

Online Banking User Guide

(2020 version)

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I. General Provisions

This manual describes briefly how to use ICBC Corporate Banking, which is the internet banking system provided by ICBC Austria Bank GmbH (hereinafter ‘the Bank’).

II. User Login

a) Prior to First Login

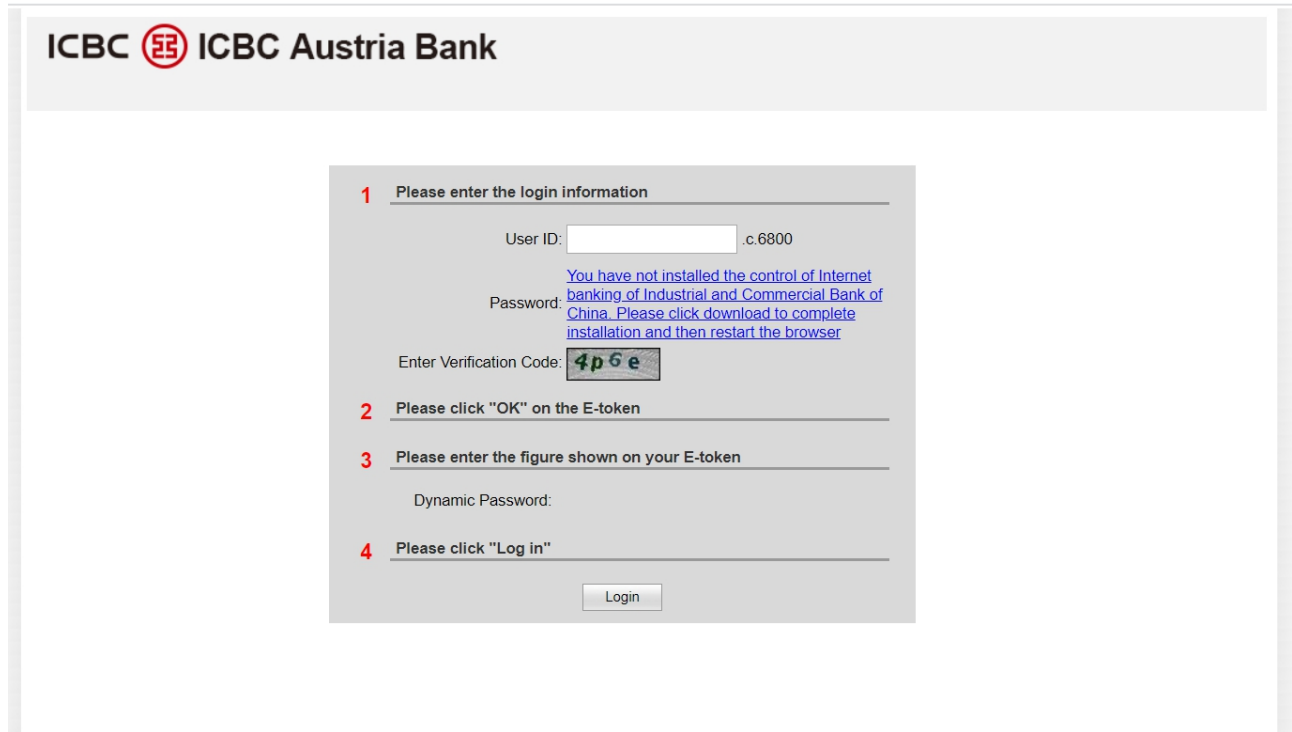
- Client will receive the following after completing the procedure of applying for access to ICBC Corporate Banking.
 - User Name (User ID)
 - One-time password (six figures)
 - ICBC Password Token
 - Activation Code for the Token
- Activate the Token and set up the Token password according to the instruction manual.


b) First Login

- Enter the website of the Bank: www.icbc-at.com;
- Click ‘Corporate Banking’ and then enter the internet banking system;



If you are using ICBC Internet banking system for the first time on your computer, you will need to download an Controller called Internet Banking Assistant;




ICBC  ICBC Austria Bank

- Please enter the login information**

User ID: .c.6800

Password: [You have not installed the control of Internet banking of Industrial and Commercial Bank of China. Please click download to complete installation and then restart the browser](#)

Enter Verification Code: 
- Please click "OK" on the E-token**
- Please enter the figure shown on your E-token**

