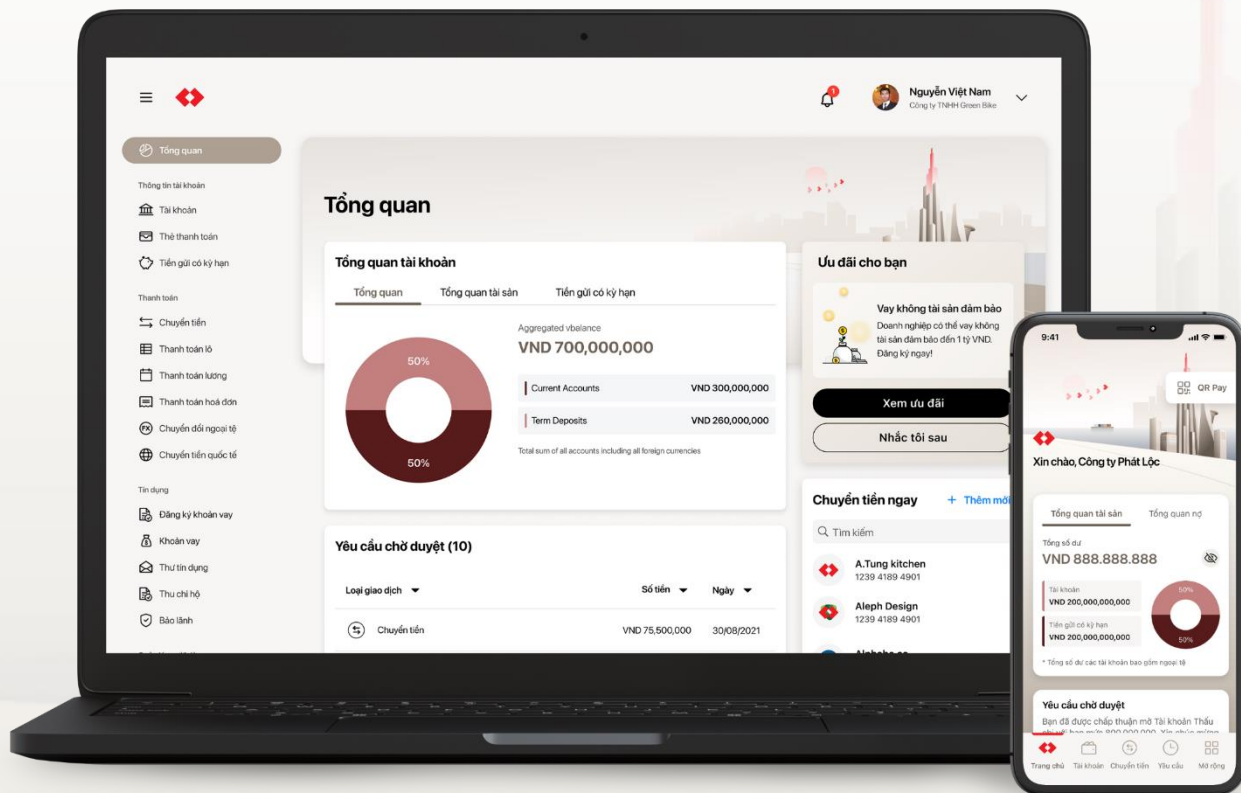


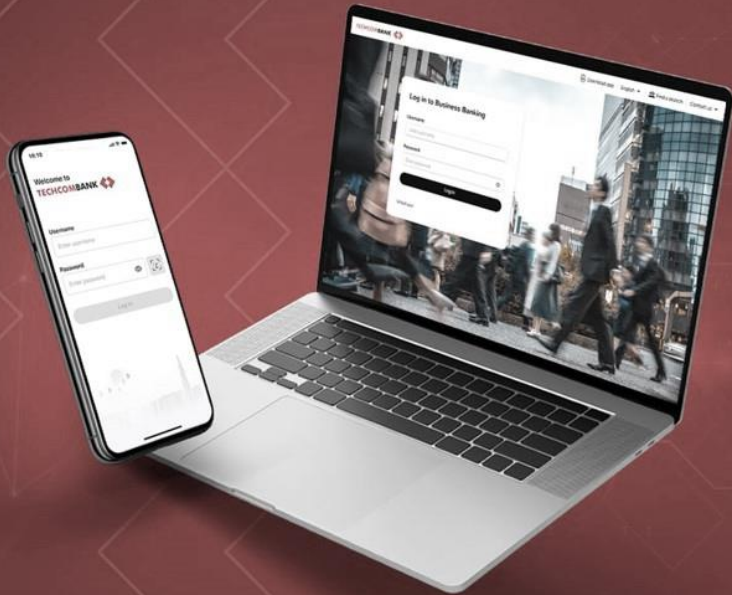
TECHCOMBANK BUSINESS

USER GUIDE



➤ About Techcombank Business

➤ Techcombank Business Internet Banking



Based on customer needs and the current context, Techcombank has developed the best platform to promote interaction and enable customers to build and grow their businesses.

Techcombank Business will help you meet your banking needs, access more banking services through partnerships and enhance/improve the experience across all channels.

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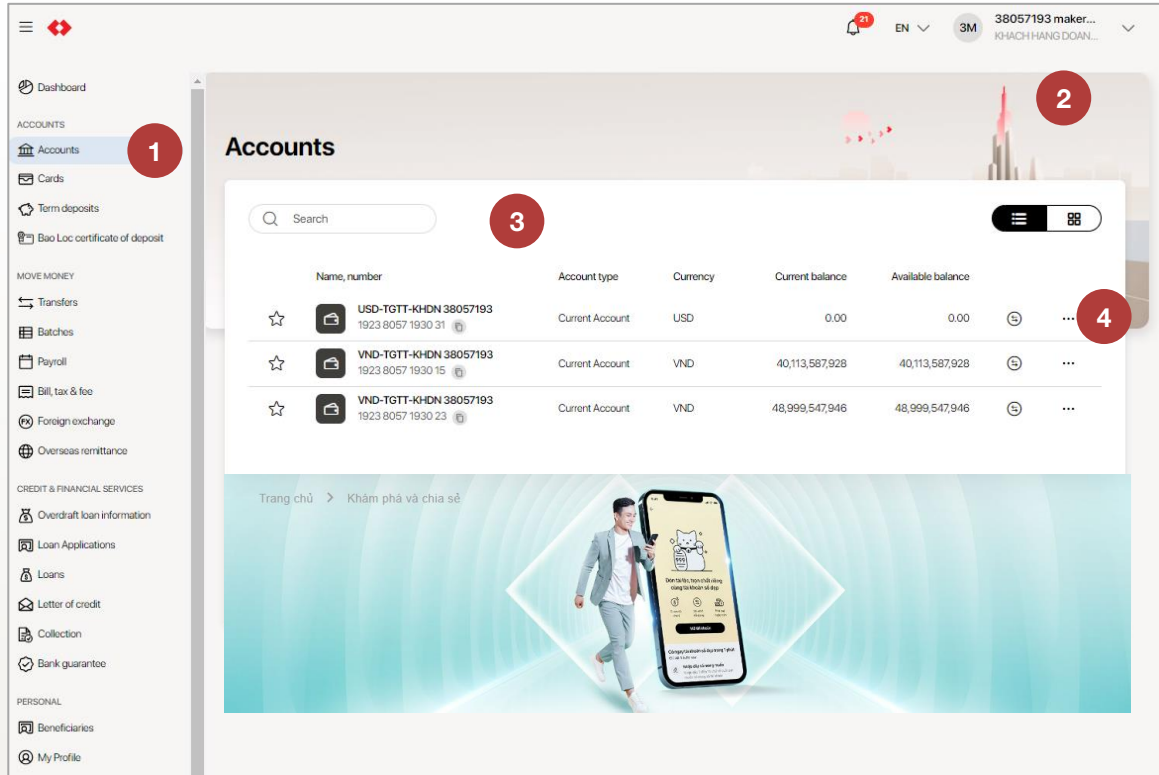
27.1. List of applicable transactions

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Overview of Techcombank Business

Techcombank Business (TCBB) is designed to optimize user experience. Users can use TCBB easily by following the logical navigation below.

- 1 Function menu is on the left side. User choose function by select name of the function
- 2 Detail information, transaction input screen is on the right side
- 3 User can easily search, sort, filter account, transaction
- 4 User can click on account, transaction to view details or click on more button to select more functions



Note:

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



Overview of Techcombank Business

Status of transactions, inquiries on Techcombank Business:

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



Overview of Techcombank Business

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

1 Common scams

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

2 How to install a secure passcode

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



Overview of Techcombank Business

3 How to install a secure passcode

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

4 How to protect your phone and personal information

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

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

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



1. AUTHENTICATION

Log in to use the system

1.1. First time log in

1.2. Log out

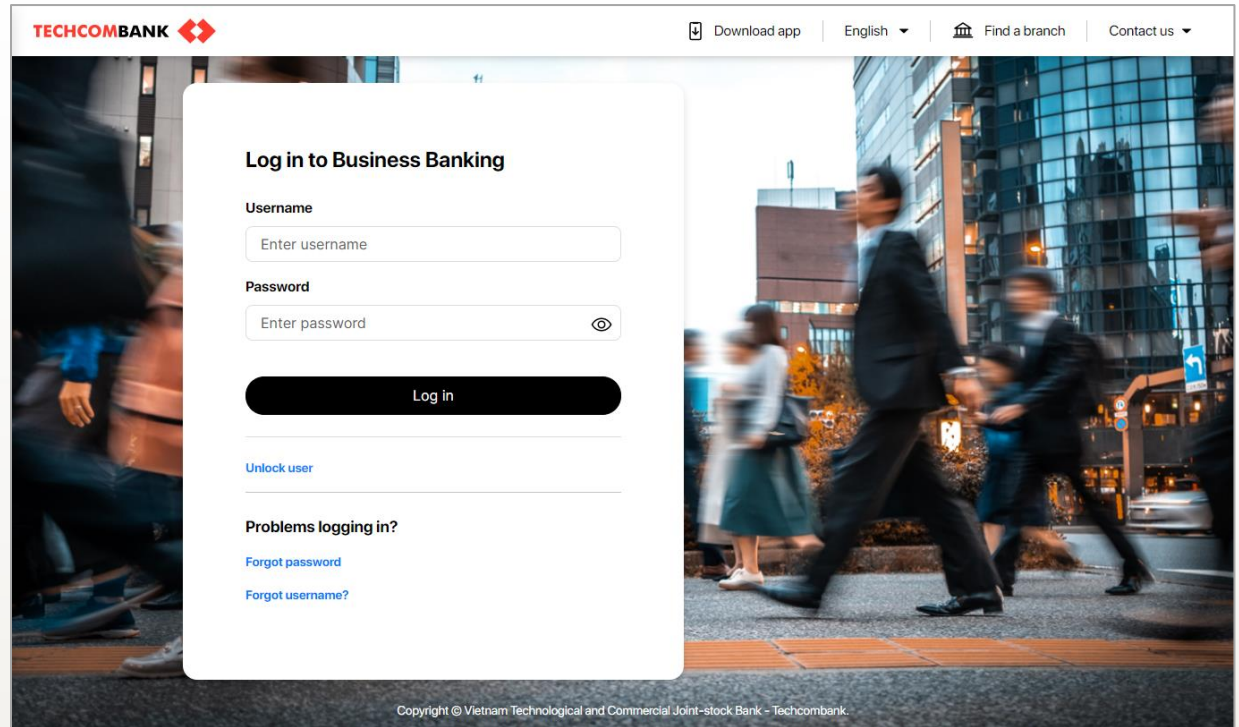


1. Authentication

1.1. First time login

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

- In the first time log in, user needs to input:
- Username which is registered with bank
- Password sent via SMS to registered phone number
- Select **Log in** to continue





1. Authentication

1.1. First time login (continue)

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

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

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

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

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

A screenshot of a web interface for Techcombank. At the top left is the Techcombank logo. Below it is the heading "Welcome to Techcombank new business platform." A progress indicator shows three steps: "1 Create new password" (active), "2 Verify OTP", and "3 Download the mobile app". Below the progress bar is a message box: "Please update your password. You will use this new password to log in to Techcombank Business." There are two input fields: "New Password" and "Confirm password". To the right of the input fields are four password criteria: "At least 8 character", "Include lowercase, uppercase, numerals and symbols, except ' ' _", "Different from your username", and "Excluding space and Vietnamese accents". A "Continue" button is at the bottom right.A screenshot of a web interface for Techcombank. At the top left is the Techcombank logo. Below it is the heading "Verify your OTP". A progress indicator shows three steps: "1 Create new password", "2 Verify OTP" (active), and "3 Download the mobile app". Below the progress bar is a message: "A text message with a 6-digit verification code has been sent to **** * 231. Please enter the code to confirm your new password. If this is not your phone number, please contact us via hotline for assistance." There is an input field labeled "Enter OTP". Below the input field is a timer: "The code will expire in 1:51". At the bottom left, it says "Code sent via SMS". At the bottom right, there are "Back" and "Continue" buttons.



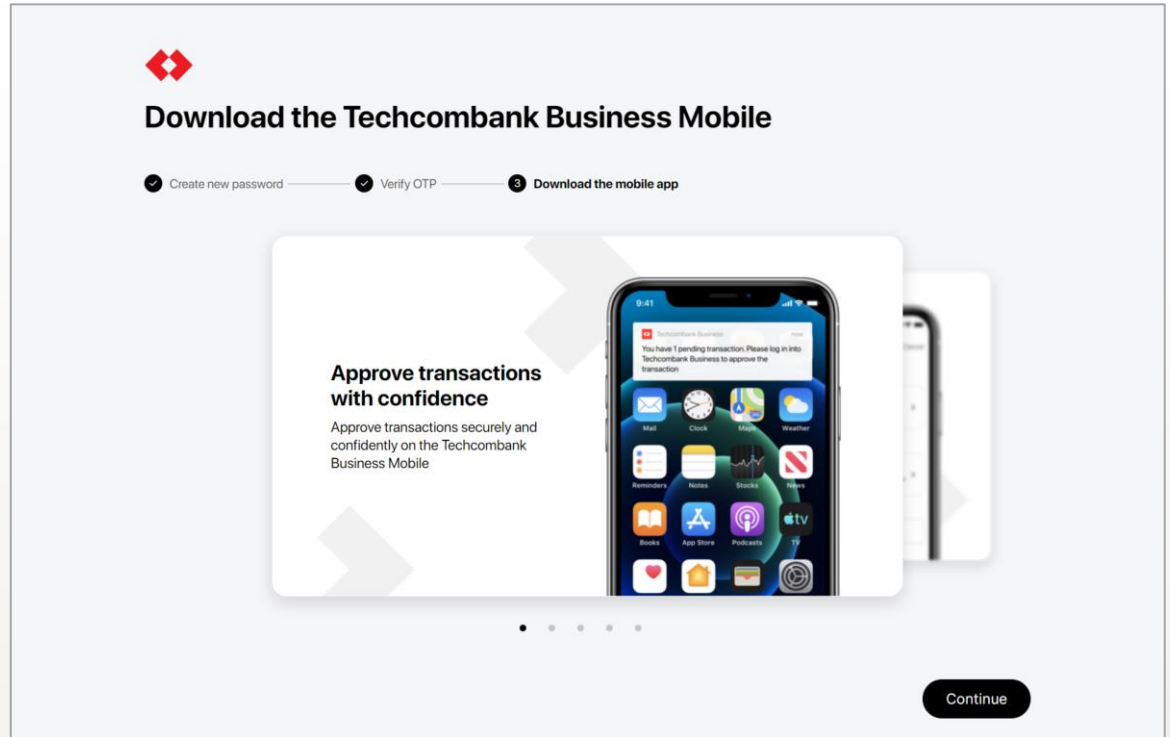
1. Authentication

1.1. First time login (continue)

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

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

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



➤ 1. Authentication

1.2. Log out

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

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

The screenshot displays the Techcombank mobile banking dashboard. The user's profile is visible in the top right corner, with the name 'makecheck make' and the account type 'AT Test COC'. A red dashed box highlights the profile menu, which includes a 'Log out' option. The dashboard itself shows an 'Account Summary' with an aggregated balance of VND 155,917,819,052, a 'Reminder' section with pending requests and promotions, 'Current transaction limit' information, and a 'Quick transfer' section.

Account Summary

Overview Accounts Term deposits Liability Overview

Aggregated balance *
VND 155,917,819,052

All Accounts	VND 155,895,819,052
Term Deposits	VND 22,000,000

* Total sum of all accounts including all foreign currencies

Pending requests (30)

Transaction type	Transaction amount	Date
Overseas remittance	USD 100	04/08/2023
Overseas remittance	JPY 3,500	04/08/2023
Overseas remittance	JPY 5,000	04/08/2023

Reminder

- Check your pending requests: 30
- Check your promotions: 5

Current transaction limit

VND 800,000,000
Per transaction

VND 13,000,000,000
Per day

Unlock limit

To experience unlimited payment and other benefits. Go to the nearest branch for support.

Quick transfer

+ New

Search

A Tuan
111222333



2. SELF-SERVICE

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

2.1. Change password

2.2. Unlock user

2.3. Revoke device



2. Self Service

2.1. Change password

1

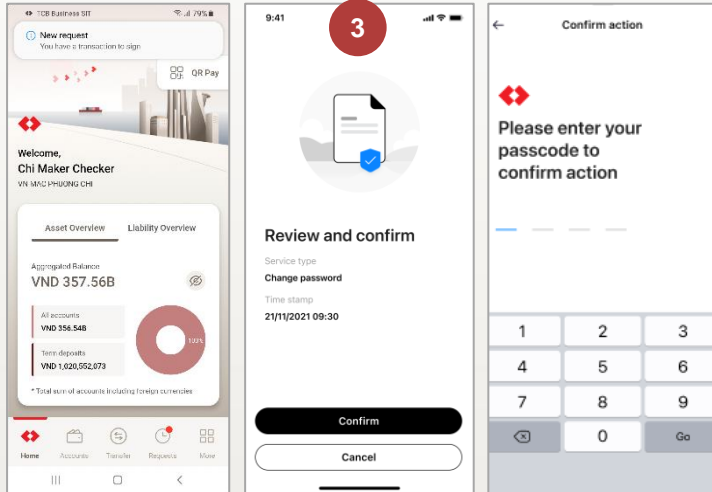
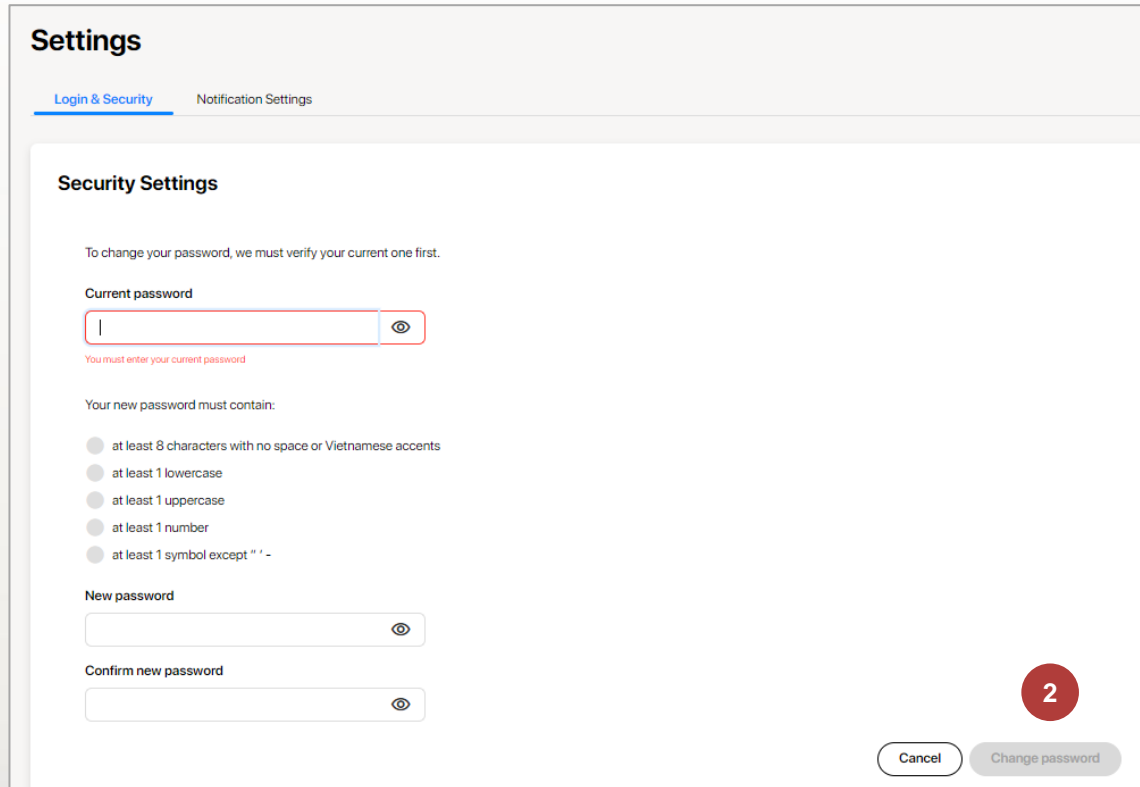
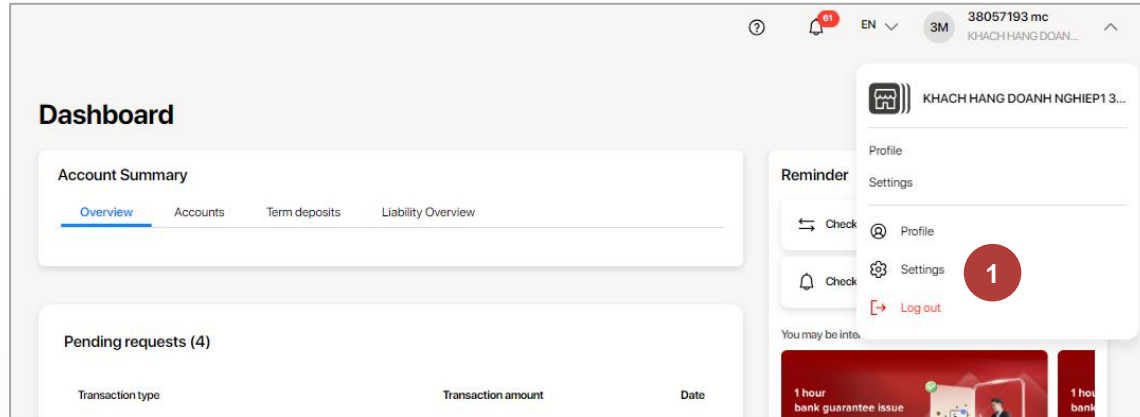
Select the arrow in the right corner of the screen → **Setting**

2

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

3

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



2. Self-service

2.2. Unlock user

In case your user is locked, you can unlock by following these steps below

1 Select **Unlock user** on log in screen

Fill in all required information then select

Submit

2 Input SMS OTP sent to your mobile phone

Note: *User are allowed to unlock maximum 3 times per day.*

← Back to login

Unlock user

Enter your user information and we will send you an OTP to unlock your user

Username

ID/Passport number

Mobile number

Enterprise registration number

I'm not a robot

reCAPTCHA
Privacy - Terms

Submit

TECHCOMBANK

Download app | English (EN) | Find a branch | Contact us

Log in to Techcombank Business

Username

Enter username

Password

Enter password

Log in

Open new business account

[Unlock user](#)

[Help & Support](#)

← Back to login

Verify your OTP

An SMS with a 6-digit verification code has been sent to **** *373. Please enter the code to reset password.

If you have a new mobile number, please request an authorized company representative to visit our branch for the phone number update.

7 2

OTP will expire in 1:59

Submit

2. Self Service

2.3. Revoke device

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

- 1 Select **Setting** → **Device information**.
 - 2 Select the **Delete** icon then select **Remove device** in appeared screen
- Enter the OTP code sent to your phone and select **Submit**.

The screenshot displays the 'Settings' page of a mobile banking application. The 'Security Settings' section is active, showing 'Password' and 'Device information'. The 'Device information' section lists a registered device: S21+ samsung 'SM-G996B', registered on 17/05/2024 06:44 PM. A red circle '1' highlights the 'Delete' icon next to the device. A modal dialog 'Confirm device removal' is open, asking 'Are you sure that you wish to remove the following device?' and showing the device details. A red circle '2' highlights the 'Remove device' button. Another modal dialog 'Verify your OTP' is open, stating 'An SMS with a 6-digit verification code has been sent to 09253*5205. Please enter the code to remove the device.' and has a 'Submit' button. The background shows the 'Settings' page with 'Login & Security' and 'Notification Settings' tabs. A user profile menu is visible on the right with options: Profile, Settings, Log out. The user name is CHÂU VŨ ĐỒNG and the account number is COC 38333165 TUOI SIT.



3. DASHBOARD

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



3. Dashboard

On Dashboard, user can:

- 1 Have an overview of the payment accounts and deposit accounts.
 - 2 View pending transactions
 - 3 Quickly create a money transfer transaction to a saved beneficiary
- Download the system manual or Query the exchange rate

The screenshot displays a user dashboard with a sidebar menu on the left and a main content area. The sidebar includes sections for ACCOUNTS, MOVE MONEY, and CREDIT & FINANCIAL SERVICES. The main content area is divided into several panels:

- Account Summary:** Features a donut chart showing 100% completion. To the right, it displays an aggregated balance of VND 24,914,188,118. Below this, a table lists account types: All Accounts (VND 24,914,188,118) and Term Deposits (VND 0). A red circle with the number '1' is overlaid on the 'All Accounts' row.
- Pending requests (224):** A table with 2 columns: Transaction type and Transaction amount. A red circle with the number '2' is overlaid on the header. The table contains one entry: Batch payment - Trace request with a transaction amount of VND 10,000 and a date of 31/03/2023.
- Reminder:** Includes buttons for 'Check your pending requests' (99+) and 'Check your promotions'.
- Quick transfer:** A section with a search bar and a red circle with the number '3' overlaid on the header. Below the search bar, a beneficiary is listed: CT SUA VN with ID 1010297052.

3. Dashboard

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

The dashboard interface is divided into several sections:

- Account Summary:** Shows an aggregated balance of VND 105,501,968,441,524. A donut chart indicates 100% completion.
- Reminder (4):** A red circle with the number 4 highlights the reminder section, which includes links for "Check your pending requests", "Check your promotions", and "You may be interested in".
- Pending requests (223):** A table listing requests with columns for Transaction type, Transaction amount, and Date.

Transaction type	Transaction amount	Date
Overseas remittance - Investigate request		28/03/2023
Overseas remittance	USD 1,000	28/03/2023
Term Deposit	VND 500,000,000	28/03/2023
- Ongoing campaign:** Two promotional cards for "Special loans endowment for import and export enterprises" and "Secret to growth for small and medium businesses".
- Notifications:** A list of notifications categorized by "Request update" (5) and "Promotion". It shows dates like "3 weeks ago" and "1 month ago" with associated numbers (7678, 8787, 998, 8989) and a URL.
- My Profile:** A section for "Approval notifications" with a "Notification Settings" link. It lists various services with toggle switches: Bill Payment, Term Deposit, Transfer, Batch payments, Payroll, Foreign Exchange, Card, Overseas remittance, and Loan repayment.



4. ACCOUNT

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

User can manage favorite account and have some quick navigation.

4.1. Account Summary

4.2. Account Details

4.3. Account Statements

4.4. Download Debit/Credit Note



4. Account

4.1. Account Summary

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

1

Search account list:

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

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

Sort account list:

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

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

Name, number	Account type	Currency	Current balance	Available balance
VND-1001-TK 14021653814021 VND-1001-TK 140216 1402 1653 8140 21	Current Account	VND	108,100,000	-199,477,900,000
VND-1001-TK 12221653814013 1222 1653 8140 13	Current Account	VND	577,368,219,314	377,782,219,314
USD-TGTT-CTY TNHH VU HOAee 1912 1653 8140 73	Current Account	USD	9,916,857,148,337.00	9,916,857,148,337.00
CTY TNHH VU HOAee VU THI HOA AND VU 1902 1653 8147 71	Current Account	VND	6,300,072	6,300,072

Name, number	Account type	Currency	Current balance	Available balance
VND-1001-TK 14021653814021 VND-1001-TK 140216 1402 1653 8140 21	Current Account	VND	108,100,000	-199,477,900,000
VND-1001-TK 12221653814013 1222 1653 8140 13	Current Account	VND	577,368,219,314	377,782,219,314
USD-TGTT-CTY TNHH VU HOAee 1912 1653 8140 73	Current Account	USD	9,916,857,148,337.00	9,916,857,148,337.00
CTY TNHH VU HOAee VU THI HOA AND VU 1902 1653 8147 71	Current Account	VND	6,300,072	6,300,072



4. Account

4.1. Account Summary (Continue)

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

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

The screenshot displays the 'Accounts' section of the Techcombank mobile application. The interface includes a search bar at the top of the account list and a sidebar menu on the left. The account list is organized into sections: ACCOUNTS, MOVE MONEY, and TRADE FINANCE. The 'Accounts' section contains a table with the following data:

Name, number	Account type	Currency	Current balance	Available balance	
VND--KHACH HANG 20145798 1912 0145 7985 54	Capital Account	VND	0	0	⊖
VND--KHACH HANG 20145798 1912 0145 7985 97	Current Account	VND	0	0	⊖
VND--KHACH HANG 20145798 1912 0145 7984 91	Current Account	VND	0	0	⊖
VND--KHONG GHI NO-KHACH HANG 201457 98 1912 0145 7984 57	Current Account	VND	0	0	⊖
VND-1001-TK 19120145798015 VND-1001-TK 191201 1912 0145 7980 15	Current Account	VND	10,881,522,003	10,881,522,003	⊖
VND-1061-TK 19120145798023 VND-1061-TK 191201 1912 0145 7980 23	Capital Account	VND	51,162,939,280	51,162,939,280	⊖
VND-TGCD-KHACH HANG 20145798 1912 0145 7983 41	Capital Account	VND	120,000,000,000	120,000,000,000	⊖

4. Account

4.1. Account Summary (Continue)

User can add/view/remove an account as favourite

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

Accounts

Favorites (2)

Current Account ★ ...
VND-1001-TK 14021653814021 VND-1001-TK 140216
1402 1653 8140 21
-VND 199,477,900,000
VND 108

Current Account ★ ...
VND-1001-TK 12221653814013
1222 1653 8140 13
VND 378,117,617,774
VND 577,703,617,774

All Accounts

Search

	Name, number	Currency	Current balance	Available balance		
★	VND-1001-TK 14021653814021 VND-1001-TK 140216 1402 1653 8140 21	VND	108,100,000	-199,477,900,000	☹	...
★	VND-1001-TK 12221653814013 1222 1653 8140 13	VND	577,703,617,774	378,117,617,774	☹	...
☆	USD-TGTT-CTY TNHH VU HOA 1912 1653 8140 73	USD	9,916,857,148,337.00	9,916,857,148,337.00	☹	...
☆	CTY TNHH VU HOA HOA AND VU 1902 1653 8147 71	VND	6,300,072	6,300,072	☹	...

4. Account

4.2. Account Details

User can view account detail by click on the account or choose view account detail
On appeared screen, user can view

1 Transactions

2 Balance history

3 Statements

4 Account info

5 Cards

Account details

VND--AVIVHCEQAEZM VND 1,000,000,300,020

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

Search Filter Export

<input type="checkbox"/>	Value date Transaction date	Account name Account number	Bank name	Transaction Number Description	Amount	Fee+VAT	Running balance
<input type="checkbox"/>	09/04/2020 18/07/2022	MAC PHUONG CHI VND1 1001 MAC PHUONG CHI VND1 19079499999174	TECHCOMBANK	FT20100000629450 Test test	+30,003		300,030
<input type="checkbox"/>	09/04/2020 26/05/2022	NGUYEN VAN DEV VND1 1001 NGUYEN VAN DEV VND1 19079499999174	TECHCOMBANK	FT20100526762690 Test test	+30,003		270,027
<input type="checkbox"/>	09/04/2020 26/05/2022	NGUYEN VAN DEV VND1 1001 NGUYEN VAN DEV VND1 19079499999174	TECHCOMBANK	FT20100265041353 Test test	+30,003		240,024

4. Account

4.2. Account Details (continue)

Account info

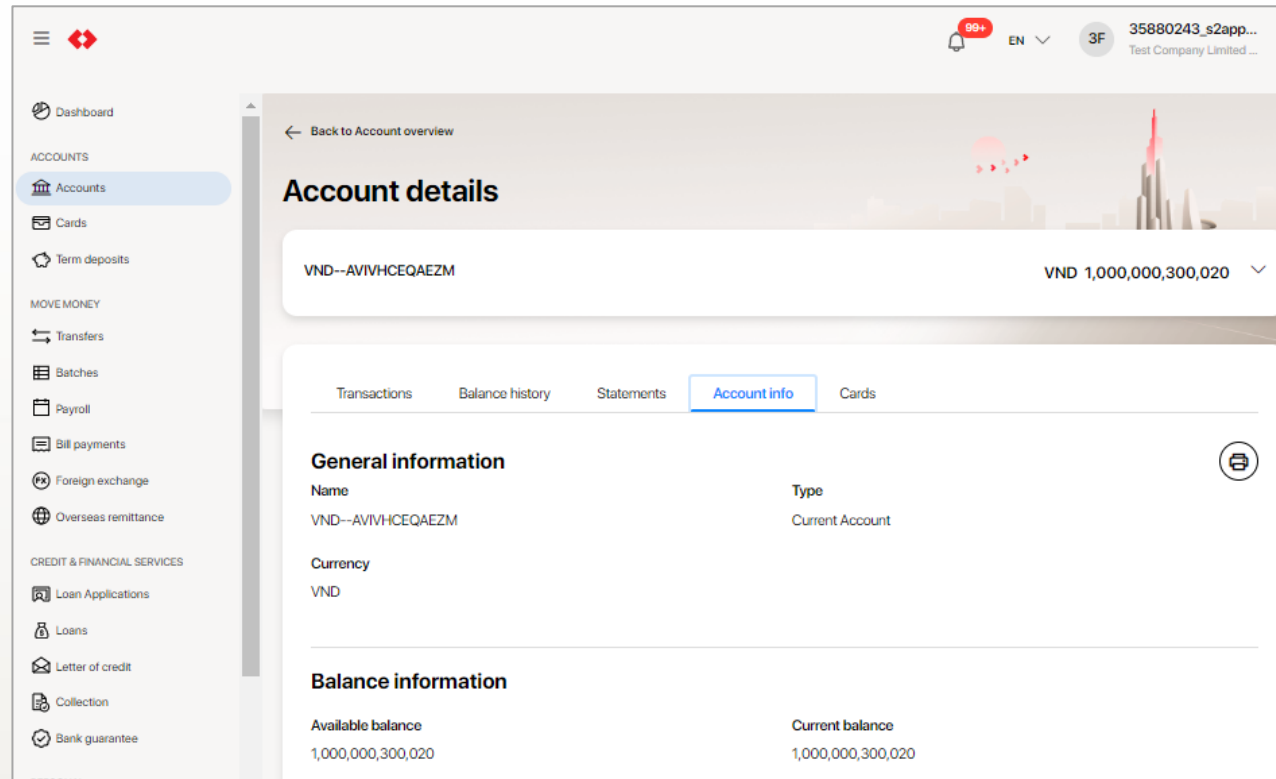
Displayed information of the account info include:

- **General information:**

- Account Name
- Account Number
- Account Type
- Account Currency

- **Balance information:**

- Available balance
- Open balance
- Current balance
- Locked amount
- Overdraft amount



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

4. Account

4.2. Account Details (continue)

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

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

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

Note: Amount, Running balance cannot be searched

The screenshot displays the 'Account details' page in the Techcombank mobile app. The account is identified as VND--AVIVHCEQAEZM with a current balance of VND 1,000,000,300,020. The 'Transactions' tab is active, showing a list of three transactions from Techcombank. The first transaction is highlighted with a red border. The interface includes a search bar, filter, and export options for the transaction list.

<input type="checkbox"/>	Value date Transaction date	Account name Account number	Bank name	Transaction Number Description	Amount	Fee+VAT	Running balance
<input type="checkbox"/>	09/04/2020 18/07/2022	MAC PHUONG CHI VND1 1001 MAC PHUONG CHI VND1 19079499999174	TECHCOMBANK	FT20100000629450 Test test	+30,003		300,030
<input type="checkbox"/>	09/04/2020 26/05/2022	NGUYEN VAN DEV VND1 1001 NGUYEN VAN DEV VND1 19079499999174	TECHCOMBANK	FT20100526762690 Test test	+30,003		270,027
<input type="checkbox"/>	09/04/2020 26/05/2022	NGUYEN VAN DEV VND1 1001 NGUYEN VAN DEV VND1 19079499999174	TECHCOMBANK	FT20100265041353 Test test	+30,003		240,024

4. Account

4.2. Account Details (continue)

Transaction – Filter: User can filter transaction by

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

Account details

VND--AVIVHCEQAEZM VND 1,000,000,300,020

Transactions Balance history Statements Account info Cards

Search **Filters applied** Export

Transaction type **From amount** **To amount**

From date **To date**

Cancel **Apply** [Clear All](#)

Note:

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



4. Account

4.2. Account Details (continue)

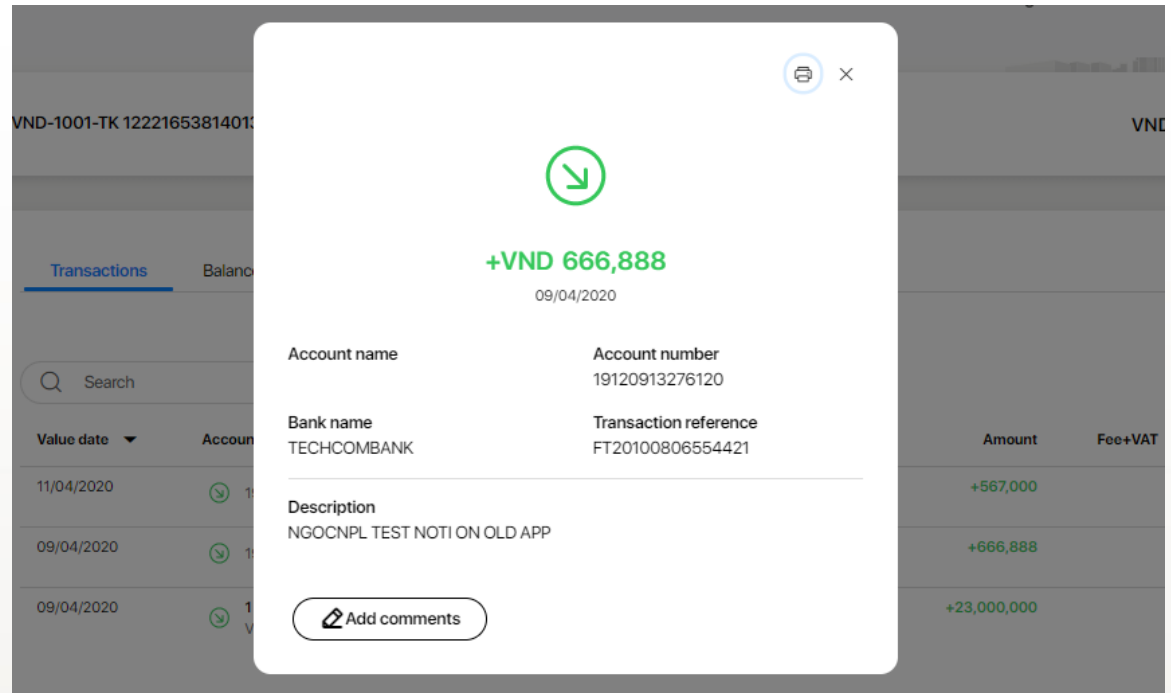
Transactions – View detail

Click on any transaction line in the transaction list screen :

Account name

- Account number
- Bank name
- Transaction reference
- Description

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






4. Account

4.3. Account Statements

- 1 Select the account you want to download the account statements
- 2 Choose **Statements**
- 3 Download the account statement of the month you want

The screenshot displays the 'Account details' screen in the Techcombank mobile app. On the left is a navigation menu with categories: ACCOUNTS (Accounts, Cards, Term deposits, Bao Loc certificate of deposit), MOVE MONEY (Transfers, Batches, Payroll, Bill, tax & fee, Foreign exchange, Overseas remittance), and CREDIT & FINANCIAL SERVICES (Overdraft loan information). The main content area shows 'Account details' with a red circle '1' next to the title. Below this, the account number 'VND-TGTT-KHDN 38057193' and '19238057193023' are displayed, along with the balance 'VND 48,999,547,946'. A red circle '2' is placed over the 'Statements' tab in the navigation bar. Below the tabs is a table with columns 'Book date' and 'Download'. A red circle '3' highlights the download icon for the statement dated '01/09/2023'.

Book date	Download
01/09/2023	
01/08/2023	
01/07/2023	

Notes:

- Account statements are exported according to the period from the first day to the last day of a month
- You can download the account statements of the last 13 months
- Account statements of a month will be updated on the second working day of the following month

4. Account

4.4. Download Debit/Credit Note

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

The screenshot displays the 'Account details' page in the Techcombank mobile app. The account name is VND--AVIVHCEQAEZM and the balance is VND 1,000,000,300,020. The 'Transactions' tab is active, showing a list of transactions with columns for Value date, Transaction date, Account name, Account number, Bank name, Transaction Number, Description, Amount, Fee+VAT, and Running balance. Two transactions are visible, with the first one selected. A 'Download Debit/Credit Note' button is located at the bottom right of the transaction list.

Value date	Transaction date	Account name	Account number	Bank name	Transaction Number	Description	Amount	Fee+VAT	Running balance
09/04/2020	26/07/2022	VMRZKAEFORXO	19135906459039	TECHCOMBANK	FT20100824300080	TCBBatch-7952 TEST L...	+999,999,999,990		1,000,000,300,020
09/04/2020	18/07/2022	MAC PHUONG CHI VND1 1001 MAC PHUONG CHI VND1	100704000000171	TECHCOMBANK	FT20100000629450	Test test	+30,003		300,030



5. CARD MANAGEMENT

This function allow user to perform request related to business card

5.1. Enable card

5.2. Card details

5.3. Lock/Unlock card

5.4. Enable/Disable online payment

5.5. Request management

5. Card management

5.1. Enable card

To enable card, user select **Card management** on the left side menu → select **Debit cards** → select card want to enable

Then follow the instructions appeared on the screen

The screenshot displays the Techcombank mobile application interface for card management. On the left, a sidebar menu lists various services, with 'Cards' selected. The main screen shows a 'Cards' section with a 'Debit cards' tab. Four debit cards are displayed, each with a unique card number and the name 'NGUYEN VAN A' from 'Cong ty Co Phan ABC'. The top-left card is highlighted with a blue 'Inactivate' button. A pink callout box indicates 'Inactive card goes first'. The bottom-left card is highlighted with a yellow 'Locked' button. The top-right card is highlighted with a blue 'Request management' button. The interface also shows a 'Request management' notification and a 'Maker' profile in the top right corner.

5. Card management

5.2. Card details

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

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

The screenshot displays the 'Debit card details' screen in the Techcombank mobile app. On the left is a navigation menu with categories: Accounts and cards (Dashboard, Accounts, Cards, Term deposits, Loans), Move money (Transfer, Batch payment, Bill payment, Foreign exchange), Finance Management (Trade finance), Personal (Beneficiaries, Profile), and Extra (Help and support). The 'Cards' option is selected. The main content area shows a card for 'NGUYEN VAN A' with a monthly limit of 10,000,000,000 VND. Below the card is a 'Transaction history' button (1). To the right is a 'Filter' dialog (2) with fields for 'From amount', 'To amount', 'From date', and 'To date'. The 'Apply' button (3) is highlighted. Below the filter is a 'Transaction history' table.

Date	Description	Amount (VND)
20/03/2018	Thanh toan hoa don tai Techcom...	-3,900,000
20/03/2018	Thanh toan hoa don o Techcom...	+12,584,900
20/03/2018	Thanh toan hoa don o Techcom...	-12,584,900
20/03/2018	Thanh toan hoa don o Techcom...	+2,584,900
20/03/2018	Thanh toan hoa don o Techcom...	-2,584,900
20/03/2018	Thanh toan hoa don o Techcom...	+1,584,900

5. Card management

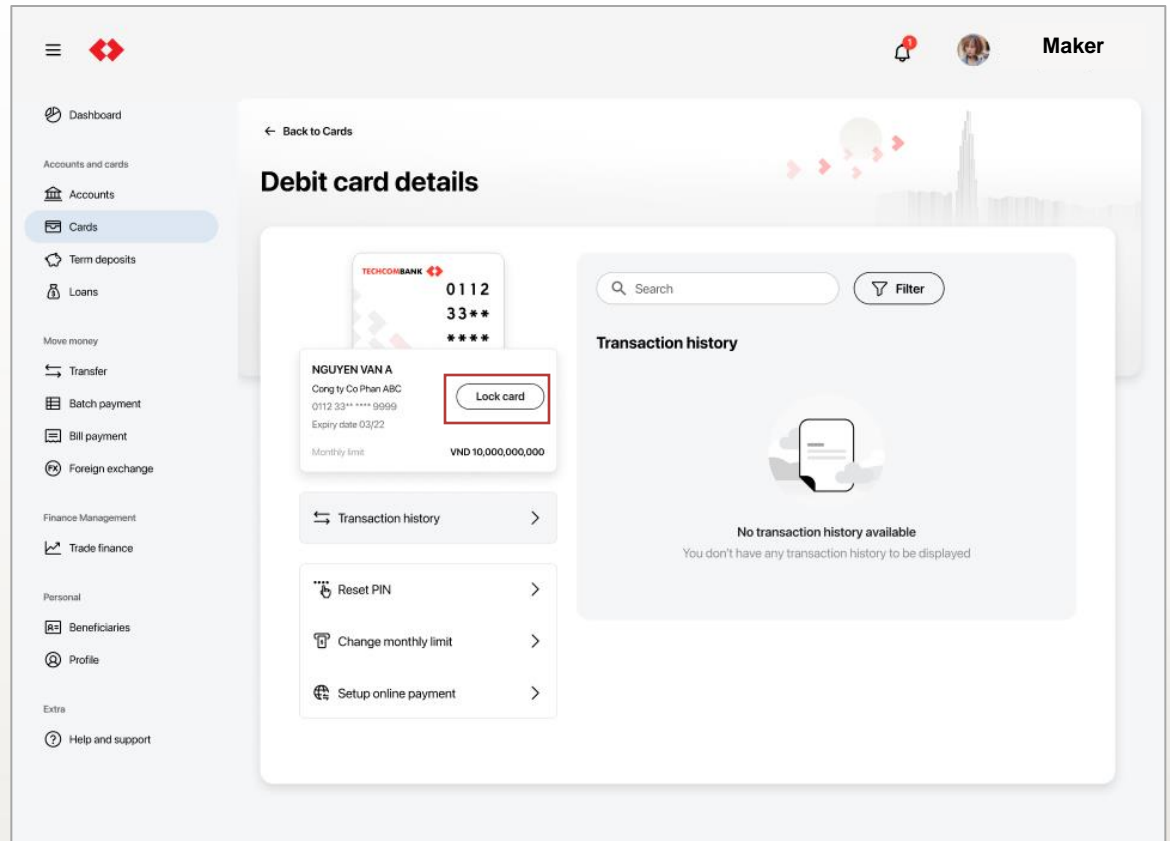
5.3. Lock/Unlock card

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

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

Note:

This feature will be effective immediately without any approval requirement



5. Card management

5.3. Lock/Unlock (Continue)

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

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

Note:

*Only approver can approve unlock card request. Refer to section **3.5. Request management** for more details*

The screenshot shows the 'Debit card details' page in the Techcombank app. On the left is a navigation menu with options like Dashboard, Accounts and cards, Cards (selected), Term deposits, Loans, Move money, Transfer, Batch payment, Bill payment, Foreign exchange, Finance Management, Trade finance, Personal, Beneficiaries, Profile, Extra, and Help and support. The main content area shows a card with the number 0112 33** and a 'Locked' status. Below the card, the cardholder's name 'NGUYEN VAN A' and company 'Cong ty Co Phan ABC' are listed, along with the card number '0112 33** **** 9999' and expiry date '03/22'. A red box highlights the 'Unlock card' button. Below this are options for 'Transaction history', 'Reset PIN', 'Change monthly limit', and 'Enable online payment'. On the right, there is a 'Transaction history' table with columns for Date, Description, and Amount (VND). A notification at the top right states 'Your card has been locked successfully'.

Date	Description	Amount (VND)
20/03/2018	Thanh toan hoa don tai Techcom...	-3,900,000
20/03/2018	Thanh toan hoa don o Techcom...	+12,584,900
20/03/2018	Thanh toan hoa don o Techcom...	-12,584,900
20/03/2018	Thanh toan hoa don o Techcom...	+2,584,900
20/03/2018	Thanh toan hoa don o Techcom...	-2,584,900
20/03/2018	Thanh toan hoa don o Techcom...	+1,584,900
20/03/2018	Thanh toan hoa don dien tru so...	-1,584,900
20/03/2018	Thanh toan hoa don dien tru so...	+2,584,900
20/03/2018	Thanh toan hoa don dien tru so...	+2,584,900
20/03/2018	Thanh toan hoa don dien tru so...	-2,584,900

5. Card management

5.4. Enable/Disable online payment

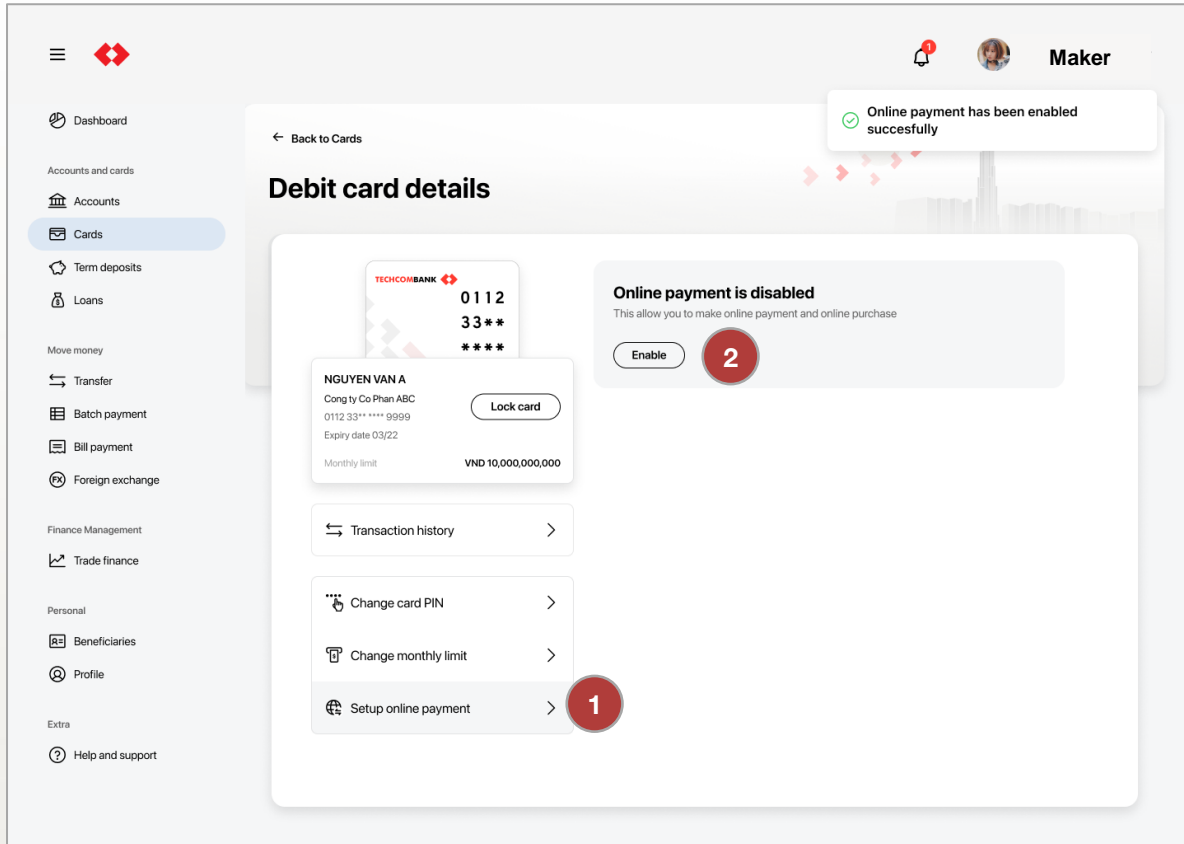
To Enable online payment, user select **Card management** in the left menu → select **Debit card** → select the card want to perform

1 Select **Setup online payment**

2 Select **Enable online payment**

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

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



5. Card management

5.4. Enable/Disable online payment (Continue)

- To disable online payment, user select **Card management** in the left menu → select **Debit card** → select the card want to perform

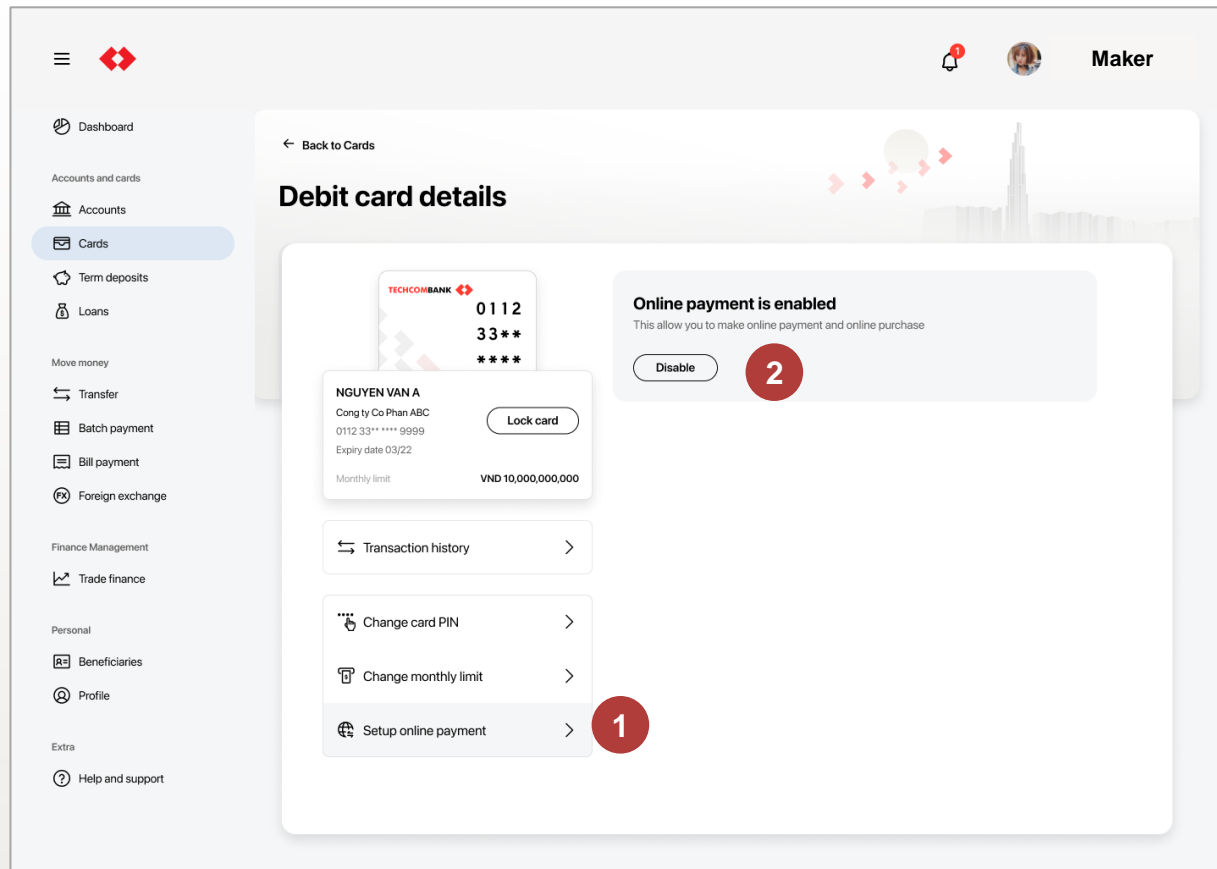
1 Select **Set up online payment**

2 Then select **Disable payment online**

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

Note:

Only approver can approve Enable online payment request. Refer to section 3.5. Request management for more details



5. Card management

5.5. Request management

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

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

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

The screenshot displays the 'Cards' management interface. On the left is a navigation menu with categories like 'Accounts and cards', 'Move money', 'Finance Management', 'Personal', and 'Extra'. The 'Cards' menu item is highlighted. The main content area shows a 'Request management' tab for 'Debit cards'. Below this is a table of requests:

Created date	Status	Service	Card number	Card holder
30/12/2021	Pending	Unlock card	1903 04** **** 9999	Nguyen Van A
30/12/2021	Pending	Unlock card	1903 04** **** 9999	Nguyen Van A
30/12/2021	Pending	Enable online payment	1903 04** **** 9999	Nguyen Tran Phuong A
30/12/2021	Approved	Unlock card	1903 04** **** 9999	Nguyen Van A
30/12/2021	Approved	Unlock card	1903 04** **** 9999	Nguyen Van A
30/12/2021	Approved	Enable online payment	1903 04** **** 9999	Nguyen Tran Phuong A
30/12/2021	Approved	Unlock card	1903 04** **** 9999	Nguyen Van A
30/12/2021	Approved	Unlock card	1903 04** **** 9999	Nguyen Tran Phuong A
30/12/2021	Approved	Enable online payment	1903 04** **** 9999	Nguyen Van A
30/12/2021	Rejected	Unlock card	1903 04** **** 9999	Nguyen Van A



6. TRANSFERS

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

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

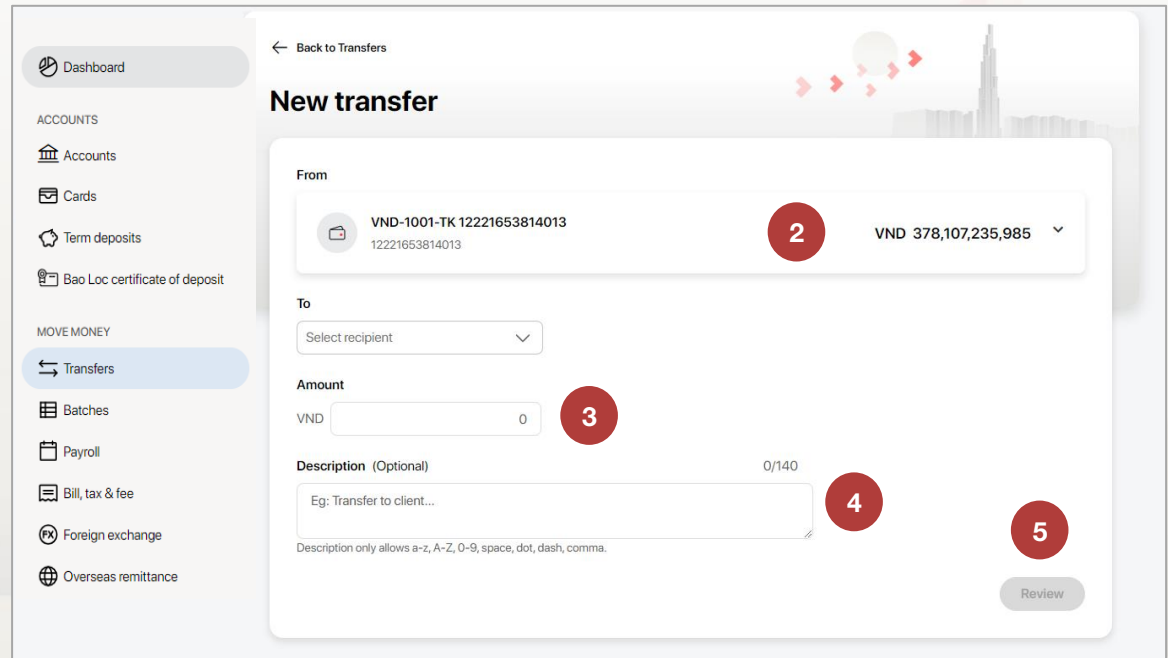
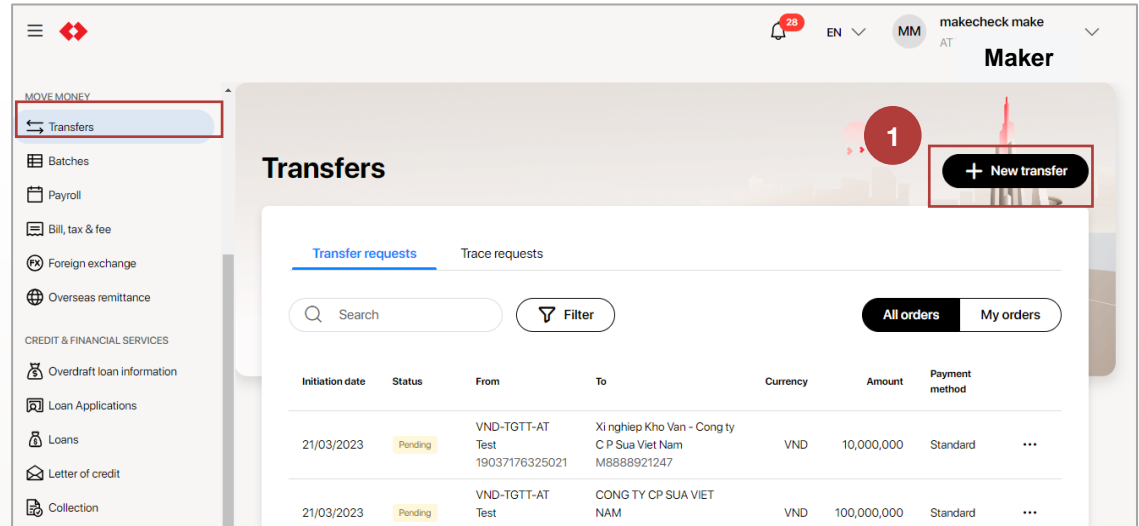
6. Transfers

6.1. Own account transfer

User can initiate a own account transfer by:

- 1 Select **Transfer** in the menu then select **“New Transfer”** button.
- 2 Select the account to transfer money
- 3 Click to select beneficiaries and choose Own account in appeared box
- 3 Input **Amount**
- 4 Input **Description**
- 5 Click **Review** to review transaction then click **Submit**

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



6. Transfers

6.2. Transfer to saved beneficiary

User can transfer money to saved beneficiary as below

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

The screenshot displays the 'New transfer' interface in the Techcombank mobile app. The interface includes a sidebar menu on the left with 'Transfers' highlighted. The main content area is titled 'New transfer' and contains the following fields and options:

- From:** VND-1001-TK 12221653814013 (12221653814013)
- To:** HG partner
- Bank:** Techcombank
- Account number:** 19030406248868
- Amount:** VND 0
- Account name:** KHACH HANG 30406248 KHACH HANG 30406248
- Description (Optional):** Eg: Transfer to client... (0/140)

A 'Review' button is located at the bottom right of the form. Red numbered circles (1-6) are overlaid on the screen to indicate the steps in the list.



6. Transfers

6.2. Transfer to saved beneficiary (continue)

- 1 *Techcombank Business will choose the payment gateway automatically when maker initiate the transactions. If the amount of money is greater than 2,000VND and lower than 500,000,000 VND, and beneficiary bank is in NAPAS network, payment will be prioritized on 24/7 channel. In other case, payment will be process on normal channel.*
- 2 *Techcombank Business system will retrieve account name from payment gateway. In case the account name is not available, user needs to input account name manually*
- 3 *User cannot change account name if it is populated by system*
- 4 *User can do both intrabank and interbank transfer in this screen.*

6. Transfers

6.3. Transfer to new beneficiary

User can transfer money to new beneficiary as steps below

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

New transfer

MOVE MONEY

- Transfers
- Batches
- Payroll
- Bill, tax & fee
- Foreign exchange
- Overseas remittance

CREDIT & FINANCIAL SERVICES

- Overdraft loan information
- Loan Applications
- Loans
- Letter of credit
- Collection
- Bank guarantee

PERSONAL

- Beneficiaries
- My Profile

EXTRA

- Help & support

From

VND-1001-TK 12221653814013
12221653814013

VND 378,107,235,985

To

New transfer

Bank

BIDV

Account number

22210004201592

Amount

VND 10,000,000

Please provide additional information for interbank transfer

Account name

Nguyen Minh Chau

Save as new beneficiary

Beneficiary name 9/140

Chou xinh

Description (Optional) 9/140

Tang qua

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

Review

6. Transfers

6.4. Transaction Management

Transaction

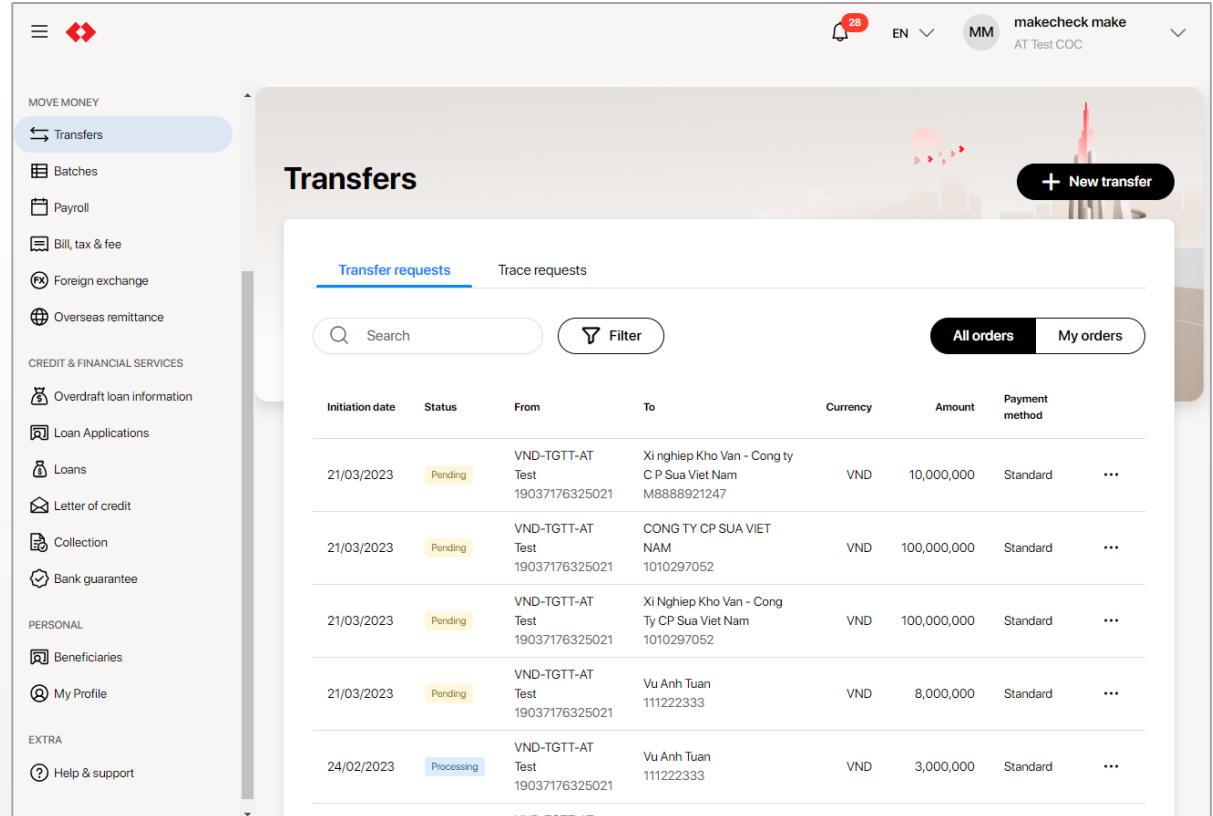
User can view and search the transaction based on a set of criteria below:

- Initiation date
- From account
- To account
- Amount

Also user can filter transaction by

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

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



The screenshot shows the 'Transfers' section of the Techcombank mobile app. The interface includes a navigation menu on the left with categories like 'MOVE MONEY', 'CREDIT & FINANCIAL SERVICES', 'PERSONAL', and 'EXTRA'. The main content area is titled 'Transfers' and features a 'New transfer' button. Below this, there are tabs for 'Transfer requests' and 'Trace requests'. A search bar and a filter icon are present. The data is presented in a table with the following columns: Initiation date, Status, From, To, Currency, Amount, and Payment method. The table contains five rows of data, with the first three rows having a 'Pending' status and the last two rows having a 'Processing' status.

Initiation date	Status	From	To	Currency	Amount	Payment method	
21/03/2023	Pending	VND-TGTT-AT Test 19037176325021	Xi nghiep Kho Van - Cong ty C P Sua Viet Nam M8888921247	VND	10,000,000	Standard	...
21/03/2023	Pending	VND-TGTT-AT Test 19037176325021	CONG TY CP SUA VIET NAM 1010297052	VND	100,000,000	Standard	...
21/03/2023	Pending	VND-TGTT-AT Test 19037176325021	Xi Nghiep Kho Van - Cong Ty CP Sua Viet Nam 1010297052	VND	100,000,000	Standard	...
21/03/2023	Pending	VND-TGTT-AT Test 19037176325021	Vu Anh Tuan 111222333	VND	8,000,000	Standard	...
24/02/2023	Processing	VND-TGTT-AT Test 19037176325021	Vu Anh Tuan 111222333	VND	3,000,000	Standard	...

6. Transfers

6.5. Authorized money transfer

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

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

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

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

The screenshot shows the 'Transfers' dashboard. On the left is a navigation menu with 'Transfers' highlighted and a red circle '1' next to it. The main area is titled 'Transfers' and has a '+ New transfer' button. Below the title are tabs for 'Transfer requests' and 'Trace requests'. A search bar and a 'Filter' button (with a red circle '2') are present. The filter menu is open, showing 'Pending' selected with a checkmark. Below the filter are fields for 'Status' (set to Pending), 'Amount' (From and To), and 'Initiate channel' (set to All). A table of pending requests is shown below:

To	Currency	Amount	Payment method
21/03/2023 Pending VND-TGTT-AT Test 19037176325021 Xi nghiep Kho Van - Cong ty C P Sua Viet Nam M8888921247 VND 10,000,000 Standard ...			
21/03/2023 Pending VND-TGTT-AT Test 19037176325021 CONG TY CP SUA VIET NAM 1010297052 VND 100,000,000 Standard ...			

The screenshot shows the 'Transfer details' screen for a pending transaction. It displays the following information:

- From:** VND 2,063,278,230,833 VND-TGTT-AVIVHCEAEZM 19135880243016
- To:** HLBVN NGUYEN NGOC DUC 9129837294
- Amount:** VND 9,000,035
- Description:** 1
- Transaction Processing:** Your transaction will be processed immediately after approval **napas 24/7**
- Approval log:** Waiting for further approval(s) (0/1)

At the bottom, there are 'Reject' and 'Approve' buttons, with a red circle '4' next to 'Reject' and a red circle '3' next to 'Approve'. The background shows a list of other transactions.



6. Transfers

6.6. Trace request

6.6.1. Initiate trace request

Actions can be initiated with each transaction status:

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

Payment method	Trace reasons
ACH transfers	<ul style="list-style-type: none"> • Request to support trace • Request to change transaction information (change the beneficiary's name, address and account) • Request to provide documents (prove transaction successfully processed) • Request to return • Request to refund
CITAD transfers	<ul style="list-style-type: none"> • Request to change transaction information (change the beneficiary's name, address and account) • Request to blockage and refund • Request to edit description
Internal transfers	<ul style="list-style-type: none"> • Request to edit description • Request to blockage and refund

6. Transfers

6.6. Trace request

6.6.1. Initiate trace request

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

The screenshot displays the 'Trace requests' screen in the Techcombank mobile app. The interface is divided into a sidebar menu on the left and a main content area. The sidebar menu includes categories like 'MOVE MONEY', 'CREDIT & FINANCIAL SERVICES', 'PERSONAL', and 'EXTRA'. The 'Transfers' option is highlighted with a red circle and the number 1. The main content area features a search bar and a 'Filter' button (2). Below this, there are filters for 'Status' (set to 'Pending'), 'Amount' (with 'From' and 'To' input fields), 'Initiation date' (with a date picker), and 'Initiate channel' (set to 'All'). There are 'Cancel' and 'Apply' buttons, and a 'Clear All' link. A table of transactions is displayed below, with columns for 'Initiation date', 'Status', 'From', 'To', 'Currency', 'Amount', and 'Payment method'. A 'More actions' button is visible next to each row. The 'Cancel Request' option is highlighted with a red circle and the number 3.

Initiation date	Status	From	To	Currency	Amount	Payment method	More actions
21/03/2023	Pending	VND-TGTT-AT Test 19037176325021	Xi nghiep Kho Van - Cong ty C P Sua Viet Nam M8888921247	VND	10,000,000	Standard	...
21/03/2023	Pending	VND-TGTT-AT Test 19037176325021	CONG TY CP SUA VIET NAM 1010297052	VND	100,000	Standard	Cancel Request
21/03/2023	Pending	VND-TGTT-AT Test 19037176325021	Xi Nghiep Kho Van - Cong Ty CP Sua Viet Nam 1010297052	VND	100,000,000	Standard	...
21/03/2023	Pending	VND-TGTT-AT Test 19037176325021	Vu Anh Tuan 111222333	VND	8,000,000	Standard	...
24/02/2023	Processing	VND-TGTT-AT Test	Vu Anh Tuan 111222333	VND	3,000,000	Standard	...



6. Transfers

6.6. Trace request

6.6.1. Initiate trace request

Detail **Trace request** include:

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

Note:

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

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

Trace request

Transfer summary

To: VND-1001-TK 19131426138016 VND-1001-TK 191314
VietinBank - 19131426138016

Transaction amount: VND 60,000

Bank reference ID: FT20100524937066

Description: KHACH HANG 31426138

Trace reason

Please select reason

Note

Note

Customer acknowledgement

We acknowledge that the above statements are true and responsible for the content of the above amendment

Cancel Submit

Trace reason

Please select reason

Request to edit description

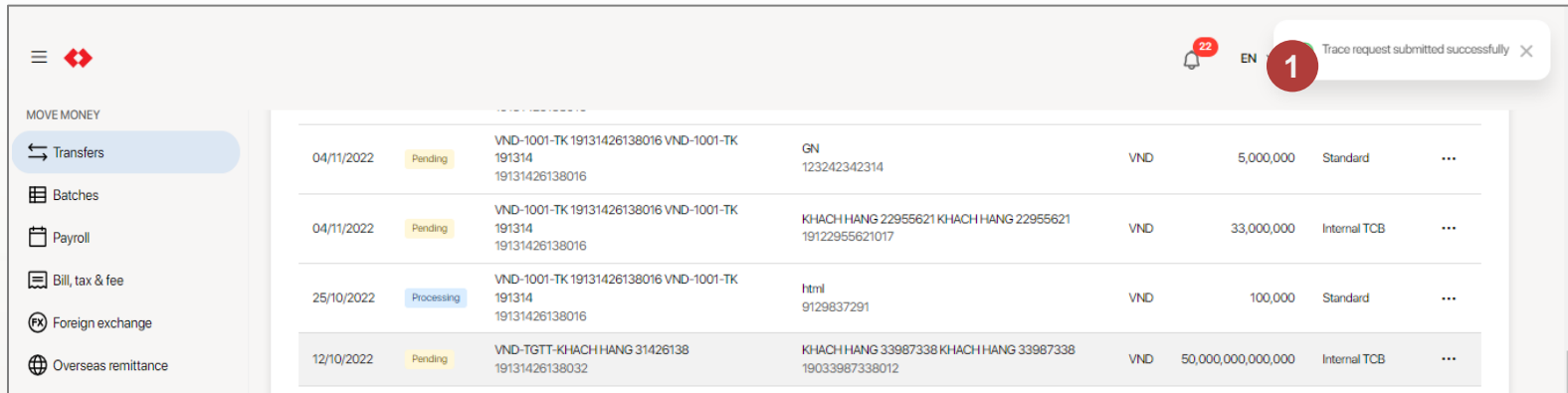
Request for blockage and refund

6. Transfers

6.6. Trace request

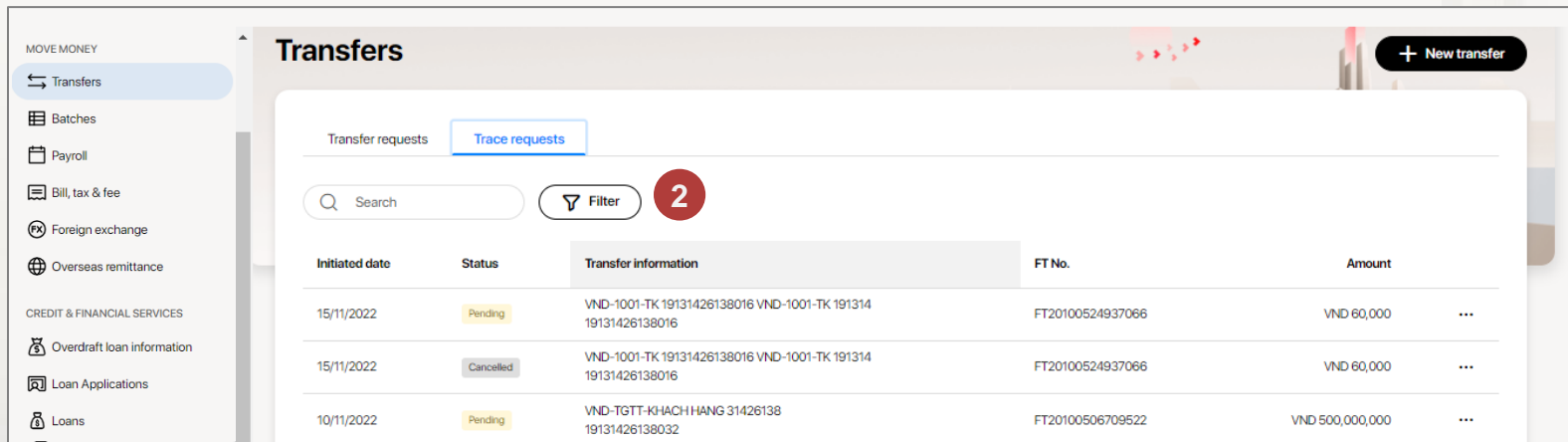
6.6.1. Enquiry trace request

- 1 After user submit, system send notification **Trace request submitted successfully**
- 2 User can follow and search/filter trace requests at **Trace requests**



The screenshot shows a mobile application interface. At the top right, there is a notification bell icon with a red badge containing the number '22'. Next to it is the language 'EN' and a red circle with the number '1'. A notification bubble contains the text 'Trace request submitted successfully' with a close 'X' icon. Below the notification is a table of transfer requests.

