

Operation guide

For Corporate Internet banking customers

(Oct 2018)

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1. Introduction

Welcome using ICBC (Austria) Corporate Internet Banking Services!

ICBC Corporate Internet Banking has made a remarkable achievement in the recent years and gained full recognition from all domestic and overseas peers as well as mass users. The corporate banking services are driven by our enormous technology and business innovations that devote itself to create more value for customers. With strong technical and management advantages, corporate Internet banking becomes an ultimate integrated enterprises' finance management platform to organise financial information and centralised funds management. Its powerful functions and leading advantages further demonstrate ICBC's professional service quality that gives you round-the-clock "one-stop" easy financing.

Product features:

- ***Safety & Reliability:*** Advanced information encryption transmission for corporate internet banking system, Multiple security code/password verification to ensure the safety of every transaction.
- ***Extensive Service Scope :*** Customer defined account users structure; different level of operational restrictions; bypass authorisation approval.
- ***Convenient and flexible all-day service :*** 24/7 “3A” services, accounts and transactions are clear at a glance. Menu is designed in a very friendly way for easy understanding and operating.
- ***Enriched information :*** Bank interest rates, foreign exchange rates, promotion information, as well as detailed function introduction, operation guide and help documents.

We will continuously develop various new products and new functions to satisfy customers' needs. You are very welcomed to join us. For any enquiry, please do not hesitate to telephone us or speak to our friendly customer advisors at any of our branches.

ICBC (Austria) website : www.icbc.at

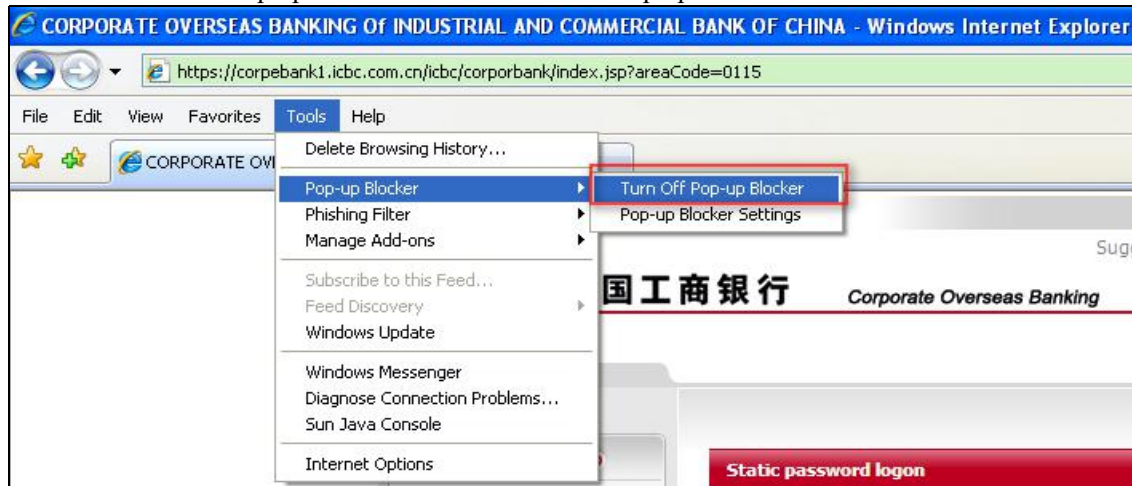
2. System requirements

- PC Hardware requirements: Intel Pentium III 500MHz processor or above.
128mb (RAM) or above
56kbps modem or above, or broadband, SVGA monitor

- Software requirements: Windows 98/2000/Millennium Edition/NT/XP/VISTA operation system
Internet Explorer 5.0 or above
Active X Control
- Internet Explorer requirements:

We recommend the following Internet Explorer settings:

1. 「Tools」 → 「Pop up blocker」 → 「Turn off Pop up blocker」

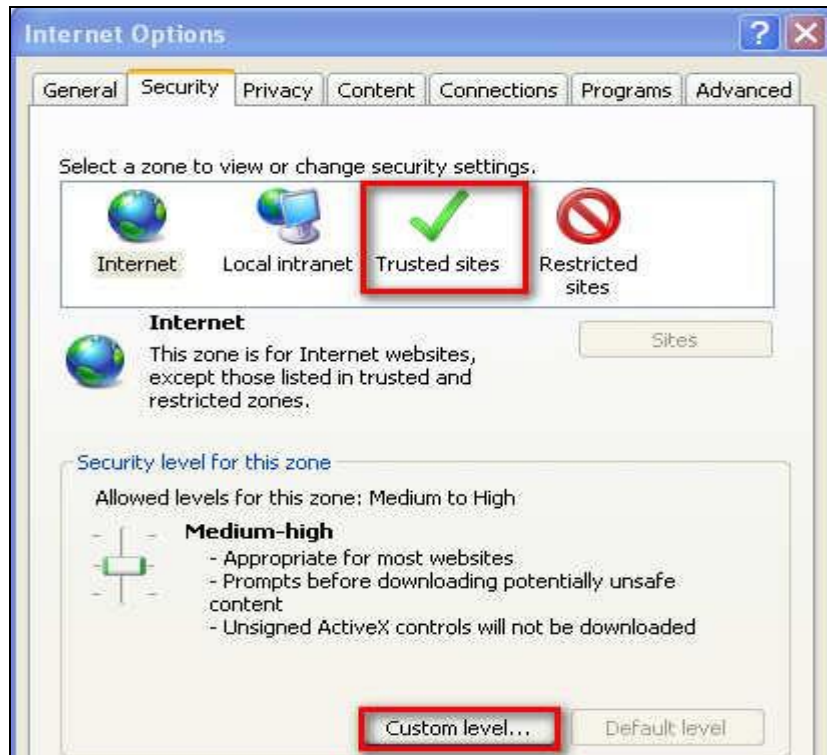


1. Set ICBC Internet banking logon website as trusted site:

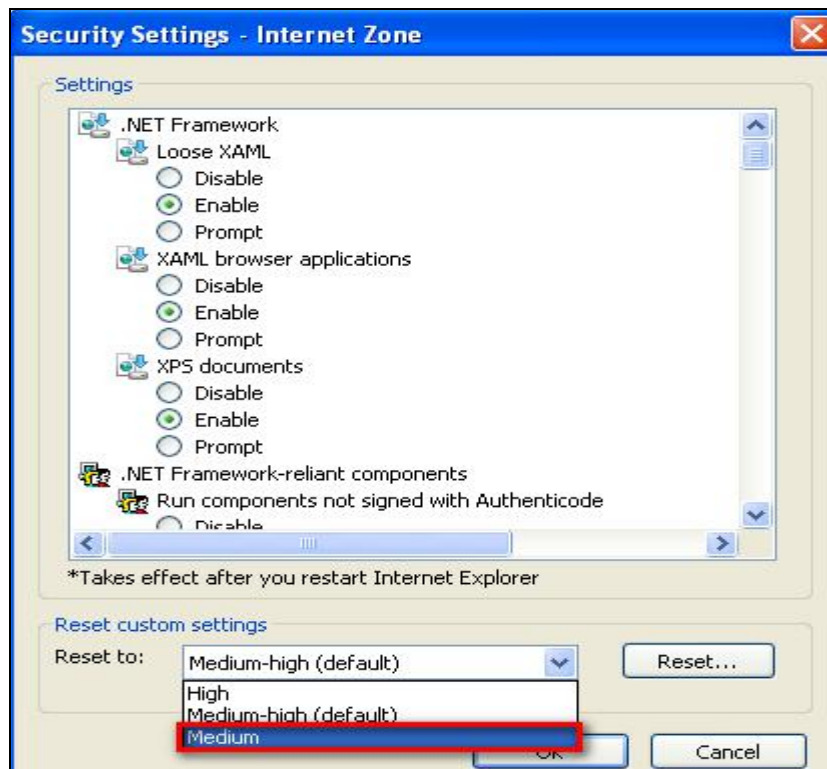
- a. 「Tools」 → 「Internet option」



- b. 「Trusted sites」 → 「custom level」



c. Reset to 「Medium-Low」 or [Medium] and click 「OK」



We recommend turn off Google, Yahoo and other Toolbar in your Internet Explorer's Toolbar.

