

Guide to open and quick use

1. Activate

With the valid ID and media of his/her bank account, a customer could go to any ICBC branch to collect an electronic password token.

A new password token must be activated before it can be used. After turning on the password token, it will automatically enter the activation process, waiting for inputting the activation code. Please follow the prompt in Fig. 1 and input 12-digit activation code to complete activation.

For details of activation code, please refer to the information printed by the bank provided on the application form given by the counter clerk after the user completes the transaction process.



Fig. 1

The activation code must be input correctly according to the account-opening document, otherwise it will result in activation failure. If the activation fails, press any key to return, and reactivate.

2. Initialization of start code

After activation, the new password token will automatically enter the status of initialization of start code. Please input the start code (8 digits) twice as per prompt in Fig. 2 and Fig. 3 to complete initialization of start code.



Fig. 2



Fig. 3

The start code input twice must be identical, otherwise it will result in failure of initialization of start code. If failed, press any key to return, and restart initialization of start code.

3. Acquire dynamic code

1) Start: Press and hold "ON" to start, and input the start code as

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■ Please turn on the password token, and press the "ON" key directly to obtain the first dynamic password token, and input it to the code box in the first row in Fig. 11, waiting for the password token to display the next-minute dynamic code. And input the next-minute dynamic code to the second row in Fig. 11. Input the verification code and click confirm.
■ After two consecutive different dynamic codes pass verification, the timing sync for the code is completed.

Mobile banking

■ The password token can also be used in Mobile banking. After you have applied for use of dynamic password token in above channel, you only need to input the dynamic code in future transactions.

Tel-banking

1. Transfer by agreed account

■ You could use tel-banking and follow the voice instructions to enter transfer by agreed account.

■ Follow the voice instructions and input transfer information, and after completion, input dynamic code following the voice instructions.
■ Please turn on the password token and press the "ON" key directly to obtain the time-based dynamic code and input it via phone.

■ After the dynamic code passes verification, the transfer by agreed amount transaction is completed.

2. Transfer by any ICBC account

■ You could use tel-banking and follow the voice instructions to enter transfer by any ICBC account.

■ Follow the voice instructions and input transfer information, and after completion, input dynamic code following the voice instructions.

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prompted (in Fig. 4), to enter the status of waiting for input of user information (Fig. 5). If the start code is wrong, the screen will display the times of consecutive failures (Fig. 6). Press any key to return, and re-enter the start code. If the consecutive failures reach the system controlled times, the password token will be locked. Refer to "6. Unlock" for details of unlock.



Fig. 4



Fig. 5



Fig. 6

2) Input information: please input the transaction element information according to the prompt of the business system. After completion of input, press the "ON" key. If system prompts no need to input the transaction element information, press the "ON" key directly.

If the input exceeds 12 digits, you can press "←" and "→" to scroll between the input. The little triangle on the upper left and right side of the screen means there is number not indicated in the direction.

You can use "←" key to delete the last digit and hold "←" key to delete all input.

3) Display dynamic code: after completion of information input, the dynamic code will be displayed automatically, as shown in Fig. 7.

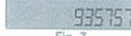


Fig. 7

4) If you need to acquire the dynamic code again, please press any numeric key in the status of code display to return to the status of waiting for information input, and re-enter the transaction information.

4. Modify the start code

In the status of display of dynamic code, long press the "ON" key to enter the status of modifying start code. The operation process is the same as initialization of start code.

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■ Please turn on the password token, input the last six digits of the payee's account and press the "ON" key directly to obtain the time-based dynamic code and input it via phone.

■ After the dynamic code passes verification, the transfer by any ICBC account transaction is completed.

■ Procedures for interbank transfer by any account is similar to the above.

3. Calibrate electronic password token of ICBC

■ You could use tel-banking and follow the voice instructions to enter dynamic code service-calibrate electronic password token of ICBC, and it will prompt you to input the dynamic code.

■ Please turn on the password token, and press the "ON" key directly to obtain the first dynamic password token, and input it by phone, and then input the next dynamic code following the voice instructions, waiting for the password token to display the next-minute dynamic code. And input the next-minute dynamic code by phone.

■ After two consecutive different dynamic codes pass verification, the timing sync for the code is completed.

