

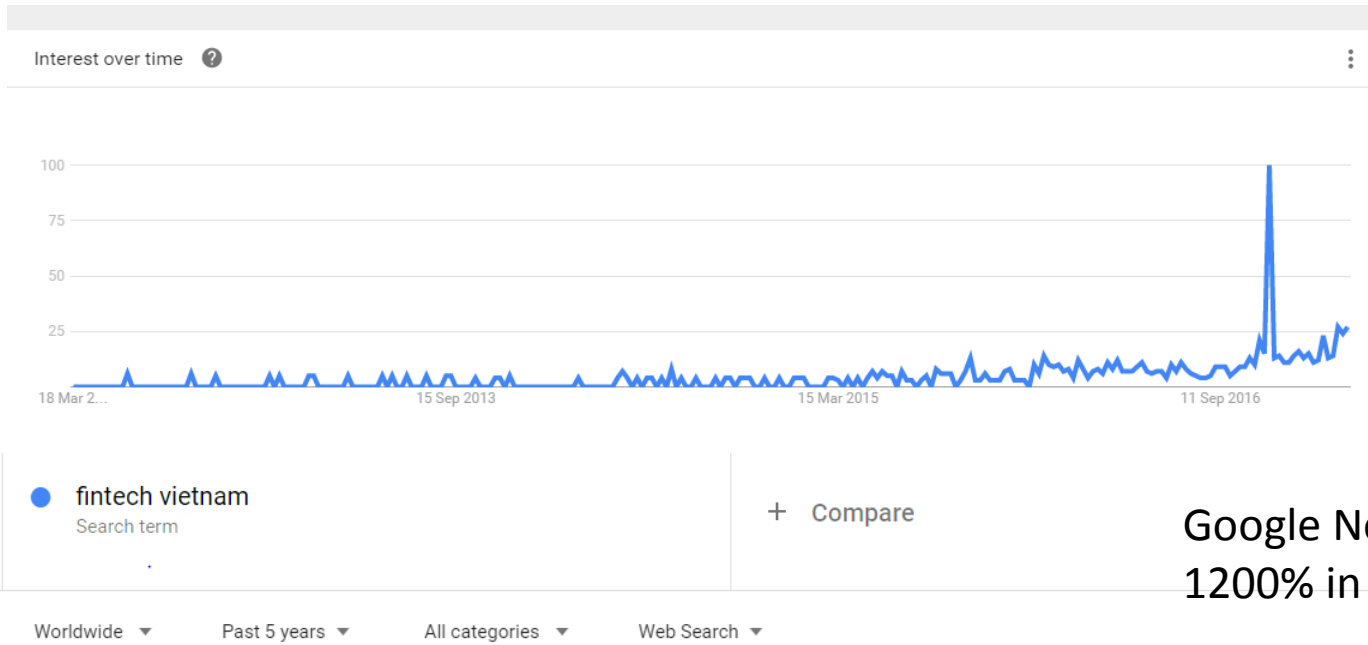
# FINTECH VIETNAM Ecosystem Report 2017

Version 0.9, 21.March 2017

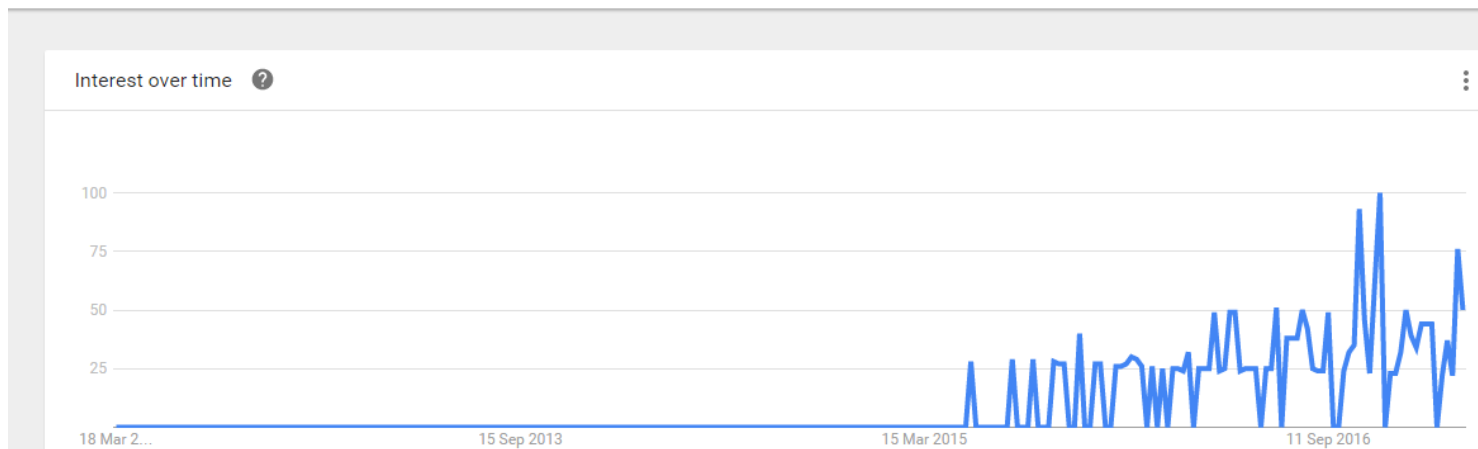




# Google Trends: «Search Volume of «Fintech» and «Fintech Vietnam»



Google News : Increase  
1200% in 2016 vs 2015!



# Digital Finance gets popular in Vietnam

Xây dựng chế độ lương thưởng cho công ty thế nào để mọi nhân viên đều thấy c

**Business**

## Uber loan program helps Vietnamese swap scooters for new Hondas

Bloomberg

Tuesday, June 21

**COMMERCIAL BANKS**

### Vietnam's Timo bank aims to attract millennials; Yeah1! already has, and then some

Pauline Chiou | @PaulineChiou  
Thursday, 26 May 2016 | 6:29 PM ET

**CNBC**

In Vietnam, w  
Technologies  
time bank loa  
Vu Ngoc Hun  
Honda City af  
on his Uber f.  
triple his inco  
his wife and p  
ends meet.  
"Driving a tax  
income," said  
now my own

**VN EXPRESS** The most read Vietnamese newspaper

News Business Travel & Life Video World

## Hanoi power firm switches online with new payment options

By Minh Thi September 20, 2016 | 04:20 pm GMT+7



## Tiền tệ

Thứ Hai, 19/12/2016 15:30

Thích Chia sẻ Tweet

### Shinhan Bank hỗ trợ các doanh nghiệp Fintech Việt tiềm năng

(ĐTCK) Ngân hàng Shinhan đã chính thức ra mắt Shinhan Future's Lab Việt Nam tại Tầng 6, tòa nhà PCC, 162 Pasteur, quận 1, TP. HCM.

Shinhan Future's Lab là tổ chức chuyên hỗ trợ các doanh nghiệp Fintech tiềm năng (Start-Up Fintech) thông qua việc kết nối, cố vấn, tạo môi trường làm việc chuyên nghiệp và tìm kiếm nhà đầu tư.

**TIN LIÊN QUAN**



**NIKKEI ASIAN REVIEW**

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Business > Companies

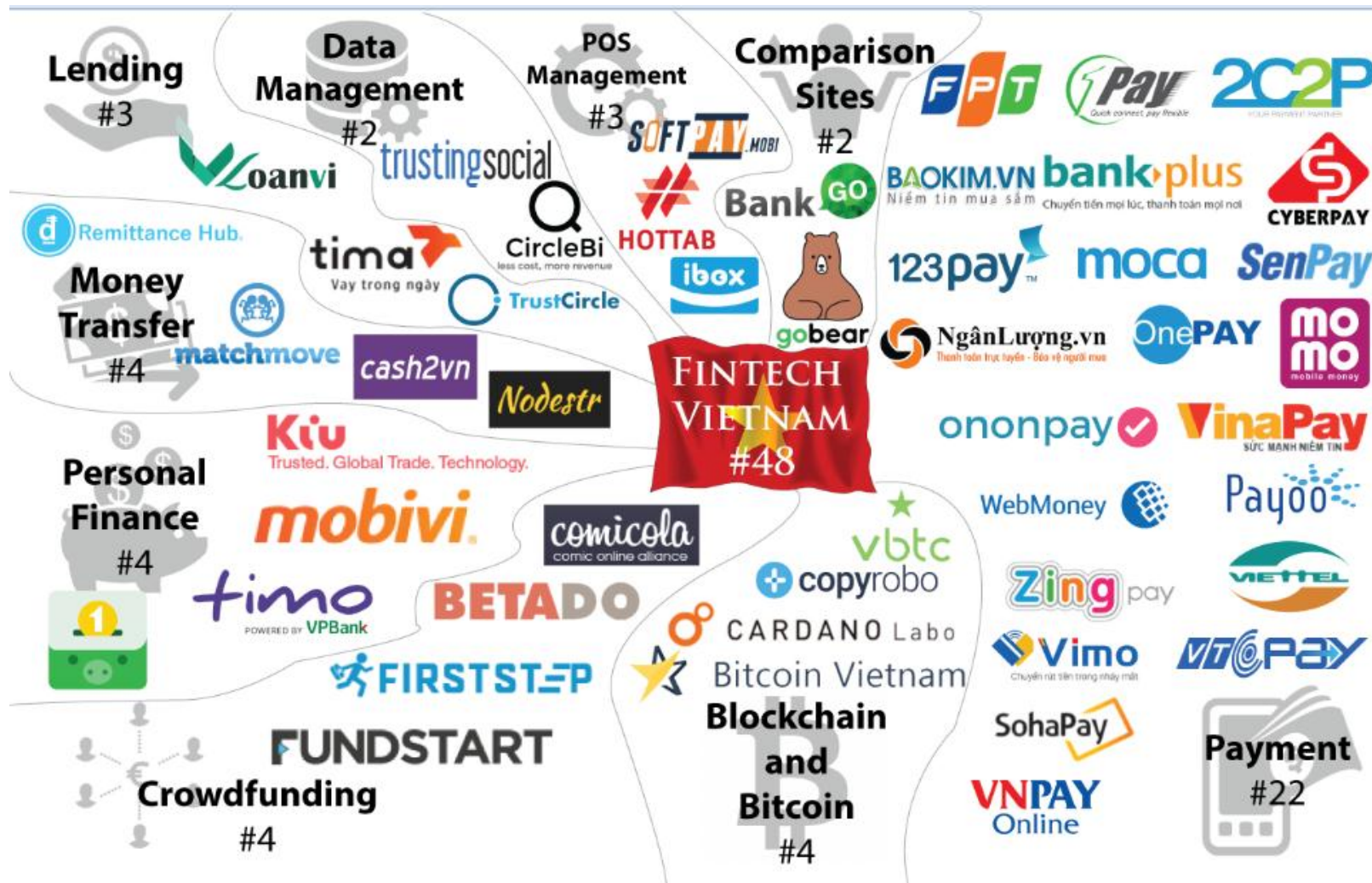
December 23, 2016 11:40 pm 257

### VietUnion offering cashless ticketing at 2,000 convenience stores

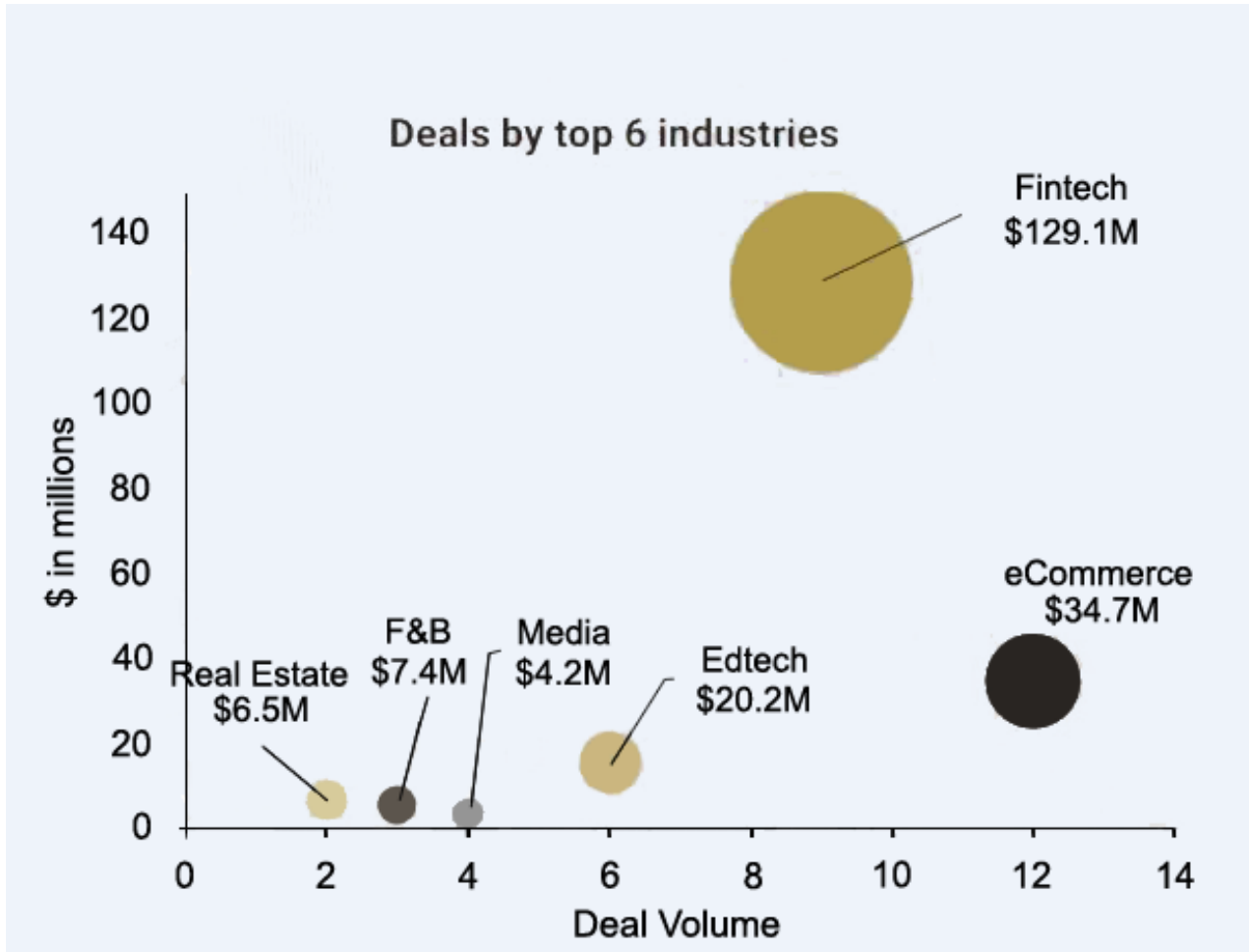
Latest development in trend towards cashless retail payments



