



INTERNET BANKING DÀNH CHO DOANH NGHIỆP



Dịch vụ khách hàng 24/7
84.4. 62 58 58 58
www.vib.com.vn

VIB 
Ngân hàng Quốc Tế

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ENQUIRY SERVICE

On “My Home” screen, after successfully log on, customer shall enquiry basic information of pending transaction (transaction awaiting for verification/ approval); Account detail, Term Deposit, Loan Account, Letter of Credit; Bills, Shipping Guarantee, and Bank Guarantee. Besides, Customer can also enquiry non-active accounts. In order to check more information, customer shall enquiry as following:

1. Account Enquiry

1.1. Enquiry Account Statement:

The screenshot shows the VIB (Vietnam International Bank) online banking interface. The top navigation bar includes 'My Home', 'Account', 'Instruction', 'Payment', and 'Settings'. A dropdown menu is open under 'Account', showing options for 'Account statement', 'Transaction history', and 'Account information'. Below this, there is a form to 'View statement for' with a date picker set to '25/05/2013' and a 'Search' button.

The resulting 'Current Account Statement' is for the period 'From 21-Jun-2013 To 24-Jun-2013'. It lists customer and account details, followed by a table of transactions and a summary of opening and closing balances.

Voucher		Description	Debit amount	Credit amount	Running balance
Date	Tran no.				
21-Jun-2013	346173599	THU THUE VAT TU GD THU PHI	2,000		800,666,905,601,562
21-Jun-2013	346173597	THU PHI DUY TRI TAI KHOAN	20,000		800,666,905,603,562
21-Jun-2013	346173576	THU THUE VAT TU GD THU PHI	2,000		800,666,905,623,562
21-Jun-2013	346173555	THU PHI DUY TRI TAI KHOAN	20,000		800,666,905,625,562
Opening balance :		800,666,905,645,562 VND	Total debit :		44,000 VND
Closing balance :		800,666,905,601,562 VND	Total credit :		0 VND

After successfully log on, choose menu: **Account > Account Statement**.

Here, Customer can check the following information:

- Enquiry Account Detail: Account No, Account type, Date, Transaction No, Debit amount, Credit amount and running balance of the account.
- Choose account to be enquired from the drop list.
- **Choose dates:** the enquiry duration: “**From** ” ... “**To**”, then press **Search**.

Note:

➤ Enquiry duration for account statement: maximum 3 months (90 days) / one enquiry.

1.2. Enquiry Transaction History:

After successful log on, choose menu: **Account > Transaction history**.

Here, Customer can check the following information:

- Enquiry Account Detail: Account No, Account type, Date; Transaction No, Description, Amount and running balance of the account .
- Choose account to be enquired from the drop list.
- Enquiry transaction:

+ Upon monthly basis: Choose month

View transaction history 002704060055480 - Current account

Current account 002704060055480 **+ 800,666,905,601,562 VND** Ledger balance
Available balance + 800,666,905,601,562 VND

View transactions jump to Apr 13 | May 13 | Jun 13 | Jul 13 | Aug 13 Show options

Date	Transaction no.	Description	Amount	Running balance
21-Jun-2013	346173599	THU THUE VAT TU GD THU PHI	- 2,000 VND	+ 800,666,905,601,562 VND

+ Upon daily basis: **Choose Show option > Choose Time period / Choose dates.**

View transactions jump to Apr 13 | May 13 | Jun 13 | Jul 13 | Aug 13 Hide options

Filter your transactions by

Dates Time period Choose dates Last 15 days

Type All transactions Credit only Debit only

Amount From To

Search

Then press **“Search”**.

Note:

- Enquiry duration for transaction history: maximum 3 months (90 days) / one enquiry.
- Customer who chooses to enquiry upon daily basis can choose other fields i.e transaction type and amount for detail enquiry.

+ Choose transaction type: Choose Type (**All transactions / Credit only / Debit Only**)

+ Choose Amount: Choose **Amount (“From” ... “To” ...)**

1.3. Enquiry Account Information:

Account Information 002704060055480 - Current account

General Info

Account number: 002704060055480
Account Type: 602 - TKTG TT-DN TRONG NUOC
Currency: VND
Status: Active

Customer: 00016723 - CTY CP DT PT ENGHIEP
Open date: 11-Jul-2006
Branch: 002 - HÀ NỘI

Balance Details	
Ledger balance 800,666,905,601,562 VND	Funds held (Pledged) 0 VND
Authorized overdraft 0 VND	Accrued interest (DR) 0 VND
Available balance 800,666,905,601,562 VND	Accrued interest (CR) 22,240,747,378 VND
Last change date 21-Jun-2013	

After successful logon, choose menu **Account > Account Information**

Here, customer can enquiry the following information:

- Account Number, Account type, Currency, Status, Open date, Branch, and Balance detail.

2. Enquiry bank instruction

2.1. Enquiry Term Deposit :

Choose menu **Instruction > Term Deposits**

Term Deposit Information	
00103062013 - Term deposit with periodic interest payment	
General Info	
Contract number 00103062013	Customer 00132229 - CTYTNNH MỘT THÀNH VIÊN CHẾ TẠO TBI VÀ ĐỒNG TÀU HP
Product type Term deposit with periodic interest payment	Value date 03-Jun-2013
Term 92 days	Maturity date 03-Sep-2013
Tenor days 92	Branch 001 - Hoi so
Currency VND	
Balance Details	
Available amount 5,032,523,750	Interest rate 9%
Principle amount 5,005,000,000	Interest pay frequency
Interest amount 27,523,750	Interest rate change frequency
Last change date 03-Jun-2013	Next interest rate change date

Here, Customer can enquiry the following information:

- Contract number, product type, open date, maturity date , tenor, currency, branch
- Enquiry balance detail: available amount, principal amount, interest amount, Interest rate ...