Initiated date	Status	Transfer information	FT No.	Amount	Standard	...
04/11/2022	Pending	VND-1001-TK 19131426138016 VND-1001-TK 191314 19131426138016	GN 123242342314	VND 5,000,000	Standard	...
04/11/2022	Pending	VND-1001-TK 19131426138016 VND-1001-TK 191314 19131426138016	KHACH HANG 22955621 KHACH HANG 22955621 19122955621017	VND 33,000,000	Internal TCB	...
25/10/2022	Processing	VND-1001-TK 19131426138016 VND-1001-TK 191314 19131426138016	html 9129837291	VND 100,000	Standard	...
12/10/2022	Pending	VND-TGTT-KHACH HANG 31426138 19131426138032	KHACH HANG 33987338 KHACH HANG 33987338 19033987338012	VND 50,000,000,000,000	Internal TCB	...



The screenshot shows the 'Transfers' screen in the mobile application. The 'Trace requests' tab is selected. There is a search bar and a filter icon with a red circle containing the number '2'. Below the search and filter options is a table of transfer requests.

Initiated date	Status	Transfer information	FT No.	Amount	...
15/11/2022	Pending	VND-1001-TK 19131426138016 VND-1001-TK 191314 19131426138016	FT20100524937066	VND 60,000	...
15/11/2022	Cancelled	VND-1001-TK 19131426138016 VND-1001-TK 191314 19131426138016	FT20100524937066	VND 60,000	...
10/11/2022	Pending	VND-TGTT-KHACH HANG 31426138 19131426138032	FT20100506709522	VND 500,000,000	...

6. Transfers

6.6. Trace request

6.6.2. Enquiry trace request

Trace request's status:

- Pending
- Rejected
- Cancelled
- Received

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

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

Trace request details Pending

Created by 31426138maker3 on 15/11/2022 at 04:01 PM
Transaction ID: 866908f5-686a-4894-9551-16705d4dbb3f

Transfer summary

To: VND-1001-TK 19131426138016 VND-1001-TK 191314
VietinBank - 19131426138016
Transaction amount: VND 60,000
Bank reference ID: FT20100524937066
Description: KHACH HANG 31426138

Trace reason
Request for blockage and refund

Note
Please support for blockade and refund

Approval log
⌚ Waiting for further approval(s) (0/1)

Cancel request

Trace request details Received

Created by 31426138checker1 on 25/10/2022 at 04:58 PM
Transaction ID: f3bf269b-cfd4-46d6-977c-f60fada097ef

✔ We have received your trace request and it is being processed
Techcombank will contact you for more information

Transfer summary

To: html
Agribank - 9129837291
Transaction amount: VND 100,000
Bank reference ID: FT21144017584301
Description: check

Trace reason
Request to correct beneficiary account number

Note
De nghi dieu chinh TK DVH dung la

Approval log
✔ Approved by 31426138checker1 WS2 31426138checker1
(31426138checker1)
25/10/2022 at 04:59 PM

3

Cancel request

Are you sure you want to cancel the request? This action cannot be undone

Back **Confirm**

6. Transfers

6.7. Transfer to virtual account

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

New transfer 1

From: KHACH HANG 20269008, VND 944,779,000

To: New transfer

Bank: Techcombank 2

Account number: M888C0500000057 3

Amount: VND 2,000,000

Account name: truong Hai Anh

Save as new beneficiary

Description: Transfer to (11/140)

Review

New transfer

Review and submit

From: VND 944,779,000, KHACH HANG 20269008, 19120269008020

To: Techcombank, truong Hai Anh, M888C0500000057

Amount: VND 2,000,000

Description: Transfer to

Payment processing: Your transaction will be processed immediately after approval

Edit Submit

New transfer

Transfer submitted successfully

Transfer summary

Transaction ID: a9f82f03-5309-4d0a-b7ae-5c6d631e9d64

From: VND 944,779,000, KHACH HANG 20269008, 19120269008020

To: Techcombank, truong Hai Anh, M888C0500000057

Amount: VND 2,000,000

Description: Transfer to

Payment processing: Your transaction will be processed immediately after approval

Submit

6. Transfers

6.7. Transfer to virtual account (continue)

1. Transfer interface:

- Beneficiary bank must be Techcombank (Apply for current/lucky account, virtual account, alias account, mobile account registered at Techcombank)
- Input account number: Allows only alphabets and numbers characters, no other characters

2. Initiate and approve transaction steps: As usual

3. Display beneficiary account name (on debit advice/ account statement/ transaction listing): Display account name of virtual account.

Transfers

+ New transfer

Transfer requests
Trace requests

Filter

All orders
My orders

Initiation date	Status	From	To	Currency	Amount	Payment method	
24/03/2023	Pending	KHACH HANG 20269008 19120269008020	truong Hai Anh M888C0500000057	VND	2,000,000	Internal TCB	...
22/03/2023	Pending	KHACH HANG 20269008 19120269008020	BB Tyler Feest TESTALIAS01	VND	900,000	Internal TCB	...
22/03/2023	Pending	KHACH HANG 20269008 19120269008020	Nguyen Van A M8888921247	VND	5,000,000	Internal TCB	...

Ngày giao dịch Ngày hiệu lực Transaction date Value date	Đối tác giao dịch Ngân hàng đối tác Remitter Remitter's bank	Số bút toán Diễn giải Transaction number Description	Nợ Debit
01/02/2023 01/02/2023	A TECHCOMBANK	NPQIFyKVhYmx9006 v	
01/02/2023 01/02/2023	H TECHCOMBANK	gIfYeYNpMsPF2511 l	- 1
04/02/2023 04/02/2023	H TECHCOMBANK	KQLIEMoWtuBf8470 g	

Ngân hàng TMCP Kỹ Thương Việt Nam Số giao dịch/ Transaction No. : FT23012870023214
 Vietnam Technological and Commercial Joint-Stock Bank
 Mã số thuế/ Tax code: 0100230800

PHIẾU BÁO NỢ

Debit advice

THÔNG TIN KHÁCH HÀNG/ CUSTOMER INFORMATION

Tên tổ chức/ Customer name: NGAN HANG TECHCOMBANK TEST 01 .
Mã số thuế/ Tax ID: 0100230801

Địa chỉ/ Address: 191 PHO BA TRIEU, P. LE DAI HANH, Q. HAI BA TRUNG, TP. HÀ NỘI, HÀ NỘI

	Người chuyển tiền Remitters' account name	Người nhận tiền Beneficiaries' account name
Tên tài khoản Account name	VND-TGTT-TCB TEST 01	NGUYEN THI THU
Số tài khoản Account number	19135209863018	2879295925
Ngân hàng Bank	TECHCOMBANK	TECHCOMBANK

CHI TIẾT GIAO DỊCH/ TRANSACTION DETAILS

6. Transfers

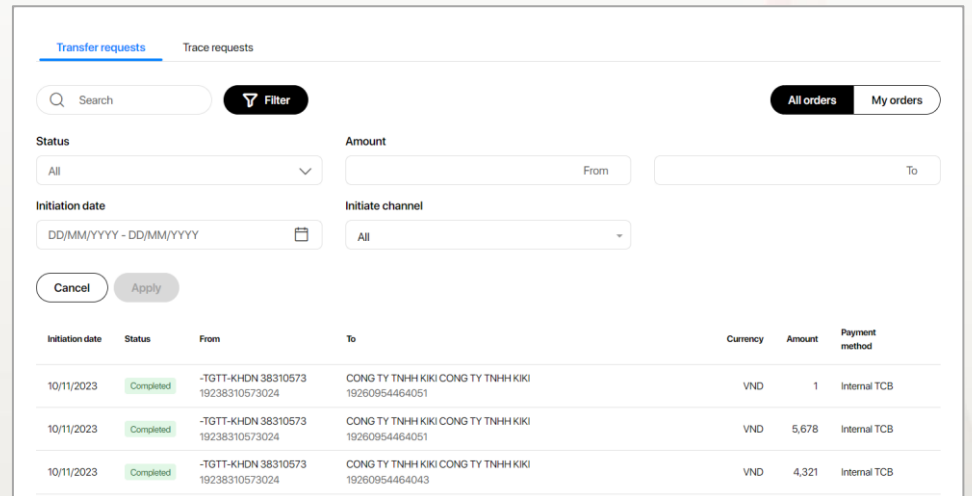
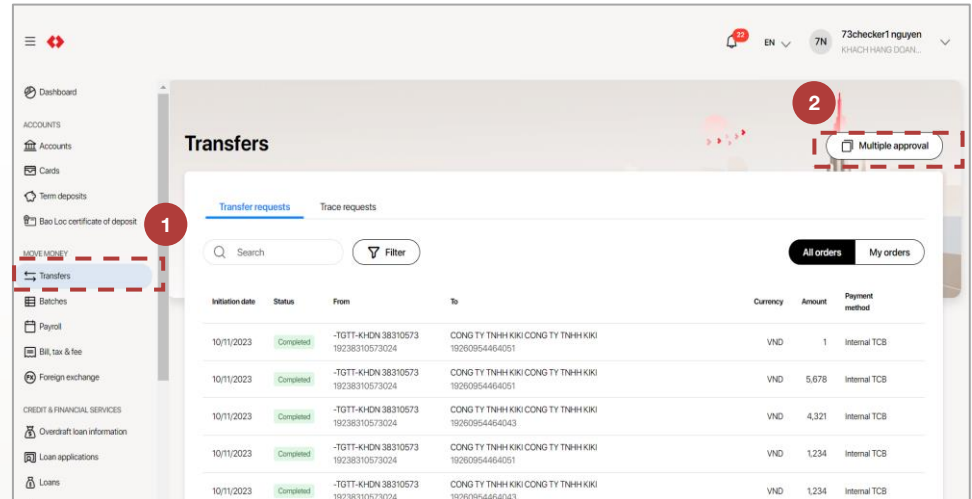
6.8 Multiple approval - Web TCBB

1 User checkers visit and logs in to website TCBB. From Home page, select **Transfers**.

2 Select **Multiple approval**.

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

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



6. Transfers

6.8 Multiple approval – TCBB Website

- 3 Users can skip the filtering step and select directly the type of transactions that they want to approve or choose all transactions that need to be approved.
- 4 Click **Continue**. The system will switch to the **Review and approve** interface.
- 5 Click **Approve**. The system will validate all transactions in the batch. Users can only move to the next step if there is at least one valid transaction.

Multiple approval

5 transactions are selected

<input checked="" type="checkbox"/>	Initiation date	From	To	Amount	Payment method
<input checked="" type="checkbox"/>	23/11/2023	-TGTT-KHDN 38310573 19238310573024	KHACH HANG1 60104050 NAME - NAME1 KHACH HANG2 60104050 NAME - NAME 2 19260954464043	VND 6,000,000	Internal TCB
<input checked="" type="checkbox"/>	23/11/2023	-TGTT-KHDN 38310573 19238310573024	KHACH HANG1 60104050 NAME - NAME1 KHACH HANG2 60104050 NAME - NAME 2 19260954464051	VND 2,500,000	Internal TCB
<input checked="" type="checkbox"/>	23/11/2023	-TGTT-KHDN 38310573 19238310573024	KHACH HANG1 60104050 NAME - NAME1 KHACH HANG2 60104050 NAME - NAME 2 19260954464051	VND 5,000,000	Internal TCB
<input checked="" type="checkbox"/>	23/11/2023	-TGTT-KHDN 38310573 19238310573024	KHACH HANG1 60104050 NAME - NAME1 KHACH HANG2 60104050 NAME - NAME 2 19260954464051	VND 4,000,000	Internal TCB
<input checked="" type="checkbox"/>	23/11/2023	-TGTT-KHDN 38310573 19238310573024	KHACH HANG1 60104050 NAME - NAME1 KHACH HANG2 60104050 NAME - NAME 2 19260954464051	VND 3,000,000	Internal TCB

Multiple approval

Review and approve

Number of selected transactions: 5
Total transfer amount: VND 20,500,000

Transaction list

Initiation date	From	To	Amount	Payment method
23/11/2023	-TGTT-KHDN 38310573 19238310573024	KHACH HANG1 60104050 NAME - NAME1 KHACH HANG2 60104050 NAME - NAME 2 19260954464043	VND 6,000,000	Internal TCB
23/11/2023	-TGTT-KHDN 38310573 19238310573024	KHACH HANG1 60104050 NAME - NAME1 KHACH HANG2 60104050 NAME - NAME 2 19260954464051	VND 2,500,000	Internal TCB
23/11/2023	-TGTT-KHDN 38310573 19238310573024	KHACH HANG1 60104050 NAME - NAME1 KHACH HANG2 60104050 NAME - NAME 2 19260954464051	VND 5,000,000	Internal TCB
23/11/2023	-TGTT-KHDN 38310573 19238310573024	KHACH HANG1 60104050 NAME - NAME1 KHACH HANG2 60104050 NAME - NAME 2 19260954464051	VND 4,000,000	Internal TCB
23/11/2023	-TGTT-KHDN 38310573 19238310573024	KHACH HANG1 60104050 NAME - NAME1 KHACH HANG2 60104050 NAME - NAME 2 19260954464051	VND 3,000,000	Internal TCB

6. Transfers

6.8 Multiple approval – TCBB Website

- 6 TCBB validates all criteria to complete multiple approvals and have warning to users (if need).
- 7 Users click “**Back**” to select new list for approval.
- 8 Press “**Approve**” to continue with eligible transactions.

The overdraft account cannot transfer to the same company's accounts

Transfer details Pending

Created by 38310573thumaker on 24/11/2023 at 04:10 PM
Transaction ID: 3c1e2c73-4d30-4534-a0ac-a2cfeba433d7

From

VND 3,909,856,568

VND--KHDN 38310573
19238310573040

To

VND-TGTT-KHDN 38310573

VND-TGTT-KHDN 38310573016

Amount
VND 1,243,223,444

Description
Transfer to

Payment processing
Your transaction will be processed immediately after approval

Approval log
⌚ Waiting for further approval(s) (0/1)

< 1/3 >

Multiple approval

Review and approve

Number of selected transactions: 16
Total transfer amount: VND 293,096,691,419

Error transactions

3 error transactions will not be processed. Click to view error details.

Initiation date	From	To	Amount	Payment method	Error
24/11/2023	VND--KHDN 38310573 19238310573040	VND-TGTT-KHDN 38310573 19238310573016	VND 1,243,223,444	Internal TCB	The overdraft account cannot transfer to the same company's accounts
27/11/2023	VND--KHDN 38310573 19238310573040	VND-TGTT-KHDN 38310573 19238310573059	VND 600,000,000	Internal TCB	The overdraft account cannot transfer to the same company's accounts
27/11/2023	VND--KHDN 38310573 19238310573040	VND-TGTT-KHDN 38310573 19238310573016	VND 500,004,444	Internal TCB	The overdraft account cannot transfer to the same company's accounts

Transaction list

Your account balance is insufficient to process all transactions. Please re-select transactions

Initiation date	From	To	Amount	Payment method
<input type="checkbox"/>	27/11/2023	-TGTT-KHDN 38310573 19238310573024	VND 500,004,000	Internal TCB
<input type="checkbox"/>	27/11/2023	-TGTT-KHDN 38310573 19238310573024	VND 499,999,999	Internal TCB
<input type="checkbox"/>	23/11/2023	-TGTT-KHDN 38310573 19238310573024	VND 200,000,000,000	Internal TCB
<input type="checkbox"/>	27/11/2023	-TGTT-KHDN 38310573 19238310573024	VND 20,000,000,000	Internal TCB
<input type="checkbox"/>	24/11/2023	-TGTT-KHDN 38310573 19238310573024	VND 2,222	Internal TCB
<input type="checkbox"/>	24/11/2023	-TGTT-KHDN 38310573 19238310573024	VND 2,222	Internal TCB

1 transaction ready to be processed

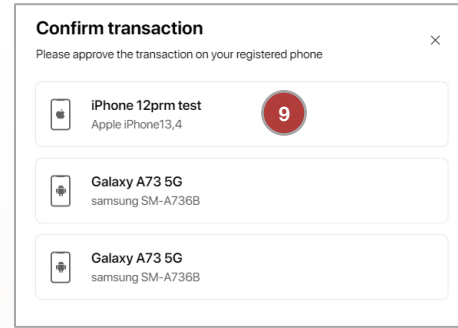
Initiation date	From	To	Amount	Payment method
29/11/2023	VND-TGTT-KHDN 38310573 19238310573059	CONG TY TNHH KIKI CONG TY TNHH KIKI 19260954464043	VND 20,000,000	Internal TCB

Back **Approve**

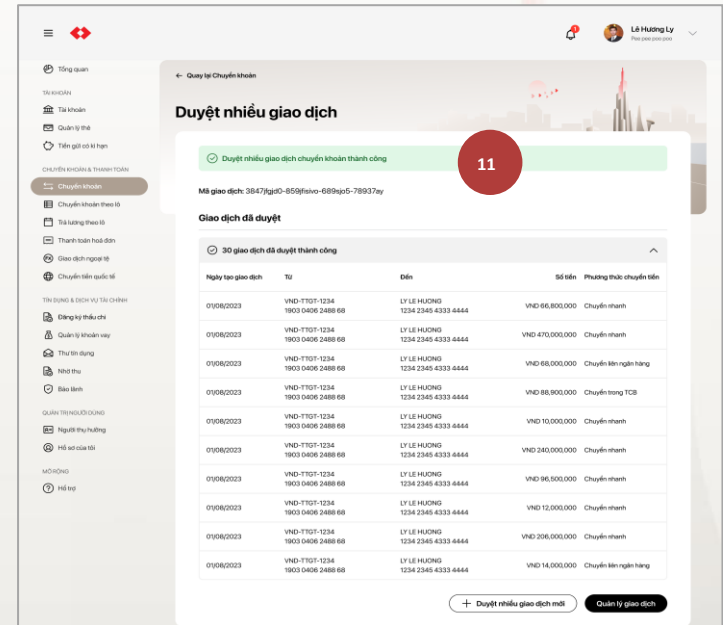
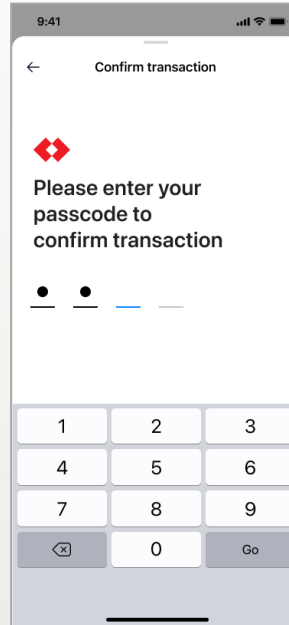
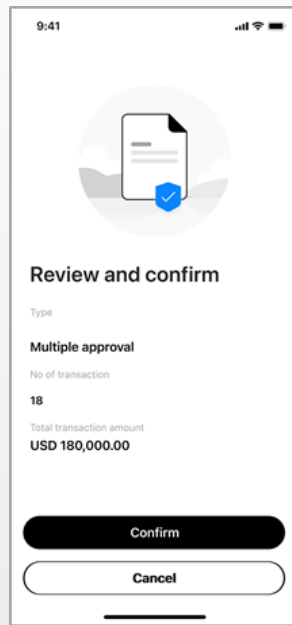
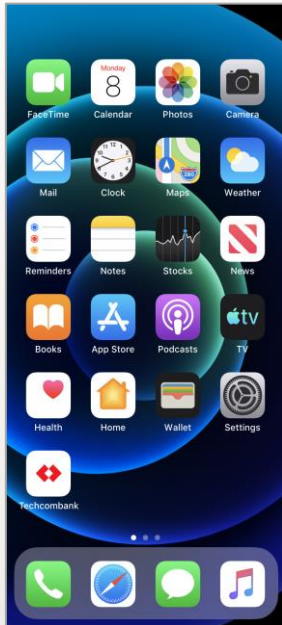
6. Transfers

6.8 Multiple approval – TCBB Website

- 9 On TCBB website, a request for confirmation the multiple approval will be displayed.
- 10 Users open TCBB Mobile App and confirm approval with passcode as usual.
- 11 Multiple approval are successful.



10





6. Transfers

6.8 Multiple approval – TCBB Website

Notes:

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

Some error warnings when the system verify money transfer transactions:

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





7. BENEFICIARY MANAGEMENT

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

7.1. View & search beneficiary profiles

7.2. Create new beneficiary profiles

7.3. Edit beneficiary profiles

7.4. Delete beneficiary profiles

7. Beneficiary Management

7.1. View and search beneficiary profiles

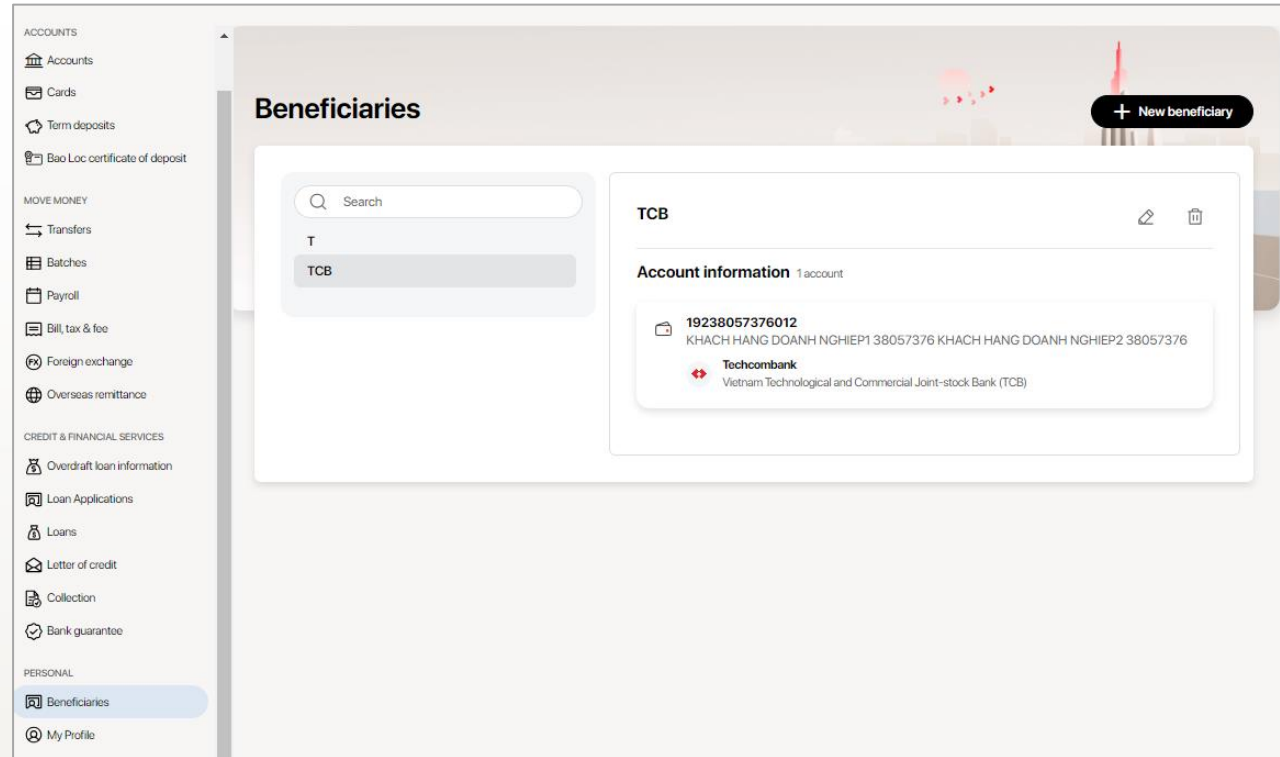
1 Select Beneficiaries in left Menu

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

2 Input Beneficiary criteria to search

Users can search by:

- Beneficiary name
- Beneficiary alias
- Beneficiary account number



7. Beneficiary Management

7.2. Create new beneficiary profiles

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

Create beneficiary

Name (Required) Nickname

Full name or company

Phone number E-mail

[+ Add address](#)

Beneficiary account

Account number (Required) Account name

Bank name (Required)

Province/City

Branch name

[+ Add additional account](#)

7. Beneficiary Management

7.3. Edit beneficiary profiles

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

1 Edit Beneficiary information

2 Edit Beneficiary address (if any)

3 Edit Account Information

4 Select **Add Additional account** to add more accounts (if any)

5 Select **Save** then **Confirm**

ACCOUNTS

- Accounts
- Cards
- Term deposits
- Bao Loc certificate of deposit

MOVE MONEY

- Transfers
- Batches
- Payroll
- Bill, tax & fee
- Foreign exchange
- Overseas remittance

CREDIT & FINANCIAL SERVICES

- Overdraft loan information
- Loan Applications
- Loans
- Letter of credit
- Collection
- Bank guarantee

PERSONAL

- Beneficiaries
- My Profile

Beneficiaries

Search: Bảo

Edit Beneficiary

Name (Required): Bảo
Nickname:
Full name or company

Phone number:
E-mail:

[+ Add address](#)

Account Information (2 accounts)

- 123456789
Techcombank - Vietnam Technological and Commercial Joint-stock Bank (TCB)
- 987654321
Agribank - Vietnam Bank for Agriculture and Rural Development (VBARD)
Nghê An, Agribank - Nam Nghê An

[+ Add additional account](#)

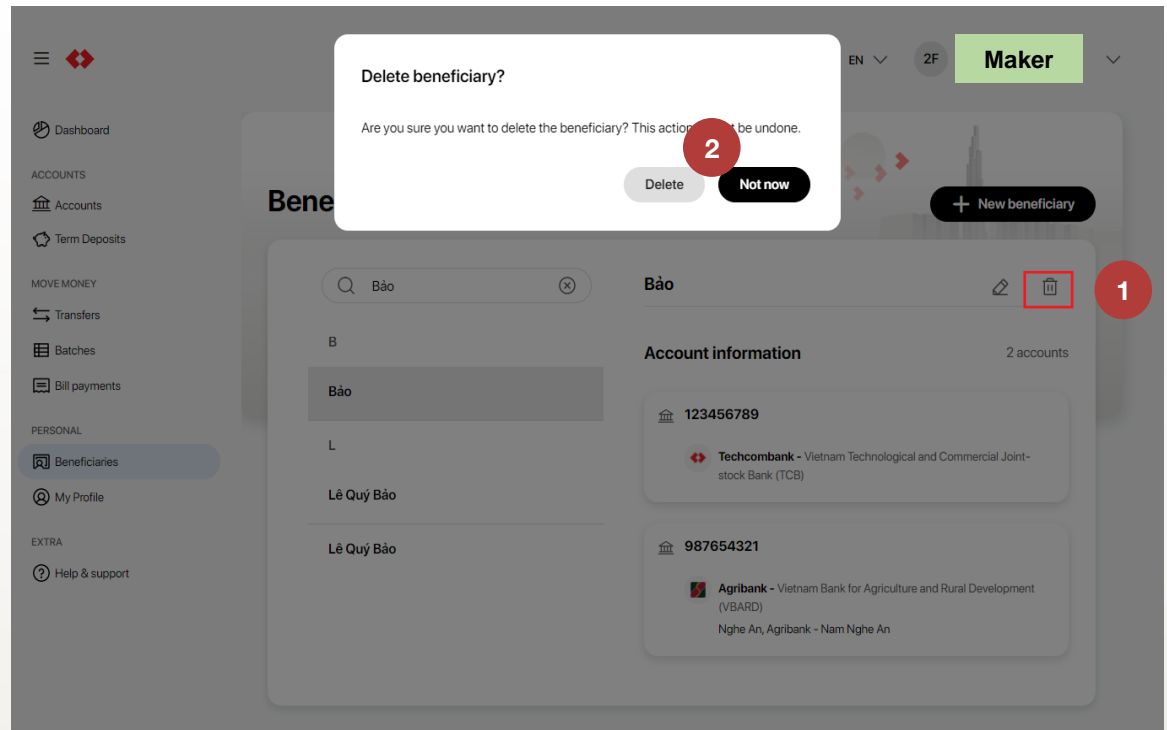
Cancel **Save**

7. Beneficiary Management

7.4. Delete beneficiary profiles

1 Select **Delete** icon 

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





8. BATCH PAYMENT

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

8.1. Initiate

8.2. View

8.3. Authorize

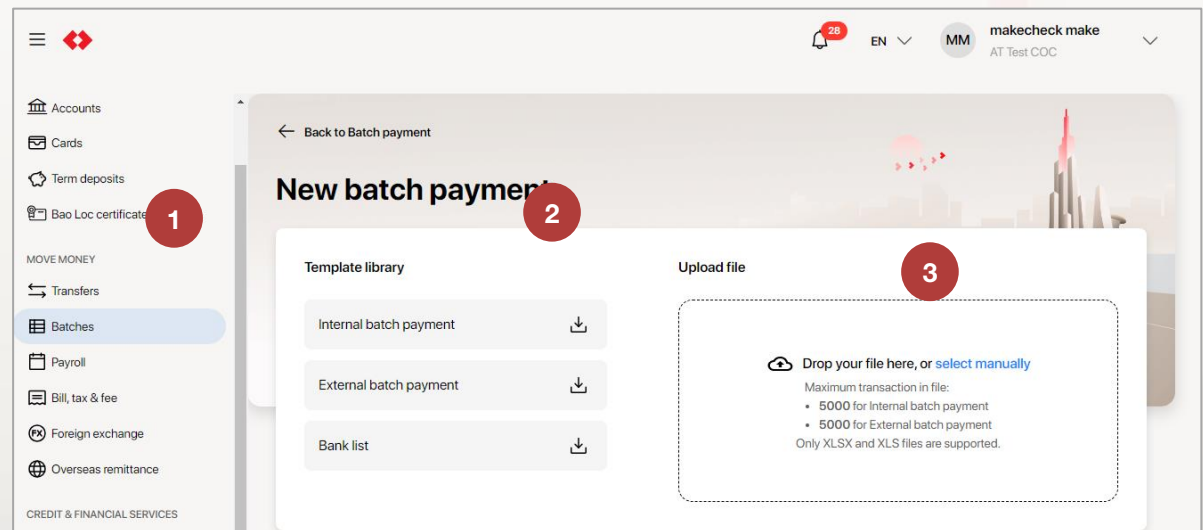
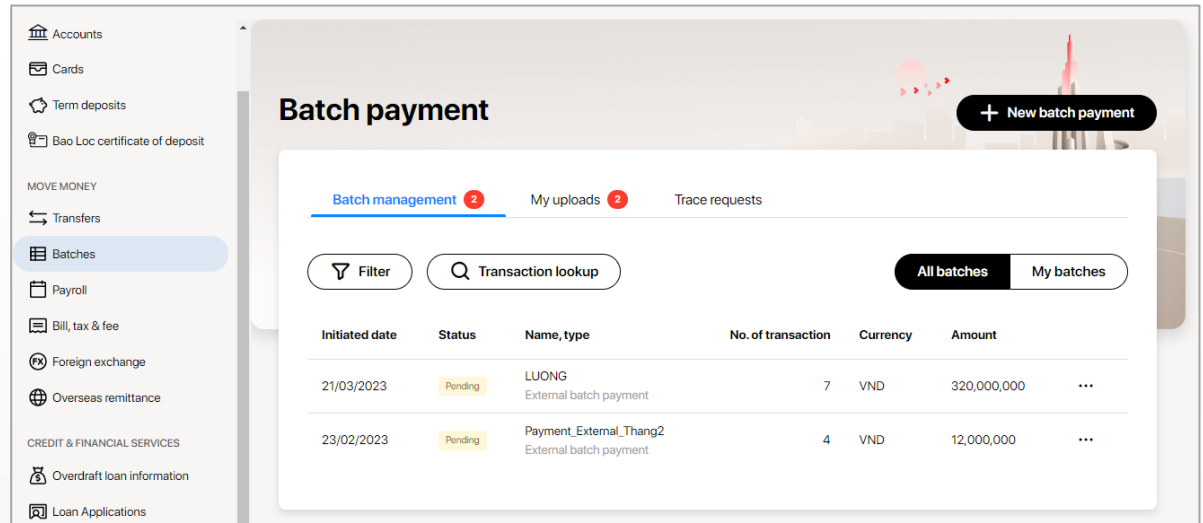
8.4. Trace batch

8. Batch payment

8.1. Initiate

- 1 Select **Batches**
- 2 Download template of internal/external batch and bank list. Then, users fill in the required information in the template
- 3 Drop your file to upload or **Select manually**. After complete uploading, user can select **Upload another file** or select **Confirm** finish uploading file and move to next screen

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



8. Batch payment

8.1. Initiate (continue)

5 Select account user want to debit money from

6 Input batch name

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

8 Users can view detail valid transaction by select expand button

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

← Back to Batch payment

Batch payment

From

VND-1001-TK 12221653814013
12221653814013 VND 377,772,592,114

Batch type
External batch payment

Batch name (Required) 12/35
BatchOutward

Error transactions [Download error list](#)

1 error transactions. Please click on each transaction to view error details

Row	To	Bank	Amount (VND)
4	VU MANH TUAN 444955666	Ngân hàng Nông nghiệp và Phát triển Nông thôn Việt Nam	40,000,000

Valid transactions VND 320,000,000

7 valid transactions

[Upload another file](#) [Review](#)

By clicking Review, you can proceed with valid transactions.

8. Batch payment

8.2. View

To view initiate batch, user select **Batch Payment** → **Batch Management**

1

Filter batch

User select **Filter** icon to find the batch
Filter criteria include:

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

2

View batch detail

User select batch to view details. In view detail screen, user can select the transaction in batch to view details of the transaction.

Note:

Checker can cancel **Pending** transactions

Initiated date	Status	Name, type	No. of transaction	Currency	Amount
22/10/2021	Cancelled	InternalBatchPayment28072021 2 Internal batch payment	9	VND	128
22/10/2021	Pending	ExternalBatchPayment280720212 External batch payment	7	VND	320,000,000
22/10/2021	Pending	InternalBatchPayment280720212 Internal batch payment	7	VND	111

8. Batch payment

8.2. View (Continue)

- At Batch details, user can track status of each transaction in payroll payment at the status bar. There are types of status, including: Pending; Completed; Processing; Rejected; Cancelled
- Click on the arrow at **Transaction listing** and select any transaction to view in details

Maker

Batch details

External batch payment Pending

Created by 35880243_s2maker on 22/06/2022 at 04:41 PM
Batch ID: 5463

From

VND 2,063,278,230,833

VND-TGTT-AVIVHCEQAEZM
19135880243016

Amount VND 500,000 **No. of transactions** 5

Batch name
ExternalBatchPayment28072021

Transaction listing 4

Status	To	Bank	Amount (VND)	
Pending 3	VU ANH TUAN9 222333451	Kho bạc Nhà nước	100,000	...
Pending	VU ANH TUAN11	Ngân hàng TMCP Công Thương Việt Nam	100,000	...

8. Batch payment

8.3. Authorize

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

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

Batch details

Internal batch payment Pending

Created by 35880243_sMaker on 08/06/2022 at 10:54 AM
Batch ID: 4933

From

VND-1,000,000

VND-TOP05-AVVHCEQAEZM
19135880243083

Amount
VND 600,000

No. of transactions
3

Batch name
InternalBatchPaymentqr

Transaction listing

Status	To	Bank	Amount (VND)
Pending	VNName1 - 35893808-NCVAT VNName2 - 35893808-NCVAT 191358803008021	Techcombank	100,000
Pending	VNName1 - 35893817-VAT VNName2 - 35893817-VAT 19135880367020	Techcombank	200,000
Pending	VNName1 - 35893818-NCVAT VNName2 - 35893818-NCVAT 19135880367027	Techcombank	300,000

Approval log
Waiting for further approval(s) (0/1)

Reject Approve

Note:

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

8. Batch payment

8.4. Trace batch

- 1 Select **Completed** or **Processing** batch have transactions need to be initiated trace requests.
- 2 View transaction details and click **Create trace request**
- 3 Select Trace reason and enter notes, click **Submit** to complete initiating new trace request

Batch details

External batch payment Completed **1**

Created by 20269008ngocmk1 on 10/03/2023 at 11:21 AM
Batch ID: 18572

From

KHACH HANG 20269008
19120269008020

Amount **VND 108,000** No. of transactions **8**

Batch name
Payment_External 2

8

Completed Processing Rejected

Last updated on 29/03/2023 at 02:11 PM

Transaction listing

Status	To	Bank	Amount (VND)	Payment method
Completed	VU ANH TUAN 111222333	Ngân hàng TMCP Công Thương Việt Nam	10,000	-
Completed	HOANG THI THU HANG 222333444	Ngân hàng TMCP Đầu tư và Phát triển Việt Nam	11,000	-
Completed	PHAN HAI ANH 333444555	Ngân hàng TMCP Ngoại thương Việt Nam	12,000	-
Completed	VU MANH TUAN 444555666	Ngân hàng TMCP Đầu tư và Phát triển Việt Nam	13,000	-
Completed	LE TRONG BAC 666777888	Ngân hàng TMCP Hàng hải Việt Nam	14,000	-
Completed	HA THI VIET PHUONG 888999000	Ngân hàng TMCP Sài Gòn Thương Tín	15,000	-
Completed	NGUYEN THINH HUNG 999000111	Ngân hàng TMCP A Châu	16,000	-
Completed	NGUYEN HAI DUY 999999999	Ngân hàng Sumitomo Mitsui	17,000	-

Approval log

Approved by NAM NGUYEN KHANH (20269008ngocck1)
10/03/2023 at 11:23 AM

Transaction Details

Completed

Created by 20269008ngocmk1 on 10/03/2023 at 11:21 AM
Transaction ID : 881758

From

KHACH HANG 20269008
19120269008020

To

VietinBank
VU ANH TUAN
111222333

Amount
VND 10,000

Transaction reference
NGOCNPL001

Execution date
24/05/2021

Bank reference ID
FT21144010249988

Description
TCBbatch-18572 NGOCNPL TEST EXT BATCH 001

Payment method
-

Approval log

Approved by NAM NGUYEN KHANH (20269008ngocck1)
10/03/2023 at 11:23 AM

2

Create trace request

Trace request

Transfer summary

Batch ID
18572 - External batch payment

To: **VU ANH TUAN**
VietinBank - 111222333
Transaction amount: VND 10,000
Bank reference ID: FT21144010249988
Description: TCBbatch-18572 NGOCNPL TEST EXT BATCH 001

Trace reason

Request to correct beneficiary name

Support to correct beneficiary name

Notes 31/205

Please correct beneficiary name

Customer acknowledgement

We acknowledge that the above statements are true and responsible for the content of the above amendment

3

Cancel **Submit**

8. Batch payment

8.4. Trace batch (continue)

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

- 5 User can enquiry trace request from tab **Trace requests**.

- 6 4 status of trace requests.

Batch payment + New batch payment

Batch management 4 My uploads 6 Trace requests

Filter Transaction look up All batches My batches

Initiated date	Status	Name, type	No. of transaction	Currency	Amount	
28/03/2023	Pending	Payment_External External batch payment	4	VND	90,050,000	...
22/03/2023	Pending	Payment_External External batch payment	7	VND	320,000,000	...
10/03/2023	Completed	Payment_External 2 External batch payment	8	VND	108,000	...

Search transactions X

Type FT number or account number to start searching...

Cancel Search

Batch payment + New batch payment

Batch management 6 My uploads 6 Trace requests 5

Search Filter

Status From initiated date To initiated date

All DD/MM/YYYY DD/MM/YYYY

Cancel Apply

Initiated date	Status	Transfer information	FT No.	Batch ID	Amount	
25/03/2023	Pending	VU ANH TUAN 111222333	FT21144010249988	18572	VND 10,000	...
21/03/2023	Pending	VU ANH TUAN 111222333	FT21144010249988	18572	VND 10,000	...

Status 6

All ^

Clear selection

Received

Pending

Rejected

Cancelled



8. Batch payment

8.4. Trace batch (continue)

Takenote for initiating and approving trace batch requests:

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



9. PAYROLL

This function allows user to perform payroll transactions

9.1. Initiate

9.2. View

9.3. Authorize

9. Payroll

9.1. Initiate

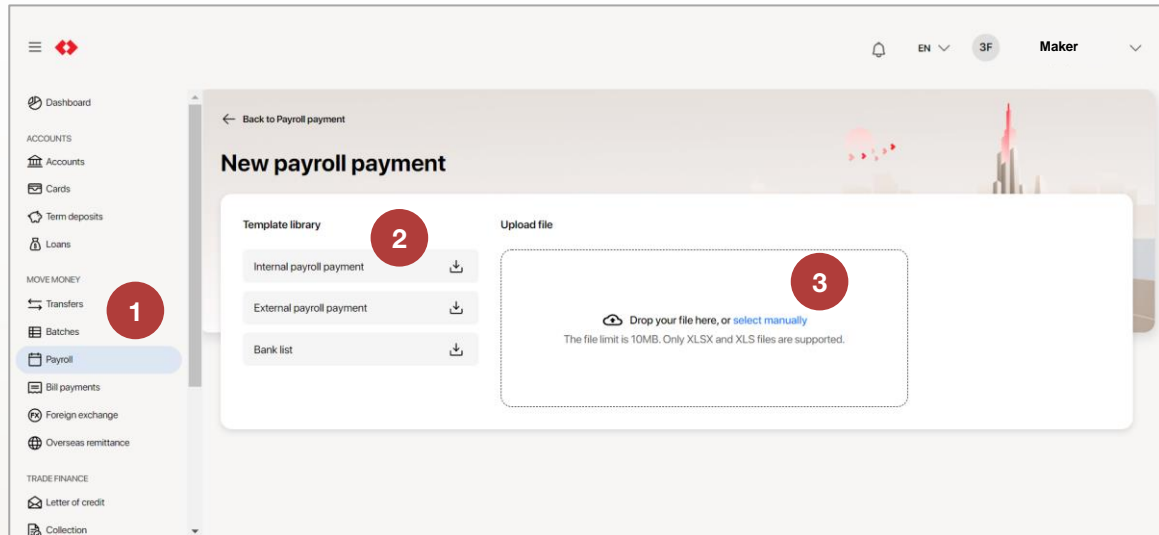
- To initiate new payroll payment , select **Payroll** → select **New payroll payment**

1 Select **Payroll**

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

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

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



9. Payroll

9.1. Initiate (continue)

- 4 Click on the downward arrow to select the account to initiate payroll payment
- 5 Enter **Payroll name**
- 6 Enter **Description**
- 7 User can see and download error list (if any). User can select the error transaction to view its details
- 8 User views the list of valid transactions by clicking on the downward arrow at **Valid transactions** section
- 9 User can select **Upload another file** or **Review** to continue the payment process; check all information, then select **Submit**

The screenshot displays the 'New payroll payment' screen. The sidebar on the left contains various banking services. The main form area includes fields for 'From' (account selection), 'Payroll type' (Internal payroll), 'Payroll name' (Salary_11_2021), and 'Description' (E.g. salary payment for december). Below the form is a section for 'Error transactions' with a 'Download error list' link. A table lists 5 error transactions, each with a row number, recipient name, bank, and amount. At the bottom, there is a 'Valid transactions' section showing '47 valid transactions' and a total amount of VND 1,000,000. Two buttons, 'Upload another file' and 'Review', are visible at the bottom right.

Row	To	Bank	Amount	...
1	Nguyen Thi Minh Hieu 01234567890	NONG NGHIEP VA PTNT VN (AGRIBANK)	100,000	...
1	Nguyen Thi Minh Hieu 01234567890	NONG NGHIEP VA PTNT VN (AGRIBANK)	100,000	...
1	Nguyen Thi Minh Hieu 01234567890	NONG NGHIEP VA PTNT VN (AGRIBANK)	100,000	...
1	Nguyen Thi Minh Hieu 01234567890	NONG NGHIEP VA PTNT VN (AGRIBANK)	100,000	...
1	Nguyen Thi Minh Hieu 01234567890	NONG NGHIEP VA PTNT VN (AGRIBANK)	100,000	...

9. Payroll

9.2. Enquiry

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

The screenshot displays the 'Payroll payment' management interface. On the left is a navigation menu with 'Payroll' selected. The main area has a 'Payroll management' tab and a 'Filter' button. Below the filter are input fields for 'Payroll type', 'From amount', 'To amount', 'Status', 'From initiated date', and 'To initiated date'. A table below shows a list of transactions with columns for 'Initiated date', 'Status', 'Name, type', 'No. of transaction', 'Currency', and 'Amount'. A hand cursor is shown clicking on the 'Completed' status of a transaction.

Initiated date	Status	Name, type	No. of transaction	Currency	Amount	
24/06/2022	Completed	Internal payroll template test1 Internal payroll payment	3	VND	6	... ⚠️
24/06/2022	Completed	Internal payroll template test1 Internal payroll payment	3	VND	6	... ⚠️
22/06/2022	Pending	ExternalBatchPayment28072021 External payroll payment	5	VND	5,000,000	...

9. Payroll

9.2. Enquiry (continue)

- 5 At Payroll details, user can track status of each transaction in payroll payment at the status bar. There are types of status, including: Completed; Processing; Rejected
- 6 Click on the arrow at **Transaction listing** and select any transaction to view in details

Maker

Payroll details 5

Internal payroll payment Completed
Created by 35880243_s2maker on 24/06/2022 at 10:33 PM
Payroll ID: 5569

From
VND-TGTT-AVIVHCEQAEZM
19135880243016

Amount
VND 6

Payroll name Internal payroll template test1 **No. of transactions** 3

Description
VND-TGTT-AVIVHCEQAEZM

1 2

Completed Processing Rejected
Last updated on 27/06/2022 at 02:32 PM

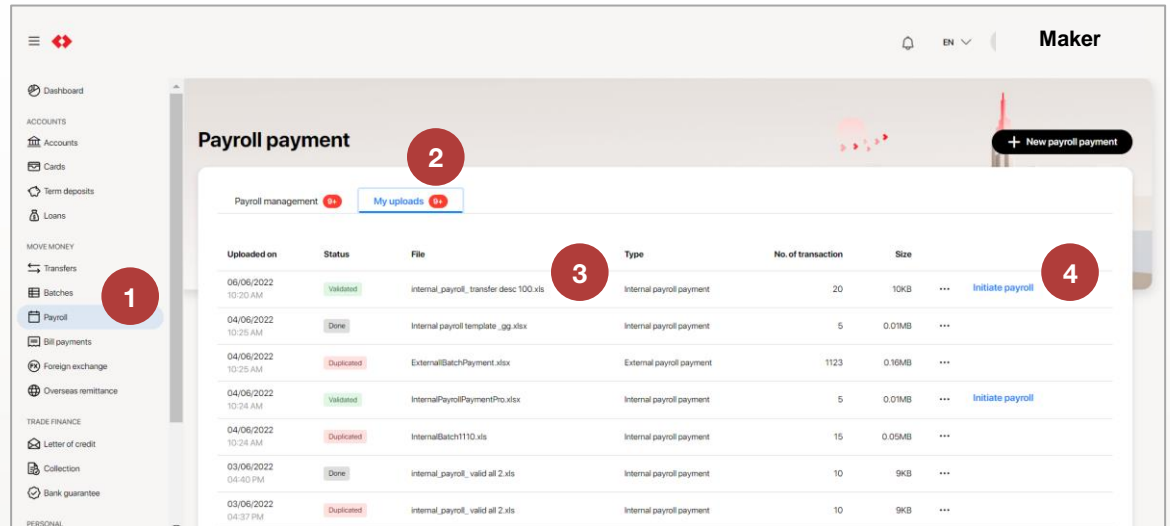
Transaction listing 6

Status	To	Bank	Amount (VND)	
Completed	NGUYEN HONG VAN 19129900327017	Techcombank	1	...
Rejected	KHACH HANG 34987995 KHACH HANG 34987995 19134987995014	Techcombank	2	...
Rejected	NGUYEN VAN DUNG 19030361783015	Techcombank	3	...

9. Payroll

9.2. Enquiry (continue)

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



Note:

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

9. Payroll

9.3. Authorize

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

Note:
Checker can cancel **Pending** transactions

Checker

Payroll payment

Payroll management 9+

Filter **2**

All payroll **My payroll**

Payroll type

From amount

To amount

Status **3**

From initiated date

To initiated date

Cancel **Apply**

Initiated date	Status	Name, type	No. of transaction	Currency	Amount	
24/06/2022	Completed	Internal payroll template test1 Internal payroll payment	3	VND	6	... ⚠
24/06/2022	Completed	Internal payroll template test1 Internal payroll payment	3	VND	6	... ⚠
22/06/2022	Pending	ExternalBatchPayment28072021 External payroll payment	5	VND	5,000,000	...

9. Payroll

9.3. Authorize (continue)

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

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

The screenshot displays the Techcombank mobile app interface. On the left is a navigation menu with categories: Dashboard, Accounts and cards, Move money, Trade finance, Personal, and Extra. The 'Payrolls' option is highlighted. The main screen shows 'Payroll details' for an 'External payroll' (Pending) created by Linh Nguyen on 01/01/2021 at 12:00 PM. A red error banner at the top states 'Account balance is insufficient. Please check your account and try again!'. The payroll details include: From (VND 10,246,450,000 VND-TGTT-GREENBIKE 1234 5678 9198 87), Amount (VND 200,000,000), Payroll name (Salary_11_2021), and No. of transactions (30). A description follows: 'This is a rather long description for a term deposit. It can go into 2 lines. The content can be anything, such as "pension saving for the boss". But there is a limit to this description.' Below this is a 'Transaction listing' section and an 'Approval log' section showing two approvals: 'Approved by Paul Faria' (14/12/2021 at 12:00 PM) and 'Approved by John Doe' (12/12/2021 at 12:00 PM). At the bottom, there are two buttons: 'Reject' (with a red circle containing the number 6) and 'Approve' (with a red circle containing the number 5). The top right of the app shows a notification bell and the user's name 'Checker'.

9. Payroll

9.3. Authorize (continue)

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

Dashboard

ACCOUNTS

- Accounts
- Cards
- Term deposits
- Bao Loc certificate of deposit

MOVE MONEY

- Transfers
- Batches
- Payroll
- Bill, tax & fee
- Foreign exchange
- Overseas remittance

CREDIT & FINANCIAL SERVICES

- Overdraft loan information
- Loan Applications
- Loans
- Letter of credit

← Back to Payroll payment

Payroll details

External payroll payment Pending

Created by 24572824maker1 on 14/02/2023 at 10:42 AM
Payroll ID: 17653

From

VND 10,000,006,271

VND-1001-TK 10324572824010 VND-1001-TK 10324572824010

Amount

VND 100,000,000

Payroll name	No. of transactions
Payroll_External	4

Description

luong thang 2

Download report

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

TECHCOMBANK

BÁO CÁO GIAO DỊCH TRẢ LƯƠNG THEO LỘ PAYROLL PAYMENT REPORT

Thông tin lệnh nhập / Customer Information

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

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



10. BILL AND FEE

This function allows users to pay and view all their bill payments.

10.1. Electricity

10.2. Water



10.3. Port Service Fee

10.4. View Bill Payments

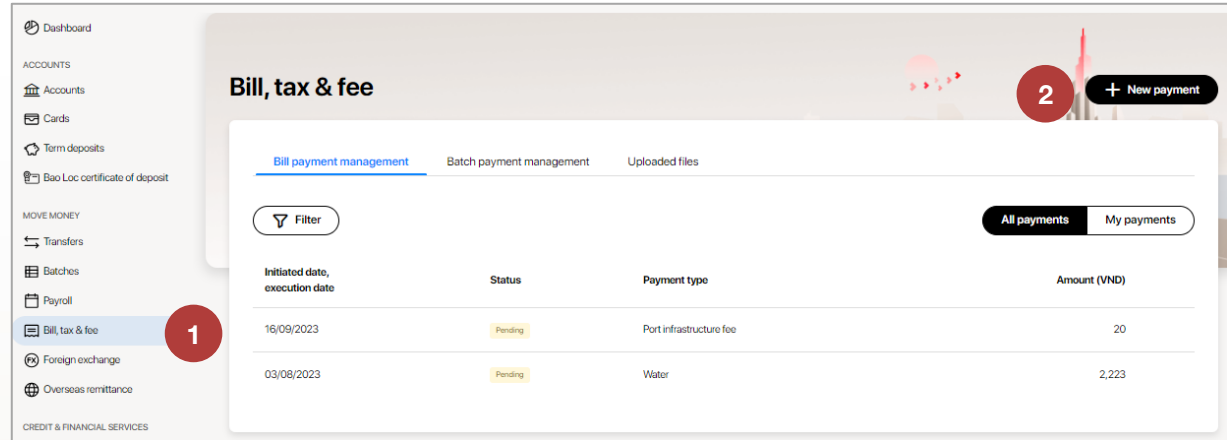
10.5. Authorize Bill payments

➤ 10. Bill and fee

10.1. Electricity

- 1 Select **Bill Payment** in the left Menu
- 2 Select **New payment** > **Bill payment**
- 3 Select **Electricity** 
- 4 Input Contract number and click **Next**
User can click  icon and choose the contract number in the saved payee list

Note: System will then only show the latest unpaid bill information.



Dashboard

ACCOUNTS

- Accounts
- Cards
- Term deposits
- Bao Loc certificate of deposit

MOVE MONEY

- Transfers
- Batches
- Payroll
- Bill, tax & fee** (1)
- Foreign exchange
- Overseas remittance

CREDIT & FINANCIAL SERVICES

Bill, tax & fee

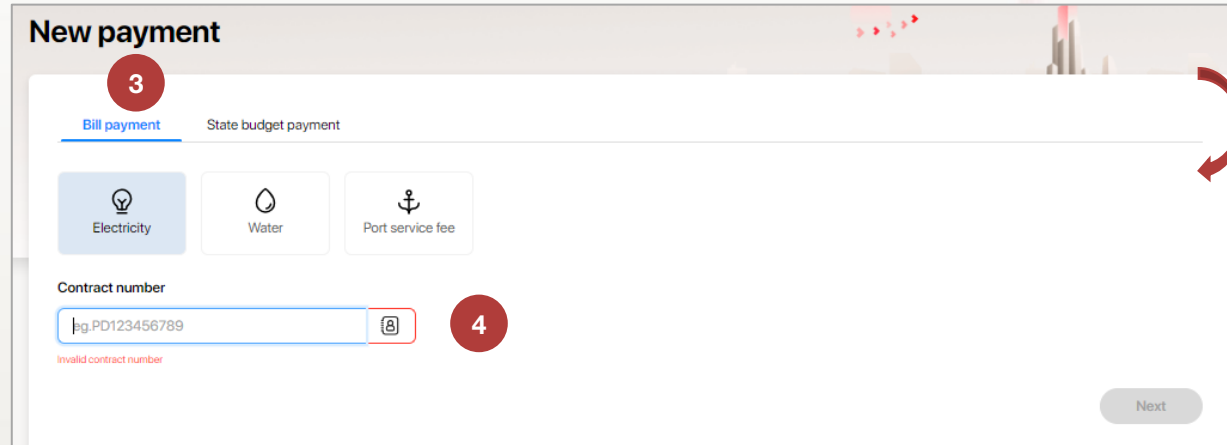
+ New payment (2)

Bill payment management | Batch payment management | Uploaded files

Filter

All payments | My payments

Initiated date, execution date	Status	Payment type	Amount (VND)
16/09/2023	Pending	Port infrastructure fee	20
03/08/2023	Pending	Water	2,223



New payment

Bill payment (3) | State budget payment

Electricity | Water | Port service fee

Contract number

Fig.PD123456789 (4)

invalid contract number

Next

➤ 10. Bill and fee

10.1. Electricity (Continue)

- 5 Click dropdown to change default debit account *(if needed)*
- 6 Tick **Save as a new payee** *(if needed)*
- 7 Select **Review** the select **Submit** in the appeared screen

The screenshot shows a mobile application interface for paying an electricity bill. At the top left, there is a back arrow and the text 'Back to Bill payments'. The main title is 'Electricity'. Below this, there is a 'From' section with a dropdown menu showing 'VND-1001-TK 12221653814013' and a balance of 'VND 378,097,235,985'. The 'To' section shows 'EVN' and the address 'K 177/1Cu Chinh Lan'. The 'Amount' is 'VND 351,600' and the 'Billing Period' is '02/2021'. The 'Description' field contains 'PP09000889473 Nguyen Thi Cung THANH TOAN HOA DON TIEN DIEN T02.2021,ST 351600VND, HD1011040614'. At the bottom, there is a checkbox labeled 'Save as a new payee' and two buttons: 'Back' and 'Review'. Red callout circles with numbers 5, 6, and 7 are placed over the dropdown menu, the 'Save as a new payee' checkbox, and the 'Review' button respectively.

➤ 10. Billand fee

10.2. Water

- 1 Select **Bill Payment** in the left Menu
- 2 Select **New payment** > **Bill payment**
- 3 Select **Water**
- 4 Select your provider
- 5 Input your contract number then click **Next**

Bill, tax & fee

Bill payment management | Batch payment management | Uploaded files

Filter

All payments | My payments

Initiated date, execution date	Status	Payment type	Amount (VND)
16/09/2023	Pending	Port infrastructure fee	20
03/08/2023	Pending	Water	2,223

New payment

Bill payment | State budget payment

Electricity | **Water** | Port service fee

Provider: Select water provider

Contract number: eg.PD123456789

Next

➤ 10. Bill and fee

10.2. Water (Continue)

- 6 Click dropdown to change default debit account (*if needed*)
- 7 Tick **Save as a new payee** (*if needed*)
- 8 Select **Review** then select **Submit** in appeared screen.

← Back to Bill payments

Water

From

VND-1001-TK 14021653814021 VND-1001-TK 140216 14021653814021 -VND 199,477,900,000

To

Hai Phong Water
HF202008142008
142A Son Hai Do Son, P.Ngoc Hai, Q.Do Son, TP.Hai Phong

Amount **VND 19,763,800** Billing Period 06/2016

Description

HF202008142008 Hoang Gia Lam THANH TOAN HOA DON TIEN NUOC T[6570695 06/2016 19757400][6570695 06/2019 19400],ST 19763800 VND, HD: HF20200814

Save as a new payee

Back Review



10. Bill & fee

10.3. Port service fees – Initiate



Customers using TCBB can use the Bill, tax and fee payment feature to pay service fees for some domestic ports including:

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



Customers can choose to pay port service fees for their business or for **other businesses**.

Feature supports customers in paying port service fees online, 24/7 - quickly and conveniently.



After being paid, the invoice will be checked directly by the port service provider, thereby speeding up the process of releasing goods at the port for customers.

10. Bill and fee

10.3. Port service fees – Initiate (continue)

- 1 Select **Bill, tax & fee** in the menu on the left side of the screen.
- 2 Select **New payment**
- 3 Select **Port service fee**
- 4 Select **Port service provider**

If user pay fee for their business, the tax code will be automatically pre-filled.

- 5 Select **Next** to go to the Transfer Information screen

Search

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

Bill, tax & fee

Initiated date, execution date	Status	Payment type	Amount (VND)
07/11/2023	Rejected	Customs tax	138,720

New payment

Port service provider: SNP - Saigon Newport Corporation

Fee payer's tax code: 0314696469

Bill number: INF3JQI6TF

Authorized fee payer's tax code: 0534453752

Next



10. Bill and fee

10.3. Port service fees – Initiate (continue)

- 6 After checking the information, select **Next** to go to the **Review and submit screen**
- 7 Select **Back** if the user wants to adjust previously filled information
- 8 Select **Submit** to complete initiating new payment
- 9 **Note:**
 - If user want to pay port service fees to another business, click **Pay for other business** and enter the fee payer's tax code.
 - In this case, user need to enter the amount on TCBB interface.

Port service provider

Select provider ▼

Fee payer's tax code Bill number ?

Eg:1234567890 Eg:0123456789

Pay for other business 9

Authorized fee payer's tax code

0500453753

Port service fee

Transfer information

From

VND-TGTT-KHDN 38057193
19238057193015 VND 40,093,535,328 ▼

To

↓
SNP
Bill number: INF3JQI6TF

Please check Bill number (Transaction ID on E-port system) to ensure correct payment.

Amount

548,800

Fee payer's tax code Authorized fee payer's tax code
0314696469 0534453752

Description
Thanh toan dich vu Tan Cang INF3JQI6TF

7
6

Back
Next

Port service fee

Review and submit

From **To**

VND 40,093,535,328 ↓

VND-TGTT-KHDN 38057193 SNP
19238057193015 Bill number: INF3JQI6TF

Please check Bill number (Transaction ID on E-port system) to ensure correct payment.

Amount

VND 548,800

Fee payer's tax code Authorized fee payer's tax code
0314696469 0534453752

Description
Thanh toan dich vu Tan Cang INF3JQI6TF

8

Edit
Submit and approve

10. Bill and fee

10.3. Port service fees – Initiate (continue)

- 10 Submit new transaction successfully
- 11 Select **+ New payment** to initiate new transaction (if need)

The screenshot displays the 'Port service fee' payment confirmation screen in the Techcombank mobile app. A green success banner at the top states 'Bill payment has been submitted successfully.' with a red circle containing the number '10'. Below this, the 'Bill information' section provides details for Transaction ID: ba178b74-c2f5-403c-84bc-e7cb7da801cb. The payment is from a VND account (VND-TGTT-KHDN 38057193, 19238057193015) for an amount of VND 40,093,535,328 to an SNP account (Bill number: INF3JQI6TF). The total amount paid is VND 548,800. The fee payer's tax code is 0314696469 and the authorized fee payer's tax code is 0534453752. The description is 'Thanh toan dich vu Tan Cang INF3JQI6TF'. At the bottom right, there are buttons for '+ New Payment' and 'Manage Payments'. The left sidebar shows the navigation menu with 'Bill, tax & fee' selected.

Dashboard

ACCOUNTS

- Accounts
- Cards
- Term deposits
- Bao Loc certificate of deposit

MOVE MONEY

- Transfers
- Batches
- Bill, tax & fee**
- Foreign exchange

CREDIT & FINANCIAL SERVICES

- Overdraft loan information
- Loan applications
- Loans
- Letter of credit
- Collection
- Bank guarantee

PERSONAL

- Beneficiaries

← Back to Bill payments

Port service fee

✓ Bill payment has been submitted successfully. 10

Bill information

Transaction ID: ba178b74-c2f5-403c-84bc-e7cb7da801cb

From	To
VND 40,093,535,328 VND-TGTT-KHDN 38057193 19238057193015	SNP Bill number: INF3JQI6TF

Amount
VND 548,800

Fee payer's tax code 0314696469	Authorized fee payer's tax code 0534453752
-------------------------------------------	------------------------------------------------------

Description
Thanh toan dich vu Tan Cang INF3JQI6TF

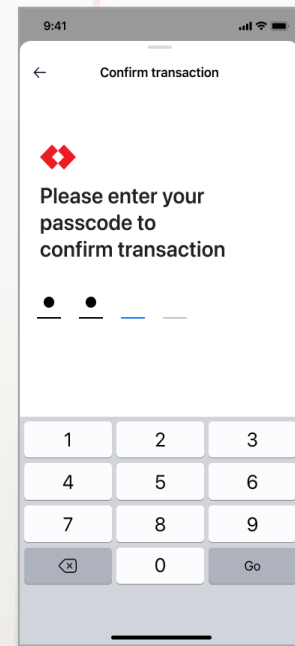
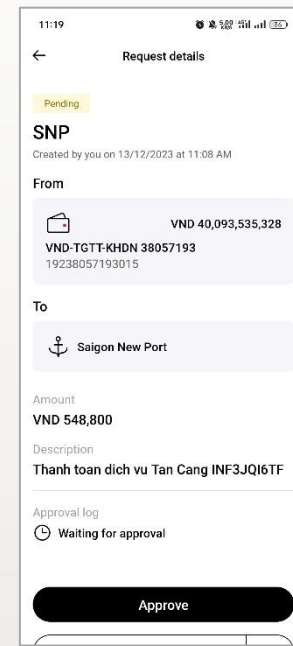
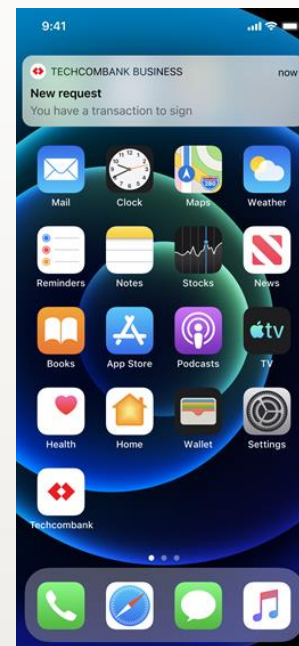
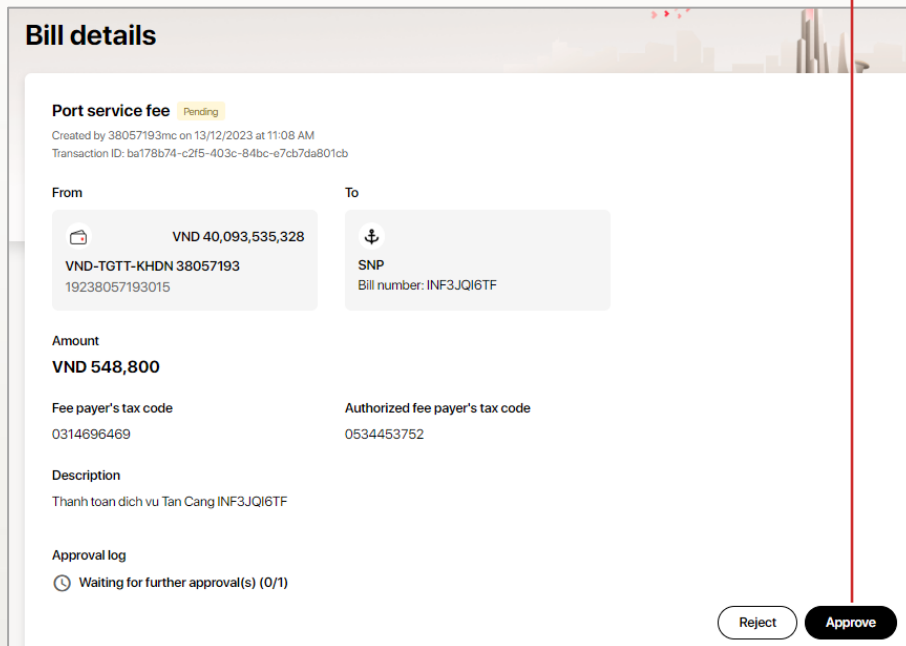
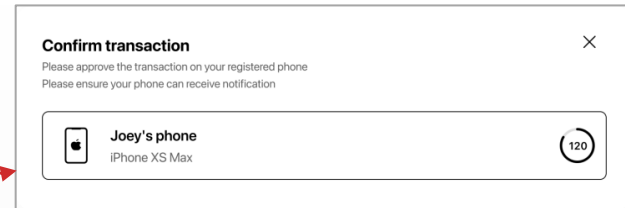
+ New Payment Manage Payments

10. Bill and fee

10.3. Port service fees – Approve

- 1 User checker click **Bill, tax & fees** on web TCBB > Bill payment management > Select the pending transaction need to be approved and click **Approve** > Confirm transaction on the app.

User checker can log in App TCBB to approve the transaction completely on App





10. Bill and fee

10.4. View Bill payment

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

- Initiation date
- Status
- Payment type
- Amount

Also user can filter transaction by:

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

Note: Users can cancel all payment orders in the status of pending approval

The screenshot shows the 'Bill, tax & fee' section of a banking application. On the left is a sidebar menu with categories like ACCOUNTS, MOVE MONEY, CREDIT & FINANCIAL SERVICES, and PERSONAL. The main area has a title 'Bill, tax & fee' and a '+ New payment' button. Below the title are tabs for 'Bill payment management', 'Batch payment management', and 'Uploaded files'. A 'Filter' button is visible. The filter panel includes dropdowns for 'Payment type' (set to 'All'), 'Status' (set to 'All'), and 'From amount' (set to 'From'). There are also date pickers for 'From execution date' and 'To execution date'. Below the filter panel are 'Cancel' and 'Apply' buttons. At the bottom is a table with the following data:

Initiated date, execution date	Status	Payment type	Amount (VND)
16/09/2023	Pending	Port infrastructure fee	20
03/08/2023	Pending	Water	2,223



10. Bill and fee

10.5. Authorize Bill payment

- 1 Select **Bill Payment** in the left Menu
- 2 Select **Filter**
- 3 Select **Pending Payment** in the **Status** field
- 4 Select transaction you want to authorize then select **Approve** in appeared screen and authenticate the transaction with the passcode on the mobile application.

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

Bill, tax & fee

Dashboard

ACCOUNTS

- Accounts
- Cards
- Term deposits
- Bao Loc certificate of deposit

MOVE MONEY

- Transfers
- Batches
- Payroll
- Bill, tax & fee**
- Foreign exchange
- Overseas remittance

CREDIT & FINANCIAL SERVICES

- Overdraft loan information
- Loan Applications
- Loans
- Letter of credit
- Collection
- Bank guarantee

Filter All payments My payments

Payment type: All

From amount: From

To amount: To

Status: All **3**

From execution date: DD/MM/YYYY

To execution date: DD/MM/YYYY

Cancel Apply

Initiated date, execution date	Status	Payment type	Amount (VND)
16/09/2023	Pending	Port infrastructure fee	20
03/08/2023	Pending	Water	2,223

Water Pending

Created by 38057193mc on 03/08/2023 at 04:02 PM
Transaction ID: 842e8cc2-865d-42c6-b687-ebd70991f08f

From: VND 40,113,587,928
VND-TGTT-KHDN 38057193
19238057193015

To: (HN) Hanoi Water
110462538
C53615 Khu do thi D .CAPITALE, phuong Trung Hoa, quan Cau Giay

Amount: VND 2,223

Billing period: 01/2020

Description: 110462538 THANH TOAN HOA DON TIEN NUOC T01/2020, ST 2223 VND, HD6008332141

Approval log: Waiting for further approval(s) (0/1)

Cancel request Reject **Approve** **4**



11. CUSTOMS TAX

This function allows user to inquire and perform tax/fee liability payments

- 11.1. Tax/Fee liability payment
- 11.2. Single customs tax declaration
- 11.3. Multiple customs tax declaration
- 11.4. Authorize tax/fee payment request
- 11.5. Download custom tax deposit note
- 11.6. Exception cases for Customs tax payment
- 11.7. Custom tax by batch

➤ 11. Customs tax

11.1. Tax/Fee liability customs tax

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

- 1 Enter **Tax code of tax payer**
- 2 Select **Payment type**
- 3 Enter **Tax declaration number**
- 4 Click **Next**

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

The screenshot displays the 'New payment' interface. On the left is a navigation menu with 'Bill, tax & fee' selected. The main screen shows 'State budget payment' as the active category. Three payment options are visible: 'Customs tax', 'Domestic tax', and 'Port infrastructure fee'. Below these, there are two sub-sections: 'Single payment' (selected) and 'Batch payment'. The 'Single payment' section contains three input fields: 'Tax code of tax payer' (with a red circle 1), 'Payment type' (with a dropdown menu showing 'Tax liability payment' and a red circle 2), and 'Tax declaration number' (with a red circle 3). A checkbox for 'Pay tax for another business' is located below these fields. At the bottom right, there is a 'Next' button with a red circle 4.

11. Customs tax

11.1. Tax/Fee liability customs tax (Continue)

- 5 The screen will automatically display **Tax payer name** (users can change this information manually)
- 6 Enter tax payer's address (**Address**, **District**, **Province/City**)
- 7 User can **Save as new payee** to save tax number of payer for next payment
- 8 Select **Next**

← Back to Bill payments

Custom tax

Tax payer information

Tax code: 3300489348

Payment type: Tax liability payment

Tax declaration number: 12436576587/9

Tax payer name: Cty TNHH Anh Ban Mai Xanh

Address: 128 Bà Triệu

District (Optional): Eg: Hai Bà Trưng

Province/City (Optional): Eg: Hà Nội

Save as a new payee

Back Next

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

11. Customs tax

11.1. Tax/Fee liability customs tax (Continue)

- 9 Select the account you wish to pay from
- 10 The information of **State treasury info** will be automatically updated. However, user can still select other state treasuries on the list by entering it's code or name
- 11 Enter **National budget**
- 12 Select **Area code** of the state treasury
- 13 Enter **Chapter** number
- 14 Enter **Collecting authority code**
- 15 Information of **Custom declaration authority, Custom issuing authority, Import/export tax code** and **Liability status** will be automatically updated

Transfer information

From: VND-TTTT-Cty TNHH Khoa Học & Kỹ Thuật Hong Zheng Vietnam
1903.0808.998899 VND 13,000,000.00

State treasury info: 1813 - KBNN TX Thuận An
National budget: 7111

Custom inquiry information

Area code: Chọn tên DBHC
Chapter: 999
Collecting authority code: 2995147

Custom declaration authority: 2995147 - HQ KCN Vietnam - Singapore
Custom issuing authority: 2995147 - HQ KCN Vietnam - Singapore

Import/export tax code: A12 - Nhập kinh doanh sản xuất
Liability status: Nợ trong hạn

Description of taxable items

<input type="checkbox"/>	Tax type	Economics code	Economics	Original amount (VND)	Pay amount (VND)
<input type="checkbox"/>	NK	1901	Thuế nhập khẩu	128,000,000	128,000,000
<input type="checkbox"/>	NK	1901	Thuế nhập khẩu	128,000,000	128,000,000
<input type="checkbox"/>	NK	1901	Thuế nhập khẩu qua biên giới đất liền	128,000,000	128,000,000
Total amount (VND)				-	

Buttons: Back, Review

11. Customs tax

11.1. Tax/Fee liability customs tax (Continue)


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

17 Select the edit icon on the outer right of each item if user wishes to change the information

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

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

Description of taxable items

	Tax type	Economics code	Economics	Original amount (VND)	Pay amount (VND)	
16	<input type="checkbox"/>					
	<input checked="" type="checkbox"/>	NK	1901	Thuế nhập khẩu	128,000,000	10,000,000 
	<input type="checkbox"/>	NK	1901	Thuế nhập khẩu	128,000,000	128,000,000
	<input type="checkbox"/>	NK	1901	Thuế nhập khẩu qua biên giới đất liền	128,000,000	128,000,000
Total amount (VND)					-	

Back Review 19

Edit ×

Tax type: NK Tax item code: 1901

Full payment VND 128,000,000 18

Partial payment

Amount (VND):

Cancel Save



11. Customs tax

11.2. Single customs tax declaration

- To initiate a single customs tax declaration payment, user select **Bill payment** trong danh mục bên trái màn hình → select **New payment** → select **Customs tax**

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

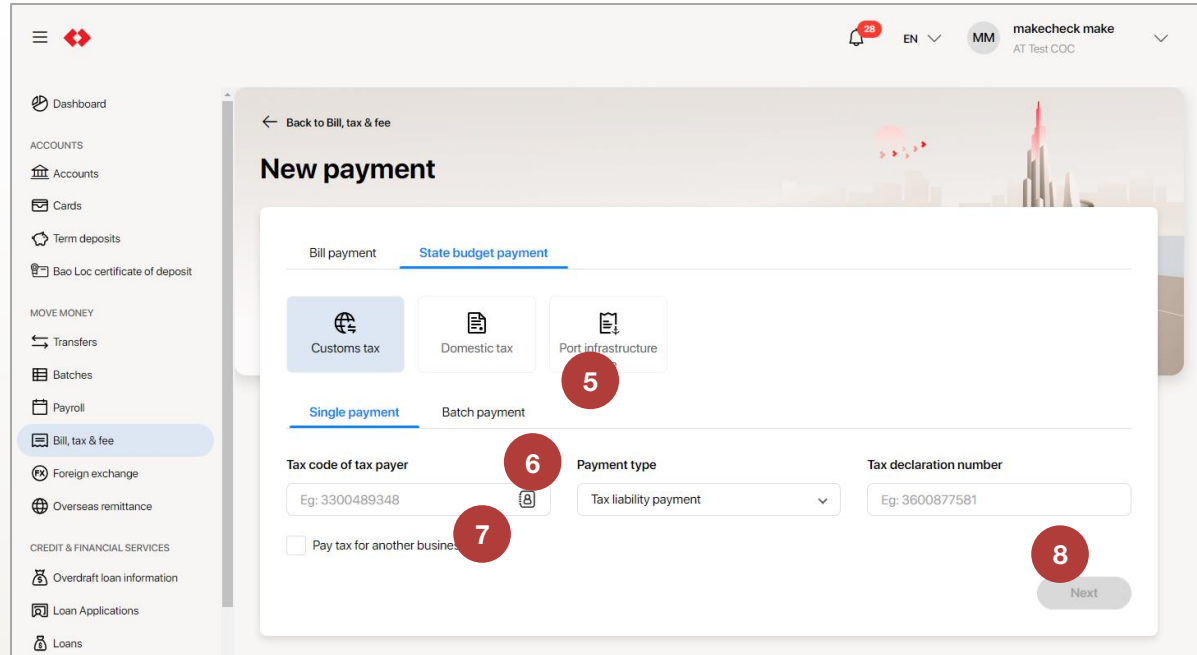
Note: If you wish to pay tax for another business, check the box **Pay tax for another business**, then enter **Tax code of authorizer**



11. Customs tax

11.2. Single customs tax declaration

- 5 The screen will automatically display **Tax payer name** (users can change this information manually)
- 6 Enter tax payer's address (**Address, District, Province/City**)
- 7 User can **Save as new payee** to save tax number of payer for next payment
- 8 Select **Next**



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

11. Customs tax

11.2. Single customs tax declaration

9 Select the account you wish to pay from

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

11 Enter **National budget**

12 Select **Area code** of the state treasury

13 Enter **Chapter** number

14 Enter **Collecting authority code**

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

← Back to Bill payments

Custom tax

Transfer information

From: VND-TTTT-Cty TNHH Khoa Học & Kỹ Thuật Hong Zheng Vietnam
1903 0808 998899 VND 13,000,000.00

State treasury info 1813 - KBNN TX Thuận An
National budget 7111

Custom inquiry information

Area code Chọn tên DBHC
Chapter 999
Collecting authority code 2995147

Custom declaration authority 2995147 - HQ KCN Vietnam - Singapore
Custom issuing authority 2995147 - HQ KCN Vietnam - Singapore

Import/export tax code A12 - Nhập kinh doanh sản xuất
Liability status Nợ trong hạn

Description of taxable items

<input type="checkbox"/>	Tax type	Tax item code	Tax item name	Original amount (VND)	Pay amount (VND)
<input checked="" type="checkbox"/>	NK	1901	Phí Hải quan	20,000	20,000
<input type="checkbox"/>	NK	1901	Phí Hải quan	20,000	20,000
<input type="checkbox"/>	NK	1901	Phí Hải quan	20,000	20,000
Total amount (VND)					20,000

Back Review

11. Customs tax

11.2. Single customs tax declaration


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

17 Select the edit icon on the outer right of each item if user wishes to change the information

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

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

Description of taxable items

<input type="checkbox"/>	Tax type	Tax item code	Tax item name	Original amount (VND)	Pay amount (VND)	
<input checked="" type="checkbox"/>	NK	1901	Phí Hải quan	20,000	20,000	
<input type="checkbox"/>	NK	1901	Phí Hải quan	20,000	20,000	
<input type="checkbox"/>	NK	1901	Phí Hải quan	20,000	20,000	
Total amount (VND)					20,000	

Edit ×

Tax type: Tax item code:

Full payment VND 128,000,000

Partial payment

Amount (VND):

11. Customs tax

11.3. Multiple customs tax declarations

- To initiate a single customs tax declaration payment, user select **Bill payment** → select **New payment** → select **Customs tax**

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

The screenshot shows the 'New payment' interface. The left sidebar lists various services like Dashboard, ACCOUNTS, MOVE MONEY, and CREDIT & FINANCIAL SERVICES. The main content area is titled 'New payment' and includes a 'Back to Bill, tax & fee' button. The 'Bill payment' tab is active, showing 'Customs tax' as the selected option. The 'Single payment' sub-tab is also active. The form fields are: 'Tax code of tax payer' (Eg: 3300489348), 'Payment type' (Tax liability payment), and 'Tax declaration number' (Eg: 3600877581). A 'Next' button is located at the bottom right.

