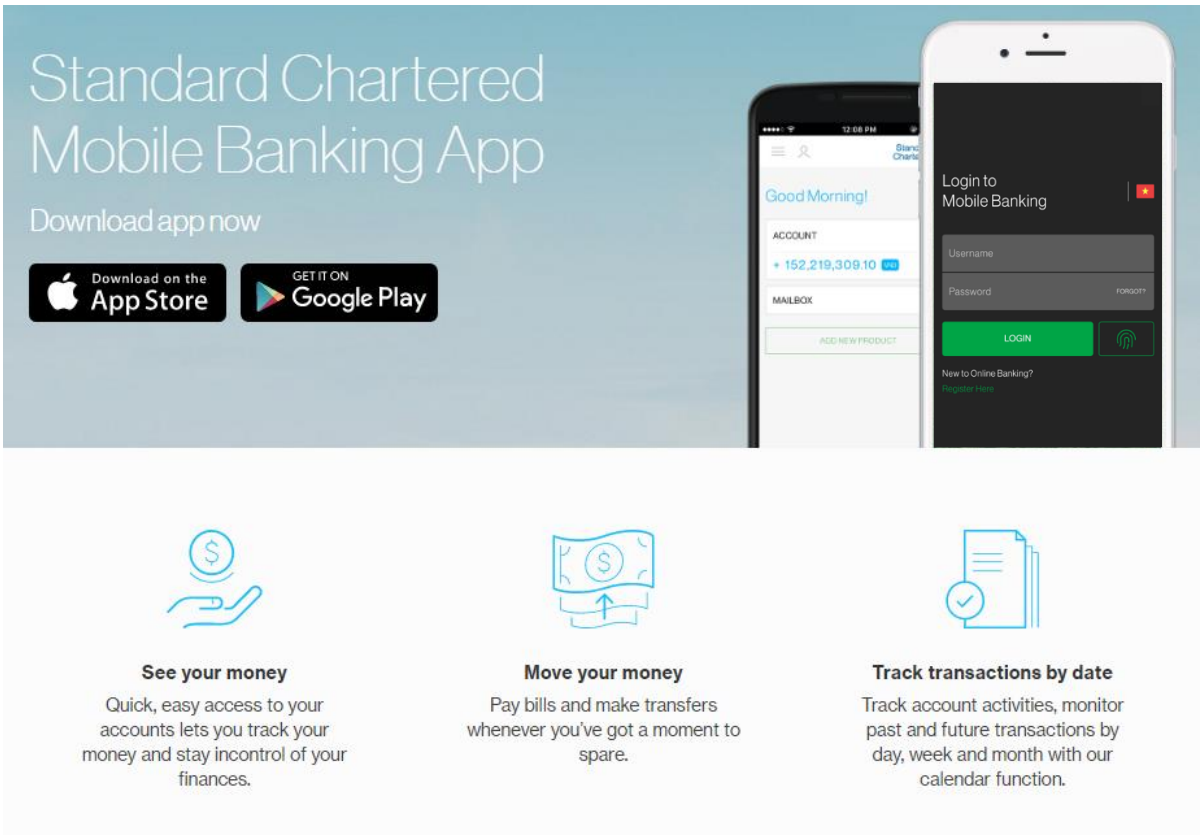

Online Banking Guidelines

Version: 11/2020

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Register Online Banking with ease

Find out more

Auto Registration
- Online Banking Username & Password are sent in a few working days after account opened

Register via ATM/ Debit/Credit Card
- Use active ATM/ Debit/Credit card to self register for Online Banking

Register via Two-Factot-Authentication (2FA)
- Self register for Online Banking via registered phone number

Access Online Banking & SC Mobile Banking Application in all devices

Find out more

View account details & download statement on the go

Find out more

SC Mobile Key: Create your own SC Mobile Key PIN to authenticate transaction securely and conveniently than ever, instead of using traditional OTP via SMS. Find out more**.**

Subscribe for SMS Banking to control fund movement at any time

Find out more

☑ SMS real-time alerts for every transaction
☑ Text any time to check account balance & latest transactions

Activate or change PIN for your ATM/ Debit Card/ Credit Card with only few clicks.

Find out more

Select ATM/ Debit/Credit card → Input new PIN → Input eTAC → Use the new PIN instantly

NEW FEATURE! Flexible Instalment Plan for Credit Card

Convert an instalment plan via I-Banking channel in few clicks Find out more**.**

NEW FEATURE! Card Settings

Set up control for your credit card usage

Find out more

Standard Chartered

Securely transfer anywhere you wish

Find out more

Add/ Select beneficiary → Create transfer details → Input eTAC / SC Mobile Key → Completed!

Pay post-paid bills, top up phone, repay credit card with only a few clicks.

Find out more

Select bill details → Select funding account → Input eTAC / SC Mobile Key → Bill is instantly paid

Open fixed-term deposits instantly with competitive interest rate

Find out more

Select tenor → Confirm personal information → Select funding account and input amount → Savings is instantly started

A few clicks to update information (mailing address, mobile phone number…)

Find out more

Select contact type → Input new contact details → Input eTAC → Completed!

Register Inbox Notification to receive instant banking alert or promotional offer as push notification on your registered device.

Find out more

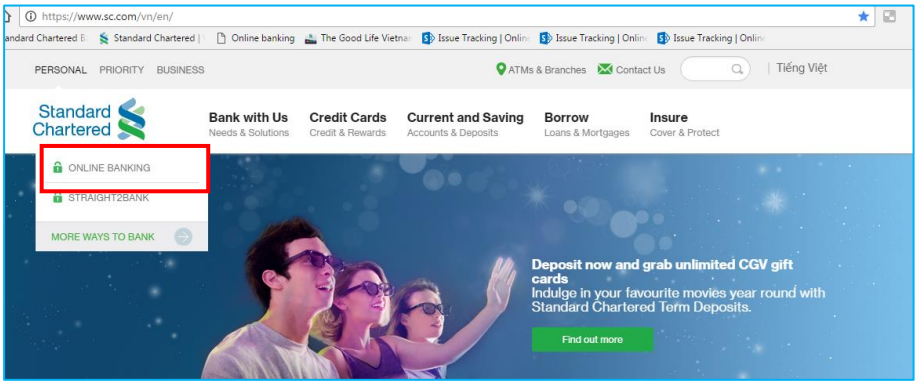
Login SC Mobile → Click Register Now → Agree T&C → Inbox notification is turned on

1. Introduction of Online Banking Standard Chartered

1.1. Login methods

You can access Online Banking by 2 methods:

☞ Access Online Banking at the homepage of Standard Chartered Vietnam at www.sc.com/vn/en/



☞ Download SC Mobile Banking Application from Google Play Store (for Android) / App Store (for iOS) by searching the keyword “SC Mobile Vietnam’ or scan the below QR code

GET IT ON Google Play

Download on the App Store

1.2. SC Mobile Key

SC Mobile Key is an advanced authentication method that helps to transact online more safely and conveniently.

Instead of authenticating the transaction by a traditional eTAC code, which is sent via SMS as before, now you can **set up your own SC Mobile Key PIN** and authenticate transaction anytime and anywhere, without waiting the SMS.

Moreover, adopting SC Mobile Key allows higher transaction limits in Online Banking (click here for more detail)

- Register and create SC Mobile Key PIN. Find out more.
- Change SC Mobile Key PIN on the registered device:
  - ✓ In case you remember old PIN. Find out more.
  - ✓ In case you forget the old PIN code. Find out more.
- Transact on the device which has been registered SC Mobile Key. Find out more.
- Log in and transact on an un-registered device. Find out more.

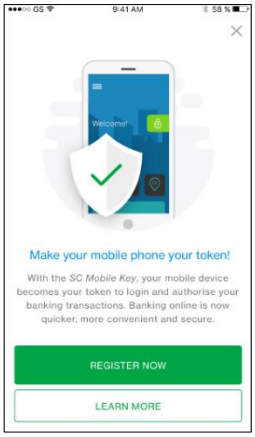
Register and create SC Mobile PIN

Step 1

Download SC Mobile App and login

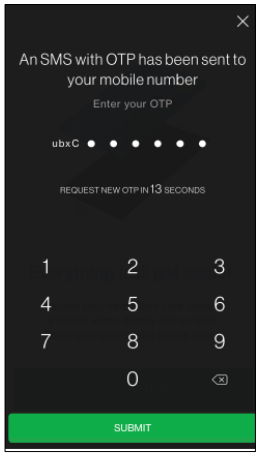
Step 2

Click **Register now**



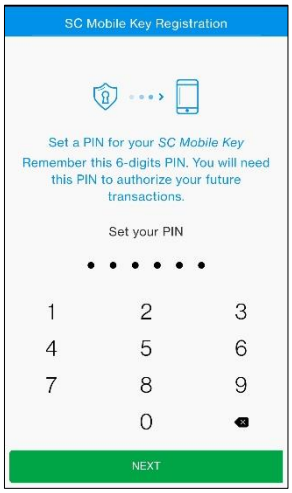
Step 3

Input *SMS OTP* which is sent to your registered mobile phone number



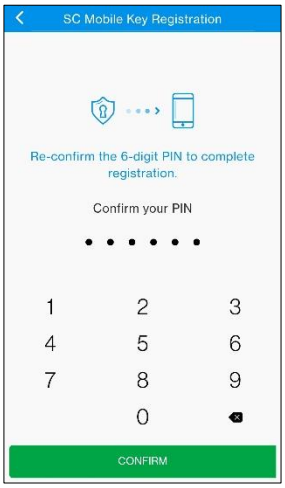
Step 4

Set your own *6-digit* SC Mobile PIN, click Next



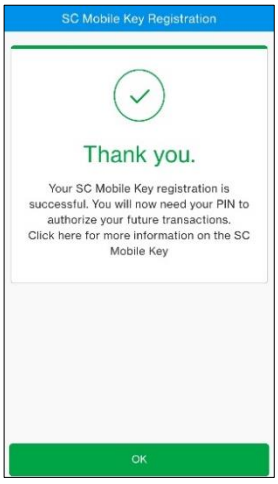
Step 5

Re-input your SC Mobile PIN and confirm



Step 6

Complete



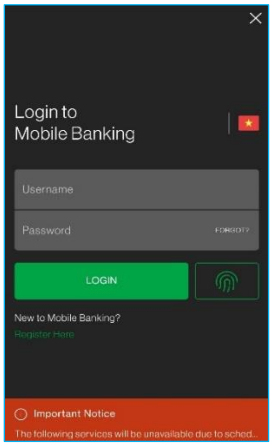
Note:

- SC Mobile PIN is your personalized 6-digit number for all authentications.
- SC Mobile PIN registration is allowed on **1 mobile device only**.
- If you wish to change to a new phone which has not been registered SC Mobile Key by anyone before, you only need to download SC Mobile App on new device and start registering. At that time, SC Mobile PIN on old phone will be unregistered automatically.

Change SC Mobile PIN on the registered device, you remember the old PIN

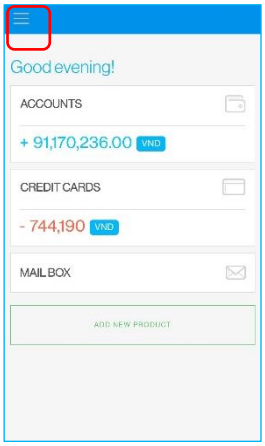
Step 1

Log in SC Mobile App on registered device



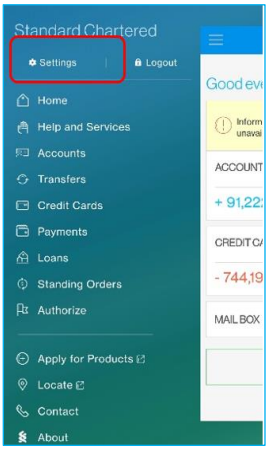
Step 2

Click Menu icon



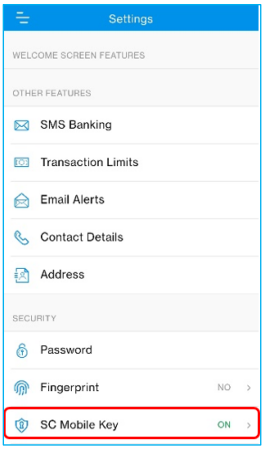
Step 3

Select **Settings**



Step 4

Select **SC Mobile Key/Change PIN**



Step 5

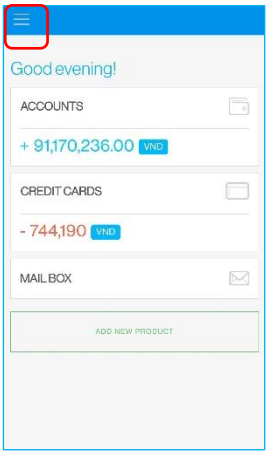
Input *old SC Mobile PIN*

Step 6

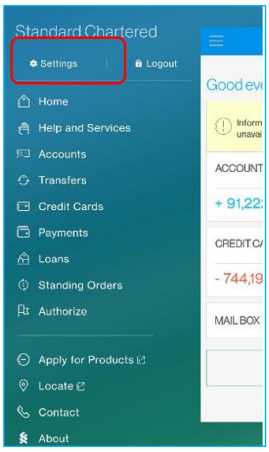
Input *new SC Mobile PIN* and click Next

Change SC Mobile PIN on the registered device, you don't remember the old PIN

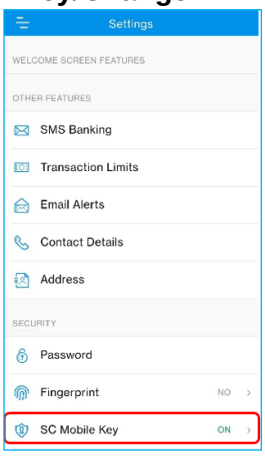
Step 1
Log in SC Mobile app and click Menu icon



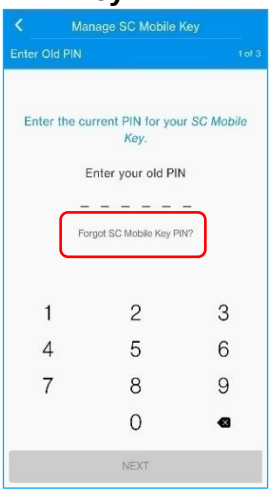
Step 2
Select **Settings**



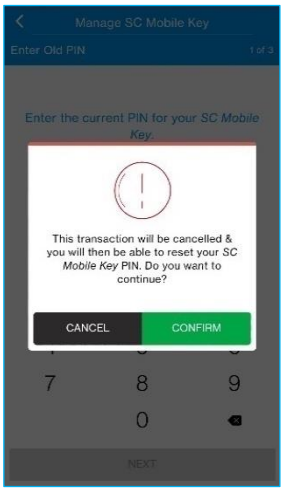
Step 3
Select **SC Mobile Key/Change PIN**



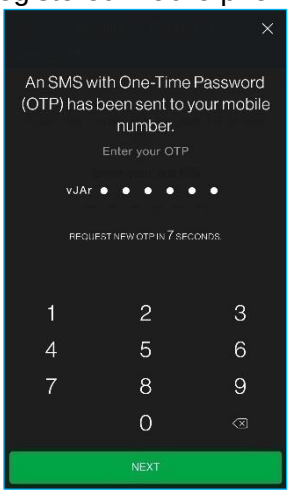
Step 4
Select **Forgot SC Mobile Key PIN?**



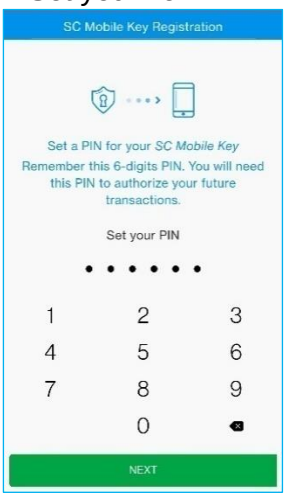
Step 5
Click **Confirm**



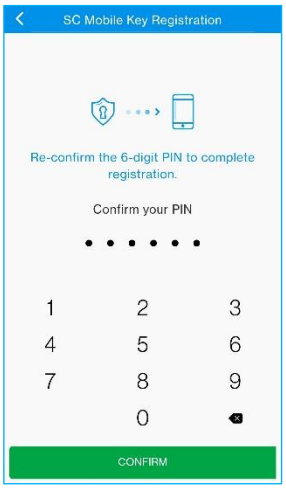
Step 6
Input *SMS OTP* sent to registered mobile phone



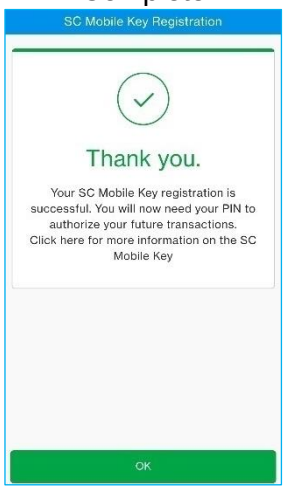
Step 7
Set your *new PIN*



Step 8
Confirm the new PIN



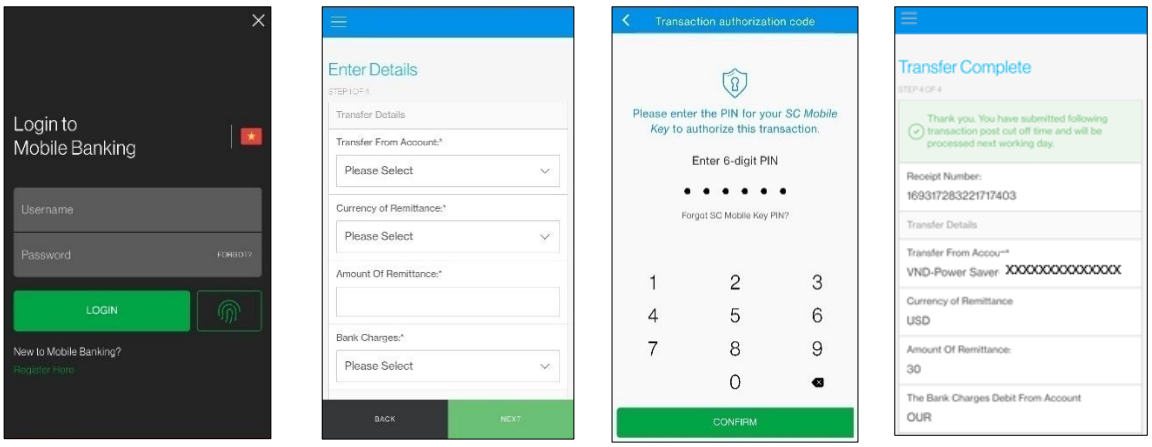
Step 9
Complete



Transact on the SC Mobile Key registered device

If your phone has been registered SC Mobile Key, you log in and transact on this device

Login SC Mobile App → Input tranasaction detail → Input SC Mobile Key PIN → Complete transaction



Log in, transact on an un-registered device

If you log in or transact on **another device** (which has not been registered SC Mobile Key on, such as Desktop or 2nd device), you will need to generate **Login Authentication Code / Transaction Authentication Code from the registered device** to continue logging in / transacting on that un-registered device.

***Note**: Login Authentication Code / Transaction Authorization Code can be generated **without** internet connection or login SC Mobile App.*

GENERATE LOGIN AUTHENTICATION CODE

If you have registered SC Mobile Key on mobile phone (A), then log in device (B):

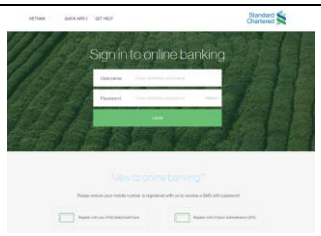
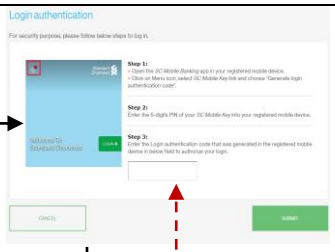
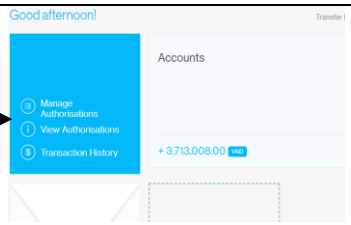
Generate Login Authentication Code from device A → Input Login Authentication Code on device B → Successfully log in device B

SC Mobile Key Registered device

(A)

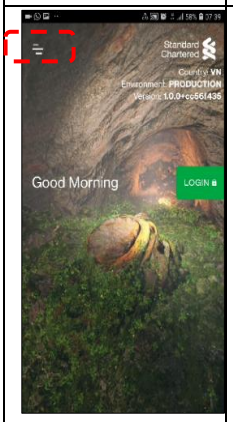
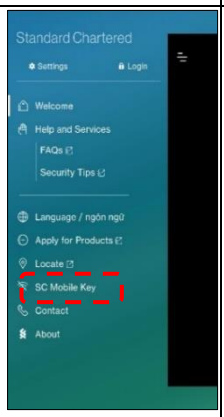
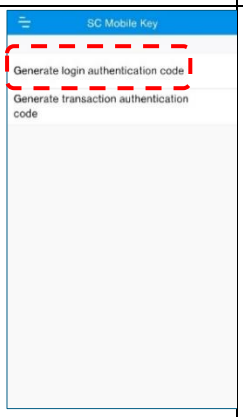
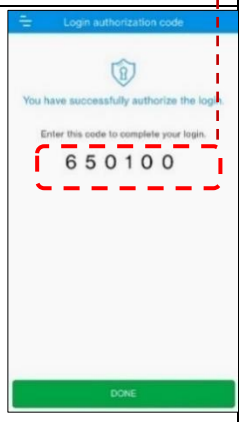
Un-registered device

(B)

1 Log in un-registered device by user name & password	2 **Login Authentication Code** screen is shown	4 Log in successfully
		

3 **Generate Login Authentication Code on registered device**

Input Authentication code

Open SC Mobile App, click Menu icon	Select **SC Mobile key**	Select **Generate login Authentication code**	Enter *6-digit SC Mobile Key*	The *Login authentication code* is generated
				

[Generate Log in Authorization Code. Find out more.]

GENERATE TRANSACTION AUTHENTICATION CODE

If you have registered SC Mobile Key on mobile phone (A), then transact on device (B):

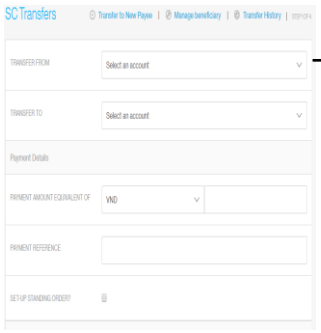
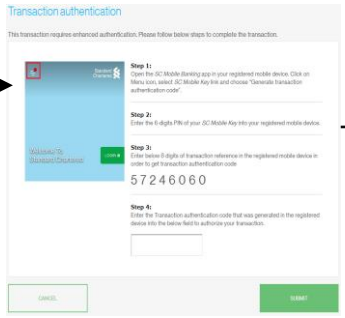
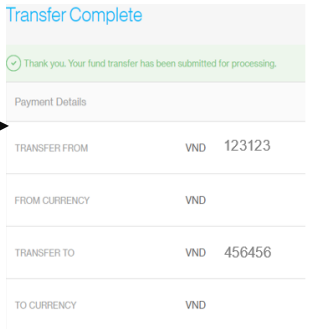
Generate Transaction Authentication Code from device A → Input Transaction Authentication Code on device B → Successfully authenticate transaction on device B

SC Mobile Key Registered device

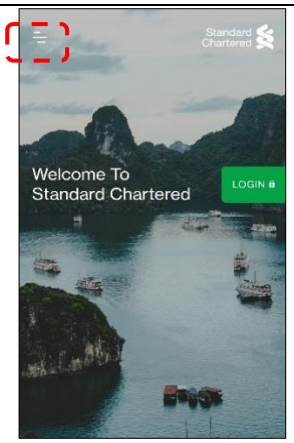
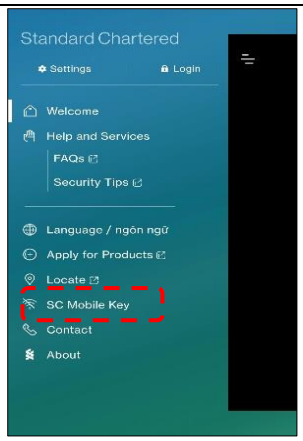
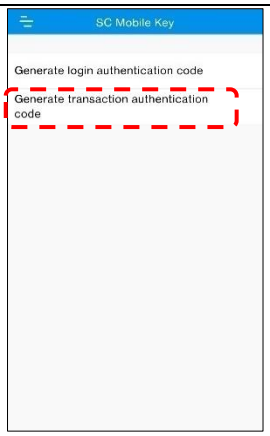
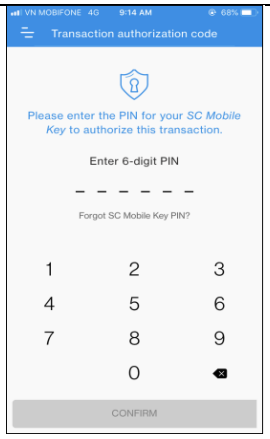
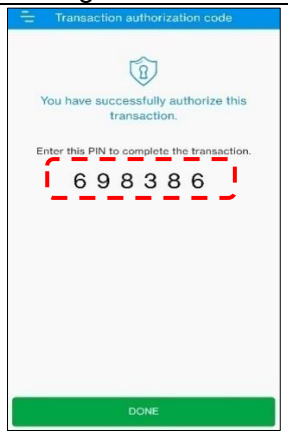
(A)

Un-registered device

(B)

1 Log in un-registered device and input transaction detail	2 **Transaction Authentication** screen is shown	4 Submit transaction successfully
	 *(follow **step 3** to generate Transaction Authentication code)*	

3 **Generate Transaction Authentication Code**

Open SC Mobile App, click Menu icon	Select **SC Mobile key**	Select **Generate login Authentication code**
		
Enter *6-digit SC Mobile Key*	Input 8-digits transaction reference	The *Transaction Authentication Code* is generated
		 *(input this code into the box at **step 2)***

Note: *if you don't remember SC Mobile Key PIN, click 'Forgot SC Mobile Key?' and follow instructions shown on screen.*

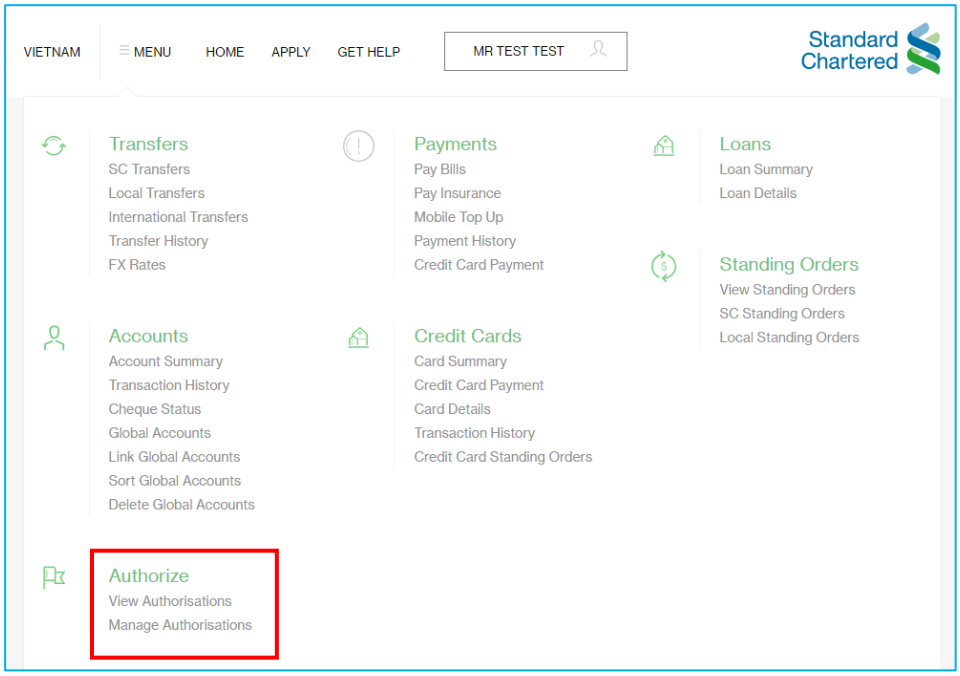
1.3. Electronic Transaction Authorization code (eTAC)

Electronic Transaction Authorization code (could be called as SMS passcode or eTAC) will be sent to your registered mobile phone number to authorize the request made on Online Banking and Mobile Banking Application.
Every eTAC (SMS passcode) will only valid for 03 minutes for each transaction. Please input your eTAC (SMS passcode) right away in the respective screen.
In case that your eTAC is not received in time for transaction, please follow the instruction in Authorization for:

- ✓ Input the received eTAC code; or
- ✓ Request a new eTAC code for your transaction

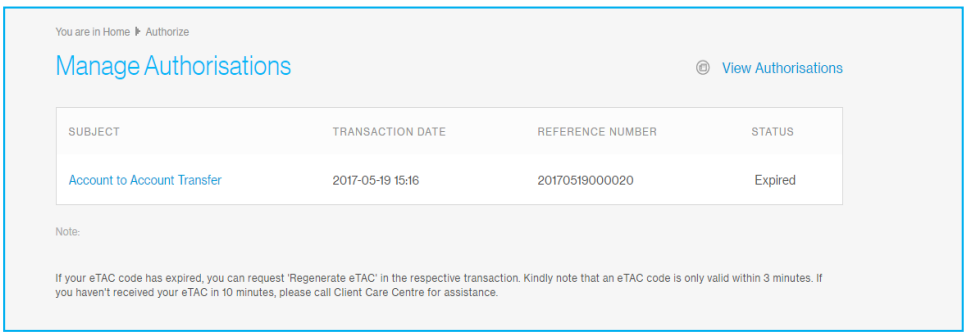
Authorization function

In the main meu, choose **Authorize**

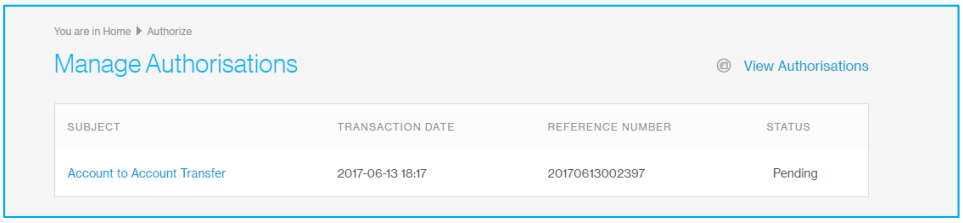


In this function, you will find all of your transactions that have been requested but not yet authorized with eTAC

- ☑ In case the status of transaction is 'Expired', please click to the headline of the transaction to generate new eTAC code. Find out more here



☑ In case the status of transaction is 'Pending', please click on the head line of the transaction to input eTAC code for the respective transaction. Find our more here

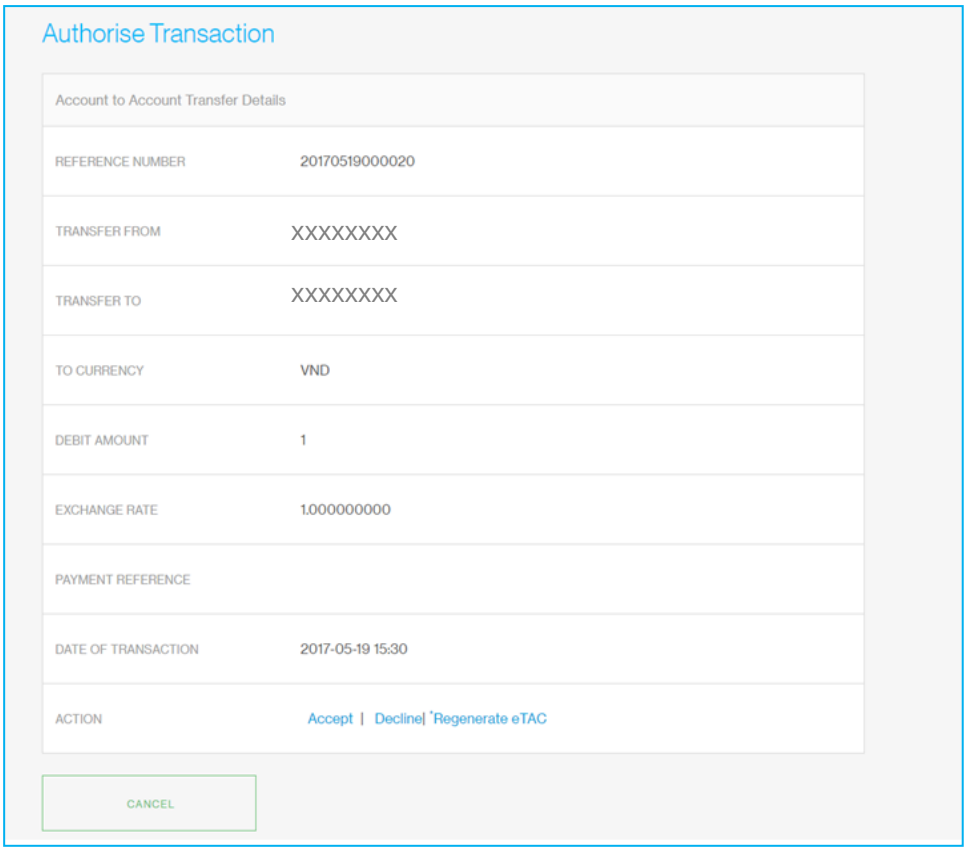


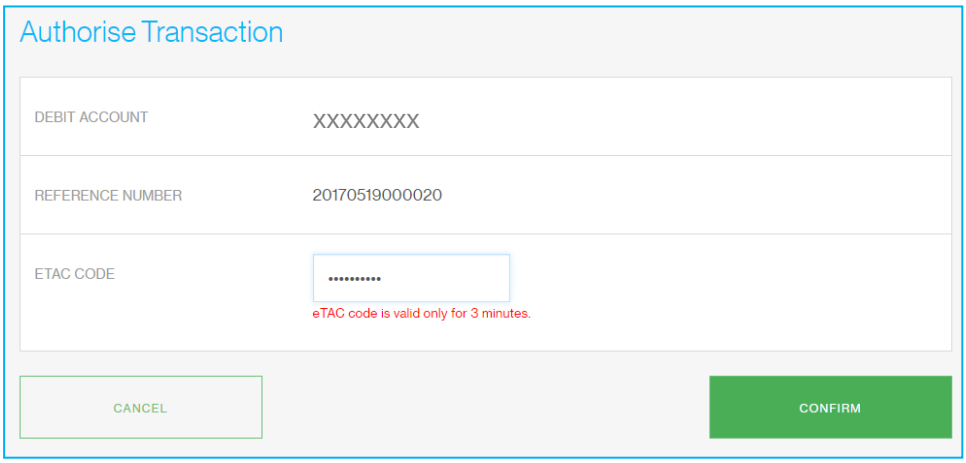
Input eTAC for a Pending Transaction

For transactions having status "Pending", after clicking the headline of transactions

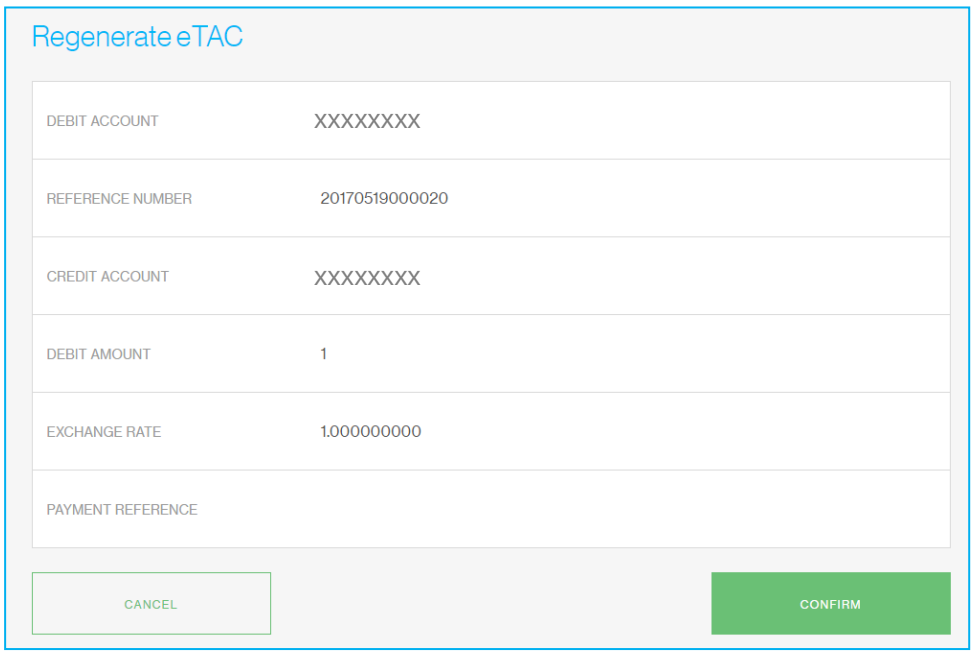
☑ If you wish to cancel the transaction, choose 'Decline'

☑ If you received the eTAC code and wish to continue with it, please choose 'Accept' and input eTAC in the next screen



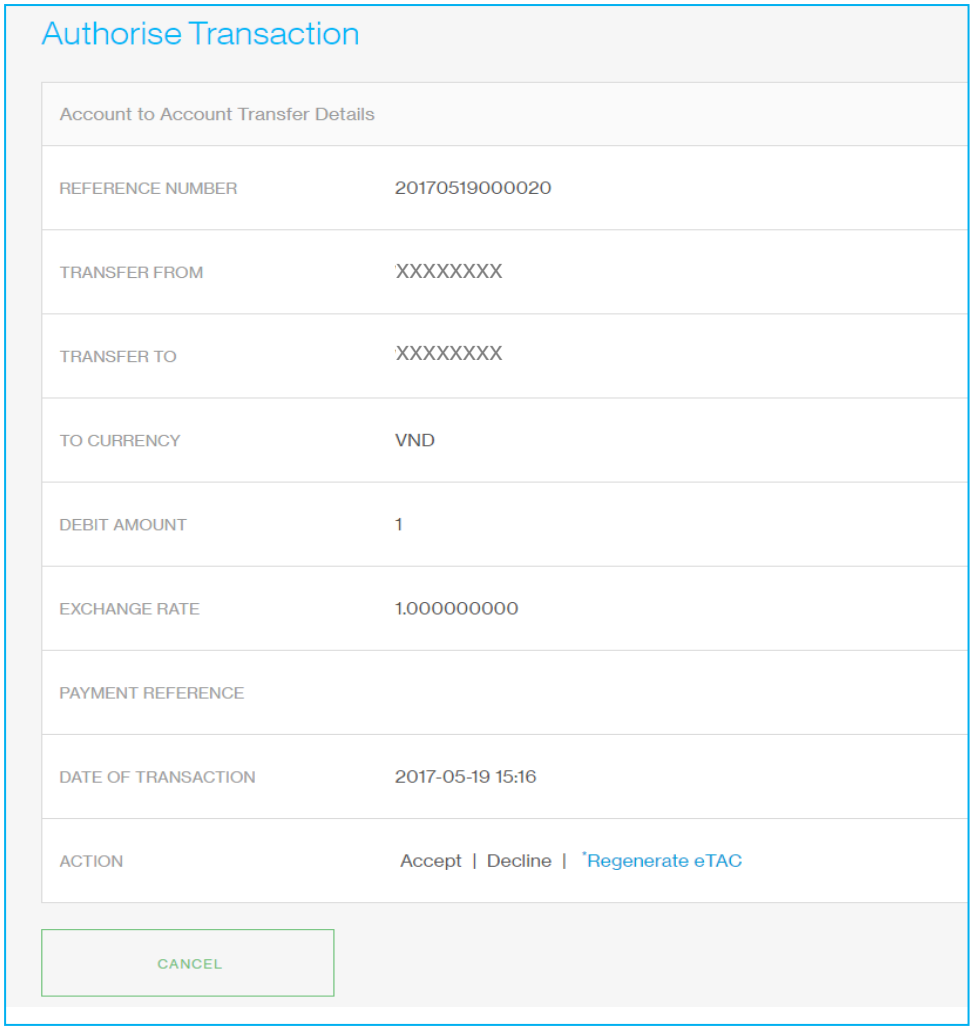


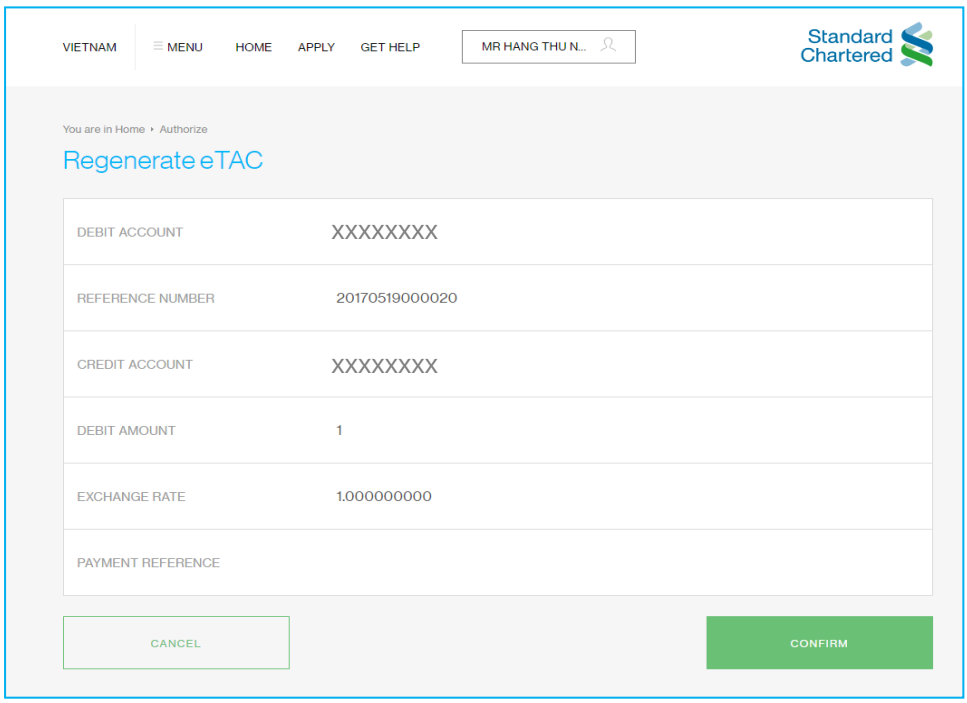
☑ If you did not receive eTAC for the related transaction, please choose 'Regenerate eTAC' and 'Accept' to request a new eTAC code. After you receive the new eTAC, please follow instruction of Authorization



Generate new eTAC for a requested transaction

For those transaction having status 'Expired', after clicking headline of the transaction, please choose 'Regenerate eTAC' and 'Accept' to receive new eTAC
After receiving new eTAC, please follow the instruction of Authorization to continue.


Authorise Transaction
Account to Account Transfer Details
REFERENCE NUMBER
20170519000020
TRANSFER FROM
XXXXXXXX
TRANSFER TO
XXXXXXXX
TO CURRENCY
VND
DEBIT AMOUNT
1
EXCHANGE RATE
1.000000000
PAYMENT REFERENCE
DATE OF TRANSACTION
2017-05-19 15:16
ACTION
Accept | Decline | *Regenerate eTAC
CANCEL


VIETNAM
MENU
HOME
APPLY
GET HELP
MR HANG THU N...
Standard Chartered
You are in Home › Authorize
Regenerate eTAC
DEBIT ACCOUNT
XXXXXXXX
REFERENCE NUMBER
20170519000020
CREDIT ACCOUNT
XXXXXXXX
DEBIT AMOUNT
1
EXCHANGE RATE
1.000000000
PAYMENT REFERENCE
CANCEL
CONFIRM

2. Register for Online Banking

☞ If you have requested for Online Banking when opening the account, you will receive your temporary login ID (user name) and password to log in. Find out more at Login with temporary password and user name

☞ If you have not registered for Online Banking when opening your account, you can register anytime by using 2 methods:

- 👍 Using your ATM / Debit / Credit card. Find out more Register using ATM / Debit / Credit card of Standard Chartered
- 👍 Using 2FA method with email and registered phone number. Find out more Register using 2FA.

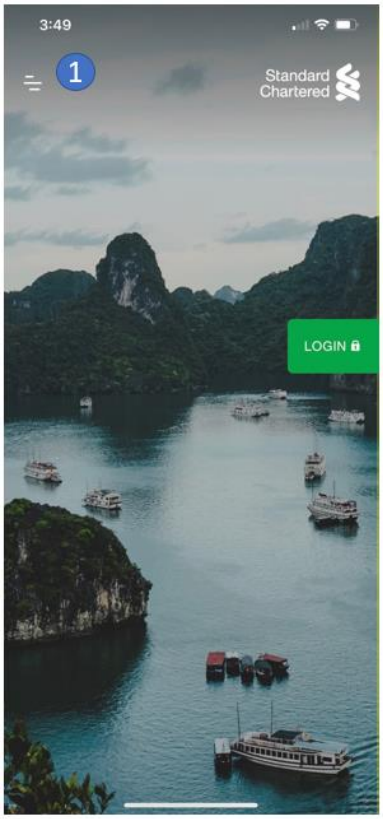
2.1. Login with temporary user name and password

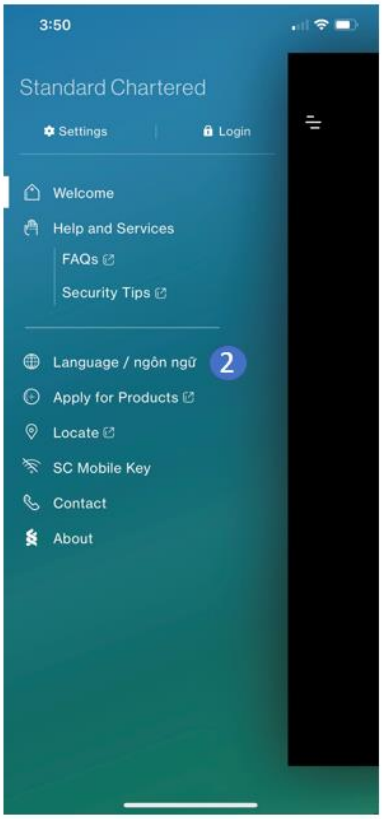
Please make sure you check your email and phone number registered with the bank.

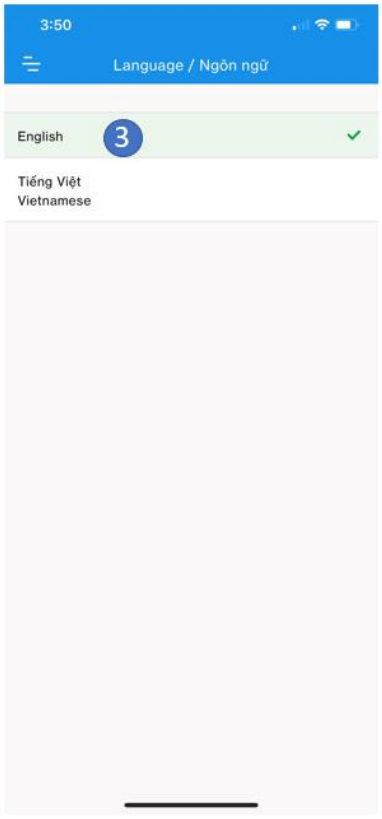
- ✉ Temporary user name will be sent to your registered email.
- ✉ Temporary password will be sent to your registered phone number.

*Notice: Temporary user name and password will only be valid for **72 hours** from the time you receive it.*

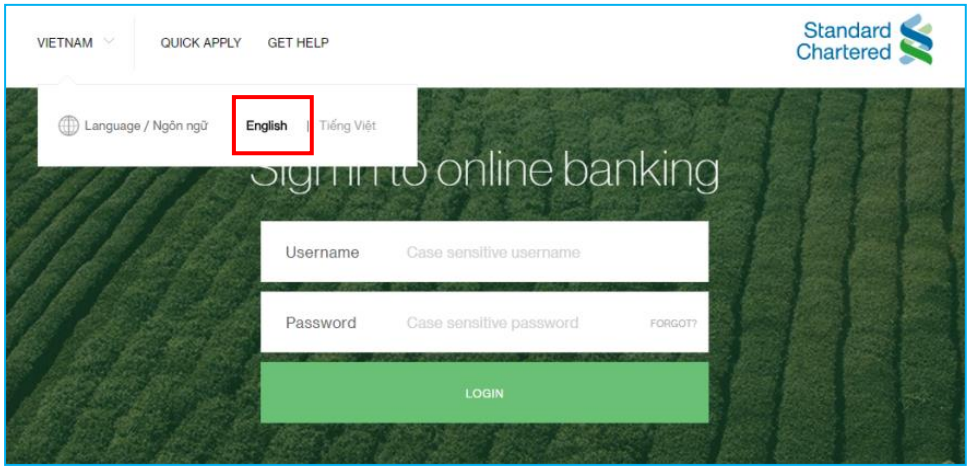
For SC Mobile Banking app users, select preferred language as followed.



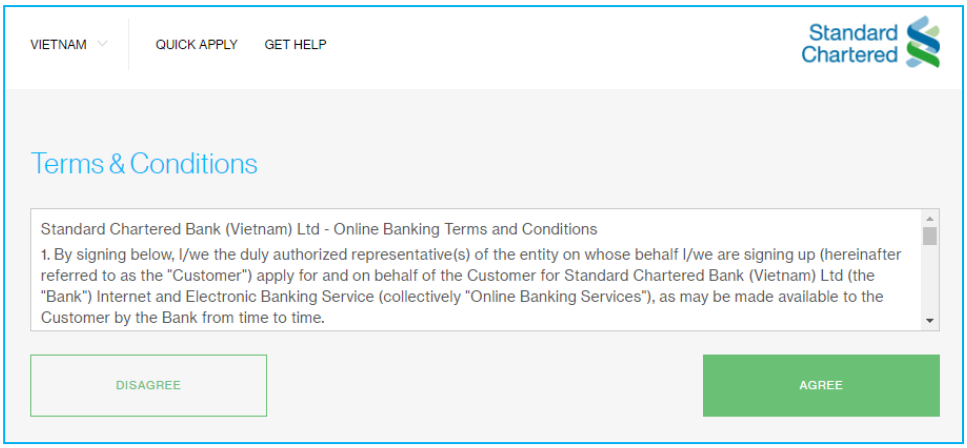




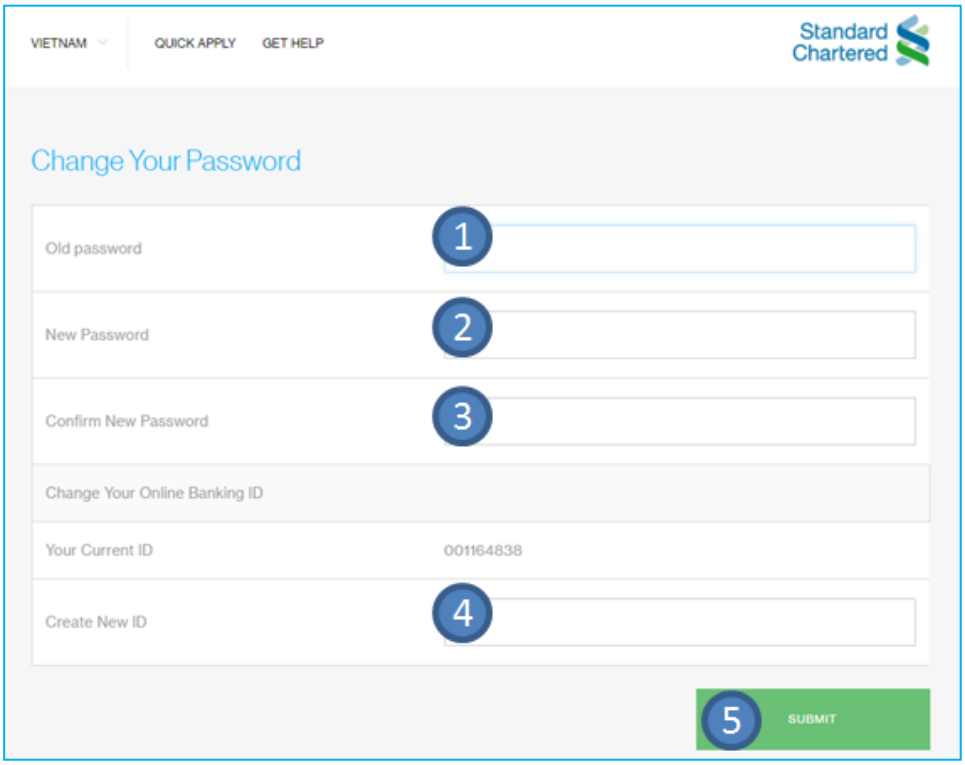
For website browser users, select language as followed.



After choosing preferred language, please input the temporary user name and password in the respective field, then
Choose **Agree** in the screen showing “Terms and Conditions”



In the next screen, please input all of the required information to continue



Explanation:

❶ Input the temporary password provided by the bank

❷ Input new desired password

❸ Confirm new password

❹ Input new desired user name, must include both number and alphabet character.

❺ Click 'send' to complete the registration form. After this step you can log-in to Online banking using the new user name and password.

You should change your password regularly to enhance the security when accessing Online Banking. Find out more at Change password to know instruction how to change your password.

2.2. Register using your ATM / Debit / Credit card from Standard Chartered

With this option, you will be able to quickly register with only four easy steps

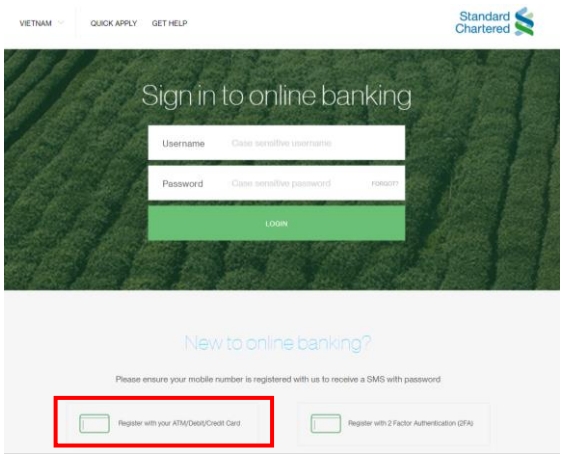
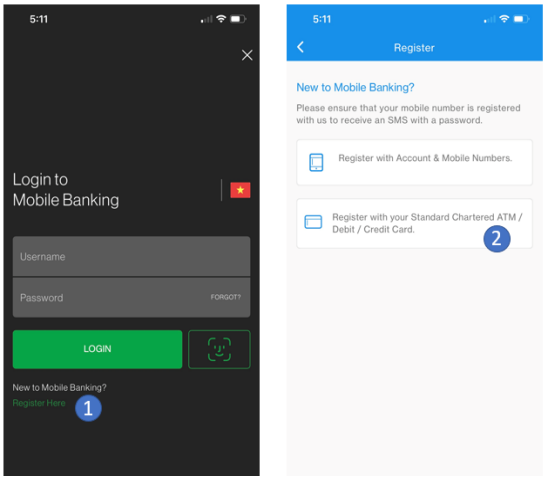
☞ Step 1: Input your card information

☞ Step 2: Confirmation of personal information

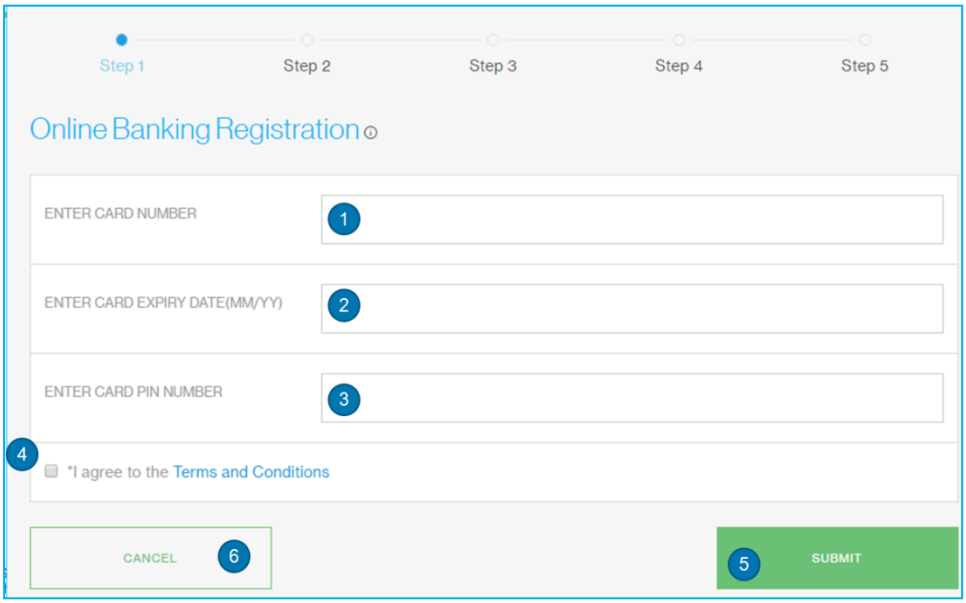
☞ Step 3: Input eTac code

☞ Step 4: Input your new desired password and user name then complete the registration

The following pages will show you step by step how to register for online banking

On web browser	SC Mobile Banking App
When access *Online banking* on SC website, you will find **Register with your ATM/Debit/ Credit Card**	When access *SC Mobile Banking app*, you will find **Register here** at the bottom of Log-in screen, then select **Register with SC ATM/ Debit/Credit card**
	

Step 1: Input card information



Explanation

❶ Input 16 digits of your card (without space)

❷ Input expired date (could be found on card), with the format MM/YY (ex: 03/21)

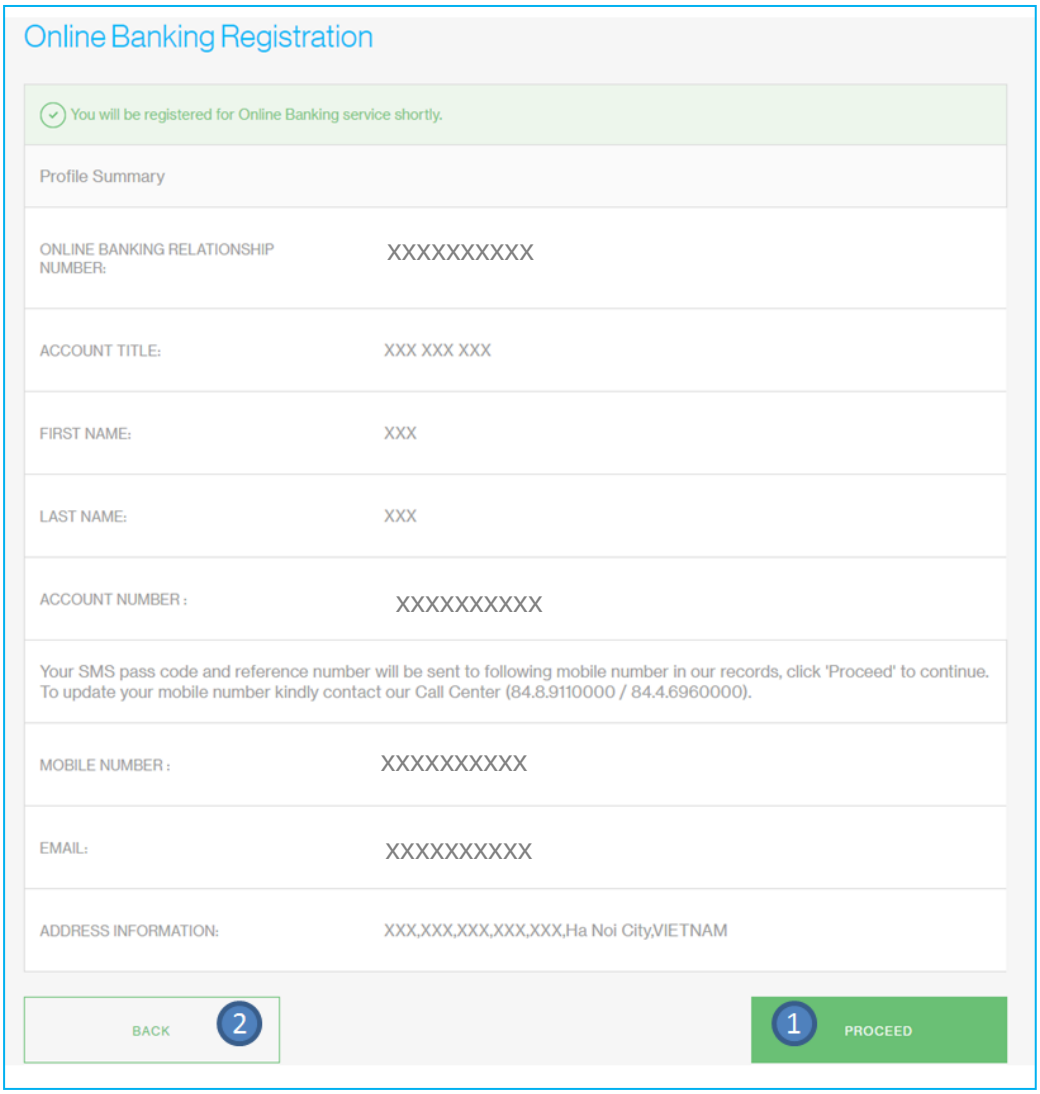
❸ Input PIN of your card (the PIN when you use the ATM)

❹ Tick in the box “I agree to the Terms and Conditions”

❺ Click **Submit** to continue

❻ Click **Cancel** to cancel the request

Step 2: Confirmation of personal information

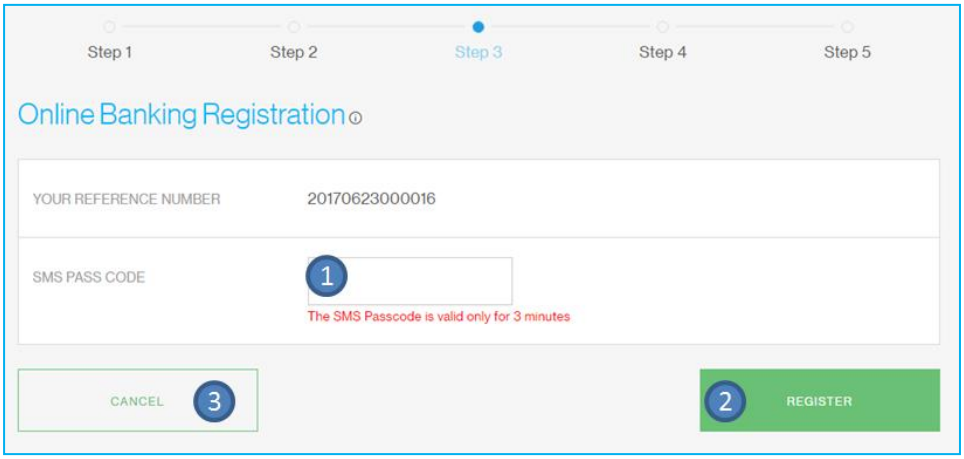


❶ Click **Proceed** to continue

Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.

❷ Choose **Back** to get back to the previous page

Step 3: Input eTAC code to complete the registration



Explanation

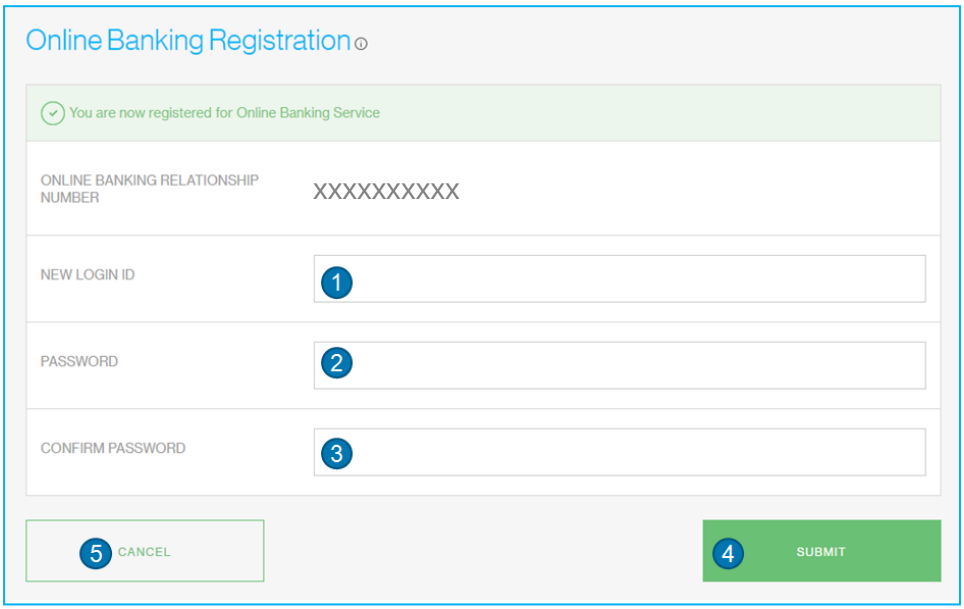
❶ Input eTAC code which is sent to your registered phone number.

❷ Click on **Register** to continue

❸ Choose **Cancel** to cancel the process

(1) Learn more about eTAC code

Step 4: Input new desired user name and password



Explanation

❶ Input your new User name (login ID)

- ✓ Capital and non-capital character are defined
- ✓ Length of user name is from 8 to 16 characters include numbers and alphabet characters

❷ Input your new desired password

- ✓ Capital and non-capital character are defined
- ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

You should change your password regularly to enhance the security when accessing Online Banking. Find out more at Change password to know instruction how to change your password.

