



COMPANY PROFILE

February | Confidential

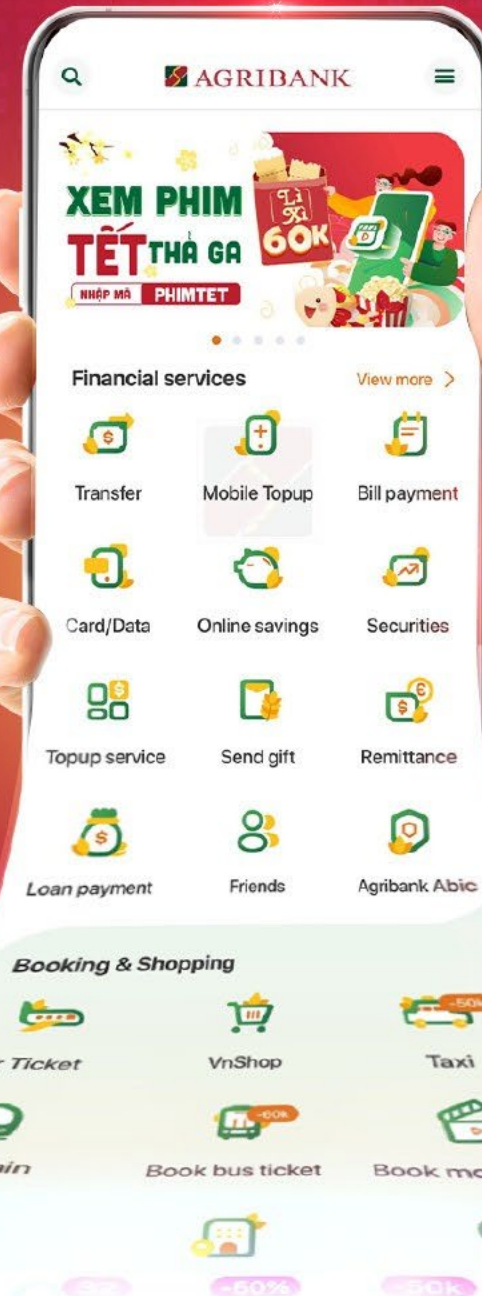
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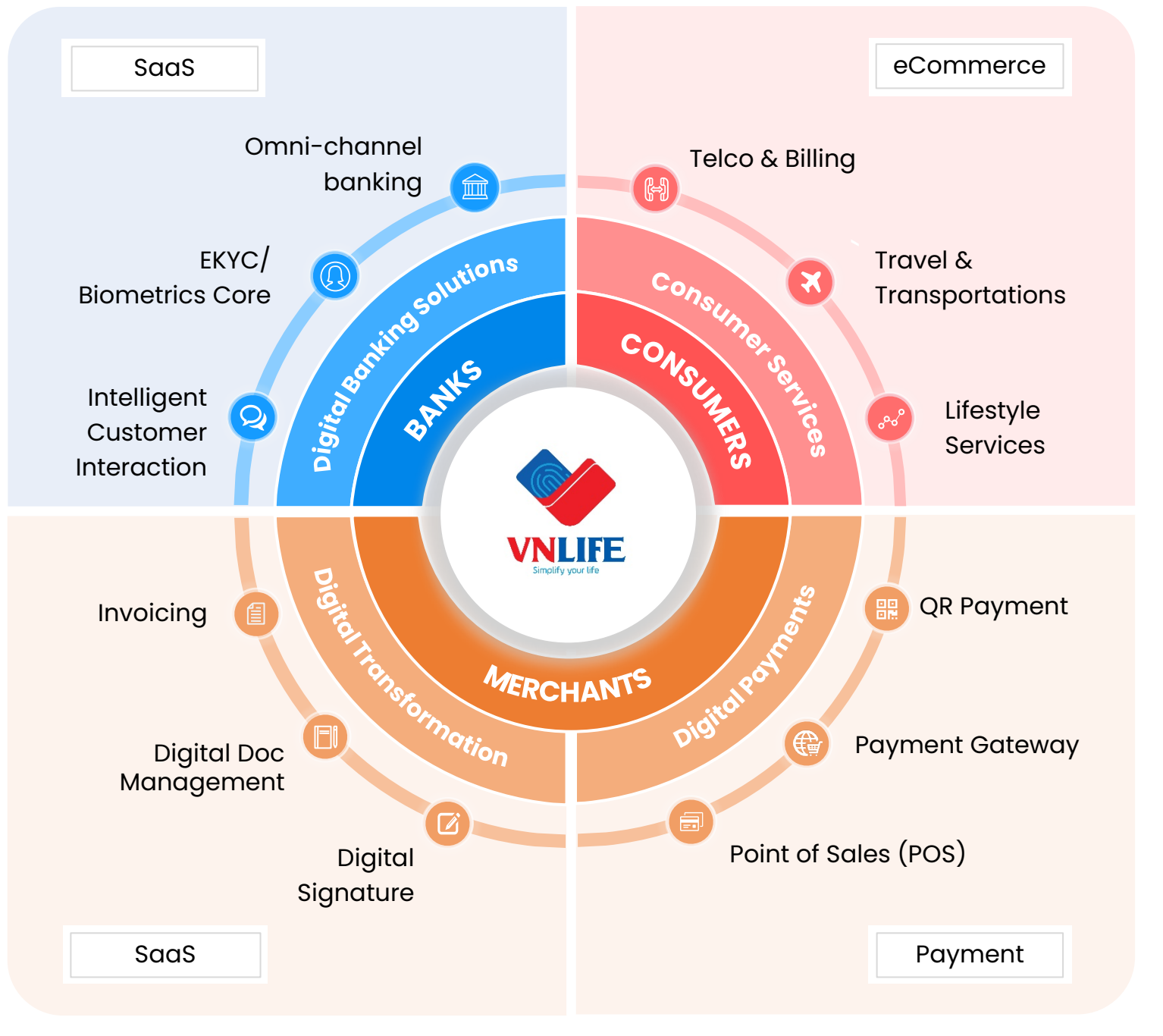


