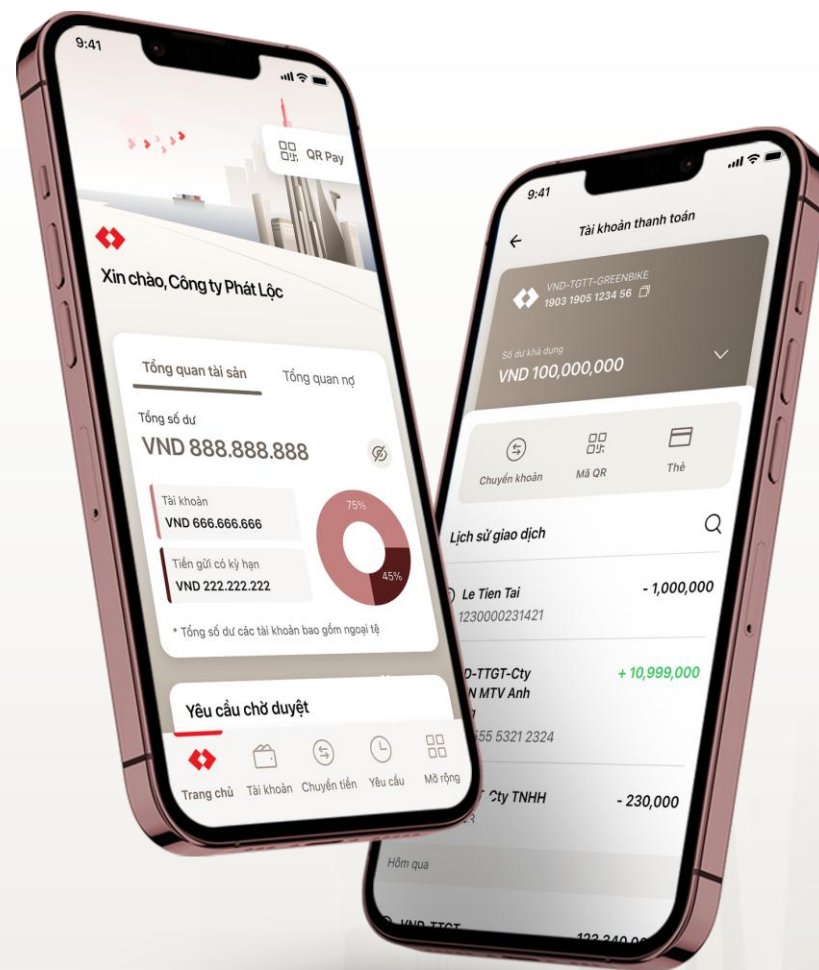


# USER GUIDE

Techcombank Business - Mobile



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# 1. DEVICE REGISTRATION

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

- 1.1. First time log in
- 1.2. Register passcode
- 1.3. Device management

# ➤ 1. Device registration

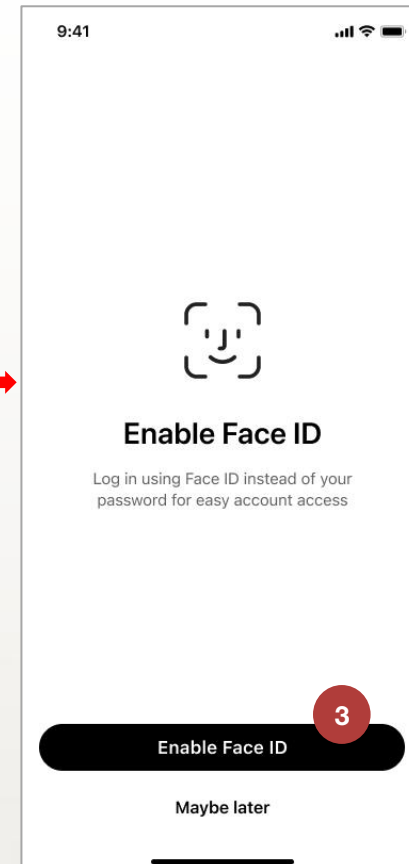
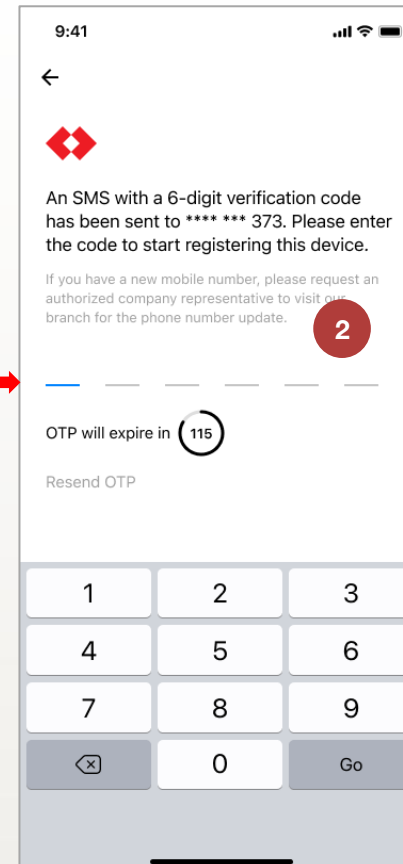
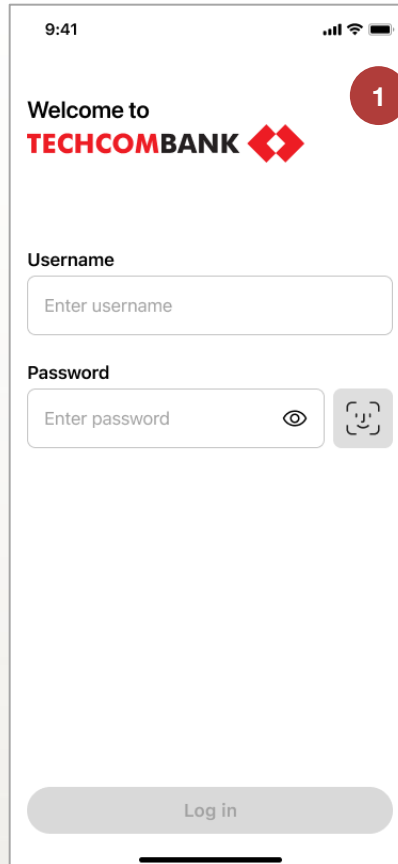
## 1.1. First time log in

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

- 1 Input user name and password
- 2 Enter the OTP code sent via text message/email to register the device
- 3 Select **Enable Face ID/Touch ID**. Select **OK** to allow Techcombank access Face ID/Touch ID then verify your Face ID/Touch ID in appeared screen.

### Note:

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

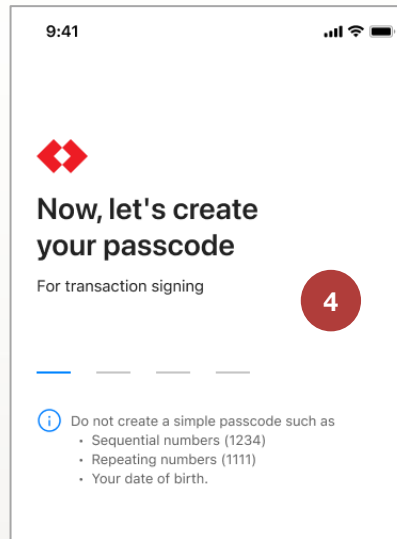


# ➤ 1. Device registration

## 1.2. Register passcode

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

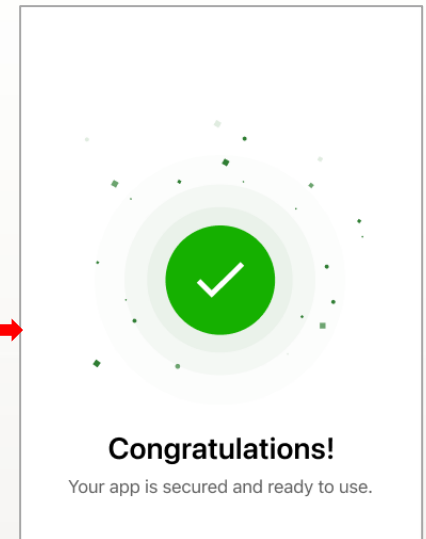
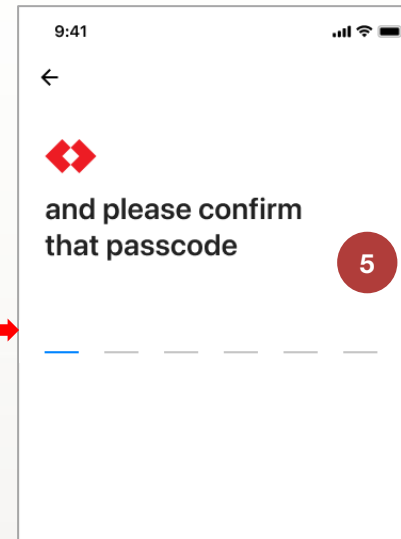
4 Input your **6-digit** passcode



5 Confirm your passcode.

Do not create simple passcode such as:

- Sequential numbers (1234)
- Repeating numbers (1111)
- Your date of birth



### NOTE

- Users need to log in to a computer to activate the account before logging in on a phone
- If Face ID/Fingerprint is not applied, the user must enter the username and password every time they log into the account
- When accessing the TCB application, if the mobile device does not have a security lock, the system will display a warning

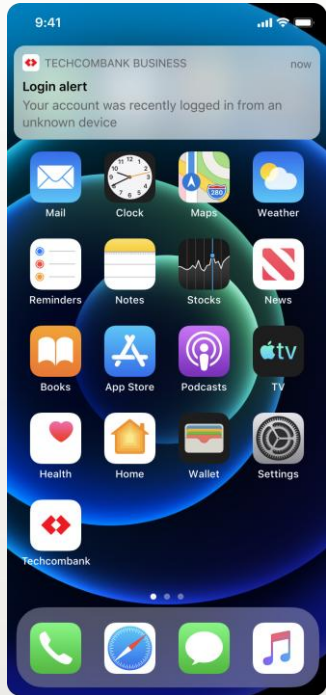
# ➤ 1. Device registration

## 1.3. Device management

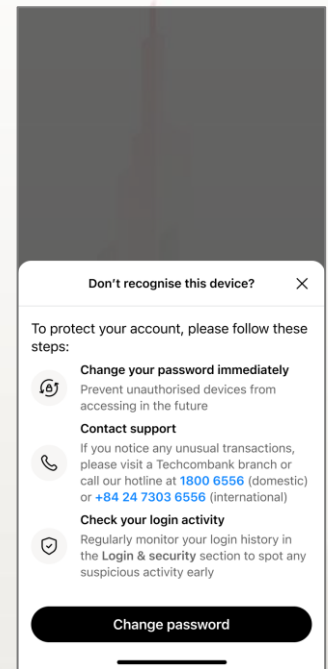
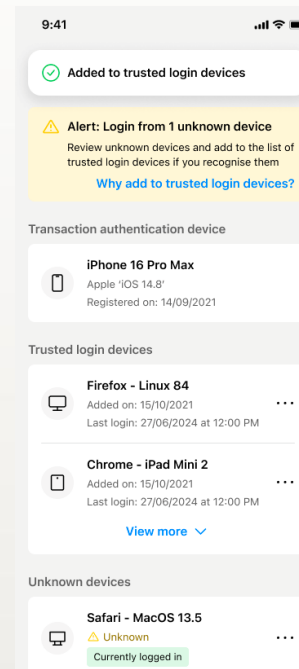
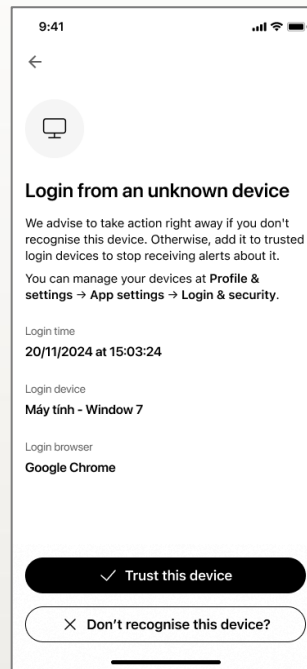
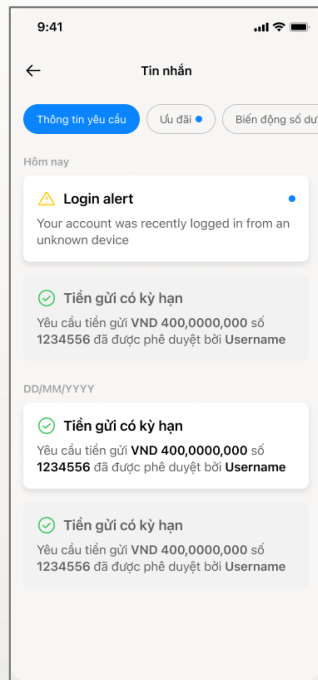
From 1/1/2025, when logging in to TCB Bank Web from an untrusted device, customers will receive a login alert. The Device Management feature allows user to monitor login activity across all devices and protect your account from unauthorized access. If your account is accessed from an unfamiliar device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

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

Push noti



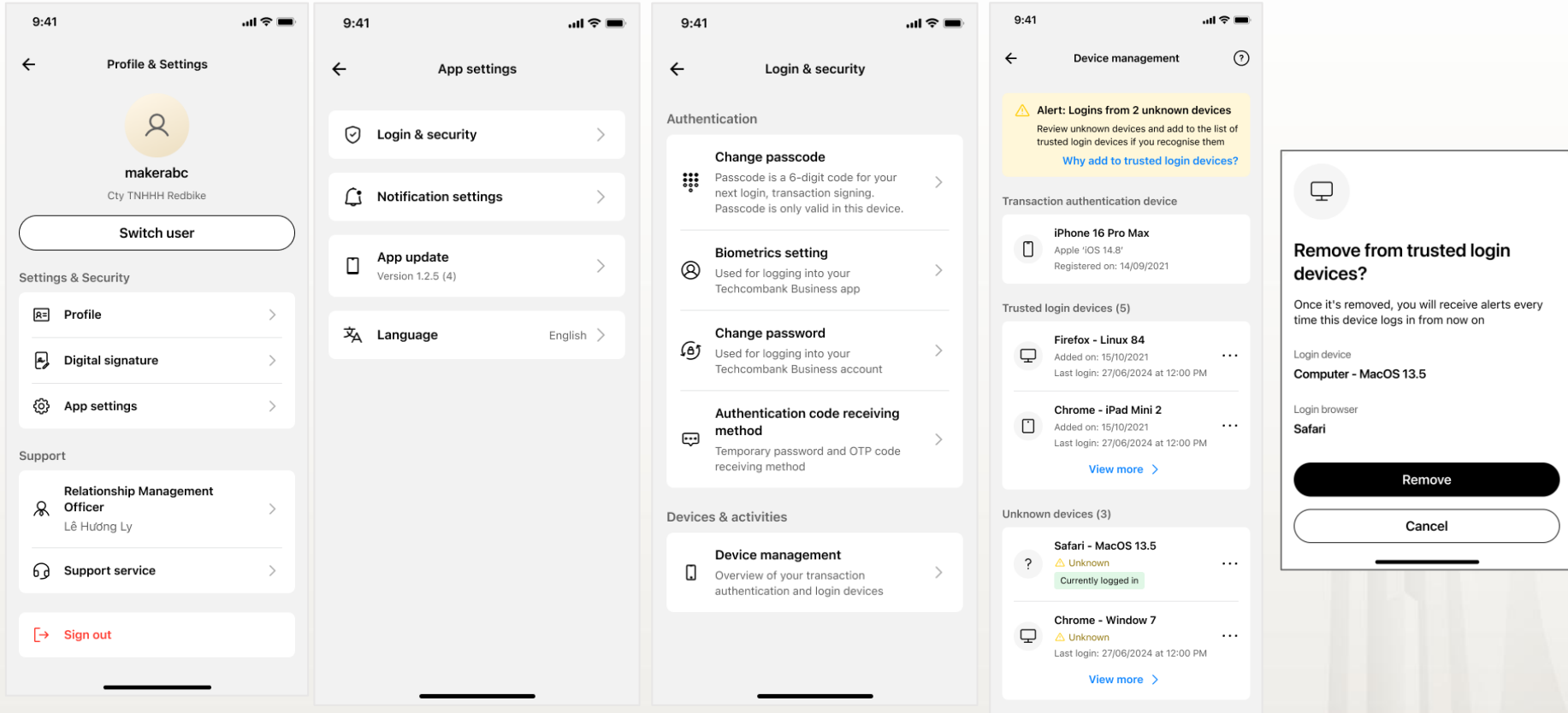
In-app noti



# 1. Device registration

## 1.3. Device management

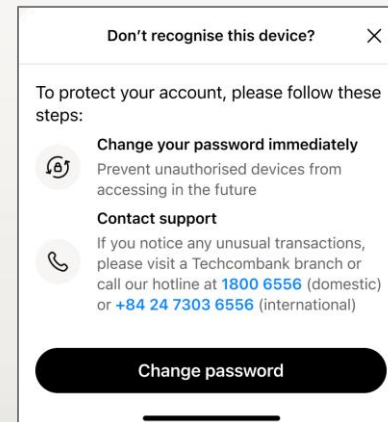
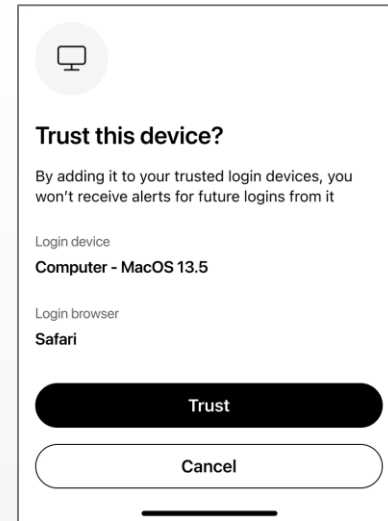
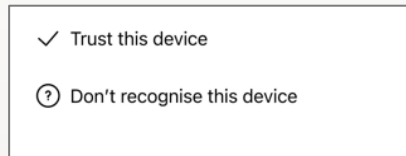
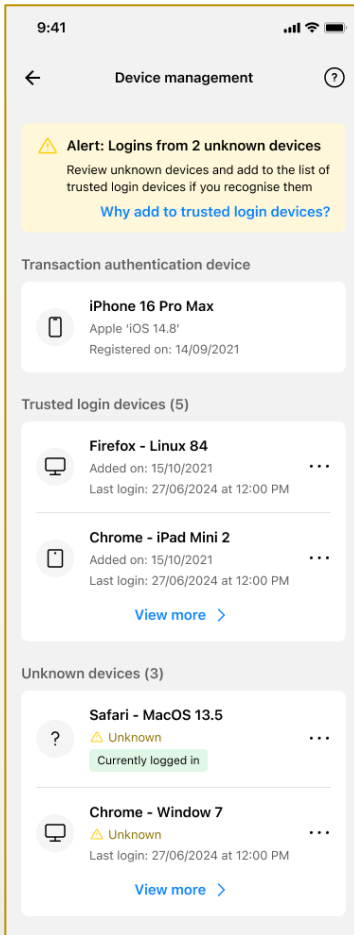
User log in TCBB app > Profile & Settings > App settings > Login & Security > Device management



# 1. Device registration

## 1.3. Device management

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





## 2. UPDATE ID & ADD BIOMETRIC INFORMATION

- 2.1. Eligibility conditions to use the feature
- 2.2. Steps to update ID and add Biometric Information

## 2. UPDATE ID & ADD BIOMETRIC INFORMATION

### 2.1. Eligibility conditions to use the feature

#### About device set-up :

- ❖ Use a mobile device that supports reading information from the chip in the CCCD or Identity Card (NFC).
  - For Android: List of NFC-supported devices [\[here\]](#)
  - For iOS: Mobile devices from iPhone 7 onwards support the NFC scanning feature
- ❖ Require at least Techcombank Business version **2.6.3**
- ❖ Instructions for NFC scanning operations for different phone models [\[here\]](#)

#### Regarding personal identification documents:

- ❖ 12-digit CCCD with NFC chip (issued from 01/2021)
- ❖ Identity Card (issued from 07/2024)

## ➤ 2. UPDATE ID & ADD BIOMETRIC INFORMATION

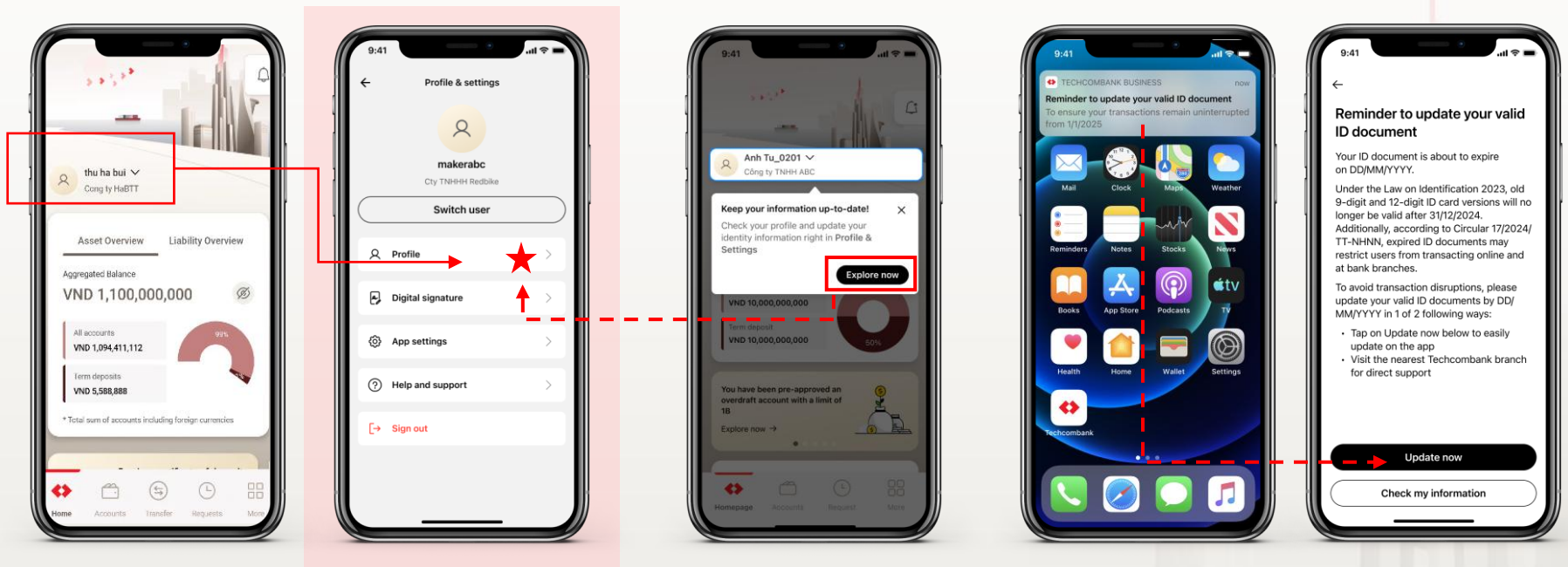
### 2.2. Steps to update ID and add Biometric Information

#### Ways to update Personal ID and add Biometric Information

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

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

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

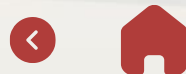
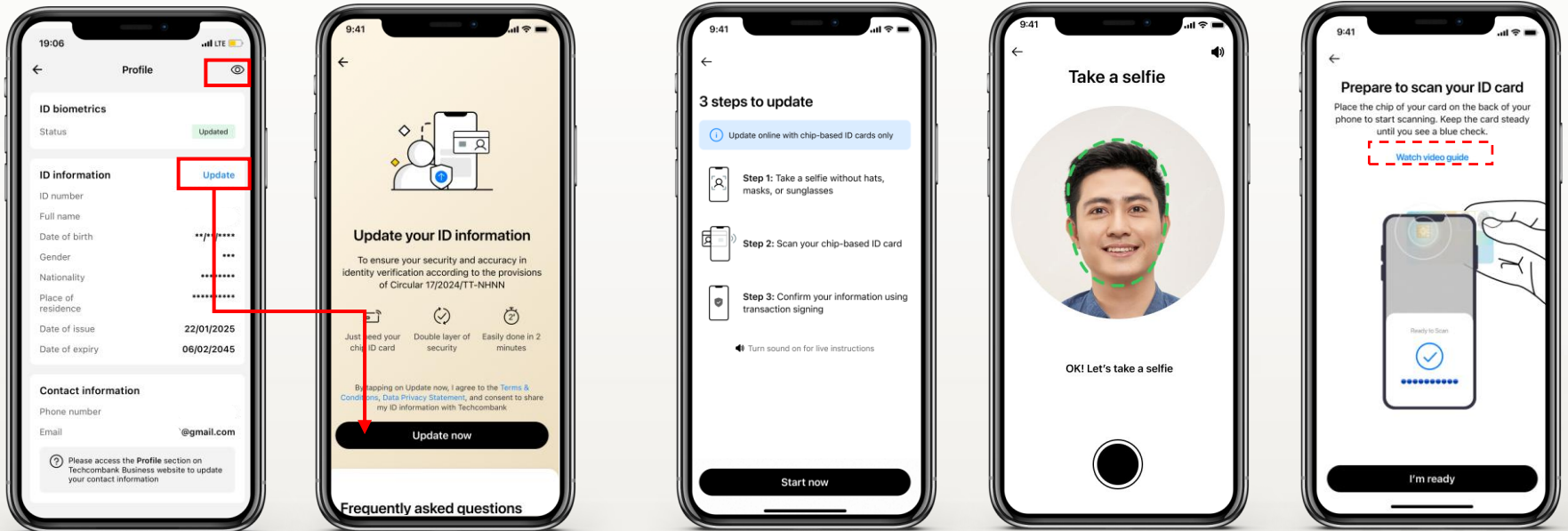


# 2. UPDATE ID & ADD BIOMETRIC INFORMATION

## 2.2. Steps to update ID and add Biometric Information

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

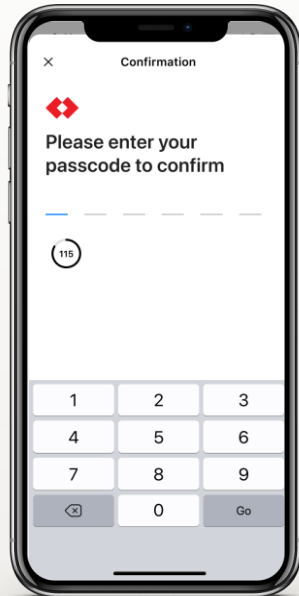
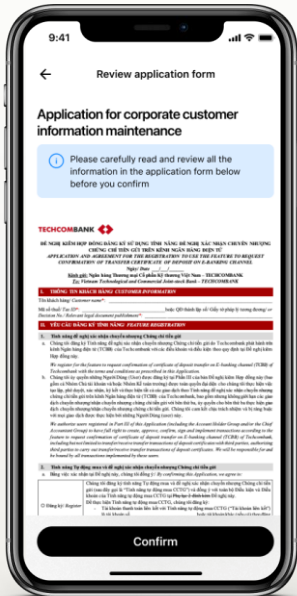
2 Take a selfie and scan the NFC of the ID Card. For instructions on scanning the NFC chip on different phone models, refer to [here](#)



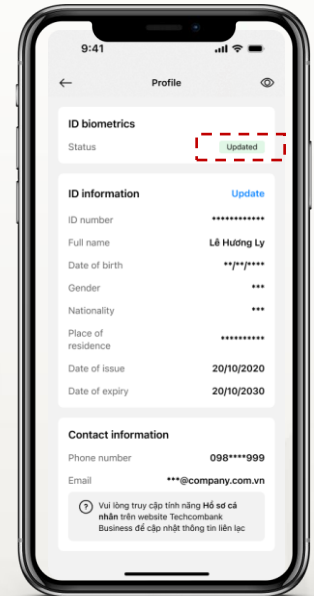
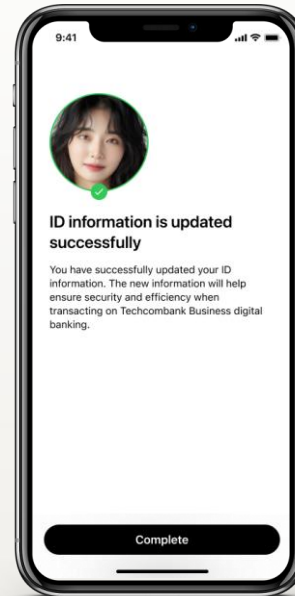
# 2. UPDATE ID & ADD BIOMETRIC INFORMATION

## 2.2. Steps to update ID and add Biometric Information

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



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





## 3. ACCOUNT

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

User can manage favorite account and have some quick navigation.

- 3.1. Account Summary
- 3.2. Account Information
- 3.3. View Transaction Information
- 3.4. Download statements
- 3.5. Viewing Support Information

## 3. Account

### 3.1. Account Summary

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

#### View account list

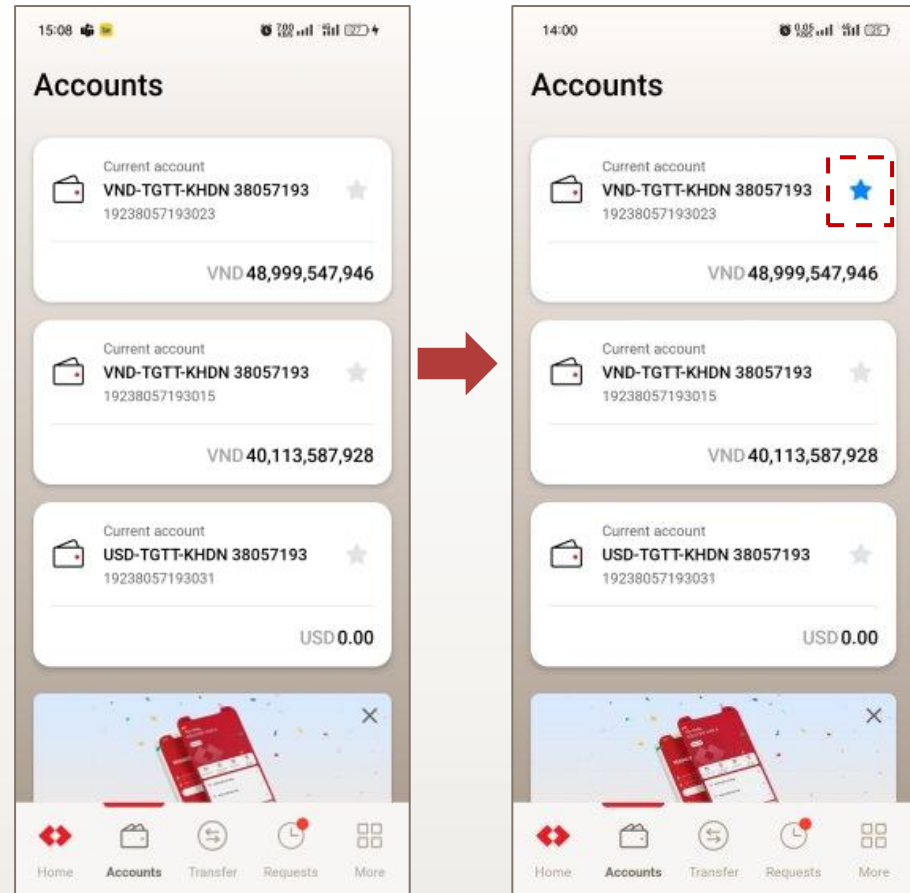
Click on **Accounts** on bottom menu. User can view below information

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

#### Add favorite account

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

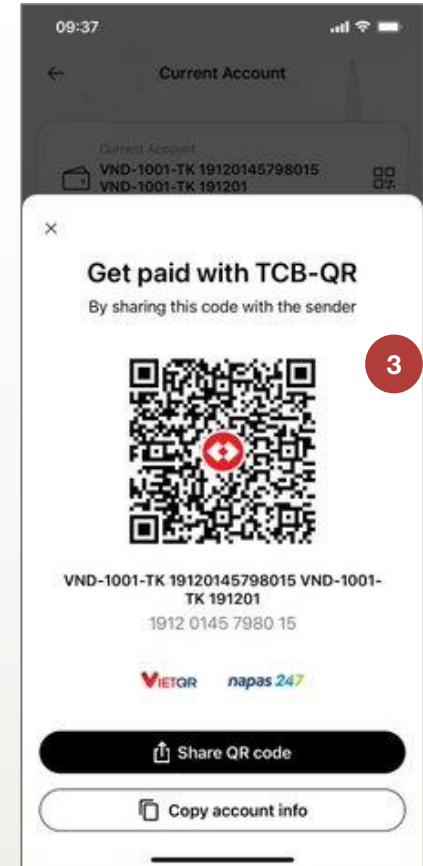
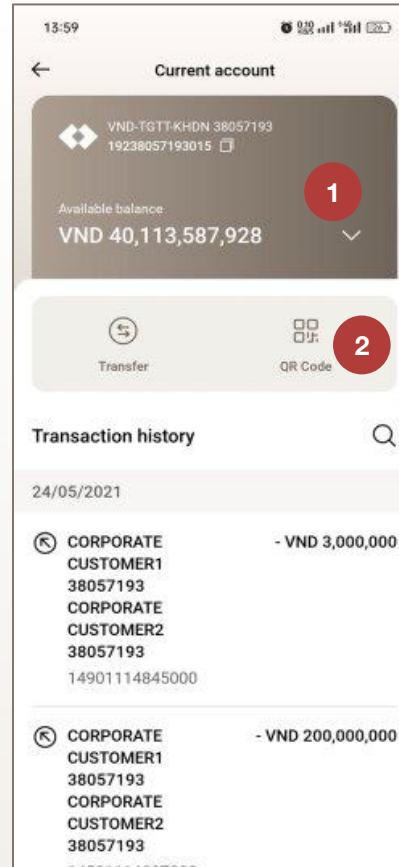
**Note:** On mobile, there are some function are not available such as: Sort, search, filter



# 3. Account

## 3.2. Account Information

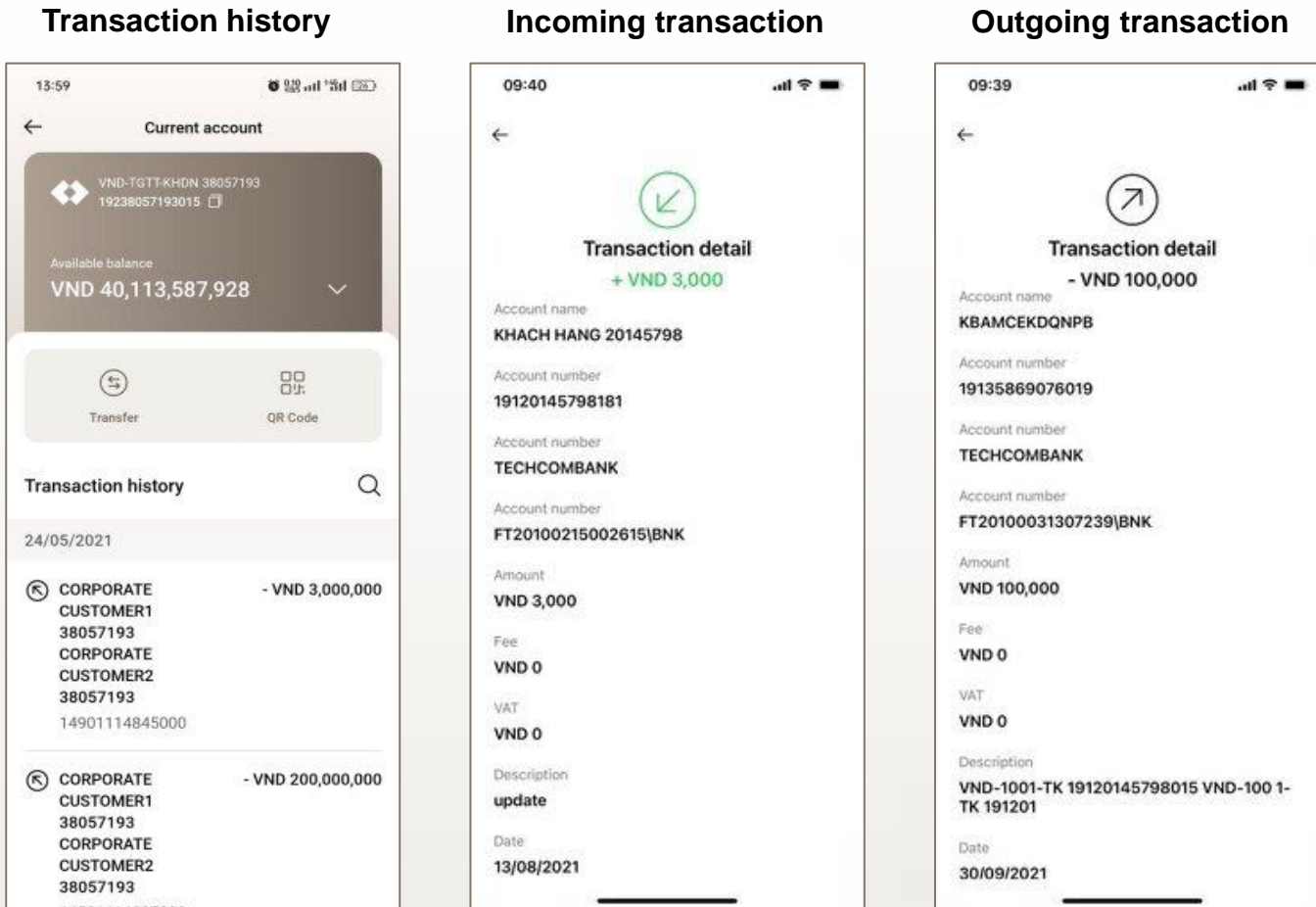
- 1 View account info**  
Detail information of account includes
  - Available balance
  - Current balance
  - Open balance
  - Locked amount
  - Overdraft amount
- 2 View transaction history**  
User can view incoming and outgoing transaction from all channel of the selected account
- 3 Create QR code**  
User can create QR code and share to counter party. When counter party scan the QR code, they will have account information to transfer money to.



## 3. Account

### 3.3. View Transaction Information

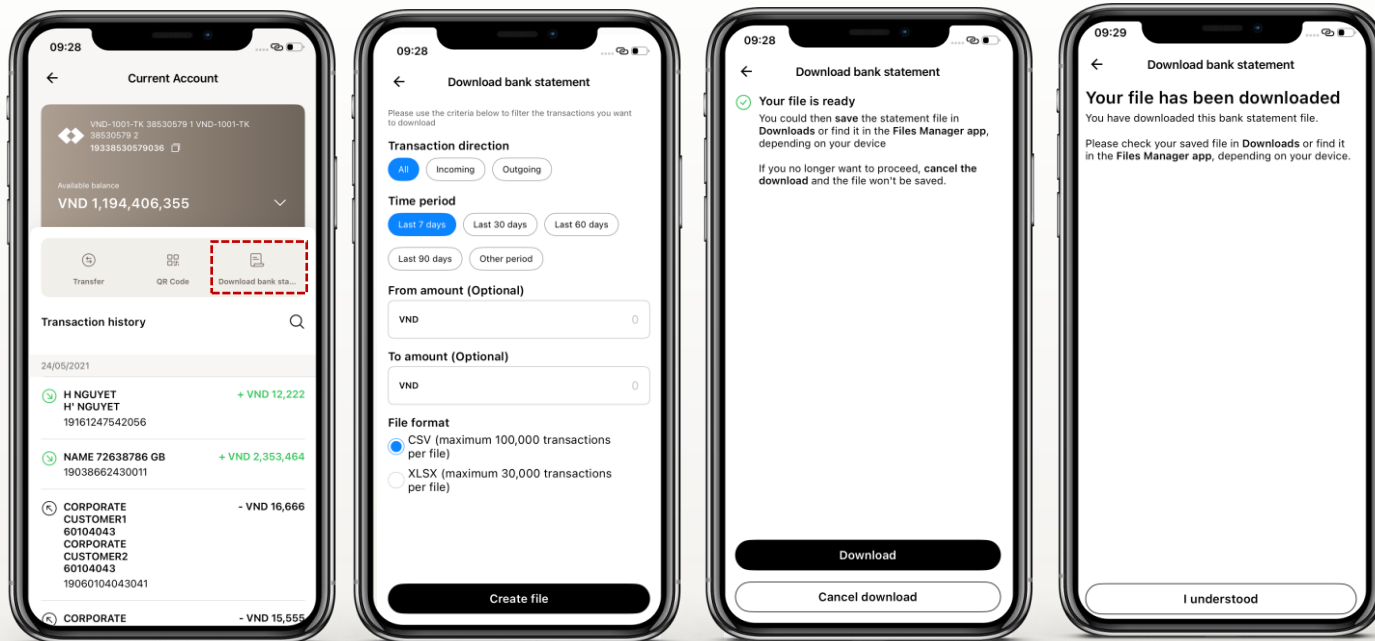
From transaction history screen user can tap on a transaction to view the transaction detail



## 3. Account

### 3.4. Download statements

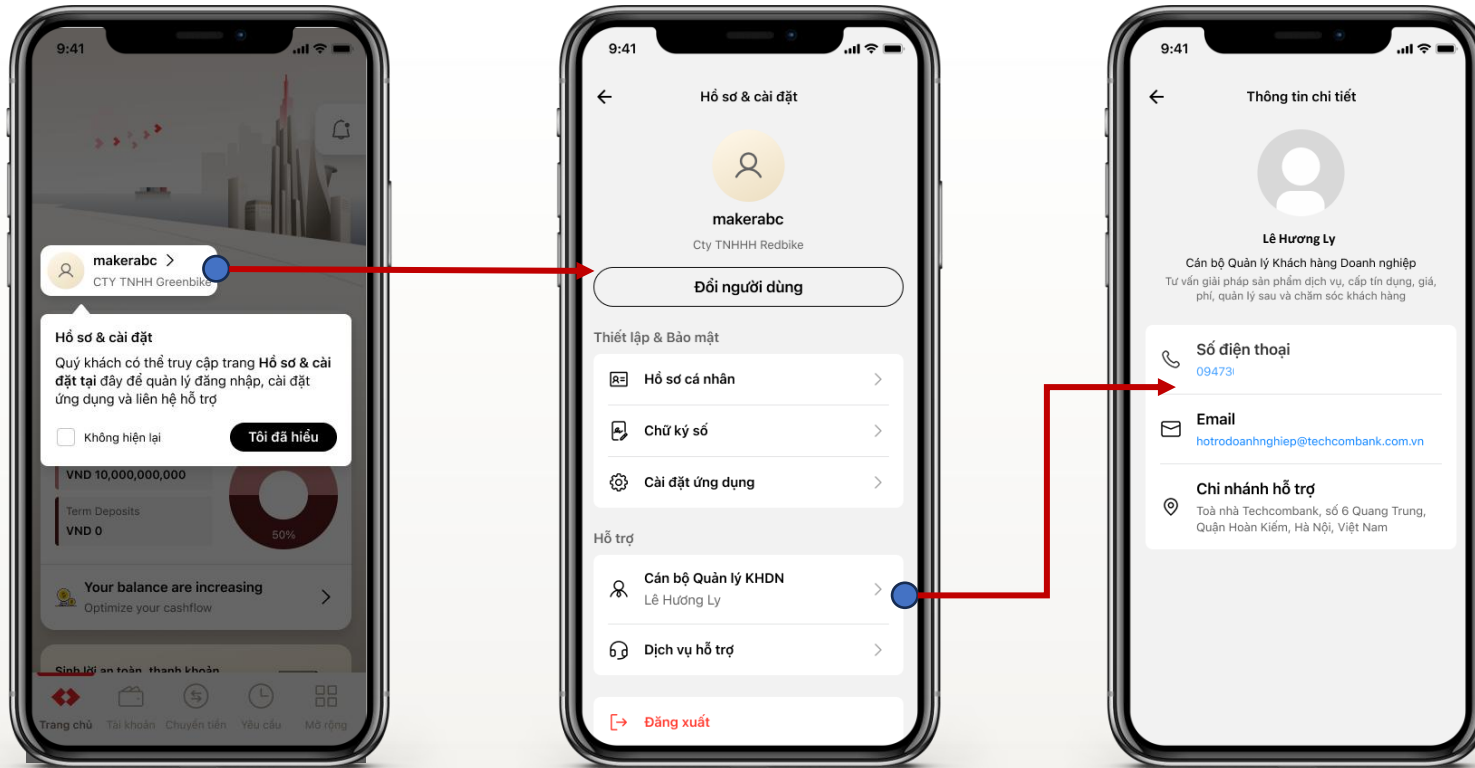
To support data backup needs, from October 25, 2025, the 'download bank statement' function is available on Techcombank Business mobile app, offering the same output as the web version (up to 100,000 transactions per CSV file and 30,000 per XLSX file).



