

Techcombank, Vietcombank, and ACB have enhanced their digital banking services to offer comprehensive mobile app features for credit card management. Here's an overview of the digital tools and functionalities each bank provides:

#### **Techcombank:**

- **Techcombank Mobile App:**
- **Transaction Notifications:** As of March 2023, Techcombank transitioned from SMS to in-app notifications for credit card transactions, including payments via POS and online, refunds, balance payments, and ATM withdrawals. This change aims to enhance security and convenience for cardholders. ([techcombank.com](https://techcombank.com))
- **Card Management:** Users can proactively lock/unlock cards, manage credit limits, and access other online features directly through the app. ([techcombank.com](https://techcombank.com))
- **Contactless Payments:** The app supports contactless payment methods, allowing users to tap their cards for quick and convenient transactions. ([techcombank.com](https://techcombank.com))

#### **Vietcombank:**

- **VCB Digibank App:**
- **Balance Change Notifications:** Vietcombank offers free in-app notifications for account balance changes, international credit card transactions, loan repayment schedules, and interest payments. This service provides detailed, accented Vietnamese messages and covers all transactions without a minimum value threshold. ([vietcombank.com.vn](https://vietcombank.com.vn))
- **Security Features:** The app includes two layers of protection—phone login security and app login security—to safeguard user information. ([vietcombank.com.vn](https://vietcombank.com.vn))

## ACB (Asia Commercial Bank):

- **ACB ONE App:**
- **Digital Card Issuance:** ACB allows customers to open credit cards entirely online through the ACB ONE app, enabling immediate integration with digital wallets and usage without waiting for a physical card. ([vnexpress.net](https://vnexpress.net))
- **Mobile Payment Integration:** ACB supports linking its cards with Apple Pay, Google Pay, Samsung Pay, and Garmin Pay, facilitating contactless payments via smartphones and wearable devices. ([vietnam.vn](https://vietnam.vn))
- **Contactless Payments:** The app supports contactless payment methods, allowing users to tap their cards for quick and convenient transactions. ([acb.com.vn](https://acb.com.vn))

These digital features reflect the banks' commitment to providing secure, convenient, and user-friendly credit card management through their mobile applications.