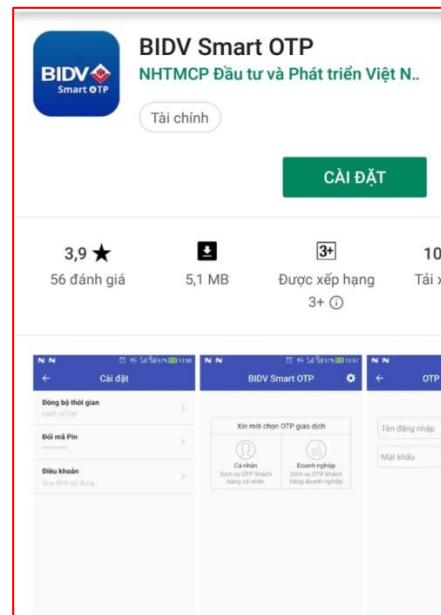
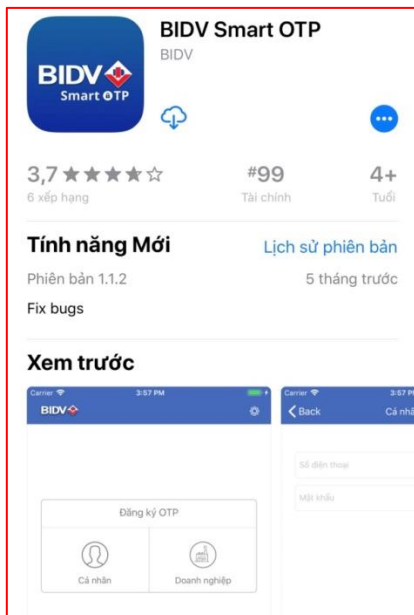


Guideline of Smart OTP

A. Instructions for installing applications

You download and install app “**BIDV Smart OTP**” from App Store for devices that run iOS operating system and Google Play for ones that run Android operating system.

