ICBC 工银亚洲 Broaden Your Vision. Bank with Us.

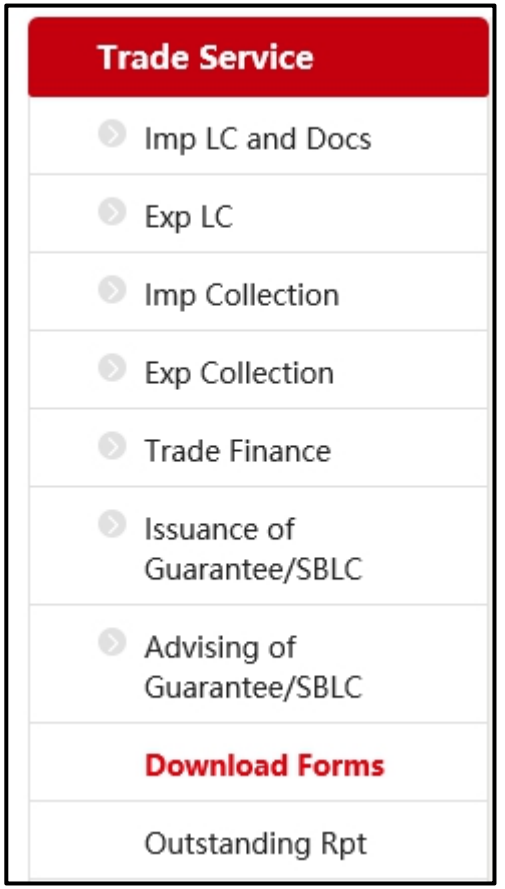
Guideline on Commercial Internet Banking and Commercial Mobile Banking

Trade Service

1. Introduction of Trade Service
2. Introduction of Functions
3. FAQ

1. Introduction of Trade Service

The following 9 scopes are covered in the Trade Service



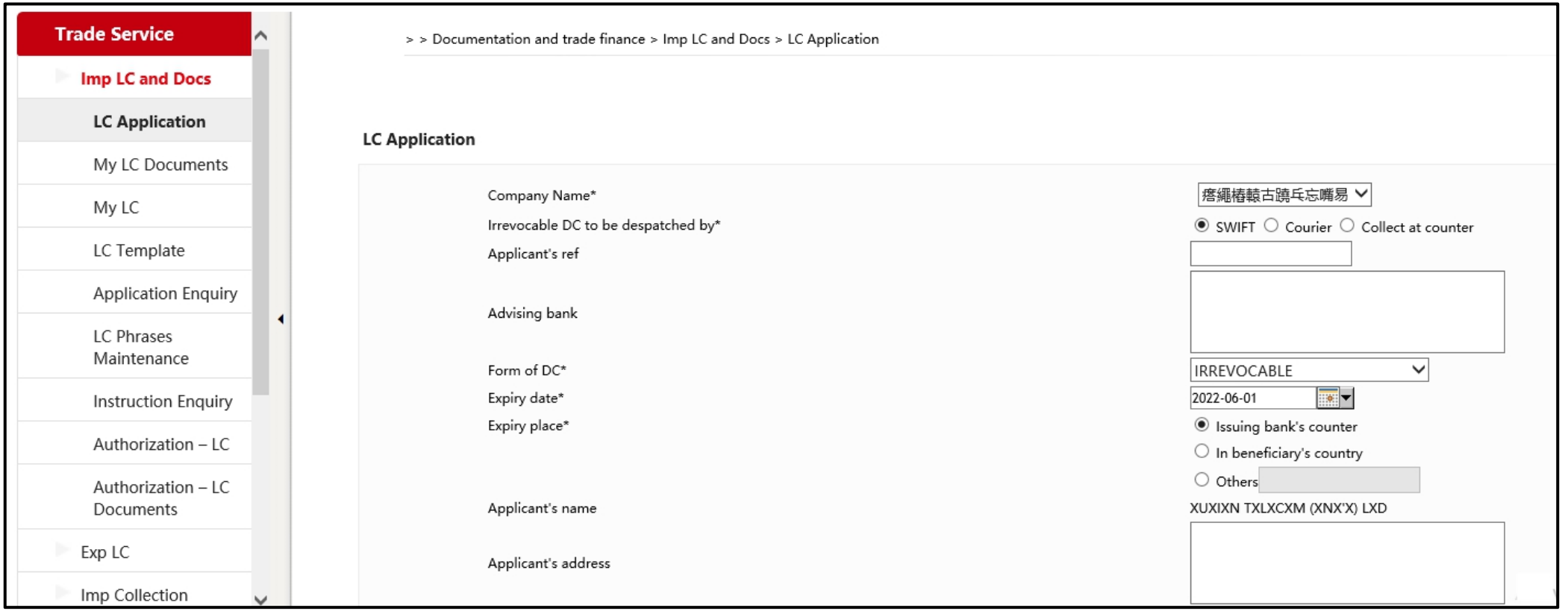
Scopes	Functions		
	Submission of application / instructions	Enquiry of Transaction Status	Download Processing Advice / LC copy
Import LC application/Amendment*	√	√	√
Import LC Documents (with Loan application)	√	√	√
Export LC		√	√
Export LC Documents		√	√
Import Collection (with Loan application)	√	√	√
Export Collection		√	√
Export Invoice Financing* #	√	√	√
Import Invoice Financing* #	√	√	√
Guarantee/SBLC application/Amendment*	√	√	√
Guarantee/SBLC advising		√	√
Loan Enquiry and Loan Repayment#	For all loan types		
Download Forms	Linkage to Trade Form Library		
Outstanding Report	List out all outstanding transactions as of previous day		
Remarks： * Support upload documents. # Provide commercial mobile banking inquiry and authorization function.			

2. Introduction of Functions

1. Imp LC and Docs

LC Application

1. LC issuance/amendment applications can be submitted online.



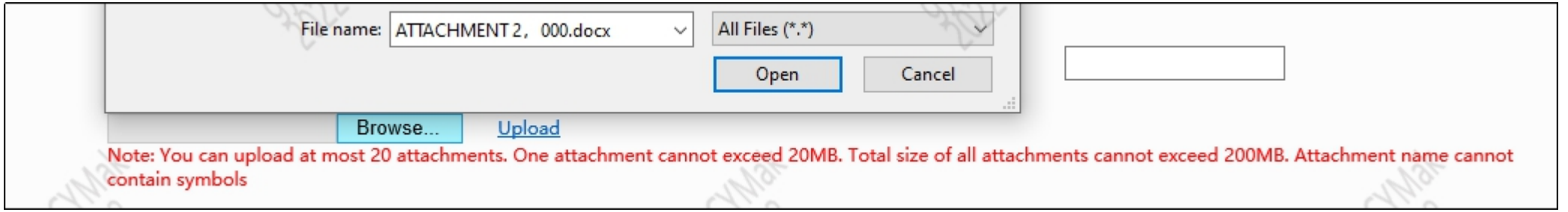
1. Imp LC and Docs

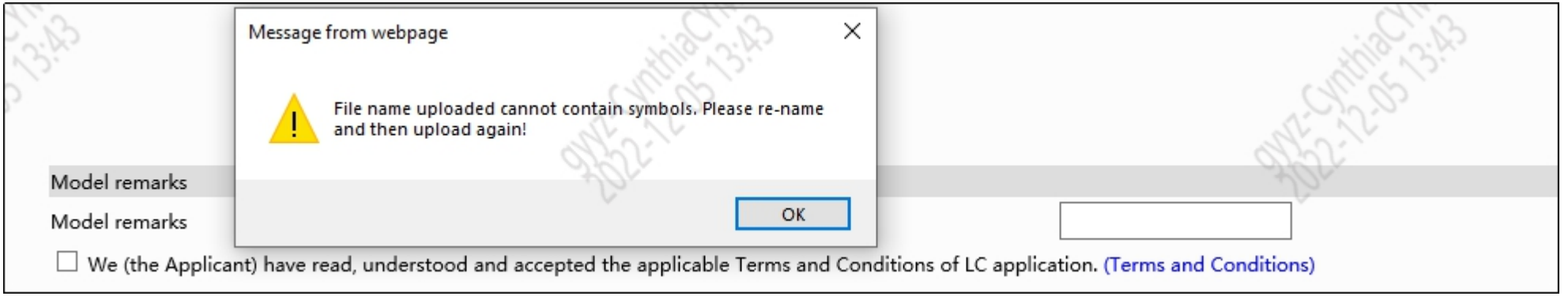
LC Application

2. Upload supporting documents.

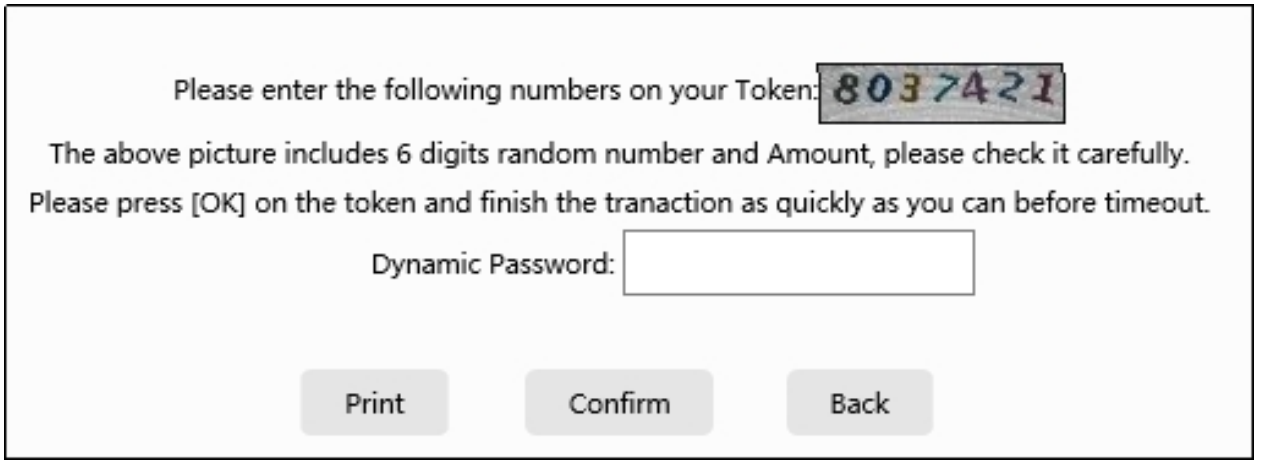
Reminder: Please press “Browse” to select the related documents, and then press “Upload”. (Only applicable for BMP, DOC, DOCX, JPG, JPEG, PDF, PNG, XLS, XLSX formats without password protection), file name cannot contain symbols.

3. Read and agree the relevant terms and conditions of LC application before submission.





1. Imp LC and Docs



LC Application
At the time of submitting LC Applications, customer needs an ICBC (Asia) Password Token to confirm and complete the submission.

