



TDB · MOBILE APP

TDB app user guide

For individual customers. Step-by-step guides with screenshots for everything you can do in the TDB mobile app.

VERSION
TDB app 1.0.2

DATE
2026.10.27

LANGUAGE
English

Contents

Login	4
Logging in to the app	4
Customer moving from the old system	4
New system customer	6
Registering HID Approve	12
Recovering your password	17
Logging out of the app	23
Home screen	26
Getting to know the home page	26
Accounts	32
Accounts and account settings	32
Account statement	41
Account Search	45
Account reference letter	48
Open an account	51
Close an account	55
Savings	59
Easy savings	59
Goal savings	66
Transfers	74
Transfer to your own or another TDB account	74
IBAN lookup	80
Transaction templates	84
International transfer (SWIFT)	87
Send and receive with MoneyGram	93
Send	93
Receive	97
Currency exchange	101
Recurring transfer	105

Cards	111
Order a virtual card	111
Order a debit card	115
Loans	124
Loan types	124
Salary loan	129
Car loan	141
Payments	144
Mobile data and units	144
Bill payment	147
Paying tax	152
Customs payment	156
QR payment	159
QR payment	159
More	161
Send a request	161
Add your card to Google Pay	164
Notifications	165
User Profile and settings	168

Logging in to the app

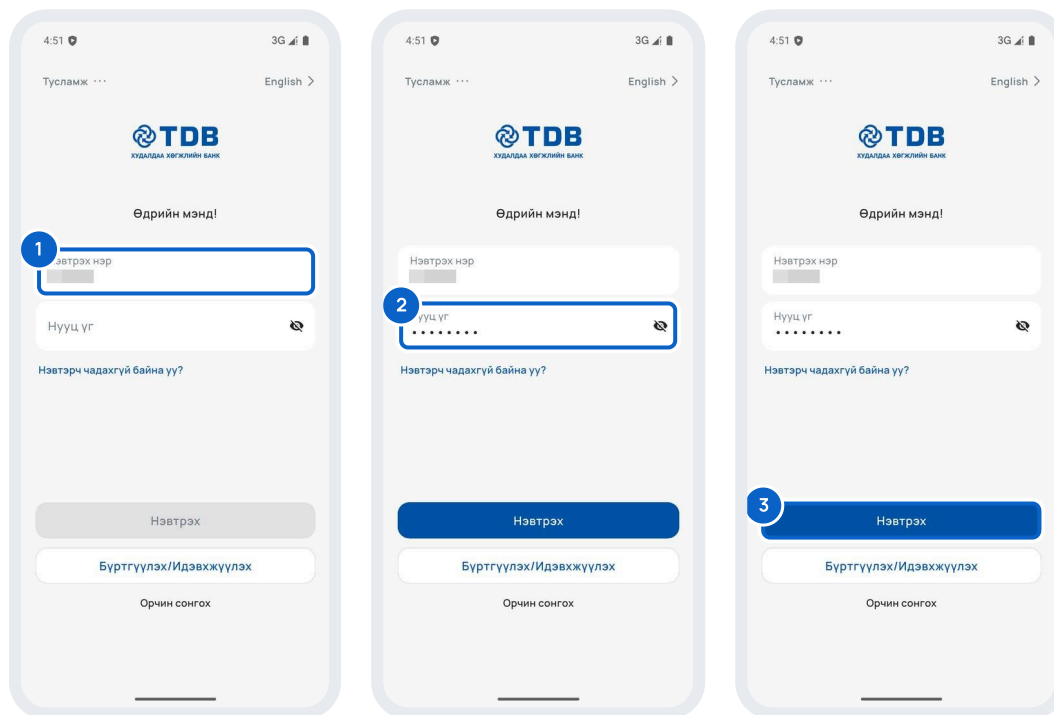
Customers moving over from the old system and customers of the new system log in slightly differently at the first step. Everything after login is the same for both.

OVERVIEW

- 1 Login name and password
- 2 Verify your device
- 3 Register HID
- 4 Choose a primary account
- 5 Home page

Customer moving from the old system

SCREEN 1/3 Login name and password



1 Login name

Enter the login name you used for the old internet bank.

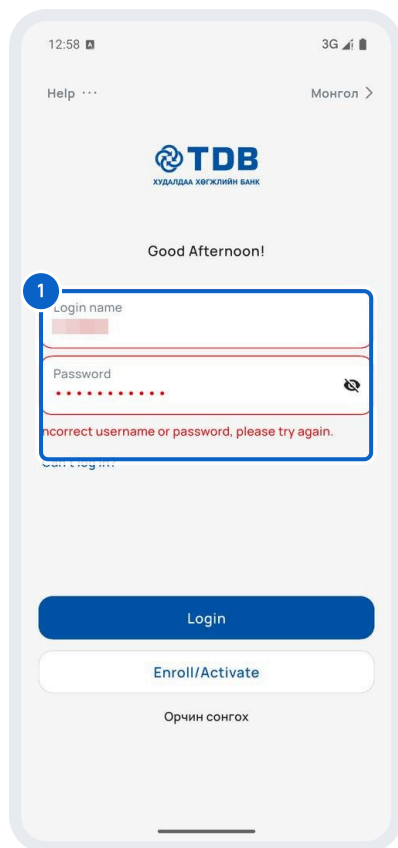
2 Password

Enter the password you used in the old system.

Tap the eye icon to check what you typed.

3 Login

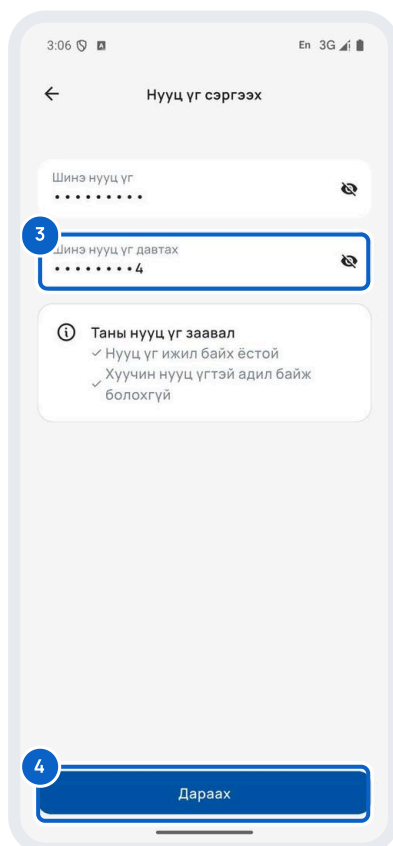
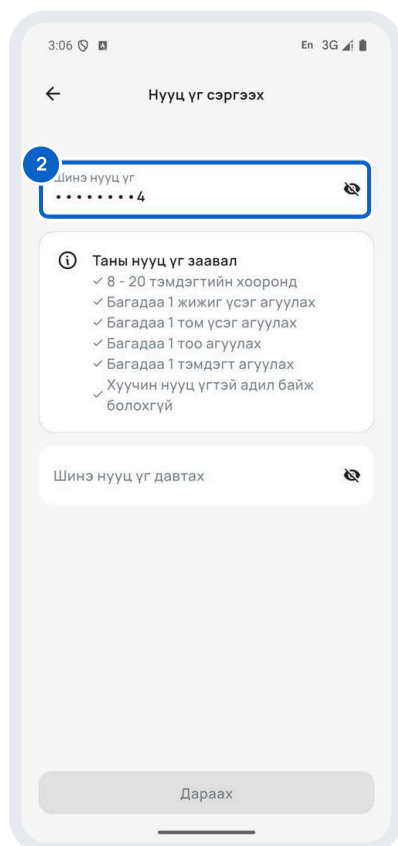
Tap to log in. If this is your first login, you will be asked to change your password.



1 Incorrect username or password

The fields turn red and "Incorrect username or password, please try again." appears below them.

SCREEN 3/3 Change your password



1 Change your password

A message asks you to change your password for security reasons following the system upgrade. Tap the change password button.

2 New password

Enter your new password.

8–20 characters; at least 1 lowercase letter, 1 uppercase letter, 1 number and 1 special character; it cannot be the same as your old password.

3 Repeat password

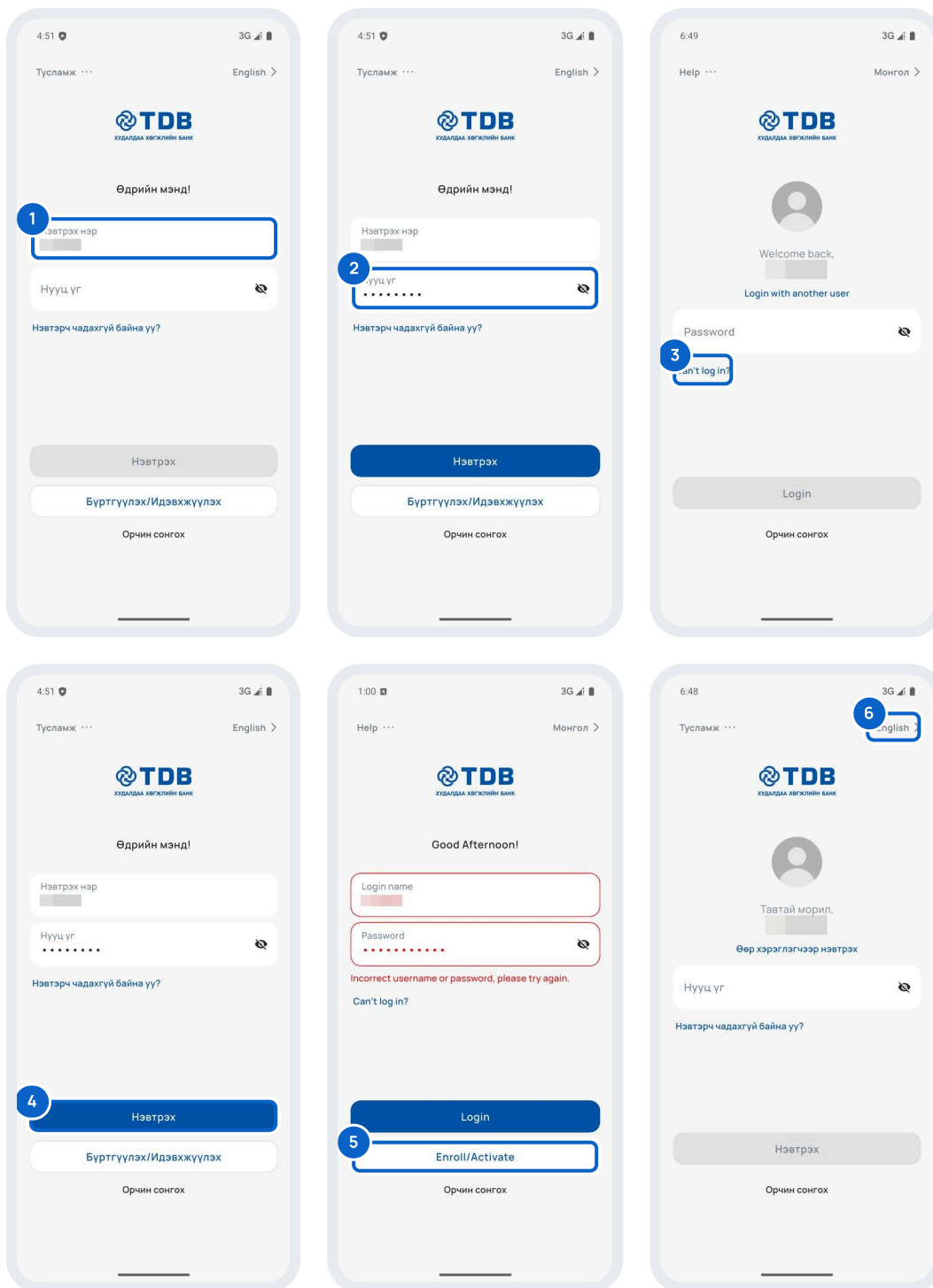
Enter the same password again.

4 Next

Becomes active once all requirements are met. Tap to save your new password.

New system customer

SCREEN 1/2 Login page



1 Login name
Enter your login name.

2 Password
Enter your password.
Tap the eye icon to see and check what you typed.

3 Can't log in?

Tap here if you forgot your password or login name. → [Recovering your password](#) (p. 17)

4 Login

Becomes active once both fields are filled in. Tap to log in.

5 Enroll/Activate

Start here if you don't have online banking yet or haven't activated it.

6 English

Switches the app to English. In English, the same button shows "Монгол" to switch back.

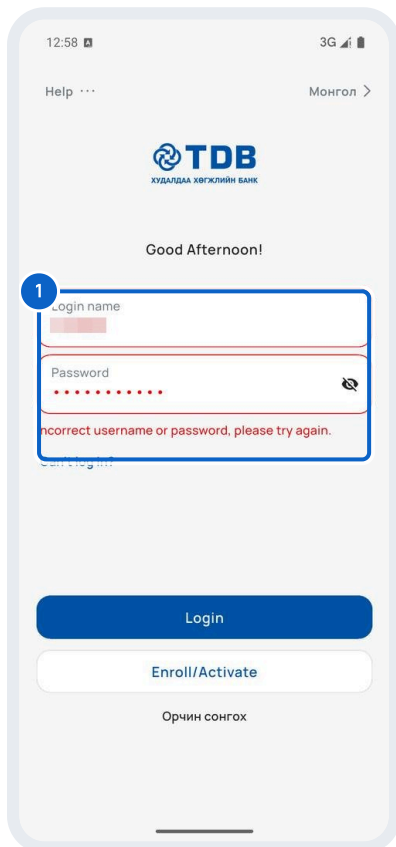
⚠ Error screen

SCREEN 2/2

Incorrect login name or password

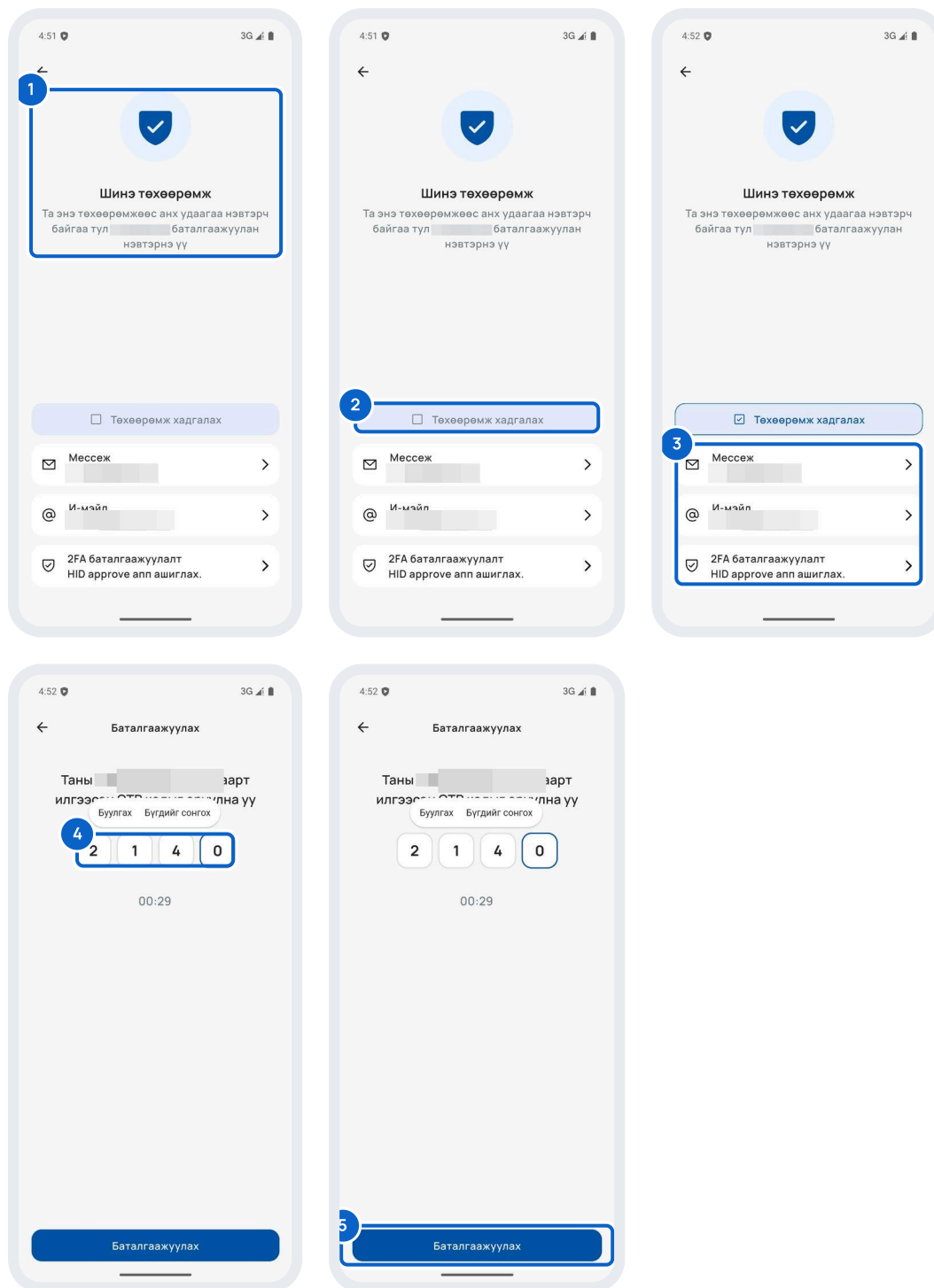
1 Incorrect username or password

The fields turn red and "Incorrect username or password, please try again." appears below them.



After login: the same for both types of customer

SCREEN 1/4 Verify your device



1 New device

Appears the first time you log in from this phone.

2 Save device

Tick this to save the phone as a registered device.

You can see your registered devices under User Profile → Security settings → Registered devices.

3 Verification channel

Choose SMS, email or 2FA verification (HID Approve).

Your phone number and email address are shown partly hidden. 2FA verification is for customers registered with HID.

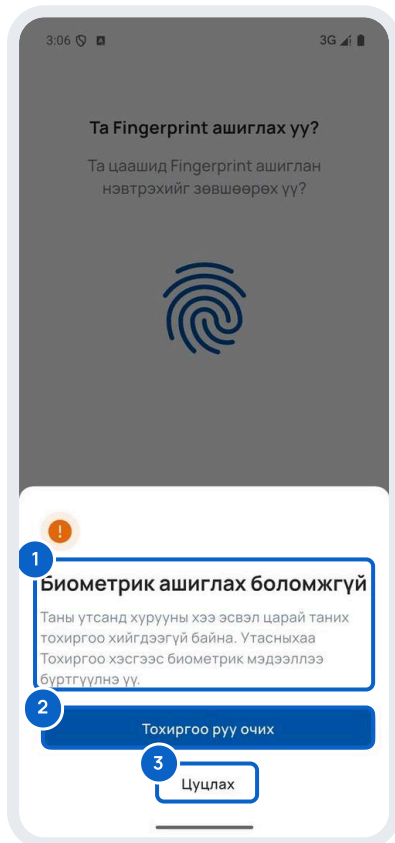
4 OTP code

Enter the code sent to the channel you chose before the timer runs out.

5 Confirm

Becomes active once the full code is entered. Tap to confirm.

▲ Error screen SCREEN 2/4 No biometrics set up on the phone



1 Biometrics not available

Appears when no fingerprint or face recognition is set up on the phone.

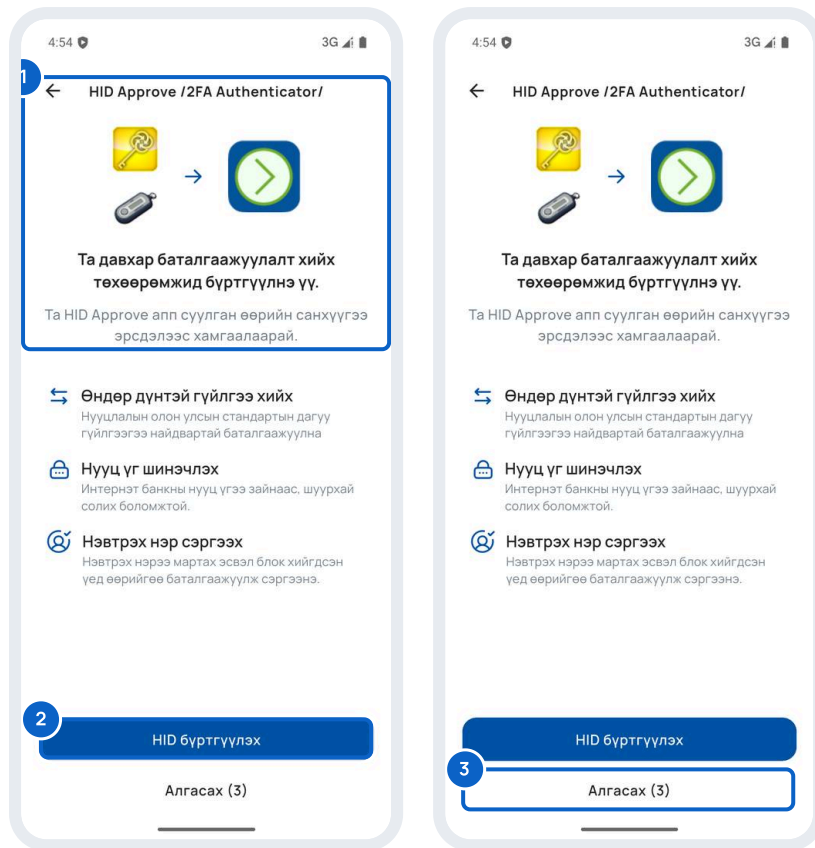
2 Go to settings

Register your fingerprint in your phone settings.

3 Cancel

Continue without biometrics.

SCREEN 3 / 4 Invitation to register HID



1 HID Approve / 2FA Authenticator/
HID Approve is an MFA authenticator. This screen appears after login for customers not yet registered with HID.

2 Register HID
Tap to start HID registration. → [Registering HID Approve](#) (p. 12)

3 Skip (3 times)
Tap if you don't want to register now. You can skip up to 3 times in total.

Warning: After 3 skips this screen no longer appears. When you need it, register under User Profile → Security settings → Multi-Factor Authentication.

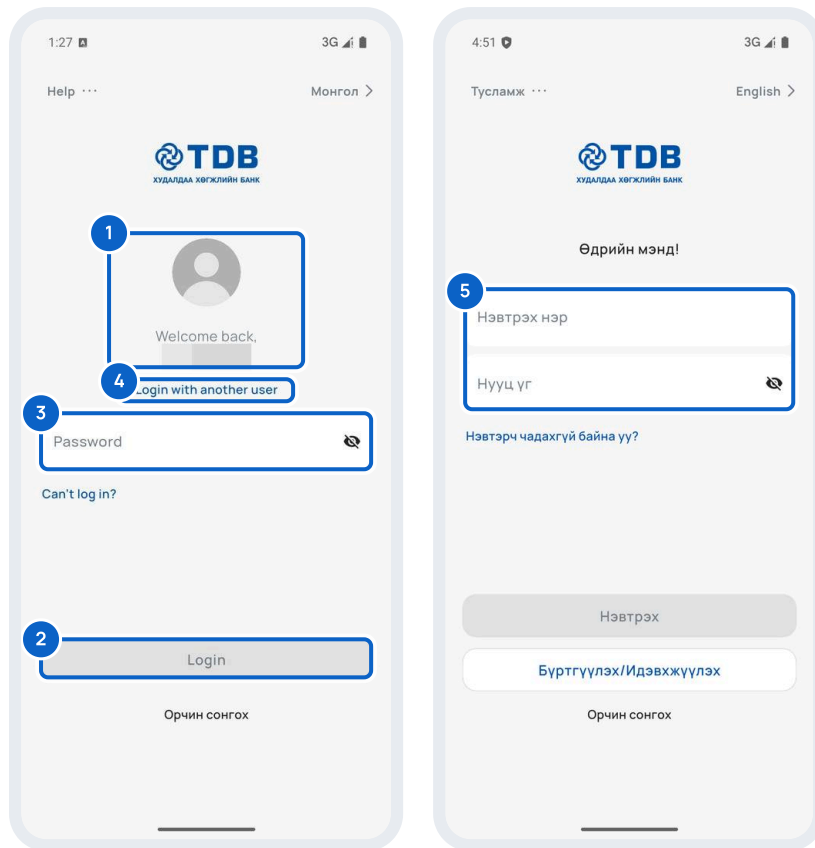
Warning

Each user can register HID on one device only.

Note

Next, customers who haven't chosen a primary account see the Select primary account screen. Choose a current account or a demand savings account. If you skip it, it appears again at every login. You can change your primary account later in [Account settings](#).

SCREEN 4/4 Logging in next time



1 Saved user

After a successful login your name is saved automatically, and the login page shows "Welcome back, [name]".

2 Login

If you set up face or fingerprint login, tap to log in with biometrics.

3 Log in with your password

If you don't use biometrics, just enter your password and tap "Login".

4 Login with another user

Tap to log in as a different user.

5 Login name and password

The login name and password fields appear. Enter your details to log in.

After you log in successfully, the home page opens.

RELATED GUIDES

- [Registering HID Approve](#) (p. 12)
- [Recovering your password](#) (p. 17)
- [Getting to know the home page](#) (p. 26)

Registering HID Approve

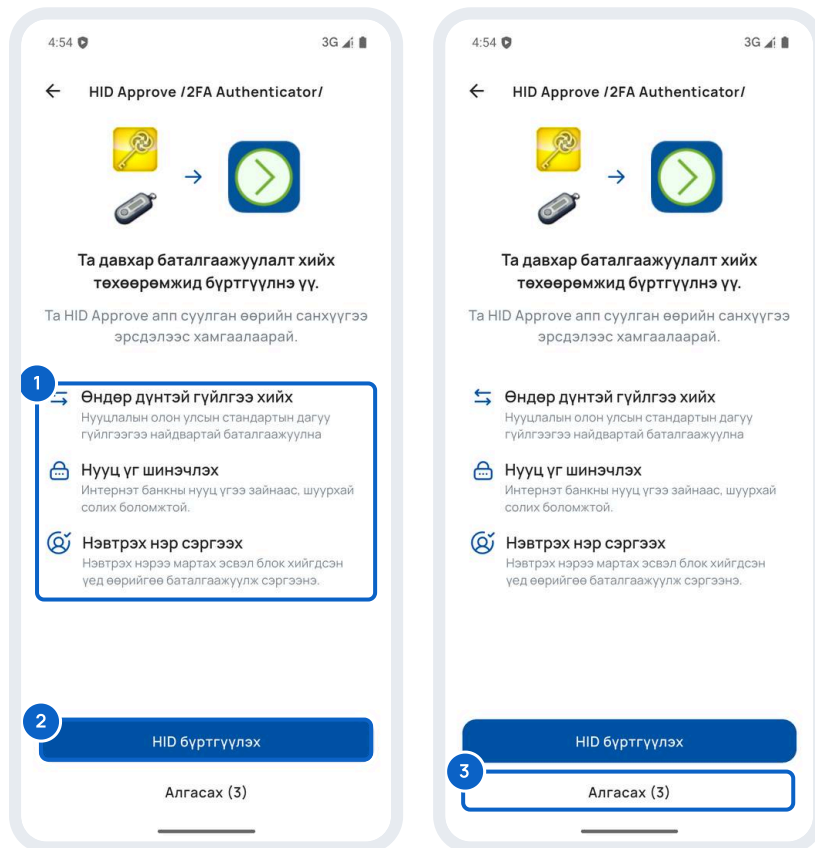
HID Approve is an MFA (multi-factor authentication) authenticator app. Once registered, you can approve high-value transactions, change your password remotely and recover your login name.

OVERVIEW

- 1 Register HID
- 2 Download the HID Approve app
- 3 Allow Add service
- 4 Create a PIN
- 5 Confirm registration

SCREEN 1/6 Register HID

Menu path Appears automatically after login, or User Profile → Security settings → Multi-Factor Authentication



- 1 Benefits**
Used to approve high-value transactions, change your password remotely and recover your login name.
- 2 Register HID**
Tap to open the registration instructions.
- 3 Skip (3 times)**
Tap if you don't want to register now.

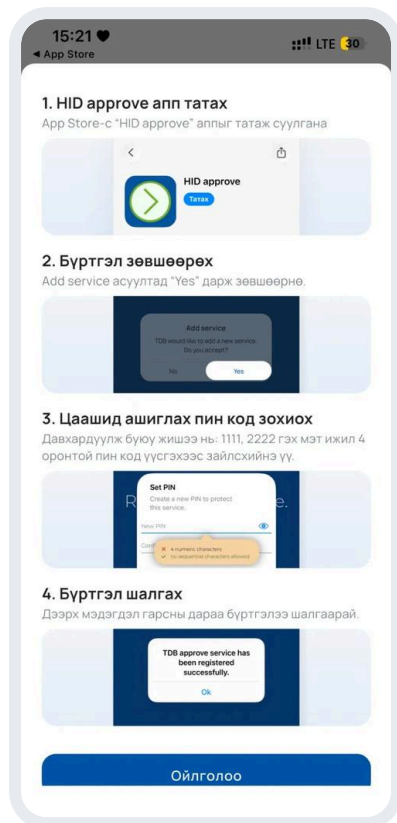
Warning

Each user can register HID on one device only.

Warning

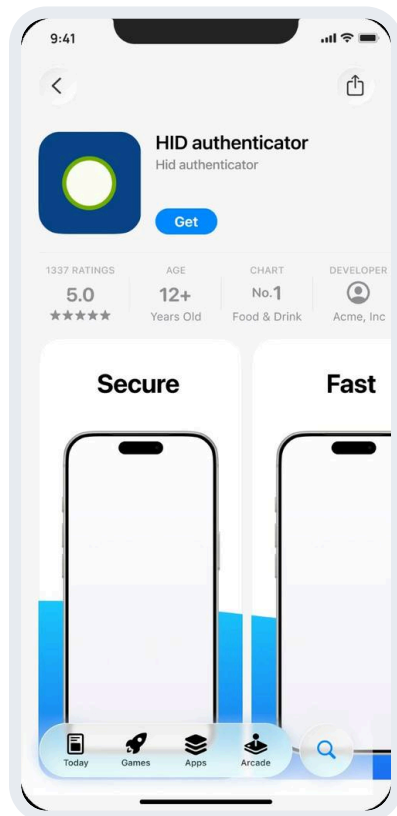
At login you can skip the HID registration screen 3 times without registering. After 3 skips this screen no longer appears. When you need it, register under User Profile → Security settings → Multi-Factor Authentication.

SCREEN 2 / 6 Registration instructions



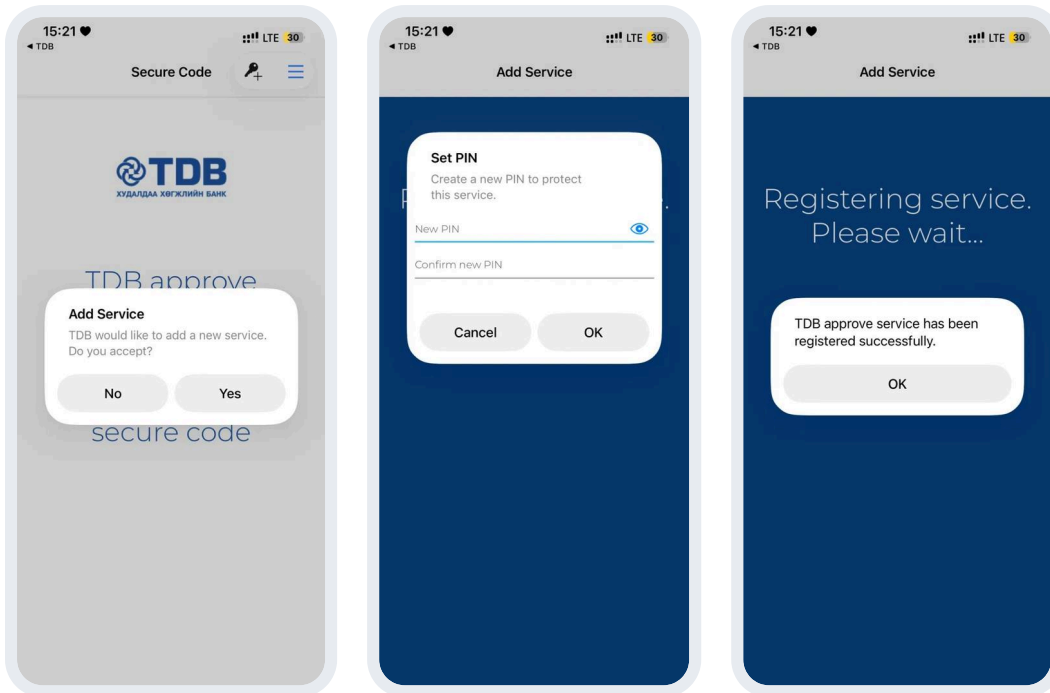
- 1. Download the HID Approve app**
Download and install HID Approve from the App Store (Play Store on Android).
- 2. Allow the registration**
Tap Yes when HID Approve asks Add service.
- 3. Create a PIN**
Create the 4-digit PIN you will use from now on.
- 4. Check the registration**
Check that a message confirms successful registration.
- 5. Got it**
Tap to go to the HID Approve download page.

SCREEN 3 / 6 Download the HID Approve app



- 1. Download**
Download and install the HID Approve app.
If the app is already installed, this step is skipped and the Add service question appears straight away.

SCREEN 4/6 Register in the HID Approve app



1 Add service

Tap Yes when asked "TDB would like to add a new service".

2 Set PIN

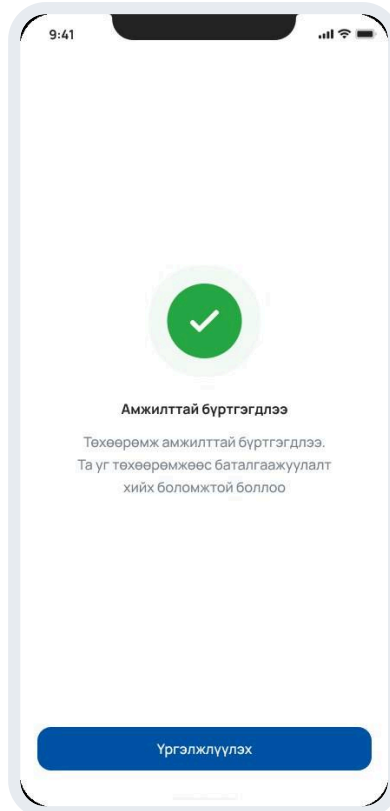
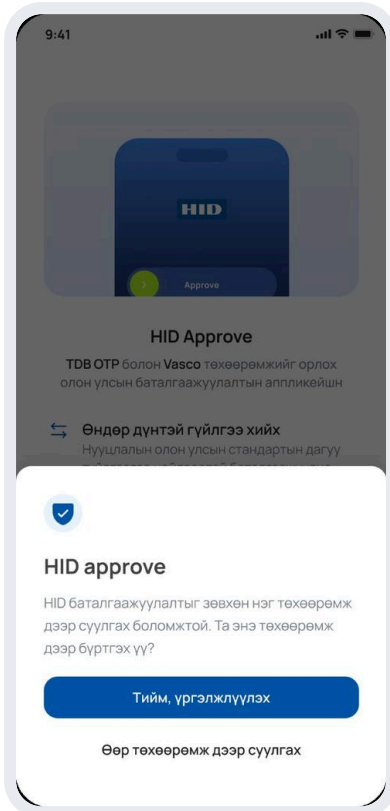
Enter a 4-digit PIN, repeat it to confirm and tap OK.

The PIN must be 4 digits and sequential numbers (for example 1234) are not allowed. You will use this code in HID Approve from now on.

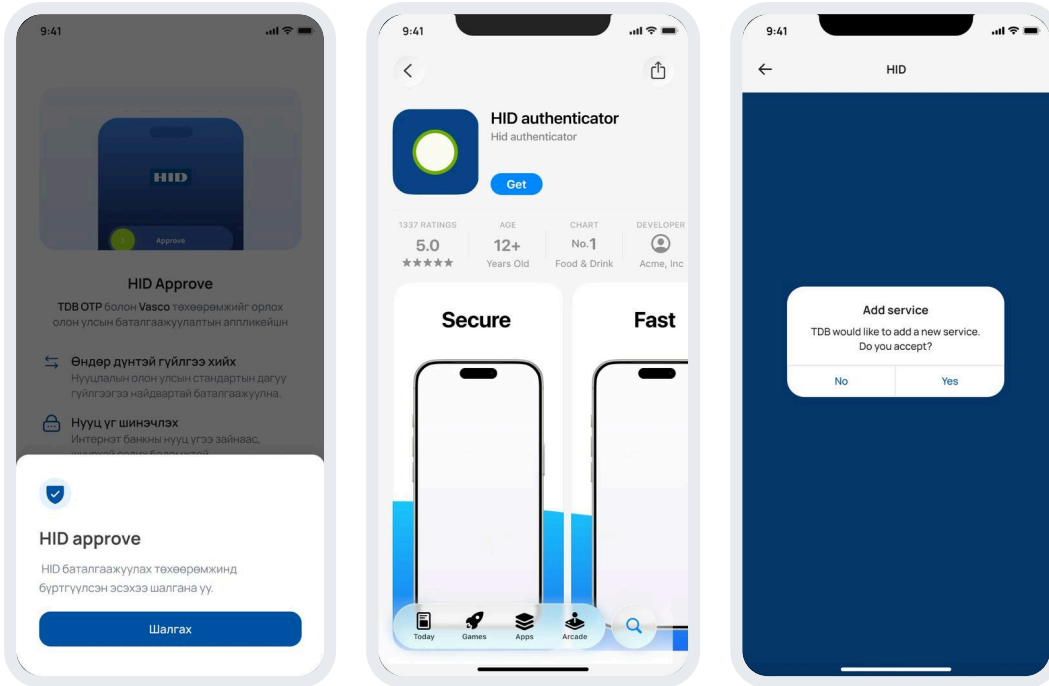
3 Registration successful

When "TDB approve service has been registered successfully" appears, tap Ok to return to the TDB app.

SCREEN 5/6 Confirm registration



- 1 Yes, installed**
Back in the TDB app, tap this once you have finished registering in the HID app.
- 2 Registered successfully**
Your device is registered and you can now use this phone for verification. Tap Continue.



1 You haven't approved the registration yet

Appears if you tap Yes, installed before finishing registration in the HID app.

2 Try again

Tap it; the next screen depends on whether you have downloaded the HID app.

3 If the app isn't installed

The HID Approve download page opens. Download and install the app.

4 If the app is installed

The Add service question appears in the HID app. Tap Yes to continue registration.

Once registered, you approve transactions, password recovery and similar actions with HID Approve.

RELATED GUIDES

- [Logging in to the app](#) (p. 4)
- [User Profile and settings](#) (p. 168)
- [Recovering your password](#) (p. 17)

Recovering your password

If you forgot your password or it is blocked, recover it from the login page with your registration number and a verification code.

OVERVIEW

1 Can't log in?

2 Recover password

3 Login name

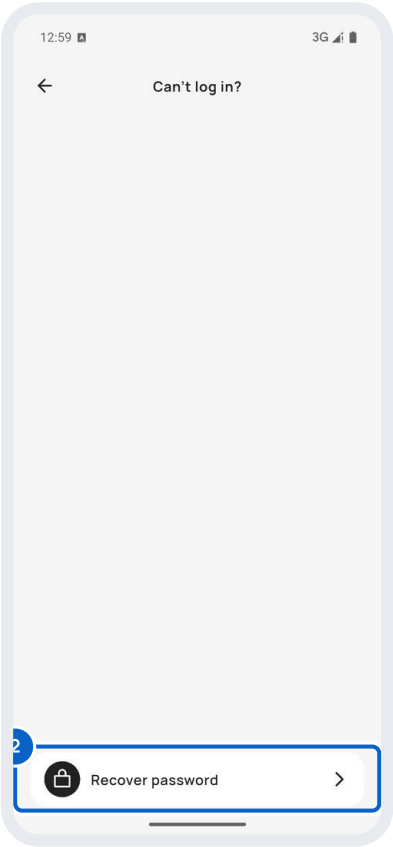
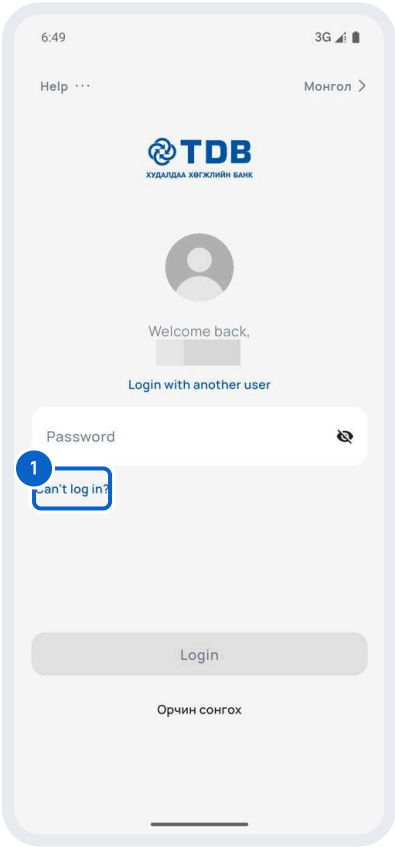
4 Verify

5 Password recovered

SCREEN 1/8 Can't log in?

Menu path

Login page → Can't log in? → Recover password

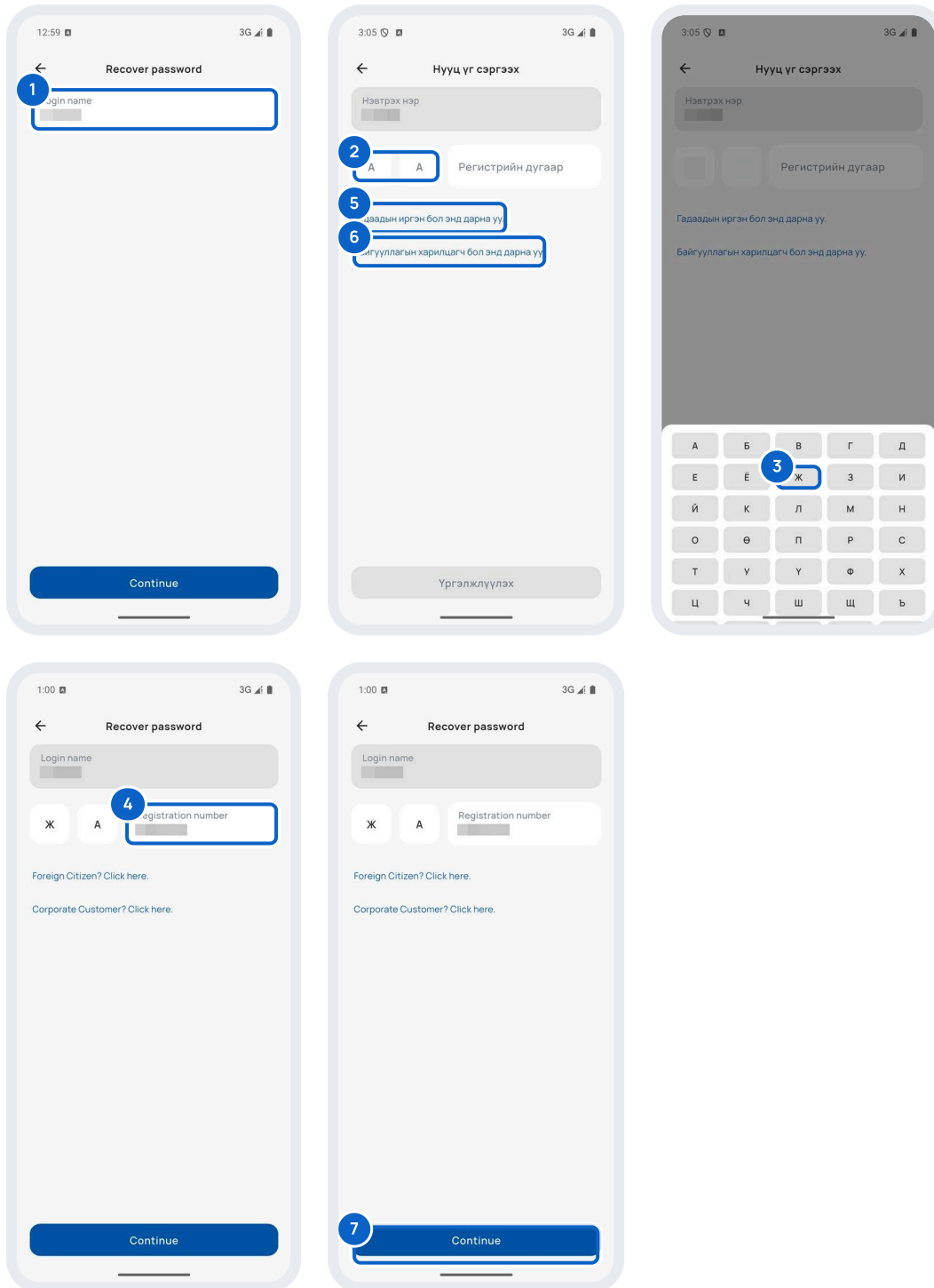


- 1 Can't log in?

Tap it on the login page.
- 2 Recover password

Choose this if you forgot your password or it is blocked.

SCREEN 2/8 Login name and registration number



- 1 Login name**
Enter your login name and tap "Continue".
- 2 Registration letters**
Tap the two boxes to choose the first 2 letters of your registration number.
- 3 Choose a letter**
Tap a letter in the list that appears.
- 4 Registration number**
Enter the 8 digits of your registration number.

5 Foreign Citizen? Click here.

If you are a foreign citizen, use this link and enter your registration number.

6 Corporate Customer? Click here.

If you are a corporate customer, use this link and enter your organization's registration number.

7 Continue

Becomes active once the registration number is complete. Tap to go to the verification step.

SCREEN 3 / 8 Foreign citizen

12:29 3G

← Нууц үг сэргээх

Нэвтрэх нэр

1 Паспортын дугаар

Монгол улсын иргэн бол энд дарна уу.

Байгууллагын харилцагч бол энд дарна уу.

2 Үргэлжлүүлэх

1 Passport number

After tapping "Foreign Citizen? Click here.", a passport number field replaces the registration number. Enter your passport number.

2 Continue

Becomes active once the number is entered. Tap to go to the verification step.

SCREEN 4/8 Corporate customer

12:30 3G

← Нууц үг сэргээх

Нэвтрэх нэр

1 Байгууллагын дугаар

Монгол улсын иргэн бол энд дарна уу.

Гадаадын иргэн бол энд дарна уу.

2 Үргэлжлүүлэх

1 Organization number

After tapping "Corporate Customer? Click here.", enter your organization's registration number.

2 Continue

Becomes active once the number is entered. Tap to go to the verification step.

△ Error screen SCREEN 5/8 The information you entered is incorrect

1:00 3G

← Recover password

Login name

Registration number

The information you entered is incorrect.

Foreign Citizen? Click here.

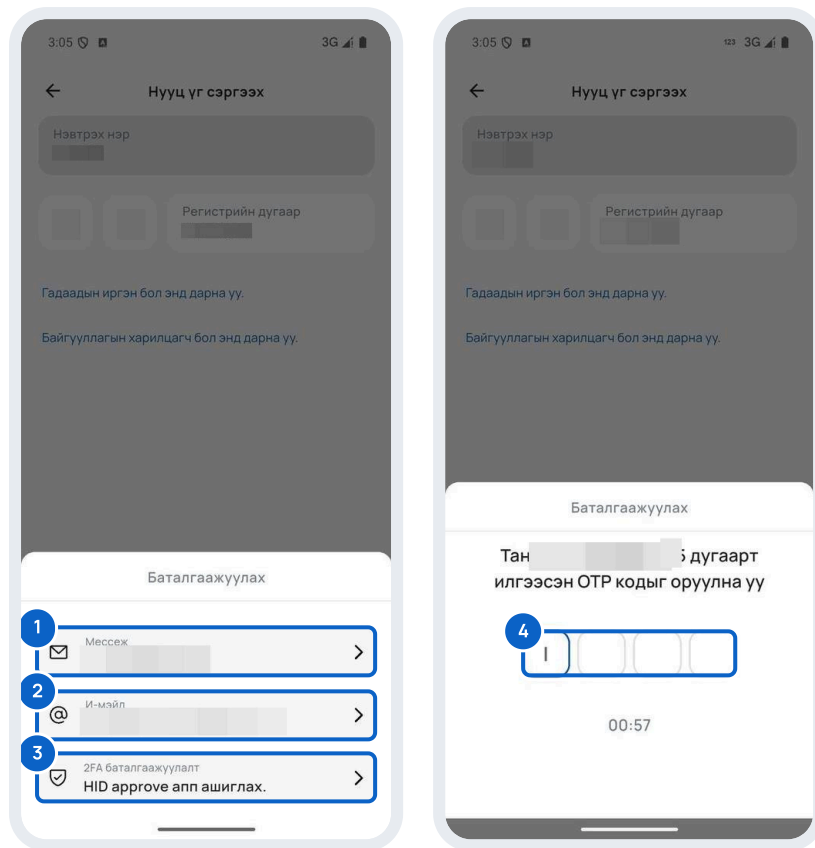
Corporate Customer? Click here.

Continue

1 The information you entered is incorrect.

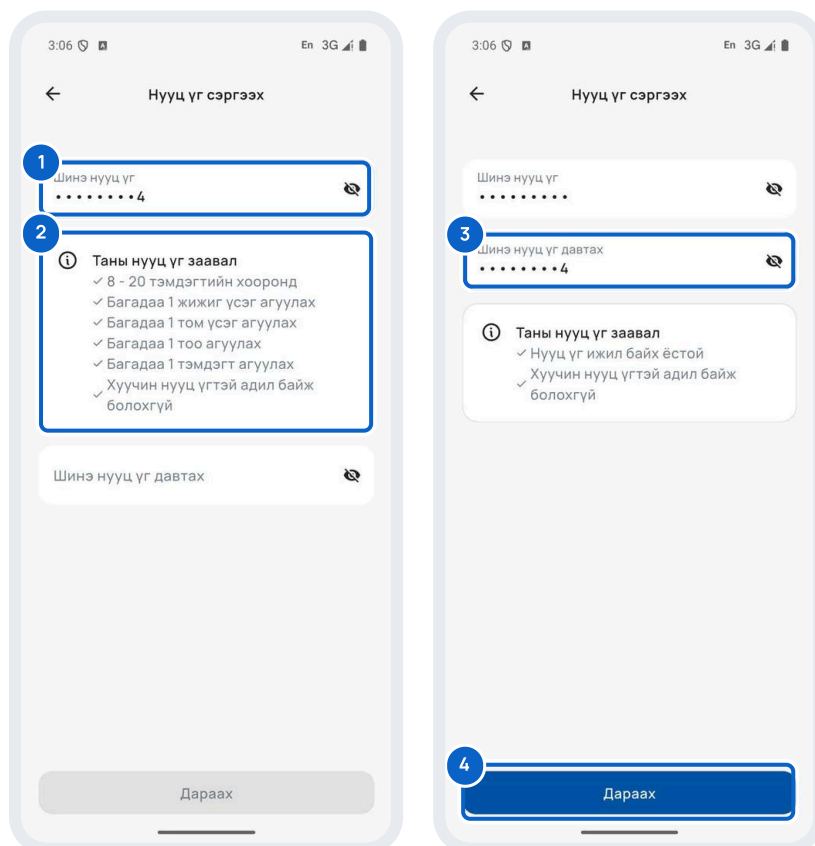
Appears when the login name is not registered in either the old or the new system.