Source: Vietnam Digital Landscape 2015 – Moore Corporation

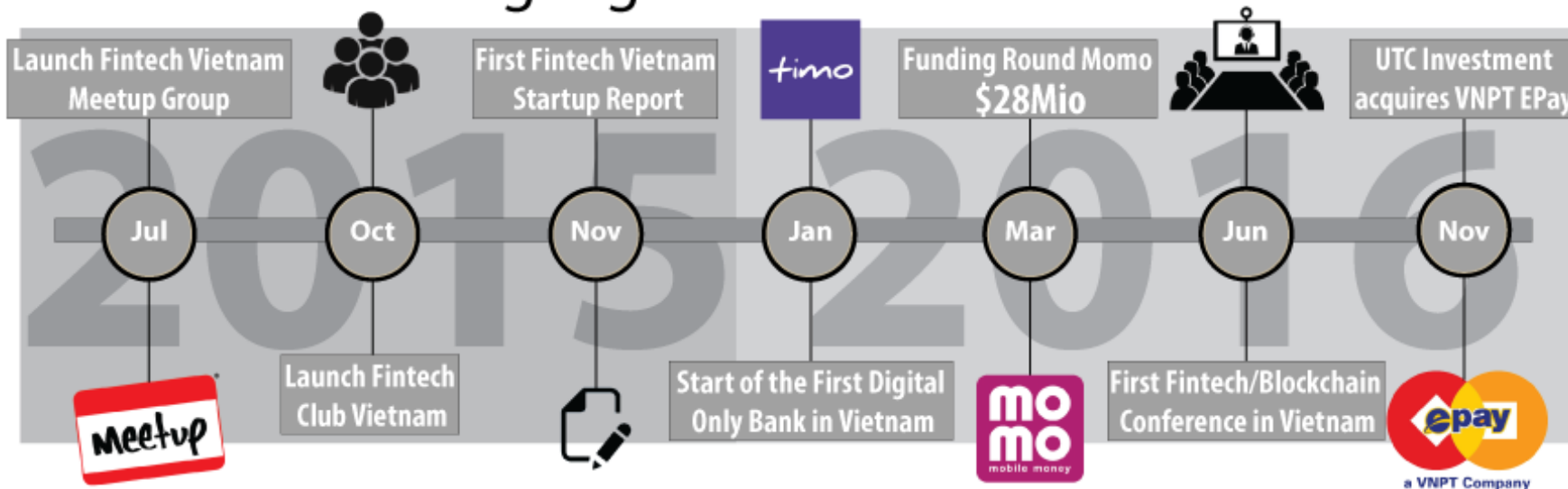






Source: :Topica Founder Institute, Report

## Highlights Fintech Vietnam



## Funding Fintech Vietnam





RESEARCH

EVENTS

RESOURCES

COMMUNITY

BLOGS

CAREER



Latest news

Announcements

Announcements

Next announcement

## State Bank of Vietnam establishes fintech steering committee

22 hours ago | 2399 views | 0

Source: State Bank of Vietnam

**Governor of the State Bank of Vietnam (SBV) signed Decision No.328/QĐ-NHNN to establish SBV Steering Committee on Financial Technology (Steering Committee on Fintech).**



## Mobile Payments

BAOKIM.VN  
Niềm tin mua sắm

FPT

123pay™

NgânLượng.vn  
Thanh toán trực tuyến - Bảo vệ người mua

ononpay ✓

moca

WebMoney

VNPAY  
Online

Pay  
Quick connect. pay flexible

bankplus  
Chuyển tiền mọi lúc, thanh toán mọi nơi

OnePAY

VinaPay  
SỨC MẠNH NIỀM TIN

Zing pay

SohaPay

Vimo  
Chuyển rút tiền trong nháy mắt

2C2P  
YOUR PAYMENT PARTNER

SenPay

mo mo  
mobile money

CYBERPAY

Payoo

VIETTEL

VTCPAY



## POS Management

ibox

SOFTPAY.MOBI



HOTTAB

- Consolidation ahead!
- How many Apps are you using?
- Learn from other Markets, only 1 or 2 Mobile Payment Provider needed.



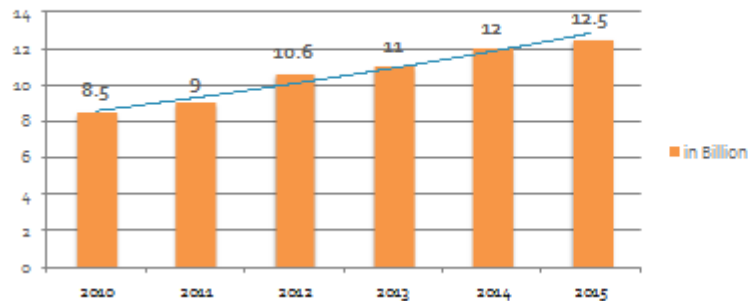
# Mobile Payments / Remittance



## Money Transfer



REMITTANCE DEVELOPMENT VIETNAM



\* 2016 Vietnam  
Remittance Estimation

13-14  
Bio USD



# POS Management







## Lending



## Crowdfunding





# Blockchain and Bitcoin



Bitcoin Vietnam





## Comparison Sites



## Data Management



## Personal Finance



- 0 Startups until now!
- Huge Potential!

## Cooperation



## VCs

500 startups



Life.SREDA  
venture capital



## Events/Meetups

- Fintech Vietnam Meetup
- Bitcoin Meetup
- Blockchain Meetup
- Mobile Payment Conference Hanoi
- Blockfin Asia
- Fintech Club
- ENIGMA



Vietnam  
Fintech  
Ecosystem  
Map

## Accelerators and Incubators



## Banks in Fintech/Innovation



신한은행  
SHINHAN BANK



# Fintech Vietnam Startup Ecosystem

## Accelerators



## Pre Seed/Seed



## Series A and Series B



## Government



## Coworking Space



## Community & Media



## Events



## Corporate Investors

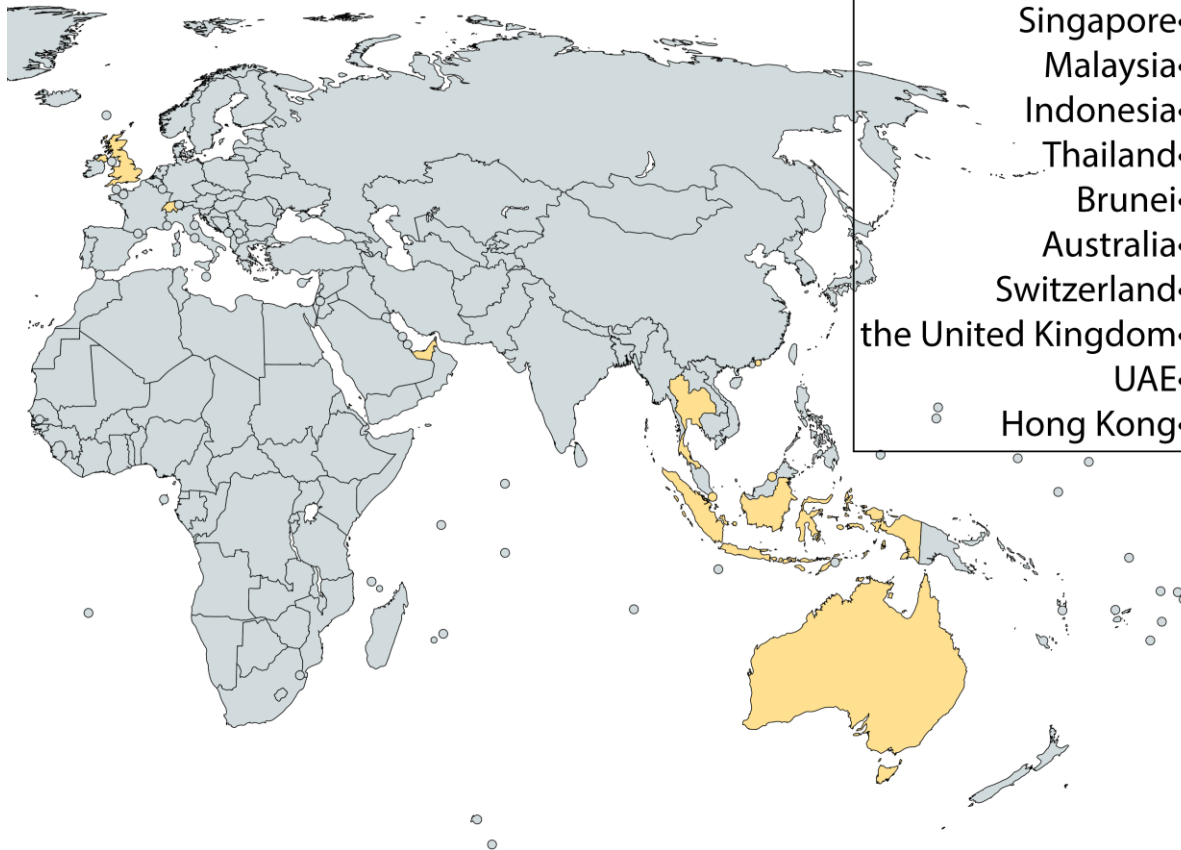


Source: :Topica Founder Institute, Report





## Fintech Sandbox Announcements



- Singapore
- Malaysia
- Indonesia
- Thailand
- Brunei
- Australia
- Switzerland
- the United Kingdom
- UAE
- Hong Kong



### IN THE WORLD

Population: 90 Million

GDP Growth Rate: 2<sup>nd</sup>

Internet Penetration: 39%

Remittance:

- 2014 12 Billion \$
- 2015 13-14 Billion \$

### IN ASIA

Internet Users: 7<sup>th</sup>

Digital Access: 0.31

Mobile Penetration: 24%

Smartphone Penetration:  
15%

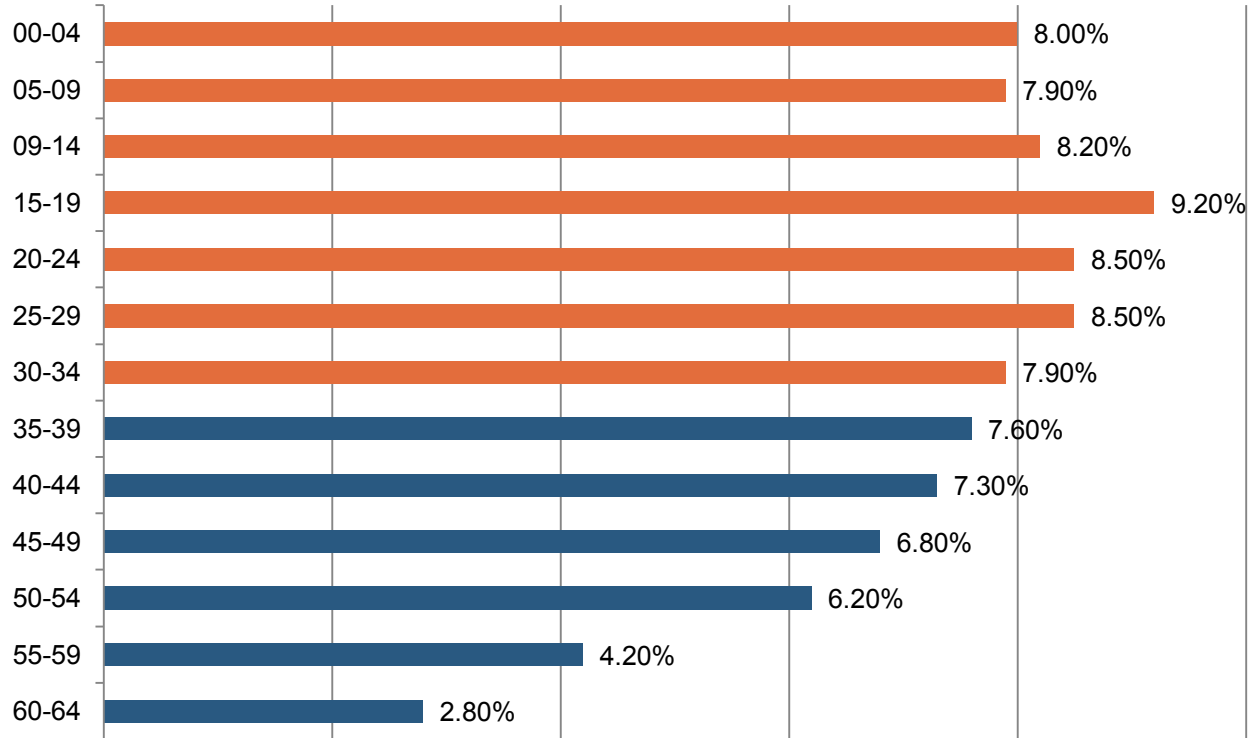
Bank Account Penetration:  
20%

Credit Card Penetration: 3%



Source: Vietnam Digital Landscape 2015 – Moore Corporation KPBC Internet Trends 2015

### Vietnam Population Structure by Age



#### **DIGITAL NATIVE 58%**

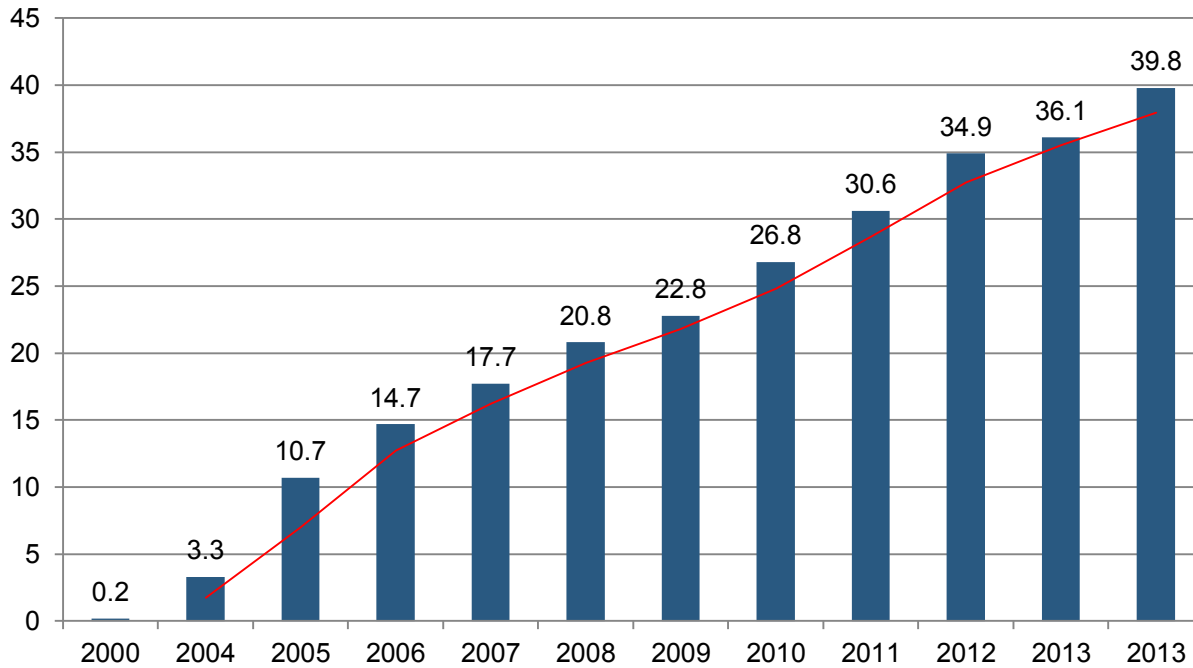
This younger generation born and live in the internet era. They tend to be trend leaders

#### **DIGITAL IMMIGRANTS 42%**

This older generation knew internet when they were an adult. They often feel the need to always learn to adapt with the new technologies.