Note:

For the best view, we recommend adjust your monitor resolution to 1024×768 or above.

2. First time access to the internet banking

3.1 First time logon

If you are in one or more of the following situations:

- i. First time access to the internet banking;
- ii. Logon to internet banking from a new PC;
- iii. Internet explorer has been updated;

Please follow the steps to install **Active X control**.

- a. The message 「 this site may require the following Active X control: from' Industrial and Commercial Bank of China' 」 prompts,



Click [Click here to install]→ [Install Active control],



If installation is successful, please refer to 3.2 Input logon account number and password for details.

- b. If the installation failed, click [System Set-up] under the logon area to install ICBC Internet banking control to your computer.

- c. In the next page, select [Online Banking ActiveX] to install.

- d. When installation completes, restart your computer.

Note:

1. Currently, this Active X control is incompatible with Mac and Windows 7.0.
2. If you would like to install Active X control in your company computer, please contact IT staff to confirm the firewall settings. We suggest IT staffs to assist the installation. Please note if firewall is turned on, Active X control will not be installed.

3.2 Input logon account number and password

Logon web address: :www.icbc.at 。 Click Corporate Internet banking button in the home page.

English is the default language on ICBC (Austria) Personal E-Banking homepage. If you would like to view in Simple Chinese, please click [简体中文] on the upper right corner.



You may start logging when the system completes language switch over. Please follow the steps describe as below:



1. Firstly, please input your customer ID which was setup at the time of application. E.g. 'Test'
2. Input your temporary 6 digits password provided by the bank;
3. Input the verification code as shown on the right;
4. Click 「Login」 .

A successful logon confirmation will prompt.



3.3 Change password at first time logon

For safety reasons, the system will automatically prompt a notice to require amending logon password at the first time logon. Follow the steps to amend password:

The screenshot shows a 'Change Password' form with the following fields and steps:

- 1. Original Password: [masked with 6 asterisks]
- 2. New Password: [masked with 6 asterisks]
- 3. Confirm New Password: [masked with 6 asterisks]
- 4. Please Input Validation No.: [5513 5 513]
- 5. Type of Certificate: [Passport]
- 6. Certificate No.: [G12453566]
- 7. Confirm and Reset buttons

1. Input your temporary 6 digit password again;
2. Type new password, which must be a combination of 6-30 letters(upper or lower case) and numbers;
3. Re-type your new password;
4. Enter the verification code shown on the right;
5. Select ID type which was used to apply Internet banking (e.g. passport);
6. Enter ID number. Please do not include symbol such as (), / (e.g.ID No. G 000 000 (0), should enter as G 000 000 0);
7. Click [Confirm] to change.

A new page will then prompt to confirm amendment is successful and require the user to re-logon with new password.

Note:

When you are entering the logon password, please pay attention prevent others from stealing.

4. Account enquiry

With ICBC (Austria) Corporate Internet banking services, you may review your accounts at any time anywhere, and may also review account balance summary and individual transactions according to the account and currency. In addition, bank statements, E-receipt and remittance instructions are all available for review, download and print, thus give you comprehensive accounting information that may optimize your assets management.

4.1 Information enquiry

If you would like to review some basic information regarding one of the corporate current accounts, please following the operation below:

ICBC 中国工商银行 Corporate Overseas Banking

Manage A/C | Receivable | Payments | Fixed Deposit | Online Loan | FX Trade | Customer Services

Manage A/C

- Operation Guide
- Check Current A/C
- Check Current Deposit A/C
- Check Bal in Current A/C
- Check Details in current A/C
- Check Details of Cheque

> > Manage A/C > Check Current A/C > Check Current Deposit A/C

Check Current Deposit A/C

Company Name: ICBC LONDON LTD(United Kingdom)

Account No.: 0115000100000379401 Current Account

Search

1. [Manage A/C] [Check Current Deposit A/C]. The system will display the name of the company and all the registered current accounts available.
2. Please select an account to review. E.g. 0115000100006378382

Check Current Deposit A/C >> Help

Company Name: ICBC LONDON LTD(United Kingdom)

Account No.: 0115000100000379401 Current Account

Search

Account Name: ICBC LONDON LTD

Account No.: 0115000100000379401

account name in English: ICBC LONDON LTD

Branch Name: United Kingdom

Account Opening Date: 26-08-2010

Account Status: Normal

Account Nickname:

Account No.	Currency	Account Type	Account Status	Cheque Account	Allow Overdraft	Account Opening Date
0115000100000379401	GBP	Current Account	Normal	Yes	No	26-08-2010
0115000100000379401	USD	Current Account	Normal	No	No	26-08-2010
0115000100000379401	EUR	Current Account	Normal	No	No	26-08-2010

Back

3. Click[Search]. Information such as account opening date, account type, over draft limit and so on will be displayed

4.2 Transaction statement

This function provides details about the individual transaction in a specified period. Operation: [Manage A/C]→ [Check Current A/C]→ [Check Details in current A/C]

ICBC 中国工商银行 Corporate Overseas Banking

Manage A/C Receivable Payments Fixed Deposit Online Loan FX Trade Customer Services

Manage A/C

- Operation Guide
- Check Current A/C
- Check Current Deposit A/C
- Check Bal in Current A/C
- Check Details in current A/C
- Check Details of Cheque
- Check e-Slip

>> Manage A/C > Check Current A/C > Check Details in current A/C

Check Details in current A/C

Date: 01-09-2010 -- 16-03-2011

Company Name: ICBC LONDON LTD(United Kingdom)

Account: 0115000100000379401 Current Account

Currency: GBP

Search Download Send Email

1. Select the start date and end date by clicking the calendar button.
2. Choose an account and currency E.g. 0115000100000379401
3. Search

All the transaction occurred in the chosen period will be displayed. For any outward payments, customer can also apply for an E-receipt for further details. To receive the E-receipt, please refer to 4.6 E-receipt enquiry.