SCREEN 6/8 Verify



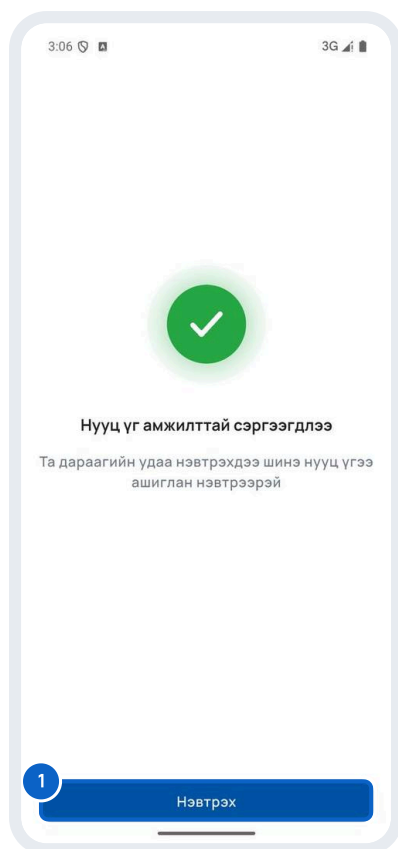
- 1 SMS**
Get a code by SMS to your registered phone number.
- 2 Email**
Get a code at your registered email address.
- 3 HID approve**
If you are registered with HID, verify with the HID Approve app. → [Registering HID Approve](#) (p. 12)
- 4 One time code**
Enter the 4-digit code you received before the timer runs out.

SCREEN 7/8 New password



- 1 New password**
Enter your new password.
- 2 Requirements**
Every requirement must be ticked.
8–20 characters, with at least 1 lowercase letter, 1 uppercase letter, 1 number and 1 symbol, and different from your old password.
- 3 Repeat your password**
Enter the same password again.
- 4 Next**
Becomes active once all requirements are met. Tap to save your new password.

SCREEN 8/8 Recovered successfully



1 Login

Log in with your new password. → [Logging in to the app](#) · [New system customer](#) (p. 6)

RELATED GUIDES

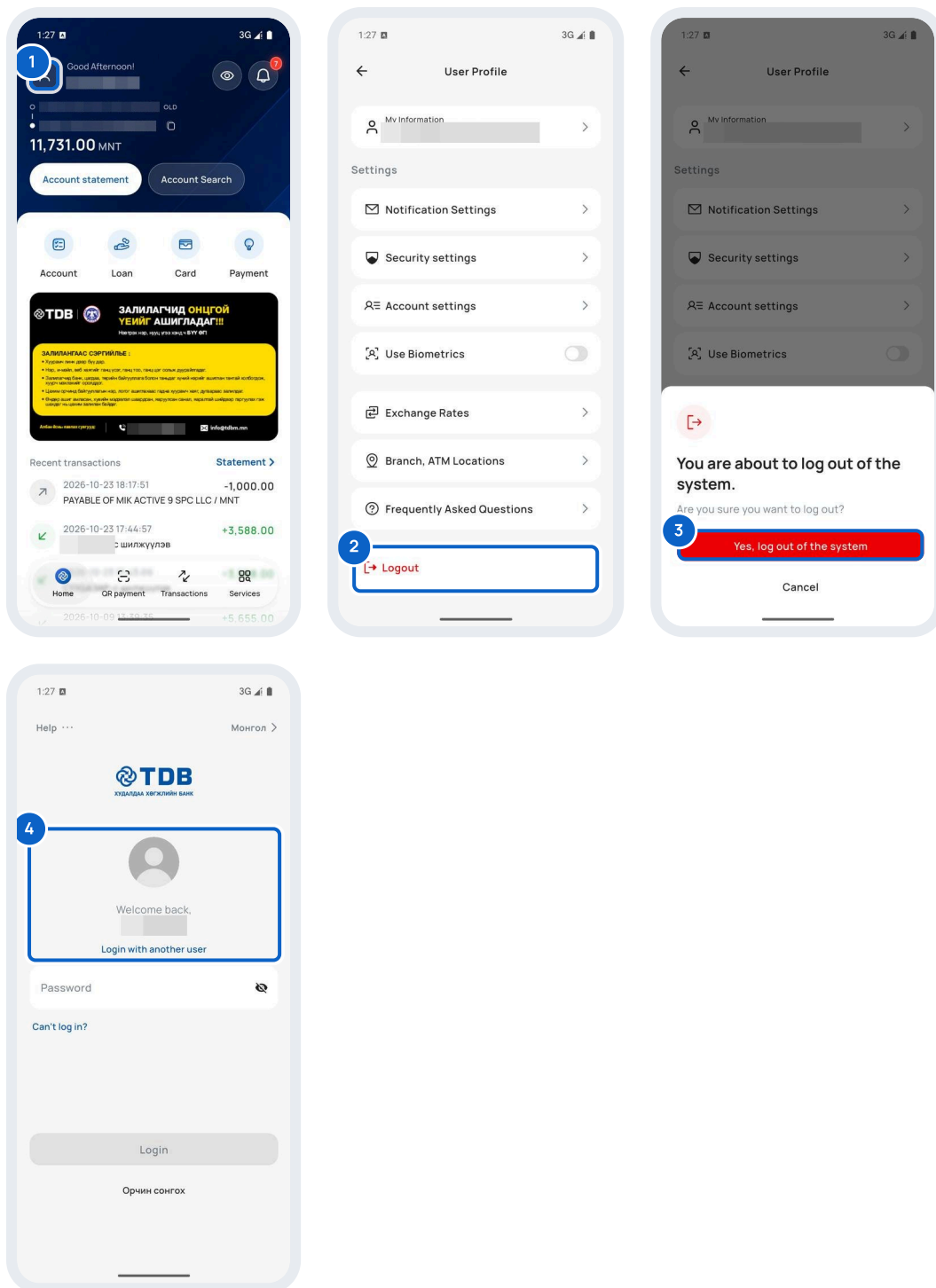
- [Logging in to the app](#) (p. 4)
- [Registering HID Approve](#) (p. 12)

Logging out of the app

Log out from the User Profile.

SCREEN 1/1 Logout

Menu path Home page → profile icon in the top-left corner → Logout



1 Profile

Tap the icon in the top-left corner of the home page.

2 Logout

Tap "Logout" at the very bottom of the User Profile.

3 Yes, log out of the system

Tap it in the "You are about to log out of the system." window. To stay logged in, tap "Cancel".

4 Login screen

Once you log out, the login screen opens.

RELATED GUIDES

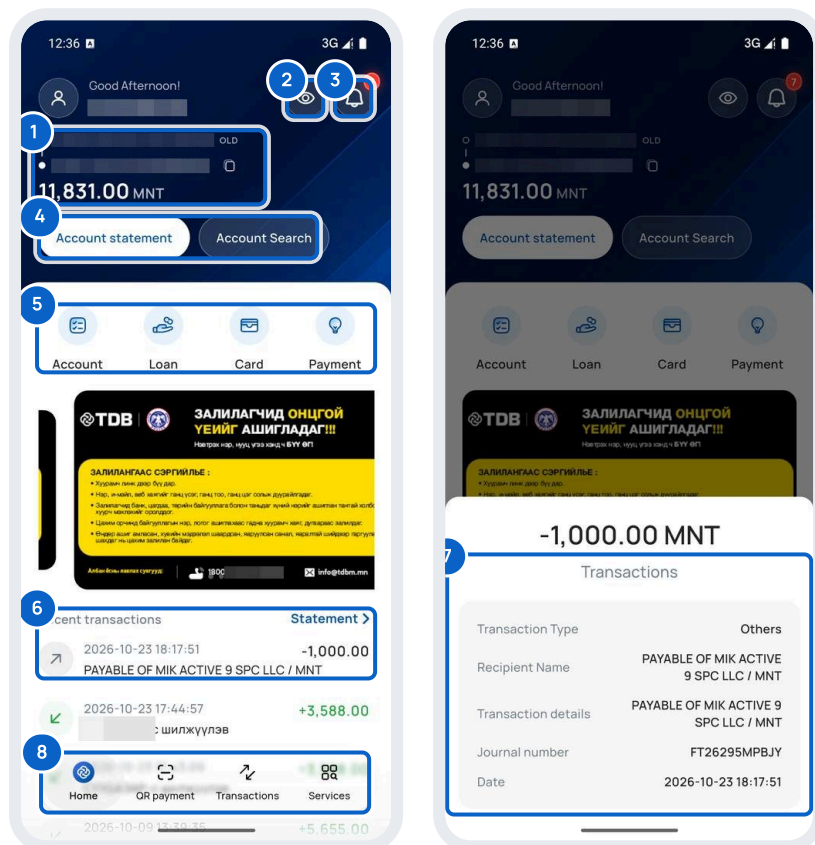
- [Logging in to the app](#) (p. 4)
- [User Profile and settings](#) (p. 168)

Home screen

Getting to know the home page

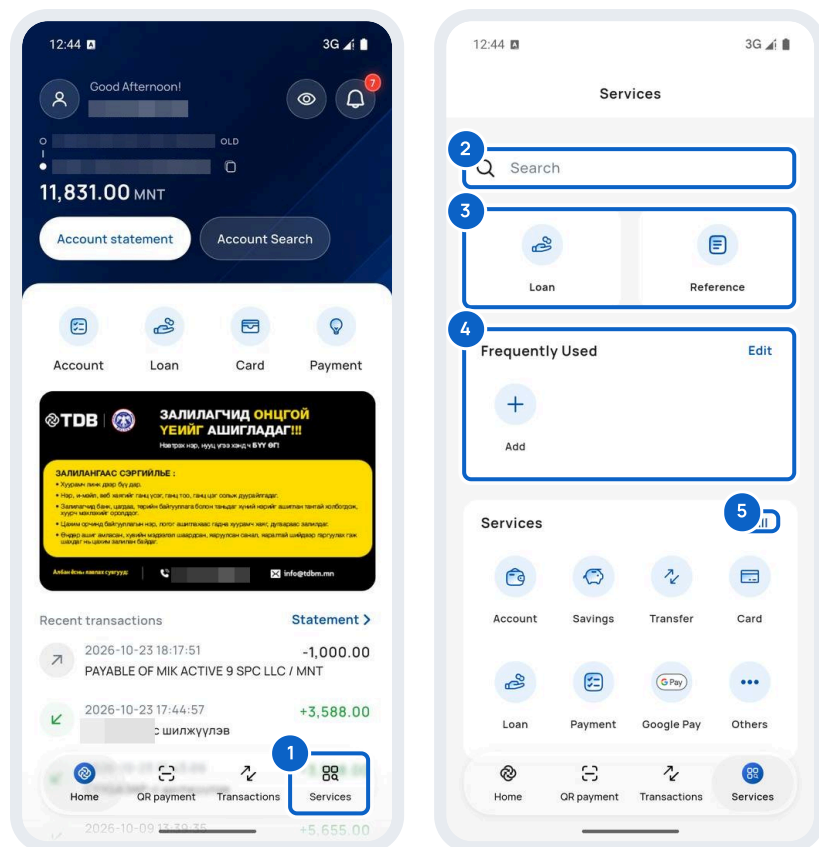
The home page opens after you log in. See your balance and recent transactions, and reach every service from the Services menu.

SCREEN 1/5 Home page



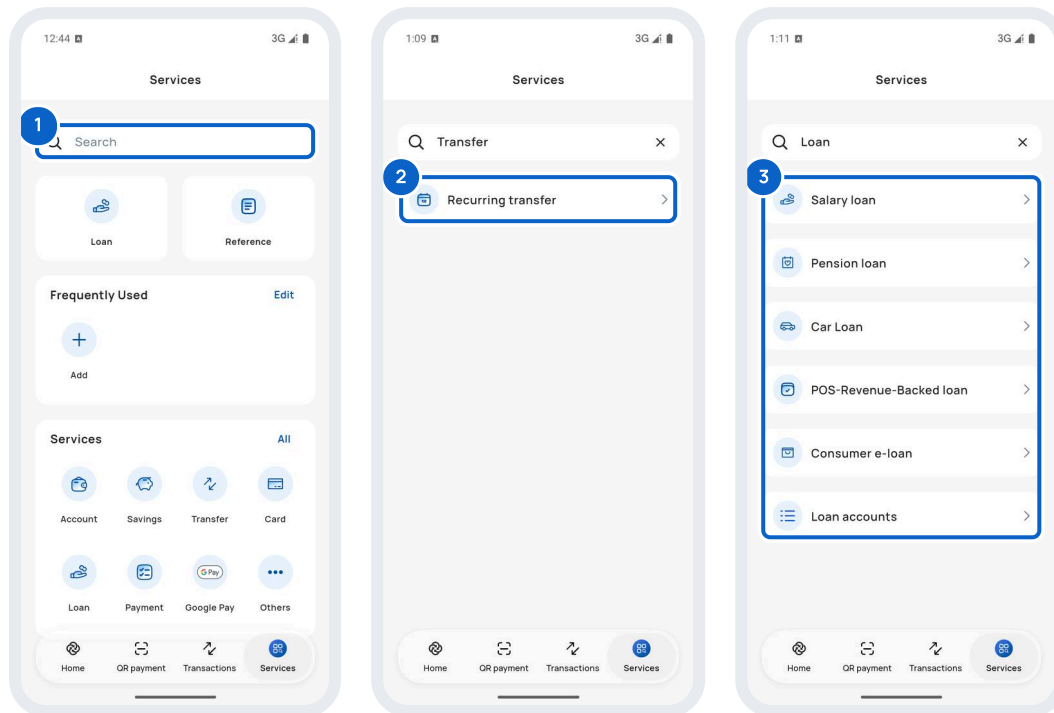
- 1 **Primary account**
Shows your primary account number and balance.
Copy the account number with the icon next to it. Your old account number is shown above it, marked "OLD".
- 2 **Hide balance**
Hide and show your balance with the eye icon.
- 3 **Notifications**
See notifications from the bank.
- 4 **Account statement, Account Search**
See your account statement and search accounts by old number. → [Account statement](#) (p. 41)
- 5 **Quick menu**
Account, Loan, Card, Payment.
- 6 **Recent transactions**
Your latest transactions. See them all in "Statement".
- 7 **Transaction details**
Tap a transaction to see the amount, transaction type, description, journal number and date.
- 8 **Bottom menu**
Home, QR payment, Transactions, Services.

SCREEN 2/5 Services menu



- 1 **Services**
Tap "Services" in the bottom menu.
- 2 **Search**
Search for a service by name.
- 3 **Popular services**
Go straight to Loan and Reference.
- 4 **Frequently Used**
Use "Add" and "Edit" to put the services you use most here.
- 5 **All**
See all services by category.

SCREEN 3/5 Searching services



1 Search

Type the first few letters of a service name and matching services are filtered.

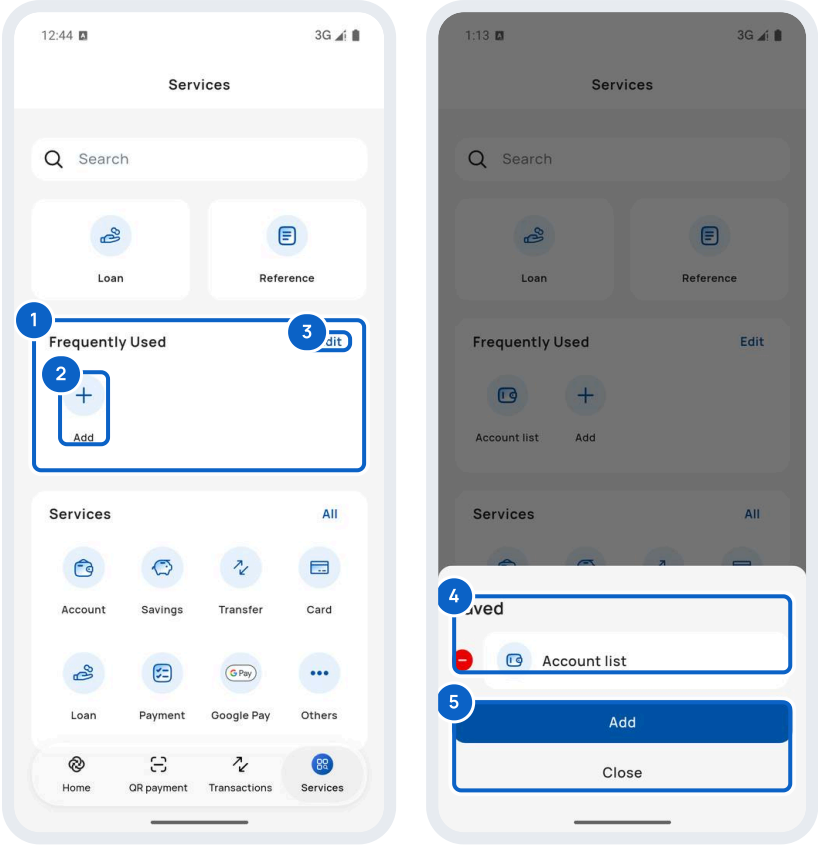
2 Results

For example, typing "Transfer" shows Recurring transfer. Tap it to open it directly.

3 Another example

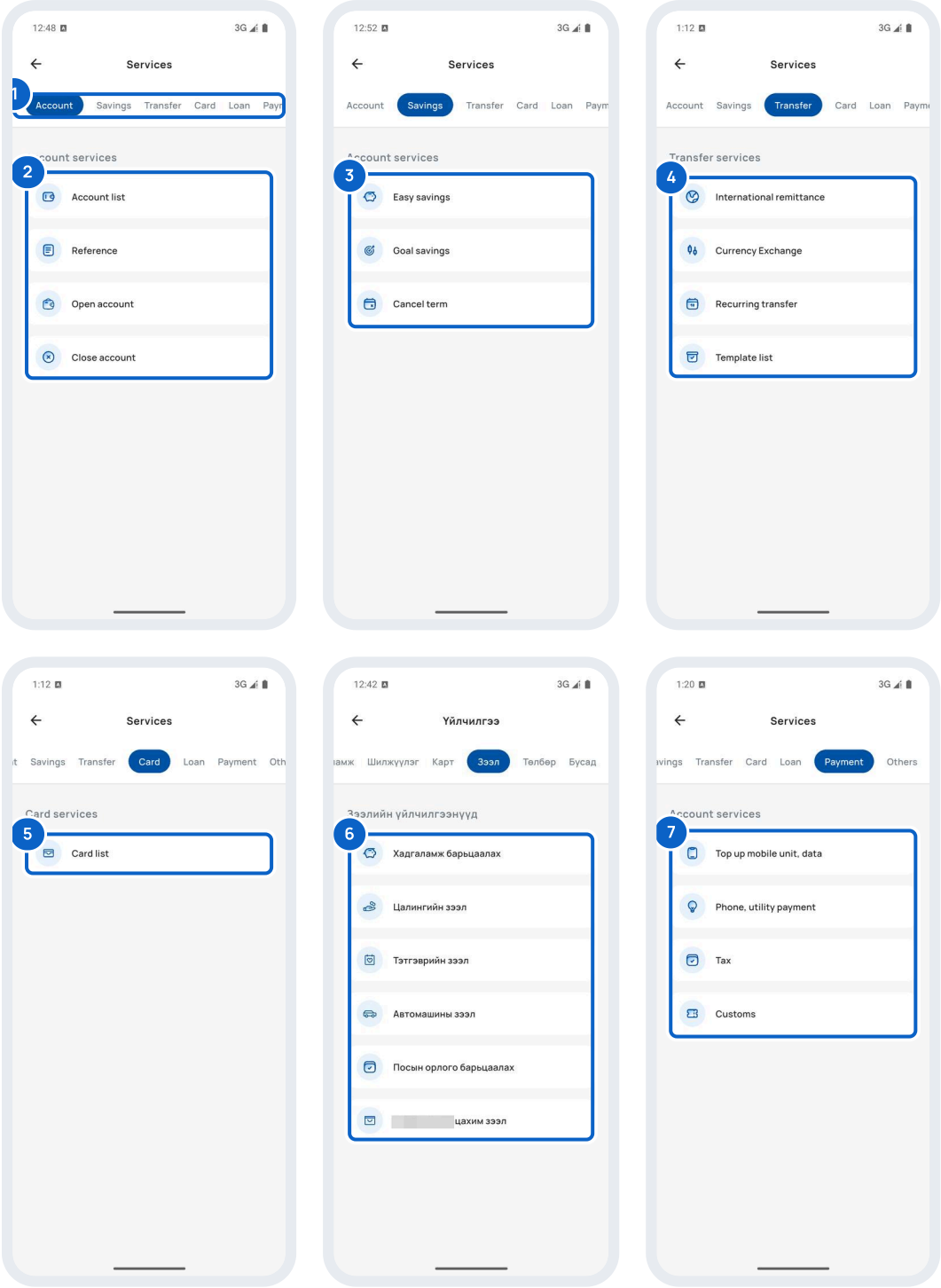
Typing "Loan" shows all loan services.

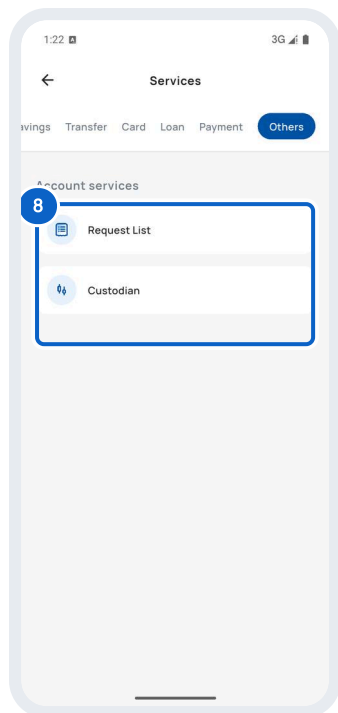
SCREEN 4/5 **Frequently Used**



- 1 Frequently Used**
Add the services you use most here and open them with one tap.
- 2 Add**
Tap to choose a service to add.
- 3 Edit**
Edit your Frequently Used list.
- 4 Saved**
The list of services you added. To remove one, tap the red icon.
- 5 Add, Close**
"Add" adds another service, for example Car Loan. "Close" closes the window.

SCREEN 5/5 All services





1 Categories

Choose a category in the tabs at the top: Account, Savings, Transfer, Card, Loan, Payment, Others. Swipe the tabs sideways to see them all.

2 Account

[Account list](#), [Reference](#), [Open account](#), [Close account](#).

3 Savings

[Easy savings](#), [Goal savings](#), [Cancel term](#).

4 Transfer

[International remittance](#), [Currency Exchange](#), [Recurring transfer](#), [Template list](#).

5 Card

[Card list](#).

6 Loan

[Deposit-backed loan](#), [Salary loan](#), [Pension loan](#), [Car Loan](#), [POS-Revenue-Backed loan](#), [Consumer e-loan](#).

7 Payment

[Top up mobile unit](#), [data](#), [Phone](#), [utility payment](#), [Tax](#), [Customs](#).

8 Others

[Request List](#), [Custodian](#).

RELATED GUIDES

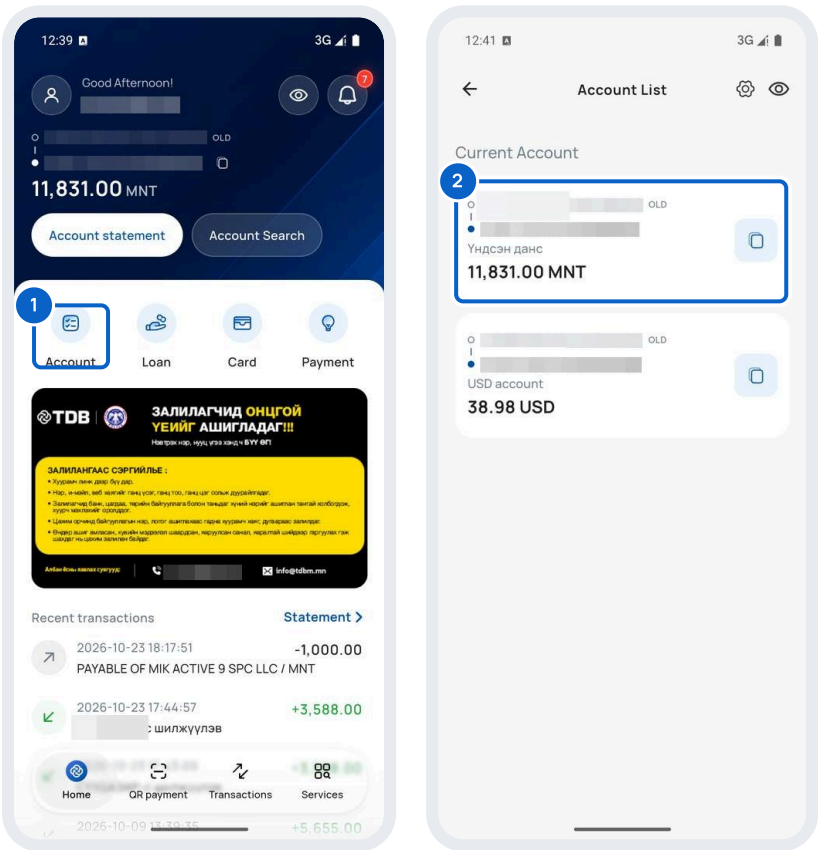
- [Accounts and account settings](#) (p. 32)
- [Transfer to your own or another TDB account](#) (p. 74)

Accounts and account settings

See your account list and details, give an account a nickname, hide it, choose your primary account and register in the Central Addressing Module (CAM).

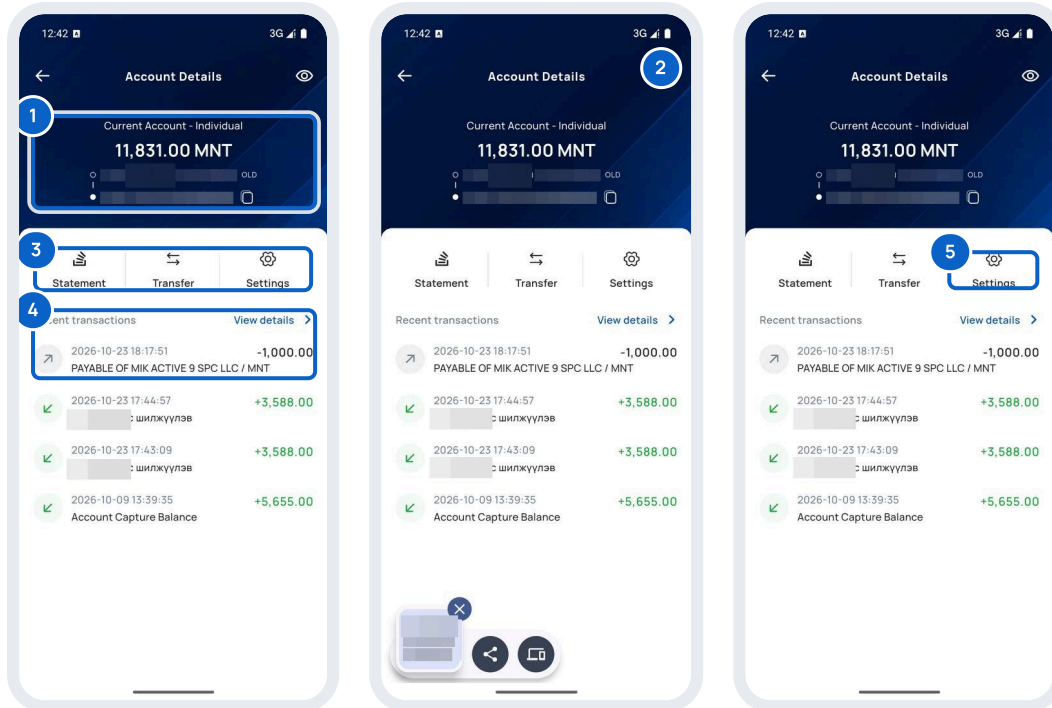
SCREEN 1/7 **Account list**

Menu path Home → Account



- 1 Account**
Tap "Account" on the home screen.
- 2 Choose an account**
Tap an account to open its details.
Tap the icon on the right of the row to copy the account number.

SCREEN 2 / 7 Account details



1 Balance and number

You can see the account type, balance and IBAN.

2 Hide your balance

Tap the eye icon in the top right corner to hide your balance. Tap it again to show it.

3 Statement, Transfer

Buttons to view this account's statement or make a transfer from it.

4 Recent transactions

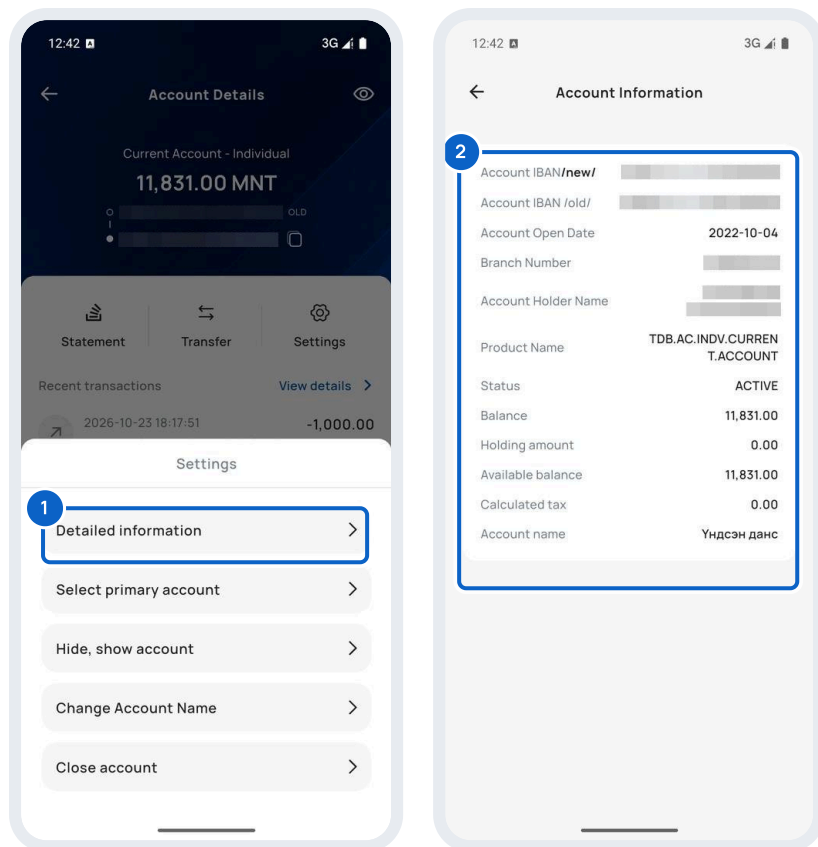
"View details" opens the statement.

5 Settings

Opens the account settings.

SCREEN 3 / 7 Account information

Menu path Account → choose an account → Settings → Detailed information



1 Detailed information

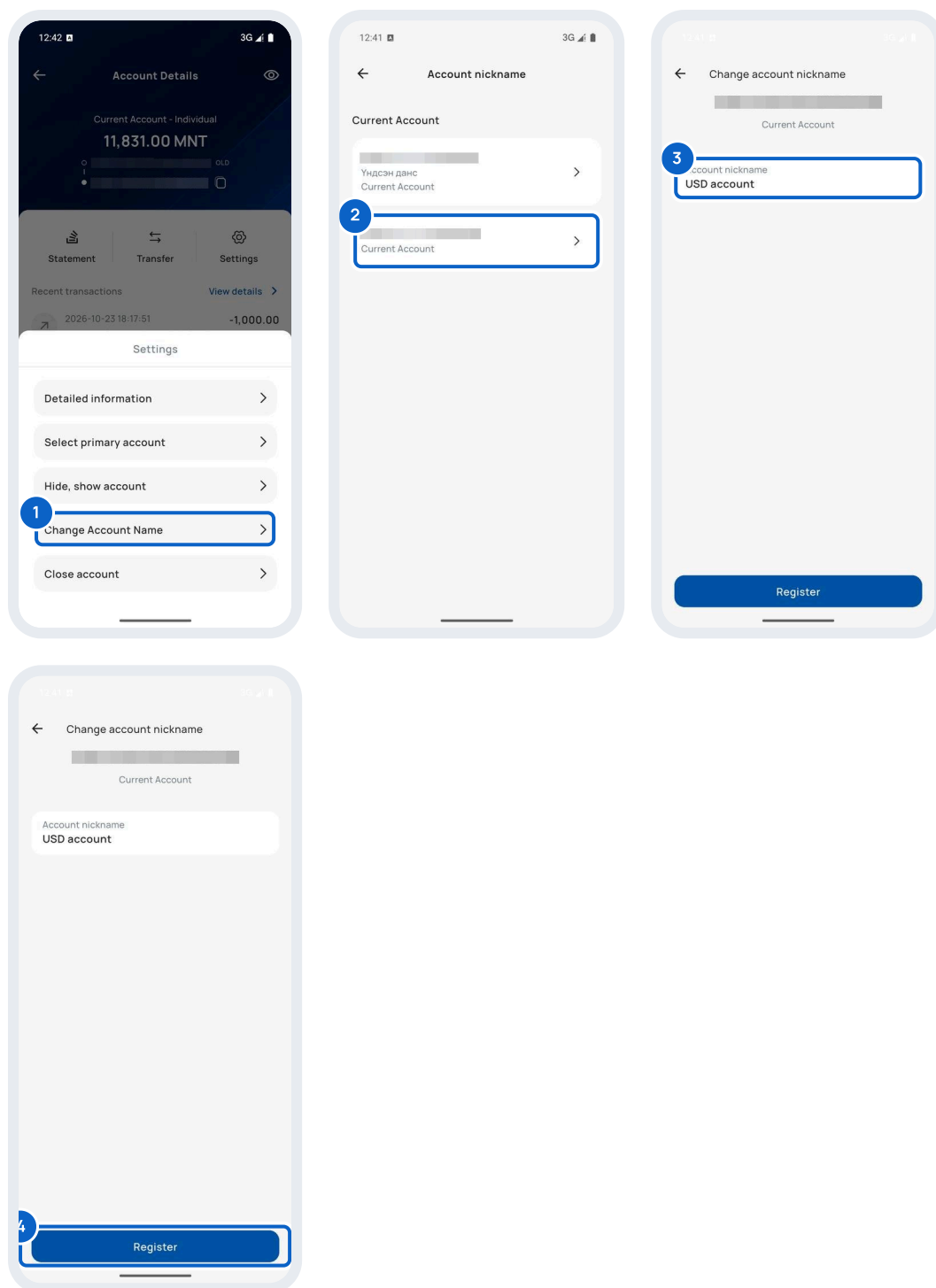
Choose it in the account "Settings".

2 Account information

Shows the new and old IBAN, opening date, branch, status, balance and any amount on hold.

SCREEN 4/7 Give an account a nickname

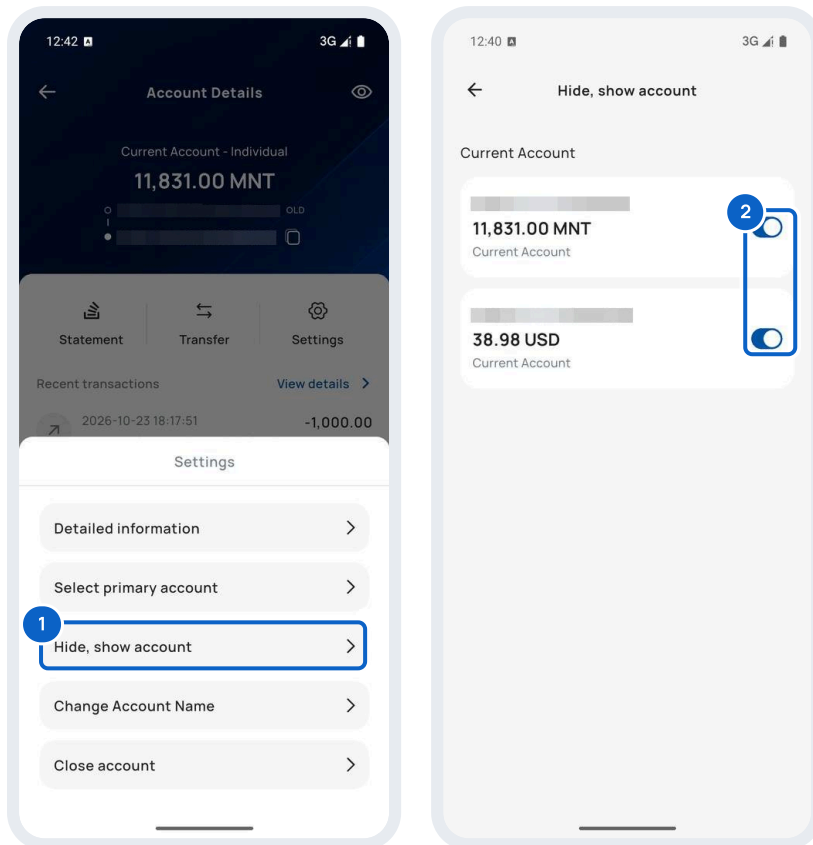
Menu path Account → choose an account → Settings → Change Account Name, or Account → Settings in the top right corner of the account list → Account nickname



- 1 **Change Account Name**
Choose it in the account "Settings".
- 2 **Choose the account**
Tap the account you want to name.
- 3 **Nickname**
Type the name you want for the account.
- 4 **Register**
Tap to save the nickname.

SCREEN 5/7 **Hide or show an account**

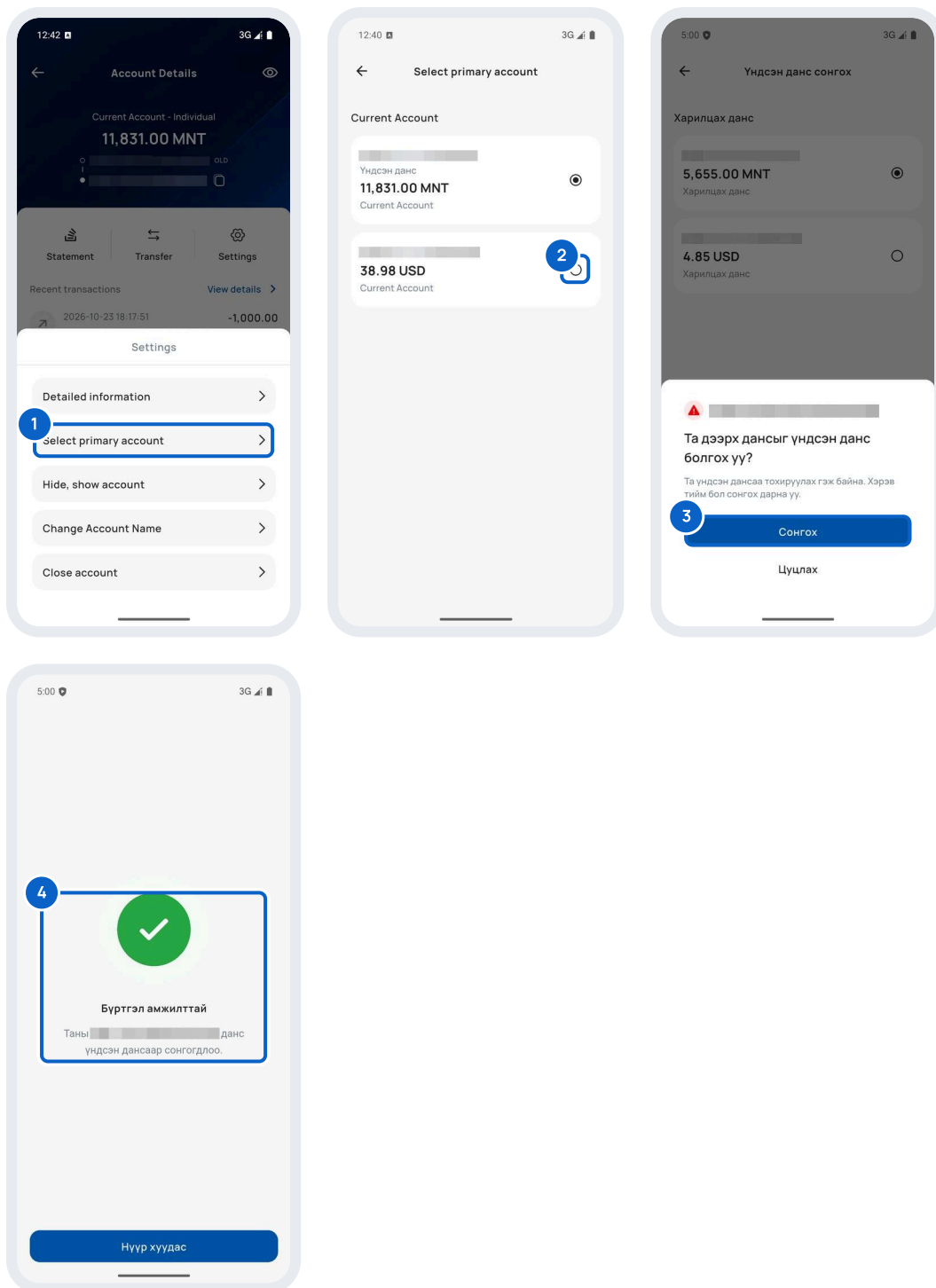
Menu path Account → choose an account → Settings → Hide, show account, or Account → Settings in the top right corner of the account list → Hide, show account



- 1 Hide, show account**
Choose it in the account "Settings".
- 2 Hide / show**
Turn the account's switch on or off. Accounts switched off don't appear in your list.

SCREEN 6 / 7 Choose your primary account

Menu path Account → choose an account → Settings → Select primary account, or Account → Settings in the top right corner of the account list → Select primary account



1 Select primary account

Choose the account shown by default on the home screen and in transactions. You can choose a current account or a demand deposit account.

If you haven't chosen a primary account, the "Select primary account" screen appears every time you log in.

2 Choose the account

Tap the select button next to the account you want as primary.

3 Select

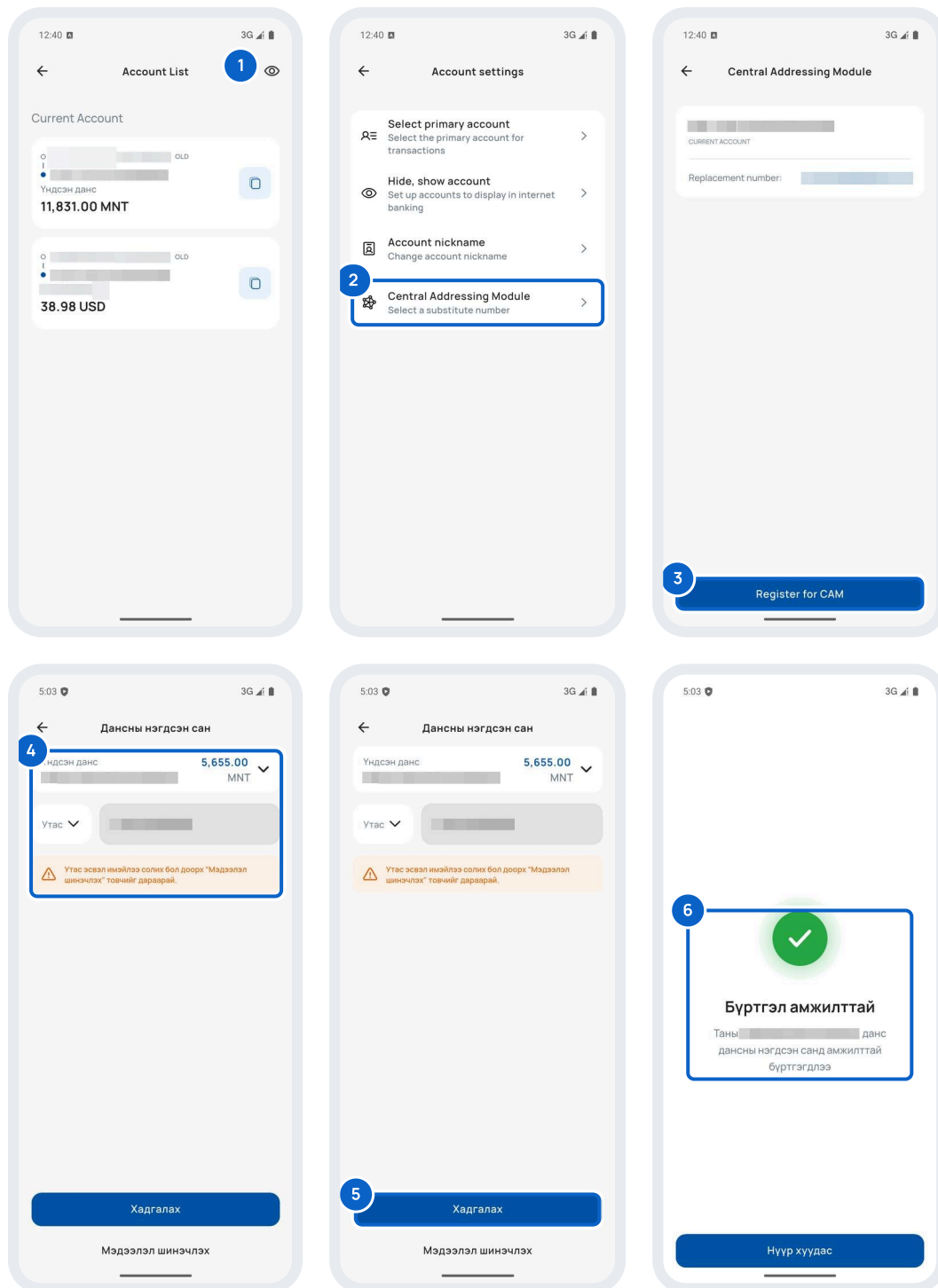
When asked whether to make this your primary account, tap the select button.

4 Registered

The account is now your primary account. Tap "Home" to go back.

SCREEN 7/7 **Central Addressing Module (CAM)**

Menu path Account → Settings in the top right corner of the account list → Central Addressing Module



1 Account settings

Tap the settings icon in the top right corner of the account list.

2 Central Addressing Module

Choose "Central Addressing Module" ("Select a substitute number").

3 Register for CAM

Your account and replacement number are shown. Tap "Register for CAM".

4 Account and replacement number

Choose the account to register and its replacement number (phone or email).

To change your phone or email, tap the update information button.

5 Save

Tap to register your account in the Central Addressing Module.

6 Registered

Your account is now registered in the Central Addressing Module. Tap "Home" to go back.

RELATED GUIDES

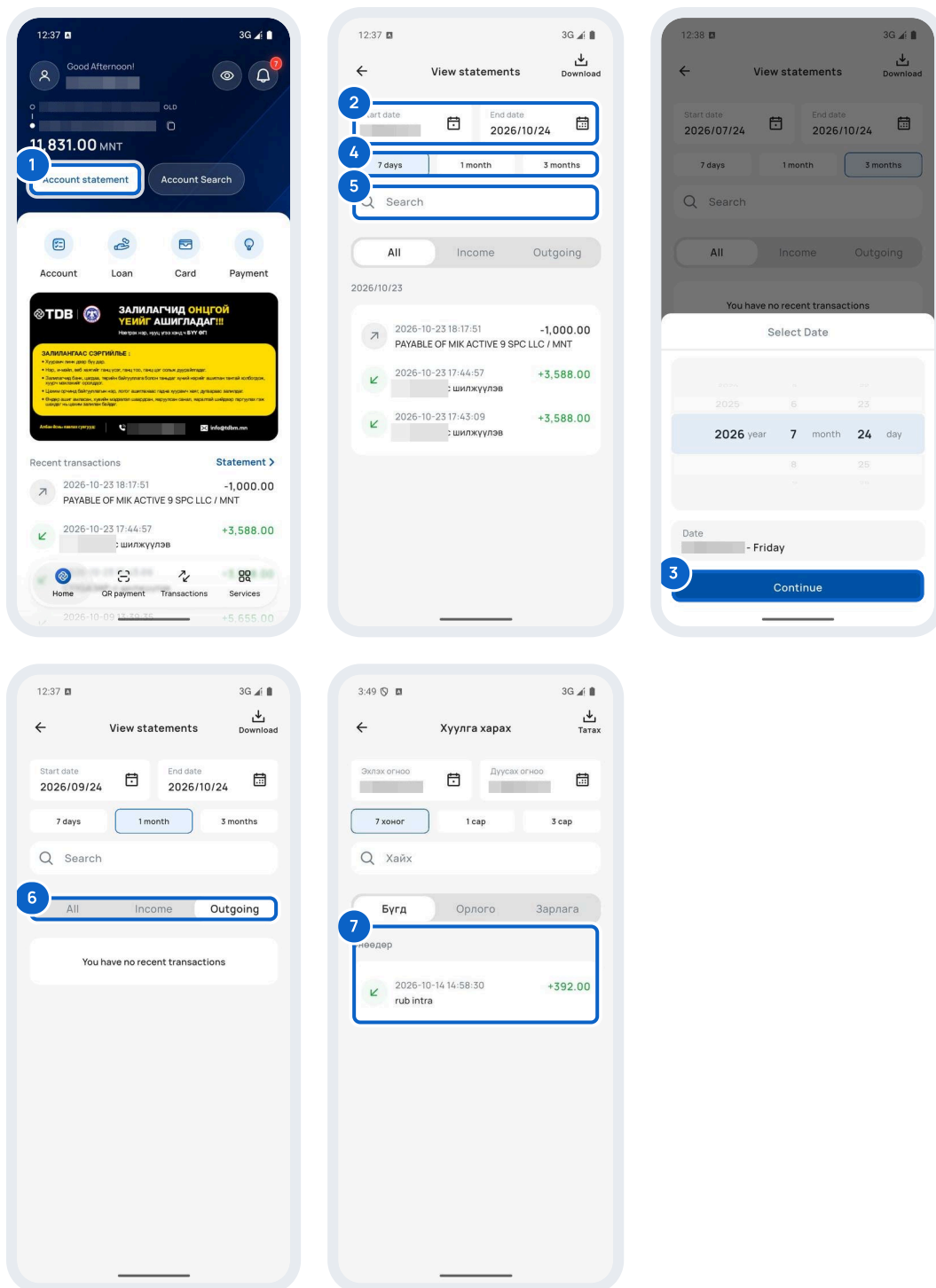
- [Account statement](#) (p. 41)
- [Close an account](#) (p. 55)
- [Account reference letter](#) (p. 48)

Account statement

Filter your transactions by date, open the details of any transaction and get your statement by email.

