

SACOMBANK MSIGN USER GUIDE

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I. INTRODUCTION

mSign application is installed on mobile phone to authenticate online transactions of eBanking, Sacombank Pay and online payments made by card; it can be registered and activated with multiple eBanking users.

There are many modes that can be used:

- mCode: create OTP on mSign
- mConnected: directly approve on mSign
- mQR: scan QR of transaction on iBanking and get S-OTP to approve transaction
- Login with mSign: Login iBanking with mSign

II. DEFINITIONS

- mCode: is a transaction authentication mode with OTP created on mSign application; this mode does not require Internet connection.
- mConnected: is a transaction authentication mode that directly approve transactions on mSign app; this mode requires Internet connection.
- mQR: is a transaction authentication mode with the function of signing transactions. Transaction information on iBanking is encrypted into QR code and scanned by mSign to generate S-OTP, an authentication code that will be used to authenticate the transaction itself; this mode does not require Internet connection.
- Login with mSign: Login iBanking with mSign app (only applicable for mSign that enabled Fingerprint/Face ID).
- InterApp: The system automatically switches between the two applications (mSign and mBanking) for transaction authentication when these apps are installed on the same device.
- Login criteria are password or Fingerprint/Face ID.
- Login password (PIN): is a string of 6 numeric characters set by the customer; cannot be sequential or repetitive (eg, 123456, 111111). This password is used for all profiles on mSign.
- Fingerprint/Face ID to login mSign is the fingerprint/Face ID registered on the device.

III. USER GUIDE

1. Registering and Installing

a) **Registering:** you can register mSign by choosing one of the following

- Go to any branch/transaction points to register.
- Send an SMS to **8149** with the following syntax:

Request	Retail customer	Corporate customer
Register	MSIGN DANGKY UserID CMND	MSIGN DANGKY UserID
Block	MSIGN KHOA UserID CMND	MSIGN KHOA UserID
Unblock	MSIGN MOKHOA UserID CMND	MSIGN MOKHOA UserID

Note: SMS has to be sent from the registered Mobile

b) **Installing:** Download the app from app stores

- o App Store (iPhone version IOS 10 and above, no Jailbreak)
- o CH Play (Android phone version Android 7 and above, no Root)

2. Activate: mSign application can be activated from mBanking and iBanking

Note: If mSign and mBanking are installed on the same device, mSign will prioritize activation flow via mBanking first. In cases where users are completely new or do not use mBanking, please refer to the activation instructions via iBanking.

a) Activate mSign from mBanking:

<p>Step 1: Login mBanking</p>	<p>Step 2: Select "ACTIVATE", you will be transferred to mSign</p>	<p>Step 3: mSign will popup a notification, select Agree (✓) to continue</p>
<p>Step 4: Input activation code (8-digits) sent to registered mobile number with Bank.</p>	<p>Step 5: Set up login password.</p>	<p>Step 6: mSign will confirm you have successfully activated.</p>

b) Activate mSign with iBanking:

Option 1: Activate mSign with iBanking on the same device

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Step 1: Go to www.isacombank.com.vn from browser on your mobile (prefer Chrome for Android and Safari for iPhone)

Step 2: Login iBanking. Activation screen is displayed. Select Activation **HERE**

Step 3: mSign popup a notification, select (✓) to continue. Following all the steps until mSign indicates successful activation.

Option 2: Activate mSign with iBanking on two different devices (PC, Laptop)

Step 1: Go to www.isacombank.com.vn and login iBanking

Step 2: Follow the instruction on iBanking

3. Authenticate transactions with mSign

a) mCode mode

i. Authenticate transaction on iBanking

Step 1: Initiate transaction on iBanking, Select authenticate transaction with mCode

<p>Step 2: Open mSign, login mSign with password/ fingerprint/ Face ID</p>	<p>Step 3: mSign will provide OTP code to authenticate the transaction</p>	<p>Note: When OTP is expired, mSign shows the notification > select OK and login again to get the new OTP</p>

ii. Authenticate transaction on mBanking

<p>Step 1: Initiate transaction on mBanking, select authenticate transaction with mCode. Click Open mSign</p>	<p>Step 2: you will be transferred to mSign, click (✓) to continue or (X) to cancel</p>	<p>Step 3: Login mSign with password/ fingerprint/ Face ID</p>

