

ICBC SINGAPORE BRANCH

CORPORATE E-BANKING

OPERATION MANUAL

(2020 EDITION)

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I E-TOKEN ACTIVATION

First of all, please make sure that you have received the e-token device and activation code list(the e-version shows below)

Group number:	0103
Chinese name of the group:	XE
English name of the group:	
Internet banking login ID:	
Serial number of Password token:	2152100000000844
Activation code for Password token:	657959424571

STEP 1: Press and hold the red button for a few seconds to turn on the token:



STEP 2: Enter the 12-digit activation code for Password token, shown in the list above:



STEP 3: Set a new password for your token (6 digits) and repeat the new password again for confirmation, once finished, the Password token set-up is done. Please take note that if the two passwords do not match, the token will be locked for security concern, if so, please contact our relationship manager for the assistance to unlock it:



Note: Once the setup is completed, the first dynamic code appeared is only for the purpose of successful authorisation reminder, please wait for the second 6-digit passcode for the internet banking usage.

II INTERNET BANKING LOGIN

STEP 1: Visit the ICBC Singapore Branch home page. The address is WWW.ICBC.COM.SG, The supporting internet explorer version includes IE 8-11, Safari 5.1-1.2, Firefox 10.0-45 and Google Chrome 20.0-52.0.

Click ‘Corporate Banking’ under User Login ,to enter the log in page:



STEP 2: Choose ‘Password + Token Login’, key in the information accordingly

System Announcement: With effect from 01 August 2018, daily limit and charges for FAST and GIR

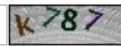
Internet Banking Help

Corporate MobilePayNow
Banking> Corporate>

Password+Token Login

User ID: .c.0103

Password:

Enter Verification Code: 

Please press "Confirm" on the Token to get the dynamic password.

Dynamic Password:

Login

Back

We suggest you use the following browser versions to visit our Internet banking: IE8-IE11, Chrome20.0-Chrome52.0, Firefox10.0-Firefox45.0, and Safari5.1-Safari9.1.2.

For security reasons, contractibility (where necessary) and to avoid unnecessary delay in processing of your instructions using our internet banking platform, please ensure that all your organization's information under Customer Services are up-to-date and all contact information for every transaction is true and accurate before submitting. For RMB remittance to China Mainland (Except HongKong, Macau and Taiwan), please select a remittance purpose from the drop-down arrow, manual filling will result in payment request being rejected.

Important

Please use the token to get the Dynamic Password. Turn on the token and press 'OK', to obtain the 6-digit Dynamic Password.



NOTE: If you are first time login to the internet banking, you need to change your login password. key in the initial password and follow the prompts accordingly:

Internet Banking Help

Certificate + static password login
Password+Token Login

User ID: .c.0103

Password:

Verification code: [Refresh](#)

verification code

Please press "Confirm" on the Token to get the dynamic password.

Dynamic Password:

Click **‘Login’**, the webpage will automatically direct you to the **Modify-Password** webpage:

Modify Password
XE
Internet Banking Service

Customer service: a group of functions provided to manage the customer reserved data and password of Internet banking.

Current Password:

New Password:

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

Confirm New Password:

Please enter the validation code: [Refresh verification code](#)

Corporate Customer Number:

NOTE : When you change your password , you will need to enter the group number , which you could find in the activation code list.

Group number:	0103
Chinese name of the group:	XE
English name of the group:	
Internet banking login ID:	
Serial number of Password token:	215210000000844
Activation code for Password token:	657959424571


And need to enter the dynamic password once again for verification purpose:

Modify Password XE Internet Banking Service

Customer service: a group of functions provided to manage the customer reserved data and password of Internet banking.

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

Dynamic Password:

Enter Verification Code:  [Refresh verification code](#)

After completing password setting, you need to log in again:

Modify Password XE Internet Banking Service

Customer service: a group of functions provided to manage the customer reserved data and password of Internet banking.

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

[Logon again](#)

Notes:

1. Since the logon password for the Internet banking you reserved at our business office is purely digital, system will request for password change at the time of your initial logon in order to assure the safety of your password, you can continue to use only after password has been changed. Newly input password shall have a length between 6 and 30 digits and can be a combination of letters and numbers.
2. If you forgot your password, you can change the password through this function after password reset at our business office so as to strengthen the security of Internet banking.

webmaster@icbc.com.cn
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Now, you can use the new password to login to the internet banking.

III FUNCTION OVERVIEW

In order to provide a better understanding of ICBC Internet Banking, below is the brief introduction about the functions of Internet Banking.

A) ACCOUNT MANAGEMENT

You can inquire about the account information, balances and details, print e-slip and change the alias of all the accounts that belong to your internet banking account.

B) PAYMENT and TRANSFER

Various types of fund transfer and remittance services to fulfill the needs of internal and external business of the company, and support both domestic and overseas transactions at the same time.

C) PAYROLL SERVICE

Provide you the service of employees' salary batch pay-out services, the payees' accounts can be in China domestic banks or other banks across the region.

D) FIXED DEPOSIT

Provide RMB, SGD, USD fixed deposit products with different terms of high Interest rates, in order to meet your needs of fund appreciation.

E) CASH POOL

You can manage and transfer the funds to anywhere conveniently, and also enjoy the favorable policies like cross-border fund sweep and allocation, overdraft limit sharing, consolidated interest-bearing and internal pricing and etc.

IV ACCOUNT MANAGEMENT

a) Check Current Deposit Account

Click ' Manage A/C ' → 'Current Account Services' → 'Current Account Information':

ICBC 中国工商银行

Welcome: XU

System Announcement: With effect from 01 August 20

Manage A/C > Current Account Services > Current Account Information

Current Account Information

Company Name: XU (Account-opening area: Canada)

Account: 00

Inquiry

Manage A/C > Current Account Services > Current Account Information

Current Account Information

Company Name: XU (Account-opening area: Canada)

Account: 00

Inquiry

Account Name: XU
Account: 00
account name in English: XU
Branch Name: In
Account Opening Date: 08-08-2018
Account Status: Normal
Account Alias:

Account	Currency	Account Type	Account Status	Cheque Account	Allow Overdraft	Account Opening Date
00	CNY	Current Account	Normal	No	No	08-08-2018
00	USD	Current Account	Normal	Yes	Yes	08-08-2018
00	CAD	Current Account	Normal	Yes	Yes	08-08-2018

Back

Note:

1. You can check your account only if the account has already been connected to ICBC Singapore Branch internet banking.
2. The account of ICBC in other location can be connected to ICBC Singapore Branch Internet banking as well, including mainland China, HK, Thailand etc. for the detailed information, please contact our relationship manager.

b) Check Balance In Current Account

Click 'Manage A/C' → 'Current Account Services' → 'Current Account Balance':

Account No.	Currency	Account Type	Current Balance	Available Balance	Enquiry Time
010	SGD	Current Account	13,532,674.87	13,532,674.87	01-04-2020 15:27:26
010	AUD	Current Account	13,069,695.35	13,069,695.35	01-04-2020 15:27:32
010	USD	Current Account	8,998,005.41	8,998,005.41	01-04-2020 15:27:33
010	CNY	Current Account	1,623,337.42	1,623,337.42	01-04-2020 15:27:34
Total Balance(SGD)			13,532,674.87	13,532,674.87	
Total Balance(AUD)			13,069,695.35	13,069,695.35	
Total Balance(USD)			8,998,005.41	8,998,005.41	
Total Balance(CNY)			1,623,337.42	1,623,337.42	
Total amount in USD			27,624,055.86	27,624,055.86	

Note:

1. You can check your account only if the account has been connected to ICBC Singapore Branch E-banking.
2. Choose the region you want to check, and tick the corresponding accounts to view;
3. Click the account or currency link to check the balance, inquired date & time, and viewing the summary of accounts with total balances.
4. The inquired results can be printed out directly.