❸ Confirm of new password

❹ Click **Submit** to complete the registration process

❺ Click **Cancel** to cancel the request

2.3. Register using 2FA Method

With this option, you will be able to register quickly with just 4 easy steps

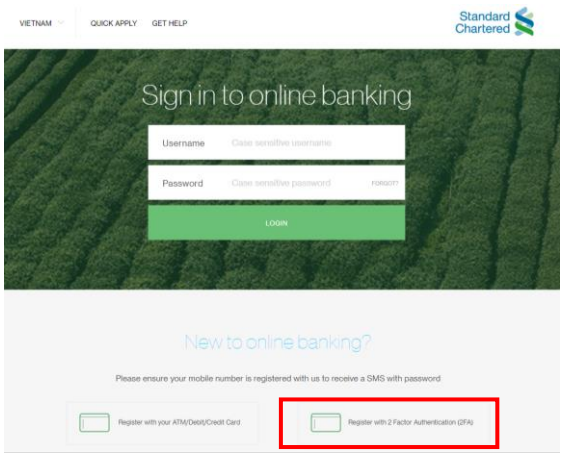
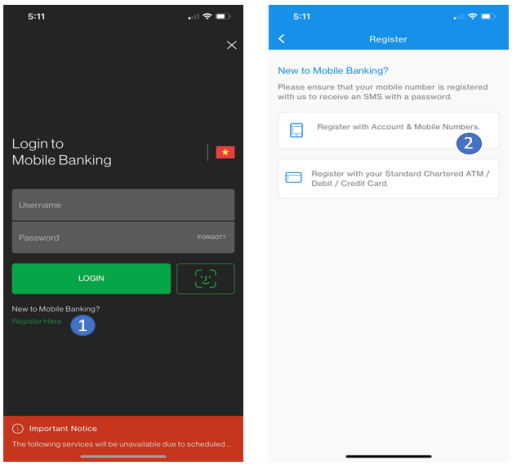
☞ Step 1: Input your account information

☞ Step 2: Input your registered phone number

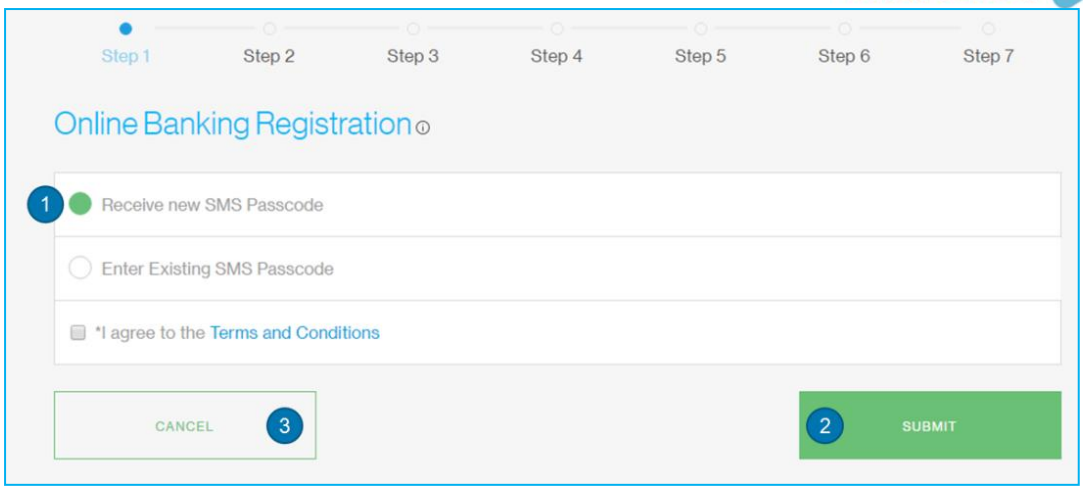
☞ Step 3: Input eTAC code

☞ Step 4: Input the desired user name and password

The following pages will show you step by step how to register

On web browser	SC Mobile Banking App
When access *Online banking* on SC website, you will find **Register with 2 Factor Authentication (2FA)**	When access *SC Mobile Banking app*, you will find **Register here** at the bottom of Log-in screen, then select **Register with Account & Mobile Number**
	

Step 1: Input your account information

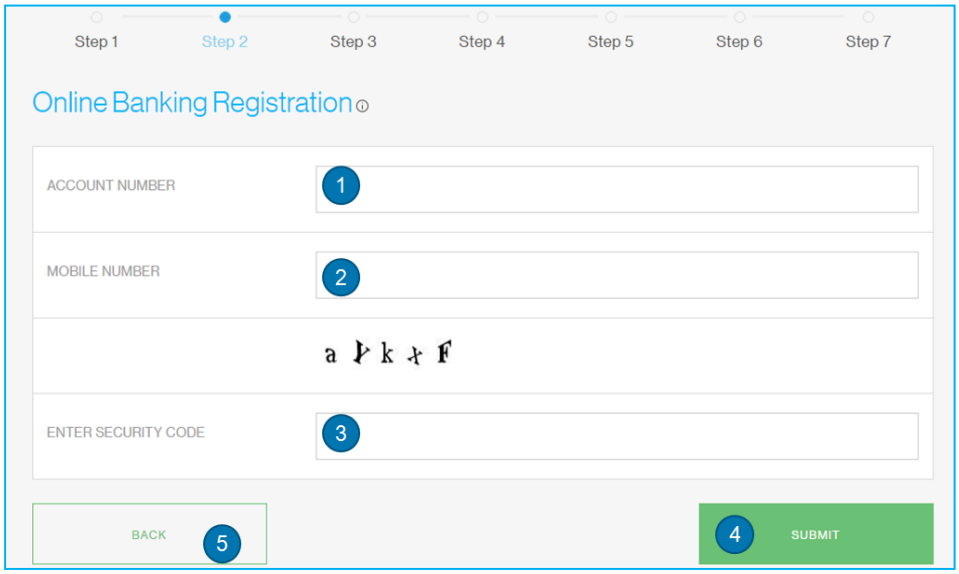


Explanation

❶ Choose **Receive new SMS passcode**
If you have received the SMS code but not yet registered or used the code within 03 minutes, you can choose the option 'Enter Existing SMS Passcode'

❷ Click **Submit** to continue

❸ Click **Cancel** to cancel the request



Explanation

❶ Input your account number

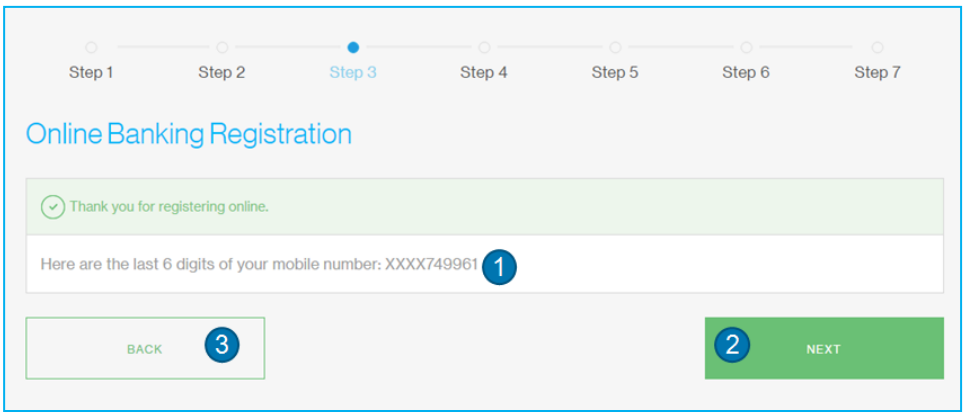
❷ Input your registered mobile number

❸ Input the security code

❹ Click **Submit** to continue

❺ Click **Back** to previous page.

Step 2: Verify of registered mobile phone number



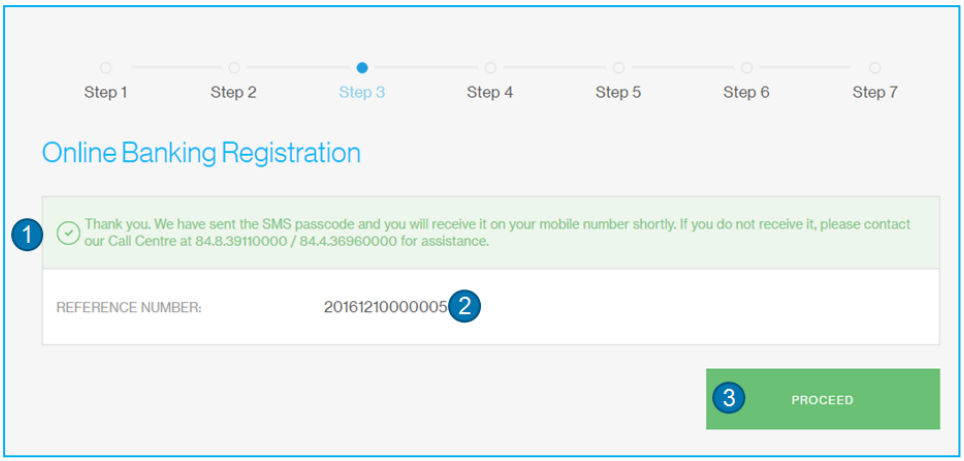
Explanation

❶ Check the last 6 digits of your Mobile number which registered with Standard Chartered
Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.

❷ Click **Next** to continue the process

❸ Click **Back** to previous page.

*In the next page after you click **Next,*** you will receive a reference number for your eTAC. The SMS passcode will be sent to your registered mobile number.



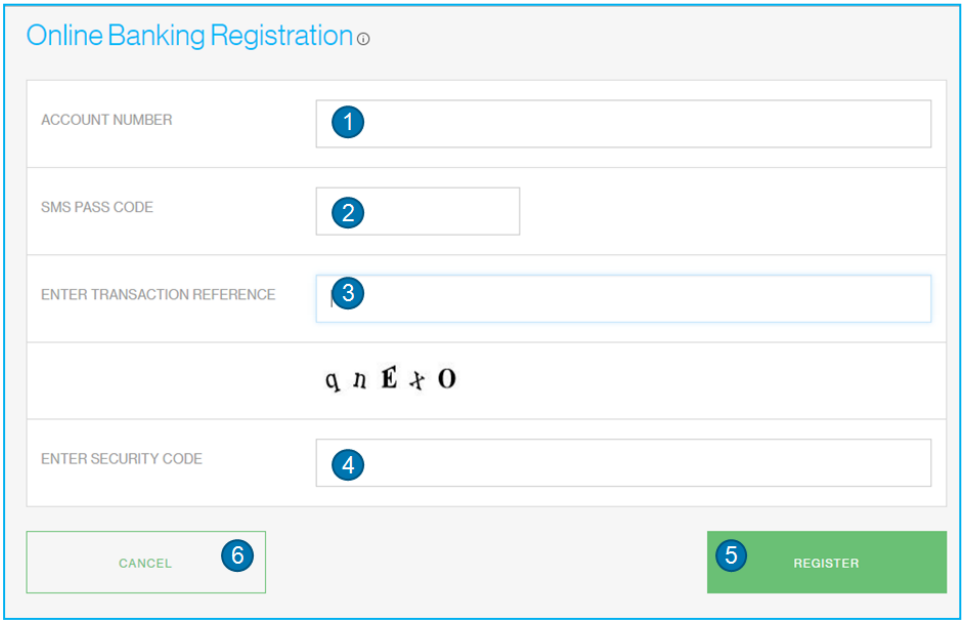
Explanation

❶ SMS passcode will be sent to your registered mobile number

❷ Please save the reference number for next step

❸ Click **Proceed** to continue

Step 3: Input your eTAC code (SMS passcode)



Explanation

❶ Input your account number

❷ Input the eTAC (SMS Passcode) sent to your registered mobile number

❸ Input the transaction reference number which shown in the previous page (also include in the SMS code sent to your mobile phone)

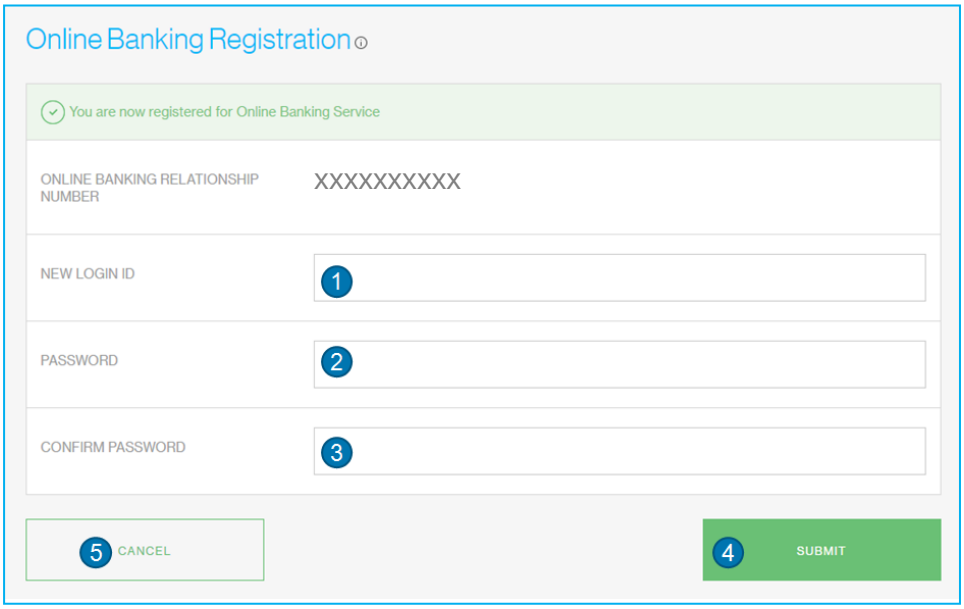
❹ Input the security code

❺ Click **Register** to register

❻ Click **Cancel** to cancel the request

(1) Learn more about eTAC code

Step 4: Input the new desired user name and password



Explanation

❶ Input your new User name (login ID)

- ✓ Capital and non-capital character are defined
- ✓ Length of user name is from 8 to 16 characters include numbers and alphabet characters

❷ Input your new desired password

- ✓ Capital and non-capital character are defined
- ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

You should change your password regularly to enhance the security when accessing Online Banking. Find out more at Change password to know instruction how to change your password.

❸ Confirm of new password

❹ Click **Submit** to complete the registration process

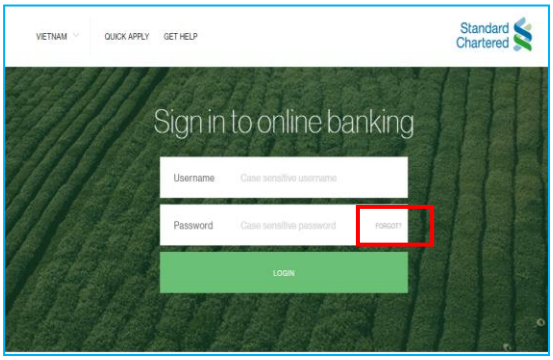
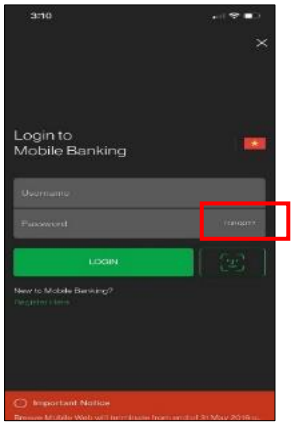
❺ Click **Cancel** to cancel the request

3. Reset login password

When you are using Online Banking,

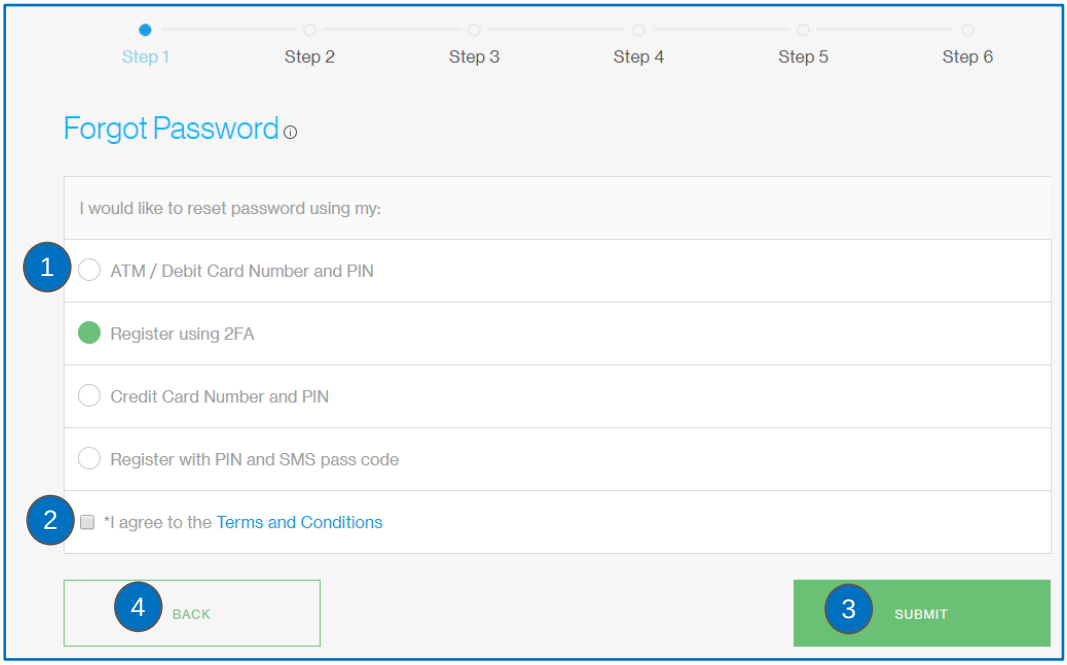
- ☞ If you forgot your password, please use Forgot password function. Learn more
- ☞ If you still remember your password and wish to change your password because of security reason. Please use the change password function. Learn more

3.1. Forgot password

On web browser	SC Mobile Banking App
When access *Online banking* on SC website, you will find **Forgot**	When access *SC Mobile Banking app*, you will find **Forgot** on Log-in screen
	

(i) Generate new password using ATM / Debit card

The following pages will show you step by step how to generate password



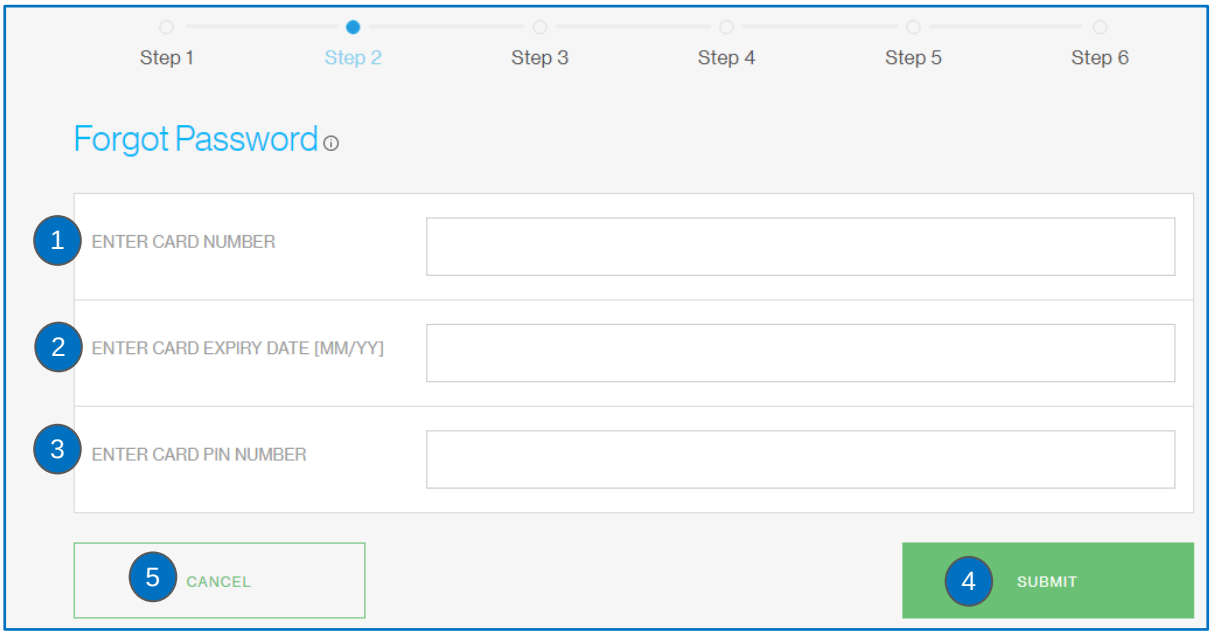
Explanation

❶ Choose **ATM / Debit card number and PIN**

❷ Tick on the box “I agree with Terms and Conditions”

❸ Click **Submit** to proceed

❹ Click **Back** to previous page.



Explanation

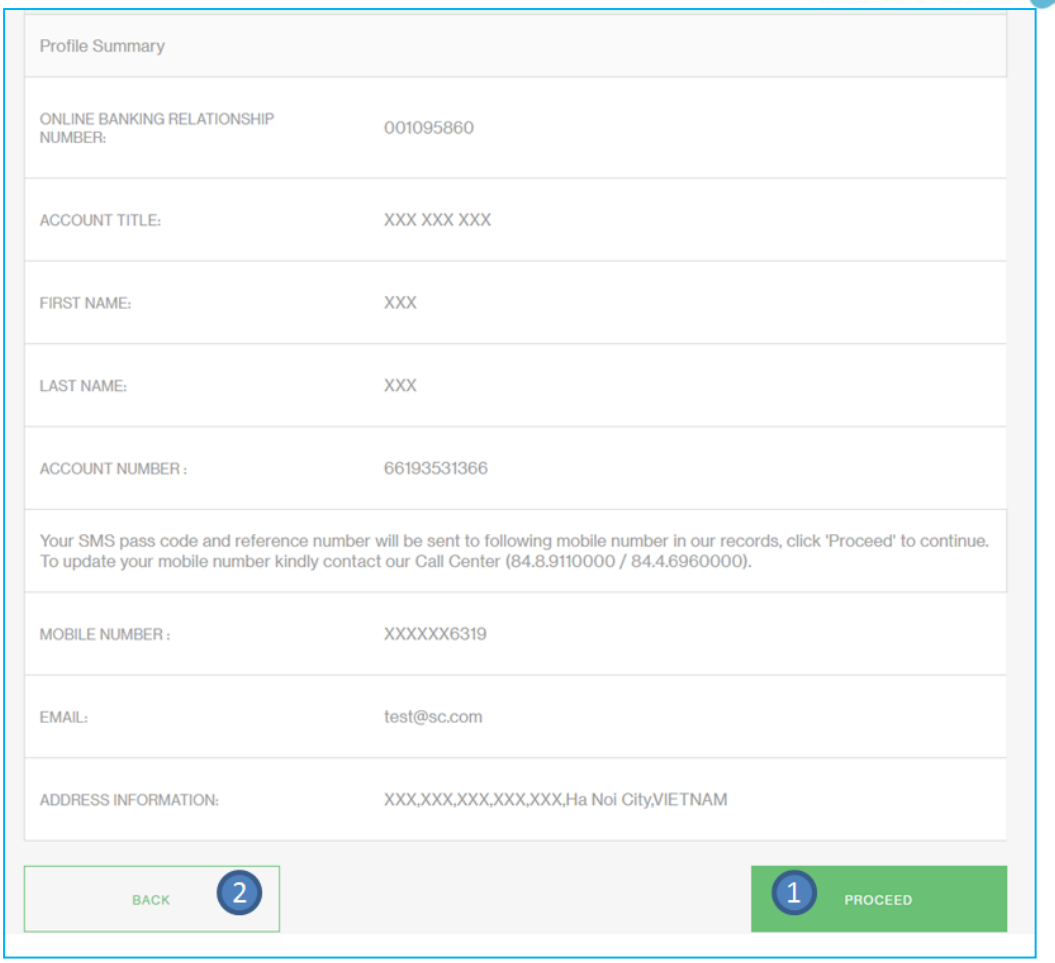
❶ Input **ATM / Debit card number**

❷ Input expired date (could be found on card front), with the format MM/YY (ex: 03/21)

❸ Input PIN of your card (the PIN when you use at the ATM).

❹ Click **Submit** to continue.

❺ Click **Cancel** to cancel the request.

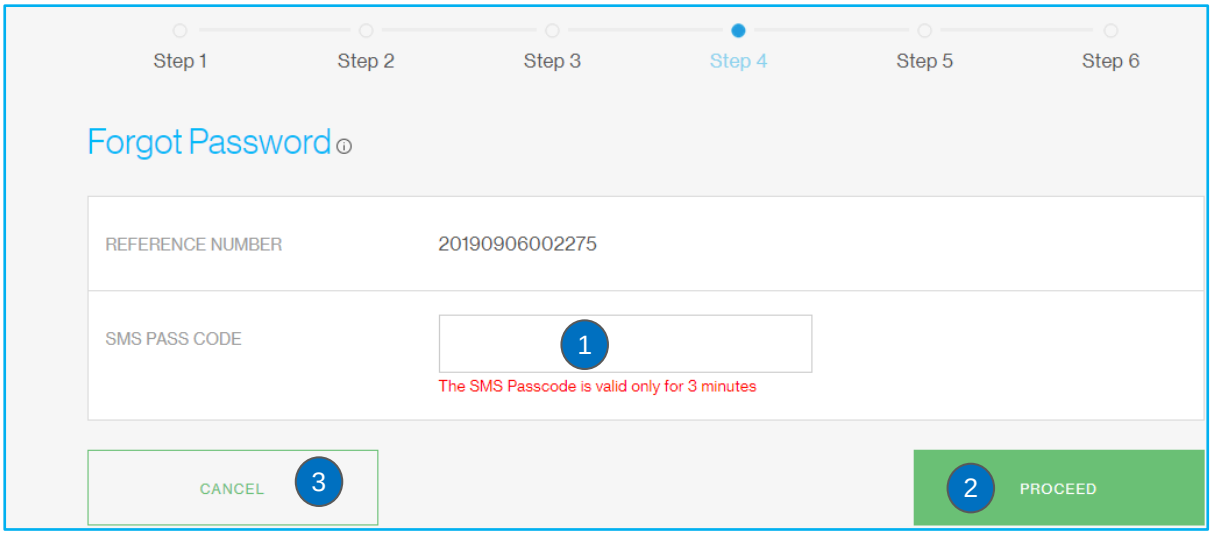


Explanation:

❶ Click **Proceed** to continue

Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.

❷ Choose **Back** to get back to the previous page

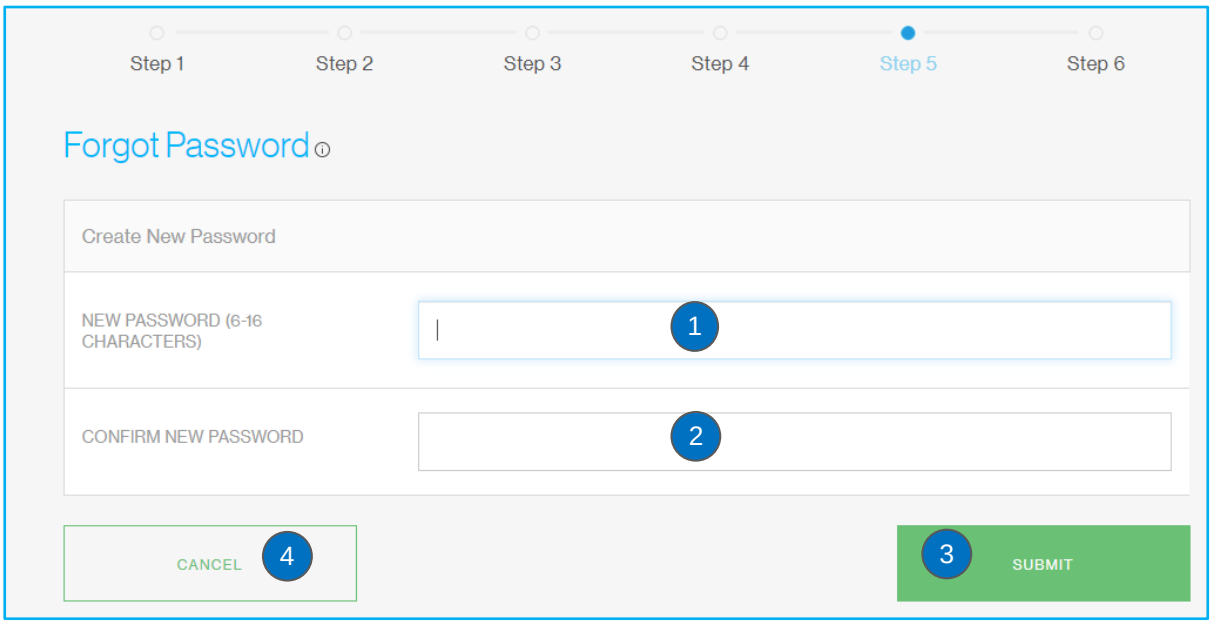


Explanation

❶ Input eTAC code which is sent to your registered phone number

❷ Click **Proceed** to continue

❸ Click **Cancel** to cancel the request



Explanation

❶ Input the new password you wish to use

- ✓ Capital and non-capital character are defined
- ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

You should change your password regularly to enhance the security when accessing Online Banking. Find out more at Change password to know instruction how to change your password.

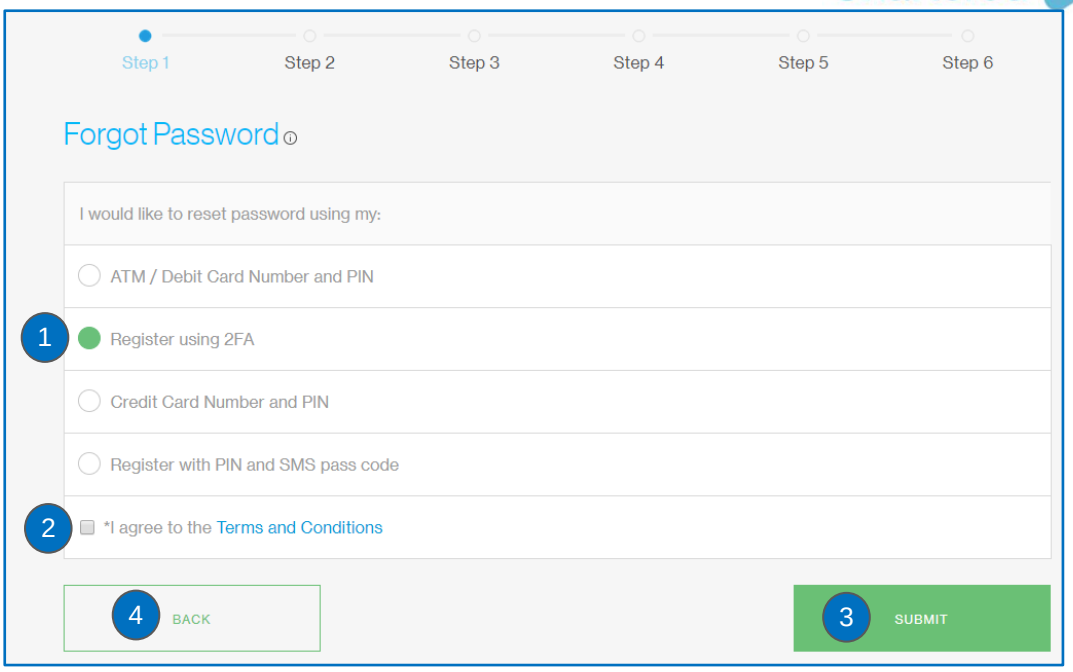
❷ Confirmation of password

❸ Click **Submit** to complete your request

❹ Click **Cancel** to cancel the request

(ii) Generate new password using 2FA

The following pages will show you step by step how to generate password by using 2FA



Explanation

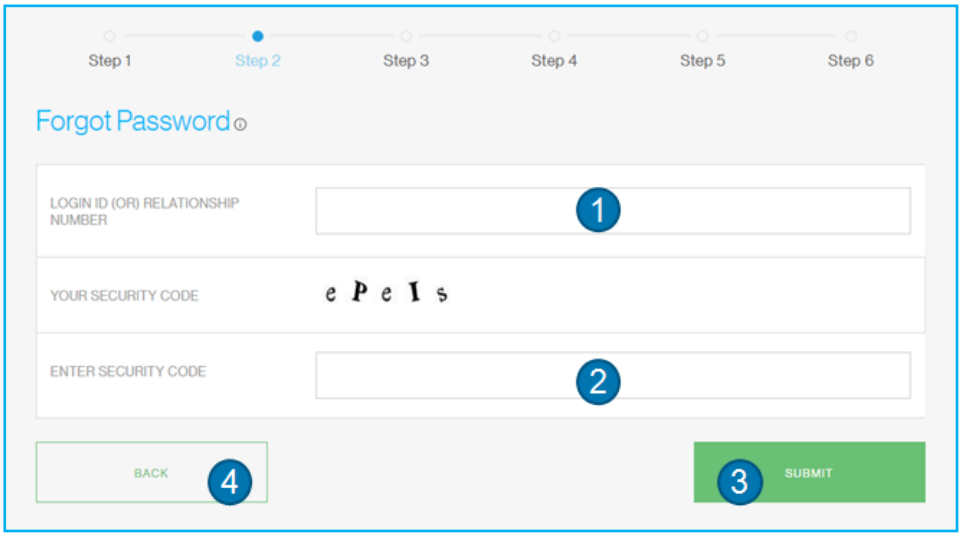
❶ Choose **Register using 2FA**

If you already receive SMS and PIN but not yet use within 3 minutes, you can use that code to register with option "Register with PIN and SMS pass code" to save time.

❷ Tick in the box "I agree to all the terms and conditions"

❸ Click **Submit** to proceed to the next page

❹ Click **Back** to main page



Explanation

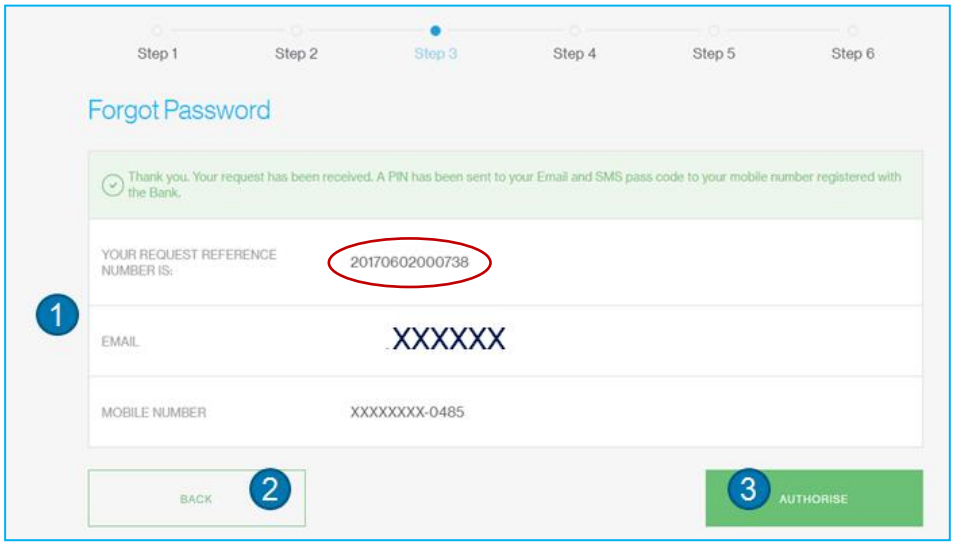
❶ Enter your Login ID or your Relationship number

If you could not remember either of this mentioned information, please call our Client Contact Center (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 for support.

❷ Input security code

❸ Click **Submit** to complete the request

❹ Click **Back** to previous page

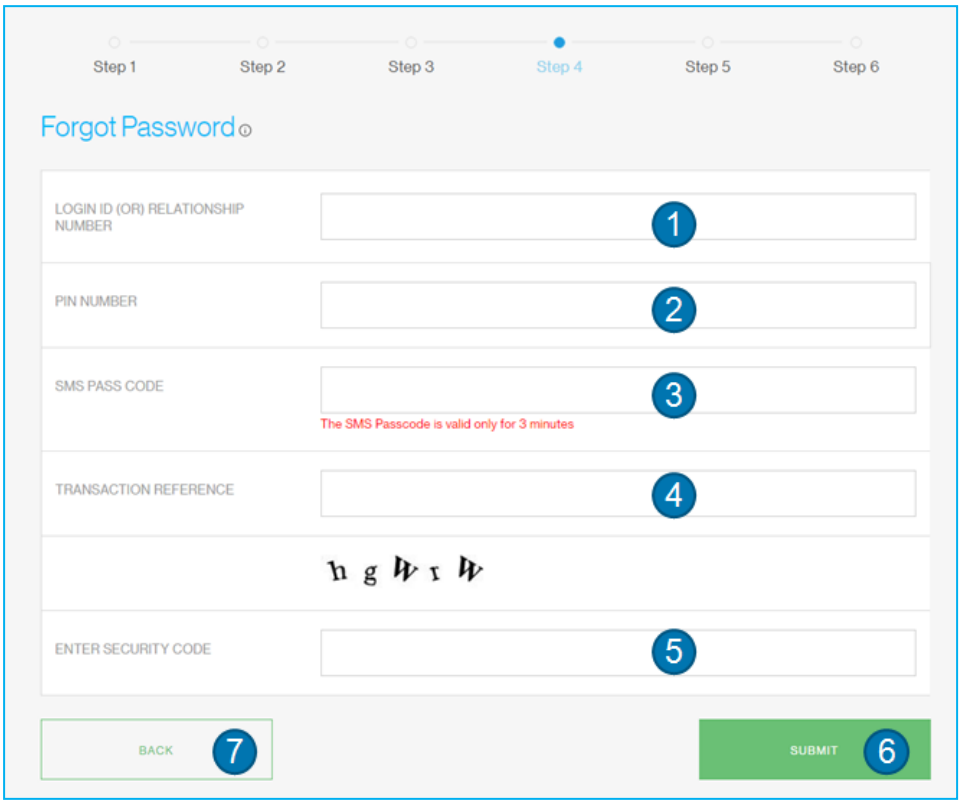


Explanation

❶ *Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.*
*Save the **Request reference number** for next step*

❷ Click **Back** to get back to the main page

❸ Click **Authorise** to continue



Explanation

❶ Input your Log in ID or your Relationship number

❷ Input the PIN which will be sent to your registered email

❸ Input eTAC(1) (SMS passcode) which will be sent to your registered mobile number

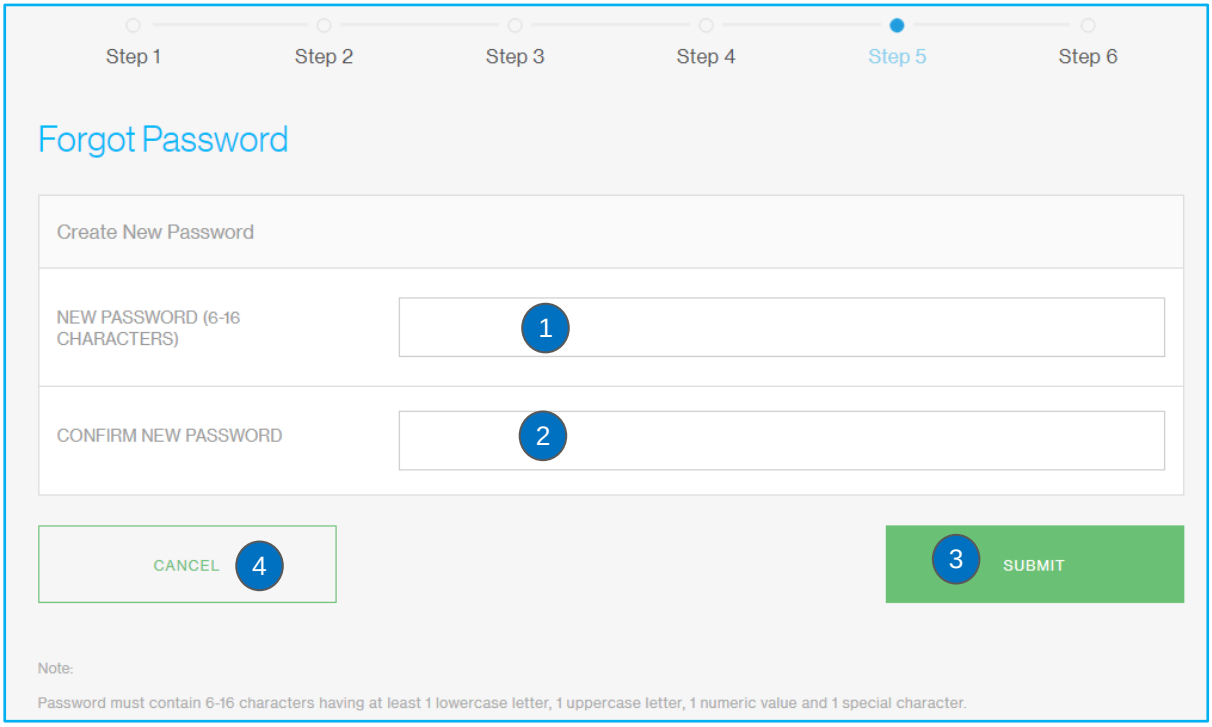
❹ Input Reference number which is shown in the previous screen, also include along with the SMS passcode

❺ Input Security code

❻ Click **Submit** to complete your request

❼ Click **Back** to get back previous page.

(1) Learn more about eTAC



Explanation

❶ Input the new password you wish to use

- ✓ Capital and non-capital character are defined
- ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

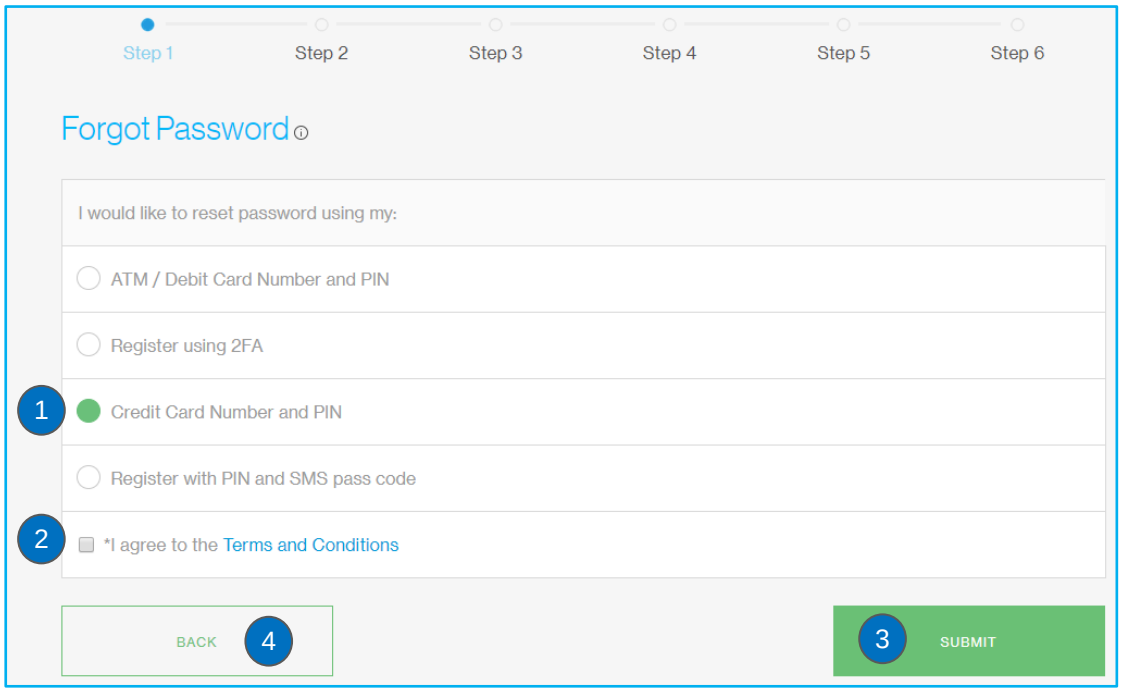
You should change your password regularly to enhance the security when accessing Online Banking. Find out more at Change password to know instruction how to change your password.

❷ Confirmation of new password

❸ Click **Submit** to complete your request

❹ Click **Cancel** to cancel your request

(iii) Generate new password using Credit Card number and PIN



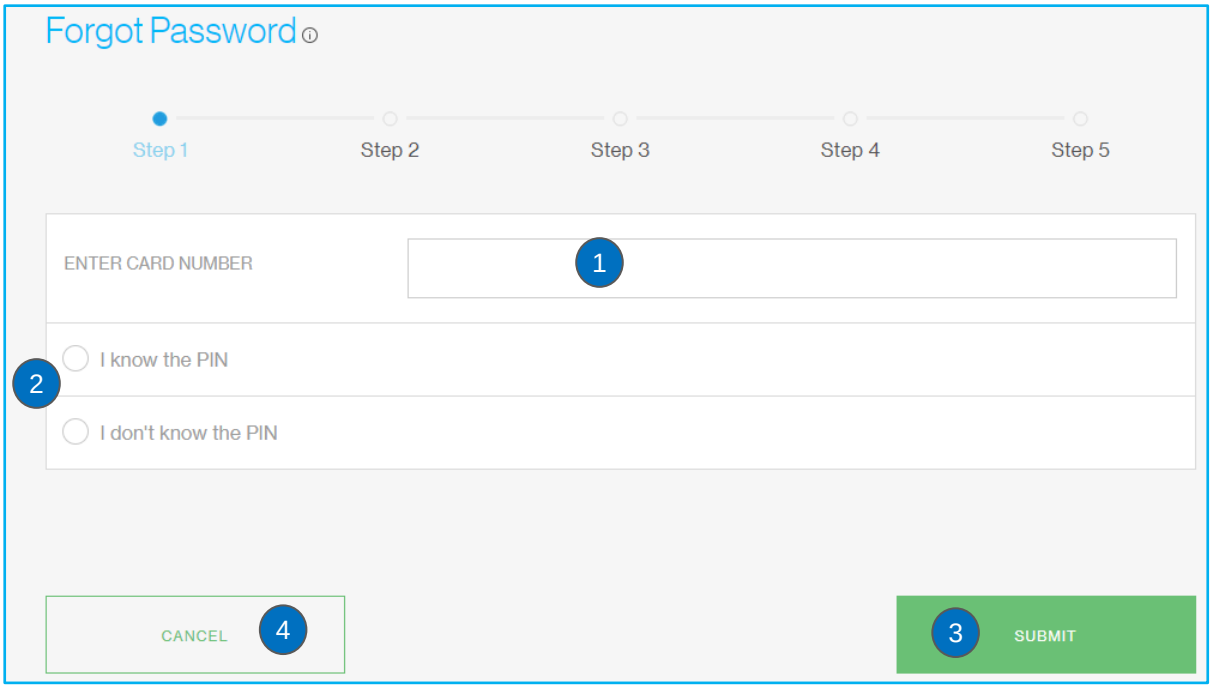
Explanation

❶ Choose **Credit Card number and PIN**

❷ Tick in the box “I agree to all the terms and conditions”

❸ Click **Submit** to proceed to the next page

❹ Click **Back** to main page



Explanation

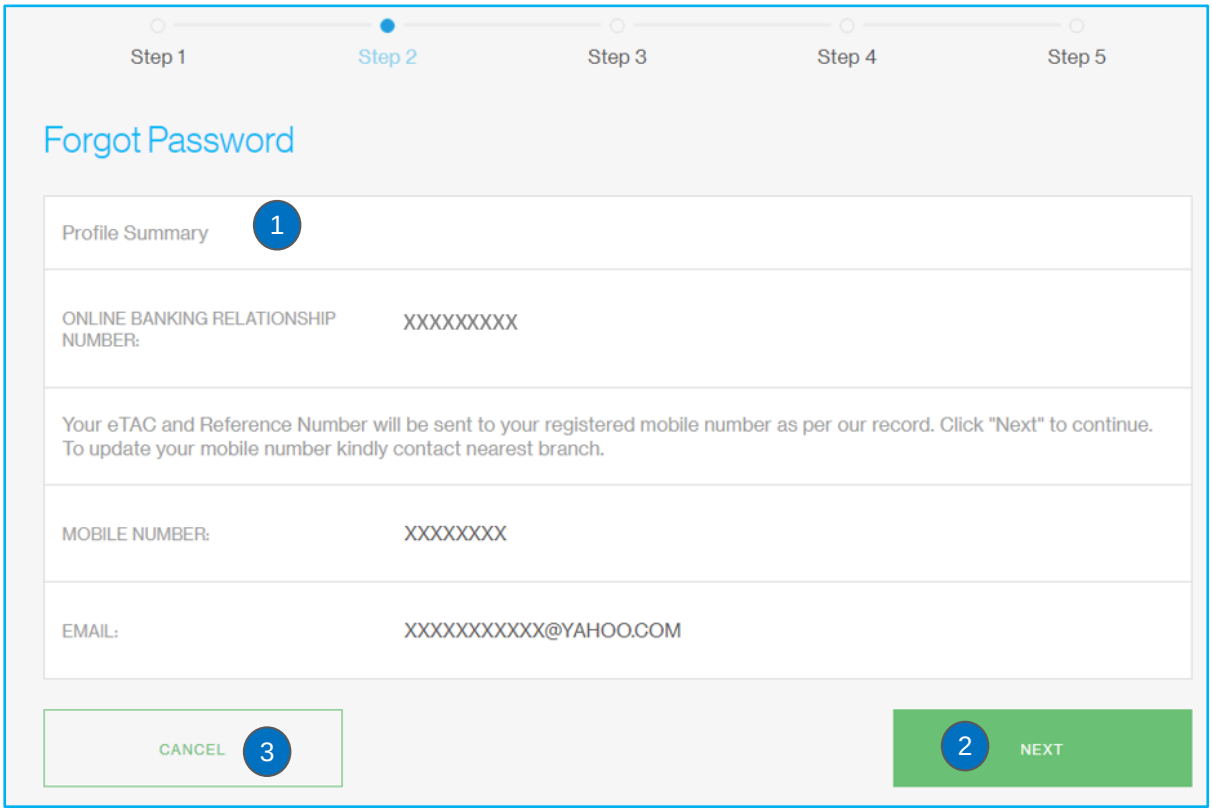
❶ Input your credit card number

❷ Click *“I know the PIN”* if you know or remember the PIN of your credit card and then input the PIN of your credit card.

Click *"I don't know the PIN"* if you do not know or not remember the PIN of your credit card.

❸ Click **Submit** to proceed to the next page

❹ Click **Cancel** to cancel the request



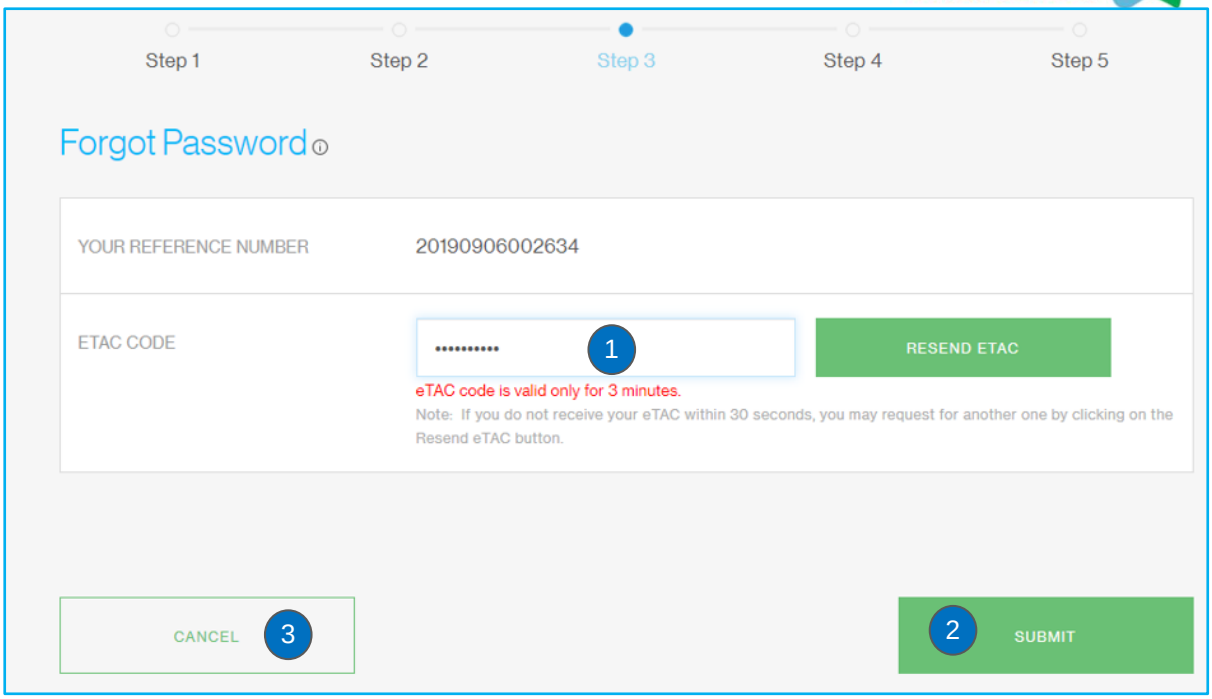
Explanation

❶ Check your profile information

Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.

❷ Click **Next** to proceed to the next page

❸ Click **Cancel** to cancel your request

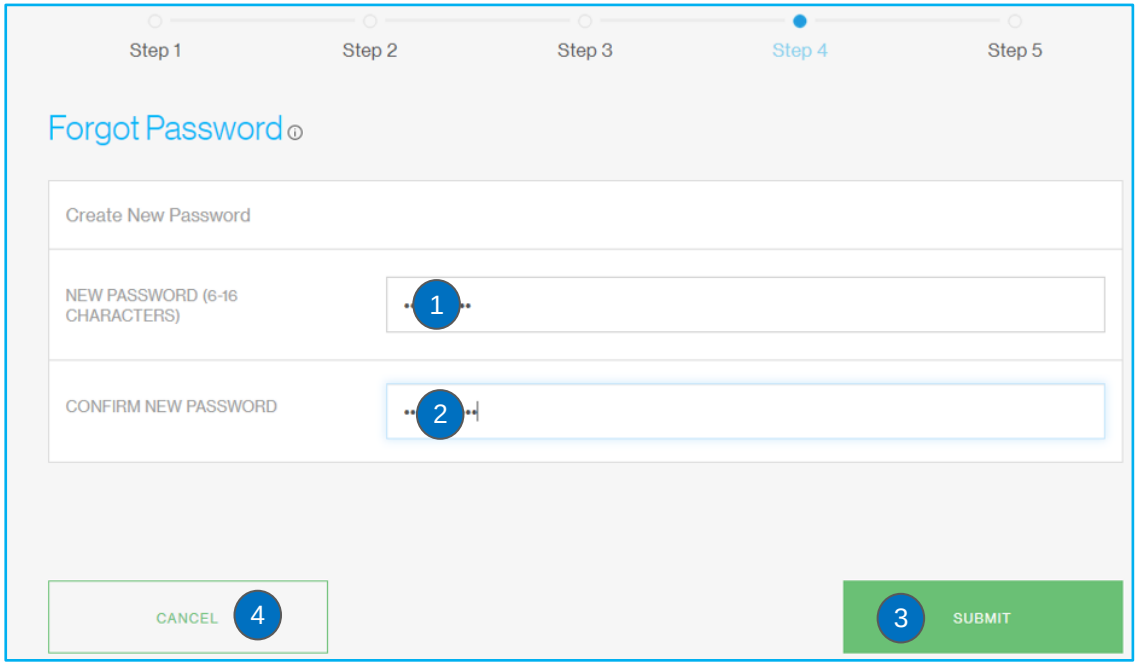


Explanation

❶ Input eTAC code which is sent to your registered phone number
Click “Resend ETAC” if you do not receive eTAC within 30 seconds.

❷ Click **Submit** to proceed to the next page

❸ Click **Cancel** to cancel your request



Explanation

❶ Input the new password you wish to use

- ✓ Capital and non-capital character are defined
- ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

You should change your password regularly to enhance the security when accessing Online Banking. Find out more at Change password to know instruction how to change your password.

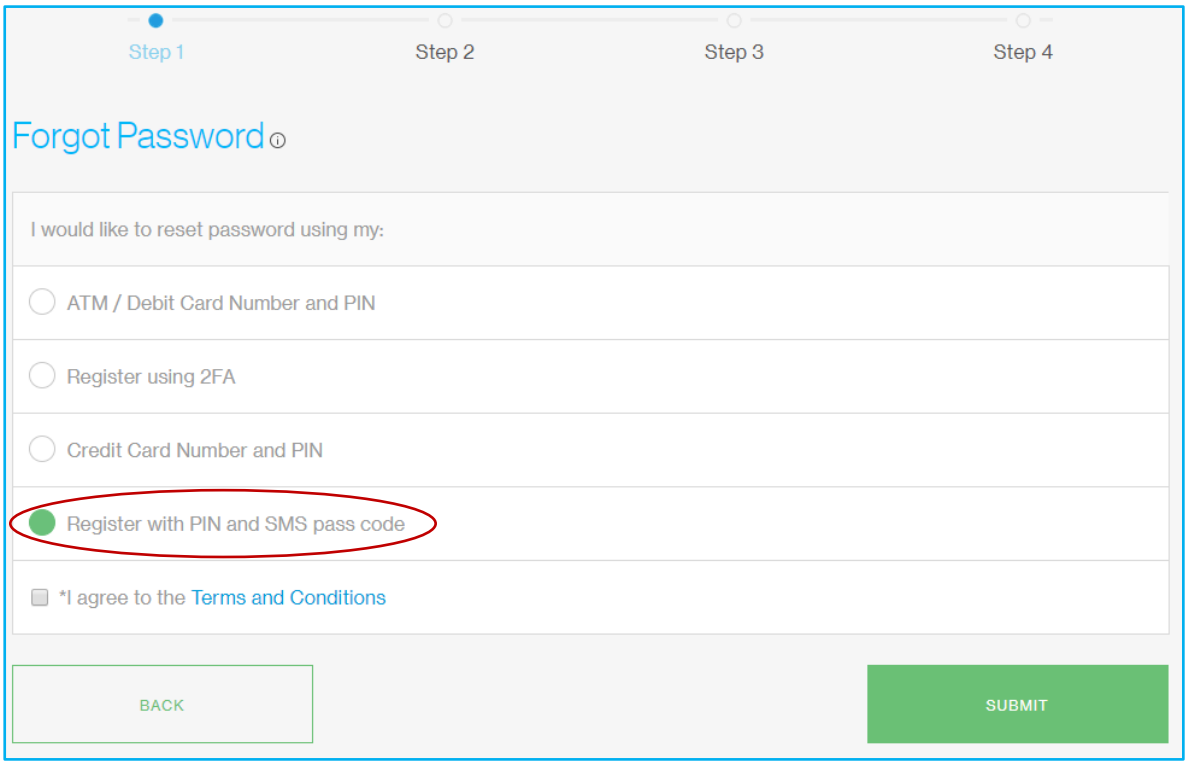
❷ Confirmation of new password

❸ Click **Submit** to complete your request

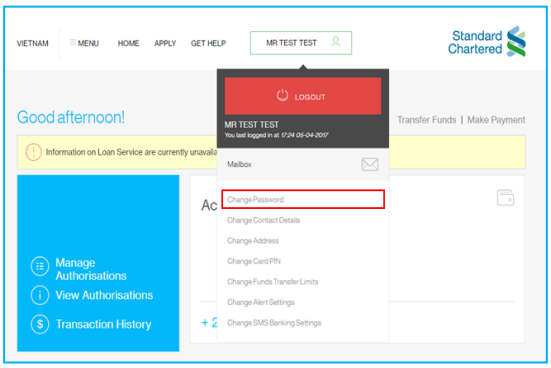
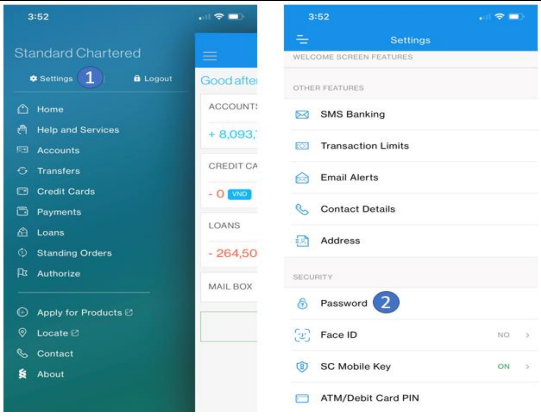
❹ Click **Cancel** to cancel your request

(iv) Generate new password using PIN and SMS pass code

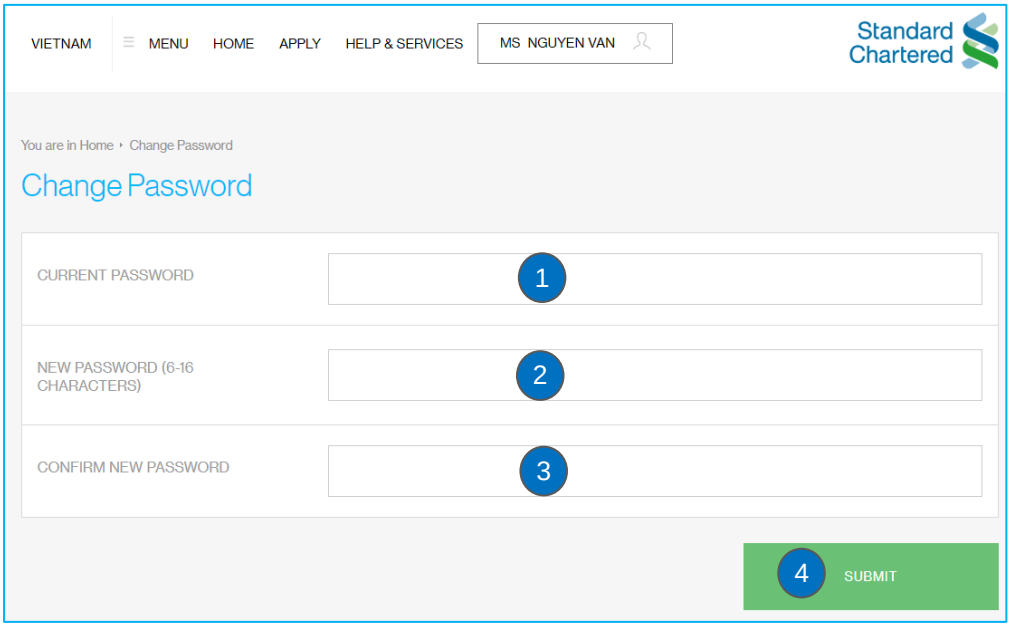
Use this option if you have received the SMS code (when choosing to generate password by ***Register using 2FA***) but not yet registered or used the code within 03 minutes.



3.2. Change password

On web browser	On SC Mobile App
	

After access the function, complete below screen to finish



Explanation

❶ Input your current password

❷ Choose a new password

- ✓ Capital and non-capital character are defined
- ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

❸ Confirm new password

❹ Click **Submit** to complete your request

4. Card / Loan Management

4.1. Activate your ATM/Debit Card

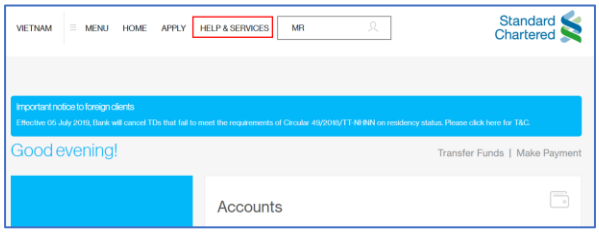
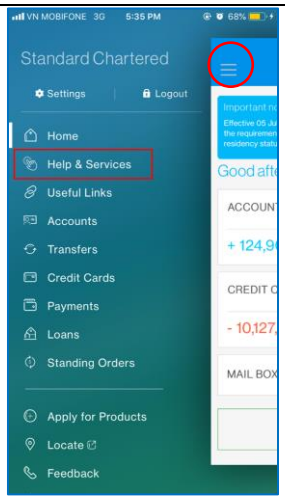
This function helps you to activate the Debit/ATM Card of Standard Chartered. Debit Cards eligible for activation are inactive cards that are:

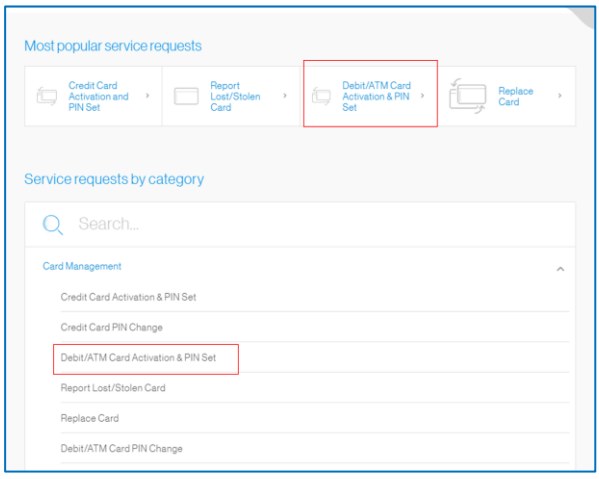
- Newly issued or re-issued.
- Not activated in any other channels
- Still valid; and
- Not locked for any reasons.

If you don't find your card listed, please contact our Client Care Center (24/7) at (84 28) 3911 0000/ (84 24) 3696 0000.

To access the function:

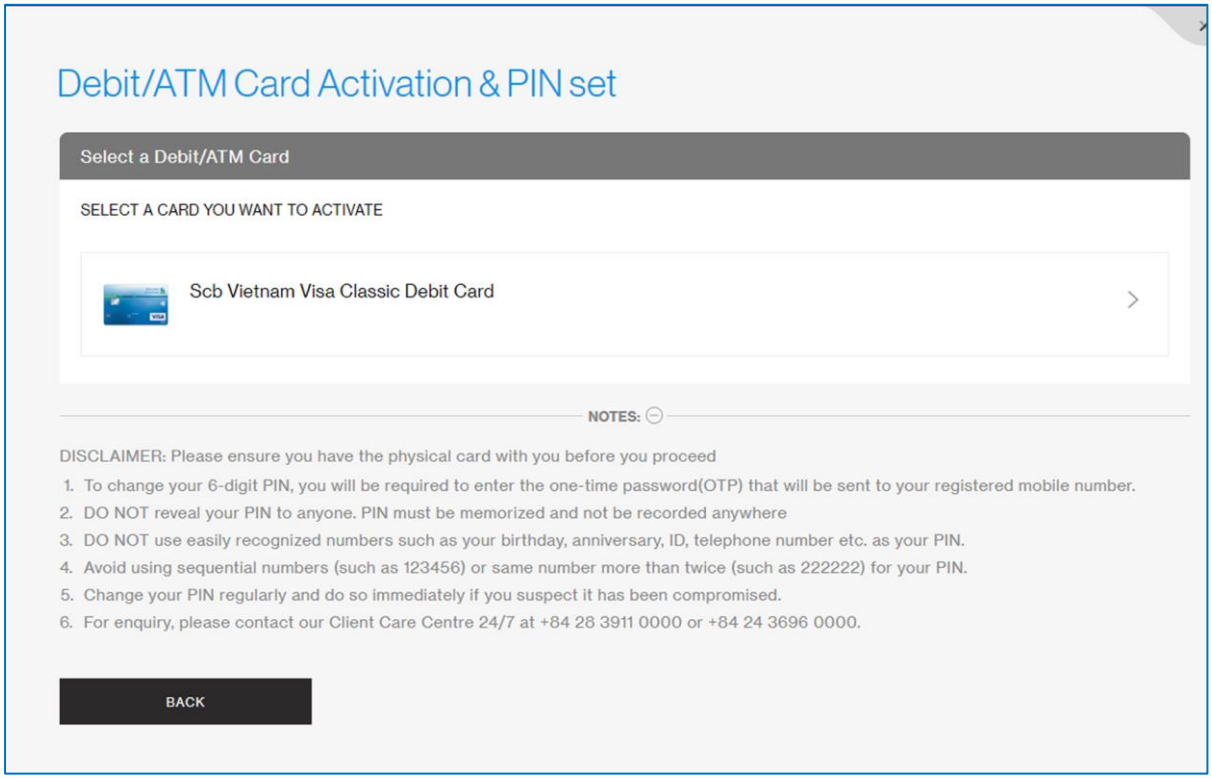
Go to "Help & Services" on the main menu, click on **"Debit/ATM Card Activation & PIN Set"** under **"Most popular service requests"** or **"Card Management".**

Help & Services on web browser	Help & Services on SC Mobile App
	



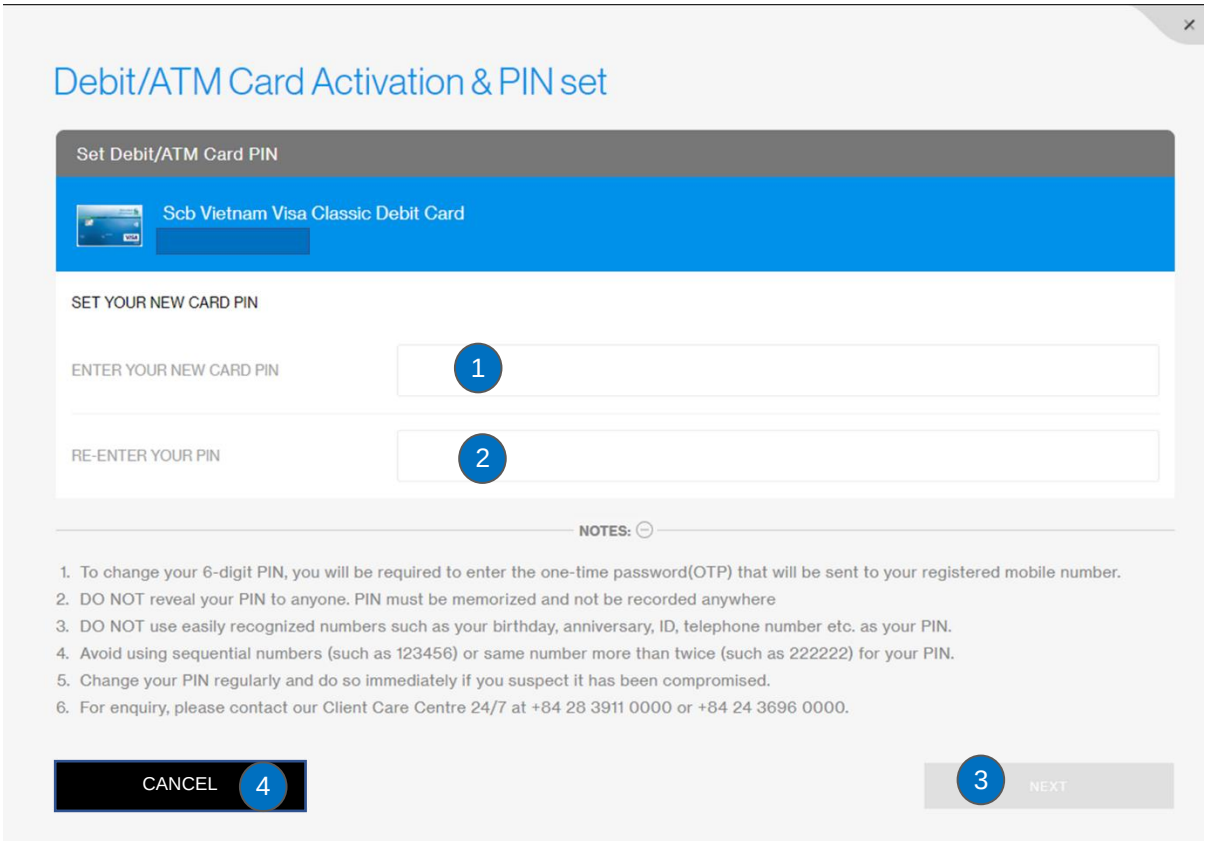
Step 1: Select the card which needs to be activated

After choosing “Debit/ATM Card Activation & PIN Set”, click on the card you want to activate.



Step 2: Input new PIN for the selected Debit/ATM Card

After choosing the card, you need to set your new desired PIN to proceed with activation. Please follow the instructions in the Notes section.



