e-Cheques Services (Corporate)

Quick Service Guide

Bank of China (Hong Kong) Limited ("BOCHK") provides issuance and deposit services of e-Cheque and e-Cashier's Order. You can access BOCNET HK or CBS Online anytime and anywhere to issue and deposit e-cheques, view the e-cheque files and enquire their status. Below is the quick guide assisting you to manage your payment and collection of e-Cheque at ease.

One-stop solution  New paperless payment and collection experience

For enquiry, please contact your Customer Solution Manager of Cash Management or call below enquiry hotlines:

For CBS Online user: (852) 3988 2288; For BOCNET HK user: (852) 3988 1288.

1. Settings related to e-Cheques Services

1.1 Review the settings of e-Cheque/e-Cashier’s Order notification on Corporate Internet Banking

Step 1: Select “Management” > “User Settings” > “User List”, then press the link of “User ID” or “User Name”, and enter “User Information” page.

Step 2: Review the setting of e-Cheque/e-Cashier's Order notification. Confirm the mobile phone number, email address and language selection for the e-Cheque / e-Cashier's Order notification.

<table>
<thead>
<tr>
<th>Mobile Phone Number</th>
<th>852-93***212 □Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email Address</td>
<td>CHANTSZS***@BOCHK.COM □Change</td>
</tr>
</tbody>
</table>

Designated transaction notification and e-Cheque/e-Cashier's Order notification

Means of Notification: SMS and Email

Language Selection
- Traditional Chinese
- Simplified Chinese
- English

1 Corporate Internet Banking includes “BOCNET HK” and “CBS Online”

2 The setting is also applicable to the notification of designated transaction such as high risk transactions.
1.2 Set Functional Rights of Users on Corporate Internet Banking

**Step 1**: Select “Management” > “User Settings” > “User List”, press the link of “User ID” or “User Name”, and then press the button “Submit” on the page of “User Information” (after completing the steps in 1.1), enter the page of “Functional Rights Settings” and “Account Rights Settings”.

**Step 2**: Turn on the respective functional rights under “Functional Rights Settings” > “Cash Management”, such as “Issue e-Cheque”, “Issue e-Cashier's Order”, “Deposit e-Cheque/e-Cashier's Order”.

**Step 3**: If you need to issue/deposit e-Cheque/e-Cashier’s Order in bulk, you can select the respective functional rights under “Functional Rights Settings” > “Upload File”, such as “Issue Bulk e-Cheque/e-Cashier's Order”, “Deposit Bulk e-Cheque/e-Cashier's Order”. Press “Submit” to complete the setup.
Step 4: [Advanced Settings] Under “Account Rights Settings”, you can define the account access rights for “Issue e-Cheque”, “Issue e-Cashier’s Order” and “Deposit e-Cheque/e-Cashier’s Order” by selecting “Enquiry”, “Input” and/or “Check” for each account. For the setting of the Authoriser(s) of e-Cheque/e-Cashier’s Order issuance, you need to assign the “Auth Group” and the “Daily Authorisation Debit Limit of Holder’s Account (HKD equivalent)” for each of the Authoriser. After inputting the settings, press the button “Submit” and use the one-time security code generated by “Security Device” to complete the settings.

[Basic Settings] The existing settings of “Enquiry”, “Input” and “Daily Authorisation Debit Limit of Holder’s Account (HKD equivalent)” are applied to e-Cheque/e-Cashier’s Order issuance. There is no additional field(s) for the settings of “Issue e-Cheque/e-Cashier’s Order” or “Deposit e-Cheque/e-Cashier’s Order”. You can change the existing settings for the issuance and/or deposit of e-Cheque/e-Cashier’s Order if necessary.

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3 “Check”, “Auth Group” and “Daily Authorisation Debit Limit of Holder’s Account (HKD equivalent)” are inapplicable to “Deposit e-Cheque/e-Cashier’s Order”.
4 Depending on the settings of your company, creating/amending the access rights of user(s) may need the authorisation of another Primary User.
1.3 General Authorisation Settings on Corporate Internet Banking

**Step 1:** Select “Management” > “Authorisation Matrix Settings” > “General Authorisation Settings”; click the link of “Account Number” and then you will enter the page “General Authorisation Settings” of the account selected.