Check Details in current A/C >> Help

Date: 01-09-2010 -- 16-03-2011

Company Name: ICBC LONDON LTD(United Kingdom)

Account: 0115000100000379401 Current Account

Currency: GBP

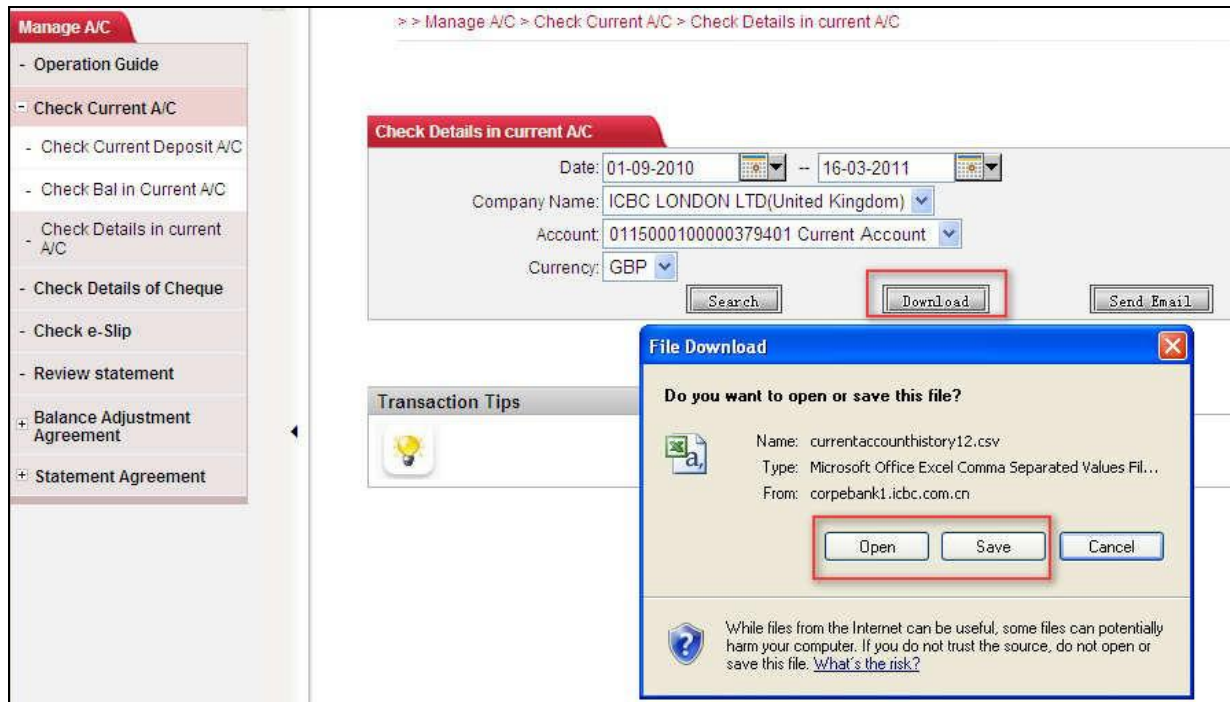
Search

Branch Name: United Kingdom
Account Name: ICBC LONDON LTD
account name in English: ICBC LONDON LTD
Account: 0115000100000379401 Current Account
Date: 01-09-2010 To 16-03-2011

Enquiry Time: 16-03-2011 14:27:09
Currency: GBP

#	Transaction Time	Reference	Currency	Credit Amount	Debit Amount	Balance	Transaction Details	Transaction Details	Transaction Details	Actions
1	01-10-2010 00:10:21	INTEREST	GBP	0.22		885.81				
2	18-11-2010 11:23:38	adjust online transaction date 26.08.2010	GBP	118.40		1,004.21	0115000111125890608			
3	18-11-2010 12:04:13	adjust online transaction date 27.08.2010	GBP	0.01		1,004.22	0115000100000269281	MRS XIAOMEI ZHANG		
4	18-11-2010 12:11:59	adjust tax	GBP		0.22	1,004.00	0115000111127120583			Get E-Receipt
5	26-11-2010 13:53:45	adjust online transaction 26.08.2010	GBP	1.00		1,005.00	0115000111124819936			

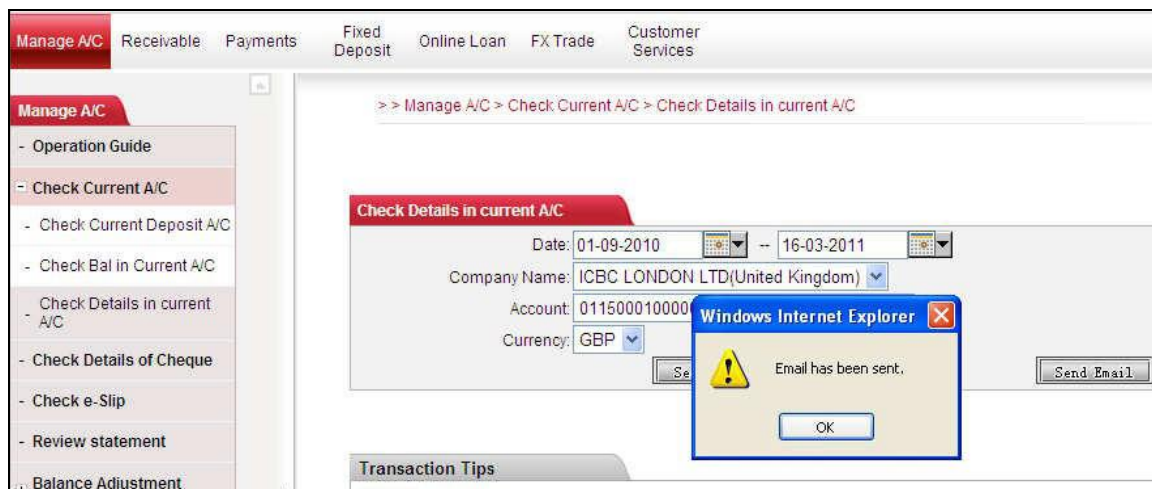
The transaction details are available for download.



Information is displayed in Excel format.

Microsoft Excel - currentaccounthistory12[1]										
Drinks Paragraph Layout										
	A	B	C	D	E	F	G	H	I	J
1	Branch Name	United Kingdom								
2	Account Name	ICBC LONDON LTD								
3	account name	ICBC LONDON LTD								
4	Enquiry Time	116-03-2011 14:29:36								
5	Account:	0115000100000379401 Current Account								
6	Currency:	GBP								
7	Date:	01-09-2010 To 16-03-2011								
8	Transaction Time		Reference	Currency	Credit Amount	Debit Amount	Balance	Transaction	Transaction Details	
9	1	01-10-2010 00:10:21	INTEREST	GBP	0.22		885.81			
10	2	18-11-2010 11:23:38	adjust online	GBP	118.40		1,004.21	0115000111125890608		
11	3	18-11-2010 12:04:13	adjust online	GBP	0.01		1,004.22	011500010000/MRS XIAOMEI ZHANG		
12	4	18-11-2010 12:11:59	adjust tax	GBP		0.22	1,004.00	0115000111127120583		
13	5	26-11-2010 13:53:45	adjust online	GBP	1.00		1,005.00	0115000111124819936		
14	6	10-12-2010 12:05:37	ON LINE BANKING	GBP		1,005.00	0.00	0115000111121821013		
15	7	01-01-2011 00:11:28	INTEREST	GBP	0.29		0.29			
16	Total				119.92	1,005.22				
17										

Moreover, online banking allows users to email the transaction details.



