

There are two types of “CBS Online” users: Primary User (PU) and Delegated User (DU).

**Primary User (PU)**

Primary User is responsible for system management, including creating, deleting, amending, holding and restoring Delegated Users, setting limit of rights for accounts and users, and resetting passwords of Delegated Users, etc. Primary User also has the right to choose authorisation modes.

When opening “CBS Online” account at branch, customer should assign Primary User(s) and determine the functions which are available for Primary User(s) to access:

1. “All Primary Users can perform system management, monetary transactions and enquiry functions.” or
2. “All Primary Users can only perform system management and enquiry functions, but are not allowed to execute monetary transactions.” or
3. “All Primary Users can perform system management functions, but are not allowed to execute monetary transactions and conduct enquiries.”

At the time of account opening, customer can also determine whether “the authorisation of ANY ONE of the Primary Users” or “the JOINT authorisation of TWO Primary Users” is required to add, change or delete Delegated Users, set limit of rights for each user and account, change transaction limits and assign using of other functions at “CBS Online”.

If customer needs to change Primary User, the authorised signatory of “CBS Online” should visit the designated branch in person.

**Delegated User (DU)**

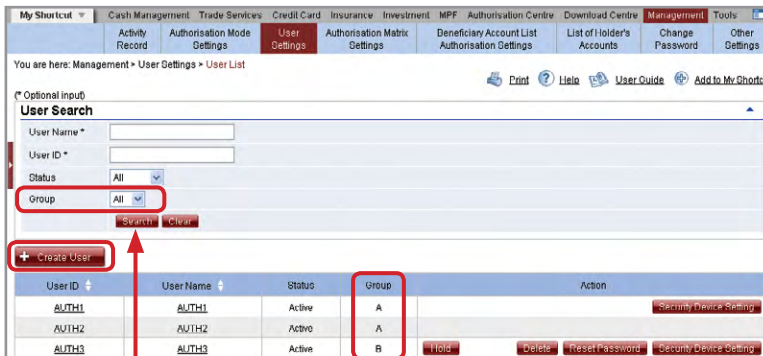
Delegated User is a general user of “CBS Online” other than Primary User. Once a Primary User has created a Delegated User, that Delegated User can access all functions and rights assigned to them at “CBS Online”.

If a Delegated User is authorised to access “Internal Control Available” function, that Delegated User will be able to perform system management functions including creating, deleting, amending, holding and restoring other Delegated Users, setting limit of rights for accounts and users and resetting passwords of other Delegated Users. All these actions will only be executed after the Primary User has granted the authorisation.

**6.1 Create Delegated User**

**Step 1:**

Under the “User Settings” page of the “Management” section, Primary User can press



These will only be shown to customer using “Standard Authorisation Mode”. It will not be shown to customer using “Advanced Authorisation Mode”.

“User Information” input page (page one) under “Standard Authorisation Mode”:

You are here: Management > User Settings > User List  
Steps 1 2 3 4

**User Information**

User Name  (Must be identical with the name on the identity document)

User ID

Password #  (8-12 digits)

Please re-enter your password

Mobile Phone Number  -

Country and Area Code - Phone Number

Email Address

Designated Transaction Notification  
 SMS  
 Email

Language Selection  
 Traditional Chinese  
 Simplified Chinese  
 English

**Authorisation Group**

Apply for Security Device  If your company requires to apply for new security devices for delegated users, please input the instruction of adding new delegated users online, then download the "Security Device Application and Information Form for Delegated User" from the "Download Centre" and return the completed forms to any business account(s) opening branch or your relationship manager.

Remarks: # Your password should comprise of numbers, upper and lower case letters and symbols. Please do not use 3 or more consecutive identical characters. To ensure the security of your password, you cannot use your old password or login name as a password.

Points to Note  
 \* If you choose application for security device, extra H/D\$100.

The correspondence information stated above will be deemed as this application only and not for other direct marketing use. For existing customer, please update your information registered with the Bank by submitting to the Bank a duly completed and signed customer data amendment form in case of any change of correspondence personal information.

The “Authorisation Group” showed in this page represents the authorisation group of all transactions for this user.

“User Information” input page (page one) under “Advanced Authorisation Mode”:

You are here: Management > User Settings > User List  
Steps 1 2 3 4

**User Information**

User Name  (Must be identical with the name on the identity document)

User ID

Password #  (8-12 digits)

Please re-enter your password

Mobile Phone Number  -

Country and Area Code - Phone Number

Email Address

Designated Transaction Notification  
 SMS  
 Email

Language Selection  
 Traditional Chinese  
 Simplified Chinese  
 English

**Authorisation Group**  (Applicable to control over list of beneficiary accounts only)

Apply for Security Device  If your company requires to apply for new security devices for delegated users, please input the instruction of adding new delegated users online, then download the "Security Device Application and Information Form for Delegated User" from the "Download Centre" and return the completed forms to any business account(s) opening branch or your relationship manager.