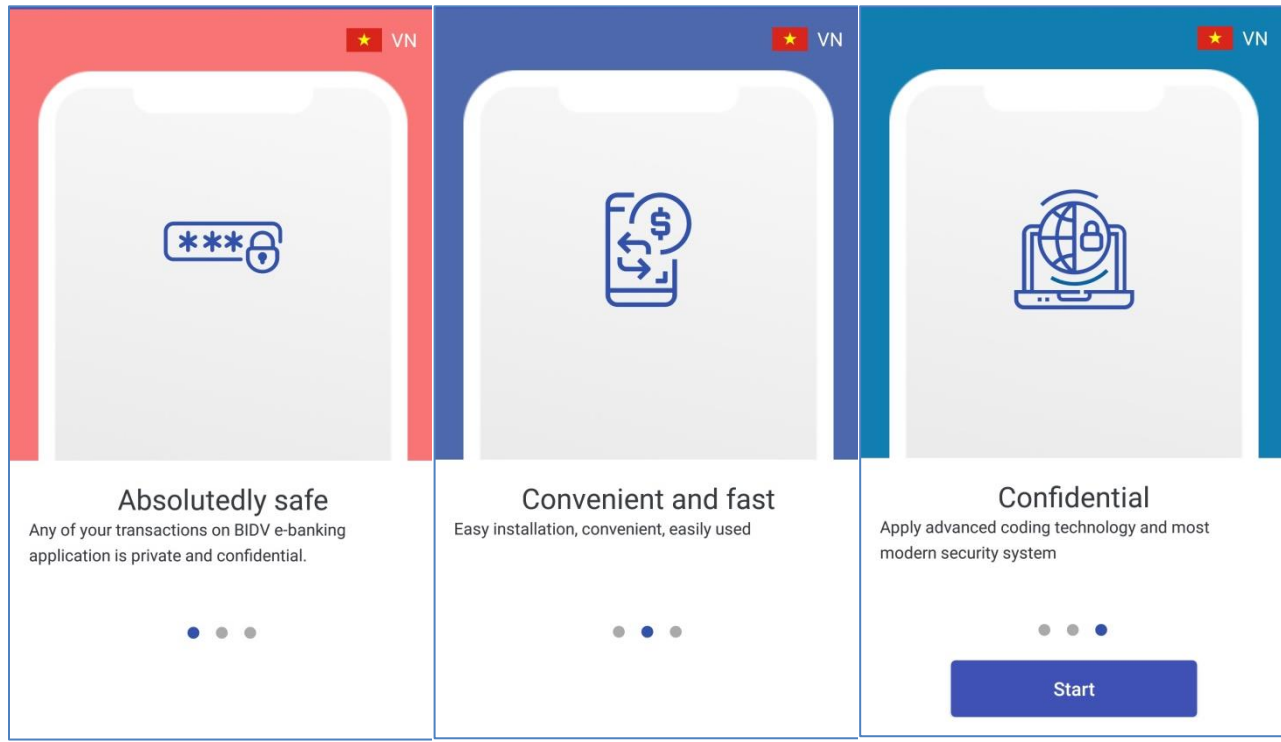


Or using QR code reader application to scan QR code for iOS and Android below):



B. Instructions for the first signing in.

Step 1: After finishing the installation, you open the application, the introductions and Terms and conditions will be shown:



You can choose to display in English (🇬🇧 EN) or Vietnamese (🇻🇳 VI)

You read and select **“I agree with the terms and conditions”**, then select **“Continue”**

Terms and conditions

Terms and conditions of using authentication method by BIDV Smart OTP

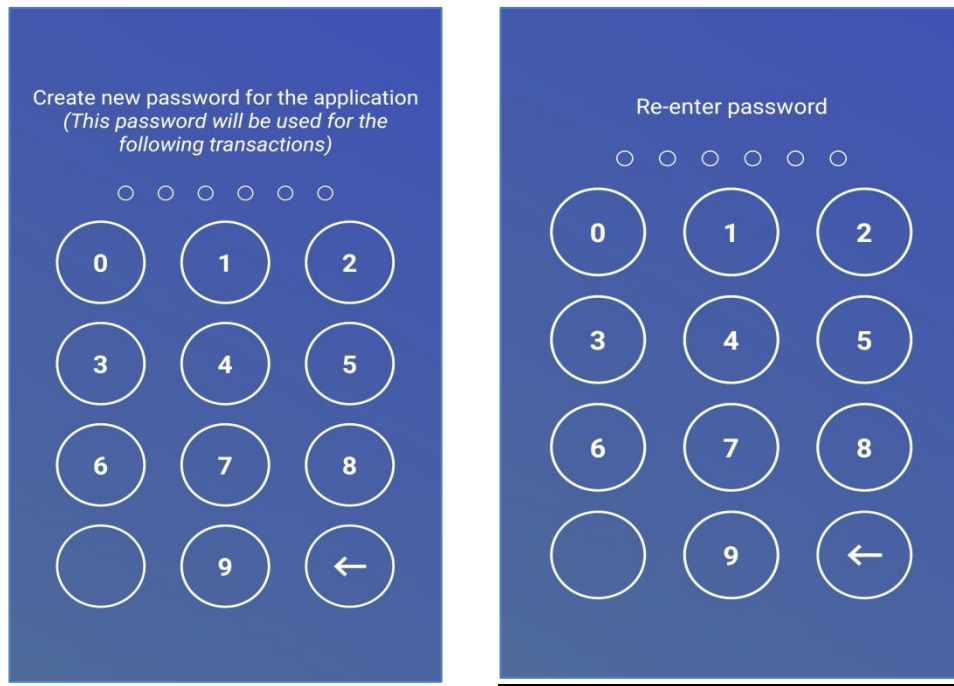
We highly appreciate your decisions on using BIDV services. Reading and understanding this general terms and conditions of using authentication method by BIDV Smart OTP (hereinafter called "Terms and conditions") is an important task when customers register BIDV e-banking products and services. This terms and conditions need to be readed carefully together with the application cum contract of using BIDV e-bank products and services authenticated by BIDV Smart OTP; The application for using banking services and the terms and conditions of specific products and services as these documents stipulate in detail the binding legal agreements between you and BIDV.

