Commercial Internet Banking

Service Guide

Commercial Internet Banking
Service Guide

ICBC 工银亚洲

Broaden Your Vision. Bank with Us.

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
- Keep you updated with the latest market situation
- Cash Management Services
- Trade Finance Services
- Securities Trading Services
- Save time in arranging your banking transactions and running your growing business

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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

Security Verification
Use ICBC password token to perform double verification in order to enjoy secured internet transactions

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Table of Contents

Scope of Services

Account Management

Fund Transfer and Remittance

Currency Exchange

Bill Payment

Time Deposit

Trade Service

Investment

Credit Card

Autopay/Payroll

Loans

Cash Pooling

Money Collection
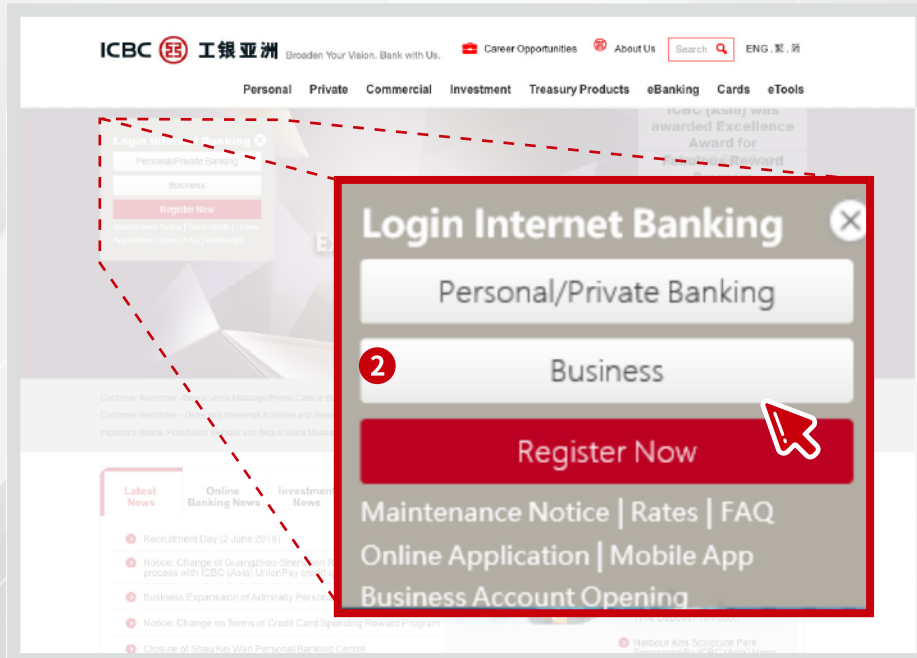
e–Statement

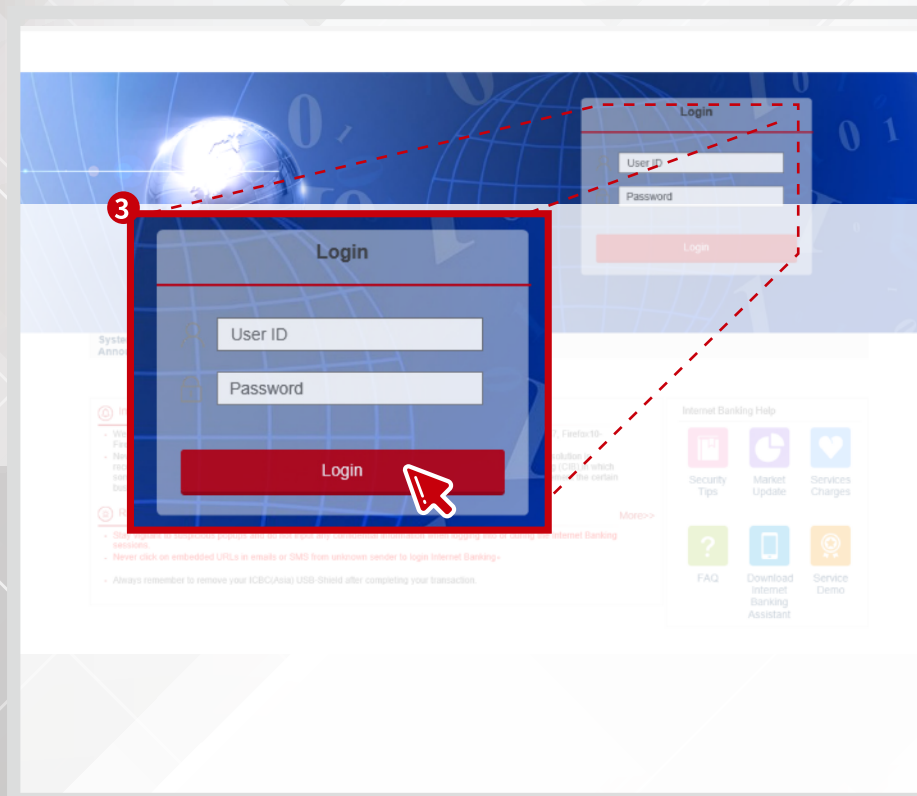Inquiry/Authorization

Smart Account

ICBC Messaging

Inbox Messages

Settings

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**
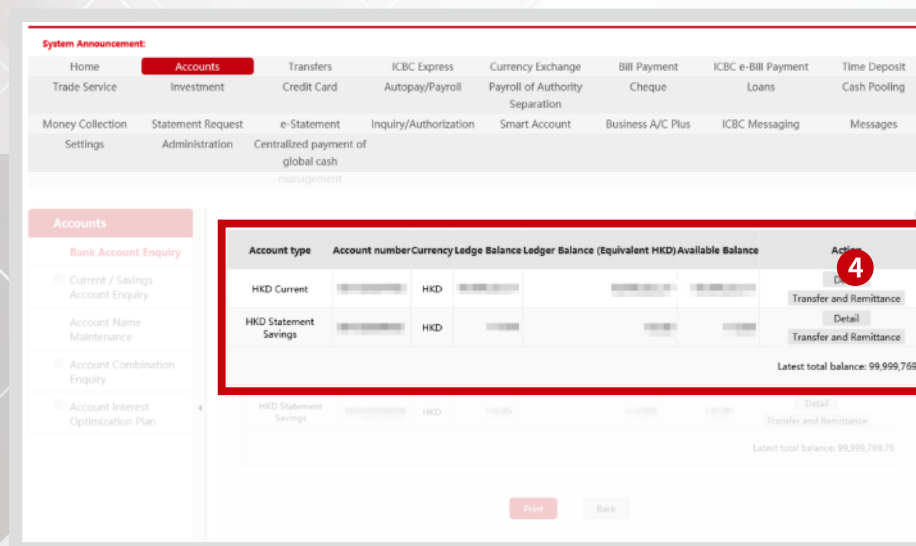**please use the initial**
password sent by post

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1
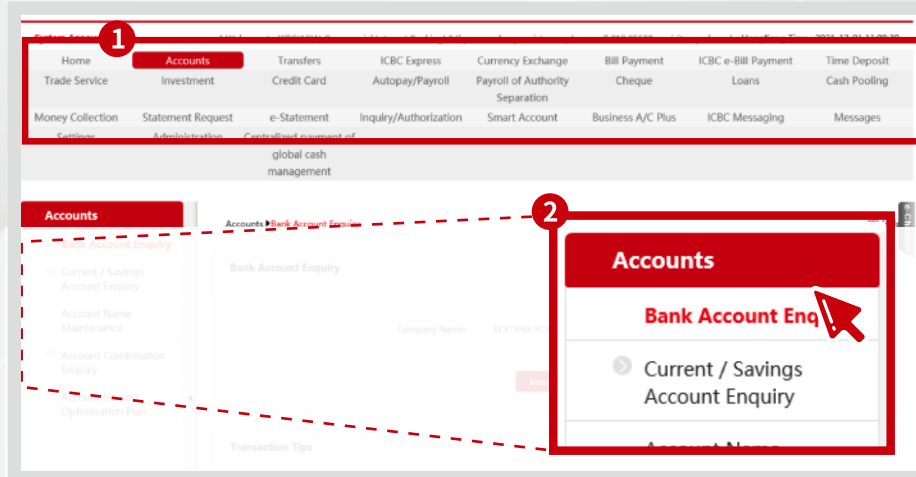
1 Press "Accounts" on the menu bar

