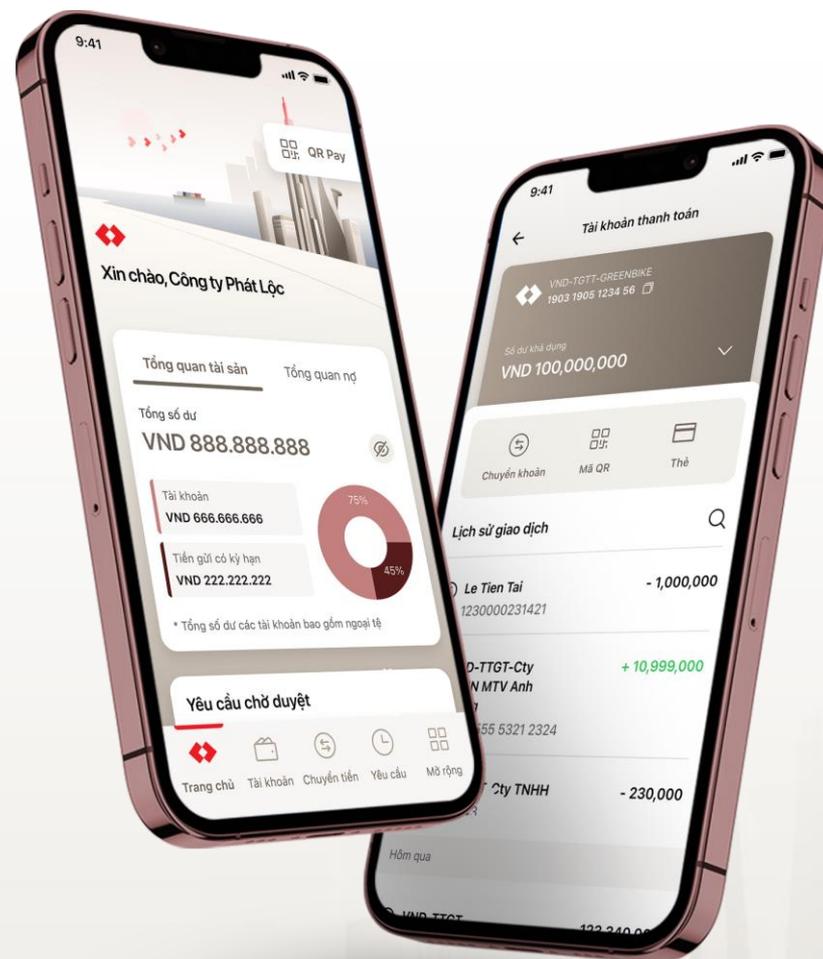


# USER GUIDE

Techcombank Business - Mobile



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# 1. DEVICE REGISTRATION

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

- 1.1. First time log in
- 1.2. Register passcode

# ➤ 1. Device registration

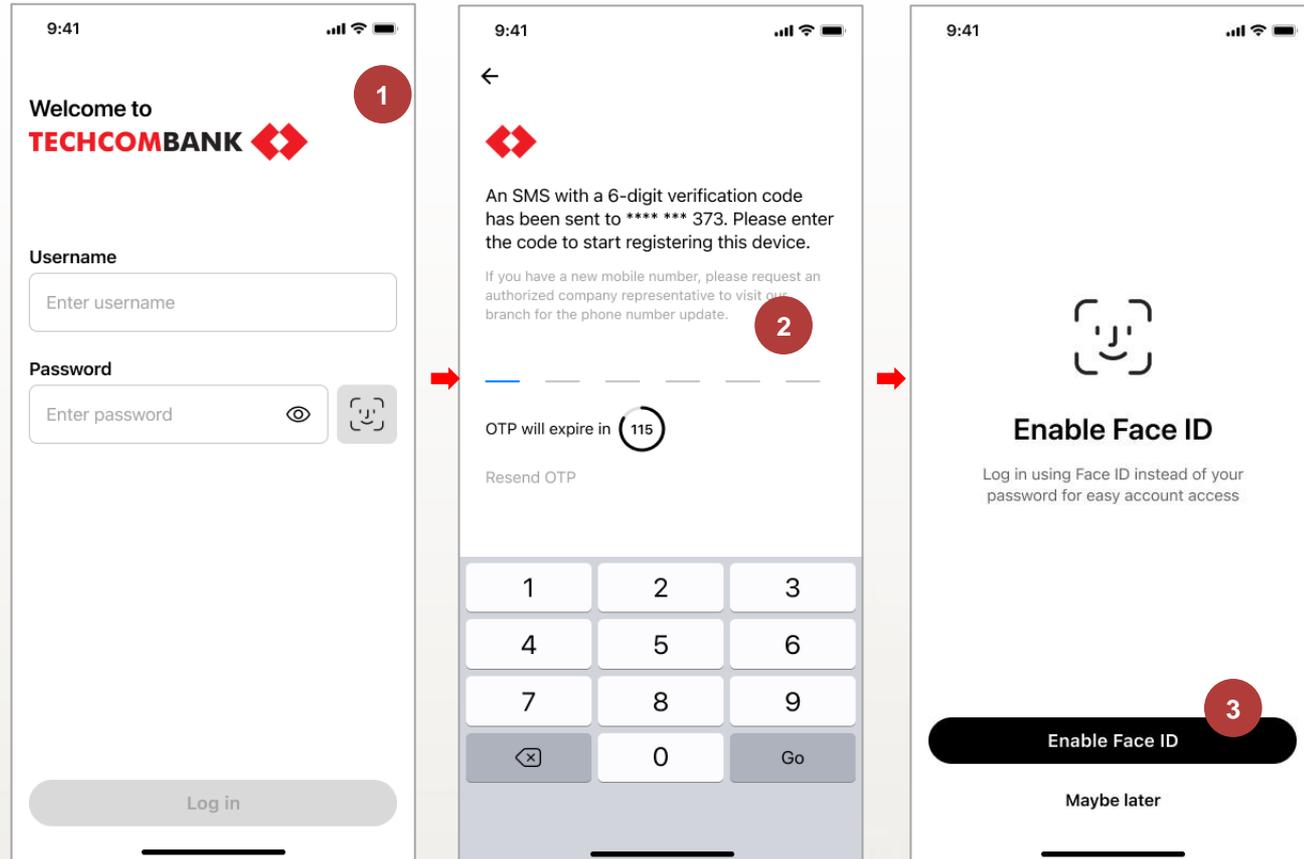
## 1.1. First time log in

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

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

### Note:

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



# ➤ 1. Device registration

## 1.2. Register passcode

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

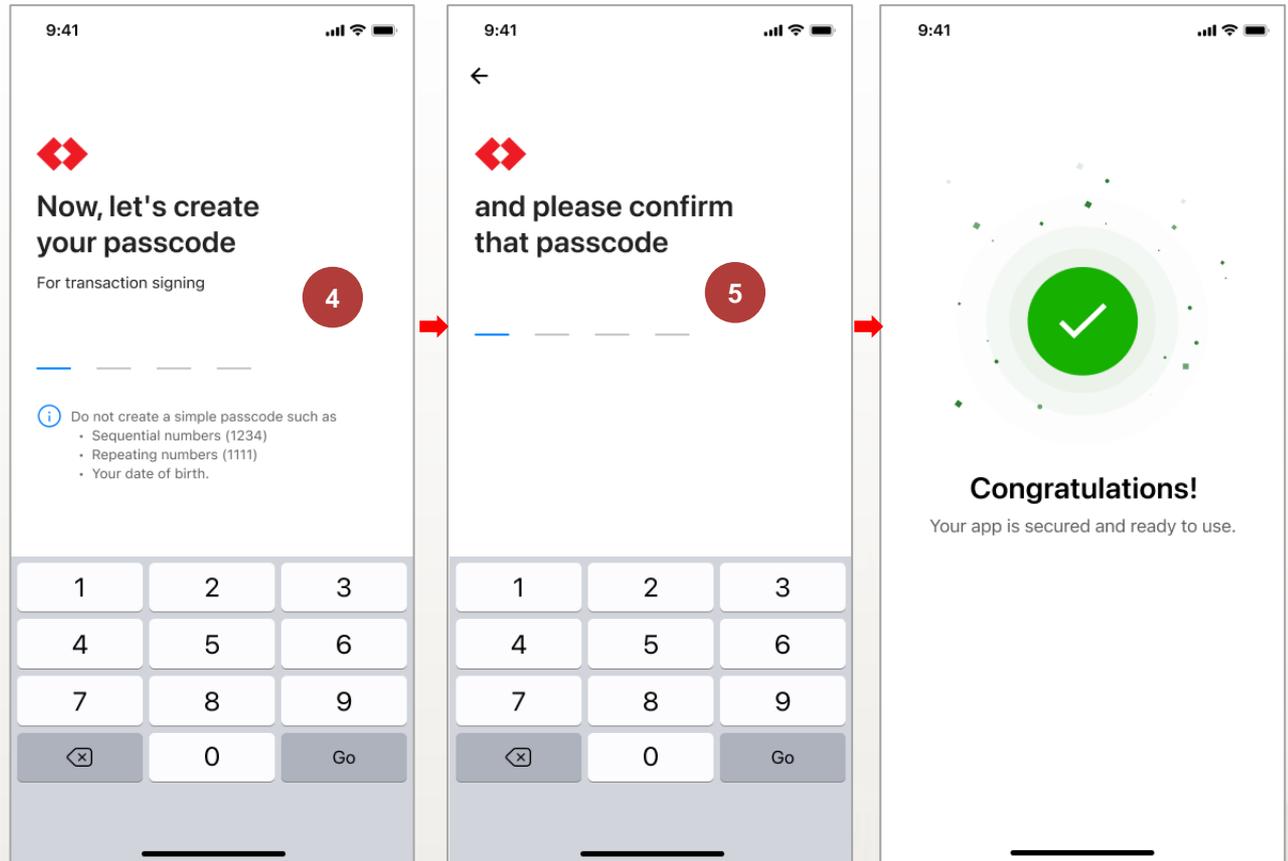
4 Input your 4-digit passcode

5 Confirm your passcode.

### Note:

Do not create simple passcode such as:

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





## 2. ACCOUNT

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

User can manage favorite account and have some quick navigation.

- 2.1. Account Summary
- 2.2. Account Information
- 2.3. View Transaction Information

## ➤ 2. Account

### 2.1. Account Summary

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

#### View account list

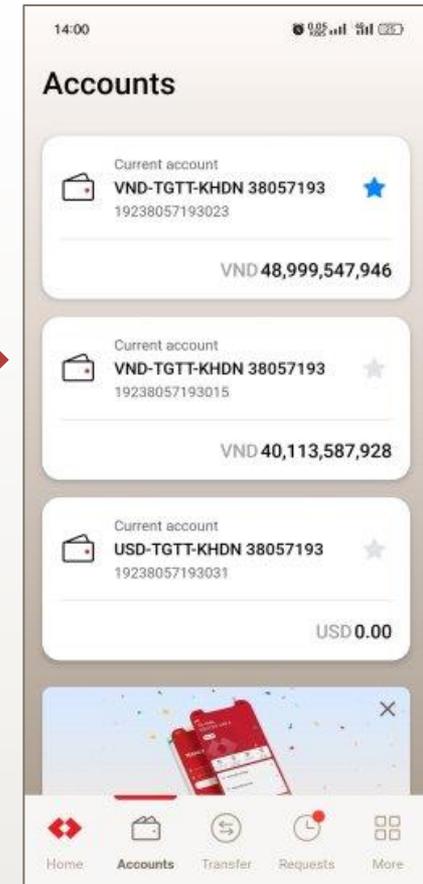
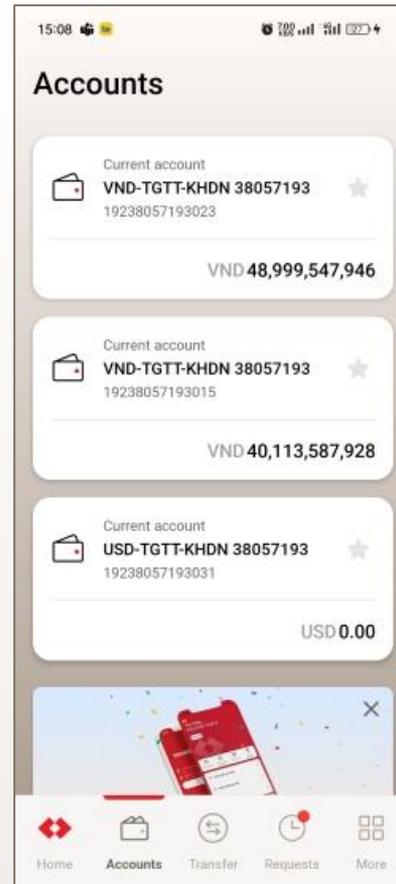
Click on **Accounts** on bottom menu. User can view below information

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

#### Add favorite account

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

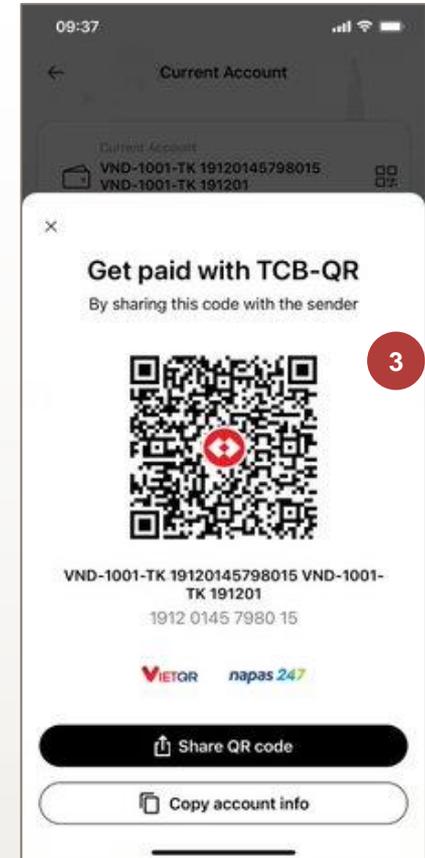
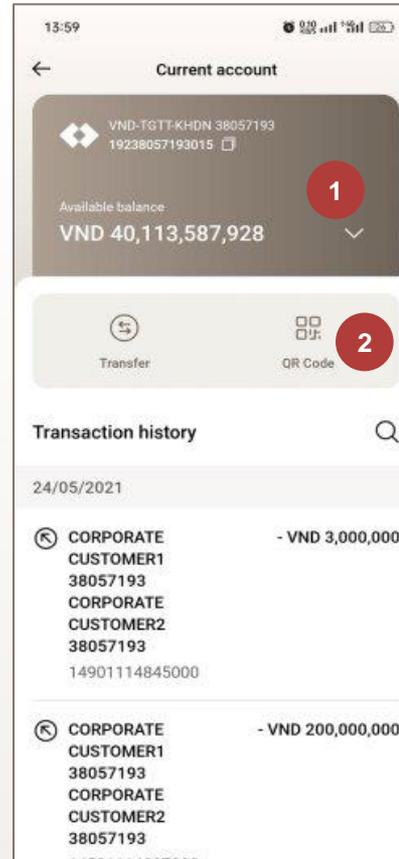
**Note:** On mobile, there are some function are not available such as: Sort, search, filter



## 2. Account

### 2.2. Account Information

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

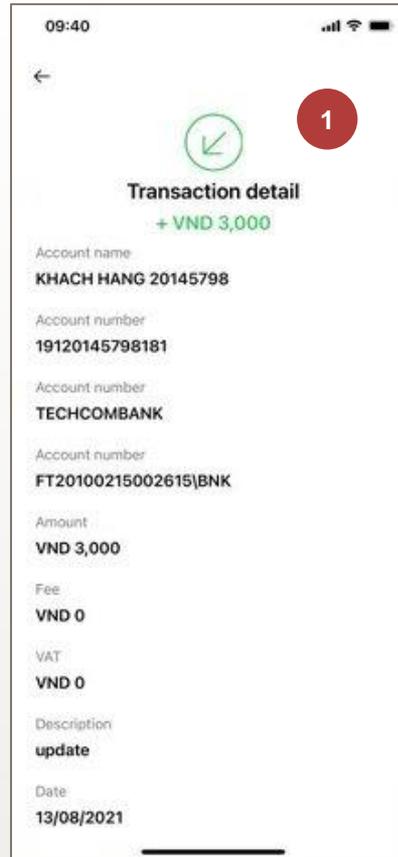


## 2. Account

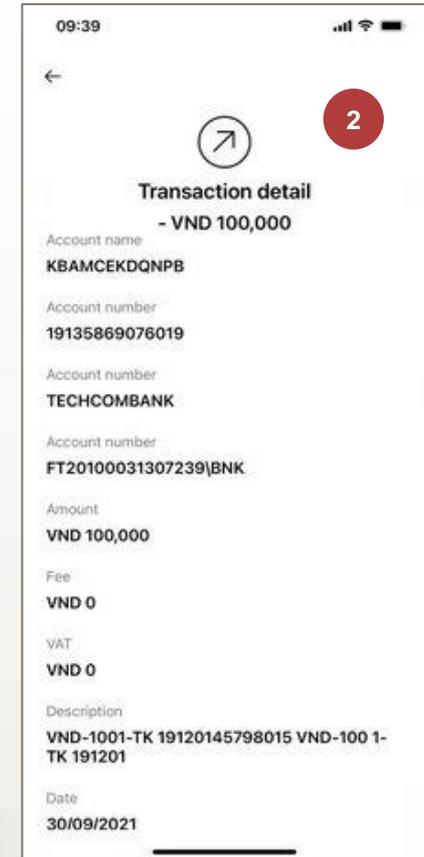
### 2.3. View Transaction Information

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

#### 1 Incoming transaction



#### 2 Outgoing transaction





## 3. MONEY TRANSFER

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

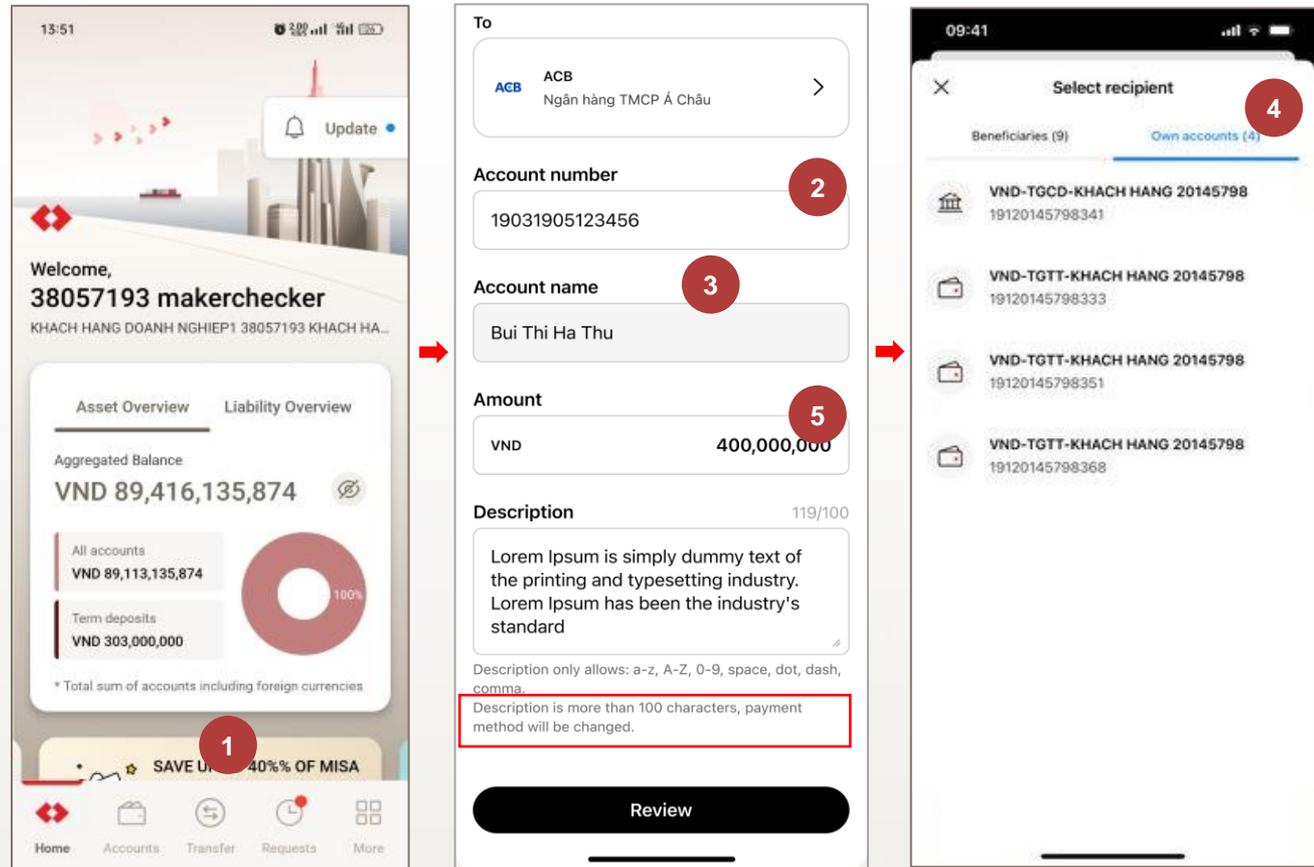
- 3.1. Own account transfer
- 3.2. Transfer to saved beneficiary
- 3.3. Transfer to new beneficiary
- 3.4. Multiple approval

# 3. Money Transfer

## 3.1. Own account transfer

- 1 Select **Transfer**
- 2 Select account you want to debit money
- 3 Tap on **Select recipient**
- 4 In appeared box, select **Own account** then select account you want to transfer money to
- 5 Enter amount of money & description

Select **Review** then select **Submit** in appeared screen if you don't want to change any information.



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

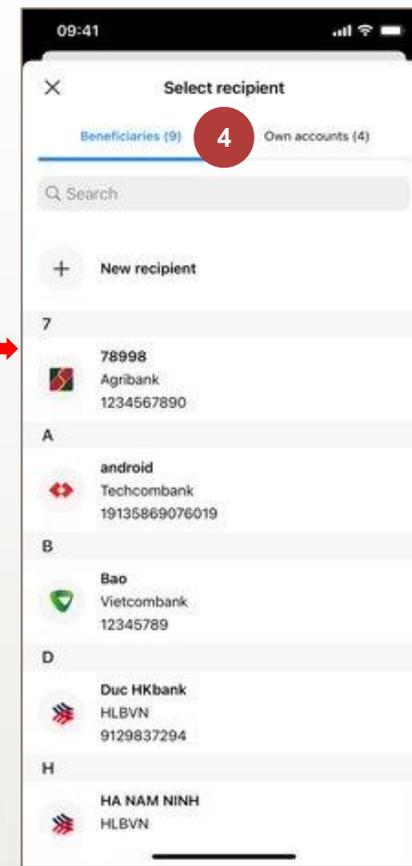
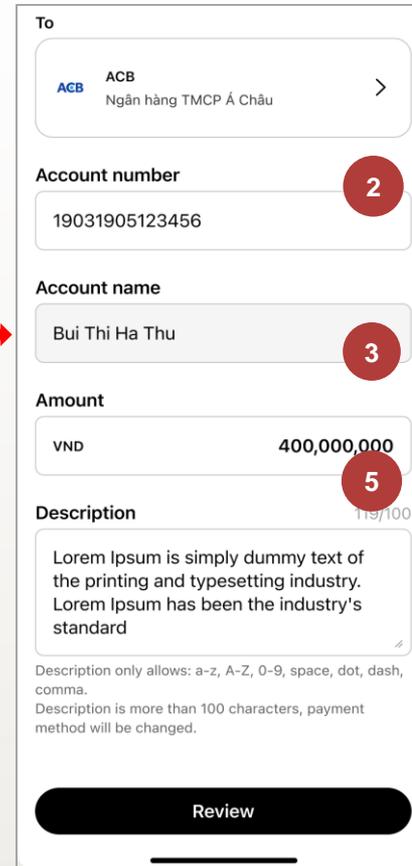
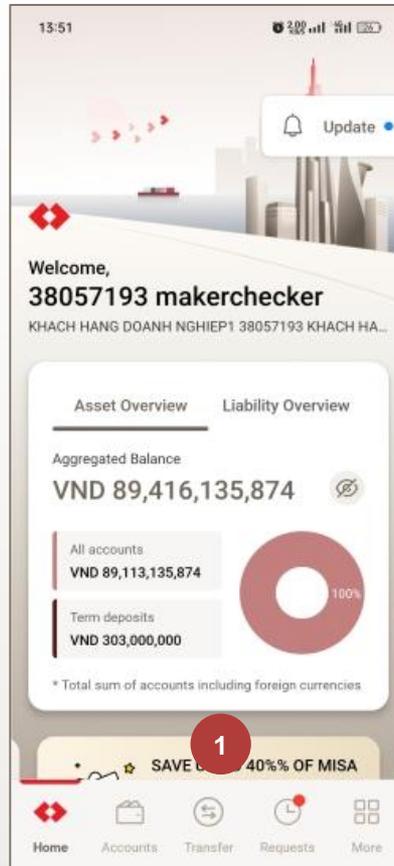
# 3. Money Transfer

## 3.2. Transfer to saved beneficiary

User can transfer money to saved beneficiary as below:

- 1 Select **Transfer**
- 2 Select account you want to debit money
- 3 Tap on **Select recipient**
- 4 In appeared box, select **Beneficiary** then select beneficiary you want to transfer money to
- 5 Enter amount of money & description

Select **Review** then select **Submit** in appeared screen if you don't want to change any information.



## 3. Money Transfer

### 3.3. Transfer to new beneficiary

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

- 1 Choose account you want to debit from
- 2 Select **New recipient**
- 3 Select beneficiary bank & account number
- 4 Input beneficiary name in case you select **save as new beneficiary**
- 5 Enter amount of money & description

Select **Review** then select **Submit** in appeared screen if you don't want to change any information.

To: ACB Ngân hàng TMCP Á Châu

Account number: 19031905123456

Account name: Bui Thi Ha Thu

Amount: VND 400,000,000

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

Review

Select recipient

Beneficiaries (100) Own accounts (3)

New recipient

A

- Annie kitchen Agribank 19031905123456
- Anthony ACB 19031905123456
- ATung's kitchen Agribank 19031905123456

B

- BFF JSC. Agribank 19031905123456

T

Valley

To: BIDV JSC Bank for Investment and Development of Vietnam

Account number: 160313102705

Account name: Nguyen Minh Chau

Save as new beneficiary

Amount: VND

Description: 0/100

Review

## 3. Money Transfer

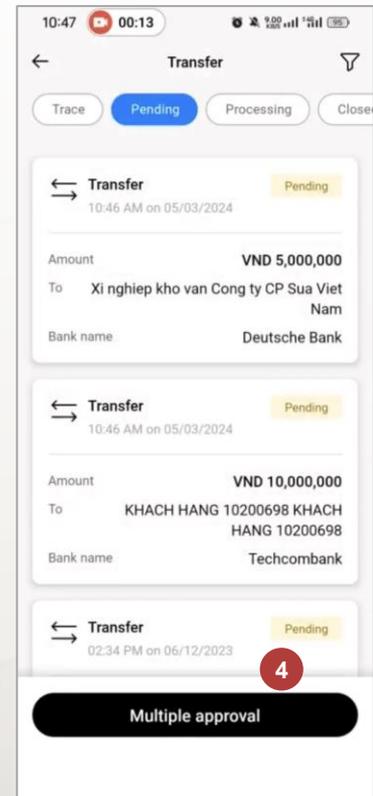
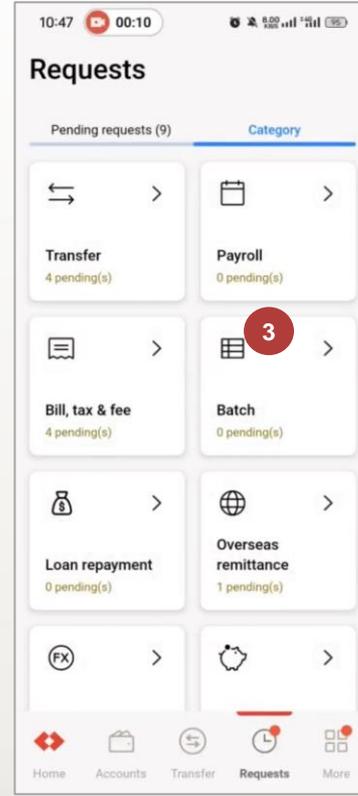
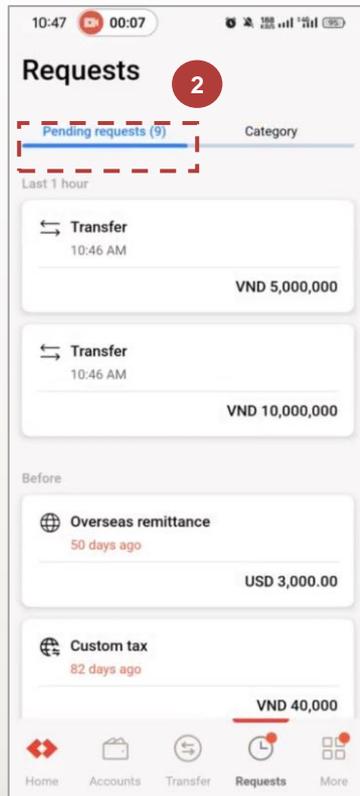
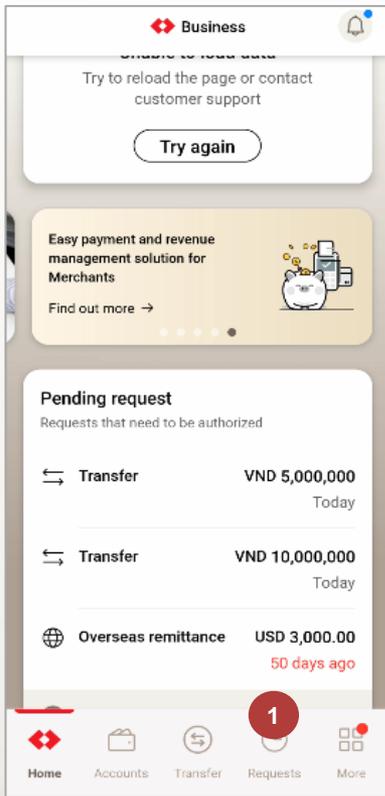
### Notes

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

# 3. Transfer

## 3.4. Multiple approval

- 1 To start approve multiple transactions on the TCBB App, users perform the following steps:
- 2 User checker logs in to TCBB and selects **Requests** > select **Category**
- 3 The system will also display requests according to each type of transaction, access the **Transfer**
- 4 Select **Multiple approval**

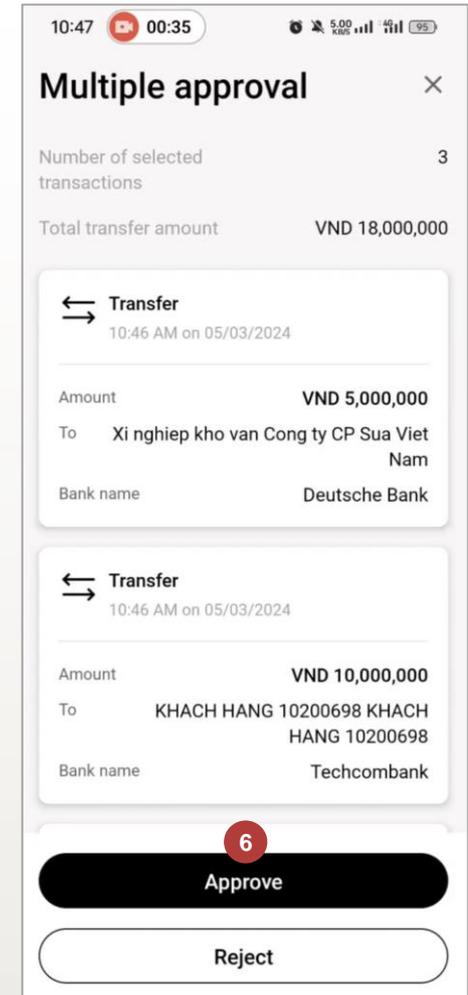
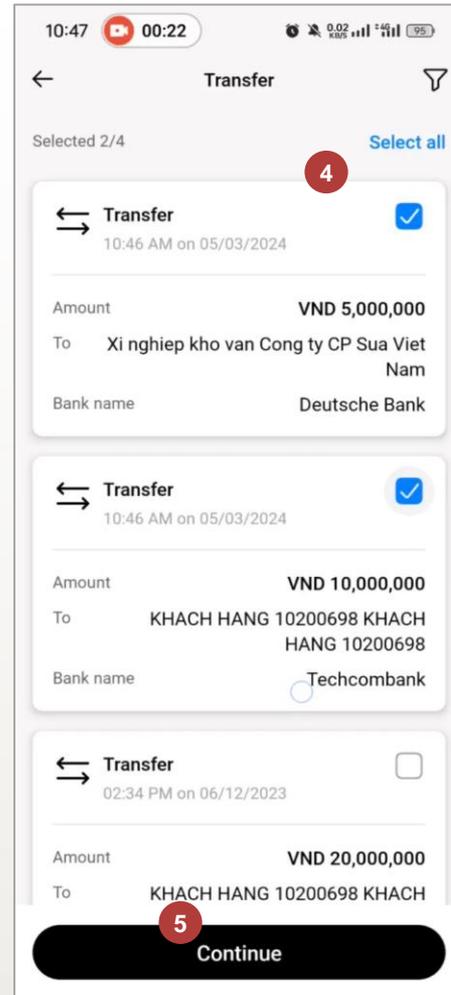


## 3. Transfer

### 3.4. Multiple approval (continue)

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

Users can only move to the next step if there is at least one approval transaction.