Log in TCBB app > Select **Current Account** > **Download bank statement** > **Create file** > **Download**

## 3. Account

### 3.5. Viewing Support Information



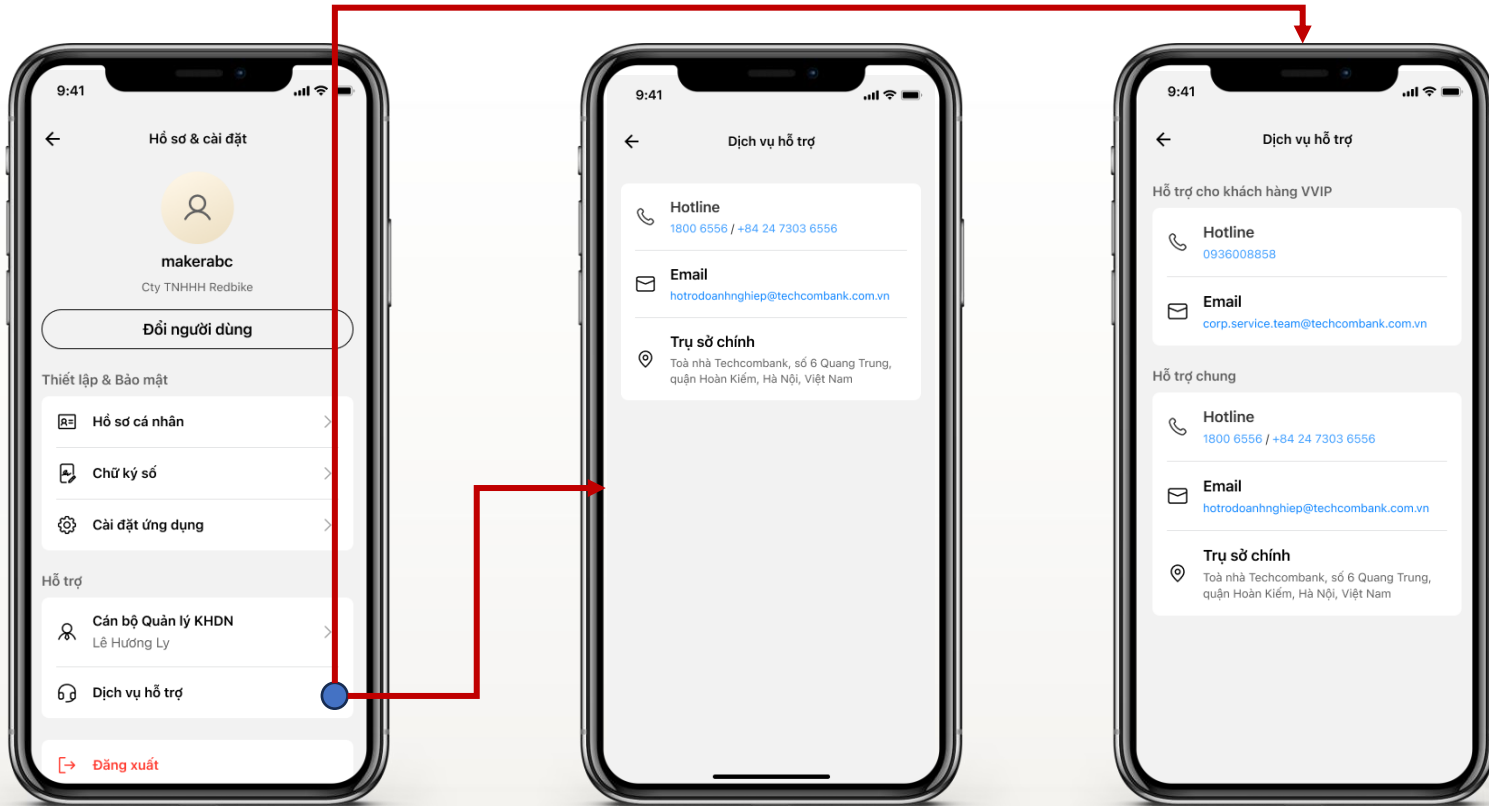
On the dashboard (after logging in), select the account icon to go to the **'Profile & Settings'** section.

In the **'Profile & Settings'** section, find the **'Corporate Relationship Manager'** item within the support category.

Here, detailed information of the Corporate Support Officer will be displayed (including name, phone number, email, and branch).

## 3. Account

### 3.5. Viewing Support Information



Or select 'Support Services'.

Here, general support information for Corporate Customers will be displayed (including hotline, email, and TCB headquarter).

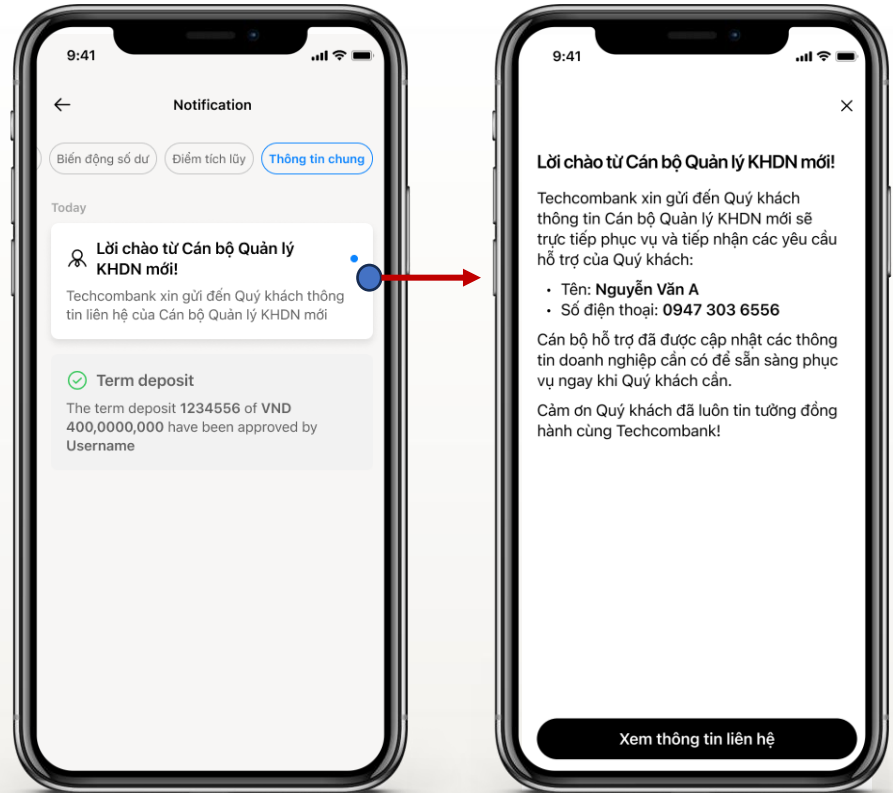
For VVIP Corporate Customers, the support services section will display additional dedicated support information specifically for VVIPs

## 3. Account

### 3.5. Viewing Support Information

To ensure that your transaction and support processes remain uninterrupted, Techcombank will send a notification to the '**General Information**' section whenever there is a change in support personnel. The content includes:

- **Greeting:** Confirmation that TCB has assigned a new officer to handle your support requests.
- **Support Officer Identification:** Name and phone number.





## 4. MONEY TRANSFER

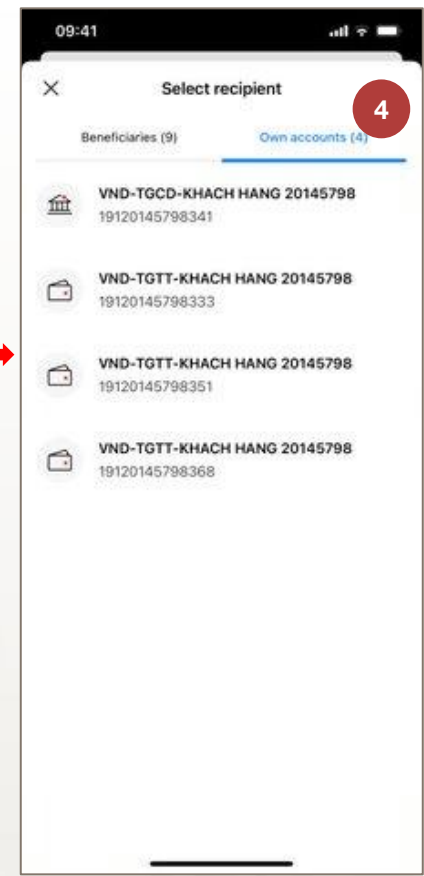
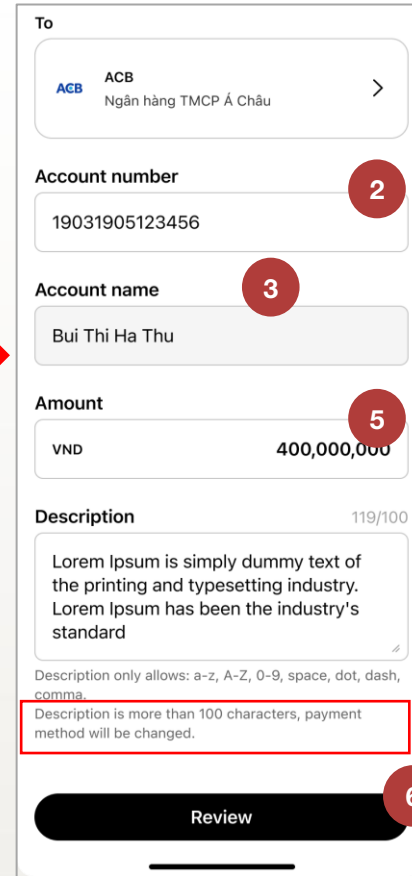
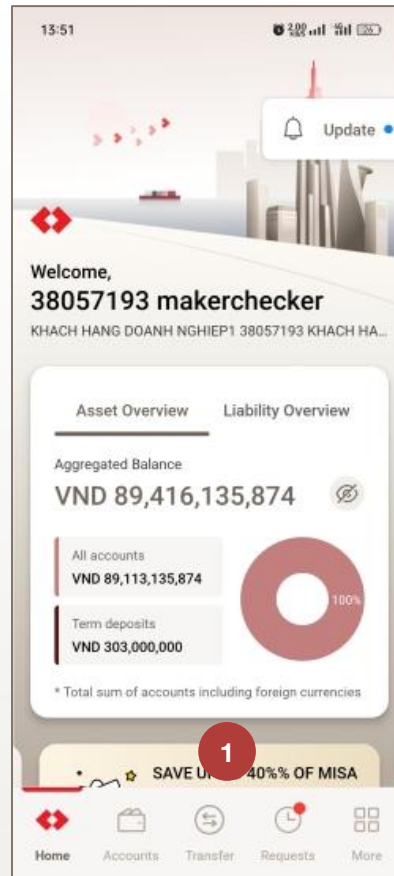
This function allows users to transfer money within Techcombank or to other banks

- 4.1. Own account transfer
- 4.2. Transfer to saved beneficiary
- 4.3. Transfer to new beneficiary
- 4.4. Multiple approval

# 4. Money Transfer

## 4.1. Own account transfer

- 1 Select **Transfer**
- 2 Select account you want to debit money
- 3 Tap on **Select recipient**
- 4 In appeared box, select **Own account** then select account you want to transfer money to
- 5 Enter amount of money & description
- 6 Select **Review** then select **Submit** in appeared screen if you don't want to change any information.



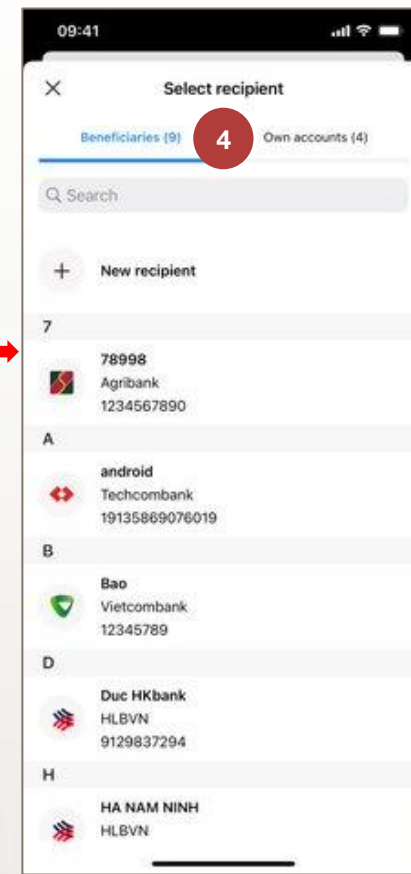
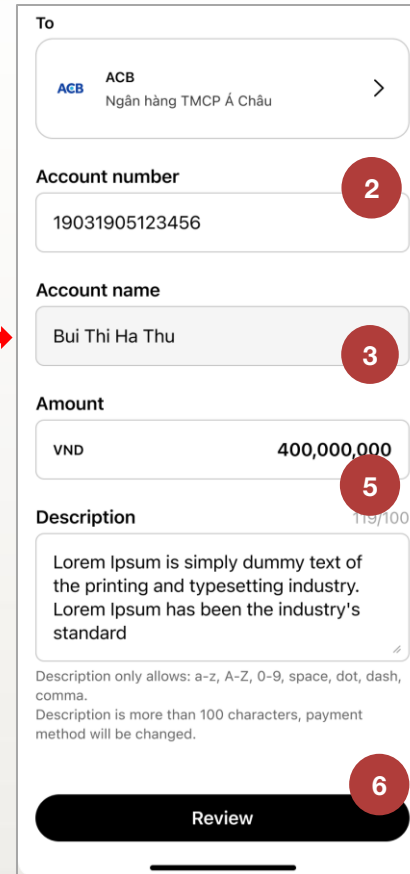
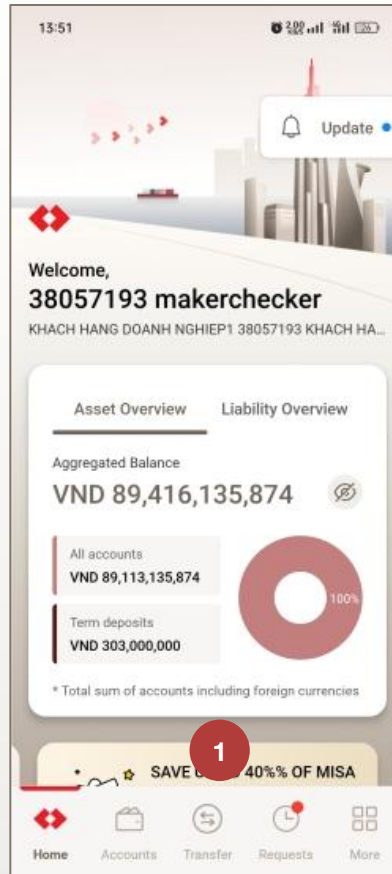
Note: User can enter 140 characters for the description content. However, because Napas (24/7) limits the number of content characters to 100 characters, when user enters more than 100 characters, the system will display a warning "Payment method will be changed."

# 4. Money Transfer

## 4.2. Transfer to saved beneficiary

User can transfer money to saved beneficiary as below:

- 1 Select **Transfer**
- 2 Select account you want to debit money
- 3 Tap on **Select recipient**
- 4 In appeared box, select **Beneficiary** then select beneficiary you want to transfer money to
- 5 Enter amount of money & description
- 6 Select **Review** then select **Submit** in appeared screen if you don't want to change any information.



## 4. Money Transfer

### 4.3. Transfer to new beneficiary

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

- 1 Choose account you want to debit from
- 2 Select **New recipient**
- 3 Select beneficiary bank & account number
- 4 Input beneficiary name in case you select **save as new beneficiary**
- 5 Enter amount of money & description
- 6 Select **Review** then select **Submit** in appeared screen if you don't want to change any information.

To: ACB Ngân hàng TMCP Á Châu

Account number: 19031905123456

Account name: Bui Thi Ha Thu

Amount: VND 400,000,000

Description: Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard

Review

Select recipient

Beneficiaries (100) Own accounts (3)

Search

+ New recipient

A

Annie kitchen Agribank 19031905123456

Anthony ACB 19031905123456

ATung's kitchen Agribank 19031905123456

B

BFF JSC. Agribank 19031905123456

T

Valley

09:44 VND 10,878,830,476

To: BIDV JSC Bank for Investment and Development of Vietnam

Account number: 160313102705

Account name: Nguyen Minh Chau






Save as new beneficiary

Amount: VND

Description: 0/100

Review

## 4. Money Transfer

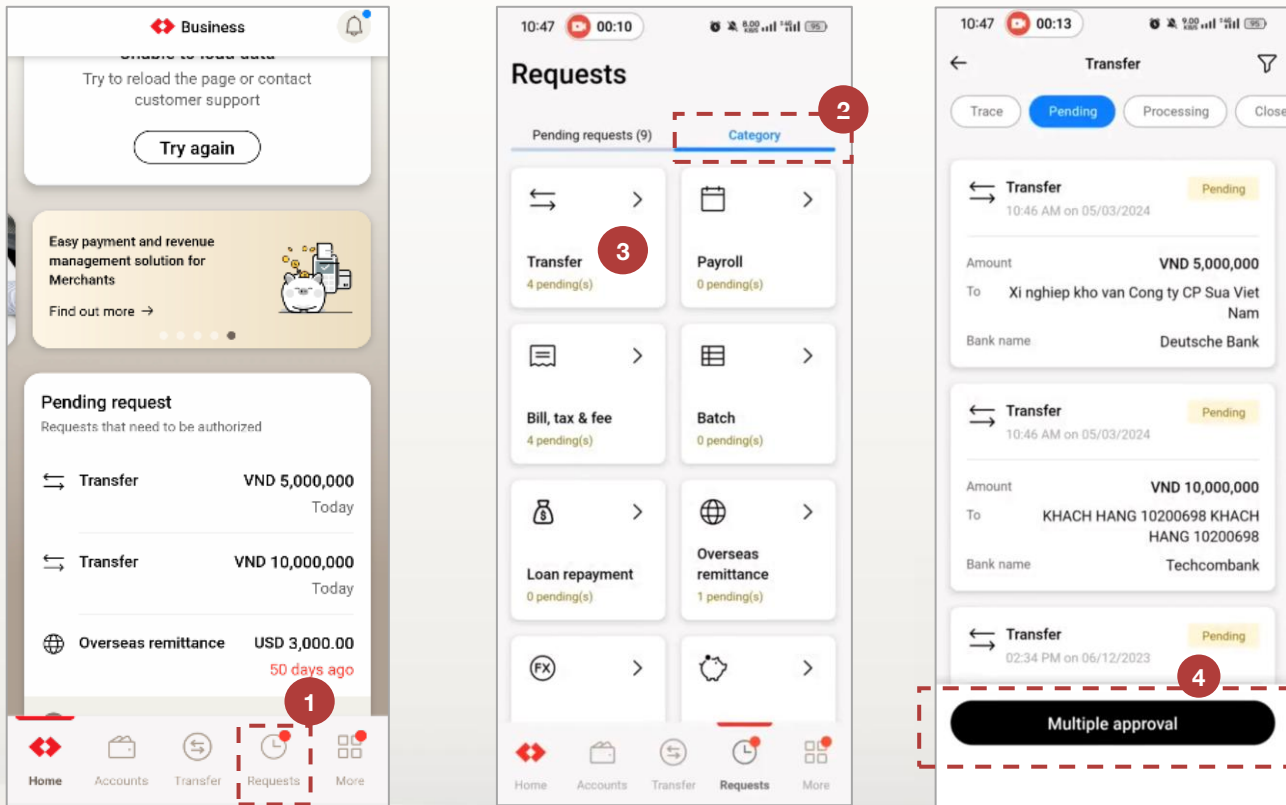
-  Techcombank Business will choose the payment gateway automatically when maker initiate the transactions. If the amount of money lower than 500.000.000 VND and beneficiary bank is in NAPAS network, payment will be prioritized on 24/7 channel. In other case, payment will be process on normal channel.
-  Techcombank Business system will retrieve account name from payment gateway. In case the account name is not available, user need to input account name manually.
-  User cannot change account name if it is populated by system.
-  User can do both intrabank and interbank transfer in this screen.
-  User can enter 140 characters for the description content. However, because Napas (24/7) limits the number of content characters to 100 characters, when user enters more than 100 characters, the system will display a warning “Payment method will be changed.”

## 4. Transfer

### 4.4. Multiple approval

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

- 1 User checker logs in to TCBB and selects **Requests**
- 2 Select **Category**
- 3 The system will also display requests according to each type of transaction, access the **Transfer**
- 4 Select **Multiple approval**

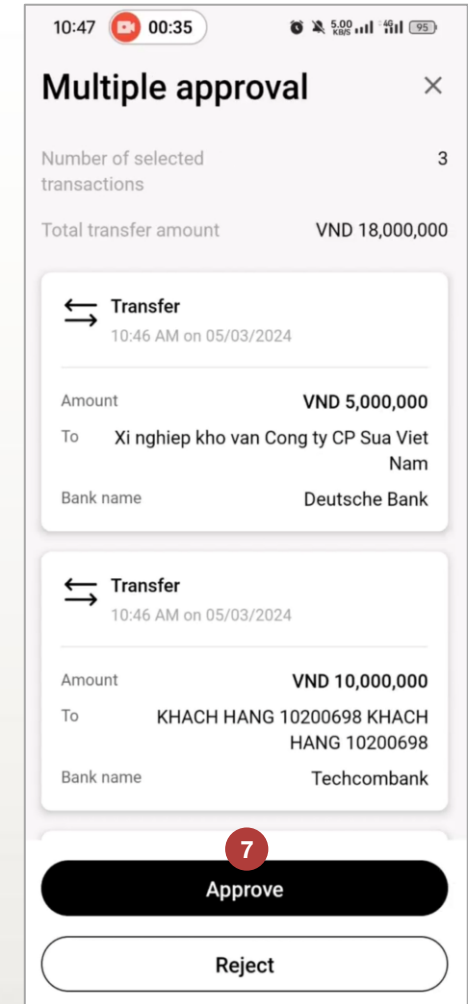
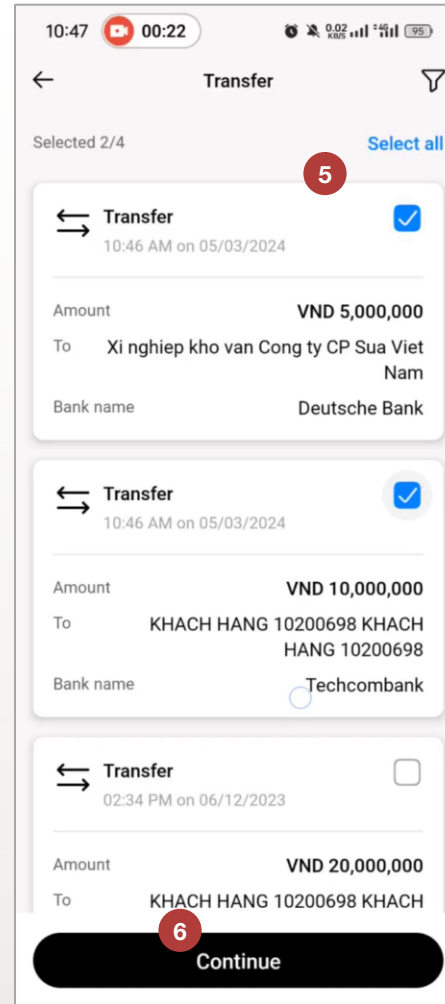


## 4. Transfer

### 4.4. Multiple approval (continue)

- 5 Select each transaction they want to approve multiple requests or select all.
- 6 Select **Continue**. The system will switch to the interface to execute **Multiple approval**
- 7 Select **Approve**. The system will review and then either warn error transactions or approve transactions which are ready to be processed.

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



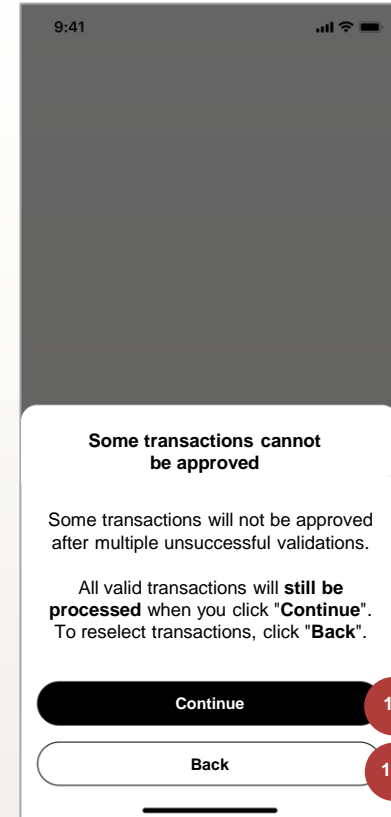
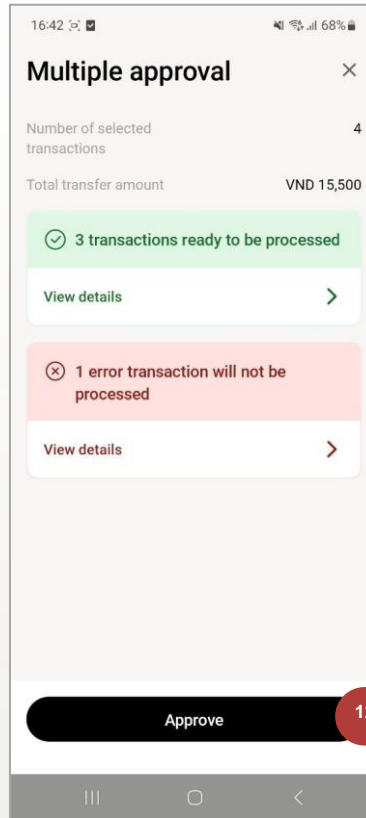
## 4. Transfer

### 4.4. Multiple approval (continue)

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

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

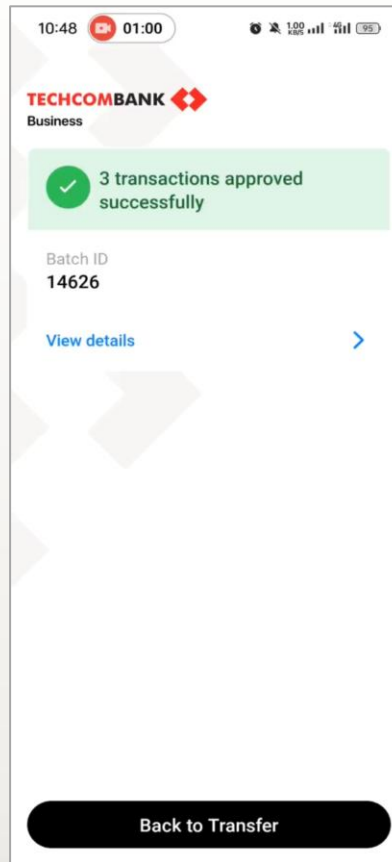
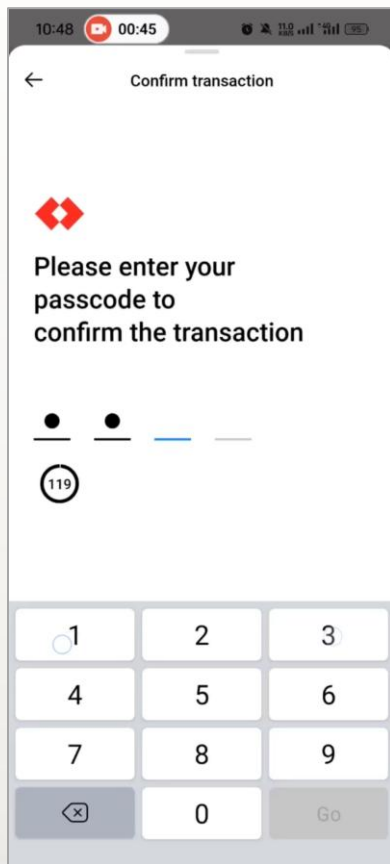
10 Select “**Continue**” to continue making valid transactions



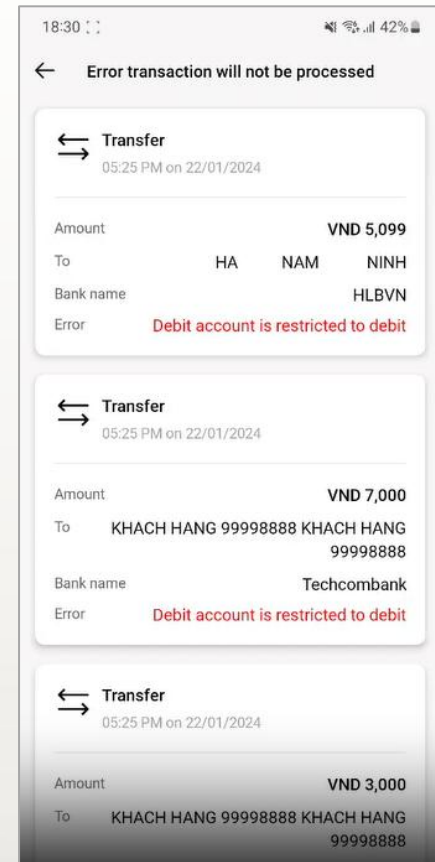
## 4. Transfer

### 4.4. Multiple approval (continue)

- 11 On the TCBB Mobile App, a request to enter a passcode to confirm the transaction will be displayed.
- 12 The completion screen approves multiple transactions.



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





## 4. Transfer

### 4.4. Multiple approval (continue)

#### Notes when browsing multiple transactions on TCBB:

- Customers need to select a minimum of 1 transactions and can select a maximum of 50 transactions in one approval.
- Multiple approval feature NOT applies to foreign currencies (In case the Customer uses the Transfer section to transfer foreign currency between business accounts on TCBB).
- Approving multiple approvals will also remove transactions which transfer from overdraft accounts to debit accounts of corporate customers.
- The system displays transactions by default for the past 90 days. If customer wants to view a longer period, they can use the Filter feature to select a time range of up to 3 years.

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

- The debit account is insufficient to process all transactions.
- Transfer amount exceed available balance.
- Overdraft accounts cannot be transferred to accounts within the same company.
- Users don't have permission to perform this action.



# 5. MANAGE REQUEST

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

- 5.1. Overview
- 5.2. Maker – Cancel request
- 5.3. Checker – Approve request
- 5.3. Checker – Reject request

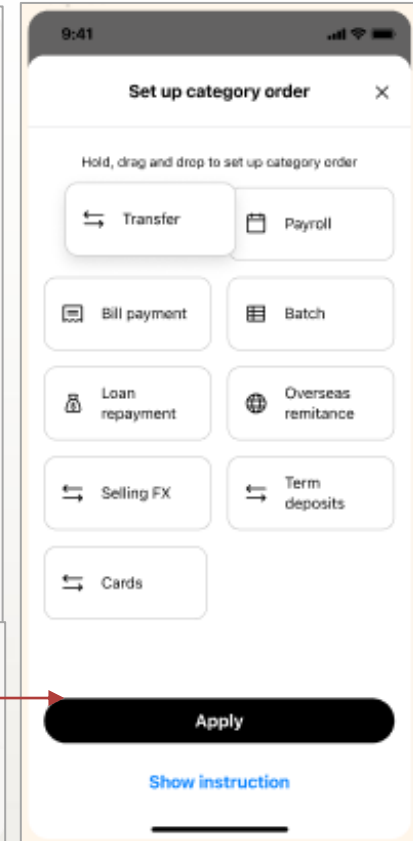
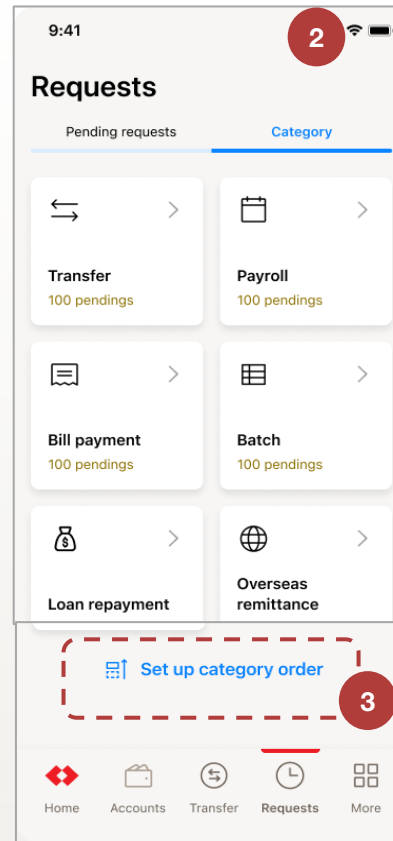
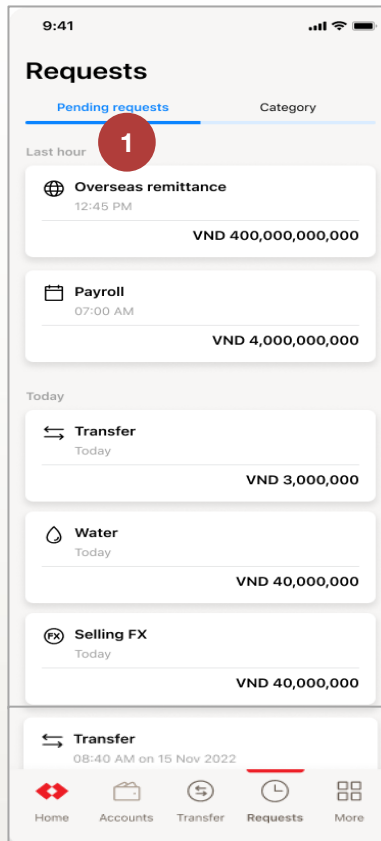
# 5. Manage request

## 5.1. Overview

**Requests** on TCBB Mobile are structured with following criterias:

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

- 1 Click **Pending requests**  
User can see all pending transactions (from latest request)
- 2 Select **Category**
- 3 User can see all types of transaction and can select **Set up category order** to restructure the category.

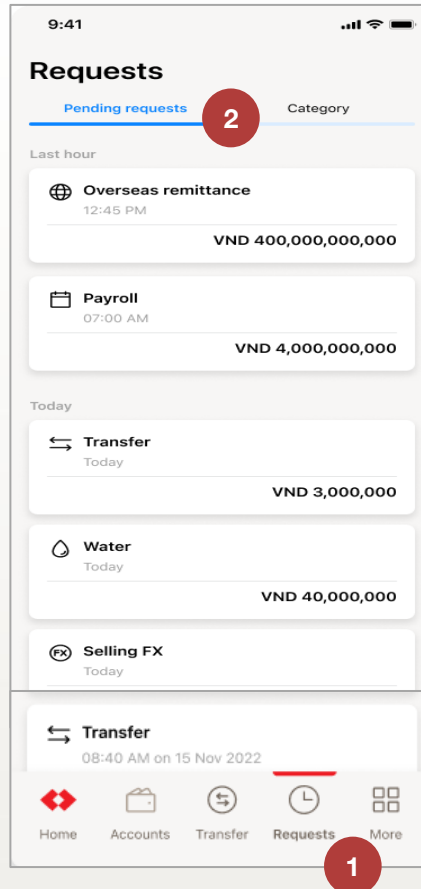




# 5. Manage request

## 5.2. Maker – Cancel request

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

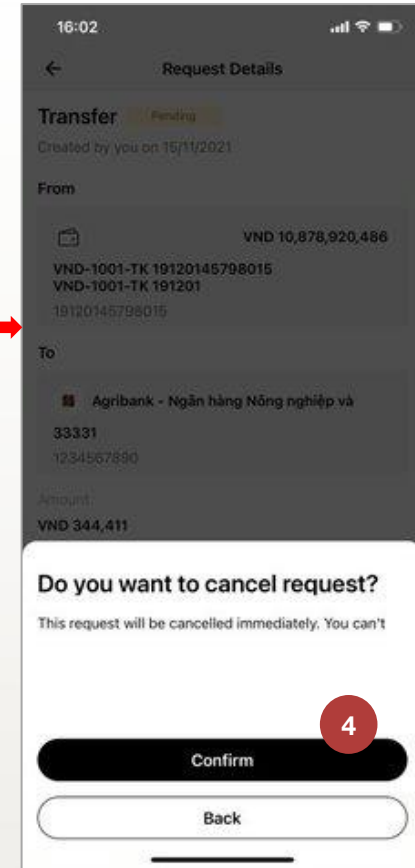
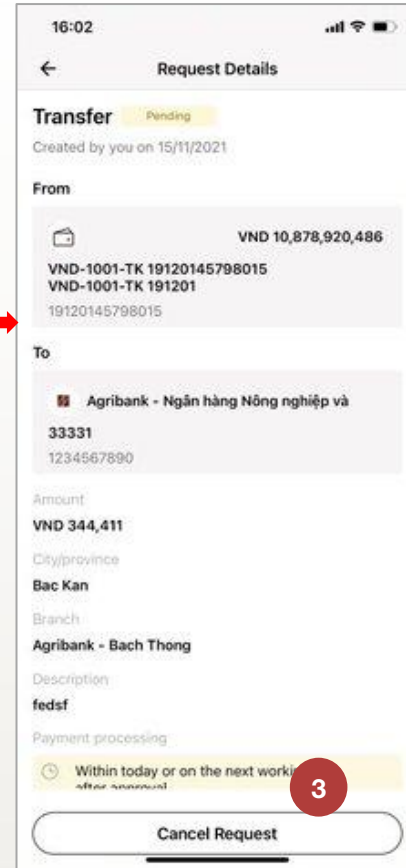


1 User maker select **Requests** from menu and click **Pending requests**

2 Select the transaction need to be canceled

3 Click **Cancel request**

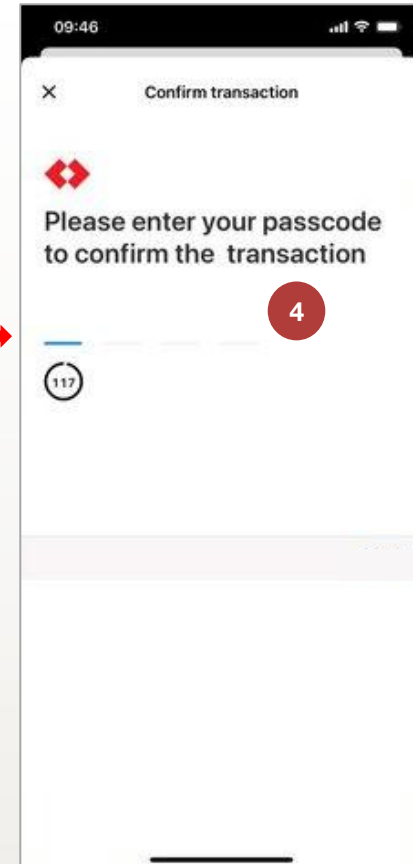
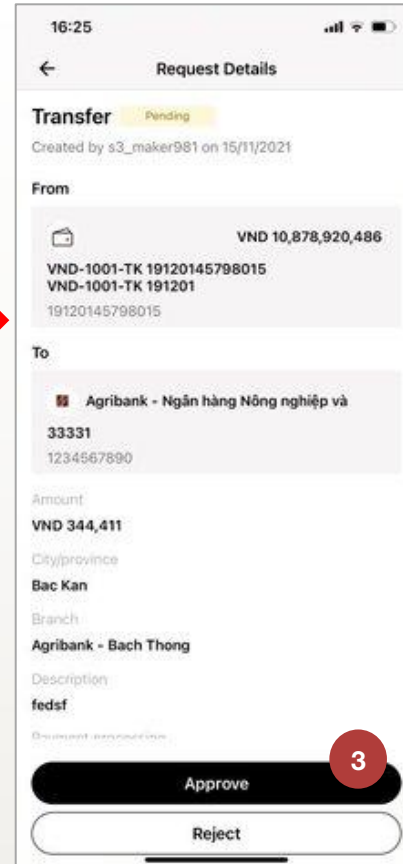
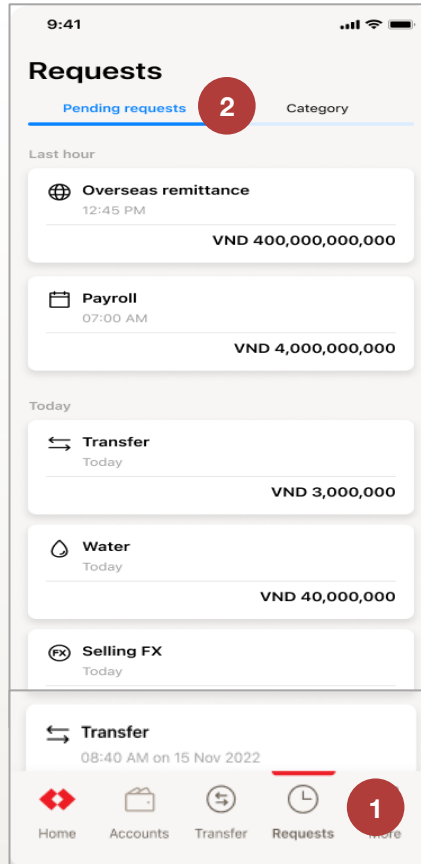
4 Press **Confirm**.



# 5. Manage Request

## 5.3. Checker – Approve request

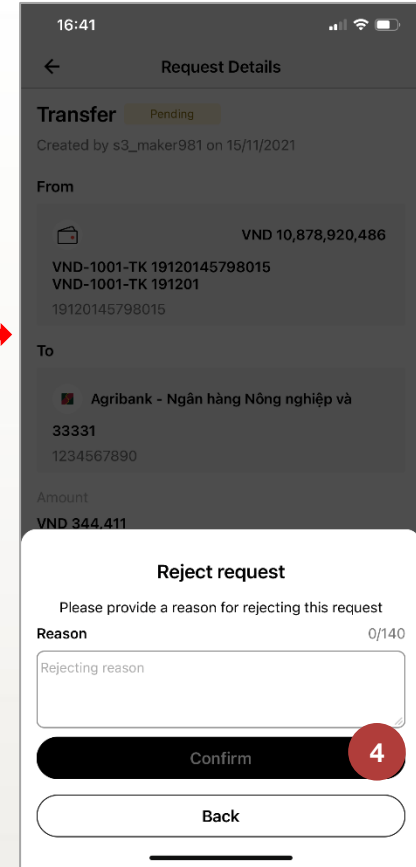
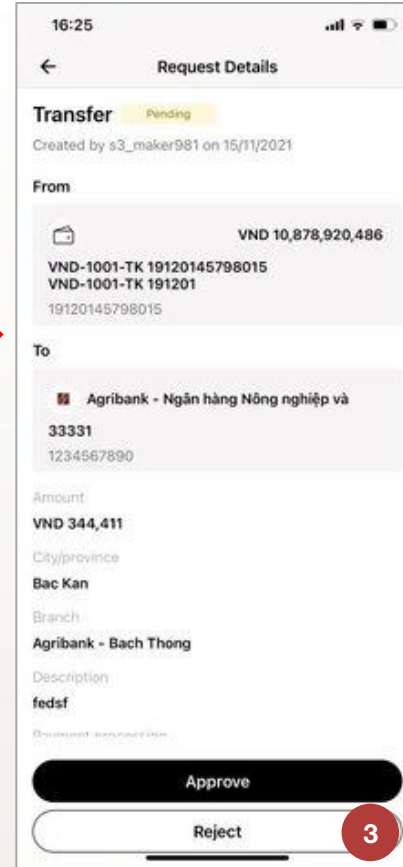
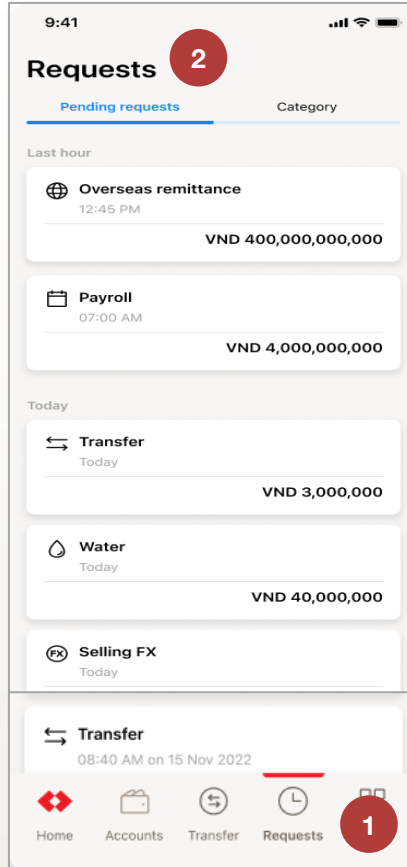
- 1 Select **Request** in bottom menu then click **Pending requests**
- 2 Select request need to approve
- 3 Review all the information then tap on **Approve**
- 4 Enter user checker's passcode to confirm transaction.