4.3 Bank statement agreement

Corporate online banking allows you to customise bank statement delivery to suit the business needs. To sign up your bank statement agreement, go to [Manage A/C]—> [Sign Statement Agreement] and click [Agree]

ICBC 中国工商银行 Corporate Overseas Banking

Manage A/C | Receivable | Payments | Fixed Deposit | Online Loan | FX Trade | Customer Services

Manage A/C

- Operation Guide
- + Check Current A/C
- Check Details of Cheque
- Check e-Slip
- Review statement
- + Balance Adjustment Agreement
- **Statement Agreement**
 - **Sign Statement Agreement**
 - Check/Maintain Statement Agreement
 - Check Instruction - Sign Statement Agreement

>> Manage A/C > Statement Agreement > Sign Statement Agreement

Sign Statement Agreement

Statement Agreement

I Agree

According to the preference of the corporate itself, select the type of bank statements and fill in mandatory fields illustrate as below:

Manage A/C | Receivable | Payments | Fixed Deposit | Online Loan | FX Trade | Customer Services

Manage A/C

- Operation Guide
- + Check Current A/C
- Check Details of Cheque
- Check e-Slip
- Review statement
- + Balance Adjustment Agreement
- **Statement Agreement**
 - **Sign Statement Agreement**
 - Check/Maintain Statement Agreement
 - Check Instruction - Sign Statement Agreement

>> Manage A/C > Statement Agreement > Sign Statement Agreement

Sign Statement Agreement

Choose the type

☒ Integrated Customer Statement ☐ Account Statement

Statement Details

Frequency: by week * Statement Cycle: 4 weeks *

First Statement Date: 16-03-2011 * Statement Periods: 1 *

Currency for conversion: GBP

Auto-renew? Yes * Renewal Periods: 1

Company Name: ICBC LONDON LTD(United Kingdom) Company name (English): ICBC LONDON LTD

Next Back

To confirm the statement settings, please enter the token password (for full information, please refer to “8. Security certificate”) and verification code respectively.

Sign Statement Agreement

>> Help

Details of Statement Agreement:

Statement Type: Integrated Customer Statement

Frequency: by week

First Statement Date: 16-03-2011

Currency for conversion: USD

Auto-renew? Yes

Company Name: ICBC LONDON LTD

Delivery method:
(1). Collect myself at (ICBC business office):ICBC (London) Limited

Statement Cycle: 4weeks

Statement Periods: 1


Renewal Periods: 1weeks

Company name (English): ICBC LONDON LTD

The instruction you submitted is shown as above, please confirm!

Dynamic Password Card Coordinates:

Enter Dynamic Password:

Enter Verification Code:  [Refresh verification code](#)

The system will confirm settings are successful and provide you with a statement agreement reference number. E.g. ‘ACG00000000352’.

If your company has not setup an authorisation hierarchy (i.e. one or more higher levels of authorisation limits), the bank statement agreement is now agreed and successfully signed up. Otherwise, the statement agreement must be verified and authorised by a senior supervisor or manager with higher level of authority through their own registered logon account

4.4 Cheque enquiry

If you have already opened corporate GBP current account with cheque facility, Internet banking can assist you to manage cheques issued.

Manage A/C

Receivable

Payments

Fixed Deposit

Online Loan

FX Trade

Customer Services

Manage A/C

- Operation Guide

+ Check Current A/C

- Check Details of Cheque

- Check e-Slip

- Review statement

+ Balance Adjustment Agreement

+ Statement Agreement

>> Manage A/C > Check Details of Cheque

Check Details of Cheque

Account Name: ICBC LONDON LTD(United Kingdom)

A/C: 0115000100000379401 Current Account

Currency: GBP

☒ Normal
 ☒ Report Loss
 ☒ Void
 ☒ Paid
 ☒ Payment suspended

☒ Cash cheque
 ☐ Cheque for transfer

Purchase Date: 01-11-2010 - 15-03-2011

Cheque No.:

[Manage A/C] → [Check Details of Cheque] menu on the left:

1. Select a GBP current account with cheque facility.
2. Tick the status of the cheques that you would prefer to search. E.g. Normal (Paid).
3. Please select the cheque type as [Cash cheque]
4. Enter search period
5. Click [Search] or [Download] the information.

The system will then display all the available cheque information according to the search criteria.

Cheque No.	Cheque Status	Date of Purchase	Date of Report Loss/Payment
00000000000200001	Paid	21-04-2011	21-04-2011
00000000000200002	Report loss	21-04-2011	21-04-2011
00000000000200003	Normal	21-04-2011	
00000000000200004	Normal	21-04-2011	
00000000000200005	Normal	21-04-2011	
00000000000200006	Normal	21-04-2011	
00000000000200007	Normal	21-04-2011	
00000000000200008	Normal	21-04-2011	
00000000000200009	Normal	21-04-2011	

4.5 E-receipt enquiry

This is an electronically stamped receipt. Unless you have submitted an E-receipt application for an outward payment (Refer to 4.2 ‘Transaction statement’), E-receipt would not be issued.

Operation: [Manage A/C] → [Check e-receipt]

The screenshot shows the 'Manage A/C' menu on the left with 'Check e-Slip' selected. The main area displays the 'Check e-Slip' form with the following fields:

- receipt date: 01-09-2010 - 15-03-2011 (with calendar icons)
- Company Name: ICBG LONDON LTD(United Kingdom) (dropdown menu)
- A/C: 011500010000379401 Current Account (dropdown menu)
- Buttons: Confirm, Cancel

1. Select the start date and end date by clicking the calendar button.
2. Choose an account and currency E.g. 011500010000379401
3. Confirm

All the E-receipt in the chosen period will be displayed.

Manage A/C Receivable Payments Fixed Deposit Online Loan FX Trade Customer Services

Check e-Slip >> H

receipt date: 01-09-2010 - 15-03-2011

Company Name: ICBC LONDON LTD(United Kingdom)

A/C: 0115000100000379401 Current Account

Confirm **Cancel**

account name in English: ICBC LONDON LTD

Results of E-receipt Enquiry

Reprint	E-receipt No.	From Account No.	From Account Name	To Account No.	To Account Name	Receipt generated date	Receipt generated time	Reprint Copies
Reprint	201011170442	0115000100000379	ICBC LONDON LTD	0115000100000379	ICBC LONDON LTD	17-11-2010	15:29:07	1
Reprint	201011170443	0115000100000379	ICBC LONDON LTD	0115000111125890		17-11-2010	15:30:47	1
Reprint	201011170444	0115000100000379	ICBC LONDON LTD			17-11-2010	15:33:07	1


You may reprint the receipt. Click [Reprint], the E-receipt will be displayed. Click [Print receipt].

Check e-Slip >> Help

e-Slip Details

ICBC Internet Banking e-Slip (Reprint)

e-Slip No. 201011170442

Reference	TRF			
Payer Account Nme	ICBC LONDON LTD	Payee Account Nme	ICBC LONDON LTD	
Payer Account No.	0115000100000379401	Payee Account No.	0115000100000379401	
Payer Currency	GBP	Payee Currency	USD	
Debit Amt.	GBP 1.00			
Credit Amt.	USD 1.53			
Exchange Rate	1 GBP = 1.5288 USD			
Transaction Time	26-08-2010 11:34:41	Enquiry Time	2010-11-17 15:29:07	
	Remark:			
	Verification Code: Q3ApcCADi5uD6QQFVMRtyzTNe8=			
		Date of Entry	26-08-2010	

To verify Return Slip, Click **Verify Receipt** Print Date: 15-03-2011

To print Return Slip, Click **Print Receipt**

Printed Copies: 1 No. of Times

Important: Receipt does not serve as a voucher for goods sent. Do not make repeating entry

Back

Note:

1. Payee should not delivery goods/services to buyer on the basis of an E-receipt.
2. Please avoid duplicate accounting records.