Check Bal in Current A/C

>> Help

Account Details

Search

Account Balance

Search

Transaction History

Search

Account Summary

Download

Country / Area:Singapore

Account Name:XO

Account Name in English:XO

Account Summary Download

Account Number	Currency	Account Type	Current Balance	Available Balance	Enquiry Tim
<input type="radio"/> 0103	SGD	Current Account	29,127.59	29,127.59	30-10-2013 09:4
<input type="radio"/> 0103	USD	Current Account	1,066,775.40	1,066,775.40	30-10-2013 09:4
<input type="radio"/> 0103	USD	Current Account	34,026,425.31	34,026,425.31	30-10-2013 09:4
Total Balance / Net Position(SGD)			29,127.59	29,127.59	
Total Balance / Net Position(USD)			35,093,200.71	35,093,200.71	
currAccountBalance_convert_sum			35,116,283.04	35,116,283.04	

currAccountBalance_convert_Note

Group balance summary

Currency	Current Balance	Available Balance
SGD	29,127.59	29,127.59
USD	35,093,200.71	35,093,200.71
currAccountBalance_convert_balanceSum	35,116,283.04	35,116,283.04

Print

Back

c) Check Details of Current Account

Click 'Manage A/C' → 'Current Account Services' → 'Current Account Statements':

The screenshot shows the 'Current Account Statements' page in the ICBC Singapore Branch E-banking system. The page includes a search form with the following fields: Company Name (XU), Account (0007), Currency (USD), and Date (01-03-2020 to 01-04-2020). There are buttons for 'Inquiry' and 'Send Email', and a 'Download' button with a file format dropdown set to 'EXCEL (.csv)'. The results table below shows a list of transactions with columns for Seq, Transaction Time, Value Date, Business Type, Summary, Credit Amount, Debit Amount, Balance, and Counterpart Account.

Seq	Transaction Time	Value Date	Business Type	Summary	Credit Amount	Debit Amount	Balance	Counterpart Account
1	25-11-2019 09:59:44	25-11-2019			50,000.00		50,000.00	0103
2	25-11-2019 10:25:16	25-11-2019	REMITTANCE	EBANK-FYJH		63.80	49,868.20	0119
3	25-11-2019 10:25:16	25-11-2019	CHARGE	EBANK-FYJH		3.00	49,865.20	0103
4	25-11-2019 09:29:42	25-11-2019	REMITTANCE	EBANK-FYJH		2,194.06	47,671.14	12
5	25-11-2019 09:29:42	25-11-2019	CHARGE	EBANK-FYJH		40.84	47,630.30	0103

Note:

1. You can check your account only if the account has been connected to ICBC Singapore Branch E-banking.
2. The default time range is to check the details of the account within last 5 days. You can select the range of date that you would like to view. The maximum period is ten year's account details.
3. E-slip printing function requires the token device for verification purpose.
4. The account details can be printed out.
5. The account details support both Excel and PDF format.

Branch Name:Industrial and Commercial Bank Of China Singapore Branch

Account Name:XO

Account Name in English:XO

Account Number:0103

Date Range: 01-09-2013 To 30-10-2013

Enquiry Time:30-10-2013 09:47:57

Currency:SGD

Transaction	Time	Date of value	Transaction Type	Remarks	Credit Amount	Debit Amount	Balance	Certificate number	Transaction Details	Transaction Details
1	02-09-2013 15:32:45	02-09-2013	REMITTANCE	EBANK-FYJH		10.00	140,750.81		1234567890123456789	XXXXXX 1234567890
2	25-09-2013 11:46:51	25-09-2013				19.22	140,731.59		0103	
3	29-09-2013 18:17:15	29-09-2013				19.22	140,712.37		0103	
4	01-10-2013 17:47:52	01-10-2013				19.22	140,693.15		0103	
5	01-10-2013 17:47:54	01-10-2013				12.81	140,680.34		0103	
6	01-10-2013 17:45:03	01-10-2013			112.00		140,792.34		0103	XRXXGXTXOXIXN XHXLXIXGX XTX X (XXNXXMXXEXSX XOXUXIXRX XIXUXDXIXOX)X
7	30-10-2013 10:25:24	30-10-2013		232	145.00		140,937.34		0103	XPXTXPXEXLXD
Total						257.00	80.47			

Branch Name:	Industrial and Commercial Bank Of China Singapore Branch										
Account Name:	XE										
Account Name in:	XE										
Enquiry Time:	01-03-2014 10:24:07										
Account Number:	0103										
Currency:	USD										
Date Range:	01-02-2014 To 01-03-2014										
	Transaction Time	Date of value	Transaction Type	Remarks	Credit Amount	Debit Amount	Balance	Certificate number	Transaction Details	Transaction Details	Transaction Details
1	01-02-2014 17:28:46	01-02-2014	REMITTANCE	EBANK-FYJH	93.00		21,000.82		123456	123456	123456
2	01-02-2014 17:28:46	01-02-2014	CHARGE	EBANK-FYJH		10.00	20,990.82		0103		
3	01-02-2014 10:20:55	01-02-2014	REMITTANCE	EBANK-FYJH	20.00		20,970.82		778899	PETROEAST	123456789
4	01-02-2014 10:20:55	01-02-2014	CHARGE	EBANK-FYJH		10.00	20,960.82		0103		
5	01-03-2014 16:20:48	01-03-2014	INTEREST		3.40		20,964.22				
Total						3.40	133.00				

d) Bank statement inquiry

Click 'Manage A/C' → 'Review Statement'

>> Manage A/C > Review statement

Review statement >> Help

Agreement No.: 0103
Starting Statement Month: 202001
Ending Statement Month: 202004

Inquiry Back

Statement Type: Time programmed Customer Statement
Statement Cycle: 1 months
Statement Periods: 99966
Agreement Status: Normal
Renewal Periods: 99999
Next Statement Date: 30-04-2020
Currency for conversion: SGD
Auto-renew? Yes

>> Manage A/C > Review statement

Review statement >> Help

XU (0103) XU.

List of Statement File

Statement Date	Agreement No.	Statement Filename
20190531	0103	0103 .pdf
20190630	0103	.pdf
20190731	0103	0103 .pdf
20190831	0103	0103 .pdf
20190930	0103	0103 .pdf

Download Back

Note:

1. You can check your account only if the account has been connected to ICBC Singapore Branch E-banking.
2. You can select the range of date that you would like to view. The maximum period for the monthly bank statement is one year.
3. The bank statements can be printed out.
4. The bank statements support both Excel and PDF format.

V INTERNAL TRANSFER

Click 'Payment & Transfer' → 'Transfer' → 'Internal Transfer':

Manage A/C | **Payment & Transfer** | Cash Pool Management | Documentation and trade finance | Payroll Service | Fixed Deposit | Online Loan | ICBC Messaging | Customer Services | Cross-border/cross-group instruction

>> Payment & Transfer > Transfer > Internal Transfer

Internal Transfer >> Help

From: XU
From Account: 0103
Currency: SGD Available Balance: 13,532,674.87
Transfer To: XU
To Account: 0103
Currency: SGD
Transfer Amount: SGD
Remark:

Submit Reset Print

Internal Transfer >> Help

Customer Name: X
From: 0103 payment ac
Currency: SGD
Debit Amount: SGD 100.00
Transfer To: X
To: 0103
Currency: USD
Credit Amount: USD 79.25 (For reference only)
Exchange Rate: 1 USD = 1.2619 SGD (for reference only, refer to actual processing rate)
Reference:

Please enter the following number on your token: **001944100.00**

The above picture includes 8 digits random number from payee account and Transfer Amount, please check it carefully.
Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Dynamic Password: *****

Enter Verification Code: unen **uneh** Refresh verification code

Confirm Cancel

Internal Transfer >> Help

Real-time instruction submitting succeeded!

Instruction No.: ACA18921
Time of Submission: 30-10-2013 09:53:33
Customer Name: X
From: 0103
Currency: SGD
Debit Amount: SGD 100.00
Transfer To: X
To: 0103
Currency: USD
Credit Amount: USD 79.25
Exchange Rate: 1 USD = 1.2619 SGD
Reference:
Transfer type: Real-time

Save Print Finish

Note:

1. The function applies to the funds transfer between internal registered accounts within the company;
2. The payer and payee must be in the same account opening region, such as Singapore accounts, or domestic accounts. China domestic accounts belongs to same region;
3. Internet banking supports payer and payee using different types of currencies;
4. Once submitting your order, you will see the referential exchange rate indicated in the activation code page;
5. It is real-time transfer without any charges;
6. The function needs to use token device;
7. The successful submitting page can be printed.