2

2 Press "Bank Account Enquiry"

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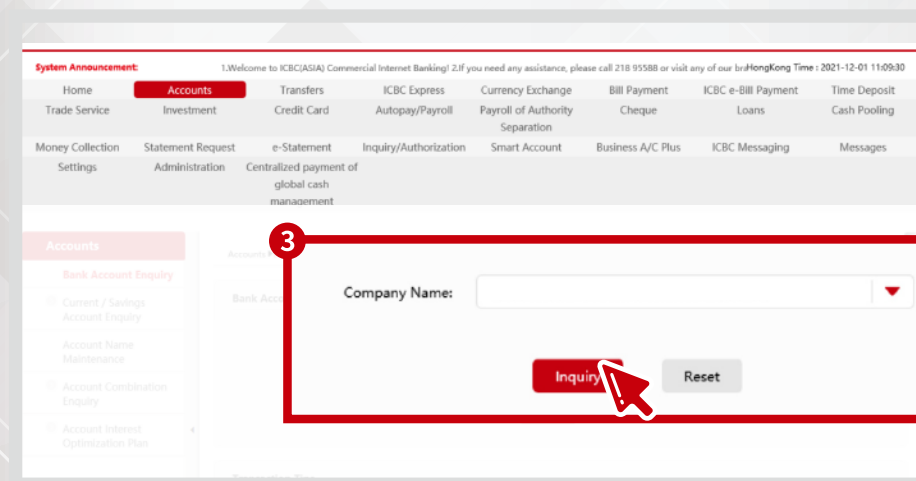
3 Choose an account from the pull–down menu of the "Company Name", then press "Inquiry" to enter