SoftBank



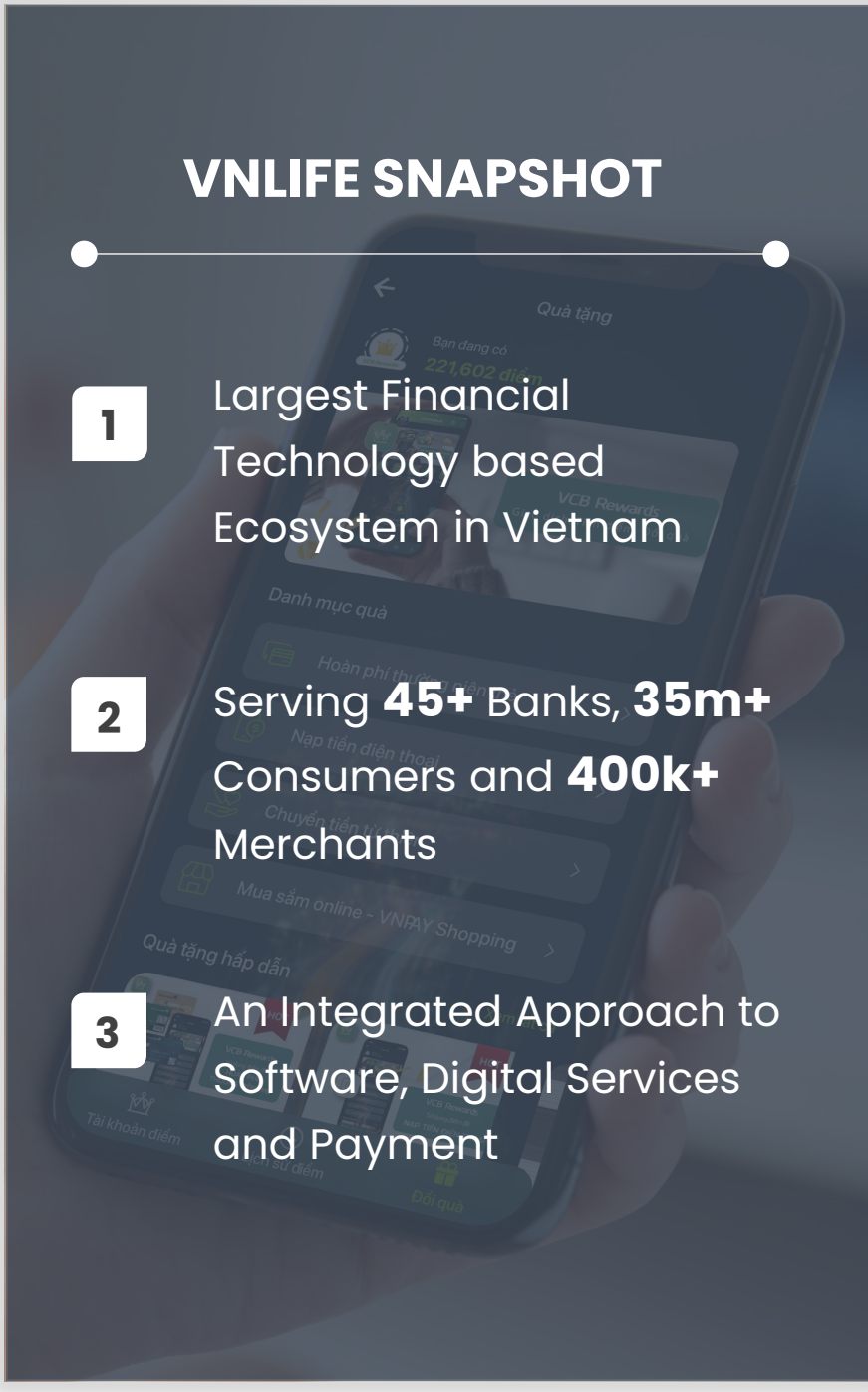
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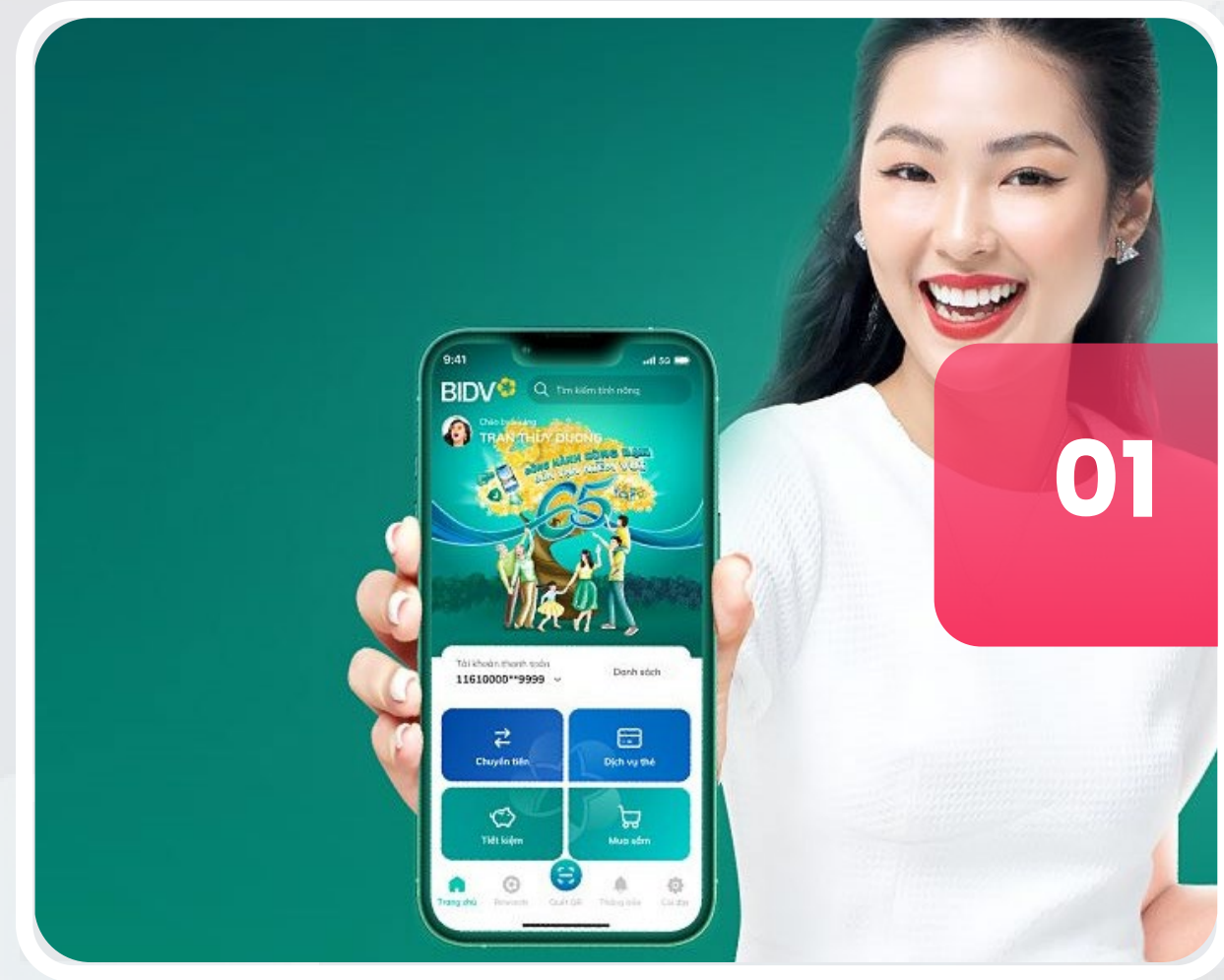




VNLIFE SNAPSHOT

- 1** Largest Financial Technology based Ecosystem in Vietnam
- 2** Serving **45+** Banks, **35m+** Consumers and **400k+** Merchants
- 3** An Integrated Approach to Software, Digital Services and Payment





01

BANKING SOLUTIONS



BANKING SOLUTIONS

OMNI-CHANNEL BANKING



- Enabling Omni Channel Experience (Unified Platform Across Mobile And Web Channels) for **18+ Banks**
- Consumer and SME Banking Software Modules
- **Tailored & Customized experience** for each bank
- Moving into Consumer Finance Industry
- Charging on active users per month