Internal Transfer

>> Help



Real-time instruction submitting succeeded!

Instruction No.: ACA18921

Time of Submission: 30-10-2013 09:53:33

Customer Name:

From: 0103 payment ac

Currency: SGD

Debit Amount: SGD 100.00

Transfer To:

To: 0103

Currency: USD

Credit Amount: USD 79.25

Exchange Rate: 1 USD = 1.2619 SGD

Reference:

Transfer type: Real-time

Save

Print

Finish

VI EXTERNAL TRANSFER

Click 'Payment & Transfer' → 'Transfer' → 'External Transfer':

Manage A/C **Payment & Transfer** Cash Pool Management Documentation and trade finance Payroll Service Fixed Deposit Online Loan ICBC Messaging Customer Services Cross-border/cross-group instruction

>> Payment & Transfer > Transfer > External Transfer

External Transfer >> Help

From: XU
From Account: 0103
Currency: SGD Usable Balance: 13,532,674.87

Name of Account to be credited: Please select the Beneficiary's Account from My payee, or enter the beneficiary's Account:

Currency: USD ?
Transfer Amount: SGD
Remark:

Whether to send SMS reminder to beneficiary: Yes No

External Transfer >> Help


Customer Name: X
From Account Name: 0103
Currency: SGD
Amount to be debited: SGD 20.00
Transfer To: X
To: 0103
Credit Currency: USD
Credit Amount: USD 15.85 (For Reference Only)
Reference Exchange Rate: 1 USD = 1.2619 SGD For information only. The actual processing rate may vary.
Reference:
Whether to send SMS reminder to beneficiary: No

Please enter the following numbers on your token: **00019620.00**
The above picture includes 6 digit random number from payee account and Transfer Amount, please check it carefully.
Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Dynamic Password:

Enter Verification Code: [Refresh verification code](#)

External Transfer >> Help

 Real-time instruction submitting succeeded!

Instruction No.: ACB28947
Time of Submission: 30-10-2013 09:57:45
Customer Name: X
From Account Name: 0103
Currency: SGD
Amount to be debited: SGD 20.00
Transfer To: X
To: 0103
Credit Currency: USD
Credit Amount: USD 15.85
Reference Exchange Rate: 1 USD = 1.2619 SGD
Reference:

Note:

1. It applies to the Singapore ICBC local accounts transfer and supports payers and

payees using different type of currencies;

2. After submitting your order, you will see the referential exchange rate in the activation code page;

3. It is real-time transfer without any charge;

4. The information of payees can be saved for direct selection next time, to avoid manually keying in;

External Transfer

来自网页的消息
Do you want to insert the beneficiary information into your Transfer Beneficiary List?
确定 取消

Beneficiary's Account from My payee, or enter the
Currency: USD Please choose the currency.
Transfer Amount: USD 300.00
Reference:
Whether to send SMS reminder to beneficiary: yes no
Submit Reset

List of Payees

Directional account
Sorry, no record under the given conditions

	A/C Name to be credited	A/C No. to be credited	Currency
<input checked="" type="radio"/>	zhangsan	0103	USD

[Page 1page of 1page]

Add Modify Delete Download Transfer

5. You can choose to send SMS message to inform the payees to check their accounts, the language of SMS message can be either English or Chinese, it depends on the version of the e-banking you login to. The SMS message service is free of charge;

Whether to send SMS reminder to beneficiary: yes no

	Notice	Cell phone number	SMS content
Payment successful	<input checked="" type="checkbox"/>	65-XXXXXXX	The Bank has deducted the payment of USD from the account number ending with 3544 to that ending with .[ICBC]
	<input type="checkbox"/>		
	<input type="checkbox"/>		

Submit Reset

6. The successful submitting page can be printed out.

External Transfer

>> Help



Real-time instruction submitting succeeded!

Instruction No.: ACB28947

Time of Submission: 30-10-2013 09:57:45

Customer Name:

From Account Name: 0103 payment ac

Currency: SGD

Amount to be debited: SGD 20.00

Transfer To: X

To: 0103020

Credit Currency: USD

Credit Amount: USD 15.85

Reference Exchange Rate: 1 USD = 1.2619 SGD

Reference:

Save

Print

Finish

VII REMITTANCE

Click 'Payment & Transfer' - 'Remittance' - 'Create':

Manage A/C **Payment & Transfer** Cash Pool Management Documentation and trade finance Payroll Service Fixed Deposit Online Loan ICBC Messaging Customer Services Cross-border/cross-group instruction **NEW**

Payment & Transfer

- Transfer
- Transfer Batches
- Remittance
 - Create
 - Check
 - Approve Instruction - Remittance
 - Saved Record
 - Remittance receipt information inquiry
 - My reservation
- Batch remittance
- ICBC EXPRESS
- Local SGD G3 remittance

>> Payment & Transfer > Remittance > Create >> Help

Create

I have read and agree with the [Circular on Remittance](#)

Step 1: Select Remittance A/C

Application date of remittance: 01-04-2020 You can Choose from "Sample" for remittance details

Account Name in English:

Payer Name: XU

Remittance A/C: 0103

Currency: No matching currency! Usable Balance: 13,532,674.87

Sender's Tel:

Sender's Address: 1X8 JXLXN BXKXT MXR*

Please enter complete address information of sender in English letters, in the sequence of house number, street and city. If you need to update the address information, please contact the customer service manager to supplement the address information synchronously.

Step 2: Fill in Beneficiary's Details

Beneficiary A/C No. is an ICBC A/C No. Y/N: Yes No

Whether the payer and payee are the same unit: Yes No

Beneficiary's A/C Name:

Beneficiary's A/C No.:

Currency: USD

Beneficial bank's Swiftcode/BIC:

Country/region of beneficiary bank: Please select

City of the beneficiary bank: Please select

Please select a beneficiary bank in the list Others

Beneficiary bank: Please select

Beneficiary Bank Code:

Address of receiving bank:

Intermediary bank's SWIFT CODE:

Beneficiary country/location:

Contact Number:

Address of Beneficiary:

Please enter complete address information of beneficiary in English letters, in the sequence of house number, street and city. P.O Box cannot be provided.

Reference:

Step 3: Fill in Amount Details

Remittance Amount: USD

Beneficiary's name in English:

Contact Number:

Address of Beneficiary:

Please enter complete address information of beneficiary in English letters, in the sequence of house number, street and city. P.O Box cannot be provided.

Reference:

Step 3: Fill in Amount Details

Remittance Amount: USD

Banking charges paid by: Paid by payer and payee

Remittance Purpose: Cross-border goods trade

For RMB remittance to China Mainland (Except HongKong, Macau and Taiwan), please select a remittance purpose from the drop-down arrow, manual filling in this column will result in your payment request being rejected.

Company Name: X

Fee Charge Account: 0103

Currency: SGD

Remittance type: Real-time One off Payment Periodic Payment

Accept notice service for the arrival of fund at beneficiary bank: Yes No

In order to comply with relevant policies, please provide both the country information and full address of the payee when applying for online remittance via our internet banking with effect from 2019/01/02. Otherwise the remittance may be affected.

Submit Save Template Save and Submit Cancel

The top screenshot shows the 'Create' form for a remittance. It includes fields for Entry Date (19-06-2014), Account Name in English, Your Name, Remittance A/C (1103), Currency (USD), Remitter's Tel (123123123), and Remitter's Address (ICBC SINGAPORE). It also shows beneficiary details: Transfers within ICBC (yes), Beneficiary's Name (xxxxxxx), To (1), Currency (USD), Country/region of beneficiary bank (HONG KONG (HK)), City of the beneficiary bank (HONG KONG), Beneficiary bank (ICBKHKHHXXX INDUSTRIAL AND COMMERCIAL BANK OF CHINA, HONG KONG BRANCH Hong Kong), Beneficiary Bank Code (ICBKHKHHXXX), Address of receiving bank (Hong Kong Branch HONG KONG), and Contact Number (123123123123).