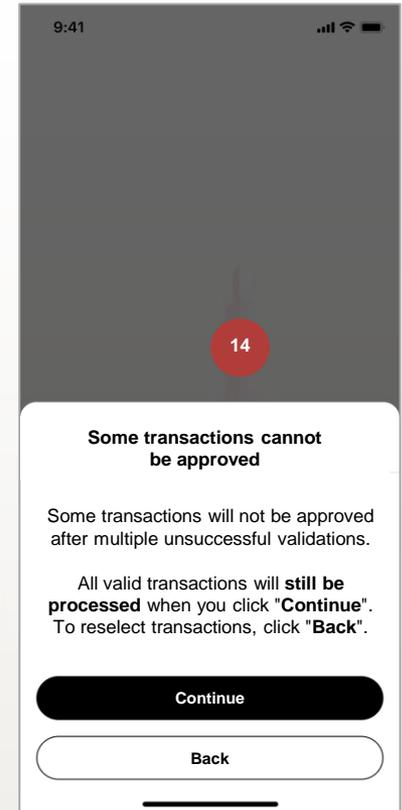
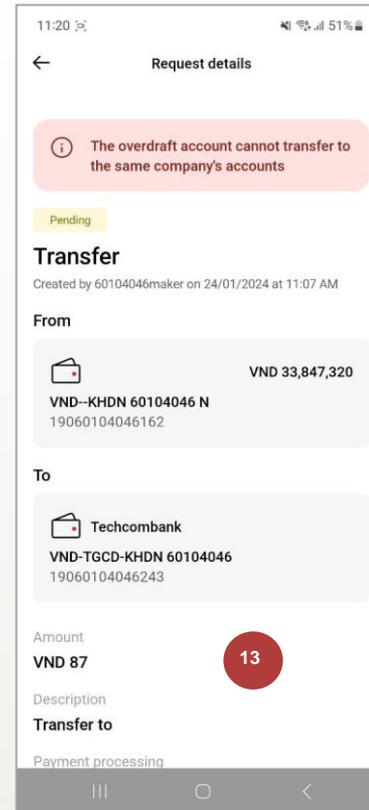
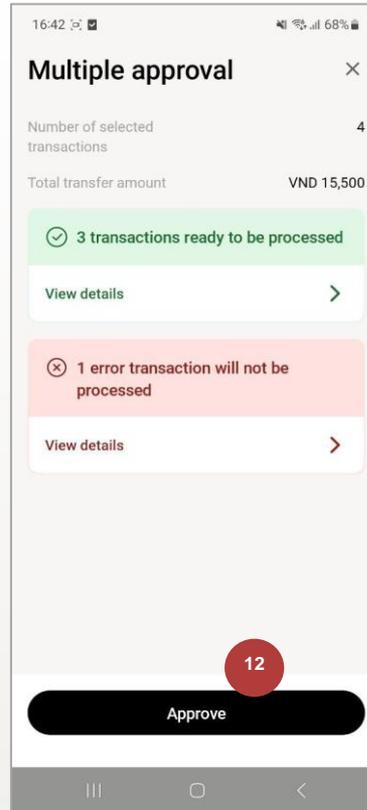
## 3. Transfer

### 3.4. Multiple approval (continue)

12 The system also verifies the necessary conditions to complete the request approval, and if not, there will be a warning to the user.

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

14 Select “Continue” to continue making valid transactions

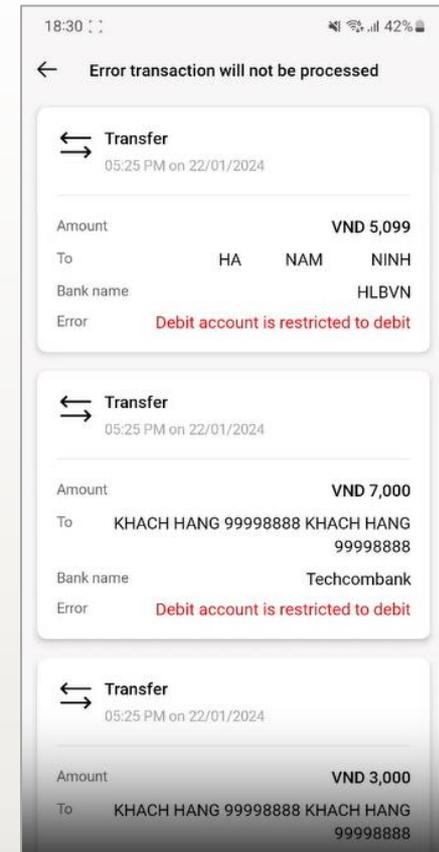
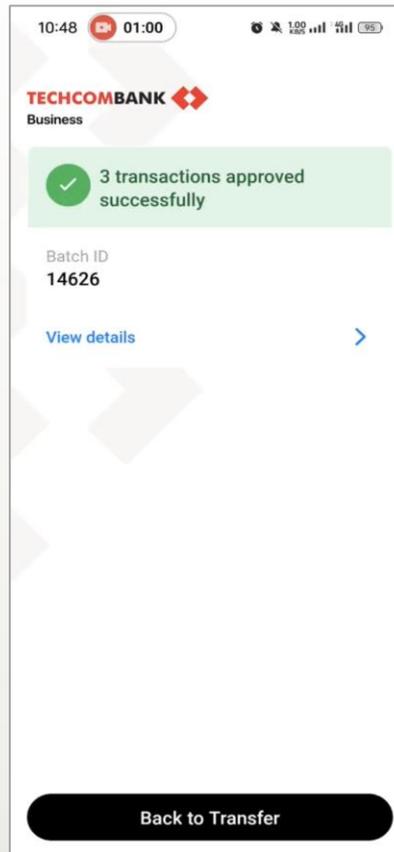
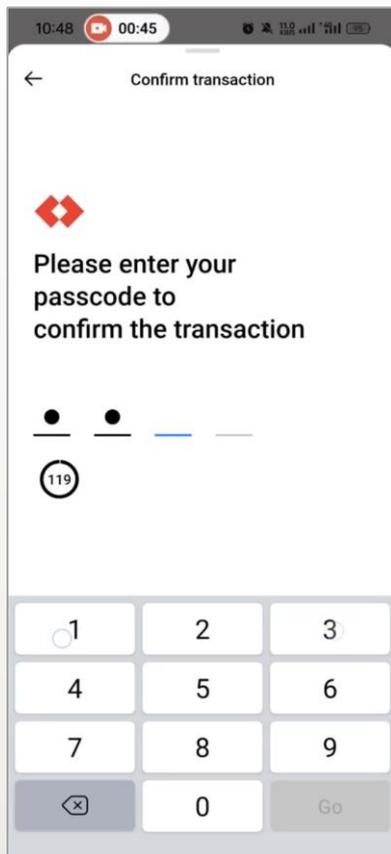


## 3. Transfer

### 3.4. Multiple approval (continue)

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

In case of unsuccessful approval, error transaction will not be processed screen appears.





## 3. Transfer

### 3.4. Multiple approval (continue)

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

- Customers need to select a minimum of 1 transactions and can select a maximum of 50 transactions in one approval.
- Multiple approval feature NOT applies to foreign currencies (In case the Customer uses the Transfer section to transfer foreign currency between business accounts on TCBB).
- Approving multiple approvals will also remove transactions which transfer from overdraft accounts to debit accounts of corporate customers.

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

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



## 4. MANAGE REQUEST

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

- 4.1. Overview
- 4.2. Maker – Cancel request
- 4.3. Checker – Approve request
- 4.3. Checker – Reject request

## 4. Manage request

### 4.1. Overview

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

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

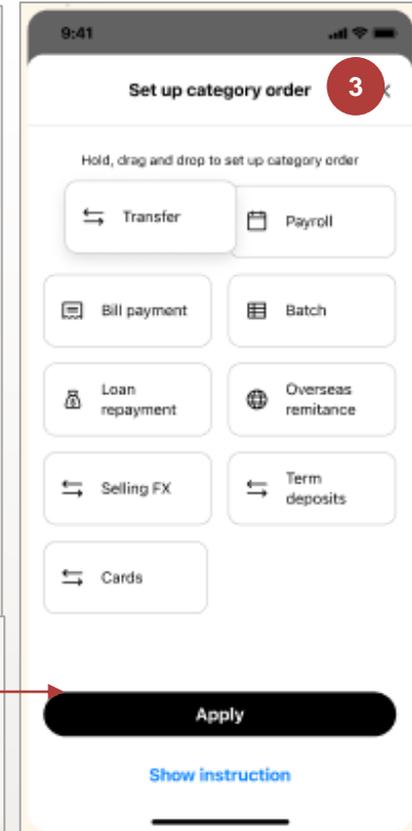
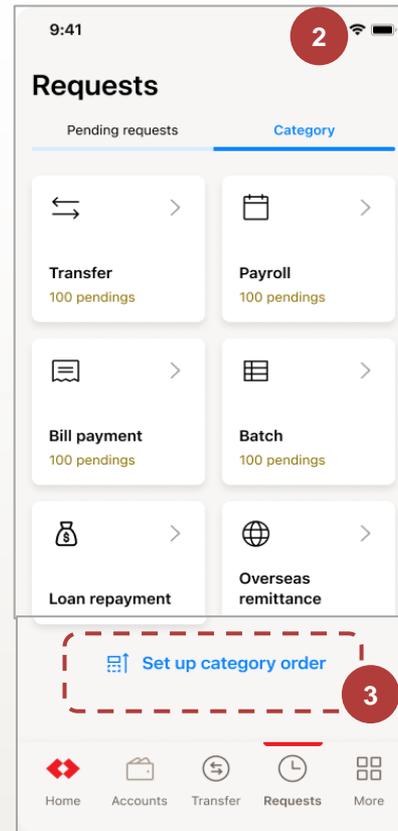
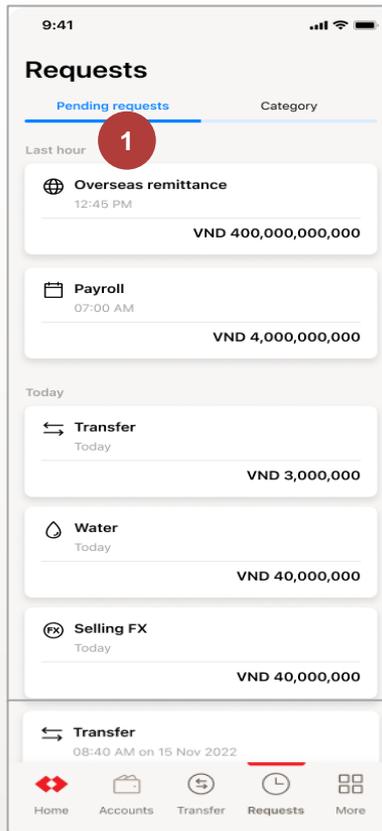
**1** Click **Pending requests**

User can see all pending transactions (from latest request)

**2** Select **Category**

User can see all types of transaction and can select **Set up category order** to restructure the category.

**3**

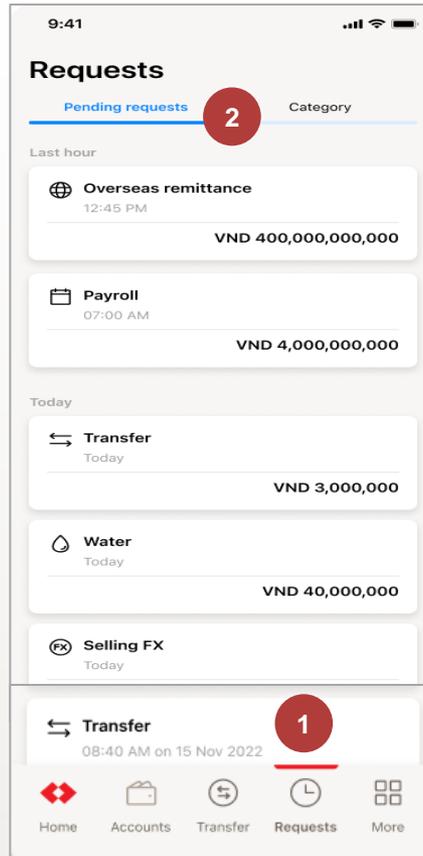




## 4. Manage request

### 4.2. Maker – Cancel request

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

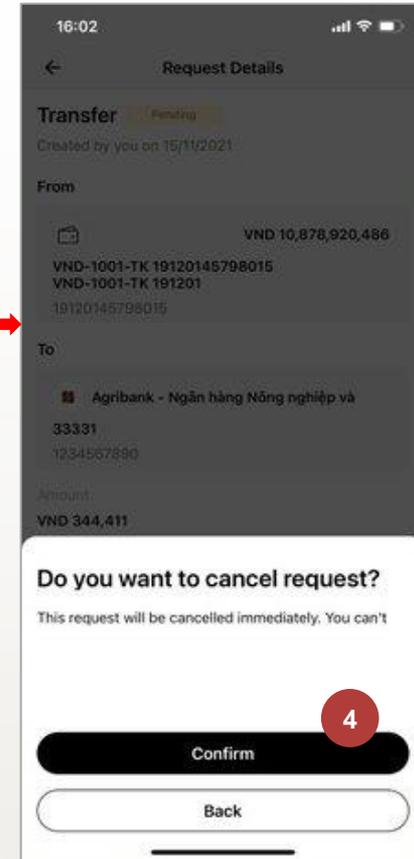
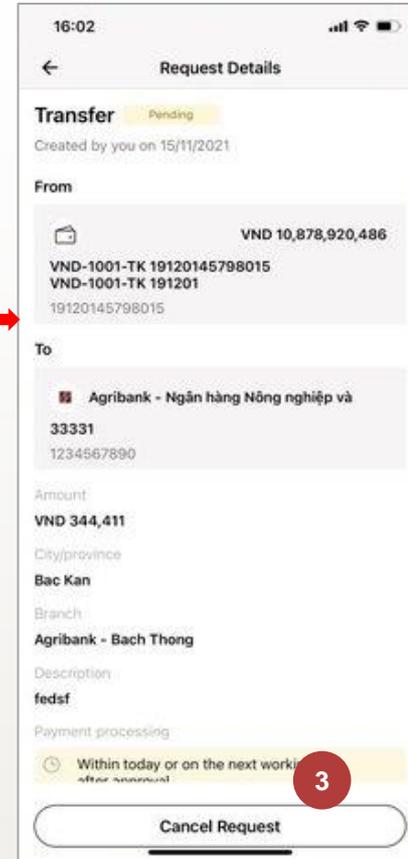


1 User maker select **Requests** from menu and click **Pending requests**

2 Select the transaction need to be canceled

3 Click **Cancel request**

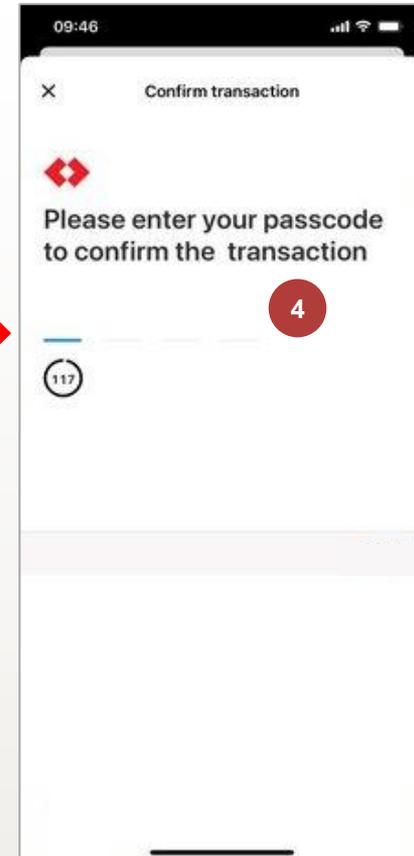
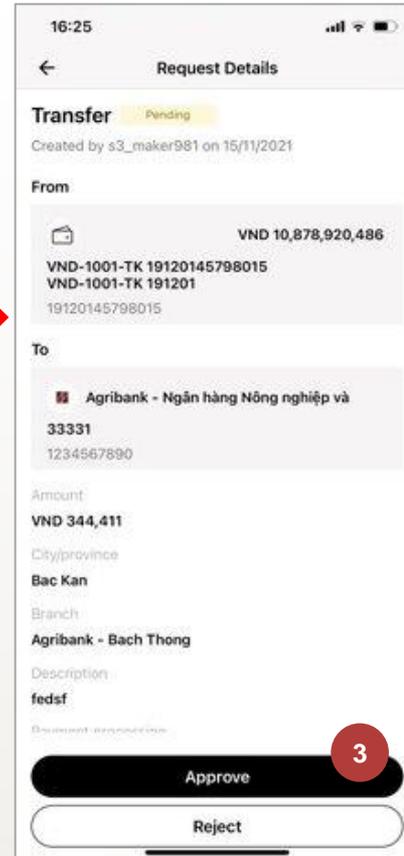
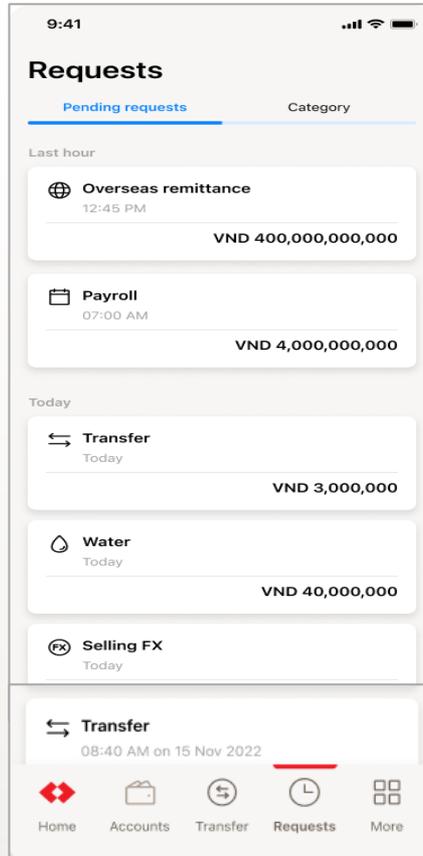
4 Press **Confirm**.



# 4. Manage Request

## 4.3. Checker – Approve request

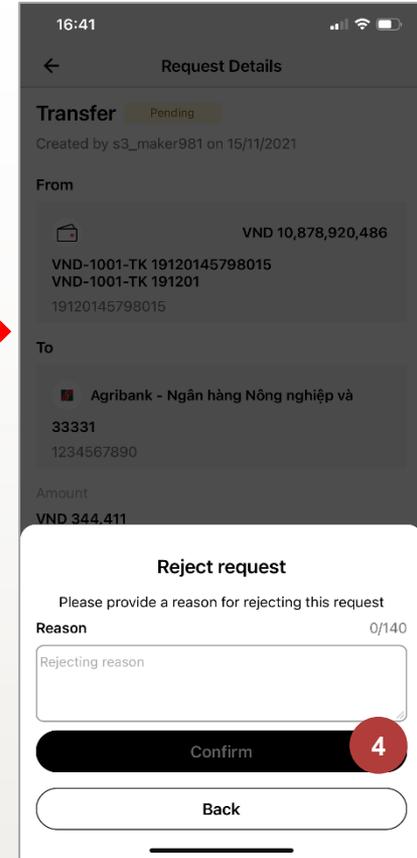
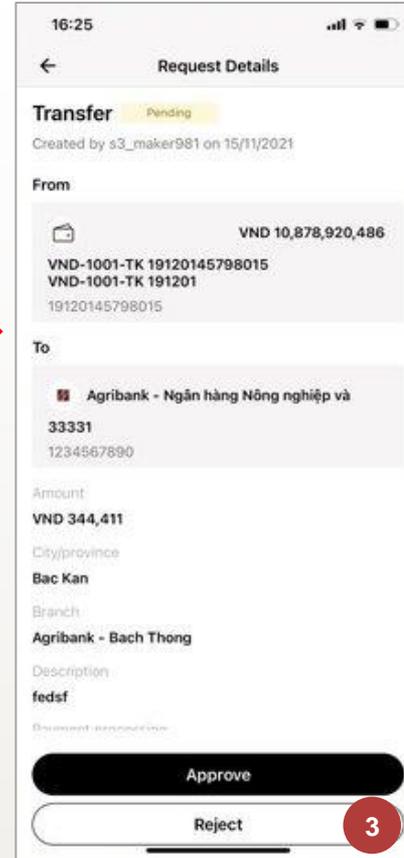
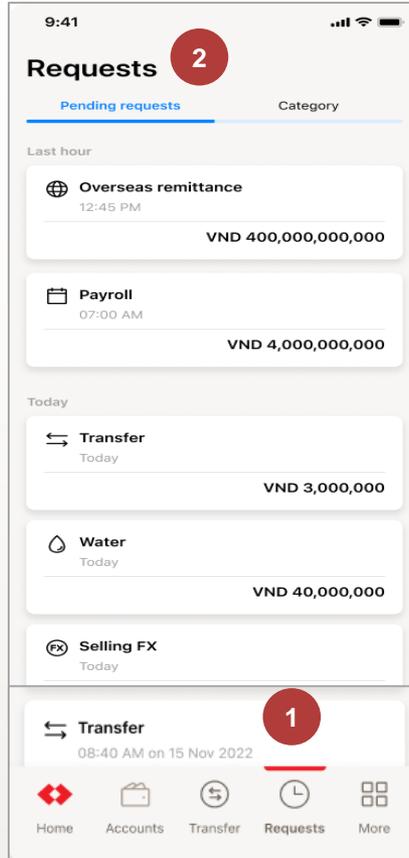
- 1 Select **Request** in bottom menu then click **Pending requests**
- 2 Select request need to approve
- 3 Review all the information then tap on **Approve**
- 4 Enter user checker's passcode to confirm transaction.



# 4. Manage Request

## 4.3. Checker – Reject request

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





## 5. TRANSACTION SIGNING

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

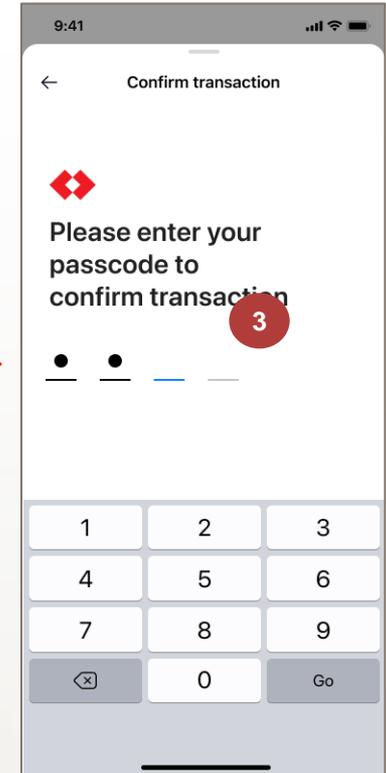
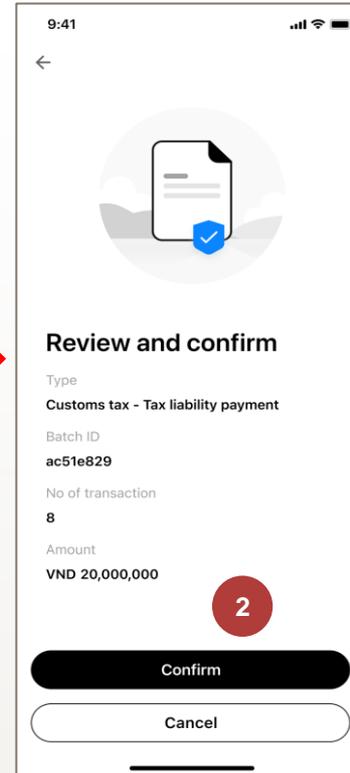
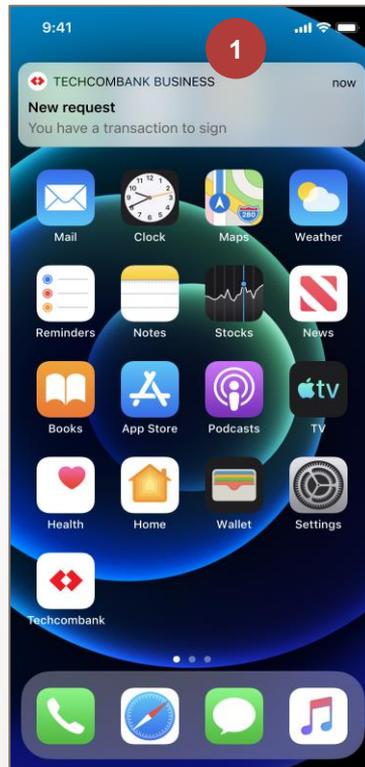
## 5. Transaction Signing

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

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

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

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





## 6. TERM DEPOSIT

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

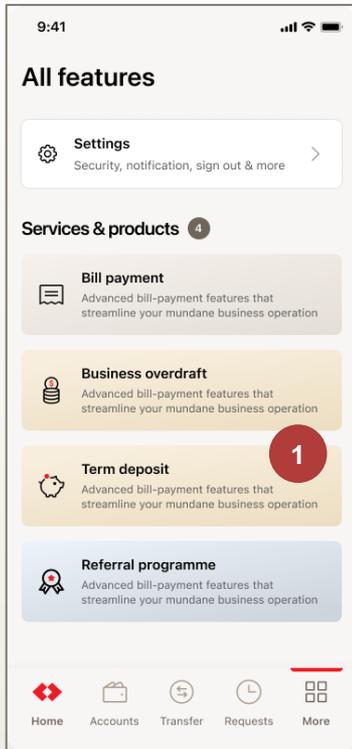
- 6.1. Initiate new Term Deposit
- 6.2. Withdraw Term Deposit

# 6. Term Deposit

## 6.1. Initiate new Term Deposit

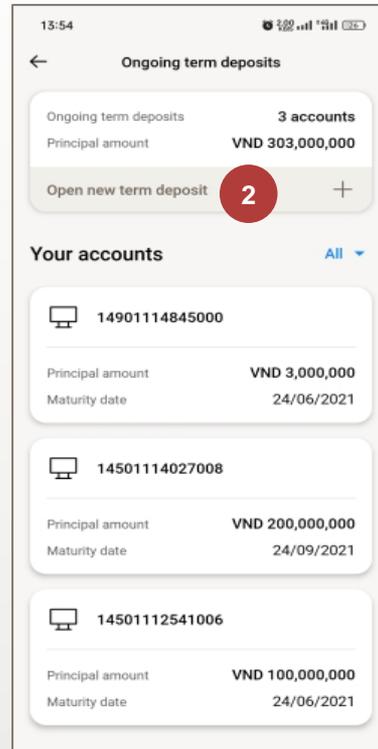
1

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



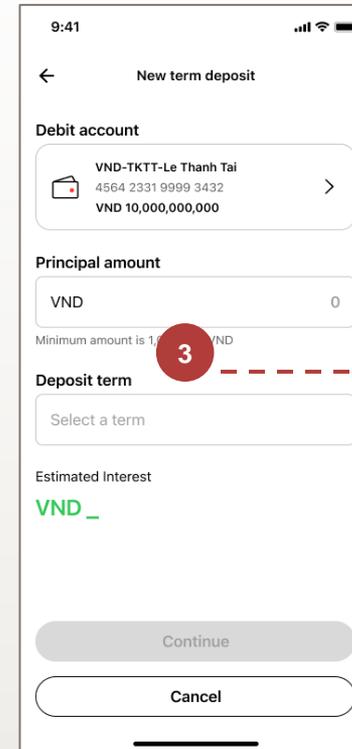
2

Click **Open new Term Deposit**



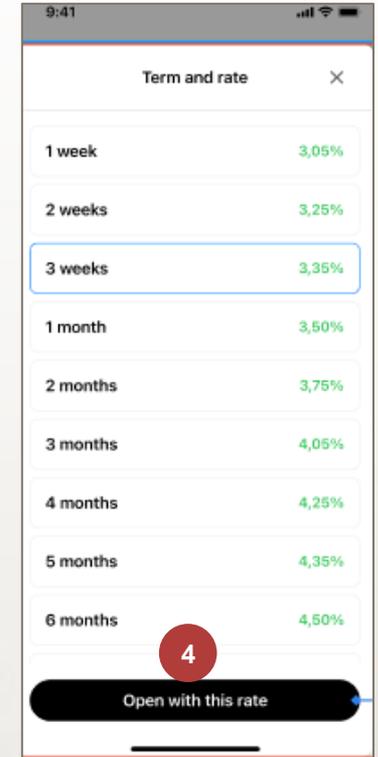
3

Choose Debit account and enter **Principal amount**



4

Choose **Term and rate**



## 6. Term Deposit

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

5

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

9:41

New term deposit

Debit account

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

Principal amount

VND 1,000,000,000

Minimum amount is 1,000,000 VND

Deposit term

3 weeks

Interest rate 3.35% per year

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

Continue

Cancel

6

Select **Maturity method**

9:41

Maturity method

Select a maturity method

Maturity date : 16/04/2020

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

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

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

Continue

7

Review all transaction information and select **Submit**

9:41

Review & Submit

Debit account  
VND-TTGT-1234  
19003581453139

Principal amount  
VND 10,038,356

Term  
1 week

Interest rate (%/ year)  
0.2

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

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

Submit

Edit

8

Open new term deposit successfully.

TECHCOMBANK Business

Successfully submitted!  
Please waiting for approval.

Online term deposit

Debit account  
VND-TTGT-1234  
19003581453139

Principal amount  
VND 10,000,000

Term  
1 year

Interest rate (%/ year)  
0.2

Estimated interest at maturity  
VND 384

Total amount  
VND 10,000,000

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

Maturity method  
Reinvest total balance

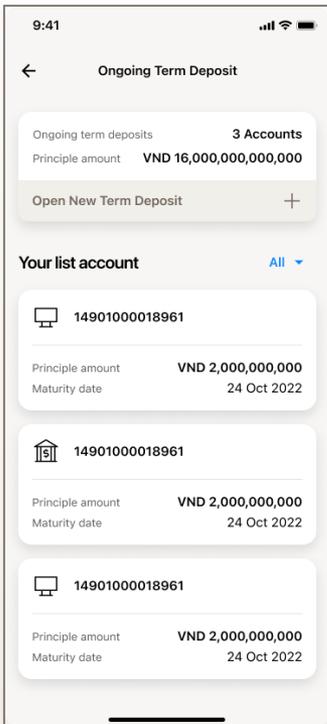
Manage your term deposits

# 6. Term Deposit

## 6.2. Withdraw Term Deposit

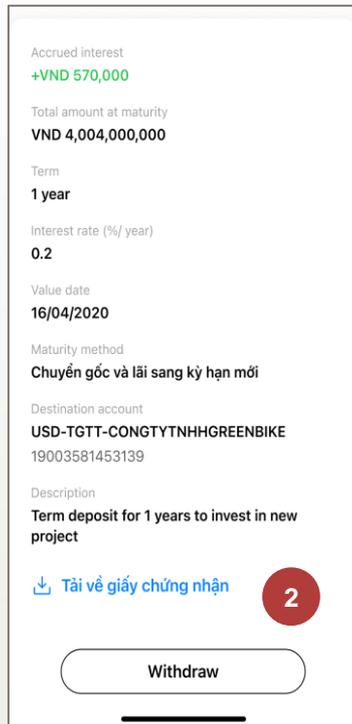
1

Select ongoing term deposit need to be withdrawn



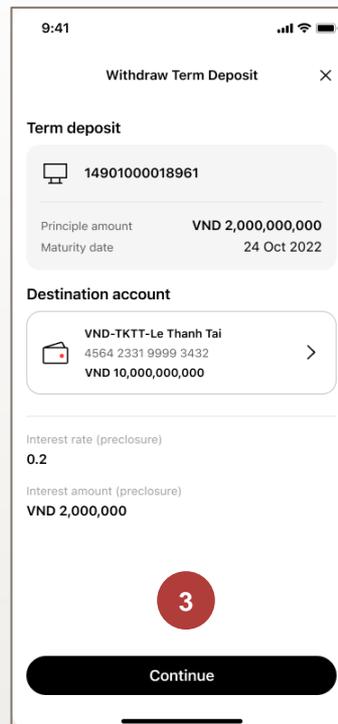
2

View detail and select **Withdraw**



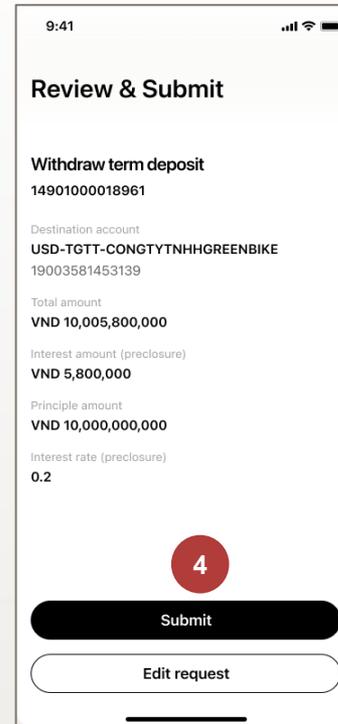
3

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



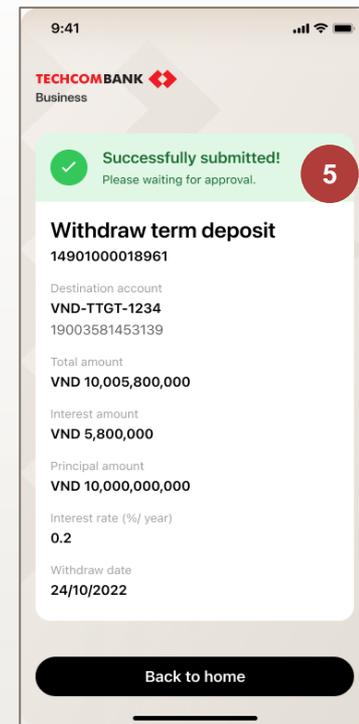
4

Review and click **Submit**



5

Withdraw term deposit successfully.



