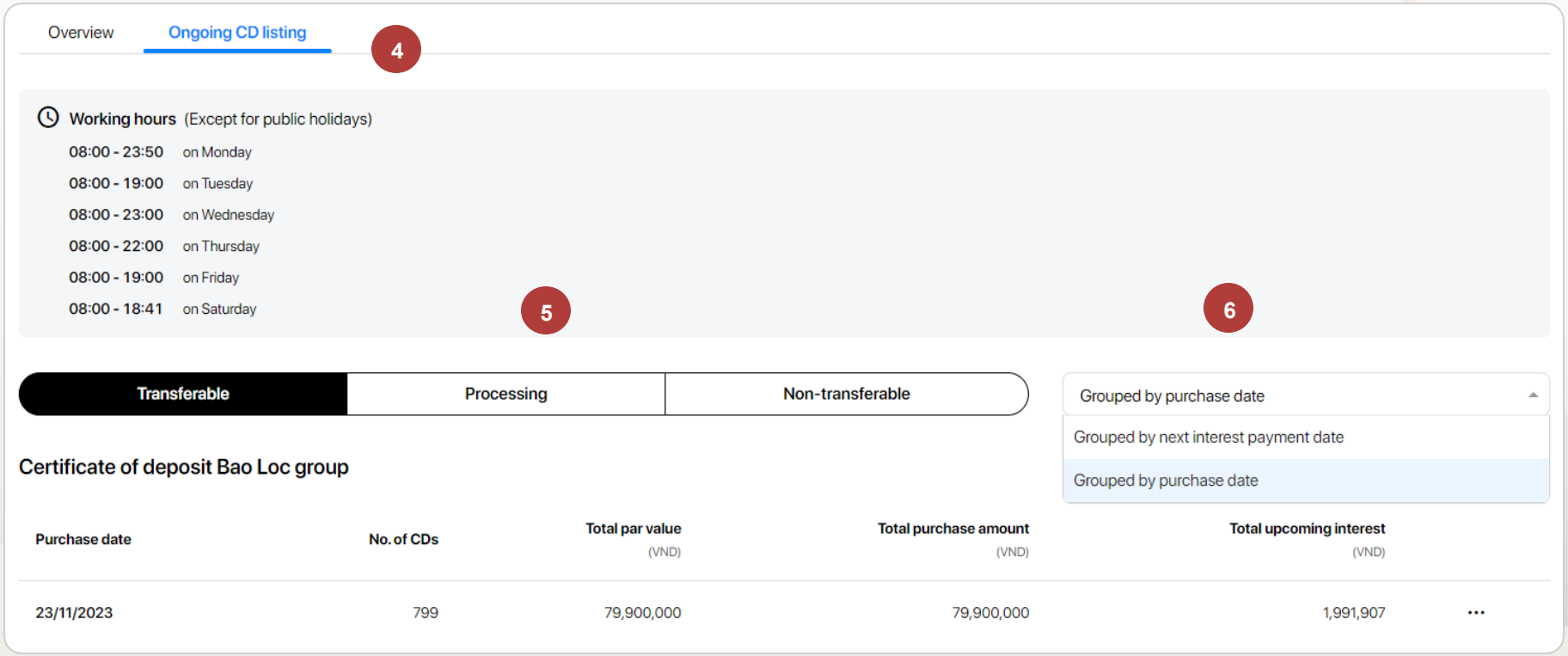
- **Transferable**: CDs can be sold out.

4

- **Processing**: CDs are hold in other processing transactions.
- **Non-transferable**: CDs are frozen/released.

6 The system will display Transferable CDs in the following criteria:

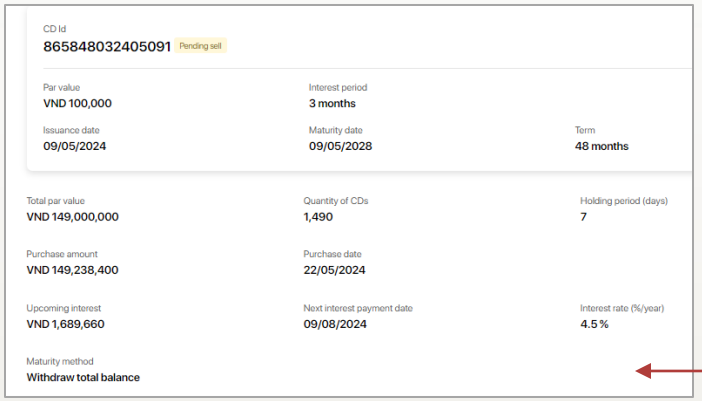
- Grouped by next interest payment date
- Grouped by purchase date

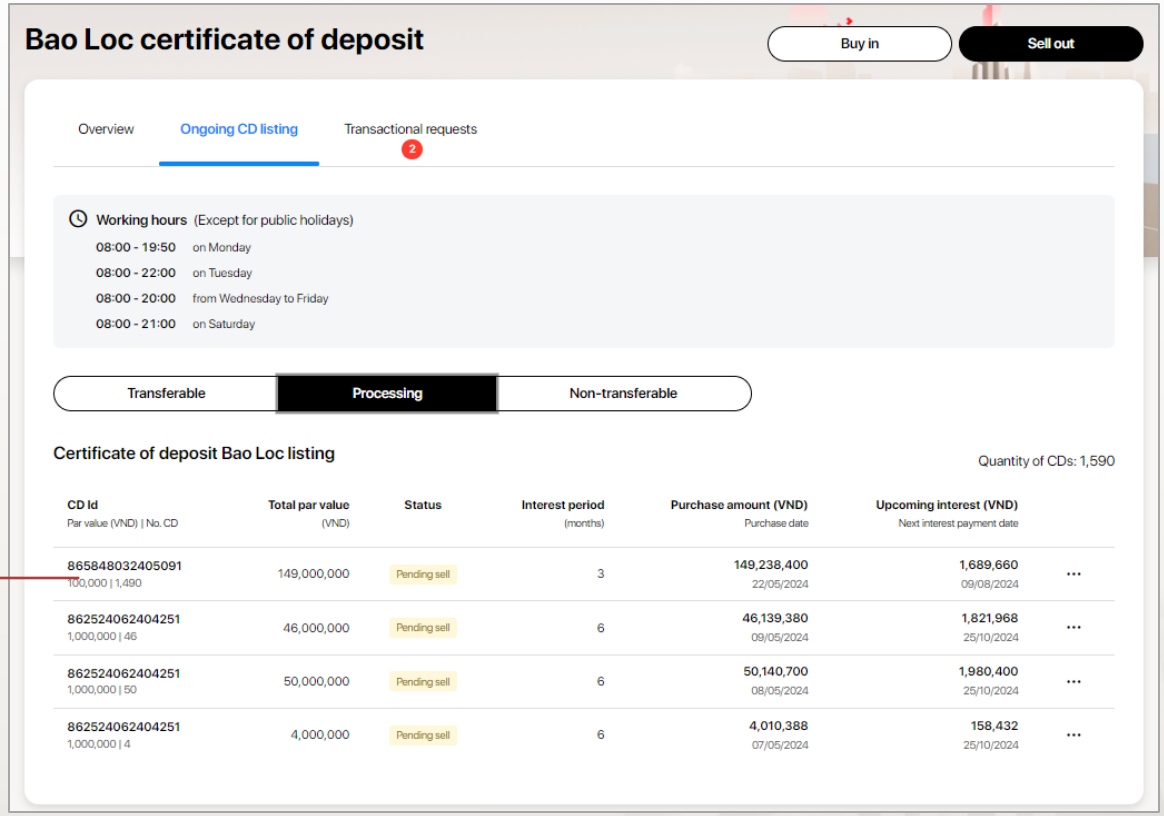


18. Bao Loc Certificate of Deposit

18.4. Manage CD Bao Loc on Web (continue)

When users view the details of the Processing CDs, they can see the following statuses:





TCB Public Document

18. Bao Loc Certificate of Deposit

18.4. Manage CD Bao Loc on Web (continue)

Explaining display status of CDs Bao Loc on App Techcombank Business Mobile:

CDBL status groups on Techcombank Business	Display statuses of each CDBL on Techcombank Business	
Transferable	Transferable	CDs can be sold out.
Processing	Pending sell	CDs in a pending sell transaction need to approve by checker.
	Transferring	CDs in approved selling transaction and waiting for processing for payment from bank.
	Receiving	CDs in a 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 can not be transferred (CDs are blockaded, liberated)
	Inactive	CDs have been used as collateral. (Note: At this time, there is not this status on Techcombank Business Mobile)

TCB Public Document

19. CD Bao Loc – Auto Earning Registration

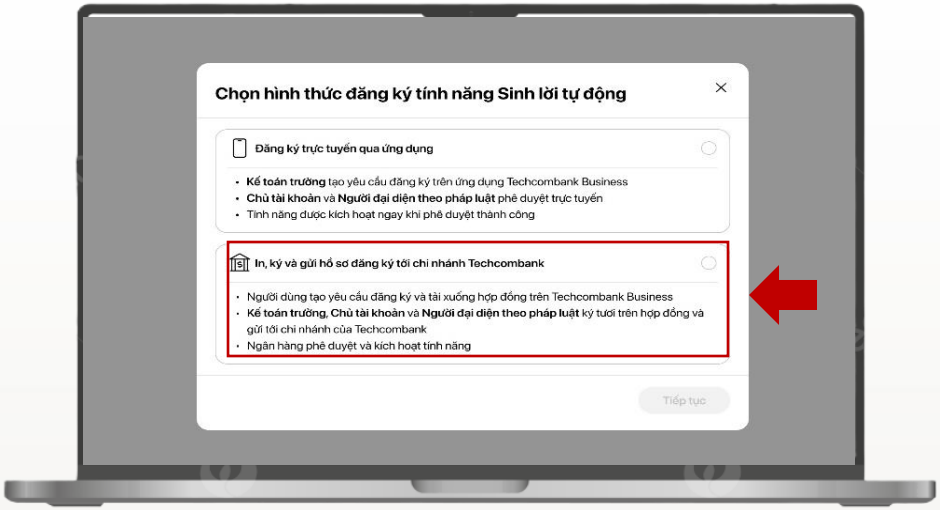
19.1. Initiate registration request

19.2. Mange/ view registration request

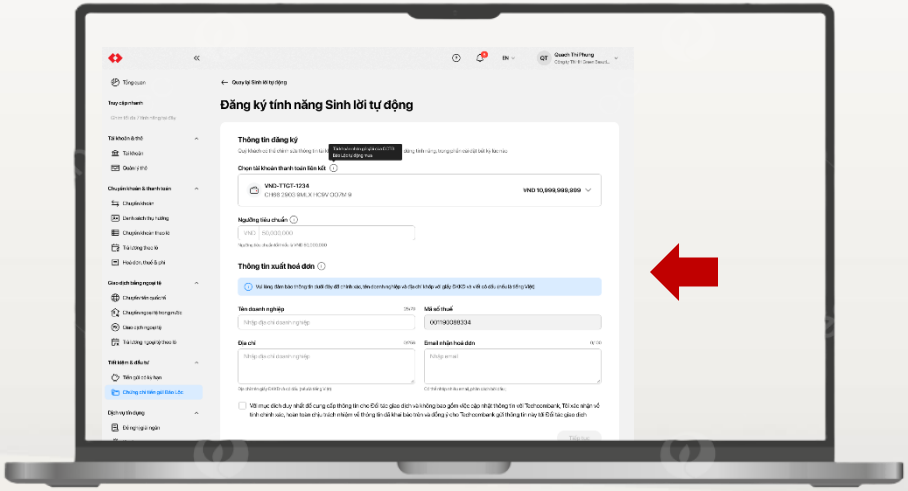
19. CD Bao Loc – Auto Earning Registration

19.1. Initiate registration request

Users access Techcombank Business on the website and perform the following steps:



1 Select to register for the Auto Earning feature, select **Print, sign and send the registration application to the Techcombank branch**



2 Declare registration information: select linked payment account, threshold, invoicing information

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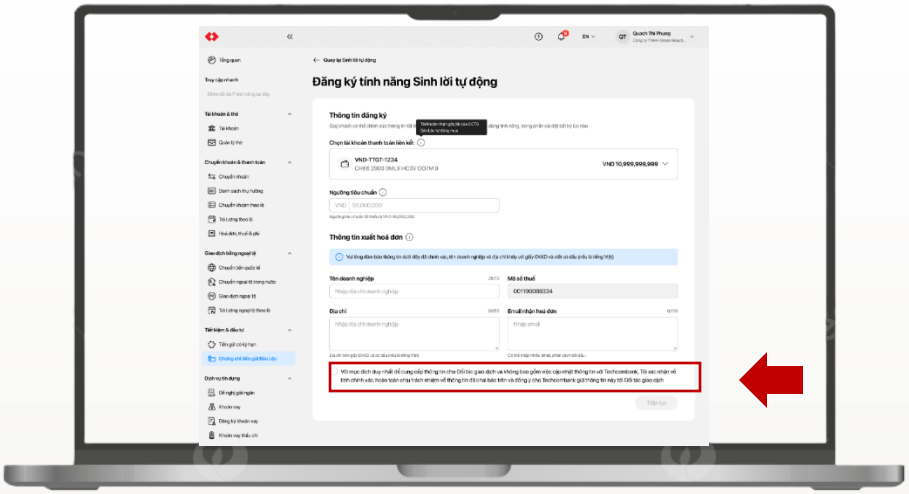
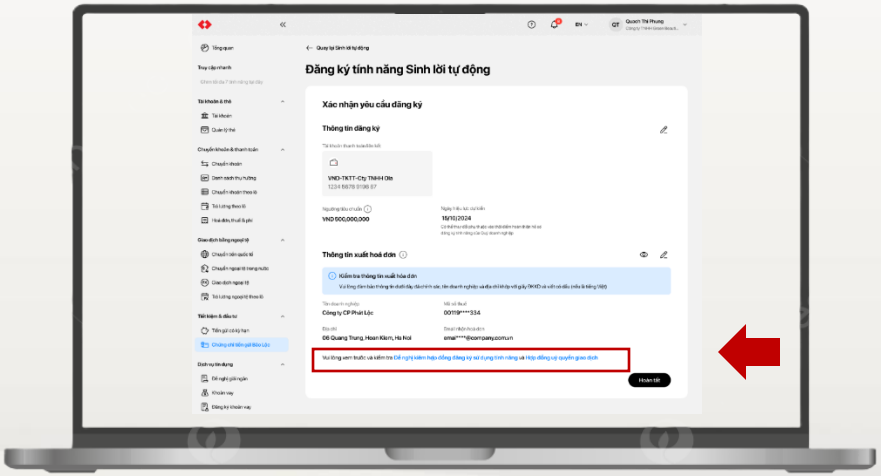
TCB Public Document

19. CD Bao Loc – Auto Earning Registration

19.1. Initiate registration request (continue)



3 Confirm the accuracy, take responsibility for the declared information and agree to allow Techcombank to send this information to transaction partners



4 Check registration information, details of the feature registration contract and the transaction authorization contract

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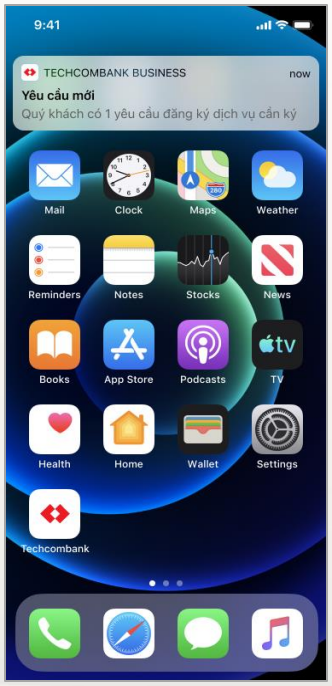
TCB Public Document

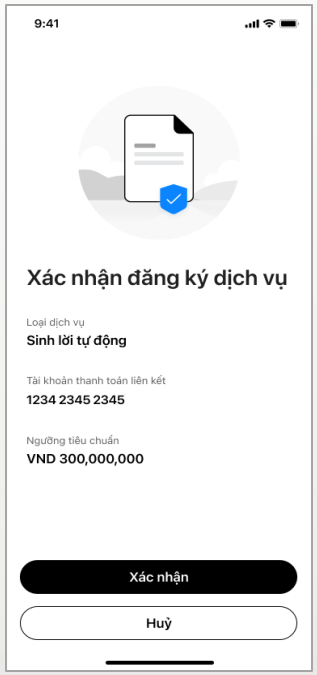
19. CD Bao Loc – Auto Earning Registration

19.1. Initiate registration request (continue)

5

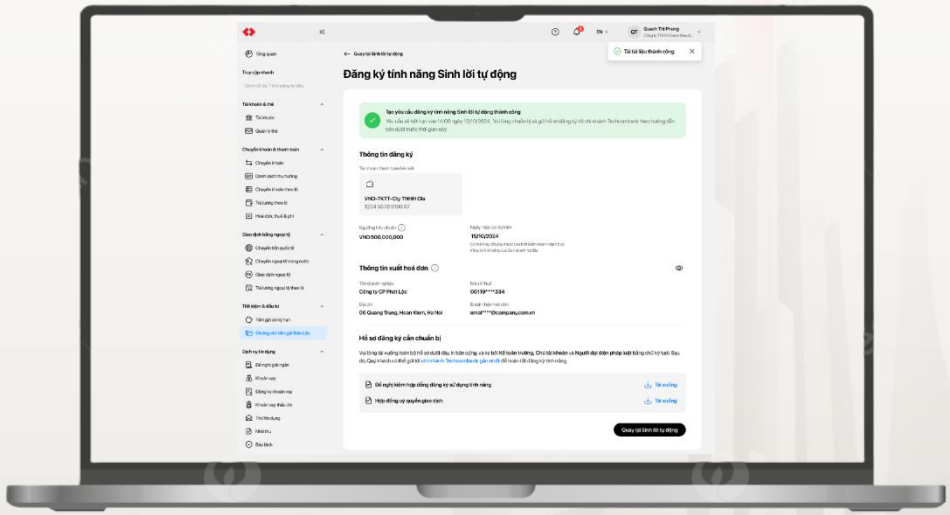
After completing registration, customers can access the Techcombank Business application and confirm service registration





6

After successfully creating a registration request, the customer prints 2 documents: Request cum registration contract to use the feature and Transaction authorization contract, submit it to the competent authority for signature, and submit it at Techcombank's transaction counter



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TCB Public Document

19. CD Bao Loc – Auto Earning Registration

19.1. Initiate registration request (continue)

Rule on the level of authority to sign the form

Request cum contract to register to use the feature (MB09A-QT.TDC/124)	➢ Legal Representative or the person authorized by LR ➢ Account Holder or person authorized by Account holder to use the account ➢ Chief accountant/person in charge of accounting or person authorized by CA to sign the transaction
Transaction authorization contract	➢ Legal Representative or the person authorized by LR

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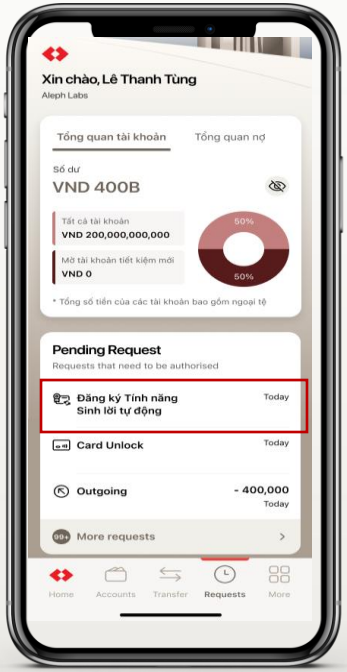
TCB Public Document

19. CD Bao Loc – Auto Earning Registration

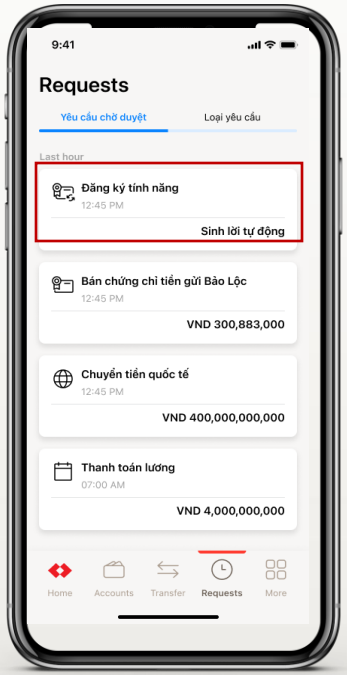
19.2. Mange/ view registration request

Users can manage/view Auto Earning registration requests on both Web and Techcombank Business App

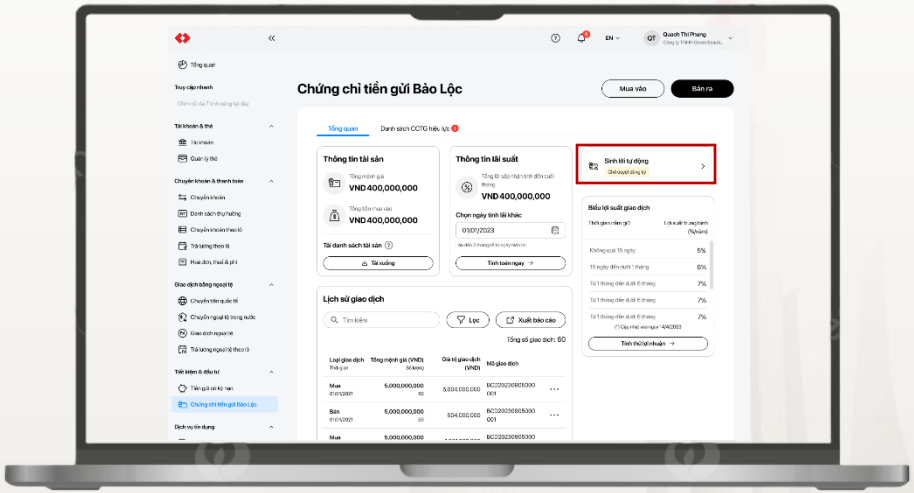
Banner dashboard



Pending requests



In menu CD Bao Loc– Auto Earning



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TCB Public Document

20. Disbursement Request

20.1. Disbursement request for domestic payment

20.2. VND disbursement request for oversea payment

20.3 Foreign currency disbursement request for oversea payment

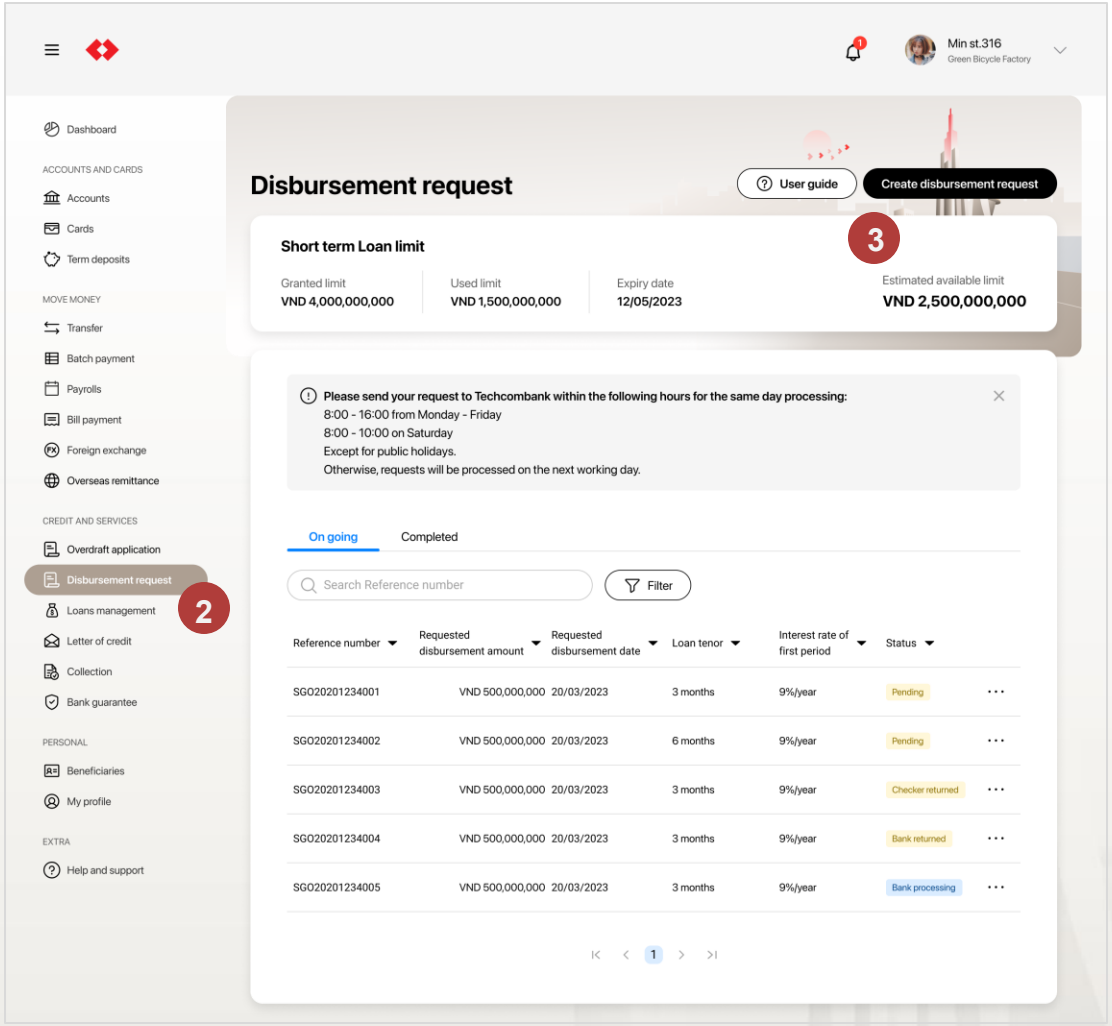
20. Disbursement Request

20.1. Disbursement request for domestic payment - Initiate

1. Log in to the **Techcombank Business system**

2. Select **Disbursement Request** on the feature bar

3. Select **Create disbursement request** on the Disbursement request screen



TCB Public Document

20. Disbursement Request

20.1. Disbursement request for domestic payment – Initiate (cont.)

In the section "**Create disbursement request**", the order creator does the following:

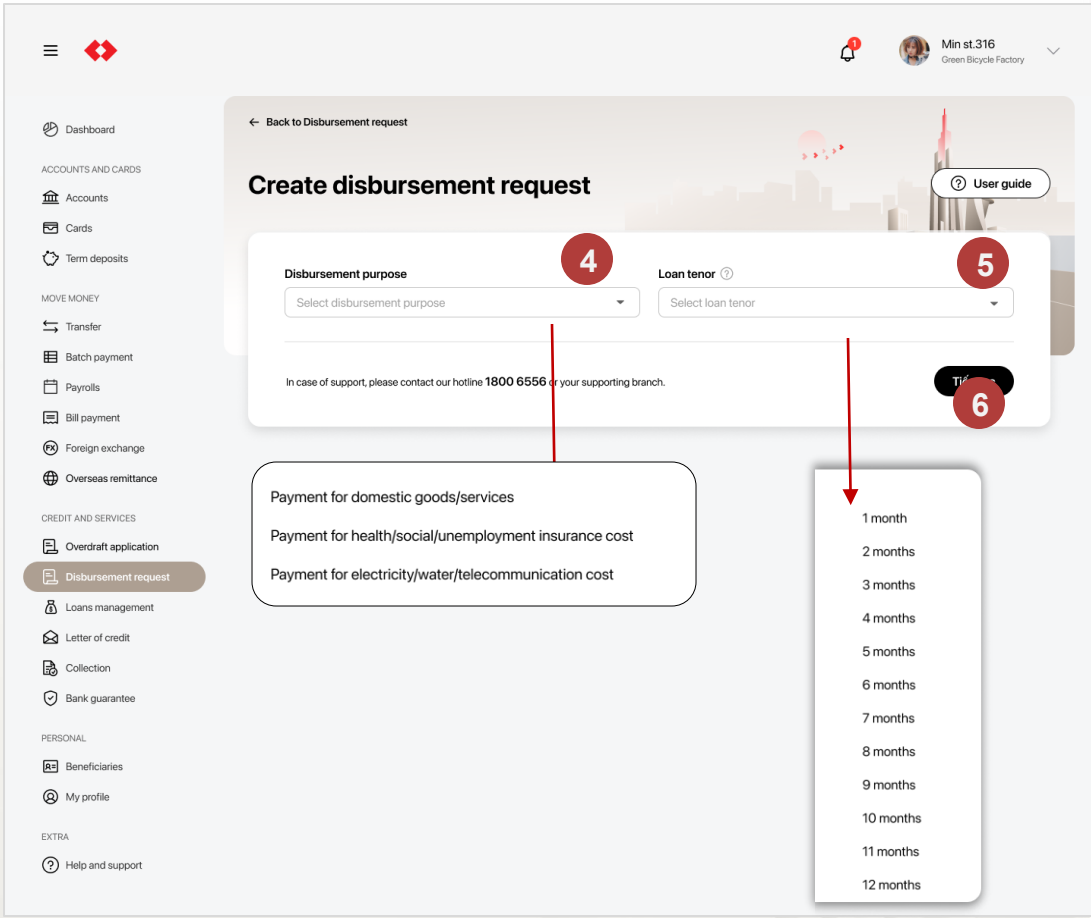
4 Select **Disbursement purpose**

5 Select **Loan Tenor**

Notice:

- *The loan tenor must not exceed the maximum loan term as stipulated in the Credit Agreement with Techcombank.*
- *The loan tenor cannot be changed during the disbursement request process. In case the customer chooses the wrong disbursement term, the users must cancel the order and create a new disbursement request*

6 Select **Continue** to move to the next steps



TCB Public Document

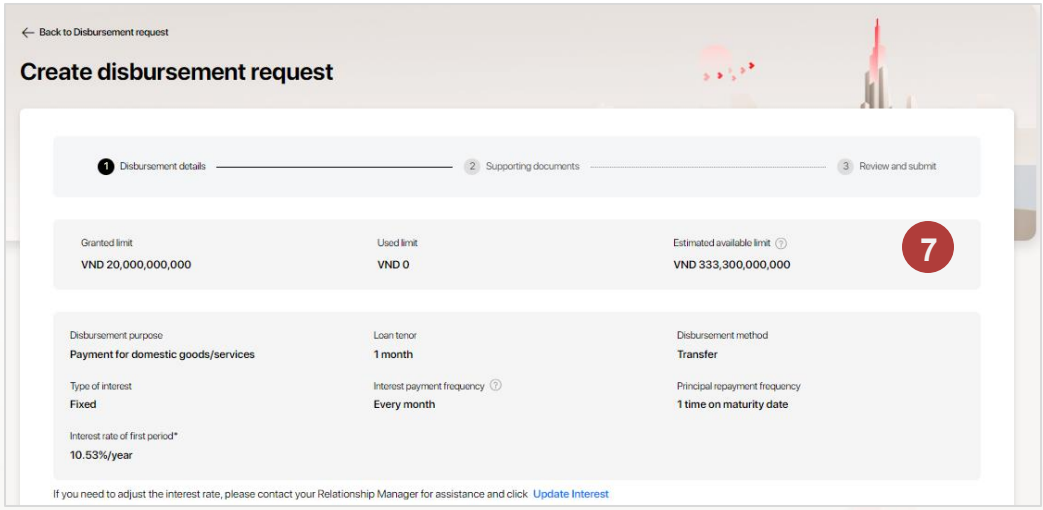
20. Disbursement Request

20.1. Disbursement request for domestic payment – Initiate (cont.)

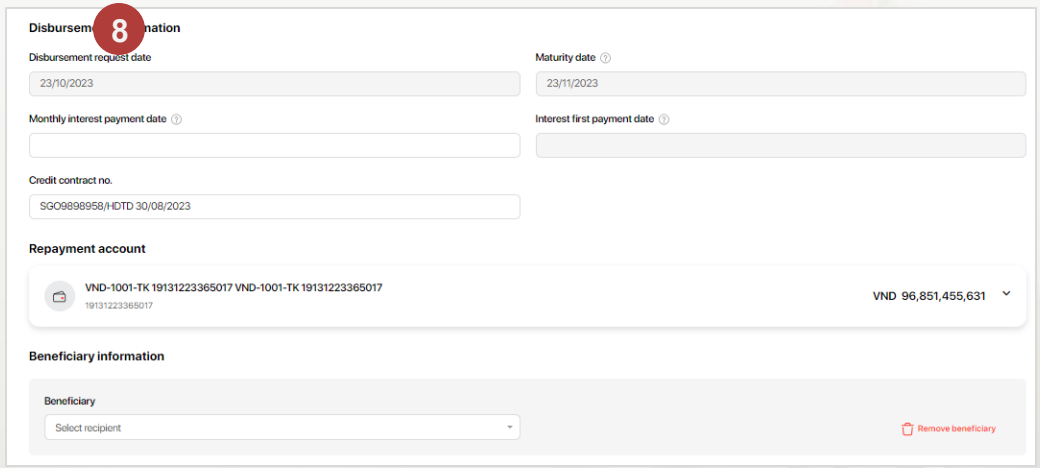
On the **Disbursement Plan** screen,

the maker executes:

7 Review the pre-filled system information:
- Limit information
- Interest rate information
- Disbursement information
- Account for principal and interest payment



8 Fill in the **Monthly interest payment date** information



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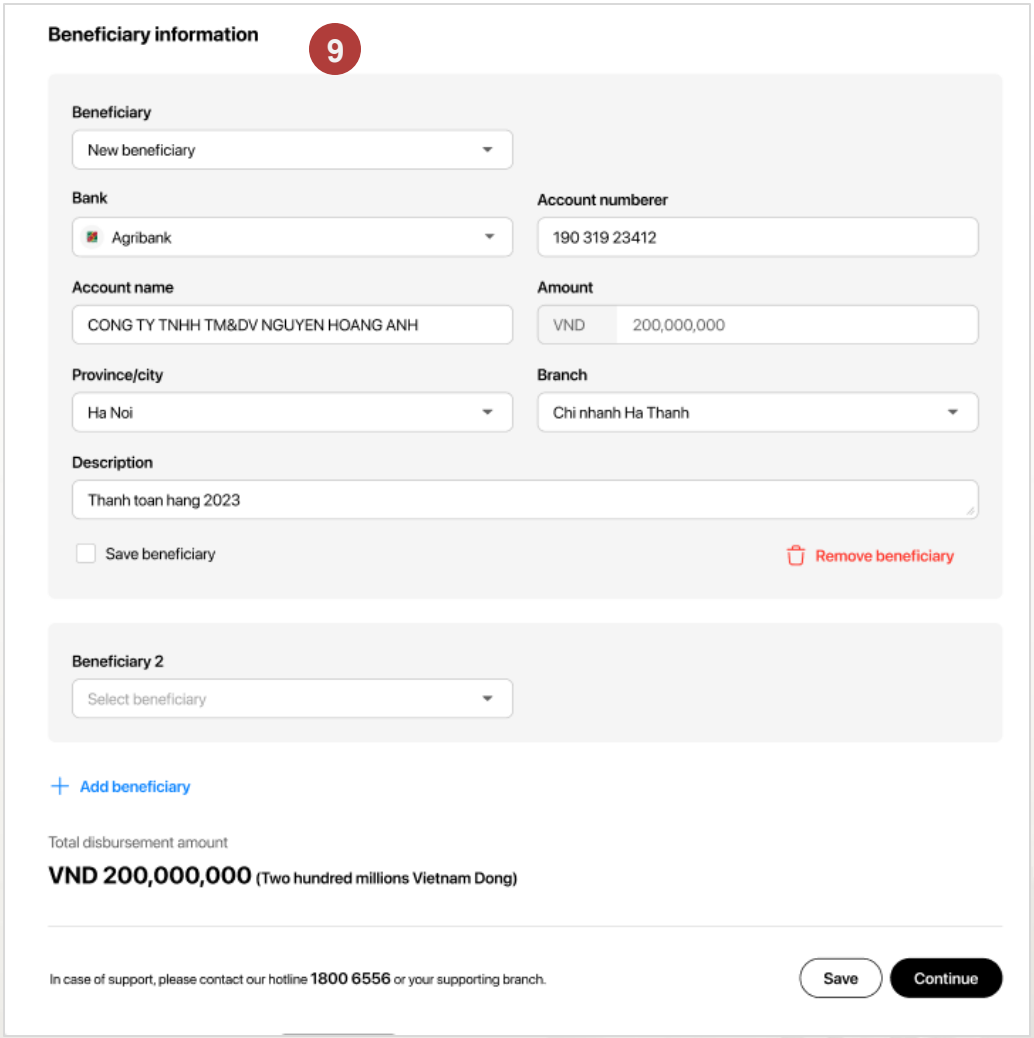
20. Disbursement Request

20.1. Disbursement request for domestic payment – Initiate (cont.)

9 Fill in **Beneficiary Information**

If there are more than one beneficiary, fill in the amount disburesed for each beneficiary and the system automatically calculates the **Total Disbursement Amount** of the Disbursement Request

Notice: The system allows adding up to 25 beneficiaries/01 disbursement request



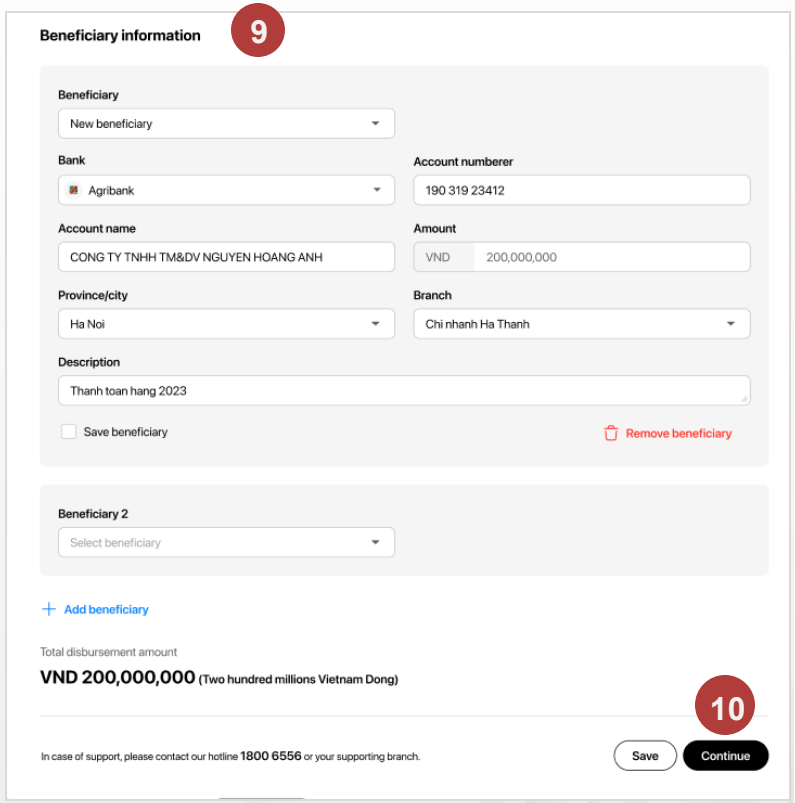
TCB Public Document

20. Disbursement Request

20.1. Disbursement request for domestic payment – Initiate (cont.)

9 Fill in **Beneficiary Information** (cont)

Special Note for Tax Payment Purposes	
Bank	Enter the information exactly as indicated in the payment instructions on the Tax Notice. If the Treasury has already opened an account with an authorized collecting bank, customers may choose that authorized bank and include the name of the receiving treasury and the tax authority in the 'Payment Details' section.
Account Number, Account Name, Amount, Province/City, Branch	Enter the information exactly as indicated in the payment instructions on the Tax Notice.
Description	Describe the payment details, including: • For Customs Tax: Declaration number, Registration date, Import/Export type, Chapter code, Sub-item, Authorized collecting bank (if any). • For Domestic Tax: Chapter code, Sub-item, Tax period, Authorized collecting bank (if any). If the transaction includes multiple sub-items, the amount for each corresponding sub-item must be specified. If the customer requires a copy of the Payment Receipt to the State Budget, please enter a note to the corresponding bank: • For a digital signed copy: please provide the email address to receive the information. • For a hard copy: please specify the Techcombank branch where the customer wishes to collect the hard copy.



10 Select **Continue** to proceed to the next step

TCB Public Document

20. Disbursement Request

20.1. Disbursement request for domestic payment – Initiate (cont.)

At the **Disbursement Documents** screen, command maker executes:

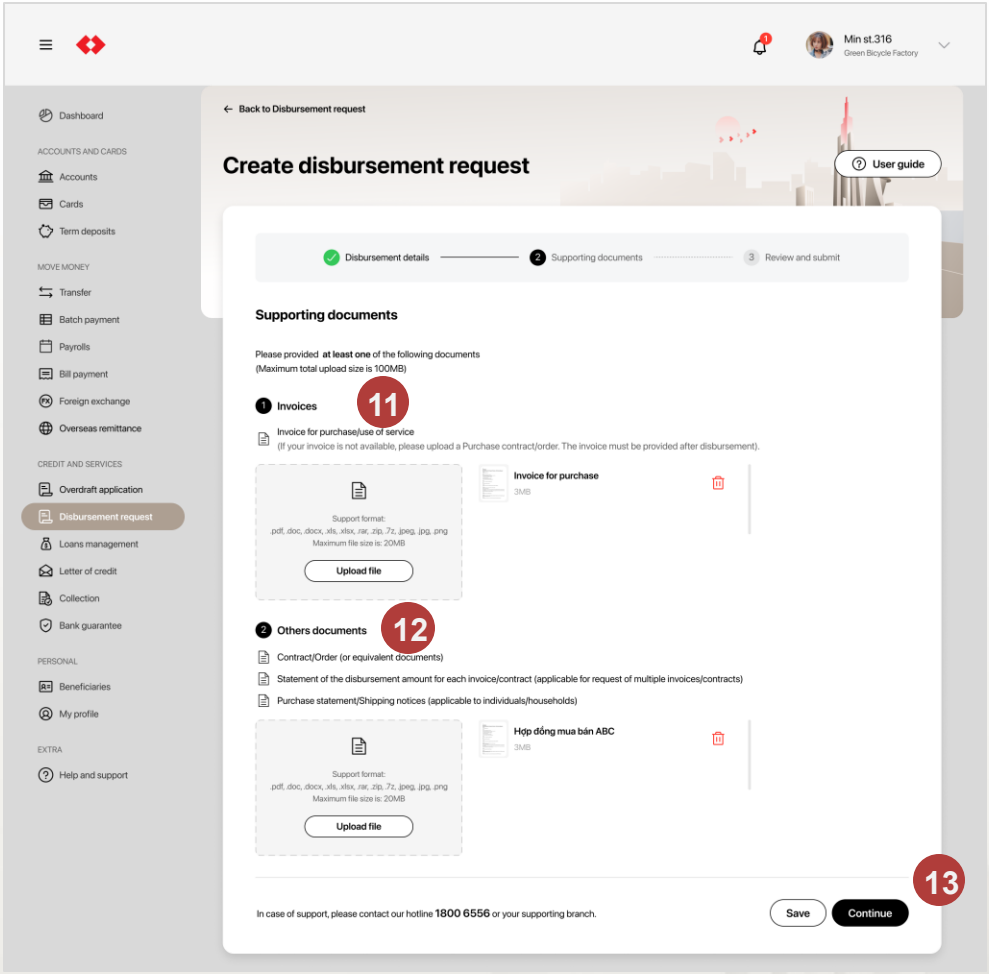
11 Upload **Invoice for purchases/use of service**

12 Upload **Other documents** (if any)

13 Select **Continue** to move to the next step

Note:

- ✓ The maximum capacity of an uploaded file is **20 Mb**
- ✓ Multiple files can be uploaded but should not exceed a total of **100 Mb**
- ✓ For purposes of: **Disbursement of Payment of health/ social/ unemployment insurance costs and Disbursement of Payment of electricity/ water/ telecommunications costs**, the order creator **does not need to upload documents**
- ✓ In case of disbursement of multiple invoices/contracts, the order creator chooses:
  - ✓ Upload a **List of disbursement amounts** corresponding to each invoice/contract; or
  - ✓ Detailed explanation in the **Notes to the bank section** in the next step



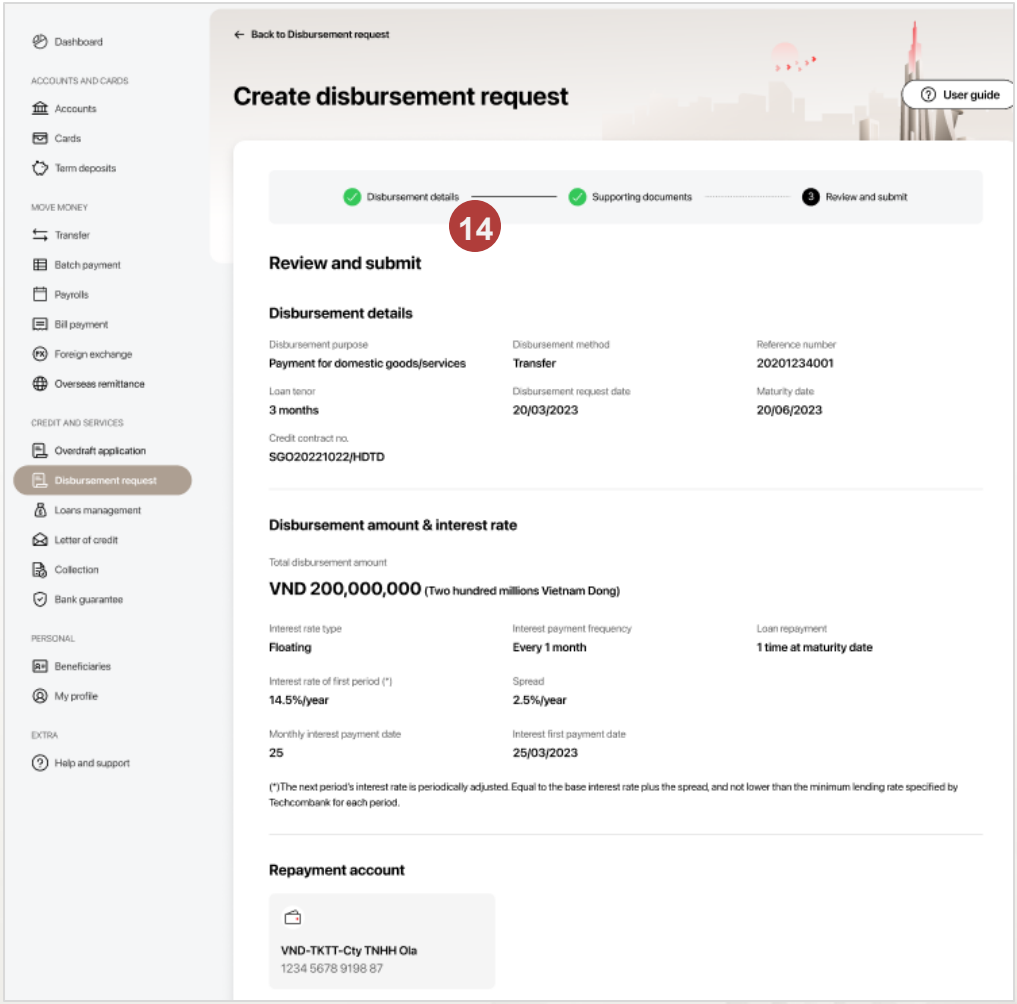
TCB Public Document

20. Disbursement Request

20.1. Disbursement request for domestic payment – Initiate (cont.)

At the **Review and submit** screen, the maker performs:

14 Check information before confirming including:
- Disbursement purpose
- Total Distributed amount
- Monthly interest payment rate



TCB Public Document

20. Disbursement Request

20.1. Disbursement request for domestic payment – Initiate (cont.)

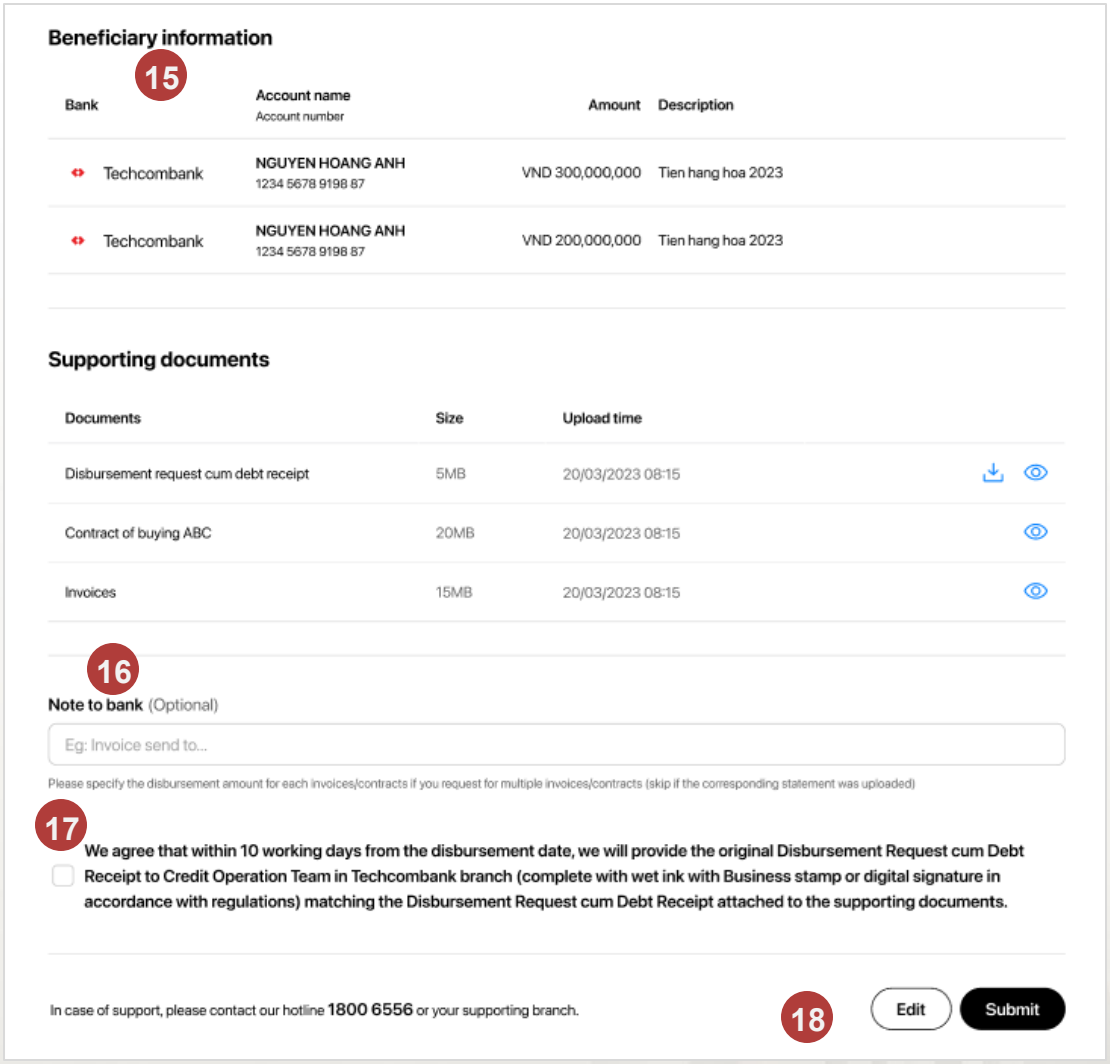
15 Check information before confirming including:
- ✓ Beneficiaries
- ✓ Disbursement records

16 Add a **note to bank** (if any)

17 Select the **commitment** to supplement the original Disbursement Request cum Debt Acceptance Agreement

18 Select **Edit** to edit information (if necessary) or **Submit** to send the request to the maker

After the maker submits the request, the system will send a notification to the checker on Techcombank Business app and Web versions.



TCB Public Document

20. Disbursement Request

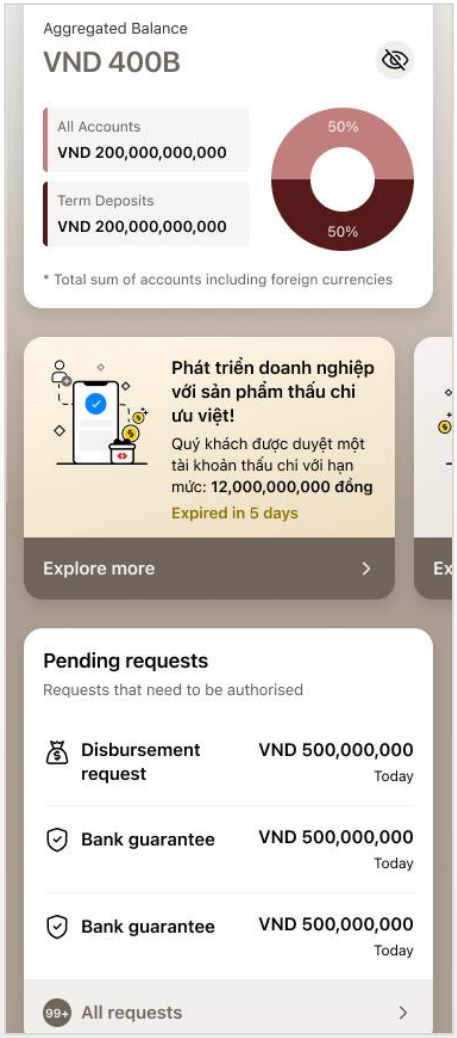
20.1. Disbursement request for domestic payment – Approve

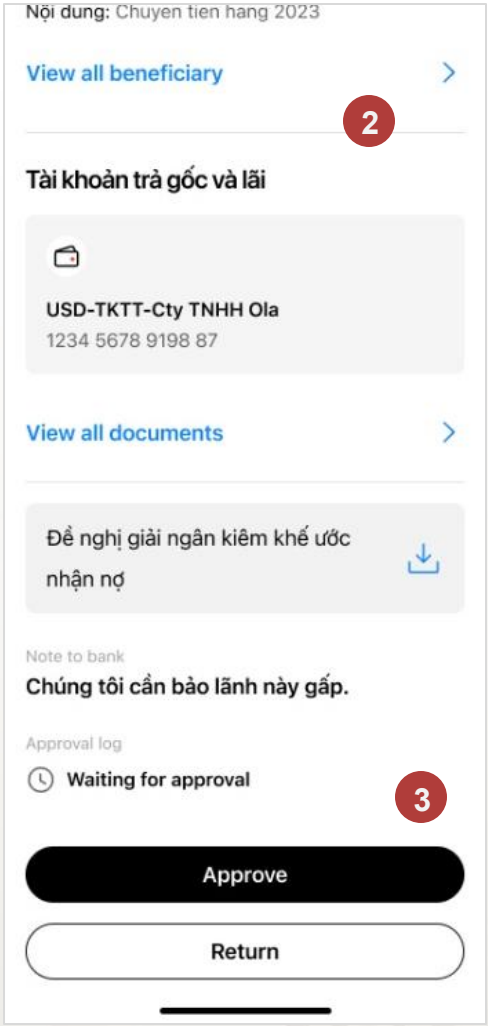
Approve on mobile app

1. The checker logs in to the Techcombank Business application on the mobile app, in the **Request pending approval** section, select **Disbursement request** that needs approval

2. Check the information in the disbursement request including:
   - ✓ Information on disbursement plans
   - ✓ Beneficiaries
   - ✓ Disbursement documents

3. Select **Approve** to approve the disbursement request or **Return** to return the request to the maker if any modifications or additions are needed.





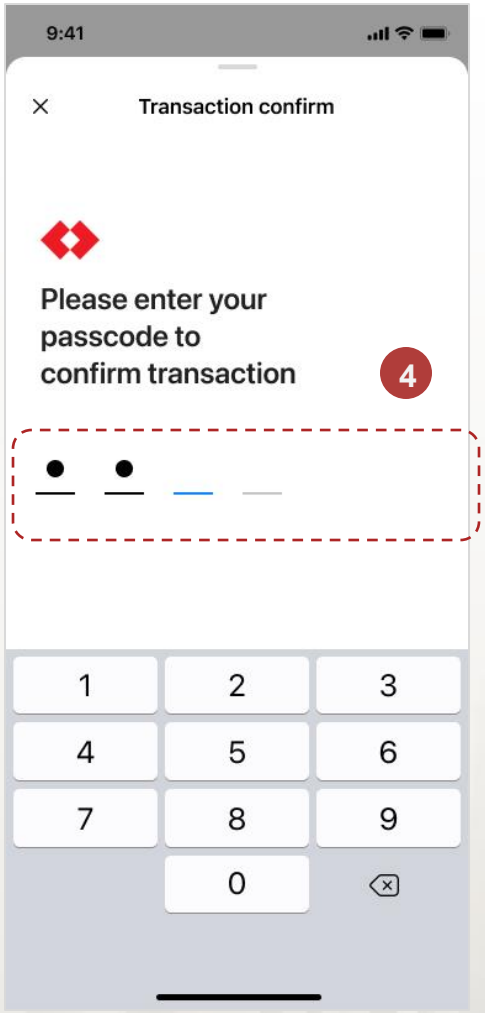
VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
TCB Public Document

20. Disbursement Request

20.1. Disbursement request for domestic payment – Approve (cont.)

4 Enter the passcode to complete the disbursement request approval.

Notice: *In case the users has not registered for a e-signature, please register according to the instructions here.*



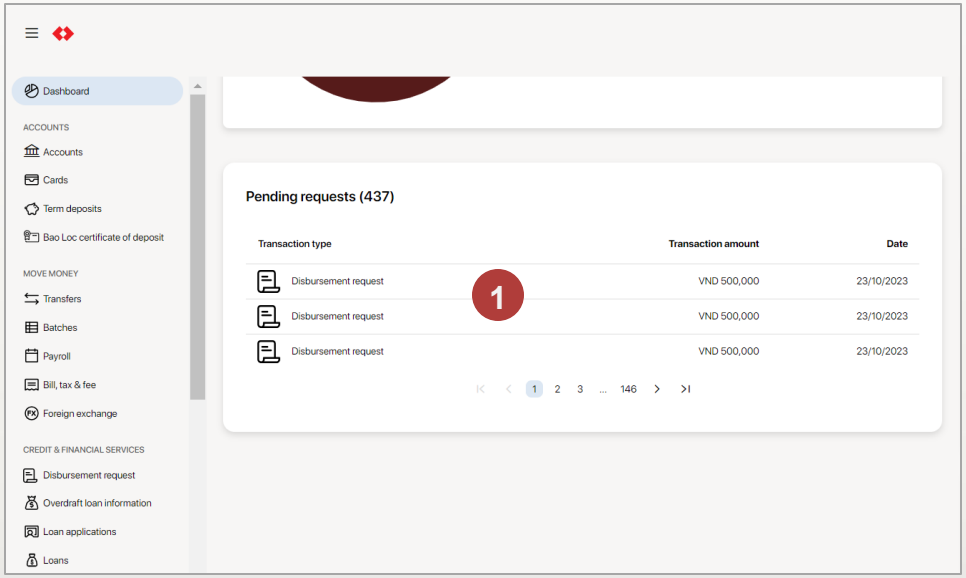
TCB Public Document

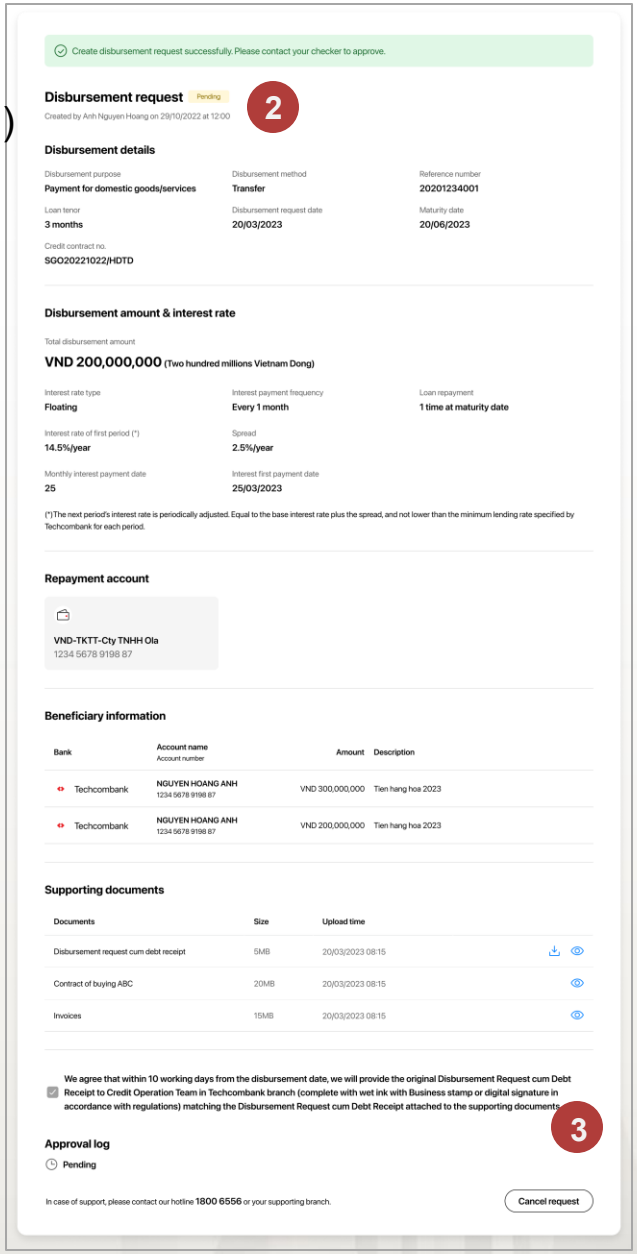
20. Disbursement Request

20.1. Disbursement request for domestic payment – Approve (cont.)

Approve on the Techcombank Business website

1. The checker logs into the **Techcombank Business website** and selects Disbursement Request on the feature bar
2. On the **Overview** screen, **Pending requests** section, the checker selects the disbursement request that needs approval.
3. **Check the information** in the disbursement request > Select **Cancel request** to return the request to the maker if any amendments or supplements are needed.





TCB Public Document

20. Disbursement Request

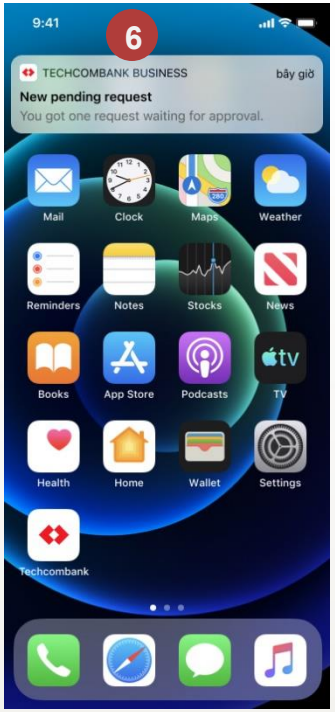
20.1. Disbursement request for domestic payment – Approve (cont.)

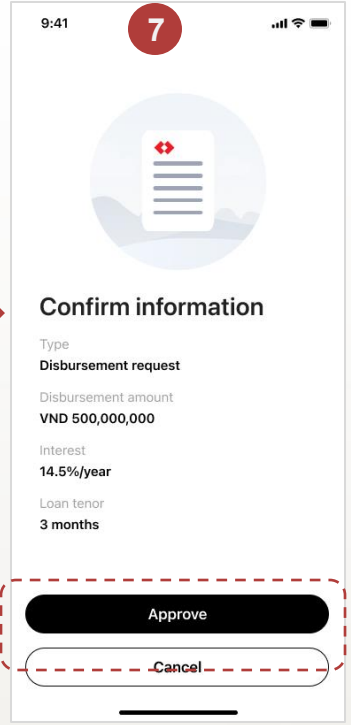
Approve on the Techcombank Business website

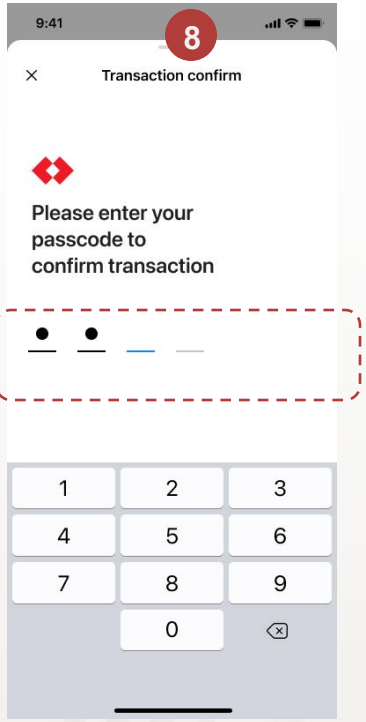
6 After pressing Approve on the web, the message **"You have a new request to sign"** will be sent to the checker's mobile phone. The person approving the order clicks on the notification

7 Check the content and click Confirm on the Confirm information screen

8 Enter the security code to complete the disbursement request approval.







Notice: *In case the users has not registered for a e-signature, please register according to the instructions here.*

Authenticate transactions on mobile

TCB Public Document

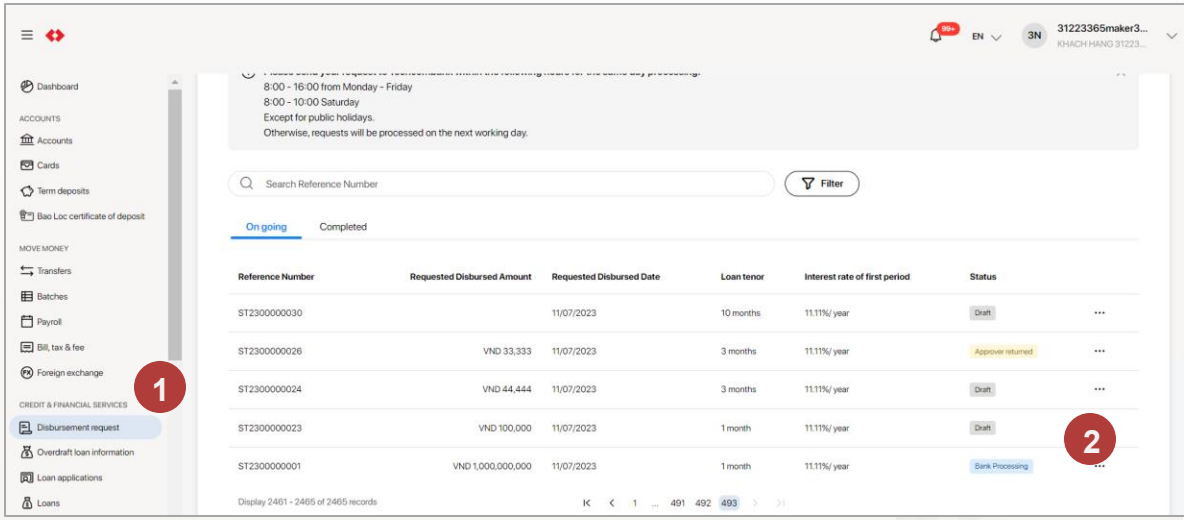
20. Disbursement Request

20.1. Disbursement request for domestic payment – Approve (cont.)

Instructions for adding/editing transactions with returned request by checker or bank

1. The maker logs in to Techcombank Business, selects **Disbursement Request**

2. Select the disbursement request with the status of **Approver Returned** or **Bank Returned**



TCB Public Document

20. Disbursement Request

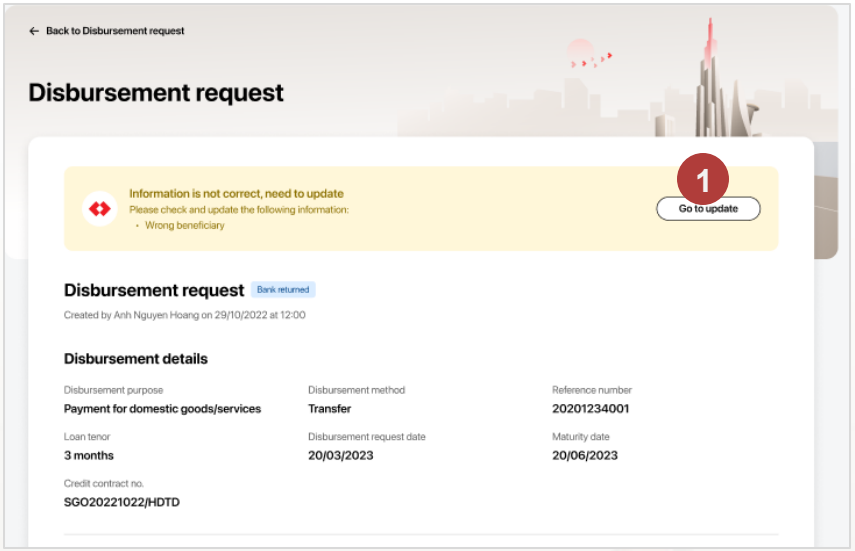
20.1. Disbursement request for domestic payment – Approve (cont.)

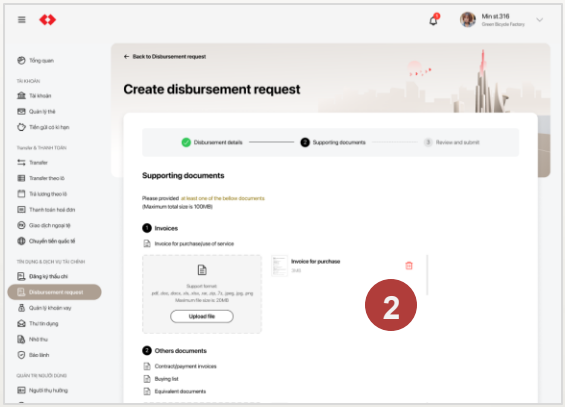
The top of the screen displays the content of the approver or the Bank requesting to update the documents

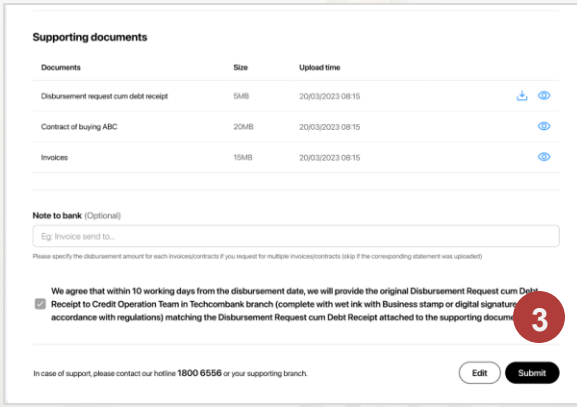
1. Select **Update**

2. Edit information or supplement records as required

3. Select **Submit** to complete updating information
   The request needs to be reapproved by the checker to complete the replenishment of documents







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20. Disbursement request

20.2. VND disbursement request for oversea payment - Initiate

Conditions to be able to initiate a disbursement request for the purpose of International Payment:

Availability limit

Customers still have enough available limit to carry out international payment

No overdue debt

Customers no longer have overdue debt (need to complete payment of overdue debt at least 1 day before making a new disbursement request)

Intermediary account

The customers have opened an intermediary account 1314 corresponding to the foreign currency they want to transfer internationally

Customer segment

Customers are NOT part of the Wholesale Banking sector - WB (WB customers can only make international money transfers from current accounts with their own capital)

20. Disbursement request

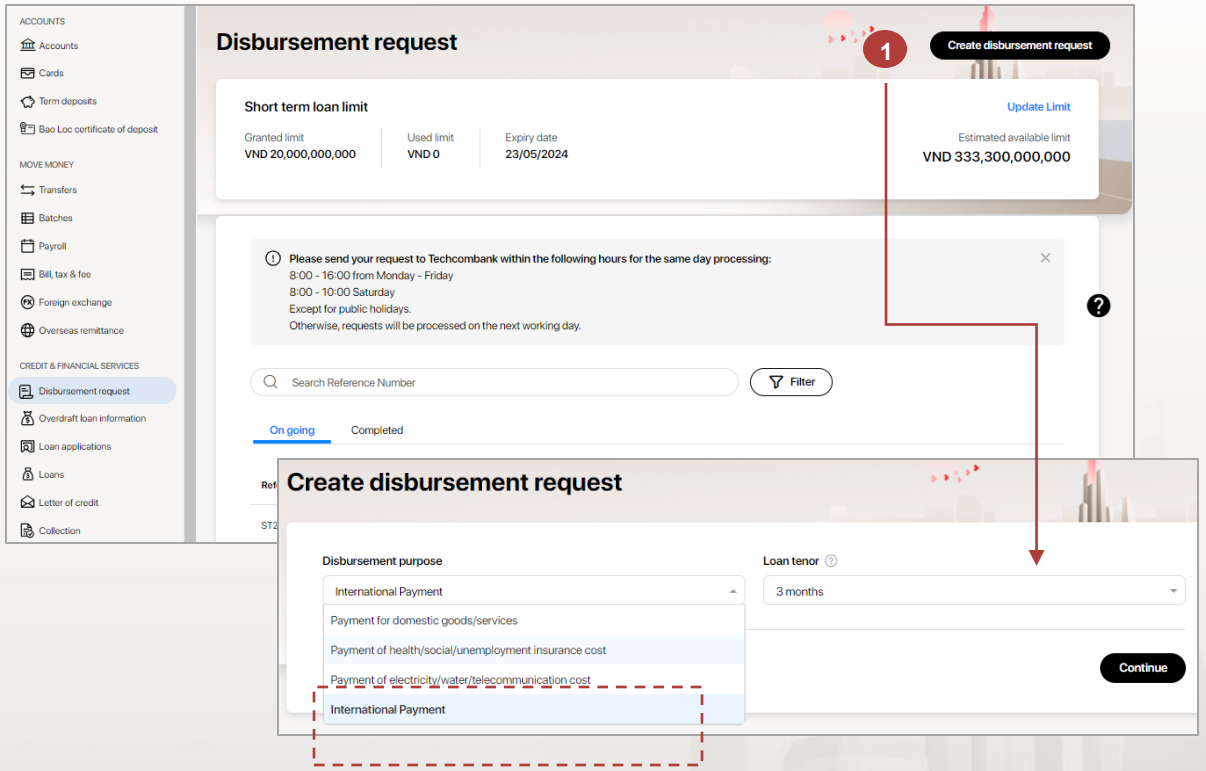
20.2. VND disbursement request for oversea payment – Initiate (cont.)

