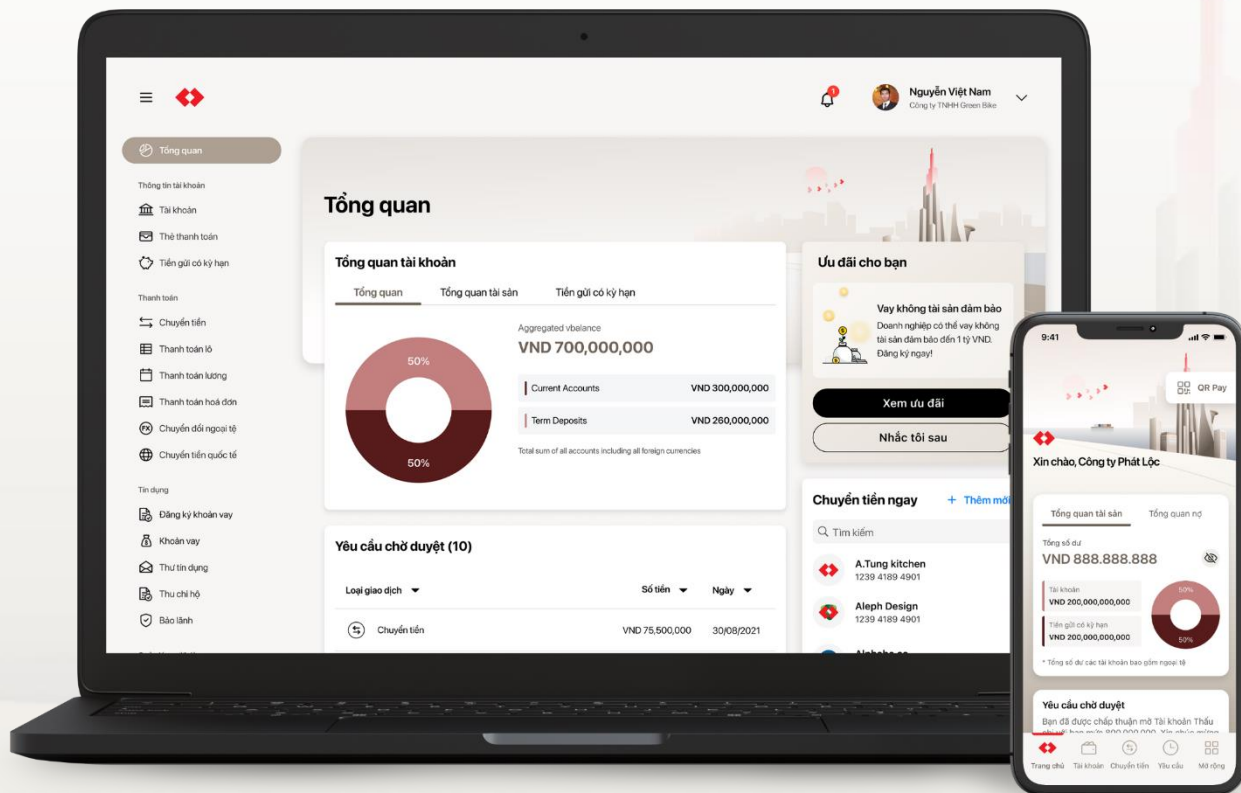


BE GREATER

TECHCOMBANK

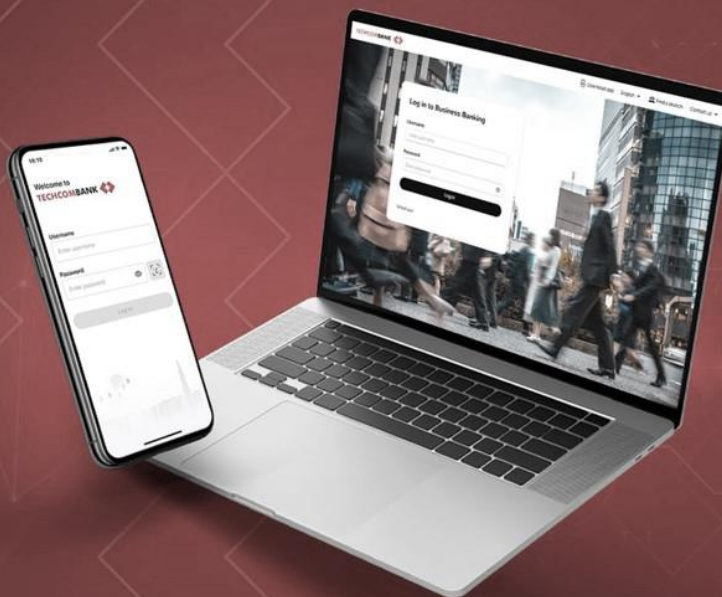
TECHCOMBANK BUSINESS

USER GUIDE





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

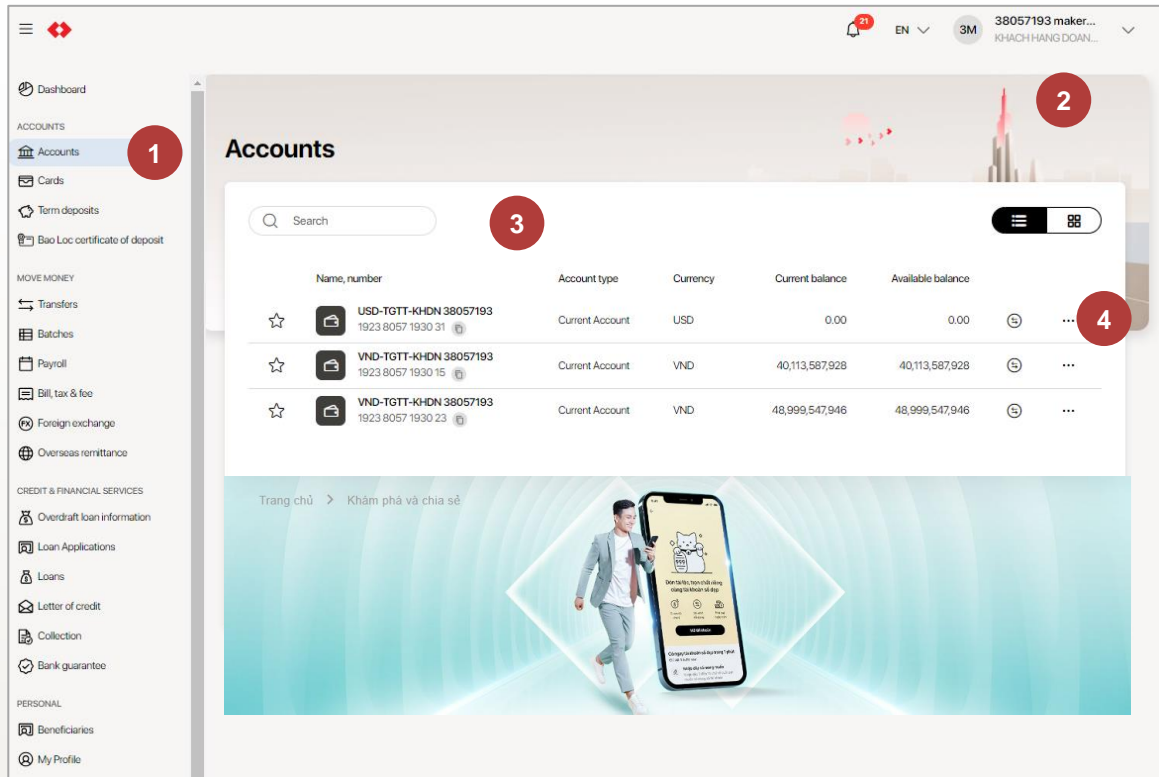
2 Detail information, transaction input screen is on the right side

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.





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



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.



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.





1. AUTHENTICATION

Log in to use the system

1.1. First time log in

1.2. Log out

➤ 1. Authentication

1.1. First time login

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

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


TECHCOMBANK

Download app | English | Find a branch | Contact us

Log in to Business Banking

Username

Password

Log in

[Unlock user](#)

Problems logging in?

[Forgot password](#)

[Forgot username?](#)

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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**.

Welcome to Techcombank new business platform.

1 Create new password — 2 Verify OTP — 3 Download the mobile app

Please update your password. You will use this new password to log in to Techcombank Business.

New Password

Enter password

Confirm password

Re-enter password

Your new password needs to meet these criteria:

- At least 8 character
- Include lowercase, uppercase, numerals and symbols, except " ' _
- Different from your username
- Excluding space and Vietnamese accents

Continue

Verify your OTP

1 Create new password — 2 Verify OTP — 3 Download the mobile app

A text message with a 6-digit verification code has been sent to **** * 231. Please enter the code to confirm your new password. If this is not your phone number, please contact us via hotline for assistance.

Enter OTP

— — — — —

The code will expire in 1:51

Code sent via SMS

Back Continue





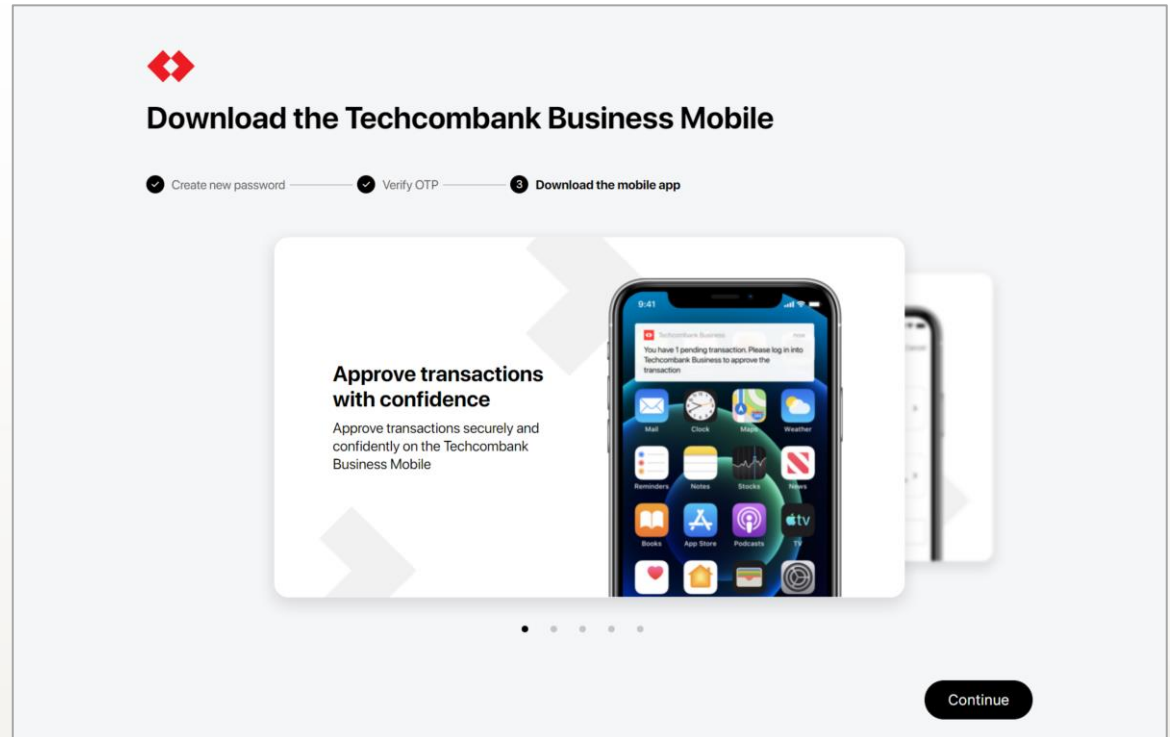
1. Authentication

1.1. First time login (continue)

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

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

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

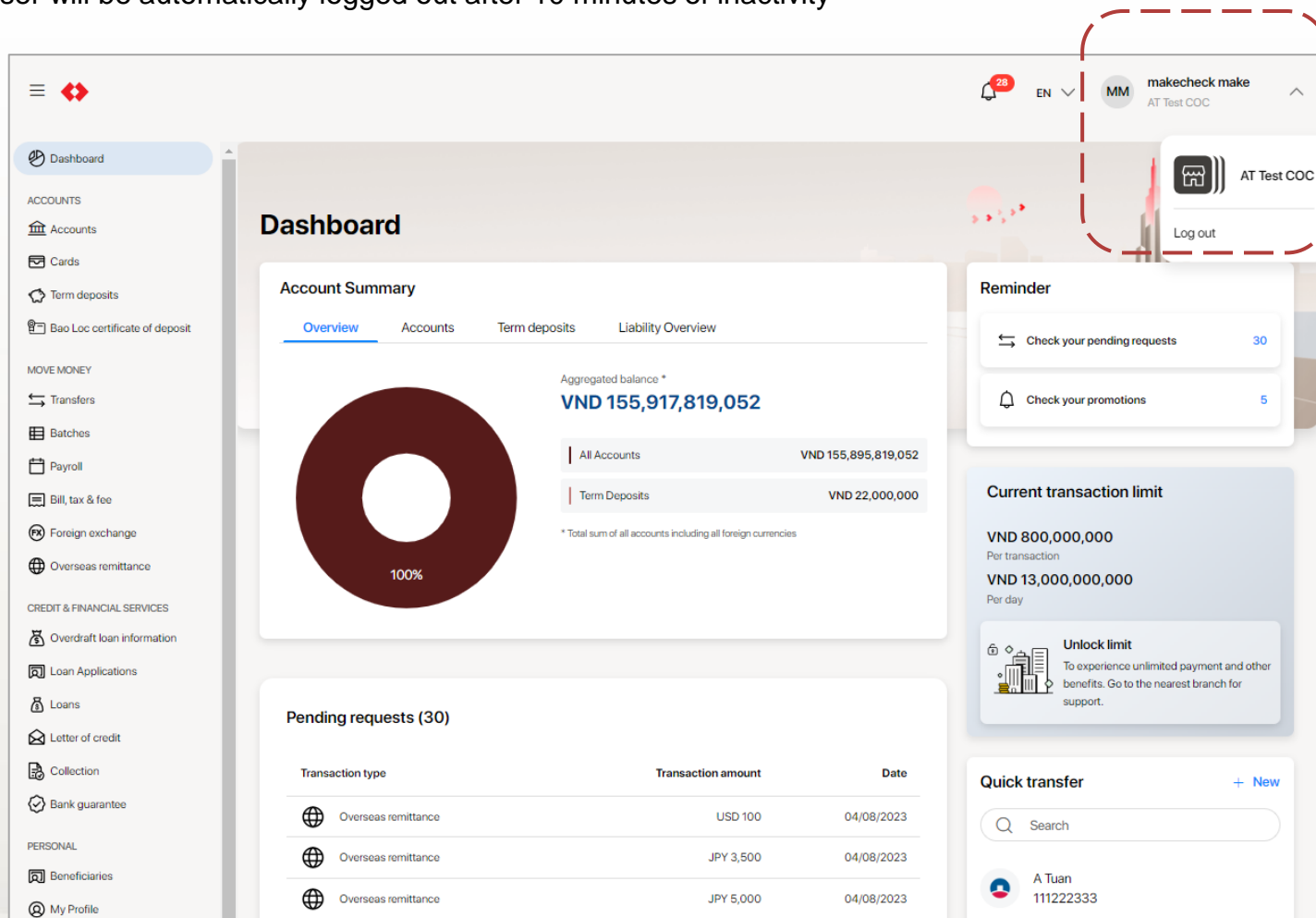


➤ 1. Authentication

1.2. Log out

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

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





2. SELF-SERVICE

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

2.1. Change password

2.2. Unlock user

2.3. Revoke device

2. Self-service

2.1. Change password

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.

My Profile

Login & Security Notification Settings

Change password

To change your password, we must verify your current one first.

Current password

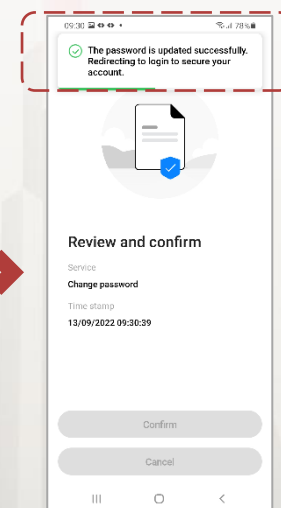
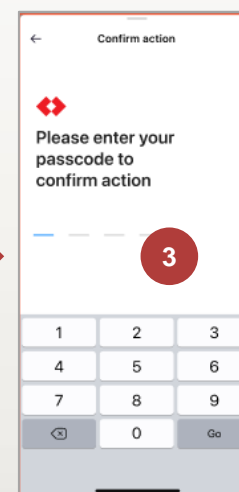
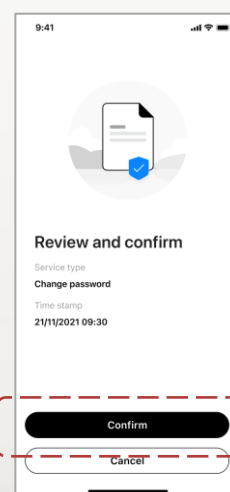
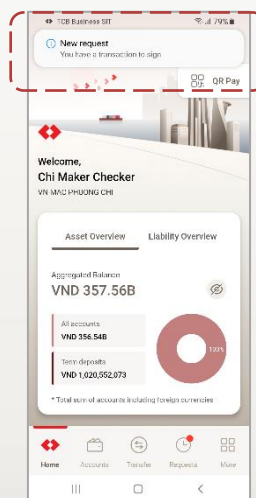
Your new password must contain:

- at least 8 characters with no space or Vietnamese accents
- at least 1 lowercase
- at least 1 uppercase
- at least 1 number
- at least 1 symbol except "+" -

New password

Confirm new password

Cancel Change password





2. Self-service

2.2. Unlock user

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

1

Select **Unlock user** on log in screen

Fill in all required information then select


Submit

2

Input SMS OTP sent to your mobile phone

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

← Back to login



Unlock user


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

Username


ID/Passport number

Mobile number

Enterprise registration number

☐ I'm not a robot 

Submit

TECHCOMBANK 

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

Log in to Techcombank Business

Username

Password

Log in

Open new business account

[Unlock user](#)

[Help & Support](#)

← Back to login



Verify your OTP

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

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

7 2

OTP will expire in 1:59

Submit



2. Self-service

2.3. 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**

The image shows a sequence of three screens from the Techcombank mobile app. The top screen is the 'My Profile' page, which has a sidebar menu on the left with options like Dashboard, ACCOUNTS, MOVE MONEY, PERSONAL, and EXTRA. The 'Log in & Security' option is highlighted. In the 'Device information' section, there is a list of registered devices. A red circle with the number '1' is placed over the 'Delete' icon (a trash can) next to the first device, 'Galaxy S20+'. A red arrow points from this icon to the bottom right of the screen, where a red circle with the number '2' is placed. Below the top screen, there are two smaller screens. The first is the 'Verify your OTP' screen, which displays a message about a 6-digit verification code being sent to a specific number and a 'Submit' button. The second is the 'Confirm device removal' screen, which asks for confirmation to remove a device and shows the device details 'OPPO F11' and 'OPPO 'CPH1911''. It has two buttons: 'Keep device' and 'Remove device'.



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

Account Summary

Overview Accounts Term deposits Liability Overview

Aggregated balance *
VND 24,914,188,118

100%

1 All Accounts VND 24,914,188,118

Term Deposits VND 0

* Total sum of all accounts including all foreign currencies

Pending requests (224) 2

Transaction type	Transaction amount	Date
Batch payment - Trace request	VND 10,000	31/03/2023

Reminder

Check your pending requests 99+

Check your promotions

You may be interested in

Đón Tết Niên Đại Cát với hàng ngàn phần quà tặng hấp dẫn

Xem chi tiết >

Quick transfer 3 + New

Search

CT SUA VN 1010297052



3. Dashboard

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

The screenshot shows the Techcombank mobile app dashboard. A red circle with the number '4' highlights the 'Reminder' section in the top right of the dashboard. Red arrows point from this section to three other areas: the 'Ongoing campaign' modal, the 'Notifications' modal, and the 'My Profile' section.

Dashboard Overview:

- Account Summary:** Aggregated balance VND 105,501,968,441,524. Donut chart shows 100%.
- Reminder (4):** Check your pending requests, Check your promotions, You may be interested in.

Pending requests (223):

Transaction type	Transaction amount	Date
Overseas remittance - Investigate request		28/03/2023
Overseas remittance	USD 1,000	28/03/2023
Term Deposit	VND 500,000,000	28/03/2023

Ongoing campaign:

- Special loans endowment for import and export enterprises
- Secret to growth for small and medium businesses

Notifications:

- Request update (5)
- Promotion
- 3 weeks ago: 7678, 8787
- 1 month ago: 998, 8989
- https://d1kndcit1zrj97.cloudfront.net/uploads/panel... .png?w=1080&q=75/panel_hero_vi_5e7d31ed70.png?...

My Profile:

- Approval notifications
- Created by me
- Notify me when status of items created by me changes to Rejected
- Bill Payment, Term Deposit, Transfer, Batch payments, Payroll, Foreign Exchange, Card, Overseas remittance, Loan repayment (all toggled on)



4. ACCOUNT

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

User can manage favorite account and have some quick navigation.

4.1. Account Summary

4.2. Account Details

4.3. Account Statements

4.4. Download Debit/Credit Note



4. Account

4.1. Account Summary

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

1

Search account list:

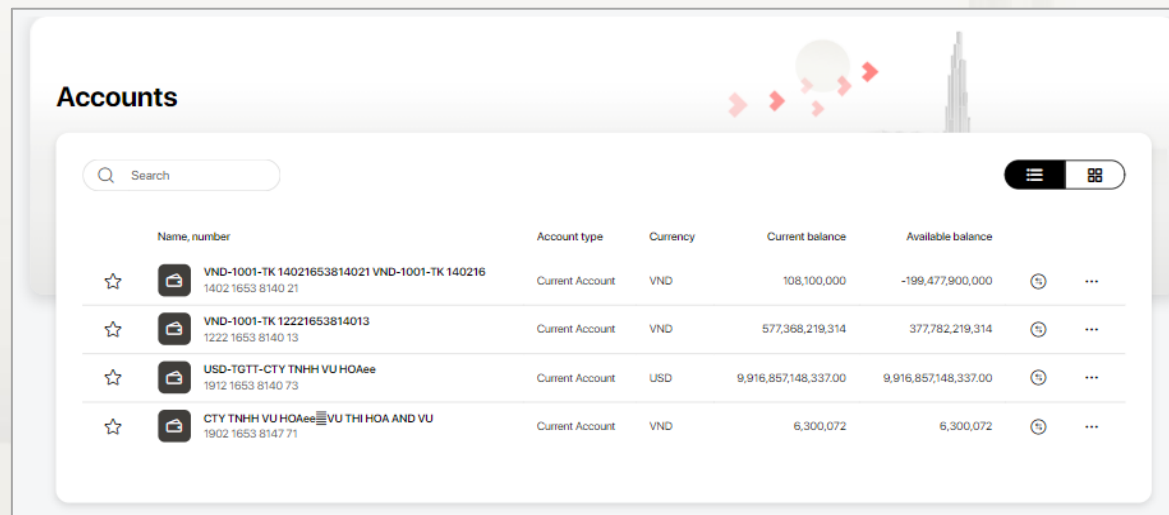
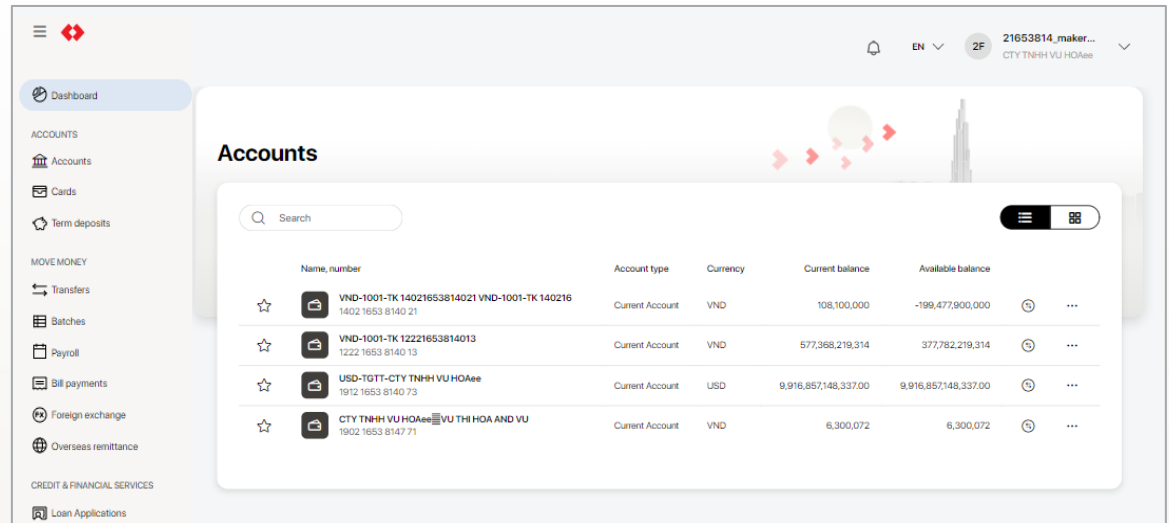
User can view the account's information by entering at least 1 of the criteria below in the **Search** box:

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

Sort account list:

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

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



4. Account

4.1. Account Summary (Continue)

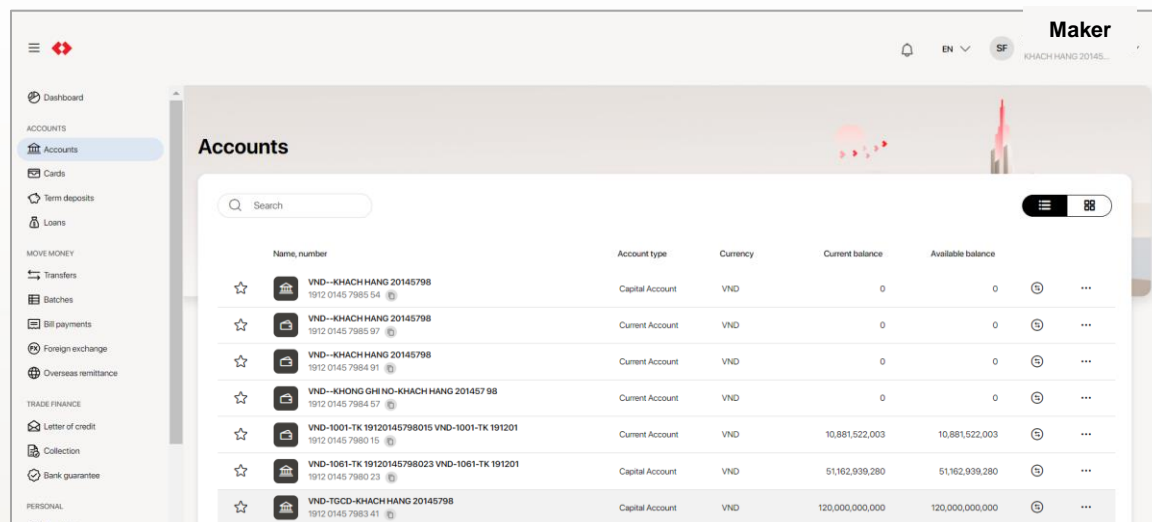
From screen view, you can have a **quick navigation** to:

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



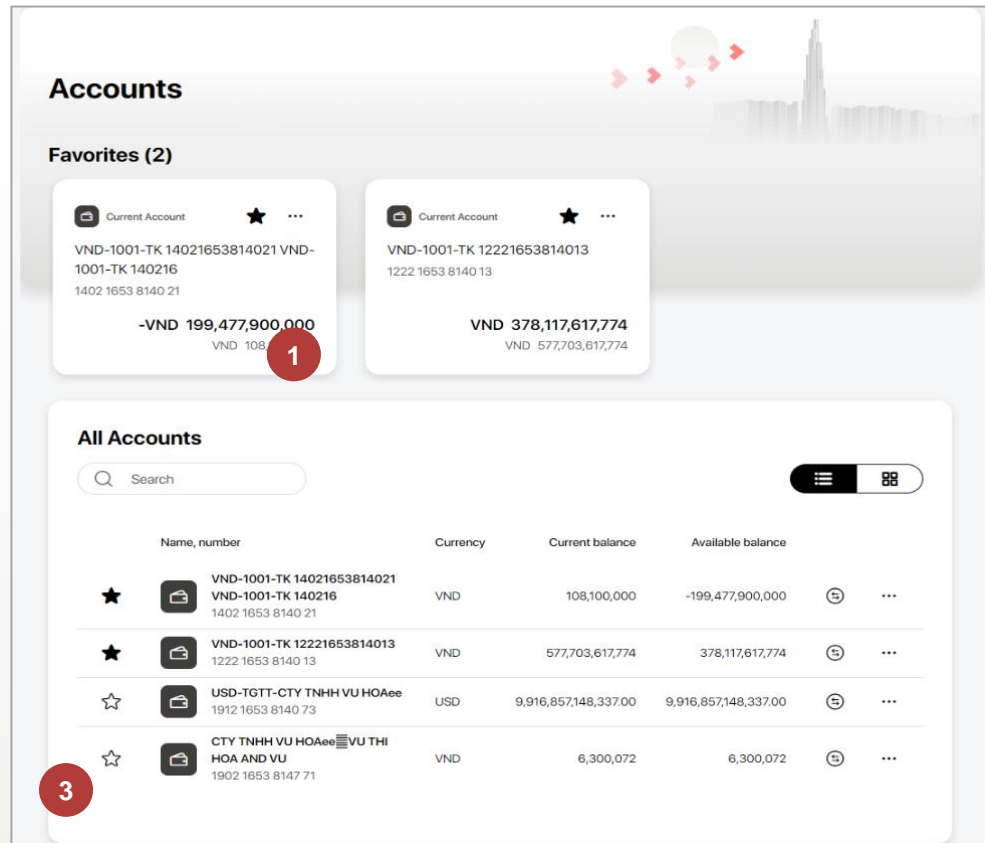
Name, number	Account type	Currency	Current balance	Available balance
VND-KHACH HANG 20145798 1912 0145 7985 54	Capital Account	VND	0	0
VND-KHACH HANG 20145798 1912 0145 7985 97	Current Account	VND	0	0
VND-KHACH HANG 20145798 1912 0145 7984 91	Current Account	VND	0	0
VND-KHONG GHENO-KHACH HANG 20145798 1912 0145 7984 57	Current Account	VND	0	0
VND-1001-TK 19120145798015 VND-1001-TK 191201 1912 0145 7980 15	Current Account	VND	10,881,522,003	10,881,522,003
VND-1061-TK 19120145798023 VND-1061-TK 191201 1912 0145 7980 23	Capital Account	VND	51,162,939,280	51,162,939,280
VND-TGCD-KHACH HANG 20145798 1912 0145 7983 41	Capital Account	VND	120,000,000,000	120,000,000,000

4. Account

4.1. Account Summary (Continue)

User can add/view/remove an account as favourite

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



4. Account

4.2. Account Details

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

1 Transactions

2 Balance history

3 Statements

4 Account info

5 Cards

Account details

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

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

Search Filter Export

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



4. Account

4.2. Account Details (continue)

Account info

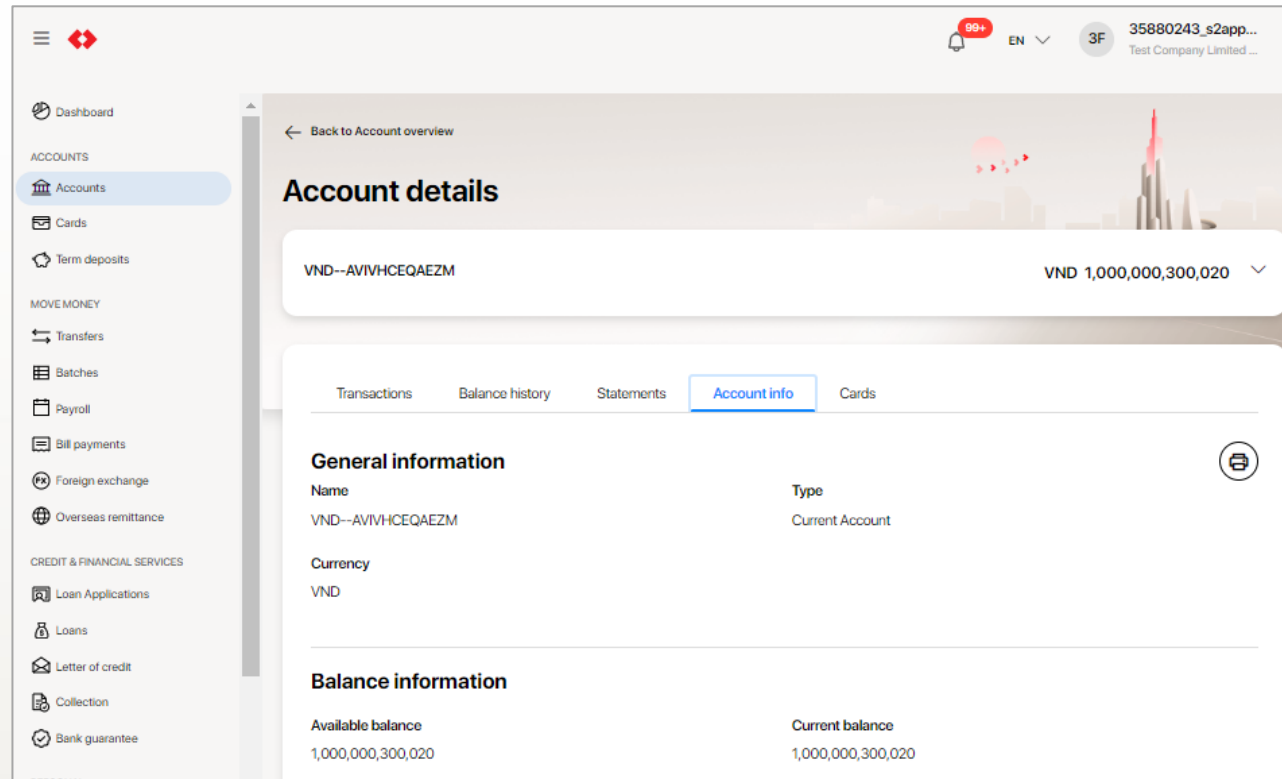
Displayed information of the account info include:

- **General information:**

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

- **Balance information:**

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



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

4. Account

4.2. Account Details (continue)

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

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

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

Note: Amount, Running balance cannot be searched

The screenshot displays the 'Account details' screen in the Techcombank mobile app. The top navigation bar includes a menu icon, a red double-headed arrow, a notification bell with '99+', language 'EN', a profile icon with '3F', and the account ID '35880243_s2app...' with a dropdown arrow. The left sidebar lists various services: Dashboard, ACCOUNTS (Accounts, Cards, Term deposits), MOVE MONEY (Transfers, Batches, Payroll, Bill payments, Foreign exchange, Overseas remittance), and CREDIT & FINANCIAL SERVICES (Loan Applications, Loans, Letter of credit, Collection). The main content area shows the 'Account details' for account 'VND--AVIVHCEQAEZM' with a balance of 'VND 1,000,000,300,020'. Below this, there are tabs for 'Transactions', 'Balance history', 'Statements', 'Account info', and 'Cards'. The 'Transactions' tab is active, showing a search bar, 'Filter', and 'Export' buttons. A table of transactions is displayed with columns: Value date, Transaction date, Account name, Account number, Bank name, Transaction Number, Description, Amount, Fee+VAT, and Running balance. The first transaction is highlighted with a red border.

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

4. Account

4.2. Account Details (continue)

Transaction – Filter: User can filter transaction by

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

The screenshot displays the 'Account details' interface. At the top, the account number 'VND--AVIVHCEQAEZM' and the balance 'VND 1,000,000,300,020' are shown. The 'Transactions' tab is active, featuring a search bar, a 'Filters applied' button, and an 'Export' button. Below these are filter sections for 'Transaction type' (set to 'Incoming'), 'From amount' (set to 'From'), 'To amount' (set to 'To'), 'From date' (set to 'DD/MM/YYYY'), and 'To date' (set to 'DD/MM/YYYY'). There are 'Cancel' and 'Apply' buttons for the filters, and a 'Clear All' link at the bottom right.

Note:

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

➤ 4. Account

4.2. Account Details (continue)

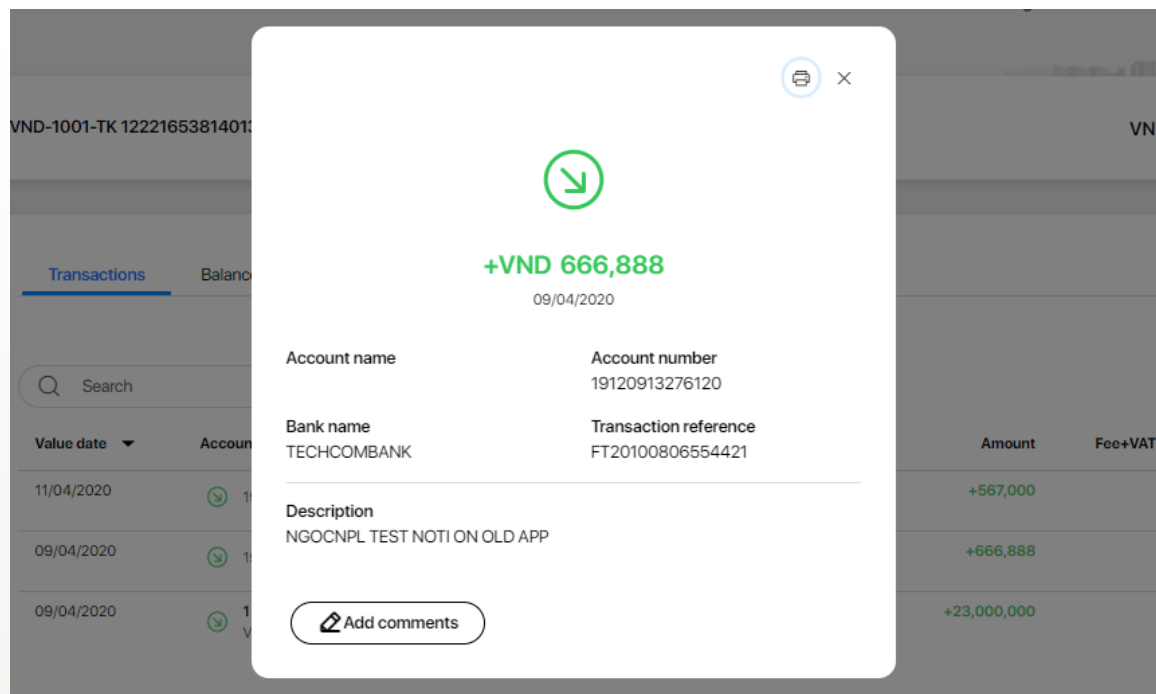
Transactions – View detail

Click on any transaction line in the transaction list screen :

Account name

- Account number
- Bank name
- Transaction reference
- Description

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



➤ 4. Account

4.3. Account Statements

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

ACCOUNTS

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

MOVE MONEY

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

CREDIT & FINANCIAL SERVICES

- Overdraft loan information

Account details 1

VND-TGTT-KHDN 38057193
19238057193023

VND 48,999,547,946 ▾

2

Transactions Balance history **Statements** Account info

Book date	Download
01/09/2023	3
01/08/2023	↓
01/07/2023	↓

Notes:

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

4. Account

4.4. Download Debit/Credit Note

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

The screenshot displays the 'Account details' screen in the Techcombank mobile app. The left sidebar contains a menu with options like Dashboard, ACCOUNTS, MOVE MONEY, and CREDIT & FINANCIAL SERVICES. The main content area shows the selected account 'VND--AVIVHCEQAEZM' with a balance of 'VND 1,000,000,300,020'. Below this, the 'Transactions' tab is active, showing a list of transactions. The first transaction is selected, indicated by a blue checkmark. At the bottom, a blue bar states 'All 1/200 transactions are selected on this page.' and features a 'Download Debit/Credit Note' button.

