

# BIDC MOBILE BANKING USERGUIDE

*Version: 1.0.0*



*Simplifying the life*

## CHANGE RECORD

Date	Changed part	Reason	Updated by	Previous version	Change description	New Version
29/10/2015		Publish	Mont			1.0.0

## Signature

Author: \_\_\_\_\_ Date\_\_\_\_\_

Reviewer: \_\_\_\_\_ Date\_\_\_\_\_

Reviewer: \_\_\_\_\_ Date\_\_\_\_\_

Reviewer: \_\_\_\_\_ Date\_\_\_\_\_

Approver: \_\_\_\_\_ Date\_\_\_\_\_

Approver: \_\_\_\_\_ Date\_\_\_\_\_

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## I. DOWNLOAD, INSTALL, ACTIVATE MOBILE BANKING APPLICATION

### 1.1. Download and Install


#### 1.1.1. Download and install the Application for Operating system

##### ❖ For iOS devices:

##### ❖ Option 1: Install from App Store

- Step 1a: Choose App Store  icon on device screen.

##### ❖ Option 2: Install from iTunes

- Step 1b: Open iTunes program on computer, choose “iTunes Store”  in the right corner of the screen
- Step 2: Enter “BIDC CAM Mobile Banking” in search box
- Step 3: Press Free/Install App
- Step 4: Enter Apple ID personal account and corresponding password to install

##### ❖ For Android devices:

##### ❖ Option 1: Install from Play Store

- Step 1a: Choose Play Store  icon on device screen.

##### ❖ Option 2: Install from Google Play website

- Step1b: Access Website <https://play.google.com/store>
- Step 2: Enter “BIDC CAM Mobile Banking” in search box
- Step 3: Press Install
- Step 4: Enter Google personal account and corresponding password to install

##### ❖ For Windows Phone devices:

##### ❖ Option 1: Install from Store


- Step 1a: Choose Store  icon on device screen.

##### ❖ Cách 2: Install from website

- Step 1b: Access website <https://www.windowsphone.com>
- Step 2: Enter “BIDC CAM Mobile Banking” in search box
- Step 3: Press Install
- Step 4: Enter Microsoft personal account and corresponding password to install



**Note:**

- Customers must have Apple ID / Google account / Microsoft account (account using the services of Apple / Google / Windows Phone) to download the application. If customers do not have this type of account, please sign up with Apple / Google / Windows Phone.
- During installation and using, ensure that the device is connecting to internet via 3G, 3G + (HSDPA) or WiFi.
- The application is compatible with iPhone / iPod Touch / iPad (iOS 7.0 or higher), the device uses Android (Android OS 2.3 or higher) and the device uses Windows Phone (OS 8.1 or higher).
- Size of application is less than 15MB, the application is provided free of charge, however the cost of downloading Application depends on the package that customers are using (prescribed by companies providing internet/mobile network services)
- After installing application successfully, Logo of application  will be added on Home screen of device.

**1.1.2. Download and Install from link download received via SMS**

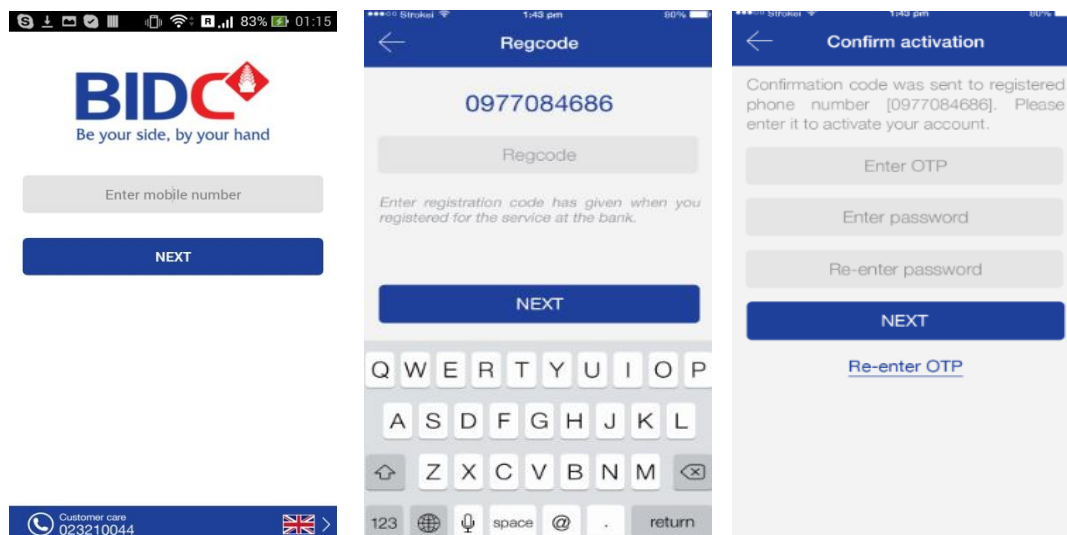
- **Step1.** Access link download the application from BIDC CAM message sent after register Mobile Banking at bank counter or from messages shared by friends. Press Install/ Setting button to download the application to the device.
- **Step2.** Open file and install Application. After installing successfully, Logo of application will be added on Home screen of device.

**1.2. Activate service**

- ❖ After installing application on the device, customers must perform activation before using. In the activation screen, customers may choose language for the app: English or Vietnamese.

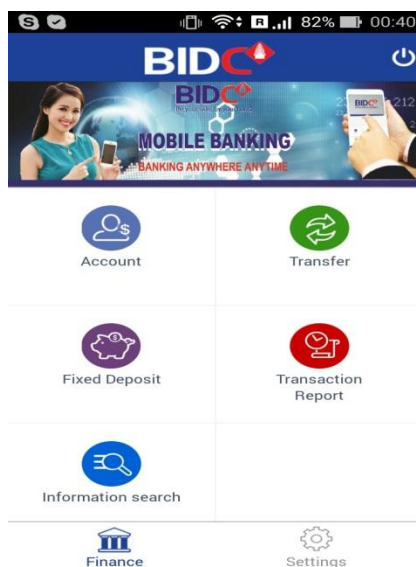
**1.2.1. Activate Mobile Banking**

- **Step 1:** Open Mobile Banking App, enter registered mobile number, press **Next**



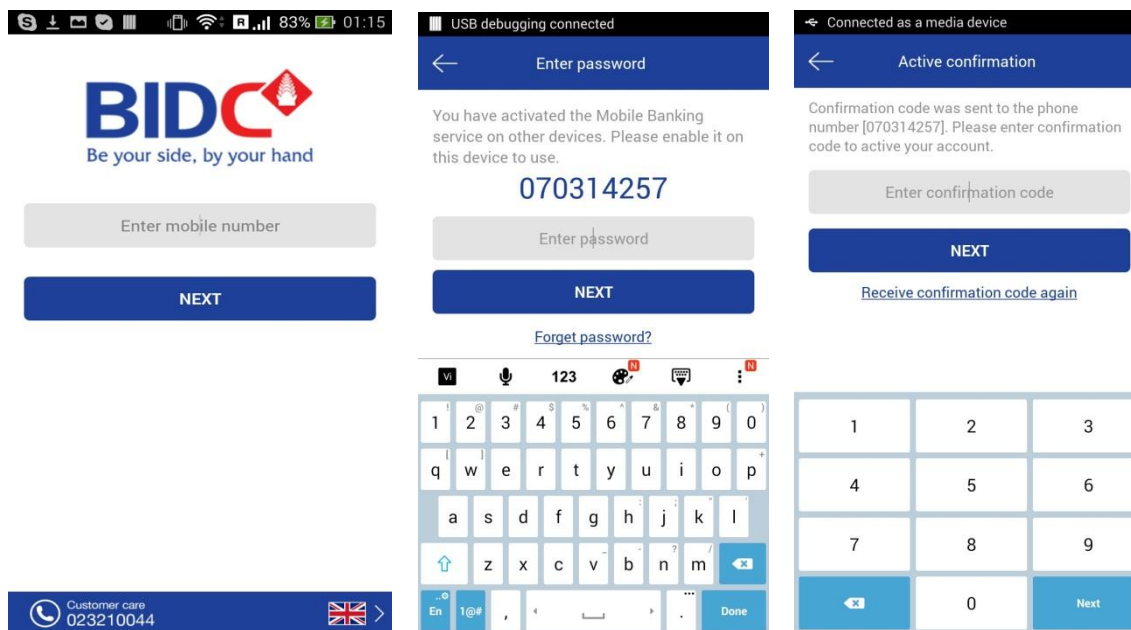
- **Step 2:** Enter registration code that is provided when customers register Mobile Banking at Bank counter and press **Next**.
- **Step 3:** Customers enter *Registration code*, set *Password* and press **Next**.
  - Include:
    - *Registration code*: a string including 6 characters, sent from system via SMS channel to customer mobile number which already registered for Mobile Banking service at BIDC.
    - *Password*: A character string, setup by customers and used to login the application for the next time. Password must be 6 - 20 characters, at least one alphabet and one numeric.
    - *Re-enter Password*: Re-enter above password.
- **Step 5:** After entering correct information, the application will be activated on the device and display Home screen including two tabs: Financial Tab and Setting Tab
  - *Include*: Financial Tab allows to perform these functions:
    - + *Account Inquiry*
    - + *Transfer*
    - + *Saving*
    - + *Topup*
    - + *Transaction Report*
    - + *Information Search*
  - Setting Tab allows to perform these functions:
    - + *Change login password*
    - + *Beneficiaries List*
    - + *Help*

