Corporate Internet Banking

Internet Banking User Guide

Index

Welcome

Welcome to ICBC Corporate Internet Banking. Our Internet Banking is designed to provide you an effective and comprehensive solution for your daily corporate banking needs. To make it easier and more efficient for you banking with us, please read this guide carefully before getting started.

Access ICBC Corporate Internet Banking services anytime, anywhere at

www.icbc.com.au

Checklist

Before you get started with ICBC Corporate Internet Banking, please ensure that you have following:

✓ The **Welcome Letter** which contains your Corporate Internet Banking Registration Information.
✓ The **Password Token** device which can be used to prove your identity online.

Please ensure that your computer has Microsoft Internet Explorer (Version 8.0 or higher) Google Chrome or Safari Explorer (Version 9.0 or higher) with strong encryption capability. Also, Internet access should be available on your computer.

For security reasons, the Welcome Letter and the Password Token should be sent to you separately.

Security Tips

As our valued customer, your privacy and your security always come first. Here are a few security tips to help you protect your personal and financial information when using our Corporate Internet Banking services.

- Don't disclose your User ID, Login PIN, Token and Token PIN to anyone.
- Avoid using Internet Banking on computers in public places such as hotels, libraries or internet cafes.
- Install anti-virus software and enable personal firewall on your computer and keep them updated.
- Patch your computer's operating system and web browser software regularly.
- Avoid downloading or installing programs from unknown sources.
- Logout from Internet Banking and unplug your USB Token from your computer and keep it separate from the computer when not in use.
- Regularly check your bank statements or your online transaction history for unauthorized transactions.

Password Token Setup

Password Token

A password token must be activated before it can be used. After turning on your new token (Press the red button for 5 seconds), it will commence activation process. You will now need to input the activation code which is in the welcome letter identified as **Password Token Activation Code**.
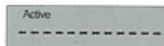
Active
- - - - - - - - - - - -

Intialization of start code

After activation, the new token will automatically enter the status of initialization of start code. Please input your new personal 6 digits start code (e.g. 123456) twice which must be identical to complete initialization of start code.

No1   New PIN
_ _ _ - - -

No2   New PIN
_ _ _ - - -
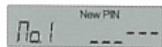
Software Installation for USB Shield token user

The first time USB Shield user access ICBC Corporate Internet Banking services on your computer you may need to download and install essential software and drivers for Corporate Internet Banking. Please follow the link below to download and install ICBC Internet Banking Assistant software if needed.

Visit: **http://www.icbc.com.cn/ICBC/EN/Ebanking/DownloadSoftware/DownloadSoftware**

Install the correct version (32bit or 64bit)

If you experience any problem, please contact your customer relationship manager for assistance

Corporate Banking

›Demo   ›FAQs   ›Guide   ›Install
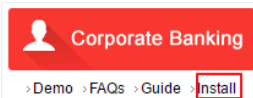
Ⅳ. Safety Software

Type of Software	
Safety Software	Anti-Fishing ActiveX (A safeguard m
	Online Security Scan (the PC's Phys
	ICBC Internet Banking Assistant (32bit)
	ICBC Internet Banking Assistant (64bit)

Login

Your account can only be activated after you have been in contact with your customer relationship manager. Upon successful activation, the following steps need to be completed for login:

1. You may need to have ICBC Internet Banking Assistant software installed on your computer.
2. Click on **Corporate Banking** button on the left navigation menu at **www.icbc.com.au**.

3. Enter your User ID, Password (In your welcome letter as **User ID** and **Initial Login Password**), and the **Verification Code** displayed on screen, then click on Login.
4. Please click on **Yes** or **OK** to allow all ICBC's trusted sites accessing or popup windows to open.
5. Accessing to multilingual websites should be made available on top navigation menu on the login page.

The first time you access ICBC Corporate Internet Banking, you will be asked to change your login password and then setup your new login password to re-secure your user account.

Please note: The new Password must meet complexity requirements; minimum 6 digits including capital letters, small letters and numbers

Logout

To ensure your details are kept private, when exiting ICBC Corporate Internet Banking please click the **Logout** button at the top right-hand corner of Corporate Internet Banking pages. Please ensure you keep your token in a safe place after logout. We highly recommend you do not leave your computer unattended while logging onto Internet Banking.

For security purpose, if you make no operation in 5 minutes, the system will automatically log you out due to timeout.

Please note: if your User ID is locked or you require more assistance in accessing ICBC Corporate Internet Banking, please contact your customer relationship manager (Prefer with the screenshot of the display error message). Or alternatively, you can contact our Customer Service Centre via the 24/7 hotline **1800 09 55 88**.

