

## Frequently Asked Questions (FAQ)

*(applicable for mATM User in Vietnam)*

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### **FAQ (GENERAL)**

**Q: What is mATM Payment?**

**A:** mATM Payment is a method of payment where customers using mobile phones that are equipped with an mATM-enabled SIM card (such as the VinaPhone SIM card) can instruct their bank to debit their accounts to pay participating merchants for their purchases. Merchants will treat mATM Merchant Payments as cash payments. In a slightly different scenario, merchants can also submit the payment transaction to the client's bank, in which case, the client will need to authorize the transaction with their mobile banking PIN on their mobile phone.

**Q: How does mATM payment work?**

**A:** When participating merchants join the mobile ATM payments program, we will assign the merchants a unique mATM Merchant Number and a VinaPhone Mobile Point-of-Sale (mPOS) SIM card. Once the SIM card is activated, it will turn the merchant's mobile phone into a point-of-sale terminal, capable of capturing a range of purchase payments. When a Mobile ATM client makes a purchase from the merchant, he/she can initiate the payment transaction using his/her Mobile ATM mobile phone, where he/she will specify the merchant's merchant-number to identify the merchant in the transaction. Alternately, the merchant may also initiate the payment transaction using his Mobile POS mobile phone, and specify the client's mobile phone number to identify the client in the transaction.

**Q: What is the purpose of the mATM Merchant Number/Biller Number?**

**A:** The mATM Merchant Number (also known as the Biller Number) uniquely identifies the merchant in the mATM Merchant Payment program. When the merchant opens an mATM Merchant account at a participating bank, he/she will need to provide his/her mATM Merchant Number to the bank. When accepting mATM Merchant Payments, the merchant will need to inform clients of his/her mATM Merchant Number so that they can enter it into their mATM payment transaction. The designated bank will use this number to properly credit the payment proceeds into the merchant's account.

**Q: Can you list the additional functions I will get on my mobile phone with an mATM-enabled SIM card from VinaPhone?**

**A:** The primary function of the mATM-enabled SIM cards is to add the mATM service access menu to your mobile phone. In addition to being able to pay for your cash purchases at participating merchants, you may also access the following transactions on your mobile phone:

- Checking your account balance at participating banks
- Transferring funds between accounts within the same bank
- Inter-bank fund transfers
- Viewing the last 5 transactions on your account
- Bill payments, such as monthly telephone bills
- Also, if you also re-sell prepaid refills, you can use the phone as terminal to sell electronic prepaid refills to other VinaPhone users
- Any additional banking and/or payment services that your bank may introduce in the future

**Q: Why would consumers be interested in paying for purchases using mATM Payments instead of cash?**

**A:** Typical customers pay for their purchases using cash, usually because merchants only accept cash payments to avoid paying the surcharge if customers pay using credit cards. mATM Payments will provide an alternate payment method where customers can pay for their purchases directly from their bank account without incurring any surcharge. As such, most customers will find mATM Payments more convenient than having to go to ATMs to withdraw cash to pay for their purchases.

**Q: Is it safe to pay using my mobile phone?**

**A:** Yes. We have incorporated industry standard triple-DES encryption into both the client's mATM SIM card and the merchant's MPOS SIM card to provide end-to-end transaction security. In

addition, participating banks have also implemented a range of security measures to ensure the security and integrity of all mATM transactions, and to detect and reject unauthorized transactions.

**Q: How long will it take to process mATM payment transactions?**

**A:** Most payment transactions can be completed within 1 minute under normal operating conditions. At certain times of the year such as Vietnamese New Year, mobile operators may experience a higher volume of traffic on their network, and as such, it may take longer to process payment transactions.

**Q: How much will it cost consumers to use mATM Payments service?**

**A:** VinaPhone will charge mATM clients per payment transaction. The transaction fees will be included in the clients' monthly statement. The transaction fee will be announced when the service is launched.

**Q: What do I need to use mATM Payments service?**

**A:** The procedure to become an mATM user is simple:

- Users can use the SIM card from VinaPhone, or any mATM-enabled SIM Card from other mobile operators to access mATM services.
- Users must maintain at least 1 account at participating banks.
- Users must register and activate mATM services at each participating bank according to the bank's service registration procedure.
- For further information, you may contact **eMobile Vietnam**

**Q: Do I get an mATM Payment transaction receipt?**

**A:** Upon the successful completion of each mATM payment transaction, both the merchant and client/buyer will receive a transaction confirmation from the bank with a transaction reference number. This reference number can be used as proof of payment at the bank in the future if required. In addition, merchants can also provide their standard receipt as proof of purchase.

**Q: How do I keep track of all the mATM Payments I have received?**

**A:** Your bank(s) will give you a statement with the details of all your mATM Payments transactions automatically. Please contact your bank for further details.