Explanation

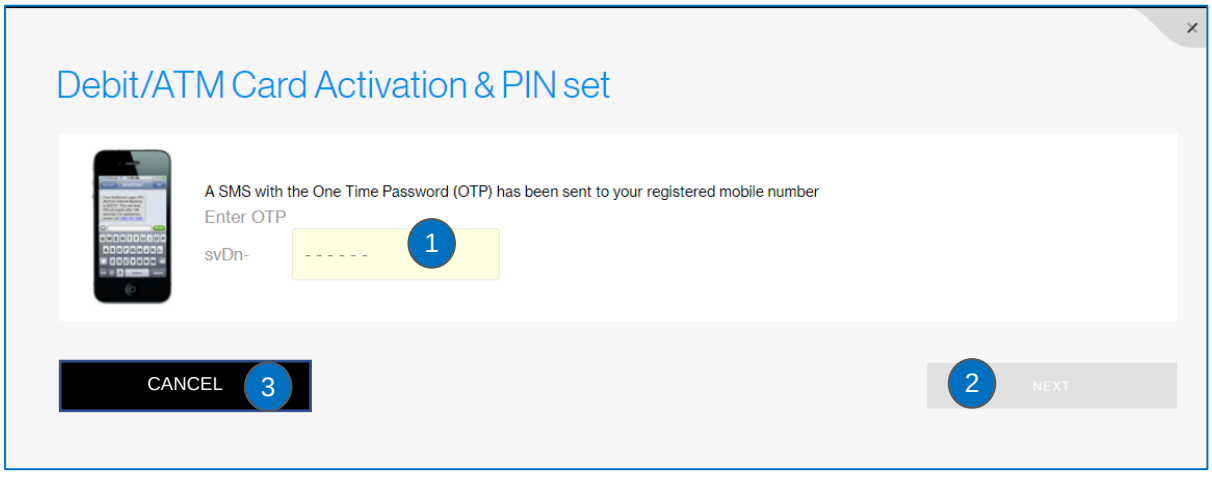
❶ Input your new desired PIN

❷ Confirm your new PIN.

❸ Choose **Next** for following steps.

❹ Choose **Cancel** to cancel the process.

Step 3: Input OTP to complete your request



Explanation

❶ Input OTP code which is sent to your registered phone number to authenticate the PIN-change transaction

❷ Click on **Next** to complete the transaction.

❸ Choose **Cancel** to cancel the process.

4.2. Activate your Credit Card

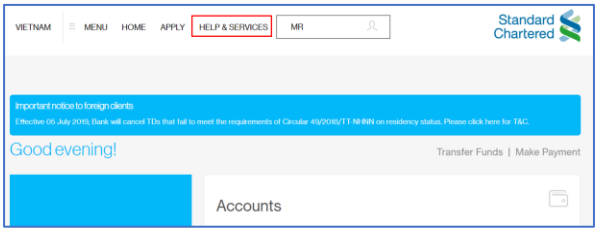
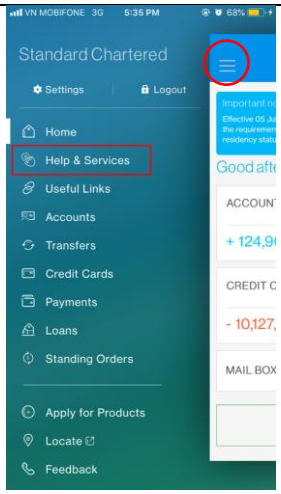
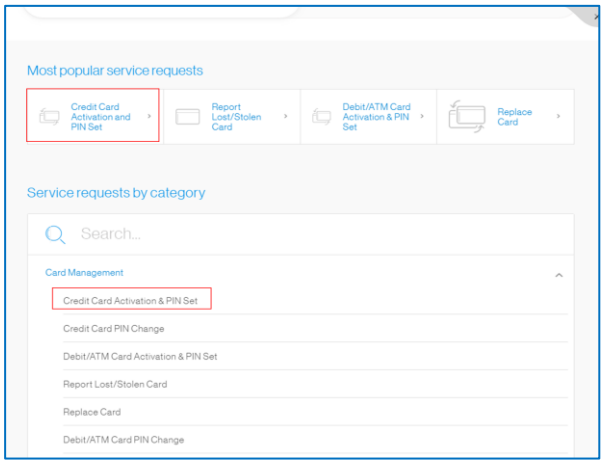
This function helps you to activate the Credit Card of Standard Chartered. Credit Cards eligible for activation are inactive cards that are:

- Newly issued or re-issued.
- Not activated in any other channels
- Still valid; and
- Not locked for any reasons.

If you don't find your card listed, please contact our Client Care Center (24/7) at (84 28) 3911 0000/ (84 24) 3696 0000.

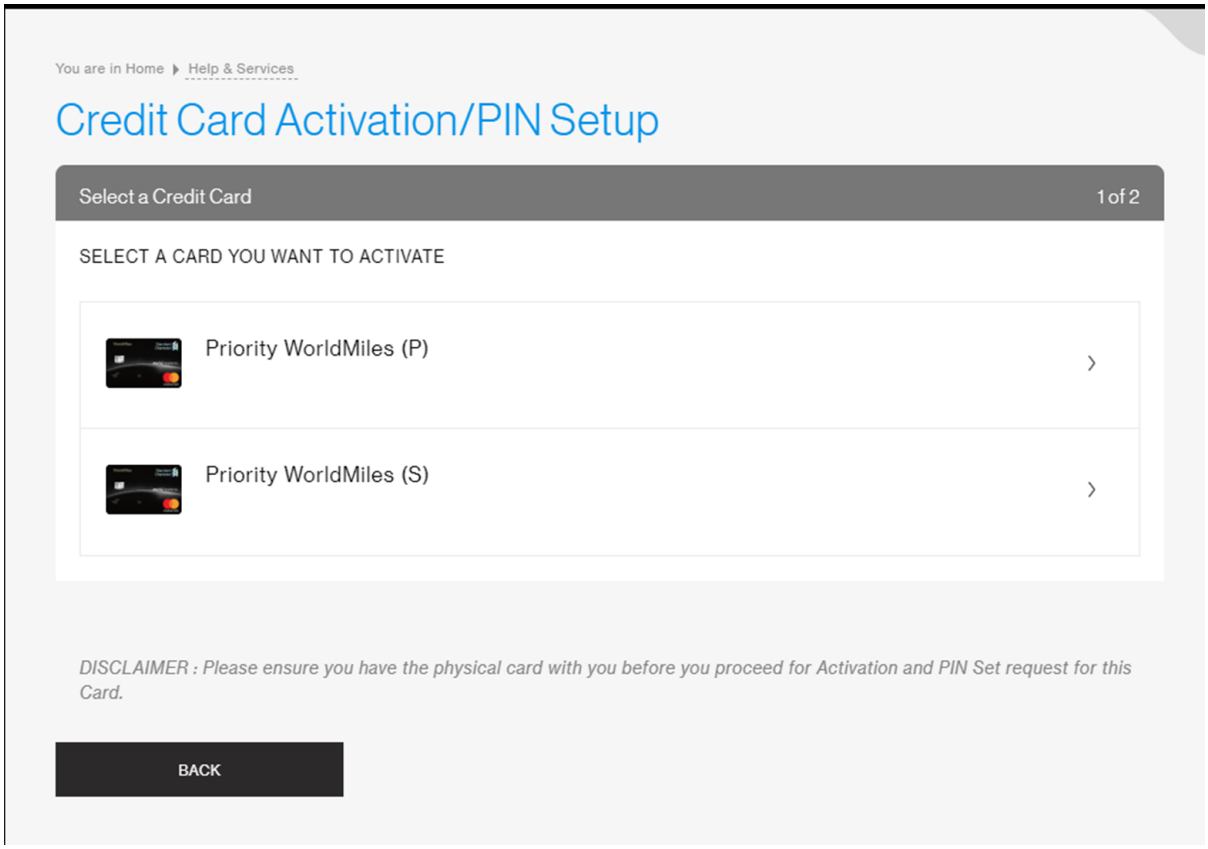
To access the function:

Go to **"Help & Services"** on the main menu, click on **"Credit Card Activation and PIN Set"** under **"Most popular service requests"** or **"Card Management".**

Help & Services on web browser	Help & Services on SC Mobile App
	
	

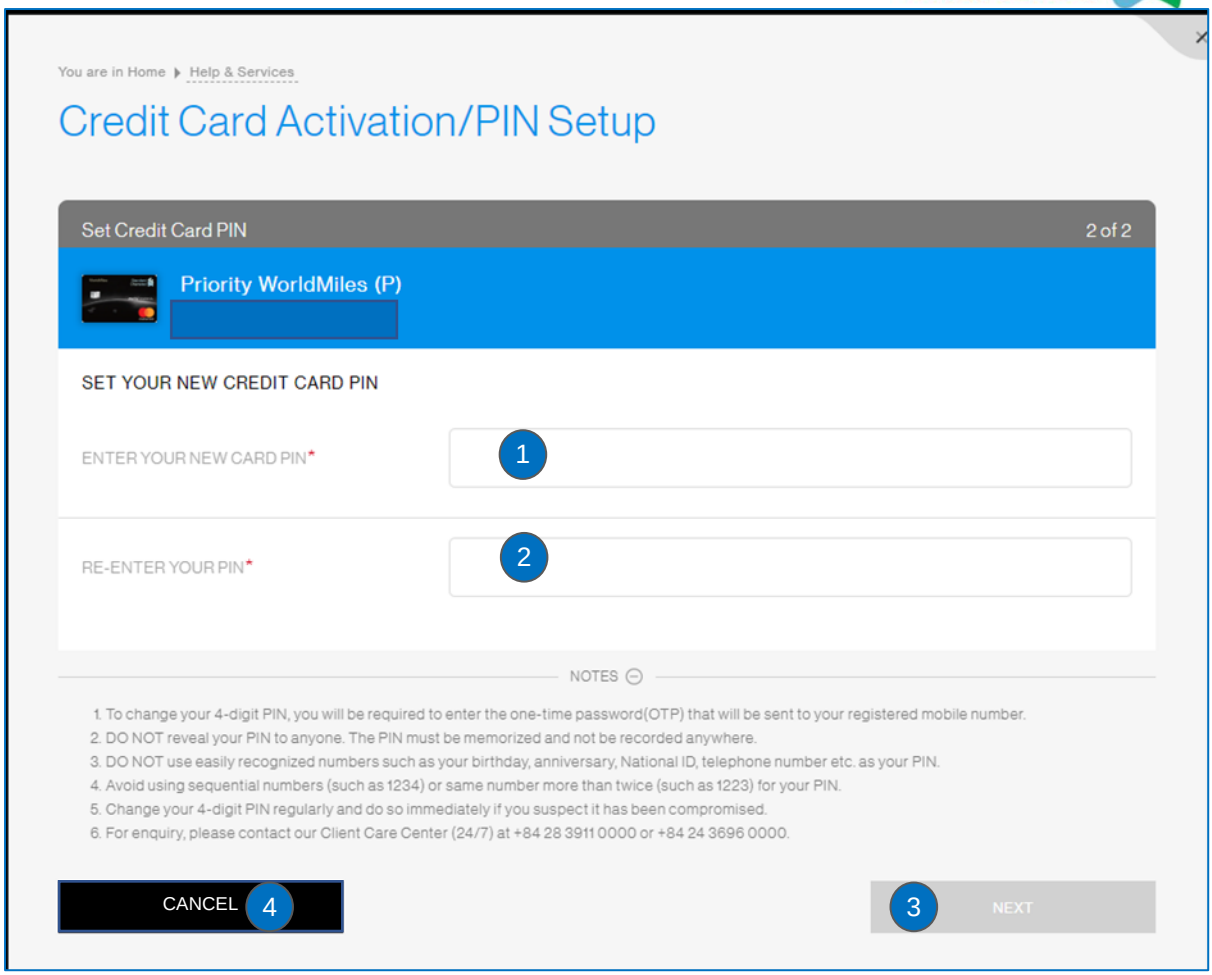
Step 1: Select the card which needs to be activated

After choosing “Credit Card Activation and PIN Set”, click on the card you want to activate.



Step 2: Input new PIN for the selected Credit Card

After choosing the card, you need to set your new desired PIN to proceed with activation. Please follow the instructions in the Notes section.



Explanation

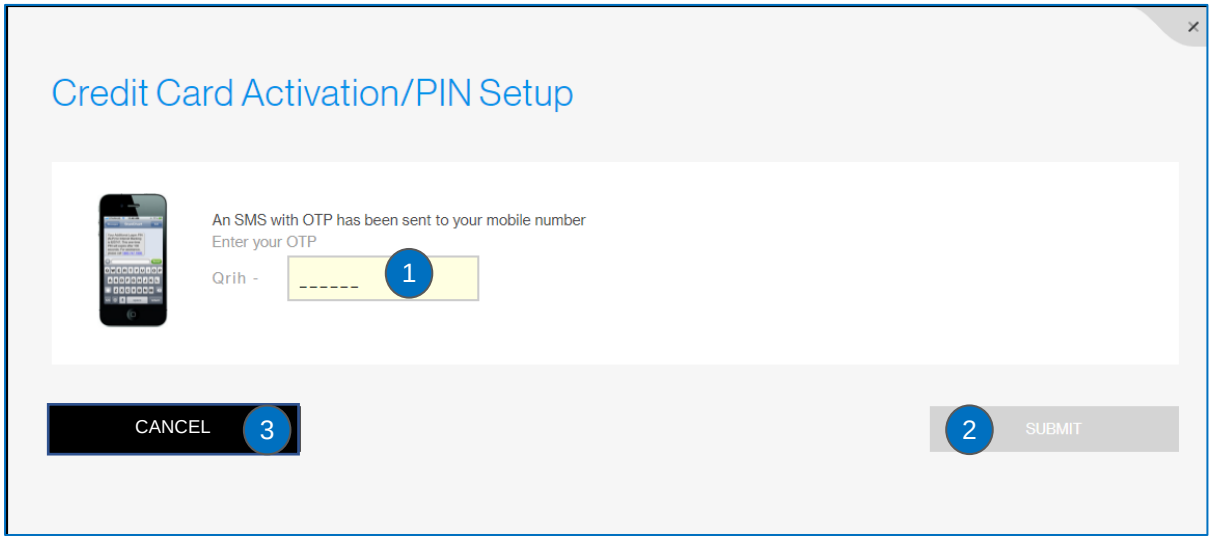
❶ Input your new desired PIN

❷ Confirm your new PIN.

❸ Choose **Next** for following steps.

❹ Choose **Cancel** to cancel the process.

Step 3: Input OTP to complete your request



Explanation

❶ Input OTP code which is sent to your registered phone number to authenticate the PIN-change transaction

❷ Click on **Submit** to complete the transaction.

❸ Choose **Cancel** to cancel your request.

4.3. Change PIN of your ATM/Debit Card

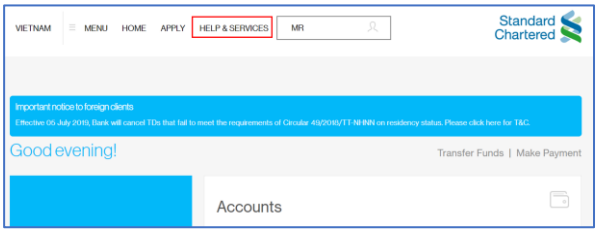
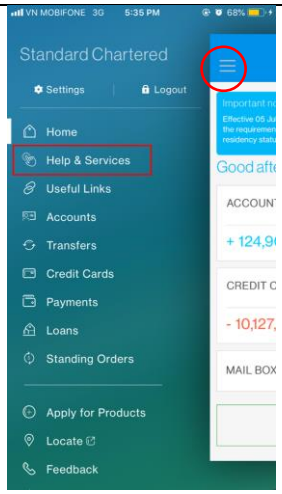
This function helps you to change the PIN of your active ATM or Debit card of Standard Chartered. Active cards are those:

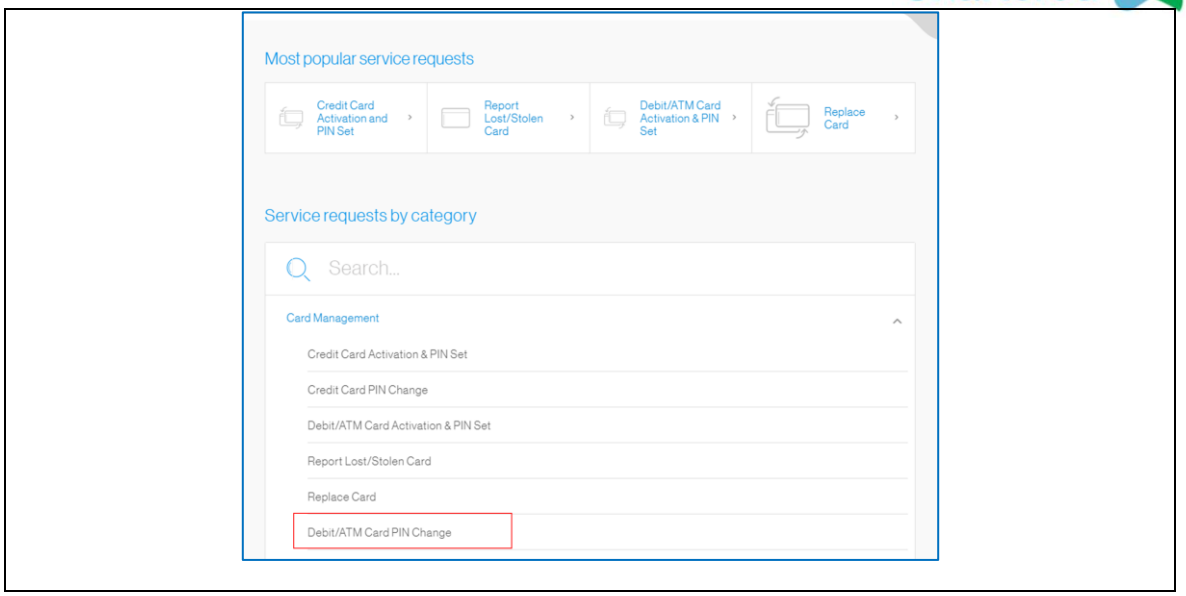
- Activated via SC Mobile App or SC Online Banking and has set up card PIN after being activated.
- Activated via Client Care Centre; and
- Still valid; and
- Not Locked for any reasons.

If you don't find your card listed, please contact our Client Care Center (24/7) at (84 28) 3911 0000/ (84 24) 3696 0000.

To access the function:

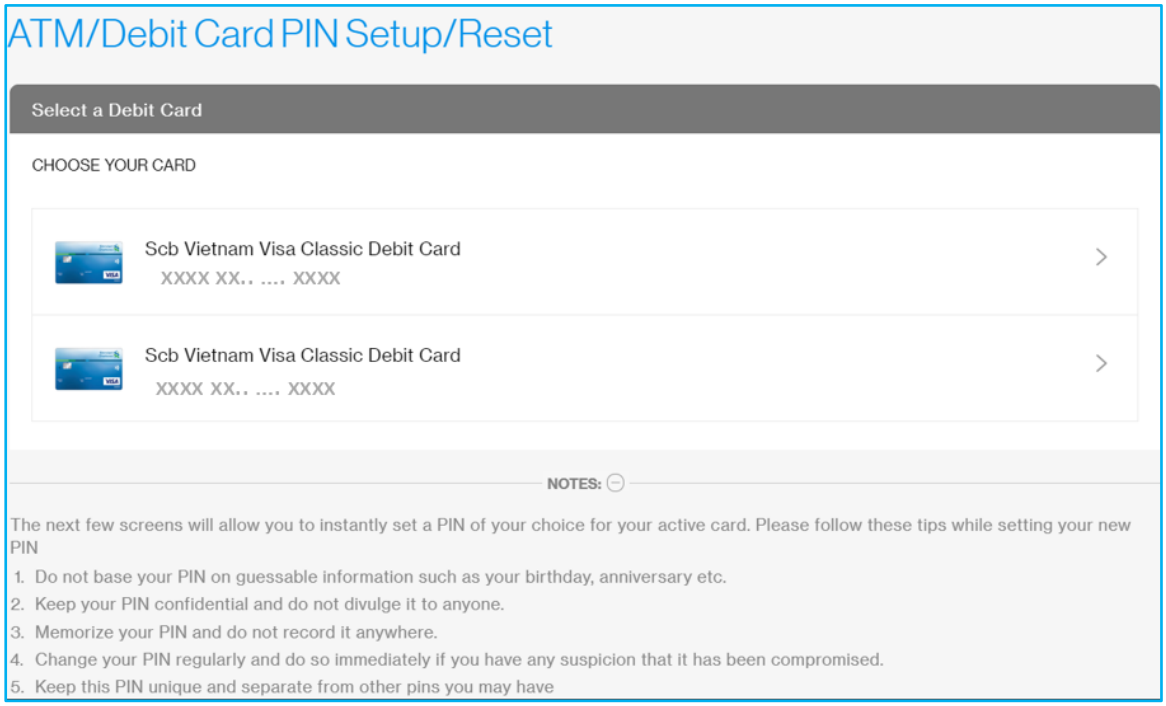
Go to **"Help & Services"** on the main menu, click on **"Debit/ATM Card PIN Change"** under **"Card Management".**

Help & Services on web browser	Help & Services on SC Mobile App
	



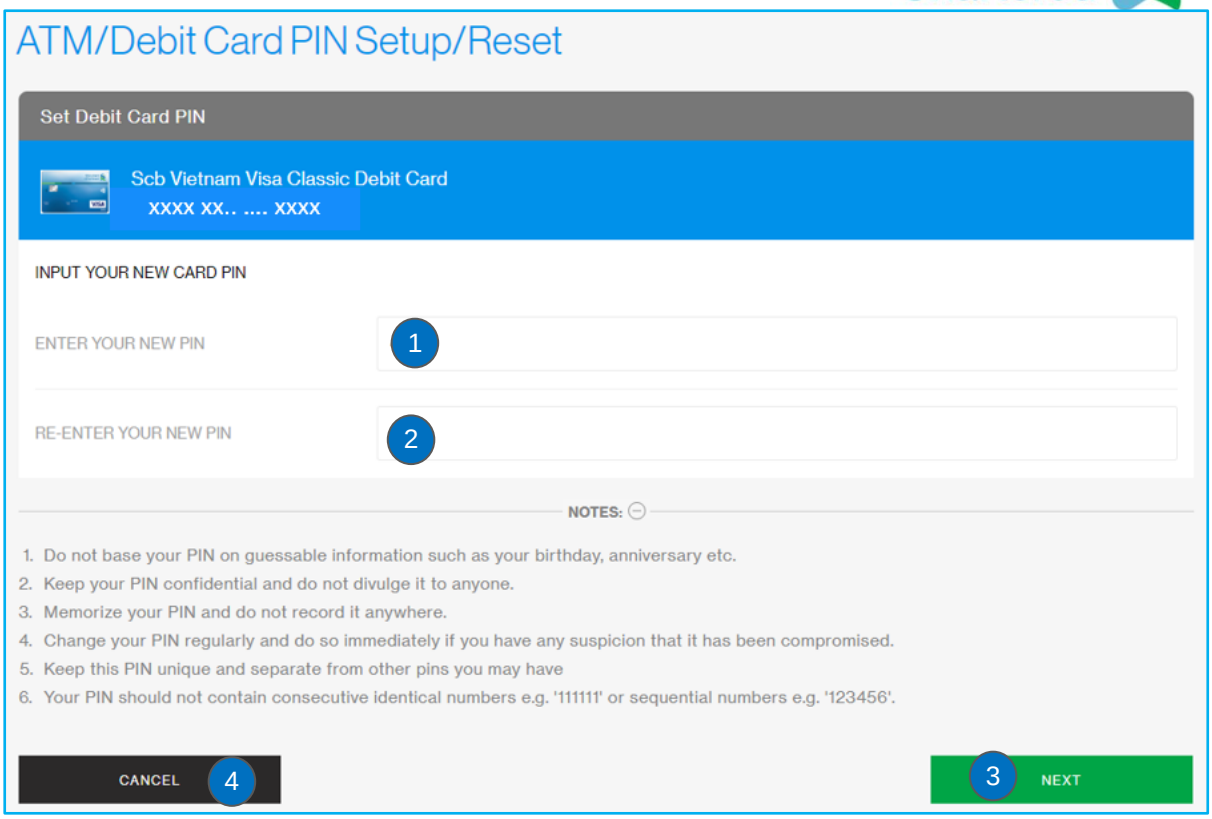
Step 1: Select the card which needs the PIN change

After choosing “ATM/Debit Card PIN Change”, click on the card you need to change PIN.



Step 2: Input new PIN for the selected ATM/Debit Card

Input your new desired PIN. Please follow the instructions in the Notes section.



Explanation

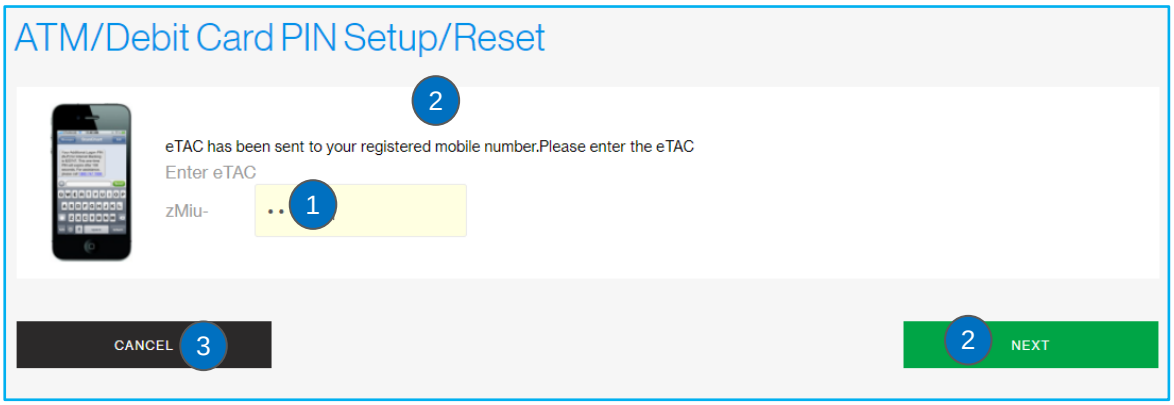
❶ Input your new desired PIN

❷ Confirm your new PIN.

❸ Choose **Next** for following steps.

❹ Choose **Cancel** to cancel your request.

Step 3: Input eTAC (1) to complete your request



Explanation

❶ Input eTAC code which is sent to your registered phone number to authenticate the PIN-change transaction

❷ Click on **Next** to complete the transaction.

❸ Choose **Cancel** to cancel the process.

(1) Learn more about eTAC code

4.4. Change PIN of your Credit Card

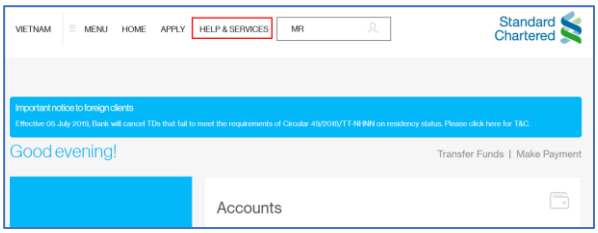
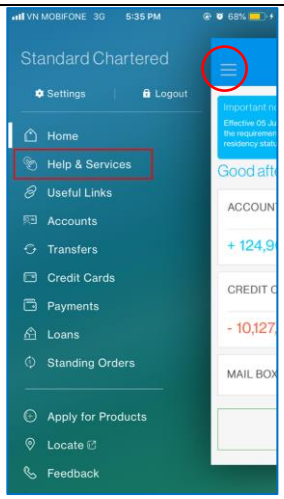
This function helps you to change the PIN of your active Credit Card of Standard Chartered. Active cards are those:

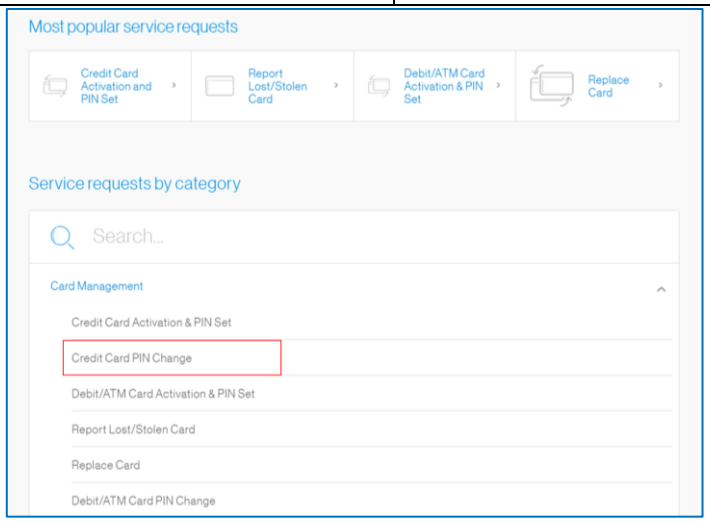
- Activated via SC Mobile App or SC Online Banking and has set up card PIN after being activated.
- Activated via Client Care Centre; and
- Still valid; and
- Not Locked for any reasons.

If you don't find your card listed, please contact our Client Care Center (24/7) at (84 28) 3911 0000/ (84 24) 3696 0000.

To access the function:

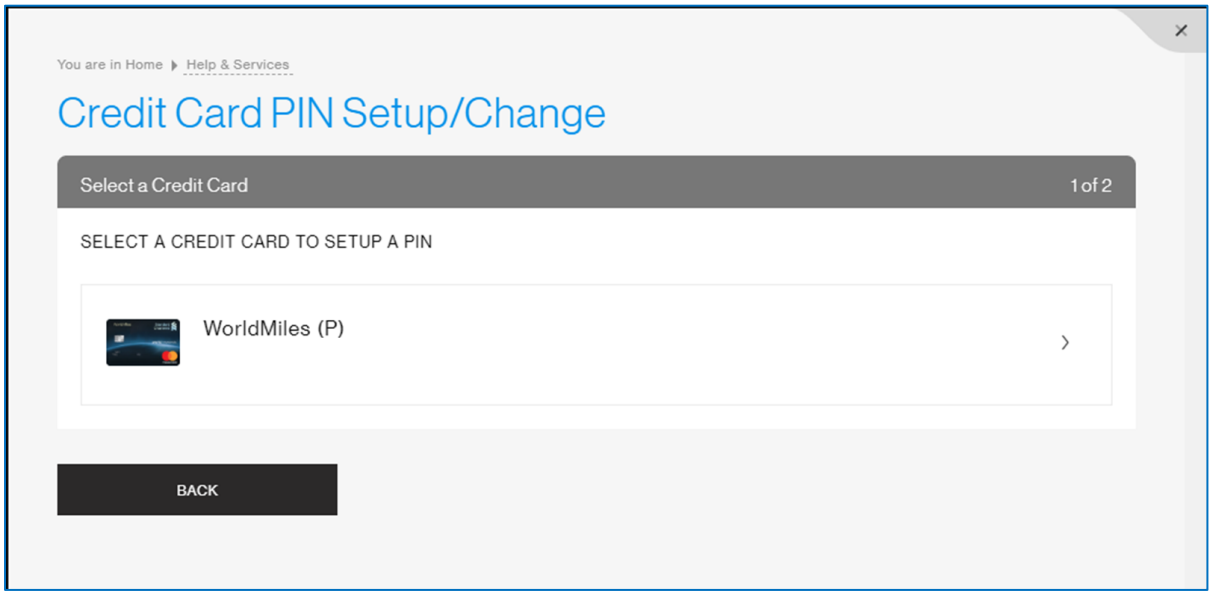
Go to **"Help & Services"** on the main menu, click on **"Credit Card PIN Change"** under **"Card Management".**

Help & Services on web browser	Help & Services on SC Mobile App
	



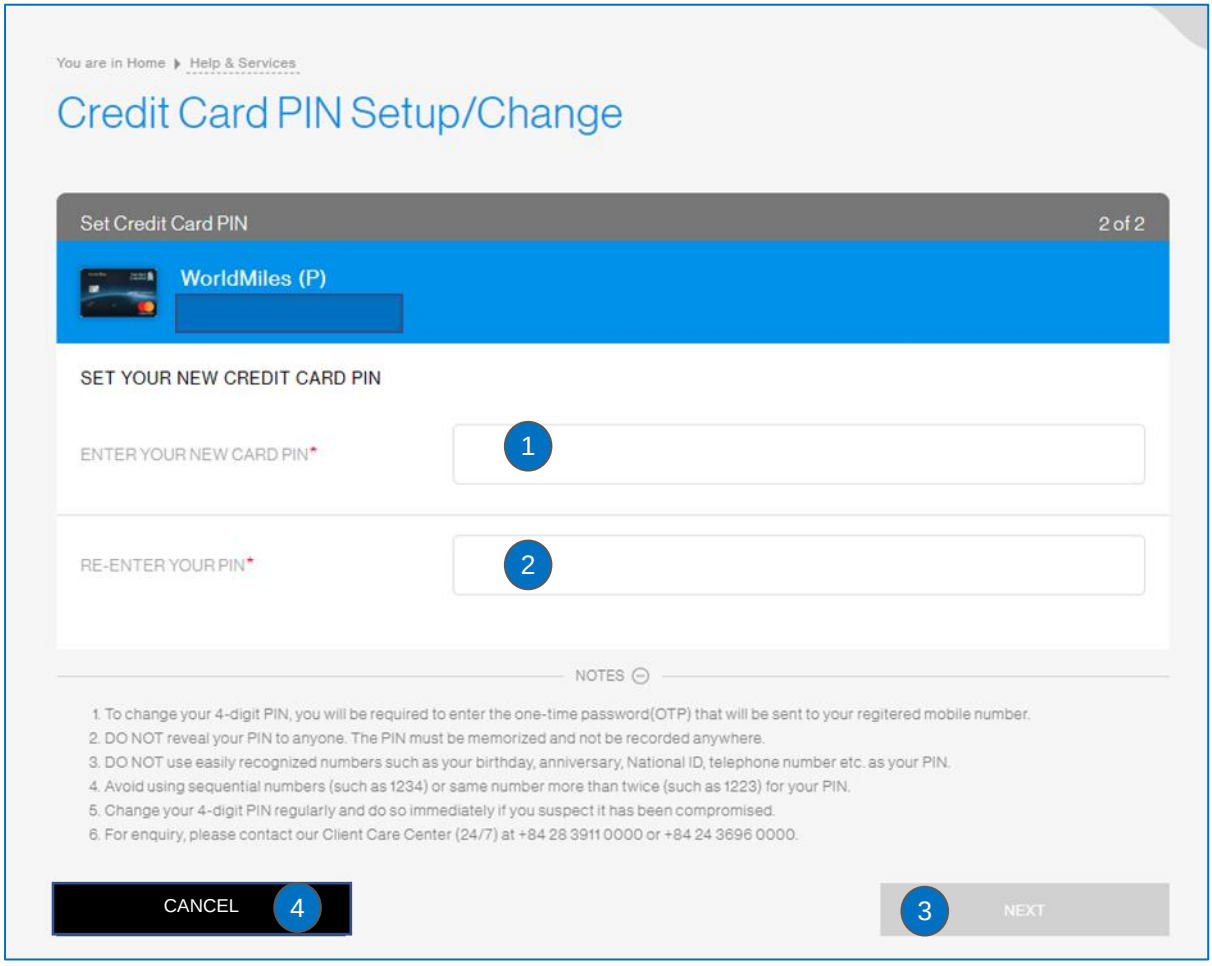
Step 1: Select the card which needs the PIN change

After choosing “Credit Card PIN Change”, click on the card you need to change PIN.



Step 2: Input new PIN for the selected Credit Card

Input your new desired PIN. Please follow the instructions in the Notes section.



Explanation

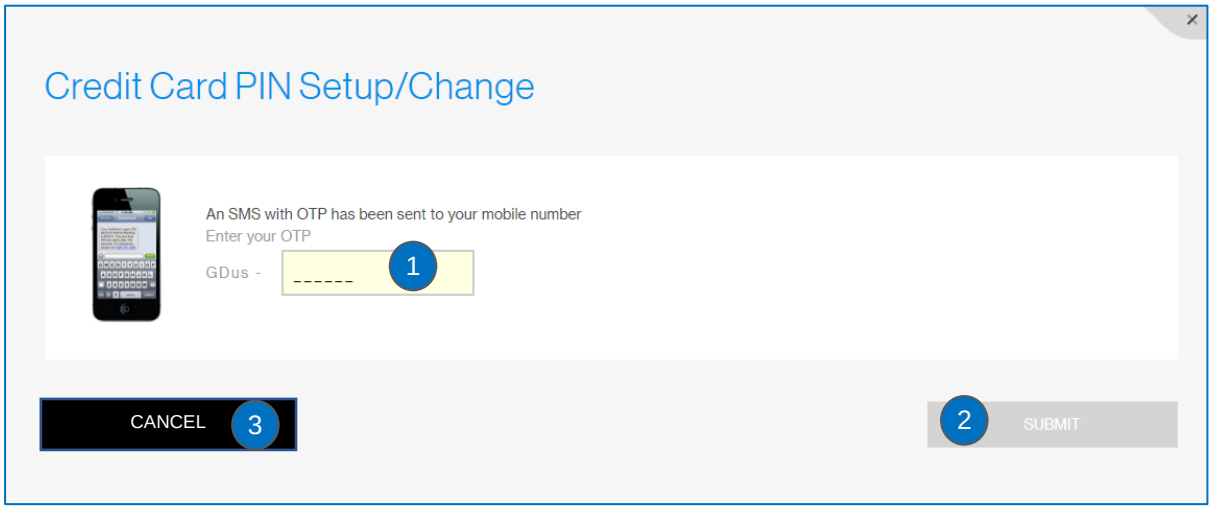
❶ Input your new desired PIN

❷ Confirm your new PIN.

❸ Choose **Next** for following steps.

❹ Choose **Cancel** to cancel your request.

Step 3: Input OTP to complete your request



Explanation

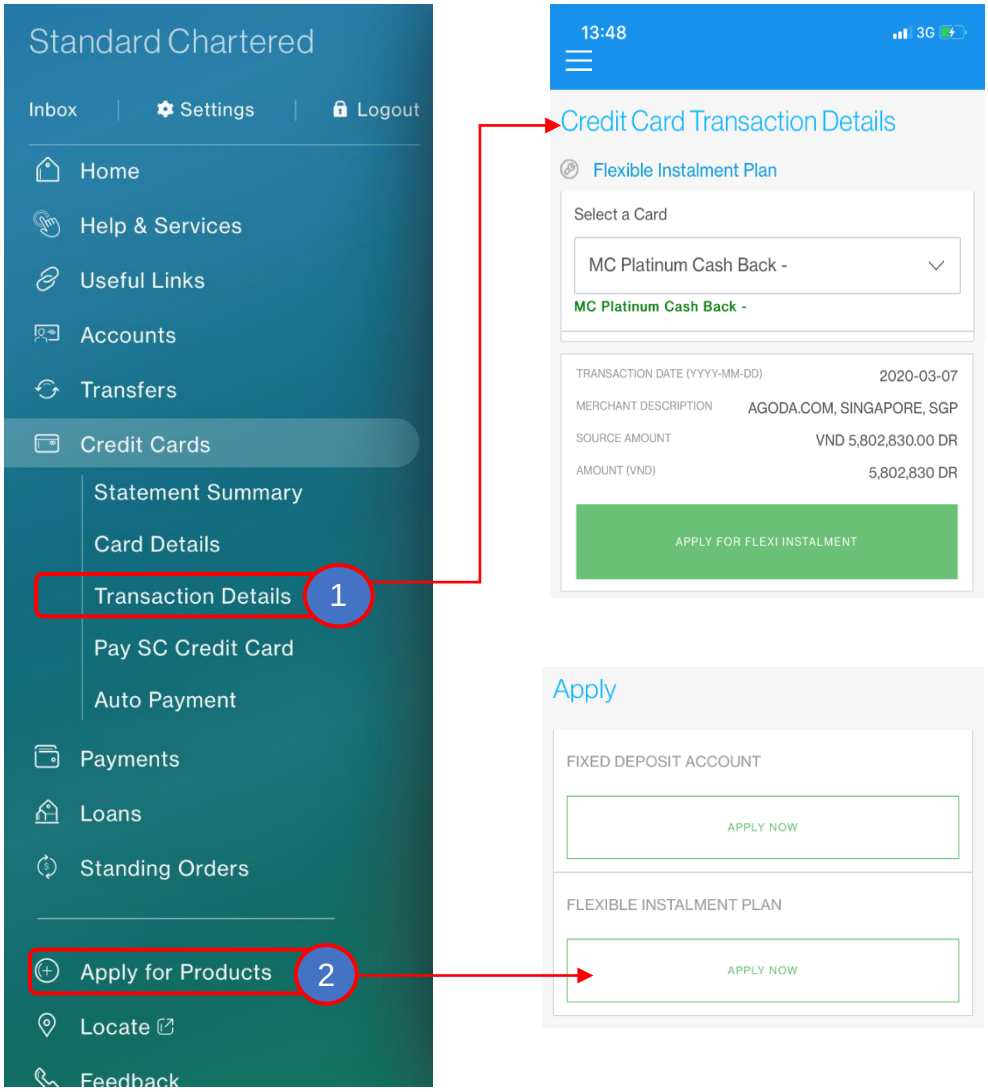
❶ Input OTP code which is sent to your registered phone number to authenticate the PIN-change transaction

❷ Click on **Next** to complete the transaction.

❸ Choose **Cancel** to cancel the process.

4.5. Convert a Credit Card transaction with Flexible Instalment Plan

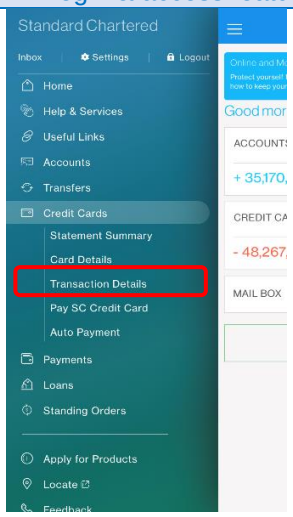
- **Flexible Instalment Plan (FIP)** allows user to convert an instalment plan via I-Banking channel by themselves (both Web & SC Mobile Vietnam)
- The feature can be found at **post-login**, via 2 options:
  1. **Credit Card Transaction Details**, or
  2. **Apply for Product (SC Mobile) / Apply (Web version)**



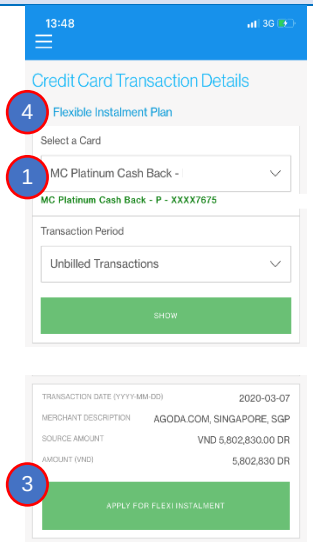
How to submit a Flexible Instalment Plan request?

If you enter feature via Credit Card Transaction Details page

Step1: Login & access feature



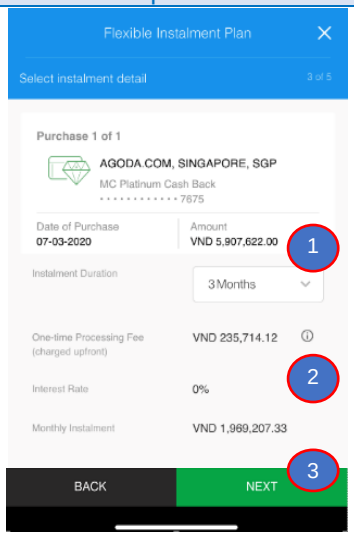
Step 2: Select desired transaction



Option 1:
You can select (4) to directly go to view the list of all eligible cards and transactions, or

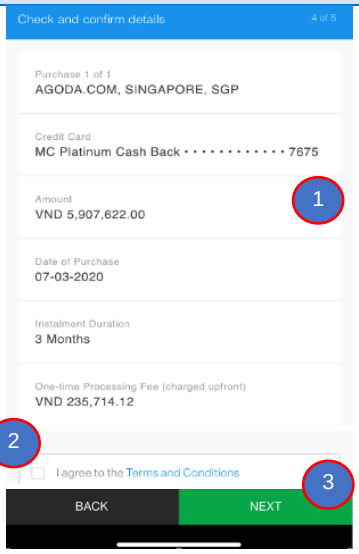
Option 2:
You can query transaction by selecting a specific card number at (1),
> Eligible transactions are displayed on screen,
> Select transaction at (3)

Step 3: Select plan details



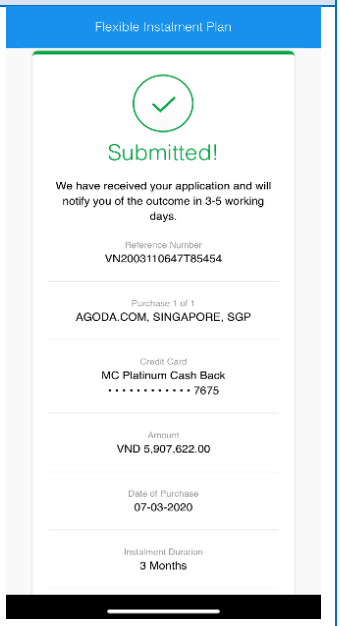
> Select tenor at (1)
> Detail is displayed on screen
> Select (3) to next step

Step 4: Review detail

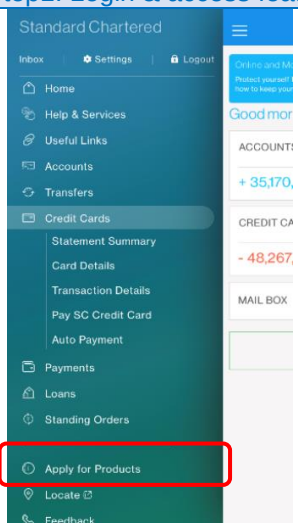
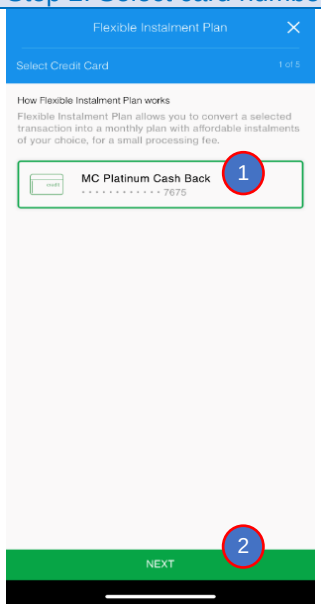
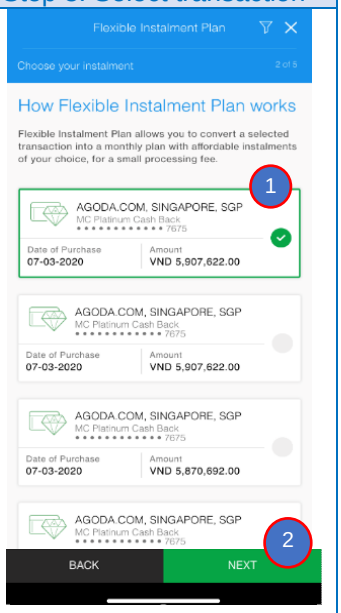
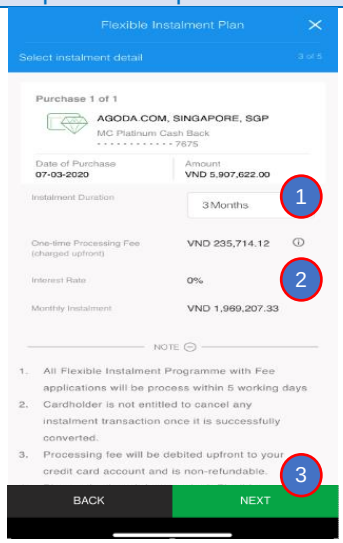
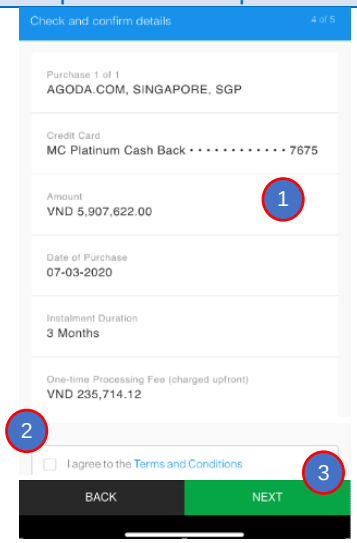
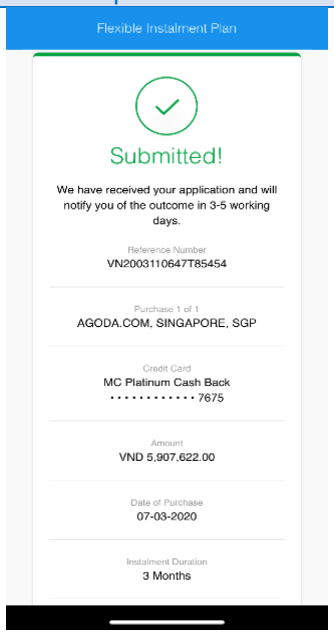


> details is displayed on screen (1)
> Tick I agree Term & Condition at (2)
> Select (3) submit

Your request is submitted!



If you enter feature via Apply for Product (SC Mobile App) or Apply (Web version):

Step1: Login & access feature	Step 2: Select card number	Step 3: Select transaction
		
	>Select card number at (1) > Select (2) to go to next page	> Select transaction at (1) > Select (2) to go to next page
Step 4: Select plan detail	**Step 5: Review request's detail**	**Your request is submitted!**
		
> Select tenor at (1) > Detail (2) is displayed on screen > Select (3) to next step	> Details are displayed on screen (1) > Tick I agree Term & Condition at (2) > Select (3) to submit the request	

4.6. Card Settings

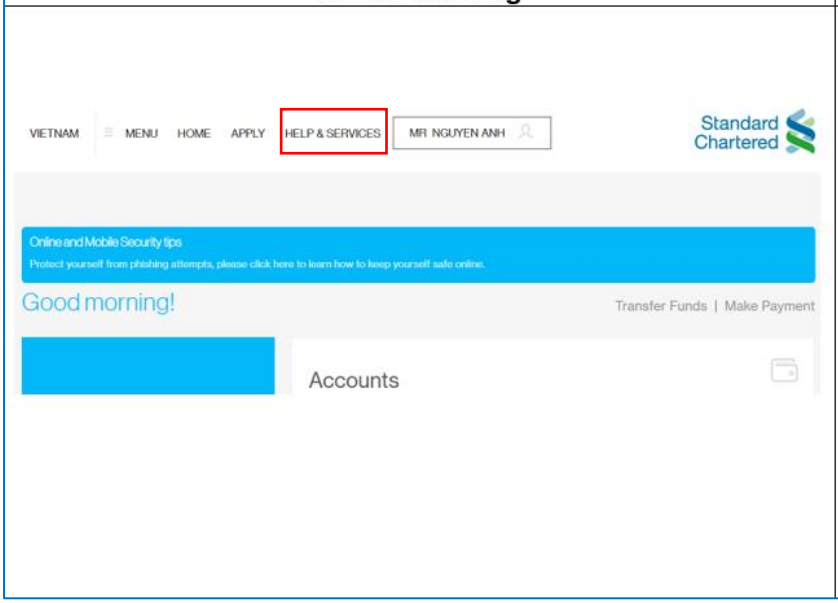
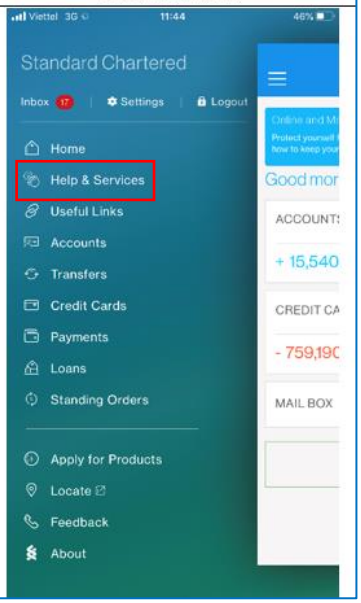
This feature is applied for active credit cards which allow you to control on how, when and where your credit cards may be used. The available settings are:

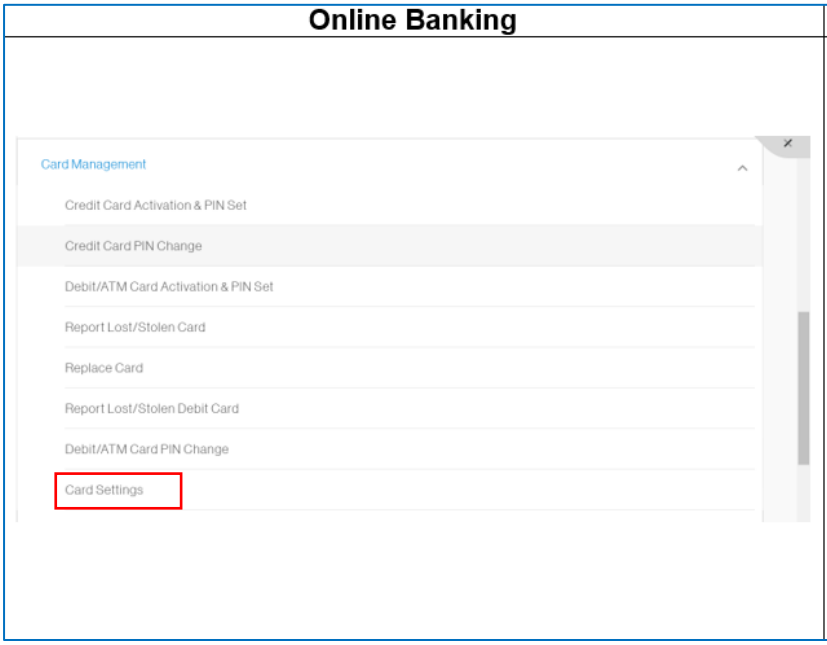
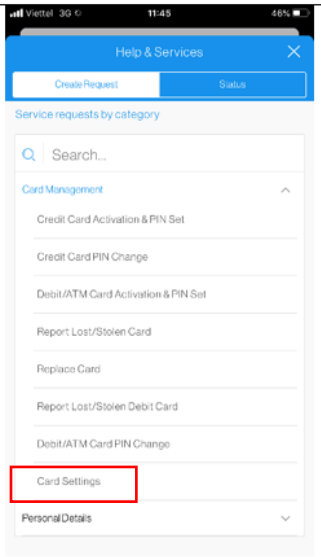
- Temporary lock (card ON/OFF switch)
- Overseas transactions (all overseas card-present transactions or specific countries)
- Transaction Limit (limit per individual transaction)
- Transaction channels (online, contact)
- Transaction categories (merchant category groups)

If you don't find your card listed, please contact our Client Care Center (24/7) at (84 28) 3911 0000/ (84 24) 3696 0000.

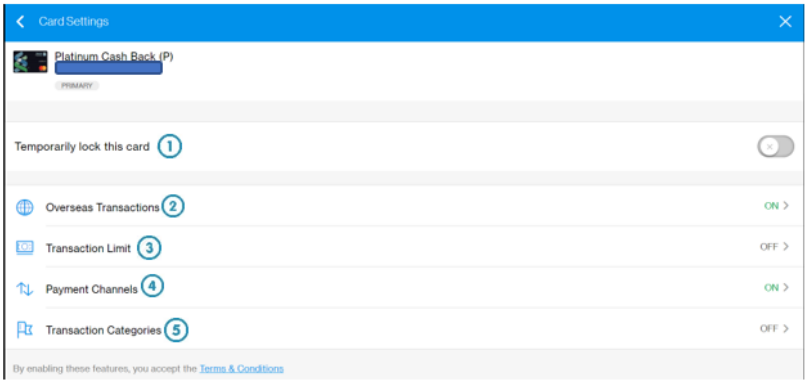
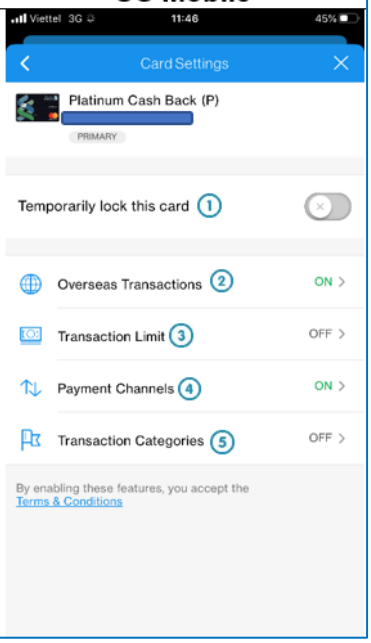
To access the function:

Step 1: Go to **"Help & Services"** on the main menu, click on **"Card Settings"** under **"Card Management".**

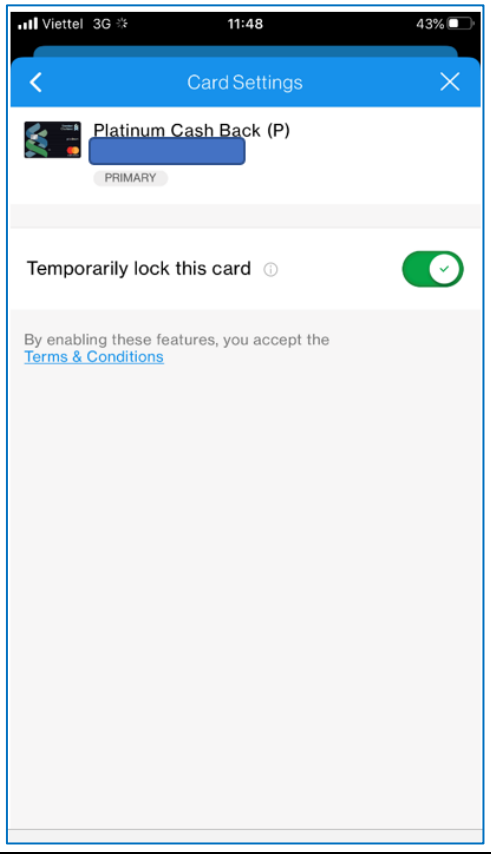
Online Banking	SC Mobile
	

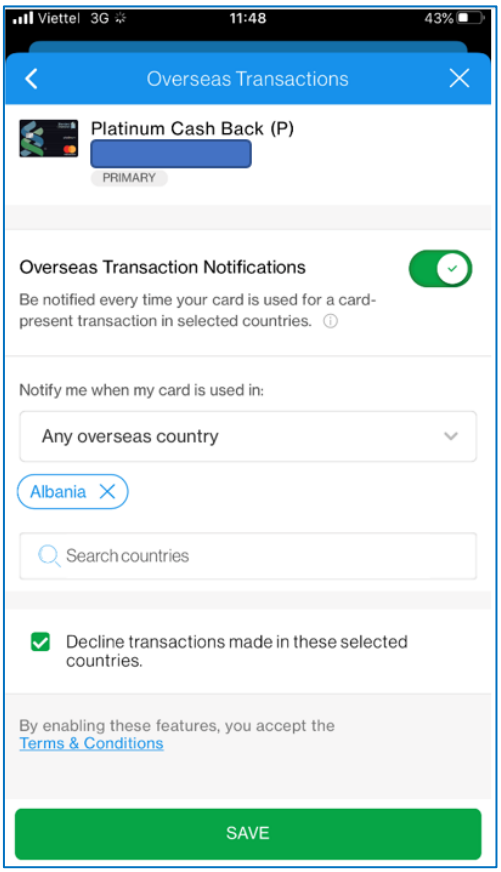
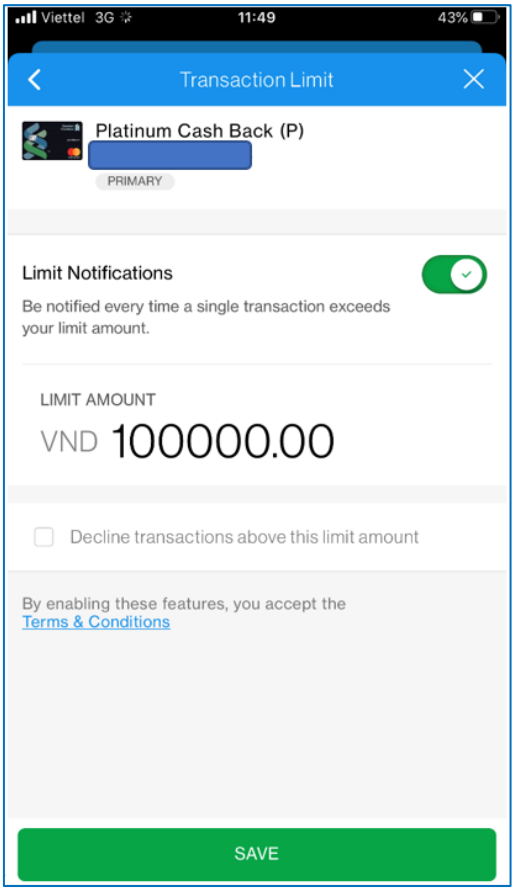
Online Banking	SC Mobile
	

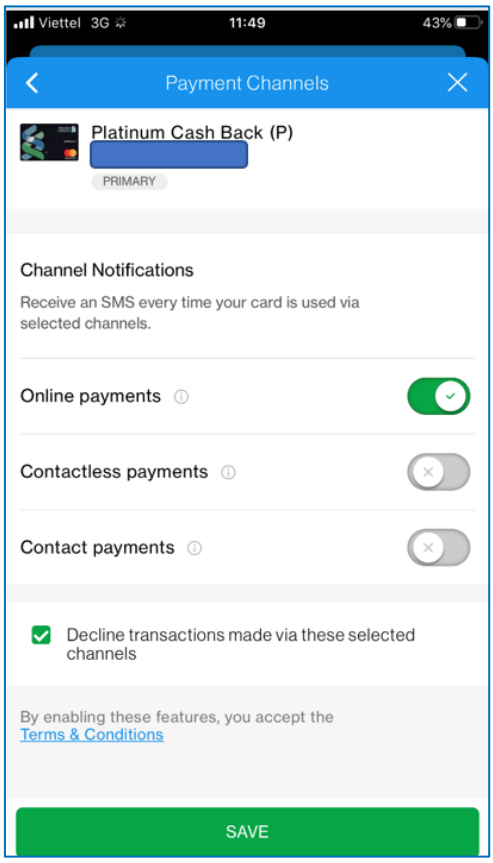
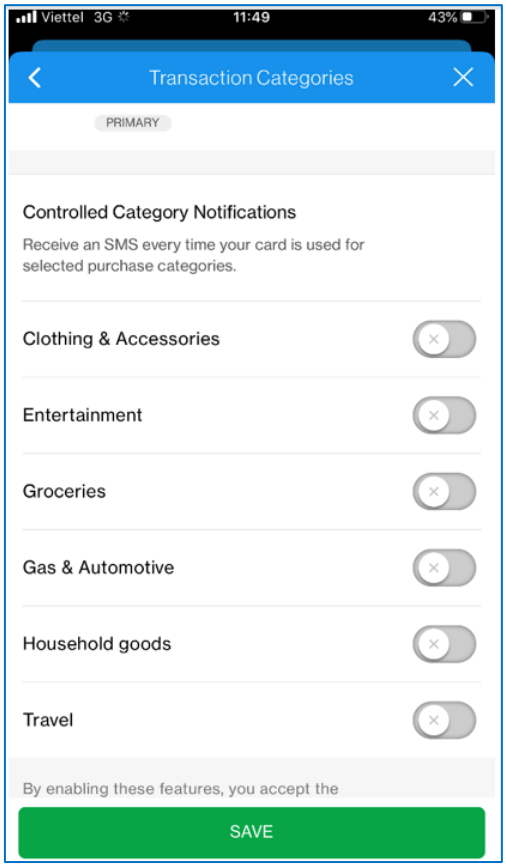
Step 2: Set feature for your credit cards

Online Banking	SC Mobile
	

Explanation

❶ Allow **temporary Card lock/unlock** - Customer may lock or unlock card – applied instantly. - Temporary lock will apply to all transaction. - SMS notification will be triggered when a transaction is attempted on a locked card - When lock is enabled, no other settings can be applied	

❷ Set control for **Overseas transaction** - Set to receive Notifications or Decline overseas card-present transaction - Clients have option to select specific countries (blacklist) or all countries except specific countries (whitelist)	
❸ Setting **Transaction limit** applied for single transaction - Customers may request to be notified (default) and also has the option to decline the transactions (will still trigger SMS notification) - Minimum transaction limit is **100,000VND.** - Maximum amount is customer's assigned credit limit	

❹ **Payment channels** settings: - Customers may select one or combination of channels - Customers may request to be notified (default) and also has the option to decline the transactions (will still trigger SMS notification)	
❺ **Transaction Categories** settings - Customers may select one or any combination of channels - Does **NOT** offer the option to decline the transactions	

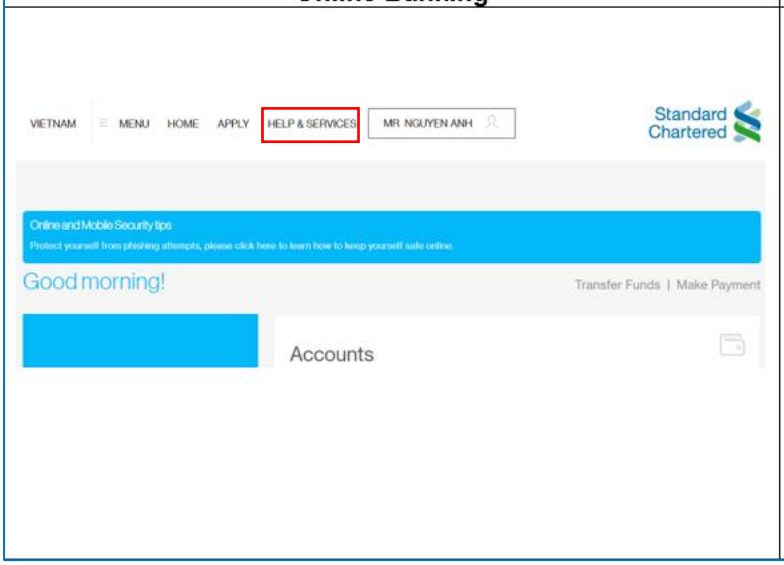
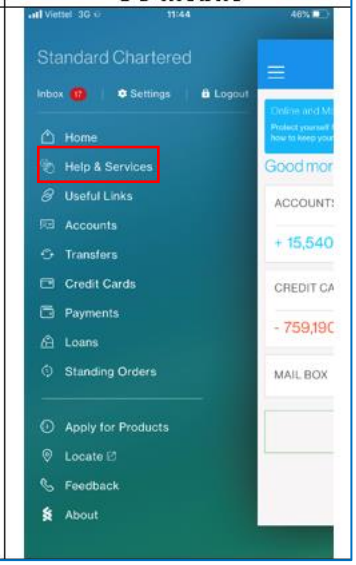
4.7. Card Block and Replacement

4.7.1. Debit / Credit Card Report Lost and Stolen

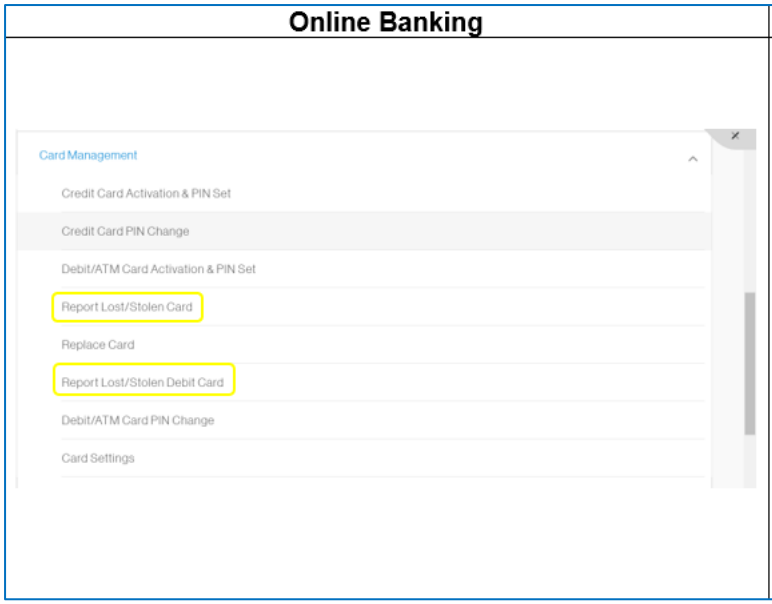
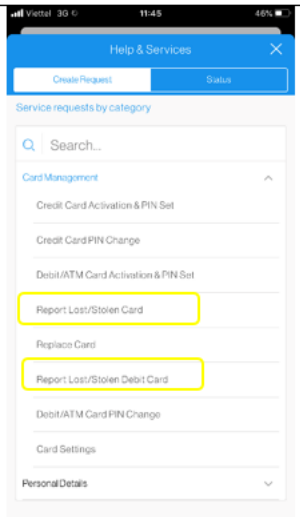
This function allows users to immediately block debit or credit cards, then new card will be automatically issued to replace.

