

Mobile ATM (mATM)
User's Manual
(Preliminary Draft)

Version 1.2

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1. To Get Started

This user manual is designed to assist you to become familiarized with the Mobile ATM (mATM) facility that has been included in the mATM SIM card.

mATM facility provides a comprehensive range of financial transactions that allow you to perform your day-to-day banking and payments efficiently. The facility provided includes Mobile ATM (mATM) services that you can use to access and manage your personal bank accounts at any participating mATM member banks. This user manual has been designed to assist you in getting the most out of your mATM-SIM equipped mobile phone. To get started, please follow the following steps to set up your mATM mobile phone.

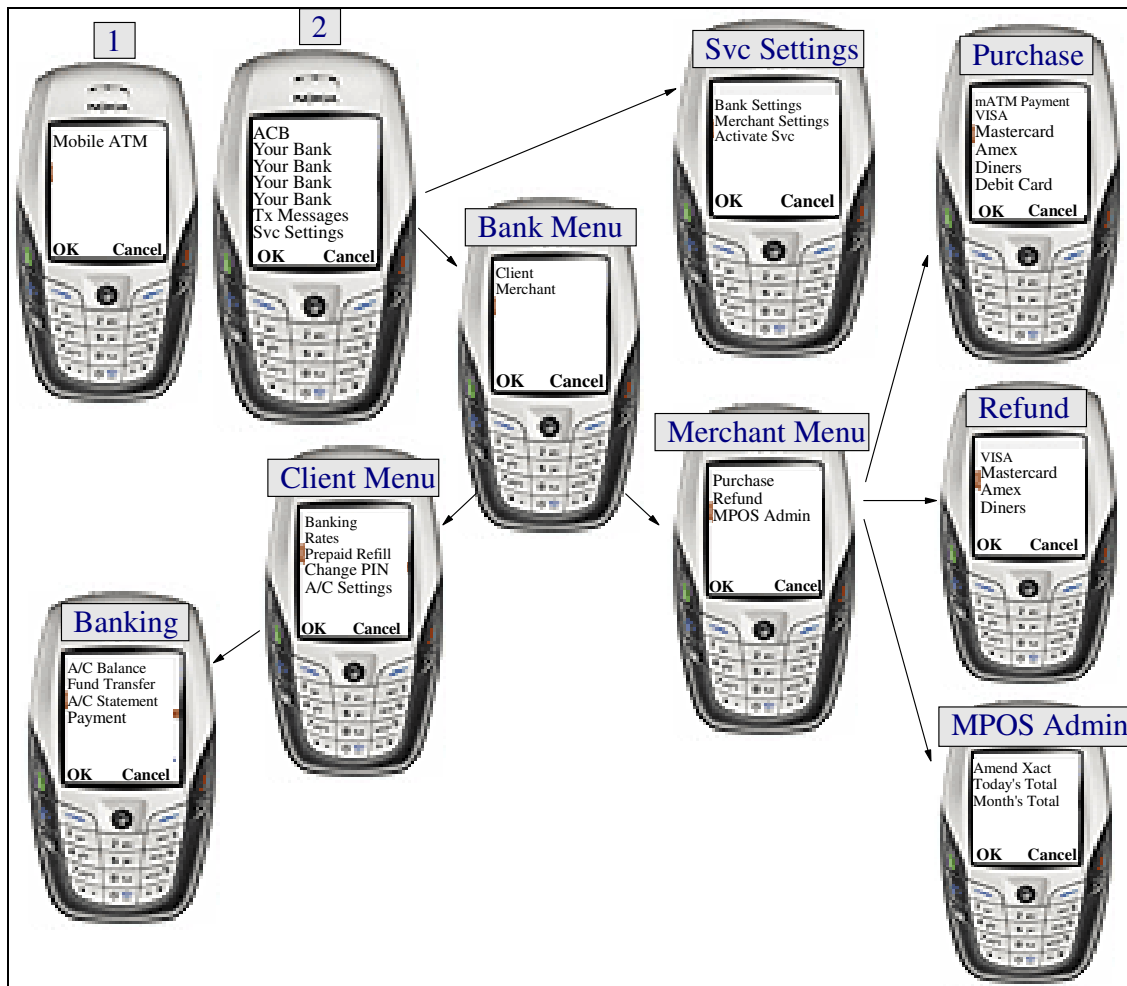
1. Please start by replacing your mobile phone's SIM with the mATM SIM card. Please consult your mobile phone user manual if you are unsure how to replace your mobile phone's SIM.
2. Next, turn on your mobile phone. If your mATM SIM card has already been activated by your operator, you should see your operator's network name on your mobile phone. If not, please consult with your mobile operator or eMobile Vietnam Co Ltd on how to get your mATM SIM card activated.
3. To access the mATM facility on your mobile phone, please press the <MENU> key, scroll to the mATM menu item, and then press <OK>. You will be presented with mATM main menu.
4. You must complete the following steps before you can use the mATM facility on your mobile phone:
 - a. To start, you must register and activate your mATM SIM with at least one participating bank. You may obtain the latest list of participating banks in Vietnam from www.m-ATM.com or by calling eMobile Vietnam Co Ltd.
 - b. You must identify the bank accounts you wish to access and the type of transactions you wish to perform using your mATM mobile phone:
 - i. To use the 'Banking' and 'Prepaid Refill' facility, you must establish an account with any of the Mobile ATM member banks, if you do not already have an account with any of these banks.
 - ii. To use the 'Purchase', 'Refund', and 'MPOS Admin' facility, you must establish an mATM Merchant account at any of the mATM member banks, if you do not already have an account with any of these banks. Note that if you are using the service as an mATM Merchant, please use Mobile ATM (mATM) Merchant's User Manual instead of this manual. You may obtain a copy of this manual by contacting eMobile Vietnam Co Ltd at _____.
 - iii. To use the 'Prepaid Refill' facility for the purpose of reselling electronic refill services to your clients, you must obtain an authorisation from an Authorised mATM eRefill Distributor to establish a eRefill dealer account at the mATM member banks that have been designated by the distributor to administer the dealer eRefill services.
5. Before you start performing actual financial transaction on your mATM mobile phone, please complete the following steps to completely customize your mATM menu and service settings:
 - a. Select **Bank Settings** from **Svc Settings** menu to customize additional banks (other than Asia Commercial Bank that has been set up on your menu already) where you maintain either an mATM business accounts and/or personal accounts.
 - b. Next, select **Activate Svc** from **Svc Settings** menu to activate your mATM and/or mATM service at each bank that you have set up using **Bank Settings**.
 - c. Next, select **Merchant Settings** from **Svc Settings** menu to customize the institutions where you will be paying your monthly bills.
6. We also recommend that you read the rest of this user manual to get familiarize with the various transaction fields on the menu.