Customers agree that once customers sign the application cum contract of using BIDV e-bank

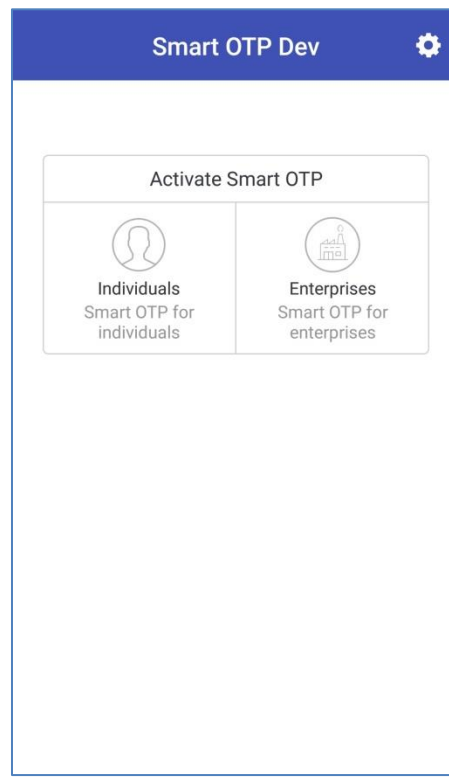
I have already read and absolutely agreed with the above terms and conditions

Continue

Step 2: Set the application password – this is the password signing in the app for the following logins.



Step 3: Select to activate services for Individuals/Enterprises



Step 4: Sign in Account Informations by user name and Password that BIDV provided, or received via email registered or SMS message.

Notice: Account Informations is valid within 45 days from the date of registration. After 45 days, please contact BIDV branch to request a new password.

NGÂN HÀNG TMCP ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM
BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM

Tháp BIDV, 35 Hàng Vôi, Hoàn Kiếm, Hà Nội
Tel: 04.22200588; Fax: 04.22200399

BIDV

THÔNG TIN ĐĂNG NHẬP DỊCH VỤ
ACCOUNT INFORMATION

(Dành cho Khách hàng - For Customer)

Thông tin dùng để đăng nhập ứng dụng BIDV Smart OTP của Quý khách như sau (Account information to log in BIDV Smart OTP application as below)

Mã khách hàng/CIF: 6956729


Tên khách hàng/Customer name: CONG TY TNHH ECOLOGIC VIET NAM

Mã ứng dụng/Application Code: IBMBBUSSINESS

Tên ứng dụng/Application name: IBMB Bussiness

Tên đăng nhập/User name: 270319097681

Mật khẩu/Password: 137979



Quý khách có thể tải ứng dụng BIDV Smart OTP và sử dụng tại (Link for download)

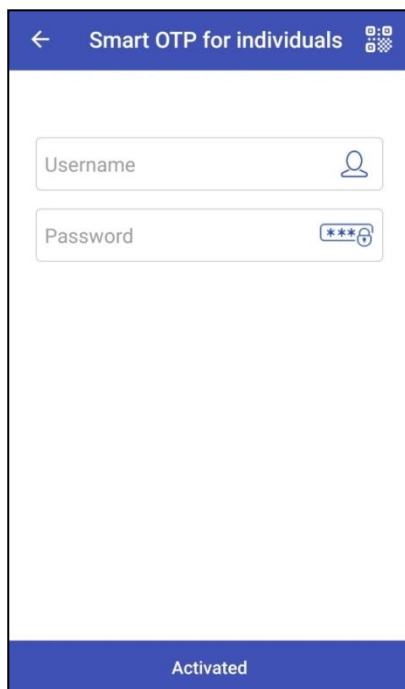
Đối với hệ điều hành Android/Adroid OS: Google play/CH Play

Đối với hệ điều hành iOS/iOS OS: Apple store

Ngày, giờ nhận thông báo /Receiving Date and Time	Khách hàng/Customer (Ký ghi rõ họ và tên) (Signature and Fullname)	Giao dịch viên/Teller (Ký ghi rõ họ và tên) (Signature and Fullname)	Kiểm soát/Supervisor (Ký ghi rõ họ và tên) (Signature and Fullname)
.....h...../20.....			

You can choose one of two methods:

Method 1: Input User name/Password to User name/Password box, then select “Activate”.

