



中國銀行(香港)

BANK OF CHINA (HONG KONG)

BOC Corporate Banking Services Online Service Directory



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Welcome to "CBS Online". You can now manage your corporate bank accounts more conveniently over the internet anytime, anywhere. "CBS Online" is applicable to most of the operating system of tablets, mobile devices and browsers. No monthly fee will be charged for using "CBS Online". You can save even more with our preferential offers on designated online transactions.

	via Branches	via "CBS Online"		Maximum saving by using "CBS Online"
BOC Remittance Plus	HKD200.00*	HKD100.00		50%
Express Transfer (RTGS / CHATS)	HKD180.00	HKD/CNY: HKD25.00 USD/EUR: HKD55.00		86% 70%
FPS	This service is only available on internet banking	HKD transfer amount is equal to or not more than HK\$1 million	HKD10.00	Not applicable
		CNY transfer amount is equal to or not more than CNY\$1 million	CNY8.00 Charges above would be waived until 31/12/2018	
		HKD transfer amount more than HK\$1 million (Note: The limit for transfer in CNY is CNY\$1 million per transaction)	HKD25.00	
Telegraphic Transfer	HKD210.00* (Waived if message to beneficiary is within 10 Chinese characters or 10 English words; HKD100 per item if exceeded)	HKD105.00 (Handling fee of message to beneficiary waived)		50%

* Applicable to customers who submit the remittance applications for same day processing via our branches after 12:00 noon from Mondays to Fridays.

Note:

- The above items are charged on per transaction basis and are for reference only. The Bank reserves the right to revise the charges from time to time.
- For the charges of e-Cheques Services, please refer to the Service Charges of e-Cheques Services (Corporate) on the Corporate Banking page of our Bank's website (www.bochk.com).

This Service Directory will show you how to use "CBS Online".

1.1 Application Method

Please visit any of our designated account-opening branches and our designated staff will follow up your application. The addresses of designated account-opening branches are listed under "Contact Us" at our Bank's website www.bochk.com.

To enquire application procedures and details, please call BOCHK Corporate Customer Hotline at (852) 3988 2288.

1.2 System Requirement

Software configuration:

- Microsoft Windows 7 or above. The language used in the system must be the same as that used in the "CBS Online"
- Best viewed with Internet Explorer 11 or Mozilla Firefox 45.2
- Screen resolution of 1024 x 768 or above
- SSL 128-bit, JavaScript, Cookies and Applet supported by browser
- Browser with Microsoft Virtual Machine or Sun Java Runtime (applicable to customers using e-Cert) <http://java.sun.com/products/archive/>

1.3 Service Overview

Cash Management

<p>Enquiry</p> <ul style="list-style-type: none"> • Account Balance • Transaction Details • Transaction Status • Remittance Enquiry • Cheque Enquiry • Loan Enquiry • Business Integrated Account 	<p>Payments</p> <ul style="list-style-type: none"> • Transfer • Express Transfer (RTGS / CHATS) • FPS • Telegraphic Transfer • Demand Draft • BOC Remittance Plus • Bill Payment • Autopay-Out • Autopay-Out (Payment Type)* • Payroll • Payroll (Payment Type)* • Physical Cheque • e-Cheques Issuance 	<p>Receivables</p> <ul style="list-style-type: none"> • Autopay-In • Autopay-In (Payment Type)* • e-Cheques Deposit <p>Time Deposit</p> <ul style="list-style-type: none"> • Set Up Time Deposit • Transaction Status • Booked Interest Rates • Deposit Interest Rates <p>Currency Exchange</p> <ul style="list-style-type: none"> • Exchange Rates Enquiry • Booked Exchange Rates • Currency Exchange Transactions <p>Maintenance</p> <ul style="list-style-type: none"> • Standing Instruction • Beneficiary List • Template Maintenance • Addressing Service
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*Applicable to advance authorisation mode only

Trade Services

- Overview
- Import
- Export
- Repayment
- Guarantee
- Enquiry
- Database

Credit Card

- Overview
- Payment
- Transaction Record
- Credit Limit Adjustment
- Commercial Card Application
- Commercial Card Promotions

MPF

- Upload MPF Contributions File
- Pay Contributions
- MPF Account Login

Investment

- Overview
- Securities
- Funds
- Precious Metal
- Currency Linked Investments
- Investment Deposit
- Structured Investments
- Debt Securities / Certificates of Deposit
- IPO Applications
- Questionnaire on Investment Preference*

*For record enquiry only

Insurance

Insurance Enrolment

- “China Express” Accidental Emergency Medical Plan (Instant Approval)
- Golfer Insurance (Instant Approval)
- Universal Smart Travel Insurance Plan (Instant Approval)
- BOC Business Comprehensive Insurance Plan (Instant Approval)
- Employees’ Compensation Insurance
- Motor Insurance – Private Car
- Marine Hull Insurance
- Owner’s Corporation Third Party Liability Insurance
- Public Liability Insurance
- Fire Insurance
- Marine Cargo Insurance
- Money Insurance
- Burglary Insurance
- Group Life Insurance Plan

Download Forms

Management

- Activity Record
- Authorisation Mode Settings
- User Settings
 - User List
 - Existing User Records
 - Terminated User Records
- Authorisation Matrix Settings
 - General Authorisation Settings
 - Trade Services Authorisation Settings
- Beneficiary Account List Authorisation Settings
- Holder’s Account List
- Change Password
- Other Settings
 - Account Alias Settings
 - Authorisation Group Alias Settings
 - Monthly Statement Settings
 - Login Name Settings
 - Interface Settings

Authorisation Centre

Download Centre

- Monthly Statements
 - Bank Statements
 - Trade Services Statements
- Reports / Files
 - Payments Files
 - Receivables Files
- File Templates
- Forms

Tools

- Upload
 - Upload File
 - Upload Result Enquiry
- Inbox
- Send Message
- Transaction Draft

Cash Management

► Enquiry

- Account Balance
 - You can enquire your account's Ledger Balance and Available Balance, etc.
- Transaction Details
 - You can enquire your account's Credit / Debit information, including Transaction Date, Transaction Amount and Transaction Type for the selected time period.
- Transaction Status
 - You can enquire the latest Transaction Status of payments conducted via "CBS Online".
- Remittance Enquiry
 - You can enquire the details of all inward and outward remittances information (including Telegraphic Transfer, BOC Remittance Plus, Express Transfer (RTGS/ CHATS) and FPS) for the selected time period.
- Cheque Enquiry
 - You can enquire the cheque status and details of selected cheque.
- Loan Enquiry
 - You can review the company's loan facilities via Loan Enquiry.
- Business Integrated Account
 - You can view the details of Total Relationship Balance and Monthly Fee under the "Business Integrated Account" of your company.

► Payments

- Transfer
 - You can transfer funds to bank accounts of BOCHK.
- Express Transfer (RTGS / CHATS)
 - You can transfer funds in HKD, USD, EUR and CNY to other banks' accounts via the Real-Time Gross Settlement System of Hong Kong Interbank Clearing Limited by Express Transfer. The beneficiary bank can receive the funds immediately under normal circumstances.
 - The Express Transfer via "CBS Online" could save up to 70% on the charges!
- Faster Payment System (FPS)
 - You could easily manage your HKD or RMB fund transfers to beneficiary accounts with other banks/financial institution Hong Kong via CBS online at anytime and anywhere. We also provide FPS Addressing Service, which allows registration of your mobile number, email address, or FPS Identifier via CBS online as proxy for your account number for fund collection, as well as other payment applications (e.g. direct debit authorization).
- Telegraphic Transfer
 - You can transfer funds in different currencies to different banks around the world via Telegraphic Transfer.
- Demand Draft
 - You can submit demand draft applications and choose to collect the demand draft at designated branch or receive it by mail.
- BOC Remittance Plus
 - Through the extensive network of BOC Group and cooperating banks (Nanyang Commercial Bank, NCB (China)[^] and Chiyu Banking Corporation) in the Mainland and overseas, we offer customers same-day # remittance service in HKD and USD. This service covers more than 10,000 remittance receiving points across the major provinces, cities and autonomous regions in the Mainland of China, as well as Macau, to help customer capture every opportunity for cross-border business development.
 - # Cut-off time for BOC Remittance Plus (except Saturdays and public holidays) is 4:30pm.
 - [^] NCB (China) refers to Nanyang Commercial Bank (China) Limited. It is a wholly foreign-owned bank incorporated in the Mainland and established by Nanyang Commercial Bank Limited. NCB (China) is not an authorised institution within the meaning of the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong.
- Bill Payment
 - Bill Payment Service enables you to settle your bills online in HKD, CNY and USD. You can select the merchants on the list and make the payment at once or pre-set a payment instruction.

- Autopay-Out and Autopay-Out (Payment Type)
 - You can use the online Autopay Editor to prepare a HKD or CNY Autopay-Out instruction file and upload it to our Bank. Our system will process the instruction on the specified payment date. Autopay-Out (Payment Type) is supported in advanced authorisation mode only.
- Payroll and Payroll (Payment Type)
 - You can use the online Payroll Editor to prepare a HKD or CNY Payroll instruction file and upload it to our Bank. Our system will process the instruction on the specified payment date. If you are customer of the “BOCI-Prudential MPF” service, you can also upload the corresponding MPF contributions file to BOCI-Prudential through our system. Payroll (Payment Type) is supported in advanced authorisation mode only.
- Physical Cheque
 - You can make “Stop Cheque” instruction or submit request for Cheque Books.
- e-Cheques Issuance
 - You can issue single or bulk e-Cheques/e-Cashier’s Orders, view the e-Cheque files and enquire their statuses, and manage your payment and collection transactions at ease.
 - You can also apply for the e-Cheques Value-Added Services (such as “Consolidated Reports”, “Scheduled Issuance of e-Cashier’s Order - Insufficient Funds Notification and Auto Re-Issuance of e-Cashier’s Order” and “Customisation of e-Cheques”) to meet your business needs.

► Receivables

- Autopay-In and Autopay-In (Payment Type)
 - You can use the online Autopay Editor to prepare a HKD or CNY Autopay-In instruction file and upload it to our Bank. Our system will process the instruction on the specified payment date. Autopay-In (Payment Type) is supported in advanced authorisation mode only.
- e-Cheques Deposit
 - You can deposit single or bulk e-Cheques/e-Cashier’s Orders, view the e-Cheque files and enquire their statuses, and manage your payment and collection transactions at ease.
 - You can apply for the e-Cheques Value-Added Services (such as “Consolidated Reports”) to meet your business needs.

► Time Deposit

- You can choose the Time Deposits service that meets your needs.

► Currency Exchange

- Cross-exchange services for HKD, CNY and more than 10 different foreign currencies are available.
- Accept scheduled instructions for currency exchange.