The following lists the terms and terminology used in this user manual.

- **mATM Server** refers to the server at member banks to support mATM services
- **mATM Applet** refers to eMobile Multibank Mobile Banking and Payment System client applet that participating operators must incorporate in their SIM cards in the form of SIM Toolkit to provide mATM client access menu on the mobile phone for accessing mATM services.

- **Mobile ATM Services** or **mATM Services** refer to specific mobile ATM banking and payment services that are offered by each member bank
- **Mobile ATM SIM** or **mATM SIM** refers to the SIM cards issued by participating GSM operators that incorporate mATM Applet
- **Buyer-initiated payments** refer to payment transactions that have been initiated using mATM SIM's 'Payments' facility.
- **Merchant-initiated payments** refer to payment transactions that have been initiated using mATM SIM's 'Purchase' facility.
- **mATM-enabled mobilephone** refers to any phase 2+ GSM mobilephone that uses mATM SIM card

2. General Tour of mATM Menu



The special mATM SIM card has added a new 'Mobile ATM' entry on your mobile phone's main menu. Depending on the type of mobile phone you are using, you may be presented with the Mobile ATM selection each time you press the <MENU> key on your phone (for most mobile phone), or you may have to scroll through the menu to find the Mobile ATM main menu.

From the mATM main menu, when you press <OK> key, you will be presented with a list of banks followed by 'Tx Messages' and 'Svc Settings'. The list of banks you see on the menu have been incorporated when the SIM card was manufactured. If you maintain an account with any of these banks, after registering your mATM access at the bank, you may start using the service immediately without any further customisation. As required, the list of banks can be customised to reflect only the banks where you have Mobile ATM access, much like your mobile phone's Phonebook.

When you press <OK> after selecting one of the banks on the list, you will be presented with the bank's main service menu: **Client** and **Merchant**. Client submenu allows you to perform most of your day-to-day banking transactions, while the Merchant submenu allows you to perform specific transactions if you have registered as an mATM Merchant at that bank. For further description on how to use facilities provided under '**Merchant**' submenu, please refer to Mobile ATM Merchant's User Manual. The following provides further description of the functions you may perform with each item in the '**Client**' submenus.

- Banking:** provides mobile ATM facility where you can access you account balance, perform fund transfers, obtain an account statement, and to pay for your own purchases directly from your account.
- Rates:** provides facility for you to access the current rates information from the bank that includes Term Deposits interest rates (that may include interest rates for savings or current accounts as well), Foreign Exchange rates (that may include the latest Gold trading price), and interest rates that the bank charges for various type of loans.
- Prepaid Refill:** provides an electronic refill facility that you can use to refill the airtime of any supported prepaid mobile phone as well as topping up an mATM Wallet (please see the detailed description of this service in this User Manual to explore how you may use this facility to sell electronic refill services, and some of the restrictions you must observe when using this facility)
- Change PIN:** provides facility for you to change your transaction PIN.
- A/C Settings:** provides facility for you to include accounts at this bank that you frequently access. You may include up to 3 accounts at each bank. Once defined, the name of these accounts (eg. 'My Savings') will be included in the mATM menu. You may access any of these accounts by its name instead of account number much like your Phonebook where you can dial by the individual's name instead of his/her phone number.

To access any of the services on the bank's service menu, you may scroll to the desired menu entry and press <OK>.

3. mATM Transaction Data Entry

This section presents a detailed step-by-step procedure to guide you through the mATM transaction screen.

3.1 Svc Settings

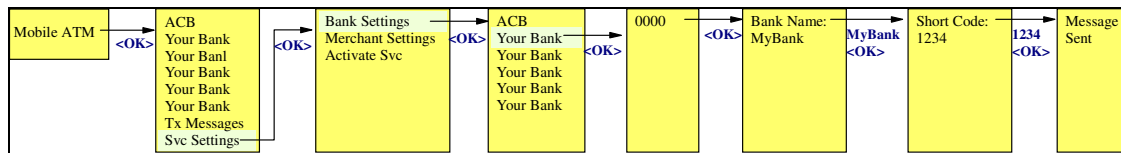
3.1.1 Bank Settings

Bank Settings facility allows you to customize the profile of each bank where you maintain accounts that you wish to access using mATM mobile phone. In order to add a bank into your mATM bank profile, you will need to obtain the bank's mATM or mATM service TPDA (also known as shortcode) for an Authorised mATM eRefill Distributor network.

The following procedure will guide you through the Bank Settings sub-menu.

1. From **Svc Settings** menu, select **Bank Settings** and press <OK>.
2. You will now be presented with 6 entries that you can use to customize your bank's profile. To select an entry, scroll to that entry, and press <OK>.
3. The phone will now show the TPDA (or shortcode) value associated with this bank entry. Press <OK> to continue with the customization process.
4. Enter the bank's name, press <OK> to move to the next entry.
5. Enter the bank's TPDA value then press <OK>.

- If you accidentally enter '0000' as the bank's TPDA value, your mobile phone will display an 'Invalid TPDA' message. If this occurs, you need to repeat the procedure from the beginning to customize the bank's profile.
- The following diagram illustrates the steps in Bank Settings to customise Slot # 2 for MyBank with a shortcode of 1234.

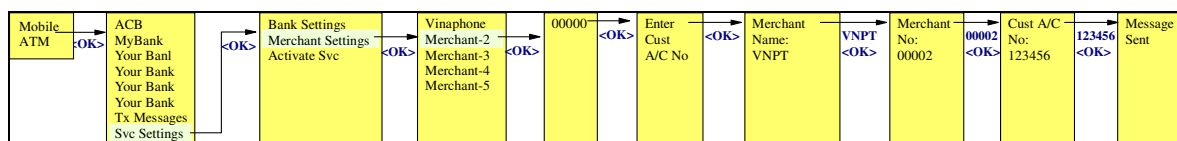


3.1.2 Merchant Settings

Merchant Settings facility allows you to customize institutions where you will be paying your monthly bills using mATM mobile phone. In order to add an institution into your mATM merchant profile, you will need to obtain the institution's Merchant Number (or Biller Number) and to have your customer account number at this institution readily available to complete the customization process.