Note:

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

➤ 11. Customs tax

11.3. Multiple customs tax declarations (continue)

- 5 The screen will automatically display **Tax payer name** (users can change this information manually)
- 6 Enter tax payer's address (**Address**, **District**, **Province/City**)
- 7 User can **Save as new payee** to save tax number of payer for next payment
- 8 Select **Next**

The screenshot shows the 'New payment' screen in the Techcombank mobile app. The screen is divided into several sections. At the top, there is a navigation bar with a back arrow and the text 'Back to Bill, tax & fee'. Below this, the title 'New payment' is displayed. The main content area is divided into two tabs: 'Bill payment' and 'State budget payment'. Under 'State budget payment', there are three categories: 'Customs tax', 'Domestic tax', and 'Port infrastructure fee'. Below these, there are two options: 'Single payment' and 'Batch payment'. The 'Single payment' section includes three input fields: 'Tax code of tax payer' (with example '3300489348'), 'Payment type' (with a dropdown menu showing 'Tax liability payment'), and 'Tax declaration number' (with example '3600877581'). There is also a checkbox labeled 'Pay tax for another business'. At the bottom right, there is a 'Next' button. Red circles with numbers 5 through 8 are overlaid on the screen to indicate the steps described in the text.

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

11. Customs tax

11.3. Multiple customs tax declarations (continue)

- 4 Select the account you wish to pay from
- 5 Select **Area code** of the state treasury
- 6 System will display information of fee liability declarations with the same criteria, such as: **State treasury info, Chapter, National budget, Collecting authority code, Import/export tax code**

User can choose to pay full amount of all the fee liability declarations with the same criteria as mentioned above or just a few of them

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

Transfer information

From: VND-TTTT-Cty TNHH Khoa Học & Kỹ Thuật Hong Zheng Vietnam
1903 0808 998899 VND 13,000,000.00

Custom inquiry information

Area code: Select area code

Description of taxable items

State treasury info	Chapter	National budget	Custom issuing authority	Collecting authority code	Import/export tax code	
<input type="radio"/>	0023	999	3520	01DB Chi cục HQ chuyển phát chám	2995192	A41
<input checked="" type="radio"/>	0023	999	3520	01DB Chi cục HQ chuyển phát chám	2995192	A41

Custom authority code	Custom authority name	Declaration no.	Registration date	Tax item code	Tax item name	Amount (VND)
<input checked="" type="checkbox"/>	A44 Chi cục HQ Sản bay Nội bãi Đới HH Nhập	234566790	12/03/2021	2610	Phí hải quan	20,000
<input checked="" type="checkbox"/>	A44 Chi cục HQ Sản bay Nội bãi Đới HH Nhập	234566790	12/03/2021	2610	Phí hải quan	20,000
<input type="checkbox"/>	A44 Chi cục HQ Sản bay Nội bãi Đới HH Nhập	234566790	12/03/2021	2610	Phí hải quan	20,000
<input checked="" type="checkbox"/>	A42 Chi cục HQ Sản bay Nội bãi Đới HH Nhập	234566790	12/03/2021	2615	Phí hải quan	20,000

Total amount (VND) 80,000

0023 999 3520 01DB Chi cục HQ chuyển phát chám 2995192 A41

11. Customs tax

11.4. Authorize tax/fee payment request

1 Select **Bill payments** on the left side menu

2 Select **Filter**

3 Select **Customs tax** in **Payment type**

4 Select **Pending** in **Status**

5 Select the transaction you want to authorize

Note:
Checker can cancel **Pending** transactions

The screenshot displays the 'Bill, tax & fee' section of the Techcombank mobile app. The left sidebar menu is visible, with 'Bill, tax & fee' highlighted. The main content area shows a 'Filter' button, a 'Payment type' dropdown set to 'All', a 'Status' dropdown set to 'All', and a table of transactions. The table has columns for 'Initiated date, execution date', 'Status', 'Payment type', and 'Amount (VND)'. Two transactions are listed: one for 'Domestic tax' with an amount of 391,194 VND and one for 'Water' with an amount of 41,214 VND. Both transactions have a 'Pending' status.

Initiated date, execution date	Status	Payment type	Amount (VND)
21/03/2023	Pending	Domestic tax	391,194
21/03/2023	Pending	Water	41,214



11. Customs tax

11.4. Authorize tax/fee

payment request (continue)

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

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

Custom tax - Tax liability payment Pending

Created by 37875866ws3maker2 on 11/12/2021 at 08:15 PM
Transaction ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

Checker

From

VND 900,000,000

VND-TKTT-Cty TNHH Ola
1234 5678 9198 87

To

KBNN Thuận An - Bình Dương

7111 2995147

Amount
VND 40,000

General information ∨

Tax payer information

Tax code 33443645678673	Tax payer name Cty TNHH Anh Ban Mai Xanh	Address 128 Bà Triệu, Hai Bà Trưng, Hà Nội
Tax declaration number 33443645678673	Registration date 20/11/2021	

Custom inquiry information ∨

Area code 250HH - Quận Ngô Quyền	Chapter 999	Collecting authority code 2995147
Custom declaration authority 2995147 - HQ KCN Vietnam - Singapore	Custom issuing authority 2995147 - HQ KCN Vietnam - Singapore	
Import/export tax code A12 - Nhập kinh doanh sản xuất	Liability status Nợ trong hạn	

Description of taxable items ∨

Tax type	Tax item code	Tax item name	Original amount (VND)	Pay amount (VND)
NK	1901	Thuế nhập khẩu	20,000	20,000
NK	1901	Thuế nhập khẩu	20,000	20,000

Approval log

🕒 Waiting for further approval(s) (0/1)

7

Reject

6

Approve

11. Custom tax

11.5. Download custom tax deposit note

- 1 From the menu, select **Bill payments**
- 2 Select custom tax transaction need to export deposit note (it must be a completed transaction). User can use filter to filter the completed custom tax transaction, too.

Click to view detail the transaction
- 3 Click **Download**.

Bill payments 1

Filter All payments My payments

Initiated date, execution date	Status	Payment type	Amount (VND)
10/11/2022	Pending	Electricity	1,234
10/11/2022 18/01/2023	Completed	Domestic tax	8,224,662
10/11/2022 06/01/2023	Completed	Customs tax	13,178,400
10/11/2022	Pending	Electricity	1,234
27/10/2022	Pending	Domestic tax	8,896,046

Customs tax Completed 3 Download

Created by 37875866ws3maker2 on 11/12/2021 at 08:15 PM
Transaction ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

From VND 900,000,000
VND-TKTT-Cty TNHH Ola
1234 5678 9198 87

To MB Bank
KBNN Thuận An - Bình Dương
7111 2995147

Amount
VND 40,000

Execution date 20/12/2021
Transaction reference FT21326643170442

Description
BNN Thuận An - Binh Duong, MST37016164366,ThueNK,C999,TM1901,5T92000, STK10088405645,NGAYTK31-05-2016,LHXHK A12, Ngày NT: 11-08-2016

General information

Tax payer information

Tax code 8888888888
Decision number/ notice number 45-QĐ

Tax payer name Cty TNHH Anh Ban Mai Xanh
Address 128 Bà Triệu, Hai Bà Trưng, Hà Nội

Tax information

Area code 250HH - Quận Ngô Quyền
Collecting authority 2995147 - Huyện Thanh Xuân, Chi cục thuế khu vực Thanh Xuân

Decision authority 04 - Cơ quan có thẩm quyền khác
Decision date 27/01/2022

Details of taxable item(s)

Chapter	Tax items	Tax period	Amount (VND)	Note
999	1052 - Thuế thu nhập DN của các đơn vị không hạch toán toàn ngành	-	182,000	Hôm nay tôi đi đồng thuế
999	1052 - Thuế thu nhập DN của các đơn vị không hạch toán toàn ngành	27/03/2021	1,820,000	-

Approval log

- Waiting for further approval(s) (1/2)
- Approved by 37875866ws3makerapprover13 full name (37875866ws3makerapprover13) 21/11/2021 at 8:20 AM



11. Custom tax

11.6. Exception cases for Customs tax payment

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

- ❖ If TCS/ GDC send successful response, TCBB will update status of transaction = Completed
- ❖ If TCS/ GDC send exception responses:
 - TCBB will update status of transaction = Rejected and display detail error or guiding message.
 - TCBB will update status of transaction = Processing and user need to contact Call Centre for further information.

Transaction is being processed
Please check your balance and the request status before trying again, or contact customer service for further support

Custom tax - Tax liability payment Processing

Created by 37875866ws3maker2 on 11/12/2021 at 08:15 PM
Transaction ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

From

VND 900,000,000

VND-TKTT-Cty TNHH Ola
1234 5678 9198 87

To

MB Bank

KBNN Thuận An - Bình Dương
7111 2995147

Amount
VND 40,000

General information ▼

Tax payer information

Tax code 33443645678673	Tax payer name Cty TNHH Anh Ban Mai Xanh	Address 128 Bà Triệu, Hai Bà Trưng, Hà Nội
Tax declaration number 33443645678673	Registration date 20/11/2021	

Custom inquiry information ▼

Area code 250HH - Quận Ngô Quyền	Chapter 999	Collecting authority code 2995147
Custom declaration authority 2995147 - HQ KCN Vietnam - Singapore	Custom issuing authority 2995147 - HQ KCN Vietnam - Singapore	
Import/export tax code A12 - Nhập kinh doanh sản xuất	Liability status Nợ trong hạn	

Description of taxable items ▼

Tax type	Tax item code	Tax item name	Original amount (VND)	Pay amount (VND)
NK	1901	Thuế nhập khẩu	20,000	20,000
NK	1901	Thuế nhập khẩu	20,000	20,000

Approval log ▲

- Approved by FULL NAME (username)**
DD/MM/YYYY at 12:00 PM
- Approved by FULL NAME (username)**
DD/MM/YYYY at 12:00 PM

11. Custom tax

11.7. Custom tax by batch – Initiate

- 1 To initiate new tax payment, user selects **Bill, tax & fee** on the left side menu > **New payments** → select **State budget payment**
- 2 Click **Custom tax** > **Batch Payment**
- 3 At the first time initiating new transaction custom tax by batch, users need to download file template (excel) from TCBB and add related information.

➤ The mandatory fields of template: Tax cod, Declaration number, Registration year, Payment type, Address of tax payer.

➤ The optional field: Reference no.

Back to Bill, tax & fee

New payment

Bill payment | **State budget payment**

Customs tax | Domestic tax | Port infrastructure fee

Single payment | **Batch payment**

Tax code of tax payer: Eg: 3300489348 | Payment type: Tax liability payment | Tax declaration number: Eg: 3600877581

Pay tax for another business

Next

Bill payment | **State budget payment**

Customs tax | Domestic tax | Port infrastructure fee

Single payment | **Batch payment**

File template | Upload file

Customs tax batch payment 3

Drop your file here, or select manually
Maximum records in batch file are 50 transactions.
Only XLSX and XLS files are supported.

Tax Code (Enter numeric characters)	Declaration number (Enter up to 12 numeric characters)	Registration Year (Enter 04 numeric characters)	Payment type (Enter the value M101 for tax liability or M102 for fee liability)	Address of tax payer (Enter up to 100 characters)	Reference no. (Enter alphanumeric characters. Avoid special characters)
0100109032	1033876726	2020	M101	test 1	01DD
0100109032	10307960656	2019	M101	test 2	01DD
0100109032	10198657292	2018	M102	test 3	01B1
0100109032	10199154023	2018	M102	test 4	01B1
0100109032	10199154023	2018	M102	test 4	01B1
0100109032	1033876726	2020	M101	test 1	01DD
0100109032	10307960656	2019	M101	test 2	01DD



11. Custom tax

11.7. Custom tax by batch – Initiate (continue)

Some notes about the format of file template:

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

Other notes:

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

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

11. Custom tax

11.7. Custom tax by batch – Initiate (continue)

If there are < 5 transactions in batch

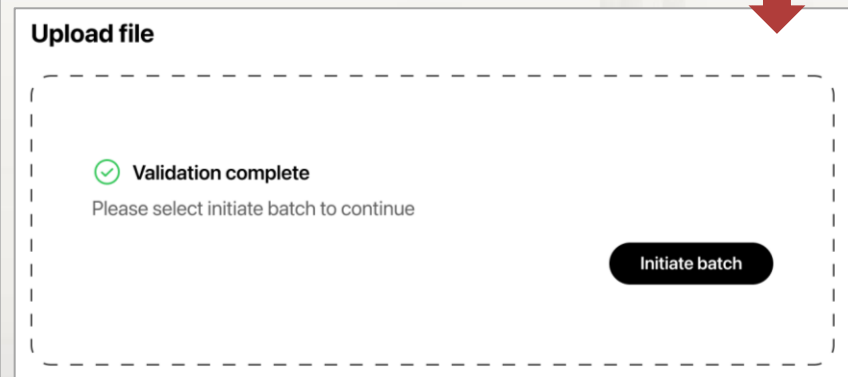
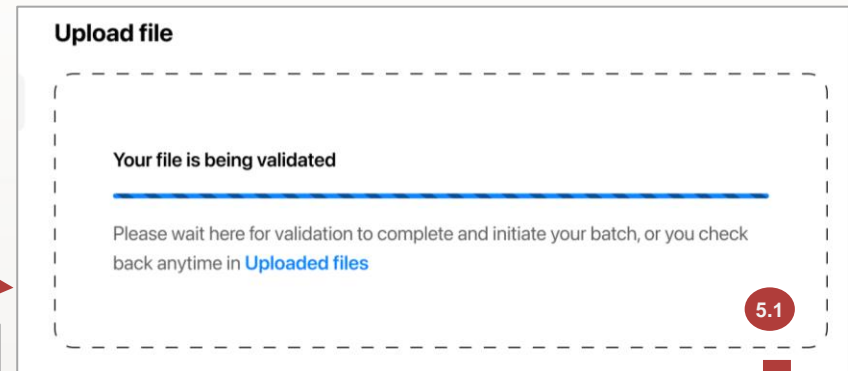
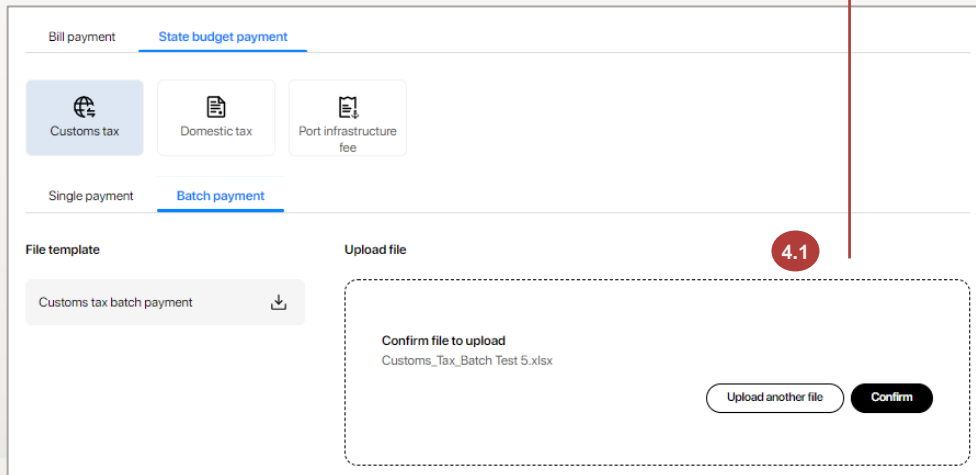
4.1 After completing file excel, user select **Upload file**.

TCBB will validated files (format, name, size...). User click

5.1 **Confirm** to continue or select to **Upload another file**.

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

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



11. Custom tax

11.7. Custom tax by batch – Initiate (continue)

If there are ≥ 5 transactions in batch

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

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

Bill payment **State budget payment**

Customs tax Domestic tax Port infrastructure fee

Single payment **Batch payment**

File template Upload file

Customs tax batch payment

Confirm file to upload
Customs_Tax_Batch Test 5.xlsx

Upload another file **Confirm**

Upload file

Your file is being validated

Please wait here for validation to complete and initiate your batch, or you check back anytime in **Uploaded files**

Bill payment management Batch payment management **Uploaded files 1**

Uploaded on	Status	File	Type	Valid transaction	Size	
13/03/2022 11:56AM	Validated	billpayment.xls	Custom tax payment	100/100	10MB	... Initiate batch
13/03/2022 11:56AM	Validating	billpayment.xls	Custom tax payment	100/100	10MB	...
13/03/2022 11:56AM	Validated	billpayment.xls	Custom tax payment	100/100	10MB	... Initiate batch
13/03/2022 11:56AM	Done	billpayment.xls	Custom tax payment	100/100	10MB	...
13/03/2022 11:56AM	Validated	billpayment.xls	Custom tax payment	100/100	10MB	...
13/03/2022 11:56AM	Duplicated	billpayment.xls	Custom tax payment	100/100	10MB	...

< > 1 2 3 >

11. Custom tax

11.7. Custom tax by batch – Initiate (continue)

- 6 TCBB validate all transactions in batch.
- 7 System would update progress 3 steps of initiating new custom tax by batch, too. Select **Next**.

* **Note:**

- If users pay custom tax for their company, TCBB will display the amount (tax/fee) from TCS. If users pay tax for another business, TCBB won't display the amount and user need to enter the number of tax/fee of all transactions.
- TCBB have not supported for custom tax by batch from overdraft account in case pay tax/fee for another business, too.

Valid transactions VND 510,000,000

30 valid transactions
Only valid transactions will be processed

Row	Tax code	Declaration No	Reg year	Payment type
1	310000012	taxdeclaration010	2022	Fee liability payment
2	310000012	taxdeclaration010	2022	Fee liability payment
3	310000012	taxdeclaration010	2022	Fee liability payment
4	310000018	taxdeclaration010	2022	Fee liability payment
5	310000018	taxdeclaration010	2022	Fee liability payment
6	310000018	taxdeclaration010	2022	Fee liability payment
7	310000018	taxdeclaration010	2022	Fee liability payment
8	310000018	taxdeclaration010	2022	Fee liability payment
9	310000018	taxdeclaration010	2022	Fee liability payment
10	310000018	taxdeclaration010	2022	Fee liability payment

1 2 3 > | **7**

Upload another file Next

Confirm batch Edit transaction detail Review and submit

Your batch has x incomplete transactions. Please provide the missing information to continue.

From VND-TTTT-Cty TNHH Khoa Học & Kỹ Thuật Hong Zheng Vietnam
1903 0808 998899 VND 13,000,000.00

Batch name 0/35
payment012021

Pay tax for another business

Transfer information

Tax code	Declaration No	Collecting authority	Amount (VND)
taxdeclaration002	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
taxdeclaration003	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
taxdeclaration003	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
taxdeclaration003	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
taxdeclaration003	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
taxdeclaration003	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
taxdeclaration003	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000

11. Custom tax

11.7. Custom tax by batch – Initiate (continue)

8 At Review and submit interface, TCBB display detail custom tax by batch payment request:

Debit account/ Amount (of batch)/ No. of transactions/ Batch name... User can select to view detail each transaction in batch, too.

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

Confirm batch Edit transaction detail Review and submit

From

VND 900,000,000

VND-TKTT-Cty TNHH Oia
1234 5678 9198 87

Amount VND 1,000,000

No. of transactions 50

Batch name Payment 01/2021

Tax code	Declaration No	Collecting authority	Amount (VND)	Tax item amt
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000	2
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	30,000	1
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000	2
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000	2
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	30,000	2
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	30,000	2
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000	2
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000	2
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000	2
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000	2
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000	2
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000	2

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

Edit Submit

Customs tax - Tax liability payment

Tax payer information

Tax code 3300489348

Tax payer name Cty TNHH gi gi day

Tax declaration number 33443645678673

Payment type Fee liability payment

Address 22 Quang Trung, Hoan kiem, Ha Noi

Registration year 2022

Reference number 0123

Transfer information

To KBNN

Kho bạc nhà nước tp Hải Phòng
7111.295072

Amount VND 60,000

Custom inquiry information

Area code 250HH - Quận Ngô Quyền

Collecting authority 2995147 - HQ KCN Vietnam - Singapore

Import/export tax code A12 - Nhập kinh doanh sản xuất

Chapter 999

Budgetary code 1234567

Liability status Nợ trong hạn

Tax type	Tax item	Amount (VND)
NK	0123 - Thuế giá trị gia tăng	20,000
NK	0123 - Thuế giá trị gia tăng	20,000

Customs declaration < 1 / 26 >

11. Custom tax

11.7. Custom tax by batch – Initiate (continue)

10 Custom tax by batch successfully submitted.

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

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

Initiated date, execution date	Status	Type, name	Số lượng giao dịch	Amount (VND)
01/01/2021 29/02/2021	Pending	Thuế hải quan theo lô payment012021	30	1,000,000
01/01/2021 29/02/2021	Completed	Thuế hải quan theo lô Support Content	30	1,000,000
01/01/2021 29/02/2021	Cancelled	Thuế hải quan theo lô Lo thuê thang gieng 2021	30	1,000,000

Batch successfully submitted 10

Batch summary
Batch ID: A3891849YA

From
VND 900,000,000
VND-TKTT-Cty TNHH Ola
1234 5678 9198 87

Amount: VND 1,000,000 No. of transactions: 50 Batch name: Payment 01/2021

Tax code	Declaration No	Collecting authority	Amount (VND)	Tax item amt
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		60,000
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		30,000
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		60,000
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		60,000
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		30,000
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		30,000
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		60,000
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		60,000
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		60,000
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		60,000
3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore		60,000

11. Custom tax

11.7. Custom tax by batch – Initiate (continue)

Some warning when validating the batch:

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

Your batch has 4 incomplete transactions. Please provide missing information to continue.

From

VND-1001-TK 19025325205011 VND-1001-TK 19025325205011 VND 200,000,000,000

Batch name 27/35
Customs_Tax_Batch_VN_Test 2

Pay tax for another business

Transfer information

Tax code	Declaration No	Collecting authority	Amount (VND)
0100109032	10181166871	0183 - Chi cục HQ Sản bay Nội bài-Đội IHH Nhập	- ... ⚠
0100109032	10181157325	0183 - Chi cục HQ Sản bay Nội bài-Đội IHH Nhập	- ... ⚠
0100109032	10181609061	0183 - Chi cục HQ Sản bay Nội bài-Đội IHH Nhập	- ... ⚠
0100109032	10181681220	0183 - Chi cục HQ Sản bay Nội bài-Đội IHH Nhập	- ... ⚠

Enter the amount tax/fee of transactions

Transaction details ✕

Row in file: 23

Tax code
310000AB12
Wrong tax code format

Registration year 2022
Declaration Number taxdeclaration010

Payment type Fee liability payment
Reference number 001

Address
128 Bà Triệu Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam placerat, erat id luctus dignissim, lorem risus imperdiet nisi, iaculis malesuada ante diam

Customs declaration < 1 / 26 >

Transaction details ✕

Row in file: 23

Không tìm thấy thông tin về đơn vị xuất nhập khẩu trên hệ thống hải quan

Tax code
310000AB12

Registration year 2022
Declaration Number taxdeclaration010

Payment type Fee liability payment
Reference number 001

Address
128 Bà Triệu Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam placerat, erat id luctus dignissim, lorem risus imperdiet nisi, iaculis malesuada ante diam

Customs declaration < 1 / 26 >

11. Custom tax

11.7. Custom tax by batch – Approve on Web

Approve the request payment custom tax by batch is the same other transaction on TCBB:

- 1 On Web TCBB: From Bill payment > Batch payment management > Select the pending batch need to be approved and click **Approve** > Confirm transaction (transaction signing) on App TCBB Mobile.

Customs tax batch payment Pending

Created by 37875866ws3maker2 on 11/12/2021 at 08:15 PM
Batch ID: ac51e829-3042-4c9d-8d2c-b1801286e2b3

From

VND 900,000,000

VND-TKTT-Cty TNHH Ola
1234 5678 9198 87

Amount: VND 1,000,000
No. of transactions: 8
Batch name: Payment 01/2021

Transaction listing

Trạng thái	Mã số thuế	Số tài khoản	Collecting authority	Số tiền (VND)
Chờ duyệt	3100000012	taxdeclaration001 Thanh toán nợ thuế	2995147 - HQ KCN Vietnam - Singapore	60,000
Chờ duyệt	3100000012	taxdeclaration001 Thanh toán nợ thuế	2995147 - HQ KCN Vietnam - Singapore	30,000
Chờ duyệt	3100000012	taxdeclaration001 Thanh toán nợ thuế	2995147 - HQ KCN Vietnam - Singapore	60,000
Chờ duyệt	3100000012	taxdeclaration001 Thanh toán nợ thuế	2995147 - HQ KCN Vietnam - Singapore	60,000
Chờ duyệt	3100000012	taxdeclaration001 Thanh toán nợ thuế	2995147 - HQ KCN Vietnam - Singapore	30,000
Chờ duyệt	3100000012	taxdeclaration001 Thanh toán nợ thuế	2995147 - HQ KCN Vietnam - Singapore	30,000
Chờ duyệt	3100000012	taxdeclaration001 Thanh toán nợ thuế	2995147 - HQ KCN Vietnam - Singapore	60,000
Chờ duyệt	3100000012	taxdeclaration001 Thanh toán nợ thuế	2995147 - HQ KCN Vietnam - Singapore	60,000

Approval log

Waiting for further approval(s) (0/8)

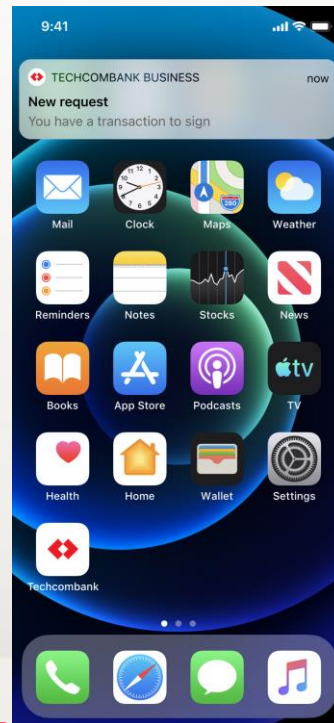
1

Reject Approve

Confirm transaction ×

Please approve the transaction on your registered phone
Please ensure your phone can receive notification

Joey's phone
iPhone XS Max (120)



9:41

TECHCOMBANK BUSINESS now

New request
You have a transaction to sign

Review and confirm

Type
Custom tax - Tax liability payment

Batch ID
ac51e829

No of transaction
8

Amount
VND 20,000,000

Confirm Cancel

9:41

Confirm transaction

Please enter your passcode to confirm transaction

1 2 3
4 5 6
7 8 9
0 Go

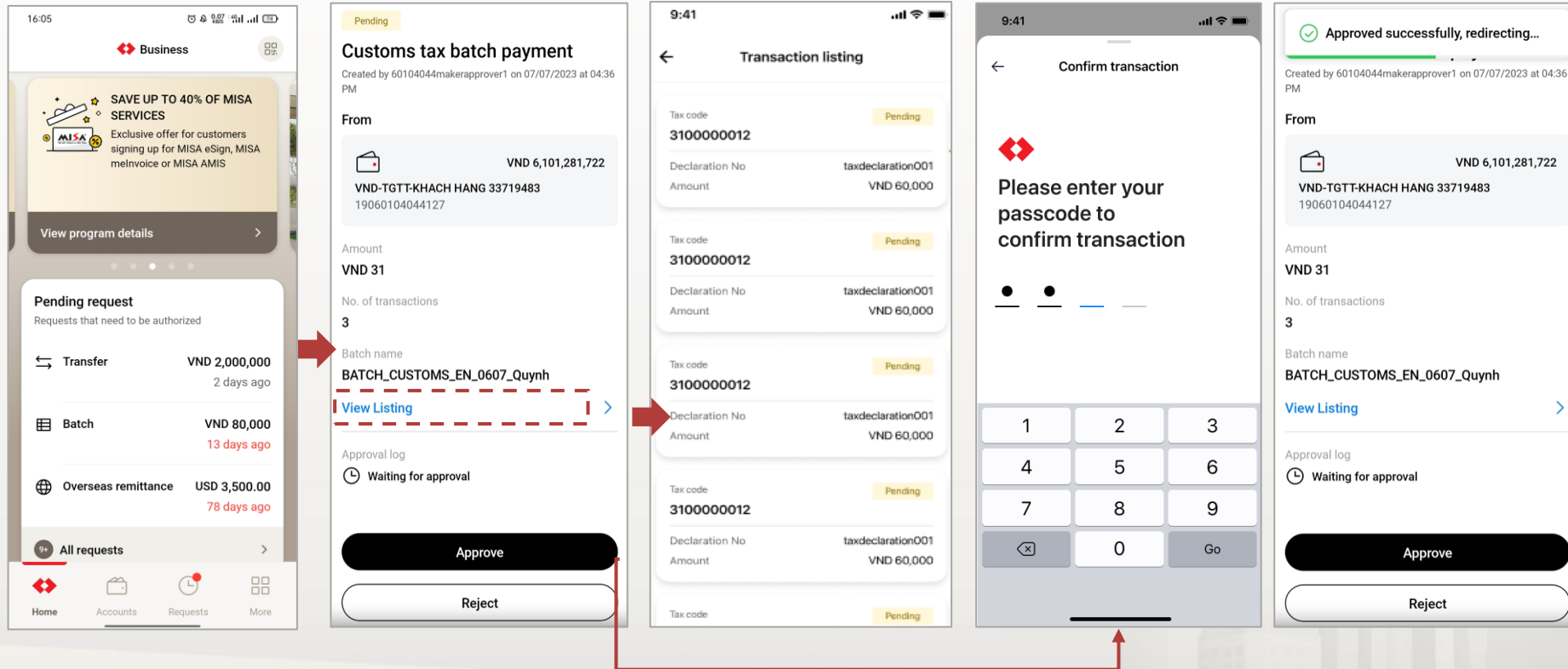
11. Custom tax

11.7. Custom tax by batch – Approve on App

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

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

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



11. Custom tax

11.7. Custom tax by batch – Enquiry

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

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

The screenshot shows the 'Bill payment' interface. At the top, there are three tabs: 'Bill payment management', 'Batch payment management', and 'Uploaded files' (which is active and has a red '1' icon). Below the tabs is a table with columns: 'Uploaded on', 'Status', 'File', 'Type', 'Valid transaction', and 'Size'. The table contains six rows of data, each representing a batch payment. The status of each batch is indicated by a colored pill: green for 'Validated', blue for 'Validating', grey for 'Done', red for 'Validated', and red for 'Duplicated'. Each row also has an 'Initiate batch' link.

Uploaded on	Status	File	Type	Valid transaction	Size	
13/03/2022 11:56AM	Validated	billpayment.xls	Custom tax payment	100/100	10MB	Initiate batch
13/03/2022 11:56AM	Validating	billpayment.xls	Custom tax payment	100/100	10MB	
13/03/2022 11:56AM	Validated	billpayment.xls	Custom tax payment	100/100	10MB	Initiate batch
13/03/2022 11:56AM	Done	billpayment.xls	Custom tax payment	100/100	10MB	
13/03/2022 11:56AM	Validated	billpayment.xls	Custom tax payment	100/100	10MB	
13/03/2022 11:56AM	Duplicated	billpayment.xls	Custom tax payment	100/100	10MB	

The screenshot shows the 'Bill payments' interface. At the top, there are three tabs: 'Bill payment management', 'Batch payment management' (which is active and has a red dashed box and a red '1' icon), and 'Uploaded files'. Below the tabs is a 'Filter' button and two tabs: 'All batches' and 'My batches'. The filter section includes a 'Status' dropdown menu (with 'All' selected), 'From amount' and 'To amount' input fields, and a 'To date' input field with a calendar icon. Below the filter section is a table with columns: 'Status', 'Type, name', 'No. of transaction', and 'Amount (VND)'. The table contains two rows of data, each representing a batch payment.

Status	Type, name	No. of transaction	Amount (VND)
Cancelled	Customs tax batch Customs_Tax_Batch_Test 4	10	200,000
Pending	Customs tax batch Customs_Tax_Batch_VN_Test 1	4	80,000

11. Custom tax

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

View detail custom tax batch payment, user can see:

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

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

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

Customs tax batch payment Completed Download

Created by: 37875866ews3maker2 on 11/12/2021 at 08:15 PM
Batch ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

Từ VND 900,000,000
VND-TKTT-Cty TNHH Oia
1234 5678 9198 87

Số tiền VND 10,000,000 | Số lượng giao dịch 50 | Tên Mã Payment 01/2021

Thông tin người nộp thay: Mã số thuế người nộp thay 3100000018 | Tên người nộp thay: Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s. | Địa chỉ: 22 Quang Trung, Hoàn Kiếm, Hà Nội

40 Completed | 10 Rejected

Last updated 21/06/2021 at 2:20 PM
* Only completed transactions are eligible for download

Trạng thái	Mã số thuế	Declaration no	Collecting authority	Số tiền (VND)
Completed	3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
Completed	3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	30,000
Completed	3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
Completed	3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
Completed	3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	30,000
Completed	3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	30,000
Completed	3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
Completed	3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
Rejected	3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000
Rejected	3100000012	taxdeclaration001 Fee liability payment	2995147 - HQ KCN Vietnam - Singapore	60,000

Approval log

- Approved by FULL NAME (username) 01/01/2021 at 12:00 PM
- Approved by FULL NAME (username) 01/01/2021 at 12:00 PM

Transaction details Completed

Created by 37875866ews3maker2 on 11/12/2021 at 08:15 PM
Transaction ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

Download payment confirmation

Transfer information

From VND 900,000,000
VND-TKTT-Cty TNHH Oia
1234 5678 9198 87

To KBNN
Kho bạc nhà nước tp Hải Phòng
7111.295072

Amount VND 60,000 | Bank reference number FT128475739

Tax payer information

Tax code 3300489348

Transaction rejected
Tiểu mục và loại tiền không khớp

Transaction details Rejected

Created by 37875866ews3maker2 on 11/12/2021 at 08:15 PM
Transaction ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

Transfer information

From VND 900,000,000
VND-TKTT-Cty TNHH Oia
1234 5678 9198 87

To KBNN
Kho bạc nhà nước tp Hải Phòng
7111.295072

Amount VND 60,000 | Bank reference number FT128475739





Tax payer information

Tax code 3300489348



11. Custom tax

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

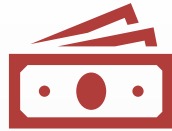
-  If pay tax/fee for another business, user need to add amount manually for all transactions. TCBB will double check the amount with TCS and if user enter the amount > tax/fee amount from TCS, TCBB will have warning and recommend user check & revise.
-  In case with 1 tax code and 1 declaration number have more than 2 tax/fee items, TCBB would break into 2 or more transactions to ensure the maximum number of characters in payment message.
-  Customer can pay tax/fee for another business and their company in 1 file excel (1 batch). However, TCBB would display the amount of their company only.
-  If user enter the wrong address of tax payer, transaction would be paid normally, but when customer **Download payment confirmation** the address of tax payer in confirmation will be incorrect.

➤ 11. Custom tax

11.7. Custom tax by batch – notes for approving batch



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



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



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



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



12. DOMESTIC TAX

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

12.1. Initiate

12.2. Authorize



12. Domestic Tax

12.1. Initiate

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

1

Enter **Tax code** of tax payer

2

Enter **Decision number/ Notice number** (Note: *Optional*)

3

Select **Next**.

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

The screenshot shows the 'New payment' screen in the Techcombank mobile app. The left sidebar menu is visible, with 'Bill, tax & fee' selected. The main content area shows the 'New payment' screen with a 'Back to Bill, tax & fee' button at the top left. Below the title, there are two tabs: 'Bill payment' and 'State budget payment', with the latter being active. Under the 'State budget payment' tab, there are three buttons: 'Customs tax', 'Domestic tax' (which is highlighted), and 'Port infrastructure fee'. Below these buttons, there are two input fields: 'Tax code of tax payer' with a placeholder 'Eg: 3300489348' and a red error message 'You must enter tax code' below it, and 'Decision number/ notice number (Optional)' with a placeholder 'Eg: 45-QD'. At the bottom, there is a checkbox labeled 'Pay tax for another business' which is currently unchecked. A 'Next' button is located at the bottom right of the form.

➤ 12. Domestic Tax

12.1. Initiate (continue)

- 5 The screen will automatically display **Tax payer name** (users can change this information manually)
- 6 Enter tax payer's address (**Address**, **District**, **Province/City**)
- 7 User can **Save as new payee** to save tax number of payer for next payment
- 8 Select **Next**

The screenshot displays the 'Domestic tax' form in the Techcombank mobile app. The form is divided into two main sections: 'Tax payer information' and 'Tax payment authorizer information'. The 'Tax payer information' section includes fields for 'Tax code' (8888888888), 'Decision number/ notice number' (45-QD), 'Tax payer name' (Cty TNHH Anh Ban Mai Xanh), 'Address' (128 Bà Triệu), 'District (Optional)' (Eg: Hai Bà Trưng), and 'Province/City (Optional)' (Eg: Hà Nội). There is a checkbox for 'Save as a new payee'. The 'Tax payment authorizer information' section includes fields for 'Tax code' (3300489348), 'Tax payment authorizer name' (Cty TNHH Anh Ban Mai Xanh), 'Address' (128 Bà Triệu), 'District (Optional)' (Eg: Hai Bà Trưng), and 'Province/City (Optional)' (Eg: Hà Nội). At the bottom right, there are 'Back' and 'Next' buttons. The left sidebar shows various navigation options, and the top right corner displays the user's profile 'Min st.316 Green Bicycle Factory'.

Note:

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

12. Domestic Tax

12.1. Initiate (continue)

- 9 Select the account you wish to pay from
- 10 Select **State treasury info**
- 11 Enter **National budget**
- 12 Select **Area code** of the state treasury
- 13 Select corresponding **Collecting authority**
- 14 Enter **Decision authority** and **Decision date** (**Note: optional**)

15

Maker

← Back to Bill payments

Domestic tax

Transfer information

From 9

VND-TTTT-Cty TNHH Khoa Học & Kỹ Thuật Hong Zheng Vietnam
1903 0808 998899 VND 13,000,000.00

State treasury info 10 National budget 11

1813 - KBNN TX Thuận An 7111

Tax information

Area code 12 Collecting authority 13

Select area code 2995147 - Huyện Thanh Xuân, Chi cục thuế khu vực Thanh Xuân

Decision authority (Optional) 14 Decision date (Optional)

04 - Competent authorities 27/01/2022

Details of taxable item(s)

Taxable item(s) must have the same Collecting authority.

Taxable item (1)		
Chapter	Tax item	Tax period (Optional)
999	1052 - Thuế thu nhập DN của các đơn vị không...	Ví dụ: DD/MM/YYYY
Amount (VND)	Note (Optional)	0/25
0	Enter note	

12. Domestic Tax

12.1. Initiate (continue)

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

16 Select the edit icon on the outer right of each item if user wishes to change the information

17 User can select to edit info below:

- Chapter
- Tax item
- Tax period
- Pay amount
- Note

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

Maker

Details of taxable item(s) 15

Currently we only support a maximum of 2 taxable items with the same Collecting authority.

<input type="checkbox"/>	Chapter	Tax items	Tax period	Original amount (VND)	Pay amount (VND)	Note
<input checked="" type="checkbox"/>	999	1052 - Thuế thu nhập DN của các đơn vị không hạch toán toàn ngành	27/03/2021	10,000,000	5,000,000	-
<input checked="" type="checkbox"/>	599	1602 - Thu từ đất ở tại đô thị	27/03/2021	10,000,000	5,000,000	-
<input type="checkbox"/>	011	4944 - Tiền chậm nộp các khoản khác điều tiết 100% ngân sách địa phương theo quy định của pháp luật do ngành thuế quản lý	27/03/2021	10,000,000	10,000,000	

16

18

Edit taxable item 17

Chapter
113 - Trung ương hội Nông dân Việt Nam

Tax item
1052 - Thuế thu nhập DN của các đơn vị không hạch toán toàn ngành

Tax period (Optional)
Eg: DD/MM/YYYY

Pay amount (VND)
10,000,000

Note (Optional) 0/25
Enter note

Cancel Save

12. Domestic Tax

12.2. Authorize

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

The screenshot shows the 'Bill, tax & fee' management interface. The left sidebar contains a menu with 'Bill, tax & fee' selected (1). The main area has a 'Filter' button (2) and tabs for 'All payments' and 'My payments'. The filter section includes 'Payment type' (3) set to 'All', 'Status' (4) set to 'All', and date range fields. Below the filters is a table of transactions:

Initiated date, execution date	Status	Payment type	Amount (VND)
16/09/2023	Pending	Port infrastructure fee	20
03/08/2023	Pending	Water	2,223

The 'Port infrastructure fee' transaction is highlighted with a red circle (5).

Note: Checker can cancel **Pending** transactions

12. Domestic Tax

12.2. Authorize (continue)

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

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

The screenshot displays the 'Bill details' page in a mobile banking application. The page is titled 'Bill details' and shows a 'Domestic tax' transaction with a status of 'Pending'. The transaction was created on 03/06/2022 at 04:27 PM with ID 9ecccbb-7208-4ffb-ab31-fb25c6c26a94. The transaction details show a transfer of VND -1,000,000 from account VND-TGPOS-AVIVHCEQAEZM (19135880243083) to KBNN (KBNN Gò Quao - Kiên Giang 7111). The amount is VND 200,000. The 'General information' section is collapsed. The 'Tax payer information' section shows tax code 1800376620, tax payer name Đặng Thành Luân, and address 123. The 'Tax information' section shows area code 8131131 - Xã Vĩnh Thạnh, collecting authority code 1054260 - Cục Thuế Tỉnh Bình Dương, decision authority 02 - Finance Inspectorate, and decision date -. The 'Details of taxable item(s)' table has one entry: Chapter 757, Tax Items 1003 - Thuế thu nhập từ hoạt động sản xuất, kinh doanh của cá nhân, Tax period -, Amount (VND) 200,000, and Note -. At the bottom, there is an 'Approval log' showing 'Waiting for further approval(s) (0/1)'. Two buttons are visible at the bottom right: 'Reject' (marked with a red circle 7) and 'Approve' (marked with a red circle 6).



13. Overseas remittance

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

- 13.1. Initiate transaction without FX buying
- 13.2. Initiate transaction with FX buying
- 13.3. Approve transaction verification
- 13.4. Transaction Pre-validation
- 13.5. Make amendment requests
- 13.6. Submit deferred documents
- 13.7. Conduct transaction inquiry
- 13.8. Download MT103
- 13.9. Upload Custom declaration by batch
- 13.10. Multiple Approval
- 13.11. Editing Returned transactions
- 13.12. Transaction via Swift Go



13. Overseas Remittance

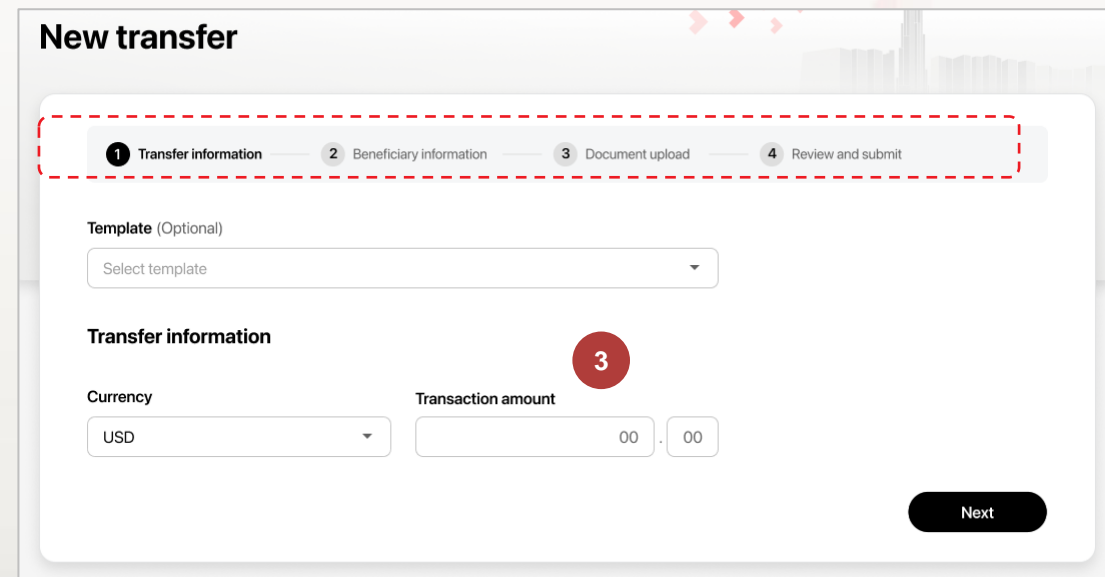
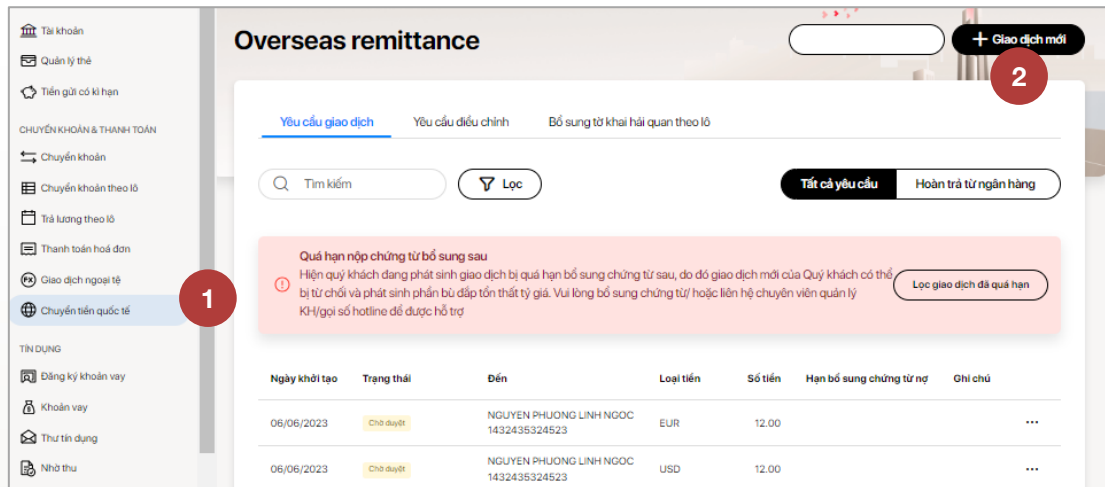
Register for Oversea Remittance

- ✓ In order to use Oversea Remittance feature on Techcombank Business, customers need to **register the feature** at TCB counter or contact to Customer Support Centre (CCC)
- ✓ Own a **foreign currency account** with sufficient balance to make transactions. Otherwise, customers need to contact TCB hotline (Domestic 1800 6556 – International: +8424 7303 6556) for further support;
- ✓ Both maker and checker need to **install TCBB app** to use all Oversea Remittance features.

13. Overseas Remittance

13.1. Initiate transaction without FX buying

- 1 From the side navigation, select **Overseas remittance**
- 2 From the right top corner, select **New transfer** to create new transaction
- 3 Fill in the required information, following 4 steps:
 - **Transfer information:** key in *Currency, Transaction amount, Fee information*
 - **Beneficiary information:** key in *Account number, Account name, Beneficiary address, SWIFT code, Payment details and Message to bank*
 - **Document upload:** key in *Purpose type, Transfer purpose*, and upload at least one supporting file
 - **Review** information, edit **and Submit**



➤ 13. Overseas Remittance

13.1. Initiate transaction without FX buying (cont.)

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

5 Click onto **Manage transfer** to check status of the request.

Customers can view the following status:

← Back to Overseas remittance

New transfer

Transfer submitted successfully

Summary
Transaction ID: OT16643616447003

Transfer information

Debit account USD-TGCC-KHACH HANG 29376670 19129376670043	USD 989,980,373.87	Fee account USD-TGCC-KHACH HANG 29376670 19129376670043	USD 989,980,373.87
Debit amount USD 2,000		Fee amount USD 46.2	

Fee type	Transfer amount	Total amount
OUR - You pay all fees	USD 2,000	USD 2,046.2

Beneficiary information

To

2
22029994
19122029994047
No. 123 Flower Str.

Beneficiary bank detail
CHINA BANKING CORPORATION
SWIFT: CKBKPHMMXXX
8745 PASEO DE ROXAS CORNER VILLAR STREET MAKATI, METRO MANILA CHINA BANKING CORPORATION BLDG.

Payment details
dsv

Message to bank
dvw

Document upload

Purpose type Capital Transaction	Transfer purpose Payment for investment capital transfer to overseas transferees
Defer documents <input checked="" type="checkbox"/>	Due date 27-12-2022

Document name	Size	Created on
FEB guide_FX Selling(contract rate).pdf	1.60MB	2022-05-40 PM

Save as template + New transfer Manage transfer

➤ 13. Overseas Remittance

13.2. Initiate transaction with FX buying

A. Transaction with FX buying (auto rate)

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

1 When keying in **Transfer information**, select **Buy FX**.

The customer can choose from the list of FX accounts or intermediary accounts to buy FX.

2 Select **Auto rate** from **Rate type** and fill in buying amount.

Note: The buying amount is less than or equal to the transaction amount

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

The screenshot shows the 'New transfer' interface with four steps: 1. Transfer information, 2. Beneficiary information, 3. Document upload, and 4. Review and submit. Step 1 is highlighted with a red dashed box. Below the steps, there is a 'Template (Optional)' dropdown menu. The 'Transfer information' section includes a 'Currency' dropdown set to 'USD' and a 'Transaction amount' input field with '30,000' and '.00'. The 'Debit account' section shows a 'From' dropdown with a selected account: 'USD-TGCD-KHACH HANG 29376670' with ID '19129376670043' and a balance of 'USD 989,980,373.87'. Below this, the 'Debit amount' is 'USD 30,000' with a note: 'Note: This amount will auto buy FX'. A 'Buy FX' button is visible at the bottom left, with a red circle '1' next to it.

The screenshot shows the 'FX buying account' interface. The 'From' dropdown is set to 'VND-1001-TK 19129376670868 VND-1001-TK 191293' with ID '19129376670868' and a balance of 'VND 984,727,112'. The 'Rate type' dropdown is set to 'Auto rate', with a red circle '2' next to it. The 'Buying amount' section shows 'USD 2,000' and '.00'. The 'Transaction rate' is 'USD 1.00 = VND 23,200' with a note: 'Note: This rate may change at approval step'. The 'Equivalent amount' is 'VND 46,400,000'. A 'Delete' button is in the top right corner.

13. Overseas Remittance

13.2. Initiate transaction with FX buying (cont.)

B. Transaction with FX buying (contract rate)

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

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

1 When keying in **Transfer information**, select **Buy FX**.

The customer can choose from the list of FX accounts or intermediary accounts to buy FX.

2 Select **Contract rate** from **Rate type** and key in **Deal reference number** to load the transaction information as contracted.

Note: The buying amount is less than or equal to the transaction amount

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

New transfer

1 Transfer information 2 Beneficiary information 3 Document upload 4 Review and submit

Template (Optional)
Select template

Transfer information
Currency: USD Transaction amount: 30,000.00

Debit account
From: USD-TGCD-KHACH HANG 29376670 19129376670043 USD 989,980,373.87

Debit amount
USD 30,000
Note: This amount will auto adjust if you buy FX

Buy FX 1

FX buying account Delete

From: VND-1001-TK 19129376670868 VND-1001-TK 191293 19129376670868 VND 984,727,112

Rate type: Contract rate Deal reference number: 2

Buying amount: USD - Transaction rate: USD 1.00 = VND - Equivalent amount: VND -

➤ 13. Overseas Remittance

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

When initiate new oversea remittance transaction on TCBB, user can use an overdraft account (category 1018) to buy a part or all foreign currencies for oversea transferring.

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

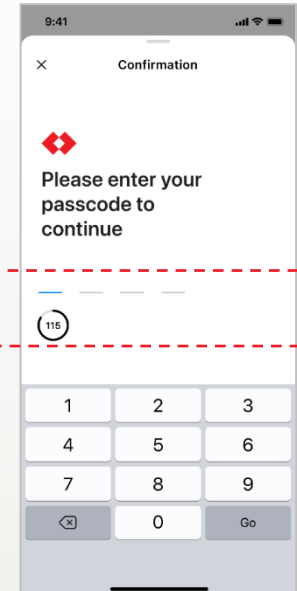
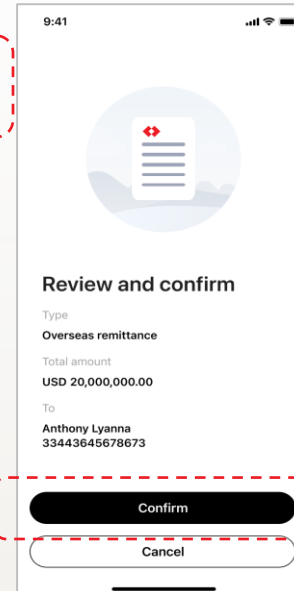
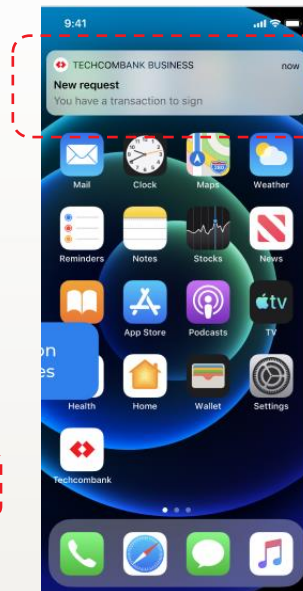
Tên chương trình	Mã chương trình
Offering cấp tín dụng cho khách hàng doanh nghiệp hiện hữu thuộc phân khúc SME/MSME có giá trị khoản cấp tín dụng từ 20 tỷ đồng trở xuống	CTKD_B1CREDIT
	R22-OFFERING-B1CREDITPLUS
Offering cấp tín dụng nhanh không TSBD cho KHDN tiếp cận qua kênh đối tác thuộc phân khúc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

13. Overseas Remittance

13.3. Approve transaction

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

Purpose type Payment For import Of Good	Transfer purpose Post payment on receipt of goods (Transfer to the 3rd party not seller) (No apply for Cross-border money transfer and payment transshipment)	
Defer documents <input checked="" type="checkbox"/>	Due date 26-12-2022	
Document name	Size	Upload on
DKKD.jpg	0.73MB	27/09/2022 05:25 PM
Approval log ⌚ Waiting for further approval(s) (0/1)		



Transaction verification on TCBB website

Transaction verification on TCBB application



13. Overseas Remittance

13.4. Transaction pre-validation

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

Beneficiary information 🔗

⚠ Transaction pre-validation notices from SWIFT [Why have this notification?](#)

The following information is recommended by SWIFT to be more thoroughly checked before making a transaction:

- Incorrect SWIFT code

Please ignore this notice if the information is correct

<p>To</p> <div style="background-color: #f0f0f0; padding: 5px; border: 1px solid #ccc;"> <p>NS</p> <p>NA test SWIFT 123456 06 quang trung</p> </div>	<p>Beneficiary bank detail</p> <p>CREDIT AGRICOLE SWIFT: AGRIFRPPPTUL 1 QUAI EDMOND PERRIER</p>
---------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------

Payment details
se chuyen thanh D-ODA

Message to bank

Document upload 🔗

Purpose type	Transfer purpose	
Advance payment for imported goods	Advance payment (transfer to seller)	
Defer documents	Due date	
<input checked="" type="checkbox"/>	16-01-2025	

Document name	Size	Upload on
edge-coc-it.ttechcombank.vn_redirect.png	0.65MB	31/01/2024 11:01 AM
Completed request.png	0.07MB	31/01/2024 11:01 AM
APP - Completed request.png	0.08MB	31/01/2024 11:01 AM

Edit
Submit

➤ 13. Overseas Remittance

13.5. Make amendment requests

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

To create Request to return:

1a

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

1b

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

2

Key in **Return reason**

3

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



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

08/09/2022	Pending	khachhang 11117777 349203912903	USD	5,000.00	07/12/2022	...
06/09/2022	Processing	XYZ Co.ltd 2920390394	USD ₪	5,400.00	13/11/2022	...
29/08/2022	Processing	ABC co.ltd 1029384940	USD	5,600.00	13/11/2022	View details 1a
29/08/2022	Completed	ABC co.ltd 1029384940	USD	6,500.00	27/11/2022	Cancel request
28/08/2022	Completed	SHENZHEN HAIDA CO.LTD 123564	USD	200.00	26/11/2022	Create cancellation request
26/08/2022	Processing	ABC co.ltd 1029384940	USD	3,500.00	13/11/2022	Create return request 1b Create investigation request

Return request

Overseas remittance summary

To: XYZ Co.ltd
2920390394
BANK OF YINGKOU

Transaction amount: USD 5,400

[View details](#)

Return reason 17/140

wrong information 2

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

3

Cancel Submit

13. Overseas Remittance

13.5. Make amendment requests (cont.)

B. Request to cancel:

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

To create Request to cancel:

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

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

2 Key in **Cancellation reason**

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

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

08/09/2022	Pending	khachhang 11117777 349203912903	USD	5,000.00	07/12/2022	...
06/09/2022	Processing	XYZ Co.ltd 2920390394	USD	5,400.00	13/11/2022	...
29/08/2022	Processing	ABC co.ltd 1029384940	USD	5,600.00	13/11/2022	View details
29/08/2022	Completed	ABC co.ltd 1029384940	USD	6,500.00	27/11/2022	Cancel request
28/08/2022	Completed	SHENZHEN HAIDA CO LTD 123564	USD	200.00	26/11/2022	Create cancellation request
26/08/2022	Processing	ABC co.ltd 1029384940	USD	3,500.00	13/11/2022	Create return request
						Create investigation request

Cancellation request

Overseas remittance summary

To: XYZ Co.ltd
2920390394
BANK OF YINGKOU

Transaction amount: USD 5,400

[View details](#)

Fee amount
VND 854,000

Cancellation reason 10/140

wrong info

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

Cancellation request Completed

Created by 25325205maker1 on 26/08/2022 at 10:20 AM
Transaction ID : ARI6614840012780

Overseas remittance summary

To: ABC co.ltd
1029384940
BANK OF YINGKOU

Transaction amount: USD 1,000

[View details](#)

Fee amount
VND 0

Cancellation reason
ABC

Approval log
Approved by 25325205checker1 25325205checker1 (25325205checker1)
26/08/2022 at 10:22 AM

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

13. Overseas Remittance

13.5. Make amendment requests (cont.)

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

To create Request to investigate:

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

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

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

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

Date	Status	Beneficiary	Currency	Amount	Transaction Date	Actions
29/08/2022	Processing	ABC co.ltd 1029384940	USD	5,600.00	13/11/2022	...
29/08/2022	Completed	ABC co.ltd 1029384940	USD	6,500.00	27/11/2022	...
28/08/2022	Completed	SHENZHEN HAIDA CO.LTD 123564	USD	200.00	26/11/2022	View details
26/08/2022	Processing	ABC co.ltd 1029384940	USD	3,500.00	13/11/2022	Cancel request
25/08/2022	Cancelled	Bank 219102938	USD	5,000,000.00	23/11/2022	Create cancellation request
24/08/2022	Cancelled	ABC co.ltd 1029384940	USD	1,000.00	13/11/2022	Create return request Create investigation request

Investigation request

Overseas remittance summary

To: ABC co.ltd
1029384940
BANK OF YINGKOU
Transaction amount: USD 6,500
[View details](#)

From: VND-1001-TK 19025325205011... VND 14,999,883,448,786

Investigation fee amount
VND 324,768

Investigation reason 0/2000

eg. Wrong information

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

The attached is CBML file
Maximum 25MB file
Only pdf, xls, xlsx, ppt, pptx, doc, docx, zip, jpeg, png, jpeg files are supported.

You have not uploaded any file

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

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

13. Overseas Remittance

13.6. Submit deferred documents

Submit deferred documents for **Completed** prepaid transactions

Date	Status	Beneficiary	Currency	Amount	Due Date	More
29/08/2022	Processing	ABC co.ltd 1029384940	USD	5,600.00	13/11/2022	...
29/08/2022	Completed	ABC co.ltd 1029384940	USD	6,500.00	27/11/2022	...
28/08/2022	Completed	SHENZHEN HAIDA CO LTD 123564	USD	200.00	26/11/2022	...
26/08/2022	Processing	ABC co.ltd 1029384940	USD	3,500.00	13/11/2022	...

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

2 Select **Upload defer documents**

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

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

Document upload

Purpose type: Payment For Import Of Good

Transfer purpose: Post payment on receipt of goods (Transfer to the seller)

Defer documents: (2)

Due date: 26-11-2022

Upload defer documents

Upload defer documents

The file limit is 10MB / file. Maximum 20MB / transaction. Only pdf, doc, docx, xls, xlsx, rar, zip, 7z, jpeg, jpg, png file are supported.

Browse file

No files have been uploaded yet (3)

Cancel Submit

13. Overseas Remittance

13.6. Submit deferred documents (cont.)

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

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

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

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

The screenshot displays the 'Overseas remittance' interface. At the top right, there is a '+ New transfer' button. Below the title, there are tabs for 'Transfer requests' (active) and 'Amendment requests'. A search bar and a filter button are present. A notification banner at the top of the table area reads: 'Due to delay in uploading deferred document, your overseas remittance cannot be approved and sent to bank. Please to go to the nearest branch to get support. Sort overdue transactions'. A red circle with the number '1' highlights this message. Below the banner is a table with columns: 'Initiated date', 'Status', 'To', 'Currency', 'Amount', 'Due date for deferred docs', and 'Note'. The table contains several rows of data. A red circle with the number '2' highlights the 'Note' column for the row with 'Initiated date' 01/01/2021 and 'Status' Pending, which says 'Edited - Approve before 12/02/2022 12:31 PM'. Another row with 'Status' Completed has a note: 'Deferred docs will be overdue in 3 days'.

Initiated date	Status	To	Currency	Amount	Due date for deferred docs	Note
01/01/2021	Pending	Annie Kitchen 12342345433344	SGD	100,000,000,000		...
01/01/2021	Pending	Annie Kitchen 12342345433344	USD	100,000,000,000	24/04/2022	...
01/01/2021	Pending	Annie Kitchen 12342345433344	USD	100,000,000,000	24/04/2022	...
01/01/2021	Pending	Annie Kitchen 12342345433344	USD	100,000,000,000	24/04/2022	...
01/01/2021	Pending	Annie Kitchen 12342345433344	USD	100,000,000,000		Edited - Approve before 12/02/2022 12:31 PM
01/01/2021	Returned	Annie Kitchen 12342345433344	SGD ^(X)	100,000,000,000	24/04/2022	Approve before 12/02/2022 12:31 PM
01/01/2021	Completed	Annie Kitchen 12342345433344	JPY ^(X)	100,000,000,000		...
01/01/2021	Completed	Annie Kitchen 12342345433344	JPY ^(X)	100,000,000,000	20/04/2022	Deferred docs will be overdue in 3 days

13. Overseas Remittance

13.7. Conduct transaction inquiry

A. Transfer requests inquiry

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

The screenshot displays the 'Overseas remittance' interface. On the left is a side navigation bar with 'Overseas remittance' selected. The main area has a 'Transfer requests' tab selected. A filter panel is visible with the following fields: Currency (All), From amount (From), To amount (To), Status (All), Initiated date (DD/MM/YYYY), and Deferred documents (All). Below the filters is a table of requests.

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

13. Overseas Remittance

13.7. Conduct transaction inquiry (cont.)

B. Notes for transactions with deferred document

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

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

1 Select **Apply** to show results.

Overseas remittance

Transfer requests Amendment requests

Search Filter

All transactions Returned from bank

Currency: Currency From amount: From To amount: To

Status: All Initiated date: DD/MM/YYYY - DD/MM/YYYY Deferred documents: Y

Cancel Apply

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

01/01/2021	Pending	Annie Kitchen 12342345433344	USD	100,000,000,000	24/04/2022	...
01/01/2021	Pending	Annie Kitchen 12342345433344	USD	100,000,000,000		Edited - Approve before 12/02/2022 12:31 PM
01/01/2021	Returned	Annie Kitchen 12342345433344	SGD ^{FX}	100,000,000,000	24/04/2022	Submit document before 12/02/2022 12:31 PM
01/01/2021	Processing	Annie Kitchen 12342345433344	JPY ^{FX}	100,000,000,000		...

13. Overseas Remittance

13.7. Conduct transaction inquiry (cont.)

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

- 1 If the Pending transaction is newly created by the maker and not yet approved by the checker, the Note will be blank.
- 2 If the Pending transaction is returned by Techcombank for deferred document submission, the Note will give details on submission deadline.

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

13. Overseas Remittance

13.7. Conduct transaction inquiry (cont.)

D. Amendment requests inquiry

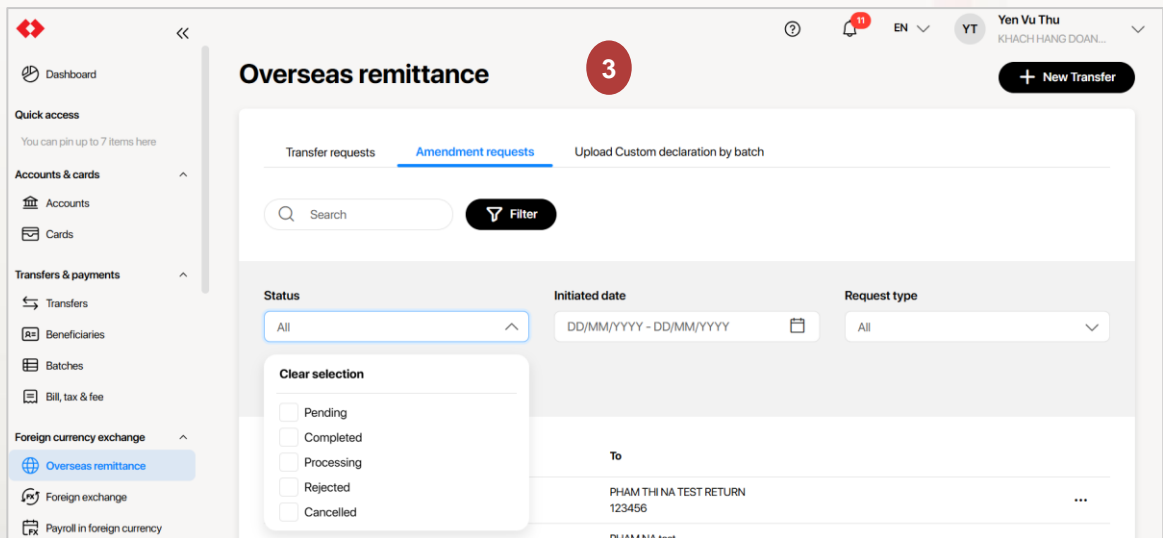
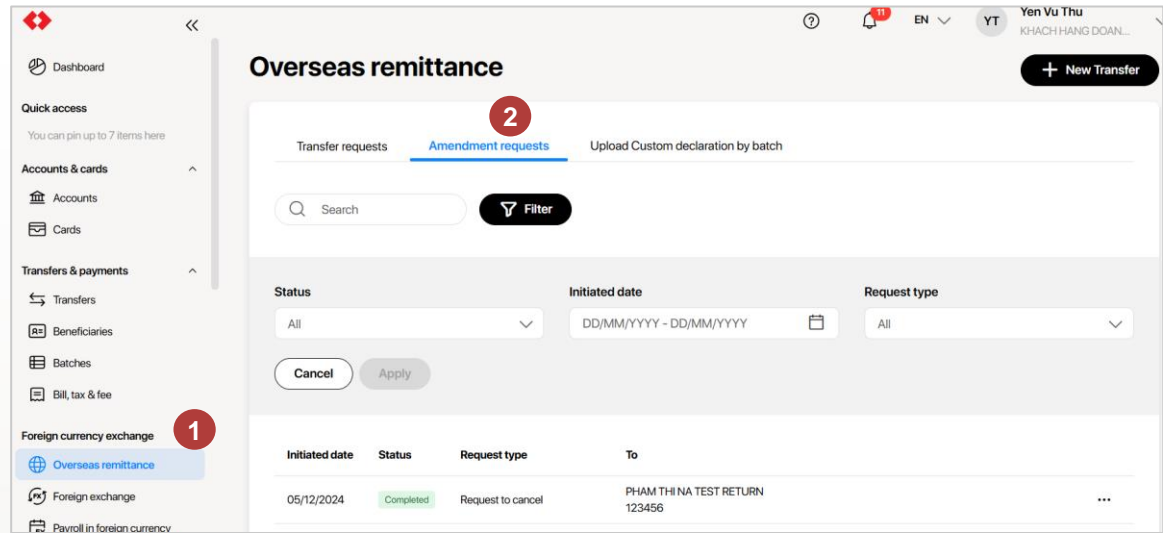
1 From the side navigation, select **Overseas remittance**

2 Select **Amendment requests**

3 The customer can filter amendment requests according to the following criteria:

- Status
- Initiated date
- Request type

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



13. Overseas Remittance

13.8. MT103 inquiry

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

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

29/08/2022	Processing	ABC co.ltd 1029384940	USD	5,600.00	13/11/2022	...
29/08/2022	Completed	ABC co.ltd 1029384940	USD	6,500.00	27/11/2022	...
28/08/2022	Completed	SHENZHEN HAIDA CO LTD 123564	USD	200.00	26/11/2022	...
26/08/2022	Processing	ABC co.ltd 1029384940	USD	3,500.00	13/11/2022	...

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

Transfer details

Overseas remittance Completed

Created by 25325205maker1 on 29/08/2022 at 02:46 PM
Transaction ID: OT16617592198177

Transfer information

	USD 4,999,956		USD 4,999,956
Debit account USD-TGTT-KHACH HANG 25325205 19125325205014		Fee account USD-TGTT-KHACH HANG 25325205 19125325205014	
Debit amount USD 6,500		Fee amount USD 44	

Download

- Download MT103
- Download MT199
- Download all



13. Overseas Remittance

13.9. Upload Custom declaration by batch

Notes for initiating new batch:

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

13. Overseas Remittance

13.9. Upload Custom declaration by batch – Initiate batch

- 1 From the menu, select **Overseas remittance** > Click **Upload Custom declaration by batch**
- 2 Click **New custom declaration upload** to upload file
- 3 At the first tim, click **Download template here** cto download file excel template. Fill all information:
 - Transaction Reference (Transaction ID on TCBB need to upload defer document
 - Document Number (Contract Number/Bill Number)
 - Customs Doc Number

Accounts and cards

- Accounts
- Cards
- Term deposits

Move money

- Transfer
- Batch payment
- Payrolls
- Bill payment
- Foreign exchange
- Overseas remittance**

Lending

- Application
- Loans
- Letter of credit
- Collection
- Bank guarantee

Personal

Overseas remittance

+ New transfer

Transfer requests | Amendment requests | **Upload custom declaration by batch**

Search | Filter | **New custom declaration upload**

Status: All | Initiated date: DD/MM/YYYY - DD/MM/YYYY

Cancel | Apply | Clear all

Initiated date	Status	Batch ID	File name	Total request
01/01/2021	Pending	UPLD20345678	CustomBatchDoc	1
01/01/2021	Completed	UPLD20345678	CustomBatchDoc	1
01/01/2021	Completed	UPLD20345678	CustomBatchDoc	1

Upload deferred documents

Download template [here](#).

The file limit is 10MB / file
Only .xls file as template are supported.

Browse file

Document name

File template Custom by batch.xls

Cancel | Next

13. Overseas Remittance

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

- 4 After upload file successfully, click **Submit and review** to check all information of transaction
- 5 Click **Submit > Confirm transaction on App TCBB** of maker user to complete the transaction (upload custom declaration by batch).

Upload deferred documents

File uploaded successfully

Download template [here](#).

The file limit is 10MB / file
Only .xls file as template are supported.

Browse file

Document name

File template Custom by batch.xls

4

Back Review and submit

Review and submit

Batch ID
UPLD20230130064736561

Request type
Upload custom declaration by batch

Transfer type
Overseas remittance

File type
xls

File name
File template Custom by batch.xls

Total request
2

Total lines of file
2

Document name	Upload on
File template Custom by batch.xls	30/01/2023 13:47 PM

5

Back Submit

Confirm transaction

5

Please approve the transaction on your registered phone.
Please ensure your phone can receive notification

OPPO F11
OPPO CPH1911

117



13. Overseas Remittance

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

Notes when fulfill excel template

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

13. Overseas Remittance

13.9. Upload Custom declaration by batch – Enquiry

- 1 After uploading, batch custom declaration have 2 status
- Uploaded: All lines in batch have been verified by TCBB
 - Batch has error(s): There more than 1 line in batch have not been verified by TCBB

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

3 Click the batch need to view detail.

The screenshot shows the 'Overseas remittance' interface. At the top, there are three tabs: 'Transfer requests', 'Amendment requests', and 'Upload Custom declaration by batch'. Below the tabs is a search bar and a 'Filter' button. A table lists the upload requests with columns for 'Initiated date', 'Status', 'File name', 'File ID', and 'Total request'. The table contains five rows. The second row from the bottom is highlighted with a red dashed box and a red circle '3', indicating a batch with an error. The error message 'Batch has error(s)' is shown in a red box next to the status 'Batch has error(s)'. A red circle '1' is placed over the 'File name' column of the highlighted row, and a red circle '2' is placed over the 'Filter' button.

Initiated date	Status	File name	File ID	Total request	
07/02/2023	Uploaded	TEST 2 (1) (1).xls	UPLD20230207041226272	4	...
06/02/2023	Uploaded	TEST 2 (1).xls	UPLD20230206114902553	2	...
06/02/2023	Uploaded	TEST 2 (1).xls	UPLD20230206113059355	1	...
06/02/2023	Batch has error(s)	nhipv_DOCADB-13729_mule_time_out - 1.xls	UPLD20230206083317894	1	...
06/02/2023	Uploaded	nhipv_DOCADB-13729_mule_time_out.xls	UPLD20230206075228796	1	...



13. Overseas Remittance

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

Error batch - enquiry

4

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

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

5

Note: 3 ARxxxx code status:

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

Upload details

UPLD20230203114411303 Batch has error(s)

Created by 35513083makeruoc on 03/02/2023 at 06:44 PM

File name
File_template_Custom_by_batch_nhi_test - Copy.xls

Total request
3

Transaction Reference	Status	Transaction ID	
AR16754247401880	Processing	OT16751647081771	...
AR16754247437909	Rejected	OT16751645873351	...
AR16754247449037	Rejected	OT16751643332848	...



