

PROMOTION TERMS AND CONDITIONS

“YOUR PRIVILEGES, YOUR JOURNEYS – POWERED BY LOTUSMILES PAY”

1. **Name:** “Your privileges, your journeys – powered by Lotusmiles Pay”
2. **Scope:** Nationwide (Vietnam).
3. **Format:** Provision of complimentary goods and services in conjunction with the purchase of goods and services.
4. **Availability period:** From May 15, 2025 to [December 31, 2025](#), or until the allocated promotional budget is fully utilized, whichever occurs first.
5. **Applicable product:** Lotusmiles Pay Credit Card issued by ACB, valid during the promotional period.
6. **Rewards:** Lotusmiles (including both bonus miles and tier miles) and Lotus Lounge access at Noi Bai Airport (Hanoi) and Phu Cat Airport (Quy Nhon).
7. **Eligible participants**

Customers will be entitled to promotional benefits as outlined in Section 8, provided they meet all of the following criteria:

- (1) Lotusmiles membership: Be a Lotusmiles member at one of the following tiers at the time of applying for a new Lotusmiles Pay Credit Card: Silver, Titan, Gold, Platinum, or Million-Mile;
- (2) Successful application: Successfully apply for a new Lotusmiles Pay Credit Card;
- (3) Reward selection notification: Notify ACB of their selected rewards from the list in Section 8 via one of the following methods through the ACB ONE at the time of completing the card application, ***registered email or phone number, or any other method deemed appropriate by ACB;***
- (4) Must meet the minimum spending requirement as specified in Section 8.

8. Reward structure (description and value of reward)

Customers who meet the spending criteria within 30 days of card issuance will receive one of the following rewards, based on their Lotusmiles membership tier and selected reward:

For newly opened cards until the end of November 4, 2025:

Lotusmiles tier	Minimum spending (VND)	Rewards		
		Bonus miles	Tier miles	Lotus Lounge access (Noi Bai & Quy Nhon)
Silver	≥ 5,000,000	5,000 miles	1,000 miles	2 visits

Lotusmiles tier	Minimum spending (VND)	Rewards		
		Bonus miles	Tier miles	Lotus Lounge access (Noi Bai & Quy Nhon)
Titan	≥ 10,000,000	14,000 miles	2,000 miles	4 visits
Gold	≥ 30,000,000	22,000 miles	4,000 miles	6 visits
Platinum / Million-Mile	≥ 30,000,000	22,000 miles	4,000 miles	6 visits

For newly opened cards from November 5, 2025 until the end of December 31, 2025:

<i>Minimum spending within 30 days from the date of Lotusmiles Pay credit card new issuance (VND)</i>	<i>Rewards</i>	
	<i>Bonus miles</i>	<i>Lotus Lounge Access (Noi Bai & Quy Nhon)</i>
<i>≥ 30,000,000</i>	<i>8,000 miles</i>	<i>4 visits</i>

9. The total value of goods and services offered under this promotion nationwide: VND 4,470,000,000 *(In words: Four billion, four hundred and seventy million Vietnamese Dong).*

10. Terms and conditions of the Promotion, and reward redemption

10.1. Terms and conditions

- During the promotional period, each eligible customer (as defined in Sections 7 and 8) may receive the promotional reward only once throughout the entire campaign duration.
- Only credit cards that remain active at the time ACB extracts customer data from its system will be considered eligible for the reward.
- The Lotusmiles accumulation benefit is applicable exclusively to cardholders who are registered Lotusmiles members with Vietnam Airlines and whose membership number is updated in ACB's system.
- Eligible transactions for reward qualification

Transactions must meet all of the following criteria to be considered valid for reward eligibility:

- (a) The transaction must be made using the Lotusmiles Pay Credit Card for payment of goods or services via POS terminals or online platforms.
- (b) The transaction must be completed within 30 calendar days from the card issuance date and must be posted (debited) no later than 7 calendar days after the 30-day period ends (excluding interest, fees, or charges related to the credit card).