The following procedure will guide you through the Merchant Settings sub-menu.

- From **Svc Settings** menu, select **Merchant Settings** and press <OK>.
- You will now be presented with 5 entries that you can use to customize your institution's profile. Please note that 4 entries have been pre-customized at factory to Tekomsel, Telkom, PLN, and PDAM. For these institutions, you will still need to complete the profile by specifying your customer account number that has been assigned by these institutions. After selecting the entry you wish to customize, press <OK>.
- The phone will now show the Merchant number of the designated institution. Press <OK> to continue with the customization process.
- The phone will now show either blank spaces or the present value for Customer Account Number at this institution. Press <OK> to continue with the customization process.
- You will now be prompted to enter the name of the institution you wish to include in your profile. You can use the institution's official name, or if you choose, you can also use any name you wish your menu to show for this institution. After entering the institution's name, press <OK> to move to the next entry.
- You will now be prompted to enter the institution's merchant number. The following is a list of institutions and their merchant numbers:
 - 00001: Vinaphone
 - 00002: VNPT
 After keying in the institution's Merchant Number, press <OK>.
- You will now be prompted to enter your Customer Account Number at this institution. After entering your Customer A/C number, press <OK> to complete the profile customization process.
- The following diagram illustrates the steps in Merchant Settings to customise Merchant Slot # 2 to VNPT with Merchant No = 2, and Cust A/C No = 123456.

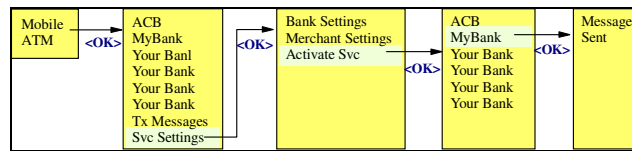


3.1.3 Activate Svc

Activate Svc facility allows you activate your mATM and/or mATM services at each bank that you have included in your mATM's bank profile. The following procedure will guide you through the Activate Svc sub-menu.

- From **Svc Settings** menu, select **Activate Svc** and press <OK>
- You will now be presented with the list of banks that have been included in your mATM profile. Select the bank where you wish to activate your mATM/mATM service and press <OK>.

- The mobile phone will send an Activate Svc transaction to the designated bank to initiate the service activation procedure at that bank.
- After a minute or two, you will receive a response message from the bank advising you on the remaining steps that must be complete to activate your mATM/mATM service.
- The following diagram shows the steps in Activate Svc to activate mATM Service access at MyBank.

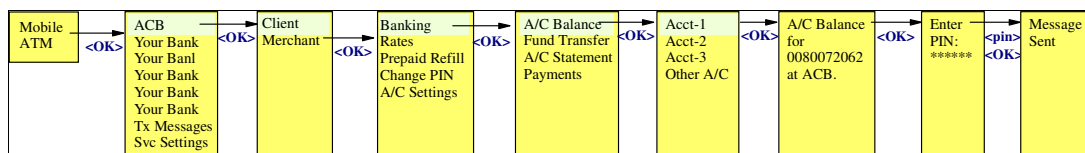


3.2 Banking

3.2.1 A/C Balance

mATM's A/C Balance facility allows you to check the balance of your designated account at participating bank. The following step-by-step procedure will guide you through the A/C Balance transaction screens.

- Starting from **Mobile ATM** main menu, select the bank and press <OK>.
- Select **Client** and press <OK>.
- Select **Banking** and press <OK>.
- From the **Banking** menu, select **A/C Balance** and press <OK>.
- You will now be presented with a list of accounts that you had customised in your account profile at this bank. If you want to check the balance of 1 of the accounts on the list, select the account and press <OK>. Otherwise, select 'Other A/C' and enter the account number when prompted, then press <OK>.
- Next, you will be presented with the transaction summary. If it is correct, press <OK>, enter your PIN when prompted, then press <OK> to send the transaction to the designated bank for further processing.
- When the transaction is completed by the bank, you will receive an SMS message from your bank that contains the account balance information you requested along with a transaction confirmation number.
- The following diagram illustrates the steps to retrieve A/C balance information for the first account in the account profile.

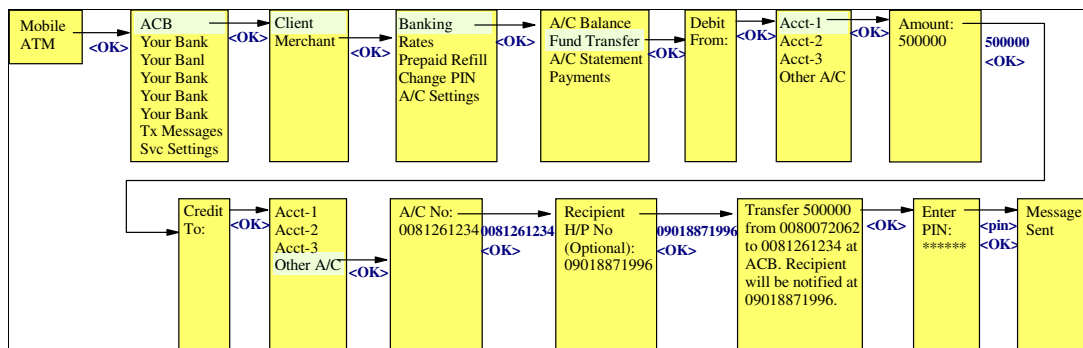


3.2.2 Fund Transfer

mATM's Fund Transfer allows you to transfer funds to another account. The following step-by-step procedure will guide you through the Fund Transfer transaction screens.

- Starting from **Mobile ATM** main menu, select the bank and press <OK>.
- Select **Client** then press <OK>.
- Select **Banking** and press <OK>.
- To perform fund transfers at the designated bank, select **Fund Transfer** from the **Banking** menu and press <OK>.
- The phone will display 'Debit From' to let you specify the account for debiting the fund to be transferred. Press <OK> to proceed to the next screen.
- You will now be presented with the list of accounts that you had customised in your account profile at this bank. If the debit account is on the list, select the account and press <OK>. Otherwise, select 'Other A/C' and enter the account number when prompted, then press <OK>.
- Next, you will be prompted to specify the amount to be transferred. Enter the amount you wish to transfer then press <OK>.
- The phone will then display 'Credit To' to let you specify the beneficiary account to transfer the fund to. Press <OK> to proceed to the next screen.

