

INSTRUCTION FOR USING SMART OTP/SMS OTP AUTHENTICATION

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INSTRUCTION FOR USING SMART OTP/SMS OTP AUTHENTICATION

A. DEFINITION

- **Smart OTP** is an authentication code integrated on PHS-Mobile Trading application that allows customers to actively get the code.
- **SMS OTP** is an authentication code sent directly to the customer's phone number/Email registered at PHS.

B. INSTRUCTIONS FOR USE SMART OTP

I. PHS - MOBILE TRADING WITH SMARTPHONE

1. Register to use Smart OTP authentication

Method 1: Register at the first time log in PHS - Mobile Trading after PHS launches feature.

After logging in for the first time on Mobile Trading, the system will display the notification "PHS starts deploying Smart OTP service from 19/06/2023. Switch to Smart OTP authentication now?" for customers to subscribe to use Smart OTP.

Step 1: Login to PHS - Mobile Trading app

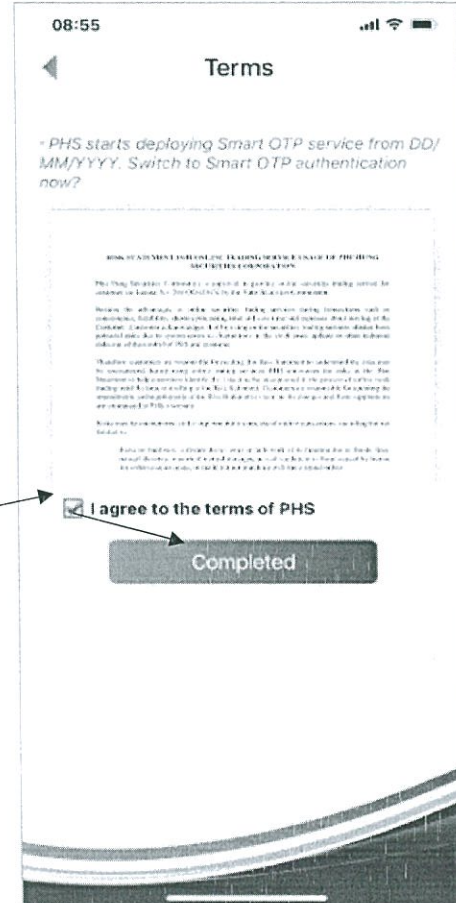


Click **Subscribe now**: to subscribe Smart OTP.

Step 2: Subscribe

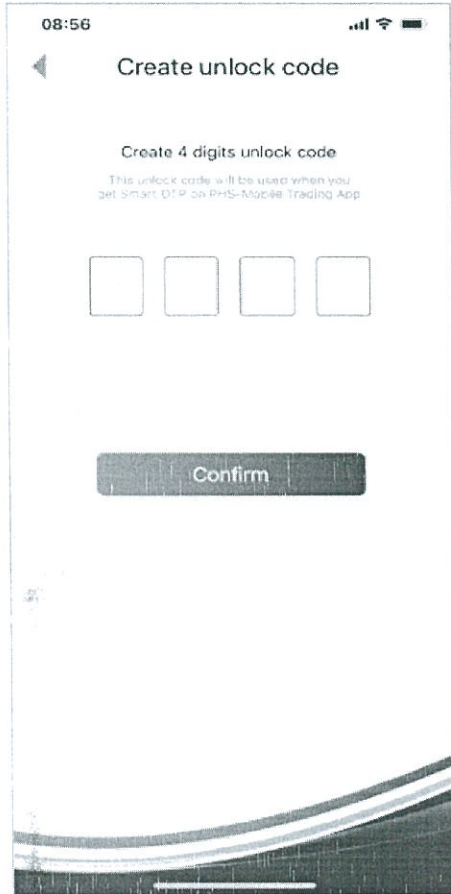


Click *Subscribe*

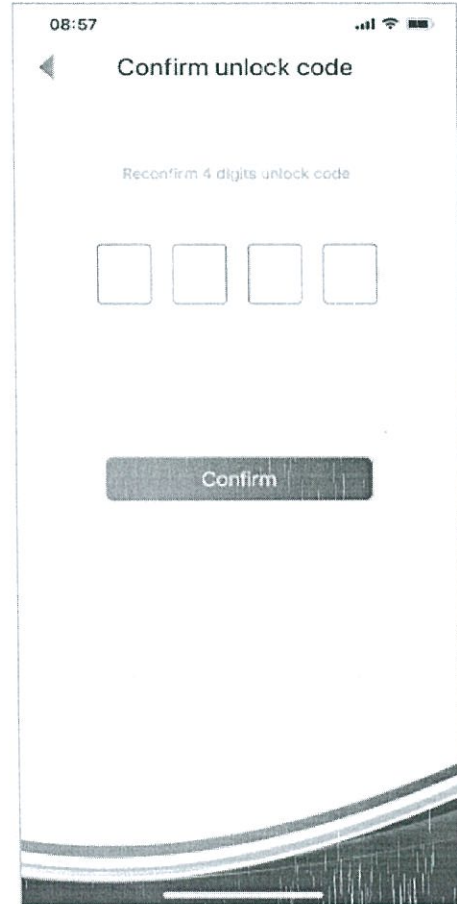


Tick to agree to the Terms and click *Completed*

Step 3: Create unlock code to get the OTP authentication code



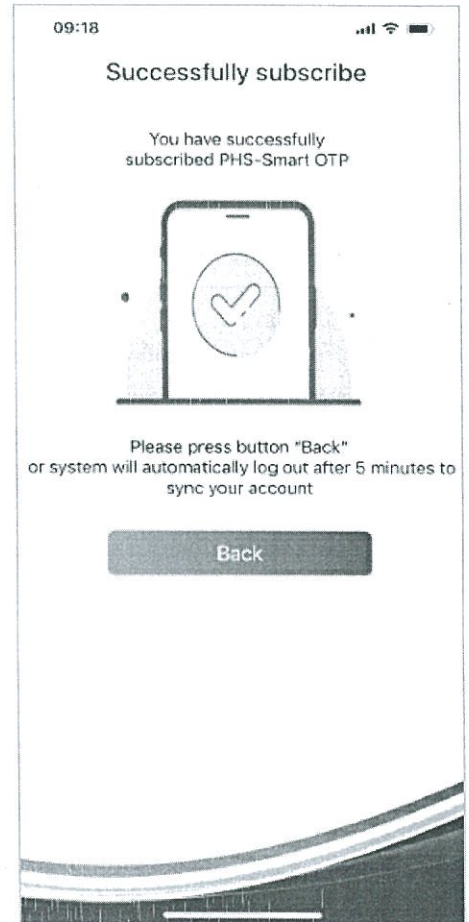
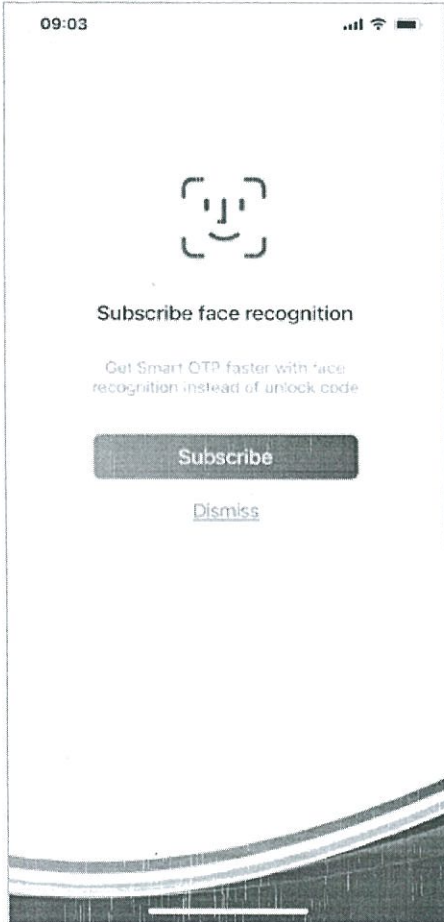
Create 4 digits unlock code



Re-enter unlock code just created. Click *Confirm* to complete



Step 4: Subscribe Face/Fingerprint recognition to get Smart OTP instead of unlock code



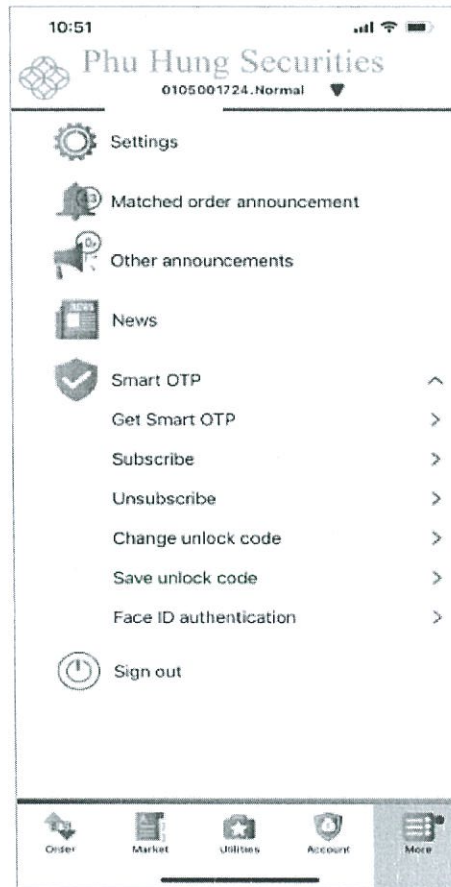
- Click *Subscribe* for Face/Fingerprint authentication
- Click *Dismiss* to skip.

Click *Back* to log in again and start using Smart OTP authentication.