► Maintenance

- You can schedule regular payment transactions with Standing Instruction. The system will process your transaction automatically at the time specified. You can also enquire, revise or delete an established Standing Instruction via Standing Instruction Maintenance.
- Through Beneficiary Account List Maintenance, you can control the transfer of funds from your company accounts or holders’ accounts to a third party account (a third party account is not a holder’s account of “CBS Online”). Once the Beneficiary Account List undergoes proper online authorisation, it will be effective immediately.
- You can create Personal or Shared templates and save them for future transaction use. You can also enquire, revise or delete saved template(s) through Template Maintenance.

Trade Services

- Comprehensive range of trade products / services: a total of 26 services covering Import and Export related transactions.
- Download file / transaction details (including credit / debit advice, transaction notification, etc).
- Upload a pdf / jpg / jpeg / MS Word / Excel file under 5 MB to the Bank.
- Real-time enquiry of transaction status, trade information and limit utilisation allow you to check on your business anytime, anywhere.
- Enquire and download up to 90 days’ closed and / or paid records.

Credit Card

► Overview

- You can review the Latest Outstanding Balance, Minimum Payment Amount, Bill Date and Payment Due Date of BOC Commercial Card Company Account via Overview.
- You can also access the latest transaction and payment details of each commercial card under the company account via Transaction History and Payment Records.

► Payment

- You can settle payment for HKD Commercial Card Account / Dual Currency Card HKD Account with a HKD debit account, or Dual Currency Card RMB Account with a RMB debit account via Payment Services.
- You can settle payments for your company account (only applicable to customers who have selected "Central Billing" upon card application) or individual card accounts.

► Transaction Record

- You can enquire the transaction details and payment records of your company account / card account(s) within 90 days of the previous working day and up to 3 months of statements.

► Credit Limit Adjustment

- You can download a "Credit Limit Adjustment Application Form" and mail the completed form together with all required documents to BOC Credit Card (International) Limited for handling.

► Commercial Card Application

- You can apply for various types of BOC Commercial Card. BOC Credit Card (International) Limited will contact you and process your application shortly upon receiving your application.

► Commercial Card Promotions

- You can view the details of BOC Commercial Card promotions, including Welcome Offers, Latest Promotional Offers and Elite Privileges.

MPF

- You can preset MPF contribution instructions.

Investment

► Securities Trading

- Our securities trading services can help you trade, change or cancel trading orders and enquire the status of your trading orders.
- The following types of corporate action instruction can be submitted via Internet Banking: Right Subscription, Open Offer, Share Offer, Preferential Subscription, Scrip Dividend and Offer (subject to the terms and conditions of the corporate actions).
- Provides Real-Time Stock Quote and Price Alert Service.

► Monthly Stocks Savings Plan

- To help you with long-term investment, you are provided with a choice of up to 10 selected stocks for each plan.
- You can sell the odd lot under Monthly Stocks Savings Plan in board lot price via Internet Banking, General Investment Hotline or any of our branches.
- No safe custody fee or dividend collection fee will be charged.

► IPO Applications

- Subscription of new shares can be made in yellow form via Internet Banking.
- If the subscription is made in yellow form, the allotted shares will be deposited into your securities account directly so that you can trade the shares on the first day of listing.

► Funds

- You can check the account information of Open-ended Funds.
- You can enquire fund transaction and dividend record.
- You can enquire fund price, fund performance, fund comparison, offering document and fund factsheet, etc.
- You can amend and delete Monthly Funds Savings Plan.
- You can redeem the Funds.

► Notional Precious Metals Trading

- You can trade HK99 Gold, HK9999 Gold, London Gold, London Silver and Zurich Platinum by using Notional Precious Metal Trading Account.

- You can enquire account details.
- You can enquire precious metals price.

▶ Currency Linked Investments

- You can enquire contract details.
- You can square the contract.
- You can enquire reference interest and exchange rates.
- You can use the calculator function.

▶ Investment Deposit

- You can check your latest application record.
- You can check your outstanding investment deposit.

▶ Structured Investments

- You can check your latest application record.
- You can check your outstanding Structured Investments.

▶ Bonds / Certificates of Deposit

- You can participate in IPO subscription (If any).
- You can enquire account details.
- You can enquire bonds price.

Insurance

▶ Insurance Enrolment

- Enjoy peace of mind with our comprehensive protection.
- You can make an appointment for your insurance application or apply instantly for four different insurance plans, including BOC Business Comprehensive Insurance Plan, Universal Smart Travel Insurance Plan, "China Express" Accidental Emergency Medical Plan and Golfer Insurance.
- You can view the transaction history of online insurance enrolment.

▶ Download Forms

- You can download insurance endorsement application form and claim form.

Management

▶ Activity Record

- Transaction Record
 - You can view completed transactions for the past 180 days.
- The Last Transaction
 - You can enquire the details of the last transaction of any user if you have the adequate authorisation right.

▶ Authorisation Mode Settings

Select Authorisation Mode:

- Standard Authorisation Mode
 - Provides simple authorisation settings. Supports dual authorisation, a maximum of 2 authorisation groups and up to 5 authorisation matrices.
- Advanced Authorisation Mode
 - Provides complex authorisation settings. Supports 3-level authorisation, a maximum of 12 authorisation groups and up to 8 authorisation matrices. Supports authorisation in orders and checks for confirmation.

▶ User Settings

- You can manage all user settings, such as to create, delete, freeze and reactivate users, and amend the user settings.
- You can reset the passwords of dedicated users.
- You can reset security device status and replace security device.

► Authorisation Matrix Settings

- You can manage authorisation settings for all “CBS Online” holders’ accounts according to transaction types, e.g. which authorisation matrix can authorise which kind of transaction and the corresponding authorisation limit.

► Beneficiary Account List Authorisation Settings

- Set up authorisation groups over the beneficiary accounts list.

► Holder’s Account List

- Enquire all holders’ accounts registered on “CBS Online”.

Authorisation Centre

- You can Check, Authorise, Amend, Delete and Reject transactions.
- You can perform Bulk Check, Bulk Authorisation, Bulk Delete and Bulk Rejection on transactions.

Download Centre

- You can download e-Statements, various kinds of application forms and file templates.
- You can view Upload Result Enquiry.

Tools

► Upload

- Upload files for Payroll, Autopay-In, Autopay-Out, MPF Contributions Payments, Issue Bulk e-Cheques / e-Cashier’s Orders, or Deposit Bulk e-Cheques / e-Cashier’s Orders.

► Inbox

- You can receive messages from our Bank at “Inbox”.

► Send Message

- You can send messages to our Bank through “Send Message” function.


► Transaction Draft

- You can search and use the saved transaction draft(s).

1.4 Advanced Functions

If you are looking for the following advanced functions to meet your business needs, please contact your Relationship Manager.

- Securities Safekeeping
- Securities Settlement
- Corporate Actions
- Custody Account Portfolio Enquiry
- Custody Reports and Statements Download
- Liquidity Management
- InterCo Fund Transfer
- Interest Reallocation
- Cross-Border e-Banking Services
- Sub-Account Collection Service
- Upload Bulk Payments
- Cheque Outsourcing Service - Cashier’s Order
- Cheque Collection

Step 1	Open "CBS Online" account at a branch
Step 2	<p>Login to "CBS Online" by using authentication tool:</p> <ul style="list-style-type: none"> i) Enter "Corporate Internet Banking Number / Login Name" and "User ID" on the login page. Press  ii) Change password iii) Finish settings for authentication tool iv) Confirm the related terms and conditions to finish login procedure
Step 3	Primary User should select authorisation mode after login (please refer to "Suggestion for Authorisation Mode Settings" in Section 5.1)
Step 4	<p>Customers who have not applied for "Pre-set Authority Function": Primary User can create Delegated Users, set up authorisation groups, functions and account rights for all users (including Primary User himself / herself) (please refer to Section 6 for details)</p> <p>Customers who have applied for "Pre-set Authority Function": The authorisation groups, functions and account rights for Primary User have been pre-set. However, Primary User can still create Delegated Users, set up authorisation groups, functions and account rights for Delegated Users</p>
Step 5	<p>Customers who have not applied for "Pre-set Authority Function": Set up account limits and authorisation groups of each product</p> <p>Customers who have applied for "Pre-set Authority Function": Account limits and authorisation groups of each product have been pre-set* but amendment is allowed</p>
Step 6	<p>Users can proceed with transaction via "CBS Online" if only single Primary User's authorisation is required</p> <p>In case dual Primary Users' authorisation is required:</p> <ul style="list-style-type: none"> i) After Primary User A has finished step 1 to 5, he / she should wait for the authorisation from Primary User B to proceed with the transaction ii) Having logged in "CBS Online", Primary User B could proceed with bulk authorisations relating to management settings at "Authorisation Centre" iii) Upon authorisation, users can conduct transactions via "CBS Online"

* Beneficiary Account List Authorisation Settings, Transfer Limit of Non-listed Beneficiaries, Daily Limit of Total Payroll and Daily Limit of Total Bill Payment will not be set by the "Pre-set Authority Function".

You can access "CBS Online" through BOCHK website www.bochk.com.

Step 1 – Under "Online Login", select "Business Customers" and then select "CBS Online".



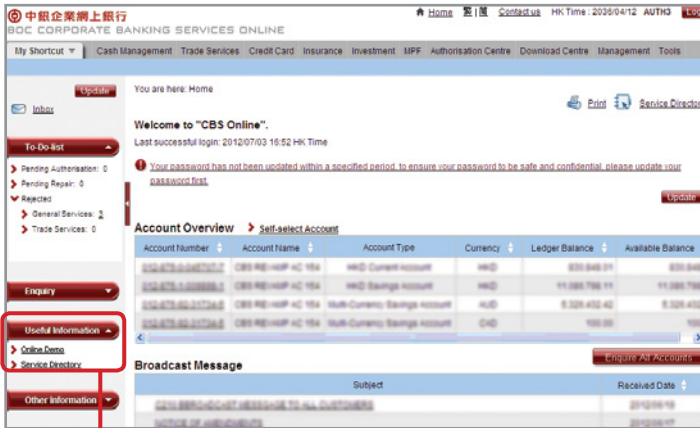
Step 2 – Enter your "Corporate Internet Banking Number / Login Name" and "User ID".

If you only need to enquire your account details, please press **Basic Login** and then enter your Corporate Internet Banking Password to login. If you would like to have full access to "CBS Online", please press **2FA Login** and enter your Corporate Internet Banking Password, then use the e-Cert or "Security Device" to login.



Online Demo

For the demonstration of frequently used functions, please refer to the "Online Demo" under "Useful Information" after login.





Our Bank has adopted the “Security Device” as the two-factor authentication tool to enhance customer protection. All online transactions conducted through “CBS Online” should be verified by a one-time password generated by the “Security Device”. Online transactions can be categorised into two transaction types: “General Transaction” and “Designated Transaction”. The verification methods provided by the “Security Device” for these two transaction types are different. To use the “Security Device”, customers should apply the “Security Device” and complete the online activation after receiving it.

