

APPENDIX: NAPAS INSTANT FUND TRANSFER 24/7 USER GUIDE

1. Login

To login service, please access the following address:

https://ebanking.indovinabank.com.vn or access IVB's website:

http://www.indovinabank.com.vn and login INTERNET BANKING. After access successfully Internet-Banking you will see the box below:

	Please Si	gn In
	Vir	tual keyboard?
Username		
Password		
1	MK Ļ	
		Reload
Enter above code		
Language	English	•
		Sign In

Username is your CIF number issued by IVB (7 first digits of account number.)

2. Password

Password is the first time password granted by IVB when you successfully register Internet-Banking service. This password will be sent to the registered email. Password is only used for first time login and must be changed for the next login.

To use Internet-Banking in Vietnamese interface, please choose Vietnamese at Language option.

2.1 Change Password

To change current password, do as following:

- Choose *Change Password* on the left menu.

- Enter your old password on *Old password* box. Enter your new password on *new password* box and *confirm password on confirm password* box.

- Choose Change.

2.2 Reissue Password:

In case you forget your password, IVB will reissue new password as follow:

- Contact IVB's Business Center, Branch/ Transaction office where you have registered Internet Banking service.
- Providing personal information: name, date of birth, ID no.
- IVB will send password to your registered emai.

3. Make Transaction:



- After login successfully, the screen will display these functions: Information Inquiry, Payment, Others, Support
- In order to make transaction, choose Payment---> Online Transactions --- > Authenticated by SMS/Token---> Next

IV/D	(+84 08) 3942 (+84) 1900 58
IVD 世越銀行	T INDOVINA Home Page User Profile Help Desk Logout (10)
Information Inquiries	DO THI KIM ANH
 Account Current account 	ONLINE TRANSACTIONS Choose authenticating method then click Next button to continue.
 Time deposit Loan 	Authenticated By SMS
Card Card Summary Statements Reward Points	Authenticated By SMS Authenticated By USB Token
 Payment Online Transactions Template Management Pending Transactions View Transaction Results 	Internet Banking service authenticated by SMS The service authenticated by SMS with transaction limit not exceed 100,000,000 VND.
 Others Letters of credit Bills and Collections 	
 Support Register for online Mobile 	

• Choose Interbank Transfer Napas 24/7





3.1 INSTANT FUND TRANSFER TO CARD NUMBER: including ATM card, Visa Debit card, Visa Credit Card, Visa Prepaid Card.

• Choose Forms of Transfer : choose instant fund transfer to card number --- > Inquiry Information

▽ Information Inquiries	TRAN VU HO	ANG			
	INTERBANK T	RANSFER NAP	AS 24/7		
 Current account 	HShow Applicat	tion Information			
 Time deposit 	Applicatio	on Information			
○ Loan	Debit to Accour	nt No.:	1032376	-001 VND VANA Available balance: VND 1,090,296	
∵ Card	Forms Of	Transfer			
 Card Summary 	Forms of Trans	fer:	Instant f	und transfer to card number	-
StatementsReward Points	Choose Forms o Banks Benefician	f Transfer for deta y list.	ils of List of Ba	anks Beneficiary via card number	
▽ Payment	Beneficia	ry Information			
Online Transactions Template Management	Card Number:*				Inquiry information
 Pending Transactions View Transaction Results 	Beneficiary Nar	ne:*			
▽ Others	Tranfer D	etails			
 Letters of credit Bills and Collections 	Currency and A	mount:*			0
✓ Support	Transfer Details	3 :			
 Register for online Mobile Banking 	Bank Charges	To:*	© Mysel	If Beneficiary	<u> </u> ;,
 Application forms (print version) Change Password <u>User Information</u> 	I confirm that I have read, understood and agreed with the <u>Terms and Conditions</u> of IVB. O Accept Terms and Conditions® Decline Terms and Conditions				
User guideLogout	Back	Continue	Save Draft		

• After the system displays the correct beneficiary name, input Currency and Amount ---> Transfer Details ---> choose who will be charges at *Bank Charges to* ---> Accept Terms and Conditions