Method 2: Subscribe in PHS - Mobile Trading app:

Step 1: Go to More > select Smart OTP > select Subscribe

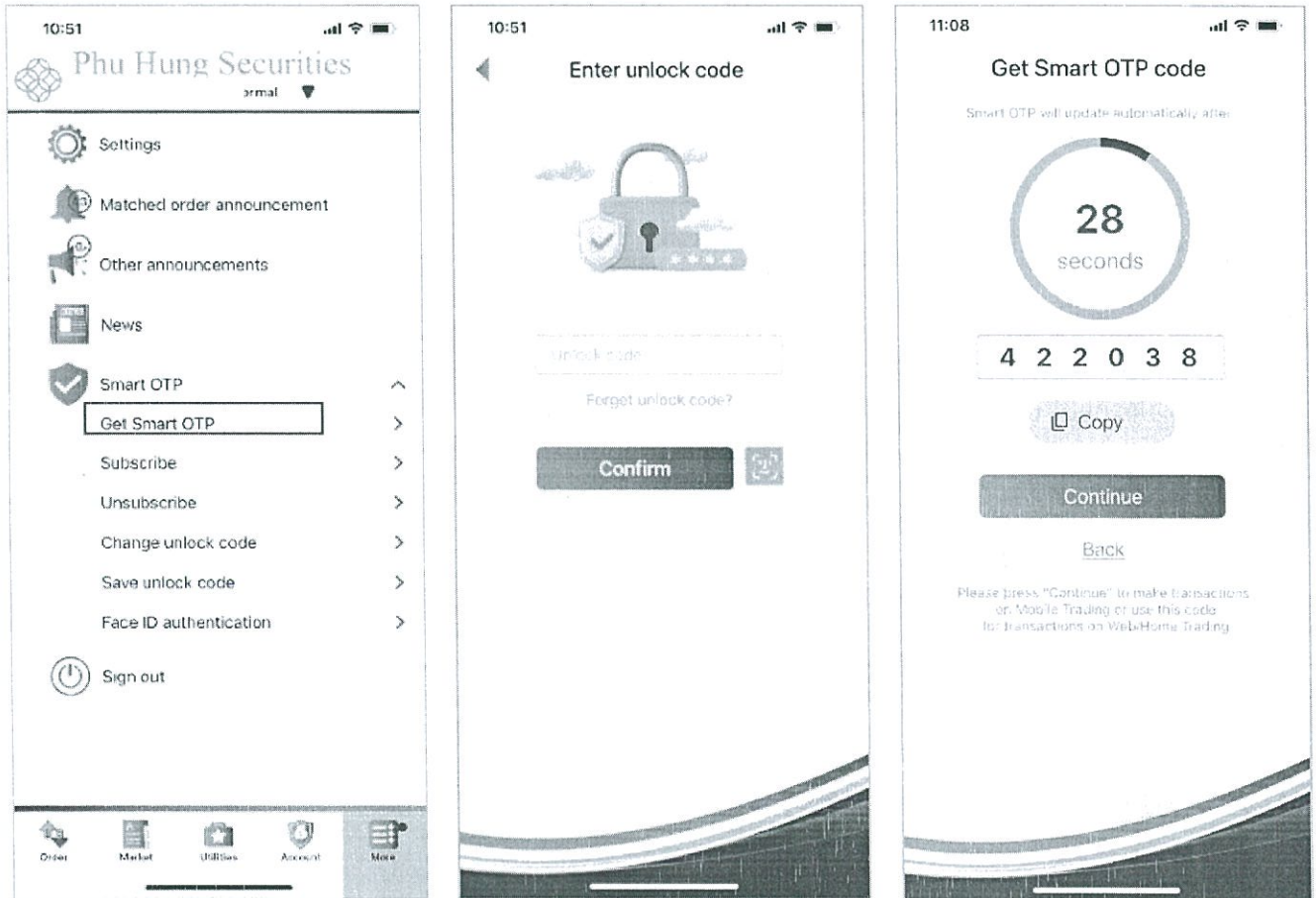


Step 2: Follow the next steps, similar to subscribe Smart OTP in method 1



2. Instructions to get Smart OTP

- When Customer needs to get Smart OTP to execute transactions at Web Trading, Home Trading, Customer does:



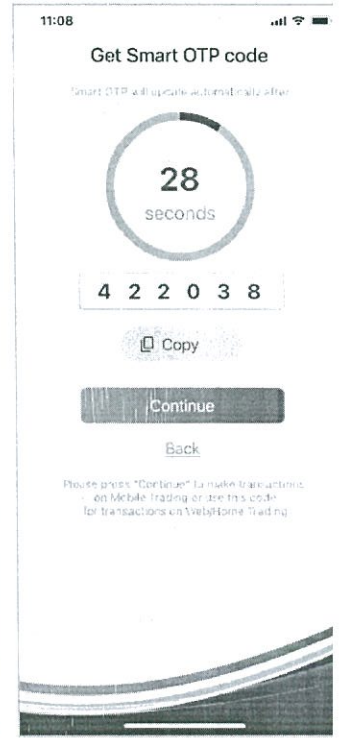
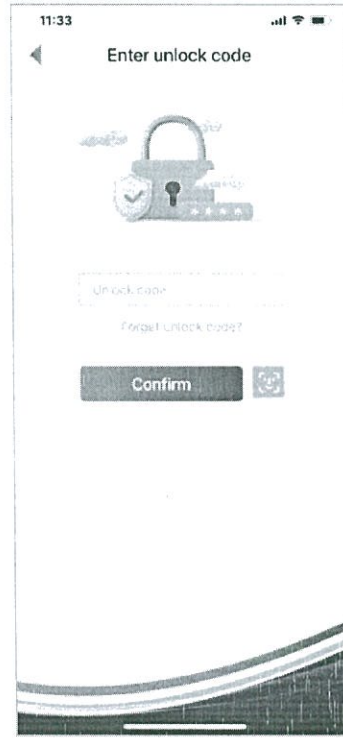
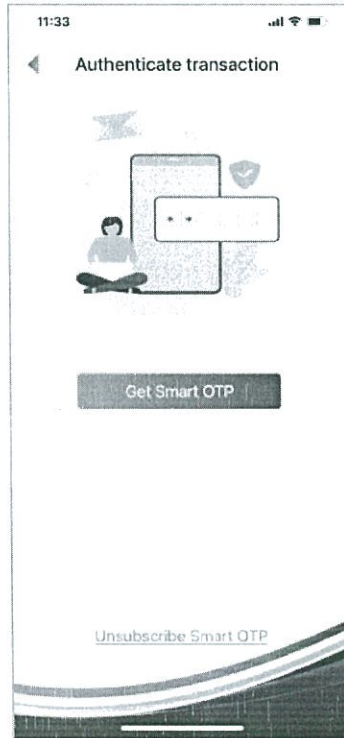
Step 1: Go to *More* > select Smart OTP > select *Get Smart OTP*

Step 2: Enter unlock code and press *Confirm*, or scan your face/fingerprint to get the authentication code

Step 3: OTP authentication code is displayed and each code is valid for 30 seconds



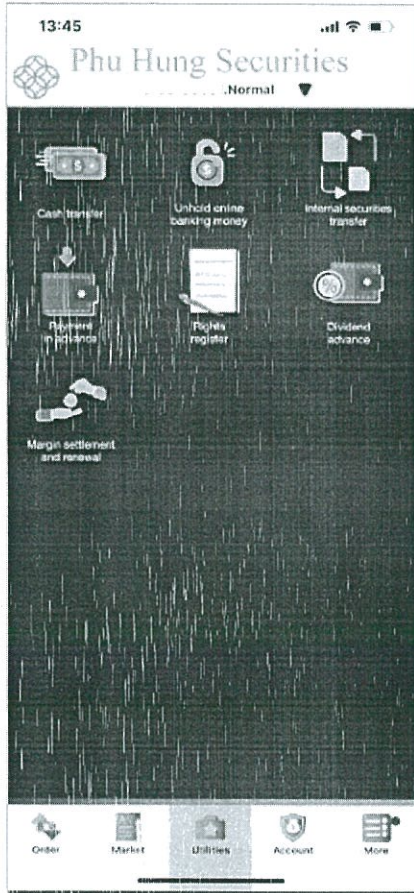
3. Instructions to log in with Smart OTP



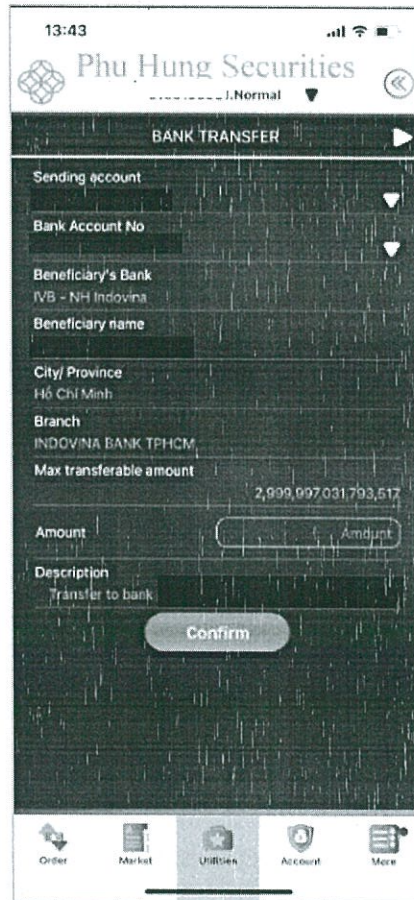
- | | | | |
|--|---|--|--|
| Step 1: Customer enters account number and login password | Step 2: At authenticate transaction screen, click <i>Get Smart OTP</i> | Step 3: Enter unlock code or scan face/fingerprint to get authentication code | Step 4: Click <i>Continue</i> to execute transactions on PHS - Mobile Trading |
|--|---|--|--|

- Note: When Customer uses face/fingerprint to get OTP authentication code, if after 3 failed attempts, Customer can only use 4-digit unlock code to get OTP code.

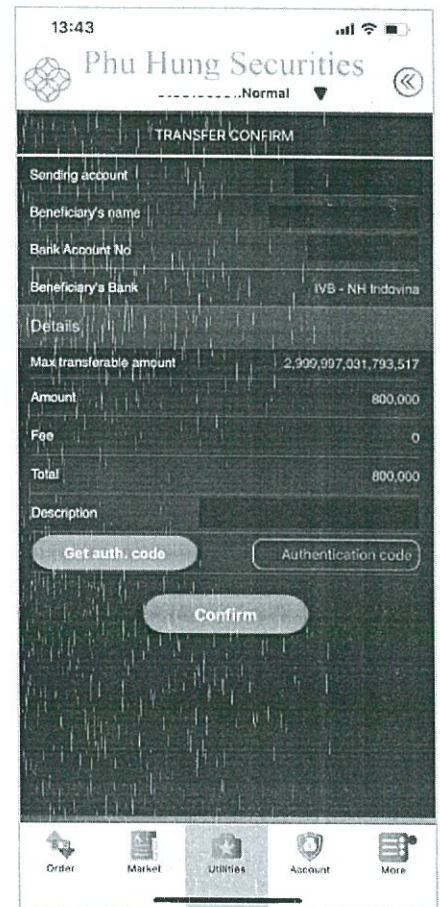
4. Instructions for cash transfer



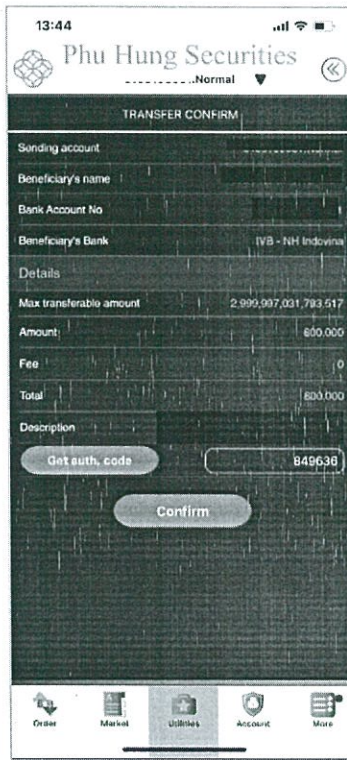
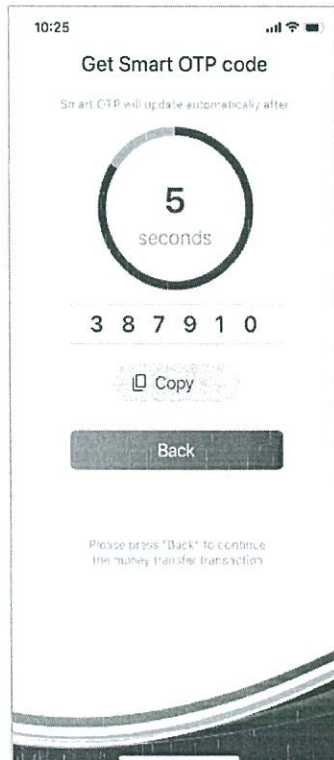
Step 1: Go to *Utilities* > select *Cash transfer*



