



SMS Banking

User Guide

CONTENT

1. Introduction	1
2. VnTopup service (8049)	1
3. Inquiry service (8149)	1
Account Balance Inquiry	1
Last Five Transactions Inquiry	1
Foreign Exchange Inquiry	2
Deposit Rate Inquiry	2
ATM Location and IVB Branches Inquiry	2
4. IVB Internal Fund Transfer (8149)	2
5. Bill Payment (8149)	3
[SERVICE CODE] and [INVOICE NUMBER] reference table	4
6. Smart Notify service	7

1. Introduction

SMS Banking service offers you a new way to manage account, transfer money and so on only by simple SMS syntax.

2. VnTopup service (8049)

Now you can top-up your mobile phone anywhere and anytime easily, conveniently with IVB VnTopup service. To top-up your mobile, do as following:

Step 1: First of all, you have to register SMS Banking at any of our branches or transaction offices.

Step 2: Already registered, you compose **OK [MK]** and send to **8049** to activate the **VnTopup service**. [MK] is password which is optional.

NOTE: Password should have from 2 to 8 digits and only need to set once.

To change password, use the following syntax:

- Change password: **MK [OLD PASSWORD] [NEW PASSWORD]**
- Change password from none to exist: **MK NOP [NEW PASSWORD]**
- Change password from exist to none: **MK [OLD PASSWORD] NOP**

In case you forget your password, you may call **1900555577** to require VnPay reissue new password.

Step 3: To top-up your mobile, compose **NAP [DENOMINATION] [PHONE NUMBER] [MK]** send **8049**.

With:

[DENOMINATION]: includes **VN10, VN20, VN30, VN50, VN100, VN200, VN300, VN500** respectively **VND 10.000, 20.000, 30.000, 50.000, 100.000, 200.000, 300.000, 500.000**.

[PHONE NUMBER]: is destination phone number. In case you top-up for yourself, phone number can be void or your own phone.

3. Inquiry service (8149)

Composing the following syntax and send to **8149**

Account Balance Inquiry

Syntax: **IVB SD**

Last Five Transactions Inquiry

Syntax: **IVB GD**

Foreign Exchange Inquiry

Default currency: USD or EUR

Syntax: **IVB TG**

Others Currency Inquiry:

Syntax: **IVB TG [CURRENCY CODE]**

Deposit Rate Inquiry

Syntax: **IVB LSTG [CURRENCY CODE] [TERM]**

With [CURRENCY CODE] is USD or VND; [TERM] is XYY. and:

- X: D – day; M – month; Y – year.
- YY: 01, 02, 03, 06, 09, 12

Example: to enquiry VND deposit rate with 3 months term, compose **IVB LSTG VND M03**

ATM Location and IVB Branches Inquiry

Syntax: **IVB ATM [AREA CODE]** – for IVB ATM location
IVB CN [AREA CODE] – for IVB branches location

List [AREA CODE]:

City / Province	Area Code
Ha Noi	024
Hai Phong	0225
Da Nang	0236
Dong Nai	0251
Binh Duong	0274
Ho Chi Minh	028
Can Tho	0292
Hoi An	0235

Example: to enquiry ATM locations in Ho Chi Minh city, compose **IVB ATM 028**

4. IVB Internal Fund Transfer (8149)

This service allows you to transfer from an IVB current account to another IVB current account quickly and safely with amount limit 2 million per transaction and up to gross 10 million per day.

To transfer, do as following:

Step 1: Set password

Syntax: **IVB MK NOP [PASSWORD]**

NOTE: Password has 8 digits and only set once at first use. To change password you can use syntax **IVB MK NOP [OLD PASSWORD] [NEW PASSWORD]**.

Example: IVB MK NOP 12345678

Step 2: Compose syntax

After receiving confirmation of successfully setting password (only in the first time use), compose:

Syntax: **IVB CK [MONEY AMOUNT] [SOURCE ACCOUNT] [DESTINATION ACCOUNT]**

Example: IVB CK 1234567-001 2345678-002

Step 3: Confirmation

After sending successfully the syntax above, the system will send you a confirmation SMS with content have a series likes **IVB CF XXXXX*YYYYY**

Example: “IVB CF F738BD3212*D3122521NTA. Thay * bằng ký tự thứ 2 trong MK và gửi đến 8149 để xác nhận chuyển khoản 1.000.000VND”

(*) is one of eight digits that you have been set at **Step 1**, the system will require you replace asterisk in the series with one digit in your password. After replacing the red asterisk, send the message back to **8149** to transfer.