**Authorisation Group**  (Applicable to control over list of beneficiary accounts only)

Remarks: # Your password should comprise of numbers, upper and lower case letters and symbols. Please do not use 3 or more consecutive identical characters. To ensure the security of your password, you cannot use your old password or login name as a password.

Points to Note  
 \* If you choose application for security device, extra H/D\$100.

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The “Authorisation Group” showed in this page represents the authorisation group of this user who controls the list of beneficiary accounts. It does not represent the other authorisation group of transactions conducted by this user.

“User Settings” input page (page two) under “Standard Authorisation Mode”

You are here: Management > User Settings > User List  
 Steps 1) 2) 3) 4)

**Refer to User Settings**  
 Select User# [Please Select]  
 Remarks: \* The respective access rights will be specified under 'Refer to User Settings' according to selected users. The Menu will display the users' rights automatically.

**Functional Rights Settings**

**Cash Management**

**Payments**

Transfer     Express Transfer     Electronic Transfer (Express Processing)     Electronic Transfer

Telegraphic Transfer     Demand Draft     BOC Remittance Plus     Stop Cheque

Request Cheque Book     Payroll     Bill Payment     Autopay-Out

**Receivables**

Autopay-In

**Time Deposit**

Set Up Time Deposit     Close Time Deposit Account     Maturity Date Amendment Instruction     Interest Rate Enquiry

**Maintenance**

Beneficiary List

**Credit Card**

Account Overview, Transaction History     Payment     Credit Adjustment, Commercial Card Application, Commercial Card Promotions

**Insurance**

"China Express" Accidental Emergency Medical Plan     Outfit Insurance     Universal Travel Insurance     Employees' Compensation Insurance

Motor Vehicle Insurance     Building Management Comprehensive Insurance     Public Liability Insurance     Fire Insurance

Transport Insurance (Marine Insurance)     Money Insurance     Burglary Insurance     Group Life Protection Plan

BOC Business Comprehensive Insurance Plan     Hull Insurance / Protection and Indemnity Cover for Local Craft Insurance

**Trade Services**

Import     Export     Repayment     Letter of Guarantee

Credit Limit

**Other Services**

**Message**

Send Message

**Other Settings**

Enquire Activity of Other Users (not used)

**Download Documents**

**Monthly Statement**

Consolidated Statement     Cons. State.

**Payments**

Autopay-Out File     Payroll

**Receivables**

Autopay-In File

**Upload File**

**Payments**

Autopay-Out     Payroll

**Receivables**

Autopay-In

**MPF**

MPF Contributions File

Customer can refer to the existing “User Settings” and make amendment

Select functions available for that user to access

**Account Rights Settings**

Total Daily Authorisation Debit Limit of Holder's Account (HKD equivalent) [ ]

(All transactions under the following accounts will be conducted according to the authorisation settings given under the "User Information")

Account Number	Account Name	Enquiry	Enter transaction	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
<input type="checkbox"/> Apply settings to all accounts					
<b>HKD Savings Account</b>					
012-875-1-010329-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[ ]
<b>HKD Current Account</b>					
012-875-0-045833-2	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[ ]
<b>Time Deposit Account</b>					
012-8769453-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[ ]
<b>Bills Account</b>					
012-287-81-00493-9	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[ ]

Back    Submit    Clear

Assign rights and daily transaction limits for different types of account for that user

“User Settings” input page (page two) under “Advanced Authorisation Mode”

You are here: Management > User Settings > User List  
 Steps 1 2 3 4

Print Help Service Director

**Refer to User Settings**  
 Select User # [Please Select]  
 Remarks # The respective access rights will be specified under "Refer to User Settings" according to selected users. The Menu will display the users' rights automatically.

**Functional Rights Settings**

**Cash Management**

**Payments**

Transfer  Express Transfer  Electronic Transfer (Express Processing)  Electronic Transfer  
 Telegraphic Transfer  Demand Draft  BOC Remittance Plus  Stop Cheque  
 Request Cheque Book  Payroll  Bill Payment  Autopay-Out

**Receivables**  
 Autopay-In

**Time Deposit**  
 Set Up Time Deposit  Close Time Deposit Account  Maturity Date Amendment Instruction  Interest Rate Enquiry

**Maintenance**  
 Beneficiary List

**Credit Card**

Account Overview, Transaction History  Payment  Credit Adjustment, Commercial Card Application, Commercial Card Promotions