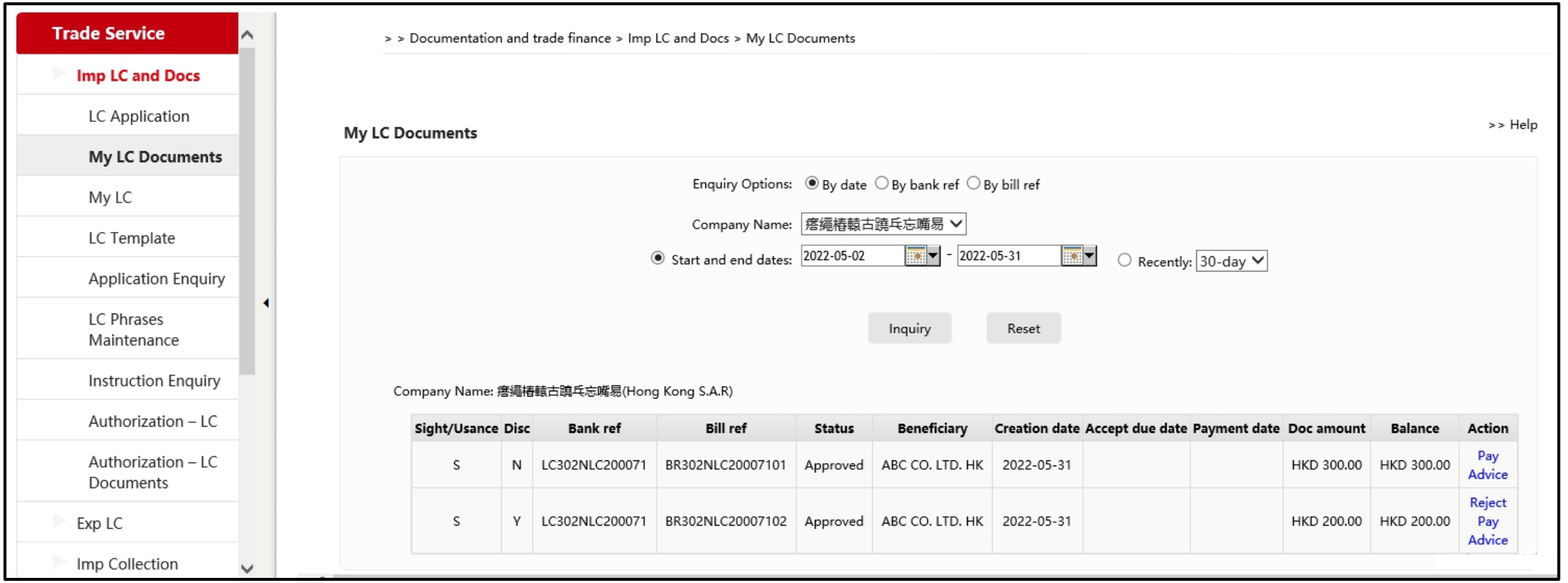
1. Imp LC and Docs

LC Application
When the application is approved successfully, an SMS confirmation message will be sent to customer's registered mobile phone number. (Note: Mobile phone number must be registered in advance)

1. Imp LC and Docs

My LC Documents

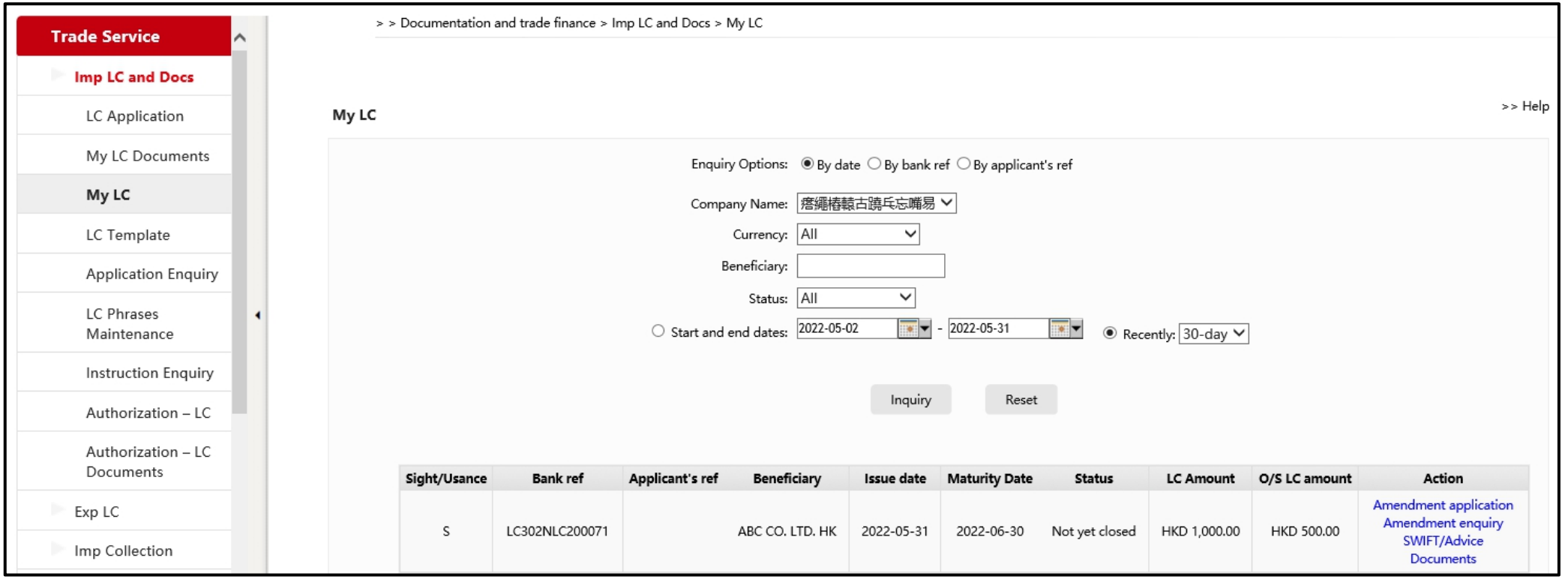
1. Enquiry on LC drawing details and document status.
2. Accept/Reject/Pay instructions can be submitted online.
3. Download processing advice.



1. Imp LC and Docs

My LC

1. Enquiry on LC issued and related information.
2. Amendment application can be submitted online.
3. Download processing Advice/SWIFT message.
4. Linkage to “My LC” to enquire on drawing details.

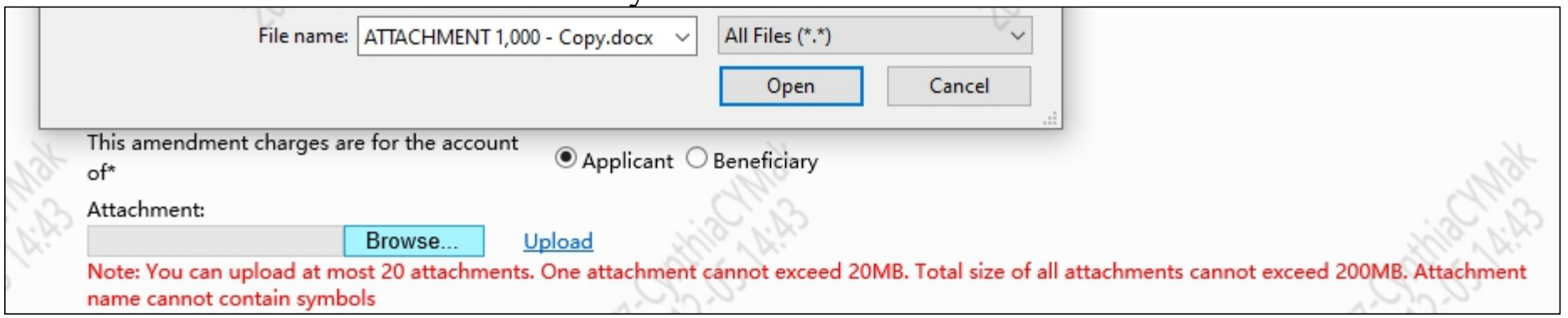


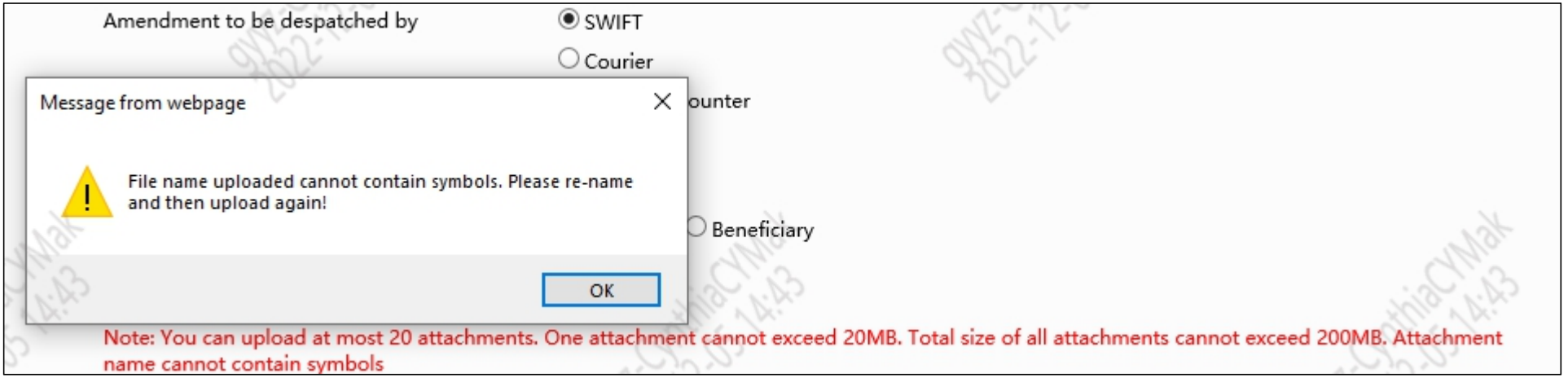
1. Imp LC and Docs

My LC

Upload supporting documents for amendment application.

Reminder: Please press “Browse” to select the related documents, and then press “Upload”. (Only applicable for BMP, DOC, DOCX, JPG, JPEG, PDF, PNG, XLS, XLSX formats without password protection), file name cannot contain symbols.

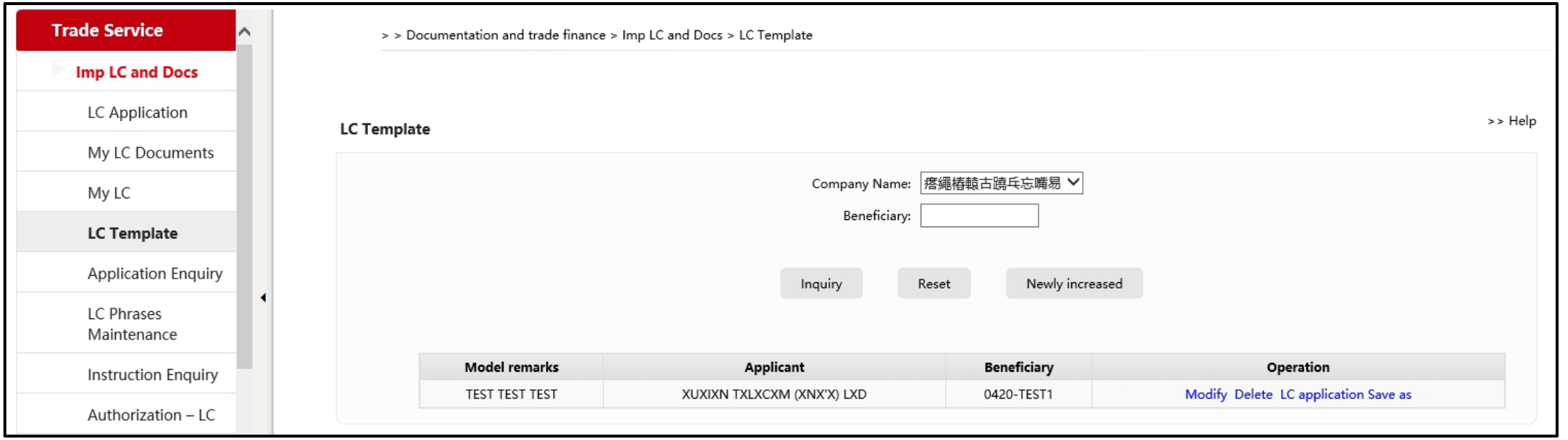




1. Imp LC and Docs

LC Template

Maintain LC Template and submit default template for LC applications.



1. Imp LC and Docs

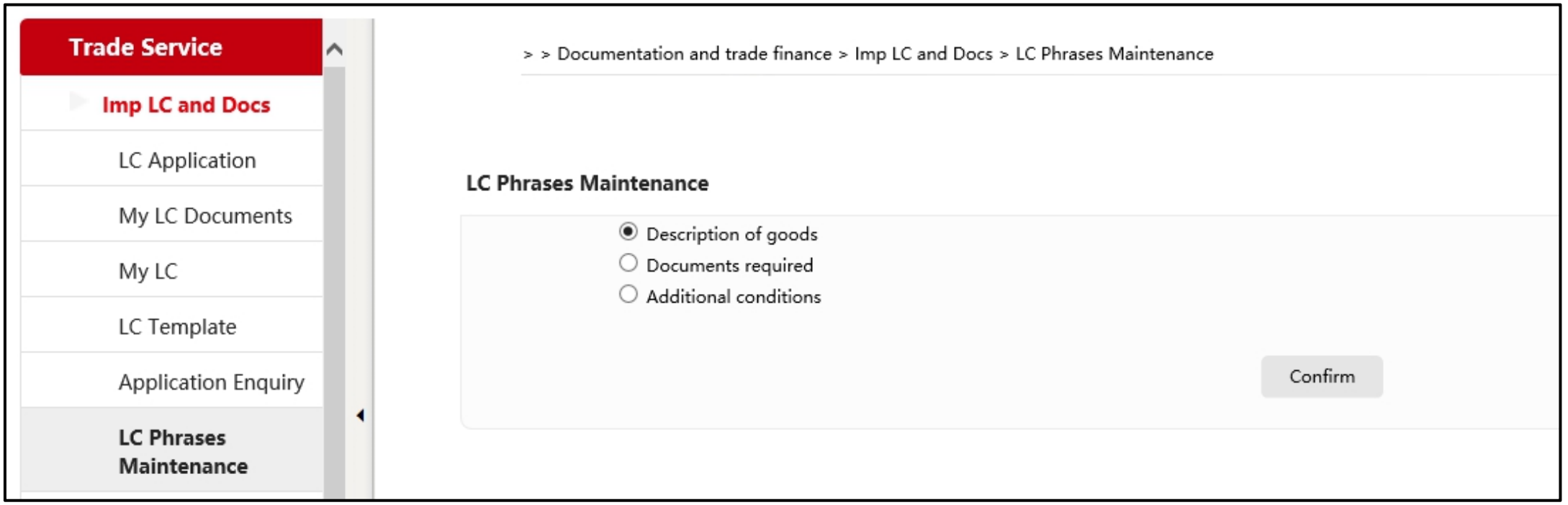
Application Enquiry

Extract temporary saved applications for processing.

