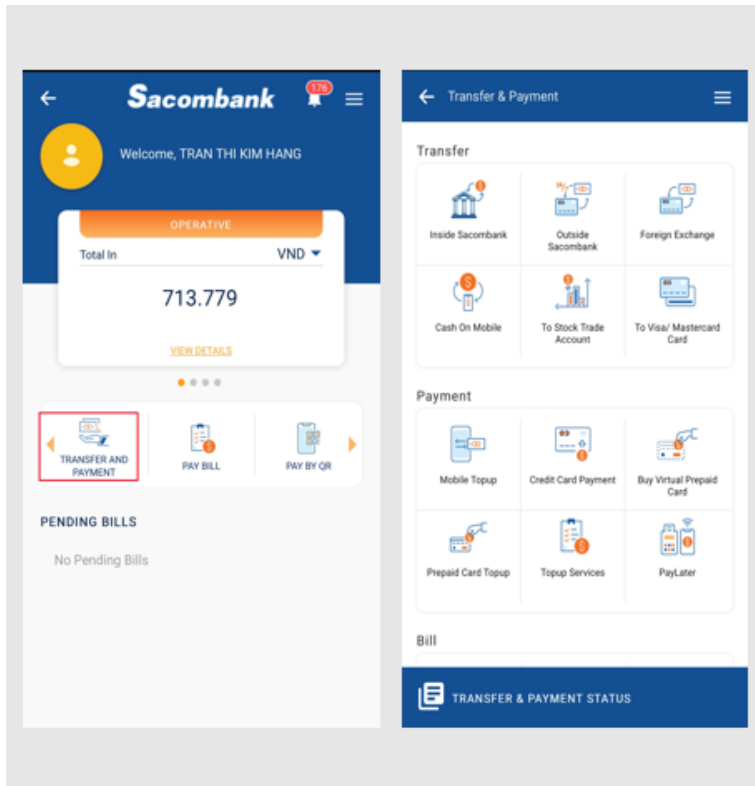


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1. Transfer



TRANSFER AND PAYMENT

Dashboard > select **Transfer and Payment** or **Menu** > select **Transfer and Payment**

1. Transfer:

- o Inside Sacombank: Transfer and receive by Account/ National ID/ Passport inside Sacombank
- o Outside Sacombank (24/7): Transfer and receive by accounts/ cards from other banks participating in the Napas payment system.
- o Outside Sacombank: Transfer and receive by Account/ Card/ National ID/ Passport from other banks
- o Cash on Mobile: Cash receipt by withdrawing from Sacombank ATMs
- o To Stock Trade Account
- o To Visa/Mastercard Card: Transfer and receive by Visa, Mastercard card issued by another bank (within the territory of Vietnam) via Token number of Visa/ Mastercard.

2. Payment:

- o Mobile Topup
- o Credit card payment
- o Buy Virtual Prepaid card
- o Prepaid card Topup
- o Bill
- o Topup services
- o PayLater

2. Transfer inside Sacombank

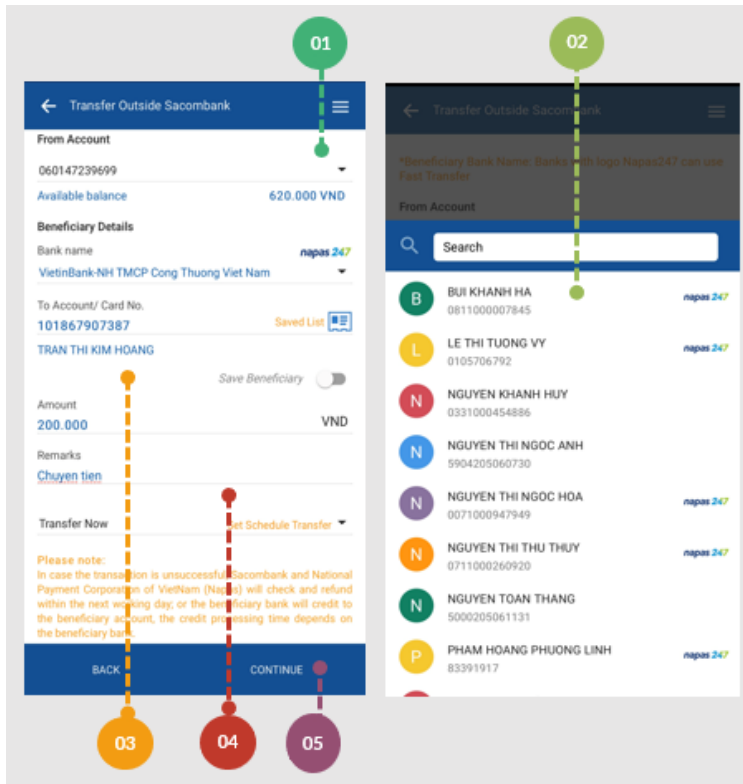


TRANSFER INSIDE SACOMBANK

To initiate transaction, please follow the steps below:

1. **Select Beneficiary type**: Saved Beneficiary, Myself and Adhoc Beneficiary.
2. **Select Account/Card**: to initiate transaction
3. **Select/Enter**: Beneficiary information
4. **Input Amount and Remarks**
5. **Schedule for future transaction**: perform transaction in the future date
6. **Tap Continue** to go to the confirmation screen
7. Complete transaction with registered authentication

3. Transfer outside Sacombank



TRANSFER OUTSIDE SACOMBANK

To initiate transaction, please follow the steps below:

1. **Select Account/ Card No.:** to initiate transaction
 2. **Select/ Input Beneficiary information (saved Beneficiary)**
 3. **Input Amount and Remarks**
 4. **Transaction date:** Transfer Now/ Transfer later/ Recurring Transfer
 5. **Tap Continue** to go to the confirmation screen
 6. Complete transaction with registered authentication
- Note:** Default transaction is Napas247. In case beneficiary bank is not supported, transaction will be suggested to transfer by normal method.