1 To initiate a disbursement request, users select **Disbursement Request** from the Techcombank Business home page > Click **Create disbursement request**

Select the **Disbursement Purpose** as International Payment > Select **Loan Tenor** > Click **Continue**

Note:

- *During the process of creating a disbursement request, **the loan tenor cannot be edited.***
- *In case the users chooses the **wrong loan tenor**, please **cancel the order and create a new disbursement request.***
- *In case the **request has been approved** by the user, **a fee will be applied if the users wants to cancel the order.***



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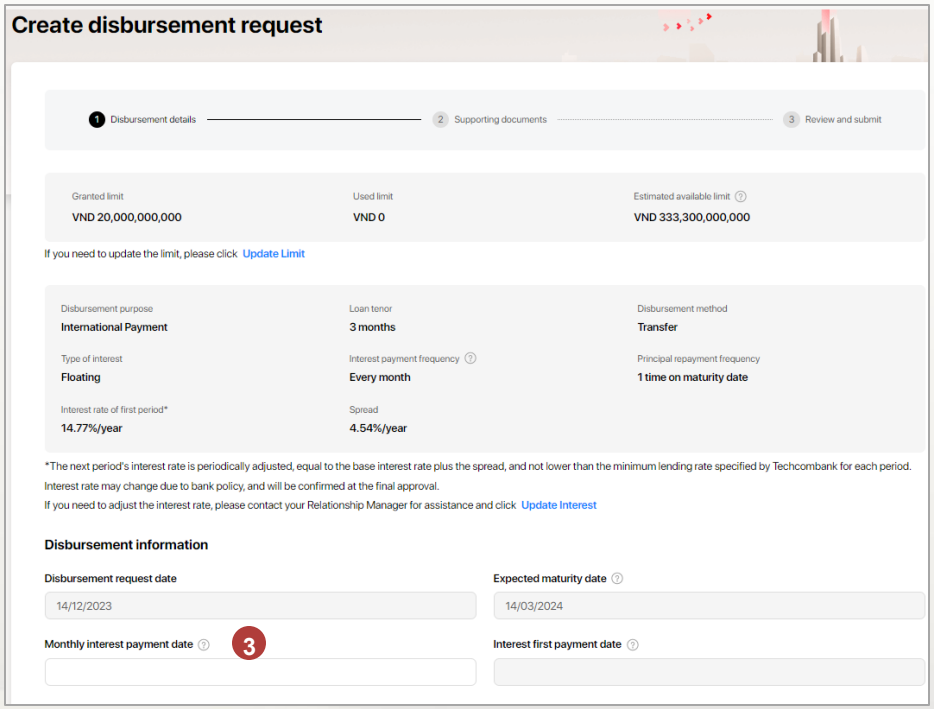
20. Disbursement request

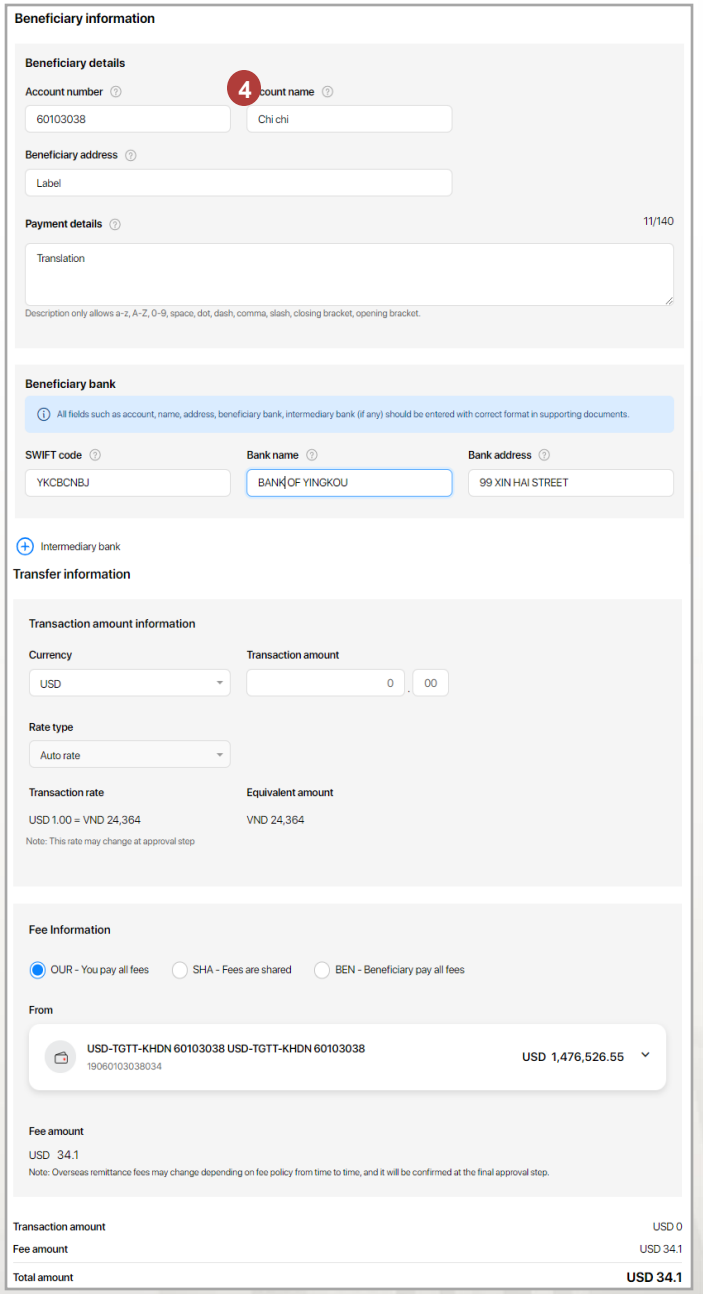
20.2. VND disbursement request for oversea payment – Initiate (cont.)

2. Techcombank Business displays information related to the disbursement request including: Granted limit, Used limit, provisional available limit and information related to disbursement request (purpose, loan tenor, Type of interest ...)

3. Users enters information on **monthly interest payment date** and **Credit contract no.**

4. Enter the **Beneficiary Information**





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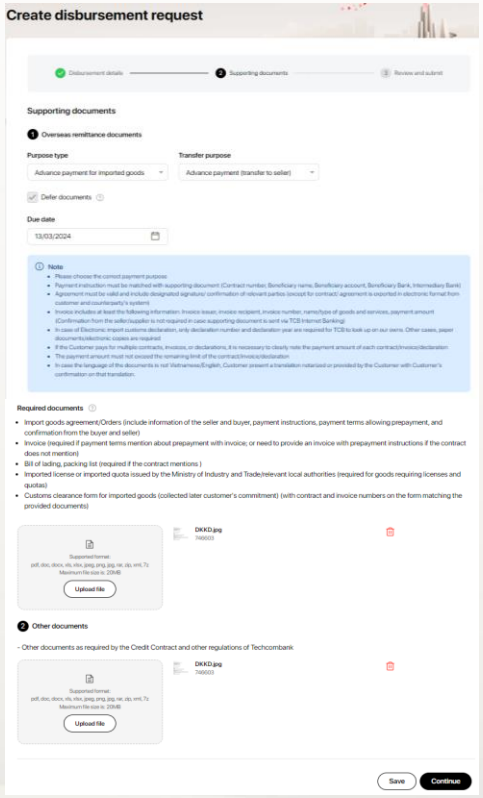
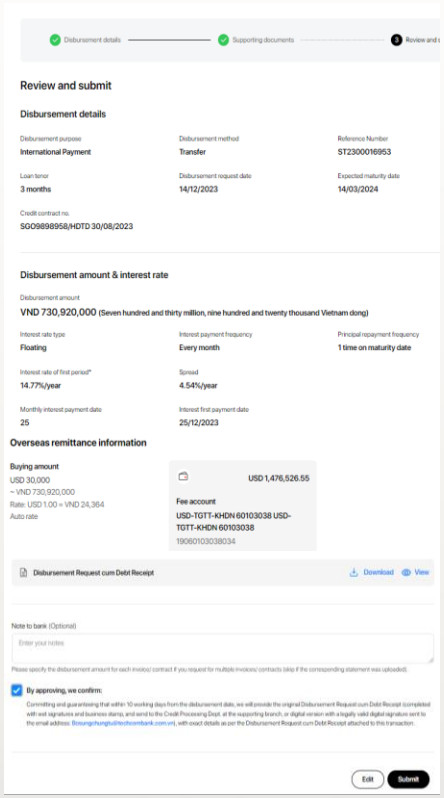
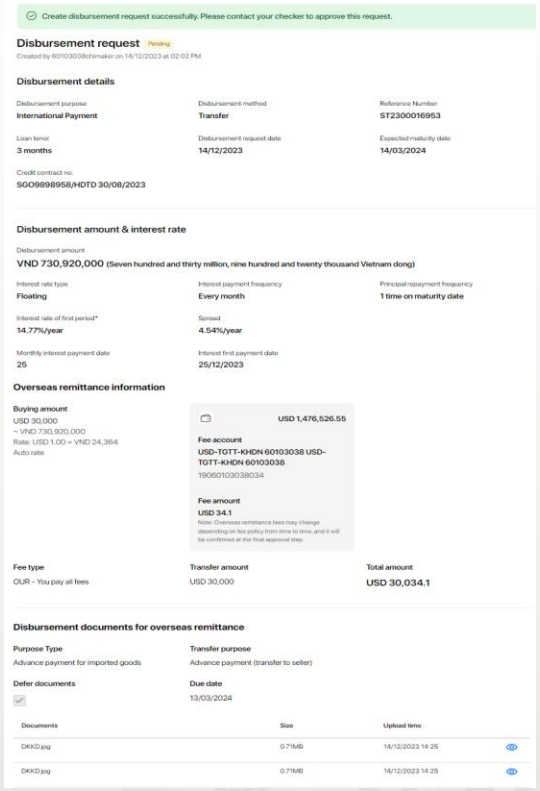
20. Disbursement request

20.2. VND disbursement request for oversea payment – Initiate (cont.)

5. The system moves forward to the **Supporting documents section**.
6. Upload documents: International money transfer documents and credit documents (other documents) and click **Continue**.
7. **Review and submit** the disbursement request.







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20. Disbursement request

20.2. VND disbursement request for oversea payment - Status

Statuses of disbursement request for International Payment:

No.	English	Vietnamese	Explain
1	Pending	Chờ duyệt	The request has been has been initiated and waiting for approval
2	Bank Processing	Ngân hàng đang xử lý	The request has been approved and waiting processing by bank
3	Bank Returned	Ngân hàng trả lại	Requests are returned to update information and Customers cannot cancel these requests.
4	Completed	Đã hoàn thành	Disbursement request completed
5	Rejected	Đã từ chối	The bank rejected the request (transaction was cancelled by TCB)
6	Cancel	Đã hủy	The offer was canceled by users maker
7	Draft	Bản nháp	Users maker saved the transaction's draft to continue next time
8	Returned by approver	Người duyệt trả lại	The customer's users checker returns the request for adjustment.

20. Disbursement request

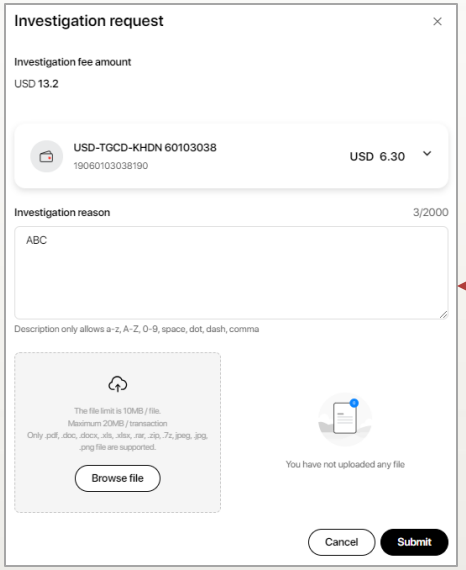
20.2. VND disbursement request for oversea payment - Download MT103/ Create Investigation Request

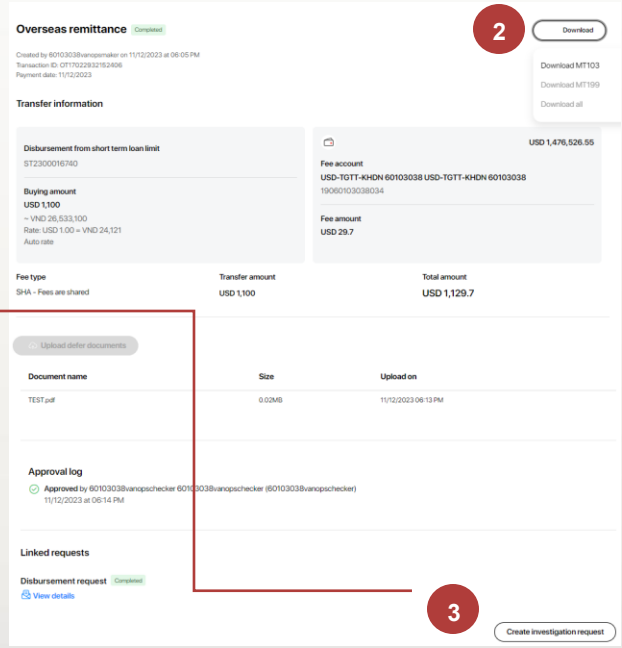
Once the request has been completed, the request can be seen in both item **Disbursement Request** and **Overseas remittance**.

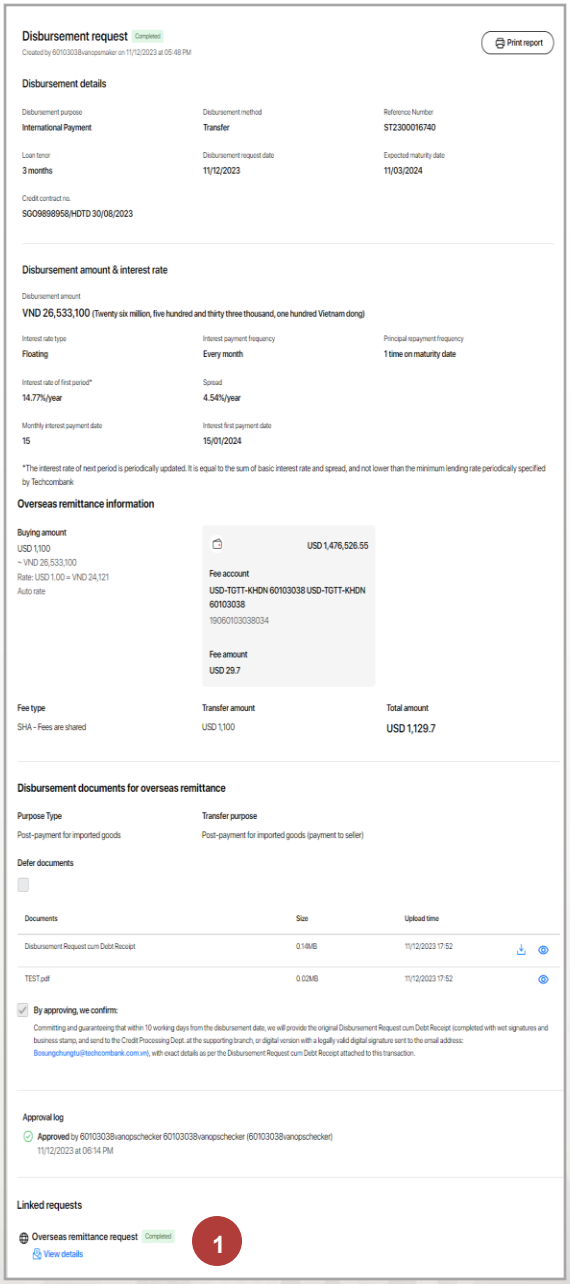
1. To download MT103, users select the completed disbursement request and selects **View details** at the end of the request > The system will display the details of the oversea remittance transaction.

2. Select **Download** MT103

3. Users also see the **Create Investigation Request** button to be able to initiate online investigation.







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20. Disbursement request

Some notes on disbursement requests for international payment purposes

- The processing time for disbursement requests for international payment purposes is 03 hours (instead of 02 hours as for domestic payment disbursement).
- 100% of the disbursement funds are used to purchase foreign currency for international payment (the system has not yet developed support for purchasing foreign currency from both disbursement sources and equity capital).
- Disbursement transaction hours: 8:00 - 16:00 from Monday to Friday and 8:00 - 10:00 on Saturday (except holidays).
- Transaction hours for foreign currency purchase rates: 08:20 - 18:00 from Monday to Friday, and 08:30 - 10:00 on Saturday (except holidays) - Outside of trading hours, users cannot create or approve requests.
- The foreign currency purchase rate for international payment from disbursement funds is an automatic rate.
- During the process of creating a disbursement request, the time The loan term cannot be edited.
- In case the users needs to supplement information/documents, the customer has 02 days from the date of approval of the disbursement request to make the supplement. In case the documents are not completed on time, the disbursement request will be canceled and the users may have to pay a part of the fee.
- In case the users chooses the wrong loan term, please cancel the order and create a new disbursement request.
- In case the request has been approved by the user, a part of the fee will be applied if the users wants to cancel the order.

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20. Disbursement request

20.3. Foreign currency disbursement for oversea payment

Conditions for using the feature and initiating a foreign currency disbursement request for international payment purposes on Techcombank Business

Update mobile application	Customers need to update the Techcombank Business application to the newest version to use this feature
Disbursement purpose	Overseas payment for the import of goods and services to implement production and business plans for exporting goods through Vietnam's border gates.
Loan repayment	Have sufficient foreign currency from production and business revenues to repay the loan.
Register for use	The customer has informed the RM to register for using the feature on Techcombank Business.

Note: *Currently, customers can only disburse in foreign currency as U.S. Dollars (USD).*

20. Disbursement request

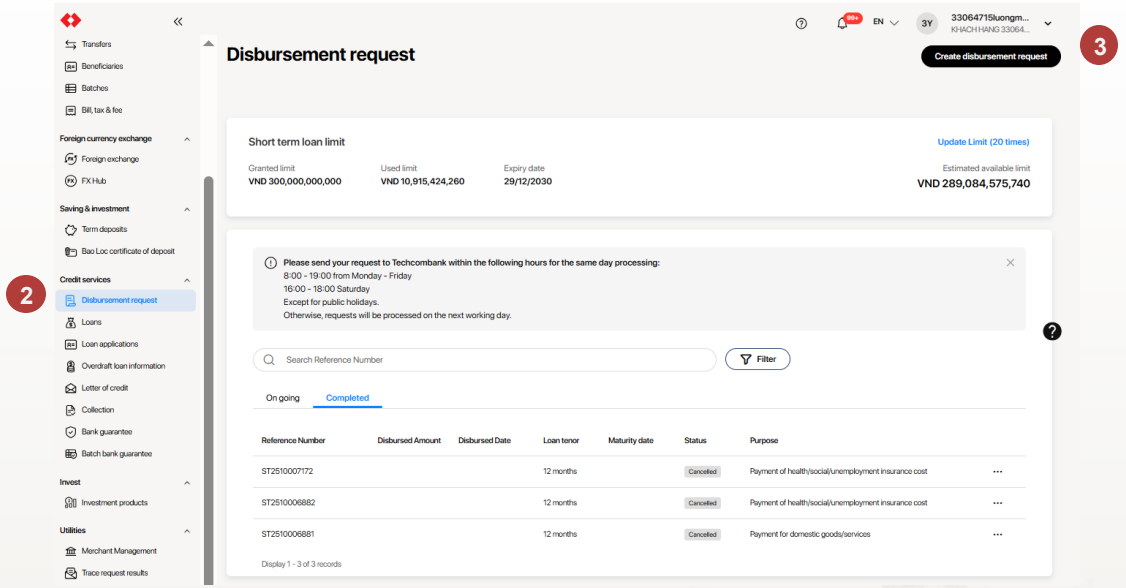
20.3. Foreign currency disbursement for oversea payment

1. Create a disbursement request

1. Log in to **Techcombank Business (Techcombank Business)** here

2. Select **Disbursement Request** on the feature bar

3. Select **Create Disbursement Request** on the Disbursement Request screen



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20. Disbursement request

20.3. Foreign currency disbursement for oversea payment

1. Create a disbursement request

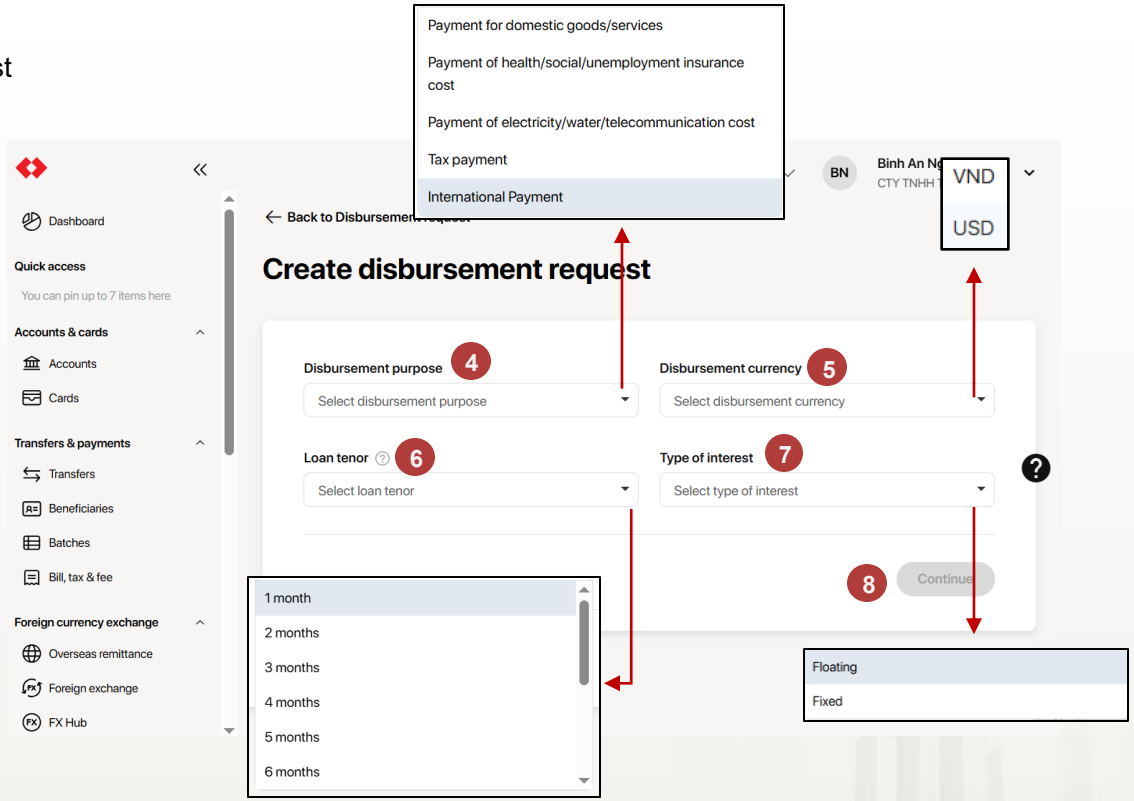
4 In the Disbursement Purpose section, select **International Payment**

5 In the **Disbursement Currency** section, select **USD**

6 Select the **Loan Tenor** (from 1 to 12 months, not exceeding the maximum term specified in the Credit Agreement)

7 Select the **Type of Interest Rate**

8 Select **Continue** to proceed to the next steps.



Note: *If the request has been approved by the authorizer, a partial fee will apply if the customer wishes to cancel the transaction*

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20. Disbursement request

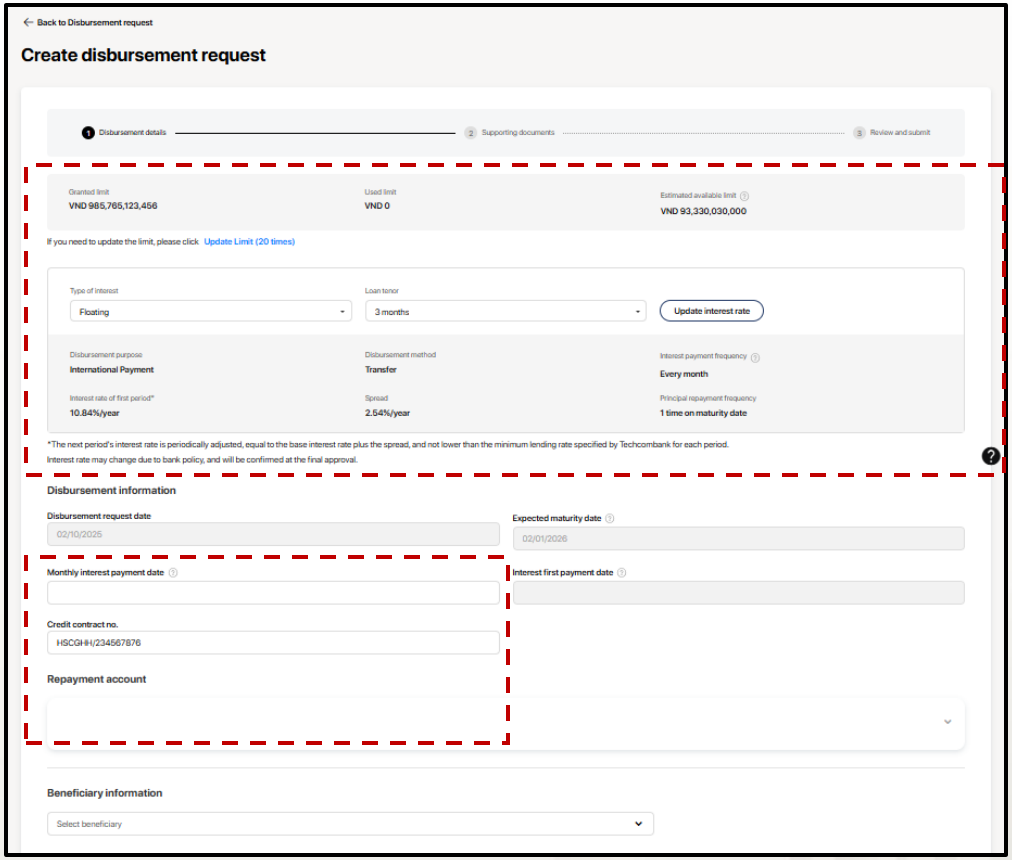
20.3. Foreign currency disbursement for oversea payment

1. Create a disbursement request – Limit information and disbursement information

Check the information that the system has pre-filled in the Limit Information and Disbursement Information sections.

Notice:

- *During the process of creating a disbursement request, the Interest Rate Type and Loan Term can be changed. After making changes, select Recalculate Interest Rate for the system to update the information below.*
- *The system will automatically display the Credit Facility Contract Number and the Principal and Interest Payment Account. The request creator should review the information and make adjustments if necessary.*



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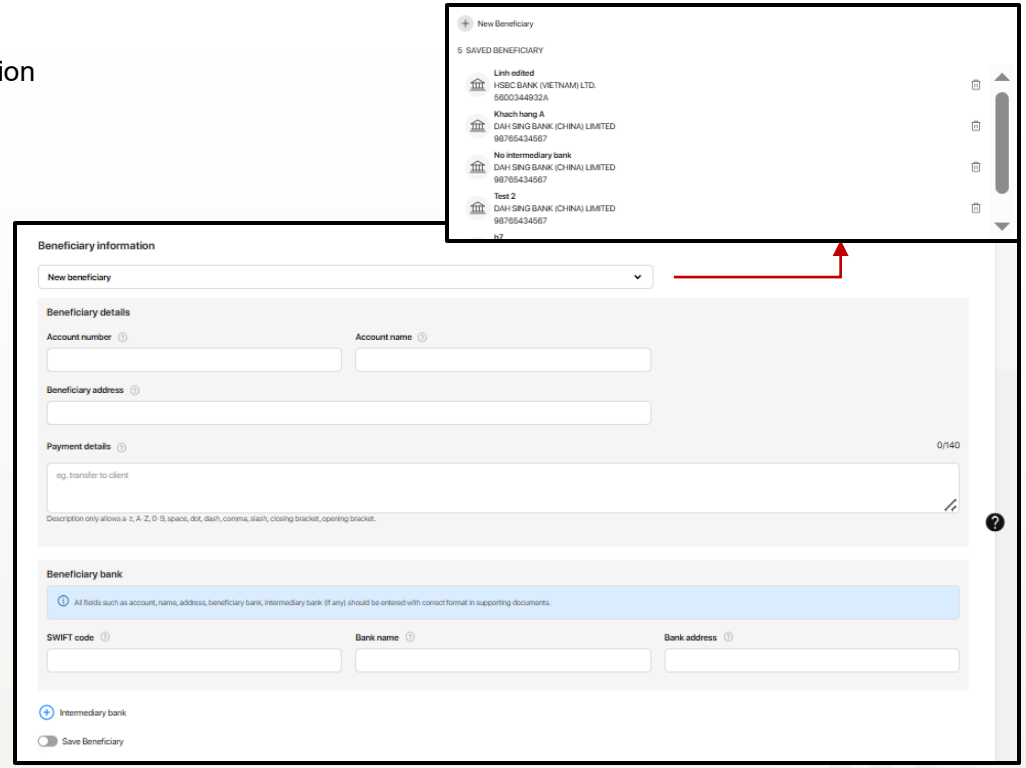
20. Disbursement request

20.3. Foreign currency disbursement for oversea payment

1. Create a disbursement request – Beneficiary information



Select the Beneficiary from the saved list or choose a New Beneficiary.

Choose from list	Add new
• Select a saved beneficiary from previous disbursement and transfer transactions. • The system will automatically display the selected beneficiary's information. The request creator should review the details and make changes if necessary.	Fill in the beneficiary's details according to the payment instructions on the supporting documents. If there are any discrepancies, please clarify them in the "Notes to Bank" section before submitting for approval.

Note: *To save the beneficiary's information to the beneficiary list for future disbursement and transfer requests, click Save Beneficiary.*

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20. Disbursement request

20.3. Foreign currency disbursement for oversea payment

1. Create a disbursement request – Transfer information

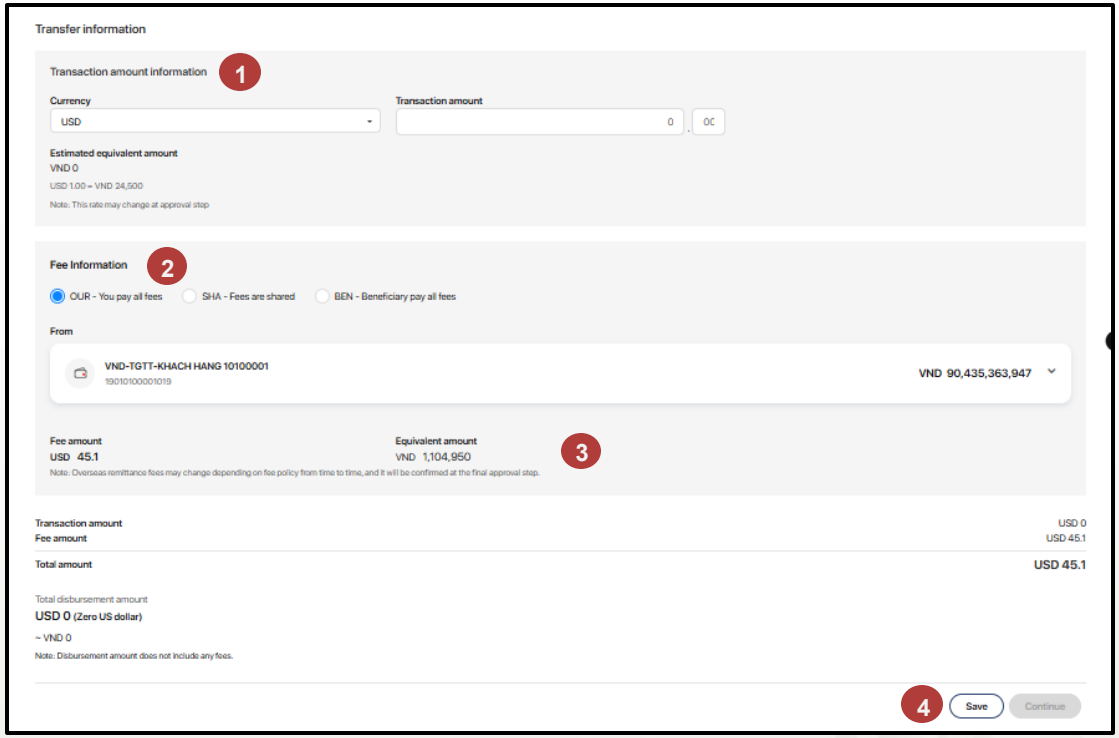
1. Enter the Transaction Amount, which is the foreign currency amount to be disbursed for payment to the partner.

   Notice: *The system will automatically convert the amount into VND for comparison with the available limit. This is for reference only at the time of creating the request and should not be used as the basis for calculating the available limit for future disbursement requests.*

2. Choose the Fee information
   - ✓ Select the Fee Payer.
   - ✓ Select the Fee Payment Account.
   - ✓ The system will automatically display the Fee Amount to be paid.

3. The system will automatically update and display:
   - ✓ Transaction Amount: the amount the beneficiary will receive (after deducting transfer fees if the fee type selected is BEN).
   - ✓ Fee Amount: the transfer fee based on the fee type selected by the request creator.
   - ✓ Total Amount: the sum of the transaction amount and the fee.

4. Click Save to temporarily save the information, or click Continue to proceed to the document upload step.



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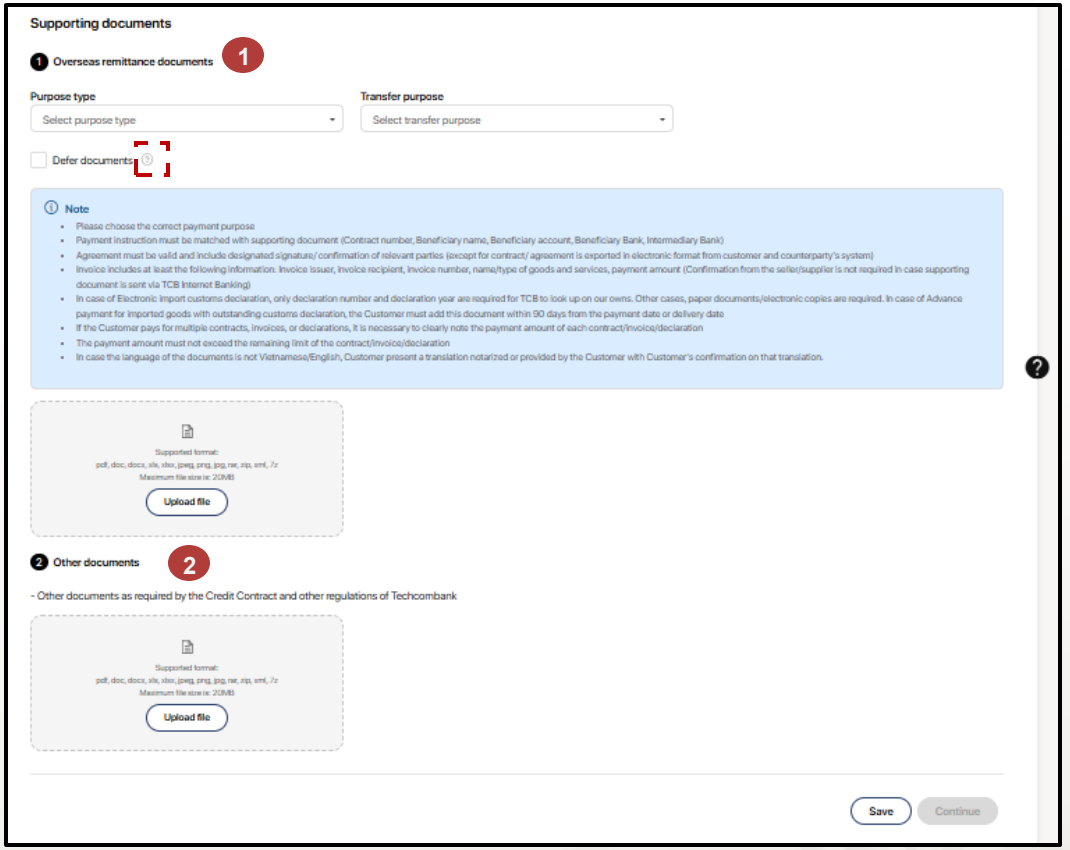
20. Disbursement request

20.3. Foreign currency disbursement for oversea payment

1. Create a disbursement request – Supporting documents

1. Complete the International Transfer Documentation:
   - ✓ Select the Purpose Type.
   - ✓ Select the Transfer Purpose.
   - ✓ Upload the required documents.

   Notice: *The request creator can refer to the list of supporting documents for proof of purpose by clicking on the icon next to "Defer documents" on the screen.*
2. Upload any additional documents as required by the Credit Agreement and other Techcombank regulations.



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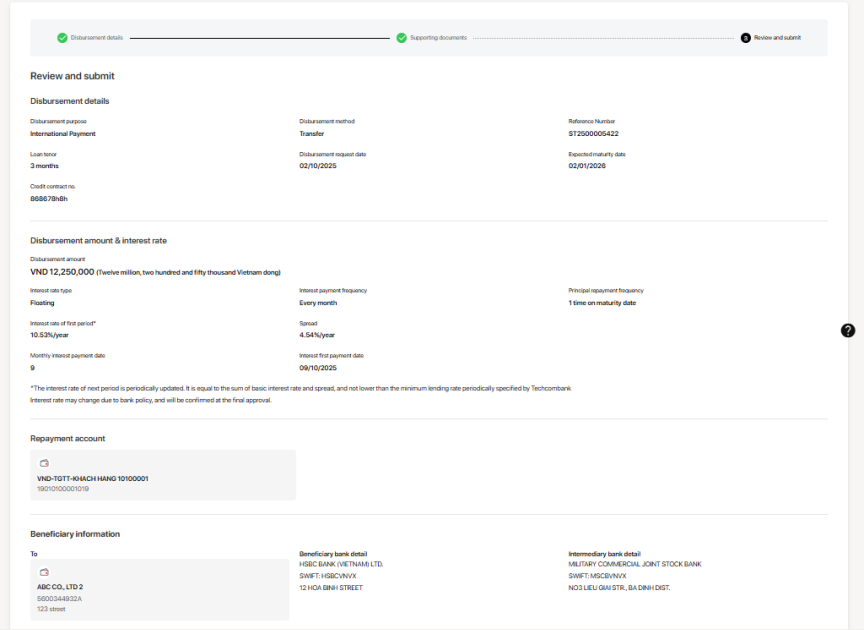
20. Disbursement request

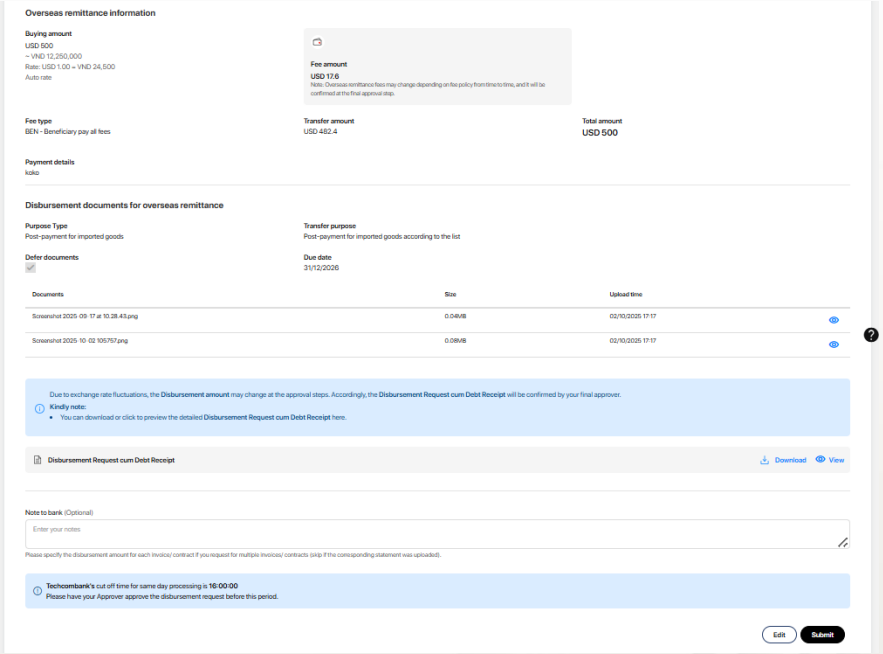
20.3. Foreign currency disbursement for oversea payment

1. Create a disbursement request – Confirm information

1 On the Confirm Information screen, the request creator should check the following:

- ✓ Disbursement Plan
- ✓ Disbursement Amount & Interest Rate
- ✓ Beneficiary Information
- ✓ International Transfer Information
- ✓ International Transfer Disbursement Documents





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20. Disbursement request

20.3. Foreign currency disbursement for oversea payment

1. Create a disbursement request – Confirm information

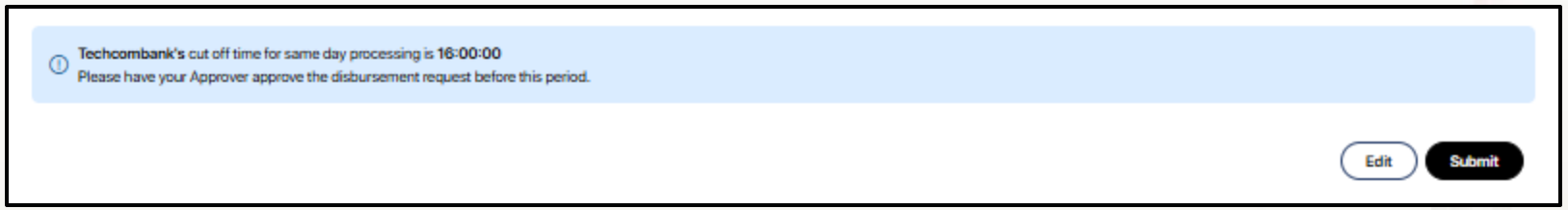
2 **Case 1: Edit Information**

The request creator selects Edit to go back and modify the information entered in the previous step.

Case 2: Confirm and Submit the Request

Click Submit Request to send the disbursement request to the approver.

Notice: *Techcombank's document processing cut-off time is 16:00 daily. The approver must approve the request before this time for it to be processed on the same day.*



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20. Disbursement request

20.3. Foreign currency disbursement for oversea payment

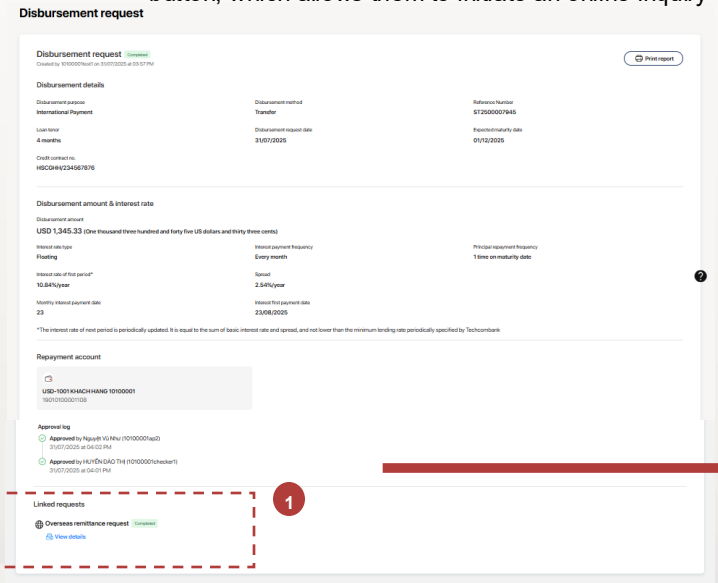
3. Download Overseas remittance order

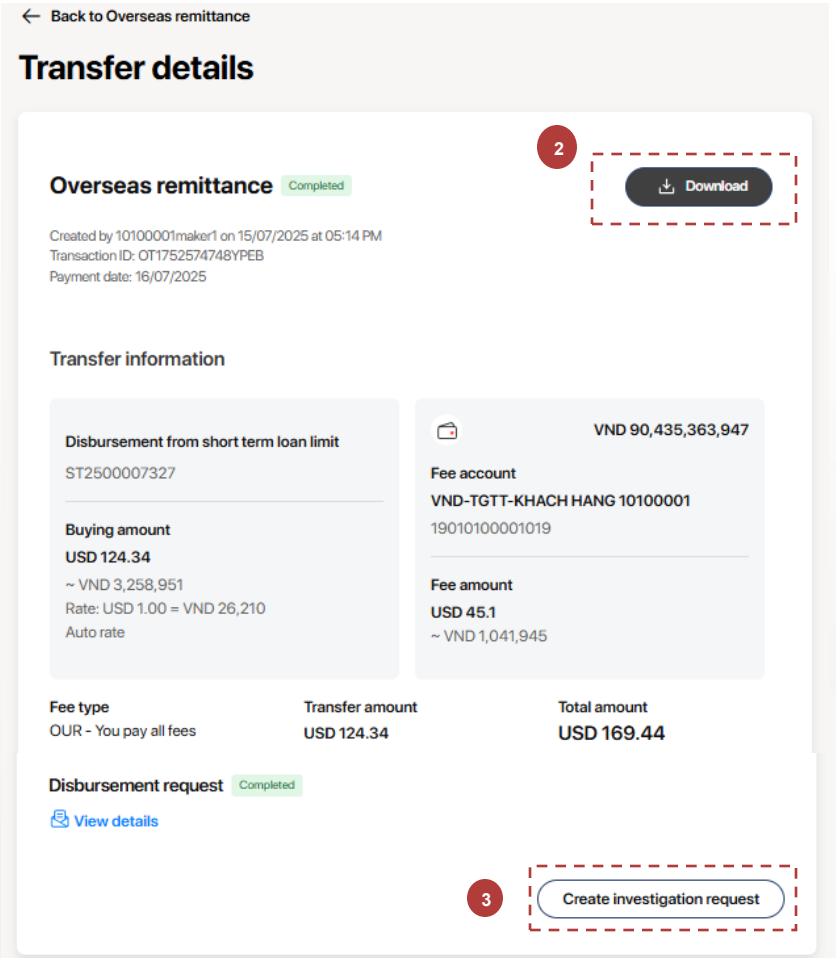
When the request is completed, the Techcombank Business interface will display it under both ‘Disbursement Requests’ and ‘International Transfers.

1. To download the MT103, the users selects the completed disbursement request and clicks ‘View Details’ at the bottom of the request. The system will then display the details of the international transfer order.

2. Choose dowload

3. The users will also see the ‘Create Transaction Inquiry Request’ button, which allows them to initiate an online inquiry





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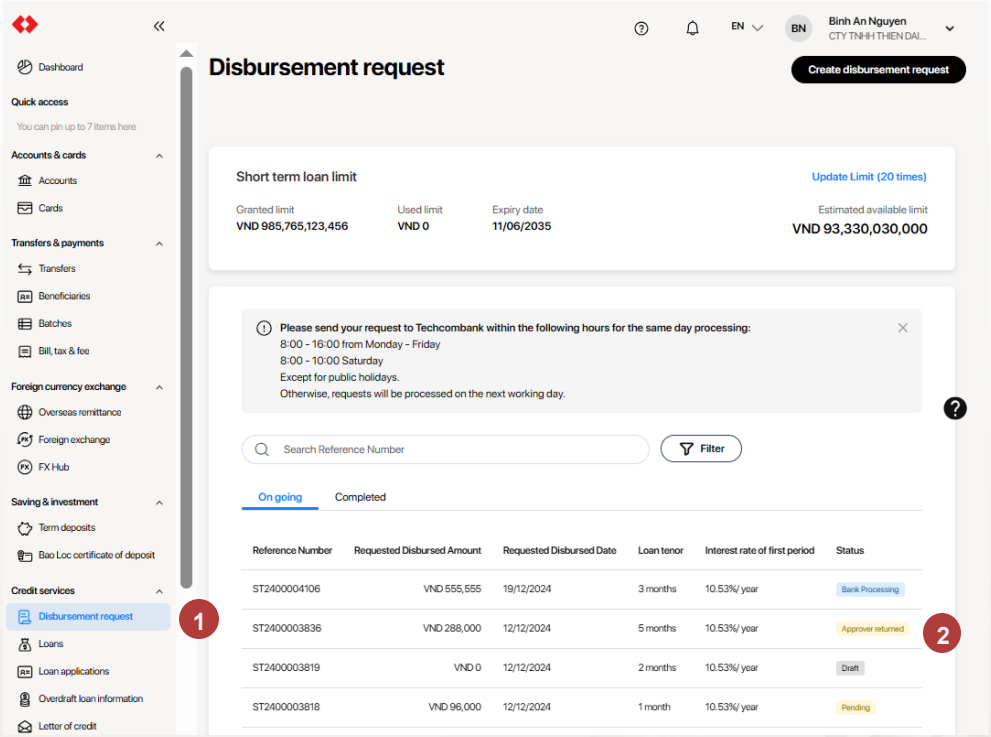
20. Disbursement request

20.3. Foreign currency disbursement for oversea payment

4. Edit/Update Returned Request

Guidelines for adding or editing transactions with the status ‘Returned by Approver’ or ‘Returned by Bank

1. Logs in to Techcombank Business and selects ‘Disbursement Requests.
2. Choose the request that you want to edit



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20. Disbursement request

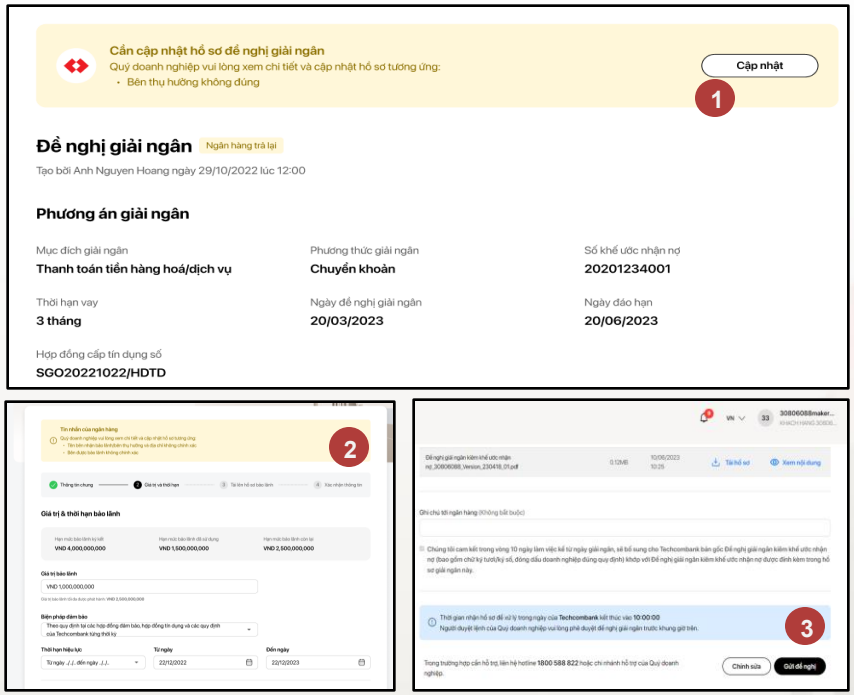
20.3. Foreign currency disbursement for oversea payment

4. Edit/Update Returned Request

At the top of the screen, the content indicates that the approver or the bank has requested an update to the documentation.

1. Select ‘Update.’
2. Edit the information or add documents as requested.
3. Click ‘Submit Request’ to complete the document update.”

   The request must be re-approved by the approver to complete the document update.



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20. Disbursement request

20.3. Foreign currency disbursement for oversea payment

Important notice

Statuses of disbursement requests for international payment purposes:

STT	English	Vietnamese	Expalaination
1	Pending	Chờ duyệt	The request has been successfully created and is awaiting approval from the customer's approver.
2	Bank Processing	Ngân hàng đang xử lý	The request has been successfully approved by the customer and received by TCB's system for further processing.
3	Bank Returned	Ngân hàng trả lại	The request has been returned for information/document updates, and the customer can cancel these returned requests.
4	Completed	Đã hoàn thành	The disbursement request for international transfer purposes has been completed.
5	Rejected	Đã từ chối	The bank has rejected the request (transaction canceled by TCB).
6	Cancel	Đã hủy	The request was canceled by the initiator.
7	Draft	Bản nháp	The initiator saved the request as a draft to continue later.
8	Approver return	Người duyệt trả lại	The customer's approver returned the request for the initiator to make adjustments.

VƯỢT TRỘI MỖI NGÀY TECHCOMBANK

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20. Disbursement request

20.3. Foreign currency disbursement for oversea payment

Important notice

- The processing time for disbursement requests for international payments is 3 hours.
- Disbursement transaction hours: 8:00 AM – 4:00 PM from Monday to Friday, and 8:00 AM – 10:00 AM on Saturday (excluding public holidays).
- Customers can only request foreign currency disbursement for the purpose of making overseas payments for imported goods and services related to implementing production and business plans for exporting goods through Vietnam's border gates.
- Customers must commit to having sufficient foreign currency from production and business revenues to repay principal and interest on the borrowed foreign currency.
- To use the foreign currency disbursement feature for international payments on Techcombank Business, customers must notify their RM before creating the first disbursement order.

VƯỢT TRỘI MỖI NGÀY TECHCOMBANK

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21. LOAN

This function allows users to enquire and repayment their loans

21.1. Liability Overview

21.2. Loan listing

21.3. Loan details

21.4. Loan repayment request

21.5. Approve/ Reject repayment request

21.6. Repayments history

21.7. Important notice

21.8. Loan application

21. Loan

21.1. Liability Overview

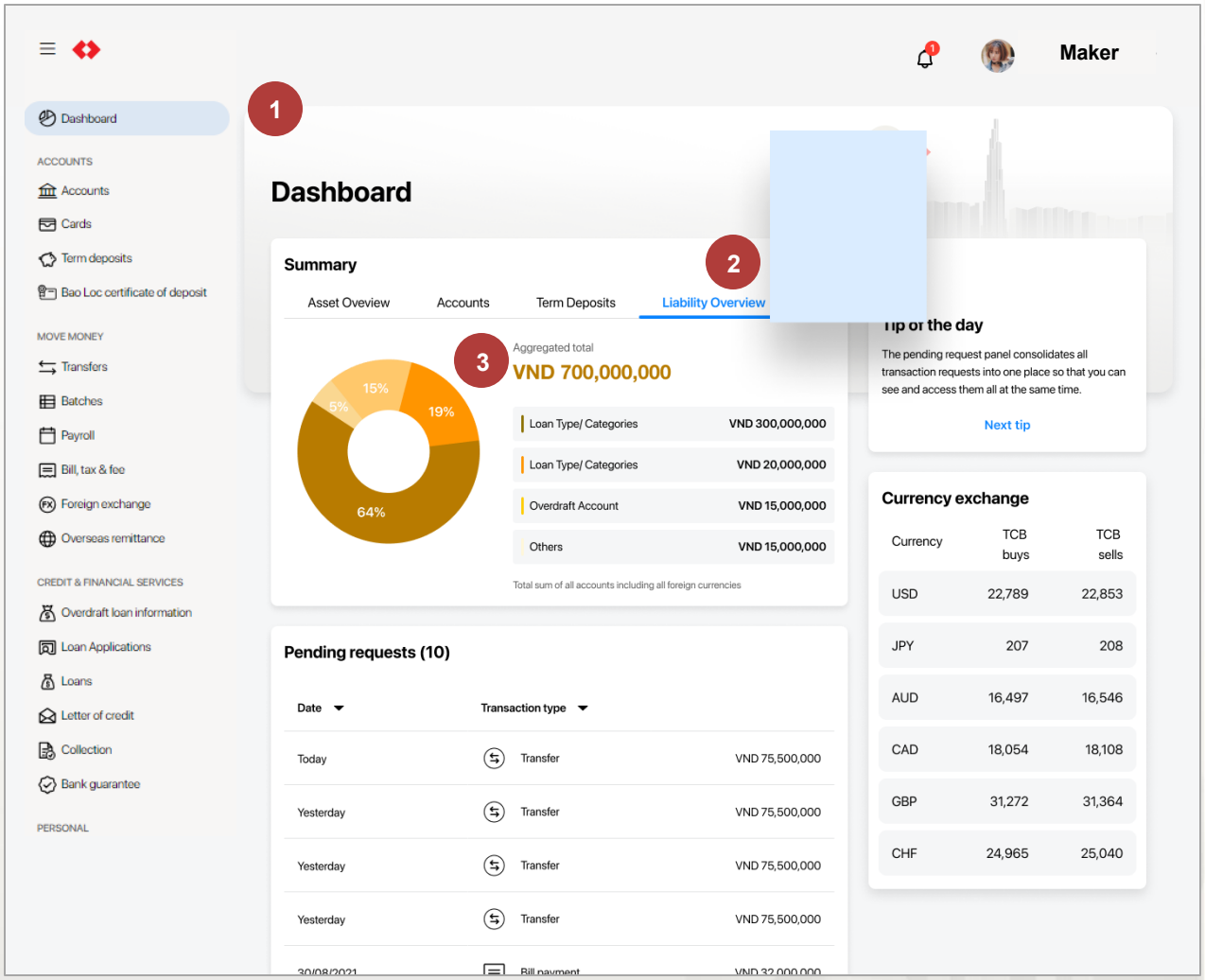
1. Select **Dashboard** on the left side menu

2. In **Summary** section, select **Liability Overview**

3. The screen will show: pie chart (groups of liabilities percentage), and list of 04 loan groups, including:

   - Short Term Loan
   - Mid-Long Term Loan
   - Overdraft
   - Others

   Users can select each group to view in details



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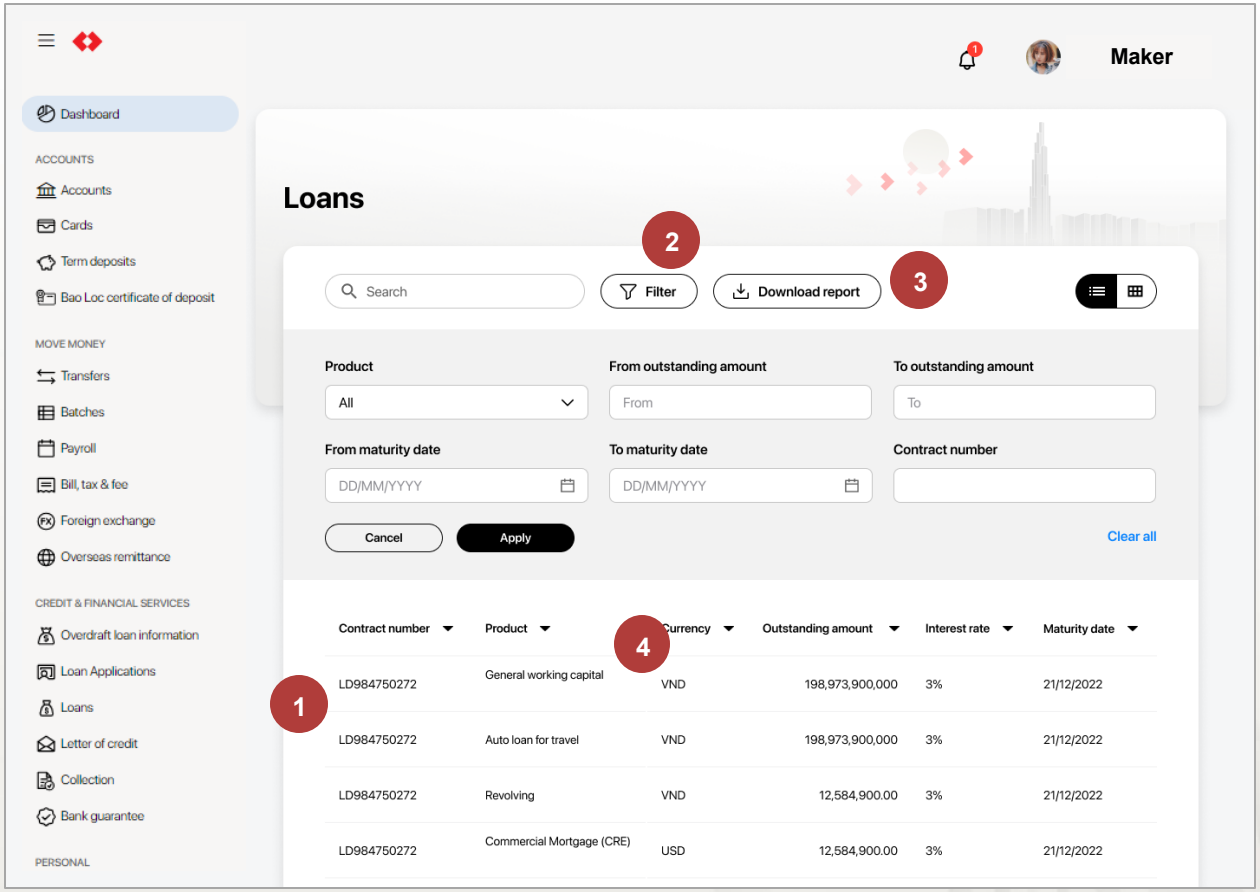
21. Loan

21.2. Loan listing

- To view loan listing, besides select each loan group in Dashboard, users can:

1. Select **Loan**
2. Select **Filter** users can filter by:
   - Loan ID or Reference number
   - Currency
   - Outstanding amount (from/to)
   - Start date (from/to)
   - Maturity date ((from/to)
3. Users can select **Download report** to download loan list in PDF or XLXS
4. For more details, select any loan in the list



TECHCOMBANK

TCB Public Document

21. Loan

21.3. Loan details

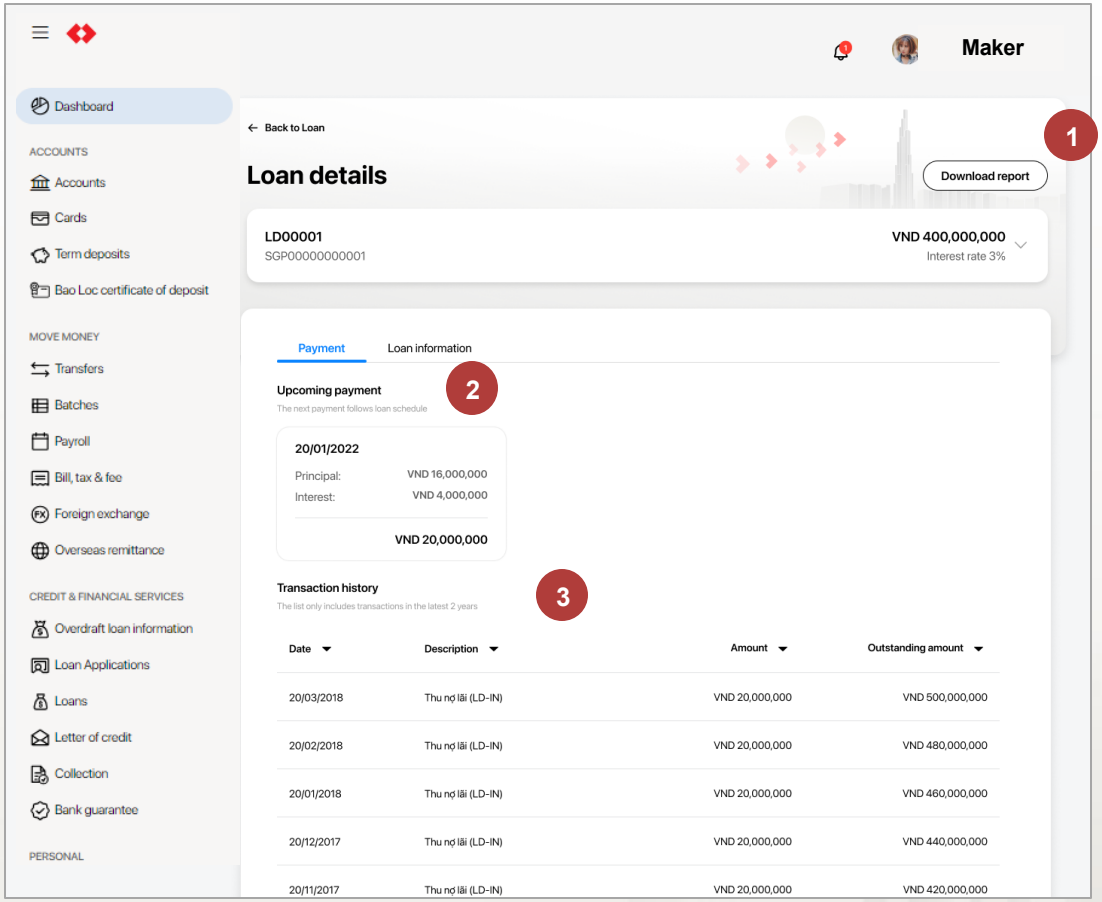
- Users select any loan in Loan listing > select Payment

1 Select the downward arrow to select other loans from the list

2 Users can track **Payment**. The system will show 1 nearest upcoming payment

3 In **Transaction history**, users can view the full schedule, including:

- Date
- Description
- Amount
- Outstanding amount



TECHCOMBANK

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21. Loan

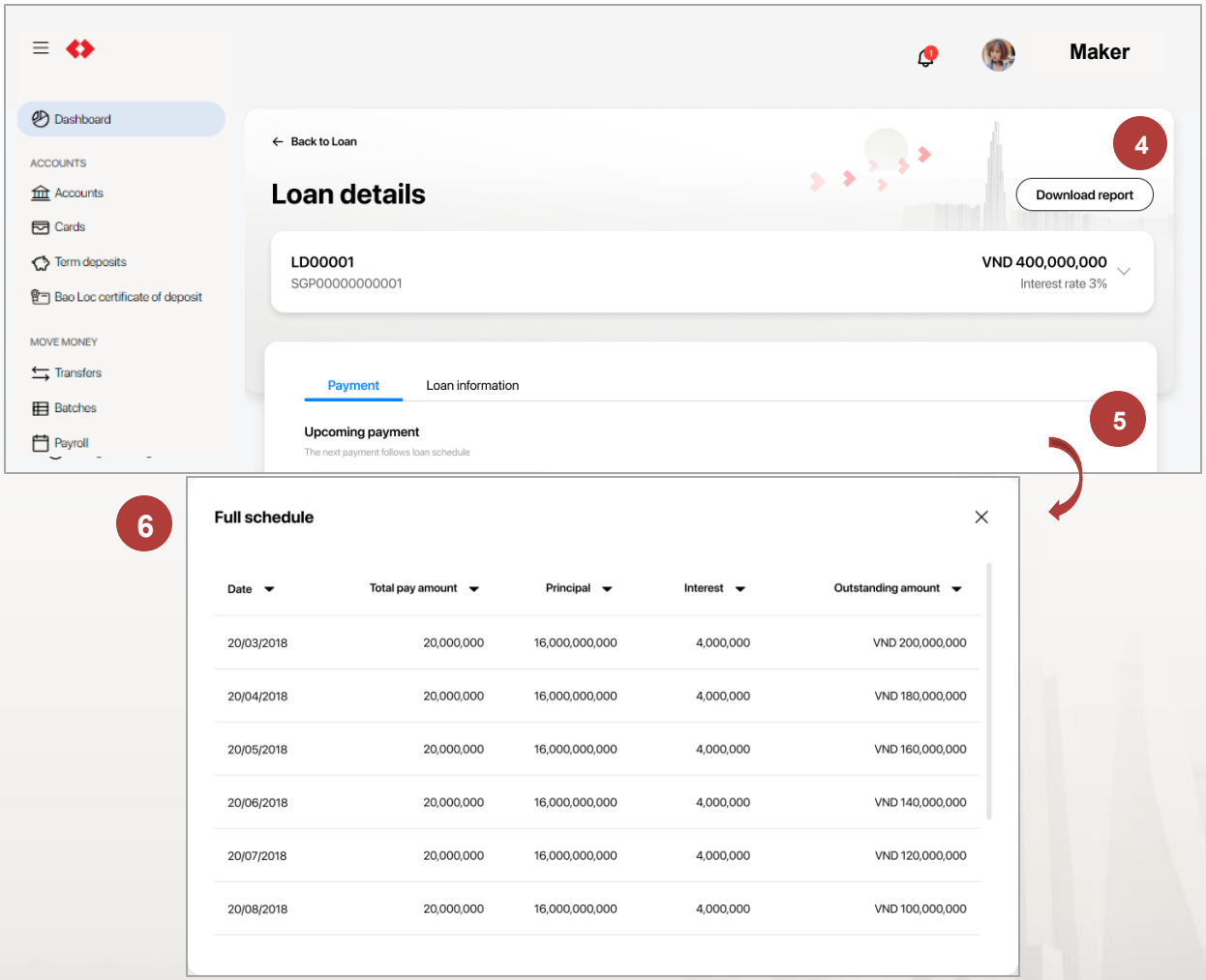
21.3. Loan details (Continue)

4 Select **Download report** to download loan information. The data will be downloaded as a zip file, including 2 PDF files: Full schedule and Loan statement

5 Select **Full schedule** to view full information of your due dates

6 After selecting **Full schedule**, the screen will show full information of payment details, including:

- Date
- Total pay account
- Principal
- Interest
- Outstanding amount



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21. Loan

21.3. Loan details (Continue)

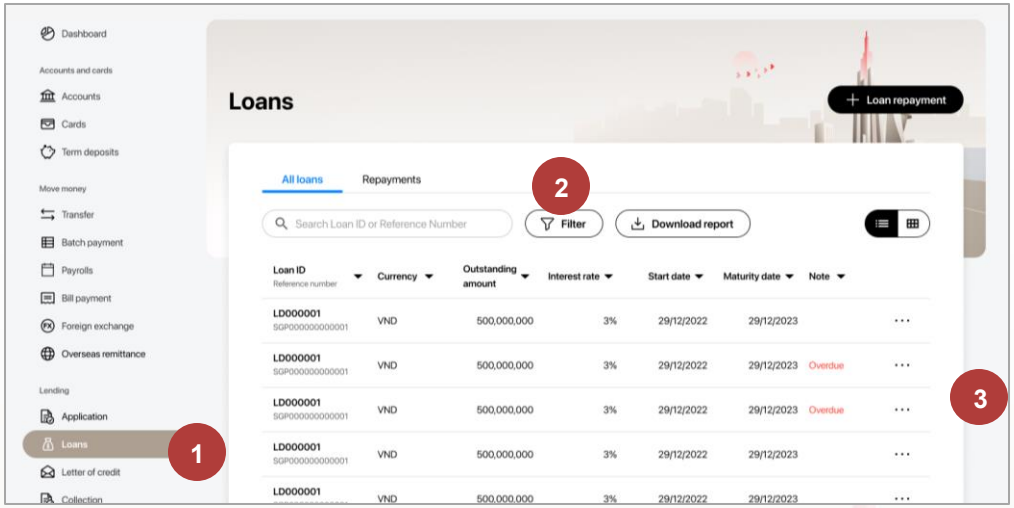
1. From Menu, select **Loans > All loans**

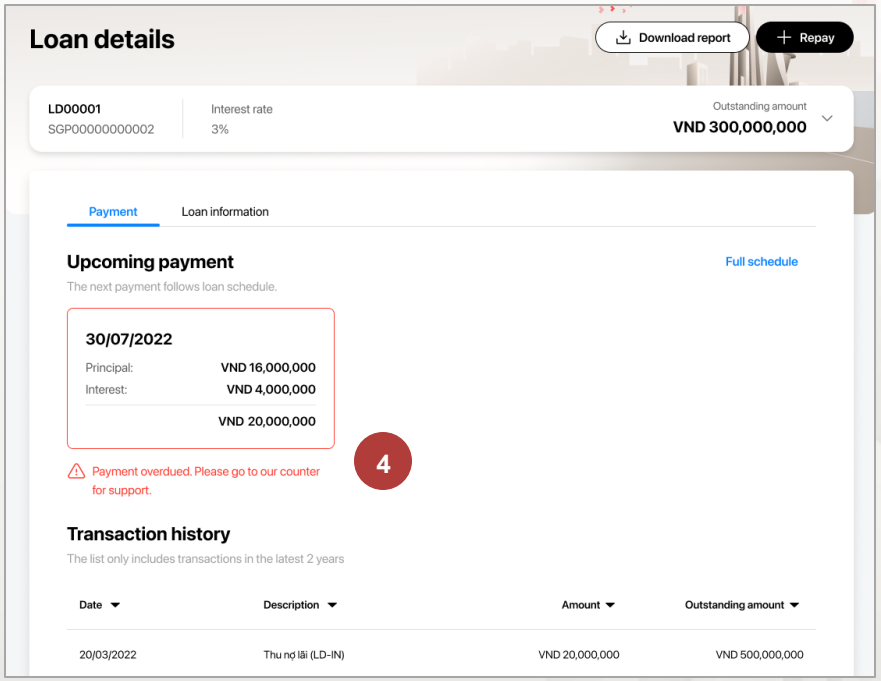
2. Click **Filter** to search and view loans with criterias
   - Loan ID or Ref. Number
   - Status
   - Outstanding amount
   - Start date
   - Maturity date

3. See **Note** column to follow overdue status of loans.

   Click the loan or choose **View details**

4. *If the loan is overdue, there will be a notification that invite customer to the nearest TCB Branch*





TCB Public Document

21. Loan

21.4. Loan repayment request

Customers are eligible to use the Loan Repayment on Techcombank Business:

- ✓ Customer has registered to use the loan repayment on FEB and has been migrated to Techcombank Business
- ✓ NTB Customer opens a new payment account and registers to use Techcombank Business e-banking service
- ✓ Customers who do not have a overdue loan
- ✓ **Note**: Customers who have migrated to Techcombank Business and want to use the Loan Payment on Techcombank Business, could go to the nearest TCB Branch to register for the service.

The loans can pay online:

Customers can pay off the entire loan online (cate 21053 and other purpose code 39%), **except**:

- 110209: International payment factoring for buyers
- 110403: Loan after export/discounting documents
- 220603: DRAFT BUY BACK
- 110406: VND loan with preferential interest rate for export customers
- 110305: VND loan with foreign currency interest rate
- 110208: Seller payment factoring
- 220605: Discounting of bills of exchange by post-payment method
- 220600: BCT discount by Collection/CAD method
- 220604: BCT discount by Payment in Advance (TTR)/CAD method
- 220602: Payment negotiation_LC
- 220206: UPAS LC import
- 220201: UPAS LC domestic
- 220608: Instructions for early payment of domestic LC

Notice: *Loans with pre-due debt collection transactions on Techcombank Business are pending processing;Overdue loans cannot be paid online.*

21. Loan

21.4. Loan repayment request (Continue)

1 From Menu, select **Loans**

To create a loan repayment, do one of the following:

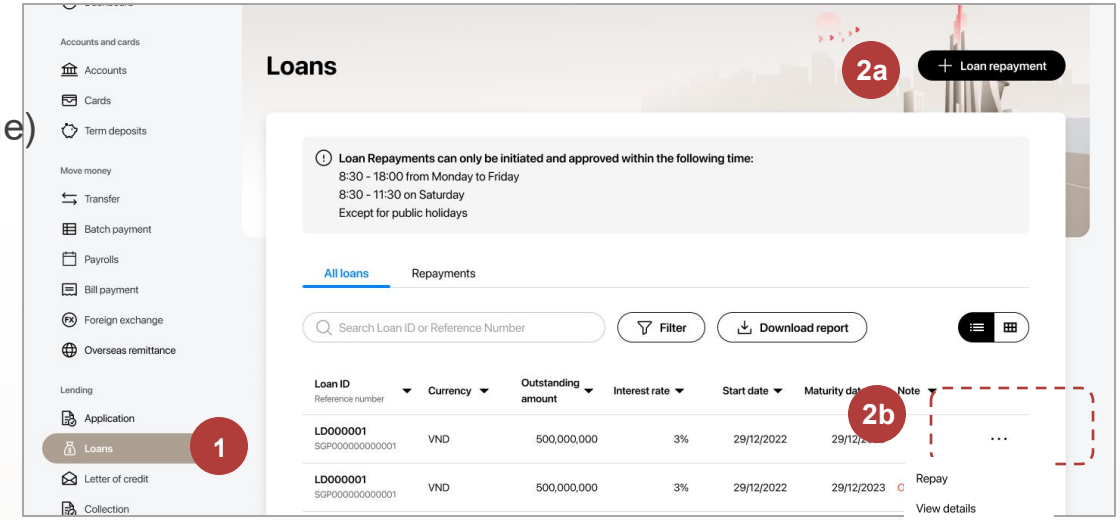
2a Select **Loan Repayment** from the interface and choose the loan need to be pay from the list.

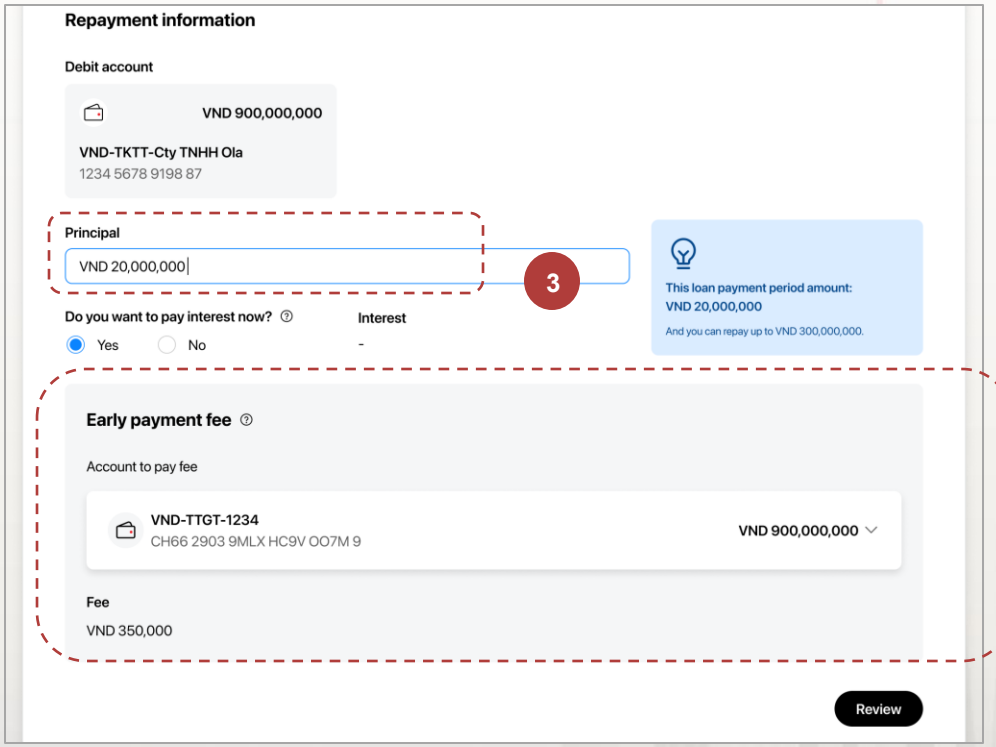
2b Select the loan need to be pay, click right mouse and choose Repay

Select the loan, view details and create loan repayment

3 Enter **Principal**, and select pay interest or not, **Account to pay fee**. Click **Review** to check and send loan repayment to approver

Note: The principal amount maximum is current outstanding amount.