13. Overseas Remittance

13.10. Multiple approval – Web TCBB

1 From the homepage of Web TCBB, user checker select **Overseas remittance** > **Multiple approval**.

2 TCBB display the filter interface include following criterias: Loại tiền

- Currency
- From amount... to amount
- Initiated date
- To (account name/ account number)

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

The screenshot shows the 'Overseas remittance' page with a sidebar on the left containing navigation options like 'Accounts and cards', 'Move money', 'Lending', and 'Personal'. The main area displays a table of transfer requests. A red dashed box highlights the 'Multiple approval' button in the top right corner. The table below shows various requests with columns for 'Initiated date', 'Status', 'To', 'Currency', 'Amount', 'Due date for deferred docs', and 'Notes'.

Initiated date	Status	To	Currency	Amount	Due date for deferred docs	Notes
01/01/2021	Pending	Annie Kitchen 12342345433344	SGD	10,000,000	01/01/2021	-
01/01/2021	Pending	Annie Kitchen 12342345433344	SGD	10,000,000	01/01/2021	Edited: Approve before 12/02/2022 12:31 PM
01/01/2021	Rejected	Annie Kitchen 12342345433344	SGD	10,000,000	01/01/2021	-
01/01/2021	Cancelled	Annie Kitchen 12342345433344	SGD	10,000,000	01/01/2021	-
01/01/2021	Pending	Annie Kitchen 12342345433344	USD	10,000,000	01/01/2021	-
01/01/2021	Pending	Annie Kitchen 12342345433344	USD	10,000,000	01/01/2021	-
01/01/2021	Pending	Annie Kitchen 12342345433344	YEN	10,000,000	01/01/2021	-
01/01/2021	Cancelled	Annie Kitchen 12342345433344	YEN	10,000,000	01/01/2021	-

The screenshot shows the 'Multiple approvals' filter interface. A blue banner at the top states: "Multiple approvals are only applicable for transactions with the same currency". Below this, there are input fields for 'Currency' (set to USD), 'From amount' (From), 'To amount' (To), 'Initiated date' (DD/MM/YYYY - DD/MM/YYYY), and 'To' (Account name/Account Number). An 'Apply' button is at the bottom left, and a 'Clear all' link is at the bottom right. Below the filter section is a table of requests.

Initiated date	To	Currency	Amount	Due date for deferred docs	Notes
01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD ^{FX}	10,000,000	01/01/2021	-
01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	Edited: Approve before 12/02/2022 12:31 PM
01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-

13. Overseas Remittance

13.10. Multiple approval – Web TCBB (continue)

- 3 Users select the currency and tick transactions need to approve.
- 4 Click **Approve**. TCBB would display the **Review and approve** interface.
- 5 TCBB validates all transaction in batch and show quantity of valid transactions, error transactions. User can continue the approval if have at least 2 valid transactions.

Multiple approvals are only applicable for transactions with the same currency

Currency: USD

From amount: From To

Initiated date: DD/MM/YYYY - DD/MM/YYYY

To: Account name/Account Number

Apply Clear all

Initiated date	To	Currency	Amount	Due date for deferred docs	Notes	
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	Edited: Approve before 12/02/2022 12:31 PM
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-

8 transactions are selected.

Approve

Review and approve

No. of transactions: 18

Total transfer amount: USD 180,000.00

Current auto rate: Rate: USD 1.00 = VND 22,100

Total buying amount: USD 100,000.00
- VND 218,000,000

Total fee amount: Collected by FCY: USD 50.50
Collected by VND: VND 8,450,000

3 error transactions will not be processed

OT ID	To	Amount	FX buying	Original rate	Charge	Error
OT16776581206755	Anthony Lyanna 1234 5678 9198...	10,000.00	Auto rate	VND 22,800 Changed	USD 10.10 Changed	CTA
OT16776581206755	Anthony Lyanna 1234 5678 9198...	10,000.00	Auto rate	VND 22,800 Changed	USD 10.10 Changed	CTA
OT16776581206755	Anthony Lyanna 1234 5678 9198...	10,000.00	Auto rate	VND 22,800 Changed	USD 10.10 Changed	CTA

Transaction listing

Click on the listing to view detail

OT ID	To	Amount	FX buying	Original rate	Charge
<input checked="" type="checkbox"/> OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	Auto rate	VND 22,800 Changed	USD 10.10 Changed
<input checked="" type="checkbox"/> OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	Contract rate	VND 22,000	USD 10.10 Changed
<input checked="" type="checkbox"/> OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	Auto rate	VND 22,800 Changed	USD 10.10 Changed
<input checked="" type="checkbox"/> OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	-	-	USD 10.10 Changed
<input checked="" type="checkbox"/> OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	-	-	USD 10.10 Changed
<input checked="" type="checkbox"/> OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	Auto rate	VND 23,200 Changed	VND 650,000 Changed
<input checked="" type="checkbox"/> OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	Auto rate	VND 23,200 Changed	VND 650,000 Changed
<input checked="" type="checkbox"/> OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	Auto rate	VND 23,200 Changed	VND 650,000 Changed

13. Overseas Remittance

13.10. Multiple approval – Web TCBB (continue)

- 6 TCBB will show warning in cases:
- Multiple approval out of COT (with OTT transaction with by FX auto rate)
 - Invalid deal reference numbe...
 - Debit account balance is insufficient to approve all requests.
- 7 When the rate or fee have any change, TCBB show warning to user checker (yellow note) for reference and double check.
- 8 After review all transactions' information, user click Confirm to move to transaction signing steps on App.

Unable to process multiple approval request

There was an error processing your multiple approval request. Please check your information again.

[Back to review](#)

Invalid deal reference number

Unable to perform the multiple approval request due to invalid deal reference number. Please check information again.

[Back to review](#)

Insufficient balance

Your account balance is insufficient to complete the multiple approval request. Please check your account balance and try again.

For transactions with FX buying in contract rate, please ensure your FX account has enough funds as the system does not automatically check for balance sufficiency at this stage.

[Back to review](#)

<input checked="" type="checkbox"/>	OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	22,800 Auto	USD 120.00	--	7
<input checked="" type="checkbox"/>	OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	--	USD 120.00	--	
<input checked="" type="checkbox"/>	OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	--	VND 260,000	--	
<input checked="" type="checkbox"/>	OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	22,600 Auto	VND 200,020	Edited: Approve before 12/02/2022 12:31 PM	
<input checked="" type="checkbox"/>	OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	23,800 Auto	USD 120.00	--	
<input checked="" type="checkbox"/>	OT16776581206755	Anthony Lyanna 1234 5678 9198 87	10,000.00	23,200 Contract	USD 120.00	--	

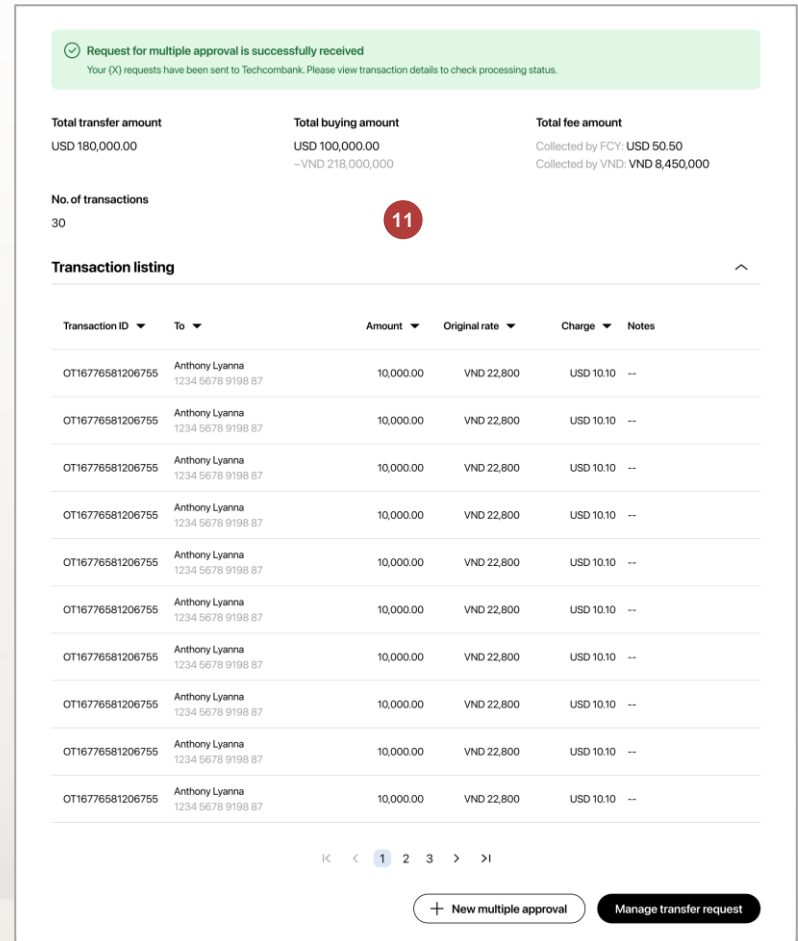
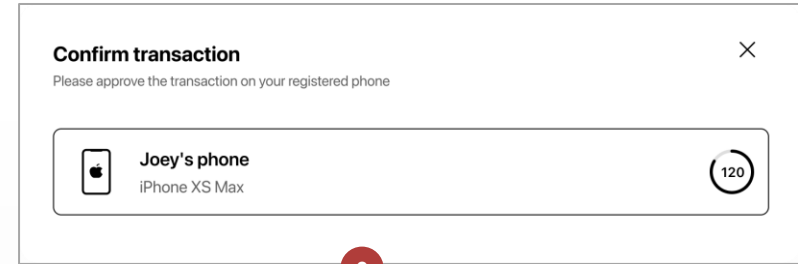
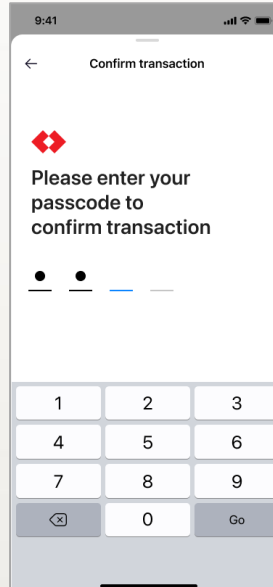
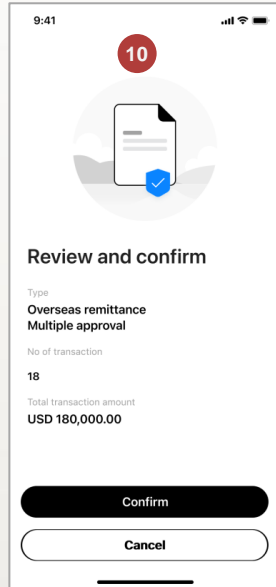
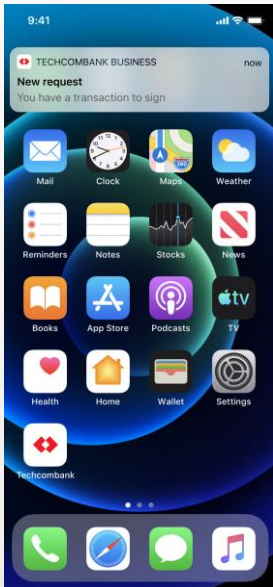
[We confirm that all transaction details are correct and agree to Techcombank's Terms and Conditions.](#)

[Cancel](#) [Confirm](#)

13. Overseas Remittance

13.10. Multiple approval – Web TCBB (continue)

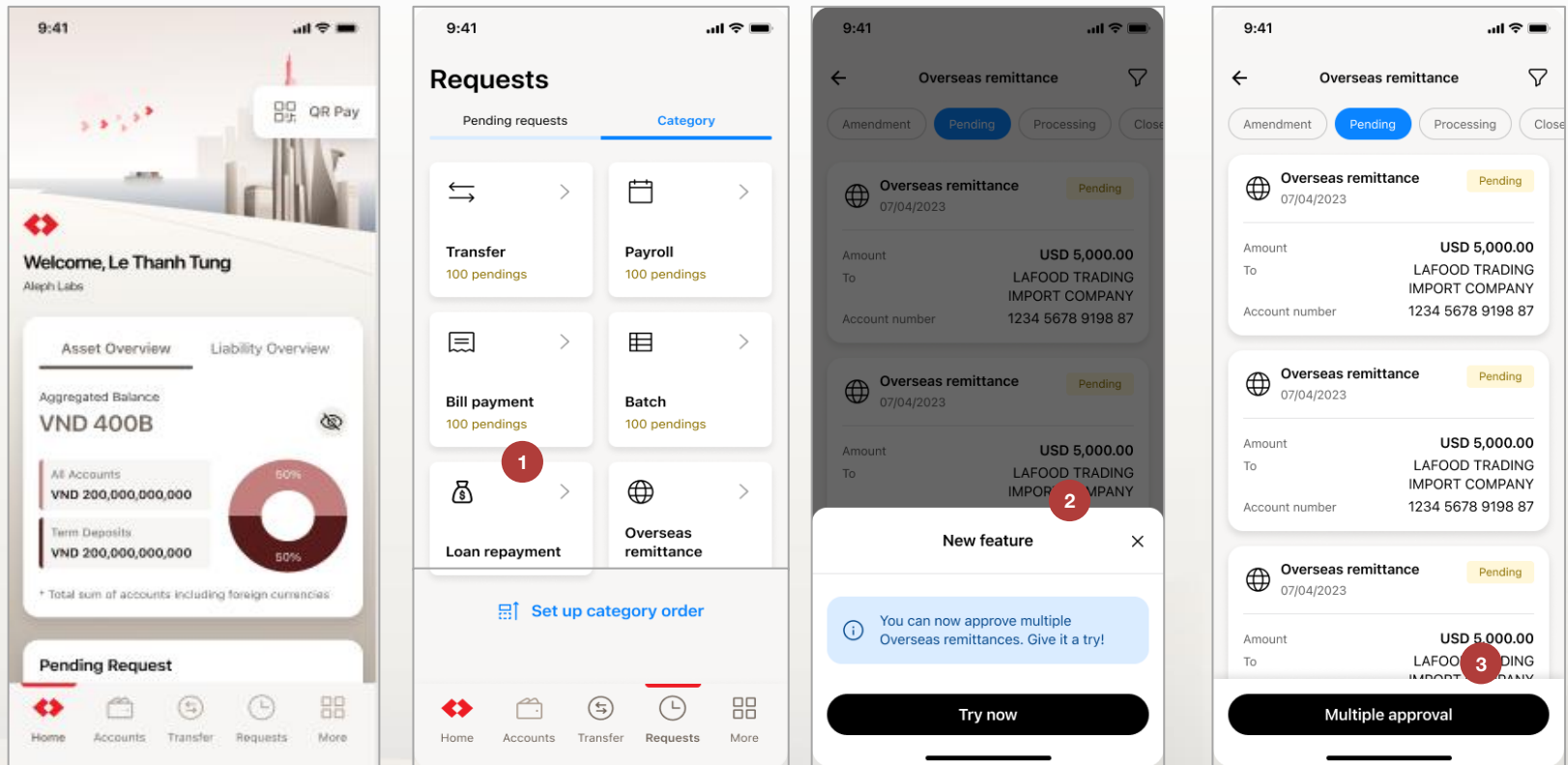
- 9 App TCBB Mobile will have pop up request transaction signing.
- 10 User checker **Review and confirm** the transaction and enter the passcode.
- 11 The multiple approval request is successfully received.



13. Overseas Remittance

13.10. Multiple approval – App TCBB

- 1 User check login App TCBB Mobile > **Requests** > **Category** > **Overseas remittance** to use multiple approval feature.
- 2 At the first time use new feature, TCBB will have notification and recommend customer give it try.
- 3 User would click **Multiple approval** at the bottom of interface TCBB Mobile.



13. Overseas Remittance

13.10. Multiple approval – App TCBB (continue)

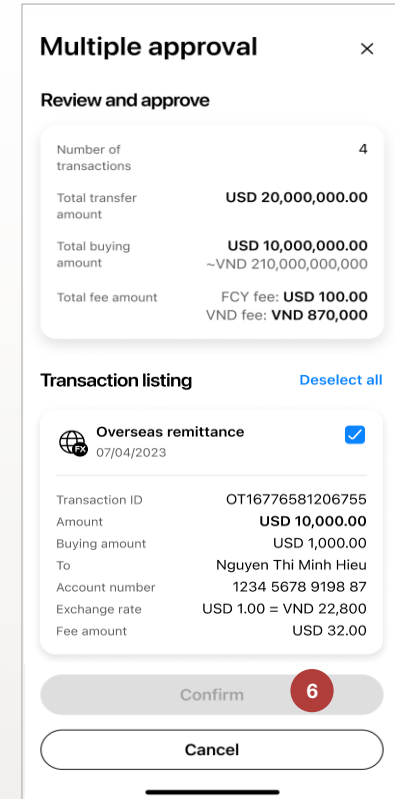
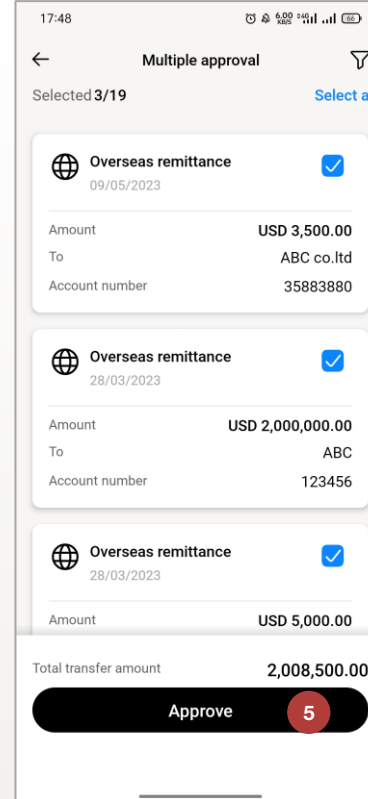
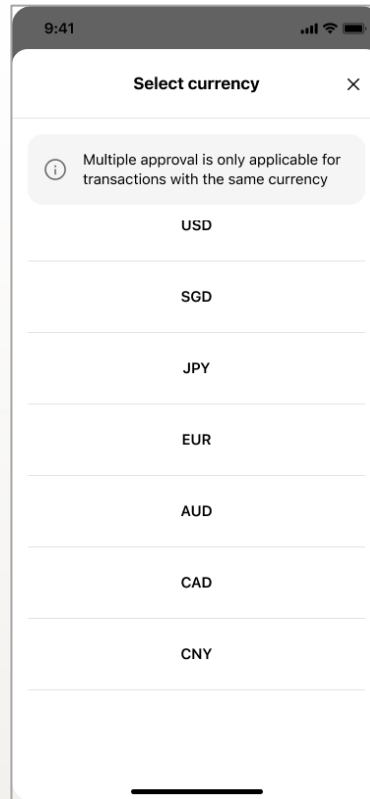
4 User **Select currency**

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

TCBB move to **Review and approve** interface and show detail:

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

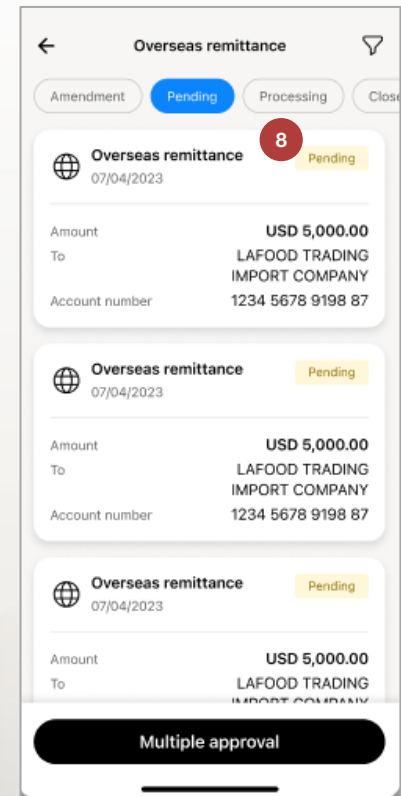
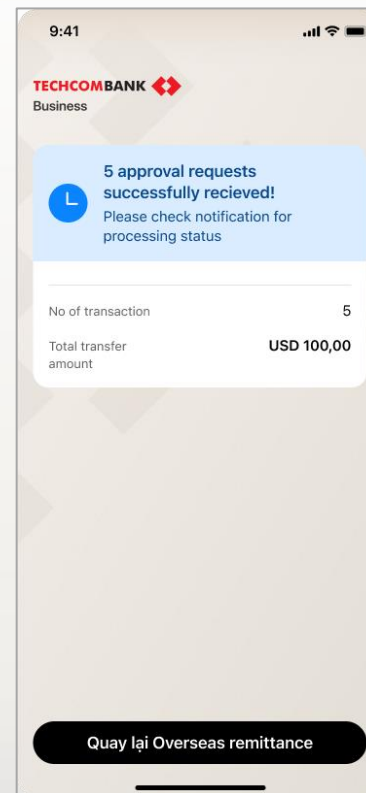
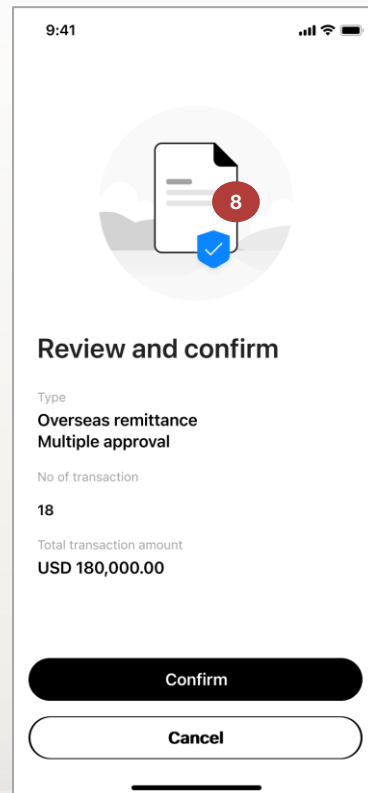
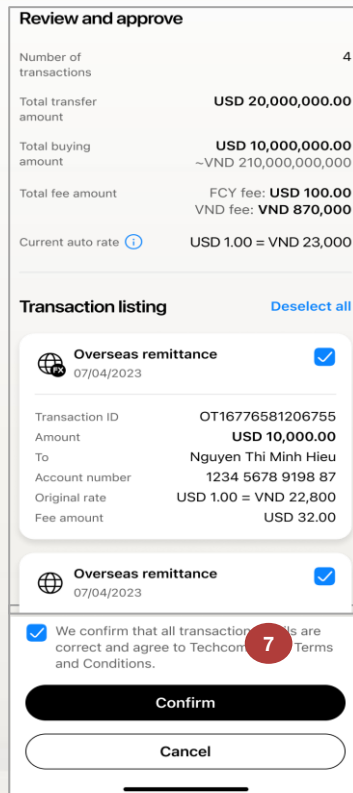
6 User select **Confirm**.



➤ 13. Overseas Remittance

13.10. Multiple approval – App TCBB (continue)

- 7 User review and confirm the multiple approval request and click **Confirm** > Enter passcode to complete multiple approval request.
- 8 In case user want to follow the transactions after approval, select **Request** > **Overseas remittance** > **Processing**.

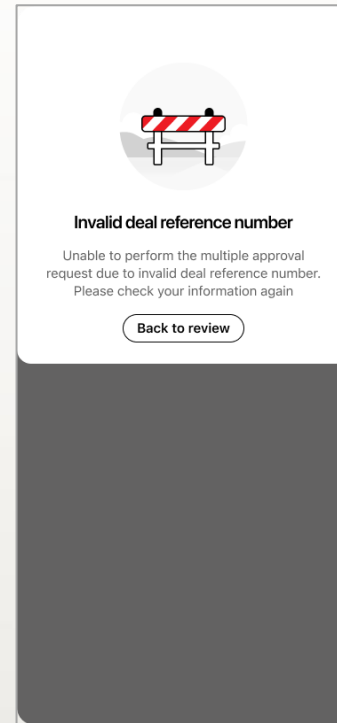
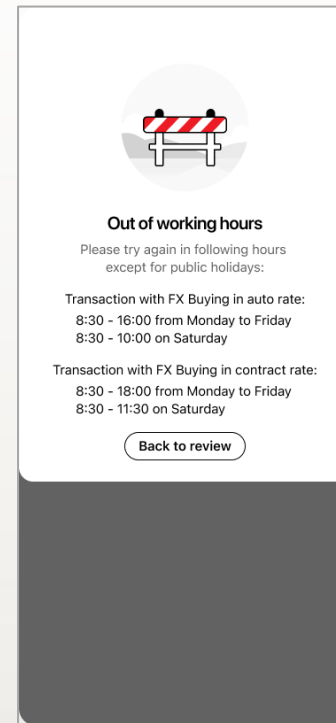
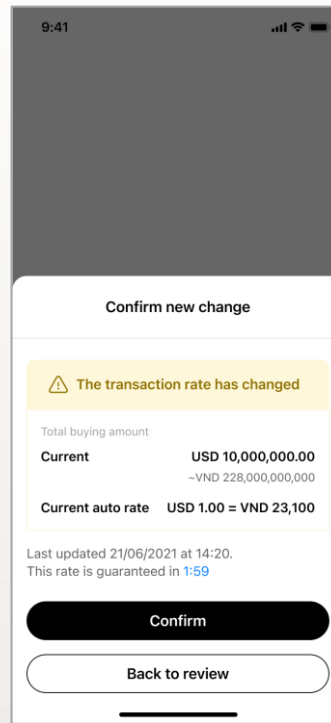
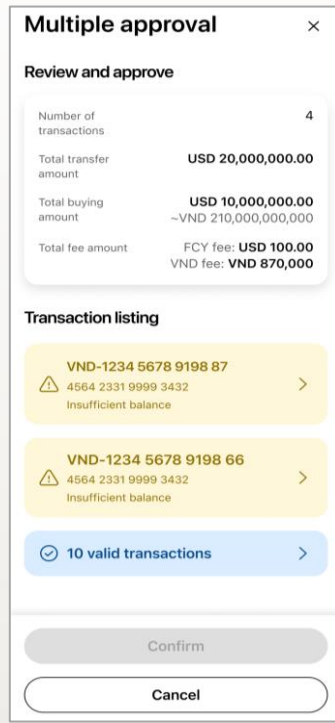
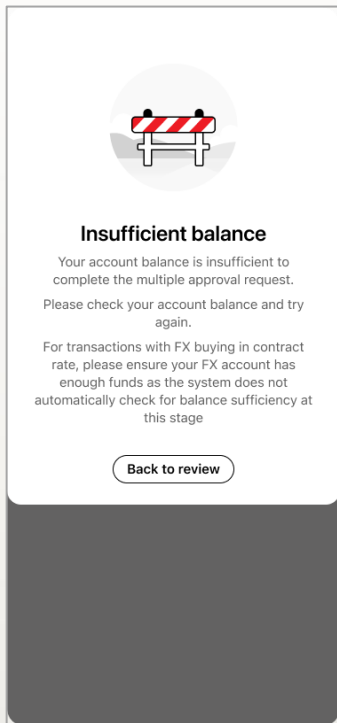


13. Overseas Remittance

13.10. Multiple approval – App TCBB (continue)

Some warning of TCBB Mobile when using OTT multiple approval:

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



13. Overseas Remittance

13.10. Multiple approval – App TCBB (continue)

Some notes for multiple approval request

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

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

2 User checker can use multiple approval for following transactions:

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

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

<input checked="" type="checkbox"/>	Initiated date	To	Currency	Amount	Due date for deferred docs	Notes
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD ^{FX}	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	Edited: Approve before 12/02/2022 12:31 PM
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD ^{FX}	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD ^{FX}	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD	10,000,000	01/01/2021	-
<input checked="" type="checkbox"/>	01/01/2021	Anthony Lyanna 1234 5678 9198 87	USD ^{FX}	10,000,000	01/01/2021	-

Confirm new change

⚠ The transaction rate has changed

Total buying amount

Current USD 10,000,000.00
~VND 228,000,000,000

Current auto rate USD 1.00 = VND 23,100

Last updated 21/06/2021 at 14:20.
This rate is guaranteed in 1:59

Confirm

Back to review

13. Overseas Remittance

13.11. Editing Returned transactions

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

1

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

2

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

The screenshot shows the 'Overseas remittance' section of the TCBB website. The left sidebar contains a navigation menu with 'Overseas remittance' highlighted. The main area has a 'New Transfer' button and tabs for 'Transfer requests', 'Amendment requests', and 'Upload Custom declaration by batch'. Below these are filter buttons for 'Filter applied' and 'Transaction lookup', and tabs for 'All transactions' and 'Returned from bank'. The 'Returned from bank' tab is active. There are three filter sections: 'Currency' (set to 'Currency'), 'From amount' (set to 'From'), and 'To amount' (set to 'To'). The 'Status' dropdown is set to 'Returned' and is circled with a red '1'. Other filters include 'Initiated date' (DD/MM/YYYY - DD/MM/YYYY) and 'Insufficient document' (set to 'All'). There are 'Cancel', 'Apply', and 'Clear all' buttons. A red notification banner states: 'Delay in uploading deferred document. Due to delay in uploading deferred document, new overseas remittance can be rejected and charged for compensation. Please contact to RM/PM to get support.' Below this is a table of transactions:

Initiated date	Status	To	Currency	Amount	Due date for deferred docs	Note
29/09/2023	Returned	day la contract 8768767877667-000	HKD	30.00		Resubmit to bank by 03/10/2023 16:00 PM
18/08/2023	Returned	contract-full- sha 23432	USD	30.00	02/11/2023	Resubmit to bank by 22/08/2023 16:00 PM

The screenshot shows the 'Transfer details' page. At the top, there is a yellow banner with a red '2' and the text: 'Message from bank. Transaction not meeting TCB's requirements needs completing before 03/10/2023 16:00. After 03/10/2023 16:00, it will be cancelled & charged for FX rate losses.' An 'Edit now' button is visible. Below the banner, the page title is 'Overseas remittance' with a 'Returned' status. It shows creation details: 'Created by 60103038quymaker on 29/09/2023 at 05:18 PM' and 'Transaction ID: OT16959826874113'. The 'Transfer information' section is divided into three columns:

- FX account:** VND--KHDN 60103038, 19060103038360
- Buying amount:** HKD 30, ~ VND 90,570, Rate: HKD 1.00 = VND 3,019, Deal ref no: FX.20230929HCM000007.01
- Fee account:** VND-TGTT-KHDN 60103038, 19060103038425
- Fee amount:** HKD 138.01, ~ VND 413,311

At the bottom, there is a summary table:

Fee type	Transfer amount	Total amount
SHA - Fees are shared	HKD 30	HKD 168.01

13. Overseas Remittance

13.11. Editing Returned transactions (continue)

3 TCBB displays 4 steps of transactions for editing:

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

The screenshot shows the 'Transfer information' step of a 4-step process. The progress bar at the top indicates that the first step is active. The main content is divided into three sections: 'Transfer information', 'Buying FX', and 'Fee information'. The 'Transfer information' section includes a table with debit account details (USD & KHDN 60103038 USD & KHDN 60103038, 19060103038034) and a debit amount of USD 0. The 'Buying FX' section includes a table with buying amount details (VND-TGCD-KHDN 60103038, 19060103038042) and a buying amount of USD 12. The 'Rate type' is 'Contract rate' with an equivalent amount of ~ VND 292,080. The 'Fee information' section includes a table with fee type details (OUR - You pay all fees, USD & KHDN 60103038 USD & KHDN 60103038, 19060103038034) and a fee amount of USD 31.9. At the bottom, the 'Transaction amount' is USD 12, the 'Fee amount' is USD 31.9, and the 'Total amount' is USD 43.9. A 'Next' button is located at the bottom right.

The screenshot shows the 'Beneficiary information' step of a 4-step process. The progress bar at the top indicates that the second step is active. The main content is divided into three sections: 'Beneficiary details', 'Beneficiary bank', and 'Payment details'. The 'Beneficiary details' section includes a table with account number (6760239832947) and account name (NHI contract rate RETURNED check mess). The 'Beneficiary address' is 'f'. The 'Beneficiary bank' section includes a table with SWIFT code (EBILSARIXXX), bank name (EMIRATES NBD PJSC), and bank address (KING FAHAD HIGHWAY, JUNCTION OF THALIAA STREET, OLAYA A). A note below the bank information states: 'All fields such as account, name, address, beneficiary bank, intermediary bank (if any) should be entered with correct format in supporting documents.' The 'Payment details' section includes a table with SWIFT code (EBILSARIXXX) and a description field with a character limit of 11/140. The 'Message to bank' section includes a table with SWIFT code (EBILSARIXXX) and a description field with a character limit of 11/210. At the bottom, there are 'Back' and 'Next' buttons.

13. Overseas Remittance

13.11. Editing Returned transactions (continue)

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

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

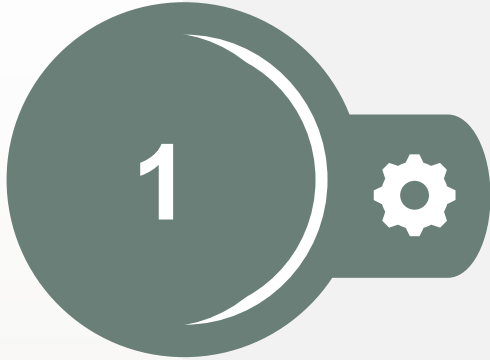
The screenshot shows the 'Document upload' step in the TCBB interface. At the top, there is a progress bar with four steps: 'Transfer information', 'Beneficiary information', 'Document upload' (current step), and 'Review and submit'. Below the progress bar, the 'Document upload' section includes a 'Purpose type' dropdown menu set to 'Advance payment for imported goods' and a 'Transfer purpose' dropdown menu set to 'Advance payment (transfer to seller)'. There is a checked checkbox for 'Defer documents'. The 'Due date' is set to '01/09/2024'. Below this, there is a 'Required documents' section with a list of requirements: 'Import goods agreement/Orders (include information of the seller and buyer, payment instructions, payment terms allowing prepayment, and confirmation from the buyer and seller)', 'Invoice (required if payment terms mention about prepayment with invoice; or need to provide an invoice with prepayment instructions if the contract does not mention)', 'Bill of lading, packing list (required if the contract mentions)', 'Imported license or imported quota issued by the Ministry of Industry and Trade/relevant local authorities (required for goods requiring licenses and quotas)', and 'Customs clearance form for imported goods (collected later customer's commitment) (with contract and invoice numbers on the form matching the provided documents)'. A large dashed box contains a 'Drag and drop files here to upload' area with instructions: 'Only pdf, doc, docx, xls, xlsx, rar, zip, 7z, jpeg, jpg, png file are supported. The file limit is 10MB / file. Maximum 20MB / transaction. Please name upload file as per document type, example contract, invoice, B/L.' Below this is a 'Browse file' button. At the bottom, there is a table with columns 'Document name', 'Size', and 'Upload on'. The table contains one entry: 'OFF noti setting WEB.JPG', '0.08MB', and '25/05/2023 16:57 PM'. At the bottom right, there are 'Back' and 'Review' buttons.

The screenshot shows the 'Review and submit' step in the TCBB interface. At the top, there is a progress bar with four steps: 'Transfer information', 'Beneficiary information', 'Document upload', and 'Review and submit' (current step). Below the progress bar, there is a 'Message from bank' section with the text: 'test trá kh Transaction not meeting TCBB's requirements needs completing before 29/05/2023 16:00. After 29/05/2023 16:00, it will be cancelled & charged for FX rate losses.' Below this, there is a 'Review and submit' section with a 'Transfer information' sub-section. The 'Transfer information' sub-section includes three columns of data: 'Debit account' (USD & KHDN 60103038 USD &KHDN 60103038, 19060103038034, USD 0), 'FX account' (VND-TGCD-KHDN 60103038, 19060103038042, Buying amount USD 12, ~ VND 292,080), and 'Fee account' (USD & KHDN 60103038 USD &KHDN 60103038, 19060103038034, Fee amount USD 31.9). Below the 'Transfer information' sub-section, there is a 'Document upload' section with a 'Purpose type' dropdown menu set to 'Advance payment for imported goods' and a 'Transfer purpose' dropdown menu set to 'Advance payment (transfer to seller)'. There is a 'Payment For Import Of Goods' section with a 'Post payment on receipt of goods (Transfer to the seller)' section. Below this, there is a 'Defer documents' section with a checked checkbox and a 'Due date' section set to '01-09-2024'. At the bottom, there is a table with columns 'Document name', 'Size', and 'Upload on'. The table contains one entry: 'OFF noti setting WEB.JPG', '0.08MB', and '25/05/2023 04:57 PM'. At the bottom right, there are 'Edit' and 'Submit edit' buttons.

➤ 13. Overseas Remittance

13.11. Editing Returned transactions (continue)

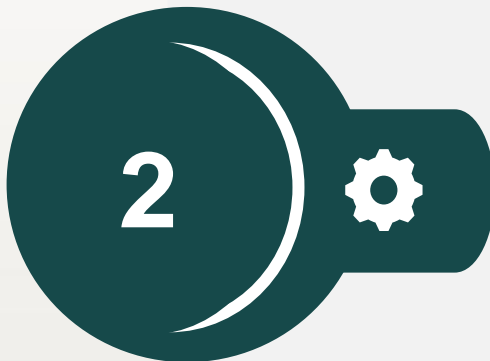
Notes: There are 2 cases when customers approve editing Returned transactions:



Returned transactions need additional documents only

User makers update the transactions only:

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



Returned transactions need to be edited other information (Update Transfer information or Beneficiary information)

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

- User makers edit transactions' information and select **Confirm editing**.
- User checkers log in TCBB and approve the edited transactions as usual to re-send transaction to the bank.

➤ 13. Overseas Remittance

13.12. Transaction via Swift Go

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

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



Fast speed

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



Automatically applied

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



Cost saving

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





13. Overseas Remittance

13.12. Transaction via Swift Go (continue)

Conditions for transactions processed through SWIFT GO service:

Transaction limit

For USD/EUR/GBP: Up to 10,000 currency units
Other currencies: No limit on transaction amount

Payment form

Fee type: SHA

Beneficiary bank

Beneficiary bank and intermediary bank must participate in SWIFT GO service

Other conditions

Meet other specific conditions according to SWIFT regulations

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





13. Overseas Remittance

13.12. Transaction via Swift Go (continue)

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

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

The screenshot displays the 'Overseas remittance' interface. On the right, a 'Notifications' panel lists several transactions: one rejected by the bank, two approved for USD 5,000, one successfully completed for USD 900, and another approved for USD 900. A red dashed box highlights the 'Overseas remittance approved' notification for USD 900. On the left, a modal window for document upload is open, showing a table with one document: 'TEST.xlsx' (0.01MB, uploaded on 14/03/2024 at 06:14 PM). A red dashed box highlights the 'Transfer method' section, which states 'Transaction was processed via SWIFT GO service'. A red arrow points from the highlighted notification to this section. The bottom of the screen shows the 'TECHCOMBANK' logo and a 'Create investigation request' button.

Document name	Size	Upload on
TEST.xlsx	0.01MB	14/03/2024 06:14 PM

Transfer method
Transaction was processed via SWIFT GO service

Approval log
Approved by 60103038opschecker2 60103038opschecker2 (60103038opschecker2)
14/03/2024 at 06:15 PM

[Create investigation request](#)

➤ 13. Overseas Remittance

Overseas remittance abbreviations*

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

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



14. FX Selling

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

14.1. Initiate FX Selling transaction – auto rate

14.2. Initiate FX Selling transaction – contract rate

14.3. FX Selling enquiry

14.4. Approve FX Selling transaction

FX Selling and buying limit on TCBB

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

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

14. FX Selling

14.1. Initiate FX Selling transaction – auto rate

- 1 From the left menu, select **Foreign Exchange**
- 2 Then select **New Foreign Exchange**

Note: User can initiate new transaction outside of bank working hours. However, the rate would not be shown. It would be updated when customer check the transaction during the Bank's working hours

The screenshot displays the 'Foreign exchange' section of the Techcombank mobile app. The left sidebar menu is visible, with 'Foreign exchange' highlighted by a red circle labeled '1'. The main content area features a 'Foreign exchange' header with a red circle labeled '2' and a '+ New Foreign exchange' button. Below the header is a table of transactions with columns for 'Initiated date, Execution date', 'Status', 'Currency', and 'Amount'. The table lists several transactions, all with a 'Cancelled' status.

Initiated date, Execution date	Status	Currency	Amount
06/04/2022	Cancelled	USD	5,000.00 ...
22/03/2022	Cancelled	USD	1,000.00 ...
19/03/2022	Cancelled	USD	1,000.00 ...
16/03/2022	Cancelled	USD	2,000.00 ...
22/02/2022	Cancelled	USD	5,000.00 ...
14/02/2022	Cancelled	USD	10,000.00 ...
08/02/2022	Cancelled	USD	1,000.00 ...

➤ 14. FX Selling

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

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

New foreign exchange

From

USD-TGTT-KHACH HANG 20269008
19120269008012 1 USD 956,523.85

To

KHACH HANG 20269008 2

Rate type

Auto rate 3

Transaction amount Transaction rate

USD 2,000.00 USD 1.00 = VND 22,121 Equivalent amount

VND 44,242,000 4

Source

1. From export revenue 5

Description (Required) 3/140

abc

6 **Review**

➤ 14. FX Selling

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



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

8 Click Submit to complete

9 Initiate new transaction successfully.

New foreign exchange

Review and submit **7**

From	To
 USD 956,523.85	 KHACH HANG 20269008
USD-TGTT-KHACH HANG 20269008 19120269008012	19120269008020

Transaction amount USD 2,000.00	Equivalent amount VND 44,242,000
Rate type Auto rate	Transaction rate USD 1.00 = VND 22,121
Source 1. From export revenue	Description abc



By tapping "Submit", You agree to the [Terms and Conditions](#)

8 Edit Submit

✔ Transaction successfully submitted

Foreign exchange summary **9**

Created by FULL NAME (username) on DD/MM/YYYY at 12:00 PM

From	To
 USD 900,000,000	 VND-TKTT-Cty TNHH Ola
USD-TKTT-Cty TNHH Ola 1234 5678 9198 87	1234 5678 9198 87

14. FX Selling

14.2. Initiate FX Selling transaction – contract rate

Criteria for initiating contract rate transactions:

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

Criteria for initiating contract rate transactions:

- Convert from foreign currency to VND with foreign currencies: USD, EUR, GBP, AUD, JPY, SGD, HKD, CAD, THB, CHF and other foreign currencies as prescribed by Techcombank from time to time
- Applicable account type: Customer's payment account and capital account opened at Techcombank
- Trading hours: regulated by Techcombank for each type of foreign currency from time to time (8:30-18:00 Monday to Friday & 8:30-11:30 on Saturday)
- Customer's transaction limit is defaulted to Bankwide limit set by Techcombank from time to time.

➤ 14. FX Selling

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

- 1 Initiate new FX Selling transaction, similar to item 14.1
- 2 At the **Rate type**, select **Contract rate**
- 3 Enter Deal reference number
TCBB will generate transaction rate and amount; equivalent amount in VND
- 4 Click **Review**

New foreign exchange

From

USD-TGTT-KHACH HANG 20269008
19120269008012 USD 956,523.85 ▾

To

KHACH HANG 20269008 ▾

Rate type Deal reference number

Contract rate 2 ▾

3

Transaction amount	Transaction rate	Equivalent amount
-	USD 1.00 = VND -	VND -

Source

Select source type ▾

Description (Required) 0/140

Eg: Foreign exchange...

Review

➤ 14. FX Selling

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

5

User need to check and review transaction information:

- + FX account,
- + VND debit account
- + Transaction amount
- + Description
- + Source



6

Click **Submit** to complete

7

Initiate new transaction successfully.

Review and submit



From	To
 USD 900,000,000	 VND-TKTT-Cty TNHH Ola
USD-TKTT-Cty TNHH Ola 1234 5678 9198 87	VND-TKTT-Cty TNHH Ola 1234 5678 9198 87
Transaction amount	Equivalent amount
USD 1,000.00	VND 23,000,000
Rate type	Transaction rate
Contract rate - AAA1234567911	USD 1.00 = VND 23,000
Source	
M&A, divest capital payment purpose	
Description	
Hom nay toi di doi tien	
<input checked="" type="checkbox"/> By clicking this, I agree with Terms and conditions	
	<input type="button" value="Edit"/> <input type="button" value="Submit"/>

✔ Transaction successfully submitted

7

Foreign exchange summary

Created by FULL NAME (username) on DD/MM/YYYY at 12:00 PM

From	To
 USD 900,000,000	 VND-TKTT-Cty TNHH Ola
USD-TKTT-Cty TNHH Ola 1234 5678 9198 87	VND-TKTT-Cty TNHH Ola 1234 5678 9198 87

➤ 14. FX Selling

14.3. FX Selling enquiry

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

2 User can filter transactions with following criterias:

- Transaction amount
- Status
- Transaction date

3 Select transactions user want to view details

Note: *Maker user can cancel Pending transaction*

The screenshot displays the 'Foreign exchange' enquiry page. On the left, a sidebar menu lists various banking services, with 'Foreign exchange' highlighted. The main content area features a 'Foreign exchange' title, a '+ New Foreign exchange' button, and a filter section. The filter section includes fields for 'From amount', 'To amount', 'Status' (set to 'All'), 'From execution date', and 'To execution date'. Below the filter is a table of transactions with columns for 'Initiated date, executed date', 'Status', 'Exchange rate type', 'Currency', and 'Amount'. The table lists several transactions with statuses such as 'Pending', 'Processing', 'Approved', 'Rejected', and 'Completed'. A red circle '1' points to the 'Foreign exchange' menu item, a red circle '2' points to the 'Filter' button, and a red circle '3' points to the table rows.

Initiated date, executed date	Status	Exchange rate type	Currency	Amount
09/01/2021	Pending	Auto rate	USD	1,000.00
09/01/2021	Processing	Contact rate	USD	1,000.00
09/01/2021	Approved	Auto rate	USD	1,000.00
09/01/2021	Rejected	Contact rate	USD	1,000.00
09/01/2021	Pending	Contact rate	USD	1,000.00
09/01/2021	Completed	Contact rate	USD	1,000.00

14. FX Selling

14.4. Approve FX Selling transaction

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

- 1 View detail pending transaction and select **Approve**. User need to confirm transaction via App on mobile, too.
- 2 Select **Reject** if checker don't want to process transaction and enter reason for this.

Reject request ×

Please provide a reason for rejecting this request. This action cannot be undone.




Input reason 0/140

Add comment 2

Foreign exchange details

Foreign exchange Pending

Created by 20269008maker1 on 02/06/2023 at 03:20 PM
Transaction ID: 1685694013960bThtht0

From	To
 USD 956,523.85 USD-TGTT-KHACH HANG 20269008 19120269008012	 KHACH HANG 20269008 19120269008020
Transaction amount USD 2,000	Equivalent amount VND 44,242,000
Rate type Auto rate	Transaction rate USD 1.00 = 22,121 VND
Source 1. From export revenue	Description abc
Approval log  Waiting for further approval(s) (0/1)	

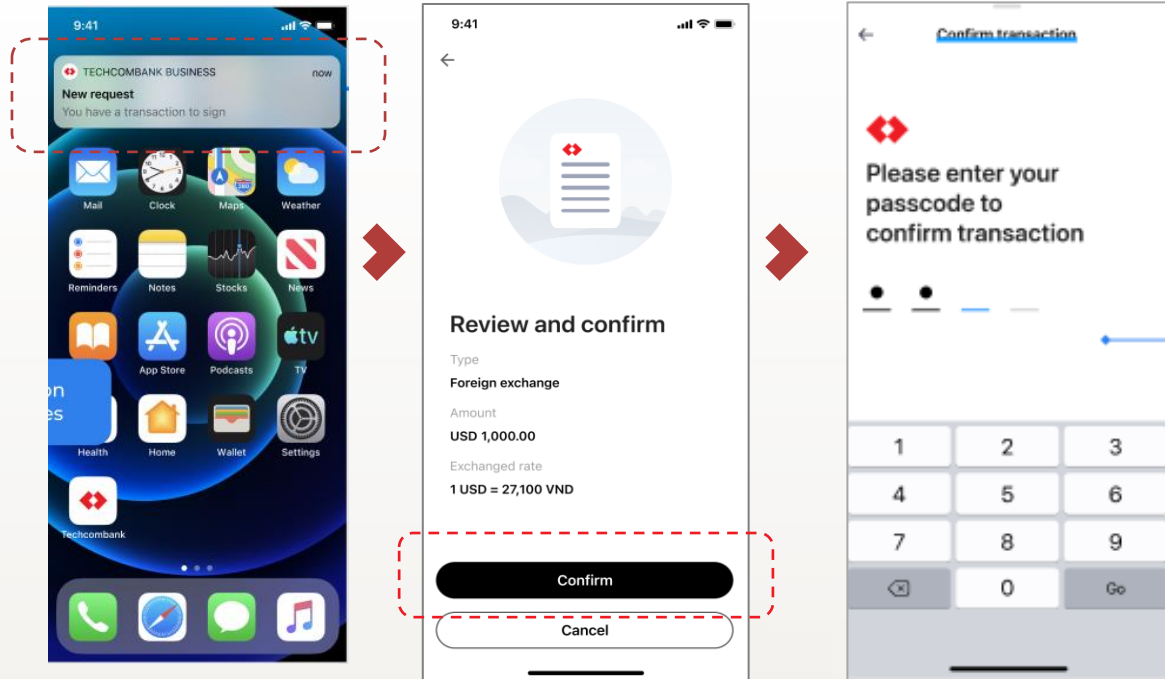
2 1

➤ 14. FX Selling

14.4. Approve FX Selling transaction (continue)

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

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



Confirm transaction on App

14. FX Selling

14.4. Approve FX Selling transaction (continue)

Some takenote to approve FX selling transaction:

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



15. Domestic foreign currency transfer

15.1. Register the feature

15.2. Initiate transaction

15.3. Approve transaction



15. Domestic foreign currency transfer

15.1. Register to use the feature

Domestic foreign currency transfer transactions only include the following purposes:

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

Register services and beneficiaries at the counter with customers using TCBB:



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

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

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



15. Domestic foreign currency transfer

15.2. Initiate transaction

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

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

Domestic foreign currency transfer + New transfer

Input transaction ID; beneficiary account Filter Transaction processing time

Initiated date	Status	To	Amount	Description	Note
11/06/2024	Pending	KHACH HANG DOANH NGHIEP38324514 KHACH HANG DOANH NGHIEP2 38324515 19238324515051	USD 12.35	test	
11/06/2024	Processing	KHACH HANG DOANH NGHIEP38324514 KHACH HANG DOANH NGHIEP2 38324515 19238324515108	JPY 121	q test	The transaction is processed on 11/06/2024
10/06/2024	Processing	Nguyen ngoc minh cong ty bach nhien hua han 1 thanh vien 3288382932	USD 12.35	q test	The transaction is processed on 11/06/2024
10/06/2024	Processing	Nguyen ngoc minh cong ty bach nhien hua han 1 thanh vien 3288382932	USD 12.34	q test	The transaction is processed on 11/06/2024
10/06/2024	Pending	Nguyen ngoc minh cong ty bach nhien hua han 1 thanh vien 3288382932	USD 12.34	q test	
10/06/2024	Processing	Nguyen ngoc minh cong ty bach nhien hua han 1 thanh vien 3288382932	USD 12.34	q test	The transaction is processed on 11/06/2024

FCY intracompany transfer

← Back to Domestic foreign currency transfer

Beneficiary account

Select beneficiary

Search

Beneficiary information

CONG TY TNHH HA THI CONG HA CON., - CONG TY TNHH HA THI CONG TY TNHH HA
VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
19060104046154



15. Domestic foreign currency transfer

15.2. Initiate transaction

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

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

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

← Back to Domestic foreign currency transfer

FCY intracompany transfer

Transfer information

Transaction account

USD-TGTT-KHACH HANG 38310718
19238310718065

Transaction amount

USD 15.35

Description

test

Description only allows a-z, A-Z, 0-9, space, dot, dash, comma, slash, open bracket, close bracket

Fee information

Fee amount
USD 0.00
No transfer fee if the beneficiary bank is Techcombank

Transaction amount
USD 15.35

Fee amount
USD 0.00

Total amount
USD 15.35

[Back](#) [Next](#)

← Back to Domestic foreign currency transfer

FCY intracompany transfer

Confirm Transaction information

Transfer information

Transaction account
USD-TGTT-KHACH HANG 38310718
19238310718065

Transaction amount
USD 15.35

Fee amount
USD 0.00
No transfer fee if the beneficiary bank is Techcombank

Description
test

Beneficiary information

Bank address
VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
KHACH HANG DOANH NGHIEP38324514 KHACH HANG DOANH NGHIEP2 38324515
19238324515051

191 BA TRIEU, HAI BA TRUNG TECHCOMBANK TOWER

Transaction amount (0065)**
USD 15.35

Fee amount
USD 0.00

Total amount
USD 15.35

[Edit](#) [Submit](#)



15. Domestic foreign currency transfer

15.2. Initiate transaction

Initiate new domestic foreign currency transfer successfully

FCY intracompany transfer

✔ Your foreign currency intracompany transfer request was submitted successfully

Transaction information

Transaction ID: 0T12180784295719

Transfer information

Transaction account USD-TGTT-KHACH HANG 38310718	USD 72.43	Fee amount USD 0.00
19238310718065		No transfer fee if the beneficiary bank is Techcombank
Transaction amount USD 15.35		

Description

test

Beneficiary information

VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK KHACH HANG DOANH NGHIEP38324514 KHACH HANG DOANH NGHIEP2 38324515 19238324515051	Bank address 191 BA TRIEU, HAI BA TRUNG TECHCOMBANK TOWER
-----------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------

Transaction amount (**8065)	USD 15.35
Fee amount	USD 0.00
Total amount	USD 15.35

[+ New transfer](#) [Manage transfer](#)





15. Domestic foreign currency transfer

15.3. Approve transaction

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

Note: From July 2024, the security code on the TCBB Mobile App is 6 numbers.

Transfer details

FCY intracompany transfer Pending
Created by 38310718 on 11/06/2024 at 11:00 AM
Transaction ID: DT17180784295719

Transfer information

Transfer amount: USD 72.43
Fee amount: USD 0.00
Transaction account: USD-TGTT-KHACH HANG 38310718
19238310718065
Transaction amount: USD 15.35

Description
test

Beneficiary information

VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK
KHACH HANG DOANH NGHIEP38324514 KHACH HANG DOANH NGHIEP2 38324515
19238324515091

Bank address: 101 BA TRIEU, HAI BA TRUNG TECHCOMBANK TOWER

Transfer amount (**8065): USD 0.00
Fee amount: USD 0.00
Total amount: USD 15.35

Approval log
Waiting for further approval(s) (0/1)

Asset Overview

Aggregated Balance: VND 24,013.18B
All accounts: VND 24,004.13B
Term deposits: VND 9,047,996,967

Confirm transaction

Please approve the transaction on your registered phone.
Please ensure your phone can receive notification

Galaxy A52
samsung SM-A525F

Review and confirm

Type: Domestic FCY intracompany transfer
Transfer amount: USD 15.35
Fee amount: USD 0.00
To: KHACH HANG DOANH NGHIEP38324514
KHACH HANG DOANH NGHIEP2 38324515
19238324515091

Confirm
Cancel

Confirm transaction

Please enter your passcode to confirm the transaction

1 2 3
4 5 6
7 8 9
0 Go

Reject Approve

➤ 15. Domestic foreign currency transfer

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

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

Beneficiary account name will be updated

The beneficiary account name will be updated to KHACH HANG DOANH NGHIEP38324514 KHACH HANG DOANH NGHIEP2 38324515 for this transaction, because the registered information does not match the information detected from the selected account number

Review update information

	Registered information	Information to be updated
Account name	KHACH HANG DOANH NGHIEP1 38324515 KHACH HANG DOANH NGHIEP2 38324515	KHACH HANG DOANH NGHIEP38324514 KHACH HANG DOANH NGHIEP2 38324515

Please visit the nearest Techcombank branch to update this account information for future transactions

I understood

Chưa đăng ký thông tin người thụ hưởng

Để được hỗ trợ thực hiện giao dịch với loại tiền này, vui lòng đến chi nhánh Techcombank hoặc liên hệ với chúng tôi tại hotline **1800 6556 (trong nước)** hoặc **+84 24 7303 6556 (quốc tế)**.

Tôi đã hiểu

Xác nhận số tiền phí thay đổi

Số tiền phí đã thay đổi

	Thông tin cũ	Thông tin cập nhật
Số tiền phí	USD 7 ~VND 173,603	USD 7 ~VND 179,295

Cập nhật mới nhất vào 12/11/2023 lúc 04:20 AM

Quay lại **Xác nhận**



16. FCY Payroll

16.1. Register the feature

16.2. Initiate transaction

16.3. Approve transaction



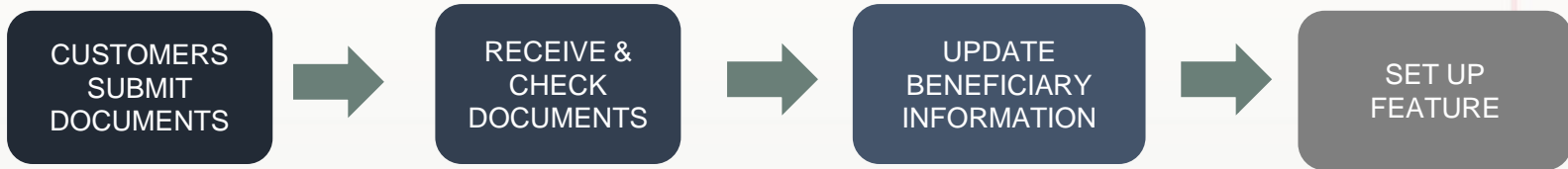
16. FCY payroll

16.1. Register the feature

FCY payroll only applies with the following conditions:

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

Register services and beneficiaries at the counter with customers using TCBB



Documentation includes:

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

Notes:

- *For the first FCY payroll transaction, customers need to submit documents at least 2 working days in advance. If there is any change in information for next time, notification must be made 1 day in advance*
- *Customers currently using this feature on FEB will be migrated to TCBB and continue to use this feature without delay*

➤ 16. FCY payroll

16.2. Initiate transaction

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

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

The screenshot displays the TCBB web interface for initiating a payroll transaction. The main navigation sidebar on the left includes categories like 'Accounts & cards', 'Transfers & payments', and 'Foreign currency exchange', with 'Payroll in foreign currency' highlighted. The main content area shows the 'Payroll in foreign currency' management page, featuring a '+ New payroll payment' button. Below this is a table of transactions with columns for 'Initiated date', 'Status', and 'Name'. A detailed view of the 'New payroll in foreign currency payment' form is overlaid, showing a three-step process: 1. Upload payroll file, 2. Payroll information, and 3. Review and submit. Step 1 includes 'Payroll templates' (with 'Payroll in foreign currency' selected) and 'Beneficiary preset' (with 'Select beneficiary' selected). Step 2 includes an 'Upload file' section with instructions: 'Drop your file here, or select manually', 'Maximum 400 transactions in 1 file', 'Only XLSX and XLS files are supported', and 'File name must only contain a-z, A-Z, 0-9'.



16. FCY payroll

16.2 Initiate transaction (continue)

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

The screenshot displays the 'New payroll in foreign currency payment' interface. The page is divided into three steps: 1. Upload payroll file, 2. Payroll information, and 3. Review and submit. The 'Upload payroll file' step is active, showing a progress bar and the message 'Your file is being checked'. Below this, there is a table with columns for 'Uploaded on', 'Status', 'File', and 'No. of transaction'. The 'Status' column shows 'Pending'. A 'Pay this batch' button is highlighted with a red box.

Payroll templates

- Payroll in foreign currency

Beneficiary preset

- Select beneficiary

Upload file

Your file is being checked

While waiting for the system to check your file, you can do other tasks and return to view the file status in the [My upload](#) tab

Uploaded on	Status	File	No. of transaction
	Pending		

Checking process complete

Click Pay this batch to continue your payment

Pay this batch

➤ 16. FCY payroll

16.2. Initiate transaction (continue)

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

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

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

Fee information

Fee payment method

OUR - You pay all fees SHA - Fees are shared BEN - Beneficiary pay all fees

From

VND-TGTT-KHDN 60104040
19060104040458 VND 7,071,931,876

Fee amount Equivalent amount

GBP VND

Notes: The fee amount for payroll in foreign currency may change depending on the policy from time to time, and it will be confirmed at the final approval step.

Description 16/130

payroll Dec 2024

Description only allows a-z, A-Z, 0-9, space, dot, dash, comma, slash, closing bracket, opening bracket.

Amount you need to pay Hide details

Debit amount	GBP 2,000.00	Total VND amount	VND
Total foreign currency amount	GBP 2,000.00		

When clicking Next, only valid transactions will be processed

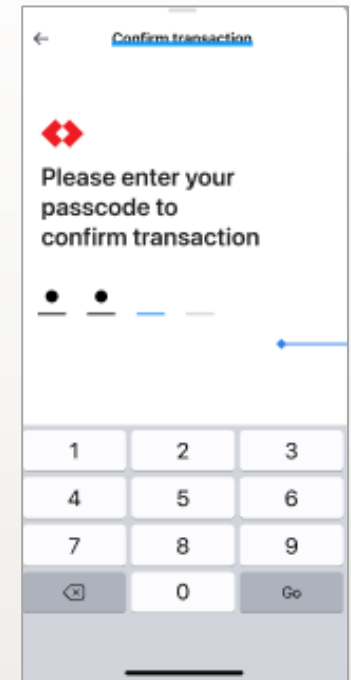
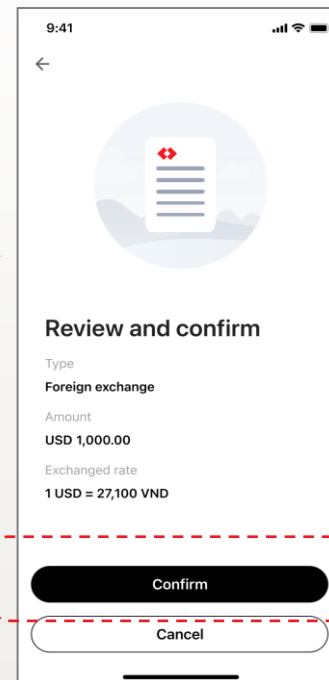
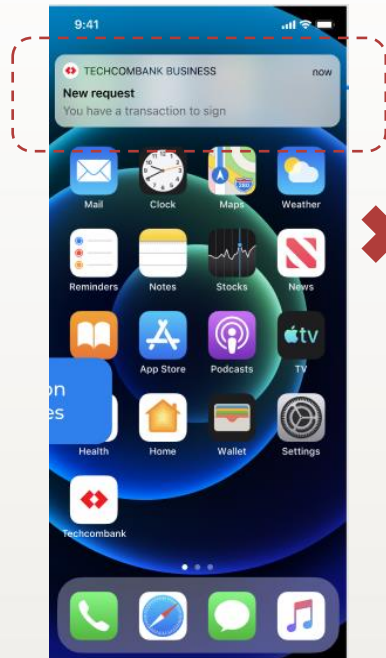
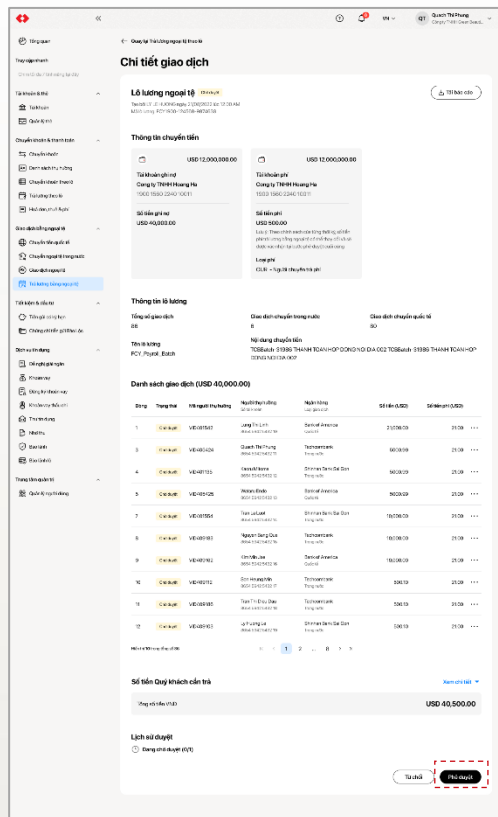
[Back](#) [Next](#)



16. FCY payroll

16.3. Approve transaction

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





17. Term deposits

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

17.1. Initiate and approve term deposit requests

17.2. Query, manage requests and withdraw

17.3. Flexible term deposits

17. Term Deposit

17.1. Initiate and approve term deposit requests

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

The screenshot shows the 'Term deposits' dashboard. On the left is a navigation menu with 'Term deposits' highlighted. The main area has a 'Term deposits' header and a '+ New term deposit' button. Below the header are two tabs: 'Ongoing term deposits' (active) and 'Term deposit requests'. A search bar and a filter button are present. A table lists ongoing term deposits:

Contract no.	Product type	Principal amount	Term	Interest (%/year)	Maturity date	
14501114027008	Online flexible term deposit	VND 200,000,000	4 month(s)	5.6	24/09/2021	...
14501112541006	Online flexible term deposit	VND 100,000,000	1 month(s)	5.3	24/06/2021	...

The screenshot shows the 'New term deposit' selection screen. It features two main options:

- Online Term Deposit**:
 - Modern solution - flexible maturity: Maximize returns on idle capital with flexible terms tailored to your business needs.
 - Flexible maturity method: Pay interest at the end of the term, upon deposit, or regularly on a monthly basis.
 - Seamless management through online channels
- Flexible Online Term Deposit** (NEW):
 - Proactive funding resources: Partially withdraw the contract before maturity
 - Interest upon withdrawal - Optimal interest rate: Apply the demand interest rate to the withdrawal amount, while maintaining the original contract's interest rate for the remaining amount.
 - Seamless management through online channels

The screenshot shows the 'New term deposit' form. It includes the following fields and options:

- Select debit account**: VND-1001-TK 12221653814013 (12221653814013) VND 377,782,219,314
- Enter principal amount (VND)**: 10,000,000
- Select a term**: 12 month(s) - 6.8%
- Interest rate (%/year)**: 6.8%
- Estimated interest at maturity**: VND 680,000
- Maturity date**: 09/04/2021 (Applicable if approve today)

➤ 17. Term Deposit

17.1. Initiate and approve term deposit requests (continue)

- 6 Select option for the **Maturity method**
- 7 Select the destination account you want to receive money at maturity (if you chose **Reinvest the original amount** or **Withdraw total balance**)
- 8 Select **Continue**
- 9 Input descriptions for the term deposit (if needed)
- 10 Review all the information and select **Submit**

New term deposit

Maturity date: 09/10/2020

Select a maturity method **6**

- Reinvest total balance
Automatically start a new saving term so you keep earning interest.
- Reinvest the original amount** (selected)
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.

Select destination account **7**

VND-1001-TK 12221653814013 VND 377,769,575,221 **8**

Back Continue

New term deposit

Confirm information **9**

Debit account

VND-1001-TK 12221653814013
112221653814013

Principal amount VND 10,000,000	Terms 12 month(s)
Interest rate (%/year) 6.8%	Estimated Interest at maturity VND 680,000
Maturity date 09/04/2021 Applicable if approve today	Maturity method Reinvest total balance

Description (Optional) 0/205

Enter description

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

Back Submit **10**

➤ 17. Term Deposit

17.1. Initiate and approve term deposit requests (continue)

To authorize term deposit, user select **Term Deposit** in the left Menu → **Term deposit request**

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

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

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

Request details

Open term deposit request Pending
Created by 38057193mc on 11/10/2023 at 4:23 PM
Transaction number/ID: 84do0ed6-716c-44b5-a806-93af97ea9494

Debit account
VND 40,116,587,928
VND-TGTT-KHDN 38057193
19238057193015

Principal amount
VND 3,000,000

Interest rate
0.3%

Maturity date
24/06/2021
Applicable if approve today

Description
-

Approval log
⌚ Waiting for further approval(s) (0/1)

Term
1 month(s)

Interest at maturity
VND 764

Maturity method
Reinvest total balance

Confirm transaction
Please approve the transaction on your registered phone.
Please ensure your phone can receive notification

OPPO A98 5G
OPPO CPH2529

116

Cancel request Reject Approve

17. Term Deposit

17.2. Query, manage requests and withdraw

1 Select **Term Deposits** in left Menu → **Ongoing term deposits**

2 User can view and search term deposit by follow these criterias:

- Contract No.
- Principle amount
- Currency
- Term
- Interest
- Maturity date

3 User can **Filter** term deposit by

- Term
- Open channel
- From – To principle amount
- Currency
- From – To date

Select **Apply** after filling in all criteria

The screenshot displays the 'Term deposits' section of a banking application. On the left is a navigation menu with categories like ACCOUNTS, MOVE MONEY, CREDIT & FINANCIAL SERVICES, PERSONAL, and EXTRA. The main area is titled 'Term deposits' and features a 'New term deposit' button. Below the title, there are tabs for 'Ongoing term deposits' and 'Term deposit requests' (the latter is active and has a red notification badge). A search bar and a 'Filter' button are present. Below these are filter criteria: Term (All), Request type (All), From principal amount (From), To principal amount (To), Currency (All), Status (Pending), From maturity date (DD/MM/YYYY), and To maturity date (DD/MM/YYYY). 'Cancel' and 'Apply' buttons are at the bottom of the filter section. A table below shows a list of pending requests with columns for Initiated date, Status, Type, Amount, Term, and Maturity date.

Initiated date	Status	Type	Amount	Term	Maturity date
11/10/2023	Pending	Open term deposit	VND 3,000,000	1 month(s)	24/06/2021
27/09/2023	Pending	Partially withdraw flexible term deposit	VND 20,000,000	4 month(s)	24/09/2021
27/09/2023	Pending	Open flexible term deposit	VND 200,000,000	6 month(s)	25/11/2021
26/09/2023	Pending	Partially withdraw flexible term deposit	VND 20,000,000	1 month(s)	24/06/2021
15/09/2023	Pending	Partially withdraw flexible term deposit	VND 20,000,000	1 month(s)	24/06/2021



17. Term Deposit

17.2. Query, manage requests and withdraw (continue)

User can view detailed information of a **Ongoing term deposit** contract by click a ongoing term deposit.

User can view:

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

User can select **Download documents** to save confirmation file about available term deposit form TCBB.

Term deposit details

Online term deposit
14901114845000

VND 3,000,000

Debit account

Online term deposit
14901114845000

Term 1 month(s)	Interest rate (%/ year) 0.3%	
Accrued interest VND 21,452	Estimated Interest at Maturity VND 764	Open channel Online
Value date 24/05/2021	Maturity date 24/06/2021	Maturity method Reinvest total balance
Description -		

[Download documents](#)

TECHCOMBANK

Vietnam Technological and Commercial Joint Stock Bank

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

[Redeem](#)

LETTER OF ONLINE DEPOSIT CONFIRMATION

No.: 14901114845000

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

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



17. Term Deposit

17.2. Query, manage requests and withdraw (continue)

- 1 User can withdraw **ongoing term deposits** with following steps:
select the term deposit you want to withdraw premature
- 2 Select **Redeem**
Select **Withdraw** in pop up screen
- 3 In appeared screen, select the destination account and click **Review**

Withdraw Online Term Deposit

You will lose potential interest of VND 125 if you withdraw your term deposit now.
Are you sure you wish to withdraw early?

Withdraw **Keep**

Term deposit details

Online term deposit
14901114845000 VND 3,000,000

Debit account Download documents

Online term deposit
14901114845000

Term 1 month(s)	Interest rate (%/ year) 0.3%	Open channel Online
Accrued interest VND 21,452	Estimated Interest at Maturity VND 764	Maturity method Reinvest total balance
Value date 24/05/2021	Maturity date 24/06/2021	
Description -		

2 Redeem

Withdraw term deposit

Edit information

Debit account

Online term deposit
14901114845000

Destination account

VND-TGTT-KHDN 38057193
19238057193015 VND 40,113,587,928

Principal amount
VND 3,000,000

Interest rate (Pre-closure) 0.22%	Interest amount (Pre-closure) VND 0
--------------------------------------	----------------------------------------

3 **Cancel** **Review**

17. Term Deposit

17.2. Query, manage requests and withdraw (continue)

- 4 Review the information in appeared screen. You can change destination account by select **Edit**
- 5 In appeared screen, select the destination account and click **Review**
- 6 Select **Submit** to request the withdrawal.

User checker login TCBB web to approve the request and verify with passcode on App TCBB Mobile or approve on App completely.

Withdraw term deposit

Confirm information 4

Debit account Online term deposit 14901114845000	Destination account VND-TGTT-KHDN 38057193 19238057193015
Principal amount VND 3,000,000	Interest amount (Pre-closure) VND 0
Interest rate (Pre-closure) 0.22%	

Edit **Submit and approve** 5

Withdraw term deposit

✔ Your redeem request has been submitted successfully 6

Request summary
Transaction ref: 6b42dcb4-c2dc-4104-8ddf-ca698893b604

Debit account Online term deposit 14901114845000	Destination account VND-TGTT-KHDN 38057193 19238057193015
Principal amount VND 3,000,000	Total amount VND 3,000,000
Interest rate (Pre-closure) 0.22%	Interest amount (Pre-closure) VND 0

Manage Term Deposits

17. Term deposit

17.3. Flexible term deposits – initiate

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

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

1. Online Term deposit

2. Flexible Online Term Deposits

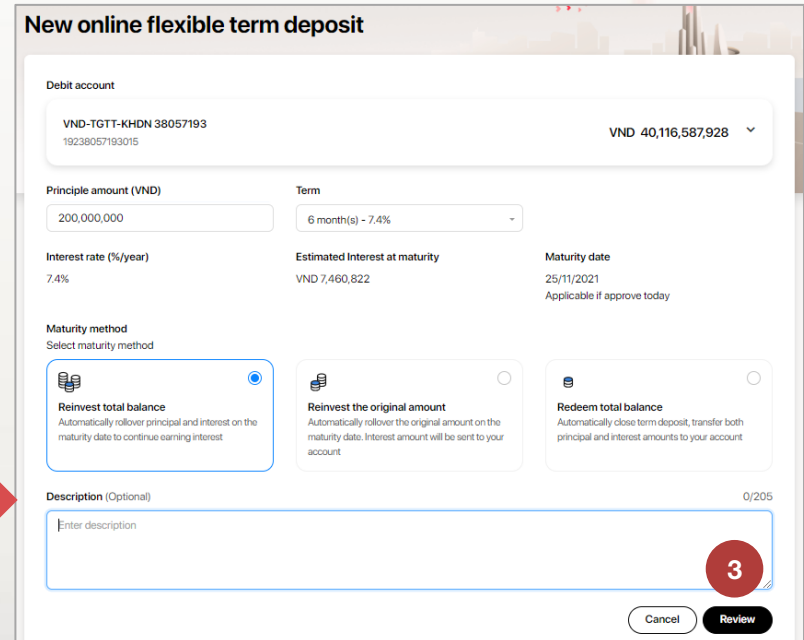
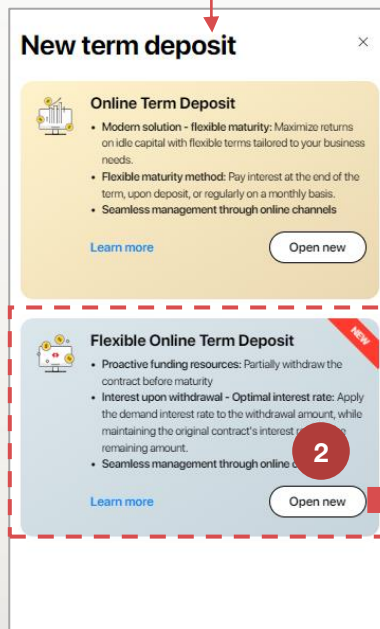
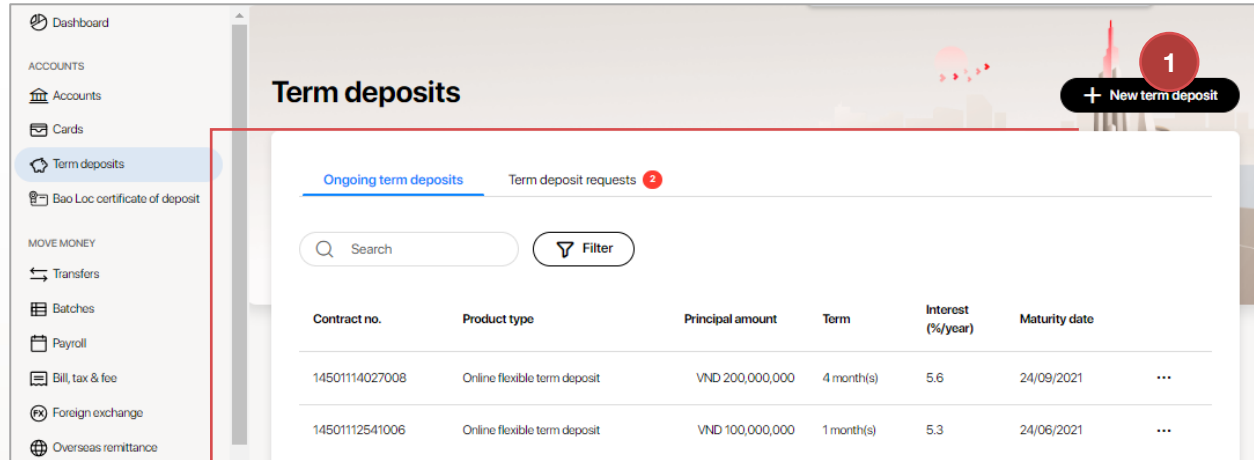
User selects Flexible Online Term deposit > Click **Open new.**

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

User enters information:

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

Then click **Review**



17. Term deposit

17.3. Flexible term deposits – initiate (continue)

- The system will switch to the **Review and submit** interface and display the following contents:
 - **Debit account; Principal amount**
 - **Term, interest rate, estimated Interest at maturity, value date, maturity date, maturity method**
 - **Description**(if any).
- The user clicks **Submit and approve** to complete initiating new flexible term deposit.