1. Imp LC and Docs

LC Phrases Maintenance

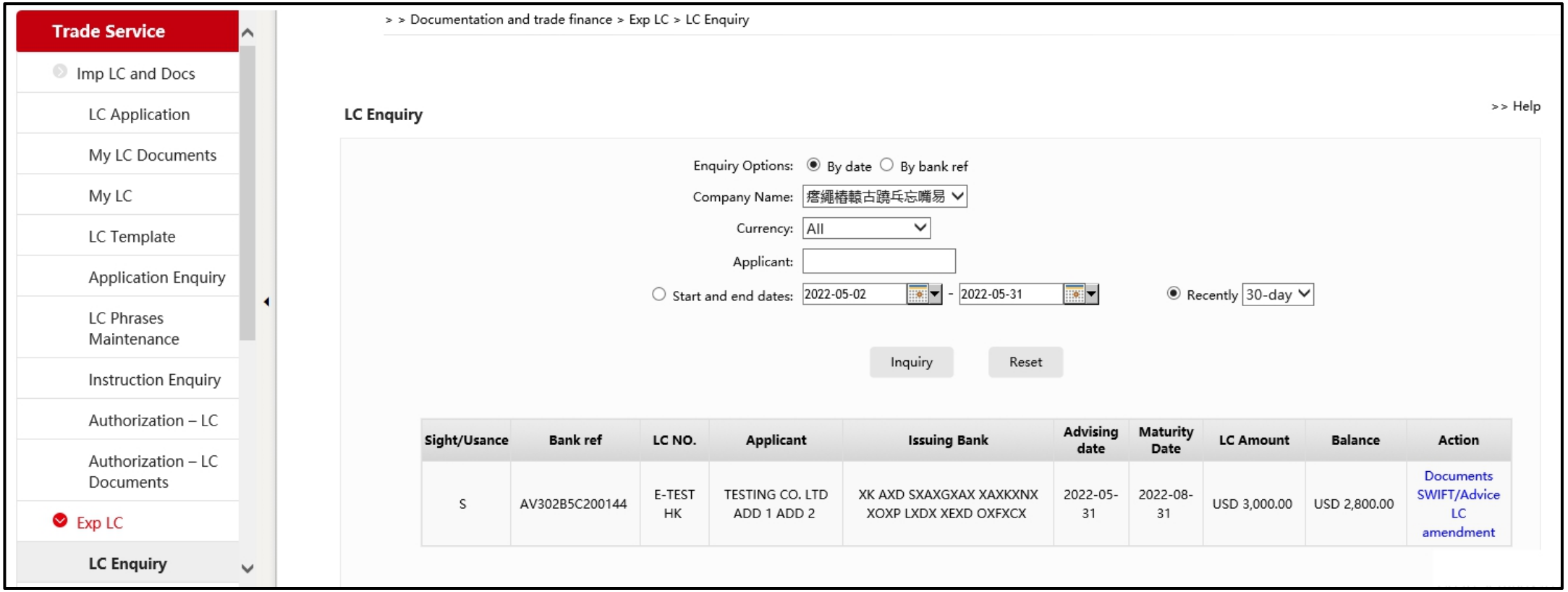
Maintain frequently used Description of goods, Documents required and Additional conditions.



2. Exp LC

LC Enquiry

1. Instant checking of arrival of Export LCs/amendments.
2. Linkage to bills presented under respective LC.
3. Download processing advice/SWIFT message.



2. Exp LC

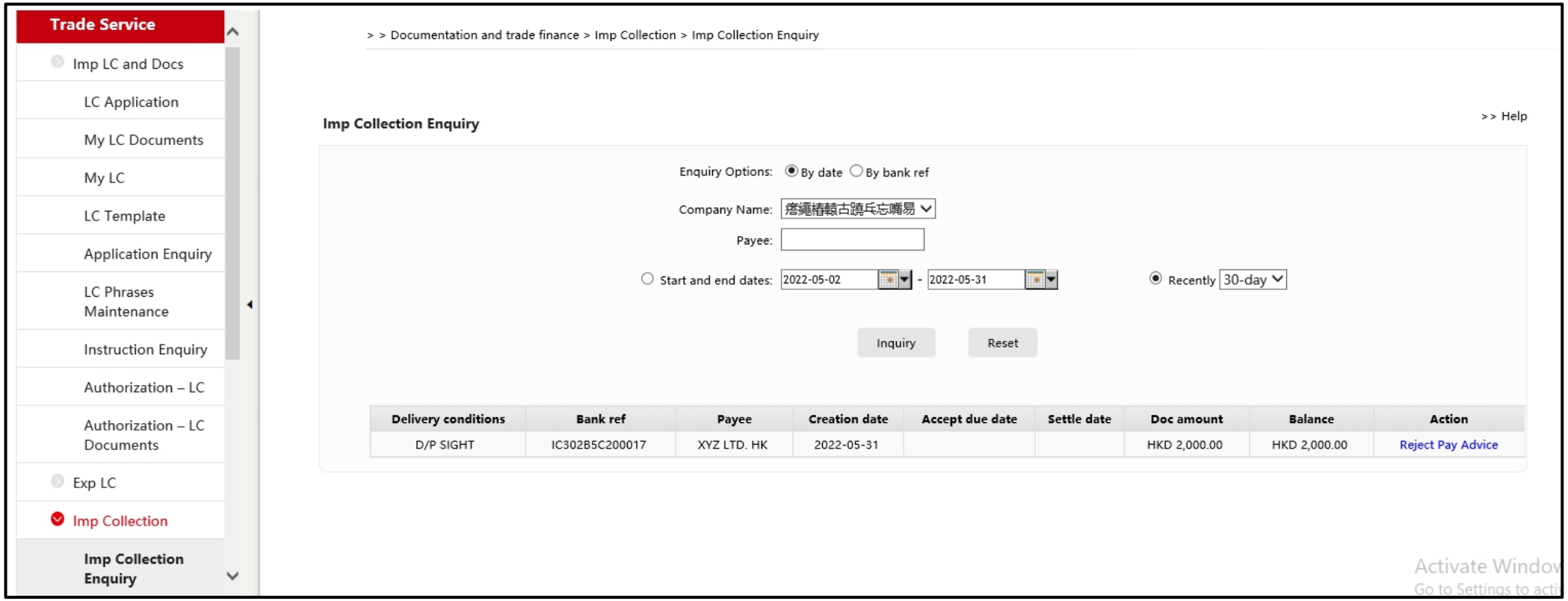
LC Documents Enquiry

1. Enquiry on status of submitted documents.
2. Download processing advice.

3. Imp Collection

Import Collection Enquiry

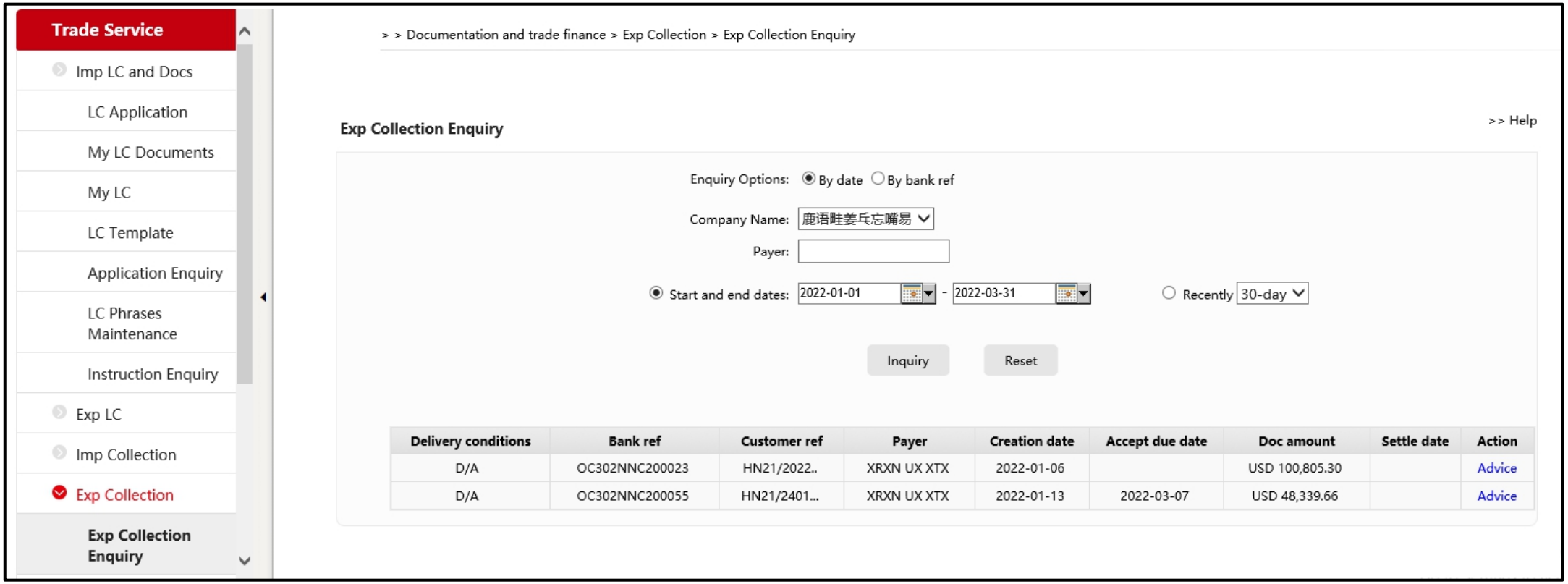
1. Instant checking of arrival of documents.
2. Reject/Pay instructions can be submitted online.
3. Download processing advice.



4. Exp Collection

Export Collection Enquiry

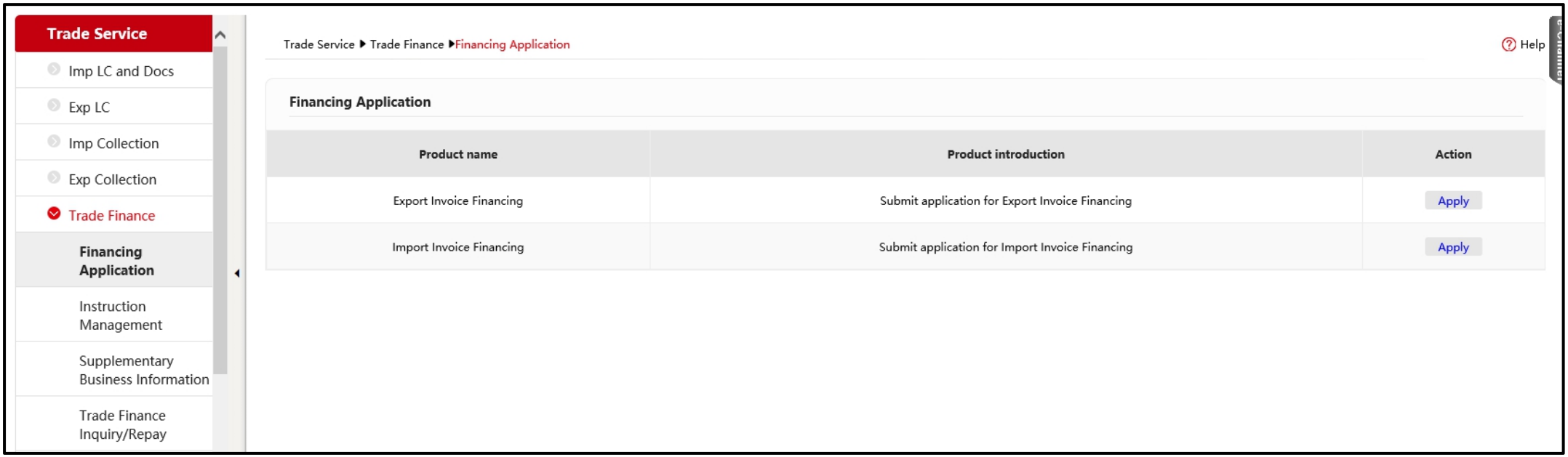
1. Checking status of documents.
2. Download processing advice.