# 5. Manage Request

## 5.3. Checker – Reject request

- 1 Select **Request** in bottom menu then click **Pending requests**
- 2 Select request need to view detail
- 3 Review all the information then tap on **Reject** if transaction has something wrong
- 4 Input reject reason (if any) then select **Confirm**.





## 6. TRANSACTION SIGNING

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

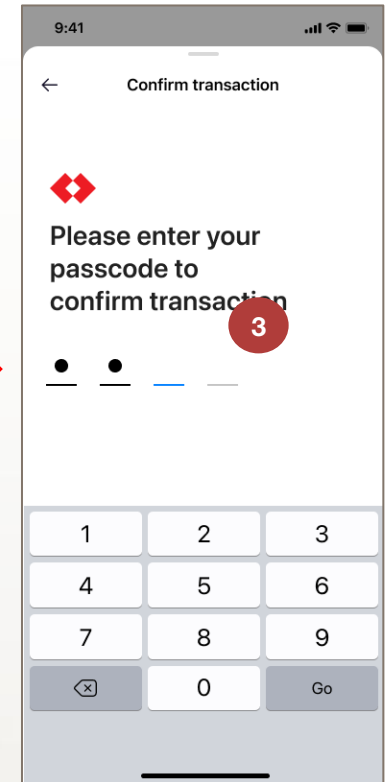
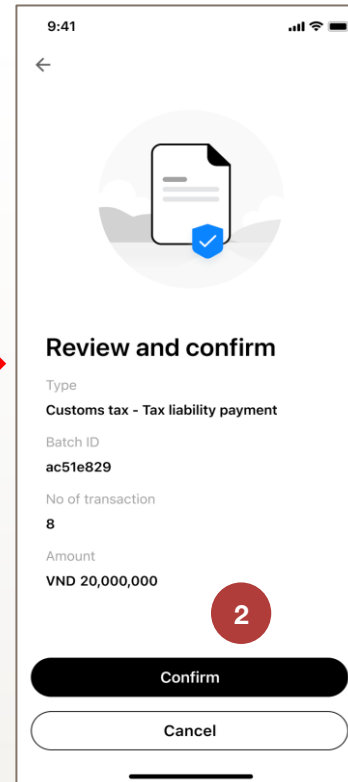
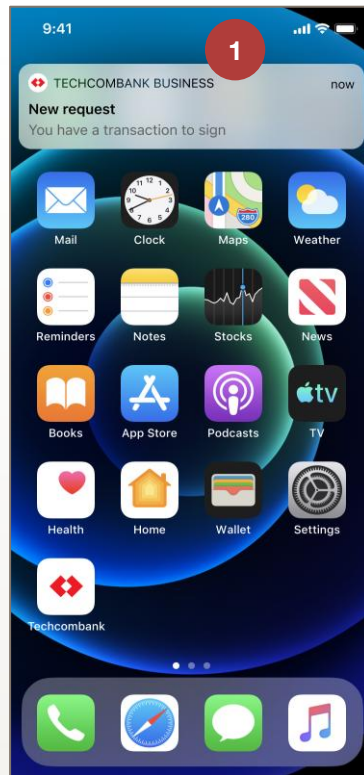
## 6. Transaction Signing

- 1 Select notification when user authorize transaction on Web
- 2 Select **Confirm**
- 3 Input passcode when user register the device

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

- Turn off the signing request notifications displayed on mobile phones
- After the maximum authentication time (within 2 minutes), the system will automatically turn off the signing request.

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



# 7. BILL PAYMENT

User Maker can use App Techcombank Business to initiate new electricity and water bill payment transaction.

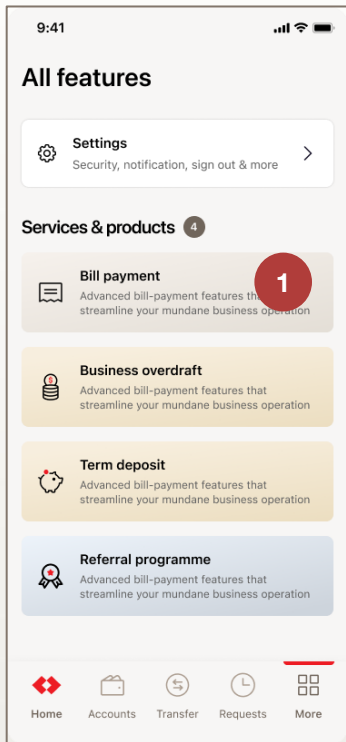
- 7.1. Initiate electricity bill payment
- 7.2. Initiate water bill payment
- 7.3. Bill payment – Reminder

# 7. Bill Payment

## 7.1. Initiate electricity bill payment

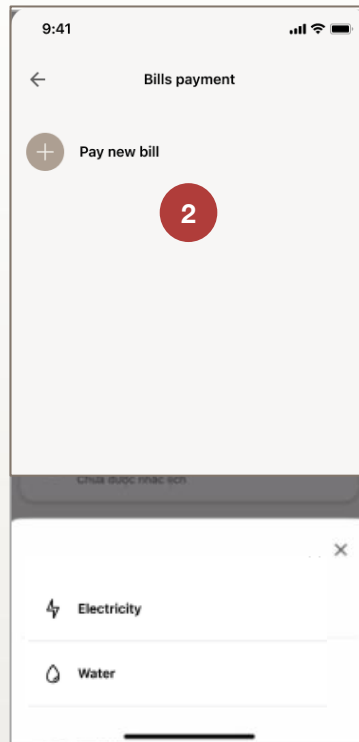
1

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



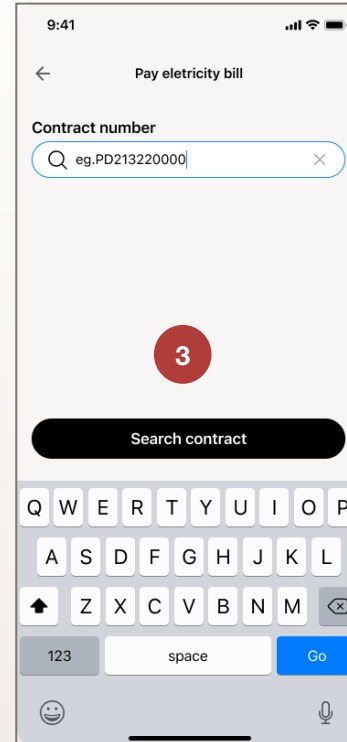
2

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



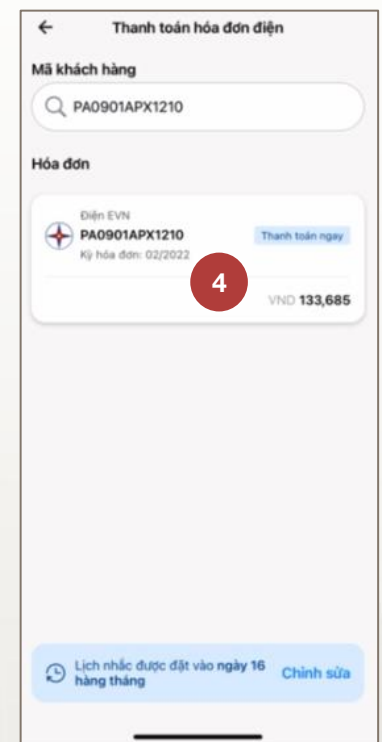
3

Enter **Contract number** and **Search Contact**



4

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



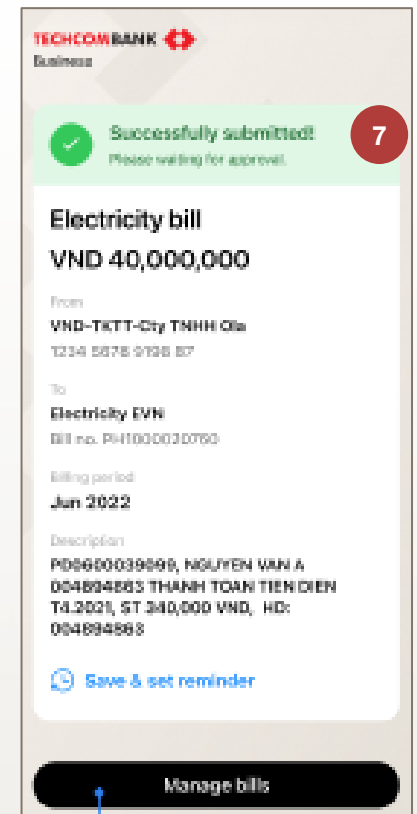
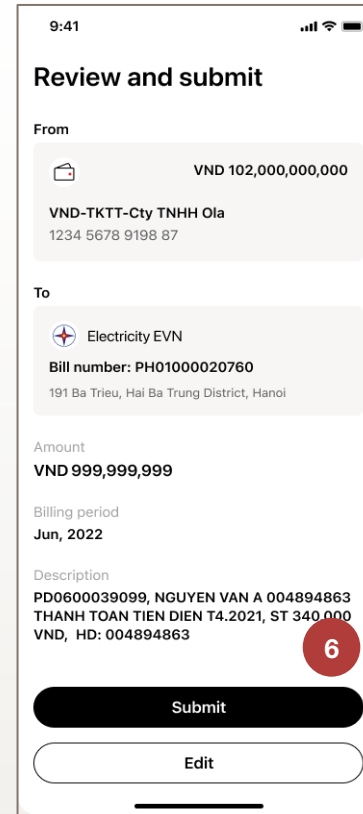
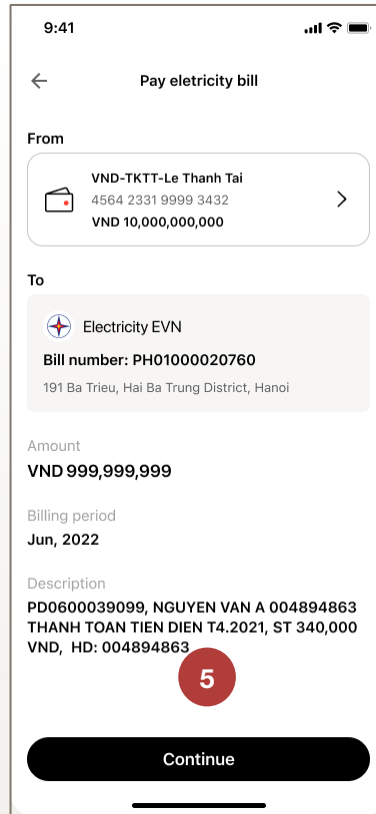
# 7. Bill Payment

## 7.1. Initiate electricity bill payment (continue)

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

6 Review and **Submit**

7 Initiate new transaction successfully.

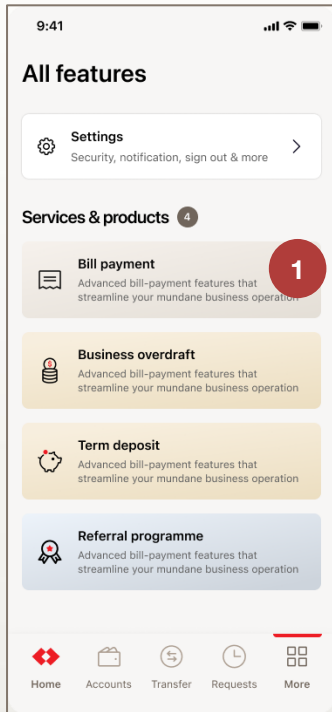


# 7. Bill Payment

## 7.2. Initiate water bill payment

1

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



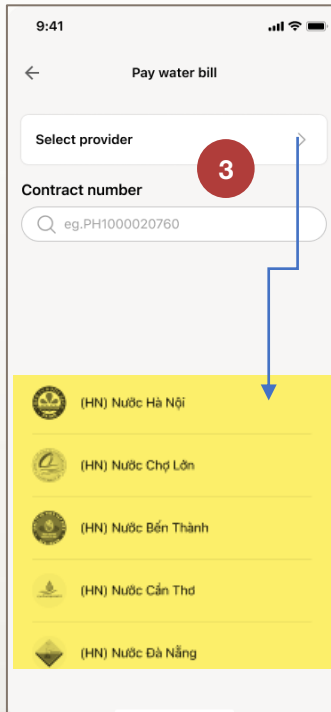
2

Select **Water**



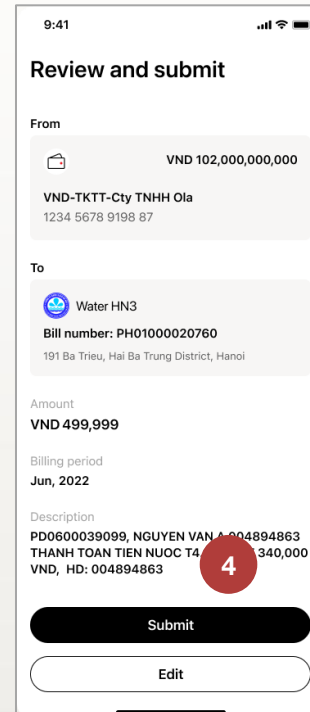
3

Select provider and enter the contract number



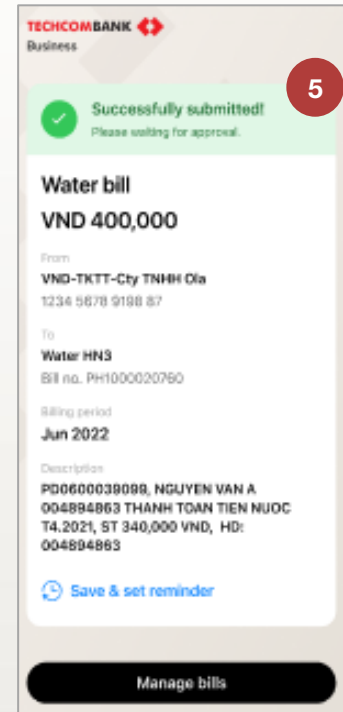
4

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



5

Initiate new transaction successfully.

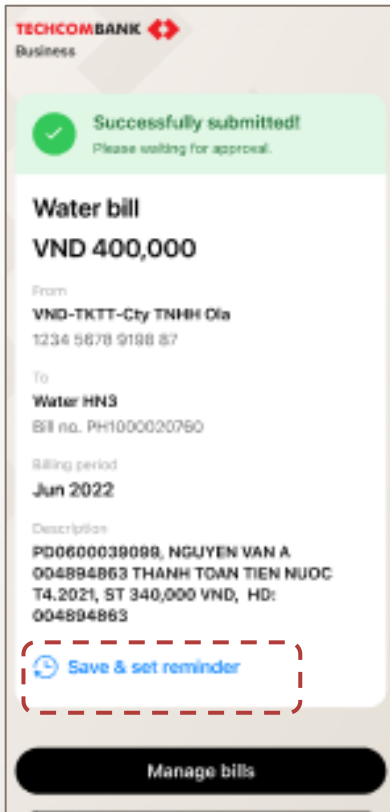
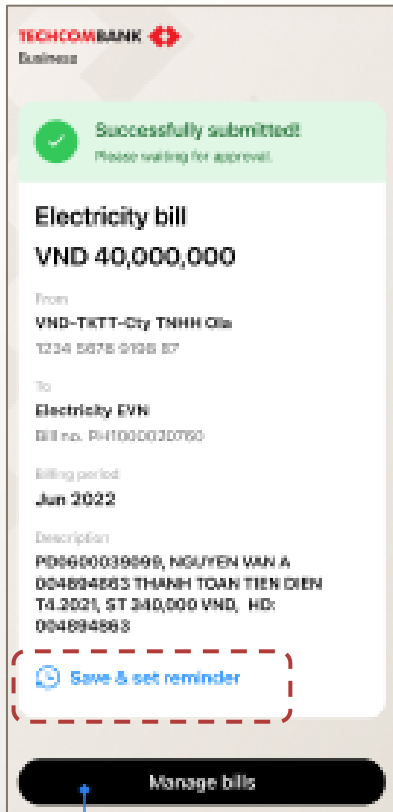


# 7. Bill Payment

## 7.3. Bill payment – Reminder

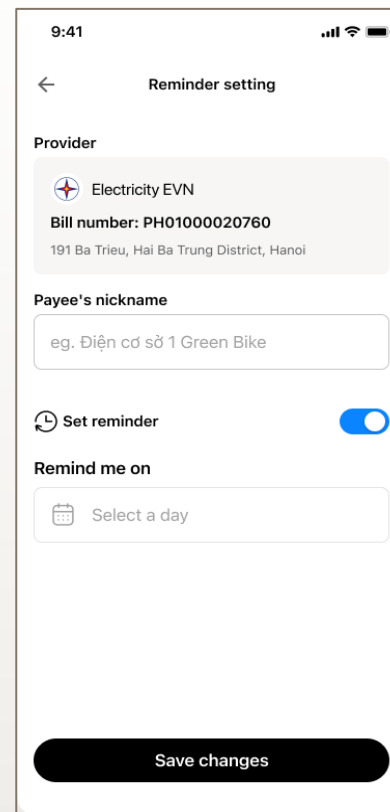
1

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



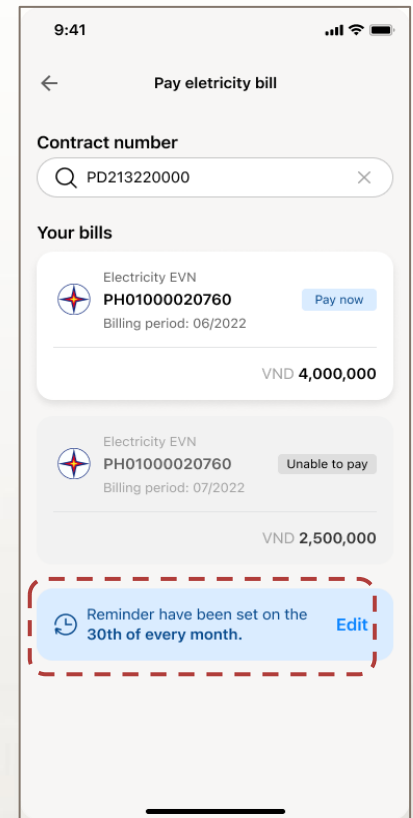
2

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



3

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





## 8. TERM DEPOSIT

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

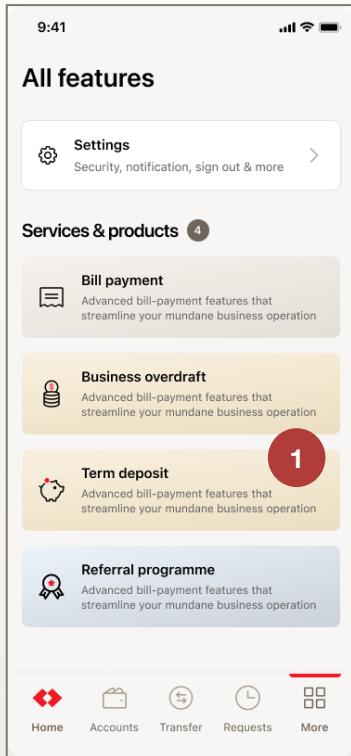
- 8.1. Initiate new Term Deposit
- 8.2. Withdraw Term Deposit

# 8. Term Deposit

## 8.1. Initiate new Term Deposit

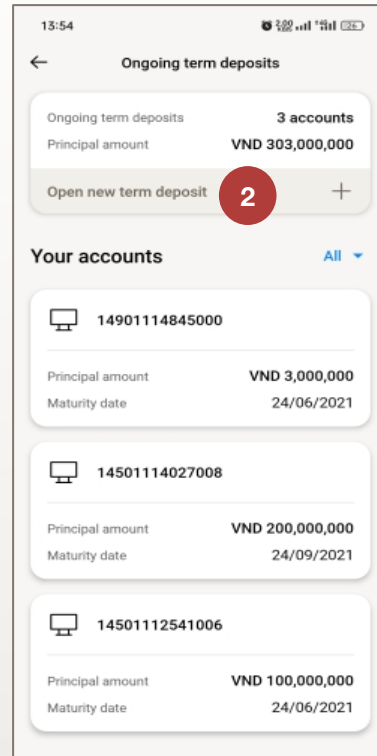
1

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



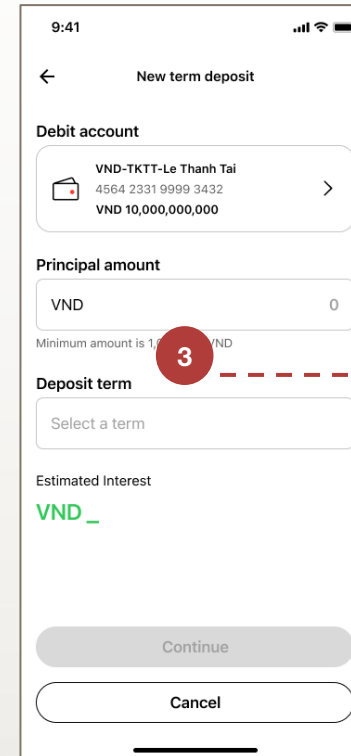
2

Click **Open new Term Deposit**



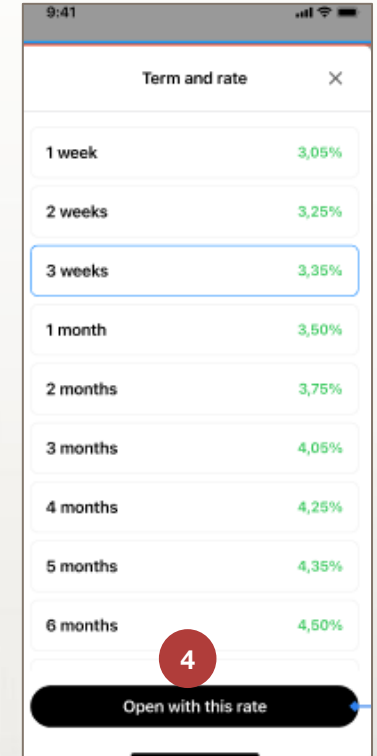
3

Choose Debit account and enter **Principal amount**



4

Choose **Term and rate**



## 8. Term Deposit

### 8.1. Initiate new Term Deposit (continue)

5

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

9:41

New term deposit

Debit account

VND-TKTT-Le Thanh Tai  
4564 2331 9999 3432  
VND 10,000,000,000

Principal amount

VND 1,000,000,000

Minimum amount is 1,000,000 VND

Deposit term

3 weeks

Interest rate 3.35% per year

Estimated Interest by 16/04/2020: VND 2,000,000

Continue

Cancel

6

Select **Maturity method**

9:41

Maturity method

Select a maturity method

Maturity date : 16/04/2020

Reinvest total balance  
Automatically start a new saving term so you keep earning interest.

Reinvest the original amount  
Automatically start a new saving term with original amount. Interest will be sent to your account.

Withdraw total balance  
Automatically close term deposit then send both original and interest amount to your account.

Continue

7

Review all transaction information and select **Submit**

9:41

Review & Submit

Debit account  
VND-TTGT-1234  
19003581453139

Principal amount  
VND 10,038,356

Term  
1 week

Interest rate (%/ year)  
0.2

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

By tapping **Submit** you agree to our [Terms and Conditions](#)

Submit

Edit

8

Open new term deposit successfully.

TECHCOMBANK Business

Successfully submitted!  
Please waiting for approval.

Online term deposit

Debit account  
VND-TTGT-1234  
19003581453139

Principal amount  
VND 10,000,000

Term  
1 year

Interest rate (%/ year)  
0.2

Estimated interest at maturity  
VND 384

Total amount  
VND 10,000,000

Maturity date (Applicable if approve today)  
16/04/2021

Maturity method  
Reinvest total balance

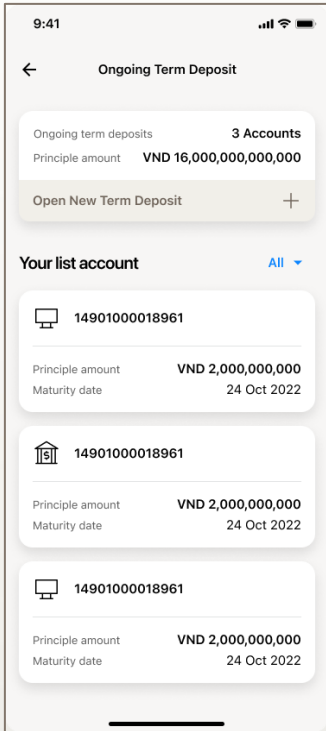
Manage your term deposits

# 8. Term Deposit

## 8.2. Withdraw Term Deposit

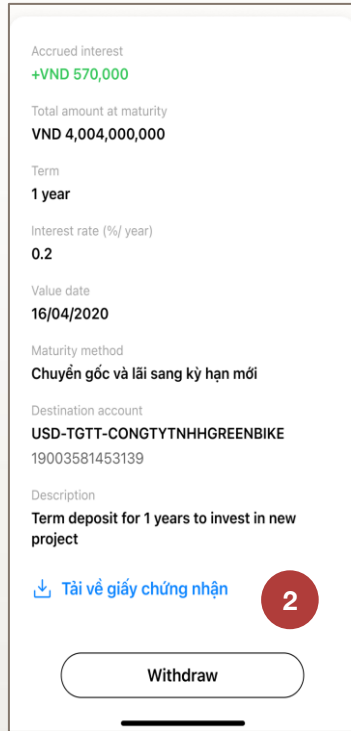
1

Select ongoing term deposit need to be withdrawn



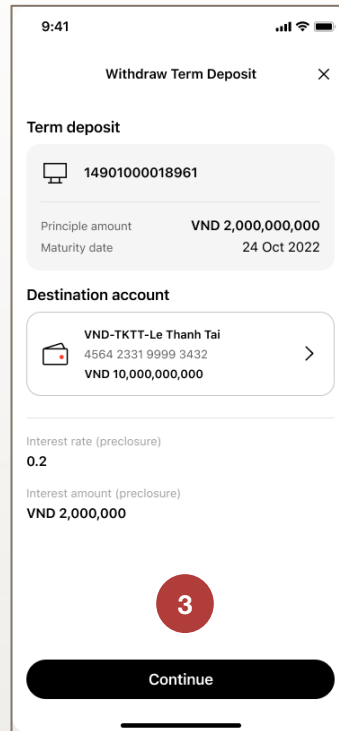
2

View detail and select **Withdraw**



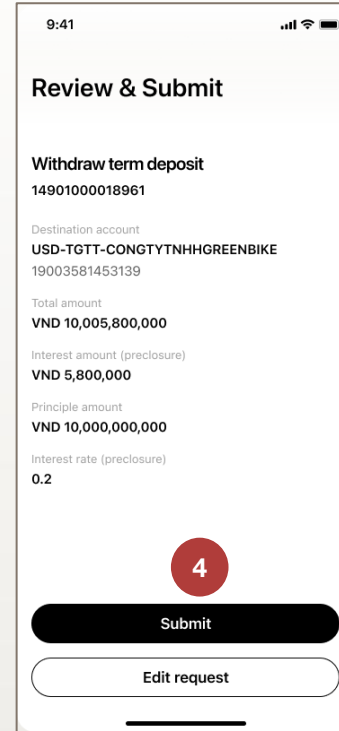
3

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



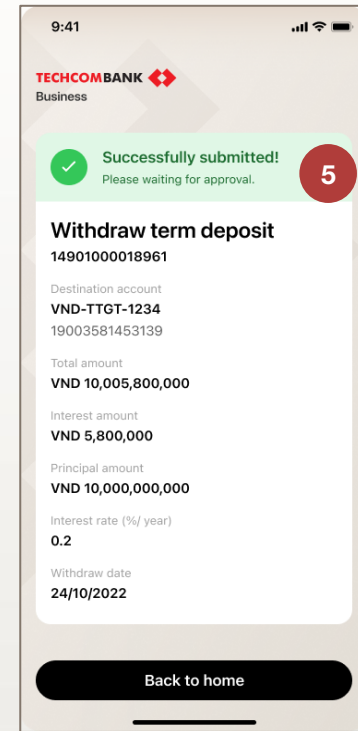
4

Review and click **Submit**



5

Withdraw term deposit successfully.





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

9.1. What is CD Bao Loc?

9.2 Buy CD Bao Loc & Approve

9.3. Sell CD Bao Loc & Approve

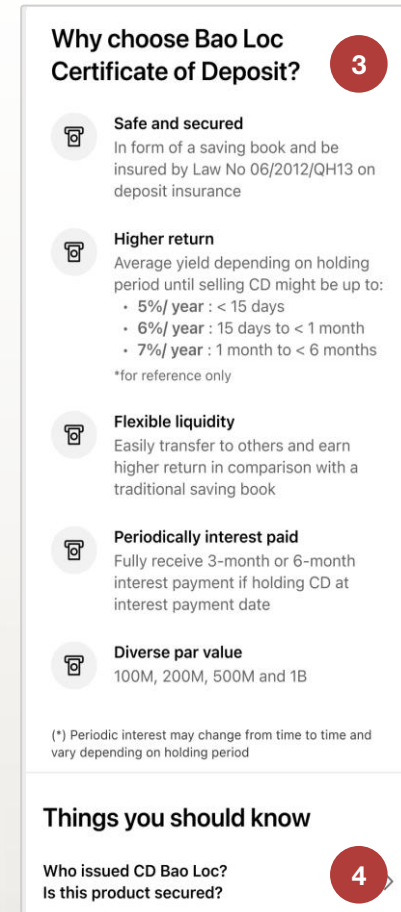
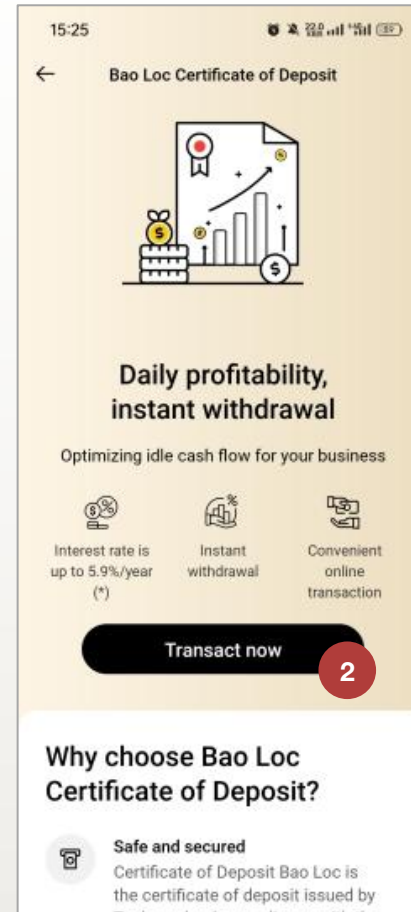
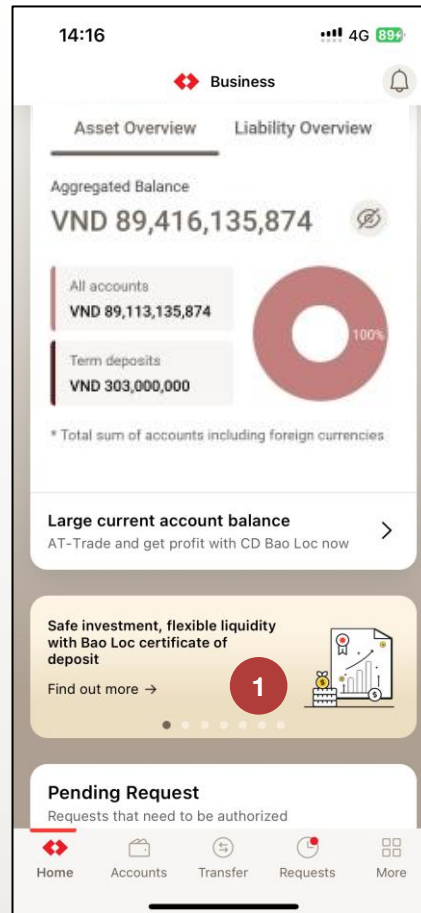
9.4. Manage CD Bao Loc

9.5. Enquiry CD Bao Loc transaction

# 9. Bao Loc Certificate of Deposit

## 9.1. What is CD Bao Loc?

- 1 User access TCBB Mobile's homepage could see CD Bao Loc's banner and could view detail about CD Bao Loc product.
- 2 System display selling points of CD Bao Loc, for example:
  - Interest.
  - Flexible liquidity.
  - Online transaction.
- 3 Details benefit of CD Bao Loc for reference.
- 4 Some Frequently Asked Questions about CD Bao Loc.



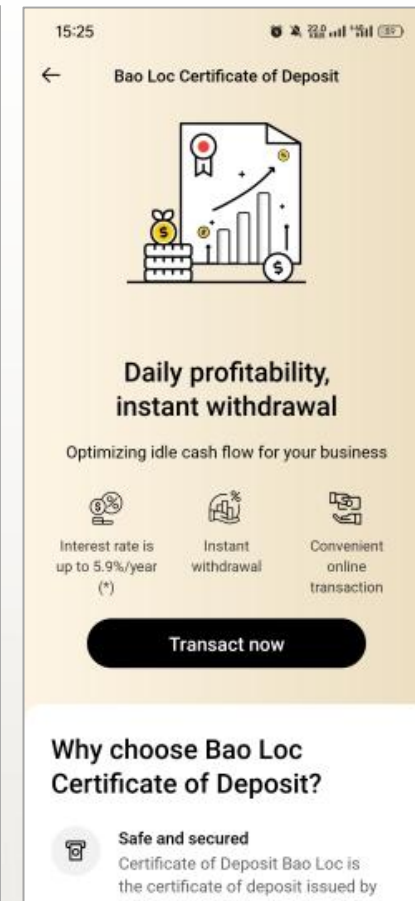
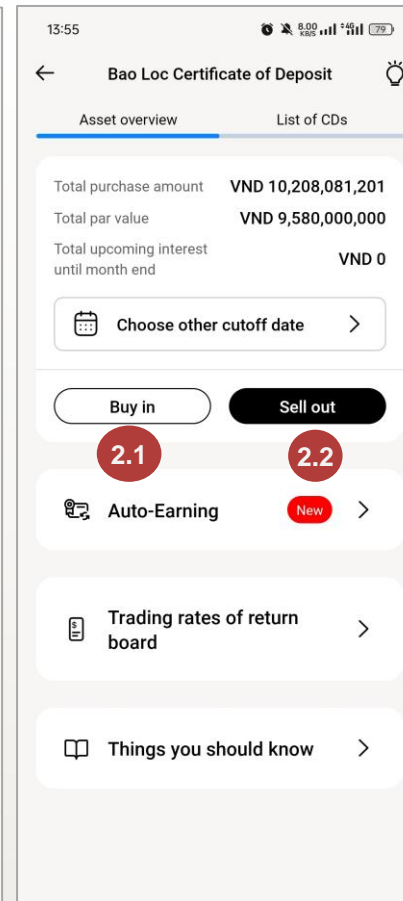
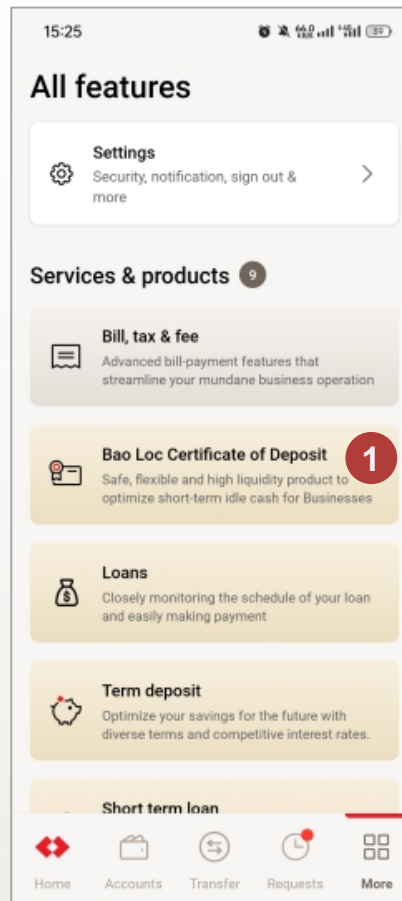
# 9. Bao Loc Certificate of Deposit

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

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

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

2 To initiate new buy transaction:  
2.1 user select **Buy in** to start buying.  
2.2 Or select icon on the right to view more detail information about CD, then select **Transact now** to start buying.



## 9. Bao Loc Certificate of Deposit

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

- 3 Enter **Total par value to buy** (Total par value is a multiple of 10 million VND, minimum is 50 million VND and maximum is 100 billion VND).
- 4 Select **Seller with CD Bao Loc ownership** is Seller Partner.
- 5 Then select **Debit account** and **Account to receive interest/principal**.
- 6 TCBB Mobile show detail offer from Seller Partner: Listing detail, Total par value,...
- 7 User can project the return with the tool on TCBB.
- 8 Press **Continue** to go to the next step.

15:26

Buy CD Bao Loc Cancel

Total par value to buy 3

VND 200,000,000

Amount must be at least VND 50,000,000 and increase in increments of VND 100,000

From Seller with CD Bao Loc ownership 4

Company ABC

Reference CD offer

The CD offer may be changed, and the details will be updated at the final approval.

Total par value VND 200,000,000

Total estimated payment amount i VND 200,098,600 View details 6

Try projecting your return

Debit account 5

Continue

15:26

Listing details ×

The CD offer may be changed, and the details will be updated at the final approval.

Par value	Purchase amount <span>i</span>
VND 1,000,000	VND 1,000,493
Next payment date	Interest period
22/04/2024	3 months - 4.5%/ye...
Issuance date	Maturity date
17/01/2024	17/01/2026

Quantity of CDs: 200

Total purchase amount: VND 200,098,600

Total payment amount: VND 200,098,600

15:26

Buy CD Bao Loc Cancel

Total par value to buy

VND 200,000,000

Amount must be at least VND 10,000,000 and increase in increments of VND 100,000

Total estimated payment amount i VND 200,098,600 View details →

Try projecting your return 7

Debit account

VND-TGTT-KHDN 38057193

19238057193015 →

VND 39,793,250,328

Account to receive interest/principal i

VND-TGTT-KHDN 38057193

19238057193015

VND 39,793,250,328

Continue 8

# 9. Bao Loc Certificate of Deposit

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

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

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

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

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

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

14:22

### Confirm information

Debit account  
VND-TGTT-KHDN 38057193  
19238057193015

Account to receive interest/principal  
VND-TGTT-KHDN 38057193  
19238057193015

Seller  
Masterise Agents Agency Co. Ltd.  
Registration No: 0316127323

Invoicing information

Business name  
KHACH HANG DOANH NGHIEP1 38057193  
KHACH HANG DOANH NGHIEP2 38057193

Tax code  
053\*\*\*\*752

Address  
191 BA TRIEU, HA NOI

Invoice receiving email  
som\*\*\*\*@techcombank.com.vn

Preview

[Contract template for Transfer ownership of CDs](#)

Submit

14:42

Lược lập - Từ do - Hoàn phục

### HỢP ĐỒNG CHUYỂN NHƯỢNG KIỂM ĐỀ NGHỊ XÁC NHẬN

CHUYÊN QUYỀN SỞ HỮU CHỨNG CHỈ TIỀN GỬI BẢO LỘC PHÁT HÀNH TẠI TECHCOMBANK SỞ

Hợp đồng chuyển nhượng kiểm đề nghị xác nhận chuyên 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 Nợ (Bên A):

2/ Bên Nhận Chuyển Nợ (Bên B):

- Tên Tổ chức: KHACH HANG DOANH NGHIEP1 37176243 KHACH HANG DOANH NGHIEP2 37176243
- Số Giấy chứng nhận ĐKDNĐKKD: 0538453752
- Địa chỉ trụ sở: 191 BA TRIEU, HA NOI
- Email: someone@techcombank.com.vn
- Đại diện hợp pháp bởi:
- Tài khoản thanh toán mở tại Techcombank số: 19037176243017

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

Sau khi thỏa thuận, Bên Chuyển Nợ và Bên Nhận Chuyển Nợ 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:

A. CHUYỂN NHƯỢNG CHỨNG CHỈ TIỀN GỬI

Điều 1: Phạm vi và đối tượng của Hợp Đồng

Theo Hợp Đồng này, Bên Chuyển Nợ đồng ý chuyển nhượng cho Bên Nhận Chuyển Nợ và Bên Nhận Chuyển Nợ đồng ý nhận chuyển nhượng Chứng chỉ tiền gửi Bảo Lộc (Sau đây gọi tắt là "CCTG") do Techcombank phát hành, thuộc quyền sở hữu đầy đủ và hợp pháp của Bên Chuyển Nợ với thông tin chi tiết các CCTG được chuyển nhượng, khối lượng và mức giá chuyển nhượng tương ứng với từng CCTG, tổng giá trị chuyển nhượng và ngày thực hiện việc chuyển nhượng ("Ngày Giao Dịch") được quy định tại Phụ lục 01 của Hợp Đồng này.

Điều 2: Thanh toán giá trị chuyển nhượng CCTG

Vào Ngày Giao Dịch, Bên Nhận Chuyển Nợ sẽ thanh toán tổng giá trị chuyển nhượng CCTG được quy định tại Phụ lục 1 của Hợp Đồng vào tài khoản thanh toán của Bên Chuyển

15:27

### Successfully submitted!

This request should be approved by Checker within the working hours today

Transaction status tracking

- 1 Maker submit the buy request  
Submitted successfully
- 2 Checker approve the buy request  
Waiting for approval
- 3 Bank process for payment  
Waiting for payment
- 4 Bank process for ownership transfer  
Waiting for ownership transfer

Transaction details

Total par value to buy  
VND 200,000,000

Transaction date  
26/01/2024

Debit account

## 9. Bao Loc Certificate of Deposit

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

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

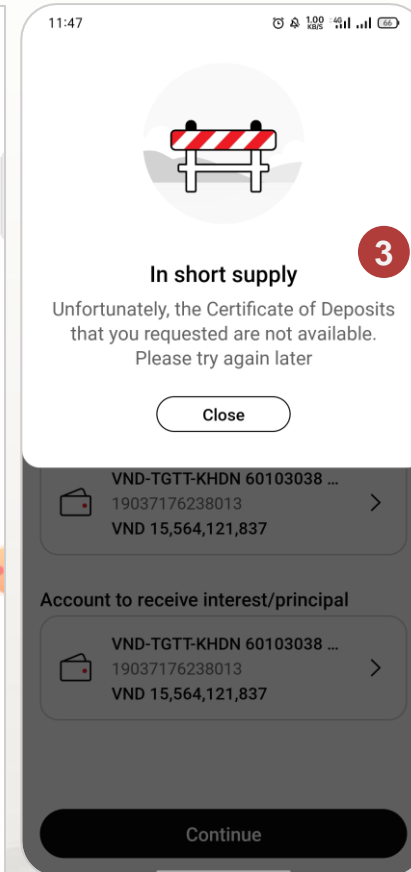
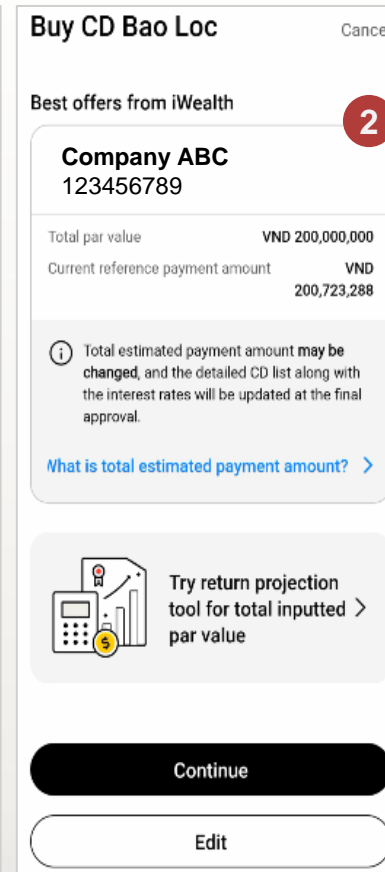
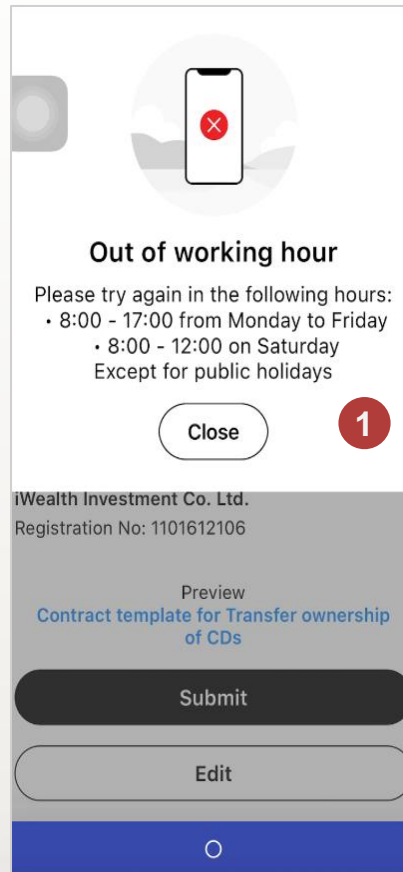
- 8h00 – 17h00 from Monday – Friday.
- 8h00 – 12h00 on Saturday.
- Except for public holidays.