Step 2: In the *Transfer amount*, enter the amount you want to transfer, then click *Confirm*



Step 3: Click *Get authentication code*



Step 4: Enter the unlock code or scan your face/fingerprint to get authentication code, then click *Confirm*

Step 5: Click *Back* to get Smart OTP code and continue to make cash transfer

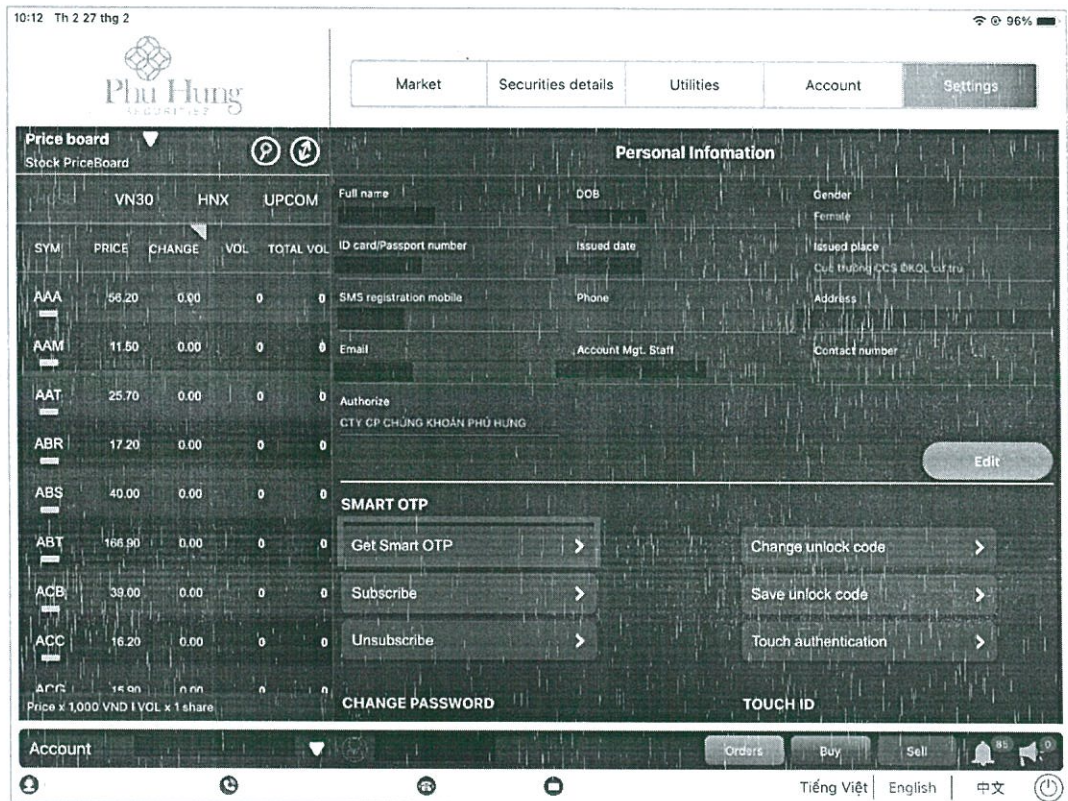
Step 6: OTP authentication code is automatically filled in, then click *Confirm*

Step 7: Complete the transaction

II. PHS - MOBILE TRADING WITH TABLET/IPAD

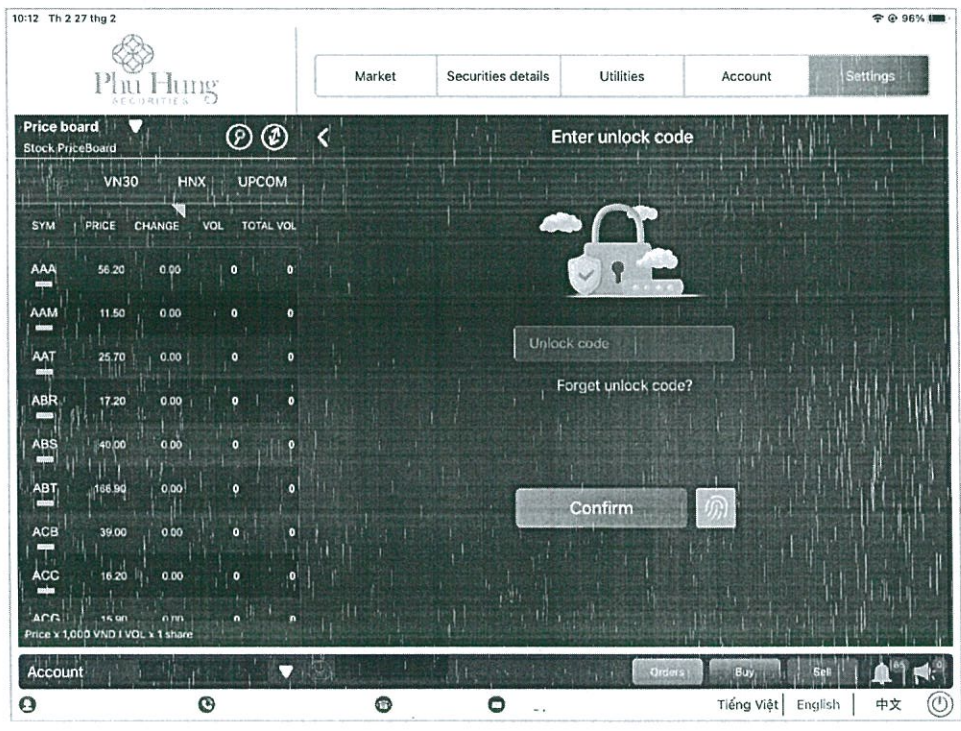
- 1. Subscribe to use Smart OTP function:** Follow the same steps as in part I. PHS – MOBILE TRADING, section 1, 2.
- 2. Instructions to get Smart OTP**

Step 1: Go to *Settings* > select *Smart OTP* > select *Get Smart OTP*

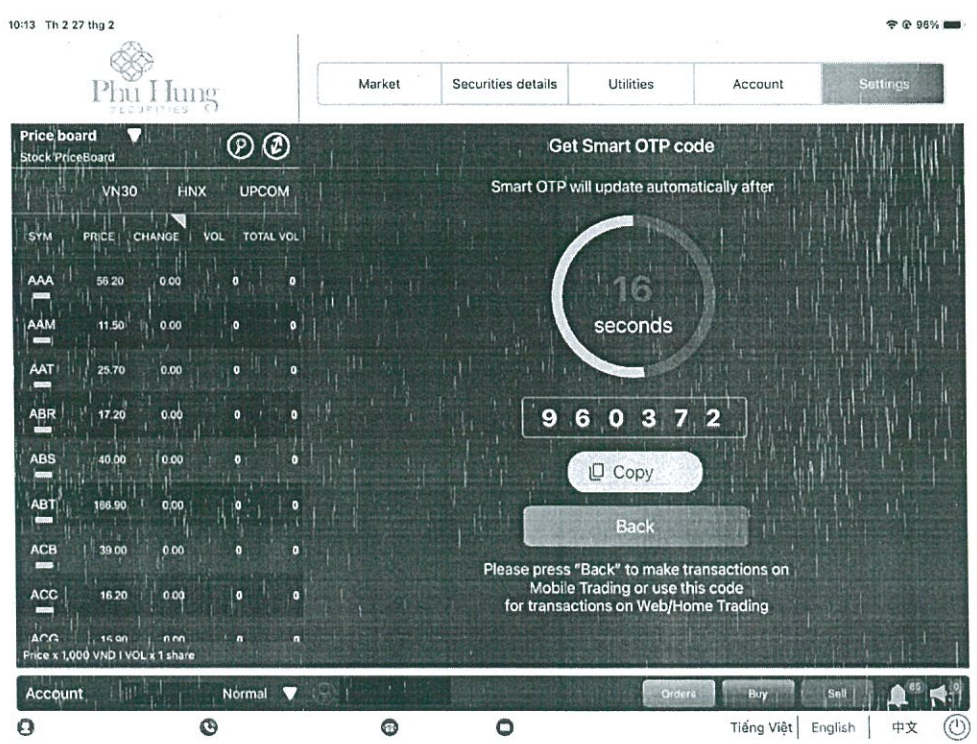




Step 2: Enter the unlock code and click *Confirm*, or scan your face/fingerprint to get the authentication code



Step 3: OTP authentication code is displayed and each code is valid for 30 seconds



3. Instructions to log in with Smart OTP: Follow the same steps as in part I. PHS – MOBILE TRADING, section 3.
4. Instructions for cash transfer
 - Step 1: Go to *Utilities* > select *Cash transfer* > enter the amount you want to transfer, then click *Confirm*

09:57 Th 6 2 thg 6



Phu Hung SECURITIES

Market Securities details Utilities Account Settings

Price board Stock PriceBoard

VN30 HNX UPCOM

SYM PRICE CHANGE VOL TOTAL VOL

AAA 9.20 0.00 0 0

AAM 11.85 0.00 0 0

AAT 5.06 0.00 0 0

ABR 9.46 0.00 0 0

ABS 5.60 0.00 0 0

ABT 33.20 0.00 0 0

ACB 24.95 0.00 0 0

ACC 14.05 0.00 0 0

Price x 1,000 VND | VOL x 1 share

Daily order record Cash transfer Unhold online banking money Advance Margin settlement and renewal Other transactions

Bank transfer

Transfer Type

Bank transfer

Bank Account No

City/ Province

Hồ Chí Minh

Description

Transfer to bank

Cash

Advance amount

978,026,351

Fee amount

0

Max transferable amount

978,026,351

Total

0

Note:

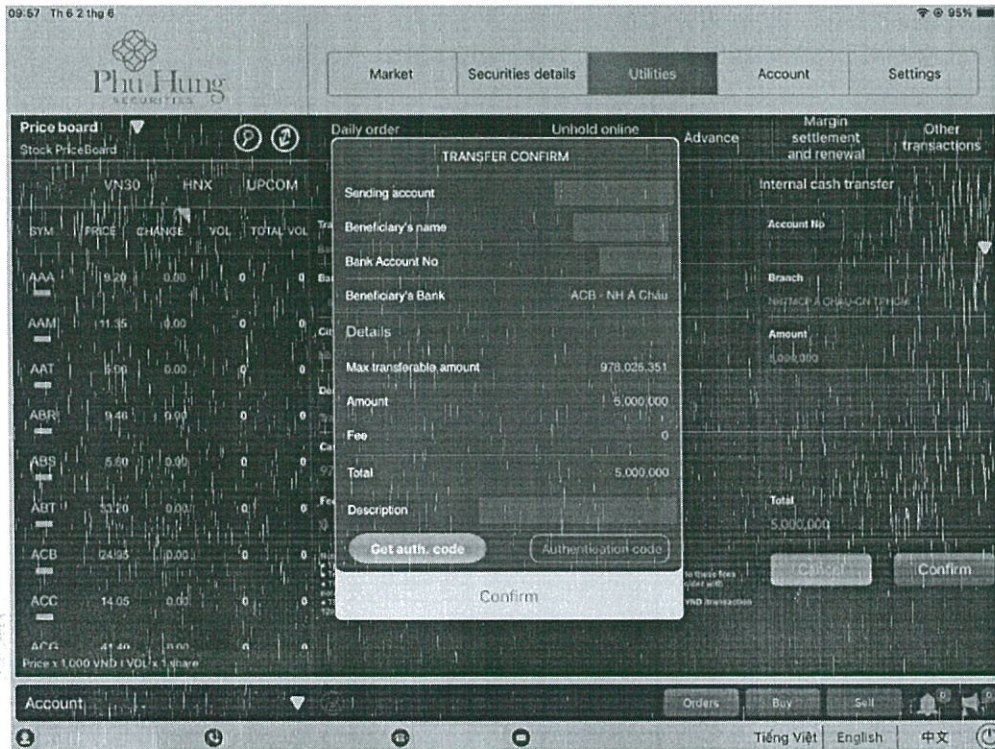
- Time for executing money transfer within a day start at 08:00 until 18:00
- Transfer fees are calculated by current regulations of the bank and customer is subjected to these fees
- The maximum transfer amount to the same beneficiary's holder or to other beneficiary's holder with related: 20,000,000,000 VND transaction 50,000,000,000 VND /day
- The maximum transfer amount to other beneficiary's holder without related: 10,000,000 VND transaction 120,000,000 VND /day

Cancel Confirm

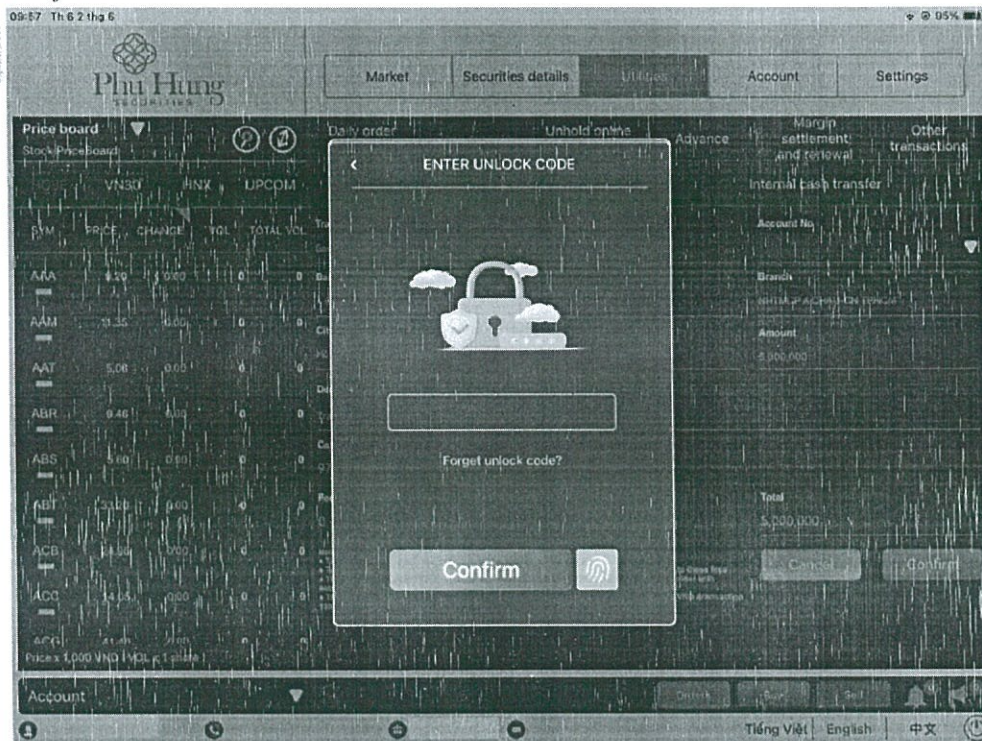
Account Orders Buy Sell

Tiếng Việt English 中文

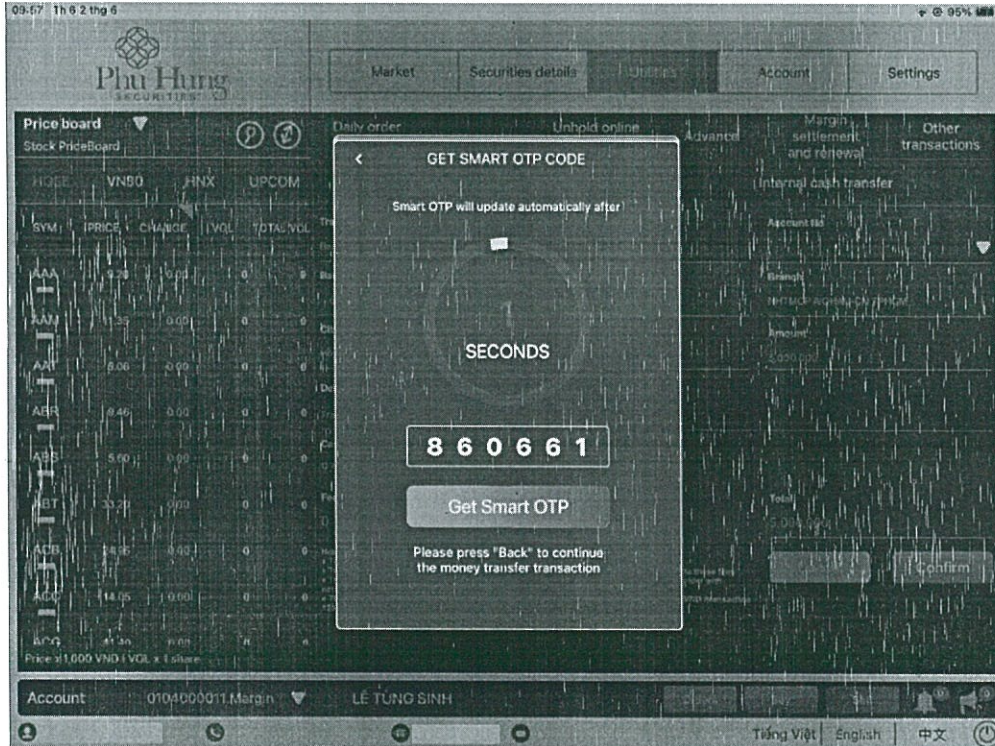
Step 2: Click Get authentication code



Step 3: Enter the unlock code or scan your face/fingerprint to get authentication code, then click Confirm



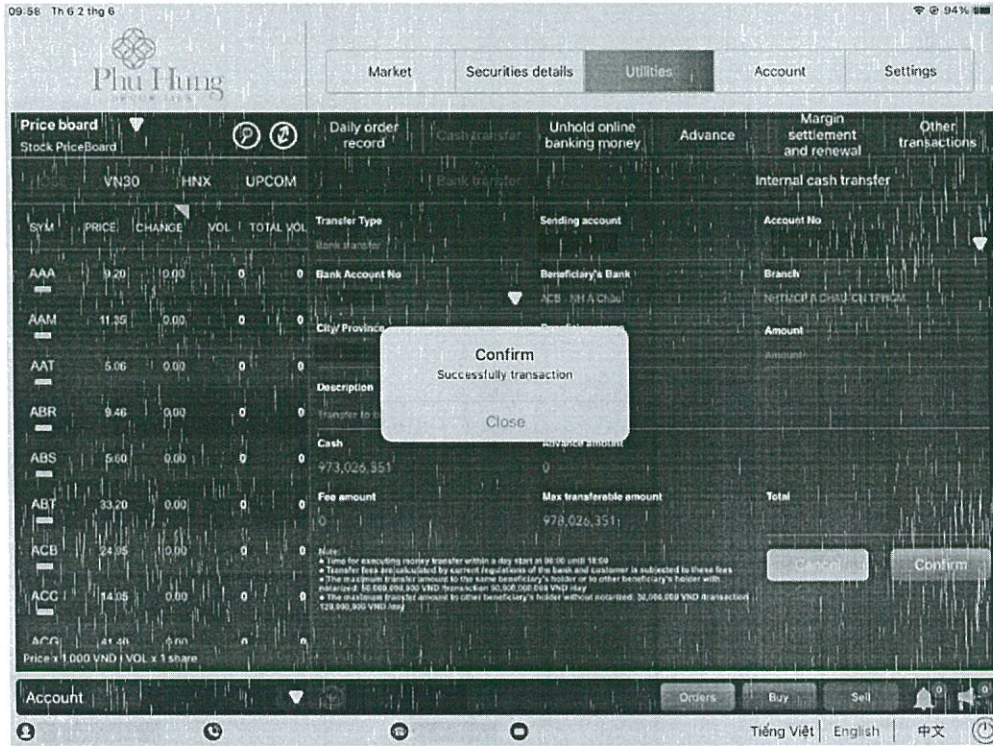
Step 4: Click Get Smart OTP code and continue to make cash transfer



Step 5: OTP authentication code is automatically filled in, then click Confirm



Step 6: Complete the transaction



The screenshot shows the Phu Hung mobile application interface. At the top, there are navigation tabs: Market, Securities details, Utilities, Account, and Settings. Below this is a 'Price board' section with a table of stock prices. A 'Confirm' dialog box is overlaid on the screen, displaying the message 'Successfully transaction' and a 'Close' button. The background table contains the following data:

SYM	PRICE	CHANGE	VOL	TOTAL VOL
AAA	9.20	0.00	0	0
AAM	11.35	0.00	0	0
AAT	5.06	0.00	0	0
ABR	9.46	0.00	0	0
ABS	5.60	0.00	0	0
ABT	33.20	0.00	0	0
ACB	24.95	0.00	0	0
ACC	14.05	0.00	0	0
ACG	41.40	0.00	0	0

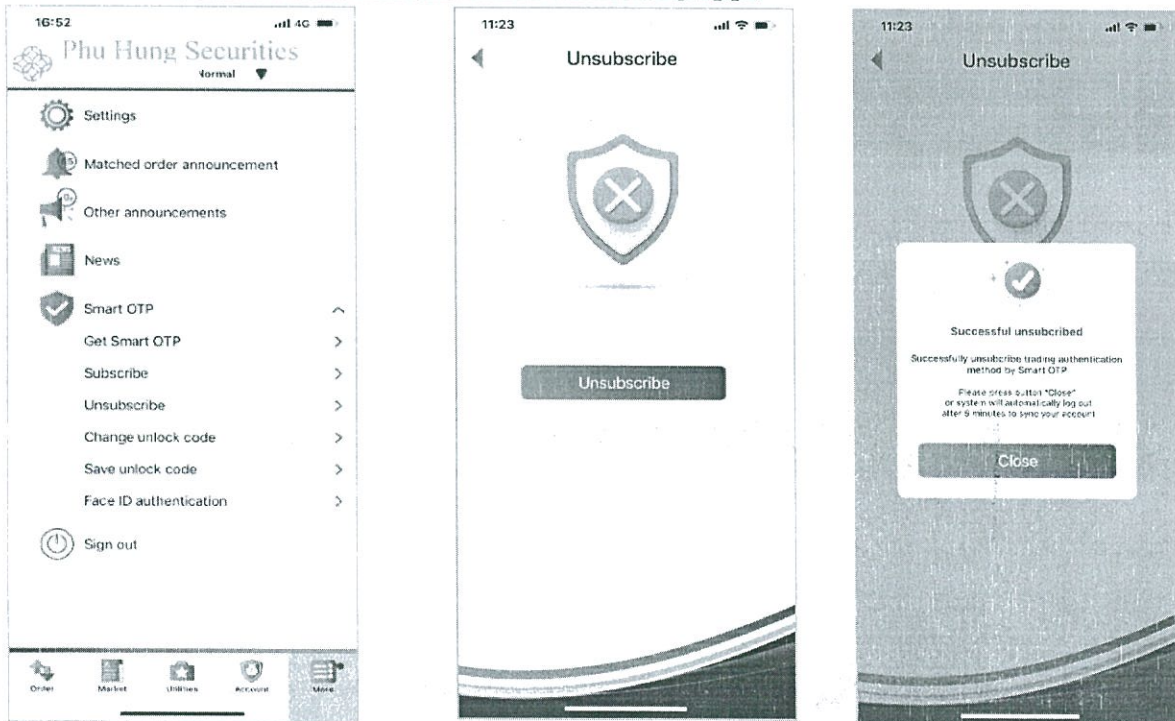
At the bottom of the screen, there are buttons for 'Orders', 'Buy', and 'Sell', along with a language selector showing 'Tiếng Việt', 'English', and '中文'.

