TECHCOMBANK

TECHCOMBANK BUSINESS

USER GUIDE

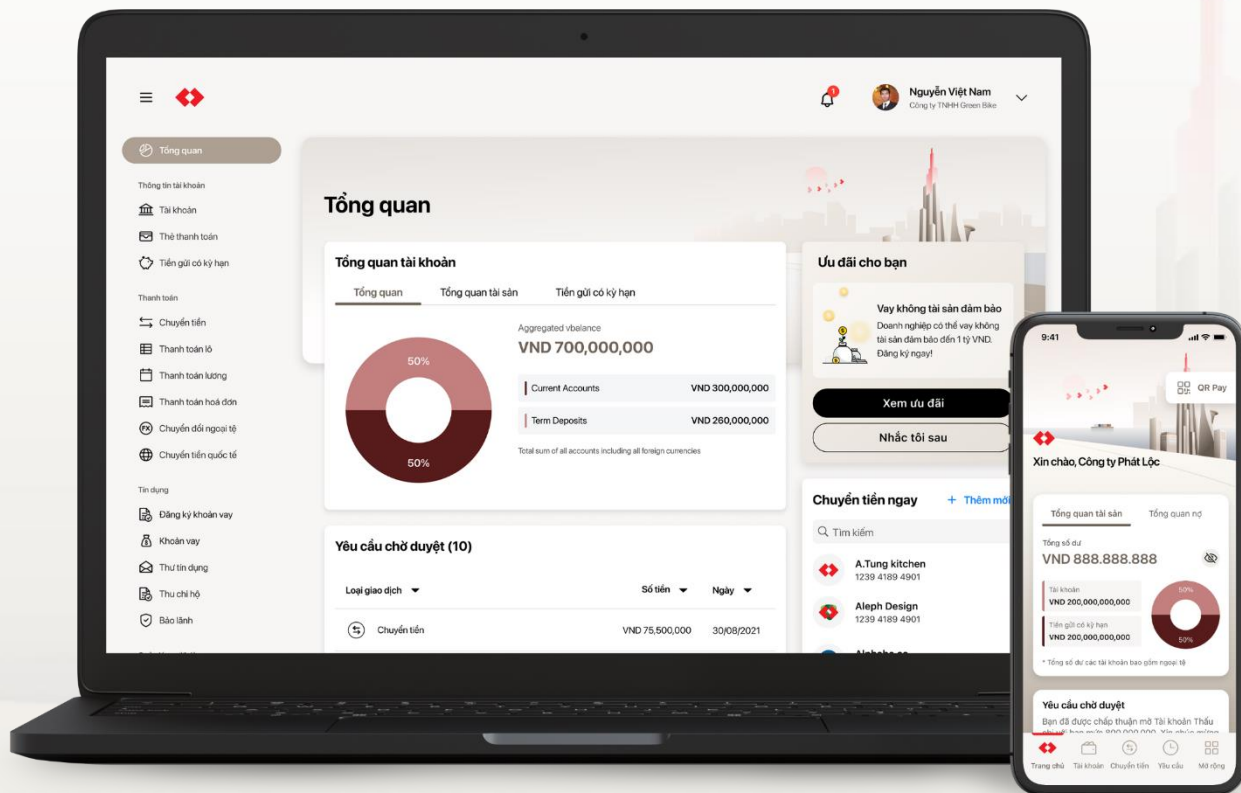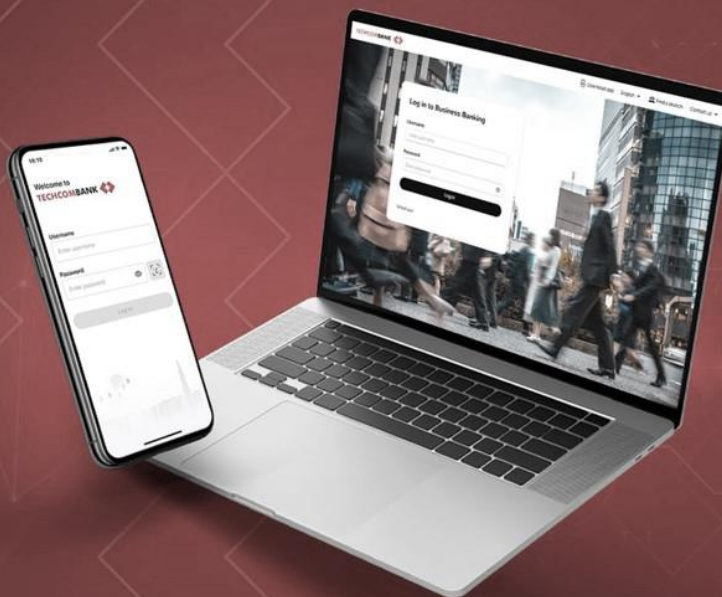# About Techcombank Business

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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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

5 Maker can review all information of transaction before submit to approver. After submitting to approver, maker can still cancel transaction.

6 If maker approve transaction/ request on Web, a notification will be sent to mobile app. Checker need to open the notification on mobile app and input passcode to finish the authorization.

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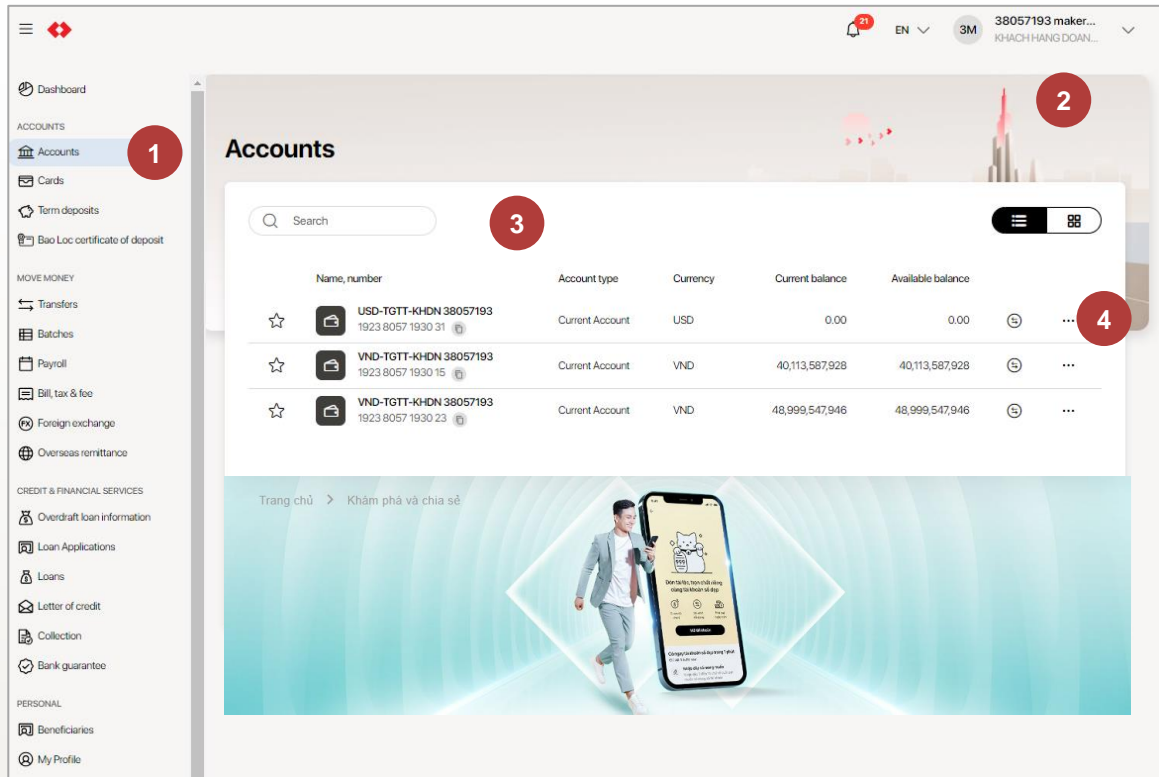
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Status of transactions, inquiries on Techcombank Business

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

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Security guide for customers

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.

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Security guide for customers

3 **How to install a secure passcode**

- Do not use passcodes that are numbers related to personal information. (For example: date of birth, last phone numbers, citizen ID number,...)

- Password must be at least 8 characters, including all elements: uppercase, lowercase, numbers, special characters.

- Choose to use passwords that are random strings of characters that are hard to guess.

4 **How to protect your phone and personal information**

- Do not provide personal information (citizen ID number, date of birth, account number, username, password, ...) for incoming calls. The bank never asks customers to provide personal information over the phone.

- OTP codes are used for financial transactions and change account information. So do not give the OTP to anyone.

- Do not click on strange, unknown links sent to email, phone number or other communication channels.

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

- Access the exact link of Techcombank Business at: https://business.techcombank.com.vn or the official Techcombank Business Mobile app.

- Change the password immediately, suspend all transactions and notify the bank via hotline: 18006556 as soon as the account shows signs of being exposed/scam.

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1. AUTHENTICATION

Log in to use the system

1.1. First time log in

1.2. Log out

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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

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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.**

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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

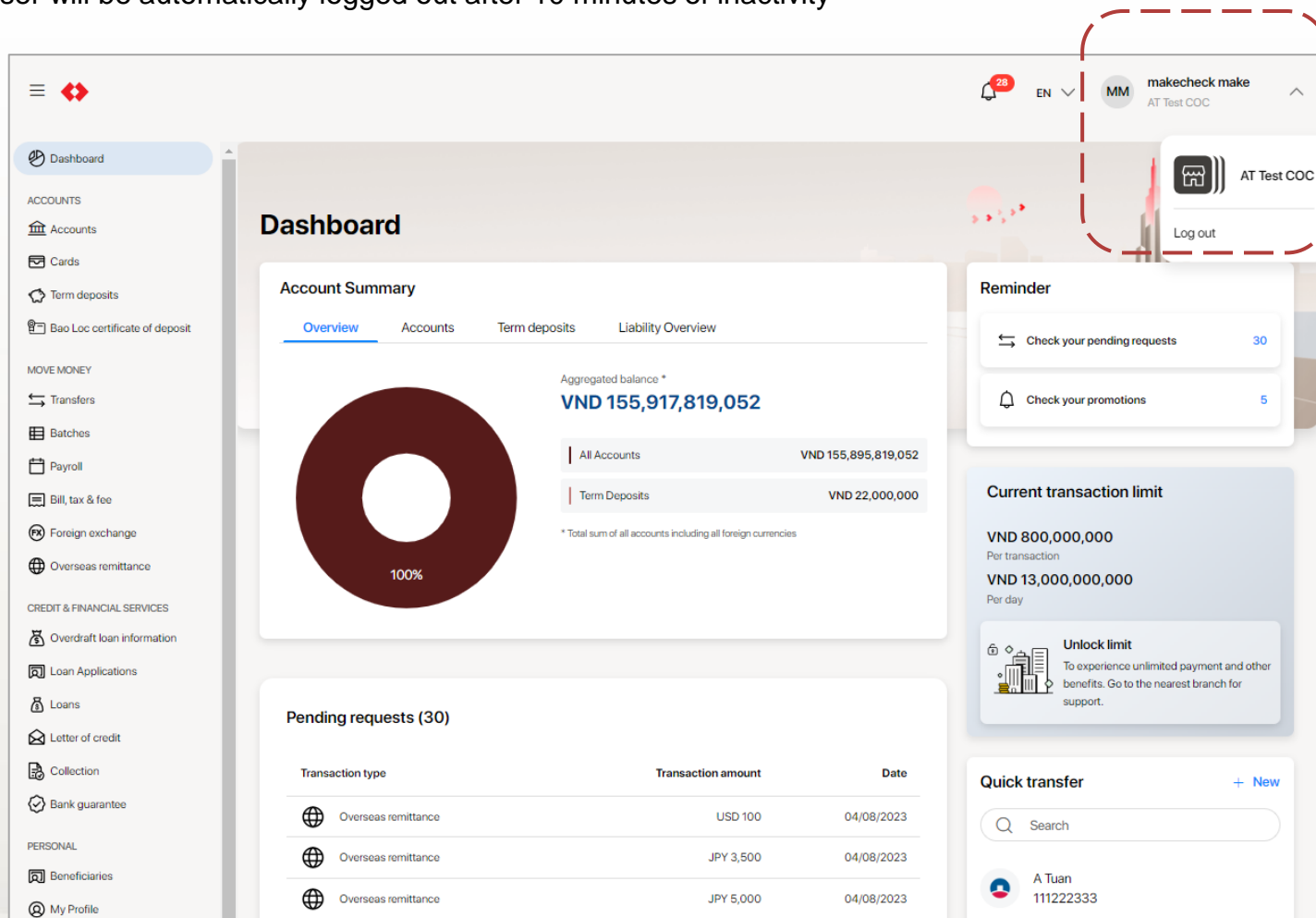Select **Continue** to start using Techcombank Business.

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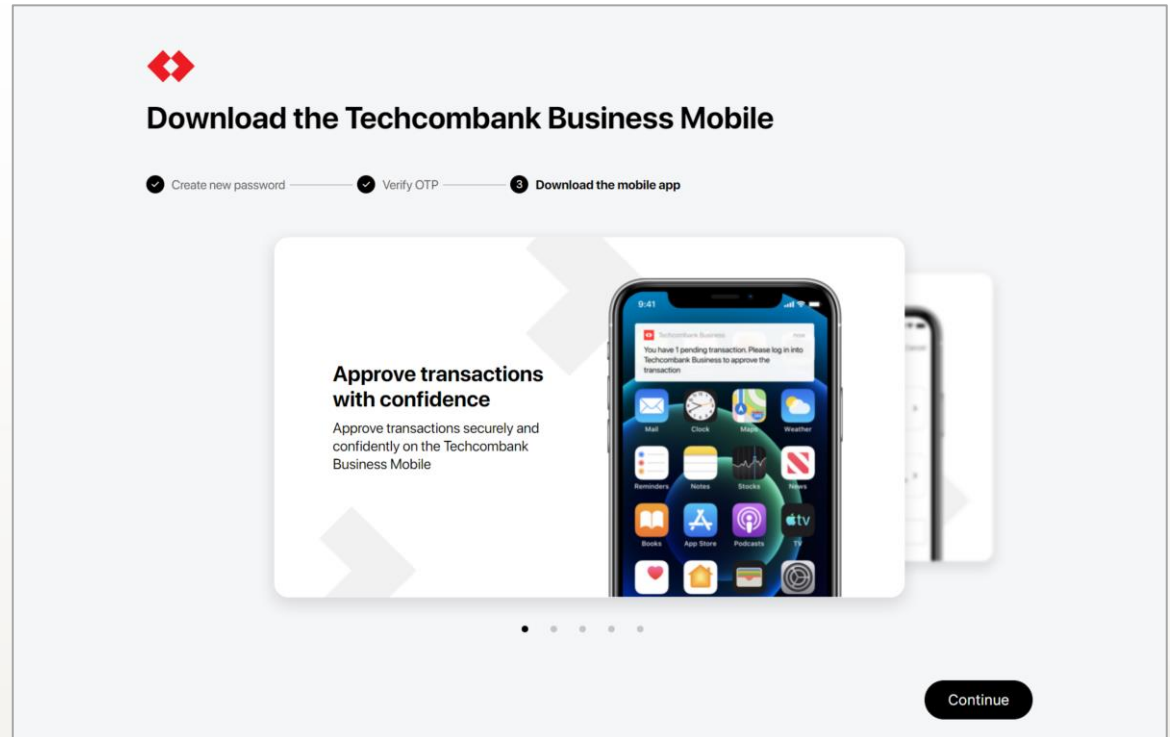
1. Authentication

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

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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

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2. Self-service

2.1. Change password

You can change password by following these steps below

1 Select **My Profile** → **Login and Security** → **Change password**

2 Input current password, new password and confirm your new password then select **Change password**

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

3 Click to the notice has sent to mobile application. Enter user's passcode to authenticate the change.

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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.*

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2. Self-service

2.3. Remove device

User can cancel the registered device by following the instructions below

1 Select **My Profile** → **Log in & Security**

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

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

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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

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3. Dashboard

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

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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

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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
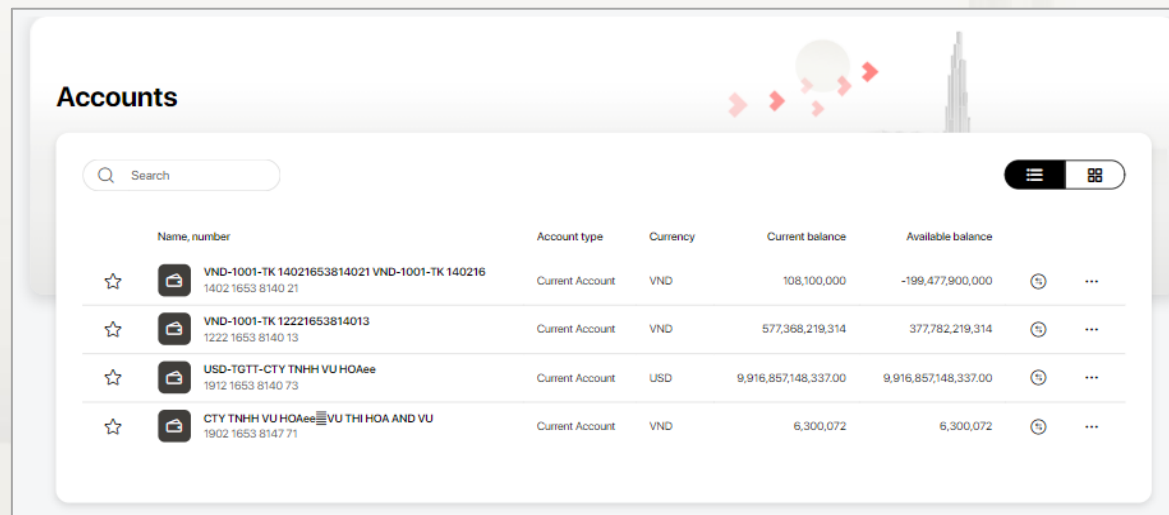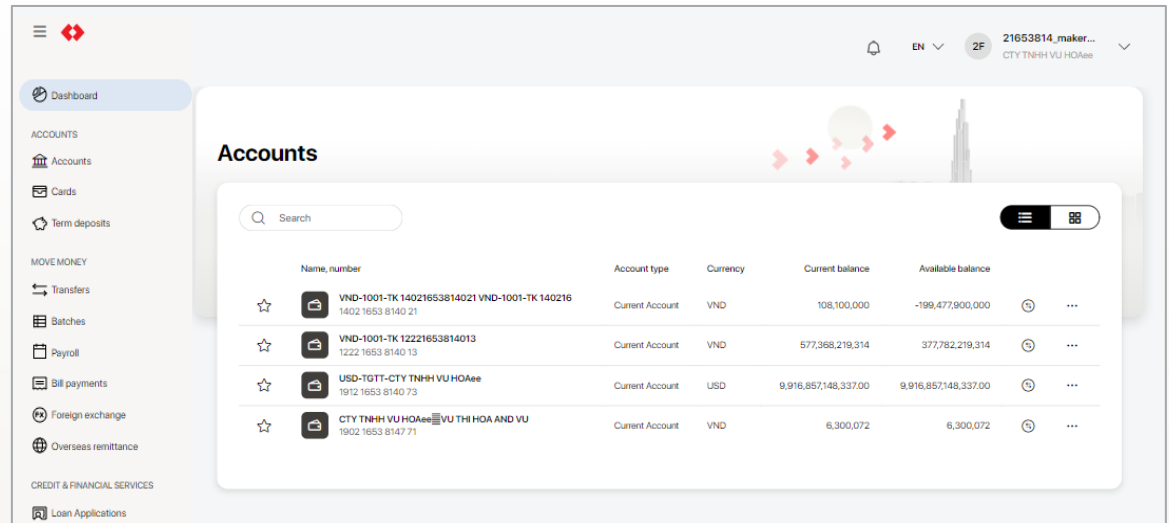
4. Account

4.1. Account Summary (Continue)

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

1 **Create payment**
Click the arrow icon

2 **Toggle favorite account**
Click on start icon on the left

3 **More actions include:**
- View account details
- View transactions
- View account statement

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4. Account

4.1. Account Summary (Continue)

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
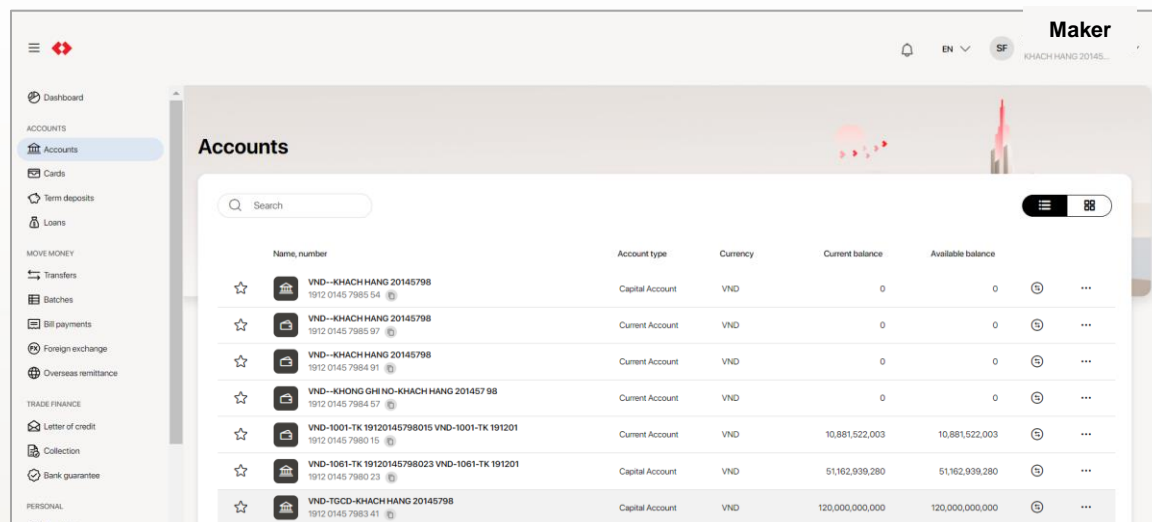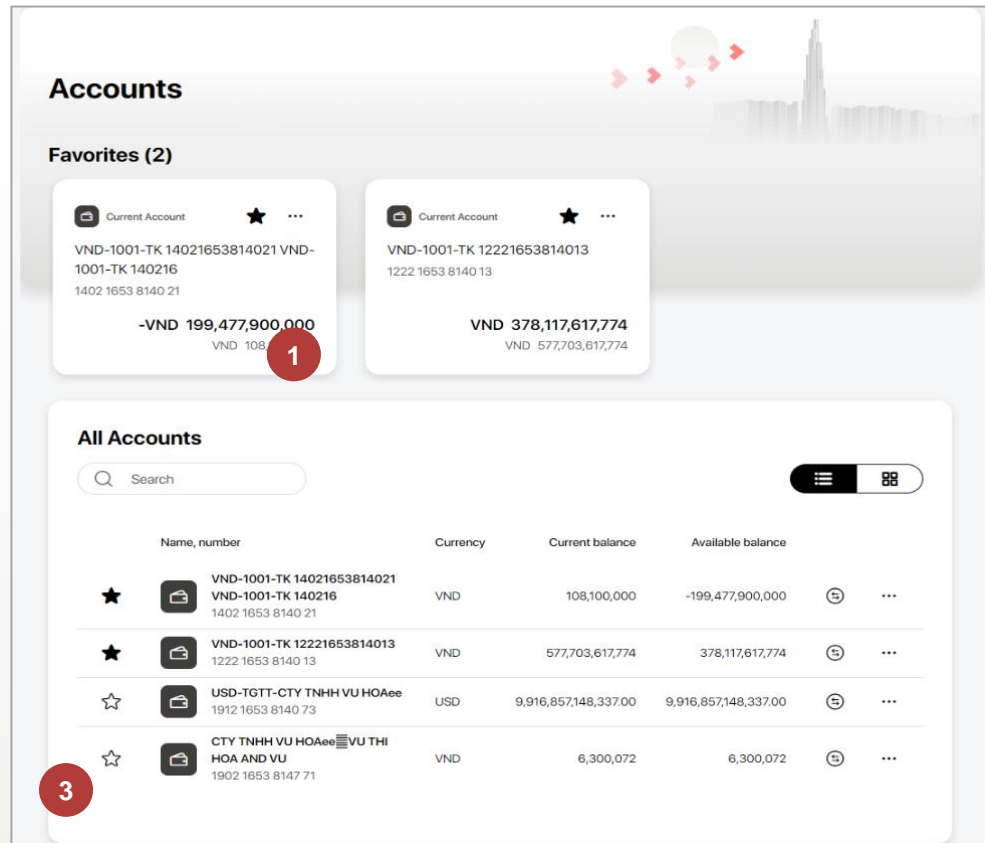
Favorites (2)

Current Account ★ ⋯	Current Account ★ ⋯
VND-1001-TK 14021653814021 VND-1001-TK 140216	VND-1001-TK 12221653814013
1402 1653 8140 21	1222 1653 8140 13
-VND 199,477,900,000	VND 378,117,617,774
VND 108,	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 HOAee 1912 1653 8140 73	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	VND	6,300,072	6,300,072		⋯

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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**