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

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

Criteria system selects CDs for selling:

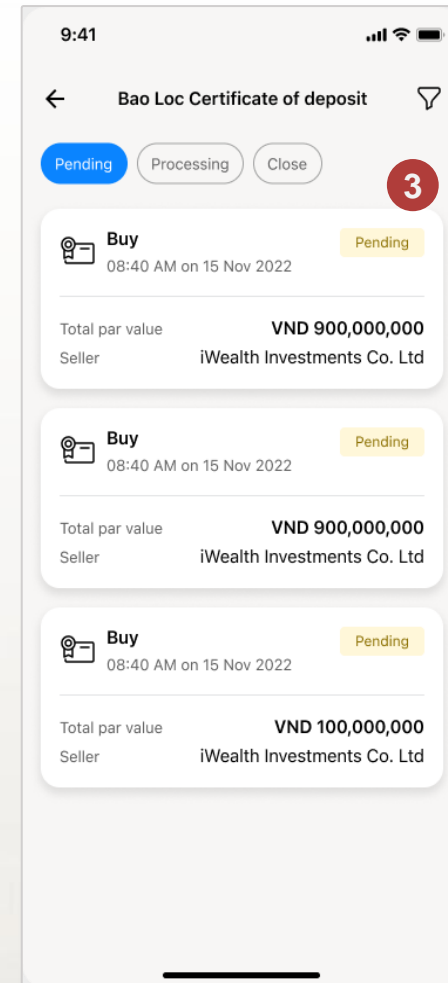
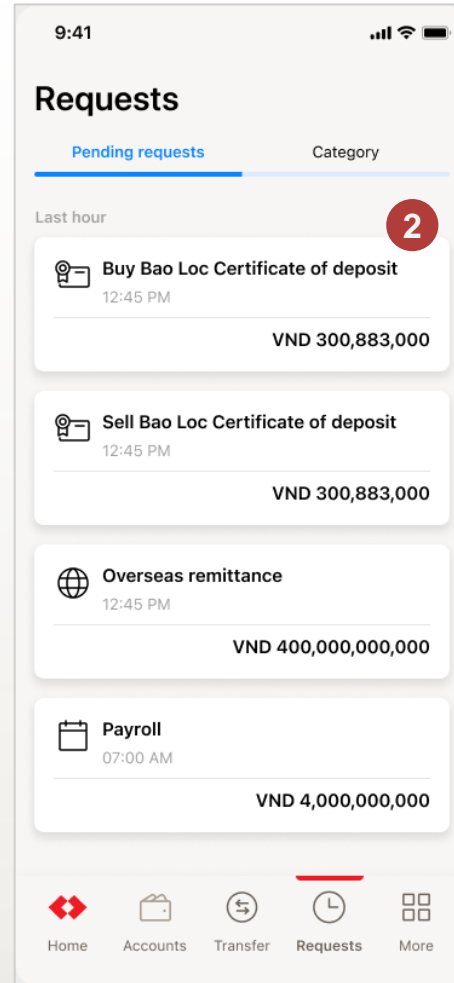
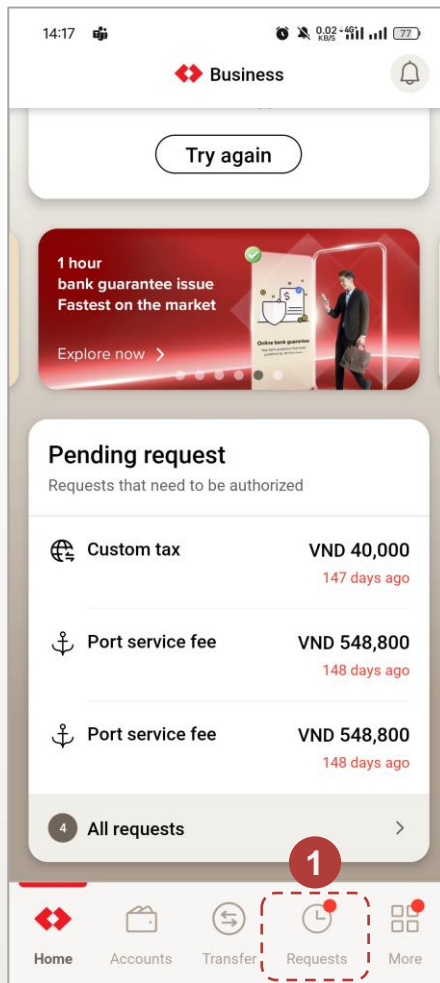
1. *Par value from largest to smallest.*
2. *Nearest interest date.*
3. *First in, first out.*



# 9. Bao Loc Certificate of Deposit

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

- 1 The user clicks **Request** to go to the **Request Pending Approval** interface and recheck all request information pending approval.
- 2 The system displays a list of requests waiting for approval: CDBL trading, international money transfer, salary payment,...
- 3 Users click on the CDBL purchase notification to check the pending approval status.

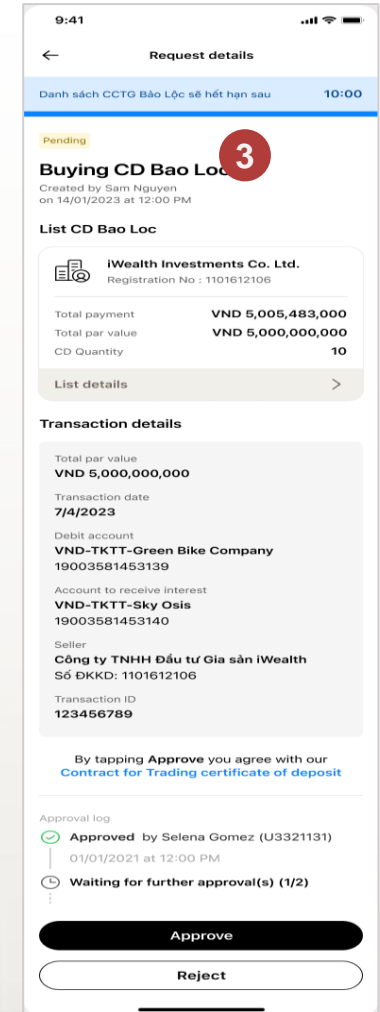
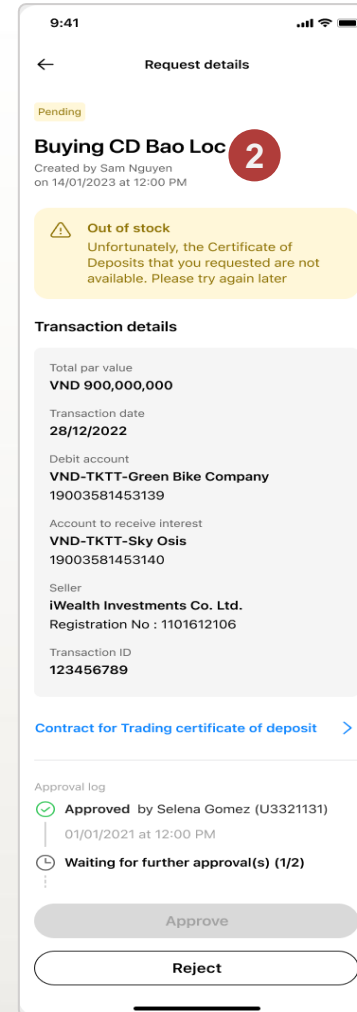
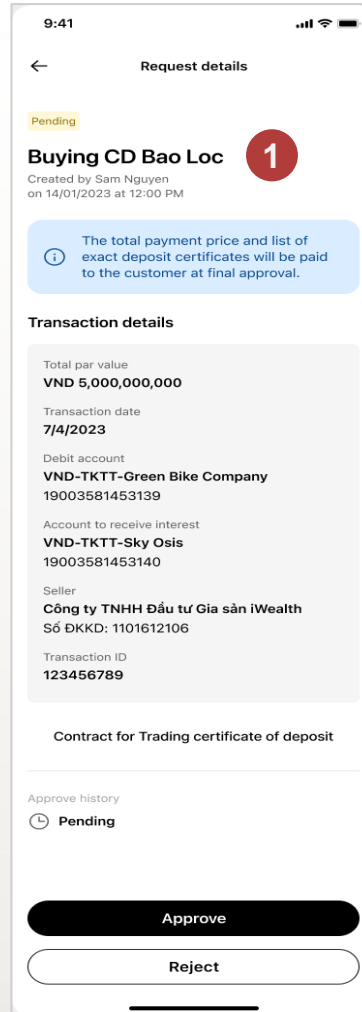


# 9. Bao Loc Certificate of Deposit

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

### All waiting approval status of CDBL

- 1 The system notifies you when the CD is **still pending approval**.
- 2 The system notifies **insufficient CCTG** according to the customer's request after the CD has been approved.
- 3 The system notifies the **CDBL purchase approval deadline** in case the CD has been approved for purchase from 1 level.



## 9. Bao Loc Certificate of Deposit

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

#### All waiting approval status of CDBL (continue)

- 4 The system notifies you when the CD is **still pending payment**.
- 5 The system notifies when the CD is still **waiting to receive assets**.

4

Chi tiết yêu cầu

Chờ nhận tài sản

### Mua CCTG Bảo Lộc

Tạo lệnh bởi Sam Nguyen  
vào 14/01/2023 lúc 12:00 PM

Theo dõi trạng thái yêu cầu Thu nhỏ

- 1 Khách hàng tạo yêu cầu mua  
Tạo lệnh thành công
- 2 Khách hàng duyệt lệnh mua  
Duyệt lệnh thành công
- 3 Ngân hàng xử lý thanh toán  
Thanh toán thành công
- 4 **Ngân hàng xử lý chuyển nhượng**  
Chờ nhận tài sản

Chi tiết giá: 5,000

Tổng thanh toán  
**VND 5,005,483,000**

Tổng mệnh giá  
**VND 5,000,000,000**

Số lượng chứng chỉ  
**10**

Ngày giao dịch  
**7/4/2023**

Tài khoản thanh toán  
**VND-TKTT-Green Bike Company**  
19003581453139

Tài khoản nhận tiền  
**VND-TKTT-Sky Osis**  
19003581453140

5

Chi tiết yêu cầu

Chờ thanh toán

### Mua CCTG Bảo Lộc

Tạo lệnh bởi Sam Nguyen  
vào 14/01/2023 lúc 12:00 PM

Theo dõi trạng thái yêu cầu Thu nhỏ

- 1 Khách hàng tạo yêu cầu mua  
Tạo lệnh thành công
- 2 Khách hàng duyệt lệnh mua  
Duyệt lệnh thành công
- 3 **Ngân hàng xử lý thanh toán**  
Chờ thanh toán
- 4 Ngân hàng xử lý chuyển nhượng  
Chờ nhận tài sản

Ct 5,000 o dịch

Tổng thanh toán  
**VND 5,005,483,000**

Tổng mệnh giá  
**VND 5,000,000,000**

Số lượng chứng chỉ  
**10**

Ngày giao dịch  
**7/4/2023**

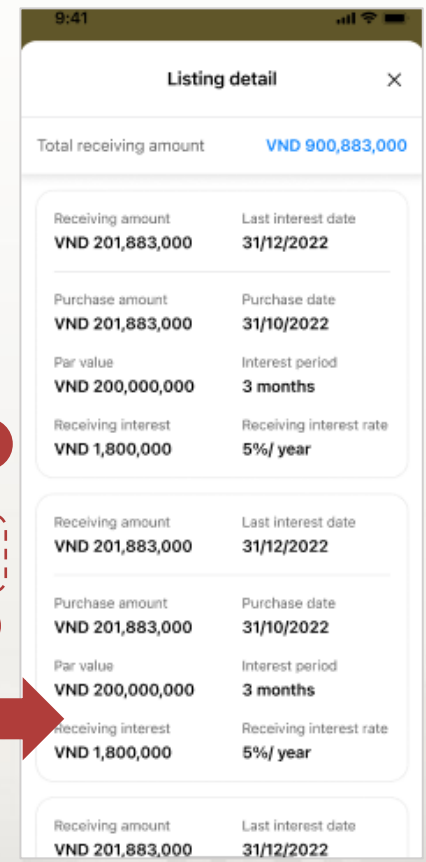
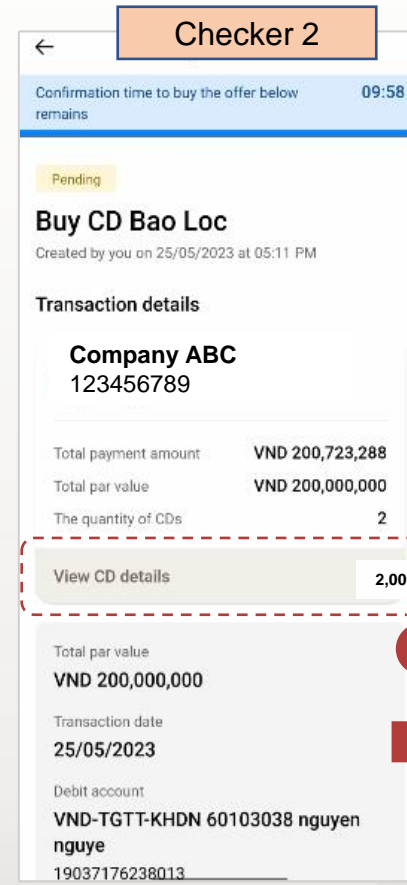
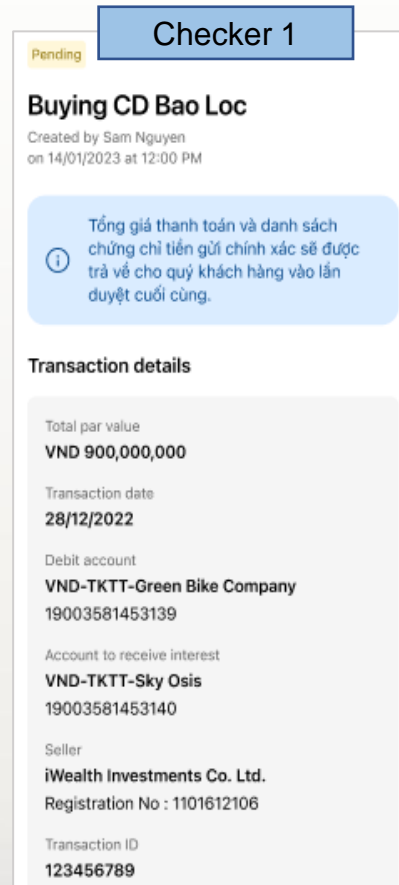
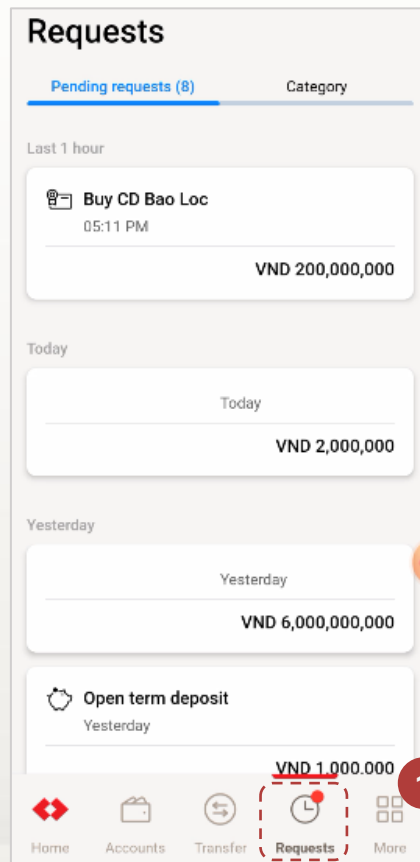
Tài khoản thanh toán  
**VND-TKTT-Green Bike Company**  
19003581453139

Tài khoản nhận tiền  
**VND-TKTT-Sky Osis**  
19003581453140

# 9. Bao Loc Certificate of Deposit

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

- 1** User checker login App TCBB Mobile > **Request.**  
Select the transaction buy CD Bao Loc need to approve.
- 2** TCBB will display detail transaction information:
  1. Total payment amount
  2. Total per value...
- 3** To view detail CD list, click **View CD details.**



## 9. Bao Loc Certificate of Deposit

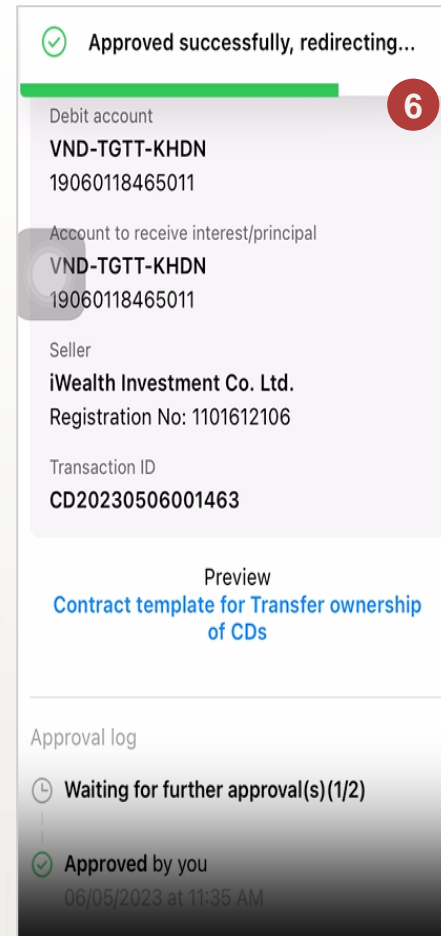
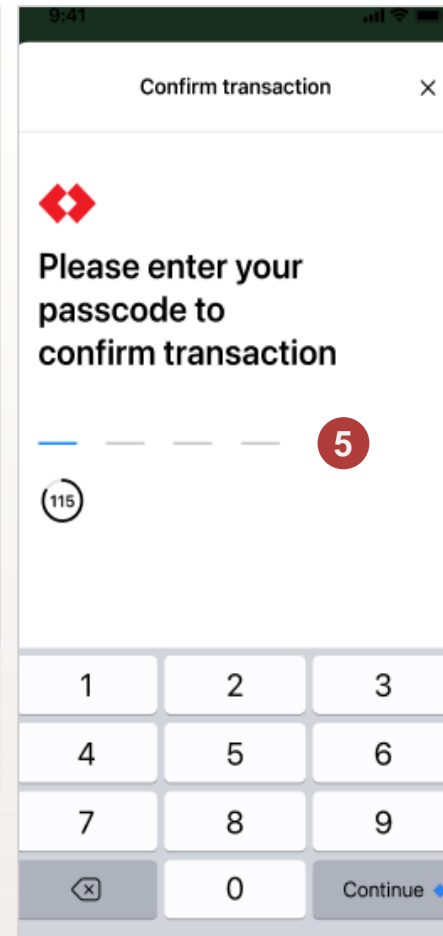
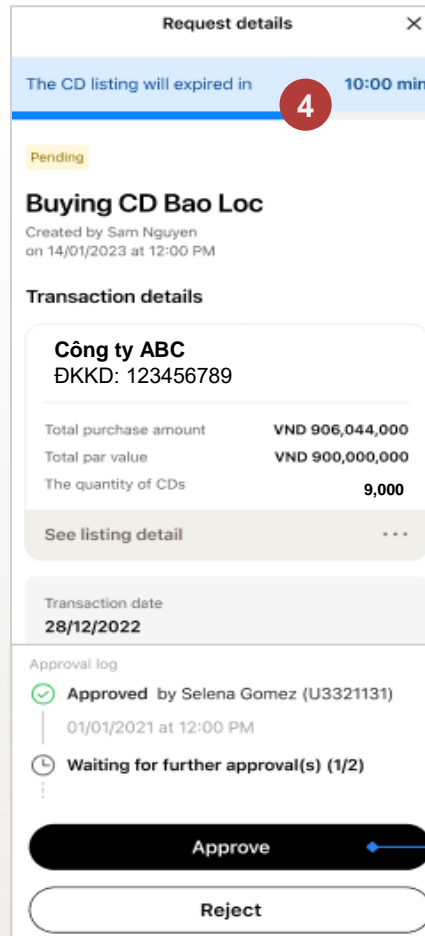
### 9.2. Buy CD Bao Loc – Approve on App TCBB Mobile (continue)

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

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

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

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





## 9. Bao Loc Certificate of Deposit

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

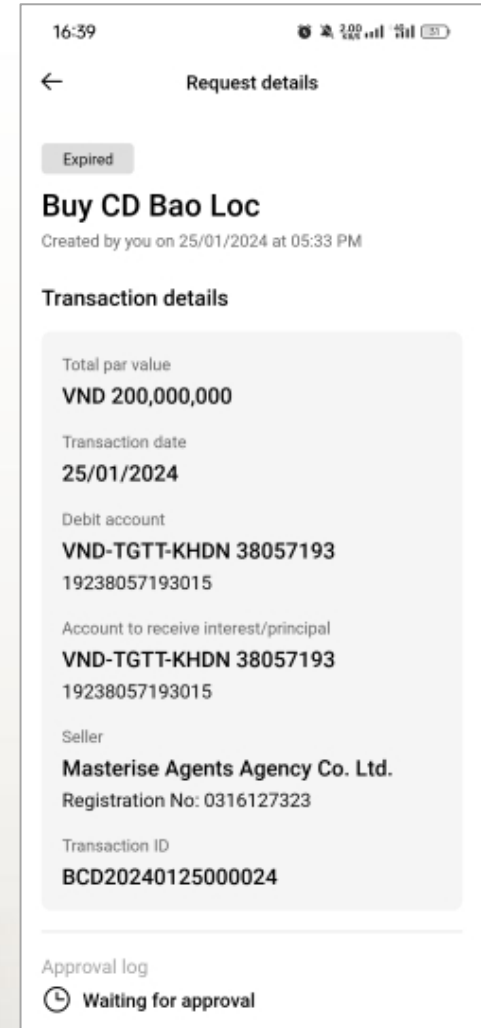
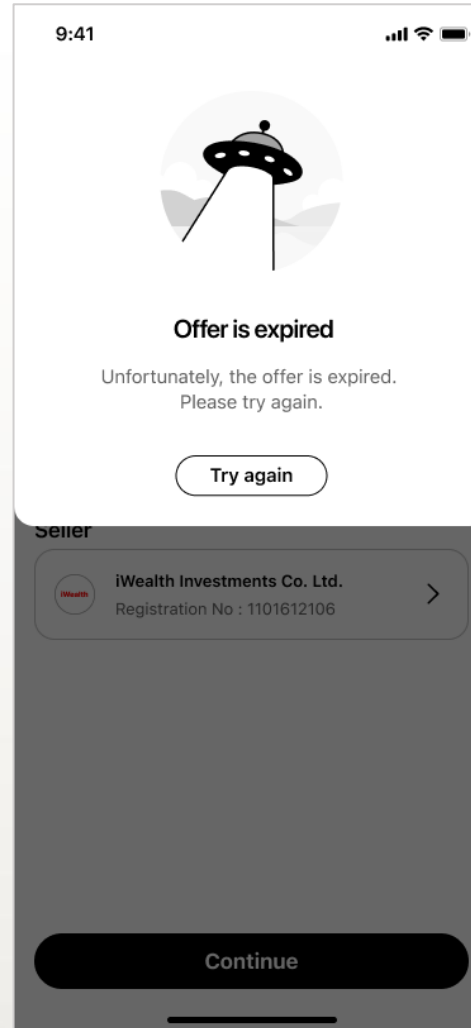
#### Notes:

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

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

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

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



## 9. Bao Loc Certificate of Deposit

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

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

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

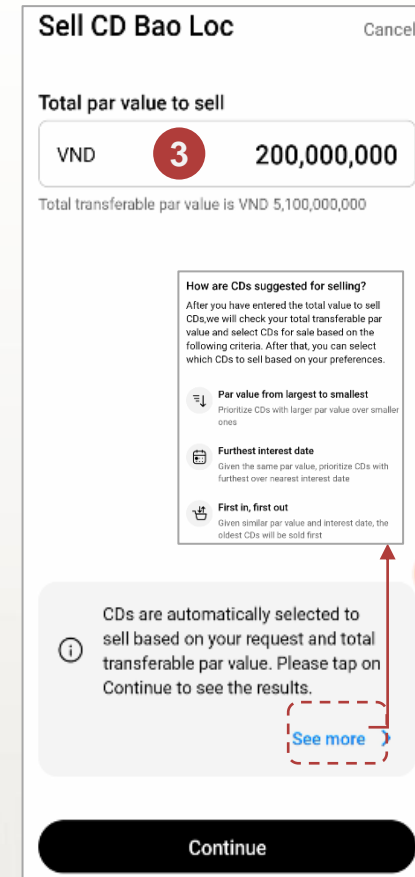
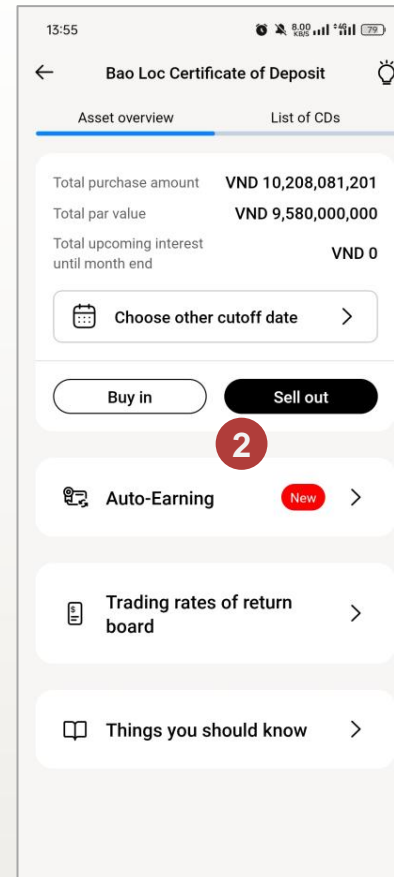
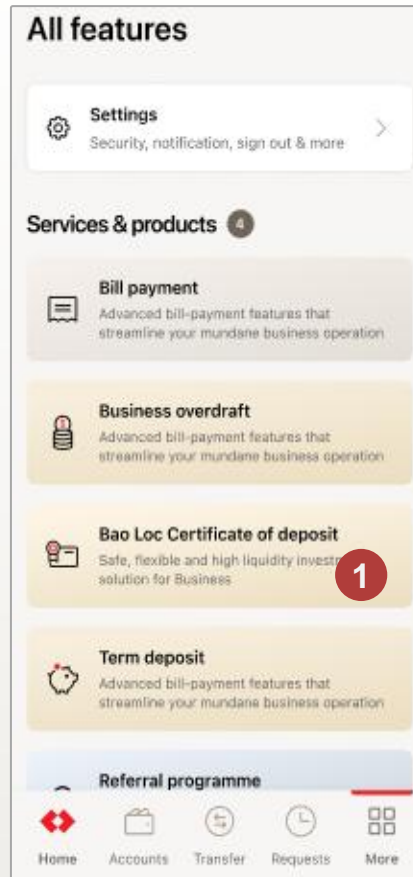
2 In other way, user can click button **Sell out** to initiate new sell request.

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

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

Click **Continue**.

TCBB display Total par value and list CDs suggested for selling. Select **Continue**.



## 9. Bao Loc Certificate of Deposit

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

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

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

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

TCBB displays detailed information about the proposed purchase including:

- **Total receiving amount**
- Total par value, Total receiving interest, Detailed list of CD and profit breakdown...

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

13:48 5

Sell CD Bao Loc

The most optimised suggested list of CDs to sell based on your request

Quantity of CDs: 2

Purchase date  
15/05/2023

Quantity of CDs	2
Total par value	VND 150,000,000
Total purchase amount	VND 151,317,808

Total selling par value VND 150,000,000

Continue

Sell CD Bao Loc

Buyer

Choose buyer

Receiving account

VND-TGTT-KHDN 60103038 ...  
19037176238013  
VND 15,564,121,837

Choose buyer

ABC Company  
Registration No: 123456789

independently with Techcombank and is one of the customers who buy/sell CD Bao Loc issued by Techcombank. iWealth can sell/buy CD Bao Loc according to Techcombank's regulations.

Continue

Sell CD Bao Loc

Total receiving amount  
VND 928,083,054

Total par value VND 900,000,000  
Total receiving interest VND 20,083,054  
The quantity of CDs 4

See CD listing detail

Buyer

ABC Company  
Registration No: 123456789

Receiving account

VND-TKTT-Green Bike Company  
4584 2331 9999 3432  
VND 10,000,000,000

Continue

## 9. Bao Loc Certificate of Deposit

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

- 7 At the **Confirm information** screen, user can view template Contract for Trading certificate of deposit for reference.
- 8 User can view detailed list of CDs and Return breakdown, too.
- 9 Click **Submit** to confirm initiating new transaction -> Successfully submitted screen.

**Listing details**

Total receiving amount VND 508,660,424

See Return breakdown

Receiving amount	Last interest date
VND 508,660,424	10/12/2022
Purchase amount	Purchase date
VND 507,950,685	10/04/2023
Par value	Holding time
VND 500,000,000	18 day(s)
Return	Rate of return
VND 709,739	3 %/year

**Confirm information**

Total par value VND 500,000,000

Total purchase amount VND 507,950,685

Total return VND 709,739

\*including received periodic interest (if any)

The quantity of CDs 1

View detailed list of CDs and Return breakdown

Transaction date 27/04/2023

Buyer ABC Company  
Registration No: 123456789

Receiving account VND-TGTT-KHDN 6010303  
19037176247012

By tapping Submit, You acknowledge that we have read, understood and fully agreed to %s Contract for Transfer ownership of CDs

Submit

Edit

16:43

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

**HỢP ĐỒNG CHUYỂN NHƯỢNG KIỂM ĐỀ NGHỊ XÁC NHẬN CHUYỂN QUYỀN SỞ HỮU CHỨNG CHỈ TIỀN GỬI BẢO LỘC PHÁT HÀNH TẠI TECHCOMBANK**

Số

Hợp đồng chuyển nhượng kiểm Đề nghị xác nhận chuyển quyền sở hữu chứng chỉ tiền gửi và ký kết giữa các bên dưới đây:

1/ Bên Chuyển Nhượng (Bên A):

- Tên Tổ chức: KHÁCH HÀNG DOANH NGHIỆP1 37176238 KHÁCH HÀNG DOANH NGHIỆP2 37176238
- Số Giấy chứng nhận ĐKDN/ĐKKD: 0534453752
- Địa chỉ trụ sở: 191 BA TRIEU, HA NOI
- Email: someone@techcombank.com.vn
- Đại diện hợp pháp bởi:
- Tài khoản thanh toán mở tại Techcombank số: 19037176238013

2/ Bên Nhận Chuyển Nhượng (Bên B):

- Tên Tổ chức: CÔNG TY TNHH ĐẦU TƯ GIA SẢN IWEALTH
- Số Giấy chứng nhận ĐKDN/ĐKKD: ...

**TECHCOMBANK Business**

Successfully submitted!

Please remind checker to approve before the working hours end

Request status tracking Collapse

- 1 Maker submit the sell request  
Submitted successfully
- 2 Checker approve the sell request  
Waiting for approval
- 3 Bank process for payment  
Processing payment
- 4 Bank process for ownership transfer  
Processing asset transfer

Transaction details

Total receiving amount VND 508,660,424

Total par value VND 500,000,000

Total purchase amount VND 507,950,685

## 9. Bao Loc Certificate of Deposit

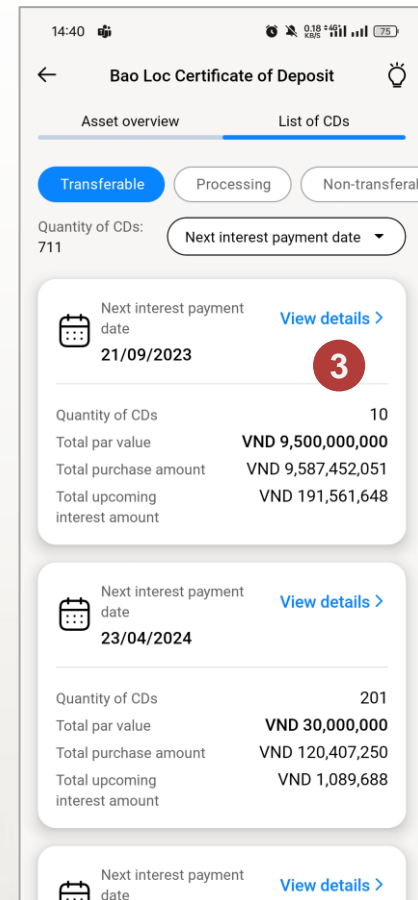
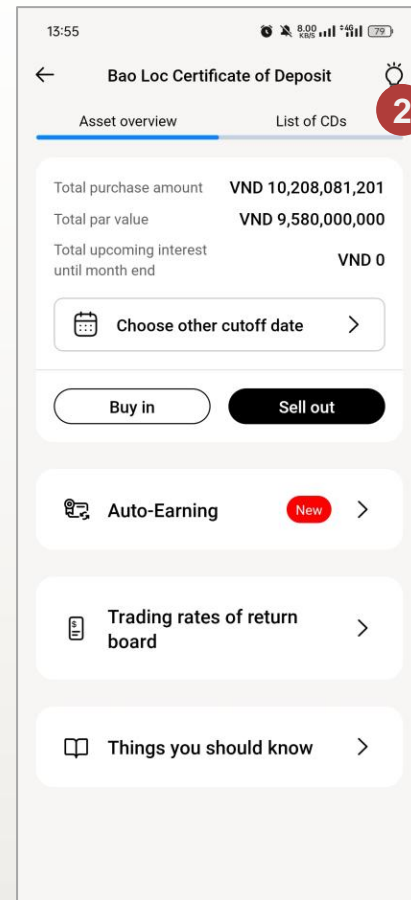
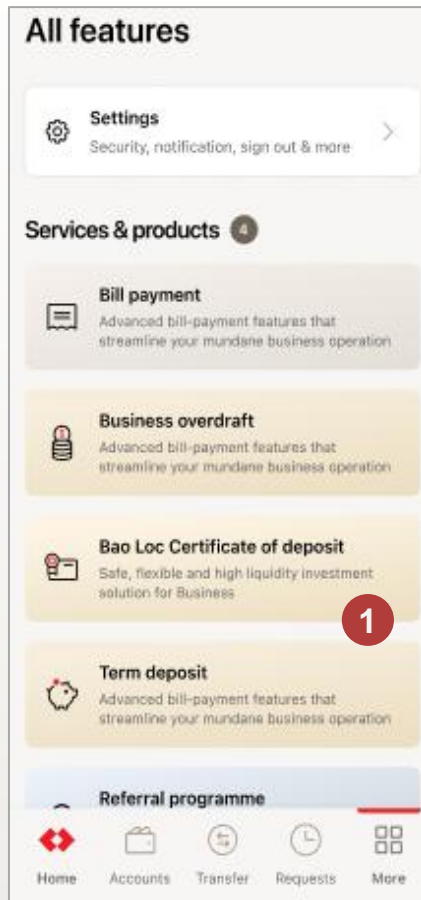
### 9.3. Sell CD Bao Loc – Initiate on App TCB Mobile (method 2)

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

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

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

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



## 9. Bao Loc Certificate of Deposit

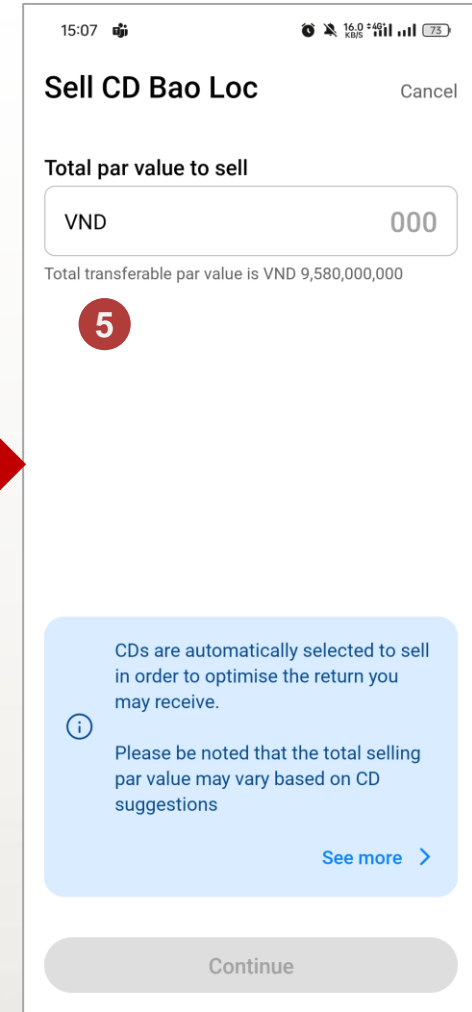
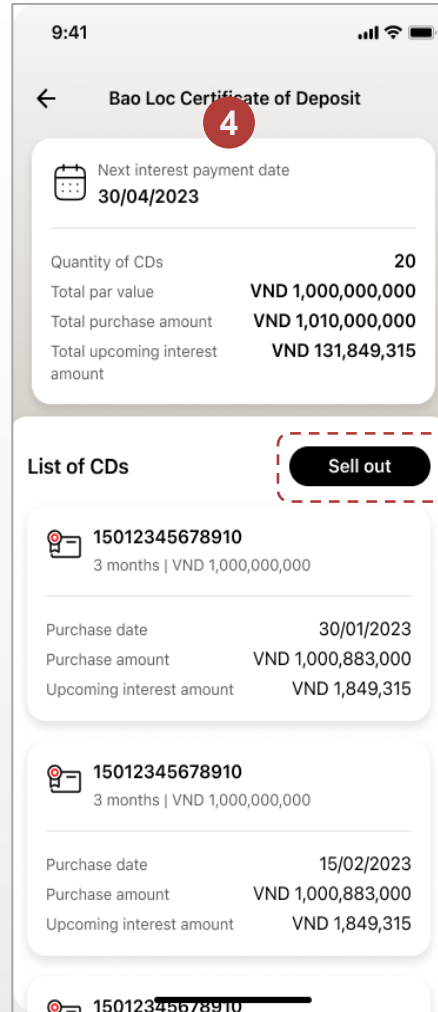
### 9.3. Sell CD Bao Loc – Initiate on App TCBB Mobile (method 2)

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

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

Users also edit the total par value to sell.

Press **Continue**.



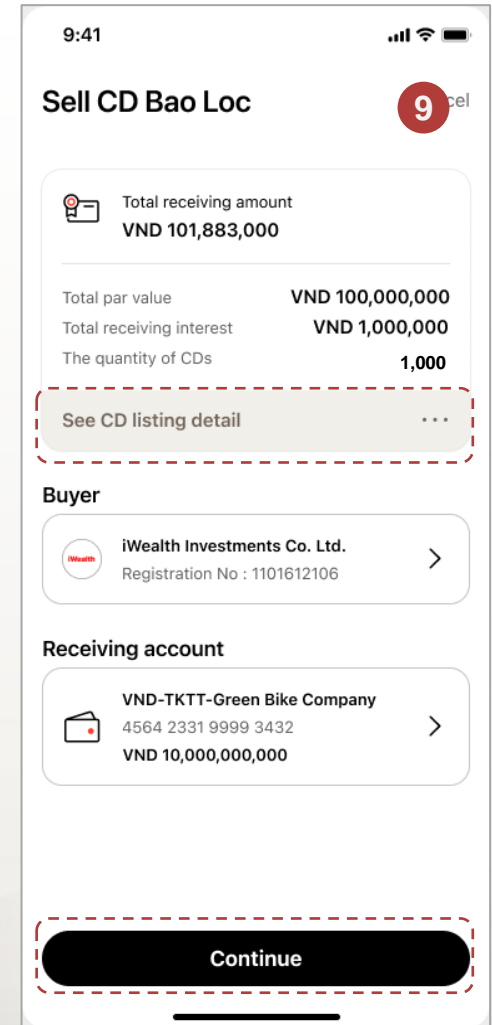
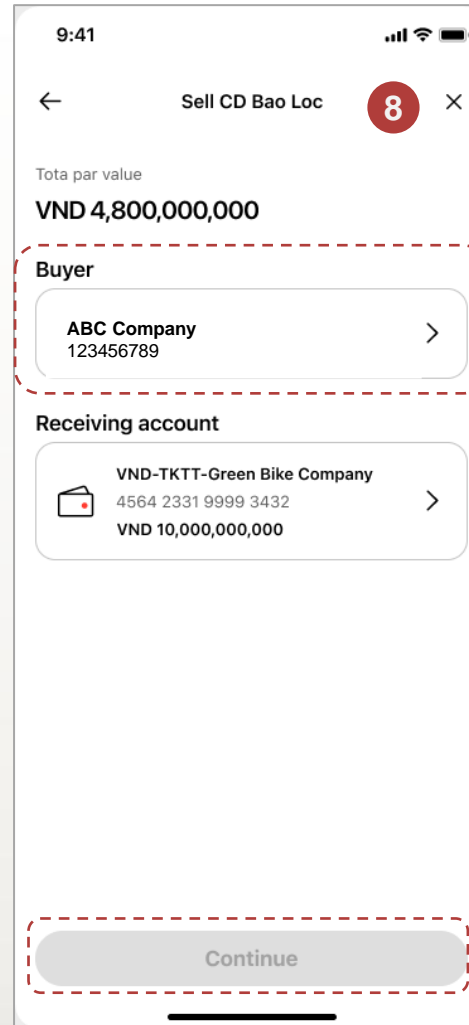
## 9. Bao Loc Certificate of Deposit

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

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

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

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



## 9. Bao Loc Certificate of Deposit

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

- 10 At the **Review and submit** screen, user can view template Contract for Trading certificate of deposit for reference.
- 11 User can view detailed list of CDs and Return breakdown, too.
- 12 Click **Submit** to confirm initiating new transaction -> Successfully submitted screen.