9. You will now be presented with the list of accounts that you had customised in your account profile at this bank. If the beneficiary's account is on the list, select the account and press <OK>. Otherwise, select 'Other A/C' and enter the account number when prompted, then press <OK>. For inter-bank transfer, please note the following when specifying the beneficiary account:
 - a. For inter-bank transfer through the bank's default inter-bank transfer facility, you need to type # followed by the beneficiary account number. For example, if the beneficiary account number is 008700962245, then you will enter #008700962245.
 - b. For inter-bank transfer through other inter-bank fund transfer facility that is offered by the bank, you need to type the 1-digit inter-bank transfer prefix (supplied by the bank) followed by # and the beneficiary account number. For example, if the beneficiary account number is 008700962245 and the inter-bank fund transfer prefix is 2, then you will enter 2#008700962245.
10. Next, you will be asked to specify the beneficiary's mobile phone number. If you would like the bank to send an SMS notification to the beneficiary advising him when the fund has been credited to his/her account, you may enter the beneficiary's mobile phone number at this point, and press <OK>. Otherwise, just press <OK> to proceed to the next screen. Please note that when entering the beneficiary's mobile phone number, you can enter it as 09xxxxxxx, or 849xxxxxxx. For example, if the mobile number is 0901234567, you type either 0901234567, or 84901234567. If the beneficiary uses an overseas mobile number, then you should type the complete mobile number starting from the country code. As an example, mobile number in Singapore will be entered as 65xxxxxxx, where 65 is the country code for Singapore.
11. Next, you will be presented with a complete summary of the transaction parameters that you have entered. If it is correct, press <OK> to proceed to the next screen. Otherwise, press <BACK> or <Cancel> repeatedly to go back to the appropriate transaction screen where you can re-enter the correct transaction data.
12. Next, you will be prompted to enter your PIN to authorize the transaction. Enter your PIN then press <OK> to send the transaction to the bank for further processing.
13. Depending on each bank's procedure, you may be presented with a series of 'Pop-up Messages' requesting you to enter additional information required by the bank and/or to reconfirm the fund transfer transaction. You may respond to the prompts with the information requested, and press <OK> to send back the response to the bank.
14. When the transaction is completed by the bank, you will receive an SMS message that contains the transaction confirmation.
15. The following diagram illustrates the steps to transfer VND 500,000 from the first account in the account profile to A/C 0081261234 at the same bank. Upon completion of the transfer, the beneficiary will be notified at 0918861997.

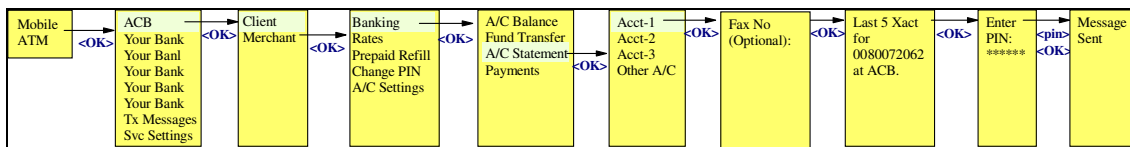


3.2.3 A/C Statement

mATM's A/C Statement facility allows you to get a summary of the last 5 transactions performed on your account, or to get a copy of the monthly statement from the previous month faxed to you at your designated fax number.

1. Starting from **Mobile ATM** main menu, select the bank and press <OK>.
2. Select **Client** and press <OK>.
3. Select **Banking** and press <OK>.
4. From the **Banking** menu, select **A/C Statement** and press <OK>.
5. You will now be presented with a list of accounts that you had customised in your account profile at this bank. If you want to retrieve either a transaction summary or account statement of 1 of the accounts on the

- list, select the account and press <OK>. Otherwise, select 'Other A/C' and enter the account number when prompted, then press <OK>.
6. Next, you will be prompted to specify your fax number. If all you need is to get a summary of the last 5 transactions performed on the account, just press <OK> to proceed to the next screen. If you would like to have a copy of your monthly account statement for the previous month faxed to you, enter the fax number then press <OK>. Please note the following when entering a fax number:
 - a. For Vietnamese fax numbers, you should type 0 followed by the City's area code, followed by the fax number. For example, if the fax number is 555-1212 in Ho Chi Minh City, then you should type 085551212 where 08 is the area code for Ho Chi Minh City.
 - b. For International fax numbers, you should type the country code, followed by the area code (if applicable), followed by the fax number. For example, if the fax number is 5551212 in Hongkong, then you will type 8525551212 where 852 is Hongkong's country code (in this case, there is no area code).
 7. Next, you will be presented with the transaction summary. If it is correct, press <OK>, enter your PIN when prompted, then press <OK> to send the transaction to the designated bank for further processing.
 8. When the transaction is completed by the bank, you will receive an SMS message from your bank that contains either the summary of the last 5 transactions performed on your account, or a confirmation message that the bank has faxed your previous month's A/C statement to the fax number you specified in the transaction.
 9. The following diagram illustrates the steps for retrieving a summary of the last 5 transactions performed on the 1st account in the account profile.

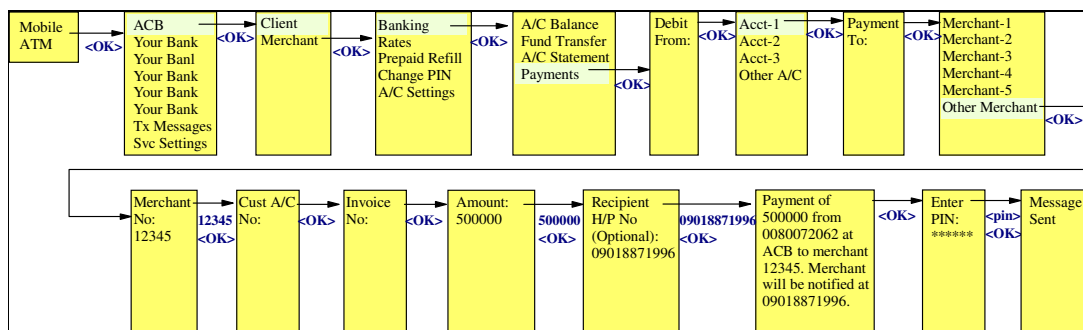


3.2.4 Payment

mATM's Payment facility lets you pay your monthly bills or to shop at participating mATM merchants.