SCREEN 1/3 **View your statement**

Menu path Home → Account statement, or Account → choose an account → Statement

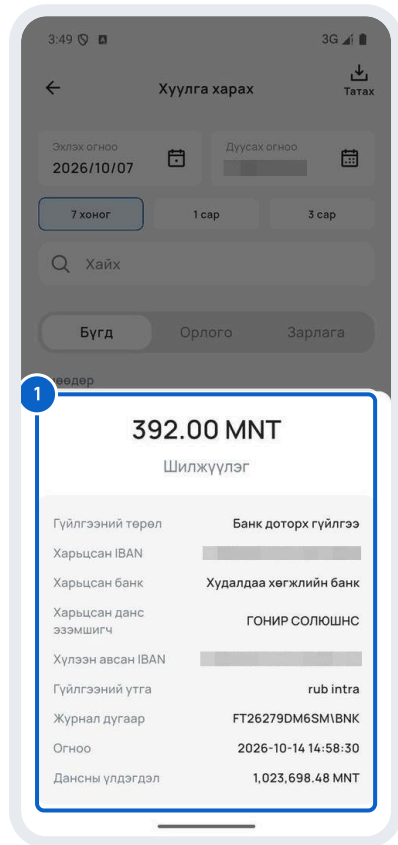


- 1 **Account statement**
Tap it on the home screen.
You can also open it with "Statement" in the account details.
- 2 **Dates**
Choose a start and end date.
- 3 **Pick a date**
Scroll to the year, month and day, then tap "Continue".
- 4 **Period**
Filter by 7 days, 1 month or 3 months.
- 5 **Search**
Search by transaction description or amount.

6 All, Income, Outgoing
Filter by transaction direction.

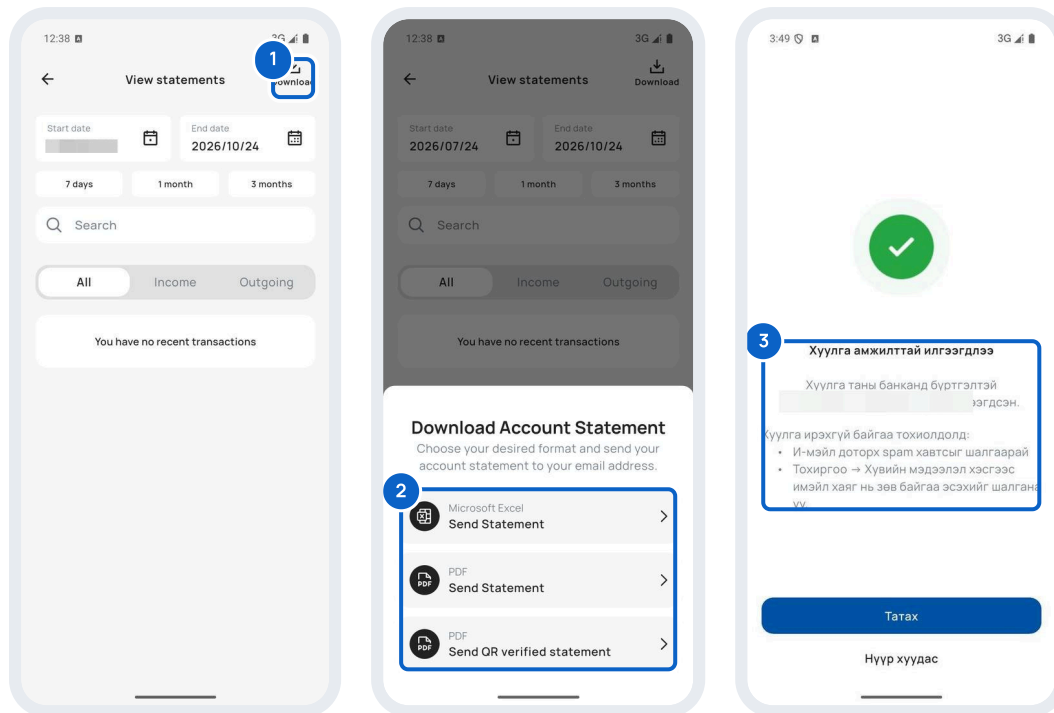
7 Choose a transaction
Tap a transaction to open its details.

SCREEN 2/3 Transaction details



1 Transaction details
Type, counterparty account, bank, description, journal number, date and balance.

SCREEN 3/3 Get your statement by email



1 Download

Tap "Download" in the top right corner.

2 File type

Choose Excel, PDF or QR-verified PDF.

3 Sent

The statement goes to your registered email address.

If it hasn't arrived, check your spam folder.

RELATED GUIDES

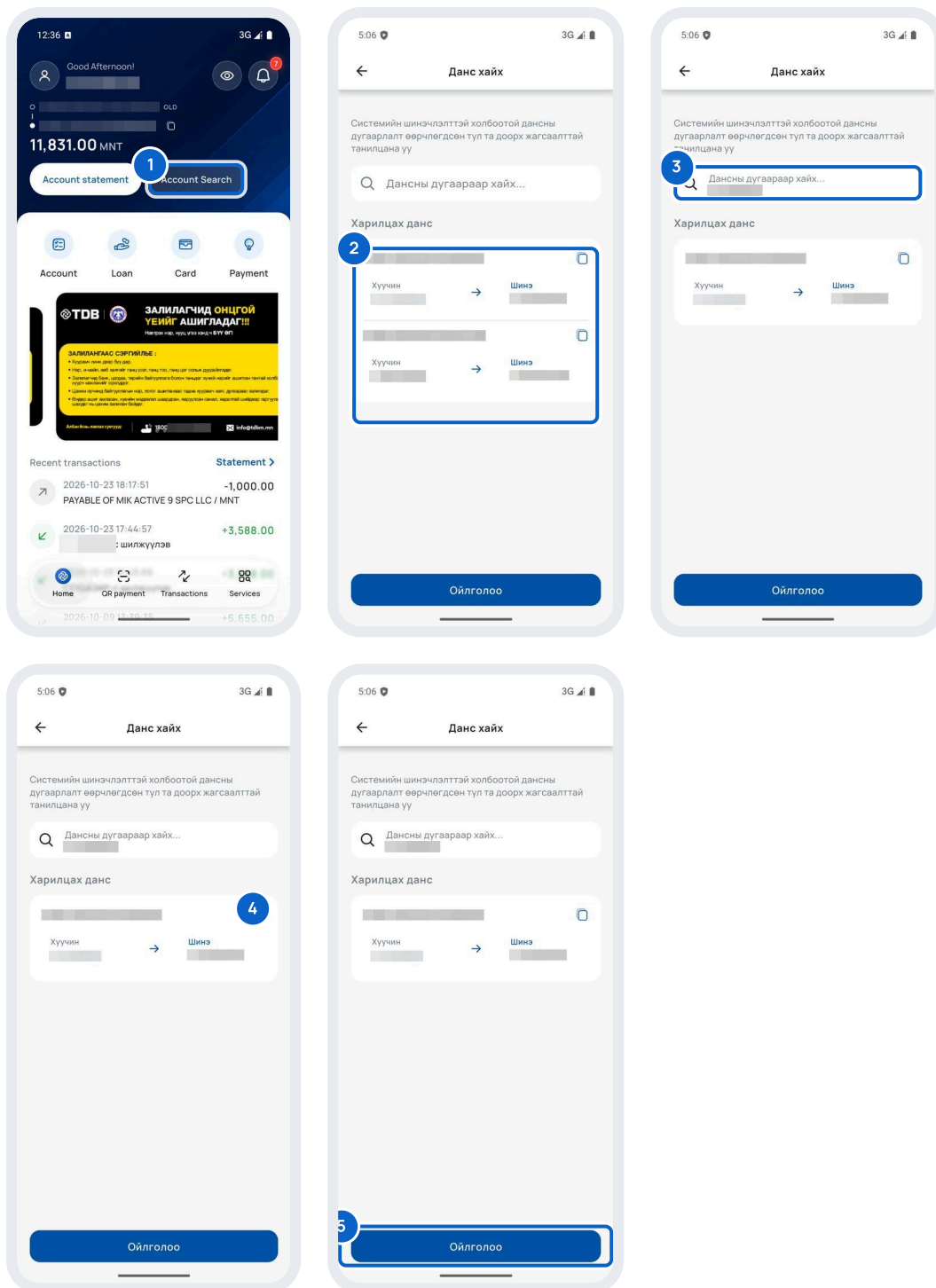
- [Accounts and account settings](#) (p. 32)
- [Account reference letter](#) (p. 48)

Account Search

Account numbers changed with the system upgrade. Use your old number to find your new one.

SCREEN 1/1 **Old and new numbers**

Menu path Home → Account Search



1 Account Search

Tap "Account Search" on the home screen.

2 Old and new numbers

You can see the old and new number of each account.

3 Search by number

Enter your old or new number.

4 Copy

Copy the IBAN.

5 Got it

Tap to go back to the previous page.

RELATED GUIDES

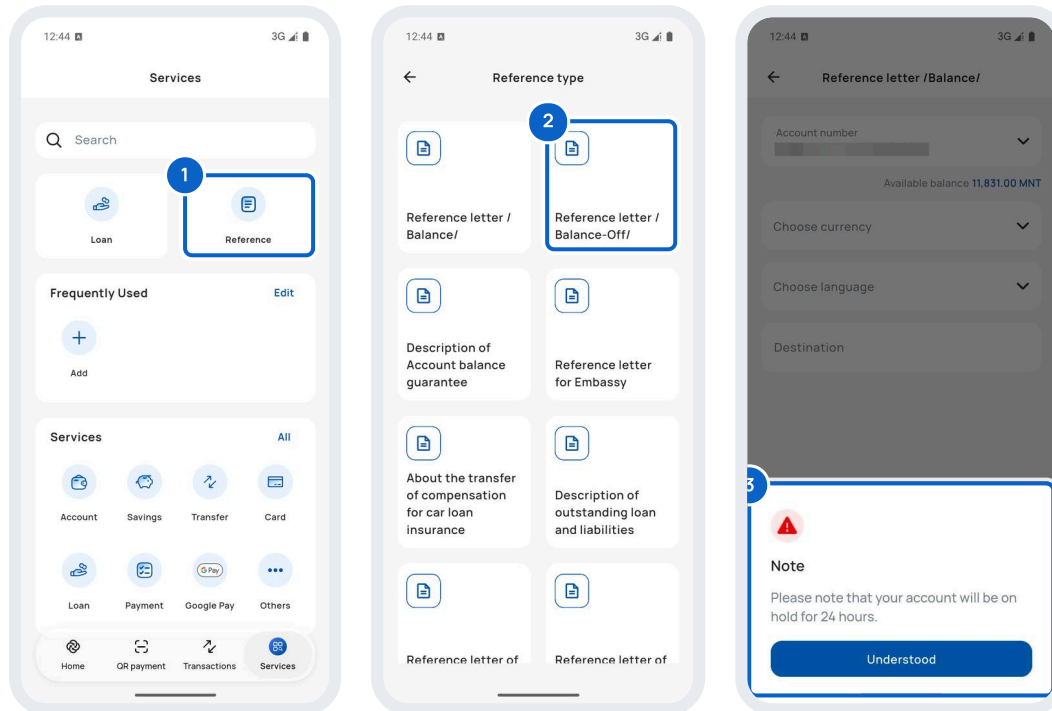
- [Accounts and account settings](#) (p. 32)

Account reference letter

Order an account reference letter in the app and receive it at your registered email address.

SCREEN 1 / 3 Choose a type

Menu path Services → Reference, or Services → All → Account → Reference



1 Reference

Tap "Reference" in the "Services" menu.

2 Reference type

Choose the type you need.

Types include with balance, without balance, balance guarantee, for an embassy, loan balance and more.

3 Note

For some letters, such as with balance or for an embassy, a note says your account will be on hold for 24 hours. Tap "Understood" to continue.

SCREEN 2/3 Fill in the details

The screenshots show the following steps:

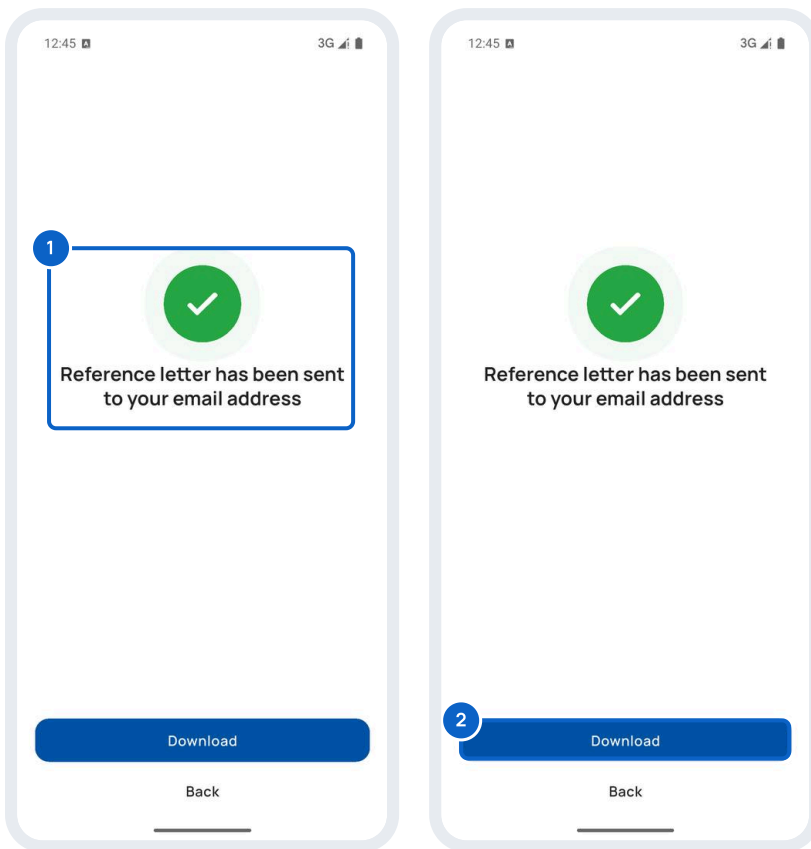
- Account number:** A dropdown menu is shown with a blue box around it and a '1' in a blue circle.
- Choose language:** A dropdown menu is shown with a blue box around it and a '2' in a blue circle.
- Mongolian or English:** A list of languages is shown with 'Mongolian' and 'English' options. A blue box is around the list, and a '3' is in a blue circle.
- Destination:** The 'Destination' field is shown with the text 'To whom it may concern'. A blue box is around the field, and a '4' is in a blue circle.
- Next:** The 'Next' button at the bottom is shown with a blue box around it and a '5' in a blue circle.

- 1 Account**
Choose the account the letter is for.
- 2 Choose language**
Tap to open the list of languages.
- 3 Mongolian or English**
Choose "Mongolian" or "English" from the list.
- 4 Destination**
Type where the letter will be submitted.

5 Next

Check your details and tap to send the request.

SCREEN 3 / 3 Sent



1 Sent

The letter goes to your registered email address.

2 Download

Download the letter and save it on your phone.

RELATED GUIDES

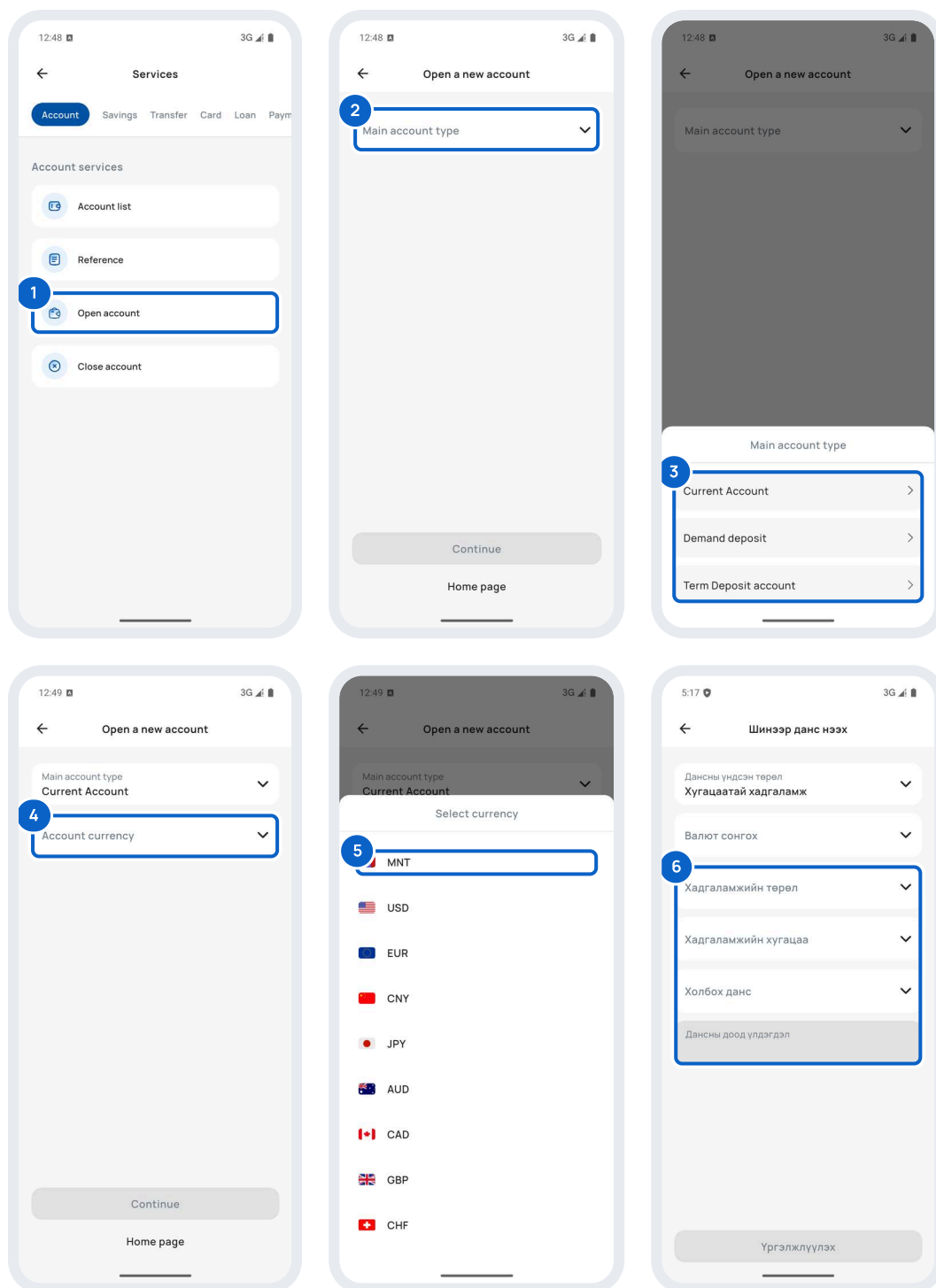
- [Account statement](#) (p. 41)
- [Accounts and account settings](#) (p. 32)

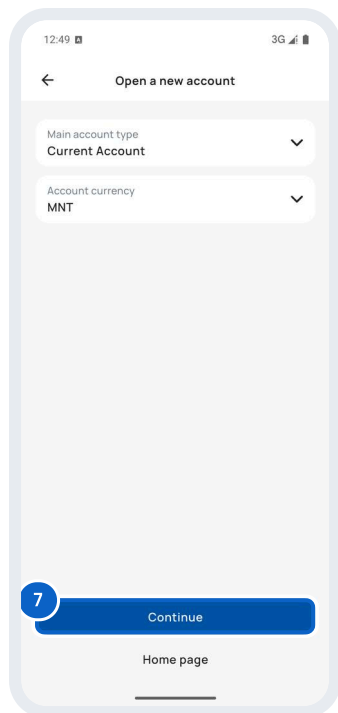
Open an account

Open a current or savings account directly in the app.

SCREEN 1/2 **Account type and currency**

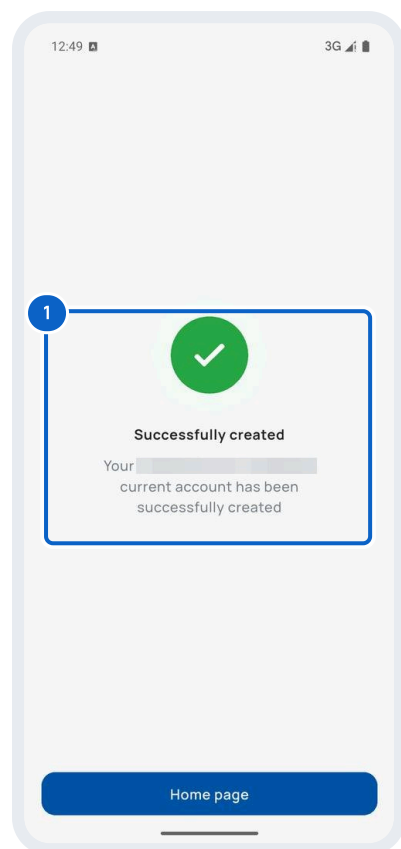
Menu path Services → All → Account → Open account





- 1 Open account**
Choose it under Services → All → Account.
- 2 Main account type**
Tap to open the list.
- 3 Choose a type**
Choose a current account, demand deposit or term deposit.
- 4 Account currency**
Tap to open the list.
- 5 Choose a currency**
Choose MNT, USD, EUR, CNY or another currency.
- 6 Term deposit**
If you chose a term deposit, also fill in the deposit type, deposit term and linked account.
- 7 Continue**
Tap to open the account.

SCREEN 2/2 Account opened



1 Successfully created

Your new account number appears on the screen.

RELATED GUIDES

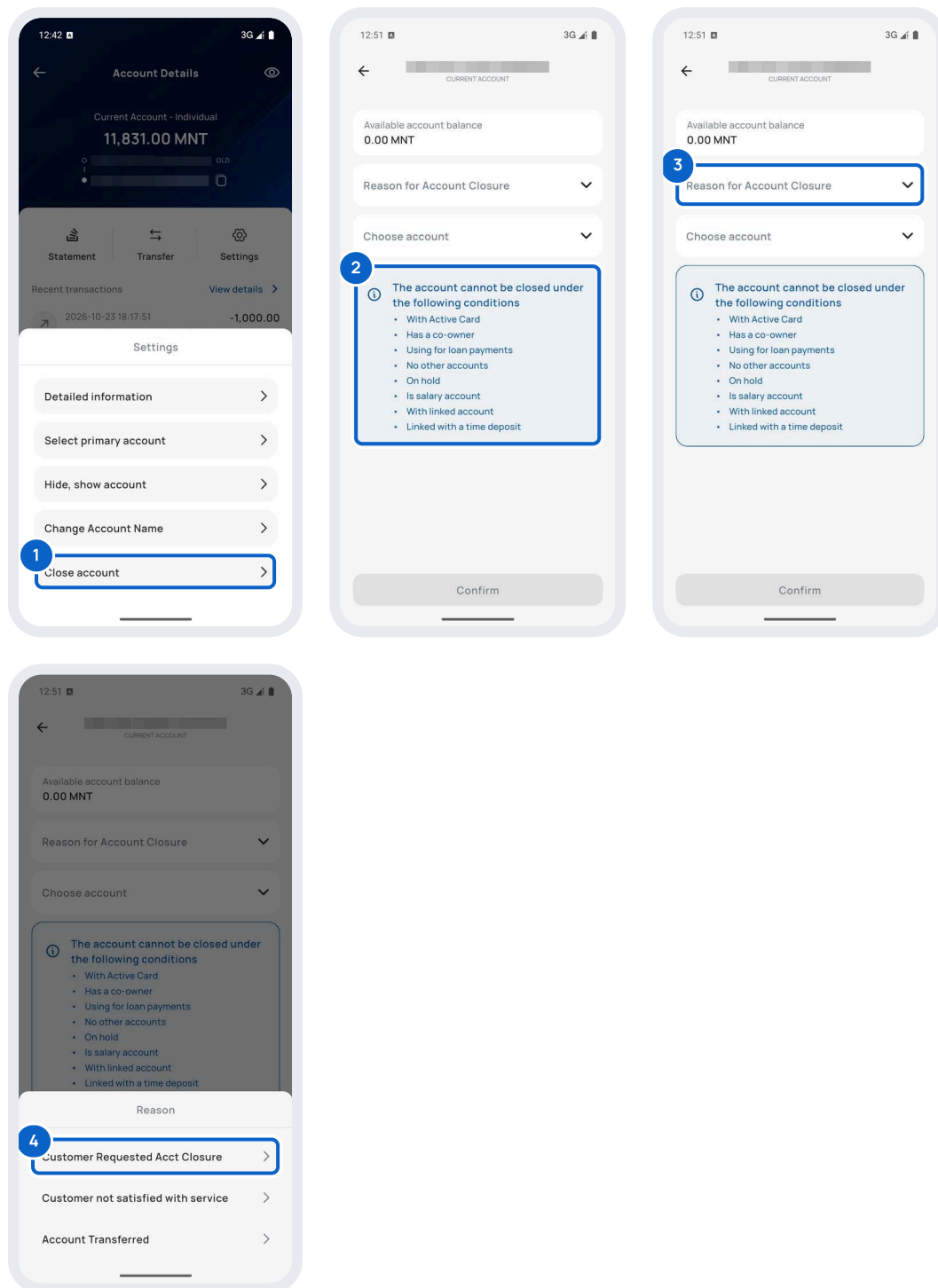
- [Accounts and account settings](#) (p. 32)
- [Close an account](#) (p. 55)

Close an account

Close an account you no longer use and move its balance to another of your accounts.

SCREEN 1/2 **Conditions and reason**

Menu path Account → Settings → Close account, or Services → All → Account → Close account



1 Close account

Choose it in the account "Settings".

2 When you can't close

An account can't be closed if it has an active card, a co-owner, a loan or a hold, or is linked to salary or a deposit.

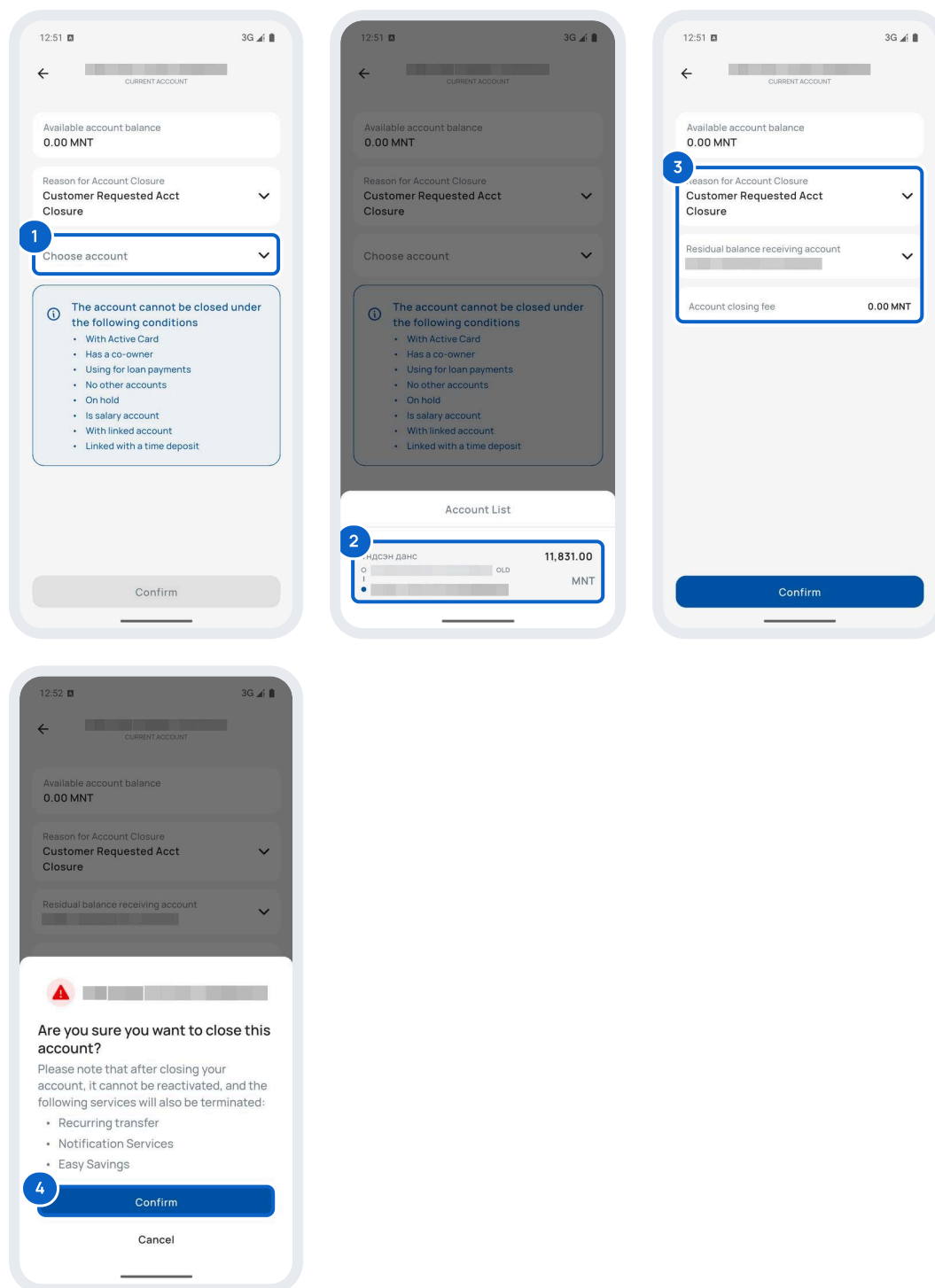
3 Reason

Tap to open the list.

4 Choose a reason

Choose the reason that fits.

SCREEN 2 / 2 Account for the balance



1 Choose account

Open the list to choose where the balance goes.

2 Residual balance receiving account

Choose another of your own accounts.

3 Check

Check the reason, receiving account and closing fee.

4 Confirm

Tap "Confirm", then "Confirm" again when asked "Are you sure you want to close this account?". The account is closed and the balance moves to the account you chose.

⚠ Last step: tapping it closes the account

Note

Before you confirm, double-check the account you're closing and the account receiving the balance.

RELATED GUIDES

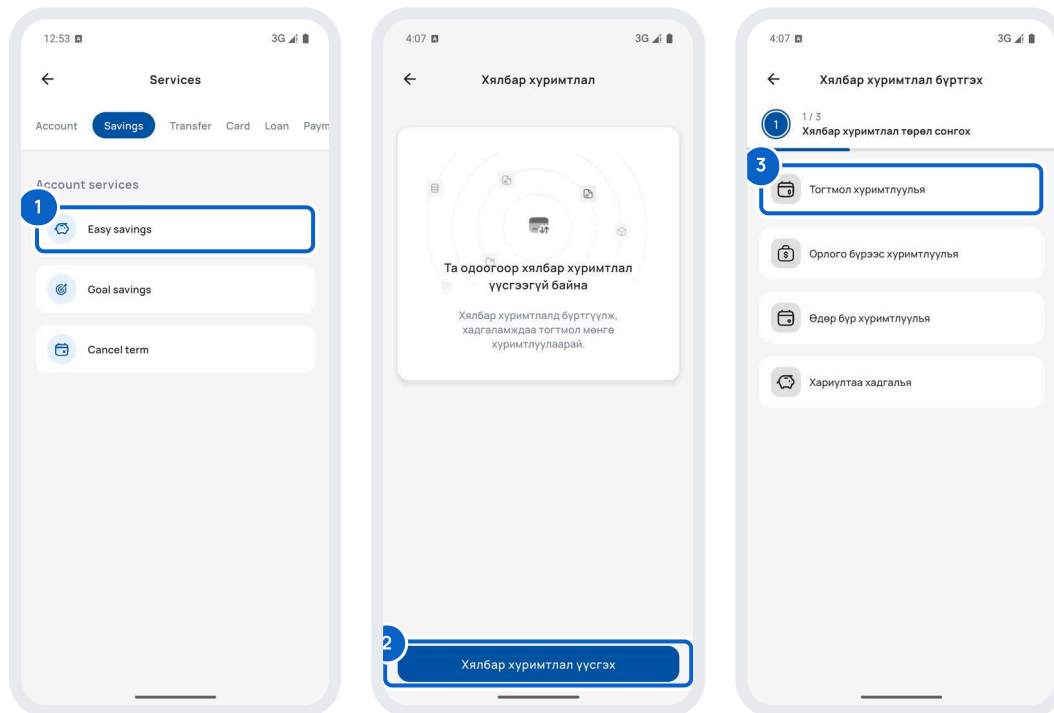
- [Accounts and account settings](#) (p. 32)
- [Open an account](#) (p. 51)

Easy savings

Set up automatic transfers of a fixed amount from an account of your choice to a savings account.

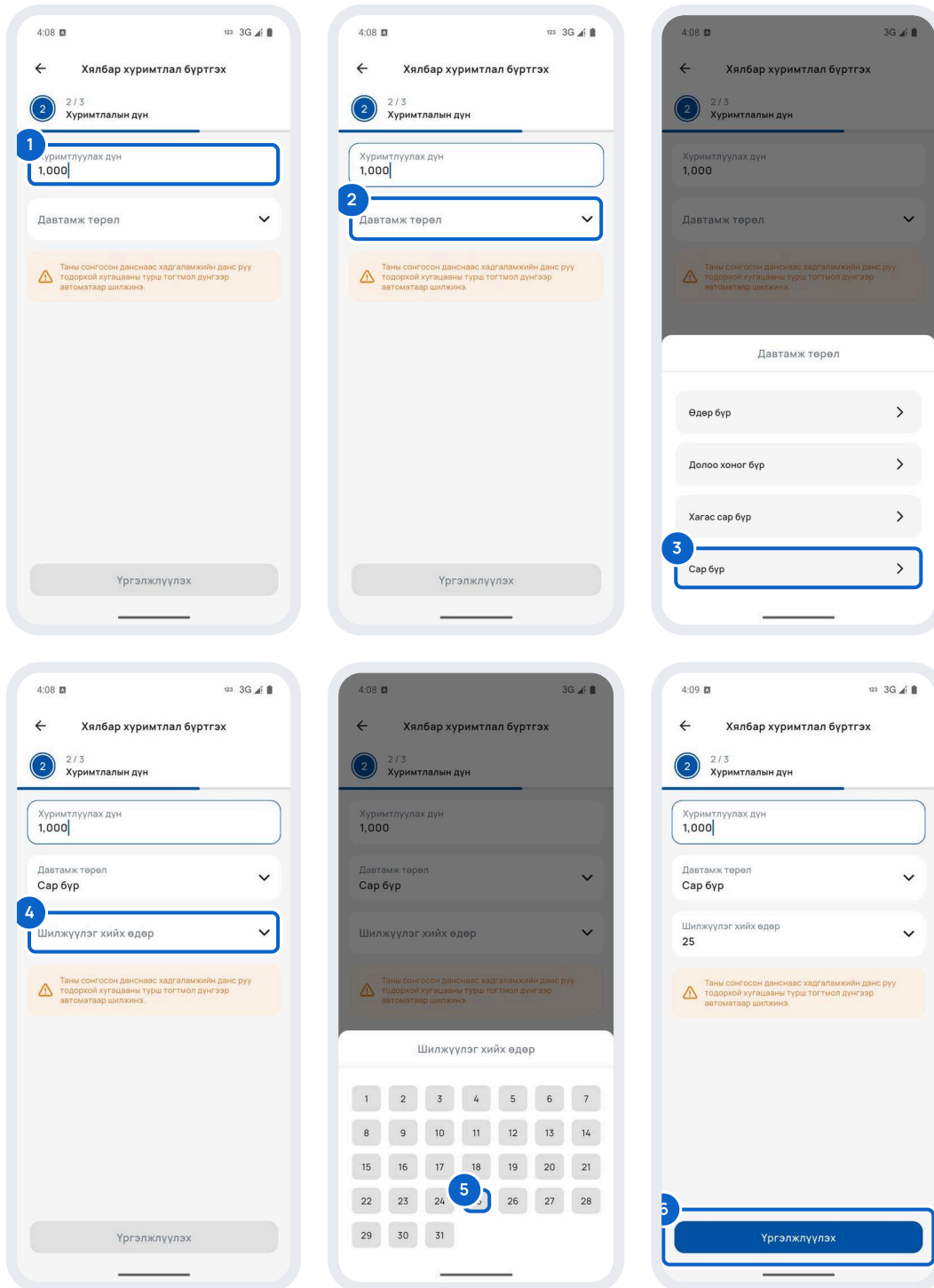
SCREEN 1/4 Savings type

Menu path Services → All → Savings → Easy savings



- 1 Easy savings**
Choose it under "Savings".
- 2 Create Easy Savings plan**
Tap to create a new plan.
- 3 Choose a type**
Choose fixed amount, from every income, daily, or save on purchases.

SCREEN 2 / 4 Savings amount



- 1 Amount to save**
Enter the amount to transfer each time.
- 2 Frequency**
Tap to open the list.
- 3 Choose frequency**
Daily, weekly, twice a month or monthly.
- 4 Transfer day**
Tap to choose the day.

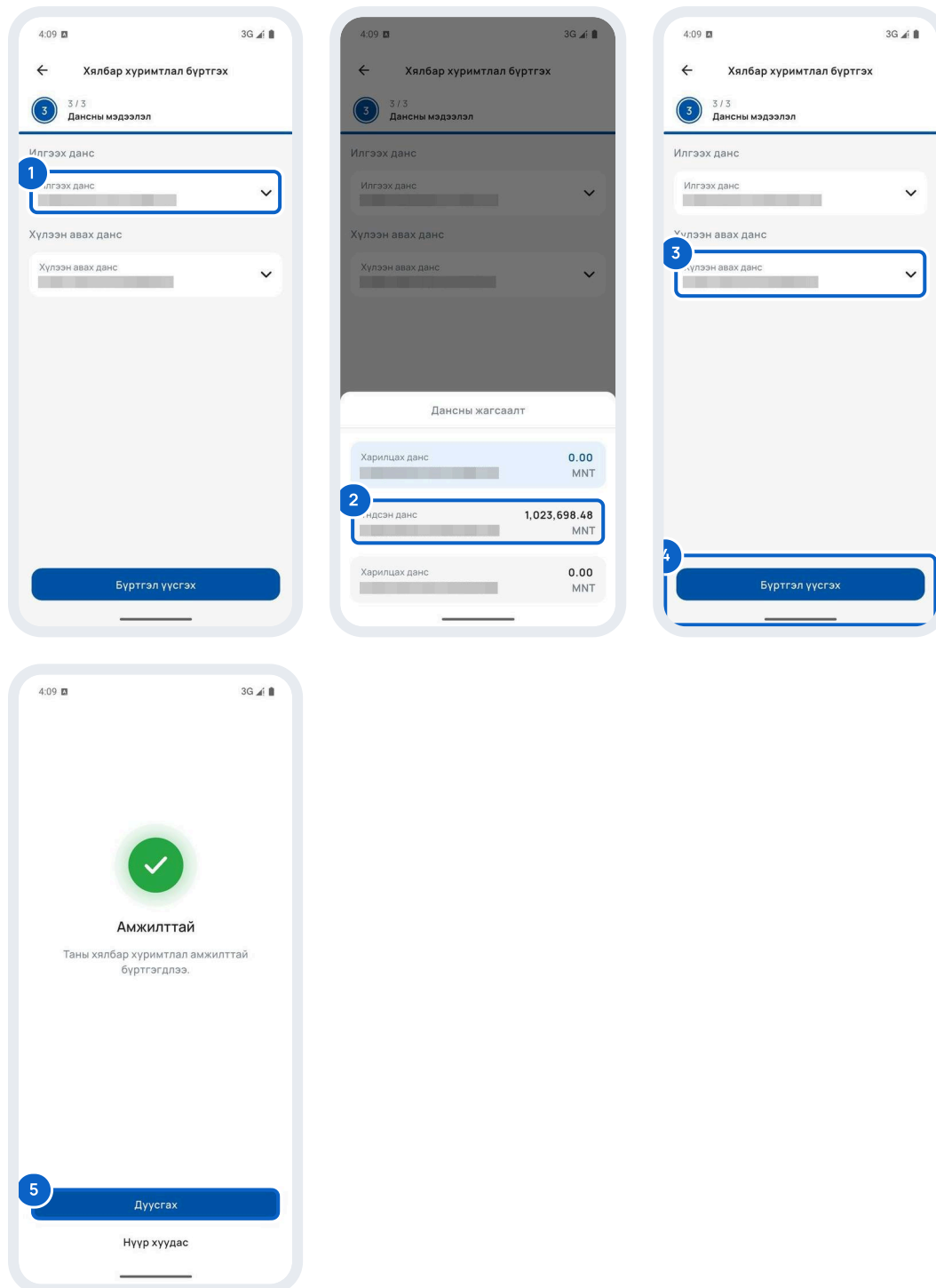
5 Pick a day

Choose the day of the month for the transfer.

6 Continue

Tap to go on to the account details.

SCREEN 3/4 Account details

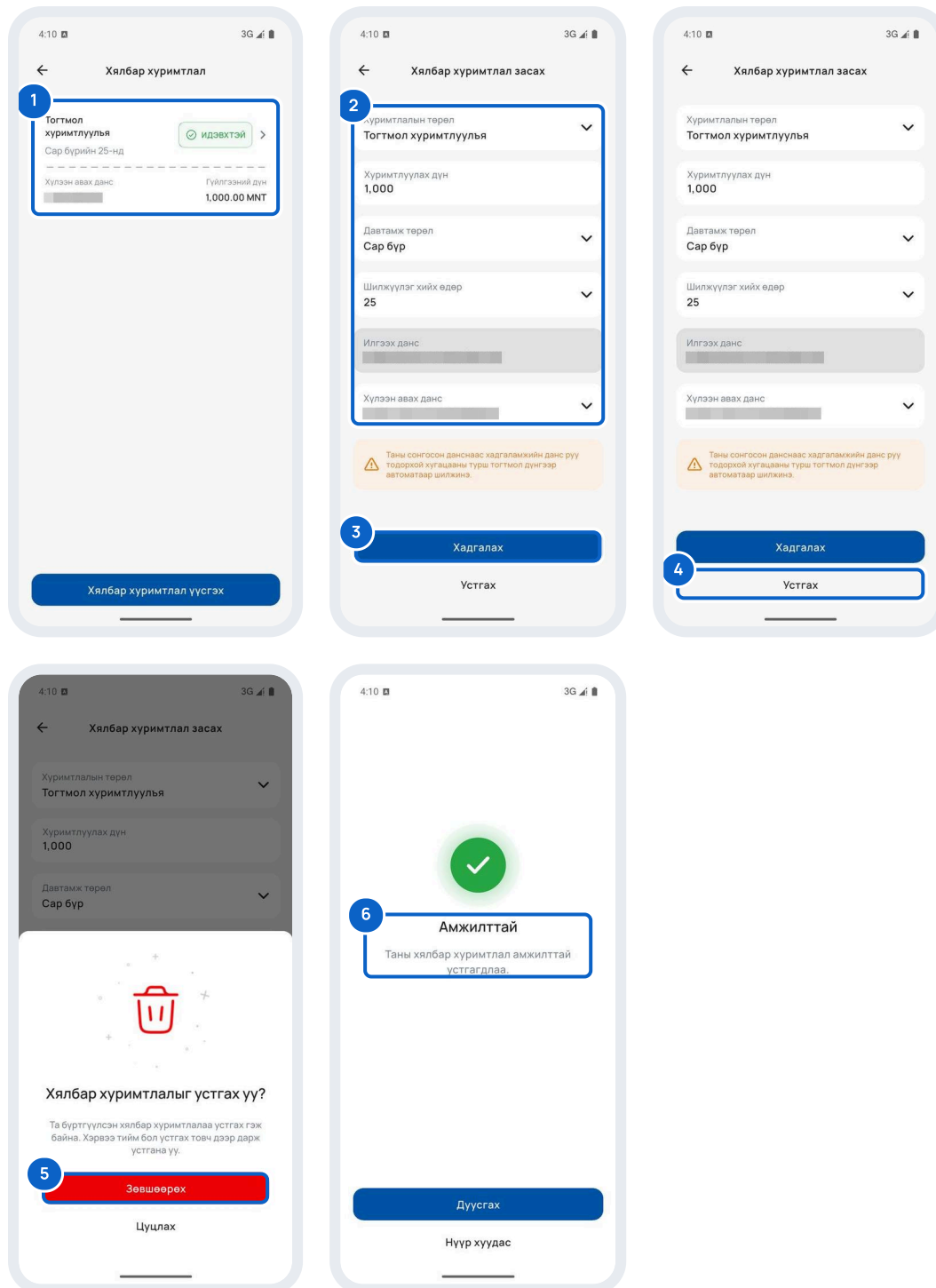


- 1 Source account**
Choose the account the money comes from.
- 2 Choose an account**
Tap an account in the list.
- 3 Receiving account**
Choose the savings account where the money builds up.
- 4 Register**
Tap to register your plan.
- 5**

5 Done

Tap once the plan is registered.

SCREEN 4/4 Edit or delete



1 Choose a plan

Tap the plan you want to edit or delete.

2 Edit

Change the amount, frequency, day or receiving account.

3 Save

Save your changes.

4 Delete

Stops the plan.

5 Agree

Tap to confirm the deletion.

6 Deleted

No more automatic transfers will be made.

RELATED GUIDES

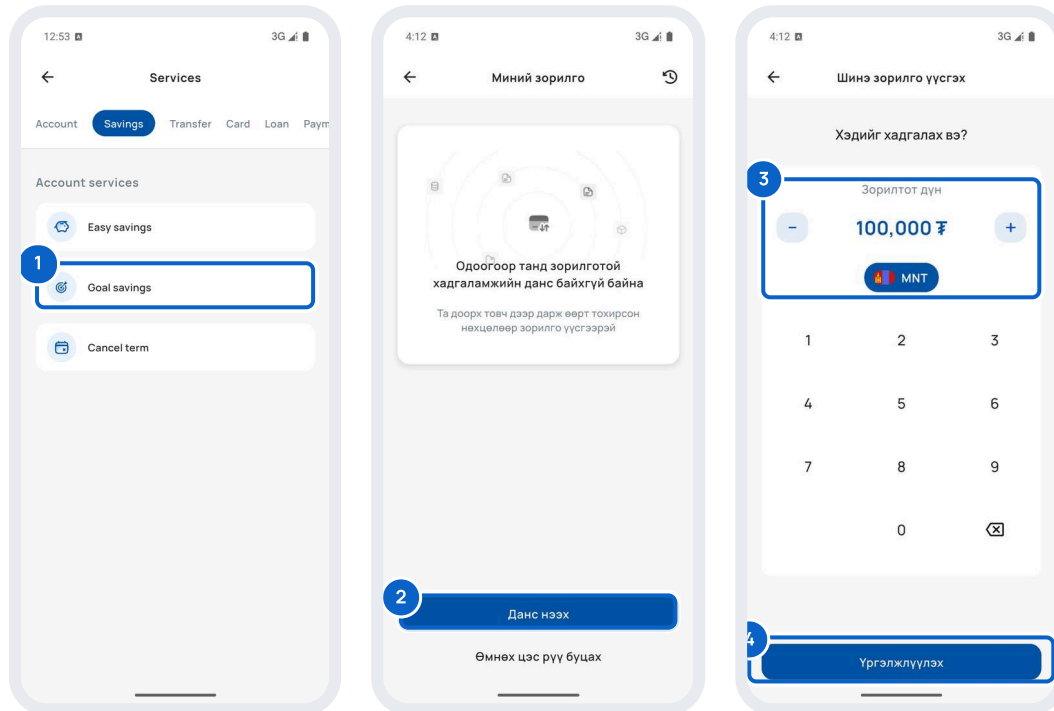
- [Goal savings](#) (p. 66)
- [Recurring transfer](#) (p. 105)

Goal savings

Open a goal savings account and save toward a target amount by a set date.

SCREEN 1 / 7 Target amount

Menu path Services → All → Savings → Goal savings



1 Goal savings

Choose it under "Savings".

2 Open account

Create a new goal.

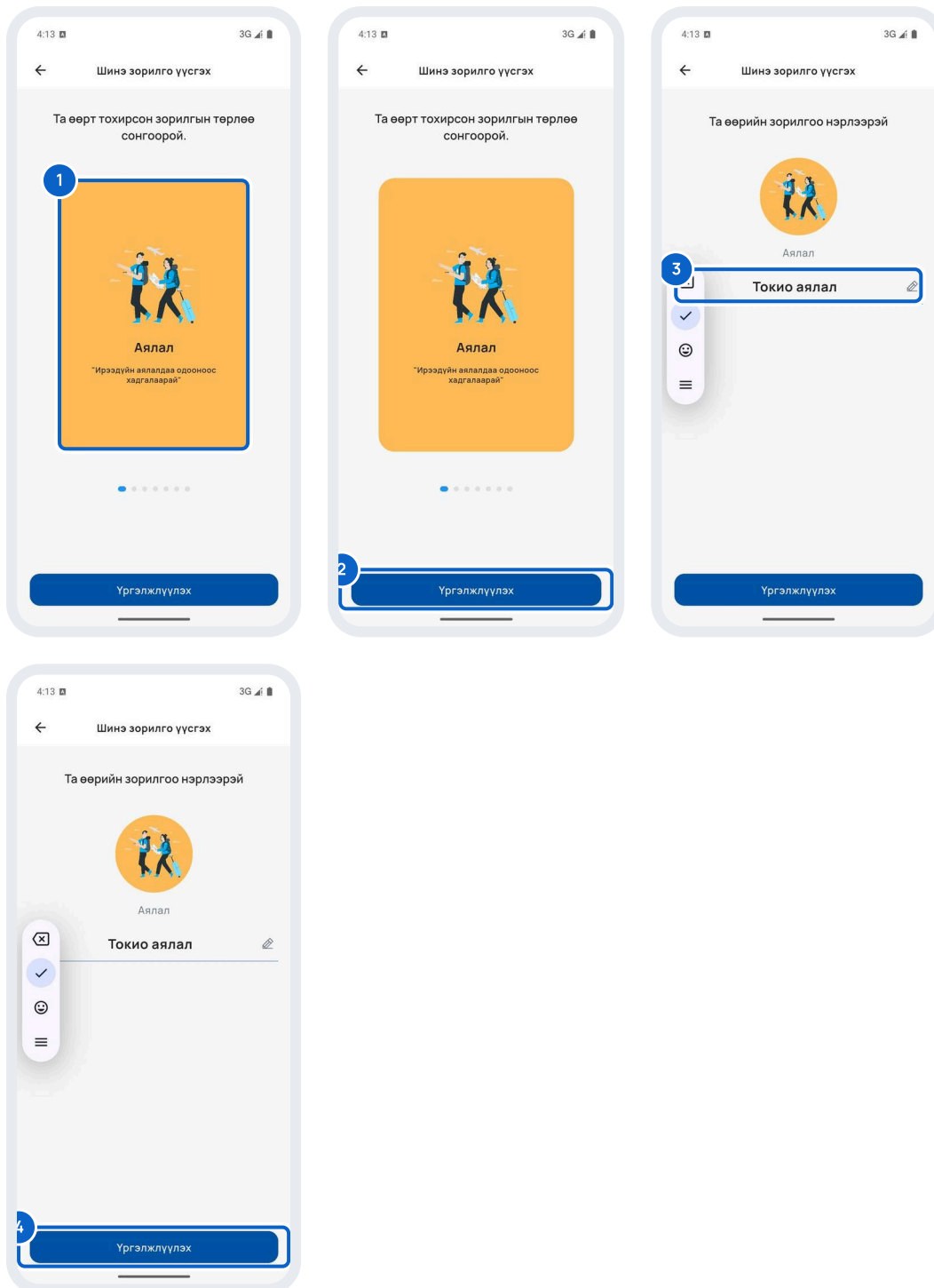
3 Target amount

Enter the amount you want to save using the keypad.