Dynamic Password:
- Please click "Log in"**

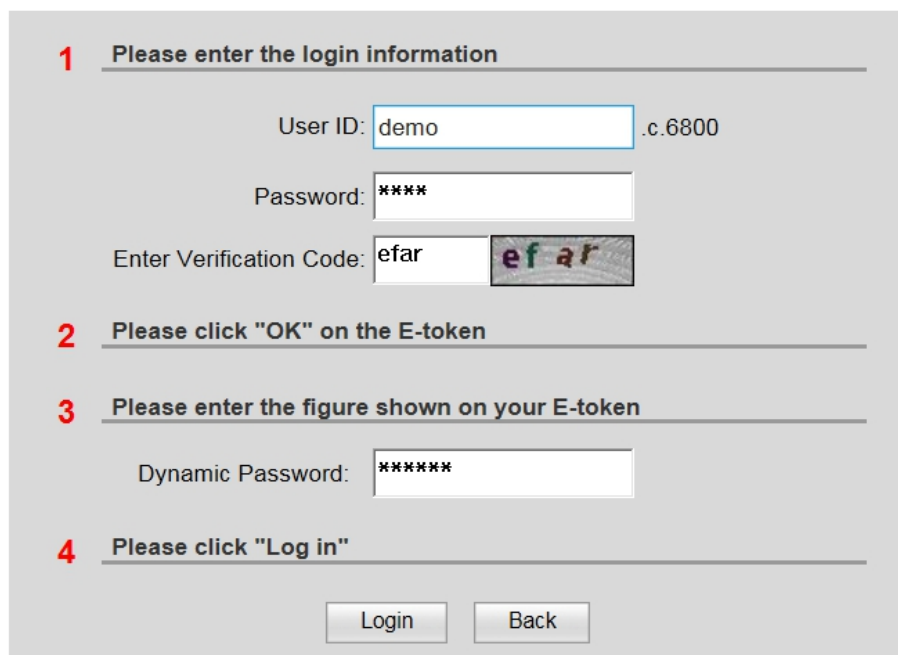
Please follow the instructions and finish the installation process;



After you finish the installation of the Internet Banking Assistant, go back to the website of the Corporate Banking and continue with Log in.

- Fill out the User ID, One-time password and the Verification Code, use your Token to generate Dynamic code .


*Note: The Verification Code is case sensitive, the letters should have the same form as in the box.



1 Please enter the login information

User ID: .c.6800

Password:

Enter Verification Code: 

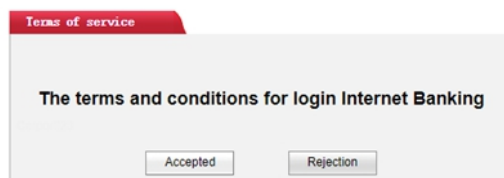
2 Please click "OK" on the E-token

3 Please enter the figure shown on your E-token

Dynamic Password:

4 Please click "Log in"

- Click 'Accepted' to the terms and conditions for log in to Internet Banking;