**Listing details**

Total receiving amount VND 508,660,424  
[See Return breakdown](#)

Receiving amount	Last interest date
VND 508,660,424	10/12/2022
Purchase amount	Purchase date
VND 507,950,685	10/04/2023
Par value	Holding time
VND 500,000,000	18 day(s)
Return	Rate of return
VND 709,739	3 %/year

**Confirm information**

Total par value VND 500,000,000  
Total purchase amount VND 507,950,685  
Total return VND 709,739  
\*Including received periodic interest (if any)  
The quantity of CDs 5,000

[View detailed list of CDs and Return breakdown](#)

Transaction date 27/04/2023

Buyer  
**ABC Company**  
Registration No: 123456789

Receiving account  
**VND-TGTT-KHDN 6010303**  
19037176247012

By tapping **Submit**, You acknowledge that we have read, understood and fully agreed to %s [Contract for Transfer ownership of CDs](#)

**Submit**

**Edit**

16:43

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

**HỢP ĐỒNG CHUYỂN NHƯỢNG KIỂM ĐỀ NGHỊ XÁC NHẬN CHUYỂN QUYỀN SỞ HỮU CHỨNG CHỈ TIỀN GỬI BẢO LỘC PHÁT HÀNH TẠI TECHCOMBANK**  
Số

Hợp đồng chuyển nhượng kiểm 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: KHÁCH HÀNG DOANH NGHIỆP1 37176238 KHÁCH HÀNG DOANH NGHIỆP2 37176238
- Số Giấy chứng nhận ĐKDN/ĐKKD: 0534453752
- Địa chỉ trụ sở: 191 BA TRIEU, HA NOI
- Email: someone@techcombank.com.vn
- Đại diện hợp pháp bởi:
- Tài khoản thanh toán mở tại Techcombank số: 19037176238013

**2/ Bên Nhận Chuyển Nhượng (Bên B):**

- Tên Tổ chức: CÔNG TY TNHH ĐẦU TƯ GIA SẢN IWEALTH
- Số Giấy chứng nhận ĐKDN/ĐKKD:

**TECHCOMBANK Business**

**12** Successfully submitted!  
Please remind checker to approve before the working hours end

**Request status tracking** [Collapse](#)

- 1 **Maker submit the sell request**  
Submitted successfully
- 2 **Checker approve the sell request**  
Waiting for approval
- 3 **Bank process for payment**  
Processing payment
- 4 **Bank process for ownership transfer**  
Processing asset transfer

**Transaction details**

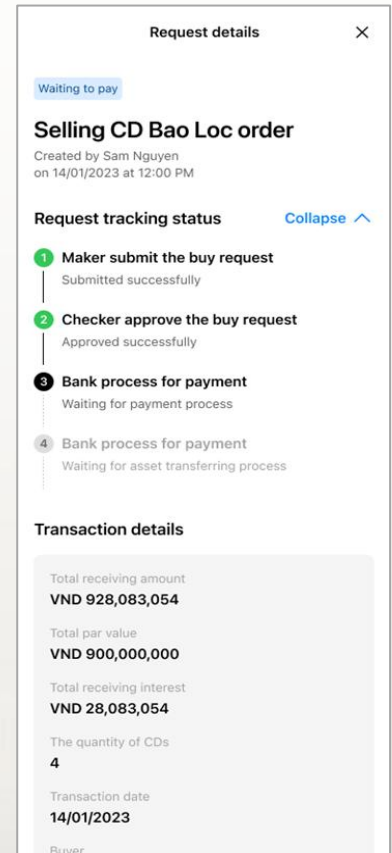
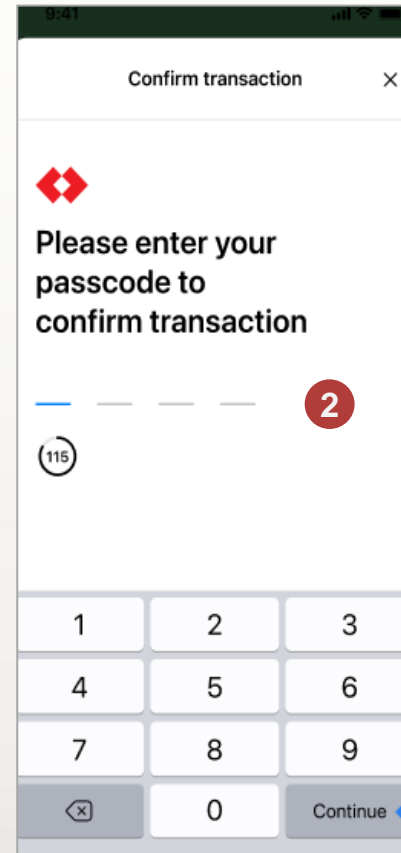
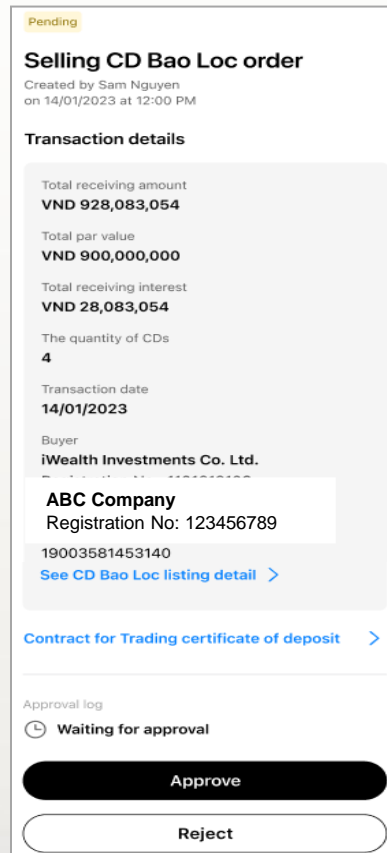
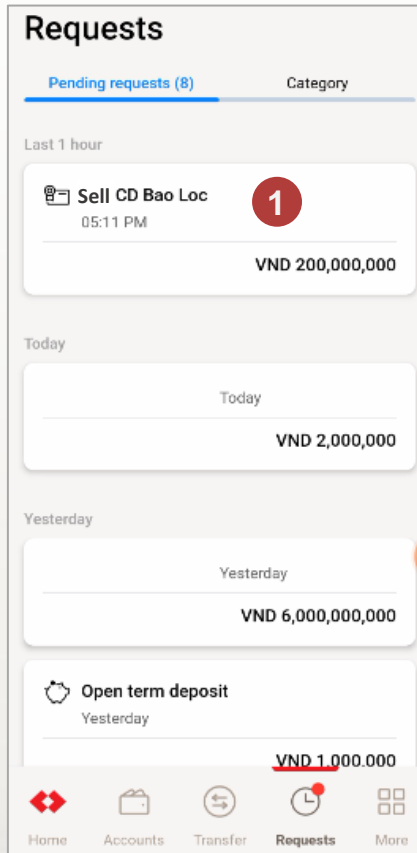
Total receiving amount VND 508,660,424  
Total par value VND 500,000,000  
Total purchase amount VND 507,950,685

## 9. Bao Loc Certificate of Deposit

### 9.3. Sell CD Bao Loc – Approve on TCBB App

Steps of approving are the same buy request.

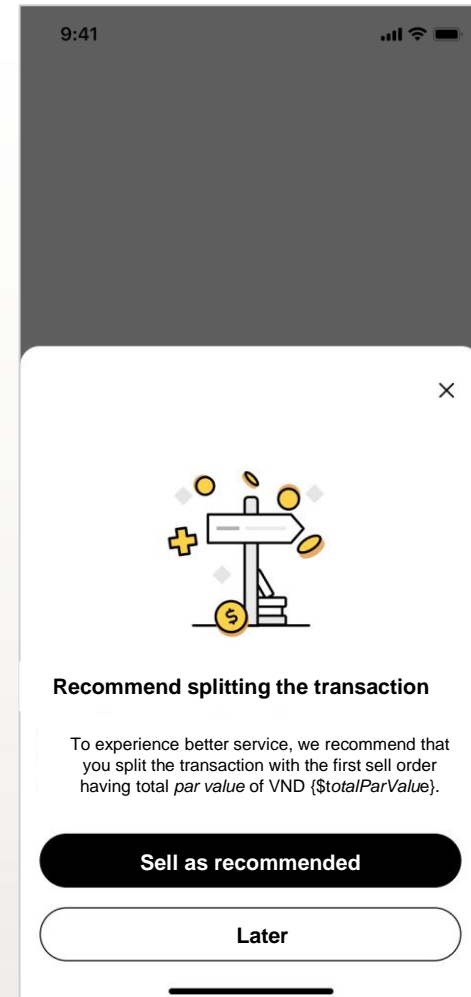
- 1 User checker select Request > choose the pending transaction need to approve. User can view detail list CDs **Return breakdown** and template **Contract for trading certificate of deposit**, too.
- 2 Enter passcode to confirm approving the transaction.



## 9. Bao Loc Certificate of Deposit

### 9.4. Sell CD Bao Loc – Notes

1. Currently, some customers may hold both old and new CD versions, so the system makes sales proposals according to the following principles:  
**DO NOT** sell mix of old version CD and new version CD in 1 transaction.  
**Priority is given to selling older versions** of CDs first.  
In case the customer enters the total par value that he wants to sell which is greater than the number of old version CDs he holds, the system will display the message **Selling limit for the first transaction.**
2. Sell orders cannot be created with CDs that are already in another transaction.
3. Cannot initiate transactions outside COT hours. At COT time, unapproved transactions will have a notice of **Expiration** and the order creator needs to re-initiate a new transaction on the next working day.
4. If the user's role is maker & approver: Initiating and approving transaction still would be aparted.



## 9. Bao Loc Certificate of Deposit

### 9.4. Manage CD Bao Loc

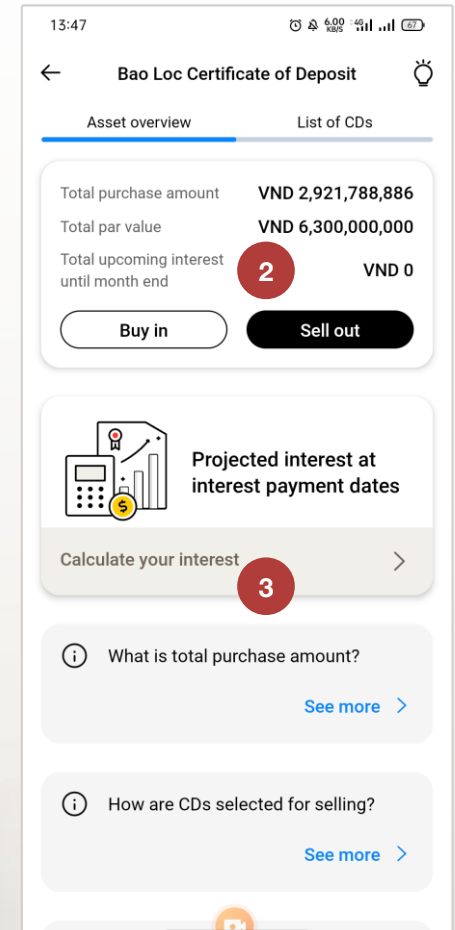
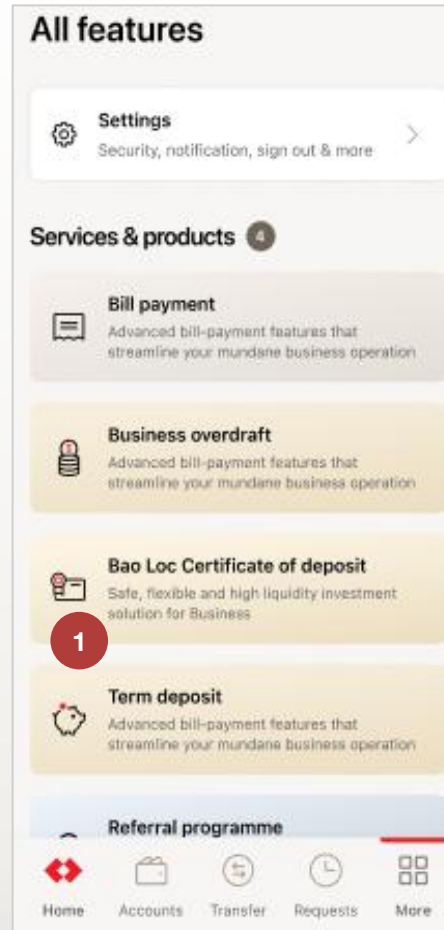
User can enquiry all CDs belong company as following:

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

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

- Total purchase amount.
- Total par value.
- Total upcoming interest until month end.

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



## 9. Bao Loc Certificate of Deposit

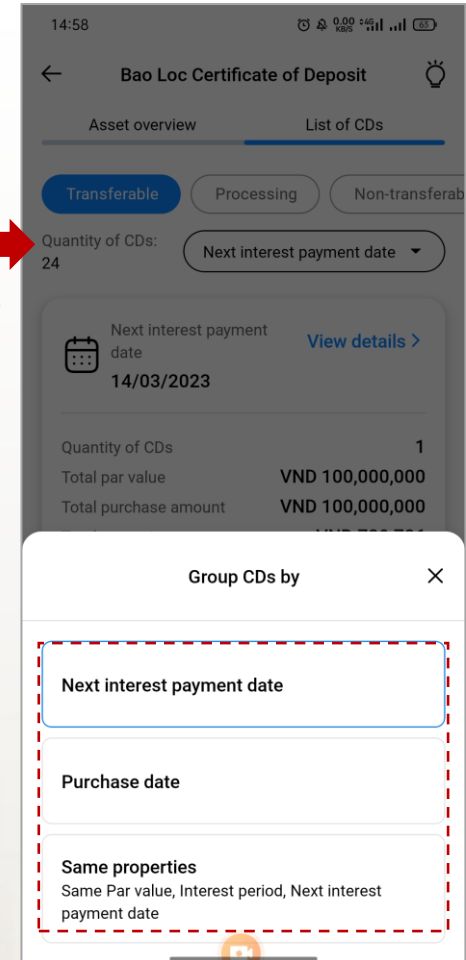
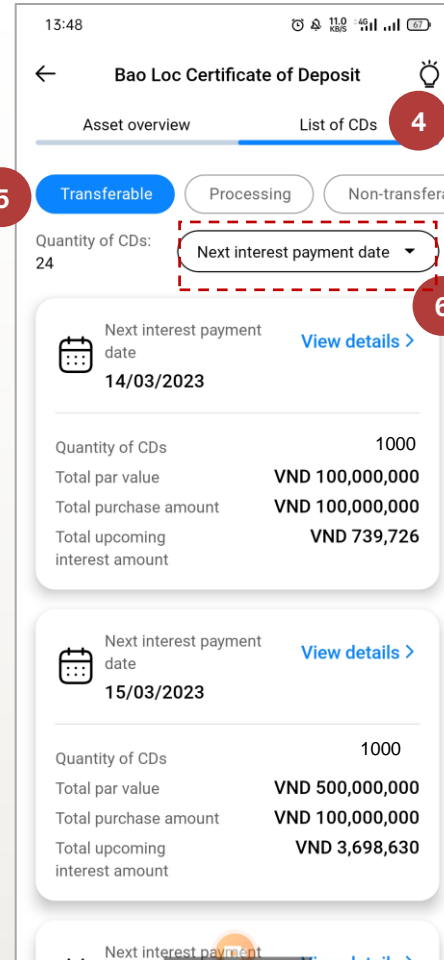
### 9.4. Manage CD Bao Loc (continue)

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

- 5
- **Transferable:** CDs can be sold out.
  - **Processing:** CDs are hold in other processing transactions.
  - **Non-transferable:** CDs are frozen/released.

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

- 6
- **Next Interest Payment Date**
  - **Purchase date**
  - **Same properties** (Same par value, Interest period, Next interest payment date).



# 9. Bao Loc Certificate of Deposit

## 9.4. Manage CD Bao Loc (continue)

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

- 7 **Next Interest Payment Date**
- 8 **Purchase date**
- 9 **Same properties** (Same par value, Interest period, Next interest payment date)

13:48

Bao Loc Certificate of Deposit

Asset overview | List of CDs

Transferable | Processing | Non-transferable

Quantity of CDs: 24

Next interest payment date

Next interest payment date	14/03/2023	<a href="#">View details &gt;</a>
Quantity of CDs	1000	
Total par value	VND 100,000,000	
Total purchase amount	VND 100,000,000	
Total upcoming interest amount	VND 739,726	

Next interest payment date	15/03/2023	<a href="#">View details &gt;</a>
Quantity of CDs	1000	
Total par value	VND 500,000,000	
Total purchase amount	VND 100,000,000	
Total upcoming interest amount	VND 3,698,630	

13:48

Bao Loc Certificate of Deposit

Asset overview | List of CDs

Transferable | Processing | Non-transferable

Quantity of CDs: 24

Purchase date

Purchase date	15/01/2023	<a href="#">View details &gt;</a>
Quantity of CDs	1000	
Total par value	VND 500,000,000	
Total purchase amount	VND 0	
Total upcoming interest amount	VND 14,876,712	

Purchase date	18/04/2023	<a href="#">View details &gt;</a>
Quantity of CDs	1000	
Total par value	VND 500,000,000	
Total purchase amount	VND 500,722,585	
Total upcoming interest amount	VND 12,964,384	

13:48

Bao Loc Certificate of Deposit

Asset overview | List of CDs

Transferable | Processing | Non-transferable

Quantity of CDs: 24

Same properties

VND 500,000,000	6 months   Interest paid at: 10/06/2023	<a href="#">View details &gt;</a>
Quantity of CDs	1000	
Total par value	VND 500,000,000	
Total purchase amount	VND 500,722,585	
Total upcoming interest amount	VND 12,964,384	

VND 500,000,000	6 months   Interest paid at: 30/06/2023	<a href="#">View details &gt;</a>
Quantity of CDs	1000	
Total par value	VND 500,000,000	
Total purchase amount	VND 0	
Total upcoming interest amount	VND 14,876,712	

VND 500,000,000	3 months   Interest paid at: 15/03/2023	<a href="#">View details &gt;</a>
Quantity of CDs	1000	
Total par value	VND 500,000,000	
Total purchase amount	VND 0	
Total upcoming interest amount	VND 14,876,712	

Bao Loc Certificate of Deposit Details

Next interest payment date: 01/03/2023 [Sell out](#)

Quantity of CDs	7
Total par value	VND 2,300,000,000
Total purchase amount	VND 700,000,000
Total upcoming interest amount	VND 17,013,698

Your certificates of deposit listing

15027000078141	3 months   VND 500,000,000
Purchase amount	VND 100,000,000
Upcoming interest amount	VND 3,698,630

15027000078257	3 months   VND 100,000,000
Purchase amount	VND 100,000,000
Upcoming interest amount	VND 739,726

15027000077927	3 months   VND 100,000,000
----------------	----------------------------

## 9. Bao Loc Certificate of Deposit

### 9.4. Manage CD Bao Loc (continue)

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

The image displays four screenshots of the 'Bao Loc Certificate of Deposit Details' page, each showing a different status for a certificate of deposit. Each screenshot includes the following information:

- Account ID:** 15027000078230, 15027000077870, 15027000078109, 15026179023240
- Par value:** VND 500,000,000, VND 100,000,000, VND 50,000,000, VND 100,000,000
- Interest period:** 3 months, 6 months, 6 months, 6 months
- Term:** 48 months, 48 months, 48 months, 48 months
- Issuance date:** 01/12/2022, 01/12/2022, 01/12/2022, 01/12/2022
- Maturity date:** 01/12/2026, 01/12/2026, 01/12/2026, 01/12/2026
- Accrued interest:** VND 7,191,780, VND 2,876,712, VND 1,438,356, VND 2,876,712
- Interest rate (%/year):** 3%, 6%, 6%, 6%
- Upcoming interest:** VND 3,698,630, VND 2,991,781, VND 1,495,890, VND 2,991,781
- Paid on:** 01/03/2023, 01/06/2023, 01/06/2023, 01/06/2023
- Purchase amount:** VND 100,000,000, VND 102,252,055, VND 51,134,247, VND 102,268,493
- Purchase date:** 18/04/2023, 17/04/2023, 18/04/2023, 18/04/2023
- Holding period (days):** 37
- Maturity method:** Withdraw total balance

Each screenshot also features a status button at the top right and a 'Sell out' button at the bottom (only visible in the first screenshot). The status buttons are: 'Receiving' (blue), 'Pending sell' (yellow), and 'Transferring' (blue). The 'Transferring' screenshot includes a blue information box stating: 'The certificate of deposit is in transaction that was approved to sell out and waiting to be paid.'

## 9. Bao Loc Certificate of Deposit

### 9.4. Manage CD Bao Loc (continue)

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

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



## 9. Bao Loc Certificate of Deposit

### 9.5. Enquiry CD Bao Loc Transaction

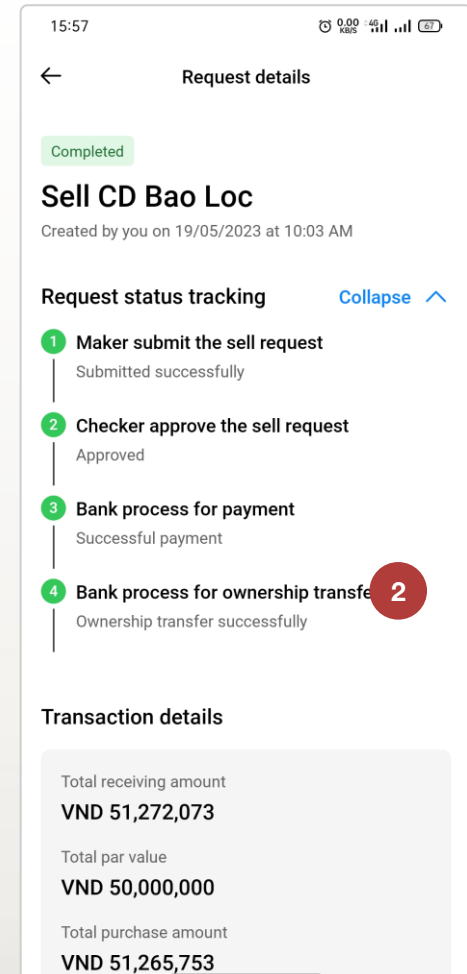
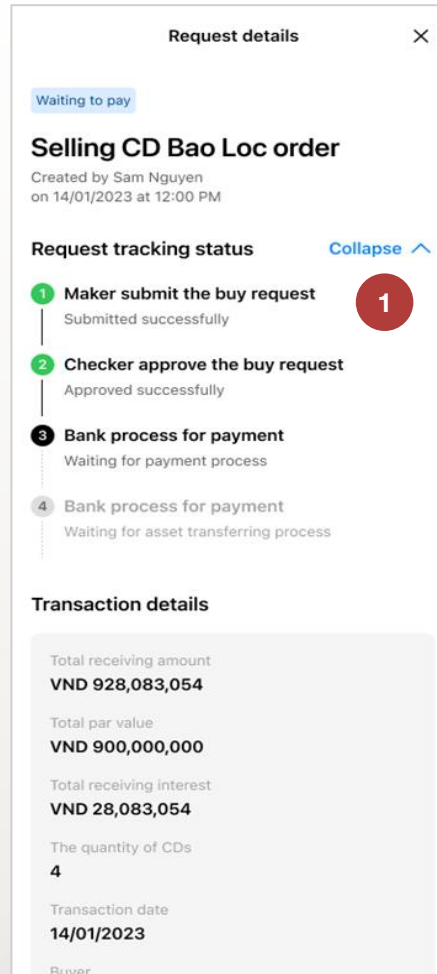
Explain detail display status of CDs Bao Loc on App TCBB Mobile:

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

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

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

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

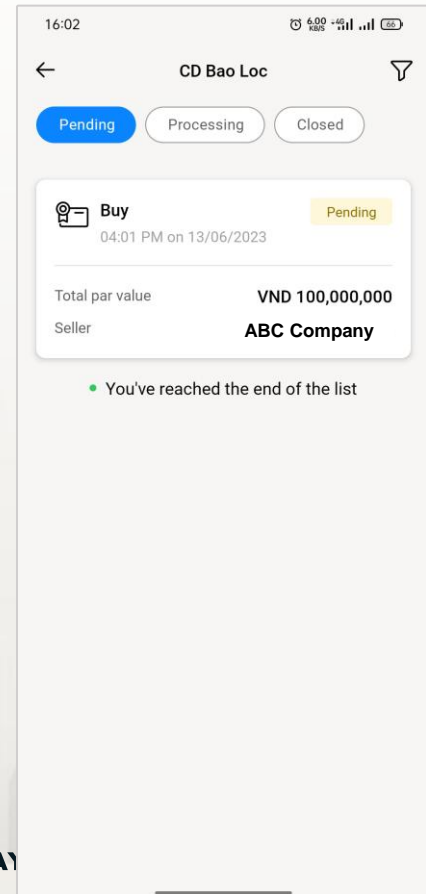
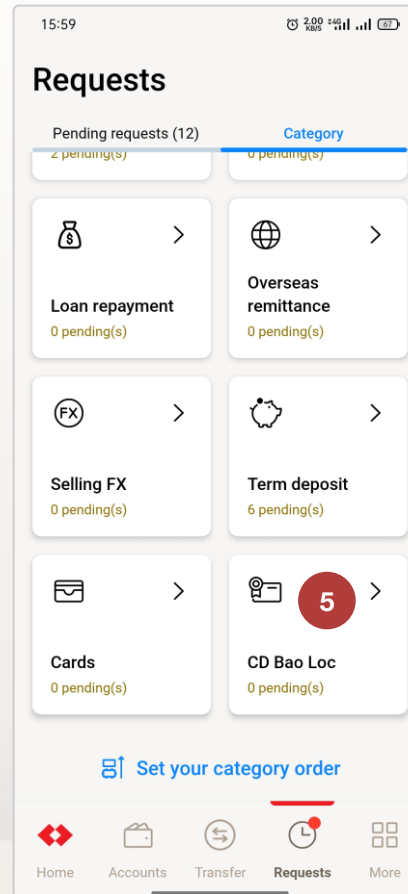
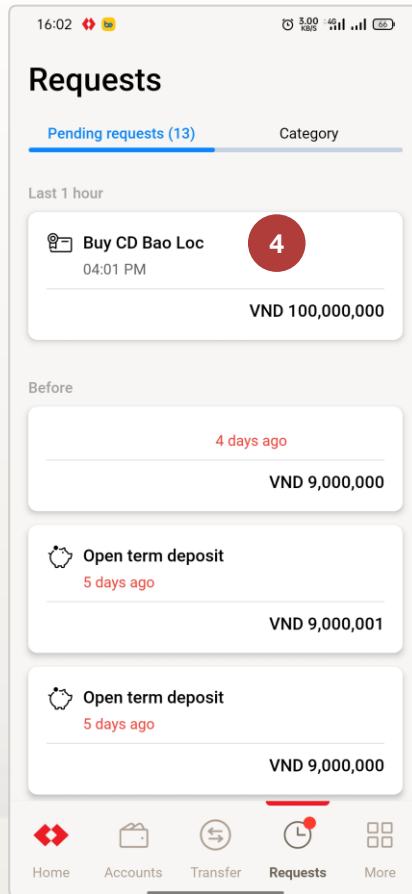
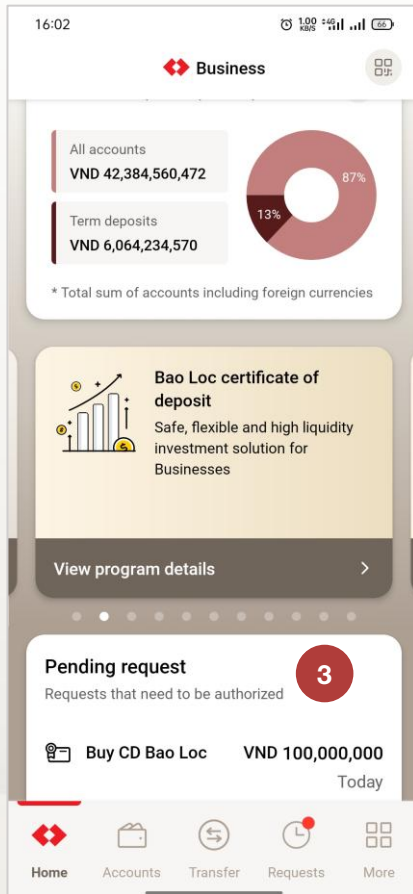


## 9. Bao Loc Certificate of Deposit

### 9.5. Enquiry CD Bao Loc transaction (continue)

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

1. Home TCBB Mobile > Select **Pending Request** > Select Pending CD Bao Loc transaction need to approve.
  2. Home TCBB Mobile > **Request** > **Pending requests** > Select Pending CD Bao Loc transaction need to approve.
- 5 To enquiry all CD Bao Loc transaction, user click **Request** > **Category** > CD Bao Loc. TCBB would display all transactions into 3 groups: **Pending, Processing and Closed**.





## 10. Apply for online CD Bao Loc trading

10.1. Conditions

10.2. Apply online with 3 simple steps

## ➤ 10. Apply for online CD Bao Loc trading

### 10.1. Conditions



Customers are using TCBB and have **1 Approver or 2 Approvers**



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



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



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

#### **Some notes when registering to CD Bao Loc online:**

- When the legal representative completes signing the form and registering the feature, the CD Bao Loc feature will be decentralized to all users of the enterprise and maintain the current user role.
- When registered user information and legal representative information have not been synchronized, leading to the system not being able to identify the user as a legal representative, the Customer cannot continue the registration process and needs to send a support request > The system will provide detailed information to Techcombank to advise and support customers.

# ➤ 10. Apply for online CD Bao Loc trading

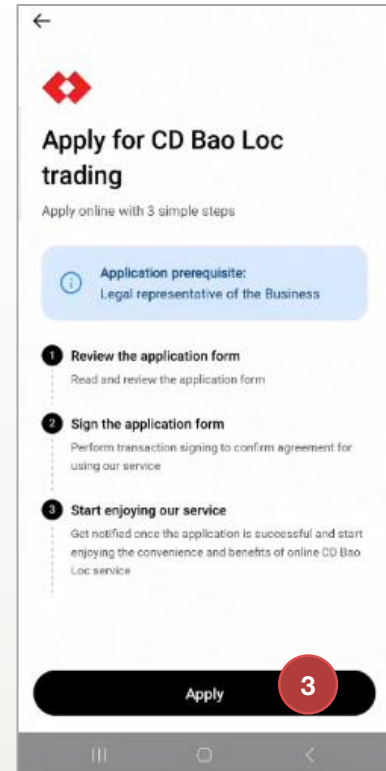
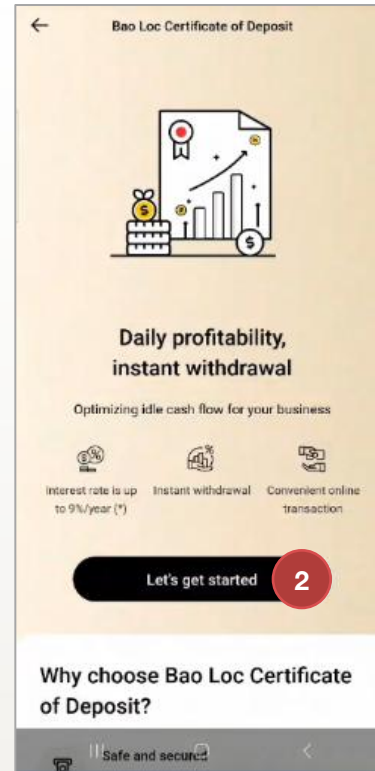
## 10.2. Apply online with 3 simple steps

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

2 TCBB will introduce CD Bao Loc product, Outstanding benefits of CCTG Bao Loc > users click “Let’s get started”.

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

3 Click “Apply”.



# ➤ 10. Apply for online CD Bao Loc trading

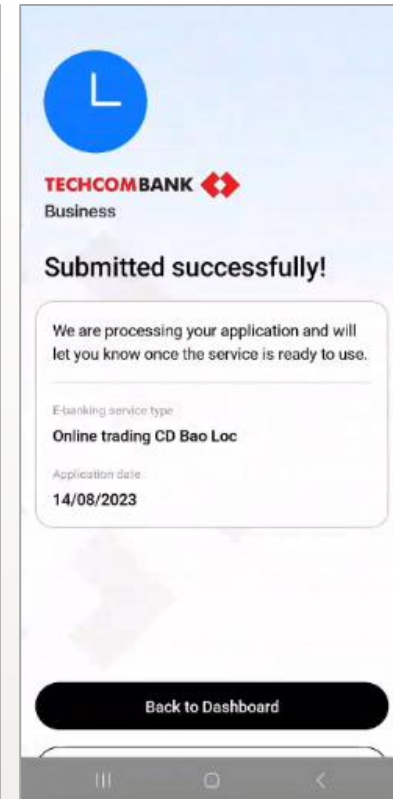
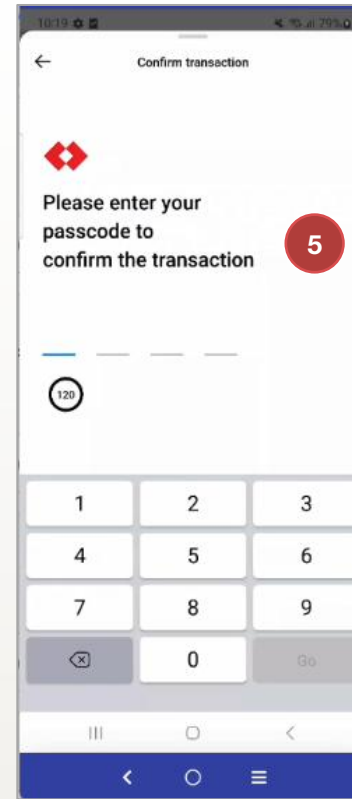
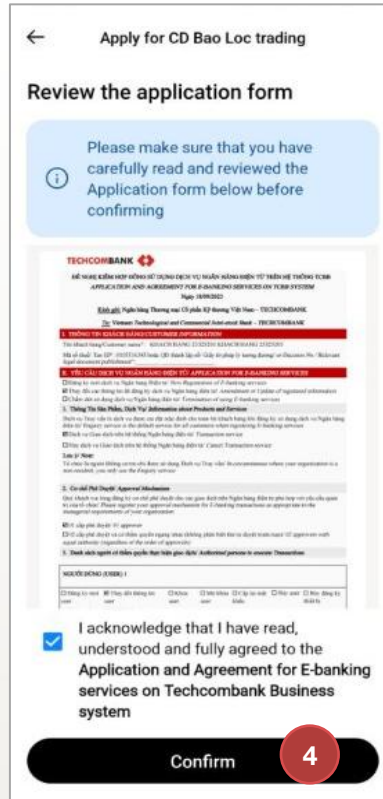
## 10.2. Apply online with 3 simple steps (continued)

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

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

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

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

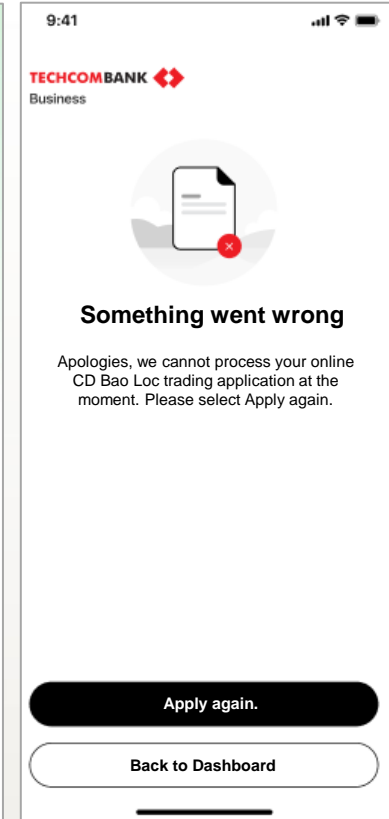
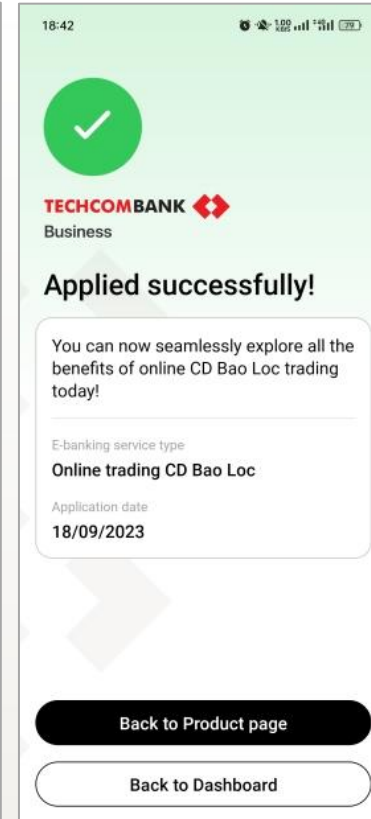
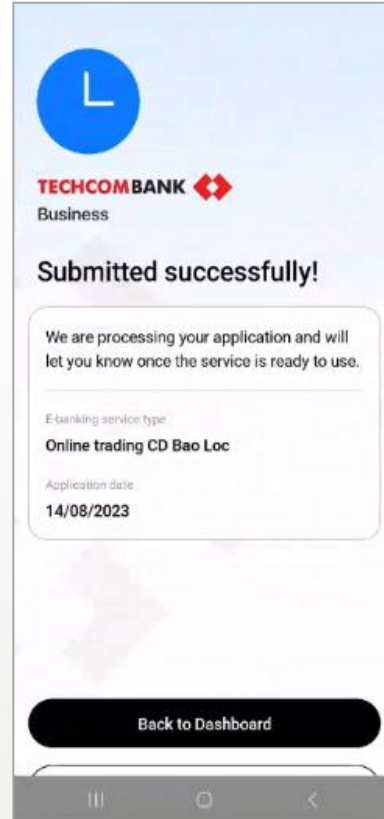


## ➤ 10. Apply for online CD Bao Loc trading

### 10.2. Apply online with 3 simple steps (continued)

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

- 6 The registration request has been sent successfully and the system is processing the request
- 7 Registration was successful, the feature has been activated for all customer users
- 8 An error occurred and registration failed => Recommend the customer choose Register again.



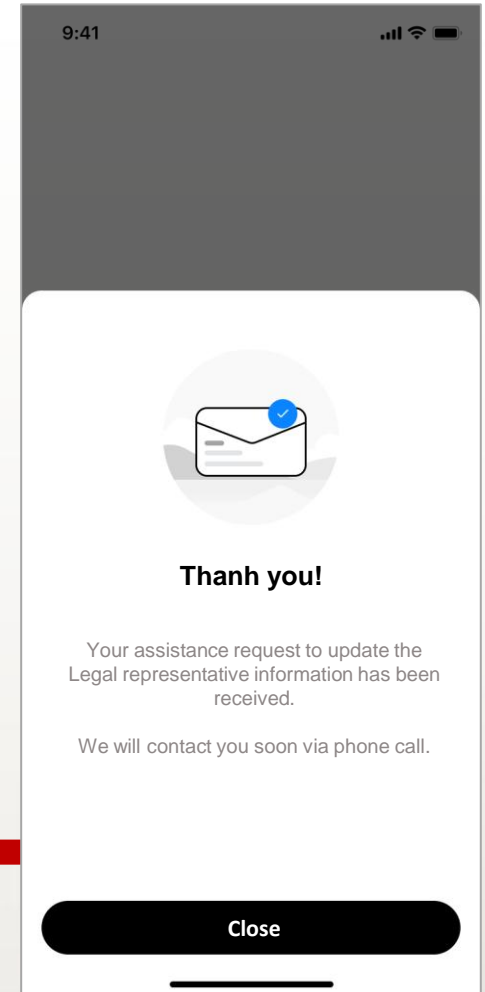
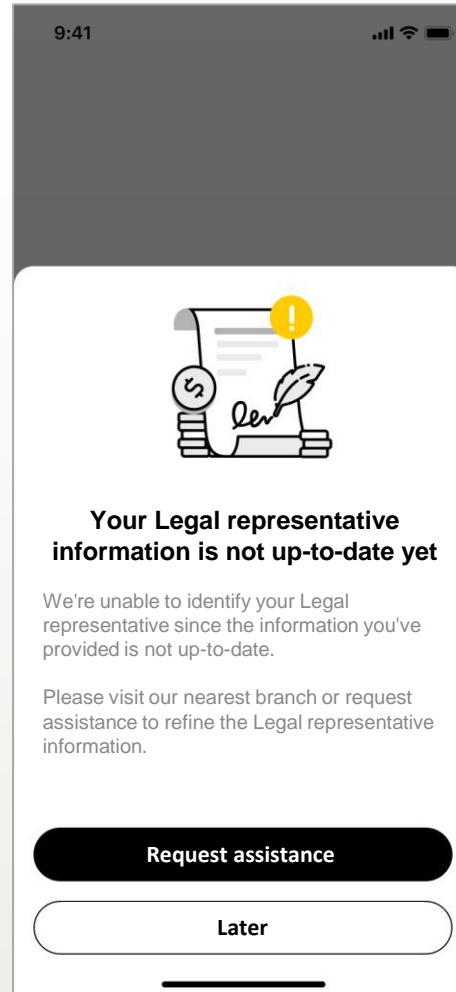
*Note: Processing time for customers' feature registration requests is very fast - only about 5 minutes if the system does not encounter any unusual problems - because this is a completely automatic registration flow, without participation of TCB employees.*

## ➤ 10. Apply for online CD Bao Loc trading

### 10.2. Apply online with 3 simple steps (continued)

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

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





# 11. CD Bao Loc Auto-Earning

11.1. Register the feature

11.2. Advantages of Auto-Earning and remarks

# 11. CD Bao Loc Auto-Earning

## 11.1. Register the feature online via App

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

Select **Let's get started**.

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

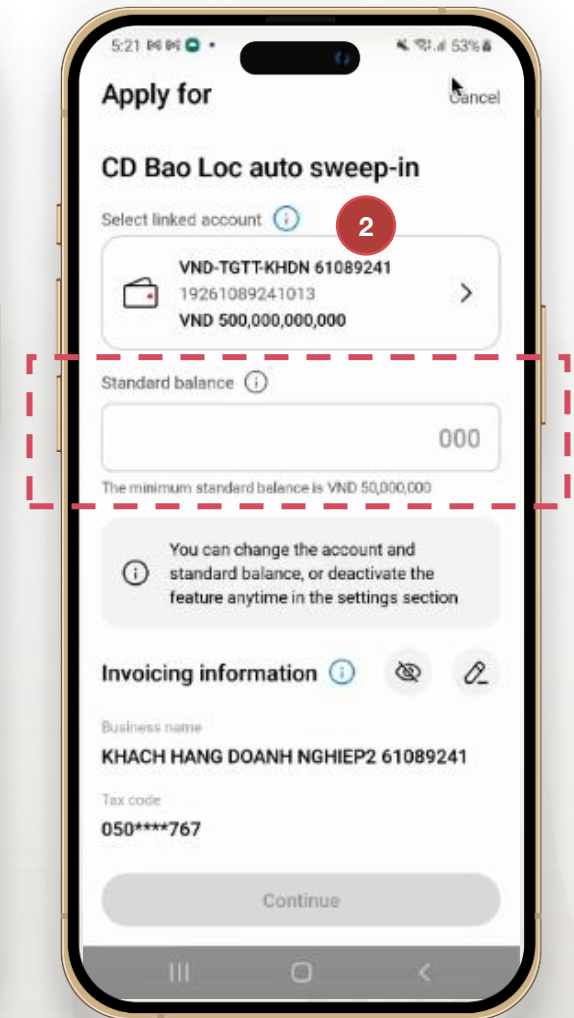
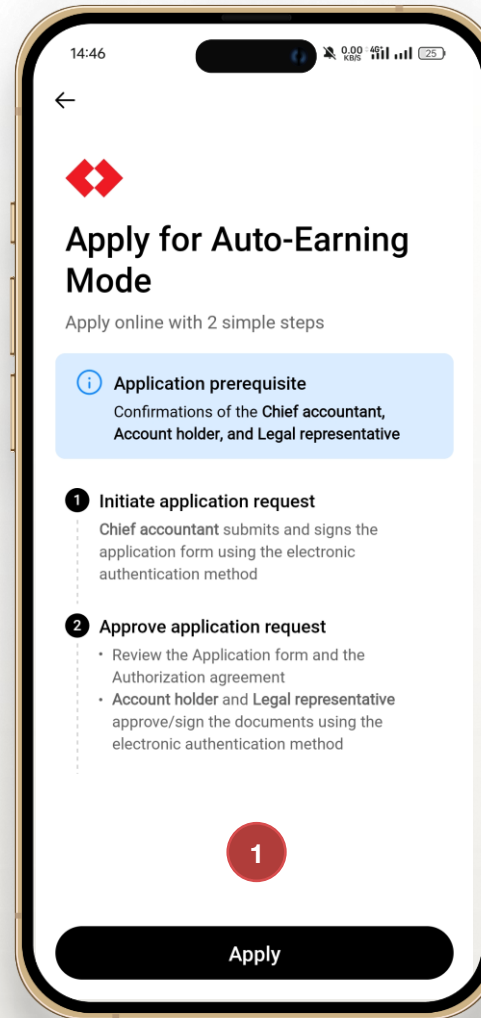
- Chief accountant submit the request.
- Account holder and Legal representative approve the request.

Select **Apply**.

TCBB switch to the registration information interface.

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

Select **Continue**.