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4. Account

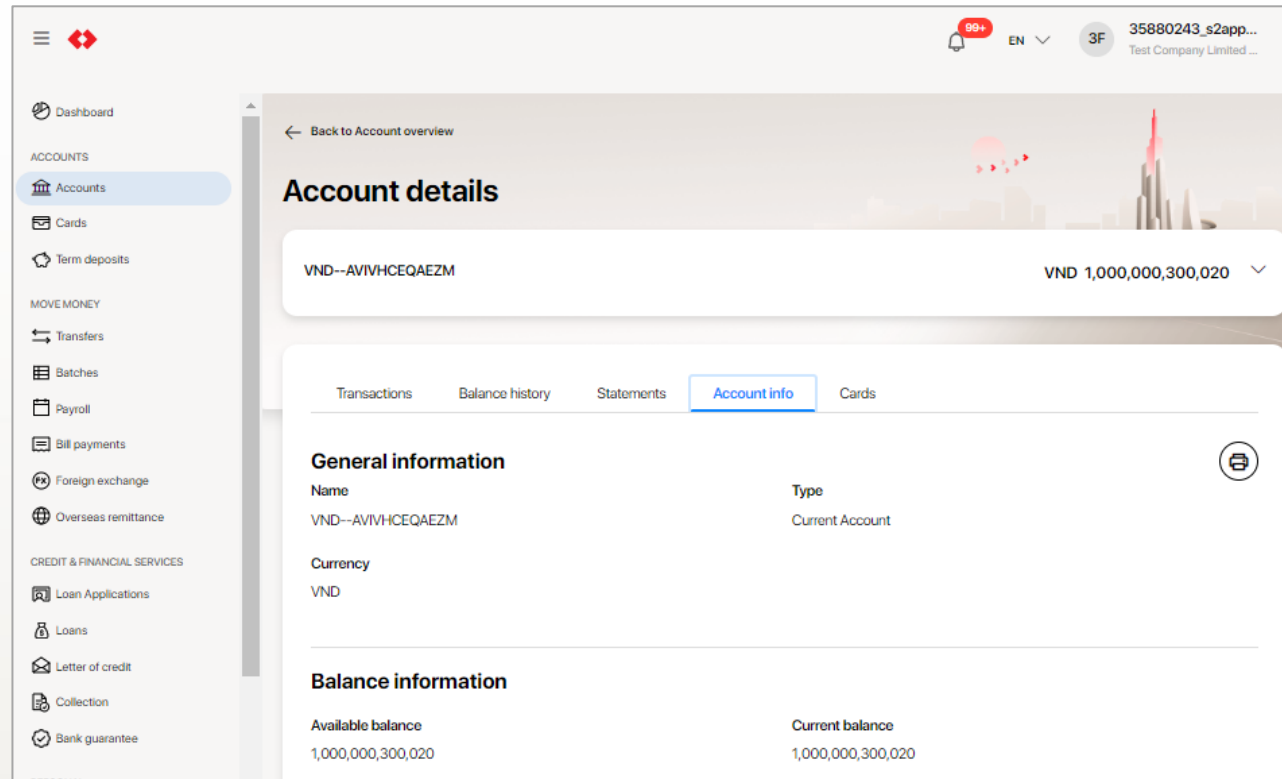## 4.2. Account Details (continue)

Account info
Displayed information of the account info include:

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

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

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

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4. Account

4.2. Account Details (continue)

Transaction – View: 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*

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4. Account

4.2. Account Details (continue)

Transaction – Filter: User can filter transaction by
- Transaction type
- Transaction amount (from/to)
- Transaction date (from/to)

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

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4. Account

4.2. Account Details (continue)

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

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

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

VND-1001-TK 1222165381401₃

VND

Transactions   Balanc

Search

Value date ▼	Accoun		Amount	Fee+VAT
11/04/2020	1		+567,000	
09/04/2020	1		+666,888	
09/04/2020	1 V		+23,000,000	

+VND 666,888

09/04/2020

Account name

Account number
19120913276120

Bank name
TECHCOMBANK

Transaction reference
FT20100806554421

Description
NGOCNPL TEST NOTI ON OLD APP

Add comments

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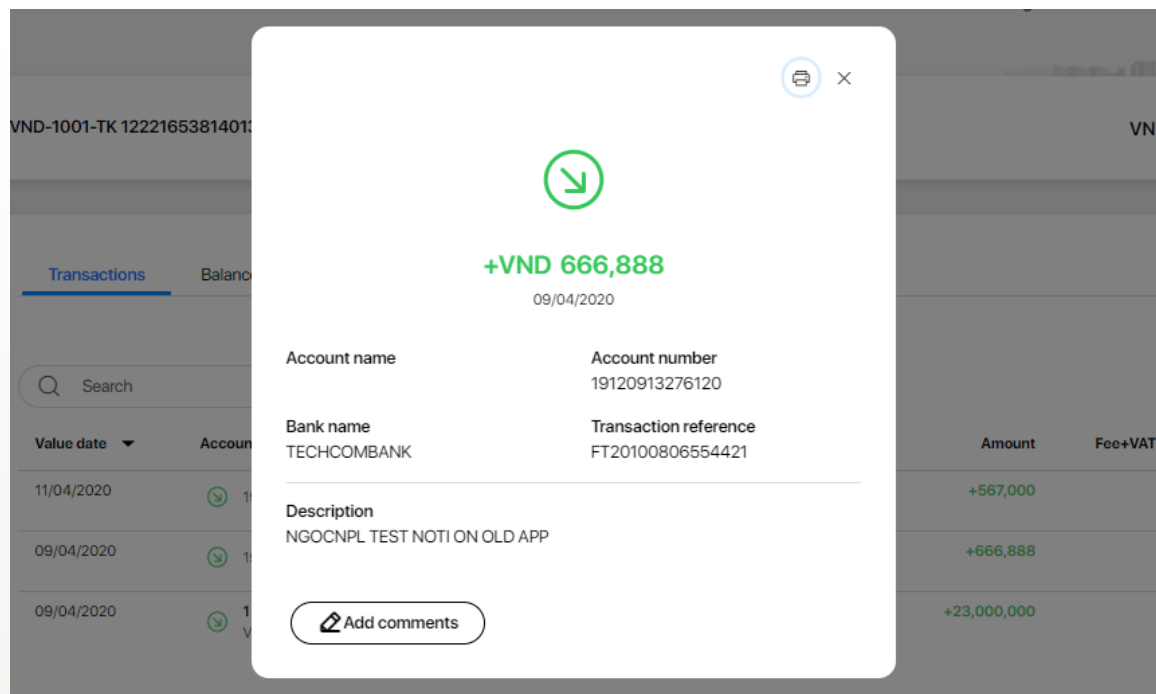
4. Account

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

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*

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4. Account

4.4. Download Debit/Credit Note

1 Click Account from Menu on the left and select the account need to download Debit/Credit Note

2 Click 1 or many transaction need to download/ print Debit/Credit Note

3 The system will generate the download Debit/Credit Note button

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5. CARD MANAGEMENT

This function allow 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

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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

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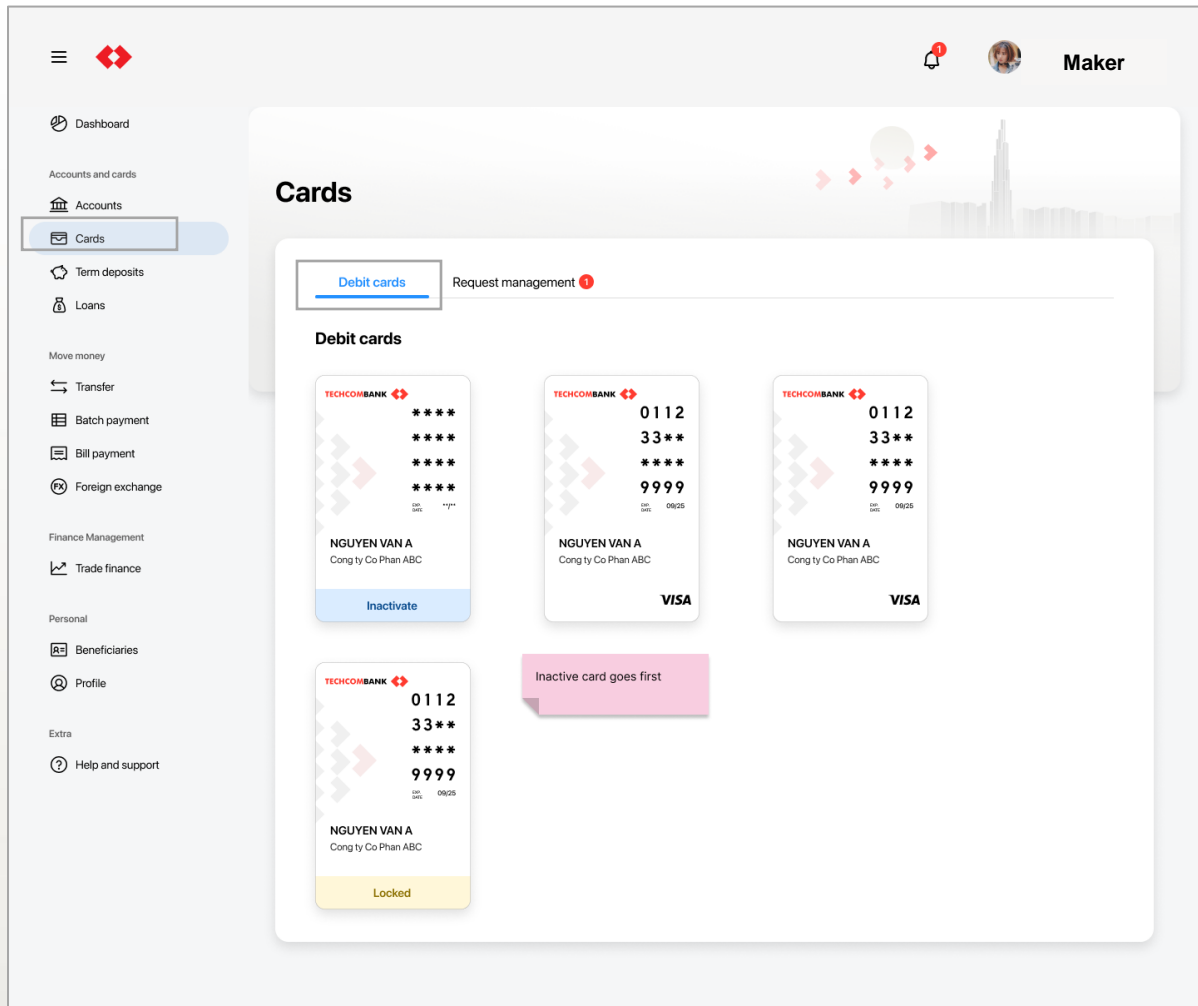
5. Card management

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**

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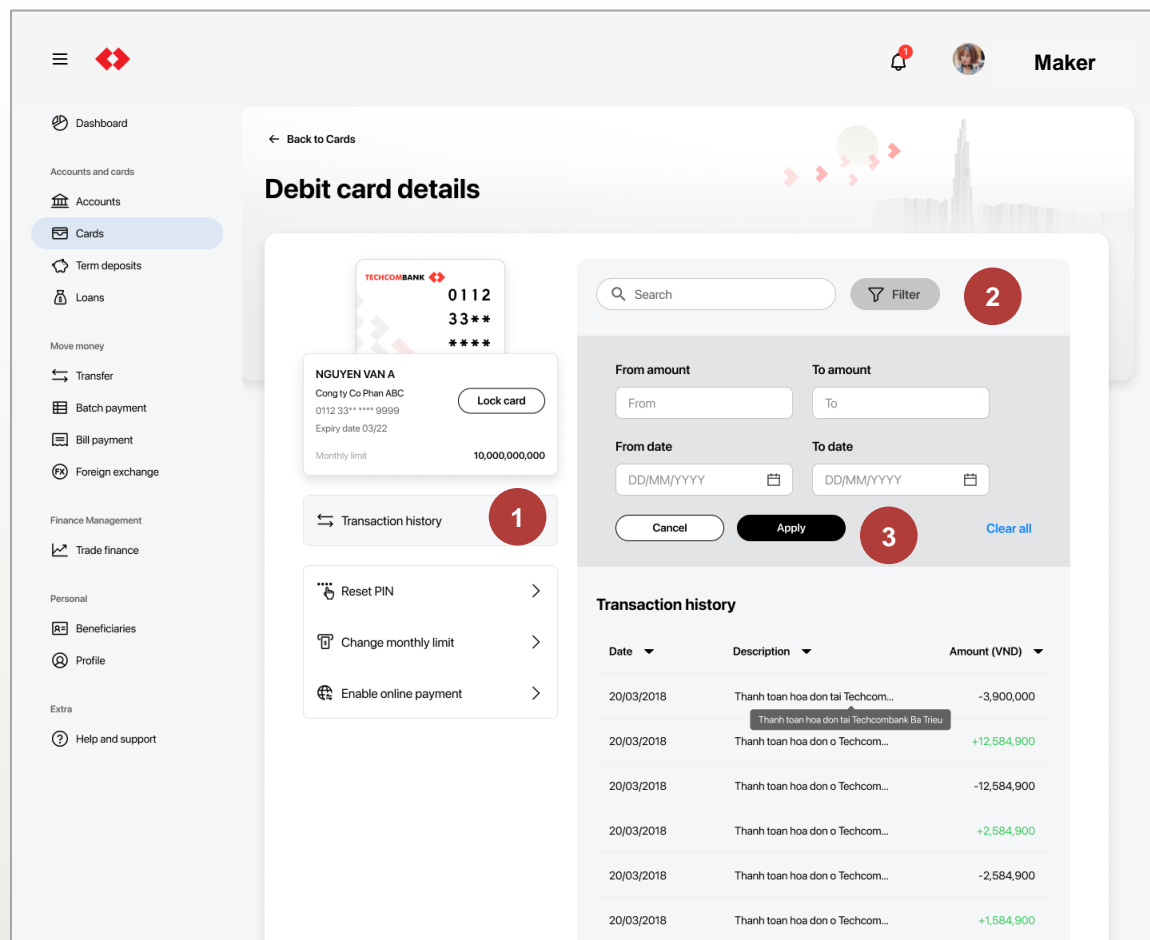
5. Card management

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

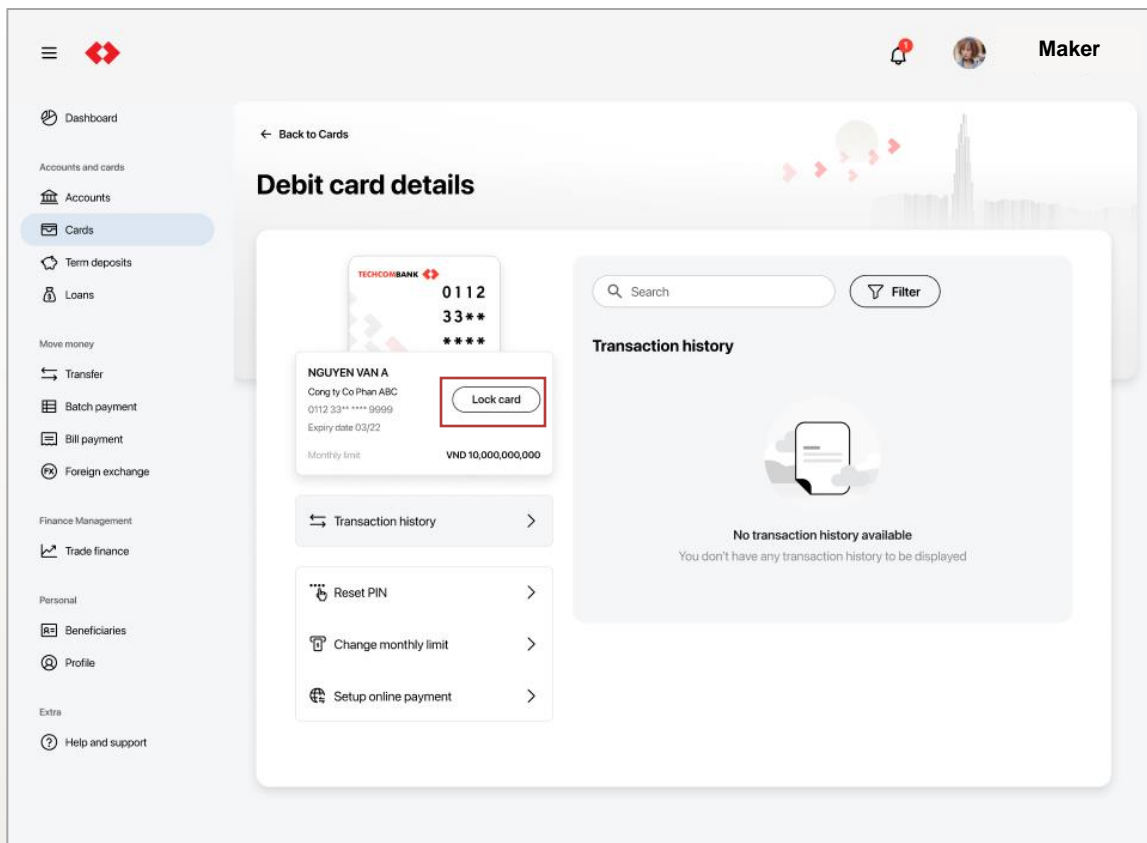BE GREATER

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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*

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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*

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5. Card management

5.4. Enable/Disable online payment (Continue)

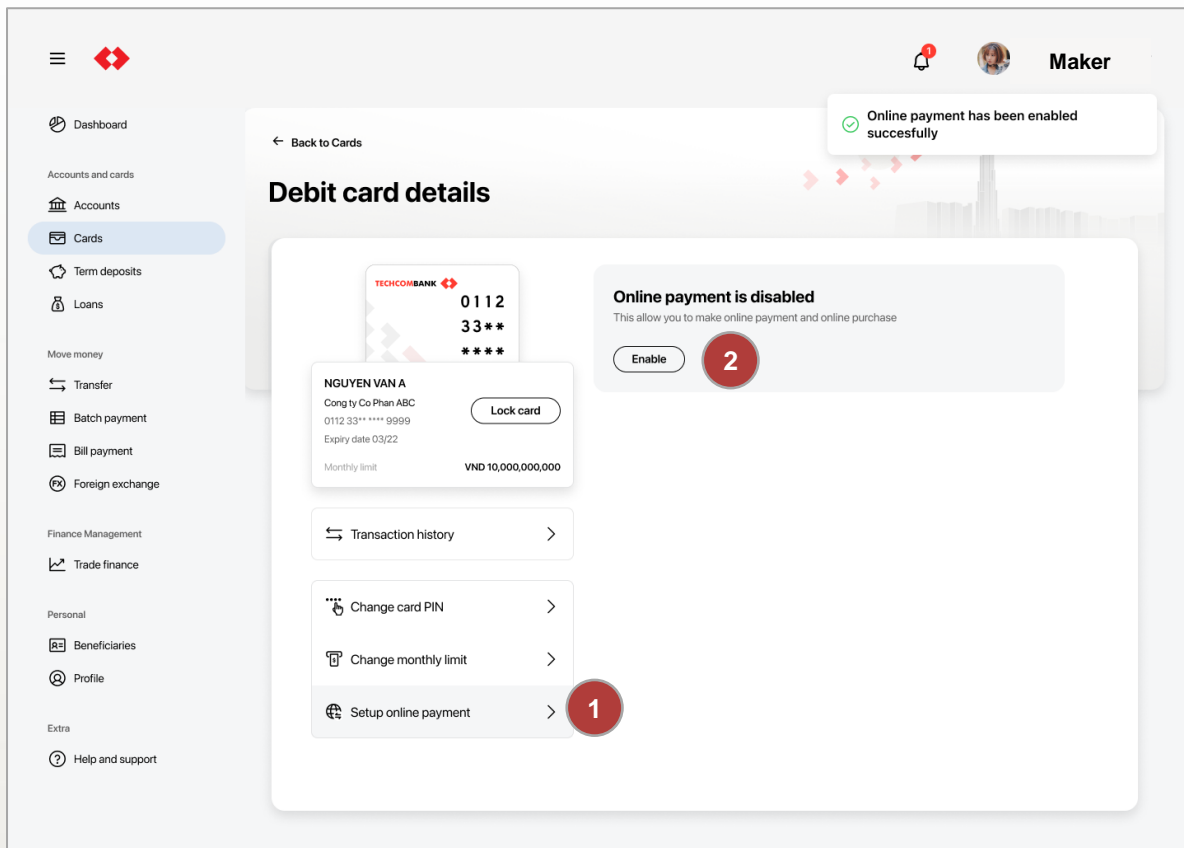- To disable online payment, user select Card management in the left menu → select Debit card → select the card want to perform

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*

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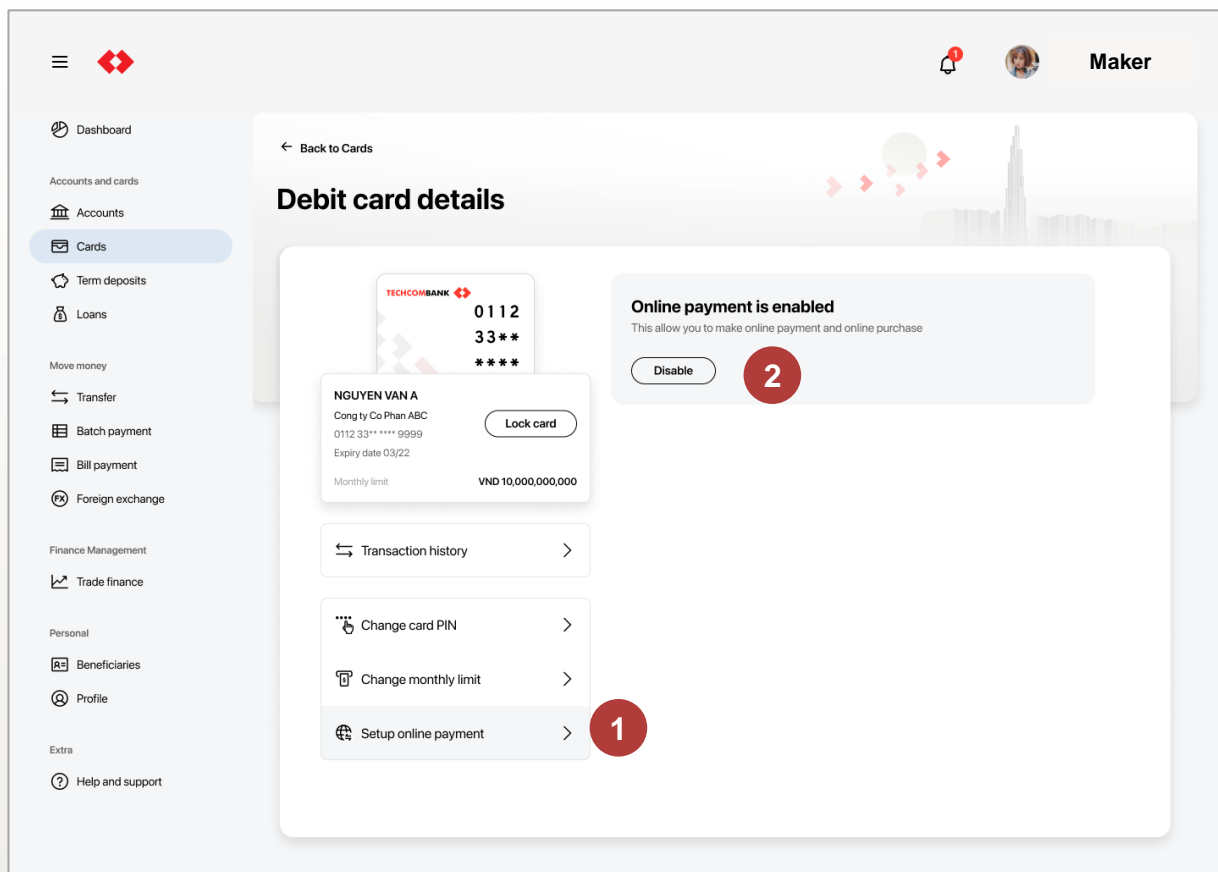
5. Card management

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.

Cards interface showing:

Dashboard	
Accounts and cards	
Accounts	
Cards	
Term deposits	
Loans	
Move money	
Transfer	
Batch payment	
Bill payment	
Foreign exchange	
Finance Management	
Trade finance	
Personal	
Beneficiaries	
Profile	
Extra	
Help and support	

Cards

Debit cards | **Request management**

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

|< < 1 2 3 > >|

Maker

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6. Term deposits

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

6.1. Initiate and approve term deposit requests

6.2. Query, manage requests and withdraw

6.3. Flexible term deposits

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6. Term Deposit

6.1. Initiate and approve term deposit requests

1   Select **Term Deposits** in the left Menu and click on **New term deposit**

2   Select **Online Term Deposit**

3   Select the Debit account and enter the principle amount you want to deposit

4   Select a term for the deposit. *System will fetch the interest rate and calculate interest at maturity for your reference*

5   Select **Continue**

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6. Term Deposit

6.1. 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
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

VND-1001-TK 12221653814013   VND 377,769,575,224
12221653814013

7   **8**

Back   Continue

New term deposit **9**

Confirm information

Debit account

VND-1001-TK 12221653814013
112221653814013

Principal amount
VND 10,000,000

Terms
12 month(s)

Interest rate (%/ year)
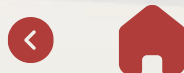6.8%

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

10

Back   Submit

6. Term Deposit

6.1. 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: 84de0ed6-716c-44b5-a806-93af97ea9494

Debit account

VND 40,116,587,928
VND-TGTT-KHDN 38057193
19238057193015

Principal amount
VND 3,000,000

Term
1 month(s)

Interest rate
0.3%

Interest at maturity
VND 764

Maturity date
24/06/2021
Applicable if approve today

Maturity method
Reinvest total balance

Description
-

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

Cancel request   Reject   Approve

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

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OPPO CPH2529   116

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6. Term Deposit

6.2. 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

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6. Term Deposit

6.2. 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

Download documents

Term
1 month(s)

Interest rate (%/ year)
0.3%

Open channel
Online

Accrued interest
VND 21,452

Estimated Interest at Maturity
VND 764

Open date

Value date
24/05/2021

Maturity date
24/06/2021

Maturity method
Reinvest total balance

Description
-

Redeem

TECHCOMBANK

Vietnam Technological and Commercial Joint Stock Bank

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

LETTER OF ONLINE DEPOSIT CONFIRMATION

No.: 14901114845000

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

- Business Owner   :   VND-TGTT-KHDN 38057193

- Certificate of business registration/ Certificate of corporate registration/ Establishment Decision/ Operation License no   :   0534453752

- Customer ID   :   38057193

- Product type   :   Online term deposit

- Principal amount   :   3,000,000VND

6. Term Deposit

6.2. 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   Interest rate (%/ year)
1 month(s)   0.3%

Accrued interest   Estimated Interest at Maturity   Open channel
VND 21,452   VND 764   Online

Value date   Maturity date   Maturity method
24/05/2021   24/06/2021   Reinvest total balance

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)   Interest amount (Pre-closure)
0.22%   VND 0

3

Cancel   Review

6. Term Deposit

6.2. 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

4 Confirm information

Debit account
Online term deposit
14901114845000

Destination account
VND-TGTT-KHDN 38057193
19238057193015

Principal amount
VND 3,000,000

Interest rate (Pre-closure)
0.22%

Interest amount (Pre-closure)
VND 0

5 Edit   Submit and approve

Withdraw term deposit

6 ✓ Your redeem request has been submitted successfully

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

6. Term deposit

6.3. 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.

