



GUIDEBOOK

DIGITAL BANKING SERVICE For Personal Customers



SHINHAN BANK

ENJOY THE SERVICE

Step 1

Register Internet Banking (IB) service at the bank
(one time before starting using the service)

- Provide your valid ID card/Passport.

- Fill in the registration form

Step 2

Access IB at website <https://online.shinhan.com.vn>

Or install Mobile Banking (MB) (Key word "Shinhan ebanking")

Step 3

Enjoy the service

FIRST LOG IN

Step 1

Input required information to log in:

+ User ID

+ Security device serial number

+ Temporary password

+ Security device's password

Step 2

Register + Pass mark

+ Pass mark's name (1-10 characters)

+ 3 security questions and answer to these questions

Step 3

Customers can choose to register IB PC or not

+ If customers access IB by registered PC,
it is not required to answer security questions

+ If customers access IB by unregistered PC,
it is required to answer either one of three security questions.

Step 4

Customers register new password for IB (replace for temporary password). New password must have 8-12 alphabets and number.

AVAILABLE FUNCTIONS ON INTERNET BANKING

>> INQUIRY PACKAGE

Customer Center (Before log in Internet Banking)

Request for loan/ card consultation

- Customers input general information and request consultation via IB

- Bank's staff will contact with customers to consult about application process, card issuance or loan disbursement.

- Customers can easily track the application's status via IB (for card) or email (for loan).

My Account

Deposit Account Inquiry

- Account list with current balance and available balance.
- Account's transaction history.
- Closed account list.

Loan Account Inquiry

- Loan's information includes
 - + Disbursement date
 - + Interest rate
 - + Next payment due date
 - + Maturity date
 - + Loan balance
- Loan payment history
- Loan repayment schedule:
 - + Payment due date
 - + Principle amount
 - + Interest amount
 - + Outstanding balance

Payment/Transfer

Transaction Inquiry

- Transaction's details and fee.
- Online transaction's voucher (inquiry and print).

Card

Card Inquiry

- General information: Total/remaining limit, total/remaining cash advance limit, payment rate, payment due date, payment account.
- Card list, statement details, transaction history, payment history and Shinhan points.
- Change card PIN

Product and service

Exchange rate

- Exchange rate inquiry

SMS service registration

- Register and amend SMS service's information online.
- Customers can register only one phone number for SMS service via IB. Kindly visit our bank to register additional phone number if necessary.

Settings

- User Management**
- Change personal information: email, phone number, address.
 - Change IB password, change security questions, register/delete IB PC, customize IB menu, reduce transaction limit, correct OTP's time.

- Account Management**
- Set up default account, create account's nickname, register account's password.
 - Register/ modify/ delete beneficiary account/template.

- Problem report**
- Report lost card and security device.

- Manage biometrics verification information**
- Register/ terminate biometrics service which uses biometrics verification (fingerprint, iris,..) to log in and make transfer on Samsung designated smartphones

Mobile OTP

Register/ terminate Mobile OTP service which is used to verify customer information, change customer information, register new services, make financial transactions... on IB.

>> INQUIRY AND TRANSACTION PACKAGE

Payment/Transfer

- School Banking**
- Transfer tuition fee to the school which using Shinhan Bank School Banking service.
 - Customers input the required information and process transaction; school's system will record student's payment immediately 24/7. Customers' virtual accounts are provided by the school.

- Internal Transfer**
- Transfer to accounts within Shinhan Bank.
 - Beneficiary receives money immediately 24/7
 - Customers can register beneficiary account for next transfer at:
[\[Settings>Account management>Beneficiary account management\]](#).

Auto Transfer

There are two types of auto transfer:

- Auto transfer: Transfer to accounts within Shinhan Bank (same or different CIF). Customers can register one time or periodical auto transfer. In the registered transfer date, transactions will be auto processed.
- Sweep Account: Transfer to customers' own accounts only (same CIF). When registered account's balance is higher than minimum maintenance balance, total or a part of surplus funds will be auto transferred to customer's nominated demand deposit account.

