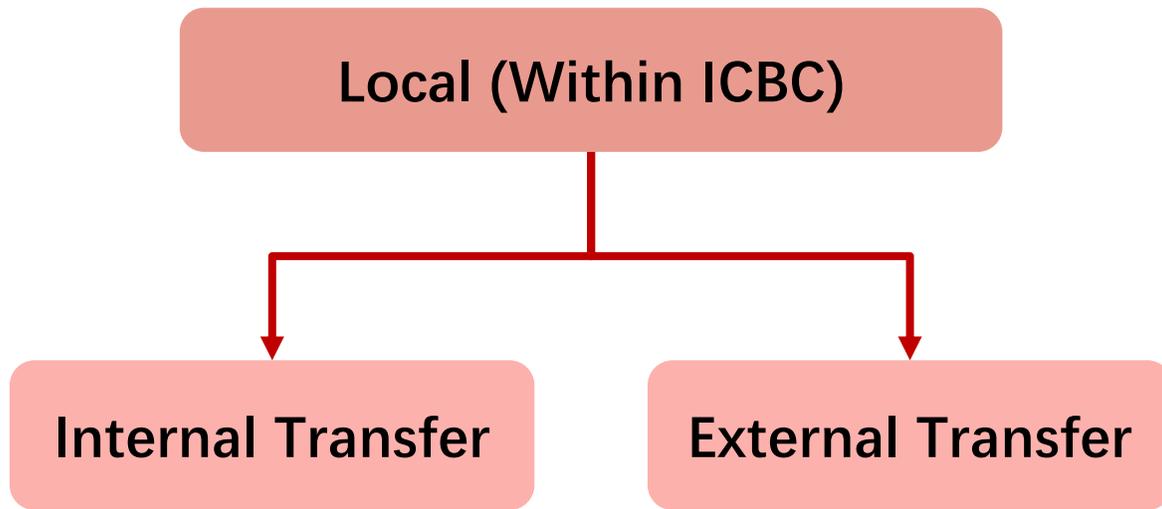


Corporate Internet Banking Transfer User Guide



Introduction to Corporate Internet Banking Transfer

ICBC corporate clients can complete transfers and related operations such as instruction submission, instruction inquiry, and instruction approval for transfer through ICBC Corporate Internet Banking.