3
- Select **Maturity Method**

- **Description**

Then click **Review**

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6. Term deposit

6.3. Flexible term deposits – initiate (continue)

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

- **Debit account; Principal amount**

- **Term, interest rate, estimated Interest at maturity**, value date, maturity date, maturity method

- **Description**(if any).

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

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6.Term deposit

6.3. 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.

6. Term deposit

6.3. Flexible term deposits – Approve on App

1 Similar to approve other transactions on the App, users access TCBB 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.

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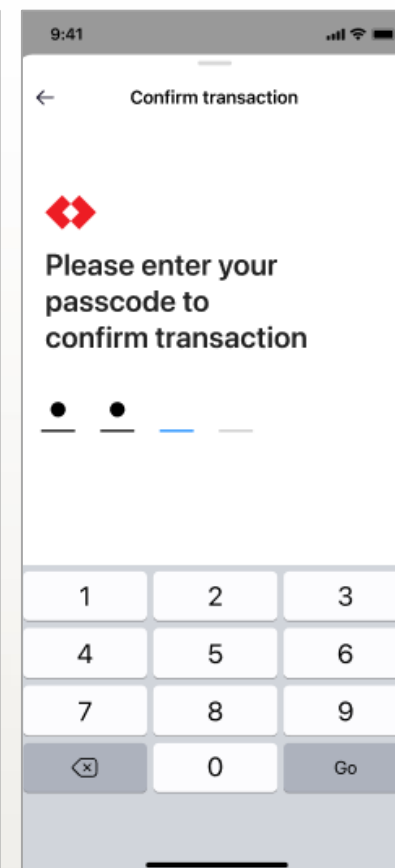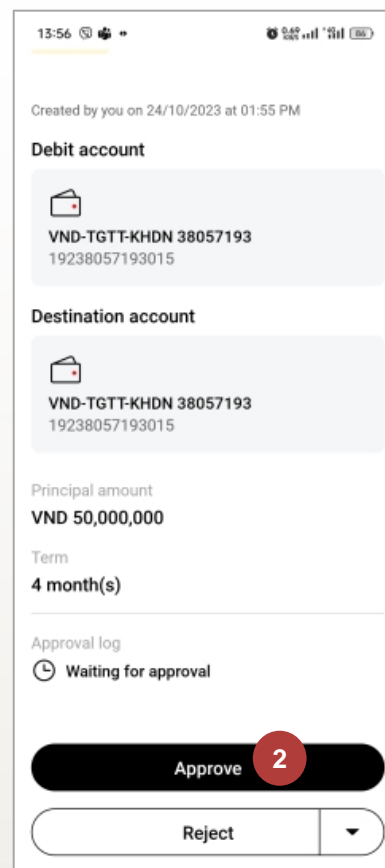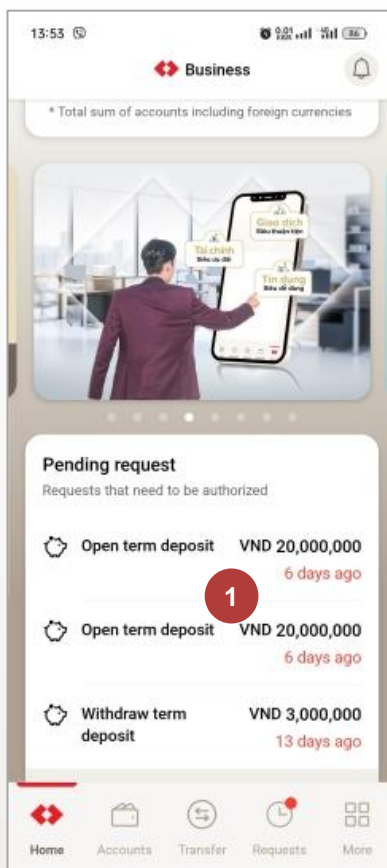
6. Term Deposit

6.3. 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.**

6. Term deposit

6.3. 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.

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6. Term deposit

6.3. 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.
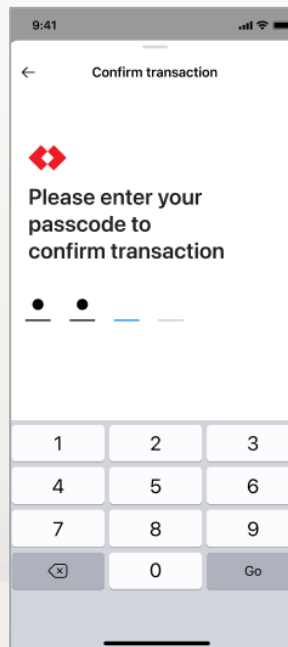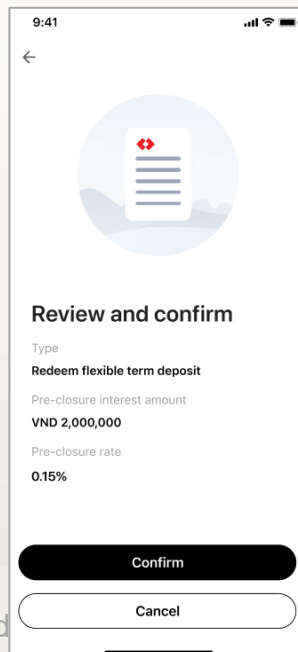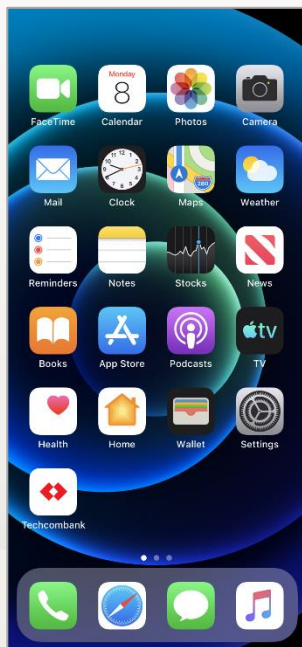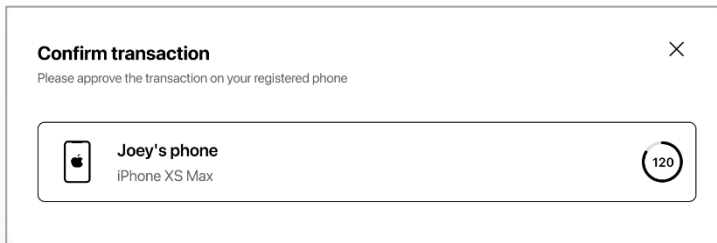
Request details

Partially withdraw flexible TD request Pending

Created by 38057193mc on 27/09/2023 at 6:11 PM
Transaction ID: e557d8f7-f1fe-474c-b1a0-4c6cb4c15efb

Debit account	Destination account
Online flexible term deposit	VND-TGTT-KHDN 38057193
14501114027008	19238057193015

Current information

Principal amount		
VND 200,000,000		

Term	Interest rate (%/year)	Estimated Interest at maturity
4 month(s)	5.6%	VND 3,774,247

Value date	Maturity date	Maturity method
24/05/2021	24/09/2021	Reinvest total balance

Partial withdrawal information

Withdrawal amount	Interest rate (Pre-withdrawal)	Interest amount (Pre-withdrawal)
VND 20,000,000	0.23%	VND 0

Withdrawal date		
27/09/2023		

Partial withdrawal information

Withdrawal amount	Interest rate (Pre-withdrawal)	Interest amount (Pre-withdrawal)
VND 20,000,000	0.23%	VND 0

Withdrawal date		
27/09/2023		

Remaining information

Remaining principal amount	Interest rate (%/year)	Estimated Interest at maturity
VND 180,000,000	5.6%	VND 3,396,822

Description
-

Approval log

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

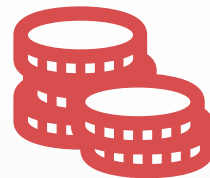Cancel request   Reject   Approve

5

6. Term deposit

6.3. Flexible term deposits – some notes

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

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

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

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

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7. LOAN

This function allows user to enquire and repayment their loans

7.1. Liability Overview

7.2. Loan listing

7.3. Loan details

7.4. Loan repayment request

7.5. Approve/ Reject repayment

7.4. Repayments history

BE GREATER

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Loan

7.1. 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

BE GREATER

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7. Loan

7.2. 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

4 For more details, select any loan in the list

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7. Loan

7.3. 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

BE GREATER

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7. Loan

7.3. 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

BE GREATER

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7. Loan

7.3. 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*

7. Loan

7.4. 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 make loan repayment for all loans**, except:**

1. Loans with SP code are:

- 110209 (Buyer's international BTT),
- 110406 (Preferential export loan),
- 110305 (VND loan with foreign currency interest rate),
- 220603 (Deferred payment LC),
- 110403 (Loan after export)

2. Loans with transactions pending

3. Overdue loan

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7. Loan

7.4. 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.

7. Loan

7.5. Approve/ Reject repayment

Approver select the pending transacton on Web and click Approve. A new transaction confirm request will be sent to approver's app and the approver enter the passcode to confirm the loan repayment.
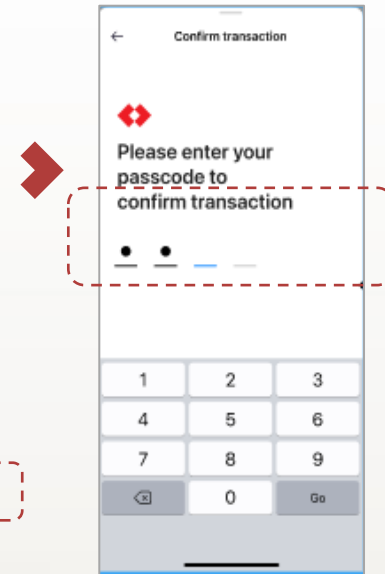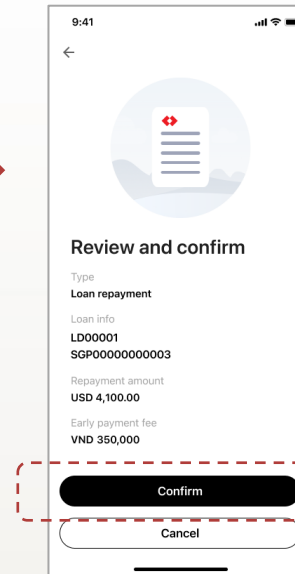
Approve the transaction on Web

Confirm the transaction on App

7. Loan

7.6. 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

7. Loan

7.7. Take note for user

(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.

8. MONEY TRANSFER

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

8.1. Own account transfer

8.2. Transfer to saved beneficiary

8.3. Transfer to new beneficiary

8.4. Transactions management

8.5. Authorize transaction

8.6. Trace request

8.7. Transfer to virtual account

BE GREATER

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8. Money transfer

8.1. 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

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*
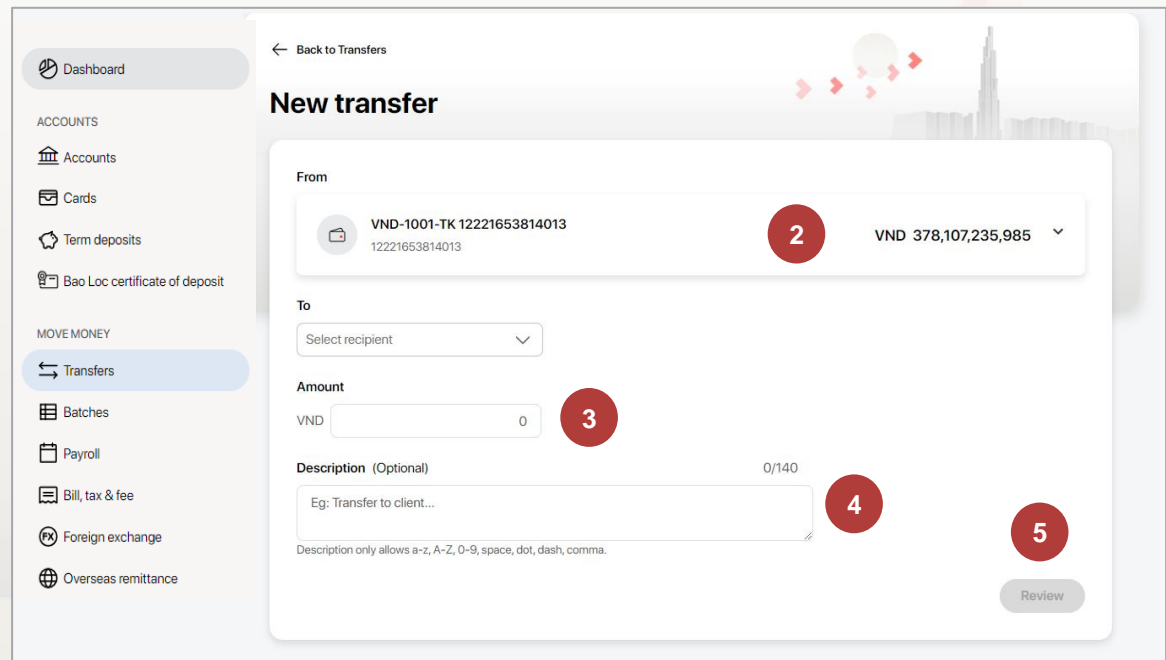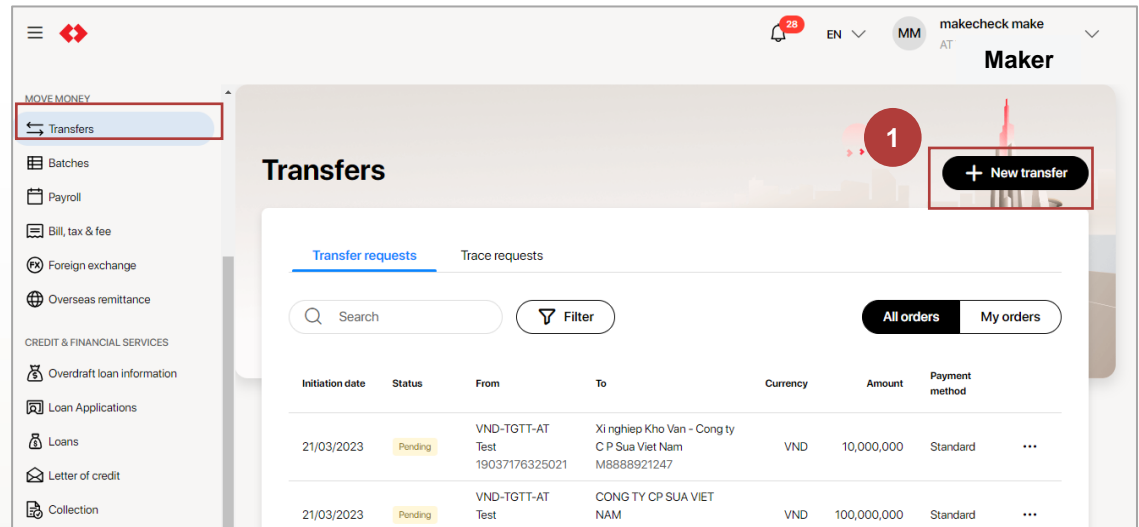
8. Money transfer

8.2. 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

BE GREATER

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8. Money transfer

8.2. Transfer to saved beneficiary (continue)

1 *Techcombank Business will choose the payment gateway automatically when maker initiate the transactions. If the amount of money 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.*

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8. Money transfer

8.3. 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

9 Select **Review** to walkthrough all transaction information again. If you don't want to change anything, select **Submit** in appear screen

BE GREATER

TECHCOMBANK

8. Money transfer

8.4. 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.*

8. Money transfer

8.5. 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

BE GREATER

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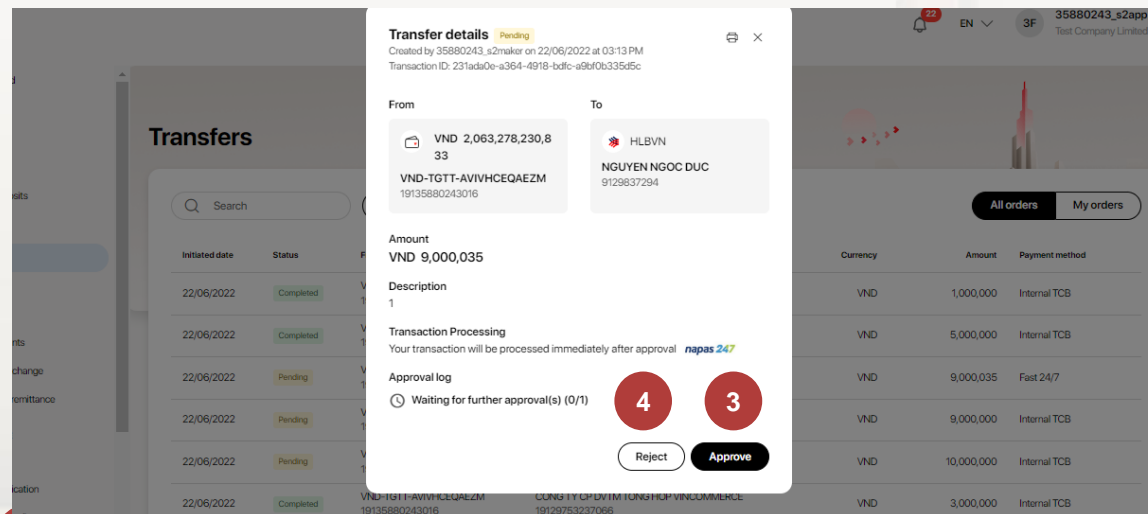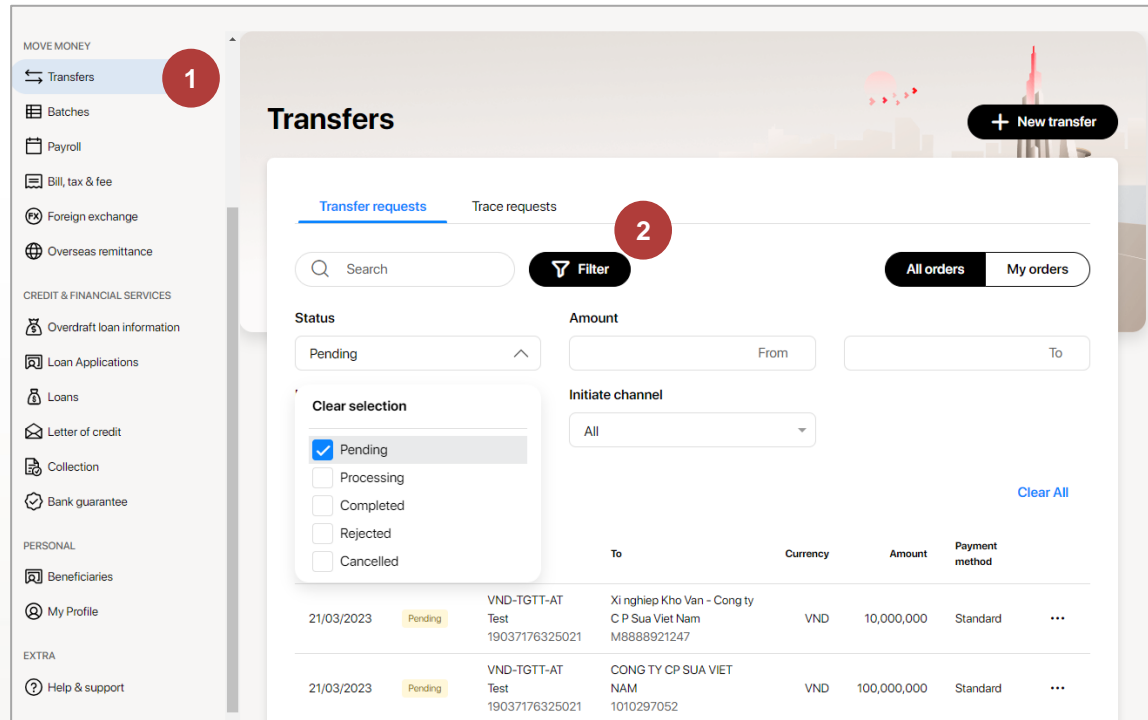
8. Money transfer

8.6. Trace request

8.6.1. Initiate trace request

Actions can be initiated with each transaction status:

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

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

BE GREATER

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8. Money transfer

8.6. Trace request

8.6.1. 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**

BE GREATER

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8. Money transfer

8.6. Trace request

8.6.1. 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   **4**

Note

Customer acknowledgement

We acknowledge that the above statements are true and responsible for the
content of the above amendment   **5**

Cancel   Submit

Trace reason

Please select reason ▲

Request to edit description

Request for blockage and refund

8. Money transfer

8.6. Trace request

8.6.1. 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**

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8.6. Trace request

8.6.2. 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)

3 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

Cancel request

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

Back | Confirm

BE GREATER

TECHCOMBANK

8. Transfer

8.7. 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

8. Transfer

8.7. 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.