Domestic Transfer

There are two types of domestic transfer:

- Express Domestic Transfer: Transfer to account/card number of other domestic banks which join this service of NAPAS (around 40 banks). Beneficiary receives money immediately 24/7 with maximum transaction amount is VND 300 mil.
- Domestic Transfer: Transfer to accounts of all other banks in Vietnam. Processing time: 9:00 – 16:45.
Customers can:
 - + Register beneficiary account for next transfer at:
[\[Settings>Account management>Beneficiary account management\]](#)
 - + Save transaction's information at:
[\[Settings>Account management>Manage transfer template\]](#).
 - + Use information of 10 latest transactions in 3 months.

Overseas Transfer

- Transfer to accounts of overseas banks.
- Customers can:
 - + Register beneficiary account for next transfer at:
[\[Settings>Account management>Beneficiary account management\]](#)
 - + Save transaction's information at:
[\[Settings>Account management>Manage transfer template\]](#).
 - + Use information of 10 latest transactions in 3 months.

Payment Services

Bill Payment

- Customers can make payment for utility bills such as: electricity, water, internet, cable TV, home phone, post-paid mobile phone bill and airplane ticket.
- No daily and transaction limit is set.

Auto-debit Bill Payment

- Customers can register auto payment for utility bills, no need to remember payment schedule. Shinhan Bank will automatically debit customers' registered accounts to settle the monthly bills and service fee (if any).
- Auto debit date can be 1st, 05th, 10th, 15th, 20th, 25th, 30th in accordance with the billing date. If auto debit date is non-working date, system will process on the previous working date.

Top Up

- Customers can direct top up money for their mobile phone (pre-paid and post-paid) or buy card code.
- Top up/Card code value: VND 10,000 – VND 500,000.
- Maximum daily limit:
 - + Direct top up: no limit.
 - + Buy card code: VND 5,000,000.

SMS top up registration/ termination

- One mobile phone number can register one debit account and vice versa. However, customers can send SMS to top up/buy card code for another mobile phone number from the registered phone number.
- Upon registration, customers have to send "OK xxxxxxxx" to 8049 to activate service (xxxx is top up password which is set up by customers, including 1-17 characters). If customers changes mobile phone number, they have to terminate service and register again.
- Maximum daily limit for SMS top up/buy card code: VND 2,000,000

Card

Card Payment

- Customers can make payment for statement amount (if any) or for each transaction.
- Processing time: 08:00 – 16:00 of working day.
- This function does not apply to customers who have revolving rate: 5%, 10%, 20%. Installment and cash advance transactions can't pay in advance for each transaction. Statement which includes installment amount can pay at payment due date only or pay in advance in case this is the last installment term.

Installment registration

- Service only applies for credit card and transactions with amount is VND 3,000,000 or above.
- Service does not apply for delinquency customers, transaction which is over payment due date or transaction which buys gold/ jewelry.

Product and Service

Open/Close Account

- Open account online: U-dream account, E-Time deposit account, E-Monthly interest time deposit account, E-Installment deposit account, E-Free installment deposit account.
- Online accounts can be closed via IB or at counter.
- Account closing function only applies for online accounts.

Amend Renewal Type

- Customers can amend how to renew E-Time deposit account (VND and USD) before maturity date.
- This function does not apply for accounts which are registered for block by Shinhan Bank.

Smart Saving

- This function supports customers to save money automatically. When registered account's balance is higher than minimum maintenance balance, total or a part of surplus funds will be auto transferred to customers' nominated term deposit account.
- Term deposit account can be: Mint free installment deposit account or E-free installment deposit account.

NOTE

After submitting transfer instruction, customers still can withdraw instructions which has not been processed by Shinhan Bank (transaction's status: Processing) at: [[My Account](#) > [Manage Transaction](#) > [Transaction History Inquiry](#)].