5. Funds transfer

5.1 Internal transfer

Internal transfer refers to funds movements between all your registered accounts at ICBC (Austria). Same currency transfers are available 24/7, however transfers between different currency accounts are only available in specific time period due to daily exchange rate fluctuation. (Please see section 11 for details).

Operations are as follow:

The screenshot displays the ICBC Corporate Overseas Banking interface. The top navigation bar includes 'Manage A/C', 'Receivable', 'Payments' (highlighted), 'Fixed Deposit', 'Online Loan', 'FX Trade', and 'Customer Services'. The left sidebar under 'Payments' lists options: 'Operation Guide', 'Transfer' (expanded to show 'Internal Transfer' and 'External Transfer'), 'Check Instruction - Transfer', 'List of Payees', 'Batch Transfer', and 'Remit'. The main content area shows the breadcrumb '> > Payments > Transfer > Internal Transfer' and a form titled 'Internal Transfer'. The form fields are: 'Transfer from:' (ICBC LONDON LTD(United Kingdom)), 'From:' (0115000100000379401 Current Account), 'Currency:' (GBP), a 'Check AC Bal.' button, 'Transfer to:' (ICBC LONDON LTD(United Kingdom)), 'To:' (0115000100000391323 Current Account), 'Currency:' (GBP), 'Transfer amount:' (GBP 39.00), and 'Reference:' (test). 'Confirm' and 'Reset' buttons are at the bottom right.

Please go to [Payments]→ [Transfer] →[Internal transfer]

1. Select a payment account. E.g. From 0115000100006376454
2. Choose a currency. You can review your account balance by click [Check AC Bal]
3. Select a receiving account. E.g. To 0115000100006378134. You may choose the same account as in 1, if it is a cross currency transfer. E.g. Transfer GBP and receive in USD.
4. Choose a receiving currency.
5. Choose a currency and enter the amount
6. Input reference and Click [Confirm].

The system will display the following information, please check the instruction again and enter the token code and verification code respectively. Click [Confirm] to proceed.

- a. Same currency transfers between different accounts.

Internal Transfer >> Help

Transfer from: ICBC LONDON LTD(United Kingdom)
 From: 0115000100000379401 Current Account
 Currency: GBP
 Transfer to: ICBC LONDON LTD(United Kingdom)
 To: 0115000100000391323 Current Account
 Currency: GBP
 Transfer amount: GBP 39.00
 Reference: test

The instruction you submitted is shown as above, please confirm!

Dynamic Password Card Coordinates: Z 8 | Z 7

Enter Dynamic Password: *****

Enter Verification Code: p5vs | p5vs [Refresh verification code](#)

b. Cross currency transfer within the same account (or different account). The system will estimate the likely receiving amount according to the exchange rate at the time of transfer. The rate of which the system uses is also displayed.

Internal Transfer >> Help

Transfer from: ICBC LONDON LTD(United Kingdom)
 From: 0115000100000379401 Current Account
 Currency: GBP
 Debit Amount: GBP 0.10
 Transfer to: ICBC LONDON LTD(United Kingdom)
 To: 0115000100000379401 Current Account
 Currency: USD
 Credit Amount: USD 0.16 (For reference only)
 Exchange Rate: 1 GBP = 1.5820 USD (for reference only, refer to actual processing rate)
 Reference: test

The instruction you submitted is shown as above, please confirm!

Dynamic Password Card Coordinates: A 1 | W 7

Enter Dynamic Password: *****

Enter Verification Code: xxc8 | xxc8 [Refresh verification code](#)

In the next page, the system will confirm if the instruction has been submitted successfully along with all the information as seen in the above picture. In addition, it will provide an instruction reference number for the purpose of tracking. (E.g. ACA1675) Customers are advised to make a note for future reference. However, in case the reference is lost, you may still be able to find out the instruction and its status using other criteria in the [Check instruction – transfer].

ICBC 中国工商银行 Corporate Overseas Banking BANKING

Manage A/C Receivable **Payments** Fixed Deposit Online Loan FX Trade Customer Services

Payments

- Operation Guide
- Transfer
 - Internal Transfer
 - External Transfer
 - Check Instruction - Transfer
 - List of Payees
- + Batch Transfer
- + Remit

>> Payments > Transfer > Check Instruction - Transfer

Check Instruction - Transfer

Transfer from: ICBC LONDON LTD(United Kingdom)

Instruction Status: ☒ Pending for processing ☒ Payment successful ☒ Payment failed

Date: 01-09-2010 - 18-03-2011

Instruction Type: All

1. In [Transfer from], choose an account name.
2. Tick which instruction status you are looking for.
3. Select a searching period with a starting date on the left.
4. Choose an instruction type.
5. Click [Search]

Manage A/C Receivable **Payments** Fixed Deposit Online Loan FX Trade Customer Services

Payments

- Operation Guide
- Transfer
 - Internal Transfer
 - External Transfer
 - Check Instruction - Transfer
 - List of Payees
- + Batch Transfer
- + Remit

>> Payments > Transfer > Check Instruction - Transfer

Check Instruction - Transfer >> Help

Transfer from: ICBC LONDON LTD(United Kingdom)

Instruction Status: ☒ Pending for processing ☒ Payment successful ☒ Payment failed

Date: 01-09-2010 - 18-03-2011

Instruction Type: Internal Transfer

Instruction No.	Instruction Type	Submitted By (ID)	Submit On	Account to be debited	Debit Currency	Debit Amount	Account to be credited	Credit Amount	Credit Currency	Instruction Status
ACA1675	Internal Transfer	LIPING.c.0115	17-03-2011	0115000100000379401	GBP	39.00	0115000100000391323		GBP	Instruction failed
ACA1676	Internal Transfer	LIPING.c.0115	17-03-2011	0115000100000379401	GBP	0.10	0115000100000391323		GBP	Instruction failed
ACA1677	Internal Transfer	LIPING.c.0115	18-03-2011	0115000100000379401	GBP	0.10	0115000100000391323		GBP	Instruction failed

Click on the instruction reference number (e.g. ACA1675). The details of the instruction will be displayed as follow.

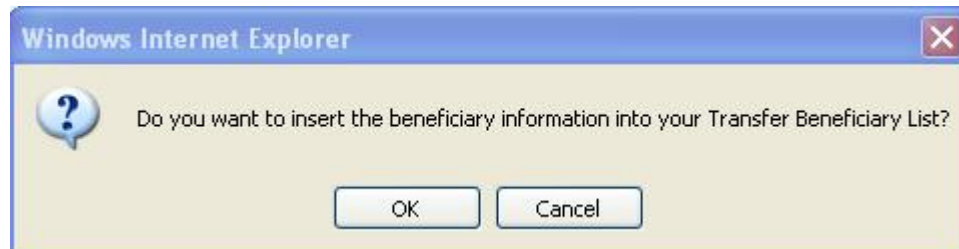
5.2 External transfer

External transfer refers to funds movements from your registered accounts at ICBC (Austria) to another ICBC customer account. Same currency transfers are available 24/7; however transfers between different currency accounts are only available in specific time period due to daily exchange rate fluctuation. (Please see section 10 for details).