▽ Information Inquiries	TRAN VU HO	ANG			
	INTERBANK	RANSFER NAP	NPAS 24/7		
, a count	HShow Applica	tion Information			
Current account Time dependent	Application Information				
 Loan 	Debit to Accou	nt No.:	1032376-001 VND VAliable balance: VND 1,090,296		
▽ Card	Forms Of	Transfer			
Card Summary Statemente	Forms of Trans	fer:	Instant fund transfer to card number		
 Reward Points 	Choose Forms of Transfer for details of List of Banks Beneficiary via card number Banks Beneficiary list.				
▽ Payment	Beneficia	ry Information			
Online Transactions Template Management	Card Number:*		4221 5158 5307 9350 Inquiry information		
 Pending Transactions View Transaction Results 	Pending Transactions Beneficiary Name:* View Transaction Results		TRAN VU HOANG		
▽ Others	Tranfer D	etails			
Letters of credit	Currency and A	Amount:*	VND - 50,000		
 Bills and Collections 			VIETNAMESE DONG FIFTY THOUSAND		
▽ Support	Transfer Detail	5:	Uniform payment		
 Register for online Mobile Banking 			th.		
 Application forms (print version) 	Bank Charges	To:*	Myself Beneficiary		
 Change Password 	I confirm that	I confirm that I have read, understood and agreed with the Terms and Conditions of IVB.			
 User Information 	Accept Ter	ms and Conditio	ions 💿 Decline Terms and Conditions		
User guide Leggeut					
Cogodi	Back	Continue	Save Draft		



• Input confirm code from SMS --- > Continue

RAN VU HOANG CONFIRM YOUR TRANSACT put code OTP from SMS and c ame: ebit to Account No.: urrency and Amount: mount in Words: eneficiary Ame:	TON Sick Continue to confirm this transaction. TRAN VU HOANG 1032376-001 VND50,000 VIETNAMESE DONG FIFTY THOUSAND TRAN VU HOANG
CONFIRM YOUR TRANSACT put code OTP from SMS and c ame: ebit to Account No.: urrency and Amount: mount in Words: eneficiary Name:	TON Click Continue to confirm this transaction. TRAN VU HOANG 1032376-001 VND50,000 VIETNAMESE DONG FIFTY THOUSAND TRAN VU HOANG
ame: ebit to Account No.: urrency and Amount: mount in Words: eneficiary Name:	TRAN VU HOANG 1032376-001 VND50,000 VIETNAMESE DONG FIFTY THOUSAND TRAN VU HOANG
ayment Details:	4221 5158 5307 9350 UNIFORM PAYMENT
put confirm code from SMS	GKMUUe
Back Continue	

• Successful Transaction

TRAN VU HOANG Information Inquiries TRANSACTION RESULT Name: TRAN VU HOANG 1032376-001 VND50,000 VIETNAMESE DONG FIFTY THOUSAND TRAN VU HOANG Current account Debit to Account No.: Time deposit Loan Currency and Amount: Amount in Words: Card TRAN VU HOANG Beneficiary Name: Card Summary Beneficiary Account: 4221 5158 5307 9350 Statements Payment Details: UNIFORM PAYMENT Reward Points YOUR TRANSACTION WITH REF NO. 16315.1032376.002 IS SENT TO OUR BANK SUCCESSFULLY AND BEING PROCESSED. Payment Please follow the path "View Transaction Results" to print your successful TRANSFER APPLICATION. • Online Transactions Save this as template for next transactions? Save Template Management Pending Transactions Continue View Transaction Results Others Letters of credit Bills and Collections Support Register for online Mobile

- Banking
- · Application forms (print version)
- Change Password
 User Information
- User Informat
- User guide
- Logout



3.2. INSTANT FUND TRANSFER TO ACCOUNT NUMBER:

• Choose instant fund transfer to account

▽ Information Inquiries	TRAN VU HOANG				
	INTERBANK TRANSFER NAPAS 24	4/7			
	HShow Application Information				
Current account	Application Information				
 Loan 	Debit to Account No.:	1032376-001 VND Available balance: VND 1,090,296			
▽ Card	Forms Of Transfer				
 Card Summary Statements 	Forms of Transfer:	Instant fund transfer to account			
 Reward Points 	Choose Forms of Transfer for details of Banks Beneficiary list.	List of Banks Beneficiary via account number			
▽ Payment	Beneficiary Information				
Online Transactions Template Management	Account Number:*				
 Pending Transactions 	Beneficiary Bank:*	Select a Beneficiary Bank			
 View Transaction Results 	Repetician/Name:*				
▽ Others	Denenciary Name.				
 Letters of credit 	Tranfer Details				
 Bills and Collections 	Commence and Amountst				
Support	Currency and Amount.				
Register for online Mobile Banking	Transfer Details:				
 Application forms (print version) Change Password 	Bank Charges To:∙	O Myself Beneficiary			
 User Information User guide 	I confirm that I have read, understood and agreed with the <u>Terms and Conditions</u> of IVB. © Accept Terms and Conditions ® Decline Terms and Conditions				
 Logout 	Back Continue Sav	e Draft			