Example: IVB CF F738BD3212D3122521NTA

5. Bill Payment (8149)

Bill Payment service helps you pay periodically bills like electric bill, water bill and so on with just some simple syntax.

To make a payment, compose syntaxes below and send to **8149**:

Step 1: Set password, **fund transfer password and bill payment password is the same**. If you set transfer password then you can pass by this step.

Syntax: **IVB MK NOP [PASSWORD]**

Example: IVB MK NOP 12345678

Step 2: Enquiry service bill to check the status of the bill.

Syntax: **IVB HD [SERVICE CODE] [INVOICE NUMBER]**

Step 3: Pay bill

Syntax: **IVB TT [SERVICE CODE] [INVOICE NUMBER]**

Example: to pay Viettel phone bill **0989123456**, compose **IVB TT VT 0989123456** send **8149**

[SERVICE CODE] and [INVOICE NUMBER] reference table

Providers	Services	Service Codes	Invoice No.
MobiFone	Monthly mobile phone	MB	Phone number
Viettel	Monthly mobile phone	VT	Phone number
	Internet ADSL	VT02	ADSL account
	Fixed wireless phone (Homephone)	VT03	Phone number
	Fixed phone (PSTN)	VT04	Phone number
VNPT	All VNPT services in Hai Phong	HPG	Customer code
	Monthly mobile phone	VNP	Phone number
	Internet ADSL	VHCM2	ADSL account
	Fixed phone (HCM)	VNPT	08 Phone number
FPT	Internet ADSL	FPT	ADSL account
Electric service	Electric bill	EVN	Customer code
Water service	Gia Dinh water service	NGD	Customer code
	Trung An water service	NTA	Customer code
	Nha Be water service	NNB	Customer code
	Tan Hoa water service	NTH	Customer code
	Ben Thanh water service	NBT	Customer code
	Dong Nai water service	DN	Customer code
	Binh Duong water service	NBD	Customer code
	Long An water service	NLA	Customer code
	Dong Thap water service	NDT	Customer code
	Ha Noi Number 2 water service	NS2HN	Customer code
	Nhon Trach water service	CNNT	Customer code
	Dong Nai Construction and Services water service	CNDN	Customer code
	Ba Ria - Vung Tau water service	CNBRVT	Customer code
	Can Tho water service	CNCT	Customer code
	Hai Phong water service	CNHP	Customer code
	Dak Lak water service	CNDL	Customer code
	Tien Giang water service	CNTG	Customer code
	Bac Lieu water service	CNBL	Customer code
	Gia Lai water service	CNGL	Customer code
	Binh Thuan water service	CNBTH	Customer code
	Ben Tre water service	CNBTR	Customer code
	Phu Hoa Tan water service	CNPHT	Customer code
	Vinh Long water service	CNVL	Customer code
	Thua Thien Hue water service	CNTTH	Customer code
	Son Tay water service	CNST	Customer code
	Son La water service	CNSL	Customer code
	Long Khanh water service	CNLK	Customer code
	Thu Duc water service	CNTDU	Customer code
	Western Ha Noi water service	NSTHN	Customer code