New online flexible term deposit

Review and submit

4

Debit account

VND 40,116,587,928
VND-TGTT-KHDN 38057193
19238057193015

Principal amount
VND 200,000,000

Term 6 month(s)	Interest rate (%/year) 7.4%	Estimated Interest at maturity VND 7,460,822
Value date 25/05/2021	Maturity date 25/11/2021 <small>Applicable if approve today</small>	Maturity method Reinvest total balance

Description
Open flexible term deposit

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

Edit **Submit and approve**

5

Your open request has been submitted successfully

Summary

Transaction ref: 4d0e0d3c-a8ba-4c6b-e690-e95683a13bab

Debit account

VND 40,116,587,928
VND-TGTT-KHDN 38057193
19238057193015

Principal amount
VND 200,000,000

Term 6 month(s)	Interest rate (%/year) 7.4%	Estimated Interest at maturity VND 7,460,822
Value date 25/05/2021	Maturity date 25/11/2021 <small>Applicable if approve today</small>	Maturity method Reinvest total balance

Description
Open flexible term deposit

+ Open new Manage Term deposit

➤ 17. Term deposit

17.3. Flexible term deposits – Approve on web

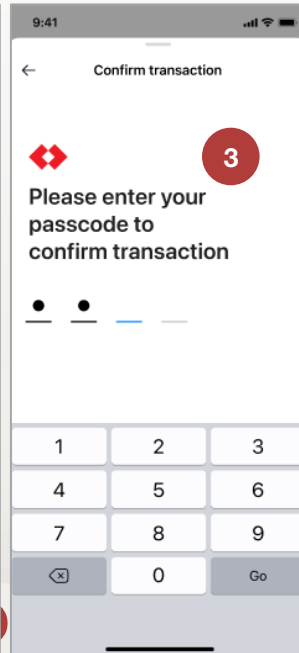
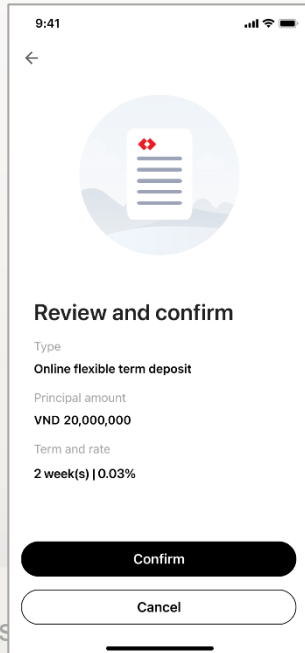
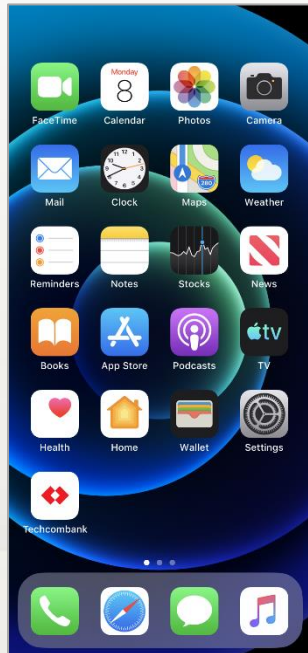
1 Users with the order approval role log in to TCBB and select **Term Deposits** > Select **Pending** flexible deposit

TCBB will display detailed transaction information

2 User clicks **Approve** > The system will display a message asking to confirm transaction approval on TCBB Mobile App.

3 Enter the passcode to complete the transaction approval or access the TCBB Mobile App to approve the request.

Initiated date	Status	Type	Amount	Term	Maturity date	
27/09/2023	Pending	Open flexible term deposit	VND 200,000,000	6 month(s)	25/11/2021	...
26/09/2023	Pending	Partially withdraw flexible term deposit	VND 20,000,000	1 month(s)	24/06/2021	...
15/09/2023	Pending	Partially withdraw flexible term deposit	VND 20,000,000	1 month(s)	24/06/2021	...



Request details

Flexible term deposit request Pending

Created by 38057193mc on 27/09/2023 at 5:42 PM
Transaction ID: 4deecd3c-a8ba-4c6b-a690-e95683a13bab

Debit account

VND 40,116,587,928
VND-TGTT-KHDN 38057193
19238057193015

Principal amount
VND 200,000,000

Interest rate (%/year)
7.4%

Value date
25/05/2021

Description
Open flexible term deposit

Approval log
⌚ Waiting for further approval(s) (0/1)

Term
6 month(s)

Estimated Interest at maturity
VND 7,460,822

Maturity date
25/11/2021
Applicable if approve today

Maturity method
Reinvest total balance

Confirm transaction

Please approve the transaction on your registered phone

Joey's phone
iPhone XS Max

120

Cancel request Reject Approve

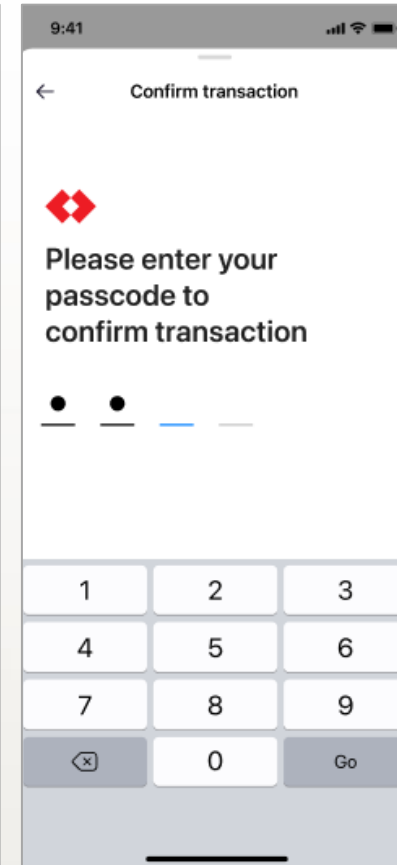
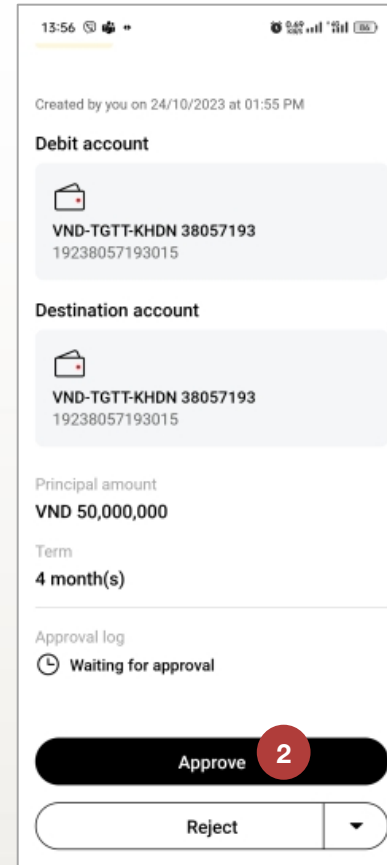
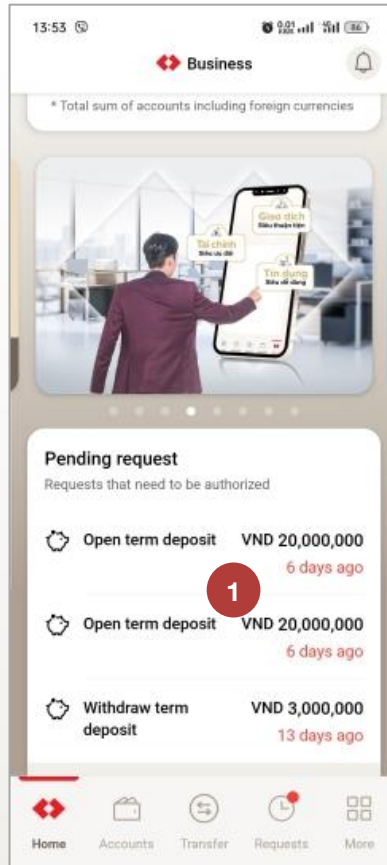
17. Term deposit

17.3. Flexible term deposits – Approve on App

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

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

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



17. Term Deposit

17.3. Flexible term deposits – Initiate partial withdrawal request

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

Term deposits + New term deposit

Ongoing term deposits Term deposit requests **3**

Search Filter

Contract no.	Product type	Principal amount	Term	Interest (%/year)	Maturity date	
14501114027008	Online flexible term deposit	VND 200,000,000	4 month(s)	5.6	24/09/2021	...
14501112541006	Online flexible term deposit	VND 100,000,000	1 month(s)	5.3	24/06/2021	...

Online flexible term deposit VND 200,000,000

14501114027008 Download documents

Debit account
Online flexible term deposit
14501114027008

Term 4 month(s)	Interest rate (%/ year) 5.6%
Accrued interest VND 26,266,301	Estimated Interest at Maturity VND 3,774,247
Value date 24/05/2021	Maturity date 24/09/2021
Description Mở mới tiền gửi có kỳ hạn linh hoạt	Open channel Online
	Maturity method Reinvest total balance

1

Redeem Partially withdraw

Current information

Debit account
Online flexible term deposit
14501114027008

Principal amount
VND 200,000,000

Term 4 month(s)	Interest rate (%/ year) 5.6%	Estimated Interest at Maturity VND 3,774,247
Value date 24/05/2021	Maturity date 24/09/2021	Maturity method Reinvest total balance

Partial withdrawal information
The minimum amount for per withdrawal is VND 10,000,000. The minimum remaining principal amount is VND 50,000,000.

Destination account
VND-TGTT-KHDN 38057193
19238057193015 VND 40,116,587,928

Withdrawal amount 20,000,000	Interest rate (Pre-withdrawal) 0.23%	Interest amount (Pre-withdrawal) VND 0
----------------------------------------	------------------------------------------------	--------------------------------------------------

Remaining information

Remaining principal amount VND 180,000,000	Interest rate (%/ year) 5.6%	Estimated Interest at maturity VND 3,396,822
------------------------------------------------------	----------------------------------------	--------------------------------------------------------

Description (Optional)
Enter description **2**

Cancel Review

17. Term deposit

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

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



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

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

✔ Your partial withdrawal request has been submitted successfully

Request summary



Transaction ref: c557d8f7-f1fe-474c-b1a0-4c6cb4c15efb

Debit account	Destination account
 Online flexible term deposit 14501114027008	 VND-TGTT-KHDN 38057193 19238057193015

Current information

Principal amount VND 200,000,000	Term 4 month(s)	Interest rate (%/year) 5.6%	Estimated interest at maturity VND 3,774,247
Value date 24/05/2021	Maturity date 24/09/2021	Maturity method Reinvest total balance	

Confirm information 3

Debit account	Destination account
 Online flexible term deposit 14501114027008	 VND-TGTT-KHDN 38057193 19238057193015

Current information

Principal amount VND 200,000,000	Term 4 month(s)	Interest rate (%/ year) 5.6%	Estimated Interest at Maturity VND 3,774,247
Value date 24/05/2021	Maturity date 24/09/2021	Maturity method Reinvest total balance	

Partial withdraw information

Withdrawal amount VND 20,000,000	Interest rate (Pre-withdrawal) 0.23%	Interest amount (Pre-withdrawal) VND 0
--------------------------------------------	------------------------------------------------	--------------------------------------------------

Remaining information

Remaining principal amount VND 180,000,000	Interest rate (%/ year) 5.6%	Estimated Interest at maturity VND 3,396,822
------------------------------------------------------	----------------------------------------	--------------------------------------------------------

Description

-

4

Edit Submit and approve

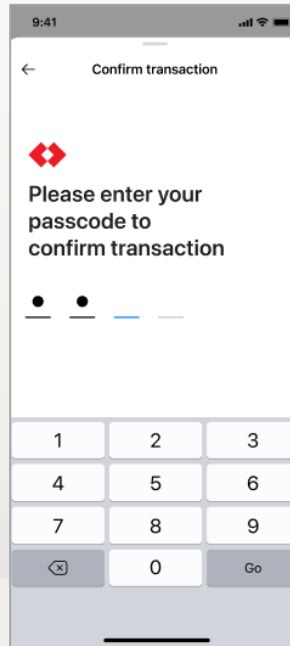
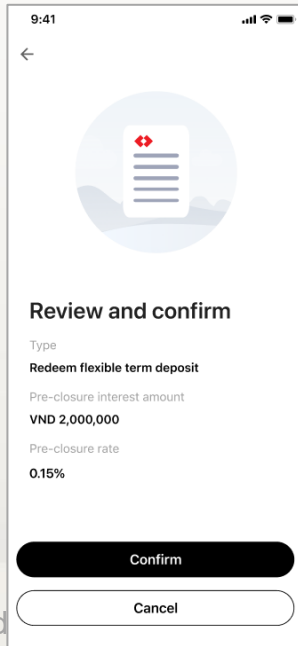
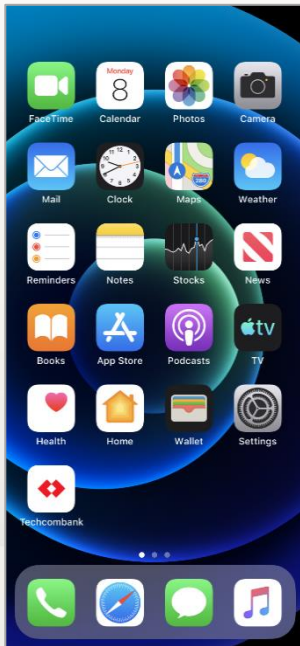
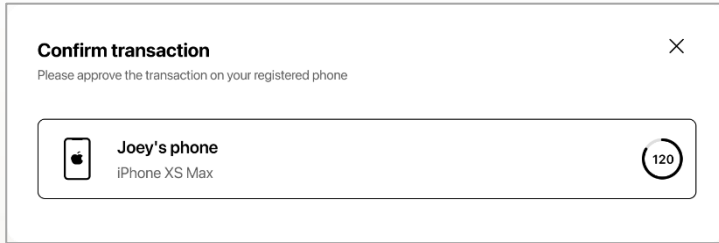
17. Term deposit

17.3. Flexible term deposits – Approve partial withdrawal request

5

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

- Approvers approve on the web and authenticate on the App or full approval on TCBB Mobile App.



Request details

Partially withdraw flexible TD request Pending
Created by 38057193mc on 27/09/2023 at 6:11 PM
Transaction ID: e557d8f7-11fe-474c-b1a0-4c6cb4c15efb

Debit account Online flexible term deposit 14501114027008	Destination account VND-TGTT-KHDN 38057193 19238057193015
------------------------------------------------------------------------	------------------------------------------------------------------------

Current information

Principal amount VND 200,000,000	Term 4 month(s)	Interest rate (%/year) 5.6%	Estimated Interest at maturity VND 3,774,247
Value date 24/05/2021	Maturity date 24/09/2021	Maturity method Reinvest total balance	

Partial withdrawal information

Withdrawal amount VND 20,000,000	Interest rate (Pre-withdrawal) 0.23%	Interest amount (Pre-withdrawal) VND 0
Withdrawal date 27/09/2023		

Partial withdrawal information

Withdrawal amount VND 20,000,000	Interest rate (Pre-withdrawal) 0.23%	Interest amount (Pre-withdrawal) VND 0
Withdrawal date 27/09/2023		

Remaining information

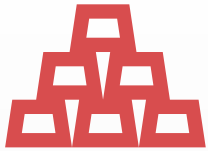
Remaining principal amount VND 180,000,000	Interest rate (%/year) 5.6%	Estimated Interest at maturity VND 3,396,822
Description -		
Approval log ⌚ Waiting for further approval(s) (0/1)		

Cancel request Reject Approve

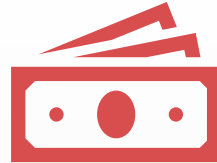
5

➤ 17. Term deposit

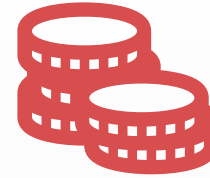
17.3. Flexible term deposits – some notes



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



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



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



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



➤ 18. Bao Loc Certificate of Deposit (CD)

- 18.1. Apply for online CD Bao Loc trading
- 18.2. Buying CD Bao Loc and Approval
- 18.3. Selling CD Bao Loc and Approval
- 18.4. Managing CD Bao Loc

➤ 18. Bao Loc Certificate of Deposit

18.1. Apply for online CD Bao Loc trading

Conditions:



Customers are using
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 the RM/PM in charge to advise and support customers.

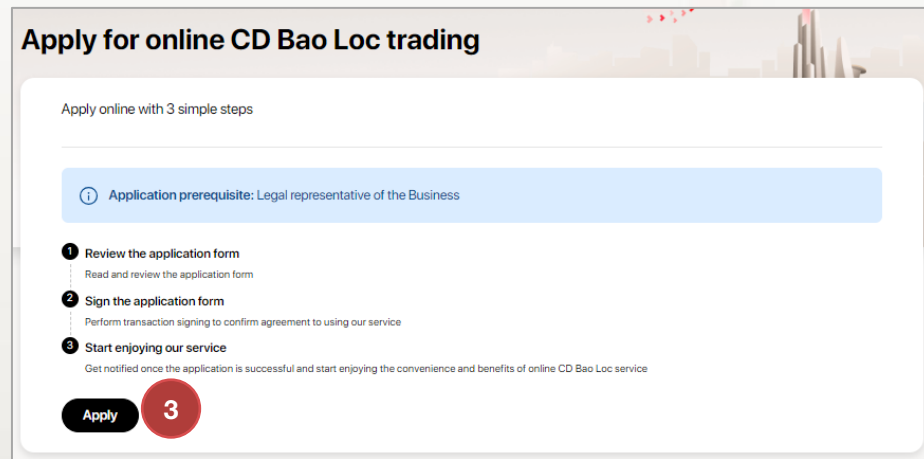
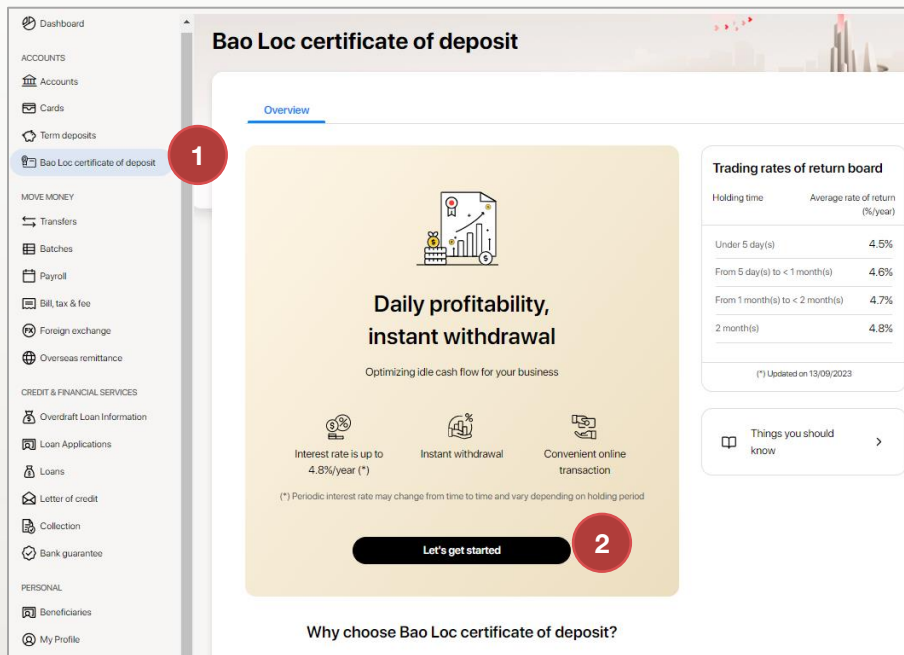


18. Bao Loc Certificate of Deposit

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

- 1 User log in Web TCBB, can see feature Bao Loc Certificate of Deposit on the left with all selling point of CD Bao Loc, for example: Interest; Flexibal liquidity; Online transaction
- 2 If user has not registered CD Bao Loc feature at the counter yet, select **Let's get started** for next step.
- 3 TCBB would show the instruction – 3 easy steps, press **Apply**.

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



➤ 18. Bao Loc Certificate of Deposit

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

4 The system will automatically fill in the information fields in the **Service Request and Contract - form MB02-QT.TDC/124** from customer information and 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**.

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

Apply for online CD Bao Loc trading

Review the application form

Please make sure that you have carefully read and reviewed the Application form below before confirming

TECHCOMBANK 

ĐỀ NGHỊ KIỂM HỢP ĐỒNG SỬ DỤNG DỊCH VỤ NGÂN HÀNG ĐIỆN TỬ TRÊN HỆ THỐNG TCBB
APPLICATION AND AGREEMENT FOR E-BANKING SERVICES ON TCBB SYSTEM

Ngày __/__/____

Kính gửi: Ngân hàng Thương mại Cổ phần Kỹ thương Việt Nam – TECHCOMBANK
To: Vietnam Technological and Commercial Joint-stock Bank – TECHCOMBANK

I. THÔNG TIN KHÁCH HÀNG/ CUSTOMER INFORMATION

Tên khách hàng/ Customer name*: _____

Mã số thuế/ Tax ID*: _____ hoặc QĐ thành lập số/ Giấy tờ pháp lý tương đương/
Decision No./ Relevant legal document publishment*: _____

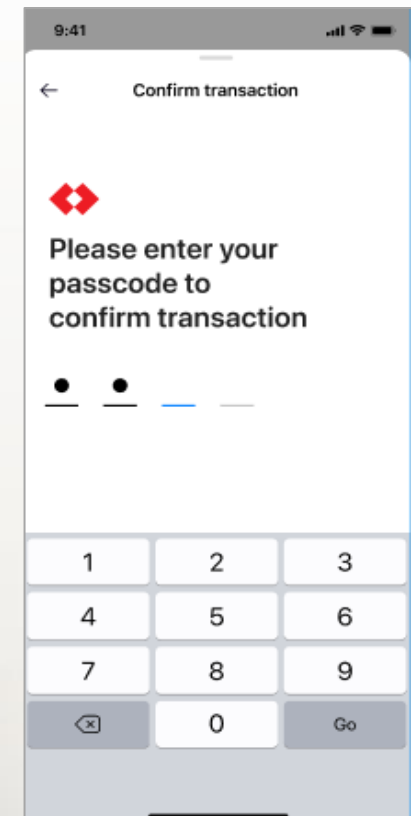
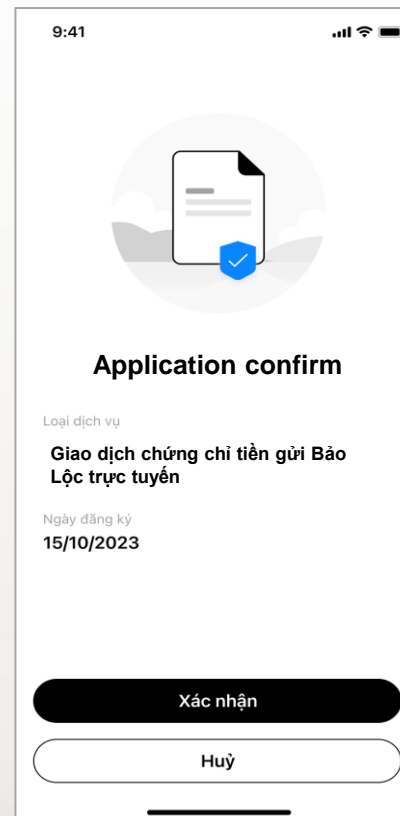
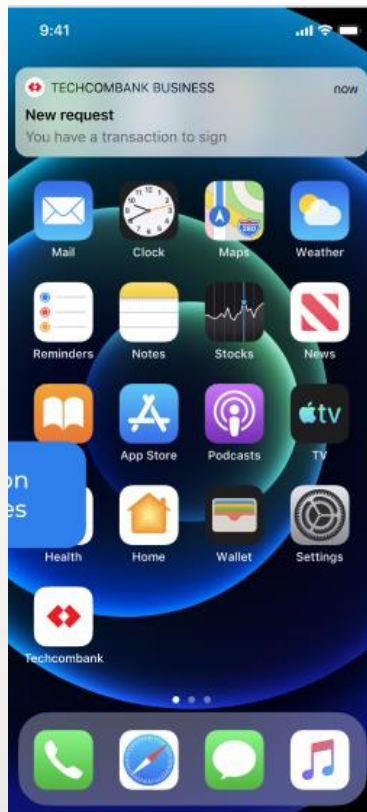
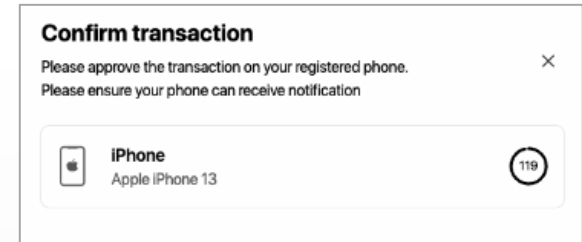
I acknowledge that I have read, understood and fully agreed to the Application and Agreement for E-banking services on Techcombank Business system

Confirm

➤ 18. Bao Loc Certificate of Deposit

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

- 5 The system will move to the **transaction confirmation** request interface on the TCBB Mobile App to complete the registration process
- 6 User enter the passcode to complete the journey.



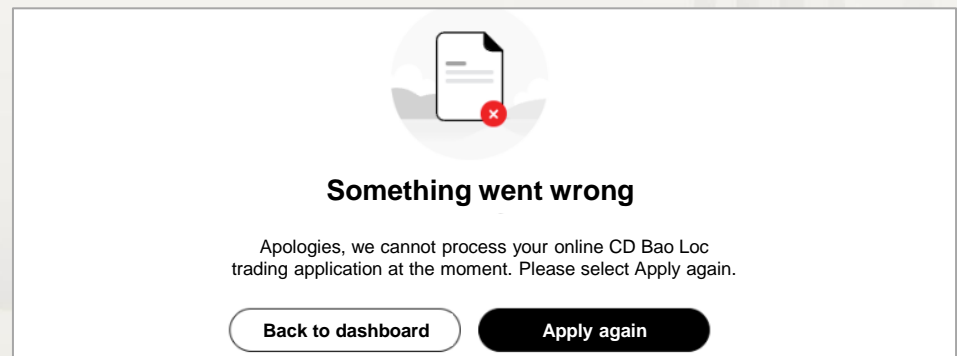
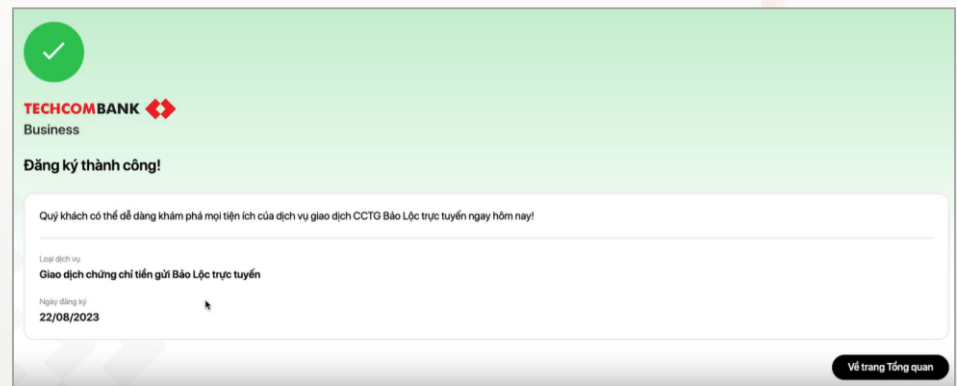
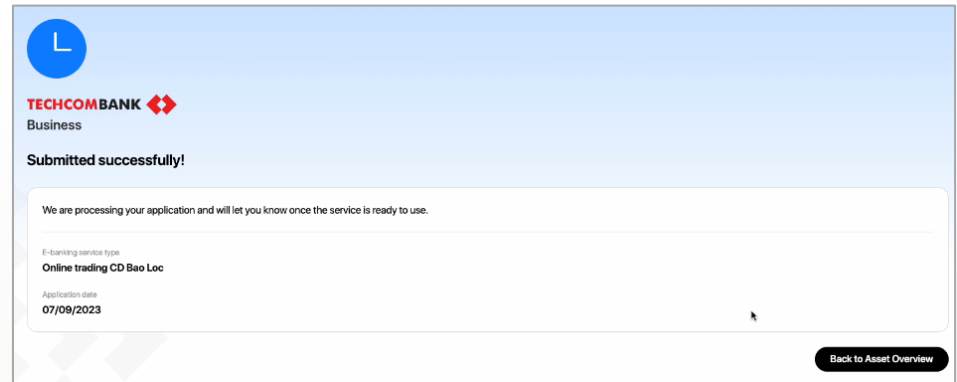
➤ 18. Bao Loc Certificate of Deposit

18.1. Apply for online CD Bao Loc trading (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.





18. Bao Loc Certificate of Deposit

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

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

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

The image displays two sequential mobile app notifications. The first notification, on the left, features an icon of a document with a yellow exclamation mark, indicating a warning. The text reads: "Your Legal representative information is not up-to-date yet". Below this, it states: "We're unable to identify your Legal representative since the information you've provided is not up-to-date. Please visit our nearest branch or request assistance to refine the Legal representative information." At the bottom, there are two buttons: "Later" and "Request assistance". The second notification, on the right, features an icon of an envelope with a blue checkmark, indicating a successful action. The text reads: "Thank you!". Below this, it states: "Your assistance request to update the Legal representative information has been received. We will contact you soon via phone call." At the bottom, there is a "Close" button. A red vertical bar is positioned between the two notifications, suggesting a transition or sequence.

18. Bao Loc Certificate of Deposit

18.2. Buying CD Bao Loc – Initiate on TCBB Web

- 1 From TCBB Web home page > Select **Bao Loc Certificate of Deposit**. The system will display the CDBL management overview screen.
- 2 Users select **Buy in** to start CDBL purchase transaction.

The screenshot shows the TCBB Web interface for managing Bao Loc certificates of deposit. The page title is "Bao Loc certificate of deposit". The left sidebar contains a navigation menu with categories: ACCOUNTS (Accounts, Cards, Term deposits), MOVE MONEY (Transfers, Batches, Payroll, Bill, tax & fee, Foreign exchange, Overseas remittance), and CREDIT & FINANCIAL SERVICES (Disbursement request, Overdraft loan information, Loan applications, Loans). The "Bao Loc certificate of deposit" option in the Term deposits section is highlighted with a red dashed box and a red circle containing the number 1. The main content area has a "Buy in" button highlighted with a red dashed box and a red circle containing the number 2. The interface displays the following sections:

- Overview** (Ongoing CD listing)
- Asset summary**: Total par value VND 440,000,000; Total purchase amount VND 220,059,178. Includes a "Download list of CDs" button with a "Download" option.
- Upcoming CD interest summary**: Total upcoming interest until month end VND 0. Includes a "Choose other cutoff date" field with the value 25/11/2023 and a "Calculate now" button.
- Trading rates of return board**: A table showing holding times and average rates of return.
- Transaction history**: Includes a search field for Transaction ID and a "Filter" button.

Holding time	Average rate of return (%/year)
Under 5 day(s)	4,5%
From 5 day(s) to < 1 month(s)	4,6%
From 1 month(s) to < 2 month(s)	4,7%
From 2 month(s) to < 3 month(s)	4,8%
3 month(s)	4,9%

(*) Updated on 24/11/2023



18. Bao Loc Certificate of Deposit

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

- 3 Insert total par value to buy. (Par value is a multiple of **10 million**, with the minimum of **50 million** and maximum of **100 billion VND**)
- 4 **Choose seller.**
- 5 The system displays a **detailed list of the number of CDBLs** converted from the total par value to be purchased.
- 6 Select **Payment account** then click **Continue** to go to the information confirmation screen.

[← Back to Asset Overview](#)

Buy certificate of deposit Bao Loc

Total par value to buy

VND

Amount must be at least VND 50,000,000 and increase in increments of VND 1,000,000

From Seller with CD Bao Loc ownership

ABC Co. Ltd.

Registration No: 123456

▼

Reference CD offer

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

Total par value	Total estimated payment amount
VND 100,000,000	VND 100,234,000

List of the reference CDs [View details →](#)

Debit account

VND-TGTT-KHDN 38057193

19238057193015

VND 39,841,070,092

▼

Account to receive interest/principal ⓘ

VND-TGTT-KHDN 38057193

19238057193015

VND 39,841,070,092

▼

Continue

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

Par value (VND)	Issuance date <small>Maturity date</small>	Interest period	Interest rate (%/year) <small>Next interest payment date</small>	Purchase amount (VND) ⓘ	Total purchase amount (VND) <small>Quantity of CDs</small>
100,000	09/05/2024 09/05/2028	3 months	4.5 09/09/2024	100,234	100,234,000 1,000

18. Bao Loc Certificate of Deposit

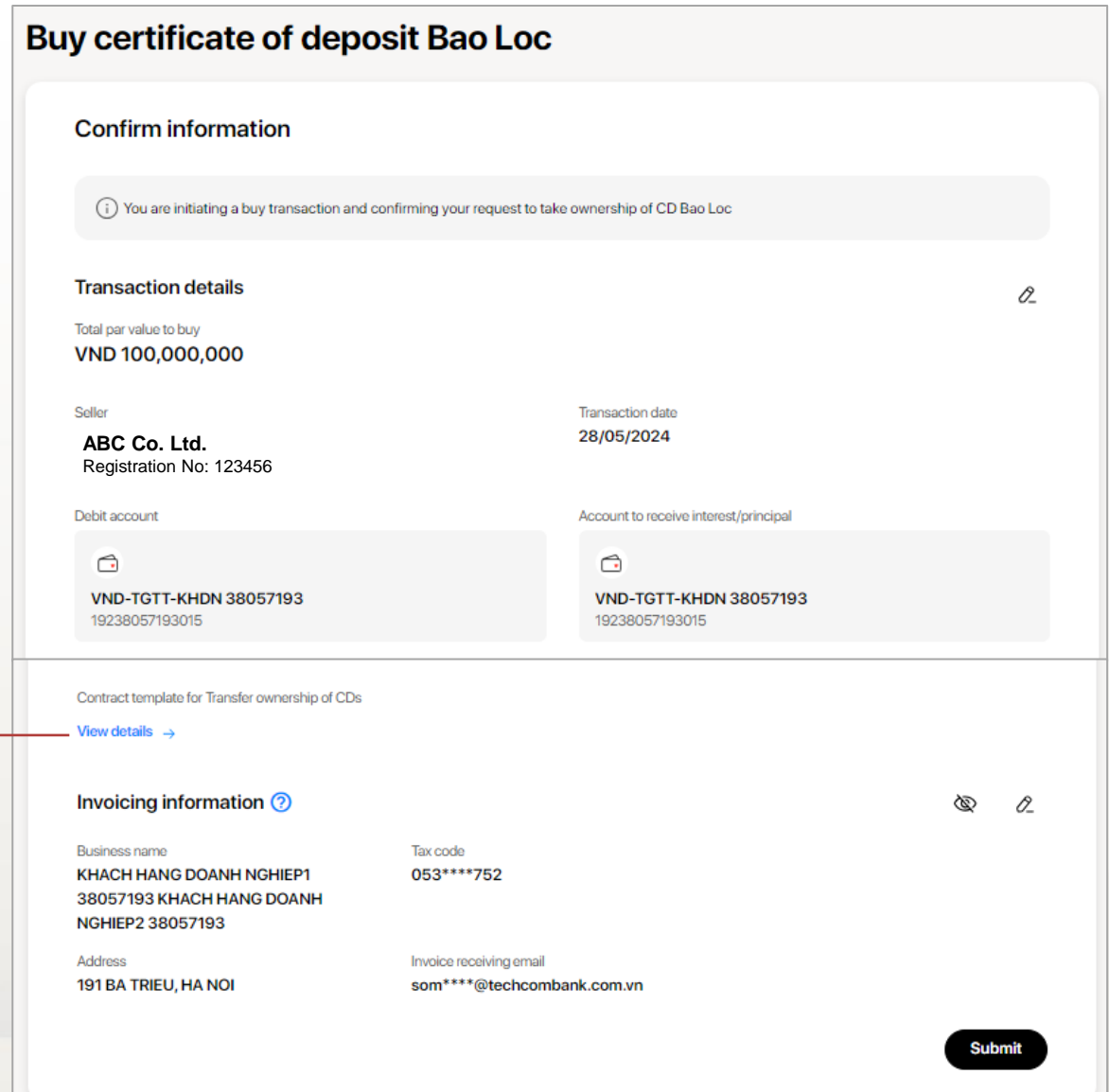
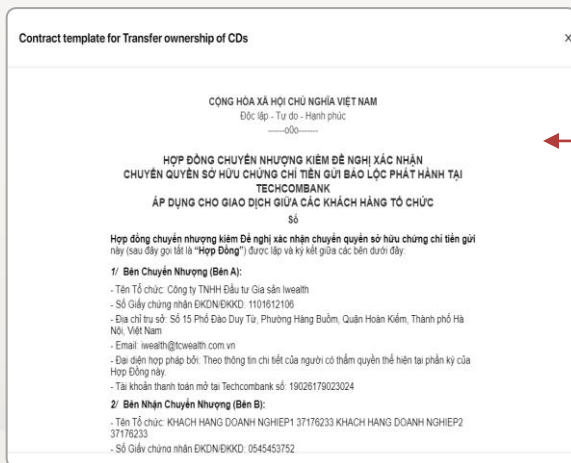
18.2. Buying CD Bao Loc – Initiate on TCBB Web (continue)

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

TCBB also displays the customers' **invoicing information** for reviewing and editing (if need).

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

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





18. Bao Loc Certificate of Deposit

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

9 Complete initiating to buy CD.

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

Buy certificate of deposit Bao Loc

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

Transaction status tracking

Transaction ID: BCD20240528000136

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 100,000,000

Seller
ABC Co. Ltd.
Registration No: 123456

Transaction date
28/05/2024

Debit account
VND-TGTT-KHDN 38057193
19238057193015

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

Invoicing information ⓘ

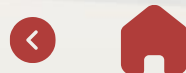
Business name
KHACH HANG DOANH NGHIEP1
38057193 KHACH HANG DOANH
NGHIEP2 38057193

Tax code
053****752

Address
191 BA TRIEU, HA NOI

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

[New buy-in](#) [Manage requests](#)

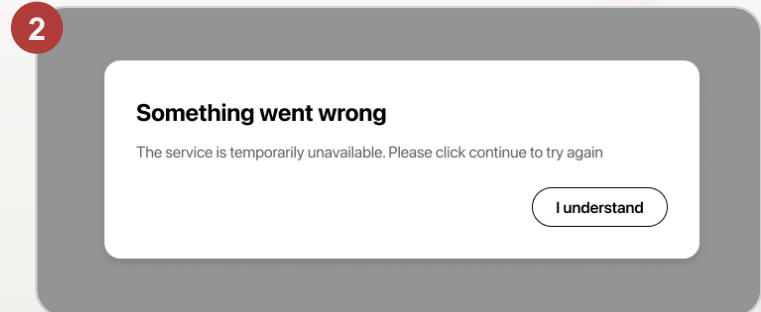
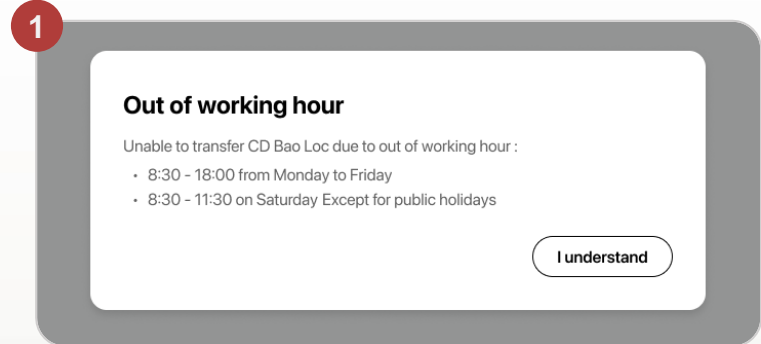


➤ 18. Bao Loc Certificate of Deposit

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

Notes

- 1 User should initiate/approve new transactions during working hours of CD Bao Loc. At the cut off time (COT), user can not initiate new transaction and all pending transactions would be canceled by system automatically. Working hours of CD Bao Loc as below:
 - 8h00 – 17h00 from Monday - Friday
 - 8h00 – 12h00 on Saturday
 - Except for public holidays.
- 2 If the system is under maintenance or there is a system error, it will display a notice that the server is temporarily interrupted, asking user to re-operate or come back later.



➤ 18. Bao Loc Certificate of Deposit

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

Notes (continue)

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

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

Buy certificate of deposit Bao Loc

Total par value to buy

VND 543

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

Choose seller

Choose seller

Debit account

VND-TGTT-KHDN 60103038
19038024080011 VND 49,594,838,173

Account to receive interest/principal

VND-TGTT-KHDN 60103038
19038024080011 VND 49,594,838,173



18. Bao Loc Certificate of Deposit

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

Notes (continue)

4

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

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

The screenshot shows the TCBW web interface for buying a Certificate of Deposit (CD). The main heading is "Mua chứng chỉ tiền gửi bảo loc". The interface includes a sidebar menu on the left with options like "Dashboard", "Thông tin tài khoản", "Tài khoản", "Thẻ thanh toán", "Tiền gửi có kỳ hạn", "Chứng chỉ tiền gửi Bảo Lộc", "Thanh toán", "Chuyển tiền", "Thanh toán lờ", "Thanh toán lương", "Thanh toán hoá đơn", "Chuyển đổi ngoại tệ", "Chuyển tiền quốc tế", "Lending", "Application", "Loans", "Letter of credit", "Collection", "Bank guarantee", "Quản lý người dùng", "Danh sách thụ hưởng", "Hồ sơ của tôi", "Mở rộng", and "Hỗ trợ".

The main content area shows a "Quay lại tổng quan CD" link at the top left. The "Tổng mệnh giá cần mua" (Total purchase amount) is VND 5,000,000,000, with a note "Số tiền là bội số của VND 10,000,000". The "Bên bán" (Seller) is "ABC Co. Ltd." with "Registration No: 123456".

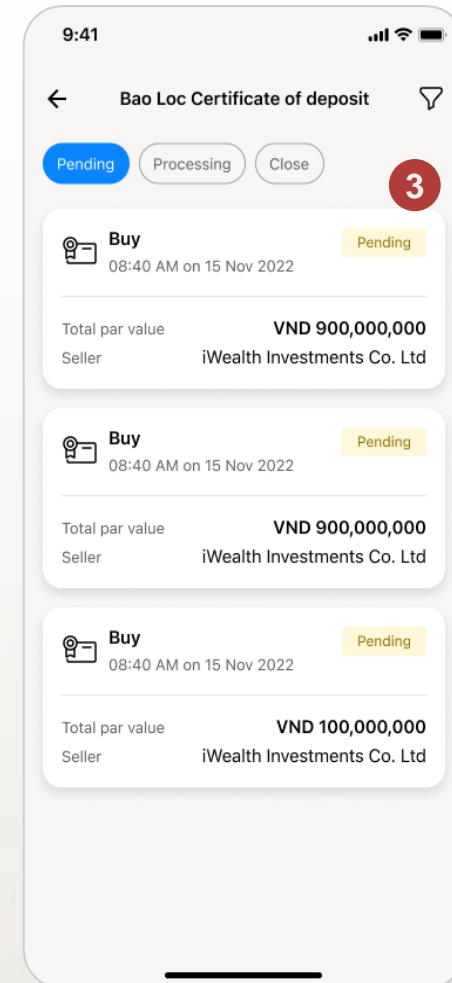
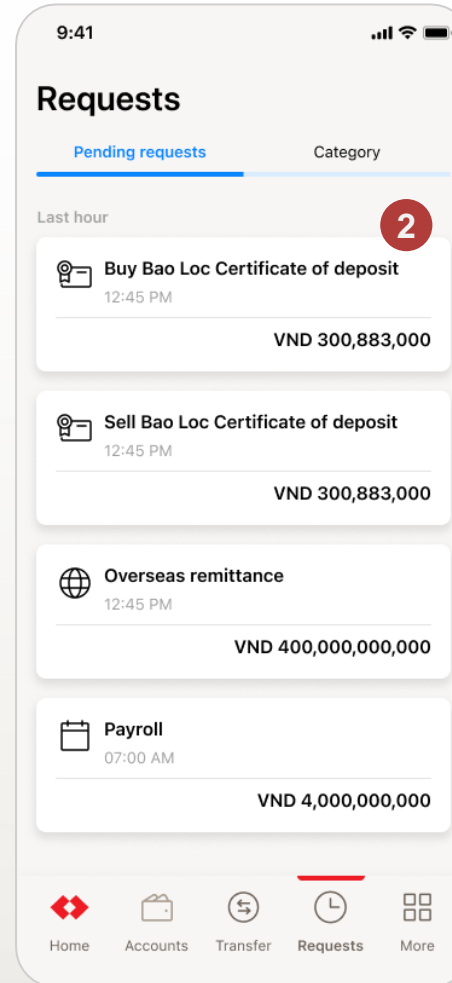
Under "Đề xuất từ bên bán" (Proposal from seller), there is a message: "Không lấy được đề xuất từ iWealth. Quý khách có thể tiếp tục tạo đơn với tổng mệnh giá cần mua hặc tải lại đề xuất từ bên bán." (Cannot get proposal from iWealth. You can continue to create an order with the total purchase amount or reload the proposal from the seller.) A "Tải lại" (Reload) button is present.

At the bottom, there are two "Tài khoản thanh toán" (Payment account) options, both for VND 10,999,999,999, and one "Tài khoản nhận lãi/gốc" (Interest/principal account) option, also for VND 10,999,999,999. A "Tiếp tục" (Continue) button is at the bottom right.

18. Bao Loc Certificate of Deposit

18.2. Buying CD Bao Loc – Approve on App TCB Bank Mobile

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

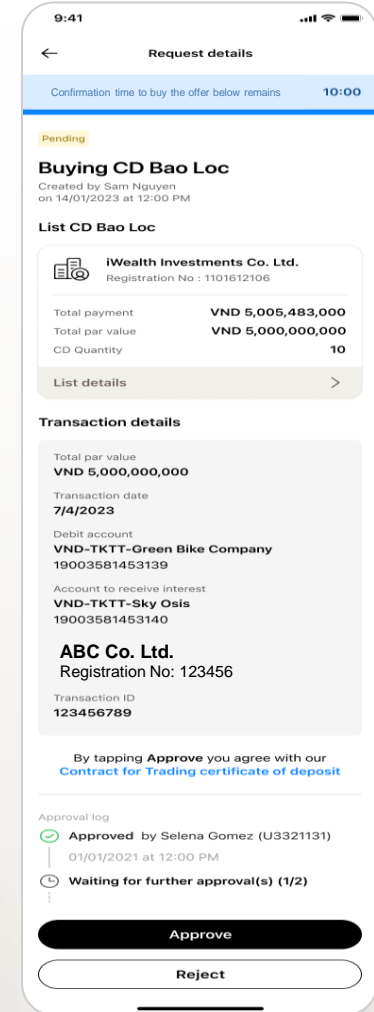
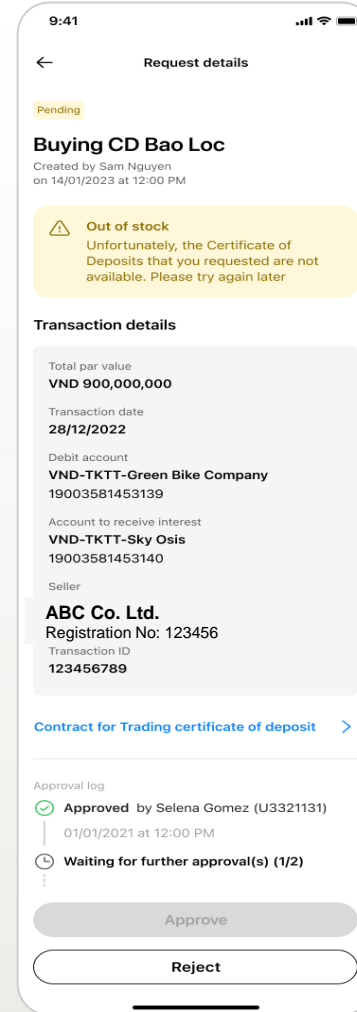
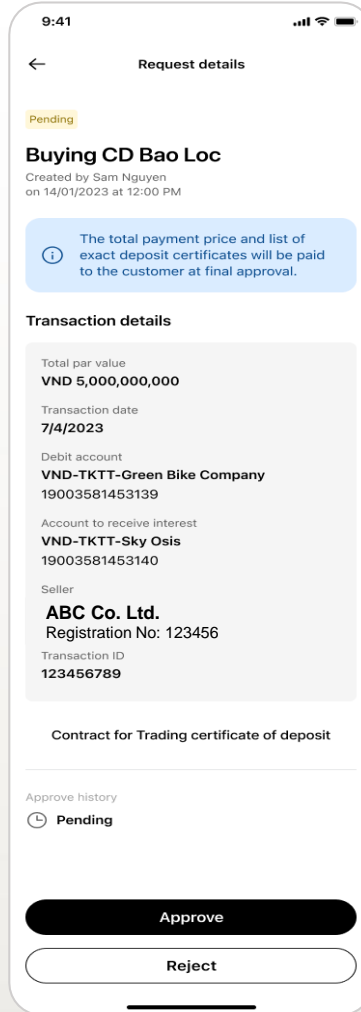


18. Bao Loc Certificate of Deposit

18.2. Buying CD Bao Loc – Approve on App TCB Bank Mobile (continue)

All waiting approval status of CDBL

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



➤ 18. Bao Loc Certificate of Deposit

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

1 User checker logs in App TCBM Mobile > **Request**.

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

2 TCBM will display detail transaction information:

1. Total payment amount
2. Total par value...

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

Checker 1

Checker 2

1

2

3

Requests

Pending requests (8) Category

Last 1 hour

Buy CD Bao Loc
05:11 PM
VND 200,000,000

Today

Today
VND 2,000,000

Yesterday

Yesterday
VND 6,000,000,000

Open term deposit
Yesterday
VND 1,000,000

Home Accounts Transfer **Requests** More

Buying CD Bao Loc

Pending

Created by Sam Nguyen
on 14/01/2023 at 12:00 PM

Total payment amount and the detailed CD list along with the interest rates will be updated at the final approval.

Transaction details

Total par value
VND 900,000,000

Transaction date
28/12/2022

Debit account
VND-TKTT-Green Bike Company
19003581453139

Account to receive interest
VND-TKTT-Sky Osis
19003581453140

Seller
ABC Co. Ltd
ĐKKD: 123456789

Transaction ID
123456789

Buy CD Bao Loc

Pending

Confirmation time to buy the offer below remains 09:58

Created by you on 25/05/2023 at 05:11 PM

Transaction details

ABC Co. Ltd
123456789

Total payment amount VND 200,723,288

Total par value VND 200,000,000

The quantity of CDs 2,000

View CD details

Total par value VND 200,000,000

Transaction date 25/05/2023

Debit account VND-TGTT-KHDN 60103038 nguyen nguye

19037176238013

Listing detail

Total receiving amount VND 900,883,000

Receiving amount VND 201,883,000	Last interest date 31/12/2022
Purchase amount VND 201,883,000	Purchase date 31/10/2022
Par value VND 200,000,000	Interest period 3 months
Receiving interest VND 1,800,000	Receiving interest rate 5%/ year

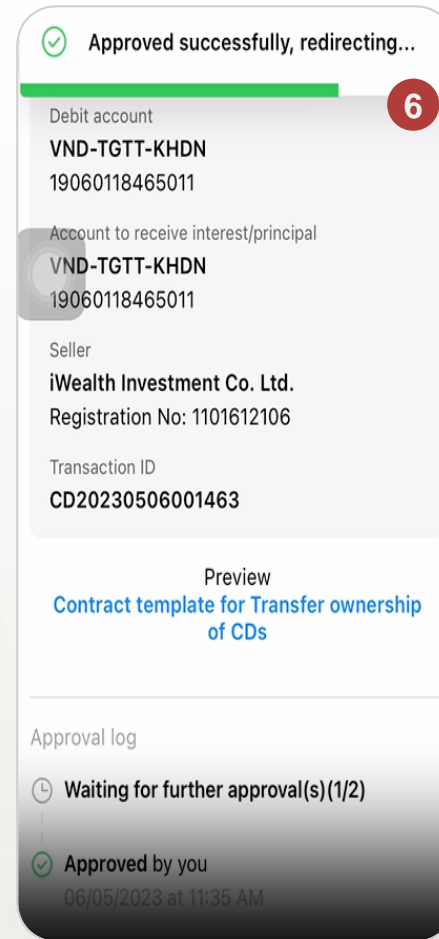
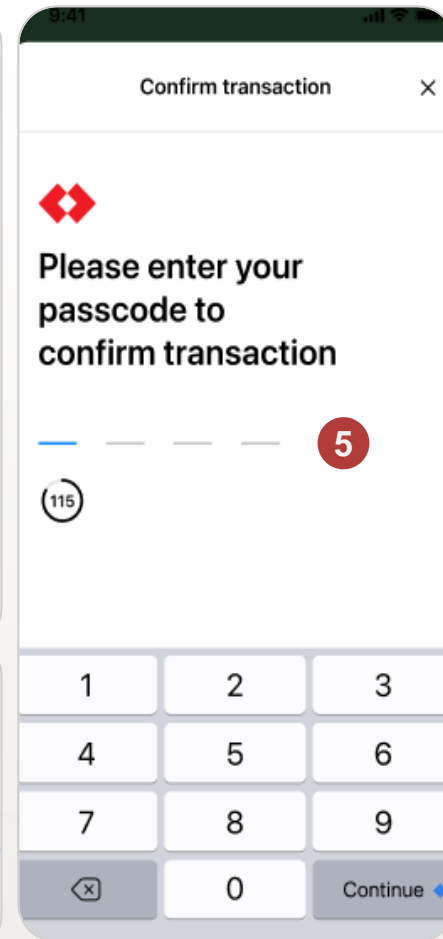
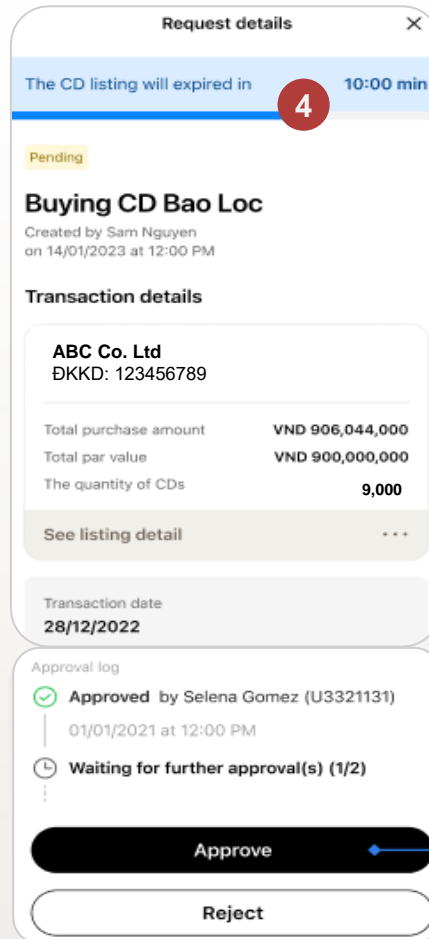
Receiving amount VND 201,883,000	Last interest date 31/12/2022
Purchase amount VND 201,883,000	Purchase date 31/10/2022
Par value VND 200,000,000	Interest period 3 months
Receiving interest VND 1,800,000	Receiving interest rate 5%/ year

Receiving amount VND 201,883,000	Last interest date 31/12/2022
Purchase amount VND 201,883,000	Purchase date 31/10/2022
Par value VND 200,000,000	Interest period 3 months
Receiving interest VND 1,800,000	Receiving interest rate 5%/ year

➤ 18. Bao Loc Certificate of Deposit

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

- 4 When the last checker starts to view detail pending transaction for approval, system will hold the list CDs and keep the current total payment amount for **10 minutes**.
- 5 After select “**Approve**”, user needs to enter the passcode to confirm transaction.
- 6 Approved successfully – user has completed 2/4 steps of transaction.
After user approves order, the transaction will be **transferred to the Payment and Transfer Processing Bank** to complete the CD purchase transaction.





18. Bao Loc Certificate of Deposit

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

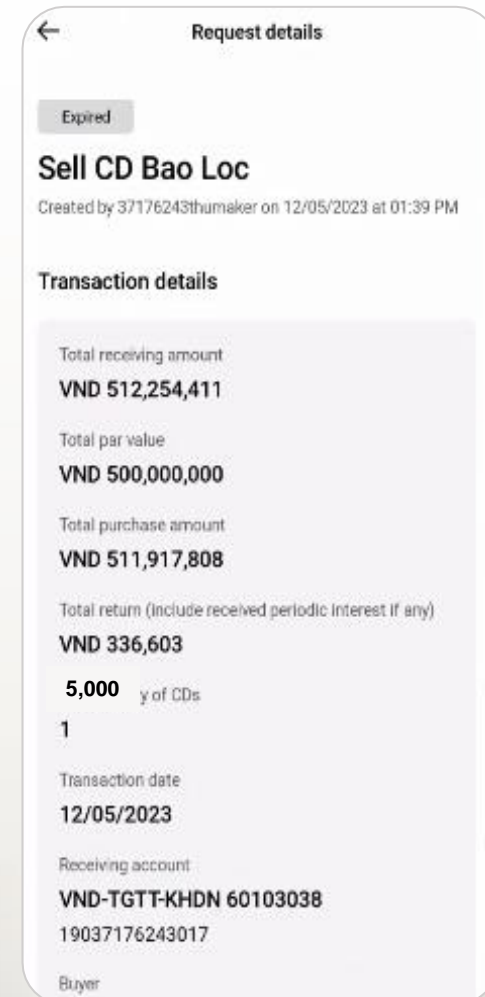
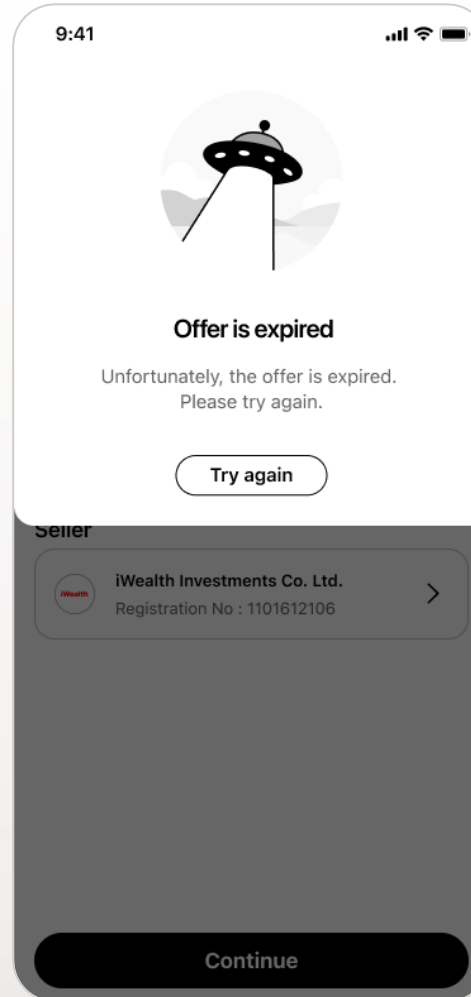
Notes:

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

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

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

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



18. Bao Loc Certificate of Deposit

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

The screenshot displays the TCBW Web interface for managing Bao Loc certificates of deposit. The interface is divided into several sections:

- Navigation Sidebar:** Includes options like Dashboard, ACCOUNTS, MOVE MONEY, CREDIT & FINANCIAL SERVICES, and PERSONAL. A red circle with the number '1' highlights the 'Bao Loc certificate of deposit' option.
- Main Content Area:** Titled 'Bao Loc certificate of deposit', it features tabs for 'Overview' and 'Ongoing CD listing'. A red circle with the number '2' highlights the 'Sell out' button in the top right corner.
- Asset summary:** Shows 'Total par value VND 440,000,000' and 'Total purchase amount VND 220,059,178'. It includes a 'Download list of CDs' button.
- Upcoming CD interest summary:** Shows 'Total upcoming interest until month end VND 0' and a 'Calculate now' button.
- Trading rates of return board:** A table showing holding times and average rates of return.
- Transaction history:** A table with search and filter options, showing a single transaction for 'BUY' on 23/11/2023.

Holding time	Average rate of return (%/year)
Under 5 day(s)	4.5%
From 5 day(s) to < 1 month(s)	4.6%
From 1 month(s) to < 2 month(s)	4.7%
From 2 month(s) to < 3 month(s)	4.8%
3 month(s)	4.9%

Transaction type	Transaction date	Total par value (VND)	No. of CDs	Transaction value (VND)	Transaction ID	
BUY	23/11/2023	100,000,000	1	100,000,000	BCD20231123000047	...

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

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

18. Bao Loc Certificate of Deposit

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

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

Sell certificate of deposit Bao Loc

CDs are automatically selected to sell in order to optimise the return you may receive. Please be noted that the total selling par value may vary based on CD suggestions

1 Total par value to sell: VND 100,000,000 [View suggestion list](#)

Total transferable par value is VND 816,000,000

2 [See more](#)

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

Quantity of CDs: 100

Purchase date	CD Id	Par value (VND)	Quantity of CDs	Total par value (VND)	Total purchase amount (VND)
07/05/2024	862524062404251	1,000,000	4	4,000,000	4,010,388
08/05/2024	862524062404251	1,000,000	50	50,000,000	50,140,700
09/05/2024	862524062404251	1,000,000	46	46,000,000	46,139,380

Total selling par value: VND 100,000,000 [Continue](#)

How are CDs suggested for selling?

After you have entered the total value to sell CDs, we will check your total transferable par value and select CDs for sale based on the following criteria.

- Par value from largest to smallest**
Prioritize CDs with larger par value over smaller ones
- Furthest interest payment date**
Given the same par value, prioritize CDs with furthest over nearest interest date
- First in, first out**
Given similar par value and interest date, the oldest CDs will be sold first

[I got it](#)

18. Bao Loc Certificate of Deposit

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

- Users choose **Buyer** and the payment account receives money after the sale.
- The system displays **CD listing details and Return breakdown** converted from the total par value to be sold. User clicks **Continue** to move to the next step.

Sell certificate of deposit Bao Loc

Total selling par value
VND 100,000,000

Buyer

ABC Co. Ltd
ĐKKD: 123456789 4

Pricing summary

Total par value VND 100,000,000	Total return (include received periodic interest if any) VND 175,326
Total purchase amount VND 100,290,468	The quantity of CDs 100
Total receiving amount VND 100,465,794 5	

CD listing details and Return breakdown [View details →](#)

Receiving account

VND-TGTT-TUOI SIT
19238333185012 **VND 303,815,119**

Continue

CD listing details and Return breakdown

CD Id Par value (VND)	Purchase date Holding time	Purchase amount (VND)	Received interest (VND) ?	Return (VND) Rate of return (%/year) ?	Receiving amount (VND) Quantity of CDs
862524062404251 1,000,000	07/05/2024 22 day(s)	4,010,388	0	7,492 3.1	4,017,880 4
862524062404251 1,000,000	08/05/2024 21 day(s)	50,140,700	0	89,450 3.1	50,230,150 50
862524062404251 1,000,000	09/05/2024 20 day(s)	46,139,380	0	78,384 3.1	46,217,764 46

Total purchase amount **VND 100,290,468**

Total received periodic interest **VND 0**

Total receiving amount **VND 100,465,794**

Total return VND 175,326

[See Return breakdown →](#)

Total receiving amount : VND 100,465,794

18. Bao Loc Certificate of Deposit

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

- At the **Confirm information** step, system will display the **Contract template** link with detailed terms and conditions.
- Check the contract, click **Submit** to send transaction to the approvers.

Sell certificate of deposit Bao Loc

Confirm information

You are initiating a sell transaction and confirming your request to transfer ownership of CD Bao Loc to the Buyer

Pricing summary	
Total par value VND 100,000,000	Total return (include received periodic interest if any) VND 175,326
Total purchase amount VND 100,290,468	The quantity of CDs 100
Total receiving amount VND 100,465,794	

[CD listing details and Return breakdown](#) [View details →](#)

Buyer: **ABC Co. Ltd**
DKKD: 123456789

Transaction date: **29/05/2024**

Receiving account: **VND-TGTT-TUOI SIT**
19238333165012

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

[View details →](#)

[Edit](#) [Submit](#)

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

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

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

2/ Bên Nhận Chuyển Nhượng (Bên B):

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

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

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

➤ 18. Bao Loc Certificate of Deposit


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

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

Note:

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

“Sell limit message for the first transaction”



Recommend splitting the transaction

To experience better service, we recommend that you split the transaction with the first sell order having total par value of xxx VND

[Later](#) [Sell as recommended](#)

Sell certificate of deposit Bao Loc

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

Transaction status tracking

Transaction ID: BCD20240529000002

1 **Maker submit the sell request**
Submitted successfully

2 **Checker approve the sell 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 receiving amount VND 100,465,794	Total par value VND 100,000,000	The quantity of CDs 100
Total purchase amount VND 100,290,468	Total return (include received periodic interest if any) VND 175,326	

CD listing details and Return breakdown
[View details](#) →

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

Transaction date
29/05/2024

Receiving account
VND-TGTT-TUOI SIT
19238333165012

[Manage requests](#)

➤ 18. Bao Loc Certificate of Deposit

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

- 1 From the homepage of TCBB Web > Select **Bao Loc Certificate of Deposit**. System will display CDBL management overview interface.
- 2 Users select **Ongoing CD listing** to see detail all CDs that they own

The screenshot shows the TCBB Web interface for managing Bao Loc certificates of deposit. The page is titled "Bao Loc certificate of deposit" and has two tabs: "Overview" (selected) and "Ongoing CD listing".

1 The "Overview" tab is selected, indicated by a red circle with the number 1.

2 The "Ongoing CD listing" tab is highlighted, indicated by a red circle with the number 2.

The interface includes a sidebar with navigation options: Dashboard, ACCOUNTS (Accounts, Cards, Term deposits, Bao Loc certificate of deposit), MOVE MONEY (Transfers, Batches, Payroll, Bill, tax & fee, Foreign exchange, Overseas remittance), CREDIT & FINANCIAL SERVICES (Disbursement request, Overdraft loan information, Loan applications, Loans, Letter of credit, Collection, Bank guarantee), and PERSONAL.

The main content area is divided into several sections:

- Asset summary:** Total par value VND 440,000,000; Total purchase amount VND 220,059,178. Includes a "Download list of CDs" button.
- Upcoming CD interest summary:** Total upcoming interest until month end VND 0. Includes a "Choose other cutoff date" field (25/11/2023) and a "Calculate now" button.
- Trading rates of return board:** A table showing holding times and average rates of return.
- Transaction history:** A table showing transaction details.

Holding time	Average rate of return (%/year)
Under 5 day(s)	4.5%
From 5 day(s) to < 1 month(s)	4.6%
From 1 month(s) to < 2 month(s)	4.7%
From 2 month(s) to < 3 month(s)	4.8%
3 month(s)	4.9%

(*) Updated on 24/11/2023

Transaction type	Transaction date	Total par value (VND)	No. of CDs	Transaction value (VND)	Transaction ID	
BUY	23/11/2023	100,000,000	1	100,000,000	BCD20231123000047	...

Total transactions: 11



18. Bao Loc Certificate of Deposit

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

- 3 The system displays the status of CDBLs including: **Transferable**, **Processing** and **Non-Transferable**.
- 4 The users click CD Bao Loc group that they want to sell

Bao Loc certificate of deposit

Buy in | Sell out

Overview | **Ongoing CD listing** | Transactional requests ¹

Working hours (Except for public holidays)

- 08:00 - 19:50 on Monday
- 08:00 - 22:00 on Tuesday
- 08:00 - 20:00 from Wednesday to Friday
- 08:00 - 21:00 on Saturday

Transferable | Processing | Non-transferable | Grouped by purchase date

Certificate of deposit Bao Loc group Quantity of CDs: 4,360

Purchase date	No. of CDs	Total par value (VND)	Total purchase amount (VND)	Total upcoming interest (VND)	
22/05/2024	1,490	149,000,000	149,238,400	1,689,660	...
16/05/2024	2,550	255,000,000	255,219,300	2,891,700	...
09/05/2024	304	304,000,000	304,921,120	12,040,832	...
07/05/2024	16	8,000,000	8,000,000	73,852	...

➤ 18. Bao Loc Certificate of Deposit

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

5

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

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

CD group details

Purchase date
22/05/2024

Quantity of CDs
1,490

Total purchase amount
VND 149,238,400

Total par value
VND 149,000,000

Total upcoming interest
VND 1,689,660

Sell this group

List of CD Bao Loc

CD Id Par value (VND) No. CD	Total par value (VND)	Interest period (months)	Purchase amount (VND) (Purchase date)	Upcoming interest (VND) Next interest payment date	
865848032405091 100,000 1,490	149,000,000	3	149,238,400 22/05/2024	1,689,660 09/08/2024	...



18. Bao Loc Certificate of Deposit

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

- 6 Users choose **Buyer** and the **Receiving account**
- 7 User tap on **View details**, system displays CD listing details and Return breakdown.
Users click **Continue** to move to the next step.

Sell certificate of deposit Bao Loc

Total par value to sell
VND 149,000,000
Input a maximum total par value to sell of VND 149,000,000

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

Pricing summary

Total par value	VND 149,000,000	Total return (include received periodic interest if any)	VND 99,830
Total purchase amount	VND 149,238,400	The quantity of CDs	1,490
Total receiving amount	VND 149,338,230		

CD listing details and Return breakdown [View details →](#)

Receiving account
VND-TGTT-TUOI SIT
19238333165012 VND 303,815,119

Continue

Sell certificate of deposit Bao Loc

Total par value to sell
VND 149,000,000
Input a maximum total par value to sell of VND 149,000,000

You can adjust total par value to sell based on your demand
I got it

18. Bao Loc Certificate of Deposit

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

- 8 At the **Confirm information** step, system will display **Contract template** link with detailed terms and conditions.
- 9 Check the contract, CDBL list details and investment profit analysis table before clicking **Submit** to send transaction to the approvers
- 10 Selling CD Bao Loc transaction has been **Successfully submitted**.

Sell certificate of deposit Bao Loc

Confirm information

① You are initiating a sell transaction and confirming your request to transfer ownership of CD Bao Loc to the Buyer

Pricing summary	
Total par value	Total return (include received periodic interest if any)
VND 149,000,000	VND 99,830
Total purchase amount	The quantity of CDs
VND 149,238,400	1,490
Total receiving amount	
VND 149,338,230	

[CD listing details and Return breakdown](#) [View details →](#)

Buyer: **Masterise Agents Agency Co. Ltd.** Registration No: 0316127323
Transaction date: **29/05/2024**

Receiving account: VND-TGTT-TUOI SIT 19238333165012

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

[Edit](#) [Submit](#)

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

Transaction status tracking
Transaction ID: BCD20240529000003

① **Maker submit the sell request** Submitted successfully — ② **Checker approve the sell 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 receiving amount	Total par value	The quantity of CDs
VND 149,338,230	VND 149,000,000	1,490
Total purchase amount	Total return (include received periodic interest if any)	
VND 149,238,400	VND 99,830	

[CD listing details and Return breakdown](#)
[View details →](#)

Buyer: **Masterise Agents Agency Co. Ltd.** Registration No: 0316127323
Transaction date: **29/05/2024**

Receiving account: VND-TGTT-TUOI SIT 19238333165012

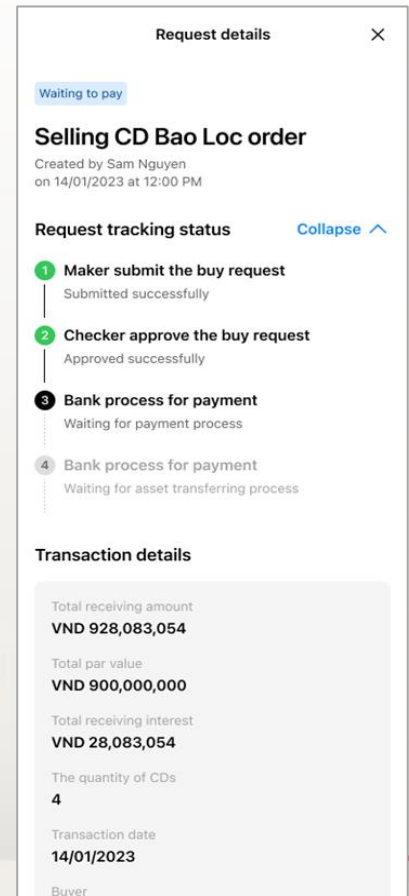
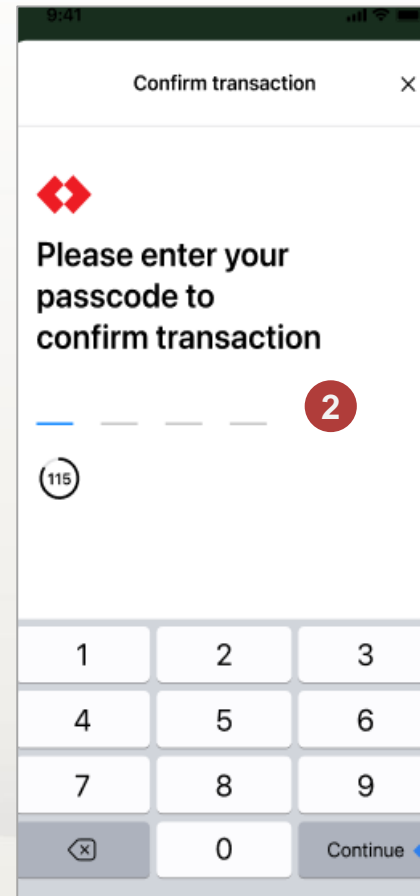
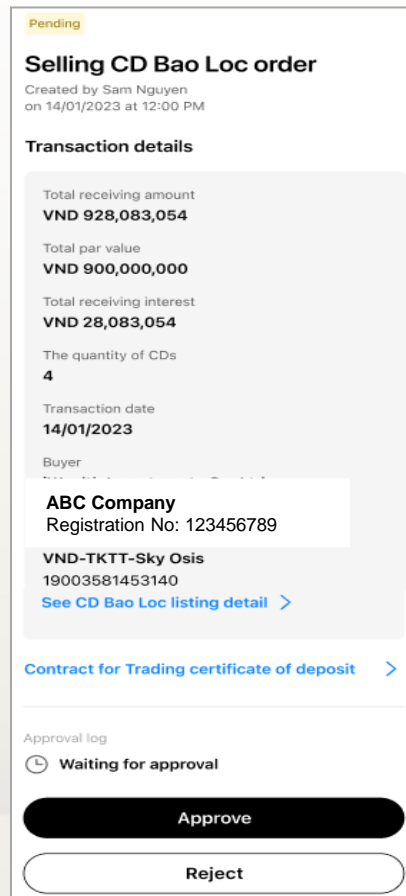
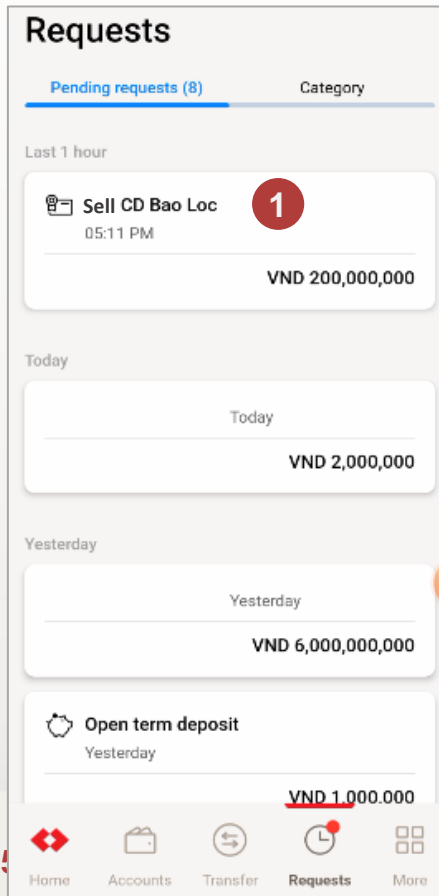
[Manage requests](#)

➤ 18. Bao Loc Certificate of Deposit

18.3. Selling CD Bao Loc – Approve on App

Steps of approving are the same with buying request.

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





18. Bao Loc Certificate of Deposit

18.4. Sell CD Bao Loc – Notes

- ❖ In case, sole authority customers with user maker and checker transact CDBL: Initiating and approving transaction still would be separated.
- ❖ User couldn't initiate CDs' selling request which are already in other pending transactions.
- ❖ User should initiate and approve new transaction during working hours.
- ❖ At the cut off time (COT), all pending transactions would be cancelled by system automatically and status will be **Expired**.
- ❖ When user enter total par value exceed limit, system will have warning "Amount exceeded transaction limit".
- ❖ Criteria system selects CDs for selling:
 1. Par value from largest to smallest
 2. Furthest interest date
 3. First in, first out





18. Bao Loc Certificate of Deposit

18.4. Manage CD Bao Loc on Web

- 1 User can enquiry all CDs belong company as following:
From the home page of TCBB web > 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..