Please go to [Payments]→ [Transfer]→ [External transfer]

1. Select a payment account. E.g. From 0115000100000379401
2. Choose a currency. You can review your account balance by click [Check AC Bal]
3. Input beneficiary name or select the payee from [My Payee] list. Click [My payee] and tick your intended payee name.
4. Input beneficiary account number if you have not previously saved the payee information.
5. Choose a receiving currency.
5. Choose a currency and enter the amount
6. Input reference and Click [Submit].

If this is a new payee or you have not previously saved the payee information, the message below will be prompt. If you wish to save the information for future instructions, click [OK].



Similarly, the system will display the instruction information, please check again and enter the token code and verification code respectively. Click [Confirm] to proceed.

The system it will provide an instruction reference number for the purpose of tracking. (E.g. ACA1675) Customers are advised to make a note for future reference. However, in case the reference is lost, you may still be able to find out the instruction and its status using other criteria in the [Check instruction – transfer].

Note:

1. Make sure you enter the token card password with 90 seconds when the coordinate prompts.
2. You can track your instruction by [Remittance instruction enquiry].

6. Remittance

ICBC online remittance makes local, cross border, and multi currency remittance effortlessly. Operations are as follow: go to main menu [Payments]→ [Remit]→[Submit instruction - Remittance].

Step 1: Please read the [Circular on Remittance] carefully and tick the box if you agree. Remittance instruction will not be sent successfully unless you have confirmed agree to the terms. Once the terms is agreed, please fill in remittance account information in the required fields (* indicates it is mandatory).

ICBC 中国工商银行 Corporate Overseas Banking BANKING

Manage A/C Receivable **Payments** Fixed Deposit Online Loan FX Trade Customer Services

Payments

- Operation Guide
- + Transfer
- + Batch Transfer
- Remit
 - Submit Instruction - Remittance
 - Check Instruction - Remittance
 - Sample

>> Payments > Remit > Submit Instruction - Remittance

Submit Instruction - Remittance

☒ I read and agree: [Circular on Remittance](#)

Step 1: Select Remittance Account

Submitted on: 15-03-2011 You can Choose from "Template" for remittance details

Account Name in English: For test

From: ICBC LONDON LTD(United Kingdom) ▼

Account No.: 0115000100000379401 Current Account ▼

Currency: GBP ▼ **Check AC Bal.**

Remittance Purpose: Trade ▼ *

Sender's Tel: 020 7397 8888 *

Sender's Address: 36 king street *

Step 2: Please fill in beneficiary information in the required fields (* indicates it is mandatory). Make sure you select the correct receiving currency.

Step 2: Fill in Beneficiary's Details

Remittance Destination: Outside the UK ▼ *

Transfers within ICBC?: * ☒ yes ☐ no

Beneficiary's Name: Online test *

To: 654165917154330 *

Currency: USD ▼ *

Location of Beneficiary's Bank: BEIJING *

City: BEIJING *

SWIFT code of receiving bank: ICBKCNBJXXX *

Bank Name: INDUSTRIAL AND COMMERCIAL BANK OF CHINA

Contact Number: 010-65275389 *

Reference: FOR TEST

Step 3: Fill in the amount of the payment (the amount beneficiary will receive), and select an account for remittance handling charges. You may save current remittance instruction as a template for future use.

Step 3: Fill in Amount Details

Remittance Amount: USD 1000.00 *

Company Name: ICBC LONDON LTD(United Kingdom) ▼

Fee Charge Account: 0115000100000379401 Current Account ▼

Currency: GBP ▼

Submit Save Template Save and Submit Cancel

Similarly, the system will display the instruction information, please check again and enter the token password and verification code respectively. Click [Confirm] to proceed.

The system it will provide an instruction reference number for the purpose of tracking. (E.g. ACA1675) Customers are advised to make a note for future reference. However, in case the reference is lost, you may still be able to find out the instruction and its status using other criteria (e.g. Date) in the [Check instruction – Remittance].

Note:

1. Make sure you enter the token card password with 90 seconds when the coordinate prompts.
2. You can track your instruction by [Remittance instruction enquiry].
3. We suggest you to click [Save as template] before submitting the instruction as this may save your time at next remittance submission.

7. Timed deposit

For online timed deposit account service, customer must apply for an all-in-one account at any of our branches and add the account to the internet banking account.

Internet banking operation:

Choose [Fixed deposit] in the main menu. Click [Current-2- fixed], then choose the [Deposit type] and fill in all mandatory fields by click [submit] to complete the transaction.

Welcome: . **System Announcement:** 1) plc - Corporate Internet Banking If customers have problems using Cur

Manage A/C Receivable Payments **Fixed Deposit** Online Loan FX Trade Customer Services

Fixed Deposit

- Operation Guide
- Check Fixed Deposit
- **Current-2-Fixed**
- Fixed-2-Current
- Change Instruction on Maturity
- Check Fixed Deposit Instruction
- Check Deposit Rate

>> Fixed Deposit > Current-2-Fixed

Current-2-Fixed

Please select deposit currency: USD Search

Deposit type	Deposit Term	Minimum Amount Required	Interest Rate(%)	Privilege Description	Action
USD Deposits- One-month Time LC	1Month(s)	USD 1,500.00	USD 0.00 - 5,000.00 0.1000%		Deposit-in
			USD 5,000.00 or above 0.1500%		
USD Deposits- Three-month	3Month(s)	USD 4,500.00	USD 0.00 - 5,000.00 0.4000%		Deposit-in
			USD 5,000.00 or		

Welcome: **System Announcement:** Welcome to ICBC(London) plc.

Manage A/C Receivable Payments **Fixed Deposit** Online Loan FX Trade Customer Services

Fixed Deposit

- Operation Guide
- Check Fixed Deposit
- **Current-2-Fixed**
- Fixed-2-Current
- Change Instruction on Maturity
- Check Fixed Deposit Instruction
- Check Deposit Rate

>> Fixed Deposit > Current-2-Fixed

Current-2-Fixed

From: USD Deposits- One-month Time LC

From Account: 11111111111111111111 Current&Saving A/C ALL-IN-ONE

Debit Currency: USD Usable Balance: [Balance Enquiry](#)

Deposit account No.: 11111111111111111111 TIME DEPOSIT ALL-IN-ONE

Currency Credited: USD

☒ Withdrawal: USD -

☐ Deposit: USD -

Deposit Type: USD Deposits-One-month Time LC

Reference Interest Rate: [Balance Enquiry](#)

Net interest for reference: Please click the To be inquired link behind the reference interest rate

Maturity Option: ☒ Renew the principal plus the interest

☐ Renew principal, transfer interest to other account

☐ Transfer principal and interest to other account

Renewal Type: USD Deposits-One-month Time LC

Reference:

The customers can also withdrawal fixed deposit and change instruction on maturity by simply click the menu on the left.

8. Security certificate

Customers will receive their Electronic Banking Token Card usually at the time when they apply for internet banking in any of our branches. Electronic Banking Token Card offers higher level of security protection to ensure your assets are safe at all times.