9. BATCH PAYMENT

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

9.1. Initiate

9.2. View

9.3. Authorize

9.4. Trace batch

BE GREATER

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9. Batch payment

9.1. 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

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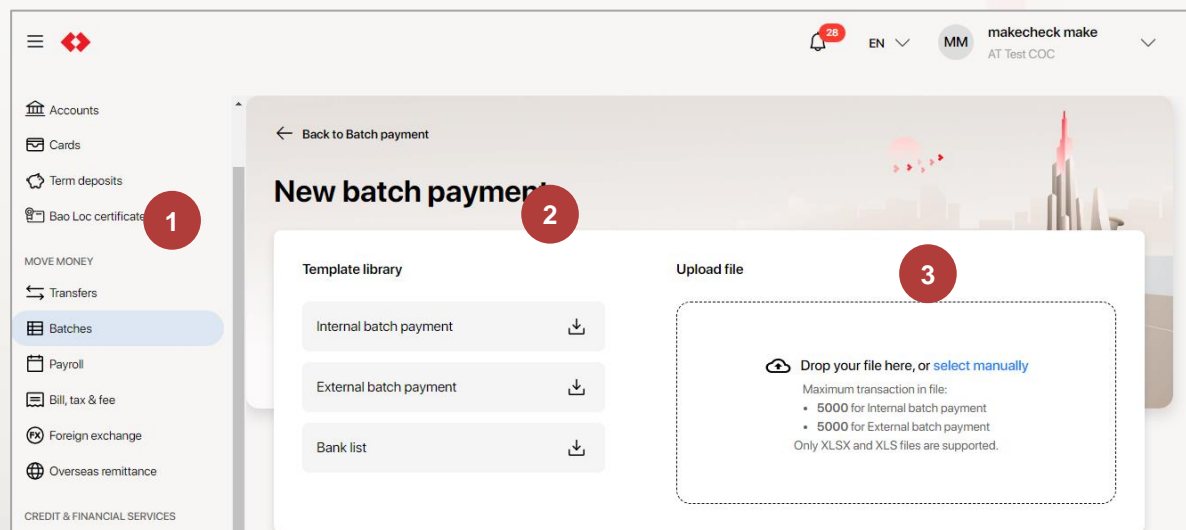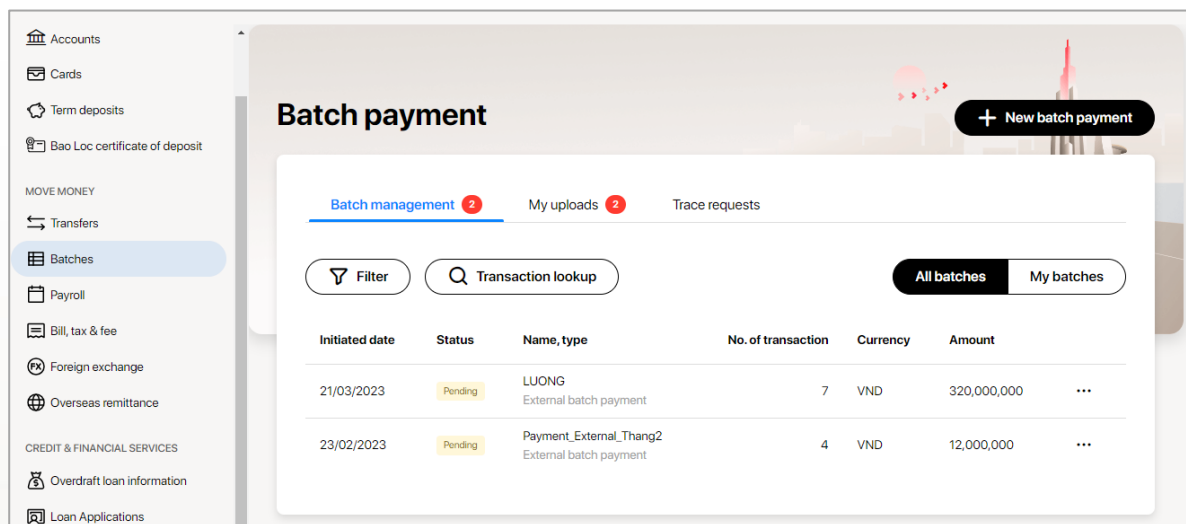
9. Batch payment

9.1. 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

BE GREATER

TECHCOMBANK

9. Batch payment

9.2. 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*

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9. Batch payment

9.2. View (Continue)

3 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

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

Maker

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9. Batch payment

9.3. 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
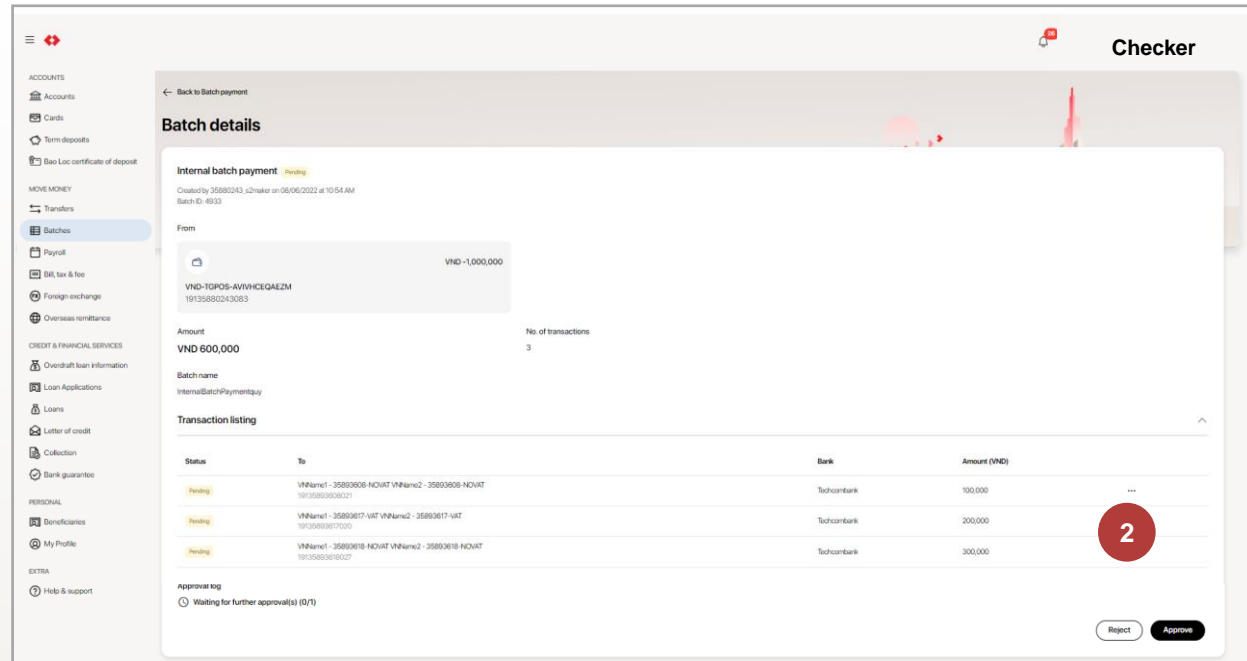
Note:
*User can quickly inquire pending transactions from **Pending requests** section on Dashboard screen*

Batch payment

9.4. Trace batch

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

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

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

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Batch payment

9.4. 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.

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Batch payment

9.4. 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

VƯỢT TRỘI MỖI NGÀY   TECHCOMBANK

14. PAYROLL

This function allows user to perform payroll transactions

14.1. Initiate

14.2. View

14.3. Authorize

TECHCOMBANK

10. Payroll

10.1. 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

BE GREATER

TECHCOMBANK
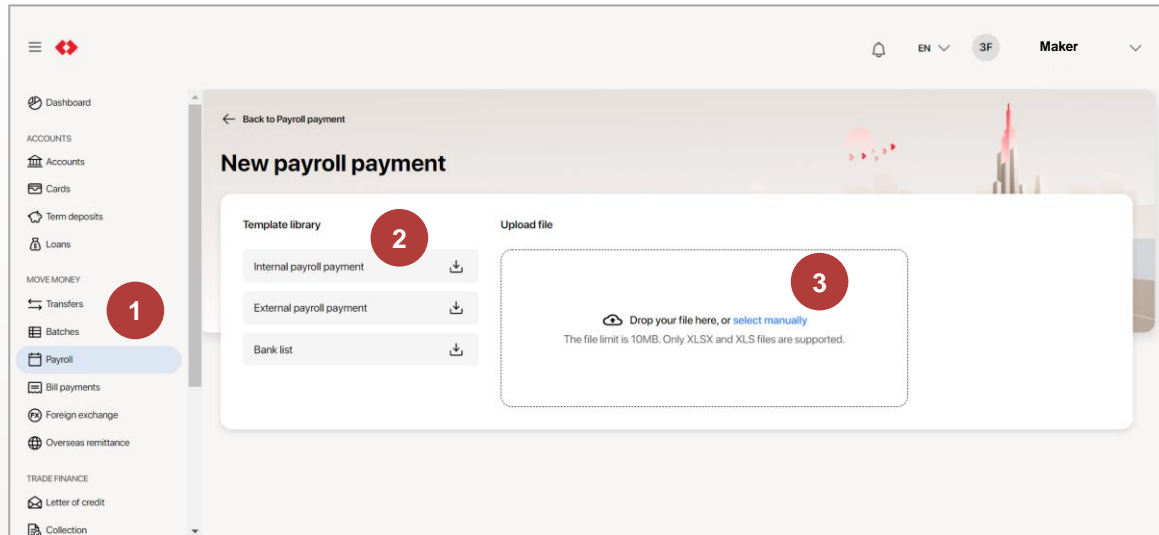
10. Payroll

10.1. 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**

10. Payroll

10.2. 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

10. Payroll

10.2. 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

BE GREATER

TECHCOMBANK

10. Payroll

10.2. 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
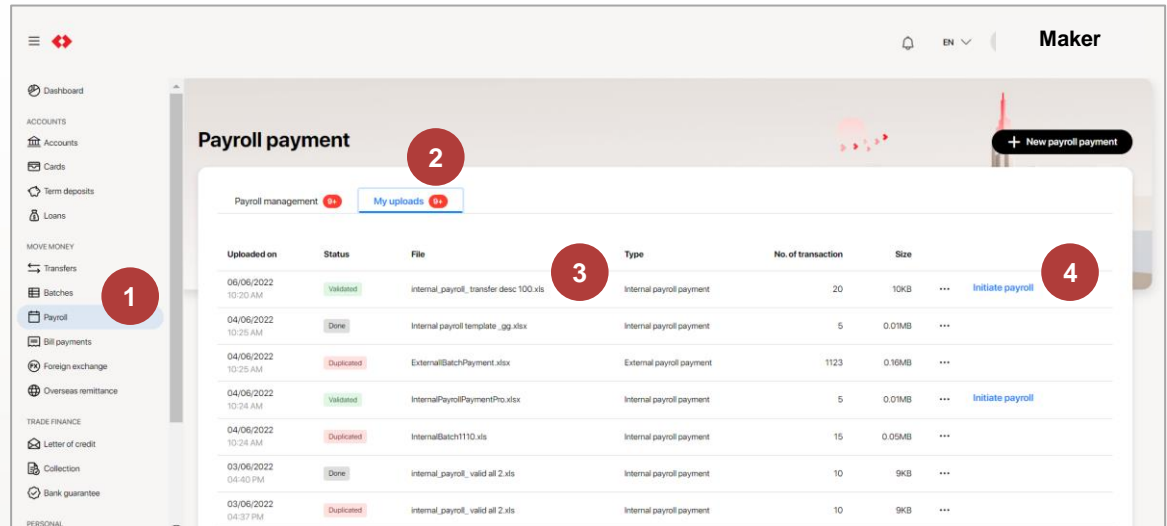
Note:
- *Payroll payment* bar helps user inquire detailed payroll transactions
- *My uploads* bar helps user track and edit uploaded files

BE GREATER

TECHCOMBANK

10. Payroll

10.3. 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] [Transaction lookup] **2**   [All payroll] [My payroll]

Payroll type	From amount	To amount
All	From	To

Status **3**	From initiated date	To initiated date
All	DD/MM/YYYY	DD/MM/YYYY

[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 **4**	ExternallBatchPayment28072021 / External payroll payment	5	VND	5,000,000	...

Sidebar:
- Dashboard
- ACCOUNTS
  - Accounts
  - Cards
  - Term deposits
- MOVE MONEY
  - Transfers
  - Batches
  - Payroll **1**
  - Bill payments
  - Foreign exchange
  - Overseas remittance
- TRADE FINANCE
  - Loans
  - Loan Application
  - Letter of credit
  - Collection
  - Bank guarantee
- PERSONAL

BE GREATER

TECHCOMBANK

10. Payroll

10.3. 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

BE GREATER

TECHCOMBANK

10. Payroll

10.3. 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.

11. BILL, TAX AND FEE

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

11.1. Electricity

11.2. Water

11.3. Saigon New Port

11.4. View Bill Payments

11.5. Authorize Bill payments

BE GREATER

TECHCOMBANK

11. Bill, tax and fee

11.1. 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.*

BE GREATER

TECHCOMBANK
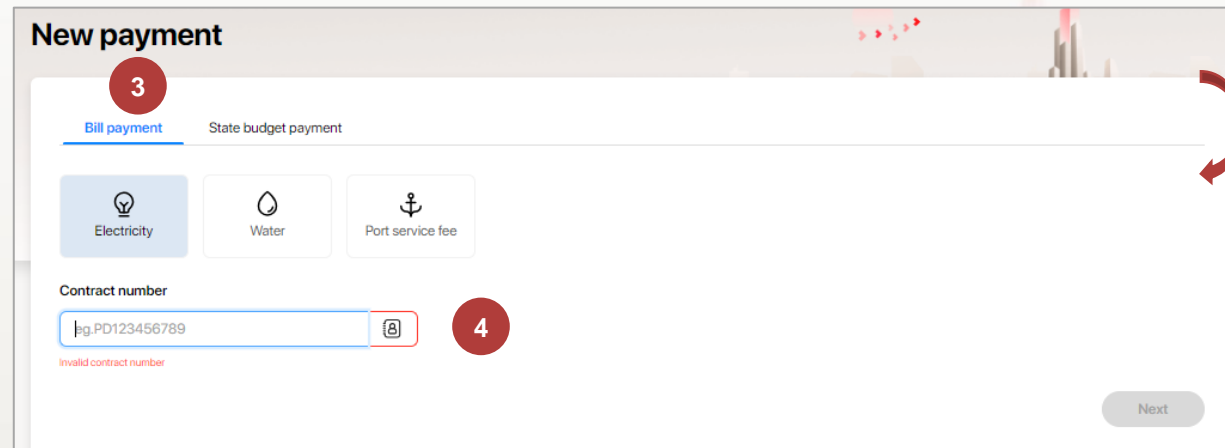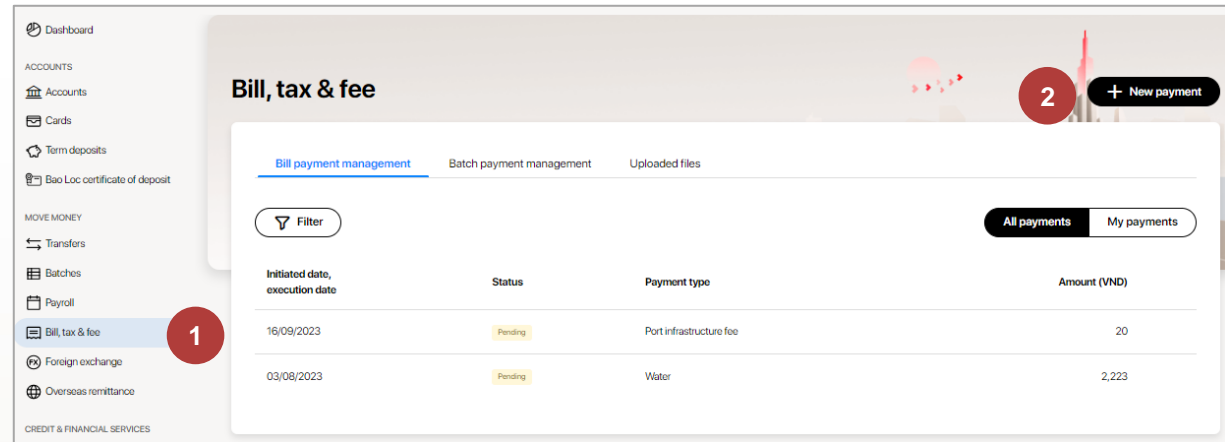
11. Bill, tax and fee

11.1. 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

← Back to Bill payments

Electricity

From

VND-1001-TK 12221653814013
12221653814013

VND 378,097,235,985

To
EVN
PP09000889473
K 177/1Cu Chinh Lan

Amount
VND 351,600

Billing Period
02/2021

Description
PP09000889473 Nguyen Thi Cung THANH TOAN HOA DON TIEN DIEN T02.2021,ST 351600VND, HD1011040614

☐ Save as a new payee

Back   Review

BE GREATER

TECHCOMBANK

11. Bill, tax and fee

11.2. 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**

BE GREATER

TECHCOMBANK
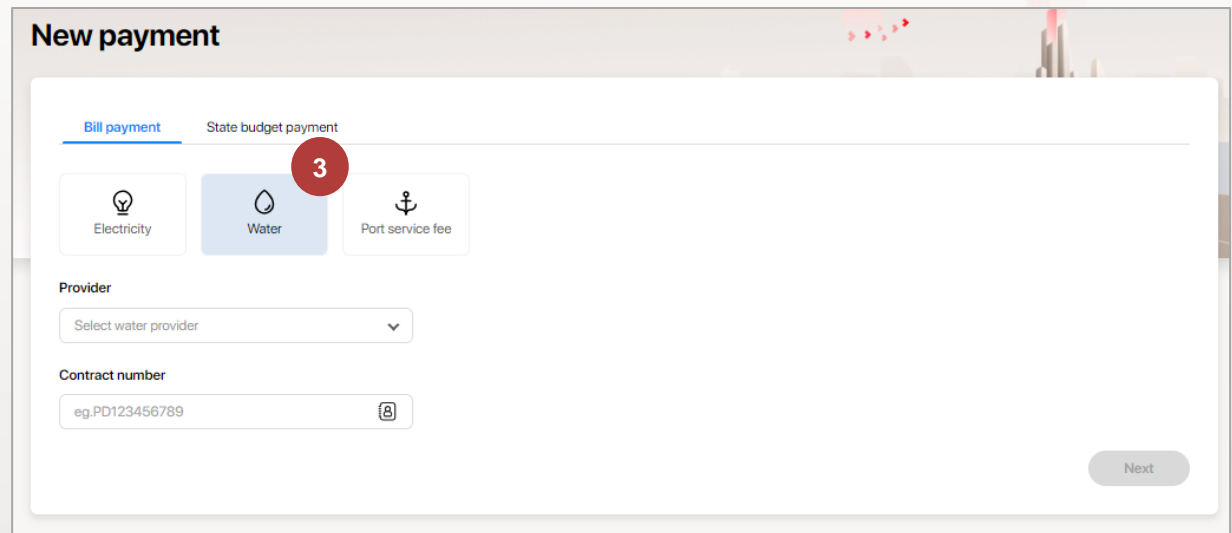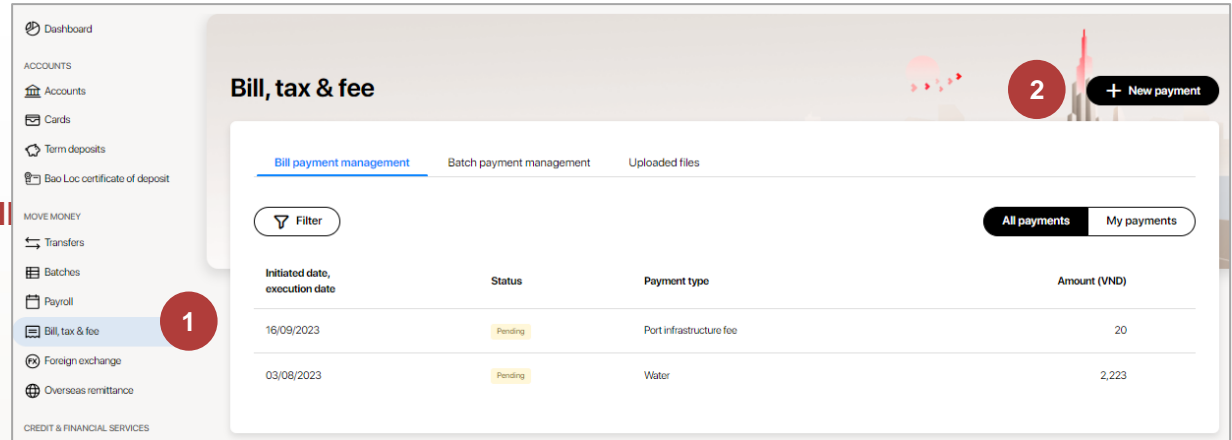
11. Bill, tax and fee

11.2. 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

6

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

8

☐ Save as a new payee

7

Back   Review

BE GREATER

TECHCOMBANK

11. Bill, tax and fee

11.3. Saigon New Port

1 Select **Bill Payment** in the left Menu

2 Select **New Payment**

3 Select **Saigon New Port**

4 Input Bill number and click **Next**

BE GREATER

TECHCOMBANK
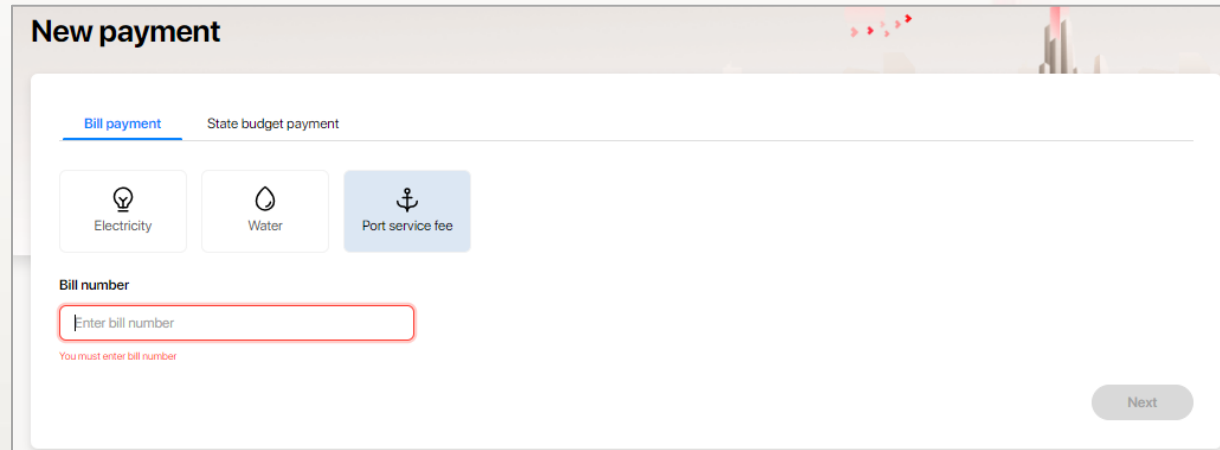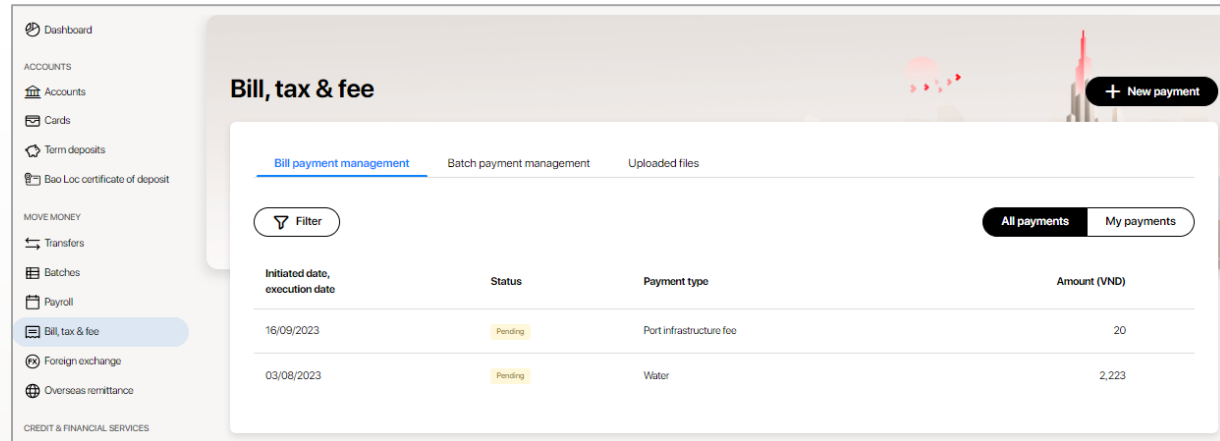
11. Bill, tax and fee

11.3. Saigon New Port (Continue)

5 Click dropdown to change default debit account *(if needed)*

6 Select **Review** then select **Submit** in appeared screen

← Back to Bill payments

Saigon New Port

From

VND-1001-TK 12221653814013
12221653814013   VND 377,594,375,224 ⌄

To
Saigon New Port
Contract ID: TMNHQNSCRL

Amount
VND 560,000

Bulk ID   Tax ID
853875   3602707401

Containers
PCIU8267267

Description
Thanh toan dich vu Tan Cang TMNHQNSCRL

Back   Review

5

6

BE GREATER

TECHCOMBANK

11. Bill, tax and fee

11.4. 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*

BE GREATER

TECHCOMBANK

11. Bill, tax and fee

11.5. 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*

12. CUSTOMS TAX

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

12.1. Tax/Fee liability payment

12.2. Single customs tax declaration

12.3. Multiple customs tax declaration

12.4. Authorize tax/fee payment request

12.5. Download custom tax deposit note

12.6. Exception cases for Customs tax payment

12.7. Custom tax by batch

TECHCOMBANK

12. Customs tax

12.1. 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**

BE GREATER

TECHCOMBANK

12. Customs tax

12.1. 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

5

Payment type
Tax liability payment

Tax declaration number
12436576587i9

Tax payer name

Cty TNHH Anh Ban Mai Xanh

Address
128 Bà Triệu

6

District (Optional)
Eg: Hai Bà Trưng

Province/City (Optional)
Eg: Hà Nội

☐ Save as a new payee

7

8

Back   Next

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

BE GREATER

TECHCOMBANK

12. Customs tax

12.1. 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

BE GREATER

TECHCOMBANK

12. Customs tax

12.1. 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)	
☑	NK	1901	Thuế nhập khẩu	128,000,000	10,000,000	✎
☐	NK	1901	Thuế nhập khẩu	128,000,000	128,000,000	
☐	NK	1901	Thuế nhập khẩu qua bien gioi dat lien	128,000,000	128,000,000	
Total amount (VND)					-	

Back   Review

Edit

Tax type
NK

Tax item code
1901

○ Full payment VND 128,000,000

○ Partial payment

Amount (VND)
0

Cancel   Save

TECHCOMBANK

12. Customs tax

12.2. 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**

BE GREATER

TECHCOMBANK

12. Customs tax

12.2. 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.

