

Mobile FAQ

Mobile Banking Introduction

Q: What is the ICBC Mobile Banking?

A: The Industrial and Commercial Bank of China (USA) NA now provides a convenient electronic banking service where you can manage your finances and operate your accounts via the ICBC Mobile Banking app, anytime, anywhere. The ICBC Mobile Banking app is available to you 24 hours a day, 7 days a week (not including system maintenance times).

The ICBC Mobile Banking app is currently available to personal online users only.

Q: How can I download the ICBC Mobile Banking app?

A: iOS users can download the mobile banking app via the App Store and Android users can download via Google Play on their devices.



Q: How do I start using the ICBC Mobile Banking app?

A: You can begin by downloading the ICBC Mobile Banking app via App Store or Google Play, open it on your mobile device and select the region and language, then sign on.

Q: What is the service charge for the ICBC Mobile Banking app?

A: ICBC Mobile Banking app is free of charge to download and to use. You may need to contact your wireless service provider to see if data or roaming charges may apply. ICBC is not responsible for these charges.

Q: Will I be able to use the Mobile Banking app outside of the U.S.?

A: For your security, access to the mobile banking app may be unavailable in some high risk countries. The bank reserves the right to cancel any suspicious transactions initiated outside of United States.

Q: How do I know if my ICBC Mobile Banking app is the most updated version?

A: You can check for the latest version of the mobile banking app in the App Store or on Google Play. You are also able to check the current version of your mobile banking app by selecting "APP Info" on the sign on page.

Q: What service are available through the mobile banking app?

A: With ICBC Mobile Banking you can:

- View your registered accounts; see balances, transactions and statements.
- Transfer funds between your ICBC (USA) accounts.
- Transfer funds to others with ICBC (USA) accounts.
- Pay your bills.
- Set up paperless statements.
- Send us secure messages through our Message Center.
- Pay your ICBC credit card.
- Set up Touch ID
- And more.

Service Hotline

Q: What should I do if I have questions or encounter problems when using Mobile Banking?

A: You can contact us via email at info@us.icbc.com.cn or send us a message through our online “Message Center”. You can also contact any of our 13 branches across the East and West coasts in the U.S. in our [Contact Us](#) section.

Signing on to Mobile Banking

Q: How do I enroll to Mobile Banking?

A: You can enroll online on our website www.icbc-us.com. Just select “Personal Banking” on the top left menu and the sign on page will open. Click the “Enrollment” link to begin.

Q: Can I use my ICBC online banking User ID and Password on the mobile banking app?

A: Yes, your User ID and Password will be the same online and on the mobile app.

Q: What should I do if I forget my Password?

A: You may either reset your password online, on the mobile app or visit a local ICBC branch for assistance. \

Q: What should I do if I forget my User ID?

A: You may either retrieve your user ID online, on the mobile app or visit a local ICBC branch for assistance.

Q: Will I be automatically signed off of my mobile banking?

A: You will be automatically signed off after 15 minutes of inactivity. To protect your account, we recommend you to sign off the mobile banking app when you’re done.

Bill Pay

Q: Can I make bill payments through the ICBC Mobile Banking?

A: Yes. The bill payment feature is available to use once it has been activated online.

Q: What can I do on the bill payment feature?

A: Mobile banking bill payment features:

- Manage your payees.
- Set up a bill payment.
- Manage your current bill payments.
- View your past bill payments.

Q: Is there a service charge to use Bill Pay?

A: Bill Pay is free of charge for all ICBC (USA) customers.

Mobile Deposit

Q: How do I use ICBC mobile deposit?

A: Sign on to your ICBC Mobile Banking app and select “Mobile Check Deposit” to activate the feature. Mobile deposit is only available to personal customers with a checking or savings account with ICBC (USA).

Q: What kind of checks qualify for mobile deposit?

A: You can deposit any checks payable in U.S. dollars and drawn at any U.S. bank. Qualifying checks include, but are not limited to: Personal checks, Business checks, and U.S. Treasury checks. You cannot deposit foreign checks.

Q: When will the funds be made available to me?

A: Mobile deposits are usually available the next business day after your day of deposit. Some checks may be held longer, in which case we'll let you know. Deposits made after 7PM (EST) will be processed the next business day and funds will be made available to you based on our fund availability policy. Business days include Monday through Friday except Federal Holidays.

Q: Is there a limit to the amount I can deposit?

A: Yes, there will be a limit to how much you can deposit. Your limit will be displayed to you on Mobile Check Deposit feature.

Touch ID

Q: Can I sign on the Mobile Banking app using Touch ID?

A: Touch ID is available for iOS users. You can activate this feature in "Settings" after signing on with your User ID and Password.

Q: What if my fingerprint doesn't work?

A: Don't worry. If your fingerprint doesn't work you still have the option to sign on using your User ID and Password.

Q: What should I do if my Touch ID enabled device has been lost or stolen?

A: You should always turn on the passcode protection for your device. For security reasons, you should also change your Password immediately online or contact a local ICBC branch for assistance, if your device is lost or stolen. After that, you are advised to check all your account balances. If you find any discrepancies in your accounts, please contact us as soon as possible.

Security

Q: Why did my keyboard change on my device when I try to enter my Password?

A: This is ICBC's encrypted keyboard. This will help protect your sign on credentials.

Q: Why do I get challenged when using the mobile banking app?

A: For your security, the bank may require you to authenticate yourself. You may need to answer questions pre-set by you or enter a One-Time Passcode sent via SMS/Text or Email.

Q: Will my information be saved on my mobile device?

A: We do not store any account information on your mobile device.

Q: What are the potential threats for mobile banking in such a rapidly changing environment?

A: Potential cyber security threats you may face are:

1. Malware and viruses, which will harm your computer system and mobile device platform.
2. Phishing, a form of identity theft, made to steal your log in information from a fake website which is similar to what you have always known and trusted.
3. Spoof apps or fake apps, can steal your information by creating an app that is similar to the authentic app.

Q: How do I prevent from most concerned malware, viruses, phishing and spoof app?

A: Your security awareness is very important to help you protect your account while we try every effort to help protect your accounts as well. We recommend you to follow:

- Update the app as soon as you find an update version. We will try to notify you if there is an update version available.
- Always download and update the app through Apple App Store or Google Play. Look for ICBC as the publisher.

- Type in the web address if you log in through a web browser and look for the lock logo appears on the web address. Be caution of the fraudulent download website.
- Do not use any device that has ever been jail broken and rooted to log in your account.

Q: What if I found any suspicious downloads sites and suspect the download resource?

A: Please report it to the bank as soon as possible and help the bank to protect everyone from security threats.

How to contact us:

Email us at info@us.icbc.com.cn

Call or visit a retail branch [Contact Us](#)

Send us a message through our secure “Message Center”.

Q: What security measures would you recommended for protecting my account information over mobile banking?

A: We recommend the following:

- Always download the mobile banking app through the App Store for iOS and Google Play for Androids.
- Always type in the official website URL when signing on through a mobile browser. Be cautious of the fraudulent download websites.
- Use the device’s default browser. Do not trust unknown browsers from other sources. Delete your browsing history and cookies regularly.
- Use trusted Wi-Fi networks or service providers. We do not recommend using mobile banking through public Wi-Fi and Wi-Fi networks that are not protected.
- Always enable password-protection on your mobile device.
- Never disclose your user ID and password to anyone, including the bank staff.
- Do not write down your User ID and Password and save it on your mobile device.
- Do not use any jail broken iPhones or rooted Android devices.