5. Trade Finance

Financing Application

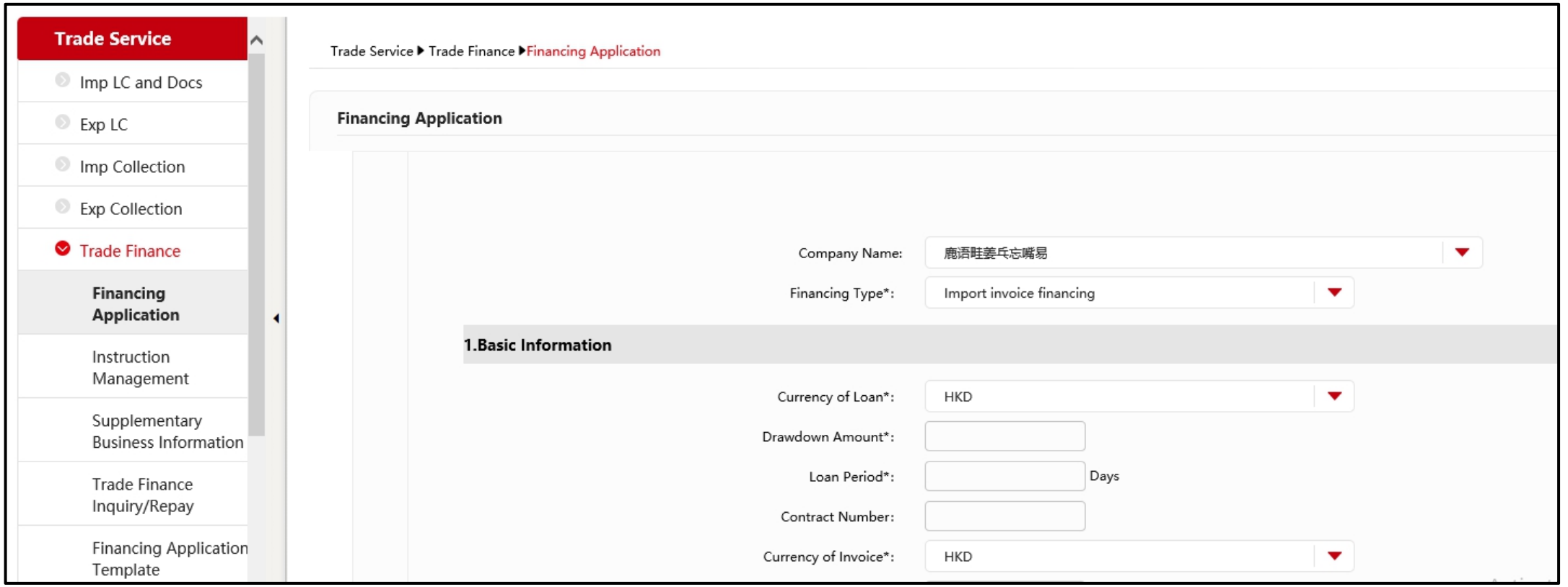
1. Submit application for Export Invoice Financing.
2. Submit application for Import Invoice Financing.



5. Trade Finance

Financing Application

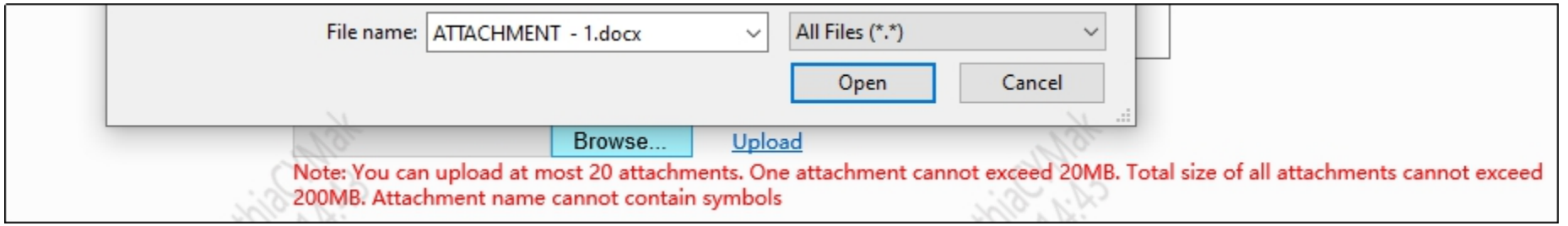
3. Complete the transaction details.
4. Fill in the *required field.

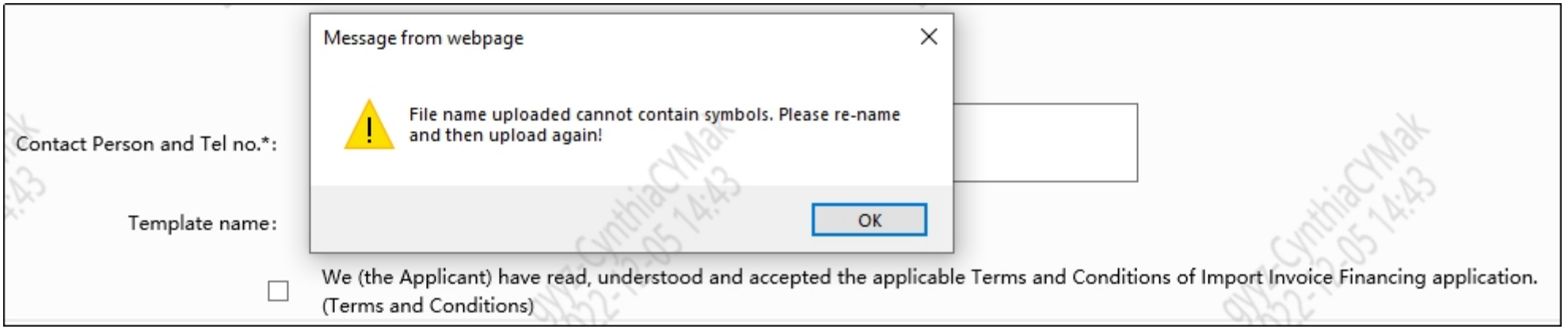


5. Trade Finance

Financing Application

5. Upload supporting documents, i.e. invoice, transport documents etc.
Reminder: Please press “Browse” to select the related documents, and then press “Upload”. (Only applicable for BMP, DOC, DOCX, JPG, JPEG, PDF, PNG, XLS, XLSX formats without password protection), file name cannot contain symbols.
6. Press “Save” before submission to avoid missing information.
7. Create template if required, input template name, select “Save Template and Submit”.
8. Read and agree the relevant terms and conditions of Trade Financing Application before submission.

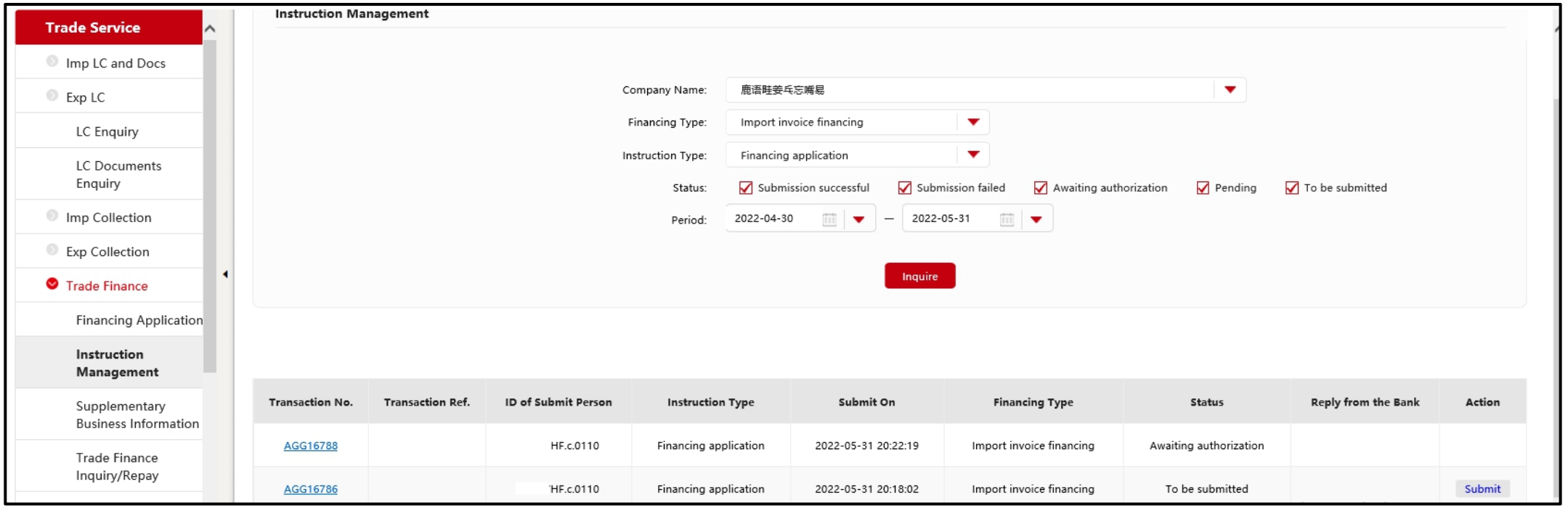




5. Trade Finance

Instruction Management

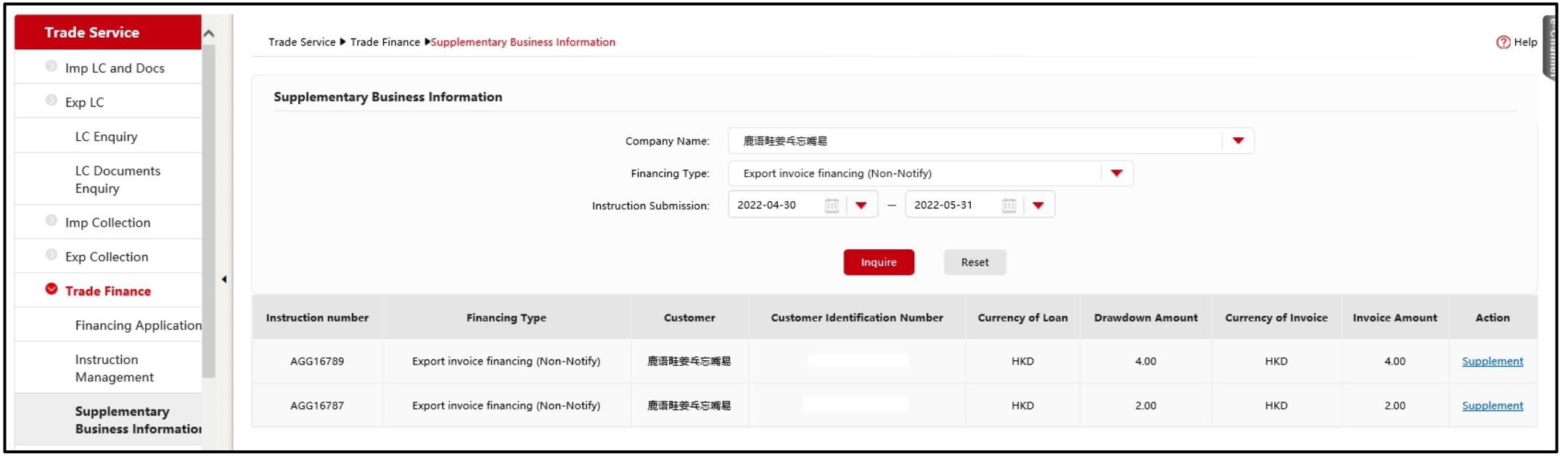
1. Approval for Financing Application and supplement business materials.
2. Process and submit the temporary saved application.