The bottom screenshot shows the verification step. It displays Remittance Amount (USD 10.00), Remittance Purpose (testtest), Company Name (INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED(Singapore)), Fee Charge Account (0103), Currency (USD), Banking Charges (USD 0.00), Telex Fee (USD 0.00), and Fee for Reference (USD 0.00). It prompts the user to enter a dynamic password and a verification code (hvbu) from a token. A token image shows the number 23121210.00. The token text reads: 'Please enter the following numbers on your Token. The above token includes 6 digits random number from payee account and Remittance Amount, please check it carefully. Please press [OK] on the token and finish the transaction as quickly as you can before timeout.'

Note:

1. When you choose 'Registered Account', there will be a pop-up to remind you that the internal registered account transfer can not be done by this function;

The screenshot shows the 'Submit Instruction - Remittance' form. It includes a checkbox for 'I have read and agree with the Circular on Remittance'. Fields include Remitter Name, Applicant's Account Number (0103), Remitting Currency (SGD), Beneficiary account type (Registered Account), Beneficiary's Name (X), To (0), Receiving Currency (SGD), and options for 'Industrial and Commercial Bank of China or not' (No) and 'Cross-border or not' (No). A pop-up message titled '来自网页的消息' (Message from website) with a warning icon states: 'Please access "Payments-Transfer-Internal Transfer" to conduct transfer. The transfer is free of charges.' The form has 'Next' and 'Reset' buttons.

- The function supports different currencies of the payers' and payees' accounts;
- You can choose when you submit the instruction or add new sample to avoid keying in the same information again.
- The input of the payee's name, account and currency in the first page will be saved; The input box with symbol ' * ' must be filled in;
- After keying in the country and city information of beneficiary's bank, you can use SWIFT CODE or name of the bank to choose the correct bank in the drop-down box, where no manual keyin is required;

Country/region of beneficiary bank: SINGAPORE (SG) *

City of the beneficiary bank: SINGAPORE *

Please select a beneficiary bank in the list Others

Beneficiary bank: dbs *

Beneficiary Bank Code: DBSESGSGXXX DBS VICKERS SECURITIES (SINGAPORE) PTE LTD SINGAPORE
DBSSSGSGED DBS BANK LTD. (INVESTMENT BANKING DEPARTMENT) SINGAPORE
DBSSSGSGLMS DBS BANK LTD. (LIQUIDITY MANAGEMENT SYSTEM) SINGAPORE
DBSSSGSGPCG DBS BANK LTD. (PCG-PRIVATE BANKING DEPARTMENT) SINGAPORE
DBSSSGSGXXX DBS BANK LTD. SINGAPORE
KODBSGSGXXX KOREA DEVELOPMENT BANK, THE (SINGAPORE BRANCH) SINGAPORE

Address of receiving bank:

6. Internet banking supports SWIFT GPI to trace remittance progress and fund status:

Click 'Payment & Transfer' - 'Remittance' - 'Check' - 'Inquiry'

Manage A/C **Payment & Transfer** Cash Pool Management Documentation and trade finance Payroll Service Fixed Deposit Online Loan ICBC Messaging Customer Services Cross-border/cross-group instruction

>> Payment & Transfer > Remittance > Check

Check >> Help

Remitting unit:

Remittance type: Real-time

Status: Remittance successful Remittance failed Pending for processing

Date: 01-03-2019 - 01-03-2020

Instruction No.	ID of Submit Person	Submit Date	Remittance A/C	Currency	Debit Amount	Receiving A/C	Receiving Currency	Remittance Amount	Instruction Status	Remittance progress
ACC589534	GEVIN.c.0103	25-02-2020 10:20:32	0103	SGD		0103	USD	USD 100.00	Wait for authorization	
ACC589596	GEVIN.c.0103	25-02-2020 16:57:47	0103	SGD	SGD 119.65	0103	USD	USD 88.00	Remittance successful	Inquiry

Manage A/C Payment & Transfer Cash Pool Management Documentation and trade finance Payroll Service Fixed Deposit Online Loan ICBC Messaging Customer Services Cross-border/cross-group instruction

>> Payment & Transfer > Remittance > Check

Payment & Transfer

- Transfer
- Transfer Batches
- Remittance
 - Create
 - Check
 - Approve Instruction - Remittance
 - Saved Record
 - Remittance receipt information inquiry
 - My reservation
- Batch remittance
- ICBC EXPRESS
- Local SGD G3 remittance

Check >> Help

Inquire fund progress - Google Chrome

corpebank.dccnet.com.cn/servlet/request?dse_sessionId=JMGXJDFDSEQDRAIBW...&dse_applicationId=-1&dse_pageId=4&d...

● ● ●

Instruction has been accepted and is being processed by ICBC Already sent by ICBC Money has arrived in beneficiary bank

Disclaimer: Remittance progress is subject to feedback of other banks, for reference only.

ACCS89596	GEVIN c 0103	25-02-2020	16.57.47	0103	SGD	SGD 119.65	0103K	USD	USD 88.00	Remittance successful	Inquiry
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VIII Batch Remittance

Click ‘Payment & Transfer’ → ‘Batch remittance’ → ‘Create batch SWIFT/Local SGD/ICBC EXPRESS’:

The screenshot shows the ICBC web portal interface for creating a batch SWIFT remittance. The navigation menu includes 'Payment & Transfer', 'Cash Pool Management', 'Documentation and trade finance', 'Payroll Service', 'Fixed Deposit', 'Online Loan', 'ICBC Messaging', 'Customer Services', and 'Cross-border/cross-group instruction'. The left sidebar lists various remittance options under 'Payment & Transfer', with 'Batch remittance' selected. The main content area is titled 'Create batch SWIFT remittance' and contains the following elements:

- Upload files: Choose File (File chosen)
- Payment account bookkeeping method: [Dropdown menu]
- Load Template
- Tip: In order to meet the relevant policy requirements, remittance agent to mainland China need to fill in the full address of the payee, otherwise the relevant remittance may be affected. The handling charges that the party is required to bear will be deducted from the payment account by default.
- Submit and Reset buttons

Note:

1. You can choose different batch-remittance types as per you required and download the corresponding templates.
2. Fill in all the required information correctly and save the copy.
3. Choose the excel file and upload it accordingly.

IX ICBC EXPRESS

Click 'Payment & Transfer' → 'ICBC Express' → 'Create':

Manage A/C | **Payment & Transfer** | Cash Pool Management | Documentation and trade finance | Payroll Service | Fixed Deposit | Online Loan | ICBC Messaging | Customer Services | Cross-border/cross-group instruction | **NEW**

Payment & Transfer

- Transfer
- Transfer Batches
- Remittance
- Batch remittance
- ICBC EXPRESS**
 - Create
 - Check
 - Approve Instruction - Remittance
 - Saved Record
- Local SGD G3 remittance

Create >> Help

I have read and agree with the [Circular on Remittance](#)

Step 1: Select Remittance A/C

Remittance Date: 01-04-2020 You can Choose from " [Sample](#) " for remittance details

Payer Name in English: X * (N)*

Payer Name: XI *

Remittance A/C: 010: *

Currency: SGD Usable Balance: 13,532,674.87

Sender's Tel: 02534023

Sender's Address: 1XB JXLXN BXKXT MXRX *

Please enter complete address information of payer, in the sequence of house number, street and city. If you need to update the address information, please contact the customer service manager to supplement the address information synchronously.

Step 2: Fill in Beneficiary's Details

Country/region of payee's account opening bank: United Arab Emirates *

Bank Name: Industrial Commercial Bank Of China Abu Dhabi Branch *

Payee Name: *

Beneficiary's A/C No: *

Currency: USD [Instructions for selecting collection currency](#)

Beneficiary country/location: *

Address of Beneficiary: *

Please enter complete address information of beneficiary, in the sequence of house number, street and city. P.O Box is not supported.