1. Starting from **Mobile ATM** main menu, select the bank and press <OK>.
2. Select **Client** then press <OK>.
3. Select **Banking** and press <OK>.
4. To pay your monthly bills or purchases at participating mATM merchants directly from your account, select **Payments** from the **Banking** menu and press <OK>.
5. The phone will display 'Debit from' to let you specify the account for debiting the payment. Press <OK> to proceed to the next screen.
6. You will now be presented with the list of accounts that you had customised in your account profile at this bank. If the debit account is on the list, select the account and press <OK>. Otherwise, select 'Other A/C' and enter the account number when prompted, then press <OK>.
7. The phone will then display 'Payment To' to let you specify either the institution for the monthly bill you wish to pay, or the merchant where you have just made your purchase. Press <OK> to proceed to the next screen.
8. You will now be presented with the list of institutions that you had customised in your merchant profile. If you are paying your monthly bill at 1 of the institutions on the list, select the institution and press <OK>. Otherwise, select 'Other Merchant' then press <OK> to specify the merchant's particulars as follows:
 - a. When prompted for the merchant number, enter the merchant's mATM Merchant Number (supplied by the merchant or displayed in his/her shop) and press <OK>.
 - b. When prompted for Cust A/C number, unless the merchant has assigned you a permanent account number, just press <OK> to skip to the next screen. Otherwise, enter the account number that this merchant/institution has assigned to you and press <OK>.
9. Next, you will be prompted for Invoice No.
 - a. If you are paying your monthly bill, then enter the bill's invoice number and press <OK>.
 - b. If you wish to pay for all previous unpaid monthly bills, then just press <OK> to skip to the next screen.
 - c. If you are paying for a retail purchase, enter the invoice number on the bill of sale, if it is available and press <OK>.

- d. If the bill of sale does not show any invoice number, or if the merchant does not provide any bill of sale, then just press <OK> to skip to the next screen.
10. Next, you will be prompted to specify the payment amount. Enter the payment amount then press <OK>. If you are paying all previous unpaid monthly bills, then just press <OK> to let the system determine the total outstanding payment amount.
11. Next, you will be asked to specify the beneficiary's mobile phone number.
 - a. For monthly bill payments, just press <OK> to skip to the next screen.
 - b. For retail purchases, enter the merchant's notification H/P number (supplied by the merchant or displayed at his/her shop) and press <OK>. This number will be used by the bank to request the merchant to acknowledge payment receipt.
12. Next, you will be presented with a complete summary of the payment transaction that you have entered. If it is correct, press <OK> to proceed to the next screen. Otherwise, press <BACK> or <Cancel> repeatedly to go back to the appropriate transaction screen where you can re-enter the correct transaction data.
13. Next, you will be prompted to enter your PIN to authorize the transaction. Enter your PIN then press <OK> to send the transaction to the bank for further processing.
14. Depending on each bank's procedure, you may be presented with a series of 'Pop-up Messages' requesting you to enter additional information required by the bank and/or to reconfirm the payment transaction. You may respond to the prompts with the information requested, and press <OK> to send back the response to the bank.
15. When the transaction is completed by the bank, you will receive an SMS message containing confirmation of the payment transaction along with the transaction confirmation number.
16. The following diagram illustrates the steps to pay VND 500,000 from the 1st account in the account profile to a merchant with mATM Merchant No 12345. The transaction in this example does not include any client's customer A/C number and the merchant's notification mobile number is 0918861997.



3.3 Rates

mATM Rates facility allows you to obtain the following rates information from participating banks:

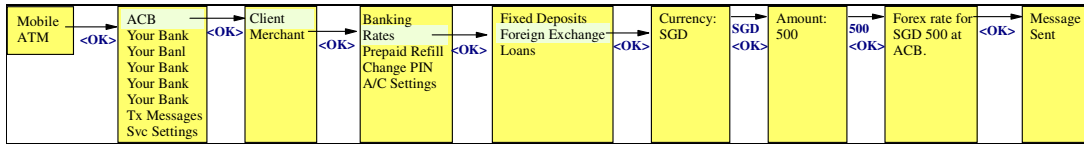
- a. Fixed Deposits which may also include rates information for Savings and Current accounts.
- b. Foreign Exchange which may include the latest Gold price information
- c. Loans which may include interest rates that the bank charges for personal line of credit, credit cards, and other credit products from the bank.

The procedure for obtaining rates information using your mATM mobile phone is as follows:

1. Starting from **Mobile ATM** main menu, select the bank and press <OK>.
2. Select **Client** and press <OK>.
3. Select **Rates** and press <OK>.
4. From the **Rates** menu, select the type of rates information you require (ie. Fixed Deposit, Foreign Exchange, or Loans and press <OK>.
 - a. For Fixed Deposits, you will be prompted to specify the currency type (eg. USD, SGD, EUR, etc), amount (in the designated currency) to be placed in the fixed deposit, and the term of the fixed deposits.
 - b. For Foreign Exchange, you will be prompted to specify the cuurrency type (eg. USD, SGD, EUR, etc), and the amount (in designated currency). The information that the system returns will be the foreign

exchange rate between the designated currency and VND. In addition, certain participating banks may also include the latest Gold price.

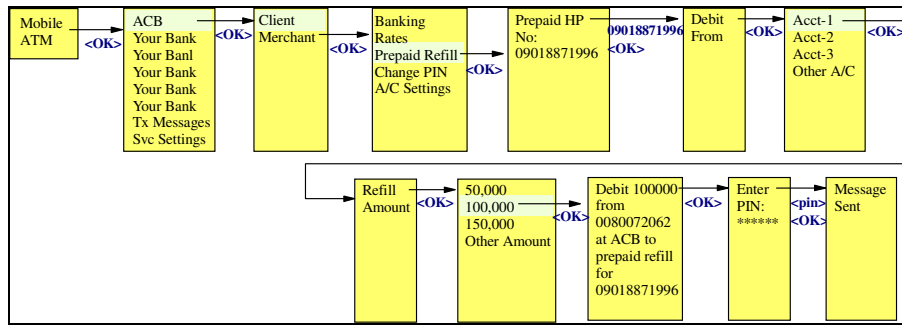
- c. For Loans, you will be prompted to specify the loan amount and the term of the loans.
5. After completing the transaction data entry, you will be presented with the transaction summary. If it is correct, press <OK> to send the transaction to the designated bank for further processing.
6. When the transaction is completed by the bank, you will receive an SMS message from your bank that contains the rates information that you require.
7. The following diagram illustrates the steps for obtaining Foreign Exchange rates for SGD 500.00.