### Vietnam Internet User

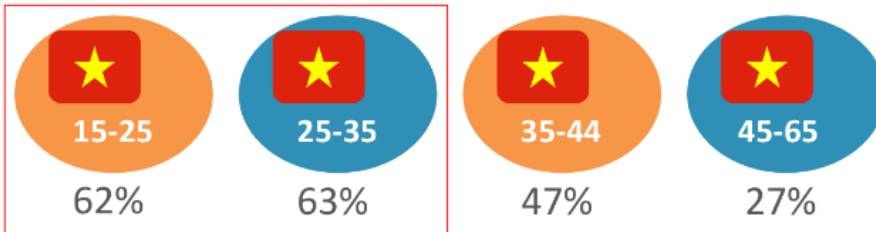


**44% of Vietnam total population are Internet Users**

■ Number of User in Million

### MOBILE (SMARTPHONE) PENETRATION BY AGE GROUPS

\* In contrast to the developed countries, there are actually two Age Groups with the most users in Vietnam: The Age Groups 15-25 and 25-35.



### MOBILE SUBSCRIPTIONS

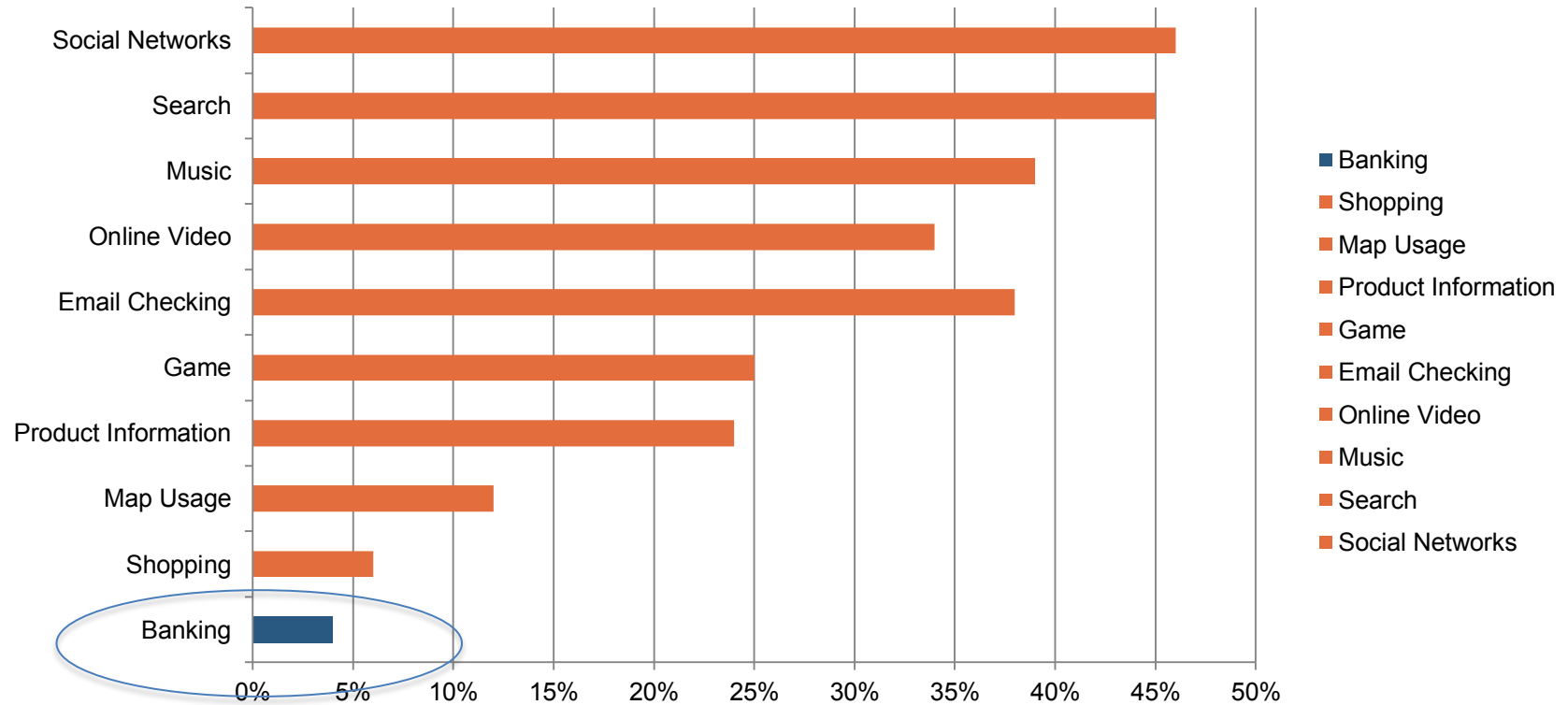
Vietnam has a mobile subscription rate of

**141 %**



Source: Vietnam Digital Landscape 2015 – Moore Corporation

### Online activities Vietnamese people do on mobile devices



**HUGE Growth Potential!**

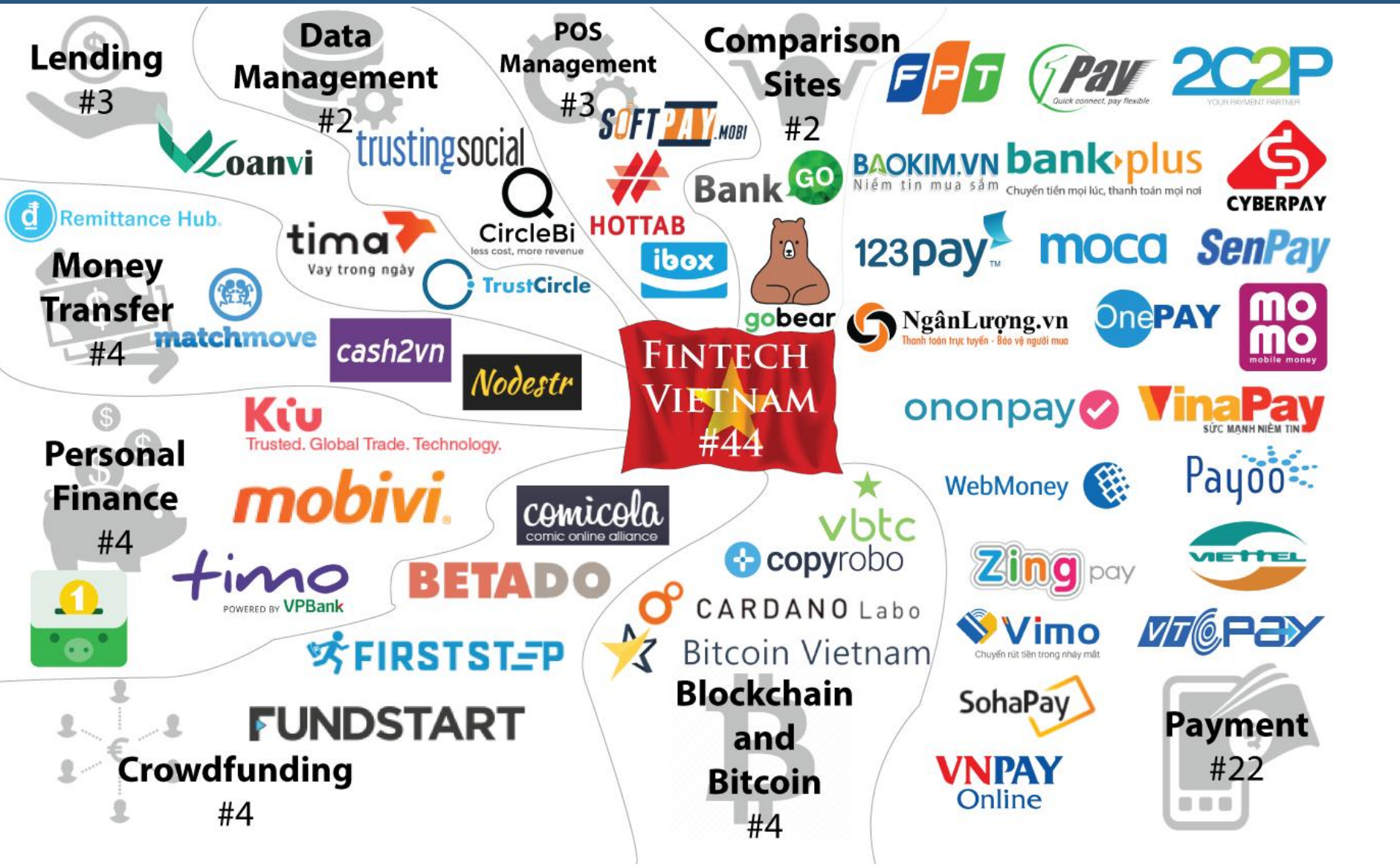
Source: Vietnam Digital Landscape 2015 – Moore Corporation



# Fintech Vietnam Startup Overview Graphic

## Overview

# FINTECH VIETNAM





# Appendix

- Startup Portraits
- Infographics (sep. Files)



## Description

The basic idea is that merchants can go to the 1Pay website, create an account, thus giving them access to the API key and SDK to integrate payment via mobile for their games, content, or mobile apps. It allows customers to pay by SMS, online, and via prepaid cards for purchases via their mobile. Basically, you can buy things on your mobile in Vietnam now with 1Pay, and merchants can check and collect all their sales in a dashboard provided by 1Pay.

### Company

1Pay

### Website

1pay.vn

### Country/City


Vietnam/Hanoi

### Founded

2013

### Topic

Mobile Payment

A screenshot of the 1Pay website homepage. The header includes the 1Pay logo, navigation links for 'Service', 'Platform', and 'More', and a 'Sign in' button. The main content area features a globe with white orbital lines and the text 'Multi-country, Multi-language'. Below this text are two buttons: 'Learn more' and 'Register'. The background is a dark blue gradient.

Service Platform More ▾ Developers Support English ▾ Sign in

## Multi-country, Multi-language

The platform that supports for business in a variety of countries. Many kinds of currency units and languages are supported. All in one unique integration via the open platform of 1Pay.

[Learn more](#) [Register](#)



## Description

123Pay is connected and widely used in many fields varying from Digital Service (games online, online music); E-commerce (sales websites); to utility services like booking vacation tours and hotels, cinema/airline tickets, cell-phone top-ups, paying electricity/water/ADSL bills. 123Pay's advantages including: Bank Link System which connects nearly all 40 banks in Vietnam, accepts international debit/credit cards from Visa, MasterCard; International-standard Security System.

**Company**  
123Pay

**Website**  
123pay.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2010

**Topic**  
Mobile Payment



## TÍCH HỢP CÔNG THANH TOÁN 123PAY



BẢO MẬT



HỖ TRỢ THANH TOÁN



TÍCH HỢP NHANH



HỖ TRỢ MOBILE



## Description

Payoo is an e-wallet services company designed to “assist users in buying, selling and making transactions” online. Payoo offers services to both individuals and businesses. For personal users, Payoo provides a digital wallet that can be loaded via bank transfer to make purchases on the Internet; for businesses, Payoo’s e-wallet acts as an intermediary to enable online businesses to accept payments online.

**Company**  
Payoo

**Website**  
payoo.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2014

**Topic**  
Mobile Payment



### Tin tức nổi bật

#### Hàng ngàn quà tặng dành cho bạn khi thanh toán tại Media Mart

Từ ngày 14/11/2015 đến hết ngày 31/12/2015, khi khách hàng thanh toán thành công các hóa đơn Điện, Điện thoại, Truyền hình, Internet, Tài chính tại hệ thống siêu thị Media Mart trên toàn quốc sẽ nhận ngay hộp khăn giấy gia đình dễ thương từ Payoo. Đồng thời, khách hàng sẽ được tham gia chương trình quay số trúng thưởng với nhiều quà tặng

### Video clip



### Đăng nhập

Tên đăng nhập

Mật khẩu

[ĐĂNG NHẬP](#) [ĐĂNG KÝ](#)

[Khó khăn khi đăng nhập](#)

### Ý kiến khách hàng





## Description

OnePay is a leading online payments and financial transaction processing company in Vietnam. Established in 2006, during the early days of e-Commerce in Vietnam, OnePay provides the following products and solutions.

**Company**  
OnePay

**Website**  
onepay.vn

**Country/City**  
Vietnam/Saigon

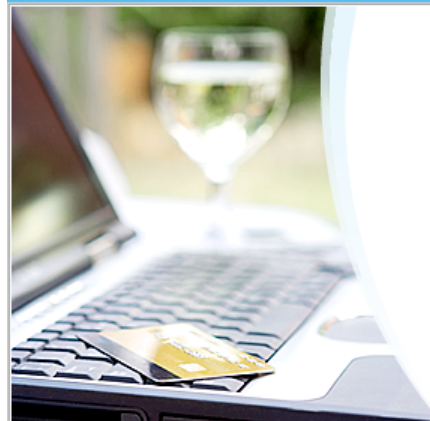
**Founded**  
2006

**Topic**  
Mobile Payment



[Tiếng Việt](#) › [Contact us](#) › [Site map](#) › [Merchant login](#)

[HOME](#) › [ABOUT US](#) › [PRODUCTS & SERVICES](#) › [MERCHANTS](#) › [SUPPORTS](#) › [NEWS](#)



### Introduction

OnePay is a leading online payments and financial transaction processing company in Vietnam. Established in 2006, during the early days of e-Commerce in Vietnam, OnePay provides the following products and solutions.

[Find out more](#) ›

### Accept online payments

Enable online payments using international and domestic cards on merchants website, email for Tel/Fax. OnePAY offers a seamless integration of a robust and powerful payment tools to merchant website.

[Find out more](#) ›

### Why OnePAY?

As representative of MasterCard Internet Payment Service in Viet Nam, OnePAY now leading online payment market. We offer our merchants the facilities to accept payments via internet and mail.

[Find out more](#) ›

### Start e-business

OnePAY provides immediately card settlement processing services with a wide range of added value. In doing this, we aim for the highest possible customer benefit

[Apply now](#) ›

### New Merchants of The Month



### Help and Support

Online self help and support for OnePAY's merchants and value customers. For direct support, call our sales hotline: +844 3936 6668

[Support Knowledge Base](#) ›

[Sign in here](#) ›

### Merchant login

Login to the Merchant Administration Interface, the online management and reporting tools reporting tools

### Online payment with PVcomBank's ATM cards



## Description

A payment gateway (senpay.vn) that authorizes payments for e-businesses and online retailers in Vietnam since 2008.