Account details

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

Transactions Balance history Statements Account info Cards

Search Filter Export

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

All 1/200 transactions are selected on this page.

Download Debit/Credit Note



5. CARD MANAGEMENT

This function allow user to perform request related to business card

5.1. Enable card

5.2. Card details

5.3. Lock/Unlock card

5.4. Enable/Disable online payment

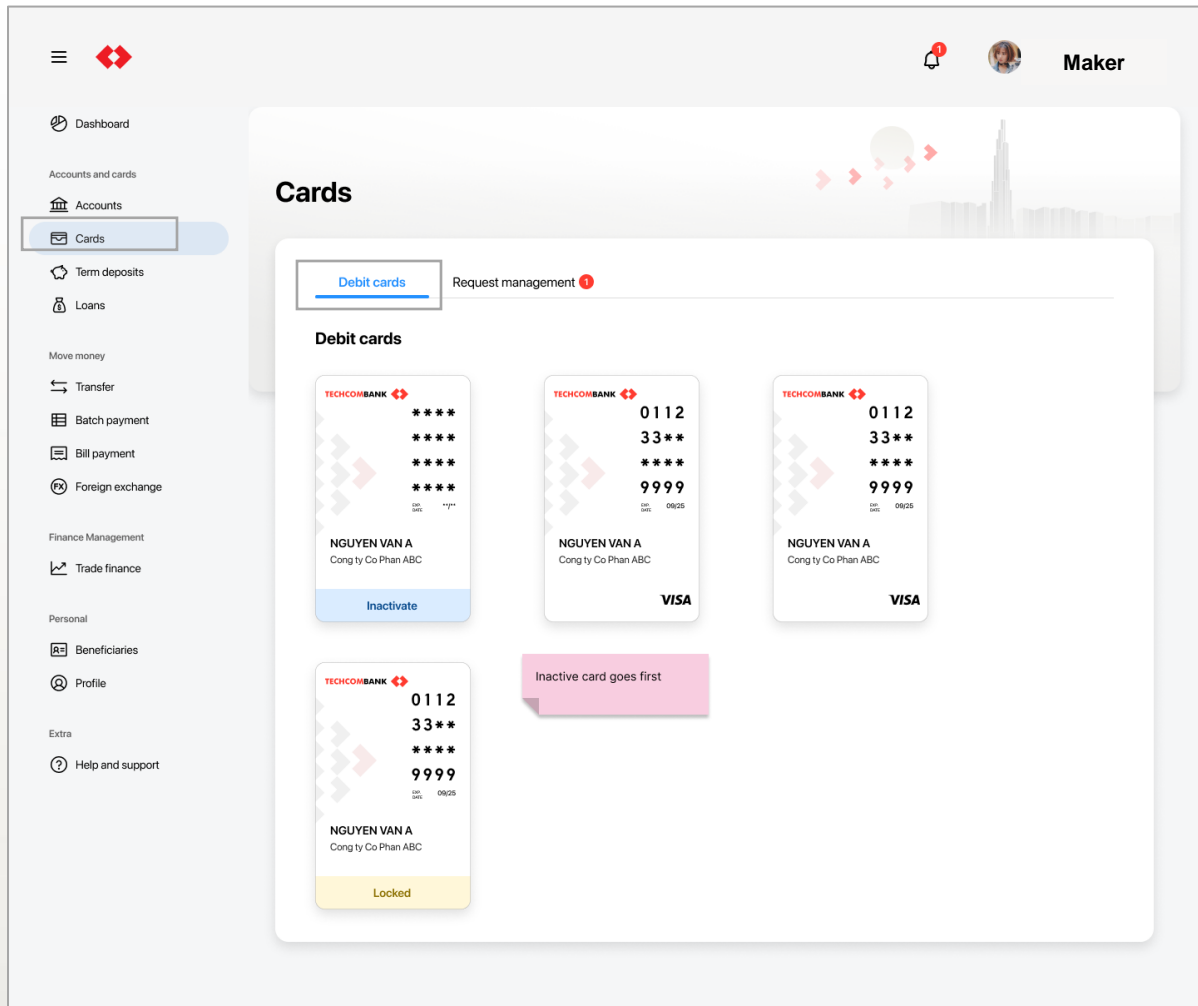
5.5. Request management

➤ 5. Card management

5.1. Enable card

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

Then follow the instructions appeared on the screen

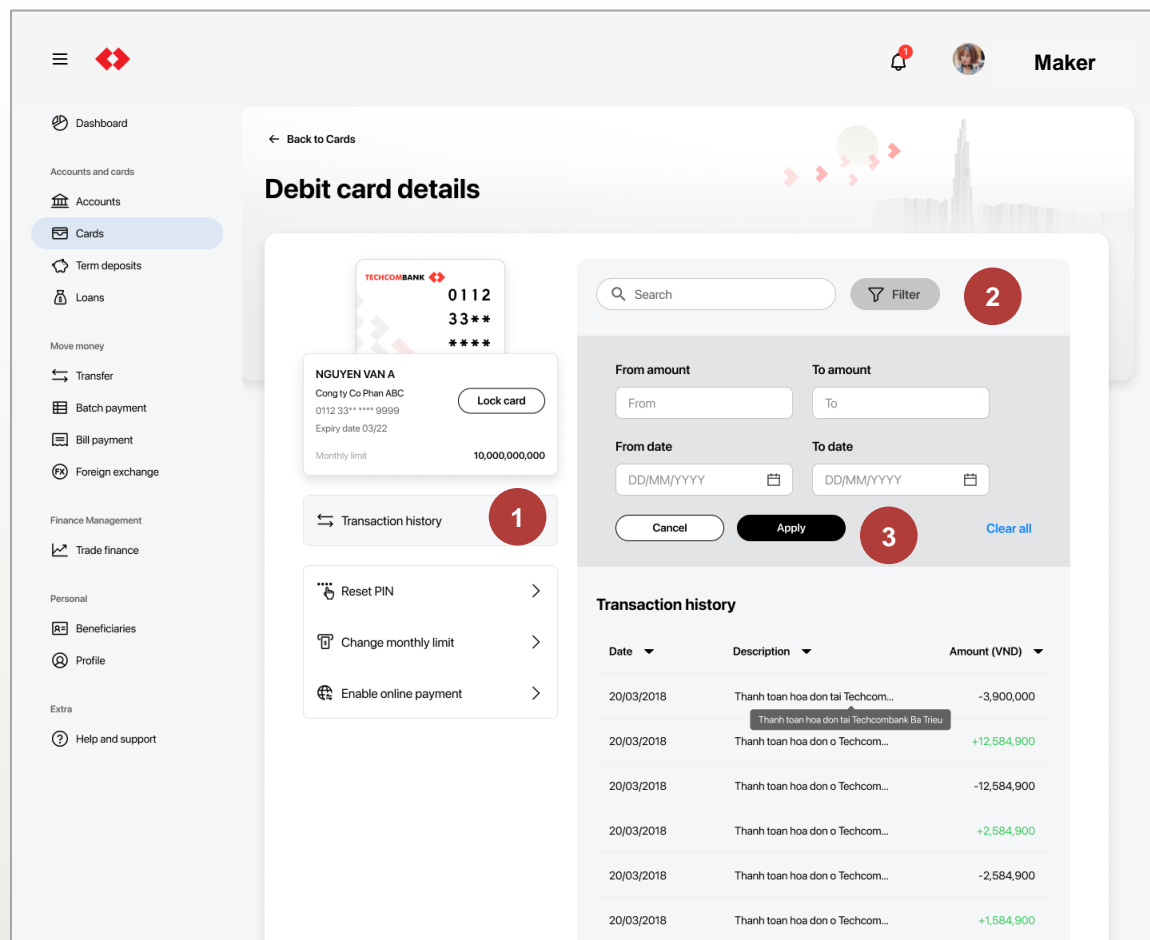


5. Card management

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**



5. Card management

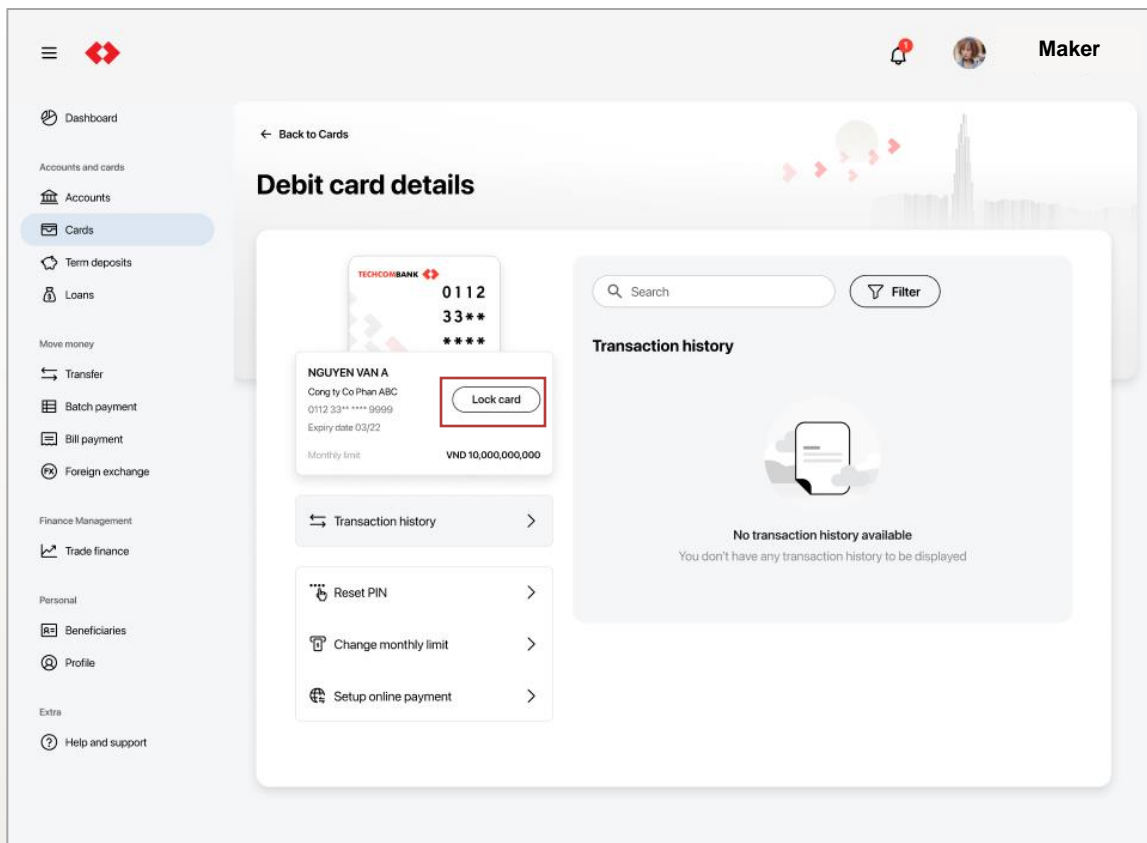
5.3. Lock/Unlock card

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

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

Note:

This feature will be effective immediately without any approval requirement



5. Card management

5.3. Lock/Unlock (Continue)

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

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

Note:

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

Debit card details

← Back to Cards

TECHCOMBANK 0112 33**
Locked

NGUYEN VAN A
Cong ty Co Phan ABC
0112 33** **** 9999
Expiry date 03/22
Monthly limit VND 10,000,000,000

Unlock card

Transaction history

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

5. Card management

5.4. Enable/Disable online payment

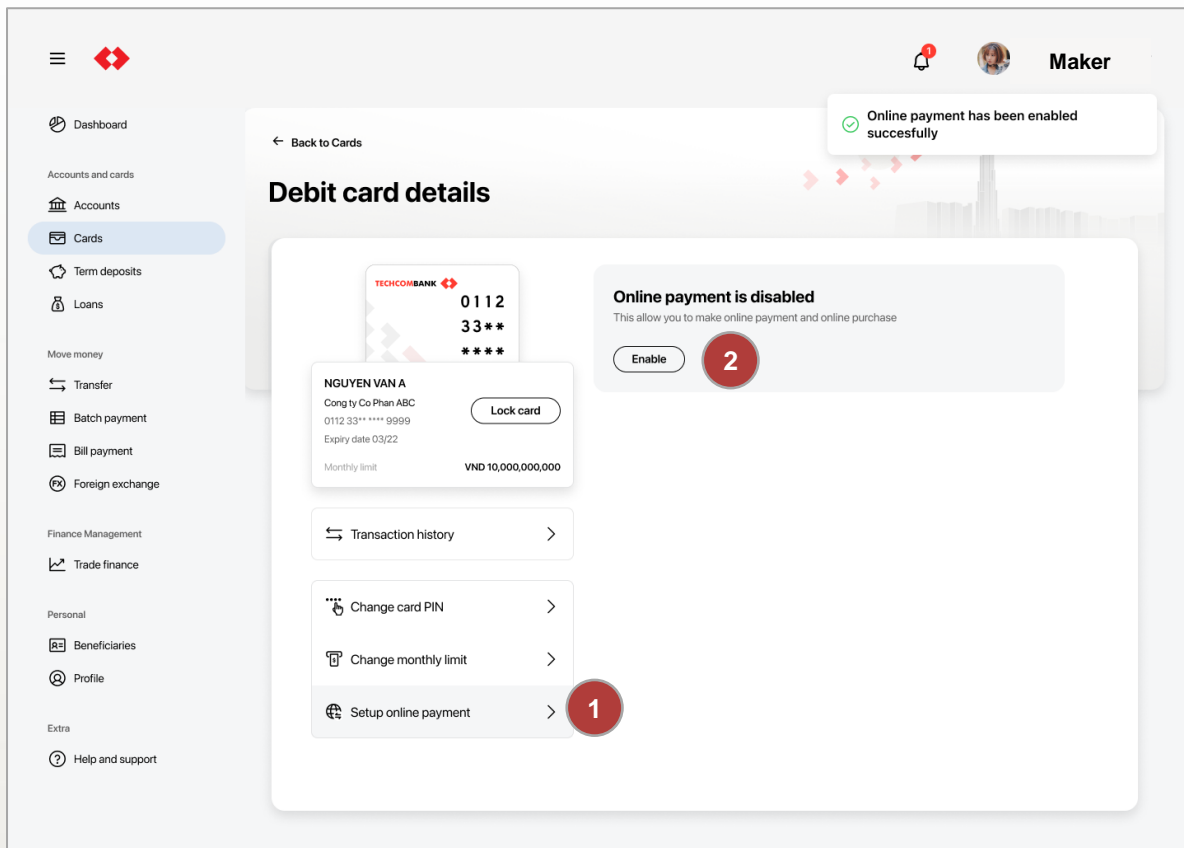
To Enable online payment, user select **Card management** in the left menu → select **Debit card** → select the card want to perform

1 Select **Setup online payment**

2 Select **Enable online payment**

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

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



5. Card management

5.4. Enable/Disable online payment (Continue)

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

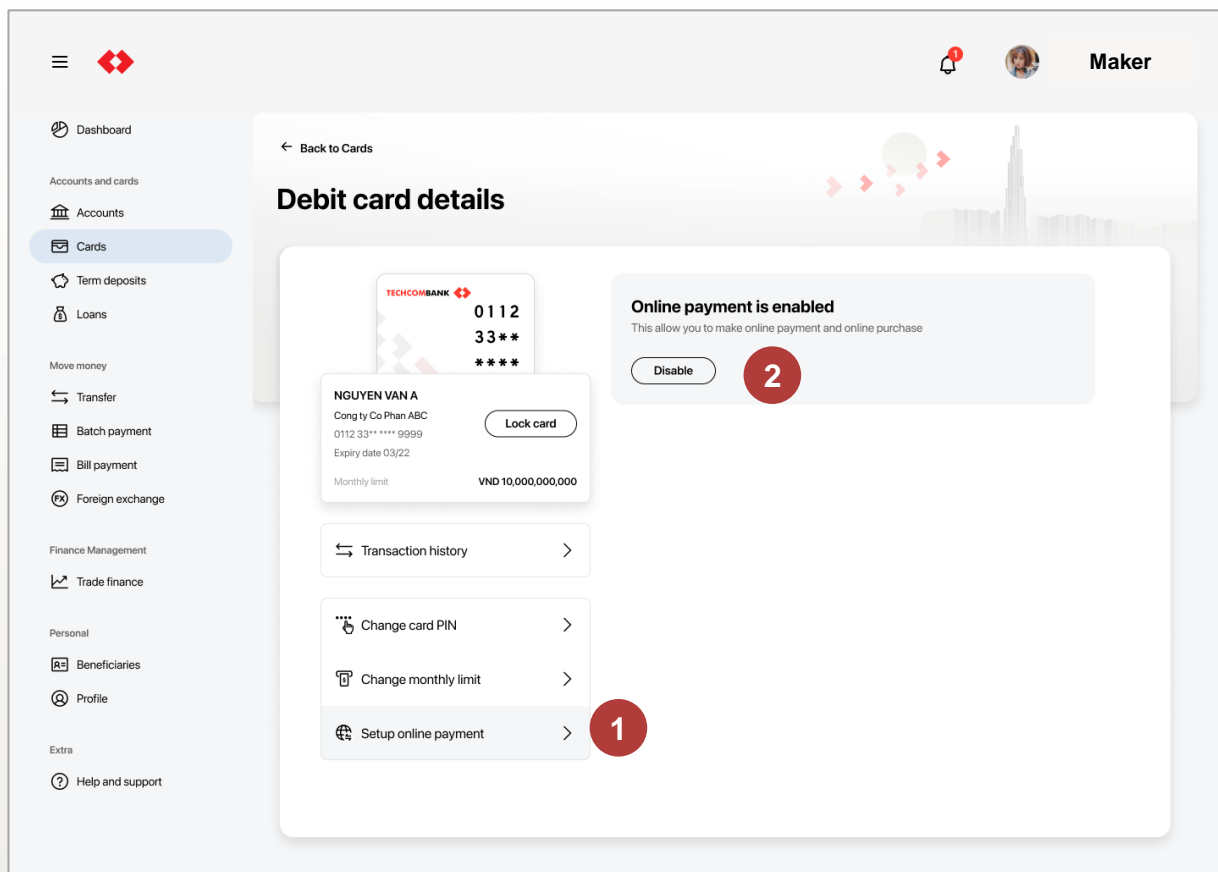
1 Select **Set up online payment**

2 Then select **Disable payment online**

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

Note:

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





5. Card management

5.5. Request management

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

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

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

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



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

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**

The screenshot displays the 'Term deposits' section of a banking application. On the left, a sidebar menu lists 'Dashboard', 'ACCOUNTS' (Accounts, Cards, Term deposits), and 'MOVE MONEY' (Transfers, Batches, Payroll, Bill, tax & fee, Foreign exchange, Overseas remittance). The 'Term deposits' page has two tabs: 'Ongoing term deposits' and 'Term deposit requests'. Below the tabs are search and filter buttons. A table lists ongoing deposits with columns for Contract no., Product type, Principal amount, Term, Interest (%/year), and Maturity date. Two deposits are shown: one for VND 200,000,000 with a 4-month term and 5.6% interest, and another for VND 100,000,000 with a 1-month term and 5.3% interest. A 'New term deposit' modal is open, showing options for 'Online Term Deposit' and 'Flexible Online Term Deposit'. The 'Online Term Deposit' option is selected, and the 'New term deposit' form is displayed. The form includes a 'Select debit account' dropdown, an 'Enter principal amount (VND)' field, a 'Select a term' dropdown, an 'Interest rate (%/year)' field, an 'Estimated interest at maturity' field, and a 'Maturity date' field. The 'Continue' button is highlighted.

Contract no.	Product type	Principal amount	Term	Interest (%/year)	Maturity date
14501114027008	Online flexible term deposit	VND 200,000,000	4 month(s)	5.6	24/09/2021
14501112541006	Online flexible term deposit	VND 100,000,000	1 month(s)	5.3	24/06/2021

New term deposit

Online Term Deposit

- Modern solution - flexible maturity: Maximize returns on idle capital with flexible terms tailored to your business needs.
- Flexible maturity method: Pay interest at the end of the term, upon deposit, or regularly on a monthly basis.
- Seamless management through online channels

Flexible Online Term Deposit

- Proactive funding resources: Partially withdraw the contract before maturity
- Interest upon withdrawal - Optimal interest rate: Apply the demand interest rate to the withdrawal amount, while maintaining the original contract's interest rate for the remaining amount.
- Seamless management through online channels

New term deposit

Select debit account: VND-1001-TK 12221653814013 VND 377,782,219,314

Enter principal amount (VND): 10,000,000

Select a term: 12 month(s) - 6.8%

Interest rate (%/year): 6.8%

Estimated interest at maturity: VND 680,000

Maturity date: 09/04/2021

Applicable if approve today

Cancel Continue

➤ 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 12221653814013 7 VND 377,769,575,224 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

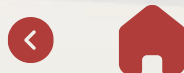
Maturity date 09/04/2021 Maturity method Reinvest total balance
Applicable if approve today

Description (Optional) 0/205

Enter description

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

Back Submit 10



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

Interest rate
0.3%

Maturity date
24/06/2021
Applicable if approve today

Term
1 month(s)

Interest at maturity
VND 764

Maturity method
Reinvest total balance

Description
-

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

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

OPPO A98 5G
OPPO CPH2529

116

1 2

Cancel request Reject Approve

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

The screenshot displays the 'Term deposits' section of a banking application. On the left is a sidebar menu with categories: ACCOUNTS (Dashboard, Accounts, Cards, Term deposits, Bao Loc certificate of deposit), MOVE MONEY (Transfers, Batches, Payroll, Bill, tax & fee, Foreign exchange, Overseas remittance), CREDIT & FINANCIAL SERVICES (Overdraft loan information, Loan Applications, Loans, Letter of credit, Collection, Bank guarantee), PERSONAL (Beneficiaries, My Profile), and EXTRA. The main content area is titled 'Term deposits' and features a '+ New term deposit' button. Below the title, there are tabs for 'Ongoing term deposits' and 'Term deposit requests' (the latter is active and has a red notification badge). A search bar and a 'Filter' button are present. Below these are various filter criteria: Term (All), Request type (All), From principal amount (From), To principal amount (To), Currency (All), Status (Pending), From maturity date (DD/MM/YYYY), and To maturity date (DD/MM/YYYY). 'Cancel' and 'Apply' buttons are at the bottom of the filter section. A table below shows the results of the filter, with columns: Initiated date, Status, Type, Presentation last saved: Just now, Amount, Term, and Maturity date. The table contains five rows of data, all with a 'Pending' status.

Initiated date	Status	Type	Presentation last saved: Just now	Amount	Term	Maturity date
11/10/2023	Pending	Open term deposit		VND 3,000,000	1 month(s)	24/06/2021 ...
27/09/2023	Pending	Partially withdraw flexible term deposit		VND 20,000,000	4 month(s)	24/09/2021 ...
27/09/2023	Pending	Open flexible term deposit		VND 200,000,000	6 month(s)	25/11/2021 ...
26/09/2023	Pending	Partially withdraw flexible term deposit		VND 20,000,000	1 month(s)	24/06/2021 ...
15/09/2023	Pending	Partially withdraw flexible term deposit		VND 20,000,000	1 month(s)	24/06/2021 ...

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

Term 1 month(s)	Interest rate (%/ year) 0.3%	Download documents
Accrued interest VND 21,452	Estimated Interest at Maturity VND 764	
Value date 24/05/2021	Maturity date 24/06/2021	
Description -		
	Open channel Online	
	Maturity method Reinvest total balance	

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

Redeem

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**

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%

Accrued interest
VND 21,452

Estimated Interest at Maturity
VND 764

Open channel
Online

Value date
24/05/2021

Maturity date
24/06/2021

Maturity method
Reinvest total balance

Description
-

2

Redeem

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

Withdraw term deposit

Edit information

Debit account



Online term deposit
14901114845000

Destination account

VND-TGTT-KHDN 38057193
19238057193015

VND 40,113,587,928

Principal amount
VND 3,000,000

Interest rate (Pre-closure)
0.22%

Interest amount (Pre-closure)
VND 0

3

Cancel

Review

➤ 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

Confirm information 4


Debit account


Online term deposit
14901114845000

Principal amount
VND 3,000,000

Interest rate (Pre-closure)
0.22%

Destination account


VND-TGTT-KHDN 38057193
19238057193015

Interest amount (Pre-closure)
VND 0

Edit


Submit and approve

Withdraw term deposit

✓ Your redeem request has been submitted successfully 6

Request summary
Transaction ref: 6b42dcb4-c2dc-4104-8ddf-ca698893b604


Debit account


Online term deposit
14901114845000

Principal amount
VND 3,000,000

Interest rate (Pre-closure)
0.22 %

Destination account


VND-TGTT-KHDN 38057193
19238057193015

Total amount
VND 3,000,000

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 Term deposit > Click **Open new**.

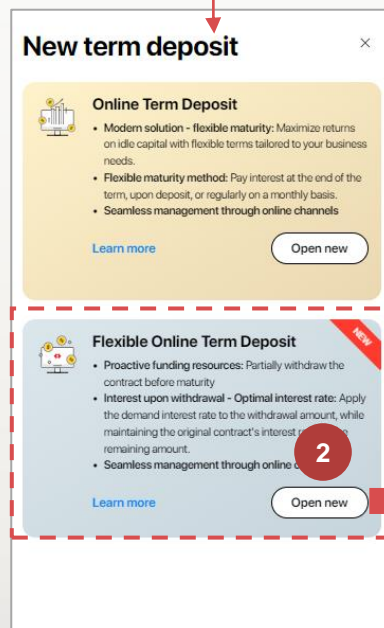
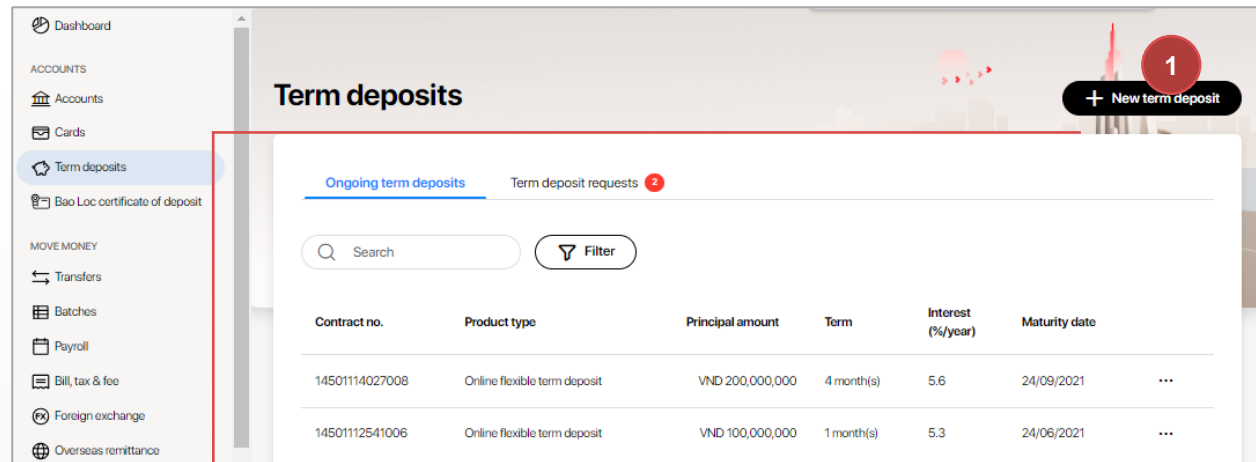
2

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

User enters information:

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

Then click **Review**



New online flexible term deposit

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

Principle amount (VND)
200,000,000

Term
6 month(s) - 7.4%

Interest rate (%/year)
7.4%

Estimated interest at maturity
VND 7,460,822

Maturity date
25/11/2021
Applicable if approve today

Maturity method
Select maturity method

☒ **Reinvest total balance**
Automatically rollover principal and interest on the maturity date to continue earning interest

☐ **Reinvest the original amount**
Automatically rollover the original amount on the maturity date. Interest amount will be sent to your account

☐ **Redeem total balance**
Automatically close term deposit, transfer both principal and interest amounts to your account

Description (Optional)
0/205
Enter description

[Cancel](#) [Review](#)



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.

New online flexible term deposit

Review and submit

4

Debit account

VND 40,116,587,928

VND-TGTT-KHDN 38057193

19238057193015

Principal amount

VND 200,000,000

Term	Interest rate (%/year)	Estimated Interest at maturity
6 month(s)	7.4%	VND 7,460,822
Value date	Maturity date	Maturity method
25/05/2021	25/11/2021	Reinvest total balance
Applicable if approve today		

Description

Open flexible term deposit

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

Edit

5

Submit and approve

✓ Your open request has been submitted successfully

Summary

Transaction ref: 4deecd3c-a8ba-4c6b-a690-e95683a13bab

Debit account

VND 40,116,587,928

VND-TGTT-KHDN 38057193

19238057193015

Principal amount

VND 200,000,000

Term	Interest rate (%/year)	Estimated Interest at maturity
6 month(s)	7.4%	VND 7,460,822
Value date	Maturity date	Maturity method
25/05/2021	25/11/2021	Reinvest total balance
Applicable if approve today		

Description

Open flexible term deposit

+ Open new

Manage Term deposit

➤ 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.

Term deposits

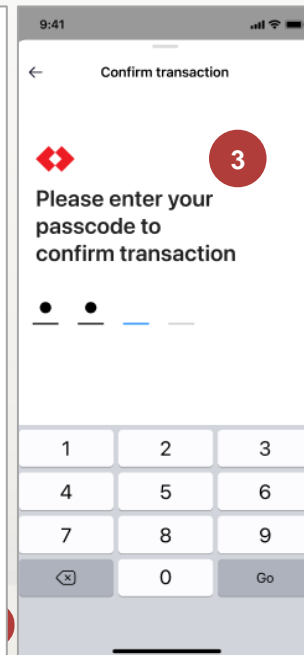
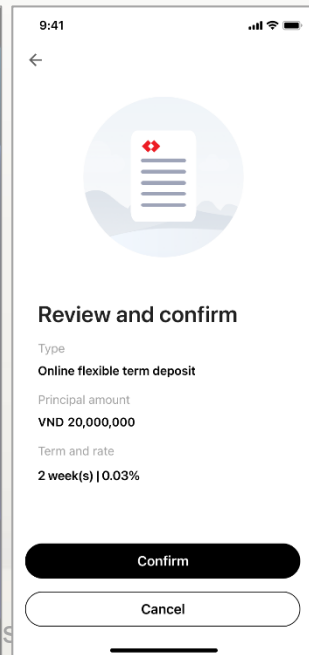
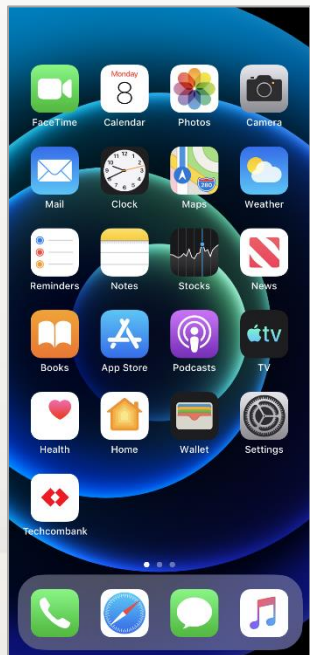
+ New term deposit

Ongoing term deposits **Term deposit requests** 1

Search Filter

Pending requests All requests

Initiated date	Status	Type	Amount	Term	Maturity date	
27/09/2023	Pending	Open flexible term deposit	VND 200,000,000	6 month(s)	25/11/2021	...
26/09/2023	Pending	Partially withdraw flexible term deposit	VND 20,000,000	1 month(s)	24/06/2021	...
15/09/2023	Pending	Partially withdraw flexible term deposit	VND 20,000,000	1 month(s)	24/06/2021	...



Request details

Flexible term deposit request Pending

Created by 38057193mc on 27/09/2023 at 5:42 PM
Transaction ID: 4deecd3c-a8ba-4c6b-a690-e95683a13bab

Debit account

VND 40,116,587,928

VND-TGTT-KHDN 38057193
19238057193015

Principal amount
VND 200,000,000

Interest rate (%/year)
7.4%

Value date
25/05/2021

Description
Open flexible term deposit

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

Term
6 month(s)

Estimated Interest at maturity
VND 7,460,822

Maturity date
25/11/2021
Applicable if approve today

Maturity method
Reinvest total balance

Confirm transaction
Please approve the transaction on your registered phone

Joey's phone
iPhone XS Max

120

Cancel request Reject Approve

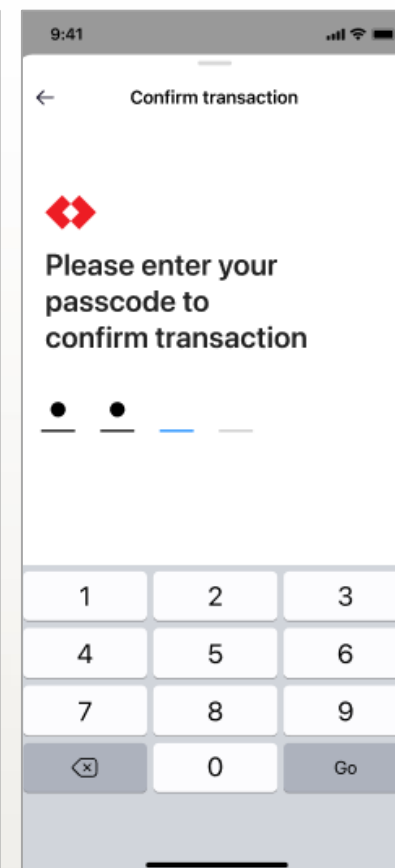
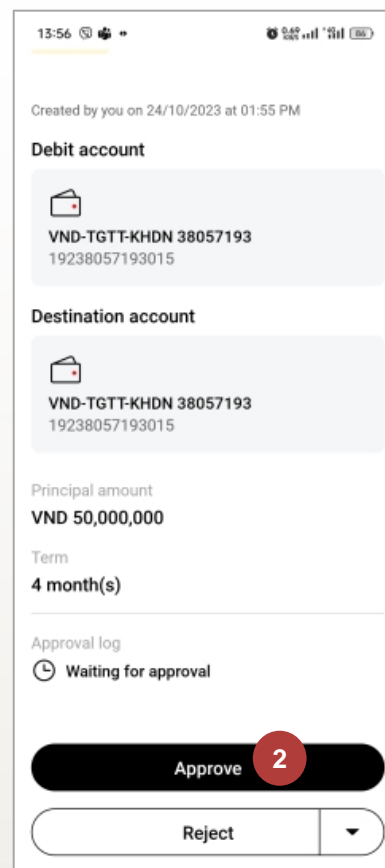
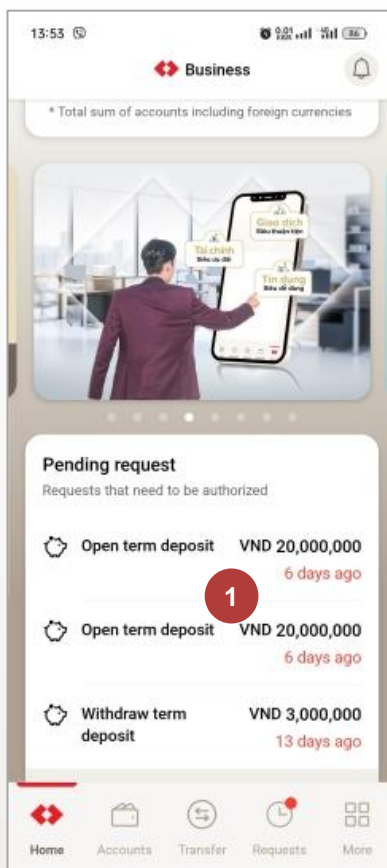
➤ 6. Term deposit

6.3. Flexible term deposits – Approve on App

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

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

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





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**.

Term deposits

[+ New term deposit](#)

[Ongoing term deposits](#) [Term deposit requests 3](#)

Search Filter

Contract no.	Product type	Principal amount	Term	Interest (%/year)	Maturity date	
14501114027008	Online flexible term deposit	VND 200,000,000	4 month(s)	5.6	24/09/2021	...
14501112541006	Online flexible term deposit	VND 100,000,000	1 month(s)	5.3	24/06/2021	...

Online flexible term deposit 14501114027008 VND 200,000,000

Debit account Online flexible term deposit 14501114027008

[Download documents](#)

Term 4 month(s) **Interest rate (%/ year)** 5.6%

Accrued interest VND 26,266,301 **Estimated Interest at Maturity** VND 3,774,247 **Open channel** Online

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

Description Mô mới tiền gửi có kỳ hạn linh hoạt

[Redeem](#) [Partially withdraw](#)

Current information

Debit account Online flexible term deposit 14501114027008

Principal amount VND 200,000,000

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

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

Partial withdrawal information

The minimum amount for per withdrawal is VND 10,000,000. The minimum remaining principal amount is VND 50,000,000.