		<p>(*) Note: This process is applied when mBanking and mSign are installed on the same device. If the applications are installed on different devices, the authentication process is similar to iBanking channel.</p>
<p>Step 4: mSign provide OTP code; Click Copy to copy OTP</p>	<p>Step 5: you will be transferred back to mBanking and OTP will be automatically filled out. Click Confirm to complete.</p>	

iii. Authenticate online transactions on other websites:

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Step 1: Perform transaction on website as normal, select payment method is Sacombank Card (Napas, Visa, Master,...)

Step 2: Login mSign, get OTP and input on transaction screen to complete.

b) mConnected mode

i. Authenticate transaction on iBanking

Step 1: Initiate transaction on iBanking, Select authenticate with mConnected, Click **SUBMIT**

<p>Step 2: Notification will be sent: <i>"You have received a notification from Sacombank mSign"</i>. Click the Notification to open mSign app.</p>	<p>Step 3: mSign shows that you have an authentication request. Click OK</p>	<p>Step 4: Login mSign Step 5: mSign will display transaction information. Click (✓) to approve or (X) to reject.</p>

ii. Authenticate transaction on mBanking



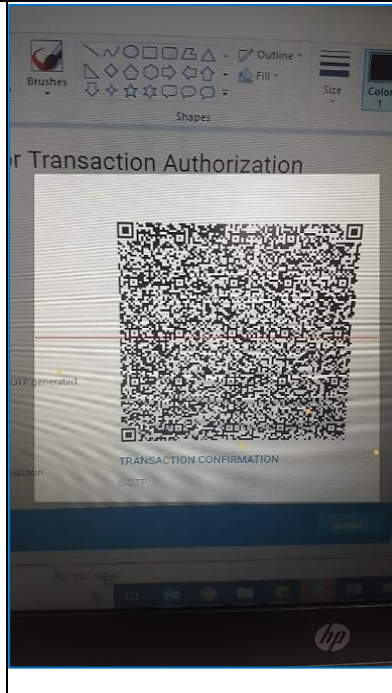

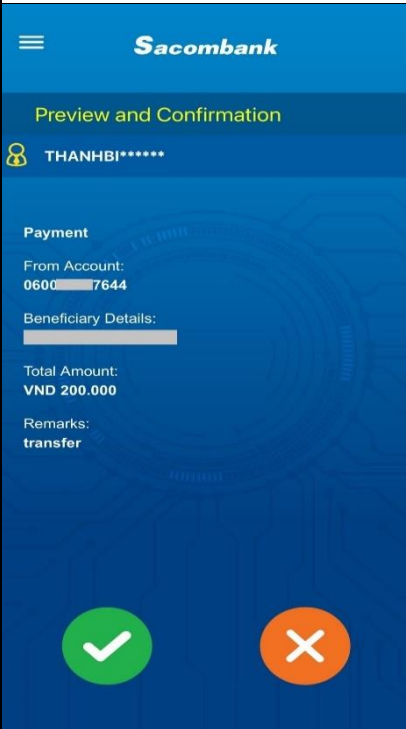


<p>Step 1: Initiate transaction on mBanking, Select mConnected, and click SUBMIT</p>	<p>Step 2: You will be transferred to mSign app, click (✓) to continue or (X) to reject.</p>	<p>Step 3: Login mSign Step 4: mSign will display transaction information. Click (✓) to approve or (X) to reject.</p>

c) mQR mode

Step 1: Initiate transaction on iBanking, select authenticate with mQR, click **GENERATE QR CODE**

Step 2: QR code is generated and displayed on screen, perform Step 3 to get S-OTP to authenticate transaction.