III. OTHER FUNCTIONS OF SMART OTP AT PHS – MOBILE TRADING

1. Unsubscribe to use Smart OTP

- When Customer wants to unsubscribe Smart OTP authentication method to return to SMS OTP authentication method, Customer does:

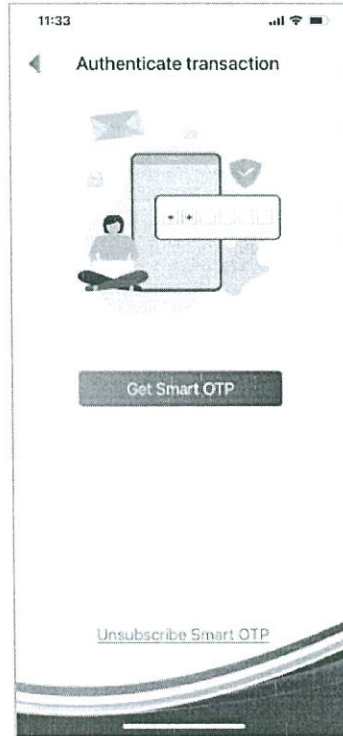
Method 1: Unsubscribe in PHS – Mobile Trading app:



Step 1: Go to *More* > select *Smart OTP* > select *Unsubscribe*

Step 2: Customer successfully unsubscribe, click *Close*, the system redirects Customer to the login screen to log in again with the new authentication method SMS OTP

Method 2: Unsubscribe at the login screen:



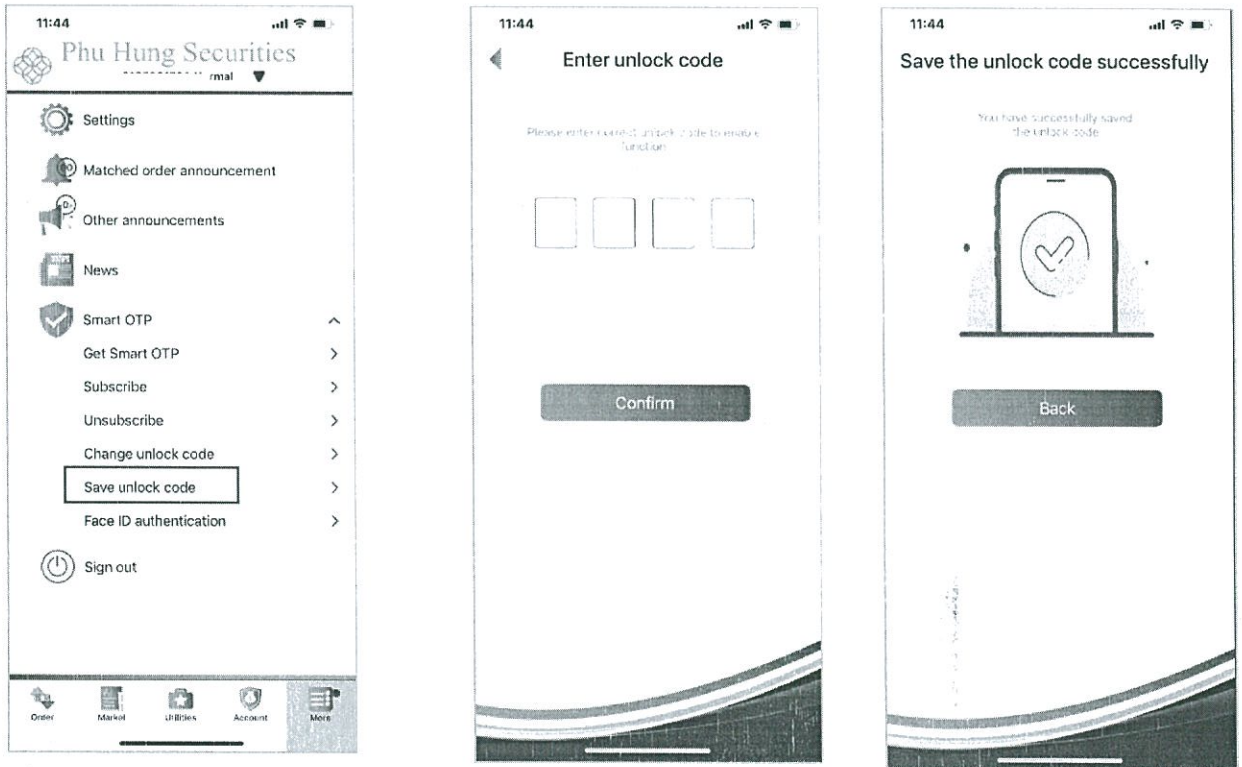
Step 1: Customer enters account number and login password

Step 2: At authenticate transaction screen, click *Unsubscribe Smart OTP*

Step 3: Click *Confirm*, the system redirects Customer to the login screen to log in again with the new authentication method SMS OTP

2. Save unlock code

- When Customer wants to get Smart OTP without entering unlock code, Customer does:

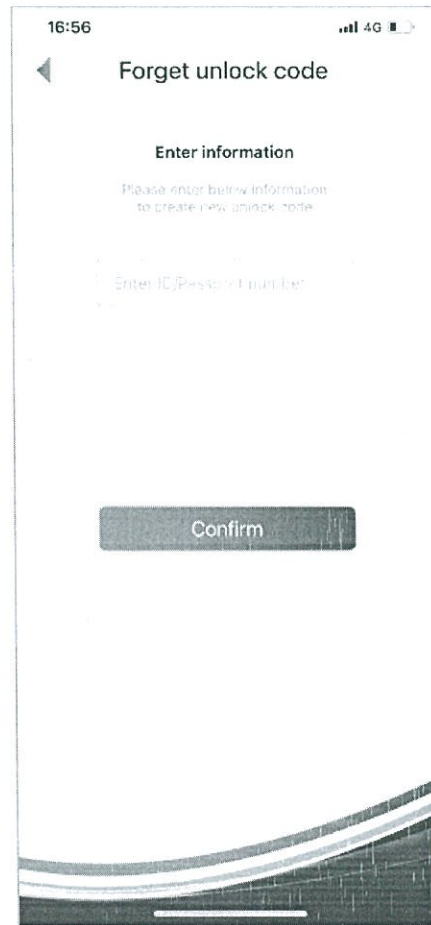
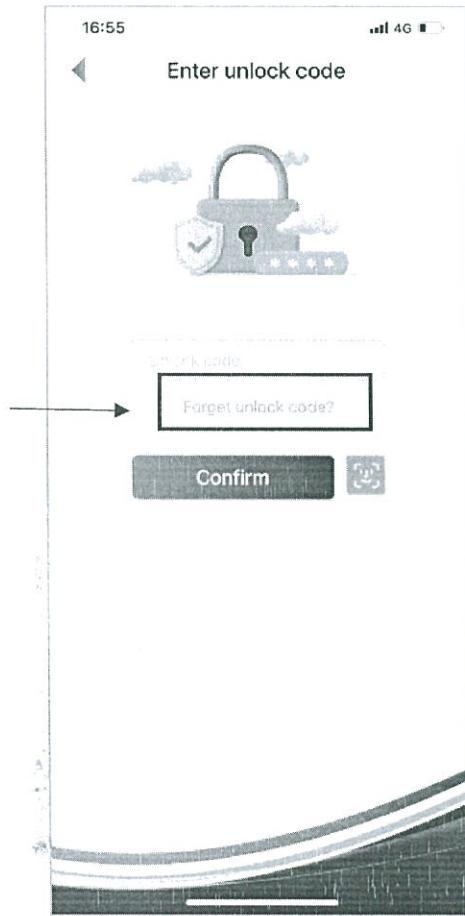


Step 1: Go to *More* > select *Smart OTP* > select *Save unlock code* **Step 2:** Enter unlock code then click *Confirm* to complete

- Note: The function Save unlock code works only during login session

3. Forget unlock code

- When Customer forgets the unlock code to get OTP authentication code, Customer does:

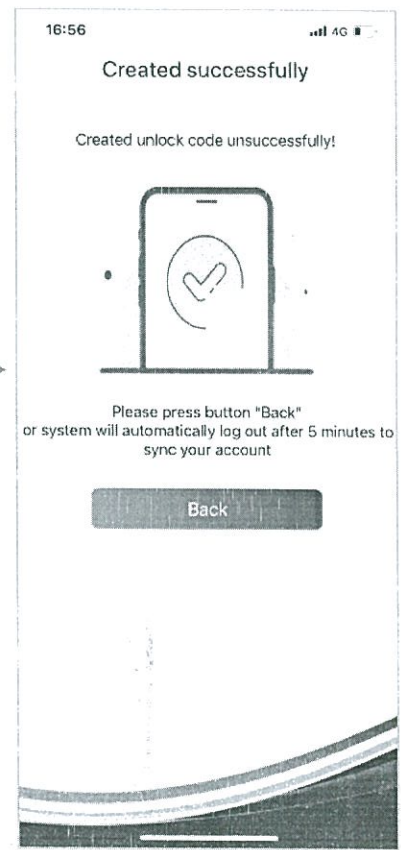
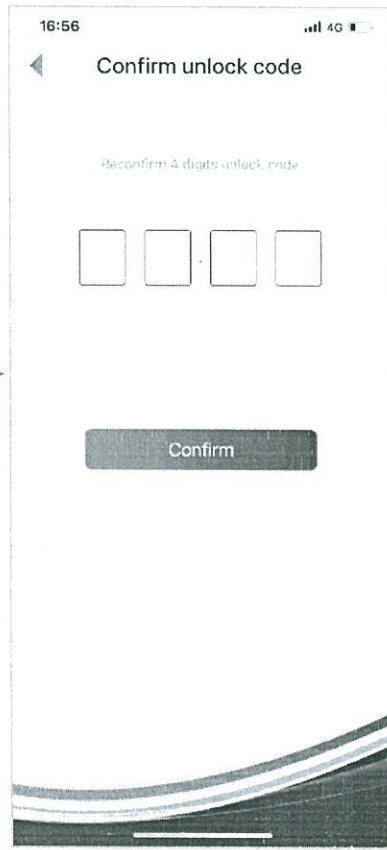
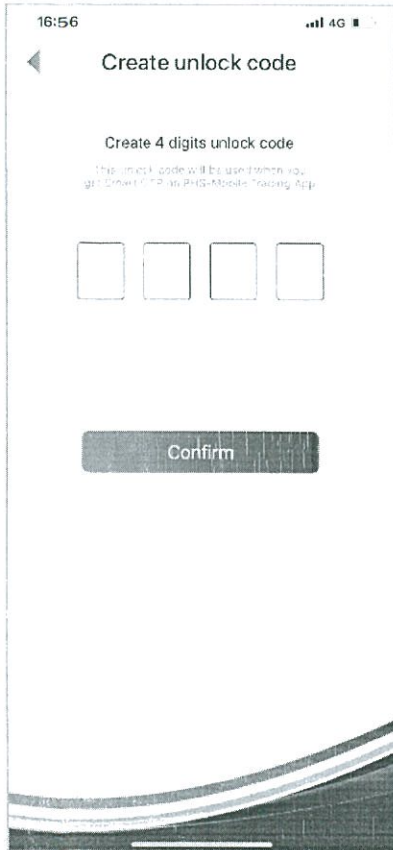


