

# 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
- 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

## 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

### Table of Contents

<b>1</b>	<b>Log in Corporate Internet Banking</b>	p.2
<b>2</b>	<b>Account Management</b>	p.3
<b>3</b>	<b>Fund Transfer &amp; Remittance</b>	p.5
	<b>3.1 ICBC Express</b>	p.7
	<b>3.2 Transfer within Bank</b>	p.9
	<b>3.3 Local/Overseas Interbank Transfer</b>	p.11
	a. Transfer-Local General transfer	p.12
	b. Express Transfer-CHATS	p.13
	c. Telegraphic Transfer	p.14
	d. e秒转-FPS	p.15
	<b>3.4. Bulk Payment</b>	p.16
<b>4</b>	<b>Account Authorization</b>	p.20
<b>5</b>	<b>Transaction Management</b>	p.21

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

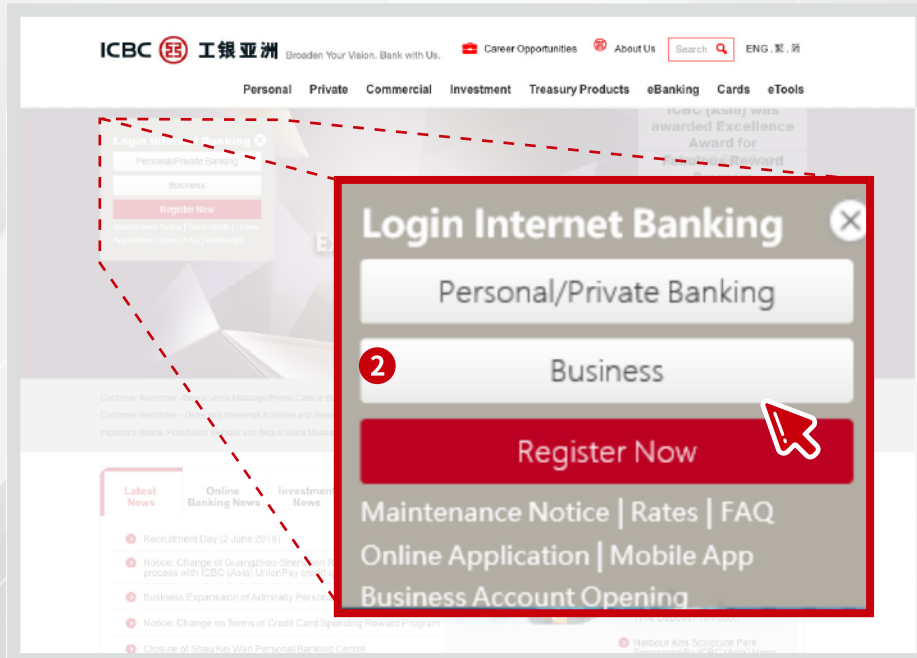
Smart Account

ICBC Messaging

Inbox Messages

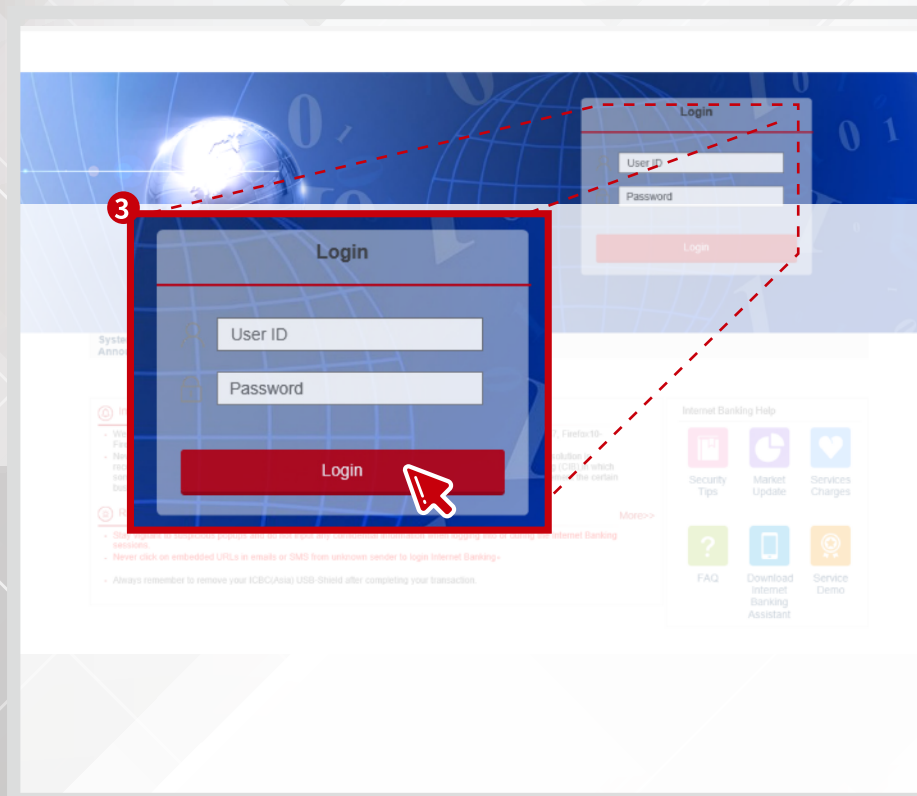
Settings

# 1 Log in Corporate Internet Banking




1  Insert [www.icbcasia.com](http://www.icbcasia.com) in a browser

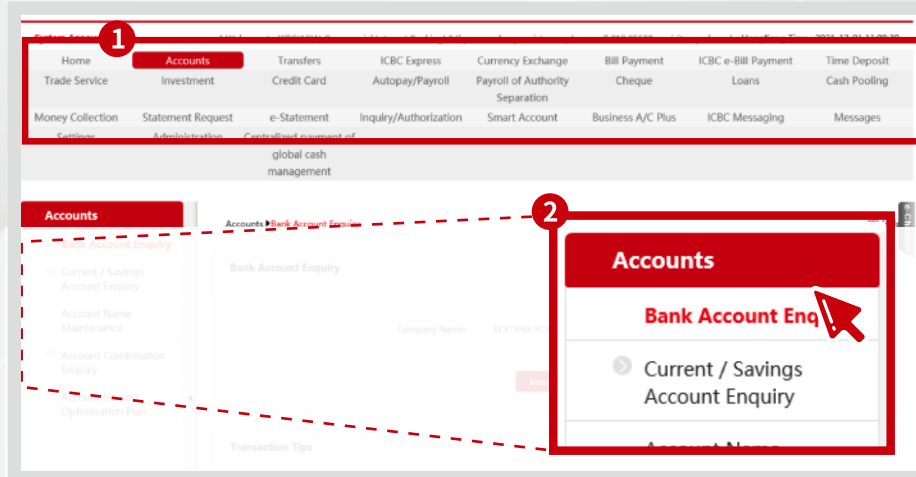
2 Press "Business"



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

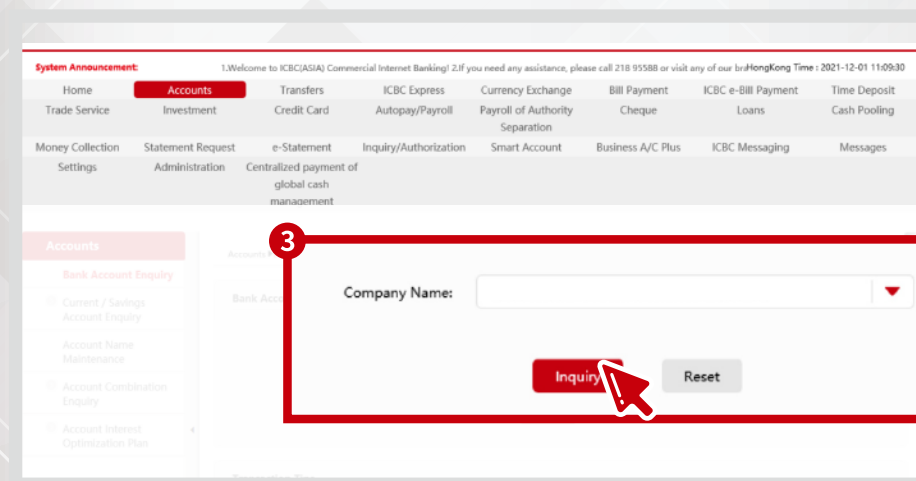
 For first-time login please use the initial password sent by post