Key Functions



Transfer



Loans



Savings



eKYC



Loyalty



ATM



POS



OTT



Soft OTP



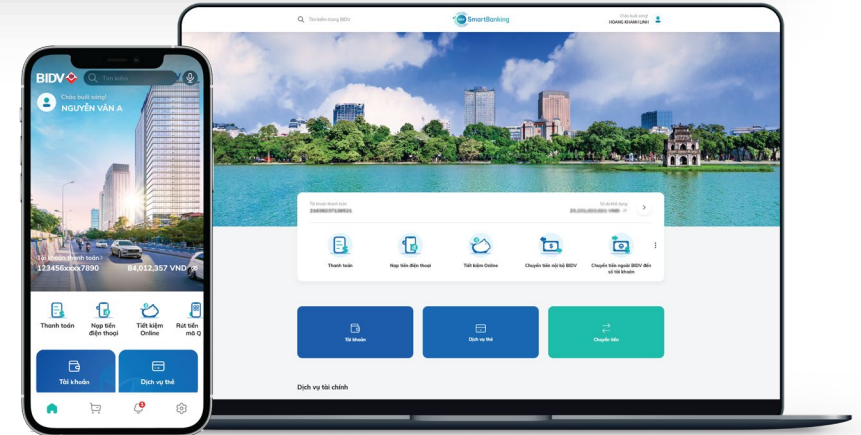
Biometric verification



Bill payment

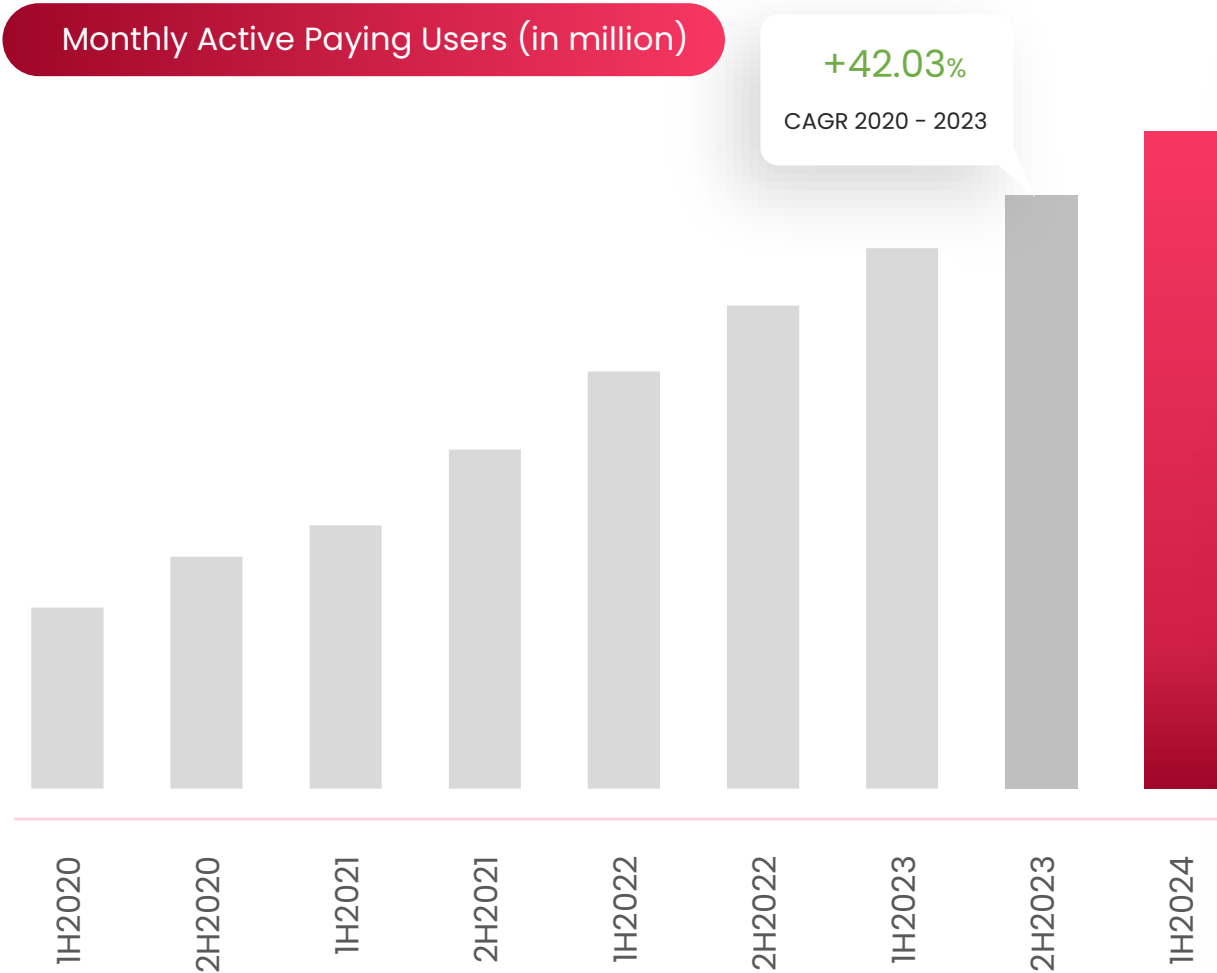


Value-added Services





OMNI-CHANNEL BANKING – MAU



18+
Bank Partners

Omni-channel Banking Platform



2+
Consumer Finance Partners

Expanding to non-bank sectors (credit finance, insurance, etc.)



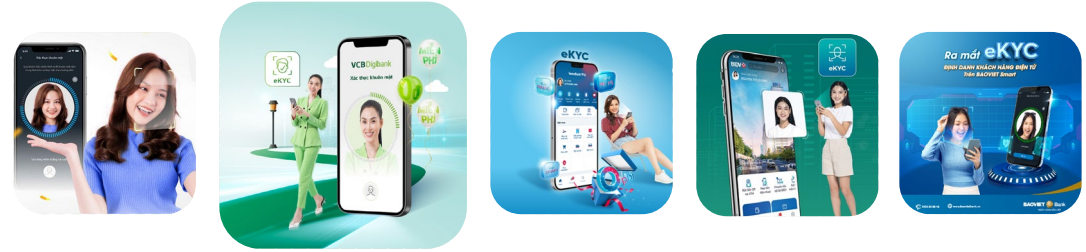
%
Revenue Share

Charging banks a % of their revenue or a fixed fee/account/month

BANKING SOLUTIONS

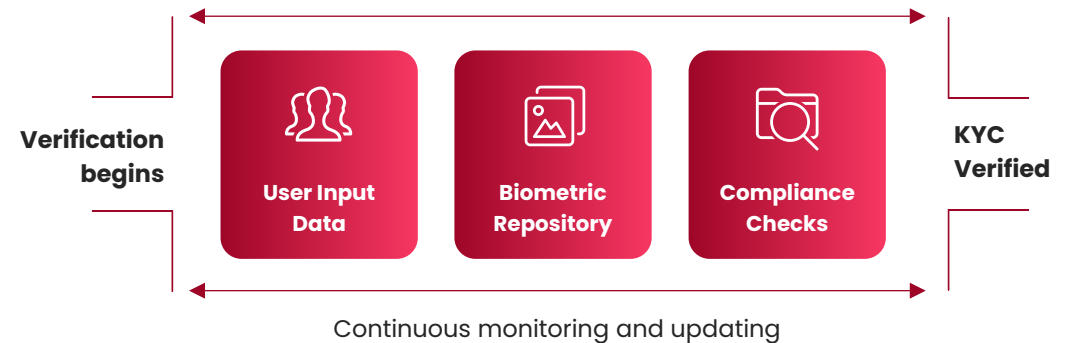
EKYC/ BIOMETRICS CORE

We are facilitating digital onboarding for **16 banks+** through E-KYC. Our EKYC system has been proven **effective in preventing identity fraud** and is recognized by global trusted organization **iBeta** (only three in Vietnam till now)



We are rolling out **FacePay biometric verification** for big banks with charging per authentication or account. Verification by FacePay is **mandatory** for all transfers exceeding VND 10 million (~ \$410) in accordance with the new law