- (c) The transaction must be made using the primary card and must be successful within the applicable timeframe as outlined in Section 8.
 - (d) The transaction must be posted to ACB's system and must not be refunded or canceled during the promotional period.
 - (e) For payment transactions related to an Insurance Contract/Policy, the Cardholder must be the Policy holder named on the Contract, and the Contract/Policy must remain in effect after the allowed cancellation period as stipulated by the Insurance Companies.
- Ineligible Transactions
- (a) Transactions that are refunded, reversed, disputed, invalid, fraudulent, or related to taxes on goods and services, [or unidentified vouchers/E-vouchers/Gift cards for flights/travel/insurance, ...](#)
 - (b) Transactions flagged by ACB or the acquiring bank as suspicious or not initiated by the cardholder.
 - (c) Cash withdrawals at or cash advances at [merchants](#), interest or fee payments, and automatic voids/reversal/[credit](#) due to (i) system errors, (ii) customer's errors, or (iii) cancellations by third-parties; other legal transactions excluding those as specified in section 10.1.
 - (d) Transactions suspected of abuse or misuse of the card, or violations of ACB's credit card terms and risk management policies, including but not limited to:
 - Fraudulent or fictitious transactions, transactions not arising from genuine purchases of goods or services (e.g., fake transactions at merchants).
 - Transactions of an agency or intermediary nature, or those deemed exploitative or fraudulent (e.g., bill payment services for utilities, airline tickets, telecom charges, [insurance fee, tour packages for a third party, ...](#)).
 - Transactions related to business expenses rather than personal consumption.
 - Transactions at merchants with Merchant Category Codes (MCCs) listed in ACB's exclusion list [and/or according to certain specific regulations of ACB](#).
 - Transactions at POS/mPOS terminals identified by ACB as potentially abusive or fraudulent based on unusual patterns in behavior, frequency, or transaction value from time to time.
- If ACB suspects a transaction is ineligible, it reserves the right to request supporting documents (e.g., invoices, receipts) from the cardholder to verify that the transaction was a legitimate purchase of goods or services and was conducted in line with these Promotion terms and conditions. These documents must be submitted within five (05) business days [at ACB branch/transaction office](#) from the date of ACB's request at the designated ACB branch.
- Failure to provide valid documentation within the specified timeframe, or submission of documents deemed unsatisfactory by ACB, will result in disqualification from the promotional reward.

- Ineligible or partially recognized transactions will be handled in accordance with the cooperation agreement between ACB and Vietnam Airlines and ACB's prevailing policies, which are posted on ACB's official website.
- Promotion Period: As specified in section 4
- Schedule of transaction recognition and reward redemption:

Card Issuance Period	November 5, 2025 – December 31, 2025
Transaction Period	Transactions must be completed within 30 calendar days from the card issuance date and posted no later than 7 calendar days after the 30-day period ends.
Reward Fulfillment Period	Within 45 business days from the date the customer meets all eligibility criteria.

- Customers who meet the qualifying transaction conditions earlier will be prioritized for reward allocation based on the order of eligibility, until the promotional budget is fully utilized.
- In the event multiple customers qualify at the same time, the following prioritization will apply:
 - (i) Customers who meet all eligibility conditions first will be given priority.
 - (ii) Among those, customers with higher total spending will be prioritized.
 - (iii) ACB reserves the right to make the final decision in all such cases.
- ACB will extract and review customer data on a monthly basis to determine reward eligibility.

10.2. Reward redemption process and procedures

- Customers must notify ACB of their selected reward from the list in Section 8. This notification must be submitted via the ACB ONE at the time of completing the Lotusmiles Pay Credit Card application. ACB must receive and confirm this selection.
- Once a customer is confirmed to be eligible for the promotional reward, ACB will communicate the reward issuance through one or more of the following channels:

➤ For Lotusmiles accumulation:

- + Email from ACB and/or
- + Email from Vietnam Airlines and/or
- + Notification via the ACB ONE

➤ For Lotus Lounge Access at Noi Bai and Phu Cat Airports (provided by Vietnam Airlines):

- + E-voucher sent via email from Vietnam Airlines

E-voucher Conditions:

- Valid for 6 months and non-refundable

- Infants under 2 years old: First child accompanying an adult is free; subsequent children are charged at 75% of the adult rate
 - Children aged 2 to 12: Charged at 75% of the adult rate
 - Children over 12: Charged at the full adult rate
 - Voucher usage requires a valid Vietnam Airlines boarding pass
 - Additional lounge usage conditions are subject to Vietnam Airlines' lounge service policies
- Reward Fulfillment Method: Rewards will be issued either by crediting Lotusmiles miles to the customer's Lotusmiles account or by sending the lounge access e-voucher to the email address registered with Lotusmiles.
 - Data will be transmitted to Vietnam Airlines for mileage crediting or e-voucher issuance within the first 15 calendar days of each month.