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

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

Remaining information

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

Description (Optional) Enter description

[Cancel](#) [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.

Confirm information 3

Debit account

Online flexible term deposit
14501114027008

Destination account

VND-TGTT-KHDN 38057193
19238057193015

Current information

Principal amount
VND 200,000,000

Term
4 month(s)

Value date
24/05/2021

Interest rate (%/ year)
5.6%

Maturity date
24/09/2021

Estimated Interest at Maturity
VND 3,774,247

Maturity method
Reinvest total balance

Partial withdraw information

Withdrawal amount
VND 20,000,000

Interest rate (Pre-withdrawal)
0.23%

Interest amount (Pre-withdrawal)
VND 0

Remaining information

Remaining principal amount
VND 180,000,000

Interest rate (%/ year)
5.6%

Estimated Interest at maturity
VND 3,396,822

Description
-

Edit

Submit and approve

✓ Your partial withdrawal request has been submitted successfully

Request summary
Transaction ref: c557d8f7-f1fe-474c-b1a0-4c6cb4c15efb

Debit account

Online flexible term deposit
14501114027008

Destination account

VND-TGTT-KHDN 38057193
19238057193015

Current information

Principal amount
VND 200,000,000

Term
4 month(s)

Value date
24/05/2021

Interest rate (%/year)
5.6%

Maturity date
24/09/2021

Estimated interest at maturity
VND 3,774,247

Maturity method
Reinvest total balance

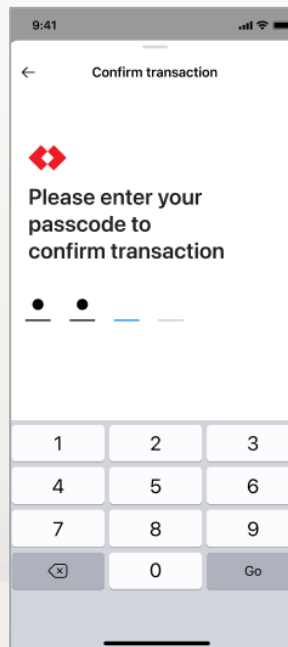
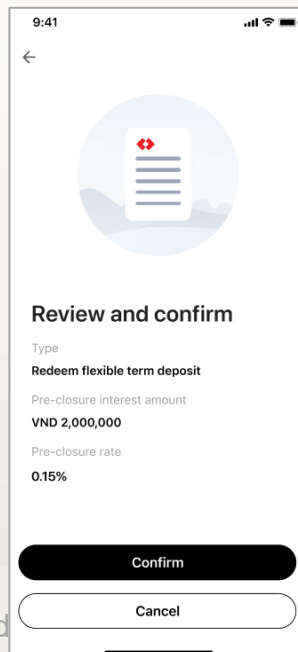
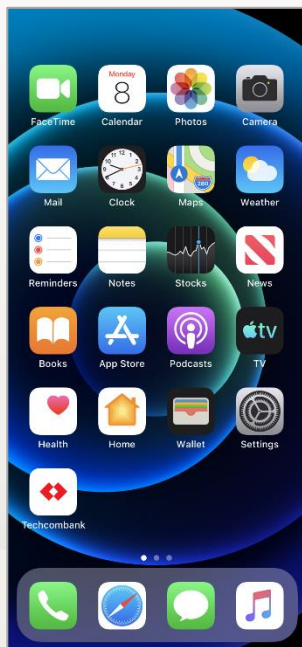
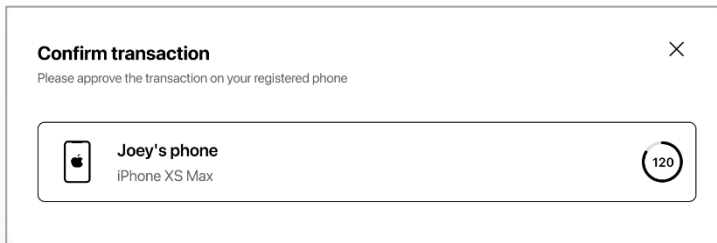
6. Term deposit

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: e557d8f7-11fe-474c-b1a0-4c6cb4c15efb

Debit account

Online flexible term deposit
14501114027008

Destination account

VND-TGTT-KHDN 38057193
19238057193015

Current information

Principal amount
VND 200,000,000

Term
4 month(s)

Interest rate (%/year)
5.6%

Estimated Interest at maturity
VND 3,774,247

Value date
24/05/2021

Maturity date
24/09/2021

Maturity method
Reinvest total balance

Partial withdrawal information

Withdrawal amount
VND 20,000,000

Interest rate (Pre-withdrawal)
0.23%

Interest amount (Pre-withdrawal)
VND 0

Withdrawal date
27/09/2023

Partial withdrawal information

Withdrawal amount
VND 20,000,000

Interest rate (Pre-withdrawal)
0.23%

Interest amount (Pre-withdrawal)
VND 0

Withdrawal date
27/09/2023

Remaining information

Remaining principal amount
VND 180,000,000

Interest rate (%/year)
5.6%

Estimated Interest at maturity
VND 3,396,822

Description
-

Approval log

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

Cancel request

Reject

Approve

5

➤ 6. Term deposit

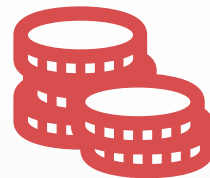
6.3. Flexible term deposits – some notes



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.



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

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

The screenshot displays the Techcombank mobile app dashboard. The left sidebar menu is visible, with 'Dashboard' selected. The main content area shows the 'Summary' section, which includes a pie chart representing the distribution of liabilities. The 'Liability Overview' tab is selected, showing an aggregated total of VND 700,000,000. Below the pie chart, a table lists four loan groups: Loan Type/ Categories (VND 300,000,000), Loan Type/ Categories (VND 20,000,000), Overdraft Account (VND 15,000,000), and Others (VND 15,000,000). The 'Pending requests (10)' section shows a list of transactions, including transfers and bill payments. The 'Currency exchange' section displays rates for various currencies like USD, JPY, AUD, CAD, GBP, and CHF.

Dashboard

Summary

Asset Overview Accounts Term Deposits **Liability Overview**

Aggregated total
VND 700,000,000

Loan Type/ Categories VND 300,000,000
Loan Type/ Categories VND 20,000,000
Overdraft Account VND 15,000,000
Others VND 15,000,000

Total sum of all accounts including all foreign currencies

Pending requests (10)

Date	Transaction type	
Today	Transfer	VND 75,500,000
Yesterday	Transfer	VND 75,500,000
Yesterday	Transfer	VND 75,500,000
Yesterday	Transfer	VND 75,500,000
30/08/2021	Bill payment	VND 32,000,000

Tip of the day

The pending request panel consolidates all transaction requests into one place so that you can see and access them all at the same time.

[Next tip](#)

Currency exchange

Currency	TCB buys	TCB sells
USD	22,789	22,853
JPY	207	208
AUD	16,497	16,546
CAD	18,054	18,108
GBP	31,272	31,364
CHF	24,965	25,040

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

Loans

Search Filter Download report

Product: All

From outstanding amount: From To

From maturity date: DD/MM/YYYY To maturity date: DD/MM/YYYY Contract number:

Cancel Apply Clear all

Contract number	Product	Currency	Outstanding amount	Interest rate	Maturity date
LD984750272	General working capital	VND	198,973,900,000	3%	21/12/2022
LD984750272	Auto loan for travel	VND	198,973,900,000	3%	21/12/2022
LD984750272	Revolving	VND	12,584,900.00	3%	21/12/2022
LD984750272	Commercial Mortgage (CRE)	USD	12,584,900.00	3%	21/12/2022

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

Loan details

LD00001
SGP000000000001

VND 400,000,000
Interest rate 3%

Payment | Loan information

Upcoming payment
The next payment follows loan schedule

20/01/2022
Principal: VND 16,000,000
Interest: VND 4,000,000
VND 20,000,000

Transaction history
The list only includes transactions in the latest 2 years

Date	Description	Amount	Outstanding amount
20/03/2018	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 500,000,000
20/02/2018	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 480,000,000
20/01/2018	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 460,000,000
20/12/2017	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 440,000,000
20/11/2017	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 420,000,000

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

The screenshot displays the Techcombank mobile app interface. The top navigation bar includes a menu icon, a notification bell, a user profile, and the name 'Maker'. The left sidebar lists various account types: Dashboard, ACCOUNTS (Accounts, Cards, Term deposits, Bao Loc certificate of deposit), MOVE MONEY (Transfers, Batches, Payroll), and a home icon. The main content area shows the 'Loan details' screen for loan ID LD00001. It includes a 'Back to Loan' link, a 'Download report' button (highlighted with a red circle 4), and loan information: VND 400,000,000 with a 3% interest rate. Below this, there are tabs for 'Payment' and 'Loan information'. The 'Payment' tab is active, showing an 'Upcoming payment' section. A modal window titled 'Full schedule' (highlighted with a red circle 6) is open, displaying a table of payment details. The table has columns for Date, Total pay amount, Principal, Interest, and Outstanding amount. The data shows payments from 20/03/2018 to 20/08/2018, with a total pay amount of 20,000,000 VND per month and an outstanding amount decreasing from VND 200,000,000 to VND 100,000,000. A red circle 5 points to the 'Full schedule' modal.

Loan details

LD00001
SGP000000000001

VND 400,000,000
Interest rate 3%

Payment Loan information

Upcoming payment
The next payment follows loan schedule

Full schedule

Date	Total pay amount	Principal	Interest	Outstanding amount
20/03/2018	20,000,000	16,000,000,000	4,000,000	VND 200,000,000
20/04/2018	20,000,000	16,000,000,000	4,000,000	VND 180,000,000
20/05/2018	20,000,000	16,000,000,000	4,000,000	VND 160,000,000
20/06/2018	20,000,000	16,000,000,000	4,000,000	VND 140,000,000
20/07/2018	20,000,000	16,000,000,000	4,000,000	VND 120,000,000
20/08/2018	20,000,000	16,000,000,000	4,000,000	VND 100,000,000

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*

The screenshot displays the TCB mobile app interface. On the left is a sidebar menu with options like Dashboard, Accounts and cards, Accounts, Cards, Term deposits, Move money, Transfer, Batch payment, Payrolls, Bill payment, Foreign exchange, Overseas remittance, Lending, Application, Loans (highlighted with a red circle 1), Letter of credit, and Collection. The main screen shows the 'Loans' section with a red circle 2 over the 'Filter' button. Below the filter is a table of loans with columns: Loan ID, Reference number, Currency, Outstanding amount, Interest rate, Start date, Maturity date, and Note. One loan is marked as 'Overdue' in red. A red circle 3 points to the 'Note' column. Below the table, the 'Loan details' screen is shown for loan ID LD00001. It displays the interest rate (3%) and the outstanding amount (VND 300,000,000). The 'Upcoming payment' section shows a payment due on 30/07/2022 for a principal of VND 16,000,000 and interest of VND 4,000,000, totaling VND 20,000,000. A red circle 4 points to this payment summary. Below the payment summary, a warning message states: 'Payment overdue. Please go to our counter for support.' The 'Transaction history' section shows a list of transactions, with the most recent one on 20/03/2022 for a payment of VND 20,000,000, leaving an outstanding amount of VND 500,000,000.

Loan ID	Reference number	Currency	Outstanding amount	Interest rate	Start date	Maturity date	Note
LD000001	SGP000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	...
LD000001	SGP000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	Overdue
LD000001	SGP000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	Overdue
LD000001	SGP000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	...
LD000001	SGP000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	...

Date	Description	Amount	Outstanding amount
20/03/2022	Thu nợ lãi (LD-IN)	VND 20,000,000	VND 500,000,000

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

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.

The screenshot displays the 'Loans' section of a financial application. On the left, a sidebar menu lists various services, with 'Loans' highlighted and marked with a red circle '1'. The main area shows a 'Loans' header with a red circle '2a' and a '+ Loan repayment' button. Below this, a message states: 'Loan Repayments can only be initiated and approved within the following time: 8:30 - 18:00 from Monday to Friday, 8:30 - 11:30 on Saturday, Except for public holidays'. A table lists two loans, both with an outstanding amount of 500,000,000 VND. The second loan is selected, and a red circle '2b' highlights the 'Repay' button. The 'Repayment information' section shows the debit account 'VND-TKTT-Cty TNHH Ola' with a balance of VND 900,000,000. The 'Principal' field is set to VND 20,000,000, marked with a red circle '3'. A checkbox 'Do you want to pay interest now?' is set to 'Yes'. The 'Early payment fee' section shows the account to pay fee 'VND-TTGT-1234' with a balance of VND 900,000,000. The 'Fee' section shows a fee of VND 350,000. A 'Review' button is at the bottom right.

Loans

2a + Loan repayment

1 Loan Repayments can only be initiated and approved within the following time:
8:30 - 18:00 from Monday to Friday
8:30 - 11:30 on Saturday
Except for public holidays

All loans Repayments

Search Loan ID or Reference Number Filter Download report

Loan ID Reference number	Currency	Outstanding amount	Interest rate	Start date	Maturity date	Note
LD000001 SGPD0000000000001	VND	500,000,000	3%	29/12/2022	29/12/2022	
LD000001 SGPD0000000000001	VND	500,000,000	3%	29/12/2022	29/12/2023	Repay View details

2b

Repayment information

Debit account

VND 900,000,000

VND-TKTT-Cty TNHH Ola
1234 5678 9198 87

Principal

VND 20,000,000

3

Do you want to pay interest now? ☒ Yes ☐ No Interest -

Early payment fee

Account to pay fee

VND-TTGT-1234
CH66 2903 9MLX HC9V 007M 9 VND 900,000,000

Fee

VND 350,000

This loan payment period amount:
VND 20,000,000
And you can repay up to VND 300,000,000.

Review

7. Loan

7.5. Approve/ Reject repayment

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

Loan repayment information Pending Print report

Created by Anh Nguyen Hoang on 29/06/2022 at 12:00 PM
Transaction ID: A3891849YA

LD00001
SGP000000000002

Interest rate
3%

Outstanding amount
VND 300,000,000

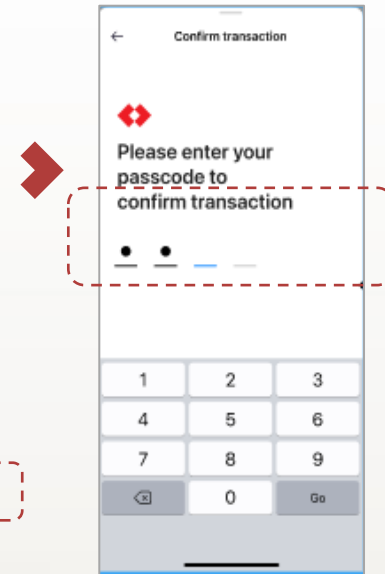
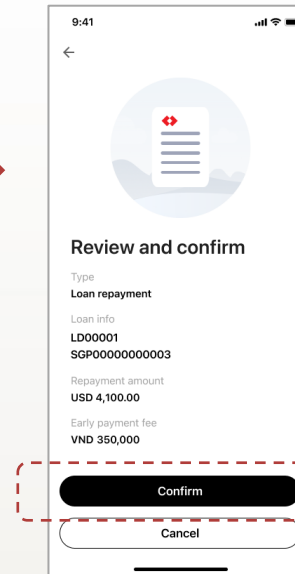
Transfer information

VND 500,000,000.00
Debit account
VND-TKTT-Cty TNHH Oia
1234 5678 9198 87
Total repayment
VND 52,000,000
Principal VND 50,000,000 Interest VND 2,000,000

VND 900,000,000
Fee account
VND-TKTT-Cty TNHH Oia
1234 5678 9198 87
Fee
VND 350,000

Approval log
⌚ Waiting for approval

Reject Approve



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

The screenshot displays the 'Loans' section of a financial application. The left sidebar contains a menu with options like Dashboard, Accounts and cards, Accounts, Cards, Term deposits, Move money, Transfer, Batch payment, Payrolls, Bill payment, Foreign exchange, and Overseas remittance. The main content area is titled 'Loans' and has a '+ Loan repayment' button. Below this, there's a 'Repayments' tab (marked with a red circle 1) and a search bar. A 'Filter' button (marked with a red circle 2) is also present. The table below shows loan details:

Loan ID	Reference number	Initiated date, executed date	Status	Principal	Interest
LD000001	SGP0000000000001	01/01/2021 -	Pending	VND 50,000,000	VND 2,000,000 ...
LD000001	SGP0000000000001	01/01/2021 -	Processing	VND 50,000,000	USD 100.00 ...

Below the table, there's a 'Loan repayment information' section (marked with a red circle 3) for a 'Pending' transaction. It includes details like 'Created by Anh Nguyen Hoang on 29/06/2022 at 12:00 PM' and 'Transaction ID: A3891849YA'. The 'Outstanding amount' is VND 300,000,000. The 'Transfer information' section shows the 'Debit account' (VND-TKTT-Cty TNHH Oia) and 'Fee account' (VND-TKTT-Cty TNHH Oia). The 'Total repayment' is VND 52,000,000, and the 'Fee' is VND 350,000. At the bottom, there's an 'Approval log' showing 'Waiting for approval' and a 'Cancel request' button.

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.

Loan Repayments can only be initiated and approved within the following time:
8:30 - 18:00 from Monday to Friday
8:30 - 11:30 on Saturday
Except for public holidays

All loansRepayments

Search Loan ID or Reference Number

Filter

Download report

Early payment fee

Account to pay fee

VND-TTGT-1234
CH86 2903 9MLX HC9V 007M 9

VND 10,999,999,999

Fee
VND 350,000

Your repayment account is currently insufficient. Please add more fund before approval.

Review and submit

Confirm new rate

Interest and early payment fee has adjusted

	Original	Current
Interest	VND 2,000,000	VND 2,200,000
Early payment fee	VND 350,000	VND 340,000

Last updated 15/7/2022 at 14:20

CancelConfirm



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



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**

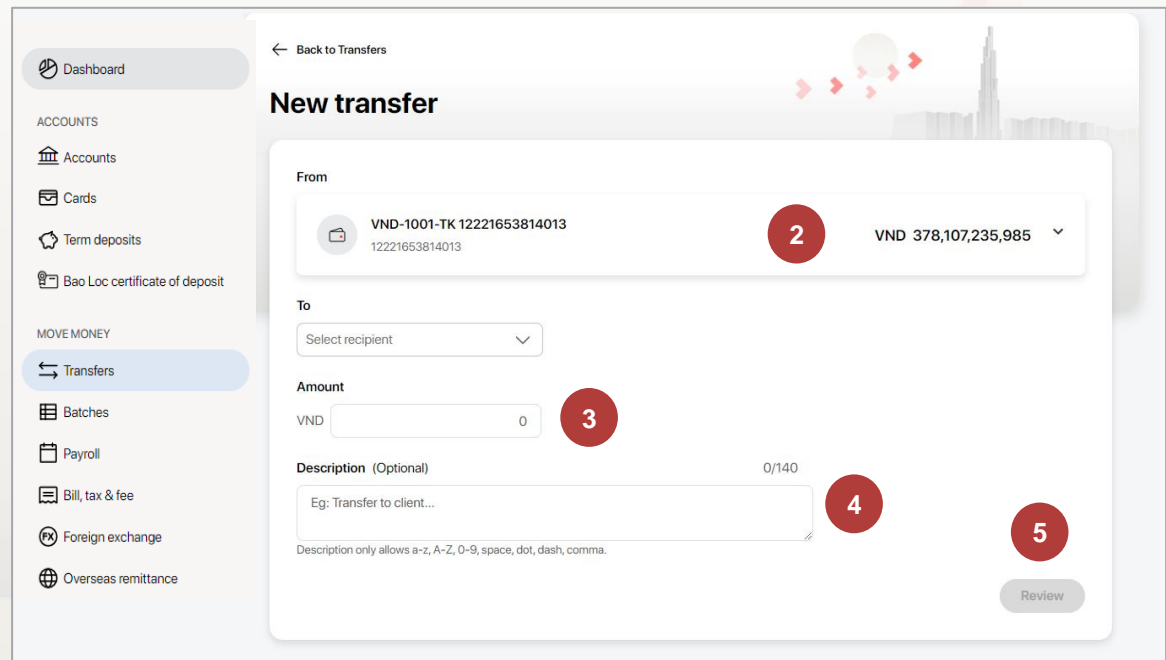
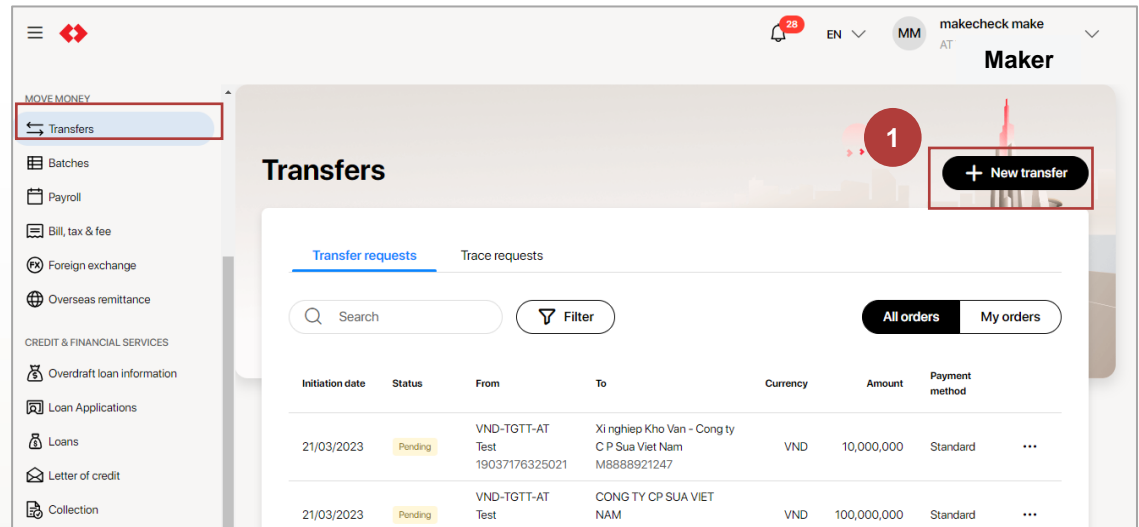
4

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



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.*





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

New transfer

From

VND-1001-TK 12221653814013
12221653814013

VND 378,107,235,985

To

New transfer

Bank

BIDV

Account number

22210004201592

Amount

VND 10,000,000

Please provide additional information for interbank transfer

Account name

Nguyen Minh Chau

☒ Save as new beneficiary

Beneficiary name 9/140

Chou xinh

Description (Optional) 9/140

Tang qua

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

Review

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.

Transfers

[Transfer requests](#) [Trace requests](#)

[Filter](#) [All orders](#) [My orders](#)

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





8. Money transfer

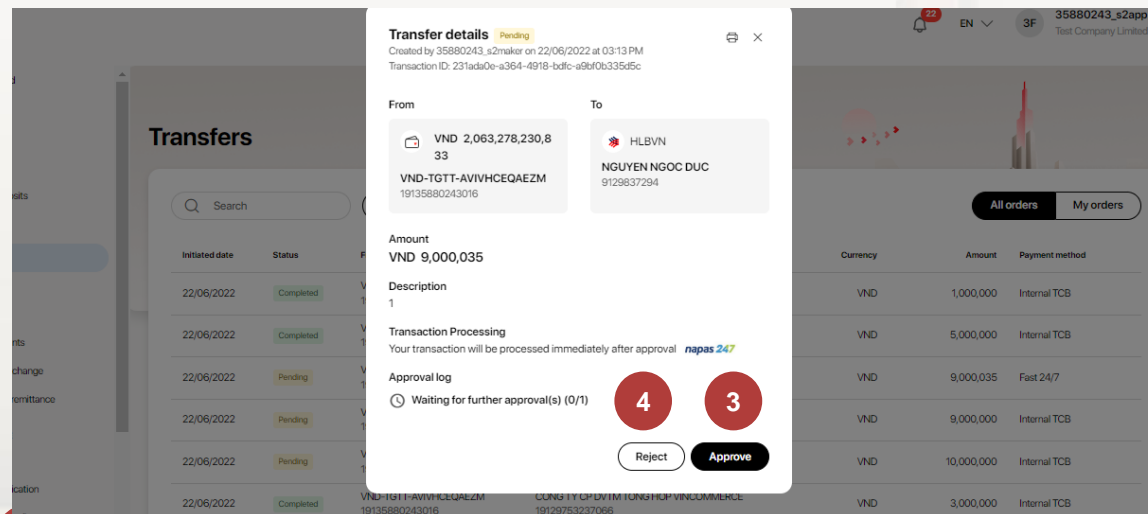
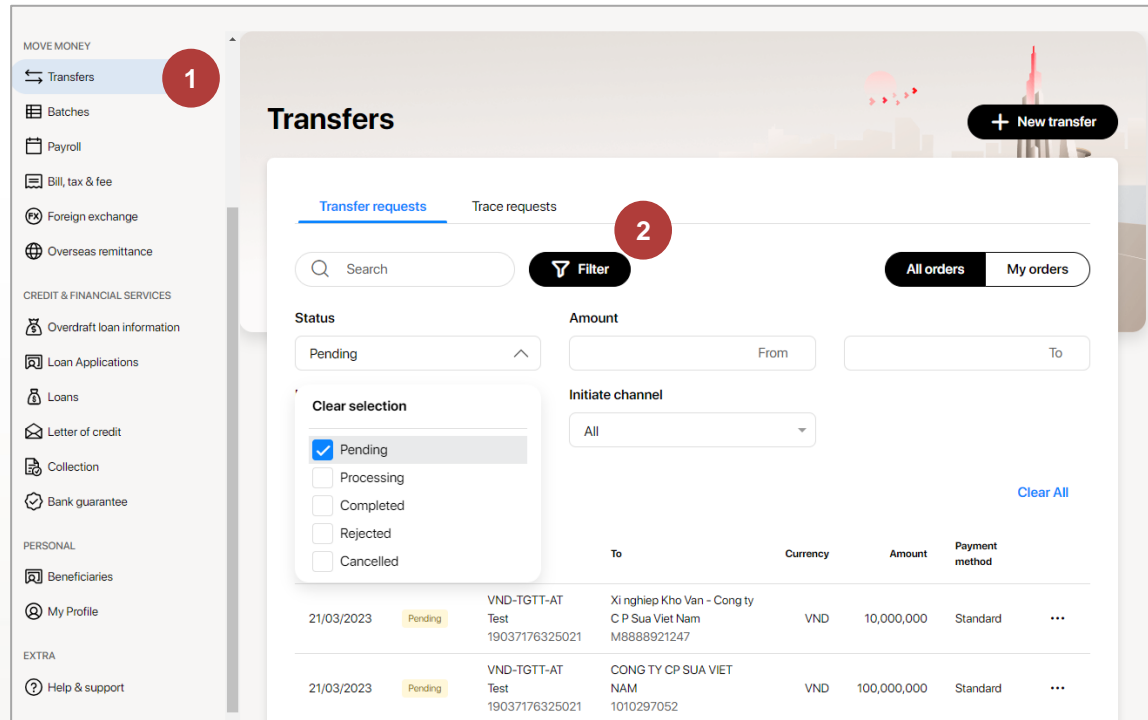
8.5. Authorized money transfer

- 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





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





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**

The screenshot shows the Techcombank mobile app interface. On the left, the 'MOVE MONEY' menu is visible, with 'Transfers' highlighted by a red circle 1. The main screen displays the 'Trace requests' section, which includes a search bar, a 'Filter' button (highlighted by a red circle 2), and a table of transactions. The table has columns for Initiation date, Status, From, To, Currency, Amount, and Payment method. A 'More actions' button (highlighted by a red circle 3) is located next to the 'Standard' payment method for the first transaction.

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



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**

This screenshot shows a notification at the top right stating "Trace request submitted successfully" with a red circle containing the number 1. Below the notification is a table of transfer requests.

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

This screenshot shows the "Transfers" section of the app. The "Trace requests" tab is selected. A search bar and a filter icon are visible. A red circle with the number 2 is placed over the filter icon. Below the search bar is a table of transfer requests.

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



8. Money transfer

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)

3Cancel 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

BackConfirm




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

New transfer 2


From

 KHACH HANG 20269008
19120269008020 VND 944,779,000

To

New transfer

Bank

 Techcombank

Account number

M888C0500000057 3

Amount

VND 2,000,000

Account name

truong Hai Anh

☐ Save as new beneficiary

Description 11/140

Transfer to


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

Review


New transfer

Review and submit

From

 VND 944,779,000
KHACH HANG 20269008
19120269008020

To

 Techcombank
truong Hai Anh
M888C0500000057

Amount

VND 2,000,000

Description

Transfer to

Payment processing

Your transaction will be processed immediately after approval

Edit Submit


New transfer

Transfer submitted successfully


Transfer summary

Transaction ID: a9f82f03-5309-4d0a-b7ae-5c6d531e9d54

From

 VND 944,779,000
KHACH HANG 20269008
19120269008020

To

 Techcombank
truong Hai Anh
M888C0500000057

Amount

VND 2,000,000

Description

Transfer to

Payment processing

Your transaction will be processed immediately after approval

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.

Transfers

+ New transfer

Transfer requests

Trace requests

All orders

My orders

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

Ngày giao dịch Ngày hiệu lực Transaction date Value date	Đối tác giao dịch Ngân hàng đối tác Remitter Remitter's bank	Số bút toán Diễn giải Transaction number Description	Nợ Debit
01/02/2023 01/02/2023	A TECHCOMBANK	NPQfFYKVhYmx9006 v	
01/02/2023 01/02/2023	H TECHCOMBANK	glfYeYNpMsPF2511 l	- 1
04/02/2023 04/02/2023	H TECHCOMBANK	kQLIEMuWtuBf8470 g	

Ngân hàng TMCP Kỹ Thương Việt Nam

Vietnam Technological and Commercial Joint-Stock Bank

Mã số thuế/ Tax code: 0100230800

Số giao dịch/ Transaction No.: FT23012870023214

PHIẾU BẢO NỢ

Debit advice

THÔNG TIN KHÁCH HÀNG/ CUSTOMER INFORMATION

Tên tổ chức/ Customer name: NGAN HANG TECHCOMBANK TEST 01.

Mã số thuế/ Tax ID: 0100230801

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

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

CHI TIẾT GIAO DỊCH/ TRANSACTION DETAILS



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

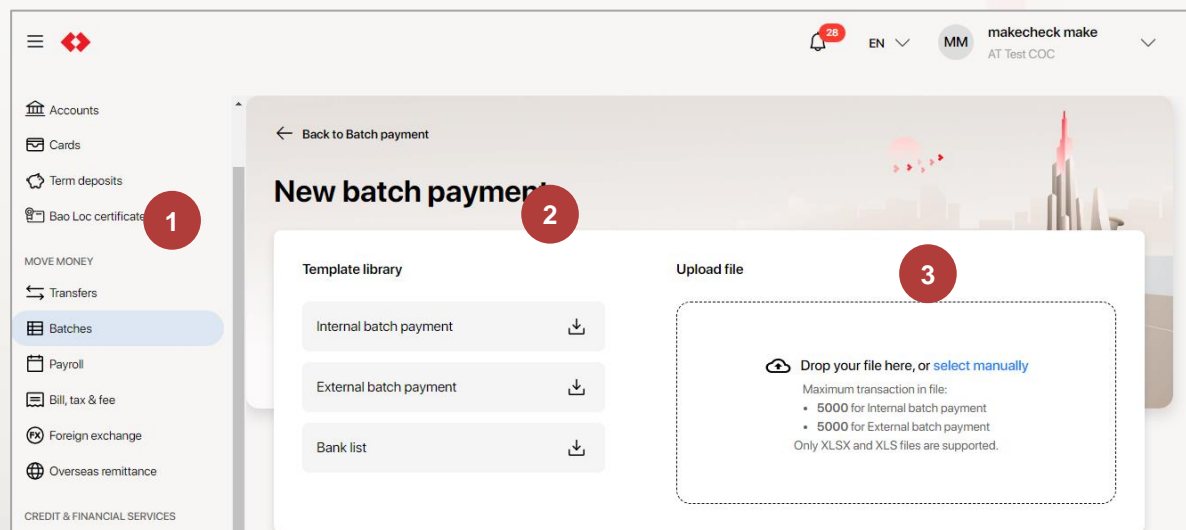
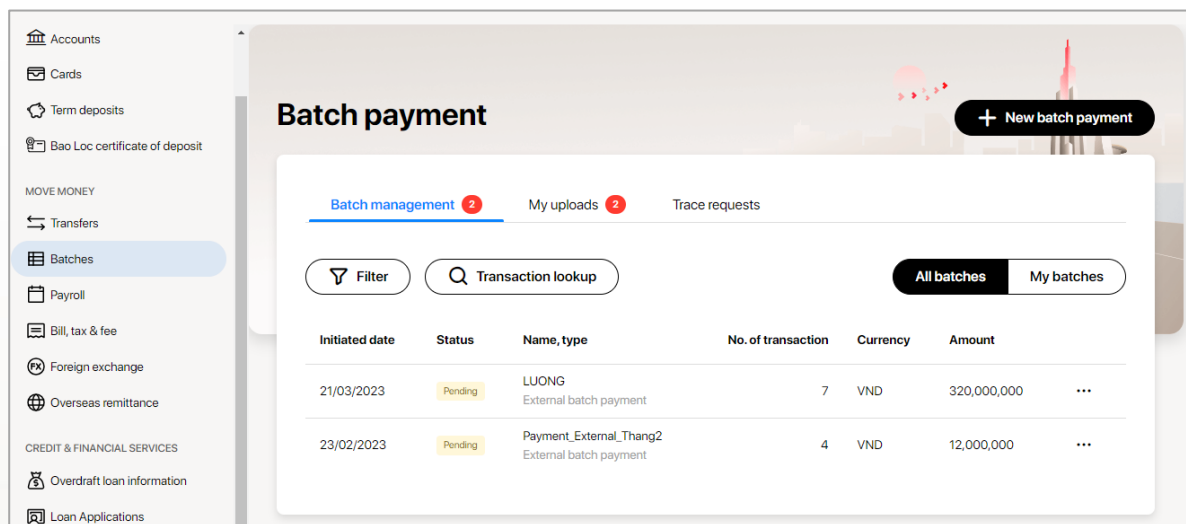
9.4. Trace batch

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



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

Back to Batch payment

Batch payment

From

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

Batch type
External batch payment

Batch name (Required)
BatchOutward 12/35

Error transactions [Download error list](#)

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

Row	To	Bank	Amount (VND)
4	VU MANH TUAN 4449556666	Ngân hàng Nông nghiệp và Phát triển Nông thôn Việt Nam	40,000,000

Valid transactions VND 320,000,000

7 valid transactions

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

By clicking Review, you can proceed with valid transactions.

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

The screenshot shows the 'Batch payment' screen with a sidebar menu on the left and a main content area. The sidebar menu includes sections like 'Accounts', 'MOVE MONEY', 'CREDIT & FINANCIAL SERVICES', and 'PERSONAL'. The main content area has a 'Batch management' tab selected, with a 'Filter' button and tabs for 'All batches' and 'My batches'. Below the filter section is a table of batch payments.

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

9. Batch payment

9.2. View (Continue)

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

Maker

Dashboard

Accounts

Cards

Term deposits

Bao Loc certificate of deposit

MOVE MONEY

Transfers

Batches

Payroll

Bill, tax & fee

Foreign exchange

Overseas remittance

CREDIT & FINANCIAL SERVICES

Overdraft loan information

Loan Applications

Loans

Letter of credit

Collection

Bank guarantee

PERSONAL

Beneficiaries

Batch details

External batch payment Pending

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

From

VND 2,063,278,230,833

VND-TGTT-AVIVHCEQAEZM
19135880243016

Amount
VND 500,000

No. of transactions
5

Batch name
ExternalBatchPayment28072021

Transaction listing

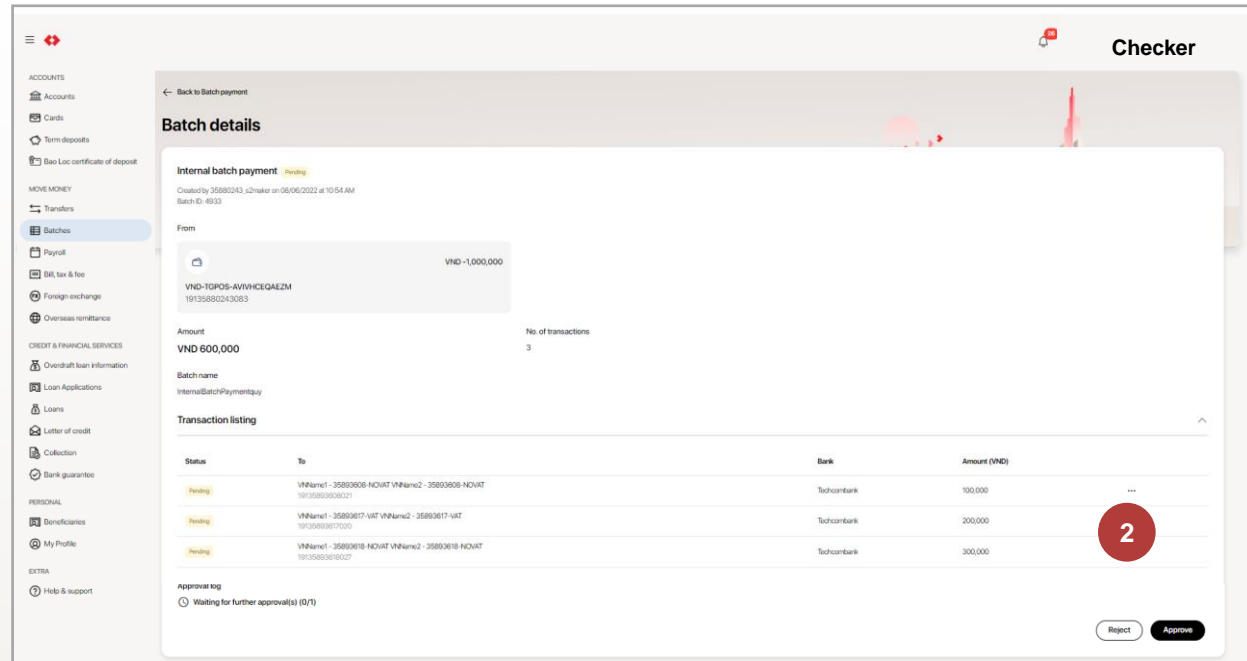
Status	To	Bank	Amount (VND)	
Pending	VU ANH TUAN9 222333451	Kho bạc Nhà nước	100,000	...
Pending	VU ANH TUAN11	Ngân hàng TMCP Công Thương Việt Nam	100,000	...