End-to-End EKYC Process





BANKING SOLUTIONS

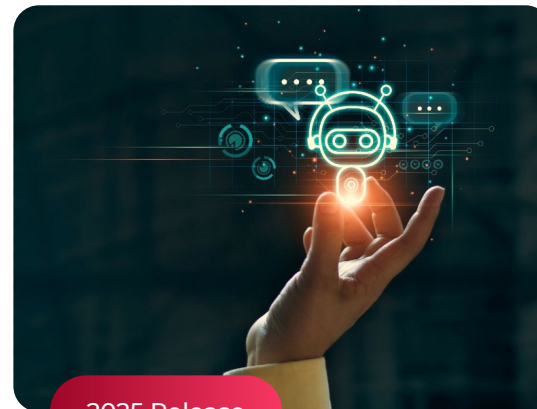
INTELLIGENT CUSTOMER INTERACTIONS

- A suite of solutions designed to elevate the interactions between banks and their customers
- Enhancing operational efficiency within the banking sector
- Empowering banks to more effectively profile and comprehend their customers
- Implementing a monthly account-based charging structure



Monetized

Soft OTP



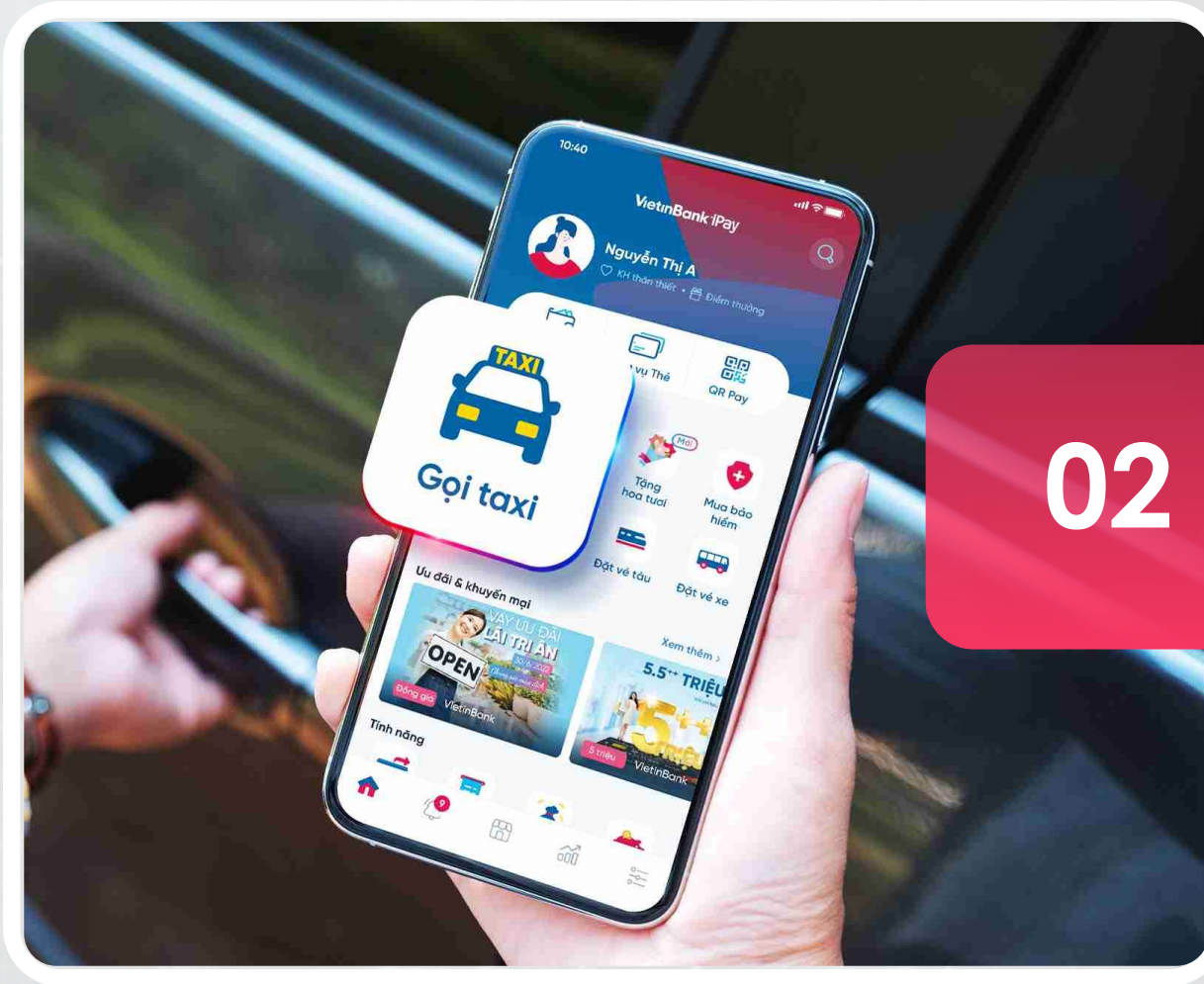
2025 Release

Voice/Video/Chatbot



2025 Release

CDP Solution



02

CONSUMER SERVICES

DISTRIBUTION SERVICES

TELCO & BILLING



- Mobile Topup
- Postpaid Mobile
- VETC Topup
- **Electricity Bill**
- Water Bill
- Tuition Fee

TRAVEL & TRANSPORTATION



- Flight Booking
- Hotel Booking
- Taxi Booking
- Train Booking
- Bus Booking
- Vessel ticket

LIFESTYLE SERVICES



- Online Shopping
- Cinema Booking
- Sport & ENT
- Flower Delivery
- eGift Purchase
- Golf Booking

- Integrated with a vast network of more than **20,000** merchants
- Furnishing partners with a diverse selection of **26 SDKs (mini-apps)**
- Facilitating revenue sharing through a commission-based model



Bill Payment



Mobile Topup



Flight Booking



Taxi Booking



Online Shopping



Flower Delivery



Train Booking



Bus Booking



Cinema Booking



Delivery Service



Hotel Booking

Widely Used

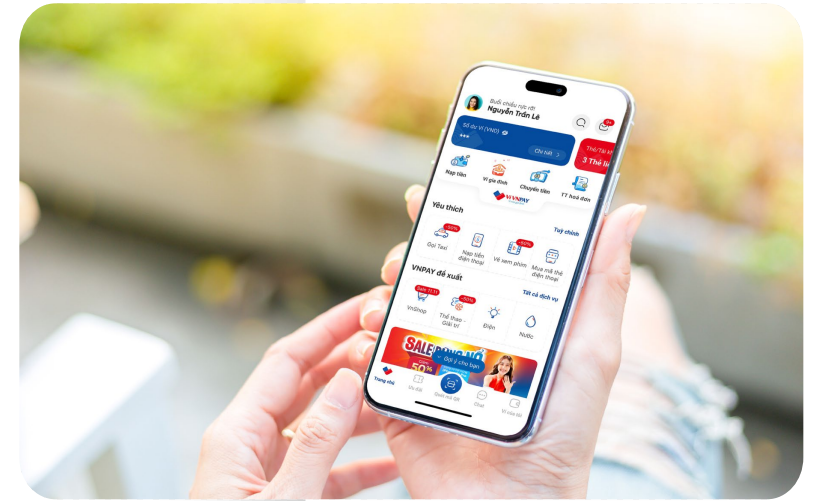
Growing

DISTRIBUTION CHANNELS

B2B2C CHANNEL



- Collaborating with over **46 banks**
- SDK provided for mobile app
- Unique B2B2C e-commerce