BE GREATER

TECHCOMBANK

12. Customs tax

12.2. 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

BE GREATER

TECHCOMBANK

12. Customs tax

12.2. 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

	Tax type	Tax item code	Tax item name	Original amount (VND)	Pay amount (VND)	
☑	NK	1901	Phí Hải quan	20,000	20,000	✎
☐	NK	1901	Phí Hải quan	20,000	20,000	
☐	NK	1901	Phí Hải quan	20,000	20,000	
Total amount (VND)					20,000	

Back   Review

Edit

Tax type

NK

Tax item code

1901

◉ Full payment VND 128,000,000

◯ Partial payment

Amount (VND)

0

Cancel   Save

12. Customs tax

12.3. Multiple customs tax declarations

- 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***

BE GREATER

TECHCOMBANK

12. Customs tax

12.3. 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**

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

BE GREATER

TECHCOMBANK

12. Customs tax

12.3. 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**

12. Customs tax

12.4. 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*

12. Customs tax

12.4. 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

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

Custom inquiry information ⌄

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

12. Custom tax

12.5. 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.**
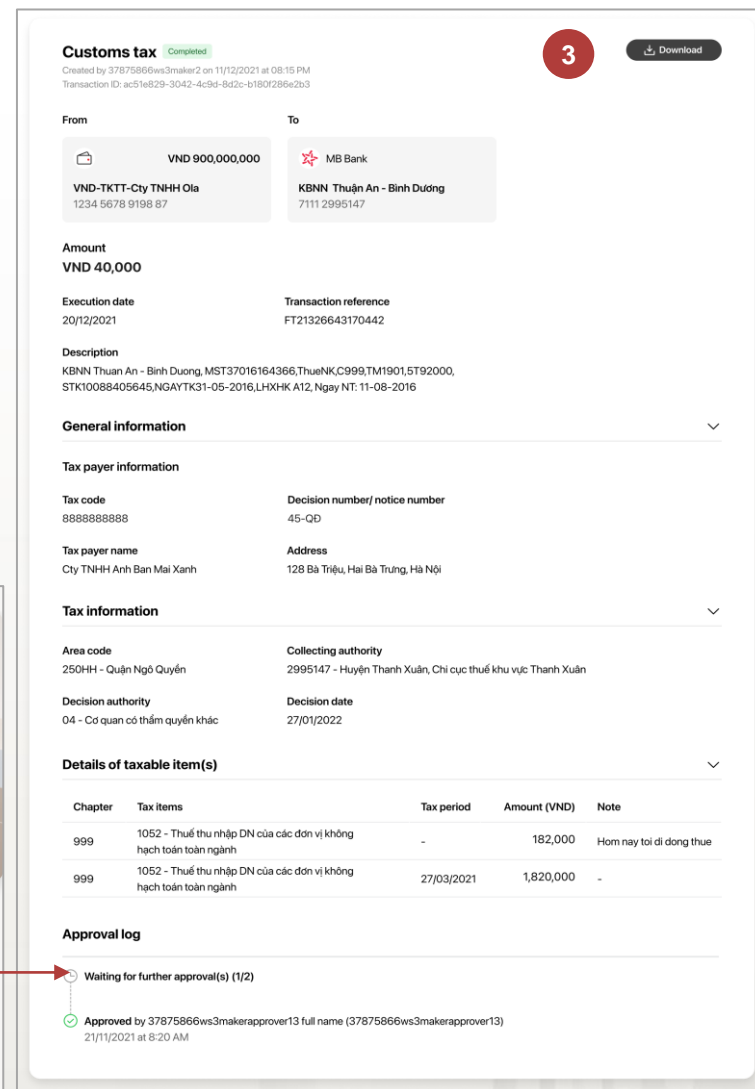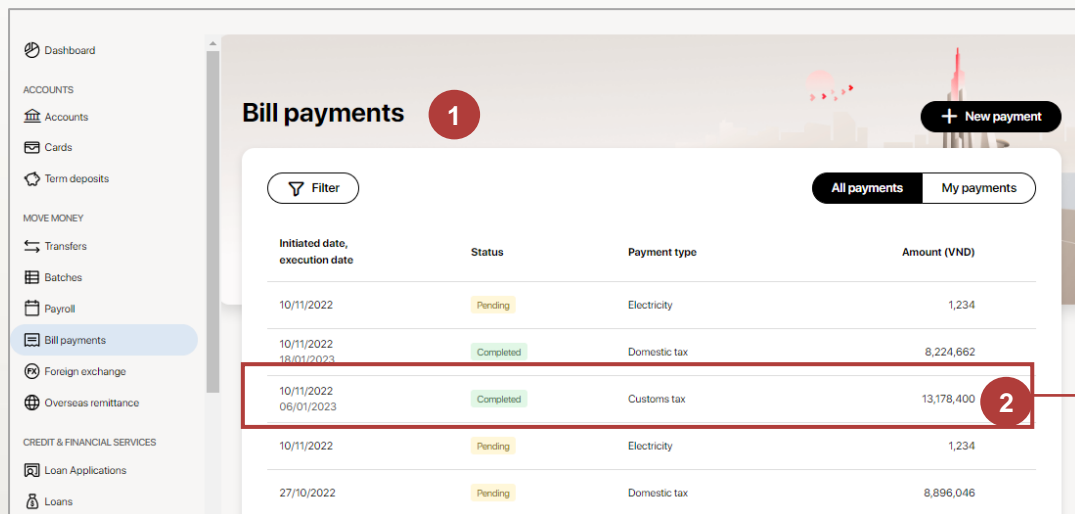
12. Custom tax

12.6. 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	Tax payer name	Address
33443645678673	Cty TNHH Anh Ban Mai Xanh	128 Bà Triệu, Hai Bà Trưng, Hà Nội

Tax declaration number	Registration date
33443645678673	20/11/2021

Custom inquiry information ⌄

Area code	Chapter	Collecting authority code
250HH – Quận Ngô Quyền	999	2995147

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

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

VUỢT TRỘI ➤ MỖI NGÀY   TECHCOMBANK ◆◆

12. Custom tax

12.7. 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, Paymen type, Address of tax payer.

➢ The optional field: Reference no.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

12. Custom tax

12.7. 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.*

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

12. Custom tax

12.7. 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.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

12. Custom tax

12.7. 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**.

12.7. 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.*

12. Custom tax

12.7. 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.

12. Custom tax

12.7. 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.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

12. Custom tax

12.7. 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....

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 ›

12. Custom tax

12.7. 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.

12. Custom tax

12.7. 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.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
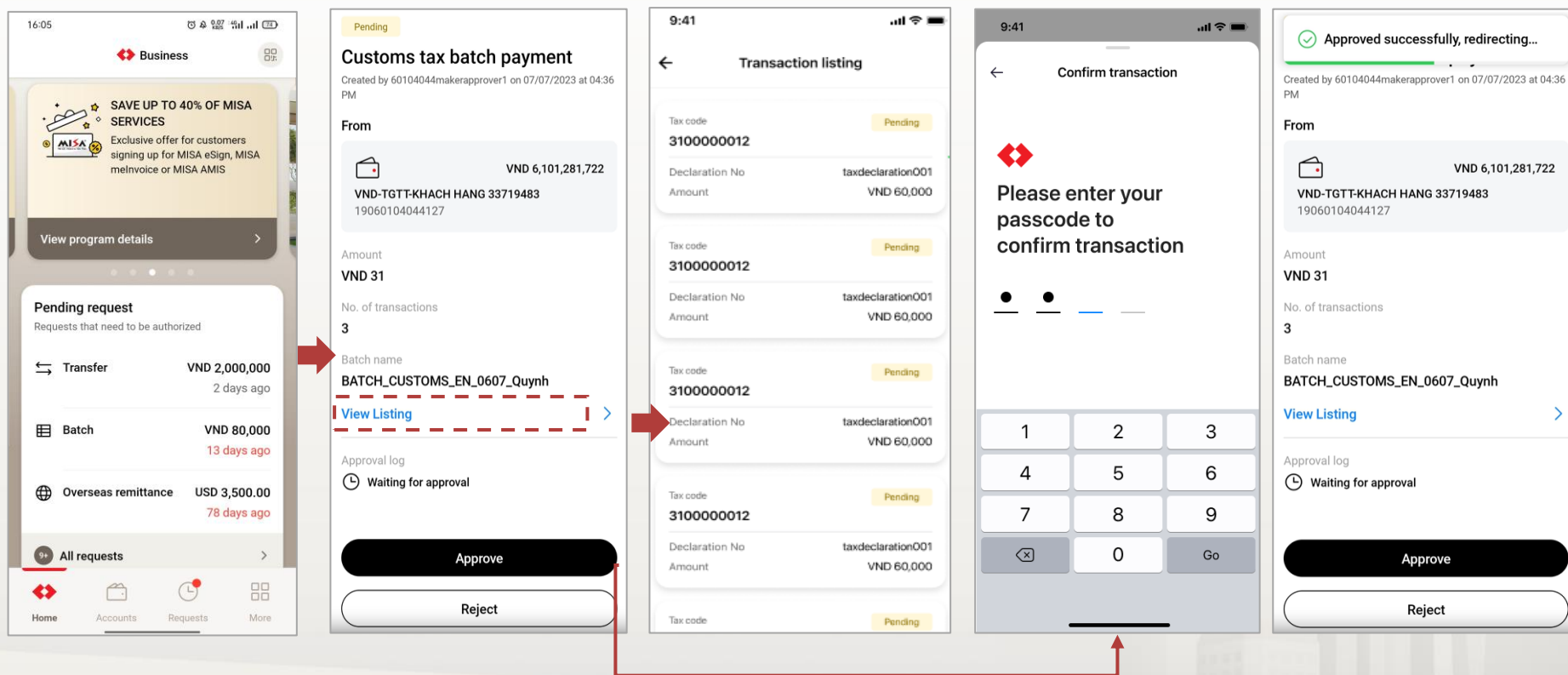
12. Custom tax

12.7. 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 critierias:

- Status: Pending, Processing, Approved, Rejected, Cancelled, Completed

- From amount…to amount

- Form date… to date

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

12. Custom tax

12.7. 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.

12. Custom tax

12.7. 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.

VƯỢT TRỘI MỖI NGÀY   TECHCOMBANK

12. Custom tax

12.7. 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.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

13. DOMESTIC TAX

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

13.1. Initiate

13.2. Authorize

BE GREATER

TECHCOMBANK

13. Domestic Tax

13.1. 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**

BE GREATER

TECHCOMBANK

13. Domestic Tax

13.1. 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**

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

BE GREATER

TECHCOMBANK

13. Domestic Tax

13.1. 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*)

BE GREATER

TECHCOMBANK

13. Domestic Tax

13.1. 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)

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

	Chapter	Tax items	Tax period	Orginal amount (VND)	Pay amount (VND)	Note
☑	999	1052 - Thuế thu nhập DN của các đơn vị không hạch toán toàn ngành	27/03/2021	10,000,000	5,000,000	-
☑	599	1602 - Thu từ đất ở tại đô thị	27/03/2021	10,000,000	5,000,000	-
☐	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	

Edit taxable item ✕

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)   **Pay amount (VND)**

Eg: DD/MM/YYYY   10,000,000

Note (Optional)   0/25

Enter note

Cancel   Save

BE GREATER

TECHCOMBANK

13. Domestic Tax

13.2. Authorize

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

2 Select **Filter**

3 Select **Domestic tax** in **Payment type**

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

5 Select the transaction you want to authorize

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

BE GREATER

TECHCOMBANK

13. Domestic Tax

13.2. 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

Bill details

Domestic tax Pending

Created by 35880243_s2maker on 03/06/2022 at 04:27 PM
Transaction ID: 9eeccbbb-7208-4ff8-ab31-fb25c6c26a94

From

VND -1,000,000
VND-TGPOS-AVIVHCEQAEZM
19135880243083

To

KBNN
KBNN Gò Quạo - Kiên Giang
7111

Amount
VND 200,000

General information

Tax payer information

Tax code
1800376620

Decision number / notice number
-

Tax payer name
Đặng Thành Luân

Address
123

Tax information

Area code
8131131 - Xã Vĩnh Thạnh

Collecting authority code
1054260 - Cục Thuế Tỉnh Bình Dương

Decision authority
02 - Finance Inspectorate

Decision date
-

Details of taxable item(s)

Chapter	Tax items	Tax period	Amount (VND)	Note
757	1003 - Thuế thu nhập từ hoạt động sản xuất, kinh doanh của cá nhân	-	200,000	

Approval log

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

Reject   Approve

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

BE GREATER

TECHCOMBANK

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

BE GREATER

TECHCOMBANK

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

14. FX Selling

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

1 Select a sourse foreign currency account need to exchange

2 Select a VND beneficiaries account

3 Select the rate type: **Auto rate**

4 Enter the **Transaction amount**. System generates the equivalent amount and transaction rate (***Note***: *This is the auto-rate at the initiative time for reference and can change at the authorization time*)

5 Select the purpose and enter the **Description** (Required)

6 Click **Review**

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

USD 2,000 . 00

Transaction rate

USD 1.00 = VND 22,121

Equivalent amount

VND 44,242,000 **4**

Source

1. From export revenue **5**

Description (Required) 3/140

abc

Review **6**

BE GREATER

TECHCOMBANK

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

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

To

KHACH HANG 20269008
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

8

By tapping "Submit", You agree to the Terms and Conditions   Edit   **Submit**

✓ Transaction successfully submitted

Foreign exchange summary **9**

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

From

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

To

VND-TKTT-Cty TNHH Ola
1234 5678 9198 87

BE GREATER

TECHCOMBANK

14. FX Selling

14.2. Initiate FX Selling transaction – contract rate

Criterias for initiating contract rate transactions:

✓ Customer communicates with TCB's foreign exchange department (via email, recorded phone or at the counter) about the need to sell a certain amount of foreign currency at the contract rate.

✓ The forex department creates deal on VFX and provides a deal reference number for customer to initiate new transaction on TCBB

Criterias for initiating contract rate transactions:

▪ Convert from foreign currency to VND with foreign currencies: USD, EUR, GBP, AUD, JPY, SGD, HKD, CAD, THB, CHF and other foreign currencies as prescribed by Techcombank from time to time

▪ Applicable account type: Customer's payment account and capital account opened at Techcombank

▪ Trading hours: regulated by Techcombank for each type of foreign currency from time to time (8:30-18:00 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.

BE GREATER

TECHCOMBANK

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
Contract rate **2**

Deal reference number **3**

Transaction amount
-

Transaction rate
USD 1.00 = VND -

Equivalent amount
VND -

Source
Select source type

Description (Required)   0/140
Eg: Foreign exchange...

Review

BE GREATER

TECHCOMBANK

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

USD 900,000,000

USD-TKTT-Cty TNHH Ola
1234 5678 9198 87

To

VND-TKTT-Cty TNHH Ola
1234 5678 9198 87

Transaction amount
USD 1,000.00

Equivalent amount
VND 23,000,000

Rate type
Contract rate - AAA1234567911

Transaction rate
USD 1.00 = VND 23,000

Source
M&A, divest capital payment purpose

Description
Hom nay toi di doi tien

☑ By clicking this, I agree with Terms and conditions   Edit   Submit

---

✓ **Transaction successfully submitted**   **7**

Foreign exchange summary

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

From

USD 900,000,000

USD-TKTT-Cty TNHH Ola
1234 5678 9198 87

To

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*

BE GREATER

TECHCOMBANK

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.

Foreign exchange details

Foreign exchange `Pending`

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

From

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

To

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**

Reject | Approve

Reject request ✕

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

Input reason 0/140

Add comment **2**

Cancel | Confirm

14. FX Selling

14.4. Approve FX Selling transaction (continue)

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

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

Confirm transation on App

BE GREATER

TECHCOMBANK
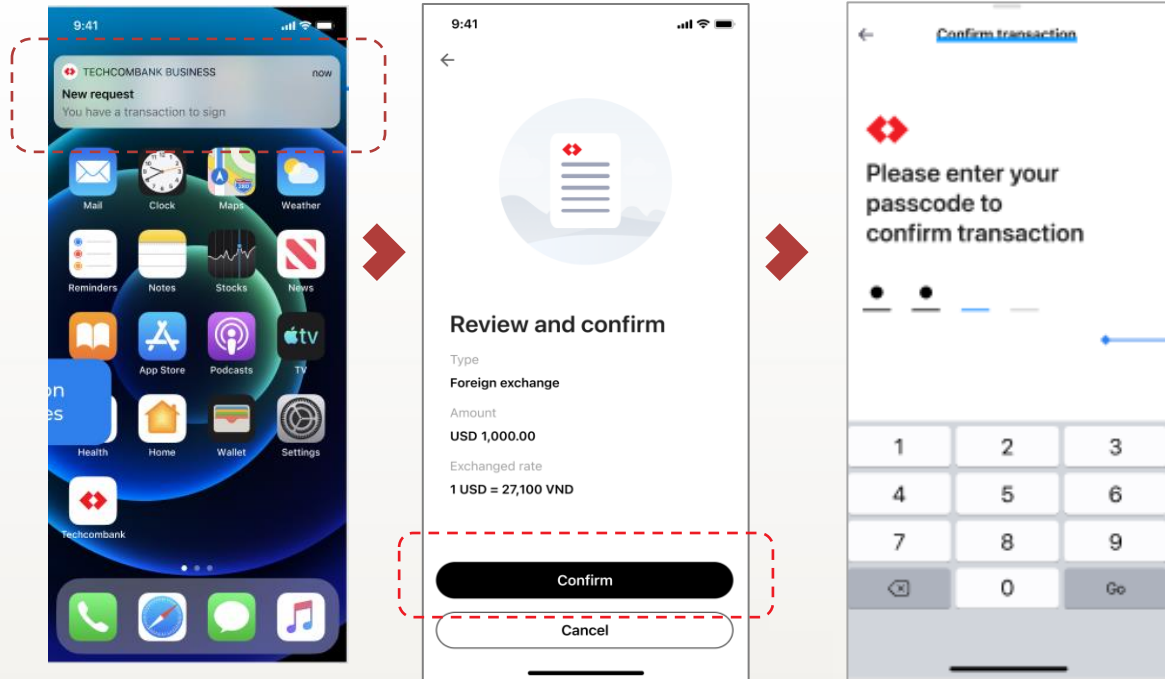
14. FX Selling

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**. Check gChecker 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.***

BE GREATER

TECHCOMBANK

15. TRADE FINANCE ENQUIRY

This feature allows user to inquire corporate's trade finance transaction

15.1. Letter of Credit

15.2. Collection

15.3. Bank Guarantee

BE GREATER

TECHCOMBANK

15. Trade finance enquiry

15.1. 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

BE GREATER

TECHCOMBANK

15. Trade finance Enquiry

15.1. 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

---

Screenshot content

☰ ◆

🔔 **Maker** ⌄

- ⊘ Dashboard

ACCOUNTS
- 🏛 Accounts
- ▭ Cards
- Term deposits
- Bao Loc certificate of deposit

MOVE MONEY
- ⇄ Transfers
- ▦ Batches
- 📅 Payroll
- Bill, tax & fee
- (FX) Foreign exchange
- 🌐 Overseas remittance

CREDIT & FINANCIAL SERVICES
- Overdraft loan information
- Loan Applications
- Loans
- Letter of credit
- Collection
- Bank guarantee

← Back to Letter of Credit

Letter of Credit details   **4**

5

Export Letter of Credit   🕐 📅

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

LC Number
01256348956212

LC Reference
TF23576918134

Type
Irrevocable

Issuing date
03/06/2019

Expiry date
07/06/2021

Expiry place
In Japan

Drafts at
90 days after bill of loading date

Original amount
USD 20,867.00

Outstanding amount
USD 00.0

Issuing bank
HSBC Shanghai

Shipment detail   ⌄   **6**

Presented Documents   ⌄

BE GREATER ◆   TECHCOMBANK ◇

15. Trade finance Enquiry

15.1. 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

Extra

? Help and support

Shipment detail ^

7

Partial shipments	Transhipments	Despatch from
Allowed	Allowed	Any port in Vietnam
Loading port	Discharging port	Destination
Hai Phong port Vietnam	Any port in Vietnam	Any port in Vietnam

Latest shipment date
03/06/2021

Goods

This is a rather long description. There are maxium 6500 characters.
Lot 1
Lorem ipsum dolor sit amet, consectetur adipiscing elit. nteger dapibus velit quis tellus sollicitudin, id tincidunt urna euismod.
Praesent at ultricies erat, vitae lacinia justo. In iaculis metus non libero bibendum condimentum.
Duis varius ullamcorper risus in commodo. Phasellus diam dui, faucibus a libero vel, finibus aliquam quam.
Dolor sit amet, consectetur adipiscing elit ut aliquam, purus sit
Lot 2
A phasellus faucibusvLorem ipsum dolor sit amet, consectetur ad

Presented Documents ^ **8**

Submitted date, Expired date	Document reference ▼	Document type ▼	Currency ▼	Amount ▼	
20/03/2018 21/12/2020	BPCBKH902156	Acceptance	VND	198,973,900,000	··· **9**
20/03/2018 21/12/2020	BPCBKH902156	Matured Deferred Payment	VND	🔍 View details	
20/03/2018 21/12/2020	BPCBKH902156	Registration of Documents	USD	🔍 View document events 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	···

|< < 1 2 3 > >|

BE GREATER

TECHCOMBANK

15. Trade finance Enquiry

15.2. 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

BE GREATER

TECHCOMBANK

15. Trade finance Enquiry

15.2. 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

BE GREATER

TECHCOMBANK

15. Trade finance Enquiry

15.3. 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

BE GREATER

TECHCOMBANK

16. BENEFICIARY MANAGEMENT

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

16.1. View & search beneficiary profiles

16.2. Create new beneficiary profiles

16.3. Edit beneficiary profiles

16.4. Delete beneficiary profiles

BE GREATER

TECHCOMBANK

16. Beneficiary Management

16.1. 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

BE GREATER

TECHCOMBANK
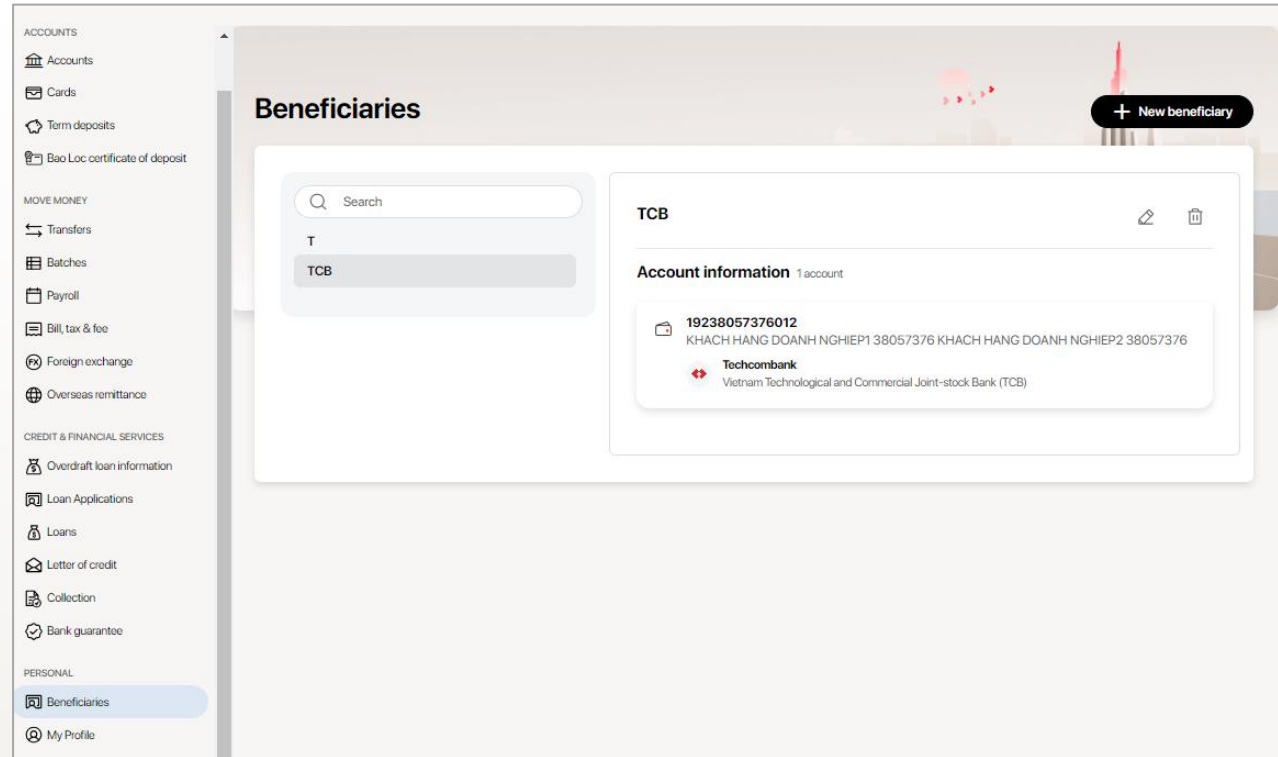
16. Beneficiary Management

16.2. 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

BE GREATER

TECHCOMBANK

16. Beneficiary Management

16.3. 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**

BE GREATER

TECHCOMBANK

16. Beneficiary Management

16.4. Delete beneficiary profiles

1 Select **Delete** icon

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

BE GREATER

TECHCOMBANK
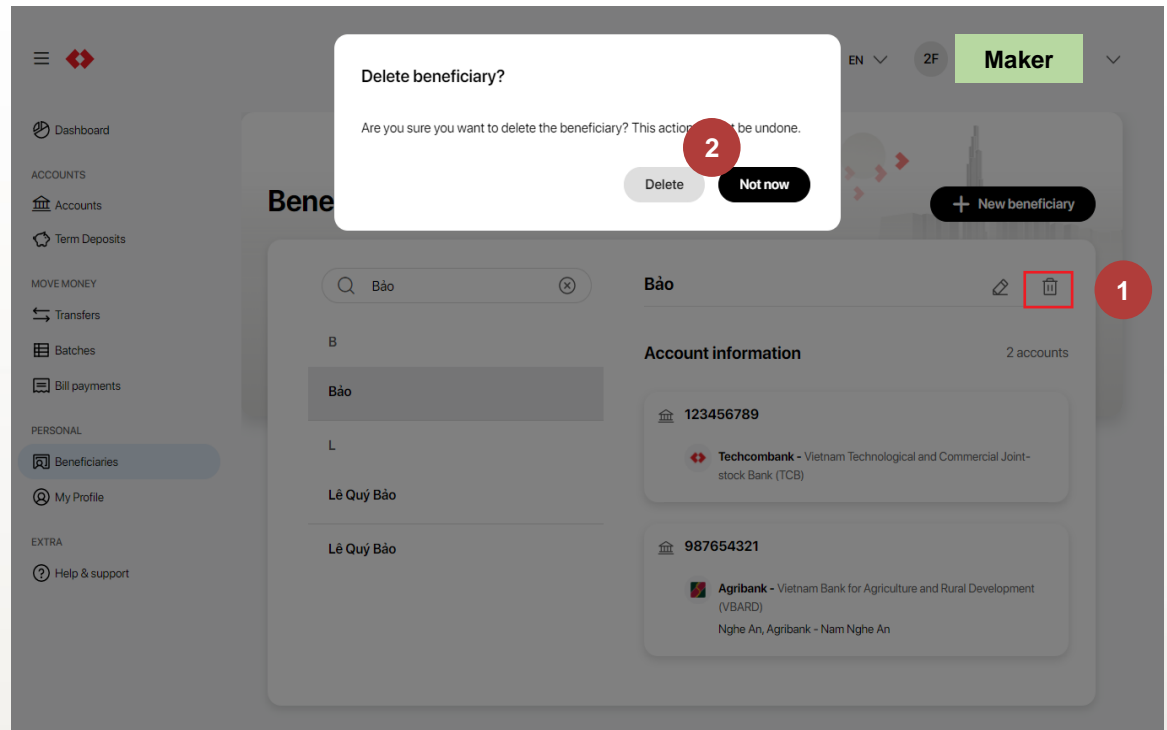
17. OTT

This feature allows users to make Overseas Telegraphic Transfer (OTT) in a quick and safe manner.