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

Batch details

External batch payment Completed 1

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

From

KHACH HANG 20269008
19120269008020

Amount
VND 108,000

No. of transactions
8

Batch name
Payment_External 2

8

Completed Processing Rejected

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

Transaction listing

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

Approval log

Approved by NAM NGUYEN KHANH (20269008ngocmk1)
10/03/2023 at 11:23 AM

Transaction Details Completed

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

From

KHACH HANG 20269008
19120269008020

To

VietinBank
VU ANH TUAN
111222333

Amount
VND 10,000

Transaction reference
NGOCNPL001

Execution date
24/05/2021

Bank reference ID
FT21144010249988

Description
TCBBatch-18572 NGOCNPL TEST EXT BATCH 001

Payment method
-

Approval log

Approved by NAM NGUYEN KHANH (20269008ngocmk1)
10/03/2023 at 11:23 AM

2

Create trace request

Trace request

Transfer summary

Batch ID
18572 - External batch payment

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

Trace reason

Request to correct beneficiary name

Support to correct beneficiary name

Notes 31/205

Please correct beneficiary name

Customer acknowledgement

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

3

Cancel Submit

➤ 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.

Batch payment + New batch payment

Batch management 4 My uploads 6 Trace requests

Filter Transaction lookup 4 All batches My batches

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

Search transactions X

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

Cancel Search

Batch payment + New batch payment

Batch management 9 My uploads 6 Trace requests 5

Q Search Filter

Status From initiated date To initiated date

All DD/MM/YYYY DD/MM/YYYY

Cancel Apply

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

Status 6

All ^

Clear selection

- ☐ Received
- ☐ Pending
- ☐ Rejected
- ☐ Cancelled



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





14. PAYROLL

This function allows user to perform payroll transactions

14.1. Initiate

14.2. View

14.3. Authorize



➤ 10. Payroll

10.1. Initiate

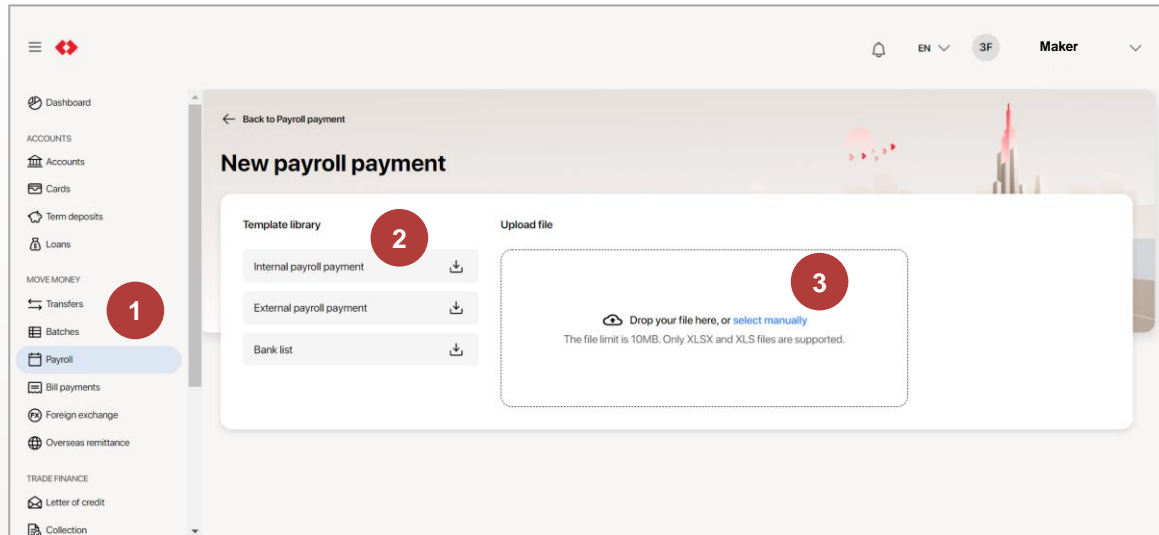
- To initiate new payroll payment , select **Payroll** → select **New payroll payment**

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



➤ 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**

New payroll payment

From
VND-TTGT-1234
CH66 2903 9MLX HC9V 007M 9 VND 10,999,999,999

Payroll type
Internal payroll

Payroll name (Required) 0/22
Salary_11_2021

Description 0/100
E.g. salary payment for december

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

Error transactions [Download error list](#)

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

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

Valid transactions VND 1,000,000

47 valid transactions

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

By clicking Review, you can proceed with valid transactions

➤ 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

The screenshot shows the 'Payroll payment' management interface. On the left is a sidebar menu with categories: ACCOUNTS, MOVE MONEY, and TRADE FINANCE. The 'Payroll' option under MOVE MONEY is highlighted with a red circle '1'. The main area is titled 'Payroll payment' and has a sub-tab 'Payroll management' (9+) selected, with a red circle '2' on it. Below the tabs are filter options: a 'Filter' button (red circle '3'), a 'Transaction lookup' search bar, and buttons for 'All payroll' and 'My payroll'. The filter section includes dropdowns for 'Payroll type' (set to 'All') and 'Status' (set to 'All'), and input fields for 'From amount' (set to 'From'), 'To amount' (set to 'To'), 'From initiated date' (set to 'DD/MM/YYYY'), and 'To initiated date' (set to 'DD/MM/YYYY'). There are 'Cancel' and 'Apply' buttons. Below the filters is a table with the following data:

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

A red circle '4' is placed over the first row of the table, with a hand icon pointing to the 'Completed' status cell.

➤ 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

Maker

Payroll details 5

Internal payroll payment Completed

Created by 35880243_s2maker on 24/06/2022 at 10:33 PM
Payroll ID: 5969

From

VND-TGTT-AVIVHCEQAEZM
19135880243016

Amount
VND 6

Payroll name
Internal payroll template test1

No. of transactions
3

Description
VND-TGTT-AVIVHCEQAEZM

1 2

Completed Processing Rejected

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

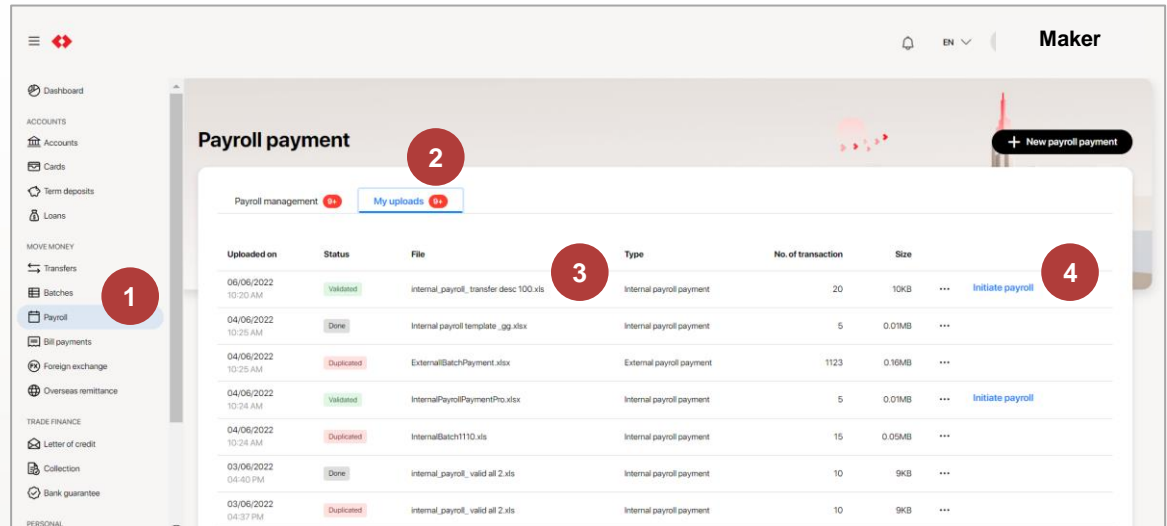
Transaction listing 6

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

➤ 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

➤ 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

Dashboard

ACCOUNTS

Accounts

Cards

Term deposits

MOVE MONEY

Transfers

Batches

Payroll

Bill payments

Foreign exchange

Overseas remittance

TRADE FINANCE

Loans

Loan Application

Letter of credit

Collection

Bank guarantee

PERSONAL

Payroll payment

Payroll management 9+

Filter

Transaction lookup

2

All payroll

My payroll

Payroll type

All

From amount

From

To amount

To

Status

3

All

From initiated date

DD/MM/YYYY

To initiated date

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	ExternalBatchPayment28072021 External payroll payment	5	VND	5,000,000	...

➤ 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

The screenshot shows the 'Payroll details' screen in the Techcombank mobile app. The interface includes a sidebar menu on the left with options like Dashboard, Accounts and cards, Accounts, Cards, Term deposits, Loans, Move money, Transfer, Batch payment, Payrolls (highlighted), Bill payment, Foreign exchange, Overseas remittance, Trade finance, Letter of credit, Collection, Bank guarantee, Personal, Beneficiaries, My profile, Extra, and Help and support. The top navigation bar shows a 'Checker' label. The main content area displays the following information:

- Payroll details**: A red banner at the top states 'Account balance is insufficient. Please check your account and try again!'.
- External payroll**: Status is 'Pending'. Created by Linh Nguyen on 01/01/2021 at 12:00 PM. Payroll ID: A3891849YA.
- From**: VND 10,246,450,000. VND-TGTT-GREENBIKE. 1234 5678 9198 87.
- Amount**: VND 200,000,000.
- Payroll name**: Salary_11_2021. **No. of transactions**: 30.
- Description**: This is a rather long description for a term deposit. It can go into 2 lines. The content can be anything, such as "pension saving for the boss". But there is a limit to this description.
- Transaction listing**: A section for listing transactions.
- Approval log**: A section showing the approval process. It includes a timeline with the following entries:
 - Waiting for further approval(s) (2/3)
 - Approved by Paul Farla (14/12/2021 at 12:00 PM)
 - Approved by John Doe (12/12/2021 at 12:00 PM)
- Bottom navigation bar**: Two buttons are visible: 'Reject' (labeled with a red circle containing the number 6) and 'Approve' (labeled with a red circle containing the number 5).

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.

Dashboard
Accounts
Accounts
Cards
Term deposits
Bao Loc certificate of deposit
MOVE MONEY
Transfers
Batches
Payroll
Bill, tax & fee
Foreign exchange
Overseas remittance
CREDIT & FINANCIAL SERVICES
Overdraft loan information
Loan Applications
Loans
Letter of credit

Back to Payroll payment

Payroll details

External payroll payment

Pending

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

Payroll ID: 17653

From

VND 10,000,006,271

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

10324572824010

Amount

VND 100,000,000

Payroll name

Payroll_External

Description

luong thang 2

No. of transactions

4

Download report

NGÂN HÀNG TMCP KỸ THƯƠNG VIỆT NAM

VIETNAM TECHNOLOGICAL AND COMMERCIAL JSC BANK

MST/Tax code: 0100230800

TECHCOMBANK

BÁO CÁO GIAO DỊCH TRẢ LƯƠNG THEO LÔ

PAYROLL PAYMENT REPORT

Thông tin lệnh nhập / Customer Information

ID lô lương / Payroll ID :

21441

Số bút toán / Bank reference ID :

FT21144718067441

Số tài khoản / Debit Account :

19060104040024

Tên tài khoản / Debit Account name :

VND-TGTT-KHDN 60104040

Ngày khởi tạo / Initiate date :

19/04/2023

Ngày thanh toán / Value date :

24/05/2021

Loại chuyển tiền / Payroll payment type :

Trả lương ngoài TCB

Tên bảng lương / Payroll name :

Payment_External

Số lượng giao dịch / No. of transactions :

2

Loại tiền / Currency :

VND

Tổng số tiền / Total amount :

2,727.00

Tổng số phí / Total amount charge :

Nội dung thanh toán / Description :

Trạng thái / Status :

Hoàn thành

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



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

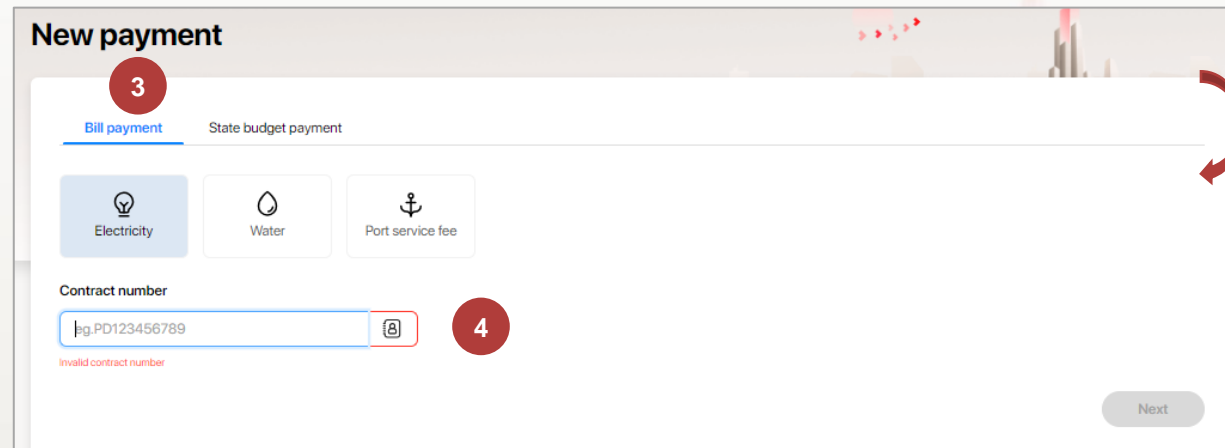
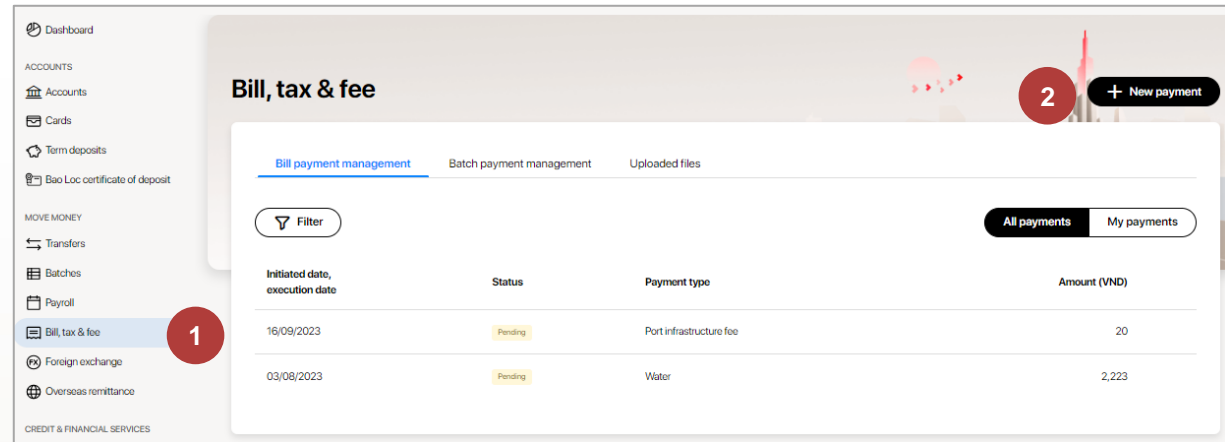
11.5. Authorize Bill payments

➤ 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.



➤ 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

The screenshot shows the 'Electricity' bill payment interface. At the top, there is a 'Back to Bill payments' link and a decorative graphic of a sun and city skyline. The main form contains the following fields and elements:

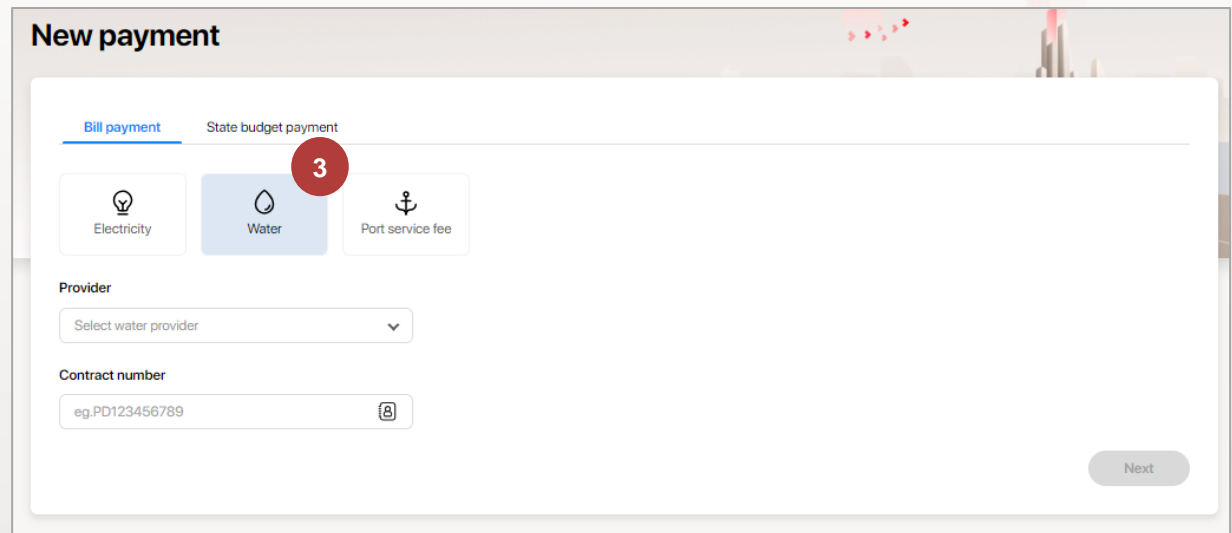
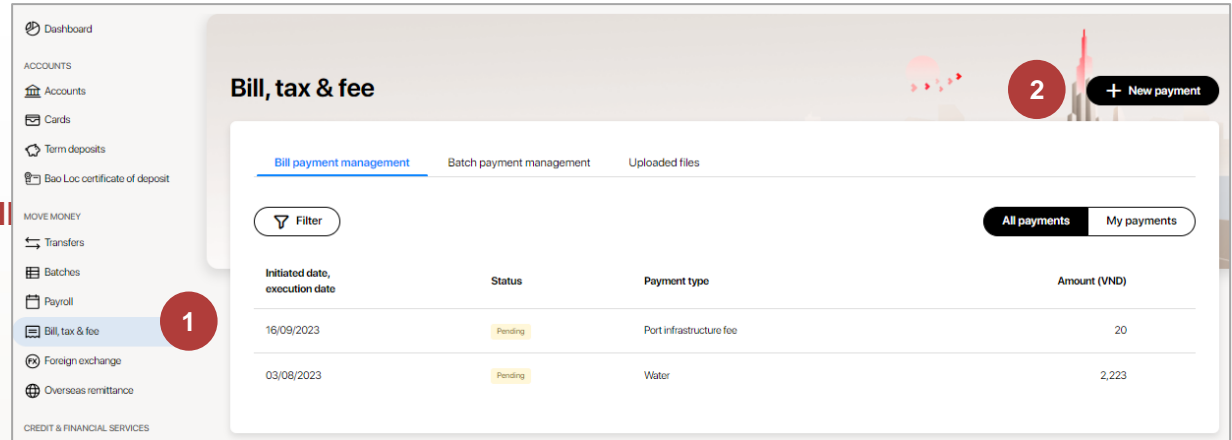
- From:** A dropdown menu showing 'VND-1001-TK 12221653814013' with a value of 'VND 378,097,235,985'.
- To:** Fields for 'EVN', 'PP09000889473', and 'K 177/1Cu Chinh Lan'.
- Amount:** 'VND 351,600'.
- Billing Period:** '02/2021'.
- Description:** A text box containing 'PP09000889473 Nguyen Thi Cung THANH TOAN HOA DON TIEN DIEN T02.2021,ST 351600VND, HD1011040614'.
- Save as a new payee:** A checkbox.
- Buttons:** 'Back' and 'Review' buttons at the bottom right.

Numbered annotations (5, 6, 7) are placed on the screen to correspond with the instructions: 5 points to the 'From' dropdown, 6 points to the 'Save as a new payee' checkbox, and 7 points to the 'Review' button.

➤ 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**



➤ 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.

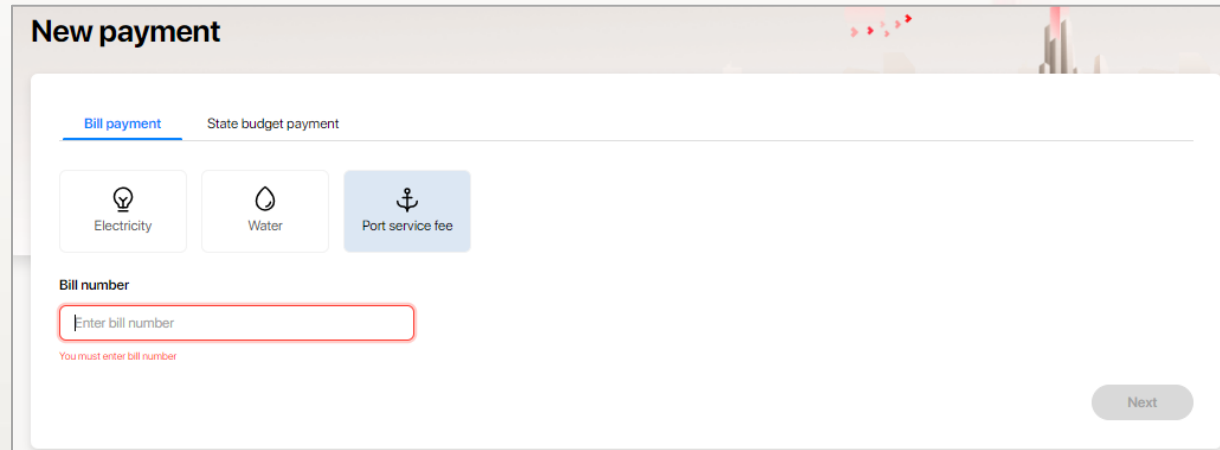
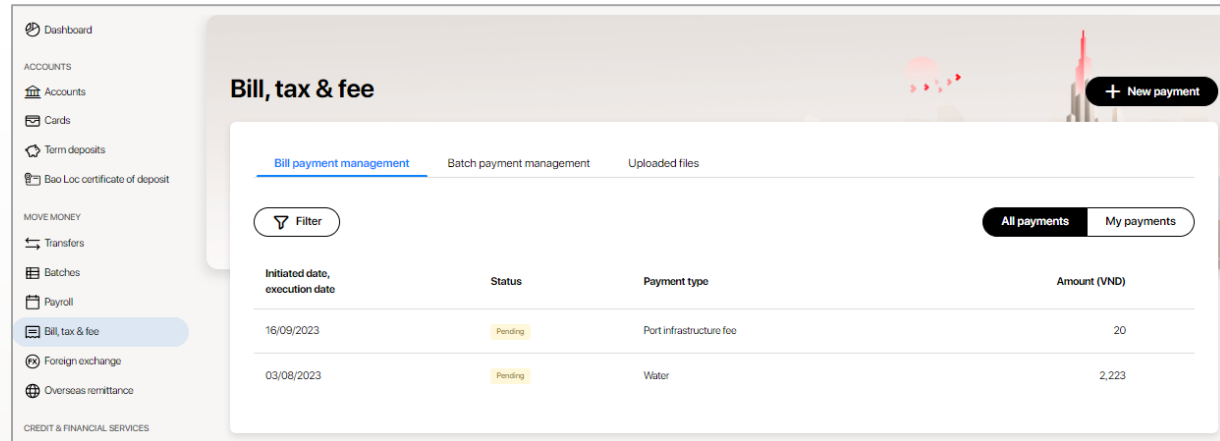
The screenshot shows a mobile app interface for paying a water bill. At the top, there is a back arrow and the text "Back to Bill payments". Below this is the title "Water". The main form contains the following fields:

- From:** VND-1001-TK 14021653814021 VND-1001-TK 140216 14021653814021. To the right, there is a dropdown menu showing "-VND 199,477,900,000". A red circle with the number 6 is placed over this dropdown.
- To:** Hai Phong Water, HF202008142008, 142A Son Hai Do Son, P.Ngoc Hai, Q.Do Son, TP.Hai Phong.
- Amount:** VND 19,763,800.
- Billing Period:** 06/2016.
- Description:** HF202008142008 Hoang Gia Lam THANH TOAN HOA DON TIEN NUOC T[6570695 06/2016 19757400][6570695 06/2019 19400],ST 19763800 VND, HD: HF20200814.
- Save as a new payee:** A checkbox with the text "Save as a new payee". A red circle with the number 7 is placed over this checkbox.
- Buttons:** "Back" and "Review". A red circle with the number 8 is placed over the "Review" button.

➤ 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**





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
853875

Tax ID
3602707401

Containers
PCIU8267267

Description
Thanh toán dịch vụ Tân Cảng TMNHQNSCRL

Back Review

5

6





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

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





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

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

Water Pending

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

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

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

Amount
VND 2,223

Billing period
01/2020

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

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

Cancel request Reject Approve





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

➤ 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**

The screenshot shows the 'New payment' screen in the Techcombank mobile app. The left sidebar menu includes 'Dashboard', 'ACCOUNTS' (Accounts, Cards, Term deposits, Bao Loc certificate of deposit), 'MOVE MONEY' (Transfers, Batches, Payroll, Bill, tax & fee), 'CREDIT & FINANCIAL SERVICES' (Foreign exchange, Overseas remittance, Overdraft loan information, Loan Applications, Loans), and a 'Maker' button. The main screen is titled 'New payment' and has a 'Back to Bill, tax & fee' link. It features two tabs: 'Bill payment' and 'State budget payment' (selected). Under 'State budget payment', there are three options: 'Customs tax' (selected), 'Domestic tax', and 'Port infrastructure fee'. Below these are two sub-tabs: 'Single payment' (selected) and 'Batch payment'. The 'Single payment' section contains three input fields: 'Tax code of tax payer' (with example 'Eg: 3300489' and a red circle 1), 'Payment type' (with 'Tax liability payment' selected and a red circle 2), and 'Tax declaration number' (with example 'Eg: 3600877581' and a red circle 3). There is also a checkbox for 'Pay tax for another business'. A 'Next' button with a red circle 4 is at the bottom right.

➤ 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**

The screenshot shows the 'Custom tax' payment interface. At the top left is a back arrow and the text 'Back to Bill payments'. The title 'Custom tax' is centered. Below it is a white card containing the form fields. Callout 5 points to the 'Tax code' field (3300489348). Callout 6 points to the 'Address' field (128 Bà Triệu). Callout 7 points to the 'Save as a new payee' checkbox. Callout 8 points to the 'Next' button. Other fields include 'Payment type' (Tax liability payment), 'Tax declaration number' (12436576587/9), 'Tax payer name' (Cty TNHH Anh Ban Mai Xanh), 'District (Optional)' (Eg: Hai Bà Trưng), and 'Province/City (Optional)' (Eg: Hà Nội). A 'Back' button is also present.

← Back to Bill payments

Custom tax

Tax payer information

Tax code: 3300489348

Payment type: Tax liability payment

Tax declaration number: 12436576587/9

Tax payer name: Cty TNHH Anh Ban Mai Xanh

Address: 128 Bà Triệu

District (Optional): Eg: Hai Bà Trưng

Province/City (Optional): Eg: Hà Nội

☐ Save as a new payee

Back Next

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

➤ 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 its code or name
- 11 Enter **National budget**
- 12 Select **Area code** of the state treasury
- 13 Enter **Chapter** number
- 14 Enter **Collecting authority code**
- 15 Information of **Custom declaration authority, Custom issuing authority, Import/export tax code** and **Liability status** will be automatically updated

Dashboard

ACCOUNTS

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

MOVE MONEY

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

CREDIT & FINANCIAL SERVICES

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

PERSONAL

- Beneficiaries
- My Profile

Back to Bill payments

Custom tax

Transfer information

From

VND-TTTT-Cty TNHH Khoa Học & Kỹ Thuật Hong Zheng Vietnam
1903.0808.998899

VND 13,000,000.00

State treasury info

1813 - KBNN TX Thuận An

National budget

7111

Custom inquiry information

Area code

Chọn tên DBHC

Chapter

999

Collecting authority code

2995147

Custom declaration authority

2995147 - HQ KCN Vietnam - Singapore

Custom issuing authority

2995147 - HQ KCN Vietnam - Singapore

Import/export tax code

A12 - Nhập kinh doanh sản xuất

Liability status

Nợ trong hạn

Description of taxable items

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

Back Review

➤ 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

<input type="checkbox"/>	Tax type	Economics code	Economics	Original amount (VND)	Pay amount (VND)	
16 <input checked="" type="checkbox"/>	NK	1901	Thuế nhập khẩu	128,000,000	10,000,000	17
<input type="checkbox"/>	NK	1901	Thuế nhập khẩu	128,000,000	128,000,000	
<input type="checkbox"/>	NK	1901	Thuế nhập khẩu qua biên giới đất liền	128,000,000	128,000,000	
Total amount (VND)					-	

Back Review 19

Edit ✕

Tax type: NK Tax item code: 1901

☒ Full payment VND 128,000,000 18 ☐ Partial payment

Amount (VND):

Cancel Save

➤ 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**

The screenshot displays the Techcombank mobile app interface. On the left is a sidebar menu with categories: Dashboard, ACCOUNTS (Accounts, Cards, Term deposits, Bao Loc certificate of deposit), MOVE MONEY (Transfers, Batches, Payroll), Bill, tax & fee (selected), Foreign exchange, Overseas remittance, CREDIT & FINANCIAL SERVICES (Overdraft loan information, Loan Applications, Loans). The main screen shows a 'New payment' modal. At the top, it says 'Back to Bill, tax & fee'. Below this, there are tabs for 'Bill payment' and 'State budget payment'. Under 'Bill payment', there are three icons: 'Customs tax' (selected), 'Domestic tax', and 'Port infrastructure fee'. Below these, there are tabs for 'Single payment' and 'Batch payment'. The 'Single payment' section contains three input fields: 'Tax code of tax payer' (with the example 'Eg: 3300489348'), 'Payment type' (a dropdown menu with 'Tax liability payment' selected), and 'Tax declaration number' (with the example 'Eg: 3600877581'). There is also a checkbox labeled 'Pay tax for another business'. A 'Next' button is located at the bottom right of the modal.

➤ 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**

The screenshot shows the 'New payment' screen in the Techcombank app. The left sidebar contains navigation options: Dashboard, ACCOUNTS (Accounts, Cards, Term deposits, Bao Loc certificate of deposit), MOVE MONEY (Transfers, Batches, Payroll, Bill, tax & fee), CREDIT & FINANCIAL SERVICES (Foreign exchange, Overseas remittance, Overdraft loan information, Loan Applications, Loans). The main content area is titled 'New payment' and has a 'Back to Bill, tax & fee' link. It features two tabs: 'Bill payment' and 'State budget payment'. Under 'State budget payment', there are three buttons: 'Customs tax' (highlighted with a red circle 5), 'Domestic tax', and 'Port infrastructure'. Below these, there are two sub-tabs: 'Single payment' (active) and 'Batch payment'. The 'Single payment' section contains three fields: 'Tax code of tax payer' (with example 'Eg: 3300489348' and a red circle 6), 'Payment type' (a dropdown menu with 'Tax liability payment' selected and a red circle 7), and 'Tax declaration number' (with example 'Eg: 3600877581' and a red circle 8). At the bottom, there is a checkbox for 'Pay tax for another business' and a 'Next' button (highlighted with a red circle 8).

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

➤ 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

Custom tax

Transfer information

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

State treasury info 1813 - KBNH TX Thuận An **National budget** 7111

Custom inquiry information

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

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

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

Description of taxable items

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

Back **Review**

➤ 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

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

Edit ×

Tax type: Tax item code:

☒ Full payment VND 128,000,000

☐ Partial payment

Amount (VND):

➤ 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**

The screenshot shows the 'New payment' screen in the Techcombank app. The left sidebar contains a menu with categories: ACCOUNTS (Dashboard, Accounts, Cards, Term deposits, Bao Loc certificate of deposit), MOVE MONEY (Transfers, Batches, Payroll, Bill, tax & fee), Foreign exchange, Overseas remittance, and CREDIT & FINANCIAL SERVICES (Overdraft loan information, Loan Applications, Loans). The 'Bill, tax & fee' option is selected. The main content area is titled 'New payment' and has a 'Back to Bill, tax & fee' link. It features two tabs: 'Bill payment' (selected) and 'State budget payment'. Under 'Bill payment', there are three options: 'Customs tax' (selected), 'Domestic tax', and 'Port infrastructure fee'. Below these are two sub-tabs: 'Single payment' (selected) and 'Batch payment'. The 'Single payment' section contains three input fields: 'Tax code of tax payer' (with example '3300489348'), 'Payment type' (dropdown menu with 'Tax liability payment' selected), and 'Tax declaration number' (with example '3600877581'). There is also a checkbox for 'Pay tax for another business'. A 'Next' button is at the bottom right. Red numbered circles 1-4 highlight the 'Tax code of tax payer' field, the 'Payment type' dropdown, the 'Tax declaration number' field, and the 'Next' button respectively.

Note:

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

➤ 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**

The screenshot shows the 'New payment' screen in the Techcombank app. The sidebar menu on the left includes options like Dashboard, ACCOUNTS, MOVE MONEY, CREDIT & FINANCIAL SERVICES, and Loans. The main content area is titled 'New payment' and has a 'Back to Bill, tax & fee' link. Below this, there are tabs for 'Bill payment' and 'State budget payment'. The 'State budget payment' tab is active, showing three payment options: 'Customs tax', 'Domestic tax', and 'Port infrastructure fee'. Below these, there are tabs for 'Single payment' and 'Batch payment'. The 'Single payment' tab is active, showing a form with the following fields: 'Tax code of tax payer' (with a value of 'Eg: 3300489348'), 'Payment type' (with a dropdown menu showing 'Tax liability payment'), and 'Tax declaration number' (with a value of 'Eg: 3600877581'). There is also a checkbox labeled 'Pay tax for another business'. A 'Next' button is located at the bottom right of the form.

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

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**

Transfer information

From: VND-TTTT-City TNHH Khoa Học & Kỹ Thuật Hong Zheng Vietnam
1903 0808 998399 VND 13,000,000.00

Custom inquiry information

Area code: Select area code

Description of taxable items

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

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

Total amount (VND): 80,000

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

Back Review

➤ 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*

The screenshot shows the 'Bill, tax & fee' section of a banking application. The left sidebar contains a menu with 'Bill, tax & fee' highlighted (1). The main area has a 'Filter' button (2) and tabs for 'All payments' and 'My payments'. Below the filter, there are dropdowns for 'Payment type' (3) and 'Status' (4), and input fields for 'From amount', 'To amount', 'From execution date', and 'To execution date'. At the bottom, a table lists transactions with columns for 'Initiated date, execution date', 'Status', 'Payment type', and 'Amount (VND)'. The first transaction is 'Domestic tax' with a status of 'Pending' (5), and the second is 'Water' with a status of 'Pending'.