Bao Loc certificate of deposit

Overview | Ongoing CD listing

Asset summary

- Total par value: VND 440,000,000
- Total purchase amount: VND 220,059,178

Download list of CDs

Upcoming CD interest summary

- Total upcoming interest until month end: VND 0
- Choose other cutoff date: 25/11/2023
- Up to 3 months from current date

Calculate now →

Trading rates of return board

Holding time	Average rate of return (%/year)
Under 5 day(s)	4.5%
From 5 day(s) to < 1 month(s)	4.6%
From 1 month(s) to < 2 month(s)	4.7%
From 2 month(s) to < 3 month(s)	4.8%
3 month(s)	4.9%

(*) Updated on 24/11/2023

Try projecting your return →

Transaction history

Search by Transaction ID | Filter

Total transactions: 11

Transaction type	Total par value (VND)	Transaction value (VND)	Transaction ID
Transaction date	No. of CDs		
BUY	100,000,000	100,000,000	BCD20231123000047
23/11/2023	1		...

Things you should know



18. Bao Loc Certificate of Deposit

18.4. Manage CD Bao Loc on Web (continue)

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

4

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

4

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

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

6

The system will display Transferable CDs in the following criteria:

- Grouped by next interest payment date

- Grouped by purchase date

Purchase date	No. of CDs	Total par value (VND)	Total purchase amount (VND)	Total upcoming interest (VND)	
23/11/2023	799	79,900,000	79,900,000	1,991,907	...

18. Bao Loc Certificate of Deposit

18.4. Manage CD Bao Loc on Web (continue)

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

CD Id 865848032405091 Pending sell	Interest period 3 months	Term 48 months
Par value VND 100,000	Issuance date 09/05/2024	Maturity date 09/05/2028
Total par value VND 149,000,000	Quantity of CDs 1,490	Holding period (days) 7
Purchase amount VND 149,238,400	Purchase date 22/05/2024	
Upcoming interest VND 1,689,660	Next interest payment date 09/08/2024	Interest rate (%/year) 4.5 %
Maturity method Withdraw total balance		

Bao Loc certificate of deposit

Buy in **Sell out**

Overview **Ongoing CD listing** Transactional requests 2

Working hours (Except for public holidays)
08:00 - 19:50 on Monday
08:00 - 22:00 on Tuesday
08:00 - 20:00 from Wednesday to Friday
08:00 - 21:00 on Saturday

Transferable **Processing** Non-transferable

Certificate of deposit Bao Loc listing

Quantity of CDs: 1,590

CD Id Par value (VND) No. CD	Total par value (VND)	Status	Interest period (months)	Purchase amount (VND) Purchase date	Upcoming interest (VND) Next interest payment date	
865848032405091 100,000 1,490	149,000,000	Pending sell	3	149,238,400 22/05/2024	1,689,660 09/08/2024	...
862524062404251 1,000,000 46	46,000,000	Pending sell	6	46,139,380 09/05/2024	1,821,968 25/10/2024	...
862524062404251 1,000,000 50	50,000,000	Pending sell	6	50,140,700 08/05/2024	1,980,400 25/10/2024	...
862524062404251 1,000,000 4	4,000,000	Pending sell	6	4,010,388 07/05/2024	158,432 25/10/2024	...



18. Bao Loc Certificate of Deposit

18.4. Manage CD Bao Loc on Web (continue)

Explaining 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 approved selling transaction and waiting for processing for payment from bank.
	Receiving	CDs in a approved buy transaction and wait for bank process for payment.
	Coupon processing	CDs will be got coupon on the next day. And at 17.00 of T-1, CDs will change status from transferable to coupon processing and will be non-transferable.
Non-transferable	Non-transferable	CDs can not be transferred (CDs are blockaded, liberated)
	Inactive	CDs have been used as collateral. (Note: At this time, there is not this status on TCBB Mobile)





19. CD Bao Loc – Auto Earning Registration

19.1. Initiate registration request

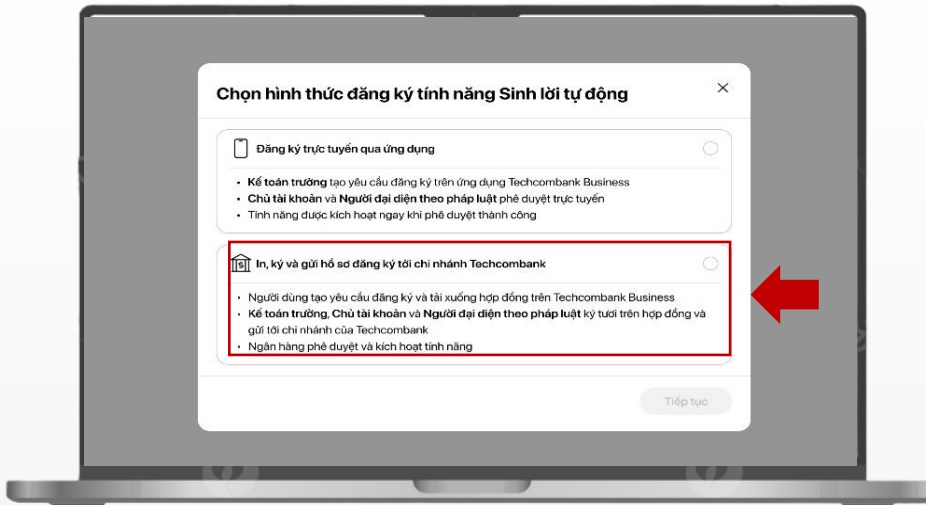
19.2. Mange/ view registration request



19. CD Bao Loc – Auto Earning Registration

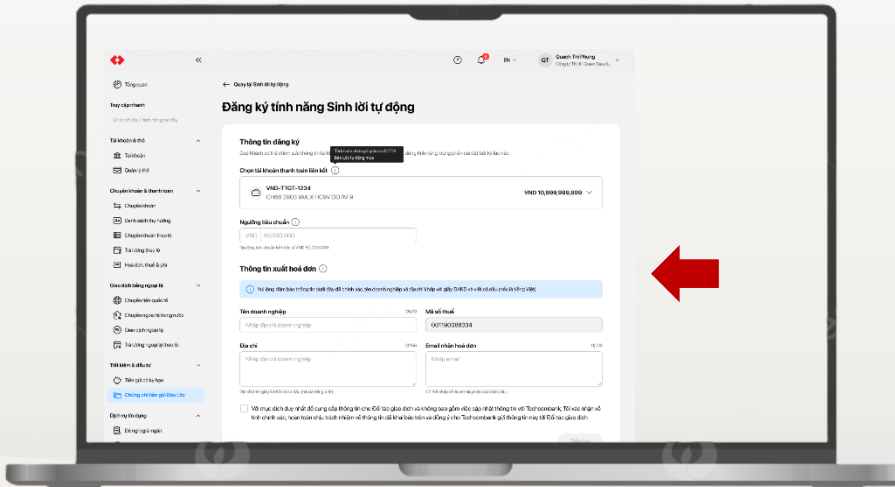
19.1. Initiate registration request

Users access TCBB on the website and perform the following steps:



1

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

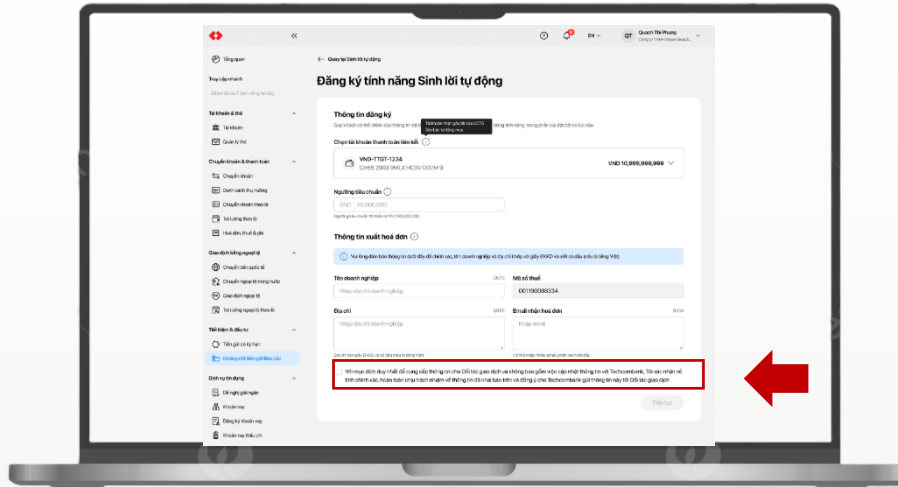


2

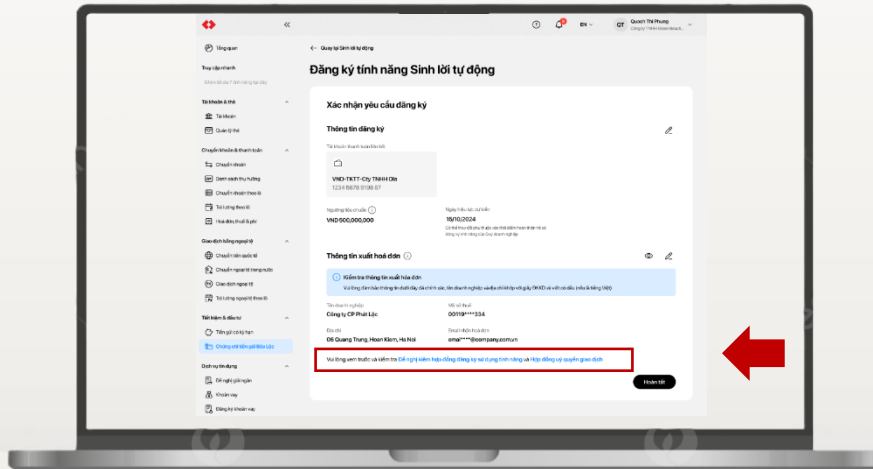
Declare registration information: select linked payment account, threshold, invoicing information

➤ 19. CD Bao Loc – Auto Earning Registration

19.1. Initiate registration request (continue)



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



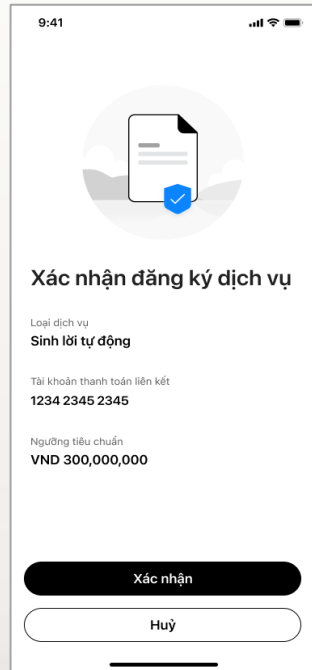
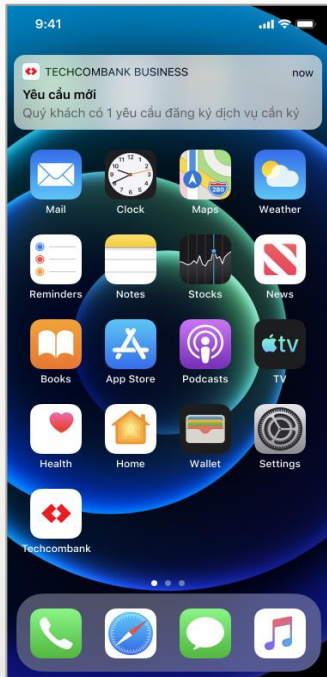
4 Check registration information, details of the feature registration contract and the transaction authorization contract

➤ 19. CD Bao Loc – Auto Earning Registration

19.1. Initiate registration request (continue)

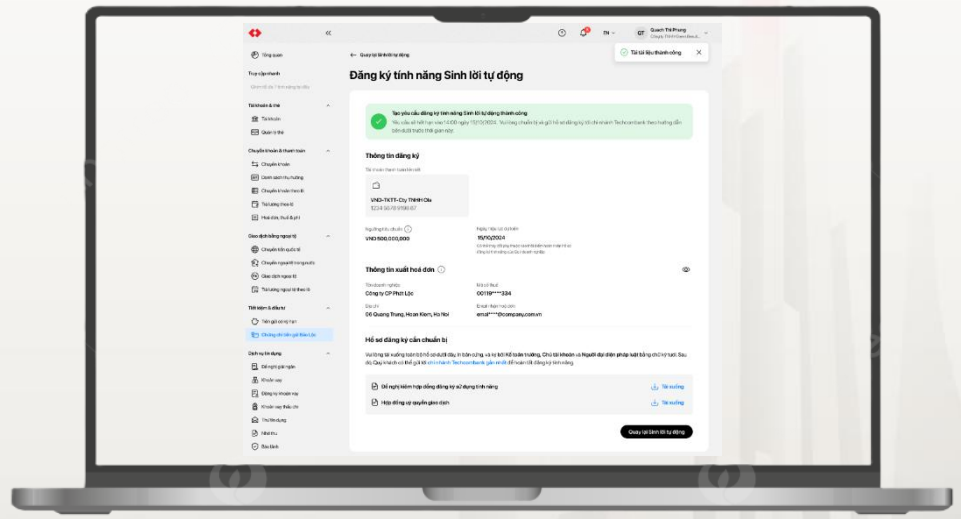
5

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



6

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



➤ 19. CD Bao Loc – Auto Earning Registration

19.1. Initiate registration request (continue)

Rule on the level of authority to sign the form

Request cum
contract to register
to use the feature
(MB09A-
QT.TDC/124)

- Legal Representative or the person authorized by LR
- Account Holder or person authorized by Account holder to use the account
- Chief accountant/person in charge of accounting or person authorized by CA to sign the transaction

Transaction
authorization
contract

- Legal Representative or the person authorized by LR

➤ 19. CD Bao Loc – Auto Earning Registration

19.2. Mange/ view registration request

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



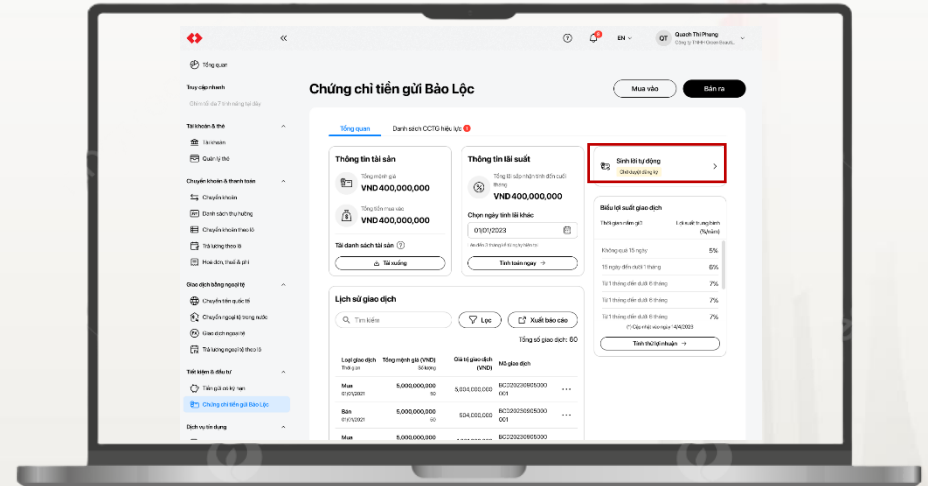
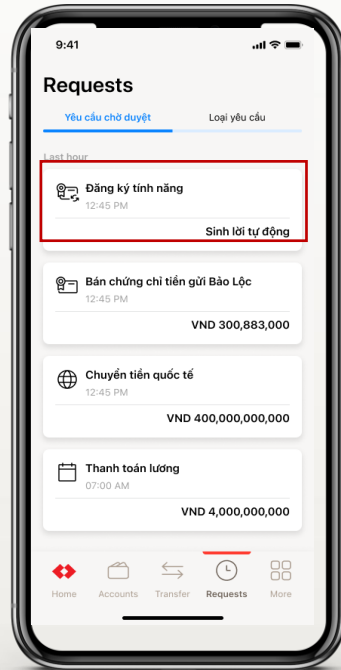
Banner dashboard



Pending requests



In menu CD Bao Loc– Auto Earning





20. Disbursement Request

20.1. Disbursement request for domestic payment

20.2. VND disbursement request for oversea payment

20. Disbursement Request

20.1. Disbursement request for domestic payment - Initiate

- 1 Log in to the **Techcombank Business system**
- 2 Select **Disbursement Request** on the feature bar
- 3 Select **Create disbursement request** on the Disbursement request screen

Disbursement request

Short term Loan limit

Granted limit	Used limit	Expiry date	Estimated available limit
VND 4,000,000,000	VND 1,500,000,000	12/05/2023	VND 2,500,000,000

Please send your request to Techcombank within the following hours for the same day processing:
8:00 - 16:00 from Monday - Friday
8:00 - 10:00 on Saturday
Except for public holidays.
Otherwise, requests will be processed on the next working day.

On going | Completed

Search Reference number | Filter

Reference number	Requested disbursement amount	Requested disbursement date	Loan tenor	Interest rate of first period	Status
SGO20201234001	VND 500,000,000	20/03/2023	3 months	9%/year	Pending
SGO20201234002	VND 500,000,000	20/03/2023	6 months	9%/year	Pending
SGO20201234003	VND 500,000,000	20/03/2023	3 months	9%/year	Checker returned
SGO20201234004	VND 500,000,000	20/03/2023	3 months	9%/year	Bank returned
SGO20201234005	VND 500,000,000	20/03/2023	3 months	9%/year	Bank processing

20. Disbursement Request

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

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

4 Select **Disbursement purpose**

5 Select **Loan Tenor**

Notice:

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

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

Dashboard

ACCOUNTS AND CARDS

- Accounts
- Cards
- Term deposits

MOVE MONEY

- Transfer
- Batch payment
- Payrolls
- Bill payment
- Foreign exchange
- Overseas remittance

CREDIT AND SERVICES

- Overdraft application
- Disbursement request
- Loans management
- Letter of credit
- Collection
- Bank guarantee

PERSONAL

- Beneficiaries
- My profile

EXTRA

- Help and support

← Back to Disbursement request

Create disbursement request

Disbursement purpose **4** Loan tenor **5**

Select disbursement purpose Select loan tenor

In case of support, please contact our hotline 1800 6556 or your supporting branch.

6 Continue

Payment for domestic goods/services

Payment for health/social/unemployment insurance cost

Payment for electricity/water/telecommunication cost

1 month

2 months

3 months

4 months

5 months

6 months

7 months

8 months

9 months

10 months

11 months

12 months

Min st.316
Green Bicycle Factory

20. Disbursement Request

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

On the **Disbursement Plan** screen, the maker executes:

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

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

← Back to Disbursement request

Create disbursement request

1 Disbursement details | 2 Supporting documents | 3 Review and submit

Granted limit VND 20,000,000,000	Used limit VND 0	Estimated available limit ⓘ VND 333,300,000,000
-------------------------------------	---------------------	----------------------------------------------------

Disbursement purpose Payment for domestic goods/services	Loan tenor 1 month	Disbursement method Transfer
Type of interest Fixed	Interest payment frequency ⓘ Every month	Principal repayment frequency 1 time on maturity date
Interest rate of first period* 10.53%/year		

If you need to adjust the interest rate, please contact your Relationship Manager for assistance and click [Update Interest](#)

Disbursement information

Disbursement request date: 23/10/2023

Maturity date ⓘ: 23/11/2023

Monthly interest payment date ⓘ:

Interest first payment date ⓘ:

Credit contract no.: SGO9898958/HDTD 30/08/2023

Repayment account: VND-1001-TK 19131223365017 VND-1001-TK 19131223365017 VND 96,851,455,631

Beneficiary information: Beneficiary: Select recipient [Remove beneficiary](#)

20. Disbursement Request

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

9 Fill in **Beneficiary Information**

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

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

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

Beneficiary information

Beneficiary	New beneficiary 8	
Bank	Agribank	Account numberer
		190 319 23412
Account name	CONG TY TNHH TM&DV NGUYEN HOANG ANH	Amount
		VND 200,000,000 9
Province/city	Ha Noi	Branch
		Chi nhánh Ha Thanh
Description	Thanh toan hang 2023	
<input type="checkbox"/> Save beneficiary	<input type="button" value="Remove beneficiary"/>	

Beneficiary 2

Select beneficiary

[+ Add beneficiary](#)

Total disbursement amount

VND 200,000,000 (Two hundred millions Vietnam Dong) **10**

In case of support, please contact our hotline 1800 6556 or your supporting branch.

➤ 20. Disbursement Request

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

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

- 11 Upload **Invoice for purchases/use of service**
- 12 Upload **Other documents** (if any)
- 13 Select **Continue** to move to the next step

Note:

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

← Back to Disbursement request

Create disbursement request

1 Disbursement details — 2 Supporting documents — 3 Review and submit

Supporting documents

Please provide **at least one** of the following documents (Maximum total upload size is 100MB)

1 Invoices **11**

Invoice for purchase/use of service
(If your invoice is not available, please upload a Purchase contract/order. The invoice must be provided after disbursement.)

Support format:
pdf, doc, docx, xls, xlsx, rar, zip, 7z, jpeg, jpg, png
Maximum file size is: 20MB

Upload file

Invoice for purchase
3/16

2 Others documents **12**

Contract/Order (or equivalent documents)
Statement of the disbursement amount for each invoice/contract (applicable for request of multiple invoices/contracts)
Purchase statement/Shipping notices (applicable to individuals/households)

Support format:
pdf, doc, docx, xls, xlsx, rar, zip, 7z, jpeg, jpg, png
Maximum file size is: 20MB

Upload file

Hợp đồng mua bán ABC
3/16

In case of support, please contact our hotline 1800 6556 or your supporting branch.

Save Continue

20. Disbursement Request

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

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

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

The screenshot displays the 'Create disbursement request' interface. A progress bar at the top indicates three steps: 'Disbursement details' (completed), 'Supporting documents' (completed), and 'Review and submit' (current step, highlighted with a red circle and the number 14). The 'Review and submit' section contains the following information:

Review and submit

Disbursement details

Disbursement purpose	Disbursement method	Reference number
Payment for domestic goods/services	Transfer	20201234001
Loan tenor	Disbursement request date	Maturity date
3 months	20/03/2023	20/06/2023
Credit contract no.		
SGO20221022/HDTD		

Disbursement amount & interest rate

Total disbursement amount

VND 200,000,000 (Two hundred millions Vietnam Dong)

Interest rate type	Interest payment frequency	Loan repayment
Floating	Every 1 month	1 time at maturity date
Interest rate of first period (*)	Spread	
14.5%/year	2.5%/year	
Monthly interest payment date	Interest first payment date	
25	25/03/2023	

(*)The next period's interest rate is periodically adjusted. Equal to the base interest rate plus the spread, and not lower than the minimum lending rate specified by Techcombank for each period.

Repayment account

VND-TKTT-Cty TNHH Ola
1234 5678 9198 87

20. Disbursement Request

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

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

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

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

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

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

Beneficiary information

15

Bank	Account name Account number	Amount	Description
➤ Techcombank	NGUYEN HOANG ANH 1234 5678 9198 87	VND 300,000,000	Tien hang hoa 2023
➤ Techcombank	NGUYEN HOANG ANH 1234 5678 9198 87	VND 200,000,000	Tien hang hoa 2023

Supporting documents

Documents	Size	Upload time	
Disbursement request cum debt receipt	5MB	20/03/2023 08:15	⬇️ 👁️
Contract of buying ABC	20MB	20/03/2023 08:15	👁️
Invoices	15MB	20/03/2023 08:15	👁️

16

Note to bank (Optional)

Please specify the disbursement amount for each invoices/contracts if you request for multiple invoices/contracts (skip if the corresponding statement was uploaded)

17

We agree that within 10 working days from the disbursement date, we will provide the original Disbursement Request cum Debt Receipt to Credit Operation Team in Techcombank branch (complete with wet ink with Business stamp or digital signature in accordance with regulations) matching the Disbursement Request cum Debt Receipt attached to the supporting documents.

Receipt to Credit Operation Team in Techcombank branch (complete with wet ink with Business stamp or digital signature in accordance with regulations) matching the Disbursement Request cum Debt Receipt attached to the supporting documents.

In case of support, please contact our hotline 1800 6556 or your supporting branch.

18

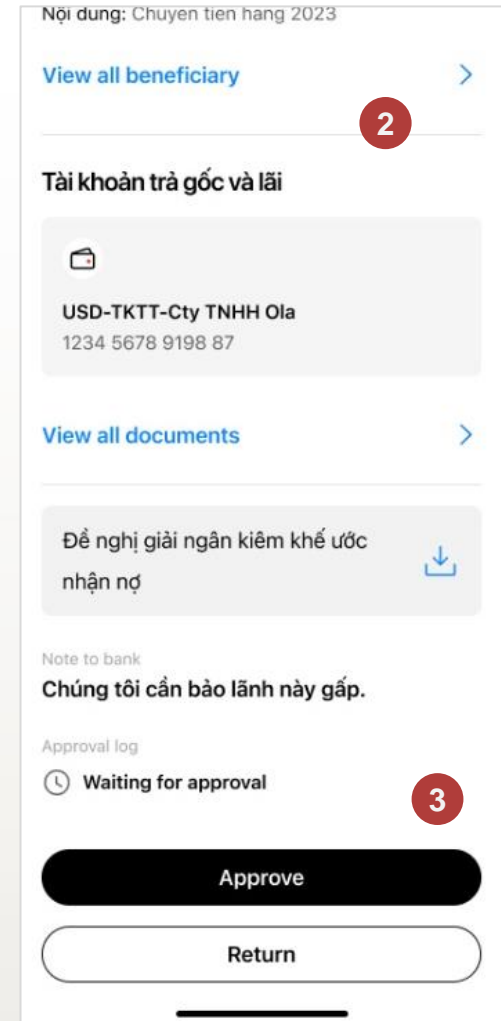
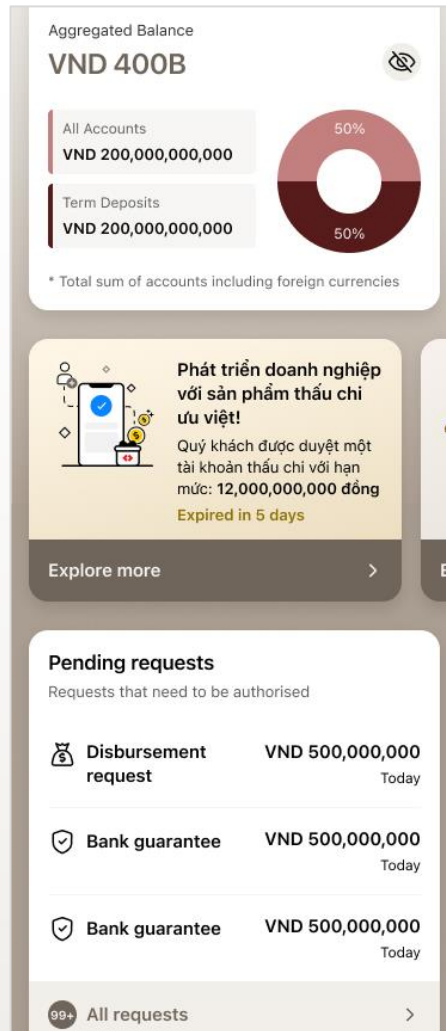
Edit Submit

20. Disbursement Request

20.1. Disbursement request for domestic payment – Approve

Approve on mobile app

- 1 The checker logs in to the Techcombank Business application on the mobile app, in the **Request pending approval** section, select **Disbursement request** that needs approval
- 2 Check the information in the disbursement request including:
 - ✓ Information on disbursement plans
 - ✓ Beneficiaries
 - ✓ Disbursement documents
- 3 Select **Approve** to approve the disbursement request or **Return** to return the request to the maker if any modifications or additions are needed.



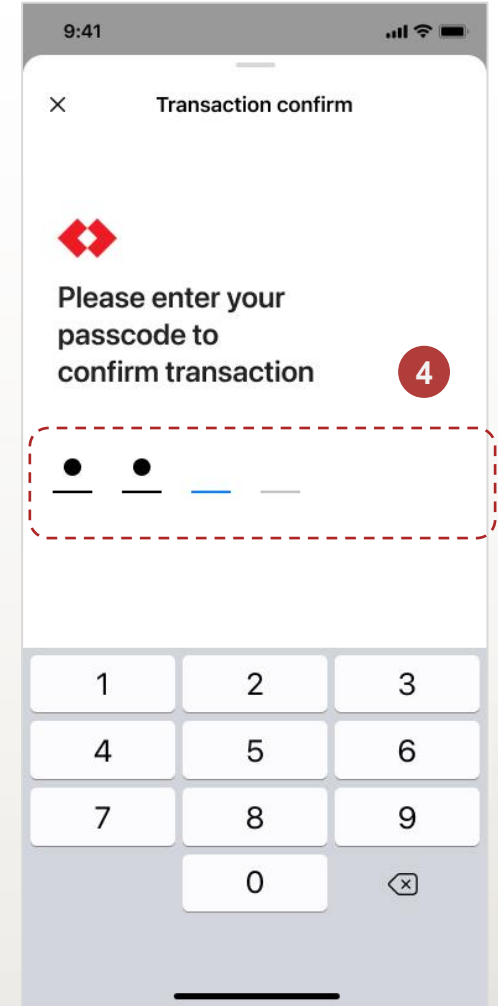


20. Disbursement Request

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

- 4 Enter the passcode to complete the disbursement request approval.

Notice: In case the user has not registered for a e-signature, please register according to the instructions [here](#).



20. Disbursement Request

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

Approve on the TCBB website

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

The screenshot shows the Techcombank Business website dashboard. On the left is a navigation menu with categories like ACCOUNTS, MOVE MONEY, and CREDIT & FINANCIAL SERVICES. The main content area displays a 'Pending requests (437)' section with a table of disbursement requests. A red circle with the number '1' highlights the first row of the table.

Transaction type	Transaction amount	Date
Disbursement request	VND 500,000	23/10/2023
Disbursement request	VND 500,000	23/10/2023
Disbursement request	VND 500,000	23/10/2023

The screenshot shows the details of a disbursement request. At the top, a green banner indicates 'Create disbursement request successfully. Please contact your checker to approve.' The request is labeled 'Disbursement request' with a 'Pending' status and a red circle with the number '2'. The details are organized into sections: Disbursement details, Disbursement amount & interest rate, Repayment account, Beneficiary information, Supporting documents, and Approval log.

Disbursement details

Disbursement purpose	Disbursement method	Reference number
Payment for domestic goods/services	Transfer	20201234001
Loan tenor	Disbursement request date	Maturity date
3 months	20/03/2023	20/06/2023

Credit contract no.
SQ020221022/HDTD

Disbursement amount & interest rate

Total disbursement amount
VND 200,000,000 (Two hundred millions Vietnam Dong)

Interest rate type	Interest payment frequency	Loan repayment
Floating	Every 1 month	1 time at maturity date

Interest rate of first period (*)
14.5%/year

Spread
2.5%/year

Monthly interest payment date
25

Interest first payment date
25/03/2023

(*) The next period's interest rate is periodically adjusted. Equal to the base interest rate plus the spread, and not lower than the minimum lending rate specified by Techcombank for each period.

Repayment account

VND-TRKT-City TNHH Oia
1234 5678 9198 87

Beneficiary information

Bank	Account name	Account number	Amount	Description
Techcombank	NGUYEN HOANG ANH	1234 5678 9198 87	VND 300,000,000	Tien hang hoa 2023
Techcombank	NGUYEN HOANG ANH	1234 5678 9198 87	VND 200,000,000	Tien hang hoa 2023

Supporting documents

Documents	Size	Upload time
Disbursement request cum debt receipt	5MB	20/03/2023 08:15
Contract of buying ABC	20MB	20/03/2023 08:15
Invoices	15MB	20/03/2023 08:15

We agree that within 10 working days from the disbursement date, we will provide the original Disbursement Request cum Debt Receipt to Credit Operation Team in Techcombank branch (complete with wet ink with Business stamp or digital signature in accordance with regulations) matching the Disbursement Request cum Debt Receipt attached to the supporting documents.

Approval log

Pending

In case of support, please contact our hotline 1800 6556 or your supporting branch.

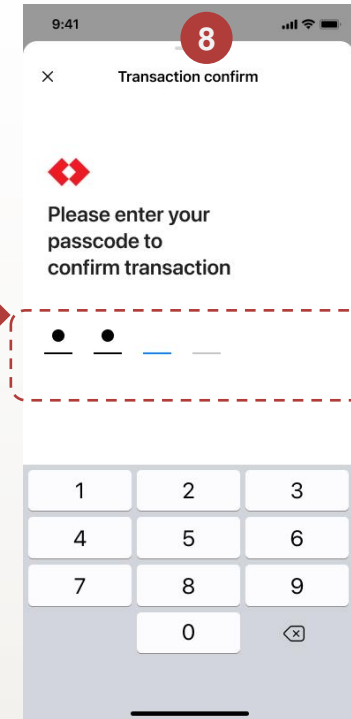
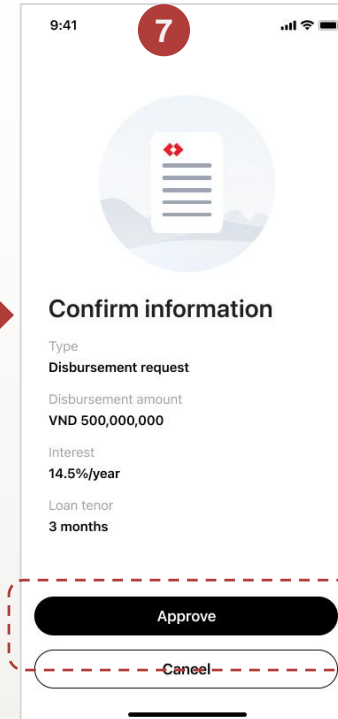
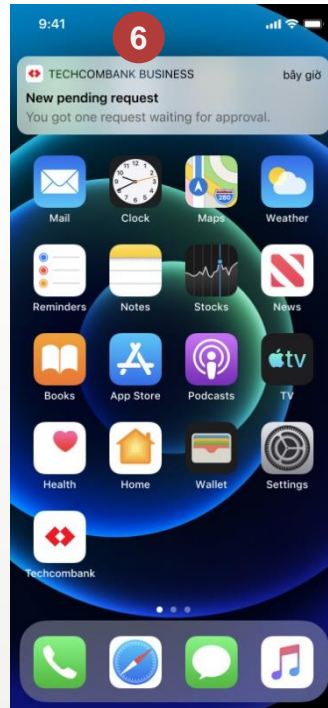
Cancel request

➤ 20. Disbursement Request

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

Approve on the TCBB website

- 6 After pressing Approve on the web, the message "You have a new request to sign" will be sent to the checker's mobile phone. The person approving the order clicks on the notification
- 7 Check the content and click Confirm on the Confirm information screen
- 8 Enter the security code to complete the disbursement request approval.



Notice: In case the user has not registered for a e-signature, please register according to the instructions [here](#).

Authenticate transactions on mobile

20. Disbursement Request

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

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

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

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

The screenshot shows the Techcombank Business interface. The left sidebar contains a menu with categories: Dashboard, ACCOUNTS (Accounts, Cards, Term deposits, Bao Loc certificate of deposit), MOVE MONEY (Transfers, Batches, Payroll, Bill, tax & fee, Foreign exchange), and CREDIT & FINANCIAL SERVICES (Disbursement request, Overdraft loan information, Loan applications, Loans). The 'Disbursement request' item is highlighted with a red circle '1'. The main content area shows a table of disbursement requests with columns: Reference Number, Requested Disbursed Amount, Requested Disbursed Date, Loan tenor, Interest rate of first period, and Status. The table contains several rows, with one row having a status of 'Bank Processing' highlighted with a red circle '2'. A search bar and a filter button are visible above the table. A notification banner at the top indicates business hours: 8:00 - 16:00 from Monday - Friday, 8:00 - 10:00 Saturday, except for public holidays. Otherwise, requests will be processed on the next working day.

Reference Number	Requested Disbursed Amount	Requested Disbursed Date	Loan tenor	Interest rate of first period	Status
ST2300000030		11/07/2023	10 months	11.11% year	Draft
ST2300000026	VND 33,333	11/07/2023	3 months	11.11% year	Approver returned
ST2300000024	VND 44,444	11/07/2023	3 months	11.11% year	Draft
ST2300000023	VND 100,000	11/07/2023	1 month	11.11% year	Draft
ST2300000001	VND 1,000,000,000	11/07/2023	1 month	11.11% year	Bank Processing

20. Disbursement Request

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

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

1 Select **Update**

2 Edit information or supplement records as required

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

← Back to Disbursement request

Disbursement request

Information is not correct, need to update
Please check and update the following information:
• Wrong beneficiary

1 Go to update

Disbursement request Bank returned
Created by Anh Nguyen Hoang on 29/10/2022 at 12:00

Disbursement details

Disbursement purpose	Disbursement method	Reference number
Payment for domestic goods/services	Transfer	20201234001
Loan tenor	Disbursement request date	Maturity date
3 months	20/03/2023	20/06/2023
Credit contract no.		
SGO20221022/HDTD		

← Back to Disbursement request

Create disbursement request

Disbursement details Supporting documents Review and submit

Supporting documents

Please provide at least one of the below documents (Maximum total size is 100MB)

- Invoices**
Invoice for purchase of service

2 Upload file

Others documents

- Contract/disbursement invoice
- Receipt
- Equipment documents

Supporting documents

Documents	Size	Upload time	
Disbursement request cum debt receipt	5MB	20/03/2023 08:15	Download
Contract of buying ABC	20MB	20/03/2023 08:15	Download
Invoices	19MB	20/03/2023 08:15	Download

Note to bank (Optional)

Eg: Invoice send to...

Please specify the disbursement amount for each invoice/contracts if you request for multiple invoices/contracts (skip if the corresponding statement was uploaded)

We agree that within 10 working days from the disbursement date, we will provide the original Disbursement Request cum Debt Receipt to Credit Operation Team in Techcombank branch (complete with wet ink with Business stamp or digital signature in accordance with regulations) matching the Disbursement Request cum Debt Receipt attached to the supporting documents

3 Edit Submit

In case of support, please contact our hotline 1800 6556 or your supporting branch.



20. Disbursement request

20.2. VND disbursement request for oversea payment - Initiate

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

Availability limit

Customers still have enough available limit to carry out international payment

No overdue debt

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

Intermediary account

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

Customer segment

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



➤ 20. Disbursement request

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

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

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

Note:

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

The screenshot shows the 'Disbursement request' interface. On the left is a navigation menu with categories: ACCOUNTS, MOVE MONEY, and CREDIT & FINANCIAL SERVICES. The 'Disbursement request' option is selected under CREDIT & FINANCIAL SERVICES. The main content area shows 'Short term loan limit' with a table:

Granted limit	Used limit	Expiry date
VND 20,000,000,000	VND 0	23/05/2024

Below the table is a notice: 'Please send your request to Techcombank within the following hours for the same day processing: 8:00 - 16:00 from Monday - Friday, 8:00 - 10:00 Saturday, Except for public holidays. Otherwise, requests will be processed on the next working day.' There is a search bar for 'Search Reference Number' and a 'Filter' button. At the bottom, there are tabs for 'On going' and 'Completed'. The 'Create disbursement request' form is shown in a modal, with 'International Payment' selected in the 'Disbursement purpose' dropdown and '3 months' selected in the 'Loan tenor' dropdown. A 'Continue' button is at the bottom right of the form.

20. Disbursement request

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

- TCBB displays information related to the disbursement request including: Granted limit, Used limit, provisional available limit and information related to disbursement request (purpose, loan tenor, Type of interest ...)
- User enters information on **monthly interest payment date** and **Credit contract no.**
- Enter the **Beneficiary Information**

Create disbursement request

1 Disbursement details 2 Supporting documents 3 Review and submit

Granted limit VND 20,000,000,000	Used limit VND 0	Estimated available limit ⓘ VND 333,300,000,000
-------------------------------------	---------------------	----------------------------------------------------

If you need to update the limit, please click [Update Limit](#)

Disbursement purpose International Payment	Loan tenor 3 months	Disbursement method Transfer
Type of interest Floating	Interest payment frequency ⓘ Every month	Principal repayment frequency 1 time on maturity date
Interest rate of first period* 14.77%/year	Spread 4.54%/year	

*The next period's interest rate is periodically adjusted, equal to the base interest rate plus the spread, and not lower than the minimum lending rate specified by Techcombank for each period. Interest rate may change due to bank policy, and will be confirmed at the final approval.
If you need to adjust the interest rate, please contact your Relationship Manager for assistance and click [Update Interest](#)

Disbursement information

Disbursement request date 14/12/2023	Expected maturity date ⓘ 14/03/2024
Monthly interest payment date ⓘ 3	Interest first payment date ⓘ

Beneficiary information

Beneficiary details

Account number ⓘ 60103038 **4** Account name ⓘ Chi Chi

Beneficiary address ⓘ
Label

Payment details ⓘ 11/140

Translation

Description only allows a-z, A-Z, 0-9, space, dot, dash, comma, slash, closing bracket, opening bracket.

Beneficiary bank

All fields such as account, name, address, beneficiary bank, intermediary bank (if any) should be entered with correct format in supporting documents.

SWIFT code ⓘ YKCBENBJ	Bank name ⓘ BANK OF YINGKOU	Bank address ⓘ 99 XIN HAI STREET
--------------------------	--------------------------------	-------------------------------------

Intermediary bank

Transfer information

Transaction amount information

Currency USD	Transaction amount 0 . 00
-----------------	------------------------------

Rate type
Auto rate

Transaction rate USD 1.00 = VND 24,364	Equivalent amount VND 24,364
-------------------------------------------	---------------------------------

Note: This rate may change at approval step

Fee Information

OUR - You pay all fees SHA - Fees are shared BEN - Beneficiary pay all fees

From

USD-TGTT-KHDN 60103038 USD-TGTT-KHDN 60103038 19060103038034 USD 1,476,526.55 ▼

Fee amount

USD 34.1

Note: Overseas remittance fees may change depending on fee policy from time to time, and it will be confirmed at the final approval step.

Transaction amount	USD 0
Fee amount	USD 34.1
Total amount	USD 34.1



20. Disbursement request

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

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

Create disbursement request

Progress: 1 Disbursement details | 2 Supporting documents | 3 Review and submit

Supporting documents

Overseas remittance documents

Purpose type: Advance payment for imported goods | Advance payment (transfer to seller)

Deliver documents:

Due date: 13/03/2024

Note

- Please choose the correct payment purpose
- Payment instructions must be matched with supporting document (Contract number, Beneficiary name, Beneficiary account, Beneficiary Bank, Intermediary Bank)
- Agreement must be valid and include designated signatory; confirmation of relevant parties (except for contract agreement is exported in electronic format from customer and counterpart's system)
- Invoice includes at least the following information: Invoice issue, invoice recipient, invoice number, commodity of goods and services, payment amount (Contribution from the seller/supplier is not required to issue supporting document as per TCB Interest Savings)
- In case of Electronic Import system declaration, only declaration number and declaration year are required for TCB to link up on our side. Other cases, paper document/declaration copies are required
- If the Customer pays for multiple contracts, invoices, or declarations, it is necessary to clearly note the payment amount of each contract/invoice/declaration
- The payment amount must not exceed the remaining limit of the contract/invoice/declaration
- In case the language of the document is not Vietnamese/English, Customer present a translation related as provided by the Customer with Customer's confirmation on that translation.

Required documents

- Import goods agreement/Orders (include information of the seller and buyer, payment instructions, payment terms allowing payment, and confirmation from the buyer and seller)
- Invoice (required if payment terms mention about payment with invoice; or need to provide an invoice with prepayment instructions if the contract does not mention)
- Bill of lading/packing list (required if the contract mentions)
- Imported license or imported quota issued by the Ministry of Industry and Trade/relevant local authorities (required for goods requiring licenses and quotas)
- Customer clearance form for imported goods (collected later customer's commitment) (with contract and invoice numbers on the form matching the provided documents)

Upload DKKD.jpg (0.7 MB) | Upload DKKD.jpg (0.7 MB)

Save | Continue

Progress: 1 Disbursement details | 2 Supporting documents | 3 Review and submit

Review and submit

Disbursement details

Disbursement purpose International Payment	Disbursement method Transfer	Reference Number ST2300078953
Loan term 3 months	Disbursement request date 14/12/2023	Expected maturity date 14/03/2024
Credit contract no. S009898956/HOTD 30/08/2023		

Disbursement amount & interest rate

Disbursement amount
VND 730,920,000 (Seven hundred and thirty million, nine hundred and twenty thousand Vietnam dong)

Interest rate type Floating	Interest payment frequency Every month	Principal repayment frequency 1 time on maturity date
Interest rate of first period* 14.77%/year	Spread 4.54%/year	
Monthly interest payment date 25	Interest first payment date 25/12/2023	

Overseas remittance information

Buying amount USD 30,000 ~ VND 730,920,000 Rate: USD 1.00 ~ VND 24,364 Auto rate	Fee account USD 1,476,526.55 USD-TOT-KHVN 60103038 USD-TOT-KHVN 60103038 19050103038034
----------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------

Disbursement Request cum Debt Receipt [Download] [View]

Note to bank (Optional)
Enter your notes

Please specify the disbursement amount for each invoice/contract if you request for multiple invoice/contracts (only if the corresponding statement was uploaded).

By approving, we confirm:
*Considering and guaranteeing that within 10 working days from the disbursement date, we will provide the original Disbursement Request cum Debt Receipt completed with wet signatures and business stamps, and send to the Credit Processing Dept. at the supporting branch, or digital version with a legally valid digital signature sent to the email address: BusinessSupport@techcombank.com.vn, with email details as per the Disbursement Request cum Debt Receipt attached to the transaction.

Edit | Submit

Create disbursement request successfully. Please contact your checker to approve this request.

Disbursement request Review

Created by 8070303/Schedule on 14/12/2023 at 02:02 PM

Disbursement details

Disbursement purpose International Payment	Disbursement method Transfer	Reference Number ST2300078953
Loan term 3 months	Disbursement request date 14/12/2023	Expected maturity date 14/03/2024
Credit contract no. S009898956/HOTD 30/08/2023		

Disbursement amount & interest rate

Disbursement amount
VND 730,920,000 (Seven hundred and thirty million, nine hundred and twenty thousand Vietnam dong)

Interest rate type Floating	Interest payment frequency Every month	Principal repayment frequency 1 time on maturity date
Interest rate of first period* 14.77%/year	Spread 4.54%/year	
Monthly interest payment date 25	Interest first payment date 25/12/2023	

Overseas remittance information

Buying amount USD 30,000 ~ VND 730,920,000 Rate: USD 1.00 ~ VND 24,364 Auto rate	Fee account USD 1,476,526.55 USD-TOT-KHVN 60103038 USD-TOT-KHVN 60103038 19050103038034
----------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------

Fee type: OUR - You pay all fees | Transfer amount: USD 30,000 | Total amount: USD 30,034.1

Disbursement documents for overseas remittance

Purpose Type Advance payment for imported goods	Transfer purpose Advance payment (transfer to seller)
Deliver documents <input checked="" type="checkbox"/>	Due date 13/03/2024

Documents	Size	Upload time
DKKD.jpg	0.7 MB	14/12/2023 14:25
DKKD.jpg	0.7 MB	14/12/2023 14:25





20. Disbursement request

20.2. VND disbursement request for oversea payment – Approve

- 1 To approve the disbursement request and send it to the bank, user checkers access web TCBB > select **Disbursement Request** > **Search** or **Filter** disbursement requests that need to approve.
- 2 Select to view details and approve the request on Website.
- 3 Confirm transaction approval on TCBB App (similar to other transactions).

Đề nghị giải ngân Chờ duyệt

Tạo bởi LY LE HUONG ngày 21/08/2022 lúc 12:00

Phương án giải ngân

Mục đích giải ngân	Phương thức giải ngân	Số tài khoản nhận nợ
Thanh toán quốc tế	Chuyển khoản	20201234001
Thời hạn vay	Ngày đề nghị giải ngân	Ngày到期 hạn
	20/03/2023	20/06/2023

Hợp đồng cấp tín dụng số SGO20221022(HDTD)

Số tiền giải ngân & lãi suất

Số tiền giải ngân
VND 23,690,000 (Hai mươi ba triệu sáu trăm chín mươi mốt ngàn)

Loại lãi suất	Tần suất trả lãi	Tần suất trả gốc
Lãi suất thả nổi	1 tháng/lần	1 lần vào ngày đáo hạn
Lãi suất kỳ đầu tiên*	Biên độ lãi suất	
14.0%/năm	2.5%/năm	

Ngày trả lãi định kỳ hàng tháng: 25
25/03/2023

*Lãi suất kỳ tiếp theo được điều chỉnh định kỳ bằng lãi suất cơ sở + biên độ, và không thấp hơn lãi suất cho vay từ trước được Techcombank quy định trong thời kỳ.

Tài khoản trả gốc và lãi

VND-TKT-City TNHH Oia
1234 5678 9198 87

Thông tin bên thụ hưởng

Đến	Ngân hàng thụ hưởng	Ngân hàng trung gian
HU	Bank of America SWIFT: JPMCBUXX 191 Bà Triệu, Phường Lê Đại Hành, Quận Hải Bà Trưng, Thành phố Hồ Chí Minh, Vietnam 70000	Bank of America SWIFT: JPMCBUXX 191 Bà Triệu, Phường Lê Đại Hành, Quận Hải Bà Trưng, Thành phố Hồ Chí Minh, Vietnam 70000

Nội dung chuyển tiền
Lorem ipsum dolor sit amet, consectetur adipiscing elit ut aliquam, purus sit amet luctus venenatis, luctus magna fringilla urna, porttitor

Thông tin chuyển tiền quốc tế

Số ngoại tệ mua
USD 1000.00

Tỷ giá USD 1.00 = VND 23,000
Tỷ giá tỷ đồng

Tài khoản trả phí
VND-TKT-City TNHH Oia
1234 5678 9198 87

Số tiền phí
USD 30.00
VND 690,000.00

Lưu ý: Theo chính sách quản lý rủi ro tín dụng, khoản tiền quốc tế có thể bị thu hồi và an toàn các khoản nợ khác phải được thanh toán.

Loại phí
OUR - Người chuyển trả phí

Số tiền chuyển
USD 1000.00

Tổng số tiền
USD 1,030.00

Hồ sơ giải ngân chuyển tiền quốc tế

Mục đích	Mục đích chuyển tiền
Thanh toán trả trước hàng hóa nhập khẩu	Thanh toán trước khi nhận hàng (chuyển tiền cho người bán)
Nợ chứng từ bổ sung sau	Hạn bổ sung
	18/09/2023

Họ và tên	Dung lượng	Thời gian tải lên
Hợp đồng mua bán ABC	20MB	20/03/2023 08:15
Hoa đơn	15MB	20/03/2023 08:15

Da biến động tỷ giá, giá trị Số tiền giải ngân có thể thay đổi tại các bước phê duyệt. Đề nghị giải ngân kiểm kê ước nhận nợ sẽ được xác nhận bởi Người phê duyệt cuối cùng của Quý khách. Quý khách có thể tải xuống hoặc xem chi tiết Đề nghị giải ngân kiểm kê ước nhận nợ tại bước này để tham khảo nội dung chi tiết.

Đề nghị giải ngân kiểm kê ước nhận nợ

Ghi chú từ ngân hàng
Chúng tôi cần giải ngân gấp

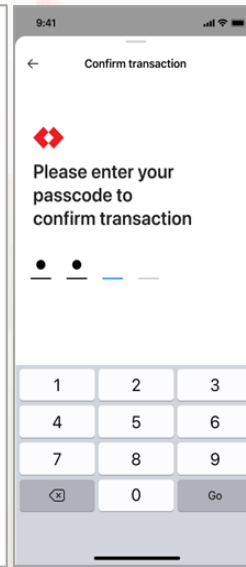
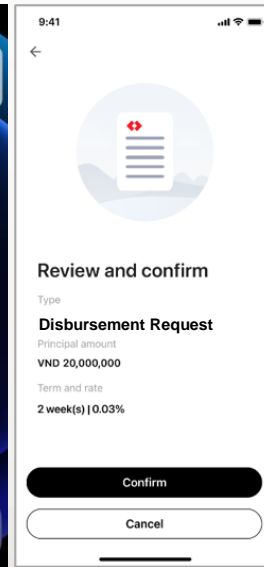
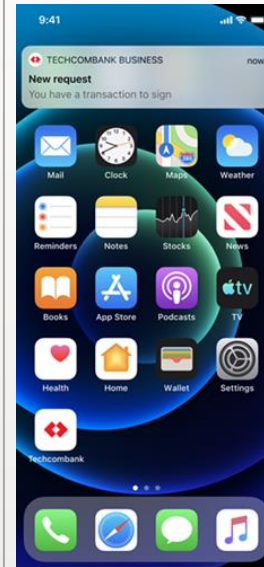
Chúng tôi cam kết trong vòng 10 ngày làm việc kể từ ngày giải ngân, sẽ bổ sung cho Techcombank bản gốc Đề nghị giải ngân kiểm kê ước nhận nợ (bao gồm chữ ký, stamp, số, đóng dấu doanh nghiệp đúng yêu định) khớp với Đề nghị giải ngân kiểm kê ước nhận nợ được đính kèm trong hồ sơ giải ngân này.

Lịch sử duyệt

- Chờ duyệt (1/2)
- Đã duyệt - LÊ PHAN THỊ HOANG HOA (hoavt)

01/01/2023 lúc 12:00 PM

Tải lại | Phê duyệt





20. Disbursement request

20.2. VND disbursement request for oversea payment - Status

Statuses of disbursement request for International Payment:

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



20. Disbursement request

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

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

- 1 To download MT103, users select the completed disbursement request and selects **View details** at the end of the request > The system will display the details of the oversea remittance transaction.
- 2 Select **Download** MT103
- 3 Users also see the **Create Investigation Request** button to be able to initiate online investigation.

Investigation request

Investigation fee amount
USD 13.2

USD-TGCD-KHDN 60103038
19060103038190

Investigation reason
ABC

3/2000

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

The file limit is 10MB / file.
Maximum 20MB / transaction.
Only .pdf, .doc, .docx, .xls, .xlsx, .rar, .zip, .7z, .jpeg, .png, .png file are supported.

Browse file

You have not uploaded any file

Cancel Submit

Overseas remittance Completed

Created by 60103038@vanopschecker on 11/12/2023 at 06:05 PM
Transaction ID: QT1702293162406
Payment date: 11/12/2023

Transfer information

Disbursement from short term loan limit
ST2200016740

Fee account
USD-TGTT-KHDN 60103038 USD-TGTT-KHDN 60103038
19060103038034

Buying amount
USD 1,100
~ VND 26,533,100
Rate: USD 1.00 ~ VND 24,121
Auto rate

Fee amount
USD 29.7

Fee type
SHA - Fees are shared

Transfer amount
USD 1,100

Total amount
USD 1,129.7

Download MT103
Download MT109
Download all

Upload defer documents

Document name	Size	Upload on
TEST.pdf	0.02MB	11/12/2023 06:13 PM

Approval log

Approved by 60103038@vanopschecker 60103038@vanopschecker (60103038@vanopschecker)
11/12/2023 at 06:14 PM

Linked requests

Disbursement request Completed
[View details](#)

Download

Create investigation request

Disbursement request Completed

Created by 60103038@vanopschecker on 11/12/2023 at 05:48 PM

Disbursement details

Disbursement purpose International Payment	Disbursement method Transfer	Reference Number ST2300016740
Loan tenor 3 months	Disbursement request date 11/12/2023	Expected maturity date 11/03/2024

Credit contract no.
S009899958/HDTD 30/08/2023

Disbursement amount & interest rate

Disbursement amount
VND 26,533,100 (twenty six million, five hundred and thirty three thousand, one hundred Vietnam dong)

Interest rate type Floating	Interest payment frequency Every month	Periodical payment frequency 1 time on maturity date
Interest rate of first period* 14.77%/year	Spread 4.54%/year	
Monthly interest payment date 15	Interest first payment date 15/01/2024	

*The interest rate of next period is periodically updated. It is equal to the sum of basic interest rate and spread, and not lower than the minimum lending rate periodically specified by Techcombank

Overseas remittance information

Buying amount USD 1,100 ~ VND 26,533,100 Rate: USD 1.00 ~ VND 24,121 Auto rate	Fee account USD-TGTT-KHDN 60103038 USD-TGTT-KHDN 60103038 19060103038034	Fee amount USD 29.7
--------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------	------------------------

Fee type SHA - Fees are shared	Transfer amount USD 1,100	Total amount USD 1,129.7
-----------------------------------	------------------------------	-----------------------------

Disbursement documents for overseas remittance

Purpose Type	Transfer purpose
Post-payment for imported goods	Post-payment for imported goods (payment to seller)

Defer documents

Documents	Size	Upload time
Disbursement Request cum Debt Receipt	0.04MB	11/12/2023 17:52
TEST.pdf	0.02MB	11/12/2023 17:52

By approving, we confirm:
Committing and guaranteeing that within 10 working days from the disbursement date, we will provide the original Disbursement Request cum Debt Receipt (completed with wet signatures and business stamps, and send to the Credit Processing Dept. at the supporting branch, or digital version with a legally valid digital signature sent to the email address: Boeungchungta@techcombank.com.vn), with exact details as per the Disbursement Request cum Debt Receipt attached to this transaction.

Approval log

Approved by 60103038@vanopschecker 60103038@vanopschecker (60103038@vanopschecker)
11/12/2023 at 06:14 PM

Linked requests

Overseas remittance request Completed
[View details](#)



20. Disbursement request

Some notes on disbursement requests for international payment purposes

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





21. LOAN

This function allows user to enquire and repayment their loans

21.1. Liability Overview

21.2. Loan listing

21.3. Loan details

21.4. Loan repayment request

21.5. Approve/ Reject repayment request

21.6. Repayments history

21.7. Important notice

21.8. Loan application

21. Loan

21.1. Liability Overview

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

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

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

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

User can select each group to view in details

The screenshot shows the Techcombank dashboard interface. The sidebar menu on the left includes sections for ACCOUNTS, MOVE MONEY, CREDIT & FINANCIAL SERVICES, and PERSONAL. The main content area is titled 'Dashboard' and features a 'Summary' section with tabs for Asset Overview, Accounts, Term Deposits, and Liability Overview. The Liability Overview tab is active, displaying a donut chart showing the distribution of liabilities: 64% (Others), 19% (Overdraft Account), 15% (Loan Type/ Categories), and 5% (Loan Type/ Categories). Below the chart is a table listing loan types and their values. A 'Pending requests (10)' table shows a list of transactions. On the right, there is a 'Tip of the day' panel and a 'Currency exchange' table.

Loan Type/ Categories	Value
Loan Type/ Categories	VND 300,000,000
Loan Type/ Categories	VND 20,000,000
Overdraft Account	VND 15,000,000
Others	VND 15,000,000

Date	Transaction type	Value
Today	Transfer	VND 75,500,000
Yesterday	Transfer	VND 75,500,000
Yesterday	Transfer	VND 75,500,000
Yesterday	Transfer	VND 75,500,000
30/08/2021	Bill payment	VND 32,000,000

Currency	TCB buys	TCB sells
USD	22,789	22,853
JPY	207	208
AUD	16,497	16,546
CAD	18,054	18,108
GBP	31,272	31,364
CHF	24,965	25,040

21. Loan

21.2. Loan listing

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

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

The screenshot shows the Techcombank Loans dashboard. On the left is a navigation menu with categories: ACCOUNTS, MOVE MONEY, CREDIT & FINANCIAL SERVICES, and PERSONAL. The main content area is titled 'Loans' and features a search bar, a 'Filter' button (callout 2), and a 'Download report' button (callout 3). Below these are filter fields for Product, From outstanding amount, To outstanding amount, From maturity date, To maturity date, and Contract number. A 'Cancel' and 'Apply' button are at the bottom of the filter section. Below the filter section is a table of loans with columns: Contract number, Product, Currency, Outstanding amount, Interest rate, and Maturity date. A red circle with the number 1 is placed over the first row of the table. A red circle with the number 4 is placed over the 'Currency' column header.

Contract number	Product	Currency	Outstanding amount	Interest rate	Maturity date
LD984750272	General working capital	VND	198,973,900,000	3%	21/12/2022
LD984750272	Auto loan for travel	VND	198,973,900,000	3%	21/12/2022
LD984750272	Revolving	VND	12,584,900.00	3%	21/12/2022
LD984750272	Commercial Mortgage (CRE)	USD	12,584,900.00	3%	21/12/2022

21. Loan

21.3. Loan details

- User select any loan in **Loan listing** → select **Payment**

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

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

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

- Date
- Description
- Amount
- Outstanding amount

Dashboard

ACCOUNTS

- Accounts
- Cards
- Term deposits
- Bao Loc certificate of deposit

MOVE MONEY

- Transfers
- Batches
- Payroll
- Bill, tax & fee
- Foreign exchange
- Overseas remittance

CREDIT & FINANCIAL SERVICES

- Overdraft loan information
- Loan Applications
- Loans
- Letter of credit
- Collection
- Bank guarantee

PERSONAL

Maker

← Back to Loan

Loan details

LD00001
SGP00000000001

VND 400,000,000
Interest rate 3%

Download report

Payment Loan information

Upcoming payment

The next payment follows loan schedule

20/01/2022

Principal: VND 16,000,000
Interest: VND 4,000,000

VND 20,000,000

Transaction history

The list only includes transactions in the latest 2 years

Date	Description	Amount	Outstanding amount
20/03/2018	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 500,000,000
20/02/2018	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 480,000,000
20/01/2018	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 460,000,000
20/12/2017	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 440,000,000
20/11/2017	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 420,000,000

21. Loan

21.3. Loan details (Continue)

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

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

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

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

← Back to Loan

Loan details

LD00001
SGP000000000001

VND 400,000,000
Interest rate 3%

Download report

Payment Loan information

Upcoming payment
The next payment follows loan schedule

Full schedule

Date	Total pay amount	Principal	Interest	Outstanding amount
20/03/2018	20,000,000	16,000,000,000	4,000,000	VND 200,000,000
20/04/2018	20,000,000	16,000,000,000	4,000,000	VND 180,000,000
20/05/2018	20,000,000	16,000,000,000	4,000,000	VND 160,000,000
20/06/2018	20,000,000	16,000,000,000	4,000,000	VND 140,000,000
20/07/2018	20,000,000	16,000,000,000	4,000,000	VND 120,000,000
20/08/2018	20,000,000	16,000,000,000	4,000,000	VND 100,000,000

21. Loan

21.3. Loan details (Continue)

- 1 From Menu, select **Loans > All loans**
- 2 Click **Filter** to search and view loans with criterias
 - Loan ID or Ref. Number
 - Status
 - Outstanding amount
 - Start date
 - Maturity date
- 3 See **Note** column to follow overdue status of loans.
Click the loan or choose **View details**
- 4 *If the loan is overdue, there will be a notification that invite customer to the nearest TCB Branch*

Dashboard

Accounts and cards

Accounts

Cards

Term deposits

Move money

Transfer

Batch payment

Payrolls

Bill payment

Foreign exchange

Overseas remittance

Lending

Application

Loans

Letter of credit

Collection

Loans

+ Loan repayment

All loans | Repayments

Search Loan ID or Reference Number

Filter

Download report

Loan ID Reference number	Currency	Outstanding amount	Interest rate	Start date	Maturity date	Note
LD000001 SGP000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	...
LD000001 SGP000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	Overdue
LD000001 SGP000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	Overdue
LD000001 SGP000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	...
LD000001 SGP000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	...

Loan details

Download report

+ Repay

LD000001
SGP000000000002

Interest rate
3%

Outstanding amount
VND 300,000,000

Payment | Loan information

Upcoming payment

The next payment follows loan schedule. [Full schedule](#)

30/07/2022

Principal: VND 16,000,000
Interest: VND 4,000,000
VND 20,000,000

⚠ Payment overdue. Please go to our counter for support.

Transaction history

The list only includes transactions in the latest 2 years

Date	Description	Amount	Outstanding amount
20/03/2022	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 500,000,000

21. Loan

21.4. Loan repayment request

Customers are eligible to use the Loan Repayment on TCBB:

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

The loans can pay online:

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

- 110209: International payment factoring for buyers
- 110403: Loan after export/discounting documents
- 220603: DRAFT BUY BACK
- 110406: VND loan with preferential interest rate for export customers
- 110305: VND loan with foreign currency interest rate
- 110208: Seller payment factoring
- 220605: Discounting of bills of exchange by post-payment method
- 220600: BCT discount by Collection/CAD method
- 220604: BCT discount by Payment in Advance (TTR)/CAD method
- 220602: Payment negotiation_LC
- 220206: UPAS LC import
- 220201: UPAS LC domestic
- 220608: Instructions for early payment of domestic LC

Notice: Loans with pre-due debt collection transactions on TCBB are pending processing; Overdue loans cannot be paid online.

21. Loan

21.4. Loan repayment request (Continue)

1 From Menu, select **Loans**

To create a loan repayment, do one of the following:

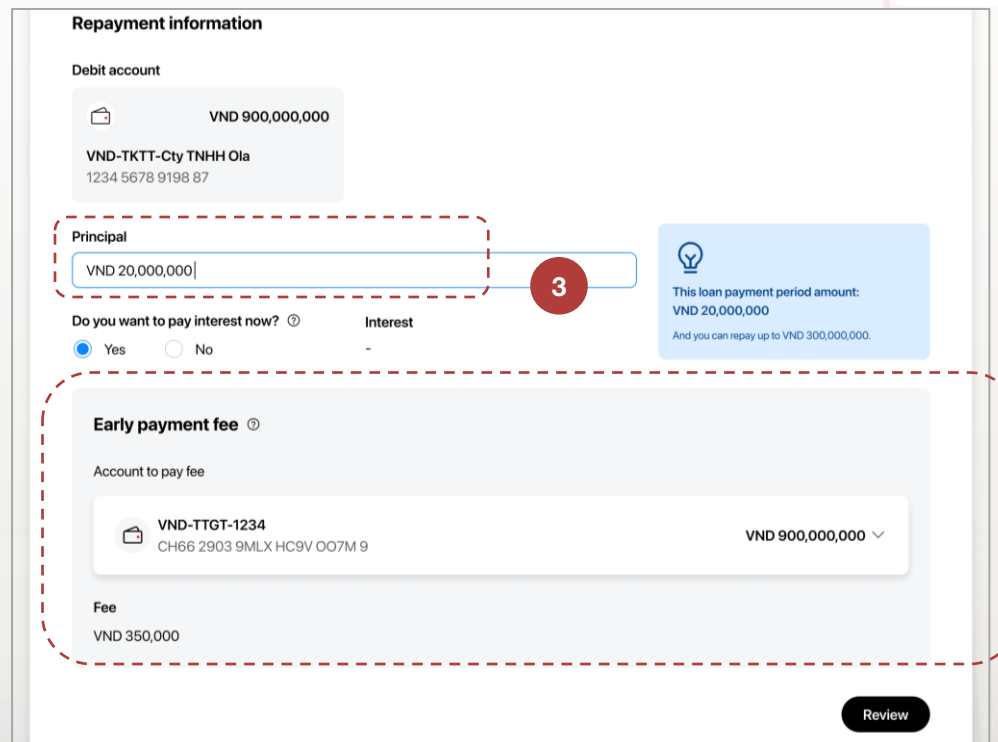
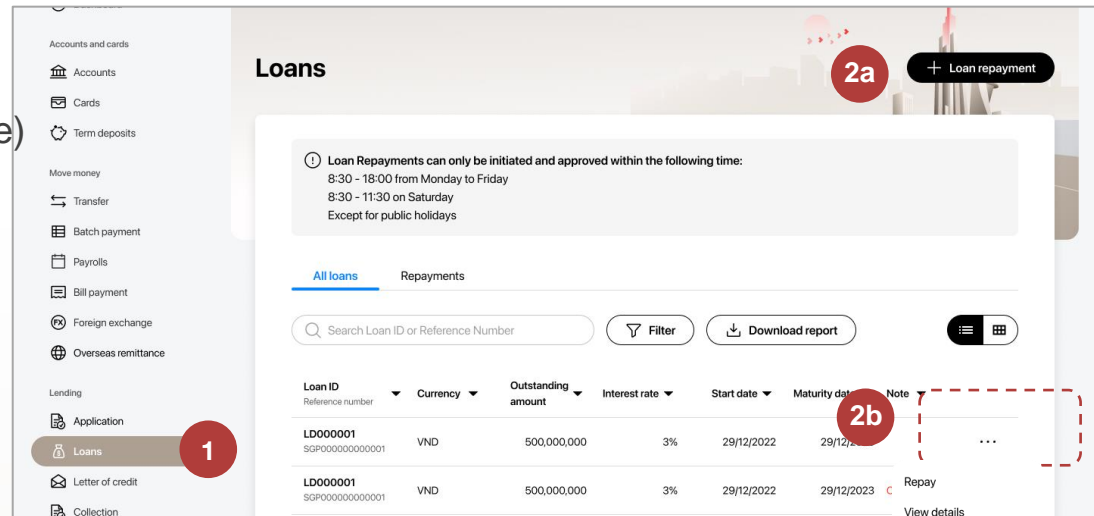
2a Select **Loan Repayment** from the interface and choose the loan need to be pay from the list.

2b Select the loan need to be pay, click right mouse and choose **Repay**

Select the loan, view details and create loan repayment

3 Enter **Principal**, and select pay interest or not, **Account to pay fee**. Click **Review** to check and send loan repayment to approver

Note: The principal amount maximum is current outstanding amount.



21. Loan

21.5. Approve/ Reject repayment request

Approver select the pending transaction on Web and click Approve. A new transaction confirm request will be sent to approver's app and the approver enter the passcode to confirm the loan repayment.

Loan repayment information Pending Print report

Created by Anh Nguyen Hoang on 29/06/2022 at 12:00 PM
Transaction ID: A3891849YA

LD00001 SGP00000000002	Interest rate 3%	Outstanding amount VND 300,000,000
---------------------------	---------------------	----------------------------------------------

Transfer information

VND 500,000,000.00	VND 900,000,000
--------------------	-----------------

Debit account
VND-TKTT-Cty TNHH Oia
1234 5678 9198 87

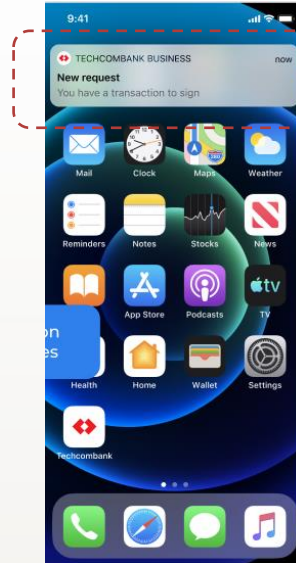
Fee account
VND-TKTT-Cty TNHH Oia
1234 5678 9198 87

Total repayment
VND 52,000,000

Principal VND 50,000,000 Interest VND 2,000,000

Approval log
Waiting for approval

Reject Approve



Review and confirm

Type
Loan repayment

Loan info
LD00001
SGP000000000003

Repayment amount
USD 4,100.00

Early payment fee
VND 350,000

Confirm
Cancel

Confirm transaction

Please enter your passcode to confirm transaction

1 2 3
4 5 6
7 8 9
0 Go

Approve the transaction on Web

Confirm the transaction on App

Notice: Users can choose to approve on the web (as instructed above) or approve on the mobile application.

21. Loan

21.6. Repayments history

- 1 From Menu, select **Loans > Repayments**
- 2 Click **Filter** to search and view loans with Loan ID or Ref. Number or **Repayments Listing** and select the loan repayment need to follow
- 3 User can cancel request after select detail pending transaction and click **Cancel request**. Request will be sent to Approver

The screenshot displays the 'Loans' section of a mobile banking application. The top navigation bar shows the user's profile 'Min st.316 Green Bicycle Factory'. The sidebar menu includes options like Dashboard, Accounts and cards, and Move money. The main content area is titled 'Loans' and has a '+ Loan repayment' button. Below this, there are tabs for 'All loans' and 'Repayments', with 'Repayments' selected. A search bar and a 'Filter' button are present. A table lists loan repayments with columns for Loan ID, Initiated date, Status, Principal, and Interest. Two entries are shown: one with status 'Pending' and another with 'Processing'. Below the table, a detailed view of a 'Loan repayment information' is shown, including a 'Print report' button, creation details, and a summary of loan and transfer information. The 'Approval log' shows a 'Waiting for approval' status. A 'Cancel request' button is located at the bottom right of the detailed view.

Loan ID	Initiated date, executed date	Status	Principal	Interest
LD000001 SGP000000000001	01/01/2021 -	Pending	VND 50,000,000	VND 2,000,000
LD000001 SGP000000000001	01/01/2021 -	Processing	VND 50,000,000	USD 100.00

Loan repayment information Pending Print report
Created by Anh Nguyen Hoang on 29/06/2022 at 12:00 PM
Transaction ID: A3891849YA

LD000001 SGP000000000002	Interest rate 3%	Outstanding amount VND 300,000,000
-----------------------------	---------------------	---------------------------------------

Transfer information

Debit account VND-TKTT-Cty TNHH Ola 1234 5678 9198 87	Fee account VND-TKTT-Cty TNHH Ola 1234 5678 9198 87
Total repayment VND 52,000,000 Principal VND 50,000,000 Interest VND 2,000,000	Fee VND 350,000

Approval log
⌚ Waiting for approval

Cancel request

21. Loan

21.7. Importance notice

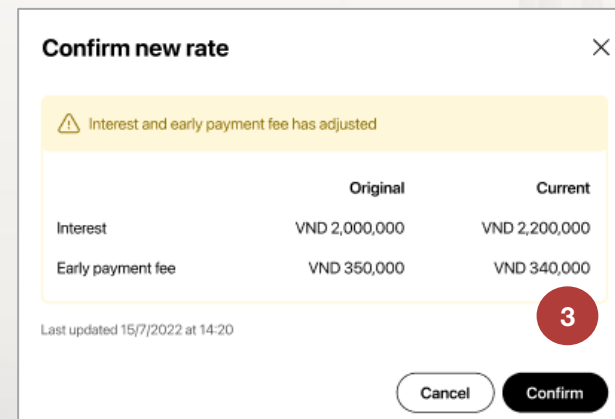
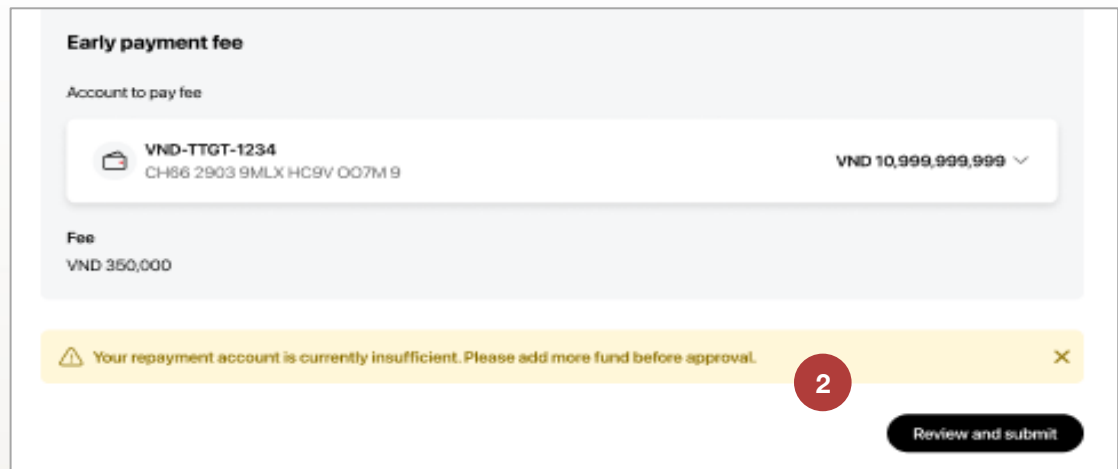
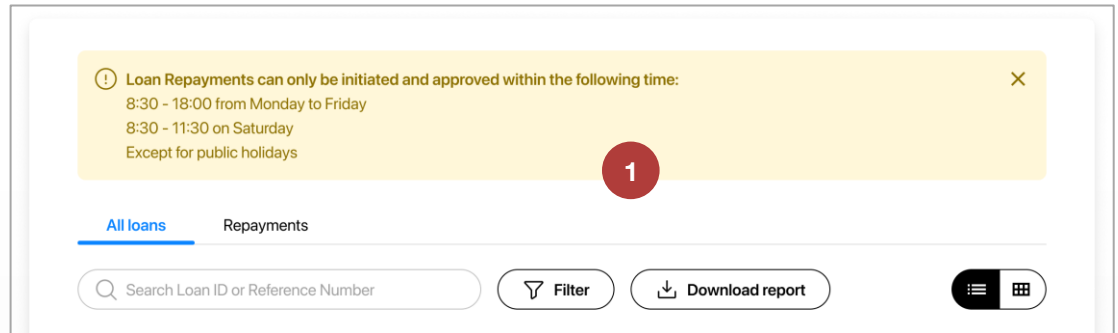
1 Create and approve loan repayments within working hours. A message will appear when creating or approving transaction after business hours.

Note: If transactions need to be approved by 2 approvers, they must check the transactions on a same day.

(Because if one approve on T0 day, the transaction will not be sent to T24 and on T-1, the T0 approval will be deleted and 2 approvers need to review it from the beginning)

2 If the repayment account is insufficient, there will be a warning that approver couldn't approve the transaction.

3 If the interest and fee change, user can see a notification to confirm new update.





21. Loan

21.8. Loan application

When users have a suitable credit limit proposal, users can proactively monitor the information in the "Loan Registration" section.