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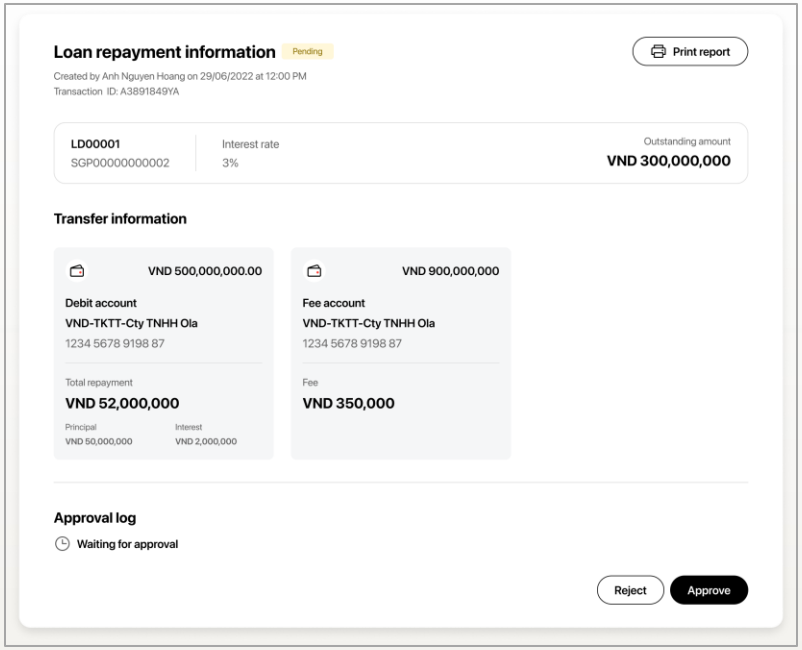
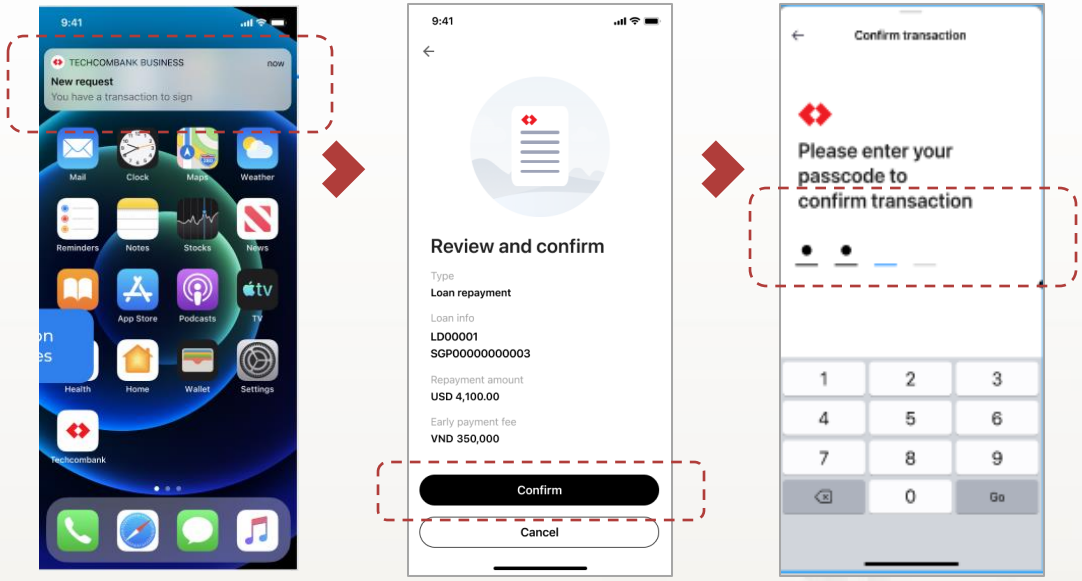
21. Loan

21.5. Approve/ Reject repayment request

Approver select the pending transacton on Web and click Approve. A new transaction confirm request will be sent to approver's app and the approver enter the passcode to confirm the loan repayment.





Approve the transaction on Web

Confirm the transaction on App

Notice: *Users can choose to approve on the web (as instructed above) or approve on the mobile application.*

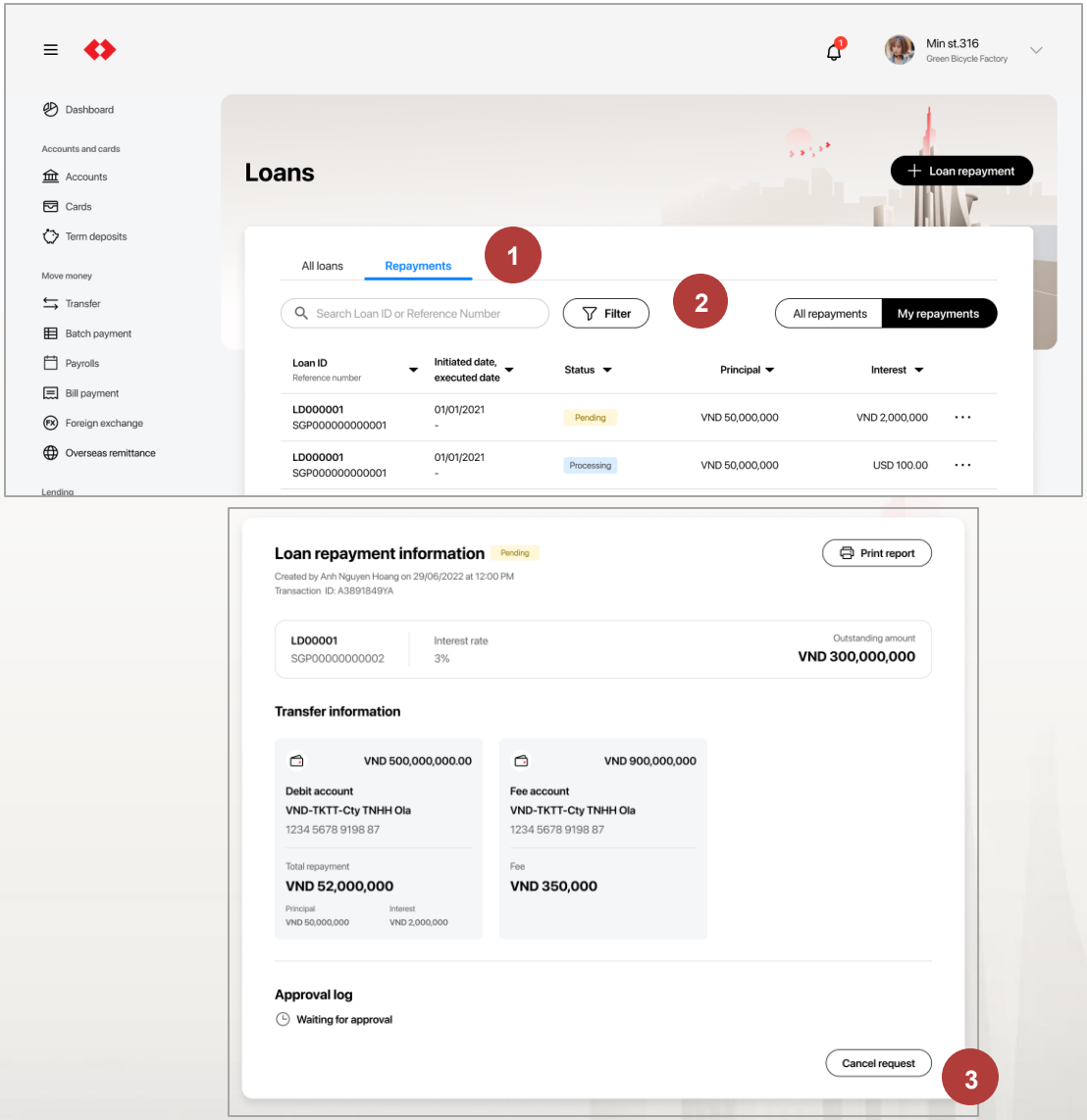
21. Loan

21.6. Repayments history

1. From Menu, select **Loans > Repayments**

2. Click **Filter** to search and view loans with Loan ID or Ref. Number or **Repayments Listing** and select the loan repayment need to follow

3. Users can cancel request after select detail pending transaction and click **Cancel request**. Request will be sent to Approver



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21. Loan

21.7. Importance notice

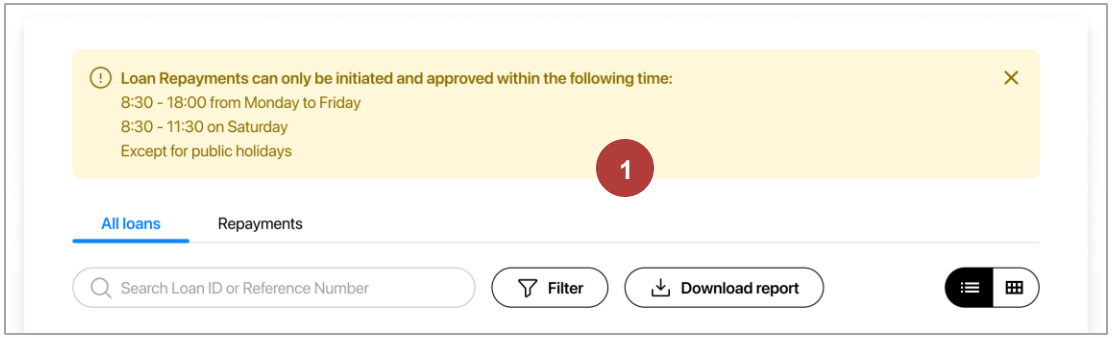
1. Create and approve loan repayments within working hours. A message will appear when creating or approving transaction after business hours.

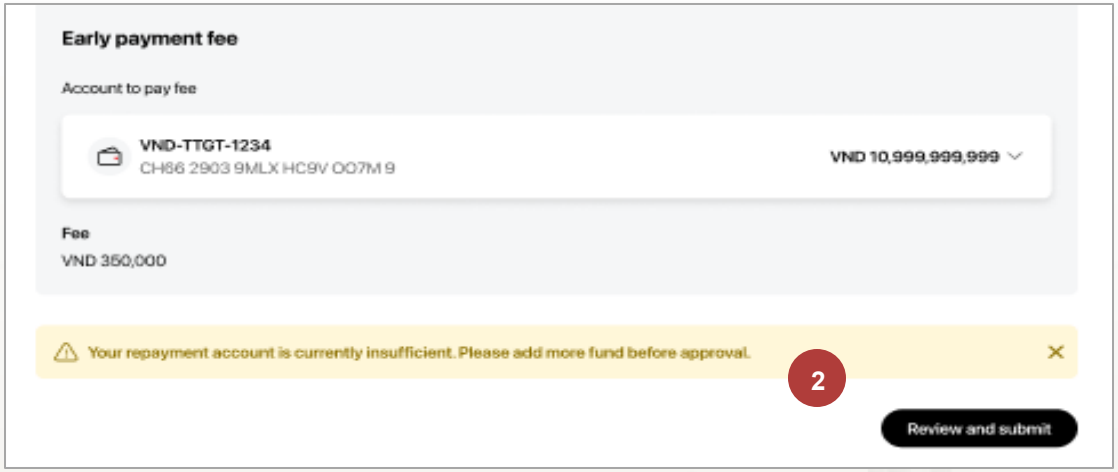
   Note: If transactions need to be approved by 2 approvers, they must check the transactions on a same day.

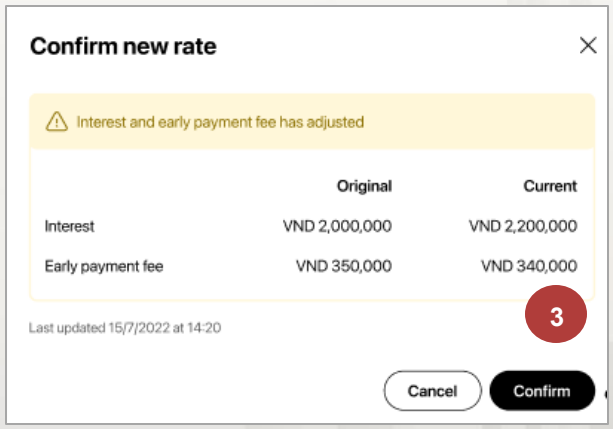
   (Because if one approve on T0 day, the transaction will not be sent to T24 and on T-1, the T0 approval will be deleted and 2 approvers need to review it from the beginning)

2. If the repayment account is insufficient, there will be a warning that approver couldn't approve the transaction.

3. If the interest and fee change, users can see a notification to confirm new update.







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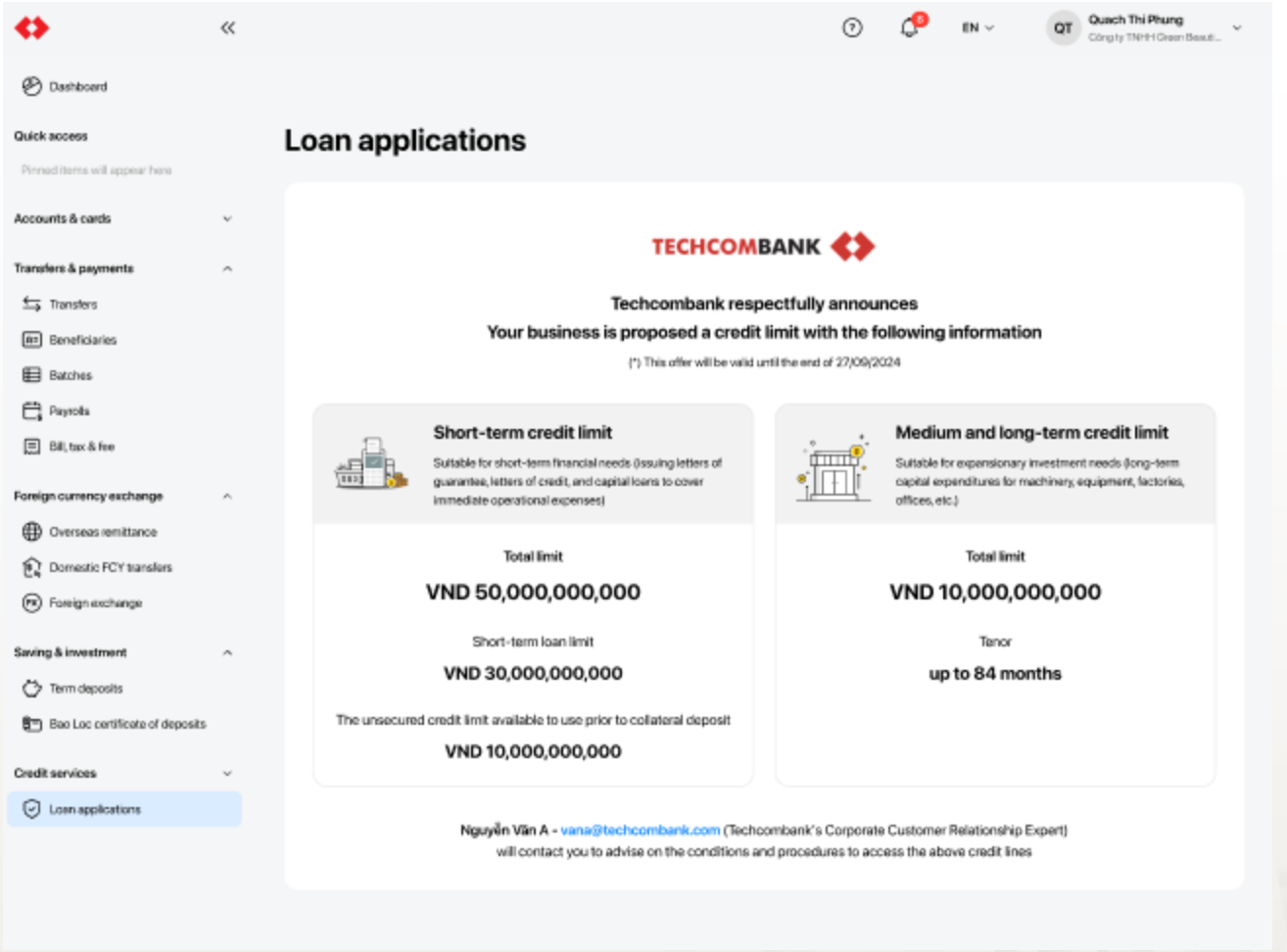
VƯỢT TRỘI MỖI NGÀY TECHCOMBANK

21. Loan

21.8. Loan application

When users have a suitable credit limit proposal, users can proactively monitor the information in the "Loan Registration" section.



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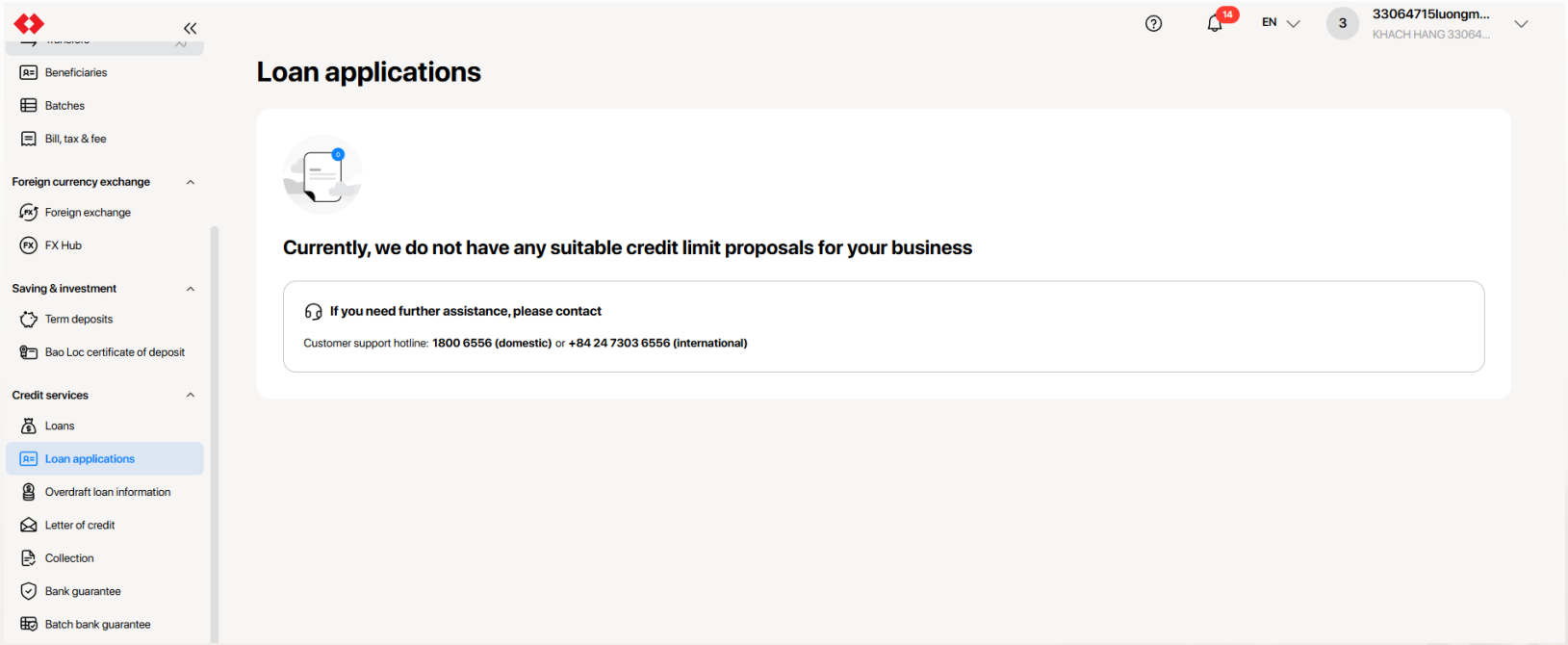
21. Loan

21.8. Loan application

In case the users does not have a suitable credit limit proposal, the screen will display a message as shown here.



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22. TRADE FINANCE ENQUIRY

This feature allows users to inquire corporate's trade finance transaction

22.1. Letter of Credit

22.2. Collection

22.3. Bank Guarantee

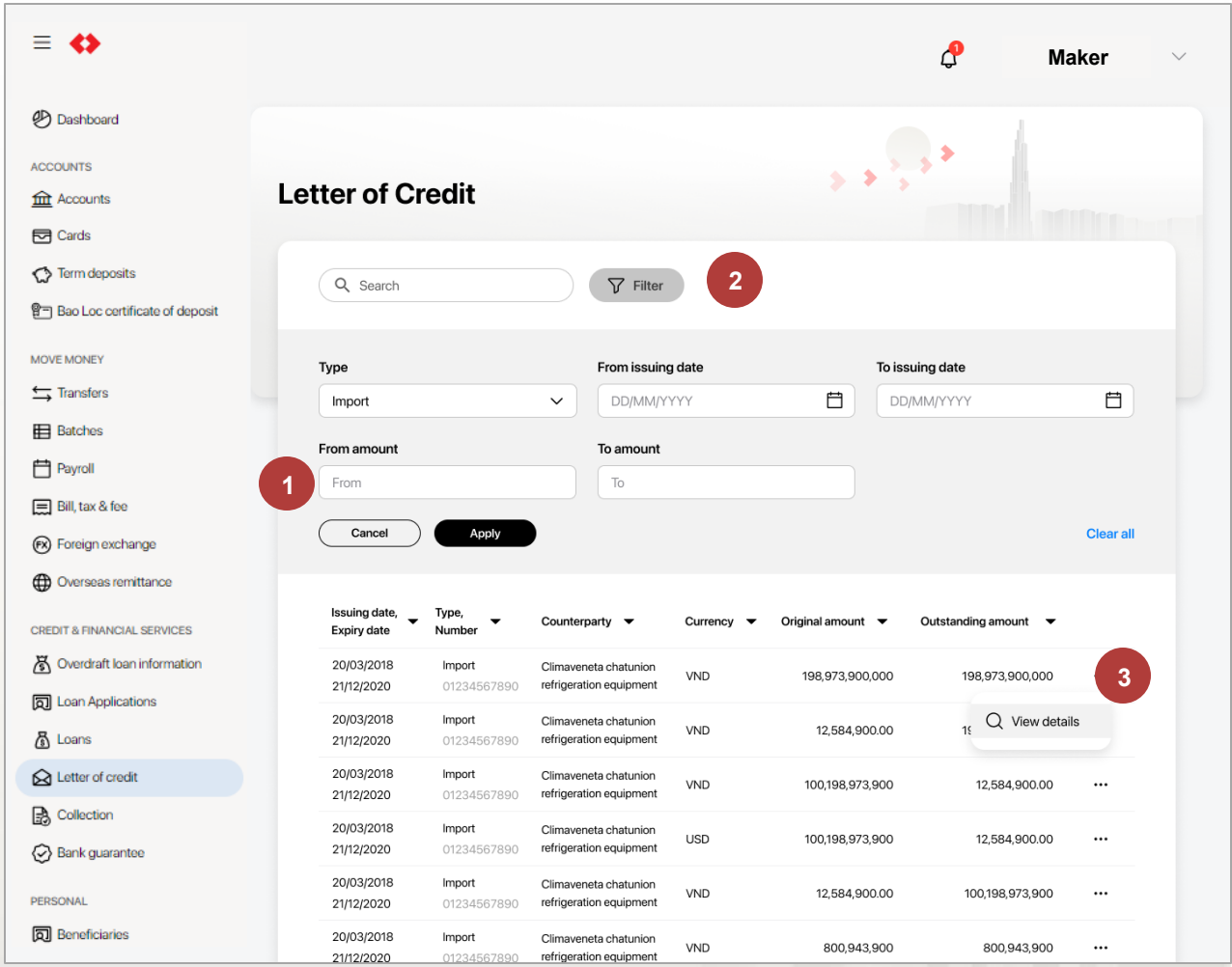
22. Trade finance enquiry

22.1. Letter of credit

1. Select **Letter of credit** on the left side menu

2. Select **Filter**. users can filter by:
   - Type (Import/Export LC)
   - Issue date (from/to)
   - Amount (from/to)

3. Select the letter of credit you wish to view in details from the list



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22. Trade finance Enquiry

22.1. Letter of credit (Continue)

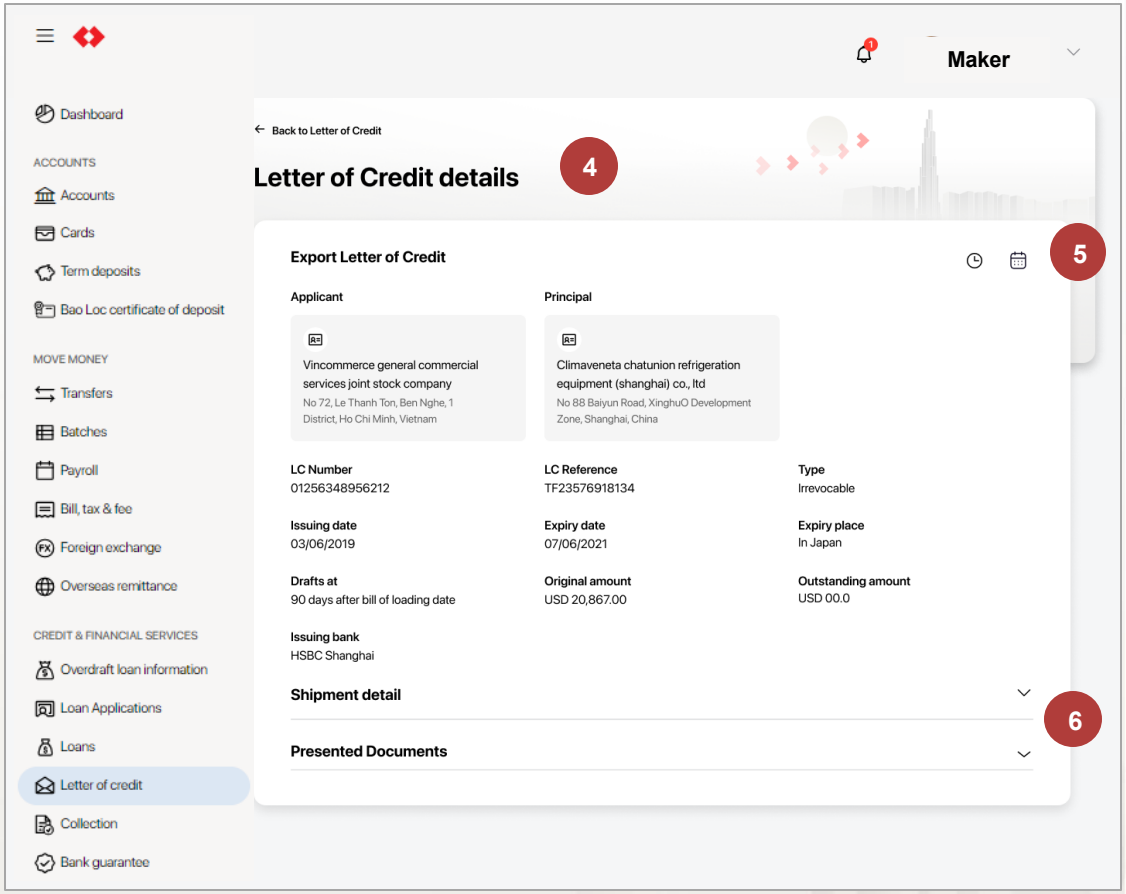
4 Letter of credit details will be displayed fully, including :

- Applicant
- Principal (Import LC) /Beneficiary (Export LC)
- LC number
- LC Reference (unavailable for Import LC)
- Type
- Issue/Expiry date
- Expiry place
- Draft at
- Original amount/ Outstanding amount
- Advising bank (Import LC)/ Issuing bank

  Typography(Export LC)

5 Select the icon to view **Events**

6 Select the downward arrow at **Shipment detail** or **Presented Documents** for more details



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22. Trade finance Enquiry

22.1. Letter of credit (Continue)

Maker

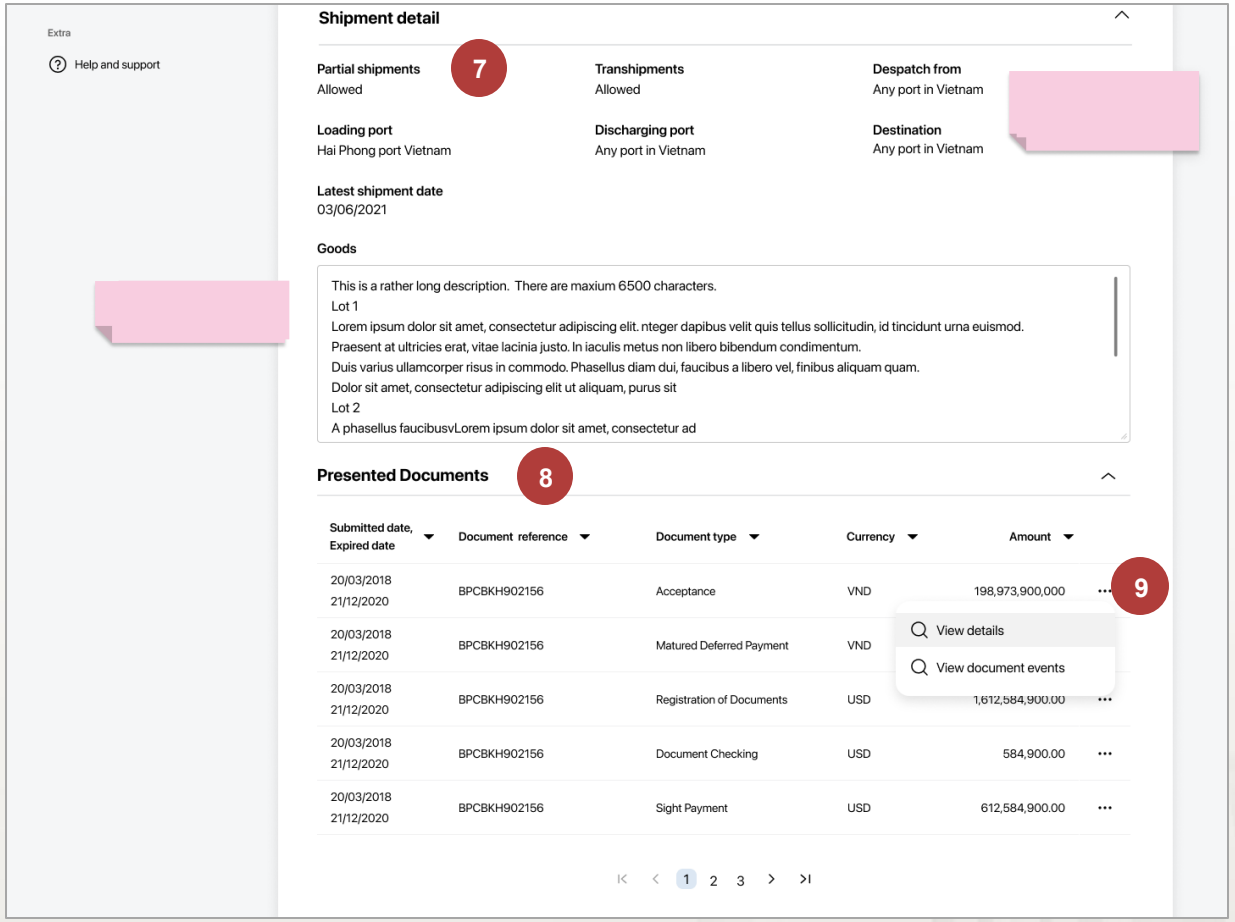
7 After selecting the downward arrow at **Shipment detail**, the information display including:

- Partial shipments
- Transhipments
- Despatch from/ Destination
- Loading port/ Discharging port
- Latest shipment date
- Goods

8 At **Presented documents**, the information is sorted by :

- Submitted date
- Document reference
- Document type
- Currency
- Amount

9 Users select view more icon for more details and events



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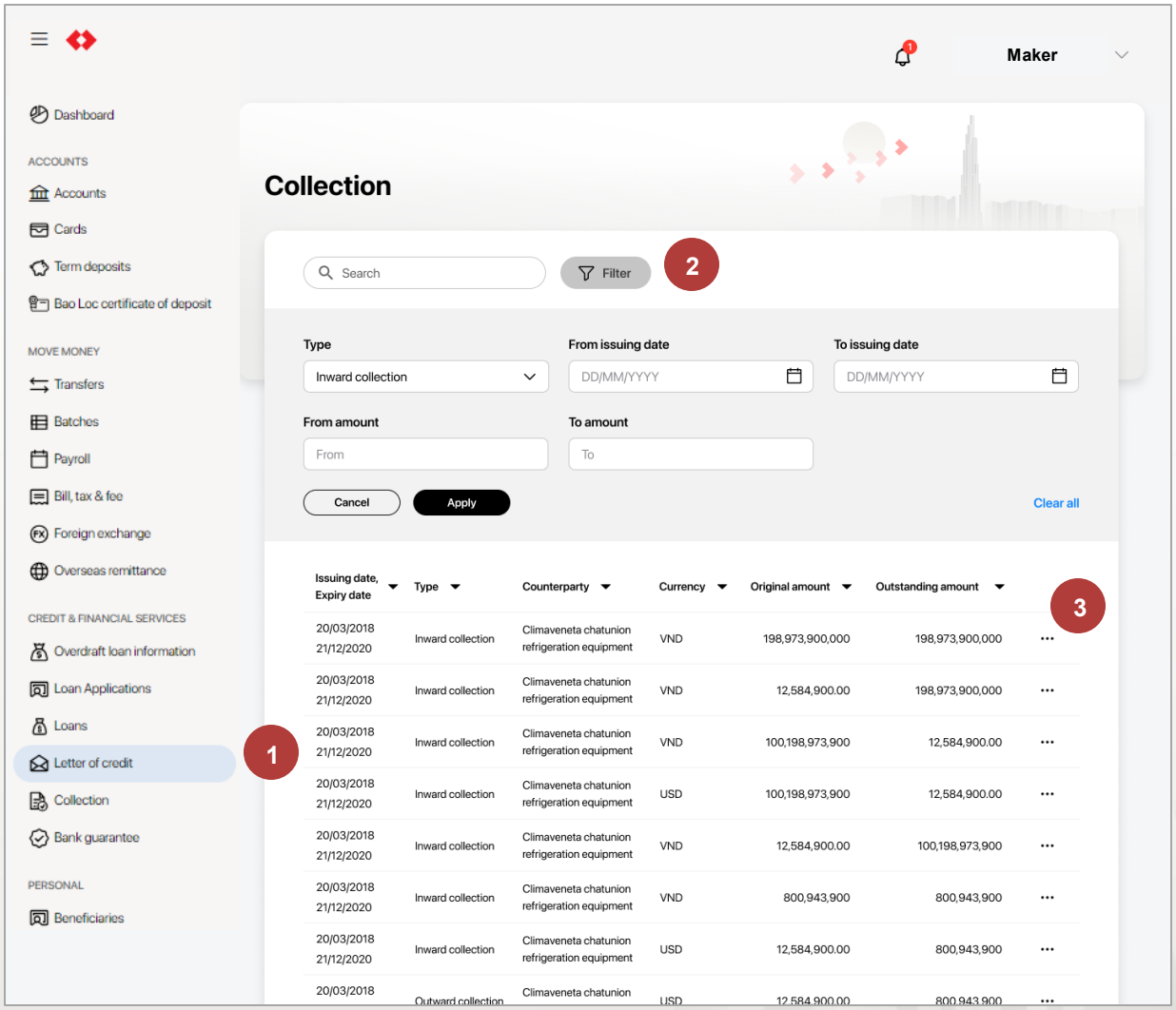
22. Trade finance Enquiry

22.2. Collection

1. Select **Collection** on the left side menu

2. Select **Filter**. users can filter by:
   - Type (Inward collection/ Outward collection)
   - Issuing date (from/to)
   - Amount (from/to)

3. Select the amount of collection to inquire detailed information on the list



TECHCOMBANK

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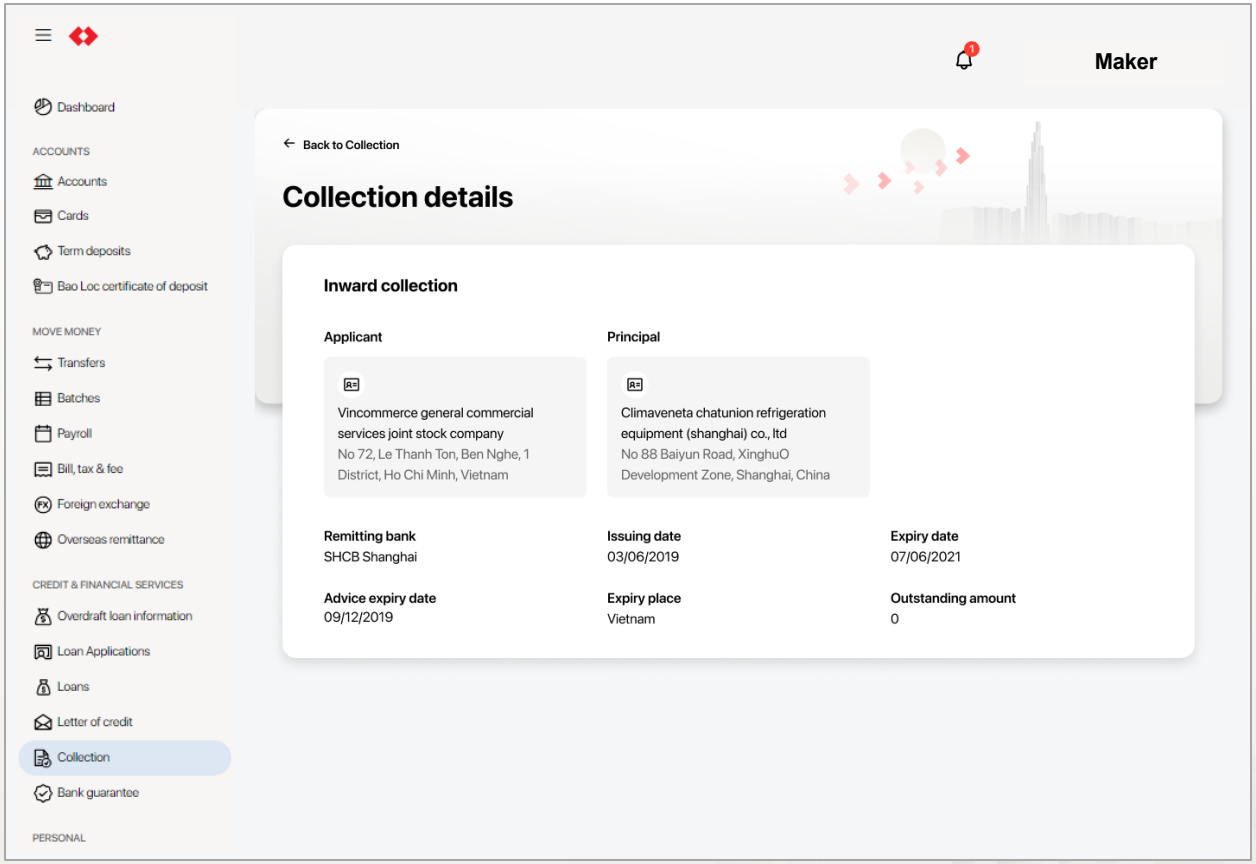
22. Trade finance Enquiry

22.2. Collection (Continue)

After selecting any collection, the screen will forward to detailed information, including:

- Inward collection/ Outward collection
- Applicant
- Principal
- Remitting bank
- Issuing date
- Expiry date
- Expiry place
- Outstanding amount



TECHCOMBANK

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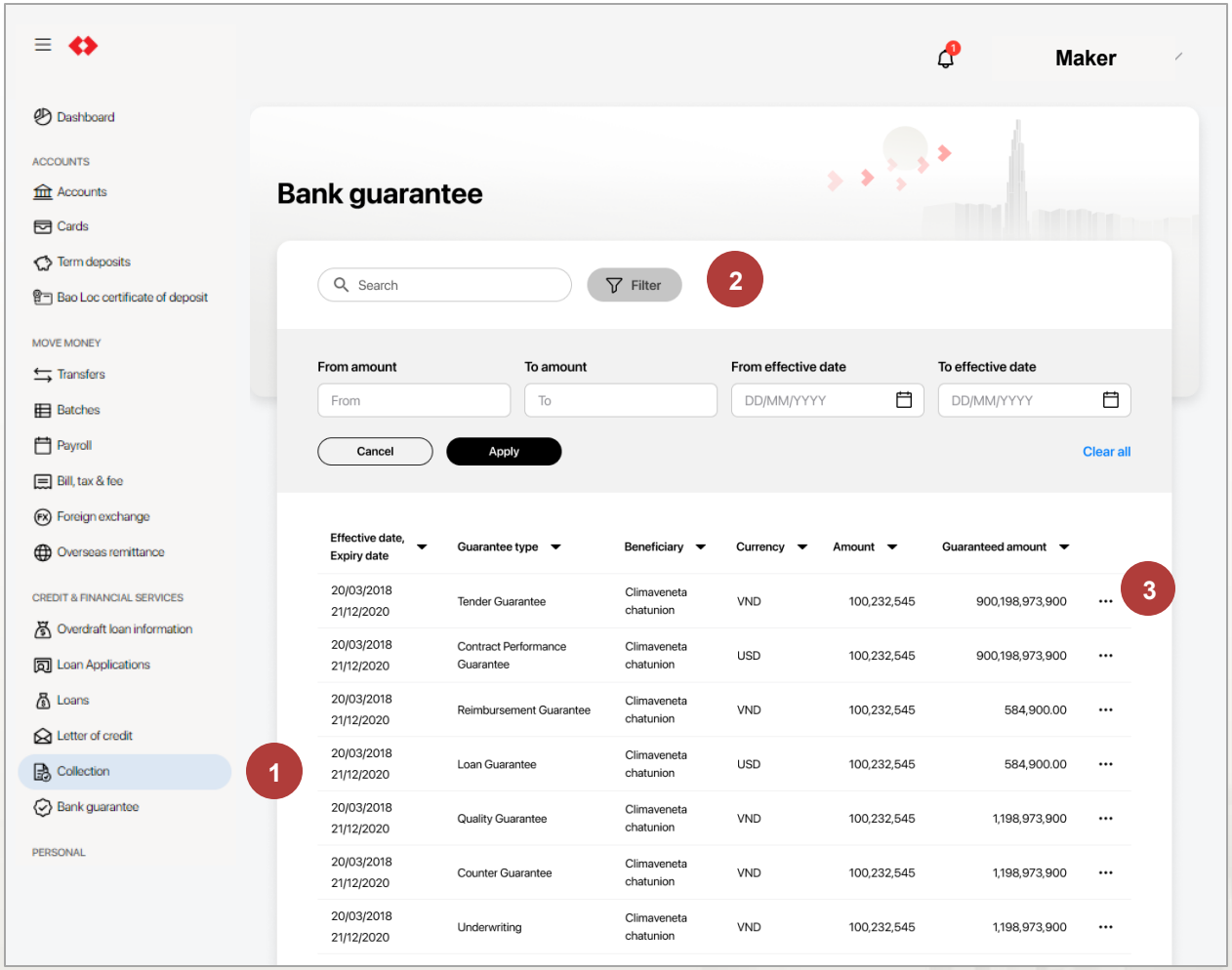
22. Trade finance Enquiry

22.3. Bank Guarantee

1. Select **Bank Guarantee** on the left side menu

2. Select **Filter**. users can filter by:
   - Amount (from/to)
   - Effective date(from/to)

3. Select the amount of bank guarantee to inquire detailed information on the list



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23. Bank guarantee

23.1. Create & approve a bank guarantee request

23.2. Check transaction status

23.3. Download the digitally signed letter of bank guarantee

23.4. Cancel request for guarantee issuance

23.5. Update documents

23. Bank guarantee

23.1. Create **& approve** a bank guarantee request

✓ Checkers need to **install the Techcombank Business Mobile application** on their mobile devices to approve online guarantee transactions. It is recommended that businesses regularly update to the latest version to best experience the features of Techcombank Business.

Users can choose to watch the users manual clip on Techcombank's Youtube channel following the links below:

✓ Instructions for requesting bank guarantee issuance on Techcombank Business

✓ Instructions for checking transaction status and supplementing guarantee issuance documents on Techcombank Business

✓ Instructions for approving transactions on Techcombank Business

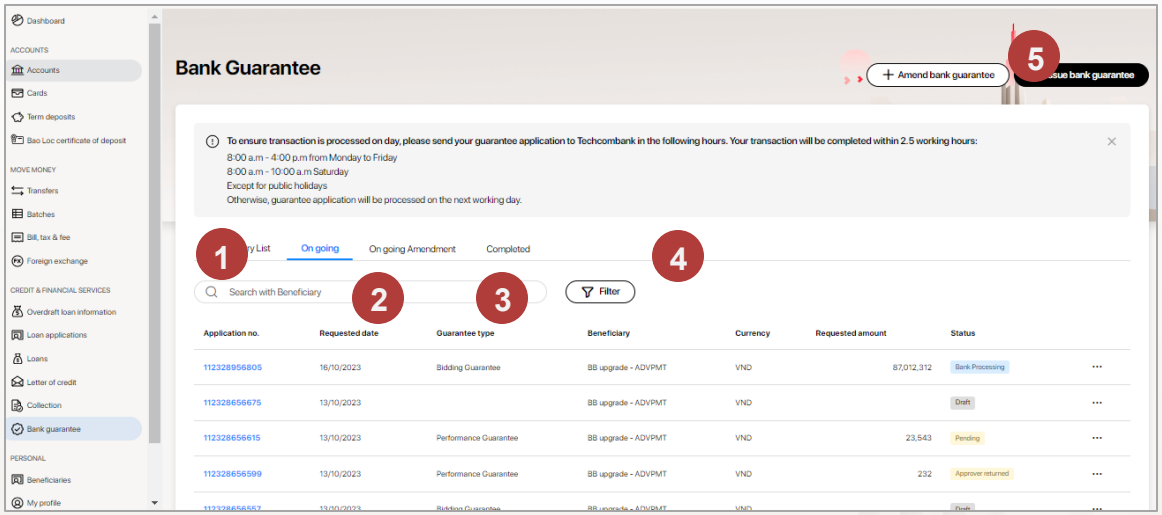
TCB Public Document

23. Bank guarantee

23.1. Create & approve a bank guarantee request (cont.)

The person who created the command logs into Techcombank Business according to the path https://business.techcombank.com.vn, **Select "Guarantee" on the feature bar**

The screen displays the following information:



1. **Beneficiary List:** Displays the list of beneficiaries that the business has saved

2. **On going:** Displays a list of ongoing guarantee issuance requests

3. **On going amendment:** Displays a list of guarantee amendment requests in progress

4. **Completed:** Displays a list of issued guarantees

5. **"Issue bank guarantee"** function button: Enterprises click on this button to initiate a guarantee request.

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23. Bank guarantee

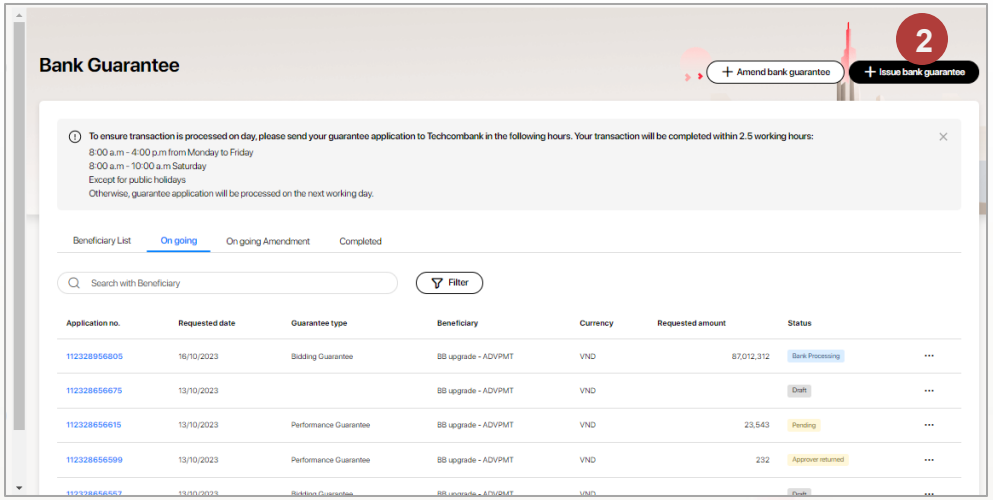
23.1. Create & approve a bank guarantee request

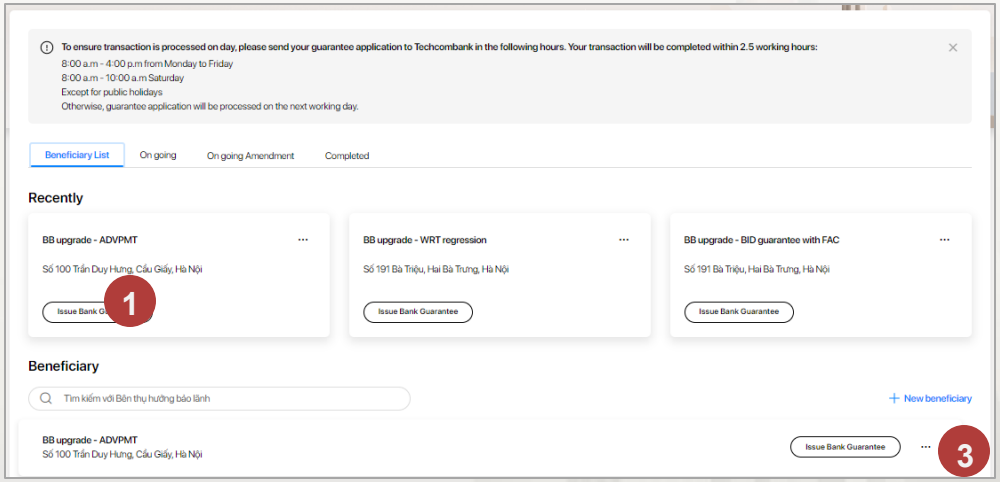
The order creator initiates a new guarantee transaction in one of the following 3 ways:

1. **Method 1:** Click on **"Issue bank guarantee"** next to the saved beneficiary company name

2. **Method 2:** Click **"Issue bank guarantee"** in the upper right corner of the screen

3. **Method 3:** Select **"New beneficiary"** to create a new beneficiary and request a new bank guarantee





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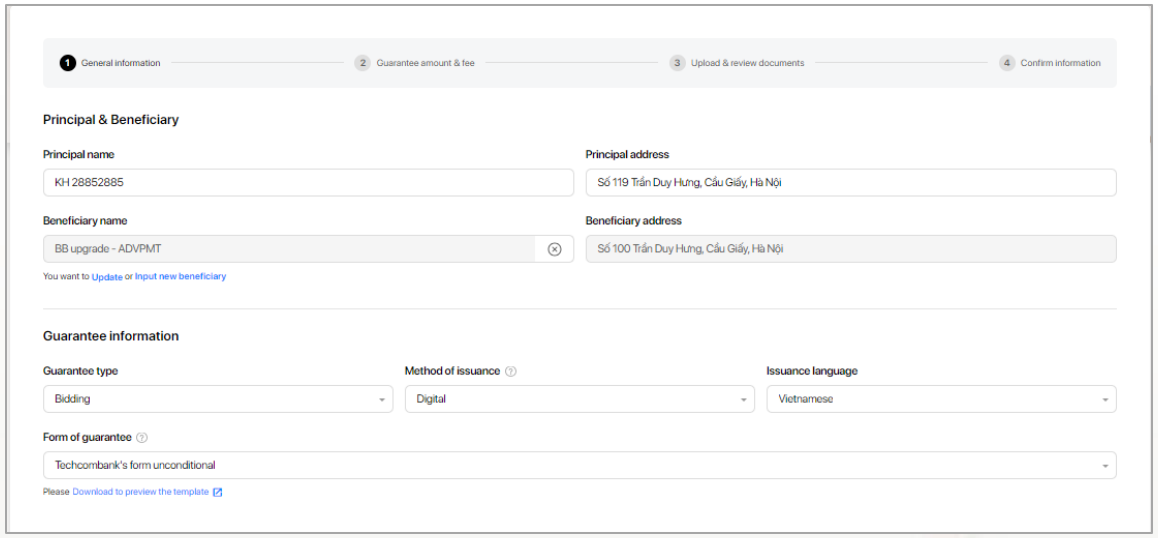
23. Bank guarantee

23.1. Create & approve a bank guarantee request

At the step of completing general information, the order creator completes the following contents in turn:

1. Enter the name and address of the Principal and the Beneficiary



Note:

- ✓ *For the first guarantee transaction, it is necessary to fill in **"Beneficiary Name and Beneficiary Address"** in accented Vietnamese.*
- ✓ *From the second transaction onwards, the system will automatically display the name and address of the Beneficiary according to the customer's most recent transaction and can be edited if there is an update.*

VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
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23. Bank guarantee

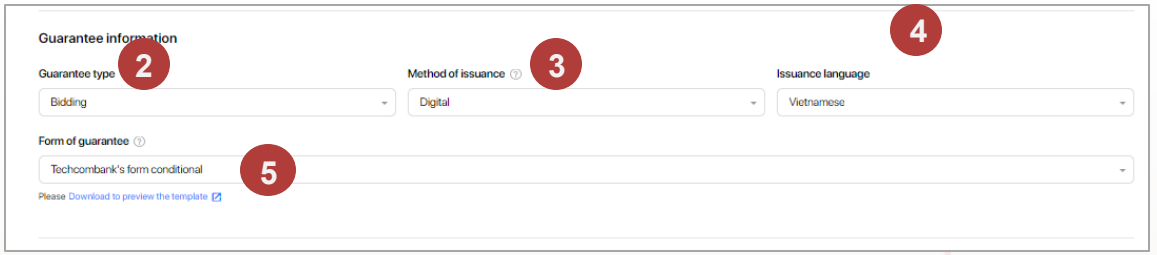
23.1. Create & approve a bank guarantee request

Complete general information by selecting from the list:

2 Guarantee type

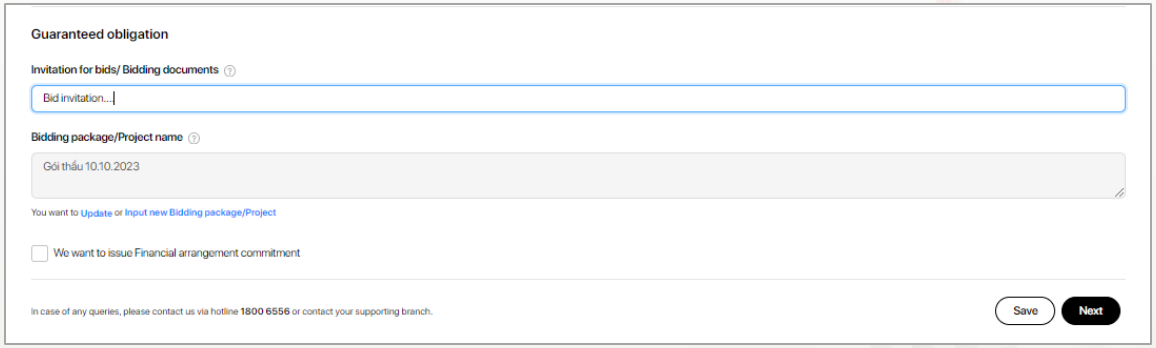
3 Method of issuance

4 Issuance language



5 Choose The Form of guarantee:
Maker selects the form from the list:

- Unconditional TCB form
- Conditional TCB form
- Sample according to Circular of Ministry of Health/Ministry of Planning and Investment
- Model of Vietnam Electricity Group
- VNGROUP corporation model
- According to my attached sample



Notes:

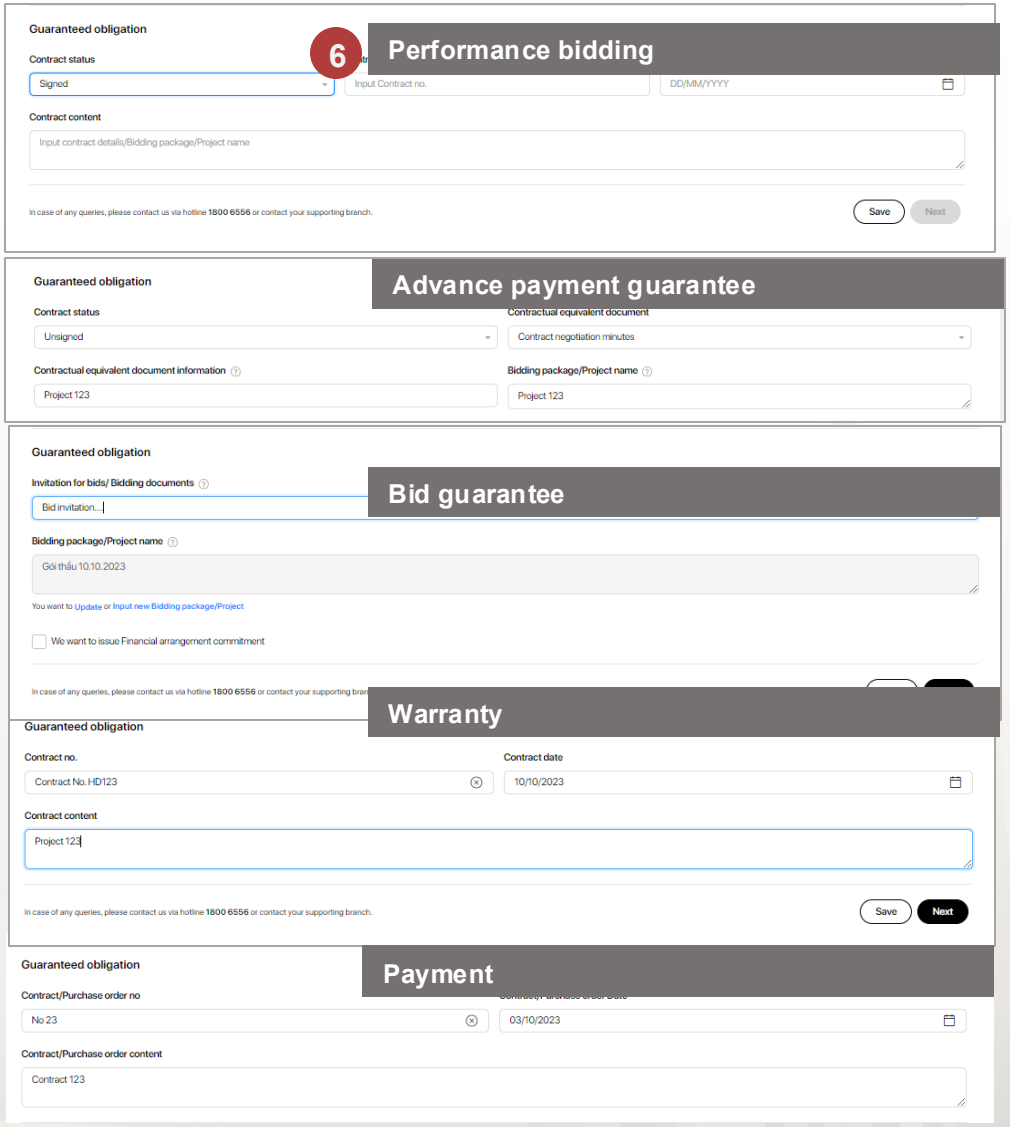
- ✓ *In case of selecting **"According to attached form":** users need to upload a sample letter file system with allowed formats such as doc, docx; pdf...*
- ✓ *Users can preview the letter of guarantee sample in case they choose the Techcombank sample or CQNN/EVN/VIN samples and the language is Vietnamese.*

23. Bank guarantee

23.1. Create & approve a bank guarantee request

6 **Guaranteed obligation:** Depending on the type of guarantee and specific guarantee issuance plan, the order creator enters the information into the corresponding boxes on the screen.

Users can enter new information or enter to search for saved bidding packages/contracts



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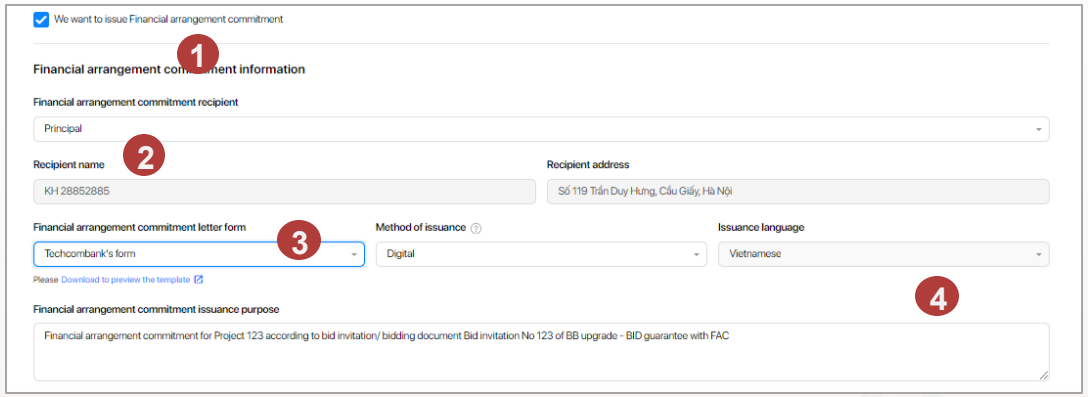
23. Bank guarantee

23.1. Create & approve a bank guarantee request

In case the enterprise wants to issue an additional financial arrangement commitment along with the Bid Guarantee, the order creator selects the box **“we want to issue a financial arrangement commitment"** and adds the following information:

1. Select **"Recipient of financial arrangement commitment"**
2. Select **"Financial arrangement commitment form, release form, issuance language"**
3. Fill in **"Purpose of financial arrangement commitment"**
4. Select **“Continue”** to go to the next step



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23. Bank guarantee

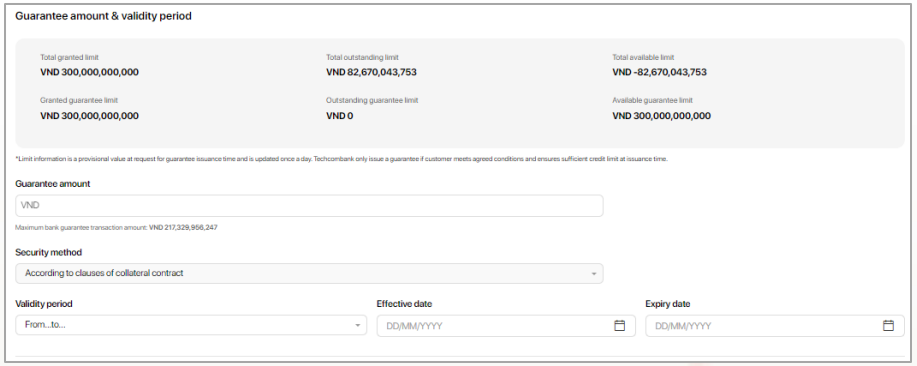
23.1. Create & approve a bank guarantee request

At this step, the order creator continues to complete the information:

A Value and term of guarantee

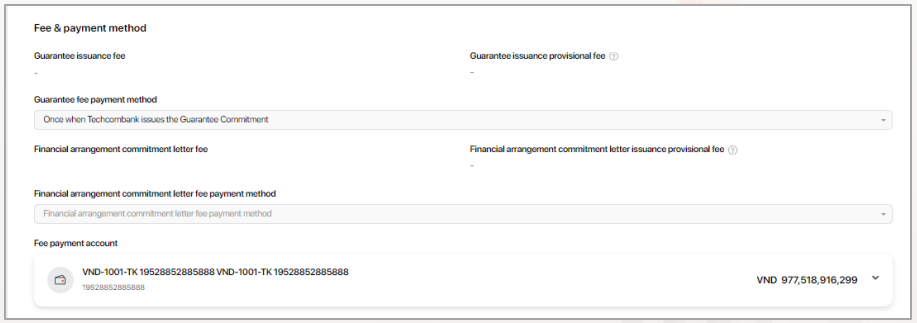
1. Enter the **Guarantee Amount** within the remaining Guarantee Limit limit
2. Select **Security method** for this option from the available list
3. Enter the **Guarantee validity period**

Please refer to the data entry instructions for each practical situation on the next page



B Fees and payment methods

1. **Guarantee issuance fee**
   The guarantee fee is automatically displayed on the screen
2. Select **Primary Account**
   Select the fee account from the list
3. Select **the guarantee issuance fee payment** method from the list



C Other information

- ✓ In case of selecting "Form of release": In writing, select the branch to receive the original letter.
- ✓ In case you want to see the draft letter before Techcombank releases it> Check **"We want to see the draft letter before officially releasing it"** and enter your email to receive the draft letter. (maximum 5 emails)

VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
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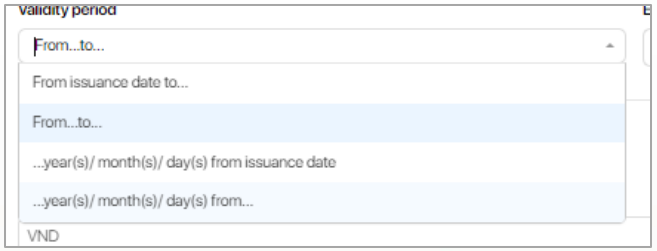
23. Bank guarantee

23.1. Create & approve a bank guarantee request

1 **Guarantee period: effective date and expiration date are specific dates**

The users chooses one of the following deadlines:



- ✓ **From release date to date….**: Users select this option if they want the guarantee period to be effective from the date of issuance and the Expiration Date is a specific date.

  For example: The guarantee is valid from the date of issuance to December 31, 2024

- ✓ **Since …. to date ….**: The users selects this option if they want the guarantee period to have both the Effective Date and the Expiration Date both as a specific date.
  Example: Guarantee valid from December 12, 2023 to December 31, 2024

- ✓ **…year/month/day from date of issue:**: Users select this option if they want the guarantee to be valid for a specific period of time from the date of issue.

  E.g: *The guarantee is valid for 12 months from the date of issue*

- ✓ **…year/month/day from date….:** Users select this option if they want the guarantee to be valid for a specific period of time from a specific effective date. This option is best suited to a bid bond

  For example: Guarantee is valid for 12 months from October 12, 2023

2 **The guarantee period is determined by the event, the expiration date can be determined or not** (Only applicable to contract performance guarantees, advance payment guarantees)

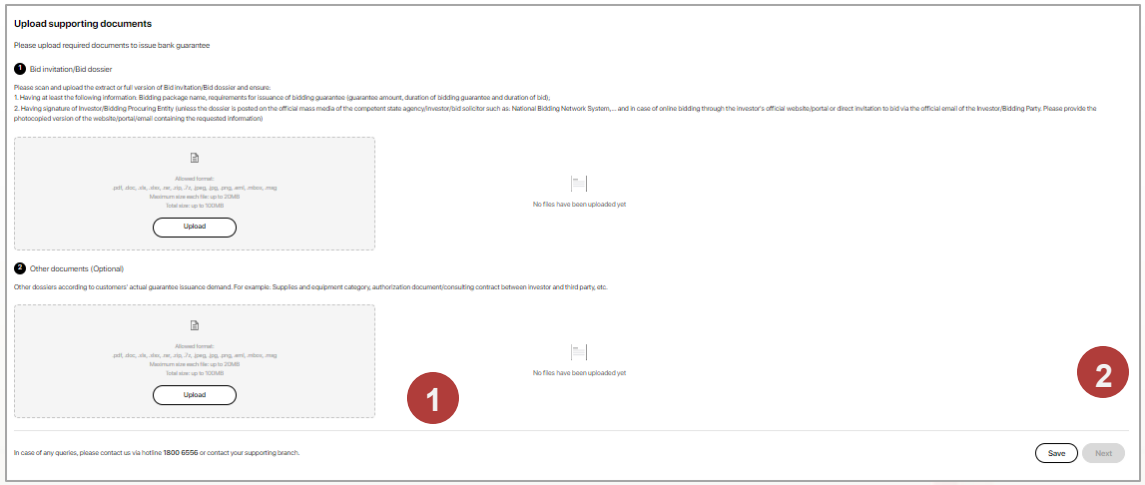
The users selects the "**Specific Event**" option, enters the event description and the estimated Expiration Date.

23. Bank guarantee

23.1. Create & approve a bank guarantee request

1. The maker uploads the scanned file of the Guarantee Document. For each specific type of guarantee, the system displays a list of documents corresponding to each type of guarantee and signed/unsigned contract status.

2. Select **"Next"**



Notes:

- ✓ *The maximum capacity of an uploaded file is **20 Mb***
- ✓ *Customers can upload multiple files with one type in the list but not exceeding the total of **100 Mb***
- ✓ *Customers can delete the file and re-download it (if they have not yet submitted the application to Techcombank).*
- ✓ *For documents signed with a digital signature, the profile name must not exceed 95 characters and does not contain special characters: ~`!@#$%^&*=+{}[\]:;"?'/,<>|*

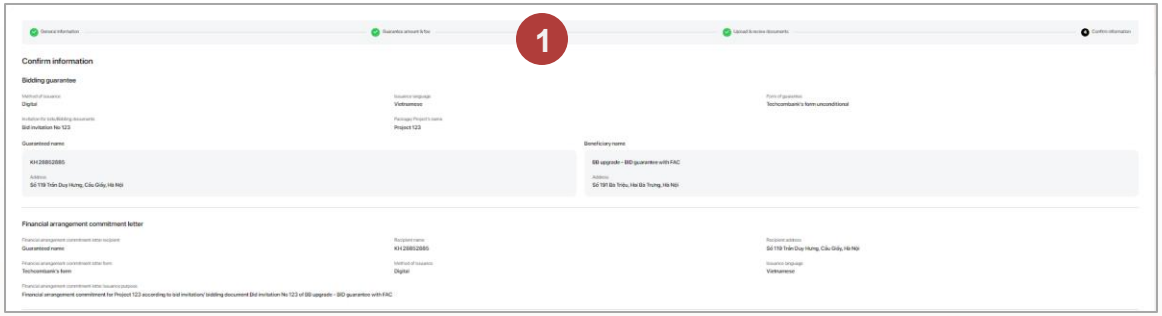
23. Bank guarantee

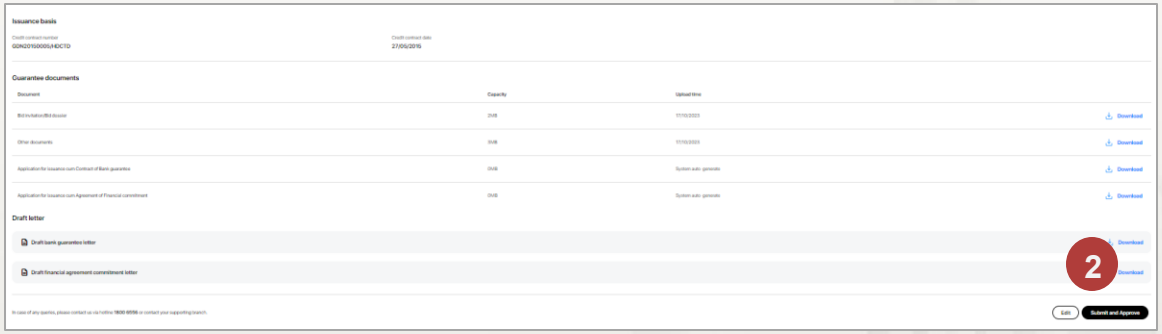
23.1. Create & approve a bank guarantee request

1. The order creator checks the guarantee information before confirming

2. Click **"Submit"** to send the guarantee release request information to the **Order Approval** user

   Click **"Submit and approve"** if the users who is operating is the users who created and approved the order





VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
TCB Public Document

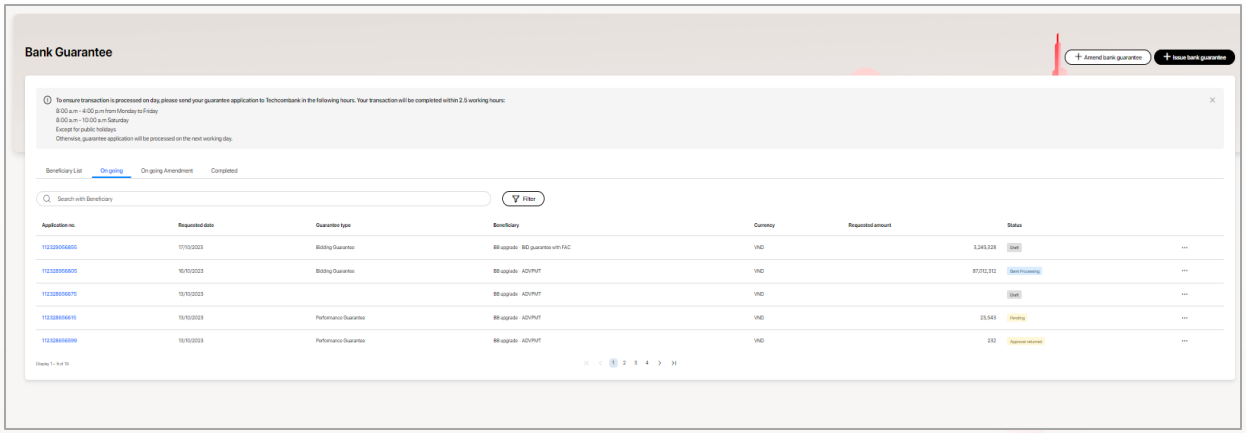
23. Bank guarantee

23.1. Create & approve a bank guarantee request

Users checkers can approve transactions in one of two ways:

1. Approve on the Techcombank Business application website

2. Approve directly on the Techcombank Business application on mobile phone



Note:

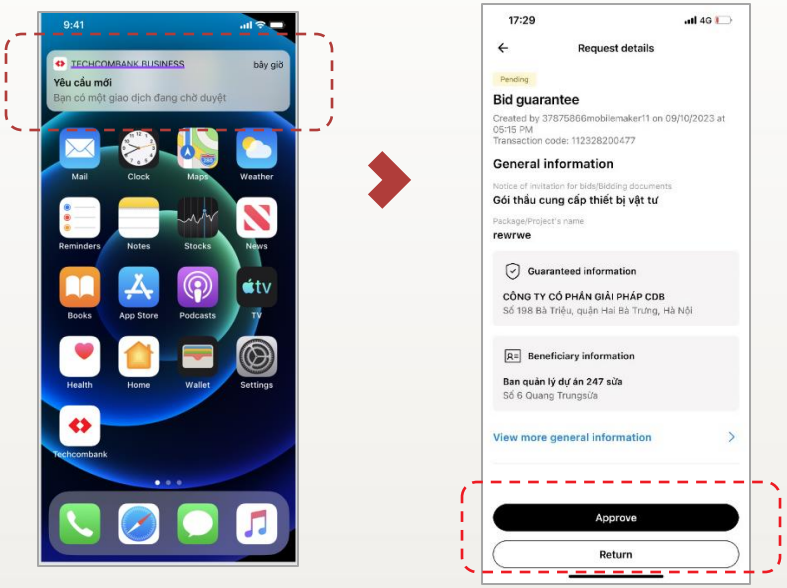
- Checkers need to install the Techcombank Business application on their phone and update to the latest version for the best experience.
- Refer to instructions for approving request here: https://youtu.be/AfIyrkLxZ_c?si=GA8snXBq0n73MuFu

TCB Public Document

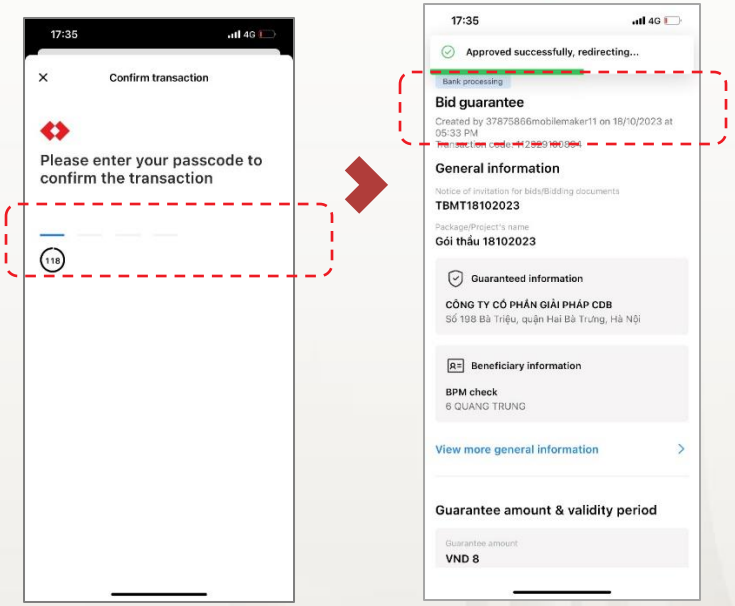
23. Bank guarantee

23.1. Create & approve a bank guarantee request

1. After the transaction is successfully approved, a notification will be sent to the checker on the phone
2. The checker clicks on the notification to view transaction details; Or the checker can log in to the application, click on **"Request"** on the home page to see all pending transactions.
3. After viewing the information and profile, select **"Approve"** and enter the security code to authenticate the transaction on the web or mobile app.
4. In case the profile needs editing, the Order Approver clicks **"Return"** to return the profile editing order to the Creator.