## + Application Information



### 1.2.2. Activate Mobile Banking on other devices

- **Step 1.** At the startup screen of Mobile Banking Application
- **Step 2.** Enter *Phone number* registered with Bank and press **Next**.

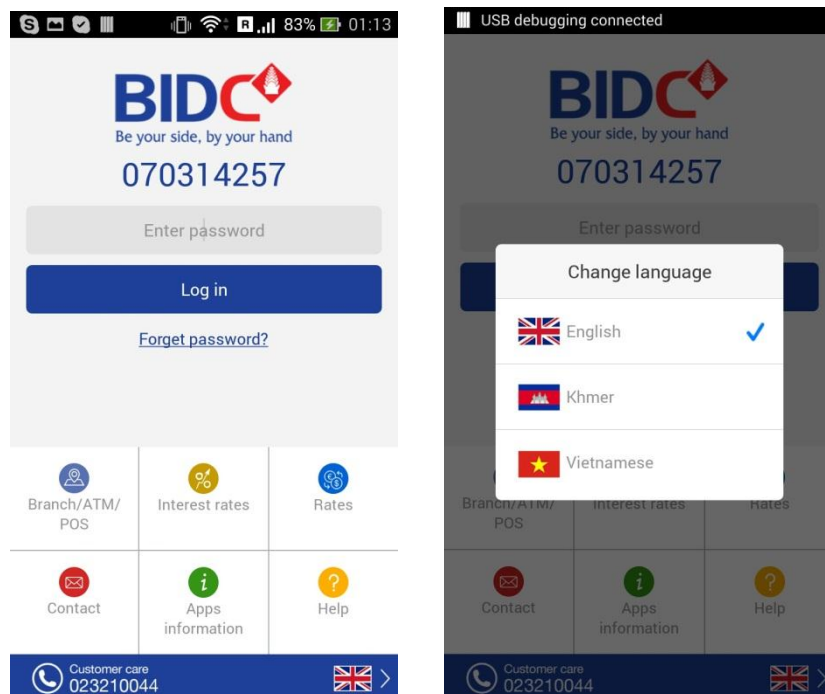


- **Step 3.** Enter *Password* and press **Next**.
- **Step 4.** Enter *Confirmation code (OTP)* (system sends to customer phone), press **Next**, Application will be activated on the device.

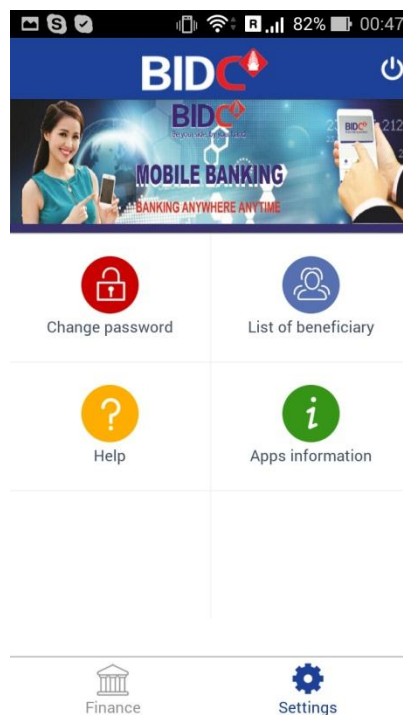
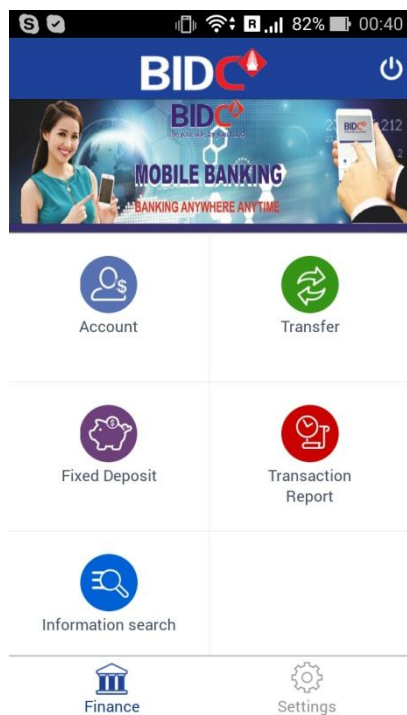


### 1.3. Login Application

- ❖ After users activate App successfully; the next time when users open Application, App will display Login screen.
  - **Step 1:** To login the application, users implement: Open application, App displays the default screen with activated mobile number, enter the *Password* set up when users activate application, then press **Login**.

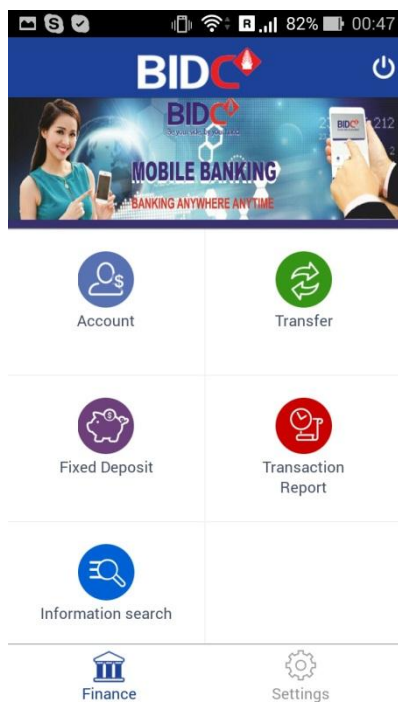


- ✓ **Note:**
  - Phone number displays available and cannot be edited.
  - On the login screen, users can change the language selection: Vietnamese-English, Vietnamese-Khmer, English-Khmer and vice versa.
- **Step 2:** Enter correct password, press Login, Application will display the default screen at **Financial tab**, then customers can use all functions of the App.



#### 1.4. Logout Application

- **Step 1:** Press Logout icon on screen, App displays one question to verify about logout decision, press **Accept**, then system performs logout.



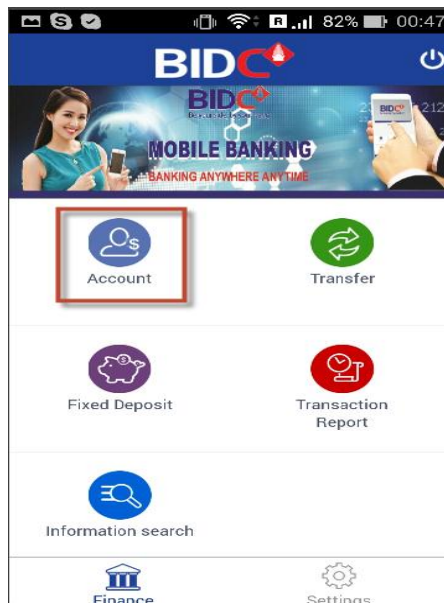
- **Step 2:** Use *Back* button of the device (if has) to logout application.

