Transfer to a New Payee Transcript

Onscreen text reads: "Transfer to a New Payee"

Screen transitions to Online Banking Dashboard

Bottom onscreen text reads: "Once logged in, click on "Pay and Transfer" on the Quick links menu to make a transfer"

At the top-left corner, onscreen text reads "Hello"

Onscreen text reads: "You have 43 new messages"

Onscreen text reads: "Quick links"

Under "Quick links", on screen text reads "Update Time Deposit Maturity".

Beside "Update Time Deposit Maturity" from right to left, on screen text reads: "Open Time Deposit", "Online banking limits", "Personal details", "Lost or stolen cards", "Statements", "Pay and Transfer"

Onscreen text reads: "Saving Account "

Onscreen text reads: "127,142,035 VND"

Onscreen text reads: "Available balance: 127, 142, 035 VND"

Onscreen text reads: "Last 3 transactions"

Onscreen text reads: 01/11/2019 TRANSFER 1

Onscreen text reads: 01/11/2019 TRANSFER 1

Onscreen text reads: 08/10/2019 TRANSFER 223

Onscreen text reads: "Saving Account "

Onscreen text reads: "29,144,266 VND"

Onscreen text reads: "Available balance: 29,144,266 VND"

Onscreen text reads: "Current Account "

Onscreen text reads: "-642,086 VND"

Bottom onscreen text remains.

Screen fades to transparent black.

Cursor moves to "Pay and transfer"

Screen transitions to the next screen

Onscreen text reads: "Move Money"

Onscreen text reads "Pay and transfer"

Onscreen text reads: "Pay and transfer"

Onscreen text reads: "New Payments and Transfers"

Onscreen text reads: "From here, you can move money between your accounts or to another person account, whether at home or oversea. You can also send money to companies.

Onscreen text reads: "From"

Onscreen text reads: "Account"

Onscreen text reads: "Choose an account"

Onscreen text reads: "Back to your account"

Cursor moves to "Choose an account"

Bottom onscreen text reads:" In the "From" section, select an account you want to use to transfer money from"

Screen fades to transparent black.

A drop-down list appears.

Onscreen text reads: "Loading your available balance"

Onscreen text reads: "Available balance: VND 127,142,035"

Bottom onscreen text reads:" In the "To" section, select "New payment to a person""

Onscreen text reads: "To"

Onscreen text reads: "Select an option"

Onscreen text reads: "Your accounts or someone you've paid before"

Onscreen text reads: "Transfer between your own accounts or send money to someone from your payee list"

Onscreen text reads: "New payment to a person"

Onscreen text reads: "Send money to someone for the first time. You'll need your bank details for this"

Cursor moves to the "New payment to a person"

Screen fades to transparent black.

Next screen appears

Onscreen text reads: "Pay and transfer"

Onscreen text reads: "Pay a new payee"

Onscreen text reads: "From here, you can pay someone for the first time and add them to your payee list" Onscreen text reads: "From"

Onscreen text reads: "Account" Onscreen text reads: "Saving Account" Onscreen text reads: "Available Balance VND 0" Onscreen text reads: "To" Onscreen text reads: "Payee type" On the drop-down list, onscreen text reads: "Please select" Onscreen text reads: "Cancel" Onscreen text reads: "Continue" Bottom onscreen reads: "Select the Payee type from the dropdown list and click "Continue" Screen fades to transparent black. Onscreen text reads: "Non-HSBC account" Onscreen text reads: "HSBC Account" Onscreen text reads: "Oversea account" Cursor moves to "Continue" and click the button A new screen appears Onscreen text reads: Transfer to a new payee Onscreen text reads: "From here, you can pay someone for the first time and add them to your payee list" Onscreen text reads: "From" Onscreen text reads: "Account" Onscreen text reads: "Saving Account" Onscreen text reads: "Available Balance VND 0" Onscreen text reads: "To" Onscreen text reads: "Payee type" Onscreen text reads: "Non-HSBC" Onscreen text reads: "Name" Onscreen text reads: "Account number" Bottom onscreen text reads: "Enter the new payee's name and account number" Screen fades to transparent black. Text input in "Name" and "Account number" sections