Reference: *

Manage A/C | **Payment & Transfer** | Cash Pool Management | Documentation and trade finance | Payroll Service | Fixed Deposit | Online Loan | ICBC Messaging | Customer Services | Cross-border/cross-group instruction | **NEW**

Payment & Transfer

- Transfer
- Transfer Batches
- Remittance
- Batch remittance
- ICBC EXPRESS**
 - Create
 - Check
 - Approve Instruction - Remittance
 - Saved Record
- Local SGD G3 remittance

Country/region of payee's account opening bank: United Arab Emirates *

Bank Name: I *

Payee Name: *

Beneficiary's A/C No: *

Currency: USD [Instructions for selecting collection currency](#)

Beneficiary country/location: *

Address of Beneficiary: *

Please enter complete address information of beneficiary, in the sequence of house number, street and city. P.O Box is not supported.

Reference: *

Step 3: Fill in Amount Details

Remittance Amount: USD *

Banking charges paid by: Paid by payer and payee *

Amount of banking charges: *

Name of payment account for remittance fees: X *

Fee Charge Account: 0103 *

Currency: SGD *

Remittance Purpose: SCHOOL FEE *

Accept notice service for the arrival of fund at beneficiary bank Y/N: Yes No

In order to comply with relevant policies, please provide both the country information and full address of the payee when applying for online remittance via our internet banking with effect from 2019/01/02. Otherwise the remittance may be affected.

Submit Save Template Save and Submit Cancel

Manage A/C | **Payment & Transfer** | Cash Pool Management | Documentation and trade finance | Payroll Service | Fixed Deposit | Online Loan | ICBC Messaging | Customer Services | Cross-border/cross-group instruction

Payment & Transfer

- Transfer
- Transfer Batches
- Remittance
- Batch remittance
- ICBC EXPRESS**
 - Create
 - Check
 - Approve Instruction - Remittance
 - Saved Record
- Local SGD G3 remittance

Address of Beneficiary: *

Reference: qweqwe

Transaction background: Charity donation

Debit Amount: SGD 19.92 (For reference only)

Remittance Amount: CNY 99.00

Exchange Rate: 1 SGD = 4.9693 CNY (For reference only)

Fee amount: SGD 10.00

Banking charges paid by: Paid by payer and payee *

Amount of banking charges: SGD 10.00 *

Name of payment account for remittance fees: X *

Fee Charge Account: *

Currency: SGD

Taxes: SGD 0.00 (For Reference Only)

Remittance Purpose: SCHOOL FEE

Accept notice service for the arrival of fund at beneficiary bank Y/N: Yes

Mobile phone number for notice: 6591234567

Email address for notice: BIANXING@BIANXING

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

Dynamic Password: *

Enter Verification Code: *

Confirm Cancel

Note:

- 1. It applies to the global remittance whose payer's and payee's accounts are ICBC accounts;**
- 2. The fund is debited into accounts real-time and the message is sent on real-time basis;**
- 3. The currencies of the payer's and payee's accounts can be either RMB or others;**
- 4. You can save the remittance information as samples to avoid manually keying in the same information next time.**

X Local SGD G3 Remittance

Click 'Payment & Transfer' → 'Local SGD G3 Remittance' → 'Paynow Transfer':

The screenshot shows the 'PayNow transfer' form in the ICBC web interface. The form is divided into three main sections:

- Collection information:** Includes 'Collection method' with radio buttons for 'Cell phone number', 'NRIC/FIN', and 'UEN'. The 'Cell phone number' field is populated with 'Singapore,65'.
- Transfer information:** Includes 'Ordering Customer' (dropdown), 'Payment Account' (dropdown), and 'Currency' (SGD). The 'Usable Balance' is shown as 13,532,674.87.
- Amount Details:** Includes 'Transfer amount' (SGD), 'Transfer postscript' (PayNow), and 'Transfer purpose' (dropdown).

A 'Transfer' button is located at the bottom right of the form. A large diagonal watermark 'Testing Environment' is overlaid on the form.

Click 'Payment & Transfer' → 'Local SGD G3 Remittance' → 'Submit remittance instruction':

The screenshot shows the 'Submit remittance instruction' form in the ICBC web interface. The form is divided into three steps:

- Step 1: Please select your transfer account:** Includes 'Date of transfer' (01-04-2020), 'application', 'English name of payer', 'Ordering Customer' (dropdown), 'Payment Account' (dropdown), and 'Currency' (SGD). The 'Usable Balance' is 13,532,674.87.
- Step 2: Fill in Beneficiary's Details:** Includes 'Payee's name', 'A/C No.', 'Name of receiving bank' (dropdown), and 'Beneficiary bank's SWIFT code'.
- Step 3: Fill in Amount Details:** Includes 'Transfer amount' (SGD), 'Transfer purpose' (dropdown), and 'remarks'.

A checkbox 'I want to conduct scheduled transfer' is located at the bottom. A large diagonal watermark 'Testing Environment' is overlaid on the form.

Note:

1. You can choose Corporate Paynow to transfer funds by referring to the Payee's registered Phone number, NRIC or UEN Number.
2. While choosing Local SGD Transfer, you can choose either FAST or G3 path to finish the fund transfer.

For G3 transfer, money is generally credited on T+2 day. For FAST transfer, money is credited immediately. Please select a transfer method. If the button is dimmed, the beneficiary bank you selected does not support the transfer with this method.

Testing Environment

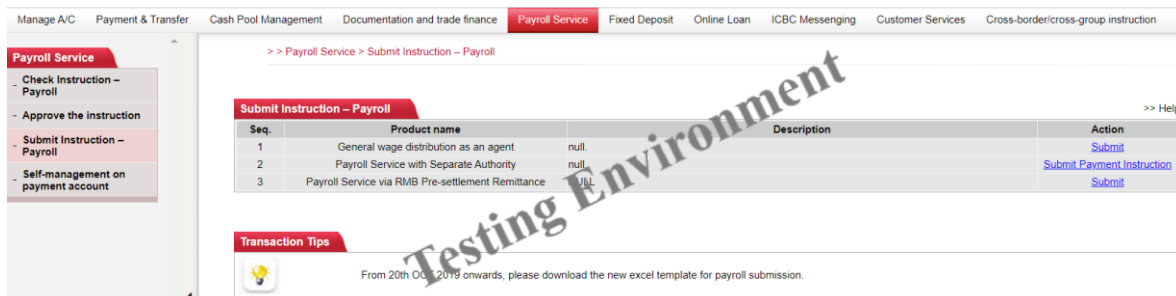
FAST

G3

Reversed

XI PAYROLL SERVICE

You can use Internet banking to check the payroll order, order-submit, order-approve and payment account management. Payroll services include regular authority, separate authority and via RMB pre-settlement remittance.



A) Payroll Service With Regular Authority

Click 'Payroll Service' - 'Submit Instruction - Payroll'



Note:

1. Click 'Submit' to submit the instruction of payroll service with regular authority;
2. All the staffs' salary list and payment information should be submitted by the finance ID;
3. The payment account must be the same with the default setting in the agreement. If modification is needed, you can change it in the function 'Self-management on payment account' in the drop-down list below;
4. You can submit the instruction in advance and choose the date to execute it. If you choose T day, the instruction will be accepted on T day. The money will be debited on T day and arrived in payees' accounts on T+1 day. You can also check it in the internet banking on T+1 day.

If the Payee's account is other banks' account, then , T+3 days will be needed to reach Payee's account.

5. The staff salary list (Excel file) must be uploaded before submitting;
6. The currency, total amount must be the same with the staff salary list, otherwise it will be failed.
7. When authorizer would like to make a payment approval, click on the 'Review' to proceed.

B) Payroll Service with Separate Authority

Process flow example: HR submit salary details → HR authorize the salary details → Finance submit the payment details → Finance approve.