4
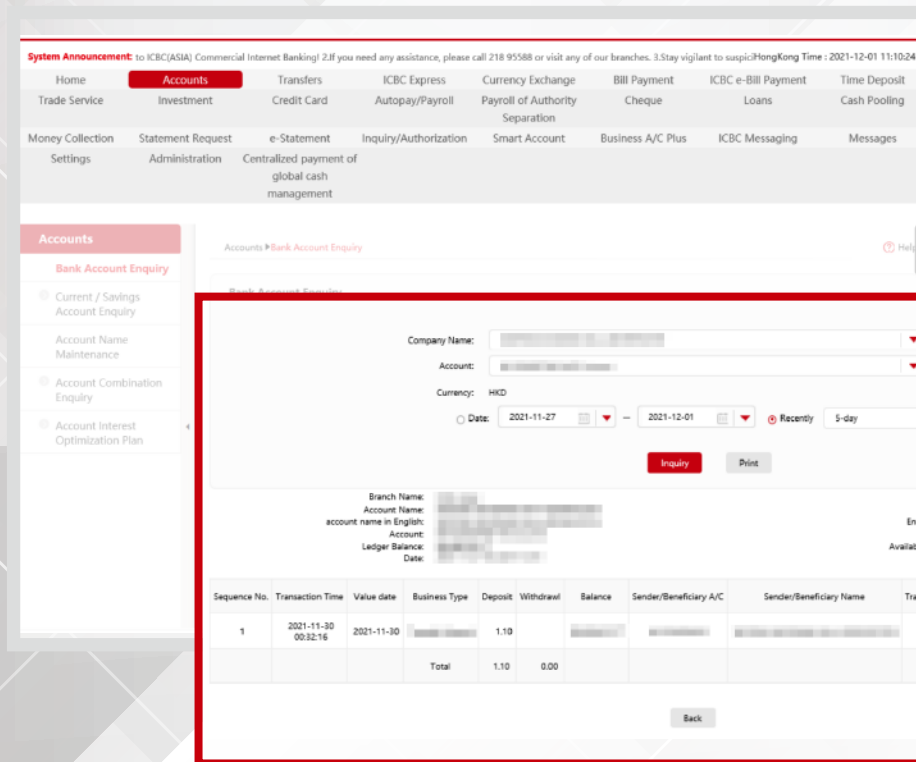
4 Press "Details" to enter

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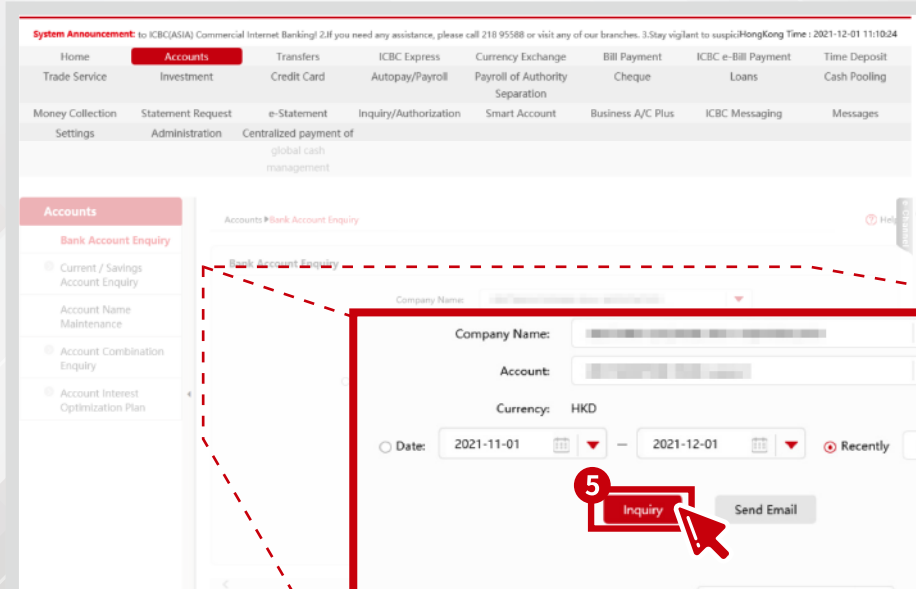
5 Choose the item for inquiry, then press "**Inquiry**" to enter

Browse through account details

3 Fund Transfer & Remittance

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1

Press " Transfers" on the menu bar

Transfers

- Fund Transfer and Remittance
- Fund Transfer Within Our Bank
- Fund Transfer To Local/Overseas Bank Account
- Fast Payment Service
- Register third-party account
- Transfer/Remittance Instruction Enquiry
- Set Up Standing Instruction
- My Standing Instruction
- Templates
- My Beneficiary Accounts

Transfers ▶Fund Transfer and Remittance

Fund Transfer and Remittance

Product name	Business description	Banking Charges
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.	-
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.	-
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 any of our branches to apply.	-

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.

3.1 ICBC Express

3.2 Fund Transfer Within Our Bank

3.3 Interbank Transfer

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.

3.1 ICBC Express	**3.2** Fund Transfer Within Our Bank	**3.3** Interbank Transfer

1
Press "ICBC Express" on the menu bar

2
Please fill in the information

3
Click "Submit" to enter

Cross check transaction 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"

The Fund Transfer Instruction has been Successfully Executed!

Please keep the transaction number for future reference

3.1 ICBC Express	3.2 Fund Transfer Within Our Bank	3.3 Interbank Transfer

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

1 Press "Transfers" 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"

3 Fund Transfer & Remittance

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3.1 ICBC Express | **3.2** Fund Transfer Within Our Bank | **3.3** Interbank Transfer