**Company**  
SenPay

**Website**  
senpay.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2008

**Topic**  
Mobile Payment



[Đăng nhập](#) | [Đăng ký](#)

[Trang chủ](#) [Hướng dẫn](#) [Liên hệ](#)

[Nhanh chóng](#)

1

Thanh toán và nhận kết quả ngay tức thì trên nền internet. Tích hợp thanh toán nhanh chóng trong vòng 15 phút đến 4h đồng hồ.

[An toàn](#)

[Tiện lợi](#)

[THANH TOÁN THUẬN TIỆN](#) | [TÀI KHOẢN THÔNG MINH](#) | [GIAO DỊCH AN TOÀN](#)



**Thẻ quốc tế Master/Visa**  
Thanh toán nhanh với thẻ Master/ Visa của ngân hàng nội địa và quốc tế.

[Chi tiết >>](#)



**Thẻ ATM nội địa**  
Thanh toán trực tuyến bằng thẻ ATM của hơn 18 ngân hàng nội địa.

[Chi tiết >>](#)



**Chuyển khoản truyền thống (offline)**  
Thanh toán bằng cách chuyển khoản tại các máy ATM hoặc ngân hàng.

[Chi tiết >>](#)



## Description

Vietnam Payment Technologies Joint Stock Company (VinaPay) was official established in May 2007. VinaPay is a privately held company focused on electronic payment service using mobile and internet technology to satisfy demand of easy, safe and immediate payment for customer and business as well as develop e-commerce and m-commerce in Vietnam.

**Company**  
Vinapay

**Website**  
vinapay.vn

**Country/City**  
Vietnam/Hanoi

**Founded**  
2007

**Topic**  
Mobile Payment

The screenshot shows the VinaPay website homepage. At the top right, there are language options for 'Tiếng Việt' and 'English', and buttons for 'Đăng nhập' (Login) and 'Đăng ký' (Register). Below this is a navigation menu with 'Trang chủ' (Home) selected, and other links for 'Về VinaPay', 'Tin tức', 'Ví điện tử Vcash', and 'Sản phẩm-Dịch vụ'. The main banner features a woman using a laptop and a collage of images related to mobile payments. A 'QUA INTERNET' section lists services: 'NẠP TIỀN ĐIỆN THOẠI', 'MUA THẺ GAME ONLINE', 'MUA HÀNG & THANH TOÁN TRỰC TUYẾN TRÊN WEBSITE', and 'THANH TOÁN HÓA ĐƠN TRẢ SAU'. A 50% discount offer is highlighted with a red arrow and the text '50% OFF'. A section for 'VÍ ĐIỆN TỬ Vcash' describes it as the first 'digital' wallet in Vietnam, allowing online payments and top-ups. The footer contains sections for 'Tin Tức & Sự kiện', 'Sự kiện đặc biệt', and 'Tiêu điểm', with a 'Chuyển tiền trực tuyến qua Ví' button.



Company  
VNPAY

Website  
vnpay.vn

Country/City  
Vietnam/Hanoi

Founded  
2007

Topic  
Mobile Payment

## Description

VNPAY connected and cooperated with banks to establishment of a payment solution basing on modern means such as : Mobile Banking, VnTopup, Bill Payment VnPayBill, Online services portal - Vban.vn, VnMart e-wallet, Utility sim, Selling air tickets.

The screenshot shows the VNPAY website homepage. At the top, there is a navigation bar with links for 'Trang chủ', 'Diễn đàn', 'Trợ giúp', and 'Liên hệ'. Below this is a search bar with the text 'Nhập từ khóa tìm kiếm'. The main banner features the VNPAY logo and the text 'Cho cuộc sống đơn giản hơn'. The central promotion is for 'IVB Mobile Banking' by 'INDOVINA BANK', offering a '1.000 giải' (1,000 prizes) for new customers and a '15 giải 3.000.000đ' (15 prizes of 3,000,000 VND) for high-value business customers. The banner also includes the website URL 'www.indovinabank.com.vn/mobileapp' and the hotline '1900.5888.89'. Below the banner, there are three columns of content: 'Dành cho Cá nhân' (For Individuals) with a list of services like Mobile Banking and VnTopup; 'Dành cho Ngân hàng' (For Banks) with services like SMS Banking and VnPayBill; and 'Dành cho Doanh nghiệp' (For Businesses) with services like bill payment and mobile marketing. At the bottom, there are three sections: 'Tin nổi bật' (Featured News) with a link to 'Nạp tiền, Thanh toán liên tay Có ngay'; 'Tin khuyến mại' (Promotional News) with a link to 'Cùng Fshare.vn ưu đãi tháng tư, vô tư nâng VIP'; and 'Trợ giúp' (Help) with a link to 'Hướng dẫn dịch vụ'.





## Description

E-wallet WebMoney Vietnam help customers access online payment services globally. The product allows customers to pay electricity and telephone bills, do the online shopping and transfer money. Customers can also use the product to withdraw money at banks associated with VNO or WMV agents.

### Company

WebMoney Vietnam

### Website

wmtransfer.vn

### Country/City

Vietnam/Saigon

### Founded

2011

### Topic

Mobile Payment





## Description

As a portable sales counter, Cyberpay helps you to open your retail business and sell game cards, mobile phone top-up cards, etc., with ease and safety.

### Company

WebMoney Vietnam

### Website

info.cyberpay.vn

### Country/City

Vietnam/Saigon

### Founded

2011

### Topic

Mobile Payment

The screenshot shows the CyberPay website interface. At the top, there is a navigation bar with links for 'GIỚI THIỆU', 'TIN TỨC', 'ĐẠI LÝ', 'KHUYẾN MÃI', 'HỎI & ĐÁP', and 'LIÊN HỆ'. The main banner features the CyberPay logo and a red header with the text 'Dành cho Đại lý' and 'TỪ 01-31/05/2016'. The central message is 'THANH TOÁN HÓA ĐƠN QUA CYBERPAY'. Below this, there are five icons representing different payment methods: 'Điện thoại cố định', 'Internet', 'Truyền hình cáp', 'Điện', and 'Nước'. A promotional offer is highlighted: 'Nhận ngay tiền thưởng khi thanh toán' with '20.000đ' for every 5 bills and '50.000đ' for every 10 bills. The footer of the banner includes the text 'Dịch vụ hỗ trợ tùy vào từng địa bàn và được cập nhật tại www.cyberpay.vn' and 'Áp dụng đồng thời nhiều mức thưởng theo số lượng thanh toán thực tế'.



**CÔNG TY CỔ PHẦN PHÁT TRIỂN THỂ THAO ĐIỆN TỬ VIỆT NAM**

Tầng 1, Tòa nhà Machinco, 444 Hoàng Hoa Thám, P. Thụy Khuê, Q. Tây Hồ, Hà Nội.  
Điện thoại: (84-4) 73 053 939 - Hotline: 1900 1775 - Email: info@cyberpay.vn

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All rights reserved



## Description

Ngan Luong – an online wallet and payment platform, founded in 2009 – provides a payment solution for e-commerce websites between buyers and sellers. It's linked to many reputed e-commerce sites, such as ebay.vn, chodientu.vn. By holding a step of cash delivery when buyers make it and actually receive products.

**Company**  
Ngan Luong

**Website**  
nganluong.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2009

**Topic**  
Mobile Payment



Ngân Lượng - Cổng thanh toán được ưa chuộng nhất Việt Nam

**60.000+**

Giờ phục vụ

**57.000+**

Người bán

**35.000.000+**

Giao dịch



## Description

ZingPay is an extended feature of the integrated platform – Zing, developed by VNG. It was built in 2010 and is for all online payment transactions in the Zing community, especially ZingPlay – A gaming tool. The money in the community is called Zing Xu. This is a base of 123Pay development later.

**Company**  
VNG

**Website**  
pay.zing.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2010

**Topic**  
Mobile Payment

The screenshot shows the ZingPay website interface. At the top, there is a search bar with the text 'Tìm sản phẩm' and a magnifying glass icon. To the right of the search bar are navigation links: 'TRANG CHỦ', 'THANH TOÁN', 'NẠP ZINGXU', 'TÀI KHOẢN', and 'HƯỚNG DẪN'. Below the navigation is a large banner for the game 'Bách Chiến Võ Song 3' (Bach Chien Vo Song 3) with the text 'WEBGAME' and 'THẦN THOẠI FANTASY'. A red stamp on the banner says 'RA MẮT 04/2016'. Below the banner, there are two sections: 'SẢN PHẨM NỔI BẬT' (Featured Products) and 'SẢN PHẨM MỚI' (New Products). Each section contains a grid of product icons with their names below them. The 'SẢN PHẨM NỔI BẬT' section includes: Vô Lâm Chi Mộng, Thiên Long Bát Bộ, Gunny, Võ Lâm Truyền Kỳ, and Thiên Thư. The 'SẢN PHẨM MỚI' section includes: Bách Chiến 3, Chiến Thần Tam Quốc, Thịnh Thế Tam Quốc, Phong Vân, MU Huyền, VLTK - Công, Công Thành, Kiếm Thế, Linh Vực, Tam Giới Đại, and Tây Du Truyền Kỳ.



## Description

Moca is a premier payment company providing the most innovative mobile payment solution with the best customer experience.

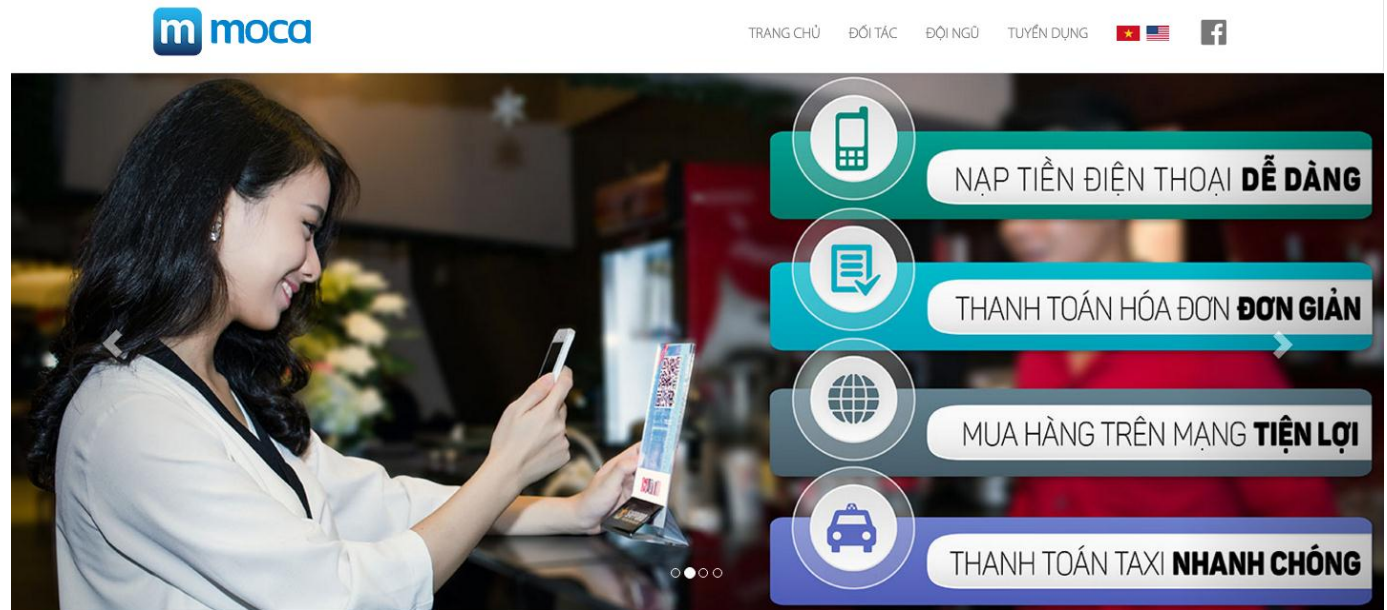
**Company**  
Moca

**Website**  
moca.vn

**Country/City**  
Vietnam/Hanoi  
/Saigon

**Founded**  
2013

**Topic**  
Mobile Payment



## THANH TOÁN AN TOÀN - TIỆN LỢI

MOCA xây dựng ứng dụng trên di động giúp người dùng thanh toán trực tuyến hoặc trực tiếp một cách an toàn, tiện lợi và hiện đại với thẻ **ATM**, **Master Card**, **Visa**.





## Description

OnOnPay is an online topup tool for pre-paid mobile users in Vietnam, aiming to expand to Southeast Asia region. OnOnPay brings convenience, rewards and next level of customer service to all users and transactions.

**Company**  
Ononpay

**Website**  
ononpay.vn

**Country/City**  
Vietnam/Hanoi

**Founded**  
2015

**Topic**  
Mobile Payment



TRANG CHỦ

DÀNH CHO DOANH NGHIỆP

HƯỚNG DẪN

SỰ KIỆN

TUYỂN DỤNG

NEWS

**Nạp Tiền Điện Thoại  
Chọn Quà Hấp Dẫn!**

**TẢI APP NGAY**

hoặc giao dịch trên website

OnOnPay giúp bạn nạp tiền điện thoại online tiện lợi. Với mỗi lần nạp tiền, bạn được tặng những ưu đãi hấp dẫn từ Uber, Grab, Tiki, Lazada... và rất nhiều đối tác lớn của chúng tôi.

**45.000+**

Khách hàng tin tưởng sử dụng dịch vụ

**140.000+**

quà tặng đã được sử dụng

**240.000+**

giao dịch trên hệ thống





## Description

VTPay is for the payment of personal income tax and estimated personal income tax. Business taxpayers should use myVTax to pay their personal income tax withholding, sales and use tax, and meals and rooms tax.

**Company**  
VTPay

**Website**  
pay.viettel.vn

**Country/City**  
Vietnam/Hanoi

**Founded**  
2005

**Topic**  
Mobile Payment

**Viettel Online Payment** [TRANG CHỦ](#) [GIỚI THIỆU](#) [ĐĂNG KÝ](#) [ĐĂNG NHẬP](#)

**Thanh toán cước Thuê bao di động** **Thanh toán cước Internet, Truyền hình, IpPhone** **Thanh toán cước PSTN** **Thanh toán cước Leasedline** **Thanh toán cước Homephone** **Bảo hiểm Bảo Tâm An**

Trả trước  Trả sau

**THANH TOÁN QUA NGÂN HÀNG**  
(Chiết khấu 3% khi thanh toán dịch vụ di động, Homephone và Internet)

Số điện thoại

Số tiền thanh toán

Mã bảo vệ

Tôi đã đọc và đồng ý với [Điều khoản sử dụng dịch vụ](#)

**THANH TOÁN**

**CREDITCARD**  
Thẻ VISA / MASTER CARD / JCB

**BIDV**  
Ngân hàng đầu tư và phát triển Việt Nam

**TECHCOMBANK**  
Ngân hàng TMCP Kỹ thương Việt Nam

**VIETINBANK**  
Ngân hàng TMCP Công Thương Việt Nam

[HƯỚNG DẪN SỬ DỤNG](#) [CÂU HỎI THƯỜNG GẶP](#) [TIN TỨC](#)



## Description

Vimo is an e-wallet and mobile payments app. Vimo enables users to pay online and make peer-to-peer transfers in just a few seconds.