## **FAQ (MERCHANT)**

### **Q: Can you list the additional functions I get on my mobile phone with the VinaPhone MPOS SIM card?**

**A:** The primary function of the VinaPhone MPOS SIM card is to add MPOS service access menu on your mobile phone. In addition to being able accept mATM payments from your clients, you may also access the following transactions on your mobile phone:

- Checking your account balance at participating banks
- Transferring funds between accounts within the same bank
- Inter-bank fund transfers
- Viewing the last 5 transactions on your account
- Requesting your last month's account statement (which will be sent through fax)
- Bill payments, such as monthly telephone bills
- Paying for your own purchases at other participating mATM merchants
- Also, if you also re-sell prepaid refills, you can use your phone as a terminal to sell electronic prepaid refills to other VinaPhone users
- Sending or redeeming mATM remittances on behalf of your clients
- Plus, any additional banking and payment services that your bank may introduce in the future

### **Q: Why would merchants be interested in accepting mATM Payments?**

**A:** Most merchants who accept cash payments today do so either because they do not want to absorb the costs associated with credit card payments (most banks charge their merchants a commission of 3% of the purchase amount for credit card payments), or they do not have access to any EDC equipment for accepting credit card or debit card payments. mATM Payments provide you with an ideal electronic payment method where you can process the payment transaction using your existing mobile phone at a nominal transaction fee (no additional fixed operating cost to carry). Banks will typically charge a lower commission / fee per payment transaction.

### **Q: Is it safe to use mATM-enabled mobile phones to process payment transactions?**

**A:** Yes. We have incorporated industry standard triple-DES encryption into both the client's mATM SIM card and the merchant's mATM SIM card to provide end-to-end transaction security. In addition, participating banks have also implemented a range of security measures to ensure the security and integrity of all mATM transactions, and to detect and reject unauthorized transactions.

### **Q : How much will it cost merchants to accept mATM Payments?**

**A:** Merchants will pay transaction fees to VinaPhone and payment commission to participating banks. The amount of the fee is not defined yet.

### **Q: What do merchants need to use the mATM Payments service?**

**A:** The procedure to become an mATM Merchant is:

- Interested merchants must complete and submit an mATM Merchant application form to eMobile Vietnam, along with a copy of their National identification card (Passport, or driver license), Company registration.
- eMobile will provide a VinaPhone mATM SIM card as part of the merchant's mATM deliverables. Merchants must have a Bank account with one of the member bank (eg. ACB) to activate the mATM SIM card. Once activated, the mATM SIM card will provide the merchants with the necessary mATM service menu for accepting mATM payments from mATM users, and for accessing the mATM banking and payment services.
- Merchants must maintain at least 1 merchant account at any of the participating banks.
- Merchants must register and activate their mATM merchant service at each participating bank according to the bank's service registration procedure.
- For further information, you may contact **eMobile Vietnam at 0xxxxxxx**.

### **Q: Will I need to change my bookkeeping practices to accommodate with mATM Merchant Payments?**

**A:** The mATM Merchant Payment service does not affect how you do your bookkeeping. It merely allows you to have payments deposited directly into your bank account. Your banks will still maintain full confidentiality of your accounts with them.

### **Q: How do I include the tax I need to collect from an mATM Payment?**

**A:** You can still continue with your present method to calculate and incorporate the tax that you must collect from your clients. Once you have calculated the total amount inclusive of applicable taxes, you can use mATM Payments to have the bank settle the payments from your client's account to your own bank account.

**Q: How can I be sure that the mATM payment notification I receive on my mobile phone is not fabricated?**

**A:** The mATM payment notification you receive from your bank is not a regular SMS message, but a special message that has been encrypted with a secret key that is known only by your mobile phone and the bank's server. Even the mobile operator does not have access to the secret key. This message will show up on your mobile phone as a pop-up message, not as a typical SMS message that you must read using the phone's Message or Inbox facility. This message can't be generated by anyone other than the banks you are registered with as a mobile banking user or as an mATM merchant. Therefore, you do not need to worry of about fabricated payment notifications. Our staff will also train you on how to identify fraudulent SMS messages that you may receive from time to time on your mobile phone during our mATM Payment training session.

**Q: Can a merchant connect multiple mATM SIM cards to one bank account?**

**A:** Yes, a merchant may use one bank account for his company. However for security reason, only one mATM SIM can be registered as an Admin Client. The other mobile numbers will be registered as "Normal" client.

The mobile number that is registered as an "Admin" client will typically be kept by the owner and the mobile number are able to perform all types of mATM transactions including checking of account balance, fund transfer, payment, eRefill, etc.

The Normal clients will have a restricted set of transactions. He will NOT be able to access to mATM payment / bill payment / remittance / cash dispensing / fund transfer / account balance transaction.

By default the Purchase and eRefill transactions will be enabled for normal mATM client.

**Q: How to disable a mATM service for a particular SIM?**

**A:** Bank account owner may request the bank to disable one or more mATM function that are allowed for the respective client. However, enabling of functions that are not allowed for the respective client will not be supported.

E.g. the owner may request the bank to disable eRefill function for a normal user but he will not be able to request the bank to enable fund transfer function for a normal user.

**Q: How do merchants reconcile the mATM transactions?**

**A:** Merchant and payer will receive a confirmation message for all transactions. If the transaction is successful the confirmation message will contain a transaction number that will match with the bank's account statement.

Merchant may also request a regular transaction statement from the bank that will provide details on mATM transaction data.