

Commercial Internet Banking

Service Guide



Taking care of your everyday banking tasks

ICBC (Asia)'s Commercial Internet Banking service puts all your companies' financial information at your fingertips.

Feature & Advantage

- Enjoy direct access and control of your accounts
- Gain high level of security control on your accounts
- Save time in arranging your banking transactions and running your growing business
- Keep you updated with the latest market situation
- Cash Management Services
- Trade Finance Services
- Securities Trading Services
- Credit Card Application, Enquiry, Card Repayment and Card Limit Reallocation
- Market Information

Service Applicable to

Commercial customer

Account Opening Conditions

Commercial customers can open ICBC (Asia) Internet Banking Services with any of your savings/current account.

Application Procedures

Step 1



Over-the-counter Registration

Submit application in person at an ICBC branch

Step 2



System Requirements

Supports basic PCs and network connection devices

Step 3



e-Verification

Use ICBC password token/USB Shield to perform double verification in order to enjoy secured internet transactions

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Account Management

- Account Enquiry
- Account Name Maintenance
- Cash Management Setup/ Amend

Fund Transfer and Remittance

- Fund Transfer and Remittance
- Register third-party account
- Transfer/Remittance Instruction Enquiry
- Set up Standing Instruction
- My standing Instruction
- Templates
- My Beneficiary Accounts
- Inward Remittance Enquiry

ICBC EXPRESS

- ICBC EXPRESS
- Register ICBC EXPRESS account
- Transfer/ Remittance Instruction Enquiry
- Templates
- My Beneficiary Accounts
- Inward Remittance Enquiry
- My Standing Instruction

Currency trading

- Currency trading
- Inquire Currency trading instruction

Bill Payment

- Bill payment
- Overseas Payment
- Payment templates
- Instruction Enquiry

Time Deposit

- Time Deposit Placement
- Time Deposit Summary
- Withdraw/ Renew Time Deposit
- Modify Maturity Instruction
- Interest Rate Inquiry
- Time Deposit Instruction Enquiry
- Post-dated Time Deposit Enquiry

Documentation and trade finance

- Imp LC and Docs
- Exp LC
- Imp Collection
- Exp Collection
- Download Forms
- Outstanding Rpt
- Loan Enquiry

Investment

- Investment Summary
- Securities
- IPO
- e-Tools
- Margin FX & Precious Metal Trading

Card

- My Card
- Credit Card Account Summary
- Our Credit Card Payment
- Bank Statement Request
- Transaction Summary

Autopay / Payroll

- Upload Payroll File
- Transaction details
- Template

Bills of Exchange

- Bills of Exchange Management
- Cashier's Order and Demand Draft
- e-Cheque Presentment
- e-Cheque Presentment Enquiry

Loan

- Loans Summary
- Credit Facilities Overview

Cash Pooling

- Cash pool Agreement
- Fund Sweeping
- Inquire fund pool details
- Download fund pool report

Collection Service

- File Upload
- File Download
- File upload Enquiry

Bank Statement Request

- Application
- Transaction

e-Statement

- Maintain e-Statement
- Maintain e-Statement Users
- View e- Statement

Transaction Summary and Authorization

- Transaction Summary
- Post-dated Transaction Enquiry

Smart Account

- Sub-account Opening
- Sub-account Closing
- Upload Batch File
- Download File
- Enquire sub-account Instruction

ICBC(Asia) Business Account Plus

- Linking of ICBC(Asia) Business Account Plus
- Cancellation of ICBC(Asia) Business Account Plus
- Defined ICBC(Asia) Business Account Plus