17.1. OTT without FX selling

17.2. OTT with FX selling (auto rate & contract rate)

17.3. Transaction verification

17.4. Make amendment requests

17.5. Submit deferred documents

17.6. Conduct transaction inquiry

17.7. Download MT103

17.8. Upload Custom declaration by batch

17.9. OTT Multiple Approval

17.10. OTT abbreviations

BE GREATER
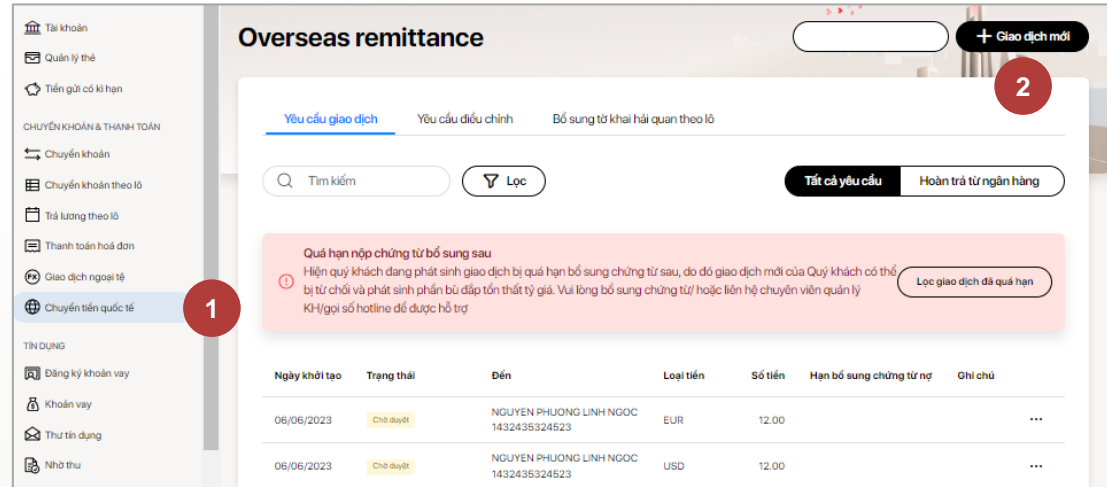
TECHCOMBANK

Register for OTT:

✓ In order to use OTT feature on Techcombank Business, customers need to **register the feature** at TCB counter or contact to Customer Support Centre (CCC)

✓ Own a **foreign currency account** with sufficient balance to make transactions. Otherwise, customers need to contact TCB hotline (Domestic1800 6556 – International: +8424 7303 6556) for further support;

✓ Both maker and checker need to **install TCBB app** to use all OTT features.

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OTT

17.1. OTT without FX selling

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

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

BE GREATER

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OTT

17.1. OTT without FX selling (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 OTT request.
Customers can view the following status:

← Back to Overseas remittance

New transfer

✓ Transfer submitted successfully

Summary
Transaction ID: OT16643616447003

Transfer information

	USD 989,980,373.87		USD 989,980,373.87
Debit account		Fee account	
USD-TGCD-KHACH HANG 29376670		USD-TGCD-KHACH HANG 29376670	
19129376670043		19129376670043	
Debit amount		Fee amount	
USD 2,000		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: CHBKPHMMXXX
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 transferors

Defer documents
☑

Due date
27-12-2022

Document name	Size	Uploaded on
FEB guide_FX Selling(contract rate).pdf	1.60MB	2 05:40 PM

4 🖫 Save as template   + New transfer   **5** Manage transfer

BE GREATER

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OTT

17.2. OTT with FX selling

A. OTT with FX selling (auto rate)

▶ Follow Step 1-3, **17.1. OTT without FX selling.**

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. OTT without FX selling**

BE GREATER

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OTT

17.3. OTT with FX selling

B. OTT with FX selling (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. OTT without FX selling.**

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. OTT without FX selling**

BE GREATER

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17. Oversea Transfer Telegraph

Note for initiating new OTT from Overdraft account

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

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

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

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17.3. Transation verification

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.

Transaction verification on TCBB **website**

Transaction verification on TCBB **application**

BE GREATER

TECHCOMBANK

OTT

17.4. Make amendment requests

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

To create Request to return:

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

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

2 Key in **Return reason**

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

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

BE GREATER

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17.4. 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.

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

17. OTT

17.4. 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**

1b **investigation request**

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

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

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

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

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

BE GREATER

TECHCOMBANK

17. OTT

17.5. Submit deferred documents

Submit deferred documents for **Completed** prepaid transactions

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

2 Select **Upload defer documents**

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

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

Overseas remittance

+ New transfer

Transfer requests | Amendment requests

🔍 Search | ▼ Filter | **All transactions** | Returned from bank

29/08/2022	Processing	ABC co.ltd 1029384940	USD	5,600.00	13/11/2022	...
29/08/2022	Completed	...ltd ...84940	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	...

Document upload

Purpose type
Payment For Import Of Good

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

Defer documents
☑

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

Cancel | Submit

BE GREATER

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17.5. 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.

Overseas remittance

+ New transfer

Transfer requests   Amendment requests

🔍 Search   ▽ Filter   All requests   Returned from bank **1**

⊘ 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

1

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 ᶠˣ	100,000,000,000	24/04/2022	Approve before 12/02/2022 12:31 PM	···
01/01/2021	Completed	Annie Kitchen 12342345433344	JPY ᶠˣ	100,000,000,000			···
01/01/2021	Completed	Annie Kitchen 12342345433344	JPY ᶠˣ	100,000,000,000	20/04/2022	Deferred docs will be overdue in 3 days	···

2

BE GREATER ▶

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17. OTT

17.6. 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).

BE GREATER

TECHCOMBANK

17. OTT

17.6. Conduct transaction inquiry (cont.)

B. Notes for transactions with deferred document

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

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

1 Select **Apply** to show results.

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

BE GREATER

TECHCOMBANK

17. OTT

17.6. Conduct transaction inquiry (cont.)

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

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

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

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

BE GREATER

TECHCOMBANK

17. OTT

17.6. 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)

BE GREATER

TECHCOMBANK

17. OTT

17.7. 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	... **1**
26/08/2022	Processing	ABC co.ltd 1029384940	USD	3,500.00	13/11/2022	...

Transfer details

Overseas remittance Completed

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

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

Download

2

Download MT103
Download MT199
Download all

Transfer information

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

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

BE GREATER

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17. Oversea Telegraph Transfer

17.8. Upload Custom declaration by batch

Notes for initiating new batch:

- ❖ User <u>makers need to install TCBB mobile app and register device</u> 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

17. Oversea Telegraph Transfer

17.8. 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

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17. Oversea Telegraph Transfer

17.8. 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   🗑

Back   Review and submit

4

Review and submit ✕

Batch ID
UPLD20230130064736561

Request type   **Transfer type**
Upload custom declaration by batch   Overseas remittance

File type   **File name**
xls   File template Custom by batch.xls

Total request   **Total lines of file**
2   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

17. Oversea Telegraph Transfer

17.8. 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

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17. Oversea Telegraph Transfer

17.8. 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.

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17. Oversea Telegraph Transfer

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

Error batch - enquiry

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

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

Note: 3 ARxxxx code status:

- **Processing**: The line has been verified by 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	...

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17. OTT

17.9. 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*".

Criteria "the same currency" for 2 purposes:

- *TCBB can process transactions much more quickly.*
- *Customer can review rate, fee easier and avoid any mistake.*

17. OTT

17.9. 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.

17. OTT

17.9. 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.

Invalid deal reference number

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

Back to review

6

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

Unable to process multiple approval request

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

Back to review

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17. OTT

17.9. 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.
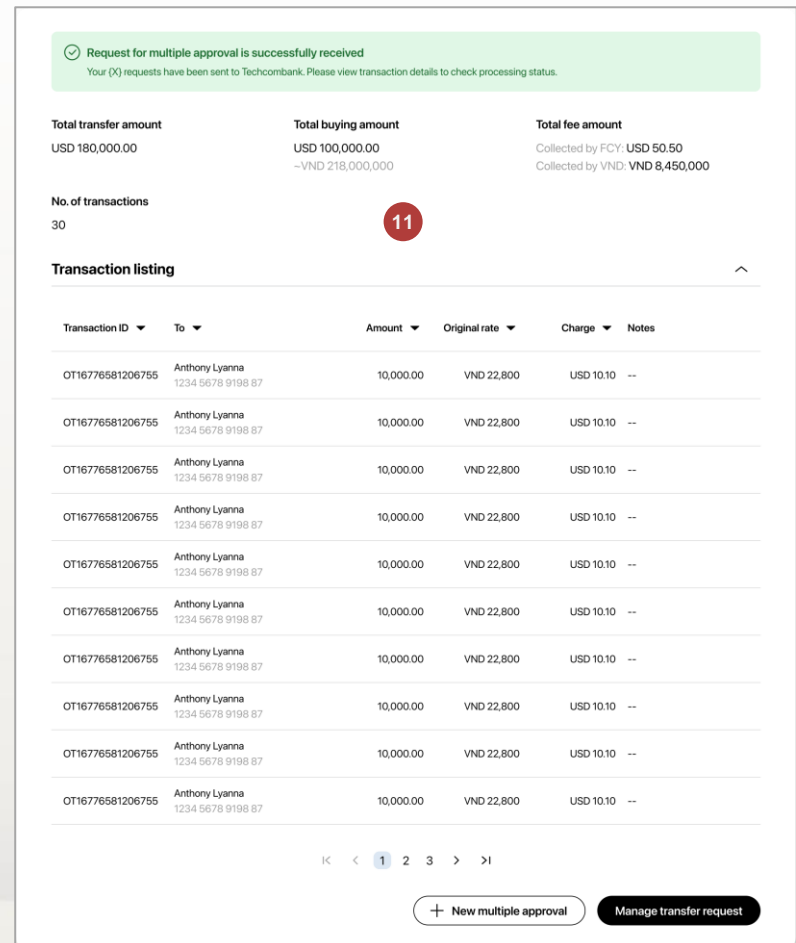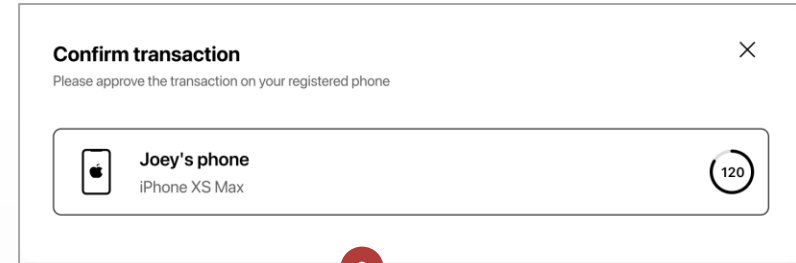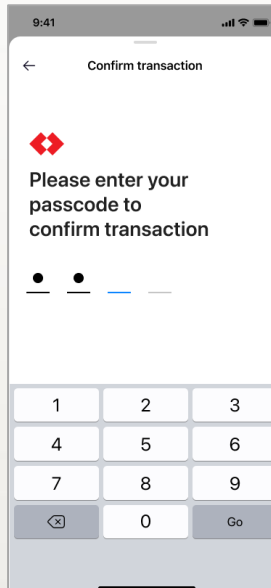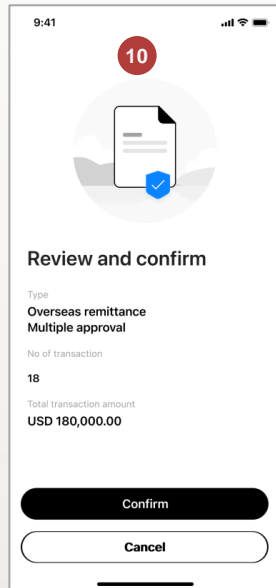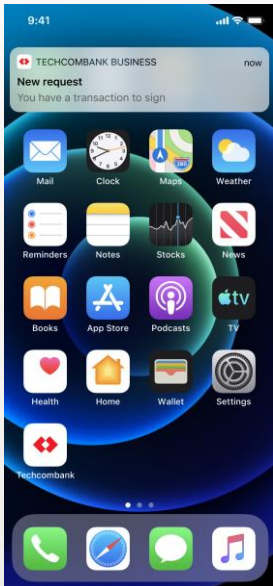
17. OTT

17.9. 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.

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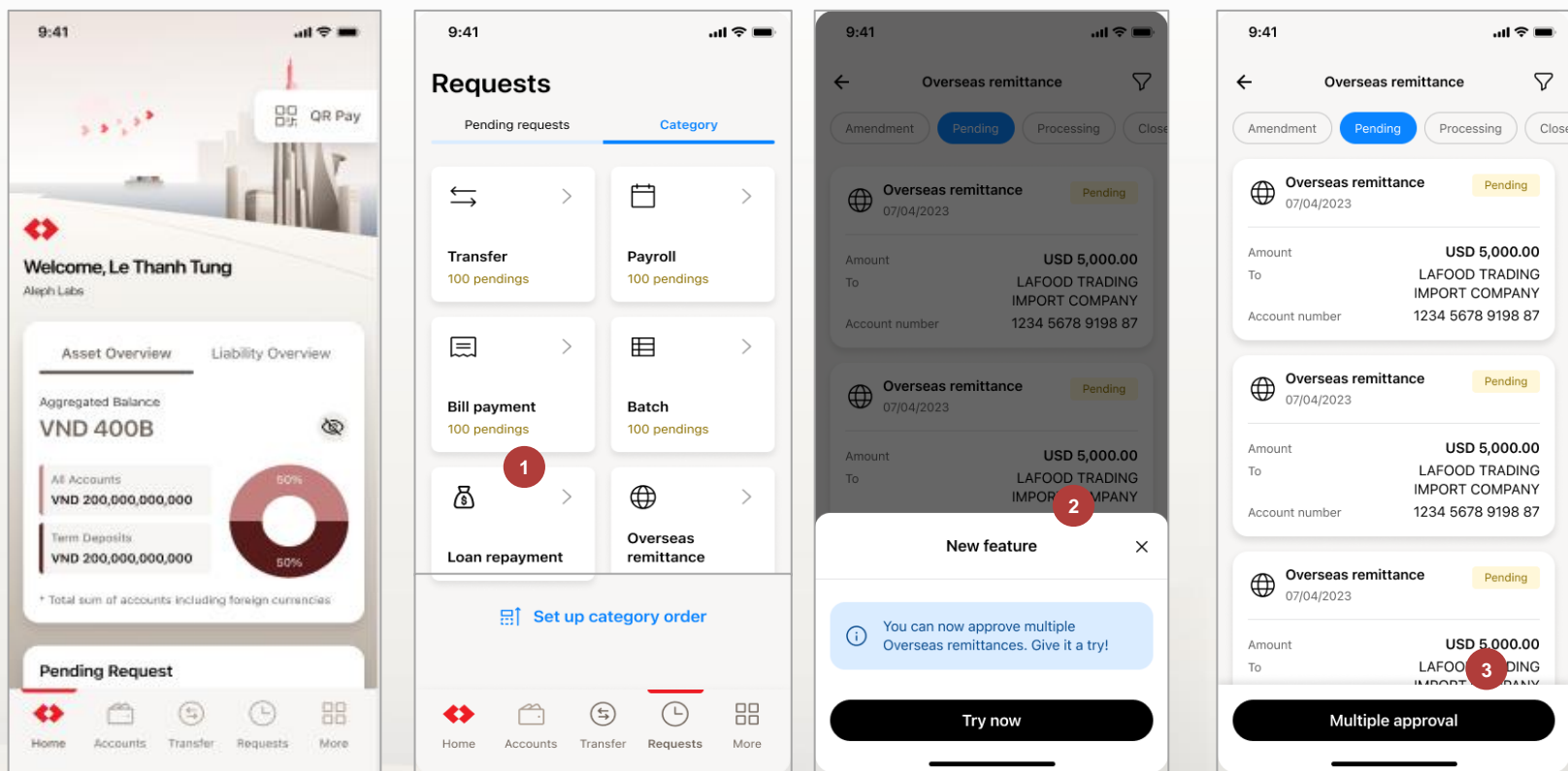
17. OTT

17.9. 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**.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆
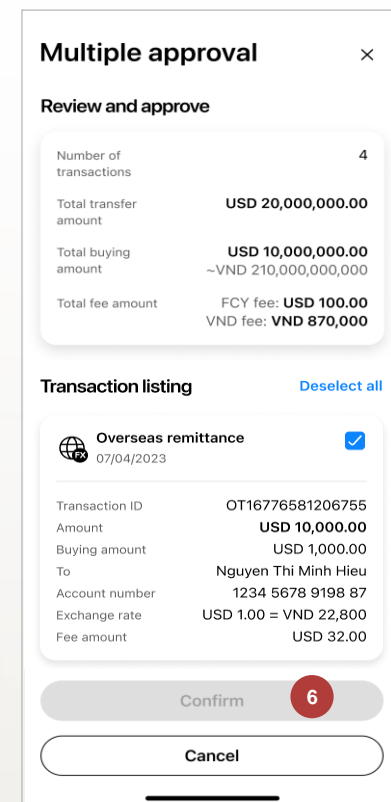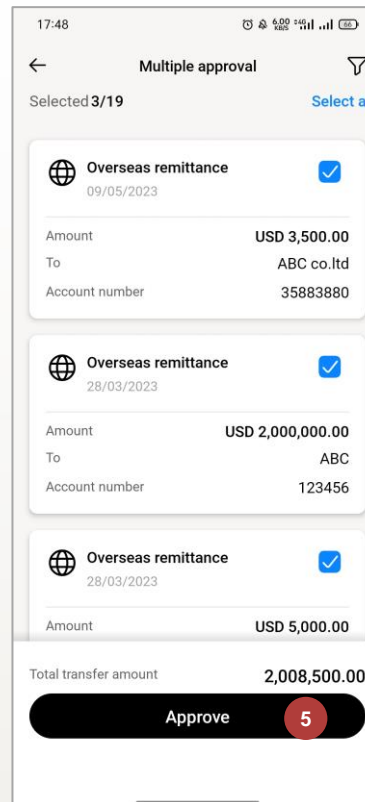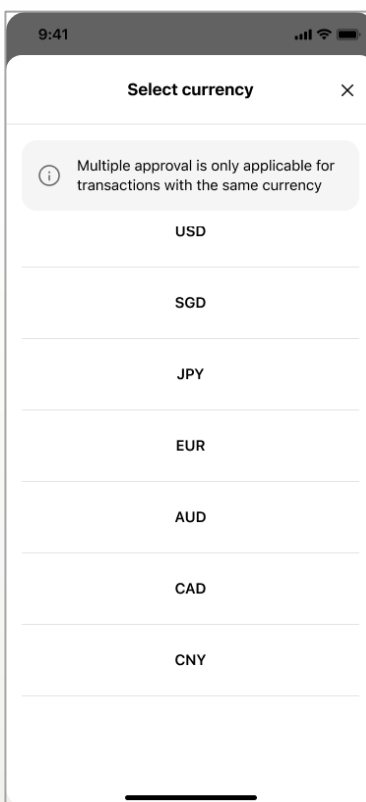
17. OTT

17.9. 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**.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◇
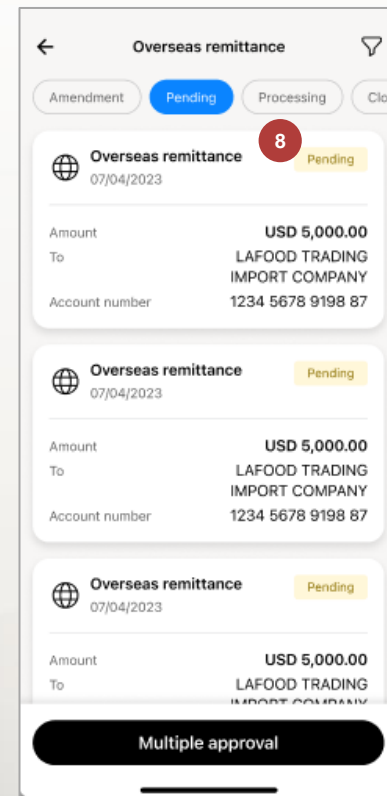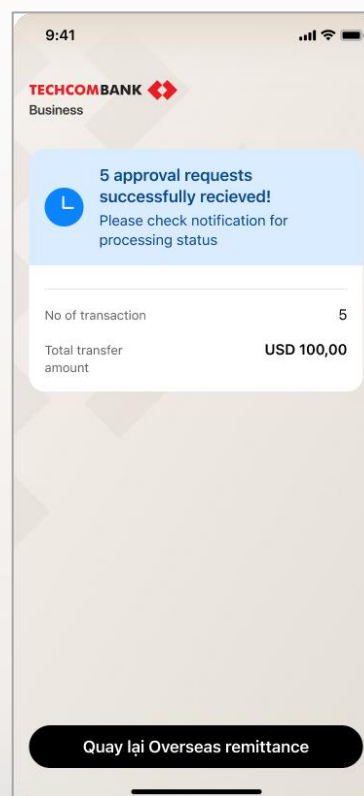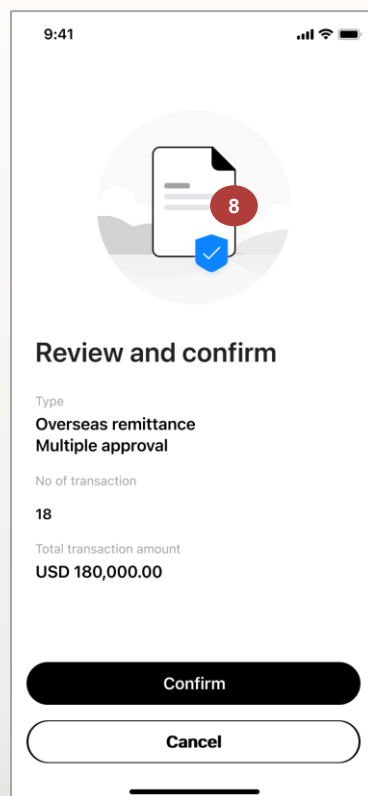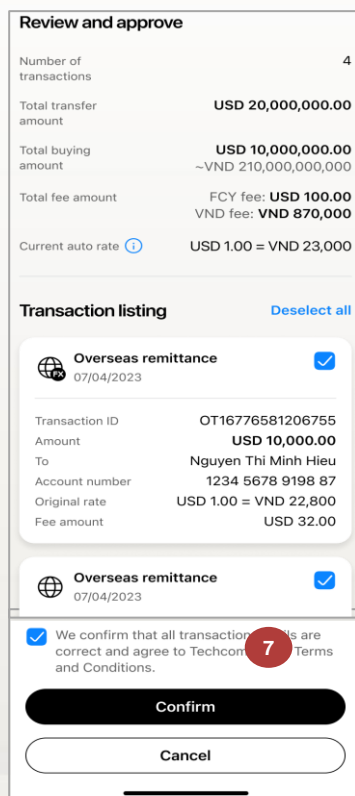
17. OTT

17.9. 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…*

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

Multiple approval ✕
Review and approve

Number of transactions	4
Total transfer amount	USD 20,000,000.00
Total buying amount	USD 10,000,000.00 ~VND 210,000,000,000
Total fee amount	FCY fee: USD 100.00 VND fee: VND 870,000

Transaction listing

VND-1234 5678 9198 87
⚠ 4564 2331 9999 3432
Insufficient balance

VND-1234 5678 9198 66
⚠ 4564 2331 9999 3432
Insufficient balance

✓ 10 valid transactions

Confirm

Cancel

9:41

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

Out of working hours
Please try again in following hours except for public holidays:

Transaction with FX Buying in auto rate:
8:30 - 16:00 from Monday to Friday
8:30 - 10:00 on Saturday

Transaction with FX Buying in contract rate:
8:30 - 18:00 from Monday to Friday
8:30 - 11:30 on Saturday

Back to review

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

Back to review

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17. OTT

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 OTT 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 OTT multiple approval for following transactions:

- OTT – first time transfer requests (without buying FX, buy FX contract/auto rate).
(3)
- OTT – returned transfer requests (need to update transfer information).

*OTT multiple approval **NOT** support amendment requests (Request to cancel, request to return, request to investigate)*

17. OTT

17.10. Ott abbreviations*

No.	Meaning	Abbreviation
1	Invoice	INV
2	Contract	CTR
3	Street	STR
4	Road	RD
5	Date	DD
6	Number	NO
7	Company	CO
8	Limited	LTD
9	Payment	PMT
10	Percent	PCT
11	Building	BLD

No.	Meaning	Abbreviation
12	VietNam	VN
13	Customs declaration	CD
14	Purchase order	PO
15	Proforma invoice	PI
16	Corporation	CORP
17	Joint Stock company	JSC
18	Limited liability company	LLC
19	Public limited company	PLC
20	Private limited liability company	PTE
21	Incorporated	INC
22	Bill of Lading	BL

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

BE GREATER

TECHCOMBANK

18. Bao Loc Certificate of Deposit (CD)

18.1. Apply for online CD Bao Loc trading

18.2. Manage CD Bao Loc

BE GREATER

TECHCOMBANK

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.

BE GREATER

TECHCOMBANK

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 lelf 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.