TECHCOMBANK

Techcombank respectfully announces
Your business is proposed a credit limit with the following information

(*) This offer will be valid until the end of 27/09/2024

Short-term credit limit	Medium and long-term credit limit
<p>Suitable for short-term financial needs (issuing letters of guarantee, letters of credit, and capital loans to cover immediate operational expenses)</p> <p>Total limit VND 50,000,000,000</p> <p>Short-term loan limit VND 30,000,000,000</p> <p>The unsecured credit limit available to use prior to collateral deposit VND 10,000,000,000</p>	<p>Suitable for expansionary investment needs (long-term capital expenditures for machinery, equipment, factories, offices, etc.)</p> <p>Total limit VND 10,000,000,000</p> <p>Tenor up to 84 months</p>

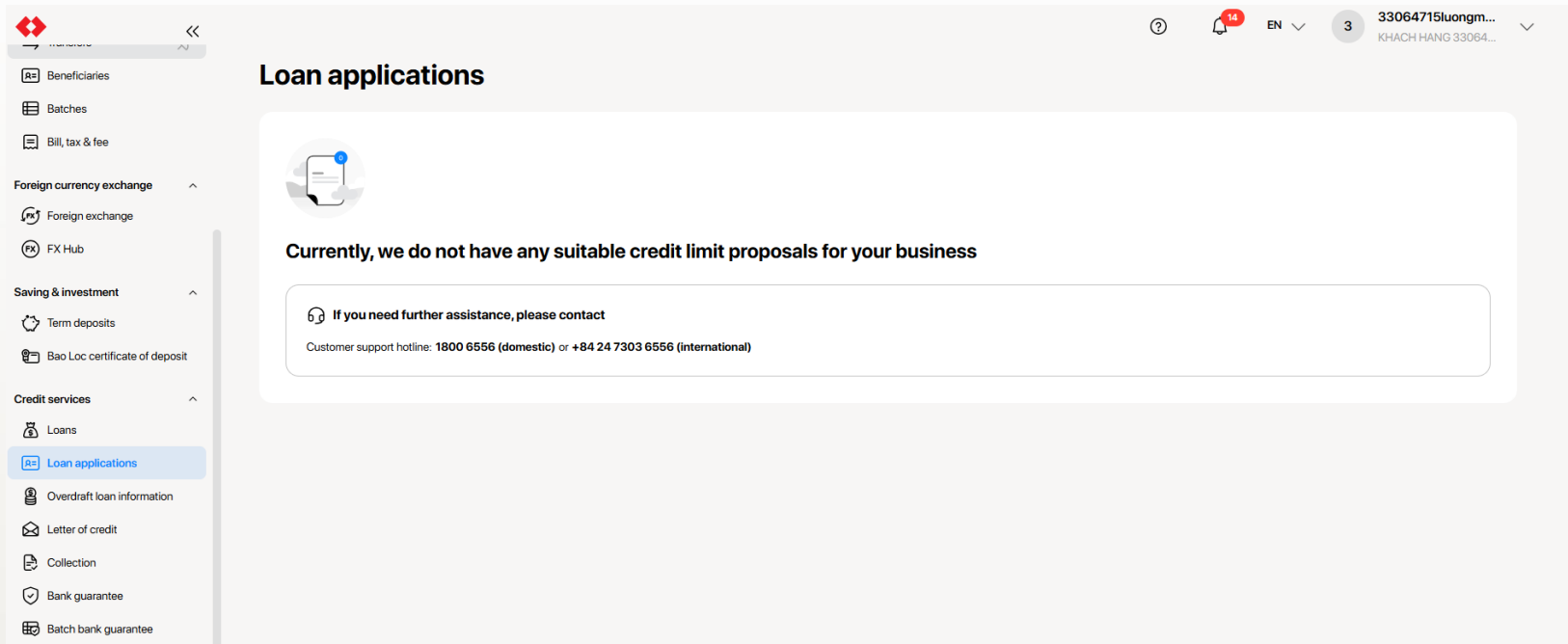
Nguyễn Văn A - vana@techcombank.com (Techcombank's Corporate Customer Relationship Expert) will contact you to advise on the conditions and procedures to access the above credit lines



21. Loan

21.8. Loan application

In case the user does not have a suitable credit limit proposal, the screen will display a message as shown here.





22. TRADE FINANCE ENQUIRY

This feature allows user to inquire corporate's trade finance transaction

22.1. Letter of Credit

22.2. Collection

22.3. Bank Guarantee

22. Trade finance enquiry

22.1. Letter of credit

1 Select **Letter of credit** on the left side menu

2 Select **Filter**. User can filter by:

- Type (Import/Export LC)
- Issue date (from/to)
- Amount (from/to)

3 Select the letter of credit you wish to view in details from the list

The screenshot shows the 'Letter of Credit' enquiry interface. The sidebar menu on the left includes categories like ACCOUNTS, MOVE MONEY, and CREDIT & FINANCIAL SERVICES, with 'Letter of credit' highlighted. The main content area features a filter form with fields for Type (Import), From issuing date, To issuing date, From amount, and To amount. Below the filter is a table of results with columns for Issuing date, Expiry date, Type, Number, Counterparty, Currency, Original amount, and Outstanding amount. A 'View details' button is visible next to the first row in the table.

Issuing date, Expiry date	Type, Number	Counterparty	Currency	Original amount	Outstanding amount
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	VND	198,973,900,000	198,973,900,000
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	VND	12,584,900.00	1€
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	VND	100,198,973,900	12,584,900.00
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	USD	100,198,973,900	12,584,900.00
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	VND	12,584,900.00	100,198,973,900
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	VND	800,943,900	800,943,900

22. Trade finance Enquiry

22.1. Letter of credit (Continue)

- 4 Letter of credit details will be displayed fully, including :
- Applicant
 - Principal (Import LC) /Beneficiary (Export LC)
 - LC number
 - LC Reference (unavailable for Import LC)
 - Type
 - Issue/Expiry date
 - Expiry place
 - Draft at
 - Original amount/ Outstanding amount
 - Advising bank (Import LC)/ Issuing bank
Typography(Export LC)

5 Select the icon to view **Events**

6 Select the downward arrow at **Shipment detail** or **Presented Documents** for more details

The screenshot shows the 'Letter of Credit details' screen in the Techcombank mobile app. The sidebar menu on the left includes sections like ACCOUNTS, MOVE MONEY, and CREDIT & FINANCIAL SERVICES. The main content area displays 'Export Letter of Credit' details in a table format. Red callout boxes with numbers 4, 5, and 6 highlight specific UI elements: 4 points to the 'Letter of Credit details' title, 5 points to the 'Events' icon, and 6 points to the downward arrows on the 'Shipment detail' and 'Presented Documents' sections.

Applicant	Principal	LC Number	LC Reference	Type
Vincommerce general commercial services joint stock company No 72, Le Thanh Ton, Ben Nghe, 1 District, Ho Chi Minh, Vietnam	Climaveneta chatunion refrigeration equipment (shanghai) co., ltd No 88 Baiyun Road, Xinghuo Development Zone, Shanghai, China	01256348956212	TF23576918134	Irrevocable
Issuing date 03/06/2019	Expiry date 07/06/2021	Drafts at 90 days after bill of loading date	Original amount USD 20,867.00	Expiry place In Japan
Issuing bank HSBC Shanghai				Outstanding amount USD 00.0

22. Trade finance Enquiry

22.1. Letter of credit (Continue)

7 After selecting the downward arrow at **Shipment detail**, the information display including:

- Partial shipments
- Transhipments
- Despatch from/ Destination
- Loading port/ Discharging port
- Latest shipment date
- Goods

8 At **Presented documents**, the information is sorted by :

- Submitted date
- Document reference
- Document type
- Currency
- Amount

9 User select view more icon for more details and events

The screenshot displays the 'Maker' interface for a Letter of Credit enquiry. The 'Shipment detail' section includes fields for Partial shipments (Allowed), Transhipments (Allowed), Despatch from (Any port in Vietnam), Loading port (Hai Phong port Vietnam), Discharging port (Any port in Vietnam), Destination (Any port in Vietnam), and Latest shipment date (03/06/2021). The 'Goods' section contains a long description of the goods. The 'Presented Documents' section is a table with columns for Submitted date, Expired date, Document reference, Document type, Currency, and Amount. A dropdown menu is open over the first row, showing 'View details' and 'View document events' options. A 'Maker' button is visible in the top right corner.

Submitted date, Expired date	Document reference	Document type	Currency	Amount
20/03/2018 21/12/2020	BPCBKH902156	Acceptance	VND	198,973,900,000
20/03/2018 21/12/2020	BPCBKH902156	Matured Deferred Payment	VND	
20/03/2018 21/12/2020	BPCBKH902156	Registration of Documents	USD	1,612,584,900.00
20/03/2018 21/12/2020	BPCBKH902156	Document Checking	USD	584,900.00
20/03/2018 21/12/2020	BPCBKH902156	Sight Payment	USD	612,584,900.00

22. Trade finance Enquiry

22.2. Collection

1 Select **Collection** on the left side menu

2 Select **Filter**. User can filter by:

- Type (Inward collection/ Outward collection)
- Issuing date (from/to)
- Amount (from/to)

3 Select the amount of collection to inquire detailed information on the list

The screenshot shows the 'Collection' page in a web application. On the left is a navigation menu with categories: ACCOUNTS, MOVE MONEY, CREDIT & FINANCIAL SERVICES, and PERSONAL. The 'Collection' item is highlighted. The main content area has a search bar and a 'Filter' button (callout 2). Below the filter are fields for 'Type' (set to 'Inward collection'), 'From issuing date', 'To issuing date', 'From amount', and 'To amount'. There are 'Cancel' and 'Apply' buttons, and a 'Clear all' link. Below the filters is a table with columns: Issuing date, Expiry date, Type, Counterparty, Currency, Original amount, and Outstanding amount. The table contains 10 rows of data. Callout 1 points to the 'Collection' menu item, and callout 3 points to the table.

Issuing date	Expiry date	Type	Counterparty	Currency	Original amount	Outstanding amount	
20/03/2018	21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	VND	198,973,900,000	198,973,900,000	...
20/03/2018	21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	VND	12,584,900.00	198,973,900,000	...
20/03/2018	21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	VND	100,198,973,900	12,584,900.00	...
20/03/2018	21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	USD	100,198,973,900	12,584,900.00	...
20/03/2018	21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	VND	12,584,900.00	100,198,973,900	...
20/03/2018	21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	VND	800,943,900	800,943,900	...
20/03/2018	21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	USD	12,584,900.00	800,943,900	...
20/03/2018		Outward collection	Climaveneta chatunion	USD	12,584,900.00	800,943,900	...

22. Trade finance Enquiry

22.2. Collection (Continue)

After selecting any collection, the screen will forward to detailed information, including:

- Inward collection/ Outward collection
- Applicant
- Principal
- Remitting bank
- Issuing date
- Expiry date
- Expiry place
- Outstanding amount

The screenshot displays the 'Collection details' screen in the Techcombank mobile app. The interface includes a top navigation bar with a menu icon, a notification bell, and the user's name 'Maker'. A left sidebar menu lists various services: Dashboard, ACCOUNTS (Accounts, Cards, Term deposits, Bao Loc certificate of deposit), MOVE MONEY (Transfers, Batches, Payroll, Bill, tax & fee, Foreign exchange, Overseas remittance), CREDIT & FINANCIAL SERVICES (Overdraft loan information, Loan Applications, Loans, Letter of credit, Collection, Bank guarantee), and PERSONAL. The main content area shows 'Collection details' with a 'Back to Collection' link. The details are organized into two columns: 'Applicant' and 'Principal'. The 'Applicant' information includes the name 'Vincommerce general commercial services joint stock company', address 'No 72, Le Thanh Ton, Ben Nghe, 1 District, Ho Chi Minh, Vietnam', and 'Remitting bank' 'SHCB Shanghai'. The 'Principal' information includes the name 'Climaveneta chatunion refrigeration equipment (shanghai) co., ltd', address 'No 88 Baiyun Road, Xinghuo Development Zone, Shanghai, China', 'Issuing date' '03/06/2019', 'Expiry date' '07/06/2021', 'Advice expiry date' '09/12/2019', 'Expiry place' 'Vietnam', and 'Outstanding amount' '0'.

Applicant	Principal	
Applicant Vincommerce general commercial services joint stock company No 72, Le Thanh Ton, Ben Nghe, 1 District, Ho Chi Minh, Vietnam	Principal Climaveneta chatunion refrigeration equipment (shanghai) co., ltd No 88 Baiyun Road, Xinghuo Development Zone, Shanghai, China	
Remitting bank SHCB Shanghai	Issuing date 03/06/2019	Expiry date 07/06/2021
Advice expiry date 09/12/2019	Expiry place Vietnam	Outstanding amount 0

22. Trade finance Enquiry

22.3. Bank Guarantee

1 Select **Bank Guarantee** on the left side menu

2 Select **Filter**. User can filter by:

- Amount (from/to)
- Effective date(from/to)

3 Select the amount of bank guarantee to inquire detailed information on the list

Bank guarantee

Search Filter **2**

From amount: From To From effective date: DD/MM/YYYY To effective date: DD/MM/YYYY

Cancel Apply Clear all

Effective date, Expiry date	Guarantee type	Beneficiary	Currency	Amount	Guaranteed amount	
20/03/2018 21/12/2020	Tender Guarantee	Climaveneta chatunion	VND	100,232,545	900,198,973,900	...
20/03/2018 21/12/2020	Contract Performance Guarantee	Climaveneta chatunion	USD	100,232,545	900,198,973,900	...
20/03/2018 21/12/2020	Reimbursement Guarantee	Climaveneta chatunion	VND	100,232,545	584,900.00	...
20/03/2018 21/12/2020	Loan Guarantee	Climaveneta chatunion	USD	100,232,545	584,900.00	...
20/03/2018 21/12/2020	Quality Guarantee	Climaveneta chatunion	VND	100,232,545	1,198,973,900	...
20/03/2018 21/12/2020	Counter Guarantee	Climaveneta chatunion	VND	100,232,545	1,198,973,900	...
20/03/2018 21/12/2020	Underwriting	Climaveneta chatunion	VND	100,232,545	1,198,973,900	...



➤ 23. Bank guarantee

23.1. Create & approve a bank guarantee request

23.2. Check transaction status

23.3. Download the digitally signed letter of bank guarantee

23.4. Cancel request for guarantee issuance

23.5. Update documents



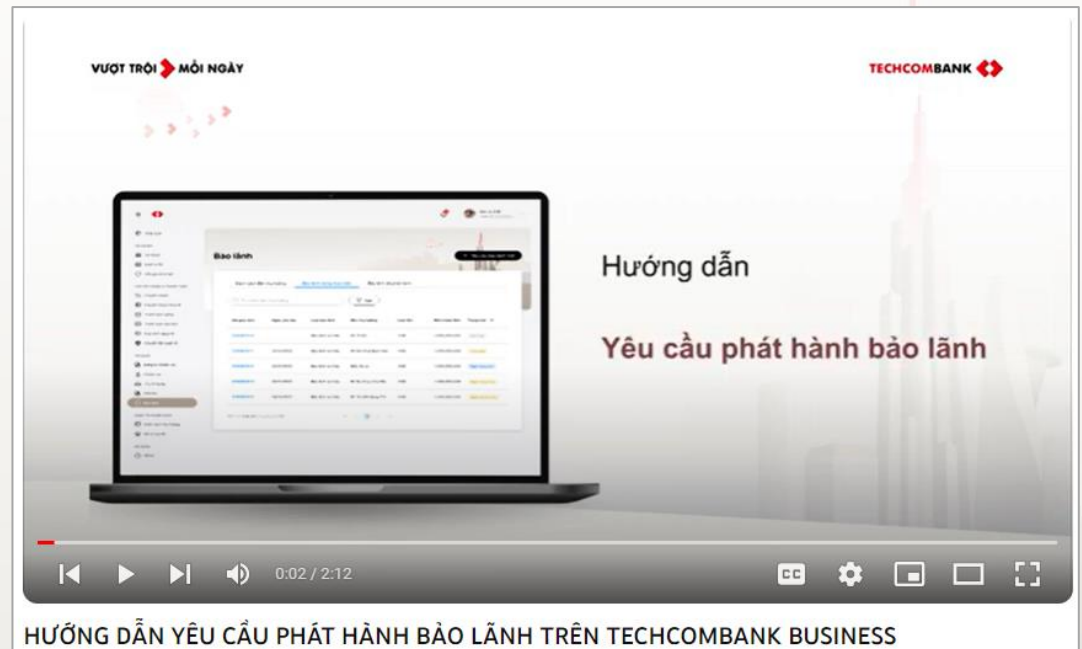
23. Bank guarantee

23.1. Create & approve a bank guarantee request

- ✓ Checkers need to **install the Techcombank Business Mobile application** on their mobile devices to approve online guarantee transactions. It is recommended that businesses regularly update to the latest version to best experience the features of Techcombank Business.

Users can choose to watch the user manual clip on Techcombank's Youtube channel following the links below:

- ✓ [Instructions for requesting bank guarantee issuance on Techcombank Business](#)
- ✓ [Instructions for checking transaction status and supplementing guarantee issuance documents on Techcombank Business](#)
- ✓ [Instructions for approving transactions on Techcombank Business](#)



23. Bank guarantee

23.1. Create & approve a bank guarantee request (cont.)

The person who created the command logs into TCBB according to the path <https://business.techcombank.com.vn>, Select "Guarantee" on the feature bar

The screen displays the following information:

- 1 Beneficiary List:** Displays the list of beneficiaries that the business has saved
- 2 On going:** Displays a list of ongoing guarantee issuance requests
- 3 On going amendment:** Displays a list of guarantee amendment requests in progress
- 4 Completed:** Displays a list of issued guarantees
- 5 "Issue bank guarantee" function button:** Enterprises click on this button to initiate a guarantee request.

Application no.	Requested date	Guarantee type	Beneficiary	Currency	Requested amount	Status
112328956805	16/10/2023	Bidding Guarantee	BB upgrade - ADVPMT	VND	87,012,312	Bank Processing
112328656675	13/10/2023		BB upgrade - ADVPMT	VND		Draft
112328656615	13/10/2023	Performance Guarantee	BB upgrade - ADVPMT	VND	23,543	Pending
112328656599	13/10/2023	Performance Guarantee	BB upgrade - ADVPMT	VND	232	Approve returned
112328656687	13/10/2023	Bidding Guarantee	BB upgrade - ADVPMT	VND		Pending



23. Bank guarantee

23.1. Create & approve a bank guarantee request

The order creator initiates a new guarantee transaction in one of the following 3 ways:

1

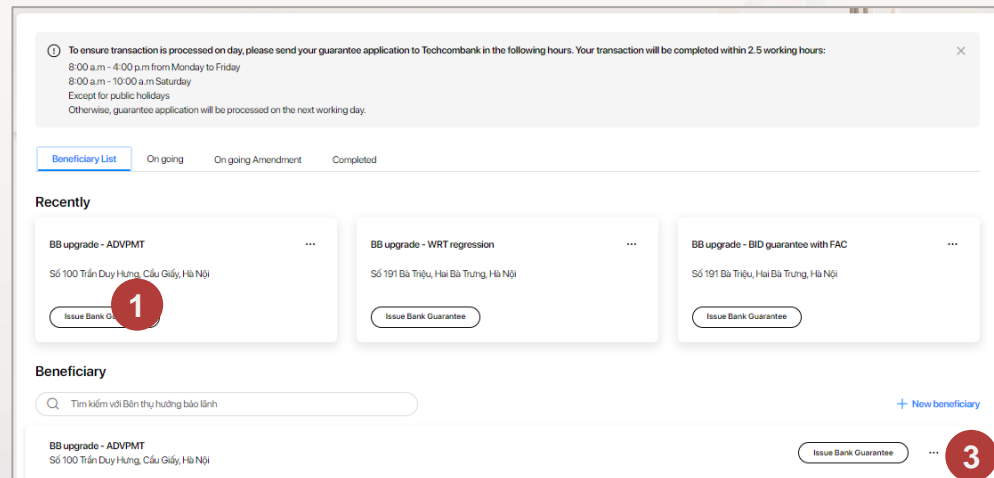
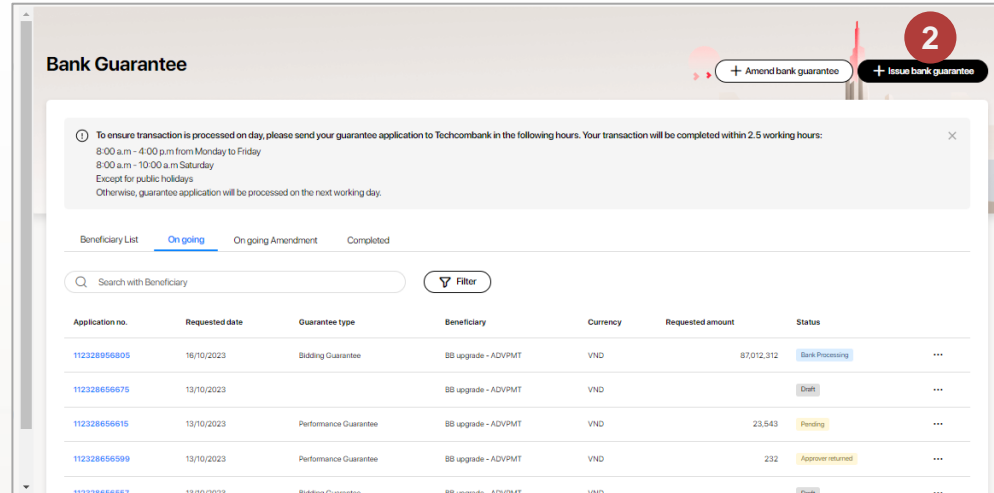
Method 1: Click on “**Issue bank guarantee**” next to the saved beneficiary company name

2

Method 2: Click “**Issue bank guarantee**” in the upper right corner of the screen

3

Method 3: Select “**New beneficiary**” to create a new beneficiary and request a new bank guarantee





23. Bank guarantee

23.1. Create & approve a bank guarantee request

At the step of completing general information, the order creator completes the following contents in turn:

- 1 Enter the name and address of the Principal and the Beneficiary

Note:

- ✓ For the first guarantee transaction, it is necessary to fill in “**Beneficiary Name and Beneficiary Address**” in accented Vietnamese.
- ✓ From the second transaction onwards, the system will automatically display the name and address of the Beneficiary according to the customer's most recent transaction and can be edited if there is an update.

The screenshot displays a web form for creating a bank guarantee request, currently on the 'General information' step. The form is divided into several sections:

- Progress Indicators:** Four steps are shown at the top: 1. General information (active), 2. Guarantee amount & fee, 3. Upload & review documents, and 4. Confirm information.
- Principal & Beneficiary:**
 - Principal name:** Input field containing 'KH 28852885'.
 - Principal address:** Input field containing 'Số 119 Trần Duy Hưng, Cầu Giấy, Hà Nội'.
 - Beneficiary name:** Dropdown menu showing 'BB upgrade - ADVPMT'.
 - Beneficiary address:** Input field containing 'Số 100 Trần Duy Hưng, Cầu Giấy, Hà Nội'.
 - A link below the beneficiary name says 'You want to [Update](#) or [Input new beneficiary](#)'.
- Guarantee information:**
 - Guarantee type:** Dropdown menu set to 'Bidding'.
 - Method of issuance:** Dropdown menu set to 'Digital'.
 - Issuance language:** Dropdown menu set to 'Vietnamese'.
 - Form of guarantee:** Dropdown menu set to 'Techcombank's form unconditional'.
 - A link below says 'Please [Download](#) to preview the template'.



23. Bank guarantee

23.1. Create & approve a bank guarantee request

Complete general information by selecting from the list:

- 2 Guarantee type
- 3 Method of issuance
- 4 Issuance language
- 5 Choose The Form of guarantee:
 - Maker selects the form from the list:
 - Unconditional TCB form
 - Conditional TCB form
 - Sample according to Circular of Ministry of Health/Ministry of Planning and Investment
 - Model of Vietnam Electricity Group
 - VNGROUP corporation model
 - According to my attached sample

Notes:

- ✓ In case of selecting **"According to attached form"**: users need to upload a sample letter file system with allowed formats such as doc, docx; pdf...
- ✓ Users can preview the letter of guarantee sample in case they choose the Techcombank sample or CQNN/EVN/VIN samples and the language is Vietnamese.

Tiếng Việt

Song ngữ (Việt/Anh)

Guarantee information

Guarantee type **2**: Bidding

Method of issuance **3**: Digital

Issuance language **4**: Vietnamese

Form of guarantee **5**: Techcombank's form conditional

Please [Download to preview the template](#)

Guaranteed obligation

Invitation for bids/ Bidding documents **1**: Bid invitation...]

Bidding package/Project name **1**: Gói thầu 10.10.2023

You want to [Update](#) or [Input new Bidding package/Project](#)

We want to issue Financial arrangement commitment

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

[Save](#) [Next](#)





23. Bank guarantee

23.1. Create & approve a bank guarantee request

6 **Guaranteed obligation:** Depending on the type of guarantee and specific guarantee issuance plan, the order creator enters the information into the corresponding boxes on the screen.

Users can enter new information or enter to search for saved bidding packages/contracts

Guaranteed obligation

6 Performance bidding

Contract status

Signed Input Contract no. DD/MM/YYYY

Contract content

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Guaranteed obligation

Advance payment guarantee

Contract status

Unsigned Contractual equivalent document

Contractual equivalent document information **Bidding package/Project name**

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Guaranteed obligation

Bid guarantee

Invitation for bids/ Bidding documents

Bidding package/Project name

You want to [Update](#) or [Input new Bidding package/Project](#)

We want to issue Financial arrangement commitment

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Guaranteed obligation

Warranty

Contract no. **Contract date**

Contract content

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Guaranteed obligation

Payment

Contract/Purchase order no **Contract/Purchase order date**

Contract/Purchase order content

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.





23. Bank guarantee

23.1. Create & approve a bank guarantee request

In case the enterprise wants to issue an additional financial arrangement commitment along with the Bid Guarantee, the order creator selects the box **“we want to issue a financial arrangement commitment”** and adds the following information:

- 1 Select **“Recipient of financial arrangement commitment”**
- 2 Select **“Financial arrangement commitment form, release form, issuance language”**
- 3 Fill in **“Purpose of financial arrangement commitment”**
- 4 Select **“Continue”** to go to the next step

We want to issue Financial arrangement commitment

1 Financial arrangement commitment information

Financial arrangement commitment recipient

Principal

Recipient name **2** KH 28852885

Recipient address Số 119 Trần Duy Hưng, Cầu Giấy, Hà Nội

Financial arrangement commitment letter form **3** Techcombank's form

Method of issuance [?] Digital

Issuance language Vietnamese

Please [Download to preview the template](#)

4 Financial arrangement commitment issuance purpose

Financial arrangement commitment for Project 123 according to bid invitation/ bidding document Bid invitation No 123 of BB upgrade - BID guarantee with FAC





23. Bank guarantee

23.1. Create & approve a bank guarantee request

At this step, the order creator continues to complete the information:

A Value and term of guarantee

- 1 Enter the **Guarantee Amount** within the remaining Guarantee Limit limit
- 2 Select **Security method** for this option from the available list
- 3 Enter the **Guarantee validity period**
Please refer to the data entry instructions for each practical situation on the next page

Guarantee amount & validity period		
Total granted limit VND 300,000,000,000	Total outstanding limit VND 82,670,043,753	Total available limit VND -82,670,043,753
Granted guarantee limit VND 300,000,000,000	Outstanding guarantee limit VND 0	Available guarantee limit VND 300,000,000,000

*Limit information is a provisional value at request for guarantee issuance time and is updated once a day. Techcombank only issue a guarantee if customer meets agreed conditions and ensures sufficient credit limit at issuance time.

Guarantee amount
VND

Maximum bank guarantee transaction amount: VND 217,329,956,247

Security method

Validity period
From...to...

B Fees and payment methods

- 1 **Guarantee issuance fee**
The guarantee fee is automatically displayed on the screen
- 2 **Select Primary Account**
Select the fee account from the list
- 3 **Select the guarantee issuance fee payment method** from the list

Fee & payment method

Guarantee issuance fee - Guarantee issuance provisional fee ⓘ

Guarantee fee payment method

Financial arrangement commitment letter fee - Financial arrangement commitment letter issuance provisional fee ⓘ

Financial arrangement commitment letter fee payment method

Fee payment account

C Other information

- ✓ In case of selecting "Form of release": In writing, select the branch to receive the original letter.
- ✓ In case you want to see the draft letter before Techcombank releases it → Check **"We want to see the draft letter before officially releasing it"** and enter your email to receive the draft letter. (maximum 5 emails)



23. Bank guarantee

23.1. Create & approve a bank guarantee request

1

Guarantee period: effective date and expiration date are specific dates

The user chooses one of the following deadlines:

- ✓ **From release date to date....:** Users select this option if they want the guarantee period to be effective from the date of issuance and the Expiration Date is a specific date.

For example: The guarantee is valid from the date of issuance to December 31, 2024

- ✓ **Since to date:** The user selects this option if they want the guarantee period to have both the Effective Date and the Expiration Date both as a specific date.

Example: Guarantee valid from December 12, 2023 to December 31, 2024

- ✓ **...year/month/day from date of issue::** Users select this option if they want the guarantee to be valid for a specific period of time from the date of issue.

E.g: The guarantee is valid for 12 months from the date of issue

- ✓ **...year/month/day from date....:** Users select this option if they want the guarantee to be valid for a specific period of time from a specific effective date. This option is best suited to a bid bond

For example: Guarantee is valid for 12 months from October 12, 2023

2

The guarantee period is determined by the event, the expiration date can be determined or not (Only applicable to contract performance guarantees, advance payment guarantees)

The user selects the "**Specific Event**" option, enters the event description and the estimated Expiration Date.



23. Bank guarantee

23.1. Create & approve a bank guarantee request

1 The maker uploads the scanned file of the Guarantee Document. For each specific type of guarantee, the system displays a list of documents corresponding to each type of guarantee and signed/unsigned contract status.

2 Select “Next”

Notes:

- ✓ The maximum capacity of an uploaded file is **20 Mb**
- ✓ Customers can upload multiple files with one type in the list but not exceeding the total of **100 Mb**
- ✓ Customers can delete the file and re-download it (if they have not yet submitted the application to Techcombank).
- ✓ For documents signed with a digital signature, the profile name must not exceed 95 characters and does not contain special characters: ~`!@#\$%^&*+=+{}[|:];"?' /,<>|



23. Bank guarantee

23.1. Create & approve a bank guarantee request

1 The order creator checks the guarantee information before confirming

2 Click "Submit" to send the guarantee release request information to the Order Approval user

Click "Submit and approve" if the user who is operating is the User who created and approved the order

Confirm information

Bidding guarantee

Version of guarantee: Digital
 Issuance method: Bill/Document
 Issuance type: Project 123
 Bid invitation No: 123
 Project Name: Project 123
 Form of guarantee: Technocombank's form unconditional

Guaranteed name

Account name: K1128802880
 Address: 55 198 Tô Hiến Thành, Quận Gò Vấp, Hồ Chí Minh

Beneficiary name

Bill assignee: BID guarantee with FAC
 Address: 55 198 Tô Hiến Thành, Quận Gò Vấp, Hồ Chí Minh

Financial arrangement commitment letter

Financial arrangement commitment letter request
 Guaranteed name: K1128802880
 Issuance method: Digital
 Issuance type: Technocombank's form
 Form of guarantee: Technocombank's form unconditional
 Financial arrangement commitment letter request description: Financial arrangement commitment for Project 123 according to bid invitation's bidding document Bid invitation No. 123 of BID assignee - BID guarantee with FAC

Guarantee amount & validity period

Guarantee amount: VND 1,200,000
 Guarantee validity period: From 17/10/2023 to 28/10/2023
 Security method: According to clauses of collateral contract

Financial arrangement commitment letter amount & validity period

Financial arrangement commitment letter amount: VND 1,000,000
 Guarantee validity period: From issuance date to 21/10/2023

Fee & payment method

Free payment account (prepaid bank account): VND 975,018,916,268
 Guarantee fee: VND 1,200,000
 Guarantee fee for payment method: Click other "Technocombank issues the Guarantee Commitment"
 Financial arrangement commitment letter fee: 12% financial arrangement commitment letter amount (FA) - VND 1,000,000
 Financial arrangement commitment letter fee for payment method: Click other "Technocombank issues the Financial Arrangement Commitment Letter"

Insurance basis

Contract number: 2105/2016
 Contract number: G020700001/EKCTD

Guarantee documents

Document	Quantity	Upload time	Download
Attachment/BID document	0/0	17/10/2023	Download
Other documents	0/0	17/10/2023	Download
Application for issuance (on Contract of Bank guarantee)	0/0	System auto generate	Download
Application for issuance (on Agreement of Financial commitment)	0/0	System auto generate	Download

Draft letter

Draft bank guarantee letter: Download

Draft financial arrangement commitment letter: Download

At the end of any queries, please contact us via hotline: 1900 8999 or contact your supporting branch.

Submit and approve



23. Bank guarantee

23.1. Create & approve a bank guarantee request

User checkers can approve transactions in one of two ways:

1 Approve on the Techcombank Business application website

2 Approve directly on the Techcombank Business application on mobile phone

Application no.	Requested date	Guarantee type	Beneficiary	Currency	Requested amount	Status
1122000805	15/10/2023	Bid/ing Guarantee	BB agn/ab - BB guarantee with FAC	VND	5,240,128	Wait
1122000805	16/10/2023	Bid/ing Guarantee	BB agn/ab - AD/INT	VND	81,021,370	Bank Guarantee
1122000805	16/10/2023		BB agn/ab - AD/INT	VND		Wait
1122000805	16/10/2023	Performance Guarantee	BB agn/ab - AD/INT	VND	23,541	Waiting
1122000805	16/10/2023	Performance Guarantee	BB agn/ab - AD/INT	VND	230	Performance Guarantee

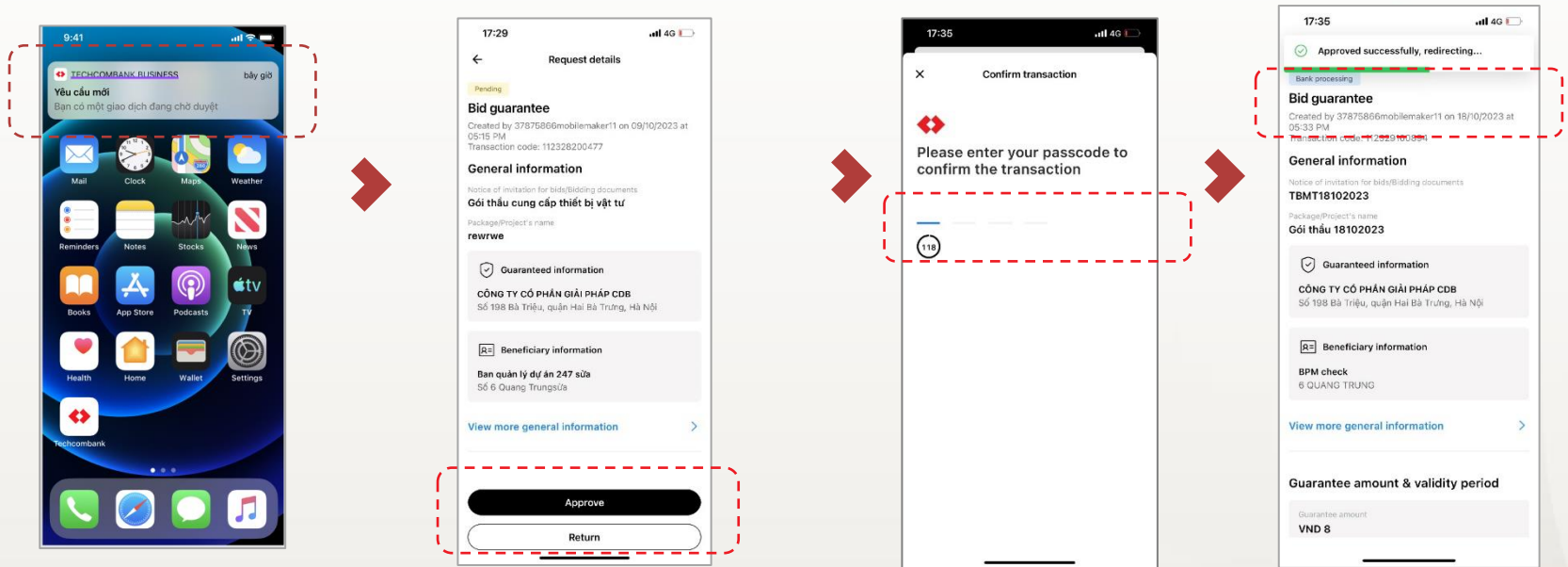
Note:

- Checkers need to install the Techcombank Business application on their phone and update to the latest version for the best experience.
- Refer to instructions for approving request here: https://youtu.be/AflyrkLxZ_c?si=GA8snXBq0n73MuFu

23. Bank guarantee

23.1. Create & approve a bank guarantee request

1. After the transaction is successfully approved, a notification will be sent to the checker on the phone
2. The checker clicks on the notification to view transaction details; Or the checker can log in to the application, click on **"Request"** on the home page to see all pending transactions.
3. After viewing the information and profile, select **"Approve"** and enter the security code to authenticate the transaction on the web or mobile app.
4. In case the profile needs editing, the Order Approver clicks **"Return"** to return the profile editing order to the Creator.



Thông báo yêu cầu chờ duyệt

Xác thực giao dịch trên di động



23. Bank guarantee

23.2. Check transaction status

- 1 To check the status of guarantee issuance, Maker / Checker selects "**Guarantee**" on the feature bar
- 2 Select "**On going**"
- 3 Tap on a specific guarantee **Application No** → The system displays transaction information and current status.

Bank Guarantee

To ensure transaction is processed on day, please send your guarantee application to Techcombank in the following hours. Your transaction will be completed within 2.5 working hours:
8:00 a.m. - 4:00 p.m. from Monday to Friday
8:00 a.m. - 10:00 a.m. Saturday
Except for public holidays
Otherwise, guarantee will be processed on the next working day.

Beneficiary List **On going** On going Amendment Completed

Search with Beneficiary Filter

Application No.	Requested date	Guarantee type	Beneficiary	Currency	Requested amount	Status
11222056855	13/10/2023	Bidding Guarantee	BB upgrade - BID guarantee with FNC	VND	3,248,328	Issued
11222056855	16/10/2023	Bidding Guarantee	BB upgrade - ADVPMT	VND	81,012,372	Bank Processing
11222056875	13/10/2023	Bidding Guarantee	BB upgrade - ADVPMT	VND		Issued
11222056816	13/10/2023	Performance Guarantee	BB upgrade - ADVPMT	VND	21,543	Pending
11222056898	13/10/2023	Performance Guarantee	BB upgrade - ADVPMT	VND	212	System Manual

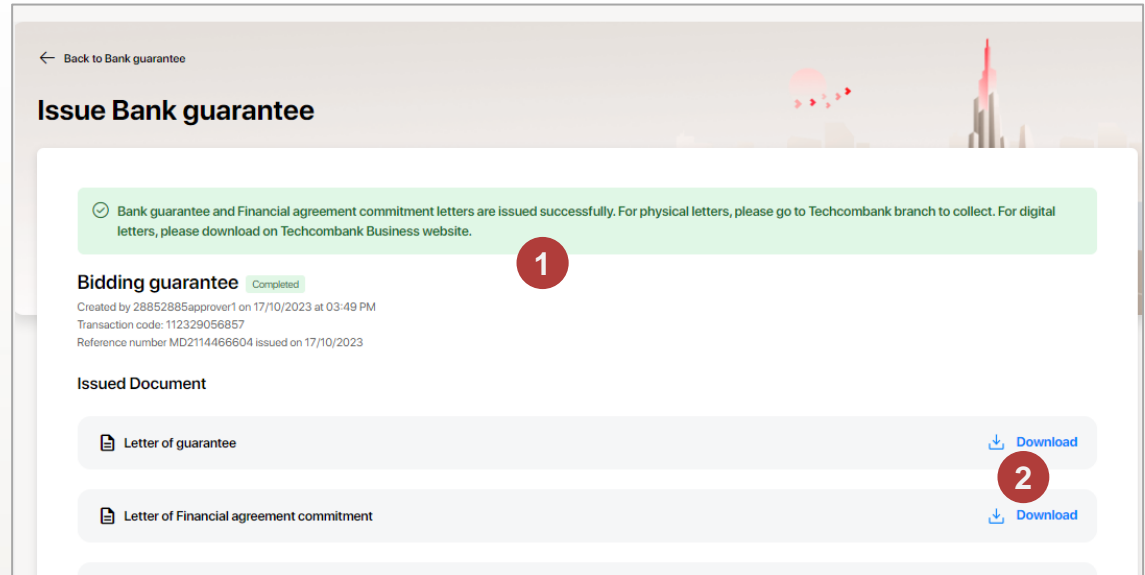
Display 1 - Out 19



23. Bank guarantee

23.3. Download the digitally signed letter of guarantee

- 1 When the guarantee issuance transaction is completed, the transaction screen will display the status "**Completed**"
- 2 Select "**Download**" to download the digitally signed letter of guarantee





23. Bank guarantee

23.4. Cancel request to issue guarantee

- 1 Select the guarantee to cancel
- 2 Select "Cancel request" to cancel the guarantee issuance request

Chi nhánh Quang Trung - Số 170 C Quang Trung, phường 10, quận Gò Vấp, TP. Hồ Chí Minh

Guarantee documents

Document	Capacity	Upload time	
Notice of bid winning/ Decision on approval of bidding package/ Agreement on contract signing/Notice on contract negotiation and draft contract (if any)	0.44MB	16/10/2023	Download
Other documents	0.66MB	16/10/2023	Download
Application for issuance cum Contract of Bank guarantee	0.17MB	System auto-generate	Download

Draft letter

Draft bank guarantee letter [Download](#)

Approval log

- ✔ Approved by 28852885Approver2 NGUYEN (28852885Approver2) 16/10/2023 at 01:48 PM

2
Cancel



23. Bank guarantee

23.5. Update documents

★ Perform a transaction status check, with the transaction status being **"Returned by Bank"** or **"Returned by approver"**, order creator click to open the transaction

1 Select **"Update"** to update transaction information/guarantee records

2 Update information as required

3 Select **"Submit"** to have the order approved by the order reviewer

✓ **In case the Approver returns:** The maker can edit the uploaded profile (delete/upload)

✓ **In case the Bank returns:** Previously uploaded records cannot be deleted, new records can only be uploaded, ensuring the total file capacity uploaded is 100Mb.

Issue Bank guarantee

Message from Techcombank

General information

Guarantee amount & fee

Upload & review documents

Confirm information

Advance payment guarantee

Method of issuance Physical	Insurance language Vietnamese	Form of guarantee Techcombank's form conditional
Contract status Unsigned	Contractual equivalent document Contract negotiation minutes	Contractual equivalent document information Số 01 ngày 10/10/2023
Package/Project's name Gói thầu test DB		
Quaranteed name KH 28852885	Beneficiary name BII upgrade - ACVPMT updated	
Address Số 119 Trần Duy Hưng, Cầu Giấy, Hà Nội	Address Số 100 Trần Duy Hưng, Cầu Giấy, Hà Nội	

Tin nhắn của ngân hàng

Thông tin chung

Giá trị & thời hạn bảo lãnh

Hạn mức bảo lãnh tự lựa	Hạn mức bảo lãnh đã sử dụng	Hạn mức bảo lãnh còn lại
VND 4.000.000.000	VND 1.900.000.000	VND 2.500.000.000

Giá trị bảo lãnh

Giá trị bảo lãnh tối đa được phê duyệt VND 2.500.000.000

Biện pháp đảm bảo

Thời hạn hiệu lực

Từ ngày 22/12/2022 Đến ngày 22/12/2023

Hồ sơ bảo lãnh

Hồ sơ	Dung lượng	Thời gian tải lên	
Hồ sơ mới tải lên Thông báo mới thầu	6MB	11/12/2022 08:15 PM	Tải xuống
Giấy phép dự thầu	6MB	11/12/2022 08:15 PM	Tải xuống
Đề nghị kiểm hợp đồng phát hành bảo lãnh	6MB	Chờ đồng ý đồng tạo	Tải xuống

Thư nhập

Thư nhập bảo lãnh

Lịch sử duyệt

Đã duyệt bởi PHAN THI HOANG HOA (hoaptt)
DDMM/YYYY lúc 12:00 PM

Trong trường hợp cần hỗ trợ liên hệ hotline 1800 588 822 hoặc liên hệ chi nhánh hỗ trợ của Quý Doanh nghiệp.

Chỉnh sửa Nộp đơn



24. Batch bank guarantee

24.1. Create batch bank guarantee issuance request

24.2. Approve batch bank guarantee issuance request

24.3. Check transaction status

24.4. Continue a batch bank guarantee issuance request

24.5. Cancel batch bank guarantee issuance request

Notes when issuing batch guarantee on TCBB

- ✓ The user checker needs to install **Techcombank Business** on the mobile device and update to the latest version to use the online batch guarantee issuance feature
- ✓ **Scope of batch guarantee issuance:** Bid guarantee, payment, warranty, advance payment guarantee, performance bidding and currency is VND
- ✓ **Conditions for implementation:** Customers already have a guarantee limit at Techcombank and it is still valid
- ✓ During the transaction, customers can click Save and come back later to continue the transaction, no need to create a new transaction



24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

- 1 Log in to Techcombank Business, select “**Batch Bank Guarantee**” on the feature bar and proceed to issue lot guarantee.
- 2 Click “**Issue Batch Bank Guarantee**” on the top right corner of the screen

Batch Bank Guarantee

To ensure transaction is processed on day, please send your batch bank guarantee application to Techcombank in the following hours (except for public holidays):
 8:00 a.m - 4:00 p.m from Monday to Friday
 8:00 a.m - 11:00 a.m Saturday
 Otherwise, guarantee application will be processed on the next working day.

Search by Batch ID

Batch ID	Number of application	Request Date	Currency	Total guarantee amount	Status
102434603508	1	11/12/2024	VND	500,000	Draft
102434603507	30	11/12/2024	VND	70,248,508,018	Pending
102434403503	30	09/12/2024	VND	70,248,508,018	Pending
102434403502	30	09/12/2024	VND	70,248,508,018	Pending
102434403496	30	09/12/2024	VND	70,248,508,018	Completed

Display 1 - 5 batches of 112





24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

- 1 The system displays information about the guarantee limit. You can click “**View Detail**” to see all available limits.
- 2 Fill in “**Applicant name**” and “**Applicant address**”
- 3 Upload Guarantee details statement by drag and drop file
- 4 Select “**Save**” to save the information or select “**Next**” to go to the next step.

Dashboard

Quick access

Accounts & cards

Transfers & payments

Foreign currency exchange

Saving & Investment

Credit services

Invest

Utilities

Batch bank guarantee

Batch Bank guarantee

1 Batch information 2 Fee and other information 3 Upload documents 4 Confirm information

Guarantee limit information

Total granted limit	Total outstanding limit	Total available limit
VND 20,000,000,000,000	VND 0	VND 0
Granted guarantee limit	Outstanding guarantee limit	Available guarantee limit
VND 20,001,000,000,000	VND 0	VND 20,001,000,000,000

*Limit information is a provisional value at request for guarantee issuance time and is updated once per hour. Techcombank only issue a guarantee if customer meets agreed conditions and ensures sufficient credit limit at issuance time.

Applicant information

Applicant name: Công ty TNHH Quang Trung 12

Applicant address: Số 6 Lý Thường Kiệt

Upload the Guarantee details statement

See Guarantee details statement template

Drag and drop your file here to upload

- Only support: .xlsx
- Please use Microsoft Excel version 2007 or later
- Maximum size each file up to 5MB

In case you need to review Techcombank's Guarantee letter template, please view and download it here

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Save Next



24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

- 5 Click “See Guarantee details statement template” to download the template

Upload the Guarantee details statement

[See Guarantee details statement template](#) 5

Drag and drop your file here to upload

- Only support: .xlsx
- Please use Microsoft Excel version 2007 or later
- Maximum size each file up to 5MB

[Upload file](#)

In case you need to review Techcombank's Guarantee letter template, please view and download it [here](#)

INSTRUCTIONS FOR FILLING OUT THE TEMPLATE

A	B	C	D	E
TECHCOMBANK		BẢNG KÊ CHI TIẾT THÔNG TIN BẢO LÃNH ĐÍNH KÈM ĐỀ NGHỊ KIỂM HỢP ĐỒNG CẤP BẢO LÃNH <i>Xem ghi chú/Hướng dẫn</i>		

STT	Loại bảo lãnh	Bên nhận bảo lãnh ¹	Địa chỉ bên nhận	Ngôn ngữ phát hành	Hình thức phát hành	Loại tiền bảo lãnh	Số tiền bảo lãnh	Mẫu bảo lãnh	Nghĩa vụ được bảo	Thời hạn bảo lãnh ³	Biện pháp đảm bảo	Tỷ lệ ký quỹ(%)	Số tiền ký quỹ	Ghi chú (nếu có)
1	Bảo lãnh Dự thầu	Bệnh viện Bạch mai	90 Giải Phóng, Đống Đa, Hà Nội	Tiếng Việt	Bảng văn bản	VND	12.000.000	Mẫu được TCB chấp nhận dựa theo mẫu số 01 của CQNN	BL cho gói thầu mua sắm thuốc số 01 cho ...	60 ngày kể từ ngày phát hành	Ký quỹ bằng tiền	5,00	600.000	
2	Bảo lãnh Dự thầu	Bệnh viện đa khoa Xanh Pôn	Chu Văn An, Ba Đình, Hà Nội	Tiếng Việt	Bảng văn bản	VND	11.000.000	Mẫu được TCB chấp nhận cho Ngành điện	Gói thầu mua sắm trang thiết bị số 1234 theo TBMT số ..	90 ngày kể từ ngày 30/06/2024	Ký quỹ bằng tiền	5,00	550.000	

- ✓ Click **View Notes/Instructions** to view the data entry instructions
- ✓ Enter the information in the spreadsheet file according to the instructions. Gray boxes: no need to enter
- ✓ Maximum 30 guarantees/batch
- ✓ Details on how to enter each column are on the next page



24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

Instructions for filling out the Guarantee Issuance Statement form

Column	Details
STT/No	No need to fill in
Loại bảo lãnh/Type of guarantee	Choose from drop-down list: <i>Bid guarantee, payment, warranty, advance payment guarantee, performance bidding and currency is VND</i>
Bên nhận bảo lãnh/Applicant name	Fill in the name of the beneficiary
Địa chỉ bên nhận bảo lãnh/Applicant's address	Fill in the address information of the beneficiary
Ngôn ngữ phát hành/Language	Choose from the available list: Vietnamese; English; Bilingual; Other
Hình thức phát hành/Issuance format	Select from the available list: In writing; In electronic form <ul style="list-style-type: none"> In writing: paper letter of guarantee; signed and stamped by Techcombank In electronic form: electronic letter of guarantee; digitally signed by Techcombank
Loại tiền bảo lãnh/Currency	VND by default, not yet supported for issuing foreign currency guarantees
Số tiền bảo lãnh/Amount	Enter the amount in numeric form, do not enter “,”; “.”
Mẫu thư bảo lãnh/Template	Choose from the available list
Nghĩa vụ được bảo lãnh/Obligation	Fill in the guaranteed obligation information
Thời hạn bảo lãnh/Tenor	Enter the Warranty Tenor information. Example: 90 days from the date of issue
Biện pháp đảm bảo/ Security measures	Choose from the available list: <ul style="list-style-type: none"> Cash deposit: required to enter Margin ratio (%) According to the provisions of the guarantee contracts: no need to enter deposit information
Tỷ lệ ký quỹ (%)/ Margin ratio (%)	Enter a number, maximum 2 digits after the decimal point, not exceeding 100
Số tiền ký quỹ/ Deposit amount	No need to enter, automatically calculated according to the margin ratio entered by the user
Ghi chú (nếu có)/Note (if any)	Optional





24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

1 The system will display the guarantee limit information.

2 Fill in “Applicant name” and “Applicant address”

3 Upload Guarantee details statement by drag and drop file

Notice: Create at least 1 guarantee and maximum 30 guarantees in one batch

4 Select “Save” to save the information or select “Next” to go to the next step.

Dashboard

Quick access

Accounts & cards

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Foreign currency exchange

Saving & Investment

Credit services

Invest

Utilities

Batch Bank guarantee

Back to Batch Bank guarantee

Batch Bank guarantee

1 Batch information 2 Fee and other information 3 Upload documents 4 Confirm information

View Detail

Guarantee limit information		
Total granted limit	Total outstanding limit	Total available limit
VND 20,000,000,000,000	VND 0	VND 0
Granted guarantee limit	Outstanding guarantee limit	Available guarantee limit
VND 20,001,000,000,000	VND 0	VND 20,001,000,000,000

*Limit information is a provisional value at request for guarantee issuance time and is updated once per hour. Techcombank only issue a guarantee if customer meets agreed conditions and ensures sufficient credit limit at issuance time.

Applicant information

Applicant name: Công ty TNHH Quang Trung 12

Applicant address: Số 6 Lý Thường Kiệt

Upload the Guarantee details statement

See Guarantee details statement template

Drag and drop your file here to upload

- Only support: .xlsx
- Please use Microsoft Excel version 2007 or later
- Maximum size each file up to 5MB

Upload file

In case you need to review Techcombank's Guarantee letter template, please view and download it here

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Save Next



24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

Case 1: Valid statement

- 1 After uploading the batch guarantee list, the system displays detailed information of each guarantee on the screen.
- 2 Check the list of displayed guarantees
- 3 Select “**Next**” to go to the next step

Guarantee limit information

[View Detail](#)

Total granted limit VND 20,000,000,000,000	Total outstanding limit VND 0	Total available limit VND 0
Granted guarantee limit VND 20,001,000,000,000	Outstanding guarantee limit VND 0	Available guarantee limit VND 20,001,000,000,000

*Limit information is a provisional value at request for guarantee issuance time and is updated once per hour. Techcombank only issue a guarantee if customer meets agreed conditions and ensures sufficient credit limit at issuance time.

Applicant information

Applicant name

Công ty TNHH Quang Trung 12

Applicant address

Số 6 Lý Thường Kiệt

Upload the Guarantee details statement

1

[See Guarantee details statement template](#)

Uploaded file Upload another file

TCB - Mẫu bảng kê chi tiết thông tin bảo lãnh lx.xlsx
0.06 MB

2

No.	Guarantee type	Beneficiary name	Beneficiary address	Issuance language	Method of issuance	Currency
1	Bảo lãnh Bảo hành	Công ty cổ phần ABC	6 Quang Trung	Song ngữ	Bằng hình thức điện tử	VND
2	Bảo lãnh Tiền tạm ứng	Công ty cổ phần ABC	6 Quang Trung	Song ngữ	Bằng hình thức điện tử	VND
3	Bảo lãnh Thanh toán	Công ty cổ phần ABC	6 Quang Trung	Song ngữ	Bằng hình thức điện tử	VND
4	Bảo lãnh Thực hiện hợp đồng	Công ty cổ phần ABC	6 Quang Trung	Song ngữ	Bằng hình thức điện tử	VND

In case you need to review Techcombank's Guarantee letter template, please view and download it [here](#)

3

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Save Next





24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request

Case 2: Invalid statement

After uploading the batch guarantee list, the system reported an error.

- 1 Select “**View error details**” to check the list errors and make the correct adjustments.
- 2 Click “**Upload another file**” to reload a new list.

Guarantee limit information [View Detail](#)

Total granted limit	Total outstanding limit	Total available limit
VND 20,000,000,000,000	VND 0	VND 0
Granted guarantee limit	Outstanding guarantee limit	Available guarantee limit
VND 20,001,000,000,000	VND 0	VND 20,001,000,000,000

*Limit information is a provisional value at request for guarantee issuance time and is updated once per hour. Techcombank only issue a guarantee if customer meets agreed conditions and ensures sufficient credit limit at issuance time.

Applicant information

Applicant name: Applicant address:

Upload the Guarantee details statement

[See Guarantee details statement template](#)

Uploaded file [Upload another file](#)

TCB - Mẫu bảng kê chi tiết thông tin bảo lãnh ló.xlsx
There is error(s) in the uploaded file. Please edit information and upload new file. [View error details](#)

In case you need to review Techcombank's Guarantee letter template, please view and download it [here](#)

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch. [Save](#) [Next](#)



24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

1 Fees and payment methods:

Batch guarantee issuance fee:

The system automatically displays based on the type of guarantee in the list.

Payment method for issuing batch guarantee fee:

Corresponding fee collection method for guarantees with determined expiration date and undetermined expiration date. Multiple fee collection method options can be selected for 1 lot

Fee payment account: Select VND payment account from the available list on the screen

Temporary locked account information

Temporary locked account

VND-1001-TK 19133064715012 TITTLE 1 VND-1001-TK 191... VND 4,192,059,133,545

Temporary locked amount

VND 60,000,000

Temporary locked start date

Từ ngày phát hành hoặc ngày khác theo thỏa thuận với Techcombank

Fee & fee payment method

Fee rate

Warranty guarantee: 0.85%/year guarantee amount (Min VND 100,000);
 Payment guarantee: 0.85%/year guarantee amount (Min VND 100,000);
 Performance guarantee: 0.85%/year guarantee amount (Min VND 100,000);
 Advance payment guarantee: 0.85%/year guarantee amount (Min VND 100,000);
 Note: Above guarantee fee rate is applied for each guarantee letter

Fee payment method

The exact expiry date of the guarantee can be defined
 The exact expiry date of the guarantee cannot be defined

Fee payment account

VND-1001-TK 19133064715012 TITTLE 1 VND-1001-TK 191... VND 4,192,059,133,545

Notice:

- In case the displayed fee is not suitable and needs further discussion, the user maker should contact the Relationship Management Department or Techcombank branch for support.
- In case all guarantees in a batch have a determined expiration date: only check the box "Guarantee has a determined expiration date"
- In case all guarantees in a batch have an undetermined expiration date, the user only checks the box "Guarantee has an undetermined expiration date"



24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

Payment method for guarantee issuance fee - In case the batch has a guarantee with a specified expiration date

- ✓ **Guarantee with specified expiry date:** the expiry date has been determined to be a specific date

Example:

- Guarantee is valid for 150 days from the date of issue
- Guarantee is valid from 06/07/2024 to 15/03/2025
- Guarantee is valid from the date of signing the contract until the transfer to warranty obligations but not exceeding 31/12/2025

The order maker chooses 1 of 2 methods:

- ✓ One time when Techcombank issues the guarantee commitment
- ✓ Periodic payment

For the Periodic Payment method: the business only chooses to collect fees by this method after agreeing with the Customer Relations specialist. The person who creates the order enters the payment period information in the blank box.

For example: 5th of every month

The exact expiry date of the guarantee can be defined

Once when Techcombank issues the Guarantee Commitment

Periodically

The exact expiry date of the guarantee can be defined

Once when Techcombank issues the Guarantee Commitment

Periodically

Ví dụ: Ngày 05 hàng tháng

Please input periodical payments



24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

Payment method for guarantee issuance fee - In case the batch has a guarantee with an undetermined expiration date

✓ Guarantee with undetermined expiry date: the expiry date cannot be determined to be a specific date

✓ For example:

The guarantee is valid for 150 days from the date of signing the contract but not earlier than the date of issuance

The guarantee is valid from the date of issuance until the transfer to the warranty obligation as prescribed in point ... in the contract

The order creator enters the estimated expiration date and selects the appropriate fee collection method.

✓ **Notice:** The provisional expiration date is only the basis for Techcombank to collect provisional fees. The provisional expiration date will not be displayed on the guarantee commitment content.

The exact expiry date of the guarantee cannot be defined

The estimated expiration date

DD/MM/YYYY

Please input the estimated expiration date

Once until the expected expiration date of the Guarantee, then

Once from the expected expiration date to the next expected expiration date of the Guarantee as informed by us

Once until the expected expiration date of the Guarantee, then periodically

Periodically

The exact expiry date of the guarantee cannot be defined

The estimated expiration date

DD/MM/YYYY

Please input the estimated expiration date

Once until the expected expiration date of the Guarantee, then

Once from the expected expiration date to the next expected expiration date of the Guarantee as informed by us

Once until the expected expiration date of the Guarantee, then periodically

Vi dụ: Ngày 05 hàng tháng

Please input periodical payments

Periodically

The exact expiry date of the guarantee cannot be defined

The estimated expiration date

DD/MM/YYYY

Please input the estimated expiration date

Once until the expected expiration date of the Guarantee, then

Once from the expected expiration date to the next expected expiration date of the Guarantee as informed by us

Once until the expected expiration date of the Guarantee, then periodically

Periodically

Vi dụ: Ngày 05 hàng tháng

Please input periodical payments





24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

2 Temporary locked account information

- ✓ **Temporary locked account:** The system automatically selects the account with the largest balance.
- ✓ **Temporary locked amount:** automatically displayed as the total guaranteed value of the secured guarantees
- ✓ **Temporary locked start date:** Automatic display & editable system

3 Fee and fee payment method

User chooses the method of payment for the guarantee issuance fee:

- ✓ **The guarantee has a specified expiration date.**
 - Once when Techcombank issues the guarantee commitment
 - Periodically (according to the selected time)
- ✓ **Guarantee has no expiration date yet**
 - Add provisional expiration date
 - Select payment time as suggested

The screenshot shows the 'Batch bank guarantee' issuance request form. On the left is a sidebar menu with options like Transfers, Beneficiaries, Batches, Bill, tax & fee, Foreign currency exchange, Foreign exchange, FX Hub, Saving & investment, Term deposits, Bao Loc certificate of deposit, Credit services, Loans, Loan applications, Overdraft loan information, Letter of credit, Collection, Bank guarantee, Batch bank guarantee (highlighted), Invest, Investment products, Utilities, Trace request results, and Service registration.

Temporary locked account information

Temporary locked account: VND-1001-TK 19133064715012 TITTLE 1 VND-1001-TK 191... VND 4,192,059,133,545

Temporary locked amount: VND 80,000,000

Temporary locked start date: Từ ngày phát hành hoặc ngày khác theo thỏa thuận với Techcombank

Fee & fee payment method

Fee rate: Warranty guarantee: 0.85%/year guarantee amount (Min VND 100,000); Payment guarantee: 0.85%/year guarantee amount (Min VND 100,000); Performance guarantee: 0.85%/year guarantee amount (Min VND 100,000); Advance payment guarantee: 0.85%/year guarantee amount (Min VND 100,000); Note: Above guarantee fee rate is applied for each guarantee letter

Fee payment method:

- The exact expiry date of the guarantee can be defined
- The exact expiry date of the guarantee cannot be defined

Fee payment account: VND-1001-TK 19133064715012 TITTLE 1 VND-1001-TK 191... VND 4,192,059,133,545



24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

4 Delivery of original guarantee letter

The user maker chooses the method of delivery of the original letter of guarantee that is suitable for the business.

✓ **According to the attached power of attorney or introductory letter provided earlier**

Select this option if the business has previously provided a letter of introduction/authorization to Techcombank.

✓ **In case Guarantee is issued in paper (wet signature and stamped):** giao nhận bản gốc thư bảo lãnh theo chỉ định

The user maker enters additional recipient information so that Techcombank has a basis to hand over the original paper guarantee letter.

✓ **In case Guarantee is issued by digital letter (signed by digital signature) or SWIFT message, please download Guarantee letter on Techcombank Business after application is completed**

The user maker chooses this method if the lot has an electronic issuance guarantee (digitally signed email by Techcombank or issued via Swift)

Delivery of original guarantee letter

According to the attached power of attorney or introductory letter provided earlier

In case Guarantee is issued in paper (wet signature and stamped):

In case Guarantee is issued by digital letter (signed by digital signature) or SWIFT message, please download Guarantee letter on Techcombank Business after application is completed

Issuance basis

Credit contract number:

Credit contract date:

Other information

Other details (Optional):





24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - fee and fee payment method

5 Issuance Basis

- ✓ Information on signed and valid credit contracts between the enterprise and Techcombank
- ✓ The system automatically displays credit contract date. The user maker can edit it if necessary

6 Other information (Optional)

- ✓ Other details
The user maker enters additional information about the guarantee if any.
- ✓ Other undertakings
The user maker enters a commitment (if any) according to the credit contract signed with Techcombank.
- ✓ Other instructions
The user maker writes a message to the case processing department.

7 View draft letter

In case you want to check the draft before publishing the revision, the Command Creator checks the box “We want to view the gurantee letter...” and enters the email address to receive the draft (up to 05 emails can be entered).

8 “Save”/“Next”

- ✓ Save: Click “Save” to save the information you just entered and continue entering the following data
- ✓ Next: Click “Next” to move to the screen to download the sponsorship file

5 Issuance basis

Credit contract number: DNG202414181756/HDTD
Credit contract date: 16/07/2024

6 Other information

Other details (Optional)

Other undertakings (Optional)

Nếu chúng tôi không cung cấp bản chính hợp đồng theo đúng cam kết, chúng tôi có trách nhiệm bổ sung ký quỹ đủ 100%, Techcombank có quyền ngừng cấp tín dụng và thu hồi nợ trước hạn đối với các khoản nợ vay hiện tại của chúng tôi phát sinh theo các hợp đồng tín dụng đã được ký kết giữa chúng tôi

Other instructions (Optional)

We want to review the guarantee letter before it is issued

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Save Next



24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - upload supporting document

1 At the “Upload supporting documents” screen, the user maker uploads documents according to the list displayed by the system

Select “View document checklist by guarantee type” to see detailed instructions.

Notice:

- File format: pdf, doc, xls, xlsx, rar, zip, 7z, jpeg, jpg, png,...
- Maximum file size: 20 Mb/1 file
- Maximum total size: 200 Mb/1 batch

2 Click “Next” to go to the next step





24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - confirm information

1 At the information confirmation screen, the user maker rechecks the entered information.

- ✓ Applicant information
- ✓ Guarantee details statement
- ✓ Temporary locked account
- ✓ Fee and fee payment method
- ✓ Delivery of original guarantee letter
- ✓ Other information
- ✓ Guarantee documents

2 Correct information: click “Submit” to send the batch guarantee issuance request to the user maker

3 Need to edit information: click on the corresponding step on the menu bar at the top of the screen or click the “Edit” button at the bottom of the screen

Batch Bank guarantee
User guide

✔ Batch information
 ✔ Fee and other information
 ✔ Upload documents
 ❗ Confirm information

Confirm information

Applicant information

Applicant name: Công ty TNHH Quang Trung 12 Applicant address: Số 6 Lý Thường Kiệt

No.	Guarantee type	Beneficiary name	Beneficiary address	Issuance language	Method of issuance	Currency	Guarantee amount	Form of guarantee	Guaranteed obligation
1	Bảo lãnh Bảo hành	Công ty cổ phần ABC	6 Quang Trung	Song ngữ	Bằng hình thức đơn từ	VND	10,000,000	Mẫu được TCB cấp miễn phí theo mẫu của COVN	Bi chi phí giữ hộ theo HĐKT số 3456
2	Bảo lãnh Tiền lương	Công ty cổ phần ABC	6 Quang Trung	Song ngữ	Bằng hình thức đơn từ	VND	20,000,000	Mẫu được TCB cấp miễn phí theo mẫu của COVN	Bi chi phí giữ hộ theo HĐKT số 2948
3	Bảo lãnh Thanh toán	Công ty cổ phần ABC	6 Quang Trung	Song ngữ	Bằng hình thức đơn từ	VND	12,000,000	Mẫu được TCB cấp miễn phí theo mẫu của COVN	Bi chi phí giữ hộ theo HĐKT số 2448
4	Bảo lãnh Thu nhập hợp đồng	Công ty cổ phần ABC	6 Quang Trung	Song ngữ	Bằng hình thức đơn từ	VND	10,000,000	Mẫu được TCB cấp miễn phí theo mẫu của COVN	Bi chi phí giữ hộ theo HĐKT số 2811

Temporary locked account information

Temporary locked account

VND 4,192,058,133,545

VND-1001-TK 19133064715012 TITLE 1 VND-1001-TK 19133064715012 TITLE 2 19133064715012

Temporary locked amount: VND 60,000,000

Temporary locked start date: Từ ngày phát hành hoặc ngày khác theo thỏa thuận với Techcombank

Fee & Fee payment method

Fee payment account

VND 4,192,058,133,545

VND-1001-TK 19133064715012 TITLE 1 VND-1001-TK 19133064715012 TITLE 2 19133064715012

Fee rate

Warranty guarantee: 0.85%/year guarantee amount (Min VND 100,000);
 Payment guarantee: 0.85%/year guarantee amount (Min VND 100,000);
 Performance guarantee: 0.85%/year guarantee amount (Min VND 100,000);
 Advance payment guarantee: 0.85%/year guarantee amount (Min VND 100,000);
 Note: Above guarantee fee rate is applied for each guarantee letter

Fee payment method

The exact expiry date of the guarantee can be defined
 Once when Techcombank issues the Guarantee Commitment

Delivery of original guarantee letter

Recipient information

In case Guarantee is issued by digital letter (signed by digital signature) or SWIFT message, please download Guarantee letter on Techcombank Business after application is completed

Issuance basis

Credit contract number: DW2020414181706/HOTD Credit contract date: 16/07/2024

Other information

Other undertakings

Nếu chúng tôi không cung cấp bản chính hợp đồng theo đúng cam kết, chúng tôi có trách nhiệm bổ sung kỳ quỹ dự 100%. Techcombank có quyền ngưng cấp tín dụng và thu hồi nợ trước hạn đối với các khoản nợ xảy hiện tại của chúng tôi phát sinh theo các hợp đồng tín dụng đã được ký kết giữa chúng tôi với Techcombank.

Guarantee documents

Document name	Size	Upload time	
Supporting documents and Guarantee letter templates (In case not use Techcombank letter templates)	0.00MB	17/12/2024 11:33 AM	Download
Others	0.08MB	17/12/2024 11:33 AM	Download
Application for issuance cum Contract of Bank guarantee	0.23MB	17/12/2024 11:33 AM	Download

In case of any queries, please contact :

Edit

Submit

3

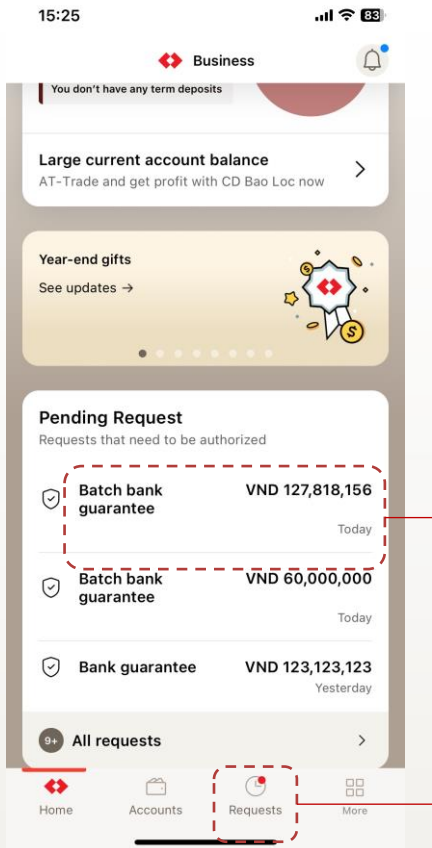
2



24. BATCH BANK GUARANTEE ISSUANCE

24.1. Create batch bank guarantee issuance request - approve batch bank guarantee request

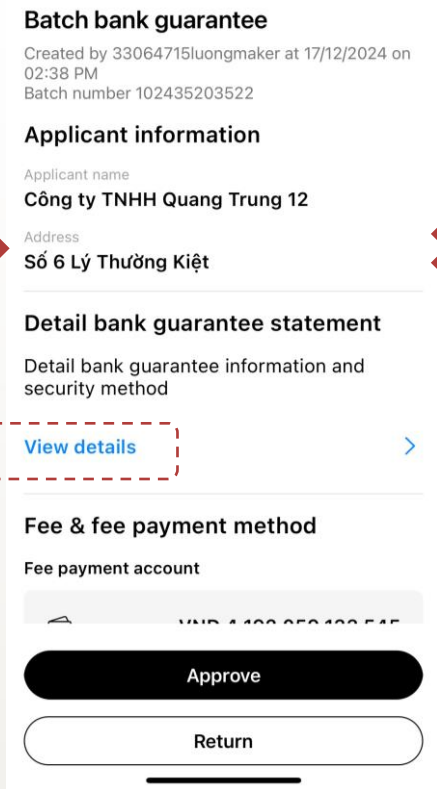
The user checker views transaction details and approves them directly on the Techcombank Business app on their phone.



Step 1: Select the transaction to be approved

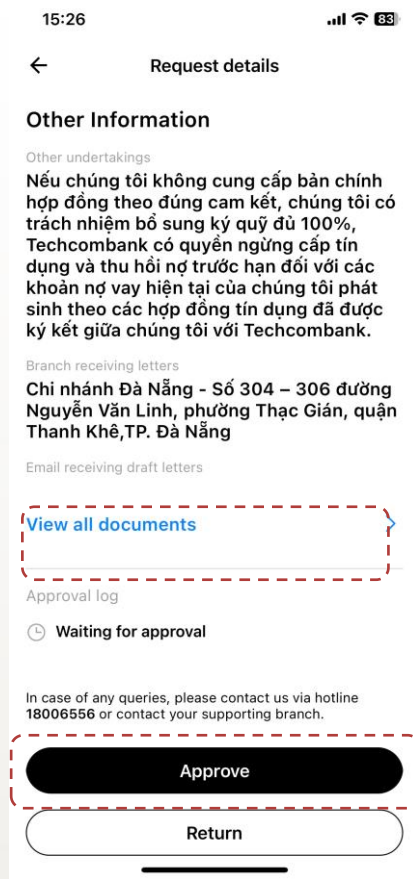
Method 1: Click "Requests" -> "Batch bank guarantee" -> select the transaction to be approved

Method 2: Home page, "Pending Request" section -> select the transaction to be approved



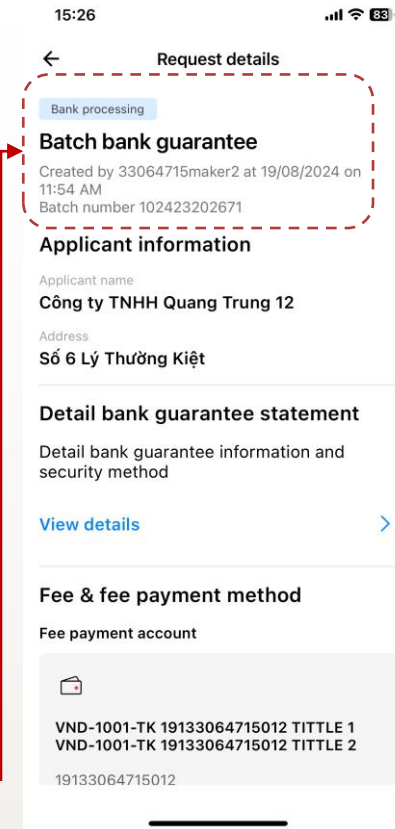
Step 2: View transaction details in the batch

Click "View details" -> click on each guarantee transaction in the batch to view information



Step 3: View Profile

Click "View all documents" to view all the profiles that the Order Maker has uploaded



Step 4: Approve

Click "Approve" to approve the order.

After successful approval, the transaction will change to "Bank processing" status

24. BATCH BANK GUARANTEE ISSUANCE

24.3. Track the status of batch guarantee issuance transactions

To track the processing status of batch guarantee issuance transactions, the User maker/User checker does the following:

- 1 Enter "Batch bank guarantee"
- 2 Check the status of the batch guarantee issuance in the "Status" column

In case there are many batch guarantee issuance transactions, users can enter the batch code in the blank box and click the "Search" button.

Batch Bank Guarantee

To ensure transaction is processed on day, please send your batch bank guarantee application to Techcombank in the following hours (except for public holidays):
8:00 a.m - 4:00 p.m from Monday to Friday
8:00 a.m - 11:00 a.m Saturday
Otherwise, guarantee application will be processed on the next working day.

Search by Batch ID

Batch ID	Number of application	Request Date	Currency	Total guarantee amount	Status
102435203522	12	17/12/2024	VND	127,818,156	Pending
102435203521	4	17/12/2024	VND	60,000,000	Draft
102435203520	4	17/12/2024	VND	60,000,000	Draft



24. BATCH BANK GUARANTEE ISSUANCE

24.3. Track the status of batch guarantee issuance transactions

Batch guarantee issuance request status:

- 1 **Bank Processing:** Techcombank is processing the request
- 2 **Bank Returned:** Request returned by Techcombank, need to supplement or adjust information, documents
- 3 **Pending:** Request must be approved by the user checker
- 4 **Completed:** the batch guarantee is successfully issued
- 5 **Approver Returned:** Request to returned by the user checker, need to supplement/adjust information, records
- 6 **Cancelled:** The user maker has cancelled the request.

Batch bank guarantee Bank Processing 1

Created by 33064715linhmaker at 21/06/2024 on 10:01 AM
Batch number: 102417301554

Need to update bank guarantee application 2

- CHECKER 2 CHUYỂN TRẢ TCBB

Batch bank guarantee Bank Returned

Created by 33064715linhmaker at 19/06/2024 on 02:04 PM
Batch number: 102417101350

Batch bank guarantee Pending 3

Created by 33064715luongmaker at 17/12/2024 on 11:25 AM
Batch number: 102435203518

Bank guarantee letter is issued successfully. 4

For physical letter, please go to Techcombank branch to collect. For digital letter, please download on Techcombank Business website.

Batch bank guarantee Completed

Created by 33064715linhmaker at 09/12/2024 on 11:03 AM
Batch number: 102434403496

Approver requests update with following message: 5

- Exceeding maximum available guarantee limit. Please adjust the guarantee amount to not exceed 1 VND and try again.