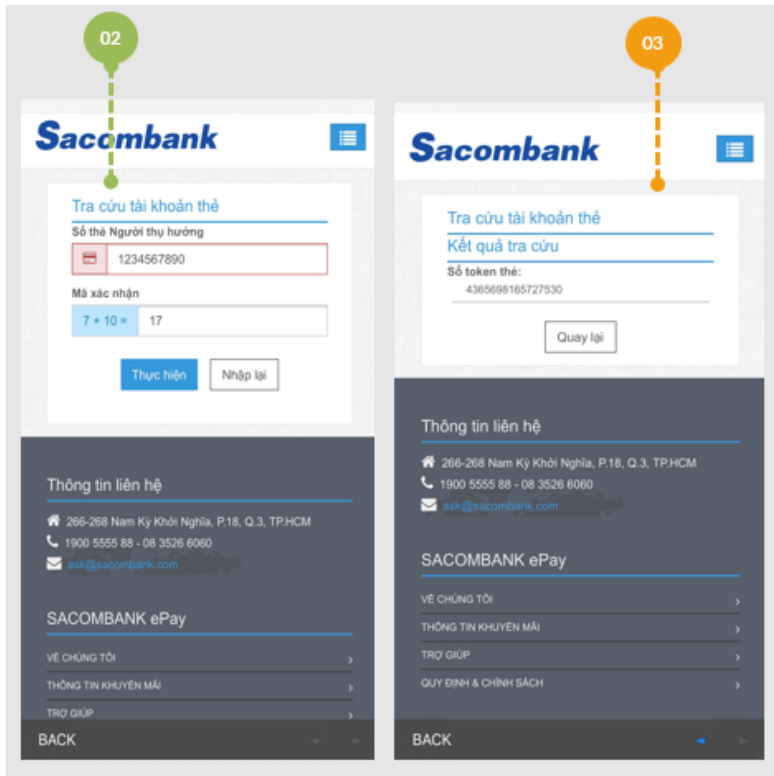
4. Transfer to Visa/ Mastercard card issued in Viet Nam



SEND MONEY TO VISA/ MASTERCARD

To initiate transaction, please follow the steps below:

1. **Select Account/ Card No.:** to initiate transaction
2. **Select/ Input Beneficiary information (saved Beneficiary)**
3. **Input Beneficiary information:** Customer need to get information of card token number(as follows below instruction)
4. **Input Amount and Remarks**
5. **Tap Continue** to go to the confirmation screen
6. Complete transaction with registered authentication

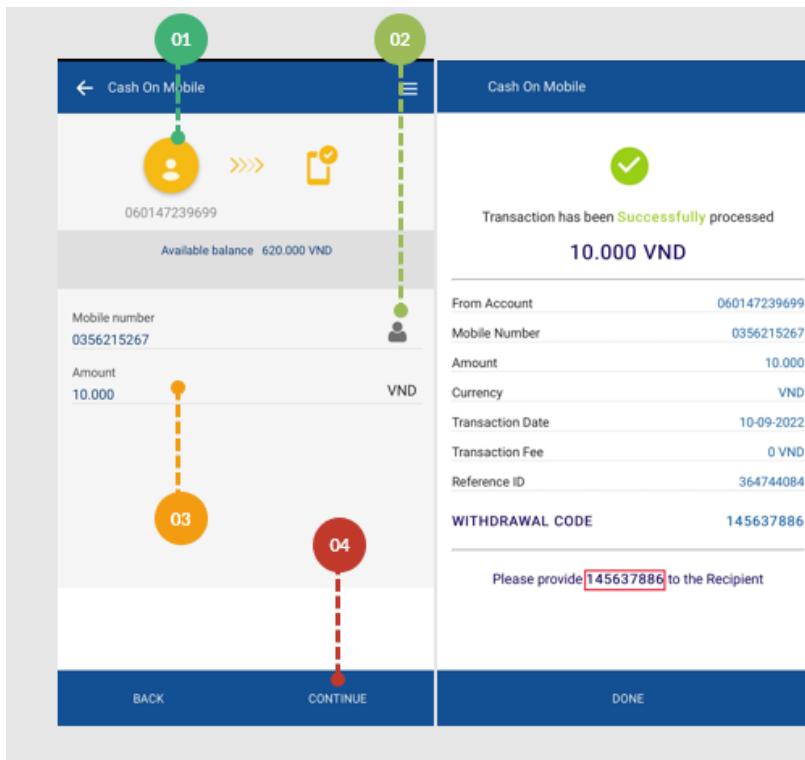


SEND MONEY TO VISA/ MASTERCARD

To get card token number, please follow the steps below:

1. At input beneficiary screen, select **GET TOKEN**
2. Application go to inquiry screen > Input card number and verify > Select "Thực hiện"
3. **Card token number** will be responed, customer get this number and input at initiation beneficiary information.

5. Transfer – Cash on mobile



CASH ON MOBILE

To initiate transaction, please follow the steps below:

1. **Select Account/ Card No.** to initiate transaction
2. **Select/ Input mobile number to receive money (mobile contact)**
3. **Input Amount and Remarks**
4. **Tap Continue** to go to the confirmation screen
5. Complete transaction with registered authentication

Note: At result screen, Customer will provide **withdrawal code** to the recipient