Click 'Payroll Service' - 'Submit Instruction - Payroll'

The screenshot shows the ICBC web interface. The top navigation bar includes: Manage A/C, Receivable, Payroll Service (selected), Payment & Transfer, Cash Pool Management, Fixed Deposit, Online Loan, ICBC Messaging, Customer Services, and Liquidity management. The left sidebar has: Payroll Service (selected), Check Instruction - Payroll, Submit Instruction - Payroll, and Self-management on payment account. The main content area shows a breadcrumb: >> Payroll Service > Submit Instruction - Payroll. Below this is a table titled 'Submit Instruction - Payroll' with columns: Seq., Product Name, Description, and Action. The table contains two rows:

Seq.	Product Name	Description	Action
1	Payroll Service with Regular Authority	null.	Submit
2	Payroll Service with Separate Authority	null.	Submit Employee Account Information Submit Payment Instruction

Click 'Submit the employee account information':

The screenshot shows the same ICBC web interface as above. The breadcrumb is: >> Payroll Service > Submit Instruction - Payroll. The table below it is identical to the one in the previous screenshot.

The screenshot shows the 'Submit the instruction of agency distribution of wages' form. The breadcrumb is: >> Payroll Service > Submit Instruction - Payroll. The form contains the following fields and text:

Cut-off time of Payroll Service is 6:30. Please submit and authorize the transaction before the cut-off time. Otherwise , it will be processed in the next business day. Sorry for the inconvenience brought to you.

Upload files:* E:\新加坡交流\代发工资18 浏览

Total Amount* SGD [] 90.00

Total Transaction:* 3

Name of the batch package: []

Banking Charges: Collect by transaction

After submitting the instruction, please inquire the fee information under the inquiry instruction transaction

Submit Back

Submit the instruction of agency distribution of wages >> Help

Upload files: E:\新加坡交流\代发工资\8月权限分离.sal

Total Amount: SGD 90.00

Total Transaction: 3

Banking Charges: Collect by transaction


After submitting the instruction, please inquire the fee information under the inquiry instruction transaction

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

Dynamic Password:

Enter Verification Code: [Refresh verification code](#)

Submit the instruction of agency distribution of wages >> Help



The transaction is successful!

Your batch instruction of ADK233 The payroll file has been submitted. Please use inquiry instruction to inquire the instruction status; in case of error after check, please re-submit the batch.

Click ‘Submit payment instruction’:

Manage A/C Receivable **Payroll Service** Payment & Transfer Cash Pool Management Fixed Deposit Online Loan ICBC Messaging Customer Services Liquidity management

Payroll Service >> Payroll Service > Submit Instruction – Payroll

Submit Instruction – Payroll >> Help

Seq.	Product Name	Description	Action
1	Payroll Service with Regular Authority	null.	Submit Submit Employee Account Information
2	Payroll Service with Separate Authority	null.	Submit Payment Instruction

Note:

1. The staff salary detail list need to be submitted by the HR ID. The payment instruction should be submitted by the finance ID. The authority is separated to ensure that information is protected;
2. Before you submit the payment instruction, you should double check the instruction of staff salary list;
3. If you submit the instruction on T day. The money will be debited on T day and arrived in T+1 day. You can also check the status in the internet banking on T+1 day;
If the Payee’s account is other banks’ accounts, T+3 days will be needed.
4. Only the HR ID can query and check staff salary list after the instruction submitted; Finance ID shall only be able to click ‘ REVIEW ‘ to proceed the payment.
5. The payment account can be modified through self-service function in the drop-down list.

C) RMB pre-settlement remittance

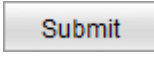
Click ‘Payroll Service’ - ‘Submit Instruction - Payroll’

The screenshot shows the 'Submit Instruction - Payroll' page in the ICBC internet banking system. The page includes a navigation menu on the left with options like 'Check Instruction - Payroll', 'Approve the instruction', 'Submit Instruction - Payroll', and 'Self-management on payment account'. The main content area contains a form with the following fields and options:

- Name of branch institution:** A dropdown menu.
- Payer account number:** A dropdown menu.
- Payment currency:** A dropdown menu set to 'CNY'.
- Ordering Customer Address:** A dropdown menu set to 'IXN JXLXN BXKXT MXRX'.
- Receiving Currency:** A dropdown menu set to 'CNY', with an 'Inquire RMB spot exchange rates' button next to it.
- Payment usage:** A dropdown menu set to 'Allowance for family maintenance'.
- Upload files:** A 'Choose File' button and a 'No file chosen' status.
- Total Amount:** A text input field with a dropdown menu set to 'CNY'.
- Name of the batch package:** A text input field.
- Banking Charges:** A dropdown menu set to 'Collect by transaction'.

Below the form, there is a red notice: "In order to comply with relevant policies, please provide the country/region and complete address of beneficiary in the attachment uploaded when applying for payroll payment via our internet banking with effect from 2019/01/02, otherwise the payroll payment might be affected." At the bottom of the form are 'Submit' and 'Back' buttons.

Note:

1. Click  to submit the instruction of payroll service with regular authority;
2. All the staff salary list and payment information should be submitted by the finance ID;
3. The payment account must be the same with the default setting in the agreement. If modification is needed, you can change it in the function ‘Self-management on payment account’ in the internet banking;
4. You can submit the instruction in advance and choose the date to execute it. If you choose T day, the instruction will be accepted on T day. The money will be debited on T day and arrived on T+1 day. You can also check it on the internet banking on T+1 day.
If the Payee’s account is other banks’ account, then, T+3 days shall be needed to reach Payee’s account.
5. The staff salary list (Excel file) must be uploaded before submitting;

XII ICBC MESSENGING

The function will notify you any change of your account balance and also update you about account status at all times.

A) Set receiving option

The following is the ID and contact information of all customers of the company, please select and maintain the contact method you want to use for ICBC to send SMS or e-mail:

Customer ID:	Contact No.: 65 -	Example: County code-mobile phone number
	Mailbox address:	Example: example@cbc.com.cn
Customer ID:	Contact No.: 65 - 90818323	Example: County code-mobile phone number
	Mailbox address:	Example: example@cbc.com.cn
Customer ID:	Contact No.: 65 - 90263918	Example: County code-mobile phone number
	Mailbox address:	Example: example@cbc.com.cn
Customer ID:	Contact No.: 65 - 90263918	Example: County code-mobile phone number
	Mailbox address:	Example: example@cbc.com.cn

Note: After this setting, you still need to modify the Messenger service already contracted.

Confirm Cancel

The information of modification is as follows, please confirm:

Customer ID:	Contact No.:	Mailbox address:
Customer ID:	Contact No.:	Mailbox address:
Customer ID:	Contact No.:	Mailbox address:
Customer ID:	Contact No.:	Mailbox address:

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

Dynamic Password: *****

Enter Verification Code: 4fyf Refresh verification code

Confirm Cancel

Note:

1. You can update the Mobile phone number and email address for all your registered Token IDs under your company. Please update immediately if there is any change about the contact information.
2. Contact number must be a Singapore mobile phone number, and please key in the correct email address.
3. You need the token device to complete this section.

B) Subscribe ICBC Messaging

Customized functions for account changes acknowledgement and balance changes alert setting, including SMS messages and emails.

The screenshot shows the 'Subscribe ICBC Messaging' page with a table of business reminding types. The table has columns for Serial number, Product name, Business reminding type, Product description, and Action.

Serial number	Product name	Business reminding type	Product description	Action
1	Account change reminder			Subscribe
2	Fixed-time balance reminder			Subscribe
3	Reminder for collection and distribution of cash pool			Subscribe
4	Business processing reminder			Subscribe
5	Regular expiry reminder			Subscribe
6	Transaction authorization reminder			Subscribe

a. Account change reminder

The screenshot shows the configuration page for 'Type of messaging service: Alert on account changes'. It includes fields for Company's name, Subscribed A/C, Custom currency (SGD), Withdrawal reminder amount (1.00), Reminding amount for account posting (1.00), Display transaction amount and account balance (Display selected), Service period (1 month), Auto-renew (checked), Receiving language (English), Receiving method (SMS and E-mail), and Receiving number/email. There are also checkboxes for Customer ID and Contact No. for multiple entries, and a Mailbox address field. The page ends with Confirm and Cancel buttons.