## II. BIDC MOBILE BANKING USERGUIDE

### A. Financial functions

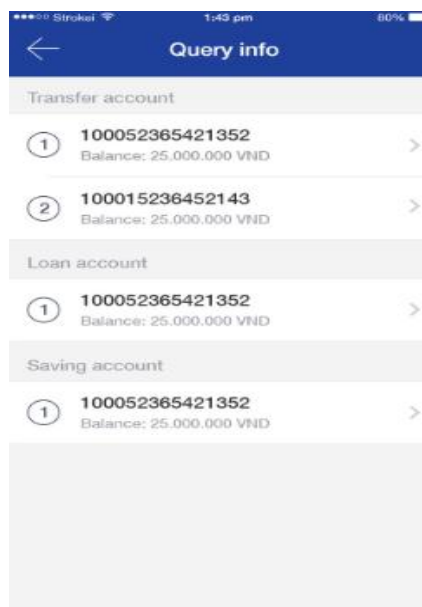
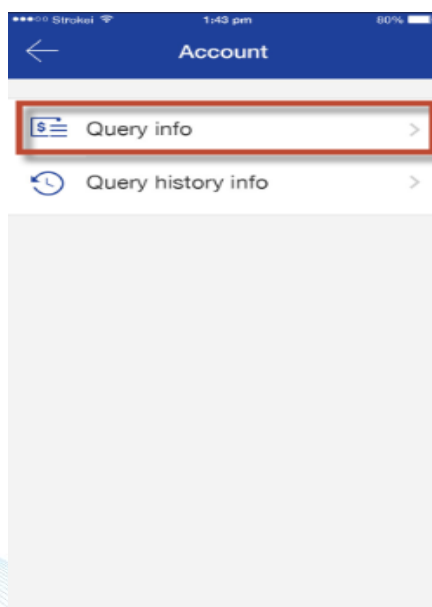
#### 2.1. Account Information

- **Step 1:** At **Financial Tab**, choose **Account** function



##### 2.1.1. Account Information Inquiry

- **Step 2:** Choose **Query info** function. The App will display all accounts of user at BIDC, including: Billing account, Savings account, Loan account.



- **Step 3.** To query, users press on account they want to query. App screen will display account details.

Transfer account		Saving account		Loan account	
Account no	1000213435143	Account no	1000213435143	Account no	1000213435143
Account type	Transfer account	Account type	Saving account	Account type	Loan account
Account name	Account vip	Value date	12/08/2015	Value date	12/08/2015
Branch open	Ha Noi	Maturity date	12/10/2015	Maturity date	12/10/2015
Balance	250,000,000 VND	Interest rate	10%/year	Loan interest rate	5%/year
Avaibalance	250,000,000 VND	Balance	250,000,000 VND	Principal balance	100,000 VND
Query history info		Product	Text Value	Principal balance paid	50,000 VND
		Term	24 month	Rest principal balance	50,000 VND
		Query history info		Query history info	

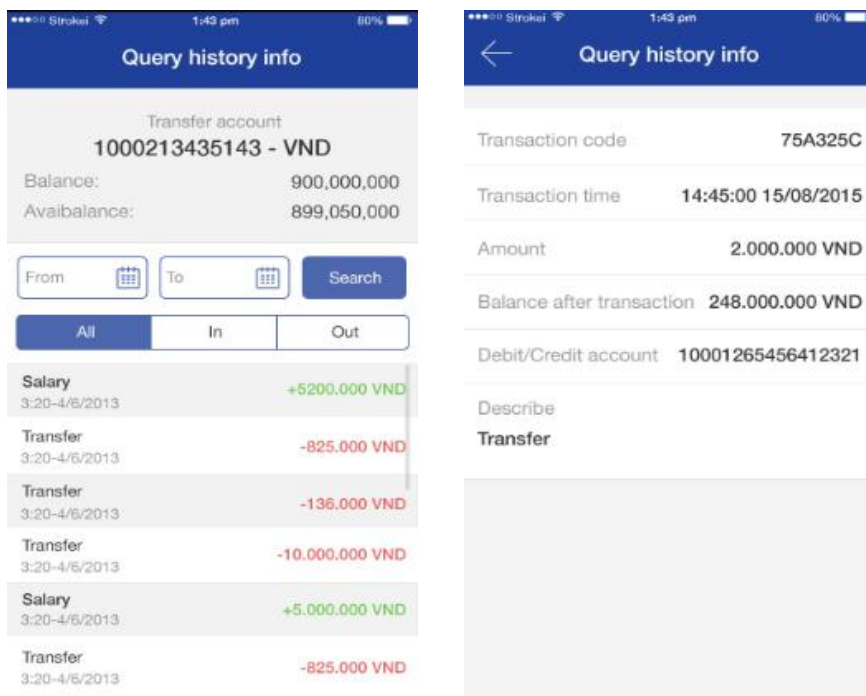
### 2.1.1. Transaction History Inquiry

- **Step 2.** To query account transaction history, Users press on **Query history info**. Application will display the screen of user's account types.

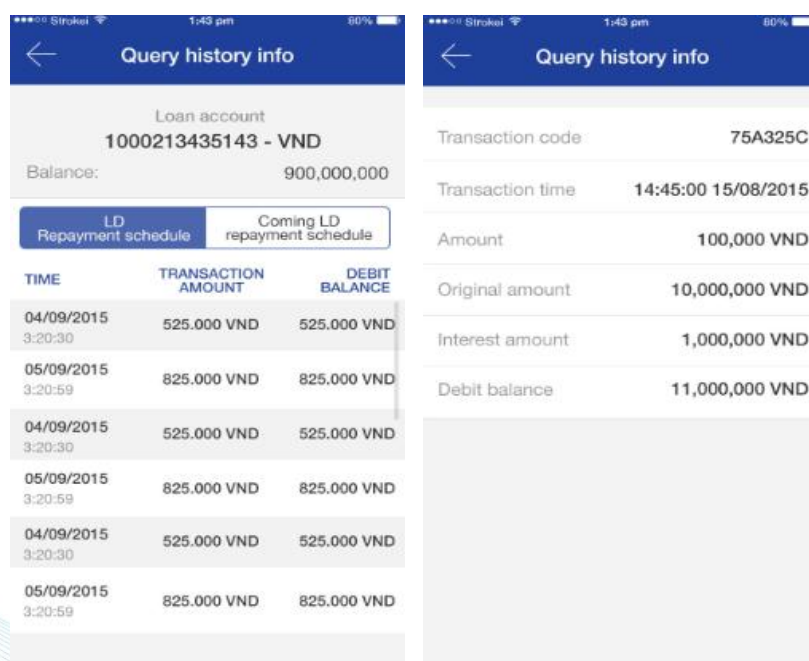
Account	Query info
Query info	Transfer account
Query history info	① 100052365421352 Balance: 25,000,000 VND
	② 100015236452143 Balance: 25,000,000 VND
	Loan account
	① 100052365421352 Balance: 25,000,000 VND
	Saving account
	① 100052365421352 Balance: 25,000,000 VND



- **For Billing Account:** Users choose account that they want to query, then App displays screen allowing users to choose time of inquiry. Press **Search**, App will display a list of transactions executed in that period. Users press on one transaction to view transaction details.



- **Loan account:** Display two tabs: LD Repayment Schedule Tab and Coming LD Repayment Schedule Tab, users press on one transaction to view transaction details.