**Insurance**

"China Express" Accidental Emergency Medical Plan  Gifter Insurance  Universal Travel Insurance  Employees' Compensation Insurance  
 Motor Vehicle Insurance  Building Management Comprehensive Insurance  Public Liability Insurance  Fire Insurance  
 Transport Insurance (Marine Insurance)  Money Insurance  Burglary Insurance  Group Life Protection Plan  
 BOC Business Comprehensive Insurance  Hull Insurance / Protection and Indemnity Cover for Local CASH INSURANCE

**Account Rights Settings**

Total Daily Authorisation Debit Limit of Holder's Account (HKD equivalent) 1000000000.00  
 (All transactions under the following accounts will be conducted according to the authorisation settings given under the "User Information")

Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
<input type="checkbox"/> Apply settings to all accounts						
<b>Payments(except Payroll) / Receivables / Insurance</b>						
<b>HKD Savings Account</b>						
012-875-1-013798-3	CBS REVAMP AC 901	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000000000.00
012-875-1-017596-3	CBS REVAMP AC 901	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000000000.00
012-875-1-017596-9	CBS REVAMP AC 901	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000000000.00
012-875-1-017895-0	CHAN TAI MAN, JOHN, KARYI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000000000.00
<b>Payroll</b>						
<b>HKD Savings Account</b>						
012-875-1-013758-3	CBS REVAMP AC 901	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000000000.00
012-875-1-017596-3	CBS REVAMP AC 901	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000000000.00
012-875-1-017598-0	CBS REVAMP AC 901	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000000000.00
012-875-1-017895-9	CHAN TAI MAN, JOHN, KARYI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000000000.00
<b>Time Deposit Account</b>						
012-8773442-1	CBS REVAMP AC 901	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	

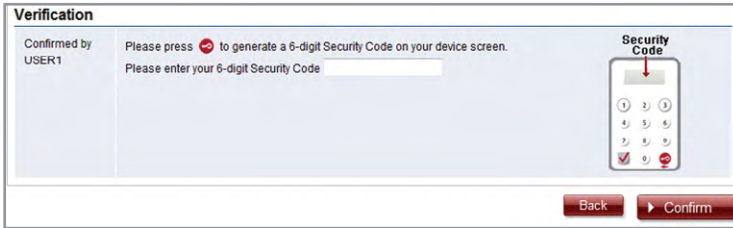
Select functions available for that user to access

Assign Authorisation Group, rights and daily transaction limits to conduct different kinds of transactions under different accounts for that user

**Step 2:**

**(1) Require authorisation from one Primary User**

After entering the information and pressing **Submit**, Primary User will see the following verification section at the bottom of the confirmation page.



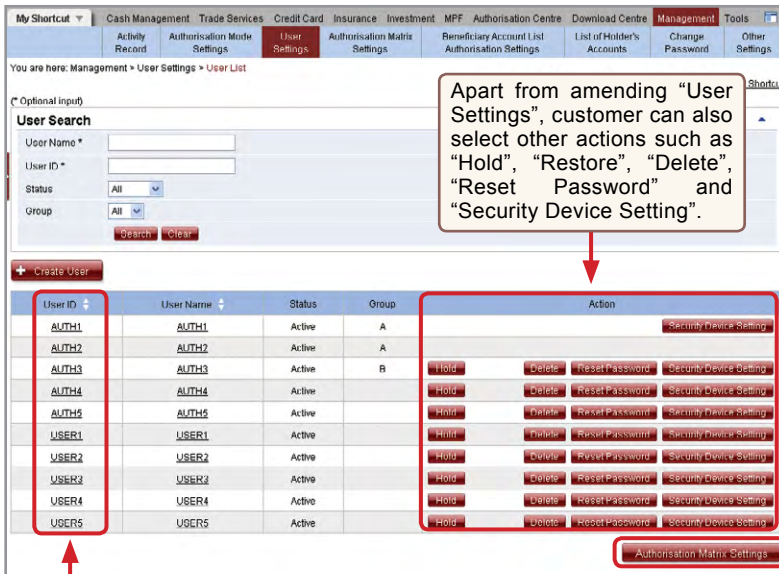
Enter the Security Code and then press **Confirm** to go to the result page. The Delegated User creation process will then be completed.

**(2) Require authorisations from two Primary Users**

After entering the information and pressing **Submit**, Primary User will see the verification section at the bottom of the confirmation page. Enter the Security Code and then press **Confirm** to go to the result page. After the authorisation is confirmed by another Primary User, the Delegated User creation process will be completed.

**6.2 Amend User Settings**

Customer can access the "User Settings" page under the "Management" section to amend the settings of existing users.



Apart from amending "User Settings", customer can also select other actions such as "Hold", "Restore", "Delete", "Reset Password" and "Security Device Setting".

Customer can select a specific "User ID" to enter the "User Settings" for amendment.

After finishing user settings, customer can press **Authorisation Matrix Settings** and proceed to authorisation matrix settings.