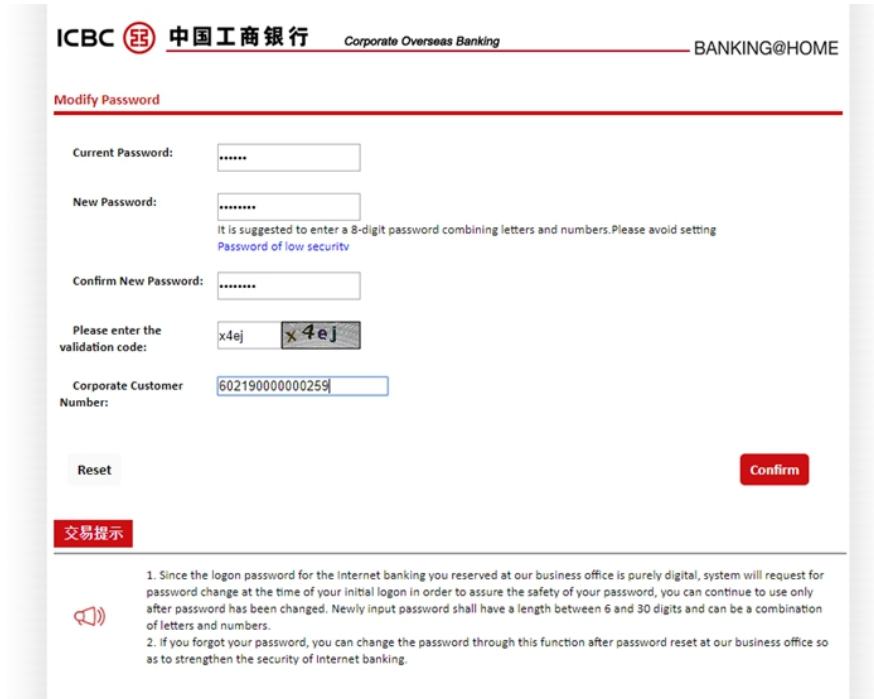


Terms of service

The terms and conditions for login Internet Banking

- Change the password according to the system's requirements;

*Note: If you lose your Corporate Customer Number. Please contact to your customer manager.

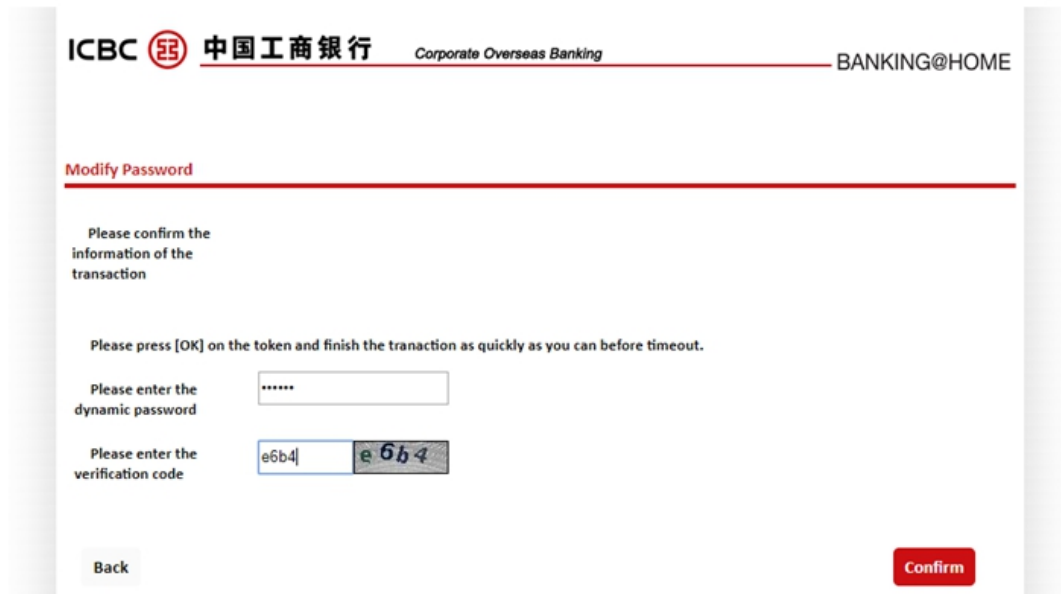


The screenshot shows the 'Modify Password' interface of the ICBC Austria Bank online banking system. The header includes the ICBC logo, the text '中国工商银行' (ICBC), 'Corporate Overseas Banking', and 'BANKING@HOME'. The main form area contains the following fields and instructions:

- Current Password:** A text input field with a masked password (*****).
- New Password:** A text input field with a masked password (*****). Below it, a note states: 'It is suggested to enter a 8-digit password combining letters and numbers. Please avoid setting Password of low security'.
- Confirm New Password:** A text input field with a masked password (*****).
- Please enter the validation code:** A field showing a CAPTCHA image with the code 'x4ej'.
- Corporate Customer Number:** A text input field containing the number '60219000000259'.

At the bottom of the form, there are two buttons: 'Reset' and 'Confirm'. Below the form, a red banner with the text '交易提示' (Transaction提示) is visible, followed by two numbered instructions in Chinese regarding password security and recovery.