A. Where can these be found?

Step 1: Go to “Help & Services” on the main menu

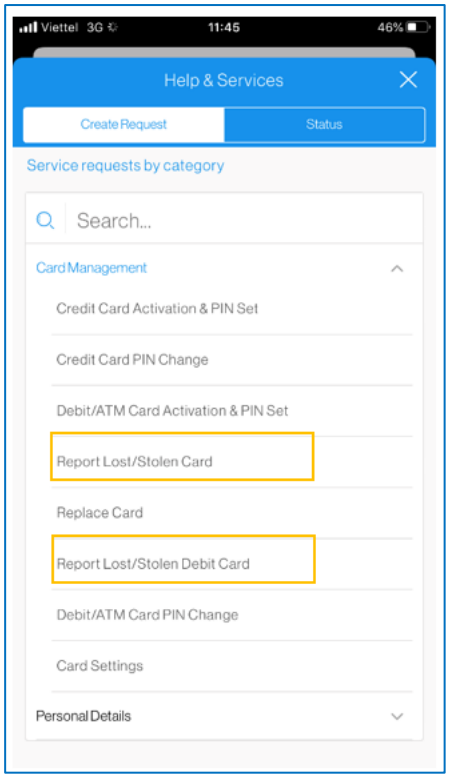
Online Banking	SC Mobile
	

Step 2: From “Help and Services” window, these functions can be found under “Card Management”

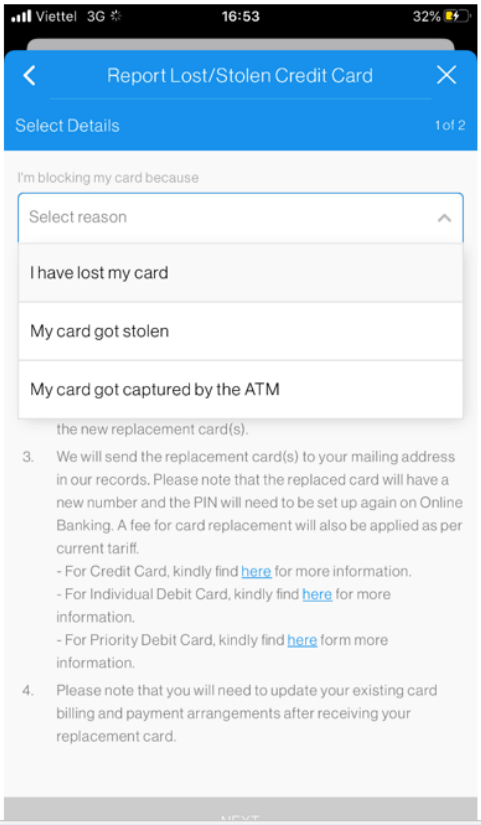
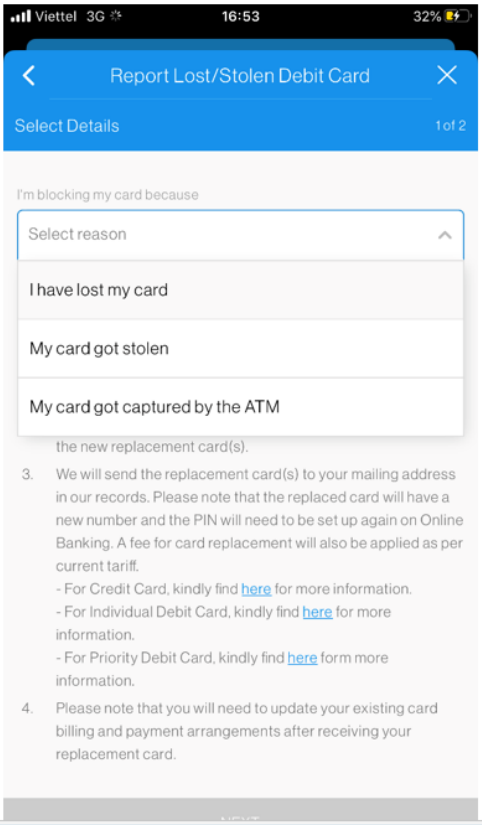
Online Banking	SC Mobile
	

B. How to use this feature?

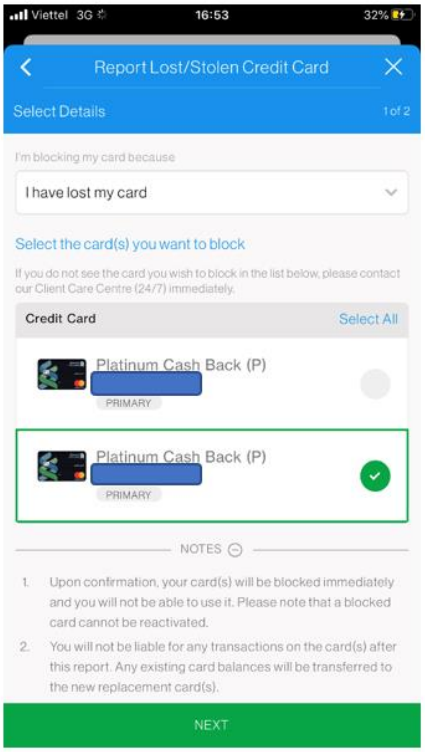
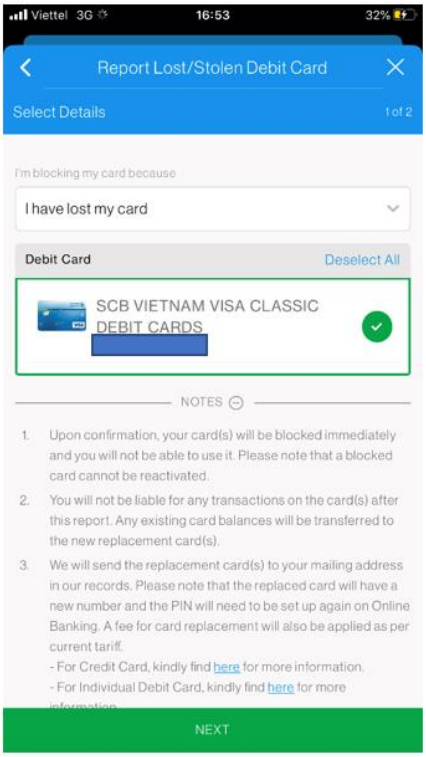
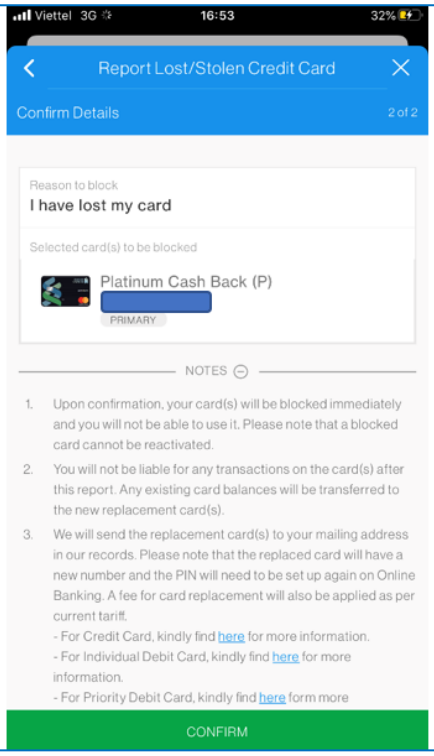
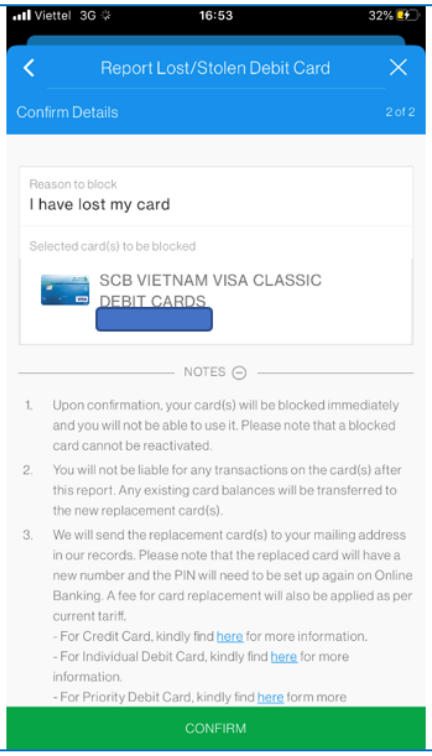
Step 1: Click on either of the highlighted sections depending on type of card



Step 2: Select reason for blocking card

Credit Card	Debit Card
	

Step 3: Select relevant Card and confirm

Credit Card	Debit Card
	
	

Note:

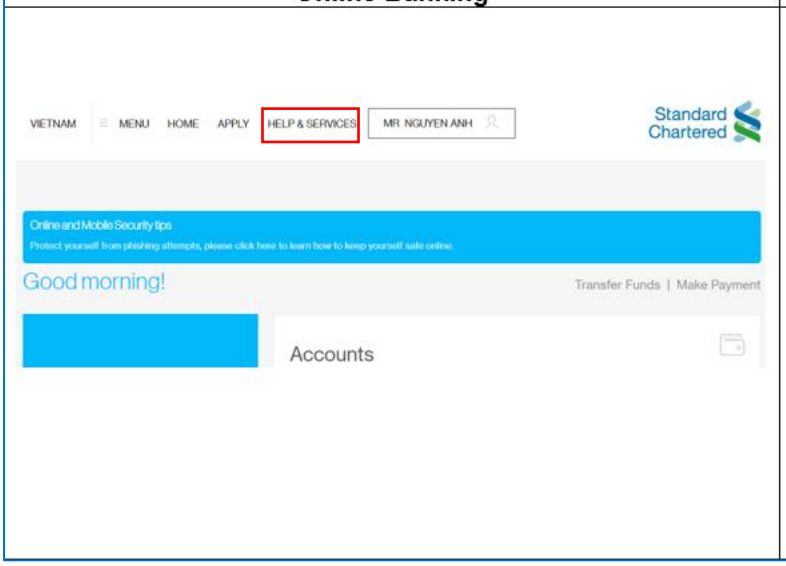
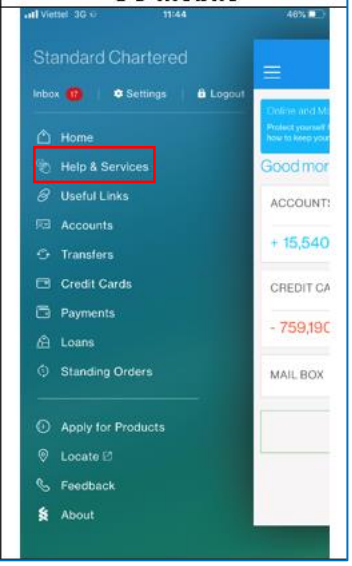
- Standard card replacement fees & charges will be applied if any.
- Once card(s) is reported Lost/Stolen, it will be permanently locked, i.e cannot be unlocked to use.
- A new card will be automatically issued and delivered to client.

4.7.2. Credit Card Replacement

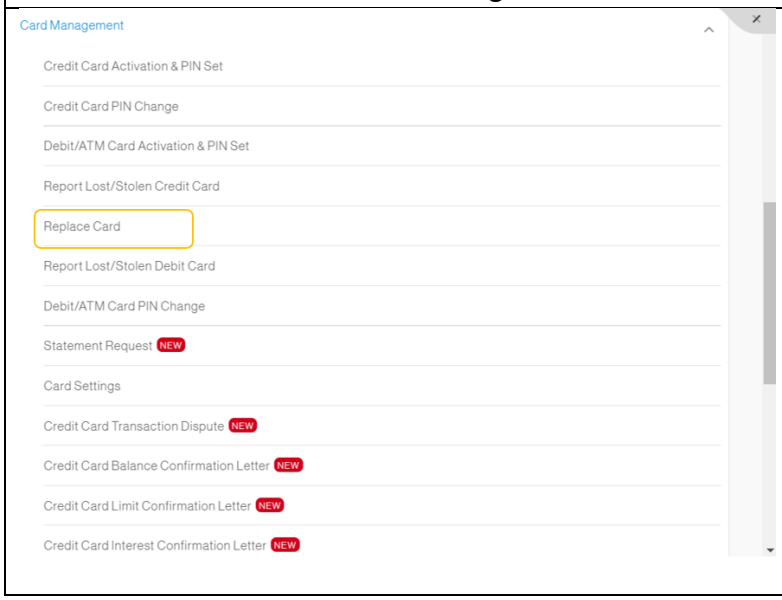
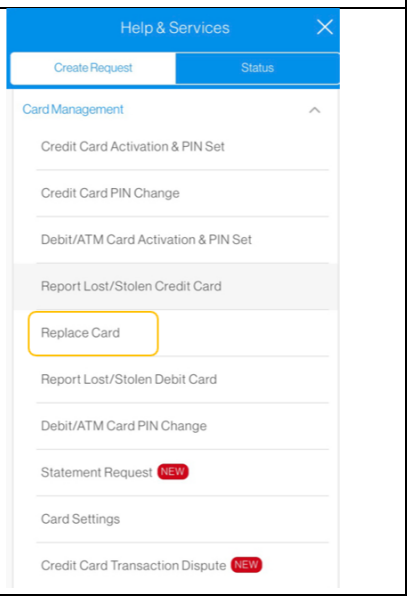
This function allows users to request for Credit Card replacement for those cards which were blocked before due to Lost or Stolen or Captured in ATM reasons, but not yet requested for a replacement

A. Where can these be found?

Step 1: Go to “Help & Services” on the main menu

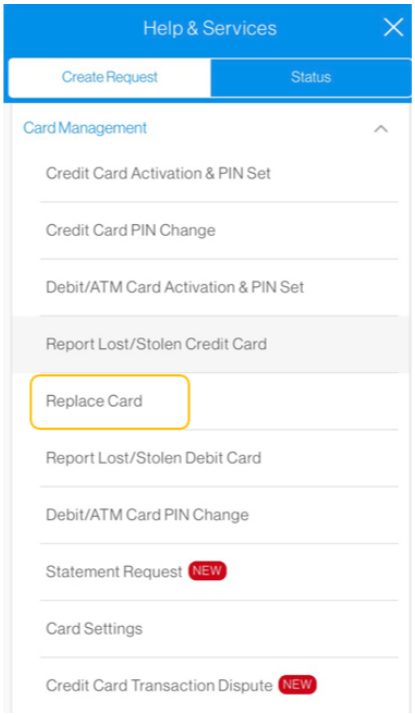
Online Banking	SC Mobile
	

Step 2: From “Help and Services” window, function can be found under “Card Management”

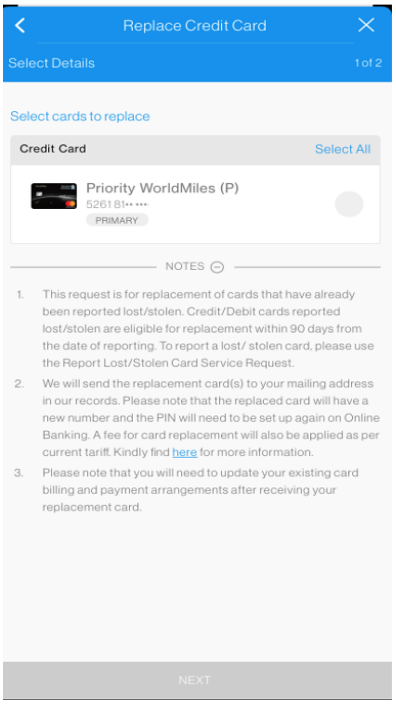
Online Banking	SC Mobile
	

B. How to use this feature?

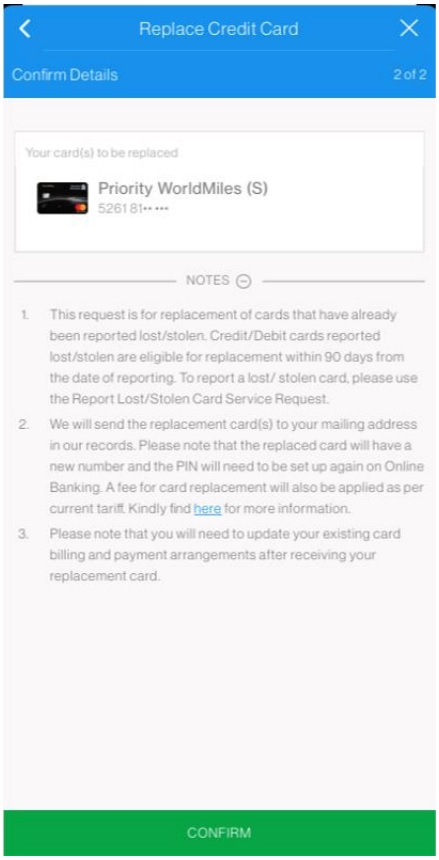
Step 1: Click on Replace Card menu



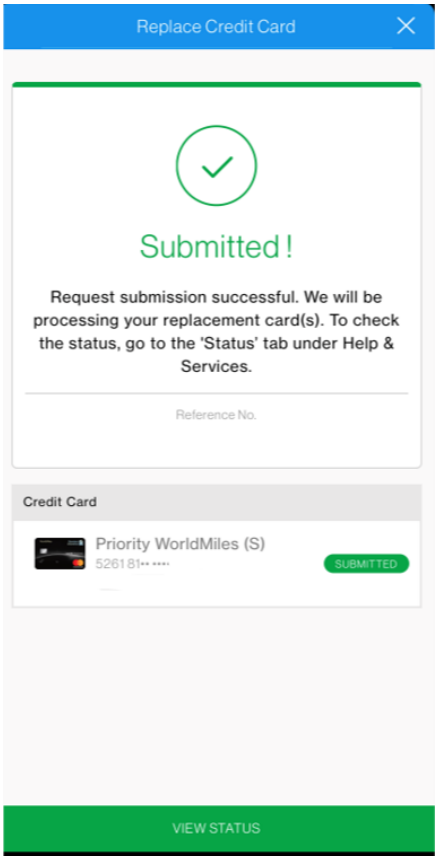
Step 2: Select card(s) to be replaced



Step 3: Confirm card(s) to be replaced



Step 4: Receive acknowledgement



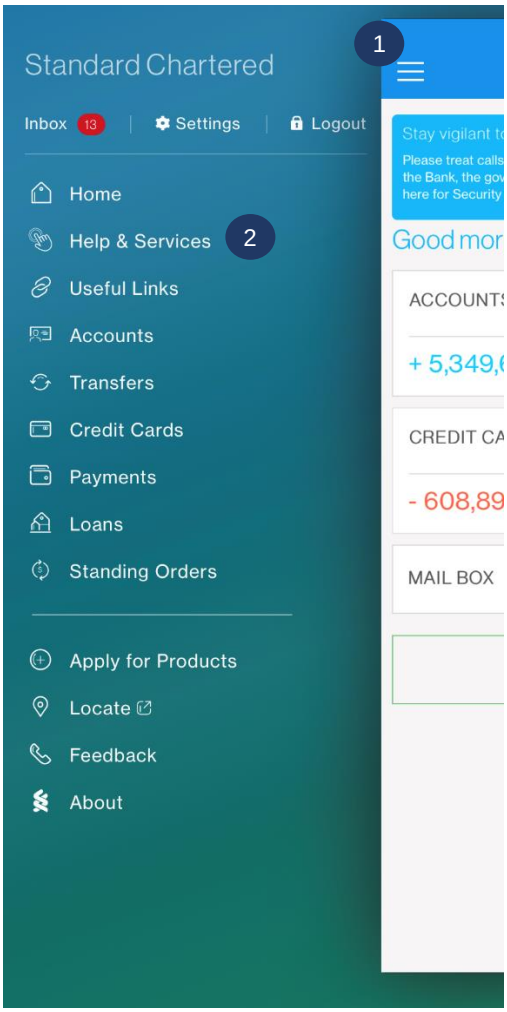
Note:

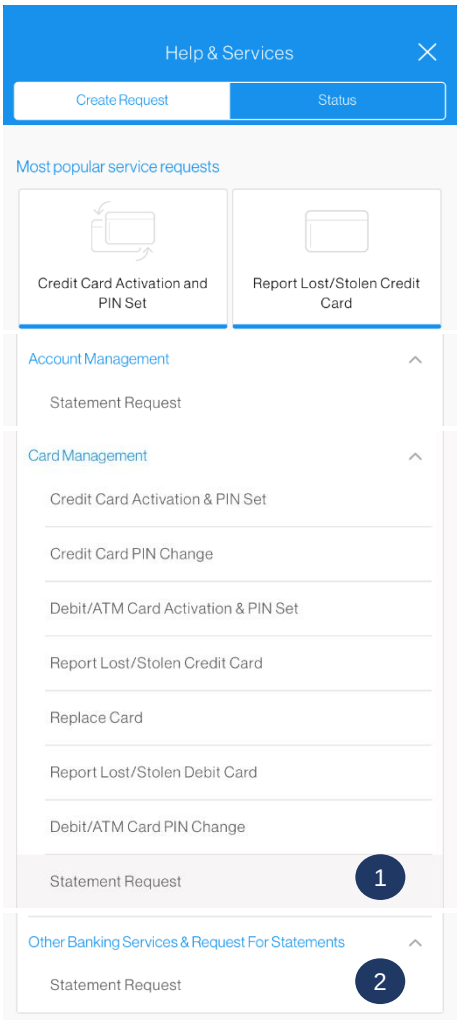
- Card replacement fees & charges will be applied if any.
- A new card will be automatically issued and delivered to client.

4.8. Credit Card Statement Request

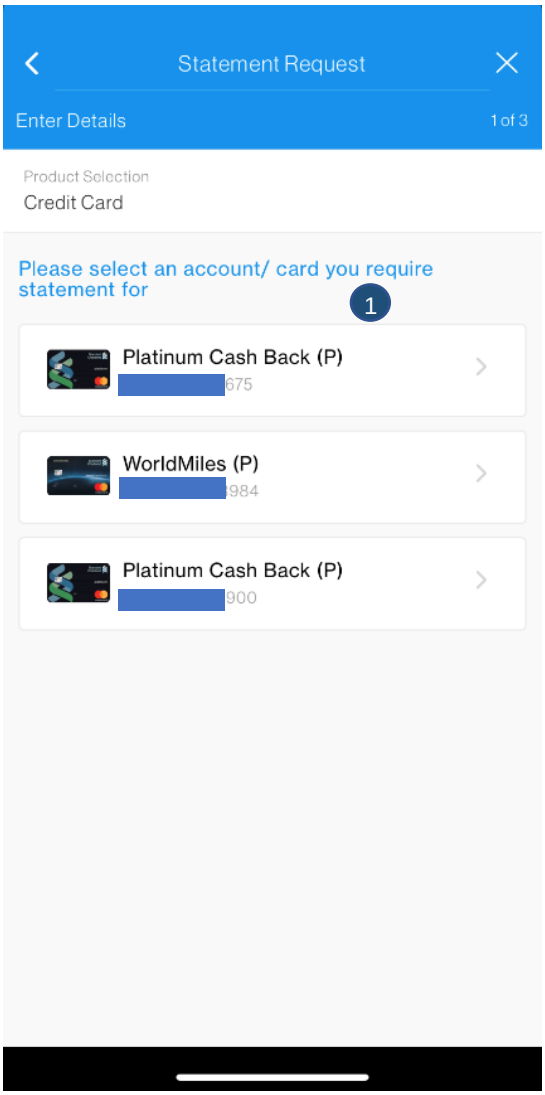
This function allows user to request an ad-hoc Credit Card Statement (for the last 1 year).

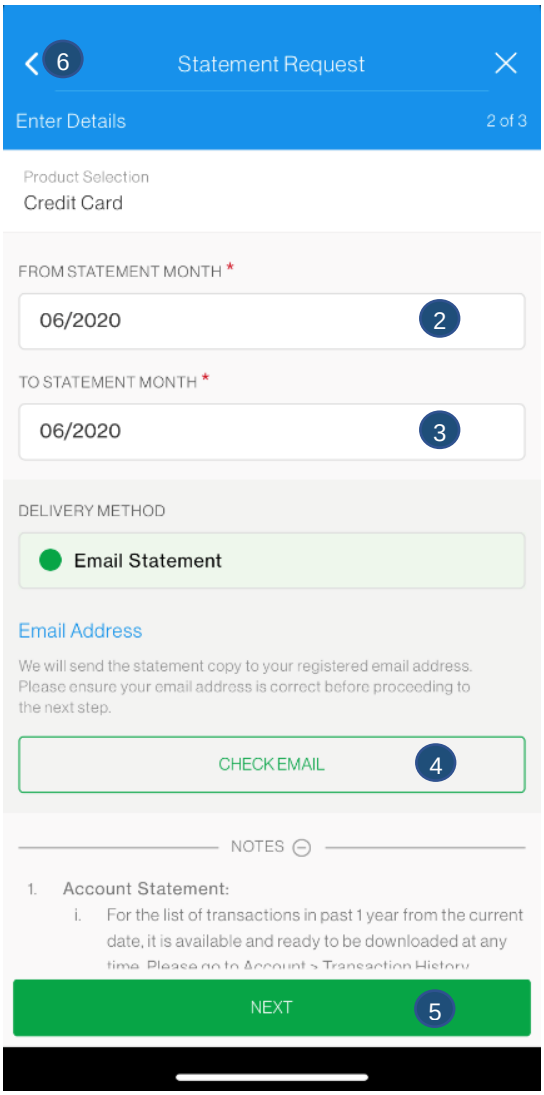
Step 1:	Step 2:
Login to I-banking account go to **Help & Services**	Select Statement Request under '**Card Management**' or '**Other Banking Services & Requests for Statements**'





Step 3: select Card number	Step 4: input date range





Select Credit Card from displayed list ❶.

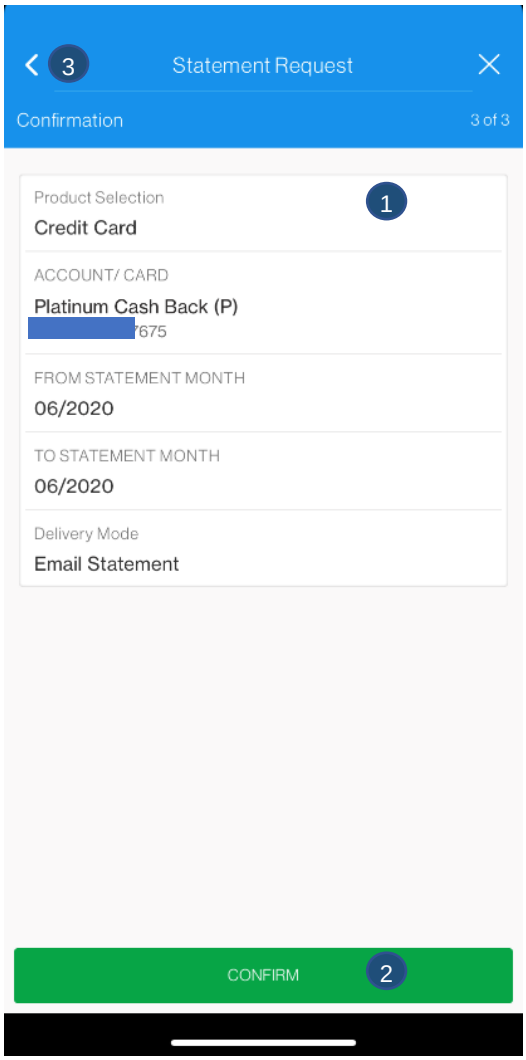
Enter date range in ❷ and ❸.

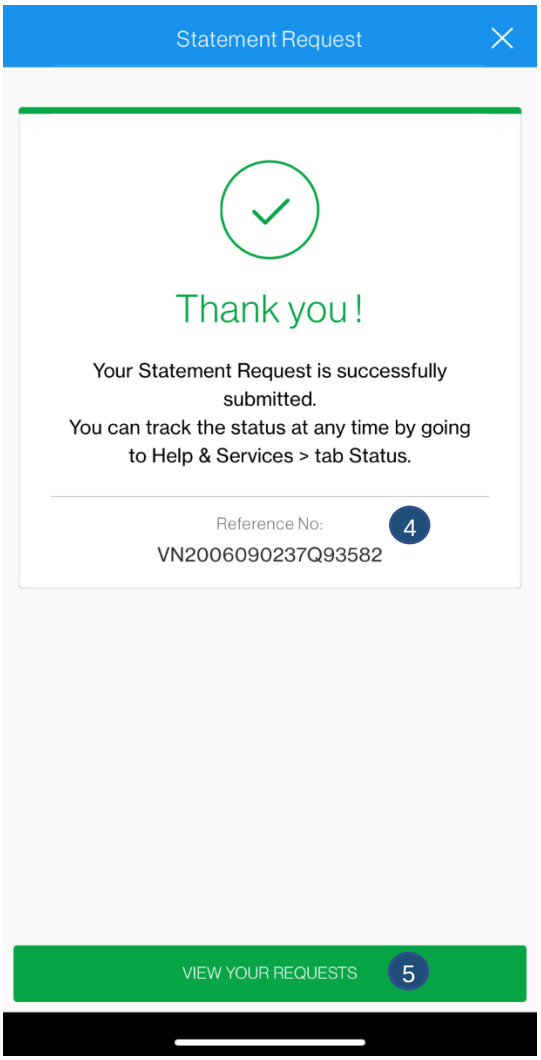
Statement will be sent to registered email address, click ❹ to view detail.

Select ❺ to go to next step.

If you wish to go back to select another card, select ❻.

Step 5: review before submitting	Step 6: request is submitted





Detail is displayed on screen ❶

To submit the request, click❷.

If you wish to go back to previous step, click ❸.

Request is submitted with Reference number displayed on-screen ❹.

If you wish to view its status, click ❺View your requests or you can go to tab Status after closing this window.

4.9. Credit Card Confirmation Letter Request

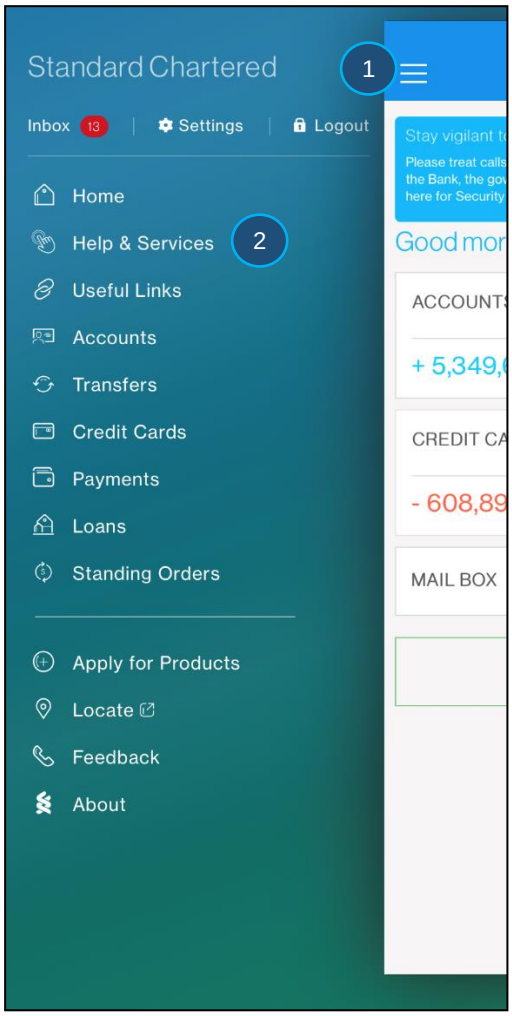
This service allows Credit Cardholders to request an ad-hoc Credit Card Confirmation Letter via i-banking (both Web browser version and SC Mobile Vietnam app).

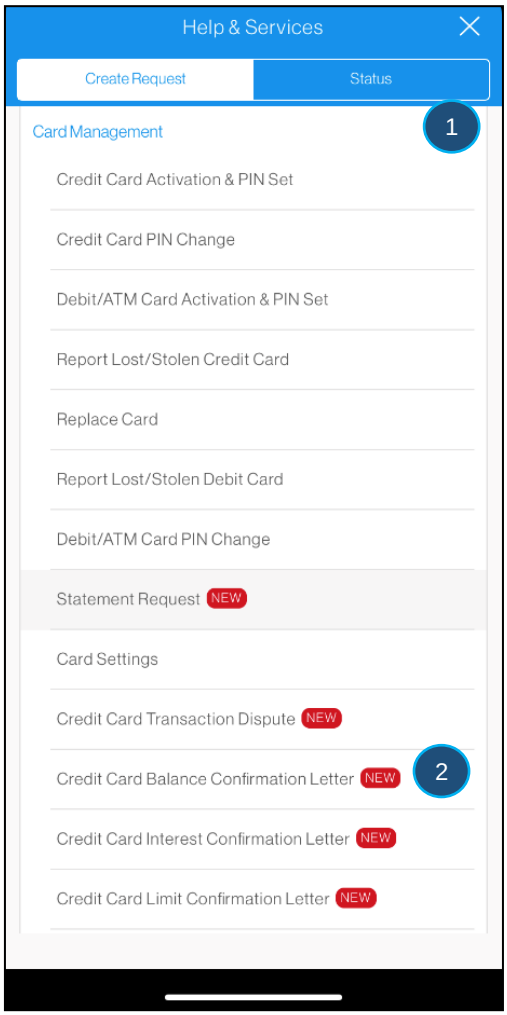
There are 05 letter types that credit cardholder can request, including:

1. Credit Card Balance confirmation letter
2. Credit Card Interest confirmation letter
3. Credit Card Limit confirmation letter
4. Credit Card Loan group confirmation letter
5. Credit Card Payment history letter

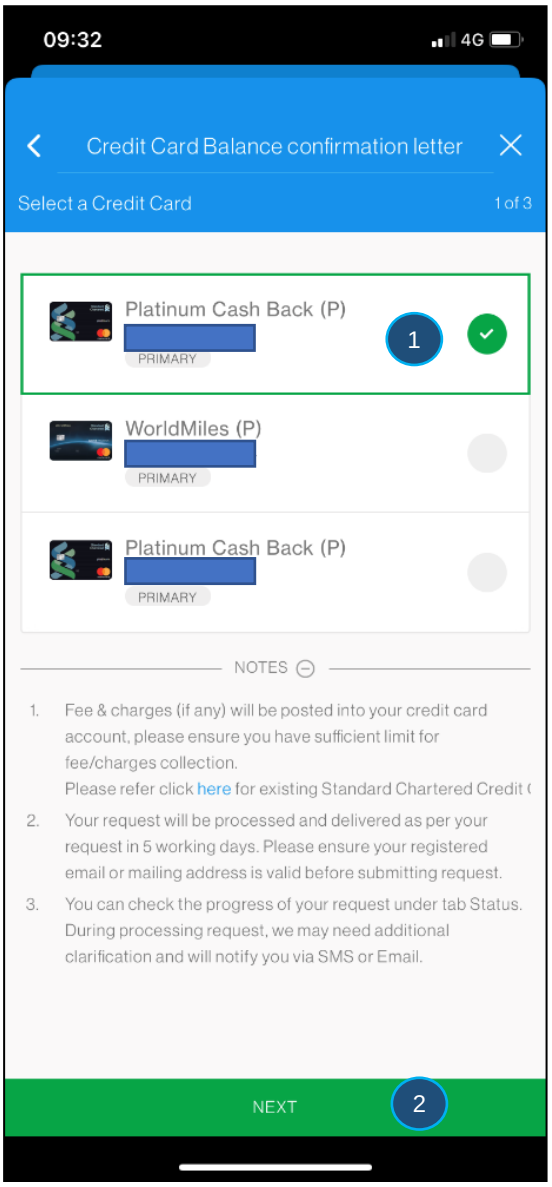
During proceeding, the bank can directly connect with credit cardholder to collect additional information, by sending a message on i-banking. Upon receiving notification from the bank, cardholder can respond directly on the same platform (ibanking) without calling to Client Care or coming to the branch.

Step 1 Login to I-banking > go to Help & Serivces	Step 2 Select letter type under Card Management

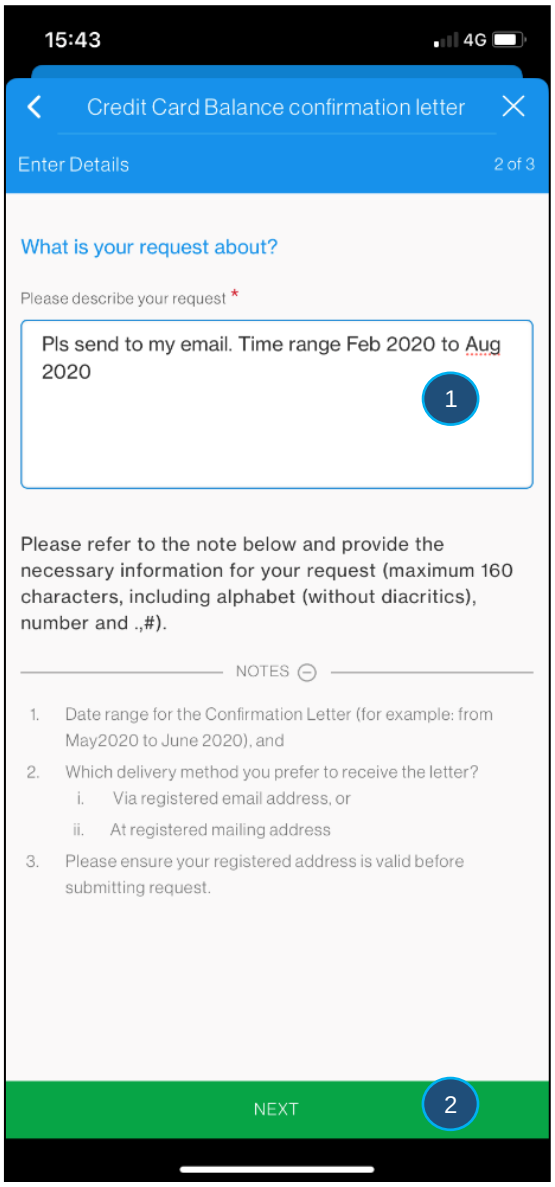




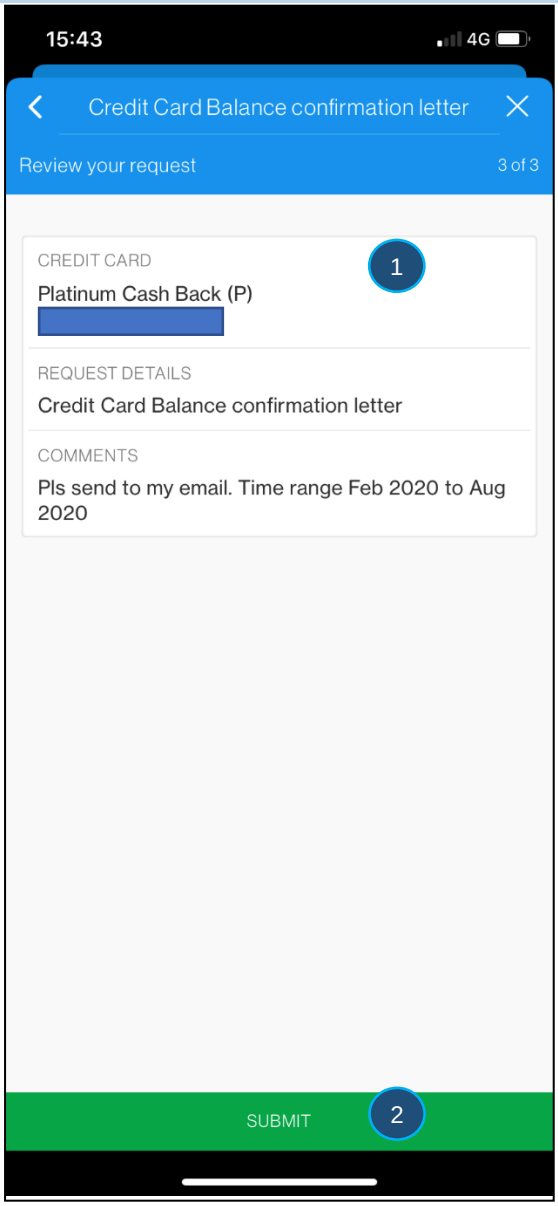
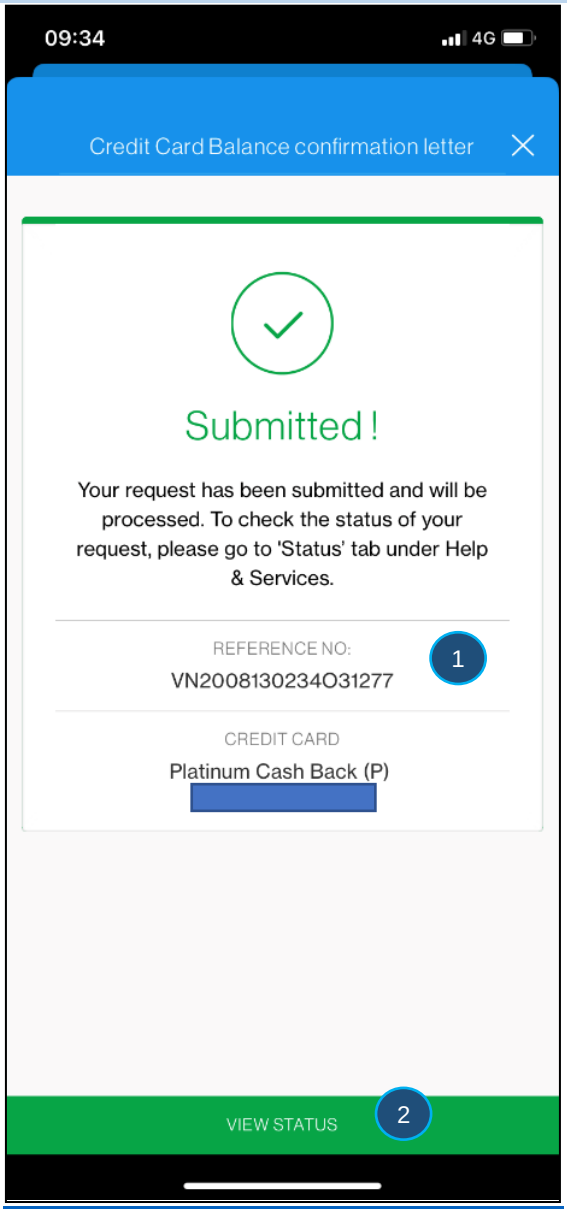
Step 3 Select card number	Step 4 Select letter type under Card Management



- Select Card number at (1)
- Click (2) to go to next page



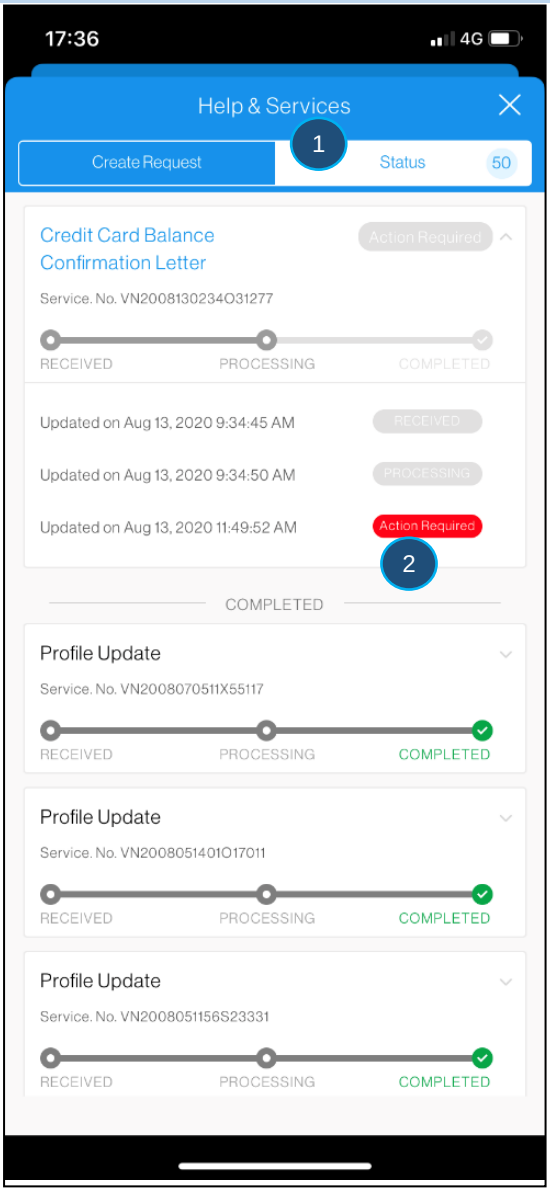
- Provide Date range and Delivery method in text box (1)
- Click (2) to go to next step

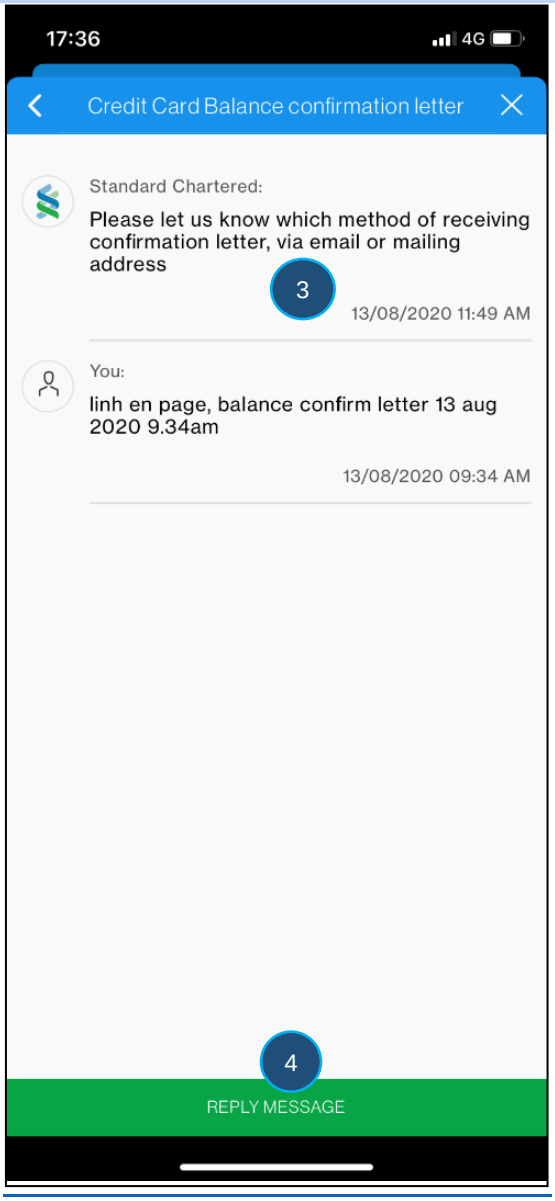
Step 5 Review before submitting request	Step 6 Submit request successfully
	
• Details are displayed on screen at (1) • Click (2) to submit the request	• Request is submitted with Reference No. • To view status of the request, click (2)

Respond to bank's query:

We may need you to provide additional information to proceed your request. In such case, the bank will send you a message on I-banking. You can find the message under Help & Services > Status > click 'Action Required' on respective Service No and provide your response.

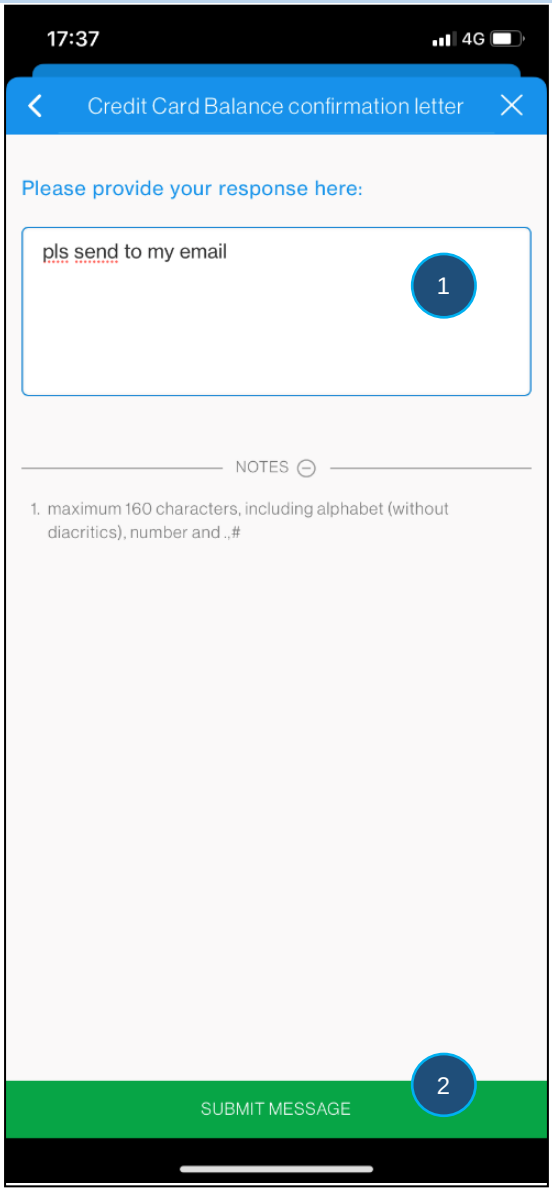
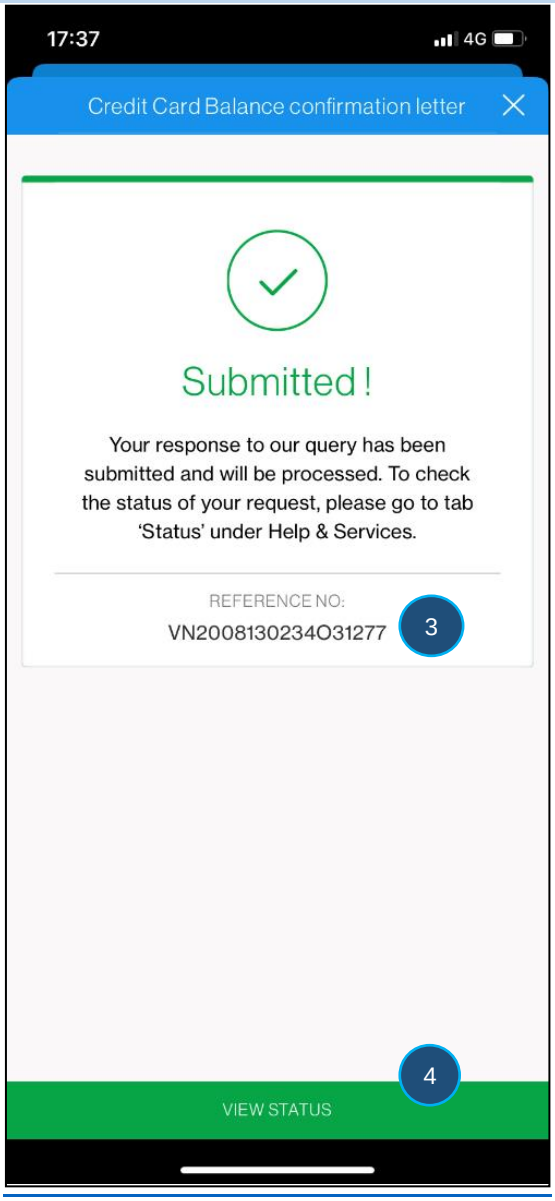
Step 1 Login to I-banking > Help & Services > Status	Step 2 View query sent to you





- Click (1) Status
- Go to respective Service No. (Reference No.) & click (2) Action Required

- Query will be displayed on screen at (3)
- Select (4) to respond

Step 3 Review before submitting request	Step 6 Submit request successfully
	
• Input your response in (1) • Click (2) to submit your response	• Response is submitted (3) • To view status of the request, click (4)

4.10. Loan Confirmation Letter Request

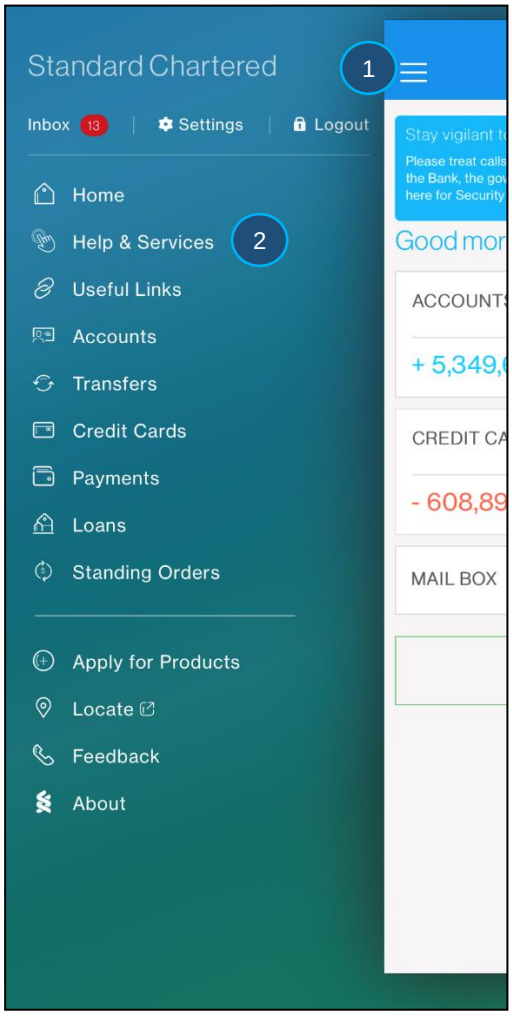
This service allows Loan account holders to request an ad-hoc Loan Confirmation Letter via i-banking (both Web browser version and SC Mobile Vietnam app).

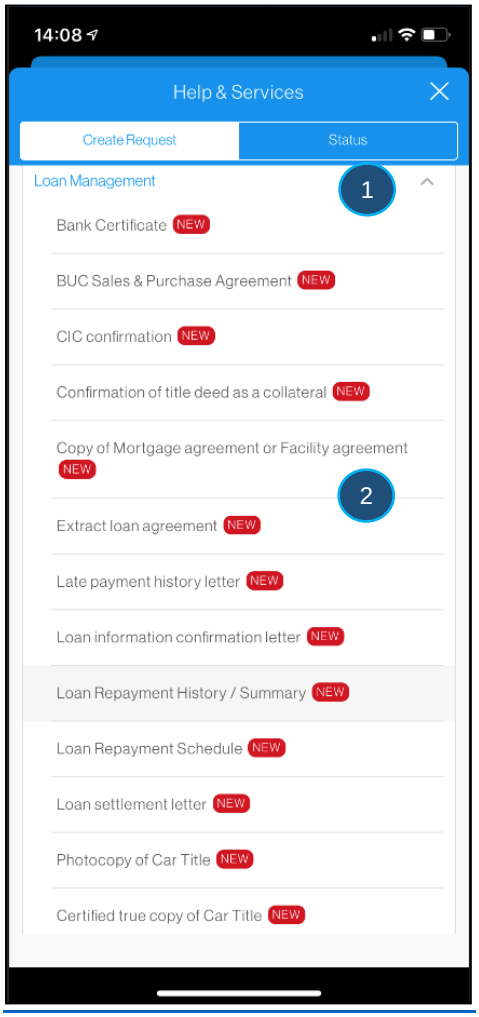
There are 14 letter types that you can request, including:

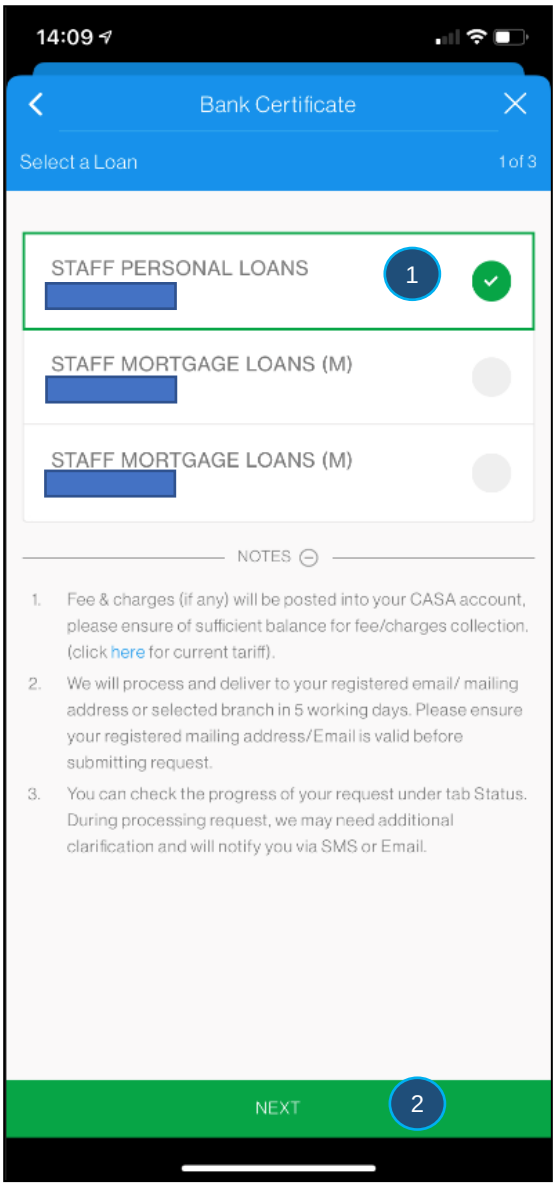
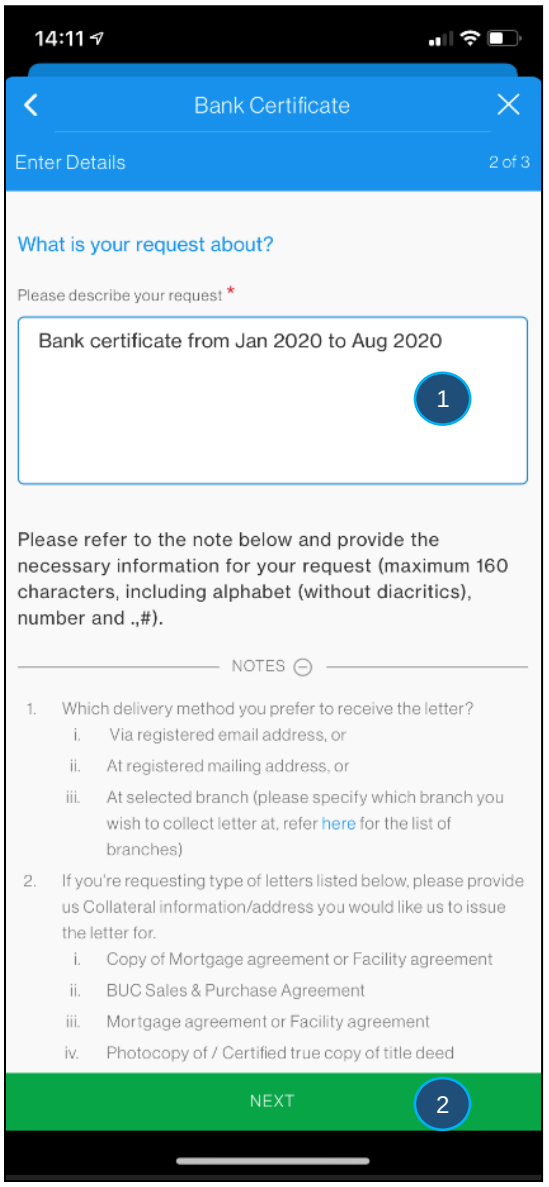
1. Certified true copy of Car Title
2. Photocopy of title deed/ car title
3. Bank Certificate
4. CIC confirmation
5. Late payment history letter
6. Loan information confirmation letter
7. Loan repayment history / summary
8. Loan repayment schedule
9. Loan settlement letter
10. BUC Sales & Purchase Agreement
11. Confirmation of title deed as a collateral
12. Copy of Mortgage/Facility agreement
13. Certified true copy of title deed
14. Extract loan agreement

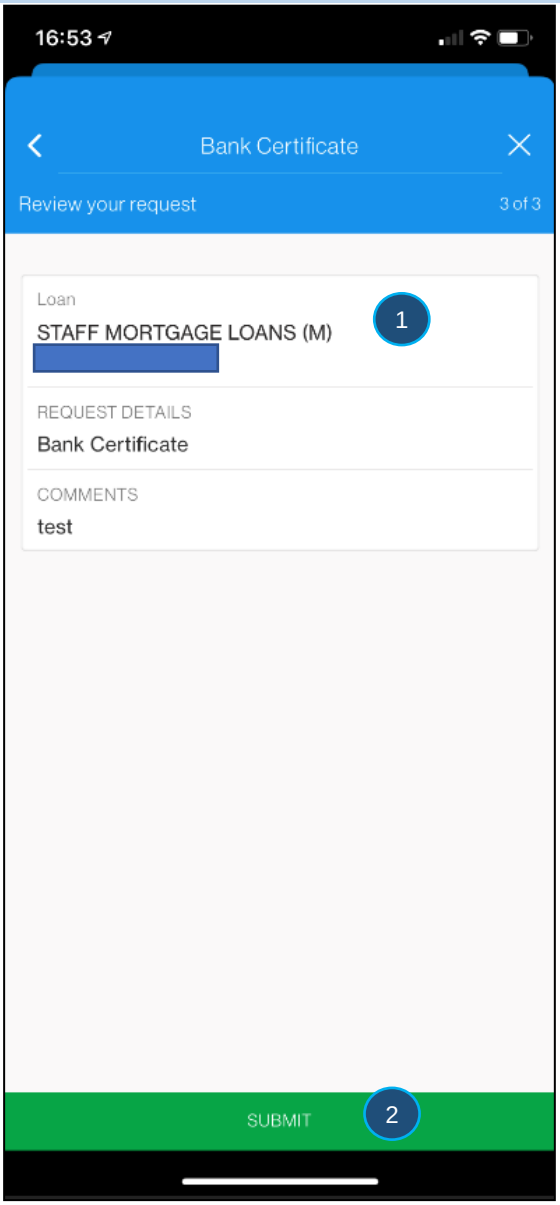
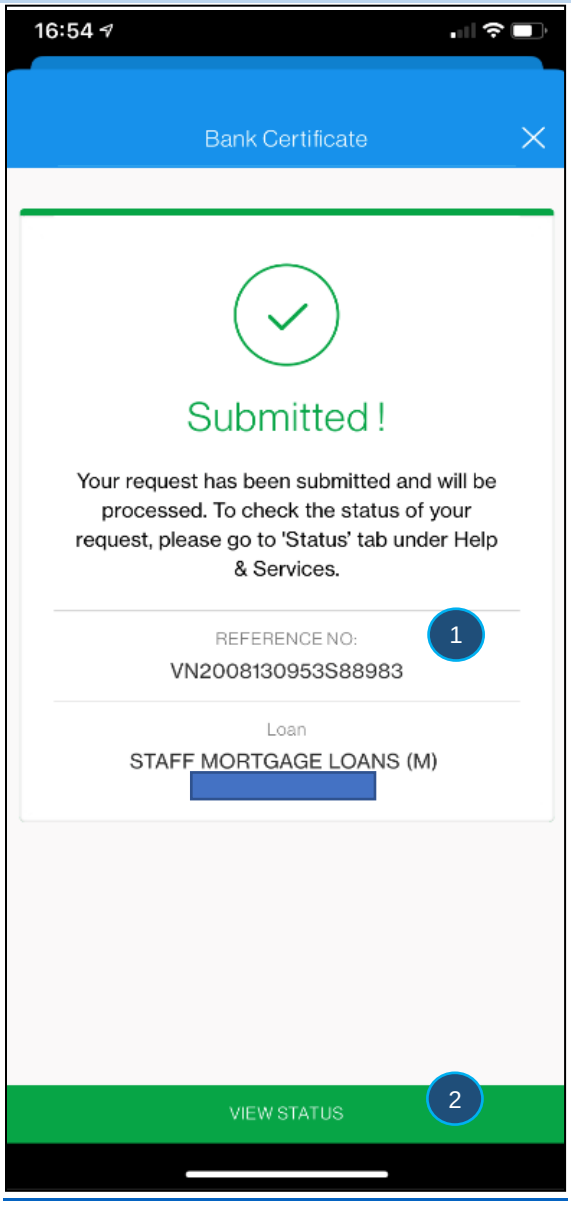
During proceeding, the bank can directly connect with loan account holder to collect additional information, by sending a message on i-banking. Upon receiving notification from the bank, loan account holder can respond on the same platform (I-banking) without calling to Client Care or coming to the branch.

Step 1 Login to I-banking > go to Help & Serivces	Step 2 Select letter type under Loan Management





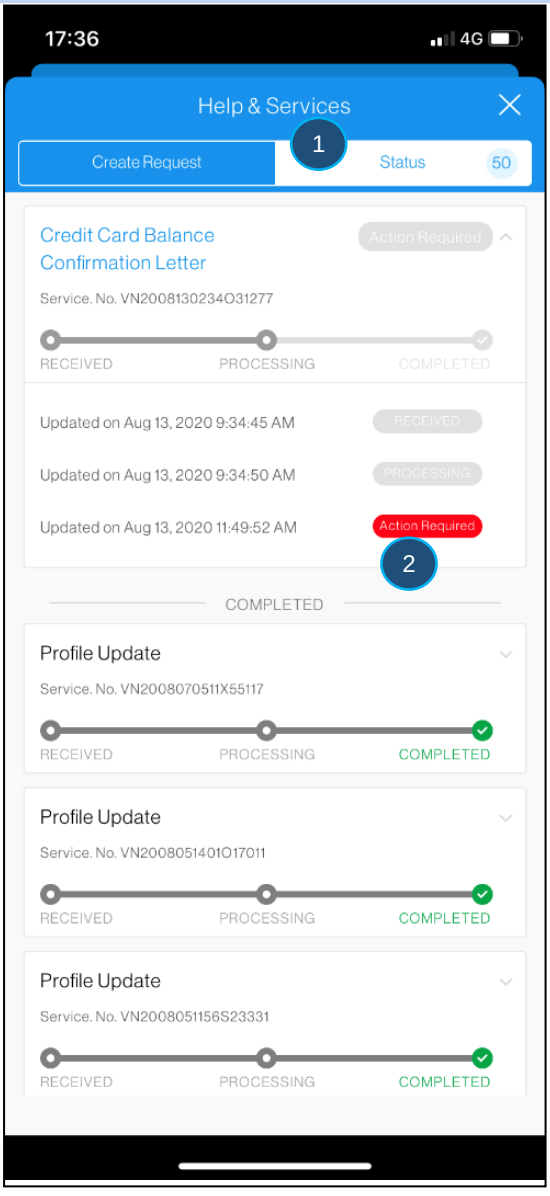
Step 3 Select Loan account number	Step 4 Select letter type under Card Management
	
• Select Loan number at (1) • Click (2) to go to next page	• Provide required information (as instruction provided in NOTES section) in text box (1) • Click (2) to go to next step

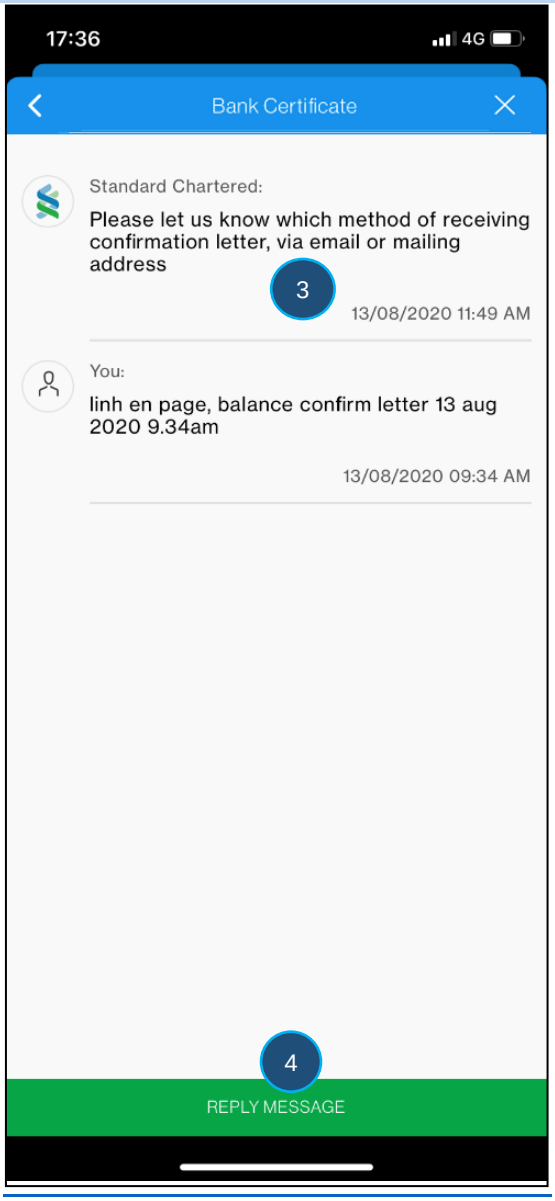
Step 5 Review before submitting request	Step 6 Submit request successfully
	
• Details are displayed on screen at (1) • Click (2) to submit the request	• Request is submitted with Reference No. • To view status of the request, click (2)

Respond to bank's query:

We may need you to provide additional information to proceed your request. In such case, the bank will send you a message on I-banking. You can find the message under Help & Services > Status > click 'Action Required' on respective Service No and provide your response.