# 2 Account Management

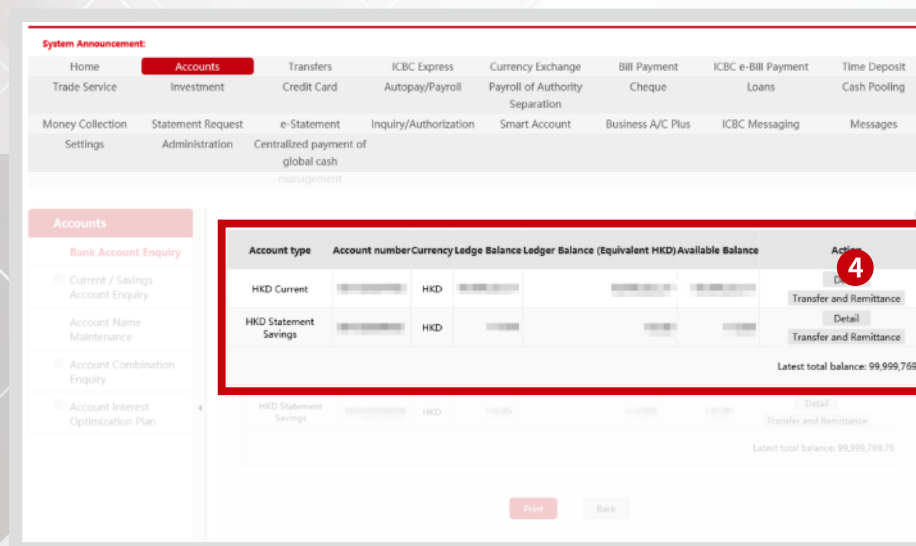


1 Press "Accounts" on the menu bar

2 Press "Bank Account Enquiry"

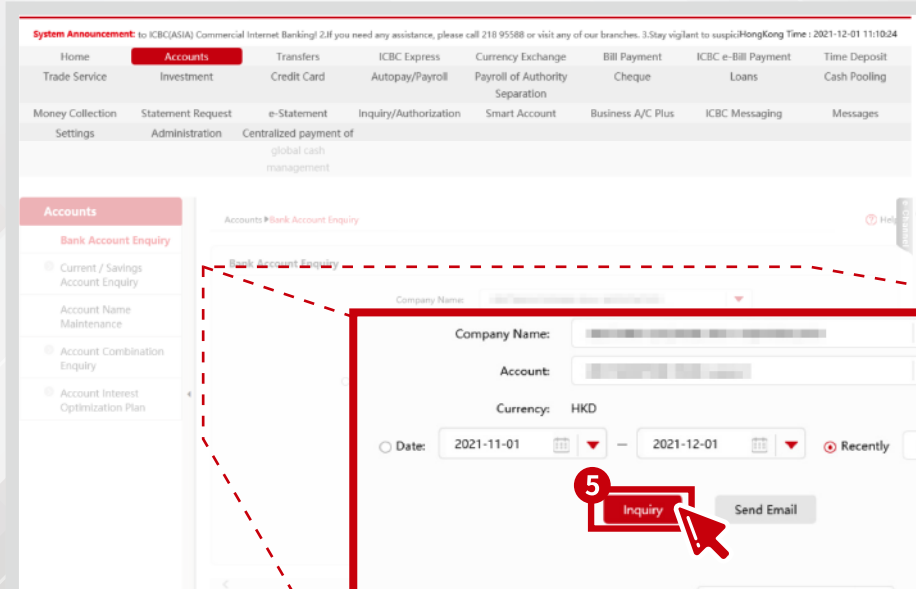


3 Choose an account from the pull-down menu of the "Company Name", then press "Inquiry" to enter



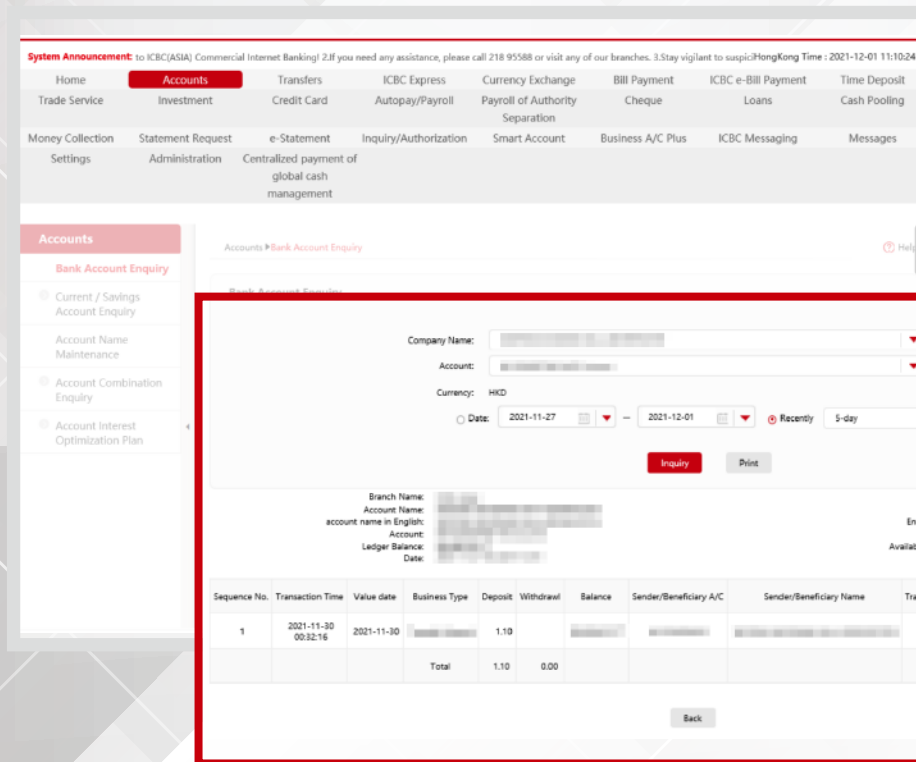
4 Press "Details" to enter

# 2 Account Management



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

Company Name: [Dropdown]  
Account: [Dropdown]  
Currency: HKD  
Date: 2021-11-01 - 2021-12-01  
Recently 5-day  
**5** Inquiry Send Email  
Please select detail file format: EXCEL (.csv)  
Download



**Browse through account details**





# 3 Fund Transfer & Remittance

1 Press "Transfers" on the menu bar

The screenshot shows the ICBC online banking interface. At the top, there is a 'System Announcement' bar. Below it is a navigation menu with various options. The 'Transfers' option is highlighted with a red box and a mouse cursor. A red callout box with the number '1' points to this menu item. Below the navigation menu, the 'Transfers' section is expanded, showing a list of services. The 'Fund Transfer and Remittance' service is selected. Below this, there is a table with the following data:

Product name	Business description	Banking Charges
3.1 ICBC Express <small>New Advice</small>	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.