4 Continue

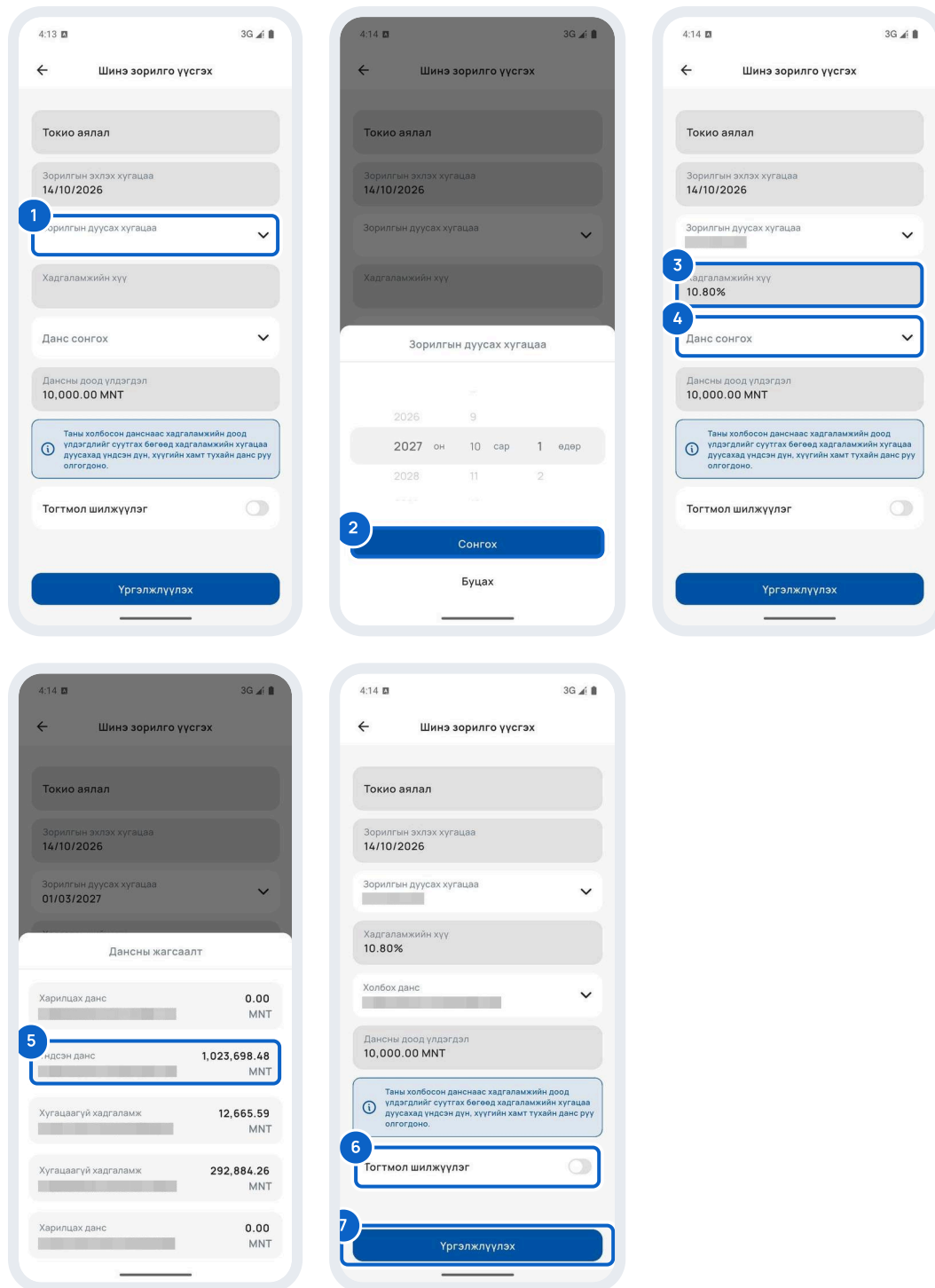
Tap to go to the next step.

SCREEN 2/7 Type and name



- 1 Goal type**
Swipe sideways to choose.
- 2 Continue**
Choose a type and tap.
- 3 Goal name**
Give your goal a name.
- 4 Continue**
Enter the name and tap.

SCREEN 3/7 End date and account



- 1 **End date**
Tap to choose a date.
- 2 **Pick a date**
Scroll to the year, month and day, then tap the select button.
- 3 **Interest rate**
Filled in automatically based on the term.
- 4 **Choose an account**
Open the list to choose the account to link.

5 Linked account

The account the money goes to when the deposit ends.

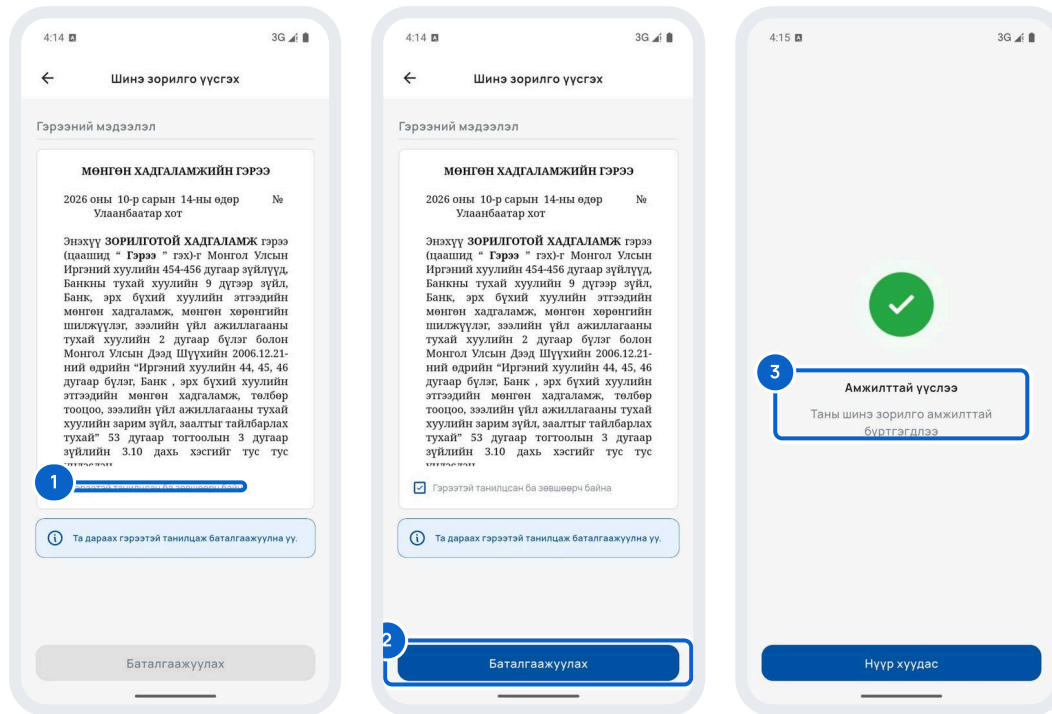
6 Recurring transfer

Turn it on to transfer a fixed amount regularly from the linked account.

7 Continue

Check your details and tap.

SCREEN 4/7 Confirm the contract



1 Read the contract

Read the contract and tick the box.

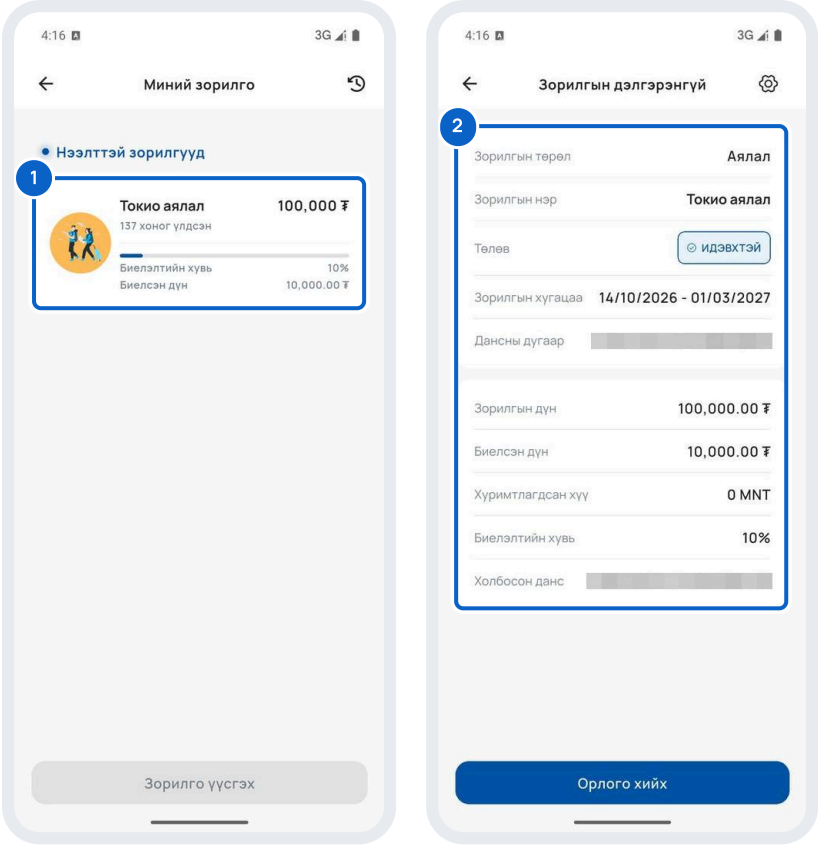
2 Confirm

Tap to create your goal.

3 Successfully created

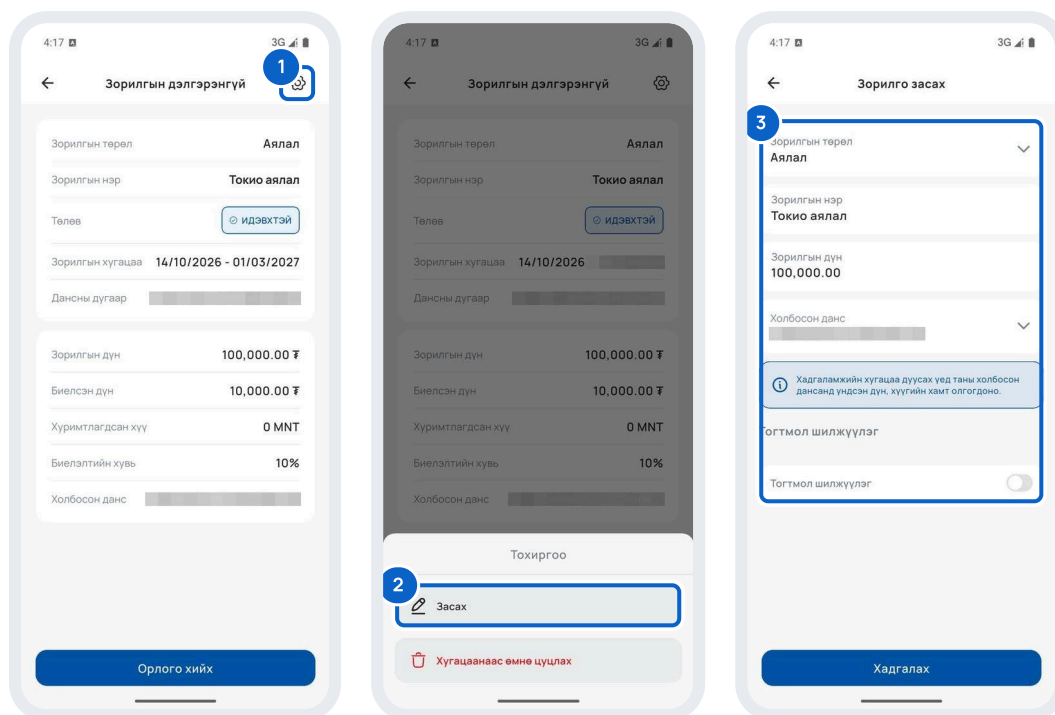
Your new goal is registered.

SCREEN 5/7 **View your goal**



- 1 Choose a goal**
Tap one of your open goals.
- 2 Goal details**
Term, account number, target and saved amount, and progress in percent.

SCREEN 6/7 Edit



1 Settings

Tap the icon in the top right corner.

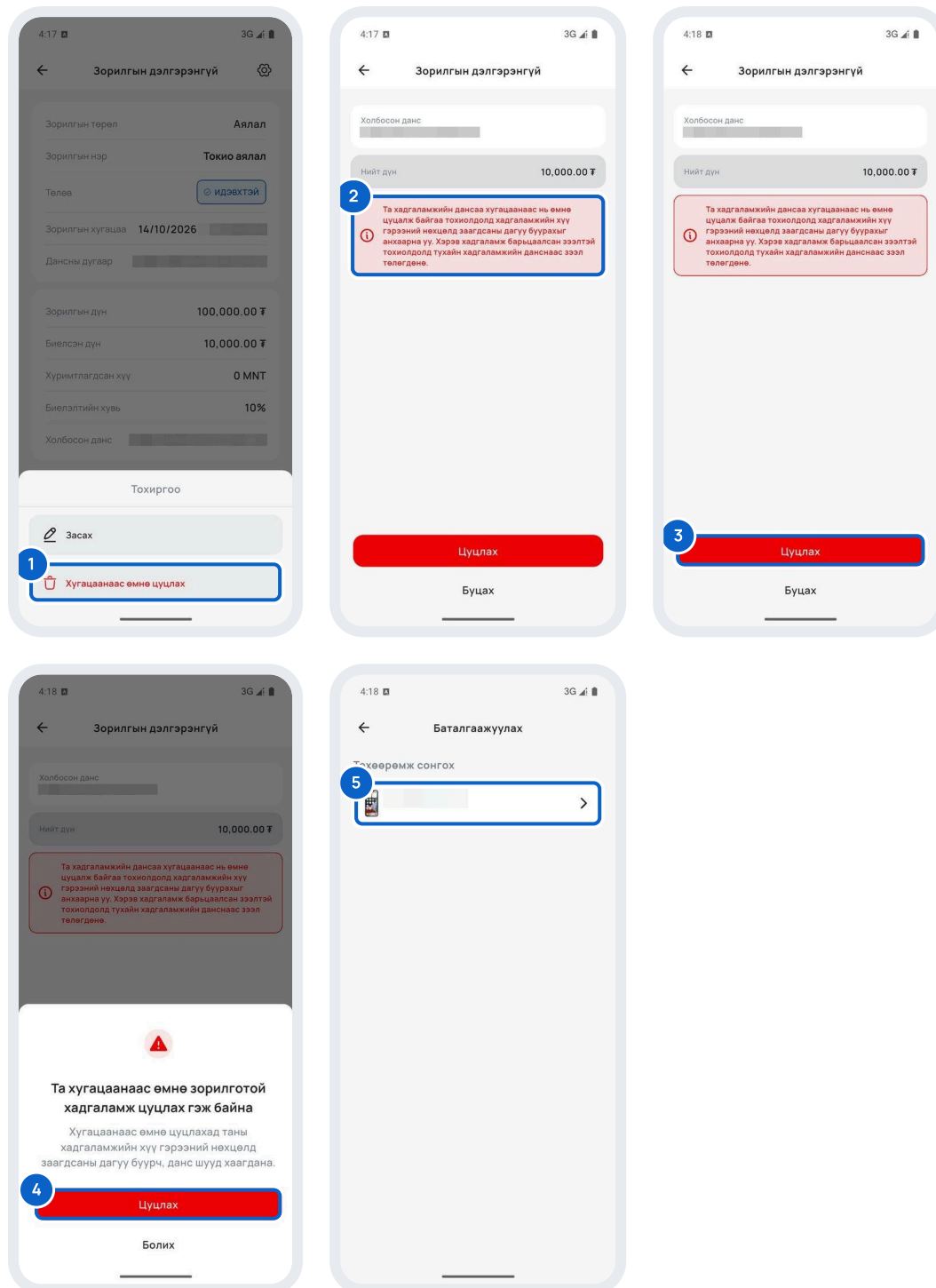
2 Edit

Choose edit from the menu.

3 Edit your goal

Change the name, amount, linked account or recurring transfer, then tap save.

SCREEN 7/7 Cancel before the end date



1 Cancel before the end date

Choose it in the settings.

2 Warning

Interest is reduced under the contract terms. If you have a loan secured by this deposit, the loan is repaid.

3 Cancel

Read the warning and tap.

4 Confirm cancellation

Tap cancel again.

5 Confirm on your device

Choose your registered device and confirm. The goal is then cancelled.

⚠ Last step: once you confirm, the goal is cancelled

Note

If you cancel before the end date, the interest is reduced under the contract terms and the account is closed right away.

RELATED GUIDES

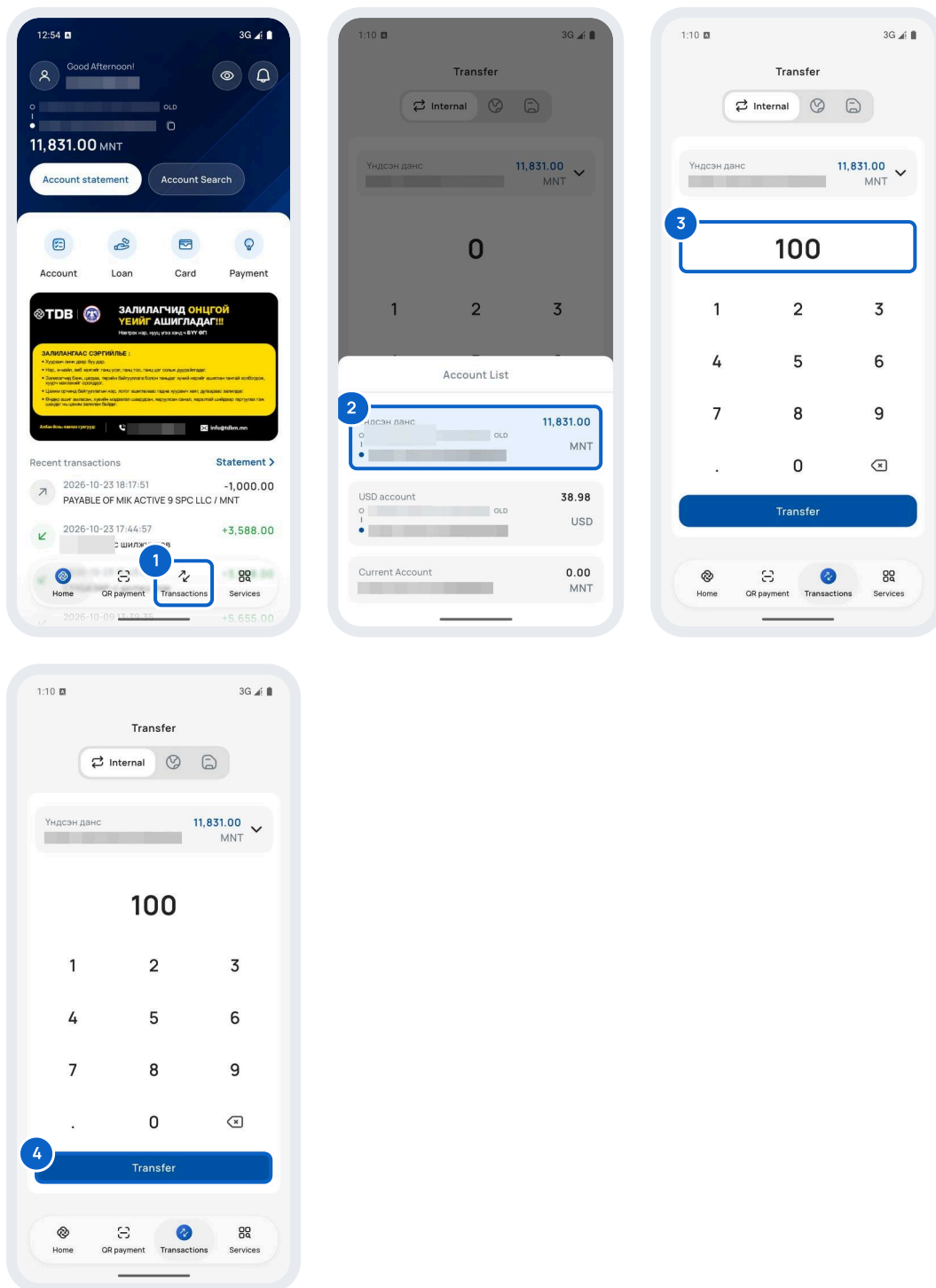
- [Easy savings](#) (p. 59)
- [Open an account](#) (p. 51)

Transfer to your own or another TDB account

Use "Transactions" to move money between your own accounts or to someone else's account within the bank.

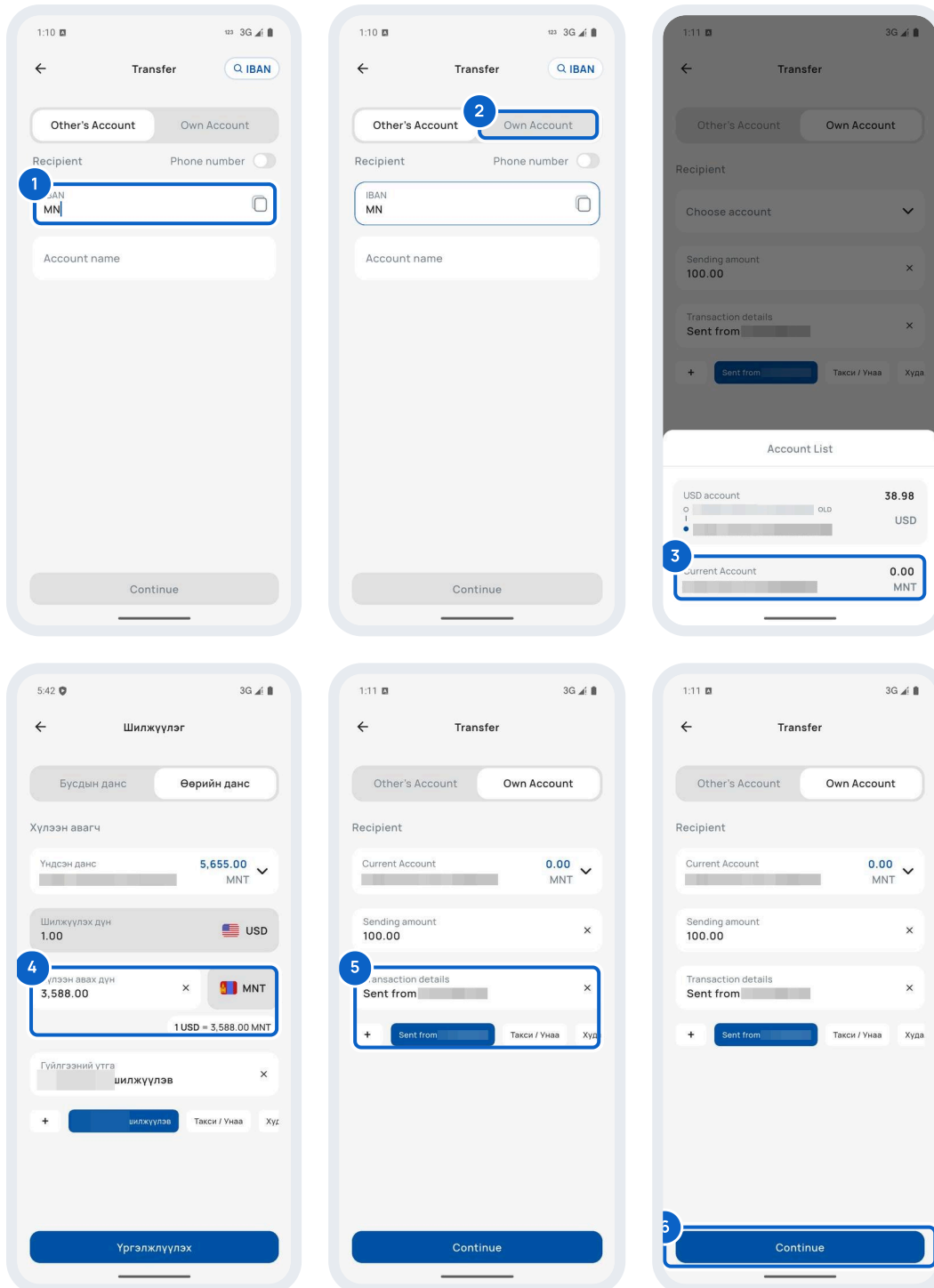
SCREEN 1/4 **Enter the amount**

Menu path Bottom menu → "Transactions"



- 1 **"Transactions"**
Tap it in the bottom menu.
- 2 **Source account**
Choose the account the money comes from.
- 3 **Amount**
Type the amount with the keypad.
- 4 **"Transfer"**
Check the amount and tap to enter the recipient.

SCREEN 2/4 Recipient



1 "Other's Account"

Enter the IBAN and the account name appears. → [IBAN lookup](#) (p. 80)

Turn on "Phone number" to send to a phone number instead.

2 "Own Account"

Pick this tab to send to your own account.

3 Receiving account

Choose one of your accounts from the list.

4 Amount received

If the account is in another currency, the converted amount and rate are shown.

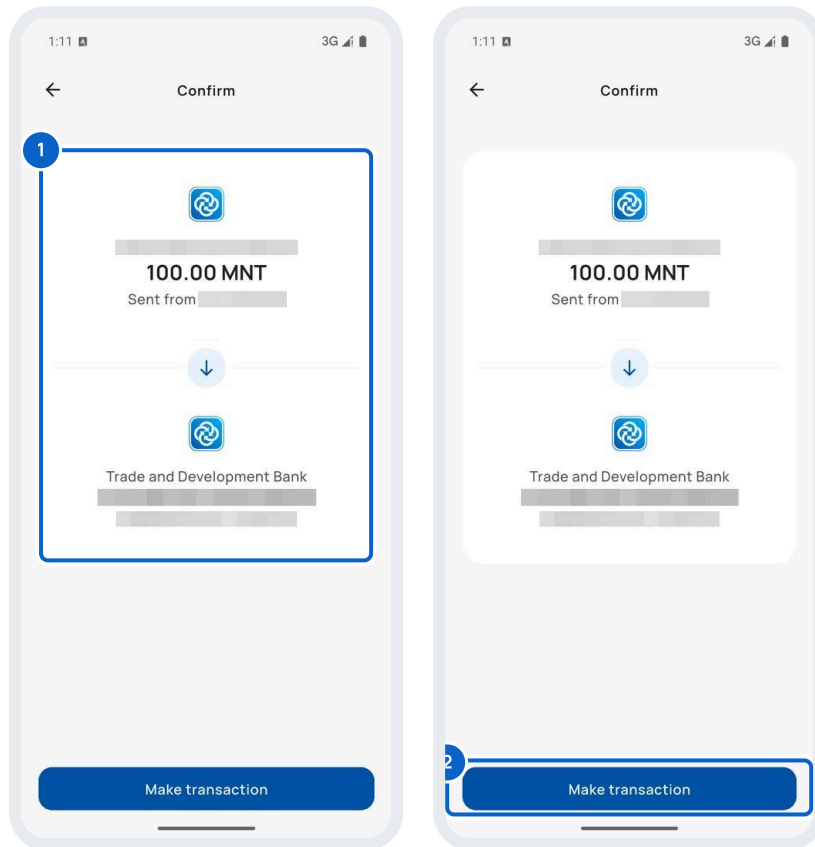
5 **"Transaction details"**

Type a description or pick a ready-made one below.

6 **"Continue"**

Fill in the details and tap.

SCREEN 3/4 **Confirm**



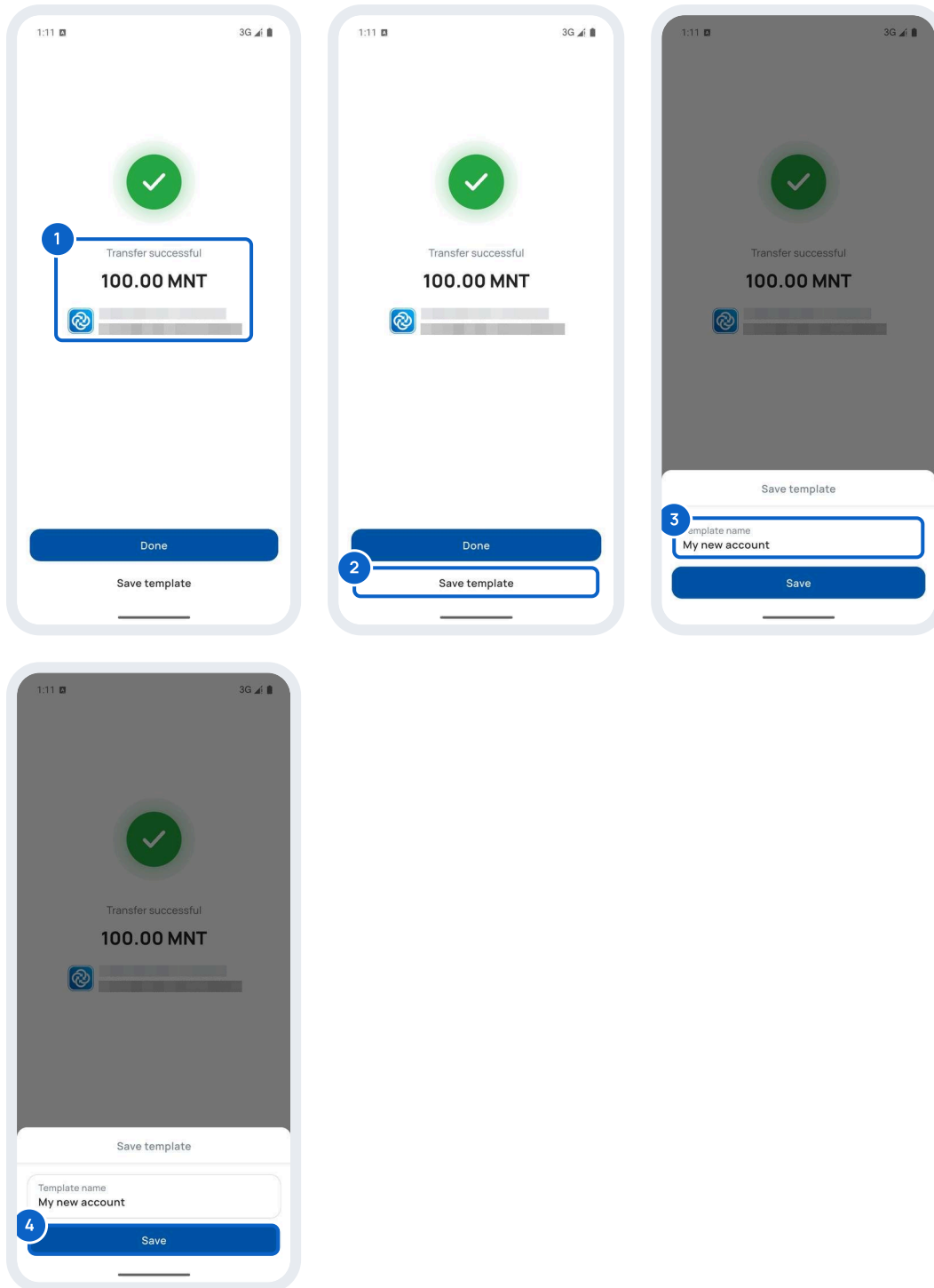
1 **Check**

Check the sending and receiving accounts, amount and description.

2 **"Make transaction"**

Tap to send the money.

SCREEN 4/4 Transfer successful



- 1 "Transfer successful"**
You see the amount and the recipient's account.
- 2 "Save template"**
Save it as a template if you'll send it again. → [Transaction templates](#) (p. 84)
- 3 "Template name"**
Give the template a name.
- 4 "Save"**
Tap to save the template.

RELATED GUIDES

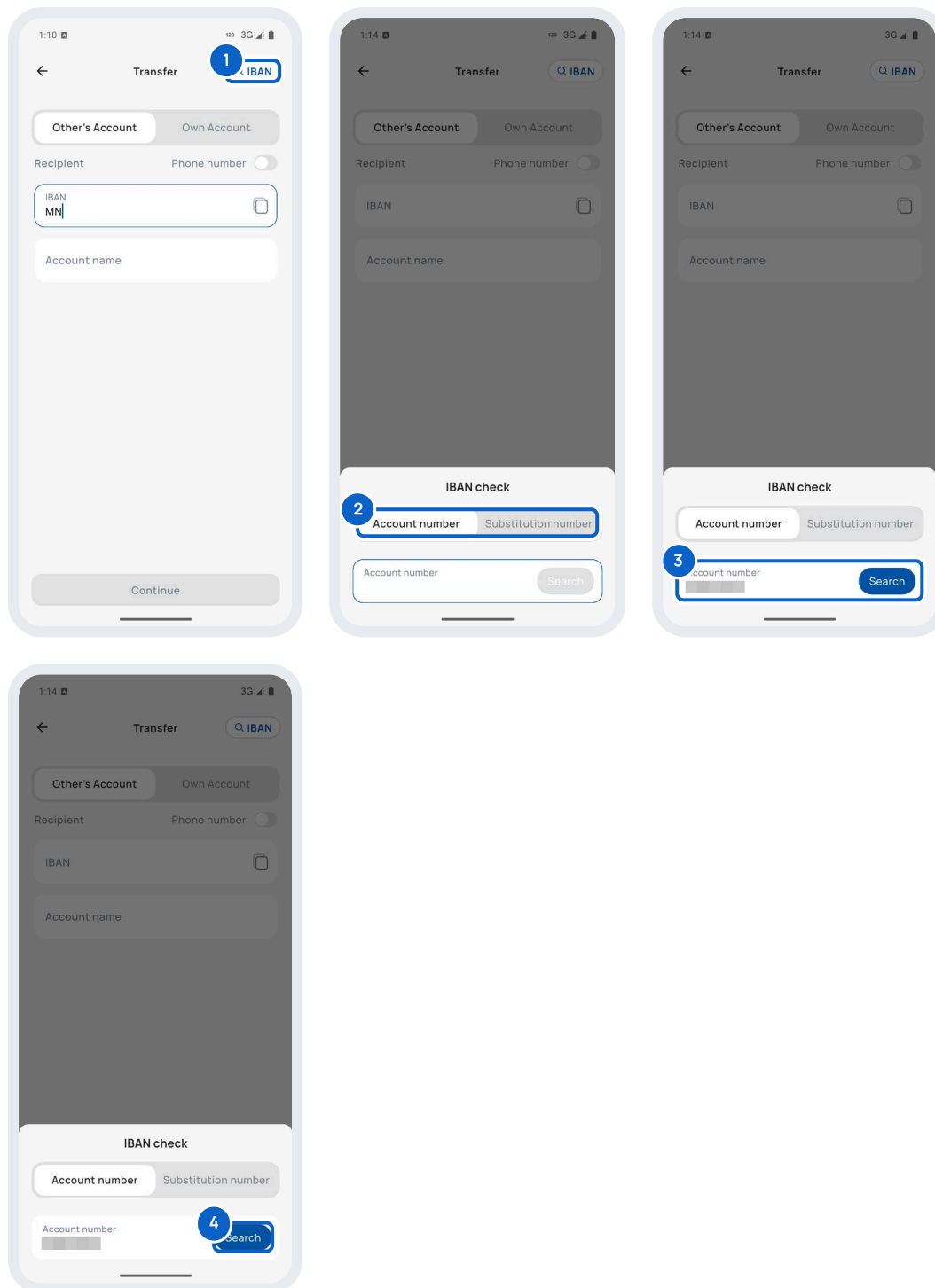
- [Transaction templates](#) (p. 84)
- [Recurring transfer](#) (p. 105)
- [Currency exchange](#) (p. 101)

IBAN lookup

Don't know the recipient's IBAN? Look it up by account number from the transfer page and copy it into the recipient field.

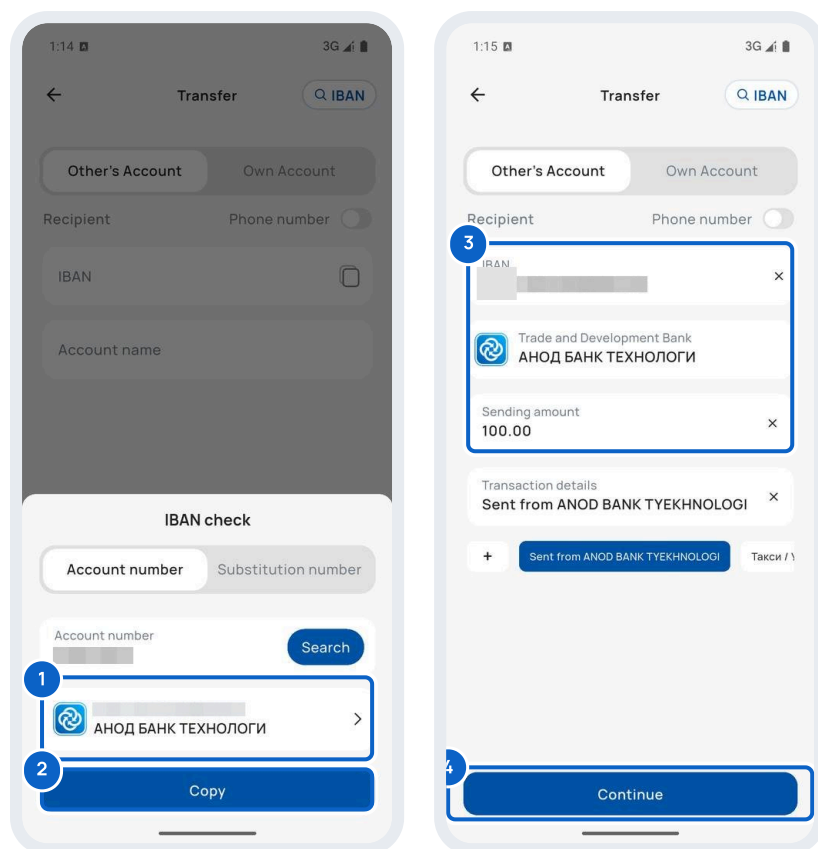
SCREEN 1/3 **IBAN check**

Menu path "Transactions" → amount → "Transfer" → "Other's Account" → "IBAN"



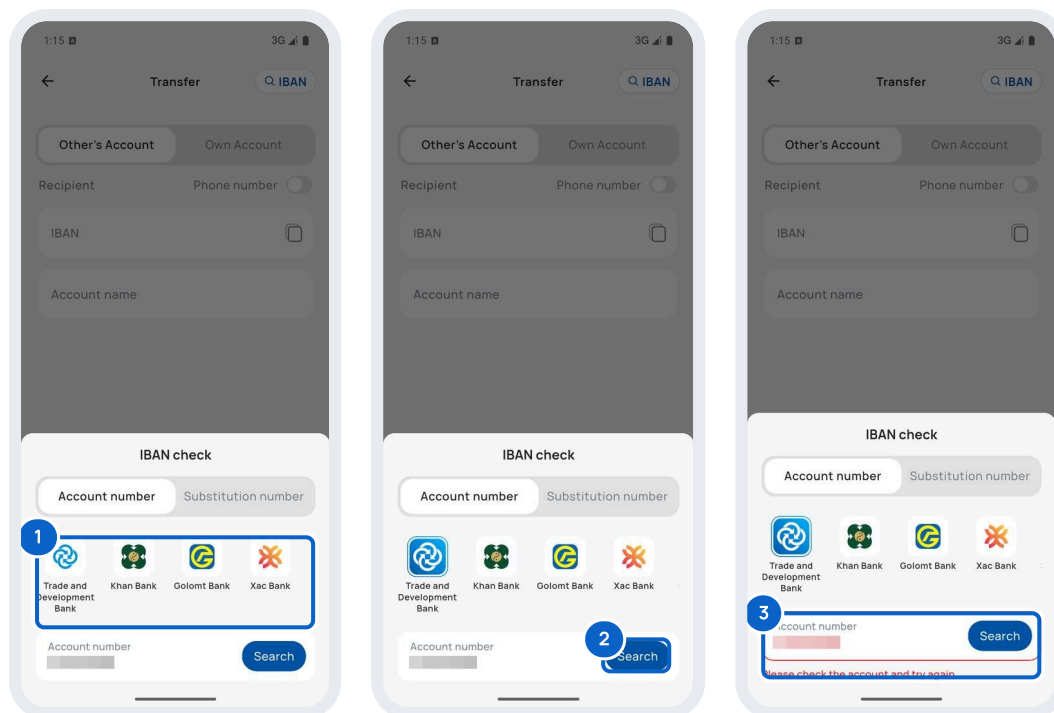
- 1 **"IBAN"**
Tap "IBAN" in the top right corner of the recipient page.
- 2 **"Account number", "Substitution number"**
To search by account number, pick the "Account number" tab. To search by alias, use the "Substitution number" tab.
- 3 **"Account number"**
Enter the recipient's account number.
- 4 **"Search"**
Tap to find the IBAN.

SCREEN 2/3 Search result



- 1 IBAN and account holder**
The IBAN and the account holder's name appear. Make sure the name is right.
- 2 "Copy"**
Tap to copy the IBAN into the recipient field.
- 3 Copied**
The IBAN, bank and account holder's name are filled in.
- 4 "Continue"**
Check the amount and description, then tap to carry on with the transfer.
→ [Transfer to your own or another TDB account](#) (p. 74)

⚠ Error screen SCREEN 3/3 IBAN not found



1 Choose a bank

If the IBAN isn't found, a list of banks appears.

2 Choose the bank and search

Pick the recipient's bank and tap "Search" again.

3 "Please check the account and try again"

If the account number doesn't belong to the chosen bank, the field turns red and this error appears.

RELATED GUIDES

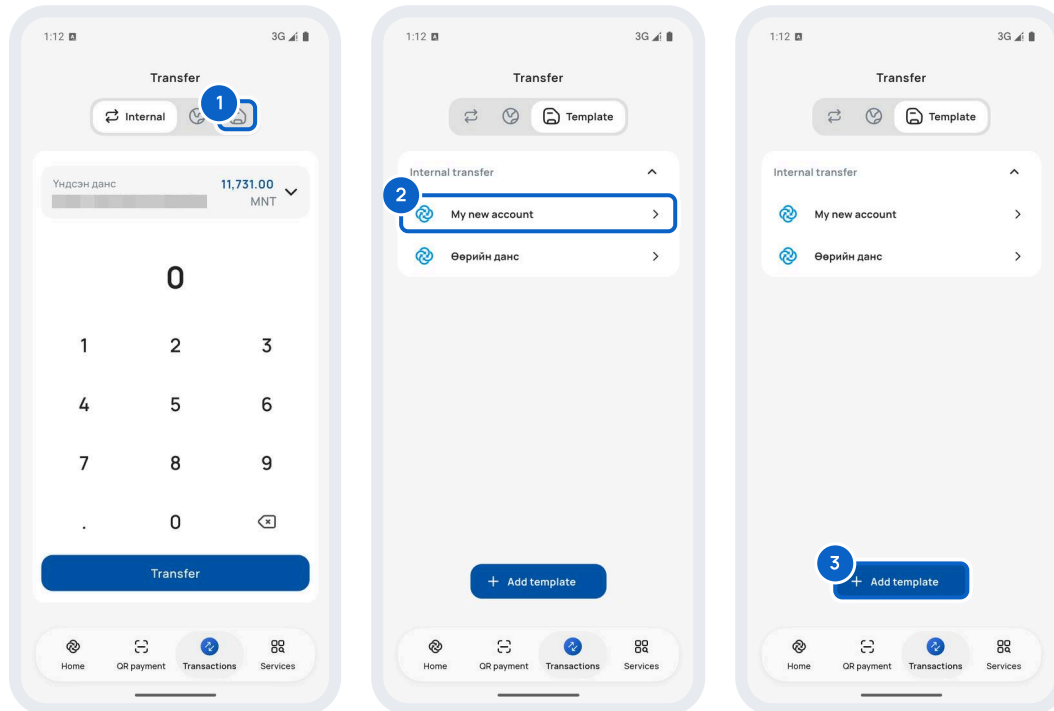
- [Transfer to your own or another TDB account](#) (p. 74)
- [International transfer \(SWIFT\)](#) (p. 87)

Transaction templates

Send money with a saved template, without filling in the recipient's details again.

SCREEN 1/2 Choose a template

Menu path "Transactions" → template icon, or "Services" → "All" → "Transfer" → template list



1 Templates

Tap the template icon at the top of the "Transactions" page.

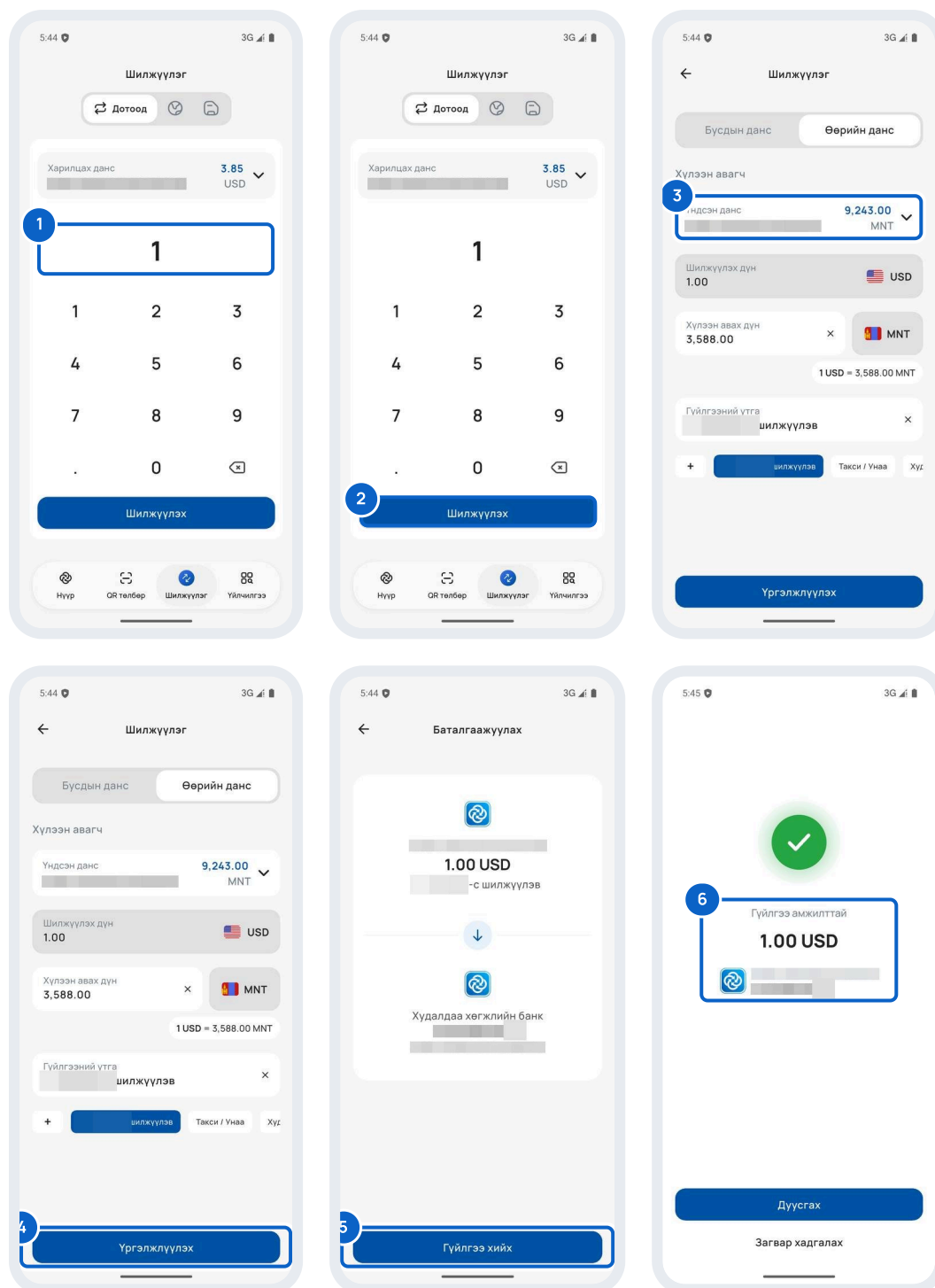
2 Choose a template

Tap the template you saved.

3 "Add template"

Create a new template.

SCREEN 2/2 Amount and confirmation



- 1 **Amount**
Enter the amount to send.
- 2 **"Transfer"**
Check the amount and tap.
- 3 **Recipient**
Filled in from the template automatically.
- 4 **"Continue"**
Check the recipient's details and tap.

5 "Make transaction"

Check the details and tap.

6 "Transfer successful"

The money has been sent.

RELATED GUIDES

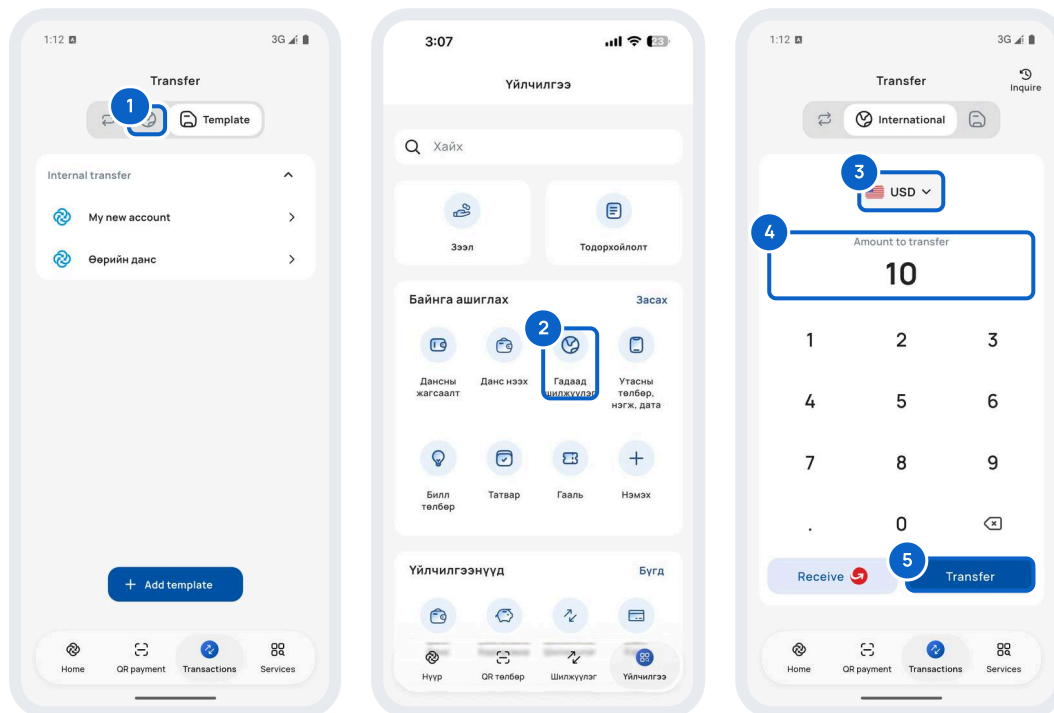
- [Transfer to your own or another TDB account](#) (p. 74)
- [Recurring transfer](#) (p. 105)

International transfer (SWIFT)

Send money to a bank account abroad via SWIFT. Screens from "1/5 Sender" onward were taken on an iPhone.