### Company

Vimo

### Website

vimo.vn

### Country/City

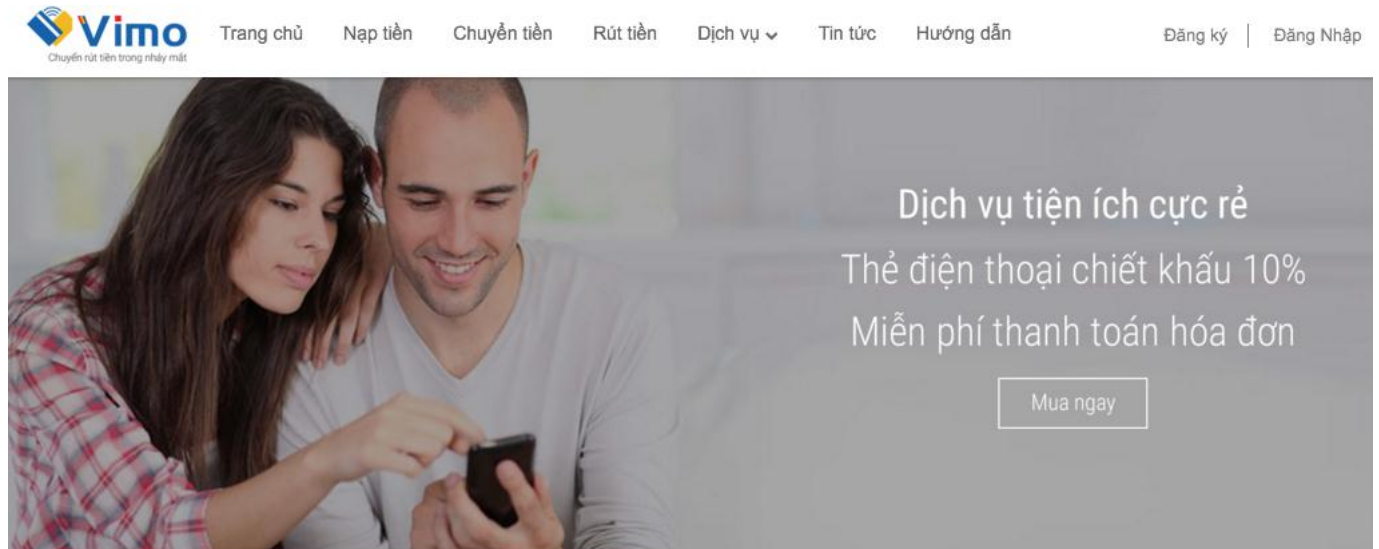
Vietnam/Hanoi

### Founded

2014

### Topic

Mobile Payment



**Tin tức - Khuyến mại >**

- 12 th.04 [14/04/16] Vinaphone khuyến mại 50% giá trị thẻ nạp
- 07 th.03 THÔNG BÁO: TỪ 12H NGÀY 07/03/16 TẠM NGỪNG CHƯƠNG TRÌNH
- 28 Biểu phí nạp tiền thẻ cào



## Description

MoMo is an e-wallet and mobile payments app. MoMo enables users to pay online and make peer-to-peer transfers in just a few seconds. With MoMo, users can make transactions such as buy games credit, top up, as well as pay their utility bills. MoMo currently supports payments to nearly 100 services providers and online businesses. The payment system is integrated with 24 domestic banks, as well as international payments networks including Visa, MasterCard and JCB.

**Company**  
MoMo

**Website**  
momo.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2014

**Topic**  
Mobile Payment

**MOMO DỊCH VỤ CHUYỂN TIỀN**  
Nhanh chóng. An toàn. Tiện lợi

Available on the App Store | Android app on Google play | Download from Windows Store

08. 399 171 99

Facebook | YouTube

Dịch vụ tại cửa hàng MoMo | Ứng dụng MoMo | Khách hàng Doanh nghiệp



## Description

As a state-owned enterprise, and a subsidiary of Vietnam Multimedia Corporation, VTC Pay provides the alternative payment methods for Vietnam Market, including: Prepaid Cards; VTC Pay e-wallet and payment gateway; VTCid; PSMS. This payment gate is holding the largest payment network in Vietnam with 29 domestic banks and 02 International Card Manufacturers Associations.

**Company**  
VTC Pay

**Website**  
pay.vtc.vn

**Country/City**  
Vietnam/Hanoi

**Founded**  
2006

**Topic**  
Payment



Home



Introduction



e-Wallet



Payment  
integration



Utilities



News



Offers

Kho dữ liệu VIDEO  
**học tiếng Anh**  
lớn nhất Việt Nam

- 1 CREATING E-WALLET
- 2 RECHARGING
- 3 USING E-WALLET





## Description

Sohapay.com provide the best customer service, create online payment environment safe and convenient. It allows individuals and businesses to settle transactions across multiple e-commerce websites, including Buy Generic , En Silver , Dan Tri , Buy cheap , Dragon Bay , Soha Movie, and more.

**Company**  
SohaPay

**Website**  
sohapay.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2013

**Topic**  
Mobile Payment

The screenshot displays the SohaPay website interface. At the top, there is a navigation menu with links for 'Trang chủ', 'Giới thiệu', 'Tin tức', 'Trợ giúp', and 'Liên hệ'. A 'Đăng ký' (Sign up) and 'Đăng nhập' (Log in) button is visible in the top right corner, along with a 'Hỗ trợ trực tuyến' (Live support) dropdown menu. The main heading reads 'Công cụ thanh toán điện tử SohaPay' (SohaPay digital payment tool), followed by the tagline 'Cung cấp dịch vụ khách hàng tốt nhất, tạo môi trường thanh toán trực tuyến an toàn và tiện lợi nhất' (Providing the best customer service, creating the safest and most convenient online payment environment). The central image shows a laptop displaying the payment interface, surrounded by several credit cards. Below the laptop, there are four promotional banners: 'Người mua được bảo vệ' (Buyer protection), 'Tiện lợi và nhanh chóng' (Convenient and fast), 'Trợ giúp cho bạn' (Help for you), and 'MUA SẴM ONLINE' (Online shopping). The bottom right banner includes a 'Hotline 04.39743410' and 'máy lẻ: 123 hoặc 467' (extension: 123 or 467).





## Description

2C2P offers all solutions to a comprehensive payment of e-commerce and m-commerce businesses. This Thailand startup is expanding across Asia Pacific countries and comes to Vietnam.

### Company

2c2p PTE. Ltd.

### Website

2c2p.com

### Country/City

Thailand

### Founded

2003

### Topic

Mobile Payment

The screenshot shows the 2C2P website homepage. At the top is a dark blue navigation bar with the 2C2P logo on the left and menu items: HOME, PRODUCTS, ABOUT US, NEWS, CONTACT US. On the right of the navigation bar is a 'CLIENT LOGIN' button with a lock icon. The main content area features a large green banner with the text 'Transforming millions of everyday payments'. Below this banner is a sub-headline: '2C2P offers comprehensive payment processing solutions for e-commerce and m-commerce businesses.' The background of the banner is a light blue grid with various payment-related icons like a smartphone, a credit card, a shopping cart, and a hand pointing at a screen. Below the banner are three service cards: 1. 'Accept payments' with a shopping cart icon and text: '2C2P simplifies e-commerce and m-commerce payments for online and offline merchants.' 2. 'Make payments' with a credit card icon and text: '2C2P offers simple peer-to-peer payment and money transfer solutions.' 3. 'Enterprise Solutions' with a person icon and text: '2C2P offers full-fledged banking and payment solutions for financial institutions.'



## Description

Bao Kim E-Commerce JSC provides online payment services. The company was founded in 2010 and is based in Ho Chi Minh, Vietnam. Bao Kim E-Commerce JSC is a subsidiary of Vatgia.com.

**Company**  
Bao Kim

**Website**  
baokim.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2010

**Topic**  
Mobile Payment

The screenshot shows the Bao Kim website homepage. At the top, there is a navigation bar with a support phone number (0439 785 369), search and login fields, and navigation links for 'NGƯỜI MUA', 'NGƯỜI BÁN', 'DỊCH VỤ TIỆN ÍCH', and 'TRỢ GIÚP'. The main banner features a bee illustration and the text 'Ong tìm chữ GIẢI THƯỞNG 500.000 Đ/NGÀY - 1.000.000 Đ/TUẦN THỜI GIAN: 16/3 ĐẾN 16/4' with a 'TÌM CHỮ NGAY' button. Below the banner, there are three columns of benefits: 'MUA HÀNG AN TOÀN, TIỆN LỢI', 'BÁN HÀNG DỄ DÀNG, ĐƠN GIẢN', and 'NHIỀU ƯU ĐÃI, TIỆN ÍCH'. A 'BAOKIM.VN' logo with the tagline 'Niềm tin mua sắm' and 'YÊN TÂM SỬ DỤNG' is visible at the bottom left of the page content.



## Description

BankPlus is an offerings from Viettel, starting with the service of transferring money among banks on mobile devices, then cash delivery. Speed, convenience, easiness are BankPlus's unique points. This was one of the earliest Fintech companies in Vietnam.

**Company**  
Viettel

**Website**  
Bankplus.com.vn

**Country/City**  
Vietnam/Hanoi

**Founded**  
2007

**Topic**  
Payment



**Company**  
LoanVi

**Website**  
loanvi.com

**Country/City**  
Vietnam/Saigon

**Founded**  
2014

**Topic**  
Lending

## Description

Loanvi is an online peer-to-peer lending platform for personal loans in Vietnam. Founded in 2015, the startup aims at bridging the gap between underbanked individuals and investors by creating an accessible channel for individuals to acquire loan financing and for investors to earn solid fixed-income returns.

The screenshot shows the LoanVi website interface. At the top, there is a navigation bar with icons and text for 'ĐẦU TƯ', 'XIN VAY', 'TRỢ GIÚP', the 'Loanvi' logo, 'HOẠT ĐỘNG', 'ĐĂNG NHẬP', and 'VỀ LOANVI'. Below the navigation bar is a large banner image. The image depicts a stack of gold coins with a small green sprout growing out of the top, symbolizing investment and growth. To the right of the image, the text reads 'VUN ĐẮP TÀI SẢN' in large letters, followed by 'Đầu tư bằng cách cho những người vay đáng tin cậy mượn tiền' and a green button labeled 'Đầu tư'. Navigation arrows are visible on the left and right sides of the banner.





**Company**  
Trustcircle

**Website**  
[trustcircle.com/](http://trustcircle.com/)

**Country/City**  
Vietnam/Saigon

**Founded**  
2014

**Topic**  
Lending

## Description

Trust Circle was founded in December 2014 by three founders who have sophisticated experience in technology, finance and business management fields. The Company has its headquarters in Vietnam and representative offices in Singapore, Hong Kong, Jakarta (Indonesia), Nairobi (Kenya) and San Francisco (USA). Trust Circle is a technology company which specializes in providing financial products and services, with a purpose to enhance the opportunity of getting access to financial resources to many walks of life, especially those who belong to the middle-income range and struggling to gain access to formal and traditional financial services.



### Financial technology solutions for ordinary people around the world.

We use the power of technology to develop financial solutions to meet financial needs of ordinary people, with greater convenience and better security.

[Our products](#)





## Description

Tima claims to use algorithms that pull people's credit scores and analyze data from their social media accounts to determine their creditworthiness, then matches them with lenders.

**Company**  
Tima

**Website**  
loanvi.com

**Country/City**  
Vietnam/Saigon

**Founded**  
2016

**Topic**  
Lending



*cash2vn*

**Description**

Cash2vn is Vietnam's leading Bitcoin startup to bring fast and easy access to the global Bitcoin economy to the Vietnamese market. Cash2vn aims to provide a comparable service at a significantly lower rate by the superior process that the Bitcoin platform enables. Cash2vn delivery options currently include forwarding to all local bank accounts with additional cashout options (also suitable for residents / travellers without a local bank account) being added over the coming months.

**Company**  
Cash2vn

**Website**  
cash2vn.com

**Country/City**  
Vietnam/Saigon

**Founded**  
2015

**Topic**  
Bitcoin / Blockchain

The screenshot shows the cash2vn website interface. At the top left is the logo 'cash2vn' with the exchange rate '22,400 VND = 1 USD'. At the top right are links for 'Sign up' and 'Log in'. The main heading reads 'Send money to Vietnam. Cheap and simple.' Below this, it states 'Fee? Just \$2.00 per transaction.' and features a 'Sign up with Facebook' button. The background includes a map of Vietnam. Below the main content area, there are three columns highlighting 'Fast', 'Cheap', and 'Trusted' services, each with an icon and a brief description.

*Nodestr*

**Company**  
Nodestr

**Website**  
nodestr.com

**Country/City**  
Vietnam/Hanoi/  
Saigon

**Founded**  
2015

**Topic**  
Payment

## Description

Nodestr makes a service of transferring money across borders. It helps its customers make service/product payments without currency exchange fees and capital requirements within 3-5 seconds.







## Description

The Vietnam Remittance Hub, by combination of online and offline money transfer which provides a complete web-based interface for international money transfer players leveraging modern technologies and API interface Pay Way offers a convenient solution to receive money multi - channels.