Query history info			Query history info	
Loan account 1000213435143 - VND			Transaction code	75A325C
Balance: 900,000,000			MATURITY	15/08/2015
<div>LD Repayment schedule</div> <div>Coming LD repayment schedule</div>			AMOUNT PAYABLE	100,000 VND
MATURITY	AMOUNT PAYABLE	DEBIT BALANCE	Original amount	10,000,000 VND
04/09/2015 3:20:30	525.000 VND	525.000 VND	Interest amount	1,000,000 VND
05/09/2015 3:20:59	825.000 VND	825.000 VND	Debit balance	11,000,000 VND
04/09/2015 3:20:30	525.000 VND	525.000 VND		
05/09/2015 3:20:59	825.000 VND	825.000 VND		
04/09/2015 3:20:30	525.000 VND	525.000 VND		
05/09/2015 3:20:59	825.000 VND	825.000 VND		

- **Savings Account:** Display a list transactions of account, users press on one transaction to view transaction details.

Query history info		Query history info	
Saving account 1000213435143 - VND		Transaction code	75A325C
Balance: 900,000,000		Transaction time	14:45:00 15/08/2015
DANH SÁCH LỊCH SỬ GIAO DỊCH		Amount	2,000,000 VND
Salary 3:20-4/6/2013	+5200.000 VND	Balance after transaction	248,000,000 VND
Open saving 3:20-4/6/2013	-825.000 VND	Debit/Credit account	10001265456412321
Open saving 3:20-4/6/2013	-136.000 VND	Describe	Account number withdraw interestto
Open saving 3:20-4/6/2013	-10.000.000 VND		
Salary 3:20-4/6/2013	+5.000.000 VND		
Open saving 3:20-4/6/2013	-825.000 VND		
Salary 3:20-4/6/2013	+5.000.000 VND		
Open saving 3:20-4/6/2013	-825.000 VND		

**Note:**

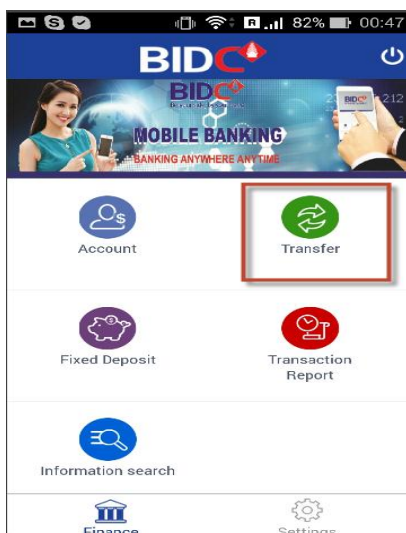
- ✓ For Billing account inquiry: If users leave blank From Date, To Date and press Search, the system will retrieve transaction history in the most recent 15 days (parameters are

configured on MB system). Searching time is limited within 30 days from any moment in the past.

- ✓ For Savings Account Inquiry: Display the most recent 10 transactions from start time of inquiry.
- ✓ Đối với truy vấn Tài khoản vay: hiển thị 10 giao dịch gần nhất của Lịch trả nợ, lịch trả nợ sắp tới kể từ thời điểm hiện tại For Loan Account Inquiry: Display the most recent 10 transactions of LD Repayment Schedule, Coming LD Repayment Schedule, start from the moment.

## 2.2. Internal Transfers

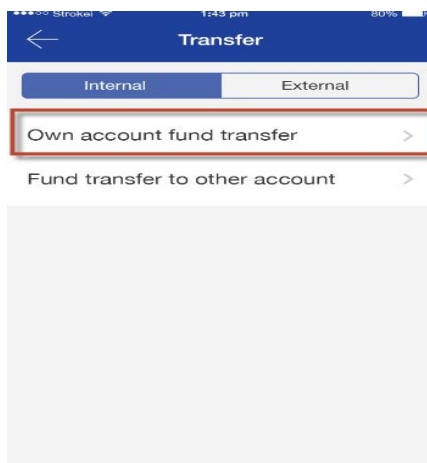
- **Step 1.** At **Financial** Tab, choose **Transfer** function.



### 2.2.1. Own Account Fund Transfer

- a) **Own account fund transfer:** is fund transfer transaction between billing accounts of user (In case user has 02 billing accounts or more).

- **Step 2.** At **Internal** Tab, choose **Own account fund transfer**.



- **Step 3.** Source account is default however users can choose another source account. Then, enter transfer information, including: Destination account, Amount, Content (please enter English , special characters, except \* characters) and press **Next**.

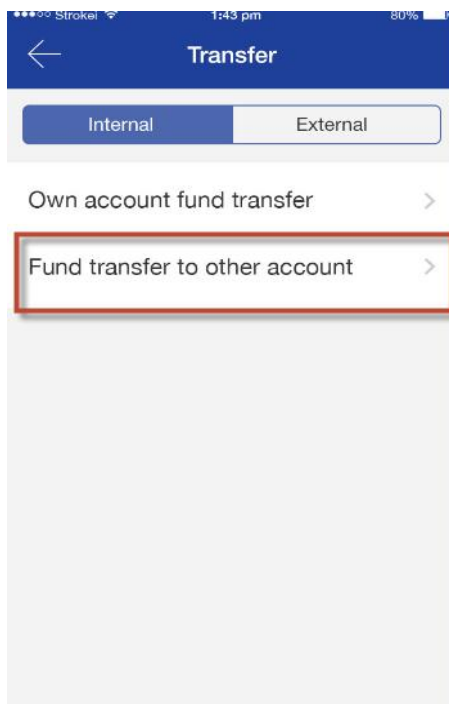
- **Note:**
- SourceAcc and DestinationAcc must be different.
  - Allow own account fund transfer with all currencies.
  - Source account any DestinationAcc are the same currency.
- **Step 4.** Confirm Transfer Information.

- **Step 5.** Enter valid confirmation code (OTP – One time password), press **Confirm** to complete transaction.
- **Step 6.** The system displays transaction result. Press **Create new** to perform other fund transfers.
- ✓ **Note:**
  - *Own account fund transfer will take charge if user transfers to account of other branches (based on CoreCode)*

### 2.2.1. Fund Transfer To Other Account

**b) Fund transfer to other account:** is fund transfer transaction to another account in BIDC system.

- **Step 2.** Choose **Fund transfer to other account** function.



- **Step 3.** Source account is default however users can choose another source account. Then, enter transfer information, including: Destination account, Amount, Content (please enter English , special characters, except \* characters) and press **Next**.



← Fund transfer to other account

From account  
100052365421352  
Balance: 25,000,000 VND

Enter account number

Enter the amount

Enter Content

NEXT

- ✓ **Note:** User can choose the recipient from list of beneficiaries by pressing on arrow icon at DestinationAcc box.
- **Step 4.** Confirm Transfer Information

← Transaction confirm

From account	1000213435143
Balance	250,000,000 VND
Beneficiary account	1000213435143
Beneficiary name	Nguyen Van A
Amount	500,000 VND
Fee	0 VND
VAT	50,000 VND
Total	550,000 VND

Content  
Transfer

Enter OTP

OTP was sent to your phone number by SMS, please enter OTP within 10 minutes to confirm the transaction

CONFIRM

← Transaction result

TRANSACTION SUCCESSFULLY

From account	1000213435143
Balance	250,000,000 VND
Beneficiary account	1000213435143
Beneficiary name	Nguyen Van A
Amount	500,000 VND
Fee	0 VND
VAT	50,000 VND
Total	550,000 VND

Content  
Transfer

Create new Save contacts

- **Step 5.** Enter valid confirmation code (OTP), press **Confirm** to complete transaction.
- **Step 6.** The system displays transaction result. Press **Create new** to perform other fund transfers.

