

FAQs

I. REGISTRATION, DOWNLOADING AND ACTIVATION MSIGN

1. What should I do if I want to change authentication mode from SMS OTP (or Hardware Token) to mSign?

Step 1: Customer needs to send a SMS message with the following syntax **MSIGN_DANGKY_User ID_National ID to 8149** (SMS message has to be sent via registered mobile number with Bank)

Step 2: Downloading mSign App and complete the activation process.

Customers can refer to mSign Token user guide for more details or call Sacombank hotline 1900555588 for further information.

2. Where can I download mSign App?

Customers can download Sacombank mSign app from App Store (for iPhone) or CH Play (for devices using Android operating system).

3. Is there any requirement for the device to install Sacombank mSign App?

Sacombank mSign App cannot be used on root/jailbreak devices. In addition, it is compatible with mobile devices which have::

- IOS 6.0 and above
- Android 4.1 and above

4. What are the differences between mCode and mConnected mode?

mConnected: Customer can authorize transactions directly on mSign app, however, this mode can only be used when the device has internet connected.

mCode: automatically generated from the system, this mode can be used without internet connection.

5. On iPhone, during mSign activation process, when the message “Sacombank mSign would like to access your camera” pop-up, I accidentally click “Don’t allow” and cannot scan QR code, what should I do?

Please go to **Setting > Privacy > Camera > Select Sacombank mSign**

6. During activation process, at scan QR step, when the error message “Invalid QR code or QR code expired”, what should I do to continue with my activation process?

In this case, customer must log in www.isacombank.com.vn and start your activation process again.

If customer re-login and start the activation process again but still face the issue, please check one of the followings:

- Activation code (8 digits) sent to your mobile phone has been correctly entered or not
- Time and Date of your mobile phone is set as current date, it is the best if Time Zone is set as Auto.

7. How can I login to Sacombank mSign App?

- Login with passcode: Customer must enter passcode (6 digits) which is registered during activation process.
- Login with Fingerprint:
 - Iphone: Place your finger on Home button of your iphone.
 - Devices using Android operating system: place your fingerprint on the place similar to when you login your device
- Login with FacelD: at the moment, this option is available only on iPhone X

8. How many language is Sacombank mSign App supported? How can I change language on mSign App?

Sacombank mSign has supported with Vietnamese and English.

Customer can select language during activation process, or change the language with option from side menu.

9. If I registered to login mSign with fingerprint and passcode, however, I want to change to login using passcode only, what should I do to turn off fingerprint?

Customer should follow this guide:

Login mSign > Select Menu > Select Disable Fingerprint Authentication > System will send a notification to ask for confirmation > Select (✓)

10. During activation process, I have been asked to login mSign with fingerprint but I select (X). What should I do if I want to login mSign with fingerprint?

Step 1: Make sure that your fingerprint has been set on your device

Step 2: Customer should follow this guide:

Login mSign > Select Menu > Select Enable Fingerprint Authentication > Input passcode > Select (✓) > Confirm fingerprint

II. RESET APPLICATION

1. What should I do if I forgot Login passcode?

Step 1: Customer needs to send a SMS message with the following syntax **MSIGN_RESET_User ID_National ID to 8149** (SMS message has to be sent via registered mobile number with Bank)

Step 2: Open mSign App, select “Reset Application” from Menu

Step 3: Customer starts the activation process again and set up a new passcode.

2. If I entered wrong passcode for too many times and the system asks me to reset and activate the application again, what should I do?

Step 1: Customer needs to send a SMS message with the following syntax **MSIGN_RESET_User ID_National ID to 8149** (SMS message has to be sent via registered mobile number with Bank)

Step 2: Customer starts the activation process again and set up a new passcode.

3. I have accidentally deleted mSign App on my mobile (or if I change my device and use another device to use mSign), what should I do in this case?