### Company

Remittance Hub

### Website

Remit.vn

### Country/City

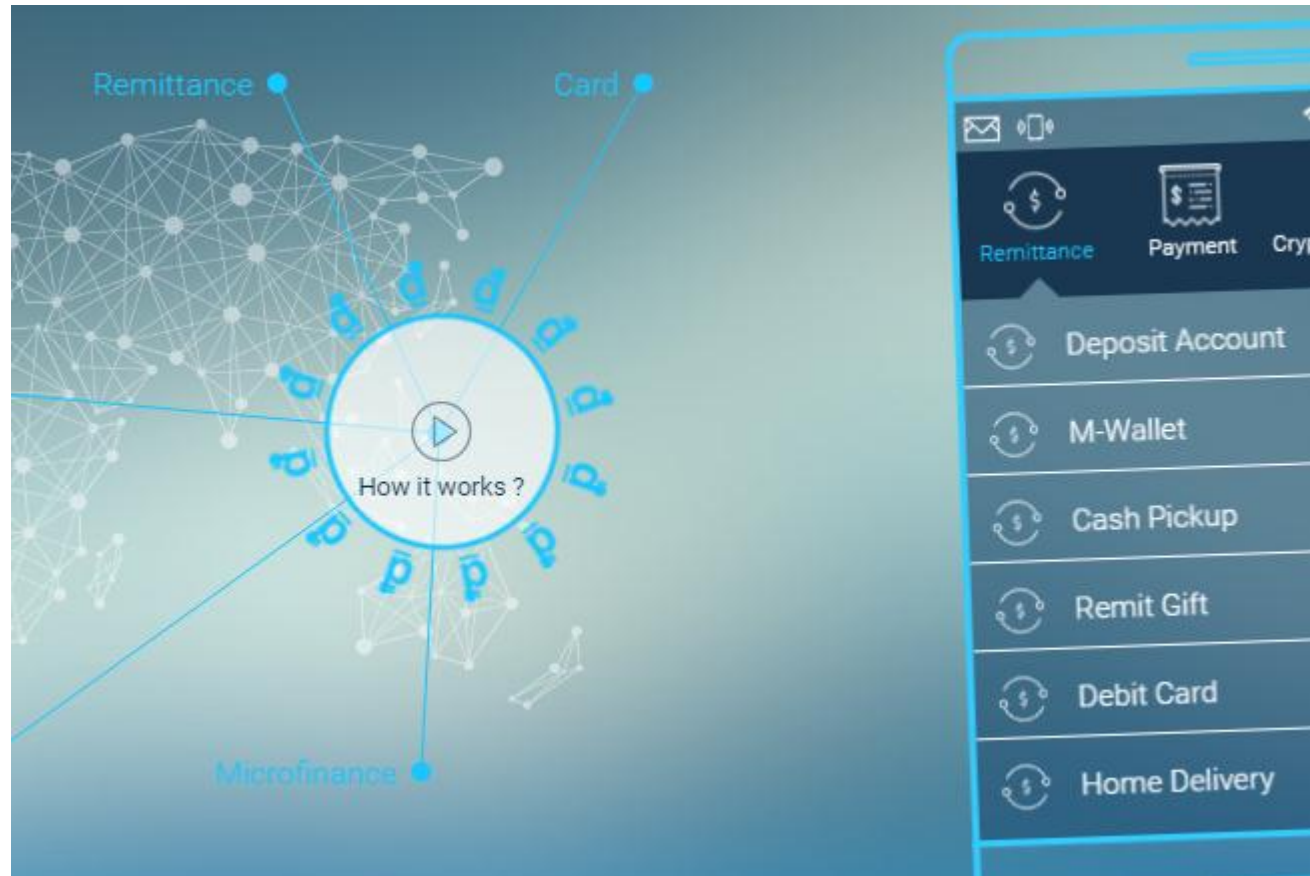
Vietnam/Hanoi/  
Saigon

### Founded

2016

### Topic

MoneyTransfer







**Description**

MatchMove Pay is a financial technology company that provides innovative, end-to-end enterprise payment solutions to help startups and large enterprises increase revenue and boost user engagement through its patented technologies. Our proprietary cloud-based MatchMove Wallet OS™ enables any company to easily offer their customers a fully branded, secure mobile wallet solution that includes P2P transfer, Remittance, Top Up channels, Virtual Payment Cards, Loyalty Points & Rewards, Promotions & Offers amongst many other features. MatchMove is headquartered in Singapore with offices in Vietnam, Indonesia, Thailand, India and The Philippines

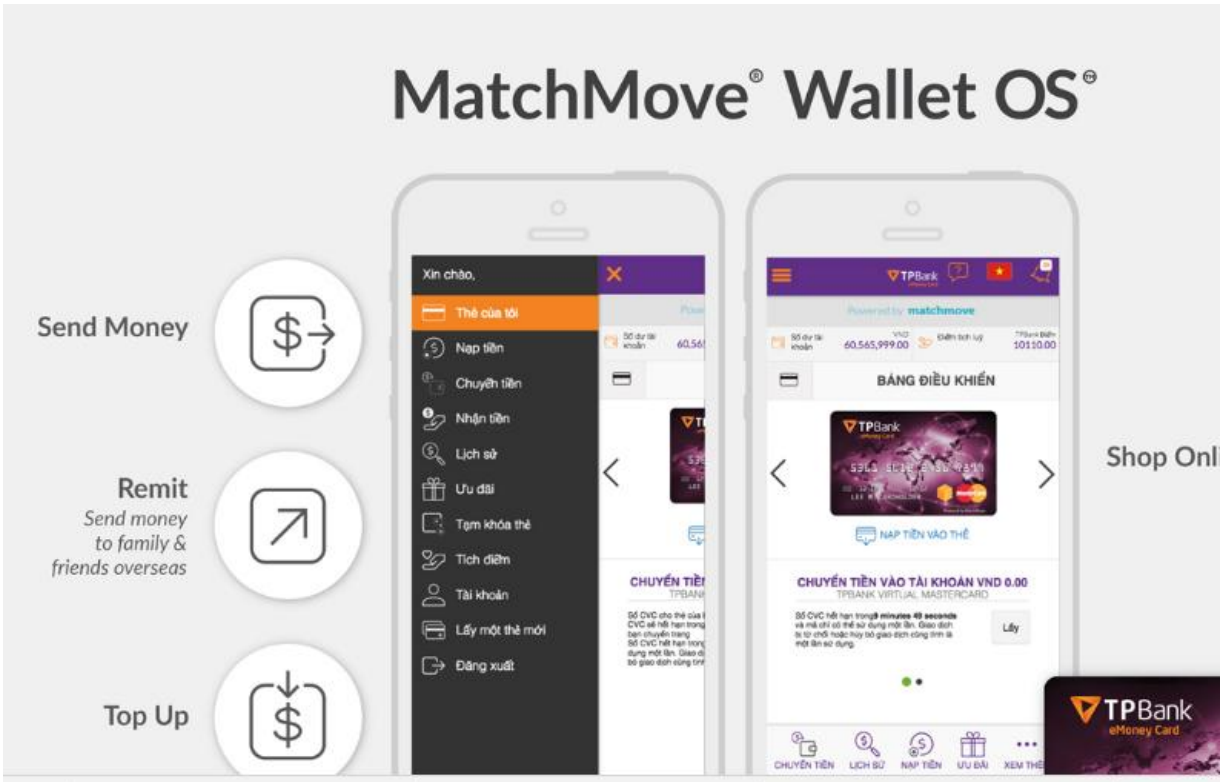
**Company**  
Remittance Hub

**Website**  
Remit.vn

**Country/City**  
Singapore , Vietnam  
Saigon

**Founded**  
2014

**Topic**  
MoneyTransfer





## Description

Bitcoin Vietnam Co. Ltd., a Vietnamese Bitcoin startup founded in late 2013, is aiming to bring world-class Bitcoin technology to the Vietnamese market. Due to the international composition of the current team with strong ties to some of the world's leading Bitcoin spaces (Germany, Israel, Singapore), Bitcoin Vietnam Co. Ltd. will be able to provide cutting-edge technology on an international standard regarding usage of the Bitcoin technology in Vietnam.

**Company**  
Bitcoin Vietnam

**Website**  
bitcoinvietnam.com.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2013

**Topic**  
Bitcoin / Blockchain

Mua: 9,726,200    Bán: 9,429,500

Đăng nhập    Đăng ký

# Mua và bán Bitcoin với Đồng!

16317 Thành viên    1898.68379318 BTC giao dịch

Đăng nhập    Tìm hiểu Bitcoin



**Company**

Cardano Labo

**Website**

[cardano-labo.com/](http://cardano-labo.com/)

**Country**

Japan/  
Vietnam/Saigon

**Founded**

2016

**Topic**

Bitcoin / Blockchain

**Description**

CARDANO Labo is a company that specializes in developing innovative cryptocurrency technologies, with a focus on the entertainment industry.

Blockchain and smart contracts represent technologies that makeup cryptocurrencies, is gathering attention as a fair transaction system due to being “distributed”, as a trusting a centralized third party is not required. This technology may replace or change many of the services we utilize today. And we also predict that the market for such technology and service will expand.

We have a research lab in Vietnam, a leader in IT in Southeast Asia, where we research and advocate new cryptocurrency service models. We strive to be a professional cryptocurrency technology company that represents Asia, collaborate with companies that provides global services and be a leading figure in global entertainment.

Cardano Lab organizes Blockchain Meetups and Events in Vietnam.



## Description

Copyrobo is a technology company that helps you secure your copyright anywhere in the world in less than 60 seconds. We use the world's leading technologies such as Blockchain and Qualified Timestamps to help you prove and manage your copyrights. We designed Copyrobo to help you protect and, if you wish, share your creative content easily and securely.

**Company**  
CopyRobo

**Website**  
copyrobo.com

**Country/City**  
N.A

**Founded**  
2016

**Topic**  
Blockchain







### Description

Hottab is a startup that offers a new solution for point-of-sale (POS) management for F&B business. Hottab provides service tablets and a POS system for food and beverage (F&B) businesses. A cloud-based system connects all devices using Hottab. It includes an application installed on tablet devices that allows waiters to create new orders. It also enables customers to self-order at the table.

#### Company

Hottab

#### Website

hottab.net

#### Country

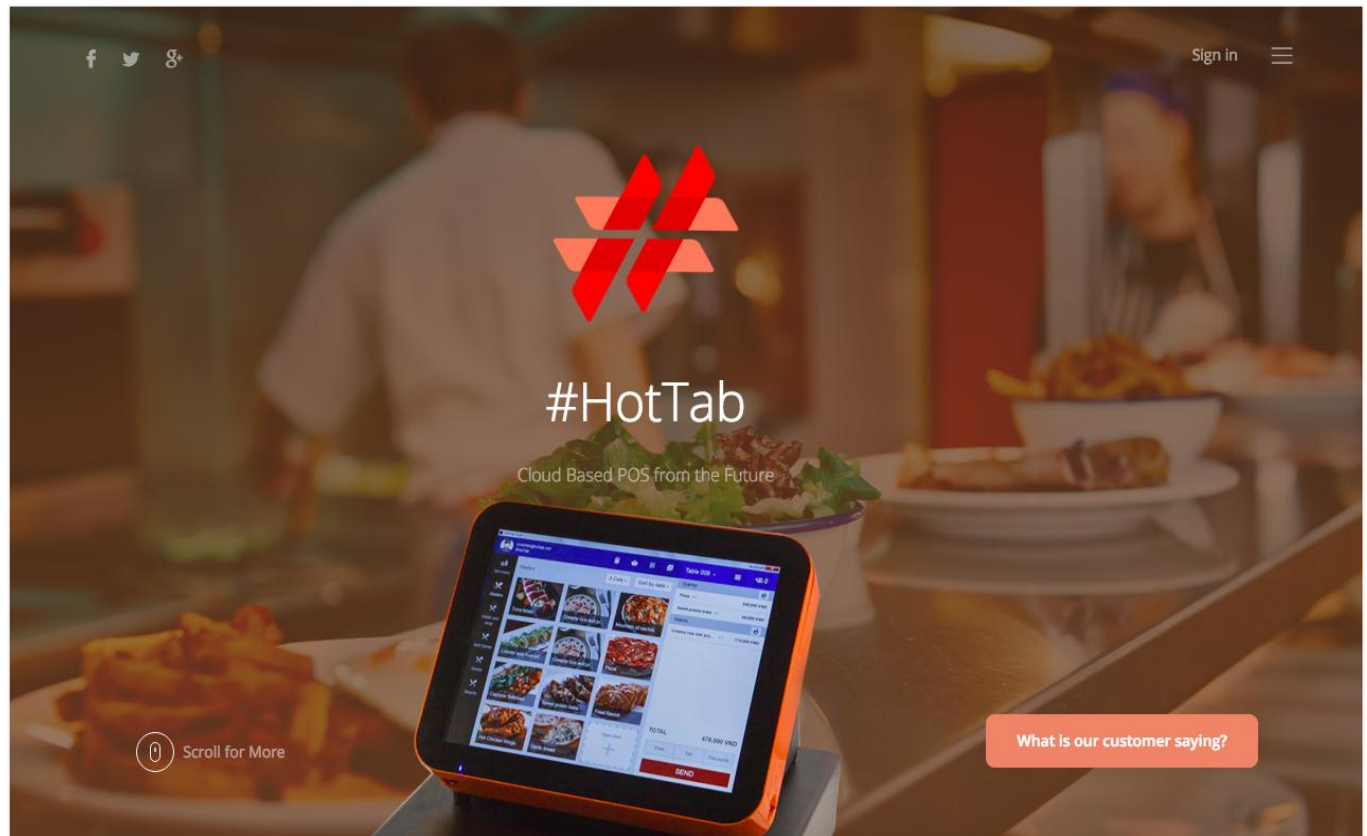
Vietnam/Hanoi

#### Founded

2015

#### Topic

POS





### Description

SoftPay is a leading Mobile Point of Sale (mPOS) solution and Payment Facilitator company in Vietnam. SoftPay's mPOS solution enables businesses and individuals to accept credit cards (Visa, MasterCard, JCB, Amex, China UnionPay), debit cards, bank cards, loyalty cards and all other kinds of card payments anywhere at anytime. Our mPOS solution is highly secure and has achieved numerous certifications to give merchants and customers peace of mind when processing payments.