Step 1: At the login screen Customers enter the account number and login password > click *Get Smart OTP* > click *Forgot unlock code?*

Step 2: Enter the correct ID/Passport Number that Customers subscribed at PHS > Click *Confirm* to move to the new unlock code create screen



Step 3: Create unlock code



Create a new unlock code

Re-enter the unlock code you just created. Click *Confirm* to complete

Click *Back* to login again and use the newly created unlock code successfully

4. Change unlock code

- When Customer wants to change the unlock code used to get Smart OTP, Customer does:



Step 1: Go to *More* > select *Smart OTP* > select *Change unlock code*

Step 2: Enter the current unlock code

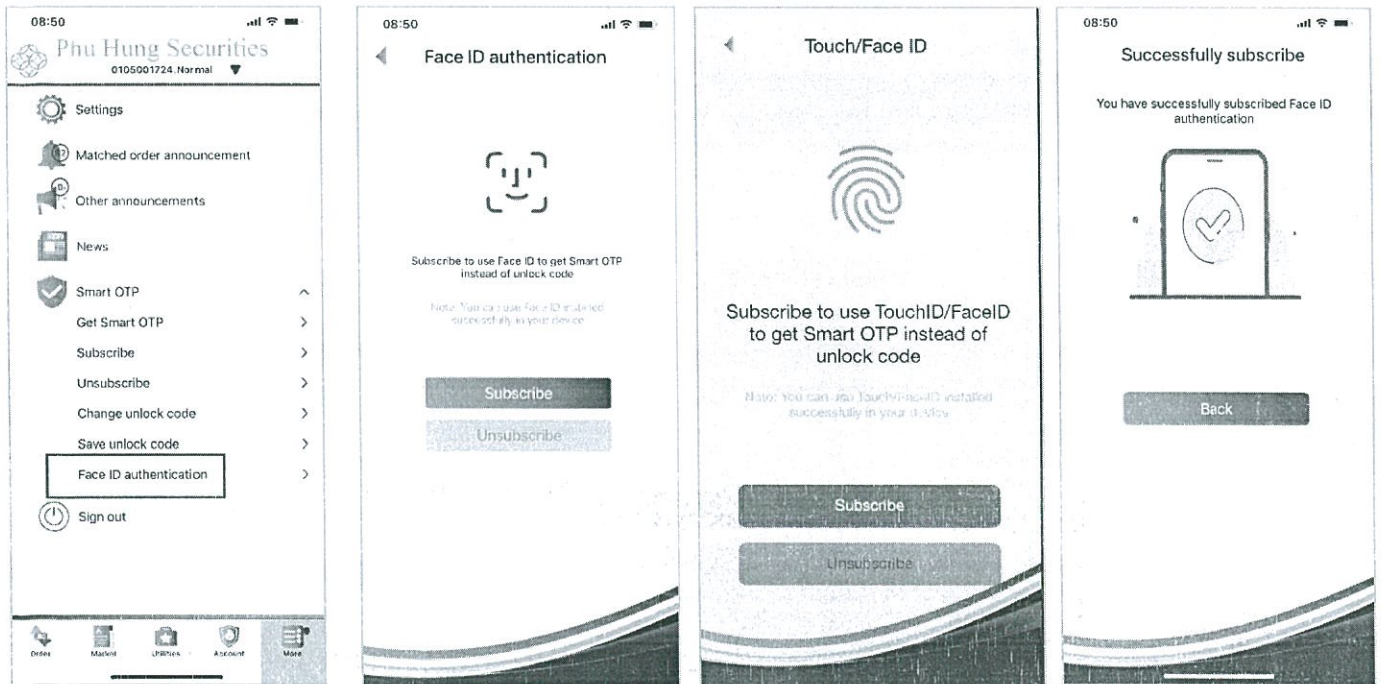
Step 3: Enter the new unlock code and confirm the new unlock code

Step 4: Click *Back* to login again and use it with the newly changed unlock code successfully

5. Face/fingerprint authentication

5.1 Subscribe Face/Fingerprint authentication

- When Customer wants to use face/fingerprint to get Smart OTP instead of unlock code, Customer does:



Step 1: Go to *More* > select *Smart OTP* > select *Face/Touch ID authentication*

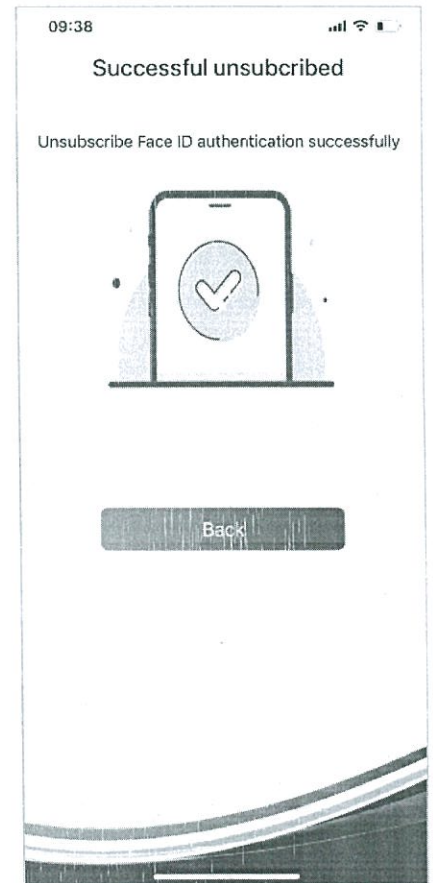
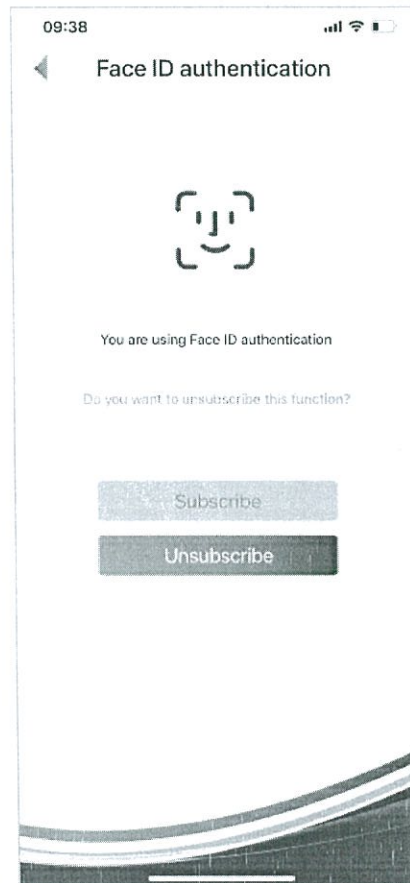
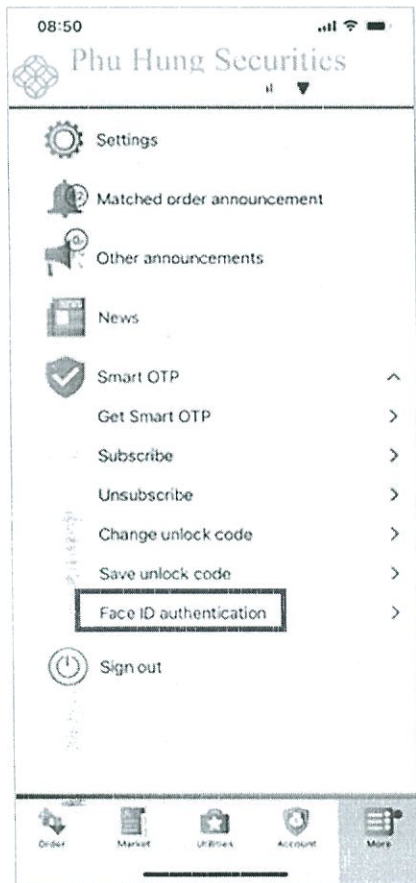
Step 2: Click *Subscribe* to perform face/fingerprint authentication

Step 3: Subscribe for face/fingerprint authentication successfully. Click *Back* to continue trading on PHS - Mobile Trading



5.2 Unsubscribe Face/Fingerprint authentication

- When the Customer does not have the request to use the face/fingerprint to get Smart OTP, Customer does:



Step 1: Go to *More* > select *Smart OTP* > select *Face/Touch ID authentication*

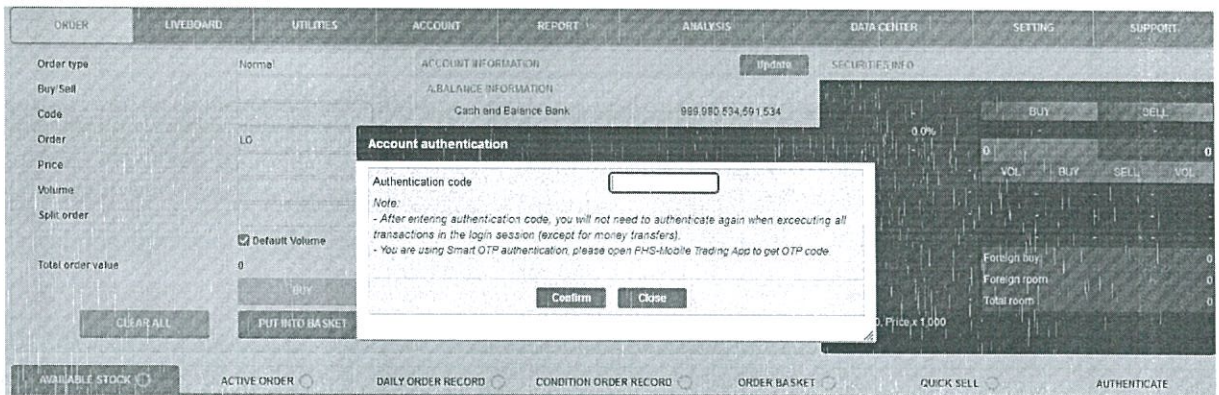
Step 2: Click *Unsubscribe* to cancel face/fingerprint authentication

Step 3: Unsubscribe face/fingerprint authentication successfully. Click *Back* to continue trading on PHS - Mobile Trading

IV. PHS-WEB TRADING

1. Instructions for account authentication after login

After Customer login to Web Trading, account authentication screen appears. Customer enters the OTP authenticate code obtained from PHS - Mobile Trading to authenticate the account. The system will save authentication for all transactions during your login session (except money transfer transactions)



2. Instructions for authentication at functions that require authentication (in case Customer does not authenticate the account after login)

Approve order ✕

Order will be executed on: <01/03/2023 >

Sub account Account holder:

AAA - Công ty cổ phần Nhựa An Phát Xanh - HOSE

Buy/Sell	Code	Volume	Order type	Price
Sell	AAA	100	LO	60,000

Estimate fee : 12,000 (0.2%)
 Total expect value : 5,988,000
 Authentication code ***** Save authentication code

You are using Smart OTP authentication, please open PHS-Mobile Trading App to get OTP code.