	(WADACO)		
	VIWACO water service	CNVIWACO	Customer code
	Tra Noc – O Mon water service	CNTNOM	Customer code
	Quang Ninh water service	NSQN	Customer code
	Soc Trang water service	CNST	Customer code
	An Giang power and water service	DNAG	Customer code
	Thot Not water service	CTNTN	Customer code
	Tra Vinh water service	CNTV	Customer code
	Binh Phuoc water service	CTNBP	Customer code
	Quang Tri water service	NSQT	Customer code
	Hau Giang water service	CTNHG	Customer code
	Nam Dinh water service (NAWACO)	CNND	Customer code
	Ha Dong water service (HADOWA)	NSHD	Customer code
	Rural Ho Chi Minh City water company (NTWACO)	NSHHCM	Customer code
HCMC Open University	Distance learning degree	MOHCMTX	Student code
	Postgraduate degree	MOHCMCH	Student code
Van Lang University	Van Lang University	DHVL	Student code
VTV Cab	Post-paid VTV Cable Television	VTVCAB	Customer code
	Prepaid VTV Cable Television	VTVCAB01	Customer code and Number of month
Sai Gon Postel Corp.	All SPT services	SPT	Customer code
VNPT - Media	VNPT An Giang	VNPT01	Customer code
	VNPT Binh Duong	VNPT02	Customer code
	VNPT Binh Dinh	VNPT03	Customer code
	VNPT Bac Giang	VNPT04	Customer code
	VNPT Bac Kan	VNPT05	Customer code
	VNPT Bac Lieu	VNPT06	Customer code
	VNPT Bac Ninh	VNPT07	Customer code
	VNPT Binh Phuoc	VNPT08	Customer code
	VNPT Ben Tre	VNPT09	Customer code
	VNPT Binh Thuan	VNPT10	Customer code
	VNPT Cao Bang	VNPT11	Customer code
	VNPT Ca Mau	VNPT12	Customer code
	VNPT Can Tho	VNPT13	Customer code
	VNPT Dien Bien	VNPT14	Customer code
	VNPT Dak Lak	VNPT15	Customer code
	VNPT Da Nang	VNPT16	Customer code
	VNPT Dong Nai	VNPT17	Customer code
	VNPT Dak Nong	VNPT18	Customer code
	VNPT Dong Thap	VNPT19	Customer code
	VNPT Gia Lai	VNPT20	Customer code
	VNPT Hoa Binh	VNPT21	Customer code
	VNPT Ho Chi Minh City	VNPT22	Customer code

	VNPT Hai Duong	VNPT23	Customer code
	VNPT Ha Giang	VNPT24	Customer code
	VNPT Hau Giang	VNPT25	Customer code
	VNPT Ha Noi	VNPT26	Customer code
	VNPT Ha Nam	VNPT27	Customer code
	VNPT Hai Phong	VNPT28	Customer code
	VNPT Ha Tinh	VNPT29	Customer code
	VNPT Thua Thien Hue	VNPT30	Customer code
	VNPT Hung Yen	VNPT31	Customer code
	VNPT Kien Giang	VNPT32	Customer code
	VNPT Khanh Hoa	VNPT33	Customer code
	VNPT Kon Tum	VNPT34	Customer code
	VNPT Long An	VNPT35	Customer code
	VNPT Lao Cai	VNPT36	Customer code
	VNPT Lai Chau	VNPT37	Customer code
	VNPT Lam Dong	VNPT38	Customer code
	VNPT Lang Son	VNPT39	Customer code
	VNPT Nghe An	VNPT40	Customer code
	VNPT Ninh Binh	VNPT41	Customer code
	VNPT Nam Dinh	VNPT42	Customer code
	VNPT Ninh Thuan	VNPT43	Customer code
	VNPT Phu Tho	VNPT44	Customer code
	VNPT Phu Yen	VNPT45	Customer code
	VNPT Quang Binh	VNPT46	Customer code
	VNPT Quang Ninh	VNPT47	Customer code
	VNPT Quang Ngai	VNPT48	Customer code
	VNPT Quang Nam	VNPT49	Customer code
	VNPT Quang Tri	VNPT50	Customer code
	VNPT Son La	VNPT51	Customer code
	VNPT Soc Trang	VNPT52	Customer code
	VNPT Thai Binh	VNPT53	Customer code
	VNPT Tien Giang	VNPT54	Customer code
	VNPT Thanh Hoa	VNPT55	Customer code
	VNPT Tay Ninh	VNPT56	Customer code
	VNPT Thai Nguyen	VNPT57	Customer code
	VNPT Tuyen Quang	VNPT58	Customer code
	VNPT Tra Vinh	VNPT59	Customer code
	VNPT Vinh Long	VNPT60	Customer code
	VNPT Vinh Phuc	VNPT61	Customer code
	VNPT Ba Ria Vung Tau	VNPT62	Customer code
	VNPT Yen Bai	VNPT63	Customer code
Public service	Urban Management Committee Division of District 2	PQLDTQ2	Bill number
	Economy Committee Division of District 2	PKTQ2	Bill number
	Education and Training Committee Division of District 2	PGDDT	Bill number
	Health Division of District 2	DVCYTQ2	Bill number

6. Smart Notify service

This service automatically send message to your registered phone number when your current account has changes.

To use this service, register at any of our branches/transaction offices.

NOTE: This is chargeable service. Indovina Bank will automatically stop provide service without noticing if your account balance is not available in two continuously months.