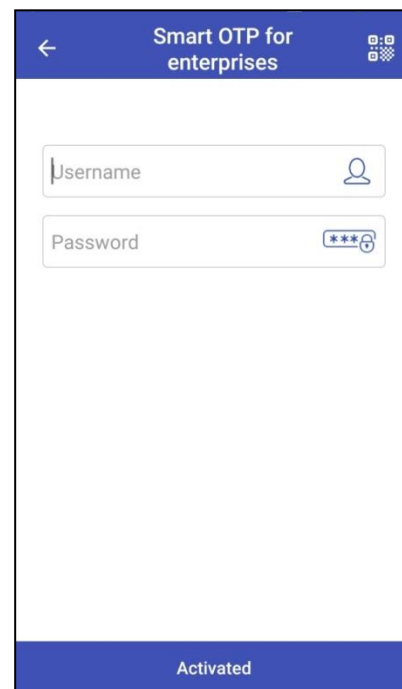


Smart OTP for individuals

Username

Password

Activated



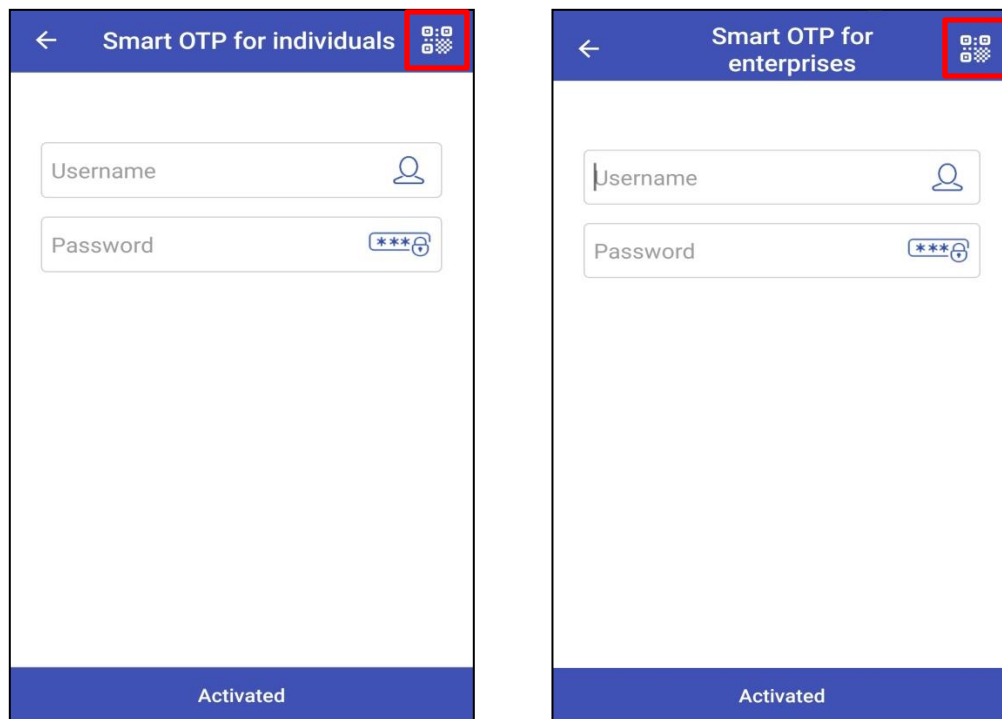
Smart OTP for enterprises

Username

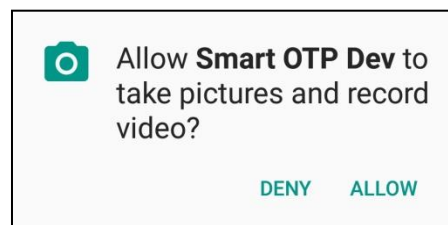
Password

Activated

Method 2: Use the QR Code function to capture QR Code that displayed in the Account informations.



Notice: In order to use this function, you set up the device settings that allow Smart OTP to take photos and record video.



After inputting Username/Password, select “Activate”.

Step 5: If informations is authenticated, the app switches to the inputting activated code screen. The Active code is automatically sent to customer’s registered mobile number. In case you doesn’t receive the message containing the Activated code in 120 seconds, you choose “Resend Activated Code”.

← Confirmed

CIF number
622244

Phone number
0989382767

Application
IBMBUSSINESS

Please insert OTP number sent to your smart phone

12345678

Haven't received OTP number?
Resend in 106 seconds

Confirmed

Input OTP Activated Code to activate the services.

Notice: this activated code is valid for a span of 5 minutes. After this time, choose Resend OTP to get a new one.

Your Account Informations has been disabled after 10 unsuccessful attempts to input activated code. In this case, please contact BIDV branch to request a new one.

Step 6: Go into the app screen to complete the activating process.