5. Trade Finance

Supplementary Business Information

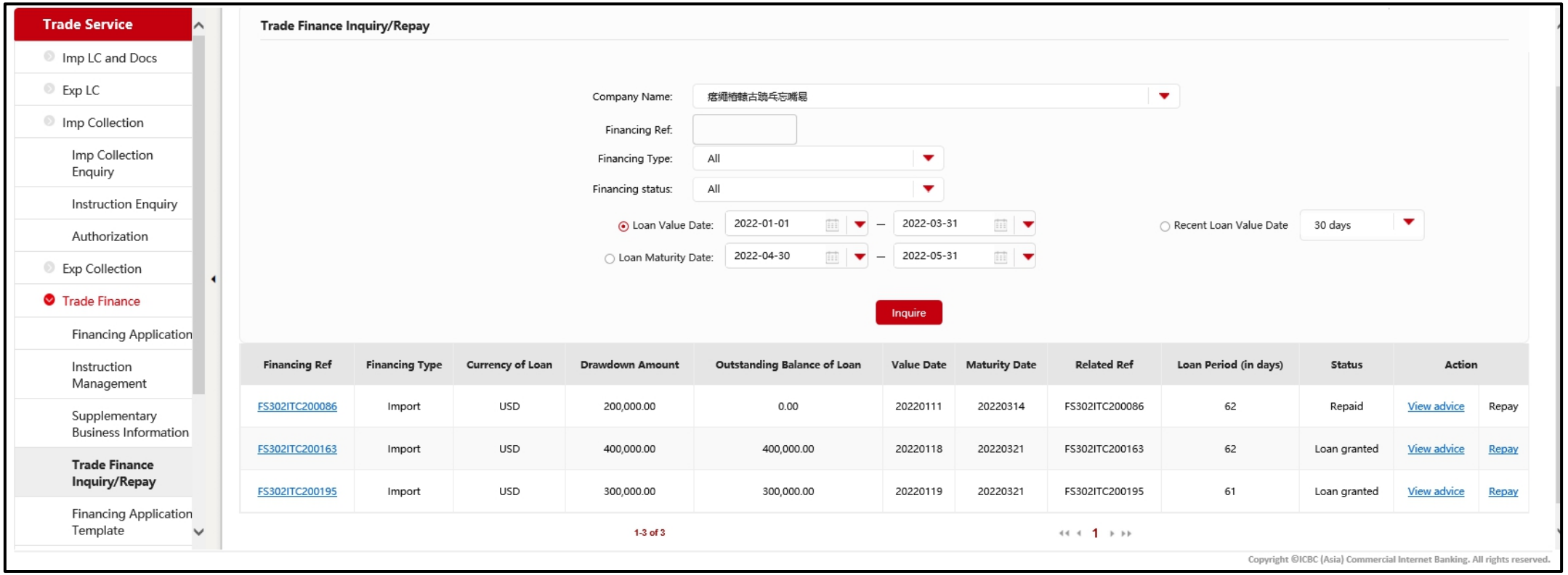
1. This service is for supplement of application supporting documents.
2. Please contact the Bank's relevant staff before using this service.



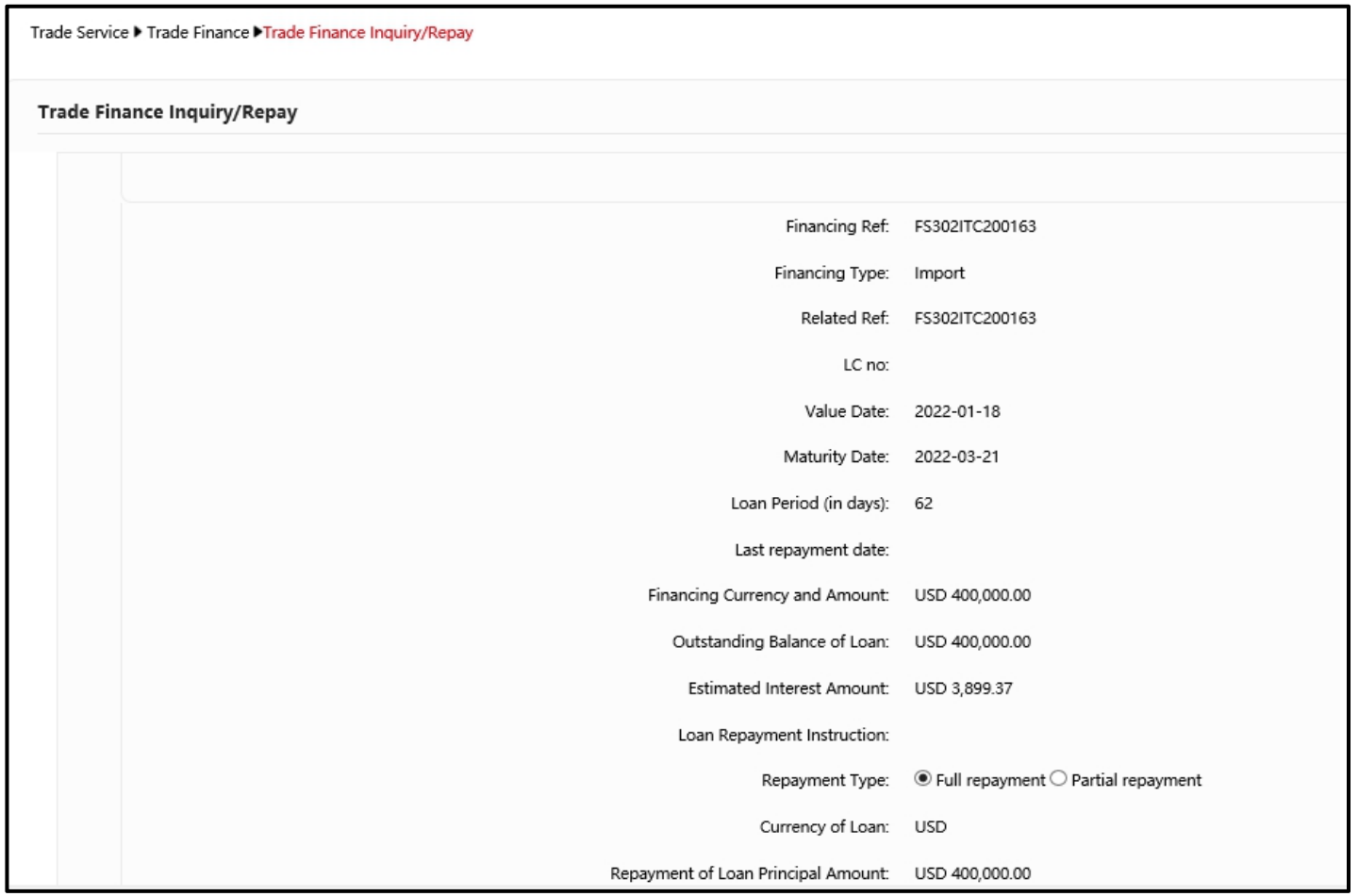
5. Trade Finance

Trade Finance Inquiry/Repay

Access to loan content and download processing advice.



5. Trade Finance



Trade Finance Inquiry/Repay

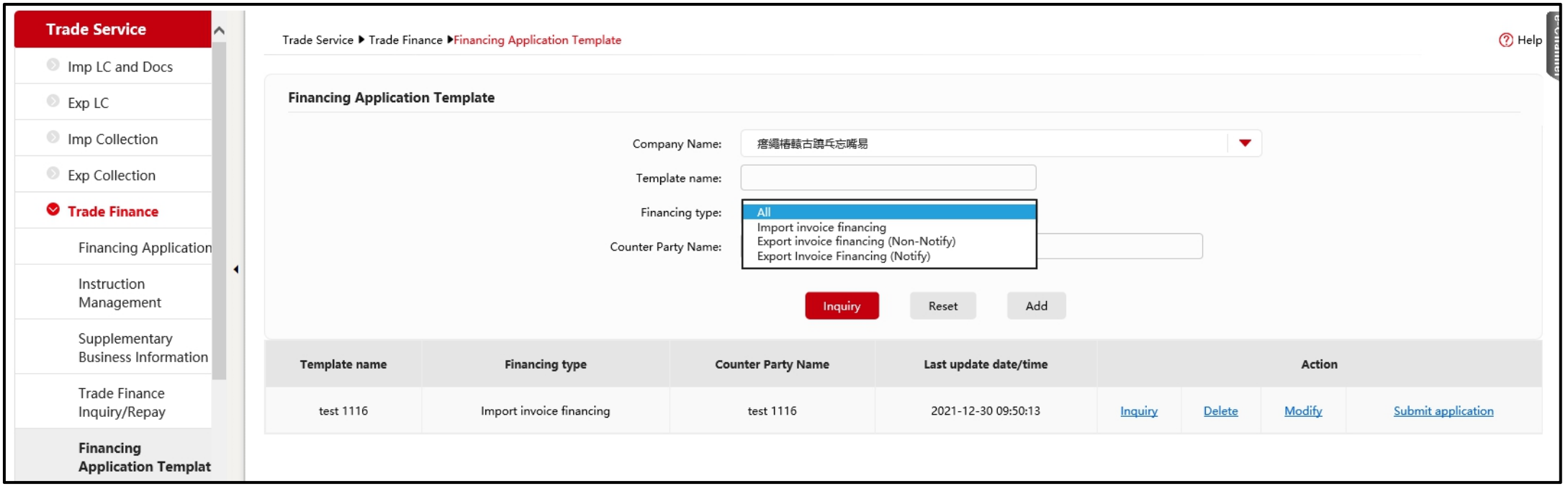
1. Submit application for financing repayment
2. Full repayment or Partial repayment
3. Note:

The application for financing repayment submitted on non-banking business days or non-banking business hours (after 18:00) will be postponed to the next business day

5. Trade Finance

Financing Application Template

1. Template is applicable to Import Invoice Financing, Export Invoice Financing (Non-Notify) and Export Invoice Financing (Notify) application.
2. Template function can be used to set up repetitive applications.
3. The template can be modified, deleted, or used for submit application by the user who create the template.