ICBC Messaging

- Subscribe ICBC Messaging
- My ICBC Messaging

Inbox Message

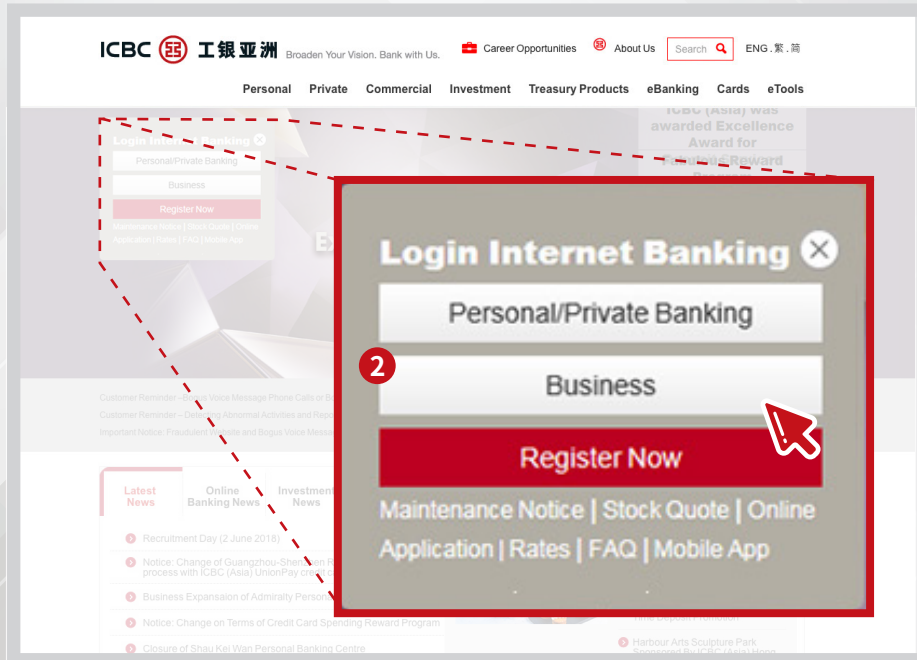
- Compose
- Inbox
- Outbox

Customer Services

- Personalized Settings
- Download Forms
- Internet Banking Login/ Logout Record Enquiry
- Change Password
- ICBC(Asia) Token Management
- USER ID Enquiry
- Customer Privilege Enquiry
- Internet Banking Search Engine
- Manage Authorization Path
- Manage User ID
- Investment Transaction Authentication Setting

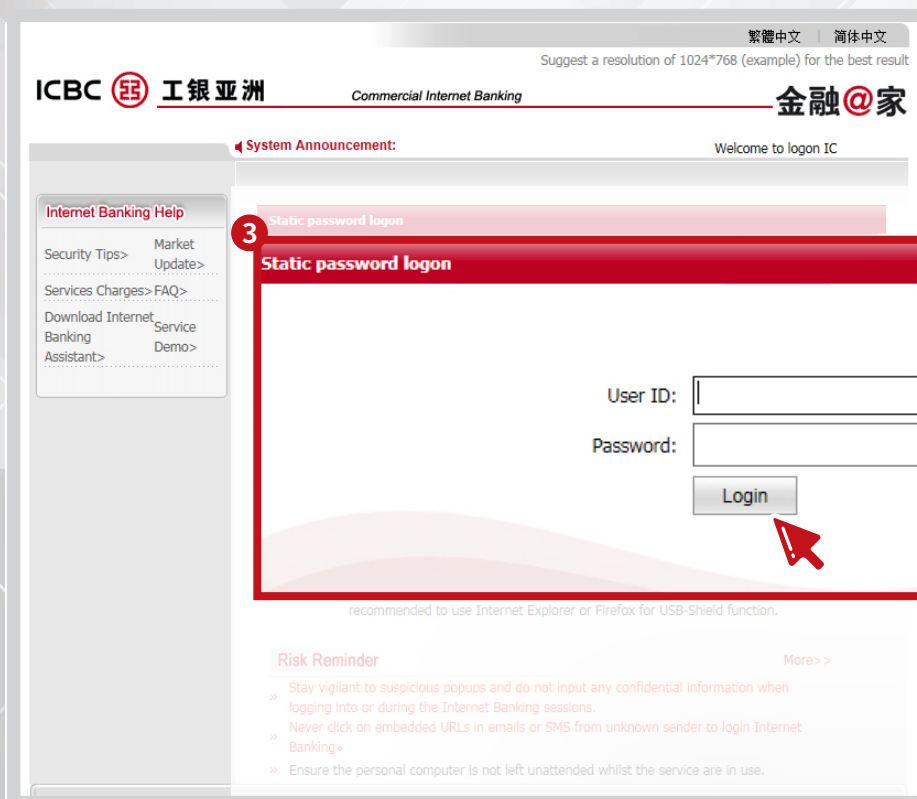
1

Sign in to Commercial Internet Banking




1
 Insert
www.icbcasia.com
 in a browser

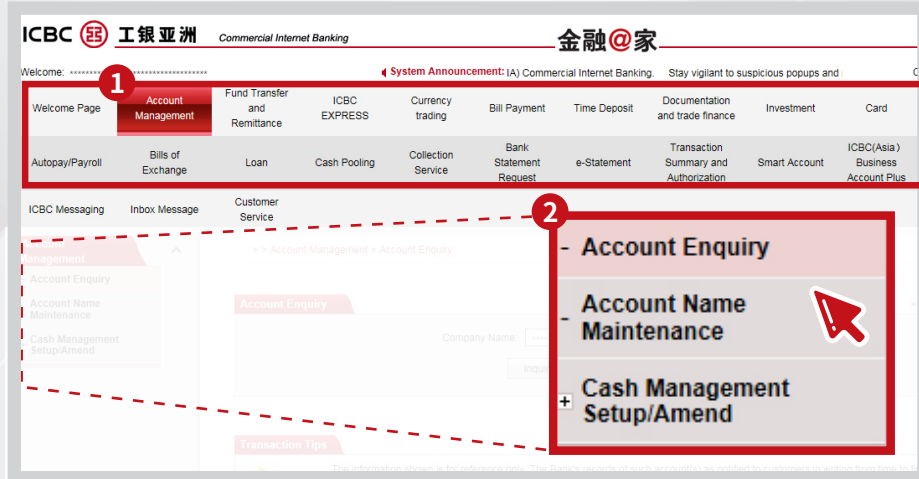
2
 Press "Business"