# 7. BILL PAYMENT

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

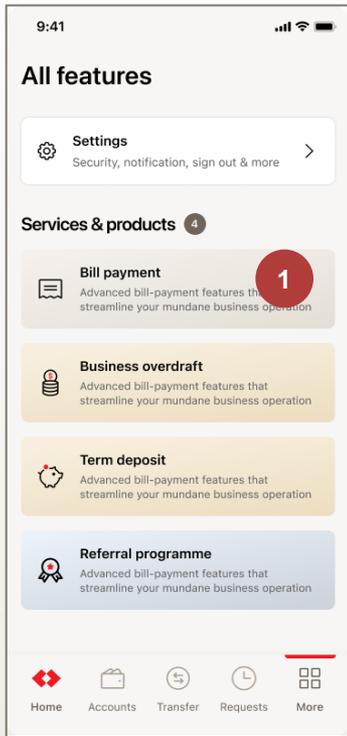
- 7.1. Initiate electricity bill payment
- 7.2. Initiate water bill payment
- 7.3. Bill payment – Reminder

# 7. Bill Payment

## 7.1. Initiate electricity bill payment

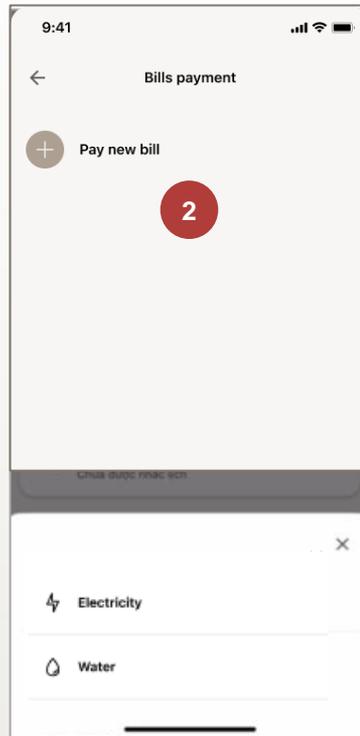
1

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



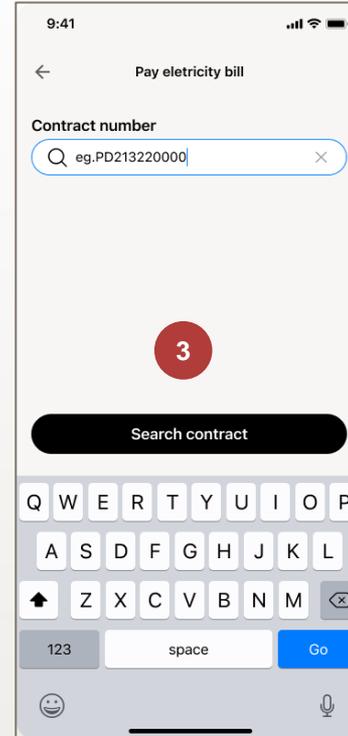
2

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



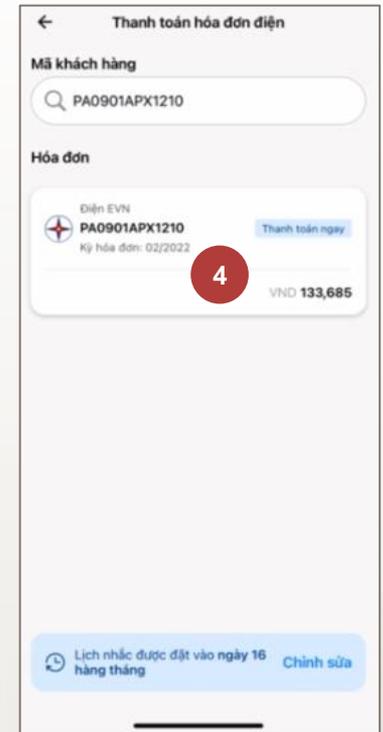
3

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



4

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



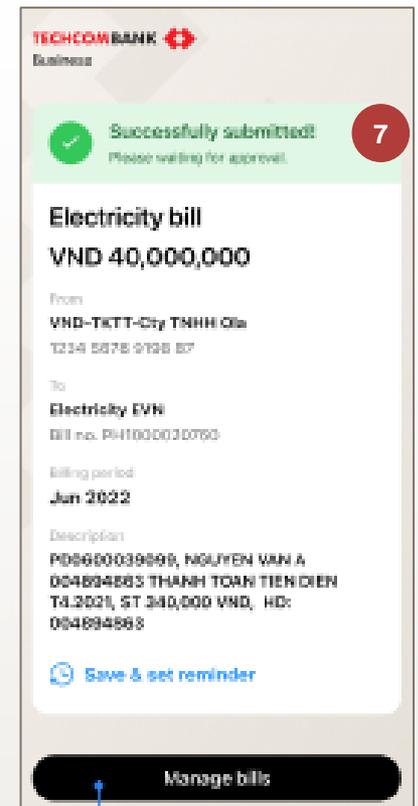
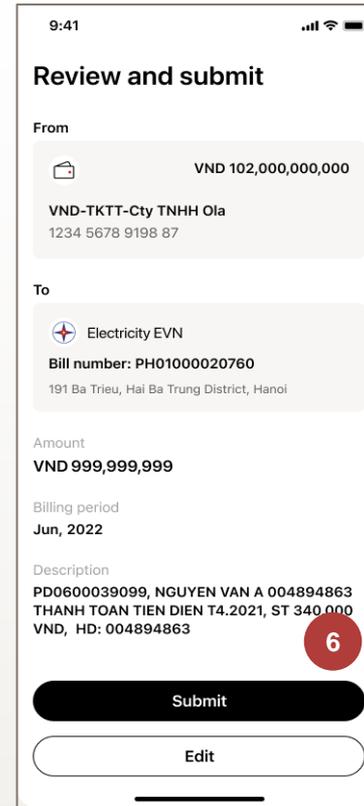
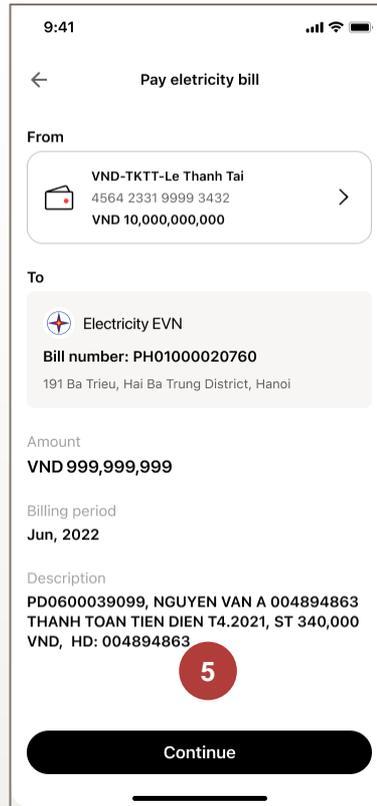
# 7. Bill Payment

## 7.1. Initiate electricity bill payment (continue)

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

6 Review and **Submit**

7 Initiate new transaction successfully.

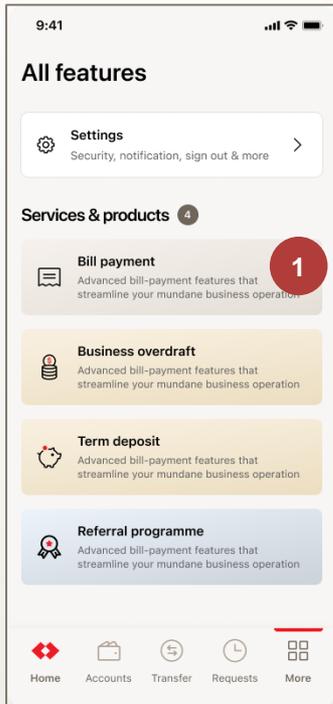


# 7. Bill Payment

## 7.2. Initiate water bill payment

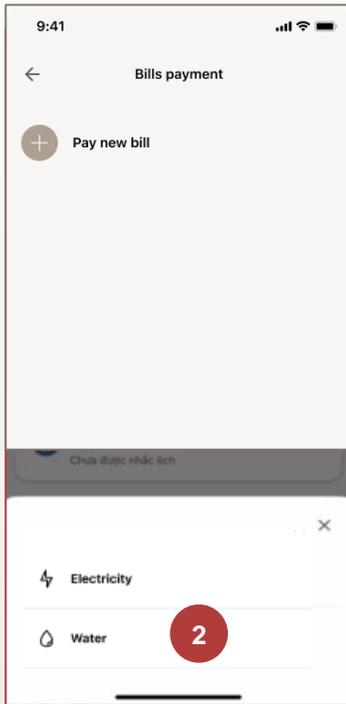
1

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



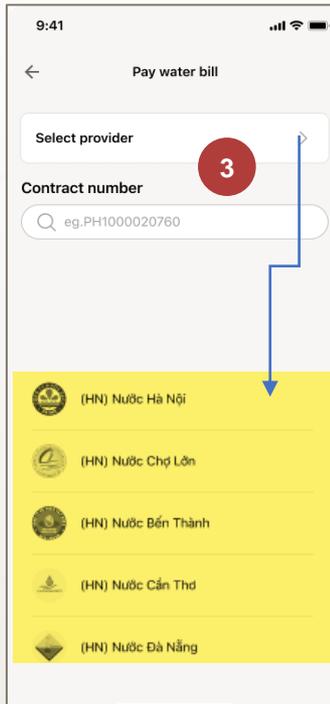
2

Select **Water**



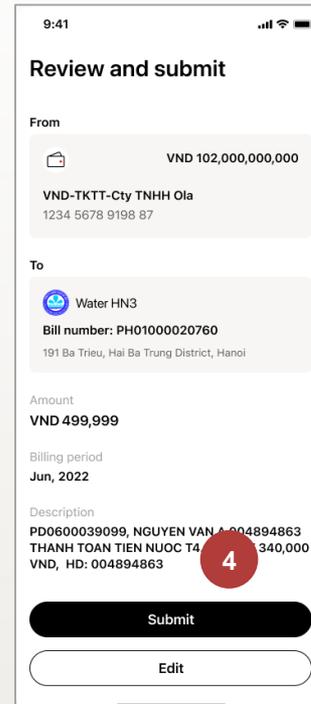
3

Select provider and enter the contract number



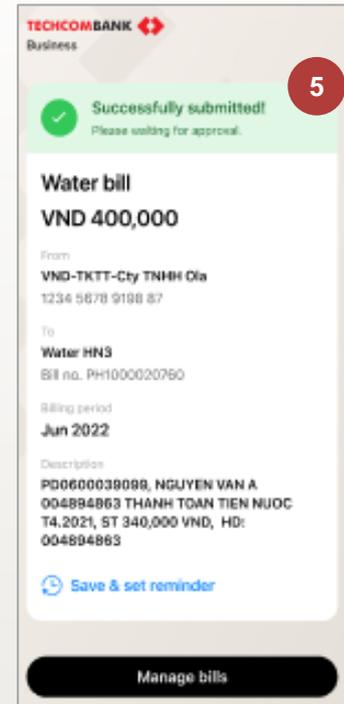
4

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



5

Initiate new transaction successfully.

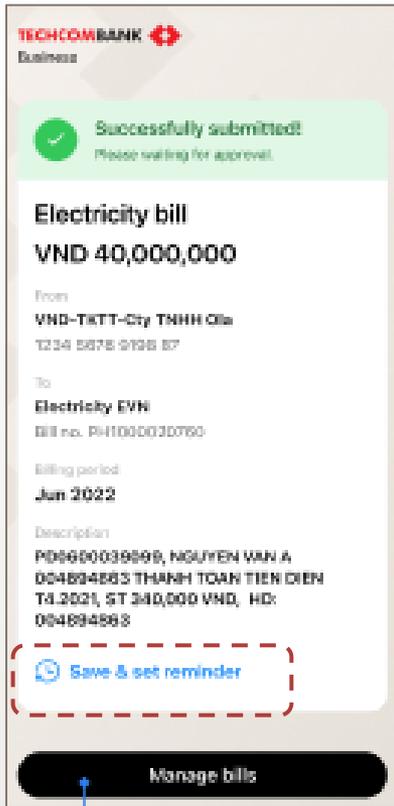


# 7. Bill Payment

## 7.3. Bill payment – Reminder

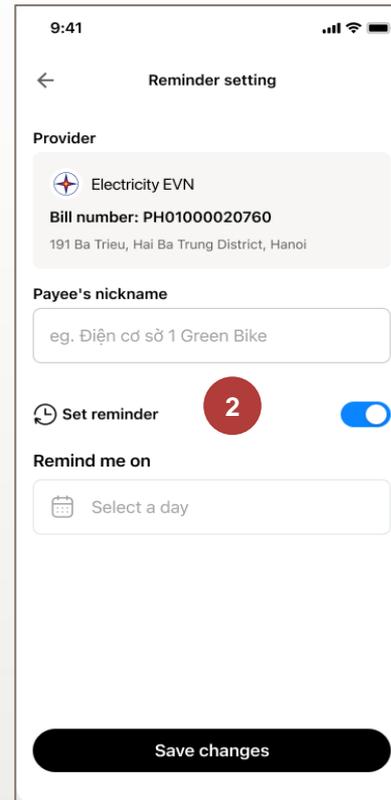
1

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



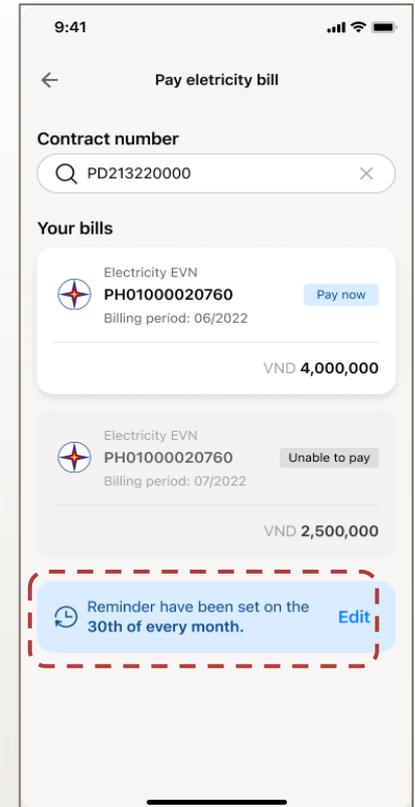
2

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



3

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



# 8. FORGOT PASSWORD

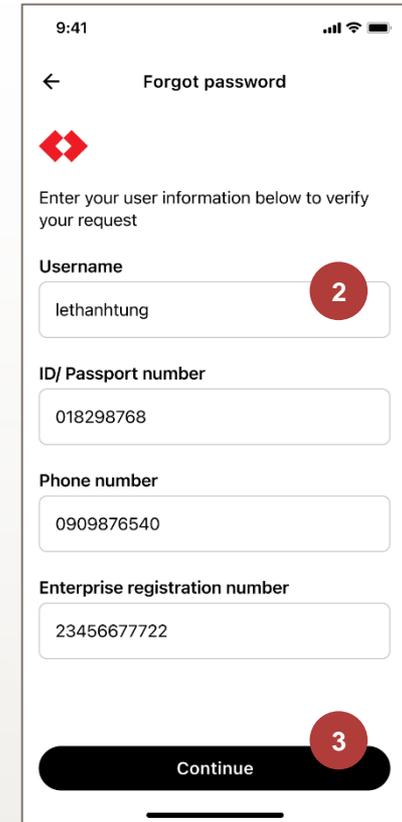
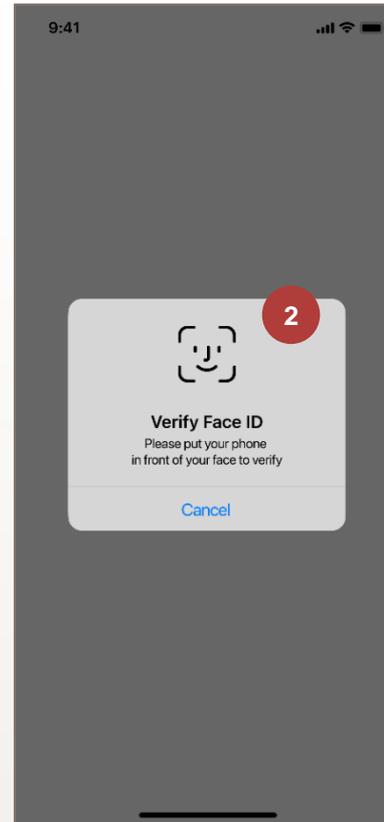
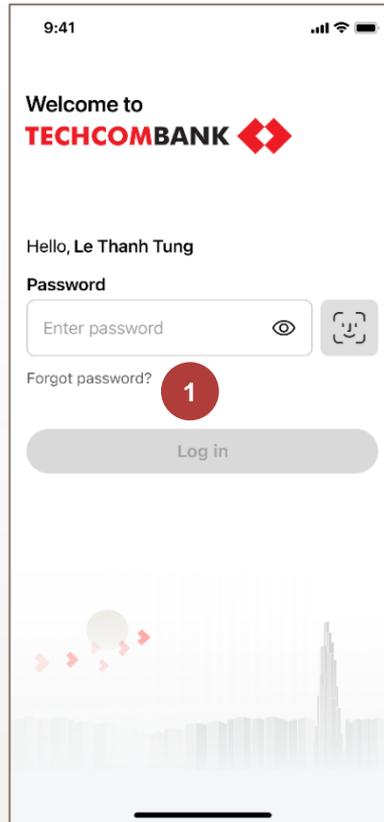
This function allows users to reset password when forgot and can only be done on mobile app with a registered device.

- 8.1. Verify user
- 8.2. Verify passcode
- 8.3. Create new password

## 8. Forgot Password

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

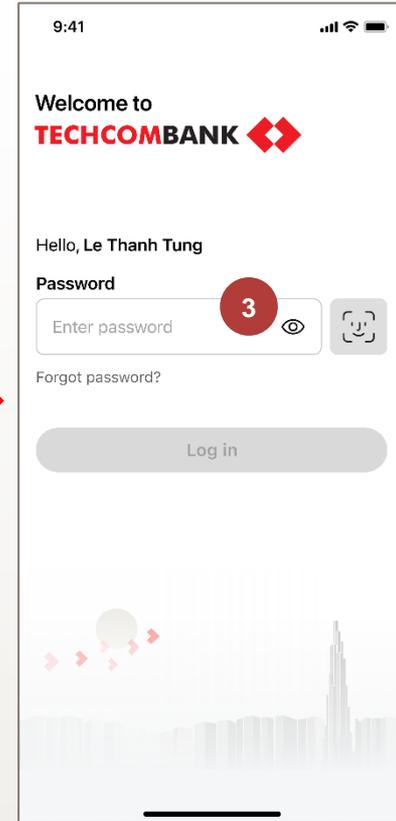
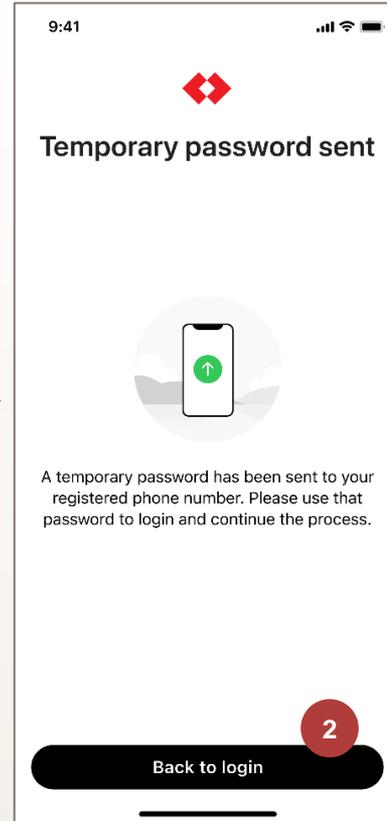
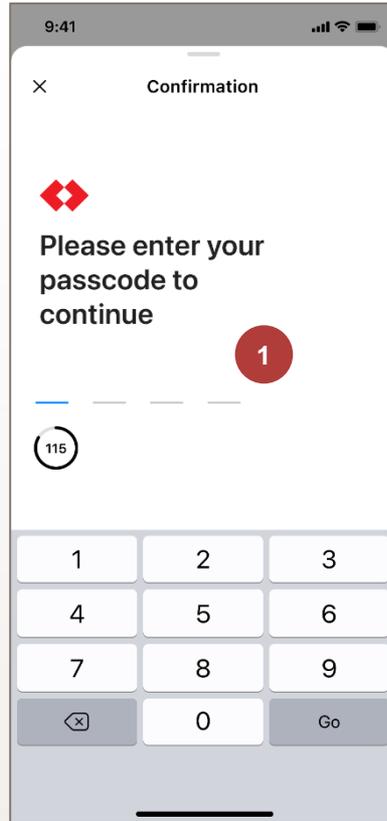
- 1 From log in screen, select **Forgot password**
- 2 To verify identify, user can:
  - For devices with biometrics installed, the user verify face ID and goes to the next step
  - For devices do not have biometrics installed, the user fills in the information, including:
    - Username
    - ID/Passport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



# 8. Forgot Password

## 8.2. Verify passcode

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



# 8. Forgot Password

## 8.3. Create new password

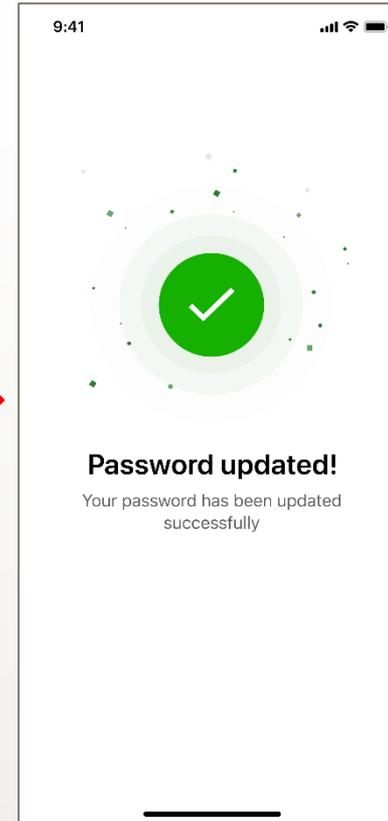
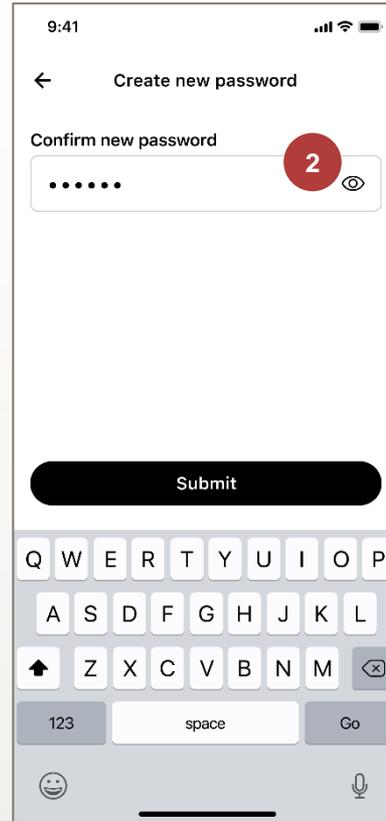
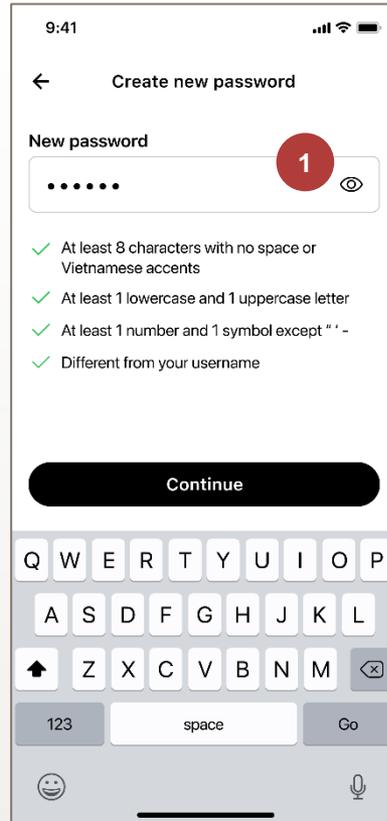
1

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

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

2

Confirm new password and select **Submit**.





## 9. SECURITY SETTINGS

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

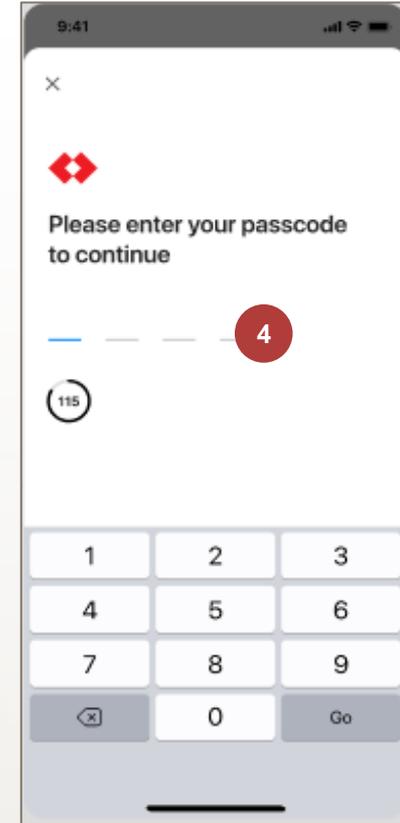
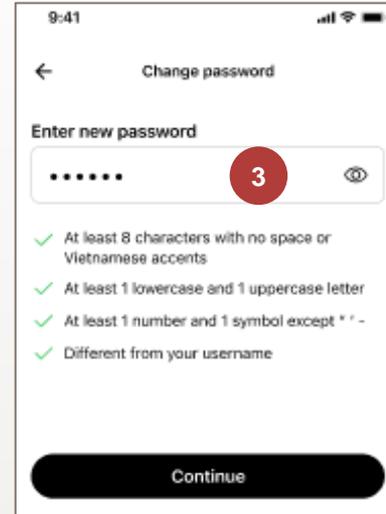
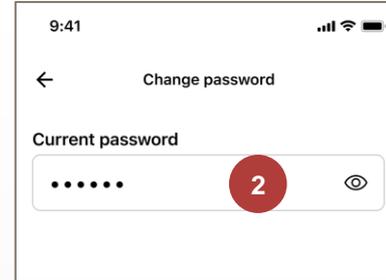
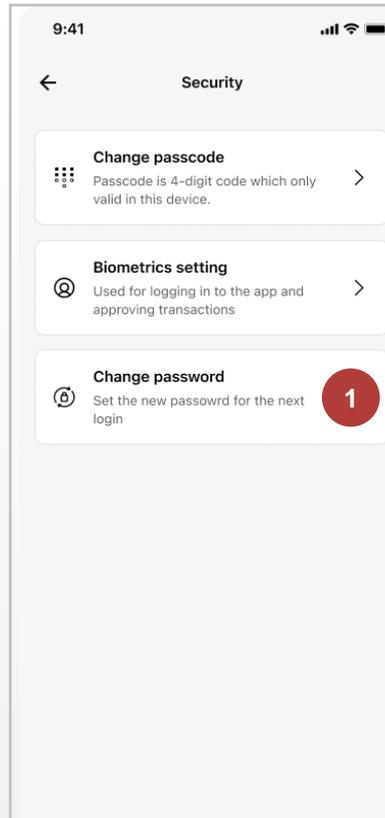
- 9.1. Change password (proactive)
- 9.2. Change password (upon expiry notification)
- 9.3. Change password (expired)
- 9.4. Change passcode

# ➤ 9. Security Settings

## 9.1. Change password (proactive)

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

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



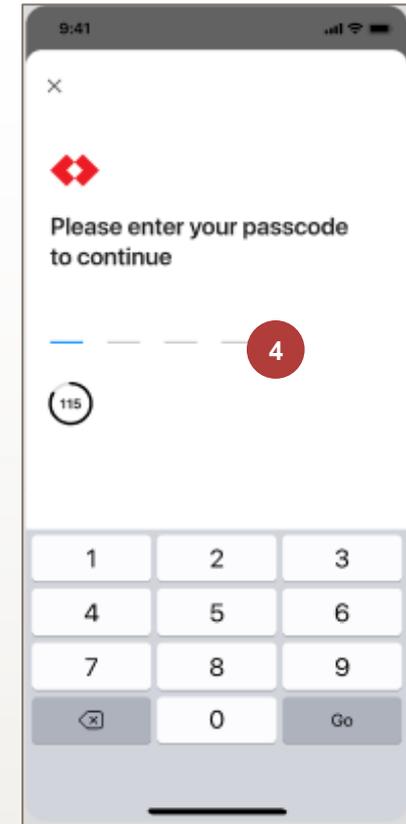
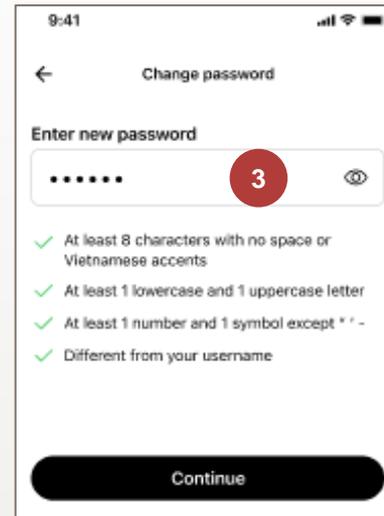
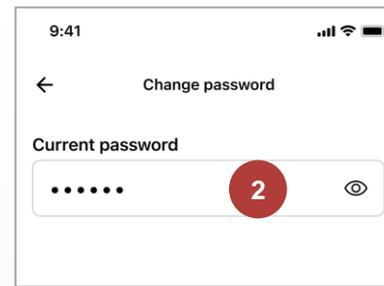
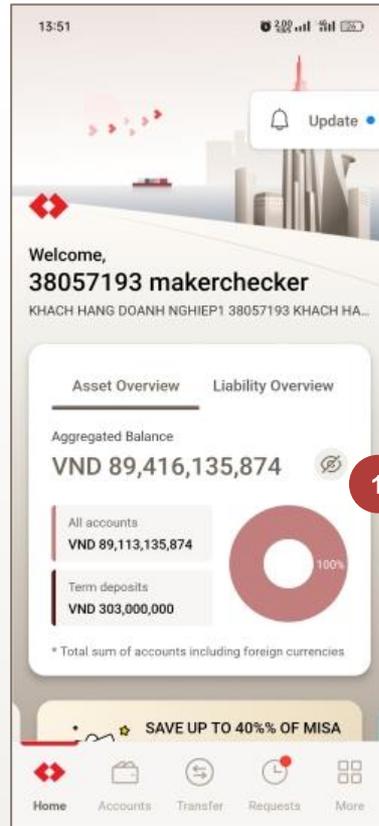
# 9. Security Settings

## 9.2. Change password (upon expiry notification)

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

*\*Note:*

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



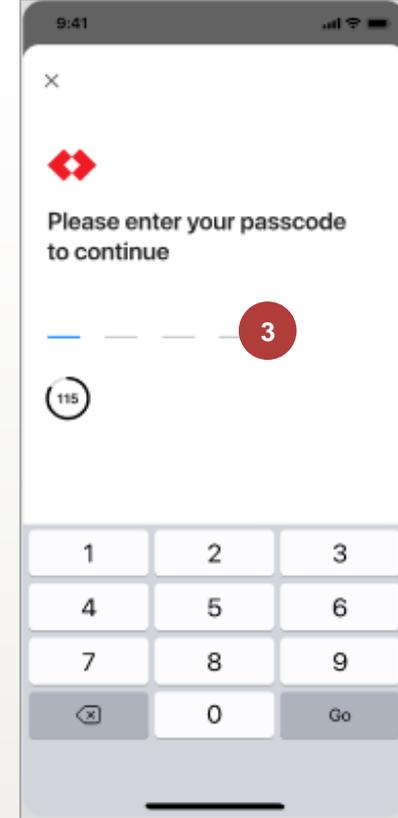
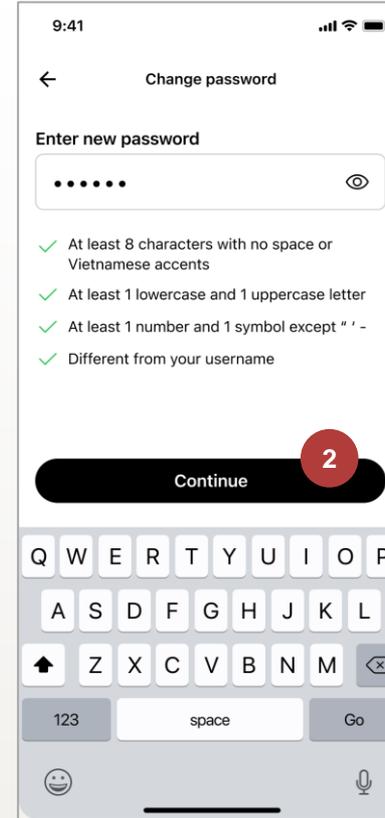
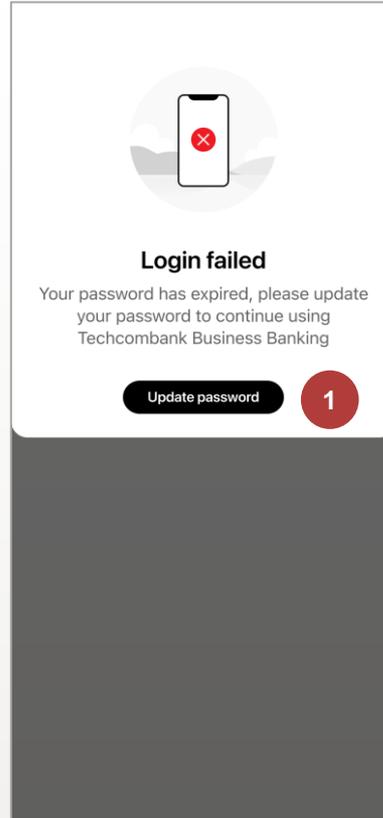
## 9. Security Settings

### 9.3. Change password (expired)

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

\*Note:

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



# 10. NOTIFICATION SETTINGS

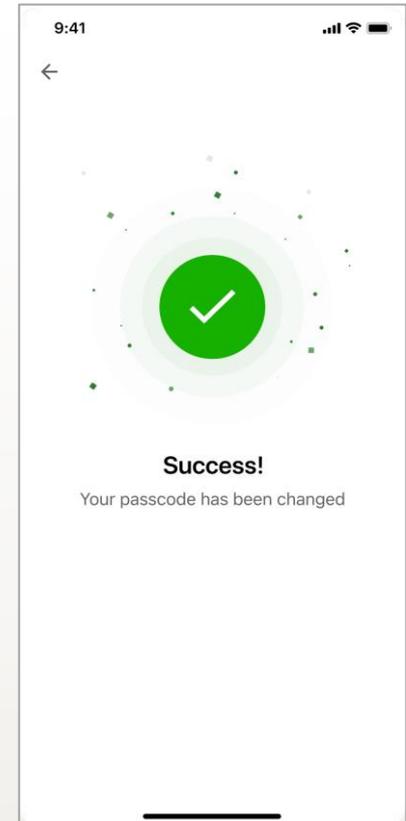
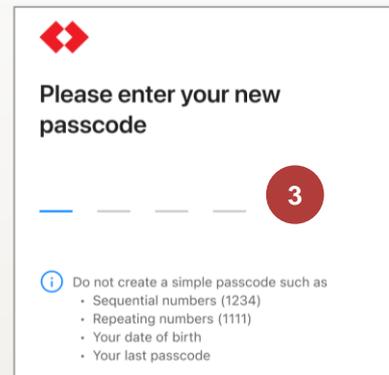
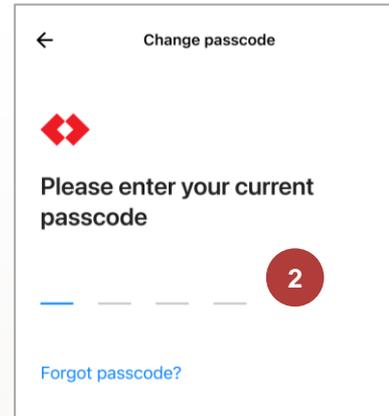
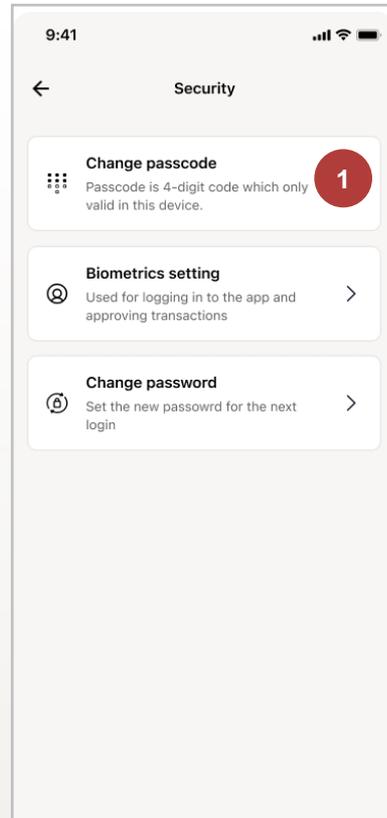
User can use QR for quick payment or send QR image to partners.