Step 3: Get **S-OTP** from mSign, as follows:

		
<p>1. Login mSign with password/ fingerprint /Face ID</p>	<p>2. At OTP screen, select icon  at top right corner to open the camera of mSign app</p>	<p>3. Scan the QR code on iBanking screen</p>
		
<p>4. mSign will display the transaction information: click (✓) to continue or (X) to reject</p>	<p>5. mSign will display S-OTP</p>	<p>6. Input S-OTP on iBanking screen and click SUBMIT to complete the transaction</p>

d) **Login with mSign:** applicable for mSign that enabled **Fingerprint/ Face ID**

Step 1: At iBanking login screen, input your USERNAME and VERIFICATION CODE, select **Login with mSign** and click **LOGIN**

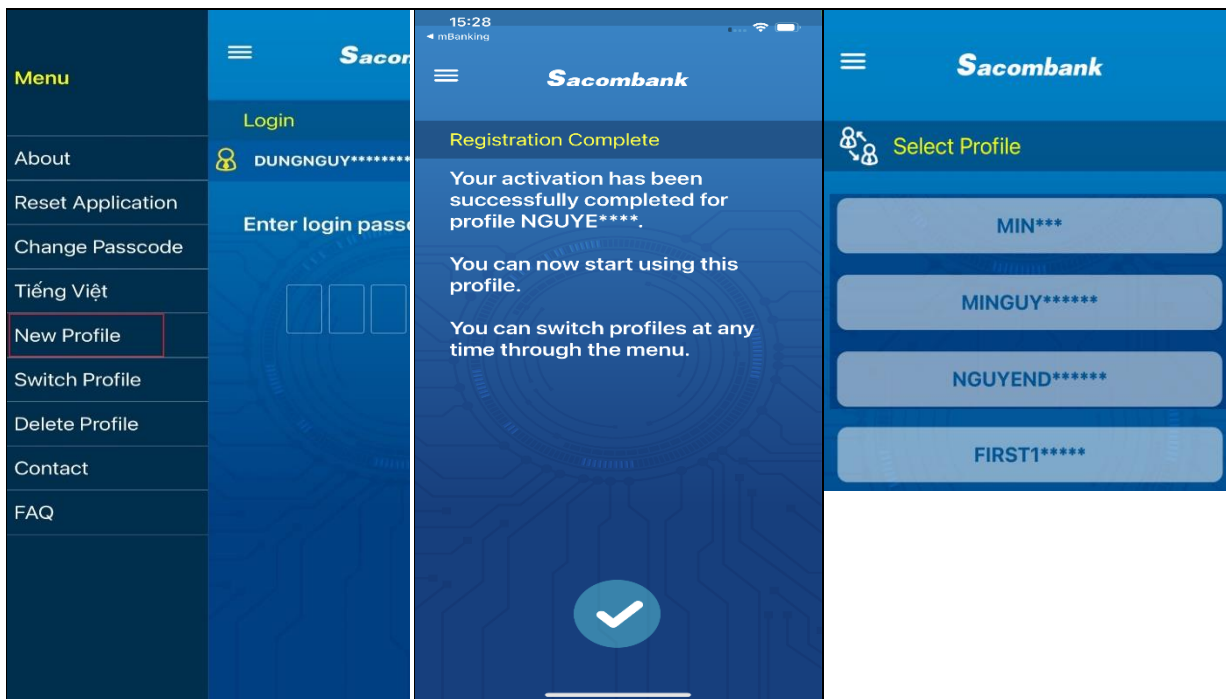


Step 2: A notification will be sent to your mobile which installed mSign “You have received a Login request”; click the **Notification** to open mSign app.