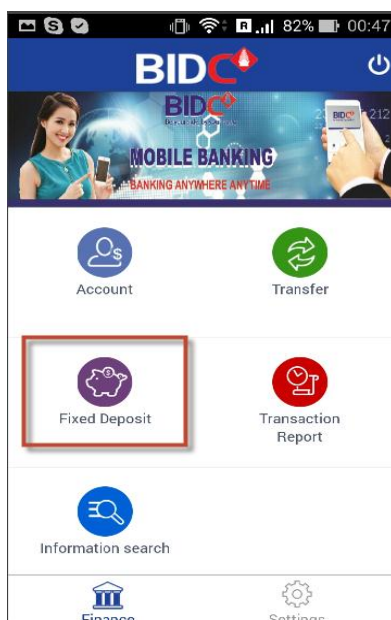


✓ **Note:**

- To return to fund transfer initial screen, press **Create new** button.
- To save DestinationAcc information for the next time, Press **Directory Save** button to add more beneficiaries.
- *Own account fund transfer will take charge if user transfers to account of other branches (based on CoreCode)*

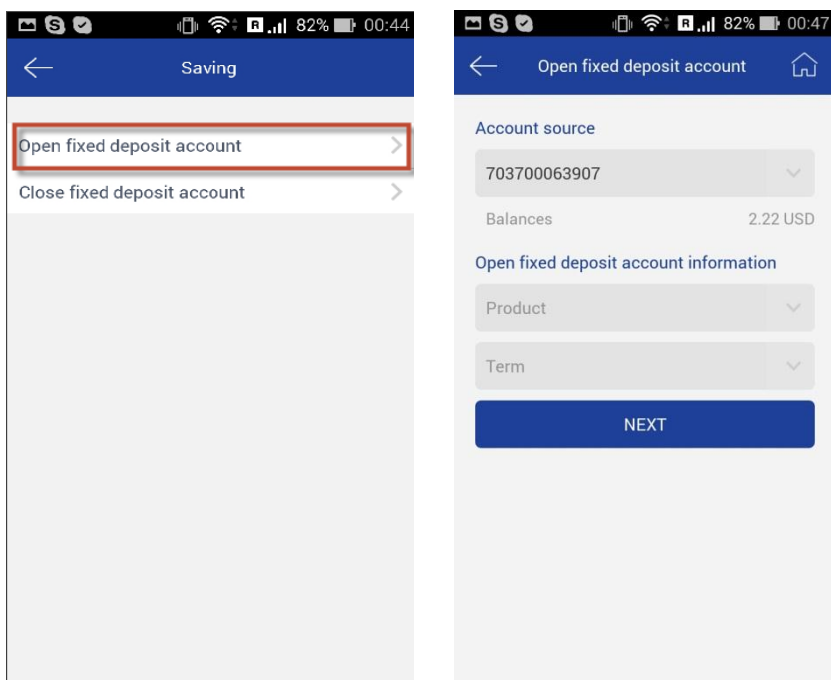
## 2.3. Open/Close Fixed Deposit Account

- **Step 1.** At **Financial Tab**, choose **Fixed Deposit** function.

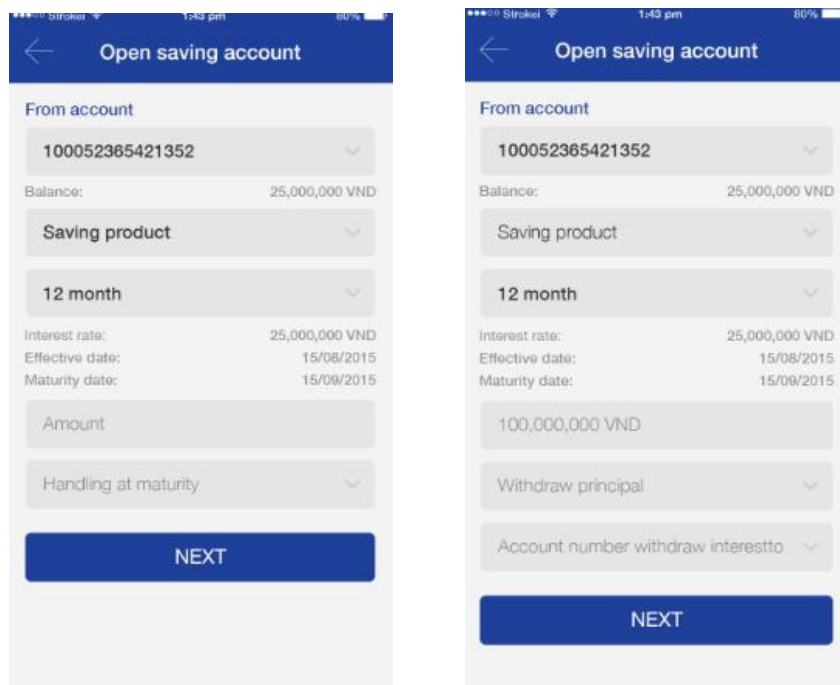


### 2.3.1. Open fixed deposit account

- **Step 2:** Choose **Open fixed deposit account** function. Then choose Source account, Savings product and Term.



- **Step 3:** App screen displays more information about savings product (Amount, Interest rate, effective date, maturity date) corresponding to the term that user chooses.



- **Step 4.** Enter **Amount**, choose **Handling at maturity** then choose **Withdraw principal**, fill **Account number withdraw interest to**, after that press **Next**.
- **Step 5.** Confirm Information.

Open saving account

From account	10001265456412321
Balance	200,000,000 VND
Product	Saving product
Term	24 month
Interest rate	5%
Effective Date	15/08/2015
Maturity date	15/08/2017
Amount	248,000,000 VND
Handling at maturity	Retrieve property
Account number withdraw interestto	10001265456412321

Enter OTP

OTP was sent to your phone number by SMS, please enter OTP within 10 minutes to confirm the transaction

CONFIRM

Open saving account

TRANSACTION SUCCESSFULL

From account	10001265456412321
Balance	200,000,000 VND
Product	Saving product
Term	24 month
Interest rate	5%
Effective Date	15/08/2015
Maturity date	15/08/2017
Amount	248,000,000 VND
Handling at maturity	Retrieve property
Account number withdraw interestto	10001265456412321

CREATE NEW

- **Step 6.** Enter valid confirmation code (OTP), press **Confirm** to complete transaction.
- **Step 7.** The system displays Open fixed deposit account successfully.
- ✓ **Note:** Users press **Create New** button to return to transaction initial screen.

### 2.3.2. Close fixed deposit account

- **Step 2.** Choose **Close Fixed Deposit account** function, then choose savings account that user wants to close, destination account and press **Next**.

Saving

Open saving account >

**Close saving account >**

Close saving account

Saving account

100052365421352

Balance:	25,000,000 VND
Term:	24 month
Interest rate	5%
Date open:	15/08/2015
Maturity date:	15/08/2017

Beneficiary account

NEXT

➤ **Step 3. Confirm Information.**

Close saving account	
Saving account	10006541346451
Balance	200,000,000 VND
Term	24 month
Interest rate	5%
Effective Date	15/08/2015
Maturity date	15/08/2017
Beneficiary account	10001265456412321
Enter OTP	
OTP was sent to your phone number by SMS, please enter OTP within 10 minutes to confirm the transaction	
CONFIRM	

Close saving account	
TRANSACTION SUCCESSFULL	
Saving account	Closed
Balance	200,000,000 VND
Term	24 month
Interest rate	5%
Date open	15/08/2015
Maturity date	15/08/2017
Interest will be awarded	248,000,000 VND
Beneficiary account	10001265456412321
CREATE NEW	

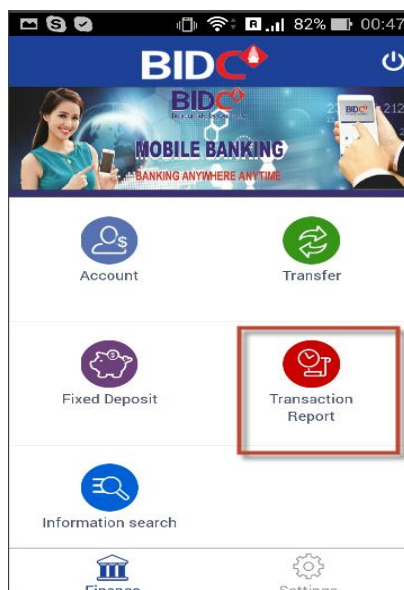
➤ **Step 4.** Enter valid confirmation code (OTP), press **Confirm** to complete transaction.

➤ **Step 5.** The system displays close savings account successfully.

✓ **Note:** Users press **Create New** button to return to transaction initial screen.