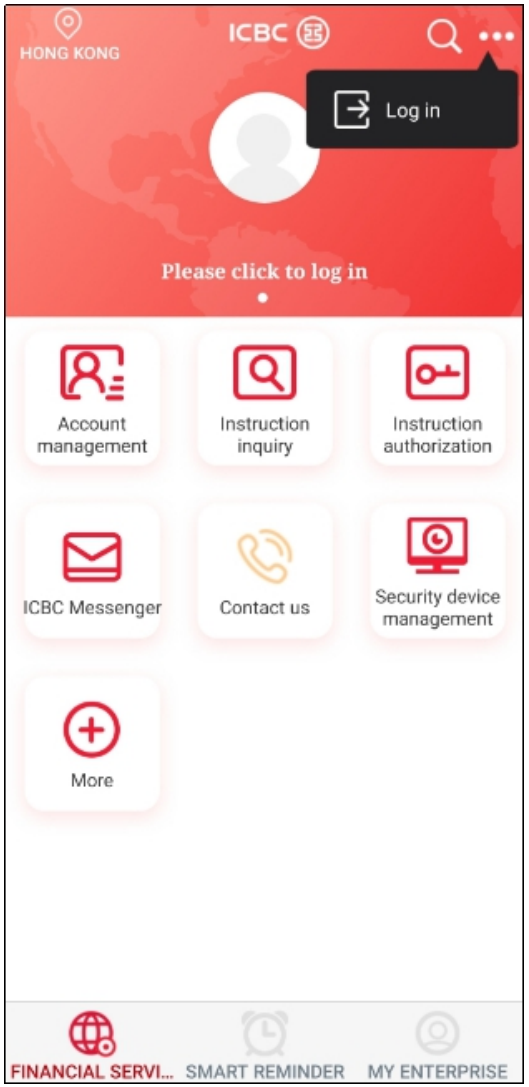


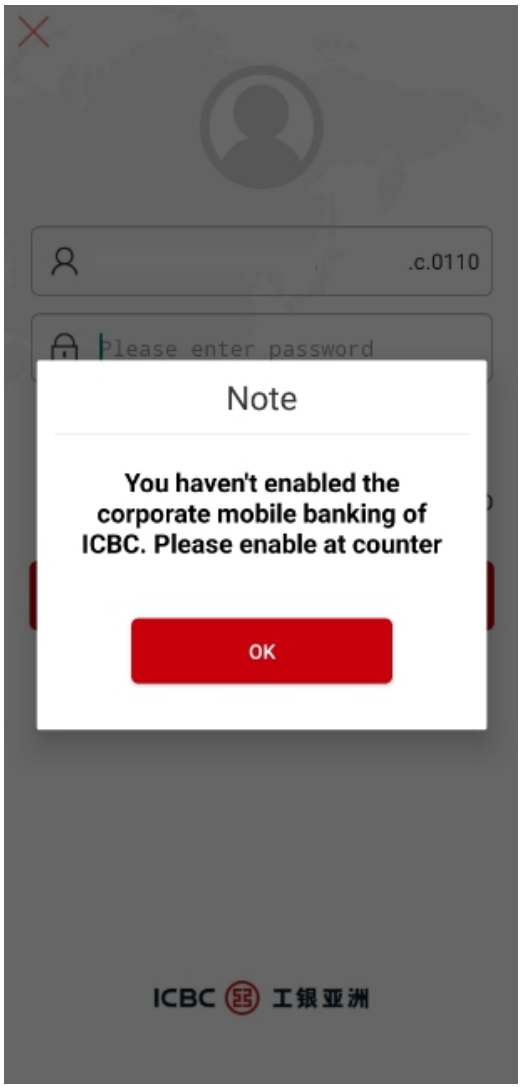
5. Trade Finance

Commercial Mobile Banking Functions

1. Provide the function of Instruction inquiry and Instruction authorization.
2. Apply to application and supplementary business information for Import Invoice Financing, Export Invoice Financing (Non-Notify), Export Invoice Financing (Notify) and Financing repayment.
3. Download ICBC (Asia) Commercial Mobile Banking APP “ICBC Business” (Support IOS/Android platforms).

5. Trade Finance

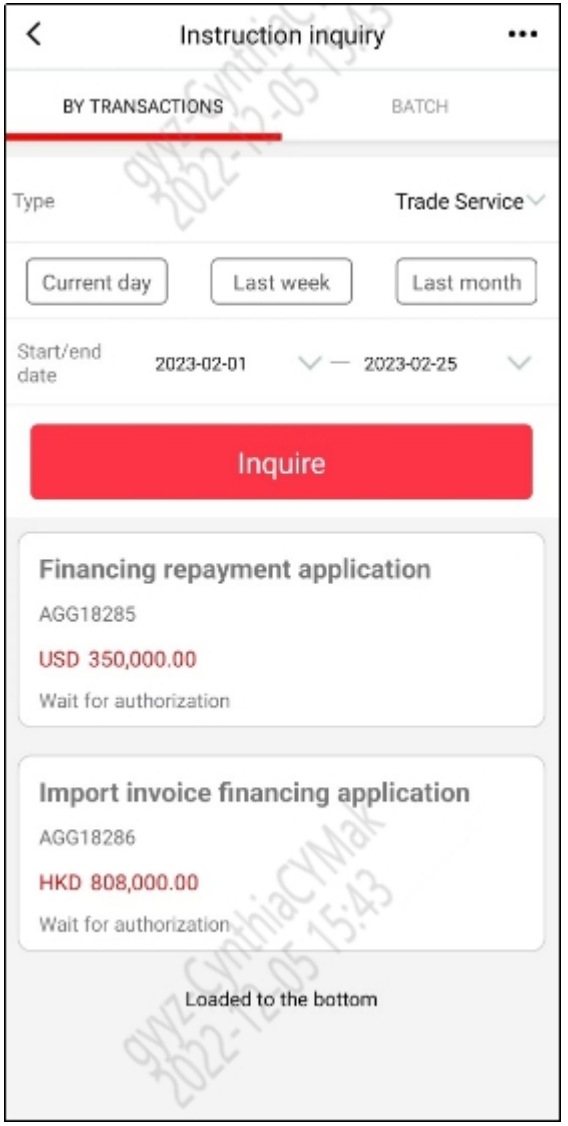


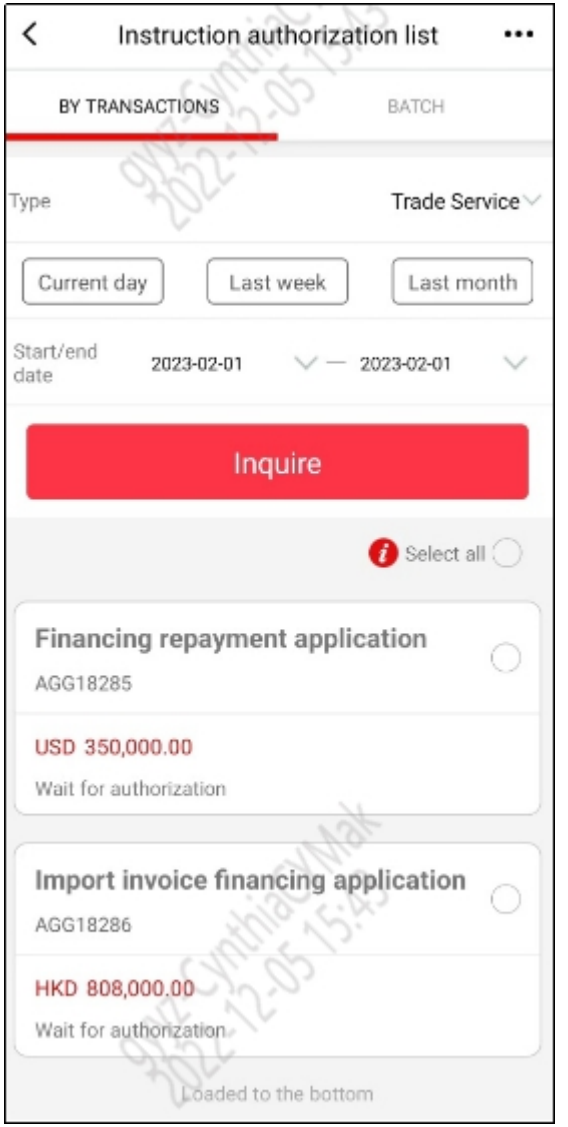


Commercial Mobile Banking Functions

4. If the Commercial Mobile Banking has not been activated yet, user will receive a notice when logging in: “You haven't enabled the corporate mobile banking of ICBC. Please enable at counter”.

5. Trade Finance

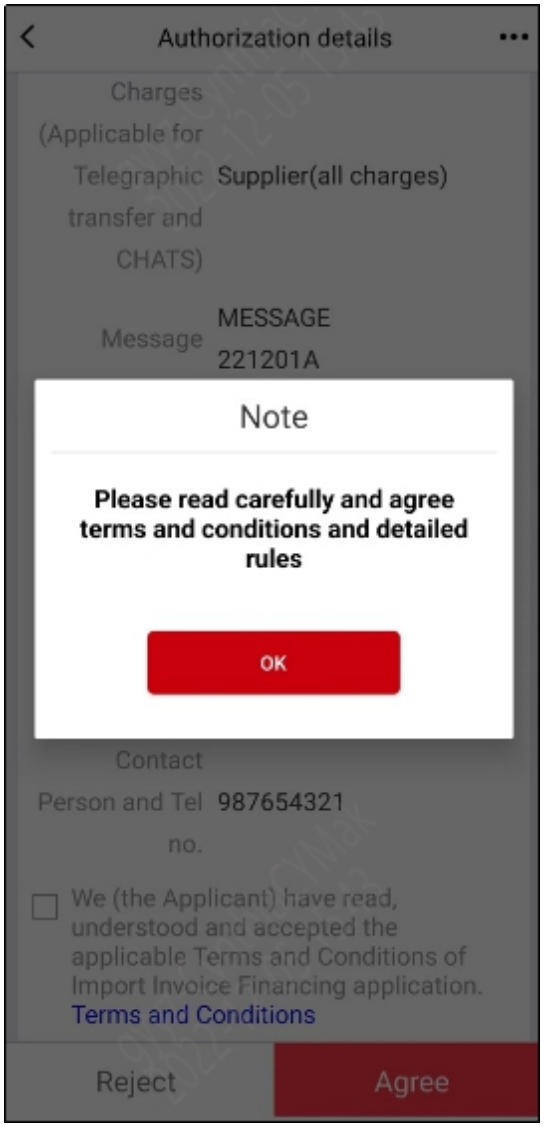




Commercial Mobile Banking Functions

5. Approver of current ID can search for the instructions with the status of “Approved”, “Rejected” or “Awaiting Authorization”.

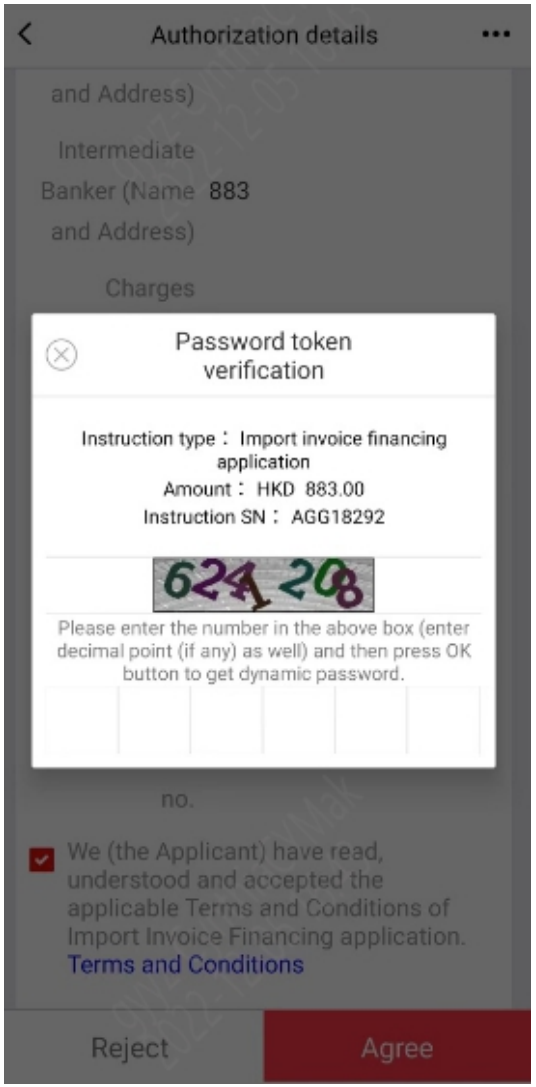
5. Trade Finance

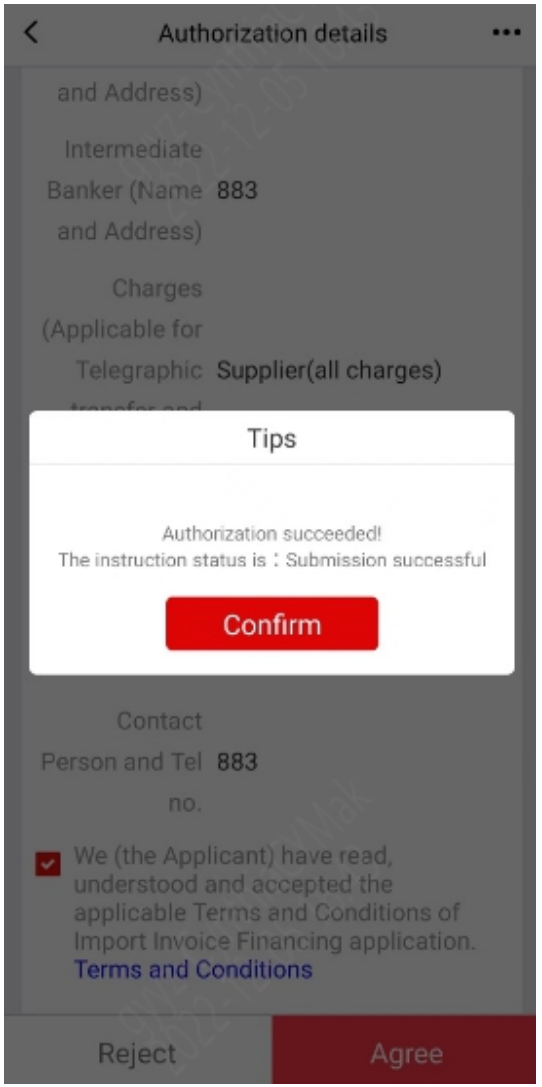


Commercial Mobile Banking Functions

6. If there is an uploaded file(s) for the application of import / export invoice financing and its supplementary business information, the user can click on the relevant file(s) to view the content.
7. Approver is required to read and agree the relevant terms and conditions of trade financing application before authorization, and then select “Agree” or “Reject”.