Thông báo yêu cầu chờ duyệt



Xác thực giao dịch trên di động

TCB Public Document

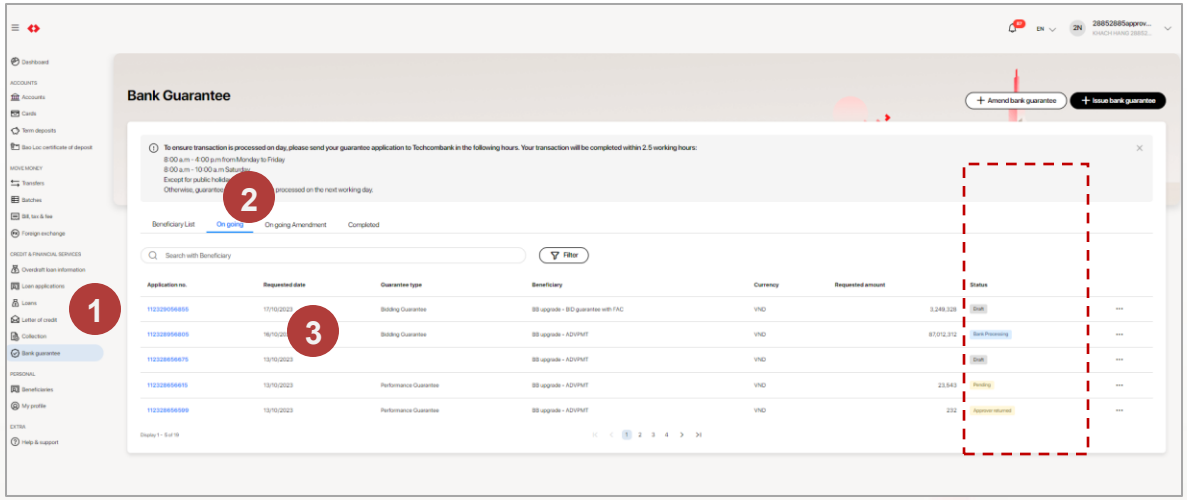
23. Bank guarantee

23.2. Check transaction status

1. To check the status of guarantee issuance, Maker / Checker selects "**Guarantee**" on the feature bar

2. Select **"On going"**

3. Tap on a specific guarantee **Application No**> The system displays transaction information and current status.



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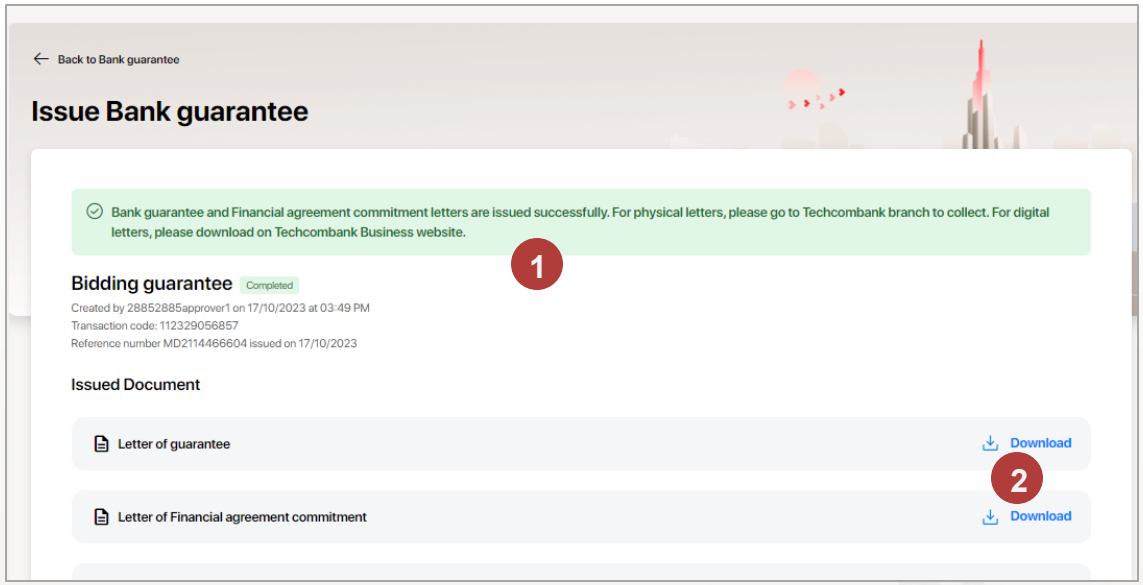
VƯỢT TRỘI MỖI NGÀY TECHCOMBANK

23. Bank guarantee

23.3. Download the digitally signed letter of guarantee

1. When the guarantee issuance transaction is completed, the transaction screen will display the status "**Completed**"”

2. Select "**Download**" to download the digitally signed letter of guarantee



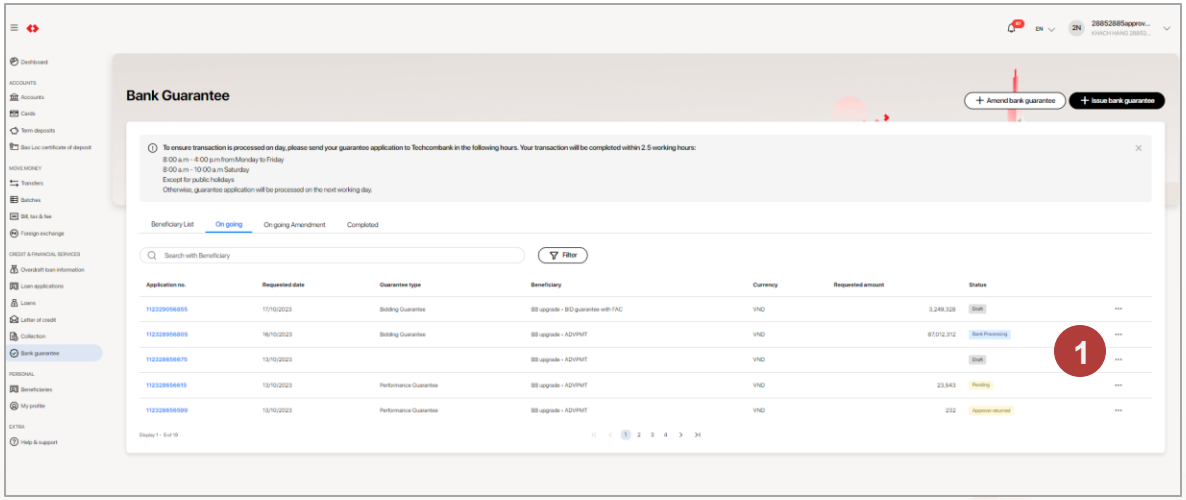
TCB Public Document

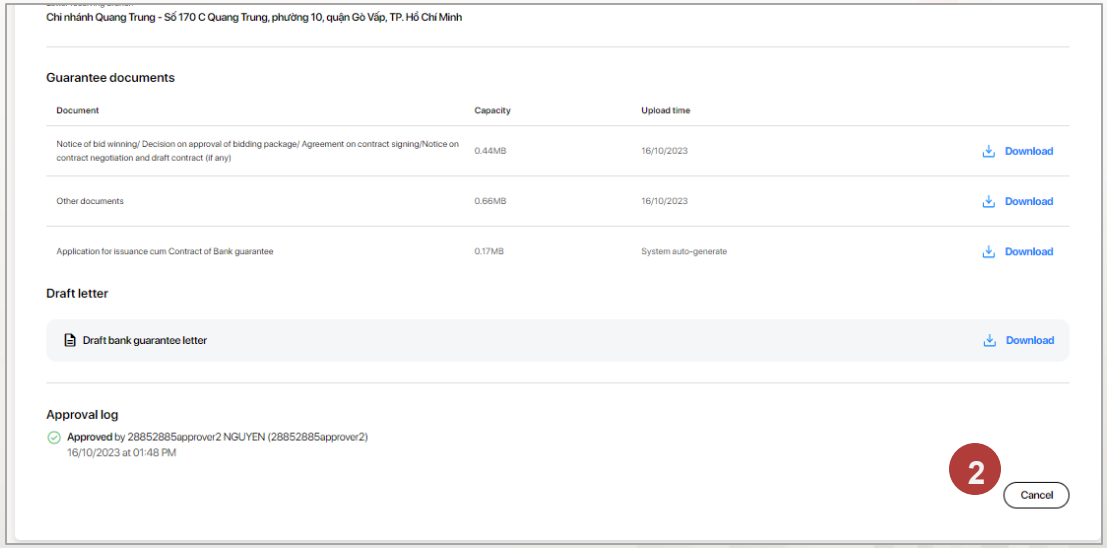
23. Bank guarantee

23.4. Cancel request to issue guarantee

1. Select the guarantee to cancel

2. Select **"Cancel request"** to cancel the guarantee issuance request





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23. Bank guarantee

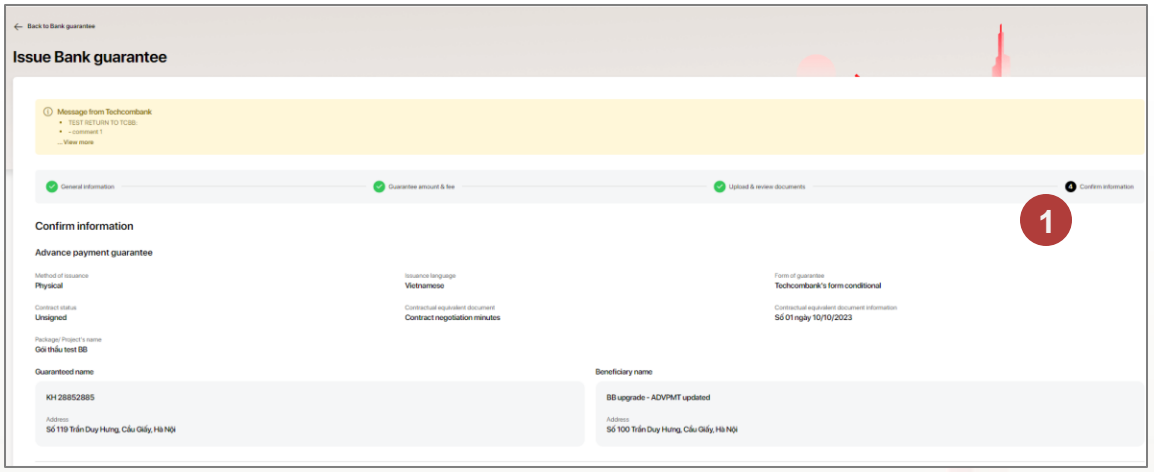
23.5. Update documents

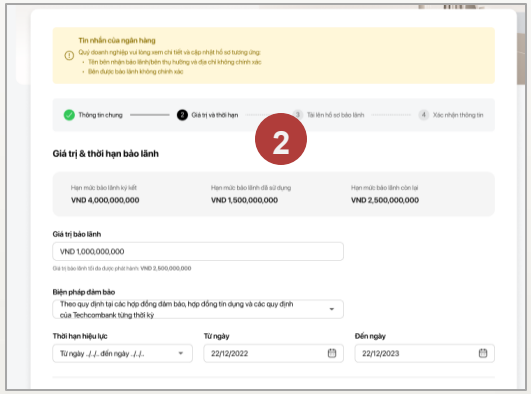
Perform a transaction status check, with the transaction status being **"Returned by Bank"** or **"Returned by approver"**, order creator click to open the transaction

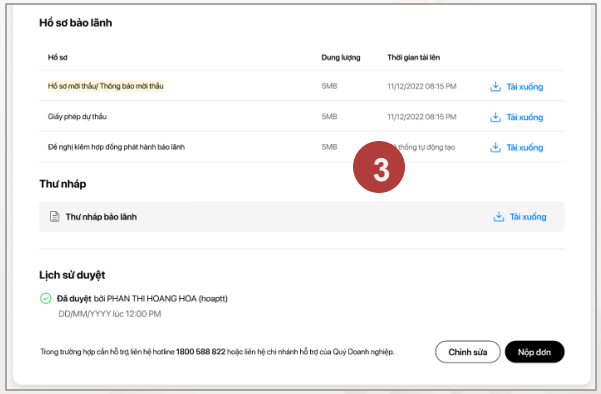
1. Select **"Update"** to update transaction information/guarantee records

2. Update information as required

3. Select **"Submit"** to have the order approved by the order reviewer







- ✓ **In case the Approver returns**: The maker can edit the uploaded profile (delete/upload)
- ✓ **In case the Bank returns:** Previously uploaded records cannot be deleted, new records can only be uploaded, ensuring the total file capacity uploaded is 100Mb.

VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
TCB Public Document

24. Batch bank guarantee

24.1. Create batch bank guarantee issuance request

24.2. Approve batch bank guarantee issuance request

24.3. Check transaction status

24.4. Continue a batch bank guarantee issuance request

24.5. Cancel batch bank gurantee issuance request

Notes when issuing batch guarantee on Techcombank Business

- ✓ The users checker needs to install **Techcombank Business** on the mobile device and update to the latest version to use the online batch guarantee issuance feature
- ✓ **Scope of batch guarantee issuance:** Bid guarantee, payment, warranty, advance payment guarantee, performance bidding and currency is VND
- ✓ **Conditions for implementation**: Customers already have a guarantee limit at Techcombank and it is still valid
- ✓ During the transaction, customers can click Save and come back later to continue the transaction, no need to create a new transaction

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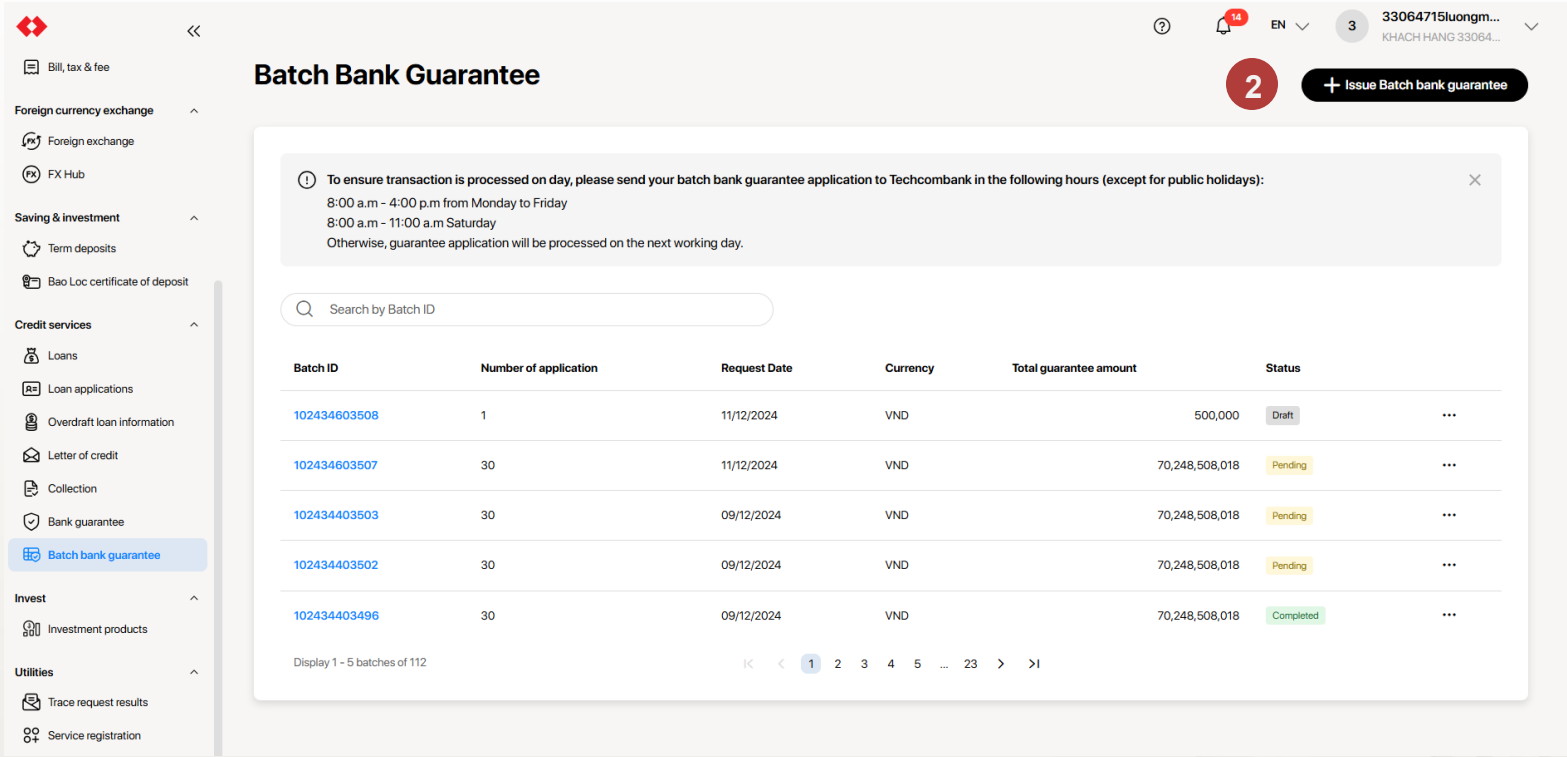
24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

1. Log in to Techcombank Business, select **"Batch Bank Guarantee"** on the feature bar and proceed to issue lot guarantee.

2. Click **"Issue Batch Bank Guarantee"** on the top right corner of the screen

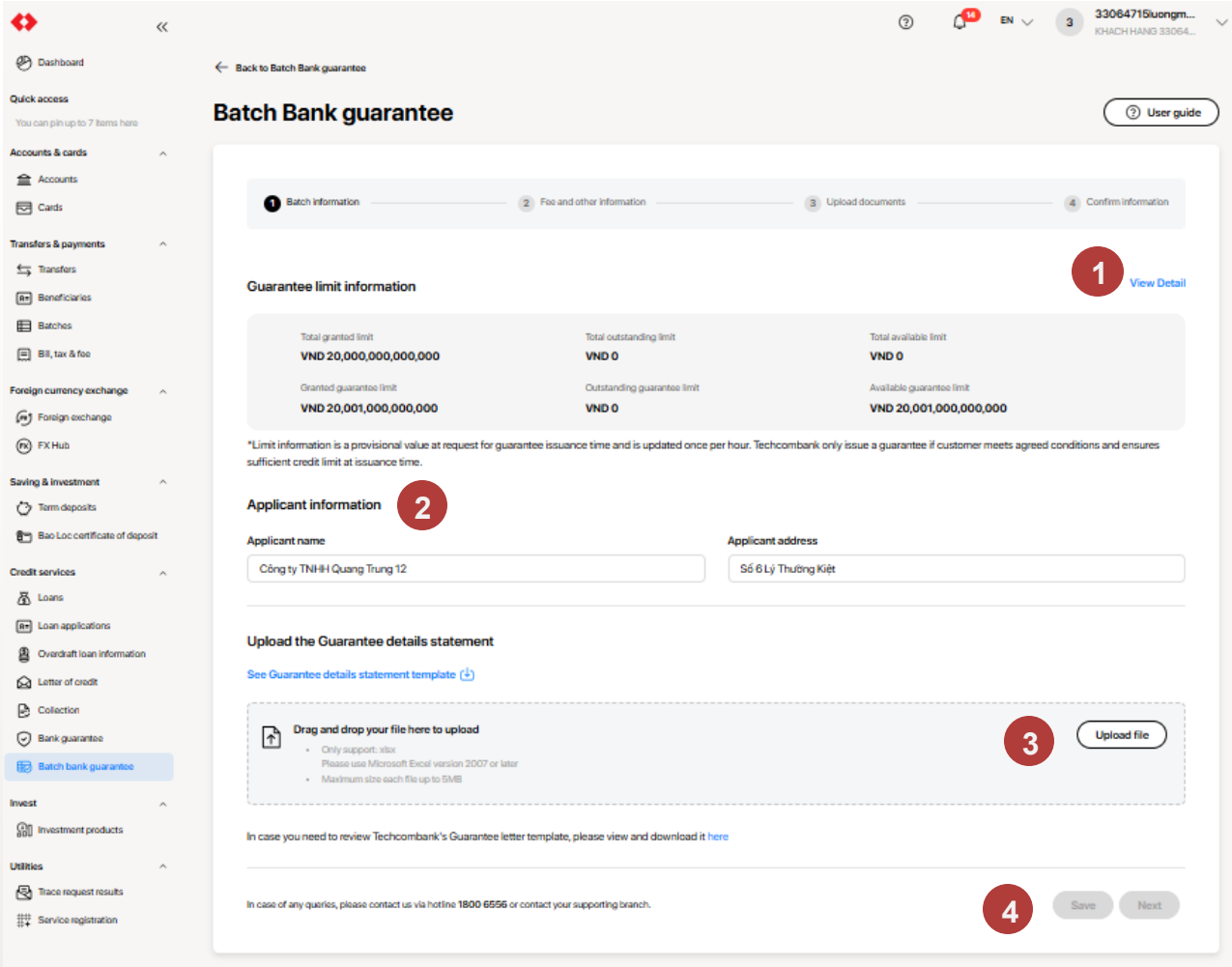


TCB Public Document

24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

1. The system displays information about the guarantee limit. You can click **"View Detail"** to see all available limits.
2. Fill in **"Applicant name"** and "**Applicant address**"
3. Upload Guarantee details statement by drag and drop file
4. Select "**Save**" to save the information or select **"Next"** to go to the next step.

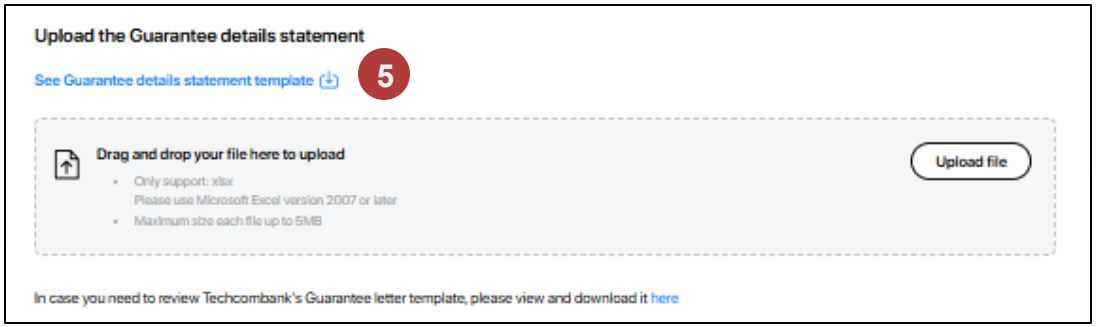


VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
TCB Public Document

24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

5 Click **"See Guarantee details statement template"** to download the template



INSTRUCTIONS FOR FILLING OUT THE TEMPLATE

TECHCOMBANK **BẢNG KÊ CHI TIẾT THÔNG TIN BẢO LÃNH ĐÍNH KÈM ĐỀ NGHỊ KIÊM HỢP ĐỒNG CẤP BẢO LÃNH**

Xem ghi chú/Hướng dẫn

STT	Loại bảo lãnh	Bên nhận bảo lãnh[1]	Địa chỉ bên nhận	Ngôn ngữ phát hành	Hình thức phát hành	Loại tiền bảo lãnh	Số tiền bảo lãnh	Mẫu bảo lãnh	Nghĩa vụ được bảo	Thời hạn bảo lãnh[3]	Biện pháp đảm bảo	Tỷ lệ ký quỹ(%)	Số tiền ký quỹ	Ghi chú (nếu có)
1	Bảo lãnh Dự thầu	Bệnh viện Bạch mai	90 Giải Phóng, Đống Đa, Hà Nội	Tiếng Việt	Bằng văn bản	VND	12.000.000	Mẫu được TCB chấp nhận dựa theo mẫu của CQNN	BL cho gói thầu mua sắm thuốc số 01 cho …	60 ngày kể từ ngày phát hành	Ký quỹ bằng tiền	5,00	600.000	
2	Bảo lãnh Dự thầu	Bệnh viện đa khoa Xanh Pôn	Chu Văn An, Ba Đình, Hà Nội	Tiếng Việt	Bằng văn bản	VND	11.000.000	Mẫu được TCB chấp nhận cho Ngành điện	Gói thầu mua sắm trang thiết bị số 1234 theo TBMT số ..	90 ngày kể từ ngày 30/06/2024	Ký quỹ bằng tiền	5,00	550.000	

- ✓ Click **View Notes/Instructions** to view the data entry instructions
- ✓ Enter the information in the spreadsheet file according to the instructions. Gray boxes: no need to enter
- ✓ Maximum 30 guarantees/batch
- ✓ Details on how to enter each column are on the next page

24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

Instructions for filling out the Guarantee Issuance Statement form

Column	Details
STT/No	No need to fill in
Loại bảo lãnh/Type of guarantee	Choose from drop-down list: *Bid guarantee, payment, warranty, advance payment guarantee, performance bidding and currency is VND*
Bên nhận bảo lãnh/Applicant name	Fill in the name of the beneficiary
Địa chỉ bên nhận bảo lãnh/Applicant's address	Fill in the address information of the beneficiary
Ngôn ngữ phát hành/Language	Choose from the available list: Vietnamese; English; Bilingual; Other
Hình thức phát hành/Issuance format	Select from the available list: In writing; In electronic form • In writing: paper letter of guarantee; signed and stamped by Techcombank • In electronic form: electronic letter of guarantee; digitally signed by Techcombank
Loại tiền bảo lãnh/Currency	VND by default, not yet supported for issuing foreign currency guarantees
Số tiền bảo lãnh/Amount	Enter the amount in numeric form, do not enter ","; "."
Mẫu thư bảo lãnh/Template	Choose from the available list
Nghĩa vụ được bảo lãnh/Obligation	Fill in the guaranteed obligation information
Thời hạn bảo lãnh/Tenor	Enter the Warranty Tenor information. Example: 90 days from the date of issue
Biện pháp đảm bảo/ Security measures	Choose from the available list: • Cash deposit: required to enter Margin ratio (%) • According to the provisions of the guarantee contracts: no need to enter deposit information
Tỷ lệ ký quỹ (%)/ Margin ratio (%)	Enter a number, maximum 2 digits after the decimal point, not exceeding 100
Số tiền ký quỹ/ Deposit amount	No need to enter, automatically calculated according to the margin ratio entered by the user
Ghi chú (nếu có)/Note (if any)	Optional

VƯỢT TRỘI MỖI NGÀY TECHCOMBANK

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24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

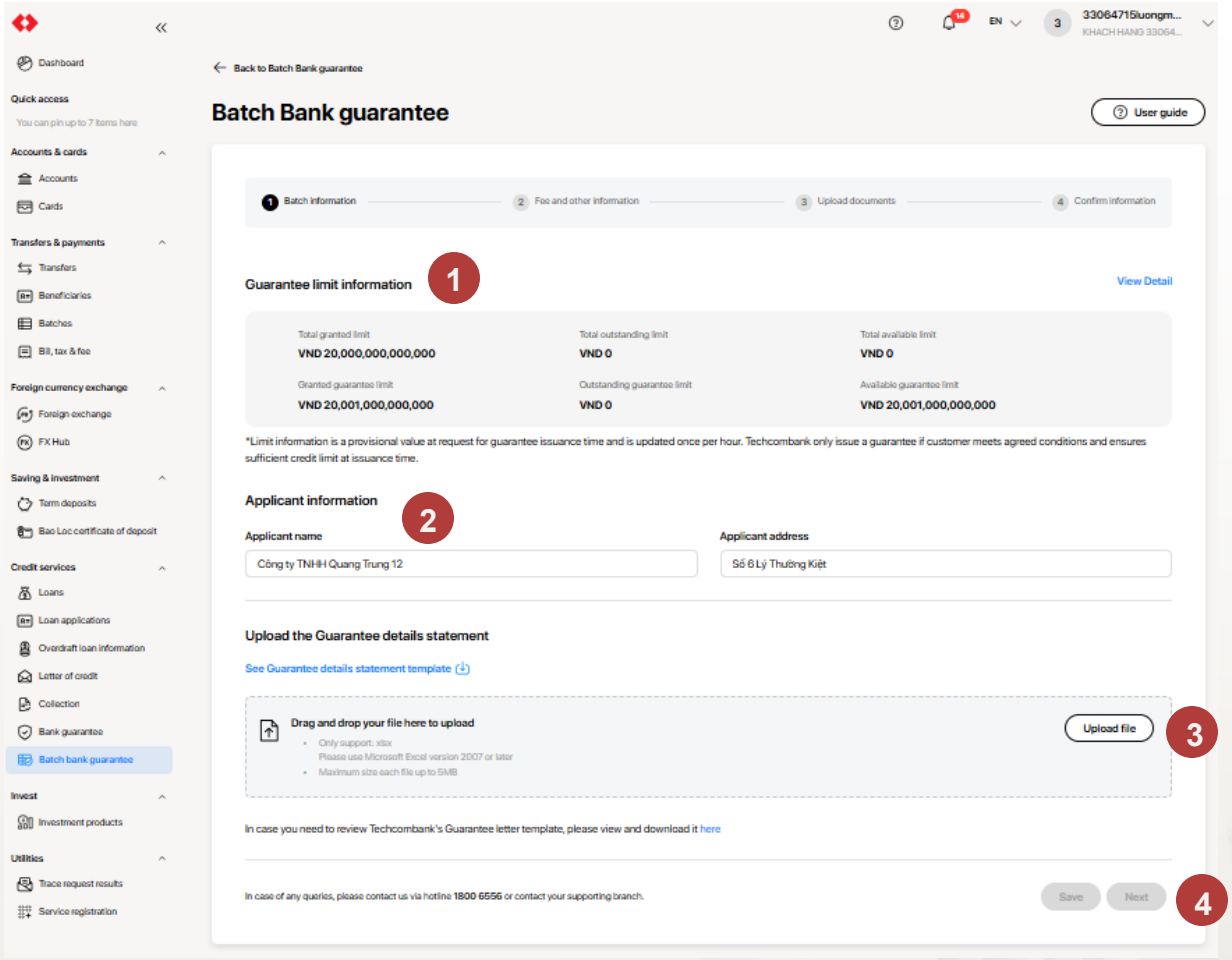
1. The system will display the guarantee limit information.

2. Fill in **"Applicant name"** and "**Applicant address**"

3. Upload Guarantee details statement by drag and drop file

   Notice: Create at least 1 gurantee and maximum 30 guarantees in one batch

4. Select "**Save**" to save the information or select "**Next**" to go to the next step.



TCB Public Document

24. BATCH BANK GUARANTEE ISSUANCE

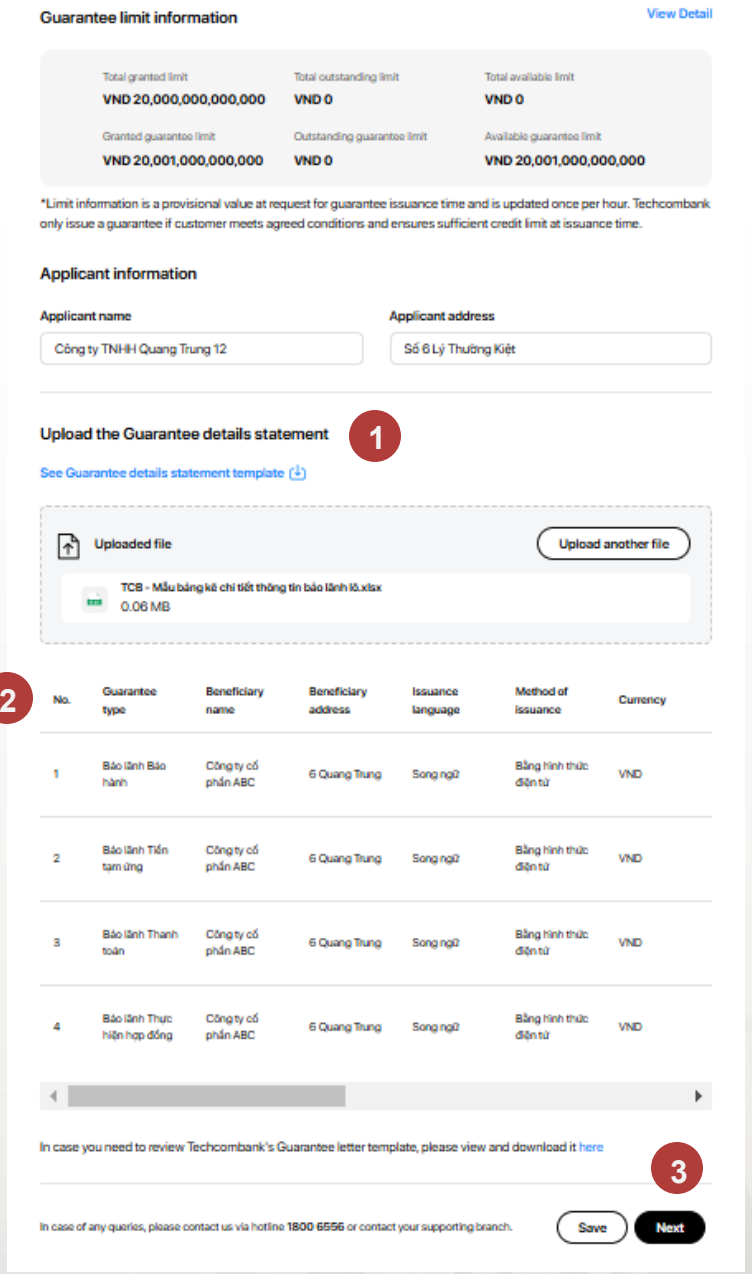
24.1. Create batch bank guarantee issuance request

Case 1: Valid statement

1. After uploading the batch guarantee list, the system displays detailed information of each guarantee on the screen.

2. Check the list of displayed guarantees

3. Select **"Next"** to go to the next step



TCB Public Document

24. BATCH BANK GUARANTEE ISSUANCE

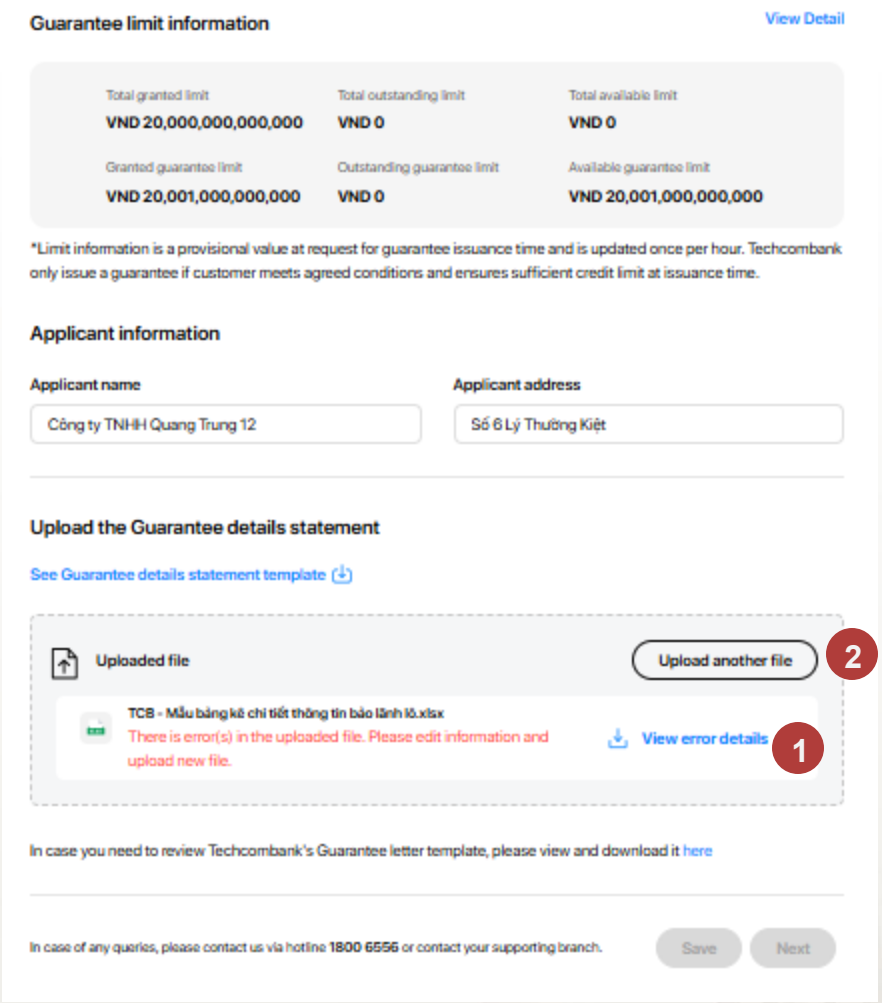
24.1. Create batch bank guarantee issuance request

Case 2: Invalid statement

After uploading the batch guarantee list, the system reported an error.

1. Select **"View error details"** to check the list errors and make the correct adjustments.

2. Click "Upload another file" to reload a new list.



TCB Public Document

24. BATCH BANK GUARANTEE ISSUANCE

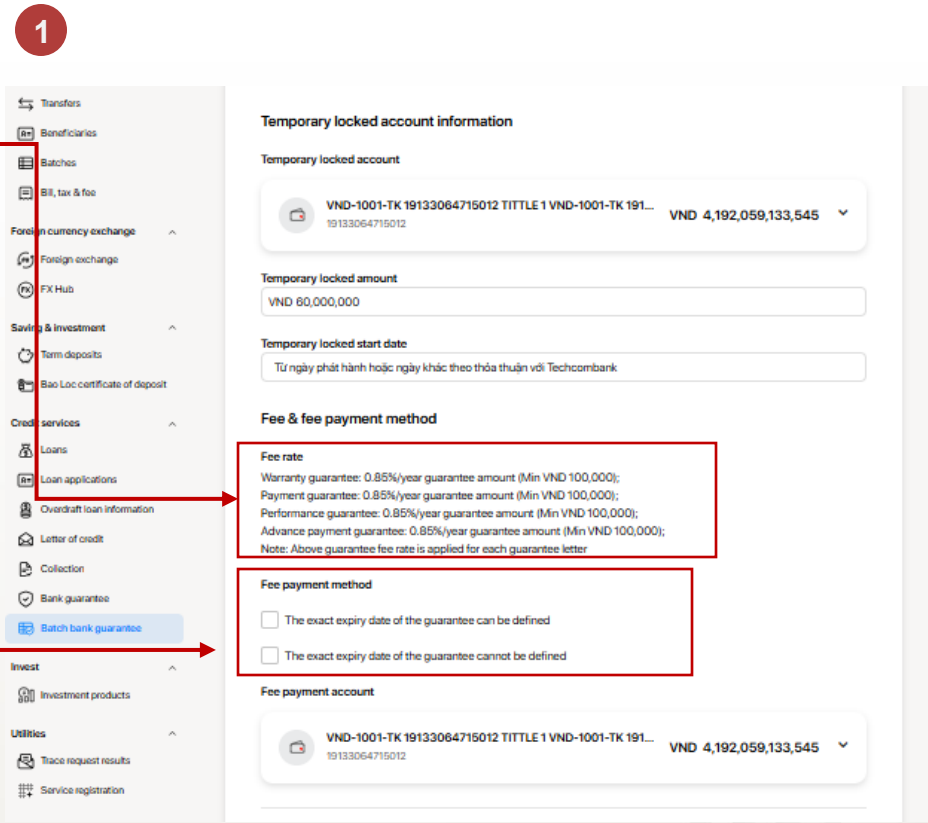
24.1. Create batch bank guarantee issuance request - fee and fee payment method

1 **Fees and payment methods:**

Batch guarantee issuance fee: The system automatically displays based on the type of guarantee in the list.

Payment method for issuing batch guarantee fee: Corresponding fee collection method for guarantees with determined expiration date and undetermined expiration date
Multiple fee collection method options can be selected for 1 lot

Fee payment account: Select VND payment account from the available list on the screen



Notice:

- *In case the displayed fee is not suitable and needs further discussion, the users maker should contact the Relationship Management Department or Techcombank branch for support.*
- *In case all guarantees in a batch have a determined expiration date: only check the box "Guarantee has a determined expiration date"*
- *In case all guarantees in a batch have an undetermined expiration date, the users only checks the box "Guarantee has an undetermined expiration date"*

VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
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24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

Payment method for guarantee issuance fee - In case the batch has a guarantee with a specified expiration date

- ✓ **Guarantee with specified expiry date:** the expiry date has been determined to be a specific date

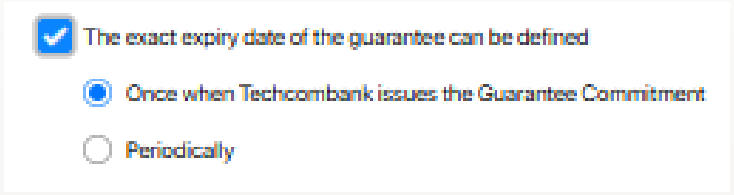
Example:

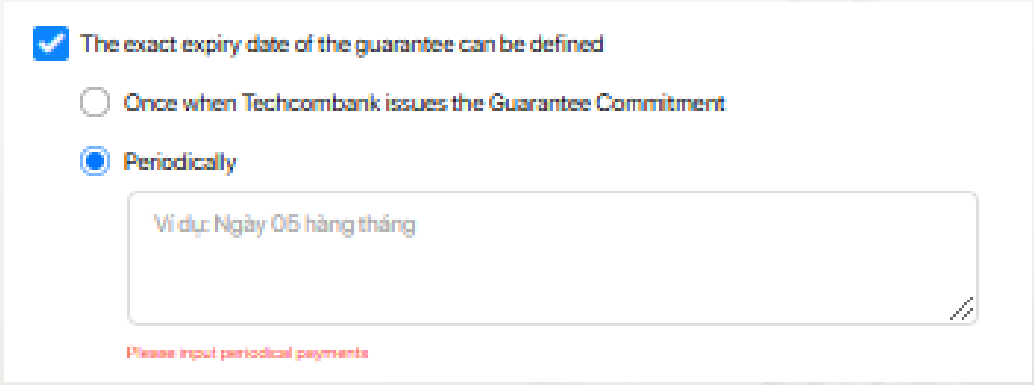
- Guarantee is valid for 150 days from the date of issue
- Guarantee is valid from 06/07/2024 to 15/03/2025
- Guarantee is valid from the date of signing the contract until the transfer to warranty obligations but not exceeding 31/12/2025

The order maker chooses 1 of 2 methods:

- ✓ One time when Techcombank issues the guarantee commitment
- ✓ Periodic payment

For the Periodic Payment method: the business only chooses to collect fees by this method after agreeing with the Customer Relations specialist. The person who creates the order enters the payment period information in the blank box.
For example: 5th of every month





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24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

Payment method for guarantee issuance fee - In case the batch has a guarantee with an undetermined expiration date

- ✓ Guarantee with undetermined expiry date: the expiry date cannot be determined to be a specific date

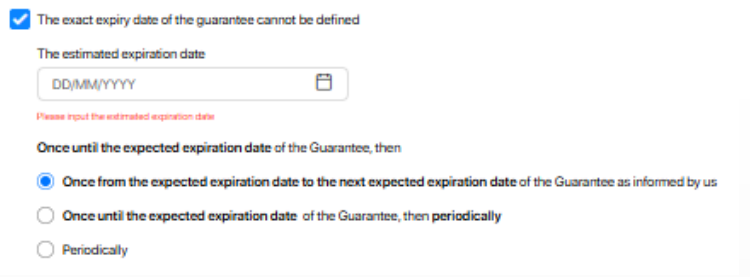
- ✓ For example:

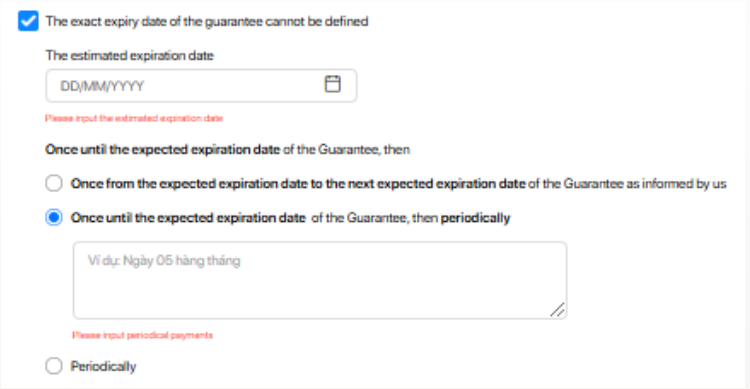
The guarantee is valid for 150 days from the date of signing the contract but not earlier than the date of issuance

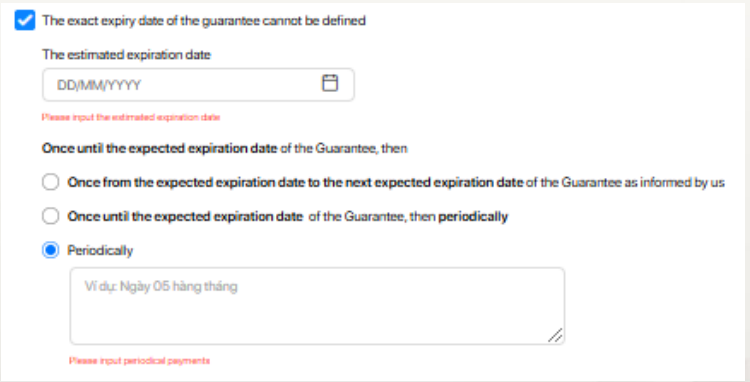
The guarantee is valid from the date of issuance until the transfer to the warranty obligation as prescribed in point ... in the contract

The order creator enters the estimated expiration date and selects the appropriate fee collection method.

- ✓ **Notice:** The provisional expiration date is only the basis for Techcombank to collect provisional fees. The provisional expiration date will not be displayed on the guarantee commitment content.







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24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

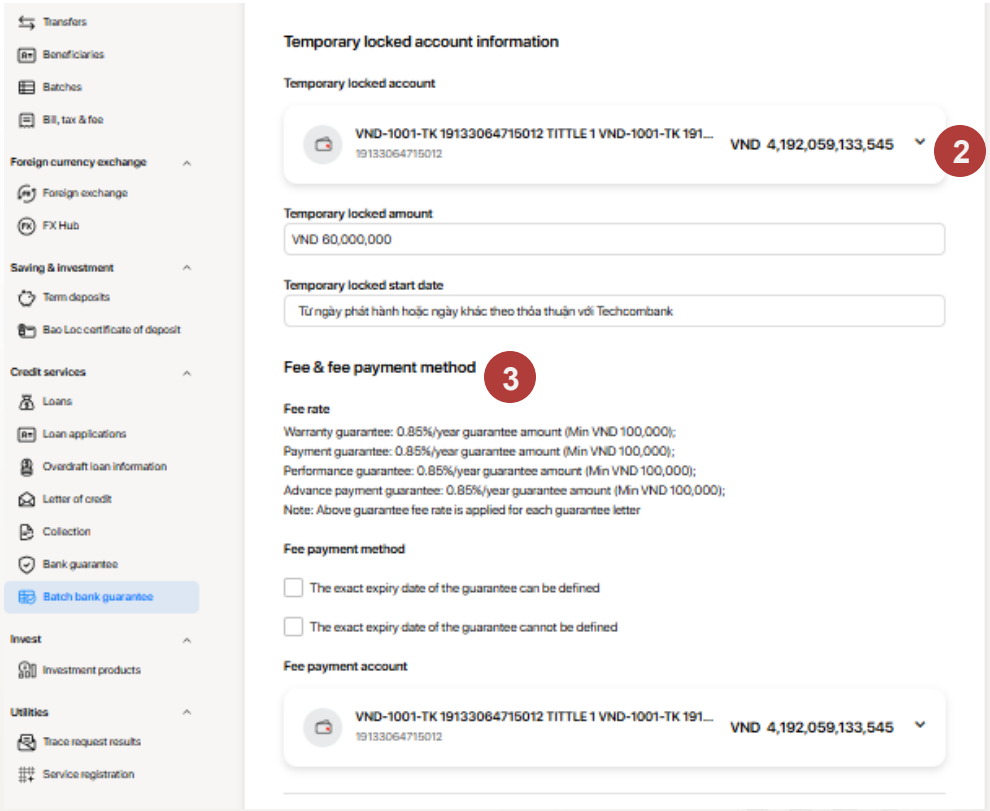
2 Temporary locked account information

- ✓ **Temporary locked account:** The system automatically selects the account with the largest balance.
- ✓ **Temporary locked amount:** automatically displayed as the total guaranteed value of the secured guarantees
- ✓ **Temporary locked start date:** Automatic display & editable system

3 Fee and fee payment method

Users chooses the method of payment for the guarantee issuance fee:

- ✓ **The guarantee has a specified expiration date.**
  - Once when Techcombank issues the guarantee commitment
  - Periodically (according to the selected time)
- ✓ **Guarantee has no expiration date yet**
  - Add provisional expiration date
  - Select payment time as suggested



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24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

4 **Delivery of original guarantee letter**

The users maker chooses the method of delivery of the original letter of guarantee that is suitable for the business.

✓ **According to the attached power of attorney or introductory letter provided earlier**

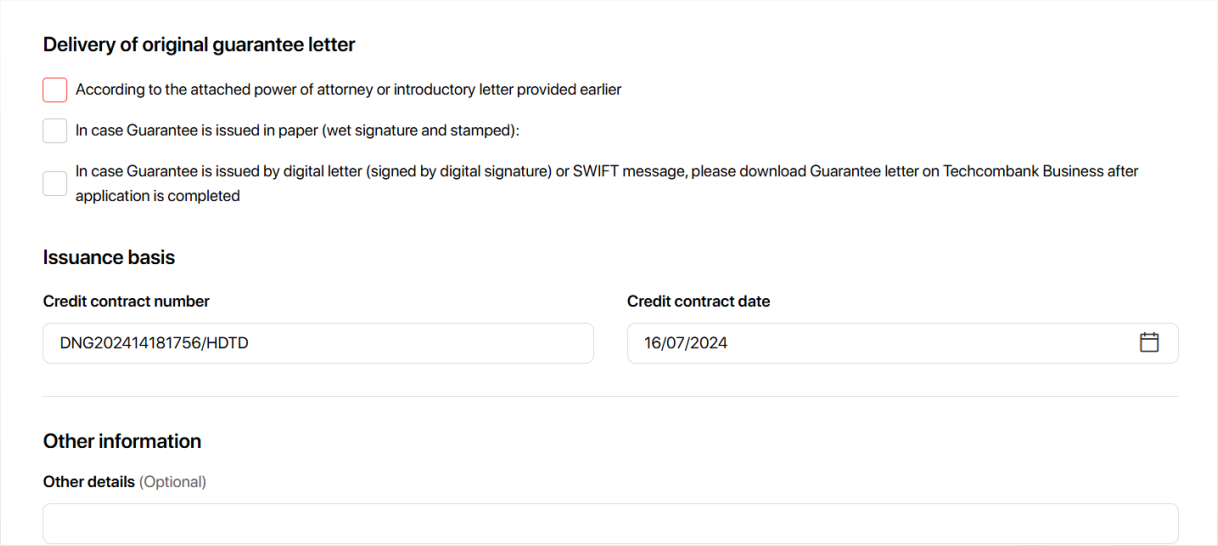
Select this option if the business has previously provided a letter of introduction/authorization to Techcombank.

✓ **In case Guarantee is issued in paper (wet signature and stamped):** giao nhận bản gốc thư bảo lãnh theo chỉ định

The users maker enters additional recipient information so that Techcombank has a basis to hand over the original paper guarantee letter.

✓ **In case Guarantee is issued by digital letter (signed by digital signature) or SWIFT message, please download Guarantee letter on Techcombank Business after application is completed**

The users maker chooses this method if the lot has an electronic issuance guarantee (digitally signed email by Techcombank or issued via Swift)



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24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

5 Issuance Basis

- ✓ Information on signed and valid credit contracts between the enterprise and Techcombank
- ✓ The system automatically displays credit contract date. The users maker can edit it if necessary

6 Other information (Optional)

- ✓ Other details

The users maker enters additional information about the guarantee if any.

- ✓ Other undertakings

The users maker enters a commitment (if any) according to the credit contract signed with Techcombank.

- ✓ Other instructions

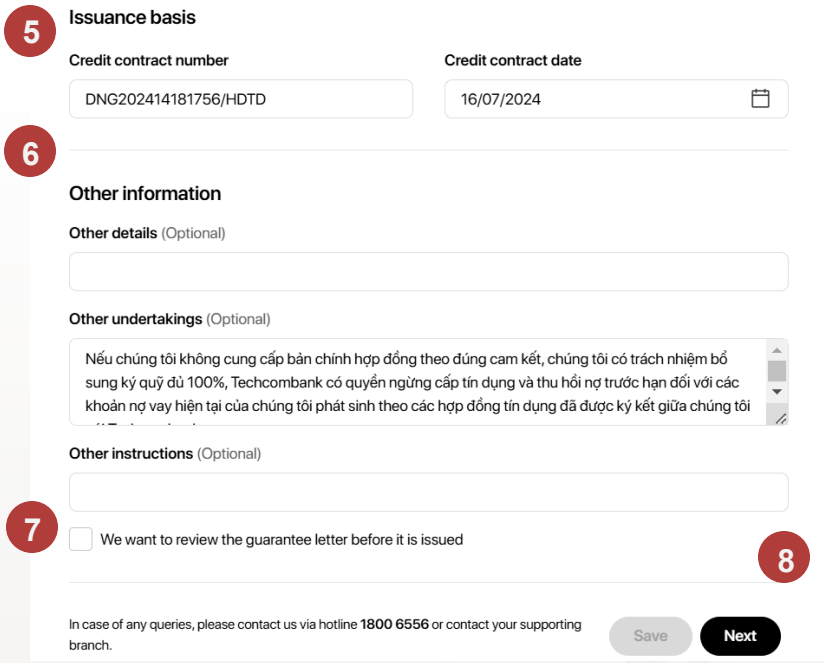
The users maker writes a message to the case processing department.

7 View draft letter

In case you want to check the draft before publishing the revision, the Command Creator checks the box “We want to view the gurantee letter…” and enters the email address to receive the draft (up to 05 emails can be entered).

8 “Save”/“Next”

- ✓ Save: Click “Save” to save the information you just entered and continue entering the following data
- ✓ Next: Click “Next” to move to the screen to download the sponsorship file



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24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - upload supporting document

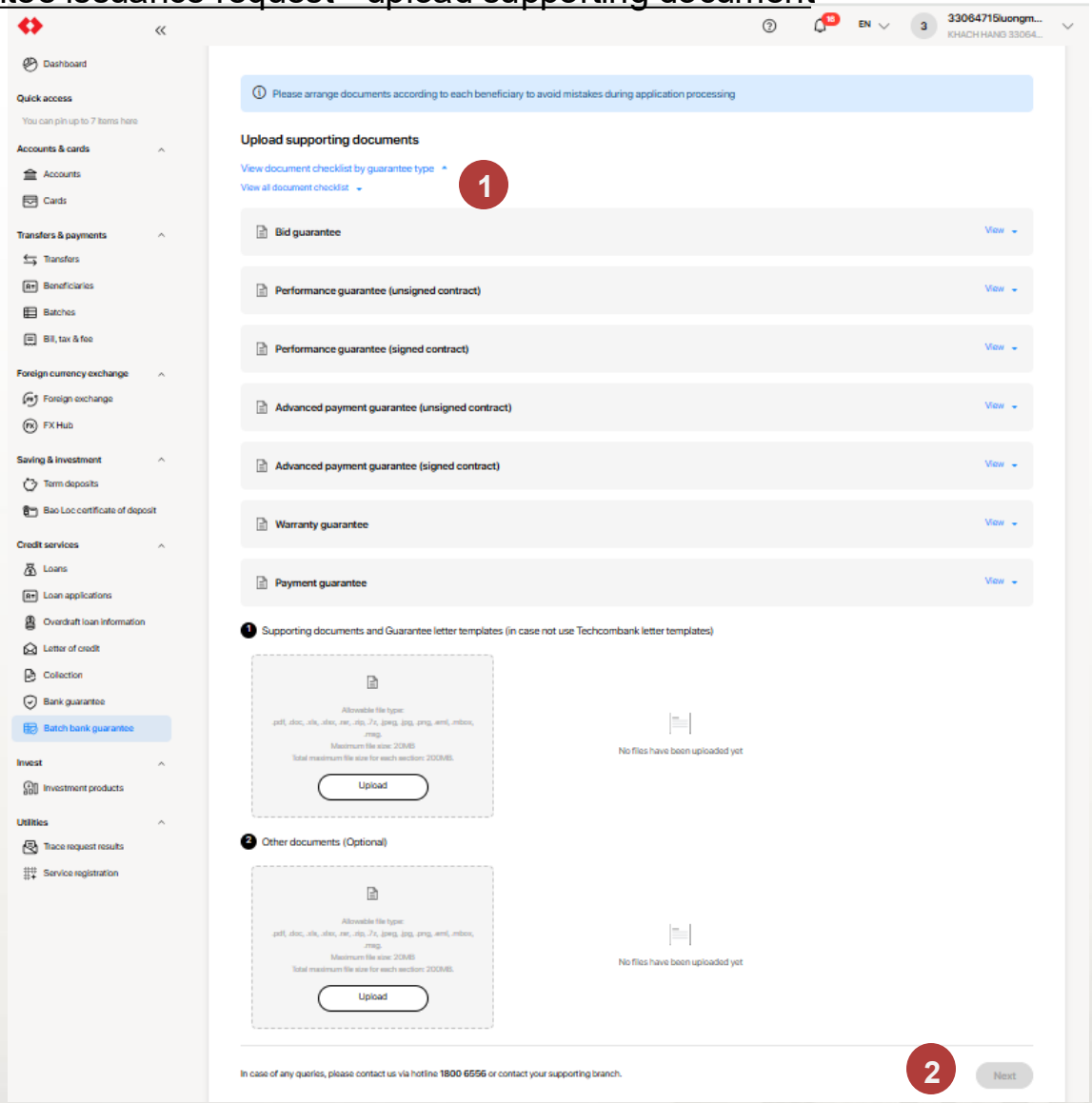
1 At the "Upload supporting documents" screen, the users maker uploads documents according to the list displayed by the system

Select "View document checklist by guarantee type" to see detailed instructions.

Notice:

- File format: pdf, doc, xls, xlsx, rar, zip, 7z, jpeg, jpg, png,...
- Maximum file size: 20 Mb/1 file
- Maximum total size: 200 Mb/1 batch

2 Click "Next" to go to the next step



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24. BATCH BANK GUARANTEE ISSUANCE

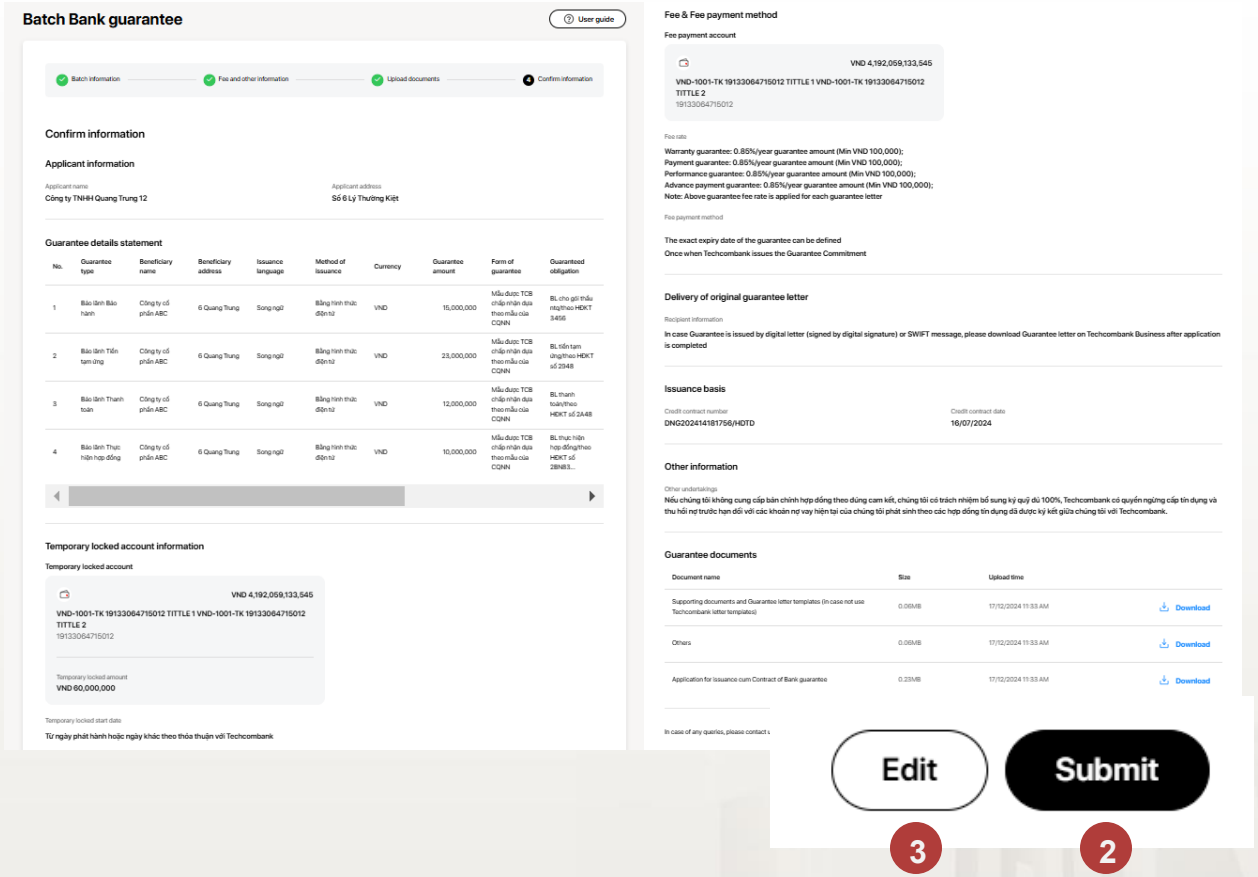
24.1. Create batch bank guarantee issuance request - confirm information

1 At the information confirmation screen, the users maker rechecks the entered information.

- ✓ Applicant information
- ✓ Gurantee details statement
- ✓ Temporary locked account
- ✓ Fee and fee payment method
- ✓ Delivery of original guarantee letter
- ✓ Other information
- ✓ Guarantee documents

2 Correct information: click “Submit” to send the batch guarantee issuance request to the users maker

3 Need to edit information: click on the corresponding step on the menu bar at the top of the screen or click the “Edit” button at the bottom of the screen



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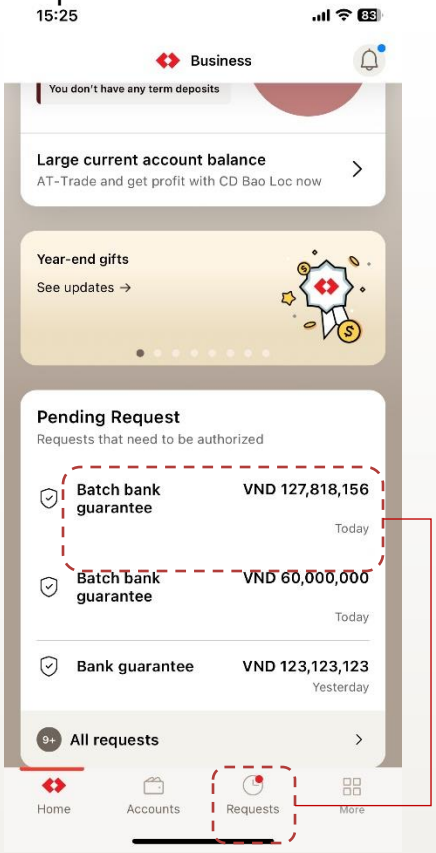
24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - approve batch bank guarantee request

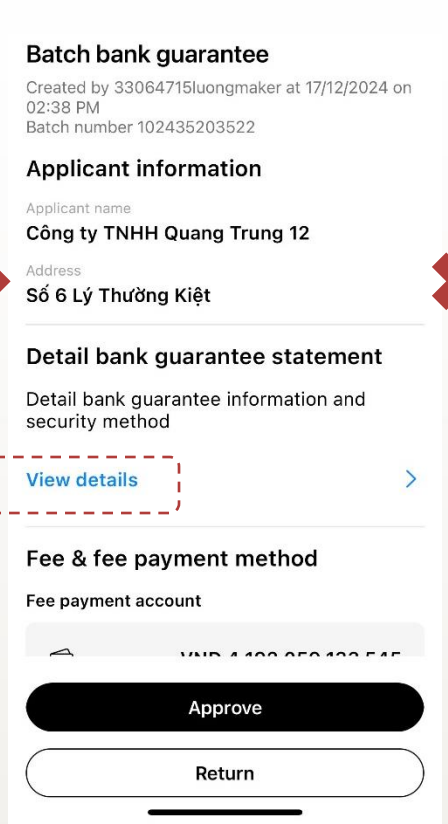
The users checker views transaction details and approves them directly on the Techcombank Business app on their phone.



Step 1: Select the transaction to be approved

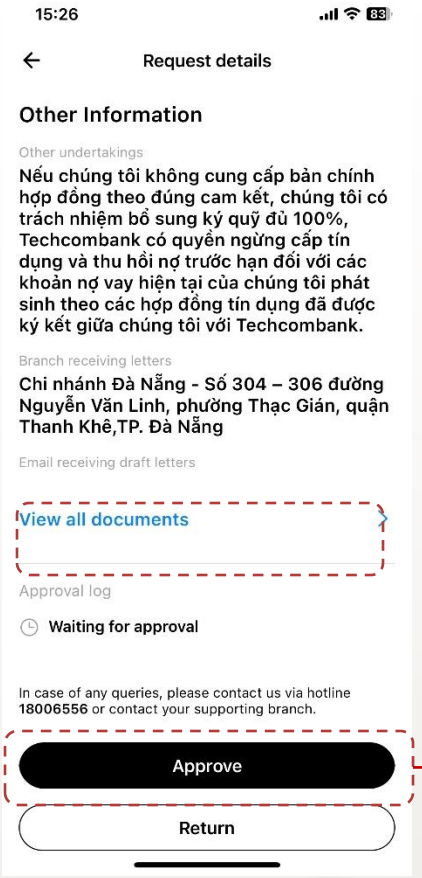
Method 1: Click **"Requests"** -> **"Batch bank guarantee"** -> select the transaction to be approved

Method 2: Home page, "**Pending Request**" section -> select the transaction to be approved



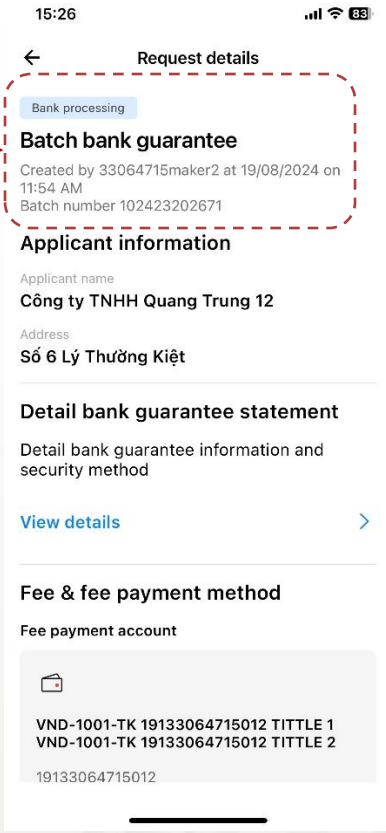
Step 2: View transaction details in the batch

Click **"View details"** -> click on each guarantee transaction in the batch to view information



Step 3: View Profile

Click "View all documents" to view all the profiles that the Order Maker has uploaded



Step 4: Approve

Click "Approve" to approve the order.

After successful approval, the transaction will change to "Bank processing" status

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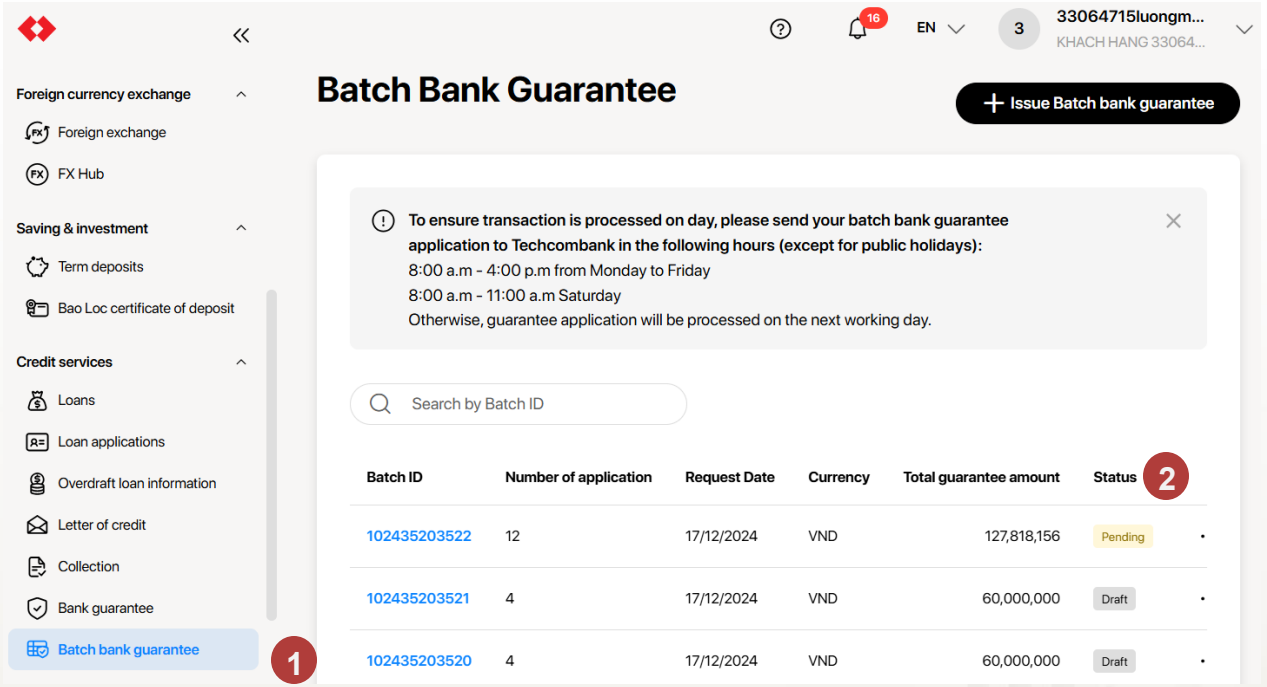
24. BATCH BANK GUARANTEE ISSUANCE

24.3. Track the status of batch guarantee issuance transactions

To track the processing status of batch guarantee issuance transactions, the users maker/Users checker does the following:

1. Enter “Batch bank guarantee”
2. Check the status of the batch guarantee issuance in the **"Status"** column

In case there are many batch guarantee issuance transactions, users can enter the batch code in the blank box and click the “Search” button.



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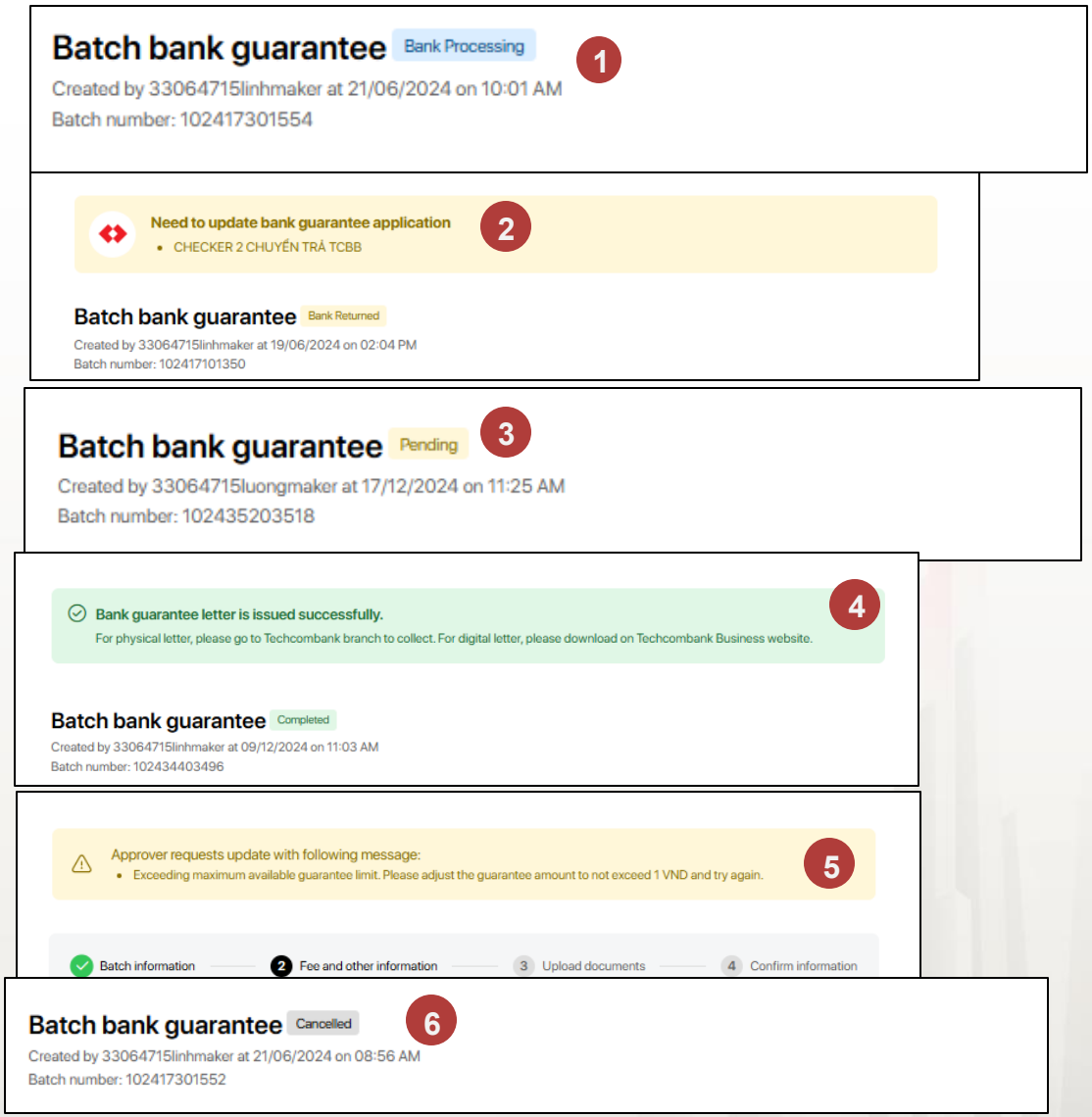
24. BATCH BANK GUARANTEE ISSUANCE

24.3. Track the status of batch guarantee issuance transactions

Batch guarantee issuance request status:

1. **Bank Processing:** Techcombank is processing the request
2. **Bank Returned:** Request returned by Techcombank, need to supplement or adjust information, documents
3. **Pending:** Request must be approved by the users checker
4. **Completed:** the batch guarantee is successfully issued
5. **Approver Returned:** Request to returned by the users checker, need to supplement/adjust information, records
6. **Cancelled:** The users maker has cancelled the request.