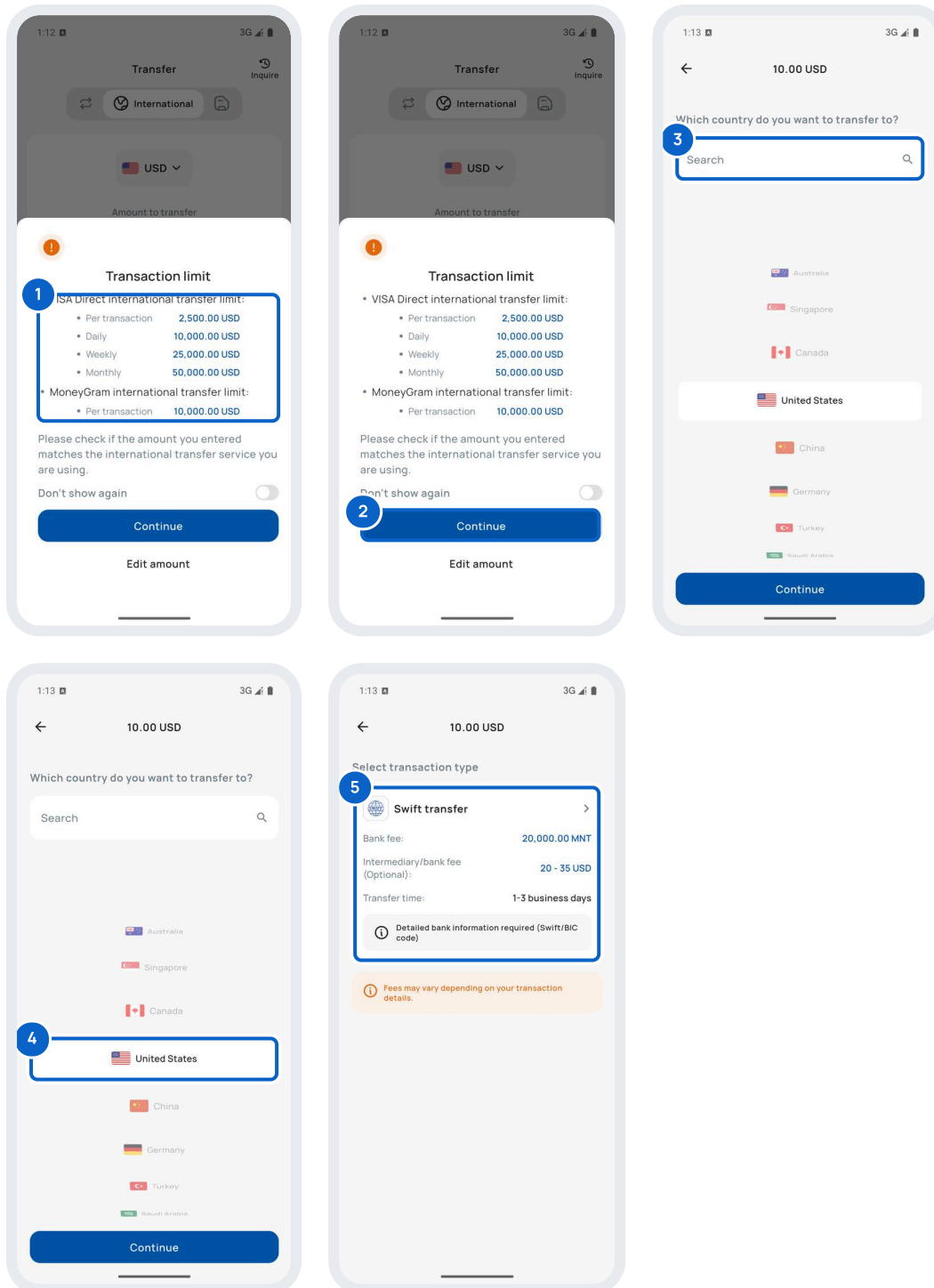
SCREEN 1/8 Currency and amount

Menu path "Transactions" → "International" tab
 "Services" → "Frequently used" → "International transfer"
 "Services" → "All" → "Transfer" → "International transfer"



- 1 "Transactions" → "International" tab**
Tap "Transactions" in the bottom menu and pick the "International" tab at the top.
- 2 Or from "Services"**
You can also open it from "International transfer" under "Frequently used" in "Services".
- 3 Currency**
Choose the currency to send.
- 4 Amount**
Enter the amount to send.
- 5 "Transfer"**
Tap it.

SCREEN 2/8 Limit and country



1 "Transaction limit"

Per-transaction, daily, weekly and monthly limits for VISA Direct and MoneyGram.

2 "Continue"

Tap if the amount is within the limit.

3 Search for a country

Search the recipient's country by name.

4 Choose the country

Pick it from the list and tap "Continue".

5 "Swift transfer"

Check the fee and transfer time, then choose it. You'll need the recipient bank's SWIFT/BIC code. → [Send and receive with MoneyGram · Send](#) (p. 93)

If you choose "Moneygram", you continue with the MoneyGram sending steps.

Note: The app suggests transfer types based on the currency and the destination country.

SCREEN 3 / 8 1/5 Sender

1 Source account

Choose the account the money comes from.

2 Sender details

Check your name, registration number, phone, address and the amount to be debited.

3 Next

Check the details and tap.

SCREEN 4/8 2/5 Receiving bank

The screenshots show the '2/5 Receiving bank' screen in the TDB app. The left screenshot shows the initial state with a search bar and a keyboard. The right screenshot shows the form filled with example data.

1 SWIFT код

2 SWIFT код...

3 Хүлээн авагч банкны нэр
THE BANK OF NEW

4 Дараах

- 1 SWIFT code or bank name**
Find the receiving bank by its SWIFT code or name.
- 2 SWIFT code**
Enter the 8- or 11-character code you got from the recipient.
- 3 Bank details**
Check that the bank's name and address were filled in automatically.
- 4 Next**
Check the bank details and tap.

SCREEN 5/8 3/5 Recipient

The screenshot shows the '3/5 Recipient' screen in the TDB app. The form is filled with example data.

1 Хүлээн авагчийн дансны дугаар эсвэл IBAN
10/34

Хүлээн авагчийн нэр
16/140

Хүлээн авагчийн хаяг
51/69

2 Үргэлжлүүлэх

- 1 Recipient details**
Enter the account or IBAN, name and address in Latin letters, exactly as registered.
- 2 Continue**
Check the details and tap.

SCREEN 6/8 4/5 Payment purpose

- 1 **Payment purpose**
Write in English what the payment is for, without abbreviations.
- 2 **Attach a file**
Attach documents such as an invoice or contract.
- 3 **Purpose category**
Choose the main and sub-purpose from the list.
- 4 **Next**
Fill in the purpose and tap.

SCREEN 7/8 5/5 Fees

- 1 **Fee option**
Choose who pays the fees: only the first intermediary bank's, all banks', or none.
- 2 **Fee breakdown**
Bank, internet banking and intermediary bank fees, and the transfer time.
- 3 **Total amount debited**
Check the total amount that will leave your account.
- 4 **Continue**
Check the total and tap.

SCREEN 8/8 Confirm the transaction

3:13

← Гүйлгээ баталгаажуулах

Шилжүүлэгчийн мэдээлэл

1 Шилжүүлэгчийн данс 1,023,698.48 MNT

Шилжүүлэгчийн нэр

Регистрийн дугаар

Утасны дугаар

Шилжүүлэгчийн хаяг

Шилжүүлгийн мэдээлэл

Шилжүүлэх дүн 20 USD

2 Гүйлгээ хийх

Засах

1 Check the details

Check the sender, recipient and amount once more.

2 Make transaction

Tap to send. Then approve it in the HID Approve app.

Note

- The bank fee is 20,000₮; intermediary bank fees are charged separately. The transfer takes 1-3 business days.
- Enter the recipient's name, account and address exactly as registered with their bank, with no abbreviations.

RELATED GUIDES

- [Send and receive with MoneyGram](#) (p. 93)
- [Currency exchange](#) (p. 101)

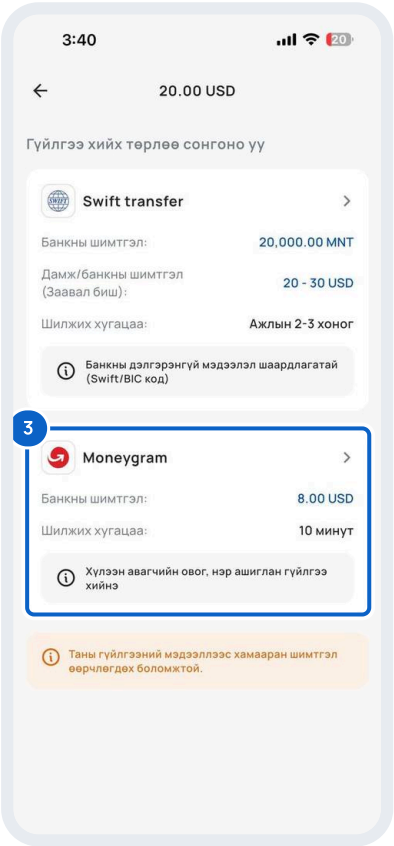
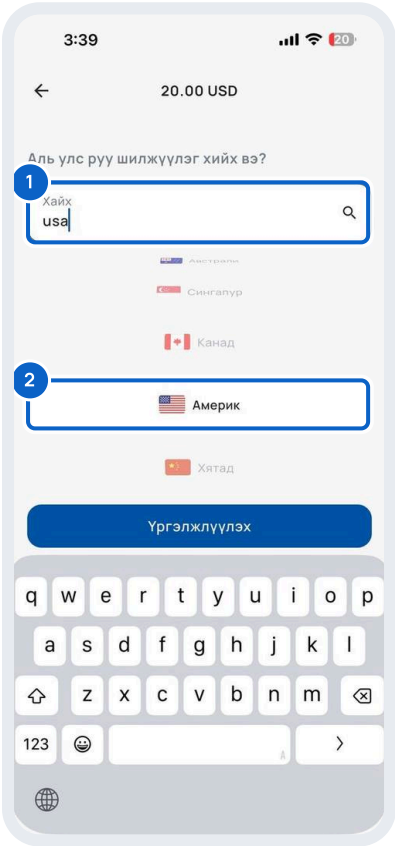
Send and receive with MoneyGram

Send money abroad with MoneyGram, or receive money sent from abroad into your account with a reference number. The "Send" screens were taken on an iPhone.

Send

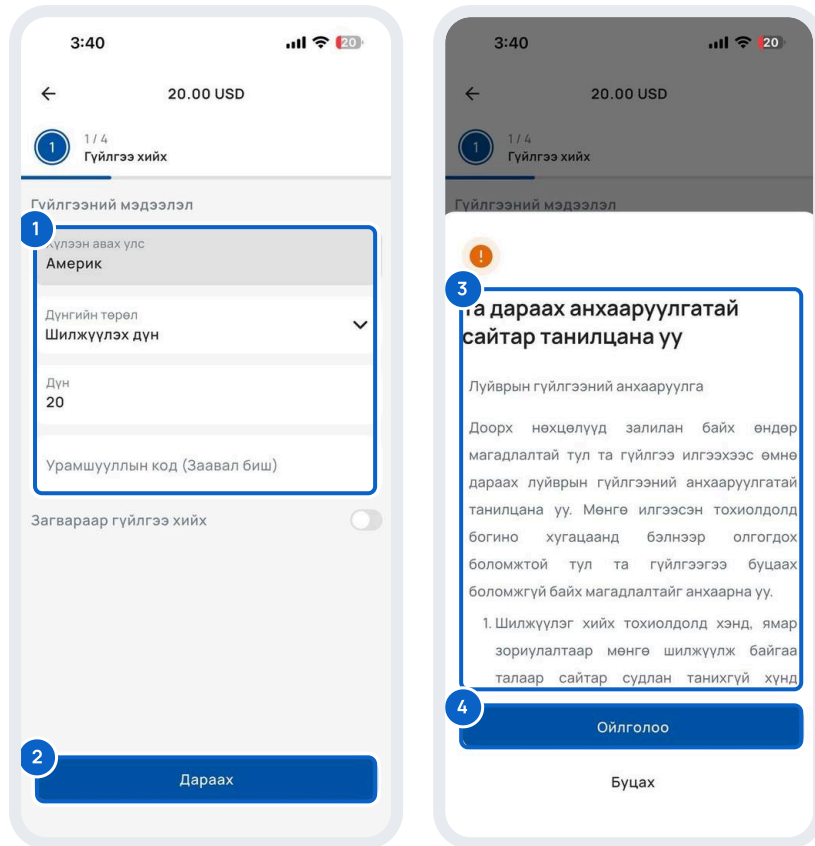
SCREEN 1 / 7 Country and type

Menu path "Transactions" → "International" tab → amount → "Transfer" → country → "Moneygram"



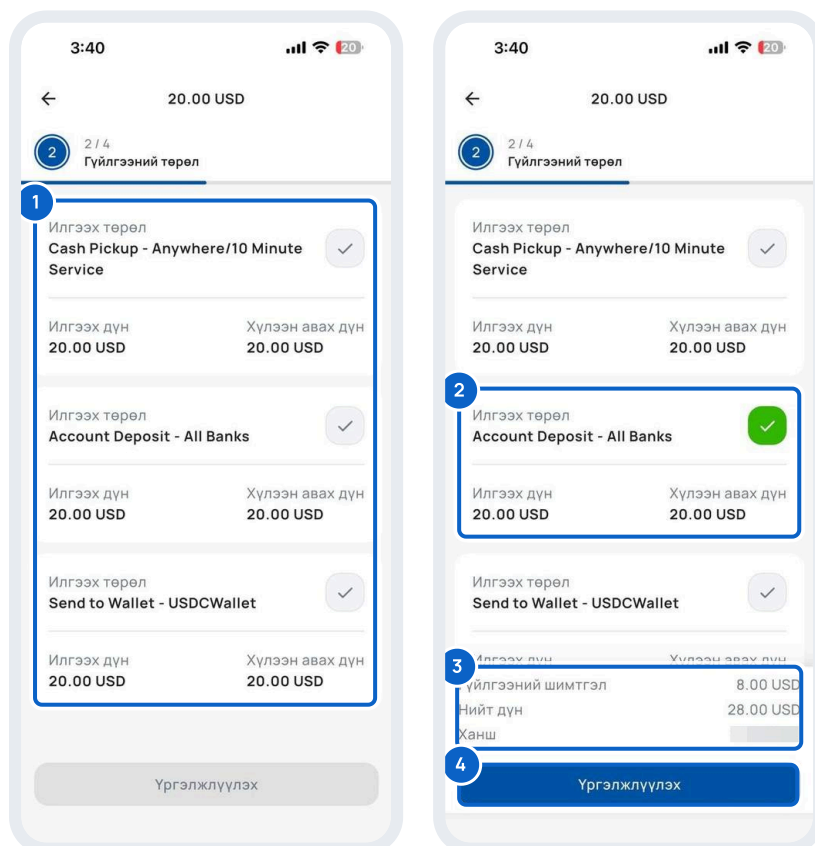
- 1 Search for a country**
Search the recipient's country by name.
- 2 Choose the country**
Pick it from the list and tap "Continue".
- 3 Moneygram**
The fee is 8 USD and the money arrives in 10 minutes. You send it in the recipient's first and last name.

SCREEN 2 / 7 1/4 Make a transaction



- Country and amount**
Choose whether to calculate by the amount you send or the amount received, then enter it.
Enter a promo code if you have one. Turn on the template option to use a saved template.
- Next**
Check the amount and tap.
- Fraud warning**
Read the warning not to send money to strangers or for unverified purposes.
- Got it**
Read the warning and tap.

SCREEN 3 / 7 2/4 Delivery option



- Delivery option**
Cash pickup, to a bank account, or to a wallet.
- Account Deposit**
Choose this to send to the recipient's bank account.
- Fee and total**
Check the transaction fee, total amount and exchange rate.
- Continue**
Check the fee and tap.

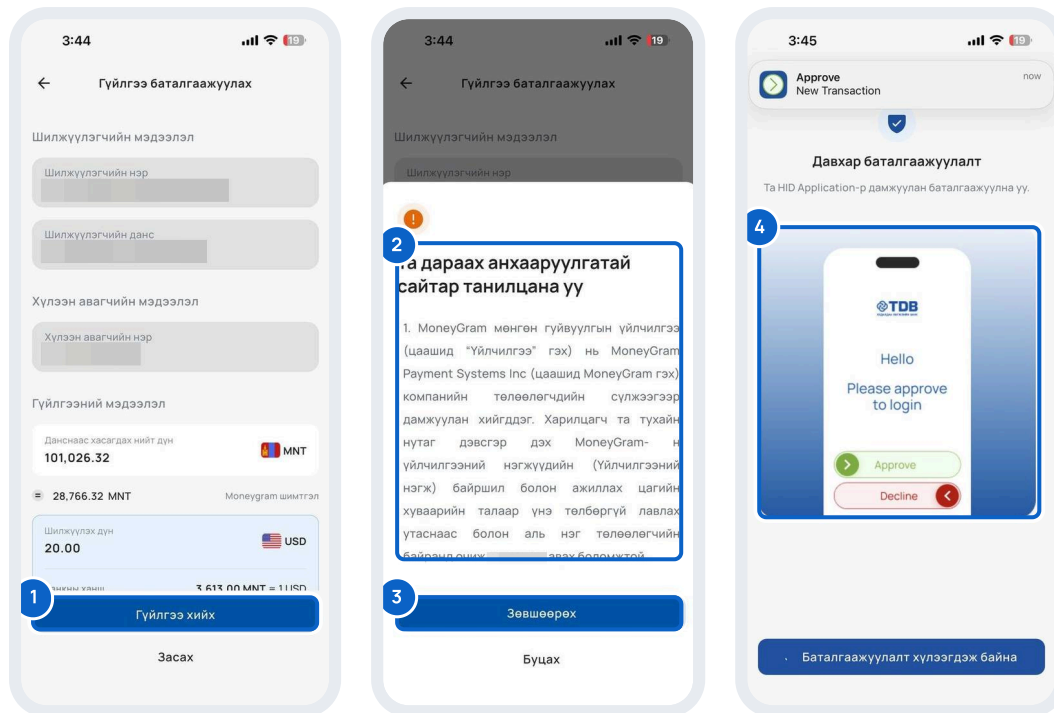
SCREEN 4/7 3/4 Recipient

- 1 **Recipient details**
Enter the last name, first name, account number, routing number and account type exactly as registered with the bank.
- 2 **Continue**
Check the details and tap.

SCREEN 5/7 4/4 Transaction purpose

- 1 **Source account**
Choose the account the money comes from.
- 2 **Amount and rate**
Check the total amount debited, the MoneyGram fee and the exchange rate.
- 3 **Get notifications**
Turn it on and choose the phone or email for transaction notifications.
- 4 **Next**
Fill in the purpose and tap.

SCREEN 6/7 Confirm



1 Make transaction

Check the sender, recipient and amount, then tap.

2 MoneyGram terms

Read the terms of service.

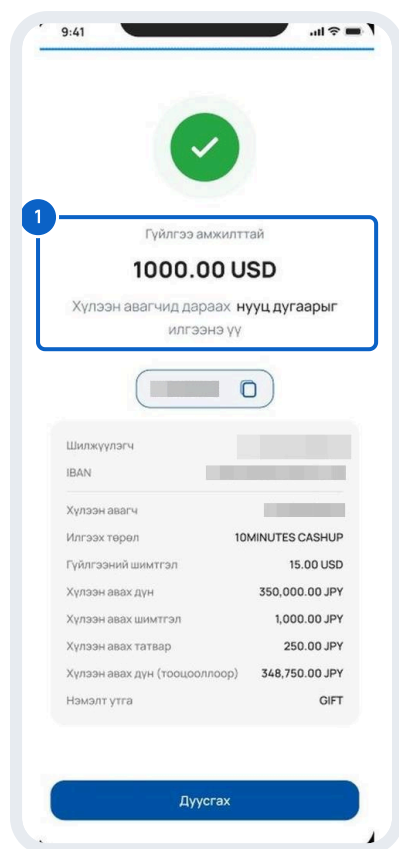
3 Accept

Accept the terms to continue the transaction.

4 Approve in HID App

For your security, open the notification in the HID Approve app on your phone and approve the transaction.

SCREEN 7/7 Success



1 Transaction successful

A reference number for the recipient appears. For cash pickup, the recipient collects the money with this number.

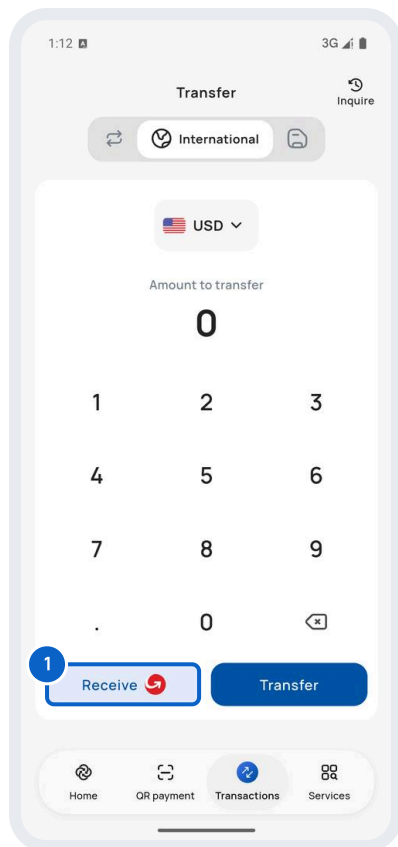
Note

- The MoneyGram limit is 10,000 USD per transaction.
- You approve the transaction in the HID Approve app.

Receive

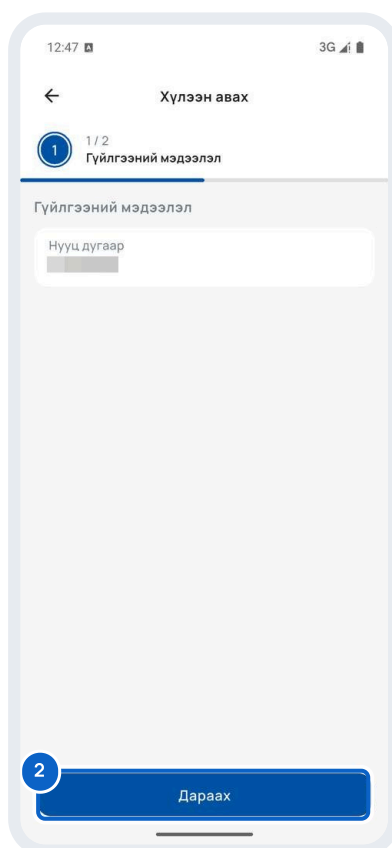
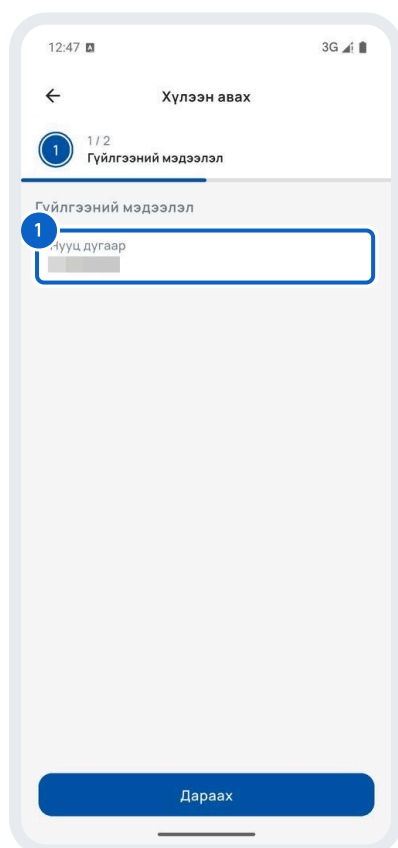
SCREEN 1/5 Receive

Menu path "Transactions" → "International" tab → "Receive"



- 1 **"Receive"**
Tap "Receive" on the "International" tab of "Transactions".

SCREEN 2 / 5 1/2 Transaction details



- 1 **Reference number**
Enter the transaction reference number you got from the sender.
- 2 **Next**
Tap to look up the transaction.

SCREEN 3/5 2/2 Receiving details

9:41

← Receive

2 / 2 Receiving information

1

Ordering customer's country
Mongolia

Ordering customer name

Transfer date
2025.08.09

Receiving amount
1000.00 USD

2

Beneficiary account

4

Next

9:41

← Хүлээн авах

2 / 2 Хүлээн авах мэдээлэл

Шилжүүлэгчийн улс
Mongolia

Шилжүүлэгчийн нэр

Шилжүүлсэн огноо
2025.08.09

Хүлээн авах дүн
1000.00 USD

3

Хүлээн авах данс 23,365,100,000.00 MNT

Хүлээн авах дүн / Дансны валюттаар /
3,453,000.00 MNT

Банкны ханш 3,600.00 MNT = 1 USD

Дараах

- 1 Sender details**
The sender's country, name, transfer date and amount to receive are shown automatically.
- 2 Receiving account**
Choose the account the money goes into.
- 3 Account in another currency**
If you choose an account in a different currency, you see the converted amount and the bank's rate.
- 4 Next**
Check the details and tap.

SCREEN 4/5 Confirm the transaction

9:41

← Гүйлгээ баталгаажуулах

1 / 2 Check details

Шилжүүлэгчийн мэдээлэл

Ordering customer's country
Mongolia

Ordering customer name

Transfer date
2025.08.09

Receiving amount
1000.00 USD

Beneficiary account

Хүлээн авах данс

Хүлээн авах дүн / Дансны валюттаар /
3,453,000.00 MNT

Банкны ханш 3,600.00 MNT = 1 USD

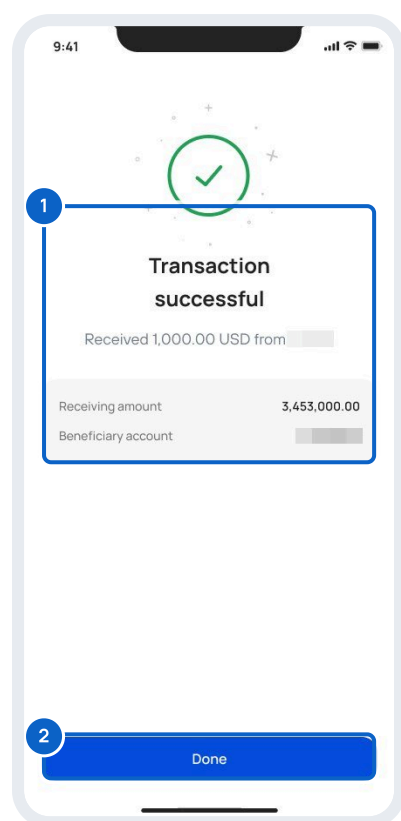
2

Гүйлгээ хийх

Буцах

- 1 Check the details**
Check the reference number, amount, account and rate.
- 2 Make transaction**
Tap to receive the money.

SCREEN 5/5 Success



1 Transaction successful

You see the amount received, the sender, the account and the amount credited in the account's currency.

2 Done

Tap to finish the transaction.

RELATED GUIDES

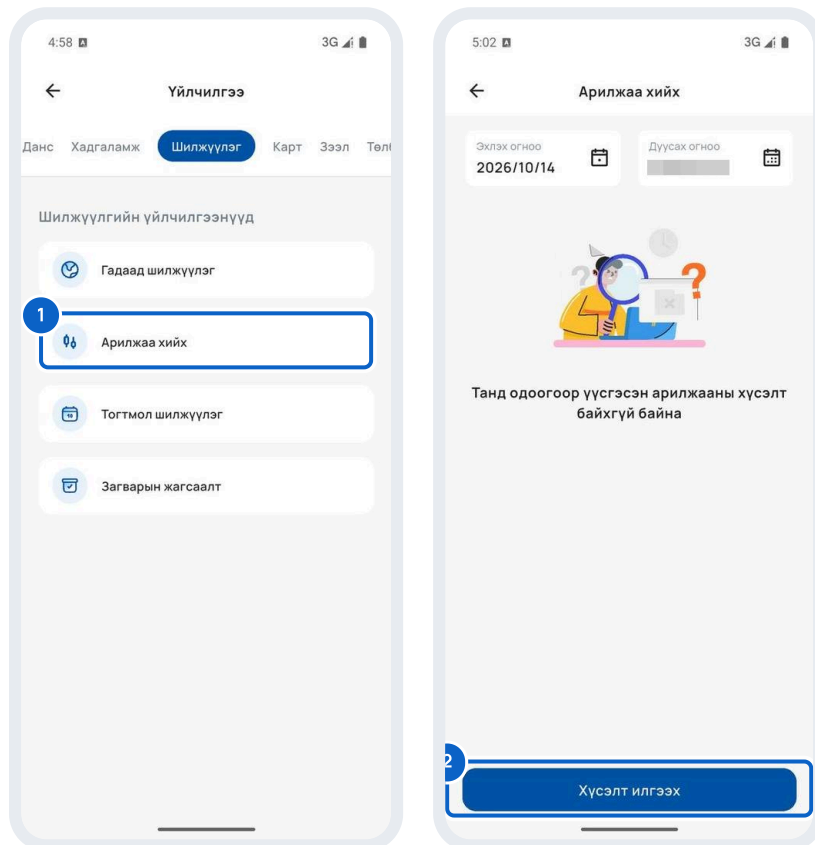
- [International transfer \(SWIFT\)](#) (p. 87)
- [Currency exchange](#) (p. 101)

Currency exchange

Send the bank a request to exchange currency between your own accounts. The bank sets the rate and enters the amount.

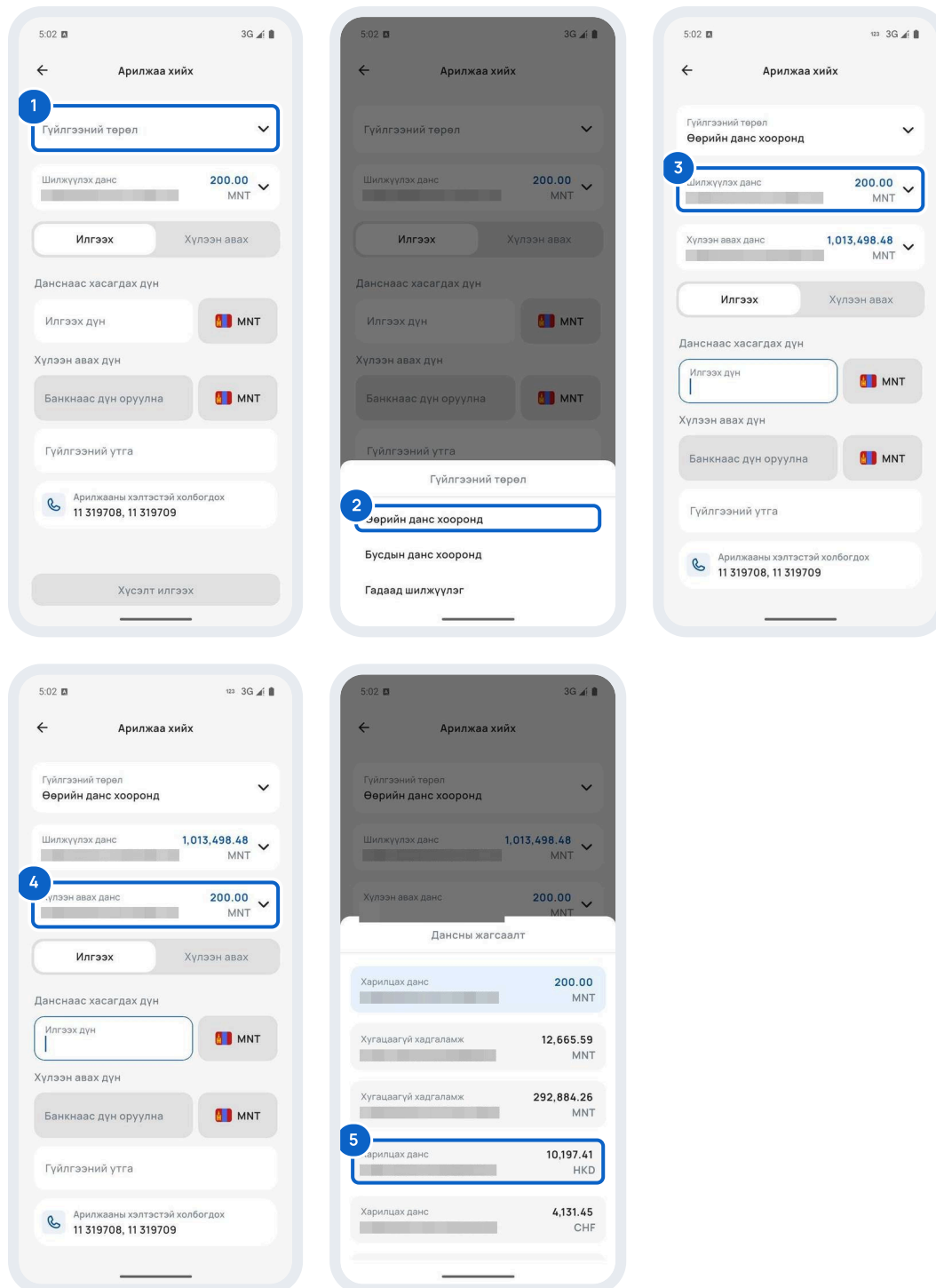
SCREEN 1/4 Start a request

Menu path "Services" → "All" → "Transfer" → Exchange



- 1 Exchange**
Choose it under the "Transfer" category.
- 2 Send request**
Create a new request.

SCREEN 2/4 Type and accounts

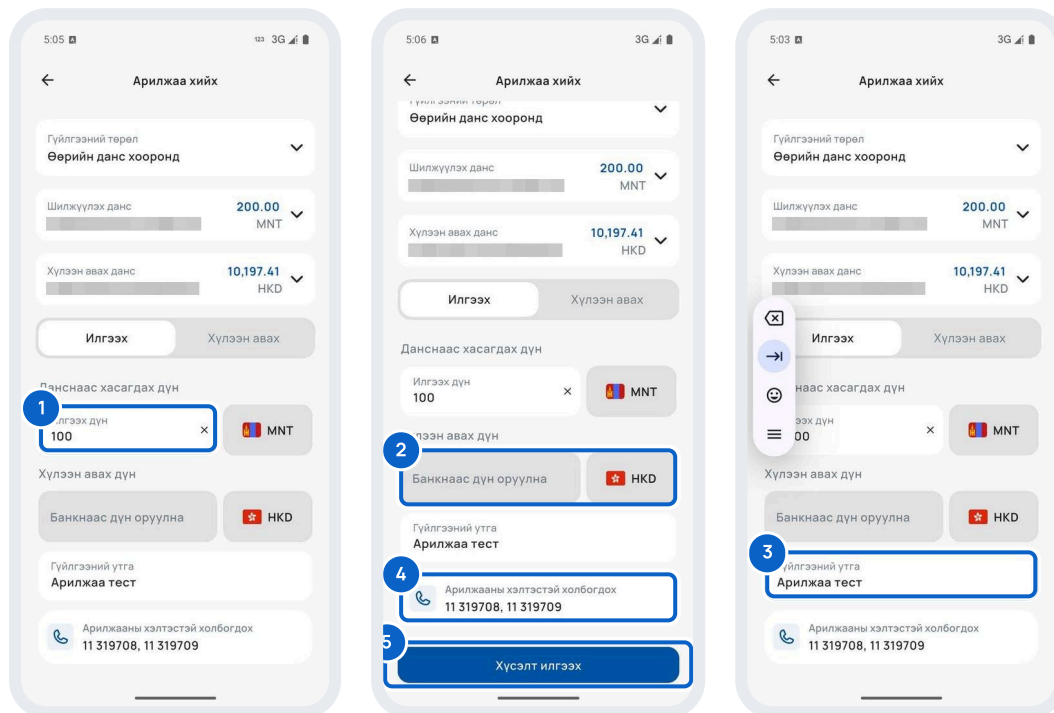


- 1 Transaction type**
Tap to open the list.
- 2 Between own accounts**
Choose this to exchange between your own accounts.
You can also choose between other accounts or international transfer.
- 3 Source account**
Choose the account the currency comes from.
- 4 Receiving account**
Open the list to choose the account the currency goes into.

5 Account in another currency

Choose your account in the other currency, for example an HKD account.

SCREEN 3/4 Amount and description



1 Amount to send

Enter the amount to be debited from your account.

2 Amount to receive

The bank calculates it at its rate and enters it.

3 Description

Write a description.

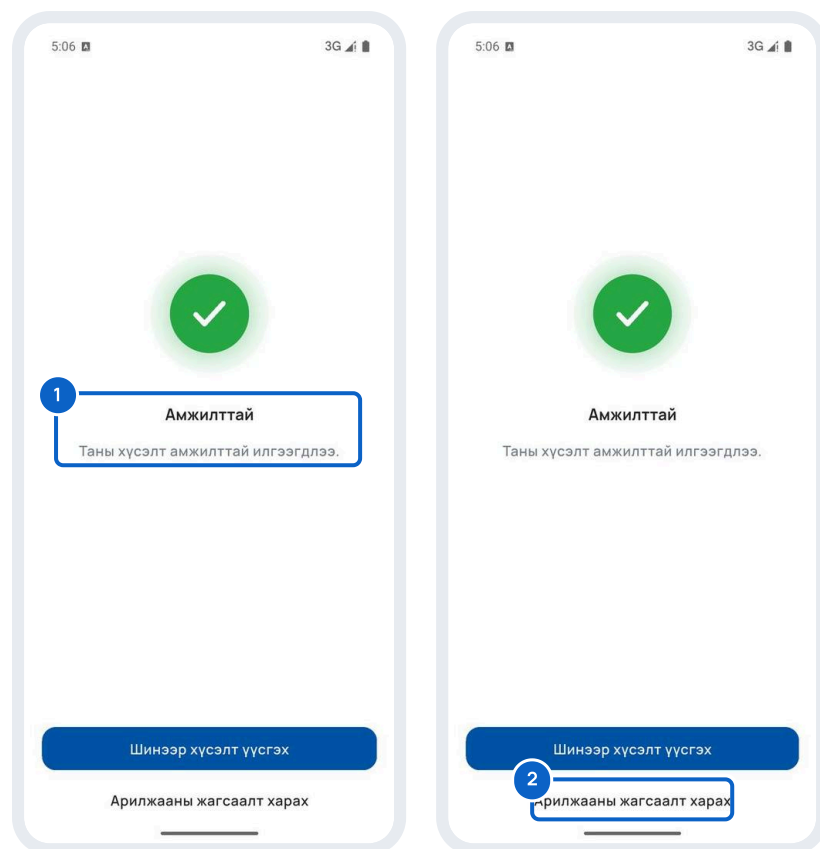
4 Contact phone

The number the dealing department can reach you on.

5 Send request

Tap to send.

SCREEN 4/4 Request sent



1 Success

Your request has been sent to the bank.

2 View exchange list

See the requests you've sent.

RELATED GUIDES

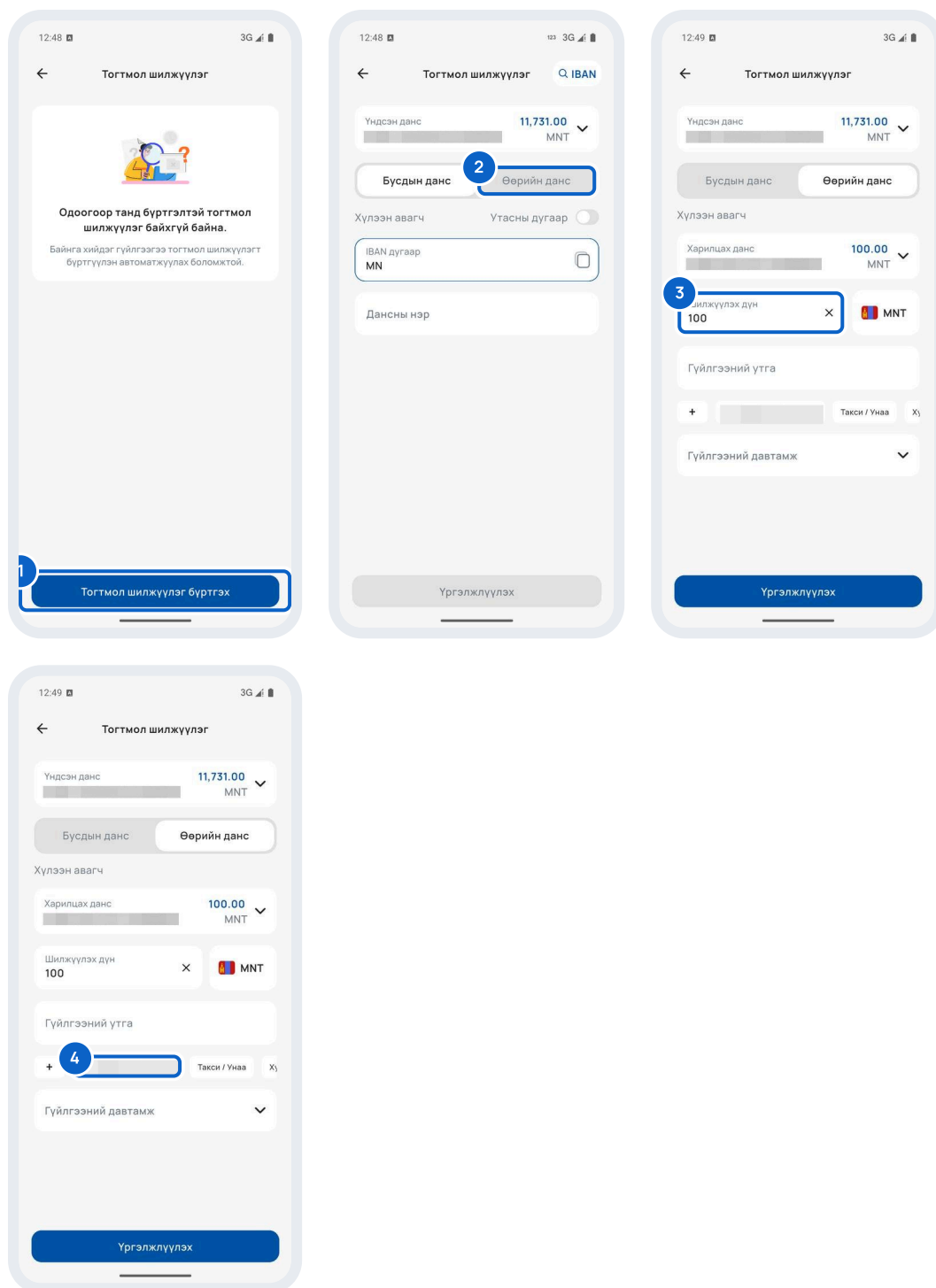
- [International transfer \(SWIFT\)](#) (p. 87)
- [Transfer to your own or another TDB account](#) (p. 74)

Recurring transfer

Set up a transfer that runs automatically at the frequency and for the period you choose.

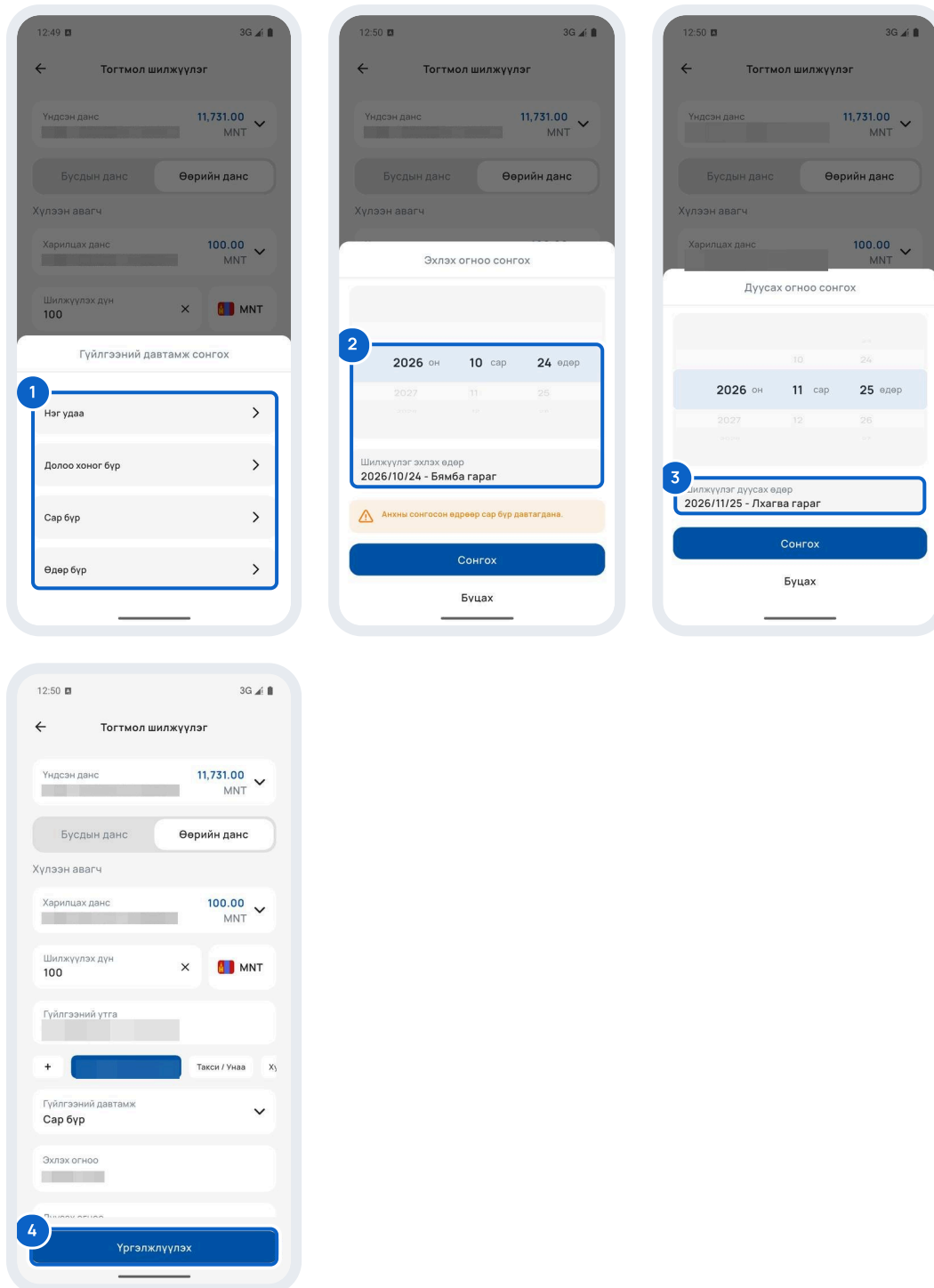
SCREEN 1/4 Recipient and amount

Menu path "Services" → "All" → "Transfer" → Recurring transfer



- 1 **Register a recurring transfer**
Tap the button below the list.
- 2 **"Own Account"**
Choose this to send to your own account. For someone else's account, enter the IBAN.
- 3 **Amount**
Enter the amount to send each time.
- 4 **"Transaction details"**
Type a description or pick a ready-made one.

SCREEN 2 / 4 Frequency and dates



1 Frequency

Choose once, weekly, monthly or daily.

2 Start date

Scroll to the date and tap Select.

Monthly transfers repeat on the day you first chose.

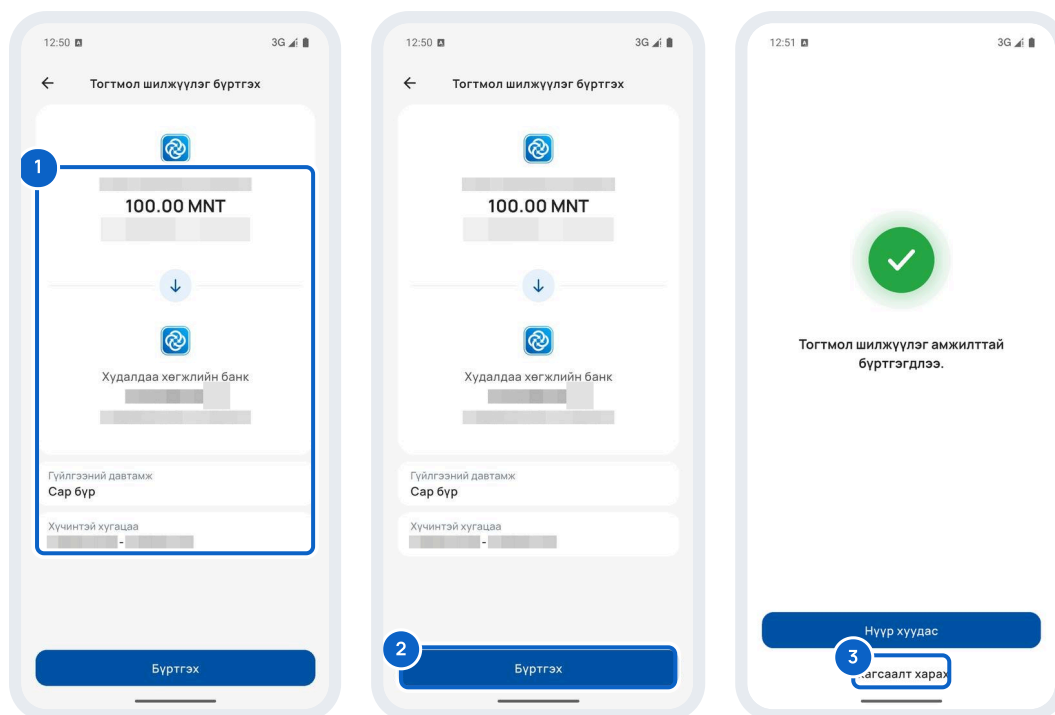
3 End date

Scroll to the date and tap Select.