Note:

1. The function supports different currencies or accounts with different reminder settings.
2. If the service period ends, Auto-renewal function can help you continue this reminder service.
3. This ICBC Messaging is free of charge, but the payment account information need to be provided for reference purpose.

b. Fixed-time balance reminder

Manage A/C Receivable Payroll Service Payment & Transfer Cash Pool Management Fixed Deposit Online Loan **ICBC Messaging** Customer Services Liquidity management

ICBC Messaging > Subscribe ICBC Messaging

Subscribe ICBC Messaging >> Help

Type of messaging service: Fixed-time balance reminder

Company's name:

Subscribed A/C:

Currency: SGD

Balance reminder type: Current Balance Available Balance

Sending period: Day Ten days Month

Service period: 6 months

Auto-renew: The system will automatically make a renewal for you upon the expiry of the services. Each extension period is one month, and fees will be deducted from the specified payment account

Receiving language: English

Receiving mode: SMS E-mail

Receiving number / email: [Set receiving option](#)

<input type="checkbox"/> Customer ID	Contact No.:	Mailbox address:
<input checked="" type="checkbox"/> Customer ID	Contact No.: 1	Mailbox address:
<input checked="" type="checkbox"/> Customer ID	Contact No.:	Mailbox address:
<input checked="" type="checkbox"/> Customer ID	Contact No.:	Mailbox address:

Company's name:

Payment A/C No.:

Currency: SGD

Confirm Cancel

Subscribe ICBC Messaging >> Help

Type of messaging service: Fixed-time balance reminder

Enterprise name:

Subscribed A/C:

Currency: SGD

Balance reminder type: Current Balance Available Balance

Sending period: Day

Service term: 6 months

Auto-renew: Yes

Receiving language: English

Receiving mode: SMS

Receiving number / email: Customer ID:

Customer ID:

Customer ID:

Enterprise name:

Payment A/C No.:

Currency: SGD

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

Dynamic Password: *****

Enter Verification Code: ea6b ea6b [Refresh verification code](#)

Confirm Cancel



Customizing Industrial and Commercial Bank of China Messenger succeeded

Transaction No.: ACK86
Submit On: 26-06-2014 15:54:10

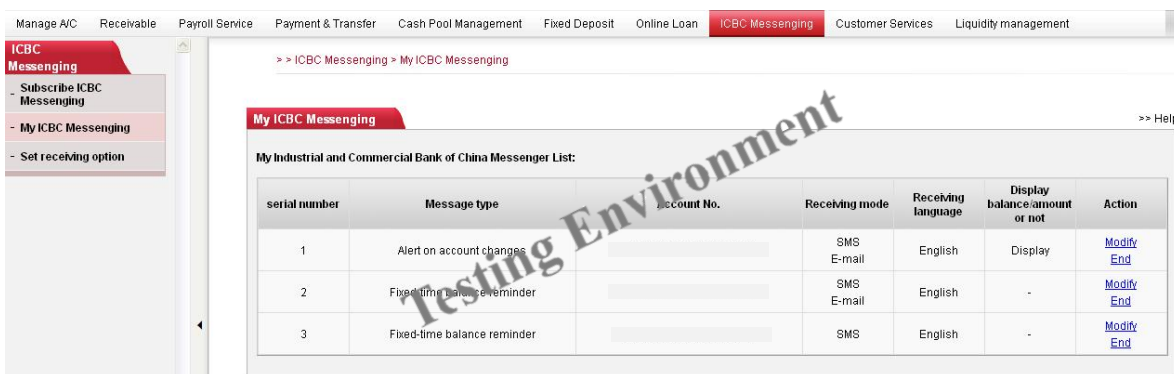
Your information is as follows:
 Type of messaging service: Fixed-time balance reminder
 Enterprise name:
 Subscribed A/C:
 Currency: SGD
 Balance reminder type: Current Balance / Available Balance
 Sending period: Day
 Service term: months
 Auto-renew: Yes
 Receiving language: English
 Receiving mode: SMS
 Receiving number / email: Customer ID:
 Customer ID:
 Customer ID:
 Enterprise name: INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
 Payment A/C No.:
 Currency: SGD

Save Print Back

Note:

1. The function supports different currencies or accounts with different reminder settings.
2. If the service period ends, auto-renew function can help you continue this reminder service.
3. This ICBC Messaging is free of charge, but the payment account information needs to be provided for reference purpose.

C) My ICBC Messaging



>> ICBC Messaging > My ICBC Messaging

My ICBC Messaging >> Help

My Industrial and Commercial Bank of China Messenger List:

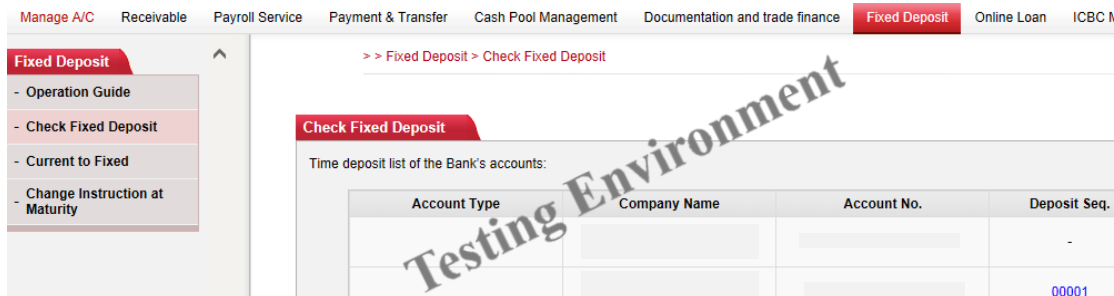
serial number	Message type	Account No.	Receiving mode	Receiving language	Display balance/amount or not	Action
1	Alert on account changes		SMS E-mail	English	Display	Modify End
2	Fixed-time balance reminder		SMS E-mail	English	-	Modify End
3	Fixed-time balance reminder		SMS	English	-	Modify End

Note:

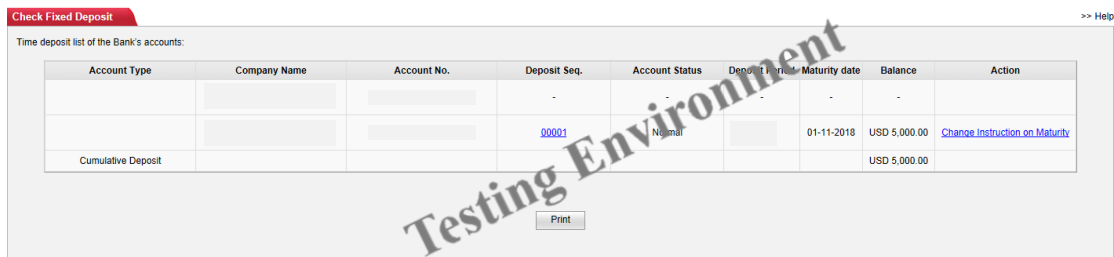
1. You can manage your subscribed ICBC Messaging Services, each setting is able to be modified under the Action column.
2. You can terminate the service by clicking the 'End' under the Action column.