## 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

## 3.2 Fund Transfer Within Our Bank

## 3.3 Interbank Transfer

System Announcement: [Click here to suspicious popups and please refer to the "Risk alert" for details.](#) HongKong Time: 2021-12-01 11:13:09

Trade Service Money Collection Settings Investment Statement Request Administration Credit Card e-Statement Centralized payment of global cash management Autopay/Payroll Inquiry/Authorization Payroll of Authority Separation Smart Account Cheque Business A/C Plus Loans ICBC Messaging Cash Pooling Messages

**1** ICBC EXPRESS

ICBC EXPRESS

Step 1: Select Remittance A/C

Remittance Date: 2021-12-01 You can Choose from "AutoPay" for remittance details

**2**

Payer Name: [Field]  
Remittance A/C: [Field]  
Currency: HKD Usable Balance: [Field]

Step 2: Fill in Beneficiary's Details

Beneficiary account type:  Your registered account  Third-party account registered in advance  Other account

Country/region of payee's account opening bank: [Field]  
Bank Name: [Field]  
Name and address of beneficiary (if applicable): [Field]  
Beneficiary's A/C No.: [Field]  
Currency: HKD  
Reference: [Field]

Step 3: Fill in Amount Details

Remittance option:  Immediate  Reservation for once  
Remittance Amount: HKD [Field]  
Banking charges paid by: The ordering customer pays the charges (OUR)  
Name of payment account for remittance fee: [Field]  
Fee Charge Account: [Field]  
Currency: HKD

**3** Submit

Please enter the following numbers on your Token: **038851**

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 transaction as quickly as you can before timeout.

**4** Dynamic Password: [Field]

**5** Confirm

**The transaction is successful!**

Request submitted.  
Click to view and print [Transfer/Remittance Instruction Enquiry](#) check and print the instruction

Instruction No.: [Field]  
Instruction Status: Wait for authorization  
Remittance Date: 2021-12-01  
Payer Name: [Field]  
Remittance A/C: [Field]  
Currency: HKD  
Country/region of payee's account opening bank: CHINA

**1** Press "ICBC Express" on the menu bar

**2** Please fill in the information

**3** 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

## 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.

The screenshot shows the ICBC Express website interface. At the top, there is a navigation menu with 'Transfers' highlighted. Below the menu, the 'Transfer/Remittance Instruction Enquiry' page is displayed. The page includes a sidebar with 'Transfer/Remittance Instruction Enquiry' selected. The main content area shows a search filter for 'Historical transfer/remittance details' with various options like 'From', 'Instruction Type', and 'Instruction Status'. A red dashed line indicates the flow from the sidebar to the main content area. At the bottom, there is an 'Inquiry' button and a 'Download' button. Red callouts 1-6 highlight key steps: 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'.

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”

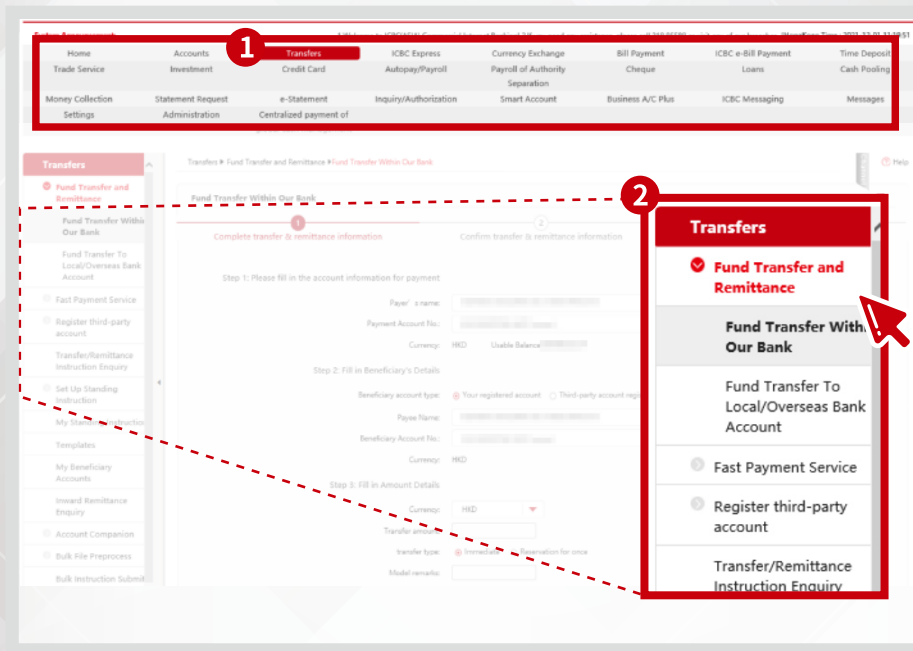
# 3 Fund Transfer & Remittance

## 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

## 3.1 ICBC Express

## 3.2 Fund Transfer Within Our Bank

## 3.3 Interbank Transfer

System Announcement: 1>Welcome to ICBC(ASIA) Commercial Internet Banking! 2>If you need any assistance, please call 218 55288 or visit any of our branches. 3.Stay vigilant to suspicious popups and please refer to the "Its HongKong Time: 2021-12-01 11:22

Home Accounts **Transfers** ICBC Express Currency Exchange Bill Payment ICBC e-Bill Payment Time Deposit  
Trade Service Investment Credit Card Autopay/Payroll Payroll of Authority Separation Cheque Loans Cash Pooling  
Money Collection Statement Request e-Statement Inquiry/Authorization Smart Account Business A/C Plus ICBC Messaging Messages  
Settings Administration Centralized payment of global cash management

**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
- Inward Remittance Enquiry
- Account Companion
- Bulk File Preprocess
- Bulk Instruction Submit
- Bulk Instruction Management

Fund Transfer Within Our Bank

Complete transfer & remittance information Confirm transfer & remittance information Instruction submitted successfully