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

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

Checker

Created by 37875866ws3maker2 on 11/12/2021 at 08:15 PM

Transaction ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

From

To

VND 900,000,000

VND-TKTT-Cty TNHH Ola

1234 5678 9198 87

KBNN Thuận An - Bình Dương

7111 2995147

Amount

VND 40,000

General information

Tax payer information

Tax code

33443645678673

Tax payer name

Cty TNHH Anh Ban Mai Xanh

Address

128 Bà Triệu, Hai Bà Trưng, Hà Nội

Tax declaration number

33443645678673

Registration date

20/11/2021

Custom inquiry information

Area code

250HH - Quận Ngô Quyền

Chapter

999

Collecting authority code

2995147

Custom declaration authority

2995147 - HQ KCN Vietnam - Singapore

Custom issuing authority

2995147 - HQ KCN Vietnam - Singapore

Import/export tax code

A12 - Nhập kinh doanh sản xuất

Liability status

Nợ trong hạn

Description of taxable items

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

Approval log

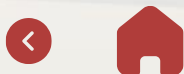
Waiting for further approval(s) (0/1)

7

6

Reject

Approve

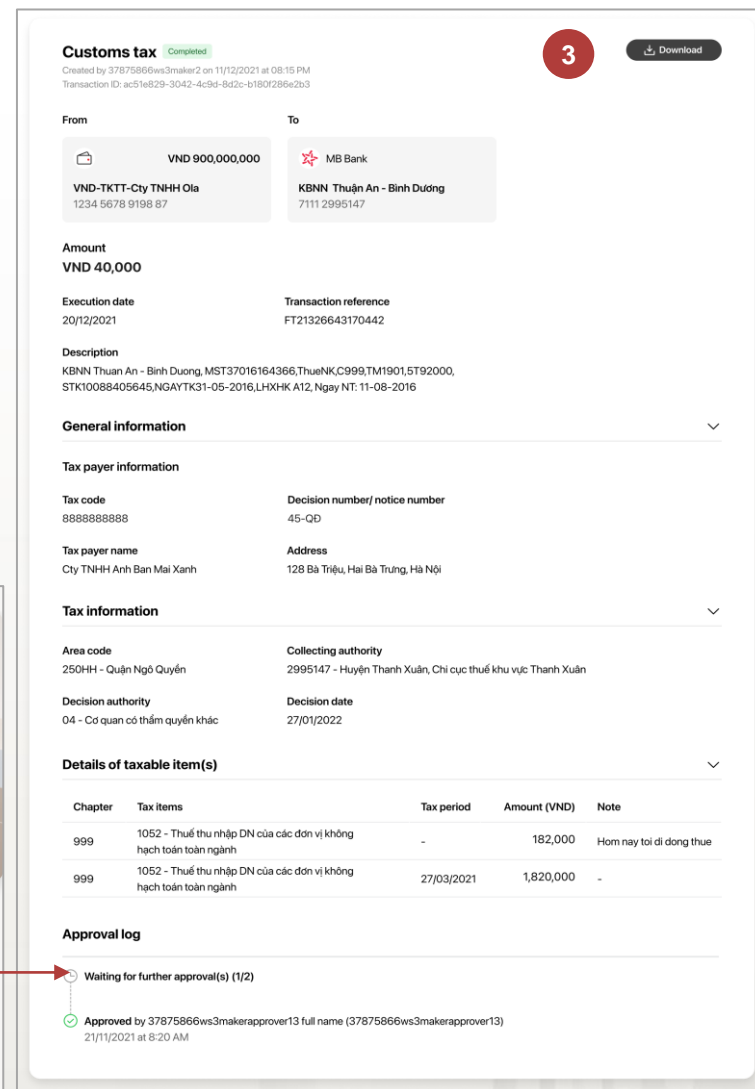
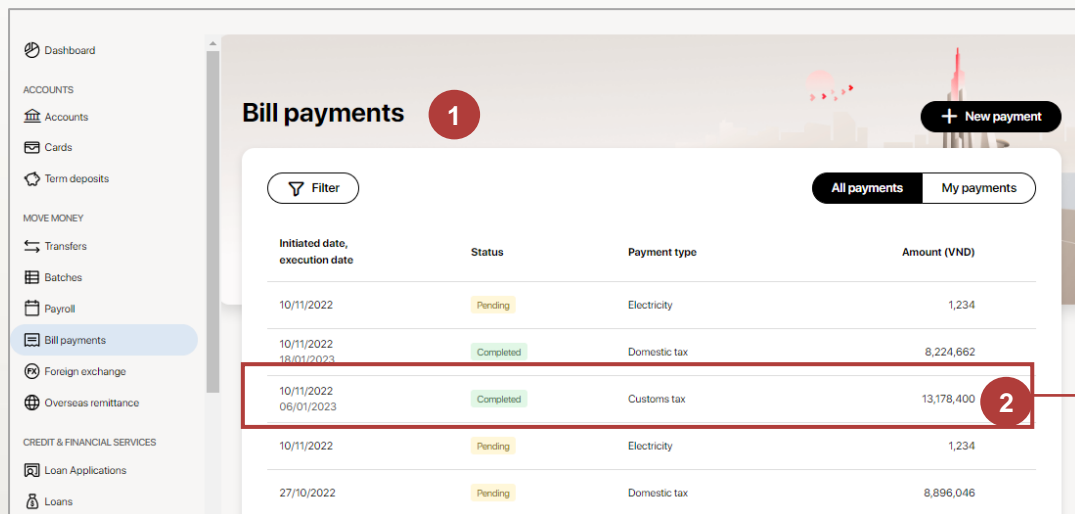


➤ 12. Custom tax

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

To

VND 900,000,000

VND-TKTT-Cty TNHH Ola

1234 5678 9198 87

MB Bank

KBNN Thuận An - Bình Dương

7111 2995147

Amount

VND 40,000

General information

Tax payer information

Tax code

33443645678673

Tax payer name

Cty TNHH Anh Ban Mai Xanh

Address

128 Bà Triệu, Hai Bà Trưng, Hà Nội

Tax declaration number

33443645678673

Registration date

20/11/2021

Custom inquiry information

Area code

250HH - Quận Ngô Quyền

Chapter

999

Collecting authority code

2995147

Custom declaration authority

2995147 - HQ KCN Vietnam - Singapore

Custom issuing authority

2995147 - HQ KCN Vietnam - Singapore

Import/export tax code

A12 - Nhập kinh doanh sản xuất

Liability status

Nợ trong hạn

Description of taxable items

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

Approval log

Approved by FULL NAME (username)

DD/MM/YYYY at 12:00 PM

Approved by FULL NAME (username)

DD/MM/YYYY at 12:00 PM

➤ 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, Payment type, Address of tax payer.
 - The optional field: Reference no.

AutoSave on Customs_Tax_Batch_EN (1) - Excel

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



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.

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

➤ 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.

The screenshot shows the TCBB web interface. The top navigation bar includes 'Bill payment' and 'State budget payment'. The 'Batch payment' section is active, showing 'Single payment' and 'Batch payment' tabs. The 'Batch payment' tab is selected. The 'File template' section shows 'Customs tax batch payment' with a download icon. The 'Upload file' section shows a file named 'Customs_Tax_Batch Test 5.xlsx' with a 'Confirm' button and an 'Upload another file' button. A red circle with the number '4.1' is placed over the 'Confirm' button, with a red arrow pointing to the 'Upload file' step in the adjacent diagram.

The diagram shows a 'Upload file' step with a dashed border. Inside, it says 'Your file is being validated' with a blue progress bar. Below the bar, it says 'Please wait here for validation to complete and initiate your batch, or you check back anytime in [Uploaded files](#)'. A red circle with the number '5.1' is placed over the 'Confirm' button in the adjacent diagram.

The diagram shows a 'Upload file' step with a dashed border. Inside, it says 'Validation complete' with a green checkmark icon. Below it, it says 'Please select initiate batch to continue'. A black button labeled 'Initiate batch' is at the bottom right.

➤ 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**.

Bill payment **State budget payment**

Customs tax Domestic tax Port infrastructure fee

Single payment **Batch payment**

File template

Customs tax batch payment

Upload file

Confirm file to upload
Customs_Tax_Batch Test 5.xlsx

Upload another file Confirm

Upload file

Your file is being validated

Please wait here for validation to complete and initiate your batch, or you check back anytime in [Uploaded files](#)

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

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

< 1 2 3 > >|



12. Custom tax

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.

Valid transactions

VND 510,000,000

30 valid transactions

Only valid transactions will be processed

6

Row	Tax code	Declaration No	Reg year	Payment type
1	3100000012	taxdeclaration010	2022	Fee liability payment
2	3100000012	taxdeclaration010	2022	Fee liability payment
3	3100000012	taxdeclaration010	2022	Fee liability payment
4	3100000018	taxdeclaration010	2022	Fee liability payment
5	3100000018	taxdeclaration010	2022	Fee liability payment
6	3100000018	taxdeclaration010	2022	Fee liability payment
7	3100000018	taxdeclaration010	2022	Fee liability payment
8	3100000018	taxdeclaration010	2022	Fee liability payment
9	3100000018	taxdeclaration010	2022	Fee liability payment
10	3100000018	taxdeclaration010	2022	Fee liability payment

<

>

1

2

3

>

>

Upload another file

Next

Confirm batch

Edit transaction detail

Review and submit

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

From

VND-TTTT-Cty TNHH Khoa Học & Kỹ Thuật Hong Zheng Vietnam

1903 0808 998899

VND 13,000,000.00

Batch name

0/35

payment012021

Pay tax for another business

Transfer information

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

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.

Confirm batch

Edit transaction detail

Review and submit

From

VND 900,000,000

VND-TKTT-Cty TNHH Oia
1234 5678 9198 87

Amount

VND 1,000,000

No. of transactions

50

Batch name

Payment 01/2021

Transaction information

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

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

Edit

Submit

Customs tax - Tax liability payment

Tax payer information

Tax code
3300489348

Tax payer name
Cty TNHH gì gì đây

Tax declaration number
33443645678673

Payment type
Fee liability payment

Address
22 Quang Trung, Hoan kien, Ha Noi

Registration year
2022

Reference number
0123

Transfer information

To

KBNB

Kho bạc nhà nước tp Hải Phòng
7111.295072

Amount
VND 60,000

Custom inquiry information

Area code
250HH - Quận Ngô Quyền

Collecting authority
2995147 - HQ KCN Vietnam - Singapore

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

Chapter
999

Budgetary code
1234567

Liability status
Nợ trong hạn

Description of taxable items

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

Customs declaration < 1 / 26 >

➤ 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.

Bill payment					+ New payment	
Bill payment management 0+		Batch payment management 1		Uploaded files 1		
Filter		All batches		My batches		
Initiated date, execution date	Status	Type, name	Số lượng giao dịch	Amount (VND)		
01/01/2021 29/02/2021	Pending	Thuế hải quan theo lô payment012021	30	1,000,000	...	
01/01/2021 29/02/2021	Completed	Thuế hải quan theo lô Support Content	30	1,000,000	... ⚠	
01/01/2021 29/02/2021	Cancelled	Thuế hải quan theo lô Lo thuê thang giêng 2021	30	1,000,000	...	

Batch successfully submitted

10

Batch summary

Batch ID: A3891849YA

From

VND 900,000,000

VND-TKTT-Cty TNHH Oia

1234 5678 9198 87

Amount

VND 1,000,000

No. of transactions

50

Batch name

Payment 01/2021

Transaction information

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

⏪

<

1

2

3

...

>

⏩

+ New batch payment


Manage Batch payment

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....

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

From

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





Batch name 27/35


Customs_Tax_Batch_VN_Test 2

☐ Pay tax for another business

Transfer information

Enter the amount tax/fee of transactions

Tax code	Declaration No	Collecting authority	Amount (VND)
0100109032	10181166871	0183 - Chi cục HQ Sân bay Nội Bài-Dội HH Nhập	- ... 
0100109032	10181157325	0183 - Chi cục HQ Sân bay Nội Bài-Dội HH Nhập	- ... 
0100109032	10181609051	0183 - Chi cục HQ Sân bay Nội Bài-Dội HH Nhập	- ... 
0100109032	10181681220	0183 - Chi cục HQ Sân bay Nội Bài-Dội HH Nhập	- ... 

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.

Customs tax batch payment Pending
Created by 37875866es3maker2 on 11/12/2021 at 08:15 PM
Batch ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

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

Amount
VND 1,000,000

No. of transactions ⓘ
8

Batch name
Payment 01/2021

Transaction listing

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


K < 1 2 3 > >|

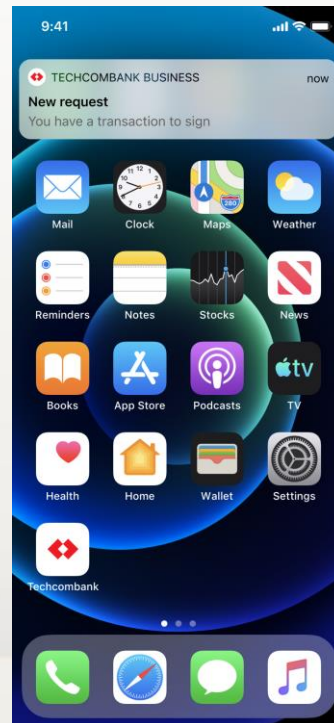
Approval log
⌚ Waiting for further approval(s) (0/8)

Reject Approve

Confirm transaction ×

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

 **Joey's phone**
iPhone XS Max 120



Review and confirm

Type
Custom tax - Tax liability payment

Batch ID
ac51e829

No of transaction
8

Amount
VND 20,000,000

Confirm Cancel

Confirm transaction

Please enter your passcode to confirm transaction

1 2 3
4 5 6
7 8 9
<X 0 Go

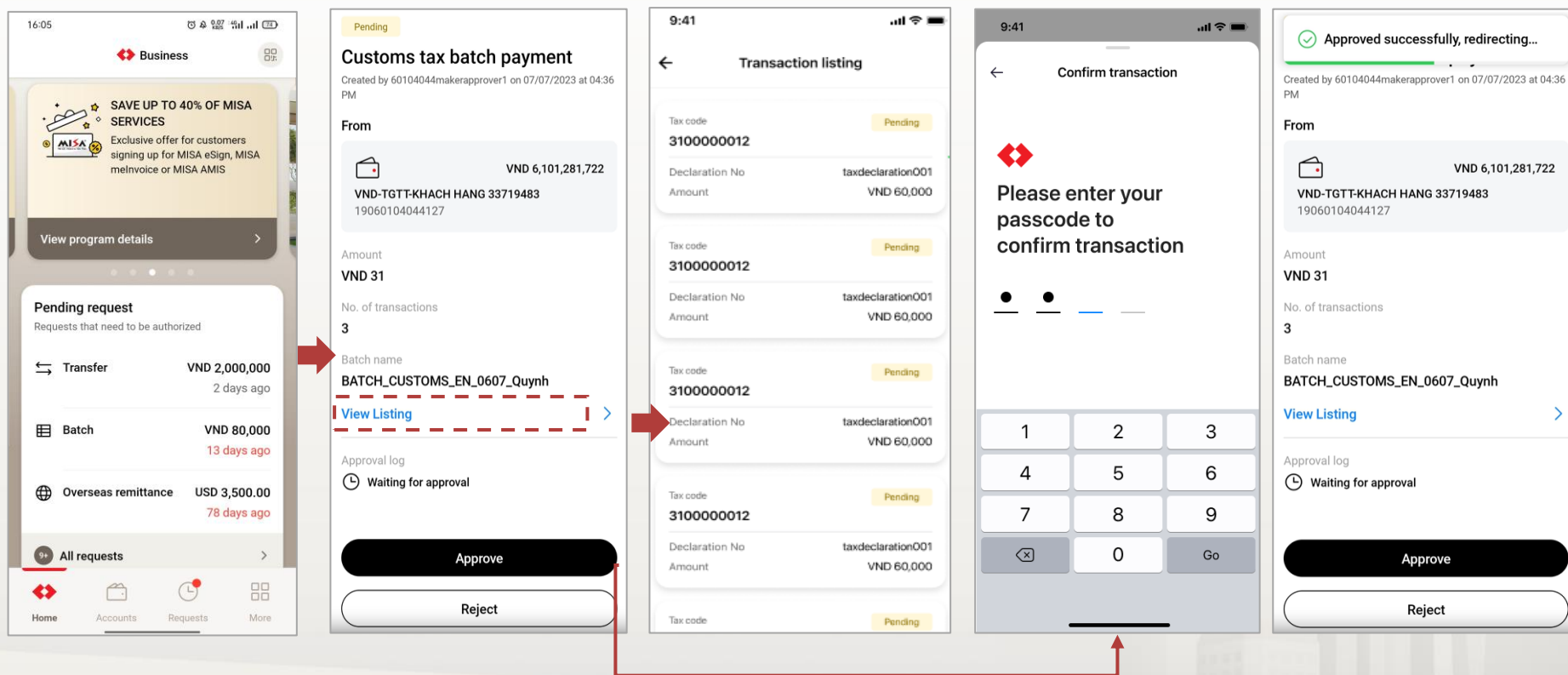
➤ 12. Custom tax

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.



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 criterias:

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

Bill payment

+ New payment

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

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

1 < 2 3 > >|

Bill payments

+ New payment

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

Filter

All batches My batches

Status

From amount

To amount

To date

DD/MM/YYYY

Execution date, execution date	Status	Type, name	No. of transaction	Amount (VND)	
24/07/2023	Cancelled	Customs tax batch Customs_Tax_Batch_Test 4	10	200,000	...
13/07/2023	Pending	Customs tax batch Customs_Tax_Batch_VN_Test 1	4	80,000	...



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.

Customs tax batch payment

Completed

Download

Created by 37875866es3maker2 on 11/12/2021 at 08:15 PM

Batch ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

Từ

VND 900,000,000

VND-TKTT-Cty TNHH Oia

1234 5678 9198 87

Số tiền

VND 10,000,000

Số lượng giao dịch

50

Tên là

Payment 01/2021

Thông tin người nộp thay

Mã số thuế người nộp thay

3100000018

Tên người nộp thay

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s.

Địa chỉ

22 Quang Trung, Hoàn Kiếm, Hà Nội

40

10

Completed

Processing

Rejected

Last updated 21/06/2021 at 2:20 PM

* Only completed transactions are eligible for download

Thông tin giao dịch

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

Approval log

Approved by FULL NAME (Username)

09/01/2021 at 12:00 PM

Approved by FULL NAME (Username)

09/01/2021 at 12:00 PM

Transaction details

Completed

Close

Created by 37875866es3maker2 on 11/12/2021 at 08:15 PM

Transaction ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

Download payment confirmation

Transfer information

From

VND 900,000,000

VND-TKTT-Cty TNHH Oia

1234 5678 9198 87

To

KBNN

Kho bạc nhà nước tp Hải Phòng

7111.295072

Amount

VND 60,000

Bank reference number

FT128475739

Tax payer information

Tax code

3300489348

Transaction rejected

Tiểu mục và loại tiền không khớp

Transaction details

Rejected

Close

Created by 37875866es3maker2 on 11/12/2021 at 08:15 PM

Transaction ID: ac51e829-3042-4c9d-8d2c-b180f286e2b3

Transfer information

From

VND 900,000,000

VND-TKTT-Cty TNHH Oia

1234 5678 9198 87

To

KBNN

Kho bạc nhà nước tp Hải Phòng

7111.295072

Amount

VND 60,000

Bank reference number

FT128475739

Tax payer information

Tax code

3300489348



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.

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.



13. DOMESTIC TAX

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

13.1. Initiate

13.2. Authorize

➤ 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**

The screenshot displays the 'New payment' screen in the Techcombank mobile app. The left sidebar menu includes 'Dashboard', 'ACCOUNTS' (Accounts, Cards, Term deposits, Bao Loc certificate of deposit), 'MOVE MONEY' (Transfers, Batches, Payroll, Bill, tax & fee), 'Foreign exchange', 'Overseas remittance', and 'CREDIT & FINANCIAL SERVICES' (Overdraft loan information). The 'Bill, tax & fee' option is selected. The main content area shows a 'Back to Bill, tax & fee' link and the title 'New payment'. Below this, there are three tabs: 'Bill payment', 'State budget payment' (selected), and 'Port infrastructure fee'. Under the 'State budget payment' tab, there are three icons: 'Customs tax', 'Domestic tax' (selected), and 'Port infrastructure fee'. The 'Tax code of tax payer' field contains 'Eg: 3300489348' and has a red error message 'You must enter tax code'. The 'Decision number/ notice number (Optional)' field contains 'Eg: 45-QD'. At the bottom, there is a checkbox for 'Pay tax for another business' and a 'Next' button.

➤ 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.

➤ 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)

15

Dashboard

ACCOUNTS

Accounts

Cards

Term deposits

Bao Loc certificate of deposit

MOVE MONEY

Transfers

Batches

Payroll

Bill, tax & fee

Foreign exchange

Overseas remittance

CREDIT & FINANCIAL SERVICES

Overdraft loan information

Loan Applications

Loans

Letter of credit

Collection

Bank guarantee

PERSONAL

Beneficiaries

My Profile

← Back to Bill payments

Domestic tax

Transfer information

From

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

VND 13,000,000.00

State treasury info

1813 - KBNN TX Thuận An

National budget

7111

Tax information

Area code

Select area code

Collecting authority

2995147 - Huyện Thanh Xuân, Chi cục thuế khu vực Thanh Xuân

Decision authority (Optional)

04 - Competent authorities

Decision date (Optional)

27/01/2022

Details of taxable item(s)

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

Taxable item (1)

Chapter

999

Tax item

1052 - Thuế thu nhập DN của các đơn vị không...

Tax period (Optional)

Ví dụ: DD/MM/YYYY

Amount (VND)

0

Note (Optional)

Enter note

➤ 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**

Details of taxable item(s) 15
Currently we only support a maximum of 2 taxable items with the same Collecting authority.

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

Edit taxable item 17
Chapter
113 - Trung ương hội Nông dân Việt Nam
Tax item
1052 - Thuế thu nhập DN của các đơn vị không hạch toán toàn ngành
Tax period (Optional)
Eg: DD/MM/YYYY
Pay amount (VND)
10,000,000
Note (Optional)
0/25
Enter note
Cancel Save

➤ 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

The screenshot shows the 'Bill, tax & fee' management interface. On the left is a sidebar menu with categories: ACCOUNTS, MOVE MONEY, CREDIT & FINANCIAL SERVICES. The 'Bill, tax & fee' option is highlighted with a red circle 1. The main area has tabs for 'Bill payment management' (selected), 'Batch payment management', and 'Uploaded files'. A 'Filter' button is circled with a red circle 2. Below the filter are dropdowns for 'Payment type' (set to 'All', circled 3) and 'Status' (set to 'All', circled 4). There are also input fields for 'From amount', 'To amount', 'From execution date', and 'To execution date'. 'Cancel' and 'Apply' buttons are at the bottom of the filter section. A table at the bottom lists transactions with columns: 'Initiated date, execution date', 'Status', 'Payment type', and 'Amount (VND)'. The first row shows a 'Pending' transaction for 'Port infrastructure fee' with an amount of 20, circled with a red circle 5. The second row shows a 'Pending' transaction for 'Water' with an amount of 2,223.

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

Note: Checker can cancel **Pending** transactions

➤ 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: 9ecccbb-7208-4ff8-ab31-fb25c6c26a94

From

VND -1,000,000

VND-TGPOS-AVIVHCEQAEZM
19135880243083

To

KBNN

KBNN Gò Quao - 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



FX Selling and buying limit on TCBB

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

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



➤ 14. FX Selling

14.1. Initiate FX Selling transaction – auto rate

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

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

The screenshot displays the Techcombank mobile app interface. On the left, a sidebar menu lists various services: Dashboard, ACCOUNTS (Accounts, Cards, Term deposits, Loans), MOVE MONEY (Transfers, Batches, Bill payments, **Foreign exchange**, Overseas remittance), TRADE FINANCE (Letter of credit, Collection, Bank guarantee), and PERSONAL (Beneficiaries). The 'Foreign exchange' option is highlighted with a red circle containing the number '1'. The main content area is titled 'Foreign exchange' and features a '+ New Foreign exchange' button in the top right corner, also marked with a red circle '2'. Below the header, there is a 'Filter' button and two tabs: 'All transactions' and 'My transactions'. A table of transactions is displayed with the following columns: 'Initiated date, Execution date', 'Status', 'Currency', and 'Amount'. The table contains seven rows of data, all with a 'Cancelled' status.

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


➤ 14. FX Selling

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

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


New foreign exchange

From

 USD-TGTT-KHACH HANG 20269008
19120269008012

1 USD 956,523.85 ▾

To

 KHACH HANG 20269008 ▾

2

Rate type

Auto rate ▾

3

Transaction amount

USD .

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

6

Review

➤ 14. FX Selling

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

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

8 Click Submit to complete

9 Initiate new transaction successfully.

New foreign exchange

Review and submit 7

From

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

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

14. FX Selling

14.2. Initiate FX Selling transaction – contract rate

Criteria for initiating contract rate transactions:

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

Criteria for initiating contract rate transactions:

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

➤ 14. FX Selling


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

- 1 Initiate new FX Selling transaction, similar to item 14.1
- 2 At the **Rate type**, select **Contract rate**
- 3 Enter Deal reference number

TCBB will generate transaction rate and amount; equivalent amount in VND
- 4 Click **Review**


New foreign exchange

From

 USD-TGTT-KHACH HANG 20269008
19120269008012

USD 956,523.85 ▼

To

 KHACH HANG 20269008 ▼

Rate type

Deal reference number

Contract rate 2

3

Transaction amount

Transaction rate

Equivalent amount

-

USD 1.00 = VND -

VND -

Source

Select source type ▼

Description (Required)

0/140

Eg: Foreign exchange...

Review

➤ 14. FX Selling

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

5

User need to check and review transaction information:

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



6

Click **Submit** to complete

7

Initiate new transaction successfully.

Review and submit



From  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	
<input checked="" type="checkbox"/> By clicking this, I agree with Terms and conditions	
<div>EditSubmit</div>	

✔ 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*

The screenshot shows the 'Foreign exchange' section of a user interface. On the left is a sidebar menu with various options, and 'Foreign exchange' is highlighted with a red circle 1. The main content area is titled 'Foreign exchange' and includes a filter button (marked with a red circle 2) and tabs for 'All transactions' and 'My transactions'. Below the filters are input fields for 'From amount', 'To amount', 'Status' (set to 'All'), 'From execution date', and 'To execution date'. There are 'Cancel' and 'Apply' buttons. Below these is a table of transactions with the following columns: 'Initiated date, executed date', 'Status', 'Exchange rate type', 'Currency', and 'Amount'. The table contains several rows of data with statuses like 'Pending', 'Processing', 'Approved', 'Rejected', and 'Completed'. A red circle 3 highlights the 'Amount' column.

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

➤ 14. FX Selling

14.4. Approve FX Selling transaction

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

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

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

Reject request

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

Input reason0/140

Add comment

2

Cancel

Confirm

Foreign exchange details

Foreign exchange

Pending

Created by 20269008maker1 on 02/06/2023 at 03:20 PM

Transaction ID: 1685694013960bThht0

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

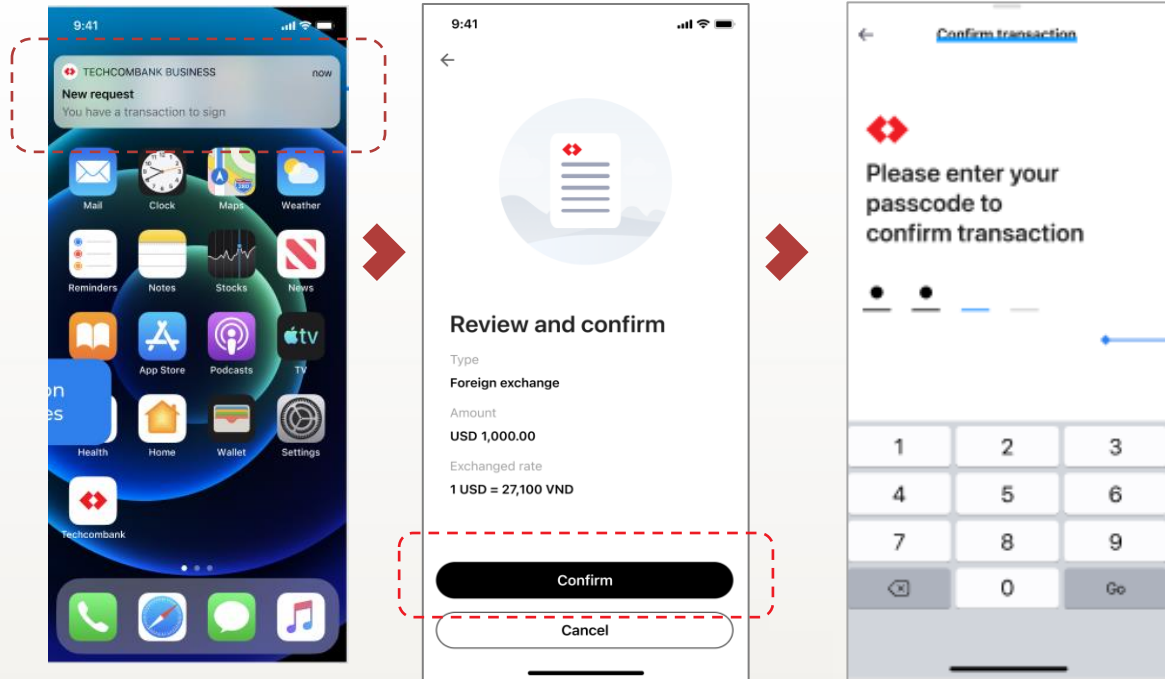
Approve

➤ 14. FX Selling

14.4. Approve FX Selling transaction (continue)

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

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



Confirm transaction on App

14. FX Selling

14.4. Approve FX Selling transaction (continue)

Some takenote to approve FX selling transaction:

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



15. 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

➤ 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

Letter of Credit

Search **Filter**

1

Type: Import

From issuing date: DD/MM/YYYY

To issuing date: DD/MM/YYYY

From amount: From

To amount: To

Cancel Apply Clear all

Issuing date, Expiry date	Type, Number	Counterparty	Currency	Original amount	Outstanding amount
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	VND	198,973,900,000	198,973,900,000
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	VND	12,584,900.00	12,584,900.00
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	VND	100,198,973,900	12,584,900.00
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	USD	100,198,973,900	12,584,900.00
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	VND	12,584,900.00	100,198,973,900
20/03/2018 21/12/2020	Import 01234567890	Climaveneta chatunion refrigeration equipment	VND	800,943,900	800,943,900

3 View details

➤ 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

The screenshot displays the 'Letter of Credit details' screen in the Techcombank mobile app. The interface includes a sidebar menu on the left with categories like ACCOUNTS, MOVE MONEY, and CREDIT & FINANCIAL SERVICES. The main content area shows details for an 'Export Letter of Credit'. The details are organized into sections: Applicant, Principal, and Shipment detail. The Applicant section lists 'Vinccommerce general commercial services joint stock company' with its address in Ho Chi Minh, Vietnam. The Principal section lists 'Climaveneta chatunion refrigeration equipment (shanghai) co., ltd' with its address in Shanghai, China. The Shipment detail section includes LC Number (01256348956212), LC Reference (TF23576918134), Issuing date (03/06/2019), Expiry date (07/06/2021), Drafts at (90 days after bill of loading date), Issuing bank (HSBC Shanghai), and Original amount (USD 20,867.00). The Type is 'Irrevocable', Expiry place is 'In Japan', and Outstanding amount is 'USD 00.0'. There are also sections for 'Presented Documents' and 'Events' (indicated by a clock icon). The screen is marked with a red circle '4' at the top right and a red circle '5' at the bottom right. A red circle '6' is also present at the bottom right, pointing to the downward arrow next to the 'Shipment detail' section.

Applicant	Principal
Vinccommerce general commercial services joint stock company No 72, Le Thanh Ton, Ben Nghe, 1 District, Ho Chi Minh, Vietnam	Climaveneta chatunion refrigeration equipment (shanghai) co., ltd No 88 Baiyun Road, Xinghuo Development Zone, Shanghai, China

LC Number	LC Reference	Type
01256348956212	TF23576918134	Irrevocable

Issuing date	Expiry date	Expiry place
03/06/2019	07/06/2021	In Japan

Drafts at	Original amount	Outstanding amount
90 days after bill of loading date	USD 20,867.00	USD 00.0

Issuing bank
HSBC Shanghai

Shipment detail

Presented Documents

➤ 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

The screenshot displays the 'Trade finance Enquiry' interface. At the top right, there is a 'Maker' button. The main content area is divided into two sections: 'Shipment detail' and 'Presented Documents'.

Shipment detail (marked with a red circle 7) includes the following information:

- Partial shipments:** Allowed
- Transhipments:** Allowed
- Despatch from:** Any port in Vietnam
- Loading port:** Hai Phong port Vietnam
- Discharging port:** Any port in Vietnam
- Destination:** Any port in Vietnam
- Latest shipment date:** 03/06/2021
- Goods:** This is a rather long description. There are maximum 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 faucibus Lorem ipsum dolor sit amet, consectetur ad.

Presented Documents (marked with a red circle 8) is a table with the following columns: Submitted date, Expired date, Document reference, Document type, Currency, and Amount. The table contains five rows of data, each with a 'View details' and 'View document events' icon (marked with a red circle 9).

Submitted date	Expired date	Document reference	Document type	Currency	Amount
20/03/2018	21/12/2020	BPCBKH902156	Acceptance	VND	198,973,900,000
20/03/2018	21/12/2020	BPCBKH902156	Matured Deferred Payment	VND	
20/03/2018	21/12/2020	BPCBKH902156	Registration of Documents	USD	1,612,584,900.00
20/03/2018	21/12/2020	BPCBKH902156	Document Checking	USD	584,900.00
20/03/2018	21/12/2020	BPCBKH902156	Sight Payment	USD	612,584,900.00

At the bottom of the 'Presented Documents' section, there is a pagination control showing '1 2 3' with arrows for navigation.

➤ 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

The screenshot displays the Techcombank Trade Finance Enquiry interface. On the left is a sidebar menu with categories: ACCOUNTS, MOVE MONEY, CREDIT & FINANCIAL SERVICES, and PERSONAL. The 'Collection' option under CREDIT & FINANCIAL SERVICES is highlighted. The main area is titled 'Collection' and contains a search bar, a 'Filter' button, and a table of collection records. The table has columns for Issuing date, Expiry date, Type, Counterparty, Currency, Original amount, and Outstanding amount. The table lists several 'Inward collection' records for 'Climaveneta chatunion refrigeration equipment' in VND and USD. A 'Filter' dialog box is open, showing options to filter by Type, Issuing date, and Amount. The 'Filter' button is highlighted with a red circle. The table is highlighted with a red circle. The 'Letter of credit' option in the sidebar is highlighted with a red circle.

Collection

Search Filter

Type: Inward collection
From issuing date: DD/MM/YYYY
To issuing date: DD/MM/YYYY
From amount: From
To amount: To

Issuing date, Expiry date	Type	Counterparty	Currency	Original amount	Outstanding amount	
20/03/2018 21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	VND	198,973,900,000	198,973,900,000	...
20/03/2018 21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	VND	12,584,900.00	198,973,900,000	...
20/03/2018 21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	VND	100,198,973,900	12,584,900.00	...
20/03/2018 21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	USD	100,198,973,900	12,584,900.00	...
20/03/2018 21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	VND	12,584,900.00	100,198,973,900	...
20/03/2018 21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	VND	800,943,900	800,943,900	...
20/03/2018 21/12/2020	Inward collection	Climaveneta chatunion refrigeration equipment	USD	12,584,900.00	800,943,900	...
20/03/2018	Outward collection	Climaveneta chatunion	USD	12,584,900.00	800,943,900	...



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

The screenshot displays the 'Collection details' screen in the Techcombank mobile app. The interface includes a sidebar menu on the left with categories like ACCOUNTS, MOVE MONEY, CREDIT & FINANCIAL SERVICES, and PERSONAL. The 'Collection' option is highlighted. The main content area shows details for an 'Inward collection' with a 'Back to Collection' link. The details are organized into two columns: Applicant and Principal. The Applicant information includes the company name, address, and district. The Principal information includes the company name, address, and development zone. Below these, there are three rows of information: Remitting bank, Issuing date, and Expiry date; Advice expiry date, Expiry place, and Outstanding amount.

Inward collection		
Applicant	Principal	
Vincommerce general commercial services joint stock company No 72, Le Thanh Ton, Ben Nghe, 1 District, Ho Chi Minh, Vietnam	Climaveneta chatunion refrigeration equipment (shanghai) co., ltd No 88 Baiyun Road, XinghuO Development Zone, Shanghai, China	
Remitting bank SHCB Shanghai	Issuing date 03/06/2019	Expiry date 07/06/2021
Advice expiry date 09/12/2019	Expiry place Vietnam	Outstanding amount 0

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

Bank guarantee

Search Filter **2**

From amount: From To Cancel Apply

From effective date: DD/MM/YYYY To effective date: DD/MM/YYYY Clear all

Effective date, Expiry date	Guarantee type	Beneficiary	Currency	Amount	Guaranteed amount	
20/03/2018 21/12/2020	Tender Guarantee	Climaveneta chatunion	VND	100,232,545	900,198,973,900	...
20/03/2018 21/12/2020	Contract Performance Guarantee	Climaveneta chatunion	USD	100,232,545	900,198,973,900	...
20/03/2018 21/12/2020	Reimbursement Guarantee	Climaveneta chatunion	VND	100,232,545	584,900.00	...
20/03/2018 21/12/2020	Loan Guarantee	Climaveneta chatunion	USD	100,232,545	584,900.00	...
20/03/2018 21/12/2020	Quality Guarantee	Climaveneta chatunion	VND	100,232,545	1,198,973,900	...
20/03/2018 21/12/2020	Counter Guarantee	Climaveneta chatunion	VND	100,232,545	1,198,973,900	...
20/03/2018 21/12/2020	Underwriting	Climaveneta chatunion	VND	100,232,545	1,198,973,900	...

1

3



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

➤ 16. Beneficiary Management

16.1. View and search beneficiary profiles

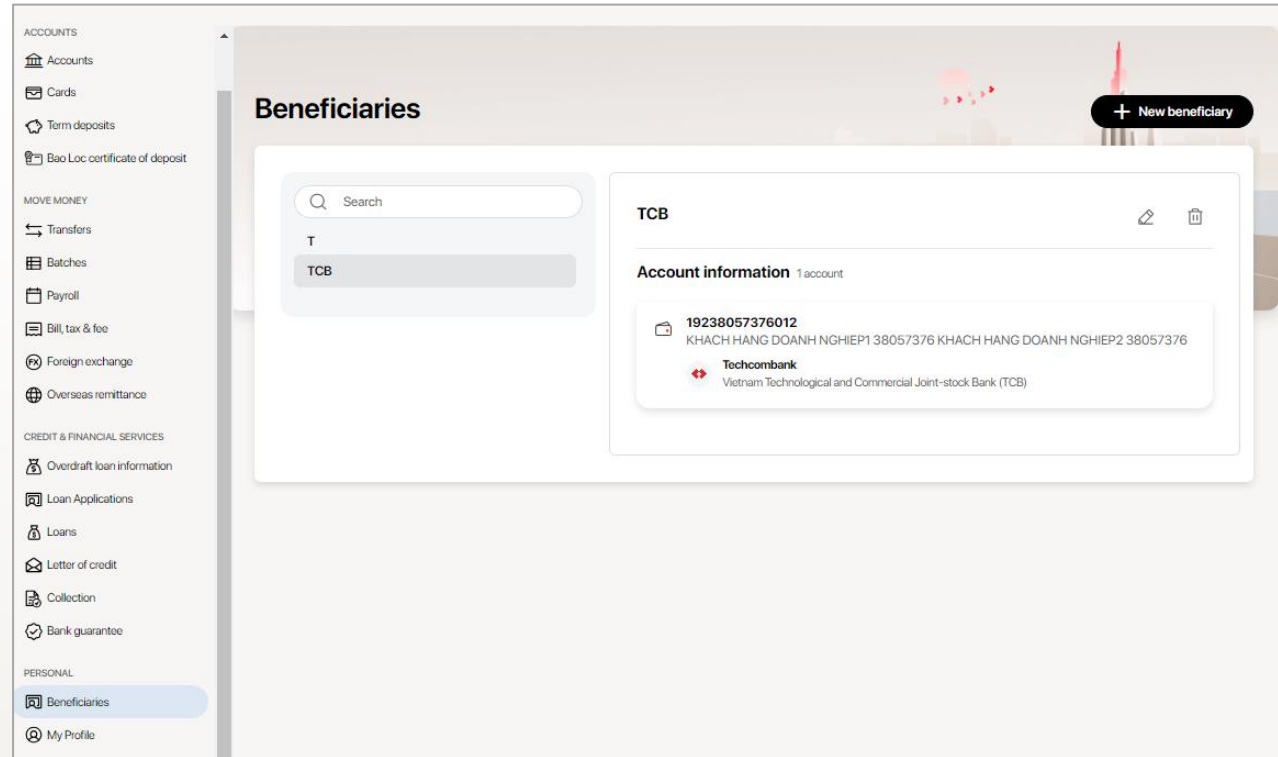
1 Select Beneficiaries in left Menu

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



➤ 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

The screenshot shows the 'Create beneficiary' form with the following fields and steps:

- Step 1:** The 'Beneficiaries' menu item in the left sidebar is highlighted.
- Step 2:** The '+ New beneficiary' button in the top right corner of the app interface is highlighted.
- Step 3:** The 'Name (Required)' and 'Nickname' input fields are highlighted.
- Step 4:** The '+ Add address' link is highlighted.
- Step 5:** The 'Beneficiary account' section header is highlighted.
- Step 6:** The 'Bank name (Required)' dropdown menu is highlighted.
- Step 7:** The 'Submit' button at the bottom right of the form is highlighted.