3
 Insert Customer ID and password, then click "Login" to enter

 For first-time login please use the initial password sent by post

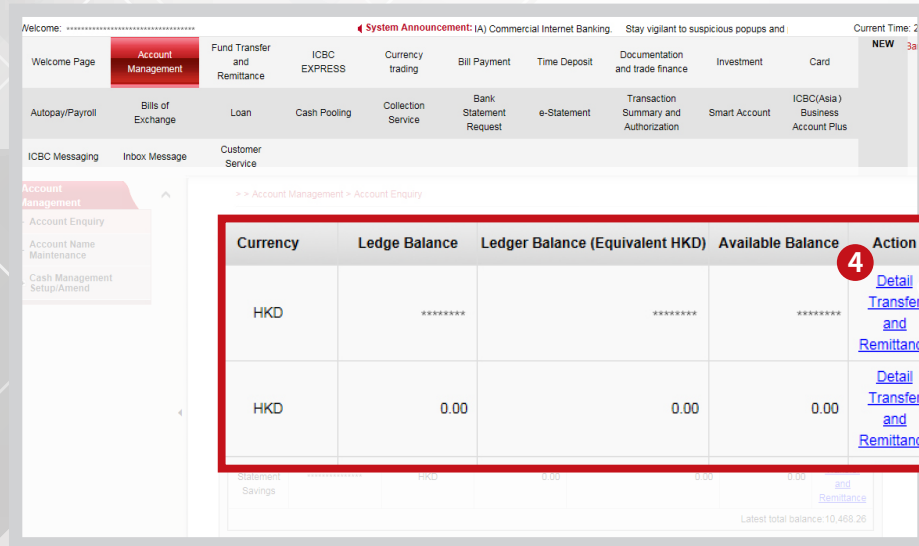
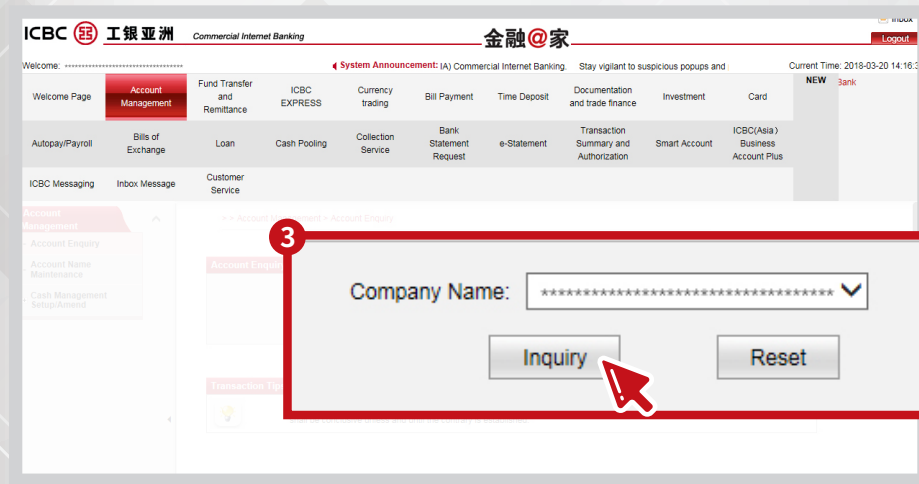
2 Account Management



1 Press "Account Management" on the menu bar

2 Press "Account Inquiry"

3 Choose an account from the pull-down menu of the "Account Name", then press "Inquiry" to enter



4 Press "Details" to enter

2 Account Management

5 Choose the item for inquiry, then press "Inquiry" to enter

Company Name: [dropdown]
Account: [dropdown]
Currency: HKD
 Date: 2018-02-20 - 2018-03-20 Recently 5-day
Inquiry Send Email
Please select detail file format: EXCEL (.csv)
Download

Browse through account details

Company Name: [dropdown]
Account: [dropdown]
Currency: HKD
 Date: 2018-03-20 - 2018-03-20 Recently 5-day
Inquiry Print

Branch Name: *****
Account Name: *****
account name in English: *****
Account: *****
Ledger Balance: 10,468.26
Date: 2018-03-20 To 2018-03-20

Enquiry Time: 2018-03-20 14:19:56
Currency: HKD
Available Balance: 10,468.26

Sequence No.	Transaction Time	Value date	Business Type	Deposit	Withdrawal	Balance	Sender/Beneficiary A/C	Sender/Beneficiary Name	Transaction Venue
1	2018-03-20 07:57:49	2018-03-20	Transfer Withdrawal		367.00	10,468.26	*****	*****	--
Total				0.00	367.00				

Back

3 Fund Transfer & Remittance

1 Press "Fund Transfer and Remittance" on the menu bar

The screenshot shows the ICBC Commercial Internet Banking interface. A red callout box with the number '1' points to the 'Fund Transfer and Remittance' menu item in the top navigation bar. Below the navigation bar, a sidebar on the left lists various services under the 'Fund Transfer and Remittance' category. The main content area displays a table titled 'Fund Transfer and Remittance' with three rows of services, each with a red callout box indicating its ID (3.1, 3.2, and 3.3).