Electronic Banking Token Card

Front Back



序列号: 1234567890254687231

	A	B	C	D	E	F	G	H	I	J
1	123	123	123	123	123	123	123	123	123	123
2	135	135	135	135	135	135	135	135	135	135
3	136	136	136	136	136	136	136	136	136	136
4	137	137	137	137	137	137	137	137	137	137
5	138	138	138	138	138	138	138	138	138	138
6	139	139	139	139	139	139	139	139	139	139
7	140	140	140	140	140	140	140	140	140	140
8	141	141	141	141	141	141	141	141	141	141

- Whenever there is an outward money movement, signing up agreement or making certain important changes to your account settings through Internet banking account, you will be required to use your unique token card and the picture below will be prompt.

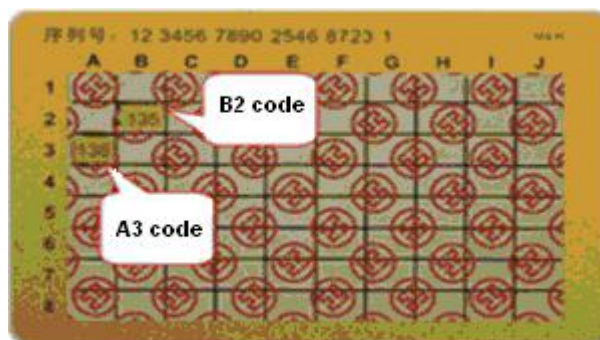
Dynamic Password Card Coordinates: **A3 B2**

Enter Dynamic Password:

Enter Verification Code: **6056**

Confirm **Back**

- Scratch the fields specified by the given coordinates:



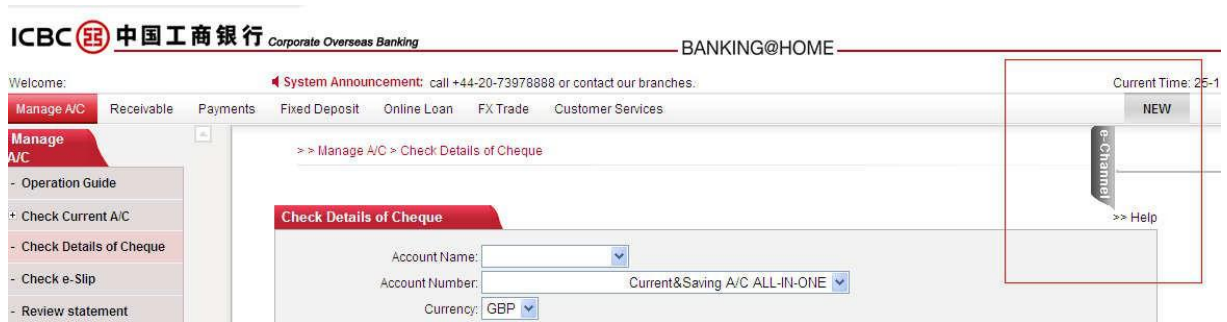
- Input the numbers in order. E.g. A3B5, A3 refers to 136, B5 refers to 135, then input 136135.
- Enter verification code. Transaction completes.

Note:

- When coordinates shows, input the coordinate value within 90 seconds or the input will be invalid.
- If the number of input errors/invalids accumulated up to 5 times, your token card will be temporarily barred until the next day. When up to 10 times, it will become permanently frozen. You may have to visit our branch to apply for a new token card.
- Our token card has a life time of up to 1000 times of use. Please visit our branch to apply for a new token card when it becomes expire.

9. Useful shortcuts

In order to facilitate the use of Internet banking, ICBC Corporate Internet banking has enhanced shortcut functions that further save your energy and time.

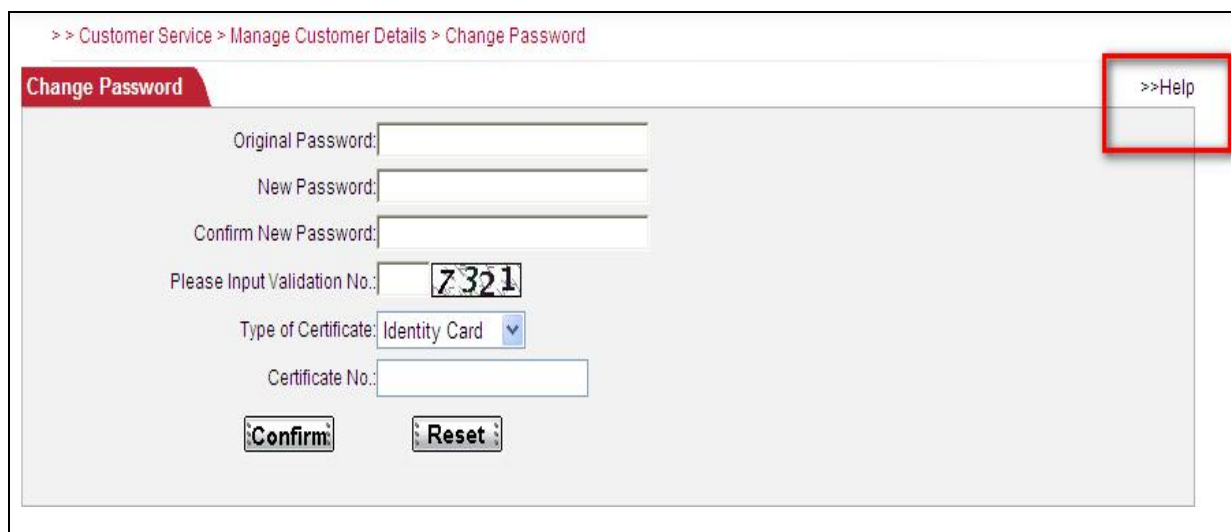


9.1 Internet banking search (Picture to be updated)

You may use [Internet Banking search] to find out a function which you are unsure where to find. Please go to [Welcome page], type in the key words of a function you are looking for in the blank box provided. For example, 'Deposit'. The system will display all the functions related to 'Deposit'. Click your desire one to start using the function.

9.2 Helps

If you don't understand the meaning of certain operation name, please use click [Help] for information. For example, if you don't know how to modify password, please find [Help] on the top right corner of the transaction area.



A brief explanation will display as below. For further information, please click on [More help].

> > Customer Service > Manage Customer Details > Change Password

More Help X

Change Password: A function for changing the logon password of Internet Banking regularly as a strengthen measure to enhance the security of your Internet Banking.