- 10.1. Balance notification
- 10.2. Transaction status (user maker)
- 10.3. Approval requests (user checker)

# 9. Security Settings

## 9.4. Change passcode

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



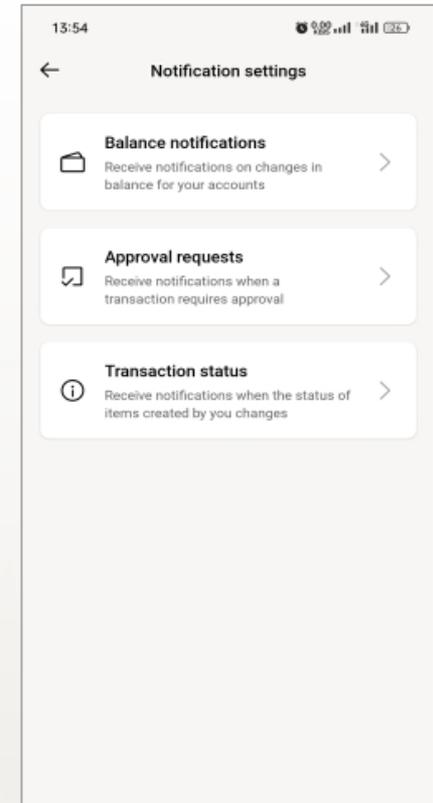
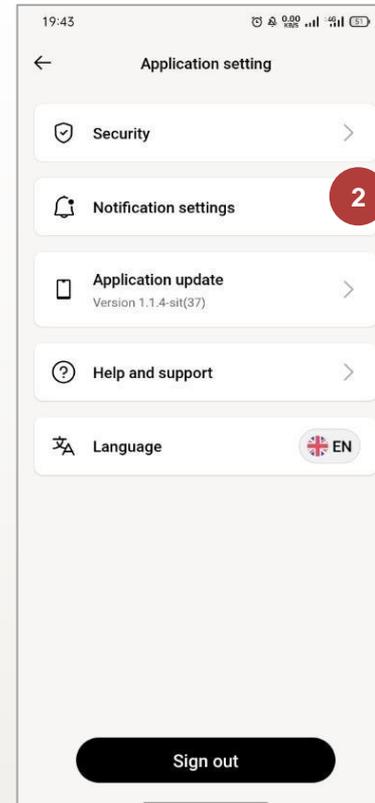
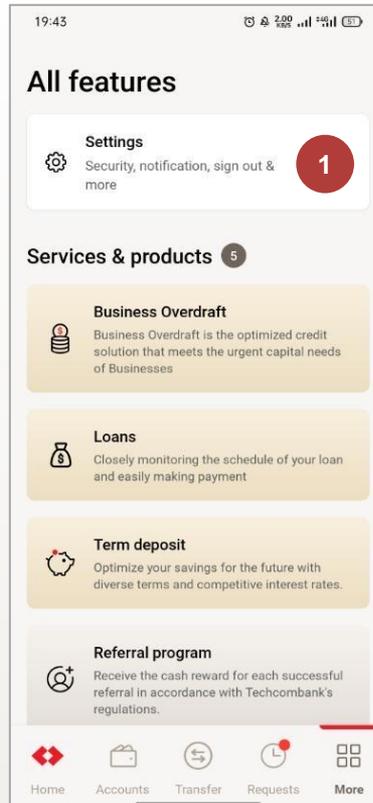
# ➤ 10. Notification Settings

## 10.1. Balance notification

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

2 Select **Notification Settings**

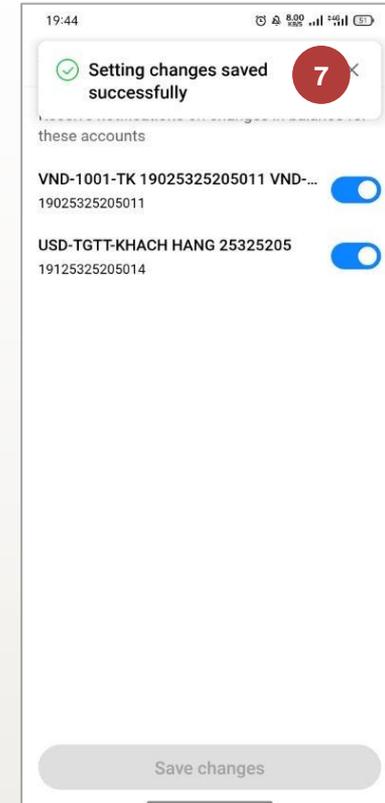
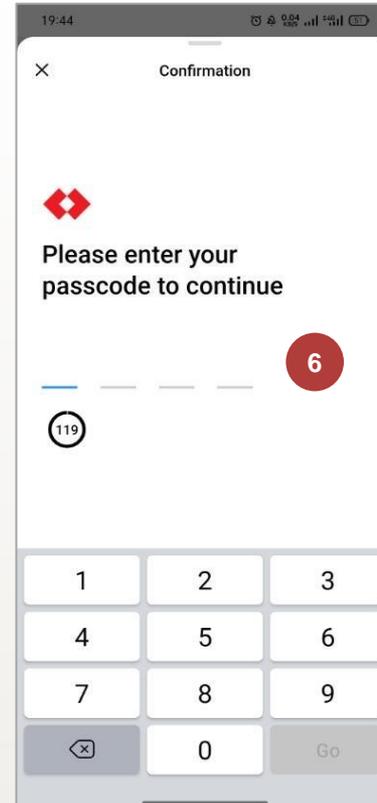
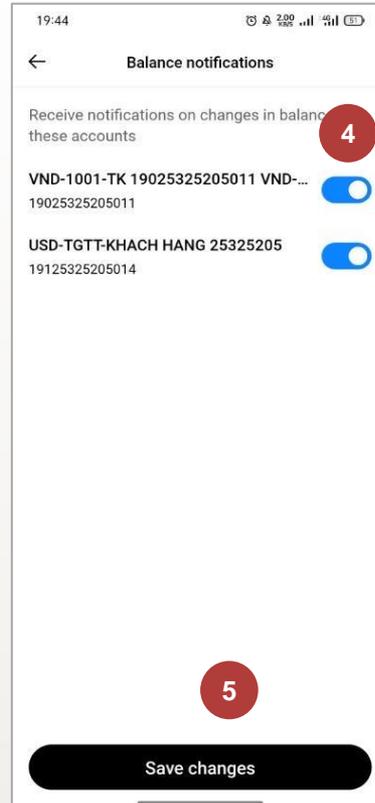
3 Click **Balance notifications**



# ➤ 10. Notification Settings

## 10.1. Balance notification

- 4 Turn on the notification for the account user want to follow
- 5 Select **Save changes**
- 6 User need to enter their passcode to verify new setting
- 7 Turn on/ turn of Balance notifications has been updated



# ➤ 10. Notification Settings

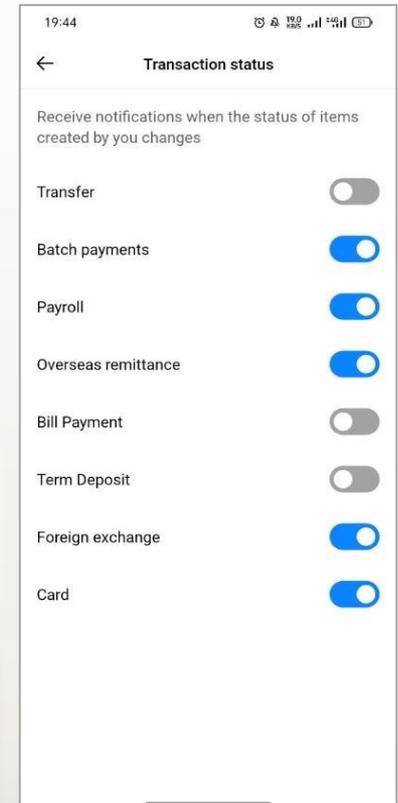
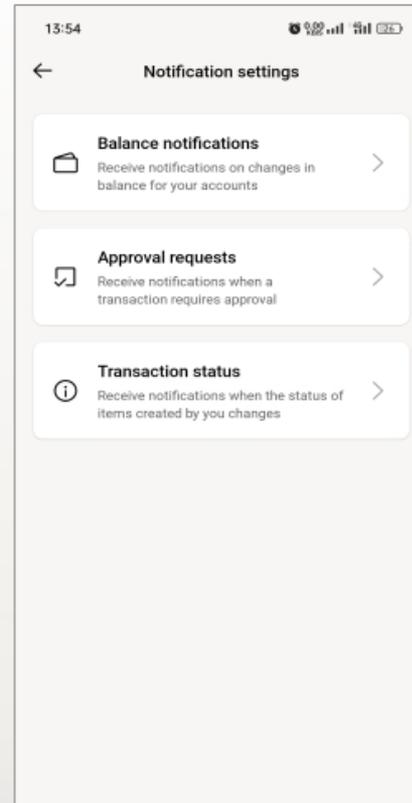
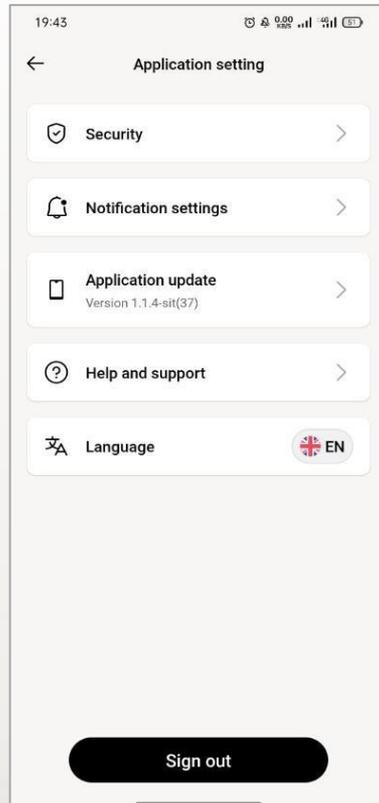
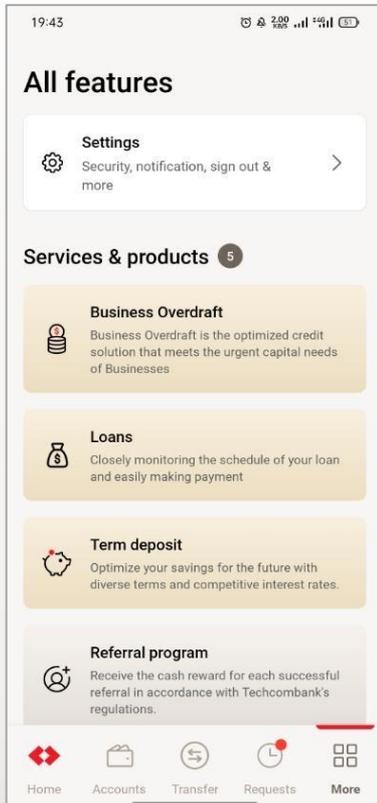
## 10.2. Transaction status

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

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

3

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



# ➤ 10. Notification Settings

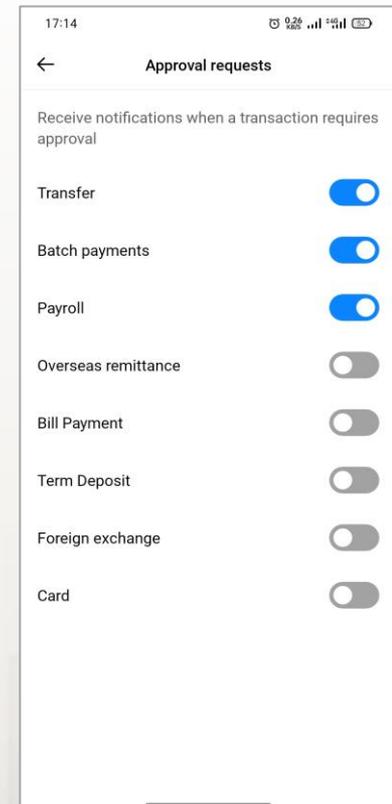
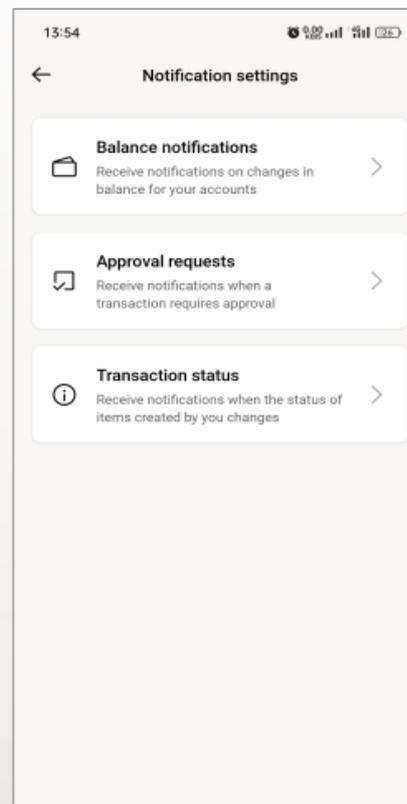
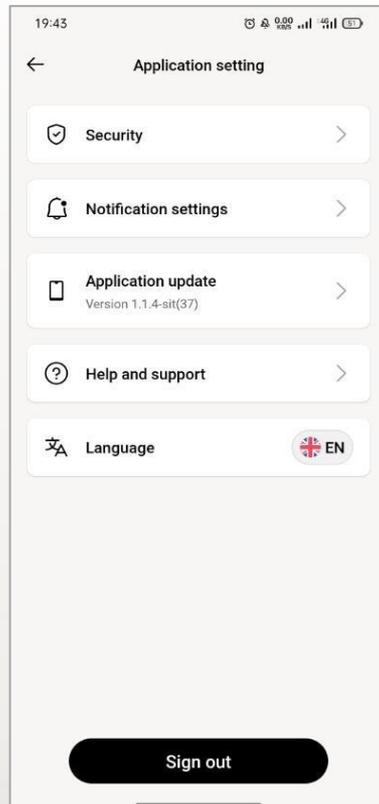
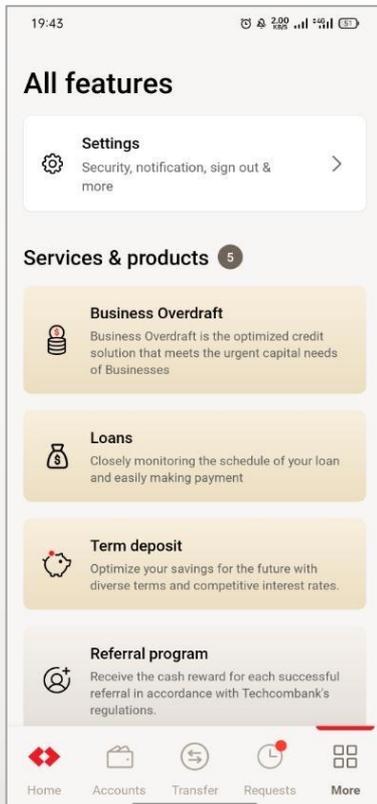
## 10.3. Approval requests (user checker)

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

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

3

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





# 11. QR PAYMENT

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

➤ 11.1. QR payment

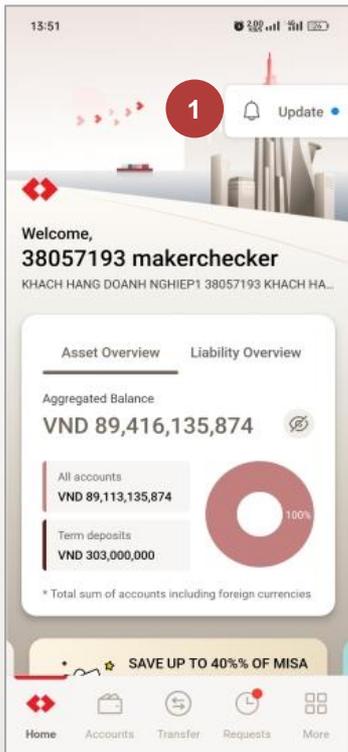
➤ 11.2. QR payment – Add amount

# 11. QR Payment

## 11.1. QR payment

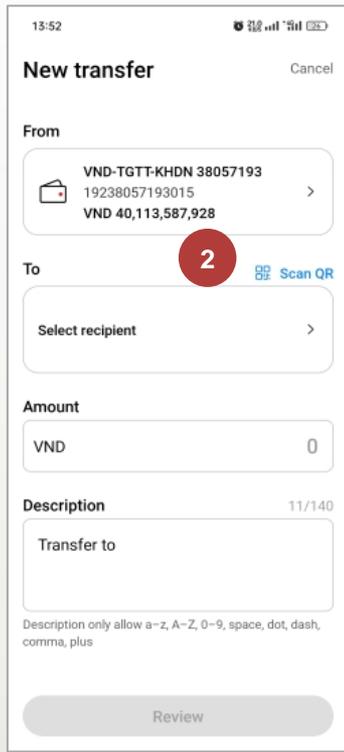
1

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



2

Select **Scan QR**



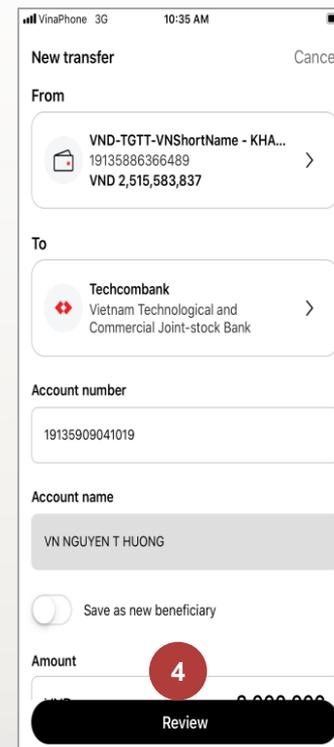
3

Scan the QR



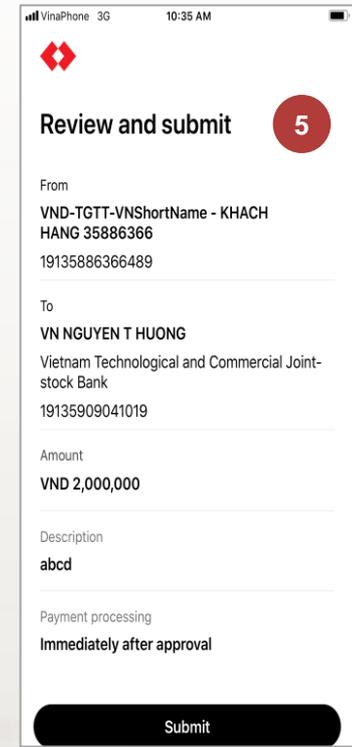
4

TCBB displays  
beneficiary  
information, user enter  
amount and note



5

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

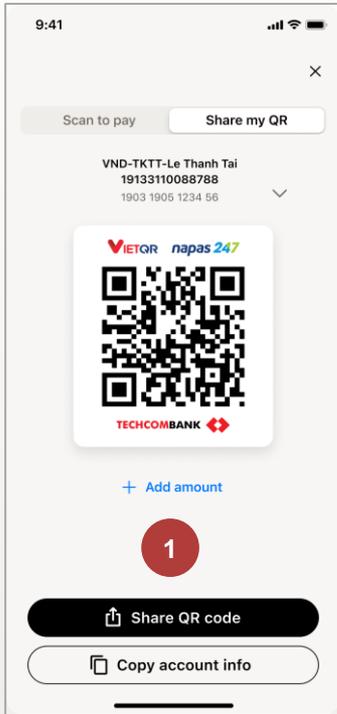


# 11. QR Payment

## 11.2. QR payment – Add & edit amount

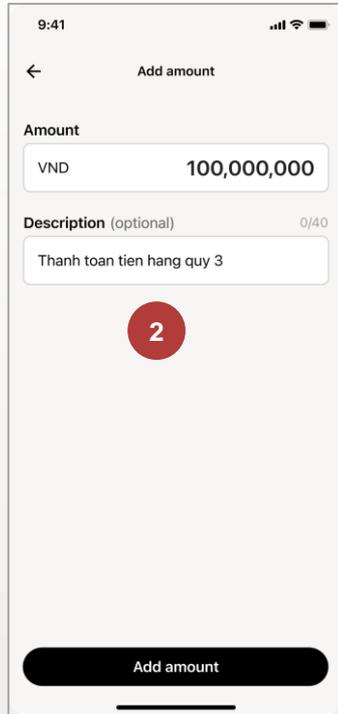
1

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



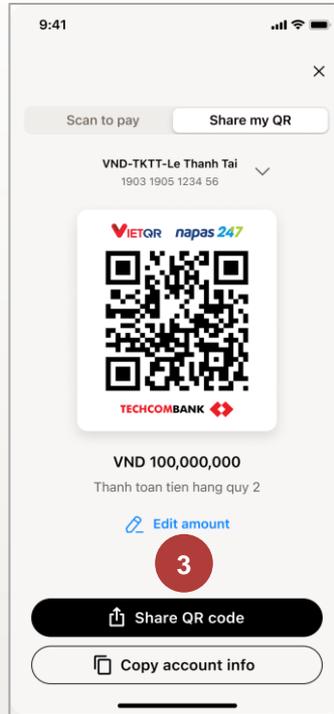
2

Enter amount and description



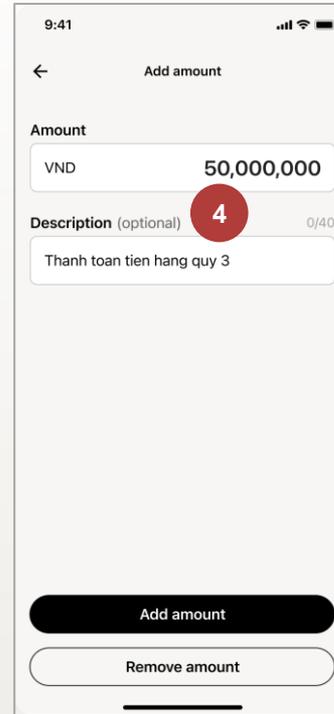
3

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



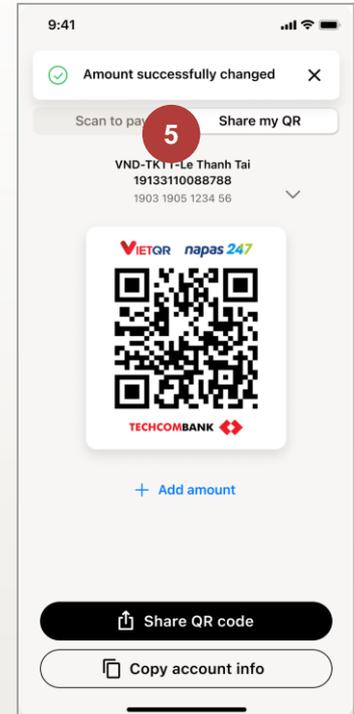
4

Change amount and description (if need)



5

Update successfully





# 12. LOAN INQUIRY

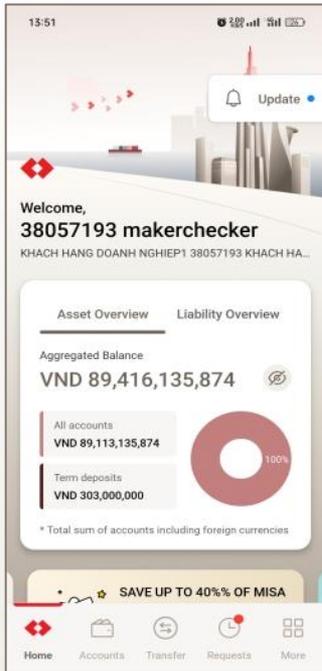
User can inquiry Loans on TCBB Mobile

# 12. Loan Inquiry

User can inquiry Loans on TCBB Mobile. The following steps:

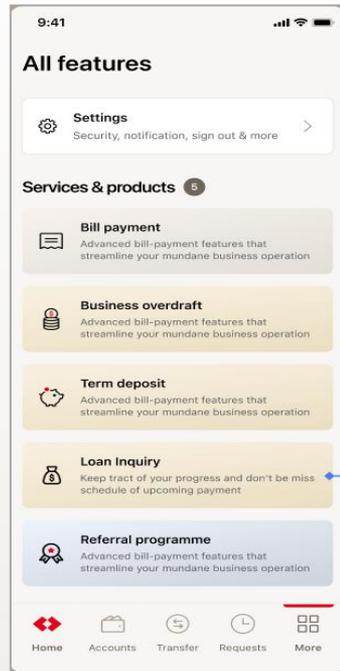
1

From the home page of TCBB mobile, click **More**



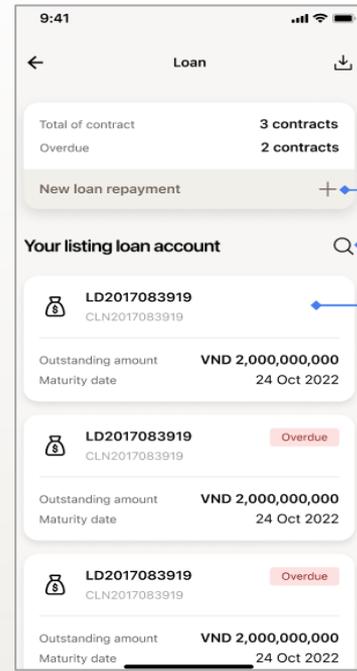
2

Select **Loan Inquiry**



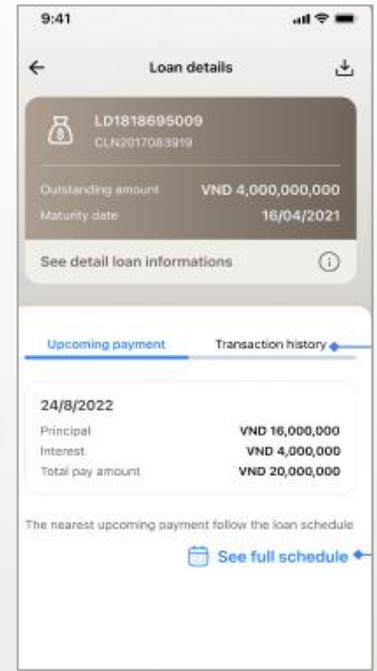
3

TCBB will show the list of all loans



4

Select a loan need to view detail



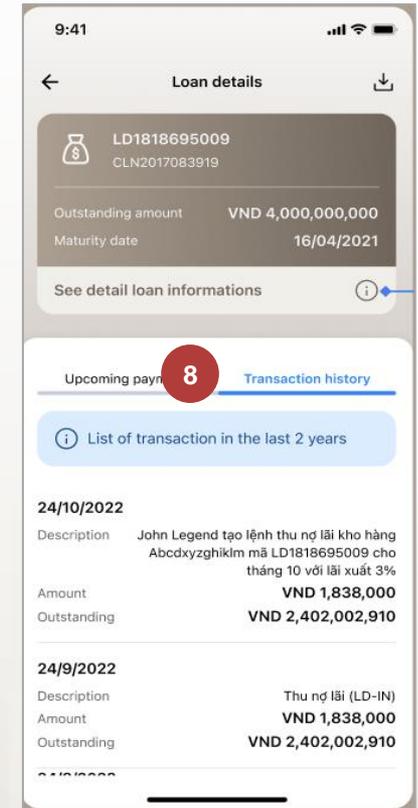
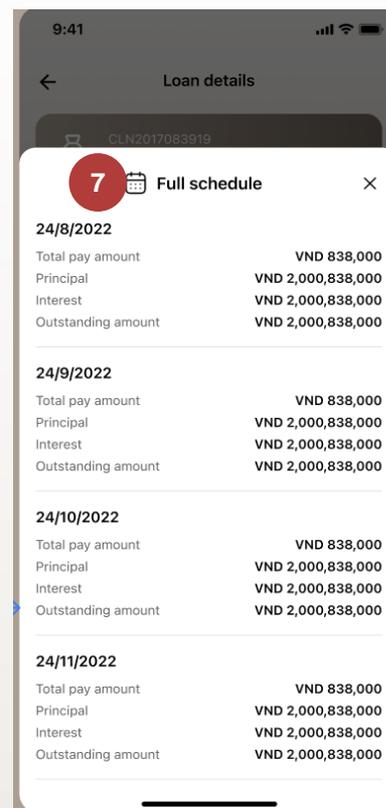
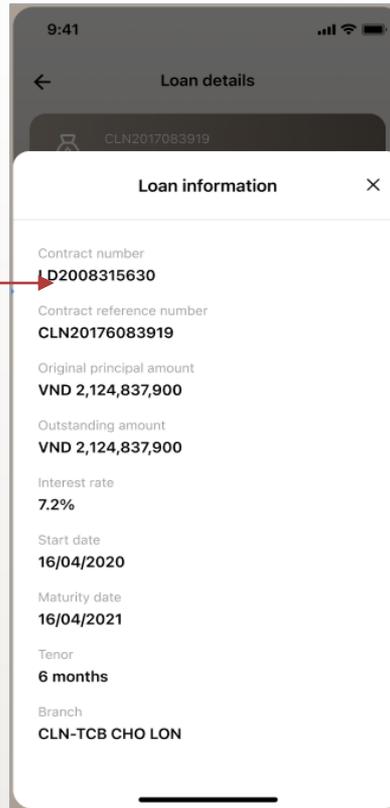
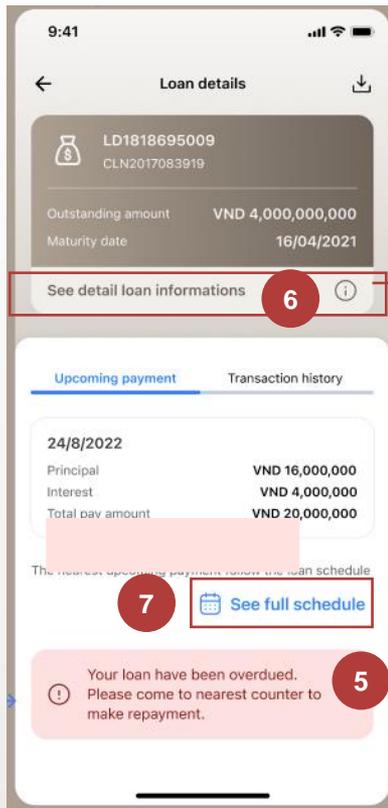
## 12. Loan Inquiry

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

Click to see detail loan information

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

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



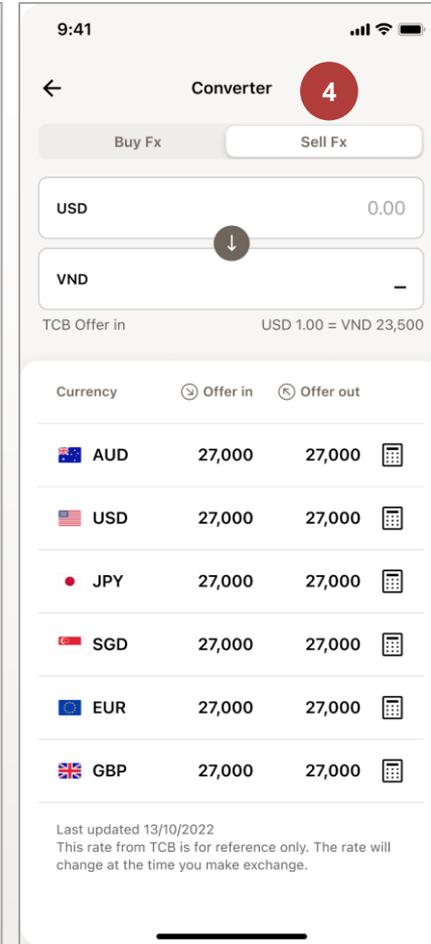
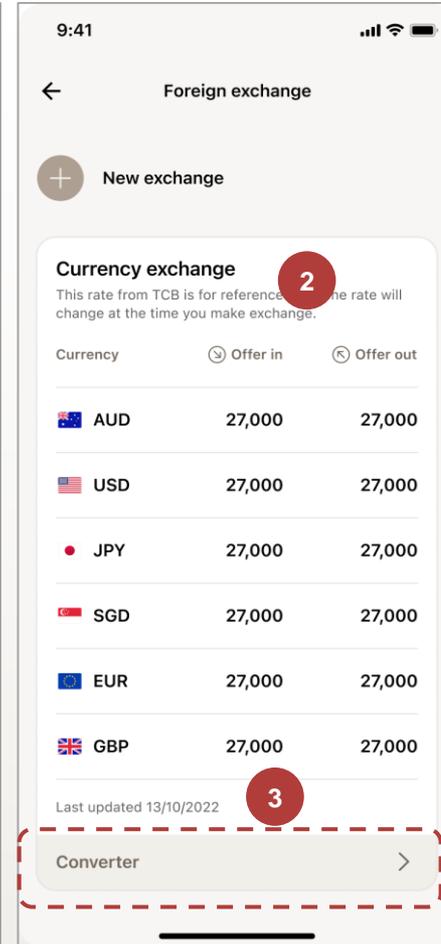
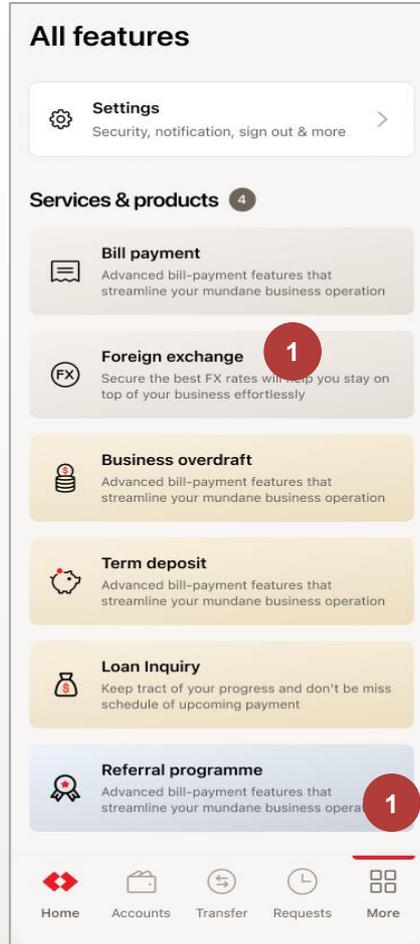


## ➔ 13. FX CONVERTER

User can use this function for enquiry FX rate

# 13. FX Converter

- 1 Choose **More** > select **Foreign exchange**
- 2 TCBB display the **Currency exchange** – 6 common foreign currencies
- 3 The exchange rate update frequency of TCBB from T24 is every 2 hours
- 4 TCBB Mobile provide Converter function help user to calculate/exchange currency quickly.