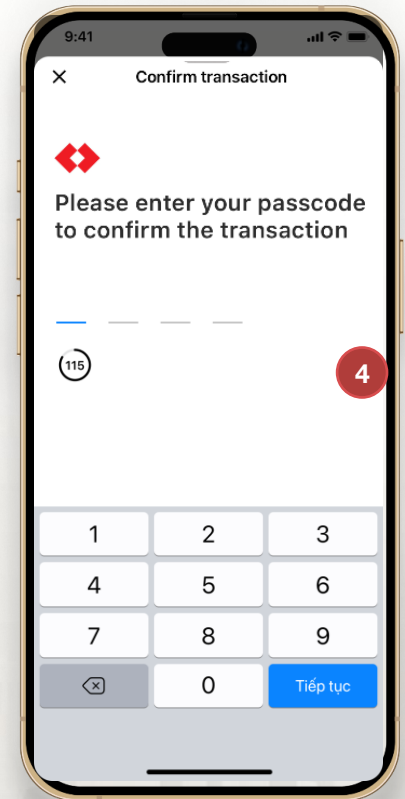
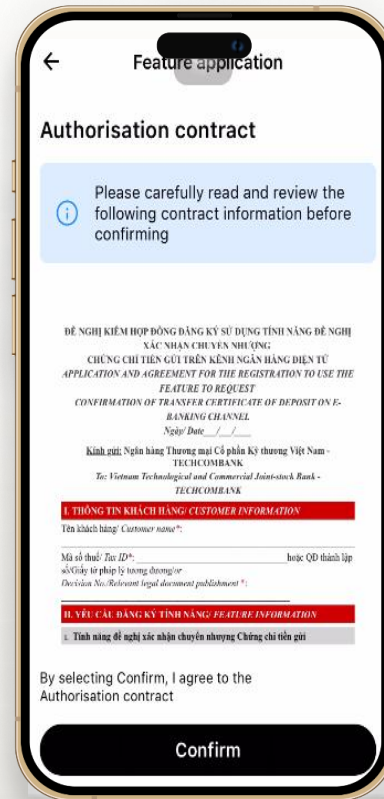
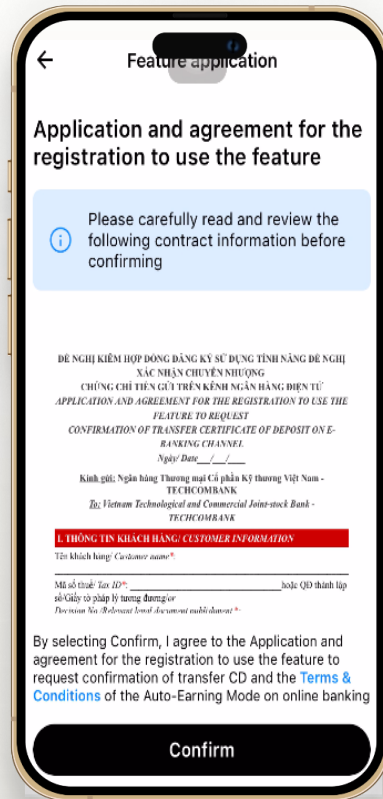
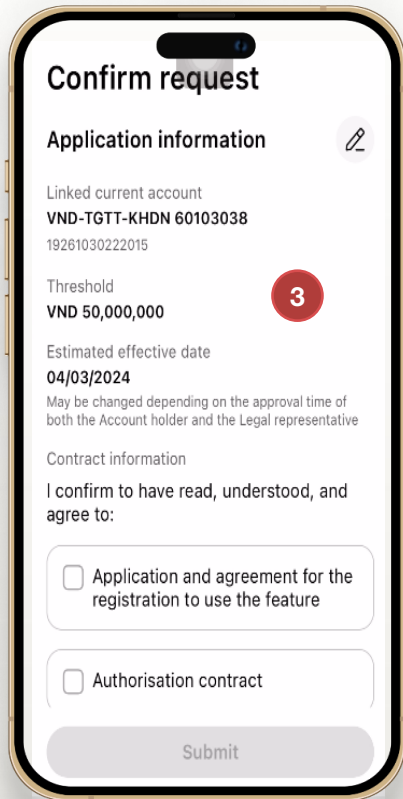
# 11. CD Bao Loc Auto-Earning

## 11.1. Register the feature online via App (continue)

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

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

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

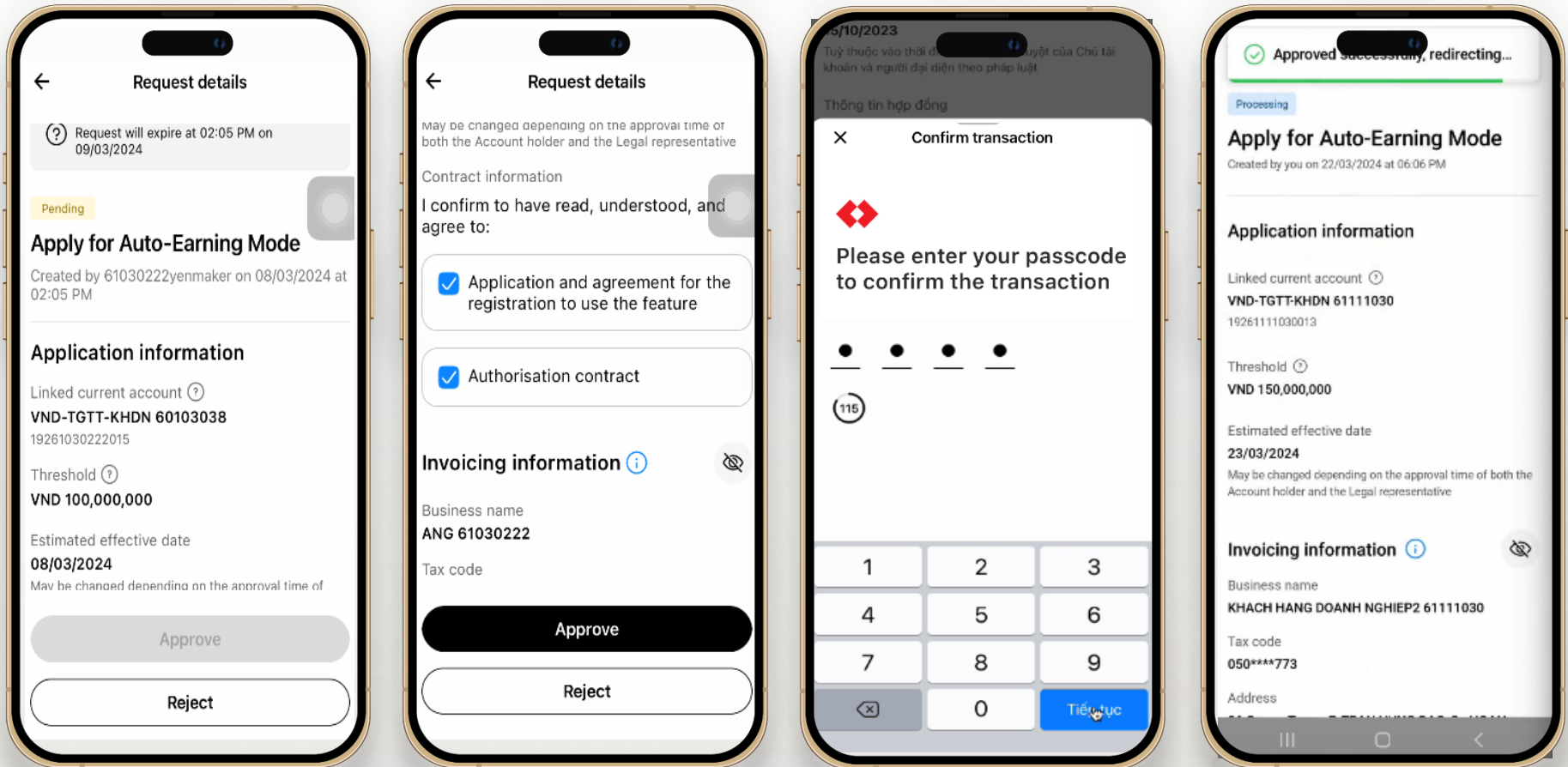


# ➤ 11. CD Bao Loc Auto-Earning

## 11.1. Register the feature online via App (continue)

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

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



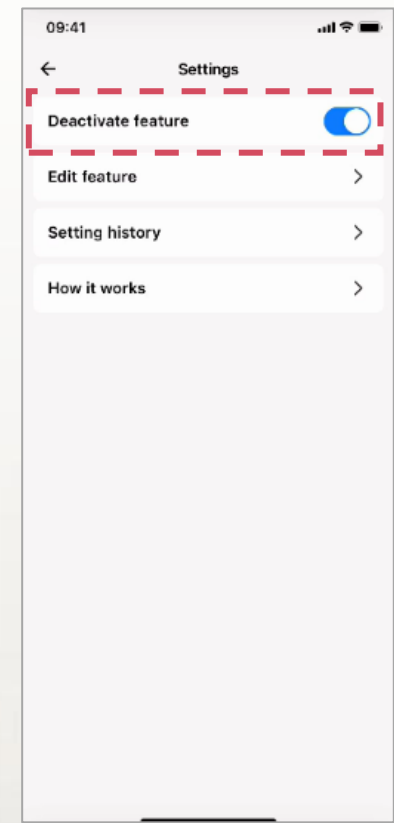
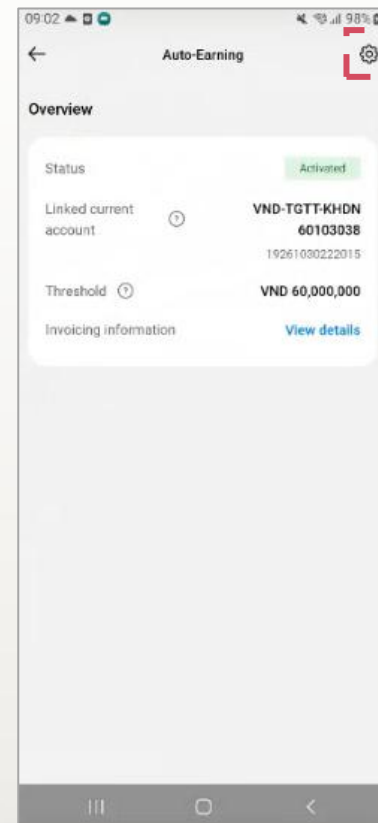
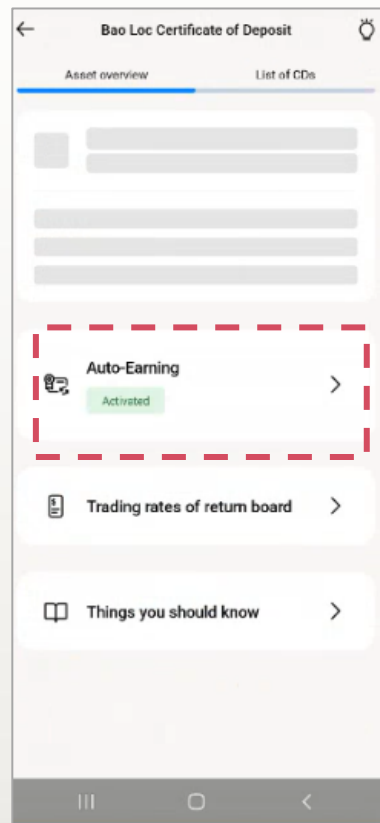
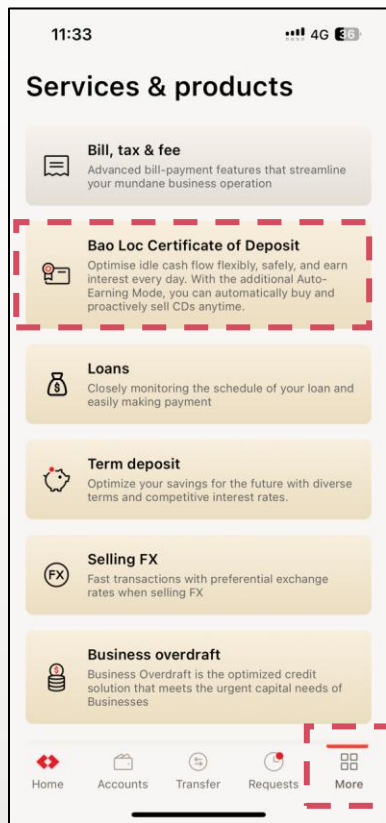
# ➤ 11. CD Bao Loc Auto-Earning

## 11.1. Register the feature online via App (continue)

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

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

Requests will also require both submission and approval steps.



## ➤ 11. CD Bao Loc Auto-Earning

### 11.1. Register the feature online via App (continue)



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



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



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



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

## ➤ 11. CD Bao Loc Auto-Earning

### 11.1. Register the feature online via App (continue)

Exceptional cases when customers could not complete the registration journeys

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

The Chief Accountant can request feature registration using one of the following methods:

- Contacting a Corporate Customer Relations Specialist.
  - Directly reaching out to the Customer Service Hotline for support.
- The project will update the information and create additional user accounts for:
- The account holder.
  - The legal representative with query rights to approve requests.

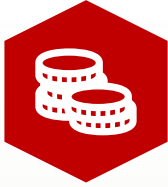
CA could not  
submit the  
registration  
request

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



## ➤ 11. CD Bao Loc Auto-Earning

### 11.2. Advantages of Auto-Earning and remarks

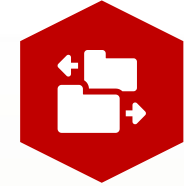


#### Customise profitability threshold as needed

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



#### Transact automatically everyday



#### Flexibly turn feature on and off

Register feature 100% online via App TCBB Mobile.



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



## 11. CD Bao Loc Auto-Earning

### 11.2. Advantages of Auto-Earning and remarks

*Some remarks related to the auto-earning transactions:*



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



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



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



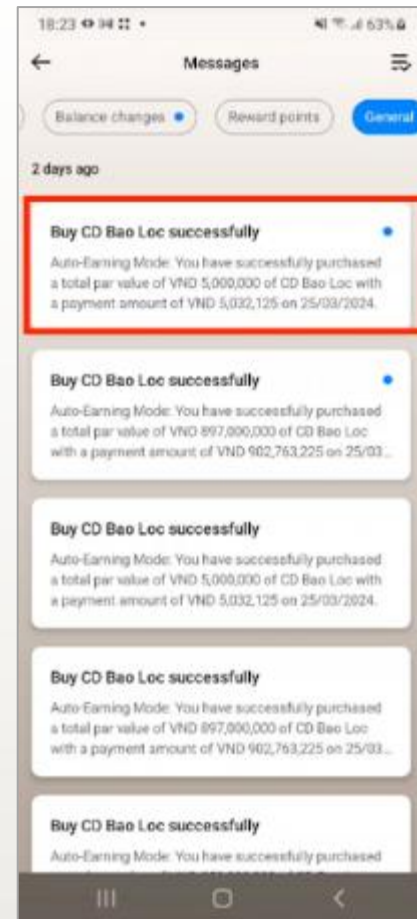
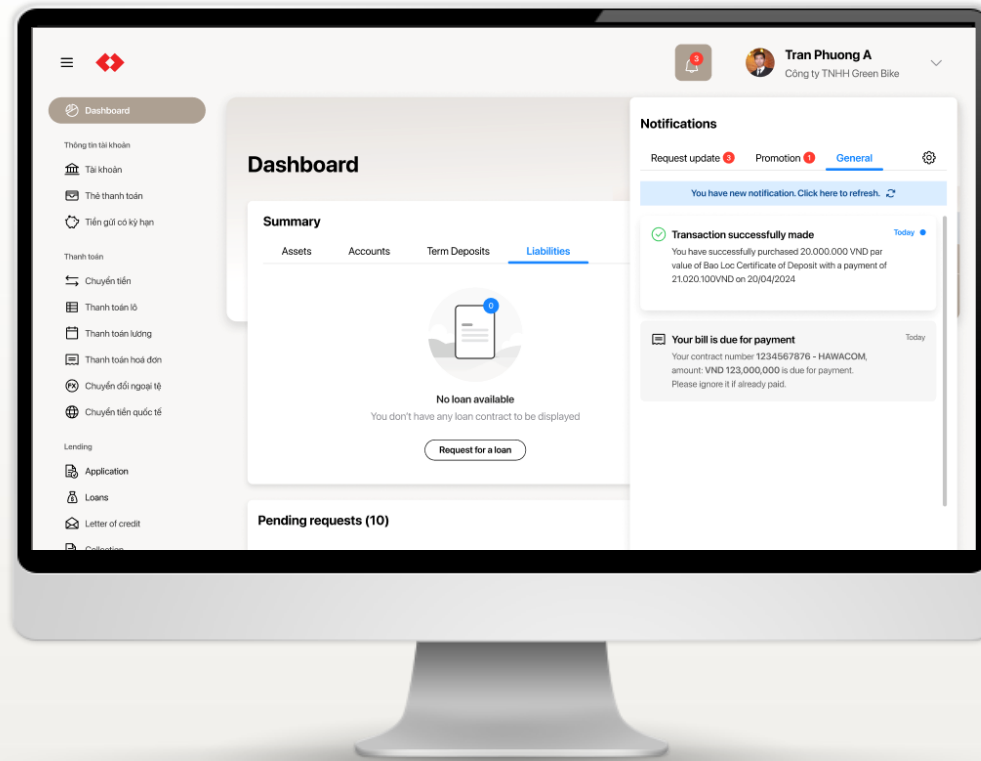
**Notification on completed auto-earning transactions** would be sent both on App & Web TCBB.



# 11. CD Bao Loc Auto-Earning

## 11.2. Advantages of Auto-Earning and remarks

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





# 12. LOAN INQUIRY

User can inquiry Loans on TCBB Mobile

VƯỢT TRỘI  MỖI NGÀY

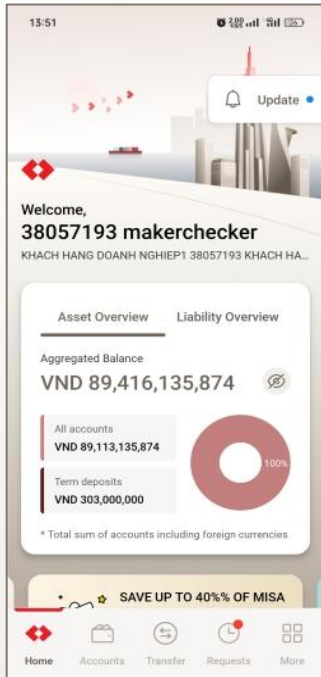
TECHCOMBANK 

# 12. Loan Inquiry

User can inquiry Loans on TCB Bank Mobile. The following steps:

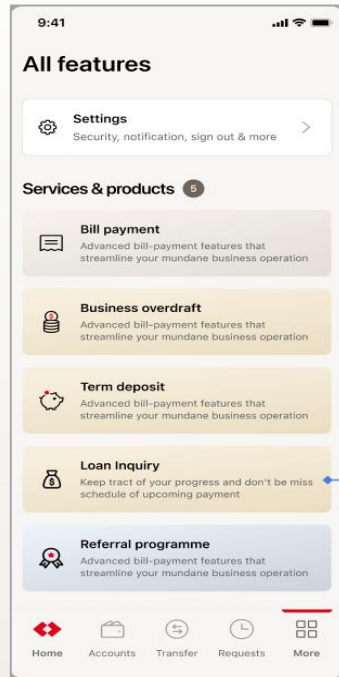
1

From the home page of TCB Bank mobile, click **More**



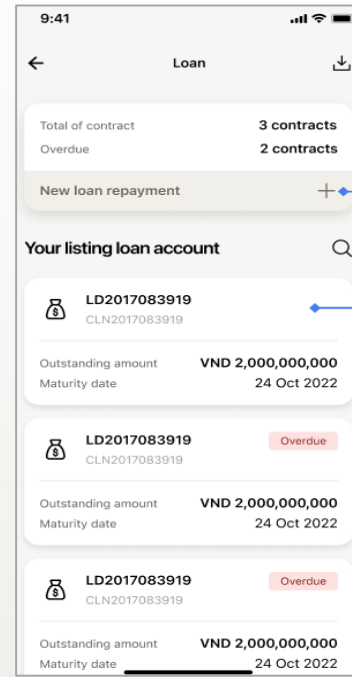
2

Select **Loan Inquiry**



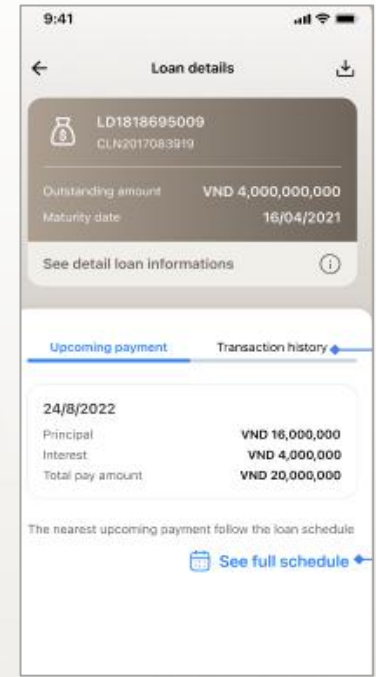
3

TCB Bank will show the list of all loans



4

Select a loan need to view detail



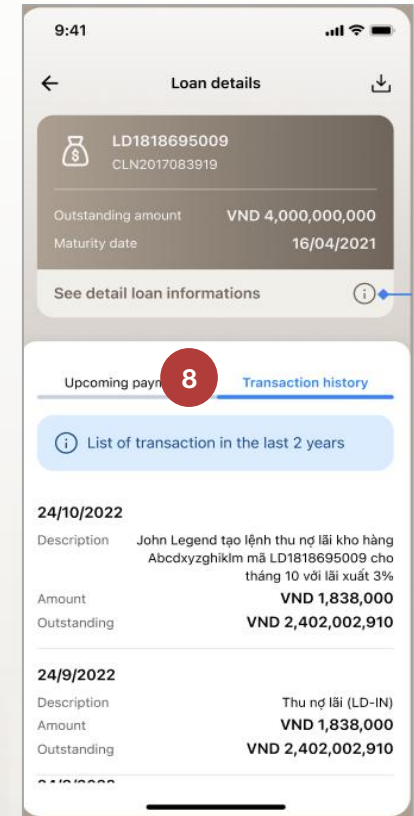
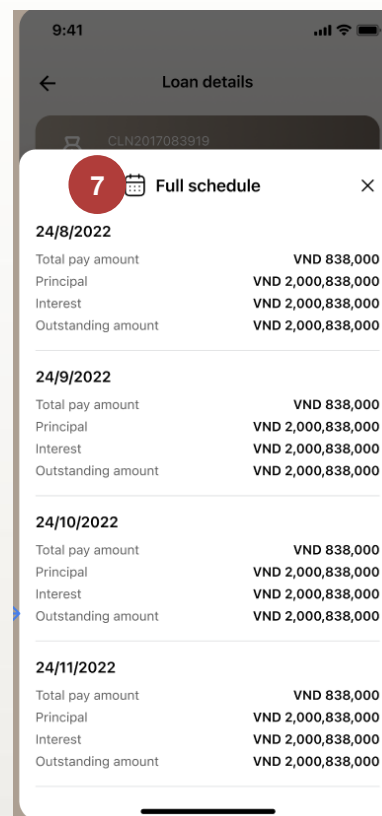
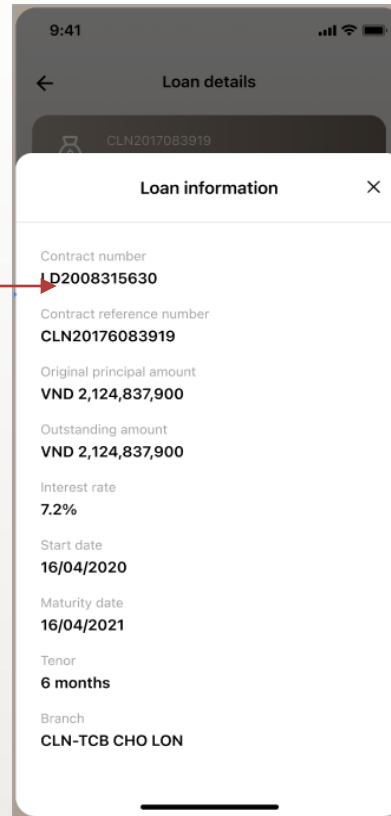
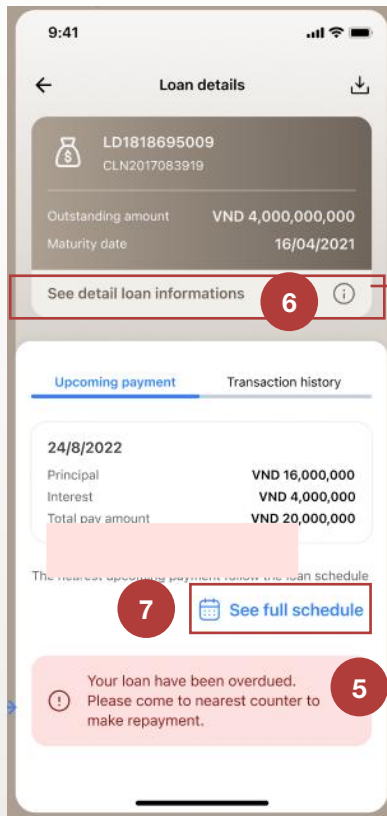
## 12. Loan Inquiry

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

Click to see detail loan information

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

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





## 13. FX SELLING

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

- 13.1. Initiate FX selling – auto rate
- 13.2. Initiate FX selling – contract rate
- 13.3. Approve the transaction

# 13. Foreign Exchange

## 13.1. Initiate FX selling – auto rate

1 Select **New exchange**

2 Select VND beneficiary account and rate type “**Auto rate**”

3 Select source and enter the description for the transaction.

Press **Review and submit**

9:41 Foreign exchange

+ New exchange 1

Currency exchange  
This rate from TCB is for reference only. The rate will change at the time you make exchange.

Currency	Offer in	Offer out
AUD	27,000	27,000
USD	27,000	27,000
JPY	27,000	27,000
SGD	27,000	27,000
EUR	27,000	27,000
GBP	27,000	27,000

Last updated 13/10/2022

Converter >

15:27 New foreign exchange

To  
VND-TGTT-KHDN 38057193  
19238057193015

Rate type  
Auto rate 2

Amount  
USD 3,000.00

Transaction rate  
USD 1.00 = VND 23,922  
Last updated 18/10/2023 at 03:27 PM

Equivalent amount  
VND 71,766,000

Source  
1. From export revenue

Continue

15:28 Confirm information 3

From  
USD-TGTT-KHDN 38057193  
19238057193031  
USD 0.00

To  
VND-TGTT-KHDN 38057193  
19238057193015

Rate type  
Auto rate

Amount  
USD 3,000.00

Transaction rate  
USD 1.00 = VND 23,922  
Last updated 18/10/2023 at 03:27 PM

Equivalent amount  
VND 71,766,000

Source  
1. From export revenue

Description (required)  
Abc

# 13. Foreign Exchange

## 13.1. Initiate FX selling – auto rate (continue)

- 5 Review all transaction's information
- 6 Click **Submit**
- TCBB display **Terms and conditions**
- 7 User click **“Ok, I agree”** to complete making new transaction

### Review & Submit

**Selling Fx information**

**From**

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

**To**

VND-TKTT-Cty TNHH Ola  
4564 2331 9999 3432

Type rate  
**Auto rate**

Transaction amount  
**USD 1,000.00**

Transaction rate  
**USD 1.00 = VND 23,000**

Equivalent amount  
**VND 23,000,000**

Description  
**Foreign exchange for autumn season**

By tapping **Submit** I agree to our [Terms and Conditions](#)

**Submit**

Edit

9:41

### Terms and conditions

**Appendix 01: Terms and conditions cum term deposit contract**

(Applied for term deposit by electronic means-online)

**I. Interpretation of Terms**

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

"Techcombank": means Vietnam Technological and Commercial Joint Stock Bank (Techcombank), which receives term deposits and opens Online Term Deposit Accounts for a Client in accordance with provisions of the laws and agreements with the Client herein.

"Client": means an organization being a resident legally established and operating under the laws of Viet Nam that places the term deposit and opens the Online Term Deposit Account in accordance with this Contract. In this Contract, the Client is understood as the owner of the term deposit placed, managed and tracked on the Online Term Deposit

**OK, I agree**

Successfully submitted!  
Please waiting for approval.

### Selling Fx summary

**From**

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

**To**

VND-TKTT-Cty TNHH Ola  
4564 2331 9999 3432

Type rate  
**Auto rate**

Transaction amount  
**USD 1,000.00**

Transaction rate  
**USD 1.00 = VND 23,000**

Equivalent amount  
**VND 23,000,000**

Description  
**Foreign exchange for autumn season**

**New foreign exchange**

Back to home

# 13. Foreign Exchange

## 13.2. Initiate FX selling – contract rate

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

Enter **Deal reference number**.

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

New foreign exchange

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

To  
VND-TTGT-1234  
4564 2331 9999 3432

Rate type  
Contract rate 1

Deal reference number  
AAA1234567911

Amount  
USD 1,000.00

Transaction rate  
USD 1.00 = VND 23,000

Equivalent amount  
VND 23,000,000

Description 0/140  
Enter description

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

Review and submit

Review & Submit

Selling Fx information

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

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

Deal reference number  
Contract rate - AAA1234567911

Transaction amount  
USD 1,000.00

Transaction rate  
USD 1.00 = VND 23,000

Equivalent amount  
VND 23,000,000

Description  
Foreign exchange for autumn season

By tapping Submit I agree to our [Terms and Conditions](#)

Submit

Edit

Successfully submitted!  
Please waiting for approval.

Selling Fx summary

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

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

Deal reference number  
Contract rate - AAA1234567911

Transaction amount  
USD 1,000.00

Transaction rate  
USD 1.00 = VND 23,000

Equivalent amount  
VND 23,000,000

Description  
Foreign exchange for autumn season

New foreign exchange

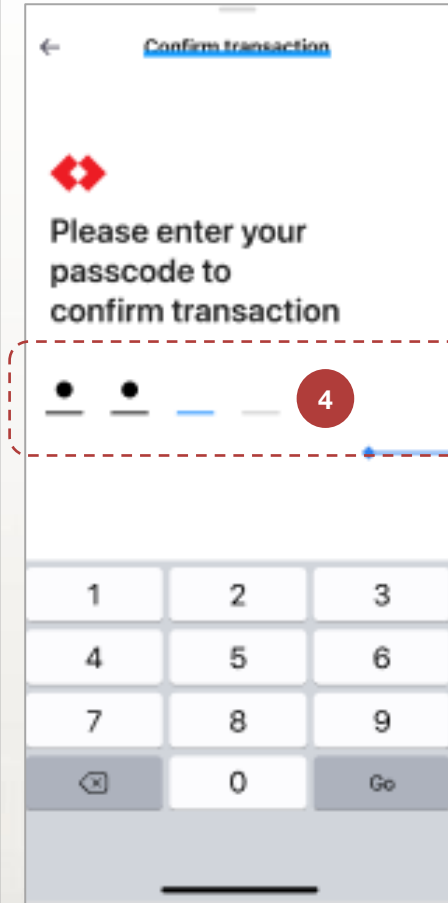
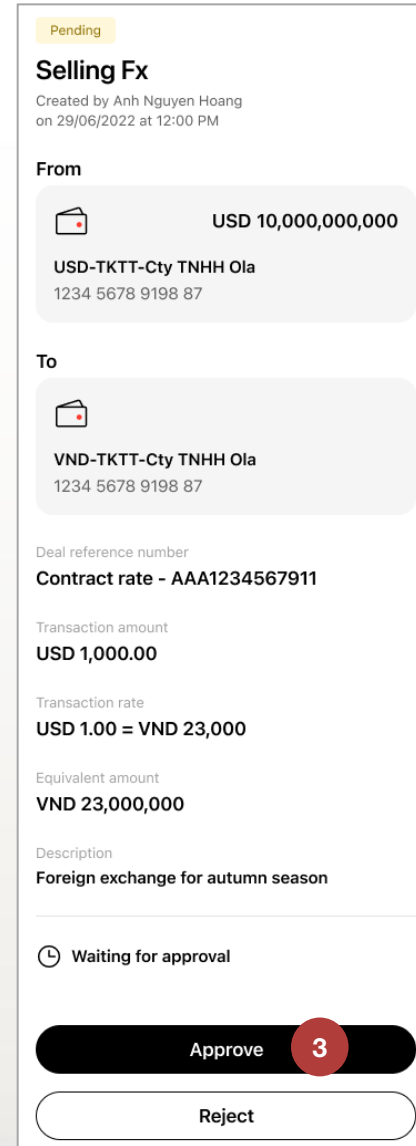
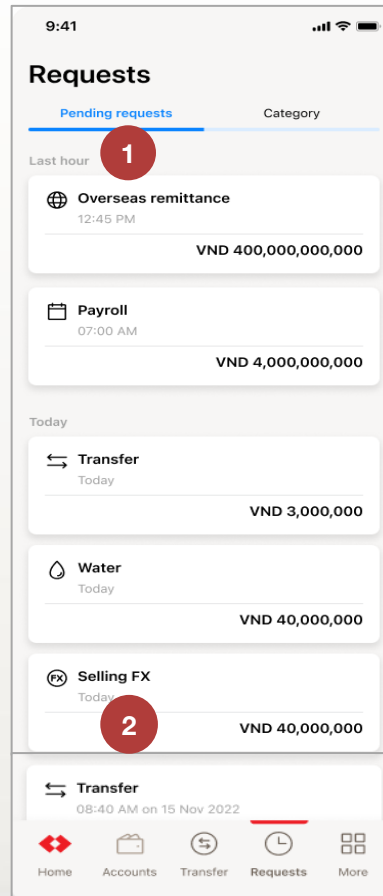
Back to home

# 13. Foreign Exchange

## 13.3. Approve the transaction

User checker log in TCBB mobile.

- 1 From **Requests** select **Pending requests**
- 2 Select Selling FX transactions need to view details
- 3 View detail the transaction and click **Approve**
- 4 Enter passcode to confirm transaction.





# 14. FORGOT PASSWORD

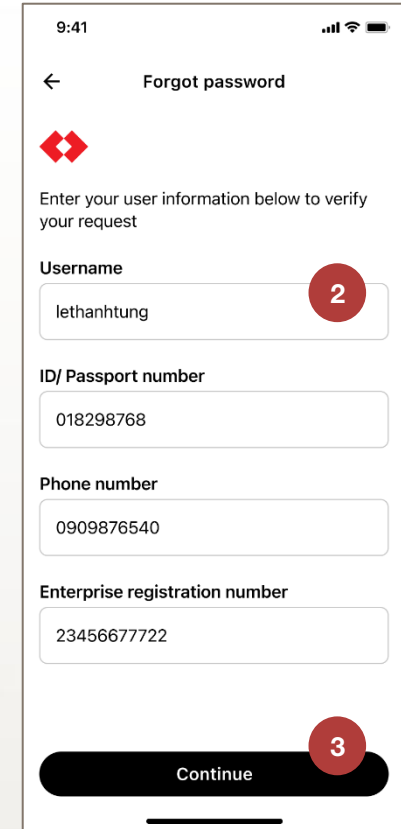
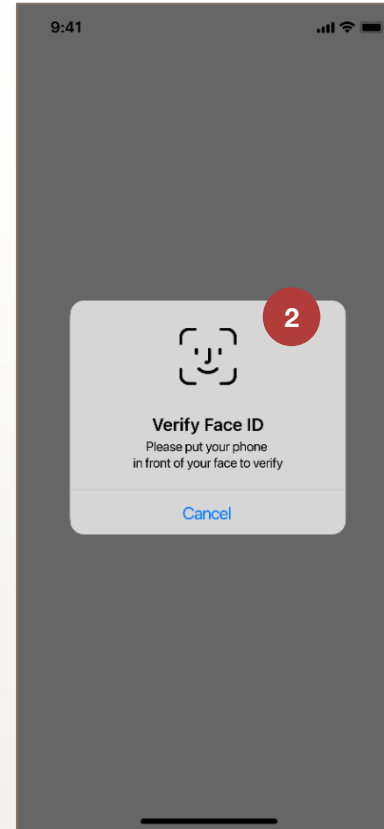
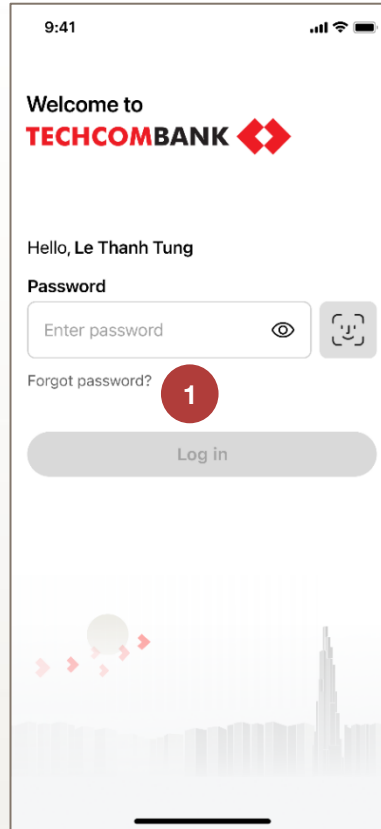
This function allows users to reset password when forgot and can only be done on mobile app with a registered device.

- 14.1. Verify user
- 14.2. Verify passcode
- 14.3. Create new password

# ➤ 14. Forgot Password

## 14.1. Verify user (biometrics or user information)

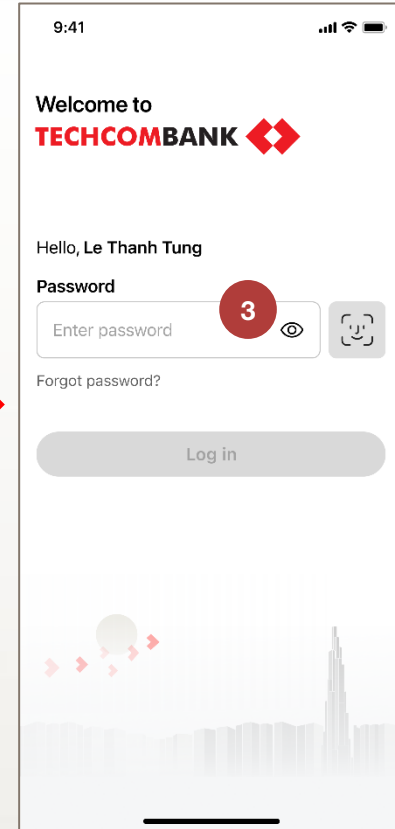
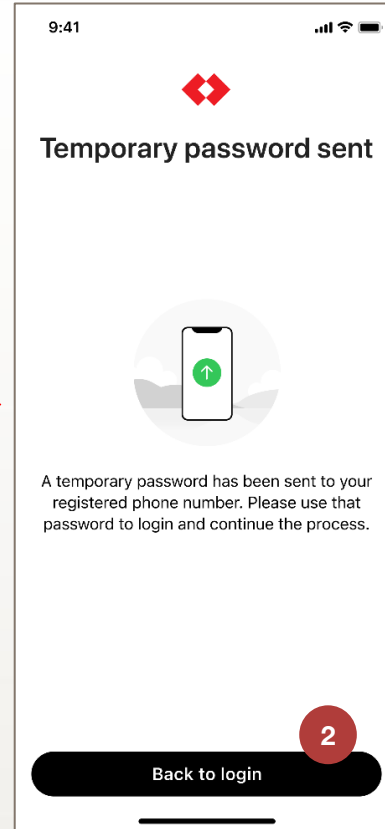
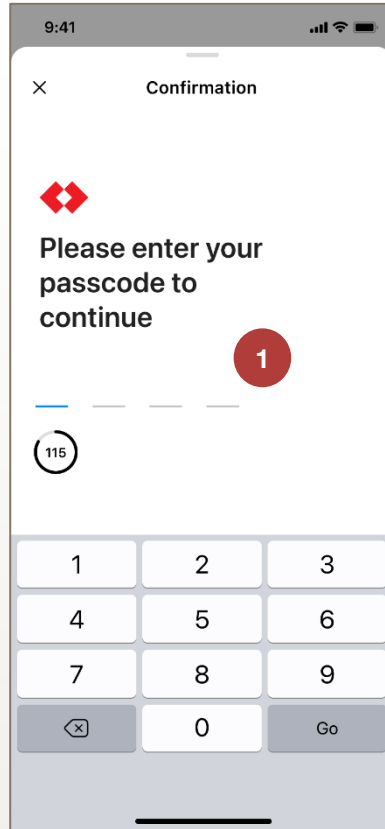
- 1 From log in screen, select **Forgot password**
- 2 To verify identify, user can:
  - For devices with biometrics installed, the user verify face ID and goes to the next step
  - For devices do not have biometrics installed, the user fills in the information, including:
    - Username
    - ID/Passport number
    - Phone number
    - Business registration number
- 3 After checking the information, select **Continue**



# ➤ 14. Forgot Password

## 14.2. Verify passcode

- 1 Enter current passcode
- 2 System will send temporary password to the registered phone number. Select **Back to login**
- 3 Use temporary password to login



# 14. Forgot Password

## 14.3. Create new password

1

Enter new password and select **Continue**. Note:

- At least 8 characters with no space or Vietnamese accents
- At least 1 lowercase and 1 uppercase letter
- At least 1 number and 1 symbol except " ' -
- Different from your username
- Different from 5 recent passwords

2

Confirm new password and select **Submit**.