4 "Continue"

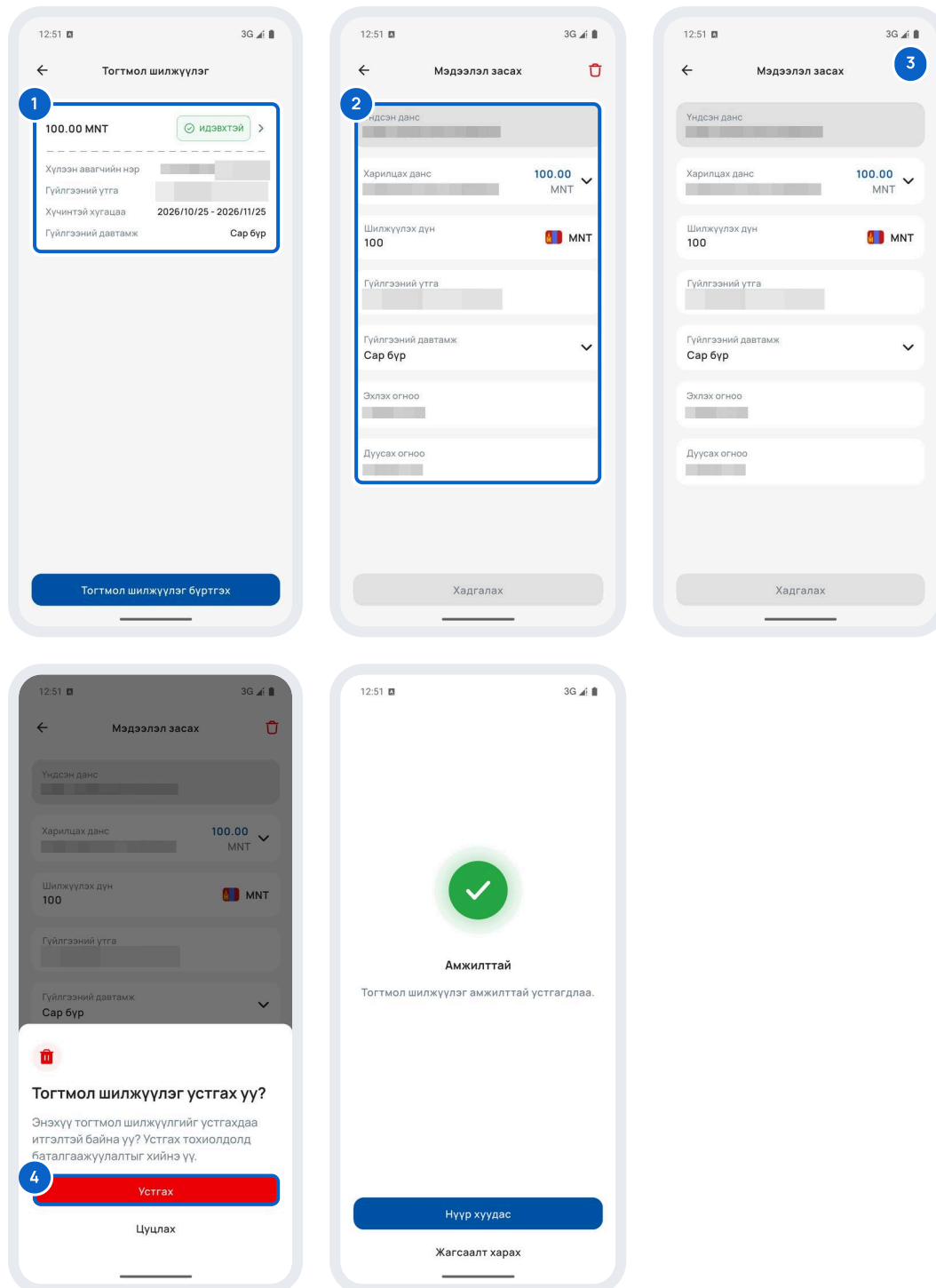
Check the details and tap.

SCREEN 3/4 Register



- 1 Check**
Check the accounts, amount, frequency and validity period.
- 2 Register**
Tap to register it.
- 3 View list**
Once it's registered, view your list.

SCREEN 4/4 Edit or delete



1 Choose a recurring transfer

Tap it in the list.

2 Edit details

Change the receiving account, amount, description, frequency or dates, then tap Save.

3 Delete

Tap the bin icon in the top right corner.

4 Confirm deletion

Tap Delete.

5 Deleted

No more transfers will be made.

RELATED GUIDES

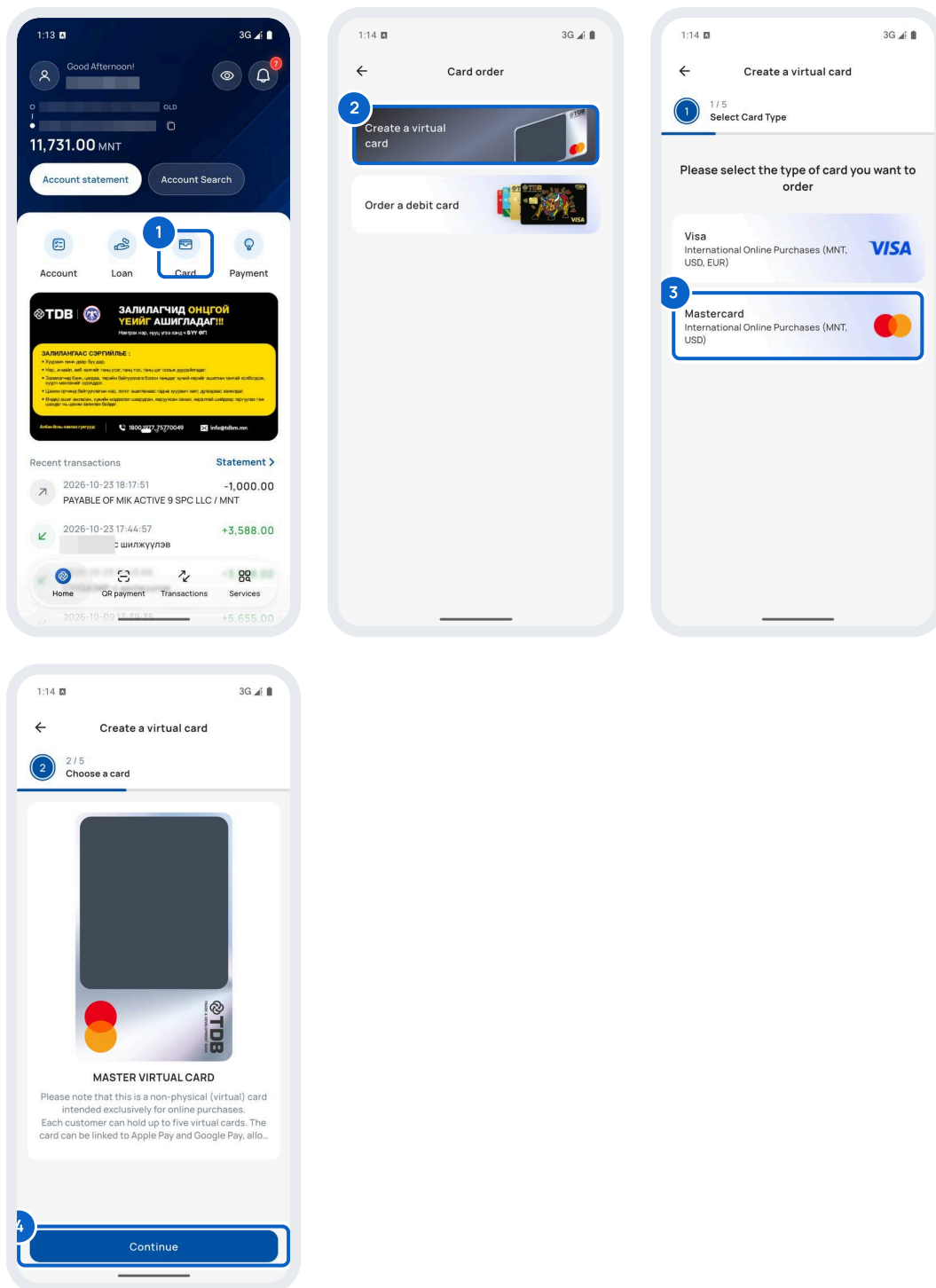
- [Transfer to your own or another TDB account](#) (p. 74)
- [Transaction templates](#) (p. 84)

Order a virtual card

Order a non-physical card for online shopping only, right in the app. You can hold up to 5 virtual cards.

SCREEN 1/3 **Card type**

Menu path Home → "Card" → "Order new card" → "Create a virtual card"



1 "Card"

Tap "Card" on the home page.

The card page has "Debit", "Credit" and "Virtual" tabs, with an "Order new card" button below. This page blocks screenshots for security, so it isn't shown here.

2 "Create a virtual card"

Choose it after tapping "Order new card".

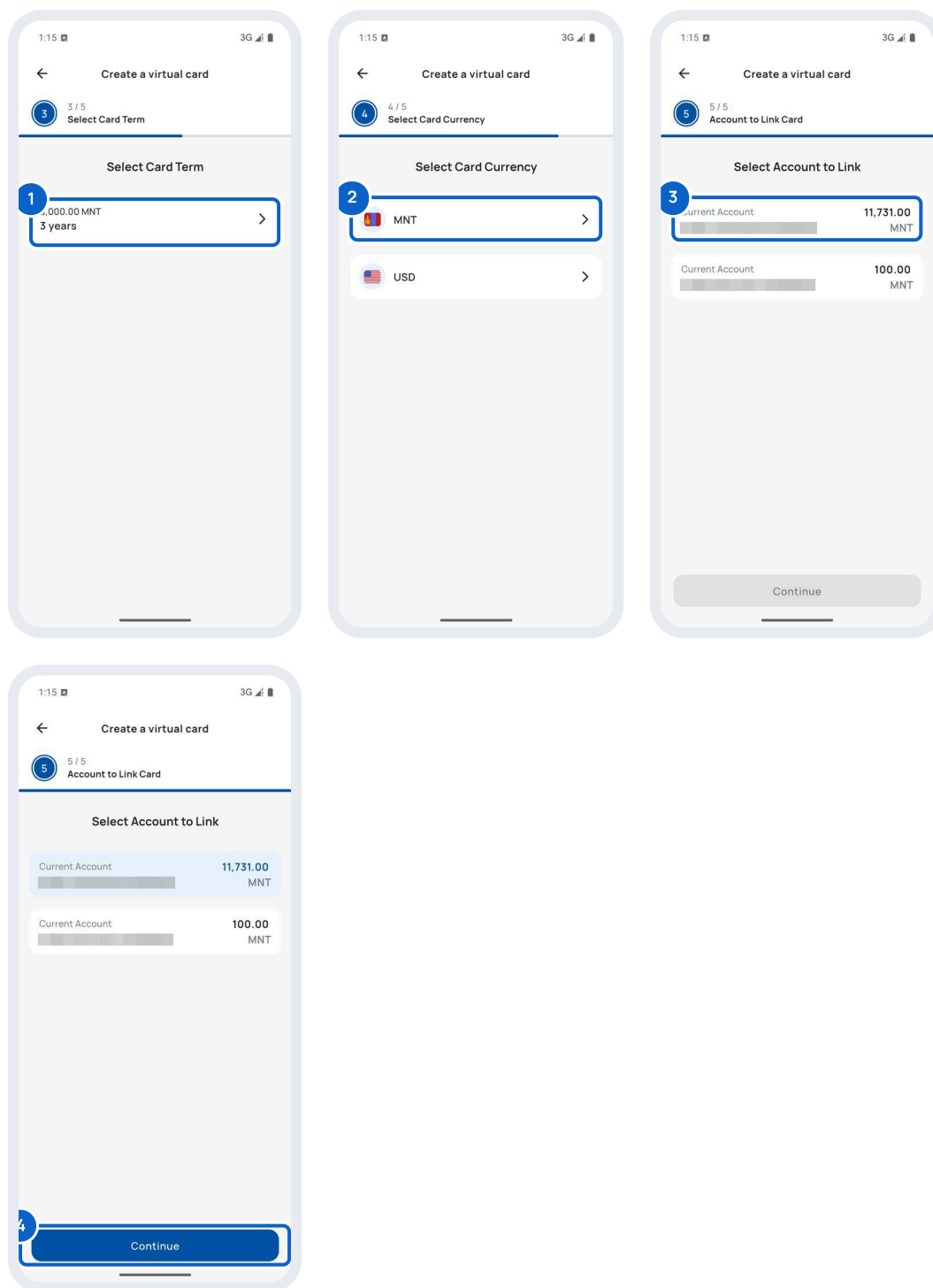
3 Visa or Mastercard

Choose the card type.

4 "Continue"

Read the card design and description, then tap.

SCREEN 2/3 Term, currency and account



1 Term

Choose the card term and price.

2 Currency

Choose MNT or USD.

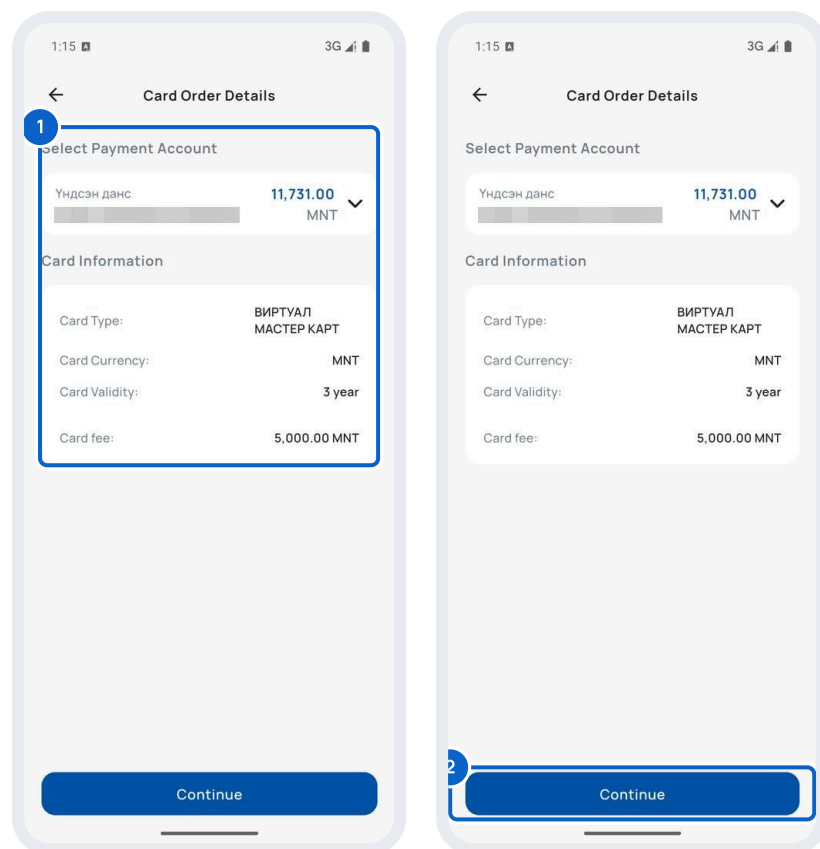
3 Account to link

Choose the account to link the card to.

4 "Continue"

Check the details and tap.

SCREEN 3/3 Card order details



- 1 Check your order**
Check the payment account, card type, currency, term and price.
- 2 "Continue"**
Tap to confirm your order.
⚠ Last step: tapping it debits the card price from your account

RELATED GUIDES

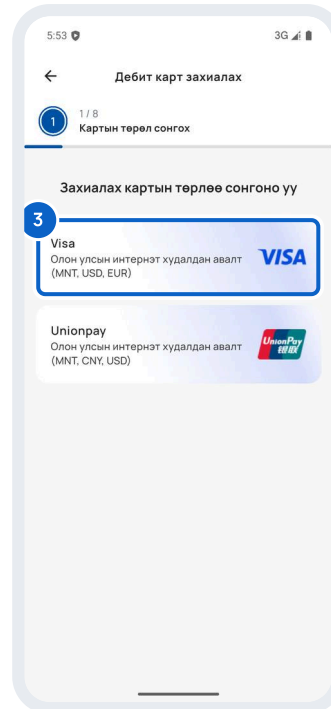
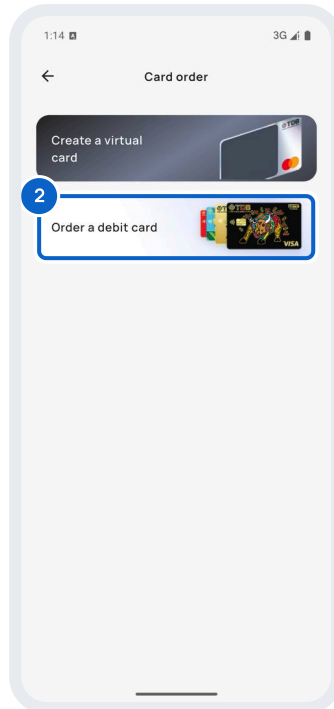
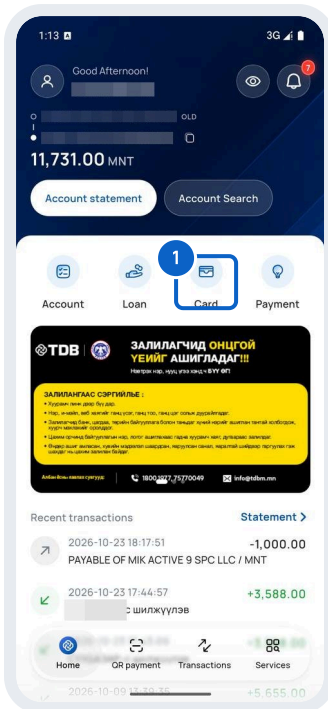
- [Order a debit card \(p. 115\)](#)

Order a debit card

Order a physical debit card in the app and have it delivered, or pick it up at a branch of your choice.

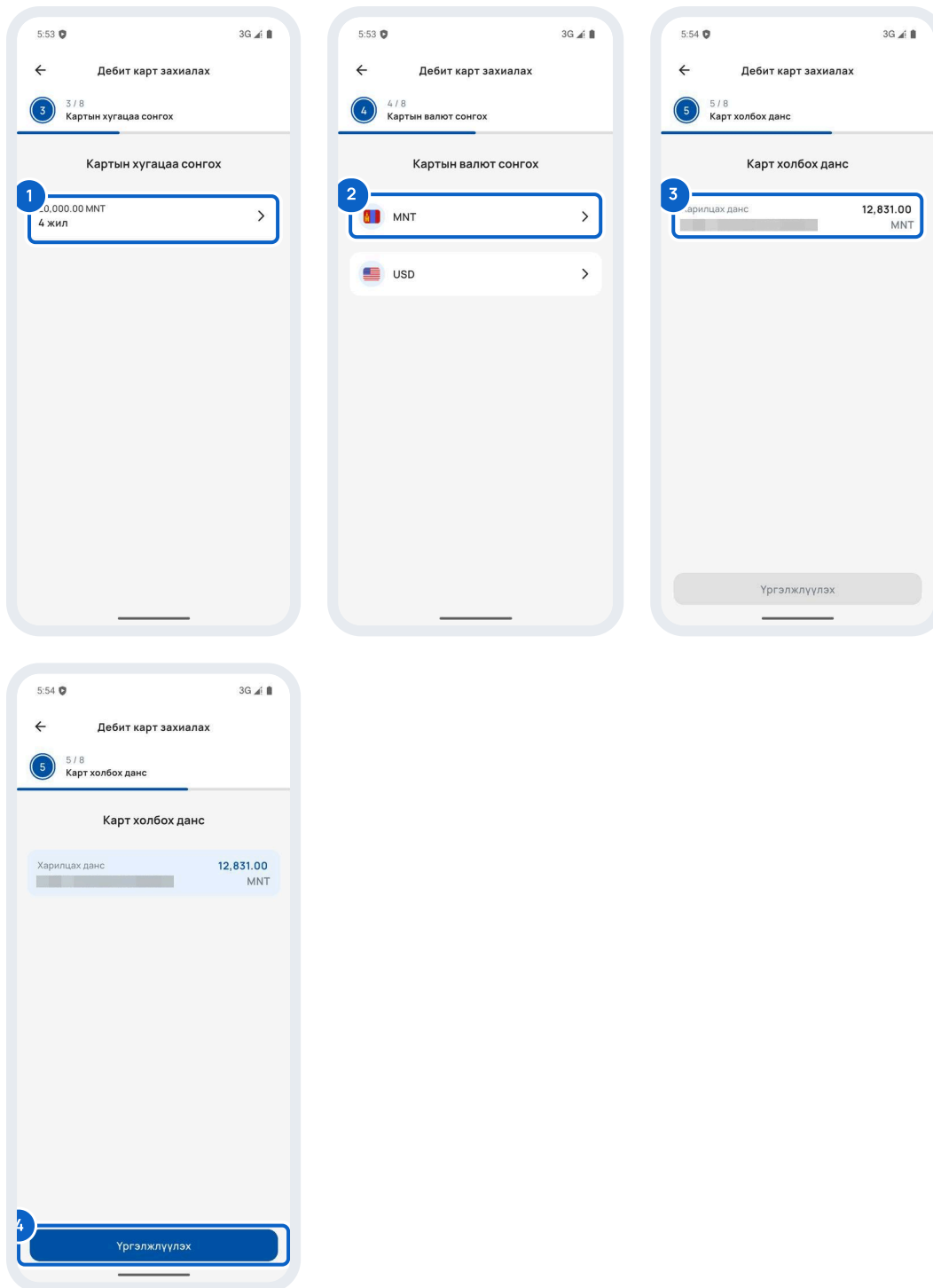
SCREEN 1/7 **Choose a card**

Menu path Home → "Card" → "Order new card" → "Order a debit card"



- 1 **"Card"**
Tap "Card" on the home page.
On the card page, tap "Order new card".
- 2 **"Order a debit card"**
Choose it after tapping "Order new card".
- 3 **Card type**
Choose Visa or UnionPay.
- 4 **Card design**
Swipe sideways to pick a design.
- 5 **"Continue"**
Choose the type and design, then tap.

SCREEN 2/7 Term, currency and account



1 Term

Choose the card term and fee.

2 Currency

Choose MNT or USD.

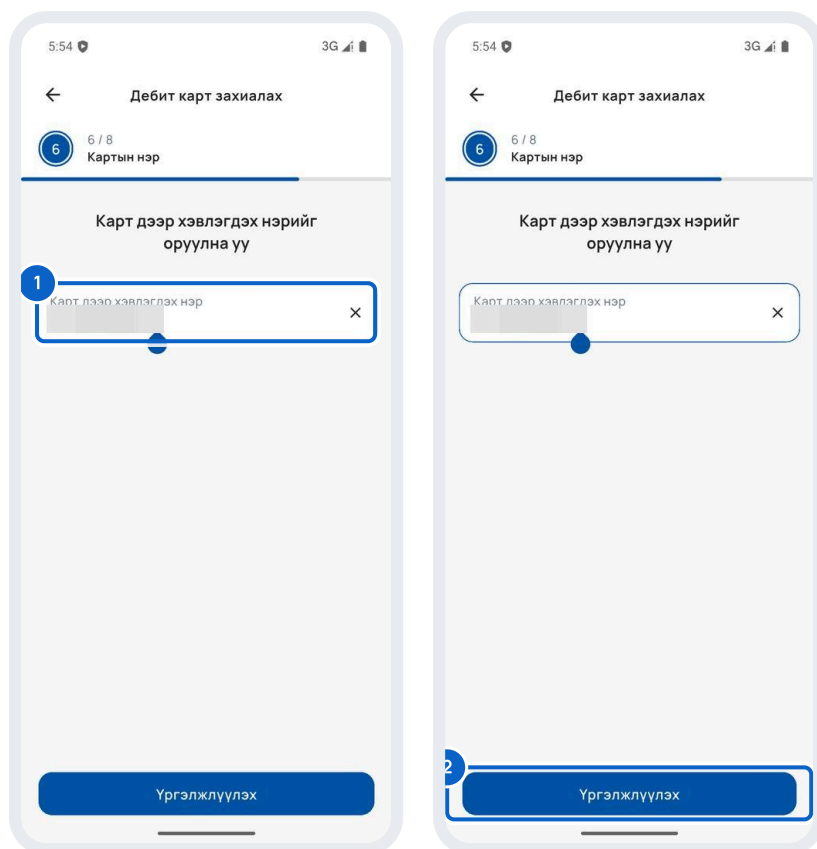
3 Account to link

Choose the account to link the card to.

4 "Continue"

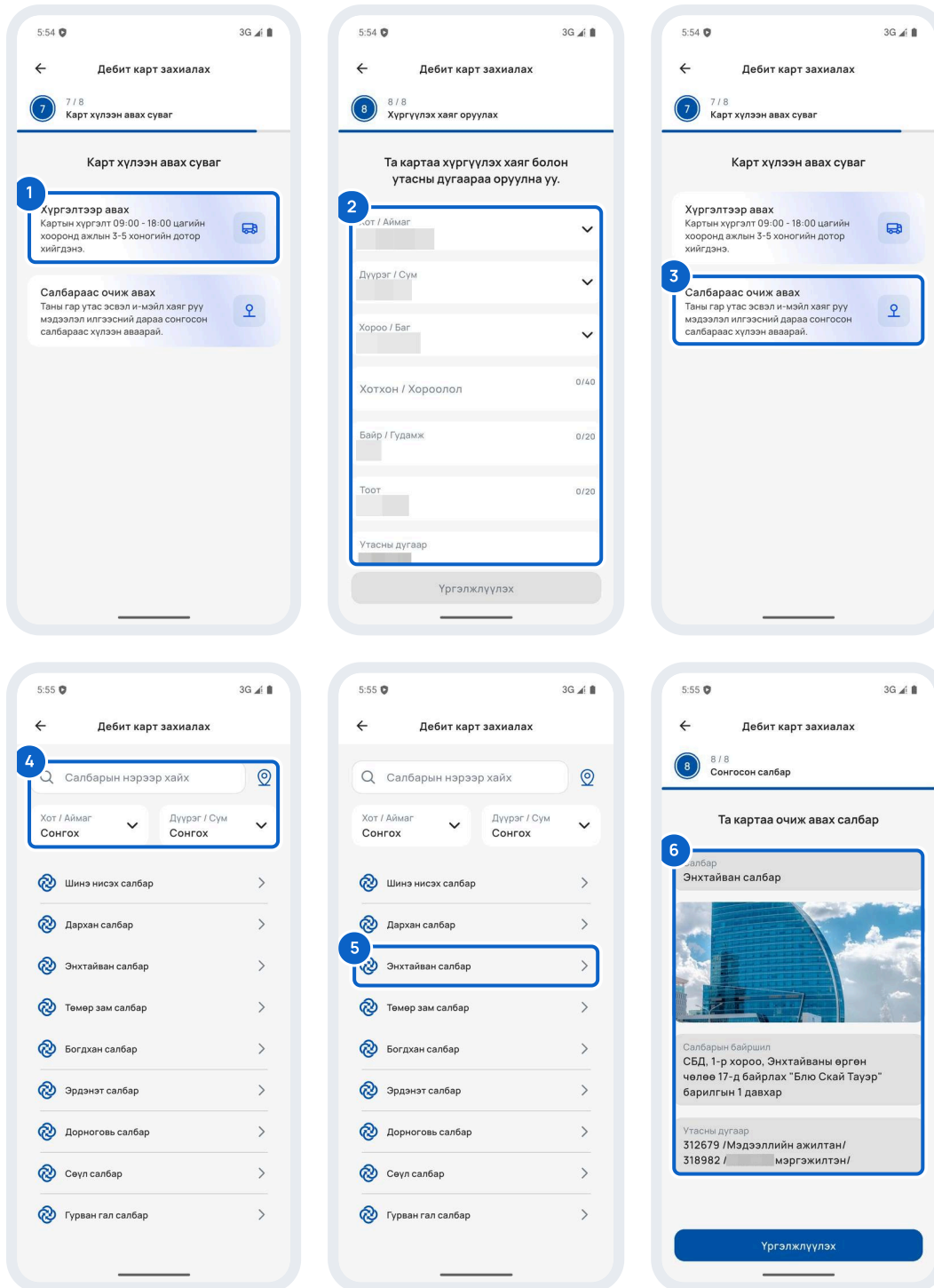
Check the details and tap.

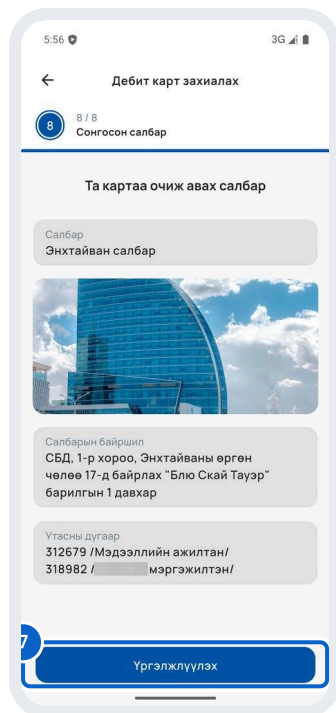
SCREEN 3/7 Name on the card



- 1 Name printed on the card**
Check your name in Latin letters and correct it if needed.
- 2 "Continue"**
Check your name and tap.

SCREEN 4/7 How to get your card





1 Delivery

Delivered to your address within 3-5 business days.

2 Delivery address

For delivery, enter your city, district, khoroo, address and phone number.

3 Pick up at a branch

Collect it at the branch once you're notified that the card is ready.

4 Find a branch

Search by name or filter by city and district.

5 Choose a branch

Tap your branch in the list.

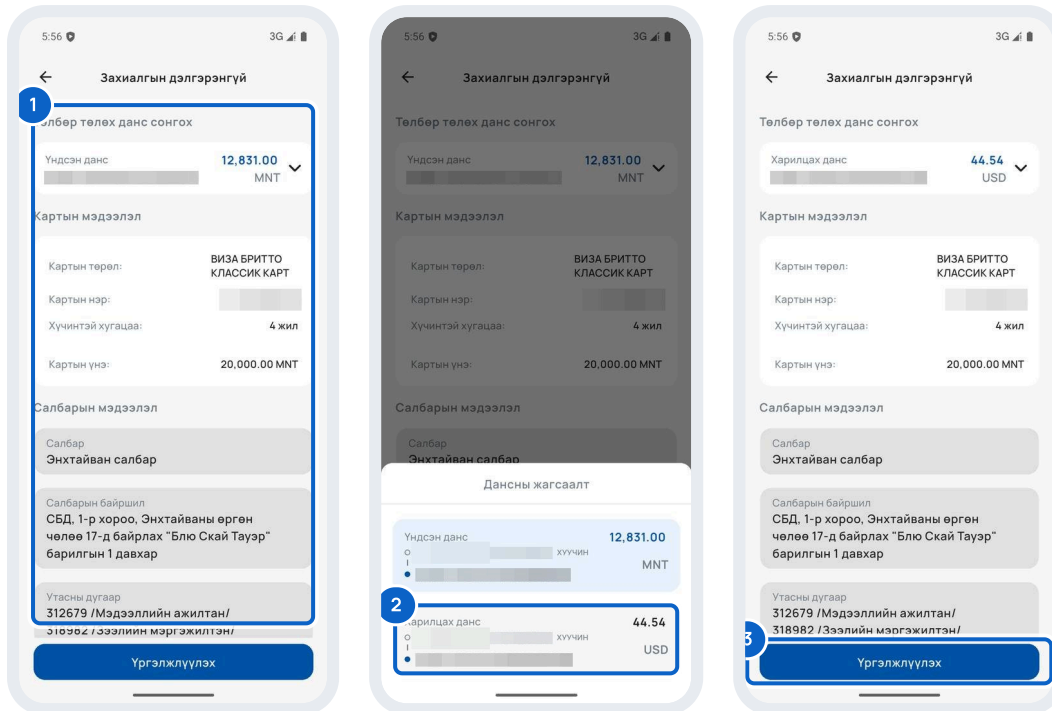
6 Branch details

Check the location and phone number.

7 "Continue"

Choose how to get your card and tap.

SCREEN 5/7 Card order details



1 Check your order

Check the payment account, card, name, term, price and branch details.

2 Payment account

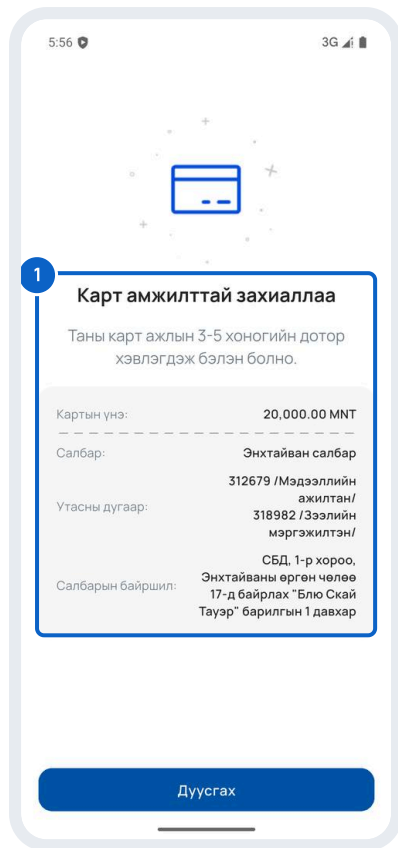
Choose the account the fee is debited from.

3 "Continue"

Tap to confirm your order.

⚠ Last step: tapping it debits the 20,000₮ fee from your account

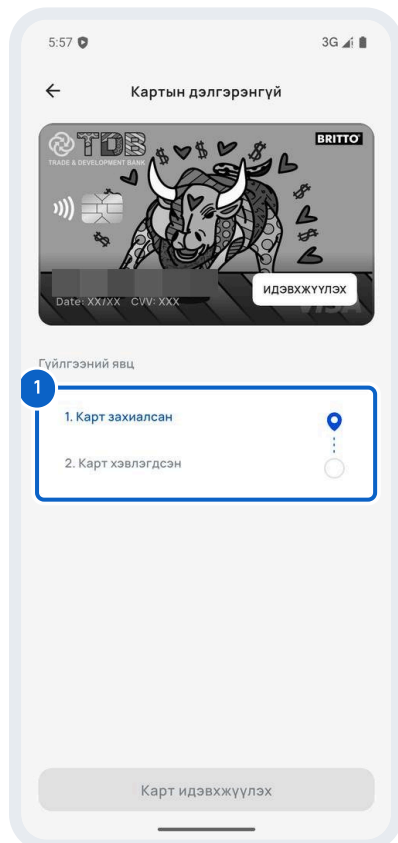
SCREEN 6/7 Card ordered



1 Card ordered successfully

The card is printed and ready within 3-5 business days. The card price and branch details are shown.

SCREEN 7/7 Order progress



1 Transaction progress

On the card page, tap your new card to see whether it has been printed.

Note

When you confirm the order, the card fee is debited straight from the account you chose.

RELATED GUIDES

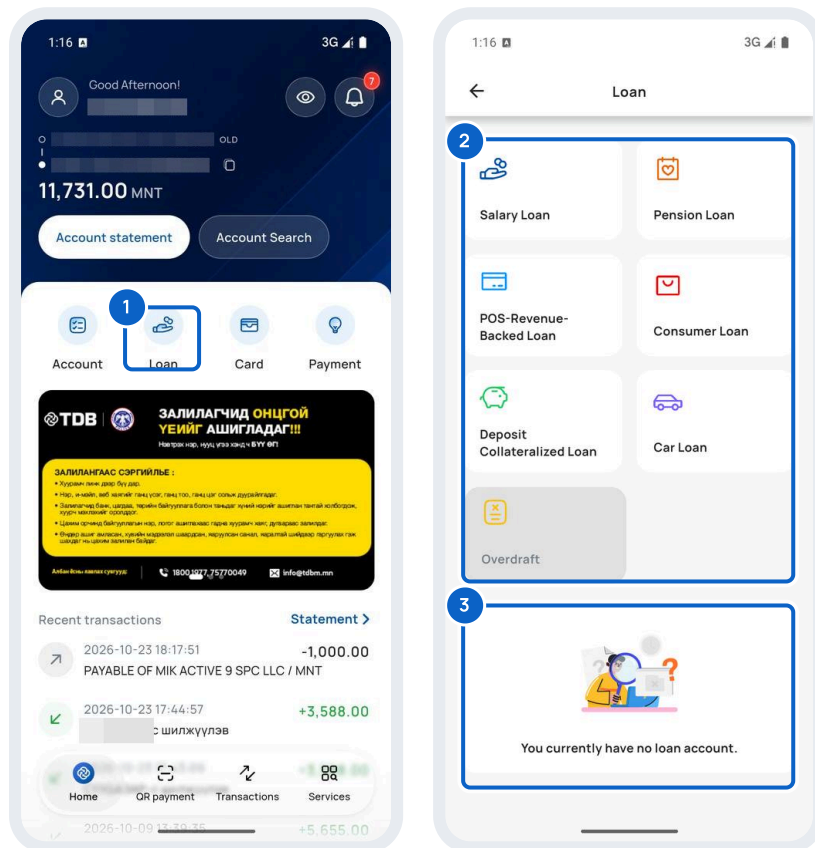
- [Order a virtual card](#) (p. 111)

Loan types

The "Loan" menu offers 7 types of loans. Each has its own requirements, so check the conditions on the first screen.

SCREEN 1/6 Loan menu

Menu path Home → "Loan", or "Services" → All → Loan



1 "Loan"

Tap "Loan" on the home screen.

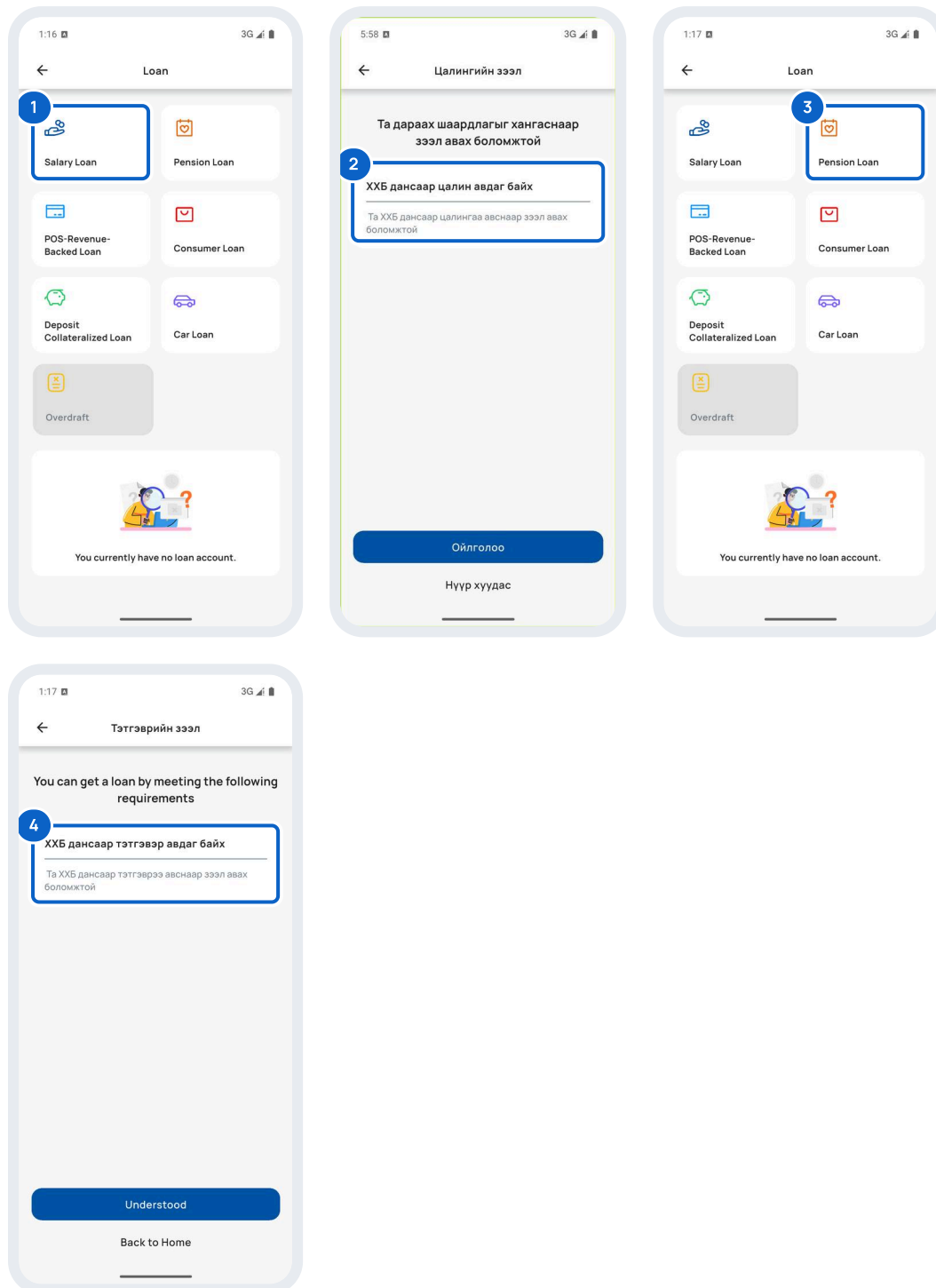
2 Loan types

Salary, pension, POS-revenue-backed, consumer (online purchase), deposit-collateralized and car loans, plus overdraft.

3 My loans

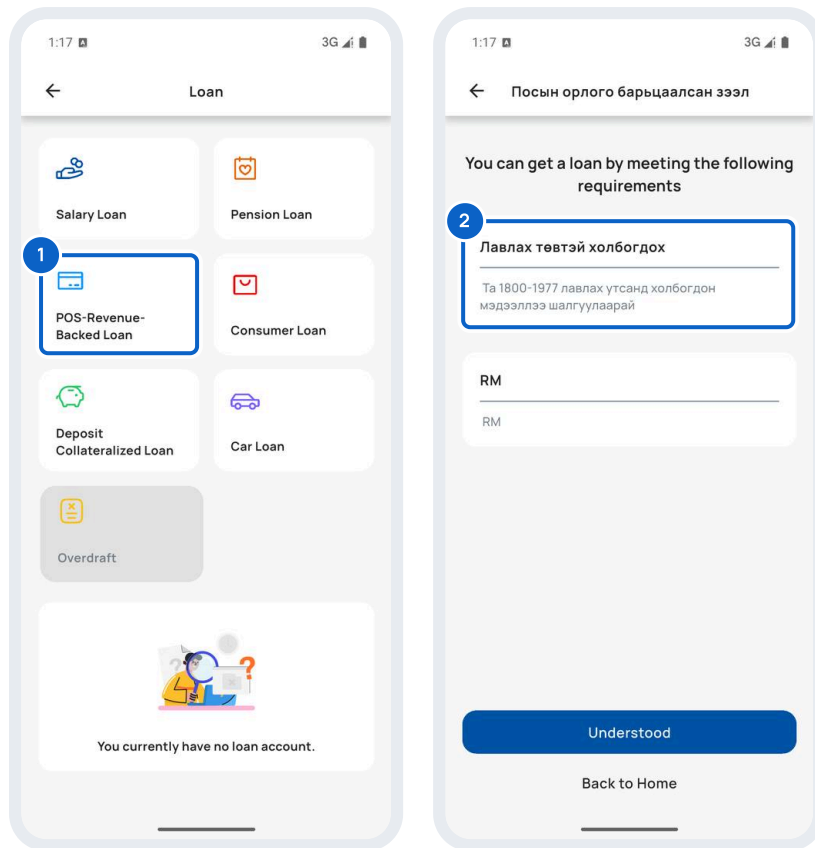
Your registered loan accounts appear here.

SCREEN 2 / 6 Salary and pension loans



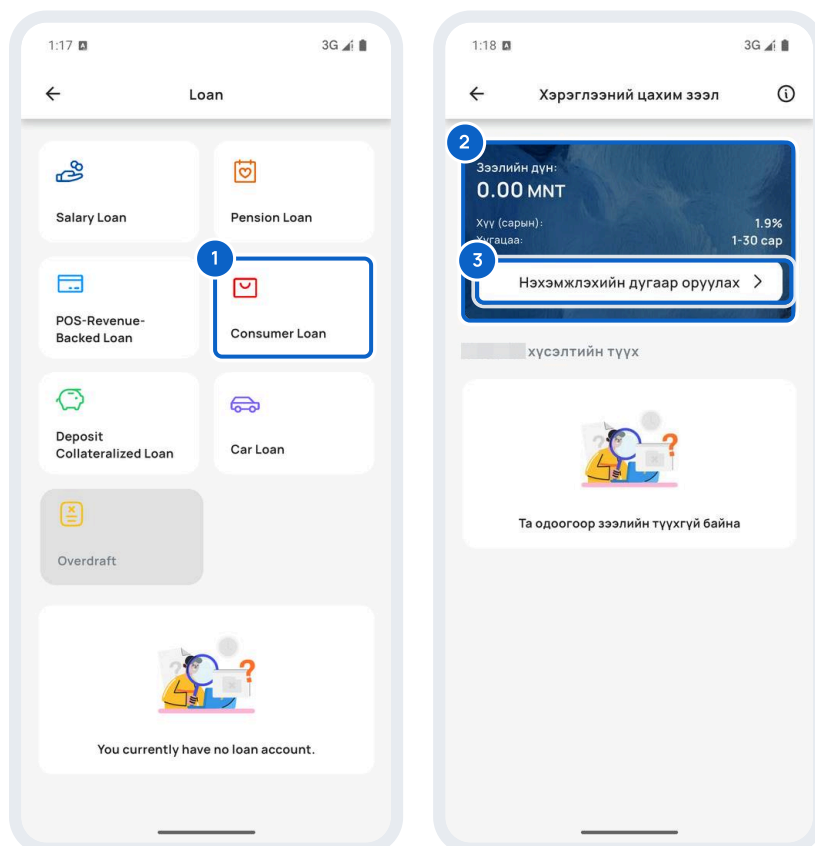
- 1 "Salary Loan"**
Choose it from the "Loan" menu. → [Salary loan](#) (p. 129)
- 2 Requirement**
You need to receive your salary into a TDB account.
- 3 "Pension Loan"**
Choose it from the "Loan" menu.
- 4 Requirement**
You need to receive your pension into a TDB account.

SCREEN 3/6 POS-revenue-backed loan



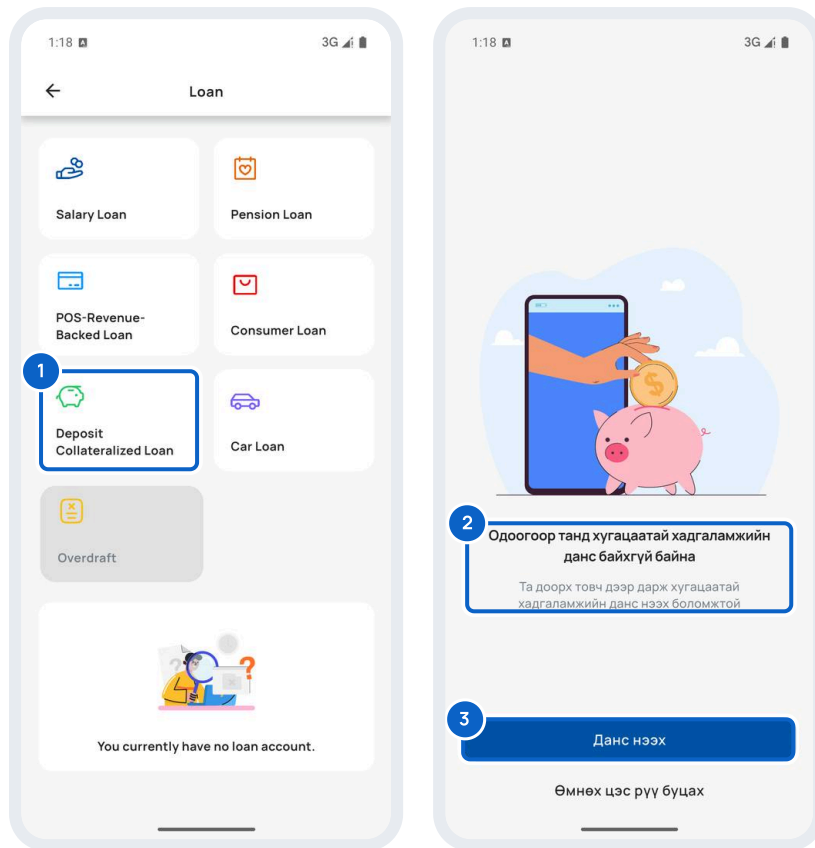
- 1 **"POS-Revenue-Backed Loan"**
Choose it from the "Loan" menu.
- 2 **Call the help line**
Call 1800-1977 to have your details checked.

SCREEN 4/6 Consumer (online purchase) loan



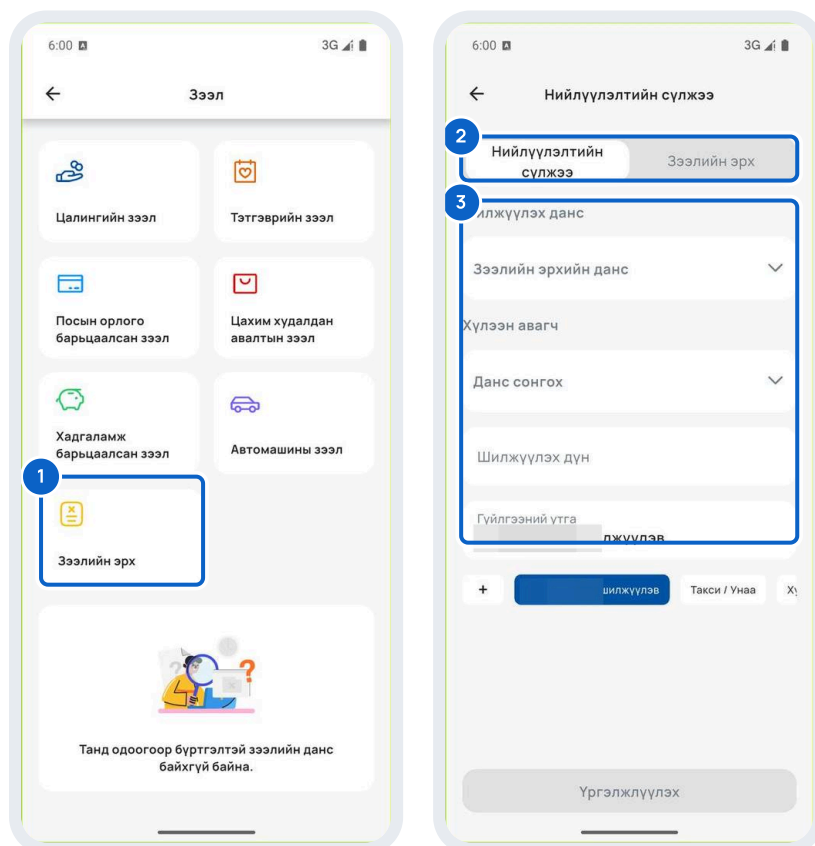
- 1 **"Consumer Loan"**
Choose it from the "Loan" menu.
- 2 **Loan terms**
The possible amount, monthly interest and term.
- 3 **Enter the invoice number**
Apply for the loan using your purchase invoice number.

SCREEN 5/6 Deposit-collateralized loan



- 1 **"Deposit Collateralized Loan"**
Choose it from the "Loan" menu.
- 2 **A time deposit is required**
Without a time deposit account you can't take this loan.
- 3 **Open an account**
Open a time deposit account. → [Open an account](#) (p. 51)

SCREEN 6/6 Overdraft



- 1 **"Overdraft"**
Choose it from the "Loan" menu.
- 2 **Supply chain, Overdraft**
Choose one of the two tabs.
- 3 **Transfer details**
Enter the recipient, amount and description for a transfer from your overdraft account.