- Input the dynamic password generated by the Token and the Verification Code;




ICBC 中国工商银行 Corporate Overseas Banking BANKING@HOME

Modify Password

Please confirm the information of the transaction

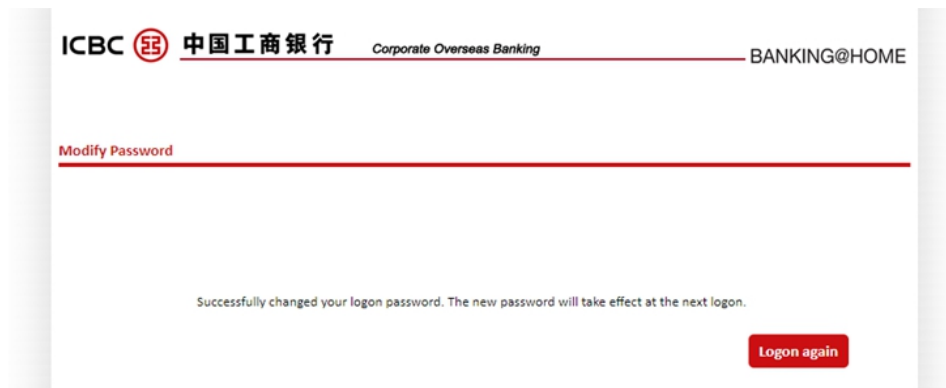
Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Please enter the dynamic password

Please enter the verification code 

[Back](#) [Confirm](#)

- Password has been changed successfully;



ICBC 中国工商银行 Corporate Overseas Banking BANKING@HOME

Modify Password

Successfully changed your logon password. The new password will take effect at the next logon.

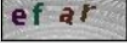
[Logon again](#)

- Log in again with User Name and new Password.

1 Please enter the login information

User ID: demo .c.6800

Password: ****

Enter Verification Code: efar 

2 Please click "OK" on the E-token

3 Please enter the figure shown on your E-token

Dynamic Password: *****

4 Please click "Log in"

Login

Back

III. Main Functions of ICBC Corporate Banking

1. Account Management

● Account list

Client can inquire and print the balance of all the registered accounts

System Announcement: Local time : 31-03-2020 15:32:10

Account management Payment Customer service

Account management Help

Account management ▶ **Account list**

Account list

Total Amount: EUR ▼ 92,785.12

| Account number/alias | Type | Current Balance | Available Balance |
|--|--------|-----------------|---|
| ▼ XUXIXS MXXIL IXDXSRXEXOXDXNX XMXH(Austria) | | | |
| XXXXXXXXXXXXXXXXXXXX | Demand | USD 100,402.78 | USD 100,402.78 5 |

● Account details

- Client can inquire all the details of the registered account(s) for a certain period defined by the client .
- Client can print or download the account details in PDF or Excel format.

System Announcement: Local time : 31-03-2020 15:33:19

Account management Payment Customer service

Account management Help

Account management ▶ **Account details**

Account details

Company Name: XUXIXS MXXIL IXDXSRXEXOXDXNX XMXH ▼

Account No.: XXXXXXXXXXXXXXXXXXXX

Currency: All ▼

Inquiry scope: ☒ Latest 10 pieces ☐ 29-02-2020 - 31-03-2020

More inquiry conditions Inquiry

| Operation date | Transaction description | transaction amount | Balance |
|----------------|-------------------------|--------------------|----------------|
| 01-03-2020 | INTEREST | USD 402.78 | USD 100,402.78 |
| 01-02-2020 | | USD 100,000.00 | USD 100,000.00 |
| 01-02-2020 | | USD 0.00 | USD 0.00 |

1-3 of 3 1 2 3

2.Payment

2.1 Transfer between registered internal corporate accounts

Transfer between registered internal corporate accounts

- Client can transfer internally within his account(s).

Note:

1.Fields marked with * are required.

2.Transfer between accounts with different currency would be exchanged by current foreign exchange rate of our bank.

System Announcement:

Account management

Payment

Customer service

Payment

Transfer between registered internal corporate accounts

External payment

Payment instruction management

My beneficiary

Payment ▶ Transfer between registered internal corporate accounts

Transfer between registered internal corporate accounts

Payor Name XUXIXS MXIXL IXDXSXRSEXOXDXNX XIMXH

Account to be debited

Currency USD Usable Balance:100,402.78

Payee Name XUXIXS MXIXL IXDXSXRSEXOXDXNX XIMXH

Account to be credited

Currency USD

Transfer Information

Amount * USD 1,213.00

remarks

Execution date ☒ Immediate

Reversed

2.2 External payment

- Client can make payments in EUR, CNY and USD to other accounts in the Bank, other Europe banks and in foreign banks .

Note: Fields marked with * are required.