## ➤ 14. FX SELLING

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

14.1. Initiate FX selling – auto rate

14.2. . Initiate FX selling – contract rate

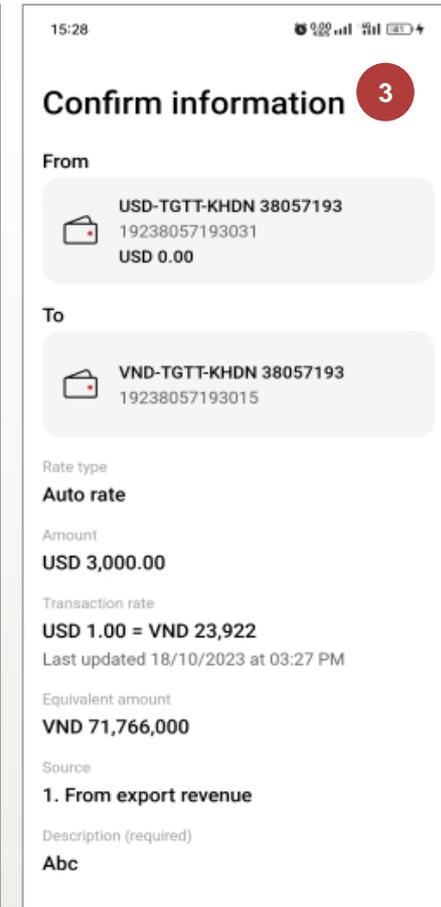
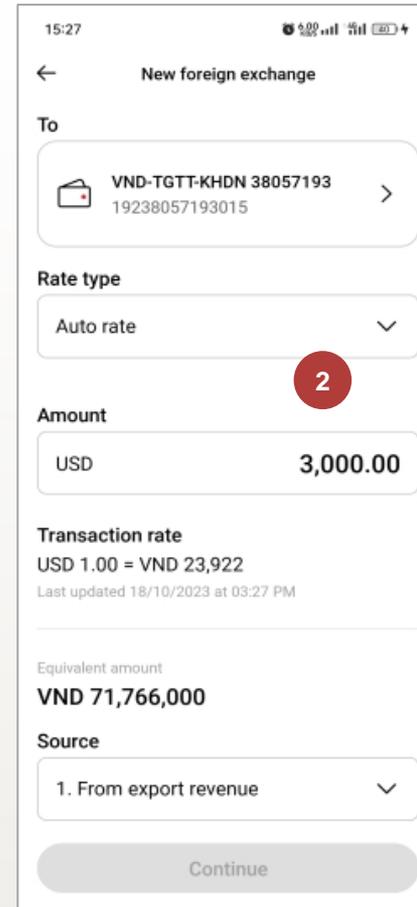
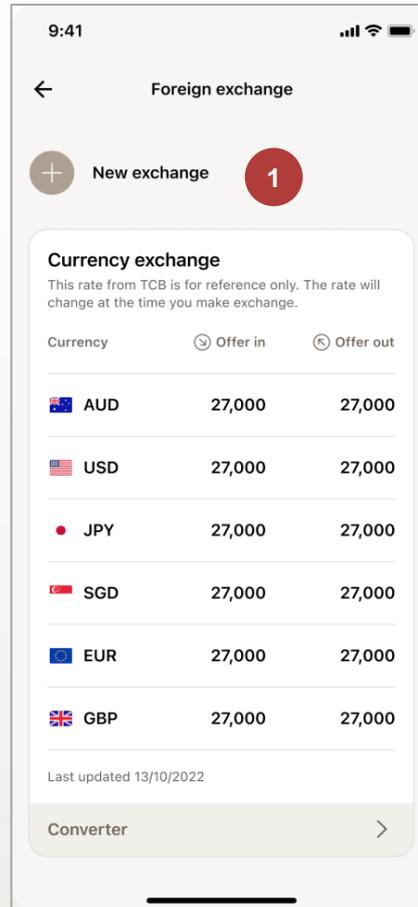
14.3. Approve the transaction

# ➤ 14. Foreign Exchange

## 14.1. Initiate FX selling – auto rate

- 1 Select **New exchange**
- 2 Select VND beneficiary account and rate type “**Auto rate**”
- 3 Select source and enter the description for the transaction.

Press **Review and submit**



## 14. Foreign Exchange

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

5

Review all transaction's information

6

Click **Submit**

TCBB display **Terms and conditions**

7

User click **"Ok, I agree"** to complete making new transaction

### Review & Submit 5

**Selling Fx information**

**From**

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

**To**

VND-TKTT-Cty TNHH Ola  
4564 2331 9999 3432

Type rate  
**Auto rate**

Transaction amount  
**USD 1,000.00**

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

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

Description  
**Foreign exchange for autumn season**

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

**Submit 6**

Edit

9:41

**Terms and conditions**

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

(Applied for term deposit by electronic means-online)

**I. Interpretation of Terms**

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

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

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

**OK, I agree 7**

**Successfully submitted!**  
Please waiting for approval.

### Selling Fx summary

**From**

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

**To**

VND-TKTT-Cty TNHH Ola  
4564 2331 9999 3432

Type rate  
**Auto rate**

Transaction amount  
**USD 1,000.00**

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

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

Description  
**Foreign exchange for autumn season**

**New foreign exchange**

Back to home

# 14. Foreign Exchange

## 14.2. Initiate FX selling – contract rate

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

Enter **Deal reference number**.

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

New foreign exchange

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

To  
VND-TTGT-1234  
4564 2331 9999 3432

Rate type  
Contract rate 1

Deal reference number  
AAA1234567911

Amount  
USD 1,000.00

Transaction rate  
USD 1.00 = VND 23,000

Equivalent amount  
VND 23,000,000

Description 0/140  
Enter description

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

Review and submit

Review & Submit

Selling Fx information

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

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

Deal reference number  
Contract rate - AAA1234567911

Transaction amount  
USD 1,000.00

Transaction rate  
USD 1.00 = VND 23,000

Equivalent amount  
VND 23,000,000

Description  
Foreign exchange for autumn season

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

Submit

Edit

Successfully submitted!  
Please waiting for approval.

Selling Fx summary

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

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

Deal reference number  
Contract rate - AAA1234567911

Transaction amount  
USD 1,000.00

Transaction rate  
USD 1.00 = VND 23,000

Equivalent amount  
VND 23,000,000

Description  
Foreign exchange for autumn season

New foreign exchange

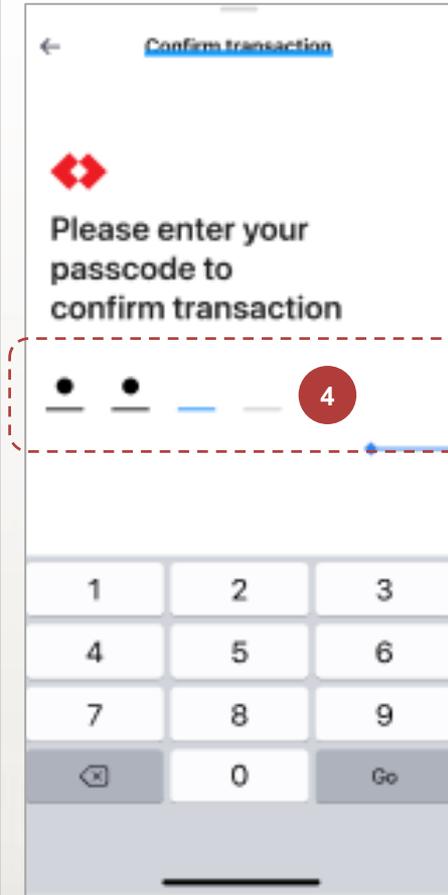
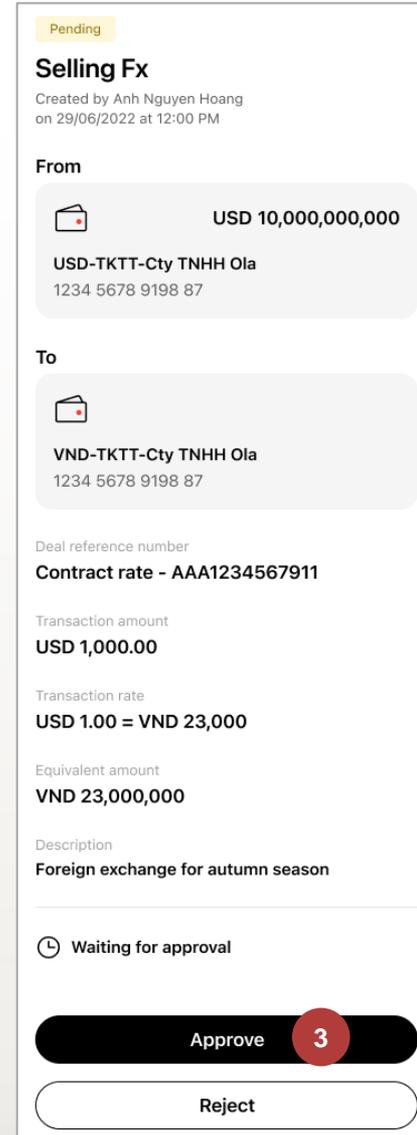
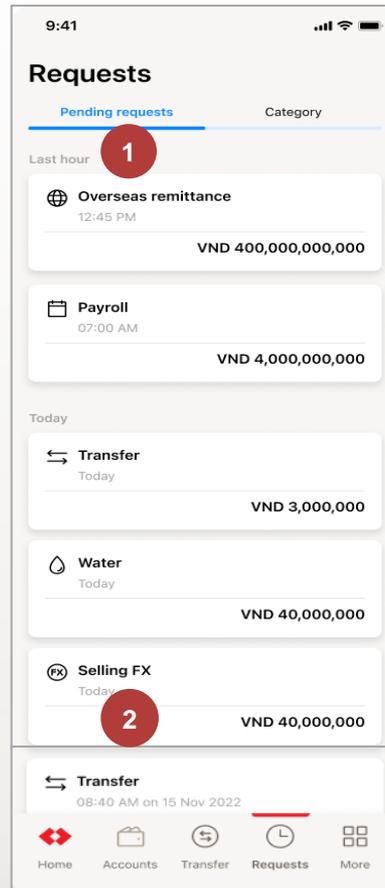
Back to home

# 14. Foreign Exchange

## 14.3. Approve the transaction

User checker log in TCBB mobile.

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





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

15.1. What is CD Bao Loc?

15.2. Buy CD Bao Loc & Approve

15.3. Sell CD Bao Loc & Approve

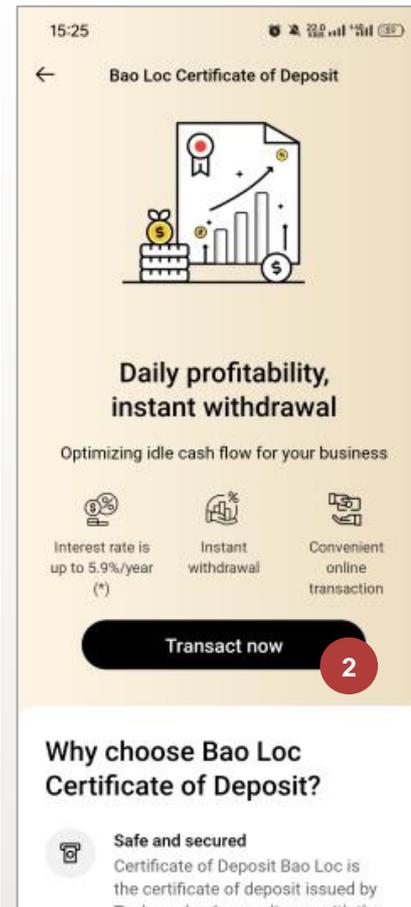
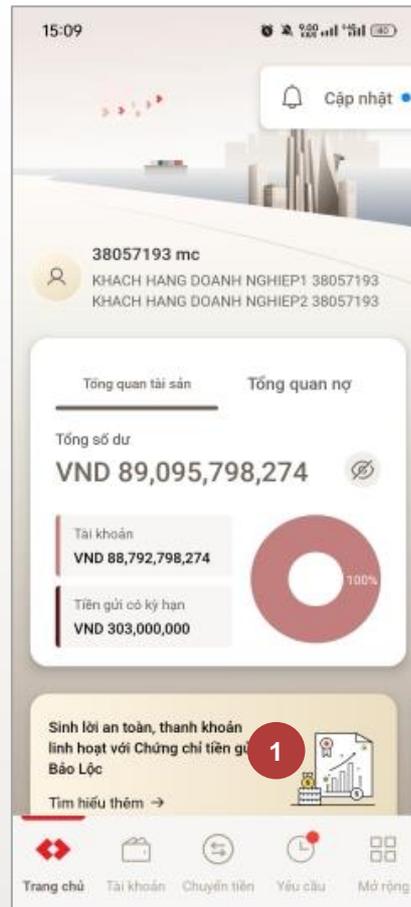
15.4. Manage CD Bao Loc

15.5. Enquiry CD Bao Loc transaction

# 15. Bao Loc Certificate of Deposit

## 15.1. What is CD Bao Loc?

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



### Why choose Bao Loc Certificate of Deposit?

- 3 **Safe and secured**  
In form of a saving book and be insured by Law No 06/2012/QH13 on deposit insurance
- 3 **Higher return**  
Average yield depending on holding period until selling CD might be up to:
  - 5%/ year : < 15 days
  - 6%/ year : 15 days to < 1 month
  - 7%/ year : 1 month to < 6 months\*for reference only
- 3 **Flexible liquidity**  
Easily transfer to others and earn higher return in comparison with a traditional saving book
- 3 **Periodically interest paid**  
Fully receive 3-month or 6-month interest payment if holding CD at interest payment date
- 3 **Diverse par value**  
100M, 200M, 500M and 1B

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

### Things you should know

- 4 **Who issued CD Bao Loc? Is this product secured?**

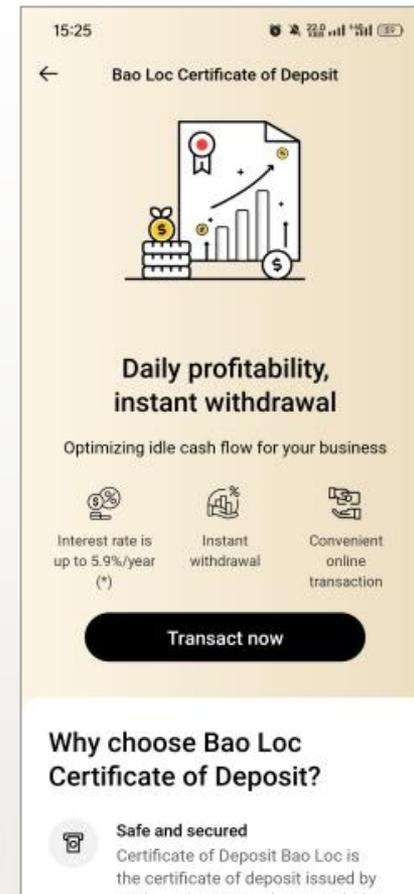
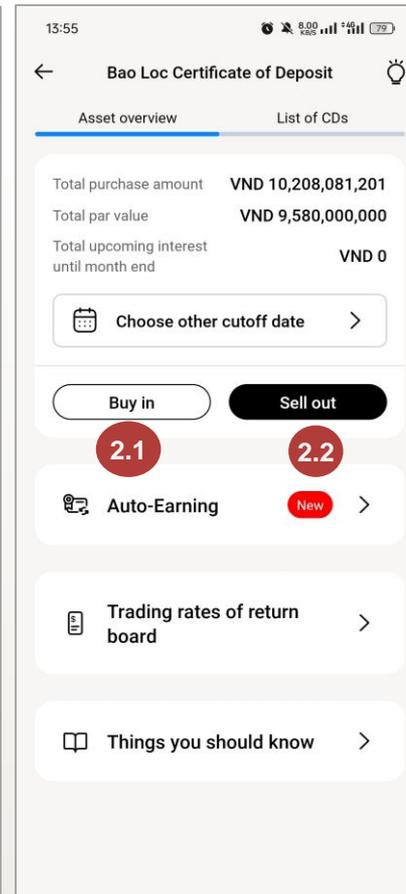
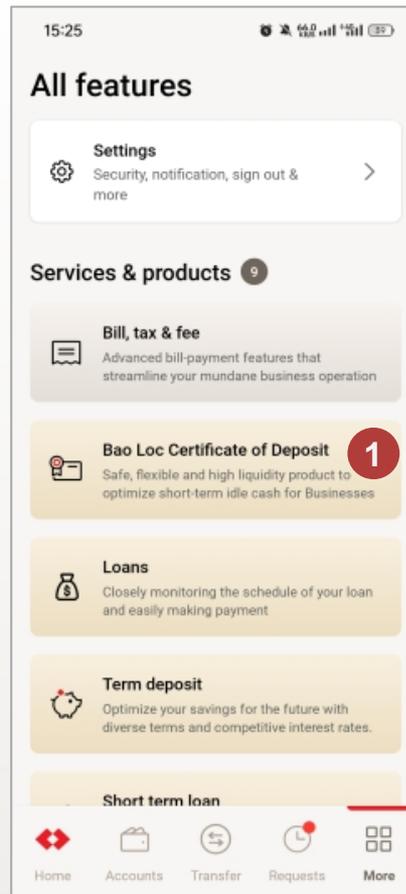
# ➤ 15. Bao Loc Certificate of Deposit

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

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

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

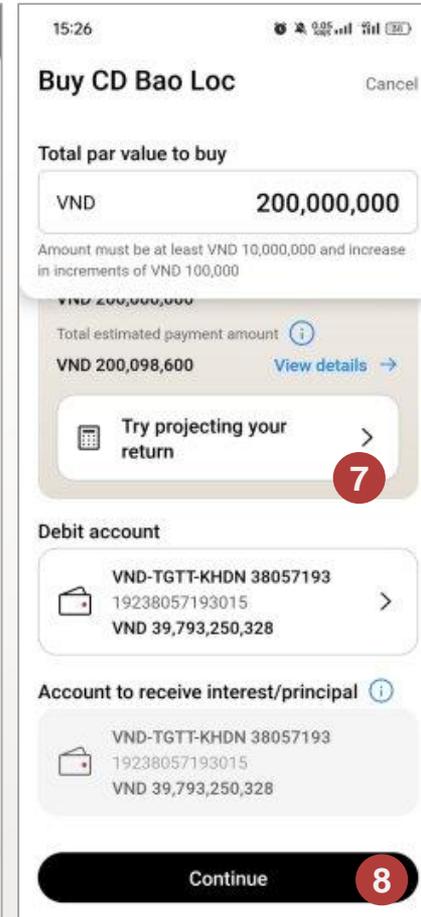
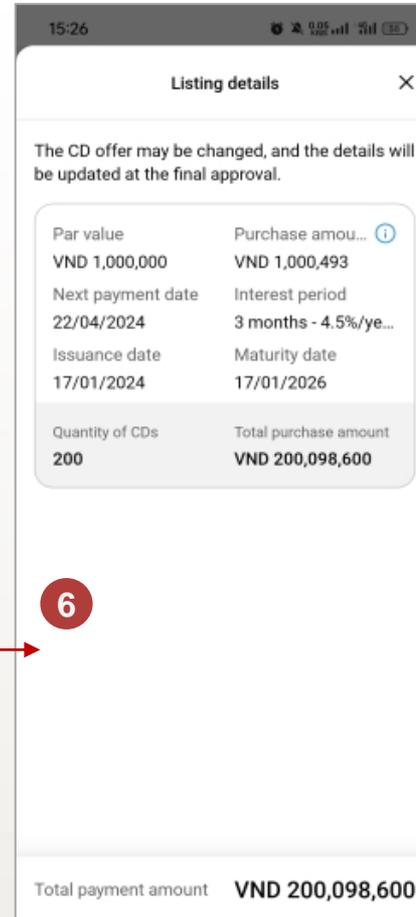
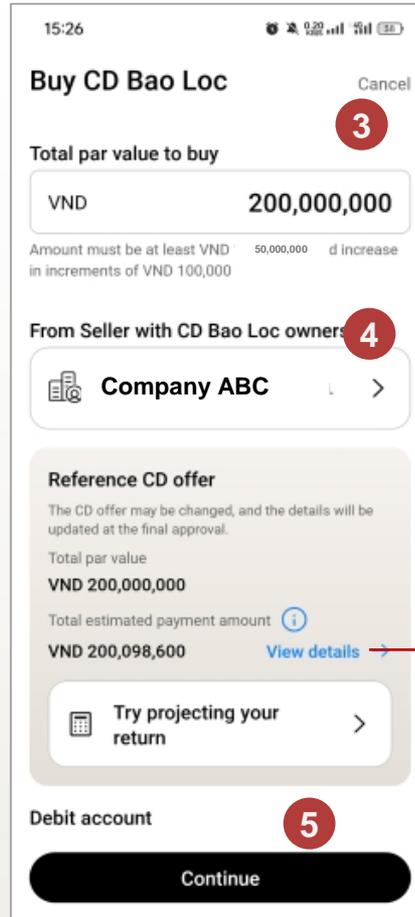
2 To initiate new buy transaction:  
2.1 user select **Buy in** to start buying.  
2.2 Or select icon on the right to view more detail information about CD, then select **Transact now** to start buying.



# 15. Bao Loc Certificate of Deposit

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

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



# 15. Bao Loc Certificate of Deposit

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

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

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

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

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

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

14:22

### Confirm information

Debit account  
VND-TGTT-KHDN 38057193  
19238057193015

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

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

Invoicing information

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

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

Address  
191 BA TRIEU, HA NOI

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

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

Submit

14:42

Lọc lập - Từ do - Hạn phục

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

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

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

1/ Bên Chuyển Nợ (Bên A):

2/ Bên Nhận Chuyển Nợ (Bên B):

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

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

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

A. CHUYỂN NHƯỢNG CHỨNG CHỈ TIỀN GỬI

Điều 1: Phạm vi và đối tượng của Hợp Đồng

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

Điều 2: Thanh toán giá trị chuyển nhượng CCTG

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

15:27

### Successfully submitted!

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

Transaction status tracking

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

Transaction details

Total par value to buy  
VND 200,000,000

Transaction date  
26/01/2024

Debit account

# 15. Bao Loc Certificate of Deposit

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

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

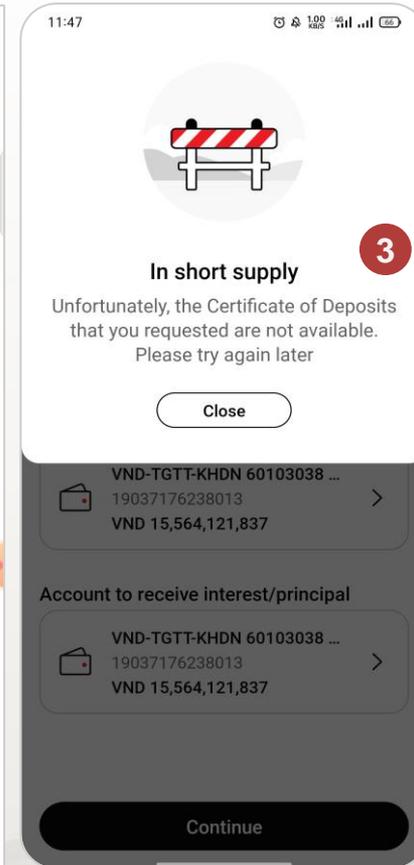
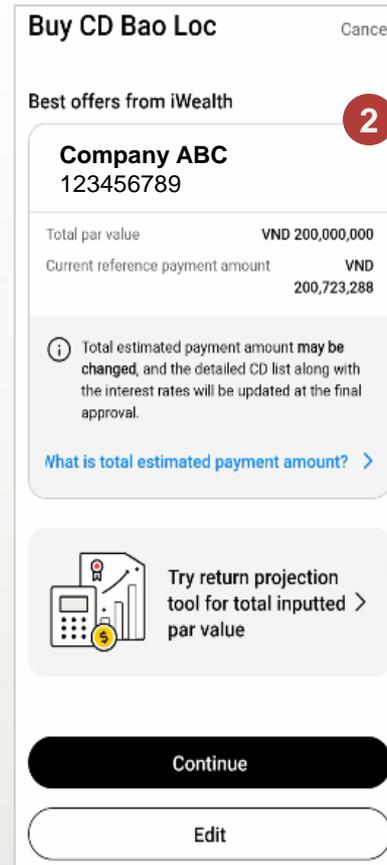
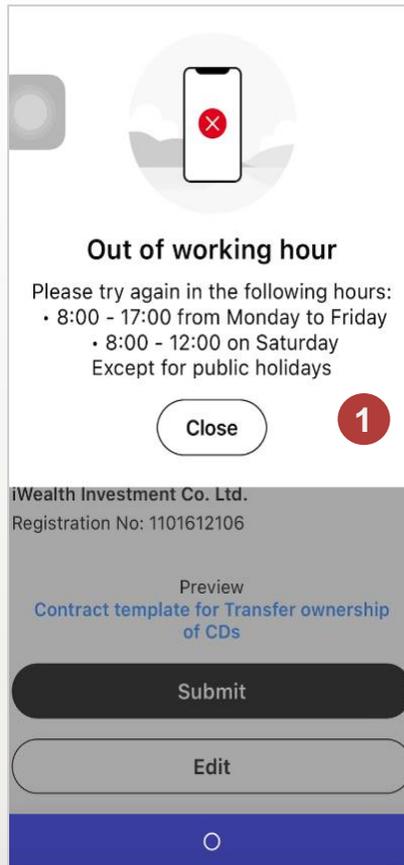
- 8h00 – 17h00 from Monday – Friday.
- 8h00 – 12h00 on Saturday.
- Except for public holidays.

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

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

Criteria system selects CDs for selling:

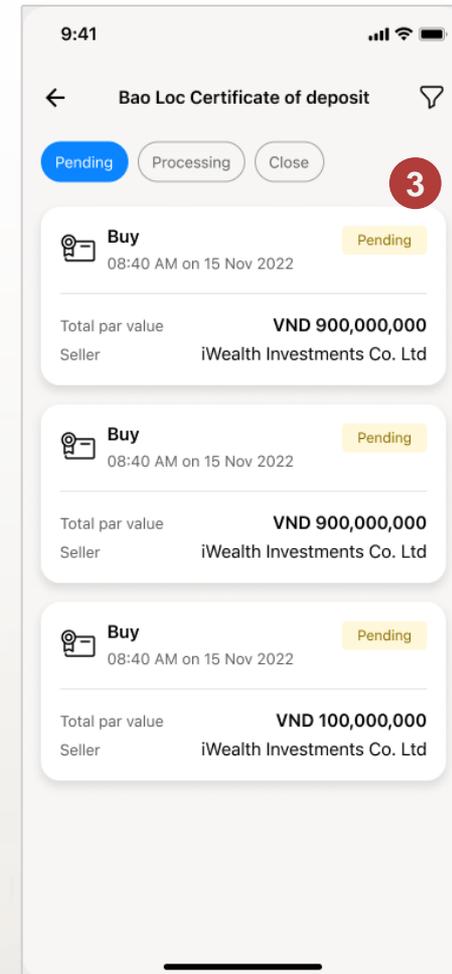
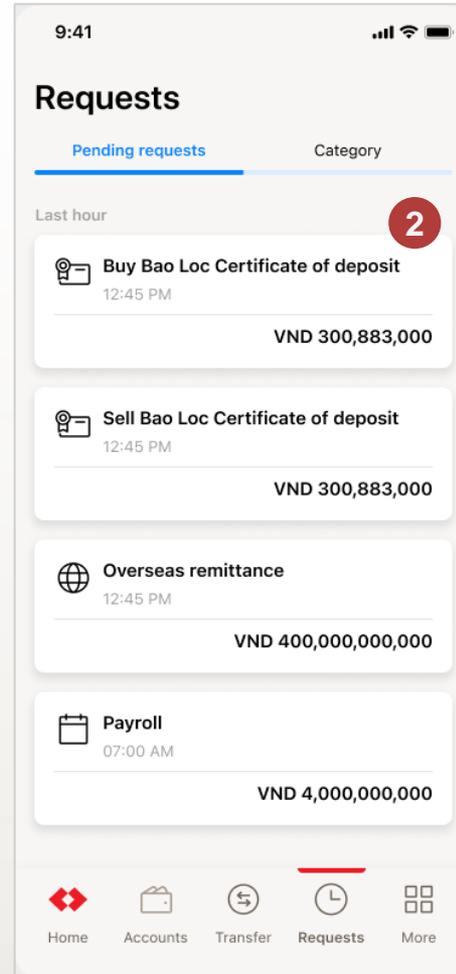
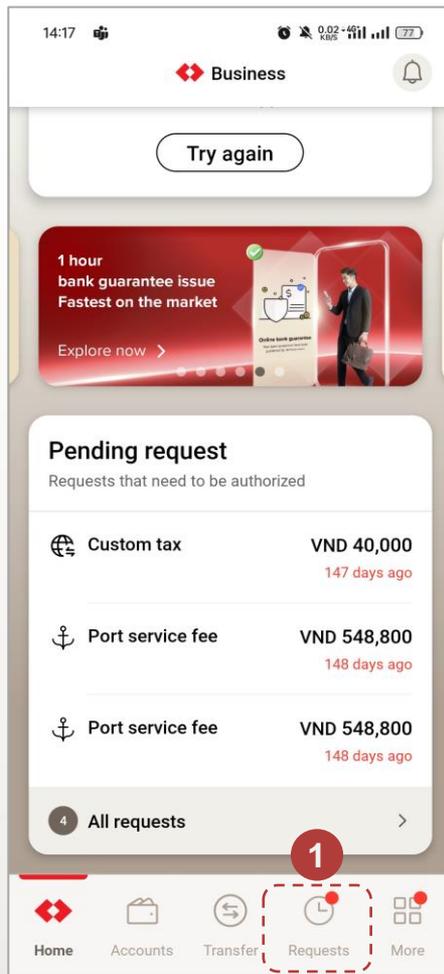
1. Par value from largest to smallest.
2. Nearest interest date.
3. First in, first out.