**Step 2:** [Advanced Settings] Under “Issue e-Cheque” and/or “Issue e-Cashier’s Order”, complete the settings for “Authorisation to Listed Beneficiary Accounts” and/or “Authorisation to Non-listed Beneficiary Accounts” as per your needs. The setup procedure is the same as the General Authorisation Settings for other payment services on Corporate Internet Banking.

![Select Account Table]

**[Basic Settings]** Under “Issue e-Cheque” or “Issue e-Cashier’s Order”, set the Authorisation Limit (Limit of the applicable authorization group(s). Each “Authorisation Limit” applies to one authorisation group. The “Authorisation Amount” cannot be larger than “Accumulated Daily Debit Limit of Transfer to Third Party’s Account (HKD equivalent)” listed in the account opening documents or “Daily Authorisation Debit Limit of Holder’s Account (HKD equivalent)”.

![Issue e-Cheque Table]
Remarks: Under “Transfer Limit of Non-listed Beneficiaries”, you can review this account’s “Daily Limit of Transfer to Non-listed Beneficiaries (HKD equivalent)”. The limit of issuing e-Cheque/e-Cashier’s Order to Non-listed Beneficiaries is constrained by this limit.

Step 3: After verifying the inputted settings, press the button “Submit” to complete the setup.

2. Issue e-Cheque/e-Cashier’s Order

2.1 Single Issuance of e-Cheque/e-Cashier’s Order via Corporate Internet Banking

Step 1: Login Corporate Internet Banking, select “Management” > “Payments” > “e-Cheque” > “Issue Cheque/ Cashier’s Order”. Under “Cheque/Cashier's Order”, select “Cheque” or “Cashier's Order”.

Step 2: Input the details of your e-Cheque/e-Cashier's Order, such as “Debit Account”, “Amount”, etc. Then you can select “Non-listed” under “Beneficiary Account Type” and enter the “Beneficiary Name”. Or you can click the icon of magnifier next to “Listed” under “Beneficiary Account Type” to show all listed beneficiaries, and then choose one of them.

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5 Depending on the settings of your company, creating/amending the rights of users may need the authorisation of another Primary User.

6 If it is the first time to use this service, Primary User will need to set up the user setting (refer to 1.2 for details).

7 For steps about “Register e-Cheque/ e-Cashier’s Order Beneficiary”, please refer to section 2.4.
Step 3 (optional): You can choose to email the e-Cheque/e-Cashier's Order and message\(^8\) to recipient(s) and/or the maker via Corporate Internet Banking. If you need to add remarks on the front page of e-Cheque/e-Cashier's Order, please input the content in the field “Remarks”\(^8\).

If you want to send e-Cheque/e-Cashier's Order to the department/organisation of the HKSAR Government, you will need to make use of the website\(^9\) of HKSAR Government. You cannot use the Bank’s email delivery function to email e-Cheque/e-Cashier’s Order to the HKSAR Government department/organisation.

![Image](image.png)

Step 4: After confirming the correctness of the information, press “Submit” to complete the transaction input.

2.2 Bulk Issuance of e-Cheque/e-Cashier’s Order via Corporate Internet Banking

Step 1: Login Corporate Internet Banking, select “Download Center” > “File Templates”. Select “Issue Bulk e-Cheque/e-Cashier’s Order” under “Type of Editing Device”, then click the link of “Issue Bulk e-Cheque/e-Cashier's Order Editor” to download the editor.

![Image](image.png)

Step 2: Use the editor to generate the file for bulk issuance of e-Cheque/e-Cashier's Order. Then upload the file via “Cash Management” > “Payments” > “e-Cheque” > “Issue Bulk e-Cheque/e-Cashier's Order”. Maximum 2,000 e-Cheques/e-Cashier's Orders can be uploaded per file.

\(^8\) “Remarks” and “Email Message” will be displayed continuously. No format editing (for example, display the content in separate row(s)) is accepted.

\(^9\) For the details of the HKSAR Government website, please check with the respective department/organisation of the HKSAR Government.
**Step 3 (Optional):** You can enter your email address in the field “Upload Status Notification” so that the system will notify you the upload result under “Upload Result Enquiry” after system checking.