Account Management

Account Details section is the first screen that is displayed each time you login to Corporate Internet Banking. It enables you to manage your nominated accounts information, view your transaction history, and print your online statements.
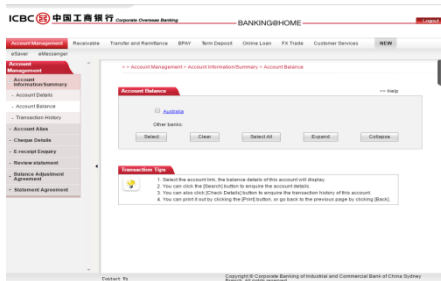
For more information about how to manage your accounts or statements, please refer to the online help.

Customer Information Setting

Once you logged into the ICBC Corporate Internet Banking you can simply update your contact details and reset your Login Password by clicking the **Customer Services** section located at the top navigation menu. You can also download Corporate Internet Banking relevant software (If required), customize your Corporate Internet Banking Express Access Channel or go back to Home Page within this section.

For all other changes (e.g. access to additional services and accounts, payment authorization rules, organization or user details), please download and complete the relevant amendments request form, return your signed form and supplementary information to your customer relationship manager or any ICBC branch in Australia.

Make a Payment

Multi-combination payment method has been designed for common business payment on the ICBC Corporate Internet Banking platform. To make a payment via Corporate Internet Banking please simply follow the two-step process below to authorize your payment.

Step 1. Login as a **General User**, create and submit payment application as website instructions.

> **Transfer and Remittance →   Remittance Application →   Submit**

Step 2. If there is an authorization process in place, login as an **Authorizing User**, verify and authorize payment. The interactions with authorization token are the same as operation token. After payment has been authorized ICBC will process the payment.
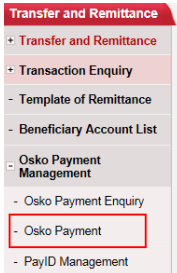
Note For password token user, please input the number shows on the transaction screen into your token then press **OK**. The password token will create a 6 digits **Dynamic Password**. Please input the dynamic password and verification code then click **Confirm** to complete the transaction.

Please enter the following numbers on your Token   2 3 4 5 6 7 0. 0

The above picture includes 6 digits random number from payee account and Remittance Amount, please check it carefully.

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

Dynamic Password: ······

Enter Verification Code: jthe   j t h e

[Confirm]   [Cancel]

Make an Osko Payment

Osko Payment is a 24/7 payment channel allow customer make and receive payments in real-time basis between banks within Australia.

Transfer and Remittance

- **+** Transfer and Remittance
- **+** Transaction Enquiry
- **–** Template of Remittance
- **–** Beneficiary Account List
- **–** Osko Payment Management
  - **–** Osko Payment Enquiry
  - **–** Osko Payment
  - **–** PayID Management

Step 1. Login as a **General User**, select Transfer and remittance → Osko Payment Management → Osko Payment

Step 2. Fill in Beneficiary's detail and pay detail, and then follow the authorization process by using your password token.

Fill in Beneficiary's Details

Destination :	Australia

☐ Fill in Beneficiary's PayID Details

E-mail :	
Mobile Number :	
ABN/ACN Number :	
Organization ID :	
Account Name *:	
BSB *:	
Account Number *:	

Create your PayID

PayID is a unique way to make payment, each PayID links to one eligible bank account, it is an alternative to your BSB and account number, such as mobile number/ email address or ABN/ACN, which customers can still make payments by using BSB and account number.

To setup PayID via eBanking, please follow below steps:
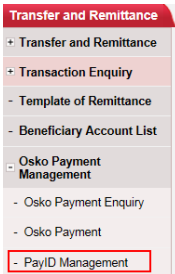
Step 1. Login as a **General User**; select Transfer and Remittance → Osko Payment Management → PayID Management

Step 2. Select the link account and then "Create PayID"

Step 3. Select email or phone number, key in the correct detail, and then submit for approval if needed

* Registering a PayID is not mandatory

Pay iD

Make a Batch Payment

You can upload your domestic payments or process your payroll in batch file basis by ICBC Local batch payments function.

You are required to download and install batch file creating tool to generate a payment file.

Please select the proper function in the tool and fill in your payment details in the file. Save and upload the file via our internet banking platform for further process.

Contact your customer relationship manager if any assistance require.

BPAY

BPAY® is a secure and convenient bill payment service in Australia that enables you to pay your bills or receive payments through ICBC Corporate Internet Banking.

To pay your bills with BPAY® please simply follow the steps below:

Step 1. Look for the distinctive BPAY® logo on your bills or invoice and get your payment information.

Step 2. Login to ICBC Corporate Internet Banking, select the BPAY® option and follow instructions.

If your business involves collecting regular bill payments and you want to receive cleared payments via our Corporate Internet Banking, please contact your customer relationship manager or ICBC Customer Service Centre on **1800 09 55 88**.

eSaver

ICBC eSaver is targeting to provide our existing customers a higher-interest online saving option. Customers can access the account 24/7 by using our internet banking system.

eSaver interest is calculated daily and paid on the first day of each following calendar month. There are **No** account or transaction fees, and **No** minimum or maximum balance requirement.

