

Frequently Asked Questions

1. What is Two-Factor Authentication (“2FA”)?

Two-Factor Authentication (“2FA”) is a new security measure to enhance the safety for online investment service. Under the new arrangement, you have to use password token or SMS one-time password (“SMS OTP”) as the 2FA tool for the specified investment services (refer to Question 2).

2. Which types of online investment service (“specified investment services”) are necessary for 2FA?

You have to use 2FA when you are using the following types of investment service through Personal Internet Banking and Mobile Banking:

- “Securities” trading and account enquiries (including Monthly Savings Plans, IPO Shares Subscriptions, IPO Financings, and Margin Account Transfers)
- “Funds” trading and account enquiries (including Monthly Savings Plans)
- “Bonds” trading (only available on Personal Internet Banking) and account enquiries
- “Precious Metal” trading and account enquiries
- Investment account enquiries in “My Portfolio” (Apart from the above, “Structural Products”, “Linked Products” and “Equity Linked Products” accounts are also included)

3. Why do I need to use 2FA for online investment service?

It is attributed to the latest guidelines issued by the Hong Kong regulatory authorities and the security reason. You are required to use 2FA when you are using the specified investment services through internet and mobile banking.

4. When will I need to start using 2FA for online investment service?

The new measure will be implemented by two phases. From 25 March 2018 to 25 April 2018, you can click “Continue” to complete the above-mentioned investment services if you are unable to use password token or SMS OTP as 2FA. From 26 April 2018 onwards, you must be required to use 2FA for accessing the above specified investment services.

5. Do I need to choose the 2FA tool by myself?

If you have chosen password token as your “Securities Transaction Authentication” before 25 March 2018, password token will be defaulted as your 2FA tool; otherwise, system will automatically default your 2FA tool as SMS OTP. However, you can change your “Investment Transaction Authentication” preference at any time through Mobile Banking or Personal Internet Banking.

6. How can I complete 2FA when using the specified investment services?

It depends on your authentication method:

- SMS OTP: When using the specified investment services, system will request you to press “Get SMS Code”. You have to enter the one-time password sent to your mobile number in order to complete the authentication;
- Password token: When using the specified investment services, system will request you to enter the 6-digit dynamic password shown on your password token in order to complete the authentication.

7. What should I do if I do not receive SMS OTP after pressing “Get SMS Code”?

You can resend the SMS OTP by clicking “Resend” after 100 seconds. You can update your registered mobile number and email address by referring to the steps in Question 10 if needed.

8. How can I acquire password token?

You may download the “Personal Internet Banking/Phone Banking Services Application/Amendment Form” through www.icbcasia.com via “e-Tool” > “Download Forms” > “Personal Banking Services Forms” > “Electronic Banking Services Form” and post the completed form to any of our branches; or apply it in person through any of our branches.

9. Does it incur charges for applying password token?

No. Password token is free of charge.

10. How can I enquire or update my registered mobile number or email address?

You can enquire or update the information through one of the following ways:

- Log in to Personal Internet Banking Service to enquire/update your email address and / or mobile phone number via “Electronic Services > Security Center > Personal Information Enquiry / Modification” section (password token is required).
- Log in to Mobile Banking to enquire/update your email address and / or mobile phone number via “Me”>”Services and settings”>”Change Contact Information” (password token is required);
- Visit our bank website (www.icbcasia.com) to download “Changing Address and/or Customer Information Instruction Form” via “e-Tool” > Download Forms > Personal Banking Services Forms and mail the completed form to our bank;
- Visit any one of our branches in person for updating the records.

11. Do I need to register both of my mobile number and email address in order to complete 2FA and transaction notification?

It depends on your 2FA tool:

- SMS OTP: Mobile number is required for 2FA **and** email address is required for transaction notification;
- Password token: **Either** mobile number **or** email address is required for transaction notification.

12. Can I continue to make “Securities” and “Precious Metal” transaction through the WAP version of mobile banking?

No. “Securities” and “Precious Metal” functions provided on the WAP version of mobile banking (m.icbcasia.com) will be suspended from 26 April 2018 onwards. Please search “ICBC” on iPhone App Store or Google Play and download “ICBC Mobile Banking” app for the aforesaid investment services.