System Announcement:

Account management
Payment
Customer service

Payment

Transfer between registered internal corporate accounts

External payment

Payment instruction management

My beneficiary

Payment • External payment

External payment

Payer

Payment Account

Payment currency

Ordering Customer Address*

Payer's telephone number

Beneficiary's account name*

Beneficiary Account No.*

Receiving Currency

BIC*

Beneficiary country/location

Address of Beneficiary*

Beneficiary's Tel *

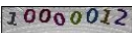

Amount*

remarks

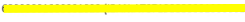
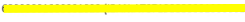
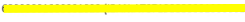
Usable Balance:100,402.78

- Acquire the dynamic password with the Token;
- Enter the dynamic password and verification code;

System Announcement:

| Account management | Payment | Customer service | | | | | | | | | | | | | | | | | | | | |
|--|---|------------------|------------|---------|--|--------------------|--------|----------------|-----------|----------------|-------------------------|-----------------|----------|-----------|----------|---------------------------|----------|-----------------------------|-------------|--------------------------|----------|--|
| Payment Transfer between registered internal corporate accounts External payment Payment instruction management My beneficiary | <table> <tr> <td>Amount</td> <td>USD 123.00</td> </tr> <tr> <td>remarks</td> <td></td> </tr> <tr> <td>Remittance Purpose</td> <td>others</td> </tr> <tr> <td>Execution date</td> <td>Immediate</td> </tr> <tr> <td>Bearing method</td> <td>Paid by payer and payee</td> </tr> <tr> <td>Banking Charges</td> <td>USD 1.08</td> </tr> <tr> <td>Telex Fee</td> <td>USD 2.17</td> </tr> <tr> <td>Remittance fee receivable</td> <td>USD 3.25</td> </tr> <tr> <td>Remittance fee - Discount %</td> <td>No discount</td> </tr> <tr> <td>Remittance fee collected</td> <td>USD 3.25</td> </tr> </table> <p>Please enter the following numbers on your Token: </p> <p>The above picture includes 6 digits random number from payee account and Remittance Amount, please check it carefully.</p> <p>Please press [OK] on the token and finish the transaction as quickly as you can before timeout.</p> <p>Please enter the dynamic password: <input type="password"/></p> <p>Please enter the verification code: <input type="text"/> </p> <p>Back</p> | Amount | USD 123.00 | remarks | | Remittance Purpose | others | Execution date | Immediate | Bearing method | Paid by payer and payee | Banking Charges | USD 1.08 | Telex Fee | USD 2.17 | Remittance fee receivable | USD 3.25 | Remittance fee - Discount % | No discount | Remittance fee collected | USD 3.25 | |
| Amount | USD 123.00 | | | | | | | | | | | | | | | | | | | | | |
| remarks | | | | | | | | | | | | | | | | | | | | | | |
| Remittance Purpose | others | | | | | | | | | | | | | | | | | | | | | |
| Execution date | Immediate | | | | | | | | | | | | | | | | | | | | | |
| Bearing method | Paid by payer and payee | | | | | | | | | | | | | | | | | | | | | |
| Banking Charges | USD 1.08 | | | | | | | | | | | | | | | | | | | | | |
| Telex Fee | USD 2.17 | | | | | | | | | | | | | | | | | | | | | |
| Remittance fee receivable | USD 3.25 | | | | | | | | | | | | | | | | | | | | | |
| Remittance fee - Discount % | No discount | | | | | | | | | | | | | | | | | | | | | |
| Remittance fee collected | USD 3.25 | | | | | | | | | | | | | | | | | | | | | |

- Press 'confirm' and then the payment order is sent to the next approver.