SMS SERVICE

How to register?

* At Shinhan branches

- Provide your passbook
- Fill in our bank's form with the signature of accountholder and stamp of the Company

* Via Internet Banking/ Mobile banking

- Access IB or MB application with your own user ID.
 - Access 'Products and Services' menu of SMS service and register.
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Functions

- Get immediate notice on account transactions and card transactions.
 - Get remind of loans and card statement: payment due date, due amount.
 - Receive SMS of card transactions
 - Send SMS for credit card activation for the first-time use
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Notes

- Only one (1) phone number to receive SMS can be registered via IB/ MB. Registration for additional phone number will be processed at our bank counter.
- SMS service registration can be modified on IB/ MB
- SMS service cancellation has to be processed at branches.

ATM NETWORK

Step 1

Access the ATM service by inputting your card to ATM and choosing languages (Vietnamese/ English/ Korean).

Step 2

Verify your card by inputting your PIN number and confirm.

Step 3

Select service

- Change PIN
- Balance Enquiry
- Cash Withdrawal
- Transfer

+ To Shinhan Bank Account

+ To other bank (Express Domestic Transfer)

- Via card number
- Via account number

To continue with

CHANGE PIN

Input new PIN



Input new PIN again
(for re-confirmation)



Confirm

BALANCE ENQUIRY

Balance Enquiry



Have a receipt



Select account
(if customer have
more than one
account linked to
the card)



Check the account
balance shown



Confirm

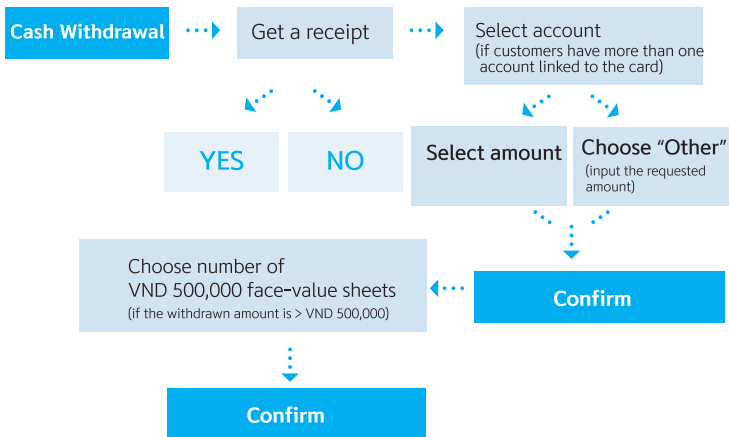


YES



NO

CASH WITHDRAWAL

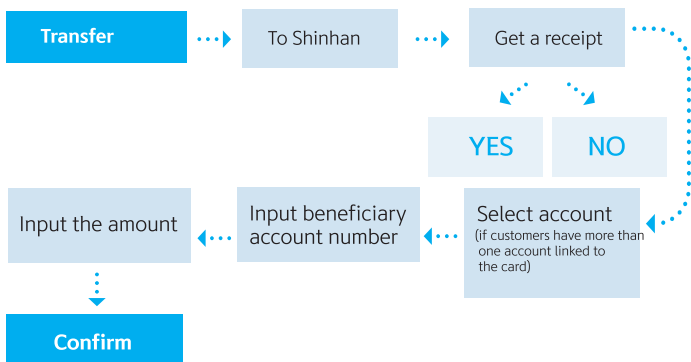


TRANSFER

* Maximum limit per transaction: VND 50,000,000

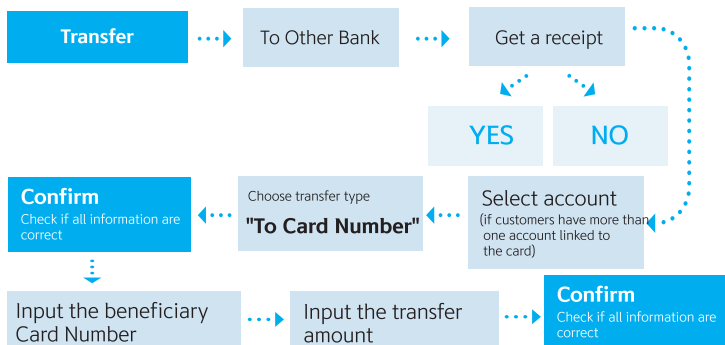
* Maximum limit per day: VND 100,000,000