11. Other provisions

- If ACB's scheduled data extraction date coincides with a public holiday, the extraction will be conducted on the next business day or another appropriate date as determined by ACB.
- The deadline for ACB to receive and resolve customer inquiries or complaints regarding the promotional outcome is 45 calendar days from the date the reward is received or the program ends. Inquiries submitted after this period will not be processed.
- The terms and conditions of this promotion are jointly agreed upon by ACB and Vietnam Airlines. Both parties reserve the right to make final decisions regarding the validation of eligible transactions and the execution of reward procedures.
- ACB and Vietnam Airlines reserve the right to deny rewards to any customer who provides invalid, unclear, or incomplete information, or who violates any provision of these terms or applicable laws. All decisions made by ACB and Vietnam Airlines are final and binding. Customers agree not to dispute or litigate these decisions.
- In the event of a dispute related to this promotion, ACB and Vietnam Airlines will attempt to resolve the matter directly. If no resolution is reached, either party may escalate the dispute to the competent People's Court in accordance with prevailing laws.
- ACB and Vietnam Airlines reserve the right to amend or adjust the terms and conditions of this promotion at any time to reflect actual implementation needs, without prior notice. Any changes will be publicly announced on ACB's official website.
- ACB and Vietnam Airlines may suspend or terminate a cardholder's participation in the promotion if any violation of these terms is identified.
- ACB and Vietnam Airlines shall not be held liable for any force majeure events (e.g., fire, flood, earthquake) that affect the data extraction or reward processing during the promotional period.

12. Excluded MCC List

The list of excluded Merchant Category Codes (MCCs) is periodically updated by ACB.

❖ **List of excluded MCCs**

MCCs 5944 and 5094 are excluded only for domestic transactions. These MCCs remain eligible for international transactions.

All other MCCs listed are excluded for both domestic and international transactions:

No.	MCC	Description
1	4829	Wire transfer money orders
2	5944	Jewelry stores
3	5094	Precious stones and metals, watches, and jewelry
4	7631	Electronic Repair Shop
5	6050	Quasi Cash-Member Financial Institutions
6	6051	Non- Financial Institutions - foreign currency, money orders, travelers' cheques
7	6010	Manual Cash Disbursements
8	6011	Automated Cash Disbursements
9	6530	Remote Stored Value Load-Merchant
10	6211	Security Brokers and Dealers
11	6538	MoneySend Funding
12	7801	Government Licensed On - Line Casinos (On-Line Gambling)
13	7802	Government - Licensed Horse/Dog racing
14	7995	Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks
15	9754	Gambling - Horse racing, Dog Racing
16	5960	Direct Marketing
Transactions regarding payments on Facebook/Googles, Itunes and advertising		
17	6513	Real Estate agents and managers - rentals
18	7311	Advertising service
19	7999	Recreation Services (Not Elsewhere Classified)
20	7399	Business Services (Not Elsewhere Classified)
21	7399	Business Services
22	5734	Record Stores
23	5735	

24	5815	Digital Goods - Audiovisual Media Including Books, Movies, and Music
25	5816	Digital Goods - Games
26	5817	Digital Goods - Software Applications (Excluding Games)
27	5818	Digital Goods - Multi-Category
28	5968	Direct Marketing
29	5969	
30	4900	Utilities, electric, gas, water
31	4814	Telecommunication Service
32	4816	Computer Network/Information
33	8999	Professional Services (Not Elsewhere Classified)
34	5945	Hobby, toy, and Game Shops
35	5999	Miscellaneous & specialty
36	4899	Cable, Satellite, and Other Pay Television and Radio Services
37	Top up to e-wallets such as: Paypal, Alipay, Google Wallet, etc.	