To setup your eSaver account via Corporate Internet Banking, simply follow the steps below:

Step 1. Look for the distinctive eSaver button from the menu bar, click Open eSaver Account.

Step 2. Confirm your link account; choose the account option that suits you, then click confirm.

Contact your Relationship Manager if you require further product information.
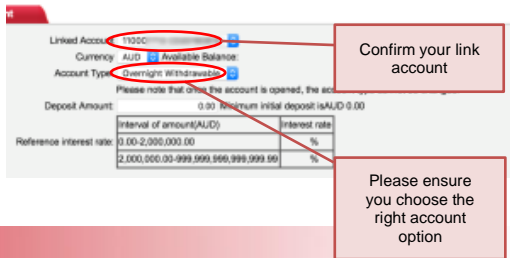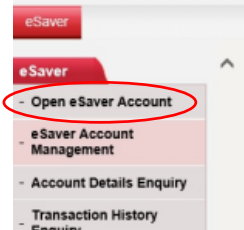
Online FX Trade

Online FX Trade provides spot rate foreign exchange function to convert major global currencies when it suites you.
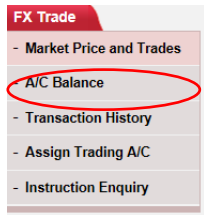
This function currently is only available in Corporate Internet Banking.

To process FX Trade please simply follow the steps below:

Step 1. Login to ICBC Corporate Internet Banking, look for the distinctive FX Trade button from the top menu bar, and assign your trade account.

Step 2. Select "**Market Price and Trade**", confirm the sell / buy currency, exchange amount and follow instructions.

Contact your customer relationship manager if you require further assistance.

FX Trade
- **Market Price and Trades**
- **A/C Balance**
- **Transaction History**
- **Assign Trading A/C**
- **Instruction Enquiry**

Spot Trade

Spot Trade

Sell Currency: Choose
Buy Currency: Choose

Confirm the sell / buy currency

Amount available:

Amount Sold:

Expected amount available to buy: Purchase amount

Reference price:

Confirm exchange amount

Submit

eMessenger

eMessenger is a **FREE** instant messaging service provide by ICBC eBanking, alert on account changes such as Balance Notification, Maturity Notification, Authorization Notification and Password Change Notification.

To increase the level of security, ICBC eBanking user can logon to their eBanking / eMessenger / Apply for eMessenger Service, provide us your mobile phone number and / or email address for a particular appointed user ID to receive notification from ICBC Messenger; the system will automatically generate an email and / or SMS alert on any account movement.

eMessenger Management

Current Messenger Services:

Seq.	Service
1	Alert on account changes
2	TX authorization alert
3	Password change alert
4	Alert on mature fixed deposit

FAQ

Where can I find my Enterprise Code, User ID and Initial Login Password?

Your Enterprise Code, User ID and Initial Login Password are in your ICBC Corporate Internet Banking Welcome Letter. Also, you can obtain your registration information from your customer relationship manager or our Customer Service Centre.

How can I change my Login Password?

Your Login Password can be changed any time and any number of times in the Customer Services section of ICBC Corporate Internet Banking. We recommend that your password should be changed periodically to secure access to your account information.

What if I forget my Login Password?

Your account will be locked if you input the wrong Login Password by 3 times. Please contact our Customer Service Centre and ask for your password to be reset.

Please note: There may be a charge imposed for login password resetting.

What if I forget my Token PIN / Device Start Code or my Token is lost, blocked or damaged?

You can request a token replacement by approaching your Relationship Manager or visit any of our branches, download and complete relevant Amendments Request Form, and return your signed form to your customer relationship manager for the token replacement.

Please note: There may be a charge imposed for token replacement.

What if I get an error on Corporate Internet Banking?

Please contact your Relationship Manager immediately if you notice an error either on the Internet Banking services or statements (Preferably with the screenshot of the display error message). We will respond as soon as possible to resolve the issue.

Contact us

For more information, please contact us on

Mailing :   GPO Box 2734, Sydney, NSW 2001
Phone :   1800 09 55 88
Email :   ebanking@icbc.com.au

Or visit any of the following branches:

Sydney Branch	**Melbourne Branch**	**Perth Branch**	**Brisbane Branch**
Level 42, Tower One, International Towers, 100 Barangaroo Avenue, Sydney, NSW, Australia 2000	Level 3, 379 Collins Street, Melbourne, VIC, Australia 3000	Level 28, St Martins Tower, 44 St Georges Terrace, Perth, WA, Australia 6000	Level 29, 111 Eagle Street, Brisbane, QLD, Australia 4000
Tel : +61 2 9475 5588 Fax : +61 2 8288 5878	Tel: +61 3 9618 5588 Fax: +61 3 9629 2908	Tel: +61 8 6211 5858 Fax: +61 8 6211 5859	Tel: +61 7 3025 9999 Fax: +61 7 3025 9988

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