5. Trade Finance





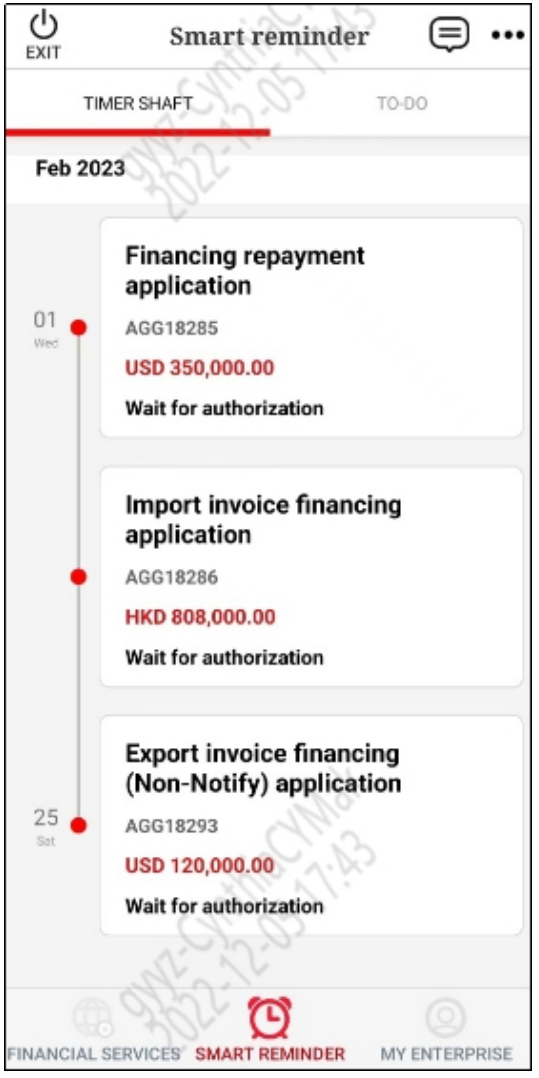
Commercial Mobile Banking Functions

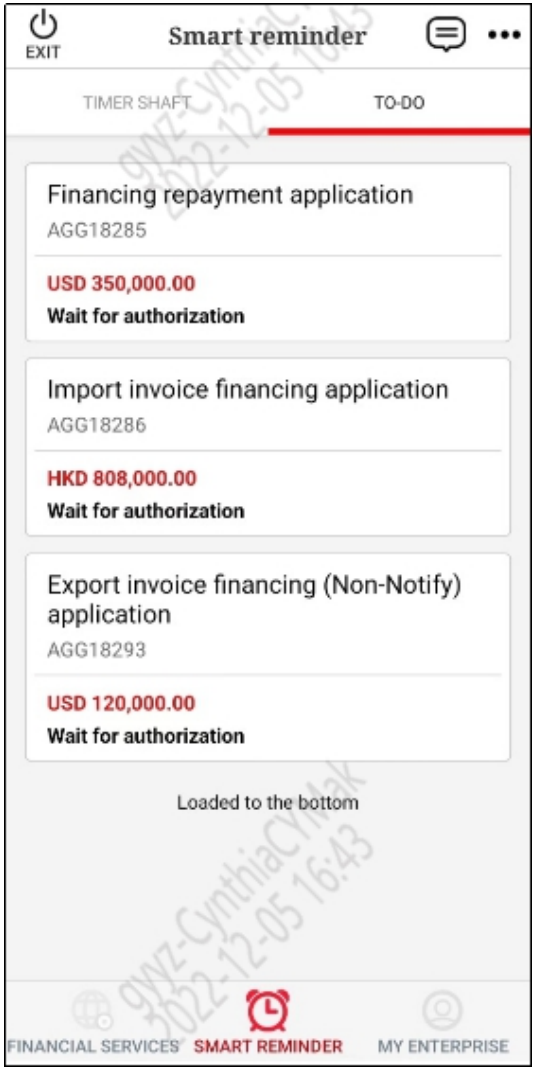
8.Same as Commercial Internet Banking, approver needs an ICBC (Asia) Password Token to confirm and complete the authorization.

9. Successful authorization will be confirmed via SMS to be sent to approver's registered mobile phone number.

(Note: Mobile phone number must be registered in advance)

5. Trade Finance





Commercial Mobile Banking Functions

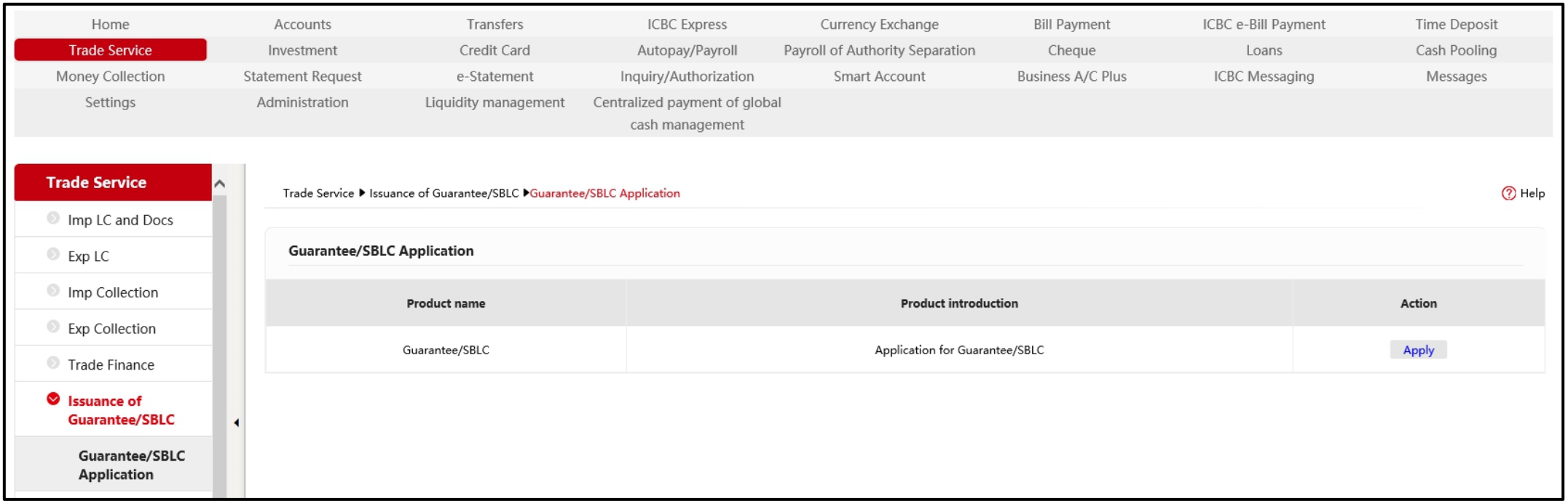
10. Smart Reminder - TIMER SHAFT:
The timer shaft is sorted according to the instructions submission time. Approver of current ID can search for the instructions with the status of "Approved", "Rejected" or "Awaiting Authorization".

11. Smart Reminder - TO-DO:
Approver can directly select the instructions to be authorized in the TO-DO list.

6. Issuance of Guarantee/SBLC

Guarantee/SBLC Application

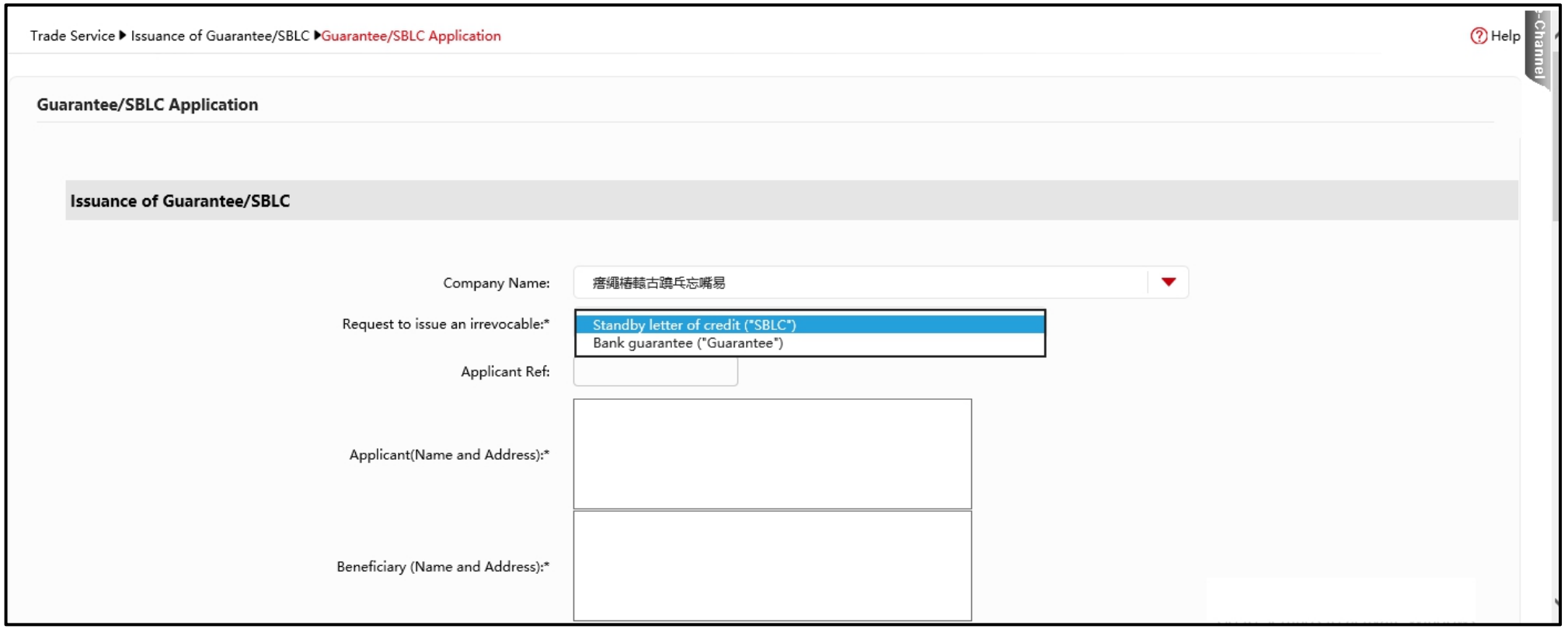
1. Click “Apply” of Guarantee/SBLC for online submission.



6. Issuance of Guarantee/SBLC

Guarantee/SBLC Application

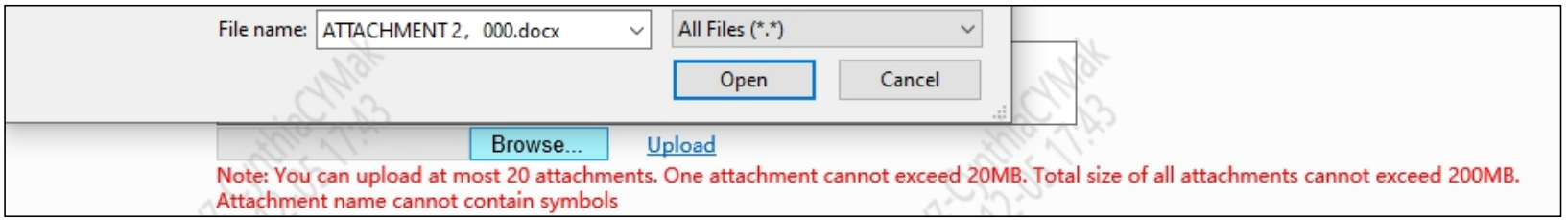
2. Select SBLC/Guarantee.
3. Complete the transaction details.
4. Fill in the *required field.