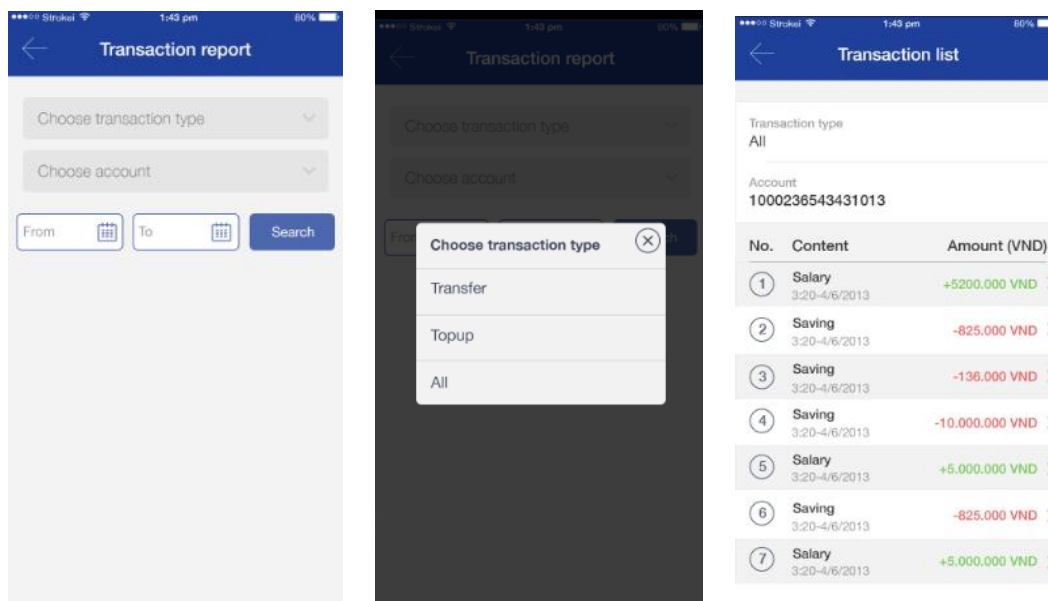
## 2.4. Transaction Report

➤ **Step 1:** At **Financial** Tab, choose **Transaction Report** function.

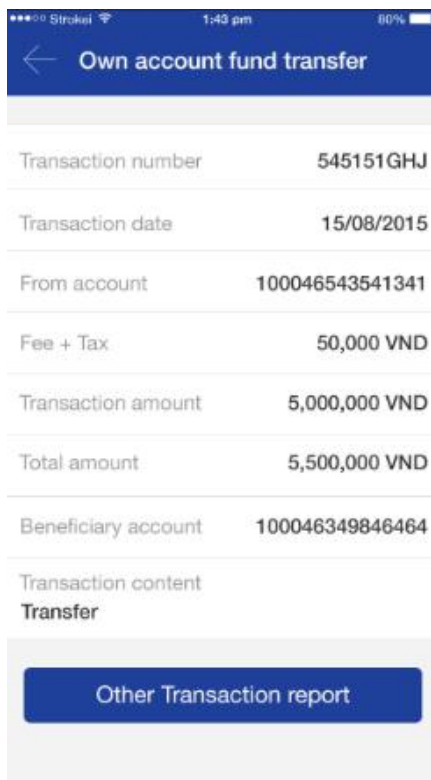


➤ **Step 2.** Users press **Search** with default values, or can choose transaction type, account number and searching date and then press **Search**.





- **Step 3.** Users can view transaction details by pressing on that transaction in the searching list.

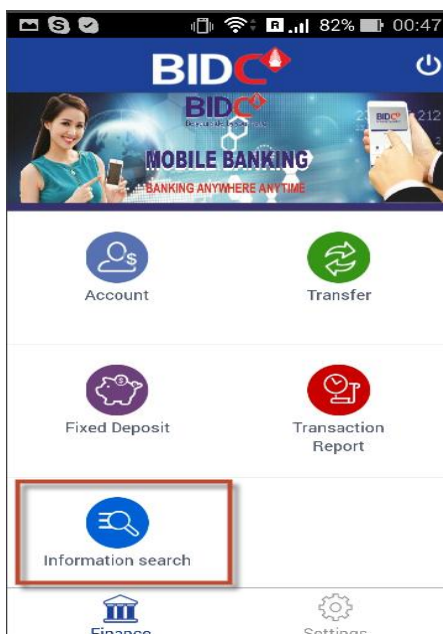


- ✓ **Note:** The default value displays in searching date field is the current date.

## 2.5. Information Searching

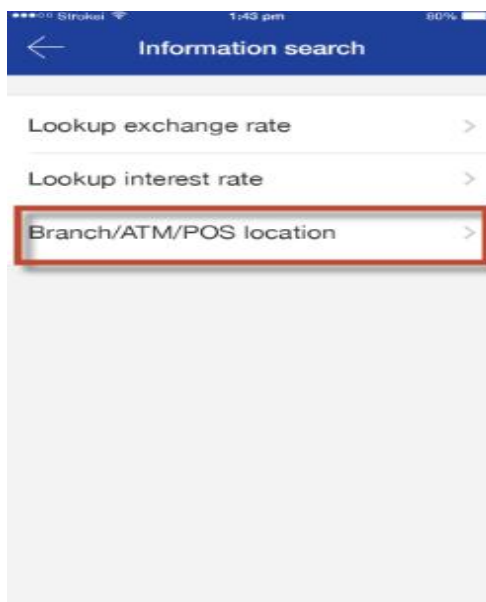
- **Step 1.** At **Financial Tab**, choose **Information Search**.



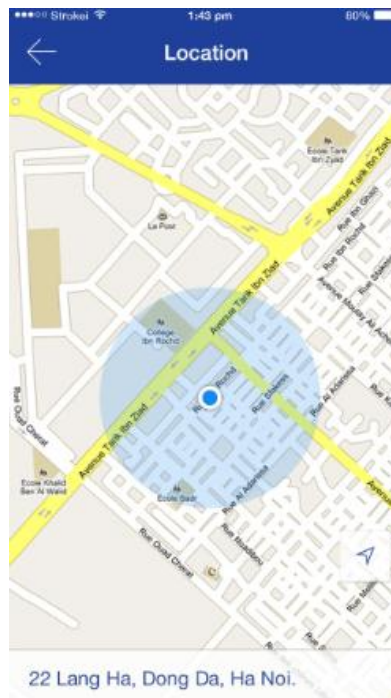


### 2.5.1. Branch/ATM/POS/Location Searching

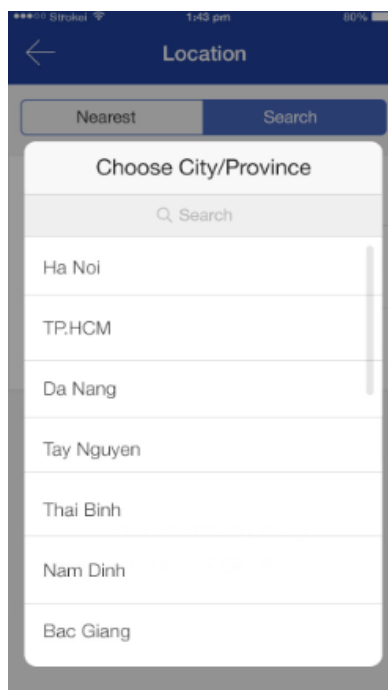
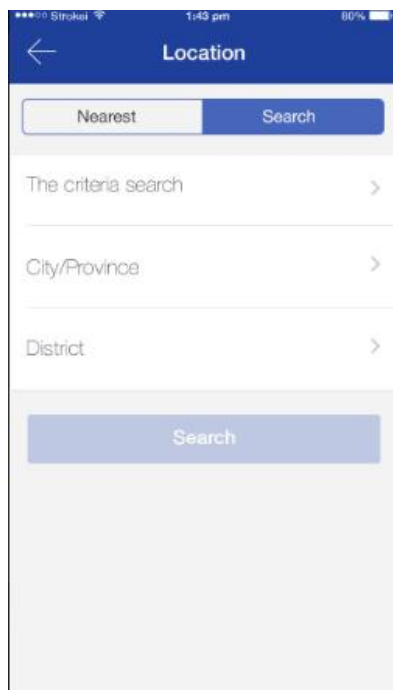
- **Step 2.** Choose **Branch/ATM/POS location**