Product name	Business description	Banking Charges	Action
3.1 ICBC Express New Advice	This service allows customer to remit funds to ICBC Account in mainland China or overseas regions ("ICBC Account"). It is the most convenient to pre-registered the ICBC account as beneficiary account. Please visit any of our branches to apply.	-	ICBC Express
3.2 Fund Transfer Within Our Bank	This service allows customer to transfer funds within our bank. It is the most convenient to pre-registered the account as beneficiary account. Please visit any of our branches to apply.	-	Fund Transfer Within Our Bank
3.3 Interbank Transfer	This service allows customer to transfer funds to other local and overseas banks. It is the most convenient to pre-registered the other bank account as beneficiary account. Please visit	-	Interbank Transfer

3.1



ICBC Express

This service allows easy transfers of funds to ICBC local/overseas accounts (referred to as "ICBC accounts" thereafter), with the most convenient option being the Pre-registered Third Party Account Transfer, which can be done via any ICBC branch.

3.2



Fund Transfer Within Our Bank

This service offers myriad intra-bank transfer options, among which the most convenient is the Pre-registered Third Party Account Transfer, which can be done via any ICBC branch.

3.3



Interbank Transfer

This service allows other interbank and cross-border fund transfers, with the most convenient option being the Pre-registered Third Party Account Transfer, which can be done via any ICBC branch.

ICBC Express

Through a global remittance and clearing system, ICBC Express provides customers a fast and convenient remittance service around the world. It helps you remit money between branches of ICBC group with higher speed but lower charges.

Your Privileges



Fast

Beneficiaries can receive the money within only 10 minutes.

*The remittance time depends on relevant policies and remittance procedures of receiving bank.



Economical

Remitting money via Internet Banking charges only HKD80 per item and no additional fees is needed.



Extensive

Using ICBC Express, beneficiaries can receive their money through the extensive branch network (involving more than 15,000 branches) not only in Mainland China but also overseas areas.

3 Fund Transfer & Remittance

3.1 ICBC Express

Fund Transfer Within Our Bank

Interbank Transfer

The screenshot shows the ICBC Express remittance form. Callout 1 points to the 'ICBC EXPRESS' menu item. Callout 2 points to the 'I have read and agree with the Circular on Remittance' checkbox. Callout 3 points to the 'Step 2: Fill in Beneficiary's Details' section. Callout 4 points to the 'Submit' button.

1 Press "ICBC Express" on the menu bar

2 Select "I have read and agree with the Circular on Remittance"

3 Please fill in the information

4 Click "Submit" to enter

Cross check transaction information



5 Please enter the 7-digit authentication code as shown on the ICBC password token. Press "OK" on the token to acquire a dynamic code

6 Enter the dynamic code, then press "Confirm"

The screenshot shows the dynamic password verification screen. Callout 5 points to the input field for the dynamic password. Callout 6 points to the 'Confirm' button.

The screenshot shows the final remittance confirmation screen with the following details:
Remittance Date: 2018-06-06
Payer Name:
Remittance A/C:
Currency: HKD
Country/region of payee's account opening bank: CHINA
Bank Name:
Name and address of beneficiary (if applicable):
Beneficiary's A/C No.:
Currency:
Reference:
Transaction background: Cross-border Goods Trade
Remittance option: Immediate
Debit Amount: HKD 125.16
Remittance Amount: CNY 100.00
Exchange Rate: 1 CNY = 1.25160 HKD
Fee amount: CNY 65.00

Press Here to go to the ICBC Password Token User Manual

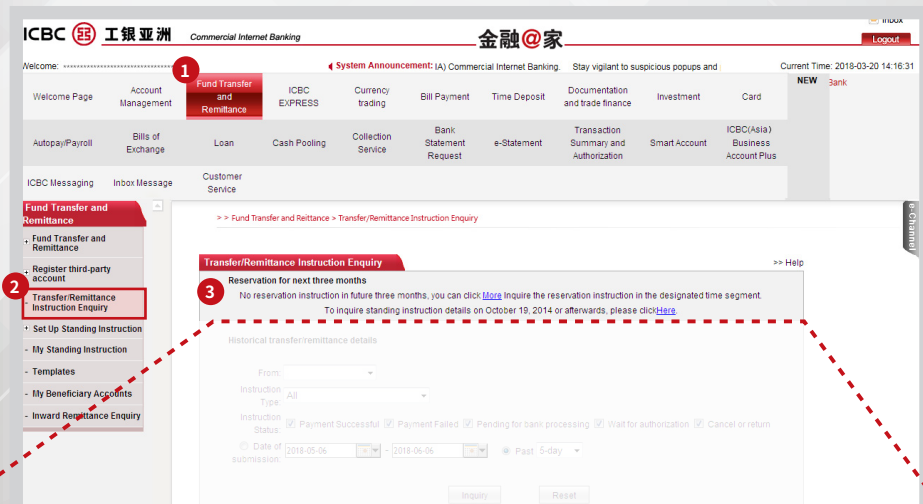
The Fund Transfer Instruction has been Successfully Executed!
Please keep the transaction number for future reference

3.1 ICBC Express

Fund Transfer
Within Our Bank

Interbank Transfer

You can use the “Inquiry on Fund Transfer Instructions” functions to browse or print the instruction messages.