Payment Account

Payer's name: [redacted]  
Payment account number: [redacted]  
Currency: HKD

Beneficiary's Details

Beneficiary account type: Other account  
A/C Name of Beneficiary: [redacted]  
Beneficiary Account No.: [redacted]  
Currency: HKD

Amount Details

Please enter the following numbers on your Token: **1284246**

The above picture includes 6 digits random number from payer 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: [redacted]

Print **Confirm** Back

### Cross Check Entered 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"

System Announcement: popups and please refer to the "Risk alert" for details. HongKong Time: 2021-12-01 11:22:55

Home Accounts **Transfers** ICBC Express Currency Exchange Bill Payment ICBC e-Bill Payment Time Deposit  
Trade Service Investment Credit Card Autopay/Payroll Payroll of Authority Separation Cheque Loans Cash Pooling  
Money Collection Statement Request e-Statement Inquiry/Authorization Smart Account Business A/C Plus ICBC Messaging Messages  
Settings Administration Centralized payment of global cash management

**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
- Inward Remittance Enquiry
- Account Companion
- Bulk File Preprocess
- Bulk Instruction Submit
- Bulk Instruction Management

Transfers > Fund Transfer and Remittance > Fund Transfer Within Our Bank

Fund Transfer Within Our Bank

Complete transfer & remittance information Confirm transfer & remittance information Instruction submitted successfully

Request submitted. Update the pages into [List of Beneficiary](#)

Transaction No.: [redacted]  
Transaction Time: 2021-12-01 11:22:55  
Processing status: Wait for authorization

Your transfer information is as follows:

Payment Account

Payer's name: [redacted]  
Payment account number: [redacted]  
Currency: HKD

Beneficiary's Details

Beneficiary account type: Other account  
A/C Name of Beneficiary: [redacted]  
Beneficiary Account No.: [redacted]  
Currency: HKD

Amount Details

The Fund Transfer Instruction has been Successfully Executed!

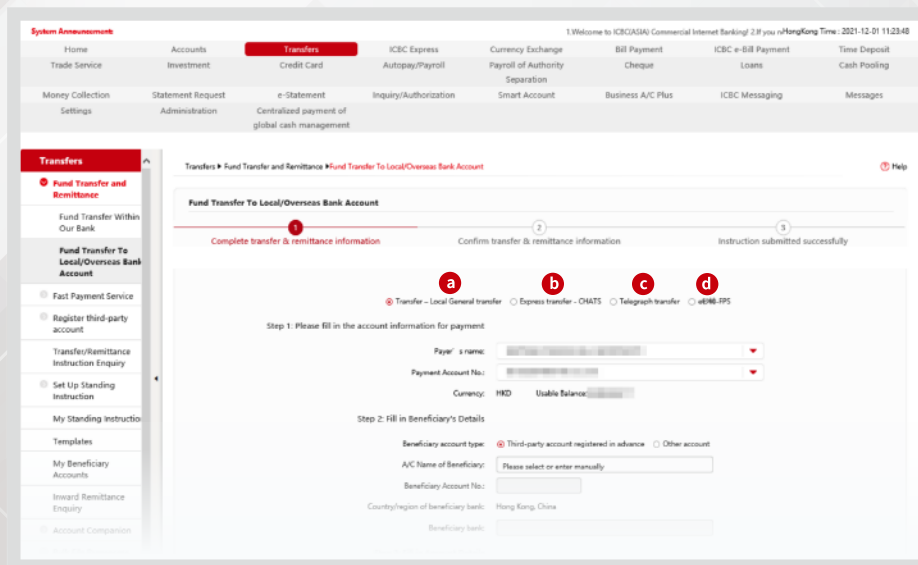
Please keep the transaction number for future reference

## 3.1 ICBC Express

## 3.2 Fund Transfer Within Our Bank

## 3.3 Interbank Transfer

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:  
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: 9:00m.-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.

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

## 3.1 ICBC Express

## 3.2 Fund Transfer Within Our Bank

## 3.3 Interbank Transfer

### a Transfer – Local General transfer

System Announcement

Home Accounts **Transfers** ICBC Express Currency Exchange Bill Payment (Welcome to EBI) Hongkong time: 2021-12-20 15:04:31  
Trade Service Investment Credit Card Autopay/Payroll Payment of Authority Separation ICBC e-Bill Payment Time Deposit Cash Pooling  
Money Collection Statement Request e-Statement Inquiry/Authorization Smart Account Change Business A/C Plus ICBC Messaging Messages  
Settings Administration Centralized payment of global cash management

**Transfers**

Fund Transfer and Remittance **Fund Transfer To Local/Overseas Bank Account**

Fund Transfer Within Our Bank

Fund Transfer To Local/Overseas Bank Account

Fast Payment Service

Regular third-party account

Transfer/Remittance Instruction Enquiry

Set Up Standing Instruction

My Standing Instruction

Templates

My Beneficiary Accounts

Inward Remittance Enquiry

Account Comparison

Bulk File Preprocess

Bulk Instruction Submit

Bulk Instruction Management

Transfers > Fund Transfer and Remittance > Fund Transfer To Local/Overseas Bank Account

Fund Transfer To Local/Overseas Bank Account

Complete transfer & remittance information Confirm transfer & remittance information Instruction submitted successfully