The form fields include:

- Name (Required)
- Nickname
- Full name or company
- Phone number
- E-mail
- + Add address
- Beneficiary account
- Account number (Required)
- Account name
- Bank name (Required) - Select bank
- Province/City - Select province/city
- Branch name - Select branch
- + Add additional account
- Cancel
- Submit

➤ 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)

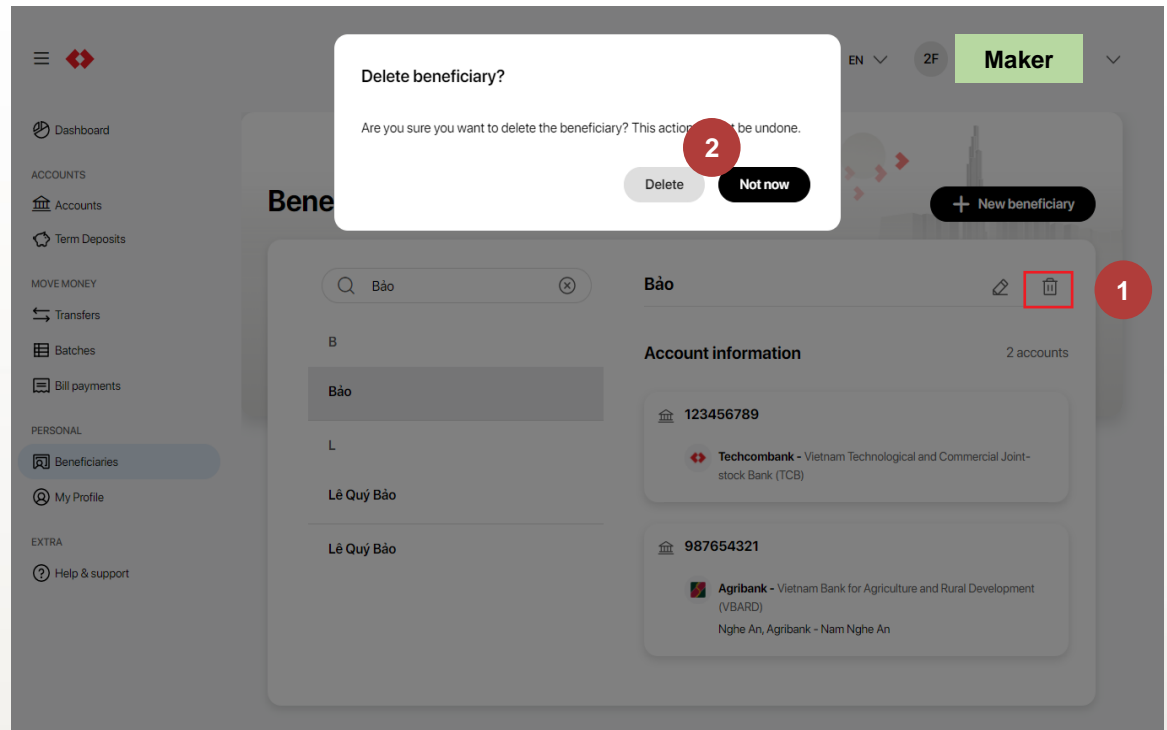
5 Select **Save** then **Confirm**

➤ 16. Beneficiary Management

16.4. Delete beneficiary profiles

1 Select **Delete** icon 

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





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



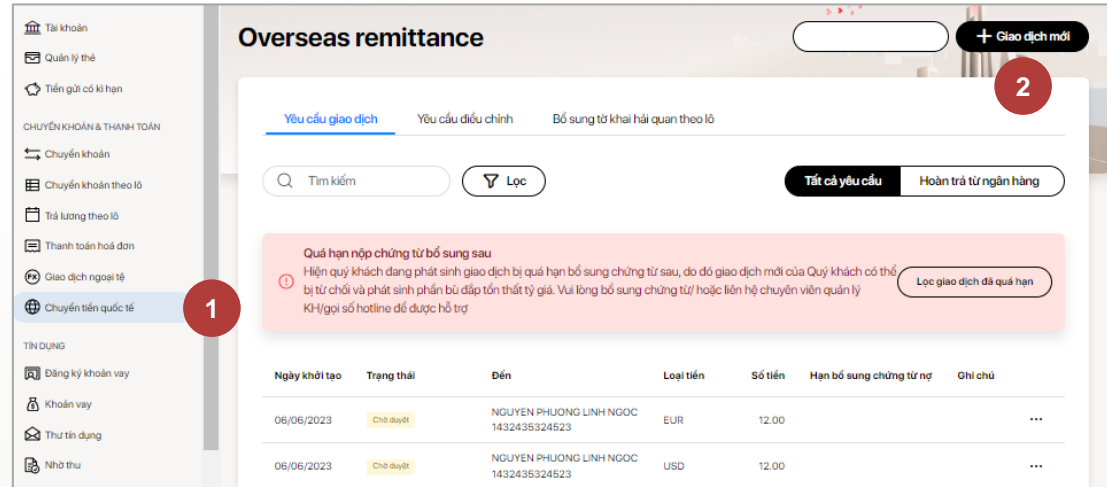
Register for OTT:

- ✓ 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 (Domestic 1800 6556 – International: +8424 7303 6556) for further support;
- ✓ Both maker and checker need to **install TCBB app** to use all OTT features.



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**

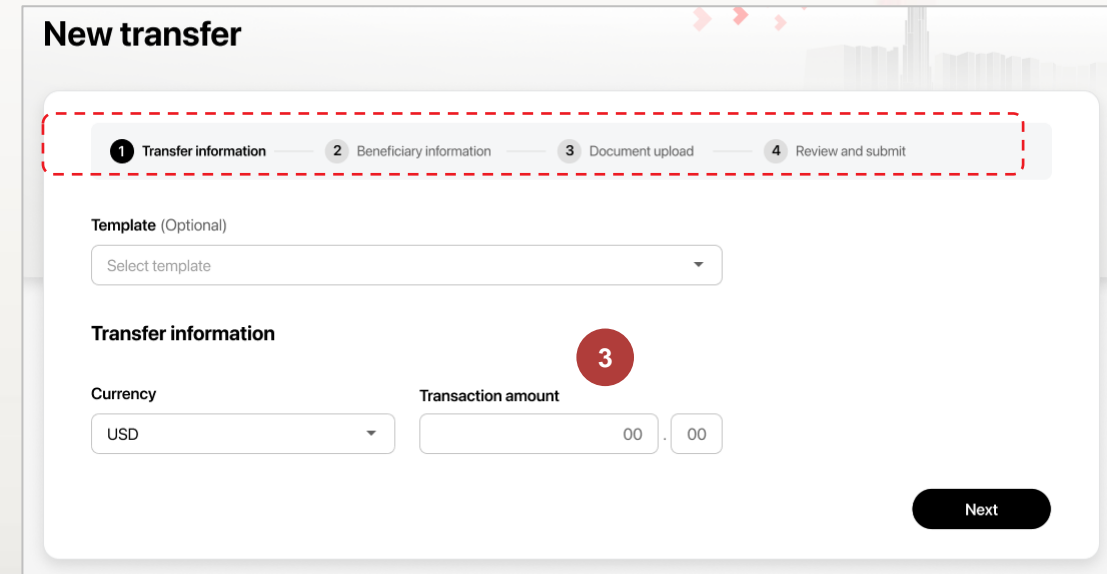


Overseas remittance

Yêu cầu giao dịch | Yêu cầu điều chỉnh | Bổ sung tờ khai hải quan theo lộ

Quá hạn nộp chứng từ bổ sung sau
Hiện quý khách đang phát sinh giao dịch bị quá hạn bổ sung chứng từ sau, do đó giao dịch mới của Quý khách có thể bị từ chối và phát sinh phần bù đắp tổn thất tỷ giá. Vui lòng bổ sung chứng từ/ hoặc liên hệ chuyên viên quản lý KH/ gọi số hotline để được hỗ trợ

Ngày khởi tạo	Trạng thái	Đến	Loại tiền	Số tiền	Hạn bổ sung chứng từ nợ	Ghi chú
06/06/2023	Chờ duyệt	NGUYEN PHUONG LINH NGOC 1432435324523	EUR	12.00		...
06/06/2023	Chờ duyệt	NGUYEN PHUONG LINH NGOC 1432435324523	USD	12.00		...



New transfer

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

Template (Optional)
Select template

Transfer information

Currency: USD

Transaction amount: 00.00

Next

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: OT18643616447003

Transfer information

Debit account

USD-TGCD-KHACH HANG 29376670

19129376670043

Debit amount

USD 2,000

Fee account

USD-TGCD-KHACH HANG 29376670

19129376670043

Fee amount

USD 46.2

Fee type

OUR - You pay all fees

Transfer amount

USD 2,000

Total amount

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

FEB guide_FX Selling(contract rate).pdf

Size

1.60MB

Upload on

12/05/2022 05:40 PM

Save as template

New transfer

Manage transfer

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**

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

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

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**

New transfer

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

Template (Optional)
Select template

Transfer information

Currency: USD Transaction amount: 30,000.00

Debit account

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

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

Buy FX 1

FX buying account Delete

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

Rate type: Contract rate Deal reference number: 2

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

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 transferring.

- 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

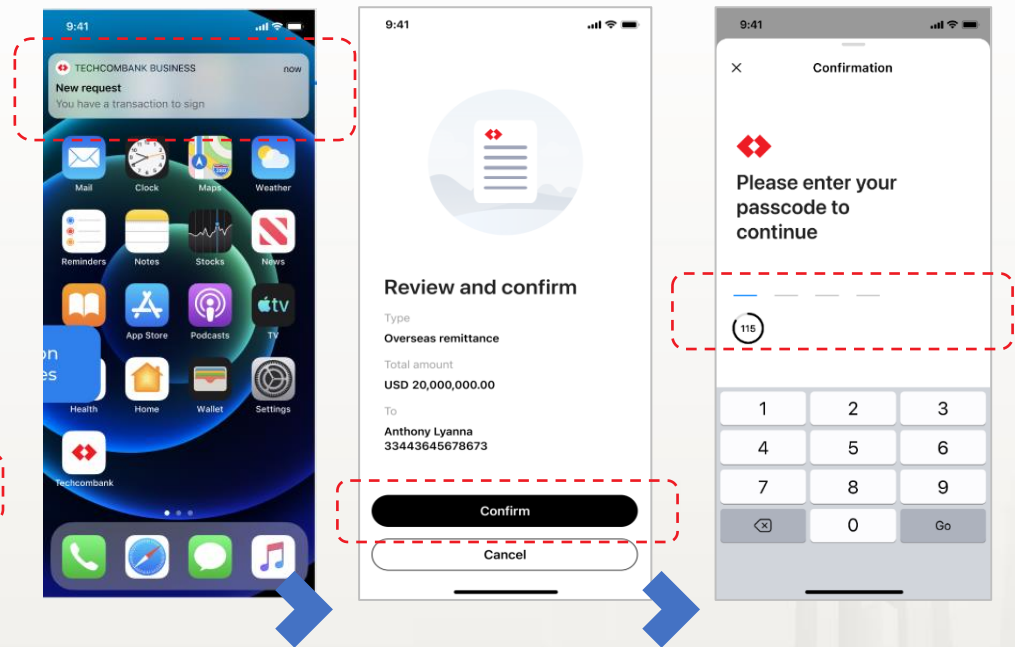
17.3. Transation verification

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.

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

Reject Approve

Transaction verification on TCBB website



Transaction verification on TCBB application

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 details to see transfer details then select **Create return request**

1b

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

2

Key in **Return reason**

3

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



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

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

Return request

Overseas remittance summary

To: XYZ Co.ltd
2920390394
BANK OF YINGKOU

Transaction amount: USD 5,400

View details

Return reason

wrong information 2

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

17/140

3

Cancel

Submit

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.

08/09/2022	Pending	khachhang 11117777 349203912903	USD	5,000.00	07/12/2022	...
06/09/2022	Processing	XYZ Co.ltd 2920390394	USD ^{FX}	5,400.00	13/11/2022	...
29/08/2022	Processing	ABC co.ltd 1029384940	USD	5,600.00	13/11/2022	...
29/08/2022	Completed	ABC co.ltd 1029384940	USD	6,500.00	27/11/2022	...
28/08/2022	Completed	SHENZHEN HAIDA CO LTD 123564	USD	200.00	26/11/2022	...
26/08/2022	Processing	ABC co.ltd 1029384940	USD	3,500.00	13/11/2022	...

Cancellation request

Overseas remittance summary

To: XYZ Co.ltd
2920390394
BANK OF YINGKOU

Transaction amount: USD 5,400

View details

Fee amount

VND 854,000

Cancellation reason

wrong info

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

Cancel

Submit

Cancellation request

Completed

Created by 25325205maker1 on 26/08/2022 at 10:20 AM
Transaction ID : AP16614840012780

Overseas remittance summary

To: ABC co.ltd
1029384940
BANK OF YINGKOU

Transaction amount: USD 1,000

View details

Fee amount

VND 0

Cancellation reason

ABC

Approval log

Approved by 25325205checker1 25325205checker1 (25325205checker1)

26/08/2022 at 10:22 AM

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

➤ 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 investigation request**

1b

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

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

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

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

Investigation request

Overseas remittance summary

To: ABC co.ltd
1029384940
BANK OF YINGKOU

Transaction amount: USD 6,500

View details

From

VND-1001-TK 19025325205011...

VND 14,999,883,448,786

Investigation fee amount

VND 324,768

Investigation reason

eg. Wrong information

0/2000

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

Upload file

The file is less than 10MB (100,000,000 bytes)

Only pdf, docx, doc, xls, ppt, pptx, zip, rar, and jpeg files are supported

Browse file

You have not uploaded any file

Cancel

Submit

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

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

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

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

2 Upload defer documents

Upload defer documents

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

Browse file

No files have been uploaded yet

3 Cancel Submit

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

Q 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

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

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).

The screenshot displays the 'Overseas remittance' interface. On the left is a side navigation bar with various options. The main area is titled 'Overseas remittance' and contains a 'Transfer requests' section. This section has a search bar, a filter button, and a toggle for 'All requests' and 'Returned from bank'. Below this is a filter panel with fields for Currency, From amount, To amount, Status, Initiated date, and Deferred documents. A table below the filter panel lists transactions with columns for Initiated date, Status, To, Currency, Amount, Due date for deferred docs, and Note.

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

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.

Overseas remittance

Transfer requests Amendment requests

Search Filter

All transactions Returned from bank

Currency From amount To amount

Status Initiated date Deferred documents

All DD/MM/YYYY - DD/MM/YYYY Y

Cancel Apply

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

01/01/2021	Pending	Annie Kitchen 12342345433344	USD	100,000,000,000	24/04/2022	...
01/01/2021	Pending	Annie Kitchen 12342345433344	USD	100,000,000,000	Edited - Approve before 12/02/2022 12:31 PM	2
01/01/2021	Returned	Annie Kitchen 12342345433344	SGD ^{PK}	100,000,000,000	24/04/2022	Submit document before 12/02/2022 12:31 PM 1**
01/01/2021	Processing	Annie Kitchen 12342345433344	JPY ^{PK}	100,000,000,000		...

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		...

➤ 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)

Overseas remittance

Transfer requests **Amendment requests**

Search Filter

Status: All Initiated date: DD/MM/YYYY - DD/MM/YYYY Request type: All

Cancel Apply

Overseas remittance

Transfer requests **Amendment requests**

Search Filter

Status: All Initiated date: DD/MM/YYYY - DD/MM/YYYY Request type: All

Clear selection

- ☐ Pending
- ☐ Completed
- ☐ Processing
- ☐ Rejected
- ☐ Cancelled

Clear selection

- ☐ Request to cancel
- ☐ Request to investigate
- ☐ Request to return

29/08/2022	Processing	Request to investigate	ABC co.ltd 1029384940	...
			SHENZHEN HAIDA CO LTD 123564	...

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


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

Transfer details

Overseas remittance Completed


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

Transfer information

 USD 4,999,956

Debit account
USD-TGTT-KHACH HANG 25325205
19125325205014

Debit amount
USD 6,500

 USD 4,999,956

Fee account
USD-TGTT-KHACH HANG 25325205
19125325205014

Fee amount
USD 44

Download

Download MT103

Download MT199

Download all



17. Oversea Telegraph Transfer

17.8. Upload Custom declaration by batch

Notes for initiating new batch:

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



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

Overseas remittance

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

Search Filter New custom declaration upload

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

Cancel Apply Clear all

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

Upload deferred documents

Download template [here](#).

3

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

Browse file

Document name

File template Custom by batch.xls

Cancel Next



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

Review and submit

Batch ID
UPLD20230130064736561

Request type
Upload custom declaration by batch

Transfer type
Overseas remittance

File type
xls

File name
File template Custom by batch.xls

Total request
2

Total lines of file
2

Document name
File template Custom by batch.xls

Upload on
30/01/2023 13:47 PM

Back

Submit

Confirm transaction

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

OPPO F11
OPPO CPH1911

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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



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.

Overseas remittance

Transfer requests Amendment requests **Upload Custom declaration by batch**

Search Filter New upload

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

Annotations: Red circle 1 points to the 'Batch has error(s)' status. Red circle 2 points to the 'Filter' button. Red circle 3 points to the row containing the batch with the error.



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

...

4

5



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.*

Accounts and cards

- Accounts
- Cards
- Term deposits

Move money

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

Lending

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

Personal

- Beneficiaries
- My profile

Overseas remittance

1 Multiple approval New transfer

Transfer requests Amendment requests Upload Custom declaration by batch

Search Filter All requests Returned from bank

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

Multiple approvals

Multiple approvals are only applicable for transactions with the same currency

2

Currency: USD From amount: From To amount: To

Initiated date: DD/MM/YYYY - DD/MM/YYYY To: Account name/Account Number

Apply Clear all

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

17. OTT

17.9. Multiple approval – Web TCBB (continue)

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

Multiple approvals are only applicable for transactions with the same currency

Currency

USD

From amount

From

To amount

To

Initiated date

DD/MM/YYYY - DD/MM/YYYY

To

Account name/Account Number

Apply

Clear all

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

8 transactions are selected.

Approve

Review and approve

No. of transactions
18

Total transfer amount
USD 180,000.00

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

Total buying amount
USD 100,000.00
~VND 218,000,000

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

3 error transactions will not be processed

5

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

Transaction listing

Click on the listing to view detail

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

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.

Unable to process multiple approval request

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

Back to review

Invalid deal reference number

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

Back to review

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

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

< 1 2 3 >

☒ We confirm that all transaction details are correct and agree to Techcombank's Terms and Conditions.

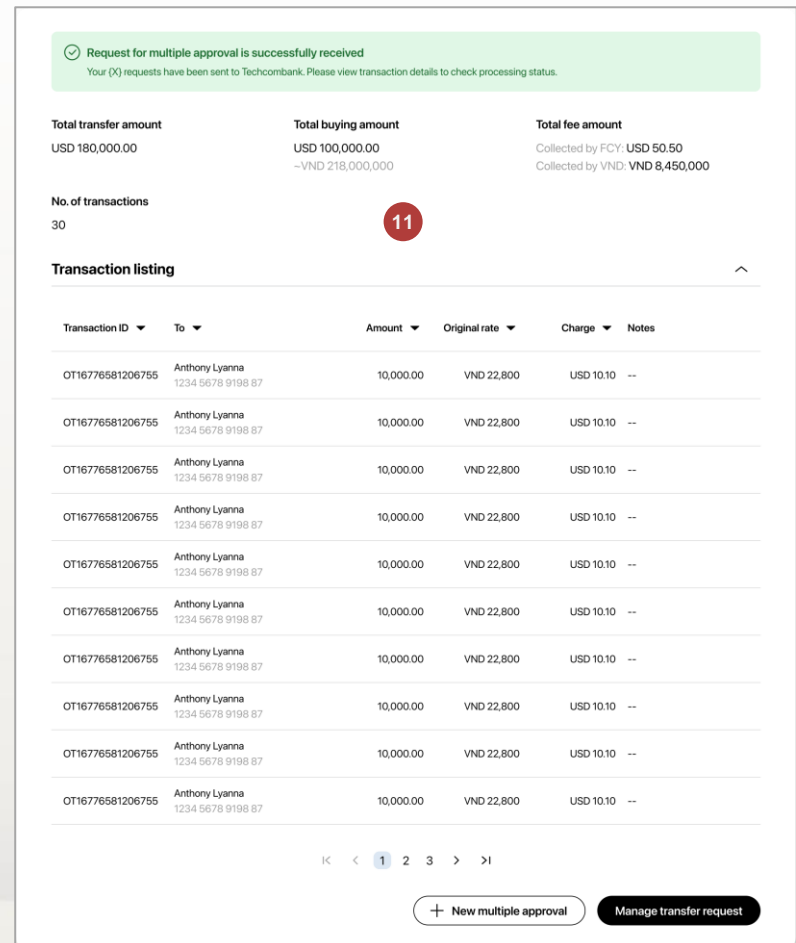
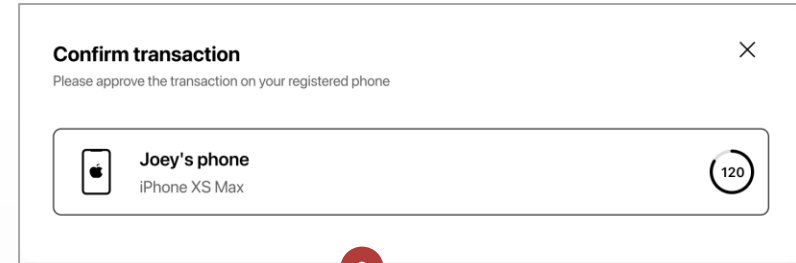
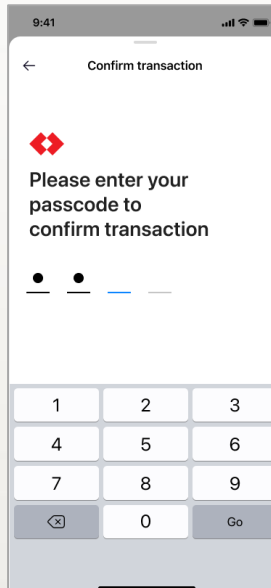
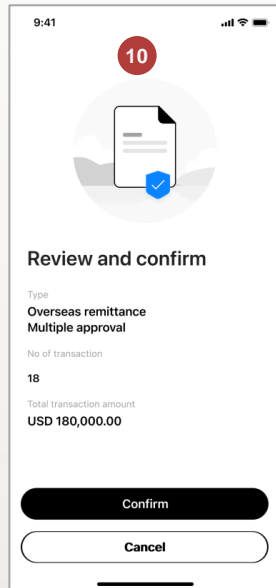
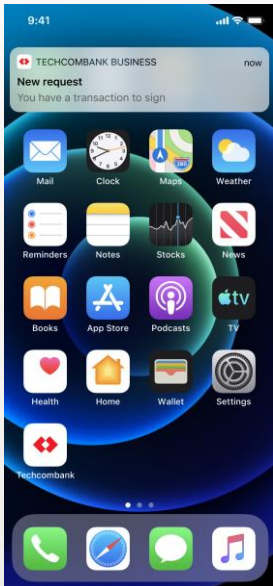
Cancel Confirm

8

17. OTT

17.9. Multiple approval – Web TCBB (continue)

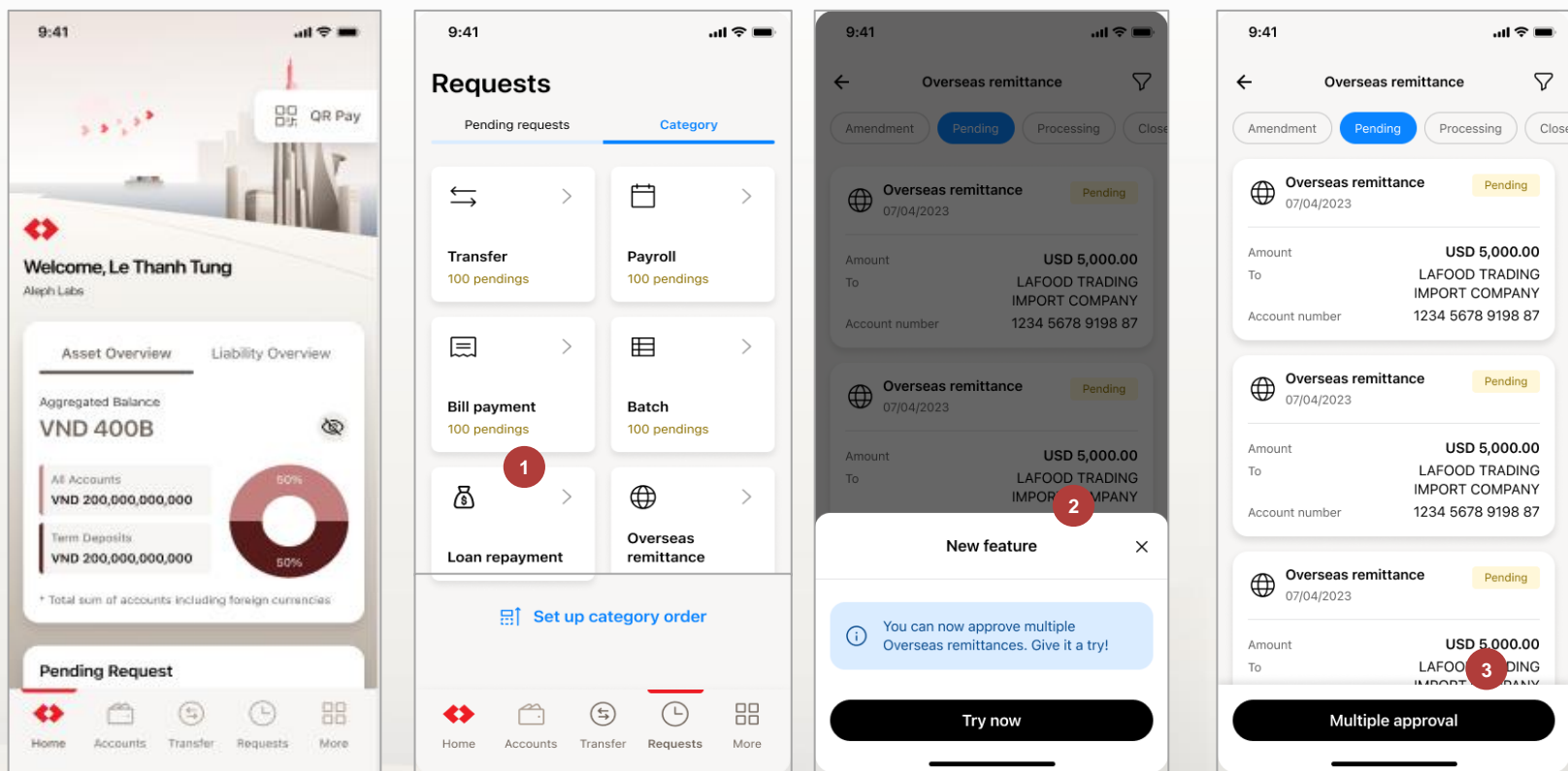
- 9 App TCBB Mobile will have pop up request transaction signing.
- 10 User checker **Review and confirm** the transaction and enter the passcode.
- 11 The multiple approval request is successfully received.



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.



17. OTT

17.9. Multiple approval – App TCBB (continue)

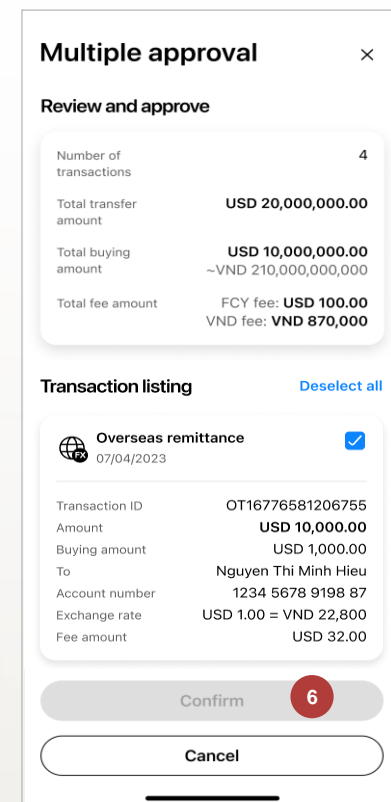
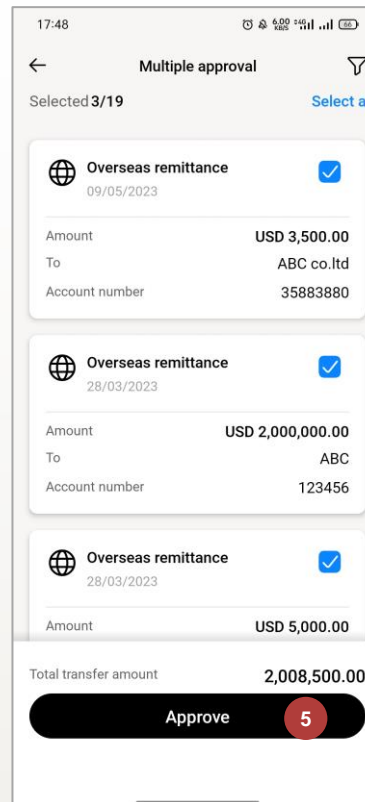
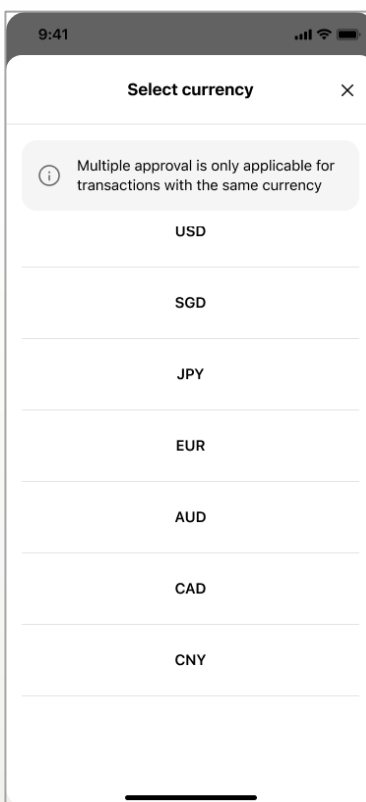
4 User **Select currency**

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...

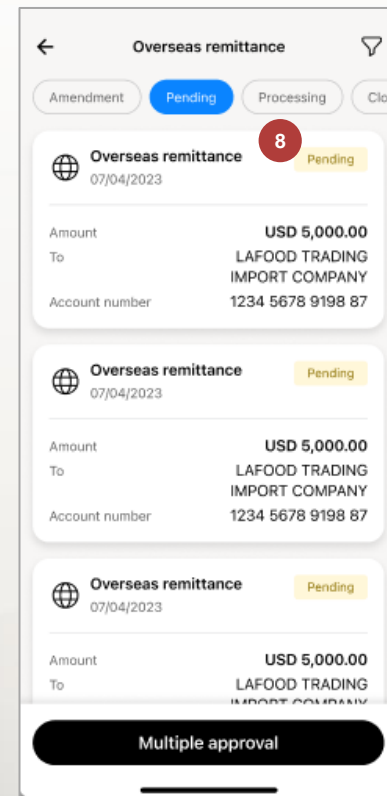
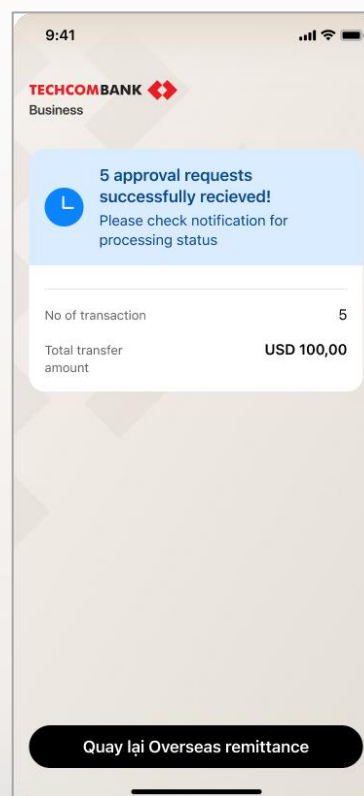
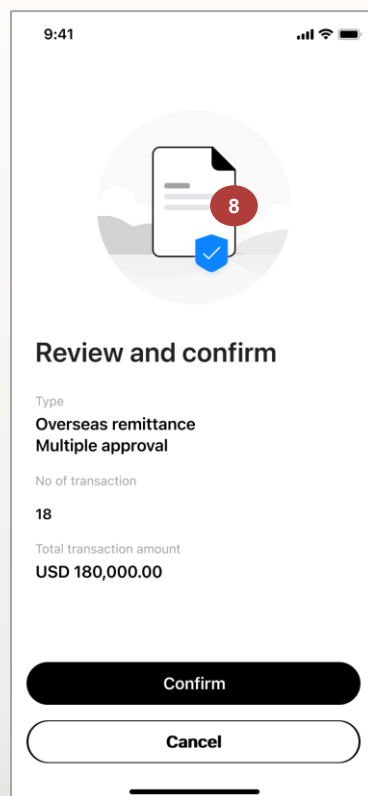
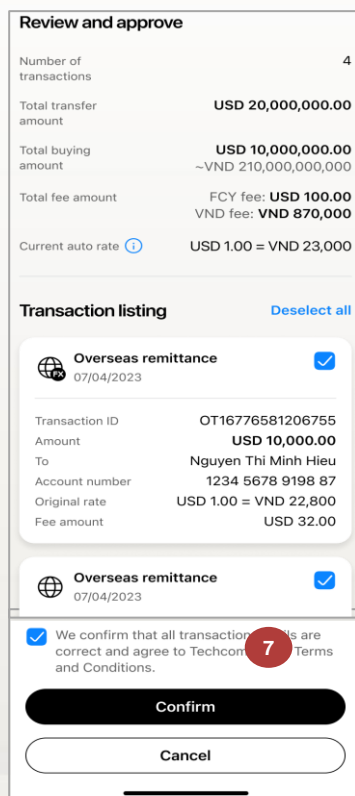
6 User select **Confirm**.



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**.