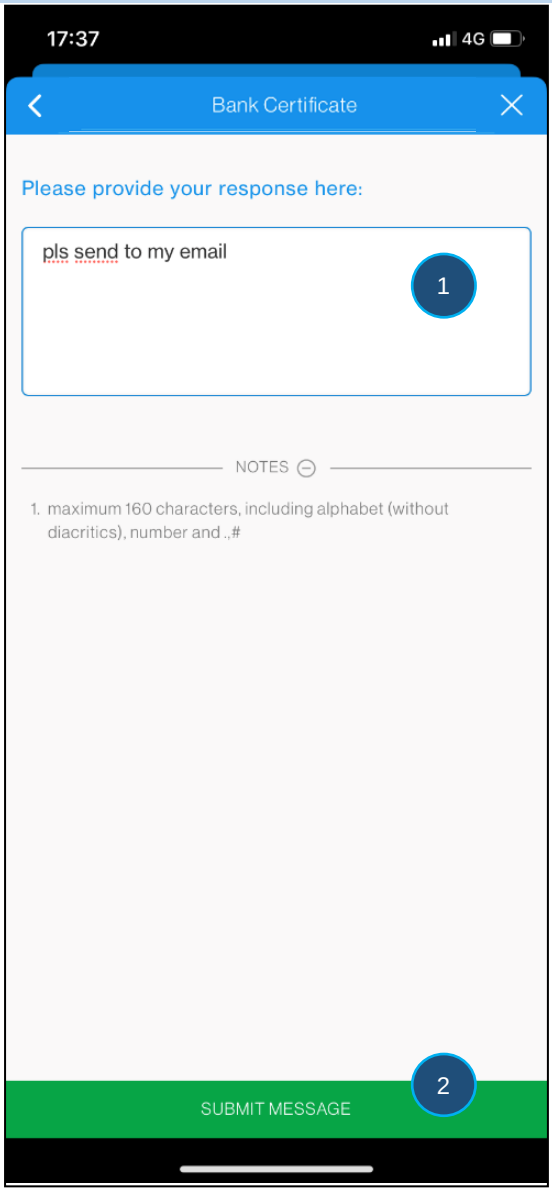
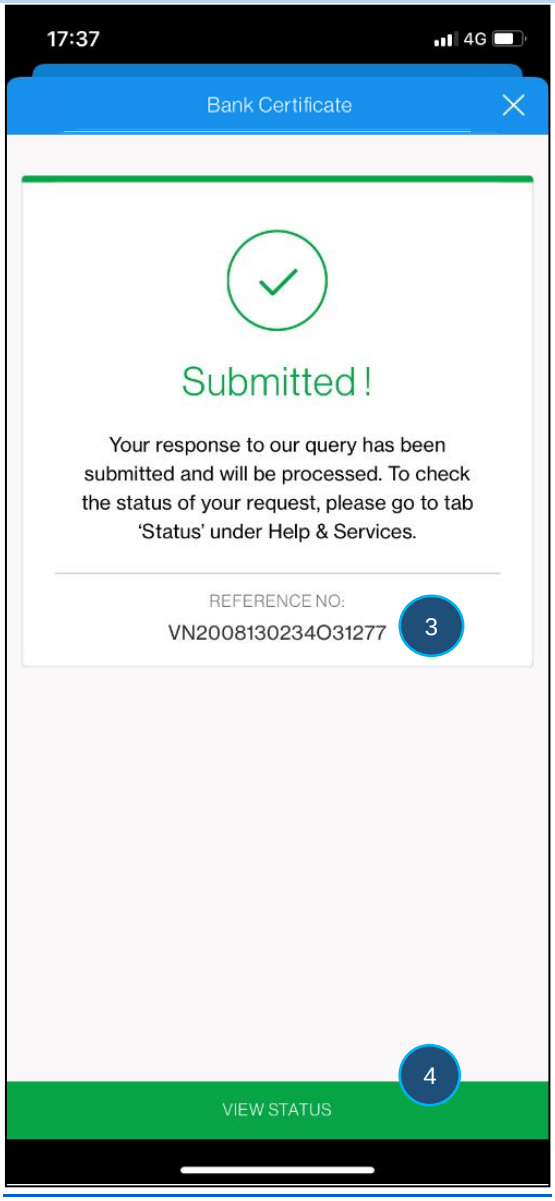
Step 1 Login to I-banking > Help & Services > Status	Step 2 View query sent to you





- Click (1) Status
- Go to respective Service No. (Reference No.) & click (2) Action Required

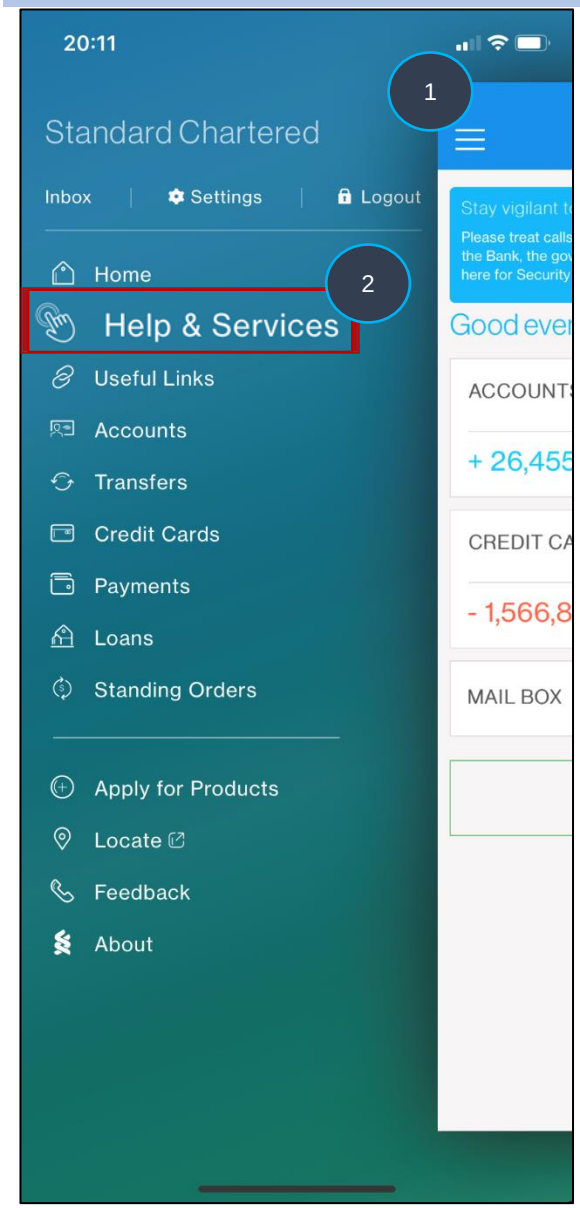
- Query will be displayed on screen at (3)
- Select (4) to respond

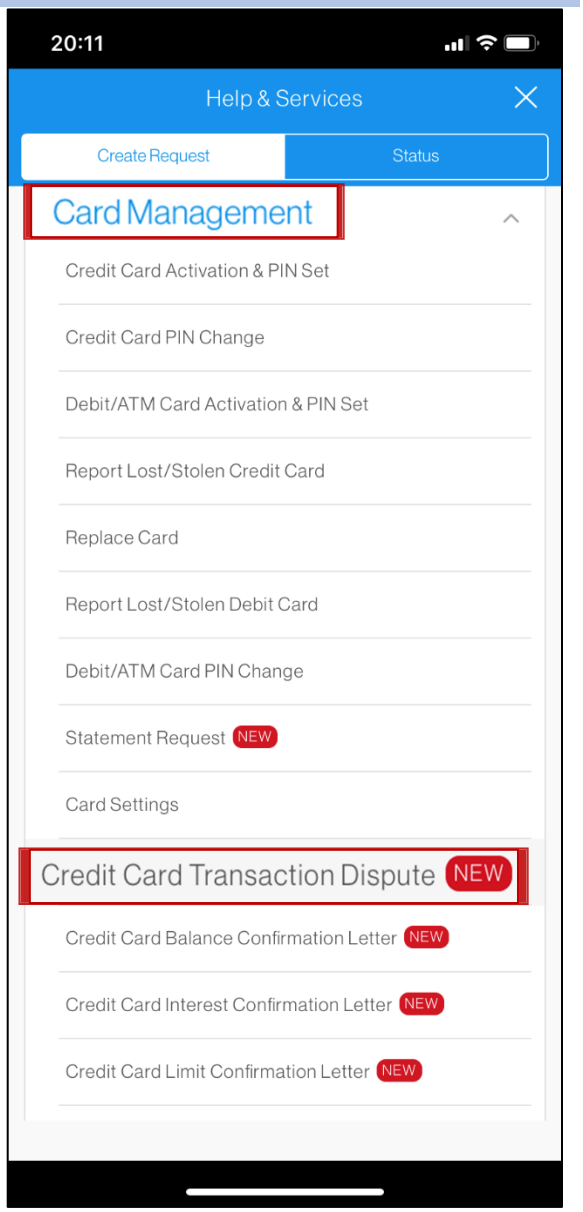
Step 3 Review before submitting request	Step 6 Submit request successfully
	
• Input your response in (1) • Click (2) to submit your response	• Response is submitted (3) • To view status of the request, click (4)

4.11. Credit Card Transaction Dispute

This function allows Credit Cardholder to submit a Dispute Request via Internet Banking (inclusive of web version or SC Mobile Vietnam App) without calling to Client Care Center or coming to branch.

Login to I-banking > Menu icon > Help & Services	**Go to "Card Management"** >select "Credit Card Transaction Dispute

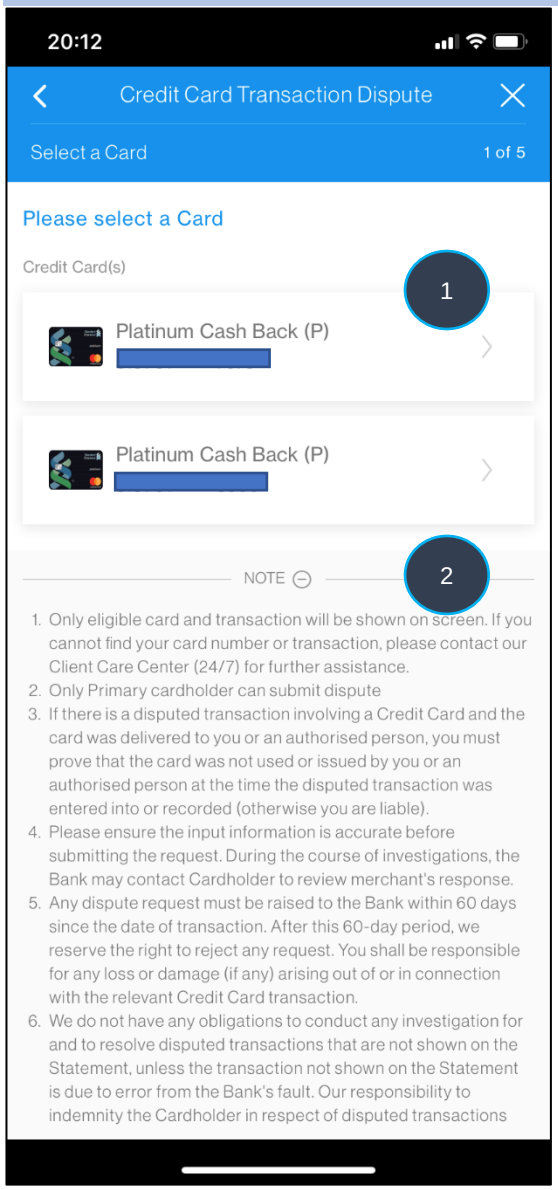


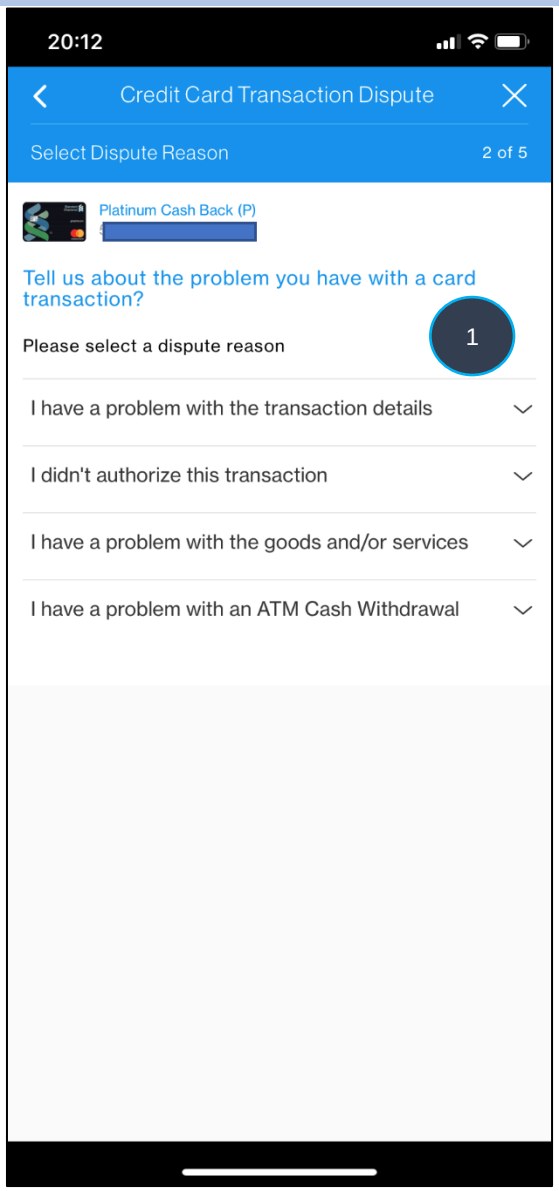


Step 1: select card number

- ✓ (1) Select a card number you wish to send dispute
- ✓ Please refer to (2) for Important NOTE before sending a dispute

Step 2: select a dispute reason





Step 3: select transaction(s)

- ✓ List of eligible transactions is shown on screen (1). Please select respective transaction(s) by click into the transaction.
- ✓ You may select up to 10 transactions per request
- ✓ Select (2) to go to next page

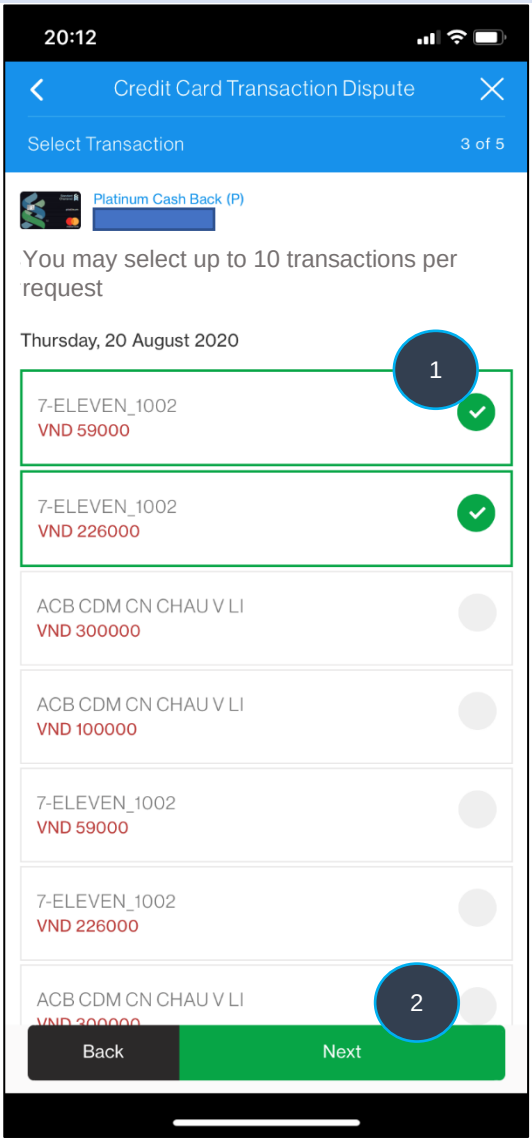
Step 4: provide supporting information

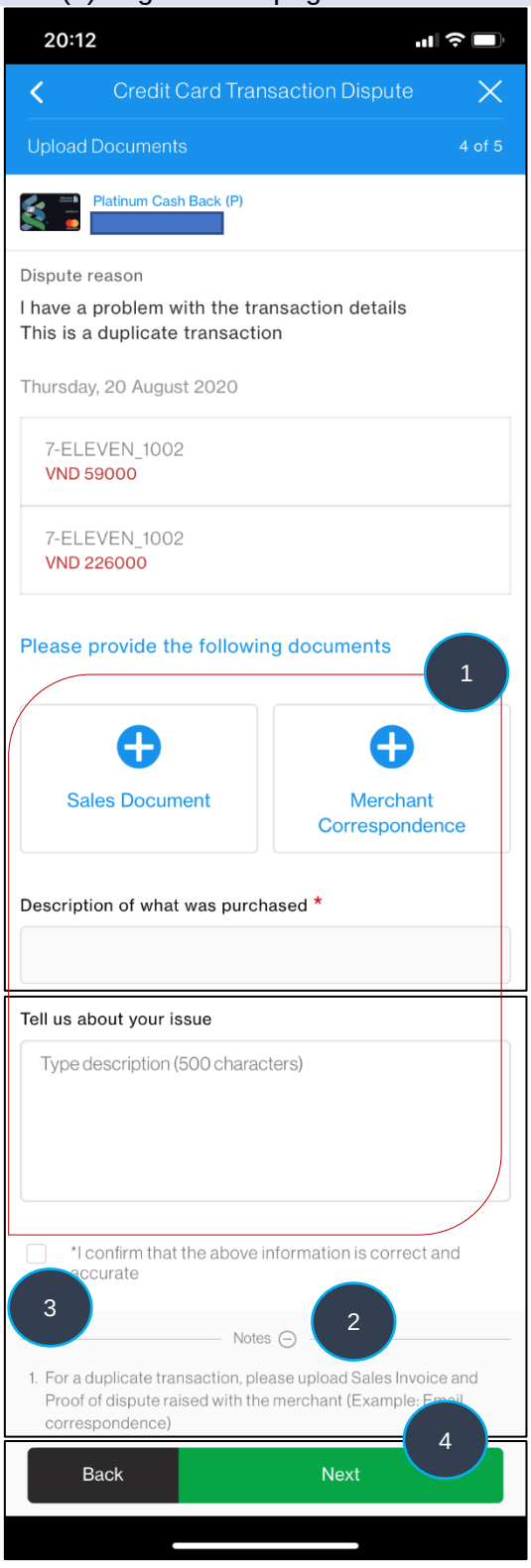
- ✓ Provide supporting information in (1)

Note:

- Depending on dispute reason that is selected, you are required to provide the necessary information.
- Please refer to (2) Notes for the instruction of supporting information.

- ✓ Provide your confirmation at (3)
- ✓ Click (4) to go to next page



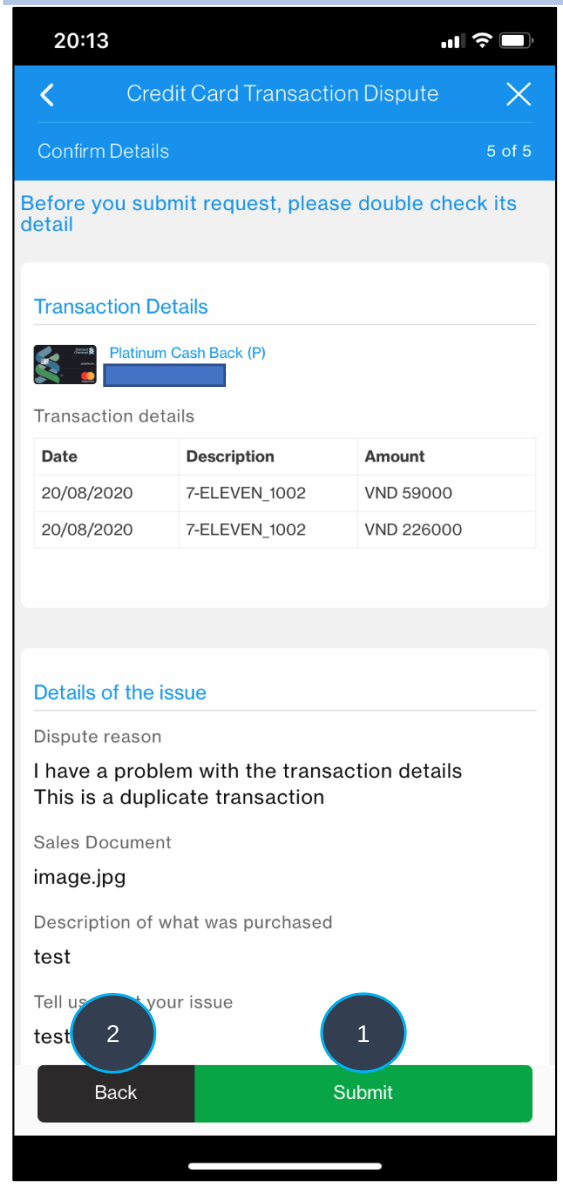


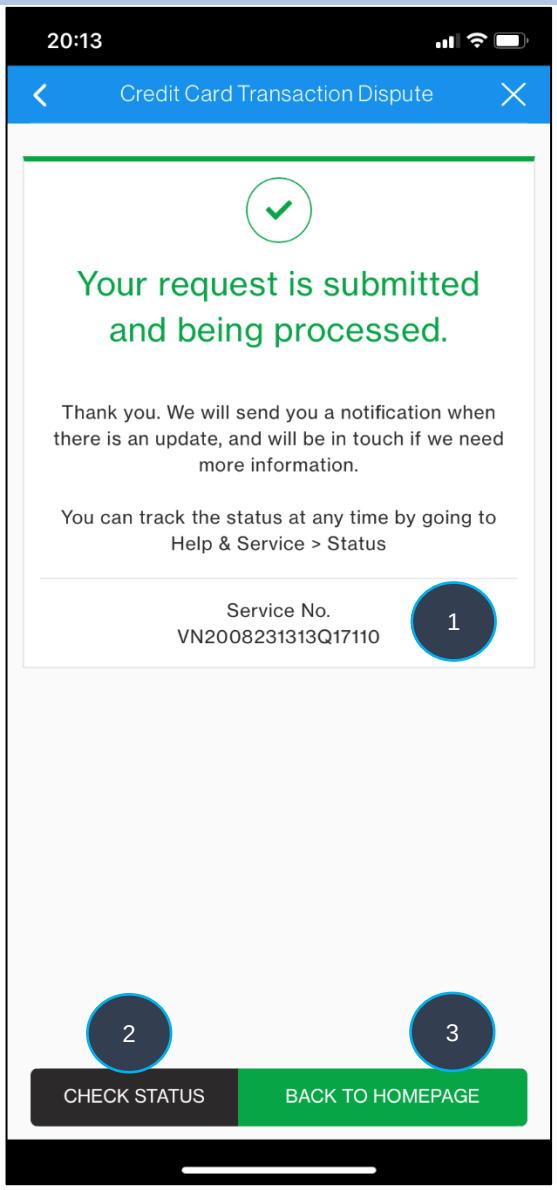
Step 5: review details before submitting

- ✓ Details of your dispute request are shown on screen. Please have a review and check before submitting.
- ✓ To submit request, select (1)
- ✓ If you wish to amend details, select (2) to go back to previous page.

Step 6: dispute request is submitted

- ✓ Your dispute request is submitted with reference number as shown at (1)
- ✓ To view its status, click (2) Check status
- ✓ To go to homepage, click (3)





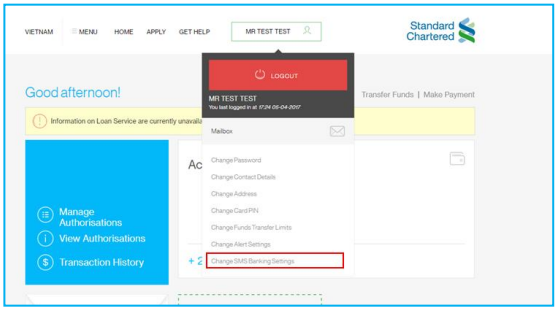
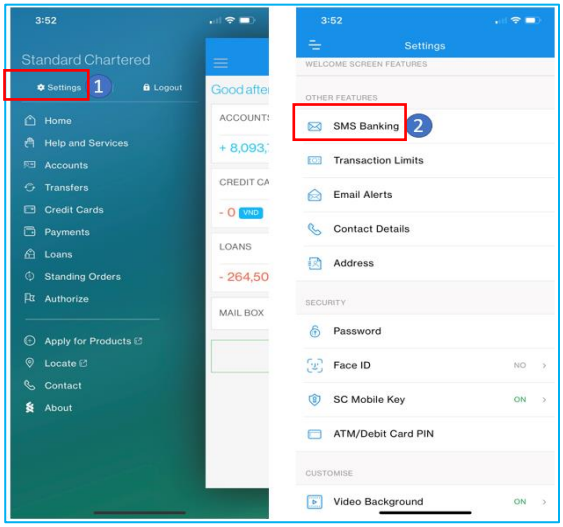
5. SMS Banking Settings

This function helps you to activate or config the SMS Banking which supports:

☑ SMS real-time alerts for every transaction

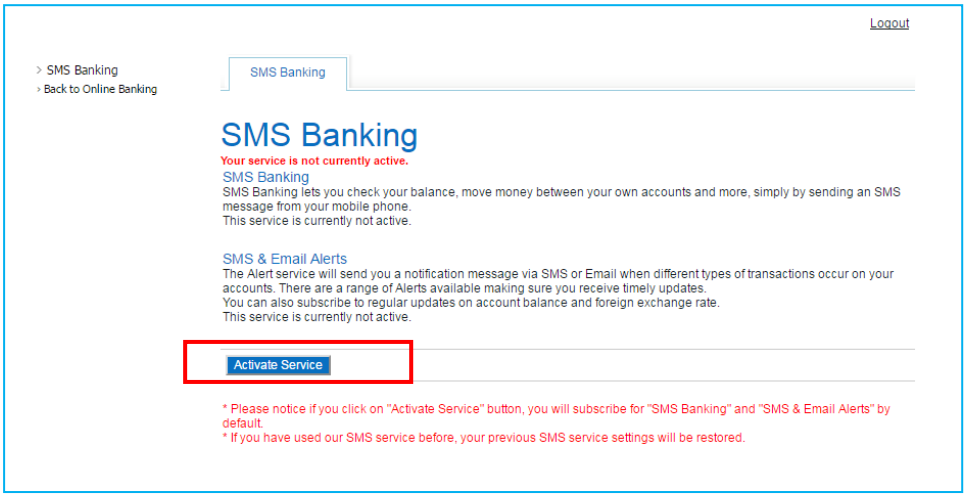
☑ Texting any time to check account balance & latest transactions

Click here to explore how to check account details via SMS Banking

On web browser	On SC Mobile App
	

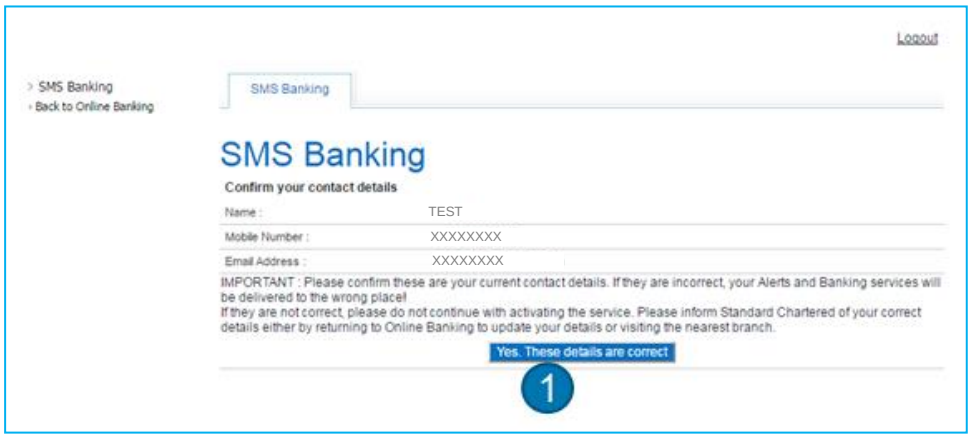
5.1. Activate SMS Banking

After choosing SMS Banking in the main menu, please choose **Activate service** in the next screen

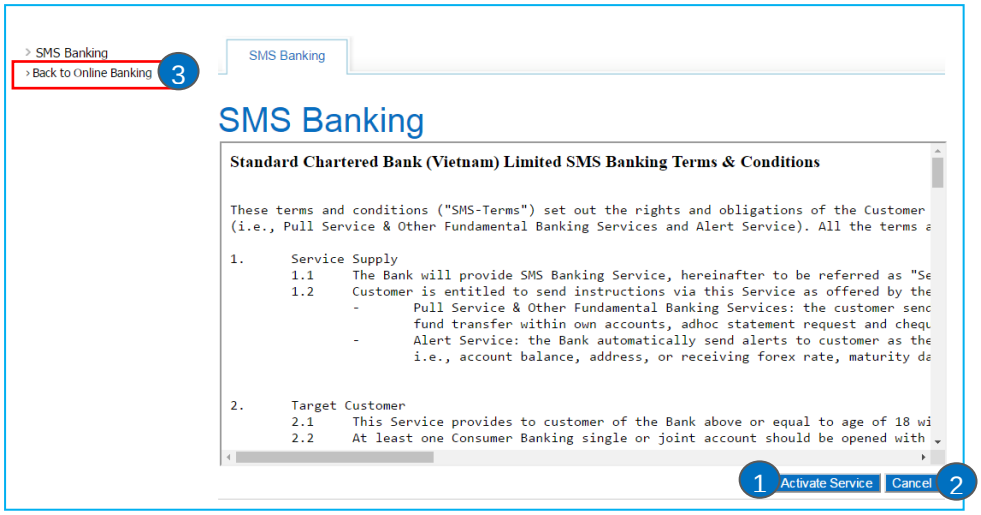


After requesting for activation, please check the phone number and email address carefully. Click on '**Yes. This is right information**'❶ if the information is right

Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.



After confirming of contact information, please read carefully the terms and conditions in the following screen.



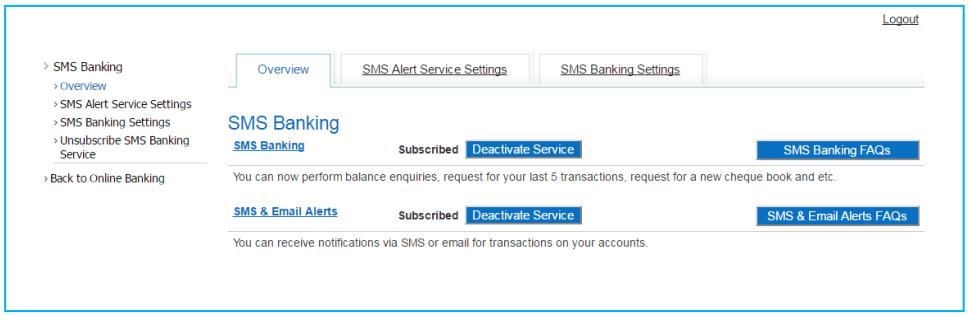
Explanation

❶ Click **Activate this service** to continue with registration.

❷ Click **Cancel** to cancel the process

❸ To get back to the main screen, please click **Back to Online Banking**

This screen below shows what happen if you register successfully

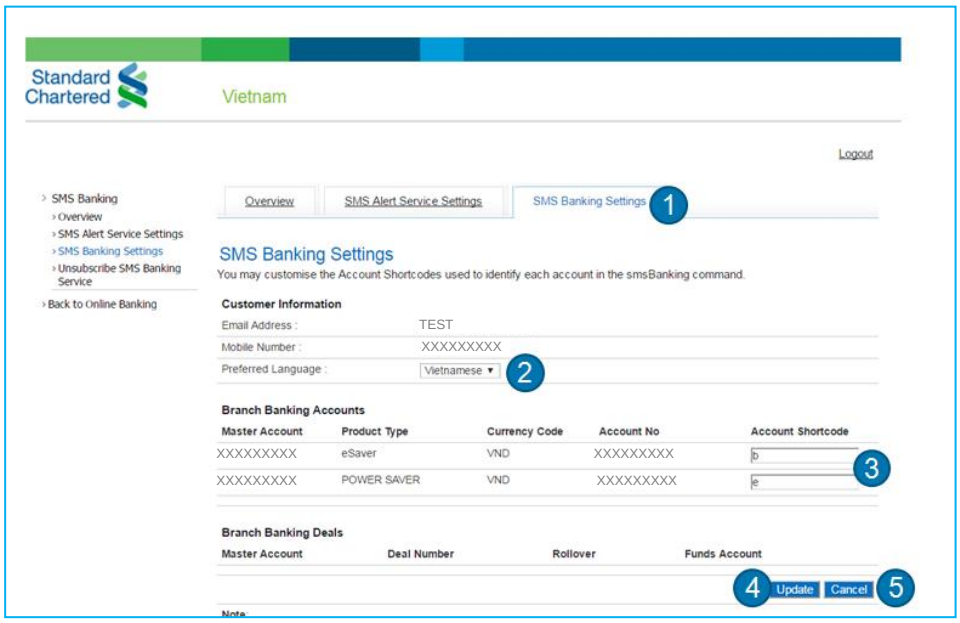


5.2. Customize SMS Banking Service

This function helps you to set up:

1- Language for all of the SMS Alerts for transaction on your account.
2- 'Account Short code' of each account. This code will be used in SMS banking in order to check balance or the earliest transactions

Click here to explore how to check account details via SMS Banking



Explanation

❶ Choose **SMS Banking Setting**s tab

❷ Choose the preferred language for SMS Alert

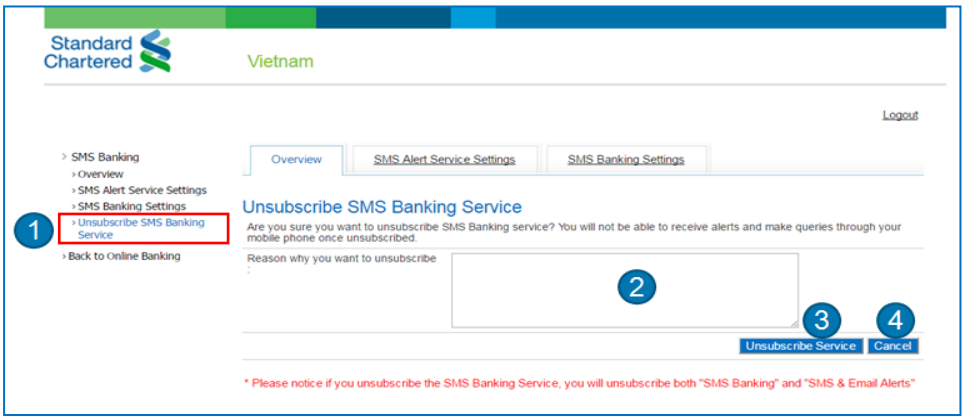
❸ Input the account Short Code, maximum 4 characters and special characters are not allowed

❹ Click **Update** to update the change

❺ Click **Cancel** to cancel the request

5.3. Deactivate SMS Banking Services

To Unsubscribe the services, please follow the below instruction



Explanation

❶ Choose **Unsubscribe the SMS Banking Service**.

❷ We are so sorry to know that you wish to unsubscribe our services. Please tell us the reason why you want to do that.

❸ Click **Unsubscribe Service** to confirm

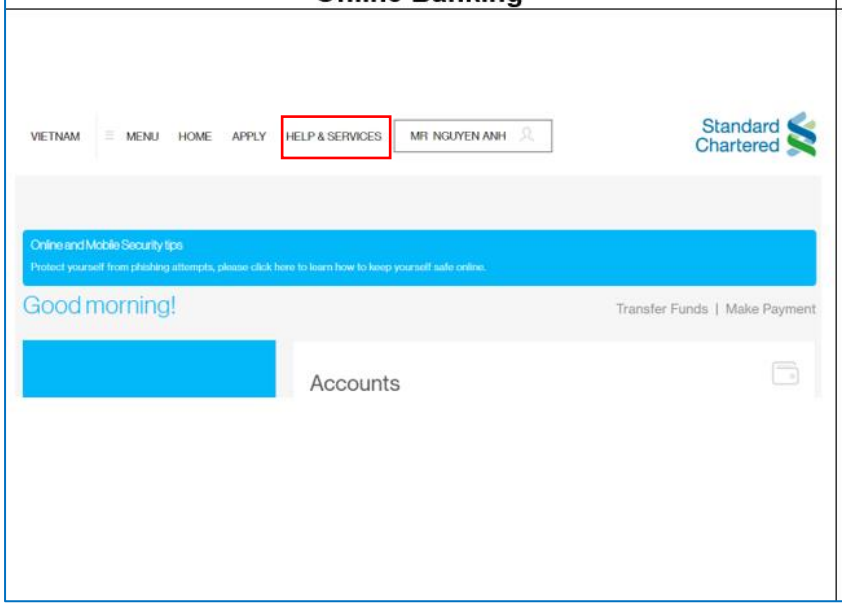
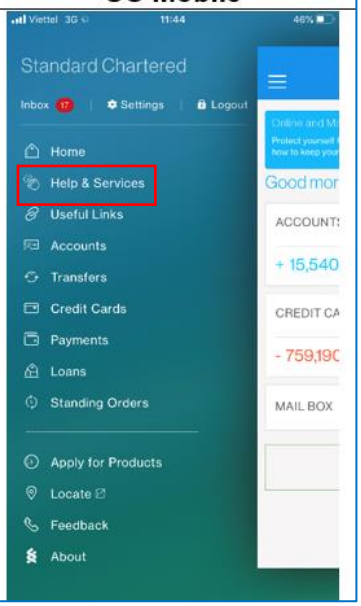
❹ Click **Cancel** to cancel the request.

6. Profile Update (Personal Details)

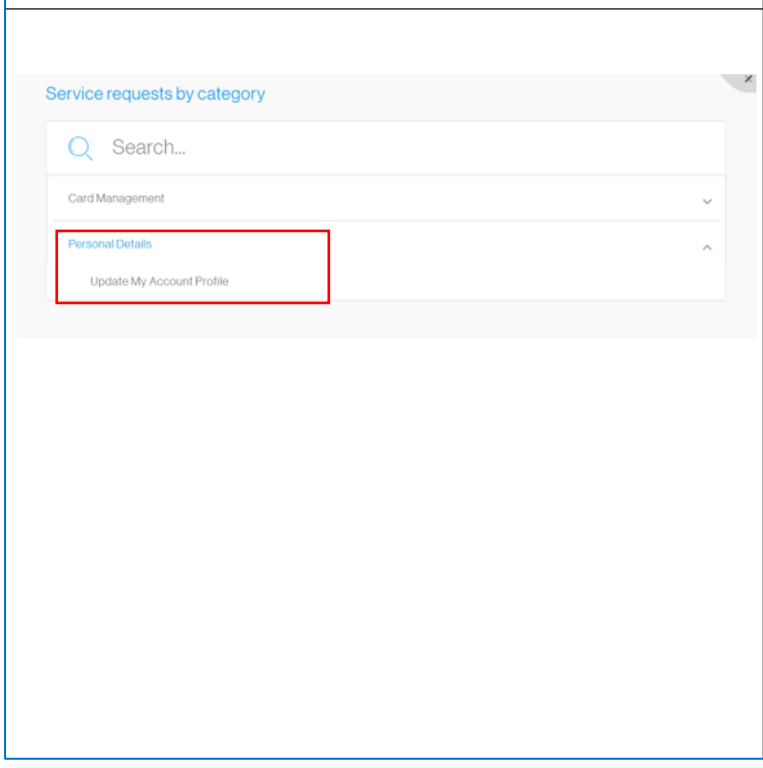
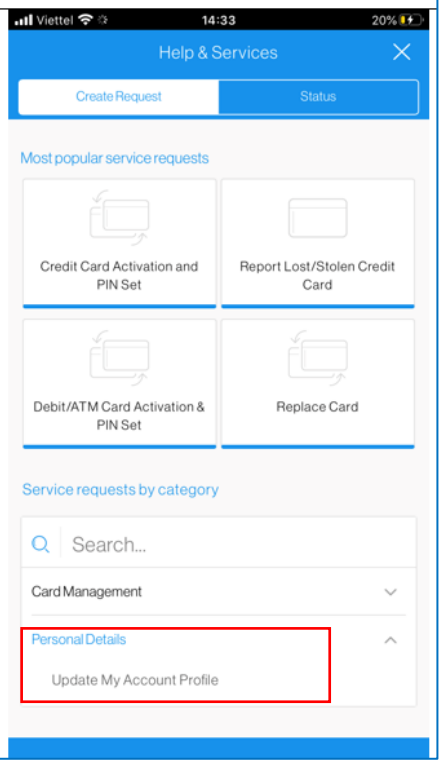
6.1. Update my Account profile

A. Where can this be found?

Step 1: To access the function: Go to "**Help & Services**" on the main menu

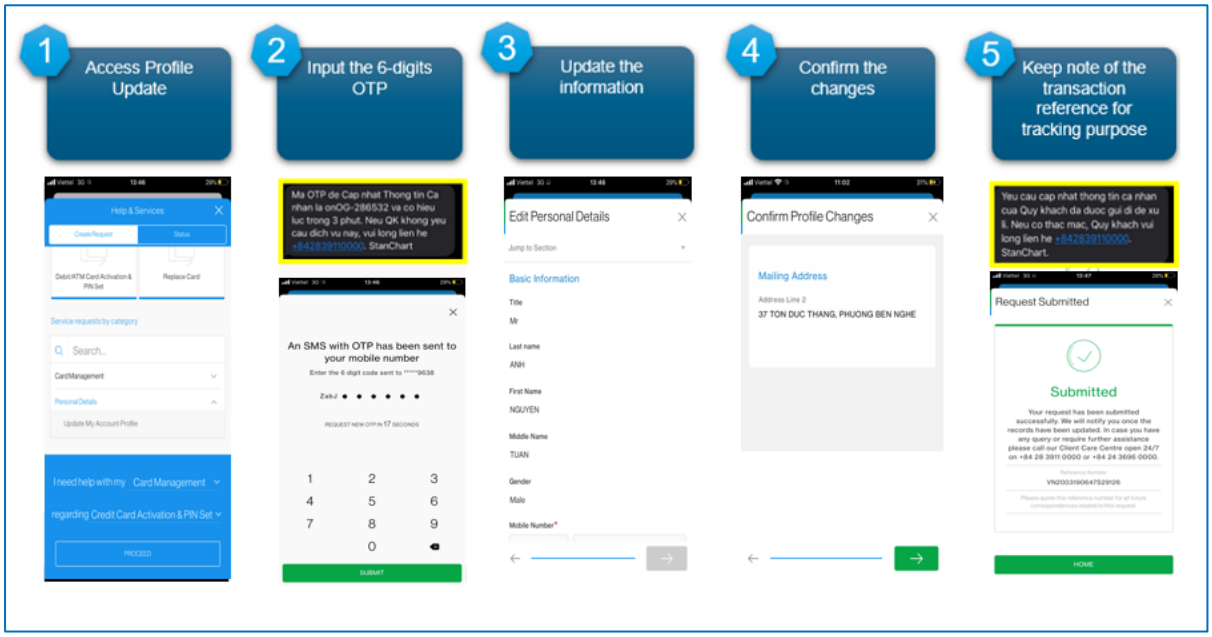
Online Banking	SC Mobile
	

Step 2: From "Help and Services" window, find "**Update My Account Profile**":

Online Banking	SC Mobile
	

B. How to use this feature?

Follow the steps below:



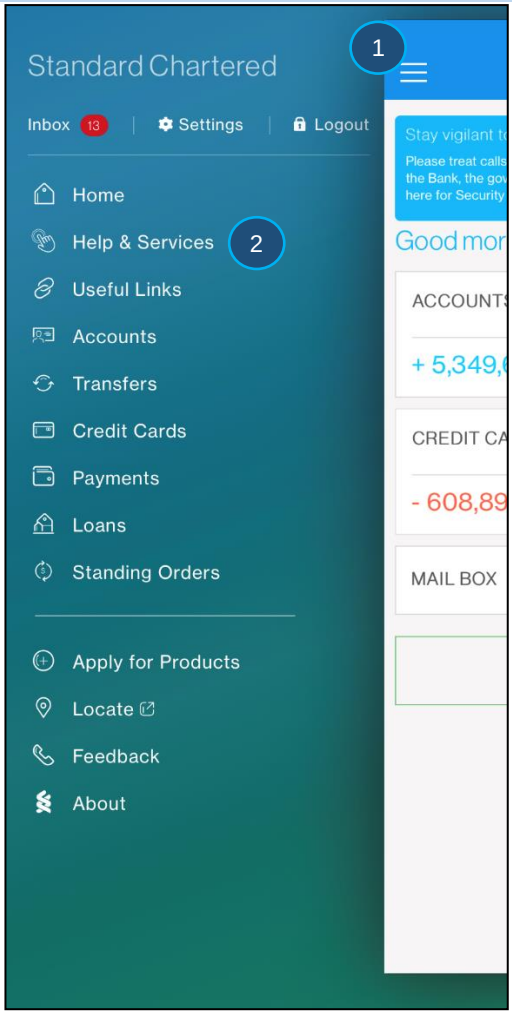
Notes:

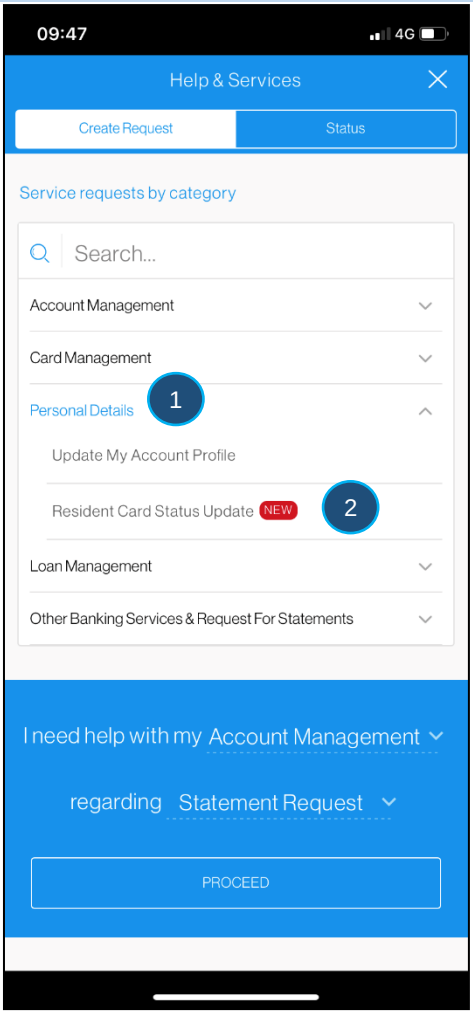
- System will automatically update the changes.
- Requests are processed instantly.
- Regarding clients want to update information relating to FATCA (US/Canada phone numbers with country code +1 & US address (residential, permanent, office)
    - Due to compliance requirement, clients will have to go to the branch to make these requests, unless have already submitted W8/W9 forms previously.

6.2. Resident Card Status Update

This function allows user to update Resident Card Status information via Online banking account (both web version and SC Mobile Vietnam app).

Step 1:	**Step 2:**
Login to Online Banking account > select icon Menu > click Help & Services	Go to Personal Details > select Resident Card Status Update





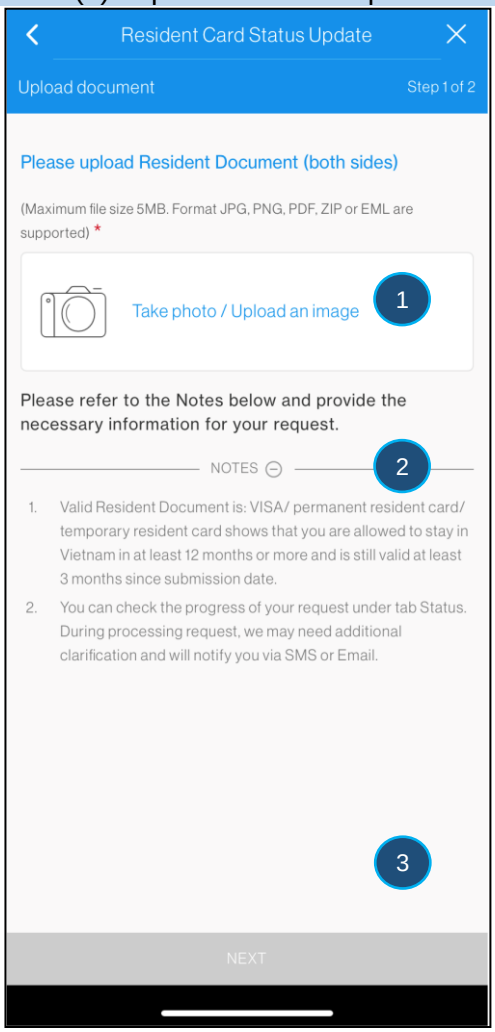
Step 3: upload required document(s)

Click (1) to upload document.

You can either take photo or browse from your device.

Refer to (2) Notes for the instruction of the eligible documents.

Click (3) to proceed next step.



Step 4: review detail before submitting

Details of request is displayed on screen (1)

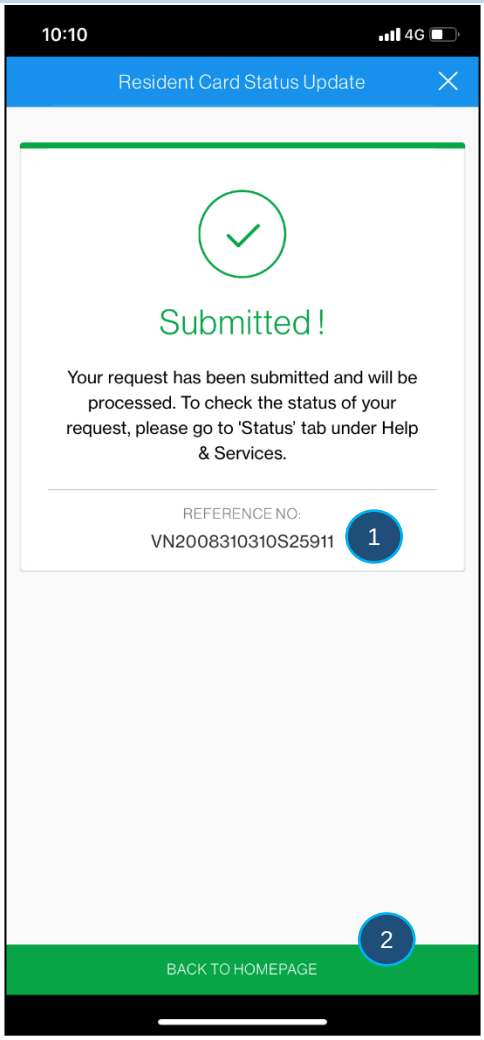
Click (2) to submit the request.

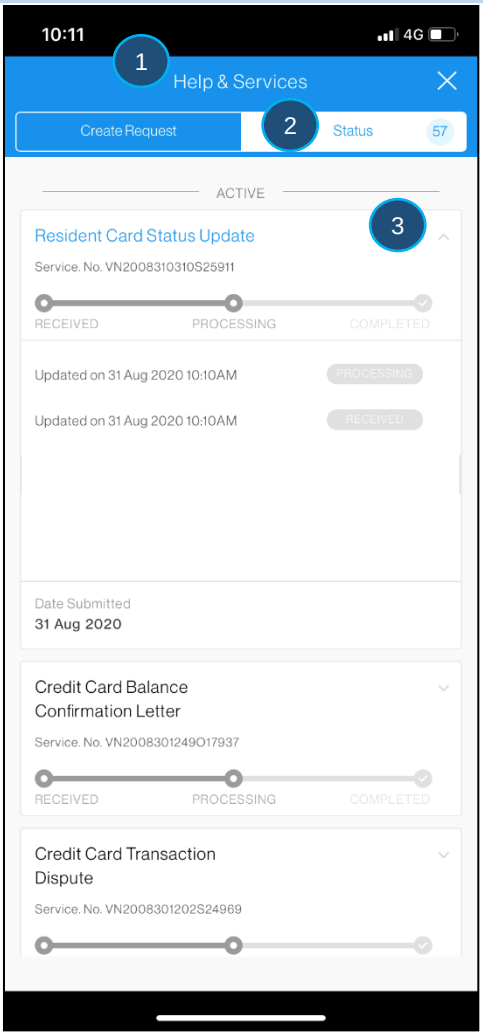
Step 5:

Request is submitted successfully with Reference No. displayed at (1).

Click (2) to go back to Homepage.

To check the progress of your request, please go to Help & Services > Status > click into respective reference number of Resident Card Status Update Request.





7. Fund transfer limit

Online Banking and SC Mobile Banking help you to pick the limit for transaction in one day for each type of transaction.

Please notice that:

- ☑ You can change the limit of all types of transactions in one day
- ☑ You can increase or decrease the limit but not over the maximum limit for each type of transaction.

Applicable for non-SC Mobile Key customers (*)

Unit: million VND

(*) Customers who haven't registered SC Mobile Key or select not to register SC Mobile Key

Type	Transaction type	Allow?	Per-transaction limit		Daily limit per transaction type		Overall Daily Limit	
			Personal	Priority	Personal	Priority	Personal	Priority
Financial transactions	SCB to SCB Own Accounts	✓	10	10	10	10	50	50
	SCB to 3rd Party SCB Accounts	✓	10	10	10	10		
	Credit Card Payment	✓	10	10	10	10		
	Bill payments	✓	10	10	10	10		
	Interbank Funds Transfers	✓	10	10	10	10		
	Overseas Fund Transfers	✗	0	0	0	0		
Non-financial activities	Change contact details	✓	Note: Existing eTAC/ SMS OTP is still applied for these functions					
	Change address	✓						
	Change ATM/Debit Card PIN	✓						
	Increase transaction limits	✓						

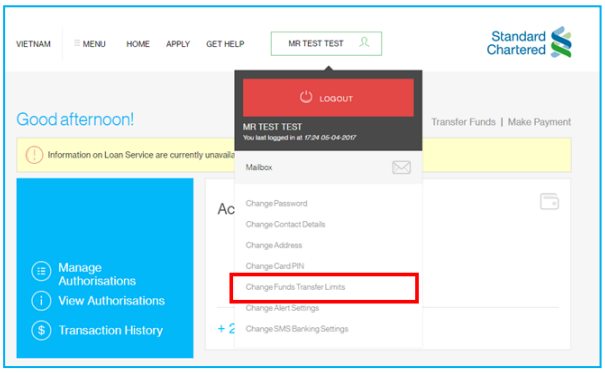
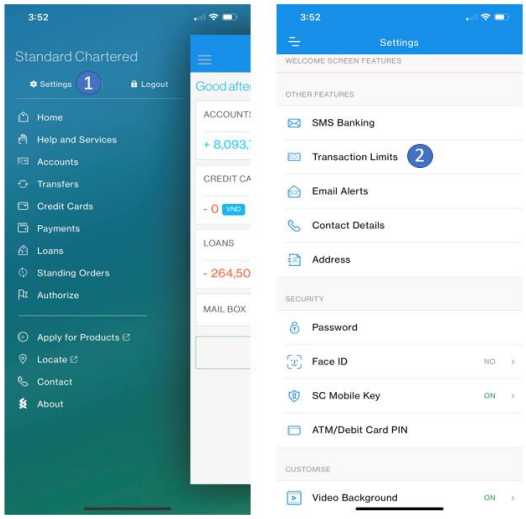
Applicable for customers who have registered SC Mobile Key

Unit: million VND

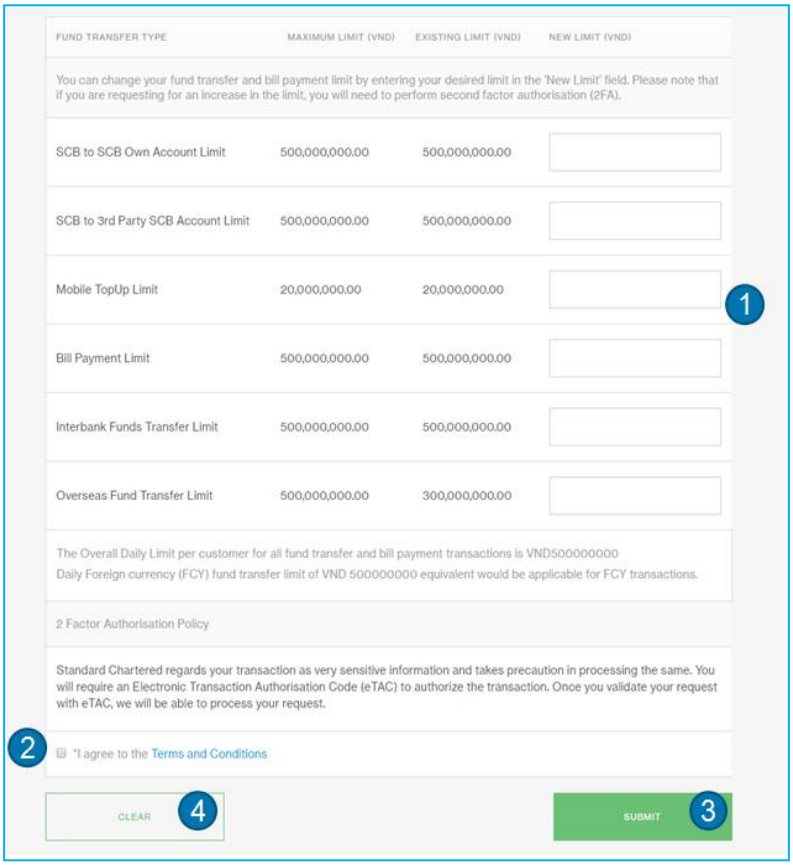
Type	Transaction type	Allow?	Per-transaction limit		Daily limit per transaction type		Overall Daily Limit	
			Personal	Priority	Personal	Priority	Personal	Priority
Financial transactions	SCB to SCB Own Accounts	✓	499	499	1,000	2,000	1,000	2,000
	SCB to 3rd Party SCB Accounts	✓	499	499	1,000	2,000		
	Credit Card Payment	✓	499	499	1,000	2,000		
	Bill payments	✓	499	499	1,000	2,000		
	Interbank Funds Transfers	✓	499	499	1,000	2,000		
	Overseas Fund Transfers	✓	499	499	1,000	2,000		
Non-financial activities	Change contact details	✓	Note: Existing eTAC/ SMS OTP is still applied for these functions					
	Change address	✓						
	Change ATM/Debit Card PIN	✓						
	Increase transaction limits	✓						

Learn more about SC Mobile Key

Change fund transfer limit

On web browser	On SC Mobile Banking App
	

Step 1: Input the desired limit



Explanation

❶ Input the new limit that you want to set for each type of transaction.

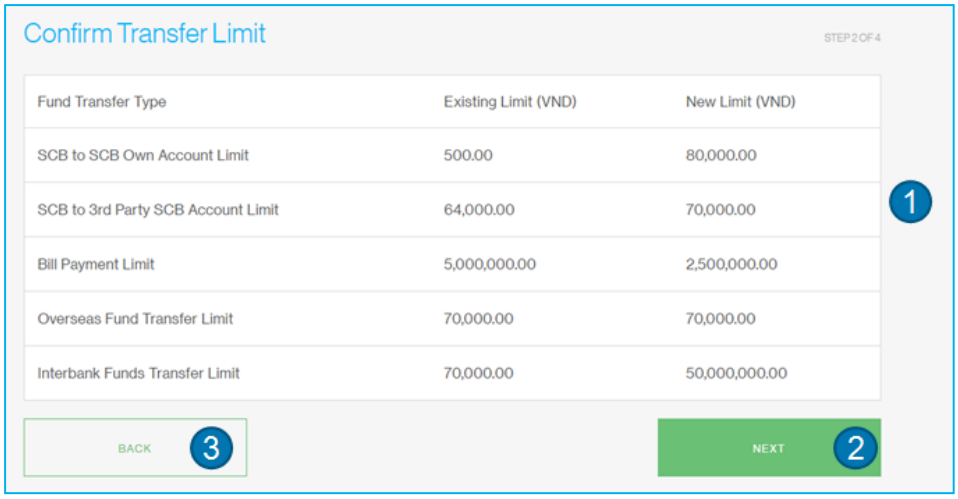
This is the new limit for all of your transaction in one day. For example:

- ☑ *Transfer limit for local transfer is 200,000 VND. You can choose any limit you want but it cannot exceed 500,000,000 VND*
- ☑ *You can make as many as you want for local transaction, but the total number cannot exceed the limit you just set.*

❷ Tick in the box 'I agree to the terms and conditions'

❸ Click **Submit** to continue

❹ Click **Clear** to clear the inputted setting amount.



Explanation:

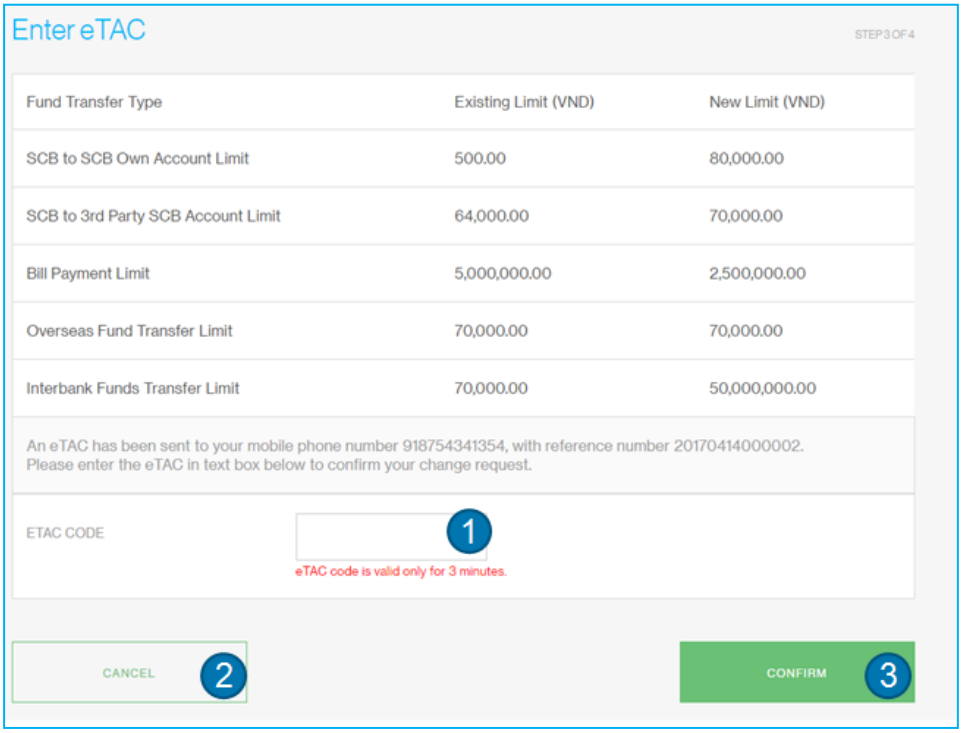
❶ After clicking 'Submit', check all the new limits have just been set.

❷ Click **Next** to proceed to the next step

After this step, if you have set the limit higher than the old limit, you will have to input eTAC code to confirm the request.

❸ Click **Back** to get back to the previous page

Step 2: Input eTAC (1) to complete your request



Explanation

❶ Input eTAC code which is sent to your registered phone number.

❷ Click on **Confirm** to continue

❸ Choose **Cancel** to cancel the process

(1) Learn more about eTAC code

☞ Start doing transfers with the new limit by click here

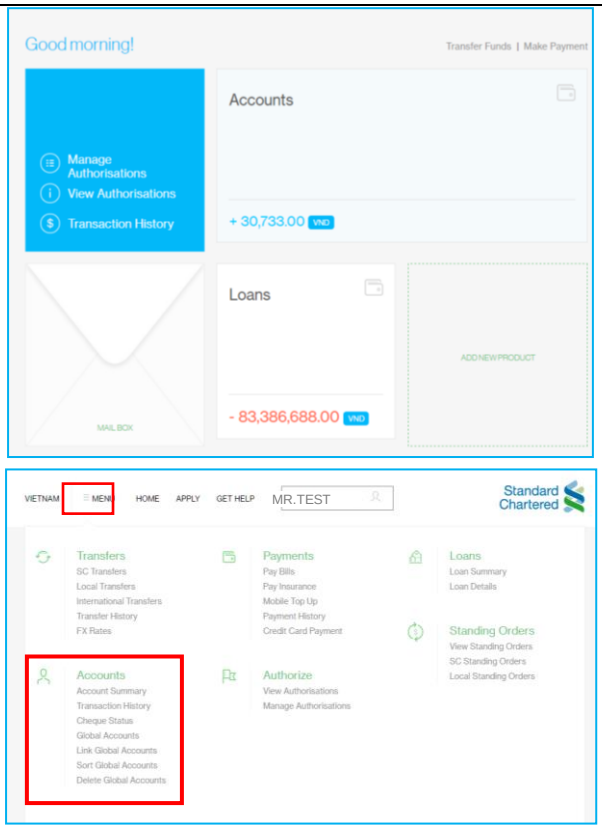
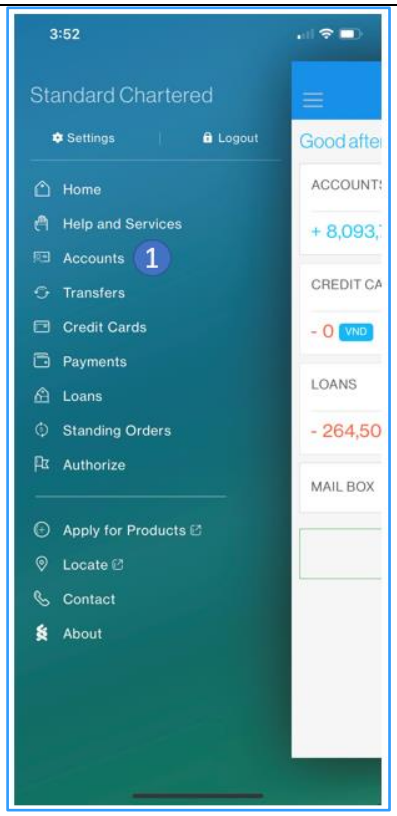
☞ Start paying bills with the new limit by clicking here

8. Account Details & Statement Download

8.1. Check for account details of SC Vietnam Account

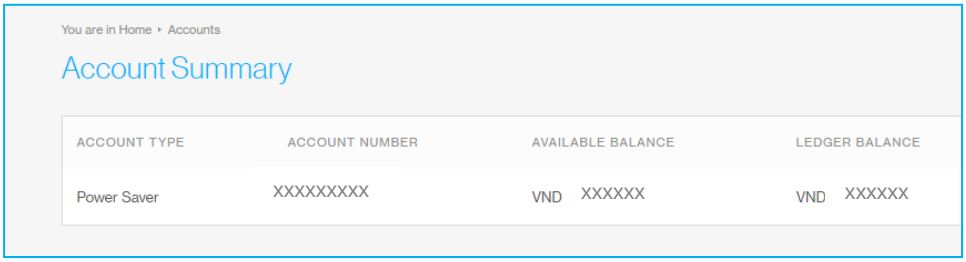
After successful log in, you can check your account details by clicking the balance number on the screen.