BE GREATER

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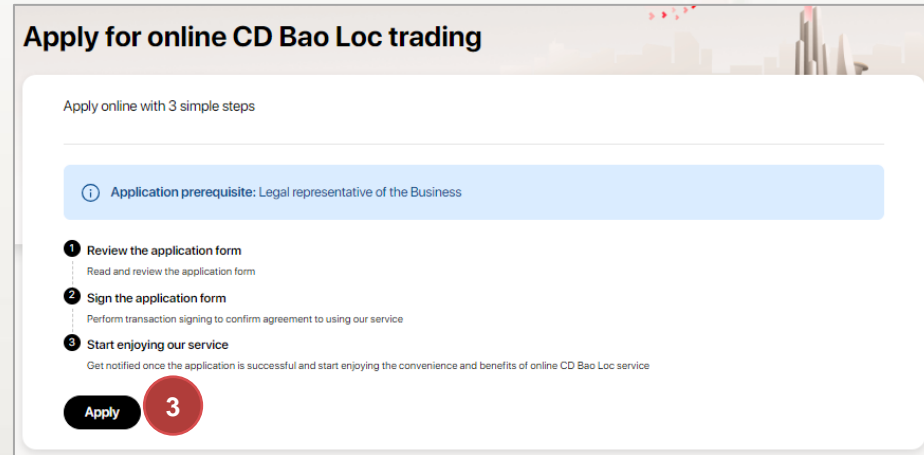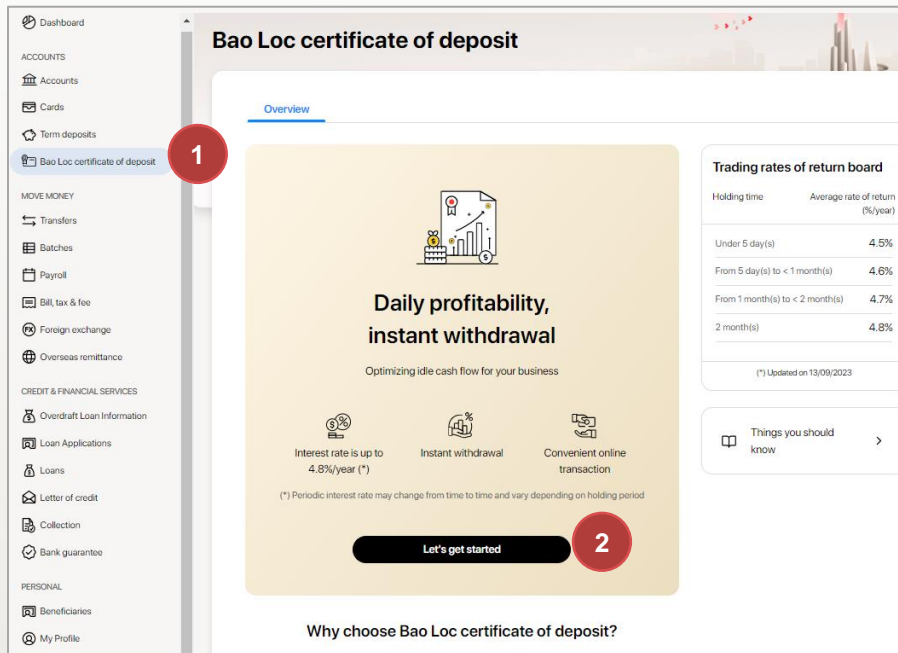
18. Bao Loc Certificate of Deposit

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

4 The system will automatically fill in the information fields in the Service Request and Contract - form MB02-QT.TDC/124 from customer information and 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.

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.

Confirm transaction

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

iPhone
Apple iPhone 13   119

BE GREATER

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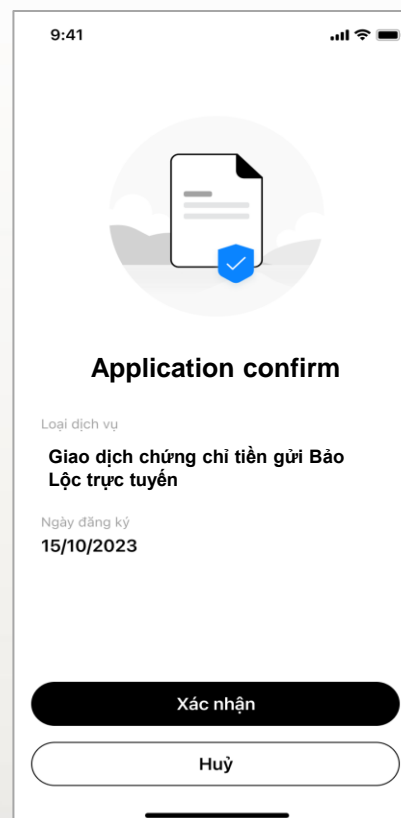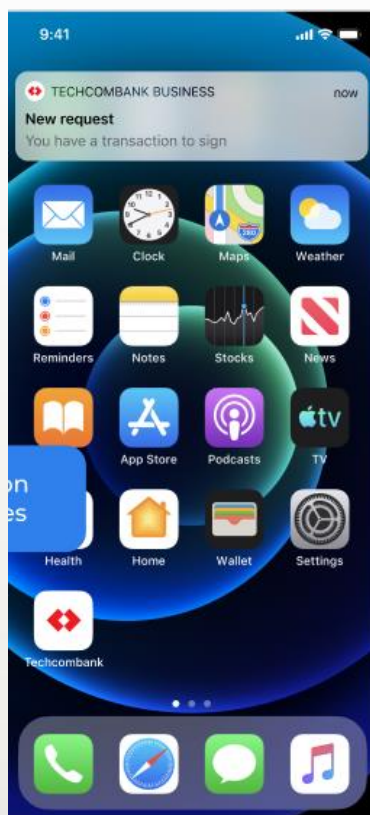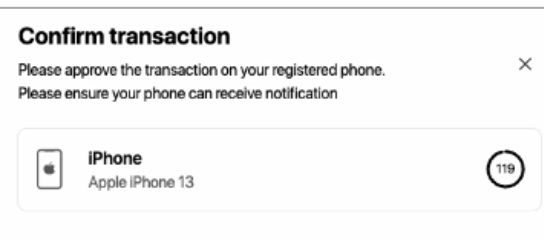
18. Bao Loc Certificate of Deposit

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.

TECHCOMBANK
Business

Submitted successfully!

We are processing your application and will let you know once the service is ready to use.

E-banking service type
Online trading CD Bao Loc

Application date
07/09/2023

Back to Asset Overview

TECHCOMBANK
Business

Đăng ký thành công!

Quý khách có thể dễ dàng khám phá mọi tiện ích của dịch vụ giao dịch CCTG Bảo Lộc trực tuyến ngay hôm nay!

Loại dịch vụ
Giao dịch chứng chỉ tiền gửi Bảo Lộc trực tuyến

Ngày đăng ký
22/08/2023

Về trang Tổng quan

Something went wrong

Apologies, we cannot process your online CD Bao Loc trading application at the moment. Please select Apply again.
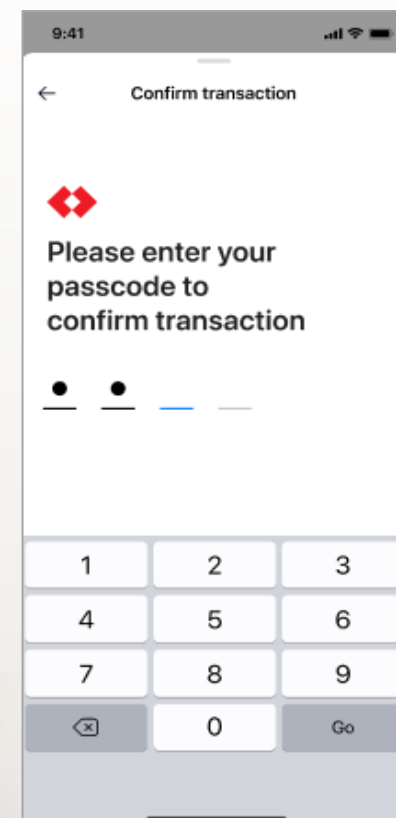
Back to dashboard   Apply again

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.

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

We're unable to identify your Legal representative since the information you've provided is not up-to-date.
Please visit our nearest branch or request assistance to refine the Legal representative information.

Later | Request assistance

Thank you!

Your assistance request to update the Legal representative information has been received.
We will contact you soon via phone call.

Close

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18. Bao Loc Certificate of Deposit

18.2. Manage CD Bao Loc (continued)

1 When accessing TCBB Web, on the home page interface, users will see the Bao Loc Certificate of Deposit feature in the left menu.

If the user has **NOT REGISTERED** CD Bao Loc feature, they can see the banner introducing the CD Bao Loc product, the outstanding benefits of Bao Loc and can click on the "You may want to know" section to view a Frequently asked questions about CD Bao Loc.

To start registering for CD Bao Loc transactions, users can click **"Let's get started"** to register online or be guided through the registration steps at the counter.

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18. Bao Loc Certificate of Deposit

18.2. Manage CD Bao Loc (continued)

1 If the user is **REGISTERED** for CD Bao Loc feature, when selecting the CD Bao Loc feature from the left menu, the user can see::

2 **Overview of all corporate assets owned by the business: Total par value/ Total purchase amount/ Total upcoming interest until month end**

3 Users can also choose to view detailed information about CD Bao Loc products..

BE GREATER

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18. Bao Loc Certificate of Deposit

18.2. Manage CD Bao Loc (continued)

TCBB also provides tools to calculate:

(4) 1. Calculate the expected CD interest to be received from Techcombank within 3 months from the time of the current query:

When clicking Calculate now, the system will display an interface for users to select the expected interest calculation date.

Note:

- *Users can only choose to calculate expected interest for up to the next 3 months in the future.*

- *This is the coupon interest calculated based on the interest rate of each CD and is paid by TCB every 3 - 6 months.*

(5) 2. Returns related to CD transactions: Currently TCBB is showing average returns over CD holding period.

Upcoming CD interest summary

Total upcoming interest until month end
VND 191,561,648

Choose other cutoff date

20/09/2023

Up to 3 months from current date

Calculate now →

CD interest calculator

Choose other cutoff date

20/10/2023

Up to 3 months from current date

Calculate now →

Total projected interest   +VND 191,561,648

(*) Data is calculated based on your current assets.
Updated on 19/09/2023 at 09:04 AM

Interest payment date details

21/09/2023 ⦿   +VND 191,561,648 >

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%
2 month(s)	4.8%

(*) Updated on 19/09/2023

Try projecting your return →

Return projection tool
(*) Projected values are for reference only and might be changed on the actual selling date.

Total par value to buy
VND   500,000,000

Choose intended selling date
20/10/2023

Up to 2 months from current date

Calculate now →

Total projected actual receiving amount ⓘ
VND 509,878,407

Total buying par value
VND 500,000,000
Total estimated purchase amount
VND 507,808,219

Today   Holding period: 31 days   20/10/2023

Total estimated purchase amount (1)	VND 507,808,219
Total upcoming periodic interest (2)	VND 0
Total receiving amount at selling date (3)	VND 509,878,407
Total projected actual receiving amount (4) (4) = (2) + (3)	VND 509,878,407
Projected return (5) (4) = (2) + (3)	VND 2,070,188
Rate of return	4.8 %

18. Bao Loc Certificate of Deposit

18.2. Manage CD Bao Loc (continued)

6 Select Ongoing CD listing, user can see TCBB's notification on working hours and 3 tabs CD:

7 **Transferable** CDs are grouped by:

- *Purchase date*

- *Next interest payment date*

8 **Processing** CDs: CDs are hold in other processing transaction.

Non-transferable CDs

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18. Bao Loc Certificate of Deposit

18.2. Manage CD Bao Loc (continued)

When view overview CD Bao Loc, user can see **"Buy in"** and **"Sell out"** button.

When clicking to view details of each traded CD, users also see the "Sell out" button

However, during the launch in September 2023, CD Bao Loc on the Web has not yet carried out transactions. The system will display a QR code for customers to scan and access TCBB Mobile App to initiate transactions.

18. Bao Loc Certificate of Deposit

18.2. Manage CD Bao Loc (continued)

When viewing CD Bao Loc details in the "Processing" section, users will not see the "Sell out" button (because transactions cannot be made with these certificates).

Some statuses of CD **"In progress"** include:

- Pending sell
- Transferring
- Receiving
- Coupon processing

CD Id
15027000083331 Receiving

ⓘ The certificate of deposit is in transaction that was successfully paid to buy-in and is processing for ownership transfer.

Total par value	Interest period	
VND 50,000,000	6 months	
Issuance date	Maturity date	Term
10/05/2023	15/12/2026	48 months

Par value	Quantity of CDs	Holding period (days)
VND 50,000,000	1	132
Purchase amount	Purchase date	
VND 51,200,000	10/05/2023	
Upcoming interest	Next interest payment date	Interest rate (%/year)
VND 1,495,890	15/06/2023	6.0 %

Maturity method
Withdraw total balance

CD Id
15027000564828 Transferring

ⓘ The certificate of deposit is in transaction that was approved to sell out and waiting to be paid.

Total par value	Interest period	
VND 500,000,000	3 months	
Issuance date	Maturity date	Term
24/07/2023	21/07/2027	48 months

Par value	Quantity of CDs	Holding period (days)
VND 500,000,000	1	57
Purchase amount	Purchase date	
VND 500,226,027	24/07/2023	
Upcoming interest	Next interest payment date	Interest rate (%/year)
VND 6,931,507	21/10/2023	5.5 %

Maturity method
Withdraw total balance

CD Id
15027000051405 Pending sell

Total par value	Interest period	
VND 100,000,000	6 months	
Issuance date	Maturity date	Term
	14/12/2026	48 months

Par value	Quantity of CDs	Holding period (days)
VND 100,000,000	1	
Purchase amount	Purchase date	
VND		
Upcoming interest	Next interest payment date	Interest rate (%/year)
VND 2,991,781	14/06/2023	6.0 %

Maturity method
Withdraw total balance

BE GREATER

TECHCOMBANK

19. Issuance of guarantee

19.1. Create a bank guarantee issuance request

19.2. Add general information

19.3. Add value and duration

19.4. Upload documents

19.5. Confirm and submit application

19.6. Browse orders

19.7. Check transaction status

19.8. Download the digitally signed letter of bank guarantee

19.9. Cancel request for guarantee issuance

19.10. Add profile

VUỢT TRỘI MỖI NGÀY   TECHCOMBANK

19. Issuance of guarantee

Before performing the guarantee issuance transaction on TCBB

✓ 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

HƯỚNG DẪN YÊU CẦU PHÁT HÀNH BẢO LÃNH TRÊN TECHCOMBANK BUSINESS

VƯỢT TRỘI ❯ MỖI NGÀY   TECHCOMBANK ❰❯

19. Issuance of guarantee

19.1. Create a guarantee release request

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.
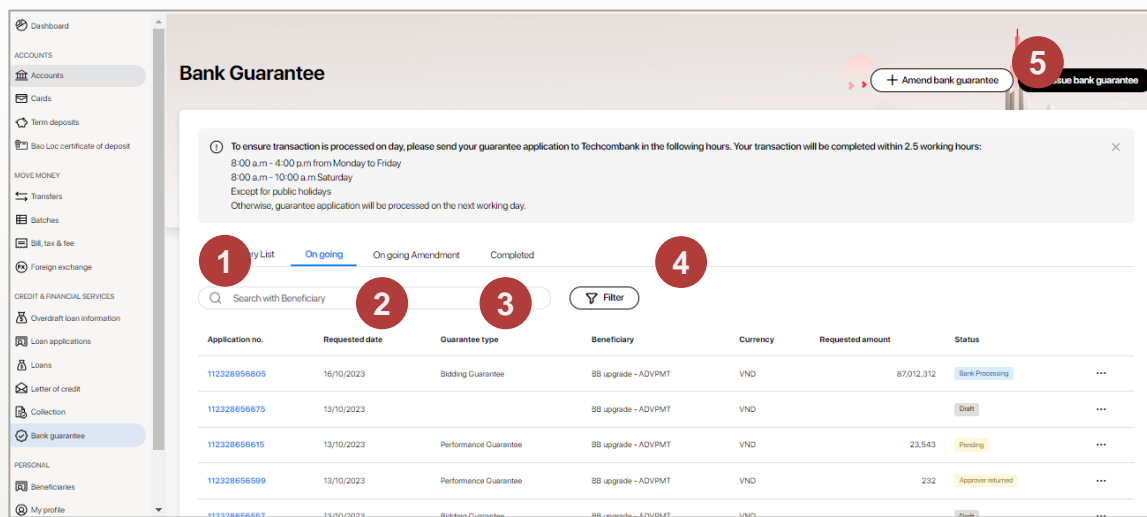
19. Issuance of guarantee

19.2. Enter general information

The order creator initiates a new guarantee transaction in one of the following 3 ways:
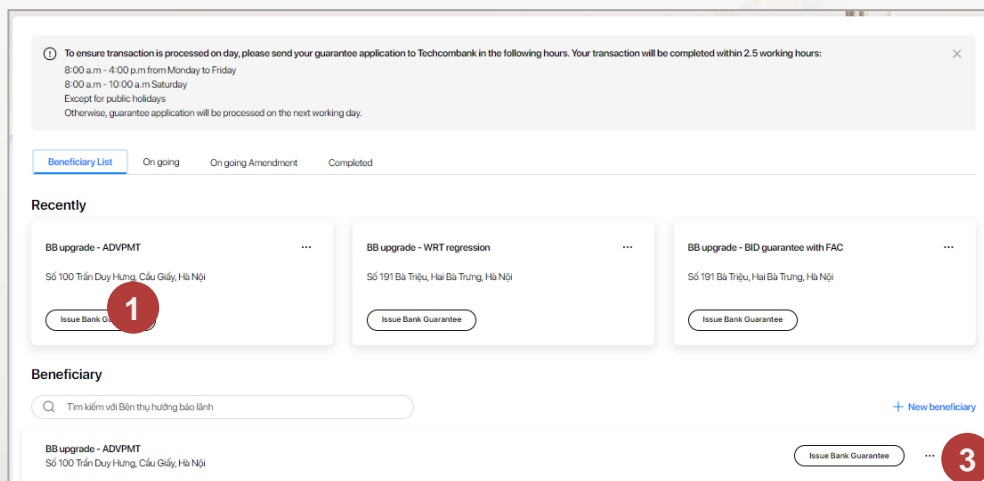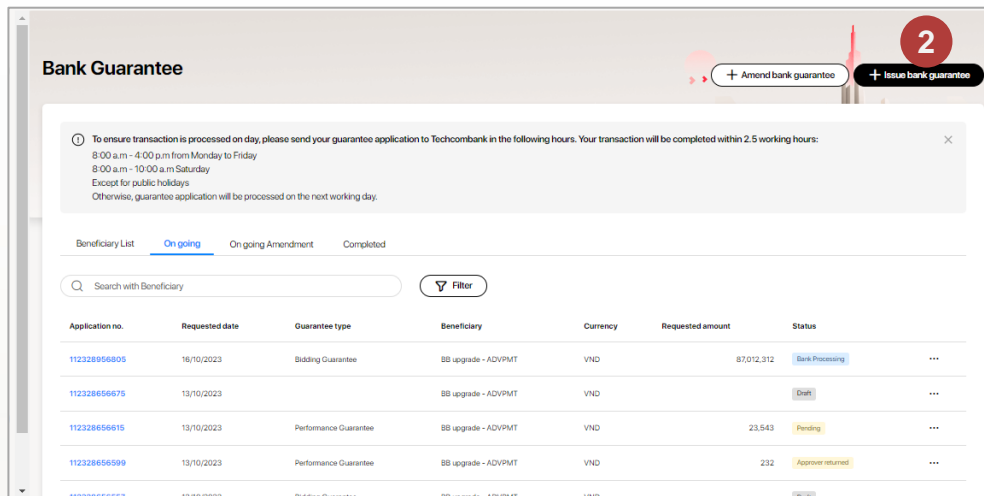
1 **Method 1:** Click on **"Issue bank guarantee"** next to the saved beneficiary company name

2 **Method 2:** Click **"Issue bank guarantee"** in the upper right corner of the screen

3 **Method 3:** Select **"New beneficiary"** to create a new beneficiary and request a new bank guarantee

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19. Issuance of guarantee

19.2. Enter general information (continued)

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.*

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19. Issuance of guarantee

19.2. Enter general information (continued)

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
Bid invitation...

Bidding package/Project name
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

19. Issuance of guarantee

19.2. Enter general information (continued)

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

19. Issuance of guarantee

19.2. Enter general information (continued)

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

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◇

19. Issuance of guarantee

19.3. Enter value and duration

At this step, the order creator continues to complete the information:

A **Value and term of guarantee**

1 Enter the **Guarantee Amount** within the remaining Guarantee Limit limit

2 Select **Security method** for this option from the available list

3 Enter the **Guarantee validity period**

Please refer to the data entry instructions for each practical situation on the next page

B **Fees and payment methods**
Guarantee issuance fee
1 The guarantee fee is automatically displayed on the screen

2 Select **Primary Account**
Select the fee account from the list

3 Select **the guarantee issuance fee payment** method from the list

C **Other information**

✓ In case of selecting "Form of release": In writing, select the branch to receive the original letter.
✓ In case you want to see the draft letter before Techcombank releases it→ Check **"We want to see the draft letter before officially releasing it"** and enter your email to receive the draft letter. (maximum 5 emails)

19. Issuance of guarantee

19.3. Enter value and deadline (continued)

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.

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19. Issuance of guarantee

19.4. Upload guarantee documents

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: ~`!@#$%^&*=+{}[\]:;"?' /,<>|*

VƯỢT TRỘI MỖI NGÀY   TECHCOMBANK

19.5. Confirm and submit application

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

3 Click **"Submit and approve"** if the user who is operating is the User who created and approved the order

19. Issuance of guarantee

19.6. Approve the request

Order approvers 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 your phone

Note:
- Checkers need to install the Techcombank Business application on their phone and update to the latest version for the best experience.
- Refer to instructions for approving request here: https://youtu.be/AfIyrkLxZ_c?si=GA8snXBq0n73MuFu

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19. Issuance of guarantee

19.6. Approve the request (continued)

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.
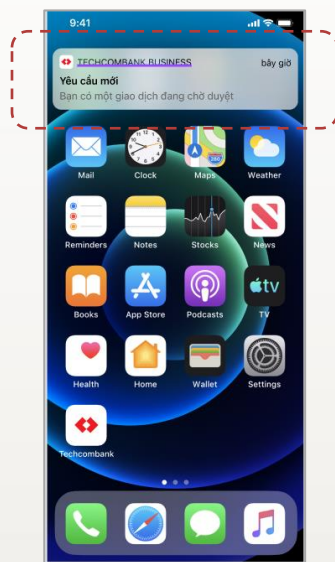
Thông báo yêu cầu chờ duyệt   Xác thực giao dịch trên di động
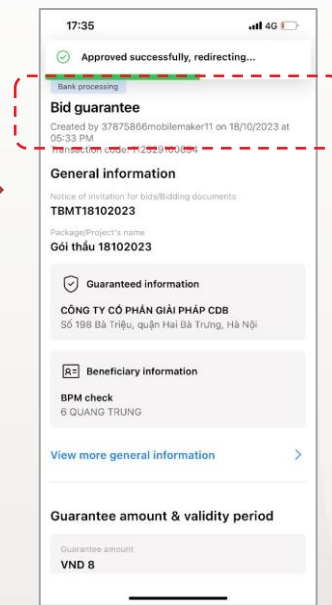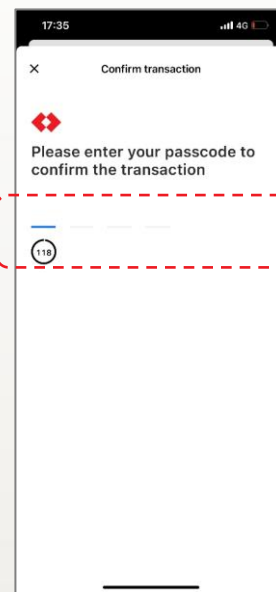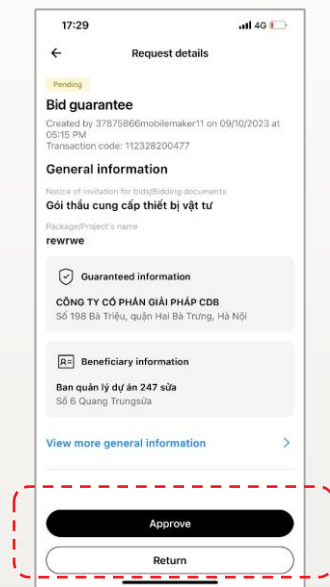
VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