4.1 Application Method

Primary User (PU) *	Delegated User (DU) *
<p>Please fill in the “Security Device Application and Status Reset Form for Primary User” and submit the original copy to our bank. The form can be downloaded via our website under “Tools”> “Download Forms”.</p> <p>If the “Security Device” has low battery, customers can apply for a replacement via “CBS Online”. The existing “Security Device” is still valid until the completion of new device activation.</p>	<p>“Security Device” application of Delegated User should be submitted by Primary User via “CBS Online”. Primary User shall choose the application purpose and the application needs to be verified by one-time password generated by the “Security Device”.</p>

* For the definition of Primary User and Delegated User, please refer to “Type of Users” in Section 6.
 For the address of business account opening branch, please visit www.bochk.com “Home” > “Branch Locator” , and select “Business Account Opening Branch List” under “Service Types”.

Primary User submits “Security Device” application for Delegated User via “CBS Online”

You are here: Management > User Settings > User List

Steps 1 | 2 | 3

Print Help Service Directory

Security Device Setting

User ID: 123
 User Name: ABC

Security Device Setting

New Application

Status Reset

Report Loss

Replacement, reason:

Points to Note


- Upon receipt of the “Security Device”, please activate it immediately. In case the “Security Device” was lost, delegated users should ask the primary user of the Company to report loss and apply for a replacement via Corporate Internet Banking. For primary user, please report loss to our customer service hotline.
- Upon reporting loss of the “Security Device”, the device will become invalid immediately. To apply for a new replacement, Delegated users should ask the primary user to select “Replacement, reason - Lost”; Primary users should download “Security Device Application and Status Reset Form for Primary User” via “Download Centre > Forms” completed and submitted the duly signed form to the Bank.
- If the user’s e-Certificate has expired, it will become invalid automatically when the user applies for a “Security Device”.
- If the e-Certificate is lost or damaged, the user is required to submit the “Termination of use of e-Certificate in BOC CBS Online / BOCHNET HK Request Form” when applying for a “Security Device”.
- Each account is entitled to one “Security Device” free of charge. If you would like to apply for additional “Security Device” or a replacement for the lost device, HKD 100 will be charged for each device, including local postage. If the “Security Device” is not functioning or damaged or out of battery, please return into our Bank as soon as possible for a free replacement.
- Please ensure sufficient funds are maintained in your account for the debit of the replacement fee. Otherwise, the application will become invalid.

Back Submit Clear

Activation of “Security Device”

After receiving the “Security Device”, the respective user needs to activate the “Security Device” via “CBS Online” in person immediately.

Step 1 – Enter the Serial Number and Security Code

The respective user should enter the serial number imprinted on the back of the “Security Device”, then enter the Security Code generated by the “Security Device” after pressing the button .



Security Device Activation

1. Please enter the serial number on the back of the Security Device.

Serial Number (e.g. 12-1234567-8)

2. Please press the  once and enter the 6-digit security code generated by the Device.

Step 2 – Confirmation of activation

(A) Users with e-Cert

The respective user should enter his / her e-Cert Storage Device Password.



Upon this confirmation, your Security Device is effective immediately and your e-Cert will no longer be valid.

Security Device Activation

Request Security Device Activation

Serial Number 10 - 0016629 - 1

e-Cert Storage

Device Password #

Remarks # If you store your e-Cert with an "x-Key", please enter the e-Cert storage device password.

(B) Users without e-Cert

The respective user should confirm whether the serial number shown on the screen is correct.



Upon this confirmation, your Security Device is effective immediately.

Security Device Activation

Request Security Device Activation

Serial Number 10 - 0016634 - 5

Step 3 – Activation completed

“Security Device” activation is completed.



Security Device Activation

Your new security device Activation is completed.

Security Device Serial Number: 10 - 0016634 - 5

Please press "Complete" to finish the process and continue with corporate internet banking service.

Upon activation of Security Device, user will receive a notification through SMS or Email with his / her designated transaction notification settings.

4.2 Reset the “Security Device”

The “Security Device” should be reset in the following situation(s):

Situation 1: the user has not conducted an online activation within 30 days after the “Security Device” is issued.

Situation 2: the user wrongly enters the one-time password for more than 5 times.

The “Security Device” of Delegated User should be reset by Primary User via “CBS Online” (please refer to the picture below). To reset the “Security Device” for Primary User, Primary User himself / herself should call BOCHK Corporate Customer Hotline at (852) 3988 2288.

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

Security Device Setting

User ID: 123
User Name: /ABC

Security Device Setting

New Application
 Status Reset
 Report Loss
 Replacement, reason: Please Select

Points to Note

- Upon receipt of the “SecurityDevice”, please activate it immediately. In case the “SecurityDevice” was lost, delegated users should ask the primary user of the Company to report loss and apply for a replacement via Corporate Internet Banking. For primary user, please report loss to our customer service hotline.
- Upon reporting loss of the “SecurityDevice”, the device will become invalid immediately. To apply for a new replacement, Delegated users should ask the primary user to select “Replacement, reason - Lost”. Primary users should download “SecurityDevice Application and Status Reset Form for PrimaryUser” via “Download Centre > Forms” completed and submitted the duly signed form to the Bank.
- If the user’s e-Certificate has expired, it will become invalid automatically when the user applies for a “SecurityDevice”.
- If the e-Certificate is lost or damaged, the user is required to submit the “Termination of use of e-Certificate in BOC CBS Online / BOCHNET HK Request Form” when applying for a “SecurityDevice”.
- Each account is entitled to one “SecurityDevice” fee of charge. If you would like to apply for additional “SecurityDevice” or a replacement for the lost device, HKD100 will be charged for each device, including local postage. If the “SecurityDevice” is not functioning or damaged or out of battery, please return into our Bank as soon as possible for a free replacement.
- Please ensure sufficient funds are maintained in your account for the debit of the replacement fee. Otherwise, the application will become invalid.

Back Submit Clear

4.3 Authorise Transactions

4.3.1 General Transaction

Authorisation required for “General Transaction”, the following information will be shown at the bottom of the confirmation page:

Verification

Confirmed by AUTH3

Please press to generate a 6-digit Security Code on your device screen.

Please enter your 6-digit Security Code

Security Code


Back Confirm


Press on the “Security Device” to generate a 6-digit Security Code. Then enter the Security Code in the respective column and click to complete the authorisation process.

4.3.2 Designated Transaction


Authorisation required for "Designated Transaction", the following information will be shown at the bottom of the confirmation page:


1. Transfer to "Non-listed Beneficiary Account"

Verification	
Confirmed by USERS	<p>Please follow the instructions below for verification:</p> <ol style="list-style-type: none"> Press <input checked="" type="checkbox"/> on your Security Device until "--" appears on the device screen. Enter the above digits of "Beneficiary Account Number" which are underlined in RED into the device. # (Details) Please press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen. <p>Please enter your 6-digit Transaction Confirmation Code: <input type="text"/></p> <p>(Please do not enter the space inside the code)</p> <p>Remarks : # For input error, please use  to delete the number.</p>





2. Bill Payment (payment transaction to Banking and Credit Card Services, Credit Services or Securities Brokers)

Verification	
Confirmed by USERS	<p>Please follow the instructions below for verification:</p> <ol style="list-style-type: none"> Press <input checked="" type="checkbox"/> on your Security Device until "--" appears on the device screen. Enter the above digits of Bill Payment transaction information which are underlined in RED into the device. # (Details) Please press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen. <p>Please enter your 6-digit Transaction Confirmation Code: <input type="text"/></p> <p>(Please do not enter the space inside the code)</p> <p>Remarks : # For input error, please use  to delete the number.</p>





3. Issue Demand Draft to "Non-listed Beneficiary Account"

Verification	
Confirmed by USERS	<p>Please follow the instructions below for verification:</p> <ol style="list-style-type: none"> Press <input checked="" type="checkbox"/> on your Security Device until "--" appears on the device screen. Enter the above digits of "Debit Amount" or "Remit Amount" which are underlined in RED into the device. # (Details) Please press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen. <p>Please enter your 6-digit Transaction Confirmation Code: <input type="text"/></p> <p>(Please do not enter the space inside the code)</p> <p>Remarks : # For input error, please use  to delete the number.</p>

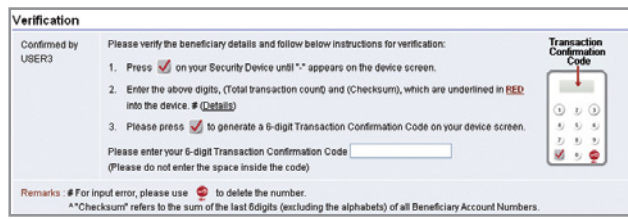


4. Multiple Transactions (e.g. Payroll, Bulk Payments, Autopay-Out and Autopay-In, etc.)

Verification	
Confirmed by USERS	<p>Please verify the beneficiary details and follow below instructions for verification:</p> <ol style="list-style-type: none"> Press <input checked="" type="checkbox"/> on your Security Device until "--" appears on the device screen. Enter the above digits, (Total transaction count) and (Total reference amount *), which are underlined in RED into the device. # (Details) Please press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen. <p>Please enter your 6-digit Transaction Confirmation Code: <input type="text"/></p> <p>(Please do not enter the space inside the code)</p> <p>Remarks : # For input error, please use  to delete the number.</p>



5. Online Beneficiary Registration



- Remarks: 1. If you have entered a wrong number, you can press to delete.
2. Each one-time password is only valid for a short period. You should complete the authorisation process as soon as possible after you get the password. Otherwise, you should repeat the above process to regain the one-time password.

“Security Device” will provide different formats of one-time password according to the types of transaction for your distinction.