1 **Transfer - Local General transfer** Express transfer - CHATS Telegraph transfer e-BNB-PS

Step 1: Please fill in the account information for payment

Payer's name: [Redacted]  
Payment Account No.: [Redacted]  
Currency: HKD Usable Balance: [Redacted]

Step 2: Fill in Beneficiary's Details

Beneficiary account type: Third-party account registered in advance Other account  
A/C Name of Beneficiary: [Redacted]  
Beneficiary Account No.: [Redacted]  
Country/region of beneficiary bank: Hong Kong, China  
Beneficiary bank: [Redacted]

Step 3: Fill in Amount Details

Currency: HKD  
Transfer amount: [Redacted]  
Interest: [Redacted]  
Transfer type: Immediate Remittance for use  
Model remarks: [Redacted]

Submit

1 Press "Transfer - Local General 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"

Please enter the following numbers on your Token: 0388511

The above picture includes 6 digits random number from payer account and Remittance Amount, please check it carefully. Please press [OK] on the token and finish transaction as quickly as you can before timeout.

Dynamic Password: [Redacted]

Print Confirm Cancel

Request submitted.

Transaction No.: [Redacted]  
Transaction Time: 2021-12-01 11:25:08  
Processing status: Wait for authorization

Your transfer information is as follows:

Payment Account

Payer's name: [Redacted]  
Payment account number: [Redacted]

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



## b Express Transfer – CHATS

**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

# 3 Fund Transfer & Remittance

3.1 ICBC Express

3.2 Fund Transfer Within Our Bank

3.3 Interbank Transfer

## C Telegraphic Transfer

1 Press "Telegraphic 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

# 3 Fund Transfer & Remittance

## 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



- 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

3.2 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

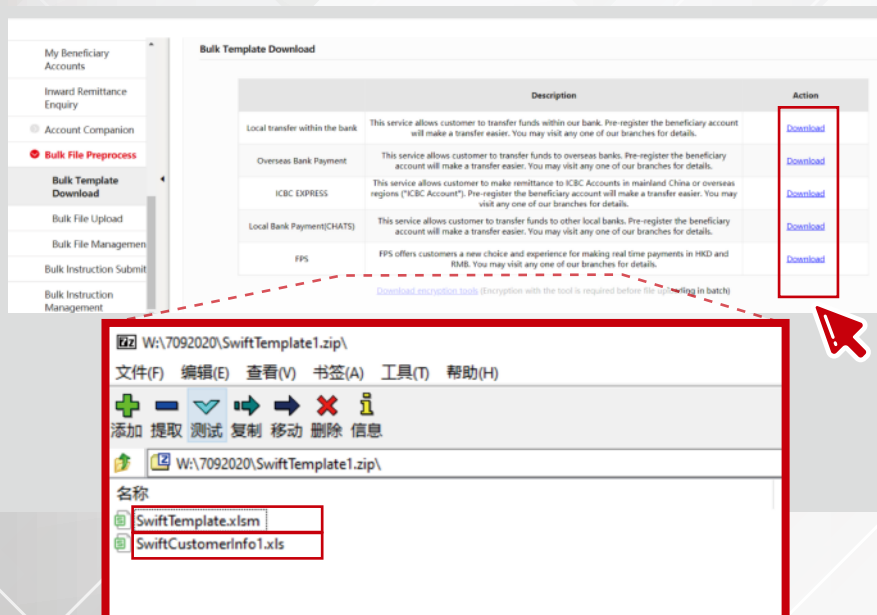
4 Bulk file upload

5 System Pre-check

6 Instruction Submit

7 Authorization

8 Processed



## Step 1: Bulk Template Download

- Input right user press 「Bulk File Preprocess」 – 「Bulk Template Download」 to download the Bulk Payment Template.
- You will download a zip package 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 Fund Transfer & Remittance

## 3.2 Fund Transfer Within Our Bank

## 3.3 Interbank Transfer

## 3.4 Interbank Transfer

注：  
- 請勿修改標題部分，特別是[]中的標示，以免造成交易失敗。  
- 本行轉帳交易處理時間為：  
相同貨幣轉帳：  
24小時進行。  
涉及貨幣買賣：  
交易需於60秒內確認。提交時間為星期一至上午8時至星期六下午1時之間(12月25日及1月1日除外)。其他時間可能受指令處於下一交易時間處理)

Remarks:  
- In order to avoid the failure of the transactions, please do not amend any part of title, especially those characters between "[ ]".  
The Service Hours of Fund Transfer within our Bank:  
Same Currency Transfer:  
24 hours  
Currency Exchange  
Transactions of currency exchange must be confirmed within 60 seconds. The service hours are from Monday 8:00 a.m. to Saturday 1:00 p.m. (Except Dec 25 and Jan 1). For other time slots, instructions could be accepted (will be executed on the next business hours)

#Title  
文件編號  
Documt  
Version#T12  
T1.0

#Data

編序 Order#(R1)	收款人信息 Details of Beneficiary			扣款戶信息 Details of Debit Account			轉帳金額 Transfer Amount	
	收款人名稱 Beneficiary Name[R2]	收款帳號 Beneficiary Account NO. [R3]	存款幣別 Credit Currency[R1]	扣款戶名稱 Debit Account Name[R6]	扣款戶帳號 Debit Account NO. [R5]	存款幣別 Transfer Currency[R7]	轉帳金額 Transfer Amount[R8]	