Smart OTP Dev

Enter transaction code

Individuals
CIF: 2815361
011245
Copy OTP number 41

BUSINESS ONLINE
CIF: 622244
userid: 040319002343
245414
Copy OTP number 41

+

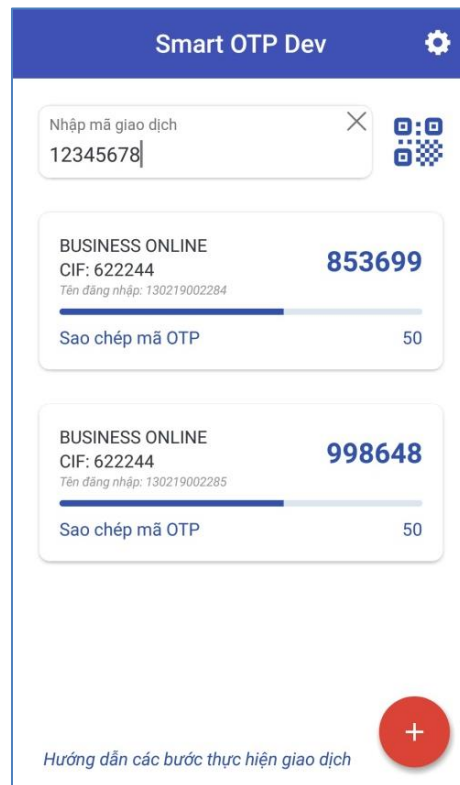
OTTP number

Add new Smart OTP user

Introductions for transaction process

Each application has maximum one activated individual user.

In case you want to declare more Smart OTP user (e.g: iBank, Business Online) on the same application, you select “the plus” on the right corner of the screen and make a declaration at step 4. List of activated Smart OTP users is displayed on the main screen of Smart OTP app.

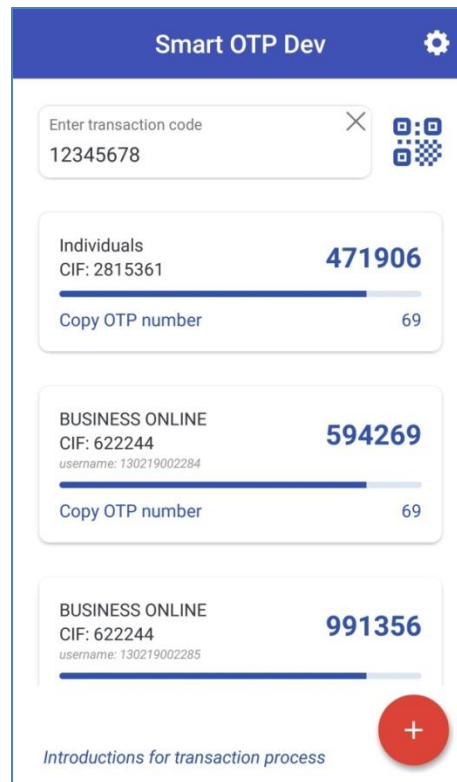


C. Instructions for login (not the first login)

Step 1: Open the app, input the password set for the first time login.



Step 2: The Smart OTP screen display:

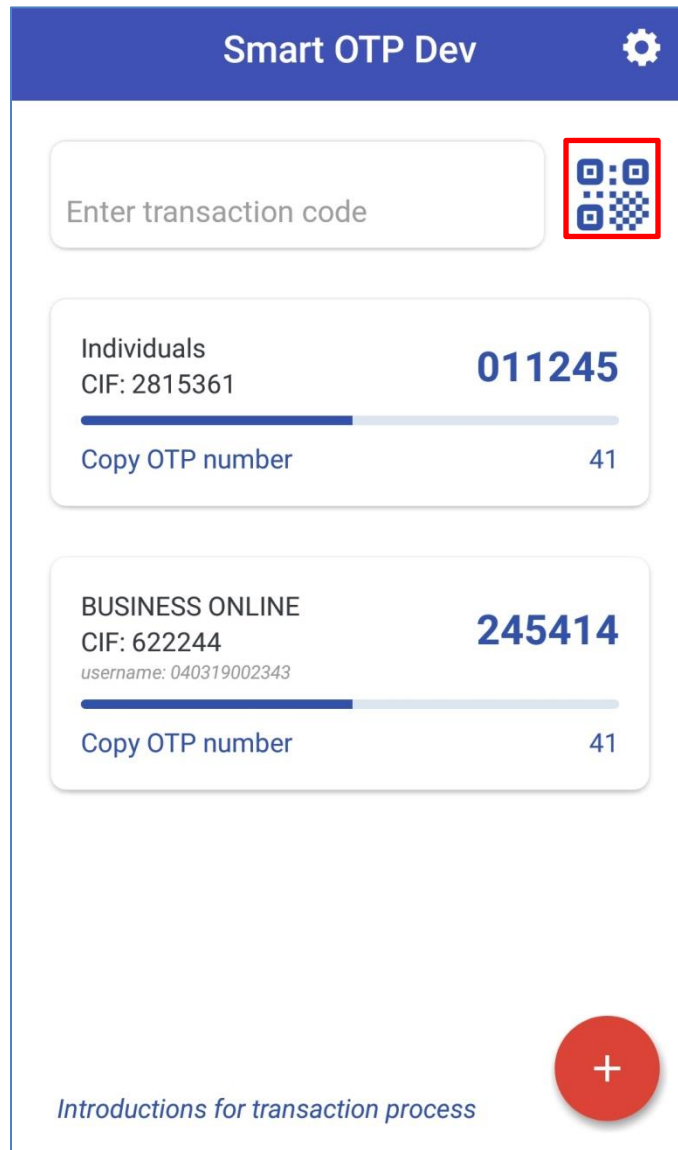


Transaction Code that corresponding with the Transaction in processing is automatically displayed on Smart OTP app.

In case the transaction code isn't displayed, you can input it manually or use QR code function to capture QR code on the screen that you are processing the transaction.

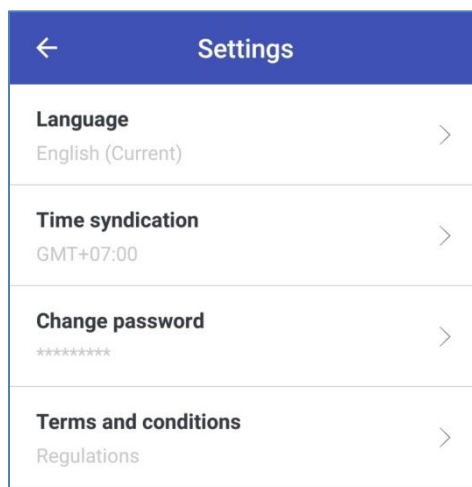
Transaction code is displayed as below:

- BIDV Online, Business Online, Smart Banking: text format.
- BIDV iBank: both text and QR format.



D. Smart OTP Setting Function.

Smart OTP has the function that set up the application features, including Language, Change PIN code, synchronize Time and View user terms.



- Language: choose one of two displayed languages English or Vietnamese.

← Language

Setting language to display on application

Vietnamese

English

- Change password:

Enter current password

○ ○ ○ ○ ○ ○

0 1 2

3 4 5

6 7 8

9 ←

Enter new password

○ ○ ○ ○ ○ ○

0 1 2

3 4 5

6 7 8

9 ←

Re-enter password

○ ○ ○ ○ ○ ○

0 1 2

3 4 5

6 7 8

9 ←

- Terms: see terms and conditions

← Terms and conditions

Terms and conditions of using authentication method by BIDV Smart OTP

We highly appreciate your decisions on using BIDV services. Reading and understanding this general terms and conditions of using authentication method by BIDV Smart OTP (*hereinafter called "Terms and conditions"*) is an important task when customers register BIDV e-banking products and services. This terms and conditions need to be readed carefully together with the application cum contract of using BIDV e-bank products and services authenticated by BIDV Smart OTP; The application for using banking services and the terms and conditions of specific products and services as these documents stipulate in detail the binding legal agreements between you and BIDV.

Customers agree that once customers sign the application cum contract of using BIDV e-bank products and services authenticated by BIDV Smart OTP and that agreed by BIDV, customers will be bound by these terms and conditions.

Article 1: Scope of application

These terms and conditions are applied for customers using BIDV e-banking services.

- Time Syndication: this function is used to fix the failure to authenticate financial transaction by Smart OTP due to the time on the device which Smart OTP be installed and the time on Smart OTP application is mismatched .