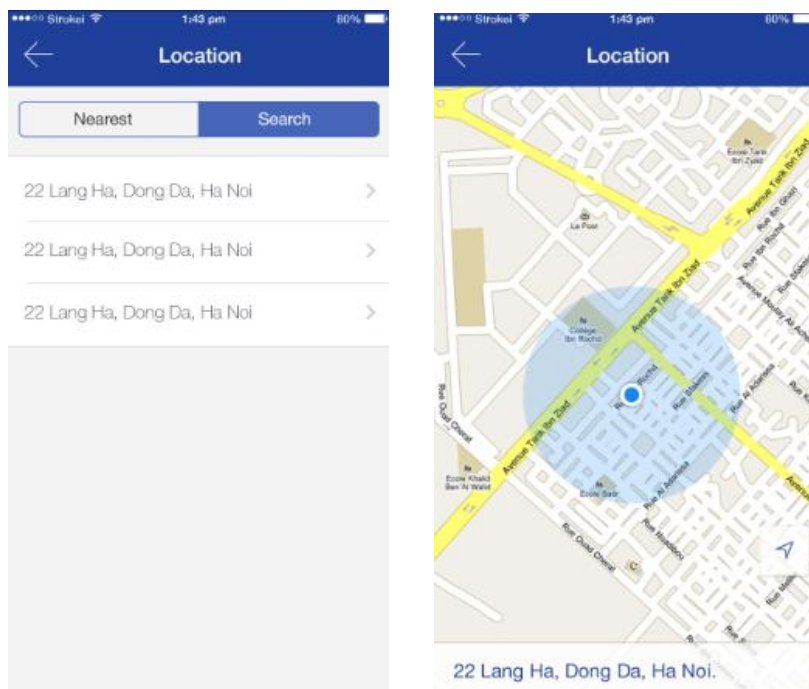
- **Step 3.** System displays default tab including BIDC branches list. Users press on the branch they want to view, screen will display a map with direction from user's current location to that branch.



- **Step 4:** Users can press on **Search Tab**, then select the searching parameters and press on **Search** button.

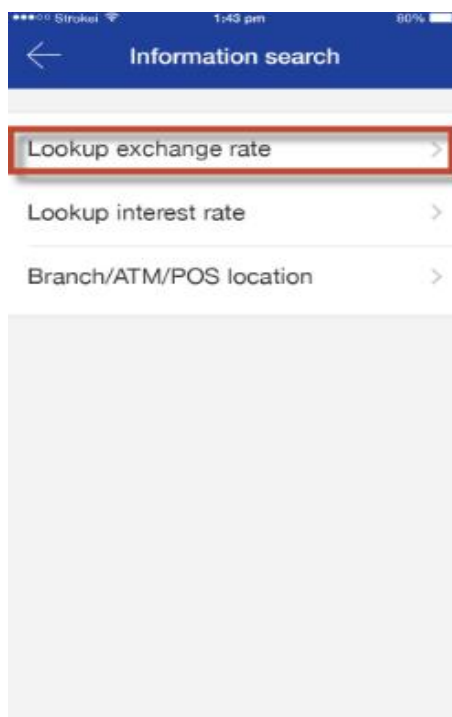


- ✓ **Note:** After choosing City/Province, users can use Search box for searching quickly.
- **Step 5:** After entering valid information, then press **Search**, App will display result screen which allows user to view map details.

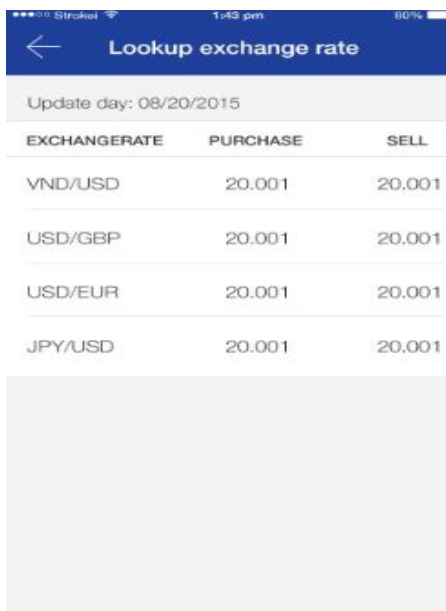


## 2.5.2. Lookup Exchange Rate

- **Step 2.** Choose **Lookup exchange rate** function.



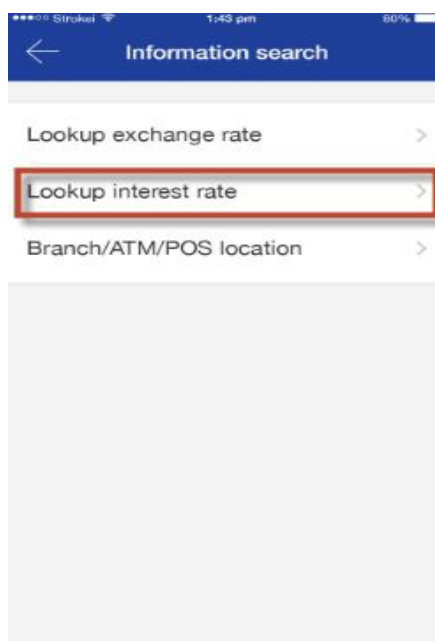
- **Step 3.** Application displays a list of foreign currencies exchange rates posted by BIDC.



EXCHANGERATE	PURCHASE	SELL
VND/USD	20.001	20.001
USD/GBP	20.001	20.001
USD/EUR	20.001	20.001
JPY/USD	20.001	20.001

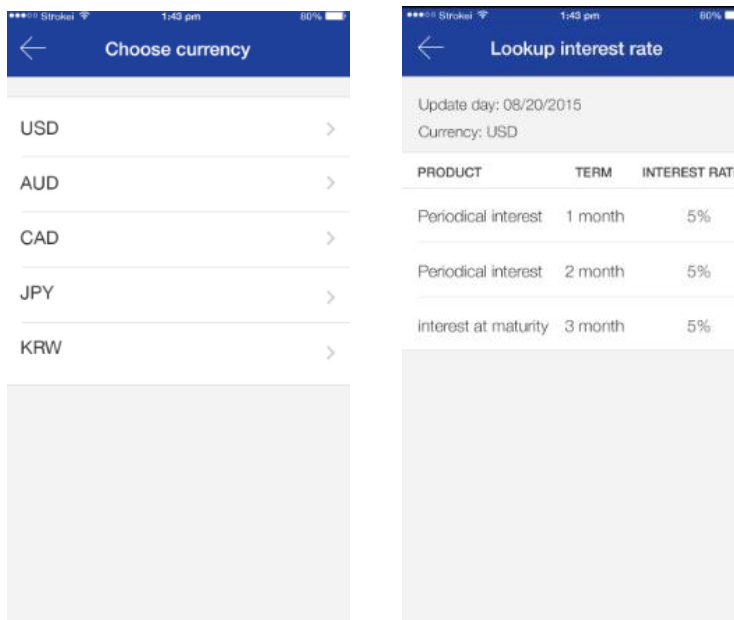
### 2.5.3. Lookup Interest Rate

- **Step 2.** Choose **Lookup Interest Rate** function



- **Step 3.** Users choose the currencies that they want to look-up interest rate. Application will display interest rate details for each term of that currency.