9:41

← Create new password

New password

..... 1

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

Continue

Q W E R T Y U I O P  
A S D F G H J K L  
↑ Z X C V B N M <x>  
123 space Go  
😊 🎤

9:41

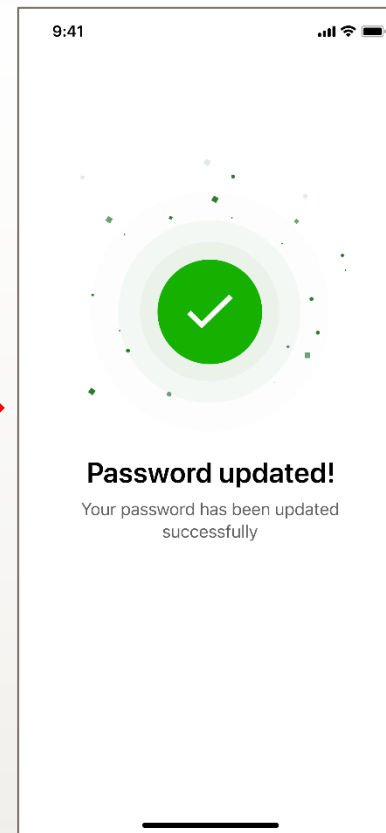
← Create new password

Confirm new password

..... 2

Submit

Q W E R T Y U I O P  
A S D F G H J K L  
↑ Z X C V B N M <x>  
123 space Go  
😊 🎤





# 15. SECURITY SETTINGS

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

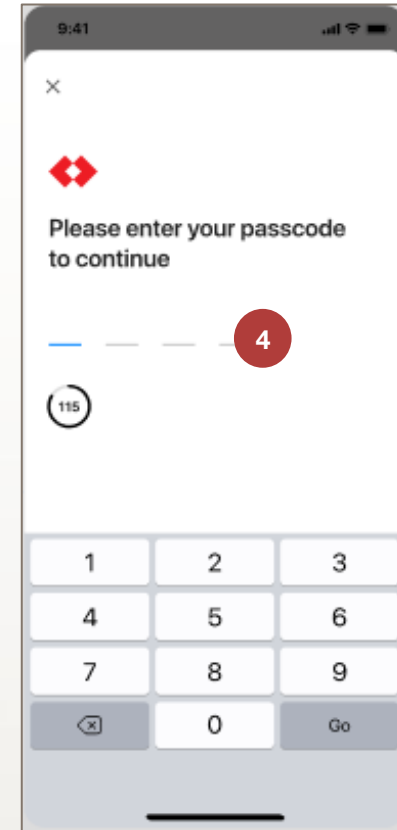
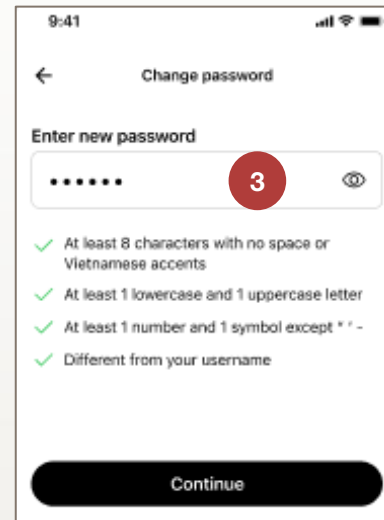
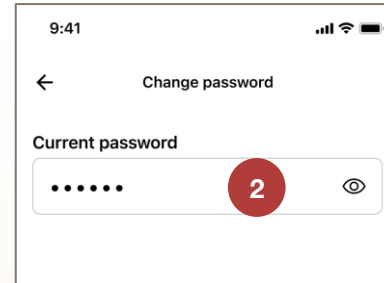
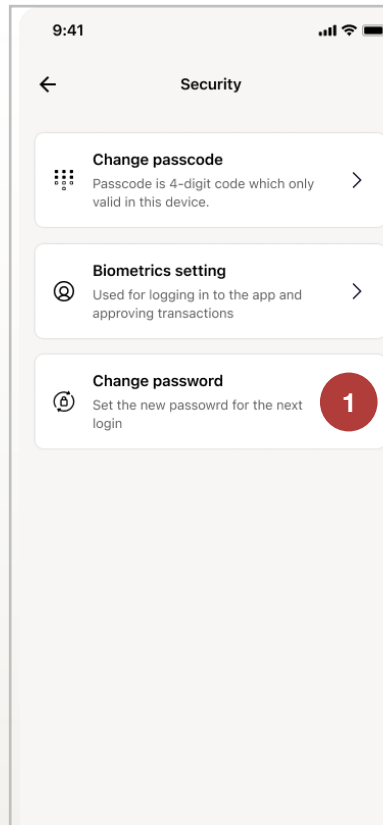
- 15.1. Change password (proactive)
- 15.2. Change password (upon expiry notification)
- 15.3. Change password (expired)
- 15.4. Change passcode

# ➤ 15. Security Settings

## 15.1. Change password (proactive)

- 1 From **More** in the navigation bar, select **Settings > Security > Change password**
- 2 Key in the current password\*
- 3 Set up a new password that meets all security requirements, then confirm
- 4 Key in the passcode to verify the change\*

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



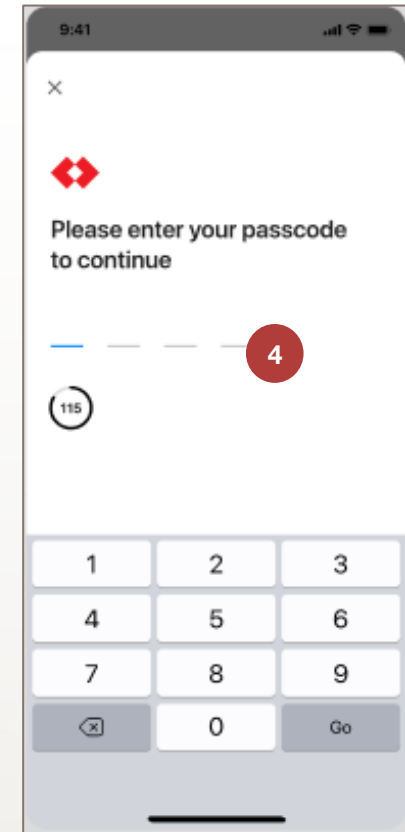
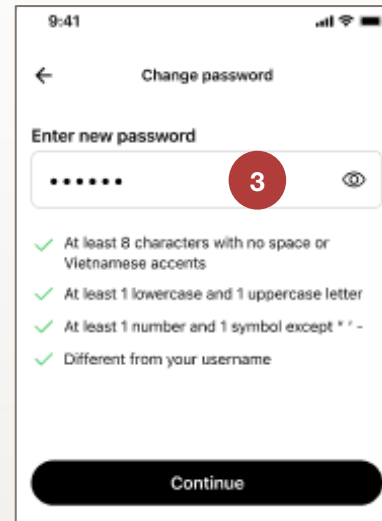
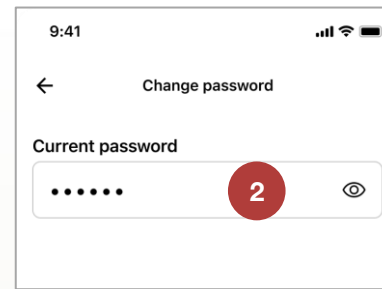
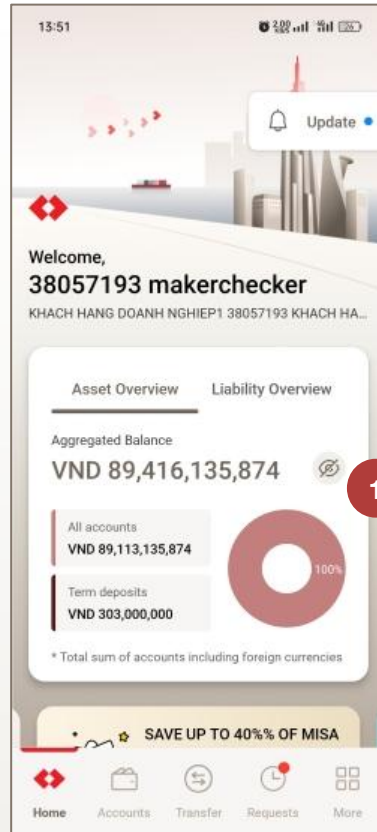
# ➤ 15. Security Settings

## 15.2. Change password (upon expiry notification)

- 1 Click into the **Expiry notification** on the main screen
- 2 Key in the current password\*
- 3 Set up a new password that meets all security requirements, then confirm
- 4 Key in the passcode to verify the change\*

*\*Note:*

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



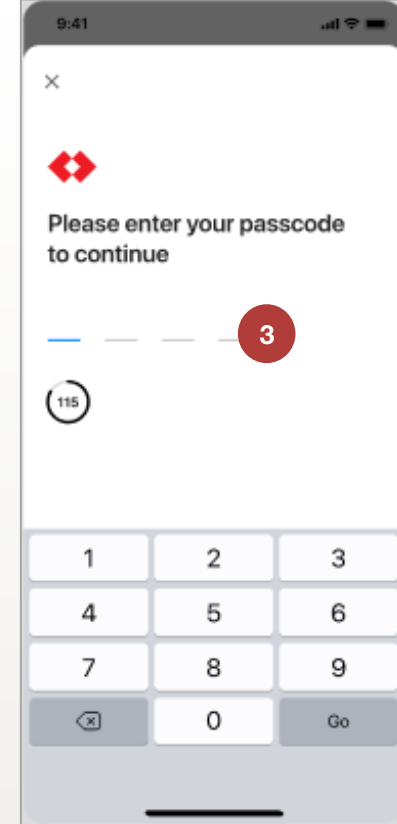
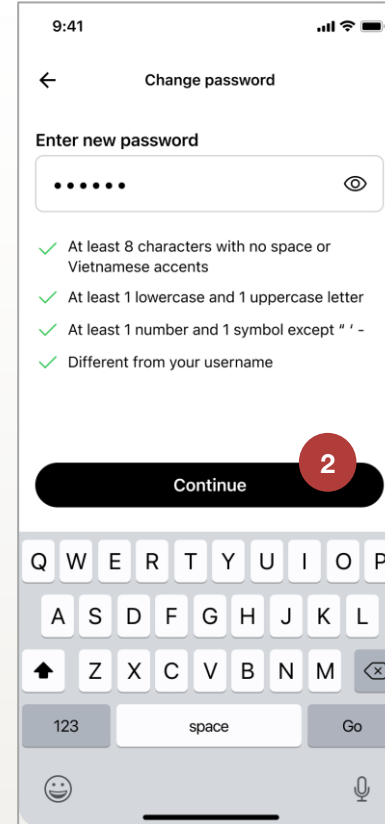
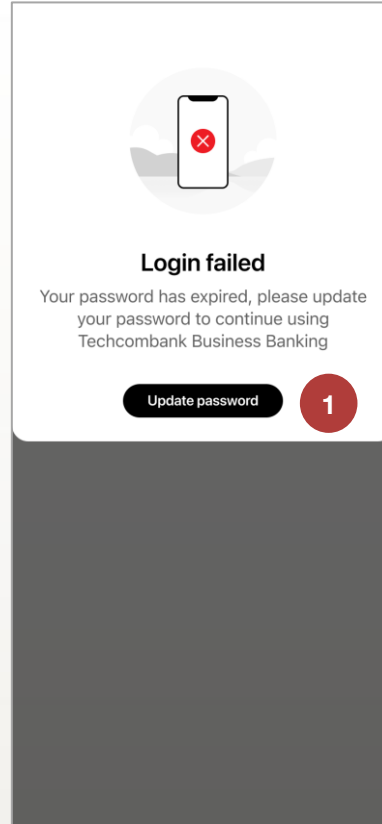
# ➤ 15. Security Settings

## 15.3. Change password (expired)

- 1 In case of expired password, when logging in from the lock screen, users will be requested to **update password**
- 2 Set up a new password that meets all security requirements, then confirm
- 3 Key in the passcode to verify the change\*

\*Note:

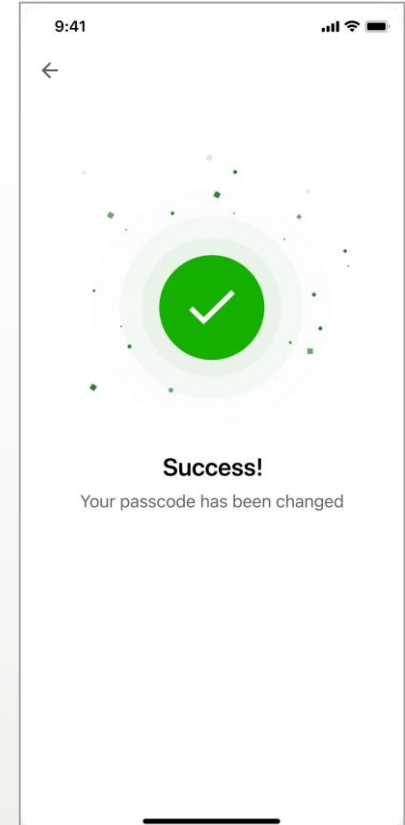
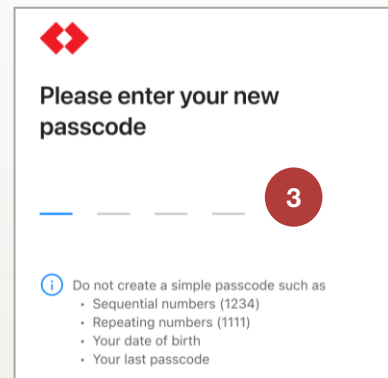
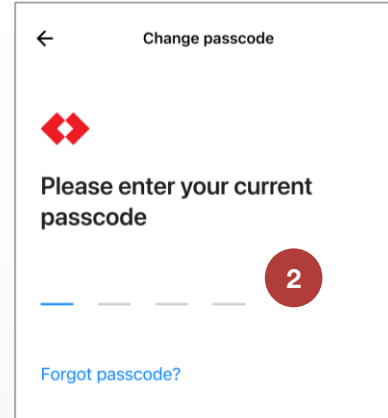
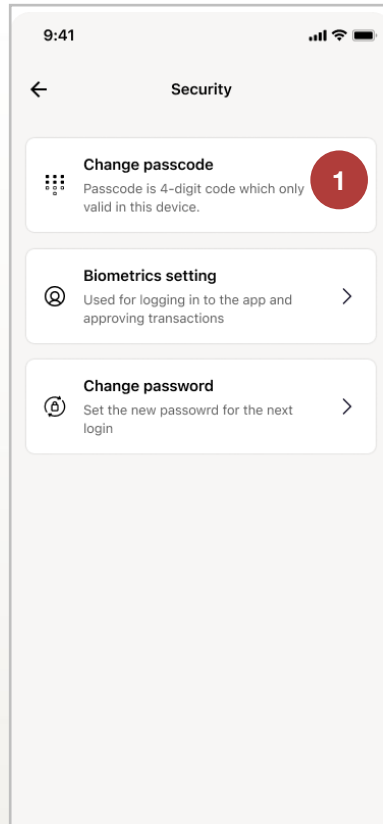
3 consecutive failed attempts in step 3 will log you out of the application.



# ➤ 15. Security Settings

## 15.4. Change passcode

- 1 From **More** in the navigation bar, select **Settings > Security > Change passcode**
- 2 Key in the current passcode\*
- 3 Set up a new passcode that meets all security requirements, then confirm





# 16. NOTIFICATION SETTINGS

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

- 16.1. Balance notification
- 16.2. Transaction status (user maker)
- 16.3. Approval requests (user checker)

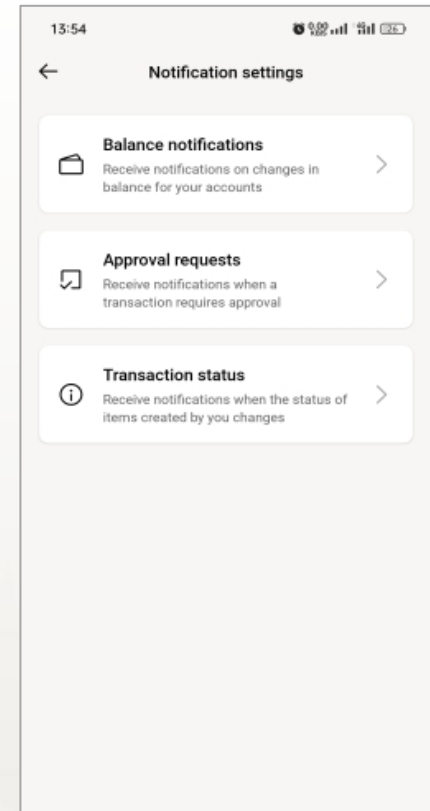
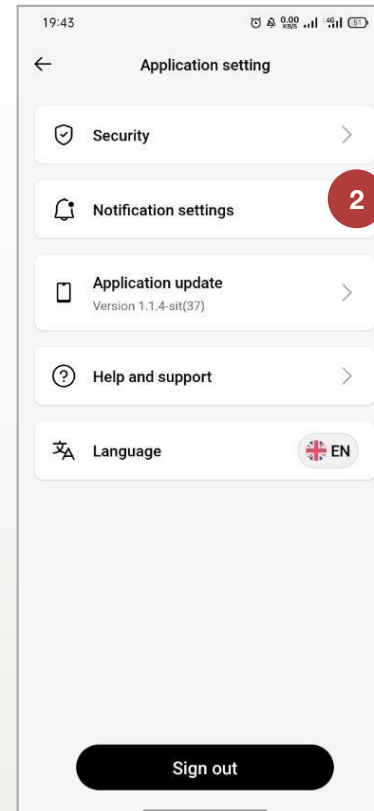
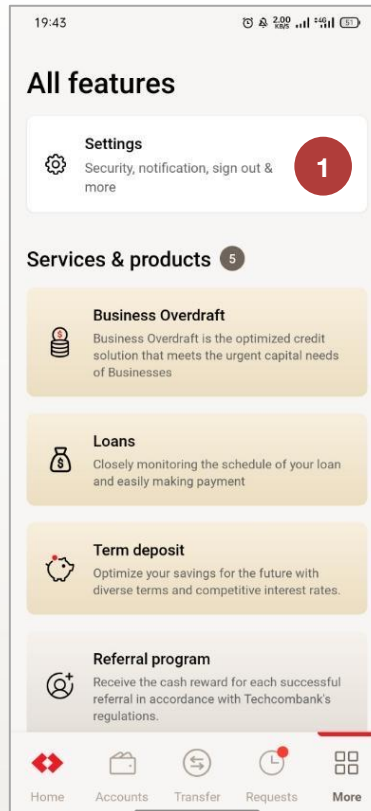
# 16. Notification Settings

## 16.1. Balance notification

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

2 Select **Notification Settings**

3 Click **Balance notifications**



# 16. Notification Settings

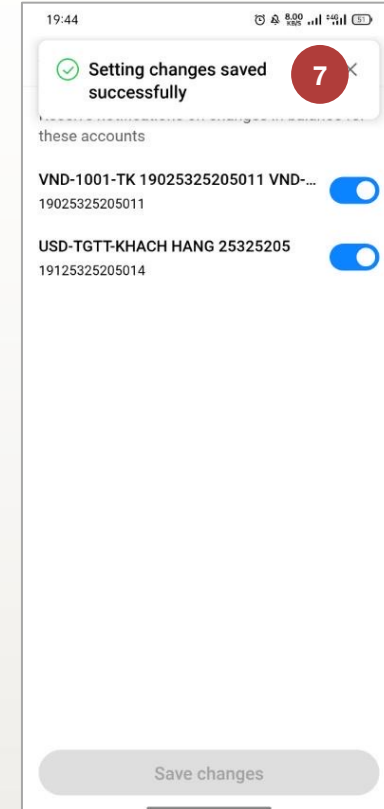
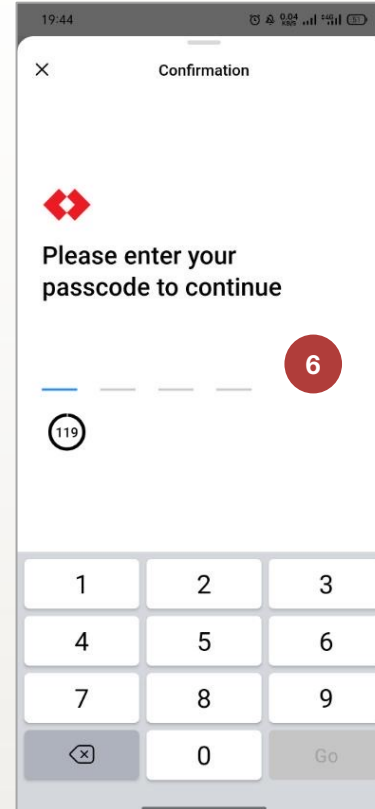
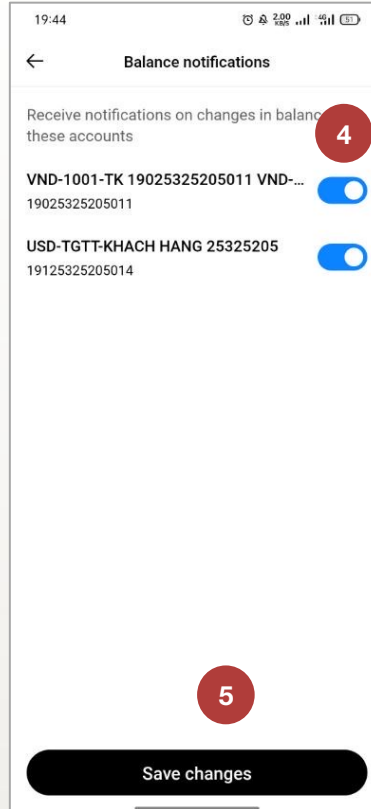
## 16.1. Balance notification

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

5 Select **Save changes**

6 User need to enter their passcode to verify new setting

7 Turn on/ turn of Balance notifications has been updated



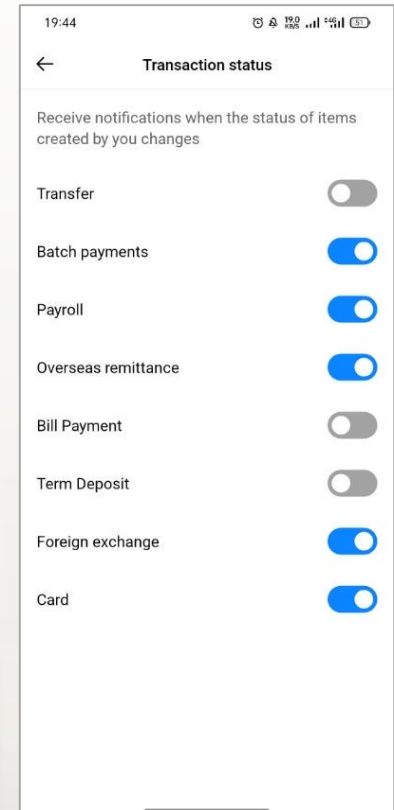
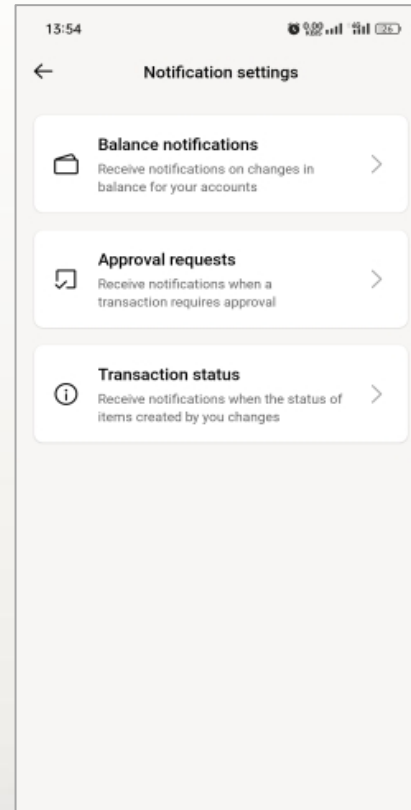
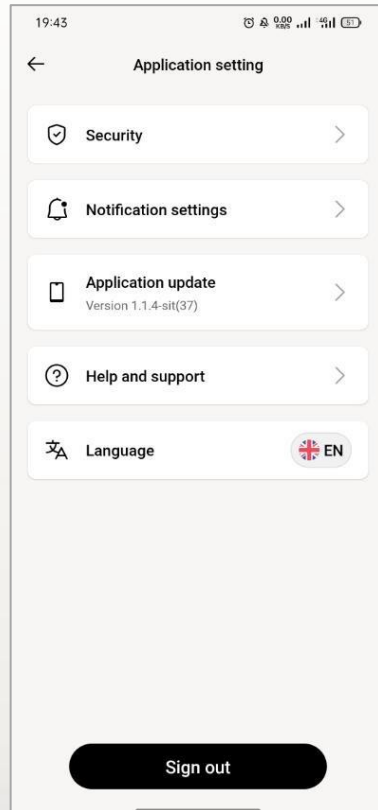
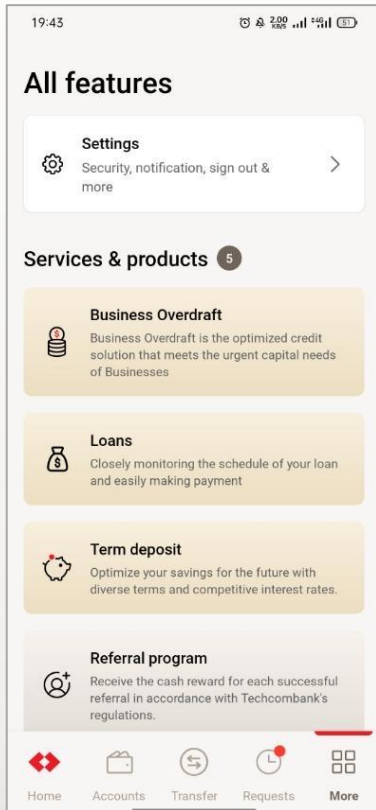
# ➤ 16. Notification Settings

## 16.2. Transaction status

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

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

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



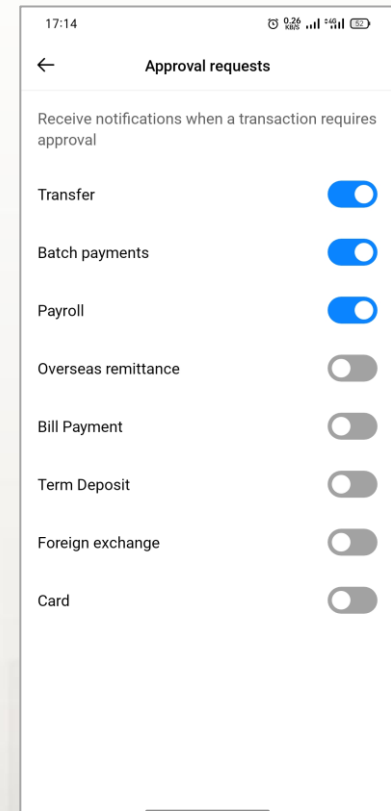
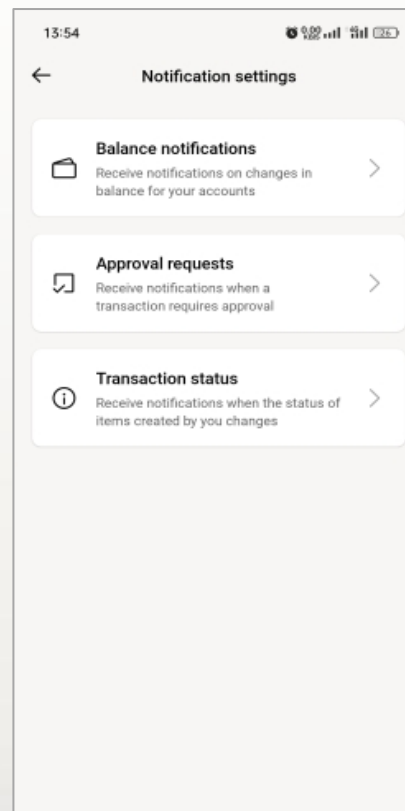
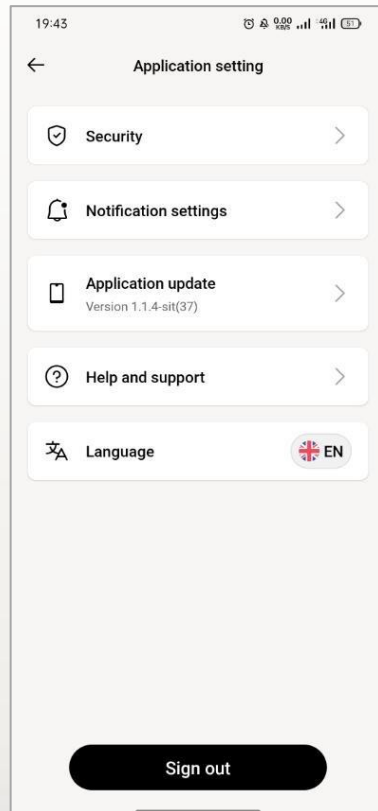
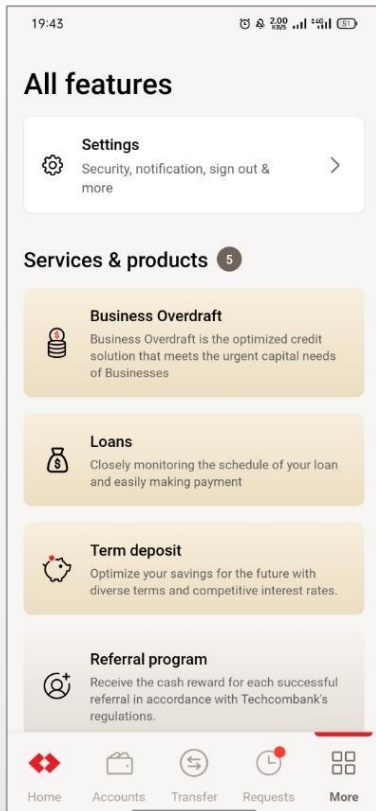
# ➤ 16. Notification Settings

## 16.3. Approval requests (user checker)

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

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

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





# 17. QR PAYMENT

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

➤ 17.1. QR payment

➤ 17.2. QR payment – Add amount

# 17. QR Payment

## 17.1. QR payment

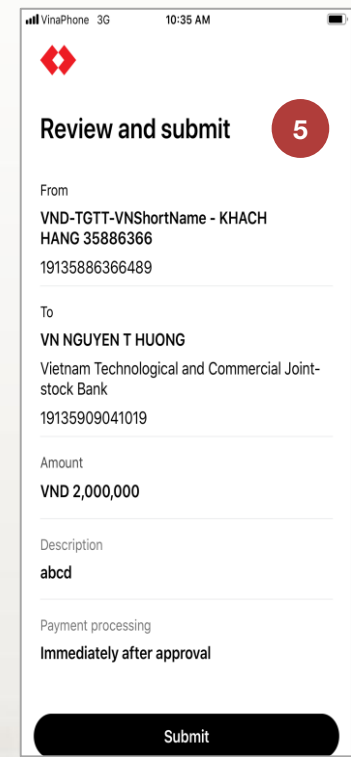
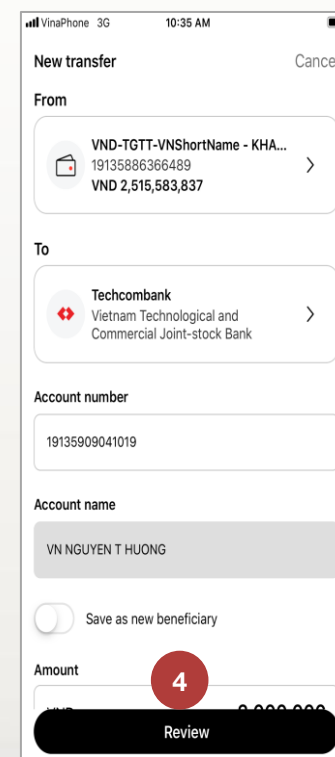
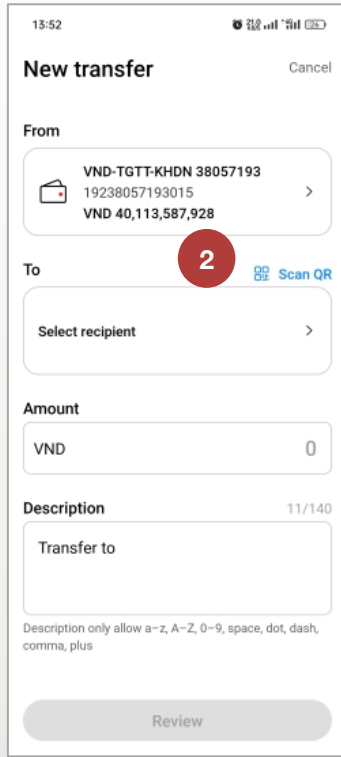
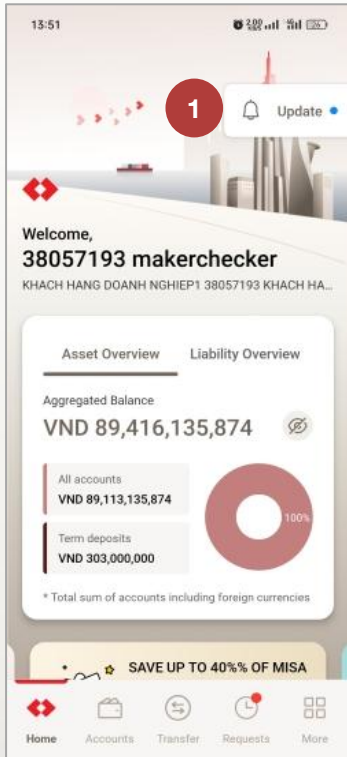
1  
From **Home** >  
**select Transfer**

2  
Select **Scan QR**

3  
Scan the QR

4  
TCBB displays  
beneficiary  
information, user enter  
amount and note

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

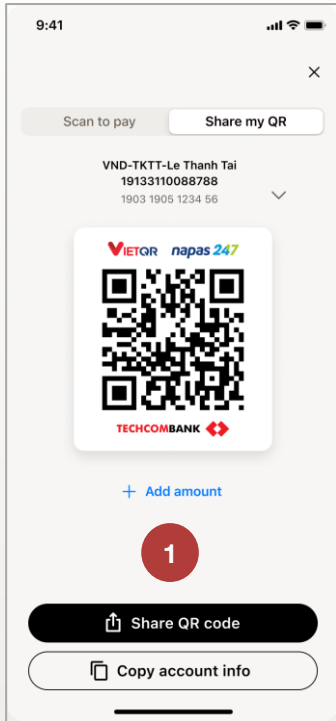


# 17. QR Payment

## 17.2. QR payment – Add & edit amount

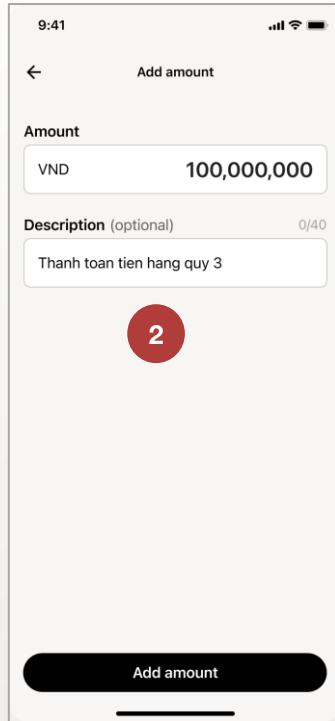
1

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



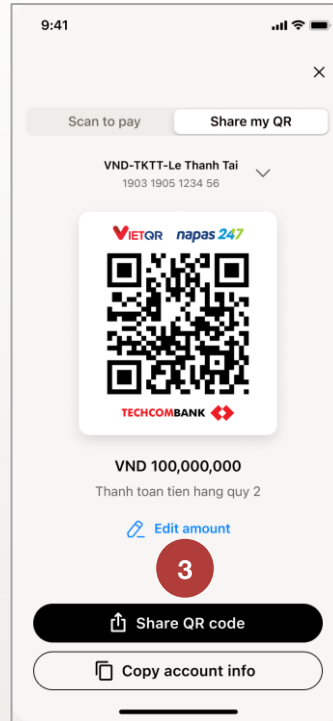
2

Enter amount and description



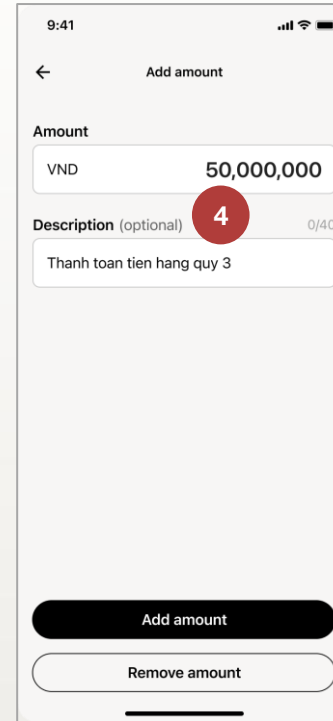
3

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



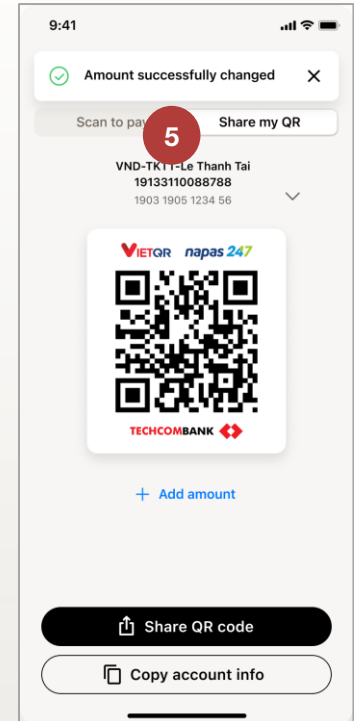
4

Change amount and description (if need)



5

Update successfully





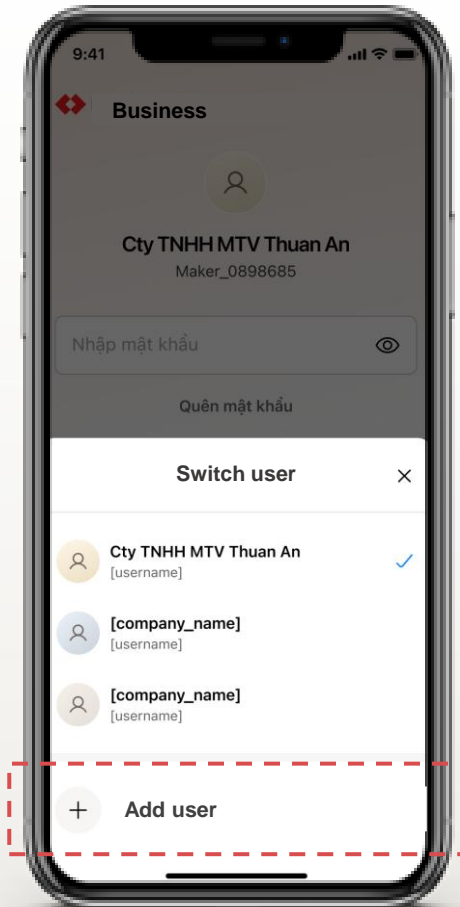
# 18. SWITCH USER

- 18.1. Conditions
- 18.2. Add user
- 18.3. Log in another user

## ➤ 18. Switch user

### 18.1. Conditions

#### Conditions to log in another user on App TCBB Mobile:



1. **All users** must be registered by only **one** person (with the same ID) on Techcombank's system
2. All users are not registered on any devices except the current device.

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

- *Revoke registered device on TCBB Web*
- *Confirm revoked registered device with OTP send via SMS*
- *Register user on new device*

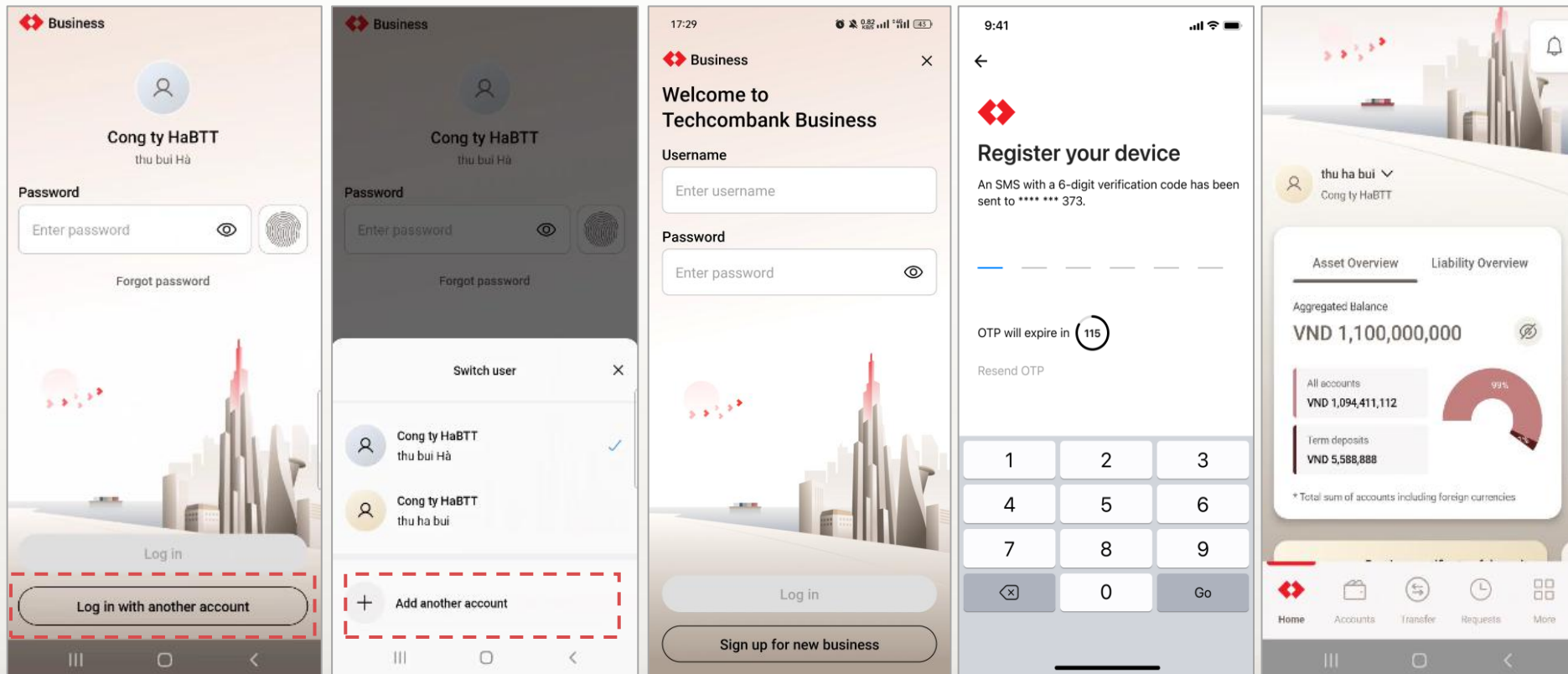


## 18. Switch user

### 18.2. Add user

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

- Insert **Username/ Password** of new user
- Proceed registering device for the new user by entering the OTP that has been sent to your mobile number or email
- Add new user on TCBB App Mobile successfully and customer will be switched to the new user's screen

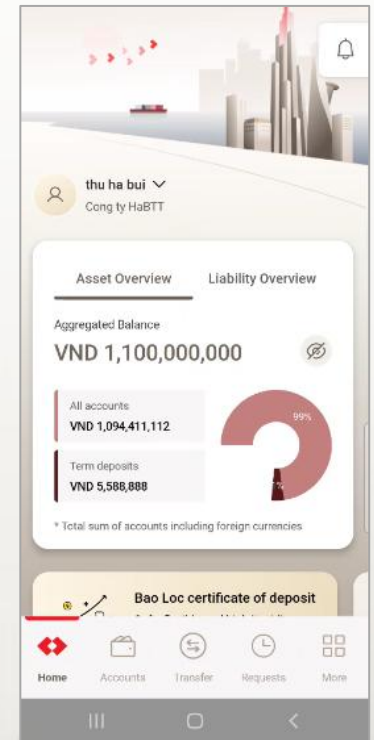
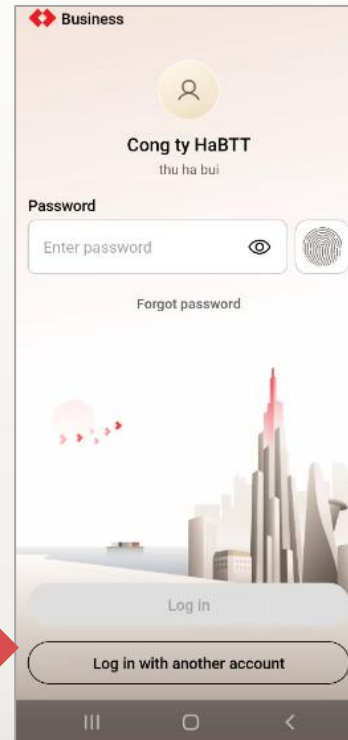
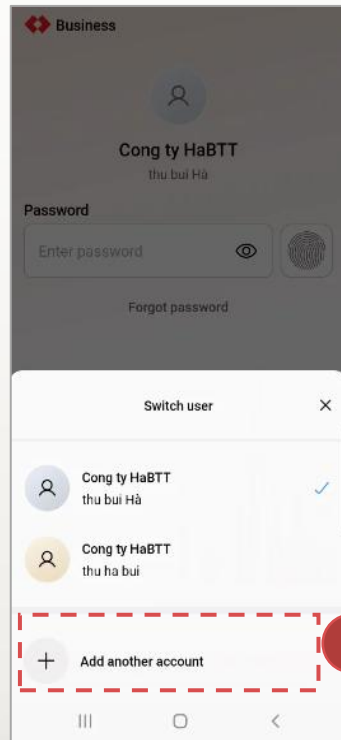
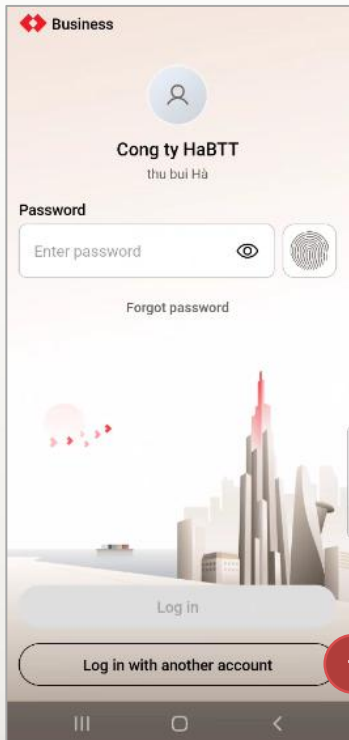


## ➤ 18. Switch user

### 18.3. Log in another user

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

- 1 Select **Log in with another user**
- 2 Choose desired user to log in  
The system will switch to log in screen of selected user.