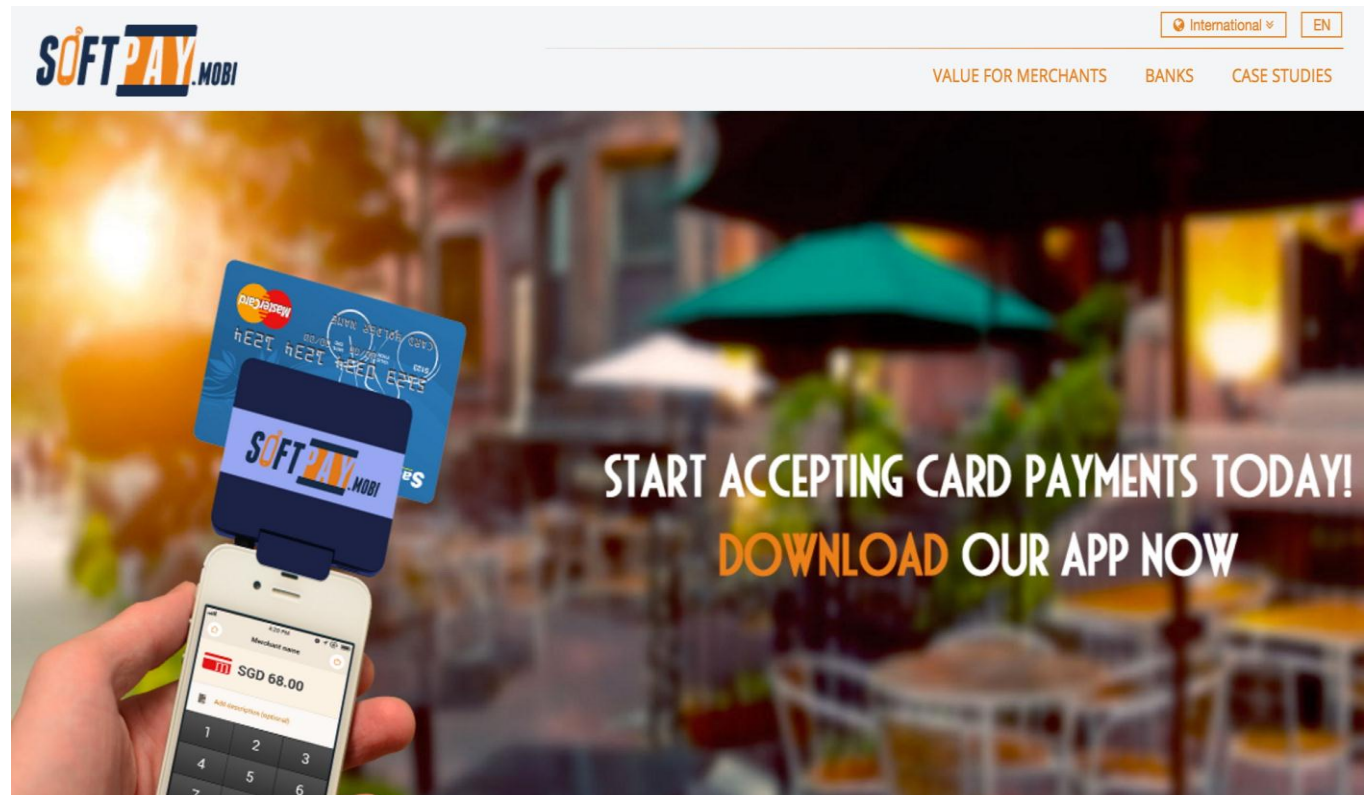
**Company**  
SoftPay

**Website**  
softpay.mobi

**Country/City**  
Vietnam/Hanoi/  
Saigon

**Founded**  
2015

**Topic**  
POS





## Description

ibox, in South-East Asia and Russia, set to revolutionize the global payments market. With ibox solution, merchants accept credit and debit cards, using their smartphones or tablets, in a simple, secure and cost-effective way. ibox expanded into 5 countries across South-East Asia. The company has major offices in Hong Kong, Hanoi, Bangkok, Jakarta and Moscow.

### Company

ibox

### Website

iboxmpos.com

### Country

Vietnam/Hanoi

### Founded

2013

### Topic

POS

ibox Vietnam – Tiếng Việt ▾ Đăng nhập ▾ MENU

## iboxStart

Kết nối smartphone với thiết bị đọc thẻ của ibox:

- sẵn sàng chấp nhận thanh toán thẻ mà không phải mở tài khoản ngân hàng
- Tiền được chuyển ngay về thẻ VISA trả trước
- kích hoạt và sử dụng trong 1 giờ.

[ĐĂNG KÝ NGAY](#)





## Description

FundStart is a crowdfunding platform that allows artists and project leaders to raise fund from the crowd, “turning dreams into reality with funds coming from the community.” Fundstart seeks to allow the community to find the best projects to support and project owners to engagers with backers and get media attention to reach success.

**Company**  
FundStart

**Website**  
fundstart.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2015

**Topic**  
Crowdfunding





## Description

Comicola is a crowdfunding platform in the cartoon industry. The company has its own website and a distribution system which is teeming with activities to engage young artists, writers, and readers. Comicola, which also offers courses in applied comic art in Vietnam, has forged increasing partnerships with local artists and comic illustrators.

**Company**  
Comicola

**Website**  
comicola.com

**Country/City**  
Vietnam/Saigon

**Founded**  
2015

**Topic**  
Crowdfunding

The screenshot shows the Comicola website interface. At the top, there is a navigation bar with links for 'Trang chủ', 'Đọc Truyện', 'Cộng đồng', 'Cá nhân', a search icon, 'Đăng nhập', and 'Đăng ký'. Below the navigation bar is a large banner for the comic 'Nhật Ký Đầu Gấu' (Bear's Diary). The banner features an illustration of a young man with a guitar and a bear, surrounded by various items like a soccer ball, a laptop, and a drink. Below the banner is a search bar with the text 'Tìm kiếm tên truyện...'. Underneath the search bar, there are three columns of text:

- Truyện tranh Việt Nam bản quyền**: Tất cả các truyện đăng trên Comicola đều được sự đồng ý của tác giả, và là tác phẩm nguyên gốc, không phải là truyện dịch hay truyện sao chép.
- Giới thiệu cho cộng đồng**: Bạn yêu thích một tác phẩm, một tác giả nào đó? Hãy like, share các tác phẩm đó để bạn bè và cộng đồng biết tới Comicola.
- Bạn có muốn trở thành họa sĩ?**: Bạn là họa sĩ truyện tranh và muốn gửi đăng tác phẩm? Bạn muốn tìm hiểu quy trình học vẽ để trở thành họa sĩ truyện tranh chuyên nghiệp? Đừng ngần ngại liên hệ với chúng tôi.

At the bottom right of the screenshot, there are two star icons and text: '★ In màu toàn bộ' and '★ Dày hơn 200 trang'.



## Description

Betado is a crowdfunding platform that allows startups to raise fund from the crowd. Betado seeks to allow the community to find the best startups to support.

**Company**  
Betado

**Website**  
betado.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2015

**Topic**  
Crowdfunding

**BETADO**

TRANG CHỦ AN TOÀN & BẢO MẬT HƯỚNG DẪN CHUYÊN KHOẢN SHOP

★ DỰ ÁN NỔI BẬT

**SỔ TAY GIÁO DỤC GIA ĐÌNH**

Dự án 5.000 cuốn "Sổ tay giáo dục gia đình miễn phí" cho phụ huynh

166%	166,150,000 VND	100,000,000 VND	892	CAMPAIGN
<i>Thành công</i>	<i>Đã ủng hộ</i>	<i>Mục tiêu</i>	<i>Người ủng hộ</i>	<i>đã kết thúc</i>

CHIA SẺ [Twitter](#) [Facebook](#) [Google+](#) [LinkedIn](#) [Pinterest](#) [Code](#)

CÁC DỰ ÁN MỚI NHẤT

CATEGORIES

THÀNH CÔNG **Sổ tay Giáo dục Gia đình** Từ sách Người Mẹ Tốt

THẤT BẠI

THẤT BẠI



## Description

Firststep is a crowdfunding platform that allows startups to raise fund from the crowd. Firststep seeks to allow the community to find the best startups to support. Firststep is the reward-based crowdfunding platform in Vietnam. Firststep build this platform to get fund for Vietnamese ideas.

**Company**  
Firststep

**Website**  
firststep.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2014

**Topic**  
Crowdfunding







## Description

Money Lover is a finance management app that allows users to track their expenses over time and manage their monthly and annual budget. Among its features, Money Lover supports multiple accounts, has a cloud sync solution so we can access your financial data on all devices, as well as auto backup.

**Company**  
MoneyLover

**Website**  
moneylover.me

**Country/City**  
Vietnam/Hanoi

**Founded**  
2011

**Topic**  
Personal Finance

The screenshot shows the MoneyLover app interface on a smartphone. The top navigation bar includes 'Home', 'Web Version', 'Features', 'Testimonial', 'Download', and 'Career'. The main content area displays a 'Budgets' section with a bar chart showing expenses from August 2015 to March 2016. Below the chart, there are sections for 'All Categories' and 'Food &amp; Beverage' with progress bars and remaining amounts. A 'FREE DOWNLOAD' button and a QR code are visible on the right side of the app interface. The background of the screenshot is a dark, blurred image of a person's face.



Budget Planner



Cloud Synchronize



Expense Tracker





## Description

MobiVi is a financial services company, providing transaction solutions to banks, individual users and corporate clients. MobiVi is a financial services company, providing transaction solutions to banks, individual users and corporate clients. MobiVi's areas: the Nationwide Distribution System (NDS) unit, MobiVi's innovative offerings around financial services (MFS), and MobiVi Foundation.

**Company**  
MobiVi

**Website**  
mobivi.vn

**Country/City**  
Vietnam/Hanoi

**Founded**  
2008

**Topic**  
Personal Finance

**mobivi** | **iCare** BENEFITS | **CHƯƠNG TRÌNH PHÚC LỢI** | **VÍ ĐIỆN TỬ - ĐẠI LÝ** **ĐĂNG NHẬP**

Tham gia Chương Trình Phúc Lợi để tận hưởng:

- Phúc Lợi tiêu dùng: Mua sắm trả góp lên đến 180 ngày, lãi suất 0%.
- Phúc Lợi tài chính: Ứng tiền mặt trong tình huống khẩn cấp.
- Phúc Lợi sức khỏe: Cung cấp các sản phẩm bảo hiểm đa dạng, trả góp 6 tháng, lãi suất 0%.

**ĐĂNG KÝ NGAY**

**PHÚC LỢI TIÊU DÙNG** **PHÚC LỢI TÀI CHÍNH** **PHÚC LỢI SỨC KHỎE**



## Description

As the 1<sup>st</sup> digital bank in Vietnam, Timo offers a variety of banking services, such as money transfer, bill payment, savings, ... Powered by VP bank, Timo has a strategy to re-invent the banking industry. Timo brings a 100% free services to end-users with an idea of creative Banking experience.

### Company

Timo

### Website

timo.vn

### Country/City

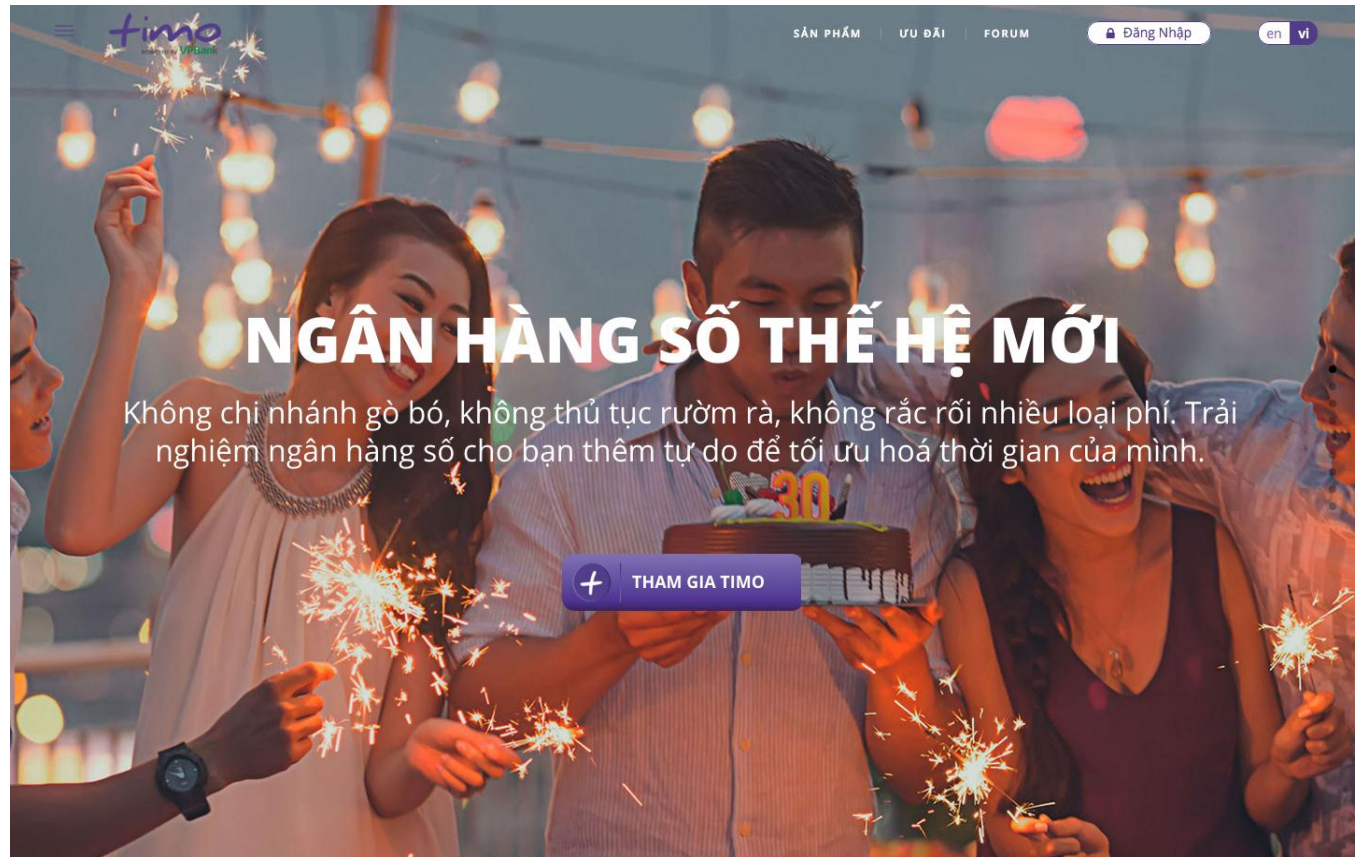
Vietnam/Saigon

### Founded

2015

### Topic

Personal Finance





**Company**

KiuAsia

**Website**

Kiuasia.com

**Country/City**

Vietnam/Saigon

**Founded**

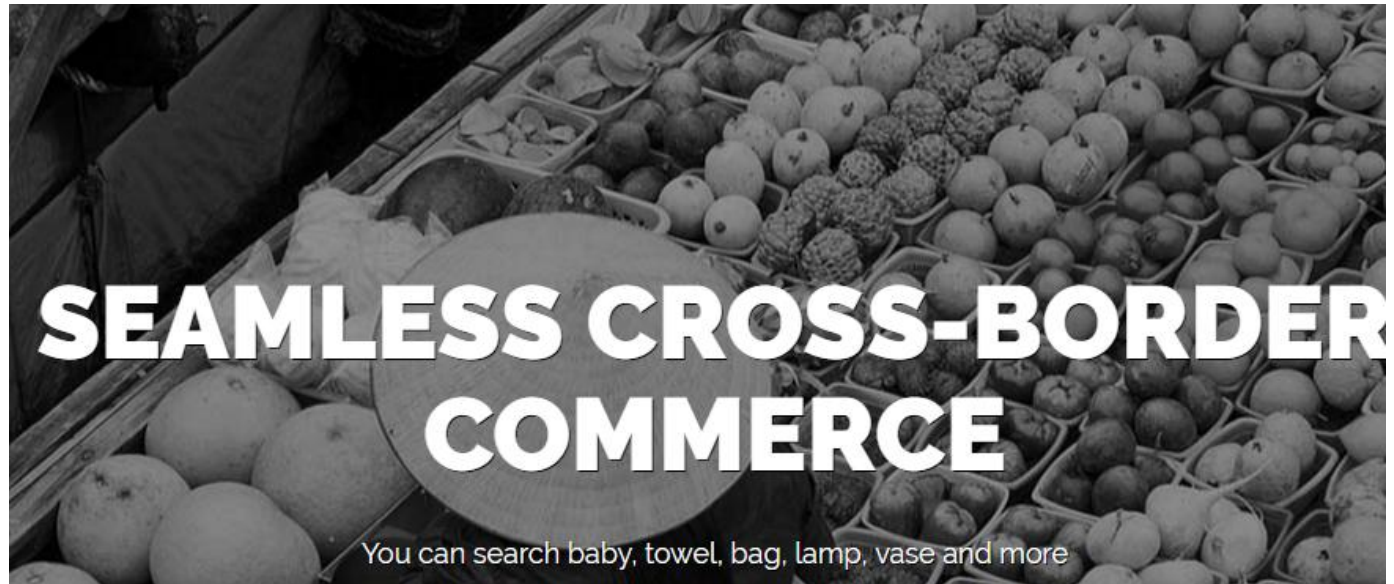
2017

**Topic**

Various

**Description**

Across-border marketplace that connects the Mekong Region to the world. Kiu aim to enable businesses throughout Cambodia, Laos, Myanmar, and Vietnam to take advantage of the new Trans-Pacific Partnership to export their goods to Australia, Europe and the United States. Kiu was made possible by the generous support of the The Government of Australia, Asia Development Bank. It consists of 3 companies including Kiu Pay. Kiu Pay will enable SMEs to accept electronic payments and access credit and invoice discounting services. It is Kiu's financing & payments processing arm. Their first service will provide invoice discounting services to Kiu users and, where applicable, users of compatible accounting packages.







