

# **ICBC (Asia) Mobile Banking “Face ID Login Service”**

## **– Frequently Asked Questions**

### **1. What is “Face ID Login Service”?**

“Face ID Login Service” is applicable to iPhone which is equipped with Face ID function that allows you to use Face ID verify your identity and provide an alternative on your ICBC (Asia) mobile banking user ID and password to access mobile banking services. It will bring you a faster mobile banking login experience. The Bank strongly recommends that you read, understand, and agree to the “Terms and Conditions for the use of the ICBC (Asia) Biometric Authentication Service” before use. For more details about mobile banking security tips, please visit our website ([www.icbcasia.com](http://www.icbcasia.com)).

### **2. Which devices are compatible with “Face ID Login Service”?**

“Face ID Login Service” is currently only available on Apple iPhone X or later iPhone models running iOS11 or above, or such other electronic devices (as we may determine from time to time) that are compatible with our “Face ID Login Service”. Currently, “Face ID Login Service” is not supported on Android devices. Customers with Android devices can still use your ICBC (Asia) personal internet banking user ID and password to login and access our mobile banking services.

### **3. How can I activate “Face ID Login Service” in ICBC (Asia) Mobile Banking Application?**

To activate “Face ID Login Service”, please follow the steps below:

- 1) Login ICBC (Asia) Mobile Banking by your personal internet banking user ID and password.
- 2) Go to “Services and Settings” under “Me”.
- 3) Slide the “Face ID Login Setting” button to the right under “Services and Settings”.
- 4) Read the “Friendly Reminder” and click “Confirm”. Then, read carefully and agree to the “Terms and Conditions for the use of the ICBC (Asia) Biometric Authentication Service”.
- 5) Your mobile registered with the Bank will receive a one-time six-digit SMS verification code. Please enter the verification code within 100 seconds upon receiving it to confirm.
- 6) Verify your Face ID.
- 7) Once the verification is successful, you will be redirected to the “Service and Settings” page. As long as the “Face ID Login Setting” is enabled, “Face ID Login Service” is active.

### **4. Can I enable “Face ID/Touch ID Login Service” for the same ICBC (Asia) personal internet banking account on multiple iPhones?**

No, you cannot. Each ICBC (Asia) personal internet banking account with its unique user ID and password can be linked to **ONE** iPhone only.

**5. If my Face ID cannot be recognized, can I still use my personal internet banking account user ID and password to login to ICBC (Asia) Mobile Banking?**

Yes, you can login to ICBC (Asia) Mobile Banking via your personal internet banking account user ID and password any time.

**6. If the facial map of another person is stored on my iPhone, can I still use the “Face ID Login Service”?**

We strongly recommend that you only store your own facial map on your iPhone. You should remove another person’s facial map before activating the “Face ID Login Service”. Once the service is activated, any facial maps stored on your iPhone can be used to login to your mobile banking account.

**7. How do I deactivate “Face ID Login Service” in “ICBC (Asia) Mobile Banking” Application?**

After logging in to “ICBC (Asia) Mobile Banking”, you can deactivate “Face ID Login Service” by sliding the “Face ID Login Setting” button to the left under “Service and Settings” under “Me”.

**8. Will ICBC (Asia) store my facial map?**

The Bank does **NOT** collect or store any of your biometric data, but cannot guarantee or commit that other parties will not do so.

**9. Under what circumstances will the “Face ID Login Service” be mandatorily suspended?**

Your “Face ID Login Service” would be suspended under the following circumstances:

- 1) Your ICBC (Asia) personal internet banking account and/or your mobile banking services is suspended;
- 2) You reset or modify your ICBC (Asia) personal internet banking account username or password;
- 3) You terminate your ICBC (Asia) personal internet banking account and/or your Mobile Banking Services via any channels;
- 4) The biometric credentials stored in your Permitted Mobile Device are modified (e.g. a new face is added in respect of the facial recognition function);
- 5) If the Face ID/Touch ID Login Service is activated on multiple permitted mobile devices by using the same ICBC (Asia) personal internet banking account, the Face ID/Touch ID Service would be deactivated on all permitted mobile device except the latest one;
- 6) If one login to ICBC (Asia) mobile banking services application (“Mobile App”) with another ICBC(Asia) personal internet banking account user ID and password on the

same permitted mobile device to activate the Face ID Login Service, the originally activated Face ID Login Service will be deactivated or suspended immediately;

7) You reinstall the Mobile App; or

8) You transfer the Mobile App to another permitted mobile device after backup.

**10. If I have an identical twin or sibling(s) bearing high resemblance to my facial appearance, can he/she access my ICBC (Asia) personal internet banking account using “Face ID Login Service”?**

The probability of a false match using Face ID is different. For safety concerns, if you have an identical twin and sibling(s) bearing high resemblance to your facial appearance, please do not use “Face ID Login Service”. If your facial appearance is undergoing a rapid stage of development, “Face ID Login Service” may not retain the same accuracy or function properly.

**11. If my iPhone with “Face ID Login Service” enabled was lost or stolen, what should I do?**

You should report the case to police for investigation, and inform the case to our customer service representatives immediately. We may suspend your mobile banking service and/or require you to change your ICBC (Asia) personal internet banking account login password, and re-register your Face ID to continue using our “Face ID Login Service”.

Notes:

These FAQs are available in both English and Chinese versions. The English version shall prevail in the event of any discrepancy between the two versions. For complete details about the “Face ID Login Service”, please refer to the “Terms and Conditions for the use of the ICBC (Asia) Biometric Authentication Service”. Should you have any query, please contact our 24 hours customer service hotline at (852) 2189 5588.

**12. Can I use the Face Login service on a device that has been jail-broken?**

To safeguard your account, please don't try to enable Face ID Login service on a device that has been jail-broken.