**Step 4:** Confirm the inputted information, then press “Upload” to upload the file, check the upload result. The authoriser can authorise the successfully uploaded transaction(s) in the “Authorisation Center” as per his/her authorisation.

**2.3 Authorise Single or Bulk issuance of e-Cheque/ e-Cashier’s Order**

**Step 1:** If you need to authorise e-Cheque/ e-Cashier's Order transaction(s), authoriser can go to “Authorisation Centre”, select “Cash Management” under “Transaction Type” to list all transaction(s) pending authorisation.

**Step 2 (optional input):** For bulk issuance transaction, you can enter “File Reference Number” of the uploaded file to filter all the e-Cheque(s)/ e-Cashier's Order(s) of such file.

**Step 3:** After confirming the correctness of transaction(s), the authoriser authorises the e-Cheque/e-Cashier’s Order transaction(s). If it is the first time to authorise the e-Cheque/e-Cashier’s Order, system will apply the e-certificate for the authoriser automatically.

If the transaction(s) require(s) multiple authoriser(s) to authorise, the respective authoriser(s) can repeat step 1 to step 3, until the transaction(s) is/are fully authorised.

**2.4 Register e-Cheque/ e-Cashier's Order Beneficiary**

**Step 1:** Login Corporate Internet Banking, select “Cash Management” > “Maintenance” > “Beneficiary List”, click “ADD” to enter “Add New Beneficiary” page.
Step 2: Select “LOCAL BANK A/C (applicable to e-Cheque/e-Cashier’s Order Issuance only)” under “Account Type”, input “Beneficiary Number”, “Name” and “Daily Debit Limit (HKD Equivalent)”. Press “Submit” after confirming the correctness of information. Authoriser(s) may authorise the settings if needed. Each beneficiary of e-Cheque/e-Cashier’s Order is needed to be assigned with a unique Beneficiary Number (the maximum length is 31 digits/characters).

3. Deposit e-Cheque/e-Cashier’s Order
3.1 Single deposit of e-Cheque/e-Cashier’s Order via Corporate Internet Banking
Step 1: Login Corporate Internet Banking, select “Cash Management” > “Receivables” > “e-Cheque” > “Deposit Cheque/Cashier’s Order”

Step 2: Select “Deposit Account”, click “Browse” to upload e-Cheque file and click “Agree and Submit” to complete the file upload.

10 “Account Number” and “IBAN” are inapplicable to the registration of e-Cheque/e-Cashier’s Order beneficiary.
**Step 3:** Preview the upload e-Cheque image with upload status. Select “Now” or “Later on” for “Deposit Date”. If you need to upload more than one e-Cheque/e-Cashier’s Order deposit to same account, click “Browse” to continue to upload another e-Cheque/e-Cashier’s Order. Maximum 8 e-Cheques/e-Cashier’s Orders can be uploaded per transaction. Press “Agree and Submit” after verifying the input information.
3.2 Bulk deposit of e-Cheque/e-Cashier's Order via Corporate Internet Banking

**Step 1:** Login Corporate Internet Banking, select “Cash Management” > “Receivables” > “e-Cheque” > “Deposit Bulk Cheque/Cashier’s Order”.

**Step 2:** Select “Deposit Account”, and click “Browse” to upload multiple e-Cheques/e-Cashier’s Orders in a file (file name extension is “.zip”). The maximum size of each zip file is 10MB (approximately 50 e-Cheques/e-Cashier’s Orders compressed). Select “Earliest date of deposit” or “Deposit on this date” for “Deposit Date”.

![Image of Upload File interface]

**Step 3 (optional):** If you want to receive the upload status result, please enter your email address under the “Upload Status Notification”.

**Step 4:** Press “Upload” after verifying the correctness of information.

3.3 Deposit e-Cheque via BOCHK E-Dropbox

**Step 1:** Go to BOCHK website (www.bochk.com) or access BOCHK Mobile Application for deposit service. The following demonstrates the deposit procedure via BOCHK E-Dropbox on BOCHK website. Click the “light bulb” icon on the right of homepage, then click “e-Cheque” icon to enter into BOCHK E-Dropbox page.
Step 2: Input the “Verification Code” to enter the transaction page of deposit e-Cheque. Input deposit account number in field “Account Number”, press “Browse” to upload the e-Cheque/e-Cashier’s Order file. After e-Cheque is uploaded, the e-Cheque image and the deposit status will be shown for your preview.
Step 3: If you need to deposit one more e-Cheque, press “Upload more” and “Browse” to upload another e-Cheque. Maximum 8 e-Cheques can be uploaded per transaction. You can provide email address to receive the e-receipt. Complete the fields and click on the “Submit” button.