# 15. Bao Loc Certificate of Deposit

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

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

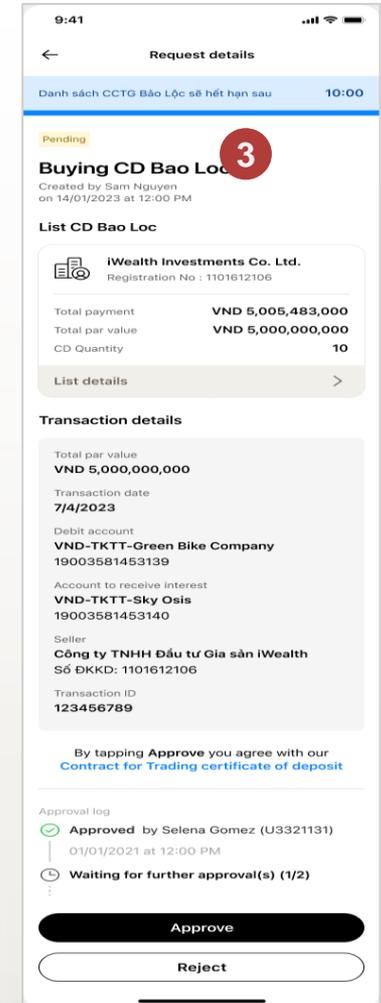
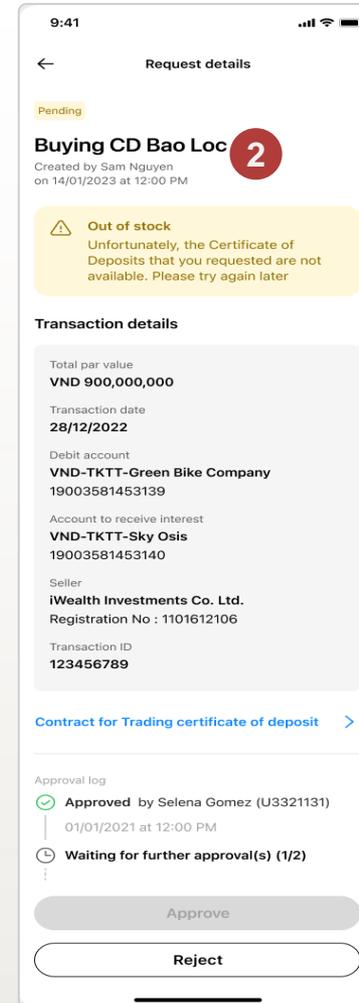
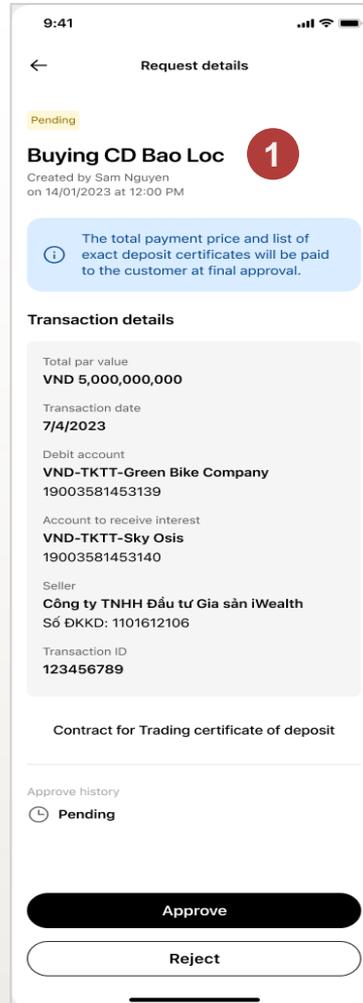


# 15. Bao Loc Certificate of Deposit

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

### All waiting approval status of CDBL

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

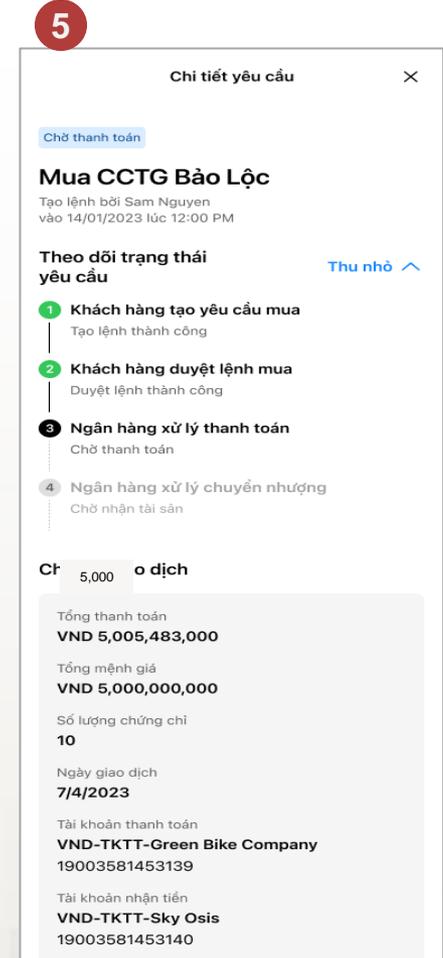
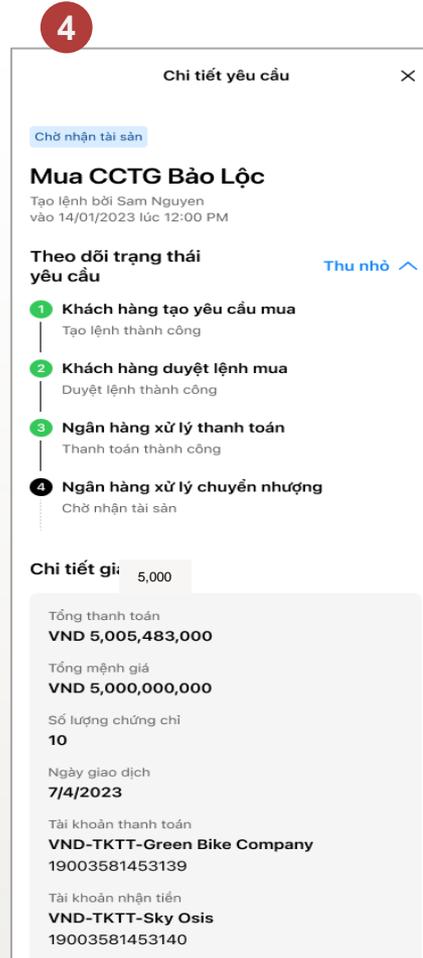


# 15. Bao Loc Certificate of Deposit

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

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

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



# ➤ 15. Bao Loc Certificate of Deposit

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

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

**Requests**

Pending requests (8) Category

Last 1 hour

Buy CD Bao Loc  
05:11 PM  
VND 200,000,000

Today

Today  
VND 2,000,000

Yesterday

Yesterday  
VND 6,000,000,000

Open term deposit  
Yesterday  
VND 1,000,000

Home Accounts Transfer **Requests** More

**Checker 1**

Pending

### Buying CD Bao Loc

Created by Sam Nguyen  
on 14/01/2023 at 12:00 PM

Tổng giá thanh toán và danh sách chứng chỉ tiền gửi chính xác sẽ được trả về cho quý khách hàng vào lần duyệt cuối cùng.

#### Transaction details

Total par value  
**VND 900,000,000**

Transaction date  
**28/12/2022**

Debit account  
**VND-TKTT-Green Bike Company  
19003581453139**

Account to receive interest  
**VND-TKTT-Sky Osis  
19003581453140**

Seller  
**iWealth Investments Co. Ltd.  
Registration No : 1101612106**

Transaction ID  
**123456789**

**Checker 2**

Confirmation time to buy the offer below remains 09:58

Pending

### Buy CD Bao Loc

Created by you on 25/05/2023 at 05:11 PM

#### Transaction details

**Company ABC  
123456789**

Total payment amount **VND 200,723,288**

Total par value **VND 200,000,000**

The quantity of CDs **2,000**

**View CD details**

Total par value **VND 200,000,000**

Transaction date **25/05/2023**

Debit account  
**VND-TGTT-KHDN 60103038 nguyen  
nguye  
19037176238013**

**Listing detail**

Total receiving amount **VND 900,883,000**

Receiving amount	Last interest date
<b>VND 201,883,000</b>	<b>31/12/2022</b>
Purchase amount	Purchase date
<b>VND 201,883,000</b>	<b>31/10/2022</b>
Par value	Interest period
<b>VND 200,000,000</b>	<b>3 months</b>
Receiving interest	Receiving interest rate
<b>VND 1,800,000</b>	<b>5%/ year</b>
Receiving amount	Last interest date
<b>VND 201,883,000</b>	<b>31/12/2022</b>
Purchase amount	Purchase date
<b>VND 201,883,000</b>	<b>31/10/2022</b>
Par value	Interest period
<b>VND 200,000,000</b>	<b>3 months</b>
Receiving interest	Receiving interest rate
<b>VND 1,800,000</b>	<b>5%/ year</b>
Receiving amount	Last interest date
<b>VND 201,883,000</b>	<b>31/12/2022</b>

## ➤ 15. Bao Loc Certificate of Deposit

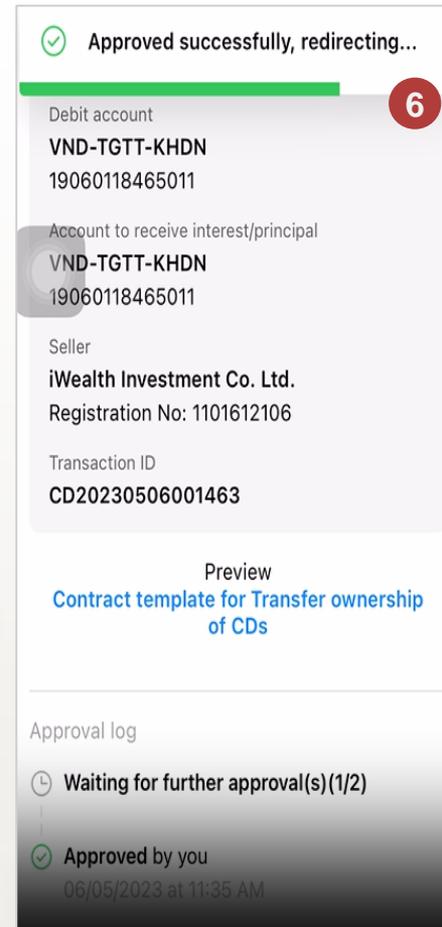
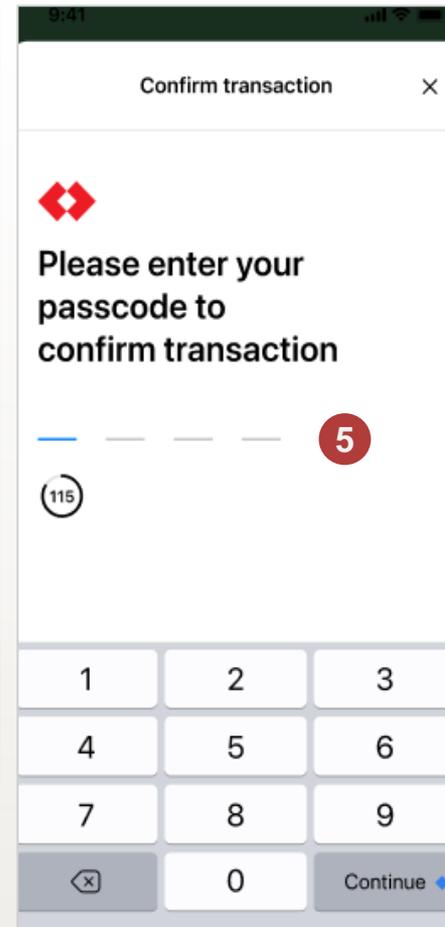
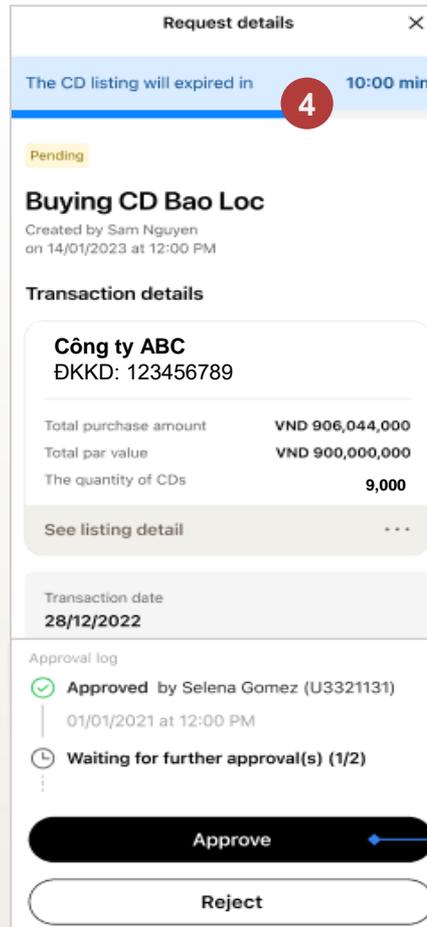
### 15.2. Buy CD Bao Loc – Approve on App TCBB Mobile (continue)

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

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

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

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





## 15. Bao Loc Certificate of Deposit

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

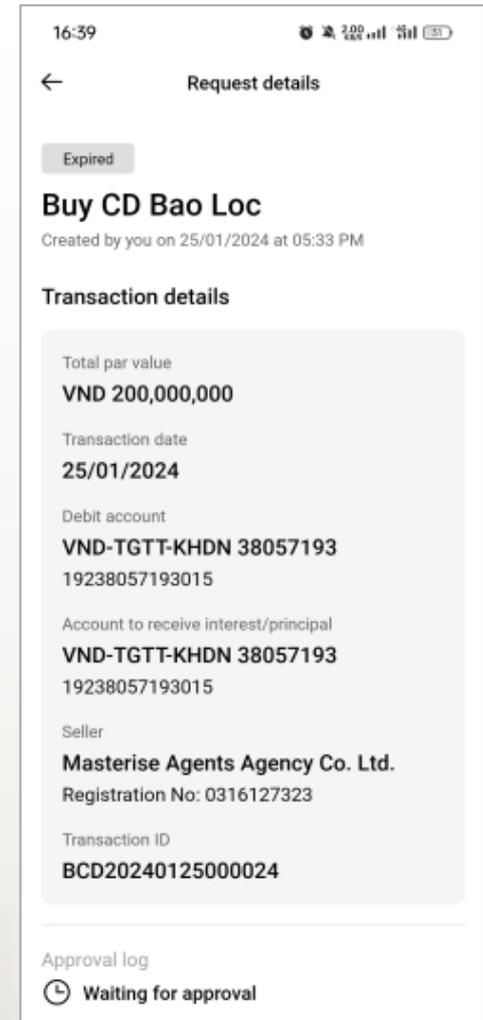
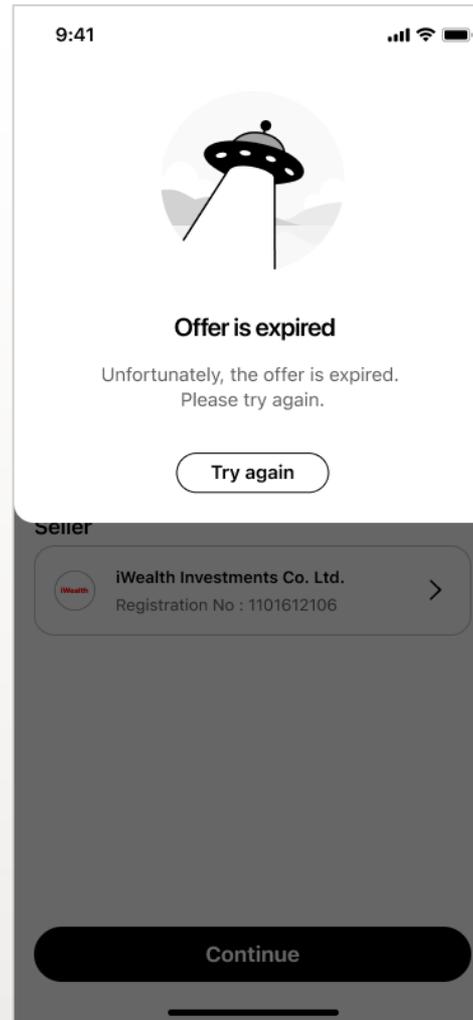
#### Notes:

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

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

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

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



# 15. Bao Loc Certificate of Deposit

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

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

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

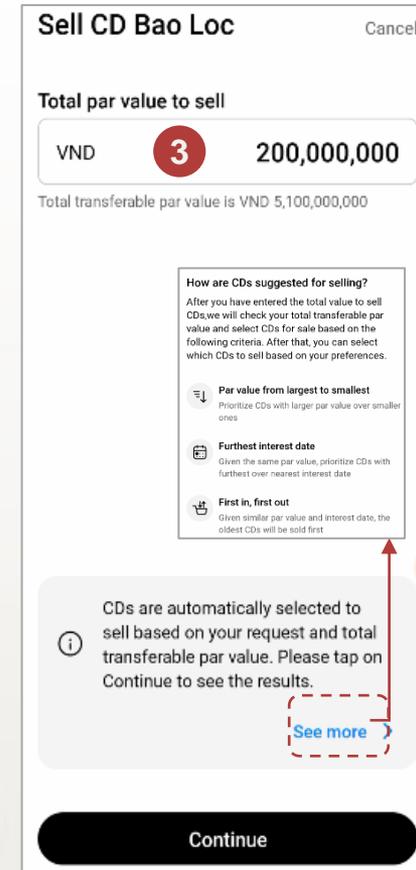
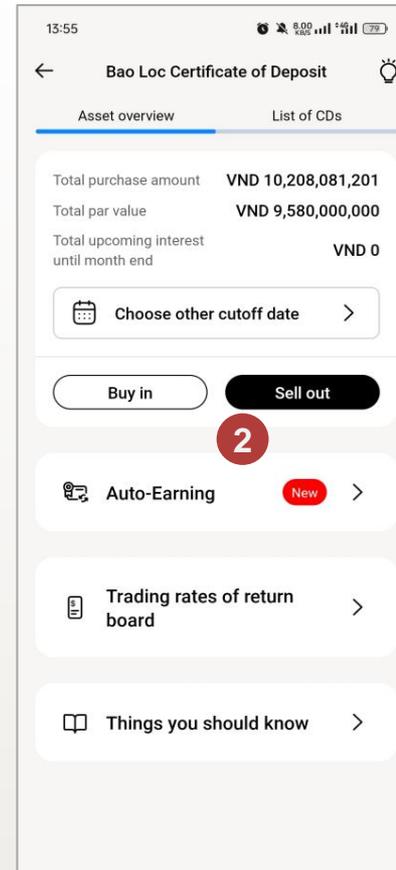
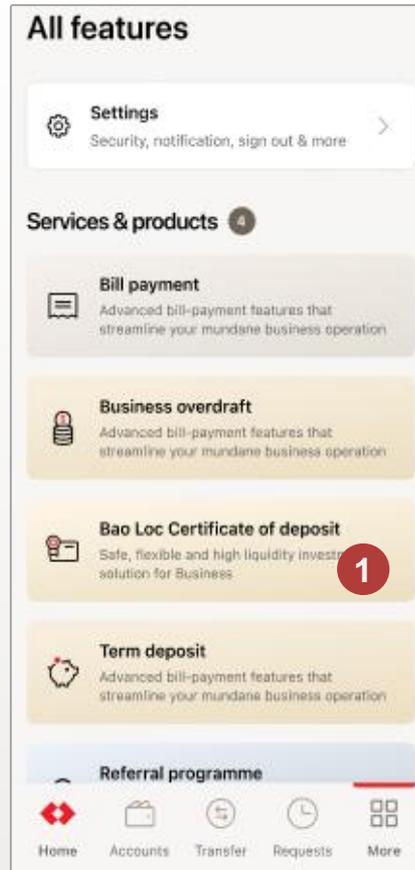
2 In other way, user can click button **Sell out** to initiate new sell request.

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

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

Click **Continue**.

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



## 15. Bao Loc Certificate of Deposit

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

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

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

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

TCBB displays detailed information about the proposed purchase including:

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

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

13:48 5

Sell CD Bao Loc

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

Quantity of CDs: 2

Purchase date  
15/05/2023

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

Total selling par value VND 150,000,000

Continue

Sell CD Bao Loc

Buyer

Choose buyer

Receiving account

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

Choose buyer

ABC Company  
Registration No: 123456789

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

Continue

Sell CD Bao Loc

Total receiving amount  
VND 928,083,054

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

See CD listing detail

Buyer

ABC Company  
Registration No: 123456789

Receiving account

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

Continue

## 15. Bao Loc Certificate of Deposit

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

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

**Listing details**

Total receiving amount: VND 508,660,424

See Return breakdown

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

**Confirm information**

Total par value: VND 500,000,000  
Total purchase amount: VND 507,950,685  
Total return: VND 709,739  
\*including received periodic interest (if any)  
The quantity of CDs: 1

View detailed list of CDs and Return breakdown

Transaction date: 27/04/2023

Buyer: ABC Company  
Registration No: 123456789

Receiving account: VND-TGTT-KHDN 6010303  
19037176247012

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

**Submit**

**Edit**

16:43

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

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

Số

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

**1/ Bên Chuyển Nhượng (Bên A):**

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

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

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

**TECHCOMBANK Business**

Successfully submitted!

Please remind checker to approve before the working hours end

**Request status tracking**

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

**Transaction details**

Total receiving amount: VND 508,660,424

Total par value: VND 500,000,000

Total purchase amount: VND 507,950,685

# 15. Bao Loc Certificate of Deposit

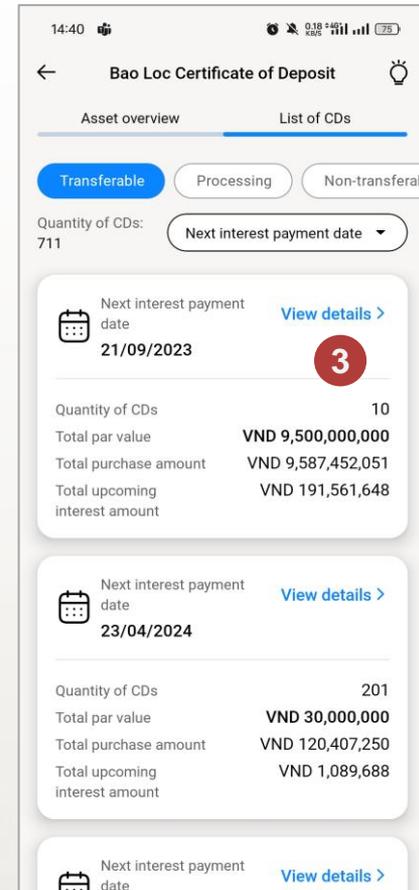
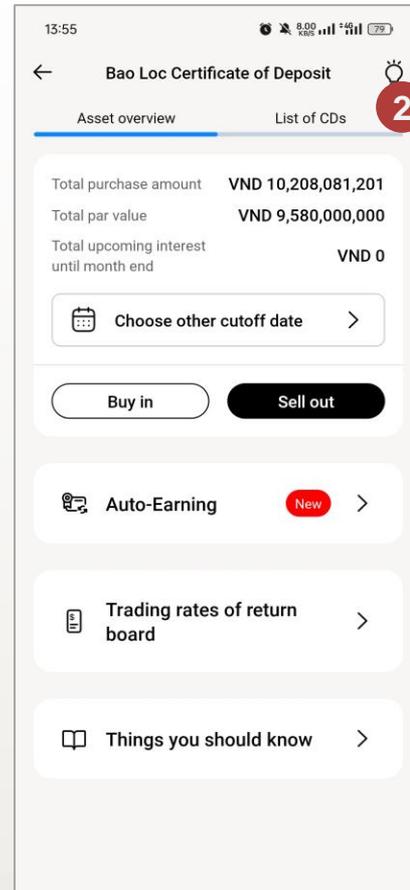
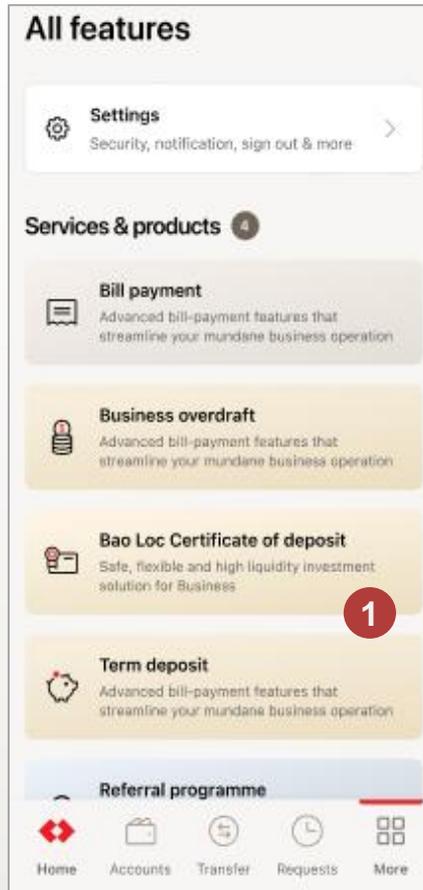
## 15.3. Sell CD Bao Loc – Initiate on App TCBB Mobile (method 2)

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

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

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

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



## ➤ 15. Bao Loc Certificate of Deposit

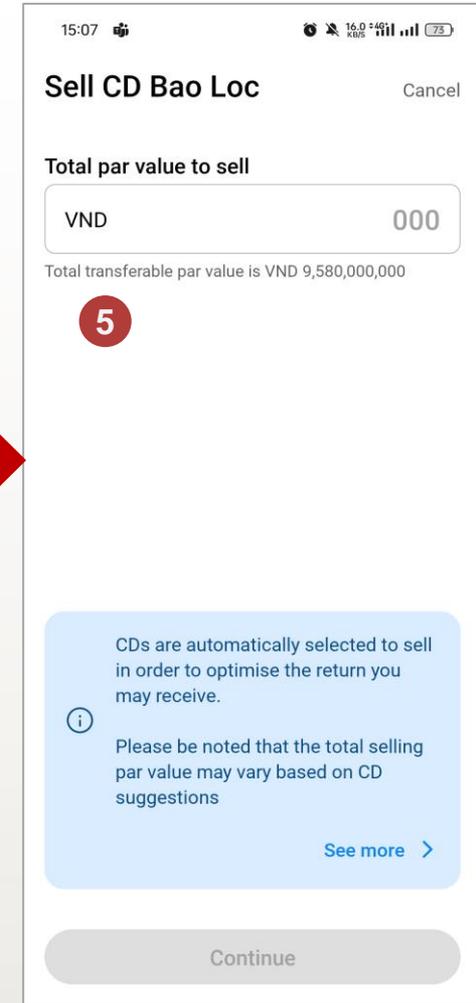
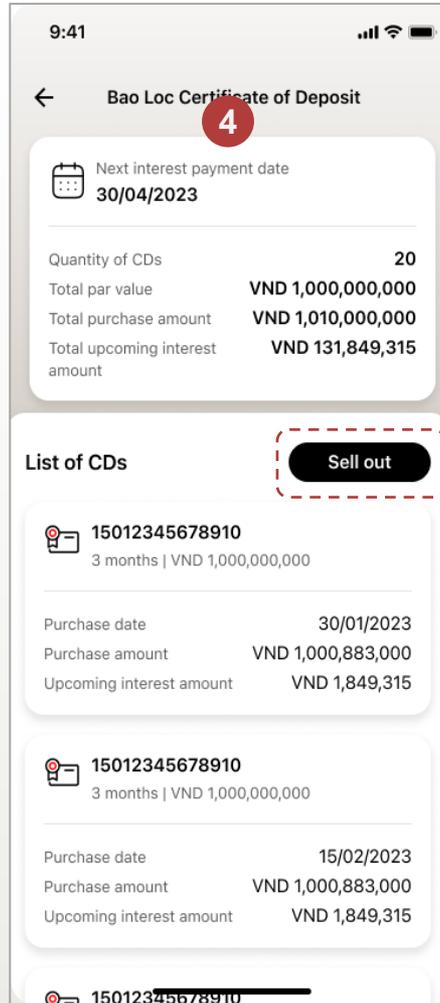
### 15.3. Sell CD Bao Loc – Initiate on App TCBB Mobile (method 2)

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

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

Users also edit the total par value to sell.

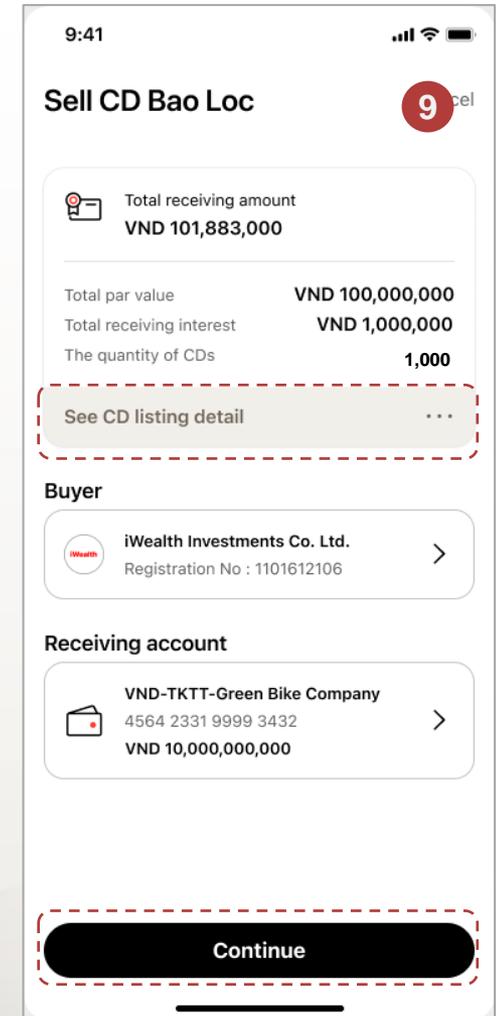
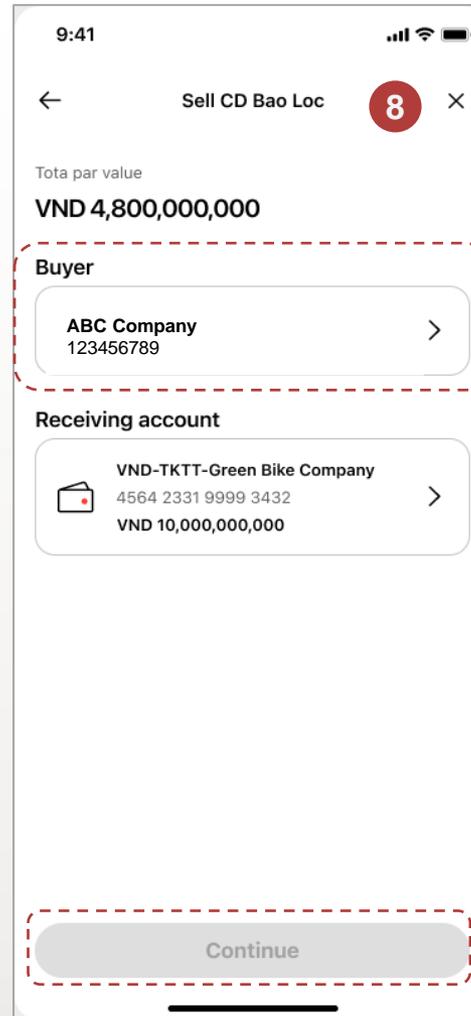
Press **Continue**.



## 15. Bao Loc Certificate of Deposit

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

- 8 The user chooses **Buyer** and the Receiving account to receive money after the sell and then presses **Continue**.
- 9 The system displays detailed purchase proposal information including Total money received; Total par value, Total investment... Detailed list of CDBL and profit analysis table...  
The user clicks **Continue** to move to the next step.



## ➤ 15. Bao Loc Certificate of Deposit

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

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

**Listing details**

Total receiving amount	VND 508,660,424
<a href="#">See Return breakdown</a>	
Receiving amount	Last interest date
VND 508,660,424	10/12/2022
Purchase amount	Purchase date
VND 507,950,685	10/04/2023
Par value	Holding time
VND 500,000,000	18 day(s)
Return	Rate of return
VND 709,739	3 %/year

**Confirm information**

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

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

Transaction date: 27/04/2023

Buyer: ABC Company  
Registration No: 123456789

Receiving account: VND-TGTT-KHDN 6010303  
19037176247012

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

**Submit**

**Edit**

**Contract Template:**

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

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

Số

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

1/ Bên Chuyển Nhượng (Bên A):

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

2/ Bên Nhận Chuyển Nhượng (Bên B):

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

**Successfully submitted!**

Please remind checker to approve before the working hours end

**Request status tracking**

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

**Transaction details**

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

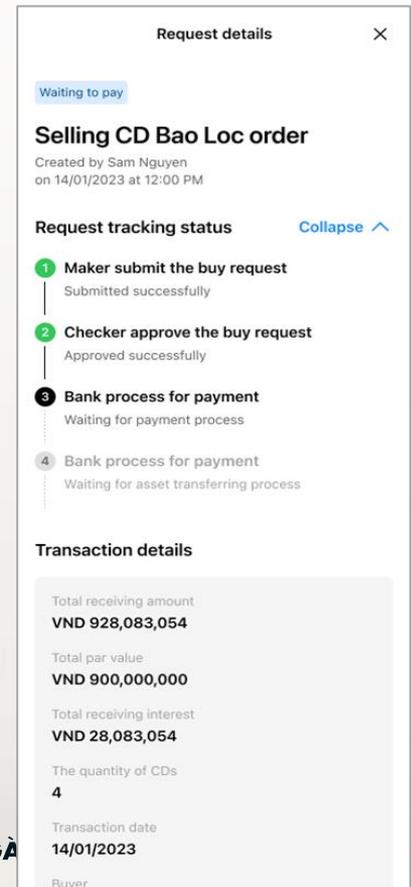
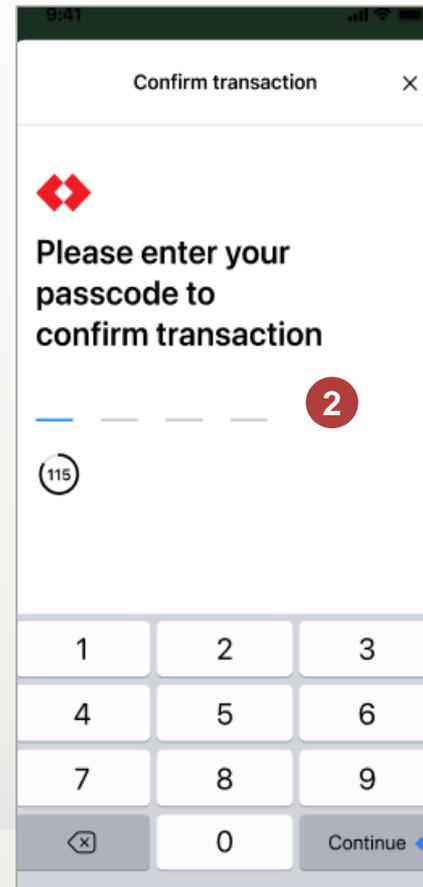
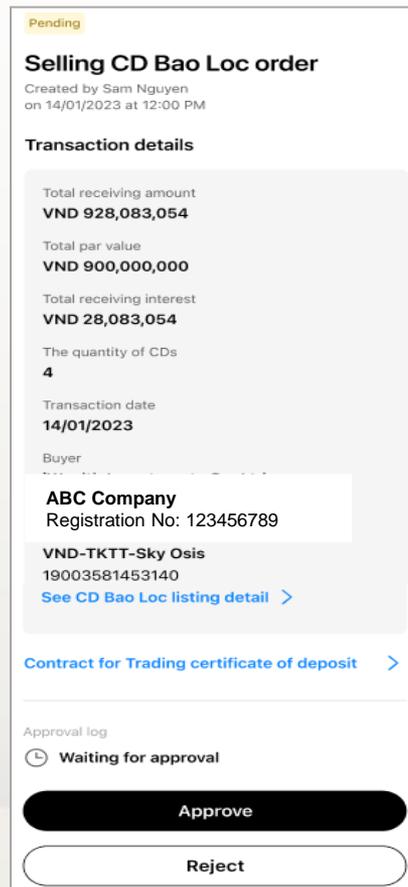
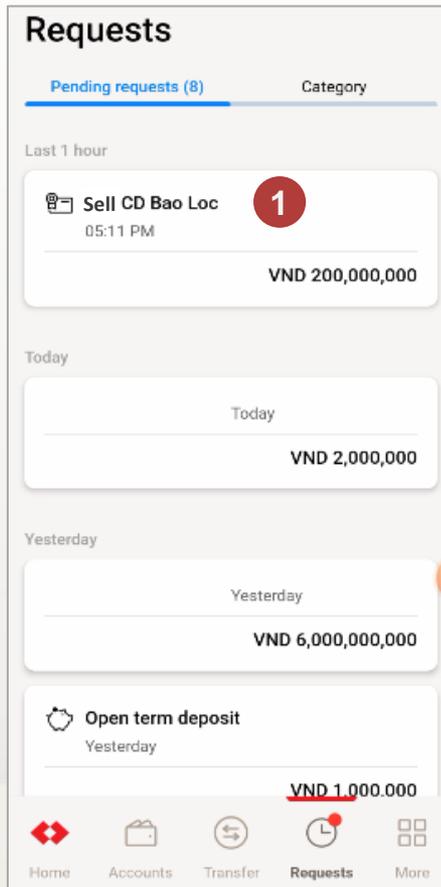


# 15. Bao Loc Certificate of Deposit

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

Steps of approving are the same buy request.