Template, Sample:  
(Fund Transfer Within Our Bank)

編序 Order#(R1)	已承認第三方帳戶 Registered Third Party Account[R2]	收款人名稱 Beneficiary Account Name[R3]	收款人地址 Beneficiary Address[R4]	收款帳號 Beneficiary Account NO. [R5]	收款銀行BIC Beneficiary Bank BIC[R6]	中轉銀行BIC(可選填) Intermediary Bank BIC(Optional)[R11]
496	否 (No)	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
497	否 (No)	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
498	否 (No)					XXXXXXXX
499	否 (No)					XXXXXXXX
500	否 (No)					XXXXXXXX

文檔處理工具 File Processor

源文件 Original File: C:\Desktop\ProcessTest\ism

存儲至 Save To: C:\Desktop

Process 進行

信息 Message  
process complete!!!  
output file: C:\Desktop\ProcessTest\ism.enc

Step 2: Bulk Payment Instruction Filling

Step 3: Bulk Payment Bulk File Processing

## 3.2 Fund Transfer Within Our Bank

## 3.3 Interbank Transfer

## 3.4 Interbank Transfer

The screenshot displays three sequential steps in the ICBC online banking interface:

- Step 4: Bulk File Upload:** The 'Bulk File Upload' screen shows a file upload area. The 'Upload files in batch:' field contains the path 'Y:\邵斐文档\海外业务研究\'. The 'Batch file name:' field is '邵斐@0921sawlt'. The 'Upload attachment:' field has a note: 'Note: Single attachment size cannot exceed 20M, total attachment size cannot exceed 200M'. A 'Save' button is visible at the bottom.
- Step 5: System Pre-check:** The 'Bulk File Management' screen shows a table of uploaded files. The first row is highlighted with a red box:
 

Batch file name	File number	Transaction type	Total Amount	Total Transaction	Attachment	Last updated by	Last update time	Check status	Action
J/ICBC-Kelvin		Batch TT	USD	16	NI		2021-11-30 16:08:09	Check completed (It can be submitted)	Modify Download Delete
- Step 6: Bulk Instruction Submit:** The 'Bulk Instruction Submit' screen shows a table of instructions. The first row is highlighted with a red box:
 

Batch file name	File number	Transaction type	Last updated on	Last modifying person	Total Amount	Total Transaction	Attachment	Instruction Status
J/ICBC-Kelvin		Telegraph transfer	2021-11-30			16	0	Check completed (can be submitted)

 Below the table, there is a 'Dynamic Password' field and 'Confirm' and 'Back' buttons.

Step 4: Bulk File Upload

Step 5: System Pre-check

Step 6: Bulk Instruction Submit

# 3 Fund Transfer & Remittance

## 3.2 Fund Transfer Within Our Bank

## 3.3 Interbank Transfer

## 3.4 Interbank Transfer

### Step 7: Bulk Payment Authorization

ALP3021-10				USD			Wait for authorization
ACP3021-11				HKD			Wait for authorization
ACP3021-12				HKD			Wait for authorization
ACP3021-13				USD			Wait for authorization

Exchange rate is for reference only. It is subject to actual processing by the Bank.

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

#### • Authorization for multiple bulk payment instructions

<input type="checkbox"/>	<input checked="" type="checkbox"/>	ACM3005		16	Nil	keivinyu011630.c.0110	Check successful
<input type="checkbox"/>	<input checked="" type="checkbox"/>	ACM3004		5	Nil	keivinyu011630.c.0110	Check successful
<input type="checkbox"/>	<input checked="" type="checkbox"/>	ACM3003		16	Nil	keivinyu011630.c.0110	Check successful
<input type="checkbox"/>	<input checked="" type="checkbox"/>	ACM3002	Batch T/T	5	Nil	keivinyu011630.c.0110	Check successful


Available limit of transfer and remittance to registered third party (equivalent HKD): [Please inquire following this](#)  
Available limit of transfer and remittance to non-registered third party (equivalent HKD): [Please inquire following this](#)