Transaction Type	Format of One-time Password
General Transaction (Security Code)	123456
Designated Transaction (Transaction Confirmation Code)	123 456 [please do not enter the space inside the code]

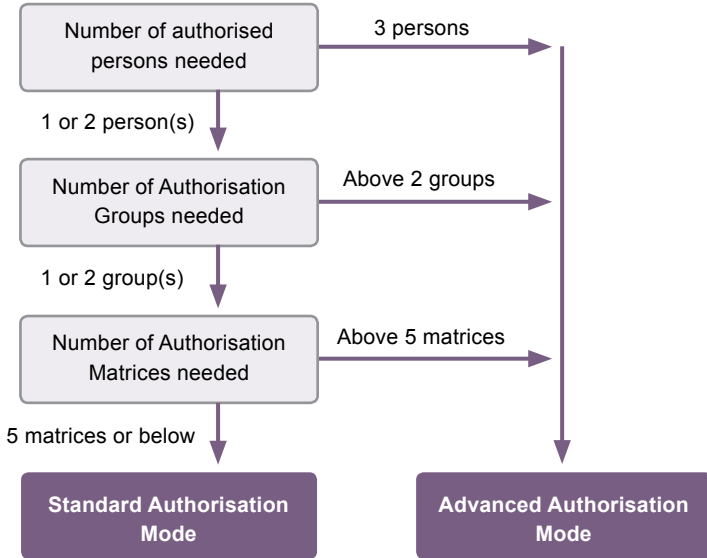
Authorisation of transactions

Authorisers should note that “Security Device” and e-Cert are adopting different verification methods when conducting General Transactions and Designated Transactions online:

	General Transaction	Designated Transaction
Security Device	One-time Security Code	One-time Transaction Confirmation Code
e-Cert	e-Cert Storage Device Password	

5.1 Suggestion for Authorisation Mode Settings

“CBS Online” has two authorisation modes for customer’s choice: “Standard Authorisation Mode” and “Advanced Authorisation Mode”. Customer can choose the suitable mode with reference to the following guide:



Customer can choose one of the authorisation modes that suits his / her business needs. The default authorisation mode is “Standard Authorisation Mode”.



The major differences between the two modes are as follows:

	Standard Authorisation Mode	Advanced Authorisation Mode
Authorisation Group	Each user can only belong to one Authorisation Group	Under different types of account, each user can belong to a different Authorisation Group
Authorisation control	Supports a maximum of Dual Authorisation	Supports a maximum of 3-level Authorisation
Authorisation in order	Does not support	Supports
Check function	Does not support	Supports a maximum of two-time checks
Authorisation Matrices	Supports a maximum of five levels of amount; each level can be assigned with one Authorisation Group combination	Supports a maximum of eight levels of amount; each level can be assigned with four Authorisation Group combinations

Terminology Explanation:

- Single Authorisation – after creating a transaction, authorisation from one user is required to complete the transaction
- Dual Authorisation – after creating a transaction, authorisation from two users is required to complete the transaction
- 3-level Authorisation – after creating a transaction, authorisation from three users is required to complete the transaction
- Authorisation in order – authorisation of transaction must follow the pre-set order of Authorisation Groups
- Non-ordered Authorisation – authorisation of transaction is not restricted by the order of Authorisation Groups

At “CBS Online”, the name of an Authorisation Group does not reflect whether its authorisation amount is high or low, i.e. the authorisation amount of Group A is not necessarily higher than that of Group B, and vice versa.

Example:

- A>B>C>.....>L
- L>K>J>.....>A

However, if one Authorisation Group combination (e.g. A+A) is a subset of another Authorisation Group combination (e.g. A+A+B), the latter (A+A+B) must have a greater authorisation amount than the former (A+A).

Example:

- A+B > A
- A+B > B
- A+A > A
- A+A+B > A+A
- A+A+B > A+B

5.2 Standard Authorisation Mode

Standard Mode

Supports a maximum of Dual Authorisation, two Authorisation Groups and five Authorisation Matrices

Under this mode, customer can set whether Single Authorisation or Dual Authorisation for transaction, and classifies users into Group A, Group B or non group at all. If a user does not belong to any group, he / she will not have authorisation rights. Each bank account allows a maximum of five Authorisation Matrices under each type of transaction.

Example:

In this example:

Range of Authorisation Amount ()	Authorisation Group Combinations
0 - 1,000	A
0 - 2,000	B
0 - 3,000	A + A
0 - 4,000	A + B
0 - 5,000	B + B

5.3 Advanced Authorisation Mode

Advanced Mode

Supports a maximum of 3-level Authorisation, twelve Authorisation Groups and eight Authorisation Matrices, as well as Authorisation in order and checks

Under this mode, customer can set whether Single Authorisation, Dual Authorisation or 3-level Authorisation for transaction, and classifies users into a maximum of twelve Authorisation Groups, i.e. Group A - L, or non group. Same as the “Standard Authorisation Mode”, if a user does not belong to any group under “Advanced Authorisation Mode”, he / she will not have authorisation rights. Each bank account allows a maximum of eight Authorisation Matrices under each type of transaction.

Example:

Authorisation in order

If a customer chooses “Authorisation in order”, the authorisation of all transactions must follow the pre-set order of Authorisation Groups. As demonstrated in the above example, transfer transaction of HK\$8,000 or less into holder’s account shall be authorised by three H group users or authorised in the order of H group → I group → H group.

In this example:

Range of Authorisation Amount (HK\$)	Authorisation Group Combinations
0 - 1,000	A+A+A or A+B+A
0 - 2,000	B+B+B or B+C+B
0 - 3,000	C+C+C or C+D+C
0 - 4,000	D+D+D or D+E+D
0 - 5,000	E+E+E or E+F+E
0 - 6,000	F+F+F or F+G+F
0 - 7,000	G+G+G or G+H+G
0 - 8,000	H+H+H or H+I+H

Check function

If a customer chooses “Number of Checks Supported” and selects “2” in the drop down list, that kind of transactions require dual checks before authorisation (in no particular order).

Authorisation of transactions

Users are required to perform different modes of two-factor authentication in order to conduct “General Transactions” and “Designated Transactions” online:

User	Role	General Transaction	Designated Transaction
Maker	Responsible for creating transactions, and “Amend” / “Delete” transactions returned by Checker or Authoriser. If the transaction is not yet checked or authorised by other users, maker can still “Amend” the transaction.	Login by using an e-Cert Storage Device Password / a one-time password generated by “Security Device”	
Checker	Responsible for checking transactions, ensuring transaction details are correct, and “Delete” / “Return” transactions to Maker		
Authoriser	Responsible for the execution of authorising transactions, and “Delete” / “Return” transactions to Maker	Authorise the transactions by e-Cert Storage Device Password / one-time Security Code generated by “Security Device”	Authorise the transactions by e-Cert Storage Device Password / one-time Transaction Confirmation Code generated by “Security Device”

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)

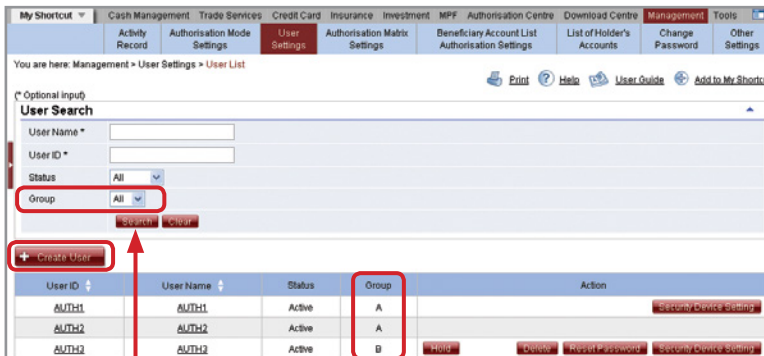
Delegated User is a general user of “CBS Online” other than Primary User. Once a Primary User has created a Delegated User, that Delegated User can access all functions and rights assigned to them at “CBS Online”.

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”:

The screenshot shows the 'User Information' form in 'Standard Authorisation Mode'. The form includes fields for User ID, User Name, Identification (Document Type and Document Number), Password #, Mobile Phone Number, and Email Address. Under 'Means of Notification', 'Email' is selected. Under 'Language Selection', 'Traditional Chinese' is selected. The 'Authorisation Group' dropdown is highlighted with a red box and contains the text 'Please Select...'. Below the form, there are 'Remarks' regarding password security and e-Cheque notifications.

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”:

The screenshot shows the 'User Information' form in 'Advanced Authorisation Mode'. The form includes fields for User ID, User Name, Identification (Document Type and Document Number), Password #, Mobile Phone Number, and Email Address. Under 'Means of Notification', 'Email' is selected. Under 'Language Selection', 'Traditional Chinese' is selected. The 'Authorisation Group' dropdown is highlighted with a red box and contains the text 'Please Select...' followed by '(Applicable to control over list of beneficiary accounts only)'. Below the form, there are 'Remarks' regarding password security and e-Cheque notifications.

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”

The screenshot shows a web interface for user settings. At the top, there is a breadcrumb trail: "You are here: Management > User Settings > User List". Below this, there are navigation steps (1, 2, 3, 4) and utility icons (Print, Help, Service Desk). The main content is divided into two sections:

Refer to User Settings (highlighted with a red box):

- 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 (highlighted with a red box):

- Cash Management**
 - Payments: Transfer, Express Transfer, Electronic Transfer (Express Processing), Electronic Transfer Processing, Telegraphic Transfer, Demand Draft, BOC Remittance Plus, Stop Cheque, Request Cheque Book, Payroll, Bill Payment, Autopay-Out, Issue e-Cheque, Issue e-Cashier's Order.
 - Receivables: Autopay-In, Deposit e-Cheque/Cashier's Order.
 - 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, Gettel.

Account Rights Settings (highlighted with a red box):

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

(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					
HKD Savings Account					
012-875-1-010329-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[Input field]
HKD Current Account					
012-875-0-045933-2	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[Input field]
Time Deposit Account					
012-8769453-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[Input field]
Bills Account					
012-267-61-00493-9	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[Input field]

Buttons: Back, Submit, Clear

Customer can refer to the existing "User Settings" and make amendment

Select functions available for that user to access

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

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

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

Issue e-Cheque Issue e-Cashier's Order

Receivables

Autopay-In Deposit e-Cheque-Cashier's Order

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 Pin

Insurance

"China Express" Accidental Emergency Medical Plan Goller Insurance Universal

Account Rights Settings

Total Daily Authorisation Debit Limit of Holder's Account (HKD equivalent) | 3000.00

(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						
<input type="checkbox"/> Payments(except Payroll) / Receivables / Insurance						
HKD Savings Account						
012-875-1-008780-6	ACCOBNT1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000.00
012-875-1-020703-9	ACCOBNT1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000.00
012-875-1-020706-8	ACCOBNT1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	A	1000.00

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.

Verification

Confirmed by USR98 Please press to generate a 6-digit security code on the screen.

Please enter your 6-digit Security Code

Security Code

Back **Confirm**

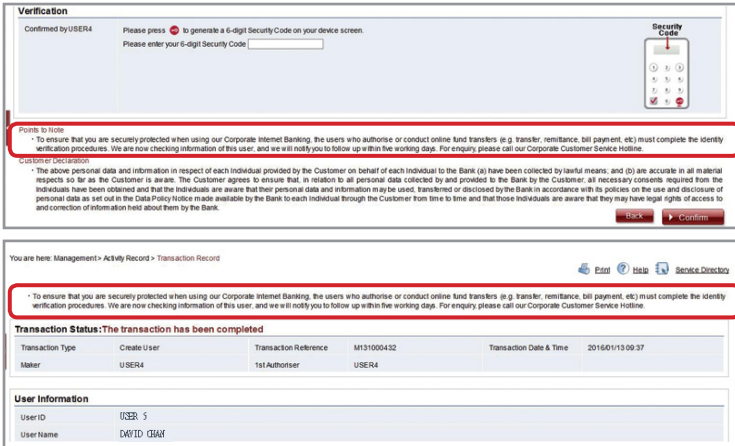
Enter the Security Code and then press **Confirm** to go to the result page. The Delegated User creation process will then be completed.