- ☞ Click on the balance number in ‘Account’ to check details of transactions. Find out more here
- ☞ Click on the balance number in the ‘Loan’ to check details of the loan. Find out more here
- ☞ Click ‘Menu’ then choose ‘Account’

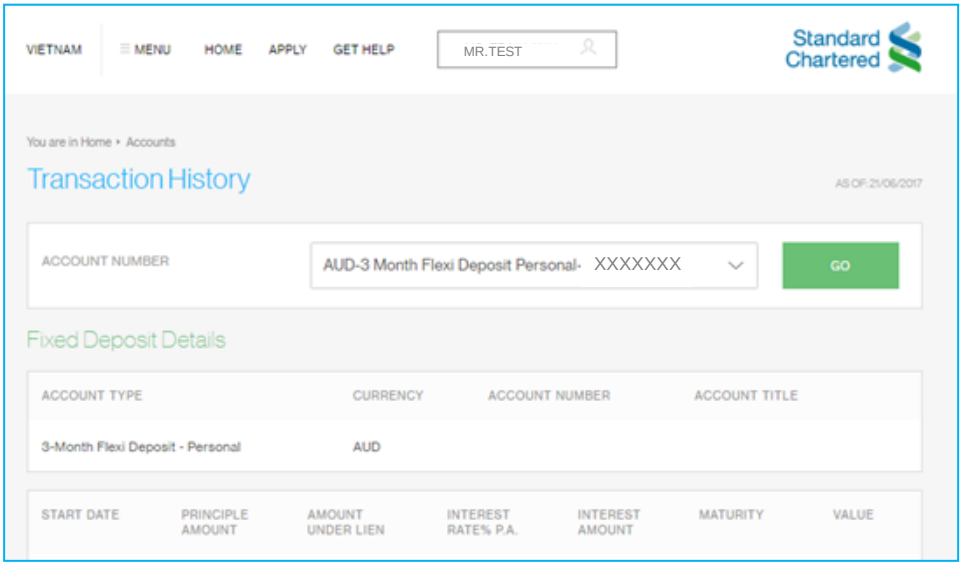
On web browser	On SC Mobile Banking App
 	

View details of account and print statement

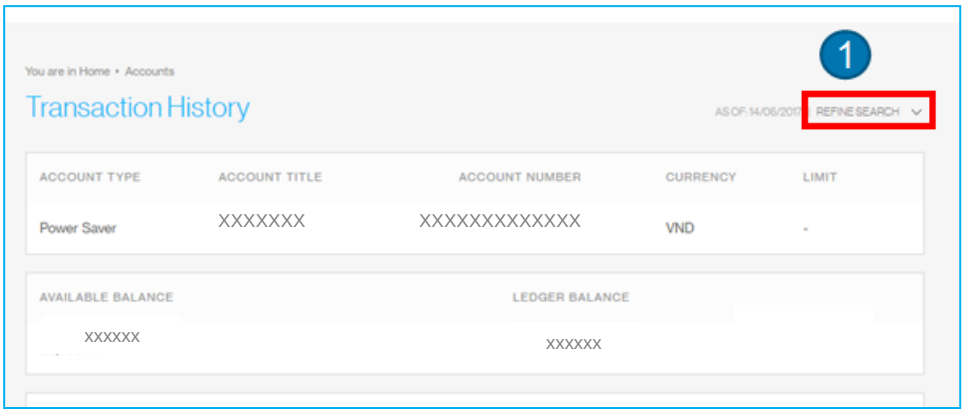
Click on the account you wish to view the details



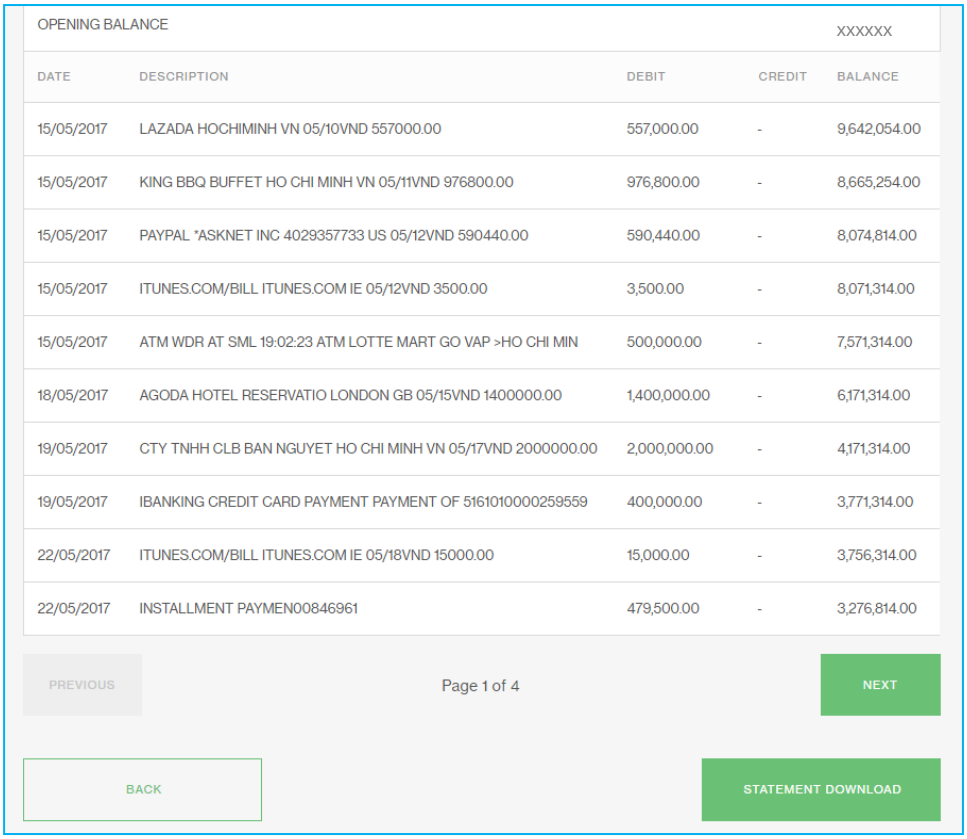
With the deposit account, details will be displayed as follow



With the default account, you can find all of the transaction in any period of time by clicking 'Filter'❶ and choose the desired period of time.



After all the transactions have been displayed, if you wish to download the statement, click **Statement Download**

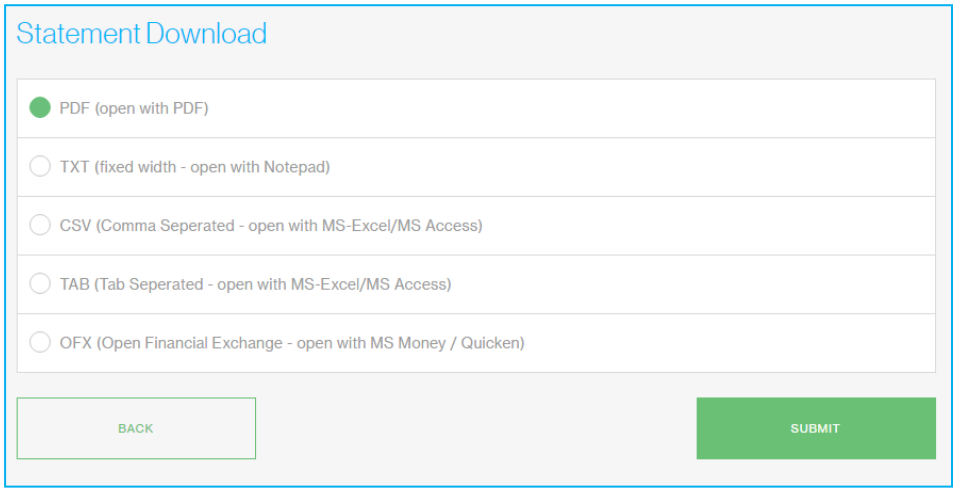


OPENING BALANCE				XXXXXX
DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
15/05/2017	LAZADA HOCHIMINH VN 05/10VND 557000.00	557,000.00	-	9,642,054.00
15/05/2017	KING BBQ BUFFET HO CHI MINH VN 05/11VND 976800.00	976,800.00	-	8,665,254.00
15/05/2017	PAYPAL *ASKNET INC 4029357733 US 05/12VND 590440.00	590,440.00	-	8,074,814.00
15/05/2017	ITUNES.COM/BILL ITUNES.COM IE 05/12VND 3500.00	3,500.00	-	8,071,314.00
15/05/2017	ATM WDR AT SML 19:02:23 ATM LOTTE MART GO VAP >HO CHI MIN	500,000.00	-	7,571,314.00
18/05/2017	AGODA HOTEL RESERVATIO LONDON GB 05/15VND 1400000.00	1,400,000.00	-	6,171,314.00
19/05/2017	CTY TNHH CLB BAN NGUYET HO CHI MINH VN 05/17VND 2000000.00	2,000,000.00	-	4,171,314.00
19/05/2017	IBANKING CREDIT CARD PAYMENT PAYMENT OF 5161010000259559	400,000.00	-	3,771,314.00
22/05/2017	ITUNES.COM/BILL ITUNES.COM IE 05/18VND 15000.00	15,000.00	-	3,756,314.00
22/05/2017	INSTALLMENT PAYMEN00846961	479,500.00	-	3,276,814.00

PREVIOUS Page 1 of 4 NEXT

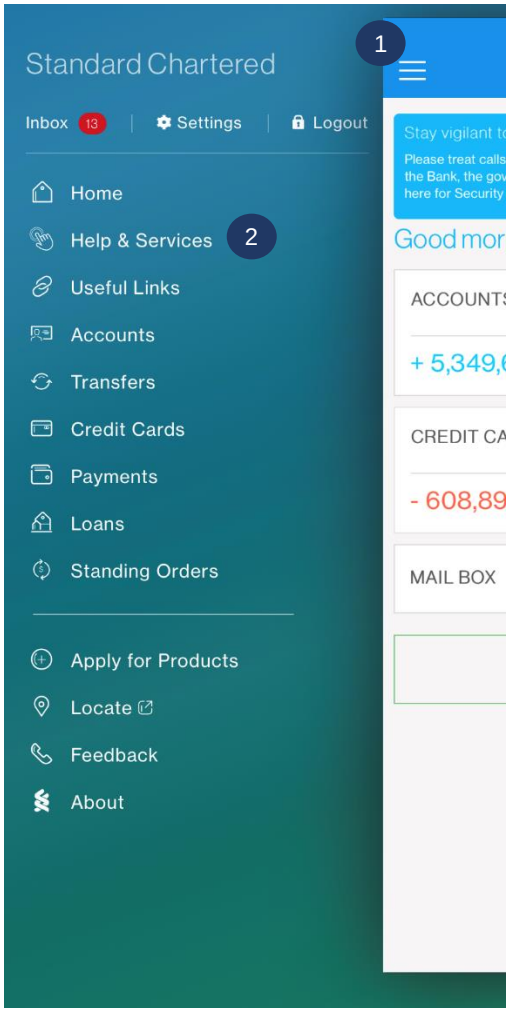
BACK STATEMENT DOWNLOAD

Choose the desired file format then click **Submit** to get the statement.

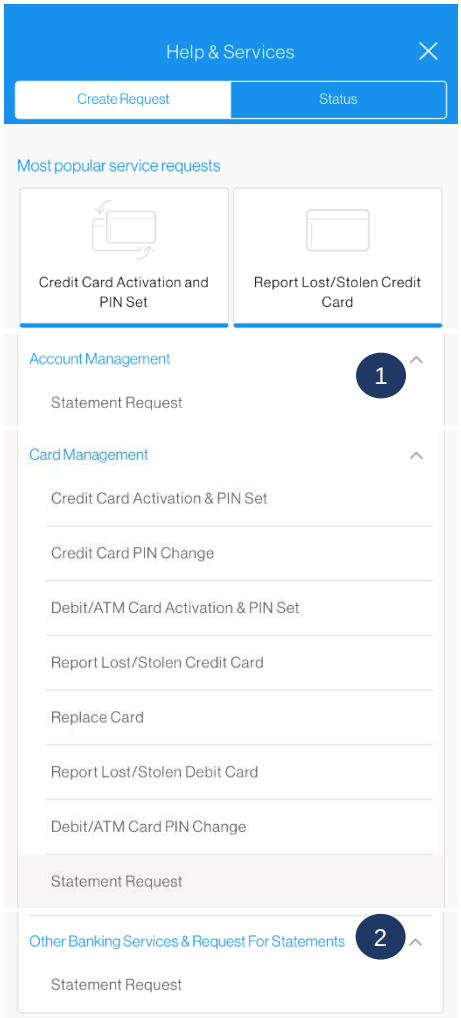


Account Statement Request (email or paper statement)

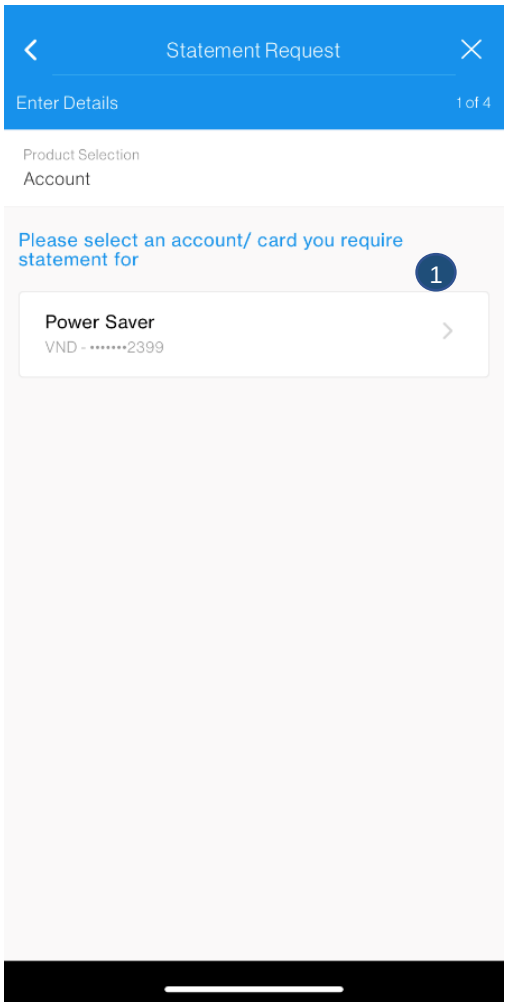
Step 1:
Login to I-banking account
go to **Help & Services**

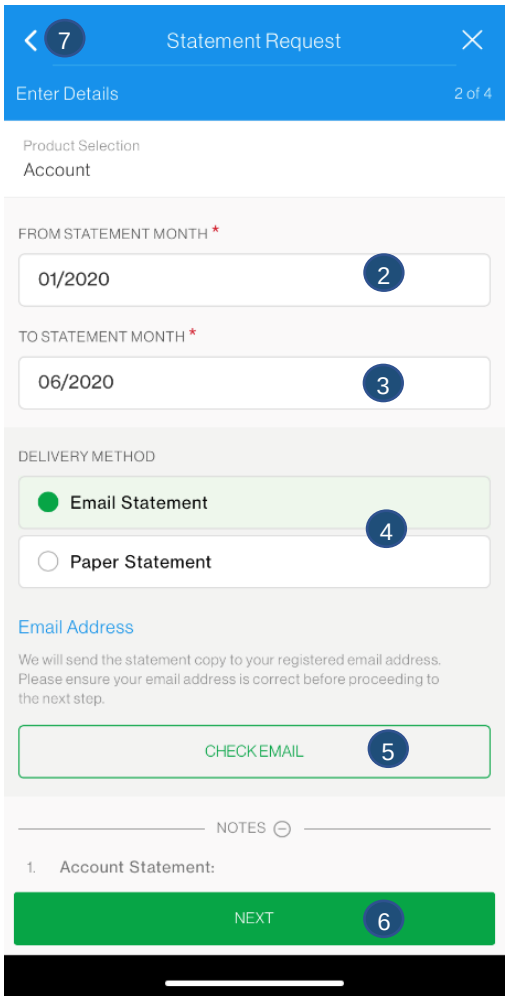


Step 2:
Select **Statement Request** under '**Account Management**' or '**Other Banking Services & Requests for Statements**'



Step 3: select Account number	Step 4: input date range and select delivery method





Select Account Number from the displayed list ❶

Enter date range in field ❷ and ❸

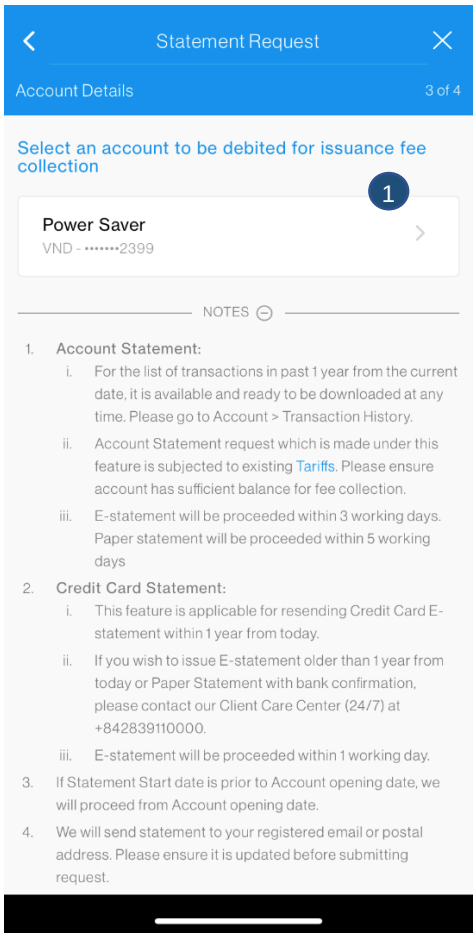
Select delivery method at ❹.

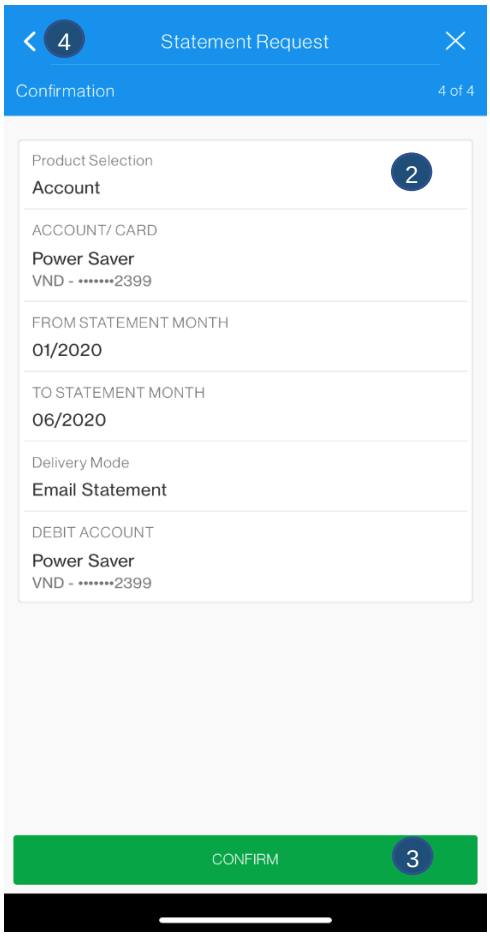
Statement will be sent to registered email address, you can click ❺ to view detail.

Select ❻to go to next step.

If you wish to go back to previous step to select another Account number, click ❼.

Step 5: select account to for fee collection	Step 6: Review request before submitting





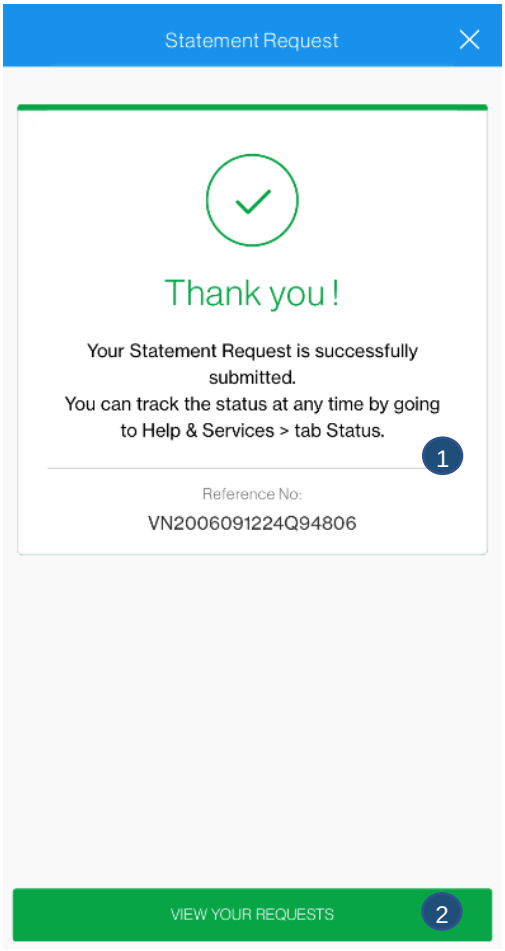
Select an account for fee collection at ❶

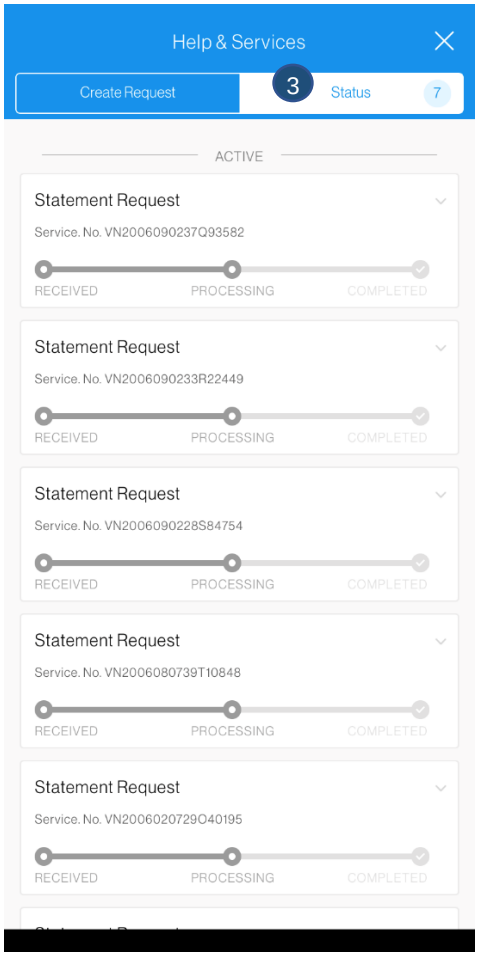
Detail is displayed on-screen at ❷

To submit request, click ❸

If you wish to modify request detail, select ❹ to go back to previous step.

Request is submitted!



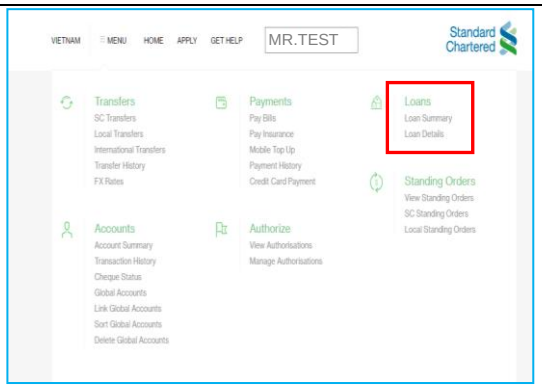
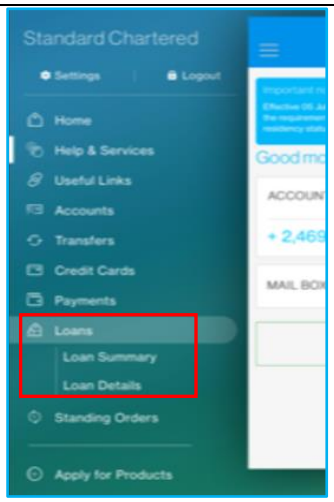


Request is submitted with Reference No at ❶

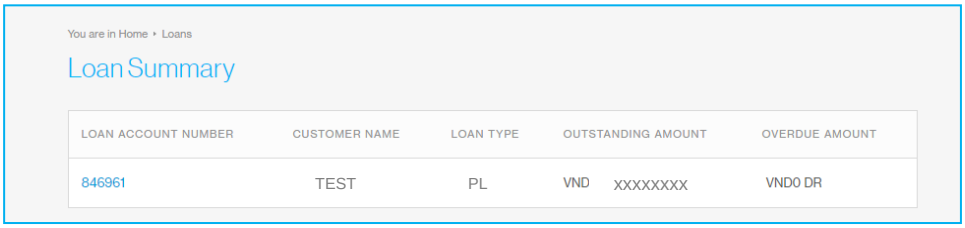
Click ❷ to quick view its status.

You also can view requests' progress by going to tab ❸ Status

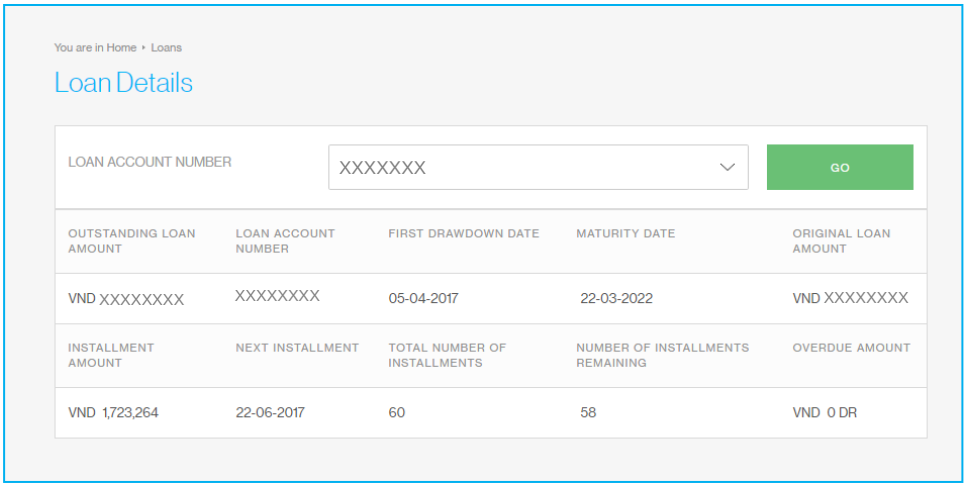
View the Loan details

On web browser	On Mobile Banking App
	

The information in the **Loan Summary** will displayed as follow



The Information displayed in the **Loan details** as follow



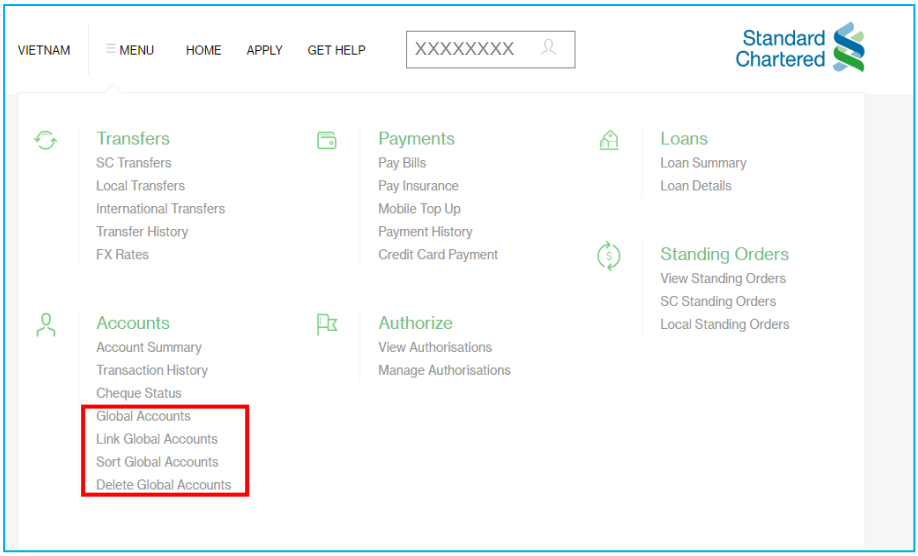
8.2. Check Balance of Global SC account

This function helps you to check balance of your account[(1)] which you have opened in Standard Chartered at other countries – this would be classified as Global Account

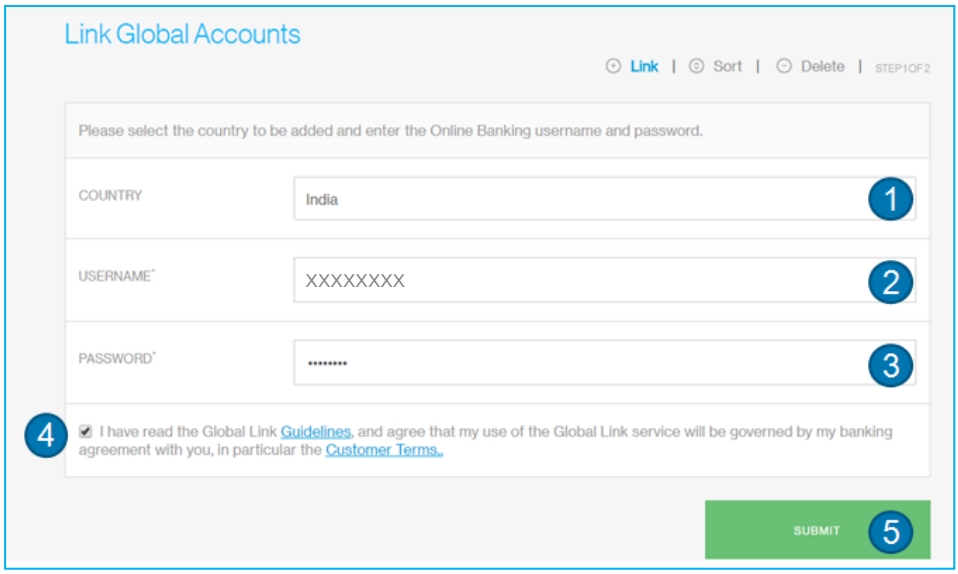
☞ Click here to connect more Global SC account

☞ Click here to delete the connected account

[(1)] Notice: Those Standard Chartered accounts opened in other countries must have already registered for Online Banking in order to connect via global account function.



Connect more Global Account



Explanation

❶ Choose the country which you have opened the account.

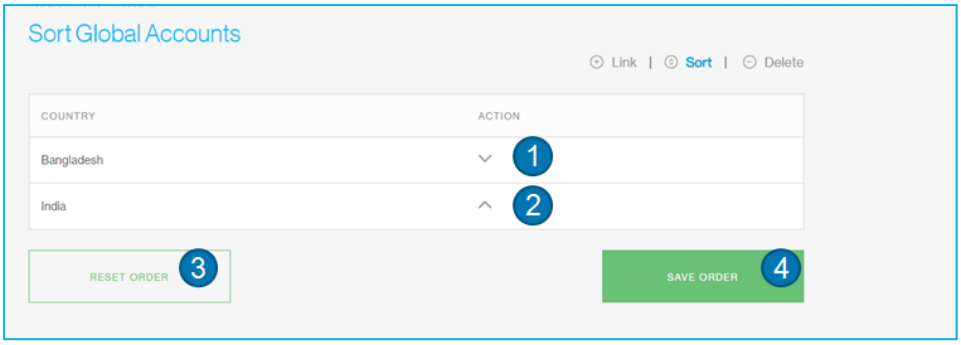
❷ Input the Login ID of that account

❸ Input password of that account

❹ Tick in the box to agree to the terms and conditions.

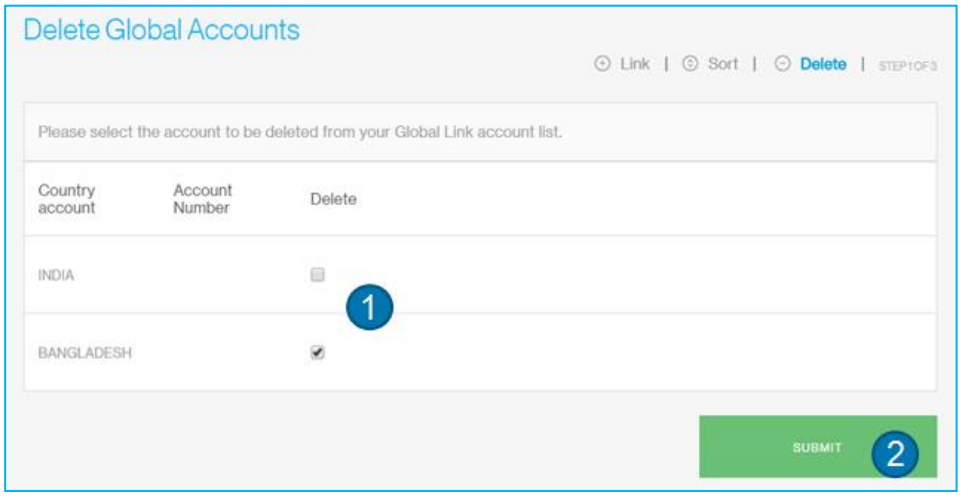
❺ Click **Submit** to confirm information

After successful log in, you can check the account anytime.



Delete Global Account

In order to delete a Global Account, please do as follow



Explanation

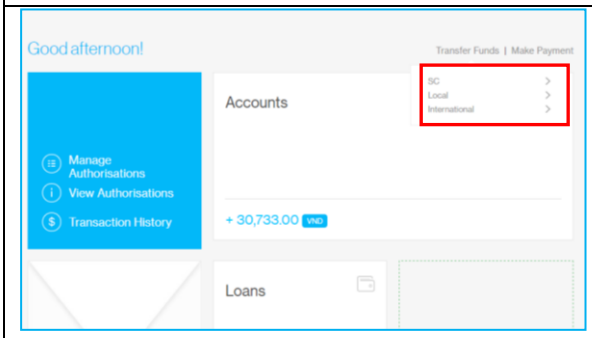
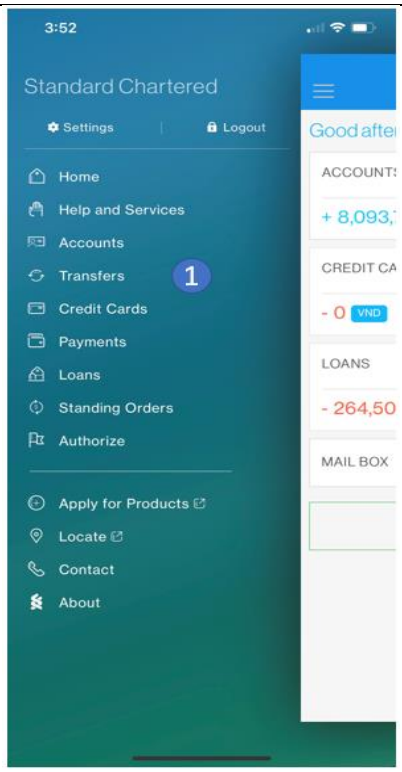
❶ Choose an account you wish to delete

❷ Click **Submit** to complete the request

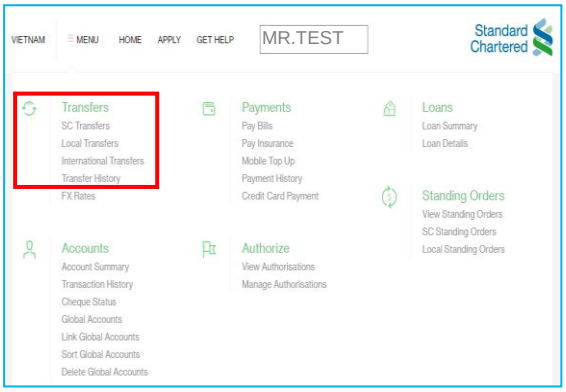
9. Fund Transfer

Online Banking and SC Mobile Banking App help you to transfer fund quickly and conveniently.

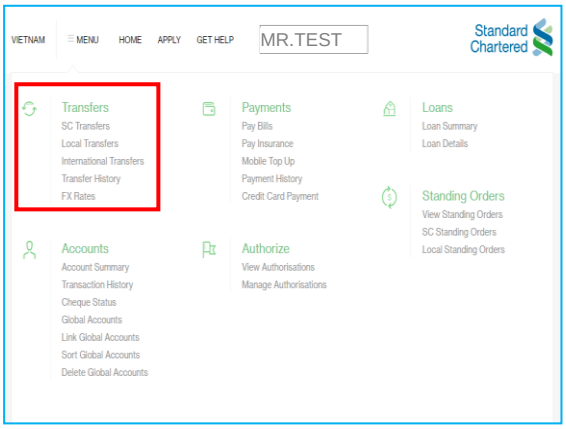
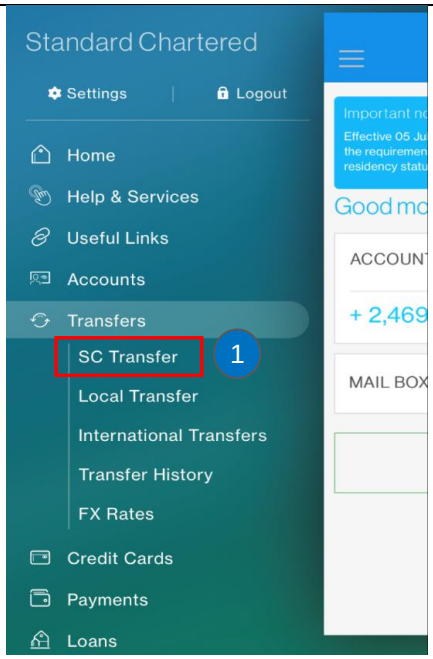
All the links to fund transfer are displayed in the main screen after log in

On web browser	On Mobile Banking App
	

You can also find those links from the menu



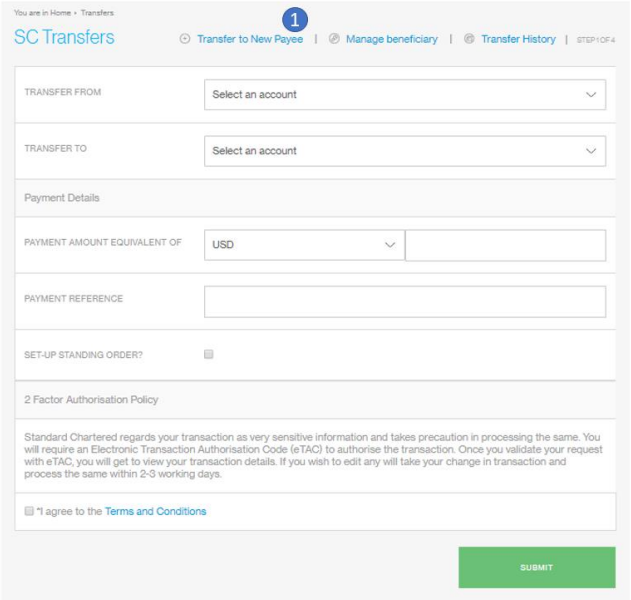
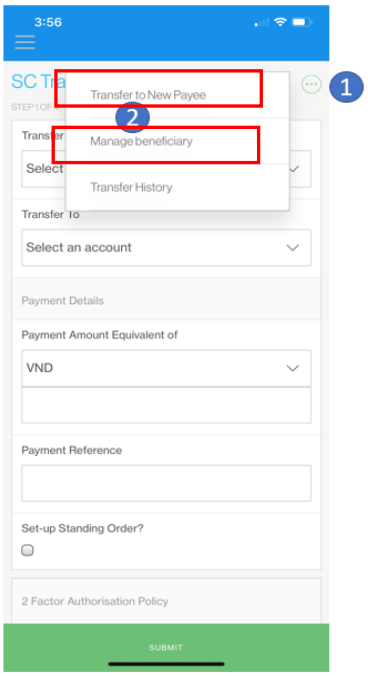
9.1. SC Transfer

On web browser	On Mobile Banking App
Click on **Menu** then choose **SC Transfer** in 'Transfer' session 	

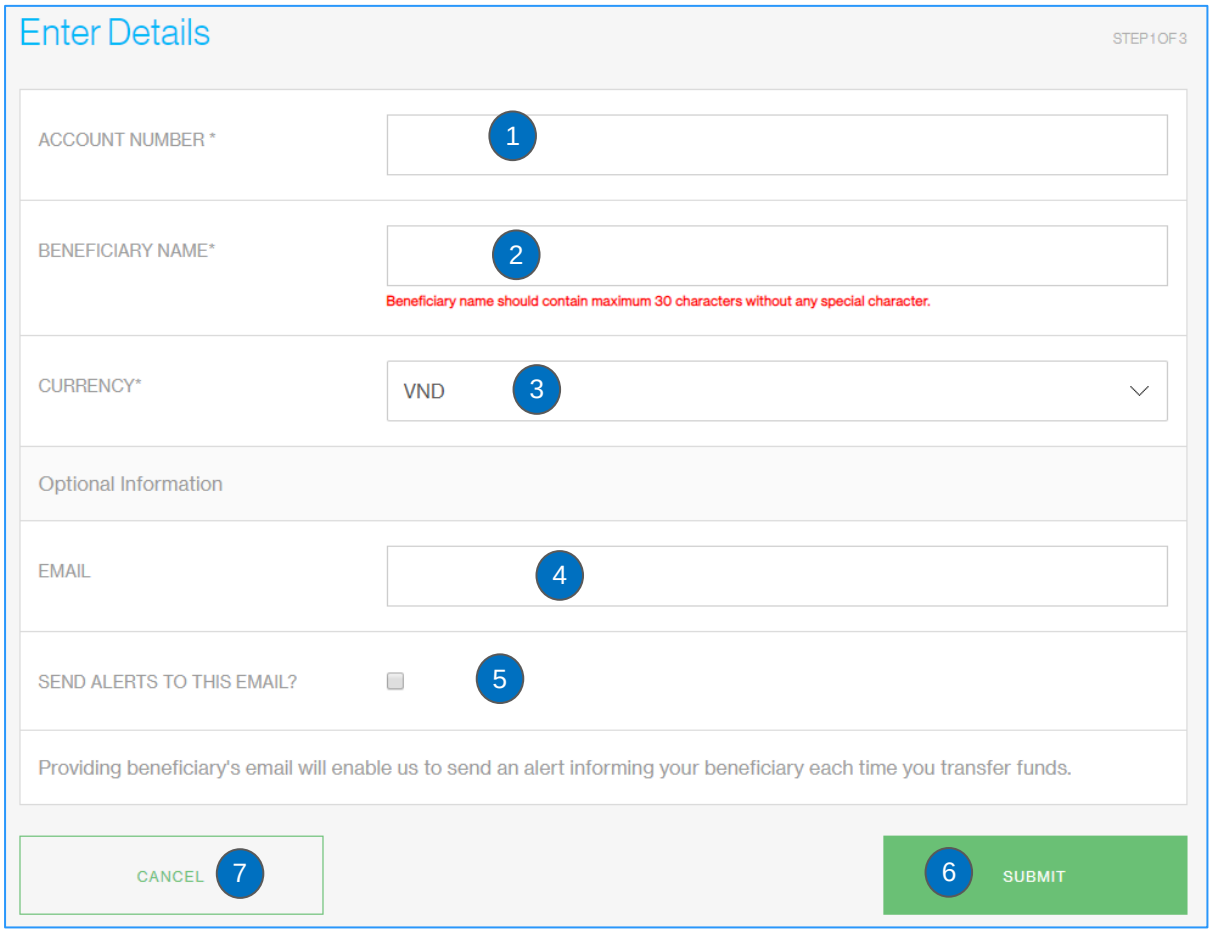
Step 1: Create beneficiary

If this is not your first time using our Online Banking service for transfer, please ignore this step and make transfer with this instruction

To add beneficiary, after clicking 'SC Transfer', please do the following steps

On web browser	On Mobile Banking App
	
You can either go to **Transfer to new payee** or go to **Manage beneficiary** to check the list of payees, then select **Transfer to new payee** if you want to continue transferring to the new payee.	

After click ‘Transfer to new payee’ please input all the information of payee as required



Explanation

❶ Input the account number of payee

❷ Input name of payee

❸ Choose the currency you wish to transfer for this account

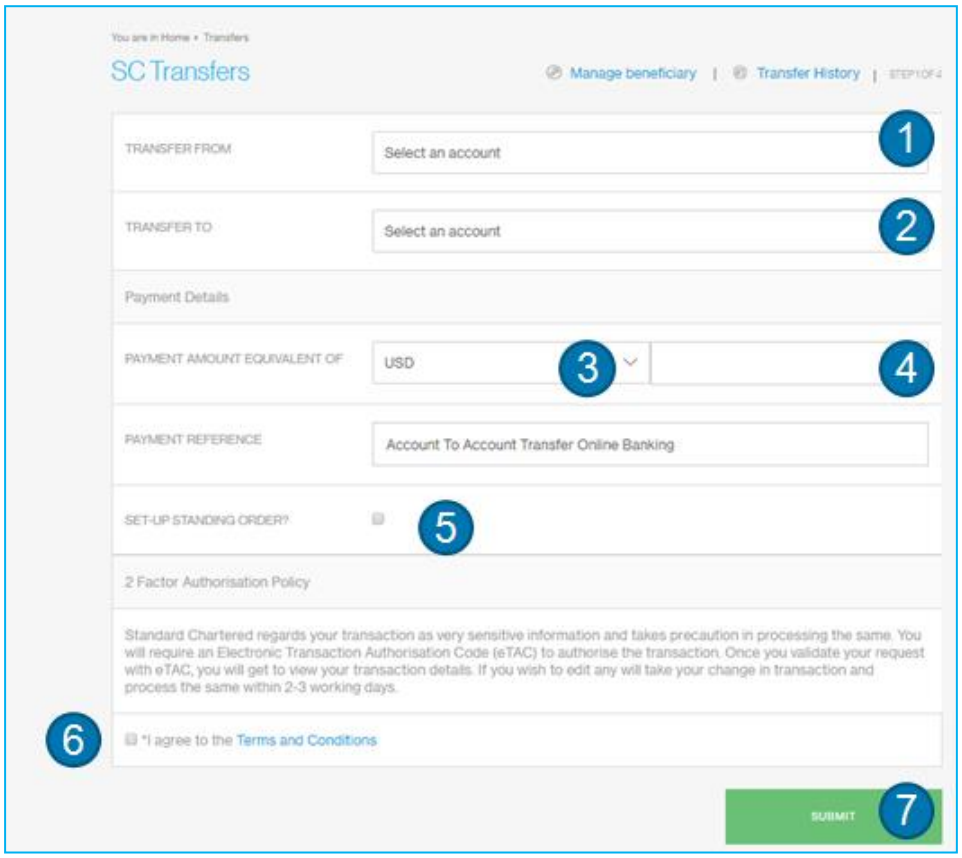
❹ Email address of payee (optional)

❺ When the transaction is complete, the system will send an email notification to this email address.

❻ Click **Submit** to confirm information of payee

❼ Click **Cancel** to cancel the process.

Step 2: Input information for fund transfer



Explanation

❶ Choose which account to debit from

❷ Choose payee's account from the beneficiary list. If the account you are looking for is not listed, please add beneficiary. Click here for instruction

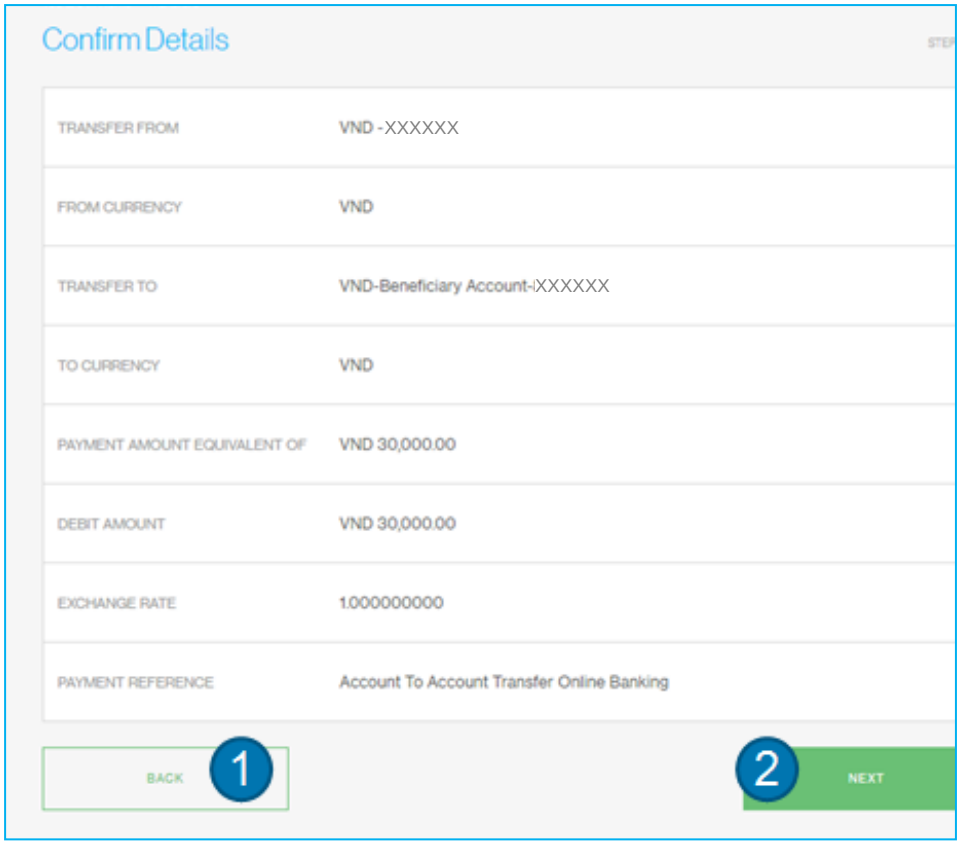
❸ Choose the currency and input the amount you wish to transfer. Click here if you wish to modify the limit

❹ Input transfer reference

❺ Choose this box if you wish you to make transfer automatically with a frequency set by you. Additional information may be required for this option.
You can check status of your standing order here

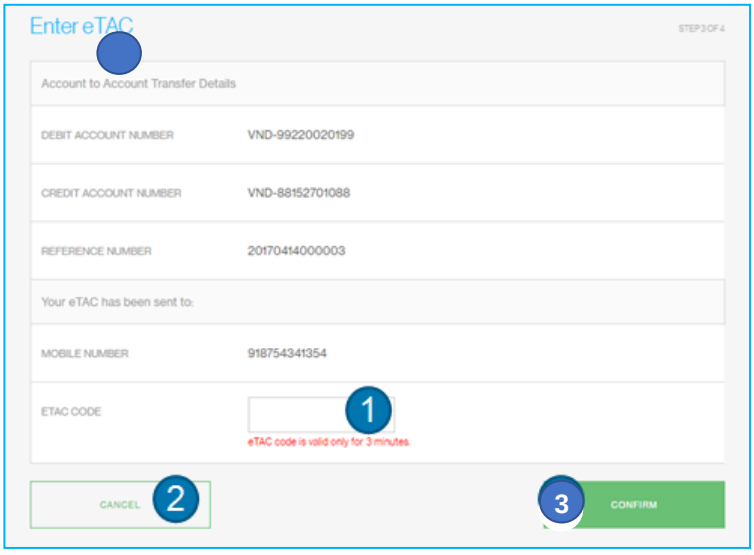
❻ Tick in this box 'I agree to the terms and conditions'

❼ Click **Submit** to confirm your request



After confirming all the information, please check carefully all the information you have input before click **Next** ❷ to receive eTAC or input SC Mobile Key transaction authentication code; or click **Back** ❶ to get back to the previous page.

Step 3: Input eTAC code(1) or SC Mobile Key PIN(2) to complete your request



Explanation

❶ If you have not registered SC Mobile Key, please input eTAC code which will be sent to your registered phone number.
If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN

❷ Choose **Cancel** if you wish to cancel the process

❸ Click on **Confirm** if you wish to continue transacting

(1) Learn more about eTAC code

(2) Learn more about SC Mobile Key

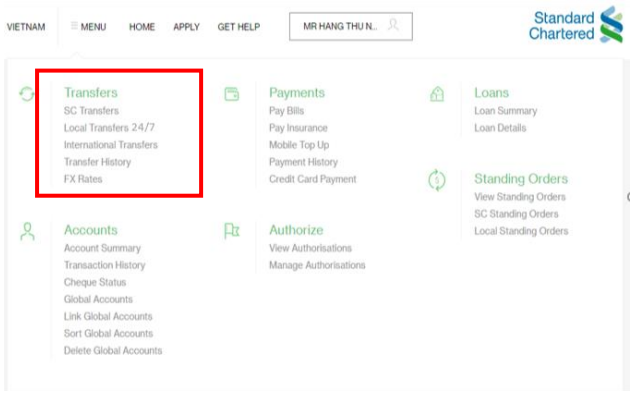
9.2. Local transfer

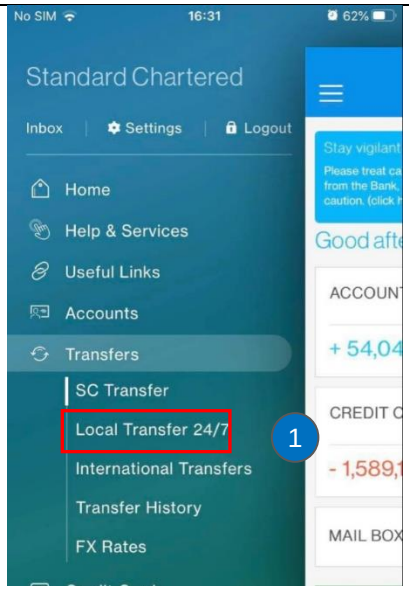
9.2.1. Instant transfer 24/7

Standard Chartered clients are now able to make interbank fund transfer to banks instantly within Vietnam. The beneficiary will be received the payment immediately regardless it is weekends, holiday or after cut-off time.

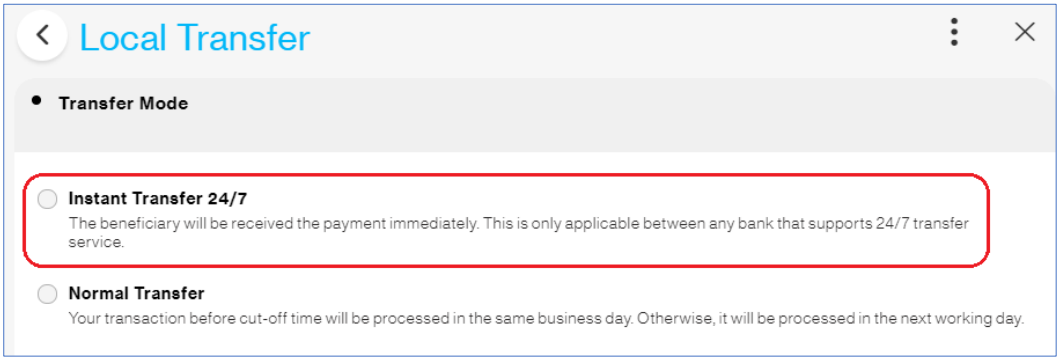
Step 1: Navigate to Local Transfer

On web browser	On Mobile Banking App
Click on **Menu** then choose **Local Transfer** in 'Transfer' session	



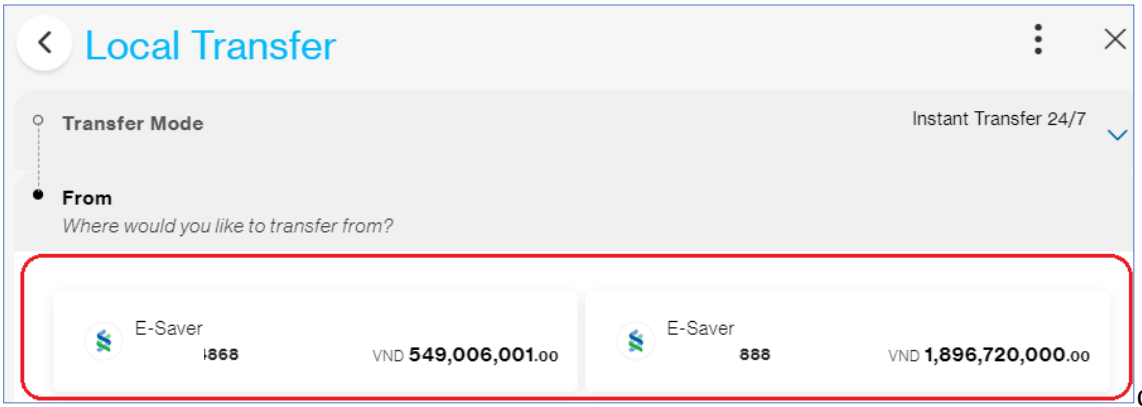


Step 2: Select Instant Transfer 24/7



Step 3: Select source account

Please note that only VND curren

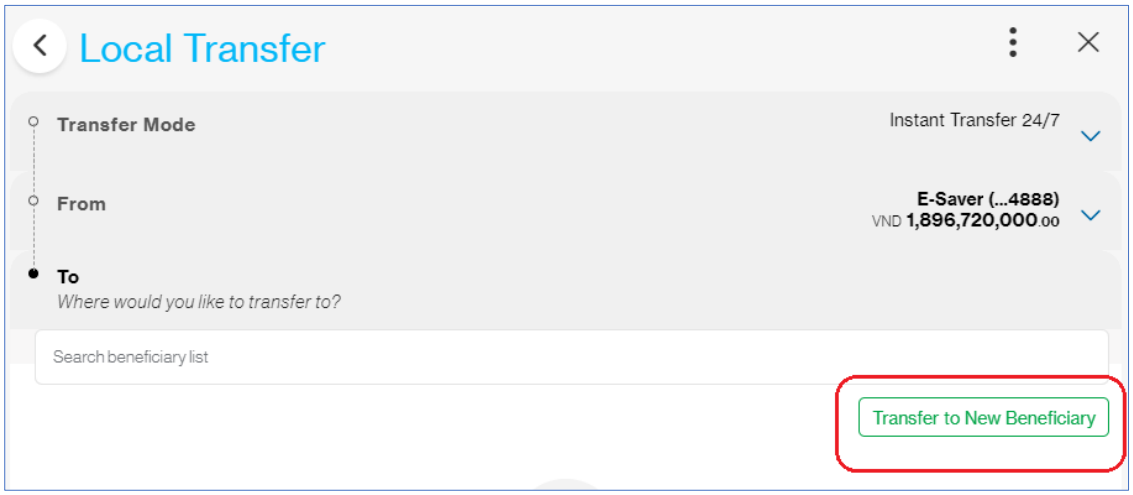


cy account is applicable for Instant Transfer 24/7.

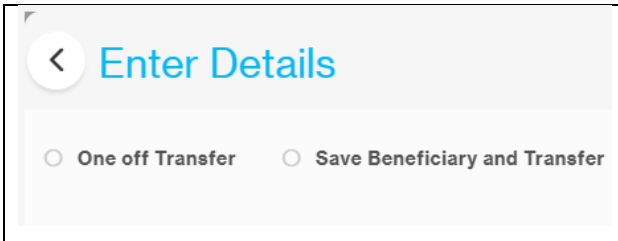
Step 4: Select or Create beneficiary of a local bank in Vietnam that supports Instant Transfer

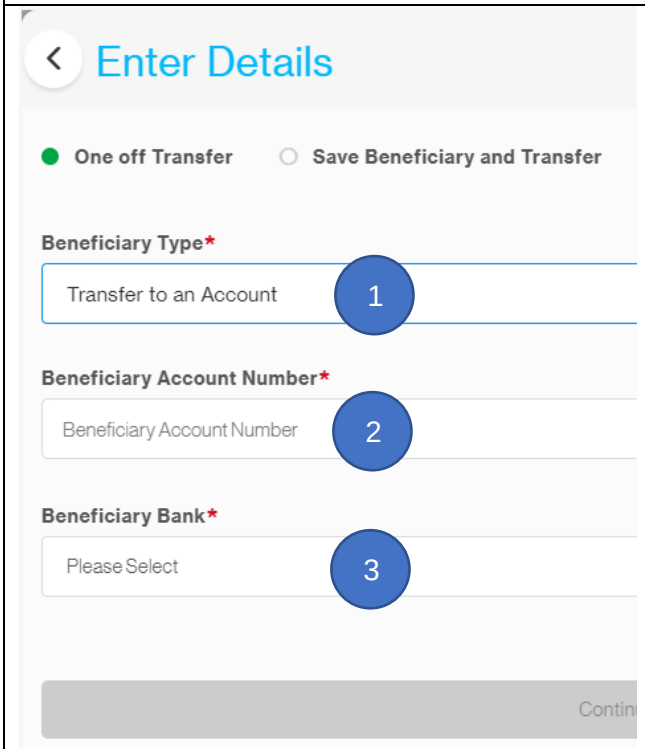
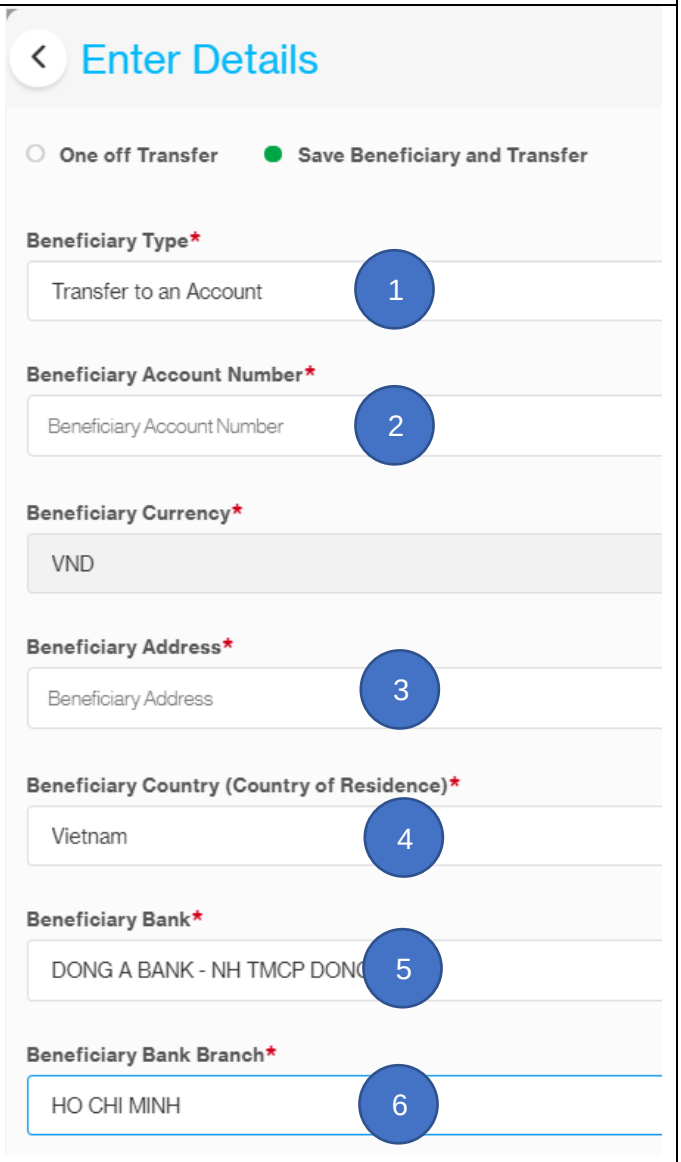
- *If the Beneficiary has been saved*: please select beneficiary from section "Favorites" or "Other Recipients" and make transfer with this instruction.

- *If the Beneficiary has not been saved*: please click **Transfer to New Beneficiary**

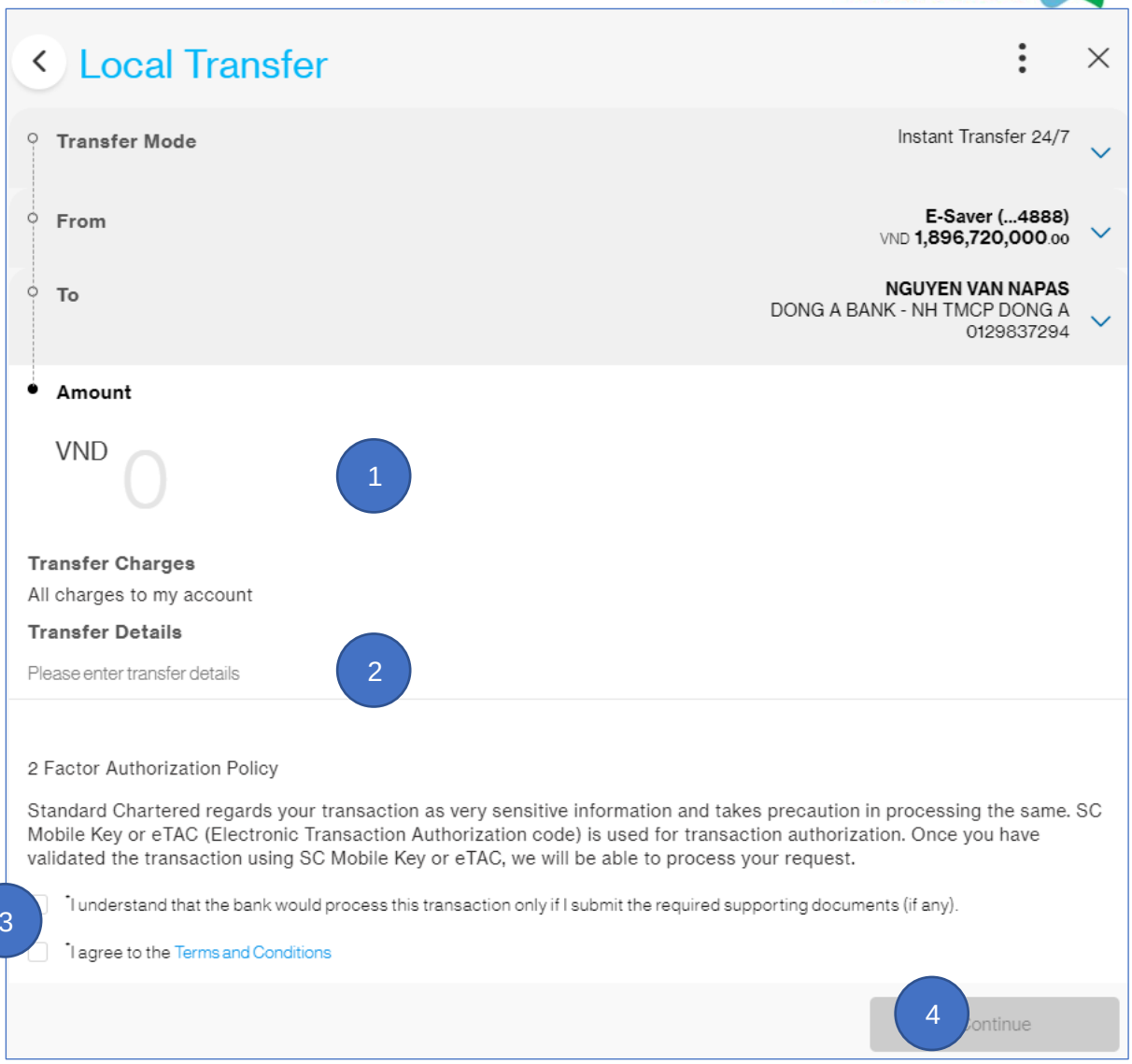


Select **Transfer Type:**

	- **One off Transfer:** This payee will not be saved. - **Save Beneficiary and Transfer:** This payee will be saved and available for the next payment (no need to input the details again).

ONE OFF TRANFER	SAVE BENEFICIARY AND TRANSFER
	
Explanation ❶ This transaction can be transferred to account number/card number. ❷ Destination account number (a.k.a. payee account number). ❸ The bank that payee account number belongs to.	**Explanation** ❶ This transaction can be transferred to account number/card number ❷ Destination account number (a.k.a. payee account number) ❸ Payee's address ❹ Payee's country ❺ The bank that payee account number belongs to. ❻ The bank's branch

Step 5: Input information for fund transfer



Explanation

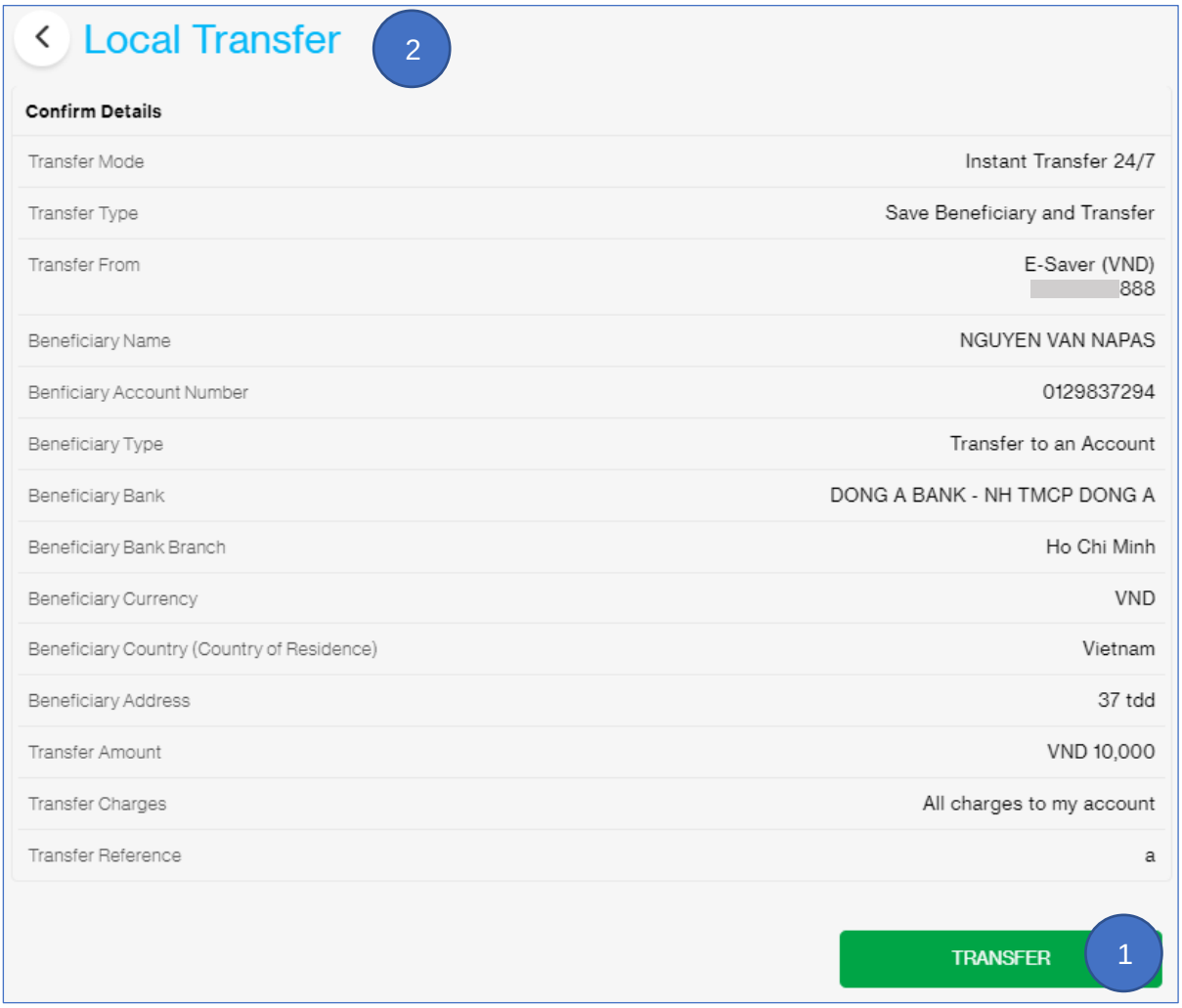
❶ Input Transaction amount

❷ Input transaction details

❸ Tick in the box 'I agree to the terms and conditions' and 'I understand that the bank would process this transaction only if I submit the required supporting document (if any)'. For transactions to other bank, additional documents may be required, our staff will contact you via your contact information if needed.