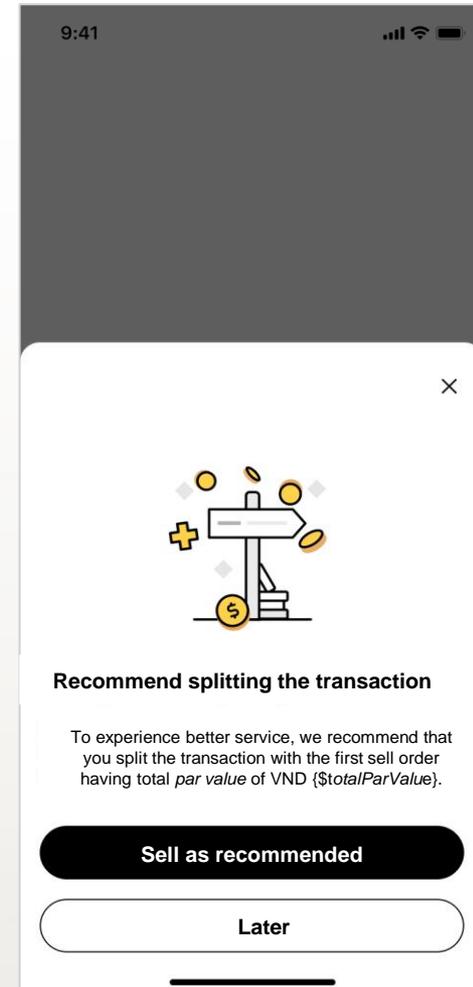
- 1 User checker select Request > choose the pending transaction need to approve. User can view detail list CDs **Return breakdown** and template **Contract for trading certificate of deposit**, too.
- 2 Enter passcode to confirm approving the transaction.



## ➤ 15. Bao Loc Certificate of Deposit

### 15.4. Sell CD Bao Loc – Notes

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



# ➤ 15. Bao Loc Certificate of Deposit

## 15.4. Manage CD Bao Loc

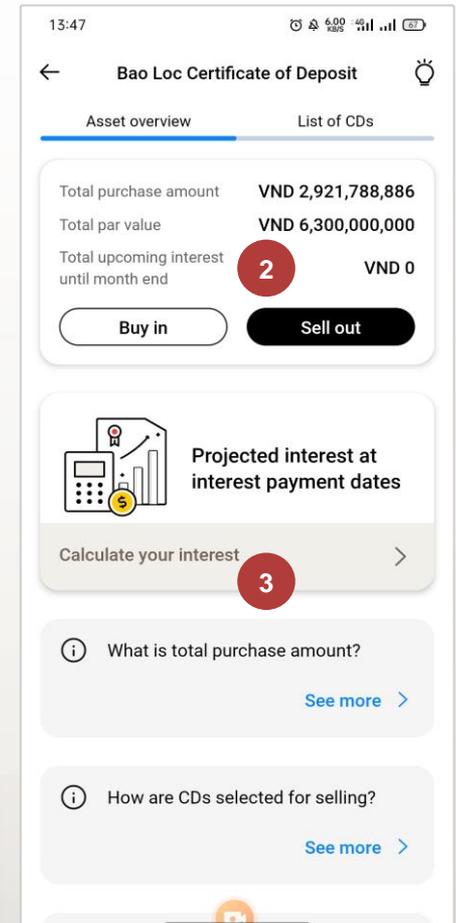
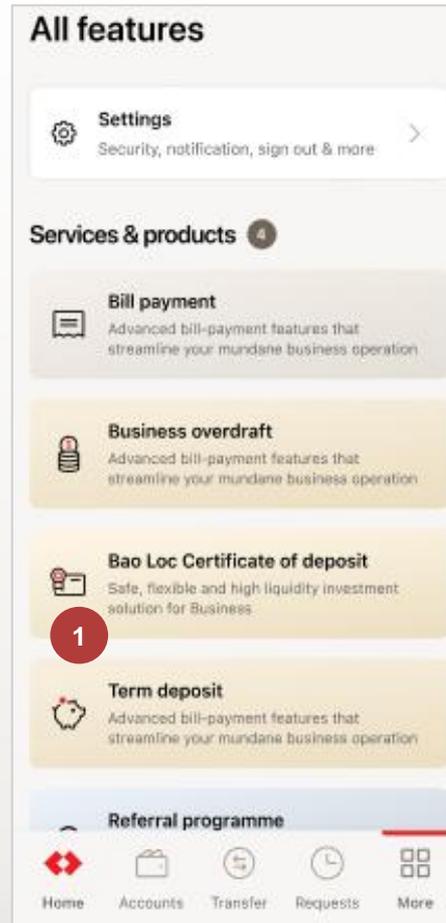
User can enquiry all CDs belong company as following:

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

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

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

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



# 15. Bao Loc Certificate of Deposit

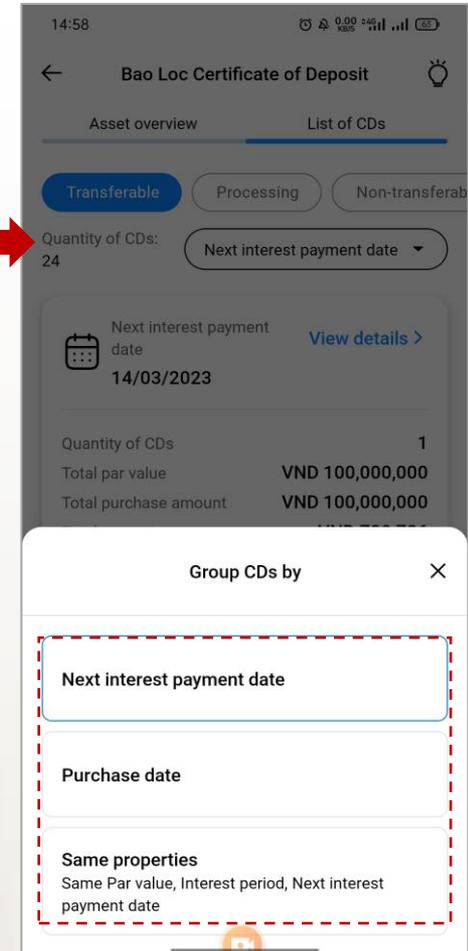
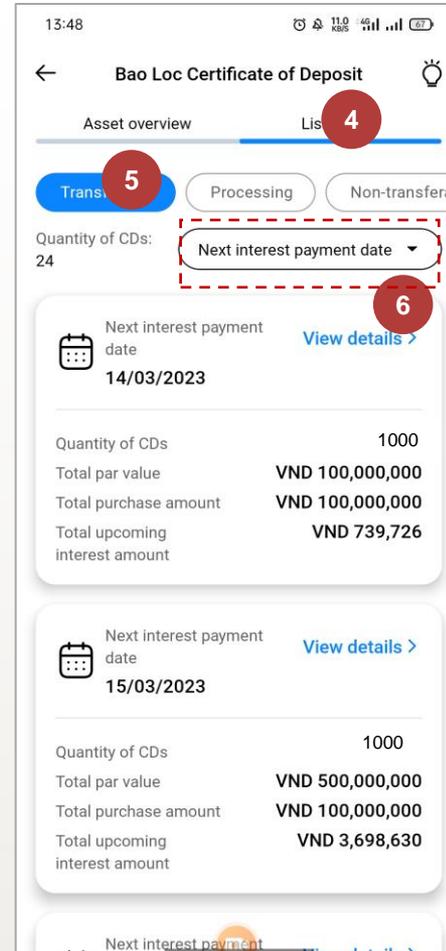
## 15.4. Manage CD Bao Loc (continue)

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

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

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

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





# 15. Bao Loc Certificate of Deposit

## 15.4. Manage CD Bao Loc (continue)

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

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

13:48

Bao Loc Certificate of Deposit

Asset overview | List of CDs

Transferable | Processing | Non-transferable

Quantity of CDs: 24

Next interest payment date

Next interest payment date: 14/03/2023

View details >

Quantity of CDs	1000
Total par value	VND 100,000,000
Total purchase amount	VND 100,000,000
Total upcoming interest amount	VND 739,726

Next interest payment date: 15/03/2023

View details >

Quantity of CDs	1000
Total par value	VND 500,000,000
Total purchase amount	VND 100,000,000
Total upcoming interest amount	VND 3,698,630

13:48

Bao Loc Certificate of Deposit

Asset overview | List of CDs

Transferable | Processing | Non-transferable

Quantity of CDs: 24

Purchase date

Purchase date: 15/01/2023

View details >

Quantity of CDs	1000
Total par value	VND 500,000,000
Total purchase amount	VND 0
Total upcoming interest amount	VND 14,876,712

Purchase date: 18/04/2023

View details >

Quantity of CDs	1000
Total par value	VND 500,000,000
Total purchase amount	VND 500,722,585
Total upcoming interest amount	VND 12,964,384

13:48

Bao Loc Certificate of Deposit

Asset overview | List of CDs

Transferable | Processing | Non-transferable

Quantity of CDs: 24

Same properties

VND 500,000,000

6 months | Interest paid at: 10/06/2023

View details >

Quantity of CDs	1000
Total par value	VND 500,000,000
Total purchase amount	VND 500,722,585
Total upcoming interest amount	VND 12,964,384

VND 500,000,000

6 months | Interest paid at: 30/06/2023

View details >

Quantity of CDs	1000
Total par value	VND 500,000,000
Total purchase amount	VND 0
Total upcoming interest amount	VND 14,876,712

VND 500,000,000

3 months | Interest paid at: 15/03/2023

View details >

Quantity of CDs	1000
Total par value	VND 500,000,000
Total purchase amount	VND 0
Total upcoming interest amount	VND 14,876,712

Bao Loc Certificate of Deposit Data...

Next interest payment date: 01/03/2023

Sell out

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

Your certificates of deposit listing

15027000078141

3 months | VND 500,000,000

Purchase amount	VND 100,000,000
Upcoming interest amount	VND 3,698,630

15027000078257

3 months | VND 100,000,000

Purchase amount	VND 100,000,000
Upcoming interest amount	VND 739,726

15027000077927

3 months | VND 100,000,000

# 15. Bao Loc Certificate of Deposit

## 15.4. Manage CD Bao Loc (continue)

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

The image displays four screenshots of the 'Bao Loc Certificate of Deposit Details' page, each showing a different status for a CD. Each screenshot includes the CD ID, par value, interest period, term, issuance date, maturity date, accrued interest, interest rate, upcoming interest, paid on date, purchase amount, purchase date, holding period, and maturity method. A 'Sell out' button is visible in the first screenshot, and a blue information box is present in the last two screenshots.

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



## 15. Bao Loc Certificate of Deposit

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

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

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

# ➤ 15. Bao Loc Certificate of Deposit

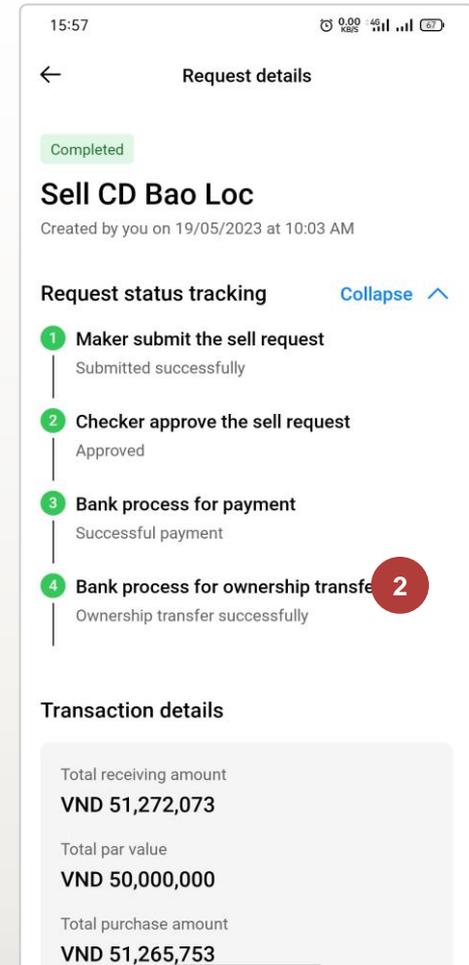
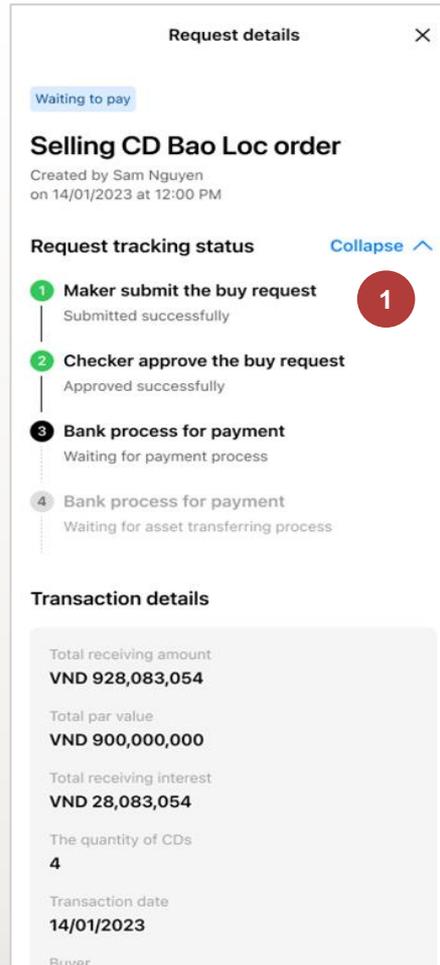
## 15.5. Enquiry CD Bao Loc Transaction

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

- 1 To complete a CCTG Bao Loc transaction on the TCBB Mobile App, you need to go through 4 steps as following:
1. Maker submit a buy/sell request
  2. Checker approve a buy/sell request
  3. Bank process for payment
  4. Bank process for transferring

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

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



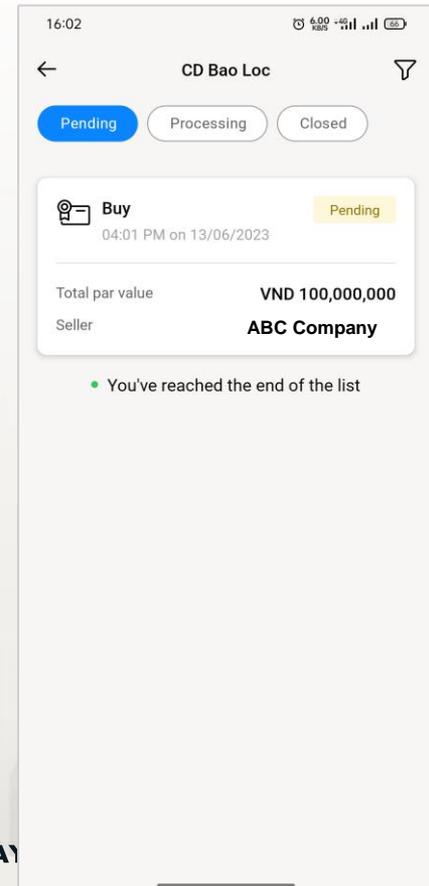
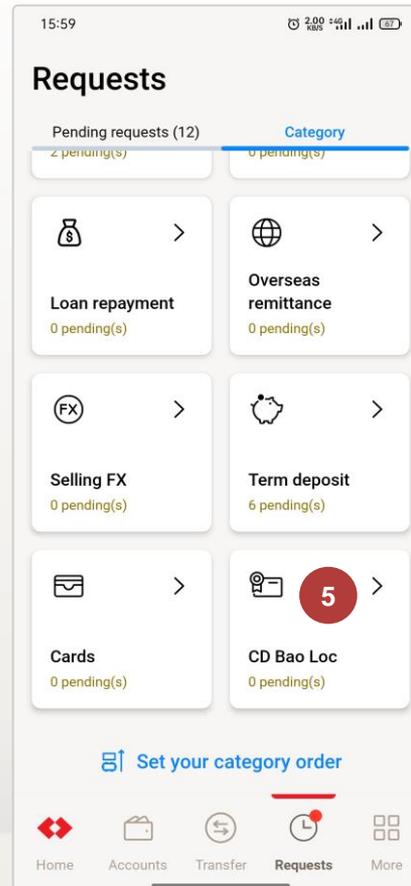
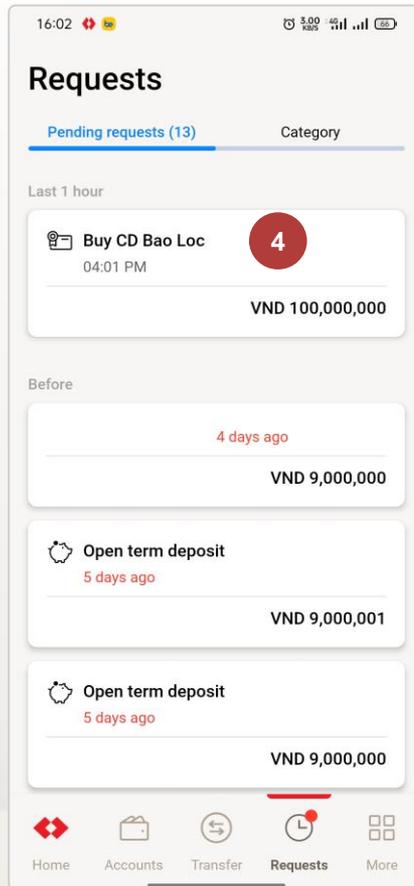
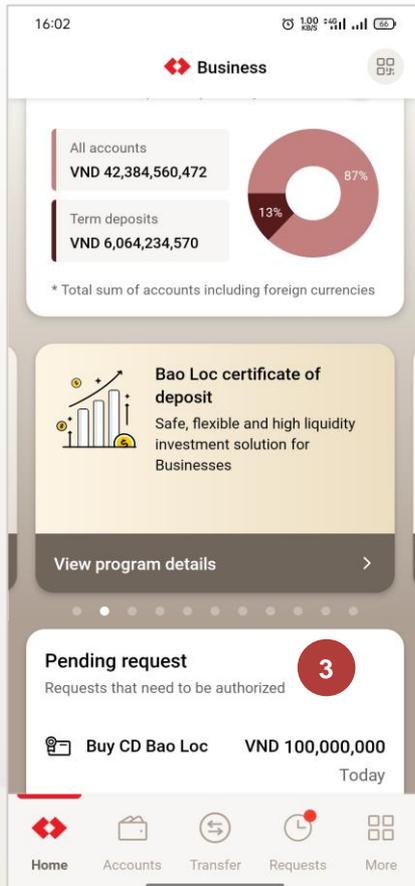


# 15. Bao Loc Certificate of Deposit

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

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

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





## 16. Apply for online CD Bao Loc trading

16.1. Conditions

16.2. Apply online with 3 simple steps



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

### 16.1. Conditions



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



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



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



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

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

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



# ➤ 16. Apply for online CD Bao Loc trading

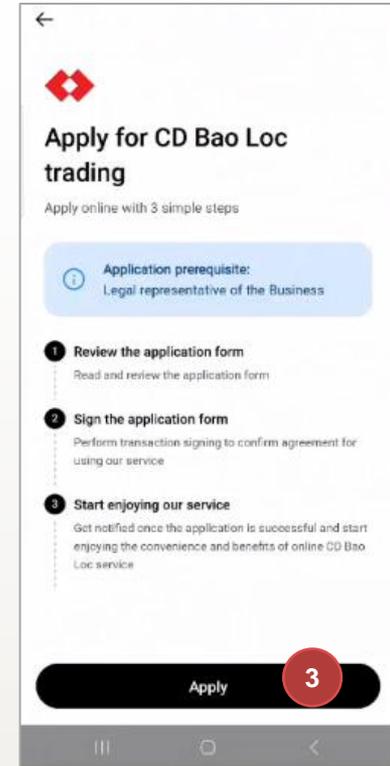
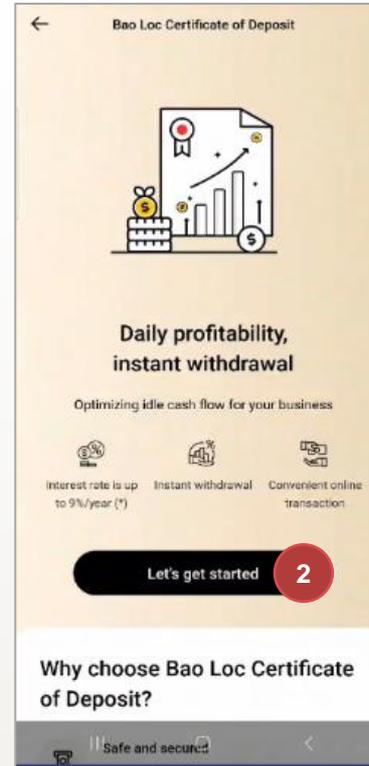
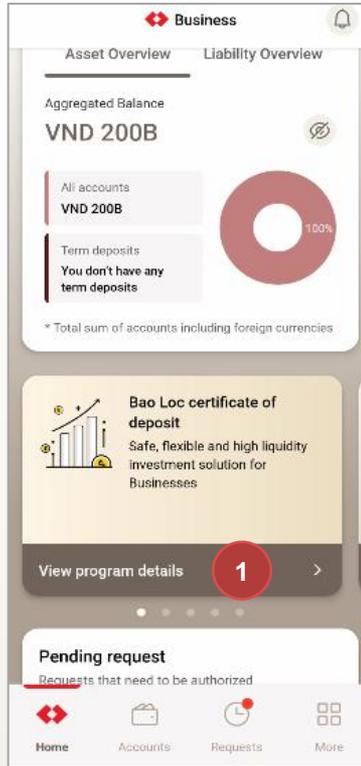
## 16.2. Apply online with 3 simple steps

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

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

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

3 Click **“Apply”**.



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

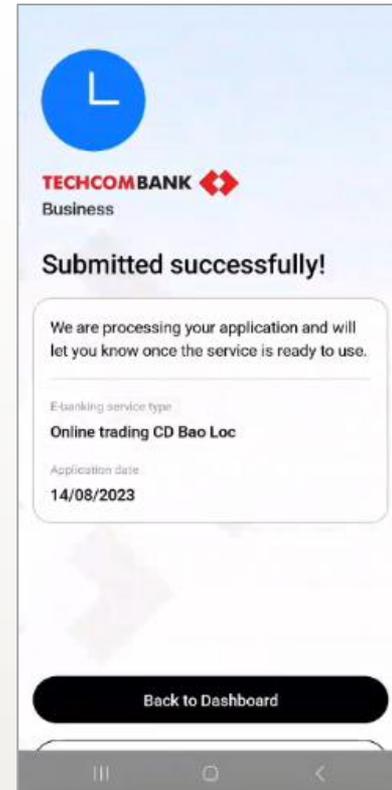
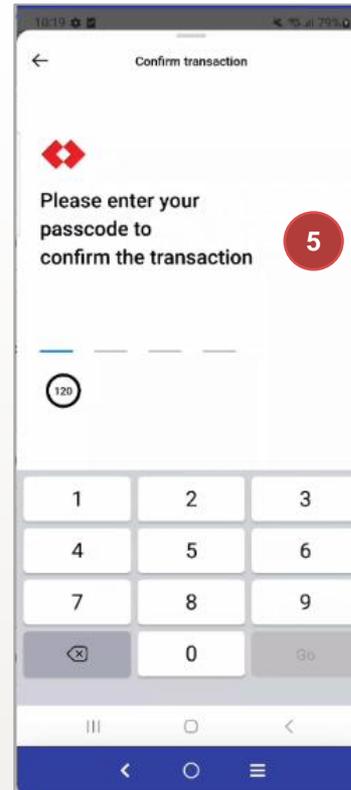
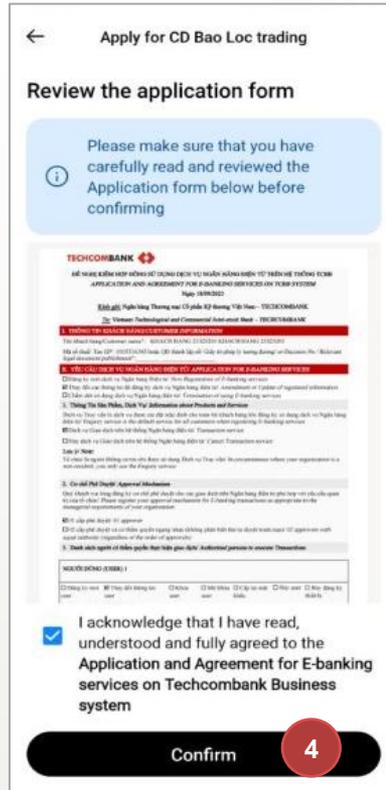
### 16.2. Apply online with 3 simple steps (continued)

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

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

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

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



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

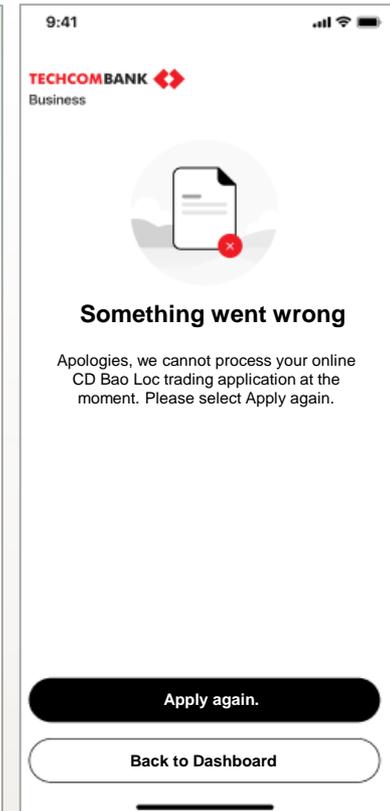
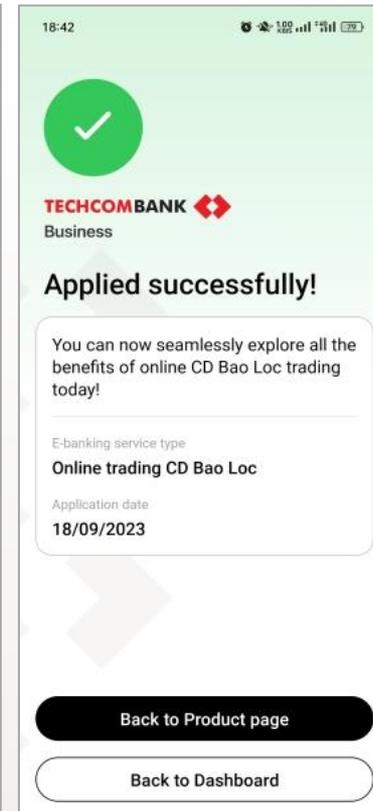
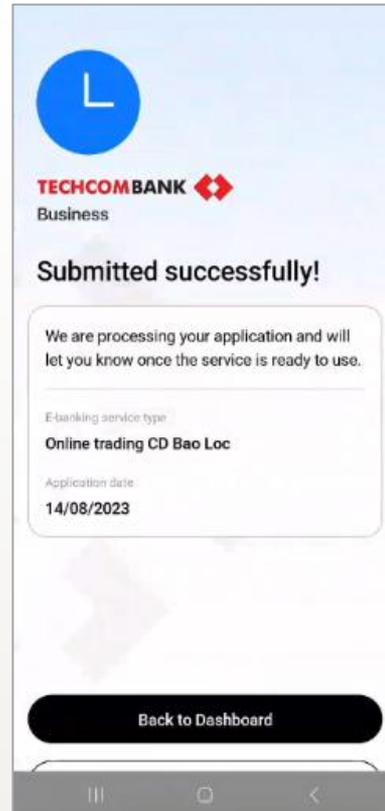
### 16.2. Apply online with 3 simple steps (continued)

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

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

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

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



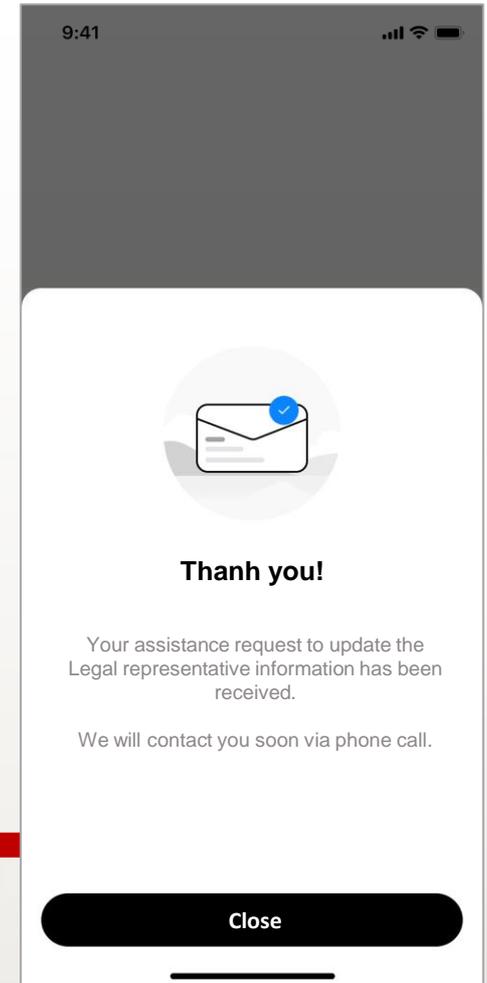
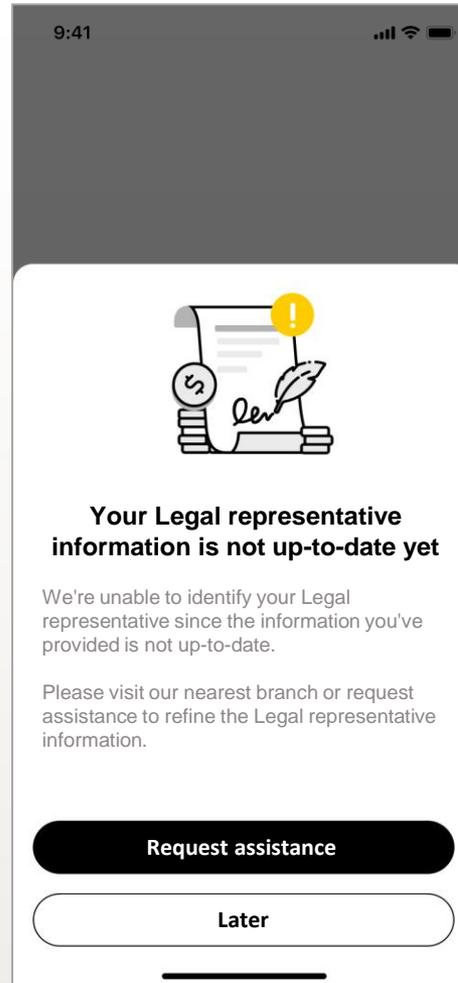
*Note: Processing time for customers' feature registration requests is very fast - only about 5 minutes if the system does not encounter any unusual problems - because this is a completely automatic registration flow, without participation of TCB employees.*

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

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

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

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





## 17. CD Bao Loc Auto-Earning

17.1. Register the feature

17.2. Advantages of Auto-Earning and remarks

## ➤ 17. CD Bao Loc Auto-Earning

### 17.1. Register the feature online via App

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

Select **Let's get started**.

