

BIDV SmartBanking

BIDV SmartBanking is BIDV's e-banking application, with a new interface and utilities to support customers in seamlessly performing financial transactions and digital utilities on BIDV's digital banking channels.

BIDV SmartBanking version X is a comprehensive transformation of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), providing a personalized, superior digital banking experience exclusively for individual customers.

The breakthrough version X with the integration of **AI Assistant and the first-ever Auto Investment** feature, helps users not only transact but also manage and optimize finances intelligently and smoothly on all devices. Download BIDV SmartBanking today to experience completely free financial services.

I. Overview of BIDV SmartBanking

SmartBanking X version is launched with a completely new, friendly interface, and at the same time redefines the role of a banking application: not just a place for transactions, but also a center for personal financial management.

New generation digital banking

BIDV SmartBanking application version X is built on a modern technology platform, focusing on creating a unified, smooth interface on all customer touch points, including web, phone, smartwatch and even smart keyboard.

Ngân hàng số của tương lai

Giao diện hoàn toàn mới
Mượt mà mọi điểm chạm



The biggest difference of SmartBanking X is the personalization **of** interface and experience. Customers will see an application that is tailored to their individual needs, creating a sense of familiarity and easier operation.

Instead of a rigid general interface, this version learns user habits to suggest services and products in a timely manner. BIDV's goal is to turn SmartBanking into a smart financial assistant, not just stopping at traditional transactions.

II. Breakthrough Features: AI Assistant and Financial Management

BIDV SmartBanking X integrates advanced technologies, significantly enhancing the usability of banking applications.

AI Assistant

Trợ lý AI

Gợi ý thông minh
Hỗ trợ 24/7



Here are the tech highlights of the X version:

1. **Analysis and suggestions:** The integrated AI assistant will analyze customers' financial behavior to predict and suggest suitable products and services according to each individual need (for example, suggesting high-interest savings packages when there is idle cash flow).
2. **Chatbot 24/7:** Chatbot operates continuously, ready to support and promptly advise on all customer inquiries without having to wait for staff.

Automatic investment - profit

The first "Automatic Investment" feature is introduced, helping users make the most of idle cash flow:

The integration of AI and Automated Investment capabilities has turned BIDV SmartBanking X into a true wealth management tool. The AI ??assistant helps personalize financial recommendations, instead of just displaying generic products.

1. **Auto Saving:** Allows you to set up automatic savings every day from your checking account.
2. **Flexible Guarantee:** This feature helps to maximize profits from small amounts of money while ensuring flexible spending for users.

In particular, the Auto-Invest feature solves the problem of managing idle cash every day, automatically transferring money into savings accounts in a disciplined manner. This is a big step forward, bringing direct financial benefits to customers while maintaining safety and convenience.

Quản lý tài chính cá nhân với AI

Thu chi thông minh
Tối ưu chi phí



Smart management

The application provides intuitive tools for customers to clearly grasp their financial situation:

1. **Income and Expense Report:** Easily track monthly income and expenses with intuitive and accurate reports.
2. **Planning:** Support efficient allocation of funds through flexible personal financial planning tools, helping users achieve short- and long-term financial goals.

III. Safe, convenient and completely free

BIDV SmartBanking X commits to security and comprehensive preferential fee policy.

Absolute safety, optimal security

1. **Unified login:** Customers only need to use one phone number and one password on all registered devices.
2. **Advanced authentication:** Transactions are securely authenticated using modern methods such as Smart OTP and biometrics (fingerprint, face).
3. **Fraud Warning:** The system integrates the ability to instantly warn of transactions that show signs of fraud or scam.

Đầu tư tự động

Tích lũy thông minh
Sinh lời linh hoạt

+2,6%/năm



Attractive ecosystem

BIDV SmartBanking X's free policy is a huge plus, completely eliminating financial barriers for users. Customers are exempted from all basic service fees such as money transfer fees (inside and outside the system), service maintenance fees, default account management fees and even OTT message fees.

1. **Pay bills:** Electricity, water, telecommunications, television, etc.
2. **Modern living services:** Shopping, movie ticket booking, hotel booking, delivery, entertainment, and hundreds of other integrated utilities, meeting all modern living needs in just one application.

This comprehensive free of charge, combined with an extensive ecosystem of utilities, makes BIDV SmartBanking X an ideal personal finance application, saving maximum costs for users.

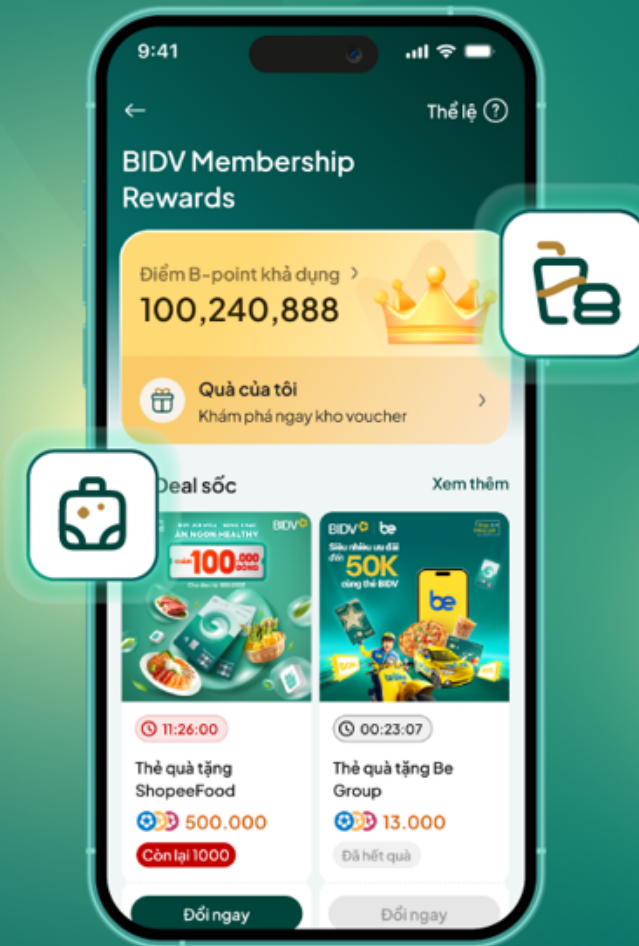
Comprehensive exemption of all service fees

1. **Transfer Fee:** Free money transfer within and outside the system.
2. **Maintenance Fee:** No service maintenance fee and default account management fee.
3. **Other Fees:** Free OTT messages, issuance fees and lifetime annual fees for non-physical cards issued on SmartBanking.

IV. Registration & FAQ

Đặc quyền gắn kết

Tích điểm dễ dàng
Đổi quà hấp dẫn



Register for BIDV SmartBanking easily

Customers can conveniently register to use the service through two methods:

1. **Register Online (eKYC):** Do it online right on the SmartBanking application using eKYC electronic identification technology.
2. **Register at the counter:** At BIDV transaction points nationwide.

FAQ (Frequently Asked Questions)

How many devices can I use BIDV SmartBanking X on?

1. **Answer:** You can log in with your phone number and a single password on multiple devices like phone, web, smartwatch.

How does the Auto Invest feature work?

1. **Answer:** This feature allows you to set up automatic transfers of a certain amount of money from your checking account to your savings account on fixed dates.

How do I contact AI Assistant for assistance?

1. **Answer:** You can interact with Chatbot (AI Assistant) 24/7 right in the app through chat feature or search for support.

Download BIDV SmartBanking X today to experience the future of digital banking, free and superior intelligence.

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