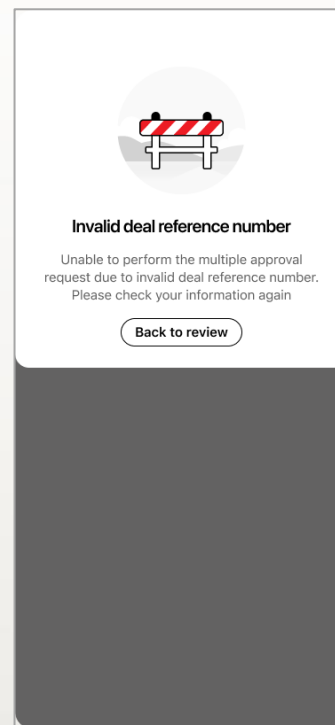
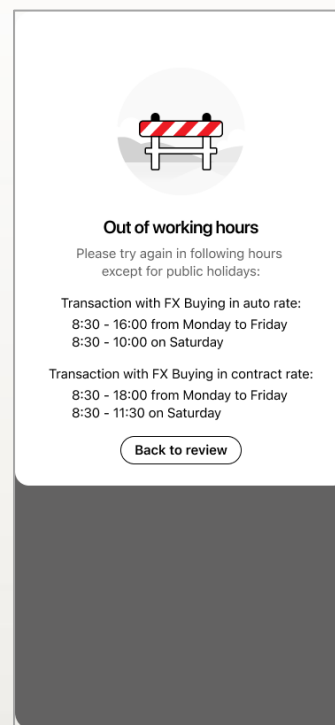
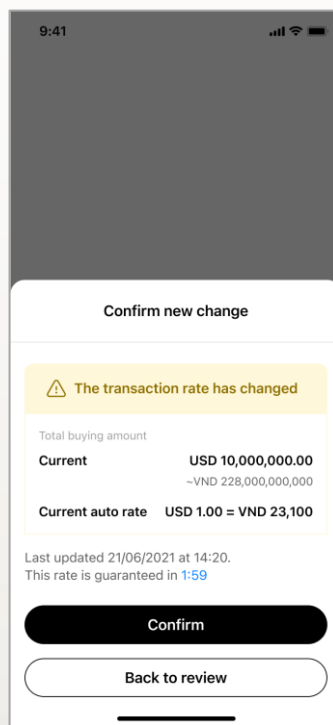
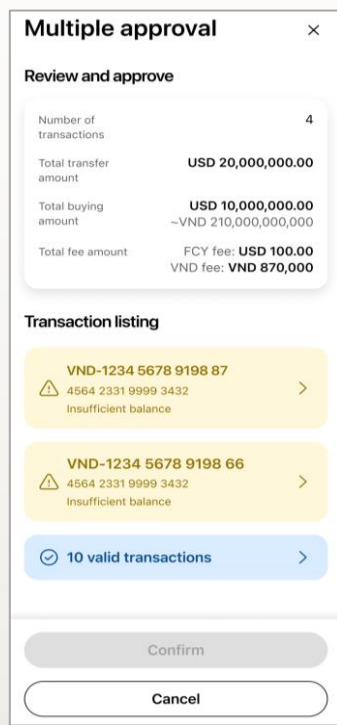
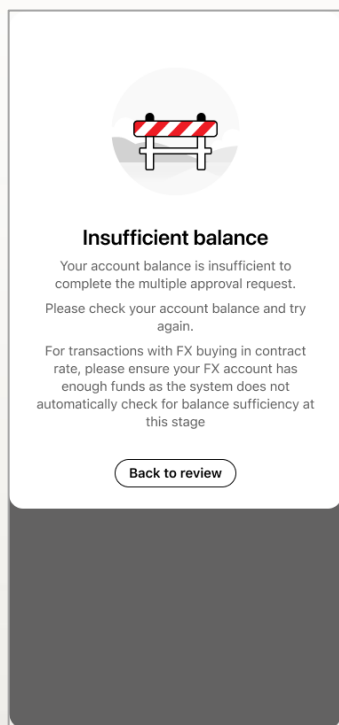


17. OTT

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...*



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).
- 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)

1

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

8 transactions are selected. Approve

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

2


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



18. Bao Loc Certificate of Deposit (CD)

18.1. Apply for online CD Bao Loc trading

18.2. Manage CD Bao Loc



18. Bao Loc Certificate of Deposit

18.1. Apply for online CD Bao Loc trading

Conditions:



Customers are using
TCBB and have
1 Approver or 2 Approvers



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



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



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

Some notes when registering to CD Bao Loc online:

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



18. Bao Loc Certificate of Deposit

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

1

User log in Web TCBB, can see feature Bao Loc Certificate of Deposit on the left with all selling point of CD Bao Loc, for example: Interest; Flexibal liquidity; Online transaction

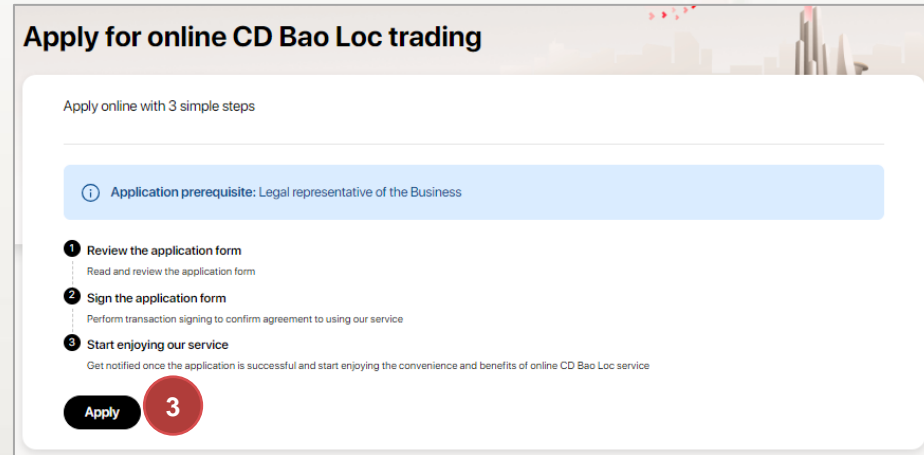
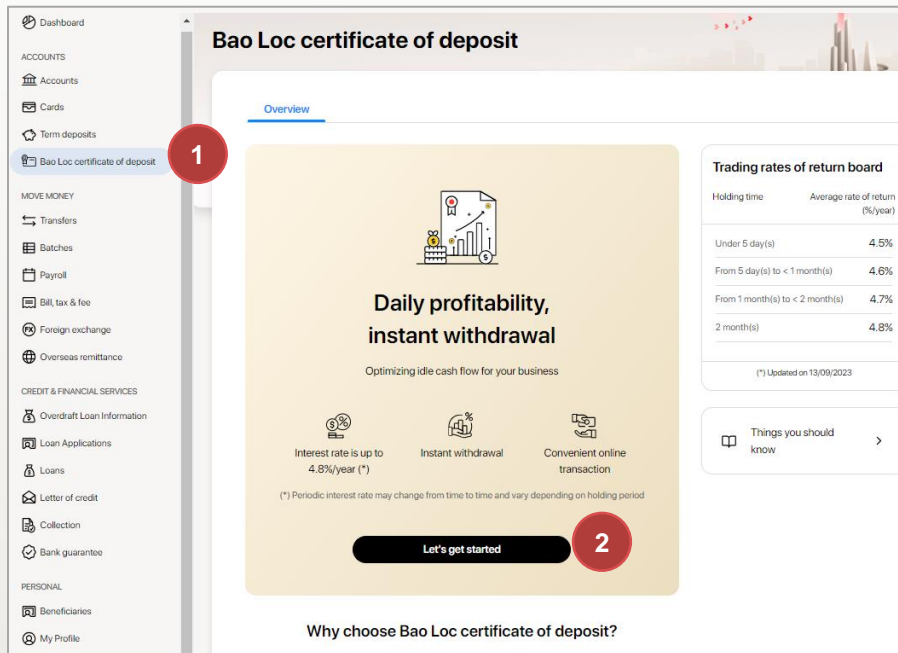
2

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

3

TCBB would show the instruction – 3 easy steps, press **Apply**.

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





18. Bao Loc Certificate of Deposit

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

4

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


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

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

Apply for online CD Bao Loc trading

Review the application form

Please make sure that you have carefully read and reviewed the Application form below before confirming.

TECHCOMBANK 

ĐỀ NGHỊ KIỂM HỢP ĐỒNG SỬ DỤNG DỊCH VỤ NGÂN HÀNG ĐIỆN TỬ TRÊN HỆ THỐNG TCBB
APPLICATION AND AGREEMENT FOR E-BANKING SERVICES ON TCBB SYSTEM

Ngày ____/____/____

Kính gửi: Ngân hàng Thương mại Cổ phần Kỹ thương Việt Nam – TECHCOMBANK
To: Vietnam Technological and Commercial Joint-stock Bank – TECHCOMBANK

I. THÔNG TIN KHÁCH HÀNG/ CUSTOMER INFORMATION

Tên khách hàng/ Customer name*: _____

Mã số thuế/ Tax ID*: _____ hoặc QĐ thành lập số/ Giấy tờ pháp lý tương đương/ or
Decision No./ Relevant legal document publication*: _____

☐ I acknowledge that I have read, understood and fully agreed to the Application and Agreement for E-banking services on Techcombank Business system

Confirm



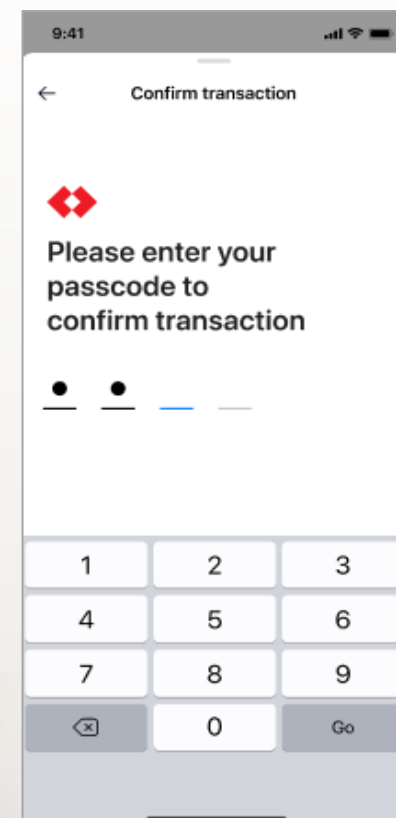
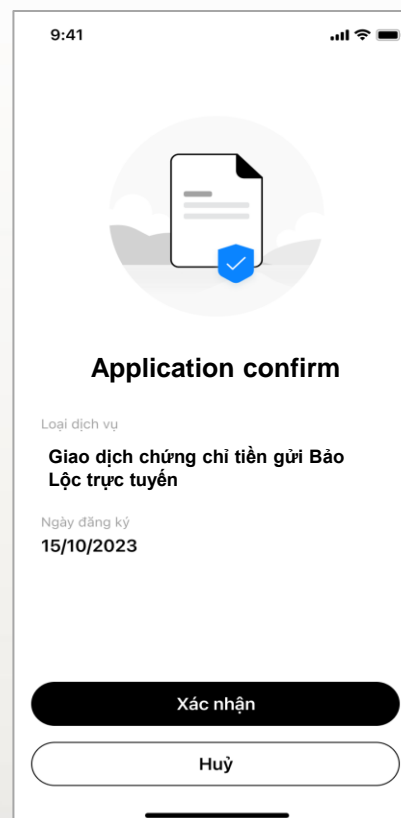
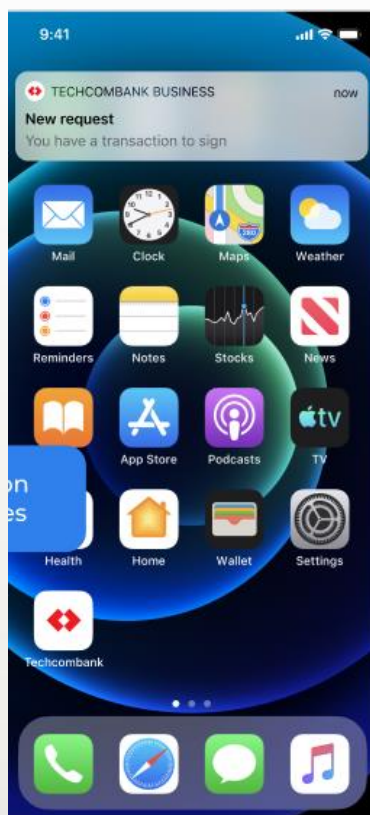
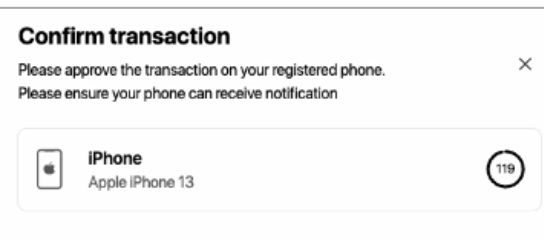
4



18. Bao Loc Certificate of Deposit

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

- 5 The system will move to the **transaction confirmation** request interface on the TCBB Mobile App to complete the registration process
- 6 User enter the passcode to complete the journey.





18. Bao Loc Certificate of Deposit

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

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

6

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

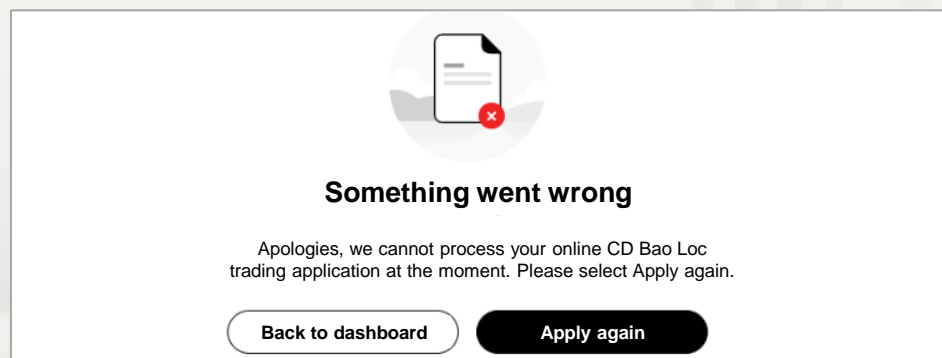
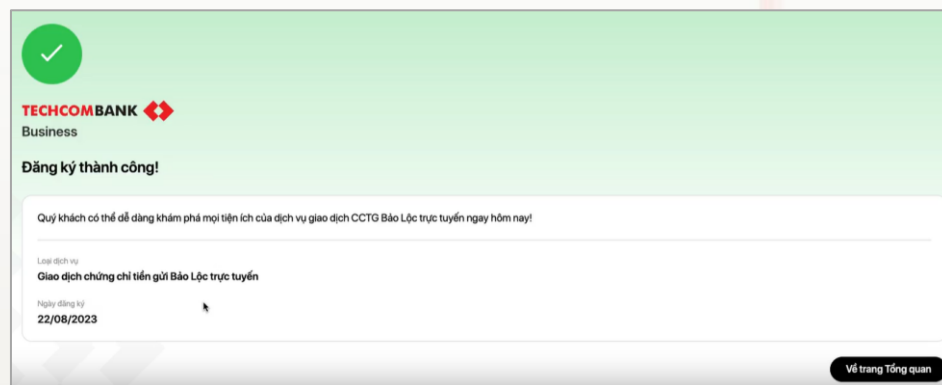
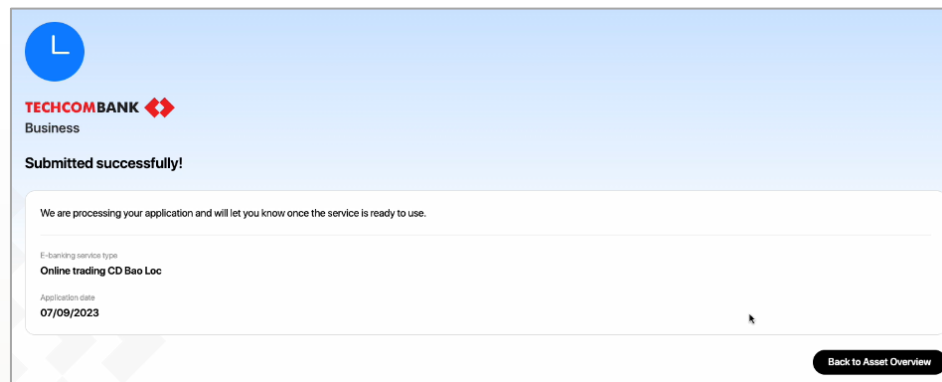
7

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

8

An error occurred and registration failed => Recommend the customer choose Register again.

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



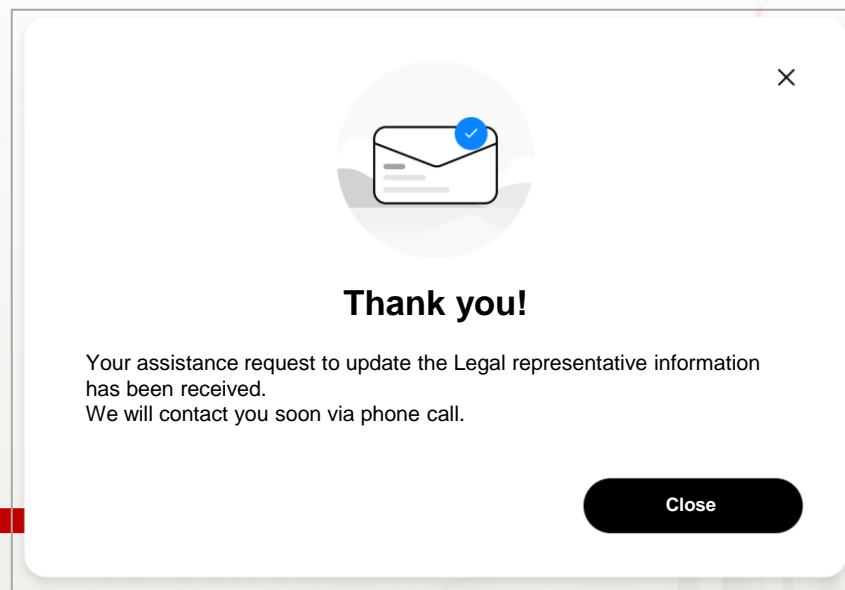
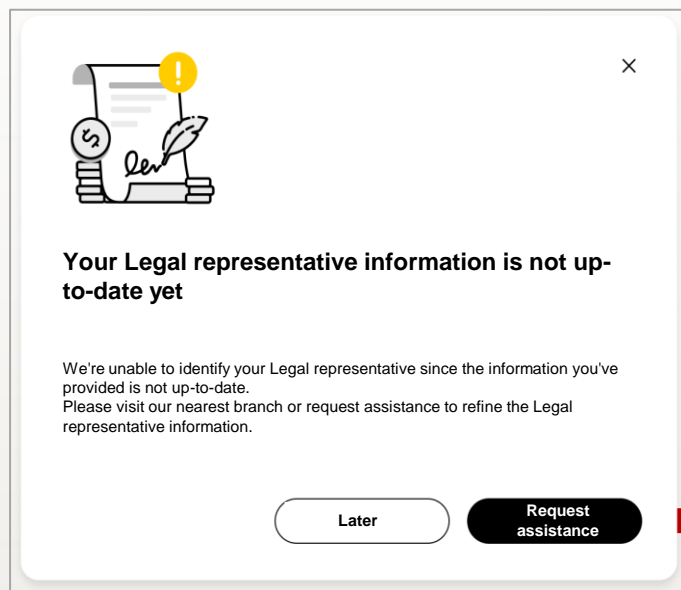


18. Bao Loc Certificate of Deposit

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

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

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





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.

Có thể bạn muốn biết	×
Các điều khoản và điều kiện trong Hợp đồng kiểm để nghị xác nhận chuyển nhượng CCTG	▼
Quyền lợi khi mua, nắm giữ và bán CCTG Bao Loc	▼
Thông tin Đối tác giao dịch	▼
CCTG Bao Loc giống và khác tiền gửi có kỳ hạn trực tuyến như thế nào?	▼
Cách thức bán CCTG Bao Loc	▼

Tổng quan

TÀI KHOẢN

Tài khoản

Quản lý thẻ

Tiền gửi có kỳ hạn

Chứng chỉ tiền gửi Bao Loc

CHUYỂN KHOẢN & THANH TOÁN

Chuyển khoản

Chuyển khoản theo lộ

Trả lương theo lộ

Hóa đơn, thuế và phí

Giao dịch ngoại tệ

Chuyển tiền quốc tế

TÍN DỤNG

Đăng ký khoản vay

Khoản vay

Thư tín dụng

Nhờ thu

Bảo lãnh

QUẢN TRỊ NGƯỜI DÙNG

Danh sách thụ hưởng

Chứng chỉ tiền gửi Bao Loc

Tổng quan

Sinh lãi mỗi ngày, rút tiền liền tay

Tối ưu hóa dòng tiền nhàn rỗi cho doanh nghiệp

Lãi suất lên đến 4.9%/năm (*)

Rút tiền linh hoạt

Giao dịch trực tuyến thuận tiện

(*) Lãi suất tính theo năm và có thể thay đổi theo từng thời kỳ theo thời gian nắm giữ

Bắt đầu ngay

Biểu lợi suất giao dịch

Thời gian nắm giữ	Lãi suất trung bình (%/năm)
Dưới 15 ngày	4.5%
Từ 15 ngày đến < 1 tháng	4.6%
Từ 1 tháng đến < 2 tháng	4.7%
Từ 2 tháng đến < 3 tháng	4.8%
Từ 3 tháng	4.9%

(*) Cập nhật vào ngày 24/08/2023

Tính thử lợi nhuận →

Có thể bạn muốn biết >

Lợi ích vượt trội của CCTG Bao Loc

An toàn và bảo đảm

CCTG Bao Loc là Giấy tờ có giá được Techcombank phát hành theo quy định của NHNN, an toàn tương tự như các sản phẩm tiền gửi của ngân hàng. CCTG Bao Loc không phải là Chứng chỉ quỹ.

Lợi suất hấp dẫn khi bán CCTG

Lợi suất cao hơn từ 10 - 20 lần so với lãi suất thông thường được hưởng trên tài khoản thanh toán với cùng thời gian nắm giữ.
(*) Vui lòng tham khảo bảng lợi suất giao dịch

Rút tiền linh hoạt

Đễ dàng giao dịch mua bán với các đối tác của Techcombank và rút tiền về ngay cho mỗi giao dịch chuyển nhượng CCTG.

Tiền lãi trả định kỳ

Chủ sở hữu CCTG được Techcombank trả lãi theo lịch cố định tại ngày trả lãi, định kỳ 3 hoặc 6 tháng.
Tham khảo lãi suất CCTG hiện hành dưới đây:

- 4.0%/ năm: kỳ trả lãi 3 tháng
- 9.0%/ năm: kỳ trả lãi 6 tháng





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..

Bao Loc certificate of deposit

Buy in Sell out

Overview Ongoing CD listing

Asset summary

- Total par value: VND 9,500,000,000
- Total purchase amount: VND 9,587,452,051

Upcoming CD interest summary

- Total upcoming interest until month end: VND 191,561,648
- Choose other cutoff date: 19/09/2023 (Up to 3 months from current date)
- Calculate now →

Trading rates of return board

Holding time	Average rate of return (%/year)
Under 5 day(s)	4.5%
From 5 day(s) to < 1 month(s)	4.6%
From 1 month(s) to < 2 month(s)	4.7%
2 month(s)	4.8%

(*) Updated on 18/09/2023

Daily profitability, instant withdrawal
Optimizing idle cash flow for your business

[View product overview →](#)

[Try projecting your return →](#)

Things you should know >

Bao Loc certificate of deposit overview

Daily profitability, instant withdrawal
Optimizing idle cash flow for your business

- Interest rate is up to 4.8%/year (*)
- Instant withdrawal
- Convenient online transaction

(*) Periodic interest rate may change from time to time and vary depending on holding period

Why choose Bao Loc certificate of deposit?

- Safe and secured**
Certificate of deposit Bao Loc is the certificate of deposit issued by Techcombank compliance with the State Bank of Vietnam's regulations, as secured as term deposit product. Certificate of deposit is not Fund certificates.
- Higher return when selling CDs**
Rate of return might be 10 - 20 times higher than normal interest rate received on current account for the same holding period.
(*) Please refer to the trading rates of return board



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

Total projected actual receiving amount
VND 509,878,407

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

Bao Loc certificate of deposit

Buy inSell out

OverviewOngoing CD listing

Working hours (Except for public holidays)

08:00 to 17:00 Monday to Friday
08:00 to 12:00 Saturday

TransferableProcessingNon-transferable

Grouped by purchase date

Grouped by next interest payment date

Grouped by purchase date

Certificate of deposit Bao Loc group

Purchase date	No. of CDs	Total par value (VND)	Total purchase amount (VND)	Total upcoming interest (VND)	
02/08/2023	10	9,500,000,000	9,587,452,051	191,561,648	...

TransferableProcessingNon-transferable

Certificate of deposit Bao Loc listing

Quantity of CDs: 2

CD Id Par value (VND) No. CD	Total par value (VND)	Status	Interest period (months)	Purchase amount (VND) Purchase date	Upcoming interest (VND) Next interest payment date	
15027000564828 500,000,000 1	500,000,000	Transferring	3	500,226,027 24/07/2023	6,931,507 21/10/2023	...
15027000564798 500,000,000 1	500,000,000	Transferring	3	500,226,027 24/07/2023	6,931,507 21/10/2023	...





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 TCB Bank Mobile App to initiate transactions.

Bao Loc certificate of deposit

Buy in Sell out

Overview Ongoing CD listing

Asset summary

Total par value
VND 9,500,000,000

Total purchase amount
VND 9,587,452,051

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 →

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 →

Daily profitability, instant withdrawal
Optimizing idle cash flow for your business
View product overview →

Certificate of deposit Bao Loc details


CD id
1502700026761

Sell out

Total par value VND 1,000,000,000	Interest period 3 months	
Issuance date 02/08/2023	Maturity date 21/06/2027	Term 48 months
Par value VND 1,000,000,000	Quantity of CDs 1	Holding period (days) 48
Purchase amount VND 1,009,205,479	Purchase date 02/08/2023	
Upcoming interest VND 20,164,384	Next interest payment date 21/09/2023	Interest rate (%/year) 8.0%
Maturity method Withdraw total balance		

Coming soon on website

You will be notified as soon as the feature becomes available on the website. In the mean time, you can gain immediate access to this feature on the Techcombank Business app.



Scan the QR code to access our app and enjoy this feature now

Close

13:47

Bao Loc Certificate of Deposit

Asset overview List of CDs

Total purchase amount VND 2,921,788,886

Total par value VND 6,300,000,000

Total upcoming interest until month end VND 0

Buy in Sell out

Projected interest at interest payment dates

Calculate your interest →

What is total purchase amount?
See more →

How are CDs selected for selling?
See more →





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
VND 50,000,000

Interest period
6 months

Issuance date
10/05/2023

Maturity date
15/12/2026

Term
48 months

Par value
VND 50,000,000

Quantity of CDs
1

Holding period (days)
132

Purchase amount
VND 51,200,000

Purchase date
10/05/2023

Upcoming interest
VND 1,495,890

Next interest payment date
15/06/2023

Interest rate (%/year)
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
VND 500,000,000

Interest period
3 months

Issuance date
24/07/2023

Maturity date
21/07/2027

Term
48 months

Par value
VND 500,000,000

Quantity of CDs
1

Holding period (days)
57

Purchase amount
VND 500,226,027

Purchase date
24/07/2023

Upcoming interest
VND 6,931,507

Next interest payment date
21/10/2023

Interest rate (%/year)
5.5 %

Maturity method
Withdraw total balance

CD Id
15027000051405 Pending sell

Total par value
VND 100,000,000

Interest period
6 months

Issuance date

Maturity date
14/12/2026

Term
48 months

Par value
VND 100,000,000

Quantity of CDs
1

Holding period (days)

Purchase amount
VND


Purchase date

Upcoming interest
VND 2,991,781

Next interest payment date
14/06/2023

Interest rate (%/year)
6.0 %

Maturity method
Withdraw total balance



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



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](#)





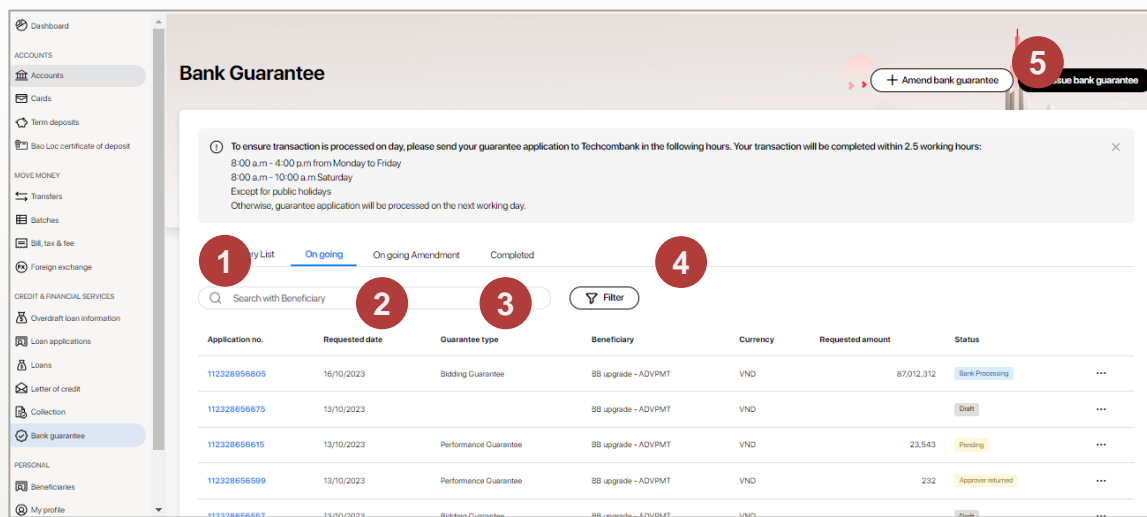
19. Issuance of guarantee

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

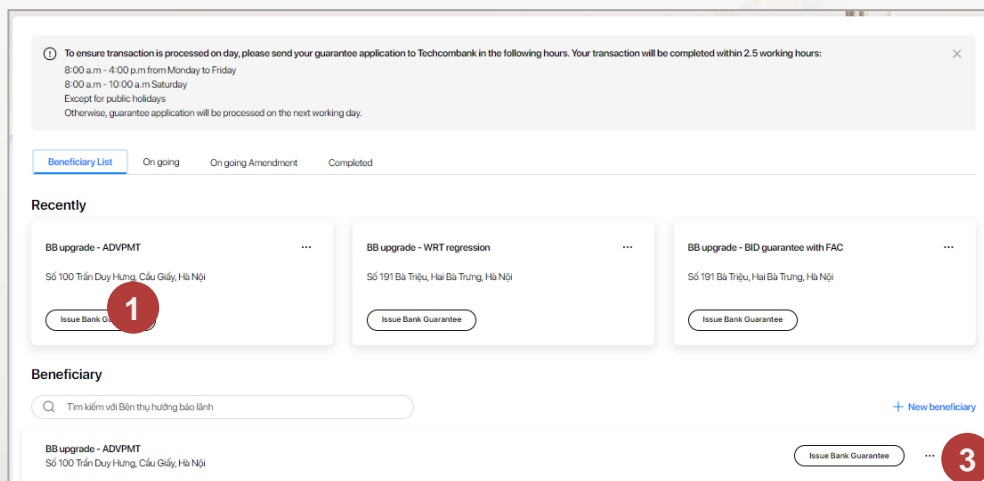
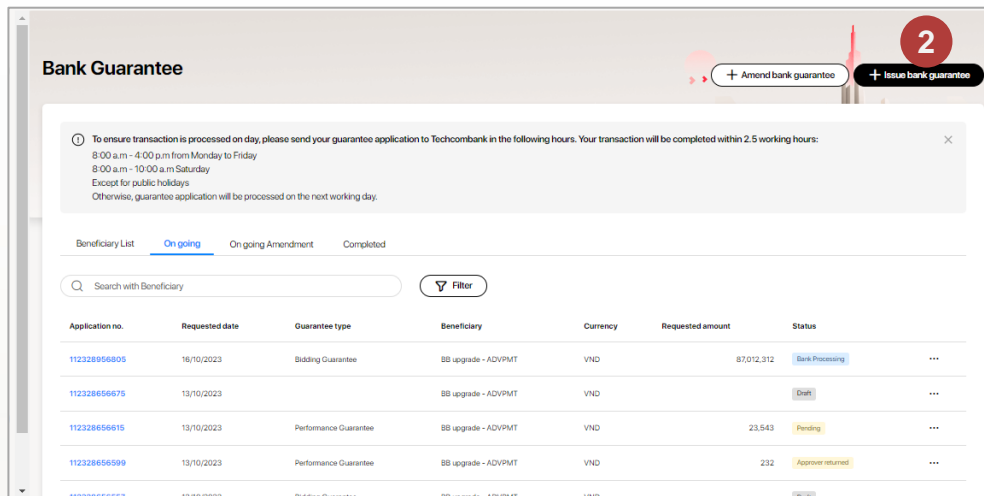
Method 1: Click on “**Issue bank guarantee**” next to the saved beneficiary company name

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





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.

1 General information 2 Guarantee amount & fee 3 Upload & review documents 4 Confirm information

Principal & Beneficiary

Principal name: KH 28852885

Principal address: Số 119 Trần Duy Hưng, Cầu Giấy, Hà Nội

Beneficiary name: BB upgrade - ADVPMPT

Beneficiary address: Số 100 Trần Duy Hưng, Cầu Giấy, Hà Nội

You want to [Update](#) or [input new beneficiary](#)

Guarantee information

Guarantee type: Bidding

Method of issuance: Digital

Issuance language: Vietnamese

Form of guarantee: Techcombank's form unconditional

Please [Download](#) to preview the template



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)

The screenshot shows the 'Guarantee information' form. It has four numbered callouts: 2 points to the 'Guarantee type' dropdown menu (set to 'Bidding'); 3 points to the 'Method of issuance' dropdown menu (set to 'Digital'); 4 points to the 'Issuance language' dropdown menu (set to 'Vietnamese'); and 5 points to the 'Form of guarantee' dropdown menu (set to 'Techcombank's form conditional'). Below the dropdowns, there is a link that says 'Please Download to preview the template'.

The screenshot shows the 'Guaranteed obligation' form. It has two main sections: 'Invitation for bids/ Bidding documents' with a text input field containing 'Bid invitation...'; and 'Bidding package/Project name' with a text input field containing 'Gửi thầu 10.10.2023'. Below these fields, there is a checkbox labeled 'We want to issue Financial arrangement commitment' which is currently unchecked. At the bottom, there is a footer text: 'In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.' and two buttons: 'Save' and '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

Guaranteed obligation

6

Performance bidding

Contract status

Signed

Input Contract no.

DD/MM/YYYY

Contract content

Input contract details/Bidding package/Project name

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Save

Next

Guaranteed obligation

Advance payment guarantee

Contract status

Unsigned

Contractual equivalent document

Contract negotiation minutes

Contractual equivalent document information

Project 123

Bidding package/Project name

Project 123

Guaranteed obligation

Bid guarantee

Invitation for bids/ Bidding documents

Bid invitation...

Bidding package/Project name

Gửi 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.

Guaranteed obligation

Warranty

Contract no.

Contract No. HD123

Contract date

10/10/2023

Contract content

Project 123

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Save

Next

Guaranteed obligation

Payment

Contract/Purchase order no

No 23

Contract/Purchase order date

03/10/2023

Contract/Purchase order content

Contract 123



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

The screenshot shows a web form for issuing a financial arrangement commitment. At the top, there is a checkbox labeled "We want to issue Financial arrangement commitment" which is checked. Below this, the form is divided into sections. Section 1, "Financial arrangement commitment information", contains a dropdown menu for "Financial arrangement commitment recipient" with "Principal" selected. Section 2, "Recipient name", has a text input field containing "KH 28852885". Section 3, "Recipient address", has a text input field containing "Số 119 Trần Duy Hưng, Cầu Giấy, Hà Nội". Section 4, "Financial arrangement commitment letter form", has a dropdown menu with "Techcombank's form" selected. To the right of this, there are two more dropdowns: "Method of issuance" with "Digital" selected, and "Issuance language" with "Vietnamese" selected. Below these, there is a link "Please Download to preview the template". The final section, "Financial arrangement commitment issuance purpose", has a text input field containing "Financial arrangement commitment for Project 123 according to bid invitation/ bidding document Bid invitation No 123 of BB upgrade - BID guarantee with FAC".



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

Guarantee amount & validity period

Total granted limit VND 300,000,000,000	Total outstanding limit VND 82,670,043,753	Total available limit VND -82,670,043,753
Granted guarantee limit VND 300,000,000,000	Outstanding guarantee limit VND 0	Available guarantee limit VND 300,000,000,000

*Limit information is a provisional value at request for guarantee issuance time and is updated once a day. Techcombank only issue a guarantee if customer meets agreed conditions and ensures sufficient credit limit at issuance time.

Guarantee amount
VND

Maximum bank guarantee transaction amount: VND 217,328,956,347

Security method
According to clauses of collateral contract

Validity period
From... To...

Effective date
DD/MM/YYYY

Expiry date
DD/MM/YYYY

B Fees and payment methods

- 1 **Guarantee issuance fee**
The guarantee fee is automatically displayed on the screen
- 2 **Select Primary Account**
Select the fee account from the list
- 3 **Select the guarantee issuance fee payment method** from the list

Fee & payment method

Guarantee issuance fee
-

Guarantee issuance provisional fee ⓘ
-

Guarantee fee payment method
Once when Techcombank issues the Guarantee Commitment

Financial arrangement commitment letter fee
-

Financial arrangement commitment letter issuance provisional fee ⓘ
-

Financial arrangement commitment letter fee payment method
Financial arrangement commitment letter fee payment method

Fee payment account
VND-1001-TK 19528852885888 VND-1001-TK 19528852885888
19528852885888 VND 977,518,916,299

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.

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**”

Upload supporting documents

Please upload required documents to issue bank guarantee

1 Bid invitation/Bid dossier

Please scan and upload the extract or full version of Bid invitation/Bid dossier and ensure:

- Having at least the following information: Bidding start date, requirements for issuance of bidding guarantee (guarantee amount, duration of bidding guarantee and duration of bid),
- Having signature of Investor/Bidding/Procuring Entity (unless the dossier is posted on the official mass media of the competent state agency/investor/bid solicitor such as: National Bidding Network System... and in case of online bidding through the investor's official website/portal or direct invitation to bid via the official email of the investor/Bidding Party. Please provide the photocopied version of the website/portal/email containing the requested information)

Allowed format:
pdf, doc, xls, docx, ppt, pptx, jpeg, png, gif, eps, emf, emz
Maximum size each file up to 25MB
Total size up to 100MB

Upload

No files have been uploaded yet

2 Other documents (Optional)

Other documents according to customer's actual guarantee issuance demand. For example: Supplies and equipment category, authorization document/consulting contract between investor and third party, etc.

Allowed format:
pdf, doc, xls, docx, ppt, pptx, jpeg, png, gif, eps, emf, emz
Maximum size each file up to 25MB
Total size up to 100MB

Upload

No files have been uploaded yet

In case of any queries, please contact us via hotline **1800 6556** or contact your supporting branch.