2.2. Enquiry Loan Account

Enquiry Loan accounts from " My Home" screen

Loan Accounts			
Account type	Account number	Ledger balance	Available balance
Line of credit	000096675	- 3,000,000,000 VND	- 860,030,667 VND
Line of credit	0000106035	- 2,000,000,000 VND	- 2,000,000,000 VND
Line of credit	0000107015	- 2,500,000,000 VND	- 2,500,000,000 VND
Line of credit	0000132447	- 3,000,000,000 VND	- 3,000,000,000 VND
Line of credit	0000133968	- 1,000,000,000 VND	- 1,000,000,000 VND

Or choose menu: **Instruction > Loan Accounts > Loan Information**

Loan Information 0000096675 - VND

General Info

Loan number 0000096675	Customer 00016723 - CTY CP ĐẦU TƯ PHÁT TRIỂN CÔNG NGHIỆP
Contract number 10.11.06.0342.07	Value date 25-Apr-2007
Loan type 981 - Line of credit	Maturity date 25-Aug-2007
Term 122 Day(s)	Branch 002 - Chi nhánh Ha noi
Currency VND	

Disbursement Details

Disbursement no. 1	Disbursement date 25-Apr-2007
Amount - 3,000,000,000 VND	Maturity date 25-Aug-2007
Currency VND	Interest amount 0 VND
Interest rate 12.6 %	Penalty amount - -106,935,760 VND
Interest rate change frequency 3 months	Outstanding - 860,030,667 VND
Next interest rate change date 25-Aug-2007	

Outstanding

Outstanding - 860,030,667 VND	Interest amount 0 VND
Principal amount - 3,000,000,000 VND	Penalty amount - -106,935,760 VND
Fee amount 0 VND	

Menu: [Instruction](#) > [Loan Accounts](#) > [Loan Statement](#)

View loan statement for 0000137718 - VND

Choose dates From To

Disbursement

[Search](#)

Loan statement From 26-May-2013 To 25-Jun-2013

Customer	00032954 - CTY CP DTTM QT HUY HOANG		
Loan number	0000137718	Contract number	0903.02
Disbursement	1	Currency	VND
Query time	25-Jun-2013 13:48:28		

Date	Transaction	Debit	Credit	Running outstanding
01-Jun-2013	Penalty	1,001,118	0	1,384,319,472
01-Jun-2013	Interest	11,330,000	0	1,384,319,472

Menu: [Instruction](#) > [Loan Accounts](#) > [Loan Repayment Schedule](#)

View loan repayment schedule All

Choose dates From To

Loan repayment schedule From 25-Jun-2013 To 27-Jun-2013

Query time Tuesday, 25-Jun-2013 14:01:11

Total due amount (VND) 440,633,265

Due date	Loan number	Due amount	Currency	Equivalent (VND)
25-Jun-2013	0000040909 - 1	146,325,074	VND	146,325,074
25-Jun-2013	0000040909 - 2	27,986,938	VND	27,986,938
25-Jun-2013	0000040909 - 3	49,889,333	VND	49,889,333
25-Jun-2013	0000040909 - 4	25,811,567	VND	25,811,567
25-Jun-2013	0000040909 - 5	22,768,924	VND	22,768,924
25-Jun-2013	0000040909 - 6	49,144,936	VND	49,144,936
25-Jun-2013	0000040909 - 7	16,881,402	VND	16,881,402
25-Jun-2013	0000040909 - 8	36,476,390	VND	36,476,390
25-Jun-2013	0000040909 - 10	7,886,921	VND	7,886,921
25-Jun-2013	0000040909 - 11	16,377,194	VND	16,377,194

12 record(s) found, displaying from 1 to 10 Next

On "My Home" screen, choose tab **My Accounts > Loan Accounts**

Here, customer can enquiry the following information:

- Loan Number, principal amount, current outstanding.
- Enquiry loan number detail: Choose "**Loan Number**" to be enquired. System will link to screen on **Instruction > Loan Information**

On menu "**Instruction > Loan accounts**", customer can enquiry:

- + Enquiry general loan information by choosing **Instruction > Loan Accounts > Loan Information**
- + Enquiry loan statement for each loan number by choosing **Instruction > Loan Accounts > Loan Statement**
- + Enquiry loan repayment schedule: **Instruction > Loan Accounts > Loan repayment Schedule**

Note:

- Enquiry duration for loan statement is 90 days max only and "To date" should not be the day after today.
- Enquiry duration for loan repayment schedule is 90 days max only

2.3 Enquiry Trade Finance Service

The screenshot shows a mobile application interface with a navigation bar at the top containing 'My Home', 'Account', 'Instruction', 'Payment', 'Settings', and 'Personalize'. A dropdown menu is open over the 'Instruction' tab, listing 'Term deposits', 'Loan accounts', and 'Trade finance'. The 'Trade finance' option is selected and expanded to show a list of services: 'Letters of credit', 'Bills', 'Shipping guarantees', and 'Bank guarantees'. Each service name is enclosed in a red rounded rectangle.

After successful login, choose menu **Instruction > Trade Finance**

Here, customer can enquiry the following information:

- Enquiry L/C information: Choose **Letters of Credit**

- Enquiry Bill information: Choose **Bills**
- Enquiry Shipping Guarantee: Choose **Shipping Guarantees**
- Enquiry Bank Guarantee: Choose **Bank Guarantees**