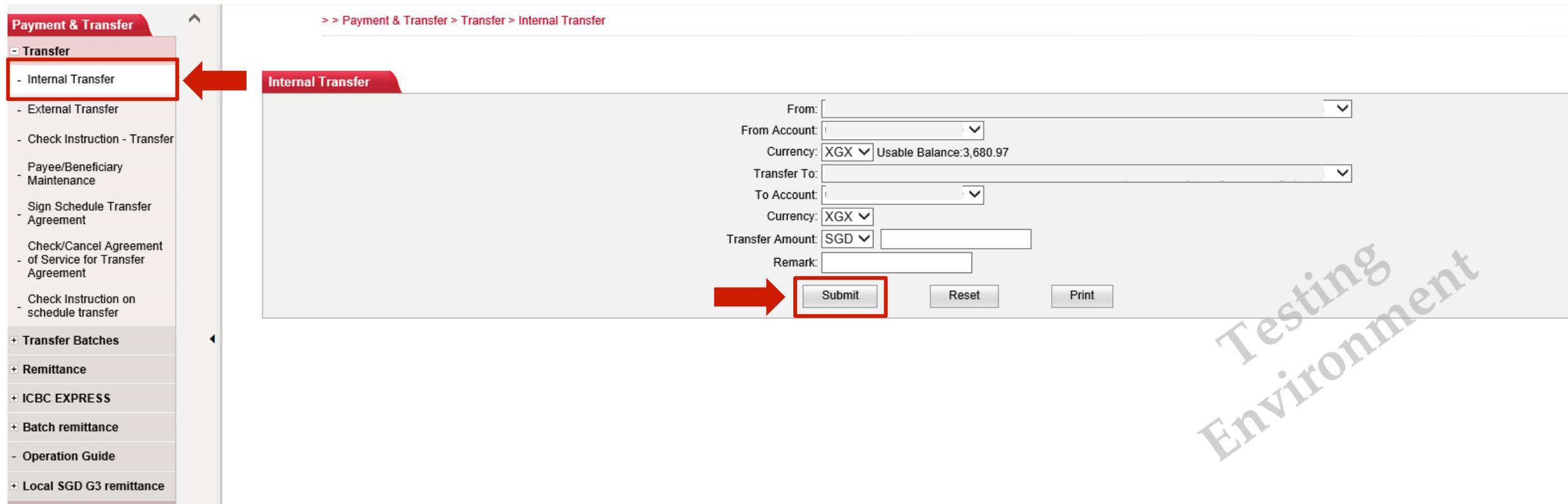


Special Advantages

- **Convenient and fast:** Carry out transfers without physical and time constraints while avoiding queues at physical branches.
- **Real-time transfer:** Both internal and external transfers occur in real-time without any charges.
- **Efficient:** Payee information can be saved for repeated transactions.
- **Prompt notification:** You can choose to send an SMS message, informing the payee to check their accounts after the transfer has been completed.

Internal Transfer

STEP 1 Log in to ICBC Corporate Internet Banking, click **Payment & Transfer** → **Internal Transfer**, fill in the transfer information, check and submit.



The screenshot displays the ICBC Corporate Internet Banking interface for an internal transfer. On the left, a navigation sidebar is visible under the 'Payment & Transfer' header, with 'Internal Transfer' selected. The main content area shows the 'Internal Transfer' form with the following fields:

- From: [Dropdown]
- From Account: [Dropdown]
- Currency: XGX Usable Balance: 3,680.97
- Transfer To: [Dropdown]
- To Account: [Dropdown]
- Currency: XGX
- Transfer Amount: SGD [Text Input]
- Remark: [Text Input]

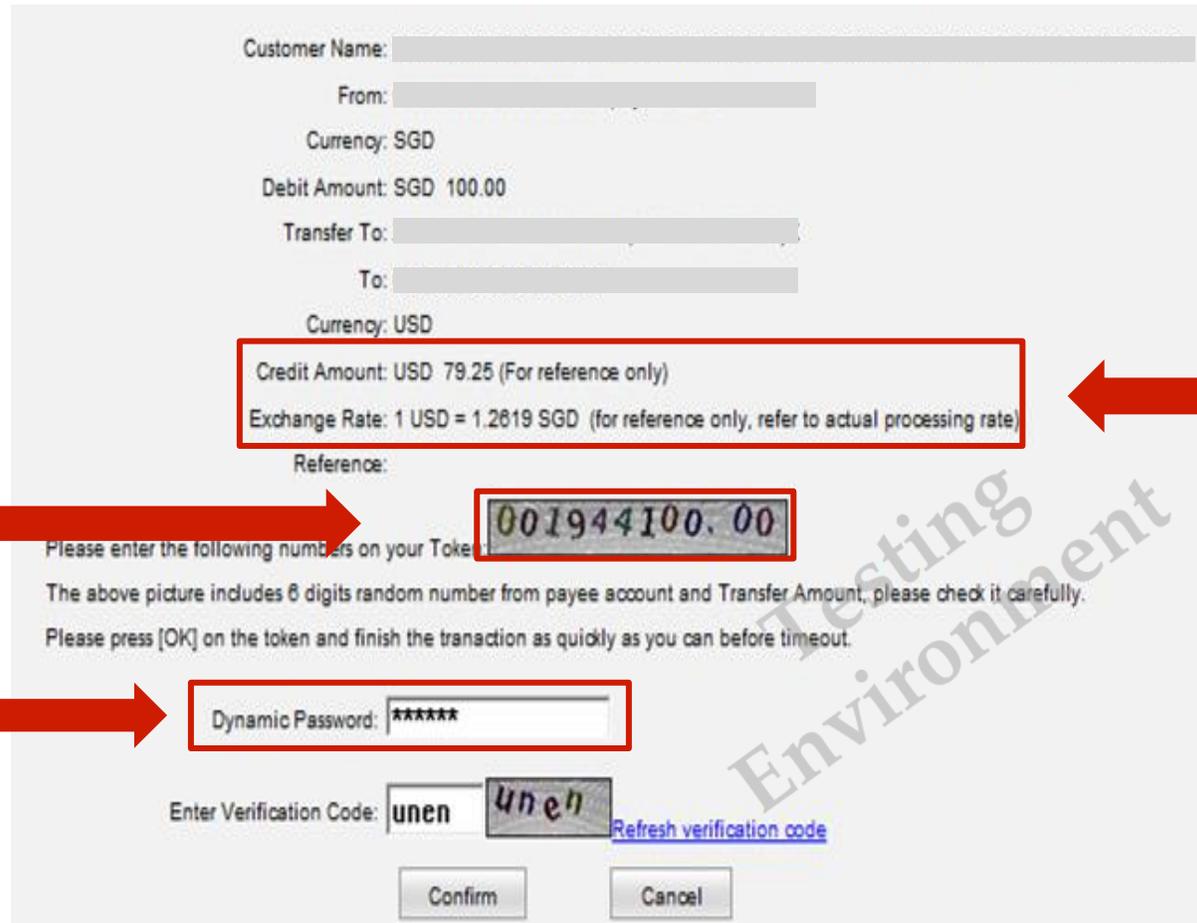
At the bottom of the form, there are three buttons: 'Submit', 'Reset', and 'Print'. The 'Submit' button is highlighted with a red box and a red arrow. A large diagonal watermark 'Testing Environment' is overlaid on the bottom right of the interface.