#### • Authorization for multiple transactions in same bulk payment instruction

### Bulk Payment Tips:

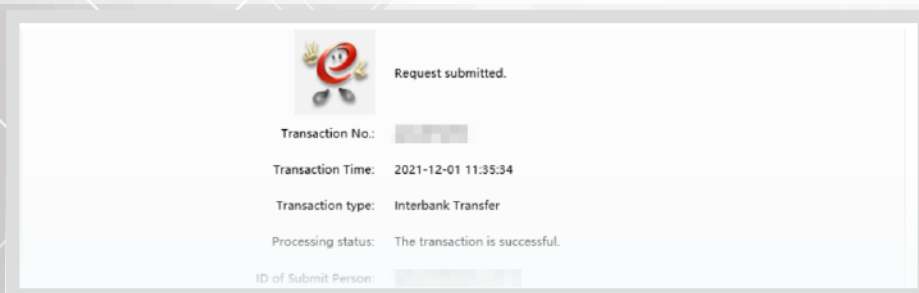
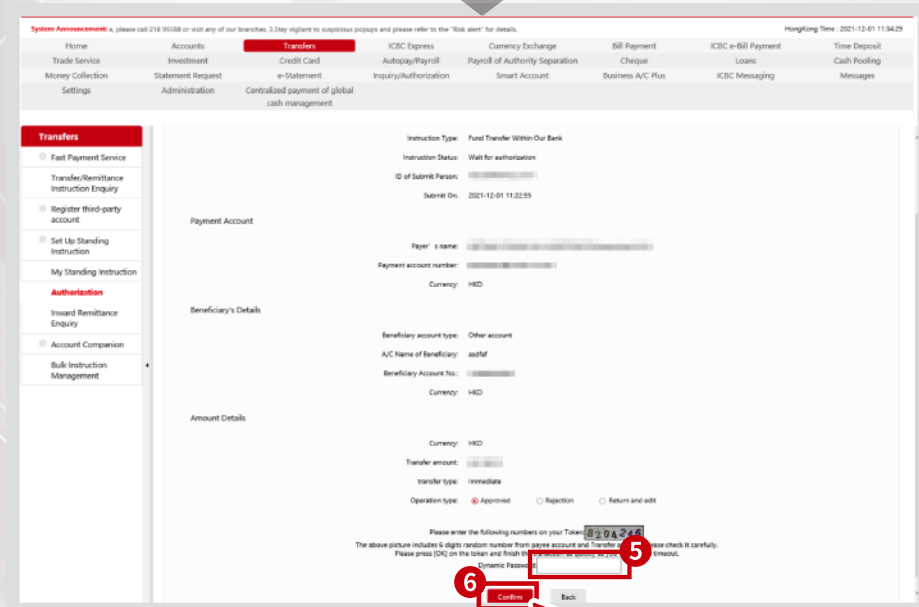
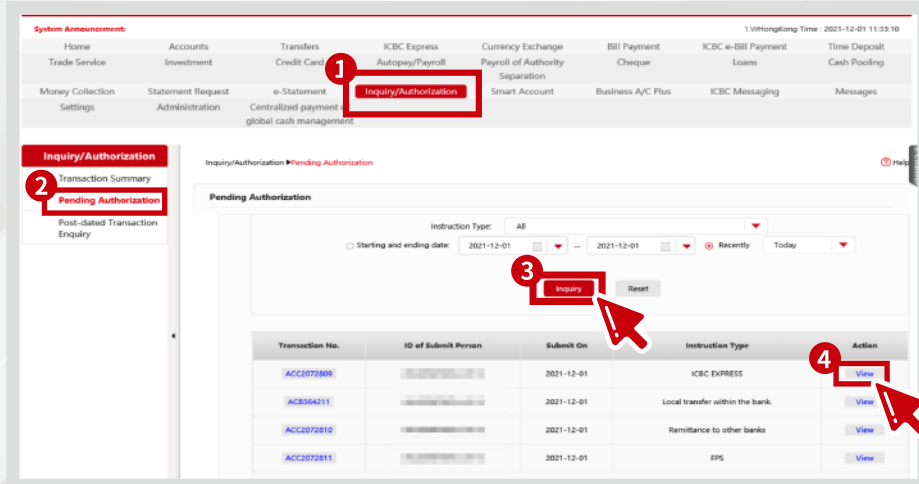
1 Maximum 500 instructions can be accept in each template.

Bulk File Upload

 **Transaction failed!**

[53571]:Total number of payments in batch cannot exceed maximum number of transactions in each batch of remittance Please record the error code and contact our Customer Service Hotline at (852) 218 95588 during office hours.

# 4 Account Authorization



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



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 ICBC transaction management interface. The top navigation bar includes 'Home', 'Accounts', 'Transfers', 'ICBC Express', 'Currency Exchange', 'Bill Payment', 'ICBC e-Bill Payment', and 'Time Deposit'. The 'Inquiry/Authorization' menu item is highlighted with a red box and a '1' callout. Below the navigation bar, the 'Transaction Summary' page is displayed. A red dashed box highlights the 'Transaction Summary' table, which lists transactions with columns for 'Transaction No.', 'ID of Submit Person', 'Submit On', 'Instruction Type', and 'Action'. A red box with a '3' callout highlights the 'Inquiry' button, and a red box with a '4' callout highlights the 'View' button in the 'Action' column.

Transaction No.	ID of Submit Person	Submit On	Instruction Type	Action
ACC2072809	██████████	2021-12-01	ICBC EXPRESS	<a href="#">View</a>
ACB364211	██████████	2021-12-01	Local transfer within the bank.	<a href="#">View</a>

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

The screenshot shows the 'Fast Payment Service Inquiry' details page. The left sidebar contains a 'Transfers' menu with 'Fast Payment Service' selected. The main content area displays the details for a transaction with 'Transaction No.: ACC2072811'. The details include 'FPS reference number', 'Instruction Type: Instant transfer', 'Processing status: Wait for authorization', 'ID of Submit Person', and 'Submit On: 2021-12-01 11:29:40'. The 'Your transfer information is as follows:' section lists 'Payment Account', 'Payer's name', 'Payment account number', and 'Currency: HKD'. The 'Beneficiary's Details' section lists 'Transfer type: Collection alias', 'Collection channel: FPS IC', 'A/C Name of Beneficiary', and 'Beneficiary bank: Pre-set'. The 'Amount Details' section lists 'Currency: HKD', 'Transfer amount: HKD', and 'remarks: transfer type: immediate'. At the bottom, there are 'Save', 'Print', and 'Back' buttons.

Browse Through

- Instruction Type
- Status
- Transfer Information