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

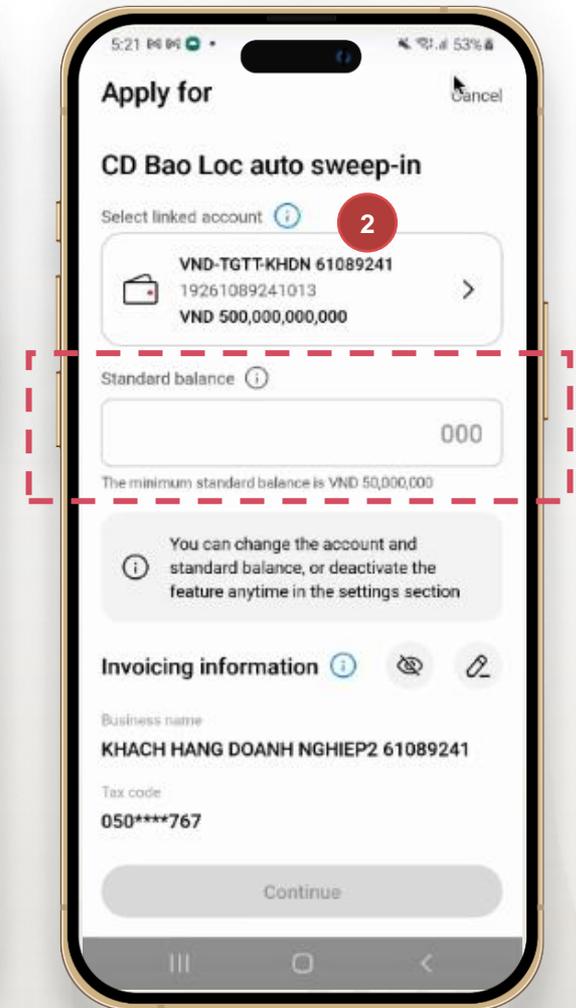
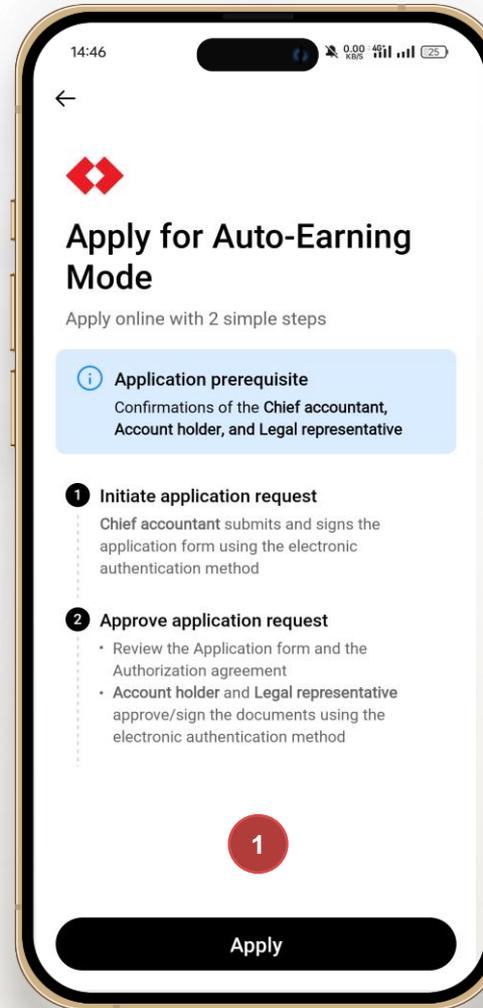
- Chief accountant submit the request.
- Account holder and Legal representative approve the request.

Select **Apply**.

TCBB switch to the registration information interface.

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

Select **Continue**.



## ➤ 17. CD Bao Loc Auto-Earning

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

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

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

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

**Confirm request**

**Application information**

Linked current account  
VND-TGTT-KHDN 60103038  
19261030222015

Threshold  
VND 50,000,000

Estimated effective date  
04/03/2024  
May be changed depending on the approval time of both the Account holder and the Legal representative

**Contract information**

I confirm to have read, understood, and agree to:

Application and agreement for the registration to use the feature

Authorisation contract

Submit

**Application and agreement for the registration to use the feature**

Please carefully read and review the following contract information before confirming

ĐỀ NGHỊ KIỂM HỢP ĐỒNG ĐĂNG KÝ SỬ DỤNG TÍNH NĂNG ĐỀ NGHỊ XÁC NHẬN CHUYỂN NHƯỢNG CHỨNG CHỈ TIỀN GỬI TRÊN KÊNH NGÂN HÀNG ĐIỆN TỬ  
APPLICATION AND AGREEMENT FOR THE REGISTRATION TO USE THE FEATURE TO REQUEST CONFIRMATION OF TRANSFER CERTIFICATE OF DEPOSIT ON E-BANKING CHANNEL  
Ngày/Date: / /

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

**I. THÔNG TIN KHÁCH HÀNG/ CUSTOMER INFORMATION**

Tên khách hàng/ Customer name\*: \_\_\_\_\_

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

By selecting Confirm, I agree to the Application and agreement for the registration to use the feature to request confirmation of transfer CD and the **Terms & Conditions** of the Auto-Earning Mode on online banking

Confirm

**Authorisation contract**

Please carefully read and review the following contract information before confirming

ĐỀ NGHỊ KIỂM HỢP ĐỒNG ĐĂNG KÝ SỬ DỤNG TÍNH NĂNG ĐỀ NGHỊ XÁC NHẬN CHUYỂN NHƯỢNG CHỨNG CHỈ TIỀN GỬI TRÊN KÊNH NGÂN HÀNG ĐIỆN TỬ  
APPLICATION AND AGREEMENT FOR THE REGISTRATION TO USE THE FEATURE TO REQUEST CONFIRMATION OF TRANSFER CERTIFICATE OF DEPOSIT ON E-BANKING CHANNEL  
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**II. YÊU CẦU ĐĂNG KÝ TÍNH NĂNG/ FEATURE INFORMATION**

Tính năng đề nghị xác nhận chuyển nhượng Chứng chỉ tiền gửi

By selecting Confirm, I agree to the Authorisation contract

Confirm

**Confirm transaction**

Please enter your passcode to confirm the transaction

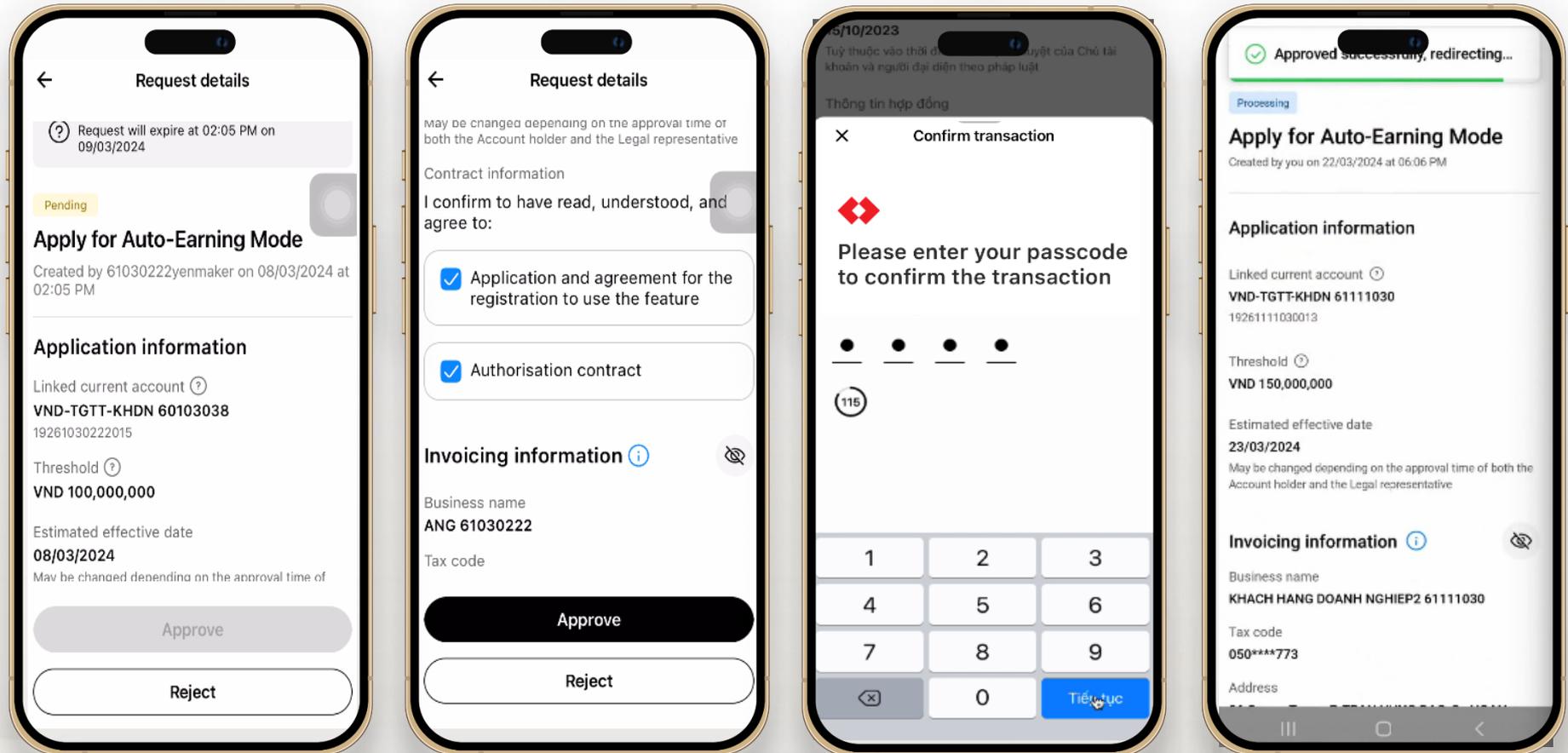
1 2 3  
4 5 6  
7 8 9  
0 Tiếp tục

## ➤ 17. CD Bao Loc Auto-Earning

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

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

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



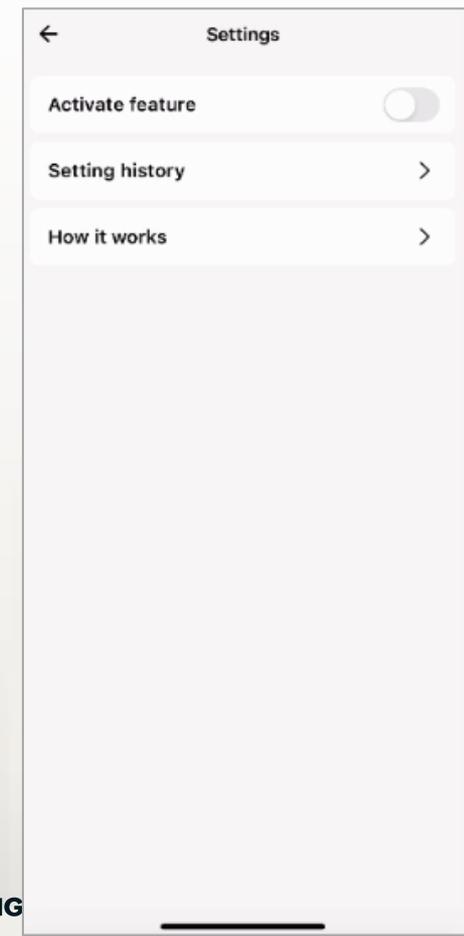
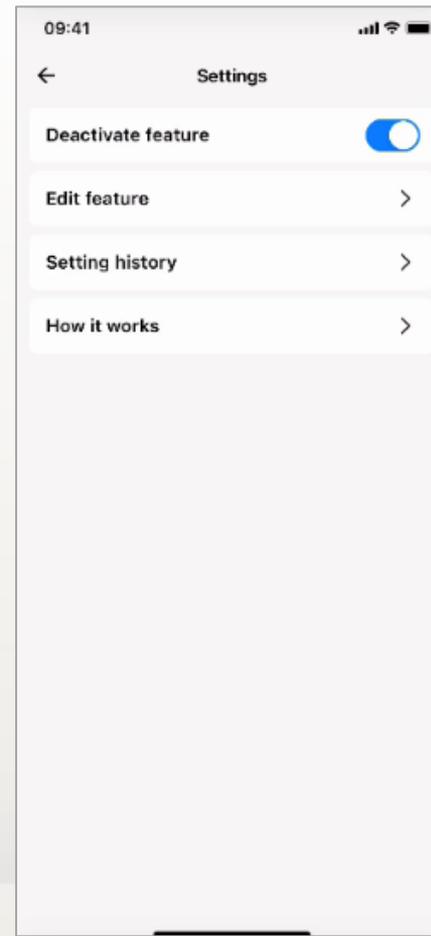
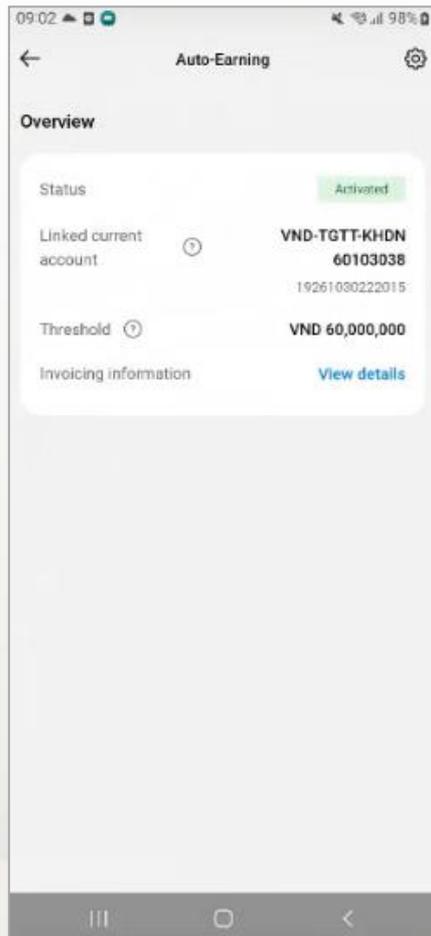
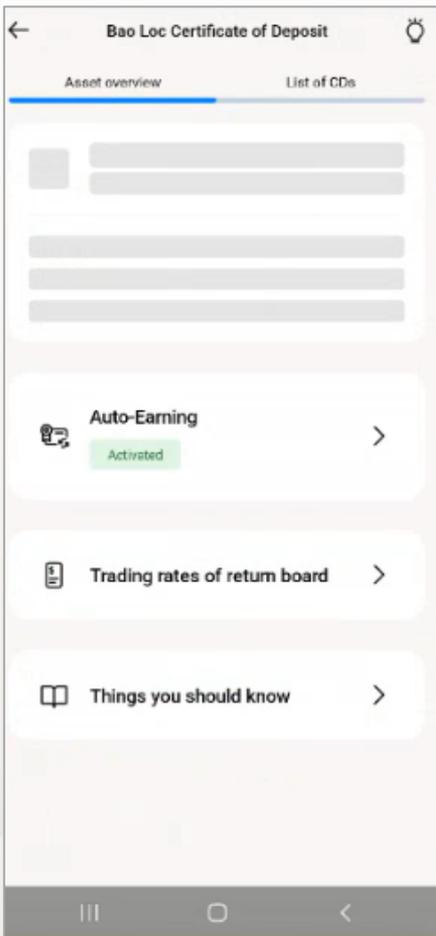
## ➤ 17. CD Bao Loc Auto-Earning

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

If customers want to deactivate feature, users can choose to Auto-Earning > Settings > **Deactivate feature**.

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

Requests will also require both submission and approval steps.



## ➤ 17. CD Bao Loc Auto-Earning

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



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



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



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



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

## ➤ 17. CD Bao Loc Auto-Earning

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

Exceptional cases when customers could not complete the registration journeys

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

- Chief accountant (CA) complete to submit the registration request
- Customers contact RM or CCC for further support
- Techcombank would update data and create new users for Account holder and Legal representative to complete the registration process.

CA could not  
submit the  
registration  
request

CA could not submit the request because the CA's information might be not up-to-date yet. Customers should contact RM or CCC for maintenance at the counter and continue the online registration.

**Note:** At this time, the Auto-Earning registration could be processed on App TCBB Mobile only.

## ➤ 17. CD Bao Loc Auto-Earning

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

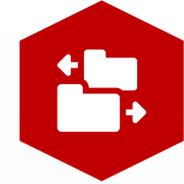


#### Customise profitability threshold as needed

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



#### Transact automatically everyday



#### Flexibly turn feature on and off

Register feature 100% online via App TCBB Mobile.



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

## 17. CD Bao Loc Auto-Earning

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

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



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



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



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

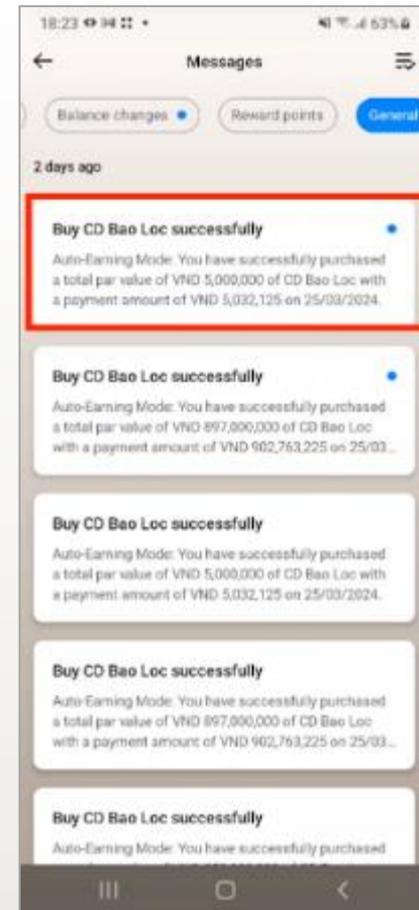
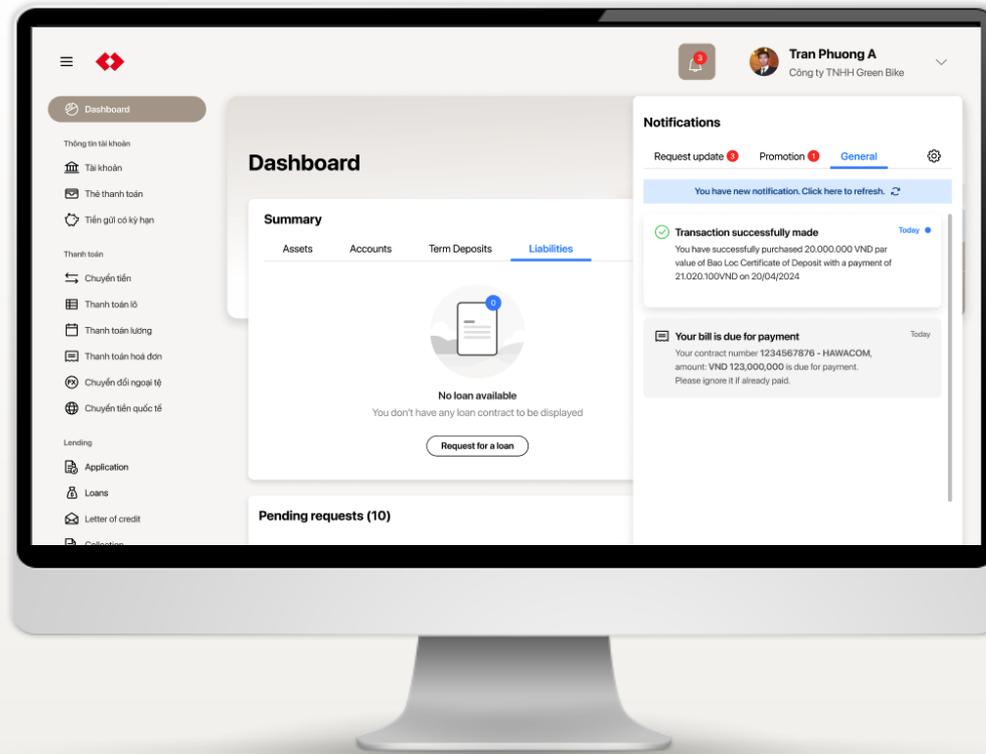


**Notification on completed auto-earning transactions** would be sent both on App & Web TCBB.

# 17. CD Bao Loc Auto-Earning

## 17.2. Advantages of Auto-Earning and remarks

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





## 18. Switch user

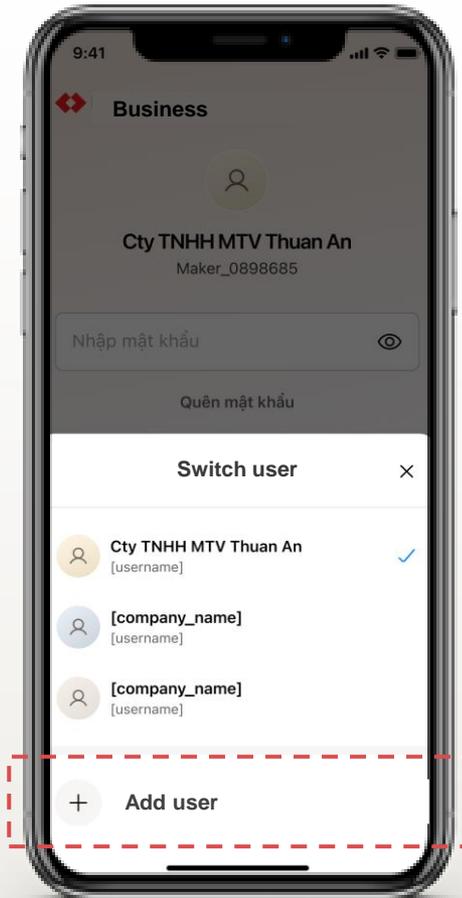
18.1. Conditions

18.2. Add user

18.3. Log in another user

## ➤ 18. Switch user

### 18.1. Conditions



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

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

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

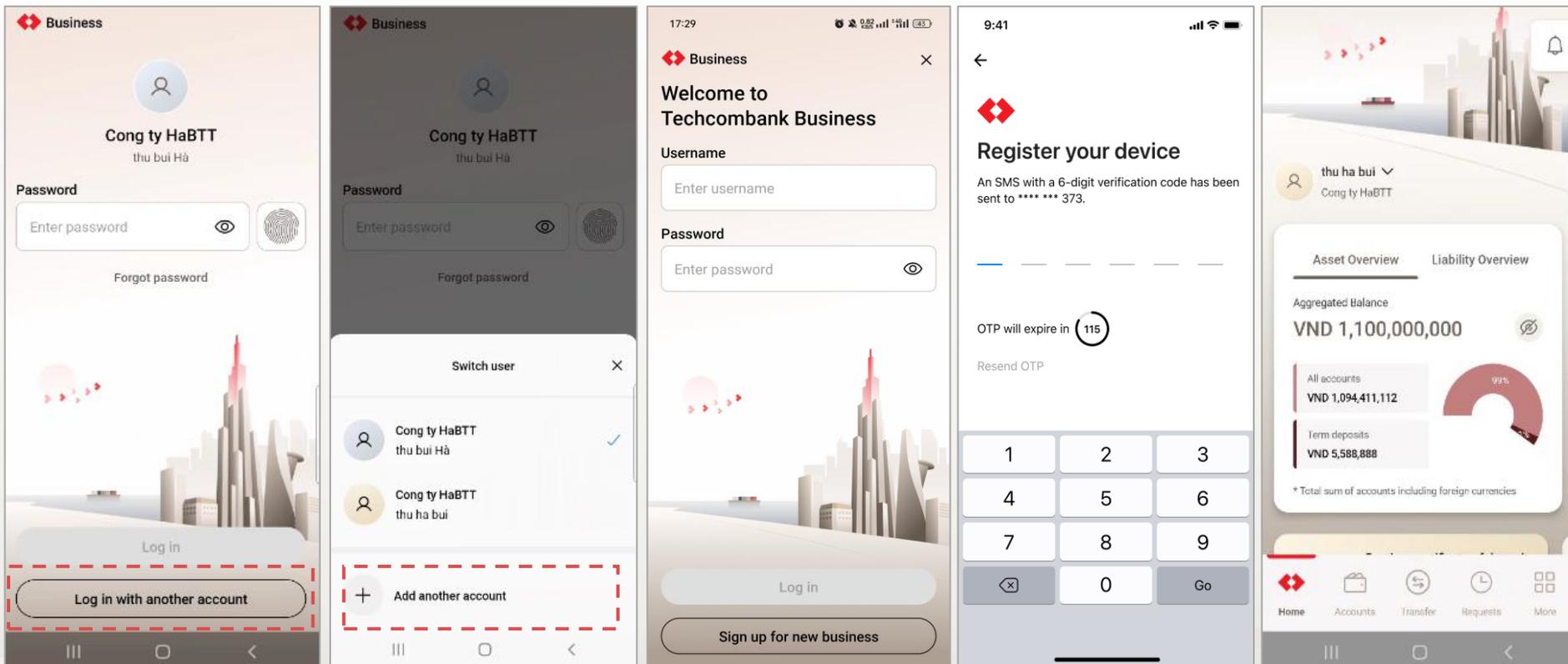
- *Revoke registered device on TCBB Web*
- *Confirm revoked registered device with OTP send via SMS*
- *Register user on new device*

## ➤ 18. Switch user

### 18.2. Add user

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

- Insert **Username/ Password** of new user
- Proceed "**Registering device**" for the new user
- Add new user on TCBB App Mobile successfully and customer will be switched to the new user's screen



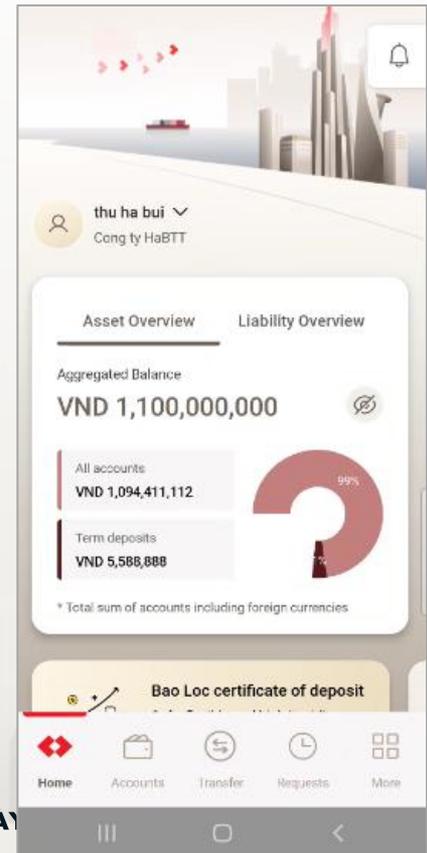
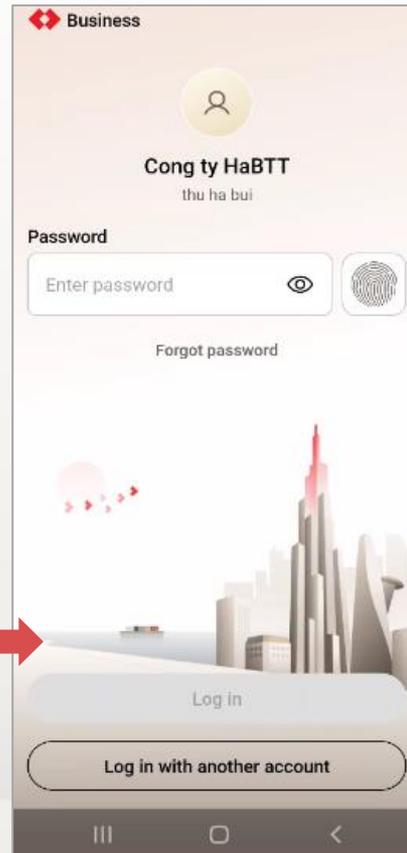
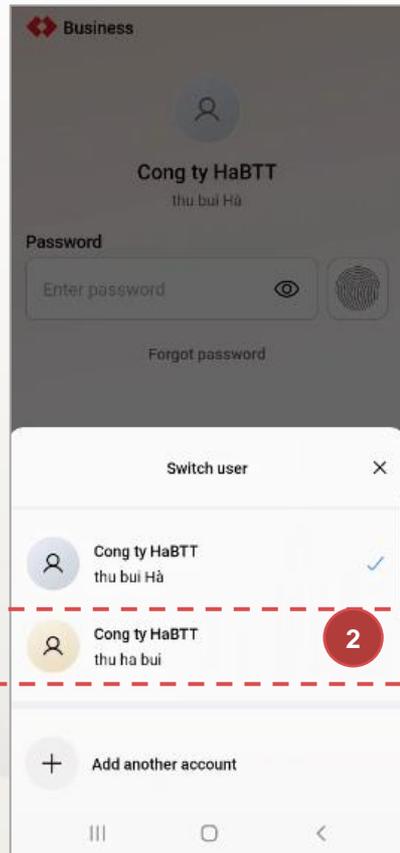
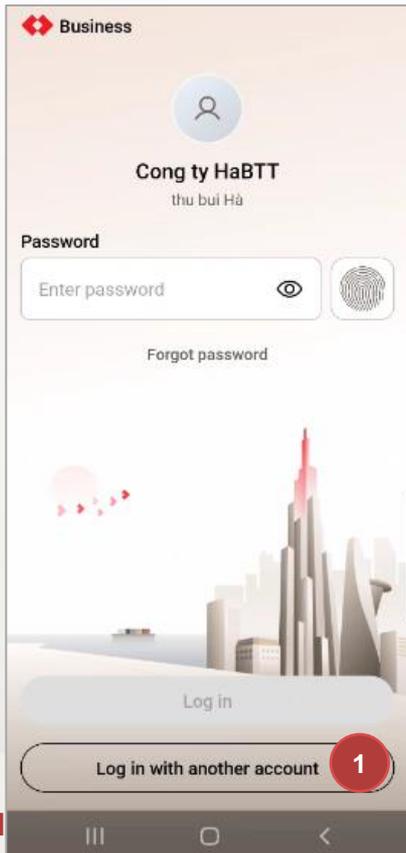


## 18. Switch user

### 18.3. Log in another user

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

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



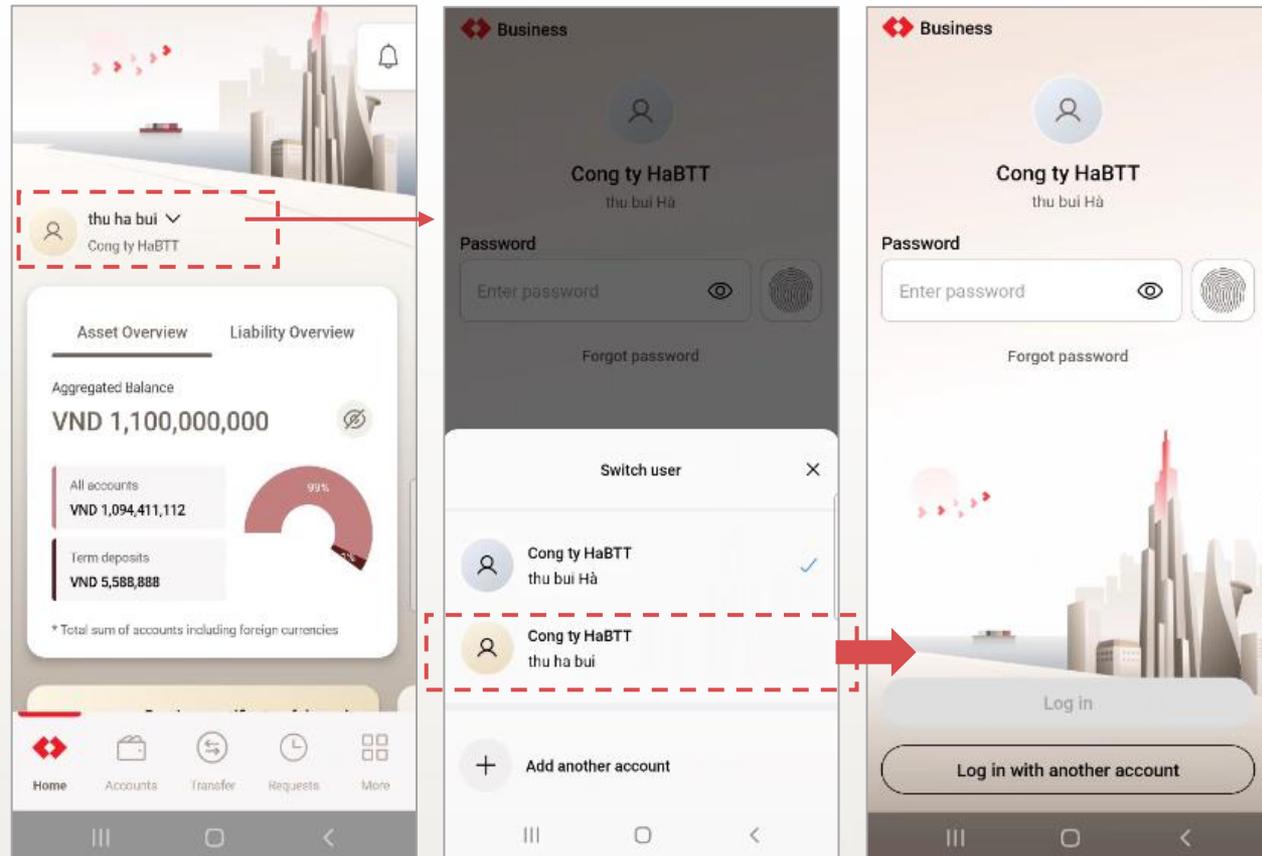
## ➤ 18. Switch user

### 18.3. Log in another (continue)

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

From user's **Dashboard** screen:

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



## 18. Switch user

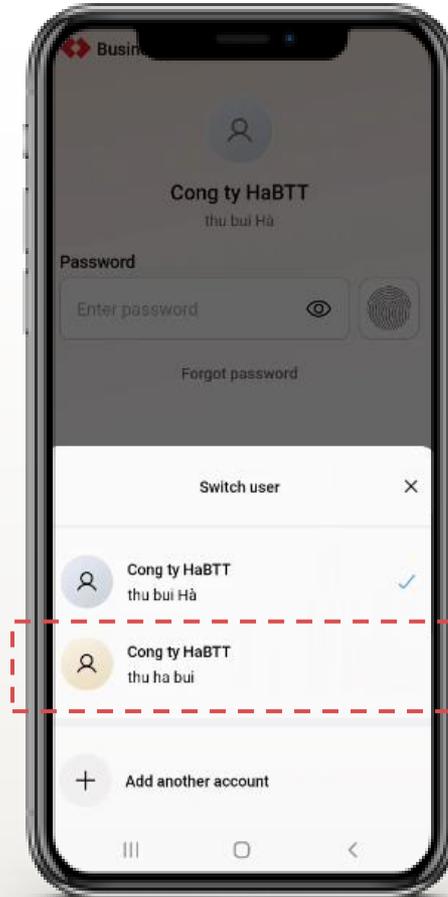
Several important notes when add user and switch user on TCBB mobile



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



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



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



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



# THANK YOU!