Step 3: Confirm your information on mSign, as follows:

<p>1. Login mSign with fingerprint/ Face ID</p>	<p>2. The information of your login request is displayed on mSign Click (✓) to continue or (✗) to reject</p>	<p>3. mSign shows that your request is successful. Come back to iBanking and perform your transactions.</p>

4. mSign multi-profile



Step 1: Menu > New profile

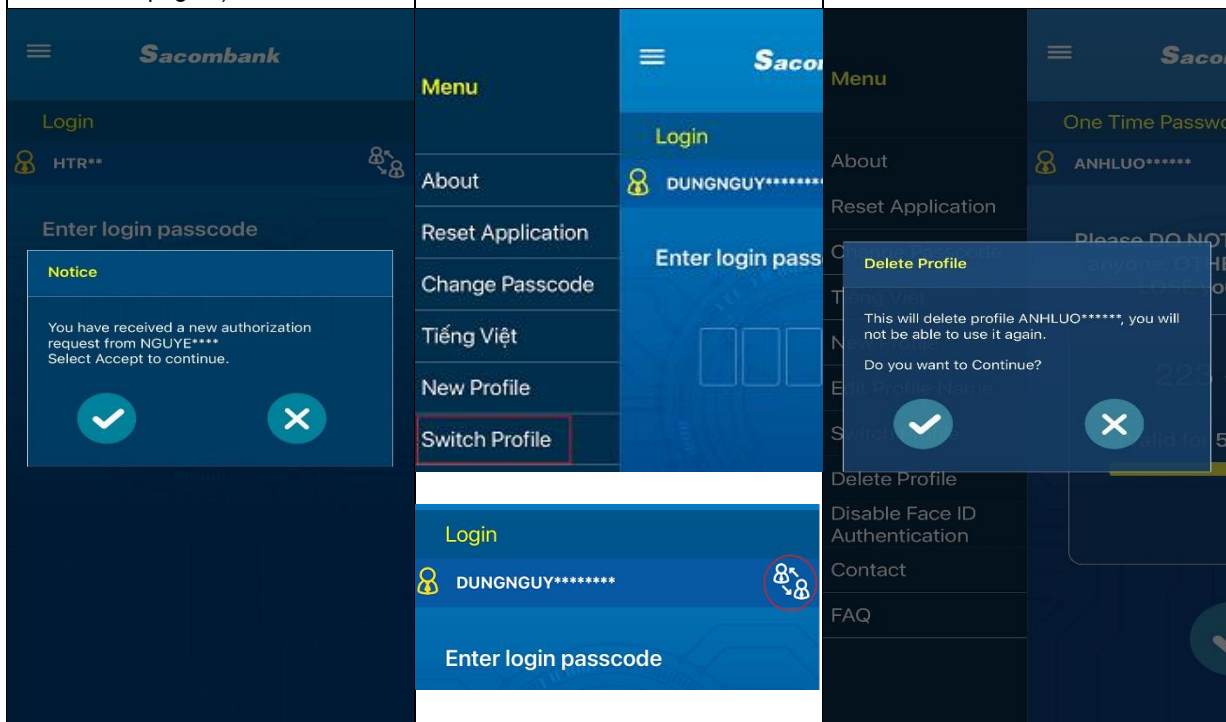
Note: mSign will prioritize activation by mBanking (if two apps are installed on the same device), so in case the added user is not using mBanking, please perform the activation process via iBanking on the same device (refer to instructions page 5)

Step 2: Activate mSign

Note: There is only one password that will be used for all profiles on mSign.
If the existing profile is using login with biometrics, you have to re-verify Fingerprint /Face ID to activate the new profile.

Step 3: Authenticate transaction

Mode: mCode/ mQR
Login and select the profile to get OTP/S-OTP to authenticate transaction.



Mode: mConnected/ Login with mSign:
mSign will recognize the profile you are using on eBanking.
Click (✓) to change the profile

Change profile
Switch between profiles using a function key on menu or icons at the login screen

Delete profile
Delete profile one by one.
To use the deleted account again, select New Profile and start the activation process

5. Other functions on mSign

<p>About App</p>	<p>RESET APP Delete all profiles on the application, you have to reactivate each profile (follow the instruction) to use</p>	<p>Change login password</p>
<p>Enable/Disable Fingerprint/Face ID authentication Menu only shows the option to Enable / Disable Fingerprint / Face ID authentication after logging in mSign and for devices registered with fingerprint / Face ID</p>	<p>Edit Profile Name Menu only shows the option EDIT PROFILE NAME after logging in mSign</p>	<p>FAQs Provides a number of common errors and solutions.</p>