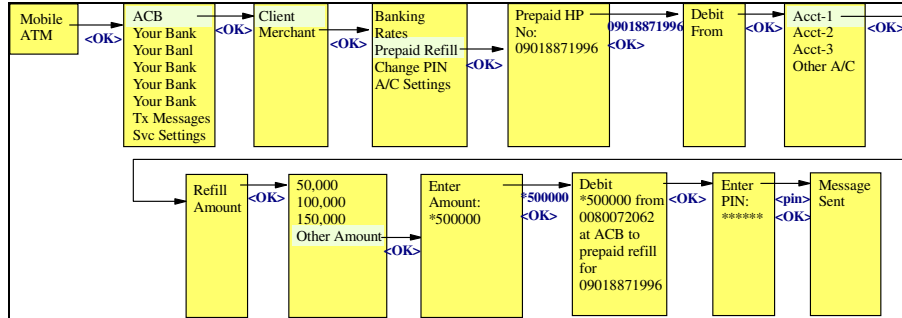
3.4 Prepaid Refill

mATM Prepaid Refill facility allows you to sell electronic airtime refills, mATM Wallet refills, and in the near future other digital contents to your clients. Payments for the electronic refills will be debited from your designated account.

1. Starting from **Mobile ATM** main menu, select the bank and press <OK>.
2. Select **Client** and press <OK>.
3. Select **Prepaid Refill** and press <OK>.
4. Next, you will be prompted to enter your client's mobile number. Enter your client's mobile number and press <OK>.
5. The phone will display the text "Debit From" to let you to specify the account you wish to debit the refill payment from. Press <OK> to proceed to the next screen.
6. You will now be presented with the list of accounts that you had customised in your account profile at this bank. If the debit account is on the list, select the account and press <OK>. Otherwise, select 'Other A/C' and enter the account number when prompted, then press <OK>.
7. The phone will display the text "Refill Amount" to let you specify the refill amount. Press <OK> to proceed to the next screen.
8. You will now be presented with a list of refill amounts. If the airtime refill amount you wish to sell is on the list, select the amount and press <OK>. Otherwise, select "Other Amount", enter the refill amount you desire when prompted, and press <OK> to proceed to the transaction confirmation screen.
9. For mATM Wallet Refills, you must select 'Other Amount' when prompted for refill amounts, and when prompted to specify the refill amount, enter '*' followed by the desired mATM Wallet refill amount. For example, for mATM Wallet refill of VND 250,000, you will enter *250000.
10. For selling other digital contents, you must select 'Other Amount' when prompted for refill amounts, and when prompted to specify the refill amount, enter the 4-digit content provider code followed by '*' and the digital content catalogue number.
11. The phone will display a summary of the refill transaction you have entered. If it is correct, press <OK> to proceed to the next screen. Otherwise, press <BACK> or <Cancel> key repeatedly to go back to the appropriate screen to correct the transaction data.
12. Next, you will be prompted for your PIN to authorise the refill transaction. Enter your PIN and press <OK> to send the transaction to the bank for further processing.
13. Depending on the type of refills, you may be presented with a series of 'Pop-up Messages' requesting you to enter additional information required by the bank and/or to reconfirm the refill transaction. You may respond to the prompts with the information requested, and press <OK> to send back the response to the bank.
14. When the transaction is completed by the bank, you will receive an SMS message containing confirmation of the refill transaction along with the transaction confirmation number. Your client will also receive an SMS message that contains the bank's confirmation that the refill transaction has been completed and delivered to his/her mobile phone.
15. The following diagram shows a prepaid airtime refill transaction in the amount of VND 100,000 for 0918861997 prepaid mobile phone.



16. The following diagram shows an mATM Wallet Refill transaction in the amount of VND 500,000 for mATM Wallet No 0918861997.



3.5 Change PIN

mATM Change PIN facility lets you change your mATM transaction PIN at the designated bank.

1. Starting from **Mobile ATM** main menu, select the bank and press <OK>.
2. Select **Client** and press <OK>.
3. From the Client's menu, select **Change PIN** and press <OK>.
4. Next, you will be prompted to enter your new PIN. Enter your new PIN and press <OK>.
5. Next, you will be asked to re-enter your new PIN to reconfirm. Enter your new PIN again, and press <OK>.
6. Next, you will be prompted for your current PIN. Enter your current PIN, and press <OK> to send the transaction to the bank for further processing.
7. When the transaction is completed by the bank, you will receive an SMS message that contains confirmation from the bank that your PIN has been changed successfully.

3.6 Account Settings

mATM Account Settings facility lets you customize your accounts at each of the bank in your mATM user profile. With this facility, you will be able to assign an easy-to-remember account labels for up to 3 accounts at each bank.

1. Starting from **Mobile ATM** main menu, select the bank and press <OK>.
2. Select **Client** and press <OK>.
3. From the Client's menu, select **A/C Settings** and press <OK>.
4. Choose the account you would like to set customise, then press <OK>.
5. Next, you will be presented with the present value set for this account entry. Press <OK> to proceed with the account profile customization.
6. When prompted, enter the name you would like to use for this account and press <OK>.
7. When prompted, enter the account number, and press <OK>.
8. This completes the account profile customization process. This account will now be shown as part of your transaction menu.

3.7 Tx Messages

mATM's Tx Messages lets you manage the transaction messages that have been saved in mATM's special mailbox for transaction confirmation messages. You may view the transaction messages that are presently saved in the mailbox, and delete transaction messages that you no longer require.