| Account management | Payment | Customer service | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|------------------|--------------------------|-------|--|-----------------|--|------------------|-----|---------------------------|--|--------------------------|--------|----------------------------|-----|-------------------------|--------------|--------------------|-----|-----|-------------|------------------------------|------------|------------------------|----------------|-------------------|----------|--|
| Payment Transfer between registered internal corporate accounts External payment Payment instruction management My beneficiary | <p>Payment External payment</p> <p>External payment</p> <p>Instruction waits for authorization! Instruction serial number ACC217074</p> <table> <tr> <td>Payment type</td> <td>International remittance</td> </tr> <tr> <td>Payer</td> <td>XUXIXS MXIXL IXDXSRXEXOXDXNX XMXH(Austria)</td> </tr> <tr> <td>Payment Account</td> <td></td> </tr> <tr> <td>Payment currency</td> <td>USD</td> </tr> <tr> <td>Ordering Customer Address</td> <td></td> </tr> <tr> <td>Payer's telephone number</td> <td>123456</td> </tr> <tr> <td>Beneficiary's account name</td> <td>wen</td> </tr> <tr> <td>Beneficiary Account No.</td> <td>010100000000</td> </tr> <tr> <td>Receiving Currency</td> <td>USD</td> </tr> <tr> <td>BIC</td> <td>ICBKCNBJXXX</td> </tr> <tr> <td>Beneficiary country/location</td> <td>CHINA (CN)</td> </tr> <tr> <td>Address of Beneficiary</td> <td>Beijing, China</td> </tr> <tr> <td>Beneficiary's Tel</td> <td>66666666</td> </tr> </table> | Payment type | International remittance | Payer | XUXIXS MXIXL IXDXSRXEXOXDXNX XMXH(Austria) | Payment Account |  | Payment currency | USD | Ordering Customer Address | | Payer's telephone number | 123456 | Beneficiary's account name | wen | Beneficiary Account No. | 010100000000 | Receiving Currency | USD | BIC | ICBKCNBJXXX | Beneficiary country/location | CHINA (CN) | Address of Beneficiary | Beijing, China | Beneficiary's Tel | 66666666 | |
| Payment type | International remittance | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payer | XUXIXS MXIXL IXDXSRXEXOXDXNX XMXH(Austria) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payment Account |  | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payment currency | USD | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ordering Customer Address | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payer's telephone number | 123456 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Beneficiary's account name | wen | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Beneficiary Account No. | 010100000000 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Receiving Currency | USD | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BIC | ICBKCNBJXXX | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Beneficiary country/location | CHINA (CN) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Address of Beneficiary | Beijing, China | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Beneficiary's Tel | 66666666 | | | | | | | | | | | | | | | | | | | | | | | | | | | |

2.3 Payment instruction management

- Client can inquire the payment records and the status in a specified period;
- Client can click the Instruction No. to see the details of payments .

Image 14:

System Announcement:

Local time : 31-03-20

Account management

Payment

Customer service

Payment

Transfer between registered internal corporate accounts

External payment

Payment instruction management

My beneficiary

Payment

Payment instruction management

Help

Payment instruction management

Payer

XUXXS MXXL IXDXSRXEXOXDXNX XMXH

Payment type

All

Date

29-02-2020 - 31-03-2020

Instruction Status

All

Amount

☐ Equal to EUR
 ☐ From To EUR

Inquiry

| Instruction No. | ID of Submit Person | Transaction Time | Payment type | Payment Account | A/C No. of Beneficiary | Remittance Amount | Status of Transaction |
|-----------------|---------------------|---------------------|--------------------------|-----------------|------------------------|-------------------|------------------------|
| ACC217074 | gaowen01.c.6800 | 31-03-2020 15:43:40 | International remittance | ***** | 010100000000 | USD 123.00 | Wait for authorization |

1-1 of 1

2.4 My beneficiary

Client can save the information of frequent beneficiaries. Client can choose from previously saved beneficiaries when making payment.

- Click 'Add new beneficiary' ;

System Announcement:

Local time : 31-03-20

Account management

Payment

Customer service

Payment

Transfer between registered internal corporate accounts

External payment

Payment instruction management

My beneficiary

Payment

My beneficiary

Help

My beneficiary

Search:

+ Add new beneficiary

| Beneficiary's account name | Beneficiary Account No. | Type | Function |
|----------------------------|-------------------------|--------------------------|----------|
| wen | ***** | International remittance | |

1-1 of 1

- Input the beneficiary's name, account number and receiving currency

System Announcement: Local time : 31-03-20

Account management **Payment** Customer service

Payment

Transfer between registered internal corporate accounts

External payment

Payment instruction management

My beneficiary

Payment **My beneficiary** [Help](#)

My beneficiary

Beneficiary's account name* ICBKCNBJBJM

Beneficiary Account No.*

Receiving Currency* EUR

Reversed **Confirm**

- Click 'Confirm' and the information is saved

System Announcement: Local time : 31-03-2020 15:50:7

Account management **Payment** Customer service

Payment

Transfer between registered internal corporate accounts

External payment

Payment instruction management

My beneficiary

Payment **My beneficiary** [Help](#)

My beneficiary

Payee's Type -

Beneficiary's account name ICBKCNBJBJM

Beneficiary Account No.