(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.

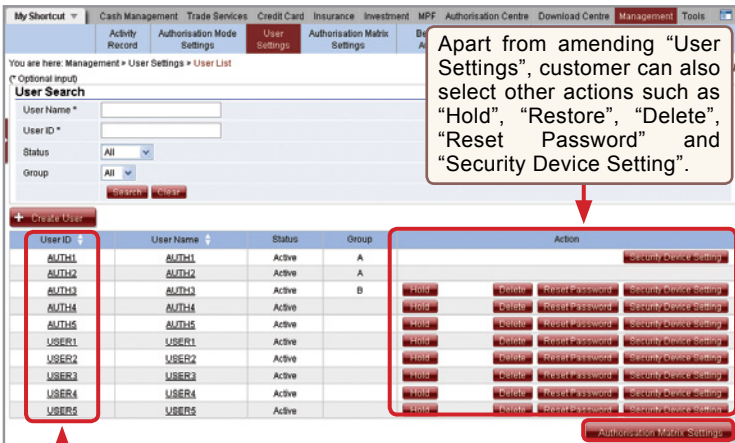
Note:

To ensure that you are securely protected when using our Corporate Internet Banking, the users who authorise or conduct online fund transfers (e.g. transfer, remittance, bill payment, etc) must complete the identity verification procedures. If the delegated user is assigned the right to authorise fund transfers transactions, corresponding points to note will be displayed at the bottom of confirmation page and at the top of result page of user settings respectively. That user must complete the identity verification procedures in order to authorise fund transfers. If identity verification is not completed within two months, the user account will be frozen.



6.2 Amend User Settings

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



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.

“Account Authorisation Settings” are classified into “General Authorisation Settings” and “Trade Services Authorisation Settings”.

General Authorisation Settings

Customer can set the transaction limit of all accounts (except bills accounts) for different services, and the corresponding authorisation group matrices.

Trade Services Authorisation Settings

Customer can set the transaction limits of all bills accounts for different types of trade services, and the corresponding authorisation group matrices.

If a customer chooses “Standard Authorisation Mode”, he / she will see the following page after entering “General Authorisation Settings” or “Trade Services Authorisation Settings”:

The screenshot shows the SBC Corporate Banking Services Online interface. The main content area is titled "Beneficiary Account List Authorisation Settings". It contains two sections of radio button options:

- Supports Single Authorisation Only
 - One Authorisation Group Only (A only)
 - Two Authorisation Groups (A and B)
- Supports Single and Dual Authorisation
 - One Authorisation Group Only (A only)
 - Two Authorisation Groups (A and B)

At the bottom right, there are "Submit" and "Clear" buttons.

Customer can choose the authorisation mode that best suits his / her business needs.

- Single and Dual Authorisation / Two Authorisation Groups - fields A, B, A+A, A+B and B+B will be shown.
- Single Authorisation / One Authorisation Group - field A will be shown.
- Single Authorisation / Two Authorisation Groups - fields A and B will be shown.
- Single and Dual Authorisation / One Authorisation Group - fields A and A+A will be shown.

Single and Dual Authorisation / Two Authorisation Groups page:
 "General Authorisation Settings" page

Management Trade Services Credit Card Insurance Investment MPF Authorisation Centre Download Centre **Management** Tools

Authorisation Mode Settings User Settings **Authorisation Matrix Settings** Beneficiary Account List Authorisation Settings Holder's Account List Change Password Other Settings

You are here: Management > Authorisation Matrix Settings > General Authorisation Settings

Steps 1 > 2 > 3 > 4

Print Help Service Directory Glossary

User Information

Authorisation Settings

Transfer Transaction

To Holder's Accounts

Authorisation Limit of Each Group (HKD)

<input type="checkbox"/> Apply authorisation limit to all accounts	A	B	A+A	A+B	B+B
--------------------------------------------------------------------	---	---	-----	-----	-----

Account Number Account Name

012-875-0-292295-7	A	B	A+A	A+B	B+B
REVAMP AC 8130					
012-875-1-014835-8	A	B	A+A	A+B	B+B
REVAMP AC 8130					
012-875-92-33647-0	A	B	A+A	A+B	B+B
REVAMP AC 8130					

"Trade Services Authorisation Settings" page

Management Trade Services Credit Card Insurance Investment MPF Authorisation Centre Download Centre **Management** Tools

Authorisation Mode Settings User Settings **Authorisation Matrix Settings** Beneficiary Account List Authorisation Settings Holder's Account List Change Password Other Settings

You are here: Management > Authorisation Matrix Settings > Trade Services Authorisation Settings

Steps 1 > 2 > 3 > 4

Print Help Service Directory Glossary Add to My Shortcuts

User Information

Authorisation Group

Authorisation Settings

Import

Authorisation Limit of Each Group (HKD)

<input type="checkbox"/> Apply authorisation limit to all accounts	A	B	A+A	A+B	B+B
--------------------------------------------------------------------	---	---	-----	-----	-----

Account Number Account Name

012-283-61-00161-1	A	B	A+A	A+B	B+B
CBS REVAMP AC 150					

Export

Authorisation Limit of Each Group (HKD)

<input type="checkbox"/> Apply authorisation limit to all accounts	A	B	A+A	A+B	B+B
--------------------------------------------------------------------	---	---	-----	-----	-----

Account Number Account Name

012-283-61-00161-1	A	B	A+A	A+B	B+B
CBS REVAMP AC 150					

Guarantee

Authorisation Limit of Each Group (HKD)

<input type="checkbox"/> Apply authorisation limit to all accounts	A	B	A+A	A+B	B+B
--------------------------------------------------------------------	---	---	-----	-----	-----

Account Number Account Name

012-283-61-00161-1	A	B	A+A	A+B	B+B
CBS REVAMP AC 150					

Repayment

Authorisation Settings of Each Group

<input type="checkbox"/> Apply authorisation settings to all accounts	A	B	A+A	A+B	B+B
-----------------------------------------------------------------------	---	---	-----	-----	-----

Account Number Account Name

012-283-61-00161-1	A	B	A+A	A+B	B+B
CBS REVAMP AC 150					

8.1 General Services

8.1.1 Example for using “Standard Authorisation Mode” (Supports Single Authorisation, One Authorisation Group)

Standard Mode

Assume Company X has one director and one staff. The authorisation mode is as follows:

Person	Suggested Grouping
Staff A	No group (Can set up instructions but cannot authorise)
Director	A

The company requires that all transactions should be authorised by the director.

If Company X would like to conduct the following transaction:

Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder’s account, authorisation from the director is required.

As only one authorisation group is required, “Standard Authorisation Mode” with single authorisation and one authorisation group should be used.

User and Account Authorisation Mode Setting Options

- Standard Authorisation Settings (Supports dual authorisation, a maximum of 2 authorisation groups, and up to 5 authorisation matrices.)
- Advanced Authorisation Settings (Supports 3-level authorisation, a maximum of 12 authorisation groups, and up to 8 authorisation matrices. Authorisation in order is supported.)

Beneficiary Account List Authorisation Settings

- Supports Single Authorisation Only
- One Authorisation Group Only (A only)
- Two Authorisation Groups (A and B)
- Supports Single and Dual Authorisation
 - One Authorisation Group Only (A only)
 - Two Authorisation Groups (A and B)

User settings:

Staff A does not belong to any group, and has the right to enquire and enter transaction only.

This screenshot shows the 'Account Rights Settings' for an 'N/A' authorization group. The 'Total Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)' is set to 0. Below this, a table lists account settings:

Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
<input type="checkbox"/> Apply settings to all accounts					
HKD Savings Account					
012-875-1-010229-0	ACCOUNT 1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Director belongs to group A, and has the enquiry and authorisation right. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.

This screenshot shows the 'Account Rights Settings' for an 'A' authorization group. The 'Total Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)' is set to 100000.00. Below this, a table lists account settings:

Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
<input type="checkbox"/> Apply settings to all accounts					
HKD Savings Account					
012-875-1-010229-0	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	100000.00

Account's "Authorisation Matrix Settings" should be set as follows:

This screenshot shows the 'Authorisation Matrix Settings' for 'Transfer Transaction'. The 'Authorisation Limit of Each Group (HKD)' is set to 'A'. Below this, a table lists account settings:

Account Number	Account Name	Authorisation Limit of Each Group (HKD)
<input type="checkbox"/> Apply authorisation limit to all accounts		
012-875-0-292295-7	ACCOUNT1	100000

8.1.2 Example for using “Standard Authorisation Mode” (Supports Single Authorisation, Two Authorisation Groups)

Standard Mode

Assume Company X has one director and four staff. The authorisation mode is as follows:

Person	Suggested Grouping
Staff A	No group (Can set up instructions but cannot authorise)
Staff B	No group (Can set up instructions but cannot authorise)
Staff C	No group (Can set up instructions but cannot authorise)
Manager	B
Director	A

The company requires that all transactions should be authorised by the director or manager.

If Company X would like to conduct the following transactions:

1. Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder’s account, authorisation from either the manager or director is required.
2. Transfer an amount of HKD100,000 to HKD200,000 from ACCOUNT 1 to a holder’s account, authorisation from the director is required.

As two authorisation groups are required, “Standard Authorisation Mode” with single authorisation and two authorisation groups should be used.



User settings:

Staff A, B and C do not belong to any group, and have the right to enquire and enter transaction only.

Authorisation Group: N/A

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	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
<input type="checkbox"/> Apply settings to all accounts					
HKD Savings Account					
012-875-1-010329-0	ACCOUNT 1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Manager belongs to group B, and has the enquiry and authorisation right. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.

Authorisation Group: B

Account Rights Settings

Total Daily Authorisation Debit Limit of Holder's Account (HKD equivalent): 100000.00

(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	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
<input type="checkbox"/> Apply settings to all accounts					
HKD Savings Account					
012-875-1-010329-0	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	100000.00

Director belongs to group A, and has the enquiry and authorisation right. Also, his / her daily debit limit of ACCOUNT 1 is HKD200,000.