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.
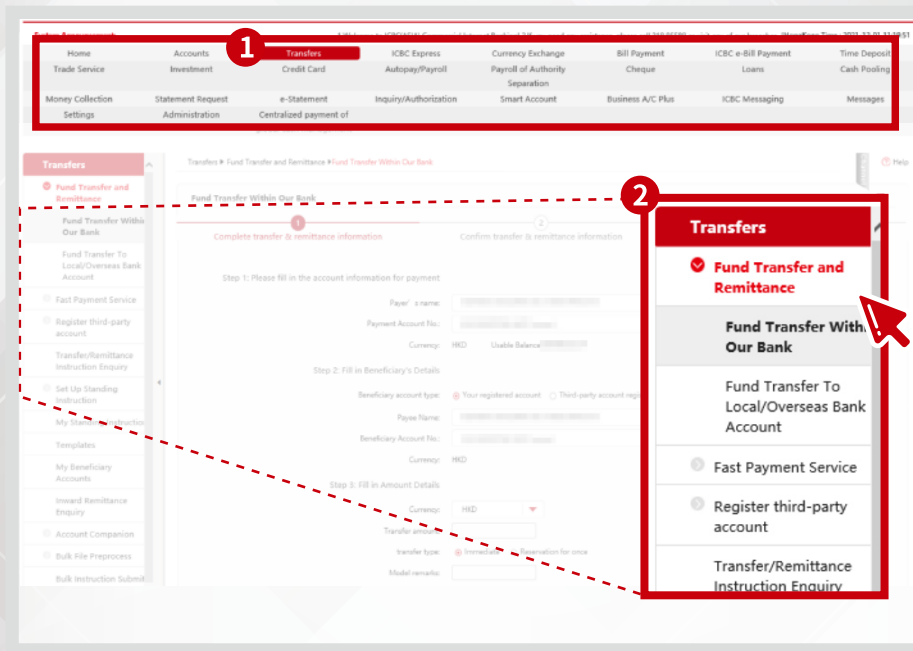
1 Press "Transfer" on the menu bar

2 Press " Fund Transfer Within Our Bank"

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

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3.1 ICBC Express | 3.2 **Fund Transfer Within Our Bank** | 3.3 Interbank Transfer

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"

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

p.10 Fund Transfer & Remittance Transfer within Bank

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Broaden Your Vision. Bank with Us.

| 3.1 ICBC Express | 3.2 Fund Transfer Within Our Bank | 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.

a Transfer – Local General transfer

b Express Transfer – CHATS

c Telegraphic Transfer

d e秒转-FPS

Transaction Reminders

1. 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.

2. Business days and hours for fund transfer to other banks:

   Via Local General transfer:
   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: EUR & RMB:
   Mon-Fri: 9:00a.m.-5:00p.m. (Except public holidays);   Mon-Fri: 9:00a.m.-4:00p.m.;

   Via Telegraphic Transfer:

   HKD & USD: RMB: Telegraphic Transfer of Other Currencies:
   Mon-Fri: 9:00a.m.-5:00p.m.   Mon-Fir: 9:00.m.-2:30p.m.   Mon-Fri: 9:00a.m.-3:00p.m.
   (Except public holidays);   (Except public holidays);   (Except public holidays)

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

3. Under normal situation, post-dated instruction and standing instruction will be executed and deducted from the designated account on the execution day. Accordingly, please maintain sufficient balance in the designated account for processing.

4. To increase or reduce the Daily Transaction Limit, please apply in person at any of our branches、 or by sending written instruction to your account opening branch.

3 Fund Transfer & Remittance

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3.1 ICBC Express	3.2 Fund Transfer Within Our Bank	3.3 Interbank Transfer

a Transfer – Local General transfer

1 Press "Transfer - Local General transfer"

2 Enter the necessary information

3 then click "**Submit**" to enter

Cross check transaction 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**"

The Fund Transfer Instruction has been Successfully Executed!

Please keep the transaction number for future reference

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3.1 ICBC Express	3.2 Fund Transfer Within Our Bank	3.3 Interbank Transfer

ⓑ Express Transfer – CHATS

1 Press "Express transfer - CHATS"

2 Enter the necessary information

3 then click "**Submit**" to enter

Cross check transaction 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**"

The Fund Transfer Instruction has been Successfully Executed!