XIII TERM DEPOSIT (FIXED DEPOSIT)

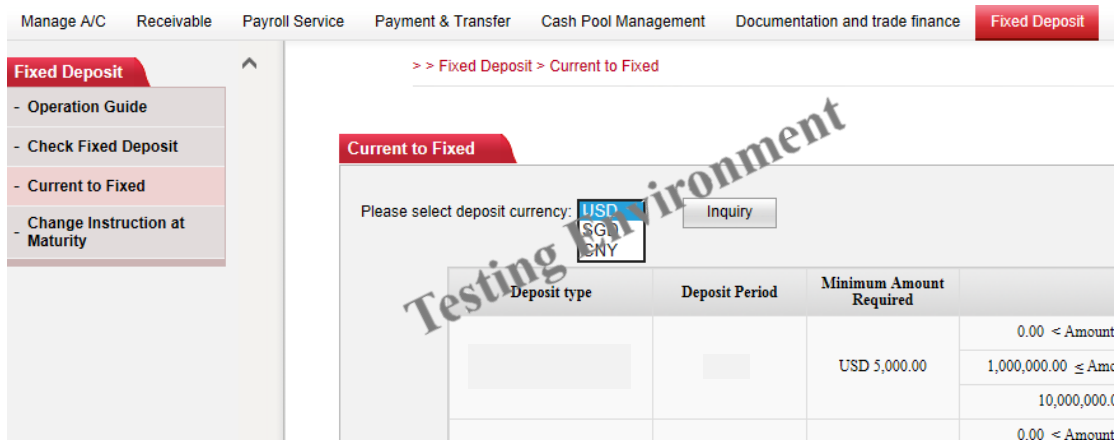
1. Login to the ICBC Corporate Banking, choose the menu “Fixed Deposit”



2. Check the details of All Fixed Deposit under menu “Check Fixed Deposit”



3. Click the menu “Current to Fixed” and choose the currency from USD, CNY or SGD



4. Choose the Deposit type and Deposit-in

Deposit type	Deposit Period	Minimum Amount Required	Interest Rate(%)		Privilege Description	Action
OVERNIGHT USD TD CORP-RES		USD 5,000.00	0.00 < Amount< 1,000,000.00	0.0100%		Deposit -in
			1,000,000.00 ≤ Amount< 10,000,000.00	0.0100%		
			10,000,000.00 or above	0.0100%		
7D USD TD CORP-RES	7 Day	USD 5,000.00	0.00 < Amount< 1,000,000.00	0.2500%		Deposit -in
			1,000,000.00 ≤ Amount< 10,000,000.00	0.2500%		
			10,000,000.00 or above	0.3000%		
14D USD TD CORP-RES	14 Day	USD 5,000.00	0.00 < Amount< 1,000,000.00	0.3000%		Deposit -in
			1,000,000.00 ≤ Amount< 10,000,000.00	0.3000%		
			10,000,000.00 or above	0.3500%		
1M USD TD CORP-RES	1 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.1000%		Deposit -in
			1,000,000.00 ≤ Amount< 10,000,000.00	1.1000%		
			10,000,000.00 or above	1.1500%		
2M USD TD CORP-RES	2 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.3000%		Deposit -in
			1,000,000.00 ≤ Amount< 10,000,000.00	1.3000%		
			10,000,000.00 or above	1.3500%		
3M USD TD CORP-RES	3 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.5000%		Deposit -in
			1,000,000.00 ≤ Amount< 10,000,000.00	1.5000%		
			10,000,000.00 or above	1.5500%		
6M USD TD CORP-RES	6 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.6500%		Deposit -in
			1,000,000.00 ≤ Amount< 10,000,000.00	1.6500%		
			10,000,000.00 or above	1.7000%		
7M USD TD CORP-RES	9 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.7500%		Deposit -in
			1,000,000.00 ≤ Amount< 10,000,000.00	1.7500%		
			10,000,000.00 or above	1.8000%		
12M USD TD CORP-RES	12 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.8000%		Deposit -in
			1,000,000.00 ≤ Amount< 10,000,000.00	1.8000%		
			10,000,000.00 or above	1.8500%		

*The above Interest rate is only for reference purpose and subject to change with prior notice on the ICBC Corporate Banking website.

5. Fill in the required information and submit the instruction

Current to Fixed >> Help

If the deposit is made before the day of a public holiday of Singapore, it will be automatically postponed to the next working day. In case of early withdrawal, the interest will be accrued for the actual days of deposit.

From: [Dropdown]

From Account: 0103

Debit Currency: USD Usable Balance: 8,288.84

Deposit account No.: 0103

Currency Credited: USD

Withdrawal: USD 5,000.00

Deposit: USD

Deposit Type: USD TD CORP-RES

Amount Range	Interest Rate
0.00 < Amount< 1,000,000.00	0.0100%

Net interest for reference: USD 0.00

Option upon maturity: Transfer principal and interest to other account

Deposit account No.: 0103

Currency: USD

Remark: [Text Field]

[Submit] [Reset]

6. Confirm the information and enter the Dynamic Password generate by ICBC e-token

Current to Fixed >> Help

From: _____
From Account: 0103
Currency: USD
Deposit account No.: 0103
Currency Credited: USD
Deposit Type: USD TD CORP-RES
Deposit Period: _____
Interest Rate: _____

Amount Range	Interest Rate
0.00 < Amount < 1,000,000.00	0.0100%


Net interest for reference: USD 0.00
Deposit amount: USD 5,000.00
Option upon maturity: Transfer principal and interest to other account
Deposit A/C: 0103
Currency: USD
Remark: _____

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

Confirm Cancel

7. Instruction submitted successfully and waits for authorization

Current to Fixed >> Help

 Instruction submitted successfully, wait for authorization, reference number ACA100311

OK

8. Login to ICBC Internet Banking using Authorized ID, choose the menu “Fixed Deposit-Approve regular instruction”

Manage A/C Receivable Payroll Service Payment & Transfer Cash Pool Management Documentation and trade finance Fixed Deposit Online Loan ICBC Messaging Customer Services Liquidity management Cross-border/cross-group instruction

Fixed Deposit

- Operation Guide
- Check Fixed Deposit
- Approve regular instruction

>> Fixed Deposit > Approve regular instruction >> Help

Approve regular instruction

From: _____
Instruction Type: Apply Term Deposit
 Starting and ending date: 30-9-2018 - 31-10-2018 Recently: 5-day

Inquiry

9. Inquiry the submitted instruction by choosing the account and instruction type “Apply Term Deposit”

Approve regular instruction >> Help

From: _____
Instruction Type: Apply Term Deposit
 Starting and ending date: 27-10-2018 - 31-10-2018 Recently: 5-day

Inquiry

Transaction No.	ID of Submit Person	Submit On	Account to be debited	Debit Amount	Account to be credited	Credit Amount	Processing status
ACA100311	TEST1.c.0103	31-10-2018	0103	USD 5,000.00	0103	-	Wait for authorization

10. Click the transaction No., Confirm the information and enter the Dynamic Password generate by ICBC e-token

Approve regular instruction >> Help

Transaction No.: ACA100311
Status: Wait for authorization
Instruction Type: Open time deposit at real time
Submitted By: (ID) TEST1.c.0103
Submit On: 31-10-2018 16:25:59

From: ---
From Account: 0103
Currency: USD
Deposit account No.: 0103
Currency Credited: USD
Deposit Type: OVERNIGHT USD TD CORP-RES
Deposit Period: days
Interest Rate: [Click to inquire](#)
Debit Amount: USD 5,000.00
Deposit amount: USD 5,000.00
Option upon maturity: Transfer principal and interest to other account
Deposit account No.: 0103
Currency: USD
Remark:
Operation type: Approved

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

Dynamic Password:

11. Transaction successful.

Approve regular instruction >> Help

 Instruction has been approved.

Transaction No.: ACA100311
Status: Instruction succeeded
Instruction Type: Open time deposit at real time
Submitted By: (ID) TEST1.c.0103
Submit On: 31-10-2018 16:25:59
Authorizer ID and authorization time: TEST2.c.0103(31-10-2018 16:26:45)

Deposit Information:

From:
From Account: 0103
Currency: USD
Deposit account No.: 0103
Currency Credited: USD
Deposit Seq: 00002
Deposit Type: OVERNIGHT USD TD CORP-RES
Deposit Period: days
Interest Rate: [Click to inquire](#)
Debit Amount: USD 5,000.00
Deposit amount: USD 5,000.00
Option upon maturity: Transfer principal and interest to other account
Deposit account No.: 0103
Currency: USD
Remark:
Operation type: Approved

Note:

1. If you wish to withdraw in advance, please contact our ICBC product

manager.

XIV CASH POOL MANAGEMENT

Please contact our ICBC Product Manager for more information.