

Frequently Asked Questions (FAQ)

(eWallet for Non-mATM SIM card holder)

Q: Can a normal SIM card holder use eWallet services?

A: Yes, but currently, only Vinaphone mobile phone users can be a eWallet user with ACB.

Q: How to activate a eWallet?

A: Vinaphone users can activate their respective eWallet accounts with ACB by topping up the wallet account.

- Go to a mATM merchant to request for a wallet top up. The merchant will use the refill option on his mATM SIM to top up the wallet.
- Alternatively, the user can also ask any mATM Client to top up the eWallet account.
- The user will receive a confirmation message that indicates his eWallet account has been activated, the amount that has been top-up to his eWallet account and the system initiated PIN.
- The user (client) will need to change his PIN first before he can perform any payment transaction.

Q: How do normal SIM card holders make a purchase payment with their eWallet account?

A: eWallet clients without a mATM SIM can make a purchase from a mATM merchant or via a web site with mATM payment facility. The process is similar to a normal mATM SIM client.

- Client informs the merchant of the mobile number that will be used for payment
- Merchant enters the client mobile number using the purchase payment option on his mATM SIM enabled mobile phone.
- Client will receive a SMS to request him to reply with his PIN.

Eg.

"Fujifilm shop has requested you to pay for 55,000 VND for invoice no 123123.
Please reply your message with XQC <PIN> for confirm your payment."

All reply messages must start with X (non-case sensitive) followed by two system randomly generated alpha code followed by a space and the PIN.

- Client replies the SMS with his PIN if he wants to make the payment

Eg.

XQC 123456

- The bank mATM server will process the payment transaction accordingly.
- Confirmation messages will be sent to both the merchant and the client.

Q: How to change the PIN?

A: For eWallet client with a normal SIM card, he can change PIN by sending a SMS with the following syntax to the respective bank's short code (TPDA)

XPIN <new pin> <new pin> <old pin>

Eg. XPIN 889988 889988 123456

Q: What happen if user has forgotten his PIN?

A: For eWallet client with a normal SIM card, the client will need to inform the bank to reset his mATM services and subsequently he can retrieve his eWallet PIN by sending a SMS with the following syntax to the respective bank's short code (TPDA):

XACT

Eg. XACT 876543

(XACT will reactivate his eWallet account and send him a new PIN)

The client will need to change his PIN first before he can perform any payment transaction.

Q: Can a mATM SIM enable phone user use the plain text syntax?

A: When mATM system activates the eWallet account for a user, the system will check if the user's mobile number has been activated for mATM services. If it has not been activated, it will assume the user is holding a NON-mATM SIM enable phone. Thus, the mobile number will be activated for Plain Text eWallet usage only.

If the user (already a mATM client) has activated the mATM services earlier (by selecting the activation function on the mATM menu), When the eWallet is activated (when someone top up his eWallet for the first time), it will be activated as a mATM SIM enable client. Plain text SMS submitted using the particular phone will be rejected.

Q: How to switch from a non-mATM SIM client to a mATM SIM client or via versa?

A: A non-mATM SIM client can easily switch to a mATM SIM client once he obtains a mATM SIM Card.

- Select the activation function on the mATM menu to activate the service with the respective bank.
- A new PIN will be generated for the client.
- The client will need to change the initial PIN before the first transaction.

A mATM enable SIM client will not be able to switch to a non-mATM SIM user to user plain text SMS.

Q: Can non-mATM SIM eWallet clients check his wallet account balance?

A: No, only mATM SIM card enabled client is able to use his mATM menu to check for the eWallet balance. Non-mATM SIM card enabled client will NOT be able to perform any transactions other than the following:

- PIN Authorisation
- Change PIN
- Activation