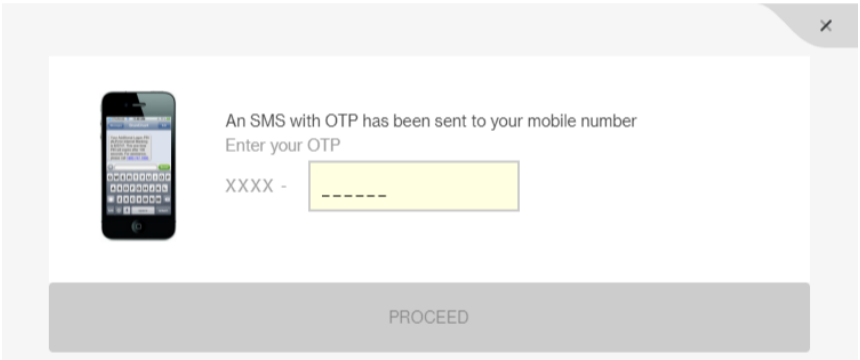
❹ Click **Continue** to continue your request

Please check carefully all the information you have input before click **Transfer** ❶ to continue; or click **Here** ❷ to get back to the previous page.

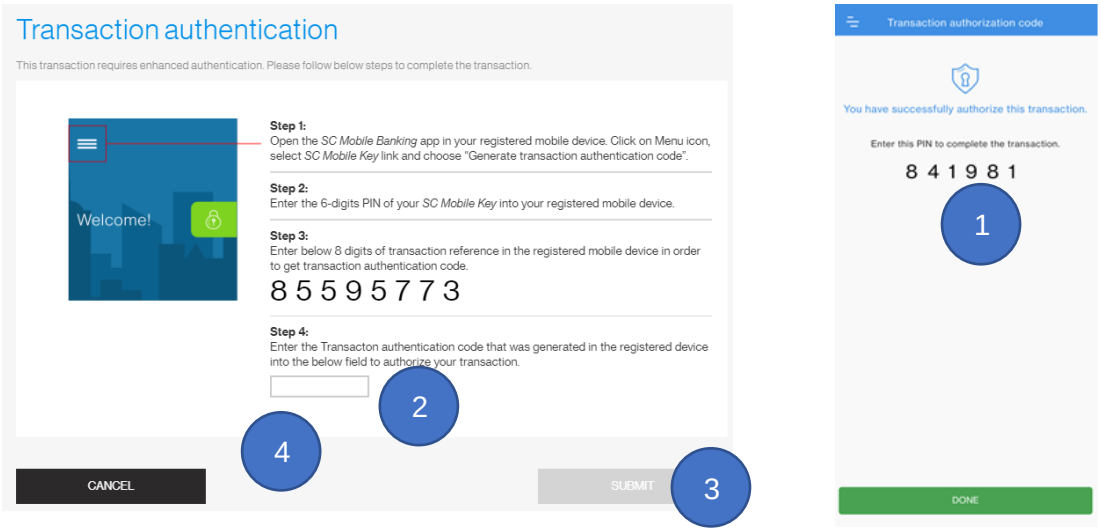


Step 6: Input SMS OTP or SC Mobile Key PIN(1) to complete your request

- If you **have not registered** SC Mobile Key, a 6-digit OTP will be sent to your registered mobile number. Please input that number here to proceed.



- If you **have registered** SC Mobile Key and transact on Online Banking: please input 6-digit of **transaction authorization code** ❶ generated from SC Mobile Key PIN into ❷ then click **Submit** ❸ to proceed the transaction or **cancel** ❹ if you do not want to. Please refer **here** for details on how to generate transaction authorization code.



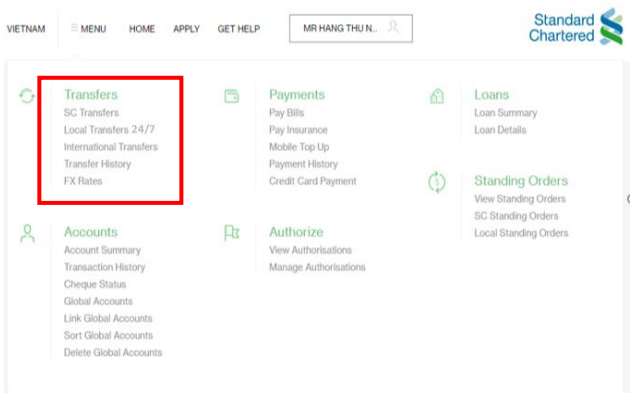
- If you transact on SC Mobile app: please input 6-digit PIN of your SC Mobile key to authenticate transaction.

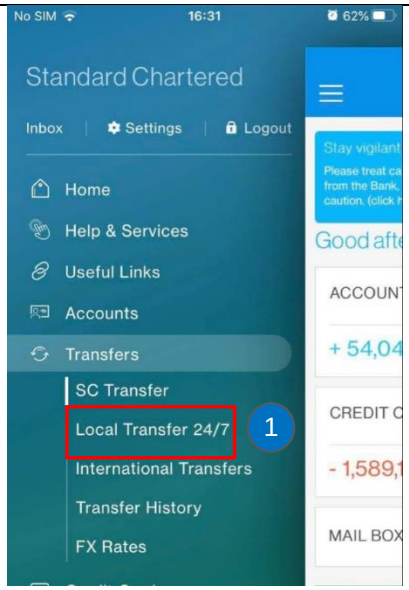
9.2.2. Normal Transfer

This feature allows user to make interbank fund transfer to more than 100 Local banks. However, the beneficiary is only able to receive the payment within working hours if it is made before the cut-off time.

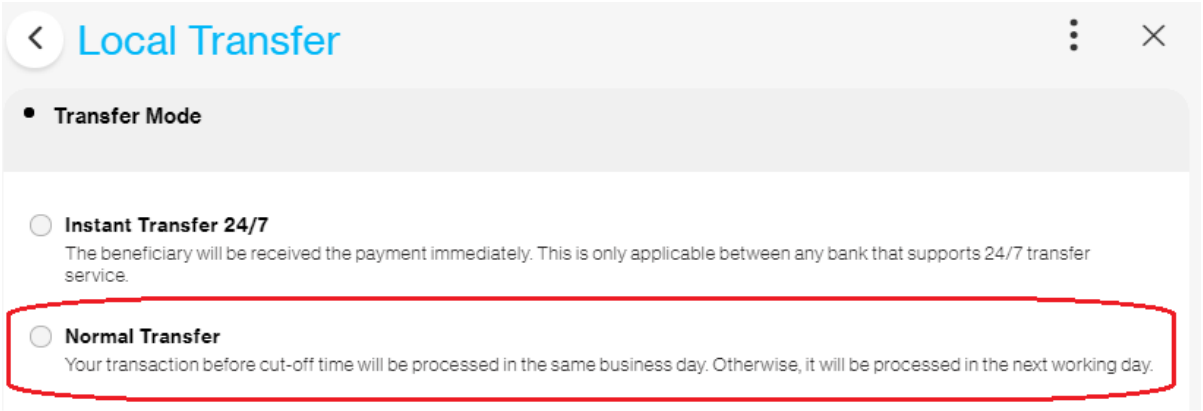
Step 1: Navigate to Local Transfer

On web browser	On Mobile Banking App
Click on **Menu** then choose **Local Transfer** in 'Transfer' session	

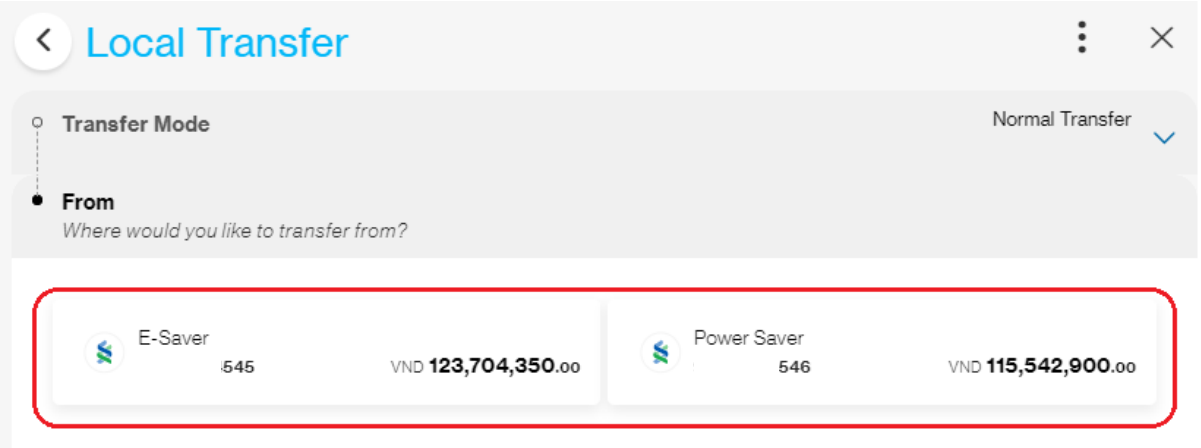




Step 2: Select Normal Transfer



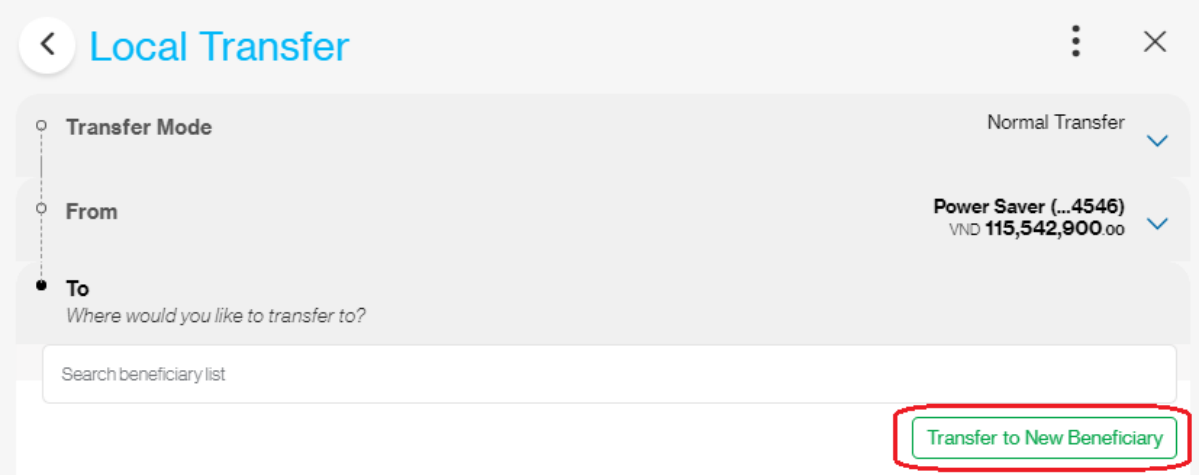
Step 3: Select source account



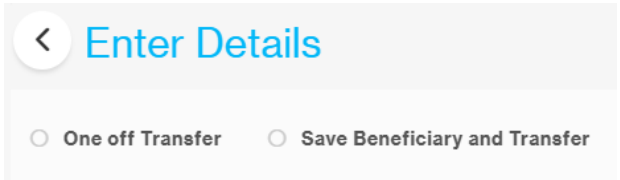
Step 4: Create beneficiary of a local bank in Vietnam

- *If the Beneficiary has been saved*: please select beneficiary from section "Favorites" or "Other Recipients" and make transfer with this instruction

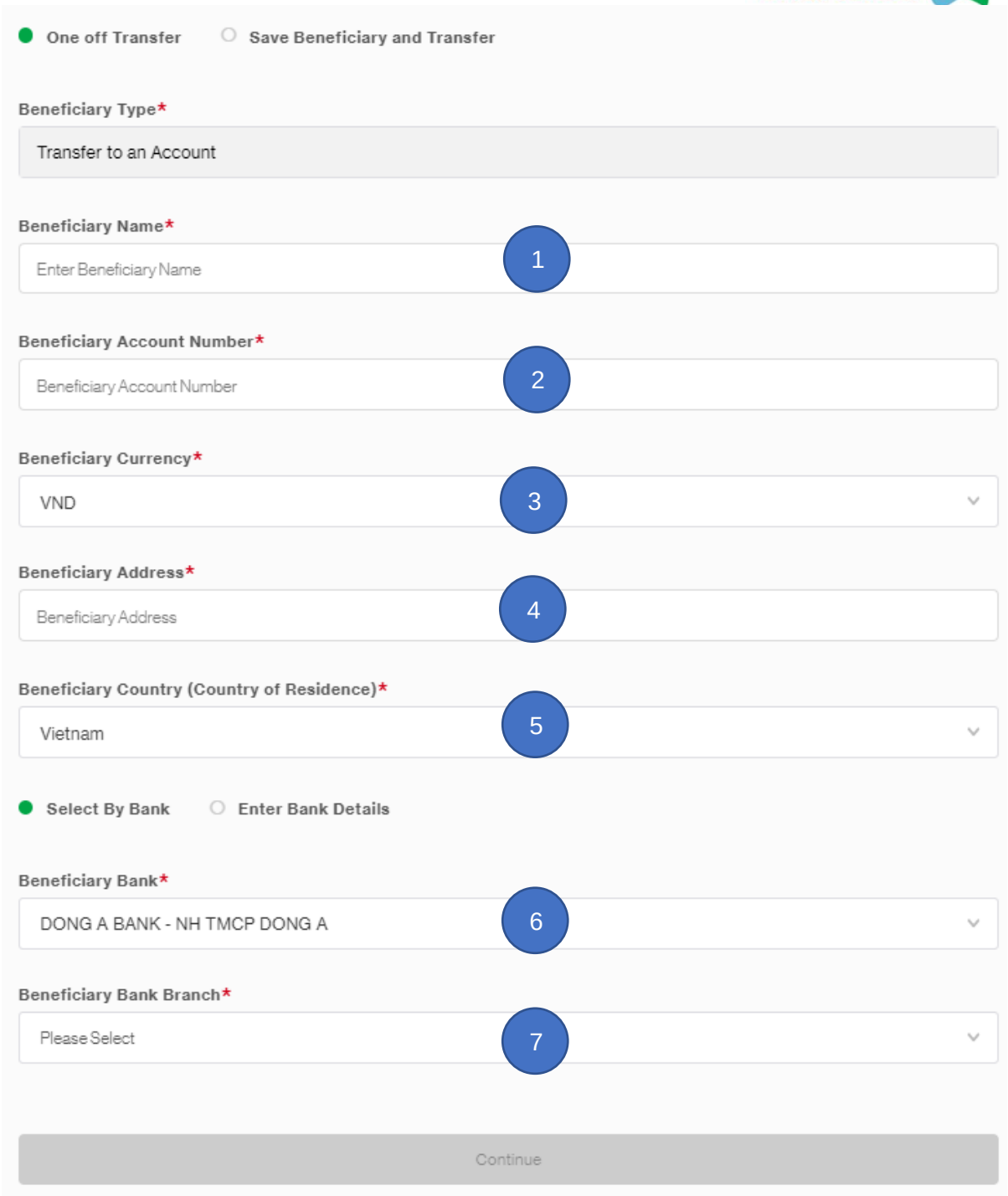
- *If the Beneficiary has not been saved*: please click **Transfer to New Beneficiary**



Select **Transfer Type:**

	- **One off Transfer:** This payee will not be saved. - **Save Beneficiary and Transfer:** This payee will be saved and available for the next time. There is no need to input the details again.

One off Transfer/Save Beneficiary and Transfer:



❶ Payee name

❷ Destination account number (a.k.a. payee account number)

❸ Select currency of payee account

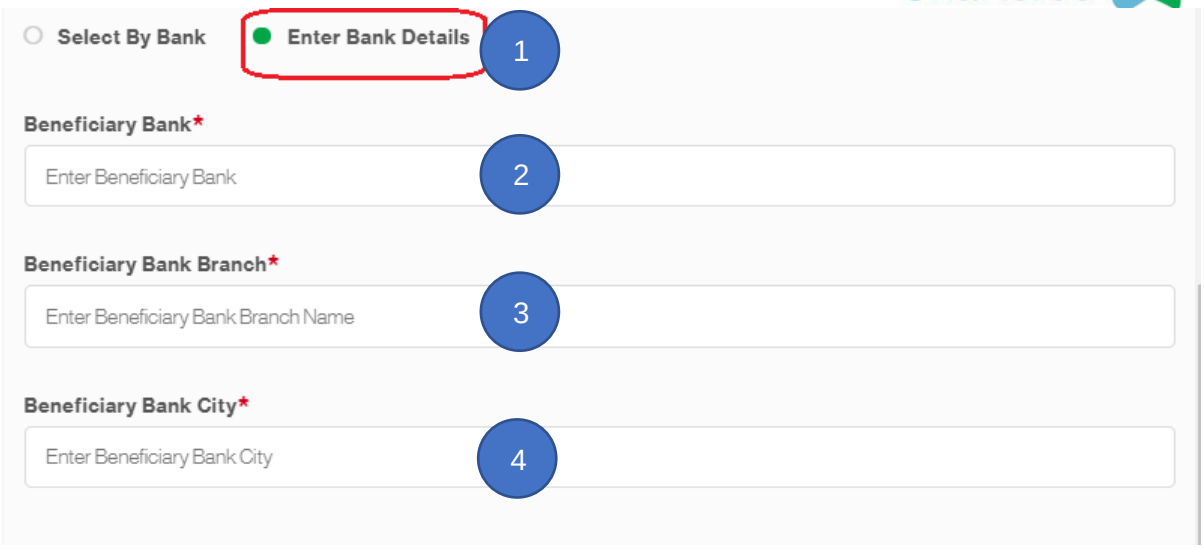
❹ Payee's address

❺ Payee's country

❻ The bank that payee account number belongs to.

❼ The bank's branch

If there is any bank that **has not been** listed under drop down list above, please manually input Beneficiary bank's details at ❶ **Enter Bank Details**

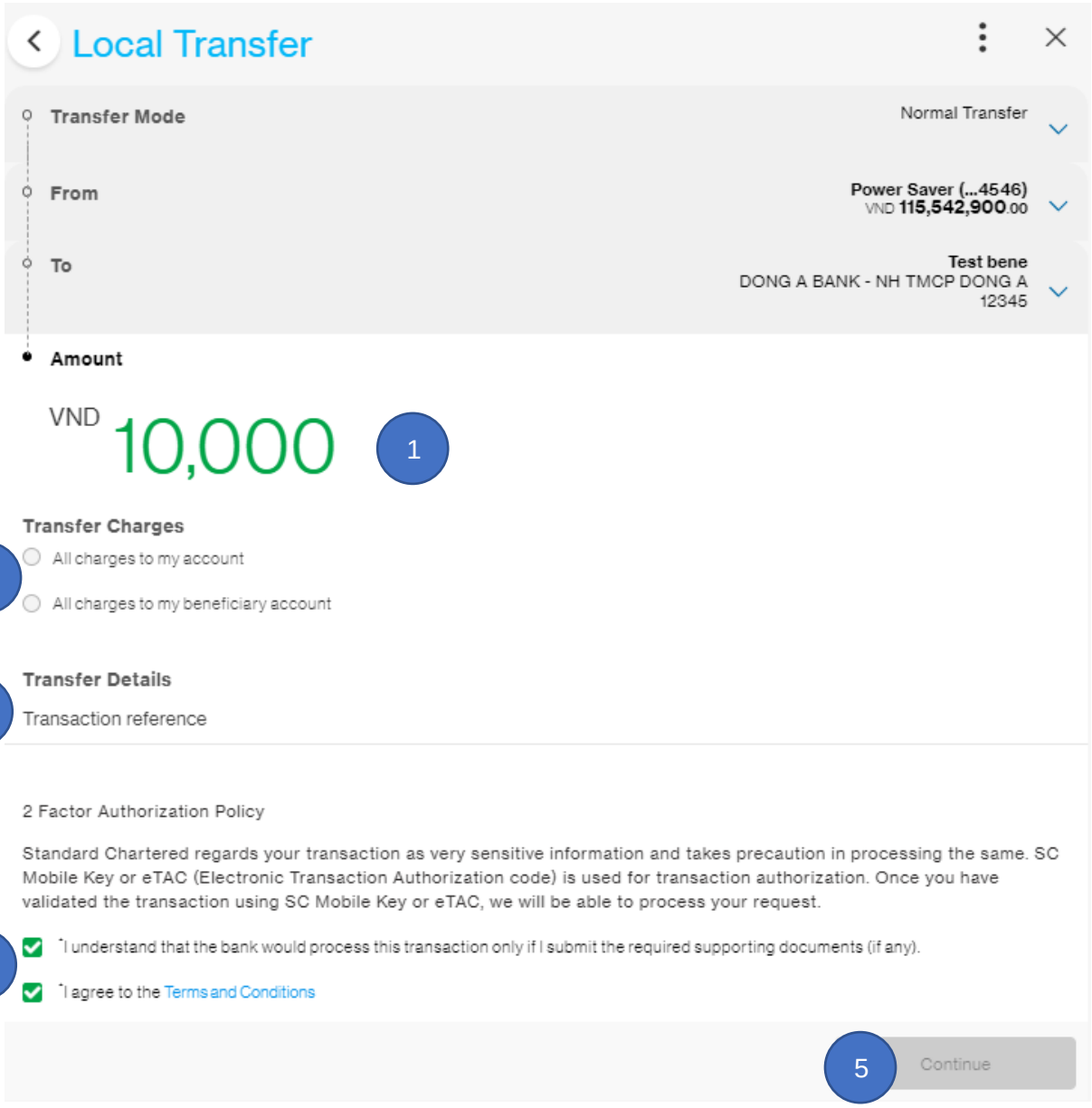


❷ Input full beneficiary bank's name

❸ Input full beneficiary bank's branch

❹ Input full beneficiary bank's city

Step 5: Input information for fund transfer



❶ Input transaction amount

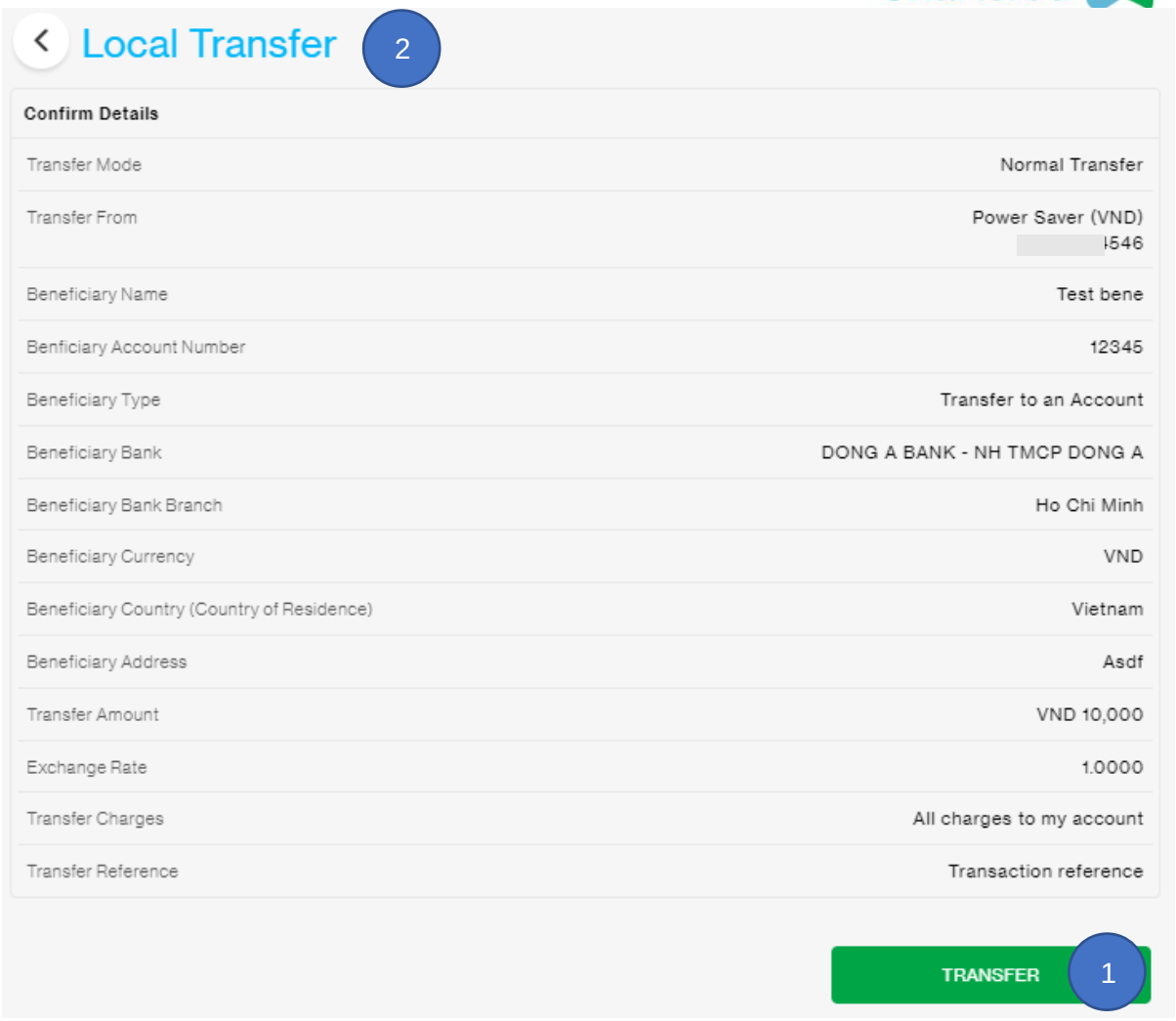
❷ Determine where the charge to be debited to

❸ Input transaction reference

❹ Tick in the box 'I agree to the terms and conditions' and 'I understand that the bank would process this transaction only if I submit the required supporting document (if any)'. For transactions to other bank, additional documents may be required, our staff will contact you via your contact information if needed.

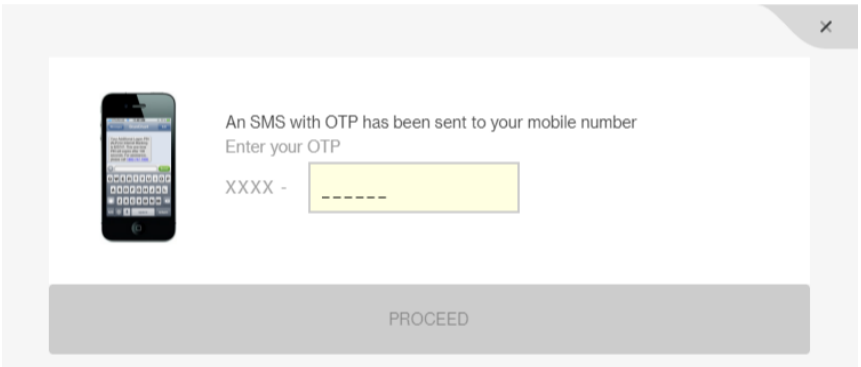
❺ Click **Continue** to continue your request.

Please check carefully all the information you have input before click **Transfer** ❶ to continue; or click ❷ to get back to the previous page.

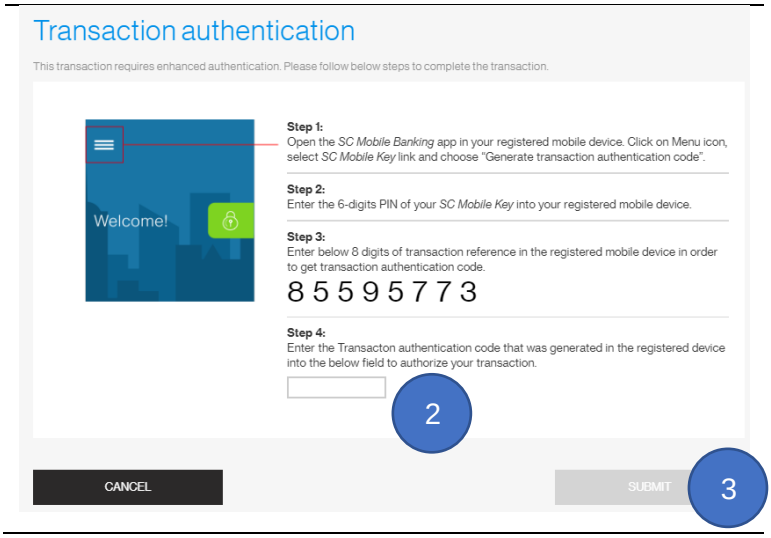


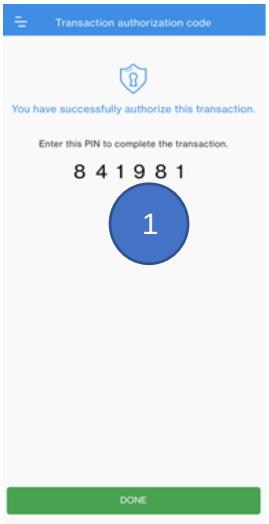
Step 6: Input SMS OTP or SC Mobile Key PIN(1) to complete your request

- If you **have not registered** SC Mobile Key, a 6-digit OTP will be sent to your registered mobile number. Please input that number here to proceed.



- If you **have registered** SC Mobile Key, please input 6-digit of **transaction authorization code** ❶ generated by SC Mobile Key PIN into ❷ then click **Submit** ❸ to proceed the transaction or **cancel** ❹ if you do not want to. Please refer **here** for details on how to generate transaction authorization code.





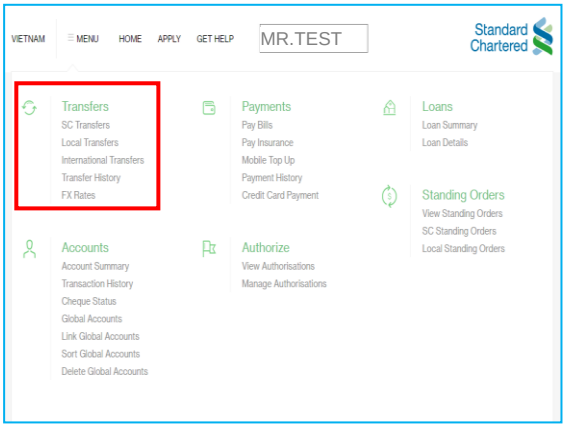
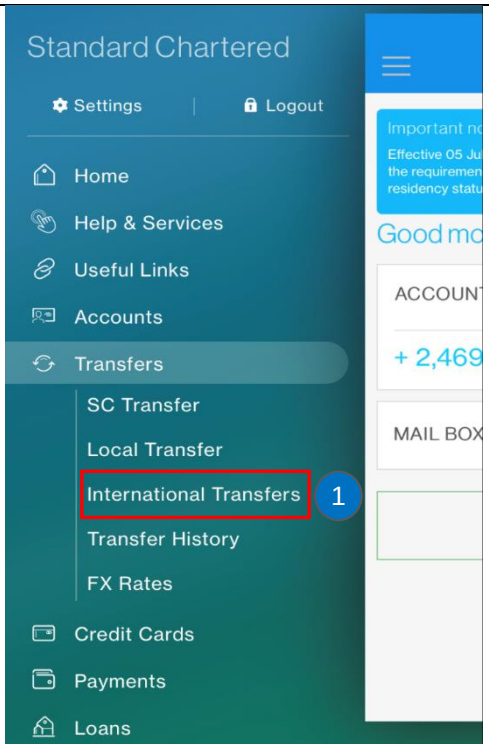
- If you transact on SC Mobile Banking app: please input 6-digit PIN of SC Mobile key to authenticate transaction.

(1) Learn more about eTAC code
(2) Learn more about SC Mobile Key

9.3. International transfer

Please note:

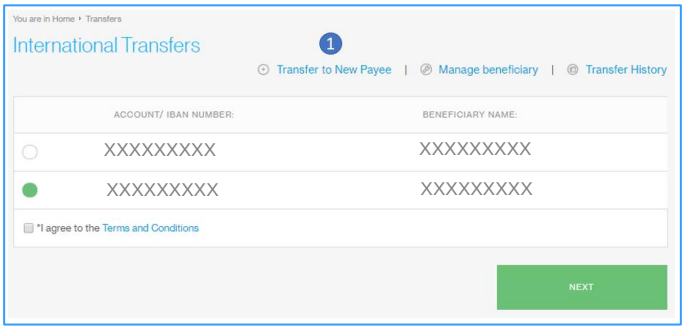
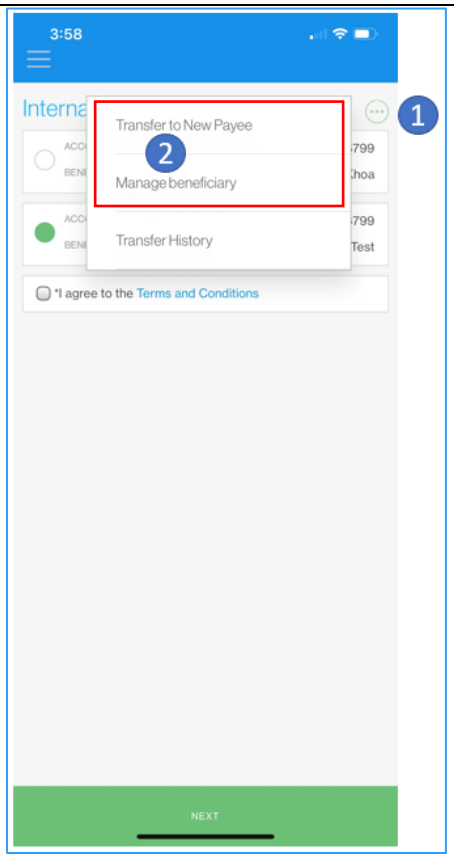
- ☑ If you have not registered SC Mobile Key, you will not be able to submit an overseas transfer. Please register SC Mobile Key to perform transactions with advanced authentication method. Learn more about SC Mobile Key

On web browser	On Mobile Banking App
Click on **Menu** then choose **SC Transfer** in 'Transfer' session 	

Step 1: Create beneficiary of a bank oversea

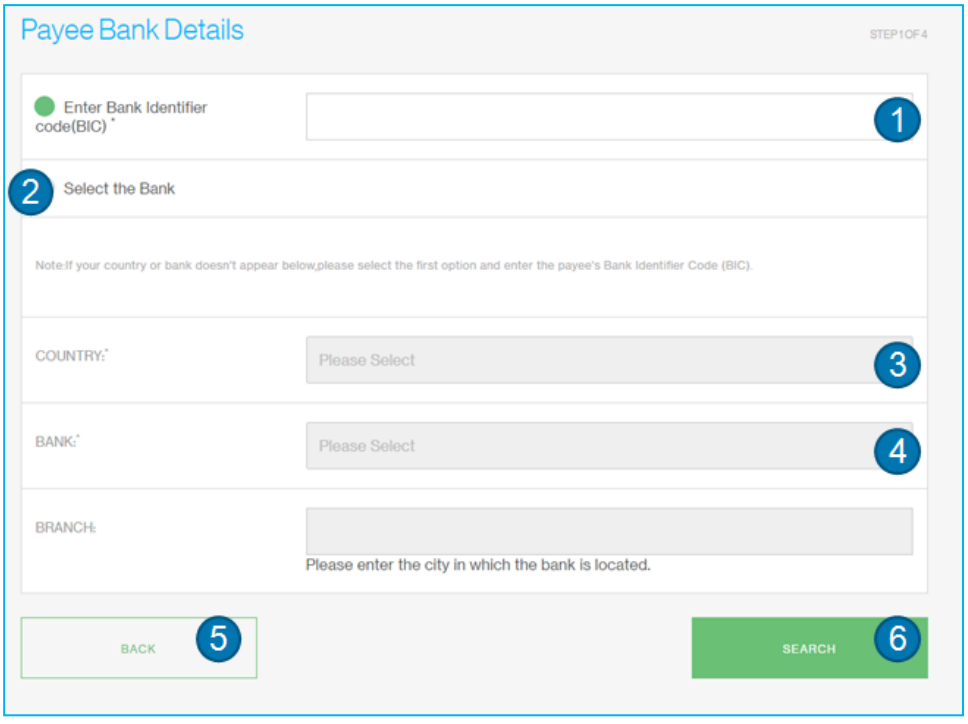
If this is not your first time using our Online Banking service for transfer, please ignore this step and make transfer with this instruction

To add beneficiary, after clicking 'International Transfer', please do the following steps

On web browser	On SC Mobile Banking App
	
You can either go to **Transfer to new payee** or go to **Manage beneficiary** to check the list of payees, then select **Transfer to new payee** if you want to continue transferring to the new payee.	

After click 'Transfer to new payee' please input all the information of payee as required

☑ **Please input the information of payee's bank**



Explanation

❶ Input Bank Identifier Code (BIC) code of the bank. If the BIC code not enough 11 characters, please add "X" after the code until enough 11 characters then click '**Search'** ❻

☞ If your payee's bank is found, then please input information of payee in the next page

☞ In your payee's bank is not found, please try to find your bank by picking option **Select the bank** ❷

❷ When Choose the option 'Select the bank:

❸ Choose the country which you transfer to

❹ Choose the bank from the drop-down list

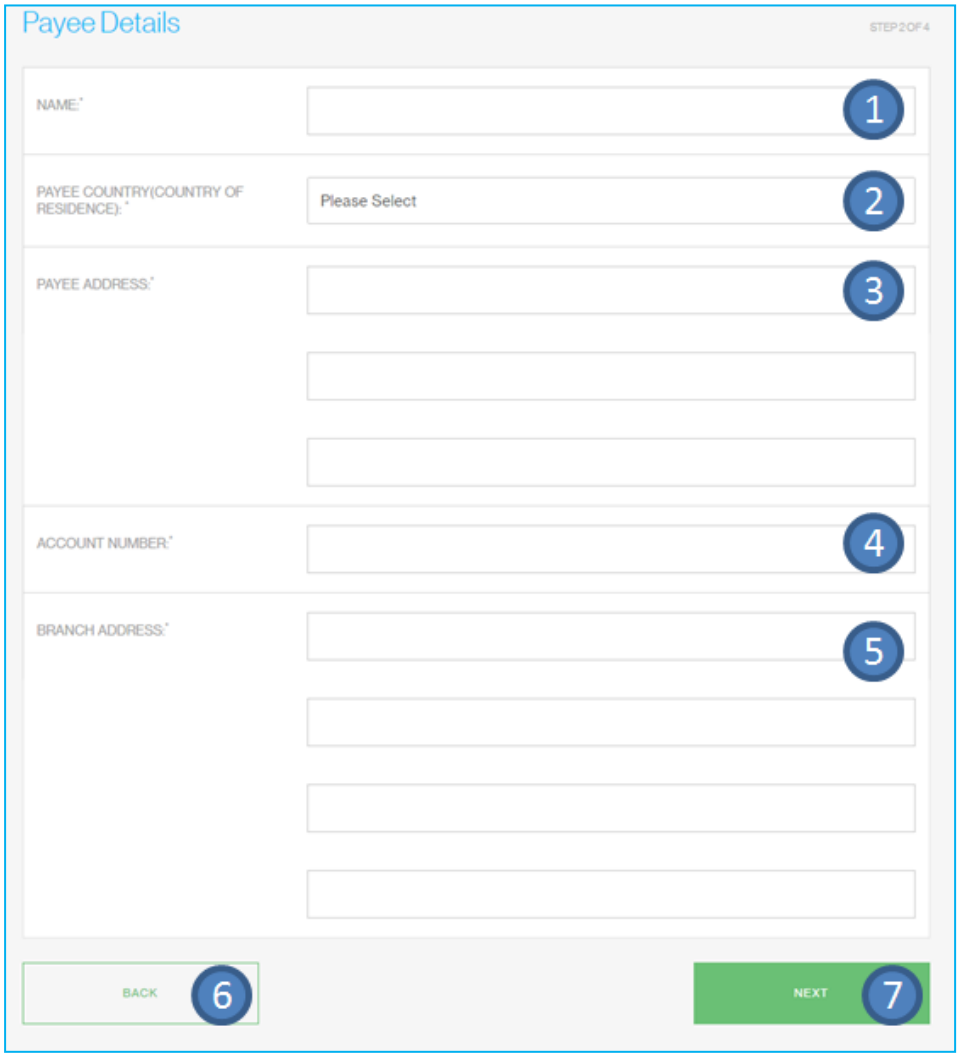
❺ Click **Back** to get back to previous page

❻ Click **Search**

☞ If your payee's bank is found, then please input information of payee in the next page

☞ If you still cannot find the bank of your payee, please come the branch to make your request.

☑ **Please input payee information**



Explanation

❶ Input name of payee

❷ Choose country of resident of payee

❸ Input address of payee

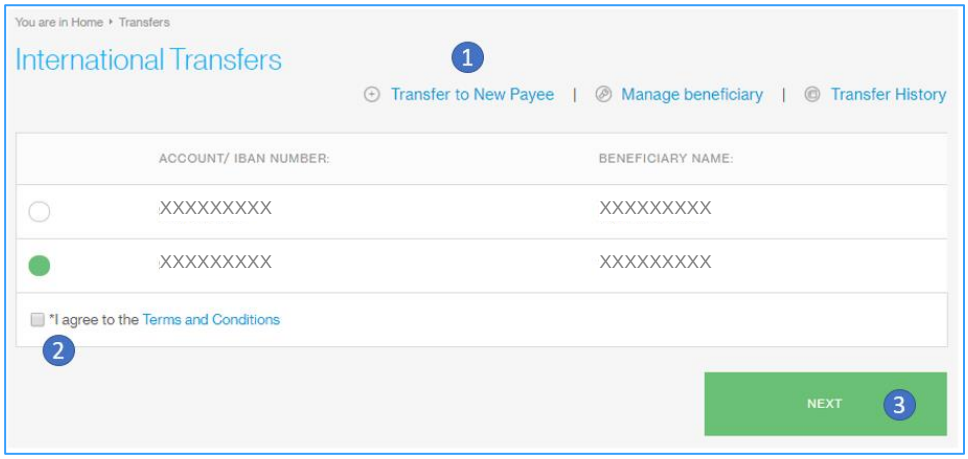
❹ Input account number of payee

❺ Input address of Payee's bank branch

❻ Click **Back** to get back and cancel request

❼ Click **Next** to proceed to the next page

Step 2: Input information for fund transfer

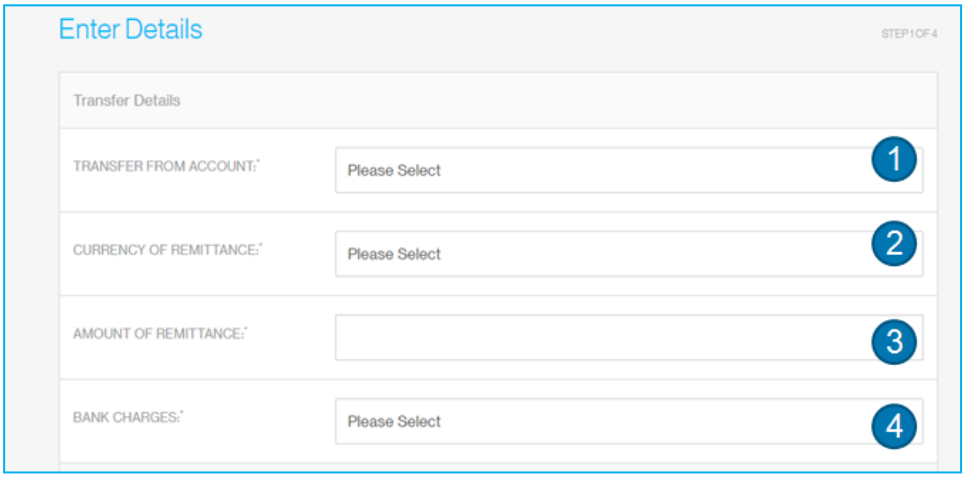


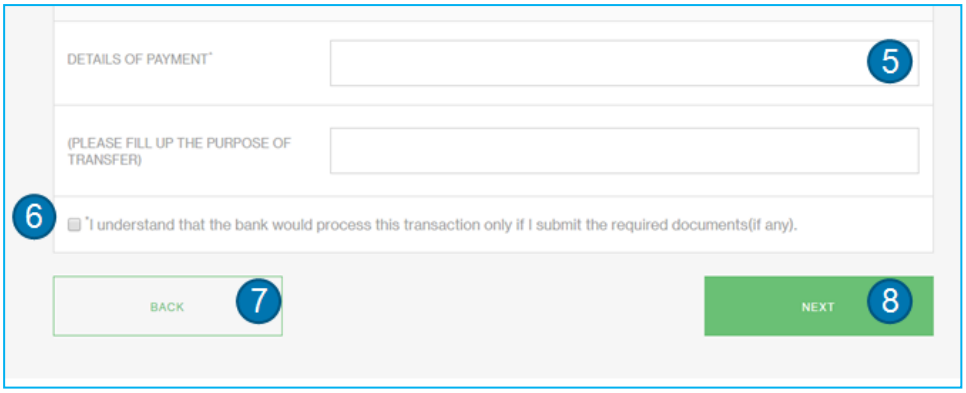
Explanation

❶ Choose the payee account in the list of beneficiary. If the payee does appear on the list, please choose beneficiary. Follow this instruction

❷ Tick this box to agree with the terms and conditions

❸ Click **Next** to continue





Explanation

❶ Choose account to debit from

❷ Choose the currency you wish to transfer

❸ Input the amount you wish to transfer

❹ Choose which account to bare the fee

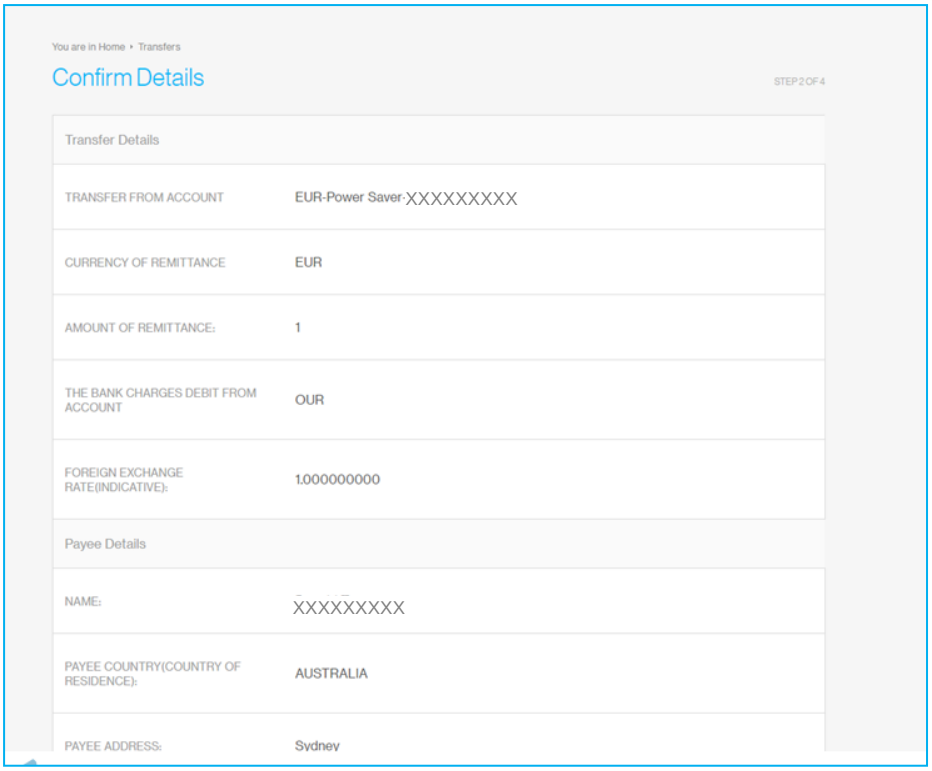
❺ Input reference and purpose of transfer

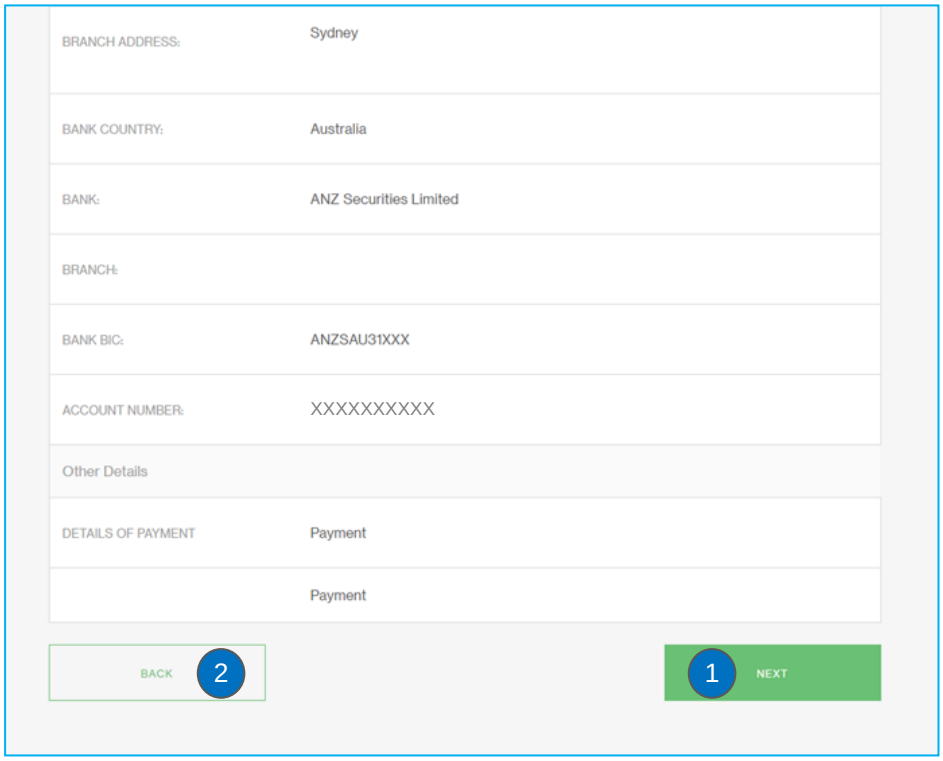
❻ Tick in this box 'I agree to the terms and conditions'. For transactions to other bank, additional documents may be required, our staff will contact you via your contact information if needed.

❼ Click **Back** to get back to the previous page

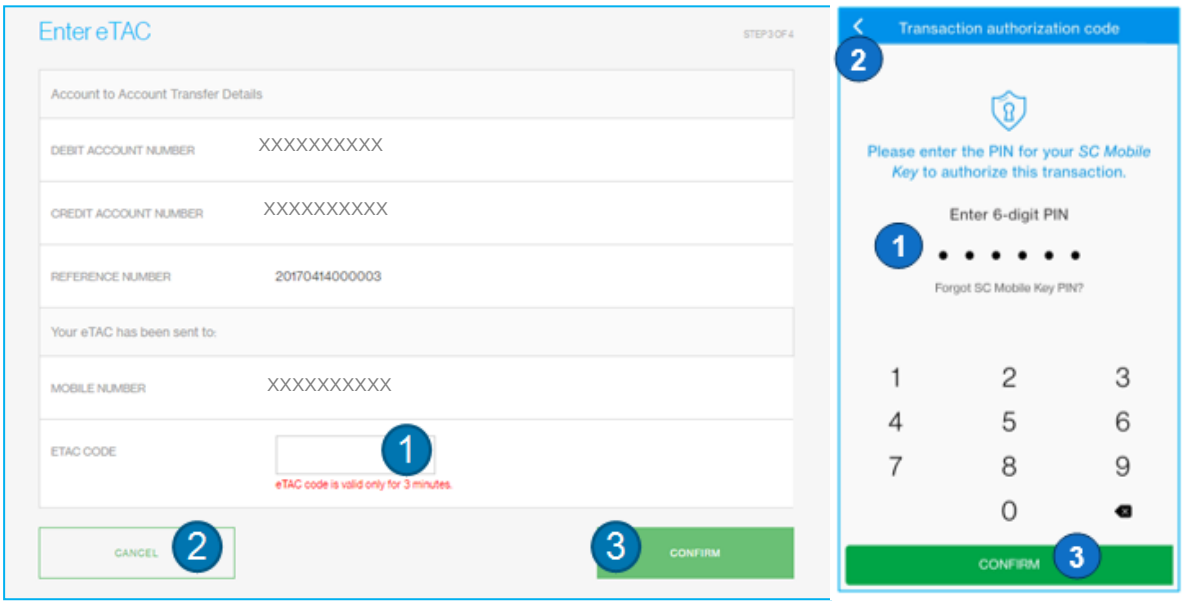
❽ Click **Next** to proceed to the next page

After confirming all of the information, please check carefully all the information you have input before click **Next** ❶ to receive eTAC or input SC Mobile key PIN ; or **Back** ❷ to get back to the previous page.


You are in Home › Transfers
Confirm Details
STEP 2 OF 4
Transfer Details
TRANSFER FROM ACCOUNT
EUR-Power Saver-XXXXXXXXX
CURRENCY OF REMITTANCE
EUR
AMOUNT OF REMITTANCE:
1
THE BANK CHARGES DEBIT FROM ACCOUNT
OUR
FOREIGN EXCHANGE RATE(INDICATIVE):
1.000000000
Payee Details
NAME:
XXXXXXXXX
PAYEE COUNTRY(COUNTRY OF RESIDENCE):
AUSTRALIA
PAYEE ADDRESS:
Sydnev


BRANCH ADDRESS:
Sydney
BANK COUNTRY:
Australia
BANK:
ANZ Securities Limited
BRANCH:
BANK BIC:
ANZSAU31XXX
ACCOUNT NUMBER:
XXXXXXXXXX
Other Details
DETAILS OF PAYMENT
Payment
Payment
BACK
2
1
NEXT

Step 3: Input eTAC code(1) or SC Mobile Key PIN(2) to complete your request



Explanation

❶ If you have not registered SC Mobile Key, please input eTAC code which will be sent to your registered phone number.
If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN

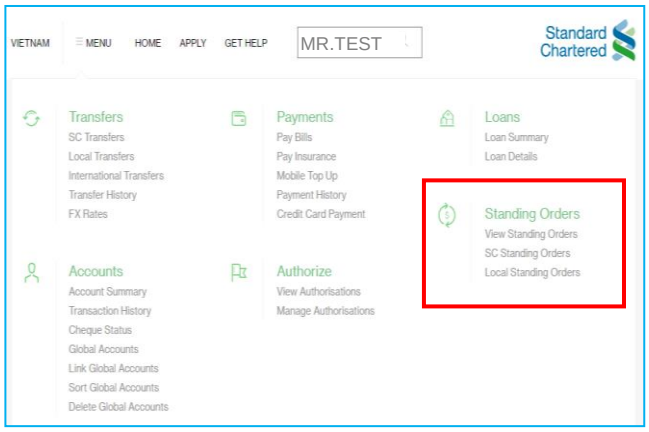
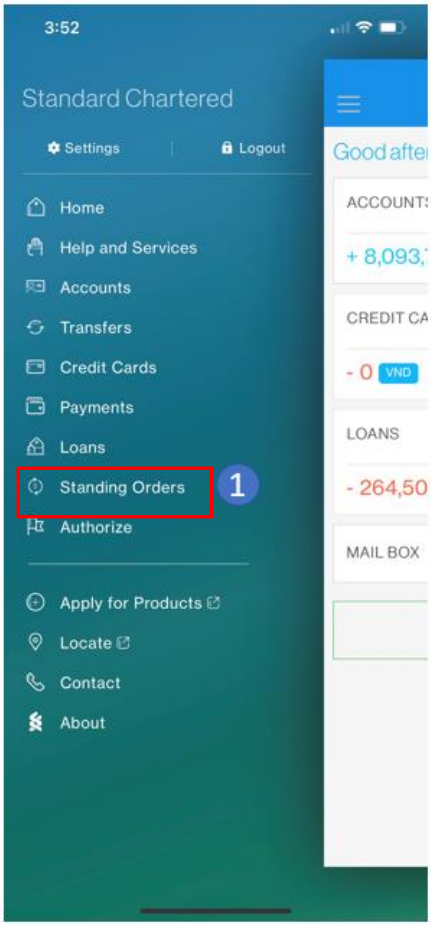
❷ Choose **Cancel** if you wish to cancel the process

❸ Click on **Confirm** if you wish to continue transacting

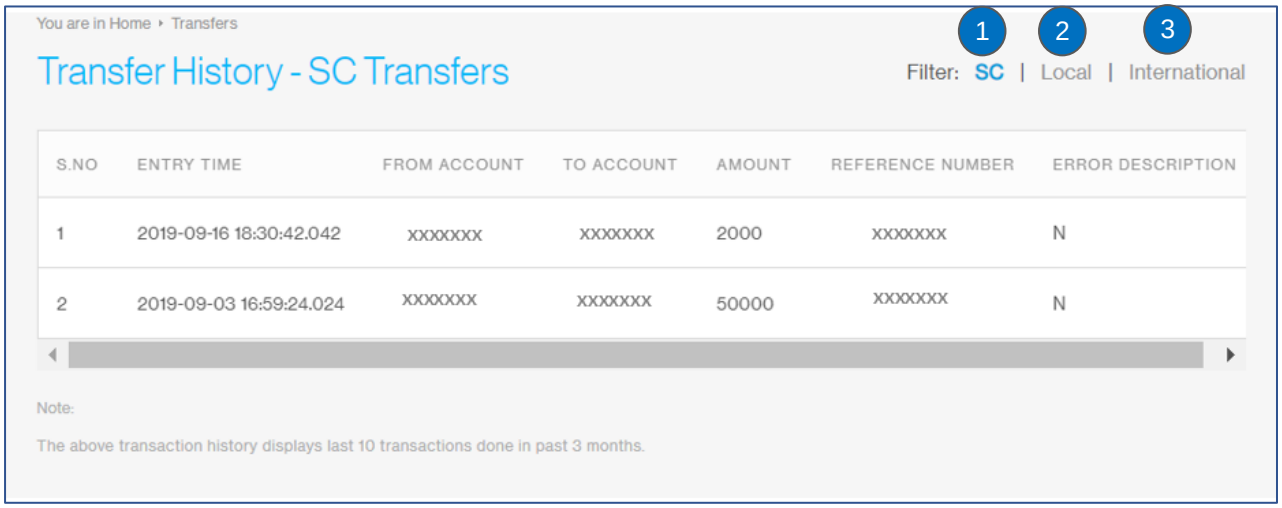
(1) Learn more about eTAC code

(2) Learn more about SC Mobile Key

9.4. Standing order

On web browser	On SC Mobile Banking App
	

9.5. Transfer history

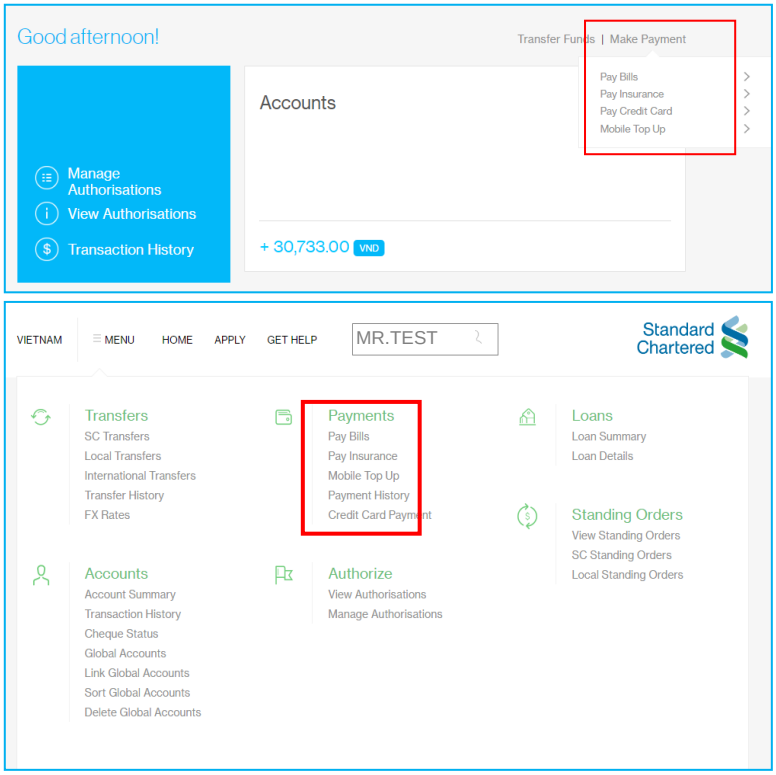
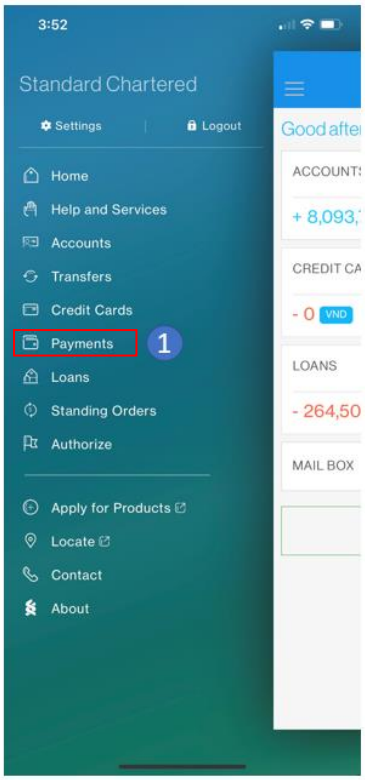


10. Bill Payments

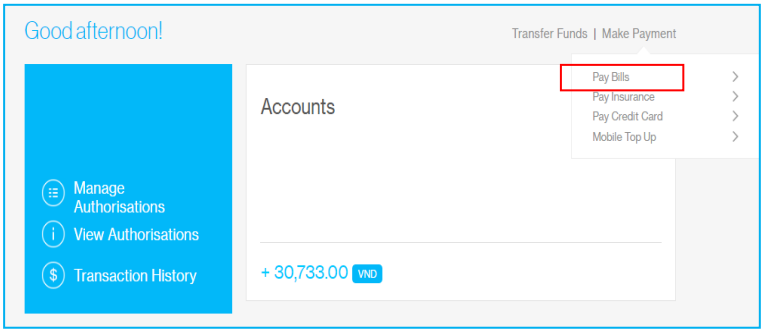
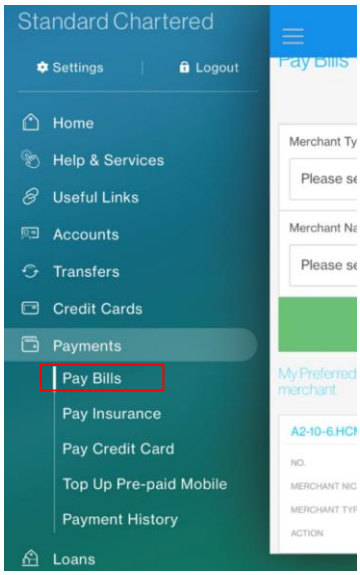
Online Banking and SC Mobile Banking Application helps you pay utility bills in quick and convenient way:

- ☞ Pay Utility Bills (Land line, Internet, Electricity …). Find out more here
- ☞ Top-up prepaid phone. Find out more here
- ☞ Pay for credit card from Standard Chartered. Find out more here
- ☞ Pay for Insurance. Find out more here

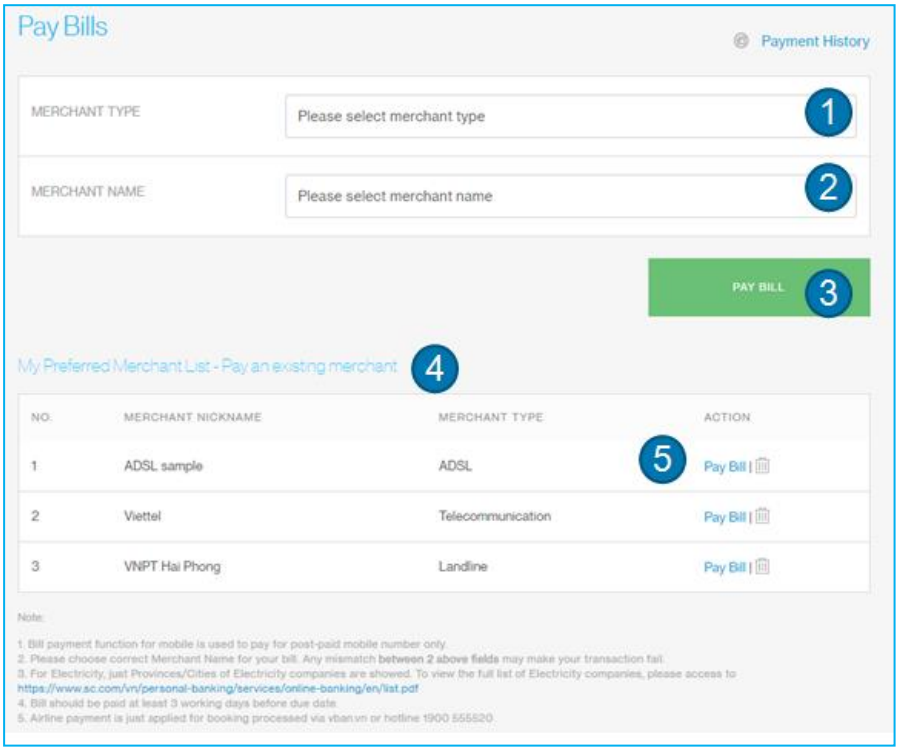
You can find all the links to those type of Payments on Online Banking or SC Mobile Banking App

On web browser	On SC Mobile Banking App
Find "Payment" at the main page after log-in or in the Menu 	Find "Payment" after clicking Settings 

10.1. Pay Bills

On web browser	On SC Mobile Banking App
Choose 'Bill Payment' in the main page after log in 	

Step 1: Choose the type of bill you wish to pay



Explanation

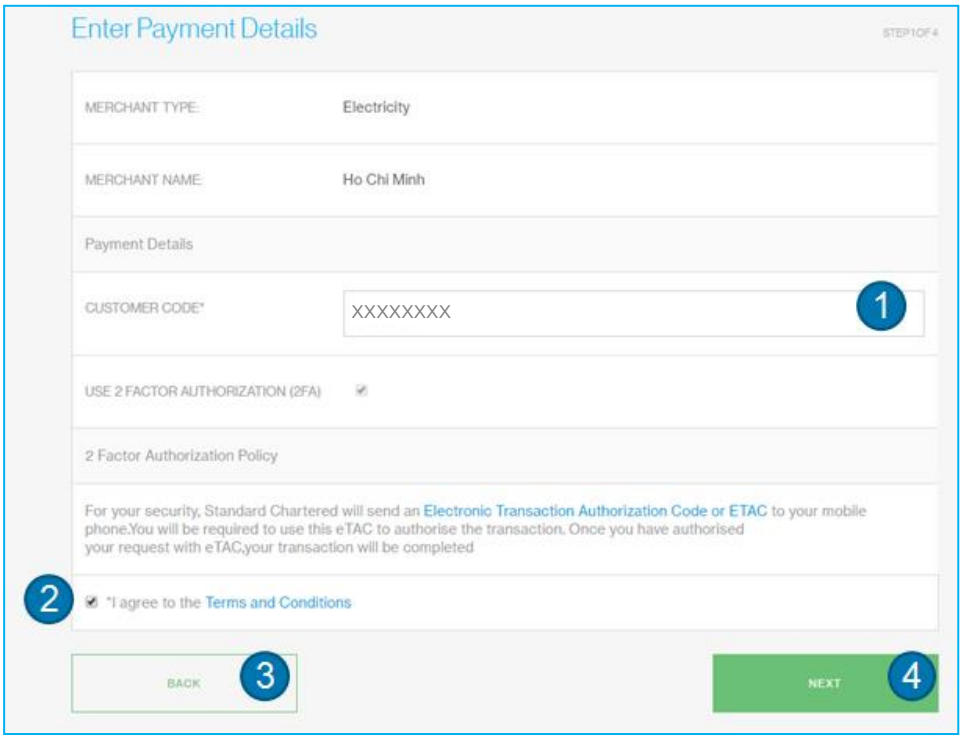
❶ Choose the type of service you wish to pay

❷ Choose your service provider

❸ Click **Pay Bill** to proceed

❹ If you have use Online Banking or SC Mobile Banking App to pay your bill before and save that information, you can pay quickly by selecting name of bill and click 'Pay Bill'❺
Find out more about save your transaction for quick payment here

Step 2: Input information for payment



Explanation

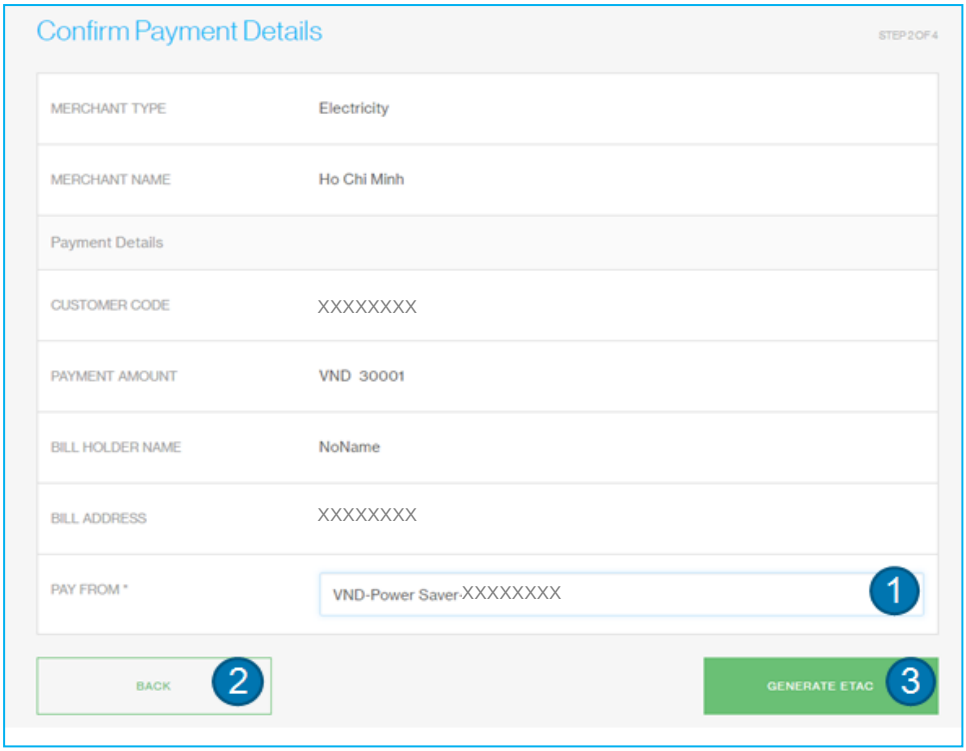
❶ Input customer code written on the bills

❷ Accept with the terms and conditions to continue

❸ Click **Back** to get back to previous page

❹ Click **Next** to see to amount need to be paid

- ☑ If there are no outstanding amount on your bill, you will be informed, and payment will be discontinued.
- ☑ If there is an outstanding balance on your bill, please proceed to the next step to complete your payment.