• Input Account number, Beneficiary Bank --- > Inquiry Information

Information Inquiries	TRAN VU HOANG					
Account	INTERBANK TRANSFER NAPAS 24/7					
_	+ Show Application Information					
Current account	Application Information					
9 Loan	Debit to Account No.:	1032376-001 VND + Available balance: VND 990,296				
Card	Forms Of Transfer					
Card Summary	Forms of Transfer:	Instant fund transfer to account				
Statements Reward Points	Choose Forms of Transfer for details o Banks Beneficiary list.	ose Forms of Transfer for details of List of Banks Beneficiary via account number ks Beneficiary list.				
C Payment	Beneficiary Information					
 Online Transactions Template Management 	Account Number:+	060132463509 Sacombank - Saigon Thuong Tin Commercial Joint Stock Bank x x Inquiry information TRAN VU HOANG				
Pending Transactions View Transaction Results	Beneficiary Bank:					
🗢 Others	Beneficiary Name:•					
Letters of credit	Tranfer Details					
Bills and Collections	Currency and Amount:*					
Register for online Mobile Banking	Transfer Details:					
Application forms (print version) Change Password	Bank Charges To: •	Myself Beneficiary				
User Information	I confirm that I have read, unders Accept Terms and Conditions® De	tood and agreed with the <u>Terms and Conditions</u> of IVB. ccline Terms and Conditions				
Logout	Back Continue Sav	e Draft				



• After checking the correct beneficiary name, input Current and Amount ---> Transfer Details ---> choose who will be charges at *Bank Charges to* ---> Accept Terms and Conditions---> Continue



• Input confirm code from SMS --- > Continue

Letters of credit Bills and Collections

IVB NGAN HANG	INDOVINA BANK ITD.	Home Page
Information Inquiries	TRAN VU HOANG	CTION
Account	Input code OTP from SMS a	nd click Continue to confirm this transaction.
 Current account 	Name:	TRAN VU HOANG
Time deposit	Debit to Account No.:	1032376-001
9 Loan	Currency and Amount:	VND10,000
 Card 	Amount in Words:	VIETNAMESE DONG TEN THOUSAND
Card Summary	Beneficiary Name:	TRAN VU HOANG
Statements	Beneficiary Account:	060132463509
Reward Points	Payment Details:	UNIFORM
Payment	Input confirm code from	SMS: wFxv13
 Online Transactions 		
 Template Management 	Back Continue	
Pending Transactions		
 View Transaction Results 		
Others		



• Successful Transaction

							(+84) 190
■♥▶ 世趣銀行 №	DOVINA BANK LTD.			Home Page	User Profile	Help Desk	Logout (
Information Inquiries	TRAN VU HOANG						
Account	TRANSACTION RESULT						
Current account	Name:	TRAN VU	HOANG				
 Time deposit 	Debit to Account No.:	1032376-	001				
Loan	Currency and Amount:	VND10,00	00				
Card	Amount in Words:	VIETNAM	ESE DONG TEN	THOUSAND			
	Beneficiary Name:	TRAN VU	HOANG				
Card Summary	Beneficiary Account:	0601324	63509				
Statements Reward Deinte	Payment Details:	UNIFORM	1				
Reward Points	YOUR TRANSACTION WITH	REF NO. 16315.	1032376.004 IS S	ENT TO OUR BANK SUC	ESSFULLY AND	BEING PROCE	SSED.
Payment	Please follow the path "View T	ransaction Resu	lts" to print your su	Iccessful TRANSFER APPL	ICATION.		
 Online Transactions 	Save this as template for next	transactions?					
 Template Management 			Save				
Pending Transactions	Continue						
View Transaction Results							
Others							
Letters of credit							
Bills and Collections							
Support							
Register for online Mobile Banking							
 Application forms (print version) 							
Change Password							

4. FORMS OF INSTANT FUND TRANSFERING AND RECEIVING

4.1 Instant fund transfer - IVB is Issuing Bank:

There are 2 Instant fund transfer forms:

- Instant fund transfer to card number: ATM, Visa Debit, Visa Credit, Visa Prepaid (depending on the Beneficiary Bank's service).
- Instant fund transfer to account number.

4.2 Instant fund receiving – IVB is Beneficiary Bank:

There are 2 Instant fund receiving forms

- Instant fund receive via card number : ATM, Visa Debit, Visa Credit, Visa Prepaid
- To instant fund receive via account number.