Step 1: Download Sacombank mSign App

Step 2: Customer needs to send a SMS message with the following syntax **MSIGN_RESET_User ID_National ID to 8149** (SMS message has to be sent via registered mobile number with Bank)

Step 3: Customer starts the activation process again

III. REGISTER/RESET/LOCK/UNLOCK MSIGN THROUGH SMS

1. Do we need to use capital letters for the SMS?

It is not compulsory to use capital letters, customer only needs to submit all the required information for the following syntax:

- MSIGN_DANGKY_User ID_NATIONAL ID
- MSIGN_RESET_User ID_ NATIONAL ID
- MSIGN_KHOA_User ID_ NATIONAL ID
- MSIGN_MOKHOA_User ID_ NATIONAL ID

(“_”: *is space*)

Note: SMS message to 8149 has to be sent via registered mobile number with Bank

2. In which case customer is not allowed to send SMS for UNLOCK mSign Token?

Customer is not allowed to Unlock mSign through SMS when there is one of the followings:

- mSign is locked at Branch or through Contact Center
- mSign is locked because customer inputs wrong passcode more than 05 times

In this case, **notification sent to customer is:** “dd/mm/yy hh:mm Quy khach khong the thuc hien yeu cau nay qua kenh SMS. Chi tiet vui long lien he: 1900555588”

IV. TRANSACTION AUTHENTICATION

1. I am using mConnected mode but at the authentication screen of transaction on mSign app, I would like to modify the amount (or source account, beneficiary account,...), what should I do?

At the authentication screen on mSign app, please select (X) to reject the transaction and back to transaction screen to modify any information of the transaction on eBanking.

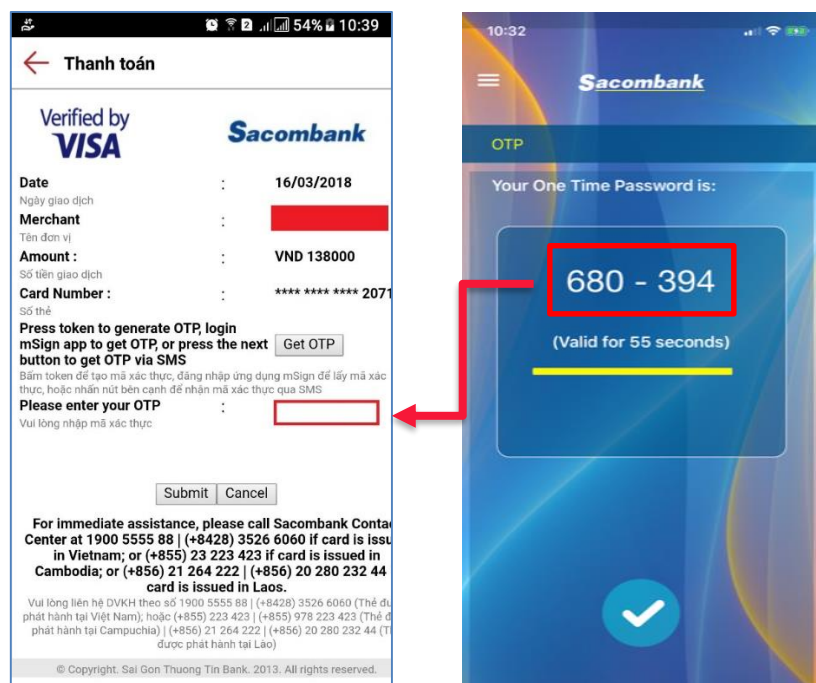
2. I am using mConnected mode to authenticate transactions but frequently do not receive Push Notification, what should I do?

In case of not receiving Push Notification too many times, customer should open mSign app before initiating transaction

3. How can I use mSign for authentication online transactions on website?

Step 1: Initiating transaction on website and select Sacombank Cards as payment method (Visa, MasterCard, Passport Plus,...)

Step 2: Login mSign app, get OTP and input to complete your payment (mCode mode only).