RELATED GUIDES

- [Salary loan](#) (p. 129)
- [Car loan](#) (p. 141)

Salary loan

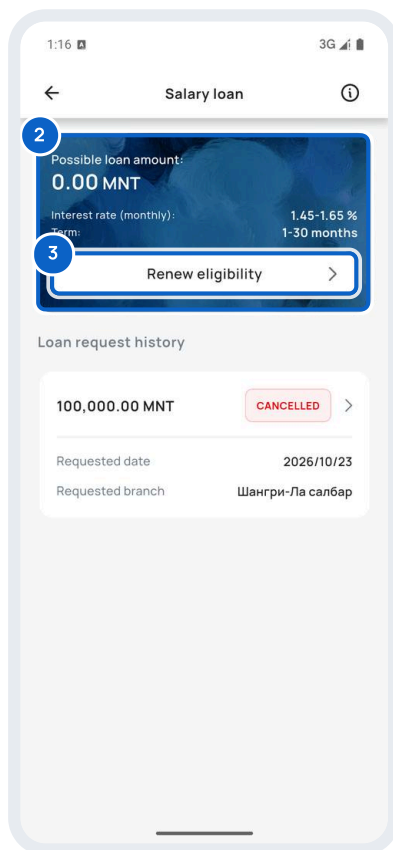
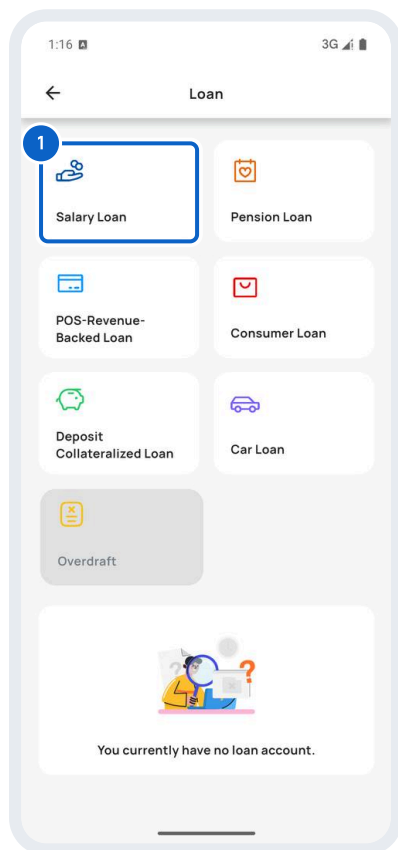
If you receive your salary into a TDB account, you can have your limit calculated from the state data system (KHUR) and take a salary loan right in the app.

OVERVIEW

- 1 Calculate limit
- 2 KHUR consent
- 3 Lookup fee
- 4 Amount, term
- 5 Payment day, account
- 6 Contact persons
- 7 Contracts
- 8 Confirm

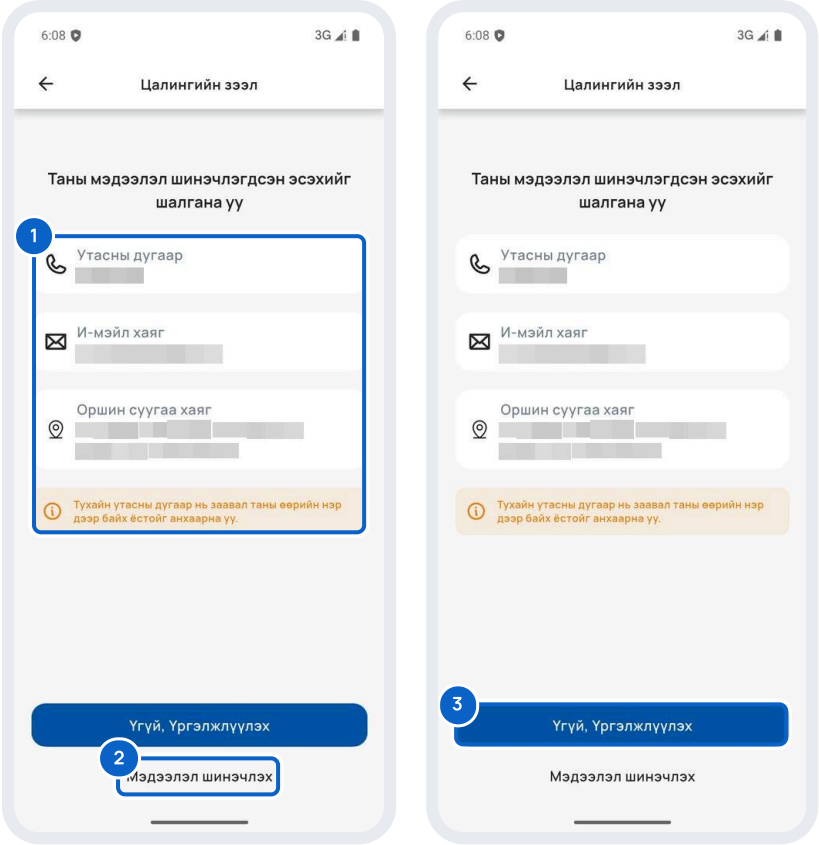
SCREEN 1/11 Calculate your limit

Menu path "Loan" → "Salary Loan", or "Services" → All → Loan → "Salary Loan"



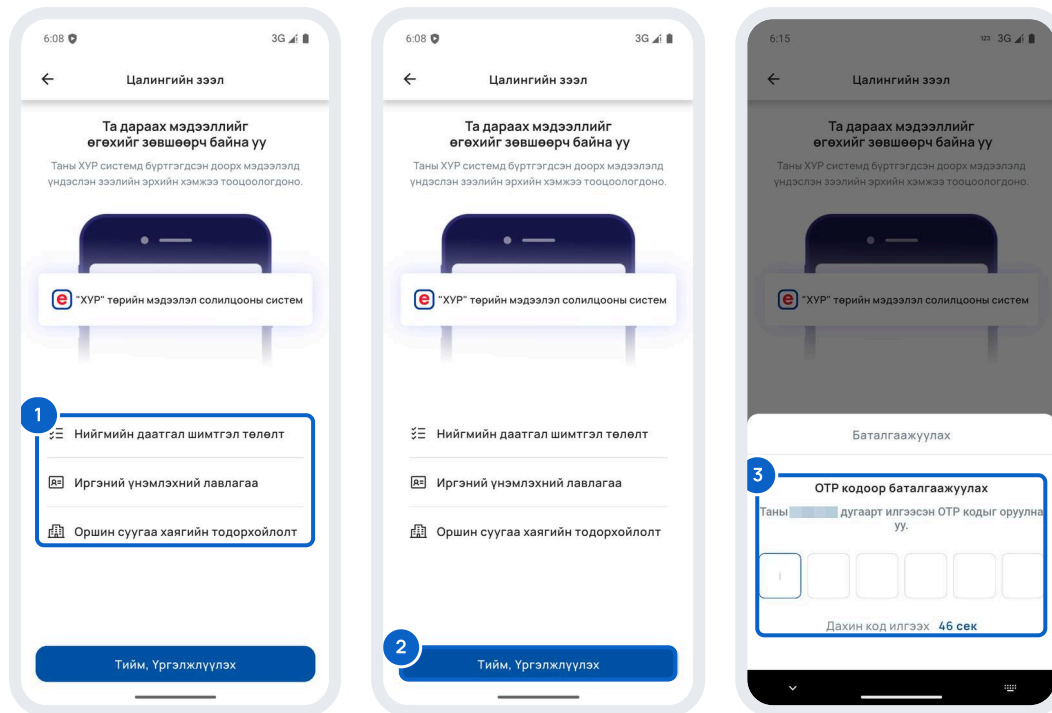
- 1 **"Salary Loan"**
Choose it from the "Loan" menu.
- 2 **Loan terms**
The possible amount, monthly interest and term.
- 3 **"Renew eligibility"**
Tap it to have your loan limit calculated.

SCREEN 2/11 **Check your details**



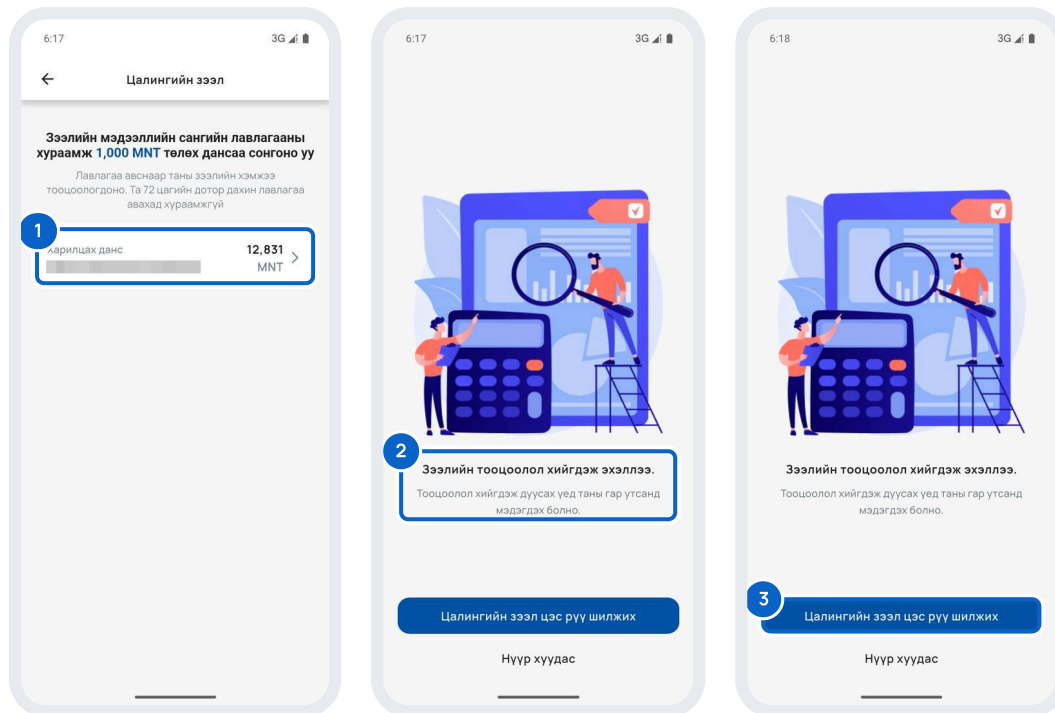
- 1 Contact details**
Check that your phone, email and address are up to date.
The phone number must be registered in your own name.
- 2 Update details**
If anything has changed, update it.
- 3 "No, continue"**
Tap it if your details are correct.

SCREEN 3/11 Pull data from KHUR



- 1 Data to be pulled**
Your social insurance, ID card and residential address records.
- 2 "Yes, continue"**
Allow the data to be pulled.
- 3 OTP code**
Enter the OTP code sent to your registered phone number.

SCREEN 4/11 Lookup fee



1 Account for the fee

Choose the account to pay the 1,000 MNT credit bureau lookup fee from.

The lookup is used to calculate your loan amount. Another lookup within 72 hours is free.

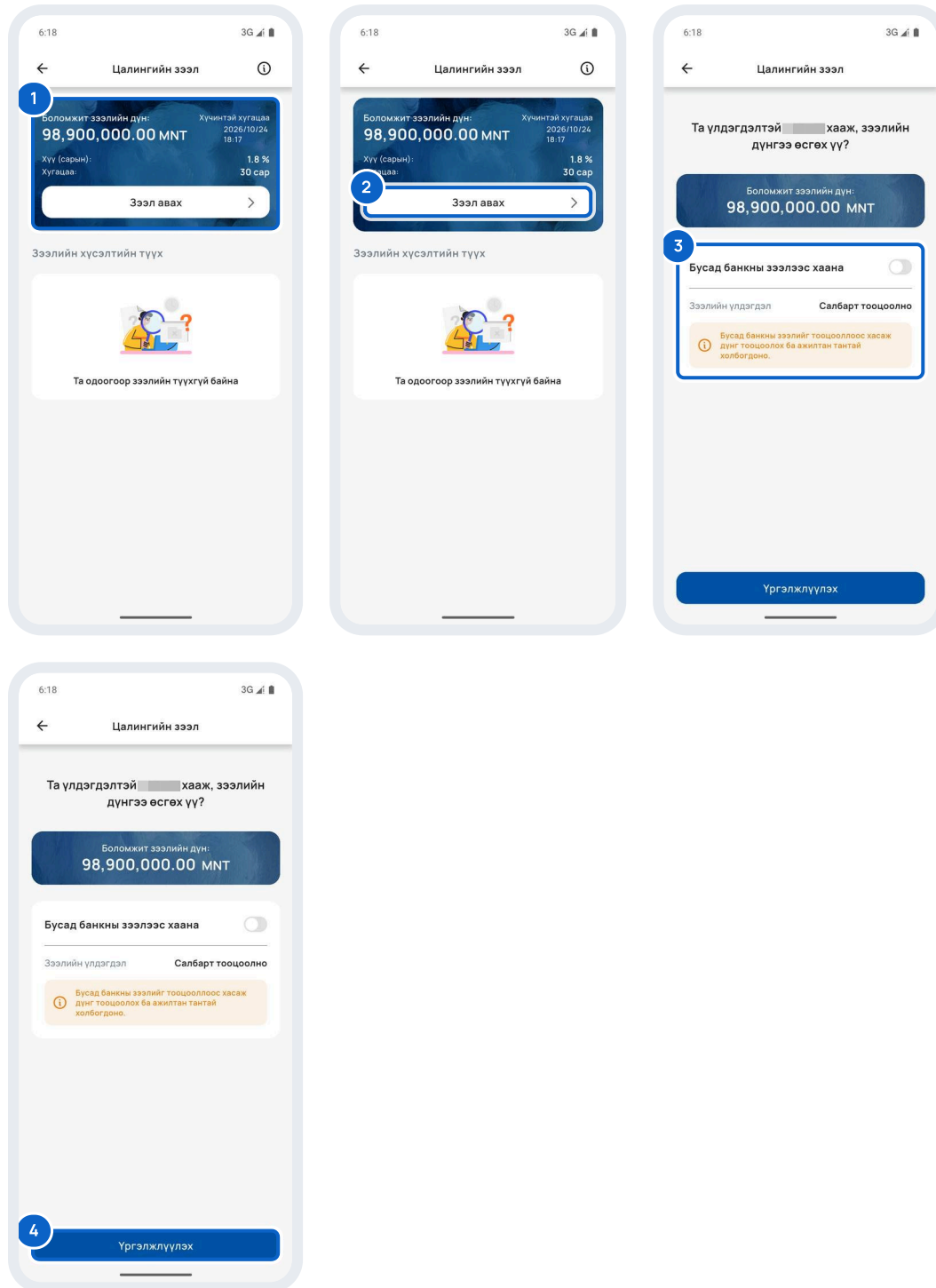
2 Calculation started

You'll see a message that the loan calculation has started. When it's done, you'll get a notification on your phone.

3 Go to the salary loan menu

Tap it to go back to the loan page.

SCREEN 5/11 Take the loan



1 Possible loan amount

You'll see the calculated amount, monthly interest, term and how long the limit is valid.

2 Take the loan

Tap it to fill in the loan request.

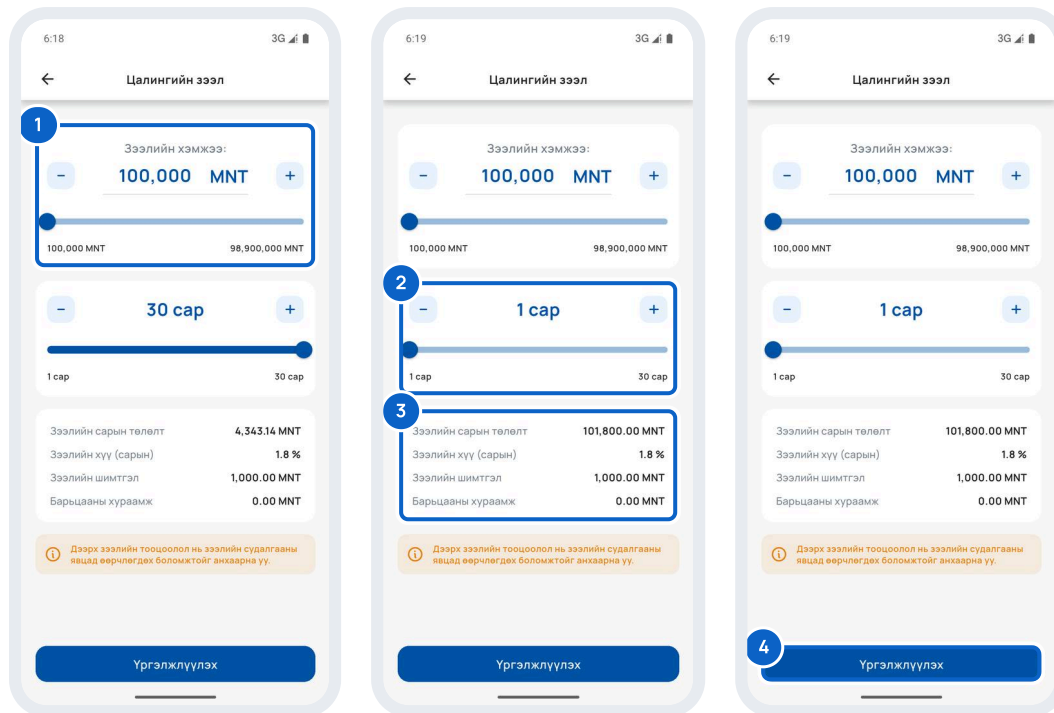
3 Pay off loans at other banks

Turn this on if you want to close a loan at another bank to increase your amount. A staff member will contact you.

4 "Continue"

Tap it to choose the amount and term.

SCREEN 6/11 Amount and term



1 Loan amount

Set the amount with the minus and plus buttons or the slider.

2 Term

Choose the term in months.

3 Monthly payment

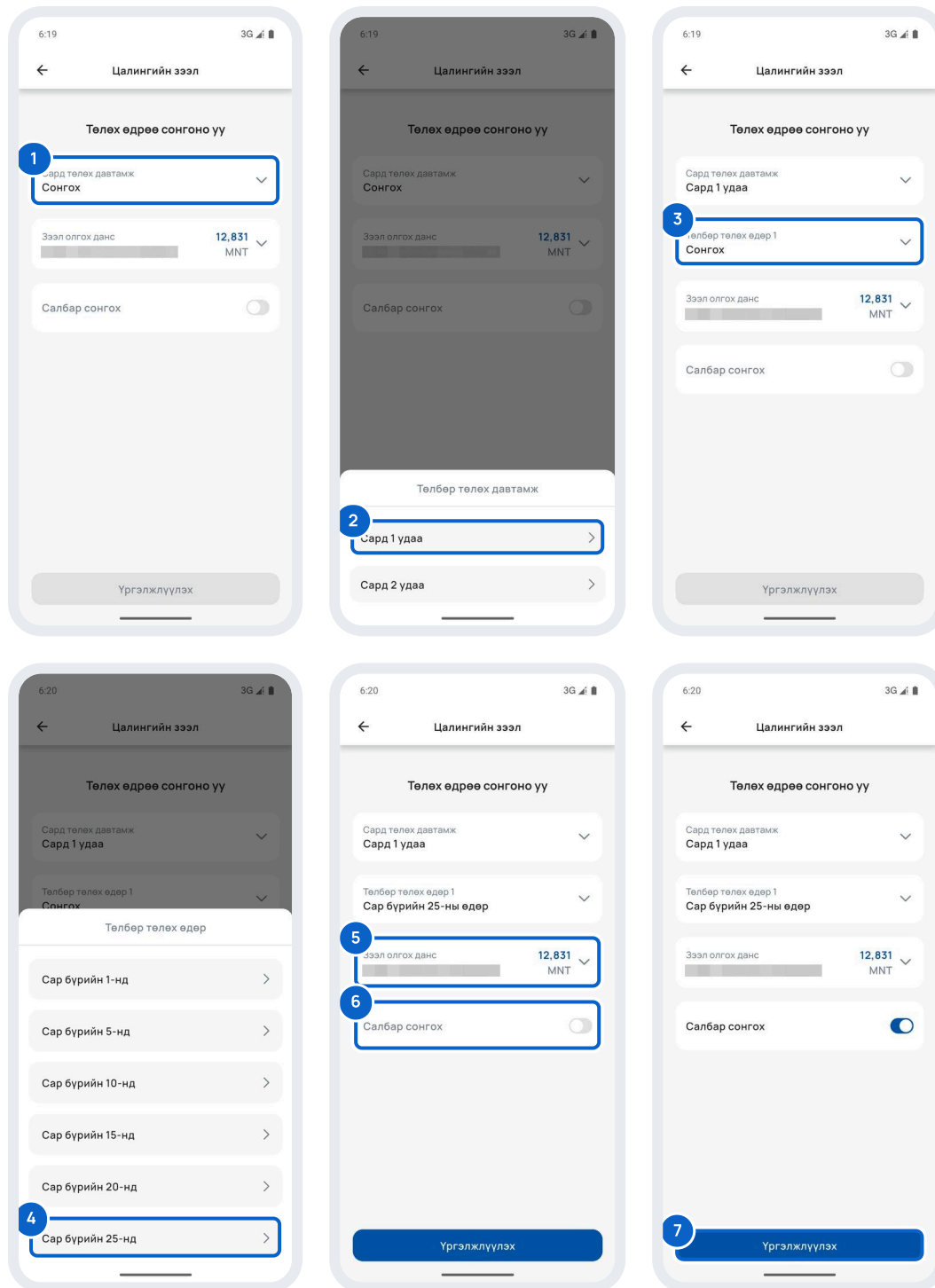
The monthly payment, interest, fee and collateral fee update as you choose.

The calculation may change during the loan review.

4 "Continue"

Check the amount and term, then tap it.

SCREEN 7/11 Payment day, account and branch



1 Monthly payment frequency

Tap it to open the list.

2 Choose the frequency

Choose to pay once or twice a month.

3 Payment day

Tap it to open the list.

4 Choose the day

Choose the day of the month to pay, for example the 25th of every month.

5 Disbursement account

Choose the account the loan will be paid into.

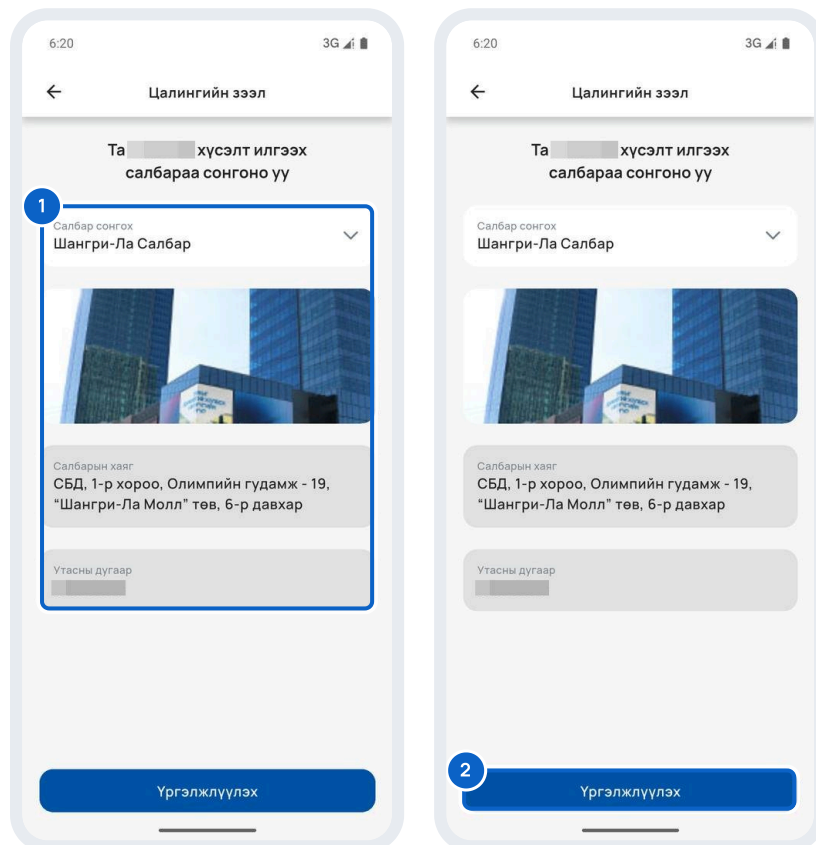
6 Choose a branch

Turn this on if you want to choose the branch your request goes to.

7 "Continue"

Check your choices, then tap it.

SCREEN 8/11 Branch



1 Choose a branch

Choose the branch to send your loan request to. Its address and phone number are shown.

2 "Continue"

Tap it.

SCREEN 9/11 Emergency contact persons

The screenshots illustrate the process of adding an emergency contact person in the TDB app. The steps are numbered 1 through 6:

- Step 1:** Selecting the relationship from a list (Аав, Ээж, Ах, Эгч, Дүү, Хүү, Охин, Нөхөр, Эхнэр).
- Step 2:** Entering the registration number letters (А, А) and the registration number (Регистрийн дугаар).
- Step 3:** Entering the contact details (Surname, Given Name, Registration Number, and Phone Number).
- Step 4:** Tapping the "Continue" button (Үргэлжлүүлэх).
- Step 5:** Tapping the "Continue" button (Үргэлжлүүлэх).
- Step 6:** Tapping the "Continue" button (Үргэлжлүүлэх).

1 Relationship

Choose from the list how the contact person is related to you.

2 Registration number letters

Tap the letter box and pick the letters of the registration number from the panel.

3 Contact details

Enter their surname, given name, registration number and phone number.

4 "Continue"

Tap it.

To cancel your request, tap "Cancel request".

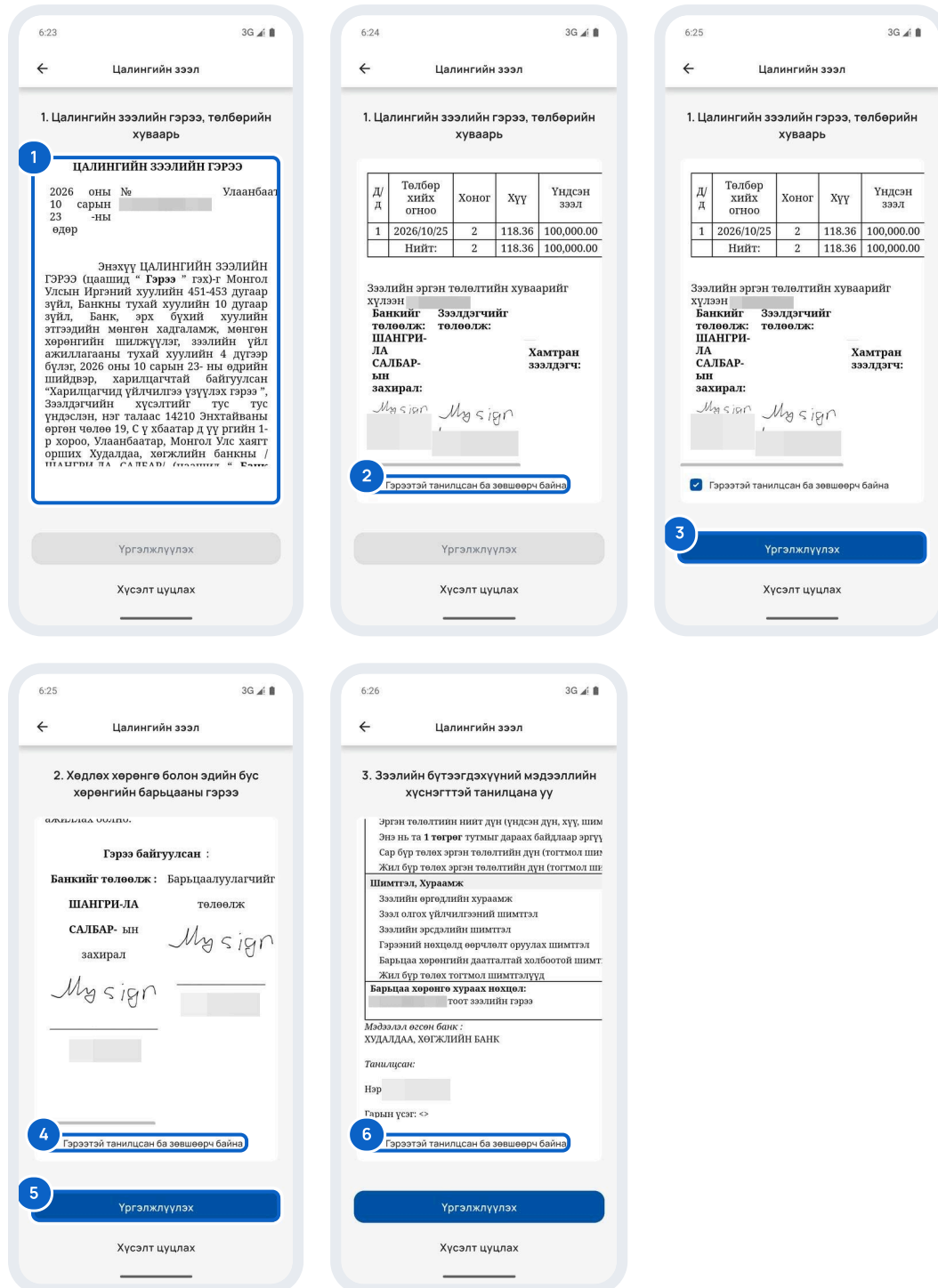
5 Second contact person

Fill in the second person's details the same way.

6 "Continue"

Tap it.

SCREEN 10/11 Contracts



1 Salary loan contract

Scroll down and read the whole contract and repayment schedule.

2 "I have read and agree to the contract"

Tick it when you reach the end of the contract.

3 "Continue"

Tap it.

4 Collateral contract

Scroll through the movable and intangible property collateral contract as well, then tick the box.

5 "Continue"

Tap it.

6 Loan product fact sheet

Read the fact sheet, then tick the box.

SCREEN 11/11 Confirm

6:26 3G

Цалингийн зээл

3. Зээлийн бүтээгдэхүүний мэдээллийн хүснэгттэй танилцана уу

Эргэн төлөлтийн нийт дүн (үндсэн дүн, хүү, шим)
Энэ нь та 1 төгрөг тутмыг дараах байдлаар эргүү
Сар бүр төлөх эргэн төлөлтийн дүн (тогтмол ши
Жил бүр төлөх эргэн төлөлтийн дүн (тогтмол ши

Шимтгэл, Хураамж
Зээлийн өргөдлийн хураамж
Зээл олгох үйлчилгээний шимтгэл
Зээлийн эрсдэлийн шимтгэл
Гэрээний нөхцөлд өөрчлөлт оруулах шимтгэл
Барьцаа хөрөнгийн даатгалтай холбоотой шимт
Жил бүр төлөх тогтмол шимтгэлүүд

Барьцаа хөрөнгө хураах нөхцөл:
тоот зээлийн гэрээ

Мэдээлэл өгсөн банк :
ХУДАЛДАА, ХӨГЖЛИЙН БАНК

Танилцсан:

Нэр

Гарын үсэг: <>

☒ Гэрээтэй танилцсан ба зөвшөөрч байна

1 Үргэлжлүүлэх

Хүсэлт цуцлах

1 "Continue"

When you tap it, an SMS code is sent to your registered phone number. Enter the code to confirm your loan request.

⚠ The next steps are not covered in this guide

Note

- A 1,000 MNT fee is charged for the credit bureau lookup. Another lookup within 72 hours is free.
- Pulling data from KHUR and sending the loan request are both confirmed with a code sent to your phone.

RELATED GUIDES

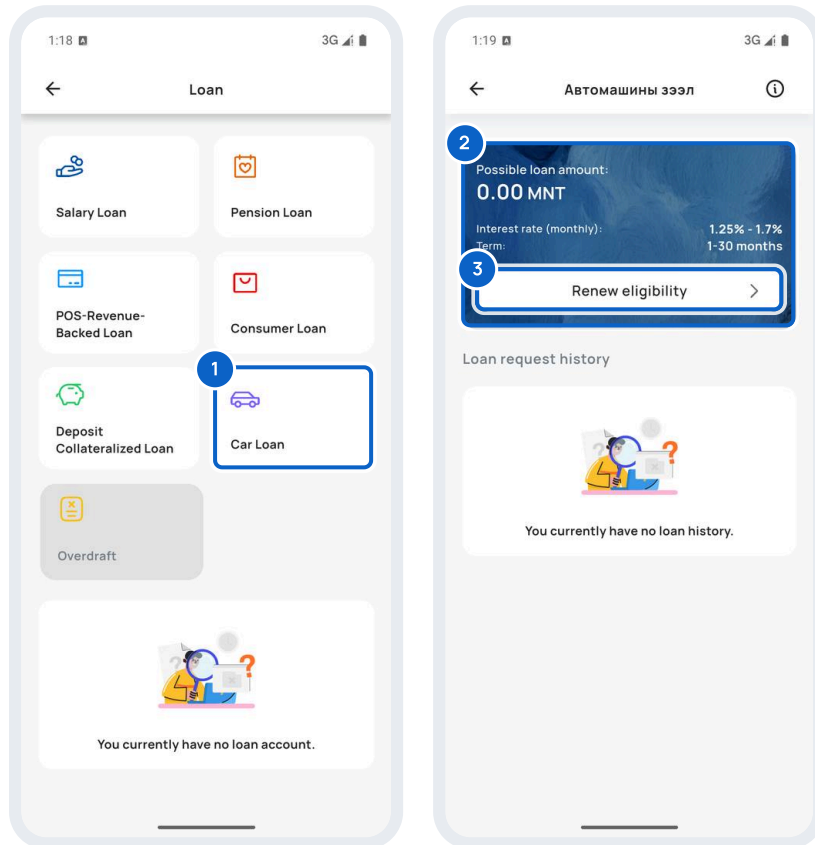
- [Loan types](#) (p. 124)
- [Car loan](#) (p. 141)

Car loan

Have your possible car loan amount calculated using data from the state data system (KHUR).

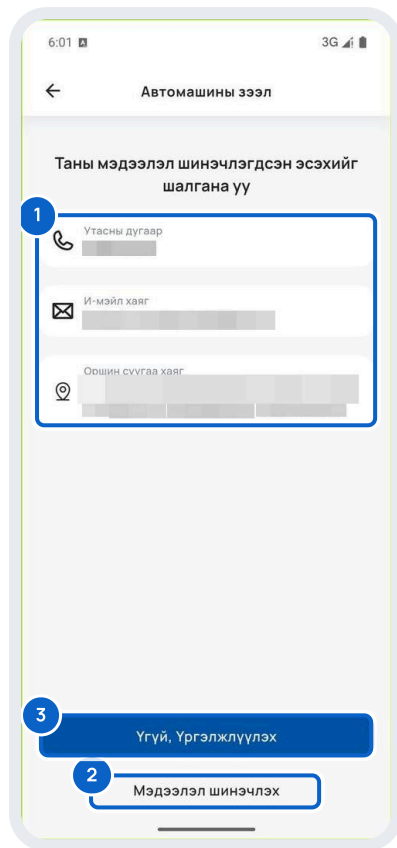
SCREEN 1/3 Calculate your limit

Menu path "Loan" → "Car Loan", or "Services" → All → Loan → "Car Loan"



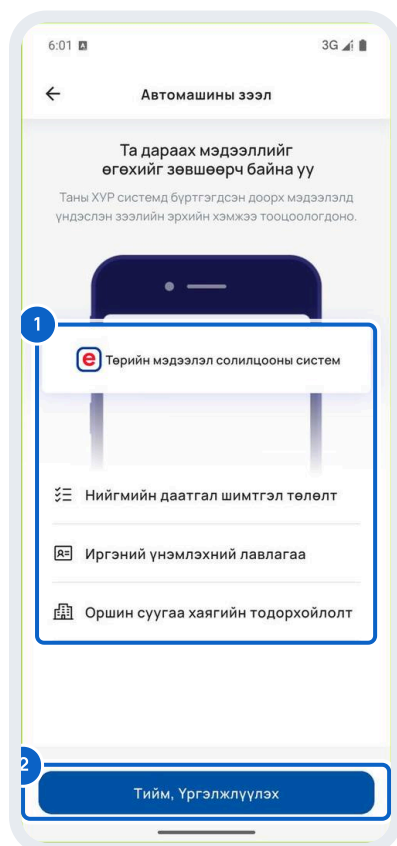
- 1 "Car Loan"**
Choose it from the "Loan" menu.
- 2 Loan terms**
The possible amount, monthly interest and term.
- 3 "Renew eligibility"**
Tap it to have your loan limit calculated.

SCREEN 2/3 Check your details



- 1 Contact details**
Check that your phone, email and address are up to date.
- 2 Update details**
If anything has changed, update it.
- 3 "No, continue"**
Tap it if your details are correct.

SCREEN 3/3 Pull data from KHUR



- 1 Data to be pulled**
Your social insurance, ID card and residential address records.
- 2 "Yes, continue"**
Allow the data to be pulled so your loan limit can be calculated.
⚠ The next steps are not covered in this guide

RELATED GUIDES

- [Loan types](#) (p. 124)

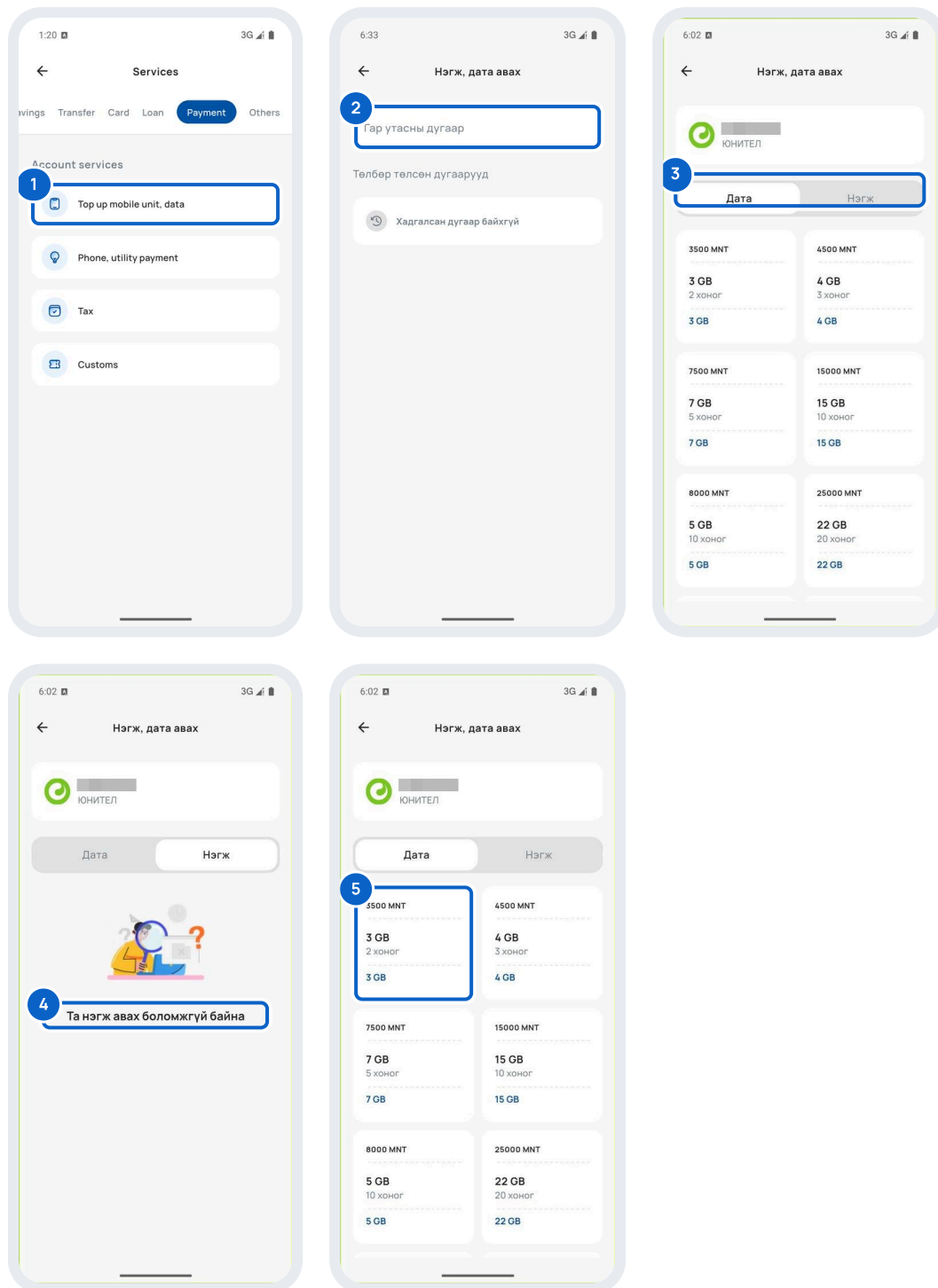
Payments

Mobile data and units

Buy data packages and units for your mobile number in the app.

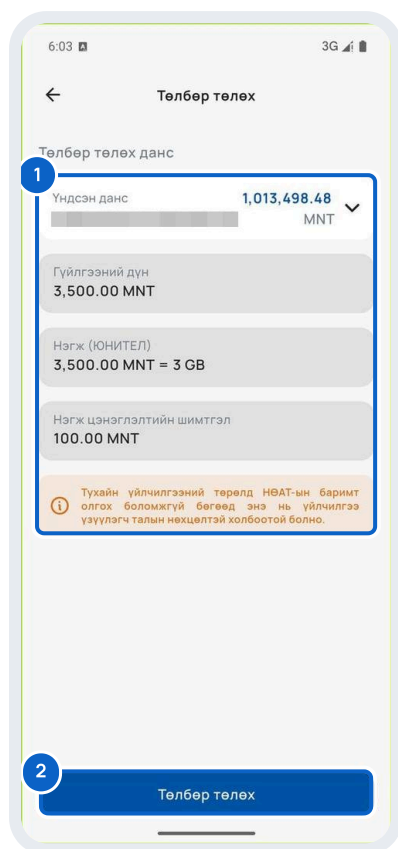
SCREEN 1/2 **Number and package**

Menu path "Services" → All → "Payment" → "Top up mobile unit, data"



- 1 **"Top up mobile unit, data"**
Choose it from the "Payment" category.
- 2 **Phone number**
Enter your number and the operator is recognised automatically.
- 3 **Data, Units**
Tabs for choosing a data package or units.
- 4 **Units**
Units may not be available for some operators or numbers.
- 5 **Choose a package**
Compare the price, data and days, then choose.

SCREEN 2/2 Pay



- 1 Payment details**
Check the account, amount, package and fee.
No VAT receipt is issued for this service.
- 2 Pay**
Tap it to pay.

RELATED GUIDES

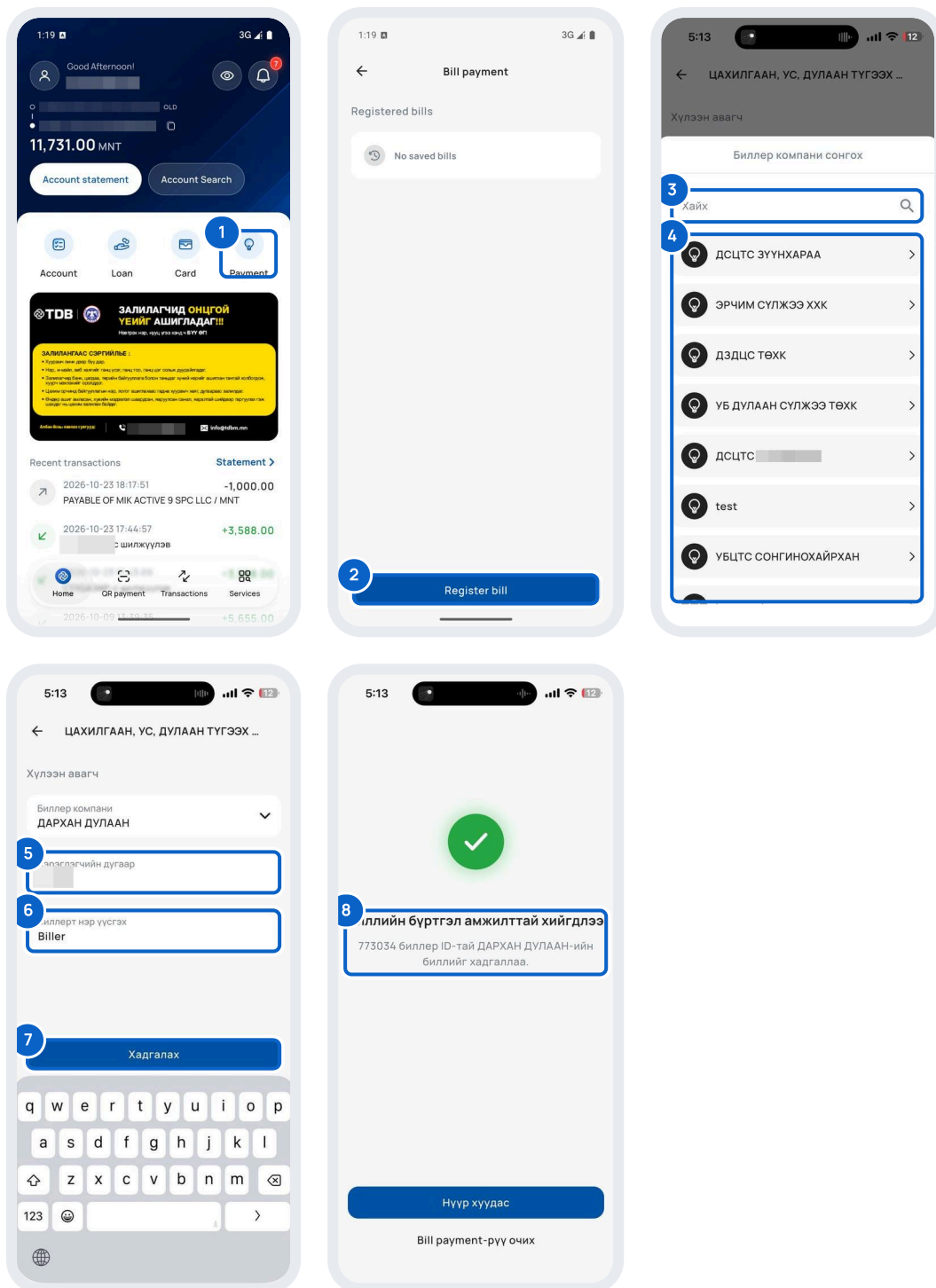
- [Bill payment](#) (p. 147)

Bill payment

Register bills from electricity, heating, apartment owners' associations and other billers, and pay their invoices in the app. You can also open it with "Payment" on the home screen. The screenshots in this section were taken on an iPhone.

SCREEN 1/2 **Register a bill**

Menu path Home → "Payment", or "Services" → All → "Payment" → "Phone, utility payment"



1 "Payment"

Tap "Payment" on the home screen.

You can also open it from "Services" → All → "Payment" → "Phone, utility payment"; or from "Frequently used" in "Services" if you've added it there.

2 "Register bill"

If you have no registered bills, register a new one here.

3 Search for the biller

Choose a category and search for the biller by name.

4 Choose the biller

Tap your biller in the list.

5 Customer number

Enter the customer number registered with the biller.

6 Bill name

Give it a name that's easy to recognise.

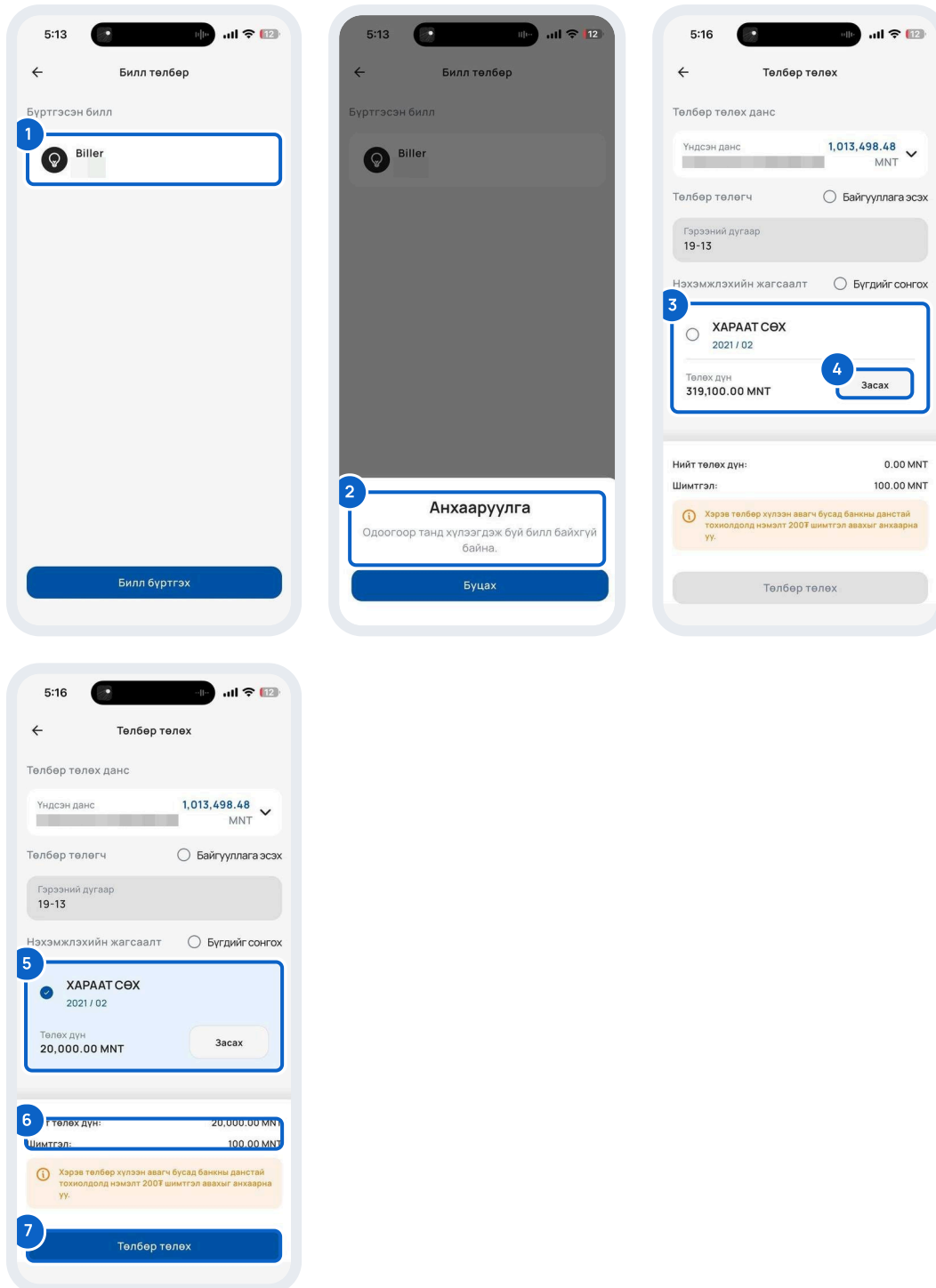
7 Save

Tap it to register the bill.

8 Registered

The bill has been saved.

SCREEN 2/2 Pay a bill



- 1 Choose the bill**
Tap the bill you registered.
- 2 No pending bill**
If there's no invoice to pay yet, you'll see this notice.
- 3 Select an invoice**
Tap the circle to select the invoice to pay.
- 4 Edit**
To pay part of it, change the amount.

5 Selected invoice

The amount to pay is updated.

6 Total and fee

Check the total amount and the 100 MNT fee.

If the biller has an account at another bank, an extra 200 MNT fee may apply.

7 Pay

Tap it to pay.