Internal Transfer

STEP 2 Verify the transfer details and enter the **Dynamic Password from your Token** to complete the transaction.

Enter the **numbers provided** into your Token to retrieve the Dynamic Password.

Key in the **Dynamic Password shown** on your Token to complete the transfer.



Customer Name: _____

From: _____

Currency: SGD

Debit Amount: SGD 100.00

Transfer To: _____

To: _____

Currency: USD

Credit Amount: USD 79.25 (For reference only)

Exchange Rate: 1 USD = 1.2619 SGD (for reference only, refer to actual processing rate)

Reference: _____

Please enter the following numbers on your Token: **001944100.00**

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: *****

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

Confirm Cancel

The exchange rate shown is **not equal** to the actual processing rate used and is only **for reference.**

Internal Transfer

STEP 2 Verify the transfer details and enter the **Dynamic Password from your Token** to complete the transaction.

Internal Transfer >> Help



Real-time instruction submitting succeeded!

Instruction No.: ACA18921
 Time of Submission: 30-10-2013 09:53:33

Customer Name: [Redacted]
 From: [Redacted] payment ac
 Currency: SGD
 Debit Amount: SGD 100.00
 Transfer To: [Redacted]
 To: [Redacted]
 Currency: USD
 Credit Amount: USD 79.25
 Exchange Rate: 1 USD = 1.2619 SGD
 Reference:
 Transfer type: Real-time

Testing Environment

NOTE:

1. This function applies to funds transfer **between ICBC registered accounts**.
2. The accounts of **both payer and payee** must be **opened in the same region**, such as Singapore accounts or domestic Chinese accounts.
3. Supports **multi-currency** transactions for internal transfers.
4. Upon submitting instructions, exchange rates will be shown on the Dynamic Password authorisation page **for reference**.
5. The transaction receipt can be printed for reference.

Internal Transfer

STEP 3 Authorizer logs in to ICBC Corporate Internet Banking, click **Payment & Transfer** → **Approve Instruction Transfer**, check fill in the transfer information, select the instruction, check and approve.

>> Payment & Transfer > Transfer > Approve Instruction - Transfer

Payment & Transfer

- Transfer
 - Approve Instruction - Transfer
 - Check Instruction - Transfer
 - Check/Cancel Agreement of Service for Transfer Agreement
 - Check Instruction on schedule transfer
 - Approve Instruction on schedule transfer
- Transfer Batches
- Remittance
- ICBC EXPRESS
- Batch remittance
- Operation Guide
- Local SGD G3 remittance
- Instruction Check

Approve Instruction - Transfer

From: [Dropdown]

Starting and ending date: 01-11-2021 - 01-12-2021

Inquiry Reversed

Select all on the page/Cancel selecting all on the page	Instruction No.	Instruction Type	ID of Submit Person	Submit On	Account to be debited	Debit Currency	Debit Amount	Account to be credited	Credit Currency	Credit Amount	Processing status
<input type="checkbox"/>		Internal Transfer		01-12-2021		SGD	100.00		USD		Wait for authorization
<input type="checkbox"/>		External Transfer		01-12-2021		SGD	100.00		USD		Wait for authorization

Submit

Testing Environment

Internal Transfer

STEP 3 Authorizer logs in to ICBC Corporate Internet Banking, click **Payment & Transfer** → **Approve Instruction Transfer**, check fill in the transfer information, select the instruction, check and approve.