❖ **List of excluded Merchant ID regarding top up to e-wallets**

No.	Mer_ID	Merchant_Name
1	000000070111315	Vi Momo 123456 VNM
2	000000070111539	CYBERPAY VN 84473503939 VN
3	000000010120426	ZaloPay 1900545436 VN
4	000000070110986	CTY CP CONG NGHE VIMO 0436320986 VN
5	000000000689331	MOCA - TOP UP –VND HANOI VNM
6	000000070111737	mocavnn 840439413161 VN
7	000000070110937	NganLuong Online 84436320986 VN
8	110000000000100	ZION*MOBILEPAYMENT 1900545436 VN
9	000000070111315	Vi Momo 123456 VN
10	000101596995074	CONG THANH TOAN SOHA Ha Noi VN

11	001200010124576	MOLPAY*MASB-MOLPOINTS KLANG MY
12	000101596984078	WEPAY Ha Noi VN
13	110000000000070	VNPAY_VN 10000 VN
14	110000000000142	VTC_PAY 008444551530 VN
15	000000000849737	MOCA - KHAC 19006923 VN
16	233364100022051	baokim 0084439785369VN
17	000000030100523	NL-ALEPAY-242 10000 VN
18	000000070110895	PAYOOVN 84839117147 VN

PROMOTION TERMS AND CONDITIONS

“SWIPE AND SPEND TO FAST-TRACK YOUR LOTUSMILES TIER UPGRADE”

1. **Name:** “Swipe and Spend to Fast-Track Your Lotusesmiles Tier Upgrade”
2. **Scope:** Nationwide (Vietnam).
3. **Format:** Complimentary goods or services provided in conjunction with the purchase of goods or services.
4. **Availability period:** From May 15, 2025 to [December 31, 2025](#), or until the promotional budget is exhausted, whichever comes first.
5. **Applicable products:** Active Lotusesmiles Pay Credit Cards issued by ACB during the promotion period.
6. **Rewards:** Lotusesmiles membership cards issued by Vietnam Airlines.
7. **Eligible participants:**
Customers are eligible for the rewards outlined in Section 8 if they meet all of the following criteria:
 - (1) Lotusesmiles membership: Be a Lotusesmiles member (Silver, Titan, Gold, Platinum, or Million-Mile) at the time of applying for a new Lotusesmiles Pay Credit Card;
 - (2) Card issuance during promotion period: Open a new Lotusesmiles Pay Credit Card during the promotion period;
 - (3) Spending: Meet the spending requirements specified in Section 8.
8. **Reward structure:**
Customers who meet the spending criteria and maintain a non-delinquent account within 90 days of card issuance will receive the following tier upgrade:

Spending within 90 days of card issuance	Reward
From VND 80 million to < VND 200 million	Upgrade to/ Maintain Titan tier
From VND 200 million to < VND 400 million	Upgrade to/ Maintain Gold tier
From VND 400 million to < VND 1 billion	Upgrade to/ Maintain Platinum tier
≥ VND 1 billion	Upgrade to/ Maintain Platinum tier or transferable to a family member within the Family Account

9. **The total value of goods and services offered under this promotion nationwide:** VND 3,480,000,000 (*In words: Three billion, four hundred and eighty million Vietnamese Dong*).
10. **Terms and conditions of the Promotion, and reward redemption:**
 - 10.1 **Terms and conditions:**

- Each eligible customer may receive only one tier upgrade during the entire promotion period.
- Only active cards at the time of ACB's data extraction will be considered for rewards.
- The Lotusmiles membership card reward is only applicable to existing Lotusmiles members with valid membership numbers at the time of reward evaluation. The upgraded tier must be equal to or higher than the current tier.
- Eligible transactions:

Transactions must meet all the following conditions:

- (a) Made using the Lotusmiles Pay Credit Card for POS or online purchases;
- (b) Completed within 90 days of card issuance and successfully posted (excluding interest, fees, etc.);
- (c) Made using the primary card and within the promotional period;
- (d) Successfully posted to ACB's system and not canceled or refunded during the promotion.
- Ineligible transactions:
 - (a) Refunded, disputed, invalid, or fraudulent transactions, or those involving taxes [or unidentified vouchers/E-vouchers/Gift cards for flights/travel/insurance, ...](#);
 - (b) Transactions flagged for fraud, abuse, or disputed by the cardholder;
 - (c) Cash withdrawals or cash advances at [merchants](#), interest or fee payments, and automatic reversals (voids) due to (i) system errors, (ii) customer's errors, or (iii) cancellations by third-parties; other legal transactions excluding those as specified in section 10.1;
 - (d) Transactions suspected of misuse or violations against credit card terms and conditions and risk management policy, including but not limited to:
 - Fraudulent or fictitious transactions, transactions not arising from genuine purchases of goods or services (e.g., fake transactions at merchants).
 - Transactions of an agency or intermediary nature, or those deemed exploitative or fraudulent (e.g., bill payment services for utilities, airline tickets, telecom charges, [insurance fee, tour packages for a third party, ...](#)).
 - Transactions related to business expenses rather than personal consumption.
 - Transactions at merchants with Merchant Category Codes (MCCs) listed in ACB's exclusion list [and/or according to certain specific regulations of ACB](#).
 - Transactions at POS/mPOS terminals identified by ACB as potentially abusive or fraudulent based on unusual patterns in behavior, frequency, or transaction value from time to time.

