VI VIET E-WALLET – AN OVERVIEW
VI VIET INTRODUCTION

- Viet Nam Market Potential
- Advantages of Vi Viet
- Services offered via Vi Viet
- Technology platform
- Distribution channel
- Market competition
- Vi Viet ecosystem
Only 30% of population has access to financial and banking services in Vietnam. One of the reasons is the limitation of banking network.

- 92 Millions people total
- 48 Millions from 18 to 60 years old
- 115 Millions mobile phone
- 45% is Smart phone
- Mobile Internet Cover 95% with 3G, 4G and wifi

The gap between banking and telecommunication subscriber/mobile phone penetration as well the growth of e-commerce activities indicate the potential of Viet E-wallet in providing banking products and services via mobile phones for Vietnamese.

Around 45% of Vietnam adults are using mobile phones with the mobile subscriber penetration rate of 128% (one adult has 1,28 mobile phone numbers).

The e-commerce revenue in Vietnam increased nearly 20% per year and reached USD 4.3 billion in 2015. The growth rate is three times as much as the global rate.

<table>
<thead>
<tr>
<th>Market</th>
<th>Scale (USD)</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment</td>
<td>20 Billion</td>
<td>~4%</td>
</tr>
<tr>
<td>Transfer Money</td>
<td>1 Billion</td>
<td>1%</td>
</tr>
<tr>
<td>Consumer loans</td>
<td>15 Billion</td>
<td>&gt;10%</td>
</tr>
<tr>
<td>Ecommerce</td>
<td>4.3 Billion</td>
<td>&gt;20%</td>
</tr>
</tbody>
</table>
**VI VIET INTRODUCTION**

**Definition**: Vi Viet is a platform allowing LienVietPostBank to provide payment solution and offer banking and financial services via mobile devices for customers in Vietnam.

- A comprehensive technology platform used in mobile devices to provide payment & banking services to the mass market.
- A non-cash payment gateway available for all e-commerce transactions.
- An effective financial management tool for every individual and household.

**VISION**

Target mass market

**Improve financial inclusion in Vietnam**

- SECURED
- CONVENIENT
- ANY TIME, ANY WHERE
DEVELOPMENT STRATEGY

3 MAIN DEVELOPMENT PILLARS

- Modern Information Technology Platform
  - Mobile devices, cloud computing

- Structured Distribution Channels
  - Approach to every commune across the country

- The Best Product and Service
  - Bring the most optimal products and services to the customers
MODERN TECHNOLOGY PLATFORM

Vi Viet is developed in multi-platforms (website-, application-, wapsite - based), applying the most advanced technologies of IBM, Oracle, Google, Apple. The platform of Vi Viet can be compatible with the latest version of browsers and operating systems.

- **Website:** Sharp-color display and user-friendly interface

- **Teller:** Vi Viet User Management System is designed to facilitate the customer database management

- **Mobile App:** Subscribers having an internet connected mobile phone can easily download (from Google Play, Apple Store, Windows phone Store), register and use Vi Viet app
VI VIET INTRODUCTION

- Functions are diversified with user-friendly interface
- Account is created within a few clicks
- Money is transferred to account immediately
- Modern system connects to almost all domestic banks, functioning 24/7
SERVICES OFFERED VIA VI VIET

Payment services
Vi Viet currently serves as payment tool for services as below:
- Electricity, water bill, post-paid telecommunication bill, television bill, transportation bill payment
- Financial loan repayment, insurance premium, tuition fee payment
- Mobile phone card, air-time top up, games card payment
- Online shopping: airlines ticket purchase, e-commerce payment

Cash in / cash out
Vi Viet user can cash-in/ cash-out via different channels: LienVietPostBank transaction points, via merchants and agents

Fund transfer services
Vi Viet provide fund transfer services between Vi Viet e-wallets, between Vi Viet accounts and bank accounts

Banking products
- Mobilization products: micro savings, recurring savings
- Lending products: micro lending, overdraft, consumer loan

Services to be implemented
- Loyalty programs
- Around me
- Social network
SALIENT FEATURES

- **Find Place:** Cash in/Cash Out, Restaurant, café...
- **Fingerprint security, Device Security**
- **Fast money transfer (in 3s)**
- **Payment commission**
- **Automatic reminder of debt**
- **Reset password automatically**
- **Taxi Management System**
- **Client management system for partners:** School, electricity, water, apartment...
OUTSTANDING PRODUCT

24/7 OPERATION SYSTEM

REAL-TIME MONEY TRANSFER ALL BANKS

01-MINUTE ACCOUNT OPENNING
COMPARE PAYMENT MODEL

**NOW**

1 Way

- Invoice → Collectors → House
- Money → Collectors
- From 2-3 days

**VÍ VIỆT MODEL**

Many Ways

1. **Way 1**
   - Pay By: Direct Payment (10s)
   - Customer → Collectors

2. **Way 2**
   - Money: 200 m
   - Customer → Collectors → 10s

3. **Way 3**
   - Money: 500 m
   - Customer → Service Points → 10s

4. **Way 4**
   - Money: 2-5km
   - Customer → Bank → 10s
BANKING SERVICE

NOW

Customers

>10 Km

WITH VI VIET

10s

< 1 Km

159 LienVietPostBank
1067 VnPost Point

Customer

10s
PAYMENT FLOWS OF NON-VI VIET USERS
TRANSACTION SYSTEM

PROVINCE

LIENVIEPOSTBANK BRANCH

DISTRICT

LIENVIEPOSTBANK Transaction Office

TRANSACTION COUNTERS

STAFF

ATM

COMMUNE

DEALER
POST OFFICE
GROUP COLLECTION SERVICE

VILLAGE

SERVICE POINT
COLLABORATOR
CUSTOMER
V - DISTRIBUTION CHANNEL

LienVietPostBank currently has the full coverage of transaction offices in all 63 cities and provinces of Vietnam.

**Distribution Channel Model**

**Target quantity by 2020**

- At least **01** bank branch/transaction office in each of **713** districts of Vietnam
- **10,800** Transaction points at nationwide postal network
- **11,000** nationwide mini shops, mini mart, household business, groceries, telecom agents, merchants etc. in every commune

**Level 1**

- **Transaction Office**

**Level 2**

- **Agent**

**LEVEL 1 – TRANSACTION OFFICE:** including LienVietPostBank’s branches and transaction offices, and post offices which all serve as cash in/cash out points and perform some other functions prescribed in Bank’s regulation and contract signed with the Bank.

**LEVEL 2 - AGENT:** including mini-shops/groceries, utilities companies, telecommunication companies, etc. which serve as payment acceptance points (merchants) as well as satellite agents around Transaction Offices, developing user base and delivering Vi Viet services to customers.
VI VIET ECOSYSTEM

Vi Viet is constructed on the basis of 12 main modules, creating a secure cashless payment environment for Customers, Merchants and Financial Institutions.

- Enabling interaction with consumers
- Expanding footprint of affiliated stores
- Being able to reach the Base of Pyramid
- Delivering value-added services to the supply chain
- Management, technical teams and system being ready for expansion
BENEFITS FOR CUSTOMERS AND PARTNERS

- Money Management Risk Reduction
- Money Management Cost Reduction
- High Security
- HR Expense Savings

BENEFIT
ACHIEVEMENTS

SAO KHUÊ 2017 – BEST MOBILE BANKING SERVICE IN VIET NAM

UNCDF Select funding for women project

BEST MOBILE BANKING APP

CERTIFICATE OF SAFETY FROM MISOFT, VISA, MASTER...
THANK YOU
FOR YOUR CO-OPERATION!