Payment & Transfer

- Transfer
 - Approve Instruction - Transfer
 - Check Instruction - Transfer
 - Check/Cancel Agreement of Service for Transfer Agreement
 - Check Instruction on schedule transfer
 - Approve Instruction on schedule transfer
- + Transfer Batches
- + Remittance
- + ICBC EXPRESS
- + Batch remittance
- Operation Guide
- + Local SGD G3 remittance
- + Instruction Check

>> Payment & Transfer > Transfer > Approve Instruction - Transfer >> Help

Total Transaction: 1
Total Amount:

Operation type: Approved Rejection

Instruction No.	Instruction Type	ID of Submit Person	Submit On	Account to be debited	Debit Currency	Debit Amount	Account to be credited	Credit Currency	Credit Amount	Processing status
ACA181311	Internal Transfer	<input type="text"/>	01-12-2021 15:34:00	<input type="text"/>	SGD	<input type="text"/>	<input type="text"/>	USD		Wait for authorization

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

Dynamic Password:



Confirm

Reversed

Testing Environment

Internal Transfer

STEP 3 Authorizer logs in to ICBC Corporate Internet Banking, click **Payment & Transfer** → **Approve Instruction Transfer**, check fill in the transfer information, select the instruction, check and approve.

Payment & Transfer

- Transfer
 - Approve Instruction - Transfer
 - Check Instruction - Transfer
 - Check/Cancel Agreement of Service for Transfer Agreement
 - Check Instruction on schedule transfer
 - Approve Instruction on schedule transfer
- Transfer Batches
- Remittance
- ICBC EXPRESS
- Batch remittance
- Operation Guide
- Local SGD G3 remittance
- Instruction Check

>> Payment & Transfer > Transfer > Approve Instruction - Transfer >> Help

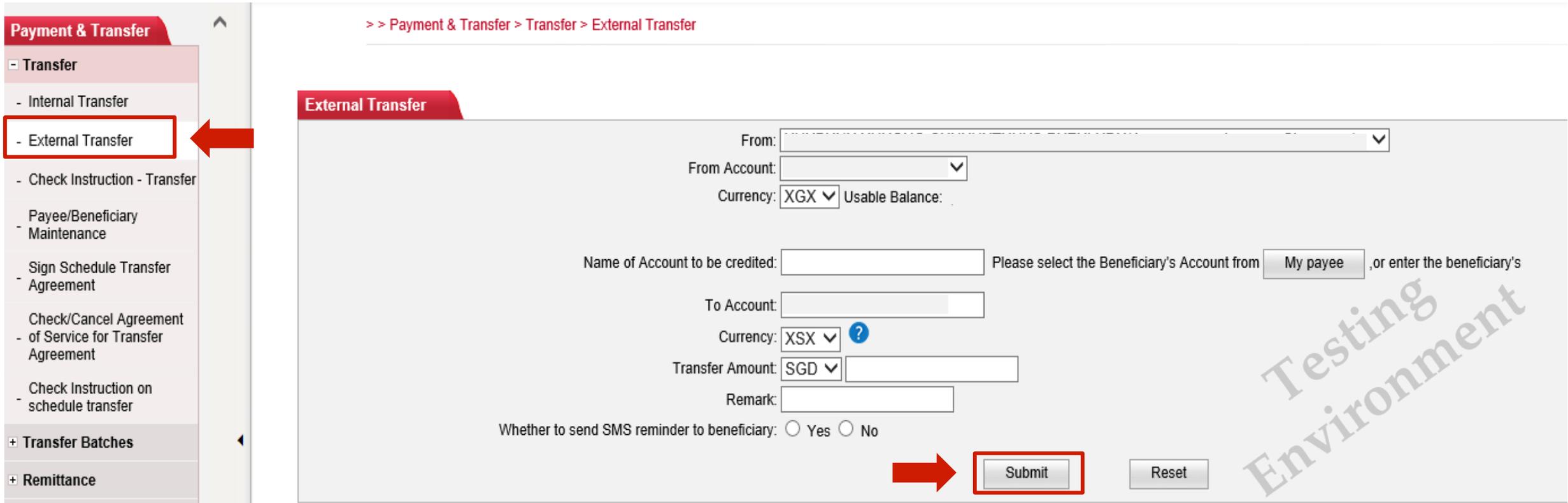
 The transaction has submitted to the Bank for processing. Please check the transaction status later to confirm the result.