(e) For payment transactions related to an Insurance Contract/Policy, the Cardholder must be the Policy holder named on the Contract, and the Contract/Policy must remain in effect after the allowed cancellation period as stipulated by the Insurance Companies.

- If ACB suspects a transaction is ineligible, it reserves the right to request supporting documents (e.g., invoices, receipts) from the cardholder to verify that the transaction was a legitimate purchase of goods or services and was conducted in line with these Promotion terms and conditions. These documents must be submitted within five (05) business days from the date of ACB's request at the designated ACB branch.
- Failure to provide valid documentation within the specified timeframe, or submission of documents deemed unsatisfactory by ACB, will result in disqualification from the promotional reward.
- Ineligible or partially recognized transactions will be handled in accordance with the cooperation agreement between ACB and Vietnam Airlines and ACB's prevailing policies, which are posted on ACB's official website.
- Promotion Period: As specified in section 4.
- Transaction recognition and reward evaluation timeline: To be specified by ACB.

Card issuance period	Eligible transactions must be completed within 90 days of card issuance and successfully posted by	Date of reward eligibility evaluation	Maximum number of rewards per Lotusmiles tier		
			Platinum	Gold	Titan
May 15, 2025 – May 31, 2025	September 8, 2025	October 7, 2025	2	2	2
June 1, 2025 – June 30, 2025	October 7, 2025	November 7, 2025	7	2	6
July 1, 2025 – July 31, 2025	November 7, 2025	December 8, 2025	12	16	32
August 1, 2025 – August 31, 2025	December 8, 2025	January 7, 2026	12	16	32
September 1, 2025 – September 30, 2025	January 7, 2026	February 9, 2026	12	16	32
October 1, 2025 – October 31, 2025	February 9, 2026	March 9, 2026	5	16	32

November 1, 2025 – November 30, 2025	March 9, 2026	April 7, 2026	5	16	32
December 1, 2025 – December 31, 2025	April 7, 2026	May 7, 2026	5	16	32

- If the number of customers eligible for rewards in a given month is less than the maximum allocation, the remaining rewards will be carried over to the following month.
- Customers who meet the eligible transaction criteria earlier will be prioritized for reward consideration, based on chronological order, until the promotional budget is fully utilized.
- In the event multiple customers qualify at the same time, the following prioritization will apply:
 - (i) Customers who fulfill the eligibility conditions first;
 - (ii) Customers with higher transaction values;
 - (iii) Final decisions will be made by ACB.
- In the event that a Customer does not meet the conditions to receive the reward at a higher Membership Tier due to the exhaustion of the number of promotional rewards in each phase (following the priority order mentioned above), they will continue to be considered for rewards at the immediately lower Membership Tiers (in the order of Platinum Tier, Gold Tier, Titanium Tier).
- ACB will extract data from its system on a monthly basis to determine customers eligible for rewards under this promotion.

10.2 Reward Process and Procedures

- ACB will compile the list of eligible customers within the first 15 calendar days of each month.
- Once eligibility is confirmed, ACB will notify customers of their reward status through one or more of the following channels:
 - + Email from ACB; *or*
 - + ACB ONE; *or*
 - + Email from Vietnam Airlines.
- Reward method: Eligible customers will receive a tier upgrade in their Lotusmiles membership as specified in Section 8.
- ACB will transmit customer data to Vietnam Airlines for tier upgrades within the first 15 calendar days of each month.

