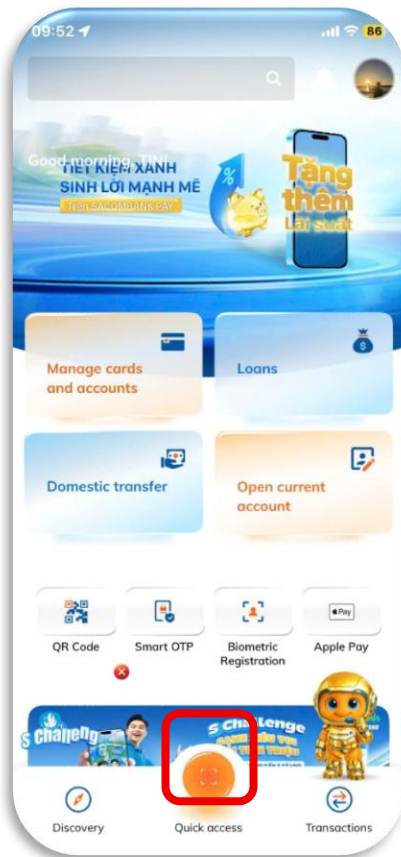


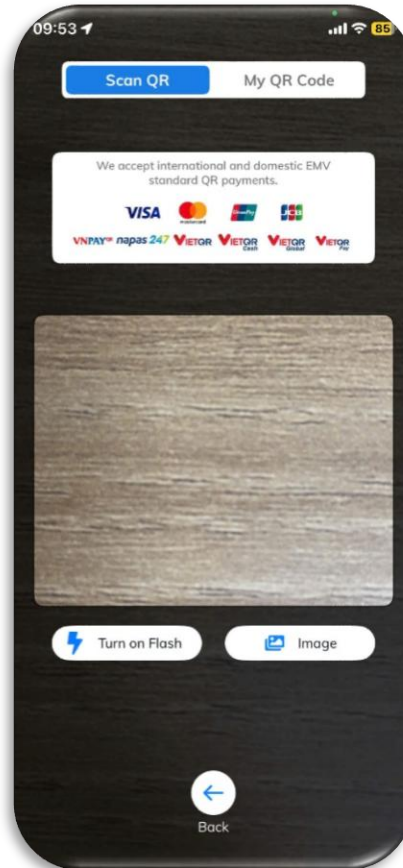
GUIDE TO QR PAYMENT (DOMESTIC & INTERNATIONAL) ON SACOMBANK PAY

Step 1



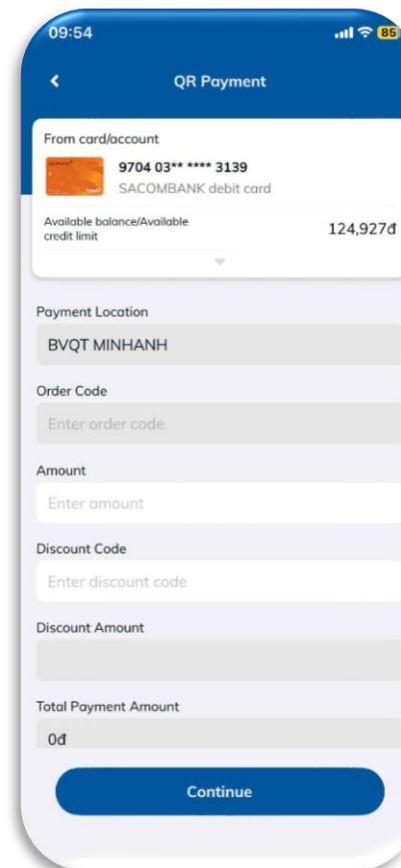
Open the SACOMBANK PAY app and select “QR Code”

Step 2



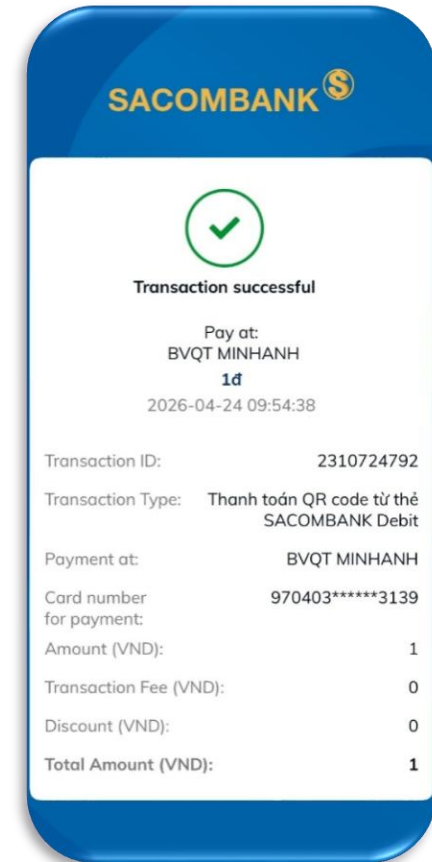
Scan the QR code at the merchant

Step 3



Enter the required information and tap “Continue”

Step 4



Authenticate to complete the transaction