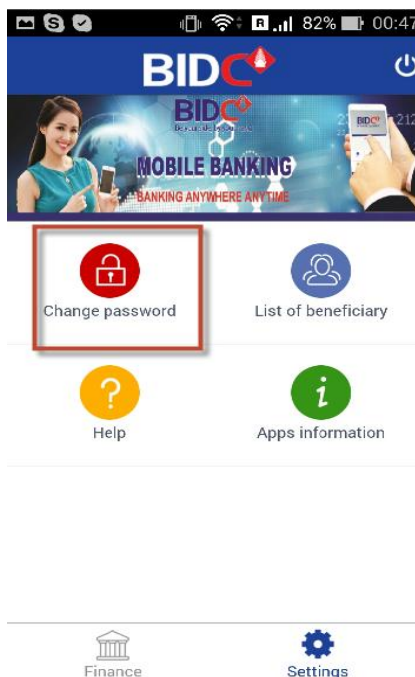




## B. Setting Function

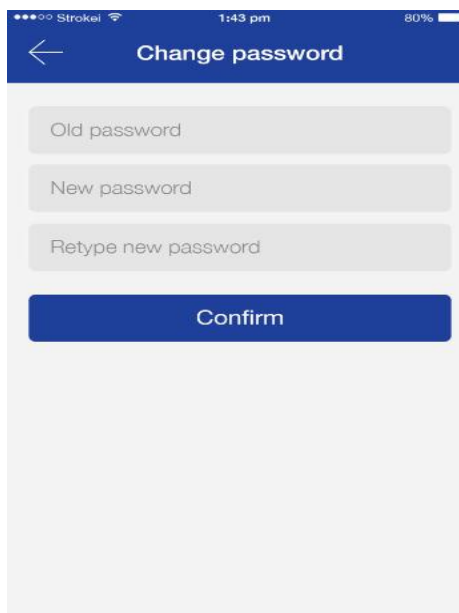
### 2.6. Change Login Password

- **Step 1.** At **Setting** Tab, choose **Change Password** function



- **Step 2.** Enter old password, setup new password, retype new password again, then press **Confirm**.

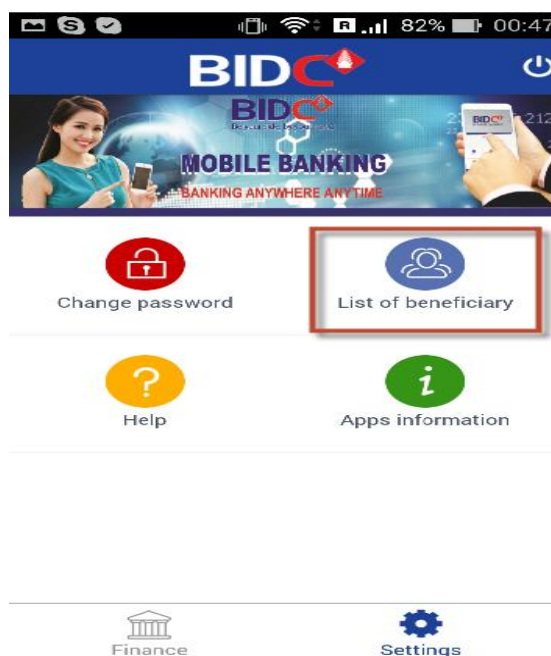





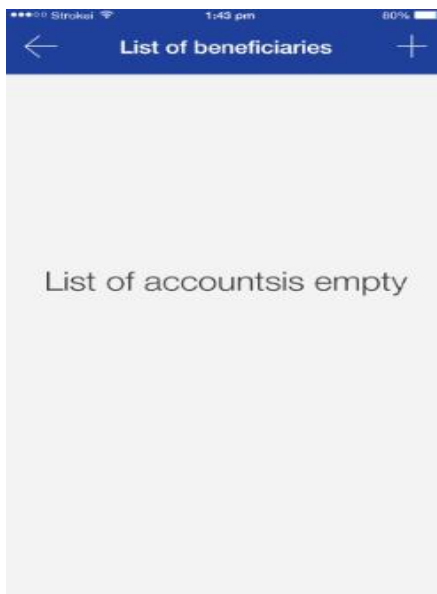
- **Note:** Password must be 6 - 20 characters, at least one alphabet and one numeric.
- **Step 3.** System displays notification of changing password successfully. User uses this new password for the next login.

## 2.7. List of Beneficiaries

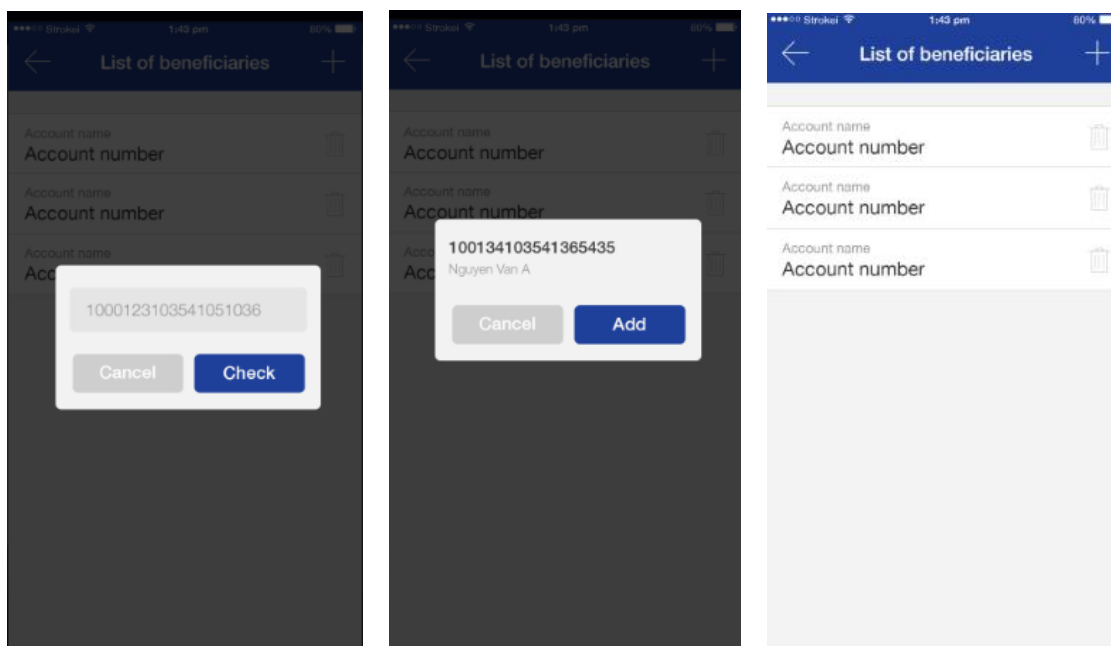
- ❖ This function manages the list of beneficiaries account at BIDC system and uses it for internal fund transfer function.
- ❖ Users can save the beneficiary information by this function or save the account information when perform internal fund transfer.
- **Step 1.** At **Setting** Tab, choose **List of Beneficiaries**.



- **Step 2.** Display the list of beneficiaries (First is empty list).
  - Press on **Delete** button to delete all the information of beneficiary.
  - Press on  icon to add more beneficiaries.



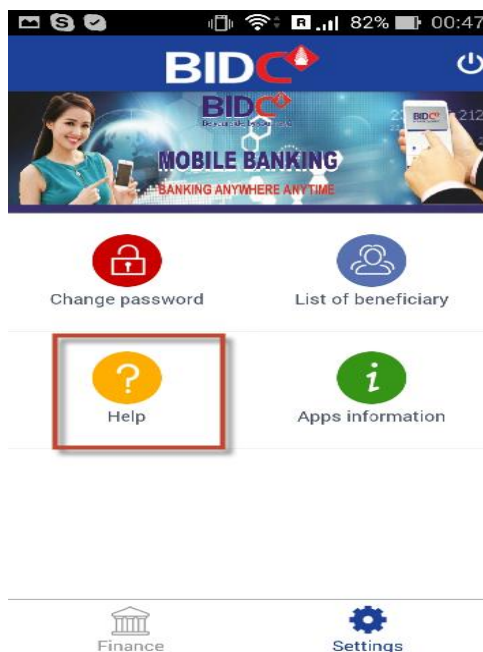
- **Step 3.** Enter correct account number and press on **Check** button.



- **Step 4.** Application will display the username found on system, then press **Add** button.
- **Step 5.** System will add this account to list of beneficiaries if this account is not yet in the list.

## 2.8. Help

- **Step 1.** At tab **Setting** function, choose **Help** function, App screen displays the help information.



- **Step 2:** Press and choose to see details about help information.

## 2.9. Application Information

- **Step 1.** At **Setting** Tab, choose **Apps information** function, then App screen displays information details.