11. Other Provisions

- If the scheduled data extraction date falls on a public holiday, ACB will perform the extraction on the next working day or another suitable date as per ACB's regulations from time to time.
- The deadline for ACB to receive and resolve customer inquiries or complaints regarding the promotion results is 45 days from the date of reward receipt or the end of the promotion. Inquiries submitted after this period will not be processed.
- All terms and conditions herein are mutually agreed upon by ACB and Vietnam Airlines. Both parties reserve the right to make final decisions regarding eligible transactions and the reward process.
- ACB and Vietnam Airlines reserve the right to deny rewards to any customer who provides invalid, unclear, or incomplete information, or who violates any of the terms herein or applicable laws. ACB's decision is final and binding, and customers are deemed to have waived any right to dispute or litigate.
- In the event of a dispute related to this promotion, ACB and Vietnam Airlines will jointly resolve the matter. If no resolution is reached, either party may escalate the dispute to the competent People's Court in accordance with prevailing laws.
- ACB and Vietnam Airlines reserve the right to amend or adjust these terms and related provisions at any time to reflect actual implementation conditions without prior notice to customers. Any changes will be posted on ACB's official website.
- ACB and Vietnam Airlines may suspend or disqualify any cardholder from participating in the promotion if the cardholder violates any of the terms and conditions.
- ACB and Vietnam Airlines shall not be held liable for any force majeure events (e.g., fire, flood, earthquake) occurring during the promotion period that affect the data extraction process for eligible customers.

12. Excluded MCC list

The list of excluded Merchant Category Codes (MCCs) is updated periodically by ACB.

❖ List of excluded MCCs:

- MCC 5944 and 5094 are excluded for domestic transactions only; they remain eligible for international transactions.
- All other excluded MCCs apply to both domestic and international transactions.

All other MCCs listed are excluded for both domestic and international transactions:

No.	MCC	Description
1	4829	Wire transfer money orders
2	5944	Jewelry stores
3	5094	Precious stones and metals, watches, and jewelry
4	7631	Electronic Repair Shop

5	6050	Quasi Cash-Member Financial Institutions
6	6051	Non- Financial Institutions - foreign currency, money orders, travelers' cheques
7	6010	Manual Cash Disbursements
8	6011	Automated Cash Disbursements
9	6530	Remote Stored Value Load-Merchant
10	6211	Security Brokers and Dealers
11	6538	MoneySend Funding
12	7801	Government Licensed On - Line Casinos (On-Line Gambling)
13	7802	Government - Licensed Horse/Dog racing
14	7995	Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks
15	9754	Gambling - Horse racing, Dog Racing
16	5960	Direct Marketing
Transactions regarding payments on Facebook/Googles, Itunes and advertising		
17	6513	Real Estate agents and managers - rentals
18	7311	Advertising service
19	7999	Recreation Services (Not Elsewhere Classified)
20	7399	Business Services (Not Elsewhere Classified)
21	7399	Business Services
22	5734	Record Stores
23	5735	
24	5815	Digital Goods - Audiovisual Media Including Books, Movies, and Music
25	5816	Digital Goods - Games
26	5817	Digital Goods - Software Applications (Excluding Games)
27	5818	Digital Goods - Multi-Category
28	5968	Direct Marketing
29	5969	
30	4900	Utilities, electric, gas, water
31	4814	Telecommunication Service
32	4816	Computer Network/Information
33	8999	Professional Services (Not Elsewhere Classified)

34	5945	Hobby, toy, and Game Shops
35	5999	Miscellaneous & specialty
36	4899	Cable, Satellite, and Other Pay Television and Radio Services
37	Top up to e-wallets such as: Paypal, Alipay, Google Wallet, etc.	

❖ **List of excluded Merchant ID regarding top-up to the e-wallets**

No.	Mer_ID	Merchant_Name
1	000000070111315	Vi Momo 123456 VNM
2	000000070111539	CYBERPAY VN 84473503939 VN
3	000000010120426	ZaloPay 1900545436 VN
4	000000070110986	CTY CP CONG NGHE VIMO 0436320986 VN
5	000000000689331	MOCA - TOP UP –VND HANOI VNM
6	000000070111737	mocavnn 840439413161 VN
7	000000070110937	NganLuong Online 84436320986 VN
8	110000000000100	ZION*MOBILEPAYMENT 1900545436 VN
9	000000070111315	Vi Momo 123456 VN
10	000101596995074	CONG THANH TOAN SOHA Ha Noi VN
11	001200010124576	MOLPAY*MASB-MOLPOINTS KLANG MY
12	000101596984078	WEPAY Ha Noi VN
13	110000000000070	VNPAY_VN 10000 VN
14	110000000000142	VTC_PAY 008444551530 VN
15	000000000849737	MOCA - KHAC 19006923 VN
16	233364100022051	baokim 0084439785369VN
17	000000030100523	NL-ALEPAY-242 10000 VN
18	000000070110895	PAYOOVN 84839117147 VN