RELATED GUIDES

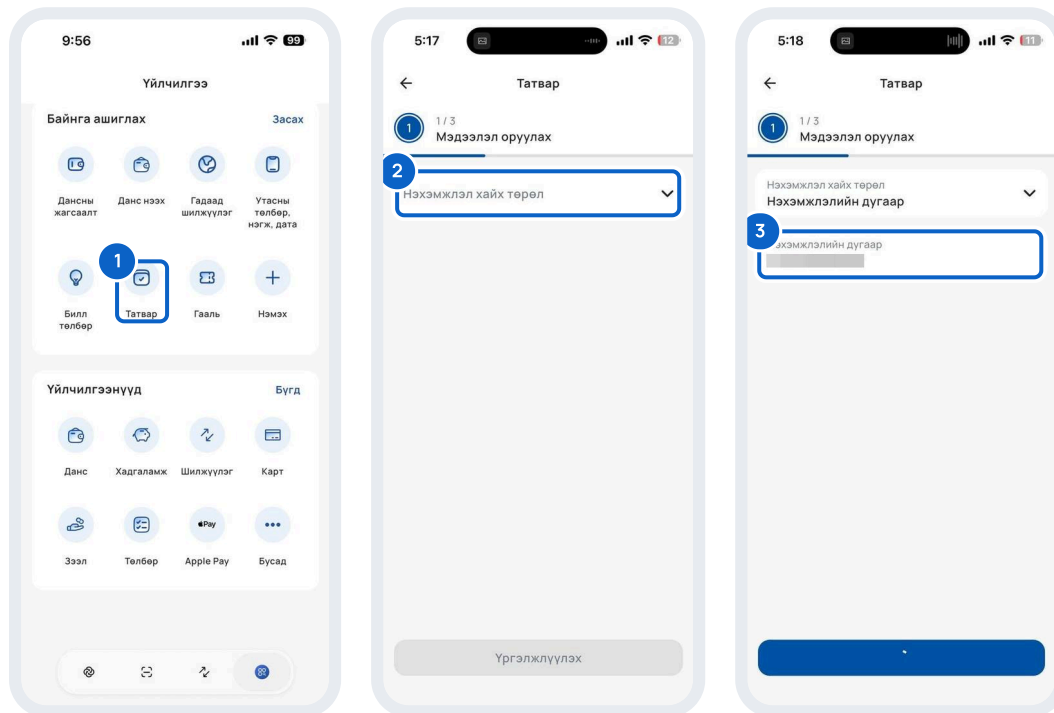
- [Mobile data and units](#) (p. 144)
- [Paying tax](#) (p. 152)

Paying tax

Look up your tax payable by invoice number and pay it in full or in part. The screenshots in this section were taken on an iPhone.

SCREEN 1/5 Find the invoice

Menu path "Services" → Frequently used → "Tax", or "Services" → All → "Payment" → "Tax"



1 Tax

Choose it under Frequently used in "Services".

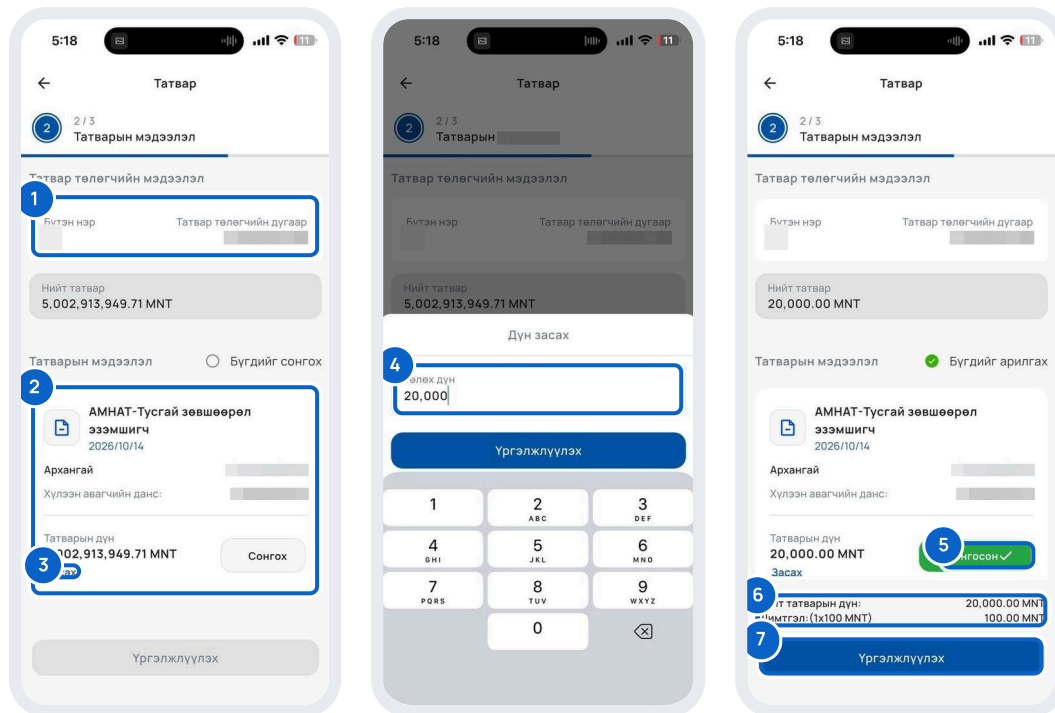
2 Search type

Choose how to search, for example by invoice number.

3 Invoice number

Enter the number and your tax details are looked up.

SCREEN 2/5 Tax details



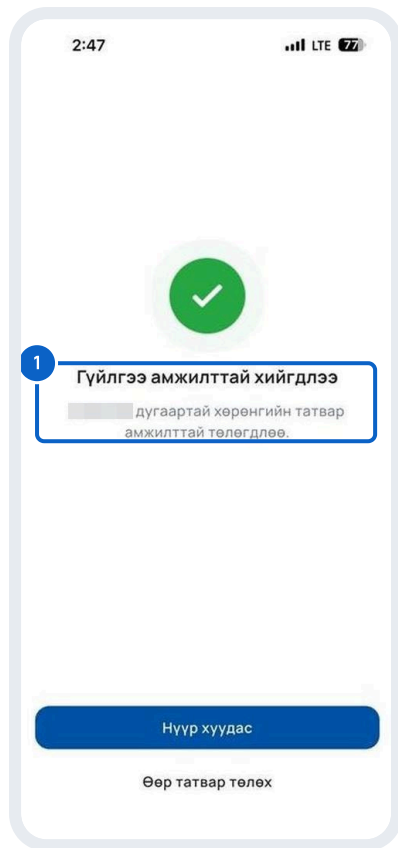
- 1 **Taxpayer**
Check your name and taxpayer number.
- 2 **Tax invoice**
The tax type, date, recipient account and amount.
- 3 **Edit**
To pay part of it, change the amount.
- 4 **Amount to pay**
Enter the amount to pay and tap Continue.
- 5 **Selected**
The invoice to pay turns green when selected.
To pay all invoices at once, tap Select all.
- 6 **Total and fee**
Check the total amount and the 100 MNT fee.
- 7 **Continue**
Check the amount, then tap it.

SCREEN 3/5 Pay

- 1 Payment account**
Choose the account the money comes from.
- 2 Transfer amount**
The tax amount plus the fee.
- 3 Pay**
Tap it to pay.

SCREEN 4/5 Two-step confirmation

- 1 Approve in HID Approve**
For your security, open the HID Approve app on your phone and allow the payment with Approve.
Until you approve it, the screen shows that confirmation is pending.

**1 Payment successful**

You'll see that the tax has been paid. Use Pay another tax for your next payment.

Note

- A 100 MNT fee is charged for each tax payment.
- Payments are confirmed with the HID Approve app.

RELATED GUIDES

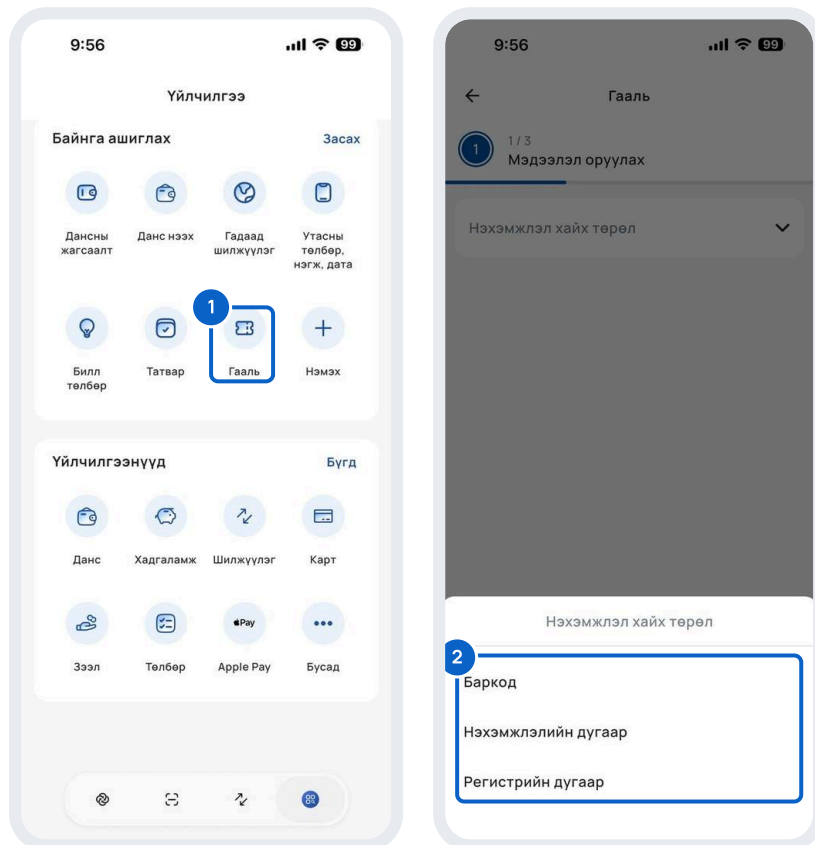
- [Customs payment](#) (p. 156)
- [Bill payment](#) (p. 147)

Customs payment

Look up a customs invoice by barcode, invoice number or registration number and pay it. The screenshots in this section were taken on an iPhone.

SCREEN 1/4 Find the invoice

Menu path "Services" → Frequently used → "Customs"; or "Services" → All → "Payment" → "Customs"



- 1 Customs**
Choose it under Frequently used in "Services".
- 2 Search type**
Choose barcode, invoice number or registration number, then enter the number.

SCREEN 2 / 4 Invoice details

9:57 98

← Гааль

2 / 3 Нэхэмжлэлийн мэдээлэл

Төлбөр төлөгчийн мэдээлэл

1 Бүтэн нэр Регистрийн дугаар

Нийт төлбөр
31,662,217.07 MNT

Нэхэмжлэлийн мэдээлэл

2 Мэдүүлгийн төлбөрийн баримт
2026/10/15

Замын-Үүд дэх гаалийн газар

Хүлээн авагчийн данс:

Төлөх дүн
31,662,217.07 MNT Сонгосон ✓

Засах

Нийт төлөх дүн: 31,662,217.07 MNT
Шимтгэл: 100.00 MNT

3 Үргэлжлүүлэх

- 1 Payer**
Check your name and registration number.
- 2 Select the invoice**
Select the invoice to pay. You can change the amount with Edit.
- 3 Continue**
Check the total and fee, then tap it.

SCREEN 3 / 4 Confirm

9:57 98

← Баталгаажуулах

Төхөөрөмж сонгох

1

TDB
ХУДАЛДАА ХӨГЖЛИЙН БАНК

Retail

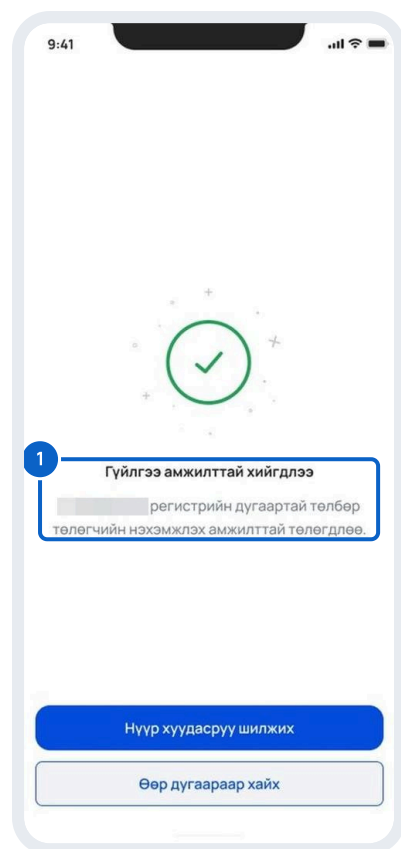
Hello

гаалийн гүйлгээ
"20,000.00, MNT"

2 Approve

Decline

- 1 Choose a device**
Choose the phone that has HID
Approve installed.
- 2 Approve**
For your security, check the payment
details shown in the HID app and
approve them.
If you didn't make this payment, tap
Decline.

**1 Payment successful**

You'll see that the invoice has been paid. Use Search another number for your next payment.

Note

- A 100 MNT fee is charged for each payment.
- Payments are confirmed with the HID Approve app.

RELATED GUIDES

- [Paying tax](#) (p. 152)
- [Bill payment](#) (p. 147)

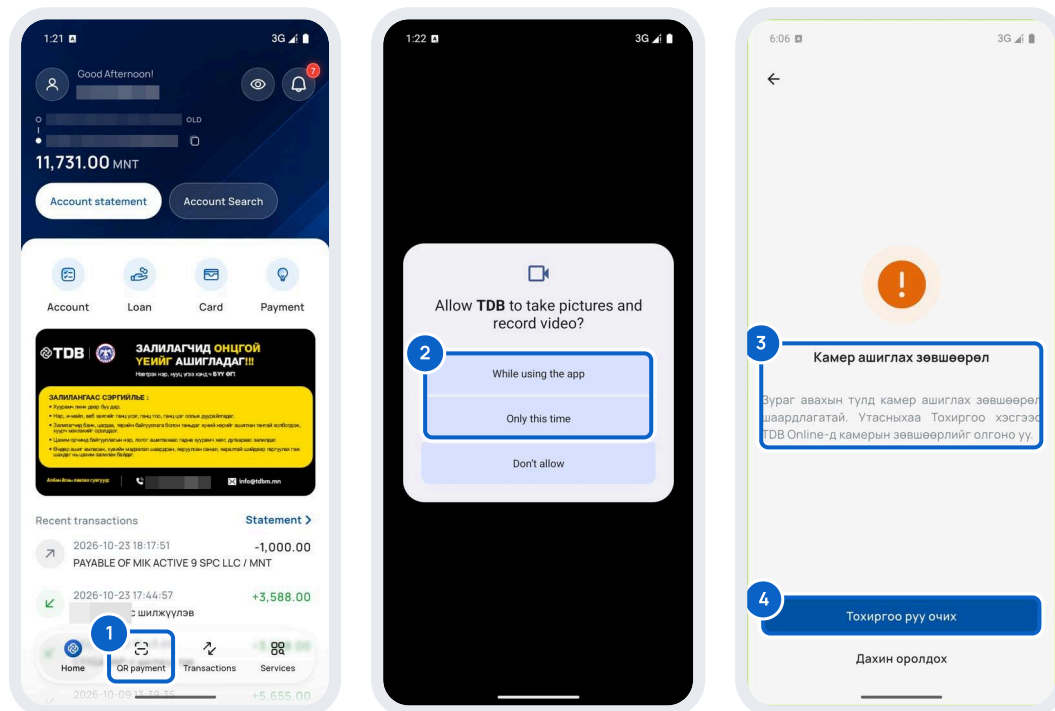
QR payment

QR payment

Pay by scanning a merchant's QR code. The app needs permission to use your camera to scan it.

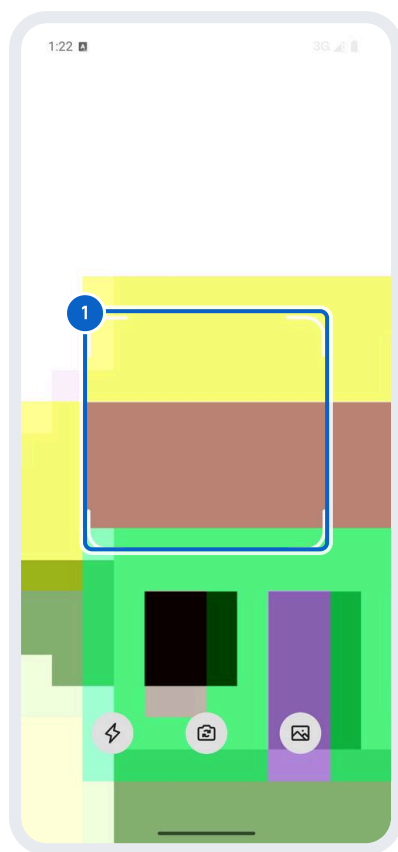
SCREEN 1/2 Camera permission

Menu path Bottom menu → "QR payment"



- 1 **"QR payment"**
Tap it in the bottom menu. The first time, you'll be asked for camera access.
- 2 **Allow camera access**
When your phone asks for camera access, choose "While using the app" or "Only this time".
- 3 **Camera permission**
If you didn't allow it, you'll see this screen.
- 4 **Go to settings**
Allow camera access for the app in your phone settings, then come back.

SCREEN 2/2 Scan the QR code



1 Scan the QR code

Keep the merchant's QR code inside the frame to scan it.

RELATED GUIDES

- [Bill payment](#) (p. 147)

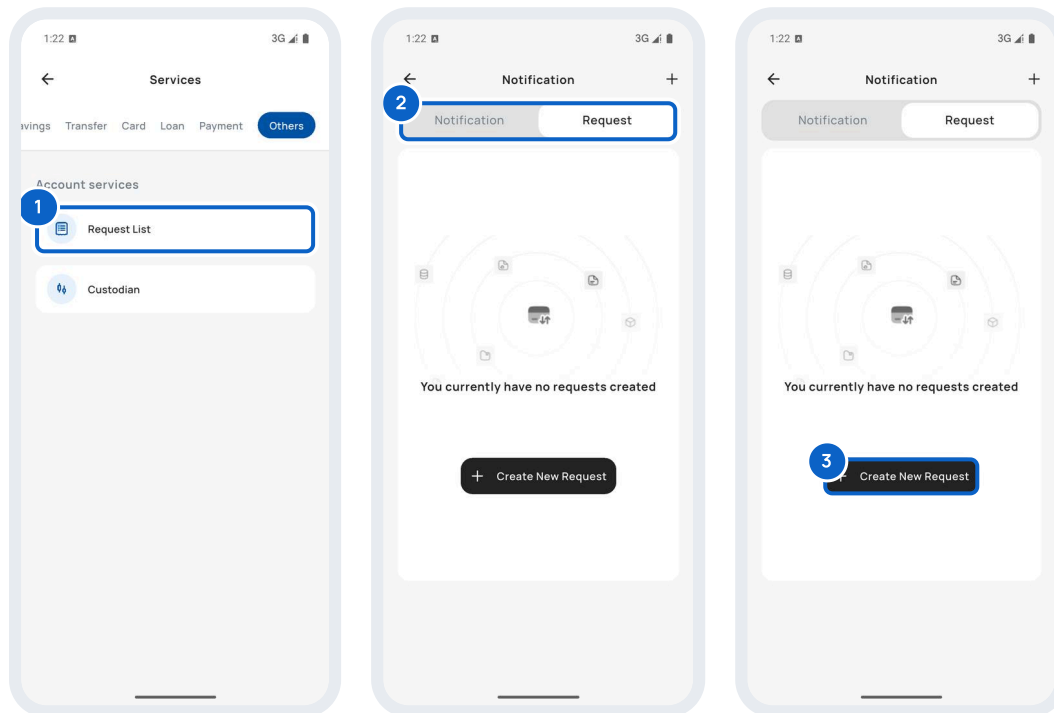
More

Send a request

Send feedback, complaints, compliments and other requests to the bank from the app.

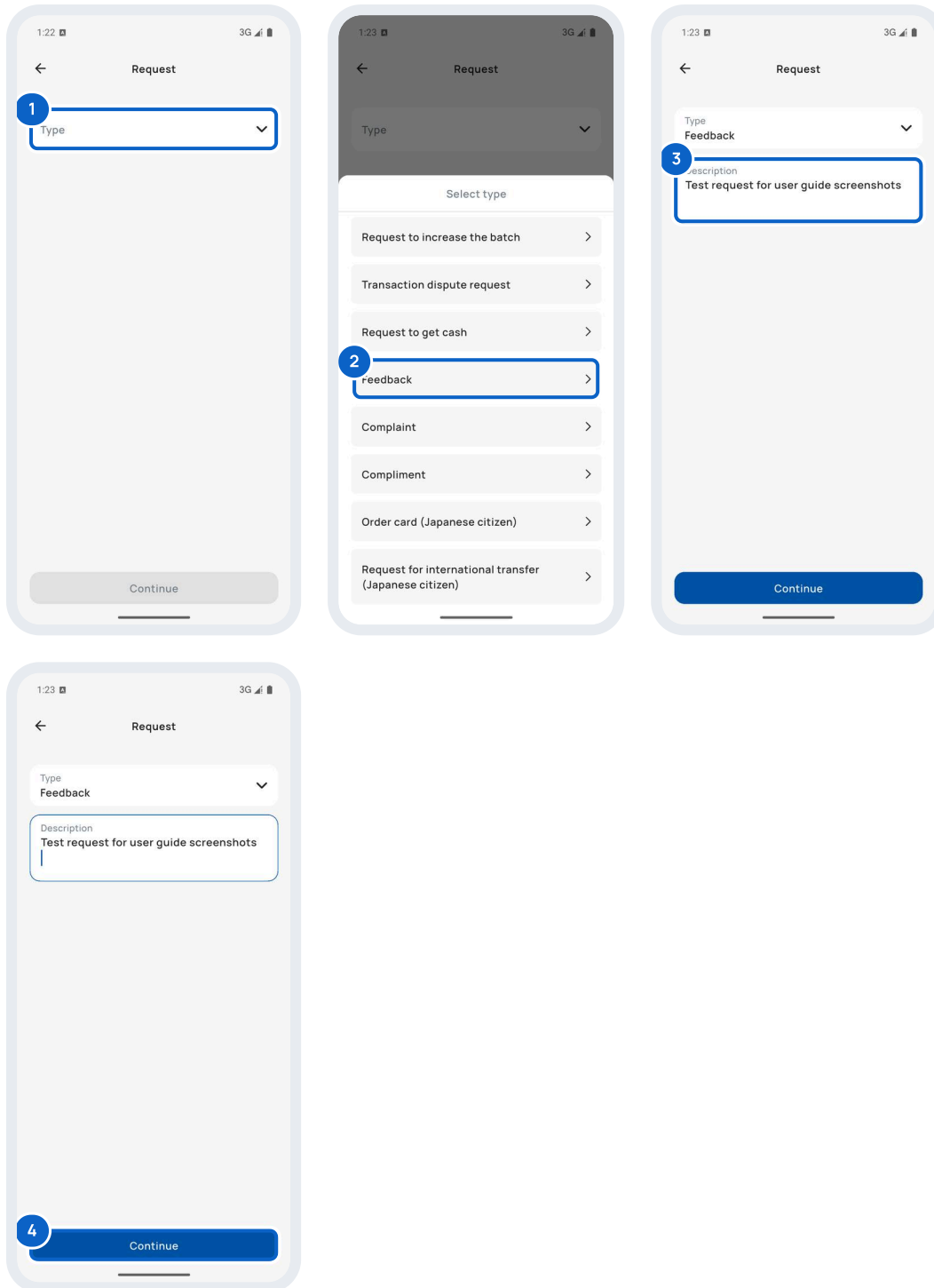
SCREEN 1/3 Request list

Menu path "Services" → All → "Others" → "Request List"



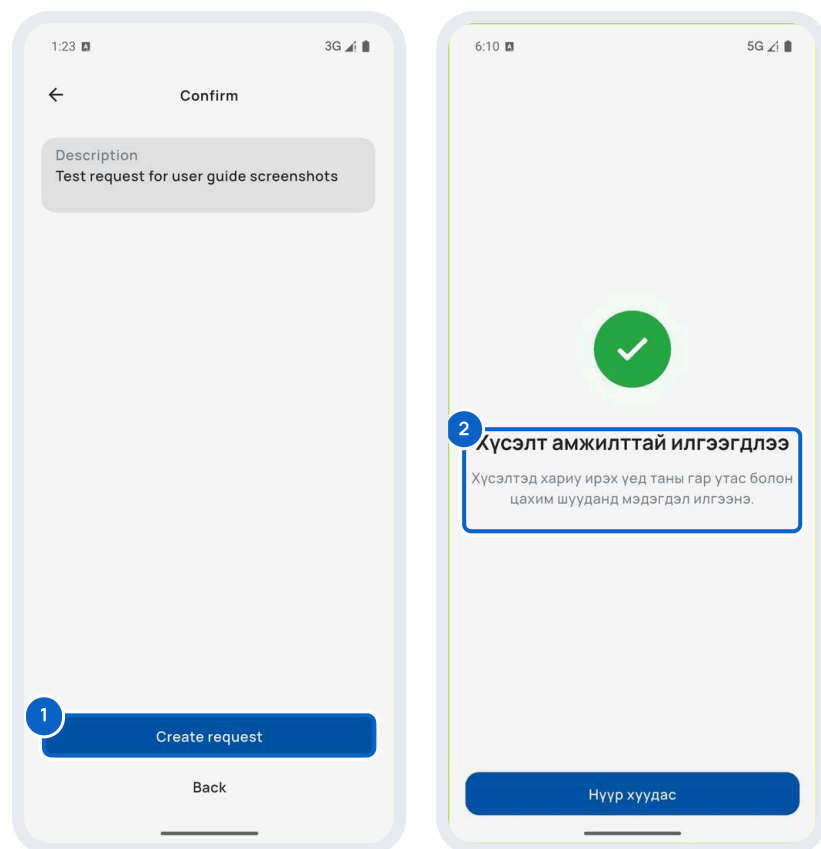
- 1 "Request List"**
Choose it in the "Others" category.
- 2 "Notification", "Request"**
The "Request" tab shows the requests you've sent.
- 3 "Create New Request"**
Tap it to fill in a new request.

SCREEN 2/3 Fill in the request



- 1 "Type"**
Tap it to open the list.
- 2 Choose a type**
Choose from feedback, complaint, compliment, batch increase, transaction dispute and more.
- 3 "Description"**
Describe your request clearly.
- 4 "Continue"**
Write your description, then tap it.

SCREEN 3/3 Send



- 1 "Create request"**
Check your description, then tap it.
- 2 Sent**
You'll be notified on your phone and by email when there's a reply.

RELATED GUIDES

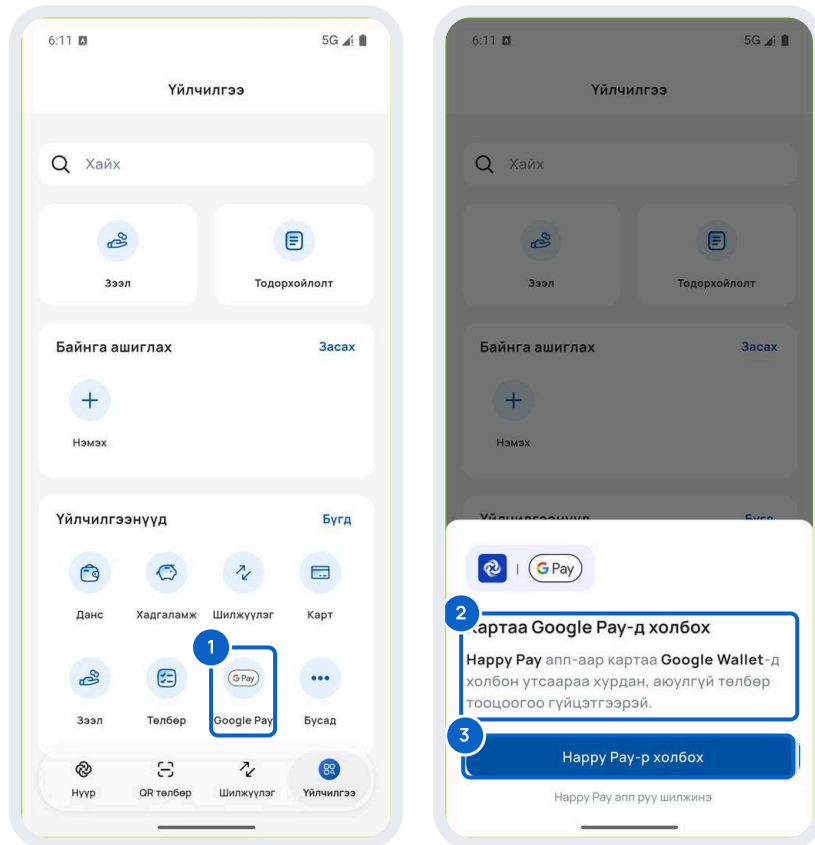
- [Notifications](#) (p. 165)

Add your card to Google Pay

Add your card to Google Wallet and pay with your phone. The card is linked through the Happy Pay app.

SCREEN 1/1 Google Pay

Menu path "Services" → Google Pay



- 1 **Google Pay**
Tap it in the "Services" menu.
- 2 **Add your card to Google Pay**
Link your card to Google Wallet using the Happy Pay app.
- 3 **Link with Happy Pay**
Tap it and the Happy Pay app opens.

⚠ The next steps take place in the Happy Pay app

RELATED GUIDES

- [Order a virtual card](#) (p. 111)

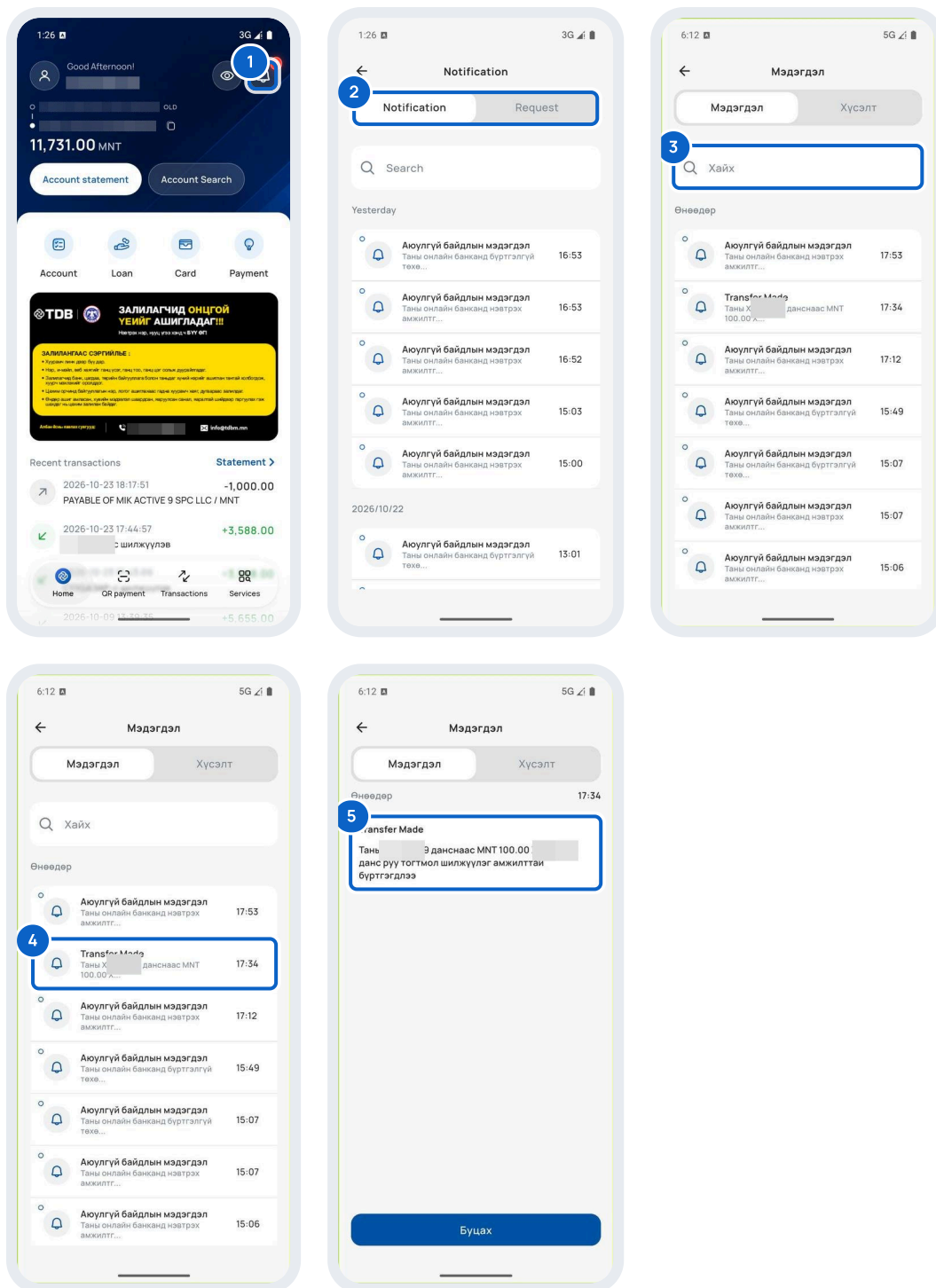
More

Notifications

See your transaction, login and security notifications in the app.

SCREEN 1/1 **Notification list**

Menu path Home → bell icon



1 Notifications

Tap the bell icon on the home screen.

2 "Notification", "Request"

Bank notifications and replies to your requests are shown separately.

3 "Search"

Search your notifications by keyword.

4 Choose a notification

Unread notifications have a blue dot. Tap one to open the details.

5 Details

The full text of the notification.

RELATED GUIDES

- [User Profile and settings](#) (p. 168)

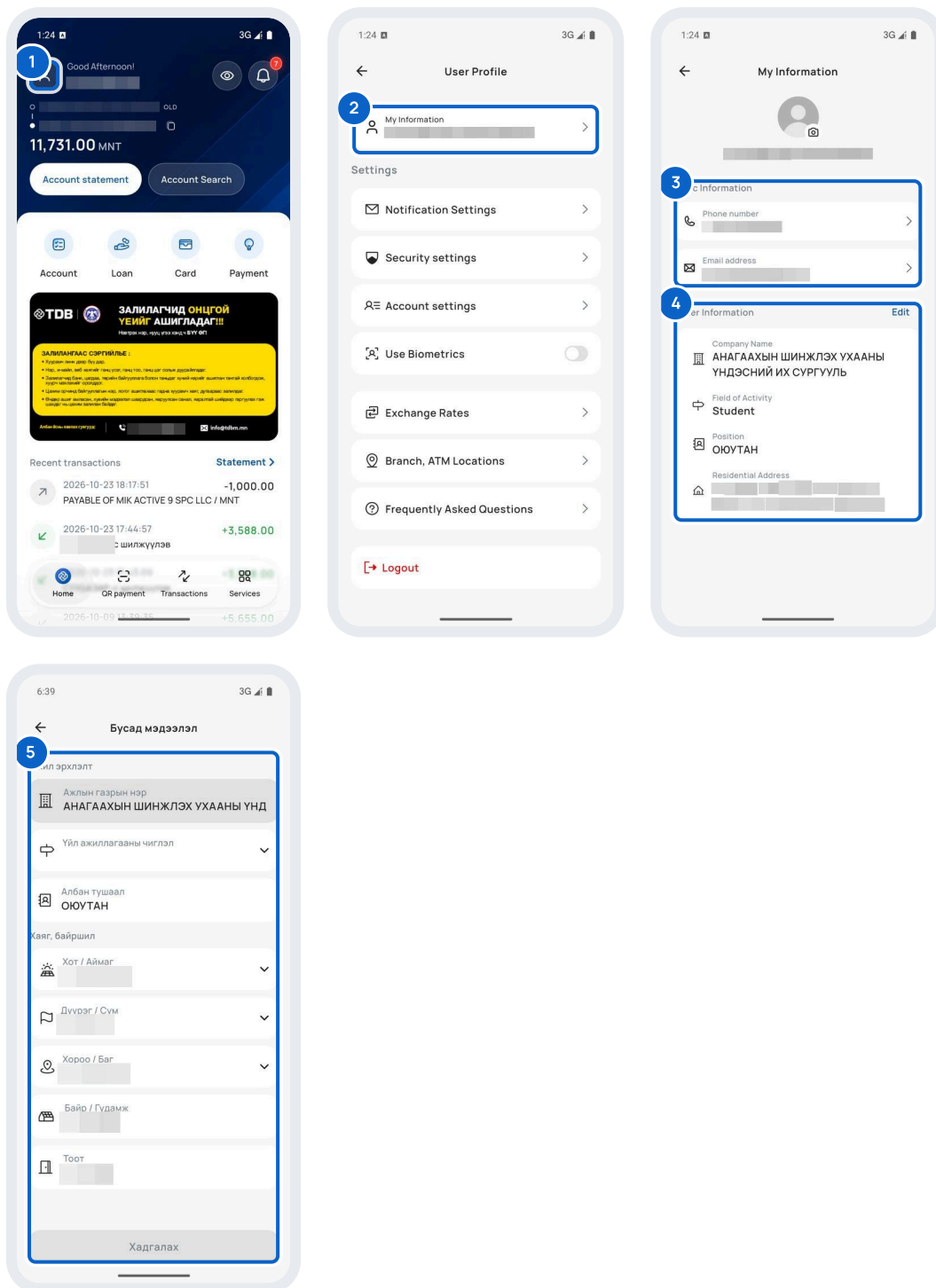
More

User Profile and settings

Use the profile icon on the home screen to get to your personal details, notifications, security and account settings.

SCREEN 1/5 **User Profile**

Menu path Home → profile icon in the top-left corner



1 Profile

Tap the icon in the top-left corner of the home screen.

2 "My Information"

See your personal details.

3 "Basic Information"

Your registered phone number and email.

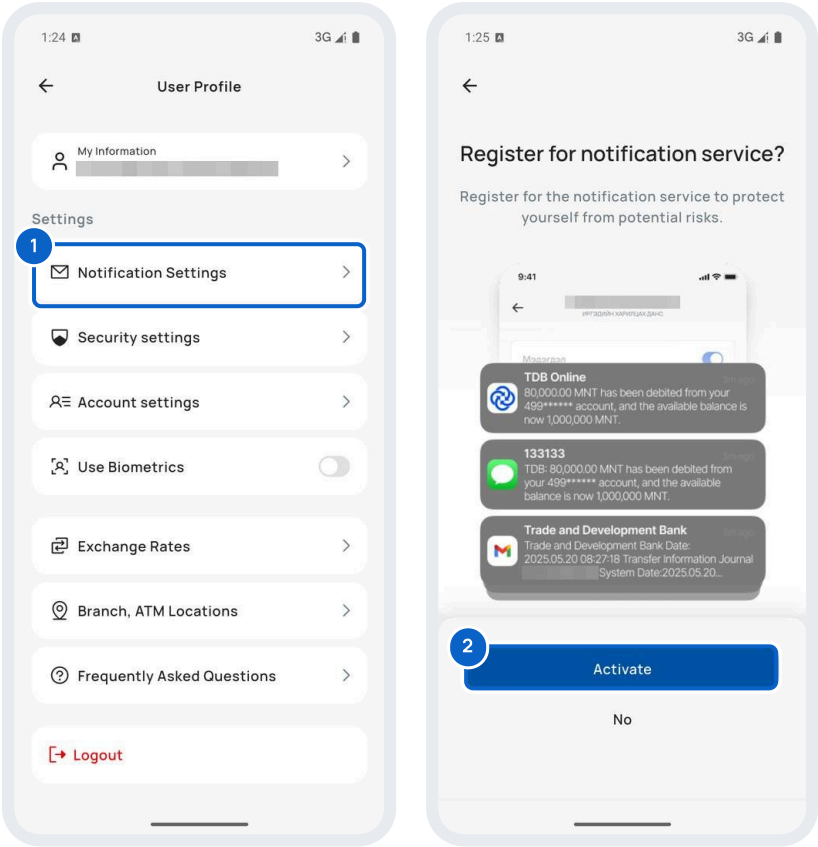
4 "Other Information"

Update your job, position and address with "Edit".

5 "Edit"

Tapping "Edit" opens the Other Information page. Update your details and tap Save.

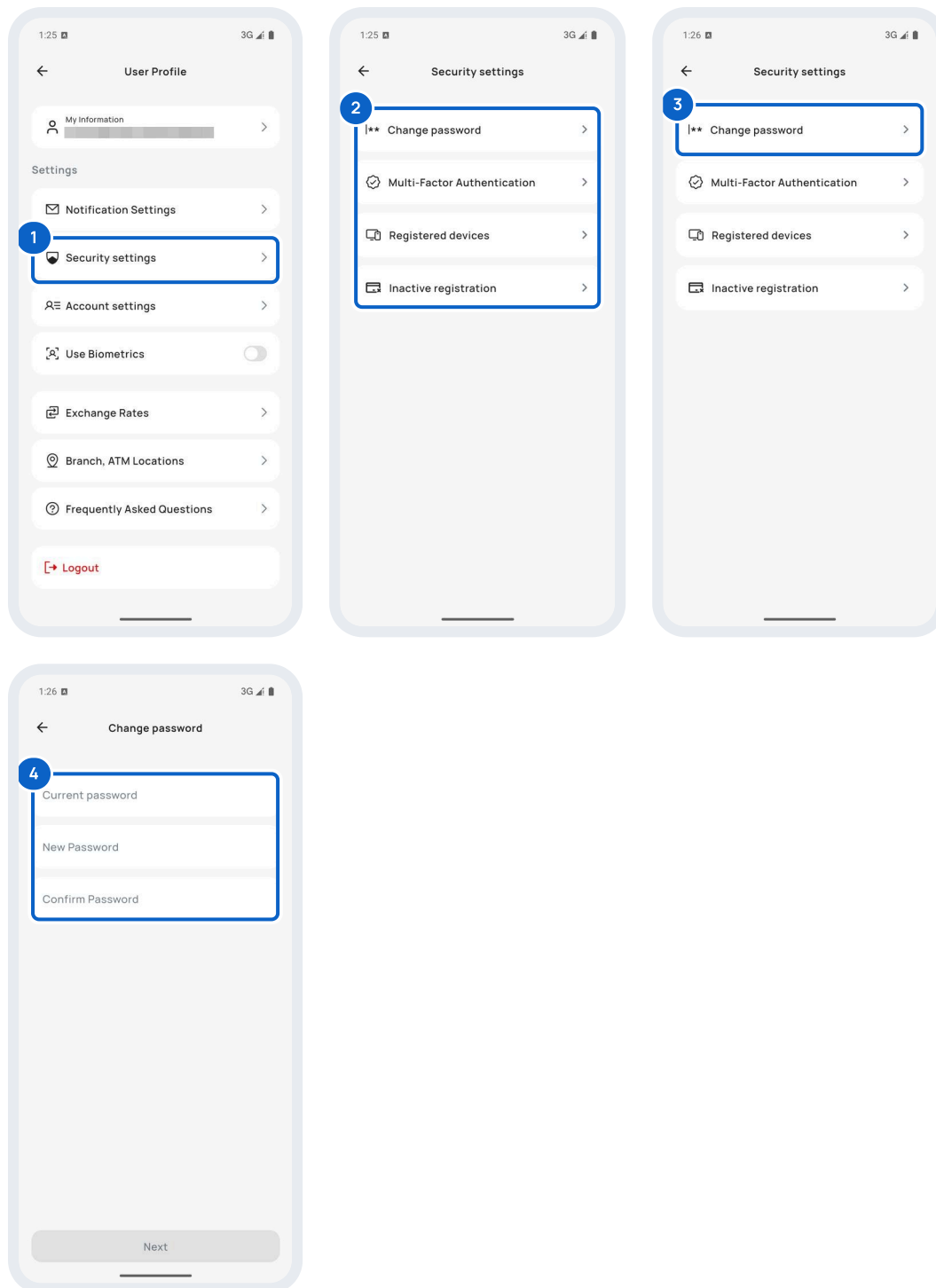
SCREEN 2 / 5 **Notification Settings**



- 1 **"Notification Settings"**
Choose it in "User Profile".
- 2 **"Activate"**
Sign up for the transaction notification service.

SCREEN 3 / 5 **Security**

Menu path "User Profile" → "Security settings"



1 "Security settings"

Choose it in "User Profile".

2 Settings

Change password, Multi-Factor Authentication, registered devices and inactive registration. → [Registering HID Approve](#) (p. 12)

If HID Approve (MFA authenticator) isn't registered, or you skipped the HID registration screen 3 times when logging in, register it from "Multi-Factor Authentication". Each user can register HID on one device only.

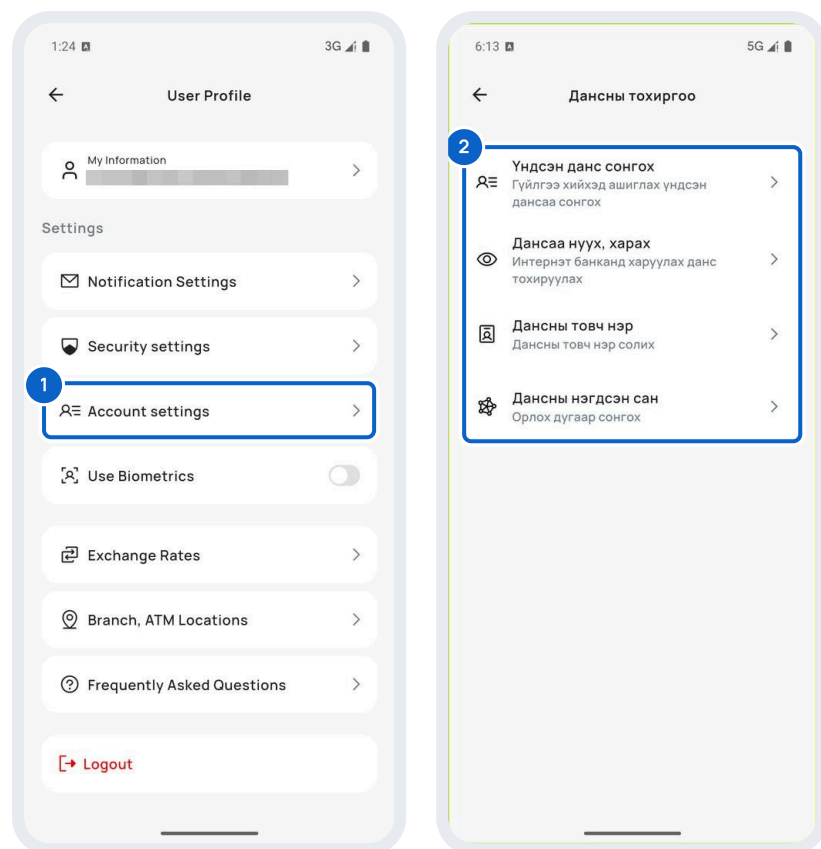
3 "Change password"

Choose it in "Security settings".

4 Enter your passwords

Enter your "Current password" and "New Password", repeat it in "Confirm Password", then tap "Next".

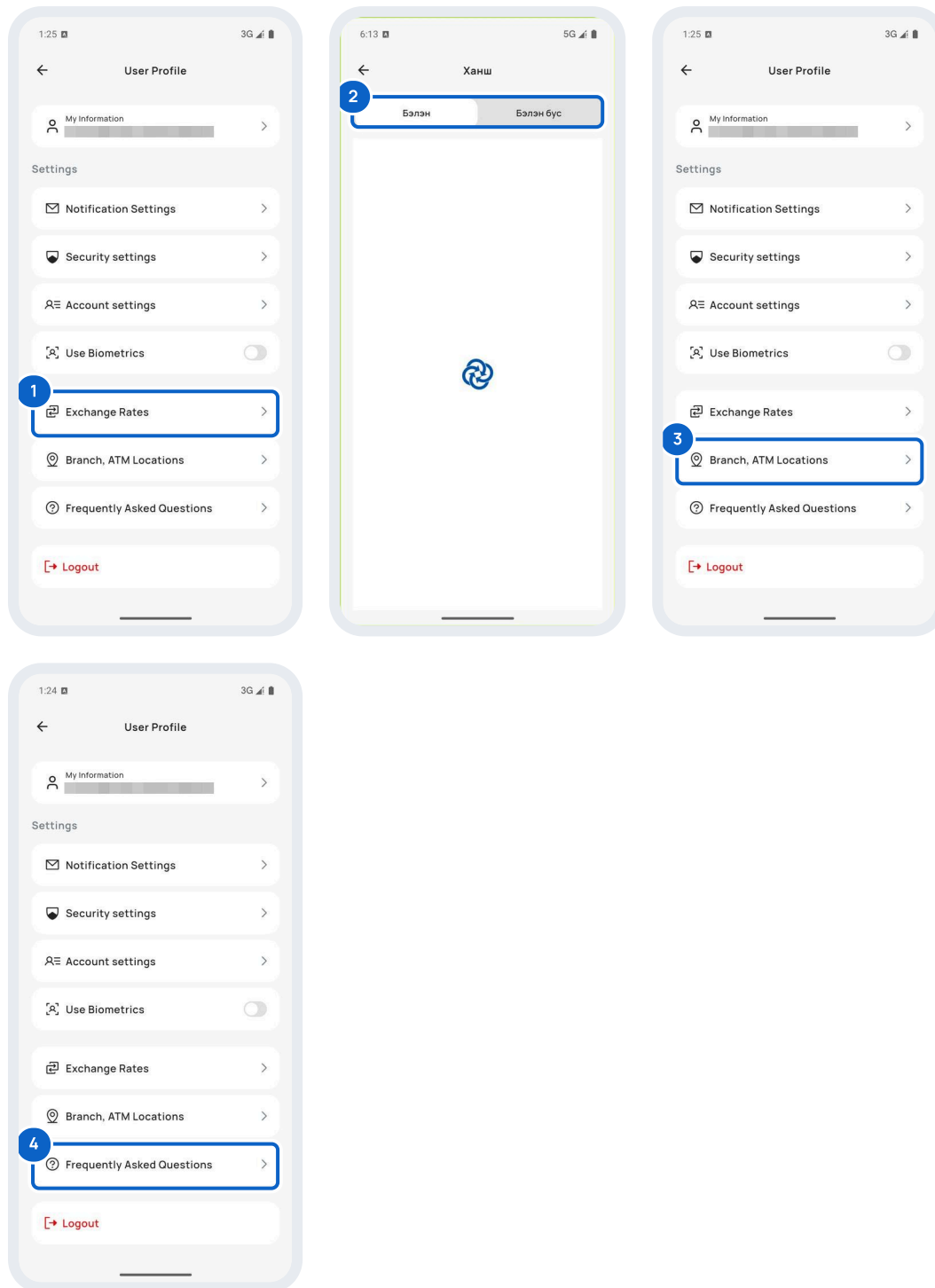
SCREEN 4/5 Account settings



1 "Account settings"
Choose it in "User Profile".

2 Settings
Main account, hide accounts, short names and the account pool. → [Accounts and account settings](#) (p. 32)

SCREEN 5/5 Rates and more



- 1 "Exchange Rates"**
See cash and non-cash exchange rates.
- 2 Cash, Non-cash**
Choose the type of rate.
- 3 "Branch, ATM Locations"**
See the locations of branches, ATMs and merchants.
- 4 "Frequently Asked Questions"**
The bank's web page opens in your phone's browser.

RELATED GUIDES

- [Notifications](#) (p. 165)
- [Logging in to the app](#) (p. 4)