19. Issuance of guarantee

19.7. Check transaction status

1 To check the status of guarantee issuance, Maker / Checker selects "**Guarantee**" on the feature bar

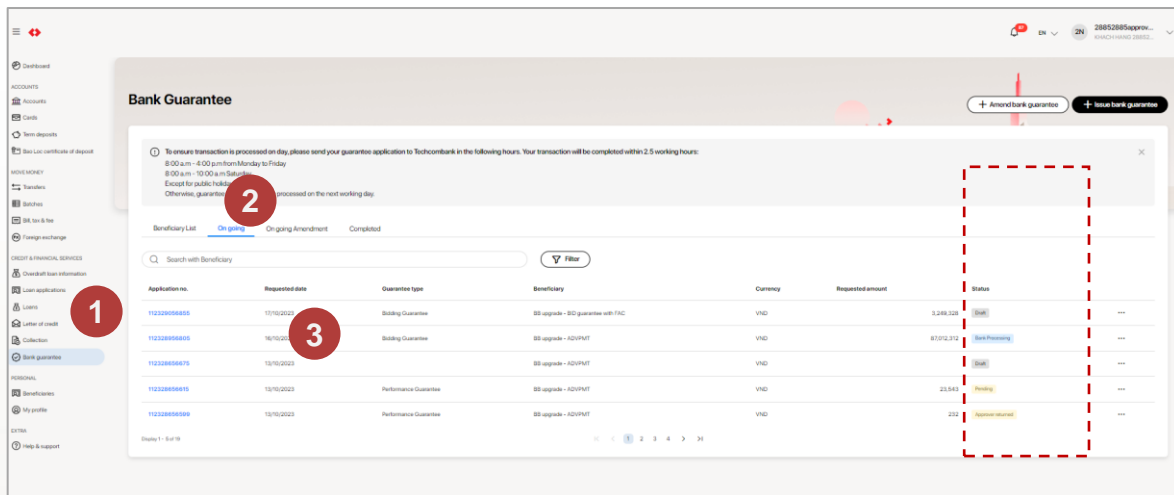**2** Select **"On going"**

3 Tap on a specific guarantee **Application No**→ The system displays transaction information and current status.

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

19. Issuance of guarantee

19.8. 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
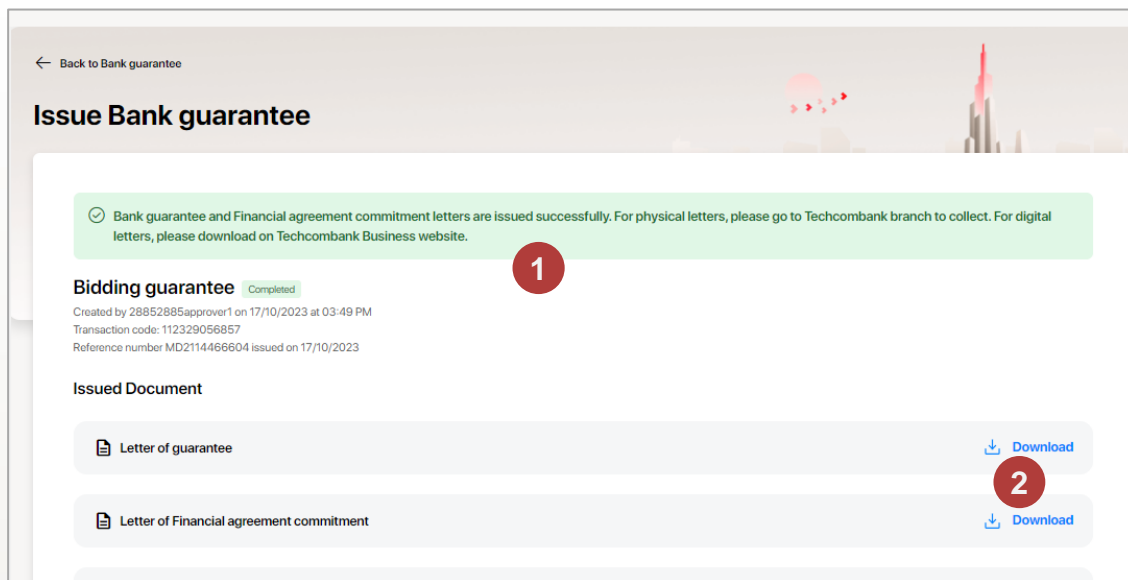
19. Issuance of guarantee

19.9. Cancel request to issue guarantee

1 Select the guarantee to cancel

2 Select "**Cancel request**" to cancel the guarantee issuance request

VƯỢT TRỘI ❖ MỖI NGÀY   TECHCOMBANK ❖

19. Issuance of guarantee

19.10. Update documents

★ Perform a transaction status check, with the transaction status being **"Returned by Bank"** or **"Returned by approver"**, order creator click to open the transaction

1 Select **"Update"** to update transaction information/guarantee records

2 Update information as required

3 Select **"Submit"** to have the order approved by the order reviewer

✓ **In case the Approver returns**: The maker can edit the uploaded profile (delete/upload)

✓ **In case the Bank returns:** Previously uploaded records cannot be deleted, new records can only be uploaded, ensuring the total file capacity uploaded is 100Mb.

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

20. Amendment of guarantee

20.1. Maker– Create a modification request

20.2. Maker– Enter modification information

20.3. Maker– Upload guarantee amendment documents

20.4. Maker– Confirm information

20.5. Checker– Approve the request to amend the guarantee

20.6. Track guarantee amendment processing status

VUỢT TRỘI MỖI NGÀY   TECHCOMBANK

20. 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:

Type of amendment: Online guarantee amendments only apply to cases where a guarantee amendment letter is issued, including:

✓ **Bid guarantee** *(no amendments to the Financial Arrangement Commitment have yet been applied)*

✓ **Contract performance guarantee**

✓ **Advance payment guarantee**

✓ **Warranty guarantee**

✓ **Payment guarantee**

✓ 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)

VUOT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◇

20. 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"**
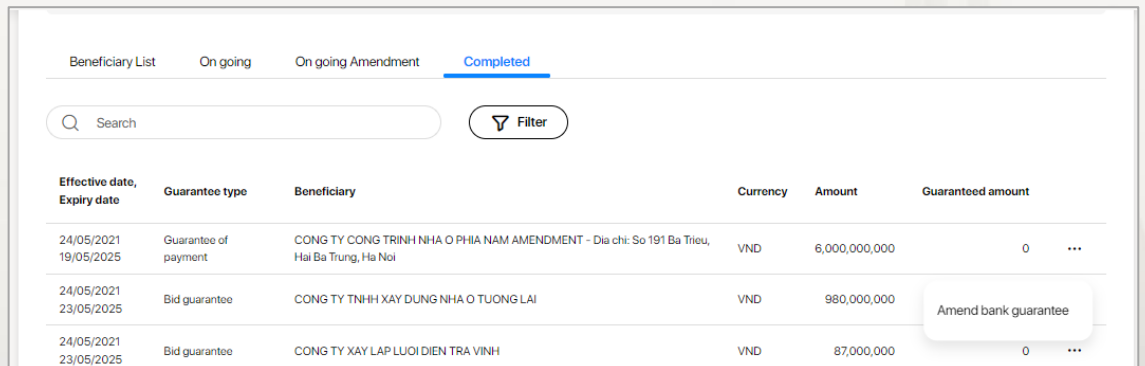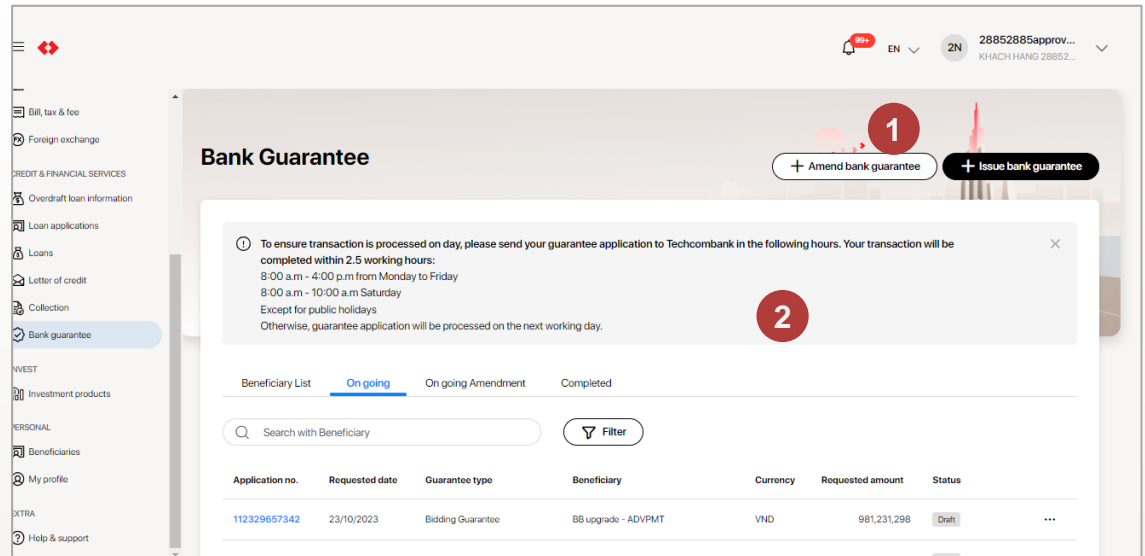
20. Amendment of guarantee

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."

VUỢT TRỘI MỖI NGÀY   TECHCOMBANK

20. Amendment of guarantee

20.1. 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.

20. Amendment of guarantee

20.2. 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

20. Amendment of guarantee

20.2. Enter modification information (continued)

① **Fees and payment methods:**
Guarantee amendment fee: The system automatically displays based on the type of amendment

Payment account: choose from the list available on the screen

② Select a branch to receive physical letter (in case of issuing physical letters)

③ In case you want to review draft letter before issuing amendment, the maker checks the box **"We want to review the bank guarantee amendment before it is issued"** and enter the email address to receive draft letter (can add up to 05 emails).

④ Click **Next** to move to the next step

Note:
- *The maker selects **Save** to save a draft of the entered information, then can go back and continue adding data by double-clicking on the transaction in the section Amending guarantees in progress, without needing to create a new request.*
- *In case the displayed fee is not appropriate and requires further discussion, the maker should contact RM or Techcombank branch for support.*

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

20. Amendment of guarantee

20.3. 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

VUỢT TRỘI ◆ MỖI NGÀY

TECHCOMBANK ◆

20. Amendment of guarantee

20.4. 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.

VƯỢT TRỘI ❯ MỖI NGÀY **TECHCOMBANK ❮❯**

20. Amendment of guarantee

20.5. 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

VƯỢT TRỘI ▸ MỖI NGÀY   TECHCOMBANK ◆▸
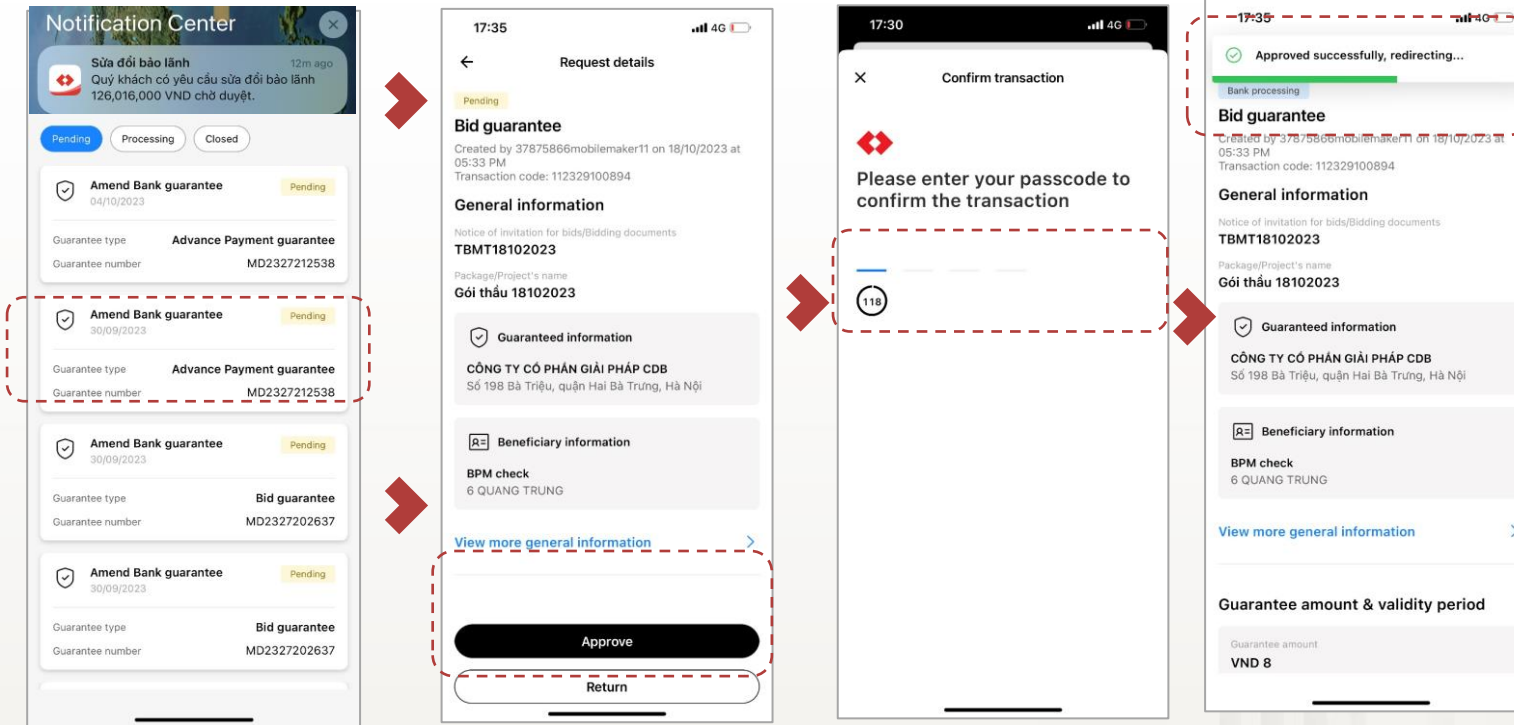
20. Amendment of guarantee

20.6. 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"**

20. Amendment of guarantee

20.6. 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

21. Disbursement Request

21.1. Make disbursement request

21.2. Approve disbursement request

21.3. Edit/update returned transactions

21. Disbursement Request

21.1. Create disbursement request

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

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21. Disbursement Request

21.1. Create disbursement request (continued)

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

4   Select **Disbursement purpose**

5   Select **Loan Tenor**

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

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆

21. Disbursement Request

21.1. Create disbursement request (continued)

On the **Disbursement Plan** screen,

the maker executes:

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

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

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21. Disbursement Request

21.1. Create disbursement request (continued)

9 Fill in **Beneficiary Information**

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

Note: The system allows adding up to 10 beneficiaries/01 disbursement request

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

Beneficiary information

Beneficiary

New bene ▼   **8**

Bank	Account numberer
🏦 Agribank ▼	190 319 23412

Account name	Amount
CONG TY TNHH TM&DV NGUYEN HOANG ANH	VND 200,000,000 **9**

Province/city	Branch
Ha Noi ▼	Chi nhanh Ha Thanh ▼

Description

Thanh toan hang 2023

☐ Save beneficiary   🗑 Remove beneficiary

Beneficiary 2

Select beneficiary ▼

＋ Add beneficiary

Total disbursement amount   **10**

VND 200,000,000 (Two hundred millions Vietnam Dong)

In case of support, please contact our hotline **1800 6556** or your supporting branch.   Save   Continue

21. Disbursement Request

21.1. Create disbursement request (continued)

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

11 Upload **Invoices**

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

21. Disbursement Request

21.1. Create disbursement request (continued)

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

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

VUOT TRỘI ❖ MỖI NGÀY   TECHCOMBANK ◆◇

21. Disbursement Request

21.1. Create disbursement request (continued)

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)

Eg: Invoice send to...

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.

In case of support, please contact our hotline **1800 6556** or your supporting branch.

18 [Edit] [**Submit**]

VƯỢT TRỘI ◆ MỖI NGÀY   TECHCOMBANK ◆◆

21. Disbursement Request

21.2. Approve disbursement request

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.
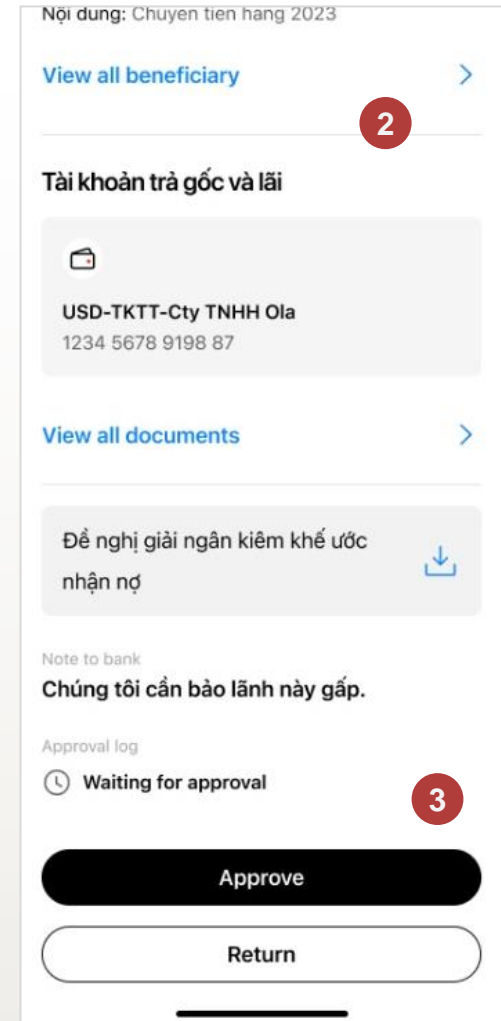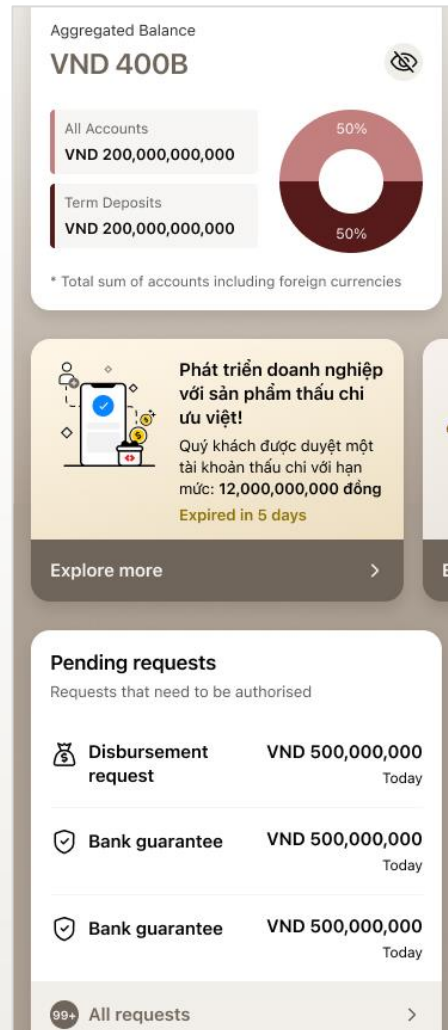
21. Disbursement Request

21.2. Approve disbursement request (continued)

4 Select **I understand & commit** to confirm the additional commitment to disbursement request and original debt agreement.

5 Enter the passcode to complete the disbursement request approval
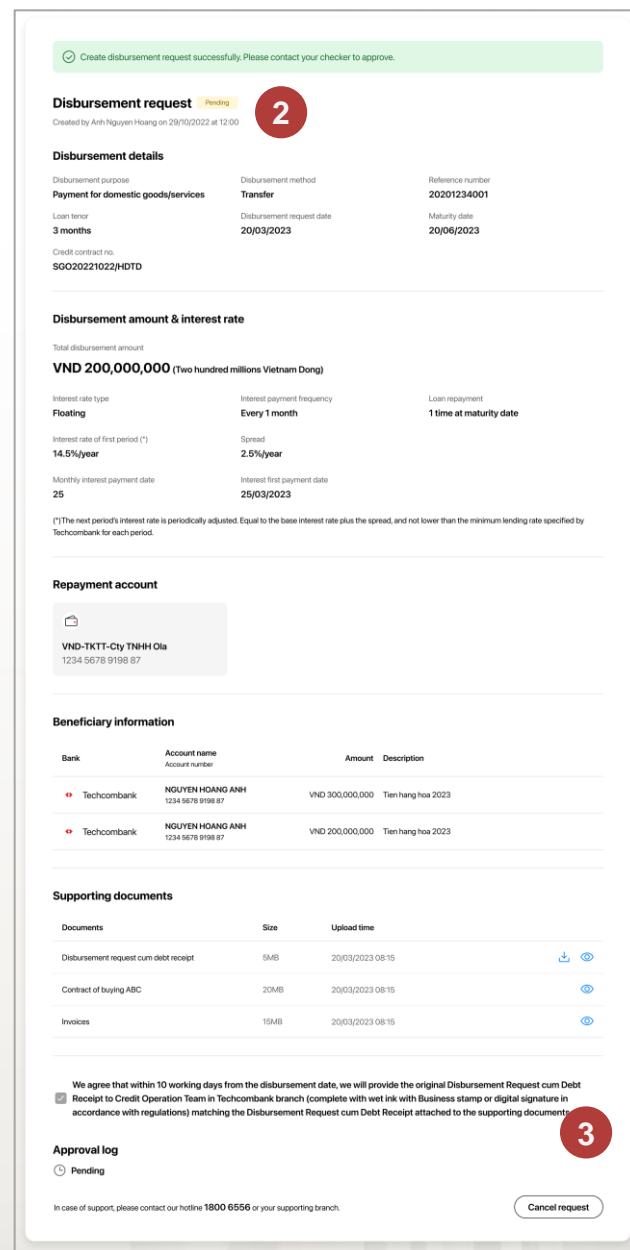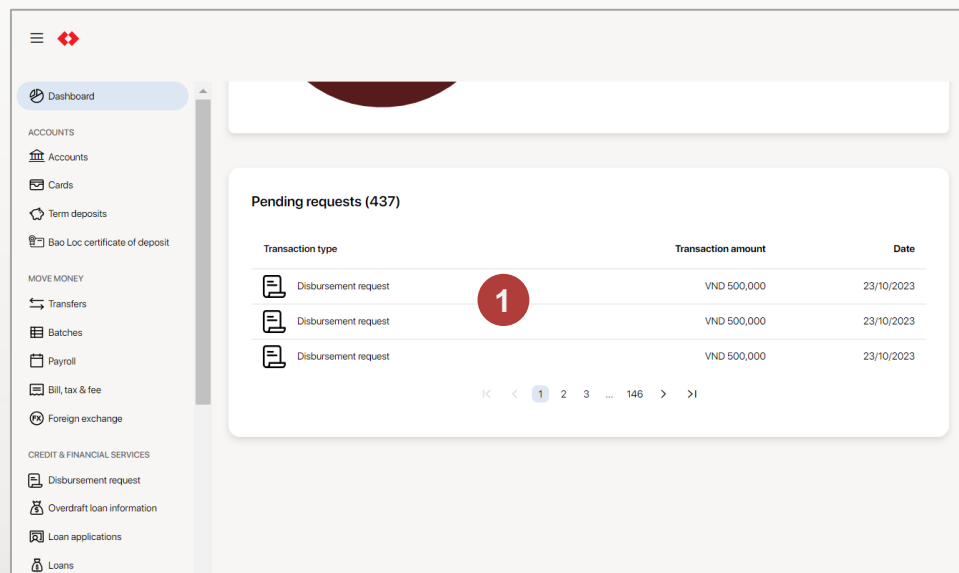
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21. Disbursement Request

21.2. Approve disbursement request (continued)

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 > Click to select the additional **commitment** to the disbursement request cum original debt receipt contract > Select **Cancel request** to return the request to the maker if any amendments or supplements are needed.

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21. Disbursement Request

21.2. Approve disbursement request (continued)

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.
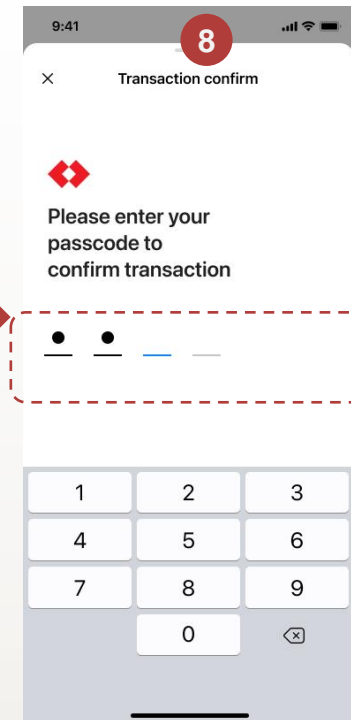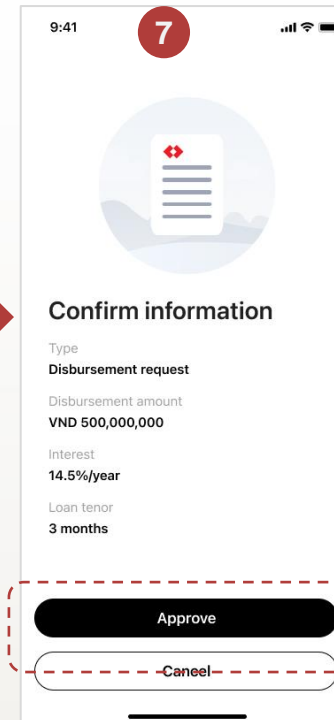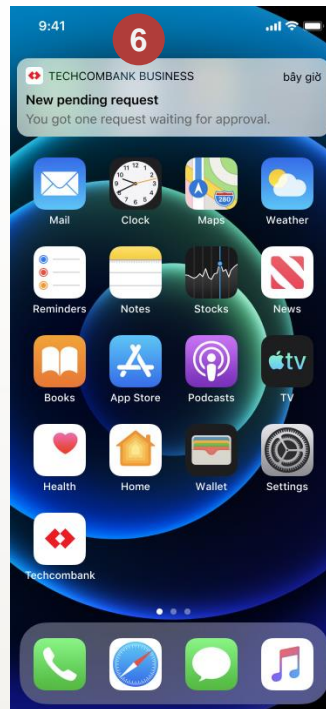
Authenticate transactions on mobile

21. Disbursement Request

21.3. Edit/update information for returned request

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**

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21. Disbursement Request

21. Disbursement Request

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

Digital Banking
Techcombank Business

Please contact us to get the best service

AT TECHCOMBANK'S BUSINESS UNITS ALL OVER COUNTRY OR ENTERPRISE MANAGERS

Hotline: 1800 6556

Direct support line: 024 7303 6556

Email: hotrodoanhnghiep@techcombank.com.vn

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