Authorisation Group: A

Account Rights Settings

Total Daily Authorisation Debit Limit of Holder's Account (HKD equivalent): 200000.00

(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	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
<input type="checkbox"/> Apply settings to all accounts					
HKD Savings Account					
012-875-1-010329-0	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	200000.00

Account's "Authorisation Matrix Settings" should be set as follows:

My Shortcut | Cash Management | Trade Services | Credit Card | Insurance | Investment | MPF | Authorization Centre | Download Centre | Management | Tools

Activity Record | Authorization Mode Settings | User Settings | **Authorization Matrix Settings** | Beneficiary Account List | Holder's Account List | Change Password | Other Settings

You are here: Management > Authorization Matrix Settings > General Authorization Settings

Steps 1 | 2 | 3 | 4

User Information

Authorization Settings

Transfer Transaction

To Holder's Accounts

Authorization Limit of Each Group (HKD)

Apply authorization limit to all accounts

Account Number	Account Name	A	B
012-875-0-292295-7	ACCOUNT1	200000	100000

8.1.3 Example for using “Standard Authorisation Mode” (Supports Single and Dual Authorisation, One Authorisation Group)

Assume Company X has one director and four staff. The authorisation mode is as follows:

Person	Suggested Grouping
Staff A	No group (Can set up instructions but cannot authorise)
Staff B	No group (Can set up instructions but cannot authorise)
Staff C	No group (Can set up instructions but cannot authorise)
Manager	A
Director	A

The company requires that all transactions should be authorised by the director and manager.

If Company X would like to conduct the following transactions:

1. Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder’s account, authorisation from either the manager or director is required.
2. Transfer an amount of HKD100,000 to HKD200,000 from ACCOUNT 1 to a holder’s account, authorisation from both the manager and director are required.

As one authorisation group and dual authorisation are required, “Standard Authorisation Mode” with single and dual authorisation / one authorisation group should be used.

User and Account Authorisation Mode Setting Options

- Standard Authorisation Settings (Supports dual authorisation, a maximum of 2 authorisation groups, and up to 5 authorisation matrices.)
- Advanced Authorisation Settings (Supports 3-level authorisation, a maximum of 12 authorisation groups, and up to 8 authorisation matrices. Authorisation in order is supported.)



Beneficiary Account List Authorisation Settings

- Supports Single Authorisation Only
 - One Authorisation Group Only (A only)
 - Two Authorisation Groups (A and B)
- Supports Single and Dual Authorisation
 - One Authorisation Group Only (A only)
 - Two Authorisation Groups (A and B)

User settings:

Staff A, B and C do not belong to any group, and have the right to enquire and enter transaction only.

This screenshot shows the 'Account Rights Settings' for the 'NFA' group. The 'Total Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)' is set to 0. The table below shows settings for 'ACCOUNT 1'.

Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
012-975-1-010329-0	ACCOUNT 1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Manager and director belong to group A, and have the enquiry and authorisation right. Also, their daily debit limits of ACCOUNT 1 are HKD200,000.

This screenshot shows the 'Account Rights Settings' for the 'A' group. The 'Total Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)' is set to 200000.00. The table below shows settings for 'ACCOUNT 1'.

Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
012-975-1-010329-0	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	200000.00

Account's "Authorisation Matrix Settings" should be set as follows:

This screenshot shows the 'Authorisation Matrix Settings' for 'Transfer Transaction'. The 'Authorisation Limit of Each Group (HKD)' is set for group A and A+A.

Account Number	Account Name	A	A+A
012-975-0-292295-7	ACCOUNT1	100000	200000

8.1.4 Example for using “Standard Authorisation Mode” (Supports Single and Dual Authorisation, Two Authorisation Groups)

Standard Mode

Assume Company X has two partners and five staff. The authorisation mode is as follows:

Person	Suggested Grouping
Staff A	No group (Can set up instructions but cannot authorise)
Staff B	No group (Can set up instructions but cannot authorise)
Staff C	No group (Can set up instructions but cannot authorise)
Manager	B
Finance Manager	B
Partner A	A
Partner B	A

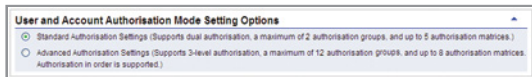
The company requires that all transactions of large amount should be authorised by one of the following combinations of persons:

- 1) the manager / finance manager and one of the partners
- 2) the manager and finance manager
- 3) the two partners

If Company X would like to do the following transactions:

1. Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder’s account, authorisation from the manager or finance manager, or one of the partners is required.
2. Transfer an amount of HKD100,000 to HKD150,000 from ACCOUNT 1 to a holder’s account, authorisation from both the manager and finance manager, or one of the partners is required.
3. Transfer an amount of HKD150,000 to HKD200,000 from ACCOUNT 1 to a holder’s account, authorisation from either the manager or finance manager and one of the partners, or authorisation from one of the partners is required.
4. Transfer an amount of HKD200,000 to HKD230,000 from ACCOUNT 1 to a holder’s account, authorisation from either the manager or finance manager and one of the partners, or authorisation of two partners are required.
5. Transfer an amount of HKD230,000 to HKD250,000 from ACCOUNT 1 to a holder’s account, authorisation from two partners are required.

As two authorisation groups and dual authorisation are needed, “Standard Authorisation Mode” with single and dual authorisation / two authorisation groups should be used.



User settings:

Staff A, B and C do not belong to any group, and have the right to enquire and enter transaction only.

Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
012-875-1-010329-0	ACCOUNT 1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Manager and finance manager belong to group B, and have the enquiry and authorisation right. Also, their daily debit limits of ACCOUNT 1 are HKD230,000.

Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
012-875-1-010329-0	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	230000.00

Partners A and B belong to group A, and have the enquiry and authorisation right. Also, their daily debit limits of ACCOUNT 1 are HKD250,000.

Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
012-875-1-010329-0	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	250000.00

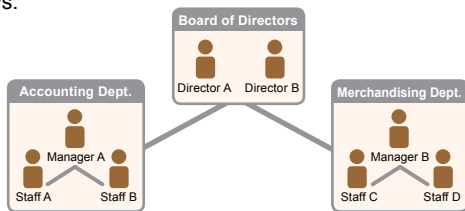
Account's "Authorisation Matrix Settings" should be set as follows:

		A	B	A+A	A+B	B+B
Account Number	012-875-0-292295-7	200000	100000	250000	230000	150000
Account Name	ACCOUNT1					

8.1.5 Example for using “Advanced Authorisation Mode”

Advanced Mode

Assume Company X has two directors and two departments with six staff. The corporate structure is as follows:



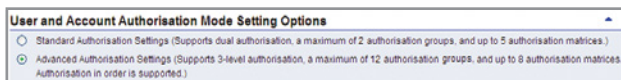
Person	Suggested Grouping	Checker Role
Staff A	No group (Can set up instructions but cannot authorise)	Yes
Staff B	No group (Can set up instructions but cannot authorise)	Yes
Staff C	No group (Can set up instructions but cannot authorise)	No
Staff D	No group (Can set up instructions but cannot authorise)	No
Manager A	B	Yes
Manager B	C	No
Director A	A	No
Director B	A	No

- Company X requires that each transaction has to be verified by one checker, which means that all transactions have to be verified by a staff from accounting department.
- Company X requires that each transaction needs to be executed according to the authorisation order, which means that Company X has an internal sequence for processing transactions.

If Company X needs to do the following transactions:

- Merchandising department needs to transfer an amount of HKD100 or less from ACCOUNT 1 for purchasing purpose. The transaction has to be verified by a staff from the accounting department, and then authorised by the merchandising department manager.
- Merchandising department needs to transfer an amount of HKD1,000 or less from ACCOUNT 1 for purchasing purpose. The transaction has to be verified by a staff from the accounting department, and then authorised by the merchandising department manager and subsequently authorised by the accounting department manager.
- Merchandising department needs to transfer an amount of HKD10,000 or less from ACCOUNT 1 for purchasing purpose. The transaction has to be verified by a staff from the accounting department, and then authorised by the merchandising department manager, subsequently authorised by the accounting department manager and finally authorised by one of the directors.
- Merchandising department needs to transfer an amount of HKD100,000 or less from ACCOUNT 1 for purchasing purpose. The transaction has to be verified by a staff from the accounting department, and then authorised by the two directors.

As more than two authorisation groups are needed, “Advanced Authorisation Mode” should be used.



User settings:

Staff A and B from accounting department do not belong to any group, and under ACCOUNT 1, they have the enquiry and verification right on conducting Payments (except Payroll) / Receivables / Insurance transactions.

Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
012-875-1-009746-7	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Please Select	

Staff C and D from merchandising department do not belong to any group, and they have the right to enquire and enter transaction on conducting Payments (except Payroll) / Receivables / Insurance transactions.

Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
012-875-1-009746-7	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Please Select	

Merchandising department manager B belongs to group C, and under ACCOUNT 1, he / she has the enquiry and authorisation right on conducting Payments (except Payroll) / Receivables / Insurance transactions. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.

Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
012-875-1-009746-7	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	C	100000

Accounting department manager A belongs to group B, and under ACCOUNT 1, he / she has the enquiry, verification and authorisation right on conducting Payments (except Payroll) / Receivables / Insurance transactions. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.

Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
012-875-1-009746-7	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	B	100000

Directors A and B belong to group A, and under ACCOUNT 1, they have the enquiry and authorisation right on conducting Payments (except Payroll) / Receivables / Insurance transactions. Also, their daily debit limits of ACCOUNT 1 are HKD100,000.

Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
012-875-1-009746-7	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	A	100000

Account's "Authorisation Settings" should be set as follows:

Authorisation Settings									
<input type="checkbox"/> Authorisation in order									
Transfer Transaction									
<input checked="" type="checkbox"/> Number of Checks Supported: 1 (Applicable to all holder's accounts under this service)									
Cap Amount (HKD)	Authorisation to Holder's Accounts			Authorisation to Listed Beneficiary Accounts			Authorisation to Non-listed Beneficiary Accounts		
	1st	2nd	3rd	1st	2nd	3rd	1st	2nd	3rd
100	C	---	---	C	---	---	C	---	---
	or	---	---	---	---	---	---	---	---
									<input type="button" value="Add"/>
1000	C	B	---	C	B	---	C	B	---
	or	---	---	---	---	---	---	---	---
									<input type="button" value="Add"/>
10000	C	B	A	C	B	A	C	B	A
	or	---	---	---	---	---	---	---	---
									<input type="button" value="Add"/>
10000	A	A	---	A	A	---	A	A	---
	or	---	---	---	---	---	---	---	---
									<input type="button" value="Add"/>

8.2 Trade Services

Settings for "Trade Services" and "General Services" are similar; both have "Standard Authorisation Mode" and "Advanced Authorisation Mode". The example for "Trade Services Standard Authorisation Mode" is shown as follows.

Assume Trading Company X has one director and one staff. The authorisation mode is as follows:

Person	Suggested Grouping
Staff A	No group (Can set up instructions and enquiry but cannot authorise)
Director	A

The company requires that all trading transactions should be authorised by the director.

If Trading Company X would like to conduct the following transactions:
Issue LC of HKD100,000 or less from ACCOUNT 1, authorisation from the director is required.