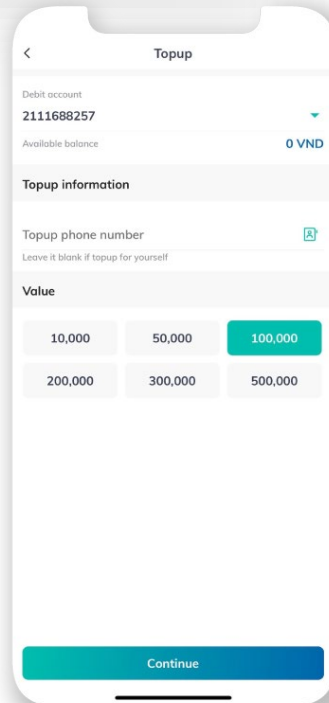
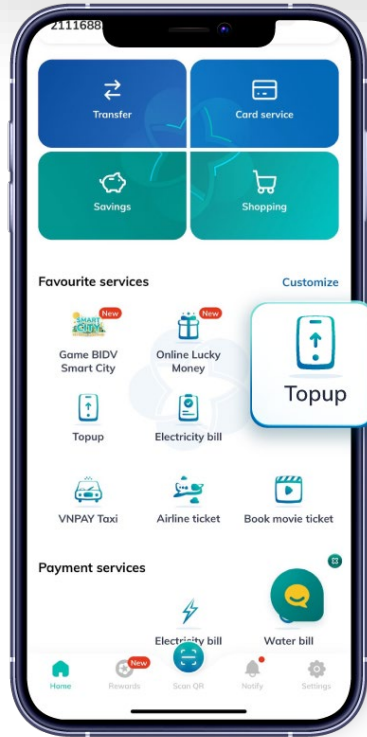
B2C CHANNEL

- Self-owned E-wallet
- **8.0m users+** (Nov 2024)
- B2C e-commerce

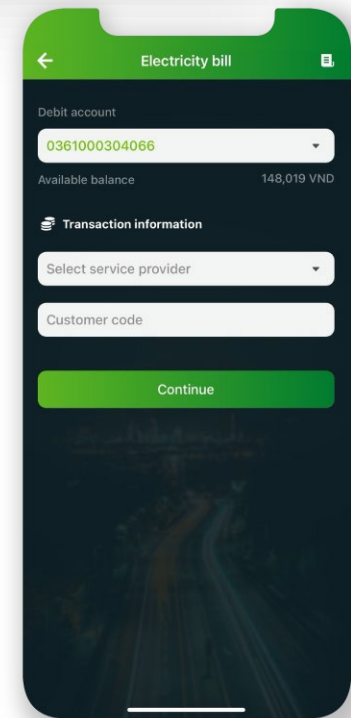
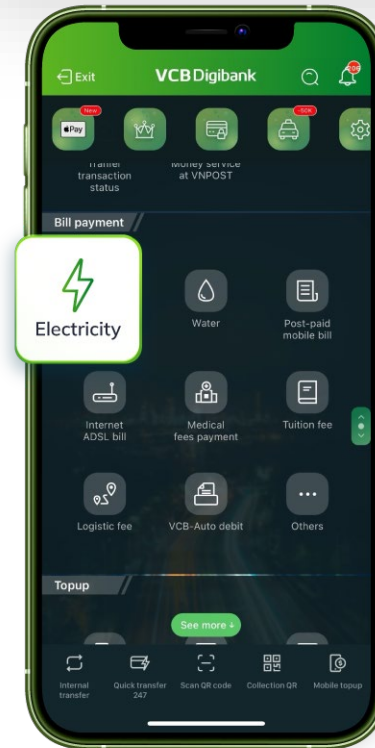
CONSUMER SERVICES

TELCO & BILLING

MOBILE TOP UP: Available on 44 bank apps



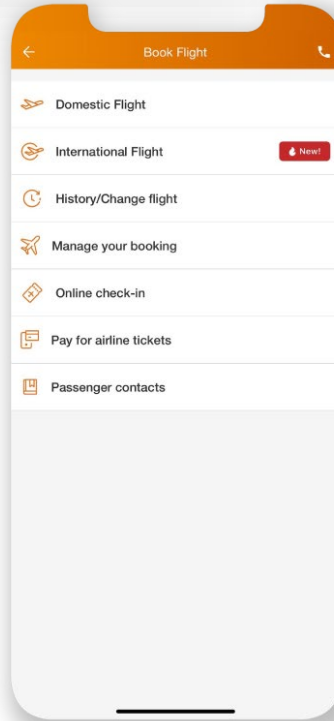
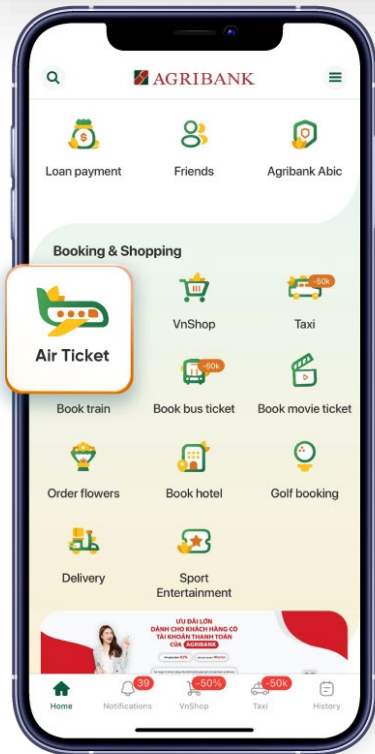
BILL PAYMENT: Available on 46 bank apps



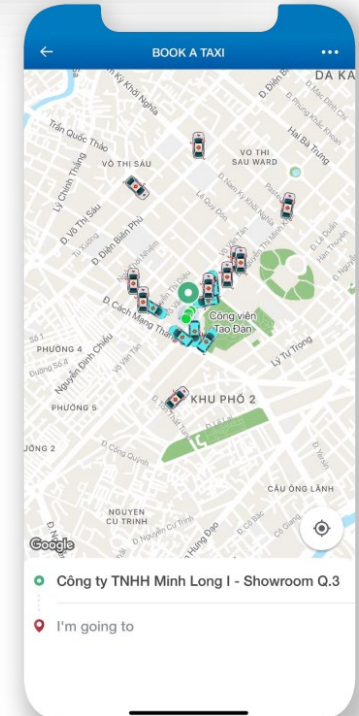
CONSUMER SERVICES

TRAVEL & TRANSPORTATIONS

FLIGHT BOOKING: Available on 24 bank apps



TAXI BOOKING: Available on 17 bank apps



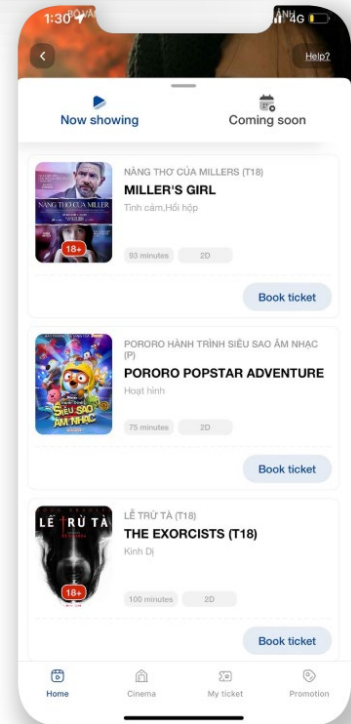
CONSUMER SERVICES

LIFESTYLE SERVICES

ONLINE SHOPPING: Available on 20 bank apps



CINEMA BOOKING: Available on 20 bank apps





03

DIGITAL PAYMENT

DIGITAL PAYMENT

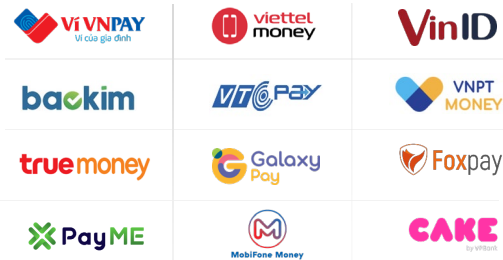
QR PAYMENT

- Largest QR Payment network in Vietnam (not Transfer QR)
- Integrated into the mobile banking application of **45+ issuing banks** and **17+ issuing ewallets** in Vietnam with access to **30mn+ users**
- Source of funds is from bank account or **credit card**
- MDR charged from merchants and shared with issuer side