Receiving Currency EUR

Back **Confirm**

My beneficiary

Adding beneficiary succeeded

Back

3. Customer Service

3.1 ID security settings

Client can change password via this function.

- Input the current password, a new password, verification code and your Enterprise code;

System Announcement: Local time : 29-04-2020 11:41:49

Account management Payment **Customer service**

Customer service

ID security settings

Authentication medium management

Transaction log inquiry

Customer service>ID security settings [Help](#)

ID security settings

Previous password

New password

Confirm new password

It is suggested to enter a 8-digit password combining letters and numbers. Please avoid setting [Password of low security](#)

Please enter verification code

Enterprise code

Reset [Confirm](#)

- Input the verification code and the Enterprise Code(customer number) ;

System Announcement: Local time : 29-04-2020 11:45:25

Account management Payment **Customer service**

Customer service

ID security settings

Authentication medium management

Transaction log inquiry

Customer service>ID security settings [Help](#)

ID security settings

Please confirm transaction authentication information

Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Please enter the dynamic password

Please enter the verification code

Back [Confirm](#)

-Successful result:

System Announcement: Local time : 29-04-2020 11:47:04

Account management Payment **Customer service**

Customer service

ID security settings

Authentication medium management

Transaction log inquiry

Customer service>ID security settings [Help](#)

ID security settings

Successfully changed your login password. The new password will take effect at the next login.

Transaction No.: 202004294237796

Transaction Time: 29-04-2020 11:47:02

Back

3.2 Authentication medium management

- Overview of client's ID
- Client can check the Token authority
- Client can report loss of the Token
- Client can calibrate the Token

Please follow the instruction and input relative information.

System Announcement
Local time : 29-04-2020 11:47:37

Account management
Payment
Customer service

Customer service
ID security settings
Authentication medium management
Transaction log inquiry

Customer service ▶ Authentication medium management

Authentication medium management

Logon IDtest123.c.6800
Authentication medium typeElectronic coder
Serial number2133100000011969
StatusNormal

Check authority
Report Loss
Calibration of E-token

3.3 Transaction log inquiry

Client can check the transaction log of the user (Usually for audit)

System Announcement
Local time : 29-04-2020 11:4

Account management
Payment
Customer service

Customer service
ID security settings
Authentication medium management
Transaction log inquiry

Customer service ▶ Transaction log inquiry

Transaction log inquiry

Tier-1 column nameAll
Tier-2 column nameAll
Tier-3 column nameAll
Operation typeAll
Start and end dates29-03-2020 - 29-04-2020
Reset
Inquiry

| Seq. | Date | Time | Company Name | User login ID | Business Type | Amount | Operation type |
|------|------------|----------|---------------------|----------------|---------------------------------|--------|----------------|
| 1 | 30-03-2020 | 11:43:39 | Erste Group Bank AG | test123.c.6800 | Account management-Account list | - | Inquiry |
| 2 | 30-03-2020 | 11:43:39 | Erste Group Bank AG | test123.c.6800 | Account management-Account list | - | Inquiry |
| 3 | 30-03-2020 | 11:43:39 | Erste Group Bank AG | test123.c.6800 | Account management-Account list | - | Inquiry |

IV. Troubleshoot Installation Issues

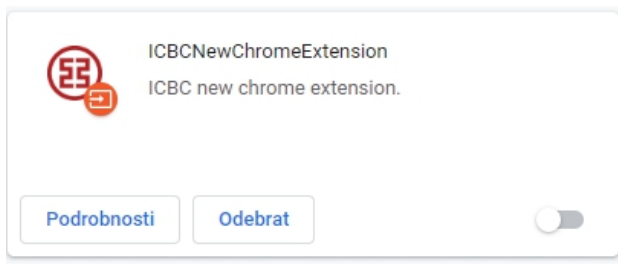
A. Chrome browser

When using Chrome browser, please check if the extension is enabled.

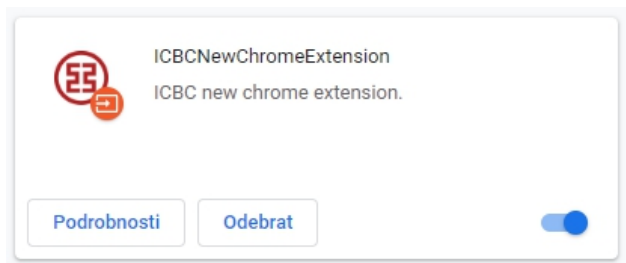
Open MENU in Chrome browser in the right up corner, click on More tools, choose the function Extensions.