As only one authorisation group is required, "Standard Authorisation Mode" with single authorisation and one authorisation group should be used.

User and Account Authorisation Mode Setting Options
<input checked="" type="radio"/> Standard Authorisation Settings (Supports dual authorisation, a maximum of 2 authorisation groups, and up to 5 authorisation matrices.)
<input type="radio"/> Advanced Authorisation Settings (Supports 3-level authorisation, a maximum of 12 authorisation groups, and up to 8 authorisation matrices. Authorisation in order is supported.)

Beneficiary Account List Authorisation Settings
<input checked="" type="radio"/> Supports Single Authorisation Only
<input type="radio"/> One Authorisation Group Only (A only)
<input type="radio"/> Two Authorisation Groups (A and B)
<input type="radio"/> Supports Single and Dual Authorisation
<input type="radio"/> One Authorisation Group Only (A only)
<input type="radio"/> Two Authorisation Groups (A and B)

User settings:

Trading staff A does not belong to any group, and has the right to enquire and enter transaction only.

Authorisation Group: MA

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	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
<input type="checkbox"/> Apply settings to all accounts					
HKD Savings Account					
012-875-1-010329-0	ACCOUNT 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
HKD Current Account					
012-875-0-045933-2	ACCOUNT 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Time Deposit Account					
012-8769453-0	ACCOUNT 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Bills Account					
012-267-61-00493-9	ACCOUNT 1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Director belongs to group A, and has the enquiry and authorisation right.

Authorisation Group: A

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	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
<input type="checkbox"/> Apply settings to all accounts					
HKD Savings Account					
012-875-1-010329-0	ACCOUNT 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
HKD Current Account					
012-875-0-045933-2	ACCOUNT 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Time Deposit Account					
012-8769453-0	ACCOUNT 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Bills Account					
012-267-61-00493-9	ACCOUNT 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

"Trade Services Authorisation Settings" should be set as follows:

Authorisation Settings

Import

Authorisation Limit of Each Group (HKD)

A

Apply authorisation limit to all accounts

Account Number	Account Name	Authorisation Limit (HKD)
012-263-61-00161-1	CBS REVAMP AC 150	100000

1. What should I do if I forget my user ID?

Primary Users can visit our branches for your user ID. Delegated Users can request a Primary User to login to “CBS Online” and retrieve your ID from “Management” > “User Settings” > “User List” page.

2. What should I do if I forget my login password?

Primary Users need to download the “Application form for re-issuing of Corporate Internet Banking Password for Primary User” from “More” > “Download Forms” of BOCHK website. Please complete and submit the original form to us either by visiting our branches or by mail to the address stated in the form to reset password. Delegated Users can request a Primary User to reset your password in “CBS Online” > “Management” > “User Settings” > “User List” > “Reset Password”.

3. Can I login to “CBS Online” by using tablets or mobile devices?

Yes. “CBS Online” is applicable to most of the operating system of tablets, mobile devices and browsers. No monthly fee will be charged for using “CBS Online”.

4. How does the “Security Device” work?

Every “Security Device” has a unique serial number, and is equipped with internal information and clock. When you press the button on the “Security Device”, a one-time “Security Code” will be generated according to the information and clock inside the device. The code is only valid within a short period of time and is provided for the system to verify customer’s identity.

5. Will there be any application fee for the “Security Device” ?

Each account is entitled to have one “Security Device” for free. If you want to apply for additional “Security Device” or the “Security Device” is lost, the replacement fee will be HKD100 per device. If the account cannot be opened successfully, the customer should get refund at the account-opening branch within 2 weeks upon receiving the notification from our bank. If the “Security Device” is not working, damaged or its battery is used up, you can return the “Security Device” to our Bank within 2 months for a free replacement.

6. What should I do if the screen of “Security Device” displays the message “BATT” ?

The battery of the “Security Device” normally lasts for 3 - 5 years, depending on the actual usage. You can make the request of replacing a “Security Device” online. Please note that the battery of the “Security Device” cannot be replaced. Any attempt to replace the components of the “Security Device” may cause malfunction of the device.

7. I am currently using “e-Cert”, can I apply and activate “Security Device” online?

Yes. However as a user is not allowed to use “e-Cert” and “Security Device” at the same time, your existing “e-Cert” will become void after you have activated “Security Device” online. Since “Security Device Activation” process requires “e-Cert” password for verification, you must keep “e-Cert” until the “Security Device Activation” process is completed. If the “e-Cert” cannot function properly or it is lost, please contact our bank for requesting revocation of “e-Cert”.

8. What should I do if I have lost my security device?

Primary Users can download the “Security Device Application and Status Reset Form for Primary User” from “More” > “Download Forms” of BOCHK website. Please complete and return the form by visiting our branches or by mail to the address stated on the form. Delegated Users can request a Primary User to apply for security device replacement for you in “CBS Online” > “Management” > “User Settings” > “User List” > “Security Device Setting”.

9. Who can amend the usage right and transaction limit of users via “CBS Online”?

Primary User can amend the usage right and transaction limit of all users via “CBS Online”. If a Delegated User is assigned the right of “Internal Control Available” by the Primary User, he / she can amend other users’ usage right and transaction limit via “CBS Online”.

- 10. Can I manage all my company's bank accounts via "CBS Online"?**
 You can do so if you are assigned the right to operate all bank accounts via "CBS Online". However, if you are only assigned the right to manage the designated bank accounts, then you can manage those accounts accordingly.
- 11. In the "Authorisation Centre", within how many days should the checking and authorisation be performed?**
 Each transaction will be kept at "Authorisation Centre" for 7 working days only, regardless of the transaction status. Once a specific action is performed, you have to proceed to next action within 7 working days or the transaction will be automatically deleted on the 8th working day. However, the Trade Services transaction will still be kept at "Overview > Pending > Pending Authorisation" at Trade Services after the transaction is automatically deleted at "Authorisation Centre".
- 12. Which transaction limit will be deducted for each transaction?**
 For same-day transactions, the "Daily Accumulated Debit Limits" at company level on transaction date, "Daily Accumulated Debit Limits" at account level on transaction date and "Daily Authorisation Debit Limit of Holder's Account" at user level on transaction date will be deducted.
 For forward-dated transactions, the "Daily Accumulated Debit Limits" at account level on transaction date and "Daily Authorisation Debit Limit of Holder's Account" at user level on effective date will be deducted. The "Daily Accumulated Debit Limits" at company level on value date will be deducted.
 For standing instructions, the total transaction amount of all standing instructions will be checked to see whether such transaction amount exceed the "Daily Accumulated Debit Limits" at company level and "Daily Accumulated Debit Limits" at account level.
 Please make sure that the "Daily Limit of Transfer to Non-listed Beneficiaries" is sufficient prior to bill payment and payroll transaction.
- 13. How to reset/ increase the "Daily Accumulated Debit Limit of Payments to Other Third Party Accounts"?**
 You need to download the "Daily Accumulated Debit Limits Amendment Forms" under "More" > "Download Forms" of BOCHK website, complete and submit the original form to us either by visiting our branches or by mail to the address stated in the form. After that, you still have to update related debit limits on CBS Online to ensure that they are not larger than the daily accumulated debit limit of payments to other third party accounts.
- 14. When will the new settings become effective?**
 New settings will be effective immediately after the completion of authorisation.
- 15. Any effect for the transactions that are not completed if changing the settings under "Management"?**
 These changes may result in status change of all related transactions that have not completed authorisation procedures at "Authorisation Centre". E.g. Amending the user settings of an existing user may result in status change of all transactions being checked or authorised by this user if yet completed authorisation procedures. Other transactions will not be affected.
- 16. Is there any service charge for the application of monthly e-statement? By what channels can I receive the e-statement?**
 There is no service charge for the use of e-statement. You need to activate this service at branch and then view monthly e-statements with the "Monthly Statements" function under "Download Centre" (Note: Adobe Reader installation is required to view the e-statements).
- 17. How long will monthly e-statements be kept in "CBS Online"?**
 Monthly e-statements will be kept in "CBS Online" for 13 months.
- 18. How can I enquire the transactions status?**
 You can enquire the transactions status in details by selecting "Enquiry / Transaction Status" under "Cash Management" section, or clicking the "To-Do List" shown at the left navigation area of every webpage.

19. What is “Pre-set Authority Function”?

You can apply for “Pre-set Authority Function” when you open “CBS Online” account at the branch. As such, you can login as Primary User and perform transaction without further setting. This “Pre-set Authority Function” will also apply to newly added Primary Users and bank accounts. “Pre-set Authority Function” can only be applied during account-opening at the branch. You are also required to visit the branch for the cancellation of “Pre-set Authority Function”.

20. Are there any restrictions for customers with “Pre-set Authority Function”?

Customers with “Pre-set Authority Function” can change their settings via “CBS Online”. But once the “Advanced Authorisation Mode” is chosen, “Pre-set Authority Function” will no longer apply to newly added Primary Users and bank accounts until “Standard Authorisation Mode” is chosen again.

21. How should I upload file?

You can upload files to perform transactions including Payroll, Autopay-In, Autopay-Out and MPF contribution, etc. As a standard format is required for uploading files, you are recommended to download templates at “File Templates” of “Download Centre” section (Note: MPF file template is not available in “CBS Online”). You can check whether the file is successfully accepted by the system via “Upload Result Enquiry”. Since file uploaded will only be effective after authorisation, please authorise the relevant transactions at the “Authorisation Centre” after upload file.