Note : Please check again your order info

Confirm
Close

Sell

- In the Authentication Code box: Customers enter OTP authentication code taken from PHS - Mobile Trading
- Click Confirm to execute the transaction after entering the authentication code
- The system allows customers to click Save so that the system remembers the authentication method for later transactions during the login session (except for cash transfer transactions).

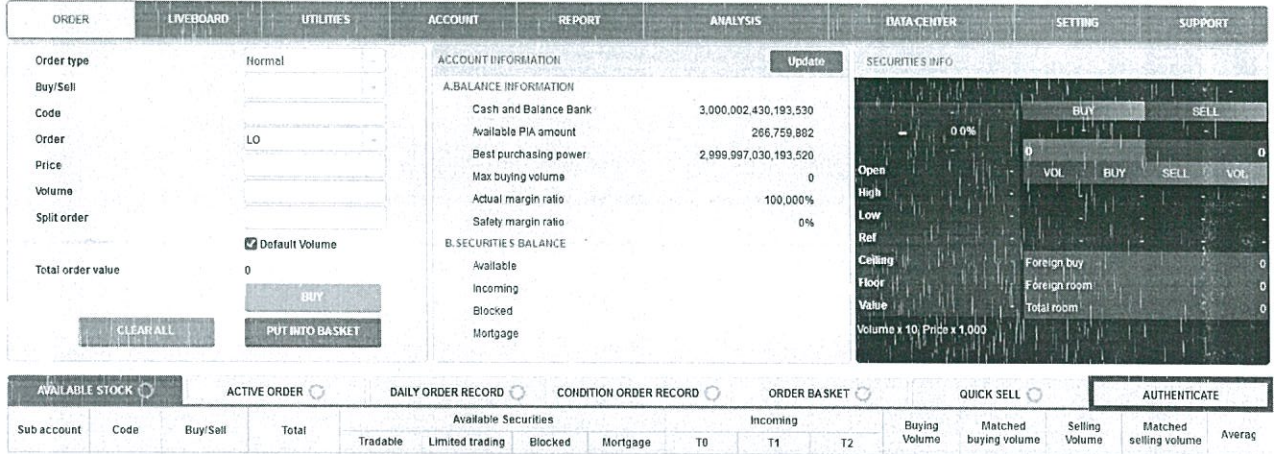
3. Instructions cash transfer

Confirm money transfer information
✕

Bank of beneficiary	
Bank of beneficiary	IVB - NH Indovina
Province / City	Hồ Chí Minh
Trading office / Branch	INDOVINA BANK TPHCM
Beneficiary	
Bank account	
Beneficiary name	
ID/Passport number	
Issued date	16/12/2013
Issued place	TP. HCM
Details	
Transfer amount	800,000
Transfer fee	0
Tax	0
Actual received amount	800,000
Remain amount	2,999,997,029,393,518
Action time	14:41:28
Content	Transfer to bank /
Authentication code	<input style="width: 100%;" type="text"/>
You are using Smart OTP authentication, please open PHS-Mobile Trading App to get OTP code.	
<div style="display: flex; justify-content: space-around; gap: 20px;"> Submit Close </div>	
Important You are making a transferring money request. Please consider carefully!	

- In the Authentication code box: Customers enter the OTP authentication code taken from PHS - Mobile Trading then click Submit
- Note: Every time making money transfer, Customer will have to enter a new OTP authentication code

4. Instructions for authenticating your account at Authenticate function



The screenshot shows the main trading interface with the 'AUTHENTICATE' button highlighted in the top navigation bar. Below the navigation bar, there are several tabs: AVAILABLE STOCK, ACTIVE ORDER, DAILY ORDER RECORD, CONDITION ORDER RECORD, ORDER BASKET, QUICK SELL, and AUTHENTICATE. The AUTHENTICATE tab is currently selected.

Account authentication ✕

Authentication code

You are using Smart OTP authentication, please open PHS-Mobile Trading App to get OTP code.

Confirm
Close

- When Customer does not authenticate the account after login, Customer can use this function to authenticate once for all transactions during the login session instead of having to authenticate for each transaction (except for cash transfer transactions).
- Customers click *Authenticate* and enter the authentication code taken from PHS- Mobile Trading application, and then click *Confirm* to complete.

V. PHS - HOME TRADING

1. Instructions for account authentication after login

After Customer logs in to Home Trading, account authenticate screen appears. Customer enters the OTP authenticate code obtained from PHS - Mobile Trading to authenticate the account. The system will save authentication for all transactions during your login session (except money transfer transactions).



2. Instructions for authentication at functions that require authentication (in case Customer does not authenticate the account after login)

Approve order X

This order will be placed on <15/02/2023>

Custody code: Sub account:
Fullname:

AAA - (Công ty cổ phần Nhựa và Môi trường xanh An Phát) - HOSE

Buy/sell	Volume	Order type	Price
BUY	100	LO	60.000

Estimate fee 24,000 (0.40%)

Total expect value 6,024,000

Authentication code: Save authentication code

BUY

You are using Smart OTP authentication, please open PHS-Mobile Trading App to get OTP code
Note: Please check again your order info

Confirm
Close

- In the Authentication Code box: Customers enter OTP authentication code taken from PHS - Mobile Trading
- Click Confirm to make the transaction after entering the authentication code
- The system allows customers to click Save so that the system remembers the authentication method for later transactions during the login session (except for cash transfer transactions).

3. Instructions cash transfer

Confirm money transfer information

Bank name	
Bank of beneficiary	IVB - NH Indovina
Province/City	Hồ Chí Minh
Trading office/ Branch	INDOVINA BANK TPHCM

Beneficiary	
Bank account	
Beneficiary name	
ID/passport number	
Issued date	16/12/2013
Issued place	TP. HCM

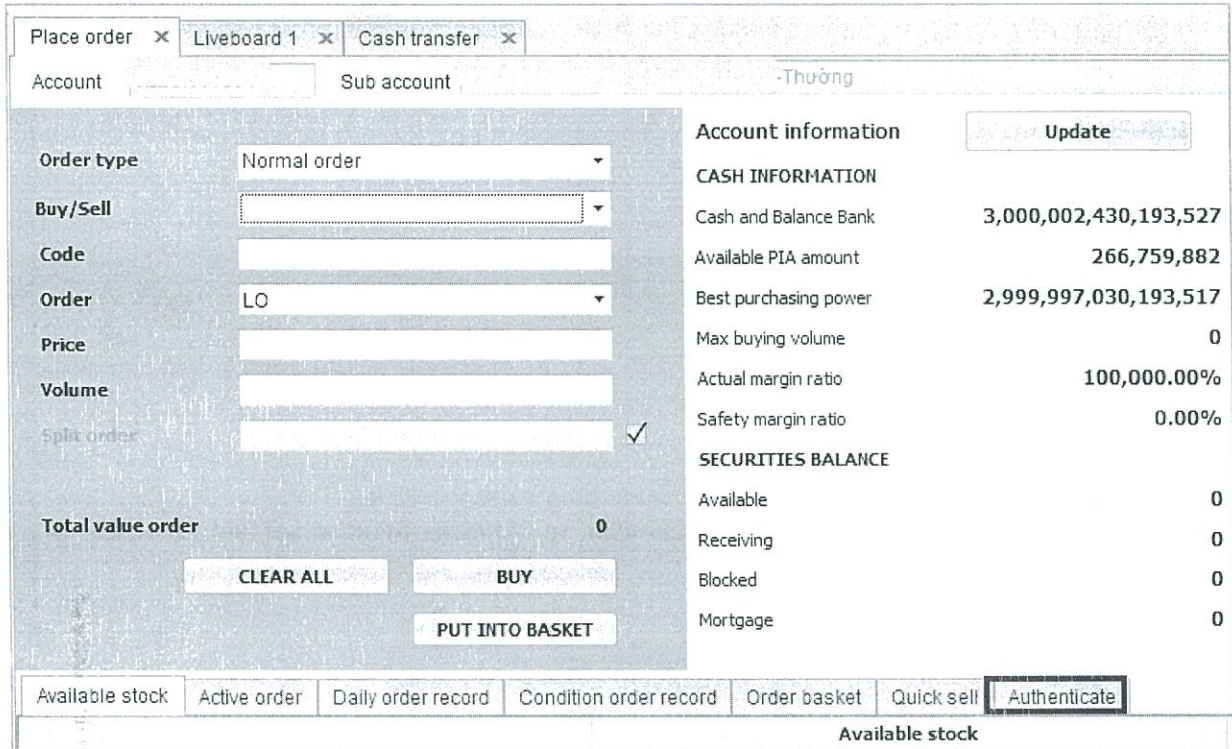
Details	
Transfer amount	800,000
Transfer fee	0
Tax	0
Actual received amount	800,000
Content	External cash tranfer/
Remain amount	2,999,997,029,393,520
Action time	15:11:01
Authentication code	<input style="width: 100%;" type="text"/>

You are using Smart OTP authentication, please open PHS-Mobile Trading App to get OTP code

Important: You are making a transferring money request. Please consider carefully

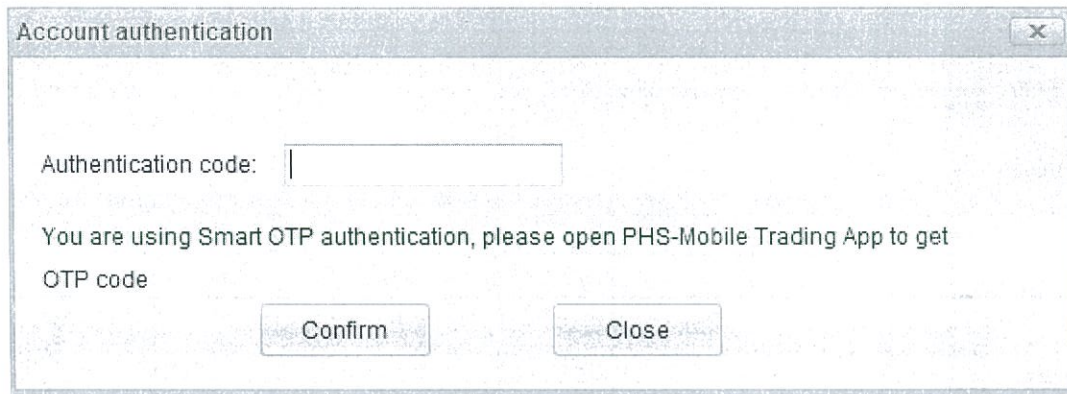
- In the Authentication code box: Customers enter OTP authentication code taken from PHS - Mobile Trading then click Submit
- Note: Every time making cash transfer, Customer will have to enter a new OTP authentication code

