

**Company:** Vietnam Technological and Commercial Joint-Stock Bank (Techcombank)  
**Nomination Submitted by:** MUTU Advisors  
**Company Description:** Techcombank is a leading commercial bank in Vietnam providing a broad suite of financial services to retail and corporate customers. Founded in 1993, it has 11,600 employees and serves ~16.0 million customers through a market-leading digital banking platform and mobile apps, and an extensive network of transaction service outlets at locations across Vietnam.  
**Nomination Category:** Product & Service Categories  
**Nomination Sub Category:** Excellence in User-Centered Product Design  
**Nomination Title:** Techcombank Auto-Earning



1. Which will you submit for your nomination in this category, a video of up to five (5) minutes in length about the the nominated new or new-version product or service, OR written answers to the questions for this category? (Choose one):
- Written answers to the questions
2. If you are submitting a video of up to five (5) minutes in length, provide the URL of the nominated video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video.
3. If you are providing written answers for your submission, you must provide an answer to this first question: If this is a brand-new product, state the date on which it was released. If this is a new version of an existing product, state the date on which the update was released:

Techcombank Sinh Lãi Tự Động 1.0 (Techcombank Auto-Earning 1.0) was launched in January 2024 and made Techcombank the first bank in Vietnam—and one of the few in the region—to introduce an AI-driven automated earning product embedded directly into current accounts.

Techcombank Auto-Earning enables individuals and businesses to earn a higher earning on their idle cash, while preserving the liquidity benefits of a current account. By clicking a button on our App, Auto-Earning is activated and automatically and seamlessly moves idle cash balance into high-yield financial instruments. When customers need to spend money, Techcombank Auto-Earning automatically sweeps money back into the current account to maintain the balance. Techcombank Auto-Earning has created a new category of financial product in Vietnam that enables customers to make profit on their idle cash, without enforcing changes in the spending patterns.

Techcombank Sinh Lãi Tự Động 2.0 (Techcombank Auto-Earning 2.0) was released in January 2025, introducing a much more sophisticated, AI-powered framework that tracks and allocates idle cash balances, but also interacts with the customer’s entire financial behavior in real time. While the concept is straightforward, its implementation is highly complex - combining predictive cash flow analysis, dynamic fund allocation, and the seamless redemption of financial instruments in under 1 second during transactions makes Techcombank Auto-Earning 2.0 a technological achievement that is years ahead of other Banks in Vietnam.

4. If you are providing written answers for your submission, you must provide an answer to this second question: Describe the features, functions, and benefits of the nominated product or service (up to 350 words):

**Total 330 words used.**

Techcombank Sinh Lãi Tự Động 2.0 (Techcombank Auto-Earning 2.0) is a breakthrough AI-powered financial product that enables customers to maximize profit from idle cash in their current account, while maintaining instant and seamless current account transaction capabilities. It is tailored to meet the needs of salaried individuals, merchants, and businesses.

Key Features and Functions (Powered by AI):

- **Instant transactions:** Transactions are processed in under 1 second with zero friction - Auto-Earning immediately identifies suitable funds, executes smart redemption of financial instruments, and rebalances the portfolio. This seamless buy-sell orchestration of underlying short-term assets is powered by AI-driven decision trees and pre-configured rules based on market yield, liquidity, and customer behavior.
- **Financial flexibility:** Customers can spend, transfer, or withdraw their balance anytime without affecting profit generation rates.
- **AI-powered cash flow tracking:** AI continuously monitors and learns from customer's income and spending behavior to calculate real-time idle balances.
- **Smart allocation:** AI-powered engine automatically allocates funds into the optimal short-term interest-earning instruments based on market conditions and customer preferences.
- **Behavioral nudging:** AI-driven insights encourage customers to adopt healthier financial habits.
- **Automated profit generation:** Account balance earns daily profit and is credited monthly with clear and transparent reporting.
- **Multi-account optimization:** Techcombank Auto-Earning supports profit optimization across multiple accounts for customers managing multiple income flows.
- **Cloud-native and scalable:** Built on cloud with event-driven microservices architecture, ensuring agility, resilience, and real-time data processing at scale.

Techcombank Auto-Earning 2.0 is designed with simplicity and clarity for end users.

- Auto-Earning is conveniently available on the Techcombank Mobile app and is easily activated with a single click of a button.
- Customers can instantly see their daily profit history, allocation details, overall earnings, and compare Techcombank Auto-Earning 2.0 with traditional deposit products.
- The app has a built-in profit calculator, helping customers visualize potential returns based on their current account balance, usage pattern, and selected number of linked accounts.
- The user interface is thoughtfully designed with easy-to-read language, visual cues, and interactive elements to demystify profit generation.

5. If you are providing written answers for your submission, you must provide an answer to this third question: Outline the market performance, critical reception, and customer satisfaction with the product or service to date. State monetary or unit sales figures to date, if possible, and how they compare to expectations or past performance. Provide links to laudatory product or service reviews. Include some customer testimonials, if applicable (up to 350 words):

**Total 298 words used.**

Techcombank Auto-Earning 2.0 is a unique product in the Vietnamese banking industry that offers market beating performance across a range of areas.

- **Offers up to 4% annual return**, vastly outperforming current account rates (0.05%) by ensuring every VND is generating the maximum rate of return and boosting overall financial well-being.
- **Easy to use** “set-and-forget” product that works in the background automatically optimizing interest so that customers no longer need to manually transfer money to and from savings or investment products.
- **Spending flexibility** should a customer need to make a purchase. Unlike the term-deposits or investment-linked accounts that restrict access to money, Techcombank Auto-Earning empowers customers to earn profit while retaining complete and instant liquidity. This made higher earning financial instruments accessible to millions of lower income customers who needed their money for daily expenses.

Techcombank Auto-Earning 2.0 has been a huge success, achieving stellar market performance and contributing significantly to Techcombank’s strong financial performance.

- Over 4 million registered users after 1 year
- Helped attract 1.9 million new customers in 2024
- Increased Techcombank’s CASA balance to a record high
- Techcombank became the #1 transaction bank in Vietnam
- TOI and PBT increased by 17.3% and 20.3% YoY in 2024

Customers strongly endorsed the product:

- NPS score increased to 93
- CSAT of Auto Earning 2.0 scored 90%, rank #1
- Brand Equity Index increased to #1 in the industry (NielsenIQ)

Techcombank Sinh Lãi Tự Động (Techcombank Auto-Earning ) a game-changing product that has created a whole new category in Vietnam that is positioned as new product brand to deliver “Greater Values Everyday” and propelled the Bank’s “Be Greater” brand to new heights. By integrating profit optimization, full liquidity and nudging towards better financial behaviors, it drives daily customer engagement and makes Techcombank their first-choice banking platform.

6. You have the option to answer this final question: Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

**Total 53 words used.**

The reference materials highlight the key AI-enabled features of the Auto-earning product and how they are easily and conveniently activated and used through the Techcombank Mobile app. Auto-Earning is a highly customer centric product that is a first and only-in-kind in the Vietnamese market and is enabled by Techcombank market leading technology capabilities.

**Attachments/Videos/Links:**

[Techcombank Auto-Earning](#)

[REDACTED FOR PUBLICATION]