1 Press “Fund Transfer and Remittance” on the menu bar

2 Press “Transfer/Remittance Instruction Enquiry”

3 Browse through scheduled instructions for the next 3 months

4 Enter requested information

5 Click “Inquiry” to search through past transfer records

6 Select download format, then click “Download”

Historical transfer/remittance details

From:

Instruction Type:

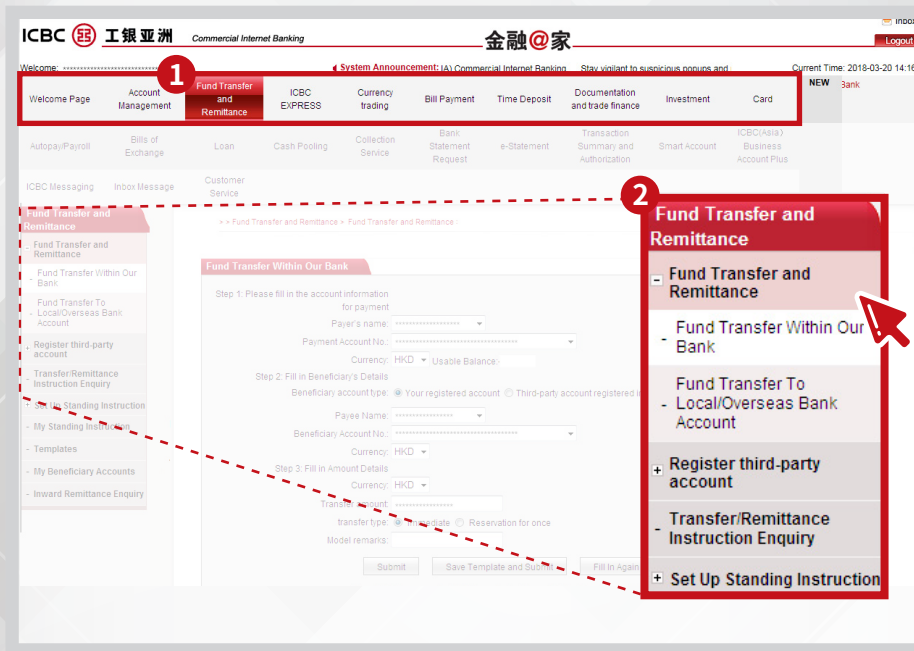
Instruction Status: Payment Successful Payment Failed Pending for bank processing Wait for authorization Cancel or return

Date of submission: - Past

Please select the format for downloading instruction: You can download the inquiry instruction result here

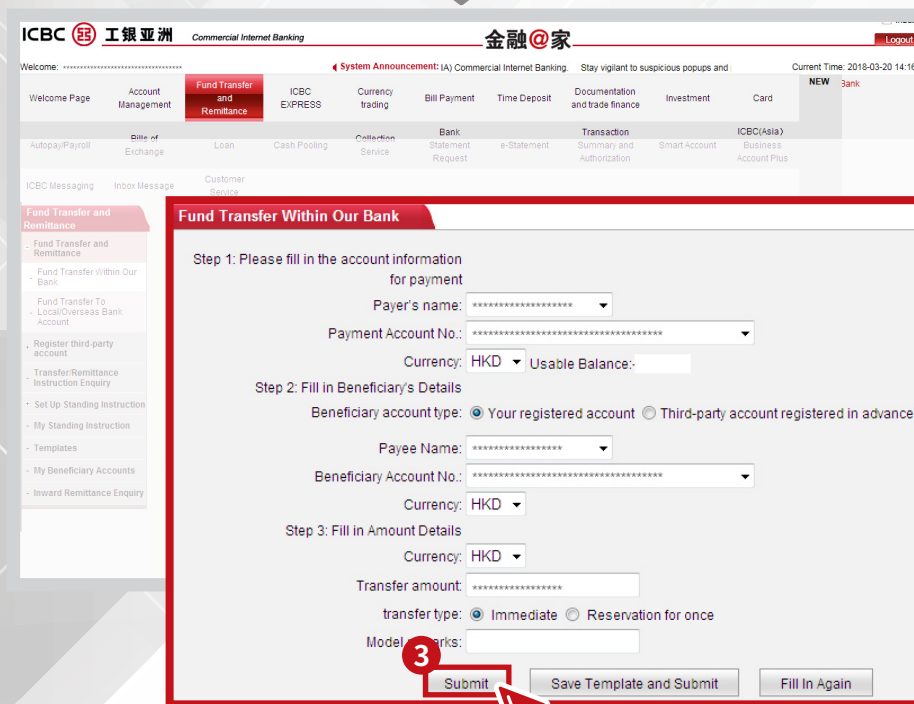
To inquire reserved periodic transfer/remittance instruction details, please click [Here](#).

This service offers myriad intra-bank transfer options, among which the most convenient is the Pre-registered Third Party Account Transfer, which can be done via any ICBC branch.