Batch bank guarantee Cancelled 6

Created by 33064715linhmaker at 21/06/2024 on 08:56 AM
Batch number: 102417301552





24. BATCH BANK GUARANTEE ISSUANCE

24.4. Continue a batch bank guarantee issuance request

Incomplete batch guarantee requests can be saved as “Draft” for customers to continue working on.

- 1 Search the Batch ID of the batch guarantee you want to continue completing
- 2 Click on the batch code to continue the steps that need to be completed.

The screenshot shows the 'Batch Bank Guarantee' screen in the Techcombank mobile app. At the top, there is a notification banner with an exclamation mark icon and the text: "To ensure transaction is processed on day, please send your batch bank guarantee application to Techcombank in the following hours (except for public holidays): 8:00 a.m - 4:00 p.m from Monday to Friday, 8:00 a.m - 11:00 a.m Saturday. Otherwise, guarantee application will be processed on the next working day." Below the notification is a search bar with a magnifying glass icon and the text "Search by Batch ID". A red circle with the number "1" is placed over the search bar. Below the search bar is a table with the following columns: "Batch ID", "Number of application", "Request Date", "Currency", "Total guarantee amount", and "Status". The table contains three rows of data. A red circle with the number "2" is placed over the first row of the table. The table data is as follows:

Batch ID	Number of application	Request Date	Currency	Total guarantee amount	Status
102435203523	4	17/12/2024	VND	60,000,000	Pending
102435203522	12	17/12/2024	VND	127,818,156	Pending
102435203521	4	17/12/2024	VND	60,000,000	Draft





24. BATCH BANK GUARANTEE ISSUANCE

24.5. Cancel batch bank guarantee issuance request

To cancel a batch guarantee order that has been or is being created, customers can do it in the following 2 ways:

1 Method 1: Click on the ... sign to the right of the batch code to be canceled and select Cancel request

2 Method 2: Click to select the batch ID to cancel and select Cancel request at the bottom of the page

Note: The user maker can cancel requests with statuses “Returned by Approver”; “Bank Processing” “Pending” and “Draft”

Batch ID	Number of application	Request Date	Currency	Total guarantee amount	Status
102435203523	4	17/12/2024	VND	60,000,000	Pending ...
102435203522	12	17/12/2024	VND	127,818,...	View detail
102435203521	4	17/12/2024	VND	60,000,0...	Cancel 1
102435203520	4	17/12/2024	VND	60,000,000	Draft ...

Guarantee documents

Document name	Size	Upload time	
Supporting documents and Guarantee letter templates (in case not use Techcombank letter templates)	0.06MB	17/12/2024 04:53 PM	Download
Others	0.06MB	17/12/2024 04:53 PM	Download
Application for issuance cum Contract of Bank guarantee	0.23MB	17/12/2024 04:53 PM	Download

Approval log

[🕒](#) Waiting for further approval(s) (0/1)

[Cancel](#) **2**

Lưu ý:

- Người tạo lệnh chỉ có thể huỷ lô do mình khởi tạo, không huỷ được lô do người dùng khác khởi tạo



25. Amendment of guarantee

25.1. Maker– Create a modification request

25.2. Maker– Enter modification information

25.3. Maker– Upload guarantee amendment documents

25.4. Maker– Confirm information

25.5. Checker– Approve the request to amend the guarantee

25.6. Track guarantee amendment processing status

25.7 Guarantee settlement

25.8 Guarantee liability deduction

➤ 25. Amendment of guarantee

Note before making guarantee amendments

- ✓ Checkers need to **install Techcombank Business on their mobile device** and update to the latest version to use the online guarantee amendent feature (minimum **2.0.3**)
- ✓ Scope of guarantee amendments applied on online channels:

Type of guarantee: Online guarantee amendment only apply to the following 5 types of guarantees:

- ✓ **Bid guarantee** (*no amendments to the Financial Arrangement Commitment have yet been applied*)
- ✓ **Contract performance guarantee**
- ✓ **Advance payment guarantee**
- ✓ **Warranty guarantee**
- ✓ **Payment guarantee**

Type of amendment: Online guarantee amendments only apply to cases where a guarantee amendment letter is issued, including:

- ✓ Modification of **Value** (increase/decrease)
- ✓ Modification of **validity period** (applies to both fixed-term and indefinite-term guarantees)
- ✓ Modification of **Beneficiary**
- ✓ Modification of **other Content** (excluding modifications to value, validity period, beneficiary)

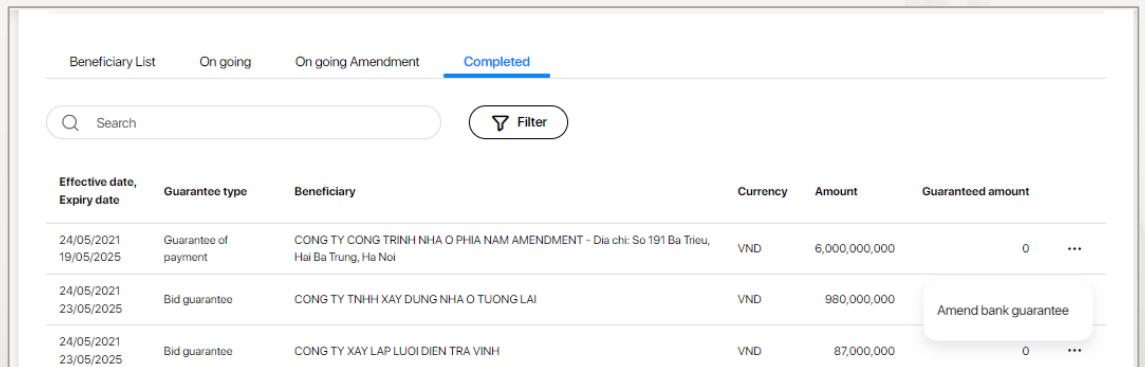
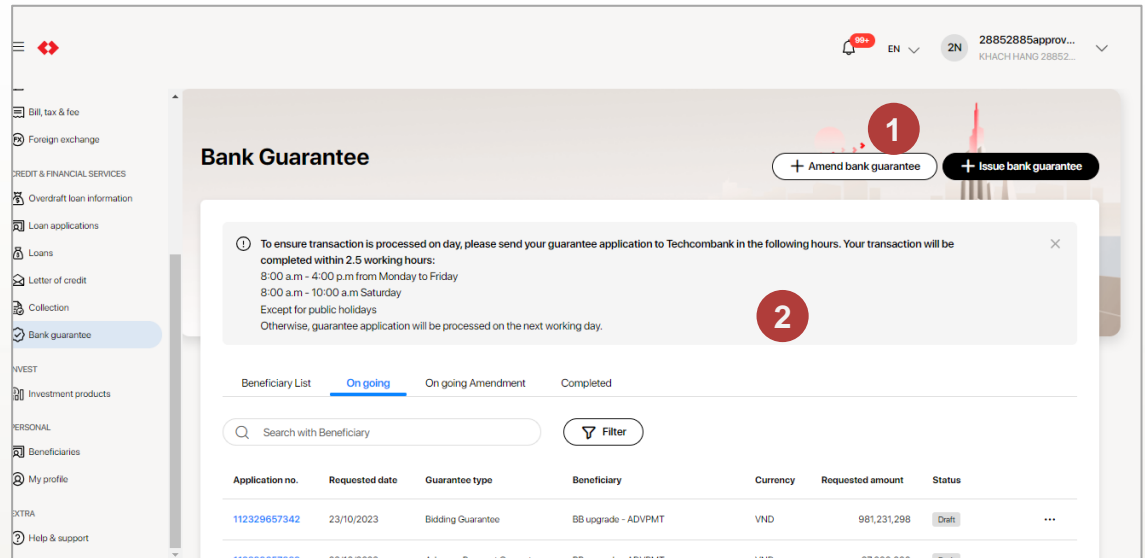
25. Amendment of guarantee

20.1. Create an amendment request

Log in to Techcombank Business, select **"Bank guarantee"** on the feature bar and amend the guarantee in one of two ways:

1 Method 1: Select **"Amend bank guarantee"** in the upper right corner of the screen

2 Method 2: Select **"Issued guarantee"** → Select the guarantee to be amended → Click the icon... → Select **"Amend bank guarantee"**



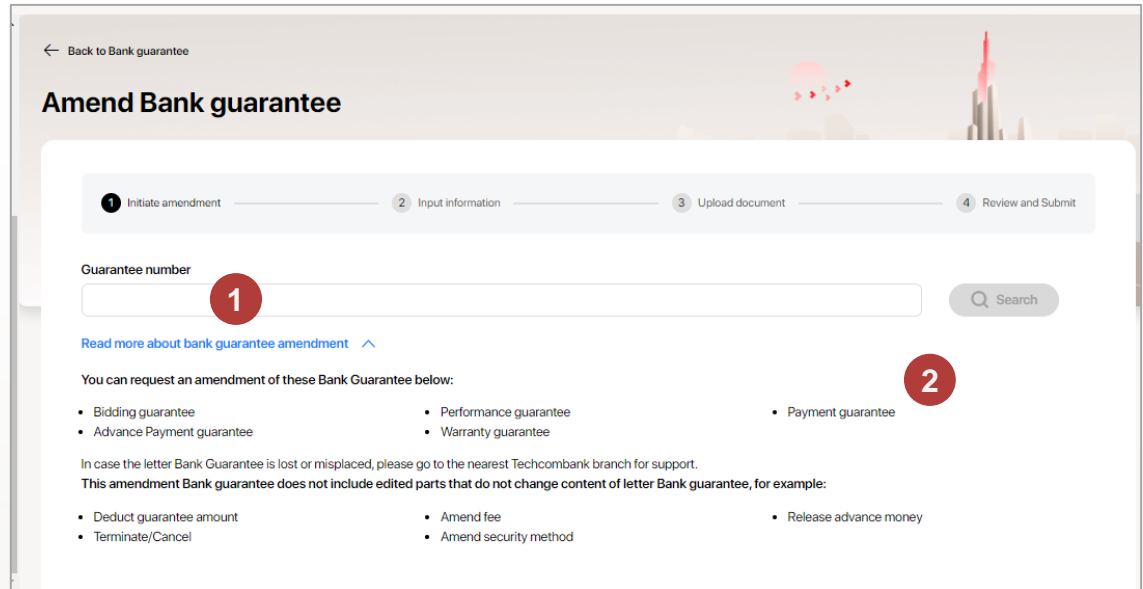
➤ 25. Amendment of guarantee

20.1. Create an amendment request (continued)

1 Add **Guarantee number** amended this time
Note: enter the MD number + 10 numbers according to the issued bank guarantee

2 Click **Search**

The system automatically shows the following results:



Cases	Display system
The guarantee commitment satisfies the online guarantee amendment conditions	The system displays the details of the guarantee on the screen.
The guarantee number is not in the correct format	The system displays the message: "Please enter the correct Guarantee number according to the format"
Guarantee number does not exist	The system displays the message: "Sorry, we could not find information about your business's Guarantee/Financial Arrangement Commitment."
Guarantee is not within the scope of online amendments	The system displays the message: "Sorry, this Guarantee /Financial Arrangement Commitment is not currently supported for online modification."

25. Amendment of guarantee


25.1. Create an amendment request (continued)

1 After the system displays detailed information of the guarantee, the order creator selects the content to modify:

- *Effective period*
- *Guarantee amount*
- *Beneficiary information*
- *Others*

Note: The maker can select one or all of the contents to be modified

2 Select **Next** to move to the screen to enter details of the modified content.

Read more about bank guarantee amendment 

Payment

Guarantee number MD2114419198	Guarantee amount VND 6,000,000,000	Expiry date 19/05/2025
Issuance date 24/05/2021	Effective date 24/05/2021	
Beneficiary name CÔNG TY CÔNG TRÌNH NHÀ Ở PHIA NAM AMENDMENT - Địa chỉ: Số 191 Ba Trieu, Hai Bà Trung, Hà Nội	Branch issuing the original/most recent modified letter Hải Dương	

Amendment options (can choose multiple)

- Effective period
- Guarantee amount
- Beneficiary information
- Others (not including effective period, amount, beneficiary information)

Note: The contents under the Guarantee Letter not mentioned in this amendment shall remain unchanged.

Amendment options (can choose multiple)

- Effective period
- Guarantee amount
- Beneficiary information
- Others (not including effective period, amount, beneficiary information)

Note: The contents under the Guarantee Letter not mentioned in this amendment shall remain unchanged.

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

2 **Next**

25. Amendment of guarantee

25.2. Enter revision information

At the guarantee modification screen, the maker enters detailed information of the guarantee that needs to be modified. The system automatically displays the items that need to be entered corresponding to the selected Modified Content. The information that can be modified is as follows:

- 1 Select the amendment letter type**
- 2 Modify Beneficiary Information**
The maker enters the modified Beneficiary Name and Address (in case the address needs to be corrected)
- 3 Modification of guarantee value**
The maker enters the guaranteed value after modification.
Maker enters Security method (optional)
- 4 Validity period**
The person who creates the order has a valid period after modification (similar to the operation when issuing a guarantee).
- 5 Other content**
The maker enters the cluster of information that needs to be modified on the guarantee commitment, including: current content; new content

The screenshot shows the 'Input information' step of the 'Initiate amendment' process. It is divided into two main sections: 'Payment' and 'Amend effective period'.

Payment Section: Contains fields for Guarantee number (MD2114191958), Guarantee amount (VND 6,000,000,000), Issuance date (24/05/2021), Effective date (24/05/2021), and Expiry date (19/05/2025). A dropdown menu for 'Amendment letter type' is set to 'Amendment letter' (callout 1).

Amend effective period Section: Features a 'Validity period' dropdown (callout 4) with options: 'From issuance date to...', 'From...to...', '...year(s)/ month(s)/ day(s) from issuance date', '...year(s)/ month(s)/ day(s) from...', and 'Specific event'.

Amend Beneficiary information Section: Includes 'Beneficiary name after amendment' and 'Address (optional)' fields (callout 2).

Amend guarantee amount Section: Includes 'New guarantee amount' (set to VND) and 'Security method' (set to 'According to clauses of collateral contract') (callout 3).

25. Amendment of guarantee

25.2. Enter modification information (continued)

1 Fees and payment methods:
Guarantee amendment fee: The system automatically displays based on the type of amendment

Payment account: choose from the list available on the screen

2 Select a branch to receive physical letter (in case of issuing physical letters)

3 In case you want to review draft letter before issuing amendment, the maker checks the box “**We want to review the bank guarantee amendment before it is issued**” and enter the email address to receive draft letter (can add up to 05 emails).

4 Click **Next** to move to the next step

Fee & Payment method **1**

Guarantee amendment fee
-

Payment account

VND-1001-TK 19528852885888 VND-1001-TK 19528852885888 VND 977,508,566,295

Other information

Other undertakings (optional) 0/500

Other instruction (optional) 0/500

Branch receiving physical letter Branch address **3**

Chi nhánh Quang Trung x Số 170 C Quang Trung, phường 10, quận Gò Vấp, TP. Hồ Chí Minh

After bank guarantee amendment letter is issued (application status: Complete), in case the original bank guarantee letter is physical, please go to Techcombank branch to collect; for digital letter (signed with Techcombank's digital signature), please download bank guarantee amendment letter on Techcombank Business

We want to review the bank guarantee amendment before it is issued **4**

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Save Next

Note:

- The maker selects **Save** to save a draft of the entered information, then can go back and continue adding data by double-clicking on the transaction in the section Amending guarantees in progress, without needing to create a new request.
- In case the displayed fee is not appropriate and requires further discussion, the maker should contact RM or Techcombank branch for support.

25. Amendment of guarantee

25.3. Upload guarantee amendment documents

- 1 At the guarantee amendment document upload screen, the maker uploads documents according to the list displayed by the system
- 2 Click “Next” to move to the next step

Progress bar: 1 Initiate amendment, 2 Input information, 3 Upload document, 4 Review and Submit

Upload supporting documents

Please upload required documents to amend bank guarantee

1 Appendix for economic contract amendment and/ or notice/ related documentary/ for extension/ amendment commitment

Please upload the following documents (extract or full version):

1. Dossiers which show the guarantee amendment content from request or agreement from Beneficiary. For beneficiaries are state agencies/units/state-owned enterprise, documents certified by the beneficiary for the reduction of bank guarantee amount are not required if the parties have an annex to the contract/written agreement on the reduction of the amount contract.
2. Documents with fully signatures, marks from related parties. In case documents are posted on social medias of competent state agency/ investor/ bid solicitor such as: National Bidding Network System, The bidding newspaper... and in case of online bidding through the investor's official website/portal or direct invitation to bid via the official email of the Investor/Bidding Party. Please provide the copied version of the website/portal/email containing the requested information.

Allowed format:
pdf, doc, docx, xls, xlsx, rar, zip, 7z, jpeg, jpg, png, emf, mbox, msg
Maximum size each file: up to 20MB
Total size: up to 100MB

No files have been uploaded yet

Upload 1

2 Other documents (Optional)

Other dossiers according to customers' actual guarantee amendment demand

Allowed format:
pdf, doc, docx, xls, xlsx, rar, zip, 7z, jpeg, jpg, png, emf, mbox, msg
Maximum size each file: up to 20MB
Total size: up to 100MB

No files have been uploaded yet

Upload

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

2 Next

25. Amendment of guarantee

25.4. Confirm information

At the information confirmation screen, the maker reviews the entered information:

1

- ✓ Modified information
- ✓ Guarantee amendment fee
- ✓ Other information (if any)

2

Select "**Edit**" to return to the screen for entering guarantee amendment information and uploading documents, making edits (if necessary)

3

Select "**Submit Request**" to submit the guarantee modification request to the Order Reviewer.

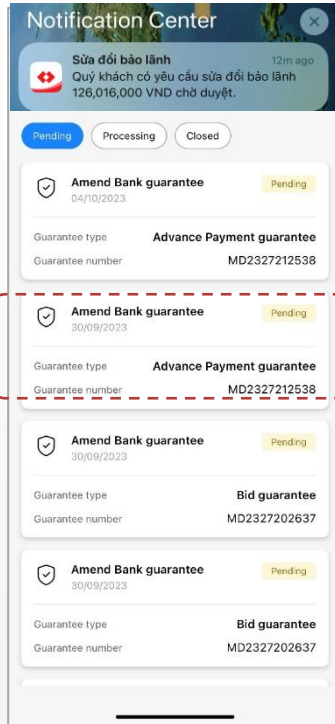
25. Amendment of guarantee

25.5. Approve request

The checker views transaction details and approves directly on the Techcombank Business application on the phone.

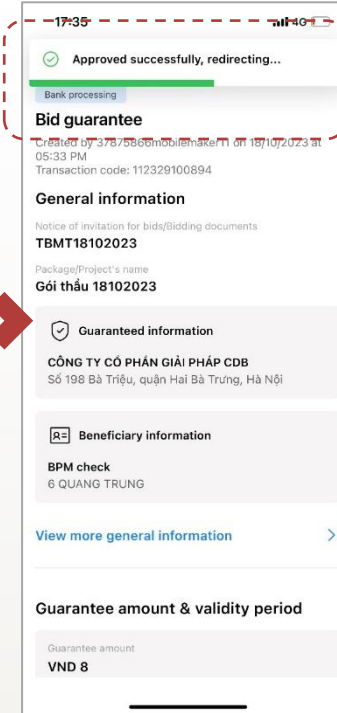
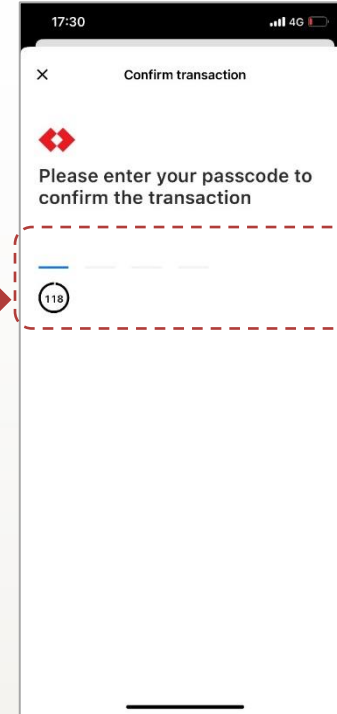
Method 1:

Click the transaction notification on the phone screen to view transaction details and approve



Method 2:

Log in to the Techcombank Business app on your phone, click "Pending" to view all pending transactions - > select a specific transaction to view transaction details and approve



25. Amendment of guarantee

25.6. Track guarantee amendment processing status

1 To track the guarantee amendment processing status, the Order Creator/Order Approver needs to access the menu "Guarantee" → Select "Ongoing amendment"

2 Check the guarantee amendment status in the column "Status"

The screenshot displays the 'Bank Guarantee' interface. At the top right, there are buttons for '+ Amend bank guarantee' and '+ Issue bank guarantee'. A notification banner at the top states: 'To ensure transaction is processed on day, please send your guarantee application to Techcombank in the following hours. Your transaction will be completed within 2.5 working hours: 8:00 a.m - 4:00 p.m from Monday to Friday, 8:00 a.m - 10:00 a.m Saturday, Except for public holidays. Otherwise, guarantee application will be processed on the next working day.' Below the notification, there are tabs for 'Beneficiary List', 'On going', 'On going Amendment' (selected), and 'Completed'. A search bar labeled 'Search with Guarantee number' is present. A table lists four guarantee applications with columns for Application no., Requested date, Guarantee number, Guarantee type, Currency, Requested amount, and Status. The 'Status' column contains 'Draft' and a menu icon for each row.

Application no.	Requested date	Guarantee number	Guarantee type	Currency	Requested amount	Status
122329600371	23/10/2023	MD2327299108	Advance Payment Guarantee	VND	1,000	Draft
122329600370	23/10/2023	MD2327299108	Advance Payment Guarantee	VND	1,000	Draft
122329200304	19/10/2023	MD2327299108	Advance Payment Guarantee	VND	1,000	Draft
122329000284	17/10/2023	MD2327299108	Advance Payment Guarantee	VND	1,000	Draft

25. Amendment of guarantee

25.6. Track guarantee amendment processing status (continued)

Guarantee modification statuses:

- 1 Bank processing:** Techcombank is processing the guarantee amendment request
- 2 Bank returned:** Request to amend bank guarantee returned by Techcombank, need to supplement or adjust information/document
- 3 Pending:** The bank guarantee amendment request needs to be approved by the checker
- 4 Completed:** Amended guarantee has been issued by Techcombank
- 5 Approver returned:** Request to amend the guarantee is returned by the order approver, information/documents need to be supplemented/ adjusted

Amend Bank guarantee 1

Amendment request for Bidding no MD2327202637 **Bank Processing**
Created by 37875866mobilemaker11 on 01/10/2023 at 08:01 AM
Transaction ID: 122327400044

Type of amendment letter
Amendment letter

Amend Bank guarantee

Need to update bank guarantee amendment request
Please view detail application and update corresponding documents:
• return to tcbb [Update](#)

Amend Bank guarantee 3

Amendment request for Bidding no MD2327202637 **Pending**
Created by 37875866approver16 on 30/09/2023 at 07:43 PM
Transaction ID: 122327300017

Type of amendment letter
Amendment letter

Amend Bank guarantee 4

Bank guarantee amendment letter is issued successfully. For physical letter, please go to Techcombank branch to collect. For digital letter, please download on Techcombank Business website.

Amendment request for Bidding no MD2327202637 **Completed**
Created by 37875866mobilemaker11 on 30/09/2023 at 09:28 PM
Transaction ID: 122327300037

Amend Bank guarantee 5

Your request has been returned by checker, detail comment:
• Return [Update](#)

Amendment request for Warranty no MD2032896726 **Approver Returned**
Created by 28852889mobilemaker1 on 23/10/2023 at 02:14 PM
Transaction ID: 122329603922

25. Amendment of guarantee

25.7 Guarantee settlement

- 1 User maker choose “Amend bank guarantee”
- 2 Enter guarantee number and click “Search”
- 3 Choose “Settle Bank guarantee”
- 4 Click “Next”

Bank Guarantee

1 + Amend bank guarantee + Issue bank guarantee

ⓘ To ensure transaction is processed on day, please send your guarantee application to Techcombank in the following hours (except for public holidays):
8:00 a.m - 4:00 p.m from Monday to Friday
8:00 a.m - 11:00 a.m Saturday
Your transaction will be completed within 2 working hours
Otherwise, guarantee application will be processed on the next working day.

Beneficiary List Issuance Request Amendment Request Completed

1 Initiate amendment 2 Input information 3 Upload document 4 Review and Submit

Guarantee number

2

Q Search

Amendment Bank guarantee letter

The contents under the Guarantee Letter not mentioned in this amendment shall remain unchanged.

Effective period
 Guarantee amount
 Beneficiary information
 Others (not including effective period, amount, beneficiary information)

Other amendments

Reduce obligation
 Settle Bank guarantee 3

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch. 4 Next





25. Amendment of guarantee

25.7 Guarantee settlement

- 5 Select reason for settlement or guarantee reduction
- 6 Select a payment account
- 7 Enter other information/instructions (if any)
- 8 Click “Next” to go to the next step

Reason of Settle bank guarantee

Reason of Settle bank guarantee

Select the reason of terminate bank guarantee 5


Details of reason (optional) 0/4000

Please input the details of reason (if any)

Fee & Payment method

Guarantee amendment fee
Free of charge

Payment account

 VND-1001-TK 19133064715012 TITTLE 1 VND-1001-TK 19133064715012 TI... VND 4,192,059,133,545 6

Other information 7

Other undertakings (optional) 0/500

Other undertakings

Other instruction (optional) 0/500

Other instruction

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Save Next 8



25. Amendment of guarantee

25.7 Guarantee settlement

9 Upload file to amend guarantee according to proposed list

10 Click “Next” to go to the next step

The screenshot displays the 'Amend Bank guarantee' process in a web application. At the top, a progress bar shows four steps: 1. Initiate amendment (completed), 2. Input information (completed), 3. Upload document (current step), and 4. Review and Submit. The main content area is titled 'Upload supporting documents' and includes instructions: 'Please upload required documents to amend bank guarantee'. It lists three categories of documents: 1. Documents proving the purpose of guarantee settlement, 2. Other documents (Optional), and 3. Other dossiers according to customers' actual guarantee amendment demand. Each category has a dashed box for file upload with an 'Upload' button. A red circle with the number '9' is placed over the first 'Upload' button. At the bottom right, a red circle with the number '10' is placed over a 'Next' button. The left sidebar contains navigation options like 'Dashboard', 'Accounts & cards', 'Transfers & payments', 'Foreign currency exchange', 'Saving & Investment', 'Credit services', 'Invest', and 'Utilities'. The 'Bank guarantee' option is highlighted in blue.

25. Amendment of guarantee

25.7 Guarantee settlement

11 Check the request information

12 Click **Submit Request** to send it to the user checker for approval.

← Back to Bank guarantee

Amend Bank guarantee User guide

1 Initiate amendment 2 Input information 3 Upload document 4 **Review and Submit**

Amendment request for Bidding no MD2114436859

Information after amend

Reason of settle bank guarantee
Failed the bid

Fee and payment method

Fee payment account

	VND 4,192,059,133,545
VND-1001-TK 19133064715012 TITLE 1 VND-1001-TK 19133064715012 TITLE 2 19133064715012	Amendment fee Free of charge

Guarantee amendment documents

Documents	Capacity	Upload time	
Đề Nghị Sửa Đổi Tài Toán Bảo Lãnh.pdf	0.19 MB	System auto-generate	Download
18.12_Phiếu đăng ký thi công MCO Viet.docx	0.06 MB	17/12/2024 06:00 PM	Download
18.12_Phiếu đăng ký thi công MCO Viet.docx	0.06 MB	17/12/2024 06:00 PM	Download

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Edit **Submit**

25. Amendment of guarantee

25.7 Guarantee settlement

13 The guarantee settlement request was successfully created, the user maker waits for the user checker to approve the transaction or click “Cancel” to cancel the request.

Bank guarantee amendment request is successfully submitted. Please contact to Approver for approving the request

Amendment request for Bidding no MD2114436859 Pending

Created by 31064715uansgmaier on 17/12/2024 at 05:40 PM
Transaction ID: 122435200481

Information after amend

Reason of settle bank guarantee
Failed the bid

Fee and payment method

Fee payment account

VND 4,192,059,133,545

VND-1001-TK 19133064715012 TITTLE 1 VND-1001-TK 19133064715012 TITTLE 2
19133064715012

Amendment fee
Free of charge

Guarantee amendment documents

Documents	Capacity	Upload time	
Đề Nghị Sửa Đổi Tài Toán Bảo Lãnh.pdf	0.19 MB	System auto generate	Download
18.12_Phiếu đăng ký thi công MOD Viet.docx	0.06 MB	17/12/2024 05:40 PM	Download
18.12_Phiếu đăng ký thi công MOD Viet.docx	0.06 MB	17/12/2024 05:40 PM	Download

Approval log

⌚ Waiting for further approval(s) (0/1)

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

[Cancel](#)

25. Amendment of guarantee

25.8 Guarantee liability deduction

- 1 User maker choose “Amend bank guarantee”
- 2 Enter guarantee number and click “Search”
- 3 Choose “Reduce obligation”
- 4 Click “Next”

Bank Guarantee

1 + Amend bank guarantee + Issue bank guarantee

ⓘ To ensure transaction is processed on day, please send your guarantee application to Techcombank in the following hours (except for public holidays):
8:00 a.m - 4:00 p.m from Monday to Friday
8:00 a.m - 11:00 a.m Saturday
Your transaction will be completed within 2 working hours
Otherwise, guarantee application will be processed on the next working day.

Beneficiary List Issuance Request Amendment Request Completed

1 Initiate amendment 2 Input information 3 Upload document 4 Review and Submit

2 Guarantee number Search

Amendment Bank guarantee letter

The contents under the Guarantee Letter not mentioned in this amendment shall remain unchanged.

- Effective period
- Guarantee amount
- Beneficiary information
- Others (not including effective period, amount, beneficiary information)

Other amendments

- Reduce obligation 3
- Settle Bank guarantee

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch. 4 Next



25. Amendment of guarantee

25.8 Guarantee liability deduction

- 5 Enters the amount of the deduction and the reason (if any).
- 6 Select a payment account
- 7 Additional information (if any)
- 8 Click “Next”

Obligation information reduction 5

Reduction amount
VND

Reason of reduce obligation 0/4000
Input the reason of reduce obligation

Fee & Payment method 6

Guarantee amendment fee
Free of charge

Payment account
VND-1001-TK 19133064715012 TITLE 1 VND-1001-TK 19133064715012 TITLE 2 VND 4,192,059,133,545

Other information 7

Other undertakings (optional) 0/500
Other undertakings

Other instruction (optional) 0/500
Other instruction

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

8 Save Next

25. Amendment of guarantee

25.8 Guarantee liability deduction

9 Upload file to amend guarantee according to proposed list

10 Click "Next" to go to the next step

The screenshot displays the 'Amend Bank guarantee' page in a web browser. The left sidebar contains a navigation menu with categories like 'Dashboard', 'Quick access', 'Accounts & cards', 'Transfers & payments', 'Foreign currency exchange', 'Saving & Investment', 'Credit services', 'Invest', and 'Utilities'. The 'Bank guarantee' option is highlighted. The main content area shows a progress bar with four steps: 'Initiate amendment', 'Input information', 'Upload document', and 'Review and Submit'. The 'Upload document' step is active. Below the progress bar, there are two sections for document uploads: 'Upload supporting documents' and 'Other documents (Optional)'. Each section includes instructions on what to upload and a file upload area with an 'Upload' button. A red circle with the number '9' is placed over the first upload area. At the bottom right, a 'Next' button is visible, with a red circle containing the number '10' next to it.

25. Amendment of guarantee

25.8 Guarantee liability deduction

11 Check the request information

12 Click **Submit Request** to send it to the user checker for approval.

Back to Bank guarantee

Amend Bank guarantee

Progress: 11 Review and Submit

Amendment request for Bidding no MD2114436859

Information after amend

Reduction amount: VND 300,000
Reason of reduce obligation: No

Fee and payment method

Fee payment account: VND 4,192,059,133,545
Amendment fee: Free of charge

Guarantee amendment documents

Documents	Capacity	Upload time	
Đề Nghị Sửa Đổi Tờ Toán Bảo Lãnh.pdf	0.19 MB	System auto generate	Download
18.12 Phieu dang ky thi cong MCO Viet.docx	0.06 MB	17/12/2024 06:03 PM	Download
18.12 Phieu dang ky thi cong MCO Viet.docx	0.06 MB	17/12/2024 06:03 PM	Download

Edit Submit

25. Amendment of guarantee

25.8 Guarantee liability deduction

13 The modification request was created successfully, the user maker waits for the user checker to approve the transaction or select “Cancel” to cancel the request.

Bank guarantee amendment request is successfully submitted. Please contact to Approver for approving the request

Amendment request for Bidding no MD2114436859 Pending

Created by: 23064715@ngmai on 17/12/2024 at 06:04 PM
Transaction ID: 122435200494

Information after amend

Reduction amount
VND 300,000

Reason of reduce obligation
ko

Fee and payment method

Fee payment account

VND 4,192,059,133,545
VND-1001-TK 19133064715012 TITLE 1 VND-1001-TK 19133064715012 TITLE 2
19133064715012
Amendment fee
Free of charge

Guarantee amendment documents

Documents	Capacity	Upload time	
Dđ Nghi Sửa Đđi Tđi Toán Báo Lđnh.pdf	0.19 MB	System auto generate	Download
18.12_Phiếu đđng ký thđ công MĐD Viet.docx	0.06 MB	17/12/2024 06:03 PM	Download
18.12_Phiếu đđng ký thđ công MĐD Viet.docx	0.06 MB	17/12/2024 06:03 PM	Download

Approval log

Waiting for further approval(s) (0/1)

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

[Cancel](#)



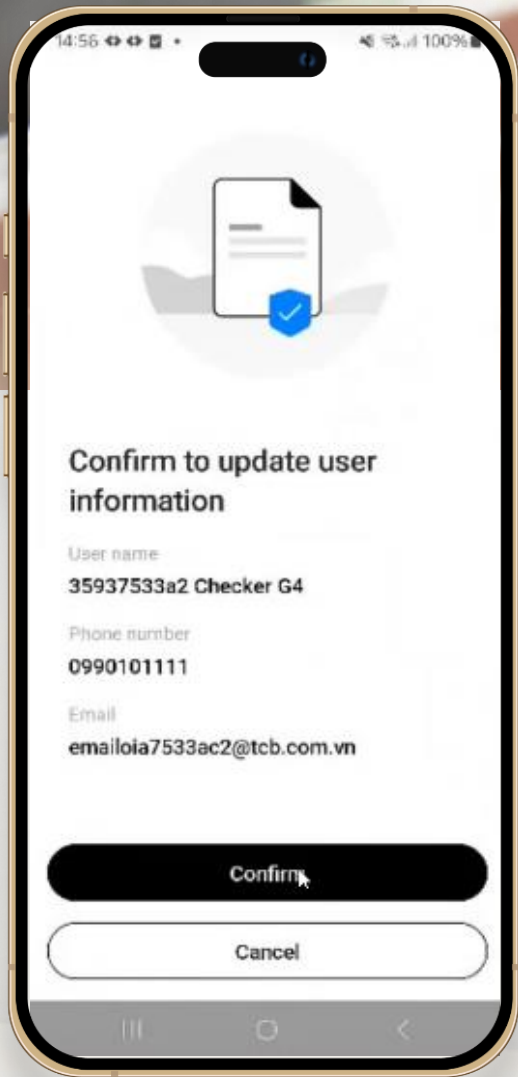
26. E-banking Administration

20.1. Advantages of the solution

20.2. Feature registration

20.3. Update user information

20.4. Lock/unlock user



E-banking administration

**Proactively update
business information
with just 1
registration**

Customers register once at the counter or online and can proactively update email/phone number/lock/unlock TCBB user

**Fast, simple
operation**

Initiate the request on web TCBB and approve the request completely on mobile app

**Secure with
multi-layer
authentication**

Authenticate the role of Admin maker and checker and authenticate the request by the passcode



26. E-banking administration

26.2. Feature registration (Consultation and forms at the counter)

Customers register new feature at the nearest Techcombank branches.

To register for the feature, customers need to get the stamp and signature of the legal representative of the business on the service registration form.

Each corporate customer can only **register 1 pair of users** for User Management feature.

- User maker for the feature (called user Admin Maker)
- User checker for the feature (called user Admin Checker)

Remark on registration conditions:

- **Do not apply new feature** for Sole Authority customer with **Maker & Checker user**.
- **Do not apply** new feature for customers using **Switch Context**
- **Do not** applicable to customers who only have user/query mechanism **on TCBB**.

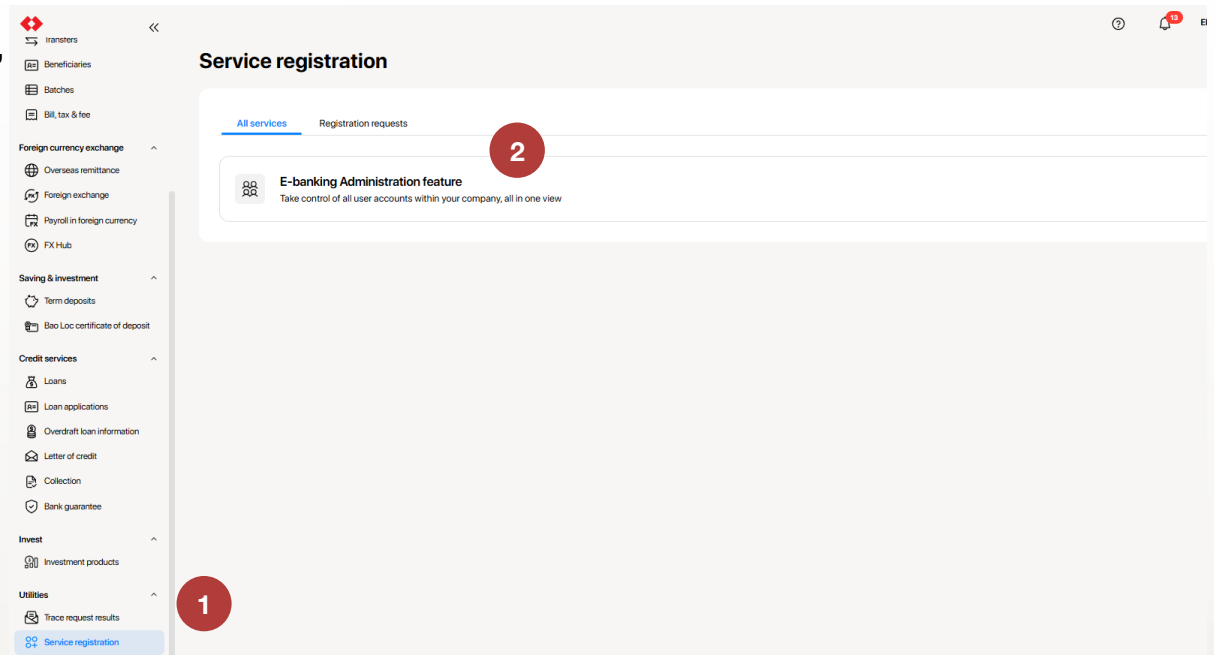
26. E-banking administration

26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Initiate the request

1 Select “Service registration”

2 Select “E-banking Administration feature”



26. E-banking administration

26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Initiate the request


3 Click “Register now”

4

Note:

In case the customer has registered for the feature, a warning will appear and direct the customer to the User Management section

E-banking Administration feature



Effortless user management, quick information update

With the User management feature, your business can easily update user information online without having to visit the bank branch

- FREE Free to register and use
- Optimised user management
- Seamless online operations

2 steps to register

Admin maker

Username: maker43 ID number: 0060 5030 6044

Admin maker

Username: checker@19434 ID number: 5435 9829 6076


Step 1: Enter usernames and 12-digit ID numbers of 2 administrators
Your business can authorize 2 authorized administrators (Admin maker and Admin checker) to perform user management

Register now

Tính năng Quản trị Ngân hàng điện tử

Đăng ký tính năng thành công Đi tới Quản trị người dùng

Để bắt đầu sử dụng, Quý khách có thể bấm Đi tới Quản trị người dùng hoặc tìm menu tương ứng trong mục Trung tâm quản trị trên thanh điều hướng



Quản lý người dùng dễ dàng, cập nhật thông tin nhanh chóng

Với tính năng Quản trị Ngân hàng điện tử, doanh nghiệp có thể cập nhật thông tin người dùng trực tuyến mà không cần tới chi nhánh ngân hàng

- FREE Đăng ký và sử dụng miễn phí
- Quản lý người dùng thuận tiện
- Thao tác trực tuyến đơn giản

Chỉ 2 bước đăng ký

Admin tạo lệnh

Tên đăng nhập: maker43 Số định danh: 0060 5030 6044

Admin duyệt lệnh

Tên đăng nhập: checker@19434 Số định danh: 5435 9829 6076

Từ có dịch vụ: [Yêu cầu đăng ký](#)

Ngày khởi tạo	Trạng thái	Tính năng
11/02/2023	Đã duyệt	Quản lý người dùng

Bước 1: Nhập tên đăng nhập và số định danh (12 số) của 2 người dùng quản trị

Bước 2: Gửi yêu cầu tới Người đại diện theo pháp luật kiểm chủ tài khoản hơ pháp

26. E-banking administration

26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Initiate the request

5 Input the information of the user assigned to the Admin maker and Admin checker roles and then click **Next**.

Đăng ký tính năng Quản trị Ngân hàng điện tử

Người dùng có thẩm quyền quản trị trên ngân hàng điện tử
Gán vai trò Admin maker và Admin checker cho 2 người dùng trong doanh nghiệp bằng cách nhập tên đăng nhập và số định danh của họ bên dưới

Admin maker ⓘ

Tên đăng nhập: Số định danh:

Admin checker ⓘ

Tên đăng nhập: Số định danh:

5

6 The system displays the user's corresponding information. Check and click **Next**.

Đăng ký tính năng Quản trị Ngân hàng điện tử

Người dùng có thẩm quyền quản trị trên ngân hàng điện tử
Gán vai trò Admin tạo lệnh và Admin duyệt lệnh cho 2 người dùng trong doanh nghiệp bằng cách nhập tên đăng nhập và số định danh của họ bên dưới

Admin maker ⓘ

Tên đăng nhập: Số định danh:

Họ và tên: Số điện thoại: Email:

Ngày cấp CCCD/thẻ Căn cước/hộ chiếu: Nơi cấp CCCD/thẻ Căn cước/hộ chiếu:

Admin checker ⓘ

Tên đăng nhập: Số định danh:

Họ và tên: Số điện thoại: Email:

Ngày cấp CCCD/thẻ Căn cước/hộ chiếu: Nơi cấp CCCD/thẻ Căn cước/hộ chiếu:

6

Quý khách muốn rời khỏi trang này?

Khi quay lại trang trước, mọi thông tin đăng ký Quý khách đã điền sẽ không được lưu. Quý khách có muốn thoát khỏi luồng đăng ký?

26. E-banking administration

26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Initiate the request

7 Check the box to register for the feature and **Submit**

8 Registration request is created successfully and has been sent to the Legal Representative cum Account Holder for approval.

Đăng ký tính năng Quản trị Ngân hàng điện tử

Xác nhận thông tin

Admin maker

Tên đăng nhập kaimaker-02	Số định danh 0060 5030 6044	
Họ và tên Kai Havertz	Số điện thoại 090****909	Email ***000@company.com.vn
Ngày cấp CCCD/thẻ Căn cước/hộ chiếu **/**/****	Nơi cấp CCCD/thẻ căn cước/hộ chiếu Address ****	

Admin checker

Tên đăng nhập colechecker-12	Số định danh 5435 9829 6015	
Họ và tên Cole Palmer	Số điện thoại 090****909	Email ***000@company.com.vn
Ngày cấp CCCD/thẻ Căn cước/hộ chiếu **/**/****	Nơi cấp CCCD/thẻ căn cước/hộ chiếu Address ****	

Tôi xác nhận đã có sự đồng ý của (các) chủ thể dữ liệu để cung cấp thông tin cho Techcombank cho mục đích đăng ký tính năng Quản trị Ngân hàng điện tử

Đăng ký tính năng Quản trị Ngân hàng điện tử

Gửi yêu cầu đăng ký thành công

Yêu cầu sẽ hết hạn vào ngày 10/15/2024. Để bắt đầu sử dụng dịch vụ, vui lòng liên hệ tới Người đại diện theo pháp luật kiểm chủ tài khoản hợp pháp để phê duyệt yêu cầu này.

Thông tin yêu cầu đăng ký

Mã yêu cầu: AI1808241456

Admin maker

Tên đăng nhập kaimaker-02	Số định danh 0060 5030 6044	
Họ và tên Kai Havertz	Số điện thoại 090****909	Email ***000@company.com.vn
Ngày cấp CCCD/thẻ Căn cước/hộ chiếu **/**/****	Nơi cấp CCCD/thẻ căn cước/hộ chiếu Address ****	

Admin checker

Tên đăng nhập colechecker-12	Số định danh 5435 9829 6015	
Họ và tên Cole Palmer	Số điện thoại 090****909	Email ***000@company.com.vn
Ngày cấp CCCD/thẻ Căn cước/hộ chiếu **/**/****	Nơi cấp CCCD/thẻ căn cước/hộ chiếu Address ****	

26. E-banking administration

26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Approve the request

- 1 The user who is the legal representative cum account holder selects the request to be approved right on the Dashboard page or accesses the **Service Registration** section and goes to the **Registration Requests** section, selects the request to be approved.

The dashboard shows a user named Quach Thi Phung. The main section is 'Tổng quan' (Overview) with a 'Tổng quan tài sản' (Asset Overview) donut chart showing 50% in Current Accounts (VND 300,000,000) and 50% in Loans (VND 260,000,000). Below this is a table of 'Yêu cầu chờ duyệt (5)' (Requests pending approval) with a red circle '1' highlighting the first row.

Loại giao dịch	Số tiền	Ngày
Đăng ký tính nãng Quản trị Ngân hàng điện tử		08/08/2021
Chuyển ngoại tệ trong nước	VND 75,500,000	30/08/2021
Chuyển tiền	VND 75,500,000	30/08/2021
Chuyển tiền quốc tế	USD 75,500,000	30/08/2021

The 'Service registration' section shows a list of 'Đăng ký dịch vụ' (Service registration) requests. A red circle '1' highlights the 'E-banking Administration feature' request. Below is a table of registration requests with a red arrow pointing to the 'Chờ duyệt' (Pending approval) status of the first row.

Ngày khởi tạo	Trạng thái	Dịch vụ	Chủ thích
11/10/2023	Chờ duyệt	Tính nãng Quản trị Ngân hàng điện tử	Hết hạn vào 15/10/2024
10/10/2023	Hết hiệu lực	Tính nãng Quản trị Ngân hàng điện tử	
09/10/2023	Hết hiệu lực	Tính nãng Quản trị Ngân hàng điện tử	
08/10/2023	Từ chối	Tính nãng Quản trị Ngân hàng điện tử	
07/10/2023	Hết hiệu lực	Tính nãng Quản trị Ngân hàng điện tử	
06/10/2023	Hết hiệu lực	Tính nãng Quản trị Ngân hàng điện tử	
05/10/2023	Hết hiệu lực	Tính nãng Quản trị Ngân hàng điện tử	
04/10/2023	Hết hiệu lực	Tính nãng Quản trị Ngân hàng điện tử	
03/10/2023	Từ chối	Tính nãng Quản trị Ngân hàng điện tử	
02/10/2023	Từ chối	Tính nãng Quản trị Ngân hàng điện tử	



26. E-banking administration

26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Approve the request

2

View details and select **Approve**.

3

The system generates a form which needs the checker to read and the confirm. The checker continues to switch to the TCBB application to authenticate the transaction with the passcode.

Chi tiết yêu cầu

Yêu cầu sẽ hết hạn vào ngày 15/10/2024. Để bắt đầu sử dụng dịch vụ, vui lòng liên hệ tới Người đại diện theo pháp luật khách chủ tài khoản hợp pháp để phê duyệt yêu cầu này.

Đăng ký tính năng Quản trị Ngân hàng điện tử Pending

Created by NGUYEN VAN A on 11/12/2021 at 08:15 PM
Request ID: AI1808241456

Admin maker	
Tên đăng nhập kaimaker-02	Số định danh 0060 5030 6044
Họ và tên Kai Havertz	Số điện thoại 0903541909
	Email kai000@company.com.vn
Ngày cấp CCCD/thẻ Căn cước/hộ chiếu 15/02/2013	Nơi cấp CCCD/thẻ căn cước/hộ chiếu Số 6 Quang Trung, Hoàn Kiếm, Hà Nội
Admin checker	
Tên đăng nhập colechecker-12	Số định danh 5435 9829 6015
Họ và tên Cole Palmer	Số điện thoại 0901245909
	Email cole000@company.com.vn
Ngày cấp CCCD/thẻ Căn cước/hộ chiếu 15/02/2013	Nơi cấp CCCD/thẻ căn cước/hộ chiếu Số 6 Quang Trung, Hoàn Kiếm, Hà Nội
Approval log	
Waiting for approval	

Chi tiết yêu cầu

Kiểm tra nội dung Đề nghị đăng ký tính năng Quản trị Ngân hàng điện tử

Vui lòng đọc và kiểm tra kỹ toàn bộ thông tin trong Đề nghị dưới đây trước khi xác nhận

TECHCOMBANK

BẾ NGHỊ KIỂM HỢP ĐỒNG SỬ DỤNG DỊCH VỤ NGÂN HÀNG ĐIỆN TỬ TRÊN HỆ THỐNG TCBB
APPLICATION AND AGREEMENT FOR E-BANKING SERVICES ON TCBB SYSTEM

Ngày/ Date: / /

Kính gửi: Ngân hàng Thương mại Cổ phần Kỹ thuật Việt Nam - TECHCOMBANK
Vj, Vietnam Technological and Commercial Joint-stock Bank - TECHCOMBANK

I. THÔNG TIN KHÁCH HÀNG/ CUSTOMER INFORMATION

Tên khách hàng/ Customer name*: _____

Mã số thuế/ Tax ID*: _____ hoặc Quyết định số/ Giấy tờ pháp lý tương đương/ or Decision No./ Relevant legal document publication* _____

II. YÊU CẦU DỊCH VỤ NGÂN HÀNG ĐIỆN TỬ/ APPLICATION FOR E-BANKING SERVICES

Dịch vụ mới dịch vụ Ngân hàng Điện tử/ New Registration of E-banking services

Thay đổi các thông tin đã đăng ký dịch vụ Ngân hàng điện tử/ Amendment or Update of registered information

Chấm dứt sử dụng dịch vụ Ngân hàng điện tử/ Termination of using E-banking services

1. Thông Tin Sản phẩm, Dịch Vụ/ Information about Product, Services

Tính năng/ Tool/ sản phẩm/ dịch vụ/ tính năng được các đại diện/ the customer/ hàng hóa/ ký/ đăng ký/ sử dụng/ dịch vụ/ Ngân hàng điện tử/ tài khoản/ tài sản/ của/ và/ quy định/ của/ Techcombank/ trong/ thời/ thời/ kỳ/ *./ The/ Inquiry/ business/ is/ a/ feature/ provided/ by/ default/ for/ customers/ when/ registering/ to/ use/ e-banking/ services/ depending/ on/ the/ requirements/ and/ regulations/ of/ Techcombank/ from/ time/ to/ time.

Dịch vụ Giao dịch trên hệ thống Ngân hàng điện tử *./ Transaction Services on the Electronic Banking System

Hủy dịch vụ Giao dịch trên hệ thống Ngân hàng điện tử *./ Cancel Transaction service on e-banking system

2. Tài Khoản Đăng Ký Sử Dụng Dịch Vụ/ Service Registration Account

Ông/ khách/ vui/ lòng/ đăng/ ký/ các/ tài/ khoản/ đăng/ ký/ sử/ dụng/ dịch/ vụ/ Ngân/ hàng/ điện/ tử/ Please/ register/ accounts/ to/ use/ e-banking/ services.

Tôi/ xin/ mở/ tài/ khoản/ thanh/ toán/ hiện/ tại/ của/ Khách/ hàng/ tại/ Techcombank, bao/ gồm/ tài/ khoản/ thanh/ toán/ chung/ trong/ trường/ hợp/ khách/ hàng/ được/ ủy/ quyền/ thay/ đổi/ thông/ tin/ tài/ khoản/ thanh/ toán/ chung/ mà/ không/ áp/ dụng/ với/ tài/ khoản/ thanh/ toán/ chung/ trong/ trường/ hợp/ thêm/ mới/ users*/ All/ current/ accounts/ of/ Customer/ at/ Techcombank, include/ a/ joint/ current/ account/ in/ case/ the/ customer/ is/ authorized/ to/ change/ this/ joint/ current/ account/ information/ (not/ applicable/ to/ a/ joint/ current/ account/ in/ case/ of/ adding/ a/ new/ user)

Tôi xác nhận đã đọc, hiểu, đồng ý với Đề nghị đăng ký tính năng Quản trị Ngân hàng điện tử





26. E-banking administration

26.2. Feature registration (on web Techcombank Business)

On Dashboard Page – Approve the request

- 4 After authentication, a notification of Successful feature registration will appear in the Registration requests.

The screenshot shows a mobile application interface for Techcombank Business. A notification at the top states: "Đăng ký tính năng thành công" (Registration successful). Below this, the "Chi tiết yêu cầu" (Request Details) section is highlighted with a red circle containing the number 4. The details include:

- Đăng ký tính năng Quản trị Ngân hàng điện tử** (Completed)
- Admin maker:**
 - Tên đăng nhập: kaimaker-02
 - Số định danh: 0060 5030 6044
 - Họ và tên: Kai Havertz
 - Số điện thoại: 0903541909
 - Email: kai000@company.com.vn
 - Ngày cấp CCCD/thẻ Căn cước/hộ chiếu: 15/02/2013
 - Nơi cấp CCCD/thẻ căn cước/hộ chiếu: Số 6 Quang Trung, Hoàn Kiếm, Hà Nội
- Admin checker:**
 - Tên đăng nhập: colechecker-12
 - Số định danh: 5435 9829 6015
 - Họ và tên: Cole Palmer
 - Số điện thoại: 0901245909
 - Email: cole000@company.com.vn
 - Ngày cấp CCCD/thẻ Căn cước/hộ chiếu: 15/02/2013
 - Nơi cấp CCCD/thẻ căn cước/hộ chiếu: Số 6 Quang Trung, Hoàn Kiếm, Hà Nội
- Contract information:**
 - Để nghị đăng ký tính năng Quản trị Ngân hàng điện tử
 - Download
 - View details
- Approval log:**
 - Approved by Name (U3321131)
 - 01/01/2021 at 12:00 PM

→ User can download or view details of Application & Agreement for E-Banking services on TCBB system.



26. E-banking administration

26.3. Update user information (Make request)

Business customer users (except Legal representatives) access TCBB and go to **Personal profile**

> Select the **Edit** user information icon.

The system will display the editable **Phone Number** and **Email** information fields

> Add Message (optional)

> **Continue**

Profile

User information

Full name
Vu Chu Thanh

National ID number
****4

Phone number
091****146

Email
****14074maker@tcb.com.vn

Information update history

Initiated date , updated date	Status	Update information
16/02/2024	Cancelled	Phone number
01/02/2024 01/02/2024	Completed	Phone number
23/01/2024	Cancelled	Phone number, email

< < 1 2 3 4 5 > >

Dashboard

Account Summary

Overview Accounts Term deposits Liability Overview

Aggregated balance *
VND 84,001,107

100%

VND 84,001,107

VND 0

* Total sum of all accounts including all foreign currencies

Description >

Pending requests

Quick transfer + New

Update information

*You have 3 times to update information online.
The update request will be sent to the user manager to review.*

User information

Full name: Vu Chu Thanh

National ID number: ****4

Phone number: 0987645678

Email: ****14074maker@tcb.com.vn

Message(Optional) 3/140

abd

Cancel Continue



26. E-banking administration

26.3. Update user information (Make request)

Admin Maker checks the information that needs to be updated and clicks **Confirm**

The system will ask to confirm the request verify with passcode on the TCB Bank Mobile App

Admin Maker enters **passcode** and send the request to Admin Checker

Confirm information update

Type	New information	Original information
Phone number	0987645678	091****146

Requester
Vu Chu Thanh

Message
abc

I agree to use the updated user information here to synchronise with the Techcombank's database

Confirm information update

Type	New information	Original information
Phone number	0987645678	091****146

Requester
Vu Chu Thanh

Message
abc

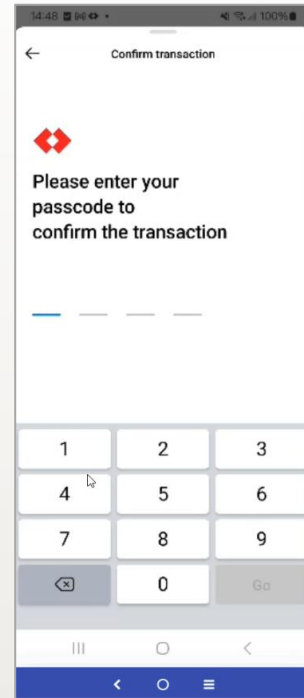
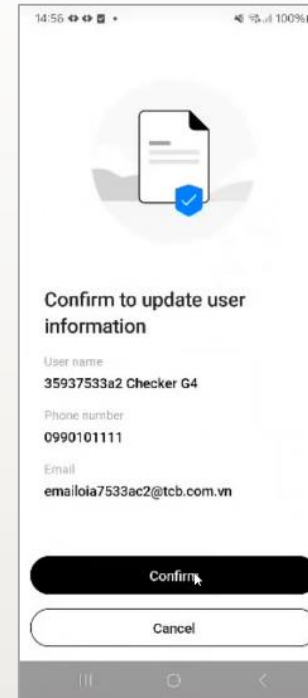
I agree to use the updated user information here to synchronise with the Techcombank's database

Confirm transaction

Please approve the transaction on your registered phone.
Please ensure your phone can receive notification

3S Plus
samsung SM-S911B

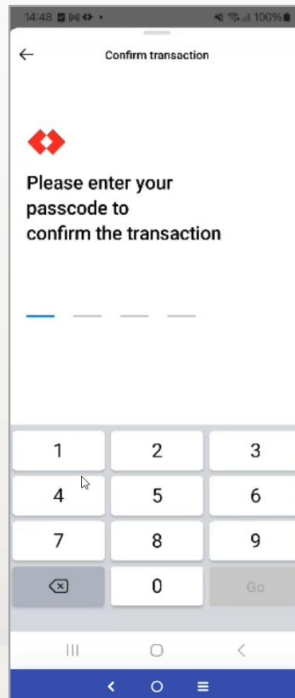
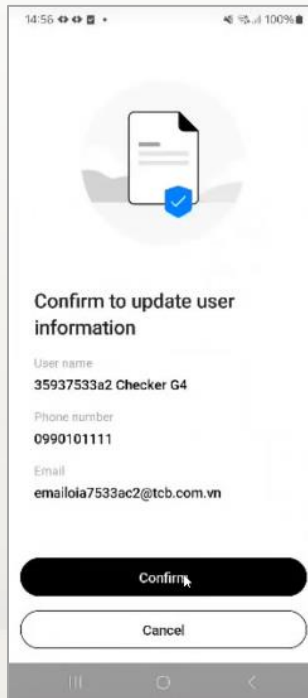
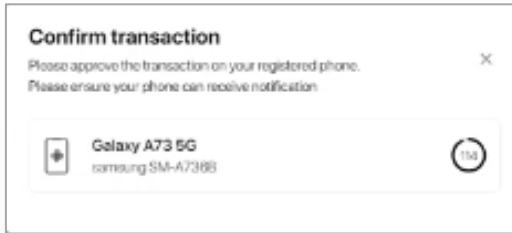
117



26. E-banking administration

26.3. Update user information (Approve request)

To approve information update requests, Admin Checker can approve on the Web and confirm with passcode on the TCBB Mobile App:



Initiated date, updated date	Status	Updated user	Username	Update information
11/03/2024	Rejected			Lock user
11/03/2024	Cancelled			Lock user
11/03/2024	Cancelled			Lock user
07/03/2024 07/03/2024	Completed			Lock user
06/03/2024	Rejected			Lock user
06/03/2024 06/03/2024	Completed			Unlock user

Type	New information	Original information
Email	emailchangentest3@tcb.com	****4074test3@tcb.com

Requester: 34044074 3 Test

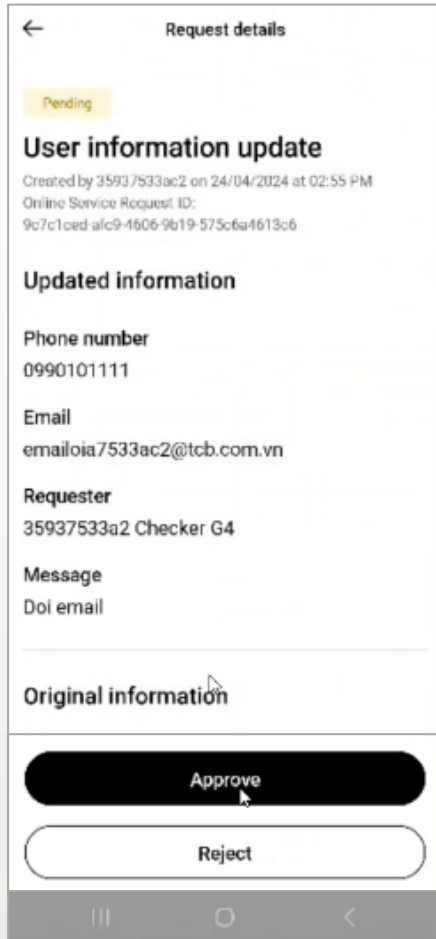
Approval log: Waiting for further approval(s) (0/1)

Buttons: Reject, Approve

➤ 26. E-banking administration

26.3. Update user information (Approve request)

The complete approve flow on the App is the same as other transactions on TCBB:



26. E-banking administration

26.3. Update user information (Remarks)



Each type of information (email or phone number) can **be updated online up to 3 times**. Subsequent updates need to be made at the transaction counter.



All users of the enterprise can make online update requests (email/phone) except **users of the legal representative and Admin checker**.



All users of the enterprise can make requests to update records (email/phone) but **only Admin checker can approve** the request.



Newly updated phone number/email information **must not overlap with other users** of the business



26. E-banking administration

26.4. Lock/unlock user (Make request)

To initiate new request for Lock/Unlock user, the Admin Maker user selects **User management** on TCBB > **User List** > Select the user whose status needs to be updated.

For active users, the system will display the button > **User Lock**

For locked users, the button > **Unlock user** will be displayed

In case the user requests to change other information in the **Pending** status > they will need to complete this pending request before initiating new request.

The screenshot shows the 'User management' interface. On the left is a navigation menu with categories: Accounts & cards, Transfers & payments, Foreign currency exchange, Saving & investment, Credit services, and Personal. The 'User list' tab is active, displaying a list of users. The selected user is '34044074 01 Test' (ID: 34044074test1), with a status of 'Active'. The 'User information' panel shows: Full name: 34044074 01 Test, National ID number: ****, Phone number: 081****431, Email: ****luserst1@tcb.com.vn. A 'Lock user' button is visible at the bottom right of the user information panel.

The screenshot shows the 'User management' interface. A notification banner at the top states: '34044074 02 Test has a request to update information' with a 'View request' button. The 'User list' tab is active, and the selected user is '34044074 02 Test' (ID: 34044074test2). The 'User information' panel shows: Full name: 34044074 02 Test, National ID number: *****, Phone number: 034****222, Email: ****4074test2@tcb.com. The 'User status' panel shows the user is 'Locked' and an 'Unlock user' button is available at the bottom right.

26. E-banking administration

26.4. Lock/unlock user (Make request)

Admin maker enters the reason for updating the user status and click **Continue**

Confirm user **Lock/Unlock** request information and complete the request by entering the security code on the TCBB Mobile App.

Lock user

User information

After being locked, this user cannot log into and use Techcombank Business until unlocked

Full name
34044074 01 Test

Username
34044074test1

Reason(Optional) 0/140

Lock user

Confirm to lock user

Full name
34044074 01 Test

Username
34044074test1

Reason
ABC

Confirm to lock user

Full name
34044074 01 Test

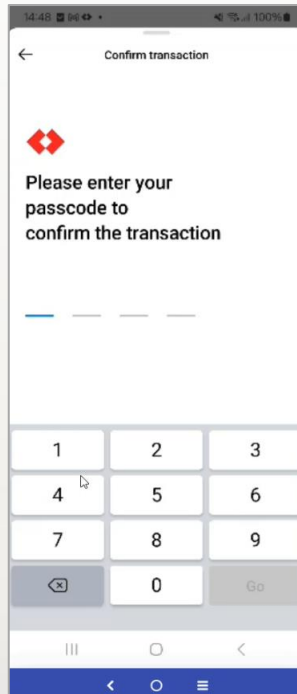
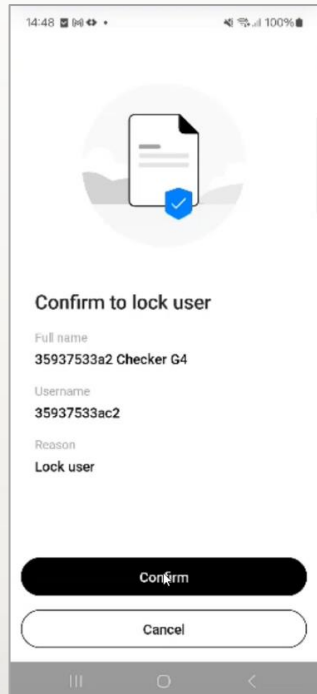
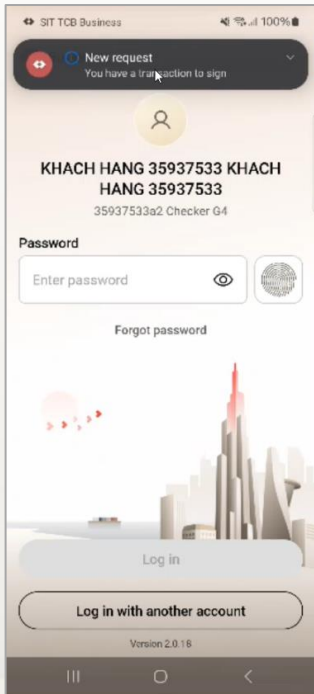
Username
34044074test1

Reason
ABC

Confirm transaction

Please approve the transaction on your registered phone.
Please ensure your phone can receive notification

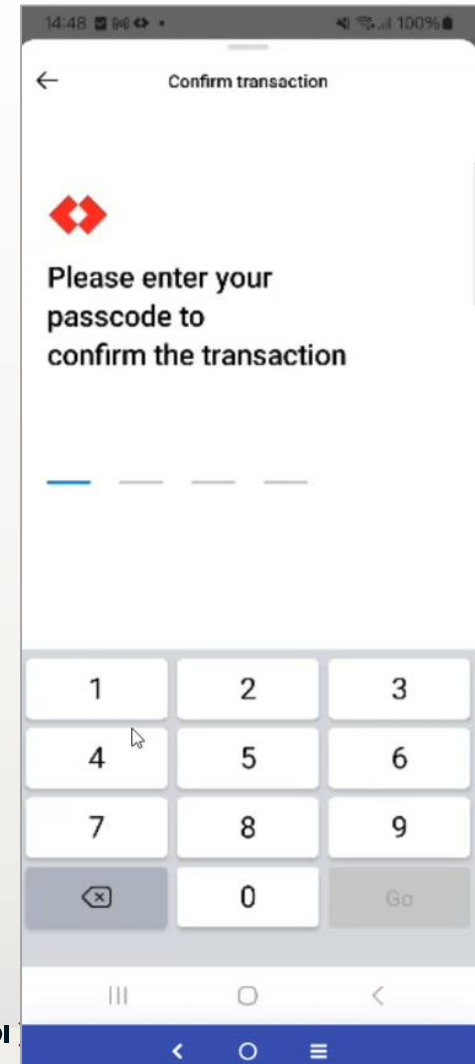
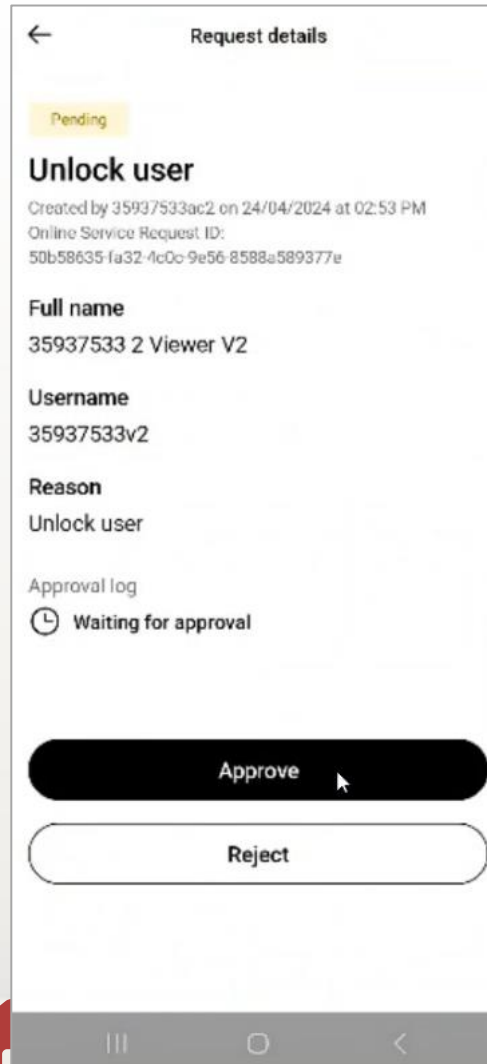
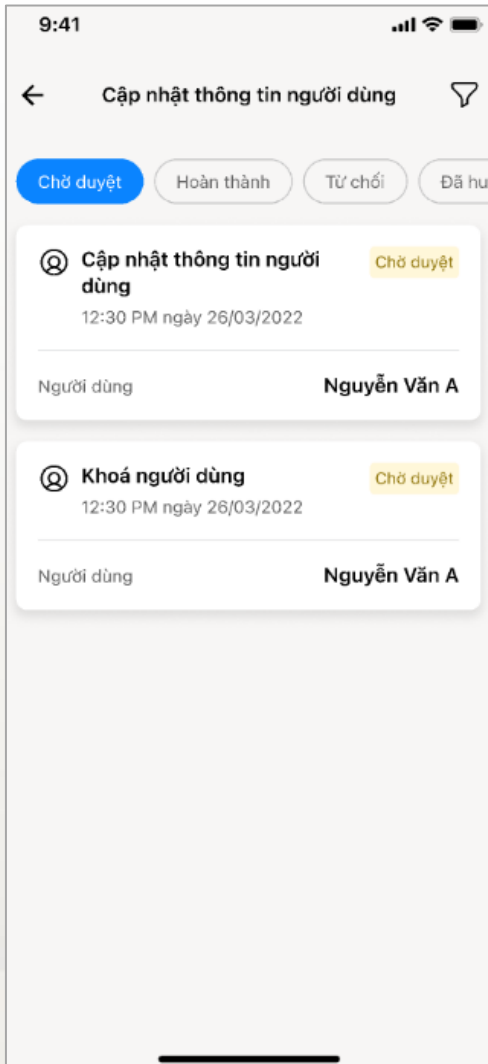
3S Plus
samsung SM-S911B 117



➤ 26. E-banking administration

26.4. Lock/unlock user (Approve request)

The approve flow is similar to updating user information, Admin Checker can approve on the Web and authenticate on the App or browse completely on the App.





26. E-banking administration

NOTES



If the user is locked due to the request of the business (authorization expires), it will not be possible to unlock it through this channel.



If there is still a request to update information/lock/unlock **pending approval**, the business cannot make a new request.



If the **Admin checker user** is locked, all actions to update business information will no longer be possible.





27. Trace request results

27.1. List of applicable transactions

27.2. Steps to trace request results

27. Trace request results

27.1. List of applicable transactions



Transfers/Bill Payment/ Payroll via account



Card Payment



Cash Deposit via CRM



Cash Withdrawal via ATM/CRM



Collection service via payment gateway

27. Trace request results

27.2. Steps to trace request results

1 Select “Trace request results” under **Utilities** menu. The screen displays all trace requests.

Trace request results

Truy cập menu **Utilities** và chọn **Trace request results**.

Ngày tạo yêu cầu	Trạng thái	Hình thức giao dịch	Số tiền giao dịch	Lý do tra soát
24/05/2024	Chờ xử lý	Rút tiền tại máy ATM/CRM	VND 50,000,000	Giao dịch 1 lần bị từ chối nhiều lần
24/05/2024	Chờ xử lý	Thanh toán qua thẻ	VND 50,000,000	Giao dịch không thành công
24/05/2024	Chờ xử lý	Rút tiền tại máy ATM/CRM	VND 50,000,000	Chưa nhận được tiền từ giao dịch hoàn trả
24/05/2024	Đang xử lý	Chuyển tiền/Thanh toán qua tài khoản	VND 50,000,000	Điều chỉnh nội dung
24/05/2024	Đã có kết quả	Nộp tiền tại máy CRM	VND 50,000,000	Chưa được ghi có số tiền
24/05/2024	Đã có kết quả	Nộp tiền tại máy CRM	VND 50,000,000	Số tiền ghi có không khớp với số tiền nộp
24/05/2024	Từ chối xử lý	Nhận tiền qua dịch vụ chấp nhận thanh toán	VND 50,000,000	Số tiền ghi có không khớp với số tiền nộp

27. Trace request results

27.2. Steps to trace request results (continue)

2 Select "Filter" to look up results according to the criteria Status/Request creation date/Transaction type.

3 Select "Apply".

The screenshot shows the 'Tra cứu kết quả tra soát' (Trace request results) screen in the Techcombank mobile app. The interface includes a sidebar menu on the left with categories like 'Chuyen khoan', 'Giao dich bang ngoại tệ', 'Tietkiem & dau tư', 'Dich vụ tín dụng', and 'Tien ích'. The main content area features a search bar and a table of transaction results. A red circle '2' highlights the 'Lọc' (Filter) button, and a red circle '3' highlights the 'Áp dụng' (Apply) button. The table displays transaction details such as date, status, transaction type, amount, and reason.

Ngày tạo yêu cầu	Trạng thái	Hình thức giao dịch	Số tiền giao dịch	Lý do tra soát
24/05/2024	Chờ xử lý	Rút tiền tại máy ATM/CRM	VND 50,000,000	Điều chỉnh nội dung
24/05/2024	Chờ xử lý	Thanh toán qua thẻ	VND 50,000,000	Giao dịch không thành công
24/05/2024	Chờ xử lý	Rút tiền/Thanh toán qua thẻ	VND 50,000,000	Chưa nhận được tiền từ giao dịch hoàn trả
24/05/2024	Đang xử lý	Chuyển tiền/Thanh toán qua tài khoản	VND 50,000,000	Điều chỉnh nội dung
24/05/2024	Đã có kết quả	Nộp tiền tại máy CRM	VND 50,000,000	Chưa được ghi có số tiền
24/05/2024	Đã có kết quả	Nộp tiền tại máy CRM	VND 50,000,000	Số tiền ghi có không khớp với số tiền nộp
24/05/2024	Từ chối xử lý	Nhận tiền qua dịch vụ chấp nhận thanh toán	VND 50,000,000	Số tiền ghi có không khớp với số tiền nộp

27. Trace request results

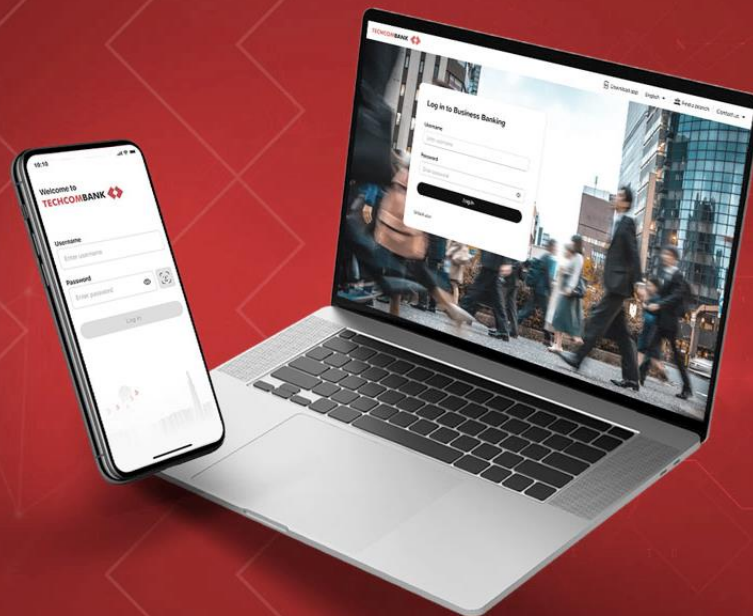
27.2. Steps to trace request results (continue)

- 4 Select the transaction to view details of the trace request
- 5 Select “**Back to Trace request results**” to get back to transaction requests listing screen

The screenshot displays the Techcombank mobile application interface. On the left is a navigation menu with various service categories. The main content area shows a transaction titled "Thanh toán qua thẻ" (Card Payment) with details such as the date (24/05/2024) and amount (VND 30,000,000). Below this, there is a section for "Chi tiết yêu cầu tra soát" (Trace Request Details), which includes the card type (VISA Debit), the cardholder's name (TRAN LE NGOC HAN), and the amount of the trace request (VND 50,000,000). A red circle with the number 4 highlights the "Chi tiết yêu cầu tra soát" section header. Another red circle with the number 5 is positioned at the top of the screen, near the back arrow, indicating the step to return to the transaction list.



Digital Banking Techcombank Business



Please contact us to get the best service

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