1. From **Mobile ATM** main menu, select **Tx Messages** and press <OK>.
2. If the Tx Message mailbox is empty, the phone will display "Tdk ada Pesan", and you will be returned back to the Tx Messages screen.
3. If the Tx Message mailbox is not empty, the phone will display the first transaction message in the mailbox.
4. After reviewing the message, press <OK> to proceed to the next screen.
5. Next, the phone will ask if you would like to erase the message. Press <OK> to erase the message in which case, the phone will confirm that the message has been erased.. Press <Cancel> or <Back> to keep the message.
6. Next, you will be prompted if you would like to proceed to the next message. Press <OK> to see the next message, in which case, step 3 through 5 will be repeated. Press <Cancel> to exit from the Tx Message mailbox, and you will be returned to the Tx Messages screen.

4. Frequently Asked Questions

Q: What is mATM?

A: mATM or Mobile ATM is a new banking and payment services that allow you to access most ATM functions right from your mobile phone. For example, with mATM Services, you will be able to use your mobile phone to perform day-to-day banking such as checking your A/C balance; transfer funds from one account to another; pay your monthly utility bills; and withdraw cash from account at participating merchants (the cash will be dispensed by the merchants). In addition, the mATM Services also allow you to pay for your purchases at participating merchants by debiting the payments directly from your bank account (similar to debit card).

Q: What is mATM Payment?

A: mATM Payment allows you to use your mobile phone to pay for purchases at participating merchants by debiting the payment directly from your bank account.

Q: How does mATM Payment work?

A: If you decide to pay for your purchases using mATM Payment, all you need to do is to convey (verbally) your mobile phone number to the merchant, and then wait for a pop-up message from the bank on your mobile phone that contains the purchase transaction details. If the transaction is correct, you may then press <OK> and key in your PIN to authorize the payment. In 10 to 15 seconds, you will receive an SMS message from the bank advising you that the payment has been debited from your account and the transaction confirmation number. The merchant will also receive similar SMS confirmation message from the bank advising him/her that the payment amount has been credited to his/her account so that he may release the goods to you.

Q: How does mATM Cash Withdrawal work?

A: If you would like to withdraw money from your account using mATM Services, all they need to do is to convey (verbally) your mobile phone number to the merchant, and then wait for a pop-up message from the bank on your mobile phone that contains the cash withdrawal transaction details. If the transaction is correct, you may then press <OK> and key in your PIN to authorize the cash withdrawal from your account. In 10-15 seconds, you will receive an SMS confirmation message from your bank advising you that the amount of cash to be withdrawn has been debited from your account and the transaction confirmation number. The merchant will also receive similar SMS confirmation message from the bank that amount of cash to be withdrawn has been credited to his/her account, and a request to dispense the amount to you in cash.

Q: How much will it cost to use mATM Services?

A: You will be charged VND 1,000 of premium SMS fee by your operators for all mATM transactions. In addition to the premium SMS message fee, your bank will also charge you VND 5,000 for each mATM Cash Withdrawal transaction.

Q: How do I register as an mATM User?

A: You may register as an mATM User as follows:

1. To start, you will need to obtain an mATM SIM Card. At the moment, mATM SIM Cards are only available from Vinaphone. You may obtain Vinaphone mATM SIM Starterpack either at the nearest Vinaphone Customer Service Centre; International Minh Viet; or other participating mATM Merchants such as Fujifilm Shop.
2. With the new mATM SIM card, you may register/activate your mATM service at the nearest ACB (or in the future, other participating banks) bank branch to access your account using the mATM SIM card.
3. After you complete the mATM User service registration at the bank, you need to activate your service using 'Activate Svc' facility on your mATM SIM card. As part of the service activation, you will receive an SMS message from the bank that contains a preliminary mATM Transaction PIN. You need to change the preliminary PIN to your own personal mATM Transaction PIN using 'Change PIN' facility on your mATM mobile phone. Once the PIN has been changed, you are ready to access mATM services as an mATM User.

Q: If I understand correctly, mATM SIM card will add functions to my mobile phone so that I can use it to process payment transactions. What other functions do I have on my mobile phone with that SIM card?

A: You are right. mATM SIM card adds additional menu to your mobile phone that allows you to perform the following functions:

- Checking you're a/c balance
- Transfer funds between account
- Request for account statement that will be sent to you by fax
- Request for the last 5 transactions on your account
- Check the latest rates information from your bank for Savings Account, Fixed Deposits, Foreign Exchange, Gold prices, and loans.
- You can also pay participating merchants when you go shopping
- Pay your monthly utility bills such as telephone or electricity bills.
- Topup your own mobile phone's airtime, or prepaid airtime for prepaid mobile phones belonging to your friends or relatives.
- Top up your own mATM Wallet from your bank account, or mATM Wallets belonging to your spouse, your children, or even friends.
- Plus additional services that ACB and other participating banks may be introducing in the future.

Q: I am paying cash for most of my purchases today. How will I benefit from paying for my purchases using mATM Payments instead?

A: Typical customers pay for their purchases using cash today either because the merchants only accept cash payments or to avoid the surcharge that the merchants impose if they pay using credit cards. mATM Payments will provide an alternate payment method where you can pay for your purchases directly from your bank account without having to pay any surcharge to the merchants. We believe you will find mATM Payment more convenient than having to go to ATMs to withdraw cash first before you do your shopping.

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

A: Yes it is. All mATM Payment transactions from your bank account require your explicit prior authorisation in the form of a valid mATM Transaction PIN, entered from your own mobile phone at the time of the transaction (ie. you will need to enter a valid PIN from your mobile phone when prompted by the bank). As such, you will have complete control on the mATM Payment transactions that the bank can process from your account.

Q: What happen if I lose my mobile phone?

A: If you lose your mobile phone, the person who now possesses your mobile phone will not be able to perform any mATM transactions without a valid transaction PIN (eg. fund transfer, mATM Payments, or mATM Cash Withdrawals). As an added protection, the mATM Service will be blocked automatically from your mobile phone after 3 failed attempts due to invalid PIN.

Since the person who now possesses your mobile phone can still make phone calls (long distance phone calls) while the mobile service is active, you need to contact your operator immediately to cancel the mobile service to ensure that you do not end up with unexpected additional charges from your operator due to unauthorised phone calls from your mobile phone.

Q: What happens if I forget my mATM Transaction PIN?