Step 4: Verifying the information on the confirmation page before clicking on the bottom “Confirm” to submit the instruction.

4. Enquiry on Corporate Internet Banking
4.1 Enquire e-Cheque / e-Cashier's Order Status via Corporat Internet Banking

Step 1 : Select “Cash Management” > “Enquiry” > “Cheque/Cashier’s Order Enquiry” > “Cheque/Cashier's Order Status Enquiry”.

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11 This function is only applicable to the e-Cheque(s)/e-Cashier’s Order(s) that has/have been processed. If you want to enquire on the e-Cheque(s)/e-Cashier’s Order(s) that has/have not yet been processed, e.g. scheduled e-Cheque(s)/e-Cashier’s Order(s), please use “Transaction Status” function (refer to section 4.2 for details).
Step 2: Select “e-Cheque/e-Cashier's Order” under “Cheque Type”; select “Issue e-Cheque/e-Cashier's Order” or “Deposit e-Cheque/e-Cashier's Order” under “Transaction Type”; then select “Account Number” and “Cheque Status” to enquire the status of the respective e-Cheque(s)/e-Cashier's Order(s). In addition, you can make use of “Issue/Deposit Date”, “Cheque Date” and/or “Cheque Number” to further filter the selection.

4.2 Enquire the status of e-Cheque/e-Cashier's Order via Corporate Internet Banking

Step 1: Select “Management” > “Enquiry” > “Transaction Status”

Step 2: Click the link of “Issue e-Cheque”, “Issue e-Cashier's Order”, or “Deposit e-Cheque/e-Cashier's Order” under “Transaction Type” to view the respective transaction status of e-Cheque/e-Cashier's Order.

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12 The Customer of BOCNET HK can use “Advanced Enquiry” function (select “Cash Management” > “Enquiry” > “Cheque/Cashier's Order Enquiry” > “Advanced Enquiry”) to enquire and/or download all the designated accounts’ e-Cheque/e-Cashier's Order statuses that have been issued/deposited.
5. Value-added Services

5.1 Set “Insufficient Funds Notification and Auto-Reissuance of e-Cashier’s Order” via Corporate Internet Banking

Step 1: Select “Management” > “User Settings” > “User List”; click the link of “User ID” or “User Name” to enter “User Information” page.

Step 2: Tick “SMS Notification for Insufficient Funds (applicable to scheduled e-Cashier’s Order only)”, and input your mobile number in “Mobile Phone Number”.

Step 3: Follow the steps of setting General Authorisation Settings to complete the setup.

5.2 Download “Consolidated Reports” via Corporate Internet Banking

Step 1: Set up user rights, select “Management” > “User Settings” > “User List”; click the link of “User ID” or “User Name” to enter “User Information” page, press “Submit” to enter into the page containing “Functional Rights Settings” and “Account Rights Settings”. Select the required access rights under the section “Download Report” of “Functional Rights Settings”. For example, “e-Cheque Issuance Report”, “e-Cashier’s Order Issuance Report” and “Deposit e-Cheque/e-Cashier’s Order Report”. After selecting the access rights, press “Submit” and use “Security Device” to complete the setup.

Step 2: After completing the above setup, select “Download Centre” > “Reports/Files”, then select “Payments Files” or “Receivables Files”.

Step 3: Select “File Name”, “Date” and “Download Format” to download the reports.

13 Service subscription through BOCHK is required.
**General Terms:**

1. The above products and services are subject to the relevant terms. For details, please refer to the respective materials or contact our bank staff.

2. The Bank reserves the right to amend, suspend or terminate the above products and services and to amend the relevant terms at any time at its sole discretion without prior notice.

3. In case of any dispute, the decision of the Bank shall be final.

4. Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.