45+ Issuing Banks



17+ Issuing Ewallets



DIGITAL PAYMENT

QR PAYMENT NETWORK

Dominating Modern Trade and Major Retailers with

400,000+ Acceptance Points Nationwide

Electronic



Fashion



Supermarket, Hypermarket



Mom & Baby



Transportation



Retail



F&B



Education



Medical



Beauty



Utilities



Electricity



Finance



DIGITAL PAYMENT

PAYMENT GATEWAY

- Supporting online merchants with **all formats of payment**
- Wide range of international cards (Visa, MasterCard, JCB, UnionPay, American Express, Apple Pay)
- Diverse supporting functions such as **installment**, payment link, tokenization, authorization
- **Unique app-call-app** payment from mobile banking

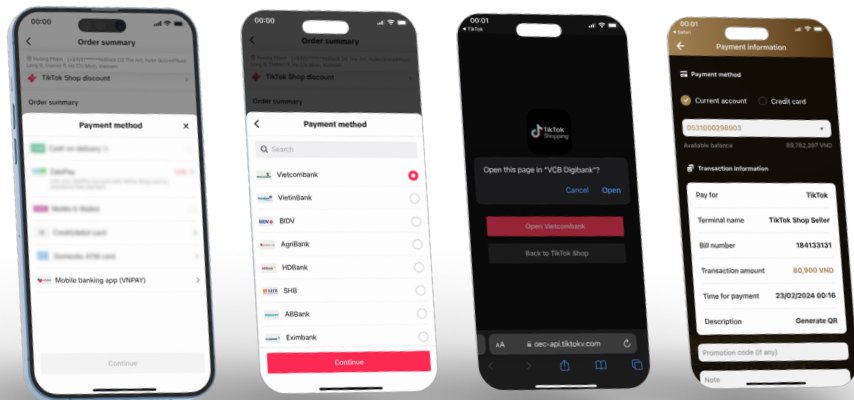
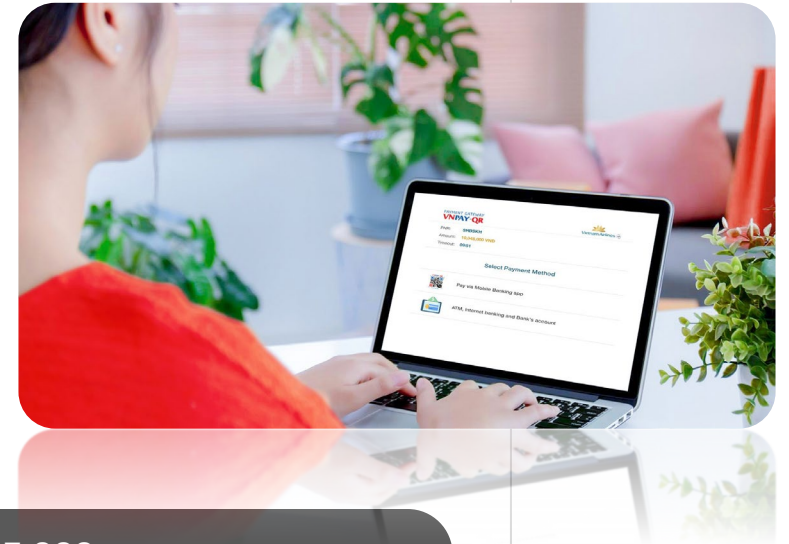


Illustration of App-call-App feature



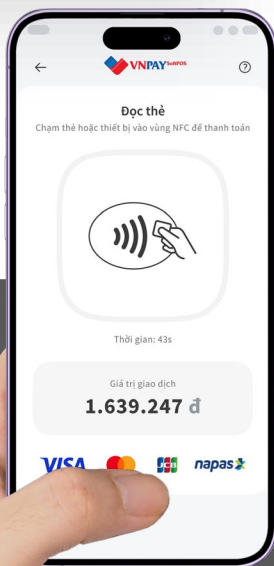
5,000+ Big Merchants



DIGITAL PAYMENT

POS SERVICES

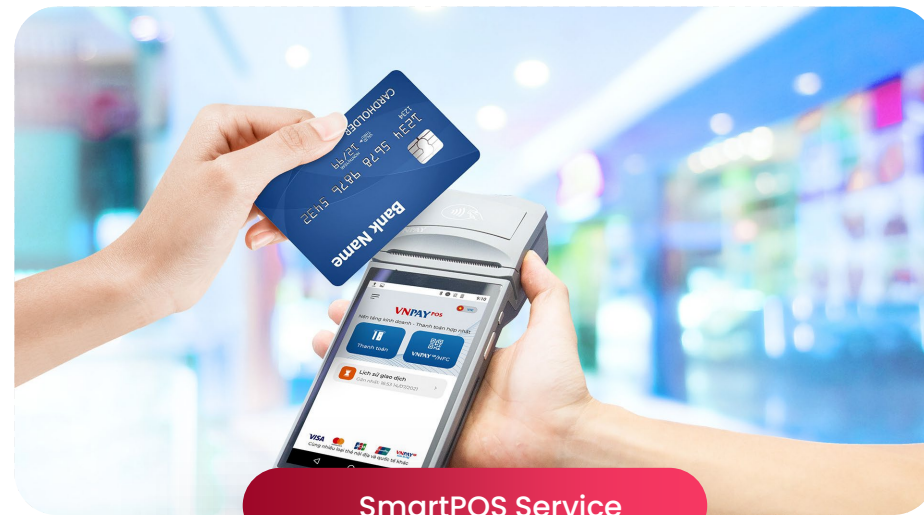
SoftPOS Service



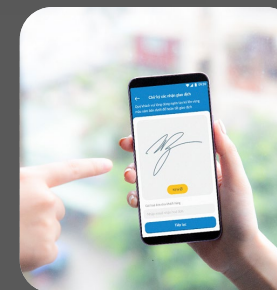
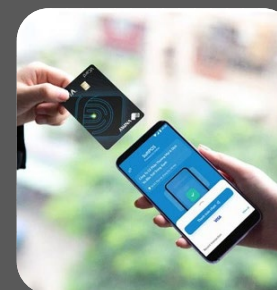
Diverse types of card



- ✓ **Only** player in Vietnam to have built and received CPOC for SoftPOS solution
- ✓ No need to invest in devices; saving cost for merchants
- ✓ Huge market potential, given credit card rate in Vietnam is still low (0.5 card/adult) compared to Singapore (3.3), HongKong (2.7)



SmartPOS Service



DIGITAL PAYMENT

PAYMENT SUPPORT



- Fully functional merchant support system called **Merchant Omni** for payment management
- Besides, omni platform empowers merchants with **revenue opportunities** as our agent and **loyalty point** redemption with VNPAY transactions