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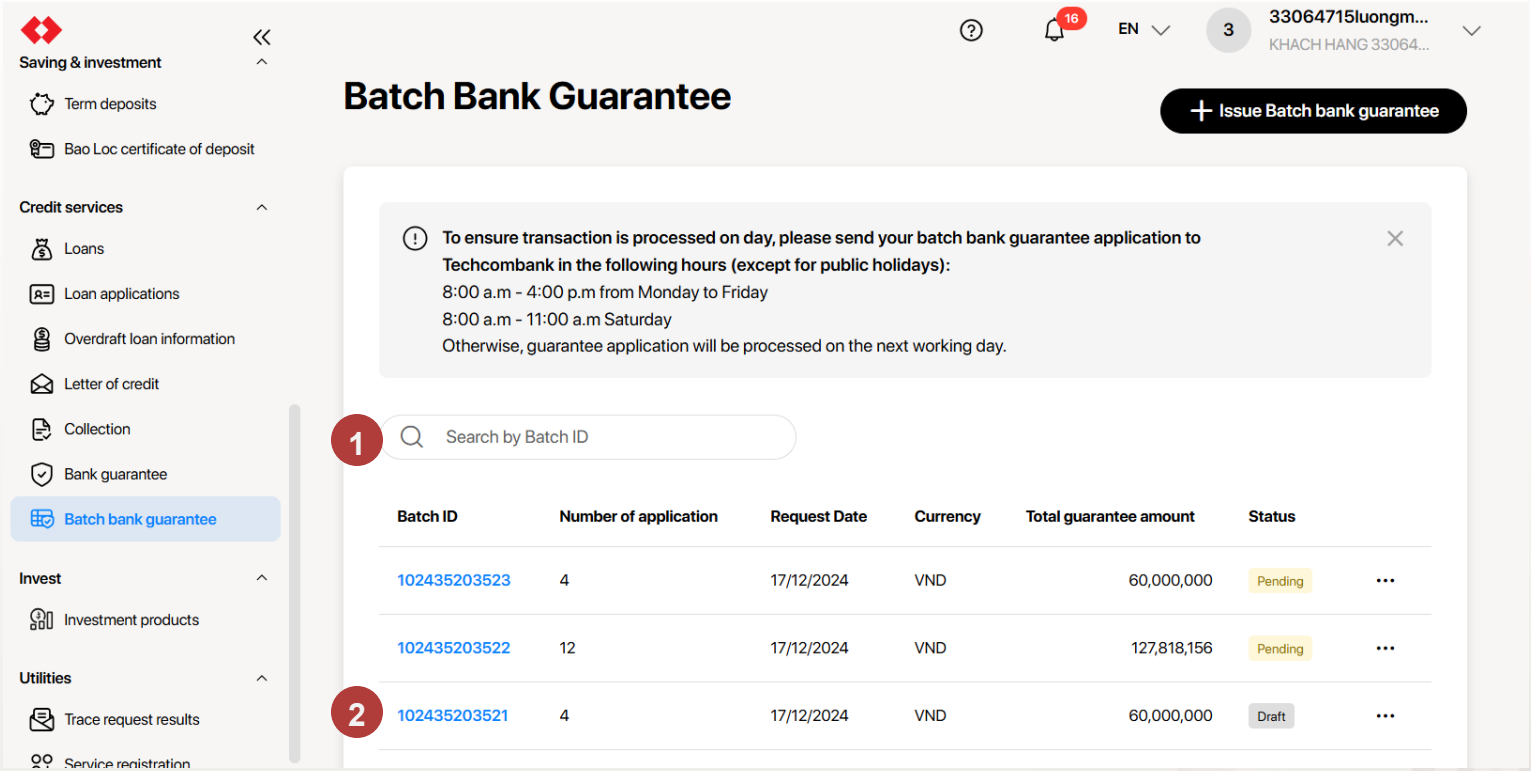
24. BATCH BANK GUARANTEE ISSUANCE

24.4. Continue a batch bank guarantee issuance request

Incomplete batch guarantee requests can be saved as “Draft” for customers to continue working on.

1. Search the Batch ID of the batch guarantee you want to continue completing
2. Click on the batch code to continue the steps that need to be completed.



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24. BATCH BANK GUARANTEE ISSUANCE

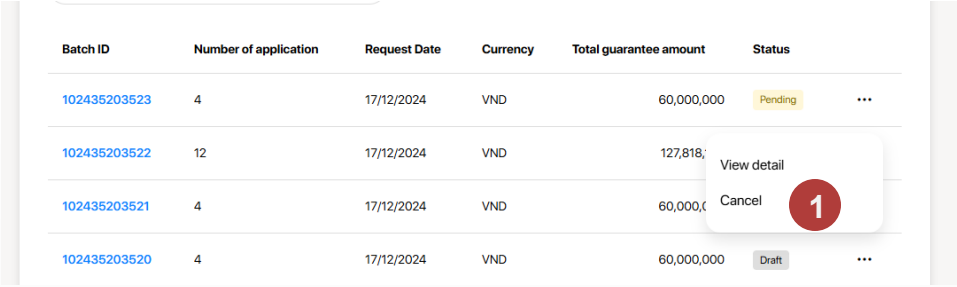
24.5. Cancel batch bank gurantee issuance request

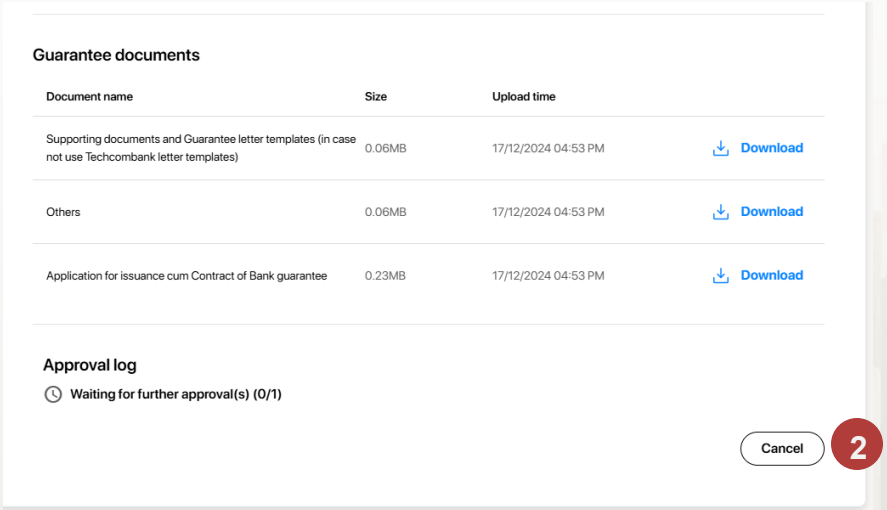
To cancel a batch guarantee order that has been or is being created, customers can do it in the following 2 ways:

1. **Method 1:** Click on the ... sign to the right of the batch code to be canceled and select Cancel request

2. **Method 2**: Click to select the batch ID to cancel and select Cancel request at the bottom of the page

Note: The users maker can cancel requests with statuses “Returned by Approver”; “Bank Processing” “Pending” and “Draft”





Lưu ý:

- Người tạo lệnh chỉ có thể huỷ lô do mình khởi tạo, không huỷ được lô do người dùng khác khởi tạo

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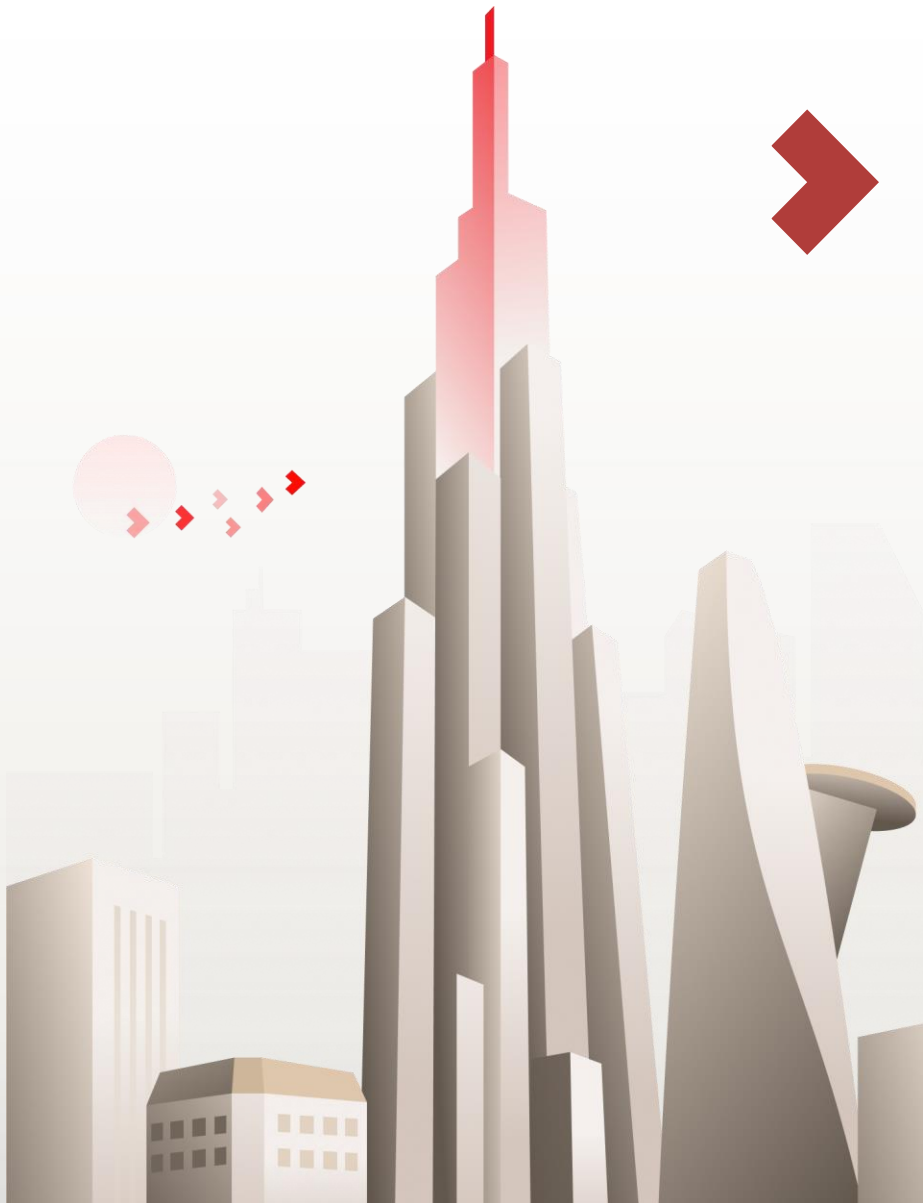


25. Amendment of guarantee

25.1. Maker– Create a modification request

25.2. Maker– Enter modification information

25.3. Maker– Upload guarantee amendment documents

25.4. Maker– Confirm information

25.5. Checker– Approve the request to amend the guarantee

25.6. Track guarantee amendment processing status

25.7 Guarantee settlement

25.8 Guarantee liability deduction

25. Amendment of guarantee

Note before making guarantee amendments

- ✓ Checkers need to **install Techcombank Business on their mobile device** and update to the latest version to use the online guarantee amendent feature (minimum **2.0.3**)
- ✓ Scope of guarantee amendments applied on online channels:

Type of guarantee: Online guarantee amendment only apply to the following 5 types of guarantees:

- ✓ **Bid guarantee** *(no amendments to the Financial Arrangement Commitment have yet been applied)*
- ✓ **Contract performance guarantee**
- ✓ **Advance payment guarantee**
- ✓ **Warranty guarantee**
- ✓ **Payment guarantee**

Type of amendment: Online guarantee amendments only apply to cases where a guarantee amendment letter is issued, including:

- ✓ Modification of **Value** (increase/decrease)
- ✓ Modification of **validity period** (applies to both fixed-term and indefinite-term guarantees)
- ✓ Modification of **Beneficiary**
- ✓ Modification of **other Content** (excluding modifications to value, validity period, beneficiary)

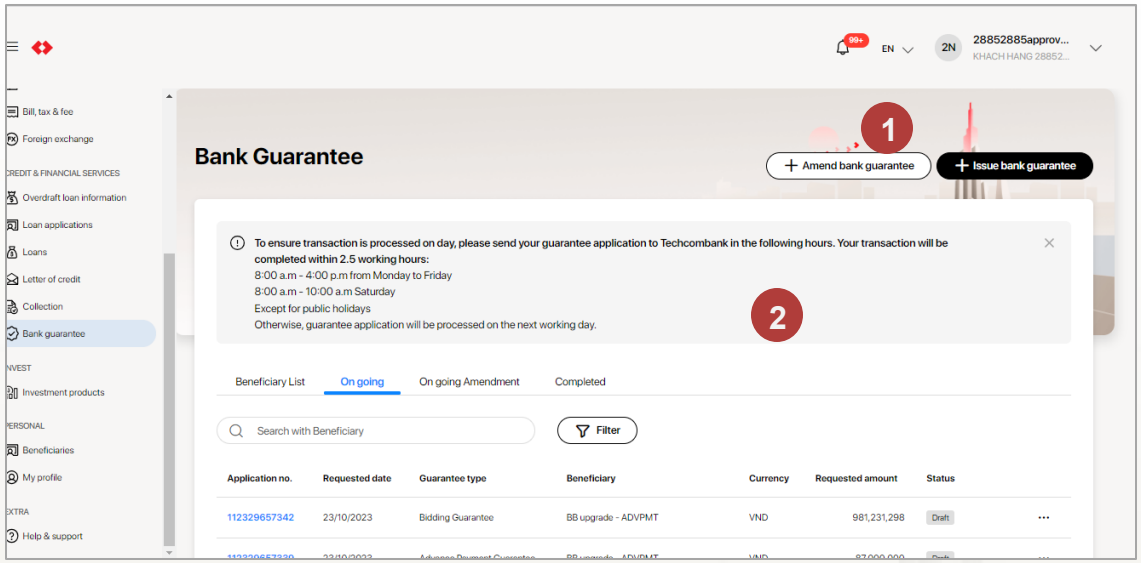
25. Amendment of guarantee

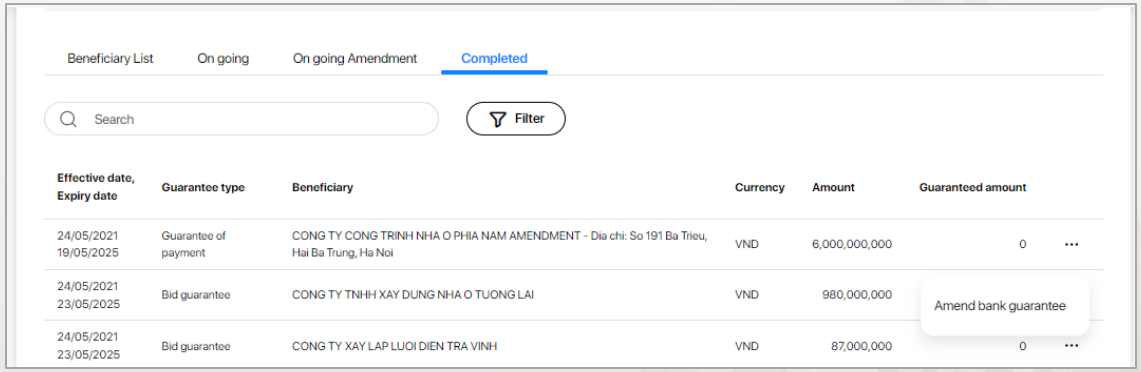
20.1. Create an amendment request

Log in to Techcombank Business, select **"Bank guarantee"** on the feature bar and amend the guarantee in one of two ways:

1. **Method 1:** Select **"Amend bank guarantee"** in the upper right corner of the screen

2. **Method 2:** Select **"Issued guarantee"**> Select the guarantee to be amended > Click the icon… -> Select **"Amend bank guarantee"**





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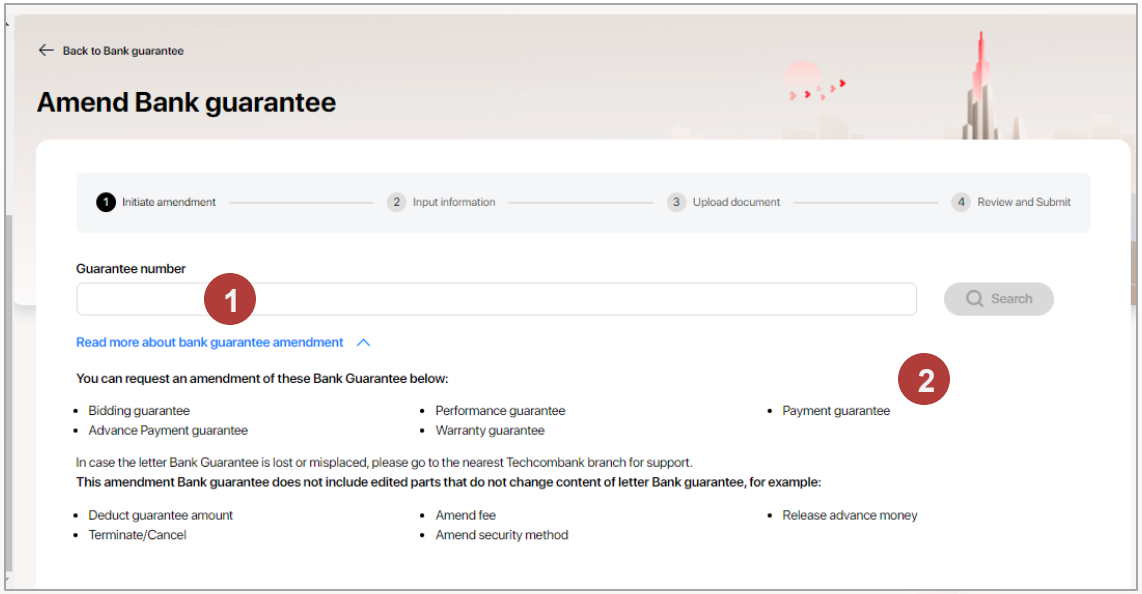
25. Amendment of guarantee

20.1. Create an amendment request (continued)

1. Add **Guarantee number** amended this time
Note: enter the MD number + 10 numbers according to the issued bank guarantee

2. Click **Search**

The system automatically shows the following results:



Cases	Display system
The guarantee commitment satisfies the online guarantee amendment conditions	The system displays the details of the guarantee on the screen.
The guarantee number is not in the correct format	The system displays the message: "Please enter the correct Guarantee number according to the format"
Guarantee number does not exist	The system displays the message: "Sorry, we could not find information about your business's Guarantee/Financial Arrangement Commitment."
Guarantee is not within the scope of online amendments	The system displays the message: "Sorry, this Guarantee /Financial Arrangement Commitment is not currently supported for online modification."

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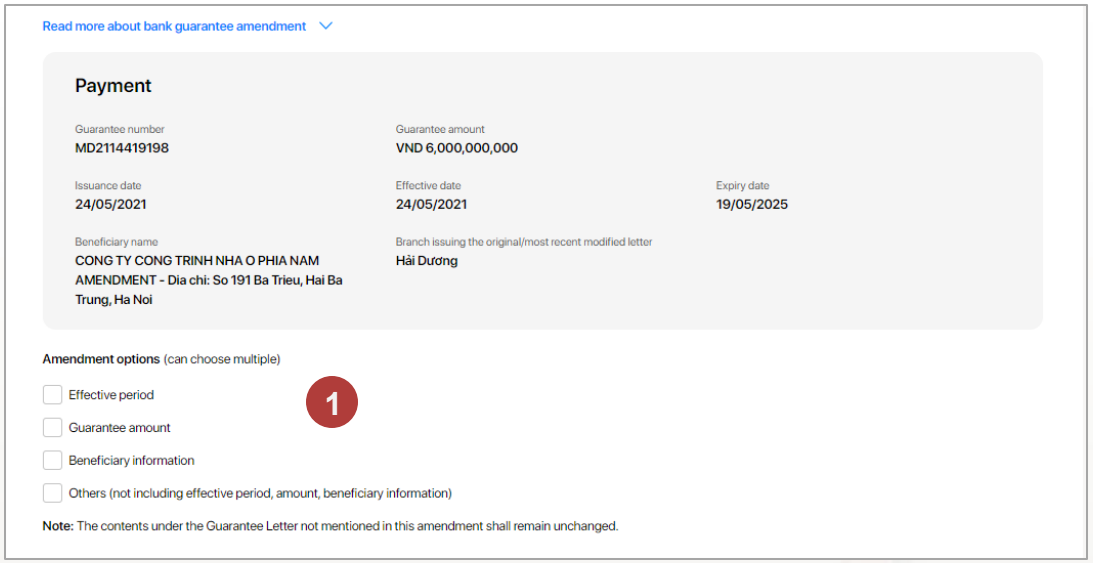
25. Amendment of guarantee

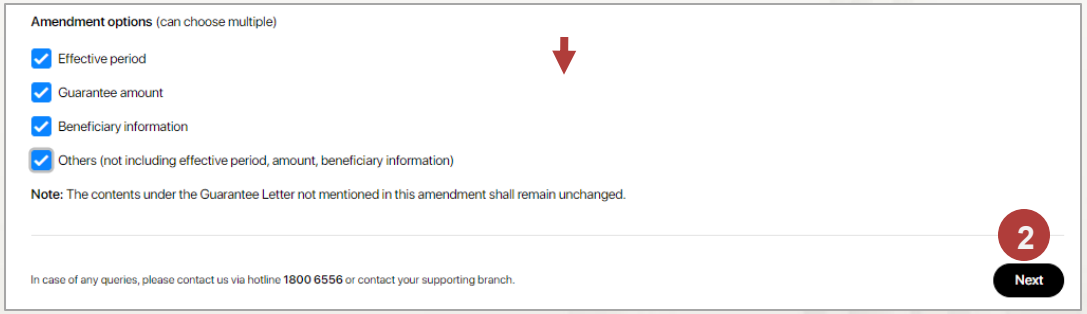
25.1. Create an amendment request (continued)

1. After the system displays detailed information of the guarantee, the order creator selects the content to modify:
   - *Effective period*
   - *Guarantee amount*
   - *Beneficiary information*
   - *Others*

Note: The maker can select one or all of the contents to be modified



2. Select **Next** to move to the screen to enter details of the modified content.



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25. Amendment of guarantee

25.2. Enter revision information

At the guarantee modification screen, the maker enters detailed information of the guarantee that needs to be modified. The system automatically displays the items that need to be entered corresponding to the selected Modified Content. The information that can be modified is as follows:

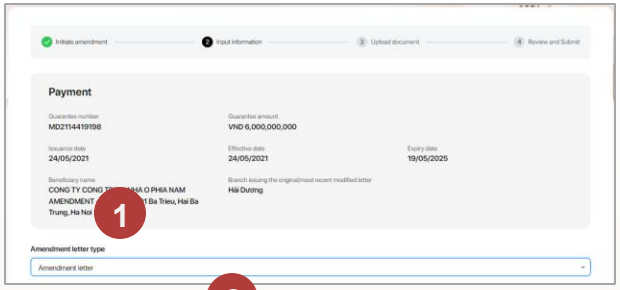
1. Select **the amendment letter type**

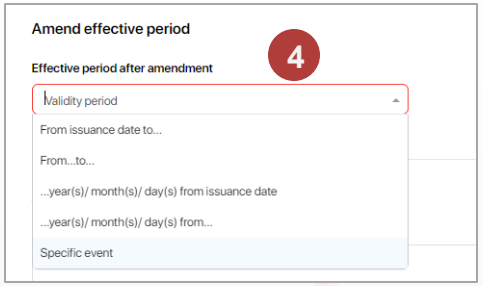
2. Modify **Beneficiary Information**
The maker enters the modified Beneficiary Name and Address (in case the address needs to be corrected)

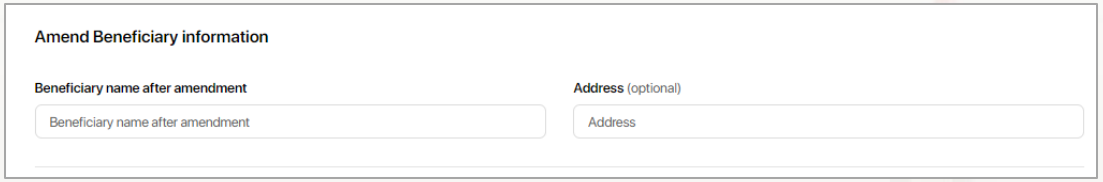
3. **Modification of guarantee value**
The maker enters the guaranteed value after modification.
Maker enters Security method (optional)

4. **Validity period**
The person who creates the order has a valid period after modification (similar to the operation when issuing a guarantee).

5. **Other content**
The maker enters the cluster of information that needs to be modified on the guarantee commitment, including: current content; new content







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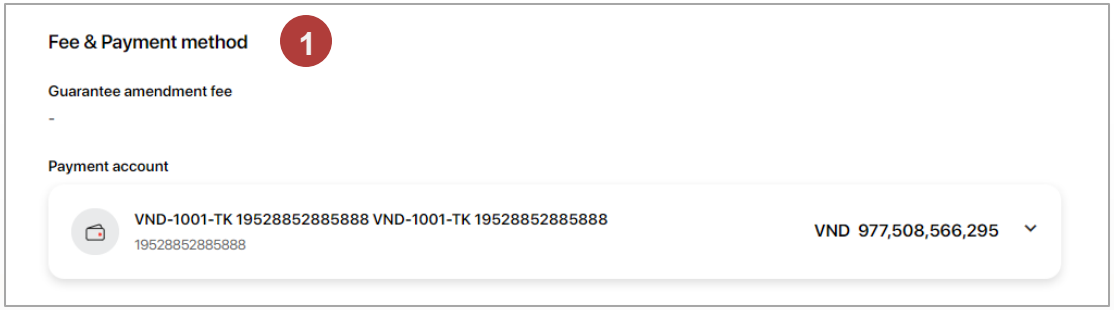
25. Amendment of guarantee

25.2. Enter modification information (continued)

1. **Fees and payment methods:**
   Guarantee amendment fee: The system automatically displays based on the type of amendment

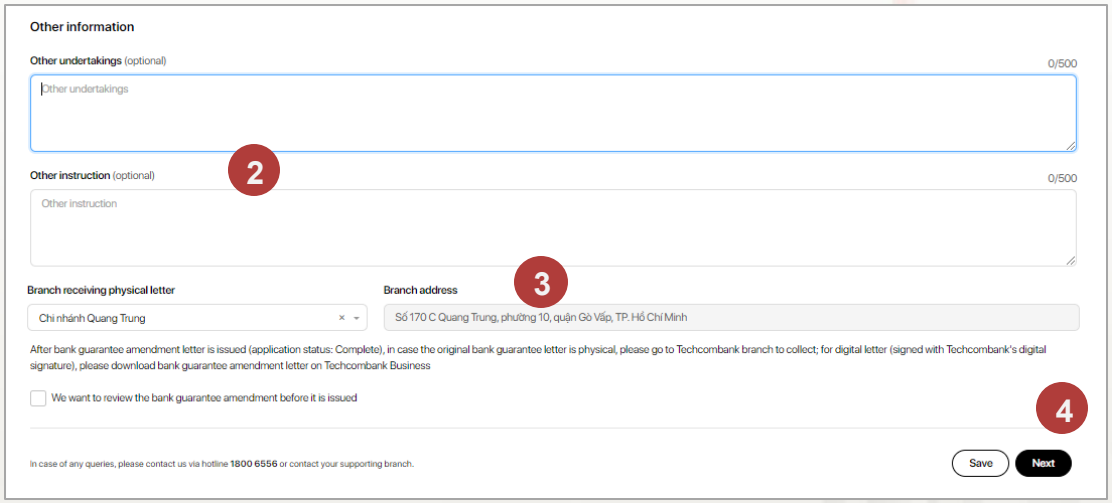
   Payment account: choose from the list available on the screen



2. Select a branch to receive physical letter (in case of issuing physical letters)

3. In case you want to review draft letter before issuing amendment, the maker checks the box **"We want to review the bank guarantee amendment before it is issued"** and enter the email address to receive draft letter (can add up to 05 emails).

4. Click **Next** to move to the next step



Note:

- *The maker selects **Save** to save a draft of the entered information, then can go back and continue adding data by double-clicking on the transaction in the section Amending guarantees in progress, without needing to create a new request.*
- *In case the displayed fee is not appropriate and requires further discussion, the maker should contact RM or Techcombank branch for support.*

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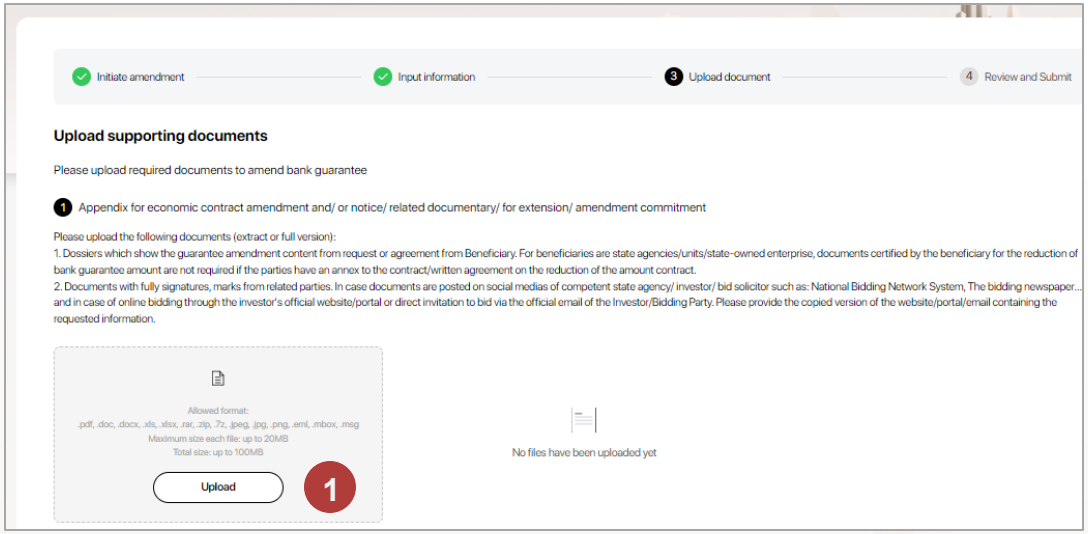
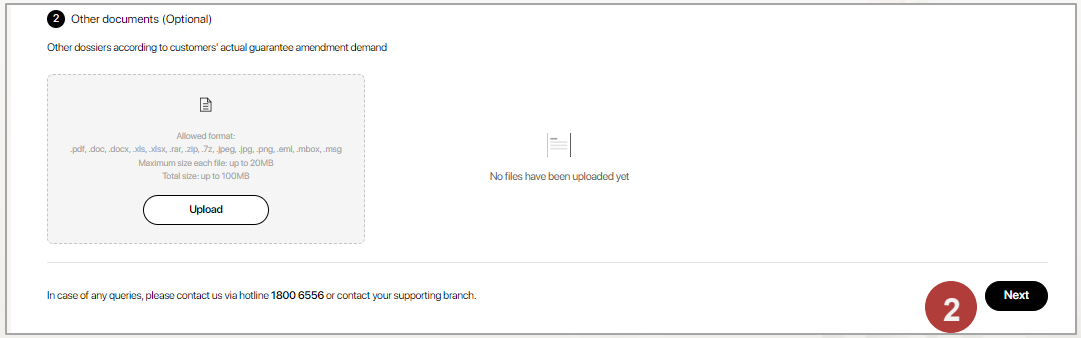
25. Amendment of guarantee

25.3. Upload guarantee amendment documents

1. At the guarantee amendment document upload screen, the maker uploads documents according to the list displayed by the system

2. Click **"Next"** to move to the next step





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25. Amendment of guarantee

25.4. Confirm information

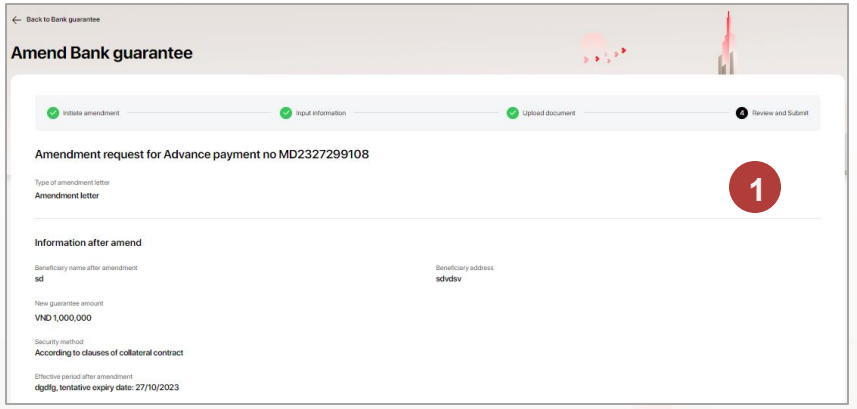
At the information confirmation screen, the maker reviews the entered information:

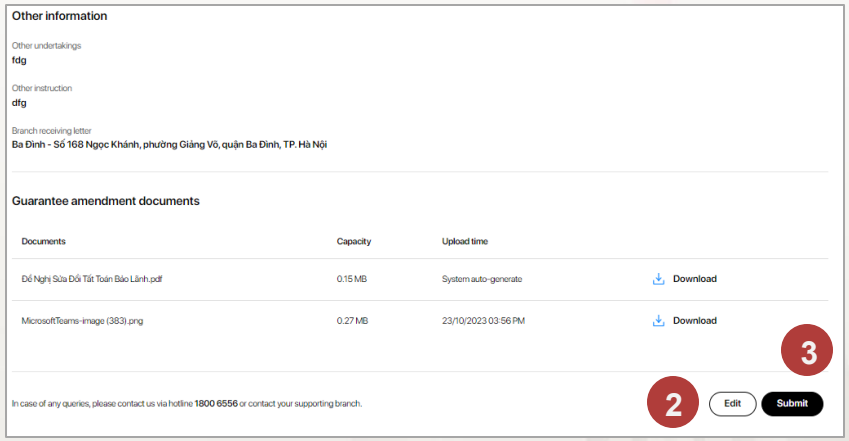
1

- ✓ Modified information
- ✓ Guarantee amendment fee
- ✓ Other information (if any)

2 Select **"Edit"** to return to the screen for entering guarantee amendment information and uploading documents, making edits (if necessary)

3 Select **"Submit Request"** to submit the guarantee modification request to the Order Reviewer.





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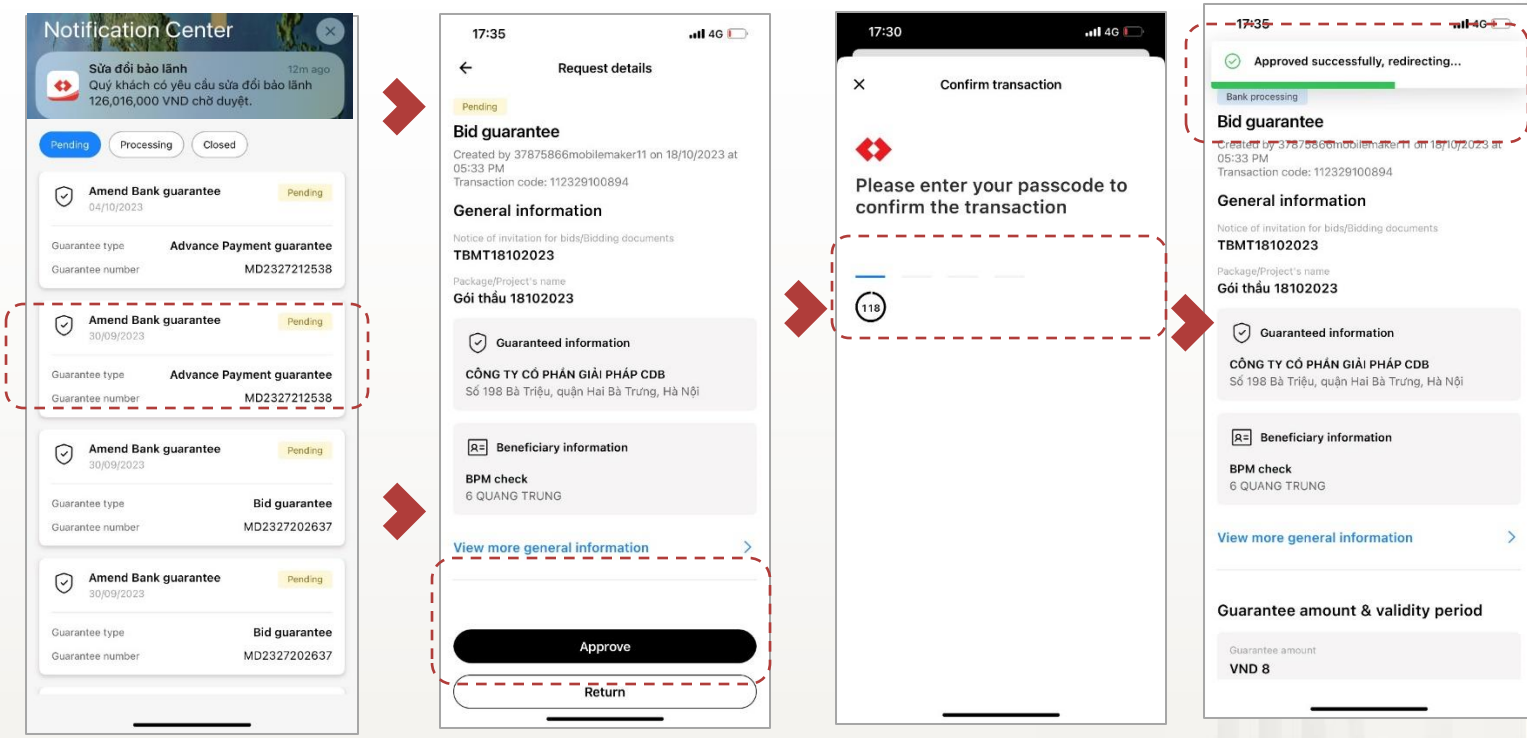
25. Amendment of guarantee

25.5. Approve request

The checker views transaction details and approves directly on the Techcombank Business application on the phone.

Method 1:
Click the transaction notification on the phone screen to view transaction details and approve

Method 2:
Log in to the Techcombank Business app on your phone, click **"Pending"** to view all pending transactions -> select a specific transaction to view transaction details and approve



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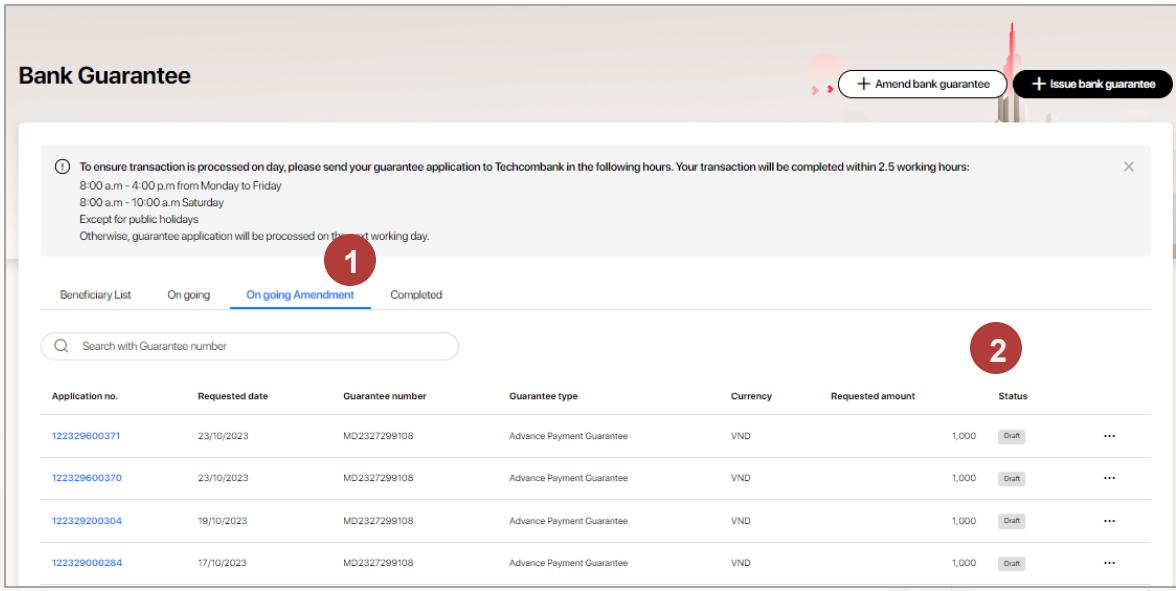
25. Amendment of guarantee

25.6. Track guarantee amendment processing status

1. To track the guarantee amendment processing status, the Order Creator/Order Approver needs to access the menu **"Guarantee"** > Select **"Ongoing amendment"**

2. Check the guarantee amendment status in the column **"Status"**



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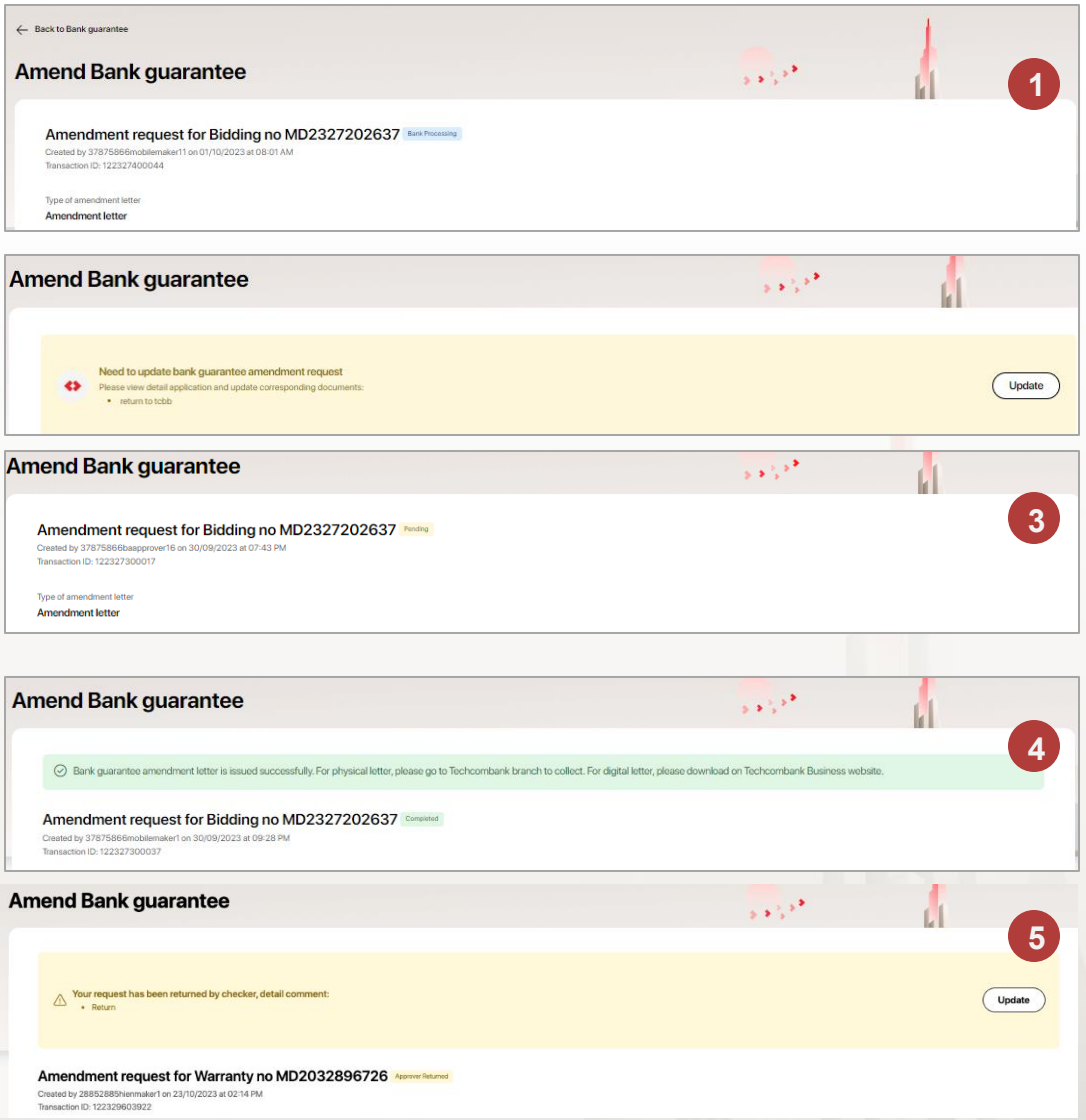
25. Amendment of guarantee

25.6. Track guarantee amendment processing status (continued)

Guarantee modification statuses:

1. **Bank processing:** Techcombank is processing the guarantee amendment request
2. **Bank returned:** Request to amend bank guarantee returned by Techcombank, need to supplement or adjust information/document
3. **Pending:** The bank guarantee amendment request needs to be approved by the checker
4. **Completed:** Amended guarantee has been issued by Techcombank
5. **Approver returned:** Request to amend the guarantee is returned by the order approver, information/documents need to be supplemented/ adjusted



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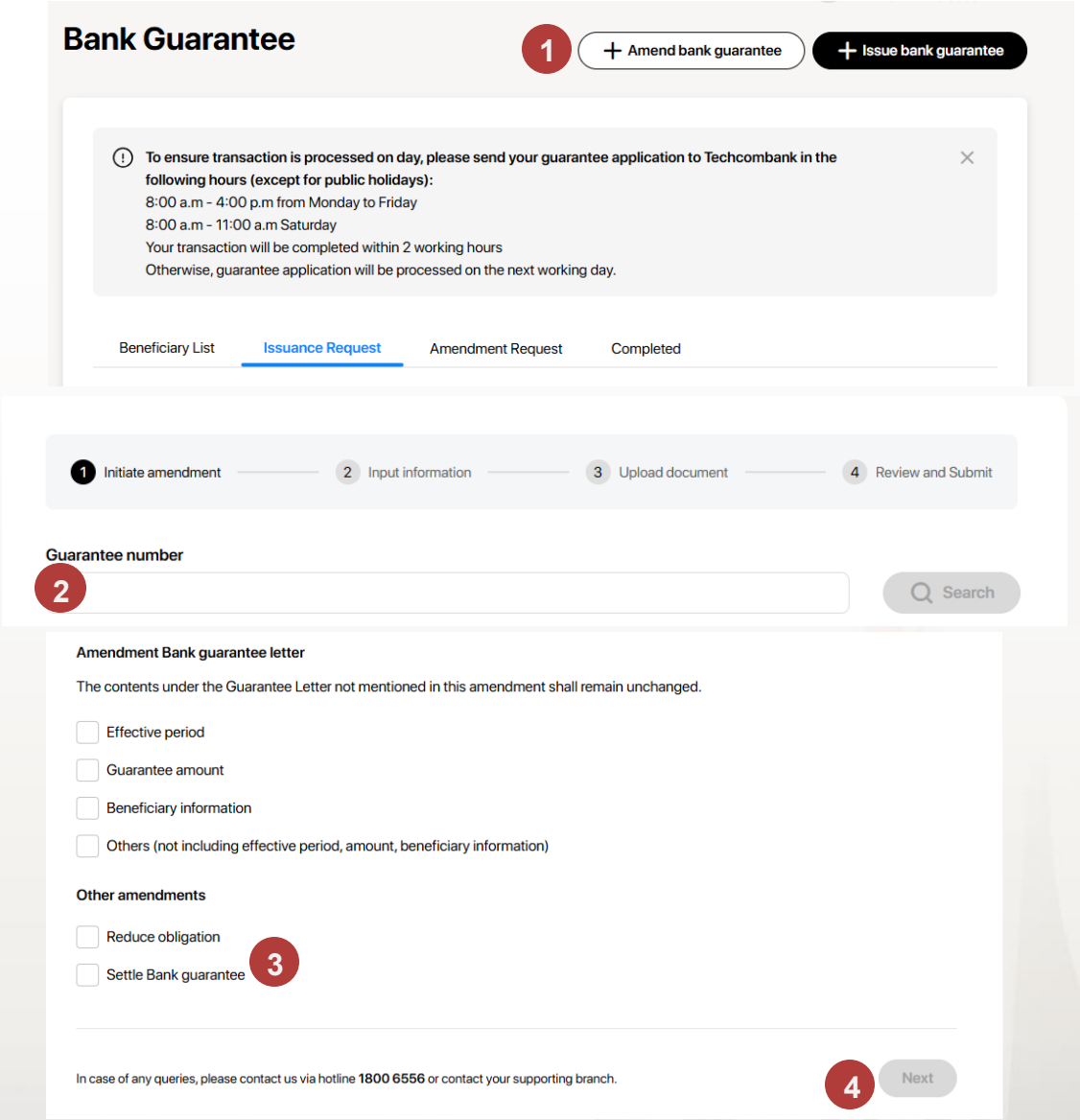
25. Amendment of guarantee

25.7 Guarantee settlement

1. Users maker choose **"Amend bank guarantee"**
2. Enter guarantee number and click **"Search"**
3. Choose **"Settle Bank guarantee"**
4. Click **"Next"**



TCB Public Document

25. Amendment of guarantee

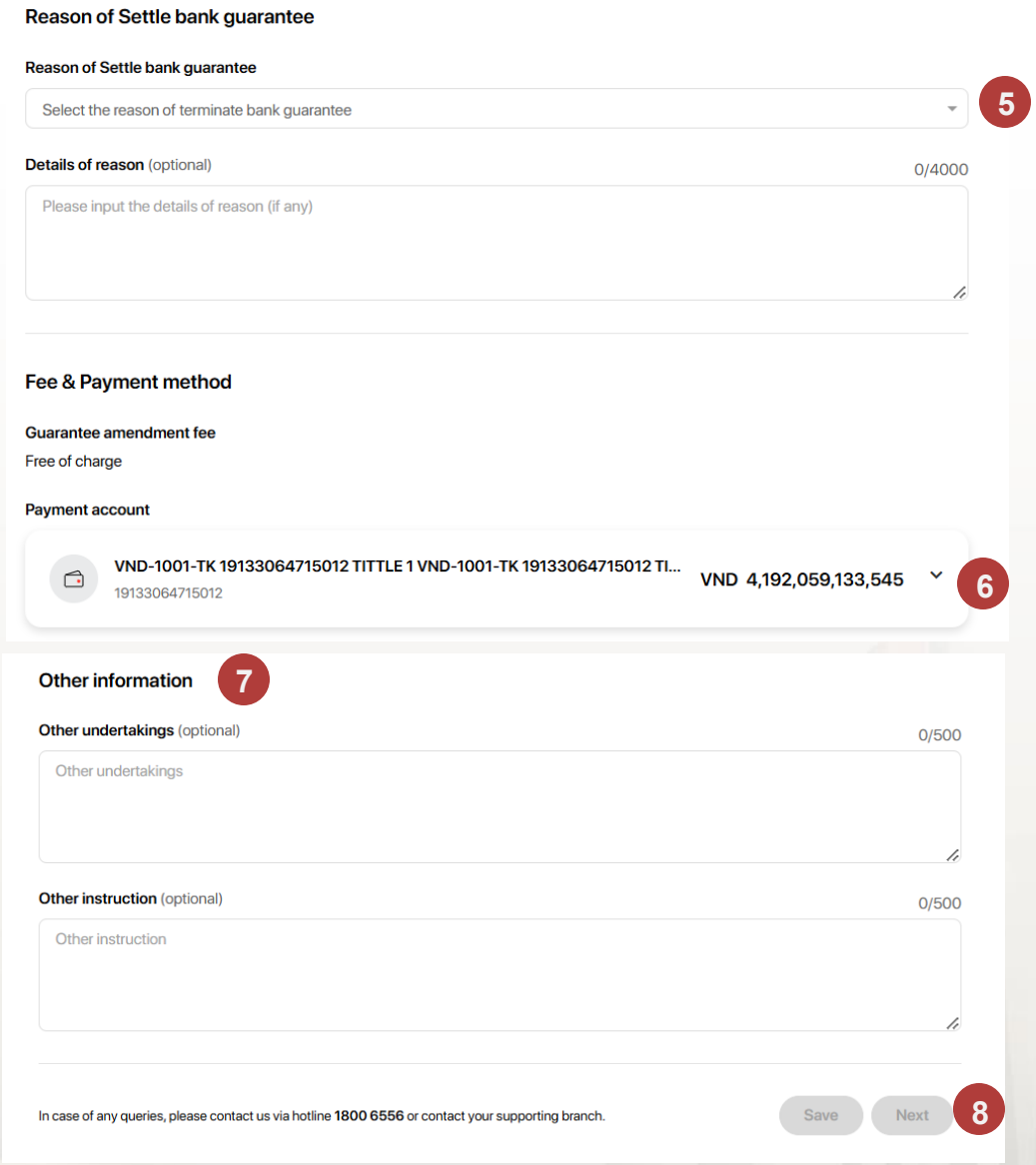
25.7 Guarantee settlement

5. Select reason for settlement or guarantee reduction

6. Select a payment account

7. Enter other information/ instructions (if any)

8. Click **"Next"** to go to the next step



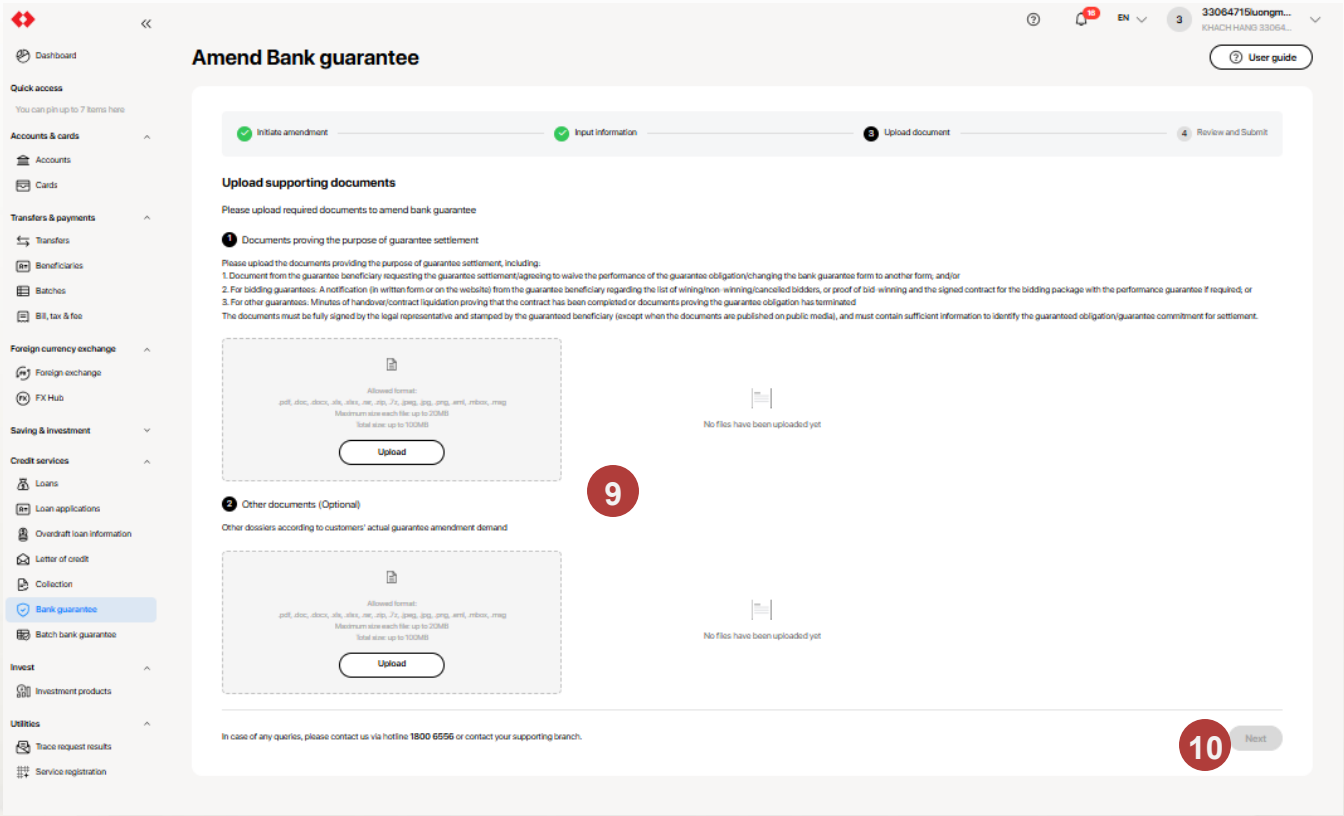
TCB Public Document

25. Amendment of guarantee

25.7 Guarantee settlement

9 Upload file to amend guarantee according to proposed list

10 Click **"Next"** to go to the next step



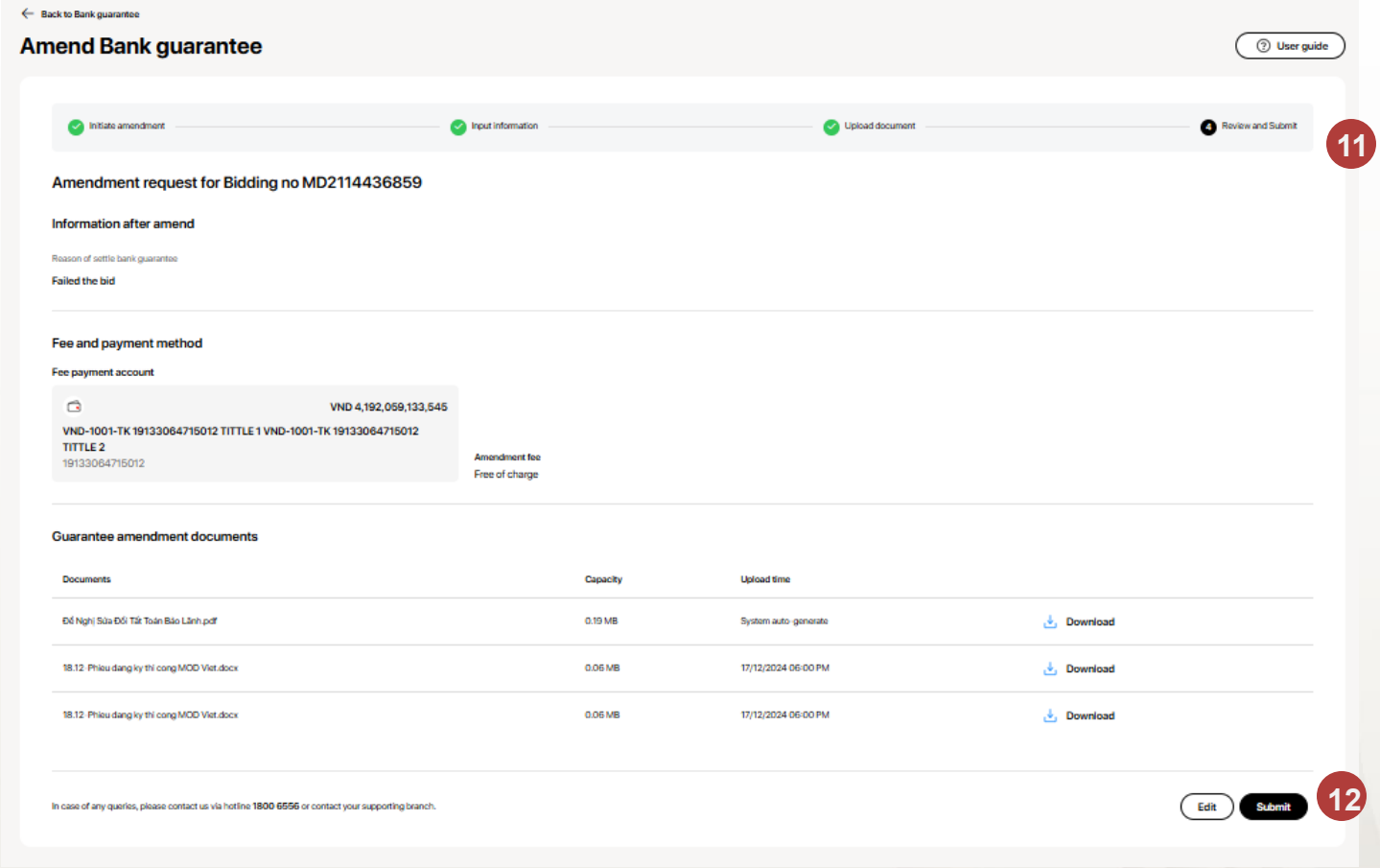
TCB Public Document

25. Amendment of guarantee

25.7 Guarantee settlement

11 Check the request information

12 Click **Submit Request** to send it to the users checker for approval.



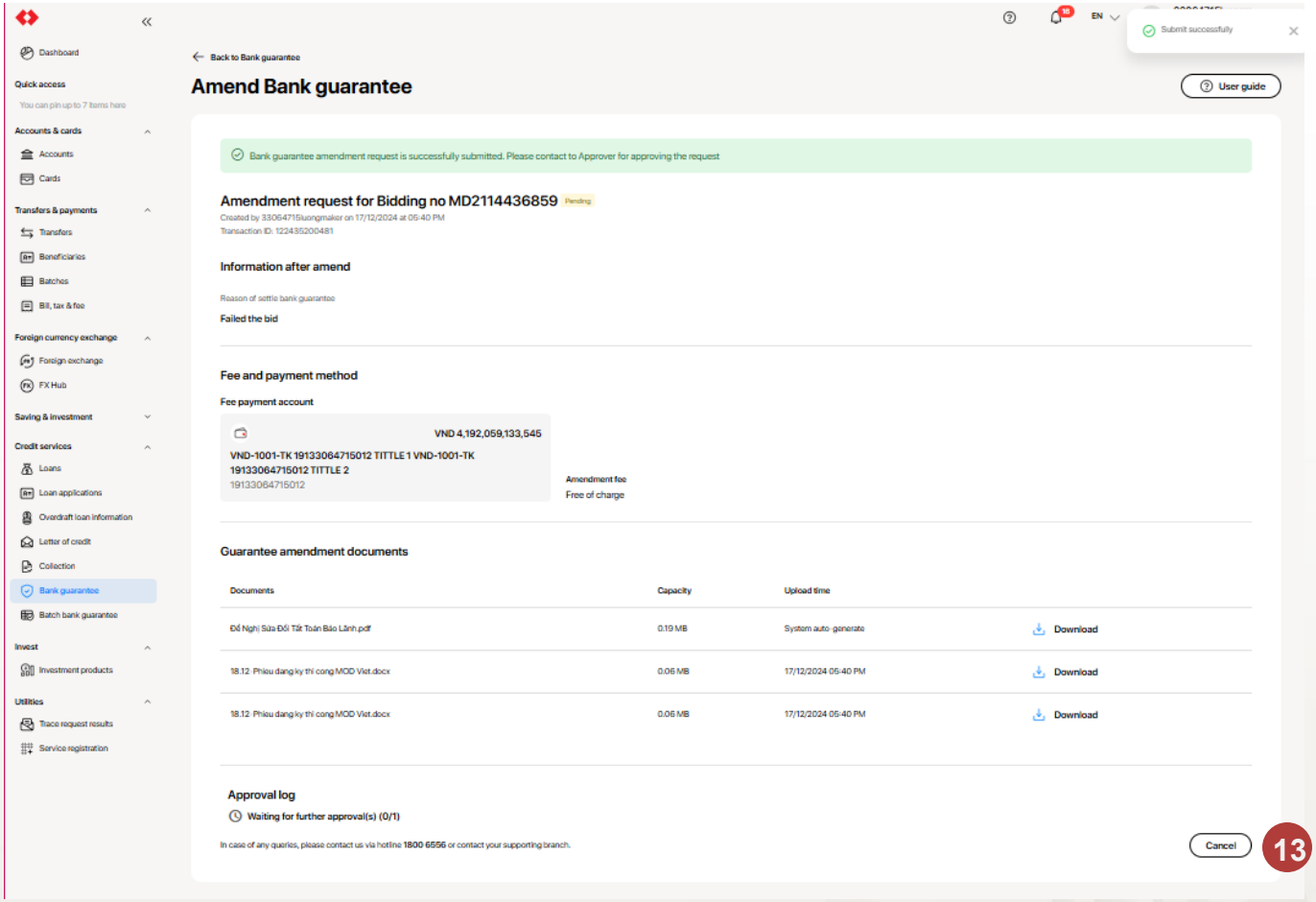
TCB Public Document

VƯỢT TRỘI MỖI NGÀY TECHCOMBANK

25. Amendment of guarantee

25.7 Guarantee settlement

13 The guarantee settlement request was successfully created, the users maker waits for the users checker to approve the transaction or click "**Cancel**" to cancel the request.

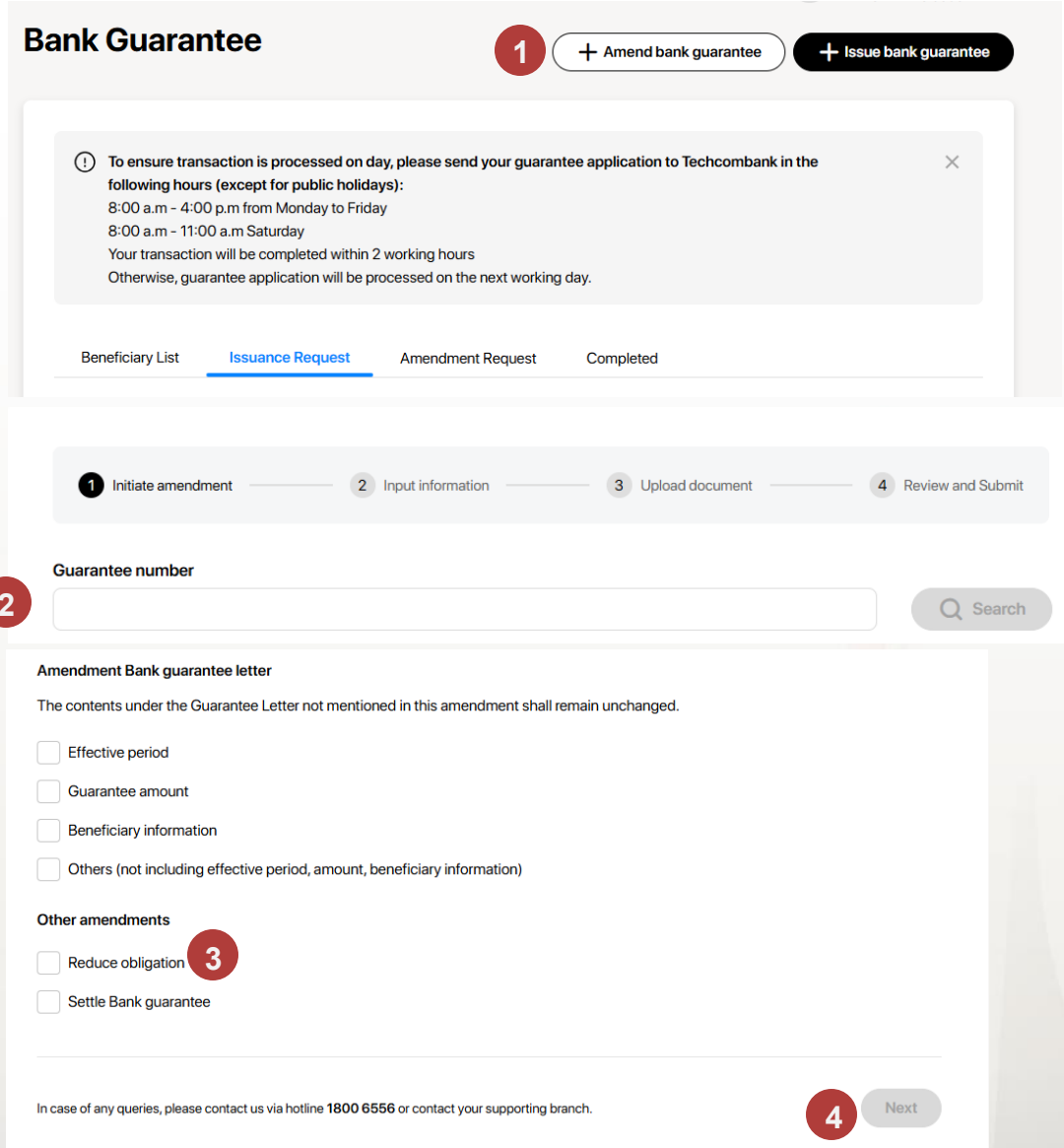


VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
TCB Public Document

25. Amendment of guarantee

25.8 Guarantee liability deduction

1. Users maker choose **"Amend bank guarantee"**
2. Enter guarantee number and click **"Search"**
3. Choose **"Reduce obligation"**
4. Click **"Next"**

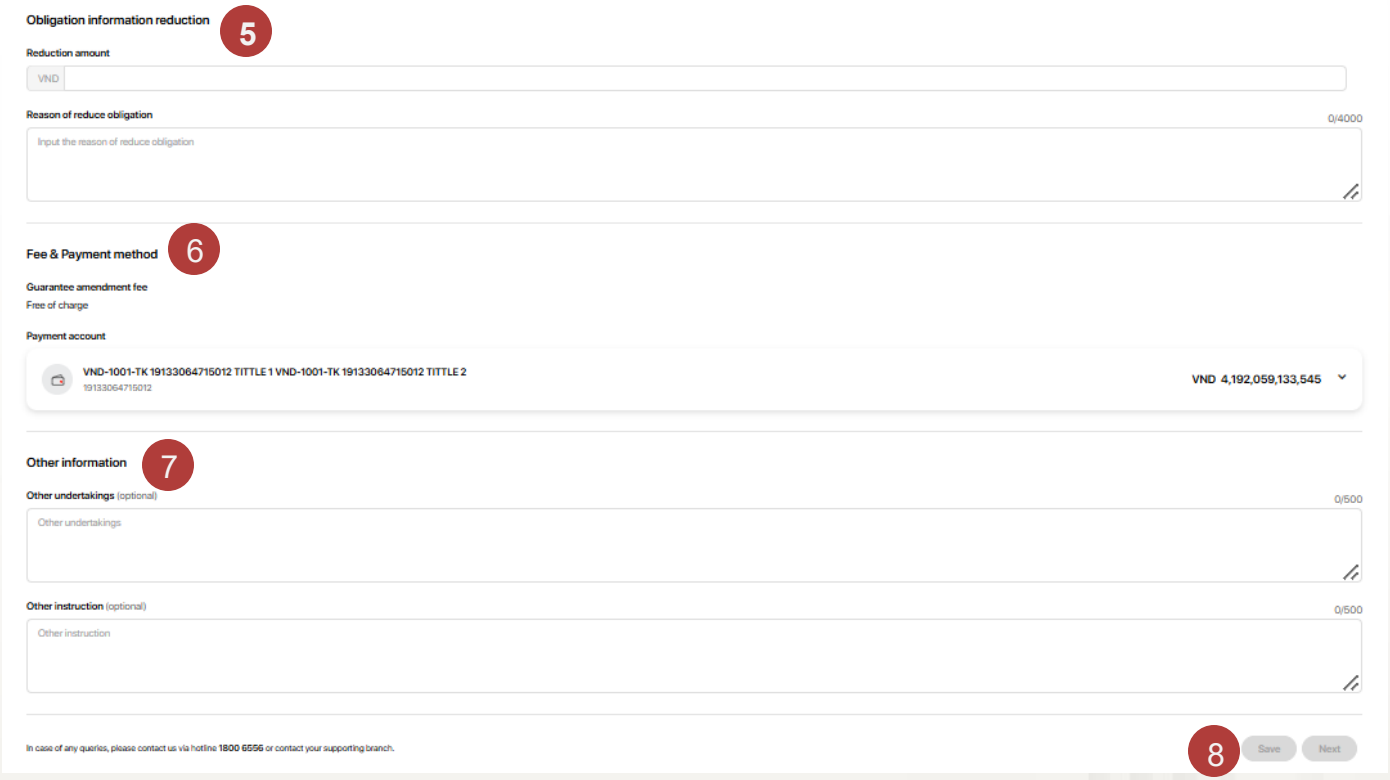


VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
TCB Public Document

25. Amendment of guarantee

25.8 Guarantee liability deduction

5. Enters the amount of the deduction and the reason (if any).
6. Select a payment account
7. Additional information (if any)
8. Click **“Next”**



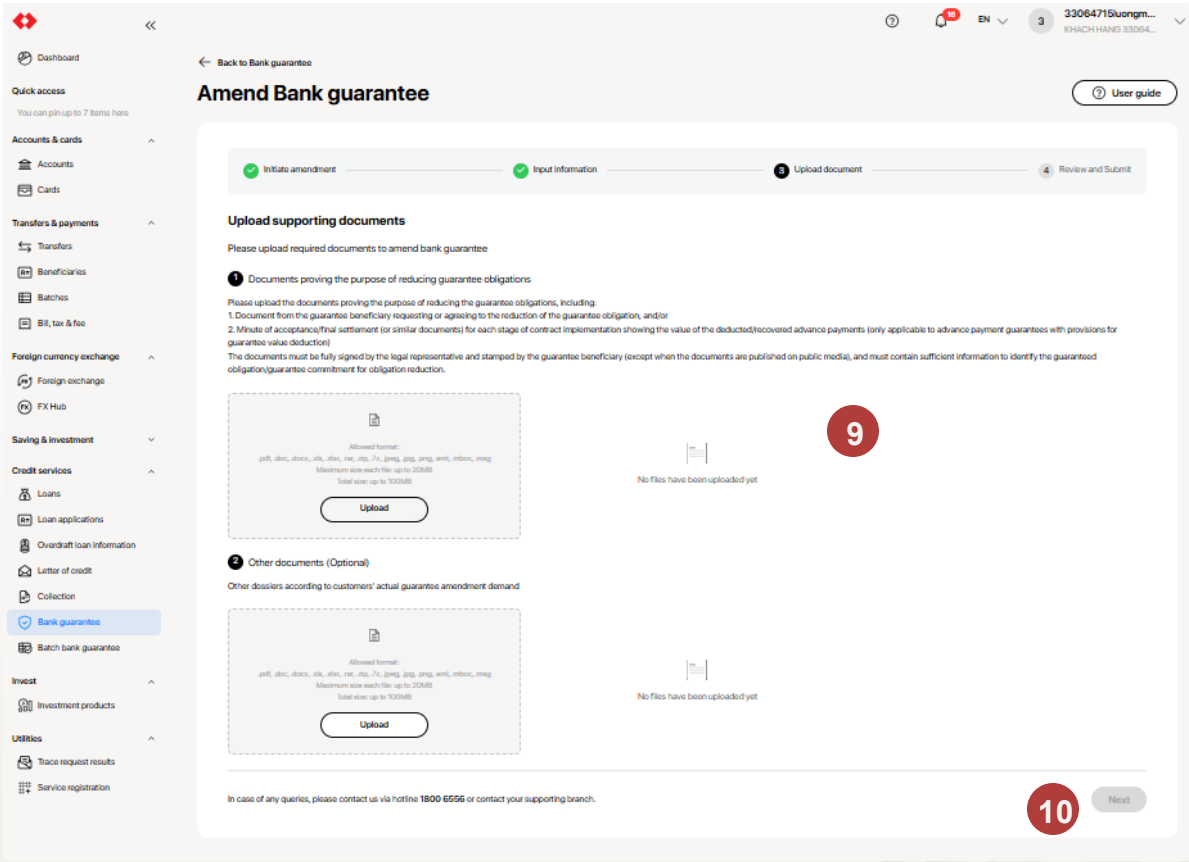
TCB Public Document

25. Amendment of guarantee

25.8 Guarantee liability deduction

9 Upload file to amend guarantee according to proposed list

10 Click **"Next"** to go to the next step



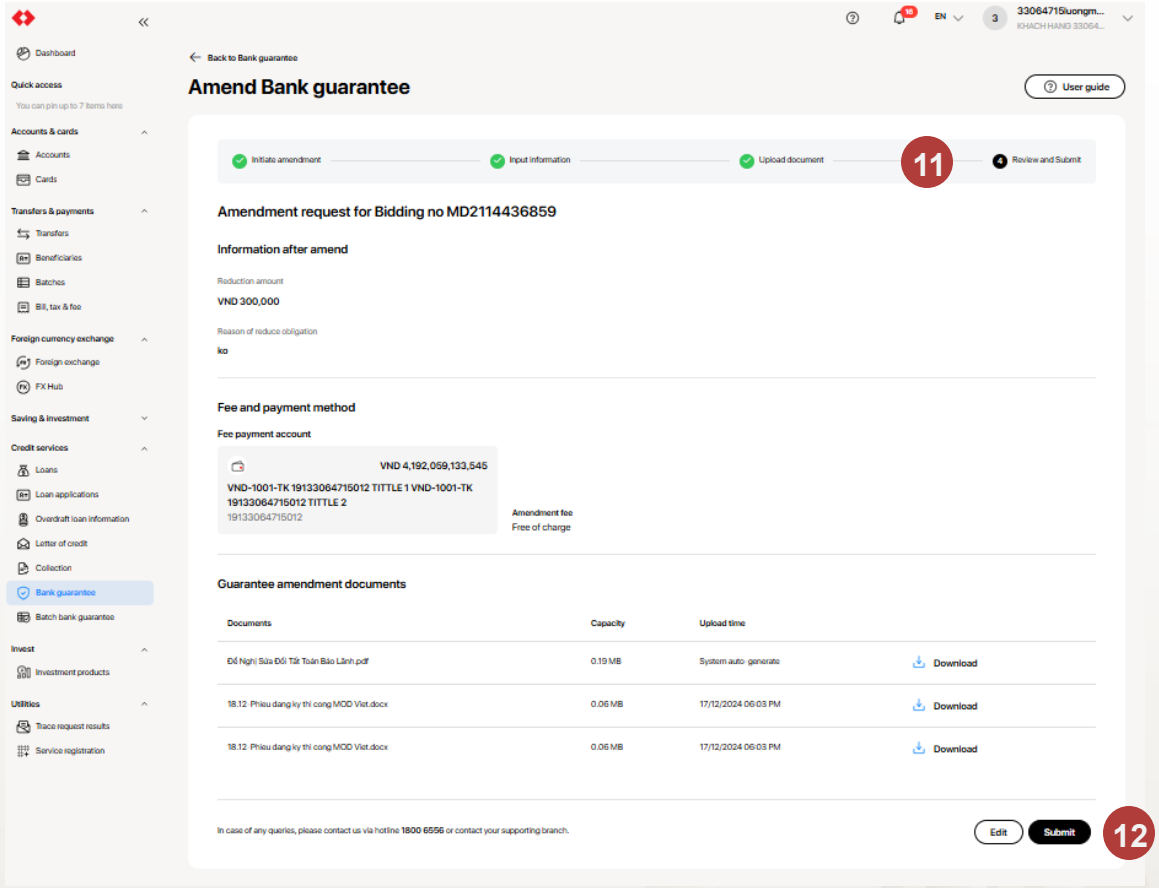
TCB Public Document

25. Amendment of guarantee

25.8 Guarantee liability deduction

11 Check the request information

12 Click **Submit Request** to send it to the users checker for approval.

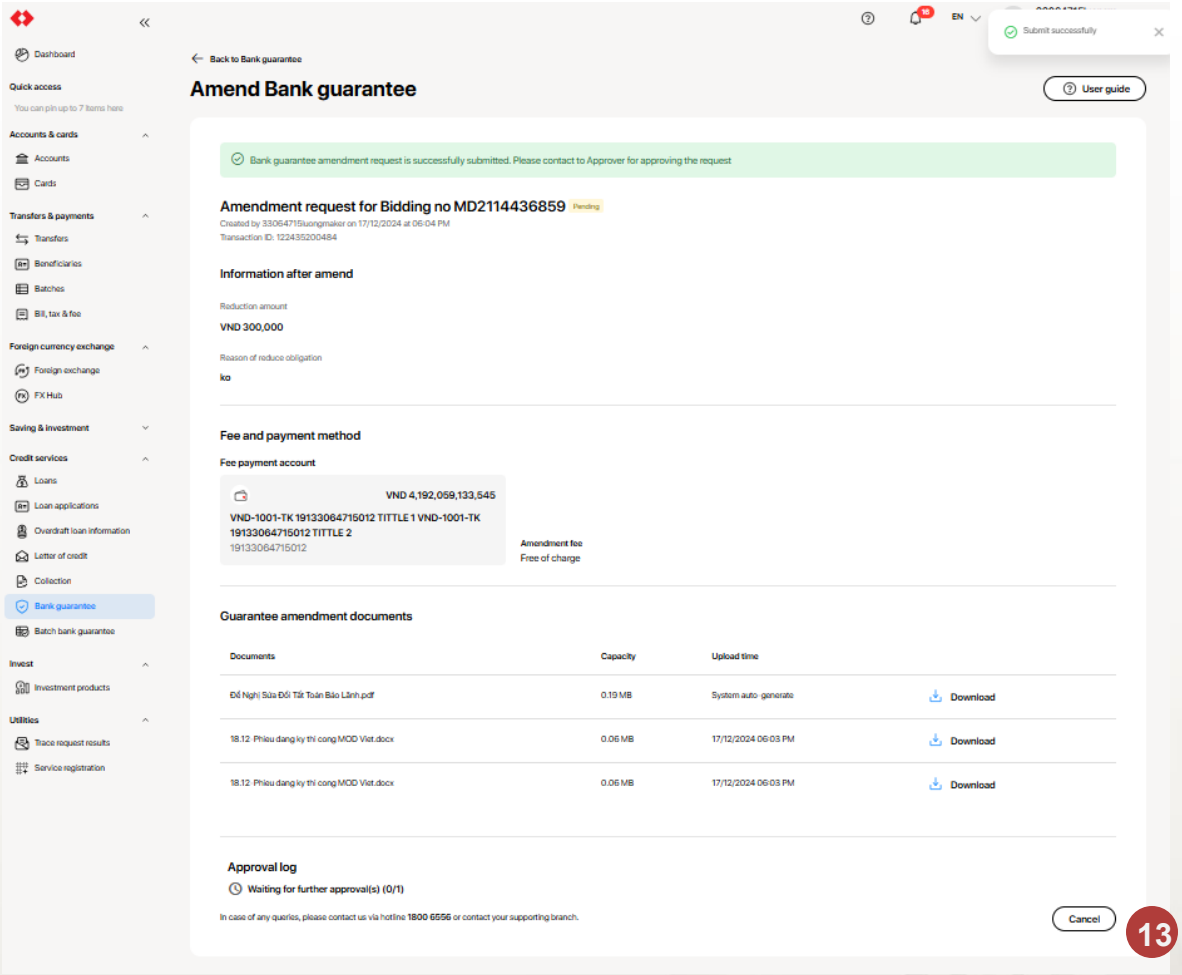


VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
TCB Public Document

25. Amendment of guarantee

25.8 Guarantee liability deduction

13 The modification request was created successfully, the users maker waits for the users checker to approve the transaction or select **"Cancel"** to cancel the request.



VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
TCB Public Document

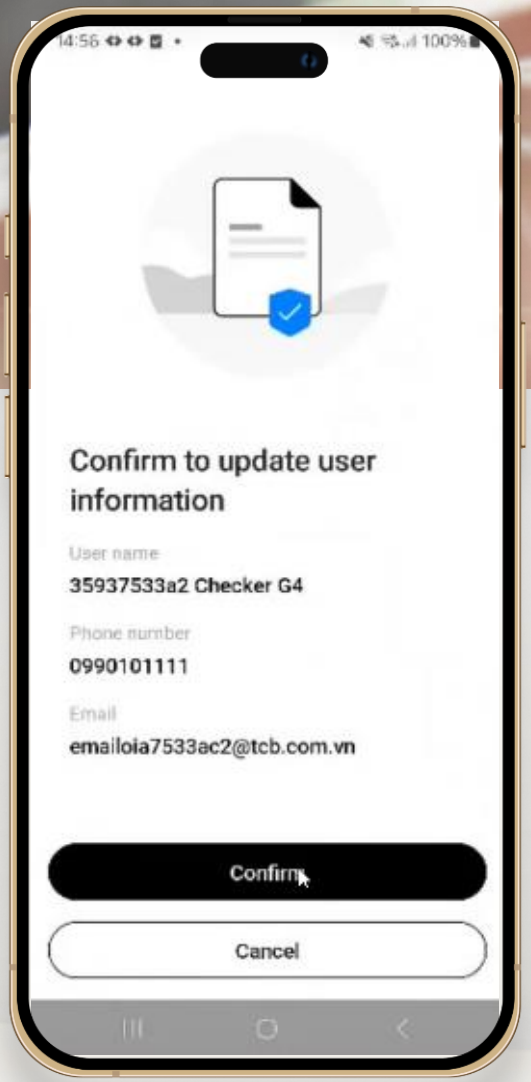
26. E-banking Administration

20.1. Advantages of the solution

20.2. Feature registration

20.3. Update users information

20.4. Lock/unlock user



E-banking administration

Proactively update business information with just 1 registration

Customers register once at the counter or online and can proactively update email/phone number/lock/unlock Techcombank Business user

Fast, simple operation

Initiate the request on web Techcombank Business and approve the request compeletely on mobile app

Secure with multi-layer authentication

Authenticate the role of Admin maker and checker and authenticate the request by the passcode

TCB Public Document

26. E-banking administration

26.2. Feature registration (Consultation and forms at the counter)

Customers register new feature at the nearest Techcombank braches.

To register for the feature, customers need to get the stamp and signature of the legal representative of the business on the service registration form.

Each corporate customer can only **register 1 pair of users** for users Management feature.

- Users maker for the feature (called users Admin Maker)
- Users checker for the feature (called users Admin Checker)

Remark on registration conditions:

- **Do not apply new feature** for Sole Authority customer with **Maker & Checker user.**
- **Do not apply** new feature for customers using **Switch Context**
- **Do not** applicable to customers who only have user/query mechanism **on Techcombank Business.**

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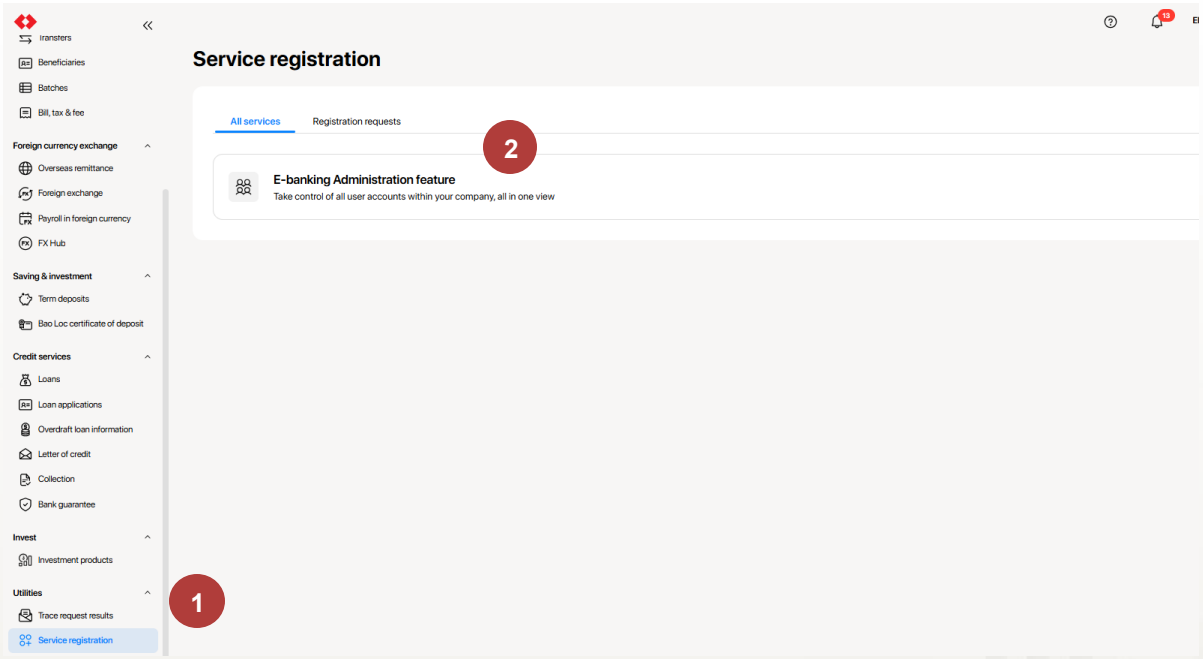
26. E-banking administration

26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Initiate the request

1. Select “**Service registration**”
2. Select **“E-banking Administration feature”**



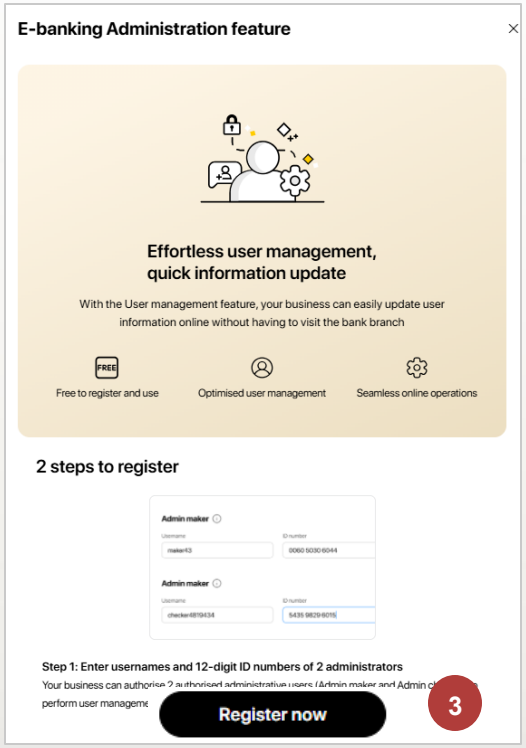
TCB Public Document

26. E-banking administration

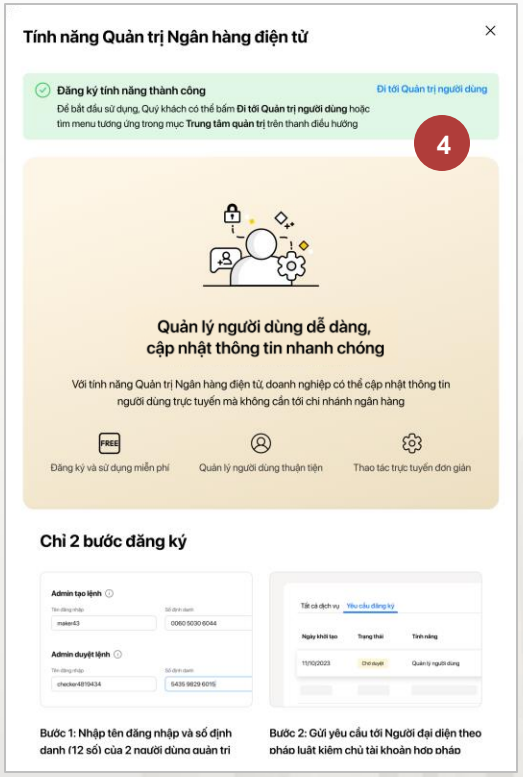
26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Initiate the request

3 Click **"Register now"**



4 **Note:**
In case the customer has registered for the feature, a warning will appear and direct the customer to the users Management section



VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
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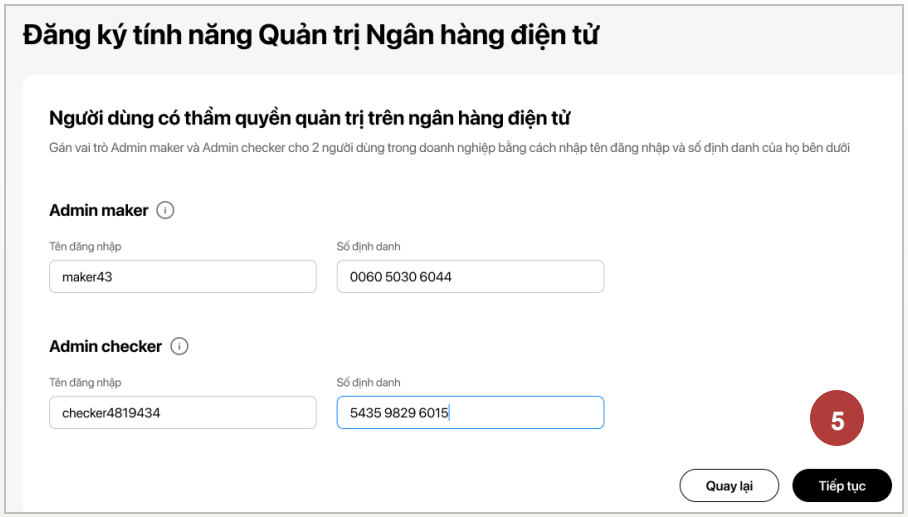
26. E-banking administration

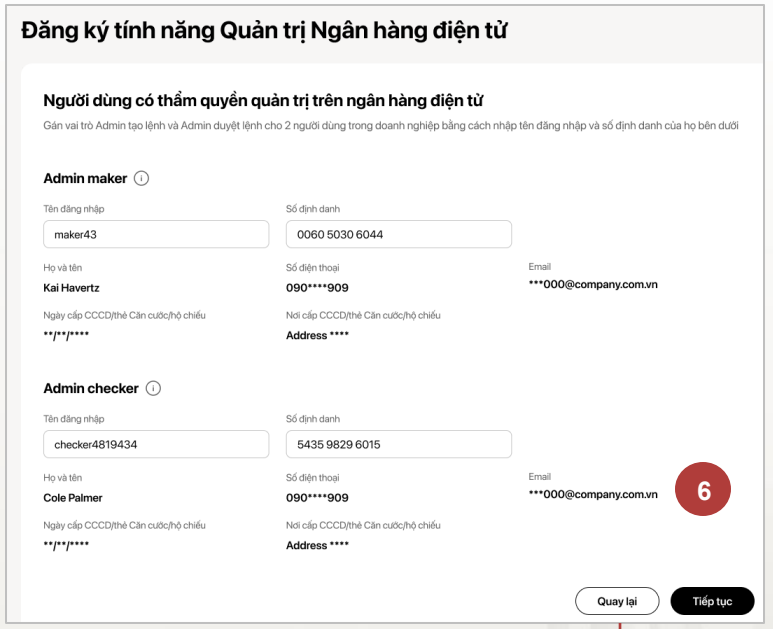
26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Initiate the request

5 Input the information of the users assigned to the Admin maker and Admin checker roles and then click **Next**.



6 The system displays the user's corresponding information. Check and click **Next**.



VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
TCB Public Document

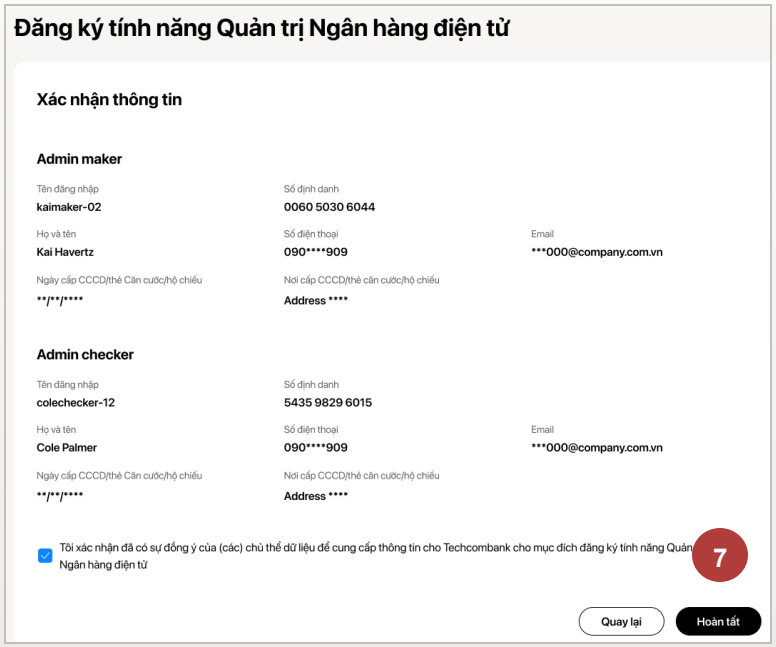
26. E-banking administration

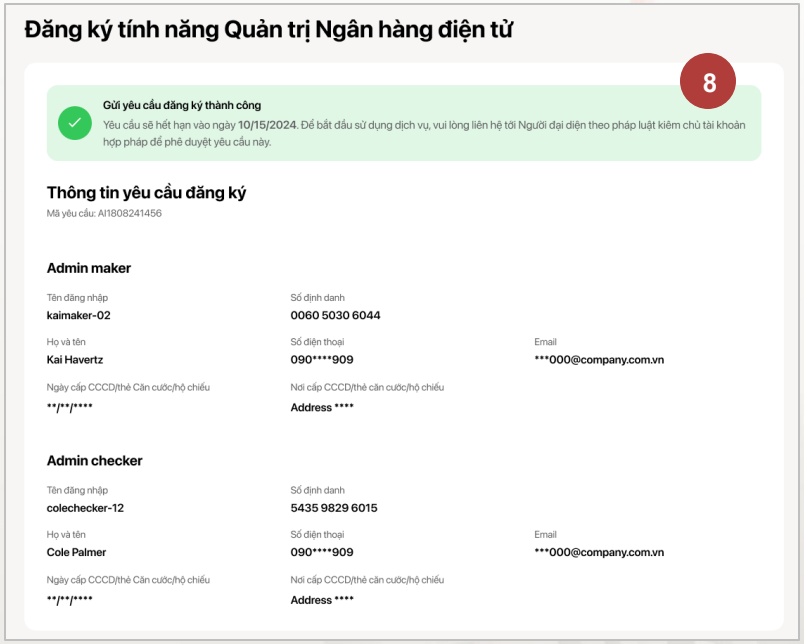
26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Initiate the request

7 Check the box to register for the feature and **Submit**

8 Registration request is created successfully and has been sent to the Legal Representative cum Account Holder for approval.





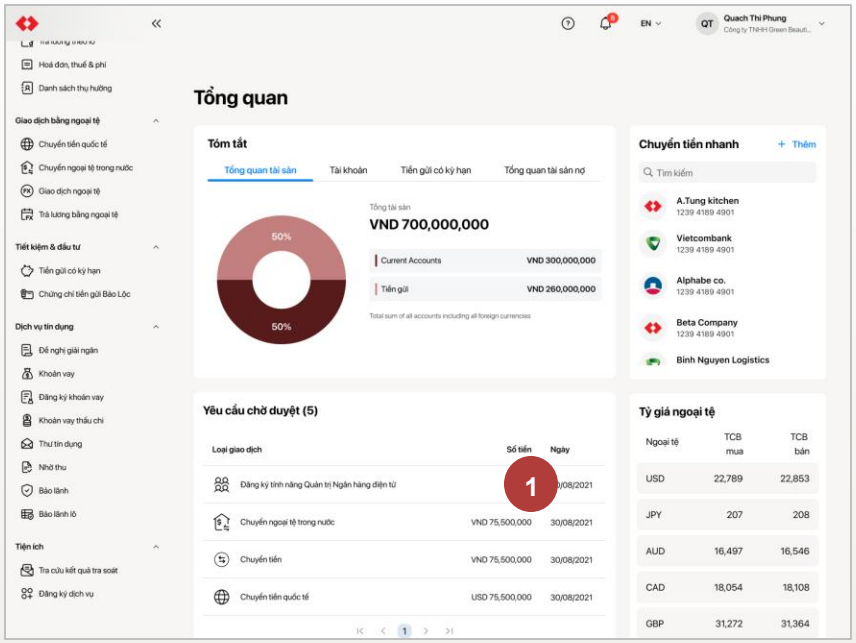
VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
TCB Public Document

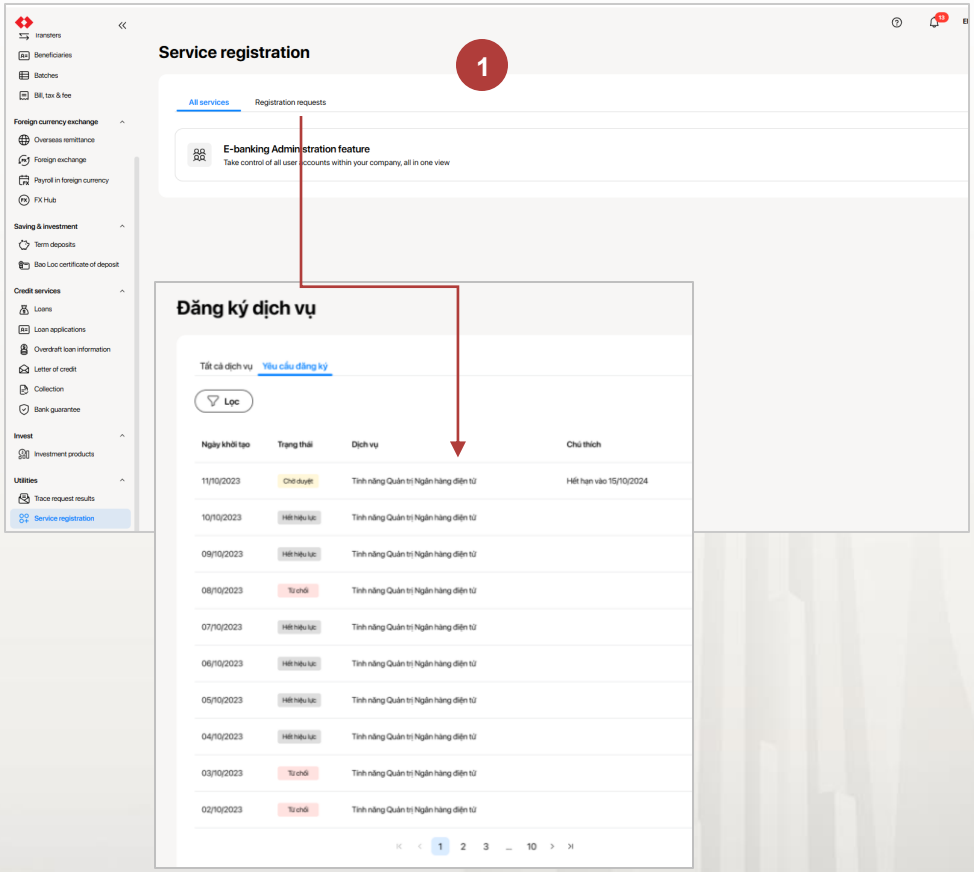
26. E-banking administration

26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Approve the request

1 The users who is the legal representative cum account holder selects the request to be approved right on the Dashboard page or accesses the **Service Registration** section and goes to the **Registration Requests** section, selects the request to be approved.





VƯỢT TRỘI MỖI NGÀY TECHCOMBANK
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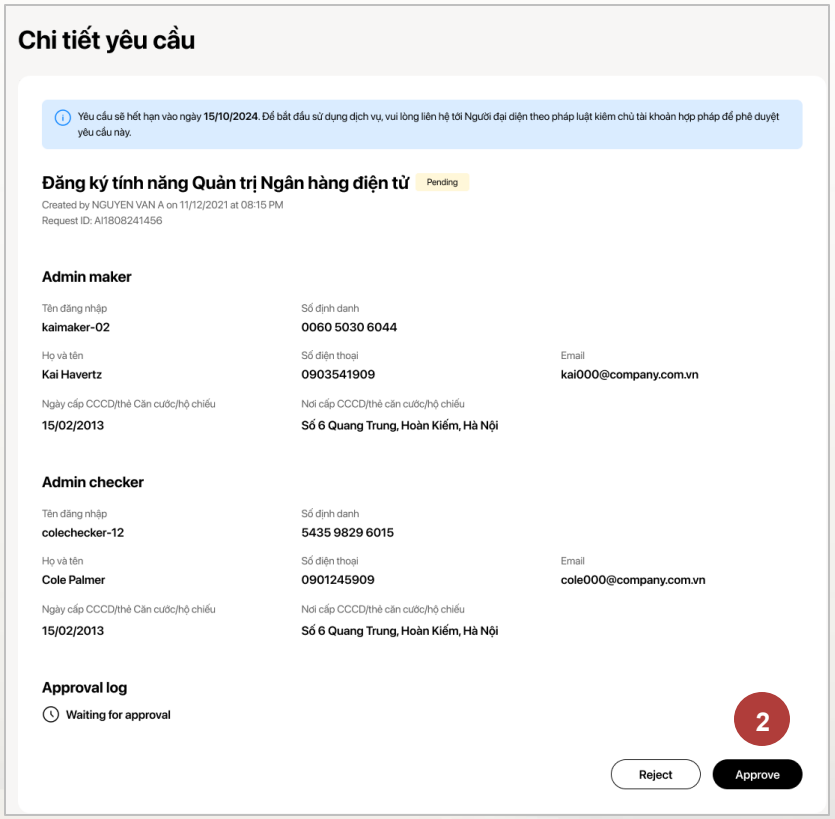
26. E-banking administration

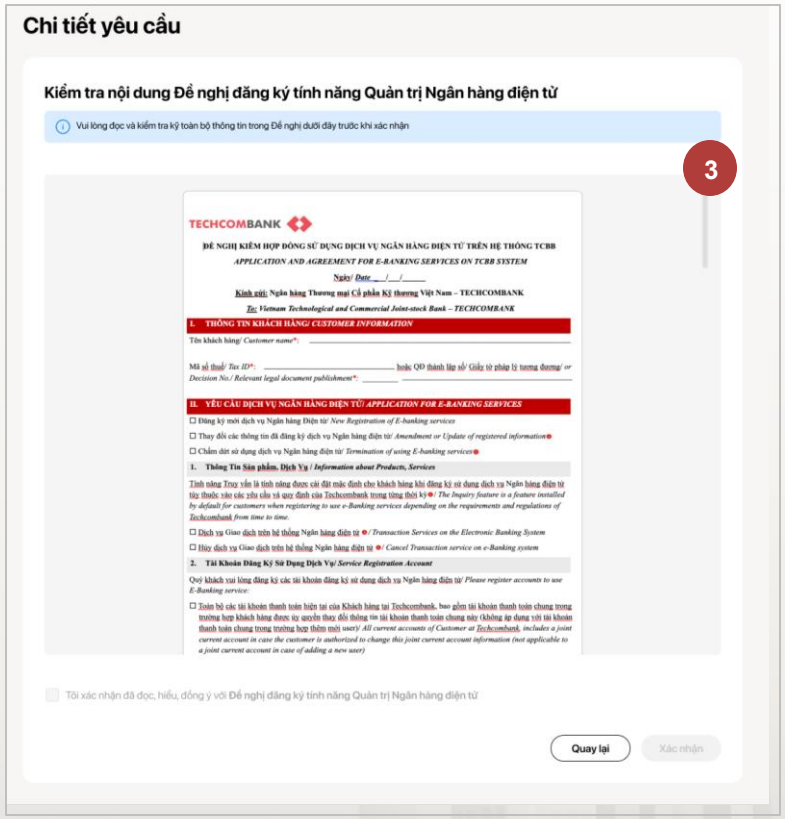
26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Approve the request

2 View details and select **Approve**.

3 The system generates a form which needs the checker to read and the confirm. The checker continues to switch to the Techcombank Business application to authenticate the transaction with the passcode.





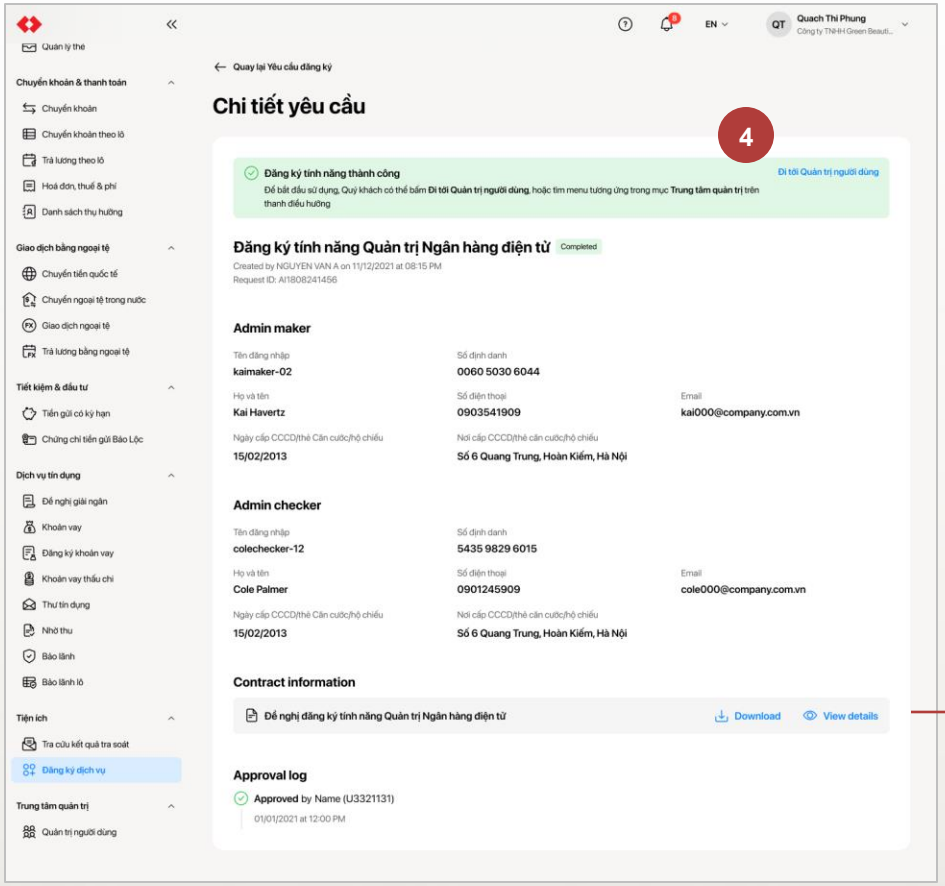
TCB Public Document

26. E-banking administration

26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Approve the request

4 After authentication, a notification of Successful feature registration will appear in the Registration requests.



Users can download or view details of Application & Agreement for E-Banking services on Techcombank Business system.

TCB Public Document

26. E-banking administration

26.3. Update users information (Make request)

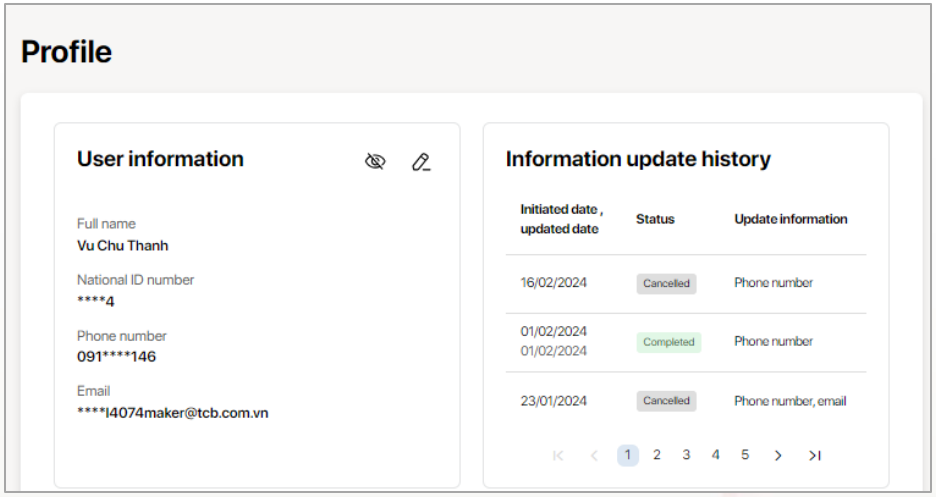
Business customer users (except Legal representatives) access Techcombank Business and go to **Personal profile**

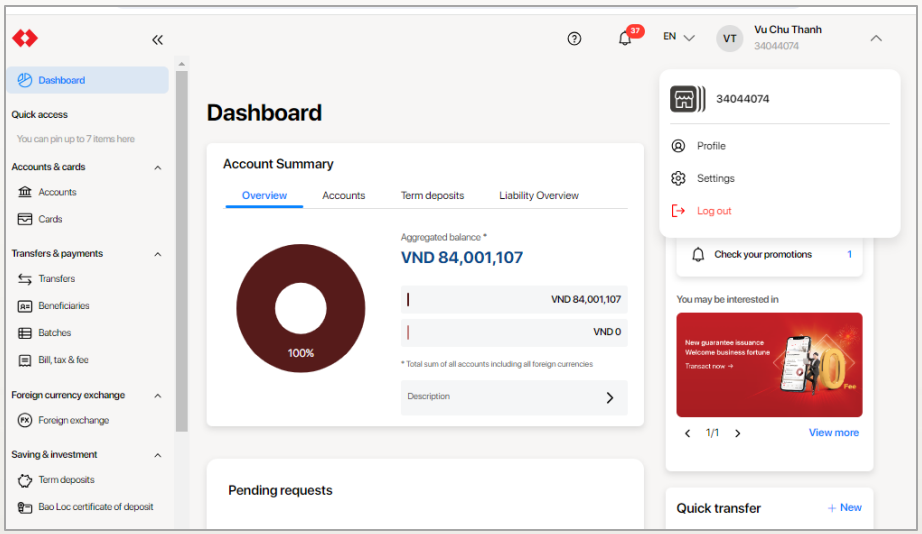
> Select the **Edit** users information icon.

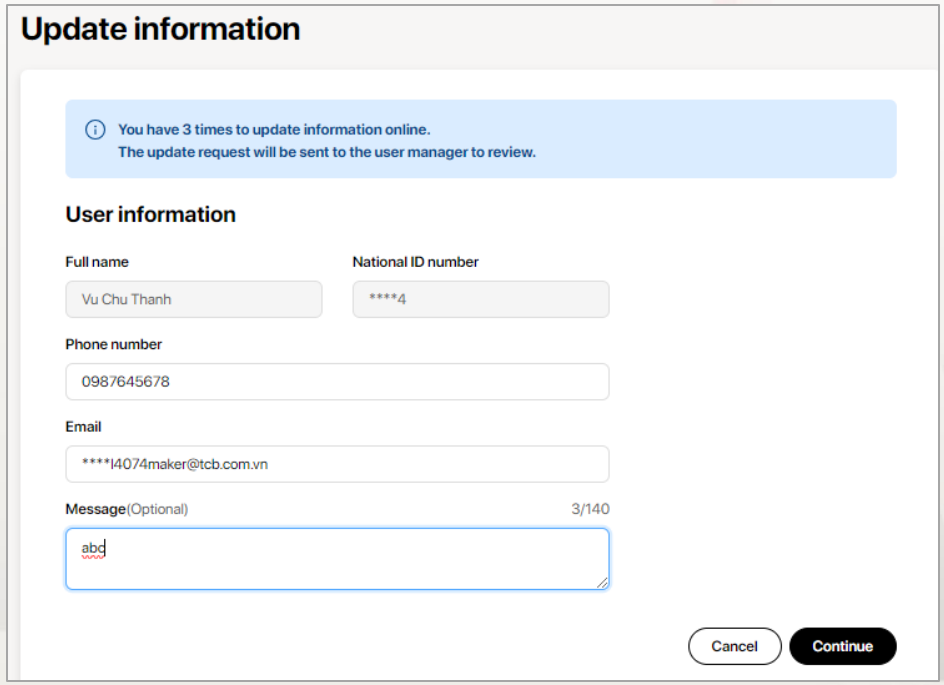
The system will display the editable **Phone Number** and **Email** information fields

> Add Message (optional)

> **Continue**







TCB Public Document

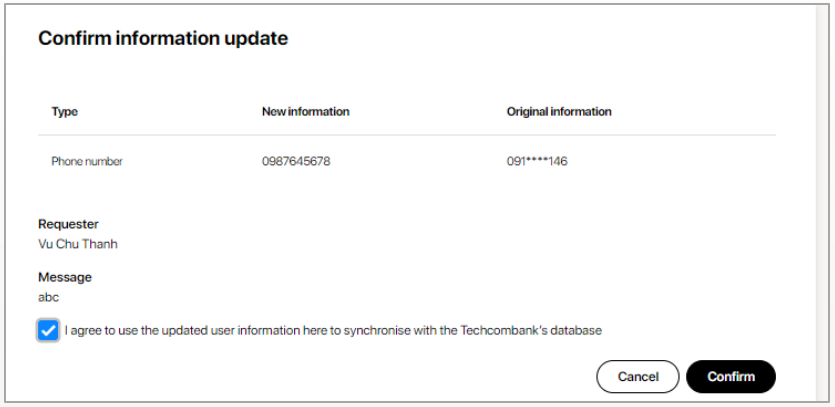
26. E-banking administration

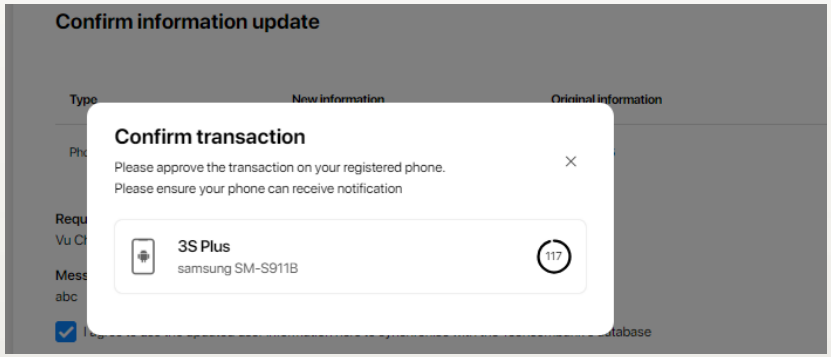
26.3. Update users information (Make request)

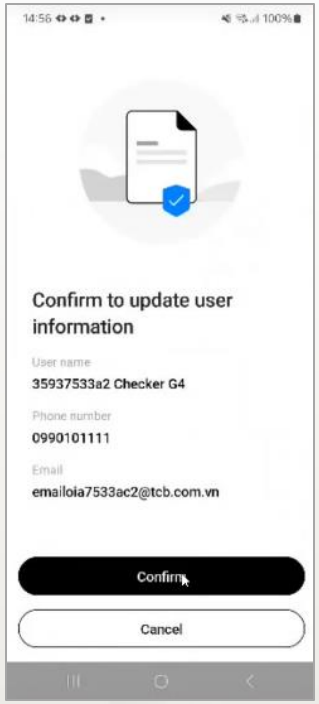
Admin Maker checks the information that needs to be updated and clicks **Confirm**

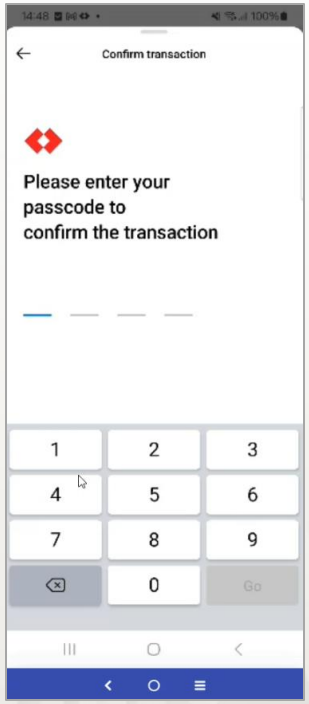
The system will ask to confirm the request verify with passcode on the Techcombank Business Mobile App

Admin Maker enters **passcode** and send the request to Admin Checker







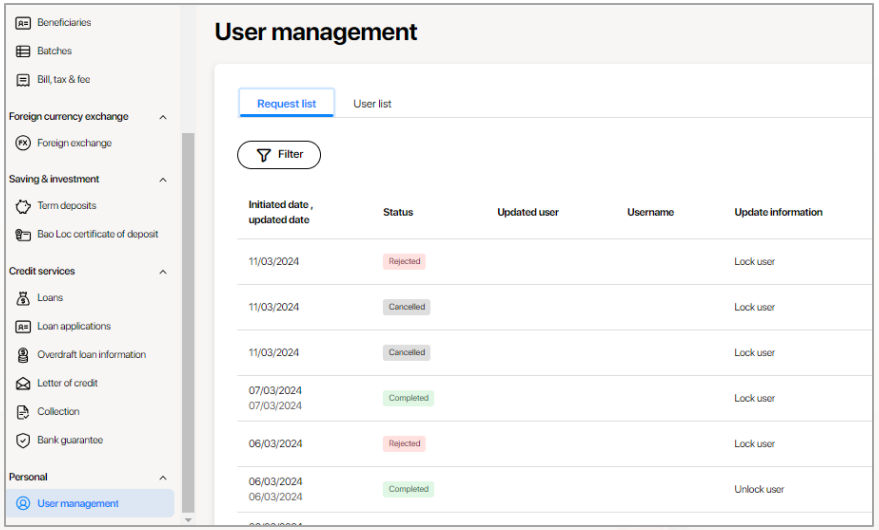


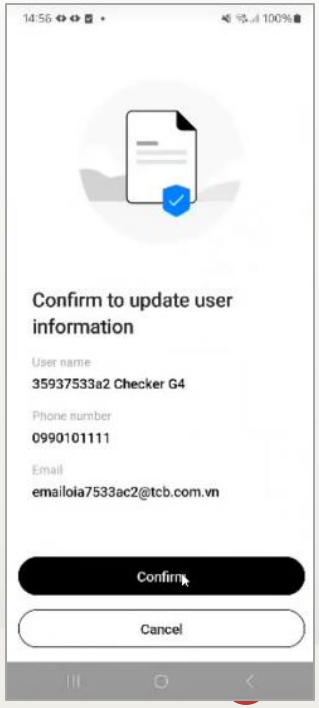
TCB Public Document

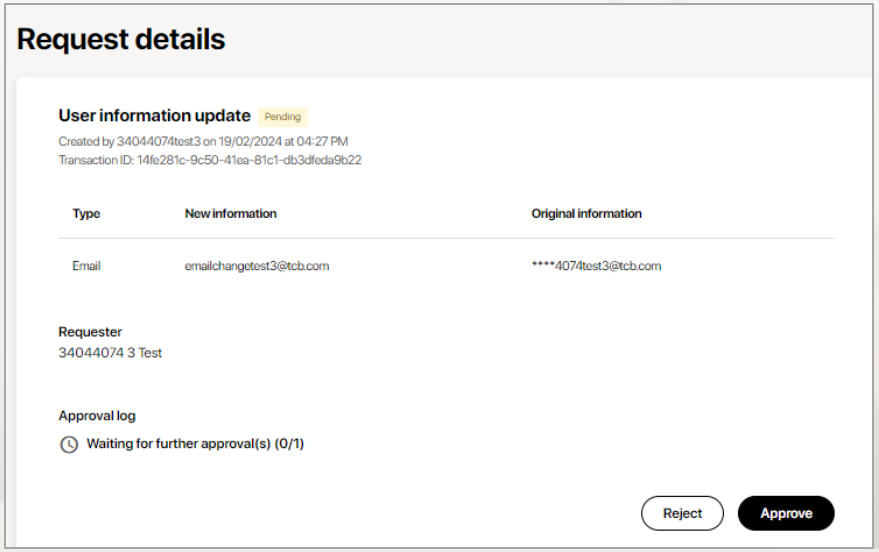
26. E-banking administration

26.3. Update users information (Approve request)

To approve information update requests, Admin Checker can approve on the Web and confirm with passcode on the Techcombank Business Mobile App:



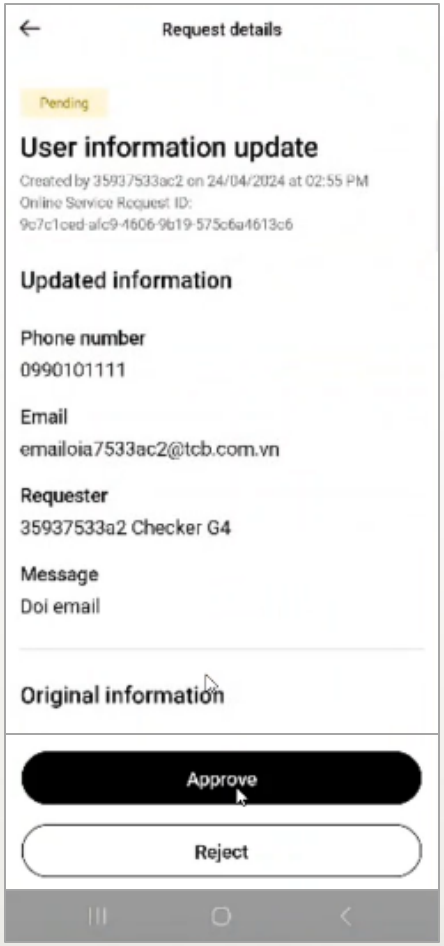


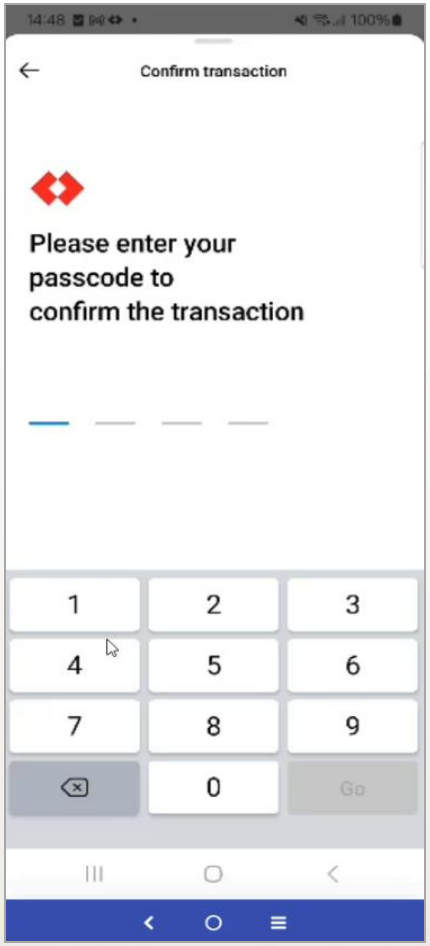


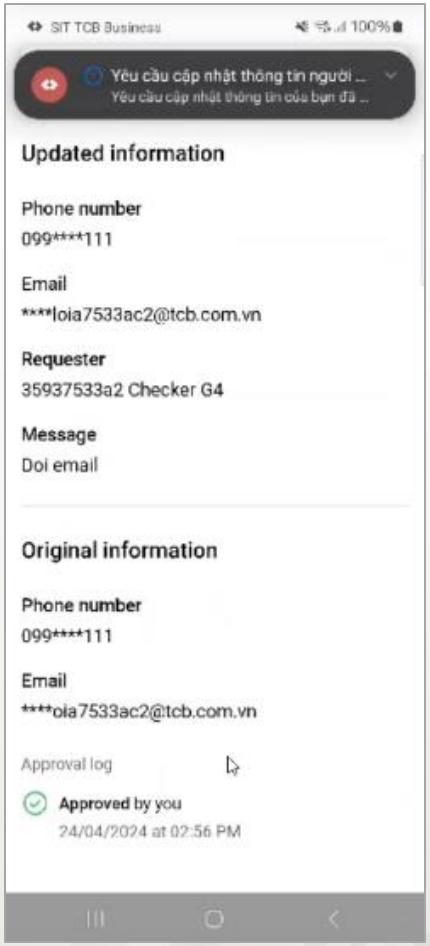
26. E-banking administration

26.3. Update users information (Approve request)

The complete approve flow on the App is the same as other transactions on Techcombank Business:







TCB Public Document

26. E-banking administration

26.3. Update users information (Remarks)

- Each type of information (email or phone number) can **be updated online up to 3 times**. Subsequent updates need to be made at the transaction counter.
- All users of the enterprise can make online update requests (email/phone) except **users of the legal representative and Admin checker.**
- All users of the enterprise can make requests to update records (email/phone) but **only Admin checker can approve** the request.
- Newly updated phone number/email information **must not overlap with other users** of the business

TCB Public Document

26. E-banking administration

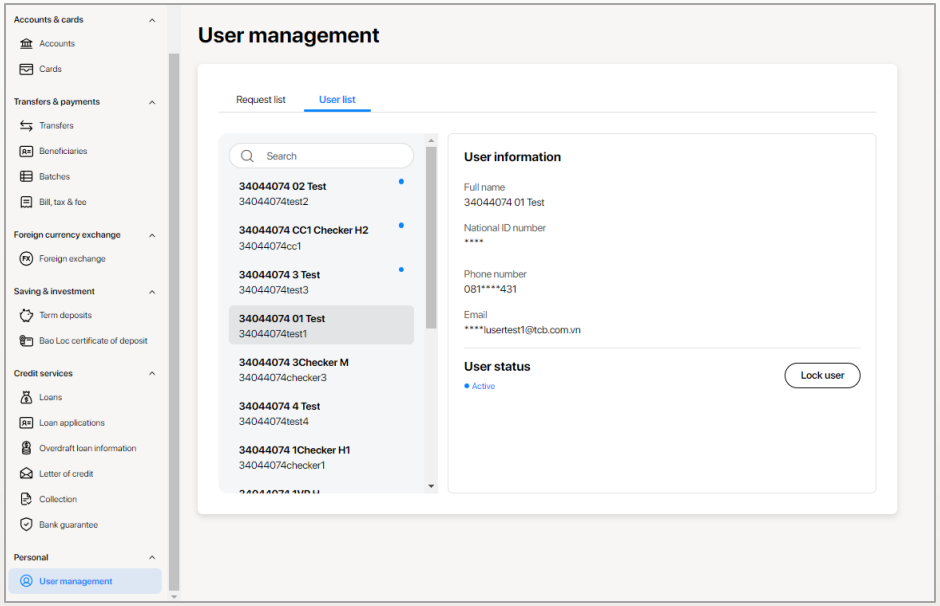
26.4. Lock/unlock users (Make request)

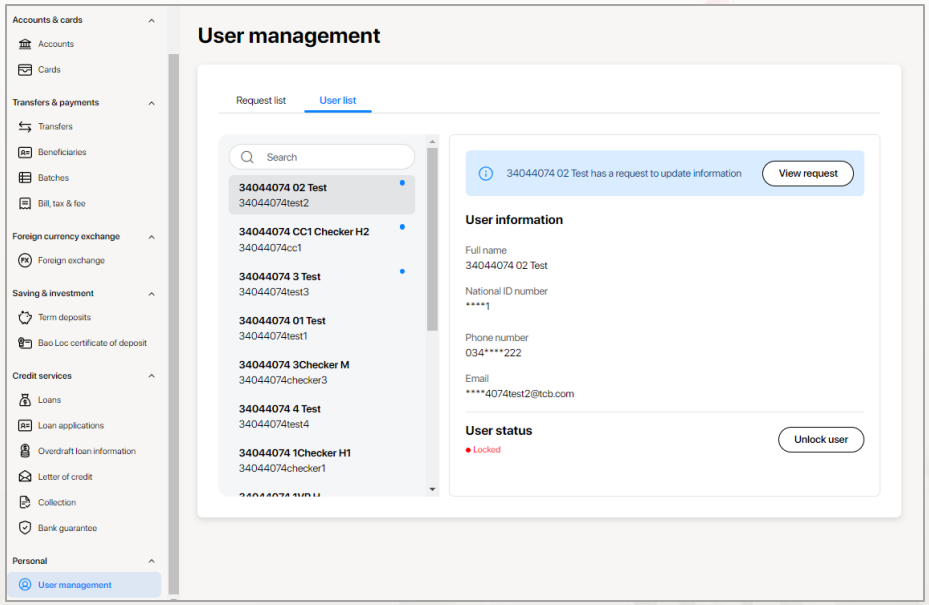
To initiate new request for Lock/Unlock user, the Admin Maker users selects users **management** on Techcombank Business > users **List** > Select the users whose status needs to be updated.

For active users, the system will display the button > **users Lock**

For locked users, the button > **Unlock users** will be displayed

In case the users requests to change other information in the **Pending** status > they will need to complete this pending request before initiating new request.





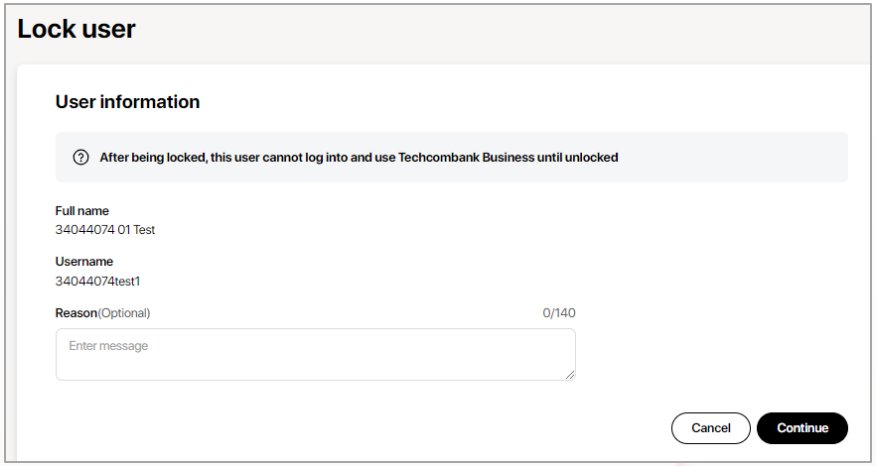
TCB Public Document

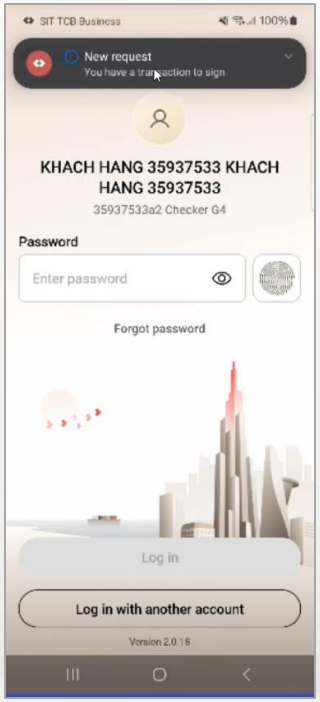
26. E-banking administration

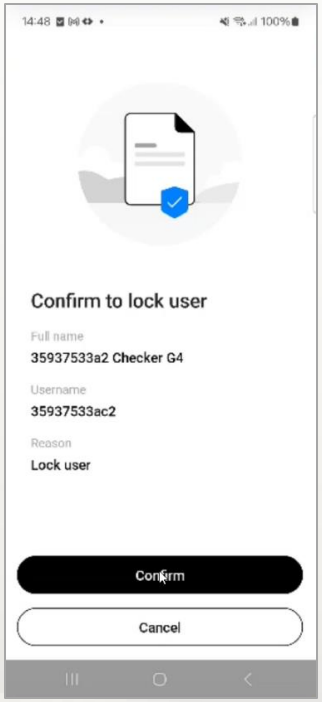
26.4. Lock/unlock users (Make request)

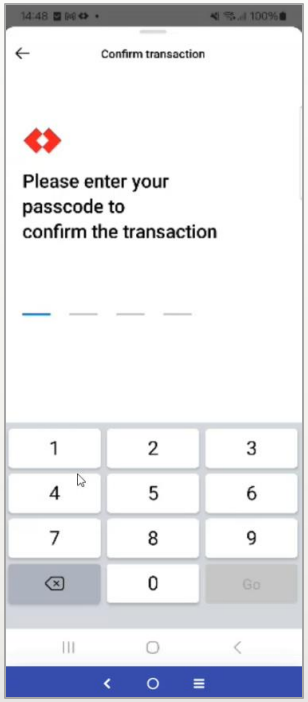
Admin maker enters the reason for updating the users status and click **Continue**

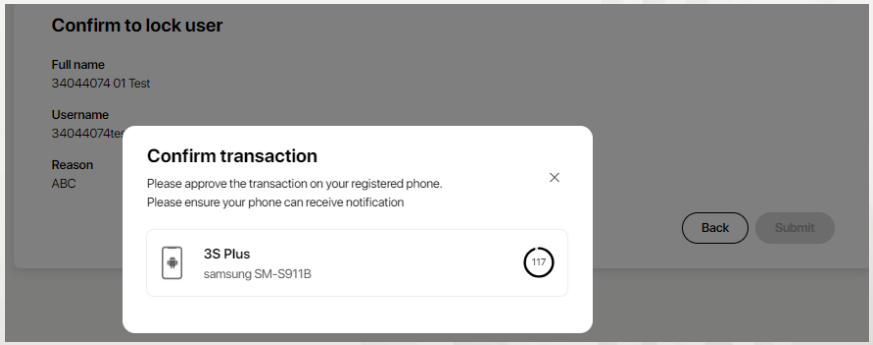
Confirm users **Lock/Unlock** request information and complete the request by entering the security code on the Techcombank Business Mobile App.











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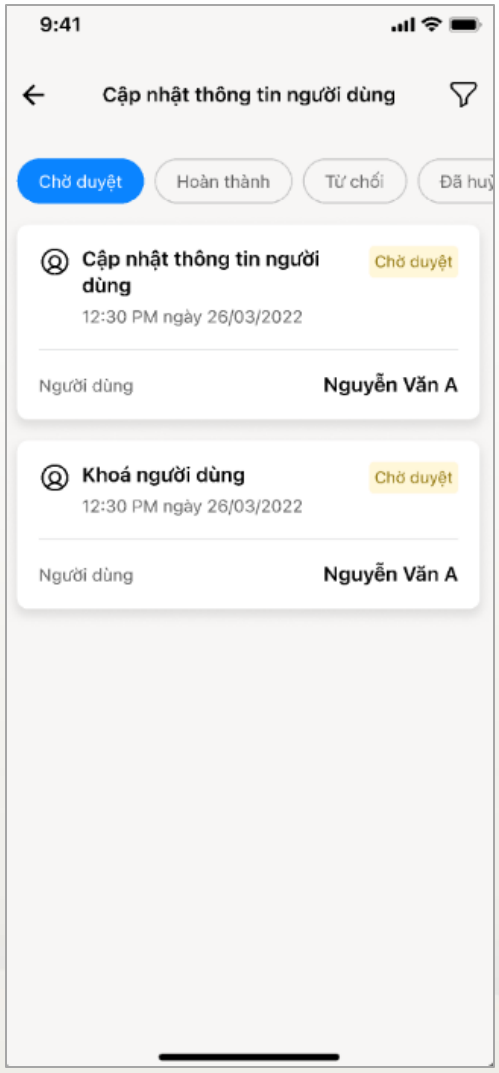
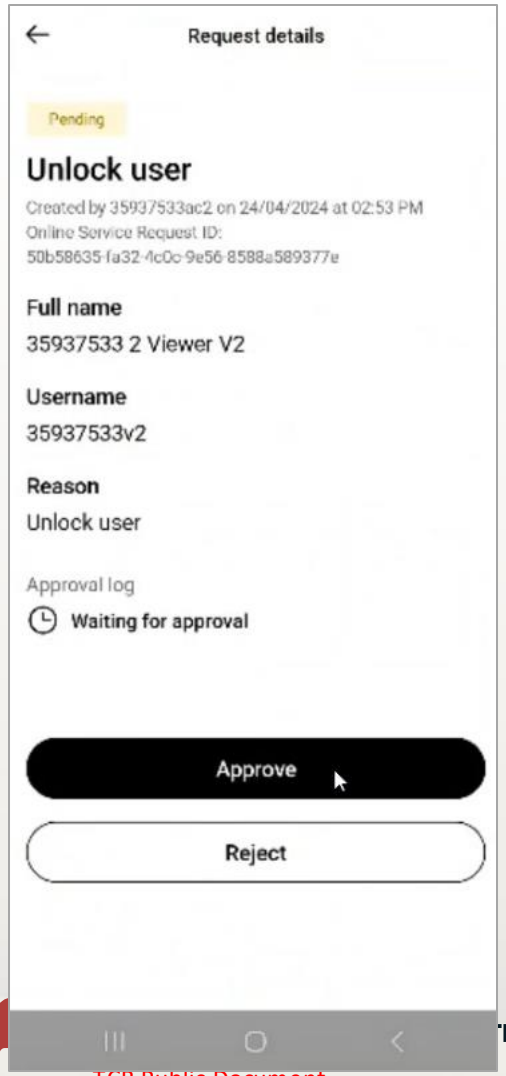
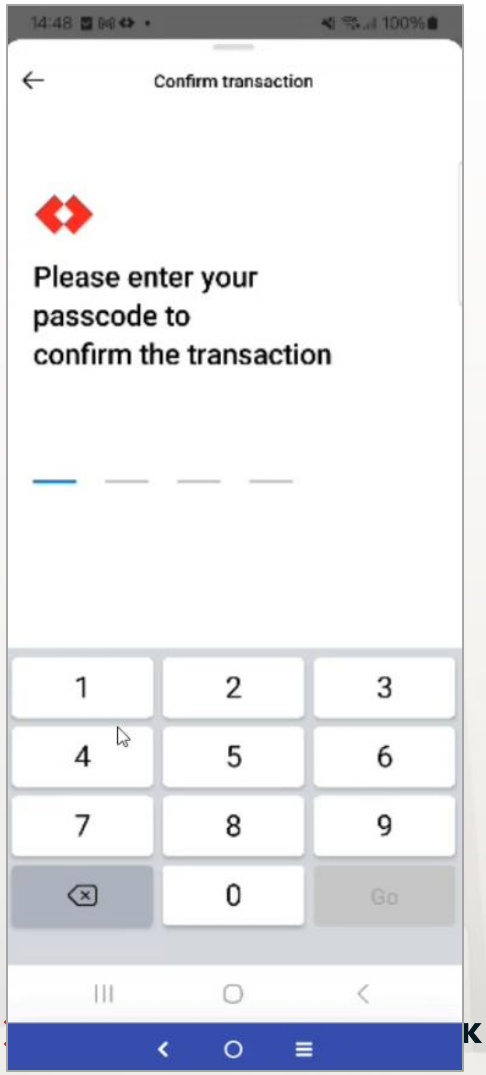
26. E-banking administration

26.4. Lock/unlock users (Approve request)

The approve flow is similar to updating users information, Admin Checker can approve on the Web and authenticate on the App or browse completely on the App.







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26. E-banking administration

NOTES

If the users is locked due to the request of the business (authorization expires), it will not be possible to unlock it through this channel.

If there is still a request to update information/lock/unlock **pending approval**, the business **cannot make a new request.**

If the **Admin checker users** is locked, all actions to update business information will no longer be possible.