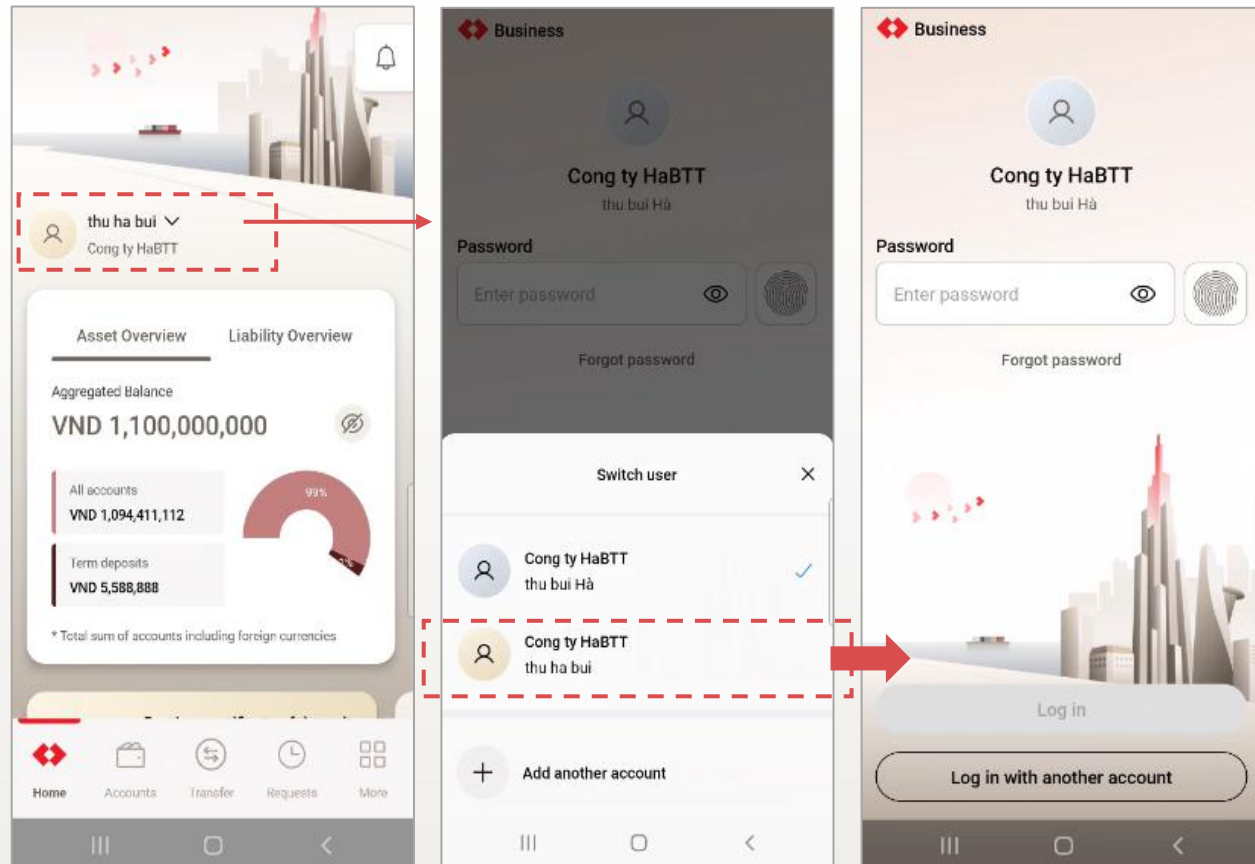
## ➤ 18. Switch user

### 18.3. Log in another (continue)

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

From user's **Dashboard** screen:

- Tap narrow down icon at **Username/ Company name**
- The system will display a list of registered users on current device.
- The system will automatically log out current user when customer selects login to another user and switch to selected user log in screen.



## 18. Switch user

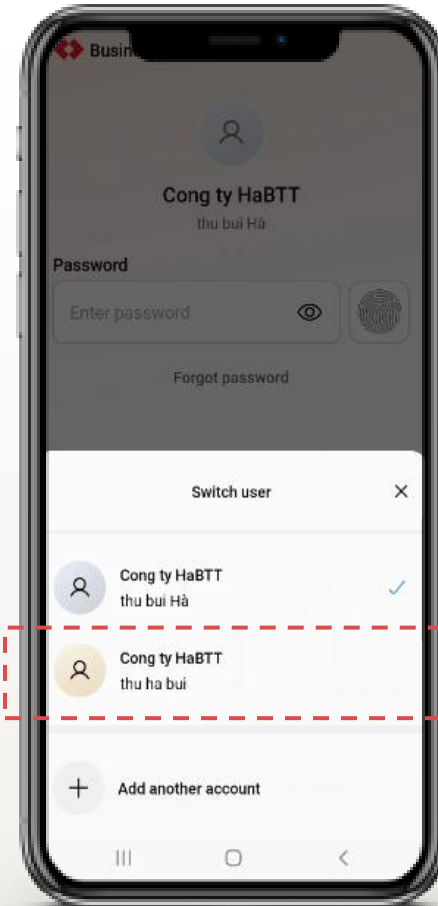
Several important notes when add user and switch user on TCBB mobile



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



User information displays according to the syntax such as: **Company name – User full name** in order to customer to keep track and select easily.



TCBB system will **NOT limit the number of users** registered in one device (with TCBB App Mobile)



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





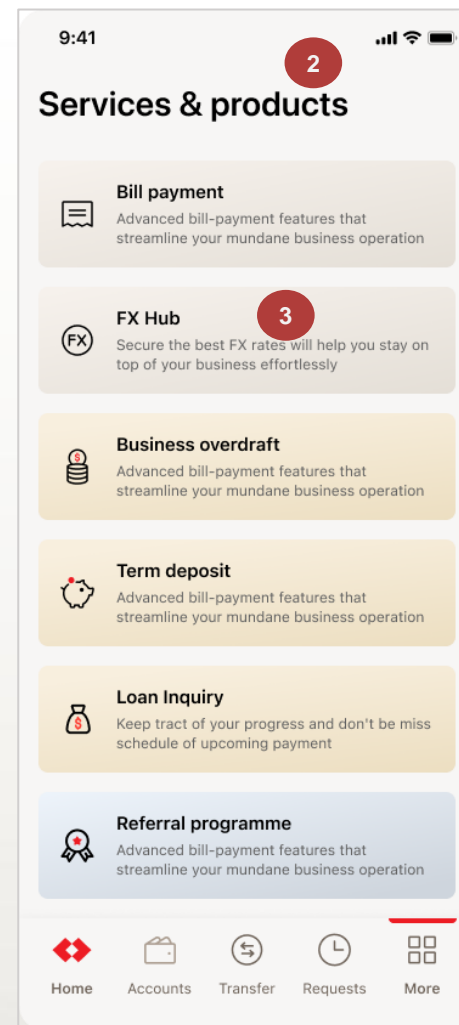
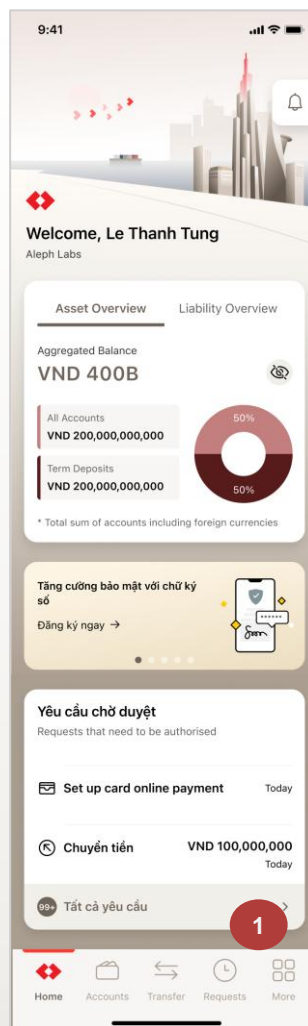
# 19. FX Hub

- 19.1. Key features of FX Hub
- 19.2. FX pricing alerts



## 19.1 Key features of FX Hub

- 1 Log in App TCBB, select **More**
- 2 Select **Services & Products**
- 3 Select **FX Hub**

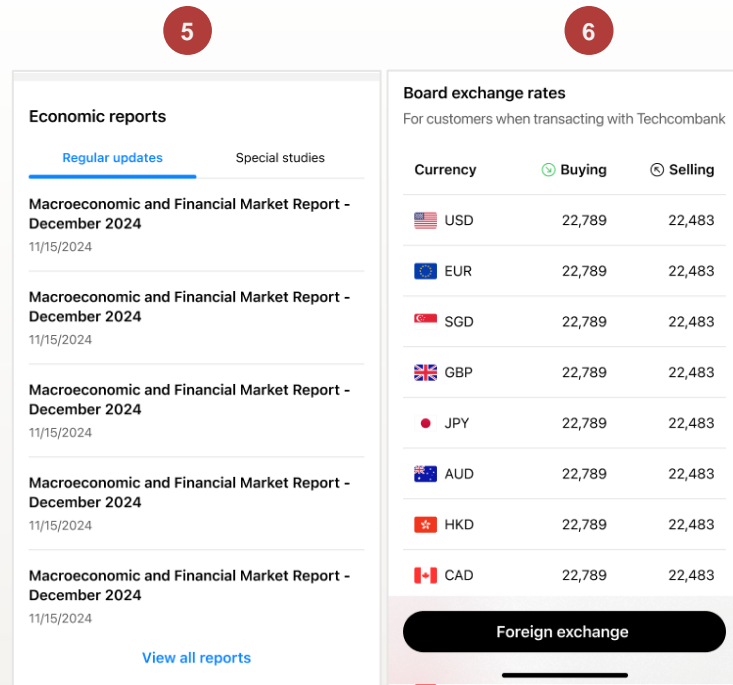
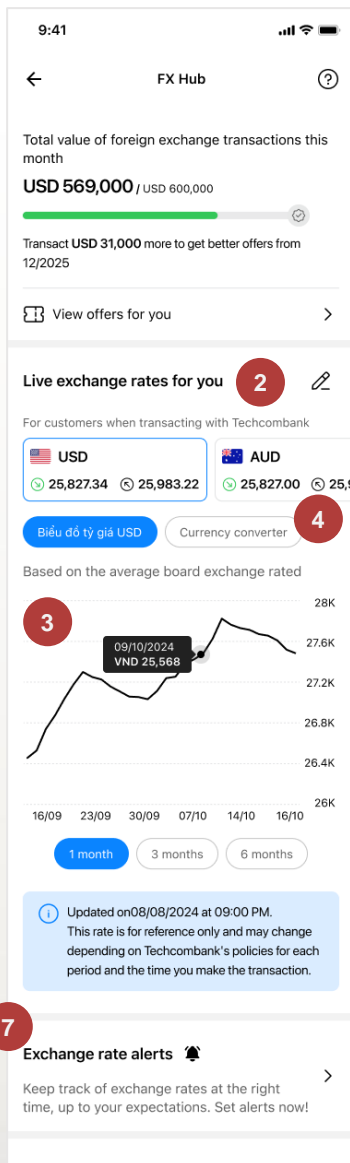




## 19.1 Key features of FX Hub

The system will display the following information:

- 1 Offers for you (for specific customers only)
- 2 Exchange rates
- 3 FX rate chart in 1/3/6 months
- 4 Currency converter
- 5 Economic reports
- 6 Board exchange rates
- 7 Exchange rate alerts



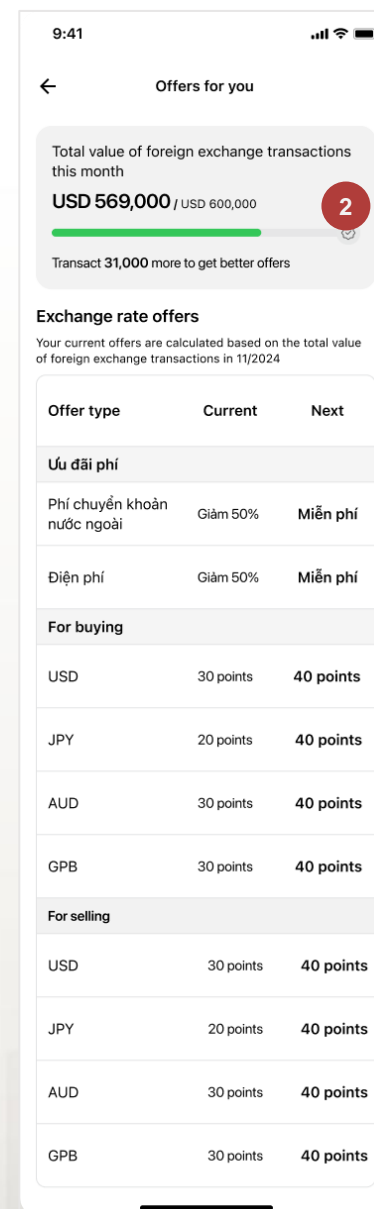
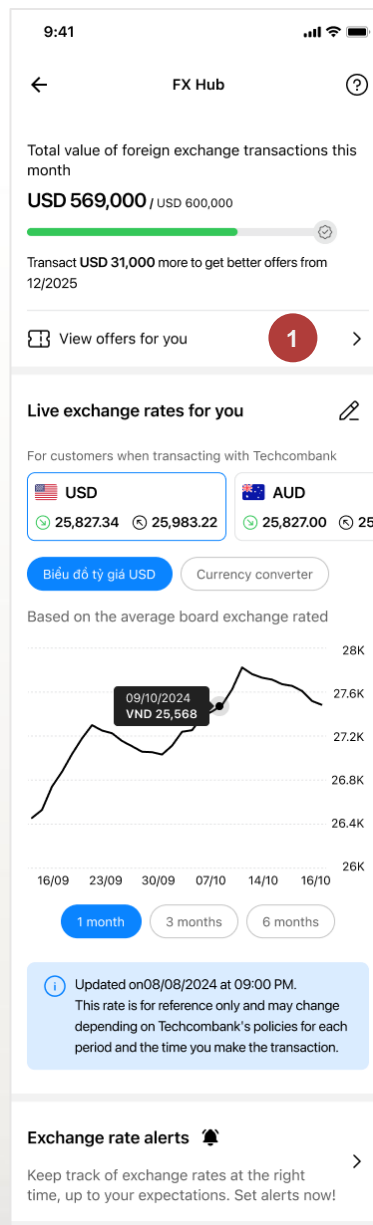


## 19.1 Key features of FX Hub

### 2.1. See offers for customers

1 Select banner “View offers for you”

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






## 19.1 Key features of FX Hub


### 2.2. Currency converter

- 1 Select **Sell/Buy** in **Currency converter**
- 2 Select currency and amount
- 3 System show equivalent amount in VND

#### Live exchange rates for you

For customers when transacting with Techcombank

 USD  
📈 25,827.34 📉 25,983.22

 AUD  
📈 25,827.00 📉 25,9

Biểu đồ tỷ giá USD Currency converter

Please select the transaction type

Buying **1** Selling

USD ×  **2**

**3** Equivalent amount  
**VND 359,236,085,121**

Live exchange rate for you	VND 25,827
Board exchange rate	VND 25,827

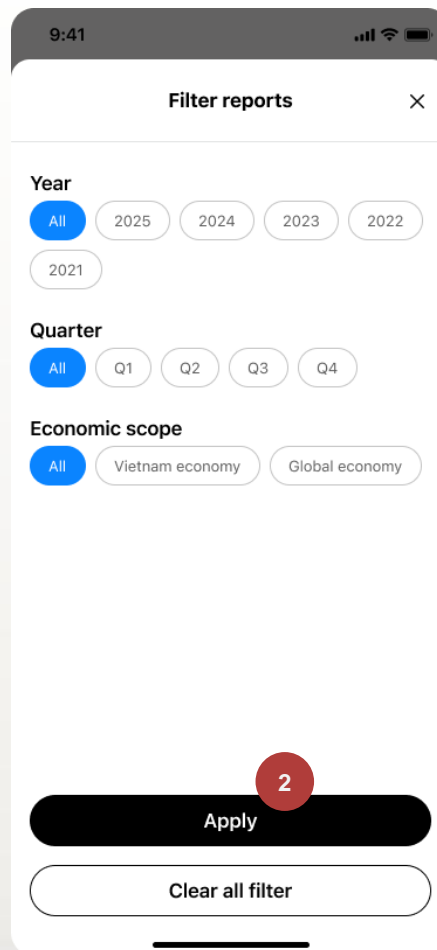
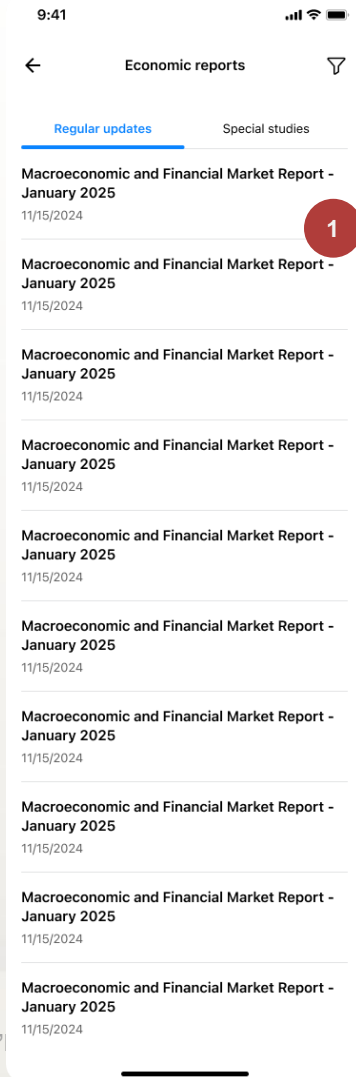




## 19.1 Key features of FX Hub

### 1.4. Economic reports

Select “**View report**” to see/download details of economic reports



## 19.2 FX price alerts

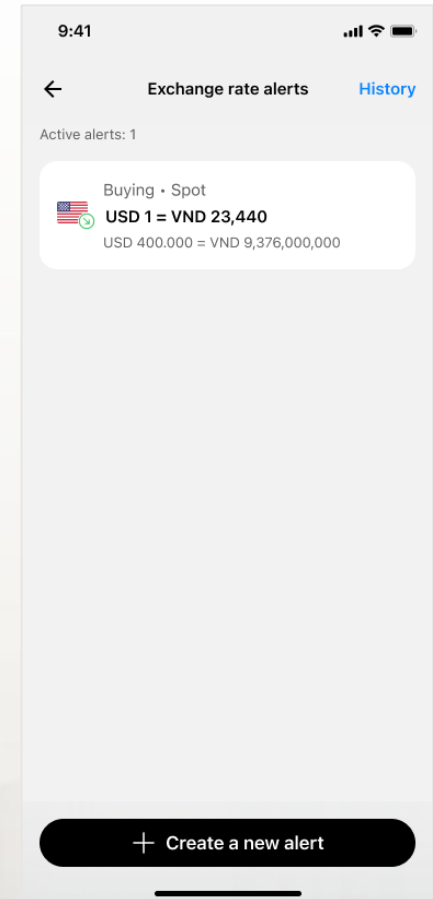
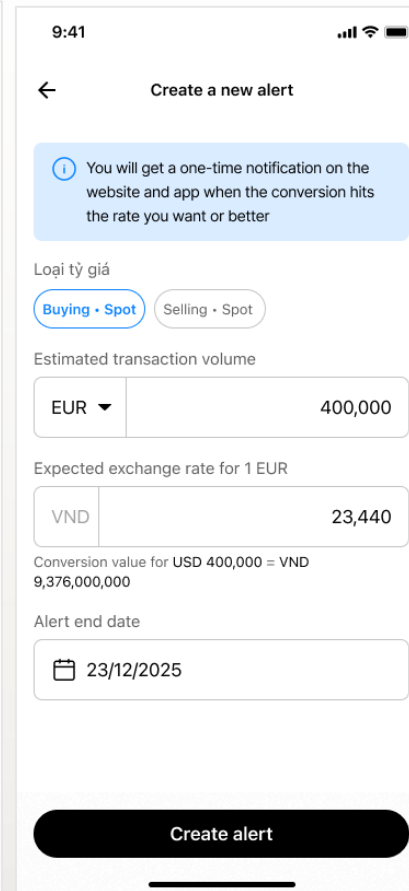
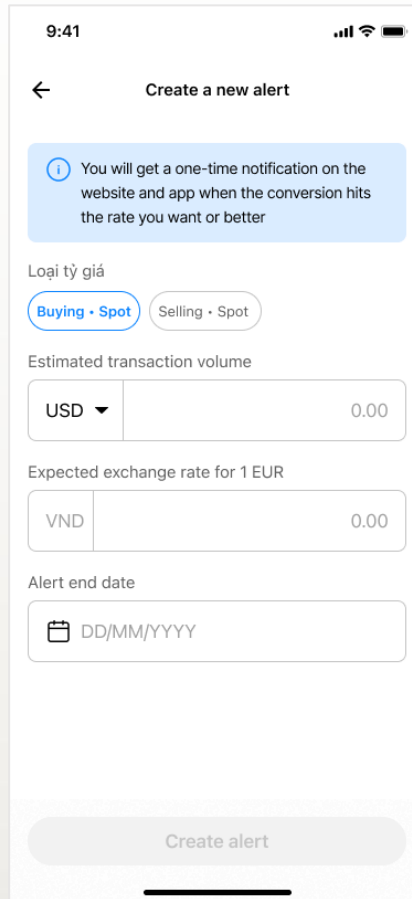
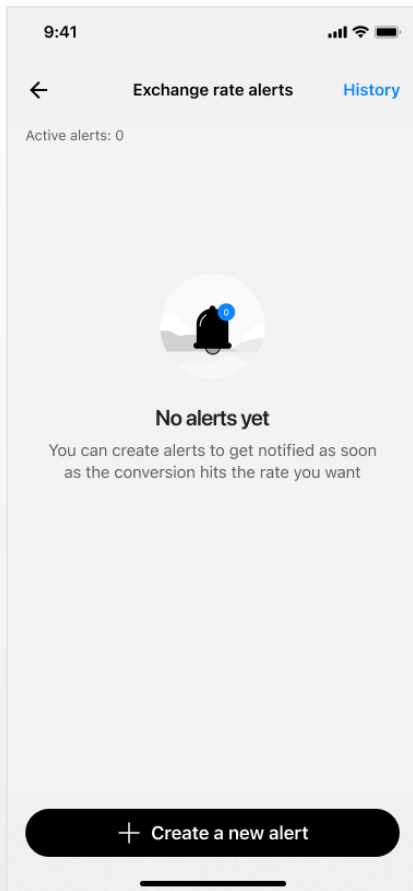
FX Hub > select Exchange rate alerts > select Create a new alerts.

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

TECHCOMBANK BUSINESS now

**Your expected exchange rate is here**

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





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

20.1 Initiate and approve future payment transfer

20.2. Initiate and approve transfer with insufficient balance



## 20.1. Initiate and approve future payment transfer

1

User create a new single transfer as regular.

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

Click **Review**

2

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

Click **Submit**

11:02  
Cài đặt

### New transfer

Cancel

Amount  
VND 999

Description 16/140  
Transfer to tcbb

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

Transactions processing options ^

Set schedule or extend processing time when balance is not enough

Processing time

Unscheduled

Scheduled **1**

11/11/2025

Auto-extend request processing duration

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

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

Review

5



11:04

### Review transfer request

Vietnam Technological and Commercial Joint-stock Bank

TRAN QUANG DAT  
DATTQ16

Processing information

Estimated processing method  
Within Techcombank

Estimated processing time  
11/11/2025 after successful approval

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

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

Submit

Edit

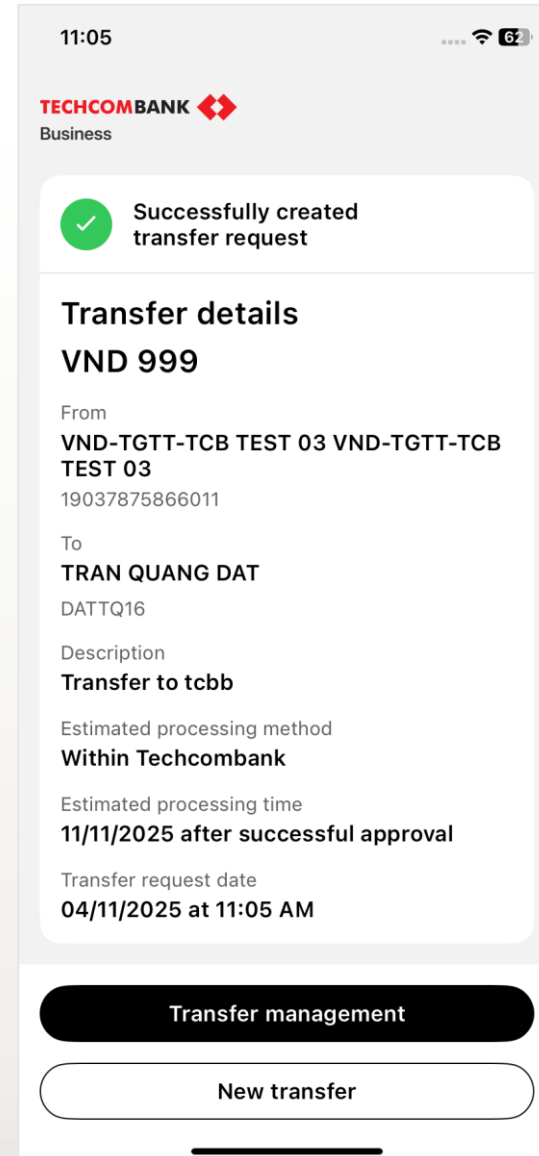
2





## 20.1. Initiate and approve future payment transfer

- 3 Transfer request is submitted successfully

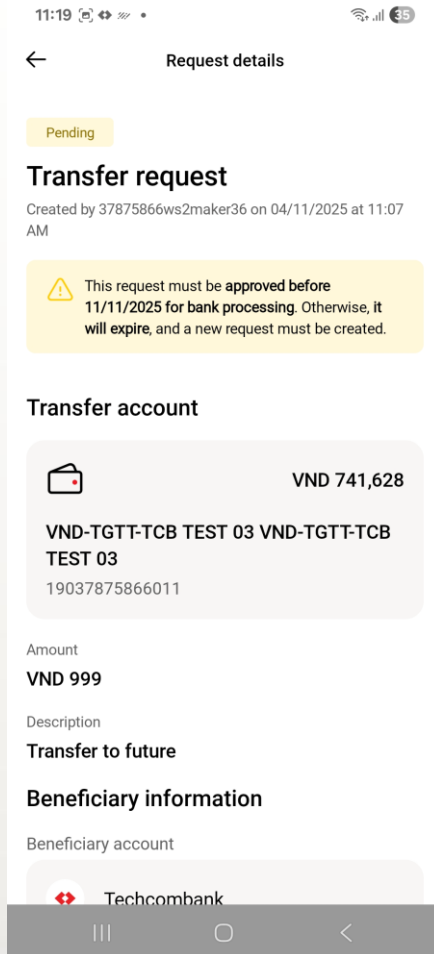




## 20.1. Initiate and approve future payment transfer

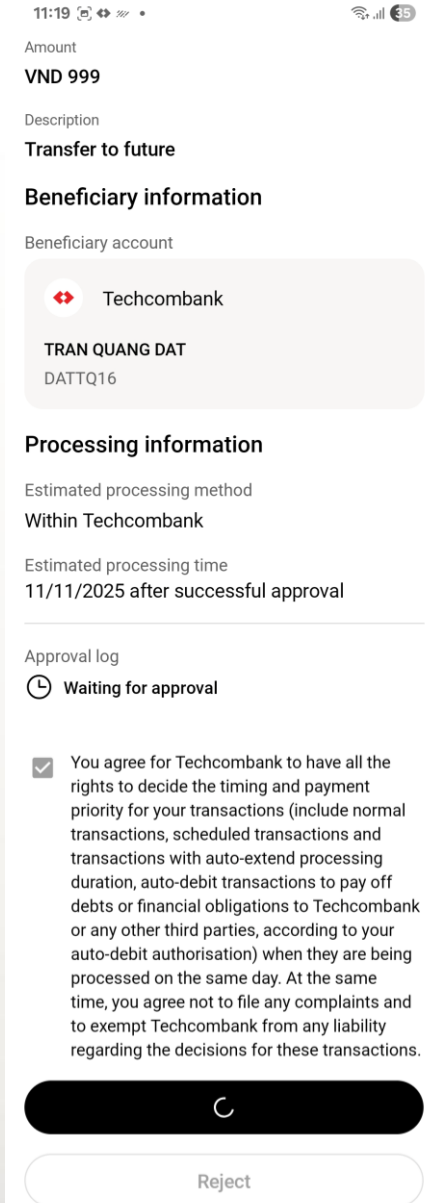
4

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



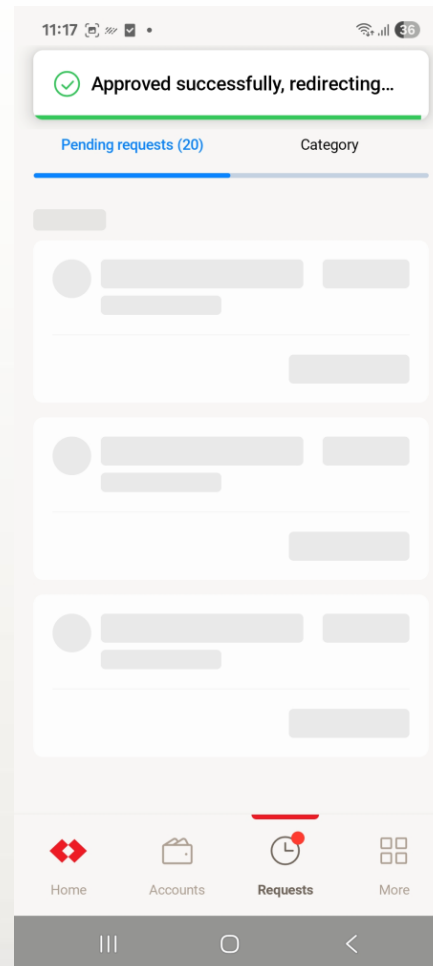
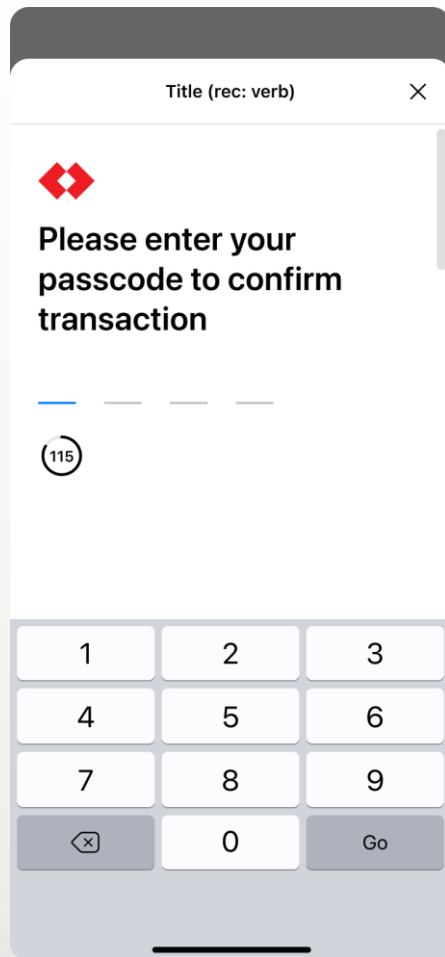
5

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



## ➤ 20.1. Initiate and approve future payment transfer

6 Enter passcode to approve successfully

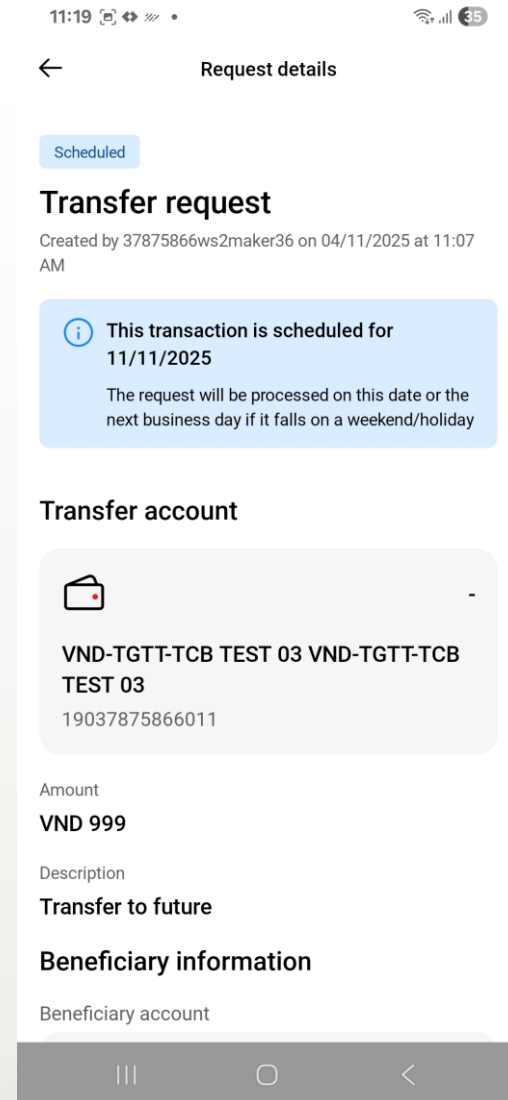




## 20.1. Initiate and approve future payment transfer

7

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



## 20.2. Initiate and approve transfer with insufficient balance

1 User create a new single transfer as regular. After filling all necessary information, user can open **Transactions processing options** to select **Scheduled** and **select a future date (maximum 90 days from the current date)**.

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

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

Click **Submit**

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

11:02  
Cài đặt

### New transfer

Cancel

Amount  
VND 999

Description 16/140  
Transfer to tcbb

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

#### Transactions processing options

Set schedule or extend processing time when balance is not enough

Processing time

Unscheduled

Scheduled 1

11/11/2025

#### Auto-extend request processing duration

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

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

5 Review

11:03  
Cài đặt

### Review transfer request

#### Processing information

VND 742,627

VND-TGTT-TCB TEST 03 VND-TGTT-TCB TEST 03  
19037875866011

Amount  
VND 999

Description  
Transfer to tcbb

#### Beneficiary information

Beneficiary account

Vietnam Technological and Commercial Joint-stock Bank

TRAN QUANG DAT  
DATTQ16

#### Processing information

Estimated processing method  
Within Techcombank

Estimated processing time  
Whenever the account has sufficient balance, maximum 5 days from 11/11/2025

⚠️ This request must be approved before 11/11/2025 for bank processing. Otherwise, it will expire, and a new request must be created.  
• Within 5 days after the approval, please prepare the balance for transfer. Otherwise, the request will be rejected.

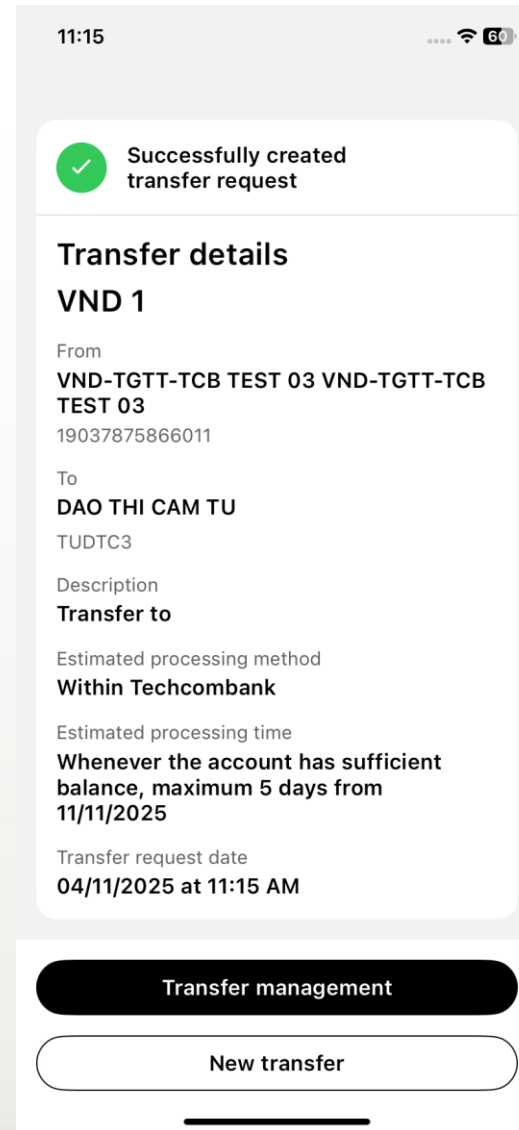
3 You agree for Techcombank to have all the rights to decide the timing and payment priority for your transactions (include normal transactions, scheduled transactions and transactions with auto-extend processing duration, auto-debit transactions to pay off debts or financial obligations to Techcombank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

Submit

Edit

## 20.2. Initiate and approve transfer with insufficient balance

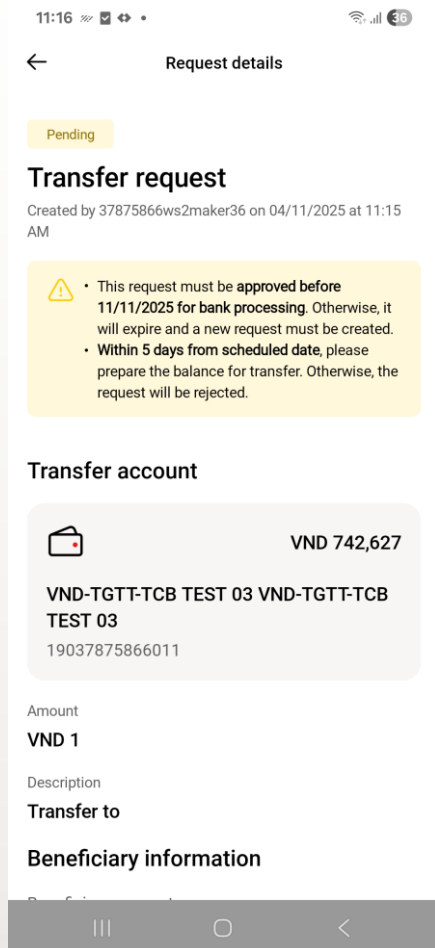
- Transfer request is submitted successfully



## 20.2. Initiate and approve transfer with insufficient balance

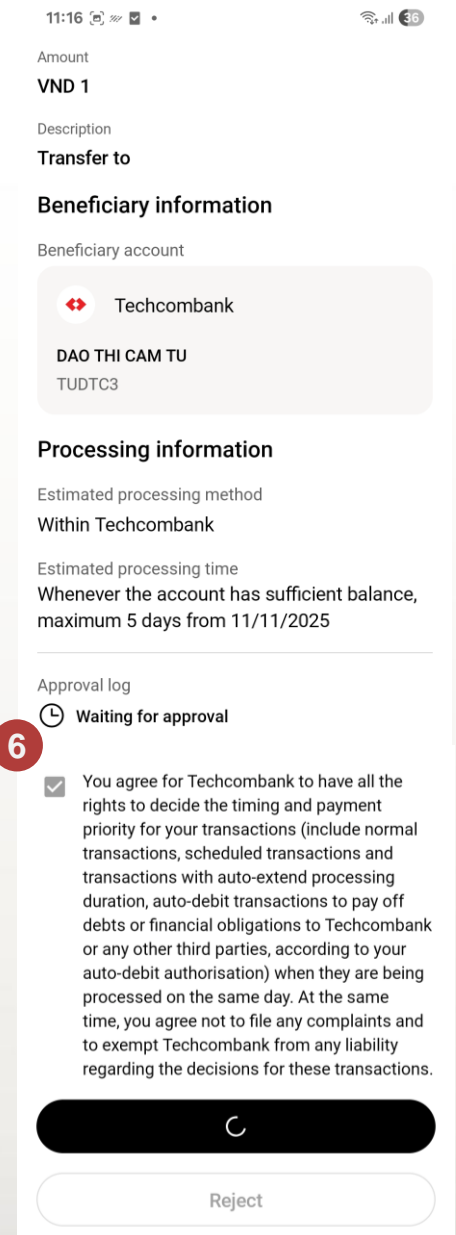
5

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



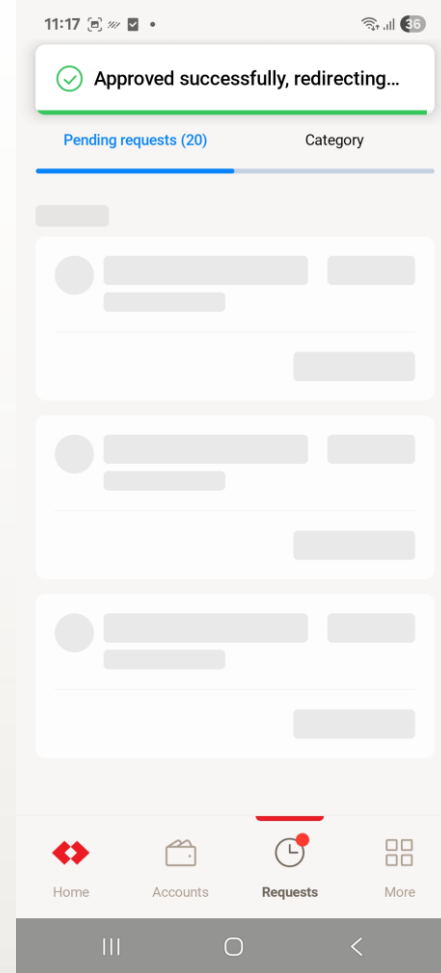
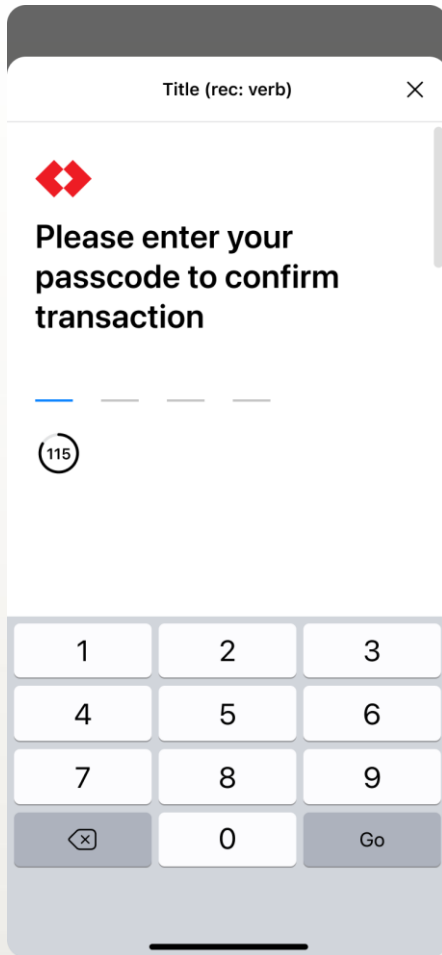
6

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



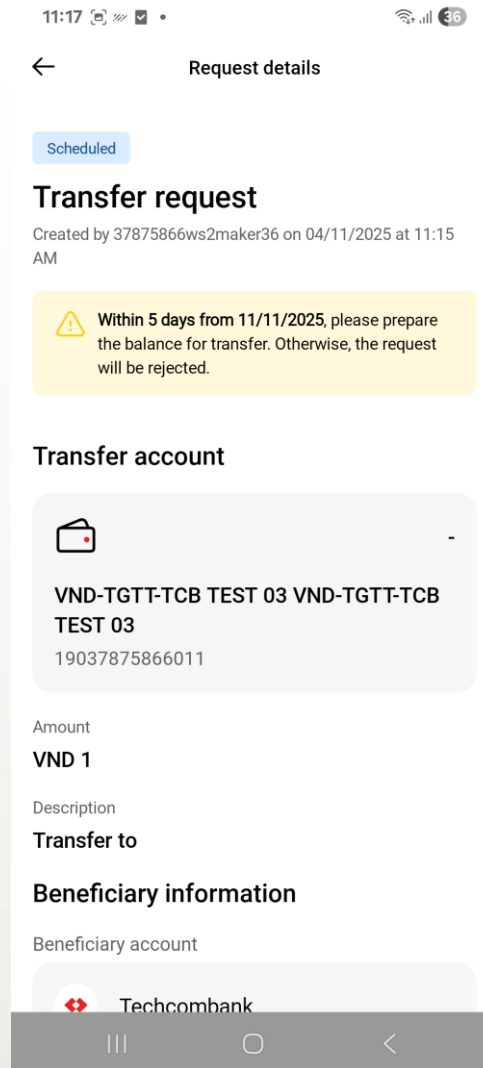
## 20.2. Initiate and approve transfer with insufficient balance

7 Enter passcode to approve successfully



## 20.2. Initiate and approve transfer with insufficient balance

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



THANK YOU!