Please keep the transaction number for future reference

3 **Fund Transfer & Remittance**

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C Telegraphic Transfer

1 Press "Telegraph transfer"

2 Enter the necessary information

3 then click "**Submit**" to enter

Cross check transaction 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**"

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

3 Fund Transfer & Remittance

ICBC 工银亚洲
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| 3.1 ICBC Express | 3.2 Fund Transfer Within Our Bank | 3.3 Interbank Transfer |

d e秒轉 – FPS

1
Press
e秒轉 - FPS

2
Enter the necessary information

3
then click "**Submit**" to enter

Cross check transaction 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**"

The Fund Transfer Instruction has been Successfully Executed!

Please keep the transaction number for future reference

3 **Fund Transfer & Remittance**

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| 3.2 Fund Transfer Within Our Bank | 3.3 Interbank Transfer | **3.4 Interbank Transfer** |

Bulk Payment Work flow ▶

1 Download Bulk Template

2 Fill instruction

3 Bulk File encryption

4 Bulk file upload

5 System Pre–check

6 Instruction Submit

7 Authorization

8 Processed ▶

My Beneficiary Accounts
Inward Remittance Enquiry
Account Companion
● Bulk File Preprocess
Bulk Template Download
Bulk File Upload
Bulk File Managemen
Bulk Instruction Submit
Bulk Instruction Management

Bulk Template Download

	Description	Action
Local transfer within the bank	This service allows customer to transfer funds within our bank. Pre-register the beneficiary account will make a transfer easier. You may visit any one of our branches for details.	Download
Overseas Bank Payment	This service allows customer to transfer funds to overseas banks. Pre-register the beneficiary account will make a transfer easier. You may visit any one of our branches for details.	Download
ICBC EXPRESS	This service allows customer to make remittance to ICBC Accounts in mainland China or overseas regions ("ICBC Account"). Pre-register the beneficiary account will make a transfer easier. You may visit any one of our branches for details.	Download
Local Bank Payment(CHATS)	This service allows customer to transfer funds to other local banks. Pre-register the beneficiary account will make a transfer easier. You may visit any one of our branches for details.	Download
FPS	FPS offers customers a new choice and experience for making real time payments in HKD and RMB. You may visit any one of our branches for details.	Download

Download encryption tools (Encryption with the tool is required before file uploading in batch)

W:\7092020\SwiftTemplate1.zip\
文件(F) 编辑(E) 查看(V) 书签(A) 工具(T) 帮助(H)
添加 提取 测试 复制 移动 删除 信息
W:\7092020\SwiftTemplate1.zip\
名称
SwiftTemplate.xlsm
SwiftCustomerInfo1.xls

Step 1: Bulk Template Download

● Input right user press 「Bulk File Preprocess」– 「Bulk Template Down–load」 to download the Bulk Payment Template.

● You will download a zip pack–age which includes:
1.Payment template
2.Registered third–party accounts

● Support the channel as below:
1.Fund Transfer Within Our Bank
2.SWIFT
3.ICBC Express
4.CHATS
5.FPS

3.2 Fund Transfer Within Our Bank	3.3 Interbank Transfer	3.4 Interbank Transfer

Template, Sample:
(Fund Transfer Within Our Bank)

Step 2: Bulk Payment Instruction Filling

Step3: Bulk Payment Bulk File Processing

3.2 Fund Transfer Within Our Bank	3.3 Interbank Transfer	3.4 Interbank Transfer

Step 4: Bulk File Upload

Step 5: System Pre–check

Step 6: Bulk Instruction Submit

3.2 Fund Transfer Within Our Bank	3.3 Interbank Transfer	**3.4 Interbank Transfer**

Step 7: Bulk Payment Authorization

● Authorization for multiple bulk payment instructions

● Authorization for multiple transactions in same bulk payment instruction

Bulk Payment Tips:

1 Maximum 500 instructions can be accept in each template.

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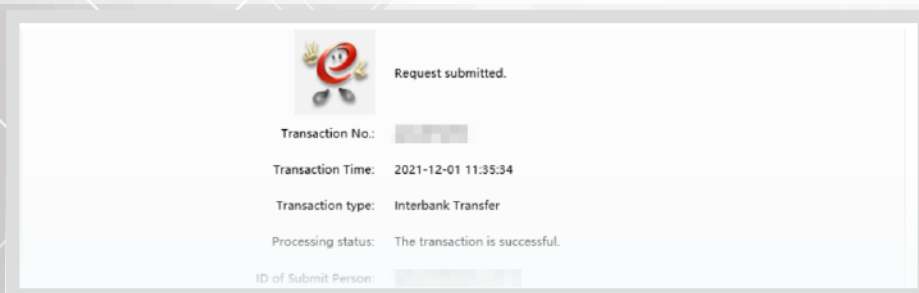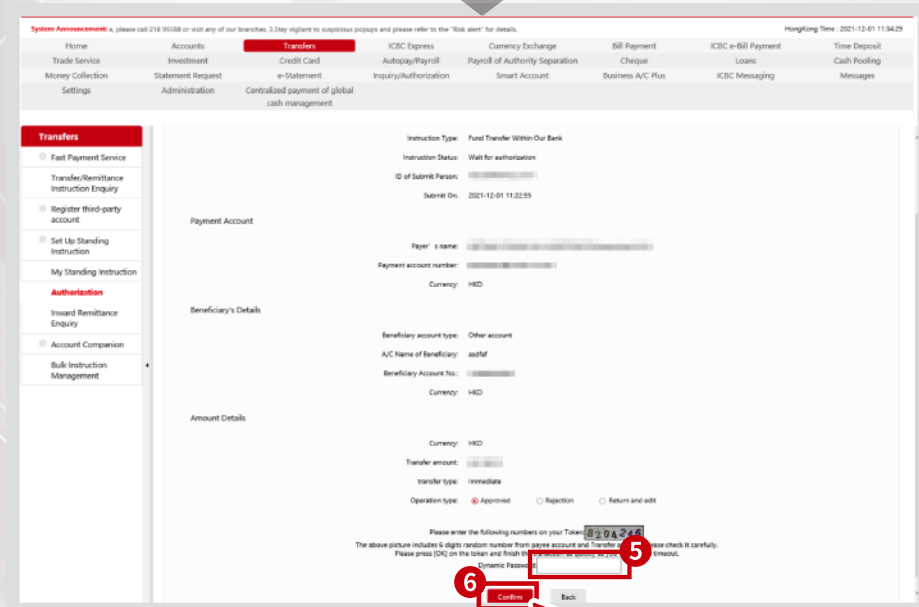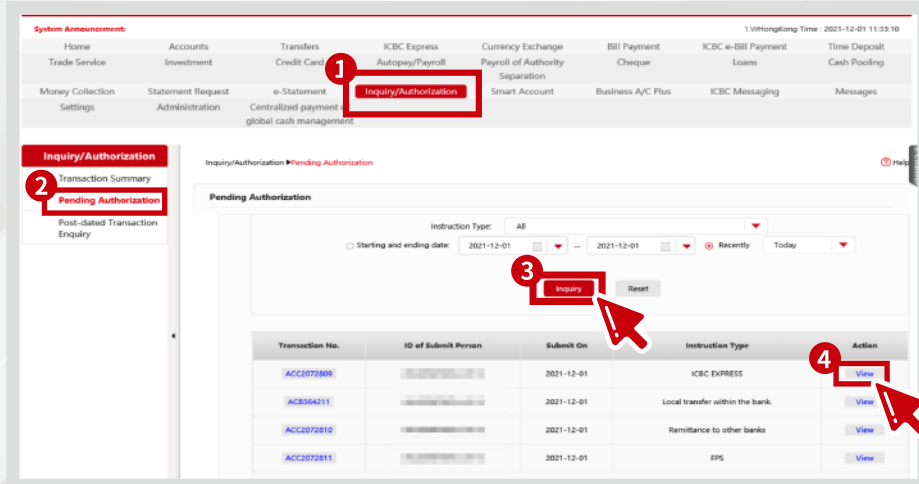
1
Press "Inquiry/Authorization" on the menu bar

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

ICBC password token

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

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1
Press "Inquiry/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

Browse Through

• Instruction Type

• Status

• Transfer Information