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27. Trace request results

27.1. List of applicable transactions

27.2. Steps to trace request results

27. Trace request results

27.1. List of applicable transactions

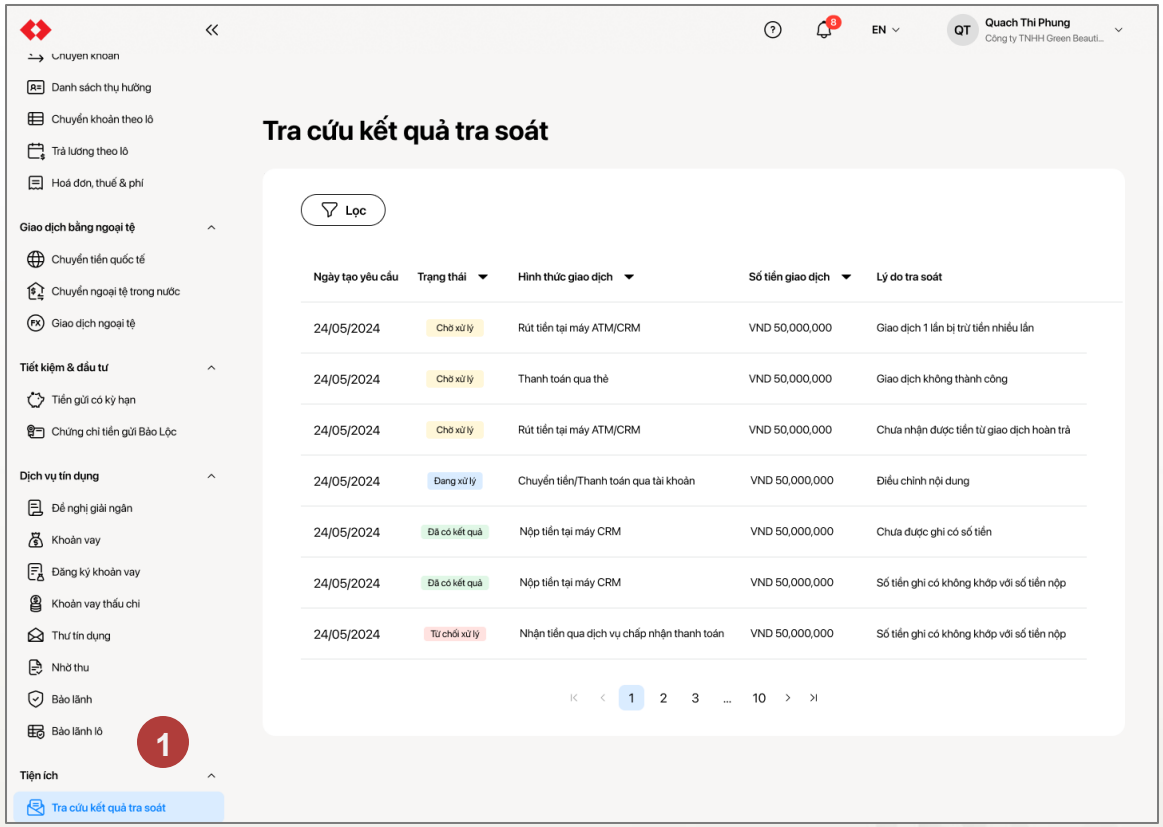
- Transfers/Bill Payment/ Payroll via account
- Card Payment
- Cash Deposit via CRM
- Cash Withdrawal via ATM/CRM
- Collection service via payment gateway

TCB Public Document

27. Trace request results

27.2. Steps to trace request results

1. Select **“Trace request results”** under **Utilities** menu. The screen displays all trace requests.



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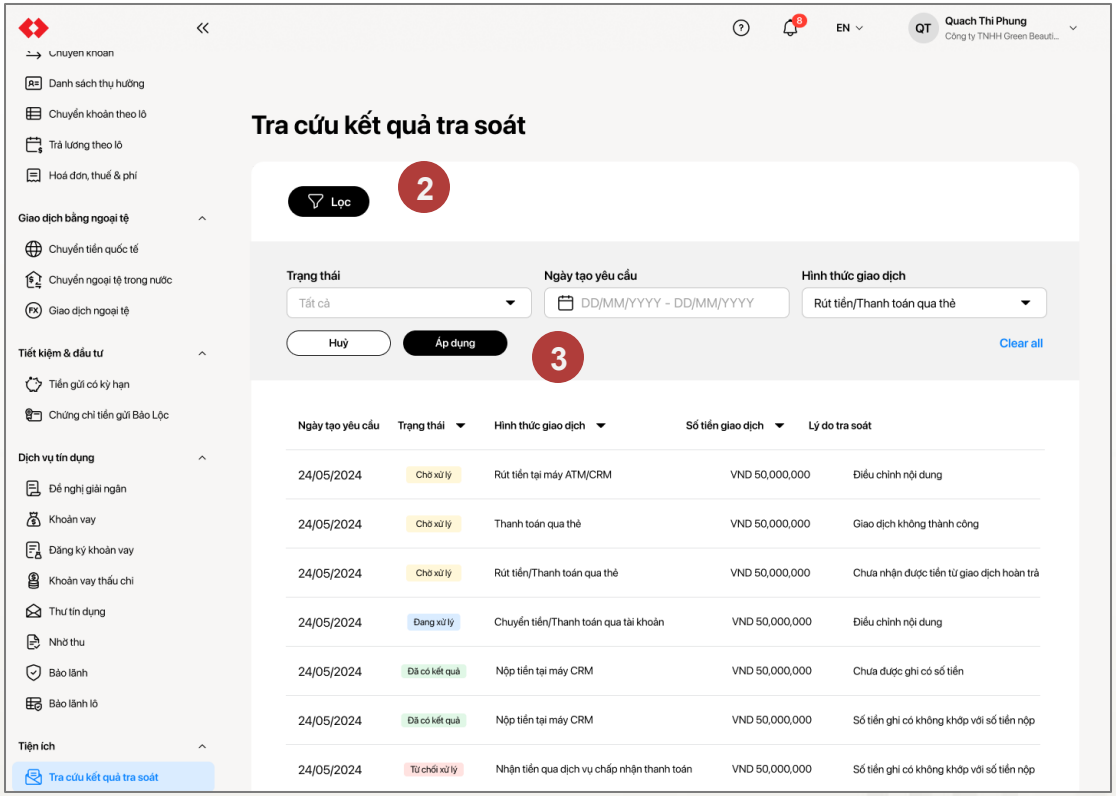
TCB Public Document

27. Trace request results

27.2. Steps to trace request results (continue)

2 Select "Filter" to look up results according to the criteria Status/Request creation date/Transaction type.

3 Select “**Apply**”.



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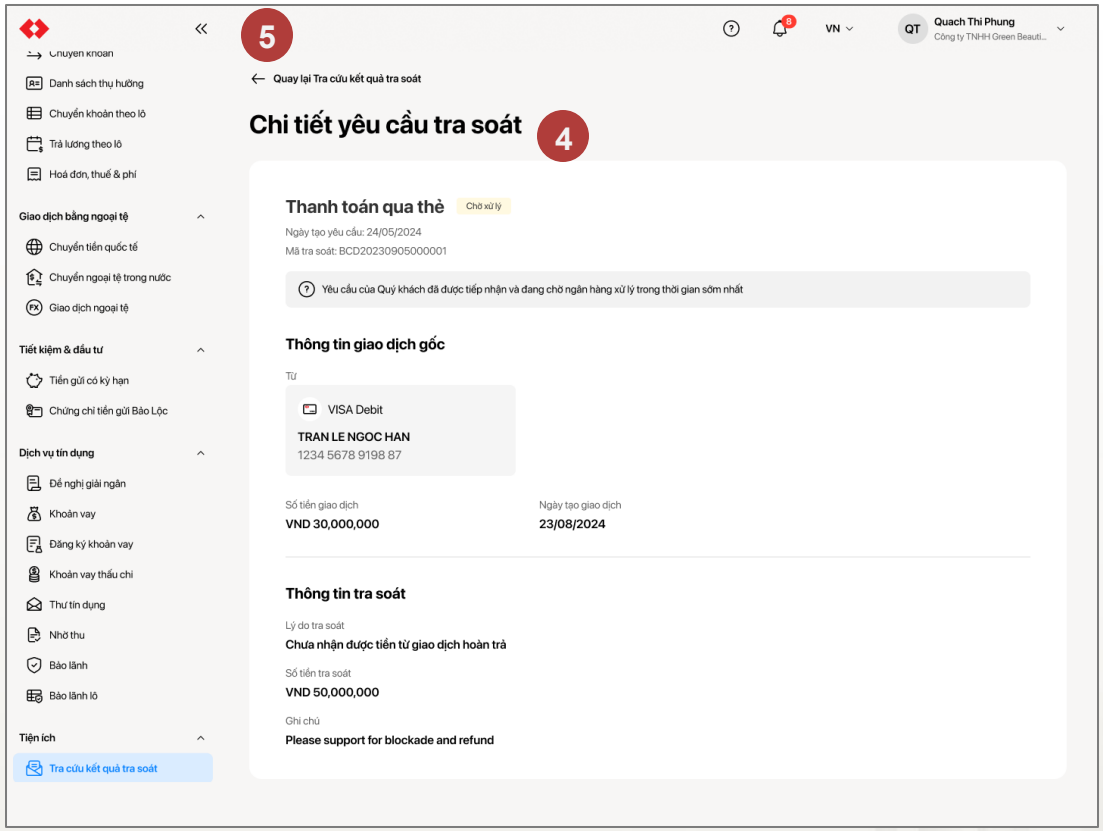
27. Trace request results

27.2. Steps to trace request results (continue)

4 Select the transaction to view details of the trace request

5 Select **"Back to Trace request results"** to get back to transaction requests listing screen



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FX Hub

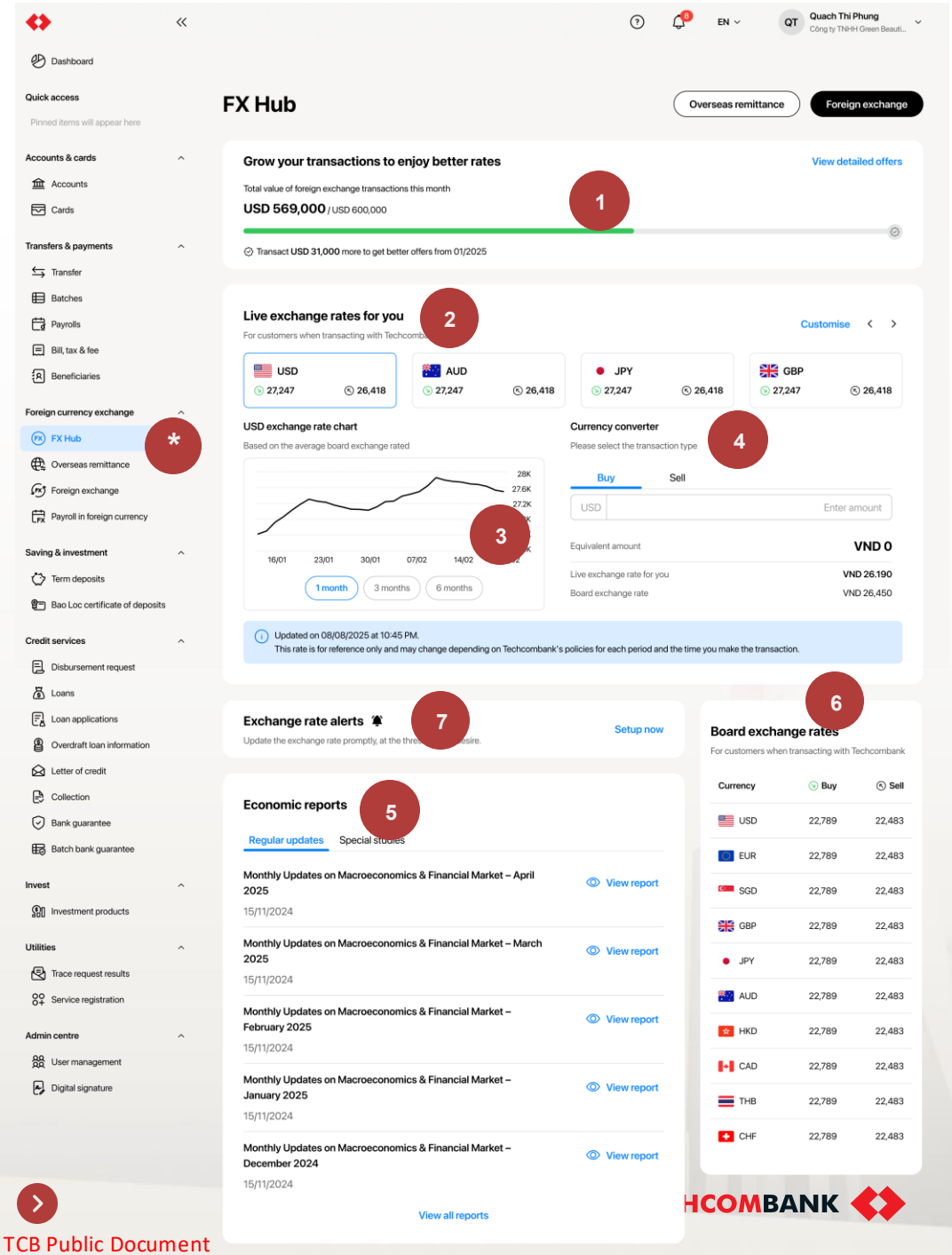
28.1. Key feature of FX Hub

28.2. FX price alerts

28.1. FX Hub key features

* Log in Techcombank Business Web version > Select **FX Hub** in **Foreign currency exchange.** The system will show the following information:

1. FX offers (for specific customers only)
2. FX rates
3. FX rate chart in 1/3/6 months
4. Currency converter
5. Economic reports
6. Board exchange rates
7. Exchange rate alerts



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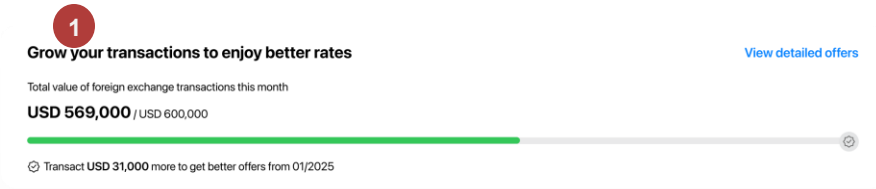
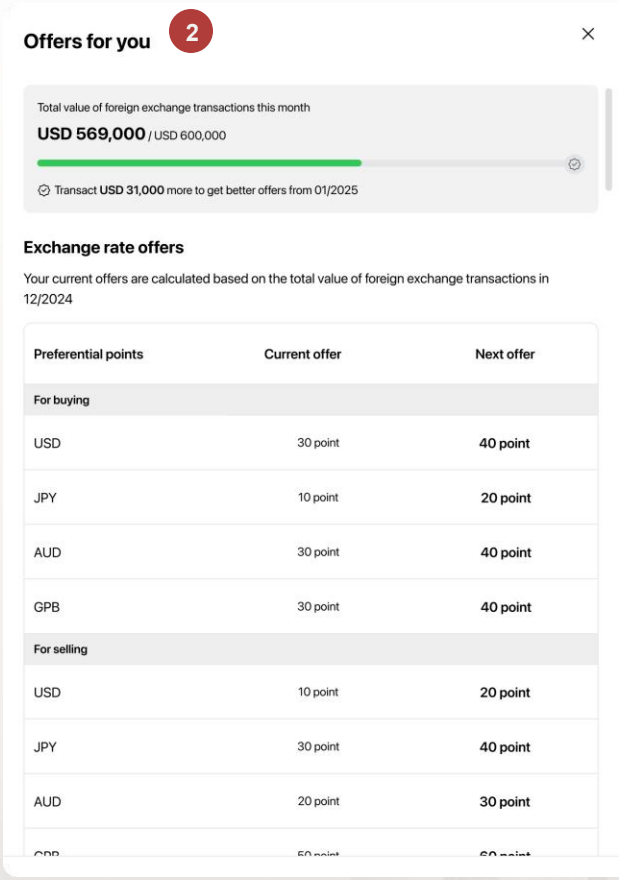
28.1. FX Hub key features

1.1. See offers for customer

1. Select banner **"Grow your transactions to enjoy better rates"**

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





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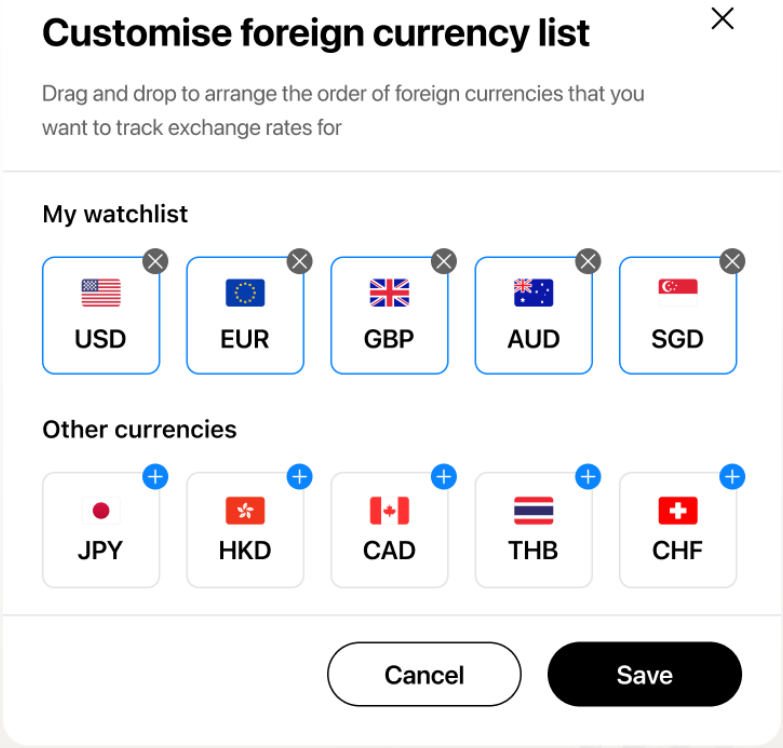
1.2. Customise foreign currency list

Drag and drop the arrange the order of FX that customer want to track FX rates



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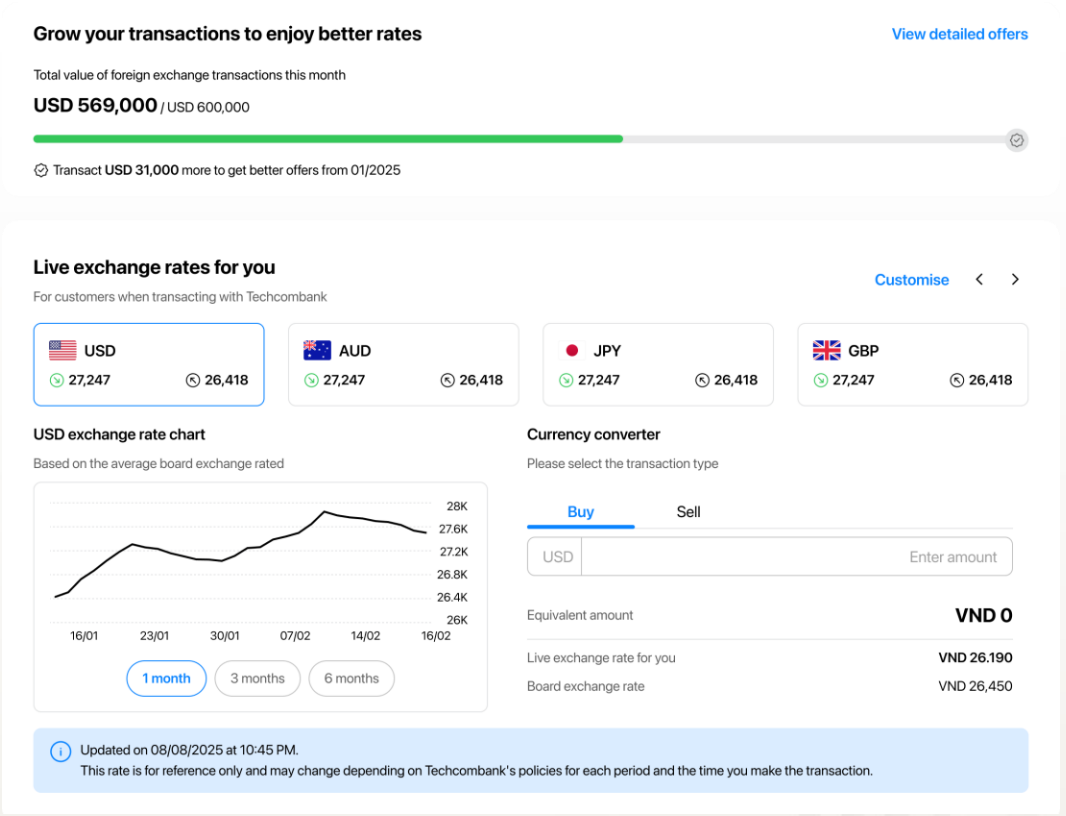
28.1. FX Hub key features

1.3. Currency converter

1. Select **Sell/Buy** in **Currency converter**
2. Select currency and amount
3. System show equivalent amount in VND



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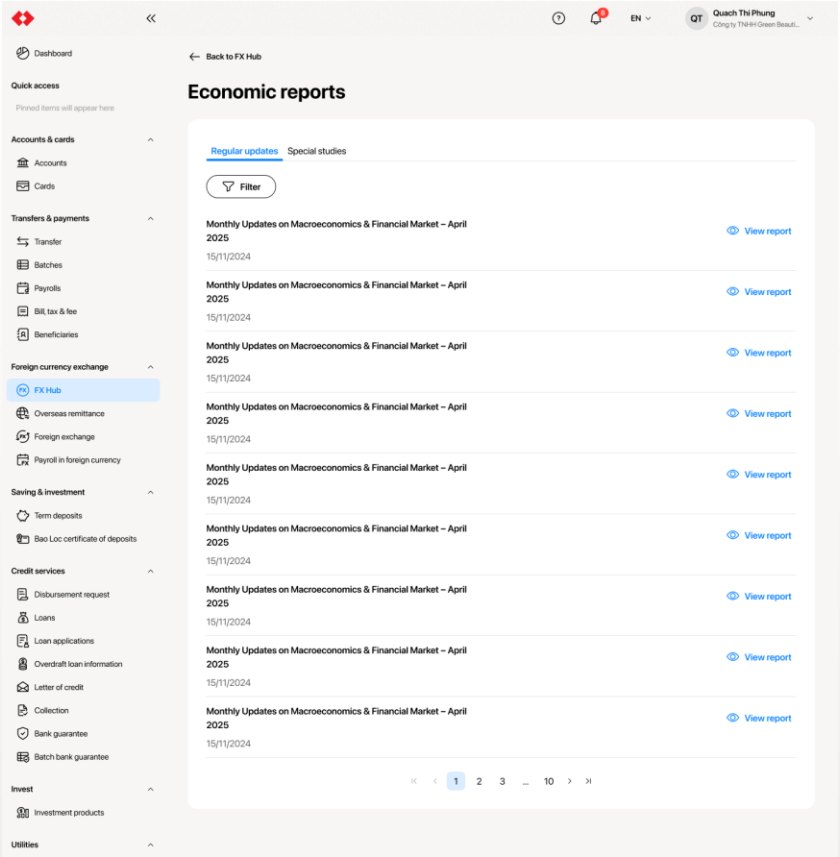
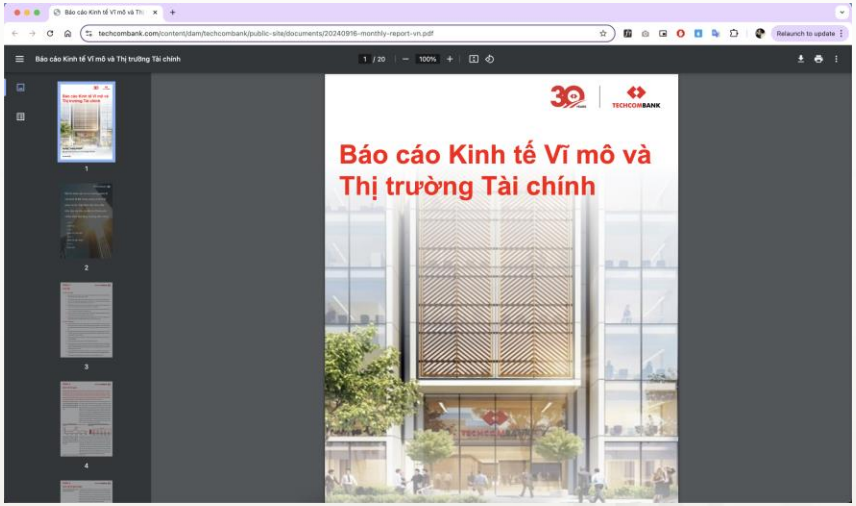
1.4. Economic reports

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





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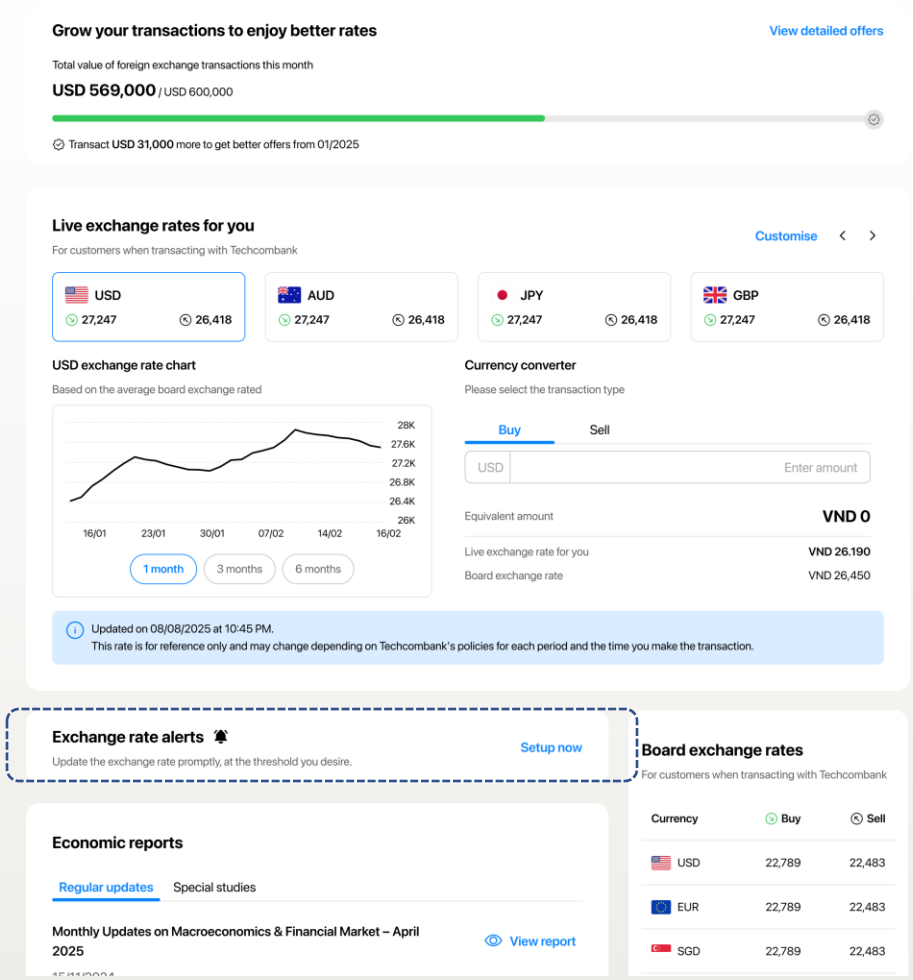
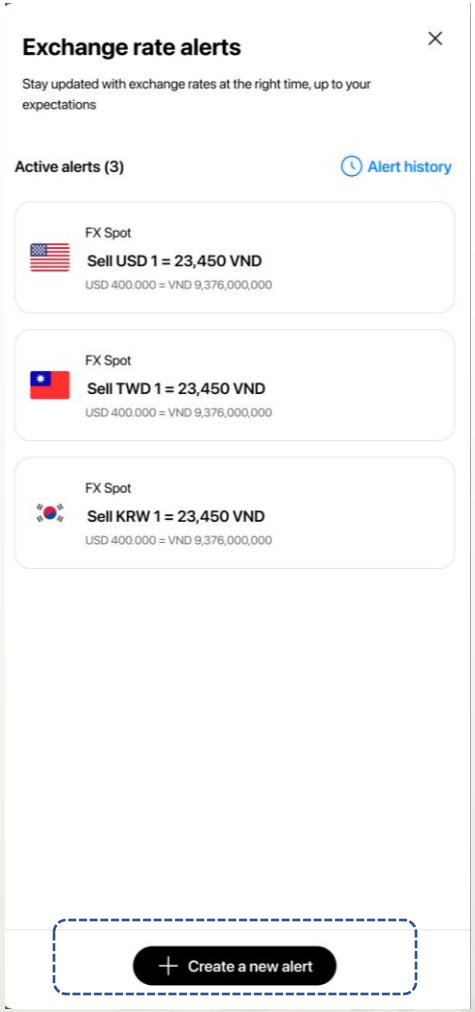
28.2. FX price alerts

From **FX Hub >** Select **Exchange rate alerts >** Select **Setup now.** When exchange rates reach to your expectation, the system will show a notification.





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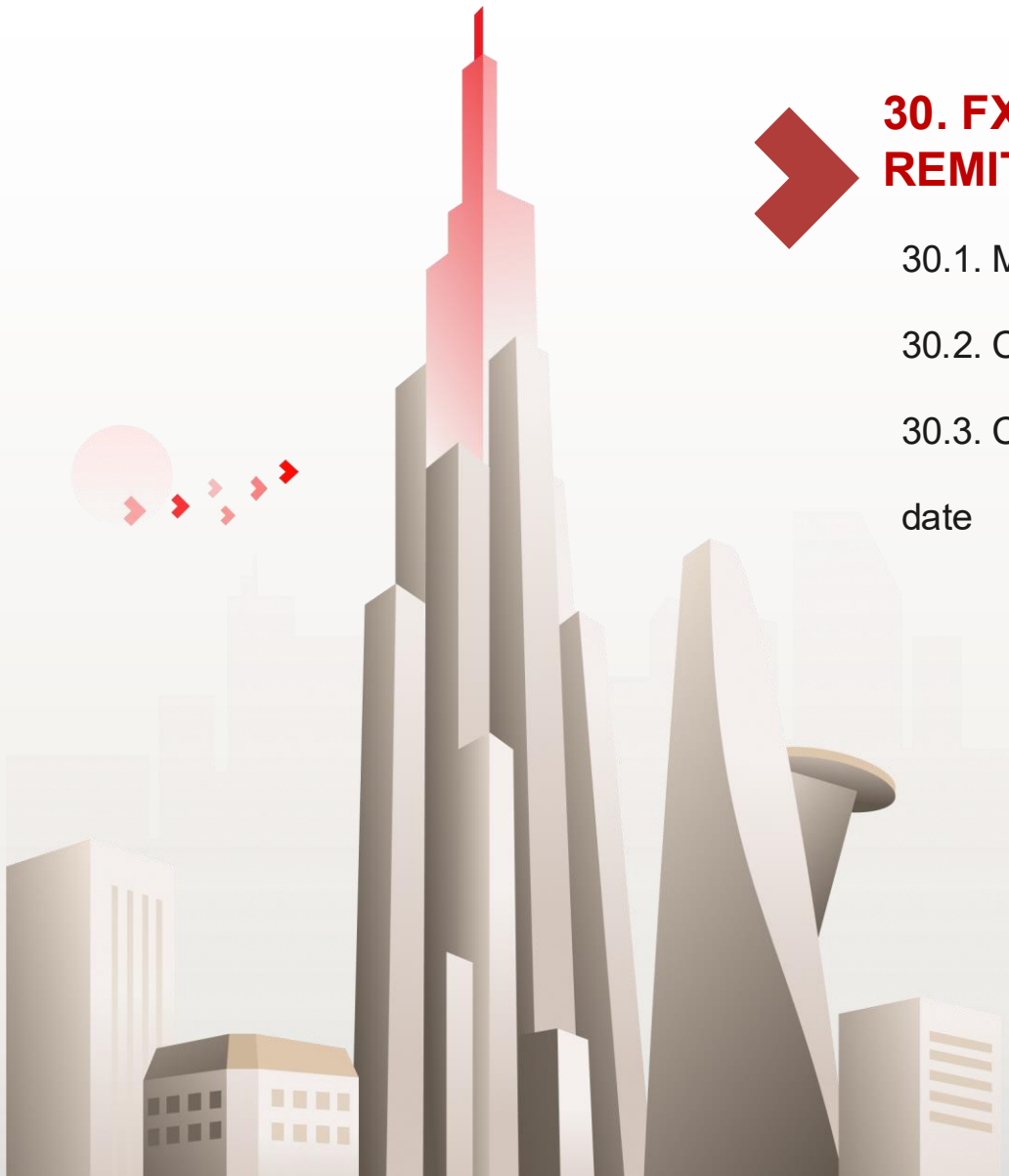


30. FX FORWARD FOR OVERSEA REMITTANCE PURPOSE

30.1. Maker – Create FX Forward buying request

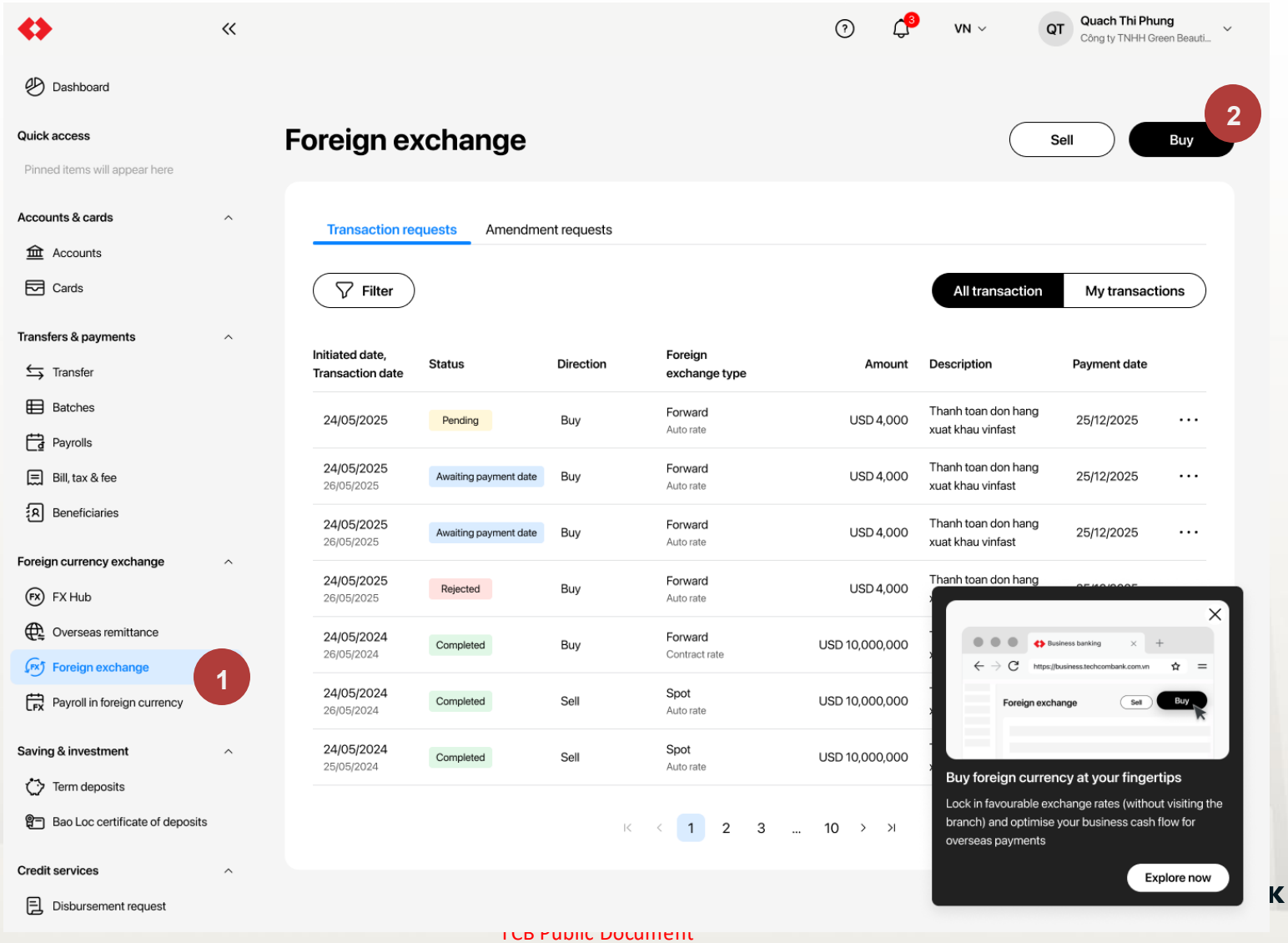
30.2. Checker – Approve FX Forward buying request

30.3. Create oversea remittance request on payment date

30.1.Create FX forward buying request

1 Select **Foreign exchange**

2 Select **Buy**



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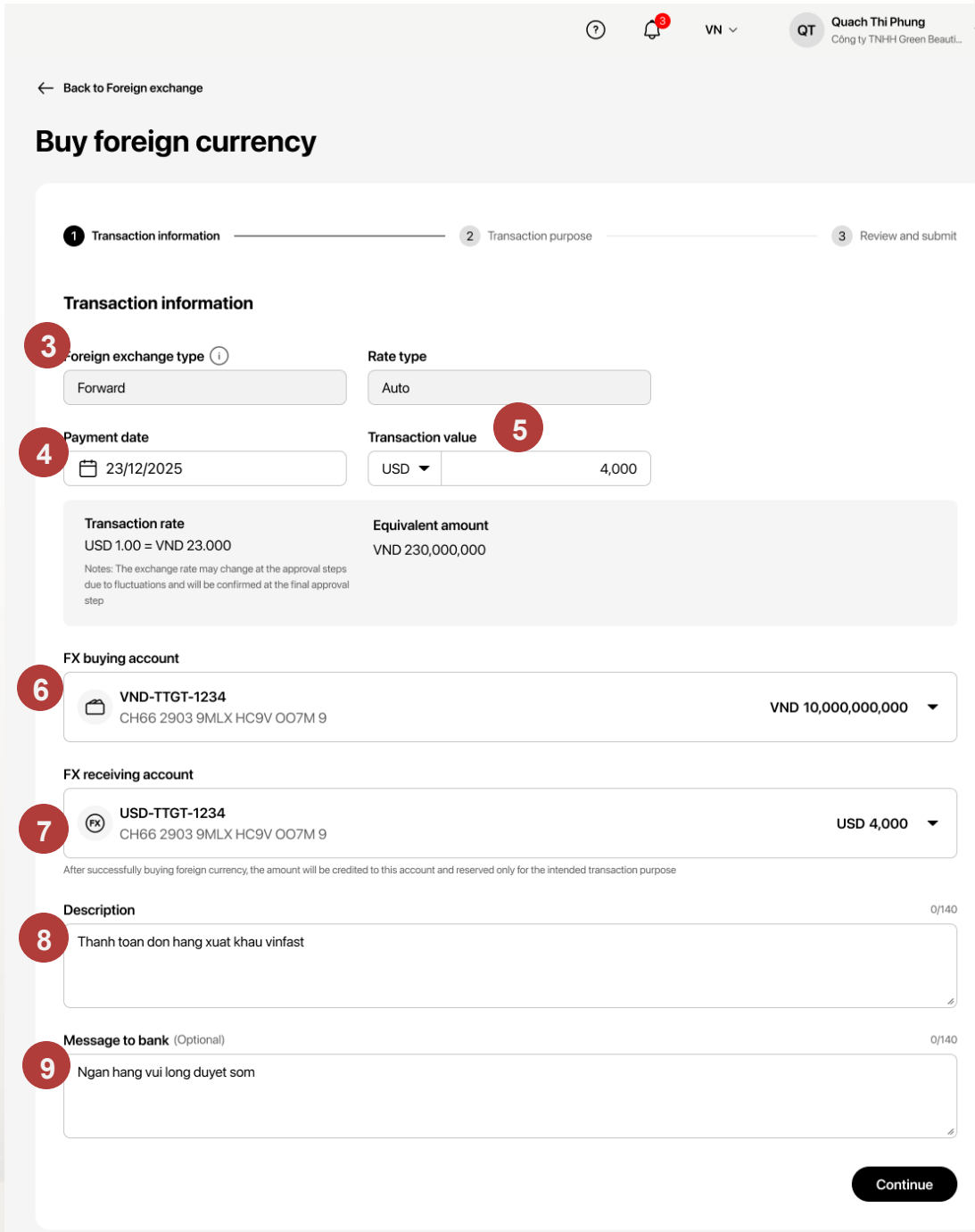
30.1. Create FX forward buying request

Fill in all transaction information

3. Select **Foreign exchange type**: Forward **>** **Auto rate**
4. Select future **Payment date**
5. **Insert Transaction value** > the system will show equivalent amount
6. Select **FX buying account**
7. Select **FX receiving account**
8. Inset **Description** for the transaction
9. Insert **Message to bank** (if any)

Select Continue



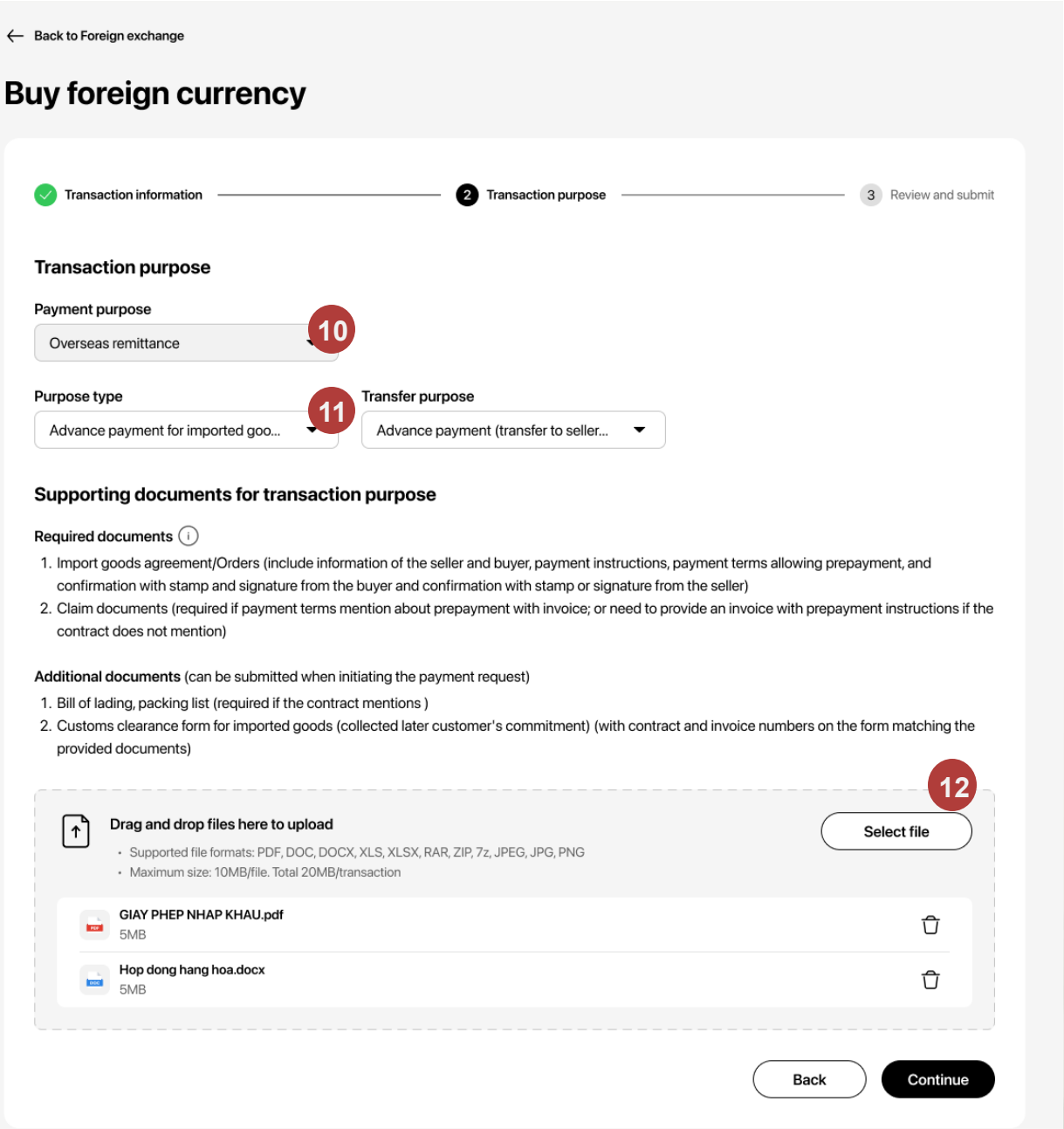
30.1. Create FX forward buying request

At **Transaction purpose**:

10 Select **Oversea remittance**

11 Select **Purpose type and transfer purpose**

12 Upload **files for transaction purpose**



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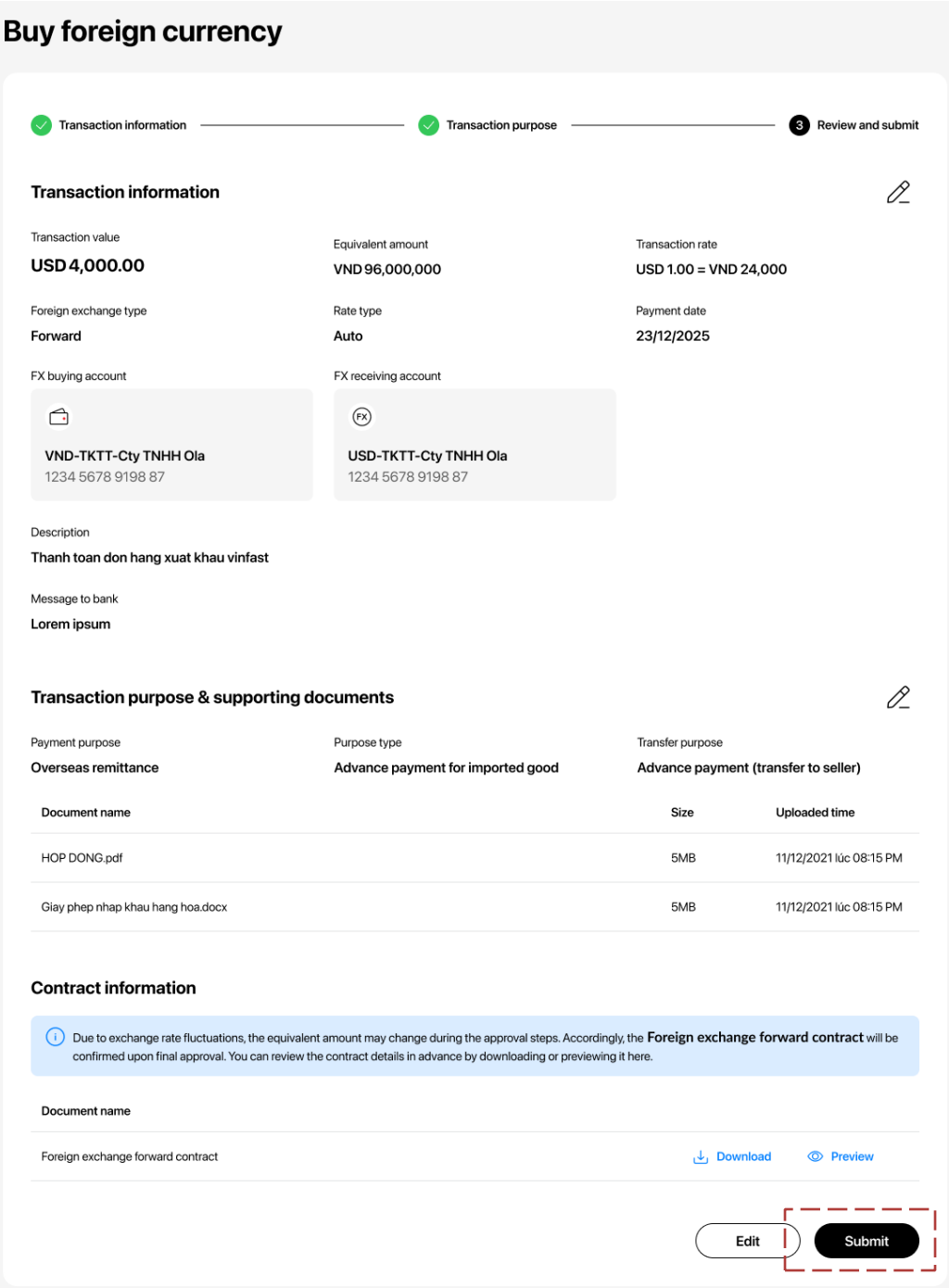
30.1. Create FX forward buying request

15 Review all inserted information.

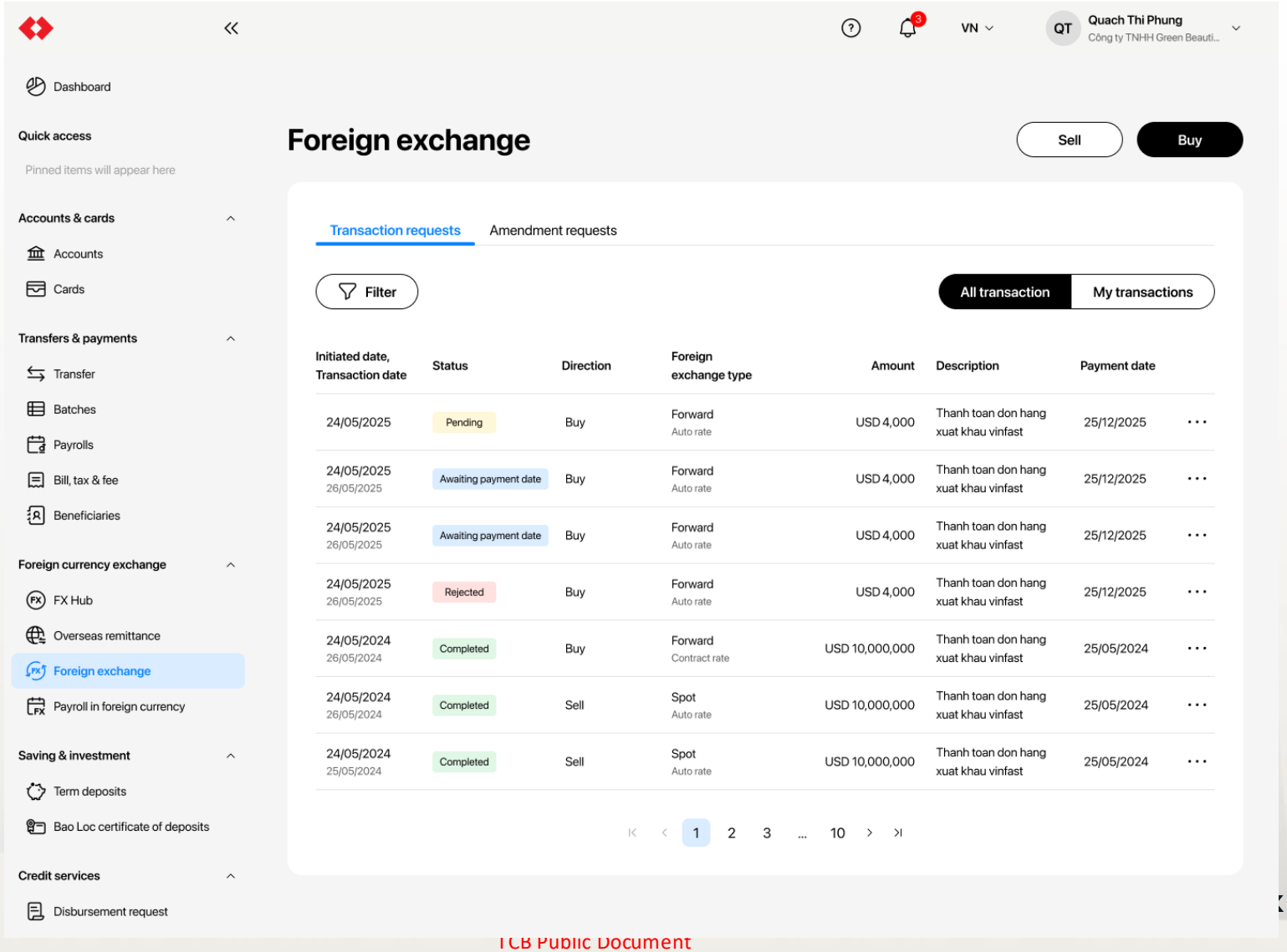
Users can **Edit** information (if necessary).

Select **Submit > Request created successfully**



30.1. Create FX forward buying request

Users can track status of all transactions from **transaction requests** menu



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30.2. Approve FX forward buying request

Users checker can approve FX forward buying request on Techcombank Business Web version of App version as regular FX transactions

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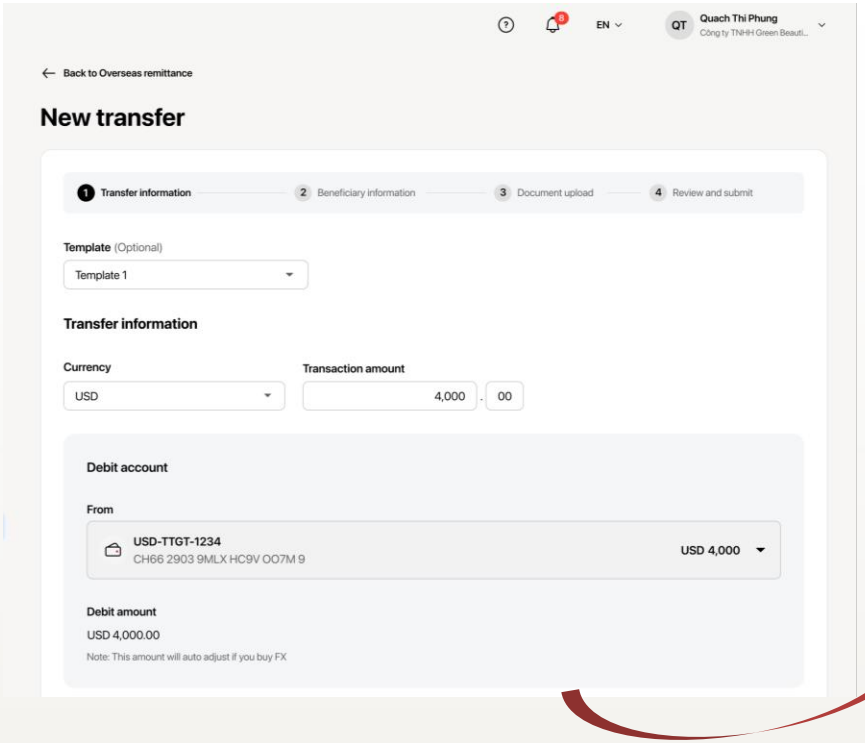
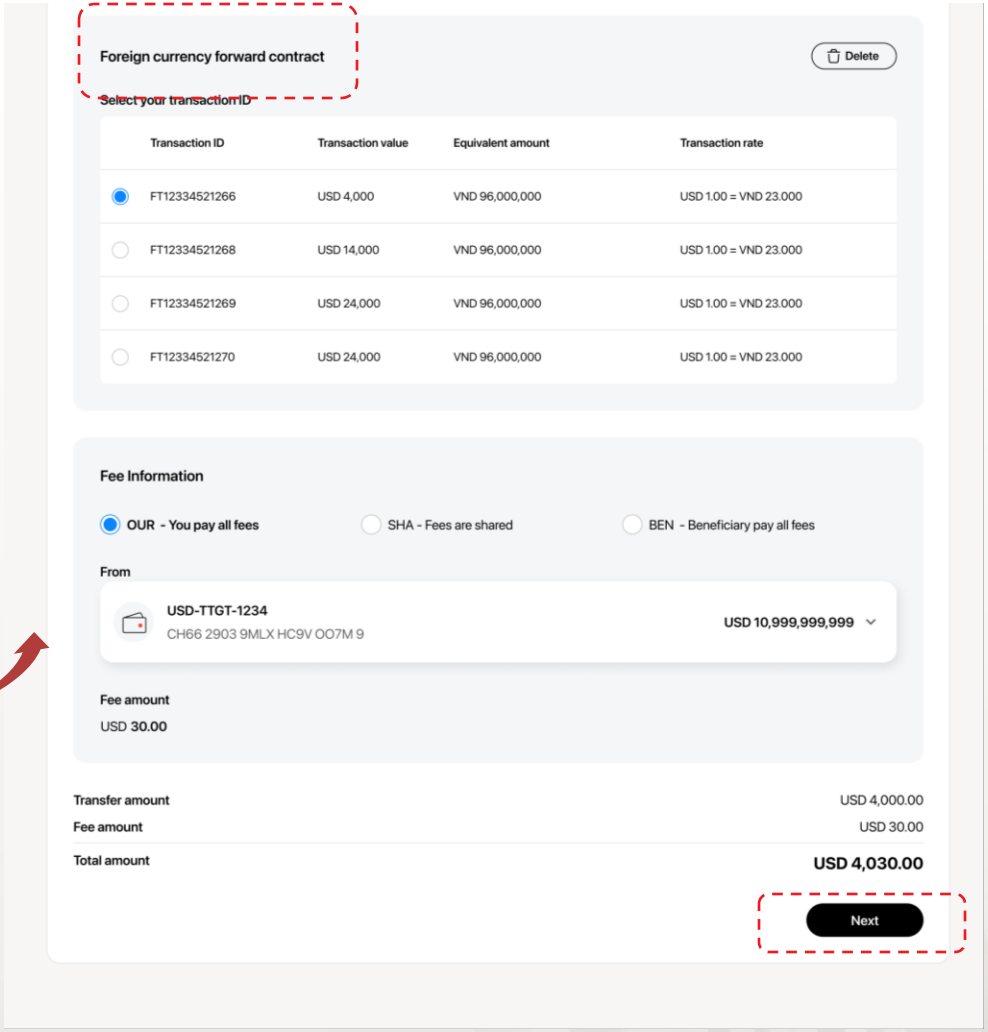
30.3. Create oversea remittance request on payment date

From **Oversea remittance >** Select **new transfer.** In Tranfer information, select **FX forward contract**





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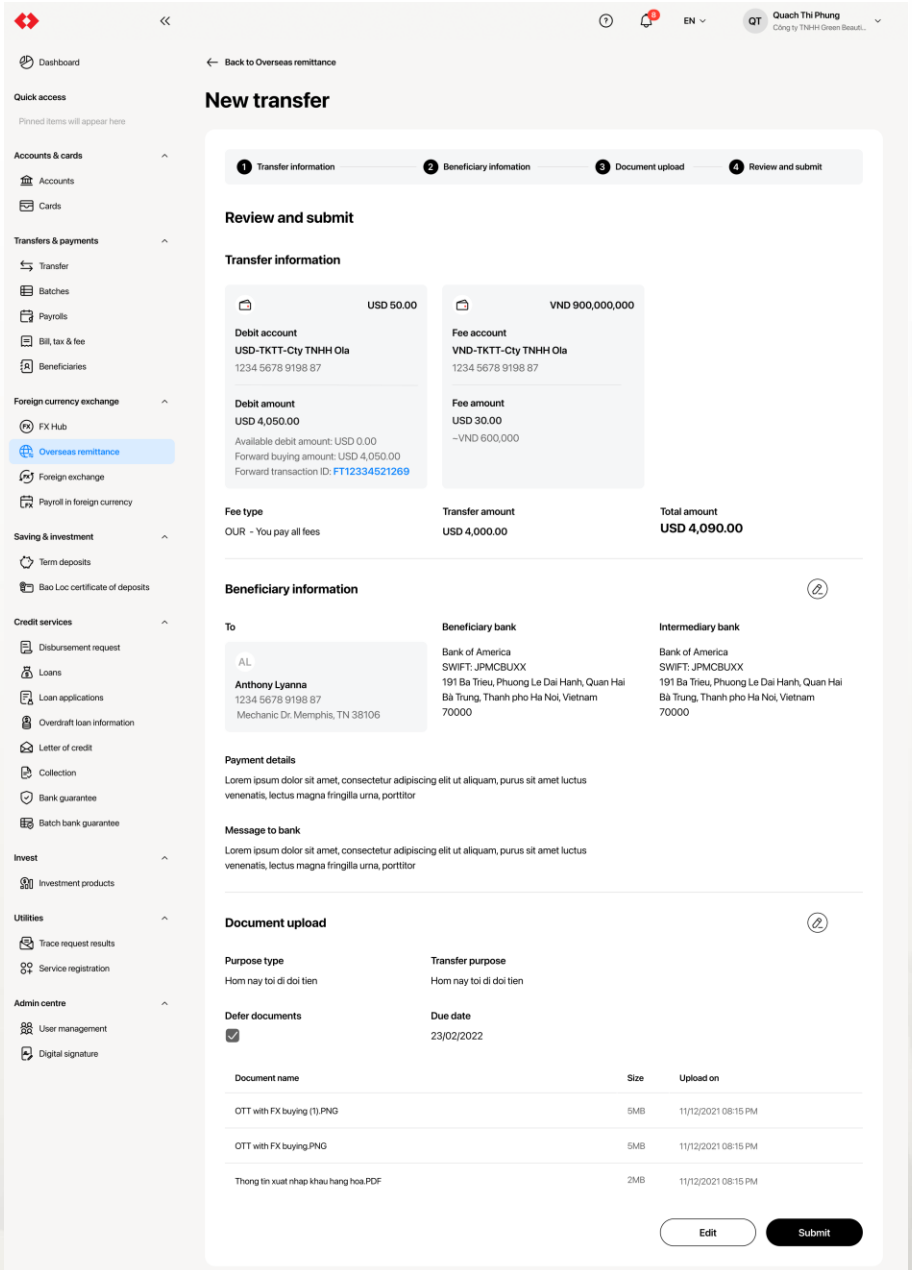
30.3. Create oversea remittance request on payment date

2 Review all information and select **Continue**



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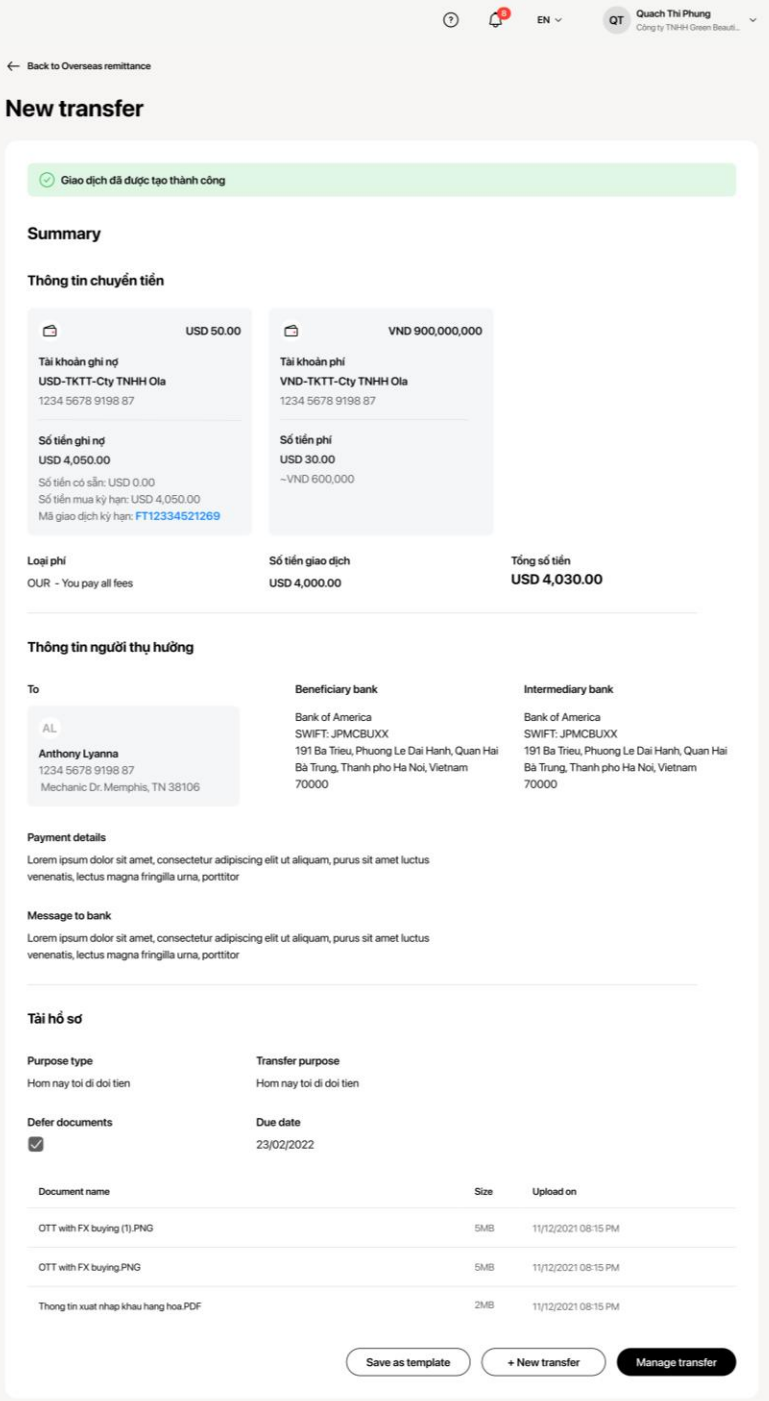
30.3. Create oversea remittance request on payment date

3 Users can follow usual steps as regular oversea remittance request to successful stage.



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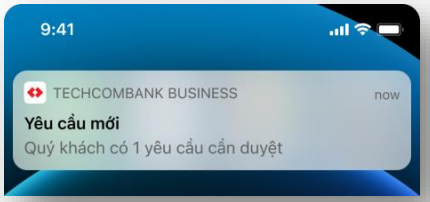
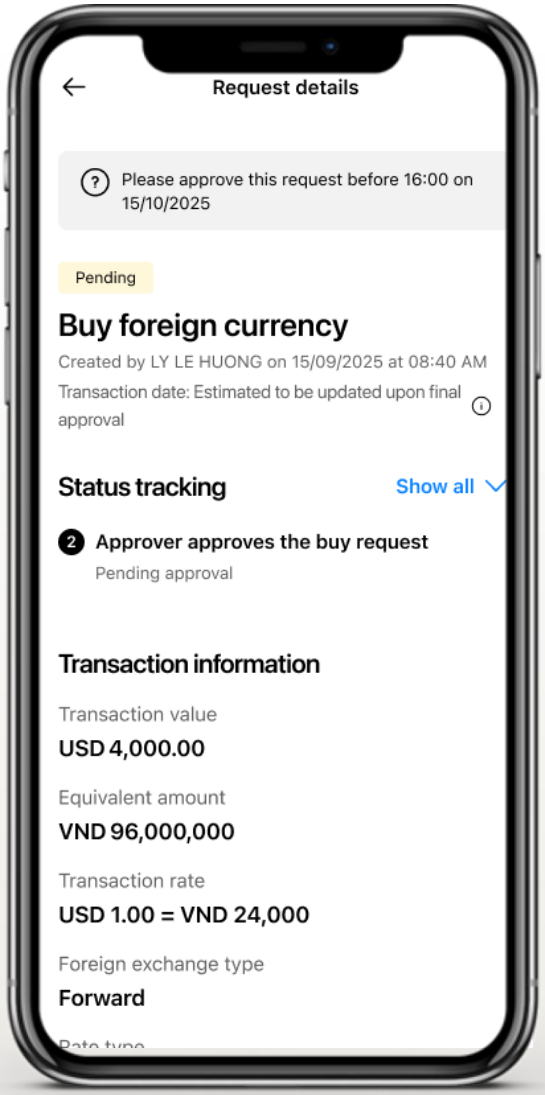
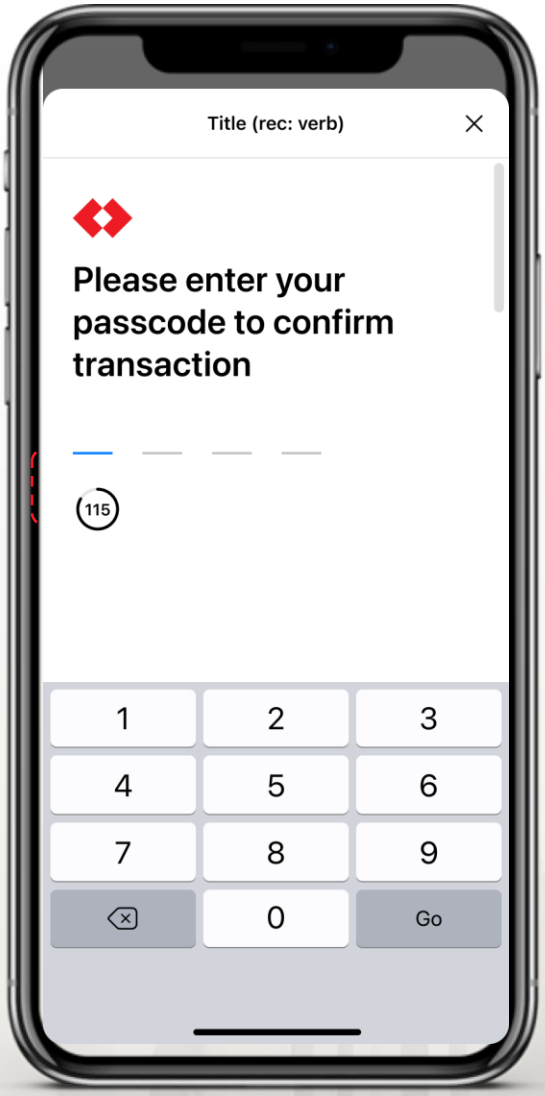
30.3. Create oversea remittance request on payment date

4 Follow approval steps **on Techcombank Business app as usual**







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

31.1. Single future payment and/or approve transfer with insufficient balance

31.2. Future batch/payroll payment

31.1. SINGLE FUTURE PAYMENT AND/OR APPROVE TRANSFER WITH INSUFFICIENT BALANCE

31.1.1. Initiate future payment request and/or approve transfer with insufficient balance

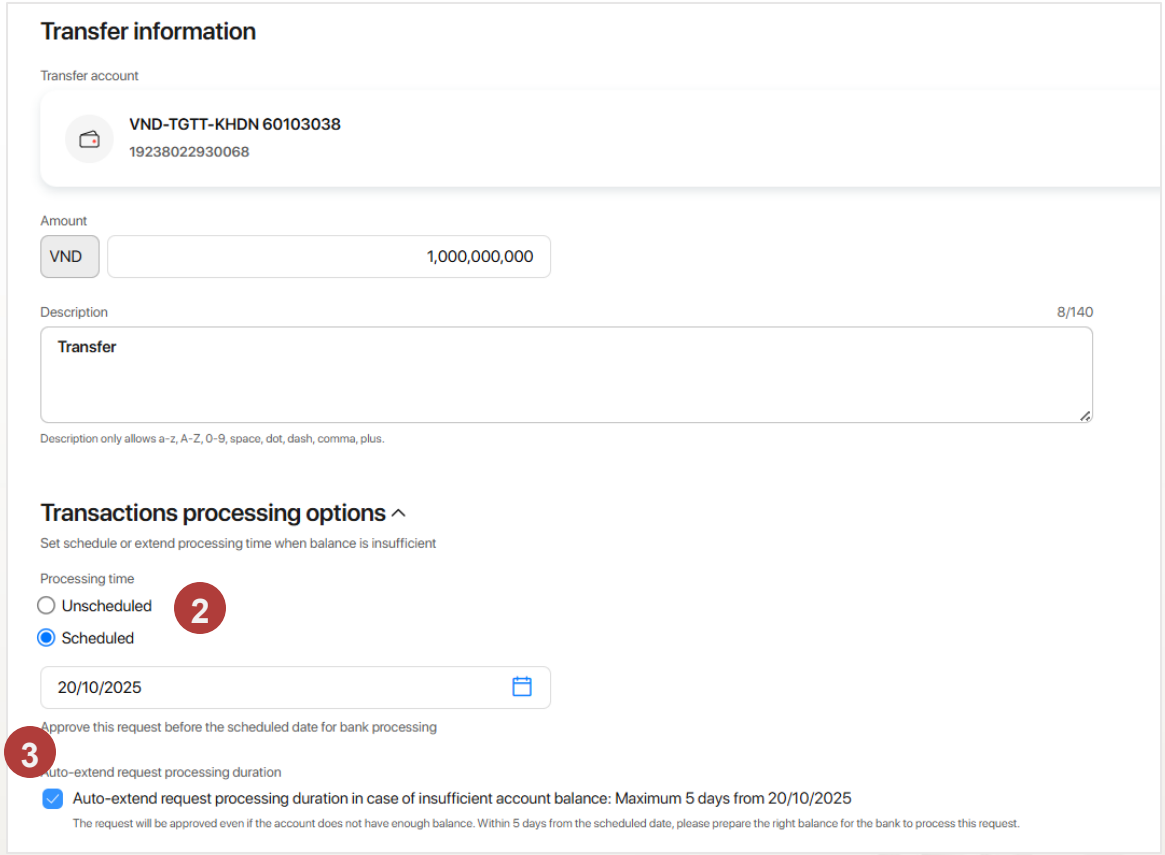
31.1.2. Approve request

31.1.3. Transaction status tracking

31.1.1. Create future payment request and/or approve transfer with insufficient balance

1. Users create a new single transfer as regular
2. After filling all necessary information, users can open **Transactions processing options** to select **Scheduled** and **select a future date (maximum 90 days from the current date).**
3. Users can select scheduled transfer only, or also select **Auto-extend request processing duration** (5 days more in case of insufficient account balance)
4. Select **Review**

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



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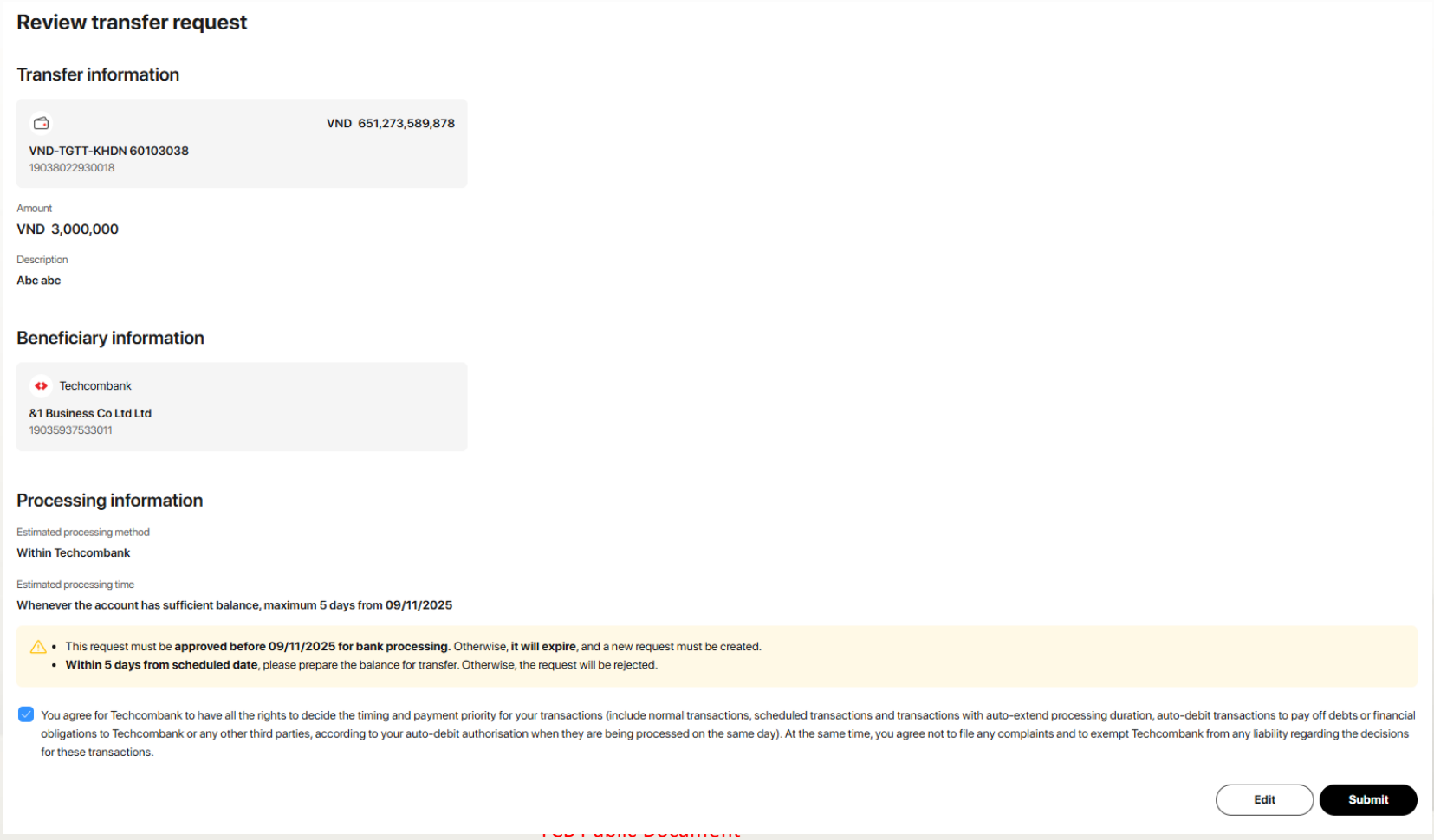
31.1.1. Create future payment request and/or approve transfer with insufficient balance

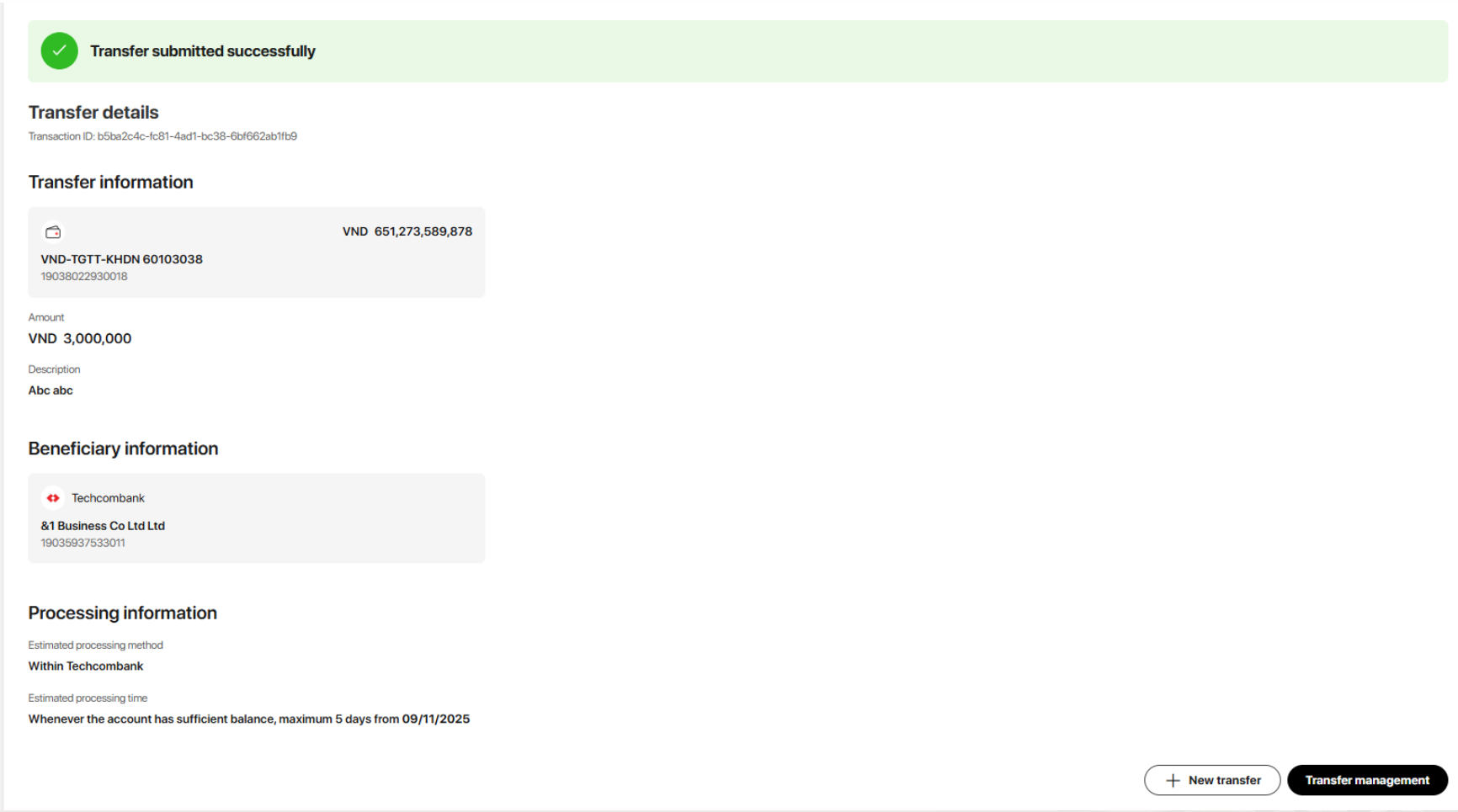
5 Review all information, read carefully announcement from the system, **and tick agree with Techcombank's agreement** before submiting the request

6 Select **Submit**



31.1.1. Create future payment request and/or approve transfer with insufficient balance

7 Transfer request is submitted successfully



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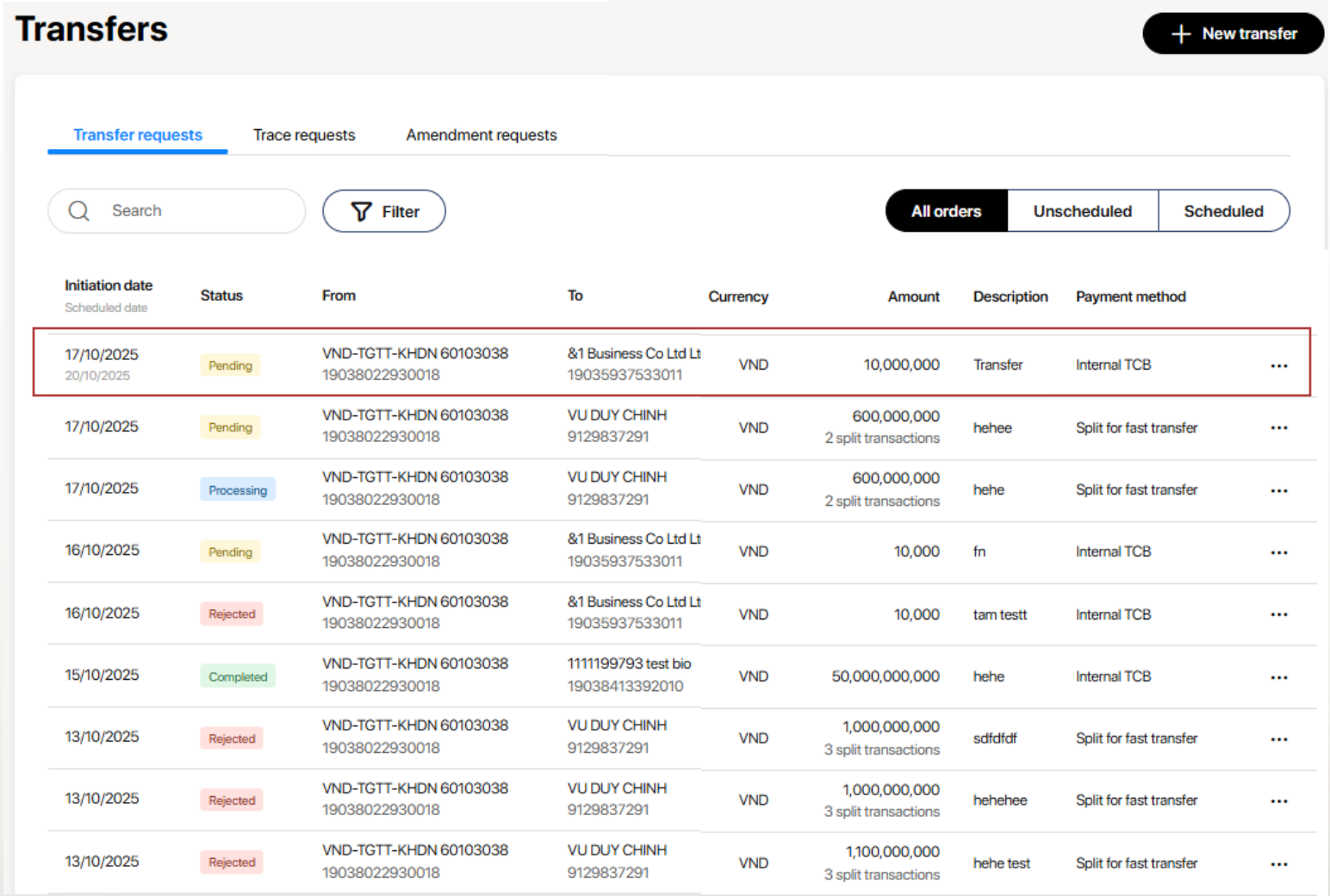
31.1.1. Create future payment request and/or approve transfer with insufficient balance