To Shinhan Bank Account

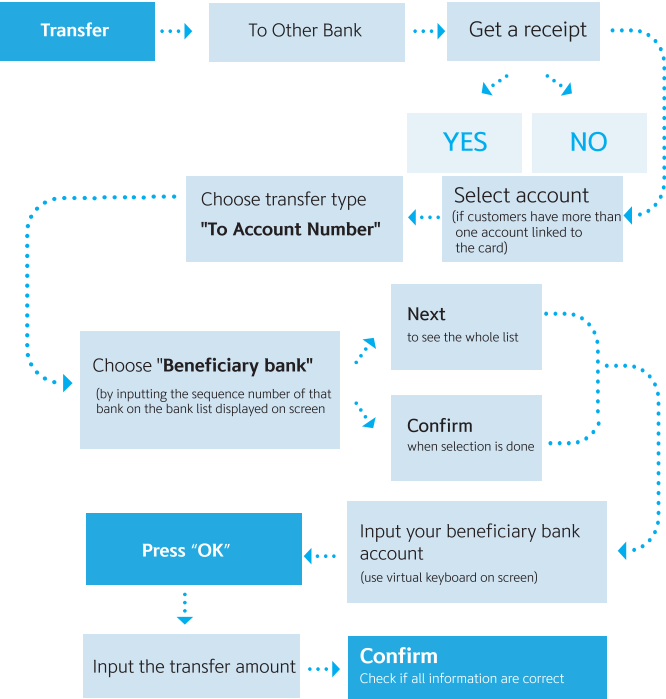


To Other Bank (Express Domestic Transfer)

• Via Card number (transfer from card to card)



• Via Account Transfer from Card to Account number



NOTES

Except function "Change PIN", for all other functions, if customers choose "Yes" to have a receipt at first, after final step, a hard receipt will be printed out. Otherwise, a digital receipt will be shown on ATM screen.

Step 1 - CHOOSE LANGUAGE

Dial 1900 1577, listen to the welcome message and choose language

Press 1 - English

Press 2 - Vietnamese

Press 3 - Korean

Step 2 - SELECT SERVICE

Press 1 Report lost card, emergency lock card - (Service 1)

Press 2 VISA card service - (Service 2)

Press 3 Account balance and account details inquiry

Press 4 Internet Banking service - (Service 4)

Press 5 Loan service

Press 0 Connect to Customer Service Representative

To continue with

Report lost card, emergency lock card

Press 1 Report lost consumer card

➔ Choose **1** Report lost by account number and account password

➔ Choose **2** Report lost by card number

Press 2 Report lost corporate card

To continue with

Press 1 **CONSUMER CARD**

Press 1 Activate card

Press 2 Inquiry of credit limit, outstanding balance of credit card

Press 3 Inquiry of statement, payment details and request to send most recent statement

Press 4 Register installment and information of installment programs

Press 5 Other card promotion and services

Press 2 **CORPORATE CARD**

Press 1 Inquiry of credit limit, outstanding balance of credit card

Press 2 Inquiry of statement, payment details

Account balance and account details inquiry

Press 1 Inquiry of account balance

Press 2 Inquiry details of most recent transactions

CONTACT CENTER

Personal Banking Customers

- Standard customers : 1900 56 56 80 or 1900 1577
- PWM customers : 1900 5999 26

SUBMIT YOUR COMMENT ONLINE



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