Save

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

2



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

1

Confirm information

Bidding guarantee

Version of guarantee

Digital

Source of guarantee

Self-release

Order of guarantee

Technocombank's form unconditional

Invitation for tender/bidding document

Bid invitation No 123

Project/Project name

Project 123

Guaranteed name

411200010000

Beneficiary name

88 upgrade - 880 guarantee with F&C

Address

66 196 Tien Giang, Cua Gai, Ho Chi Minh

Address

66 196 Tien Giang, Cua Gai, Ho Chi Minh

Financial arrangement commitment letter

Financial arrangement commitment letter request

Guaranteed name

411200010000

Recipient name

411200010000

Recipient address

66 196 Tien Giang, Cua Gai, Ho Chi Minh

Request for tender/bidding document

Technocombank's form

Method of payment

Digital

Payment method

Technocombank

Financial arrangement commitment letter

Financial arrangement commitment letter Request 123 according to bid invitation's bidding document Bid invitation No 123 of 88 upgrade - 880 guarantee with F&C

Guarantee amount & validity period

Guaranteed amount

VND 1,249,328

Financial arrangement commitment letter amount

VND 1,249,328

Guarantee validity period

From 17/10/2023 to 26/10/2023

Guarantee validity period

From 17/10/2023 to 26/10/2023

Security method

According to clauses of collateral contract

Fee & payment method

Fee payment account/provisional debit account

VND 1001 14 161200010000 VND 1001 14 161200010000 VND 1001 14 161200010000

Guaranteed amount fee

VND 1,249,328

Guarantee fee

VND 1,249,328

Guarantee fee

VND 1,249,328

Guarantee fee

VND 1,249,328

Guarantee fee

VND 1,249,328

Guarantee fee

VND 1,249,328

Insurance basis

Contract number

GDND1000000000

Contract date

21/05/2016

Guarantee documents

Document

Capacity

Update time

Download

Document

Capacity

Update time

Download

Document

Capacity

Update time

Download

Document

Capacity

Update time

Download

Draft letter

Draft bank guarantee letter

Download

Draft financial arrangement commitment letter

Download

➤ 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

Application no.	Requested date	Guarantee type	Beneficiary	Currency	Requested amount	Status
112220000001	11/10/2023	Bidding Guarantee	BB upgrade - BIC guarantee with PAC	VND	5,245,128	On going
112220000002	16/10/2023	Bidding Guarantee	BB upgrade - AC/PMT	VND	\$1,000,000	Completed
112220000003	16/10/2023	Bidding Guarantee	BB upgrade - AC/PMT	VND	200	Rejected
112220000004	16/10/2023	Performance Guarantee	BB upgrade - AC/PMT	VND	25,545	On going
112220000005	16/10/2023	Performance Guarantee	BB upgrade - AC/PMT	VND	200	Rejected

Note:

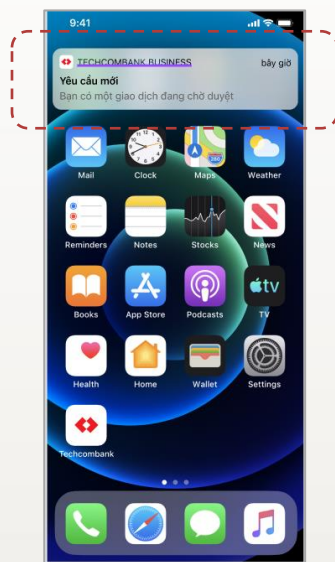
- Checkers need to install the Techcombank Business application on their phone and update to the latest version for the best experience.
- Refer to instructions for approving request here: https://youtu.be/AflyrkLxZ_c?si=GA8snXBq0n73MuFu



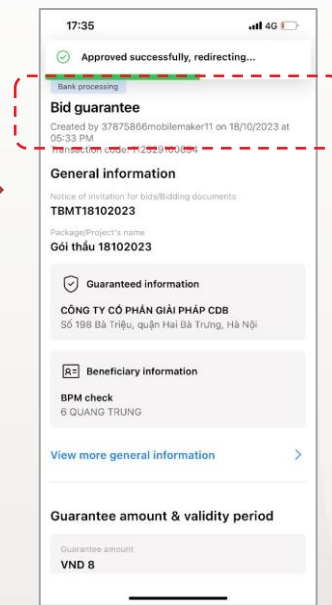
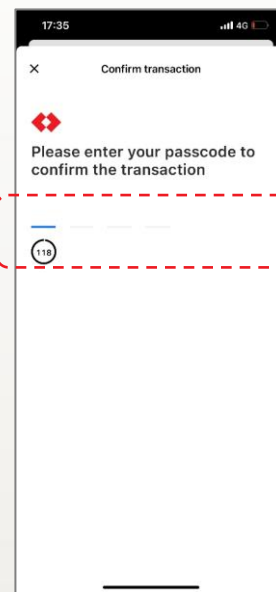
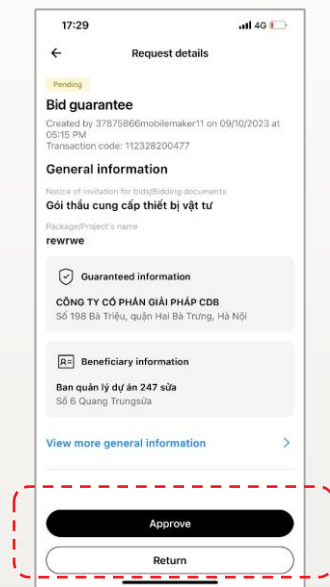
19. Issuance of guarantee

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



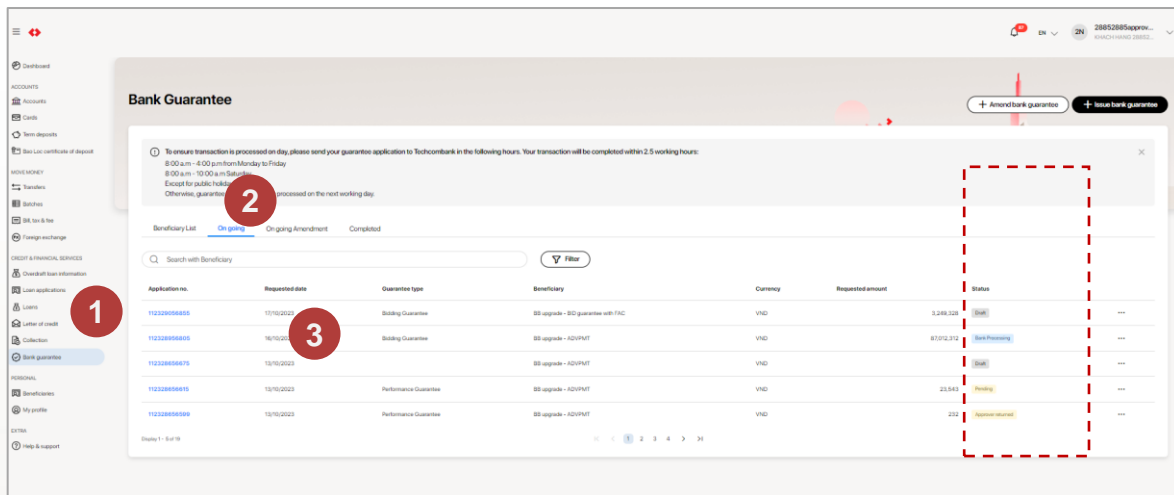
Xác thực giao dịch trên di động



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.

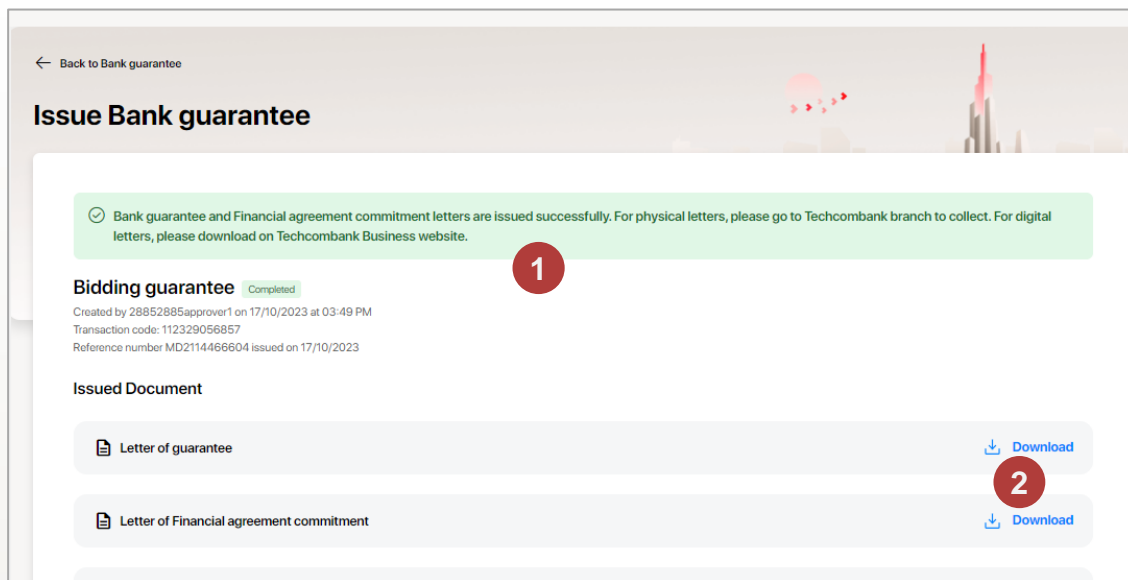




19. Issuance of guarantee

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

Chi nhánh Quang Trung - Số 170 C Quang Trung, phường 10, quận Gò Vấp, TP. Hồ Chí Minh

Guarantee documents

Document	Capacity	Upload time	
Notice of bid winning/ Decision on approval of bidding package/ Agreement on contract signing/Notice on contract negotiation and draft contract (if any)	0.44MB	16/10/2023	Download
Other documents	0.66MB	16/10/2023	Download
Application for issuance cum Contract of Bank guarantee	0.17MB	System auto-generate	Download

Draft letter

[Draft bank guarantee letter](#) [Download](#)

Approval log

✓ Approved by 28852885approver2 NGUYEN (28852885approver2)
16/10/2023 at 01:48 PM

2 [Cancel](#)

➤ 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.

Issue Bank guarantee

Message from Techcombank

General information

Guarantee amount & fee

Upload & review documents

Confirm information

Advance payment guarantee

Contract status

Contract negotiation minutes

Beneficiary name

Address

Tin nhận của ngân hàng

Thông tin chung

Giá trị và thời hạn

Tài liệu hồ sơ bảo lãnh

Xác nhận thông tin

Giá trị & thời hạn bảo lãnh

Giá trị bảo lãnh

Biên pháp đảm bảo

Thời hạn hiệu lực

Hồ sơ bảo lãnh

Hồ sơ

Giấy phép dự thầu

Đề nghị kiểm hợp đồng phát hành bảo lãnh

Thư nhập

Lịch sử duyệt



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



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 amendment feature (minimum **2.0.3**)
- ✓ Scope of guarantee amendments applied on online channels:

Type of guarantee: Online guarantee amendment only apply to the following 5 types of guarantees:

- ✓ **Bid guarantee** (*no amendments to the Financial Arrangement Commitment have yet been applied*)
- ✓ **Contract performance guarantee**
- ✓ **Advance payment guarantee**
- ✓ **Warranty guarantee**
- ✓ **Payment guarantee**

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

- ✓ Modification of **Value** (increase/decrease)
- ✓ Modification of **validity period** (applies to both fixed-term and indefinite-term guarantees)
- ✓ Modification of **Beneficiary**
- ✓ Modification of **other Content** (excluding modifications to value, validity period, beneficiary)



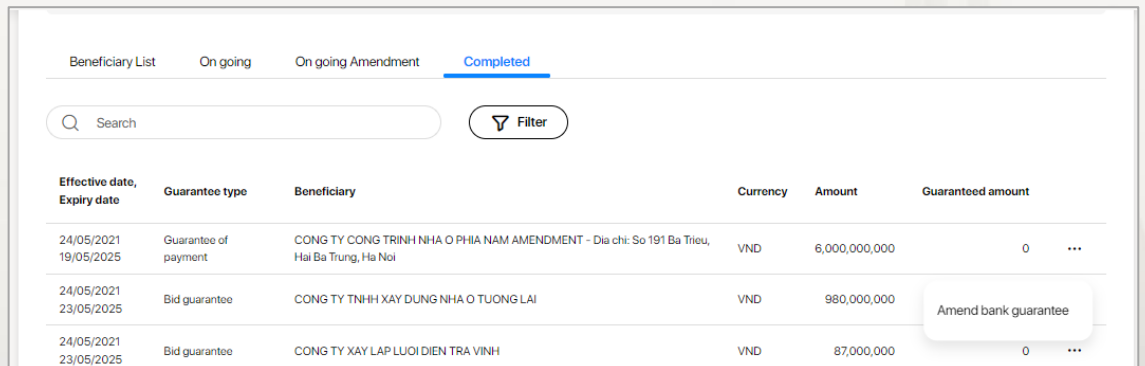
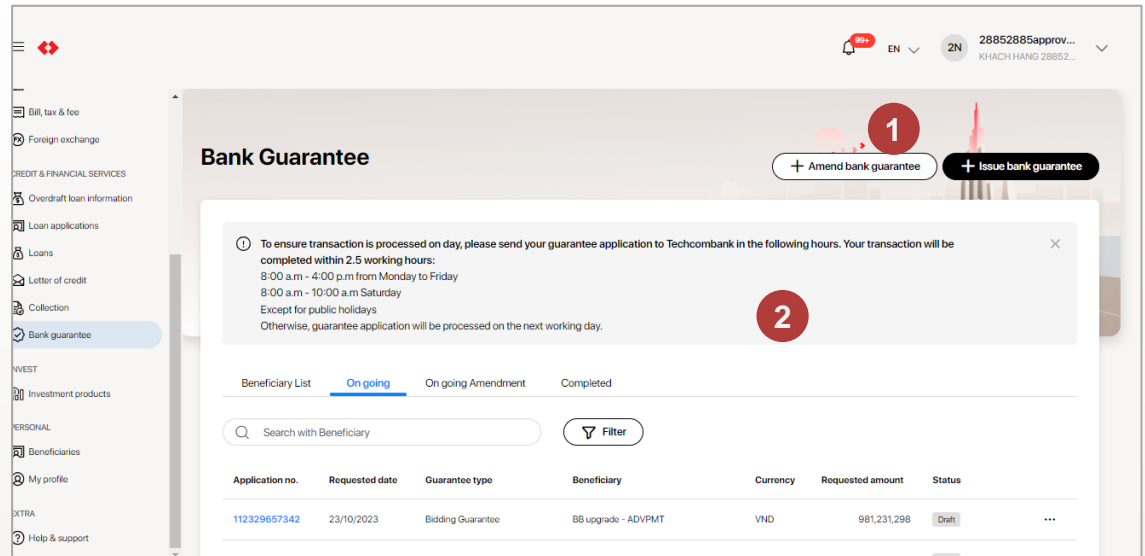
20. Amendment of guarantee

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."



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.

Read more about bank guarantee amendment

Payment

Guarantee number MD2114419198	Guarantee amount VND 6,000,000,000	
Issuance date 24/05/2021	Effective date 24/05/2021	Expiry date 19/05/2025
Beneficiary name CÔNG TY CÔNG TRÌNH NHÀ Ở PHIA NAM AMENDMENT - Địa chỉ: Số 191 Ba Trieu, Hai Bà Trung, Hà Nội	Branch issuing the original/most recent modified letter Hải Dương	

Amendment options (can choose multiple)

☐ Effective period

☐ Guarantee amount

☐ Beneficiary information

☐ Others (not including effective period, amount, beneficiary information)

Note: The contents under the Guarantee Letter not mentioned in this amendment shall remain unchanged.

Amendment options (can choose multiple)

☒ Effective period

☒ Guarantee amount

☒ Beneficiary information

☒ Others (not including effective period, amount, beneficiary information)

Note: The contents under the Guarantee Letter not mentioned in this amendment shall remain unchanged.

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

2

Next



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

The screenshot shows the 'Input Information' step of the amendment process. It includes a progress bar at the top with four steps: 1. Initiate amendment, 2. Input information, 3. Upload document, and 4. Review and Submit. The main form is divided into several sections:

- Payment**: Displays existing guarantee details such as Guarantee number (MD2114419198), Guarantee amount (VND 6,000,000,000), Issuance date (24/05/2021), and Expiry date (19/05/2025). It also shows the Beneficiary name (CÔNG TY CỔNG THÔNG TIN VÀ TRUYỀN THÔNG HÀ NỘI) and Branch (Hải Dương). A red circle with the number 1 points to the 'Amendment letter type' dropdown menu.
- Amend effective period**: A section for setting the 'Effective period after amendment'. It includes a 'Validity period' dropdown and options to set the period 'From issuance date to...' or 'From...to...'. A red circle with the number 4 points to this section.
- Amend Beneficiary information**: A section for updating beneficiary details. It has input fields for 'Beneficiary name after amendment' and 'Address (optional)'. A red circle with the number 2 points to this section.
- Amend guarantee amount**: A section for modifying the guarantee value. It includes a 'New guarantee amount' input field (with 'VND' selected) and a 'Security method' dropdown menu (with 'According to clauses of collateral contract' selected). A red circle with the number 3 points to this section.



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

Fee & Payment method

1

Guarantee amendment fee

-

Payment account

VND-1001-TK 19528852885888 VND-1001-TK 19528852885888
19528852885888

VND 977,508,566,295

▼

Other information

Other undertakings (optional) 0/500

Other undertakings

Other instruction (optional) 0/500

Other instruction

Branch receiving physical letter

Chi nhánh Quang Trung x

Branch address

Số 170 C Quang Trung, phường 10, quận Gò Vấp, TP. Hồ Chí Minh

After bank guarantee amendment letter is issued (application status: Complete), in case the original bank guarantee letter is physical, please go to Techcombank branch to collect; for digital letter (signed with Techcombank's digital signature), please download bank guarantee amendment letter on Techcombank Business

☐ We want to review the bank guarantee amendment before it is issued

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Save Next

4

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.



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



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.

← Back to Bank guarantee

Amend Bank guarantee

Initiate amendment Input information Upload document Review and Submit

Amendment request for Advance payment no MD2327299108

Type of amendment letter
Amendment letter

Information after amend

Beneficiary name after amendment
ad

Beneficiary address
adhdv

New guarantee amount
VND 1,000,000

Security method
According to clauses of collateral contract

Effective period after amendment
dgdfg, tentative expiry date: 27/10/2023

Other information

Other undertakings
fdg

Other instruction
dfg

Branch receiving letter
Ba Dinh - Số 168 Ngọc Khánh, phường Giảng Võ, quận Ba Đình, TP. Hà Nội

Guarantee amendment documents

Documents	Capacity	Upload time	
Dề Nghị Sửa Đổi Tài Toán Bảo Lãnh.pdf	0.15 MB	System auto-generate	Download
MicrosoftTeams-image (383).png	0.27 MB	23/10/2023 03:56 PM	Download

In case of any queries, please contact us via hotline 1800 6556 or contact your supporting branch.

Edit Submit



➤ 20. Amendment of guarantee

20.5. Approve request

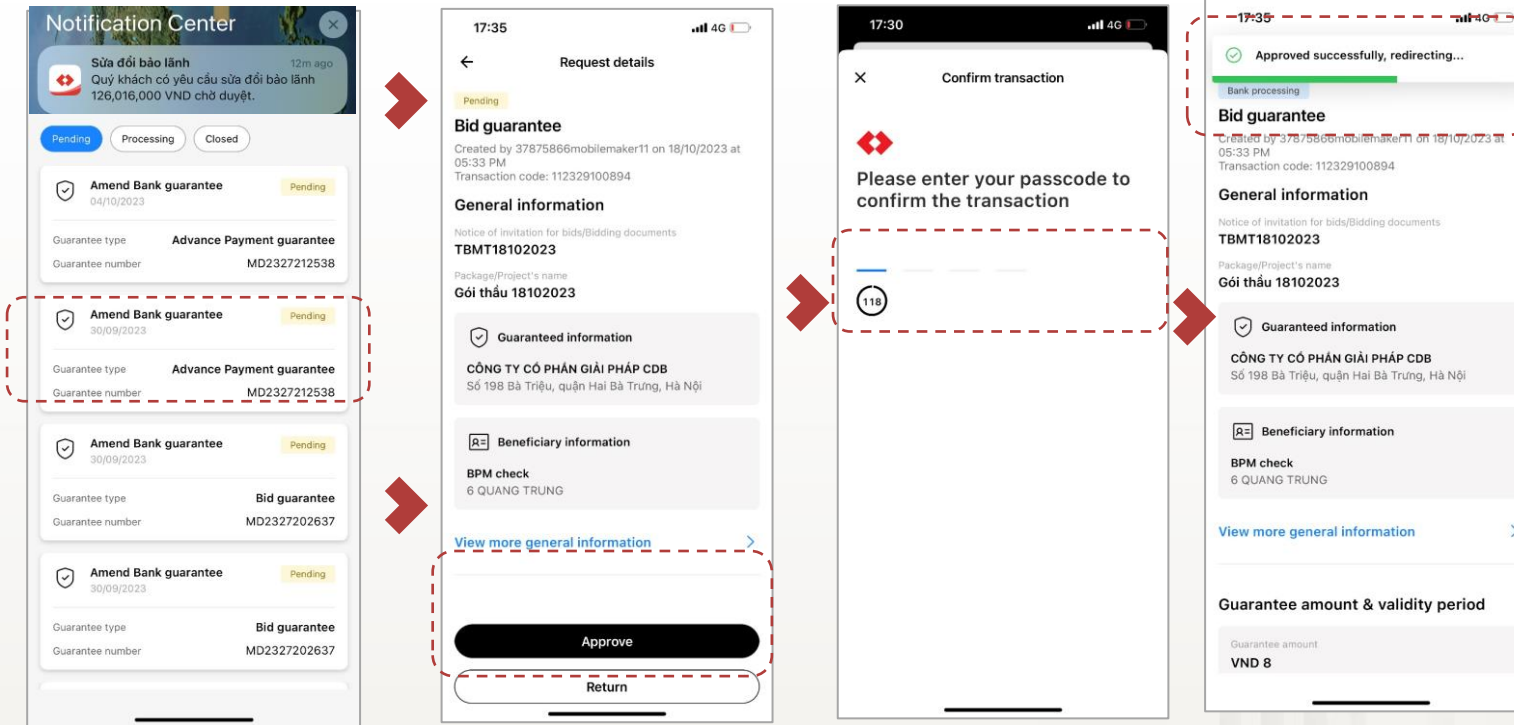
The checker views transaction details and approves directly on the Techcombank Business application on the phone.

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





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"**

Bank Guarantee

[+ Amend bank guarantee](#)[+ Issue bank guarantee](#)

1

To ensure transaction is processed on day, please send your guarantee application to Techcombank in the following hours. Your transaction will be completed within 2.5 working hours:
8:00 a.m - 4:00 p.m from Monday to Friday
8:00 a.m - 10:00 a.m Saturday
Except for public holidays
Otherwise, guarantee application will be processed on the next working day.

×

Beneficiary List

On going

On going Amendment

Completed

Q

Search with Guarantee number

2

Application no.	Requested date	Guarantee number	Guarantee type	Currency	Requested amount	Status
122329600371	23/10/2023	MD2327299108	Advance Payment Guarantee	VND	1,000	<div>Draft</div> ...
122329600370	23/10/2023	MD2327299108	Advance Payment Guarantee	VND	1,000	<div>Draft</div> ...
122329200304	19/10/2023	MD2327299108	Advance Payment Guarantee	VND	1,000	<div>Draft</div> ...
122329000284	17/10/2023	MD2327299108	Advance Payment Guarantee	VND	1,000	<div>Draft</div> ...



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

← Back to Bank guarantee

Amend Bank guarantee

1

Amendment request for Bidding no MD2327202637 Bank Processing

Created by 37875866mobilemaker11 on 01/10/2023 at 08:01 AM
Transaction ID: 122327400044

Type of amendment letter
Amendment letter

Amend Bank guarantee

2

Need to update bank guarantee amendment request
Please view detail application and update corresponding documents:
• return to tcbb

Update

Amend Bank guarantee

3

Amendment request for Bidding no MD2327202637 Pending

Created by 37875866approver16 on 30/09/2023 at 07:43 PM
Transaction ID: 122327300017

Type of amendment letter
Amendment letter

Amend Bank guarantee

4

Bank guarantee amendment letter is issued successfully. For physical letter, please go to Techcombank branch to collect. For digital letter, please download on Techcombank Business website.

Amendment request for Bidding no MD2327202637 Completed

Created by 37875866mobilemaker11 on 30/09/2023 at 09:28 PM
Transaction ID: 122327300037

Amend Bank guarantee

5

Your request has been returned by checker, detail comment:
• Return

Update

Amendment request for Warranty no MD2032896726 Approver Returned

Created by 28852885mobilemaker1 on 23/10/2023 at 02:14 PM
Transaction ID: 122329603922



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

Disbursement request

Short term Loan limit

Granted limit VND 4,000,000,000	Used limit VND 1,500,000,000	Expiry date 12/05/2023	Estimated available limit VND 2,500,000,000
------------------------------------	---------------------------------	---------------------------	--

Please send your request to Techcombank within the following hours for the same day processing:
8:00 - 16:00 from Monday - Friday
8:00 - 10:00 on Saturday
Except for public holidays.
Otherwise, requests will be processed on the next working day.

On going Completed

Search Reference number Filter

Reference number	Requested disbursement amount	Requested disbursement date	Loan tenor	Interest rate of first period	Status
SGO20201234001	VND 500,000,000	20/03/2023	3 months	9%/year	Pending
SGO20201234002	VND 500,000,000	20/03/2023	6 months	9%/year	Pending
SGO20201234003	VND 500,000,000	20/03/2023	3 months	9%/year	Checker returned
SGO20201234004	VND 500,000,000	20/03/2023	3 months	9%/year	Bank returned
SGO20201234005	VND 500,000,000	20/03/2023	3 months	9%/year	Bank processing

➤ 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

← Back to Disbursement request

Create disbursement request

[User guide](#)

4 Disbursement purpose **5** Loan tenor

Select disbursement purpose Select loan tenor

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

6 Continue

Payment for domestic goods/services
Payment for health/social/unemployment insurance cost
Payment for electricity/water/telecommunication cost

1 month
2 months
3 months
4 months
5 months
6 months
7 months
8 months
9 months
10 months
11 months
12 months



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

← Back to Disbursement request

Create disbursement request

1 Disbursement details 2 Supporting documents 3 Review and submit

Granted limit VND 20,000,000,000	Used limit VND 0	Estimated available limit ⓘ VND 333,300,000,000
-------------------------------------	---------------------	--

Disbursement purpose Payment for domestic goods/services	Loan tenor 1 month	Disbursement method Transfer
Type of interest Fixed	Interest payment frequency ⓘ Every month	Principal repayment frequency 1 time on maturity date
Interest rate of first period* 10.53%/year		

If you need to adjust the interest rate, please contact your Relationship Manager for assistance and click: [Update Interest](#)

Disbursement **8** nation

Disbursement request date
23/10/2023

Monthly interest payment date ⓘ

Credit contract no.
SGO9898958/HDTD 30/08/2023

Repayment account
VND-1001-TK 19131223365017 VND-1001-TK 19131223365017
19131223365017 VND 96,851,455,631

Beneficiary information
Beneficiary
Select recipient

[Remove beneficiary](#)

Maturity date ⓘ
23/11/2023

Interest first payment date ⓘ





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 disbursed 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 beneficiary 8

Bank
Agribank

Account name
CONG TY TNHH TM&DV NGUYEN HOANG ANH

Province/city
Ha Noi

Description
Thanh toan hang 2023

☐ Save beneficiary

Account numberer
190 319 23412

Amount
VND 200,000,000 9

Branch
Chi nhánh Hà Thanh

Remove beneficiary

Beneficiary 2
Select beneficiary[+ Add beneficiary](#)**Total disbursement amount**
VND 200,000,000 (Two hundred millions Vietnam Dong) 10In 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

Create disbursement request

Back to Disbursement request

User guide

Progress: 1 Disbursement details (checked), 2 Supporting documents (checked), 3 Review and submit (active)

Review and submit

Disbursement details

Disbursement purpose Payment for domestic goods/services	Disbursement method Transfer	Reference number 20201234001
Loan tenor 3 months	Disbursement request date 20/03/2023	Maturity date 20/06/2023
Credit contract no. SGO20221022/HDTD		

Disbursement amount & interest rate

Total disbursement amount
VND 200,000,000 (Two hundred millions Vietnam Dong)

Interest rate type Floating	Interest payment frequency Every 1 month	Loan repayment 1 time at maturity date
Interest rate of first period (*) 14.5%/year	Spread 2.5%/year	
Monthly interest payment date 25	Interest first payment date 25/03/2023	

(*)The next period's interest rate is periodically adjusted. Equal to the base interest rate plus the spread, and not lower than the minimum lending rate specified by Techcombank for each period.

Repayment account

VND-TKTT-Cty TNHH Oia
1234 5678 9198 87



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.

18

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

Edit

Submit

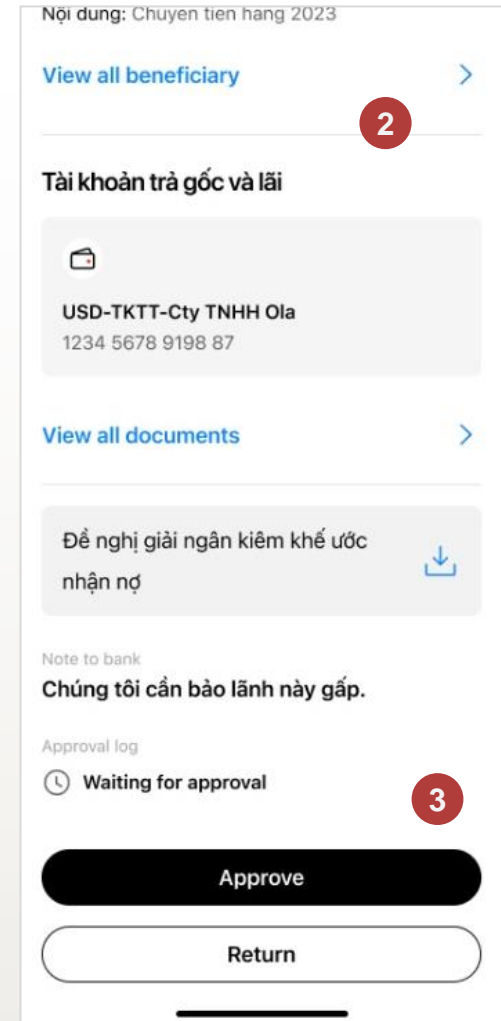
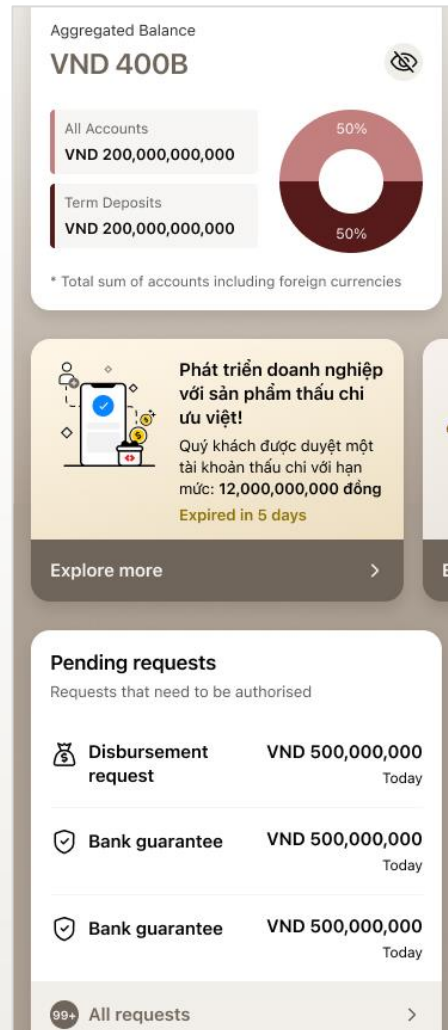


21. Disbursement Request

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





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

9:41

Agreement to provide document

We agree to provide the following document(s) to the Credit Operation Department at the Techcombank limit management branch within 10 working days from the disbursement date:

- The original Disbursement Request cum Debt Receipt (complete with wet ink signature and business stamp, or digital signature, in accordance with regulations)

We understand that the document submitted to Techcombank must match the Disbursement Request cum Debt Receipt attached to the supporting documents.

I understand & agree

9:41

Transaction confirm

Please enter your passcode to confirm transaction

● ● ● ●

1 2 3

4 5 6

7 8 9

0

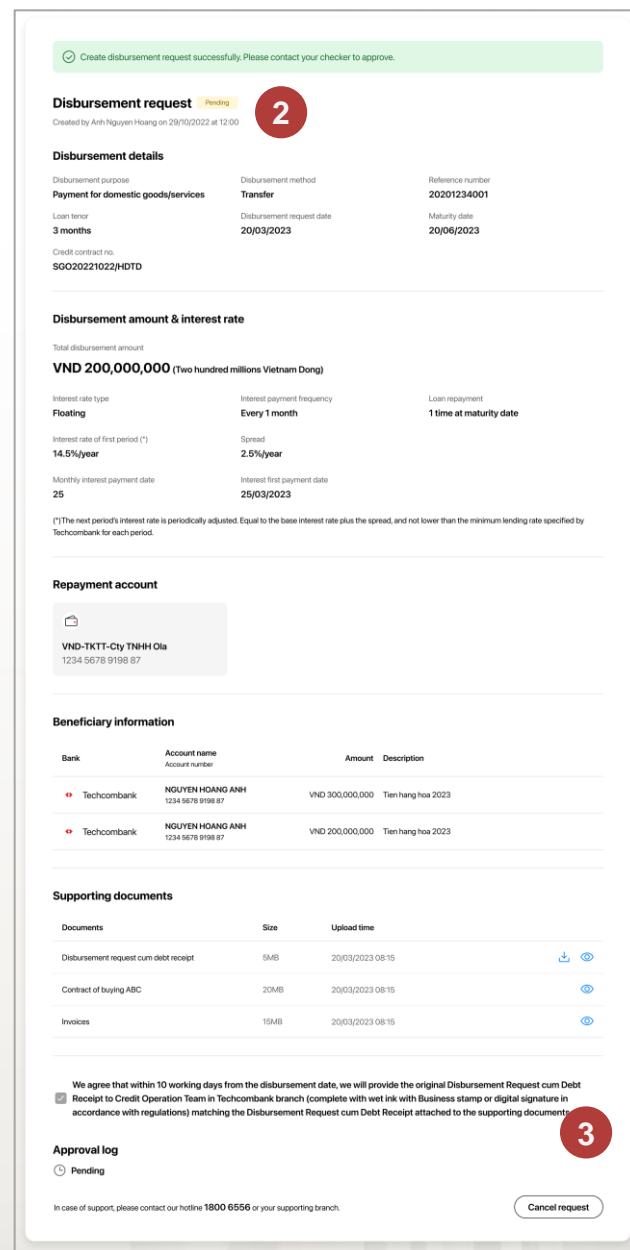
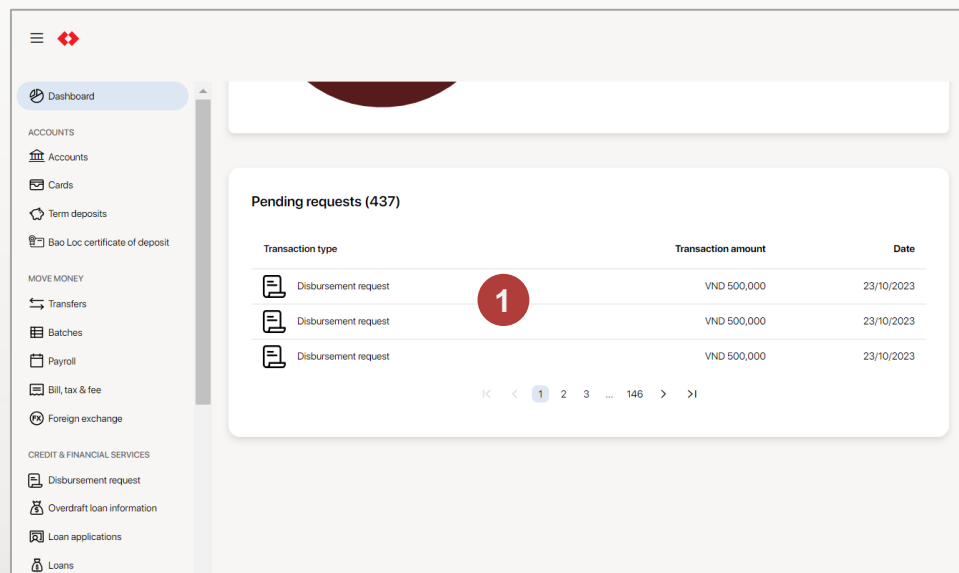


21. Disbursement Request

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.



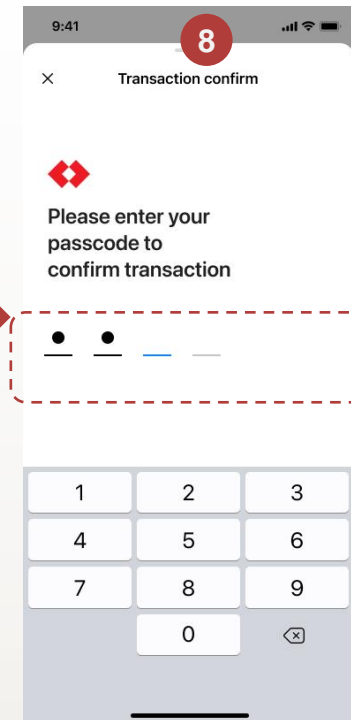
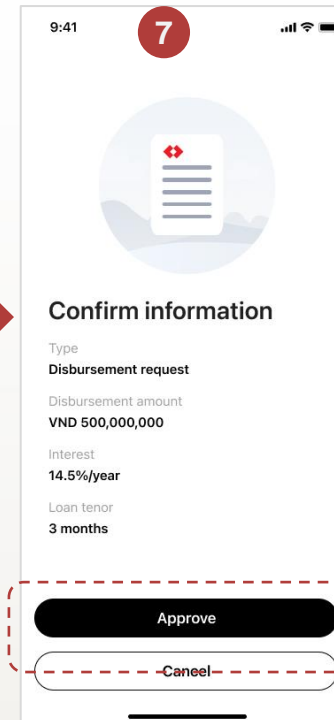
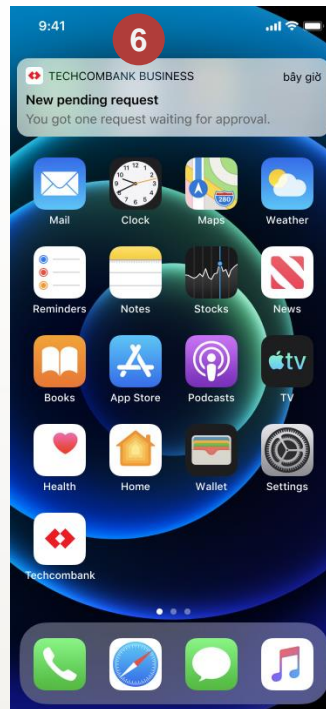


21. Disbursement Request

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**

1

2

Reference Number	Requested Disbursed Amount	Requested Disbursed Date	Loan tenor	Interest rate of first period	Status
ST23000000030		11/07/2023	10 months	11.11% / year	Draft
ST23000000028	VND 33,333	11/07/2023	3 months	11.11% / year	Approver returned
ST23000000024	VND 44,444	11/07/2023	3 months	11.11% / year	Draft
ST23000000023	VND 100,000	11/07/2023	1 month	11.11% / year	Draft
ST23000000001	VND 1,000,000,000	11/07/2023	1 month	11.11% / year	Bank Processing



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

← Back to Disbursement request

Disbursement request

Information is not correct, need to update
Please check and update the following information:
• Wrong beneficiary

1 Go to update

Disbursement request Bank returned

Created by Anh Nguyen Hoang on 29/10/2022 at 12:00

Disbursement details

Disbursement purpose Payment for domestic goods/services	Disbursement method Transfer	Reference number 20201234001
Loan tenor 3 months	Disbursement request date 20/03/2023	Maturity date 20/06/2023
Credit contract no. SGO20221022/HDTD		

← Back to Disbursement request

Create disbursement request

Disbursement details | **Supporting documents** | Review and submit

Supporting documents

Please provide at least one of the below documents (Maximum total size is 100MB)

Invoices

Invoice for purchase of service

Others documents

Contract/disbursement invoices
Receipts
Support documents

2

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	19MB	20/03/2023 08:15

Note to bank (Optional)

Eg: Invoice send to...

Please specify the disbursement amount for each invoice/contracts if you request for multiple invoices/contracts (skip if the corresponding statement was uploaded)

☐ We agree that within 10 working days from the disbursement date, we will provide the original Disbursement Request cum Debt Receipt to Credit Operation Team in Techcombank branch (complete with wet ink with Business stamp or digital signature in accordance with regulations) matching the Disbursement Request cum Debt Receipt attached to the supporting documents

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

3

Edit Submit



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

www.techcombank.com.vn