Total Transaction: 1
Total Amount:
Operation type: Approved

Instruction No.	Instruction Type	ID of Submit Person	Submit On	Account to be debited	Debit Currency	Debit Amount	Account to be credited	Credit Currency	Credit Amount	Processing status
ACA181311	Internal Transfer	<input type="text"/>	01-12-2021 15:34:00	<input type="text"/>	SGD	100.00	<input type="text"/>	USD	<input type="text"/>	Wait for bank's processing

External Transfer

STEP 1 Log in to ICBC Corporate Internet Banking, click **Payment & Transfer** → **External Transfer**, fill in the transfer information, check and submit.



>> Payment & Transfer > Transfer > External Transfer

External Transfer

From:

From Account:

Currency: Usable Balance:

Name of Account to be credited: Please select the Beneficiary's Account from , or enter the beneficiary's

To Account:

Currency:

Transfer Amount:

Remark:

Whether to send SMS reminder to beneficiary: Yes No

Testing Environment

External Transfer

STEP 1 You can select the payee from the **Transfer Beneficiary List** or **add a new payee** into that list.

The screenshot shows the 'External Transfer' page in the ICBC Corporate Internet Banking system. A modal dialog box is displayed, asking for confirmation to insert beneficiary information into the list. The '确定' (Confirm) button is highlighted with a red box and a red arrow. In the background, the 'My payee' button is also highlighted with a red box and a red arrow. The interface includes a navigation menu on the left with options like 'Internal Transfer', 'External Transfer', 'List of Payees', and 'Batch Transfer'. The main form area contains fields for 'Currency' (USD), 'Transfer Amount' (300.00), and 'Reference'. A 'Testing Environment' watermark is visible in the bottom right corner.

External Transfer

STEP 1 You can select the payee from the **Transfer Beneficiary List** or **add a new payee** into that list.

List of Payees
>> Help

Directional account

Sorry, no record under the given conditons.

List of Payees

	A/C Name to be credited	A/C No. to be credited	Currency
<input type="radio"/>			USD

[Page 1page of 1page]

Add
Modify
Delete
Download
Transfer

Testing Environment



External Transfer

STEP 1 You can choose to **send an SMS reminder** to the payees upon completion of the transfer.

Check instruction on schedule transfer

+ Batch Transfer

+ Remit



Reference:

Whether to send SMS reminder to beneficiary: yes no

Testing Environment

Whether to send SMS reminder to beneficiary: Yes No

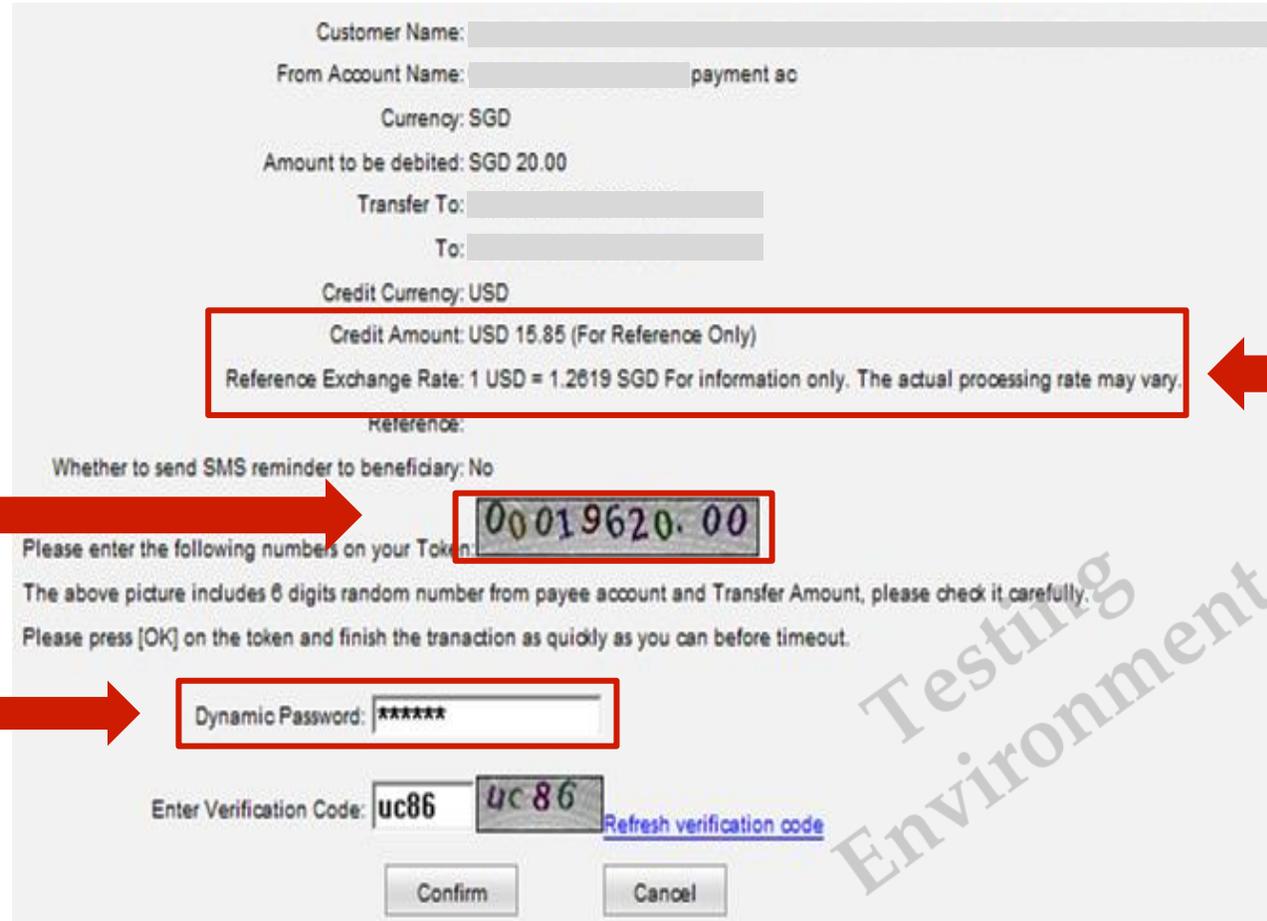
	Advice		Cell phone number		SMS content
Payment successful	<input checked="" type="checkbox"/>	65	<input type="text"/>	x	The Bank has deducted the payment of <input type="text"/> from the account number ending with <input type="text"/> to that ending with <input type="text"/> .[ICBC]
	<input type="checkbox"/>		<input type="text"/>		
	<input type="checkbox"/>		<input type="text"/>		

External Transfer

STEP 2 Verify the transfer details and enter the **Dynamic Password from your Token** to complete the transaction.

Enter the **numbers provided** into your Token to retrieve the Dynamic Password.

Key in the **Dynamic Password shown** on your Token to complete the transfer.



Customer Name: _____

From Account Name: _____ payment ac

Currency: SGD

Amount to be debited: SGD 20.00

Transfer To: _____

To: _____

Credit Currency: USD

Credit Amount: USD 15.85 (For Reference Only)

Reference Exchange Rate: 1 USD = 1.2619 SGD For information only. The actual processing rate may vary.

Reference: _____

Whether to send SMS reminder to beneficiary: No

Please enter the following numbers on your Token: **00019620.00**

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: *********

Enter Verification Code: **uc86** **uc86** [Refresh verification code](#)

The exchange rate shown is **not equal** to the actual processing rate used and is only **for reference.**

External Transfer

STEP 2 Verify the transfer details and enter the **Dynamic Password from your Token** to complete the transaction.

External Transfer >> Help



Real-time instruction submitting succeeded!

Instruction No.: ACB28947
 Time of Submission: 30-10-2013 09:57:45

Customer Name:

From Account Name: payment ac
 Currency: SGD
 Amount to be debited: SGD 20.00

Transfer To:
 To:

Credit Currency: USD
 Credit Amount: USD 15.85
 Reference Exchange Rate: 1 USD = 1.2619 SGD

Reference:

Testing Environment

NOTE:

1. This function applies to ICBC Singapore **local account transfers** and supports **multi-currency** transactions between payer and payee.
2. Upon submitting instructions, exchange rates will be shown on the Dynamic Password authorisation page **for reference**.
3. The transfer occurs in real-time without any charges.
4. Information of payees can be **saved for reference** to avoid repetitive keying in the future.
5. You can choose to **send an SMS message**, informing the payees to check their accounts after the transfer has been completed.
6. The transaction receipt can be printed for reference.