Onscreen text reads: "testing non hsbc d" Bottom onscreen text reads: "Search Payee's Bank information by either searching for "Bank code ..." Onscreen text reads: "Bank search" Onscreen text reads: "Bank name and address" Onscreen text reads: "Bank code" Onscreen text reads: "Bank code" - "LC" Onscreen text reads: "If you don't know this, please use our bank search" Onscreen text reads: "Add to your payees" A new screen showing list of bank code appears Onscreen text reads: "Local Clearing Code" Onscreen text reads: "Bank Name" Onscreen text reads: "Branch" Onscreen text reads: "Bank Code" Screen goes back to the Pay and Transfer screen Bottom onscreen text reads: "... or searching by "Bank name and address" Cursor moves to the drop-down list of "Bank name and address" section The drop-down list appears after clicking, "HD Bank (all branches) is chosen" Onscreen text reads: "Details" Onscreen text reads: "Amount" Onscreen text reads: "VND" Onscreen text reads: "Transfer Narrative" Onscreen text reads: "This transfer narrative will appear on your statements and transaction history" Onscreen text reads: "Payee transfer Narrative" Bottom onscreen text reads: "Check "Add to your payees" if you want to save this payee" Screen fades into transparent black The checkbox "Add to your payees" has been chosen Bottom onscreen text reads: "In the Details section, enter the amount and any "Transfer narrative" and Payee transfer narrative" Onscreen text reads: "Details"

Onscreen text reads: "Amount"

Onscreen text reads: "VND"

Onscreen text reads: "Transfer Narrative"

Onscreen text reads: "This transfer narrative will appear on your statements and transaction history"

Onscreen text reads: "Payee transfer Narrative"

Onscreen text reads: "This transfer narrative will appear on your payee's statement and transaction history"

Screen fades to transparent black

Text is input, onscreen text reads: "13,000"

Text is input, onscreen text reads: "testing"

Text is input, onscreen text reads: "t1"

Text is input, onscreen text reads: "t2"

Text is input, onscreen text reads: "t3"

Text is input, onscreen text reads: "t4"

Bottom onscreen text reads: "The transfer narrative is mandatory and must have a clear purpose."

Onscreen text reads: "N/A", "No", "TT", "REF12345", "0123456789", "Invoice in 2017"

Onscreen text reads: "For Business trip", "For Medical treatment", "For membership fees", "Living expense"

Onscreen text reads: "Recurring"

Onscreen text reads: "No", "Yes"

Onscreen text reads: "Date", "12/12/2019"

Onscreen text reads: "This can be today or completed later"

Bottom onscreen text reads: "Choose when you want the transfer to happen"

Screen fades to transparent black

Onscreen text reads: "Additional security required"

Bottom onscreen text reads: "Press and hold **(** to boost the Security Device then enter your Security Device PIN number."

Bottom onscreen text reads:" When the device screen displays "HSBC", press • until the entry screen appears"

Onscreen text reads: Additional security required

Onscreen text reads: "Step 1"

Onscreen text reads: "Step 2"

Onscreen text reads: "Step 3"

Onscreen text reads: "Press and hold **(** to boost the Security Device then enter your Security Device PIN number."

Onscreen text reads: "When HSBC displays, press and hold until entry screen appears. Please enter the last 8 digits of the account number or bill reference number that you're adding. If the account number is less than 8 digits, enter the account number for each digit that's missing. E.g. If the account number is 1234567 and only 7 digits long, enter 01234567. If you're entering a bill reference number, please remove any non-numeric characters and replace with 0 if the amount is less than 8 digits long. E.g. If the reference is A1B2C34, you'll need to enter 00001234"

Onscreen text reads: "Press **0** and use the 6 numbers shown on your Security Device to continue"

Onscreen text reads: "Security code"

Screen transitions to the next screen

Onscreen text reads: "To"

Onscreen text reads: "Payee type"

Onscreen text reads: "Non-HSBC"

Onscreen text reads: "Name"

Onscreen text reads: "testing non hsbc d"

Onscreen text reads: "Account number"

Onscreen text reads: "123456789"

HSBC Security Device is on the right side of screen

Bottom onscreen text reads: "Enter the last 8 digits of the payee's account number into Security Device, and press "