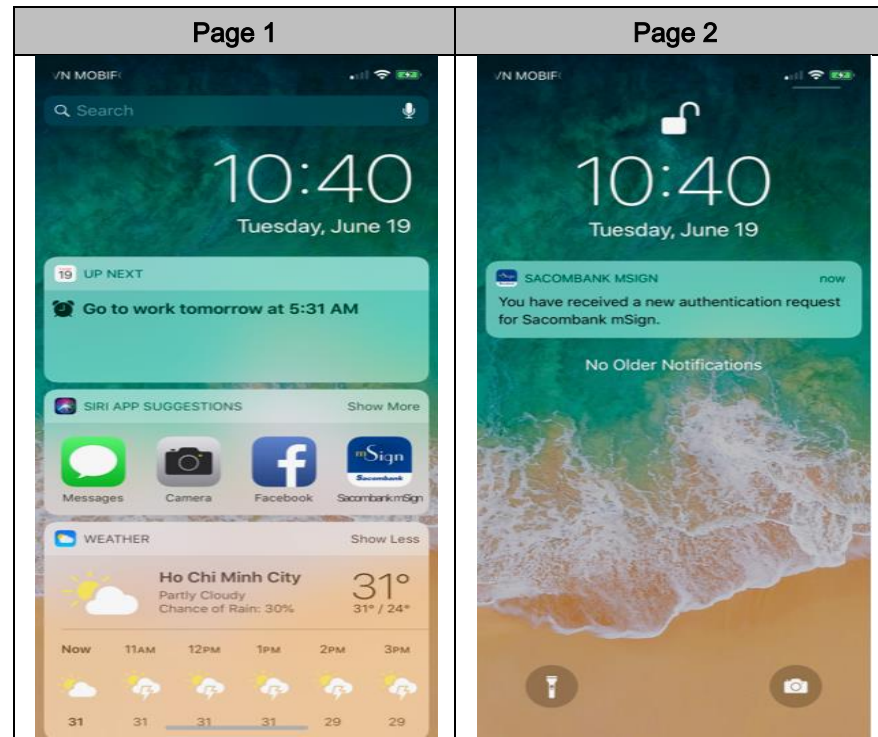
4. When push notification is sent to my mobile phone and after I unlock my phone, it is disappeared, where can I find this notification?

Authentication notification is on notification center of your mobile. Please pull down the screen to see this list and select the notification from Sacombank mSign to authentication the transaction.

Note: With iPhones, when customer pulls down the screen, there are two pages:

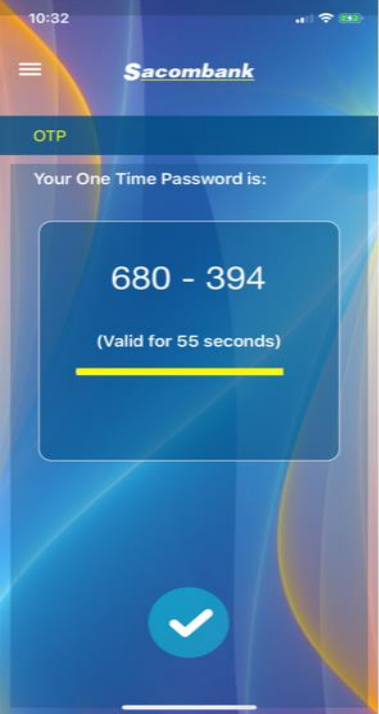
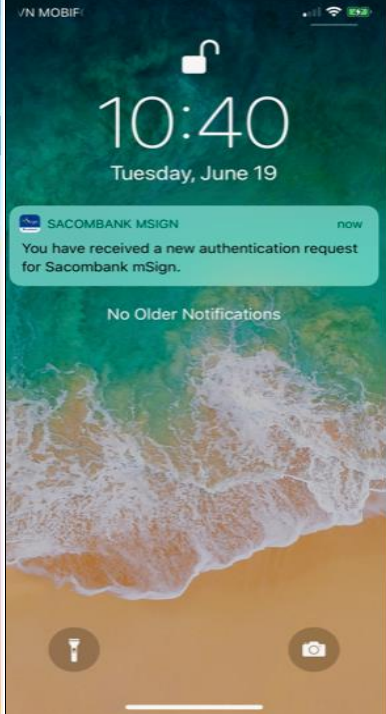
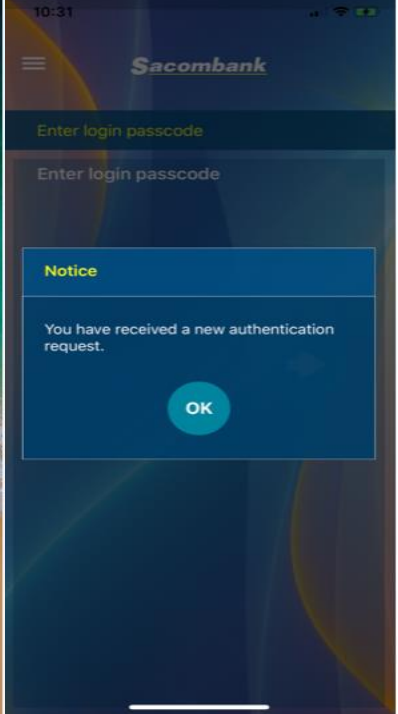
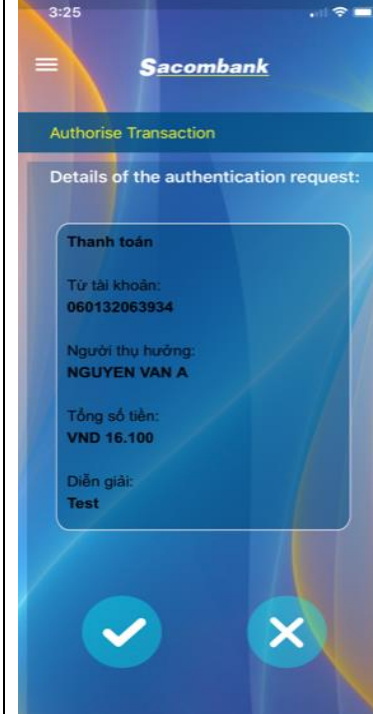
- Page 1: Date and Time, Weather, Siri App suggestions...
- Page 2: Display a list of recent notifications, including notification from Sacombank mSign.

Customer can switch between 02 pages by swipe the phone.



5. When push notification is sent to my iPhone, I open mSign app and there is no transaction details but OTP, what should I do?

Customer should follow this guide:

Customer uses mConnected but when customer logged in mSign app, OTP is displayed.	Please pull down the screen to see the Authenticated Notification from Sacombank mSign App	Please click directly on the message, the screen shown below. Select Yes (✓)	Details of the authentication request is displayed for customer to approve/reject
			

V. ENSURING SAFETY

In order to ensure your safety when banking online, customer should follow these:

1. With login options

- Any fingerprint or Face ID registered on the phone can be used to login to Sacombank mSign app. Therefore, customer **should not** allow others to register his/her fingerprint or Face ID on your phone.
- Customer should change login passcode periodically.

2. With device

- If you lose your mobile device, or detect an illegal access through your accounts, please call Sacombank Contact Center as soon as possible via our hotline 1900 5555 88.
- Do not store your passcode on your computer, smartphone, or in an app where it could be discovered if your device is stolen.
- Avoid downloading programs and apps from unknown sources. Download programs and applications from a trusted source, like your phone's app store (App Store/CH Play) or the manufacturer's website.

VI. OTHERS

In addition to the above, if I have any question about mBanking, how can I contact the bank?

If you have any question regarding to Sacombank mSign, please contact our Contact Center via hotline 1900 5555 88.