8 Users checker can **view details** of transfer request with **'Pending'** status to approve



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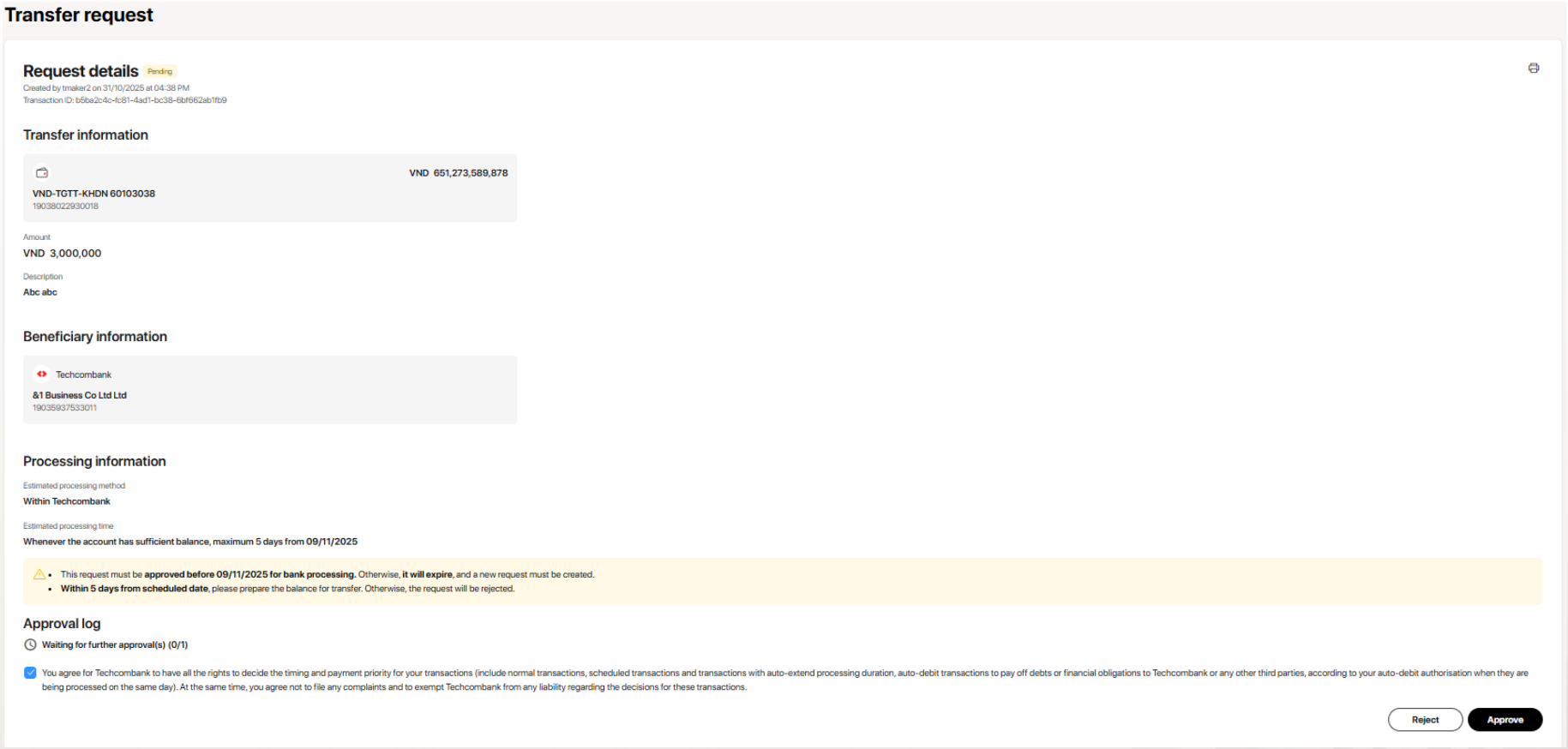
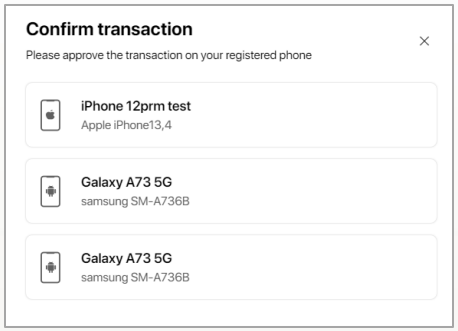
31.1.1. Create future payment request and/or approve transfer with insufficient balance

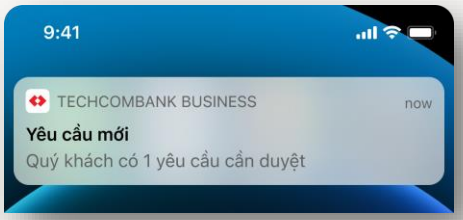
9 Users checker also need to agree with Techcombank's agreement before approval

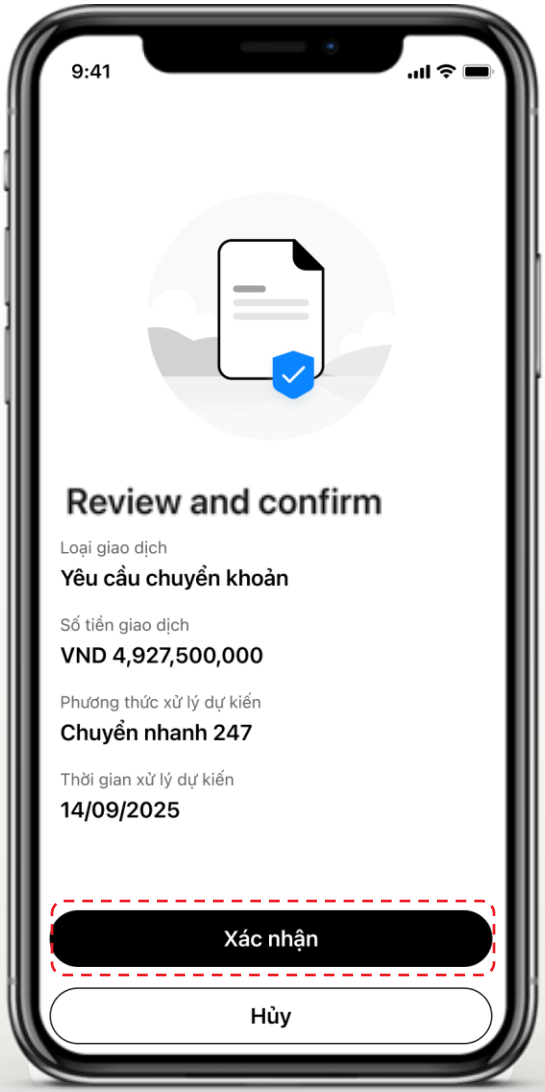


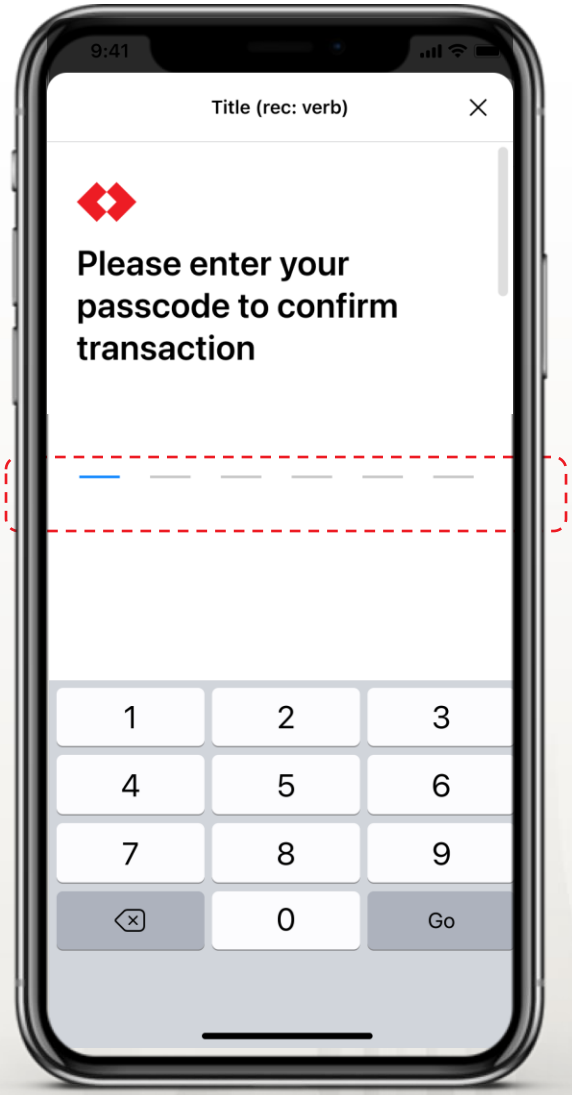
31.1.1. Create future payment request and/or approve transfer with insufficient balance

10 Checker continue approval workflow on Techcombank Business app as usual









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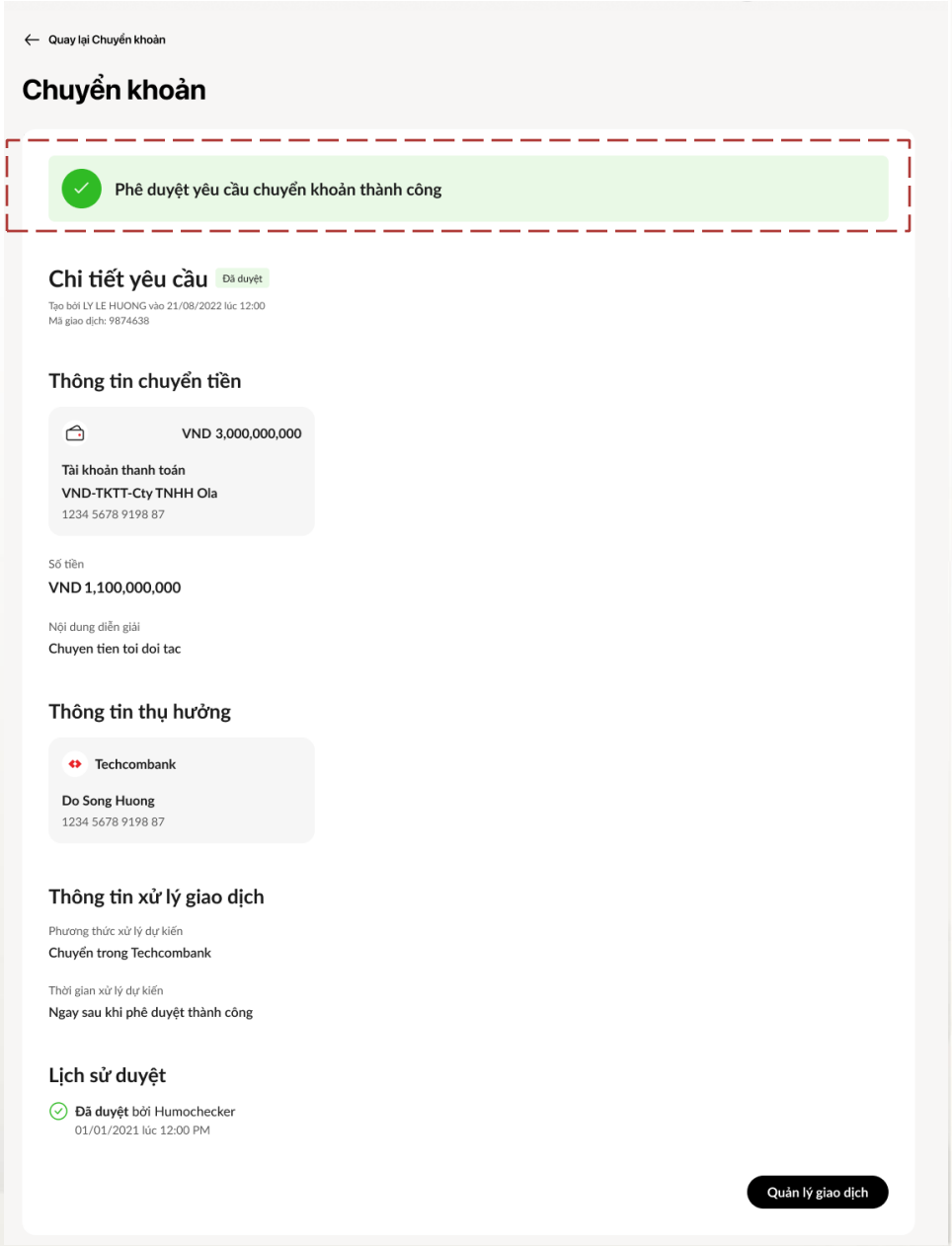
31.1.1. Create future payment request and/or approve transfer with insufficient balance

11 After approval, the transaction status will be updated to **Approved**



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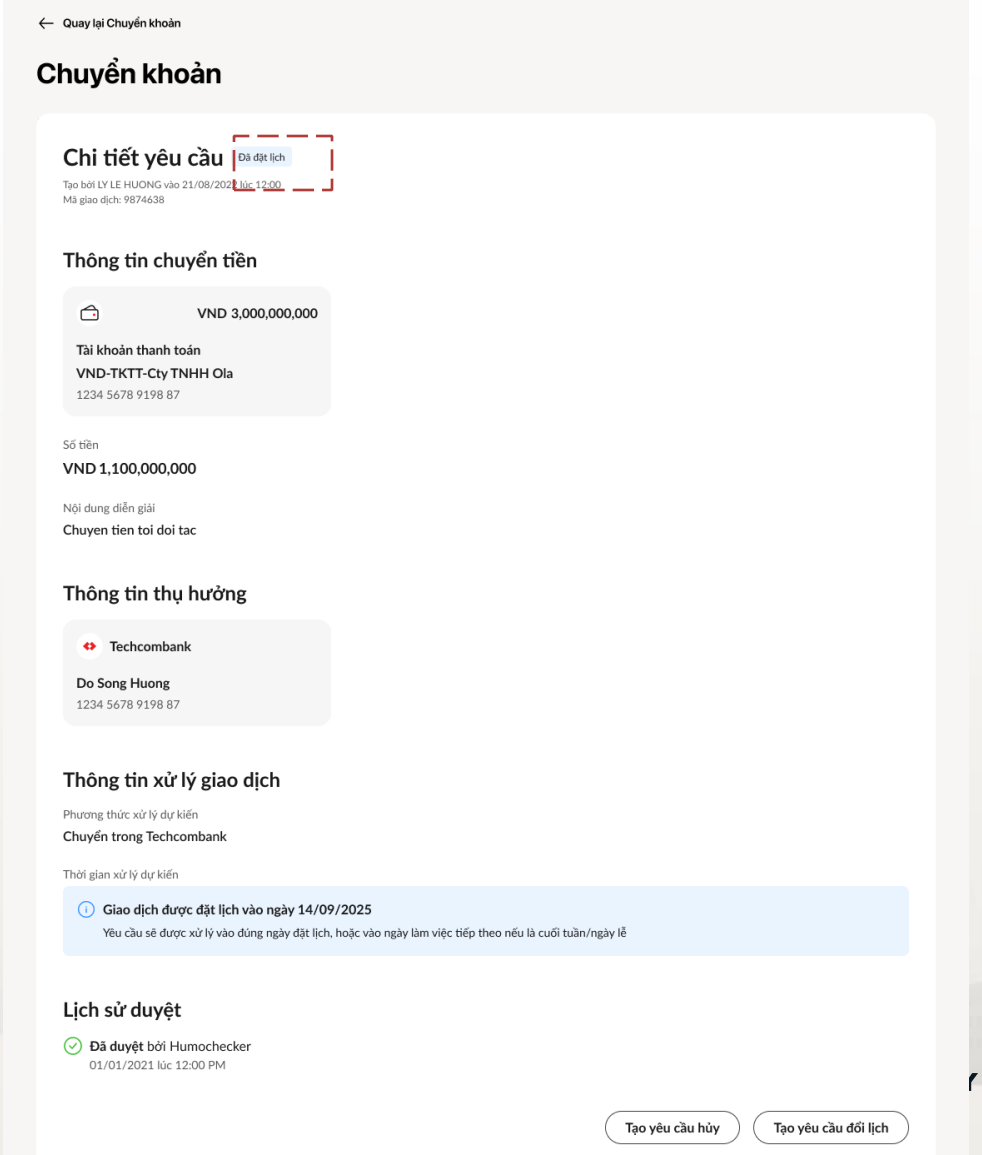
31.1.1. Create future payment request and/or approve transfer with insufficient balance

12 After the internal process of Techcombank Business, transaction status will be updated to **Scheduled**



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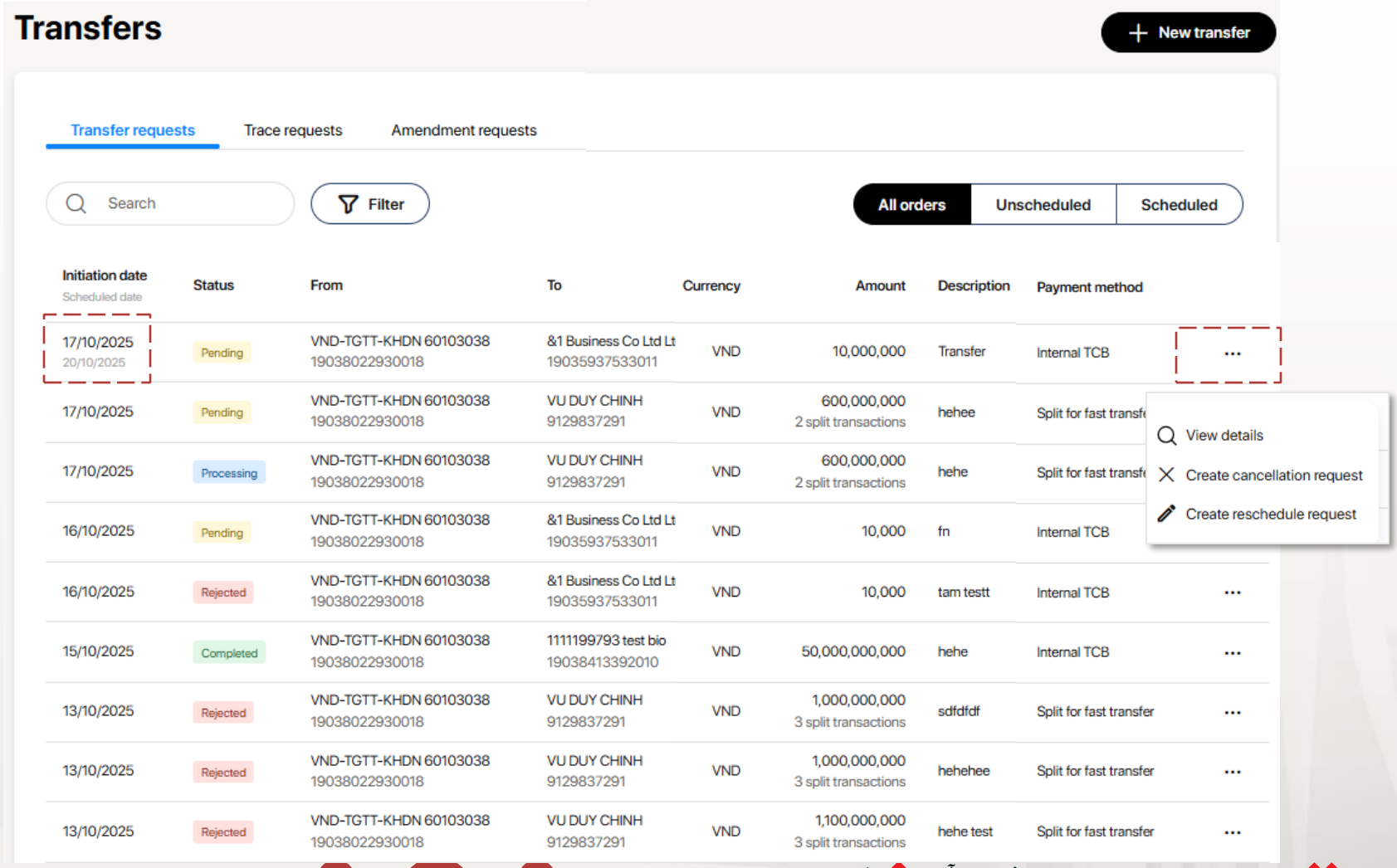
31.1.3. Transaction status tracking

Users can track transactions' status from **Transfer requests** and filter **Scheduled** transfers. In addition, users maker can **amend** or **cancel** scheduled transfer requests and these requests need to be approved by checker.



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31.2. FUTURE BATCH/PAYROLL PAYMENT

31.2.1. Initiate and approve future batch/payroll payment

31.2.2. Transaction status tracking

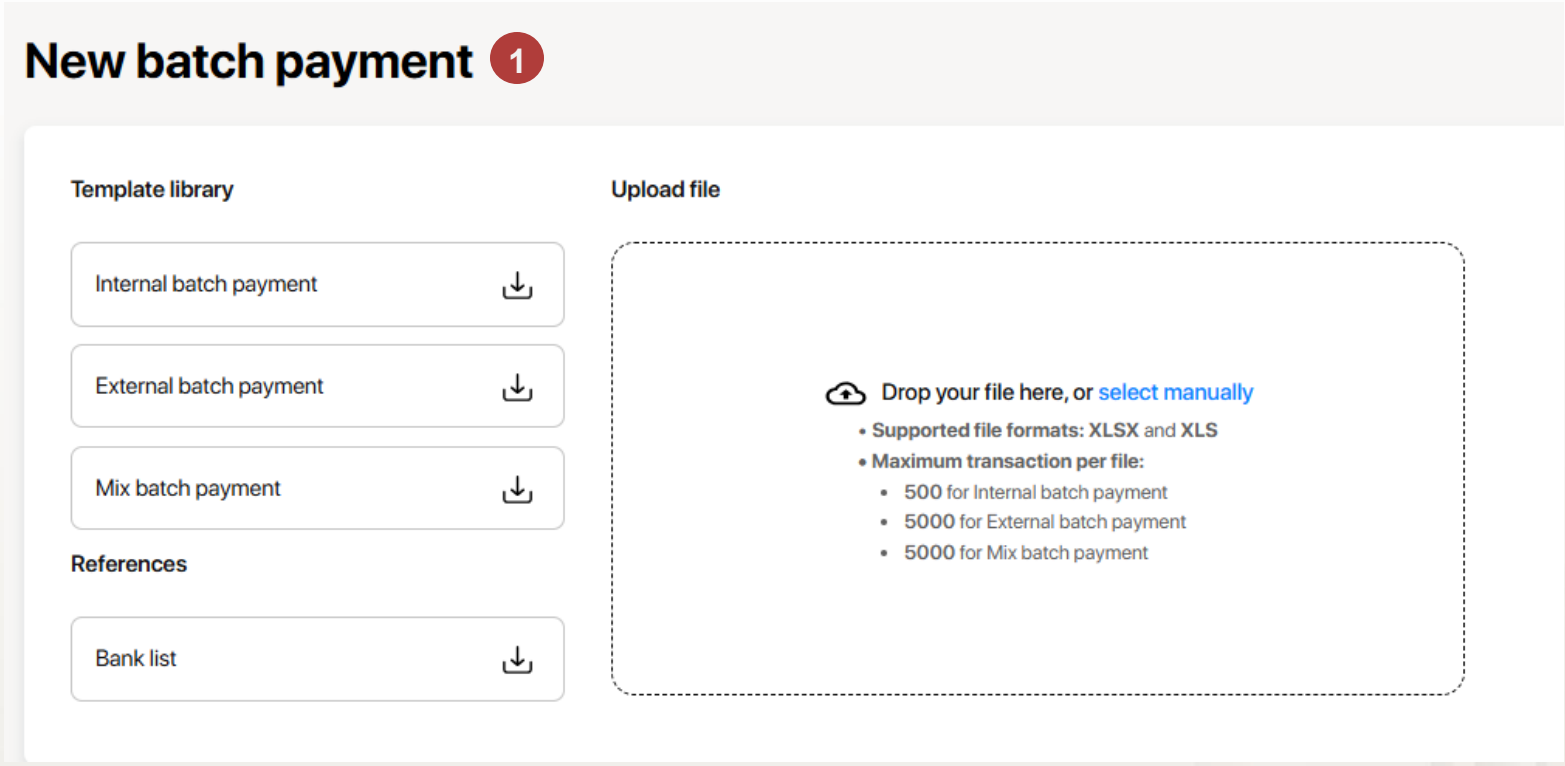
31.2.3. Reschedule request

31.2.4. Cancel request

31.2.1. Create and approve future batch/payroll payment

1. Users create a new batch/payroll transfer

2. After upload batch file successfully, select **Transfer this batch** and review details



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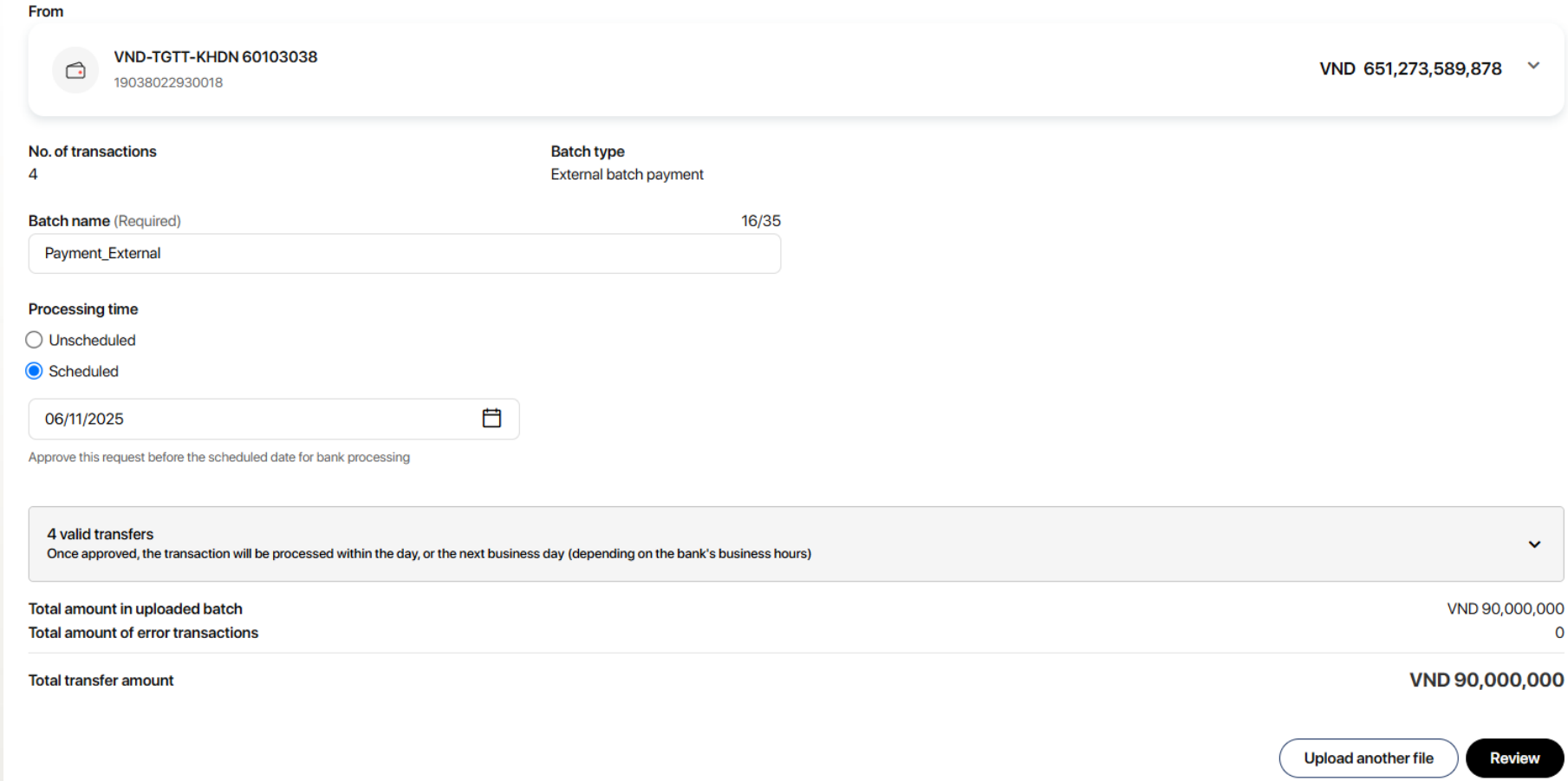
31.2.1. Create and approve future batch/payroll payment

3 At processing time, select **Scheduled** with a future date (maximum 90 days from the current date)



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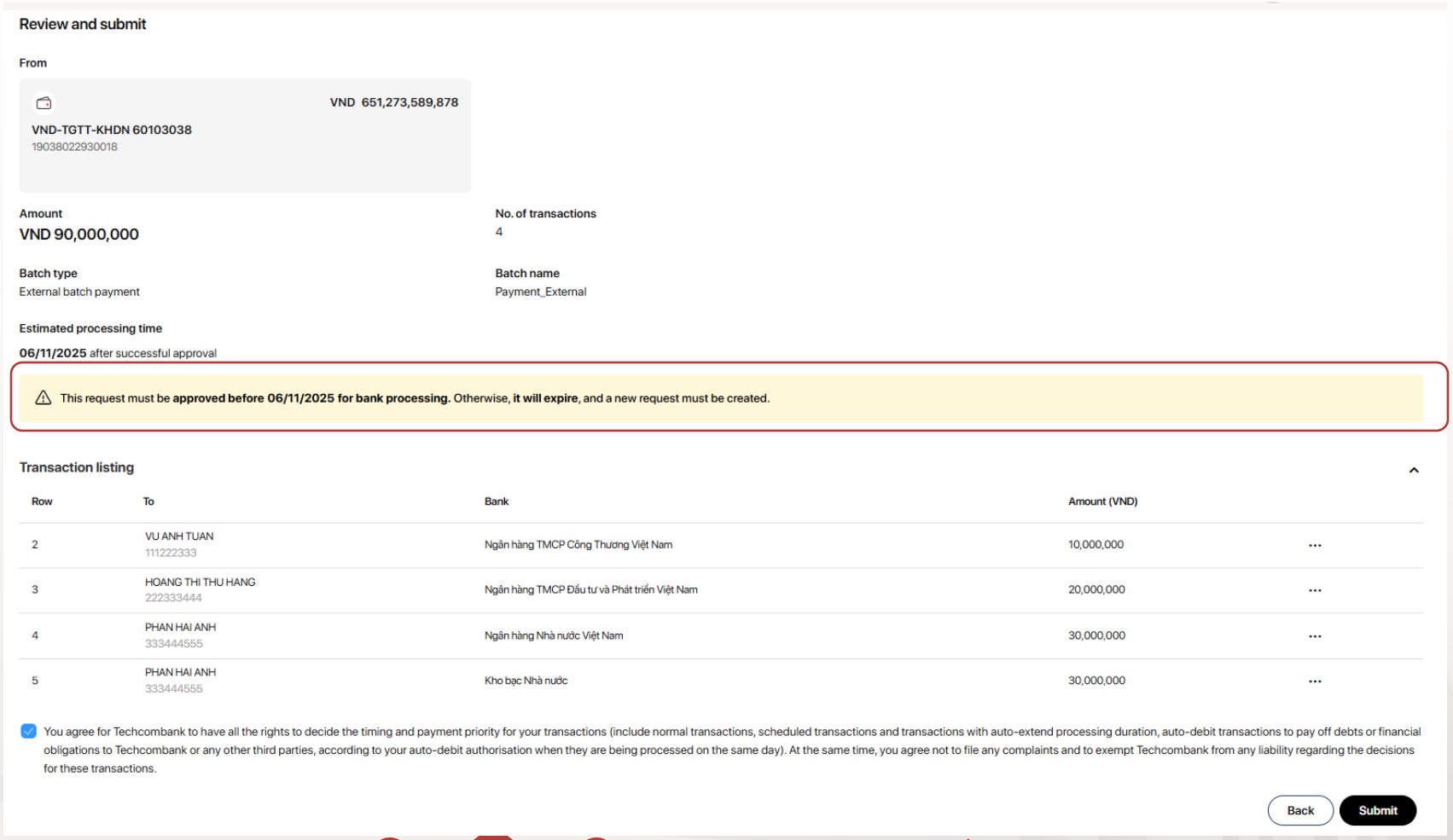
31.2.1. Create and approve future batch/payroll payment

4 In the next step, usser need to **Review and Submit.**

The system will remind users that This request must be approved before selected future date, otherwise, it will expire.



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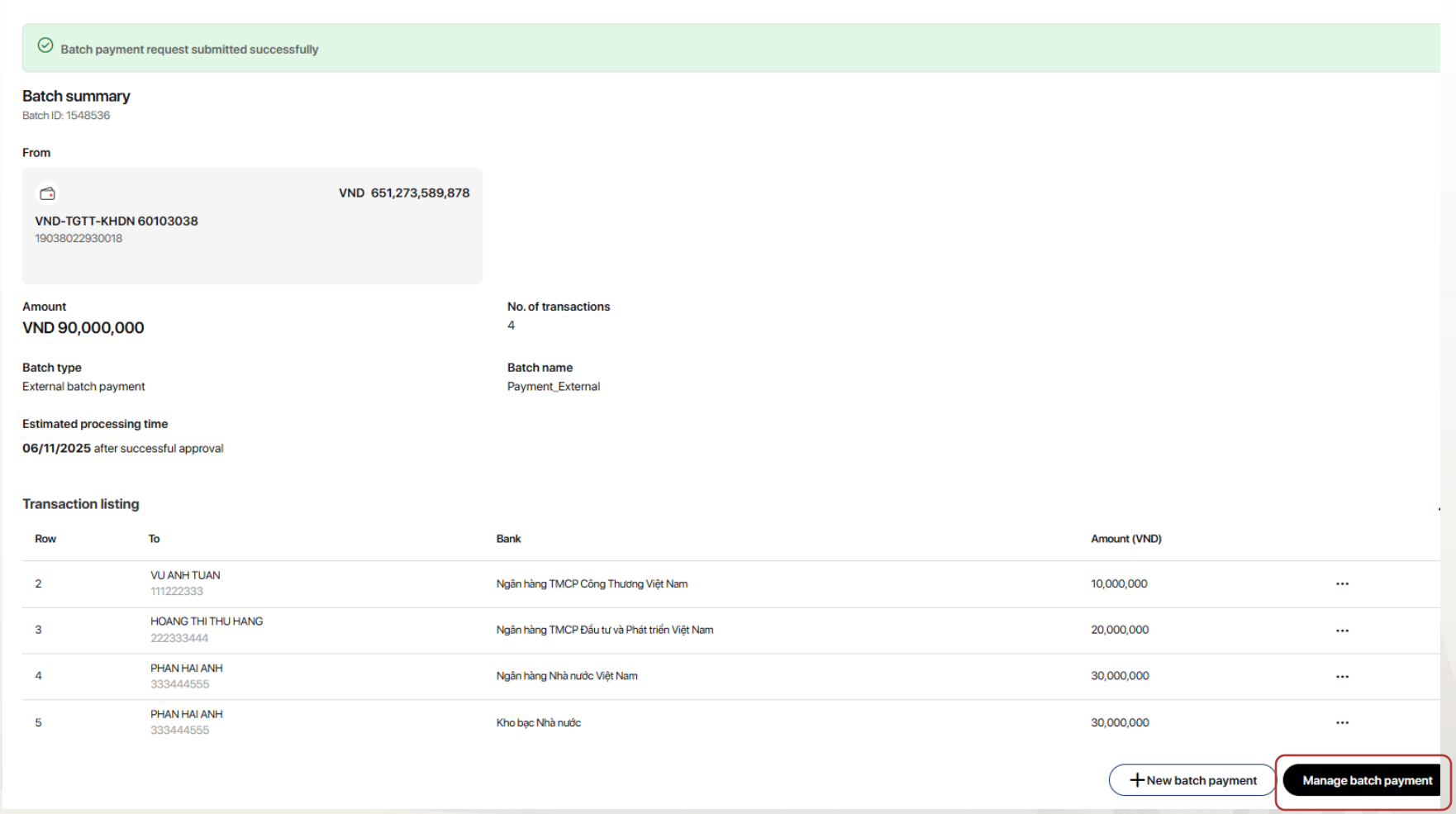
31.2.1. Create and approve future batch/payroll payment

5 Batch payment request submitted successfully. users can select **Manage batch payment** (or **Manage payroll payment**) to track status of all scheduled batch/payroll payment



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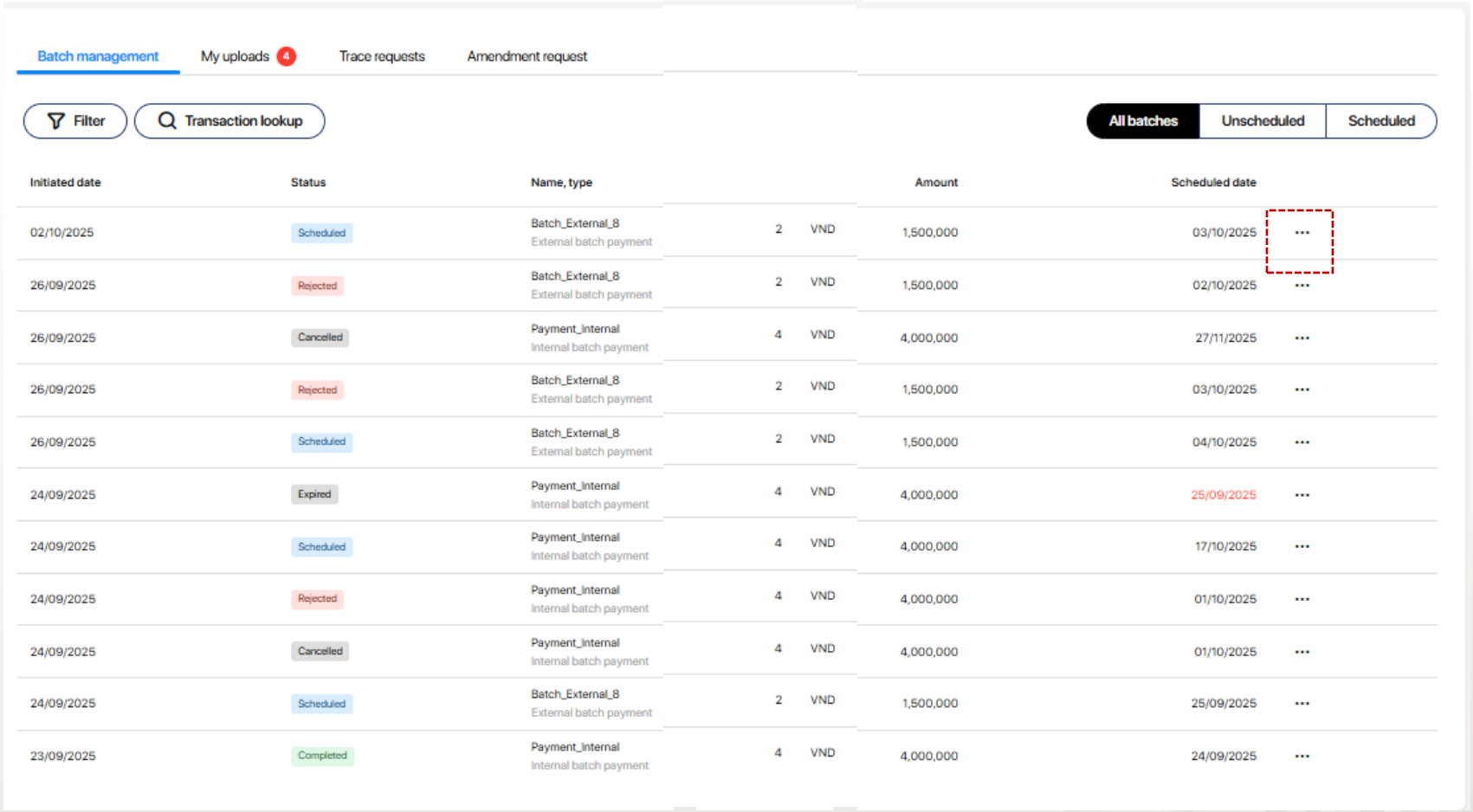
31.2.1. Create and approve future batch/payroll payment

6 Select **Scheduled batch/payroll transfer** with status **Pending** and **View batch details**



Initiated date	Status	Name, type			Amount	Scheduled date
02/10/2025	Scheduled	Batch_External_8 External batch payment	2	VND	1,500,000	03/10/2025
26/09/2025	Rejected	Batch_External_8 External batch payment	2	VND	1,500,000	02/10/2025
26/09/2025	Cancelled	Payment_Internal Internal batch payment	4	VND	4,000,000	27/11/2025
26/09/2025	Rejected	Batch_External_8 External batch payment	2	VND	1,500,000	03/10/2025
26/09/2025	Scheduled	Batch_External_8 External batch payment	2	VND	1,500,000	04/10/2025
24/09/2025	Expired	Payment_Internal Internal batch payment	4	VND	4,000,000	25/09/2025
24/09/2025	Scheduled	Payment_Internal Internal batch payment	4	VND	4,000,000	17/10/2025
24/09/2025	Rejected	Payment_Internal Internal batch payment	4	VND	4,000,000	01/10/2025
24/09/2025	Cancelled	Payment_Internal Internal batch payment	4	VND	4,000,000	01/10/2025
24/09/2025	Scheduled	Batch_External_8 External batch payment	2	VND	1,500,000	25/09/2025
23/09/2025	Completed	Payment_Internal Internal batch payment	4	VND	4,000,000	24/09/2025

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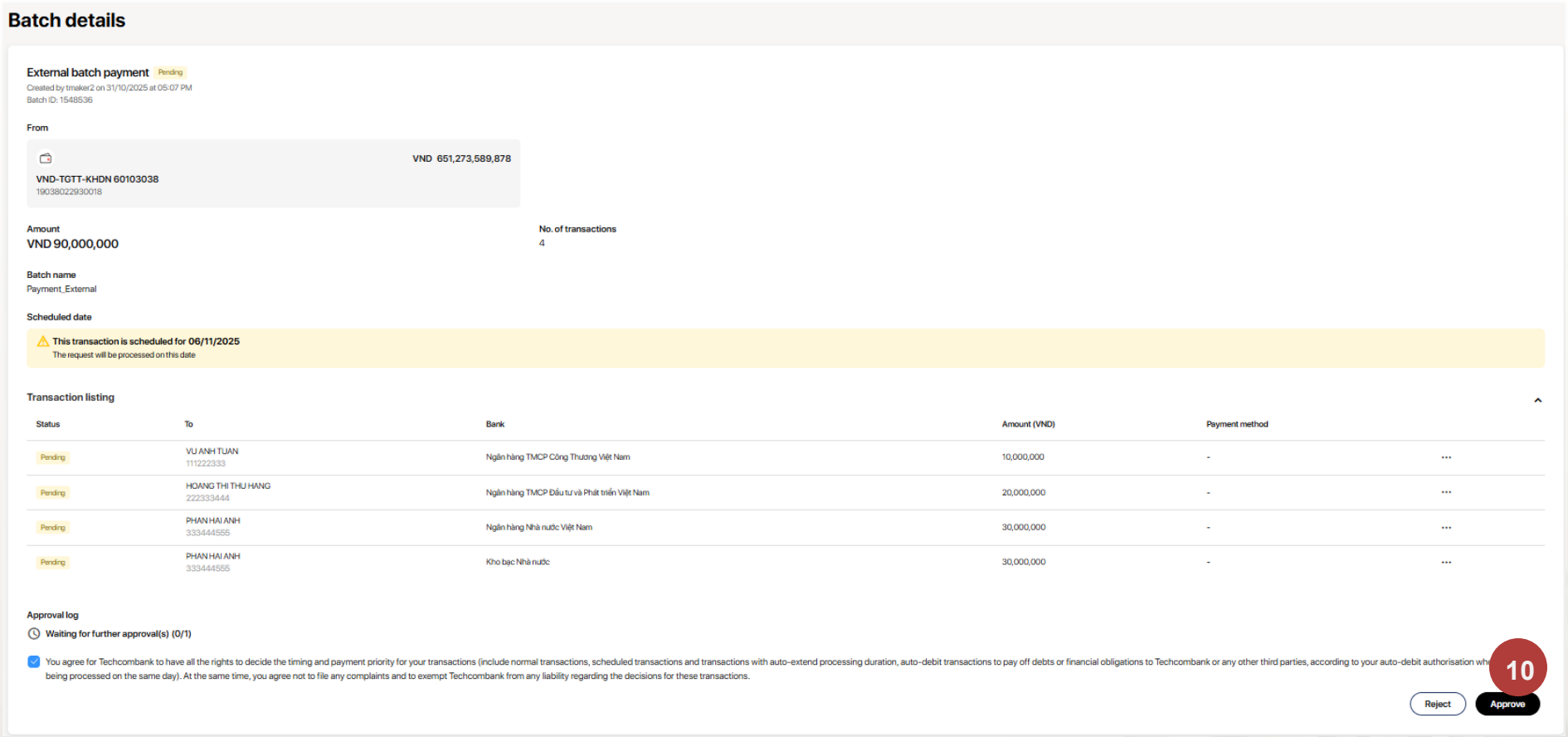
31.2.1. Create and approve future batch/payroll payment

7 Checker **Approve** and continue approval workflow



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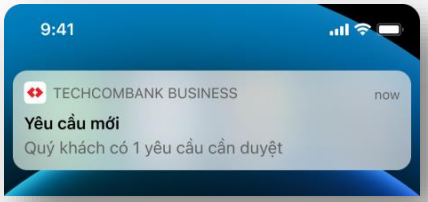
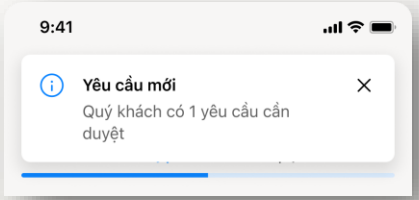
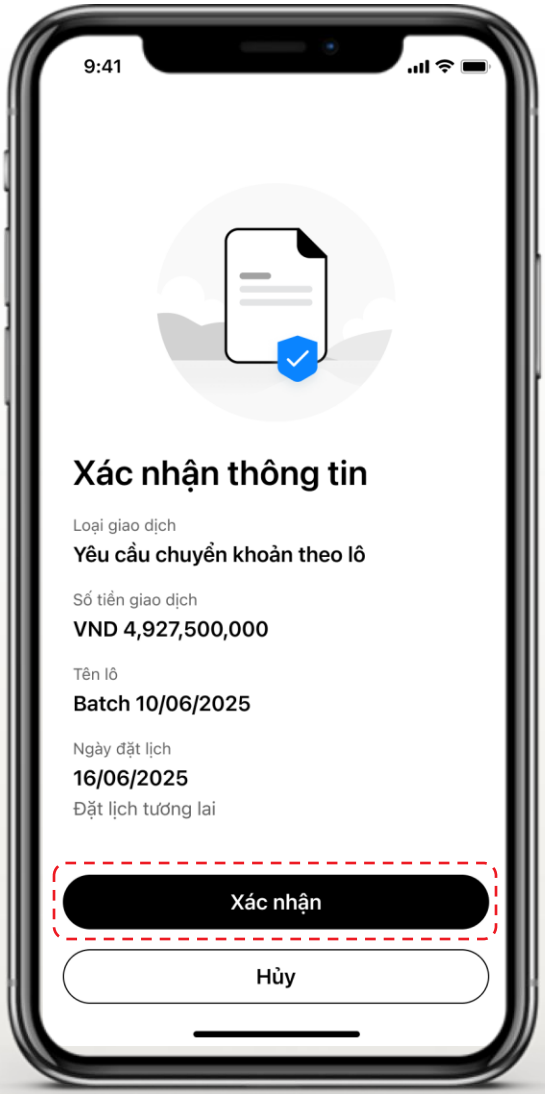
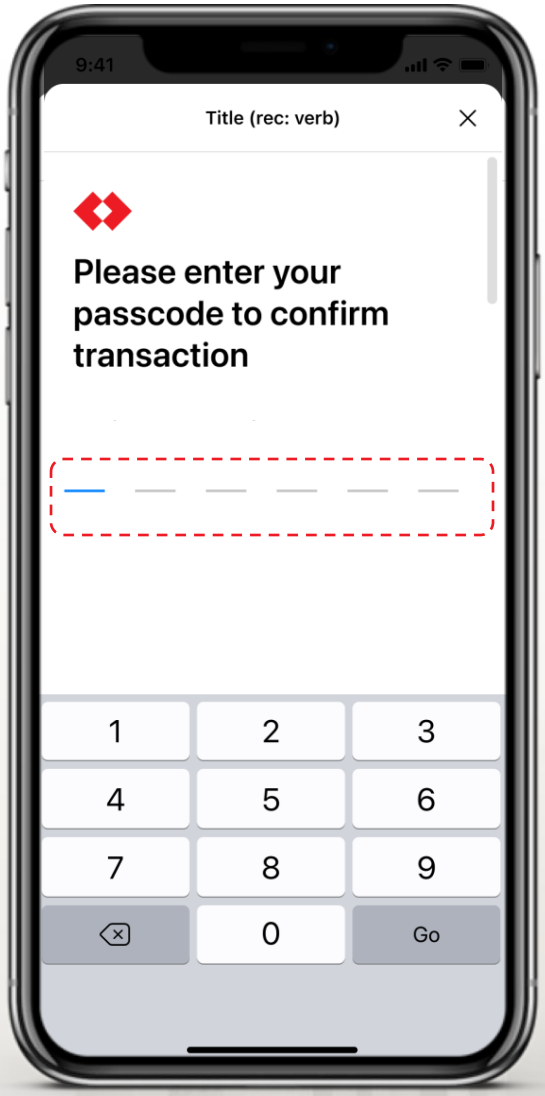
31.2.1. Create and approve future batch/payroll payment

8 Checker continue approval workflow on app Techcombank Business









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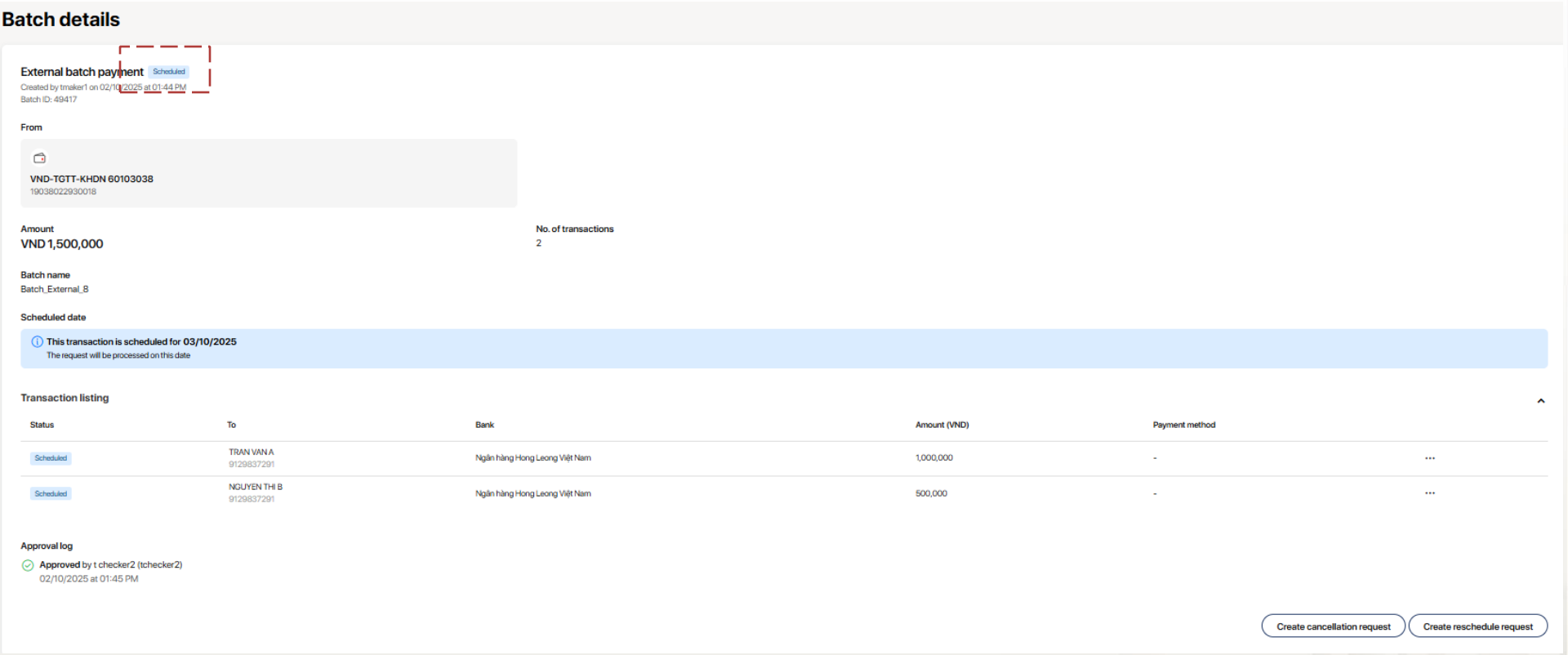
31.2.1. Create and approve future batch/payroll payment

9 After approval, the transaction status will be updated to **Approved,** and after the internal process of Techcombank Business, transaction status will be updated to **Scheduled**



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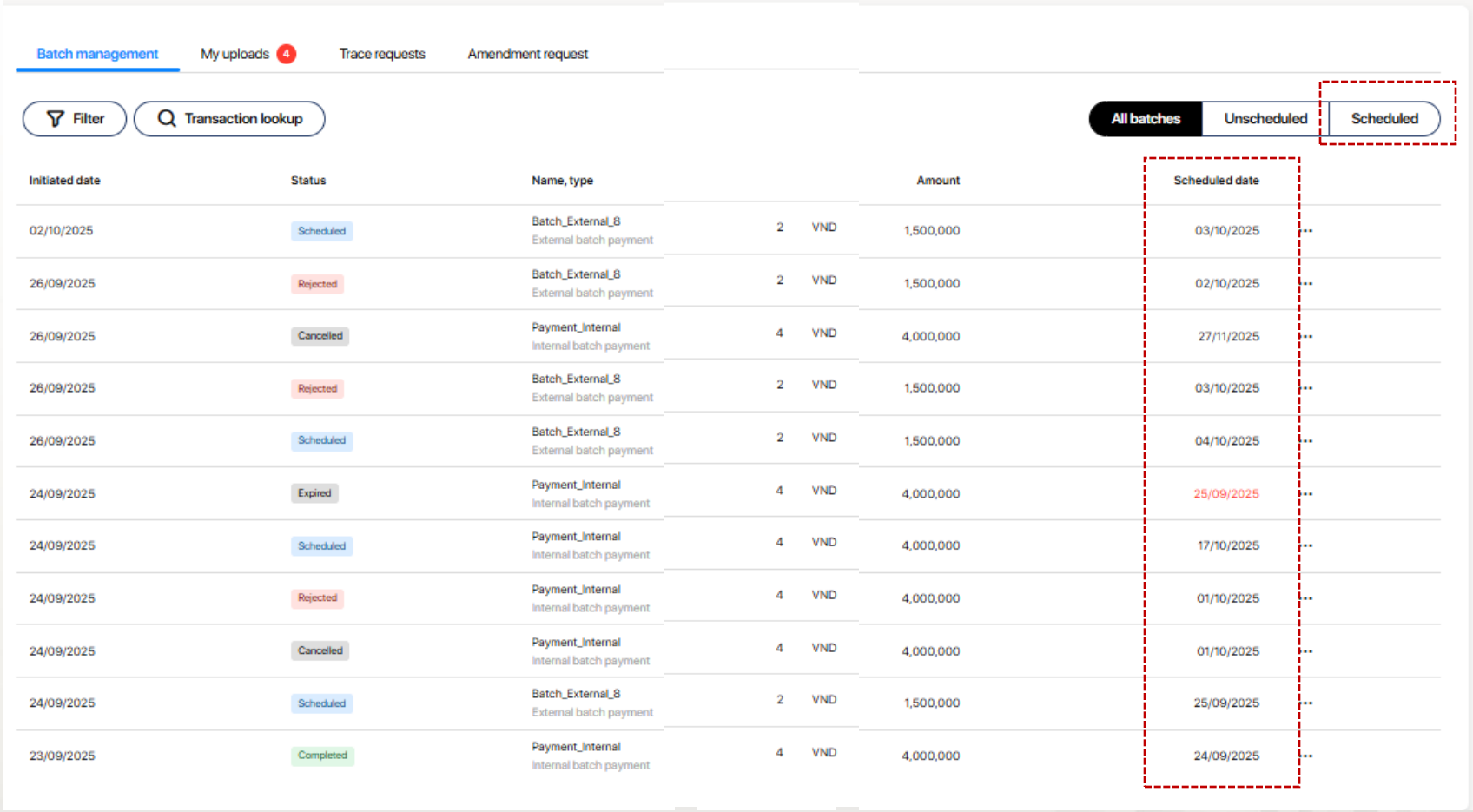
31.2.2. Transaction status tracking

Users can track transactions' status from **Batch payment** and filter **Scheduled** transfers.



Initiated date	Status	Name, type			Amount	Scheduled date
02/10/2025	Scheduled	Batch_External_8 External batch payment	2	VND	1,500,000	03/10/2025
26/09/2025	Rejected	Batch_External_8 External batch payment	2	VND	1,500,000	02/10/2025
26/09/2025	Cancelled	Payment_Internal Internal batch payment	4	VND	4,000,000	27/11/2025
26/09/2025	Rejected	Batch_External_8 External batch payment	2	VND	1,500,000	03/10/2025
26/09/2025	Scheduled	Batch_External_8 External batch payment	2	VND	1,500,000	04/10/2025
24/09/2025	Expired	Payment_Internal Internal batch payment	4	VND	4,000,000	25/09/2025
24/09/2025	Scheduled	Payment_Internal Internal batch payment	4	VND	4,000,000	17/10/2025
24/09/2025	Rejected	Payment_Internal Internal batch payment	4	VND	4,000,000	01/10/2025
24/09/2025	Cancelled	Payment_Internal Internal batch payment	4	VND	4,000,000	01/10/2025
24/09/2025	Scheduled	Batch_External_8 External batch payment	2	VND	1,500,000	25/09/2025
23/09/2025	Completed	Payment_Internal Internal batch payment	4	VND	4,000,000	24/09/2025

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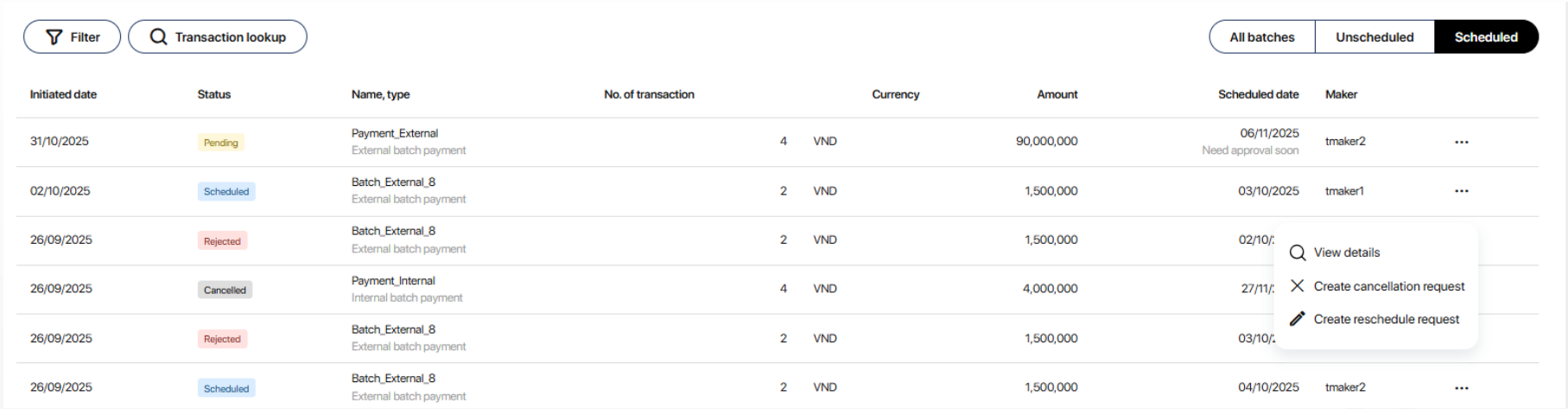
31.2.3. Reschedule

1 In transaction details, select **Create reschedule request**



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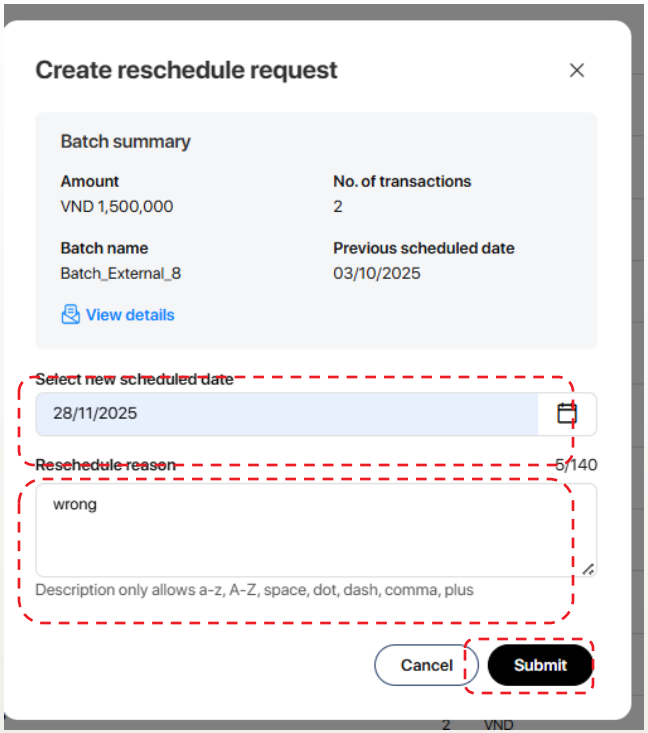
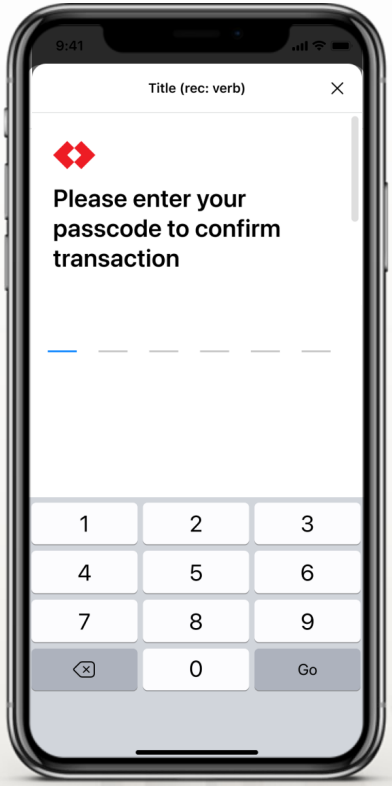
31.2.3. Reschedule

2. Select **new scheduled date** and insert reschedule reason

3. Select **Submit** to send amendment request to checker to approve





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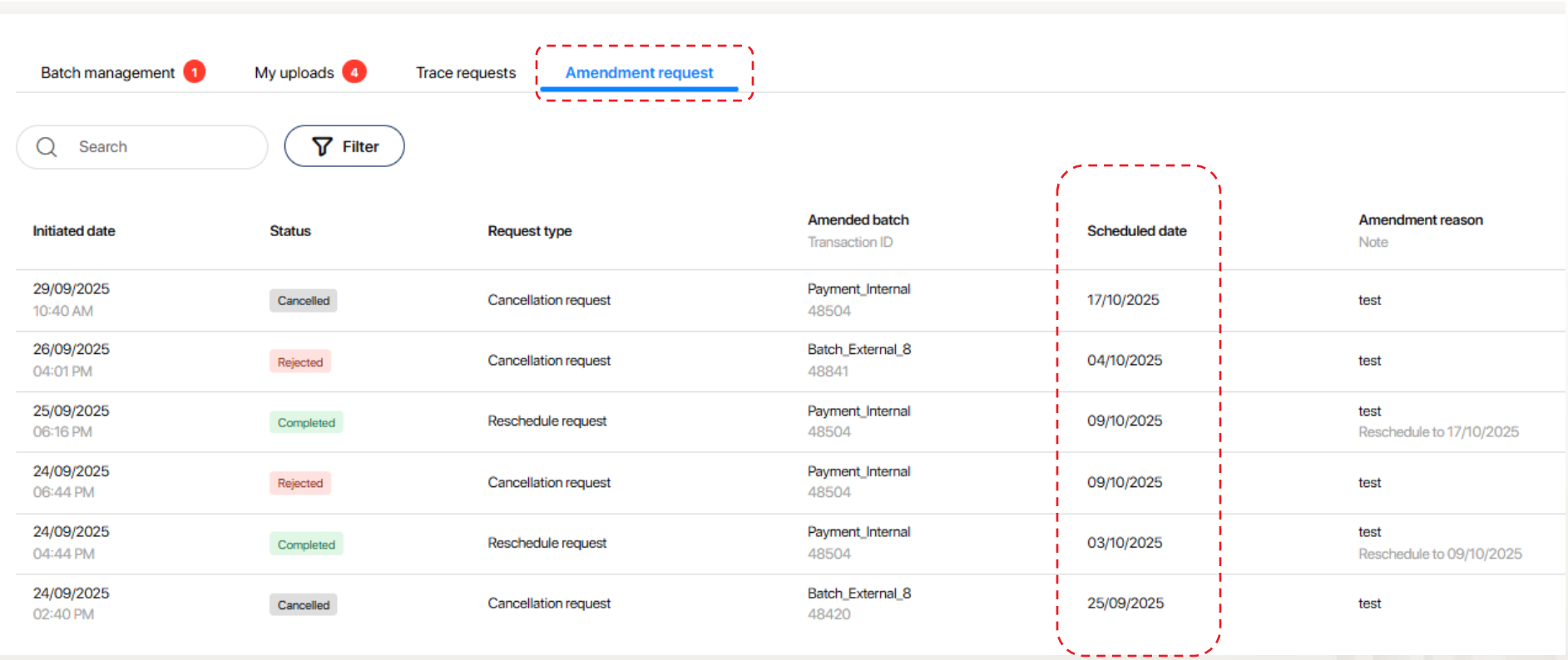
31.2.3. Reschedule

4 Users can track status of reschedule request at **Amendment request**



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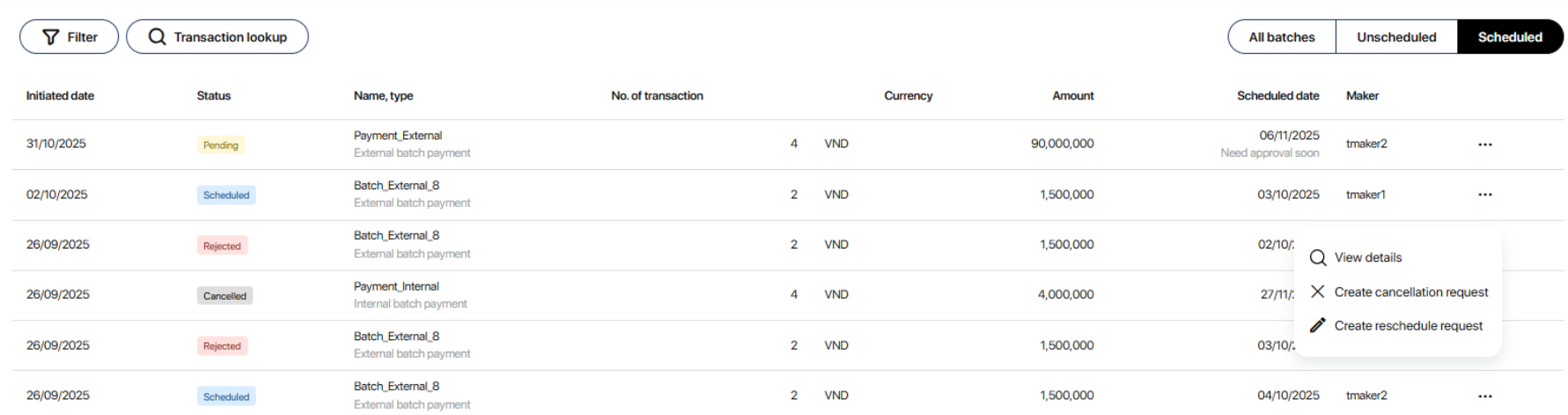
31.2.4. Create cancellation request

1 In transaction details, select **Create cancellation request**



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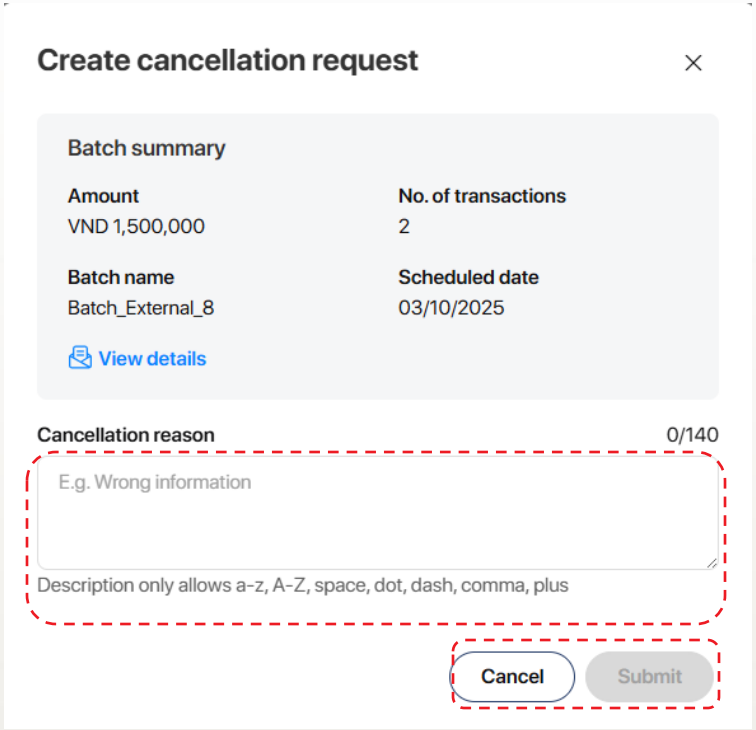
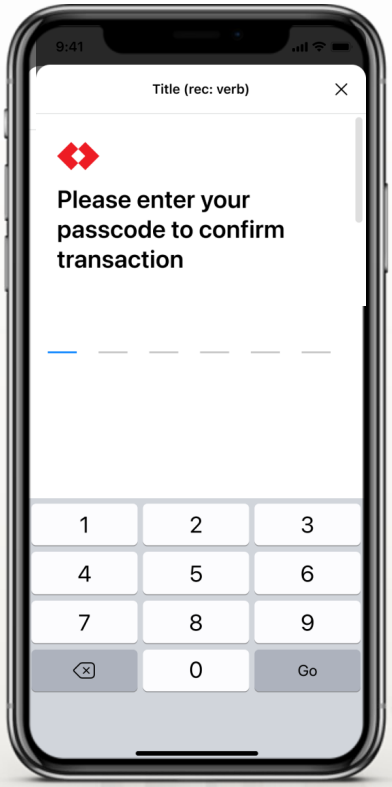
31.2.4. Create cancellation request

2. Insert cancellation reason

3. Select **Submit** to send cancellation request to checker to approve





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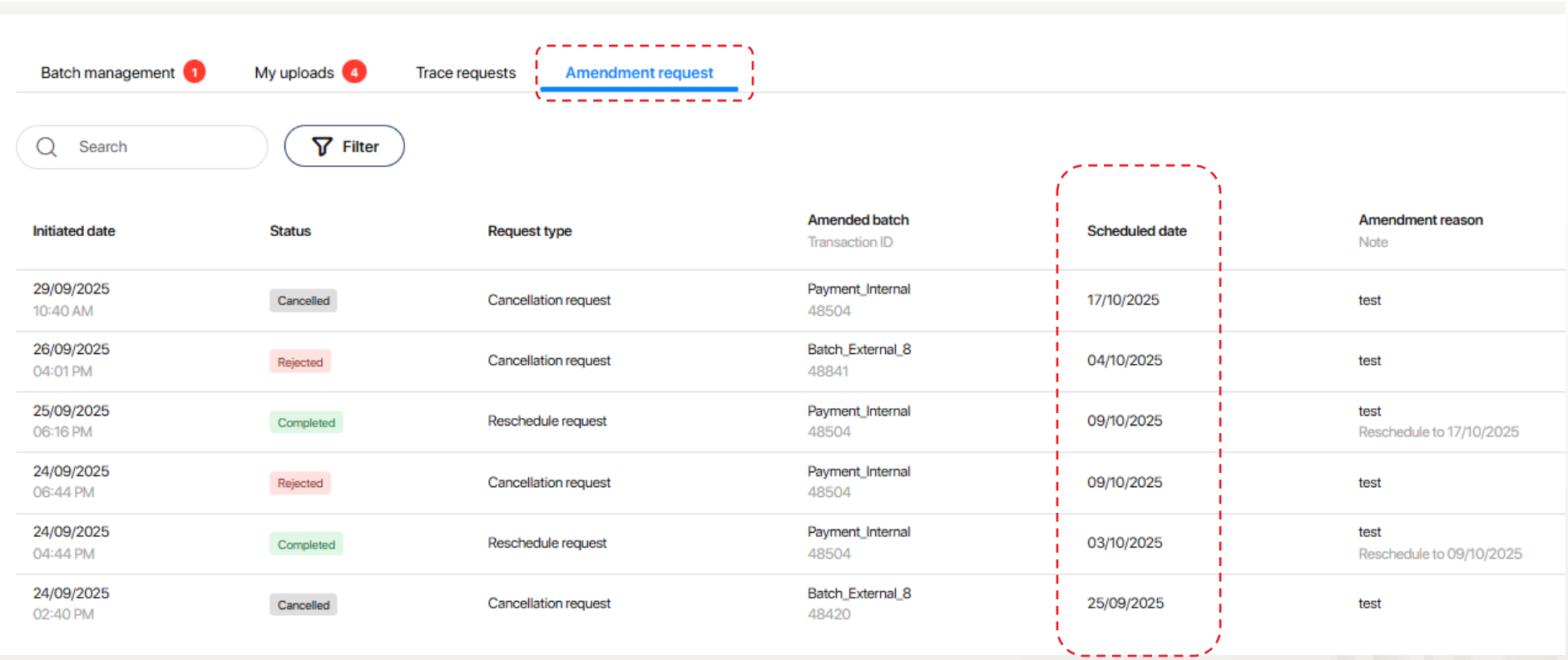
31.2.4. Create cancellation request

4 Users can track status of cancellation request at **Amendment request**



Initiated date	Status	Request type	Amended batch Transaction ID	Scheduled date	Amendment reason Note
29/09/2025 10:40 AM	Cancelled	Cancellation request	Payment_Internal 48504	17/10/2025	test
26/09/2025 04:01 PM	Rejected	Cancellation request	Batch_External_8 48841	04/10/2025	test
25/09/2025 06:16 PM	Completed	Reschedule request	Payment_Internal 48504	09/10/2025	test Reschedule to 17/10/2025
24/09/2025 06:44 PM	Rejected	Cancellation request	Payment_Internal 48504	09/10/2025	test
24/09/2025 04:44 PM	Completed	Reschedule request	Payment_Internal 48504	03/10/2025	test Reschedule to 09/10/2025
24/09/2025 02:40 PM	Cancelled	Cancellation request	Batch_External_8 48420	25/09/2025	test

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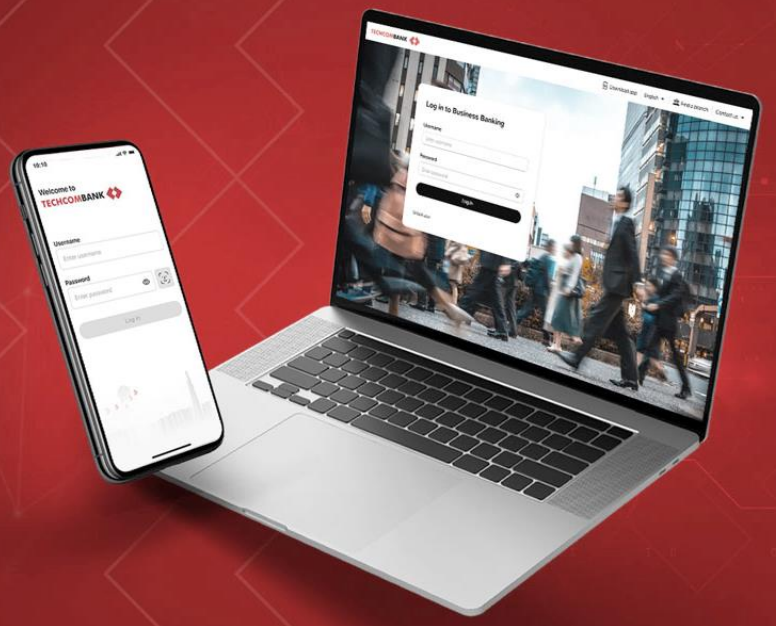

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