1 Press "Fund Transfer and Remittance" on the menu bar

2 Press "Fund Transfer and Remittance"



3 Enter the necessary information, then press "Submit" to next page

Beneficiary account types include:

- Same party pre-registered accounts
- Pre-registered third party accounts
- Other accounts

3 Fund Transfer & Remittance

ICBC Express

3.2 Fund Transfer Within Our Bank

Interbank Transfer

ICBC 工银亚洲 Commercial Internet Banking 金融@家

Welcome Page Account Management **Fund Transfer and Remittance** ICBC EXPRESS Currency trading Bill Payment Time Deposit Documentation and trade finance Investment Card NEW Bank

Autopay/Payroll Bills of Exchange Loan Cash Pooling Collection Service Bank Statement Request e-Statement Transaction Summary and Authorization Smart Account ICBC(Asia) Business Account Plus

ICBC Messaging Inbox Message Customer Service

Fund Transfer and Remittance

Fund Transfer and Remittance

Fund Transfer Within Our Bank

Payment Account

Payer's name:

Payment account number:

Currency: HKD

Beneficiary's Details

Beneficiary account type: Your registered account

Payee Name:

Beneficiary Account No.:

Currency: HKD

Amount Details

Please enter the following numbers on your Token: **5020091**

The above picture includes 6 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:

4 **5**

Print Confirm Back

Cross Check Entered Information



ICBC password token

4

Please enter the 7-digit authentication code as shown on the ICBC password token. Press "OK" on the token to acquire a dynamic code

5

Enter the dynamic code, then press "Confirm"

ICBC 工银亚洲 Commercial Internet Banking 金融@家

Welcome Page Account Management **Fund Transfer and Remittance** ICBC EXPRESS Currency trading Bill Payment Time Deposit Documentation and trade finance Investment Card NEW Bank

Autopay/Payroll Bills of Exchange Loan Cash Pooling Collection Service Bank Statement Request e-Statement Transaction Summary and Authorization Smart Account ICBC(Asia) Business Account Plus

ICBC Messaging Inbox Message Customer Service

Fund Transfer and Remittance

Fund Transfer and Remittance

Fund Transfer Within Our Bank

Request submitted.

Transaction No.:

Transaction Time: 2018-06-06 15:18:12

Processing status: Wait for authorization

Your transfer information is as follows:

Payment Account

Payer's name:

Payment account number:

Currency: HKD

Beneficiary's Details

Beneficiary account type: Your registered account

Payee Name:

Beneficiary Account No.:

Currency: HKD

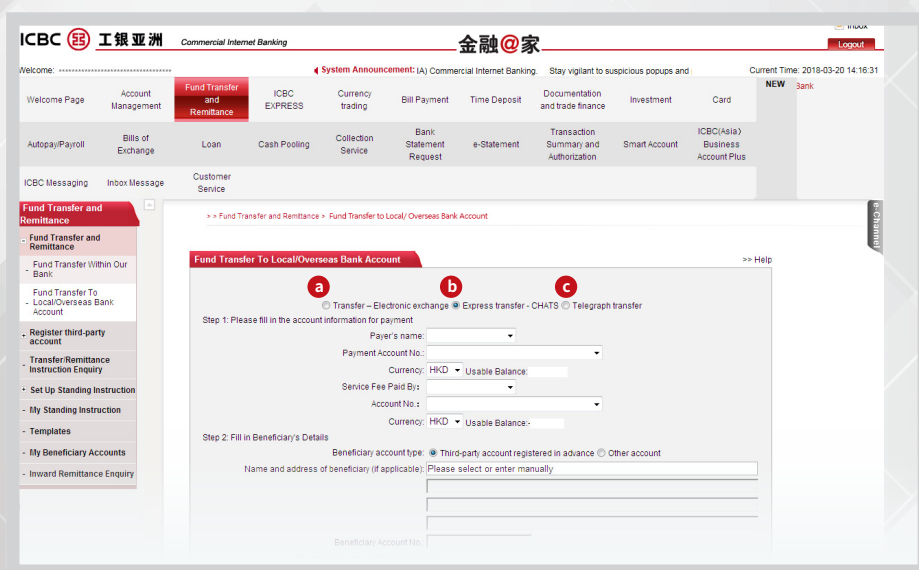
Amount Details

Currency: HKD

The Fund Transfer Instruction has been Successfully Executed!
Please keep the transaction number for future reference

[Press Here](#) to go to the ICBC Password Token User Manual

This service allows other interbank and cross-border fund transfers, with the most convenient option being the Pre-registered Third Party Account Transfer, which can be done via any ICBC branch.



a
Transfer –
Electronic Clearing

b
Express Transfer –
CHATS

c
Telegraphic
Transfer

Transaction Reminders

- By giving instruction(s) to ICBC via e-Banking services, you agree to be bound by related terms and general terms and conditions of e-Banking services.
- Business days and hours for fund transfer to other banks:

Via Electronic Clearing:

Mon-Fri: 24 hours;

Sat, Sun and Public Holiday: No service

Instructions for fund transfer received before the cut-off time will be executed on the same day; whereas instructions received after cut-off time will be executed on the next business day, subject to the policies of the bank of the beneficiary account (The cut-off time is 2:00p.m. Monday to Friday. Any instructions received after 2:00p.m. on Friday will be carried out on the following Monday).

