

**APPENDIX I: LIST OF TECHNICAL ISSUES  
BETWEEN BWG, SBV AND RELEVANT MINISTRIES IN 2023**

<b>GROUP</b>		<b>SPECIFIC ISSUES</b>
<p><b><u>GROUP 1:</u></b> <b><u>ISSUES UNDER THE AUTHORITY OF SBV: MONITORED/ ADDRESSED IN 2022, CONTINUING TO BE ADDRESSED IN 2023, AND NEWLY ARISING IN 2023</u></b></p> <p><b>(16 ISSUES)</b></p>	<p><b>A.1. ISSUES THE SBV HAS HANDLED IN 2022 AND CONTINUED TO MONITOR/HANDLE IN 2023</b></p> <p><b>(04 OLD ISSUES)</b></p>	<p>1. Founder information of the institutional customer</p>
	<p><b>A.2. NEW ISSUES ARISING IN 2023</b></p> <p><b>(11 NEW ISSUES)</b></p>	<p>2. The document retention requirements for accounting documents in the banking sector, as outlined in the mentioned decisions and regulations, pertain to Decision 1913/2002/QD-NHNN, Decision 376/2003/QD-NHNN, and Clause 1(b) of Decision 1789/2005/QD-NHNN. These regulations specify the rules and timeframes for storing accounting documents in the banking industry.</p>
		<p>3. UPAS L/C operations Official Dispatch 6090/NHNN-TD (“Official Dispatch 6090”), Circular 08/2023/TT-NHNN and 12/2022/TT-NHNN</p>
		<p>4. Draft Decree on a controlled testing mechanism for financial technology (Fintech) activities in banking sector</p>
		<p>5. Draft Law on Credit Institutions</p>
		<p>6. Circular 06/2023/TT-NHNN amending Circular 39/2016/TT-NHNN regulating lending activities of credit institutions and foreign bank branches to customers</p>
		<p>7. Payment transactions via e-commerce platforms</p>
	<p>8. Risk participation</p>	
	<p>9. Proposal on consumer lending processes and procedures (Articles 3, 7, 17 Circular 39/2016/TT-NHNN)</p>	
	<p>10. Electronic money transfer report</p>	

		11. Decision 2345/QD-NHNN amending and supplementing Decision 630/QD-NHNN of 2017 on the Plan for the Application of Solutions for Security in Online Payments and Bank Card Payments
		12. Circular 17/2022/TT-NHNN on the Implementation of Environmental Risk Management in Credit Issuance Activities of Credit Institutions and Foreign Bank Branches
		13. The principle of rounding for maximum exchange rate limits
		14. Unified rules and practices for document verification in international money transfers for individual customers
		15. Draft Circular amending Circular No. 21/2013/TT-NHNN on the network operation of commercial banks
	<p><b>A.3.</b>  <b>ISSUES OF COORDINATION BETWEEN THE TWO PARTIES, ISSUES SBV HAS RECOGNIZED AND WILL CONTINUE TO STUDY WHEN AMENDING SBV'S CIRCULARS AND DECREES</b></p> <p><b>(01 ISSUE)</b></p>	16. Developing legal framework for cash pooling products
<p><b><u>GROUP 2:</u></b>   <b><u>ISSUES REQUIRING</u></b></p>	<p><b>B.1. ISSUES HANDLED IN 2022 AND CONTINUE TO BE</b></p>	17. Retrospective collection of VAT on Letter of Credit (L/C) fees
		18. Transaction control issues related to unlicensed online games
		19. Draft Decree replacing Decree 101/2012/ND-CP on non-cash payments

<u><b>COORDINATION BETWEEN SBV AND OTHER RELEVANT MINISTRIES AND AGENCIES</b></u>  <b>(12 ISSUES)</b>	<b>MONITORED/HANDLE IN 2023</b>  <b>(08 OLD ISSUES)</b>	20. Decree No. 13/2023/ND-CP on personal data protection
		21. Decree 53/2022/ND-CP guiding the Law on Cyber Security
		22. Offsetting in derivative transactions (Net payment upon early termination)
		23. The requirement for the signature of the chief accountant in the management of the use of a bank account
	<b>B.2. NEW ISSUES ARISING IN 2023</b>  <b>(4 NEW ISSUES)</b>	24. Law on Electronic Transactions
		25. E-Signature
		26. Electronic accounting documents
		27. Draft Decree 123/2020/ND-CP regulating invoices and documents
<u><b>GROUP 3: ISSUES SOLVED IN 2023</b></u>  <b>(15 ISSUES)</b>	<b>C.1. ISSUES THE SBV HAS HANDLED IN 2022 AND CONTINUES TO MONITOR/HANDLE IN 2023</b>  <b>(09 OLD ISSUES)</b>	28. Licensing procedures for foreign workers
		29. Official Dispatch No. 2937/NHNN-TT dated May 4, 2022 on management of cross-border television services
		30. Transferring money abroad for current transactions (Circular 20/2022/TT-NHNN).
		31. Monitoring domestic transactions
		32. Deadline for submitting the internal control system audit report as stipulated in Circular 24/2021/TT-NHNN.
		33. Circular No. 11/2022/TT-NHNN regulating bank guarantees
		34. Directive No. 02/CT-NHNN dated April 13, 2018
		35. Transaction control based on MCC codes and the issuing bank's responsibility in monitoring card-accepting entities.
36. Official Dispatch No. 2685/TTGSNH5 dated August 6, 2021 on Electronic Money Transfer Transaction Report Form		

		<p>37. Official Dispatch 830/TTGSNH11 dated May 27, 2019  Official Dispatch No. 1080/NHNN-TT dated February 21, 2020  Official Dispatch No. 233/NHNN-QLNH dated March 26, 2020  Official dispatch No. 551/TTGSNH5 dated May 14, 2020  Official Dispatch No. 585/NHNN-TT dated August 10, 2020</p>
	<p><b>C.2. NEW ISSUES RELATED TO SBV ARISING IN 2023</b></p> <p><b>(06 NEW ISSUES)</b></p>	<p>38. Circular 08/2023/TT-NHNN stipulates conditions for foreign borrowing without government guarantees.</p> <p>39. Proposal to extend the deadline for submitting reports on the internal control system as per Circular 13/2018/TT-NHNN, which regulates the internal control system of credit institutions and foreign bank branches under the State Bank of Vietnam.</p> <p>40. Decree No. 19/2023/NĐ-CP: Provides detailed regulations on certain aspects of the Anti-Money Laundering Law.</p> <p>41. Circular 09/2023/TT-NHNN provides guidance on implementing the Anti-Money Laundering Law.</p> <p>42. Scope of application of regulations related to anti-money laundering concerning transactions to and from foreign countries that are not part of Vietnam and are not on the enhanced monitoring list of the Financial Action Task Force (FATF).</p> <p>43. Financial market issues</p>