External Transfer

STEP 2 Authorizer logs in to ICBC Corporate Internet Banking, click **Payment & Transfer** → **Approve Instruction Transfer**, check fill in the transfer information, select the instruction, check and approve.

Payment & Transfer

- Transfer
 - Approve Instruction - Transfer**
 - Check Instruction - Transfer
 - Check/Cancel Agreement of Service for Transfer Agreement
 - Check Instruction on schedule transfer
 - Approve Instruction on schedule transfer
- + Transfer Batches
- + Remittance
- + ICBC EXPRESS
- + Batch remittance
- Operation Guide
- + Local SGD G3 remittance
- + Instruction Check

>> Payment & Transfer > Transfer > Approve Instruction - Transfer

Approve Instruction - Transfer >> Help

From:

Starting and ending date: -

Select all on the page/Cancel selecting all on the page	Instruction No.	Instruction Type	ID of Submit Person	Submit On	Account to be debited	Debit Currency	Debit Amount	Account to be credited	Credit Currency	Credit Amount	Processing status
<input type="checkbox"/>		Internal Transfer		01-12-2021		SGD	100.00		USD		Wait for authorization
<input type="checkbox"/>		External Transfer		01-12-2021		SGD	100.00		USD		Wait for authorization

Testing Environment

—ICBC Singapore Branch—

External Transfer

STEP 2 Authorizer logs in to ICBC Corporate Internet Banking, click **Payment & Transfer** → **Approve Instruction Transfer**, check fill in the transfer information, select the instruction, check and approve.

Payment & Transfer

- [-] **Transfer**
 - Approve Instruction - Transfer
 - Check Instruction - Transfer
 - Check/Cancel Agreement of Service for Transfer Agreement
 - Check Instruction on schedule transfer
 - Approve Instruction on schedule transfer
- + Transfer Batches
- + Remittance
- + ICBC EXPRESS
- + Batch remittance
- Operation Guide
- + Local SGD G3 remittance
- + Instruction Check

>> Payment & Transfer > Transfer > Approve Instruction - Transfer

>> Help

Total Transaction: 1
Total Amount: [Redacted]
Operation type: Approved Rejection

Instruction No.	Instruction Type	ID of Submit Person	Submit On	Account to be debited	Debit Currency	Debit Amount	Account to be credited	Credit Currency	Credit Amount	Processing status
ACB423637	External Transfer	[Redacted]	01-12-2021 15:36:31	[Redacted]	SGD	[Redacted]	[Redacted]	USD	[Redacted]	Wait for authorization

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

Dynamic Password:



Testing Environment

External Transfer

STEP 2 Authorizer logs in to ICBC Corporate Internet Banking, click **Payment & Transfer** → **Approve Instruction Transfer**, check fill in the transfer information, select the instruction, check and approve.

Payment & Transfer

- Transfer
 - Approve Instruction - Transfer
 - Check Instruction - Transfer
 - Check/Cancel Agreement of Service for Transfer Agreement
 - Check Instruction on schedule transfer
 - Approve Instruction on schedule transfer
- + Transfer Batches
- + Remittance
- + ICBC EXPRESS
- + Batch remittance
- Operation Guide
- + Local SGD G3 remittance
- + Instruction Check

>> Payment & Transfer > Transfer > Approve Instruction - Transfer

>> Help



The transaction has submitted to the Bank for processing. Please check the transaction status later to confirm the result.

Total Transaction: 1
 Total Amount:
 Operation type: Approved

Instruction No.	Instruction Type	ID of Submit Person	Submit On	Account to be debited	Debit Currency	Debit Amount	Account to be credited	Credit Currency	Credit Amount	Processing status
ACB423637	External Transfer	<input type="text"/>	01-12-2021 15:36:31	<input type="text"/>	SGD	<input type="text"/>	<input type="text"/>	USD	<input type="text"/>	Wait for bank's processing



For more details, please scan the QR code on the left and follow our **WeChat official account!**

For more information of ICBC Corporate Internet Banking, please visit our Website:

WWW.ICBC.COM.SG

HOME > Commercial Bank Business > Corporate Banking > Corporate Internet Banking

If you have any queries or need any help, please contact your **RM in-charge** or contact us.

Attn: **Cash Management Hub**

Email: **cmh@sg.icbc.com.cn**

DID: **(65)6436 6508**