Via CHATS:

HKD & USD:
Mon-Fri: 9:00a.m.-5:00p.m. (Except public holidays);

EUR & RMB:
Mon-Fri: 9:00a.m.-4:00p.m.;

Via Telegraphic Transfer:

HKD & USD:
Mon-Fri: 9:00a.m.-5:00p.m.
(Except public holidays);

RMB:
Mon-Fri: 9:00a.m.-2:30p.m.
(Except public holidays);

Telegraphic Transfer of Other Currencies:
Mon-Fri: 9:00a.m.-3:00p.m.
(Except public holidays)

*You can submit scheduled transfer instruction for the next business day or any subsequent day after service hours.

- In the case of scheduled transfer, please ensure sufficient funds are maintained in your account to meet the debit payment due. Please also check if the funds concerned are successfully debited on the scheduled day on the "Account Inquiry" page under the "Asset Overview".
- Should you wish to increase your daily transaction limit, please apply in person at any ICBC branch or mail to the branch where you have your ICBC account opened. For inquiry on or instruction to decrease your transaction limit, please go to the "Decrease Transaction Limit" page under "Customer Services".
- For any instructions on fund transfer in RMB received during holidays in Mainland China, execution will be commenced after the holidays.
- Please note that the daily transfer limit for The People's Bank of China is RMB 80,000.
- Scheduled transfer via electronic clearing will be carried out on the scheduled day. You may check out the details of execution on the next day.

a Transfer – Electronic Clearing

1 Press “Transfer - Electronic exchange”

2 Enter the necessary information

3 then click “Submit” to enter

Cross check transaction information

4 Please enter the 7-digit authentication code as shown on the ICBC password token. Press “OK” on the token to acquire a dynamic code

5 Enter the dynamic code, then press “Confirm”

The Fund Transfer Instruction has been Successfully Executed!
Please keep the transaction number for future reference

Press Here to go to the ICBC Password Token User Manual

b Express Transfer – CHATS

The screenshot shows the 'Fund Transfer To Local/Overseas Bank Account' form. Step 1: Payer's name, Payment Account No., Currency (HKD), Service Fee Paid By, and Account No. Step 2: Beneficiary's Details, including Beneficiary account type (Third-party account registered in advance), Name and address of beneficiary, Beneficiary Account No., Country/region of beneficiary bank (HK), and Beneficiary bank. Step 3: Fill in Amount Details, including Currency (HKD), Transfer amount, remarks, and transfer type (Immediate or Reservation for once). A red box highlights the 'Express transfer - CHATS' radio button, and a red arrow points to the 'Submit' button.

The screenshot shows the dynamic password token interface. It prompts the user to enter the 7-digit authentication code from the token. The token displays the number 4564561. A red box highlights the 'Confirm' button, and a red arrow points to it.

The screenshot shows the transaction confirmation page. It displays the transaction number, transaction time, and processing status (Wait for authorization). It also shows the transfer information: Transfer - Electronic exchange.

Press Here to go to the ICBC Password Token User Manual

1 Press "Express transfer - CHATS"

2 Enter the necessary information

3 then click "Submit" to enter

Cross check transaction information



4 Please enter the 7-digit authentication code as shown on the ICBC password token. Press "OK" on the token to acquire a dynamic code

5 Enter the dynamic code, then press "Confirm"

The Fund Transfer Instruction has been Successfully Executed!
Please keep the transaction number for future reference