A: If you forget your mATM Transaction PIN, you will need to request your bank to reset your PIN for you. After the bank's customer service officer performs basic verification of your identity, the system

will send you a new preliminary PIN. You need to change this preliminary PIN to your preferred PIN using 'Change PIN' menu. Once the PIN has been changed, you may now resume your mATM Service access using the new PIN.

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

A: Most payment transactions can be completed within 1 minute under normal operating condition. At certain time of the year such as Vietnamese New Year, Christmas, or New Year's day, mobile operators may experience very high level of traffic on their network, and as such, it may take longer to process mATM transactions.

Q: How can I be sure that the amount that is debited from my bank account is the correct payment amount?

A: The SMS payment confirmation that you receive from your bank indicates the actual payment amount that has been debited from your bank account. This amount should be the same as the amount that is shown in the transaction summary that you had authorised. However, if you would like to further confirm the amount that has been debited from your bank account, you may do so checking your A/C balance (using mATM's 'A/C Balance' facility) or obtain a summary of the last 5 transactions that have been performed on your account (using mATM's 'A/C Statement' facility) which should further confirm that your account has been debited by the correct amount.

Q: What is an mATM Wallet?

A: mATM Wallet is a virtual prepaid account that participating mATM banks will establish automatically for each and every mATM SIM Card users. mATM Wallet account will be accessed using the user's mobile number (ie. mobile number can be viewed as the users' mATM Wallet account number). mATM Wallet users will be able to enjoy all mATM Services without the need to maintain any bank account at any participating mATM Member Banks. All they need to do is to activate their mATM Wallet service using 'Activate Svc' facility on their mATM SIM Card, and maintain sufficient funds in their mATM Wallet. They may topup their mATM Wallets at any participating merchants.

Q: Do mATM Wallet Users have access to similar level of mATM Services compared to mATM Users?

A: Both mATM Users and mATM Wallet Users have access to ALL mATM Services. The only difference is that the bank will process mATM Wallet Users' transactions using their mATM Wallet instead of their bank account. Since there is a maximum balance that the bank will allow mATM Wallet Users to maintain in their mATM Wallet, they will not be able to pay for purchases where the purchase amount exceeds this mATM Wallet balance limit. As such, mATM Wallet is ideal for paying day-to-day purchases that involve a small purchase amount (ie. micropayment such as paying for your cup of coffee at the coffee shop). mATM Users on the other hand, will be able to pay for any purchase amount so long their bank account has sufficient funds to cover the payment.

Q: How do I register as an mATM Wallet User?

A: You may register as an mATM Wallet User as follows:

1. To start, you will need to obtain an mATM SIM Card. At the moment, mATM SIM Cards are only available from Vinaphone. You may obtain Vinaphone mATM SIM Starterpack either at the nearest Vinaphone Customer Service Centre; International Minh Viet; or other participating mATM Merchants such as Fujifilm Shop.
2. Once you have an mATM SIM card, you may activate your mATM Wallet Service using 'Activate Svc' facility on your mobile phone. As part of this service activation, you will receive an SMS message from the bank that contains a preliminary mATM Transaction PIN. You need to change the preliminary PIN to your own personal mATM Transaction PIN using 'Change PIN' facility on your mATM mobile phone. Once the PIN has been changed, you are ready to access mATM services as an mATM Wallet User.
3. To use mATM Payments, your clients need to have sufficient funds in their mATM Wallet account. You may now offer your clients your service to topup their mATM Wallet account.

Q: How do I decide if I should register as an mATM User or mATM Wallet User?

A: mATM Users are automatically assigned an mATM Wallet when they complete their mATM User registration at the first mATM Member bank. To activate the mATM Wallet, all these users need to do is to perform the first mATM Wallet refill to topup the balance in their mATM Wallet. Once active, the bank will automatically debit all mATM Payments from the users' mATM Wallet. The bank will only debit mATM Payments from the users' designated bank account if the balance in the users' mATM Wallet is insufficient to cover the payment amount.

Q: What can I do with an mATM Wallet?

- A: You may spend money in your mATM wallet much like the way you would spend money in your regular wallet:
- ✓ You can pay for purchases or withdraw cash at any participating merchants.
 - ✓ If you are using prepaid SIM cards, you can also topup your prepaid airtime using funds from your mATM wallet.
 - ✓ You can pay your utility bills.
 - ✓ You can use your mATM Wallet to pay for your online purchases (instead of using credit cards).
- Q: How do I top up funds in my mATM Wallet?**
- A: There are multiple ways you may top up funds in your mATM Wallet:
- ✓ You can top up funds in your mATM Wallet at any participating merchants by paying cash. Merchants will typically charge a service fee of VND 5,000 to VND 10,000 per wallet refill.
 - ✓ If you have also registered as an mATM User, you may refill your own wallet directly from your bank account. The bank will charge VND 5,000 per wallet refill (debited directly from your bank account).
- Q: Is there any restriction on the amount of money I can keep in my mATM Wallet?**
- A: Currently, you are allowed to maintain only up to **VND TBD** in your mATM Wallet.
- Q: I am using a prepaid mATM SIM card. I have decided to switch mobile network and get a new mATM SIM card with a new mobile number. How can I transfer the balance of funds from my existing mATM wallet to my new mATM wallet.**
- A: Once you receive your new mATM SIM card from the new operator, you need to perform the first wallet refill at participating merchant to activate your mATM Wallet account with your new SIM Card. Once it is activated, you may use your old SIM card to transfer funds from your old wallet to your new wallet using 'Prepaid Refill' facility. In essence, you will be refilling your new wallet using funds from your old wallet. You need to perform this transaction before your old SIM card expires.
- Q: I am presently an mATM Wallet user. I have just opened an account at Asia Commercial Bank. Can I link my mobile phone to my new bank account, while keeping access to my existing mATM Wallet?**
- A: Yes you can. First, you need to register as an mATM User at the nearest ACB branch. Once registered, you may use 'Activate Svc' on your mobile phone menu to activate your mATM Service (as an mATM User). As part of the service activation, the bank will send you a preliminary mATM Transaction PIN. You need to change the preliminary PIN to a permanent PIN using Change PIN facility. Once you have changed your preliminary PIN, your mobile phone may now be used to access both your bank account (using your account number) and your existing mATM Wallet.

5. Support Hotline

For further questions, please contact the following customer support hotline:

Asia Commercial Bank: _____
Vinaphone: _____
eMobile Vietnam Co Ltd: _____