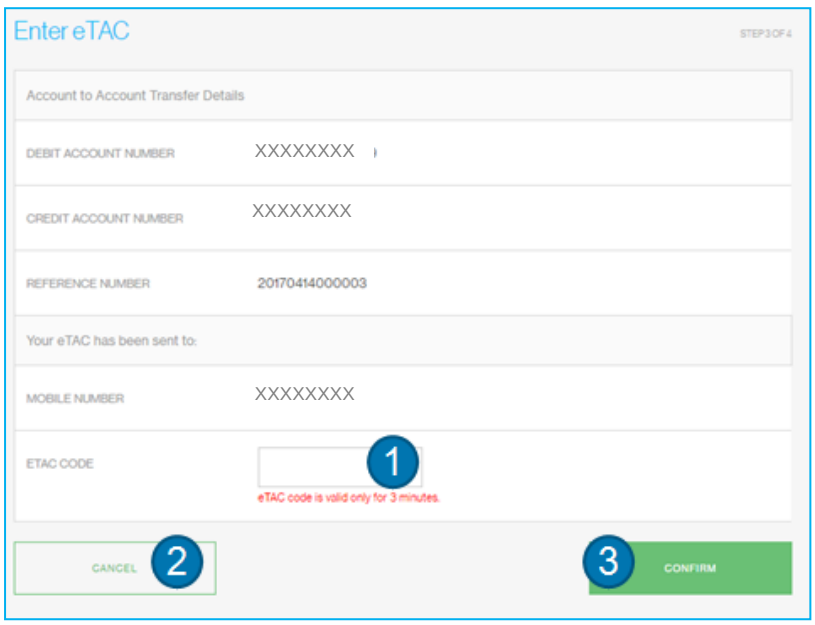
Explanation

❶ Choose account to debit from

❷ Click **Back** to get back to the previous page

❸ Click **Generate eTAc** (if you are transacting on Online Banking) or click **Next** (if you are transacting on Mobile App) to continue

Step 3: Input eTAC code(1) or SC Mobile Key PIN(2) to complete your request



Explanation

❶ If you have not registered SC Mobile Key, please input eTAC code which will be sent to your registered phone number.
If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN

❷ Choose **Cancel** if you wish to cancel the process

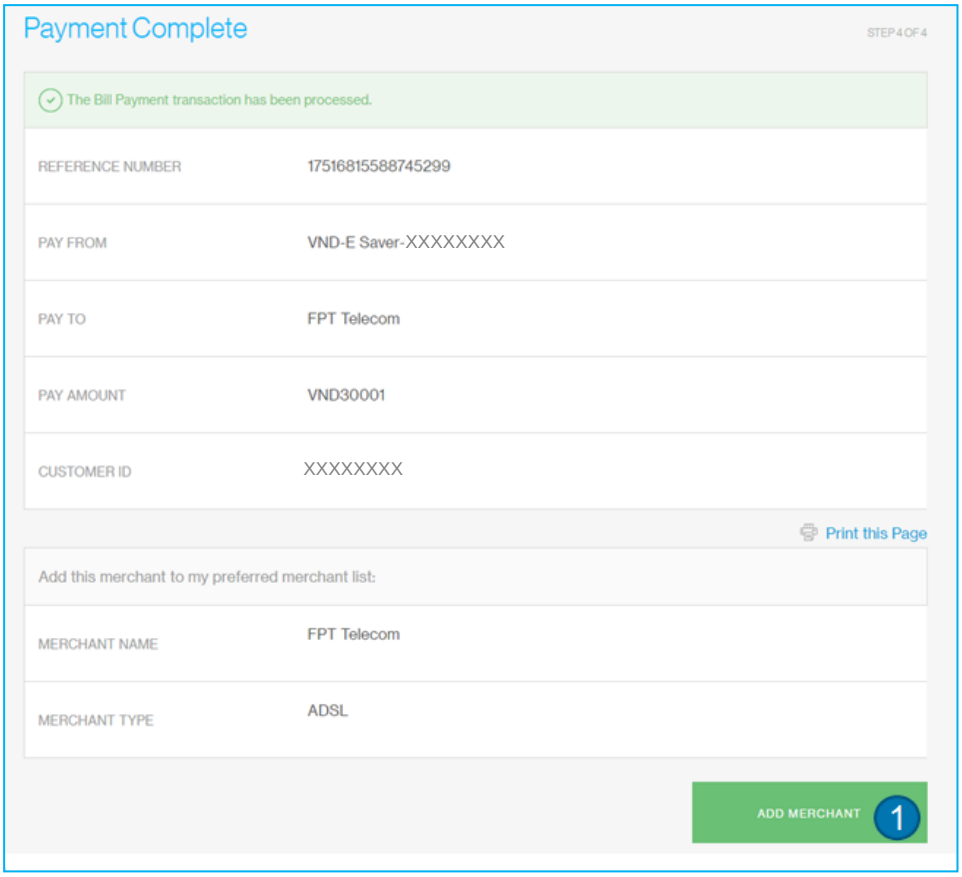
❸ Click on **Confirm** if you wish to continue transacting

(1) Learn more about eTAC code

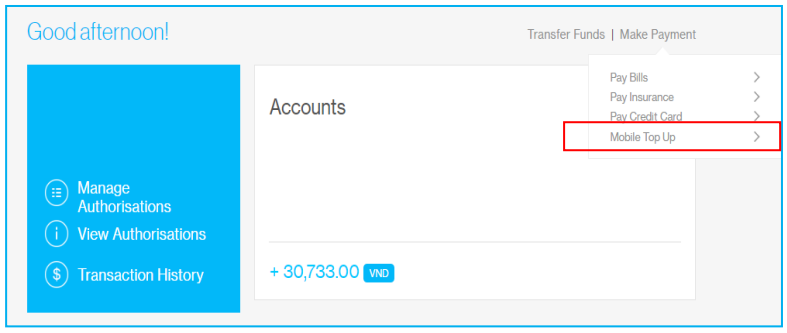
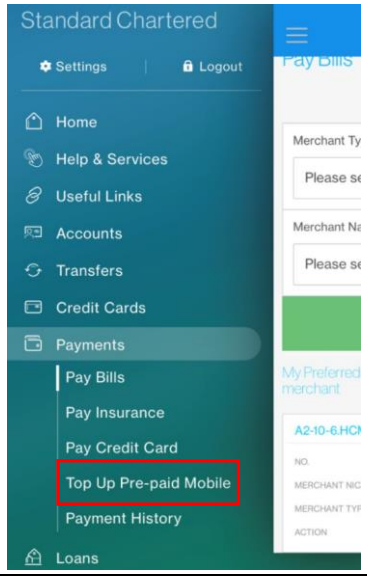
(2) Learn more about SC Mobile Key

Step 4: Save your transaction for quick payment

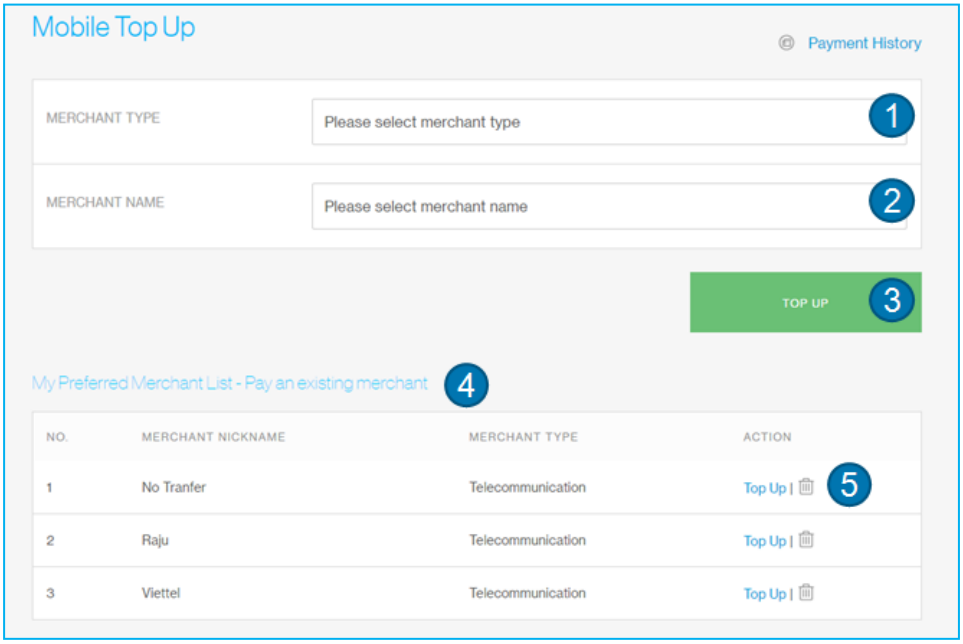
After successfully authorize your transaction, you can save the information of your bills for quick payment next time by clicking 'Add Merchant'❶
Find out about quick payment here



10.2. Top up prepaid phone

On web browser	On SC Mobile App
	

Step 1: Choose your service provider



Explanation

❶ Choose service type

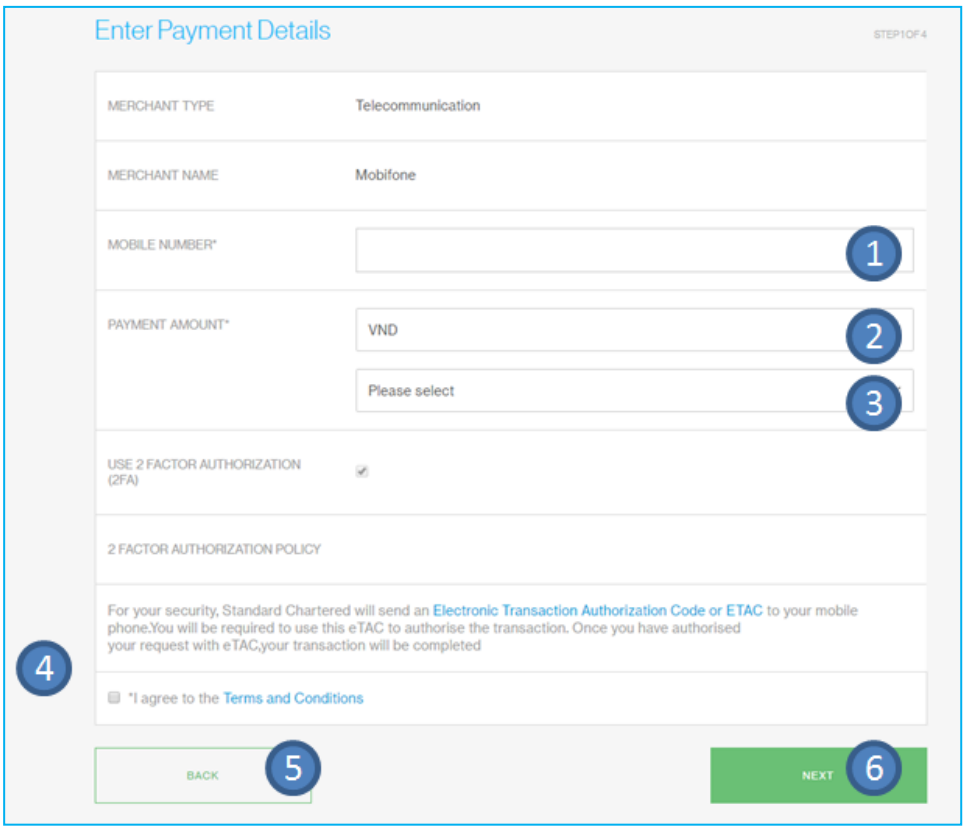
❷ Choose your service provider

❸ Click **Top up** to proceed with the process

❹ If you have use Online Banking or Mobile App to Top up your phone before and save those information, you can pay quickly by selecting name of bill and click **Top Up** ❺

Find out more about save your transaction for quick payment here

Step 2: Input phone number for topping up



Explanation

❶ Input phone number you wish to top up

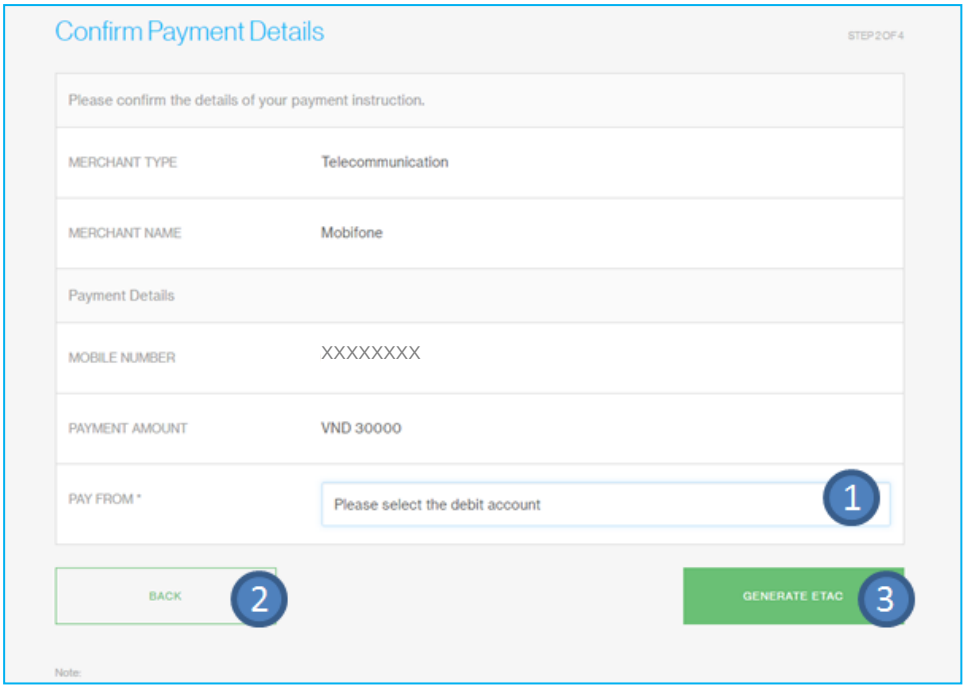
❷ Transaction currency is VND

❸ Choose the amount for top up

❹ Agree to terms and conditions

❺ Click **Back** to get back previous page

❻ Click **Next** to continue to the next page



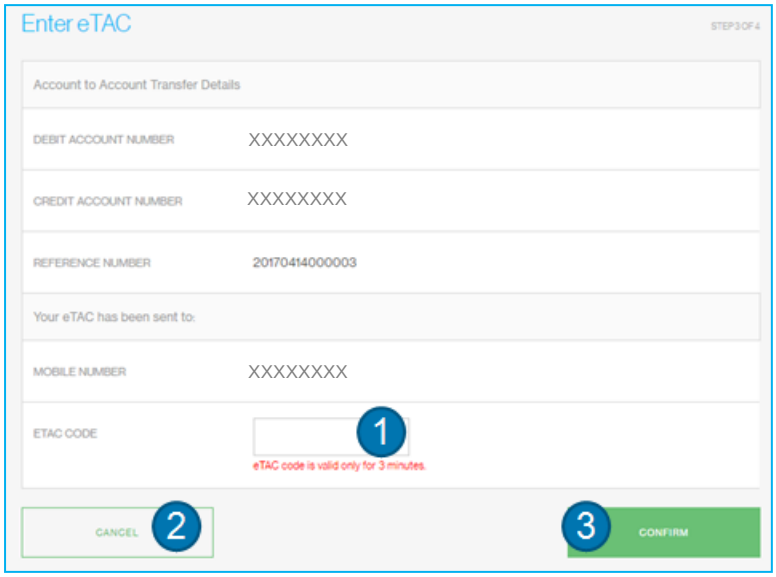
Explanation

❶ Choose account to debit from

❷ Click **Back** to get back to the previous page

❸ Click **Generate eTAc** (if you are transacting on Online Banking) or click **Confirm** (if you are transaction on Mobile App) to continue

Step 3: Input eTAC code(1) or SC Mobile Key PIN(2) to complete your request



Explanation

❶ If you have not registered SC Mobile Key, please input eTAC code which will be sent to your registered phone number
If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN

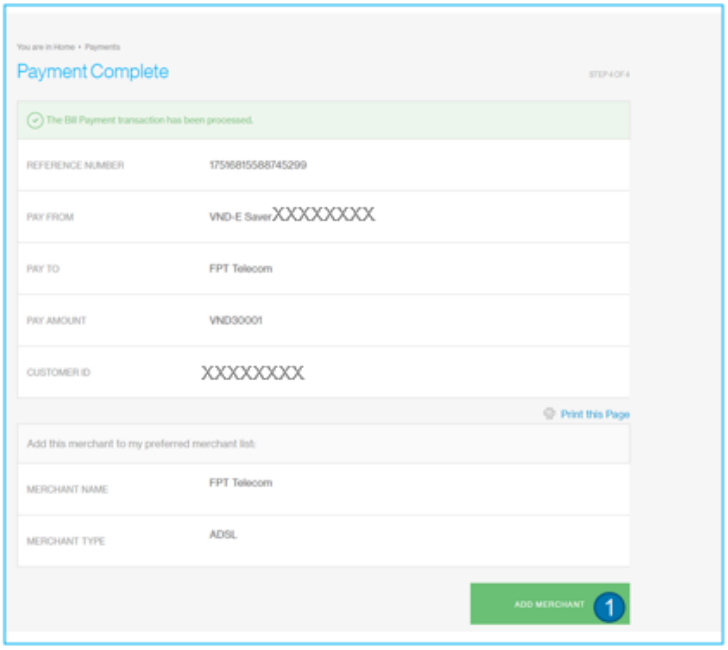
❷ Choose **Cancel** if you wish to cancel the process

❸ Click on **Confirm** if you wish to continue transacting

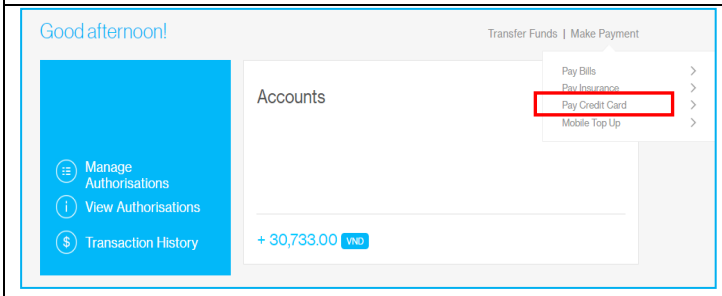
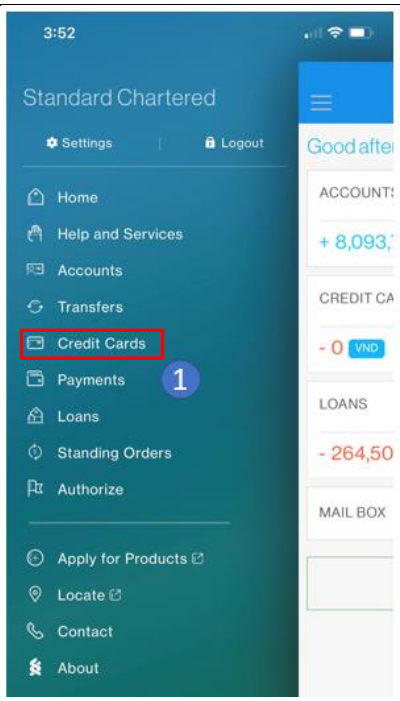
(1) Learn more about eTAC code
(2) Learn more about SC Mobile Key

Step 4: Save your transaction for quick payment

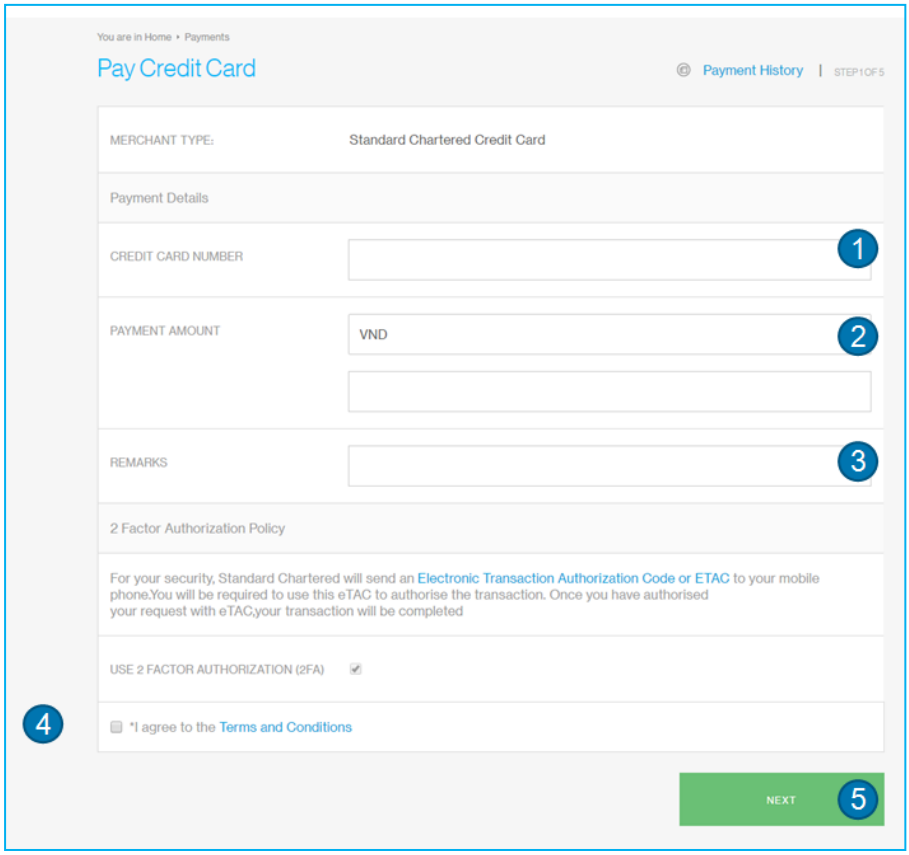
After successfully authorize your transaction, you can save the information of your bills for quick payment next time by clicking **Add Merchant**❶
Find out about quick payment here



10.3. Pay for Standard Chartered Credit Card

On web browser	On SC Mobile Banking App
	

Step 1: Input your credit card number & amount to pay



Explanation

❶ Input 16 digits of Standard Chartered credit card to pay

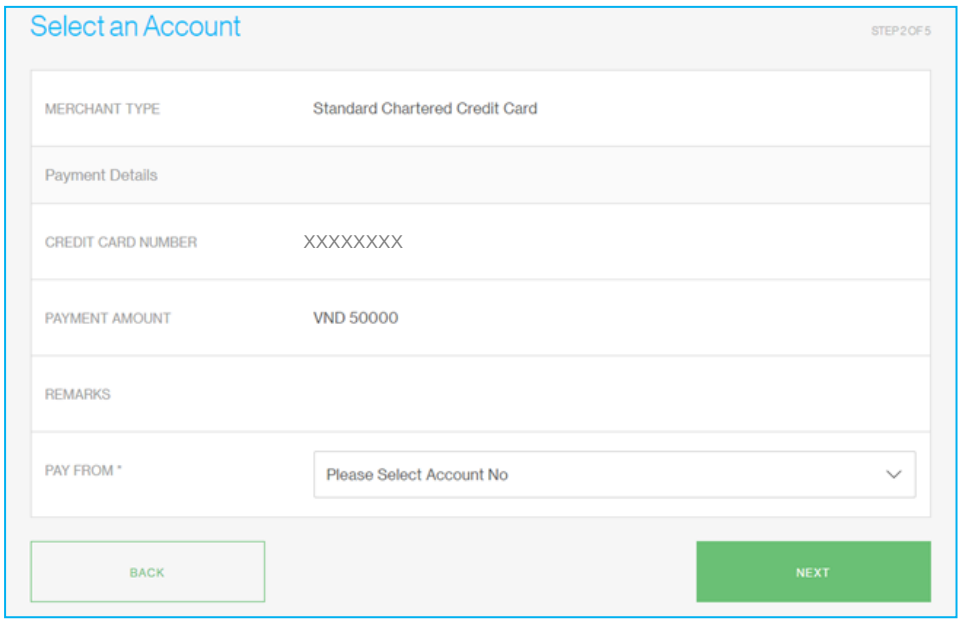
❷ Input amount to pay.

❸ Input remarks

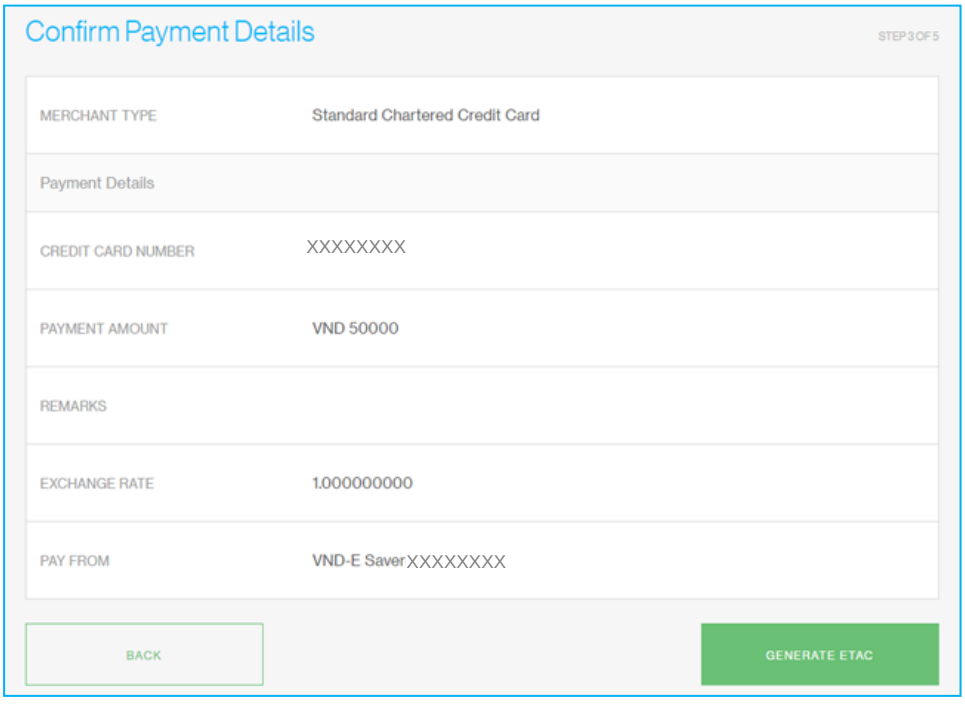
❹ Agree with the terms and conditions; and

❺ Click **Next** to continue to choose debit account

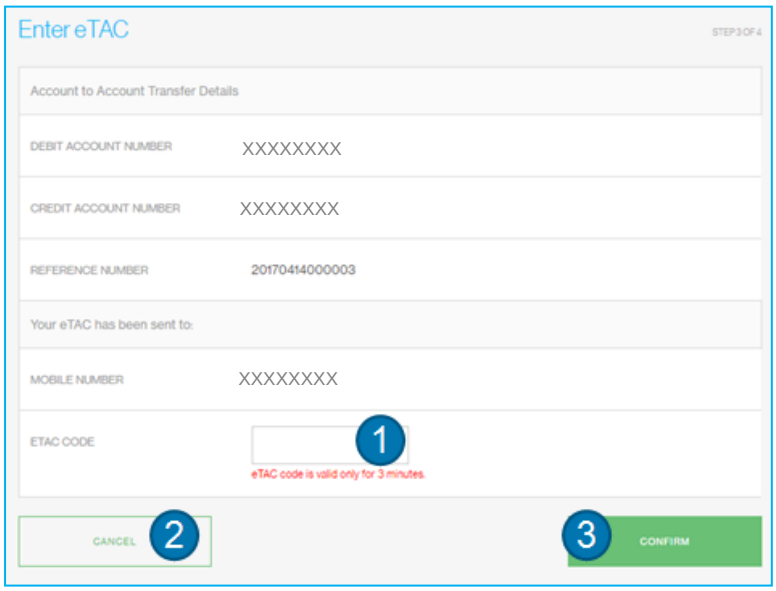
Step 2: Choose debit account



Please check carefully all of the information before click **Generate eTAC** (if you are transacting on Online Banking) or **Confirm** (if you are transacting on Mobile Banking App)



Step 3: Input eTAC code(1) or SC Mobile Key PIN(2) to complete your request



Explanation

❶ If you have not registered SC Mobile Key, please input eTAC code (will be sent to your registered phone number)
If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN

❷ Choose **Cancel** if you wish to cancel the process

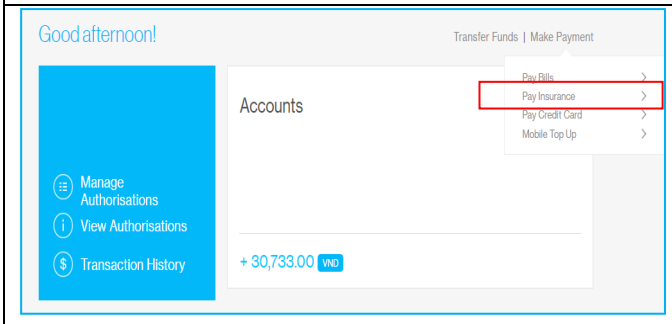
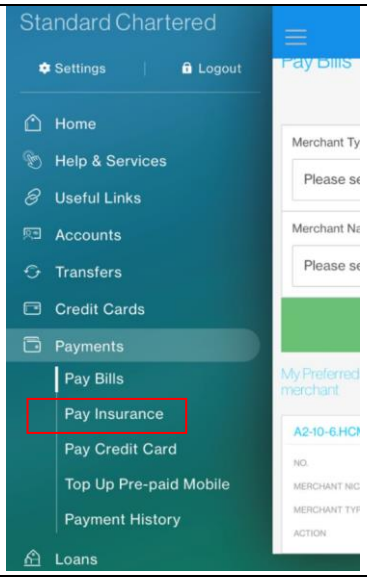
❸ Click on **Confirm** if you wish to continue transacting

(1) Learn more about eTAC code
(2) Learn more about SC Mobile Key

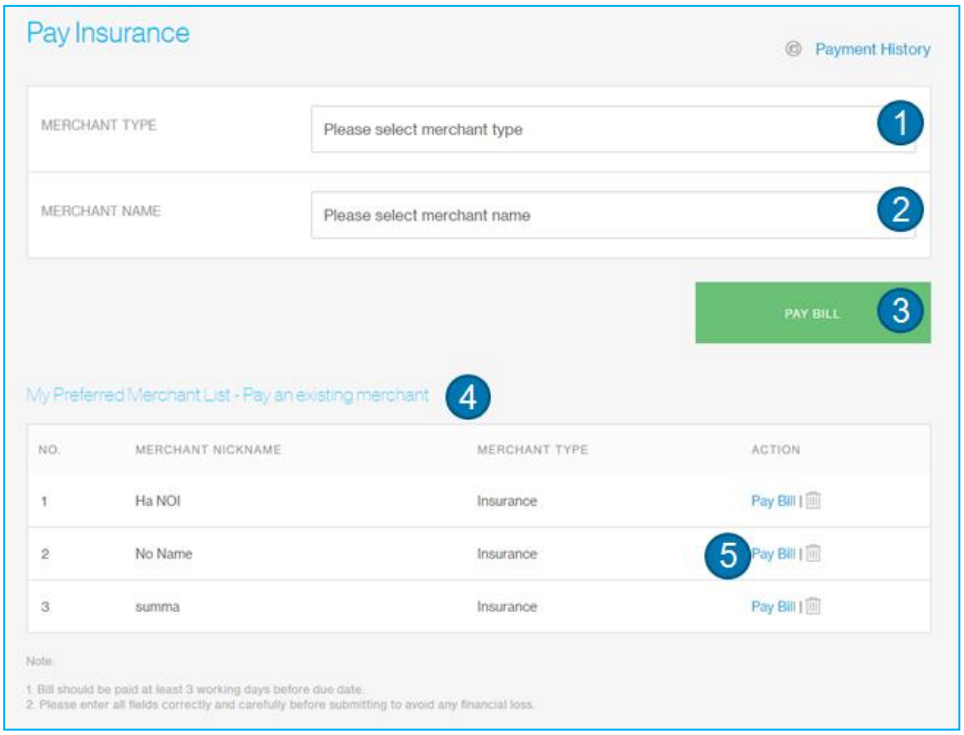
10.4. Pay Insurance

Choose ‘Pay Insurance’ on the main screen after log in
This function helps you to pay insurance bill of the following service provider:

- ☞ MSIG Hà Nội
- ☞ MSIG Hồ Chí Minh
- ☞ Prudential Việt Nam

On web browser	On Mobile Banking App
	

Step 1: Choose service type and service provider



Explanation

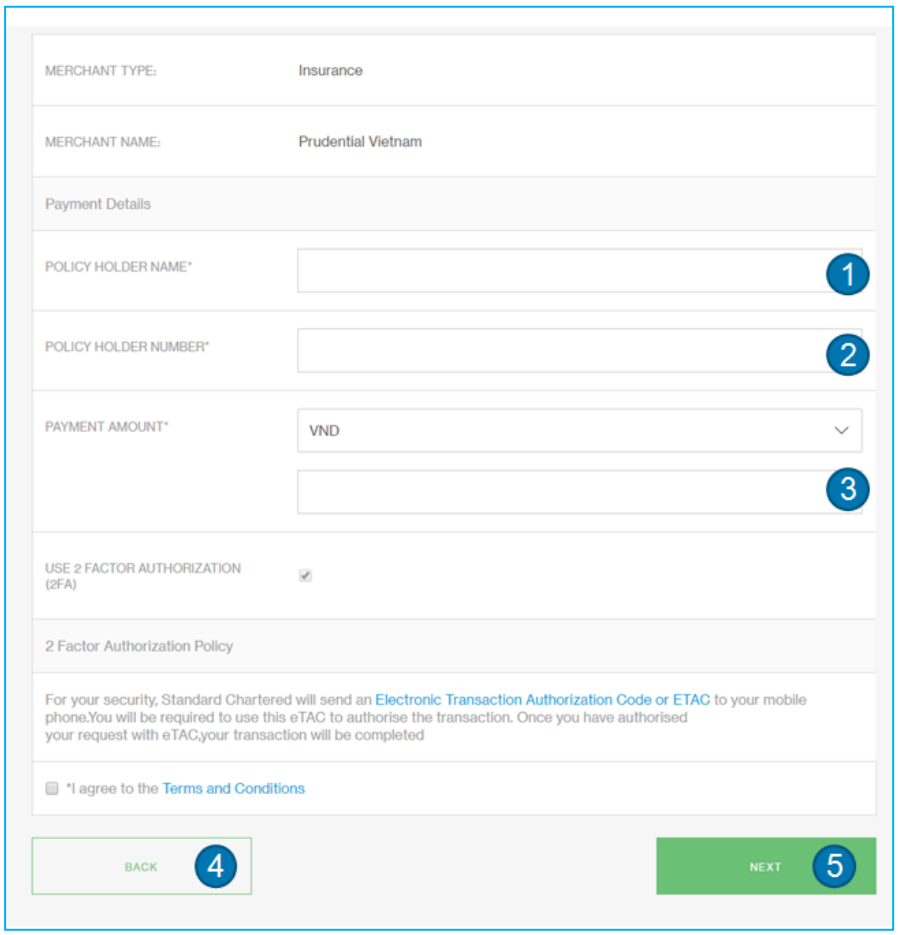
❶ Choose service type (Insurance)

❷ Choose service provider (name of company)

❸ Click **Pay Bill** to proceed with the process

❹ If you have use Online Banking to Top up your phone before and save those information, you can pay quickly by selecting name of bill and click **Pay Bill**❺
Find out more about save your transaction for quick payment here

Step 2: Input information of Insurance bill



Explanation

❶ Input Policy Holder Name

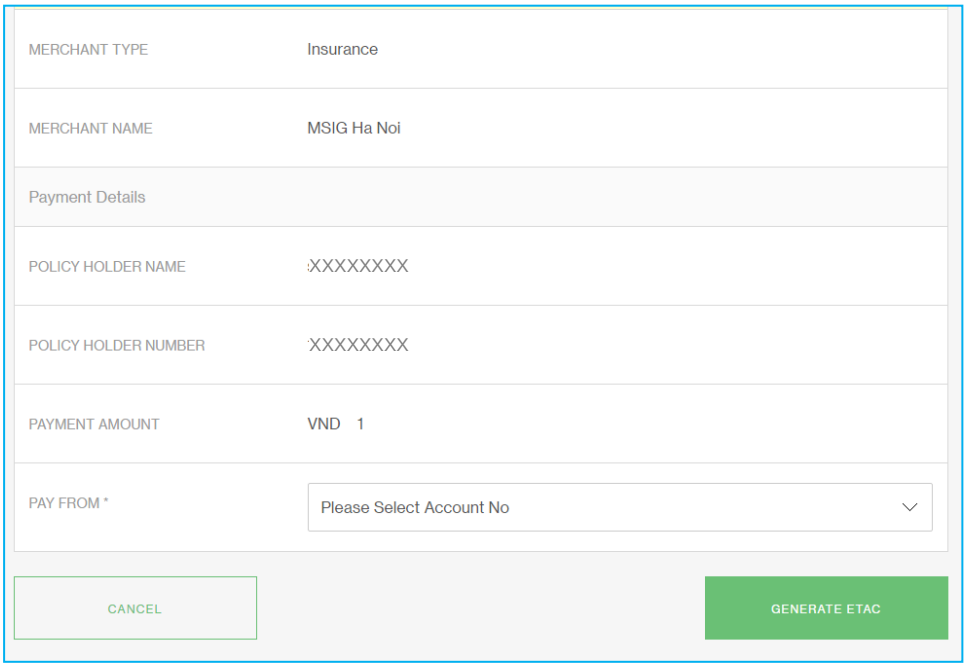
❷ Input insurance contract number

❸ Input amount to pay & Agree with the terms and conditions

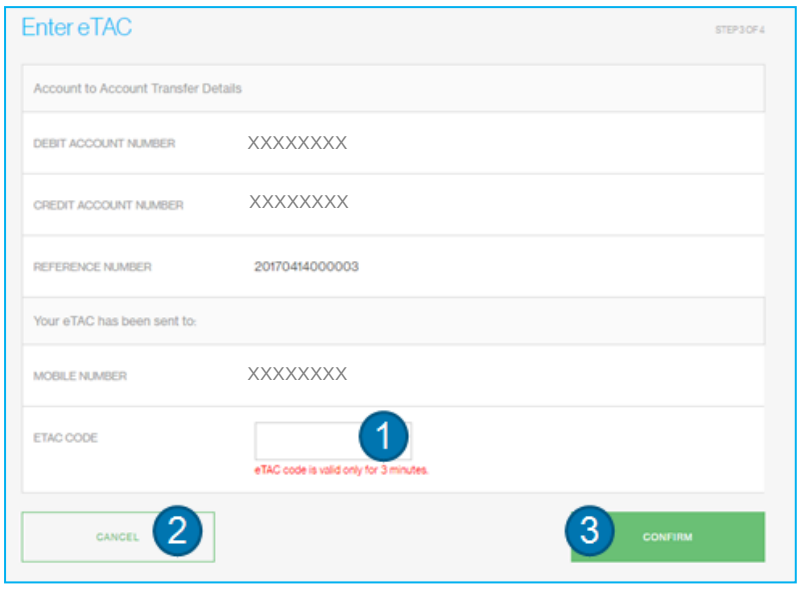
❹ Click **Back** to get back previous page.

❺ Click **Next** to proceed to the next page

After selecting debit account, click '**Generate eTAC'** (on Online Banking) or '**Confirm**' (on Mobile Banking App) to proceed



Step 3: Input eTAC code(1) or SC Mobile Key PIN(2) to complete your request



Explanation

❶ If you have not registered SC Mobile Key, please input eTAC code (will be sent to your registered phone number)
If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN

❷ Choose **Cancel** if you wish to cancel the process

❸ Click on **Confirm** if you wish to continue transacting

(1) Learn more about eTAC code

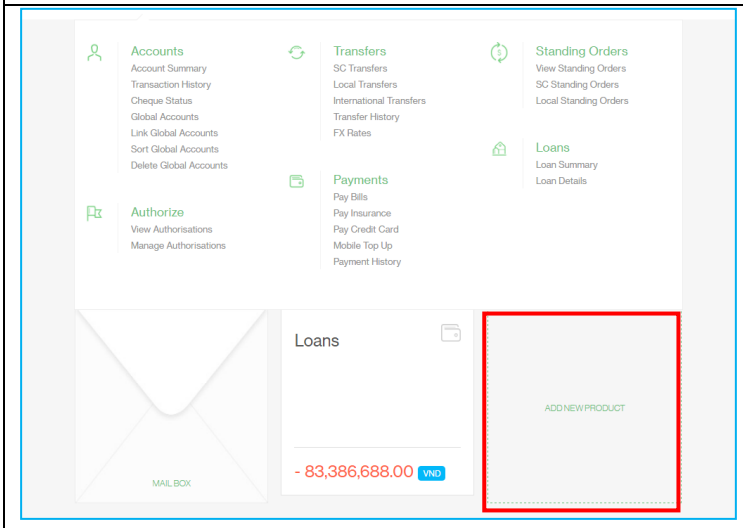
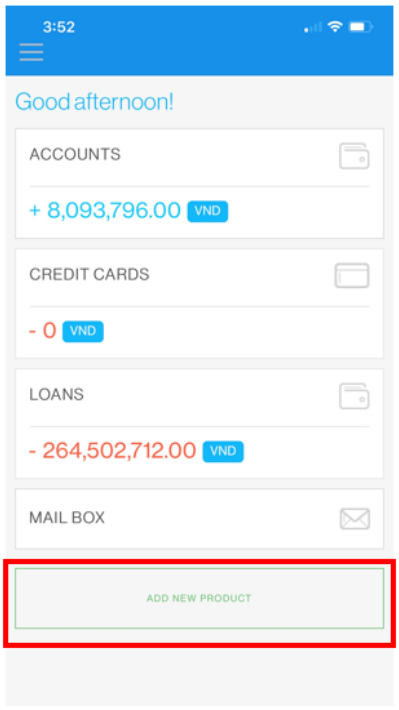
(2) Learn more about SC Mobile Key

Step 4: Save your transaction for quick payment

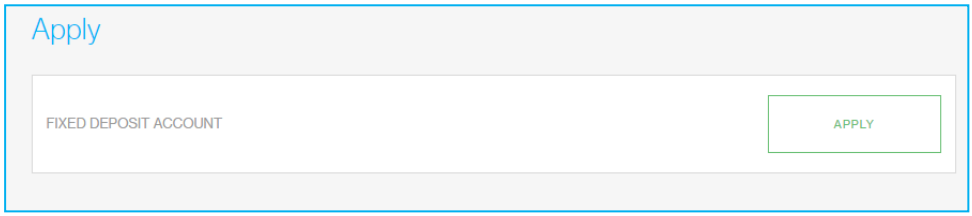
After successfully authorize your transaction, you can save the information of your bills for quick payment next time by clicking ‘Add Merchant’
Find out about quick payment here

11. Open Online deposit account

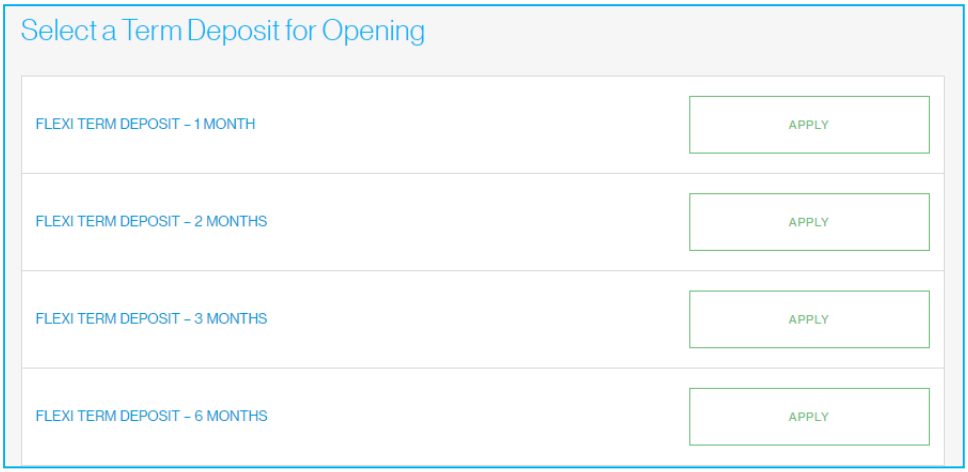
This function will appear after selecting '**Add new product'** at the main screen after log in.

On web browser	On Mobile Banking App
	

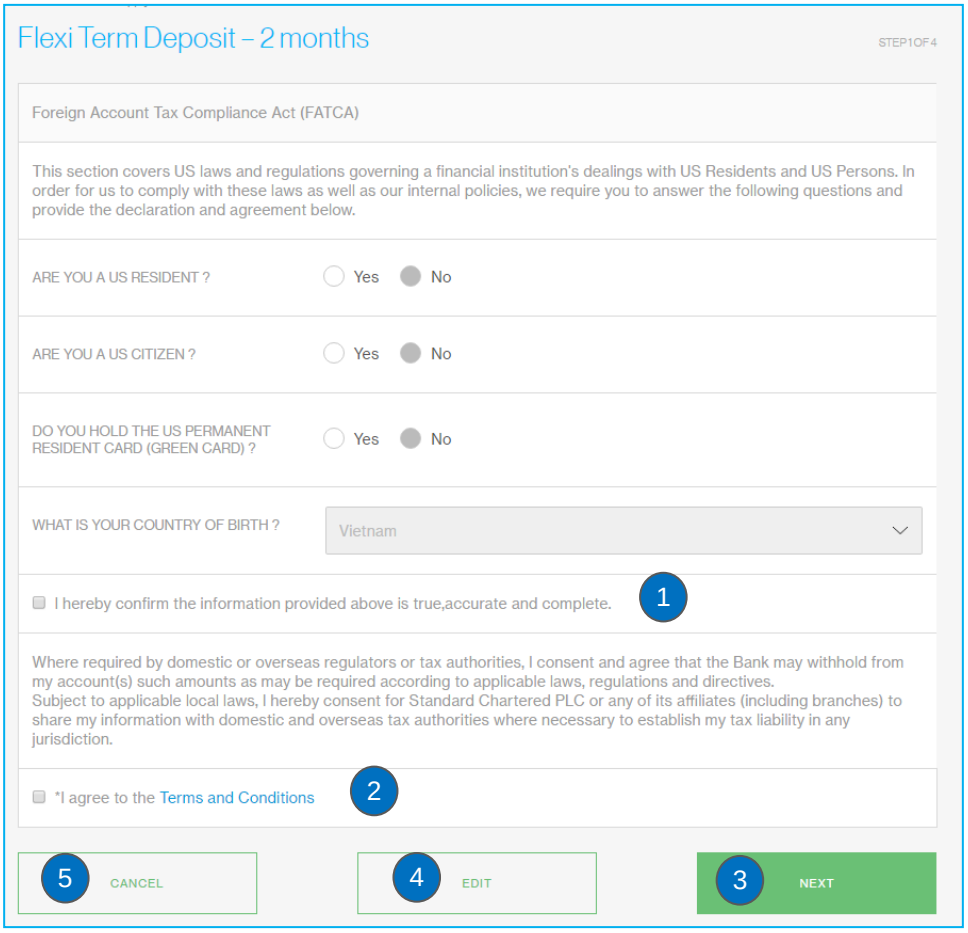
Click **Apply** to continue



Step 1: Choose the term deposit



Step 2: Confirmation of personal information



Explanation

❶ Check your information carefully and confirm

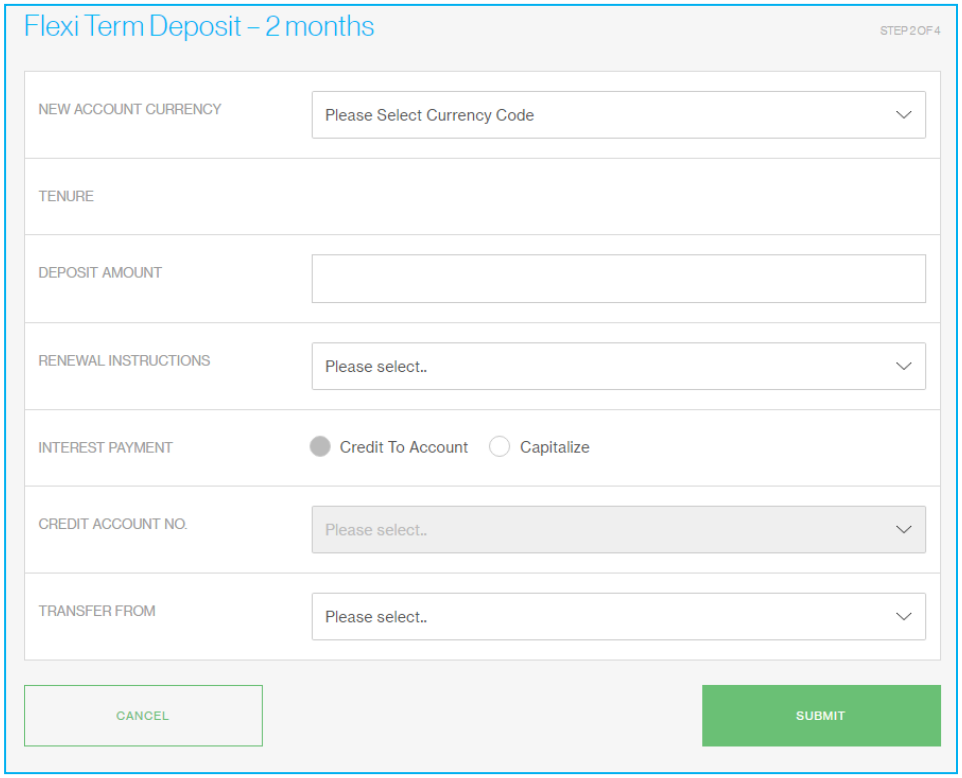
❷ Accept with the terms and conditions to continue

❸ Click **Next** to continue

❹ Click **Edit** if you want to edit your information

❺ Click **Cancel** to cancel the process.

Step 3: Choose renewal instruction



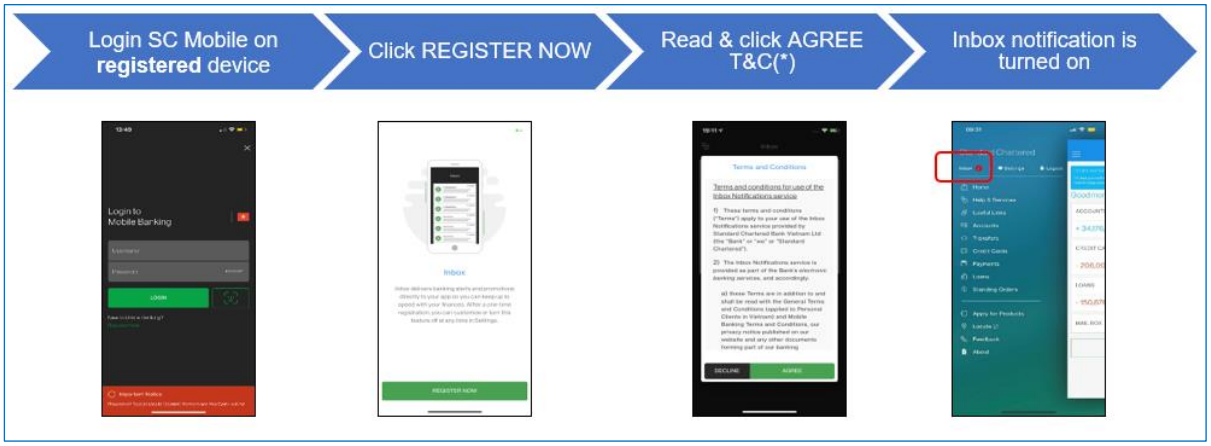
12. Inbox Notification

12.1. What is Inbox Notification?

- **Inbox Notification** is a feature in SC Mobile App that helps you to receive instant alerts as push notifications on your SC Mobile Key Registered device without login to your mobile app.
- There're 2 types of Inbox Notification:
  - Banking Alerts: you will receive transaction alerts for current account and credit card
  - Marketing Alerts: you will receive short marketing messages for our latest promotions

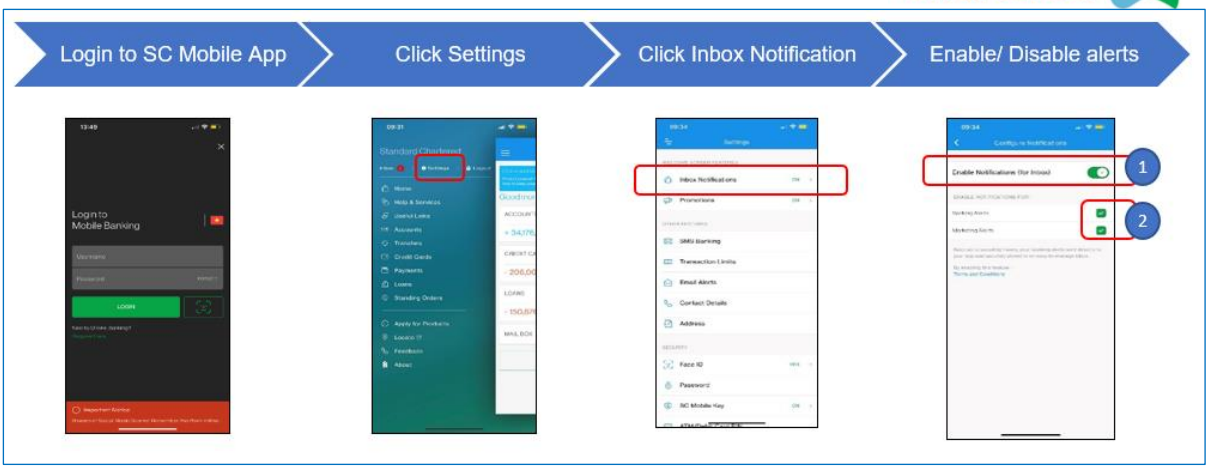
12.2. Activate Inbox Notification

Please note that SC Mobile Key and Inbox Notification must be registered on the same mobile device.
If you have not registered SC Mobile Key before, you will be required to register SC Mobile Key first:



12.3. Disable or re-enable Inbox Notification

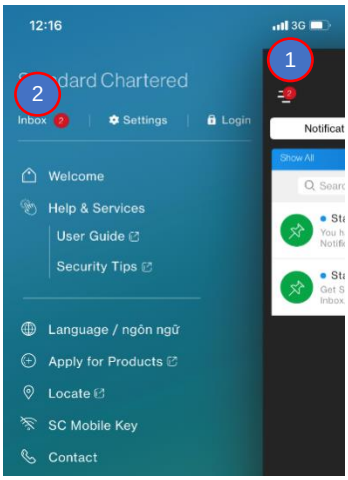
- You can disable or re-enable it at any point of time (singly Banking Alerts or Marketing Alerts, or both of them)
- If you disable Banking Alerts, you will be receiving transaction alerts via SMS



1 If you wish to disable/enable both Banking and Marketing Alerts, slide off /on the 'Enable Inbox Notification (for Inbox)

2 If you wish to singly disable either Banking or Marketing Alerts, untick to according box.

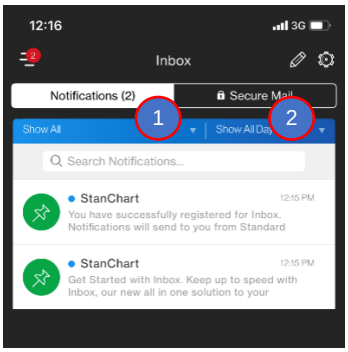
12.4. View alerts on registered device



You can view alerts **without login** to your account, simply:

1 Open SC Mobile App > click Menu icon

2 Select 'Inbox'



You also can customize the view by:

1 Select **types of alerts** you wish to view at

- Show All
- Show Unread
- Show Banking Alert only
- Show Marketing Alert only

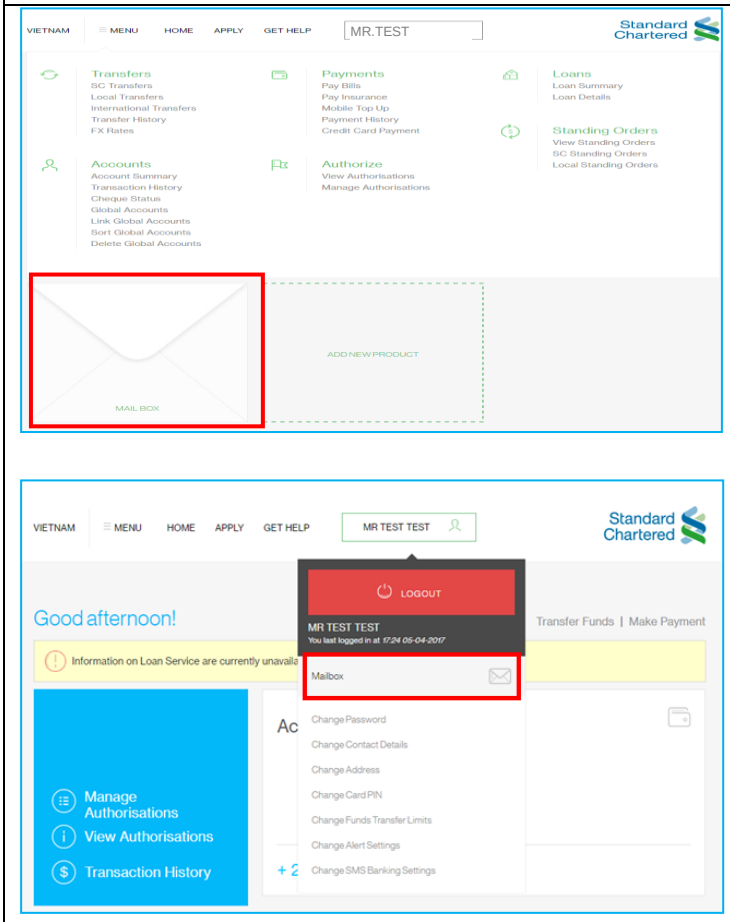
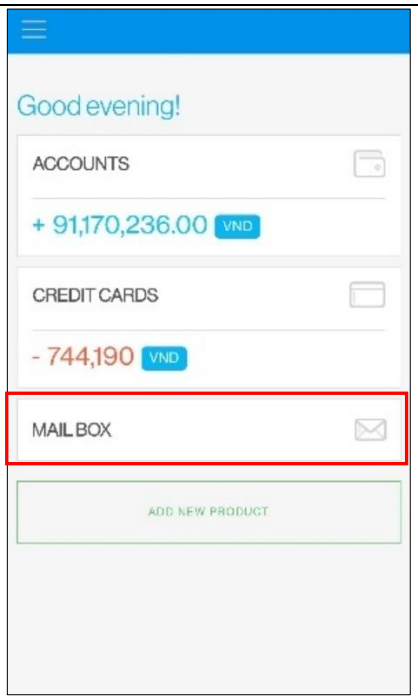
2 Select **period** you wish to view at

- Last 7 days
- Last 14 days
- Last 30 days
- Last 60 days

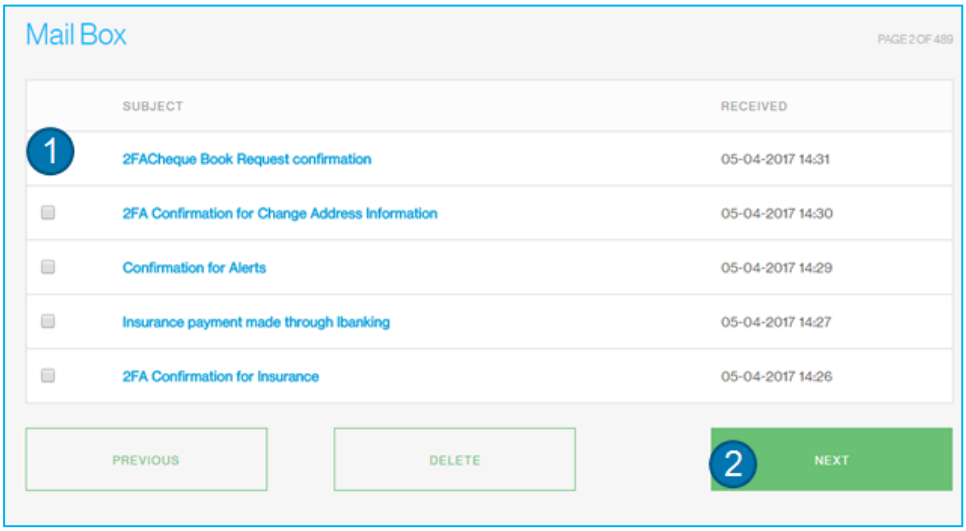
13. Other supports

13.1. Mail box

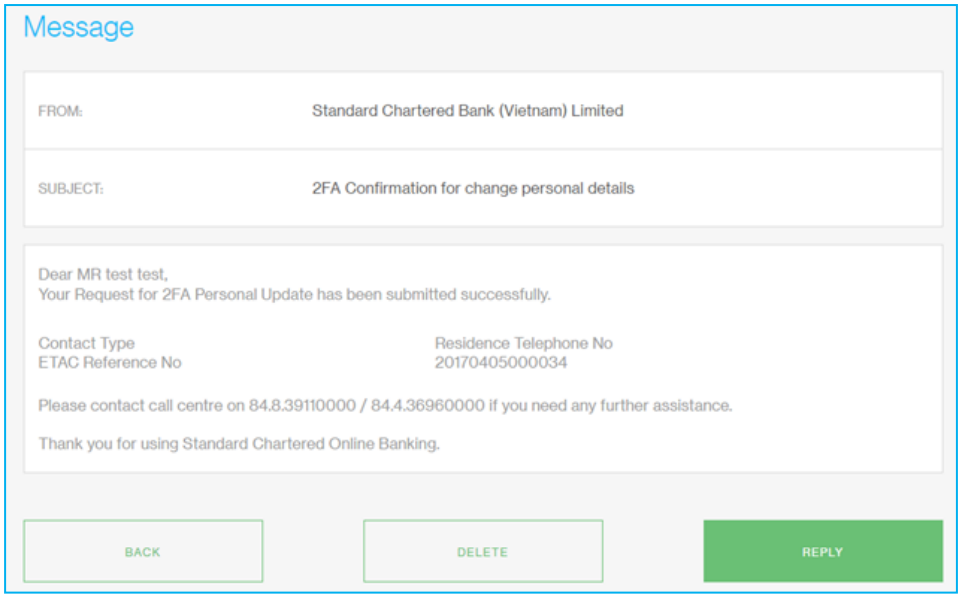
When you made any request or transactions via Online banking or SC Mobile Banking App, you will receive notification about the status of your transaction in this mail box and the registered email address.
You can find all of those notifications in the mail box of Online Banking or Mobile App

On web browser	On SC Mobile Banking App
	

The mail box contains all the status of the transactions in 3 weeks



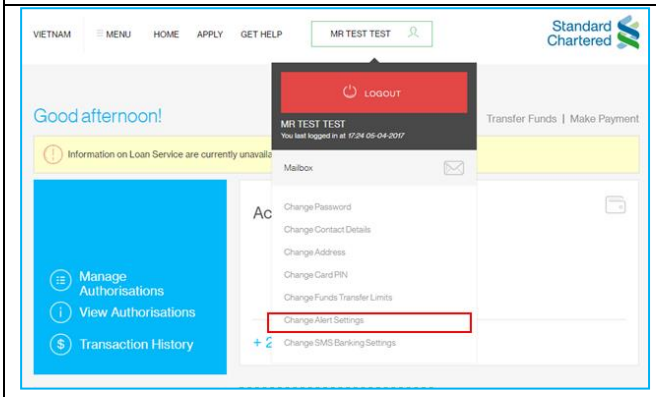
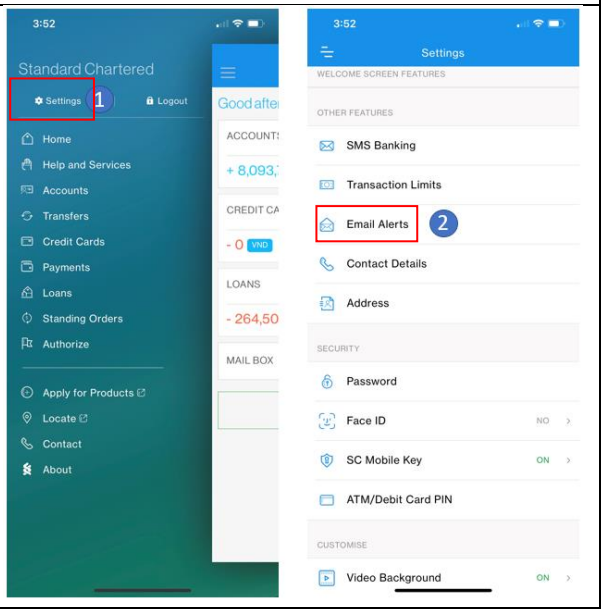
Click on the highlighted headline to open ❶ Or move to the next page❷

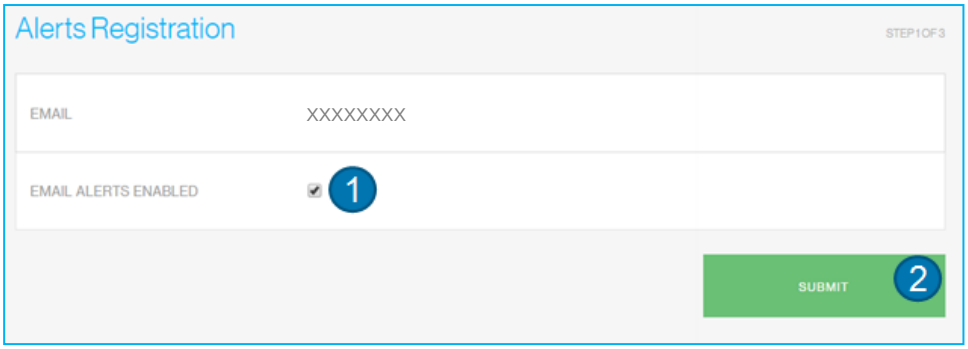


13.2. Set up email alerts

When you made any request or transactions via Online banking or SC Mobile Banking App, you will receive notification about the status of your transaction in this mail box and the registered email address.

This function helps you to turn on or off the notification alert via email

On web browser	On SC Mobile Banking App
	



By the way of choosing on ❶ then click '**Submit'**❷, your request will take affect immediately

If you have switched off the email notification, you can still check all those email notification via Mail box function. Learn more at Mail Box