**Company**  
CircleBi

**Website**  
circlebi.com

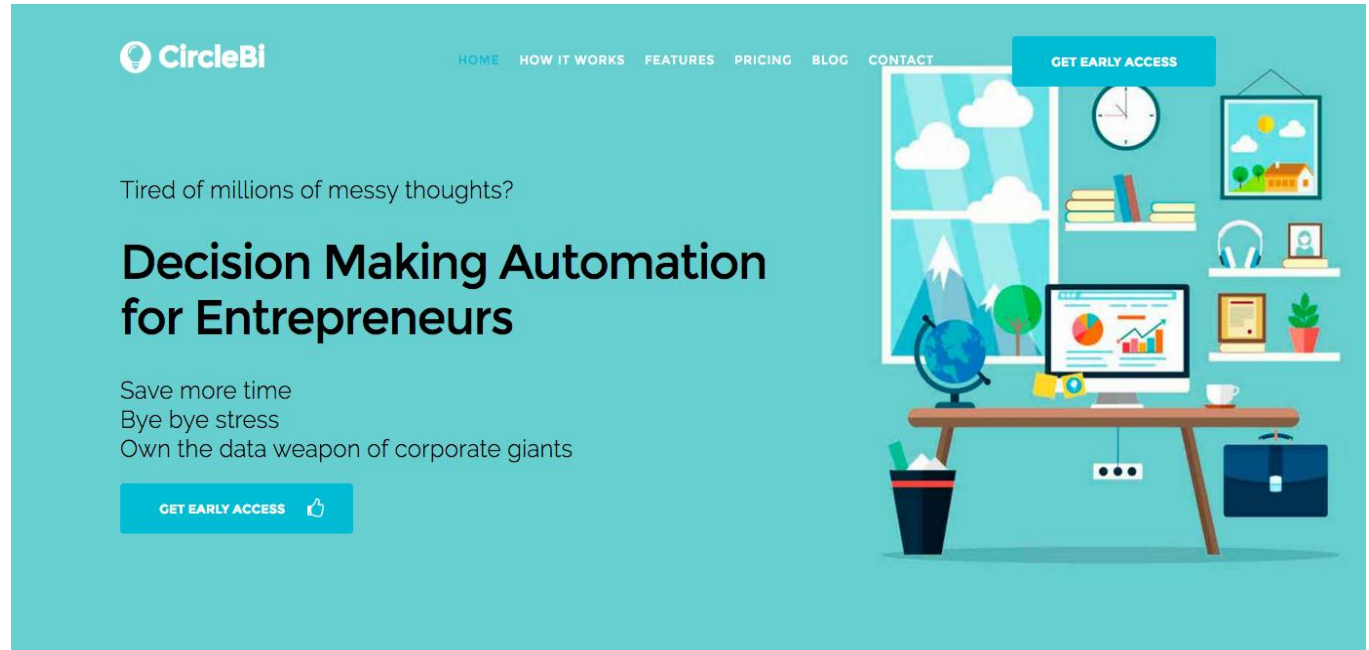
**Country/City**  
Vietnam/Saigon

**Founded**  
2015

**Topic**  
Data Management

## Description

CircleBii is an analytics app focusing on cashflow for startups and SMEs. Founders use it to get quick insight about their startup finance and optimize every penny they put in.



## How it works





## Description

TrustingSocial is reinventing credit scoring based on social, mobile and web data. Marketplace lending is disrupting retail banking by leveraging propriety Big Data credit scoring technologies. They make their TrustingSocial Authenticity Score available for free to everyone in the world, so that they can build trust instantly with each other.

### Company

TrustingSocial

### Website

trustingsocial.com

### Country/City

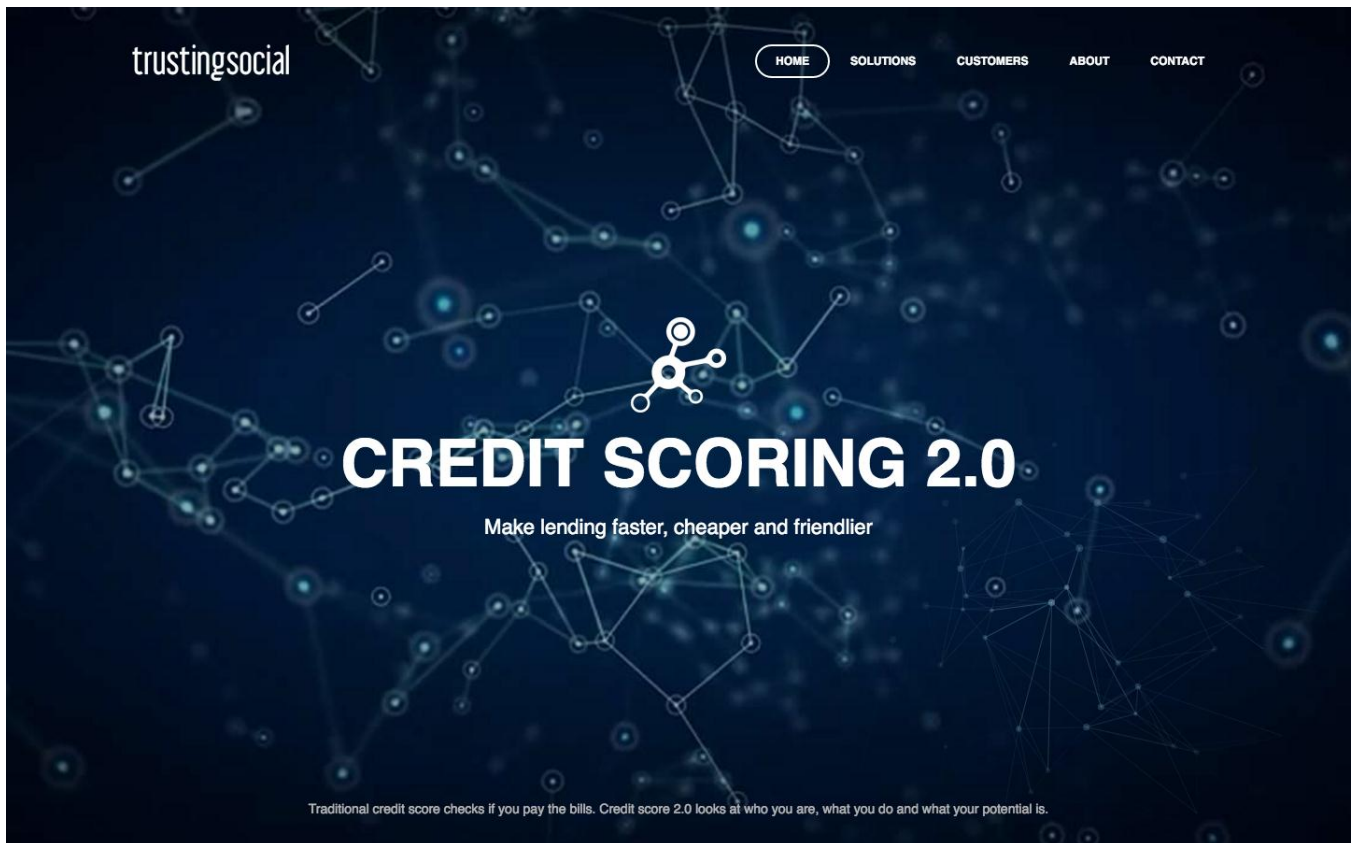
Vietnam/Hanoi

### Founded

2013

### Topic

Lending





## Description

BankGo is the first platform providing the information about financial product to banking consumers for their comparison. It automates the purchasing process for users and analyzes financial products in practice. It optimizes consumers' benefits and consumers' rights.

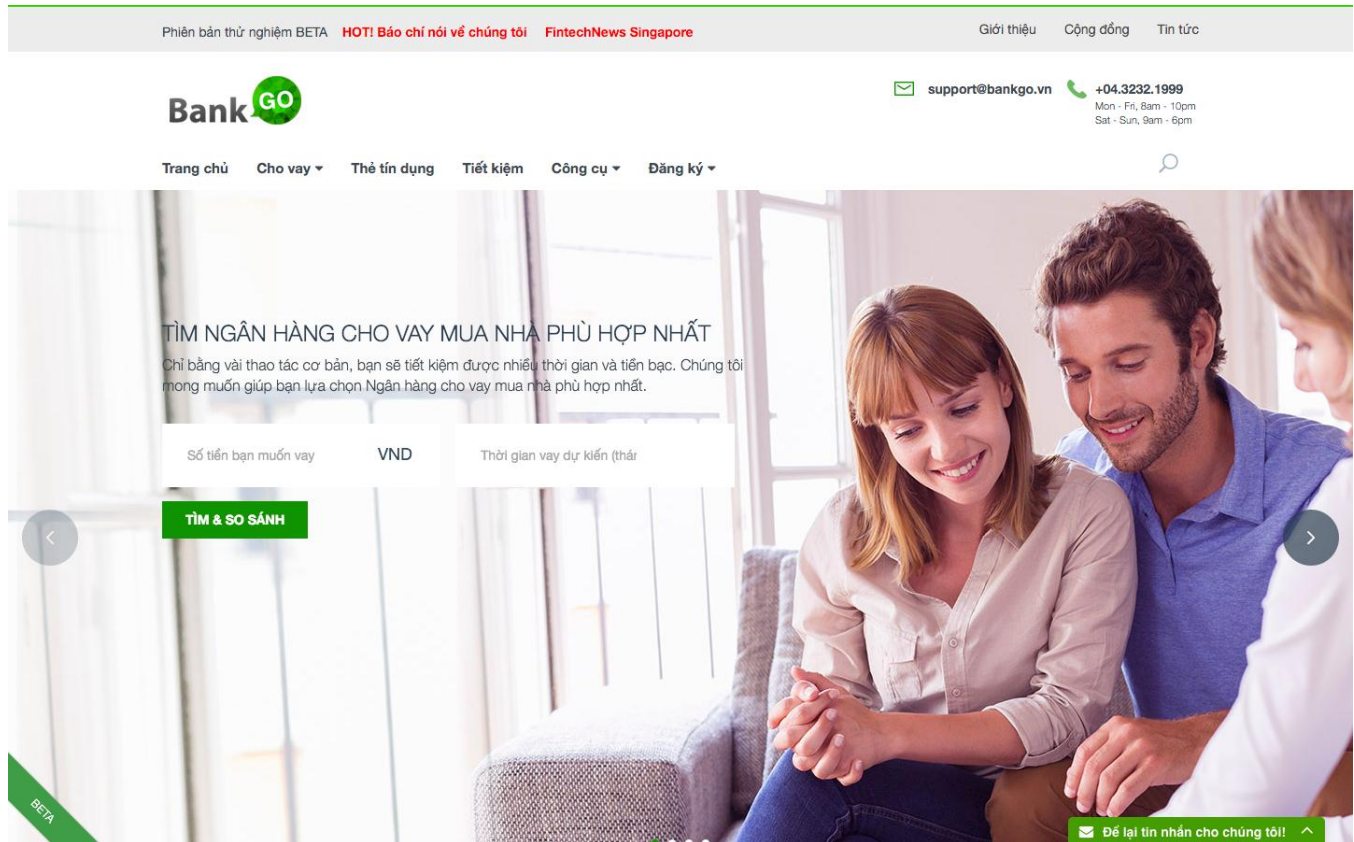
**Company**  
BankGo

**Website**  
BankGo.vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2016

**Topic**  
Comparison sites





Description

GoBear is a free and easy-to-use comparison site for insurance, credit cards and loans. We help you to find the best deal. We're making it as simple and honest as it can be.

**Company**  
GoBear Vietnam

**Website**  
gobear.com/vn

**Country/City**  
Vietnam/Saigon

**Founded**  
2016

**Topic**  
Comparison sites

The screenshot shows the GoBear website interface for credit card comparison. At the top, there are navigation tabs for 'BẢO HIỂM DU LỊCH', 'THẺ TÍN DỤNG', and 'VAY TÍN CHẤP'. A pink banner states 'Hơn 8 triệu người đã tin tưởng sử dụng GoBear'. Below this, the 'THẺ TÍN DỤNG' tab is selected. The form includes:
 

- Radio buttons for 'Tôi sử dụng thẻ để': 'nhận tiền hoàn lại', 'tích lũy dặm bay', and 'chi tiêu hàng ngày' (selected).
- Input field for 'Mỗi tháng, tôi chi tiêu trên thẻ tín dụng' with the value '10.000.000đ'.
- Input field for 'Thu nhập hàng tháng' with the value '15.000.000đ'.
- Dropdown menu for 'Tôi sống ở' set to 'TP HCM'.
- A green 'SO SÁNH NGAY' button.
- A 'Bắt đầu lại' button below.

 On the right, a green banner features the GoBear bear logo and the text 'Mọi sự so sánh trở nên dễ dàng'. Below this, logos for 'TECHCOMBANK', 'HSBC', 'VIET CAPITAL BANK', and 'ANZ' are displayed. A testimonial section titled 'HÃY TRẢI NGHIỆM SO SÁNH CÙNG CHÚNG TÔI' contains a quote from Digital Insurance Agenda Barcelona: 'Chúng tôi lựa chọn GoBear cho DIA Barcelona vì GoBear là một đơn vị tiên phong đổi mới và cải tiến các mối quan hệ trong ngành bảo hiểm. Trải nghiệm tìm kiếm của GoBear mang tới cho người dùng sự minh bạch chưa từng có trong việc so sánh sản phẩm tài chính.'