A red circle appears around "123456789"

Onscreen text reads: "23456789"

Screen transitions to the next screen

Onscreen text reads: "Account number"

Onscreen text reads: "123456"

A red circle appears around "123456"

Onscreen text reads: "00123456"

Bottom onscreen text reads: "If the account number is less than 8 digits, add "0" in front of to make 8 digits"

Onscreen text reads: "123ABC45678"

A red circle appears around 123ABC45678"

Onscreen text reads: "12345678"

Bottom onscreen text reads:" If there are character and numbers, enter the last 8 numbers"

HSBC Security Device is remained on the right side of screen

Screen transitions to the next screen

Bottom onscreen text reads: "Press • and enter the 6 numbers shown on your Security Device as your Security code"

Screen fades to transparent black

Bottom onscreen text reads:" Click Continue to proceed"

Onscreen text reads: "Security code"

Onscreen text reads: "Important Information"

Onscreen text reads: "If we receive your transfer request or supporting documentation after 3 pm, your transfer will be processed the next working day."

Onscreen text reads: "Please make sure there is enough money in your account on the dates selected. You also need to make sure that the daily limit for your account supports all your requests"

Onscreen text reads: "If your request falls on the weekend, public holiday or bank holiday, it will be processed the next working day"

Onscreen text reads: "By using this service, you shall be deemed to agree with the Terms & Conditions for Telegraphic Transfers"

Onscreen text reads: "Cancel", "Continue".

Screen transitions to the next screen

Onscreen text reads: "Payee type"

Onscreen text reads: "Non-HSBC"

Onscreen text reads: "testing non hsbc d"

Onscreen text reads: "Account number"

Onscreen text reads: "Bank name and address"

Onscreen text reads: "HD BANK (ALL BRANCHES)"

Onscreen text reads: "Details"

Onscreen text reads: "Edit"

Onscreen text reads: "Amount"

Onscreen text reads: "VND 13,000"

Onscreen text reads: "Transfer narrative"

Onscreen text reads: "testing"

Onscreen text reads: "t1"

Onscreen text reads: "t2"

Onscreen text reads: "t3"

Onscreen text reads: "t4"

Onscreen text reads: "Recuring"

Onscreen text reads: "No"

Onscreen text reads: "Date"

Onscreen text reads: "26/12/2019"

Bottom onscreen text reads: "Review the details of the transfer. You can make changes by clicking on "Edit""

A red circle appears around "Edit"

Screen srolled down.

Cursor move to "Confirm" red button

Bottom onscreen text reads:" Click "Confirm" to proceed"

Screen transitions to the next screen

Onscreen text reads: "Pay and Transfer"

Onscreen text reads: "Confirmation"

Onscreen text reads: "We've added your payee and your transfer request has been received"

Onscreen text reads:" Our details"

Onscreen text reads: "Reference number"

Onscreen text reads: "From"

Onscreen text reads: "Account"

Onscreen text reads: "Saving Account"

Onscreen text reads: "To"

Onscreen text reads: "Type" Onscreen text reads: "Non-HSBC" Onscreen text reads: "Details" Onscreen text reads: "Amount" Onscreen text reads: "VND 13,000" Onscreen text reads: "Transfer narrative" - "testing" Onscreen text reads: "Payee transfer narrative" - "t1" - "t2" - "t3" - "t4" Onscreen text reads: "Recurring" - "No" Onscreen text reads: "Date - 26/12/2019" Onscreen text reads: "Important Information"

Onscreen text reads: "If we receive your transfer request or supporting documentation after 3 pm, your

Onscreen text reads: "Please make sure there is enough money in your account on the dates selected. You also need to make sure that the daily limit for your account supports all your requests"

Onscreen text reads: "If your request falls on the weekend, public holiday or bank holiday, it will be processed the next working day"

Onscreen text reads: "Print"

Bottom onscreen text reads: "Click "back to your accounts" to go back to account summary"

Screen fades to transparent black

transfer will be processed the next working day."

Bottom onscreen text reads: "Select "New payment or transfer" to make another transfer"

Screen fade in to transparent black

Hexagon logo of HSBC appears. End.