Security hints

1. Store the password token and set up start password token appropriately.

The electronic password token of ICBC is a dedicated device to verify client identity by generating a dynamic code in transactions. The password token is for your yourself use only. Please store the password token and code appropriately. Once the password token is acquired by others, your account security may be undermined. Therefore, please enhance your security awareness and form a good transaction habit to prevent illegal invasions.

■ Please store the password token appropriately. Once it is lost, please contact ICBC asap for loss report.

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5. Turn off

The password token will be turned off in case of no action for a long time.

Press "ON" key to turn it off at any status while it is on.

6. Unlock

If the consecutive wrong input of start code reaches the limit set by the system, the password token will enter the lockup status, and will automatically display the unlock challenge code, as shown in Fig. 8.



Fig. 8

1) Automatic unlock

After lockup, if the preset automatic unlock time expires, for example, 24 hours, the password token will be automatically unlocked, and the start code remains unchanged. If automatic unlocks accumulate to 6 times, the password token's automatic unlock function will be disabled.

2) Manual unlock

The client can bring own valid identity card and password token to ICBC outlet for manual unlock. If the client forgets the start code, he/she can reset the start code by manual unlock.

7. Low-battery warning

If the password token's battery level is low, requiring replacement asap. The battery icon in the upper left will keep blinking (Fig. 9). If the low-batter warning appears, please purchase a new passport card from ICBC outlet within one month.



Fig. 9

Personal online banking

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■ Select a start code that is difficult to figure out. Do not use your birthday, card number or serial number of the password token. You are suggested to modify the start code randomly to reduce the risk of code leak.
■ Do not tell your start code to others in any circumstance. Do not trust any behavior asking for your code by email, telephone or text message.

2. Safe use of password token

Please note the following when using the password token:

■ The transaction element information you input in your password token represents the real transaction intent of you, so please verify the elements before you confirm the transaction information.
■ Please ensure the transaction element information you input in your password token is consistent with the information prompted by the system, otherwise the verification will fail.

3. Visit the right website and bank service hotline

■ When you visit the ICBC website, please input the website directly for log on. Do not visit our website indirectly through other address, number or link. ICBC will never request you to modify your password or conduct identity verification through any so-called designated website by email, text message or telephone.
Please contact your local branch for details.

Particular hint:

ICBC online banking supports verification by U-shield and electronic password token. The users with both can switch between the two verification methods by online banking.

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1. Example of transfer via personal online banking

■ Visit the ICBC website, and select "log on personal online banking". Click on transfer-fill in transfer information. After confirmation, it will automatically enter the screen of dynamic code input.

■ Please turn on the password token, and input the last six digits of the payee's account number and transfer amount, and press the "ON" key, to acquire 6-digit password, and input the password to the dynamic code box in Fig. 10. Complete other inputs in the screen and press confirm.

■ When the dynamic code passes verification, the online transfer transaction will be completed.



Fig. 10

2. Calibrate electronic password token of ICBC

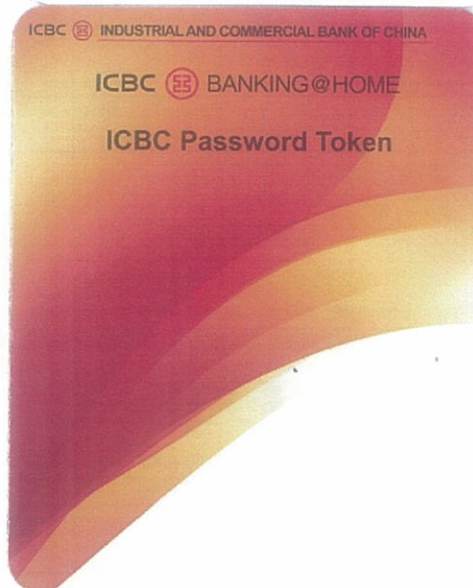
■ Deviation of internal clock of the password token may result in verification error for dynamic code. If the dynamic code verification goes wrong for twice in a row, please calibrate the electronic password token of ICBC.

■ Click "security center"-calibrate the electronic password token of ICBC, as shown in Fig. 11.



Fig. 11

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