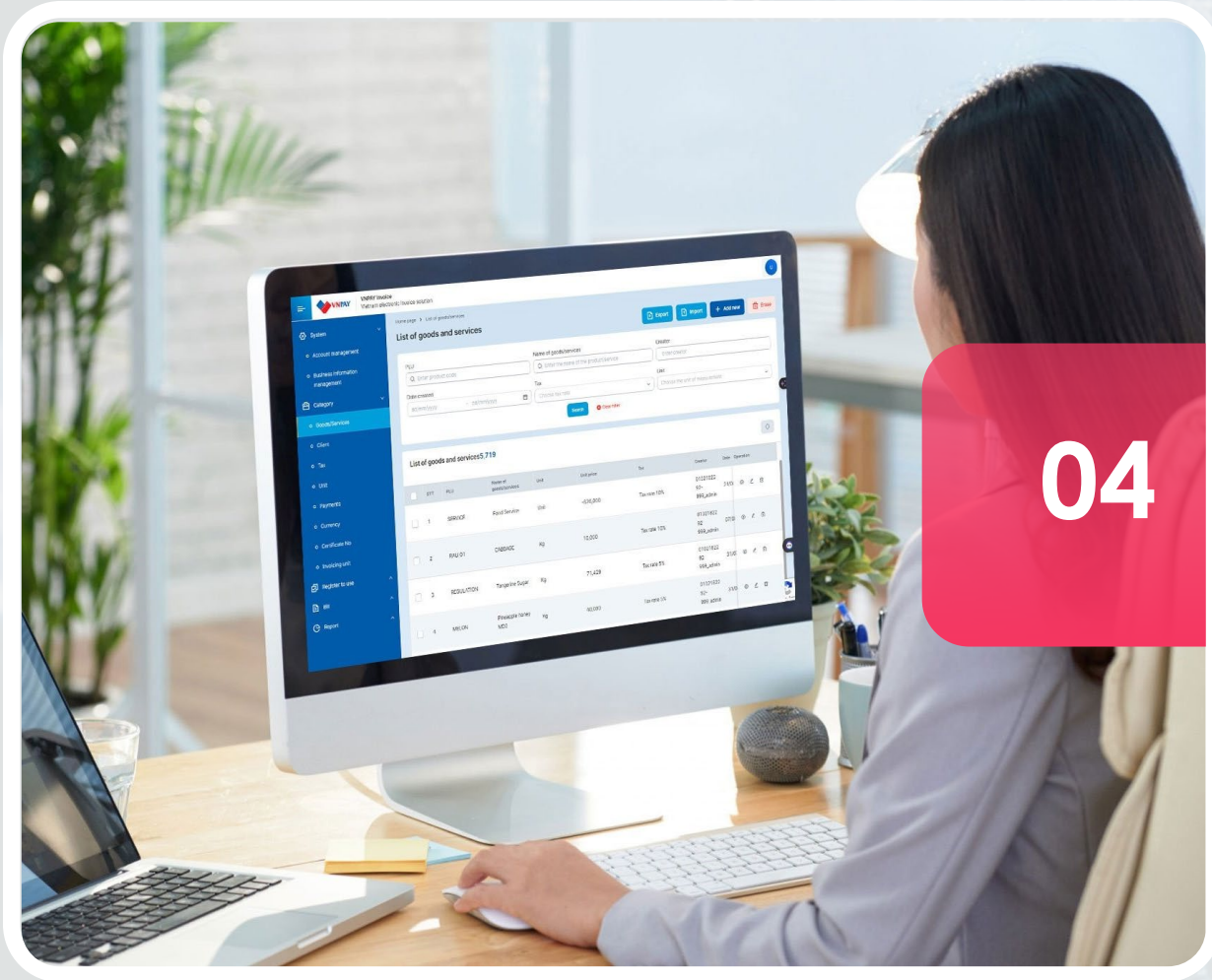
Software support – Merchant Omni

We offer a combination of **software** and **hardware tools** to assist merchants besides traditional supporting channels



- Innovator of the **soundbox** in the Vietnam market
- The Soundbox instantly informs the cashier about payment status and the amount received without checking the system

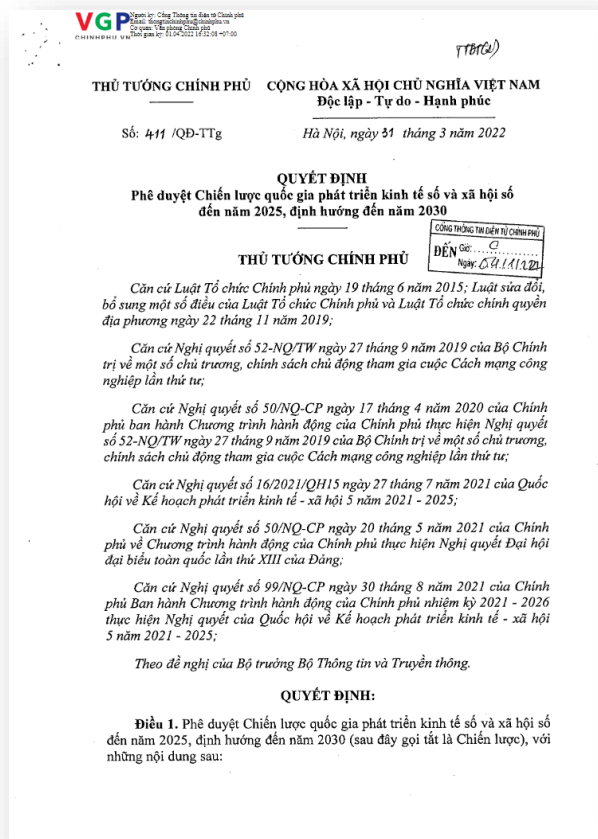
Hardware support – VNPAY Soundbox



04

DIGITAL TRANSFORMATION

GOVERNMENT PUSHING FOR DIGITAL ECONOMY



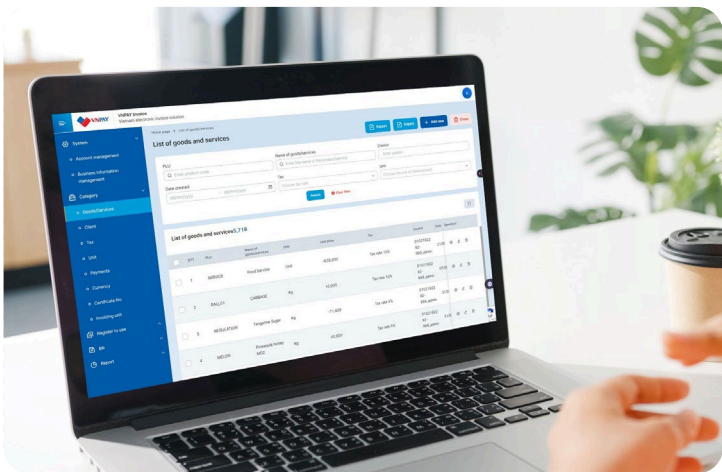
No.	Service Penetration	Current (end of 2023)	2025 Target	2030 Target
1.	Digital Economy	16.5%	20%	30%
2.	Adults Having Bank Accounts	77.41%	80%	95%
3.	Cashless Payment Growth*	~50% YoY	20-30% p.a. (at least)	20-30% p.a. (at least)
4.	Individual Digital Signature	<2.0%	50%	70%
5.	E-contracting Service	~50%	80%	100%

Source: Decision No. 411/QĐ-TTg of the Prime Minister issued on 31 March 2022

Note: (*) The growth was based on the number of cashless transactions

DIGITAL TRANSFORMATION

INVOICING SERVICES



- Electronic Invoicing software, including TVAN and Cloud storage
- Tremendous growth opportunity as regulators tighten regulation (all invoices/receipts are required to be issued electronically)
- Software bundled into VNPAY Payment Service as an additional benefit to merchants (get better price)
- Merchants are charged per invoice/package basic