Here please activate the Extension for the ICBC Chrome Extension.

- Not activated yet

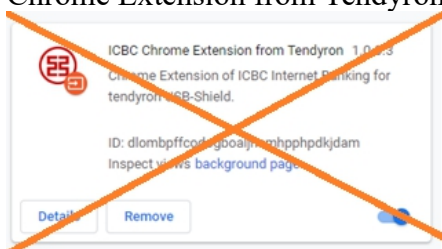


- Activated



*Notes:

1. The correct Extension's name is ICBCNewChromeExtension, if your Extension name is ICBC Chrome Extension from Tendyron it is a wrong product.



2. Open the software of Internet Banking Assistant (Image 1), in function Software manger find in scroll down list this two products: Safe controls "ICBCChrome Extension" (Image 2) and "Safe controls NewChromeExtension" (Image 3); uninstall them and then install them again. Then try to Log in into Internet Banking.

Image 1:



Image 2:

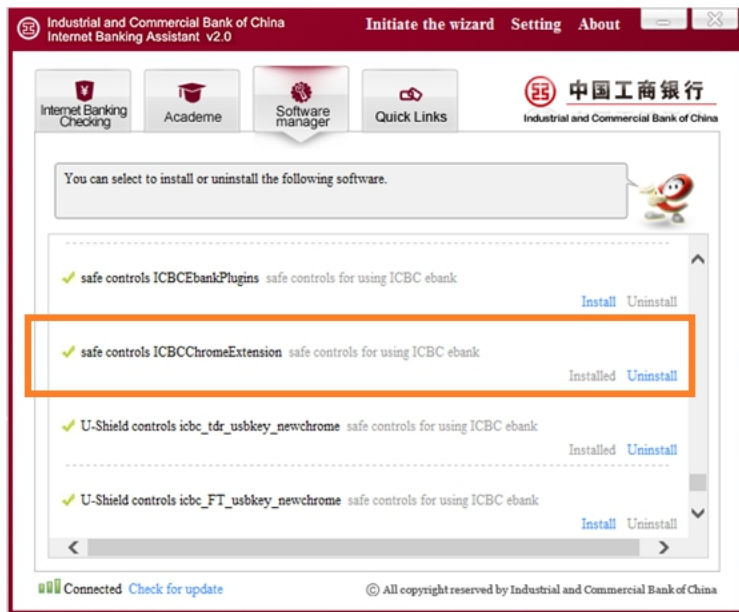
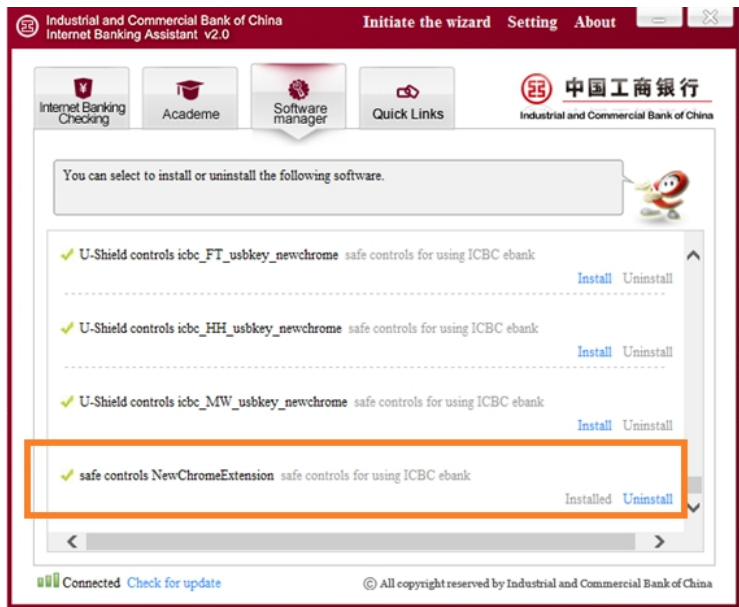



Image 3:



B. Internet Explorer browser

When using Internet Explorer browser, please check if TLS1.2 is enabled.

Open Setting in Internet Explorer browser in right up corner , clic on Internet options, in the newly open window choose the function Advanced. Ensure the the TLS1.2 box is chosen.