22. What is the transaction cut-off time for “CBS Online”?

Transaction Types	Transaction Cut-off Time		
	Mondays to Fridays	Saturdays	Sundays & Public Holidays
Transfer ¹	24-hour service	24-hour service	24-hour service
Express Transfer (RTGS / CHATS) HKD, USD & EUR CNY	17:45 22:45	--- ---	--- ---
FPS	24-hour service	24-hour service	24-hour service
Telegraphic Transfer CNY to / via Mainland China CNY to Overseas SGD / THB Other currencies	16:30 22:15 15:30 18:00	--- --- --- ---	--- --- --- ---
BOC Remittance Plus	16:30	---	---
Payroll / Payroll (Payment Type)	12:00 (Valid on the same day at the earliest)	(Valid on the next working day at the earliest)	---
Bill Payment	24-hour service	24-hour service	---
Demand Draft	15:30	---	---
e-Cheques Issuance Service Issue e-Cheque/ e-Cashier's Order Stop e-Cheque/ e-Cashier's Order	24-hour service ^{3,4} 08:00 - 21:00	24-hour service ^{3,4} 08:00 - 16:00	24-hour service ^{3,4} ---

Transaction Types	Transaction Cut-off Time		
	Mondays to Fridays	Saturdays	Sundays & Public Holidays
e-Cheques Deposit Service Deposit e-Cheque/ e-Cashier's Order	21:00 ^{5,6}	---	---
Cheque Outsourcing Service - Cashier's Order	12:30 ⁷	---	---
Currency Exchange ⁸	24-hour service ⁹	08:30 - 13:00 ^{10,11}	Service available during Public Holidays (excluding Sundays)
Trade Services	17:00	---	---
Time Deposit Placement	21:00	21:00	---
Securities Trading	16:10	---	---
Stock Trading Order Placement ¹²	24-hour service	24-hour service	24-hour service
Autopay-In / Autopay-In (Payment Type) / Autopay-Out / Autopay-Out (Payment Type) ²	18:00	12:00	---
Upload MPF Contribution File	17:00	11:00	---
Send Message	18:00	13:00	---

1. The relevant cut-off time applies to the transfer of the same currency. Please refer to the cut-off time of Currency Exchange Service if it involves currency exchange.
2. Valid on the next working day at the earliest.
3. Except system maintenance period.
4. If the transaction involves currency exchange, please refer to the service time of Currency Exchange.
5. The e-Cheque will be deposited on the next clearing date if the transaction is made after cut-off time.
6. The cut-off time is 18:00 if manual-checking of account name is needed.
7. For same day issuance.
8. Except THB, SGD, DKK, NOK and SEK, the service for other currencies is available from 8:00am on Monday to 5:00am on Saturday. On 25th December, the service is available until 5:00pm. The service for THB, SGD, DKK, NOK and SEK is available from 8:00am to 3:30am on the next day. On 25th December, the service is available until 5:00pm.
9. The service is still available during public holidays and the hoisting of a Black Rainstorm Warning or a Gale or Storm Signal No. 8.
10. The service is not available during public holidays and the hoisting of a Black Rainstorm Warning or a Gale or Storm Signal No. 8. However, the service is still available if the Black Rainstorm Warning is issued at or after 8:30am (subject to further notice in case of special circumstances).
11. The service is not available on 25th December.
12. Services are not available during 16:10 to 17:40 from Mondays to Fridays due to information updating procedures.

Note: The above service hours are for reference only. The Bank reserves the right to revise the service hours from time to time.

Technical Support and Enquiries

If you have any enquiry about "CBS Online", please contact us during service hours.

BOCHK Corporate Customer Hotline (852) 3988 2288

Service Hours:

Mondays to Fridays: 9:00 – 18:00

Saturdays: 9:00 – 13:00

Except Sundays and Public Holidays

Risk Disclosure

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and customers' investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realizable. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks and understand the nature and risks of the relevant product. For details of the nature of a particular product and the risk involved, please refer to the relevant offering documents. Customers should seek advice from an independent financial adviser.

Risk of Securities Trading

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risks of Trading of Listed RMB Products

Investment / Market Risk

Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.

Currency Risk

If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Central Government of the PRC has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may

not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.

Liquidity Risk

RMB equity products are a new type of investment product in the Hong Kong market. Regular trading or an active secondary market of these products may not be available. Therefore, customer may not be able to sell his/her holdings of RMB equity products on a timely basis, or customer may have to offer them for sale at a deep discount to their value in order to find a buyer. If the Central Government of the People's Republic of China tightens foreign exchange controls, the liquidity of RMB funds and RMB equity products in Hong Kong will be affected and customer may be exposed to greater liquidity risk.

Exchange Rate Risk

RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Moreover there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

Default Risk & Credit Risk

In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.

Emerging Market Risk

RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

Conversion Limitation Risk of RMB (Only applicable to Individual Investors)

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Conversion Limitation Risk of RMB (Only applicable to Corporate Customers)

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Risk of Trading A Shares via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect

Not Protected by Investor Compensation Fund

Investors should note that any SH Northbound Trading or SZ Northbound Trading under Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect will not be covered by Hong Kong's Investor Compensation Fund. Also, China Securities Investor Protection Fund will not protect any SH Northbound Trading and SZ Northbound Trading as well.

Quotas Used Up

When the daily quota is used up, acceptance of the corresponding buy orders will also be immediately suspended and no further buy orders will be accepted for the remainder of the day. Buy orders which have been accepted will not be affected by the using up of the daily quota, while sell orders will be continued to be accepted.

Trading Day Difference

As mentioned above, Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that there are occasions when it is a normal trading day for the Mainland China market but Hong Kong investors cannot carry out any A-share trading. Investors should take note of the days Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect is open for business and decide according to their own risk tolerance capability whether or not to take on the risk of price fluctuations in A-shares during the time when Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect is not trading.

Restrictions on Selling Imposed by Front-end Monitoring

For investors who usually keep their A-shares outside of their brokers, if they want to sell certain A-shares they hold, they must transfer those A-shares to the respective accounts of their brokers before the market opens on the day of selling (T day). If they fail to meet this deadline, they will not be able to sell those A-shares on T day.

The Recalling of Eligible Stocks

When a stock is recalled from the scope of eligible stocks for trading via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect for above-mentioned reasons, the stock can only be sold but restricted from being bought. This may affect the investment

portfolio or strategies of investors. Investors should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by both Exchanges.

Risks of Client Assets Received or Held Outside Hong Kong

Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Restrictions on Trading Shenzhen ChiNext Shares (Only Eligible for Shenzhen-Hong Kong Stock Connect)

Trading Shenzhen ChiNext shares limited to institutional professional investors.

You are advised to understand the relevant details, charges and important notes before investing in China A shares. For details, please visit website of BOCHK www.bochk.com ("Securities Trading Servicer" and "Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect") or contact BOCHK's staff.

Risk of trading Growth Enterprise Market Stocks - Growth Enterprise Market (GEM) stocks involve a high investment risk. In particular, companies may list on GEM with neither a track record of profitability nor any obligation to forecast future profitability. GEM stocks may be very volatile and illiquid. You should make the decision to invest only after due and careful consideration. The greater risk profile and other characteristics of GEM mean that it is a market more suited to professional and other sophisticated investors. Current information on GEM stocks may only be found on the internet website operated by The Stock Exchange of Hong Kong Limited. Companies listed on GEM are usually not required to issue paid announcements in gazetted newspapers. You should seek independent professional advice if you are uncertain of or have not understood any aspect of this risk disclosure statement or the nature and risks involved in trading of GEM stocks.

Risk of trading Nasdaq-Amex securities at The Stock Exchange of Hong Kong Limited - The securities under the Nasdaq-Amex Pilot Program (PP) are aimed at sophisticated investors. You should consult the licensed or registered person and become familiarised with the PP before trading in the PP securities. You should be aware that the PP securities are not regulated as a primary or secondary listing on the Main Board or the Growth Enterprise Market of The Stock Exchange of Hong Kong Limited.

Risk of Funds Trading

This document does not constitute any offer, solicitation or recommendation to the purchase or sale of any investment products or services. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products

may not be the same as expected by customers. Customers' fund may increase or reduce due to the purchase or sale of investment products. The value of Investment Funds may go up as well as down and the Investment Funds may become valueless. Therefore, customers may not receive any return from their investment in Investment Funds. Part of the investment may not be able to liquidate immediately under certain market situation. Before making any investment decisions, customers should consider their own financial situation, investment objectives and experiences, risk acceptance and ability. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If customers have any enquiry, they should seek advice from independent financial adviser. This document is issued by Bank of China (Hong Kong) Limited. The contents of this document have not been reviewed by the Securities and Futures Commission of Hong Kong.

Risk Disclosures relating to Currency Linked Investments – Dual Currency Investment, Currency Linked Investments - Option Linked Investment, Investment Deposit and Structured Investments (“Structured products”):

Currency Linked Investments – Dual Currency Investment, Currency Linked Investments - Option Linked Investment and Structured Investments involve derivatives. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

You should not invest in any product based on this promotion material alone. You should read the offering documents before deciding whether to invest in the product and to understand the nature and risks of the product. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives.

Investment involves risks. You may lose all or part of your principal amount and interest amount. By investing in Currency Linked Investments – Dual Currency Investment, you may receive the linked currency at maturity. Exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed) , the potential return of the product.

Structured products are NOT equivalent to, nor should they be treated as a substitute for, time deposit. The products are not covered by the Investor Compensation Fund.

Currency Linked Investments – Dual Currency Investment, Currency Linked Investments - Option Linked Investment and Structured Investments are NOT a protected deposit and are NOT protected by the Deposit Protection Scheme in Hong Kong.

Structured products are not listed securities. There is no secondary market for you to sell the products prior to its maturity.

Structured products are not secured by any collateral. If you invest in these products, you will be taking the credit risk of BOCHK.

Investing in structured products is not the same as buying any currency of the currency pair directly.

Currency Linked Investments – Dual Currency Investment is not principal protected. Customers are required to hold the Investment Deposit, Principal Protected Structured Investments and Currency Linked Investments –Option Linked Investment till maturity to enjoy 100% principal protection.

Risk of Foreign Currency Trading

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

(Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Risk of Notional Precious Metals Passbook Account

The market in precious metals is volatile and a loss may be incurred from transacting in precious metals. Precious metals do not bear interest.

Your purchase of precious metals for the account does not represent a purchase of physical metals or a deposit of money. You will not have any interest in any precious metals owned or held by us or be entitled to physical delivery of precious metals.

Although investment may bring about profit opportunities, each kind of investment tool comes with its own risks. Due to the fluctuating nature of the precious metals markets, the prices of precious metals may rise or fall beyond your expectations and your investment funds may increase or decrease in value as a result of selling and purchasing of precious metals. Before making any investment decision, you should assess your own willingness and ability to bear risks and are advised to seek advice from an independent financial advisor.

This booklet does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

This booklet is issued by BOCHK and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

Important Notice Relating to Insurance Services:

General Insurance Business

- The general insurance plans are underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”).
- Bank of China (Hong Kong) Limited (“BOCHK”) is an appointed insurance agent of BOCG Insurance for distribution of the general insurance products. The general insurance plans are the products of BOCG Insurance but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance plans should be resolved between directly BOCG Insurance and the customer.
- BOCG Insurance is authorised and regulated by Office of the Commissioner of Insurance to carry on general insurance business in the Hong Kong Special Administrative Region of the People’s Republic of China.
- Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.

Life Insurance Business

- The life insurance plans are underwritten by BOC Group Life Assurance Company Limited (“BOC Life”) or China Life Insurance (Overseas) Company Limited (“China Life Overseas”).
- Bank of China (Hong Kong) Limited (“BOCHK”) is an appointed agent of BOC Life or China Life Overseas for distribution of life insurance products. The life insurance plans are the products of BOC Life or China Life Overseas but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance plans should be resolved between directly BOC Life or China Life Overseas and the customer.
- BOC Life and China Life Overseas are authorized and regulated by Office of the Commissioner of Insurance to carry on long term insurance business in the Hong Kong Special Administrative Region of the People’s Republic of China.