AGRIBANK

Vietcombank

BIDV

PGBank

Sun Life

MIC

EVN

FamilyMart

vuanem

VieON

Kangaroo

BAYER

VICEM

ĐẠI HỌC QUỐC GIA HÀ NỘI
TRƯỜNG ĐẠI HỌC GIÁO DỤC
HÀ NỘI UNIVERSITY OF EDUCATION

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HÀ NỘI

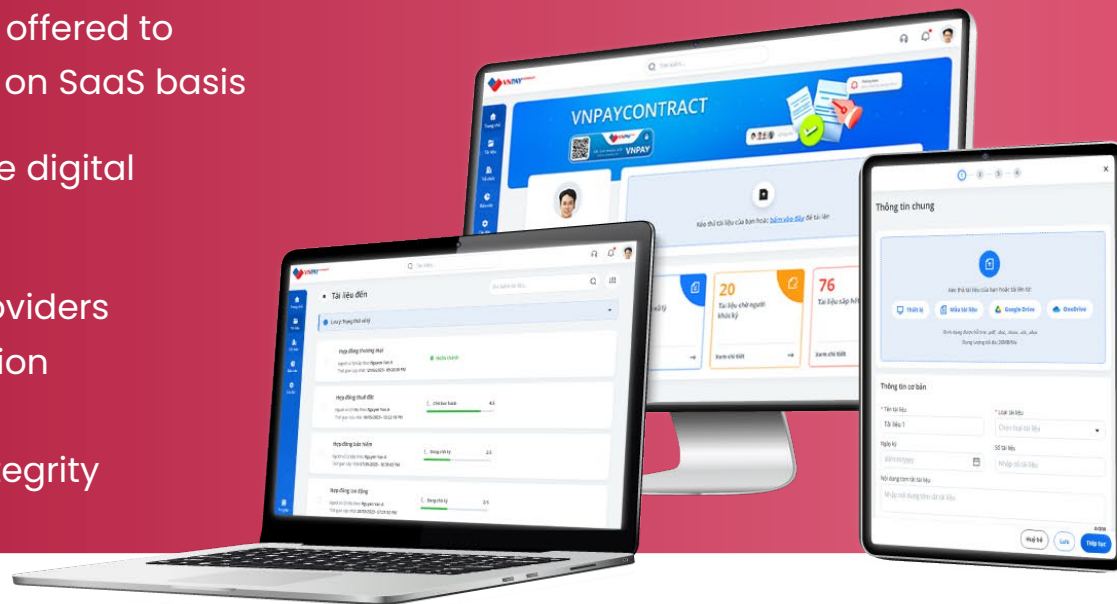
PHONGVU.VN

SANHÀ

DIGITAL TRANSFORMATION

VNEDOC SERVICE

- ✓ Fully function digital document management software to be offered to existing payment merchants on SaaS basis
- ✓ Manages permission of online digital documents and signatures
- ✓ Besides, we are 1 of just 10 providers to have contract authentication license (CECA), which verify documents and signature integrity



DIGITAL TRANSFORMATION

DIGITAL SIGNATURE SERVICE

- In Vietnam, every e-signature must be registered with authorized parties, and VNPAY is among the exclusive 10 providers granted a Remote Signing license
- Our e-signature platform offers **comprehensive signing functions**
- We aim to rapidly popularize this service through distribution on bank channels
- Individuals will be charged a SaaS fee for access. A portion of the fee will be shared with distribution partners (e.g. banks)





05

CORPORATE HIGHLIGHTS

CORPORATE HIGHLIGHTS

HUMAN CAPITAL OVERVIEW



4 OFFICES IN HANOI

- 22 Lang Ha, Dong Da District, Hanoi
- 97 Lang Ha, Dong Da District, Hanoi
- 4A Huynh Thuc Khang Extended, Dong Da Dist., Hanoi
- 36 Hoang Cau, Dong Da Dist., Hanoi



2 OFFICES IN HO CHI MINH

- 17 Ba Huyen Thanh Quan, Dist. 3, HCM
- 117 Nguyen Du, Dist. 1, HCM



1 OFFICE IN DA NANG

- 220 Nguyen Huu Tho, Hai Chau District, Da Nang

40%
technical Staff

3,000+
Staff

36%
Sales Staff



SIMPLICITY



CREATIVITY



EFFECTIVENESS

KEY BOD AND LEADERSHIP



MANH TRAN TRI (Mr.)

Chairman of VNLIFE &
VNPAY



BINH MAI THANH (Mr.)

Vice Chairman of
VNLIFE



NIRAAN DE SILVA (Mr.)

CEO & Board Member of
VNLIFE



KY TRAN VAN (Mr.)

Board Member of VNLIFE



TANH LE (Mr.)

CEO of VNPAY



TUAN DAO MINH (Mr.)

VNPAY BOD
(Senior Bank Coverage)



LUONG NGUYEN TUAN (Mr.)

VNPAY BOD
(Senior Bank Coverage)



PHUC NGUYEN HUU (Mr.)

VNPAY Deputy CEO
(Head of the South)



TUYET NGUYEN ANH (Ms.)

VNPAY Deputy CEO
(Head of Banks in the North)



CUONG TRAN MANH (Mr.)

VNPAY Deputy CEO
(Technology in charge)

CORPORATE HIGHLIGHTS

SECURITY QUALIFICATIONS



- ✓ PCI-DSS Level-1 for cloud service
- ✓ PCI-DSS Level-1 for VNPAY
- ✓ PCI CPoC Level-1 for VNPAY SoftPOS product



- ✓ Certificate ISO27001
- ✓ Certificate ISO/IEC 27017:2015
- ✓ Certificate ISO/IEC 27018:2019



- ✓ Certificate ISO/IEC 30107-3 for VNPAY Face EKYC product



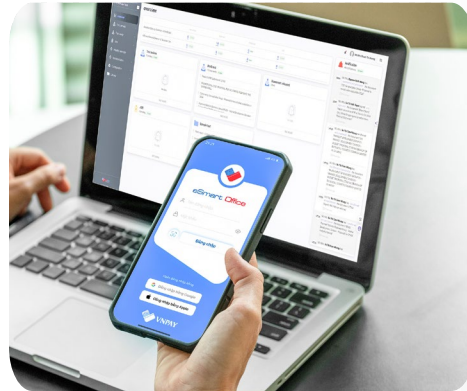
CORPORATE HIGHLIGHTS

ESG ACTIVITIES

We are committed to ESG principles, exemplifying our dedication to **sustainable development** and **responsible business practices**



Leverage **digital technology**, utilize online meetings



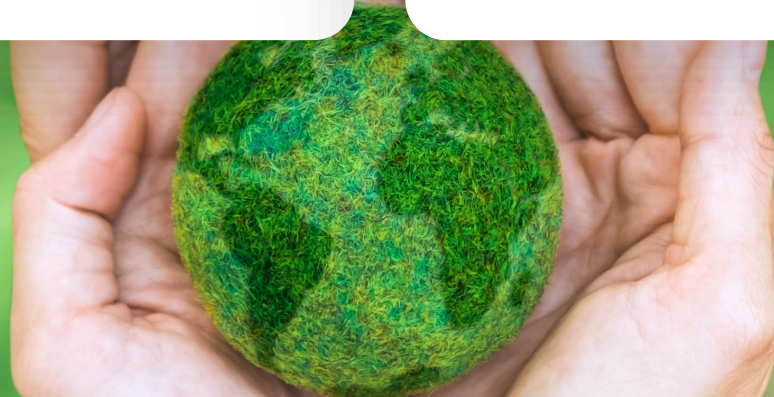
Digitize **documents** and data (E-office, electronic POSM) to minimize the use of office supplies



Opt for **environmentally friendly materials** in the production of prints and products



Opt for **drinkable** alkaline ionized tap water and **switch** from plastic **to glass bottles** for storage





Get in Touch

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<https://vnpay.vn/>

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