4. Instructions for authenticating your account at Authentication function



The screenshot shows a trading platform interface with the following elements:

- Navigation tabs: Place order, Liveboard 1, Cash transfer.
- Account details: Account, Sub account, and account type (-Thường).
- Order entry form:
 - Order type: Normal order
 - Buy/Sell: [Dropdown]
 - Code: [Text field]
 - Order: LO
 - Price: [Text field]
 - Volume: [Text field]
 - Split order: [Text field] with a checked checkbox.
 - Total value order: 0
 - Buttons: CLEAR ALL, BUY, PUT INTO BASKET.
- Account information panel:
 - Update button.
 - CASH INFORMATION:
 - Cash and Balance Bank: 3,000,002,430,193,527
 - Available PIA amount: 266,759,882
 - Best purchasing power: 2,999,997,030,193,517
 - Max buying volume: 0
 - Actual margin ratio: 100,000.00%
 - Safety margin ratio: 0.00%
 - SECURITIES BALANCE:
 - Available: 0
 - Receiving: 0
 - Blocked: 0
 - Mortgage: 0
- Bottom navigation: Available stock, Active order, Daily order record, Condition order record, Order basket, Quick sell, **Authenticate**.



The 'Account authentication' dialog box contains the following text and fields:

- Authentication code: [Text input field]
- Message: "You are using Smart OTP authentication, please open PHS-Mobile Trading App to get OTP code"
- Buttons: Confirm, Close.

- When Customer does not authenticate the account after login, Customer can use this function to authenticate once for all transactions during the login session instead of having to authenticate for each transaction (except for cash transfer transactions).
- Customers click *Authenticate*, enter the authentication code taken from PHS- Mobile Trading application, and then click *Confirm* to complete.

C. INSTRUCTIONS FOR USING SMS OTP

I. INSTRUCTIONS TO AUTHENTICATE ACCOUNT AFTER LOGIN

- After Customer logs in to Web Trading, account authentication screen appears. Customer enters the OTP authentication code sent to the phone number or email registered with PHS to authenticate the account. The system will save authentication for all transactions during your login session (except money transfer transactions).

Account authentication

Authentication code Get authentication code

Note:

- After entering authentication code, you will not need to authenticate again when executing all transactions in the login session (except for money transfers).
- You are using SMS/Email OTP authentication, OTP code will be sent to your phone number ***489 or email a***e@phs.vn.

Confirm
Close

II. INSTRUCTIONS FOR AUTHENTICATION AT THE FUNCTIONS THAT REQUIRE AUTHENTICATION (IN CASE CUSTOMER DOES NOT AUTHENTICATE THE ACCOUNT AFTER LOGIN)

Approve order

Order will be executed on: <17/02/2023 >

Sub account Account holder:

AAA - Công ty cổ phần Nhựa và Môi trường xanh An Phát - HOSE

Buy/Sell	Code	Volume	Order type	Price
Buy	AAA	100	LO	60,000

Estimate fee : 12,000 (0.2%)

Total expect value : 6,012,000

Authentication code Get authentication code Save authentication code

You are using SMS/Email OTP authentication, OTP code will be sent to your phone number ***489 or email a***e@phs.vn.

Note : Please check again your order info

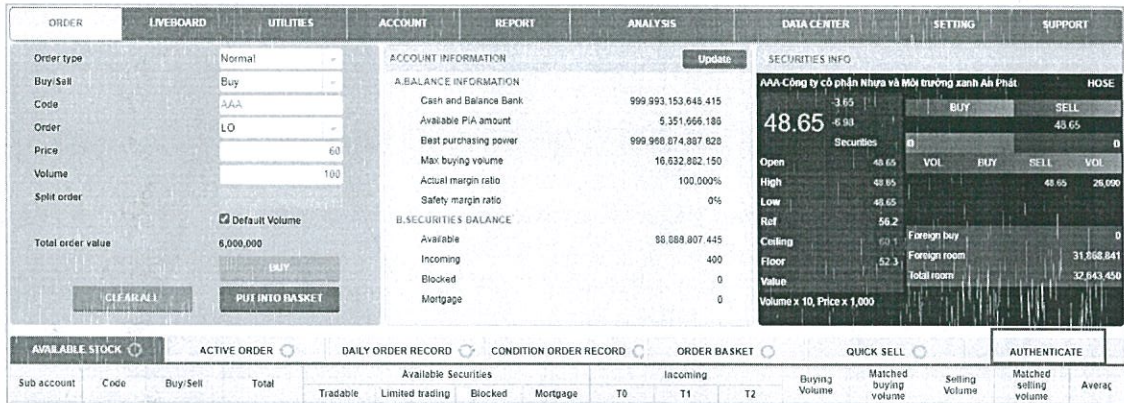
Confirm
Close

Buy

- Authentication Code box: Customers enter OTP authentication code sent to the phone number or email.
- Click Confirm to make the transaction after entering the authentication code

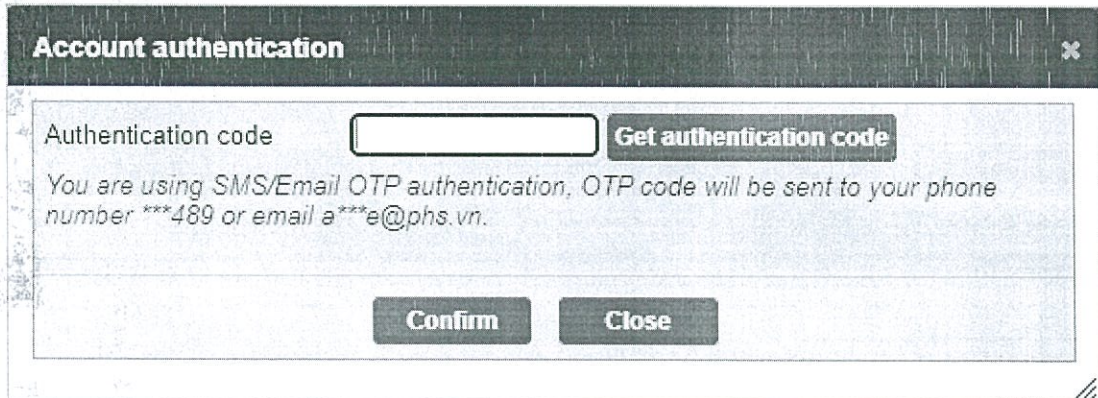
- The system allows customers to click Save so that the system remembers the authentication method for later transactions during the login session (except for cash transfer transactions).

III. INSTRUCTIONS FOR AUTHENTICATING ACCOUNT AT AUTHENTICATE FUNCTION



The screenshot shows a trading platform interface with several tabs: ORDER, LIVEBOARD, UTILITIES, ACCOUNT, REPORT, ANALYSIS, DATA CENTER, SETTING, and SUPPORT. The ACCOUNT tab is active, displaying account information and securities data.

ORDER	LIVEBOARD	UTILITIES	ACCOUNT	REPORT	ANALYSIS	DATA CENTER	SETTING	SUPPORT		
Order type: Normal	Buy/Sell: Buy	Code: AAA	Order: LO	Price: 60	Volume: 100	Split order: <input type="checkbox"/>	Total order value: 6,000,000	ACCOUNT INFORMATION ACCOUNT INFORMATION [Update] A. BALANCE INFORMATION Cash and Balance Bank: 999,993,153,645,415 Available PIA amount: 5,351,666,185 Best purchasing power: 999,990,874,887,828 Max buying volume: 16,832,882,150 Actual margin ratio: 100.000% Safety margin ratio: 0% B. SECURITIES BALANCE Available: 88,888,807,445 Incoming: 400 Blocked: 0 Mortgage: 0		
			SECURITIES INFO AAA Công ty cổ phần Nhựa và Môi trường xanh An Phát HOSE 48.65 Open: 48.65 High: 48.85 Low: 48.65 Ref: 56.2 Ceiling: 59.1 Floor: 52.3 Value: 0 Volume x 10, Price x 1,000							



The screenshot shows a dialog box titled "Account authentication" with a close button (X) in the top right corner. The dialog contains the following text and elements:

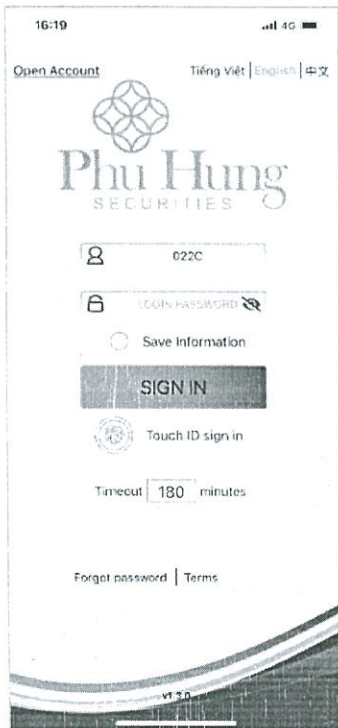
Authentication code **Get authentication code**

*You are using SMS/Email OTP authentication, OTP code will be sent to your phone number ***489 or email a***e@phs.vn.*

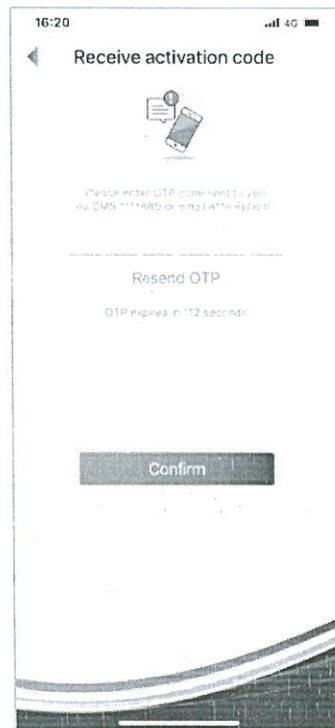
Confirm **Close**

- When Customer does not authenticate the account after login, Customer can use this function to authenticate once for all transactions during the login session instead of having to authenticate for each transaction (except for cash transfer transactions).
- Customers click Authenticate, enter the authentication code sent to the phone number or email, and then click Confirm to complete.

IV. INSTRUCTIONS FOR LOGIN PHS - MOBILE TRADING



Step 1: Customer enters account number and login password



Step 2: At the screen to receive activation code, Customer enters the OTP sent to Customer's phone number or email, then clicks *Confirm*



Step 3: Login successfully, Customers can make transactions on PHS – Mobile Trading