C Telegraphic Transfer

1 Press "Telegraph transfer"

2 Enter the necessary information

3 then click "Submit" to enter

Cross check transaction information



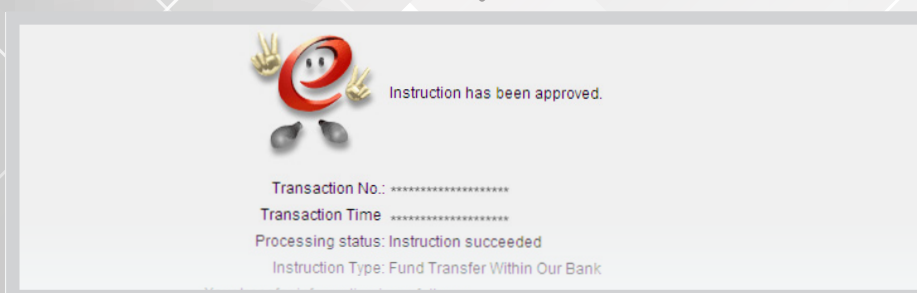
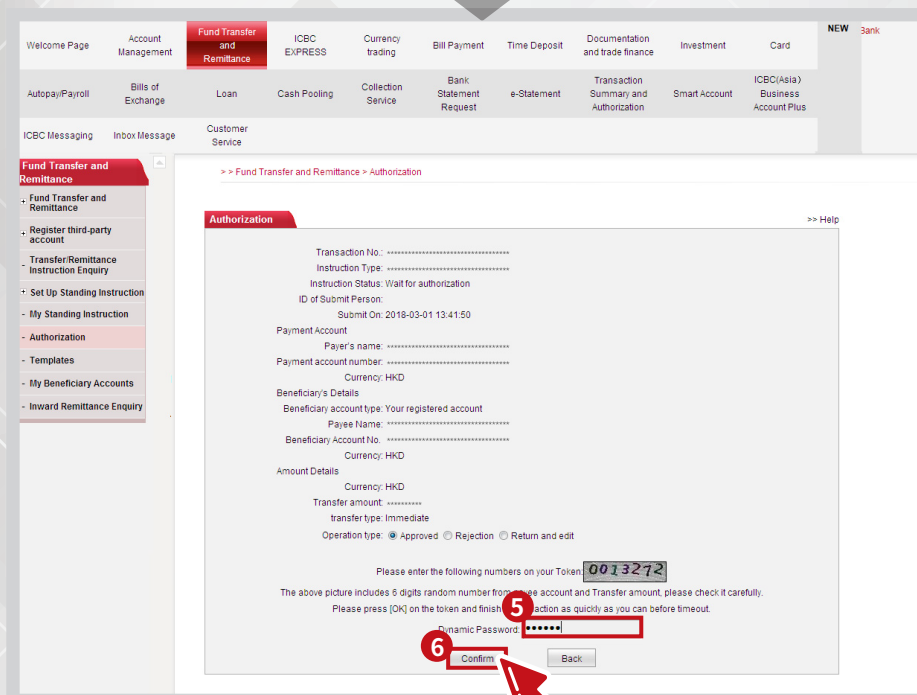
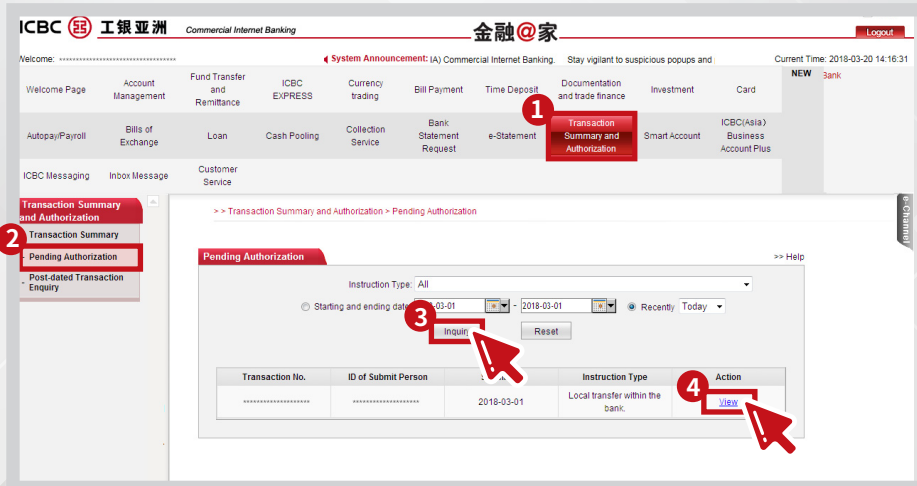
4 Please enter the 7-digit authentication code as shown on the ICBC password token. Press "OK" on the token to acquire a dynamic code

5 Enter the dynamic code, then press "Confirm"

The Fund Transfer Instruction has been Successfully Executed!
Please keep the transaction number for future reference

Press Here to go to the ICBC Password Token User Manual

4 Account Authorization



Press Here to go to the ICBC Password Token User Manual

1 Press
"Transaction Summary
and Authorization"
on the menu bar

2 Press
"Pending Transactions"

3 Choose the type of
transaction and start and
end date, then press
"Inquiry"

4 Press "View"
to see the details of
the pending transaction

**Cross check
transaction information**



5 Please enter the 7-digit
authentication code as
shown on the
ICBC password token.
Press "OK" on the token
to acquire a dynamic code

6 Enter the dynamic code,
then press "Confirm"

**The Fund Transfer
Instruction has been
Successfully Executed!**
Please keep the transaction
number for future reference

5 Transaction Management

The screenshot shows the 'Transaction Summary and Authorization' page. Callout 1 points to the menu item. Callout 2 points to the 'Transaction Summary' sub-menu. Callout 3 points to the 'Inquiry' button. Callout 4 points to the 'View' link in the table.

Transaction No.	ID of Submit Person	Submit On	Instruction Type	Action
*****	*****	2018-03-01	Local transfer within the bank.	View
*****	*****	2018-03-01	Local transfer within the bank.	View
*****	*****	2018-03-01	Local transfer within the bank.	View

1 Press "Transaction Summary and Authorization" on the menu bar

2 Press "Transaction summary"

3 Choose the type of transaction and start and end date, then press "Inquiry"

4 Press "View" to see the details of the pending transaction

The screenshot shows the 'Transfer Remittance Instruction Enquiry' page with detailed transaction information.

Transaction Information	
Transaction No.:	*****
Instruction Type:	Fund Transfer and Currency Trading Within Our Bank
Processing status:	Instruction succeeded
ID of Submit Person:	*****
Submit On:	2018-03-01 13:41:50
Authorizer and authorization time:	*****

Your transfer information is as follows:	
Payment Account	
Payer's name:	*****
Payment account number:	*****
Currency:	HKD
Beneficiary's Details	
Beneficiary account type:	Your registered account
Payee Name:	*****
Beneficiary Account No.:	*****
Currency:	HKD
Amount Details	
Currency:	HKD
Transfer amount:	*****
transfer type:	Immediate

Browse Through

- Instruction Type
- Status
- Transfer Information