Change Password

Original Password:

New Password:

Confirm New Password:

Please Input Validation No.:

Type of Certificate: Identity Card

Certificate No.:

9.3 Download

We provide an exclusive download service for corporate customers. Please visit [Customer Service] in the main menu and select [Download] in the sub-menu. The available information for download will be displayed as follow (E.g. Purpose):

Manage A/C Receivable Payments Fixed Deposit Online Loan FX Trade **Customer Services**

Customer Services

- Operation Guide
- Download**
- Check - Change Company Details
- Change Logon Password
- + Upload Payroll e-Slip
- + Manage Certificate
- Annual Fee - Internet Banking

> > Customer Services > Download

Download

Download ICBC Internet Banking software

Client Tool

Available Currency in FX Trade

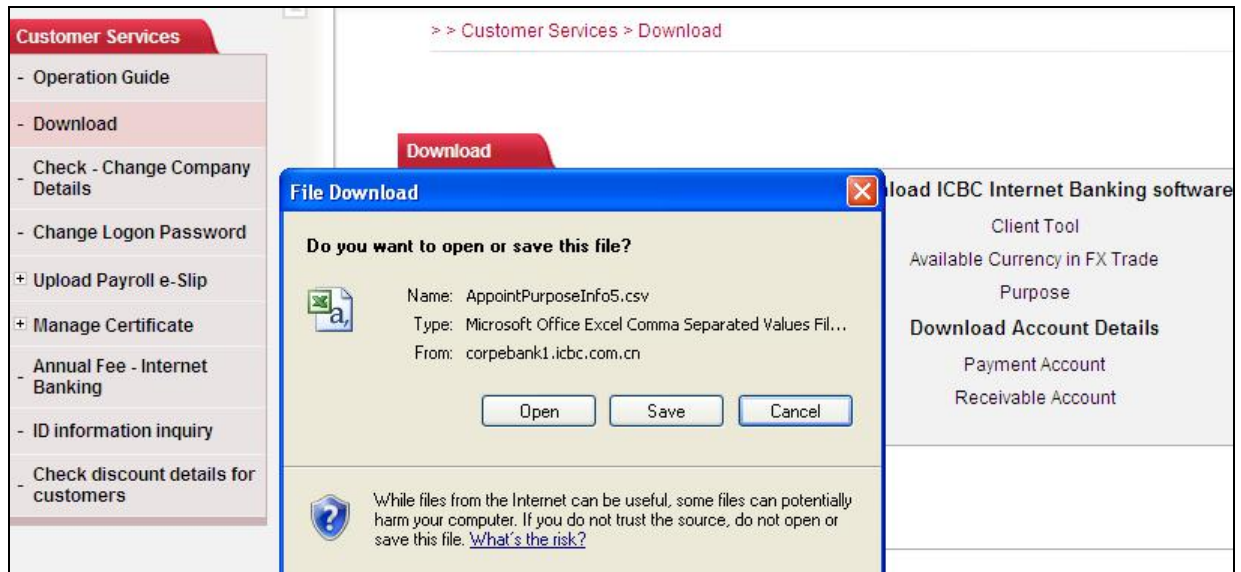
Purpose

Download Account Details

Payment Account

Receivable Account

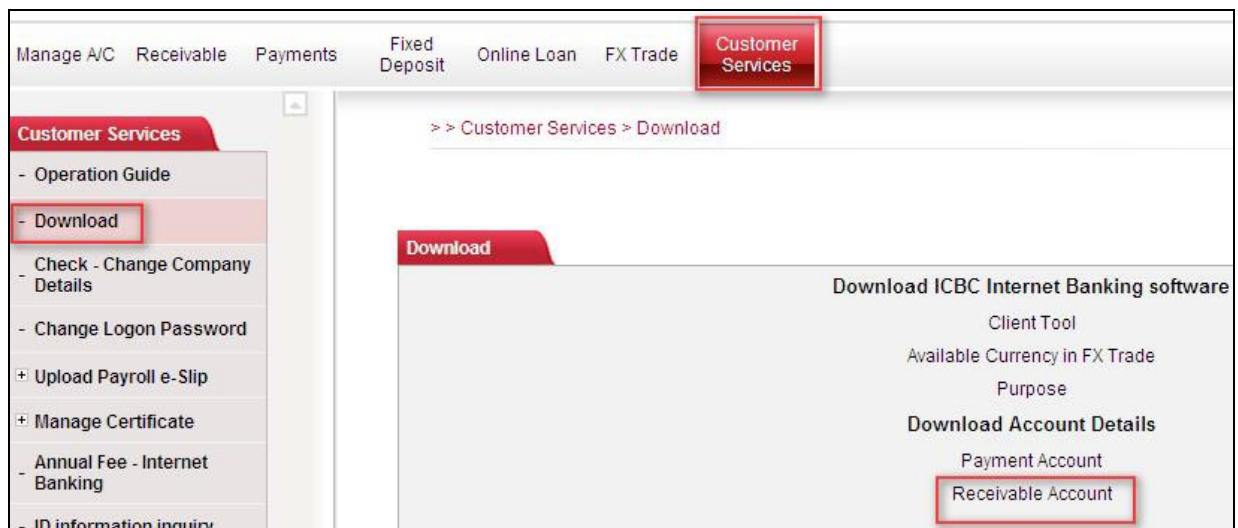
Click [Open] or [Save]:



Microsoft Excel - AppointPurposeInfo5[1]

	A	B	C	D	E	F	G	H
1	[AppointPurposeInfo]							
2	Code of Remittance Pu	Area Code	Remittance Purpose	Remittance Purpo	Remittance Purpose	(Local Language)		
3	1000080	0122	工资	Salary				
4	1000081	0122	生活费	Living Expense				
5	1000082	0122	购物	Shopping				
6	1000083	0122	赠与	Donation				
7	1000084	0122	投资	Investment				
8	1000085	0122	福利费	Welfare Fee				
9	1000086	0122	贸易	Trade				

If again, you would like to download [Receivable Account] , repeat the steps above:



	A	B	C	D	E
1	[PayeeBookInfo]				
2	Seq.	Logon ID	Name of Receiving	Account No.	Currency
3	978	LIPING. c. 0115	MRS XIAOMEI ZHANG	0115000100000269281	GBP
4					
5					
6					

9.4 Lost of Cheque

For any reason that you have lost your issued cheque, ICBC Internet Banking allows to report the lost cheque(s) immediately to avoid further lose. Operation as follow: Click [My A/C] in the main menu, and choose [Report lost of cheque], enter the information required in the screen below and click [Report lost].

Report Loss of Cheque

Lost Cheque No. _____

Voucher Type: Cash Cheque

Cheque Start/End No.: 000009013 - 000009015 Enter the lost cheque no. if reporting loss on one single cheque

Card/Account No.: No A/C under the given conditions

Currency: _____

Report lost

This operation will require using Token card code to verify.

10. Business time:

Due to the bank's internal procedure requirements, some types of remittance/transfer can only be processed within specified time periods. Instructions submitted within the following time period will be processed by us on the same day; others (Include bank holidays) will be dealt with on the next working day.

Transaction type	Valid submission time
Cross currency transfer	Bank working date 10:00 to 16:00
RMB remittance	Bank working date before 14:30
Non-RMB remittance	Bank working date before 14:30

12. FAQs

1). Q: Why I cannot use internet banking in VISTA operating system?

A: We recommend reinstall your I.E; or reinstall your Active X control, and restart your computer.

2). Q: Why I cannot use internet banking on another computer?

A: We recommend install Active X control, and restart your computer.

3). Q: I can use internet banking on my computer before, why I cannot use it now?

A: We recommend reinstall Active X control, and restart your computer.

4). Q: Why I cannot input logon password and verification code?

A: As this is your first time logon that your computer has not yet installed ActiveX control. Please refer to section 3 「 First time access to the internet banking 」 and follow the steps.

5). Q: Why Token card coordinate prompt [system error, please contact...]?

A: When token card coordinates shows, please input the coordinate value within 90 seconds or the input will be invalid. If the number of input errors/invalids accumulated up to 5 times, your token card will be temporarily barred until the next day. If up to 10 times still not correct, it will become permanently frozen. You may have to visit our branch to apply for a new token card.