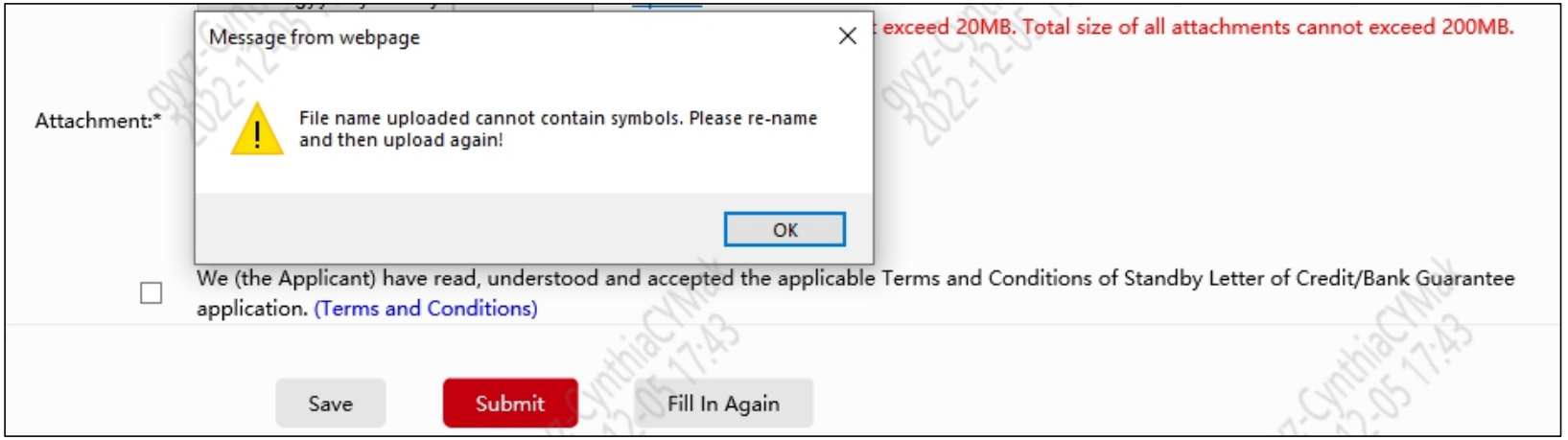


6. Issuance of Guarantee/SBLC

Guarantee/SBLC Application

5. Upload supporting documents.
Reminder: Please press “Browse” to select the related documents, and then press “Upload”. (Only applicable for BMP, DOC, DOCX, JPG, JPEG, PDF, PNG, XLS, XLSX formats without password protection), file name cannot contain symbols.
6. Press “Save” before submission to avoid missing information.
7. Read and agree the relevant terms and conditions of Trade Financing Application before submission.

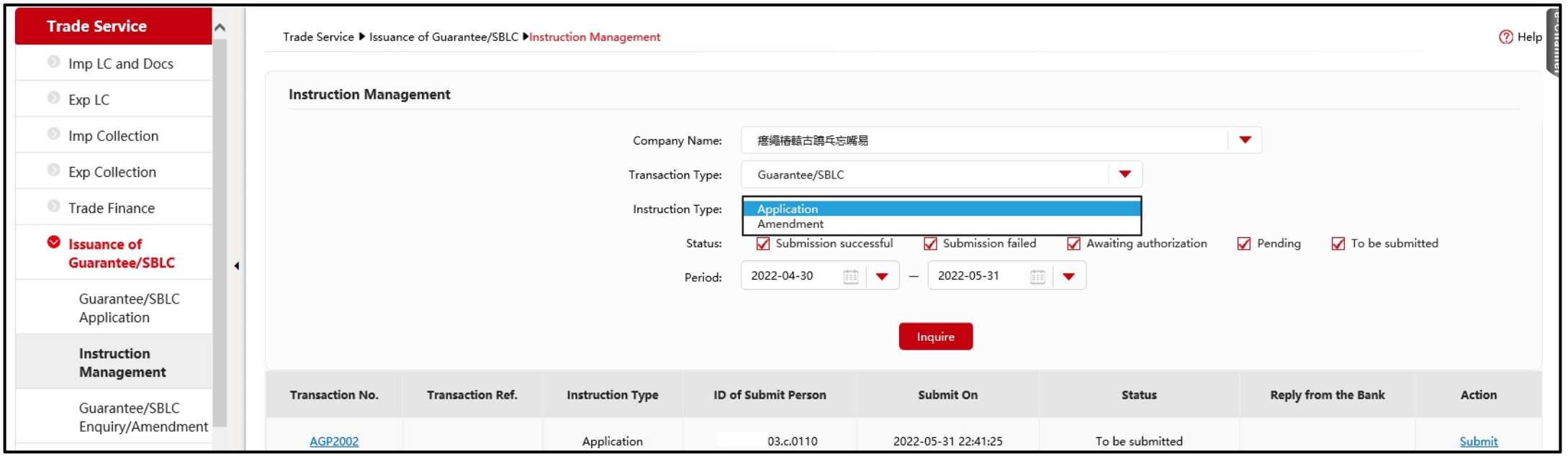




6. Issuance of Guarantee/SBLC

Instruction Management

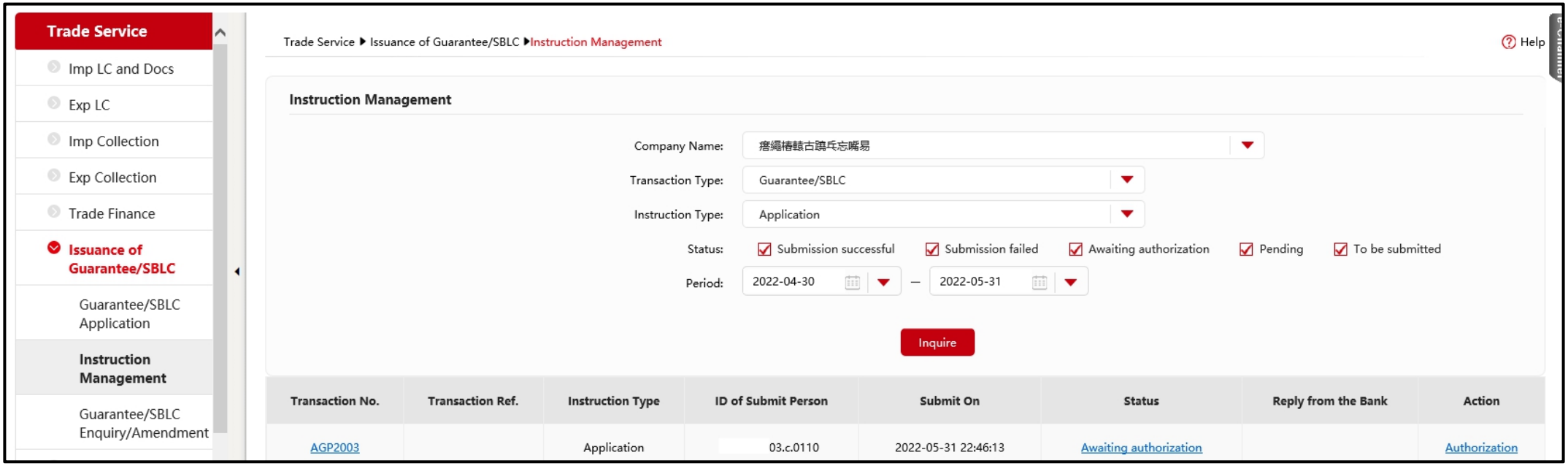
1. Select and proceed related instruction type.



6. Issuance of Guarantee/SBLC

Instruction Management

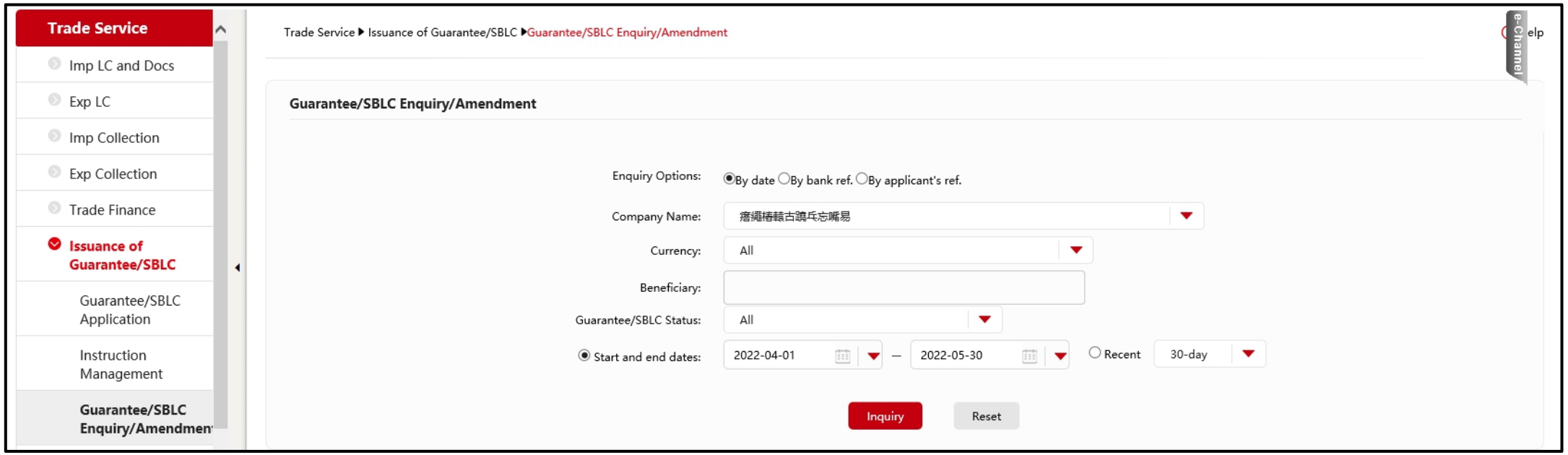
2. Click “Authorization” to approve for Guarantee/SBLC application.



6. Issuance of Guarantee/SBLC

Guarantee/SBLC Enquiry/Amendment

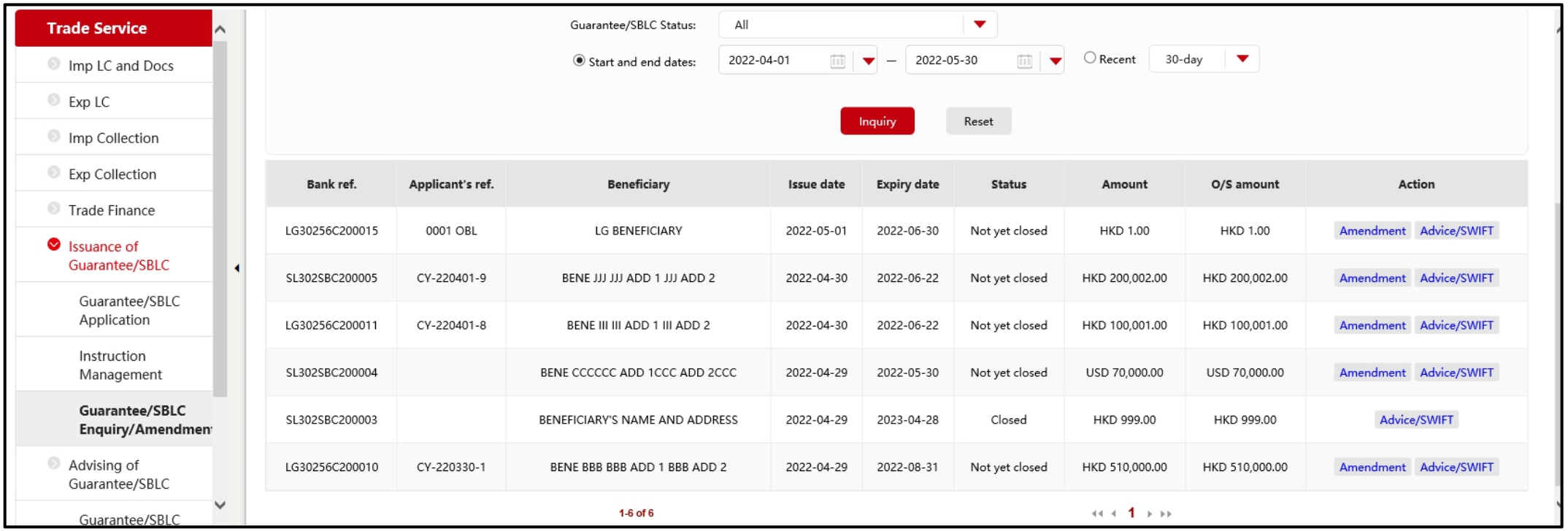
1. Enquiry on Guarantee/SBLC issued and related information.



6. Issuance of Guarantee/SBLC

Guarantee/SBLC Enquiry/Amendment

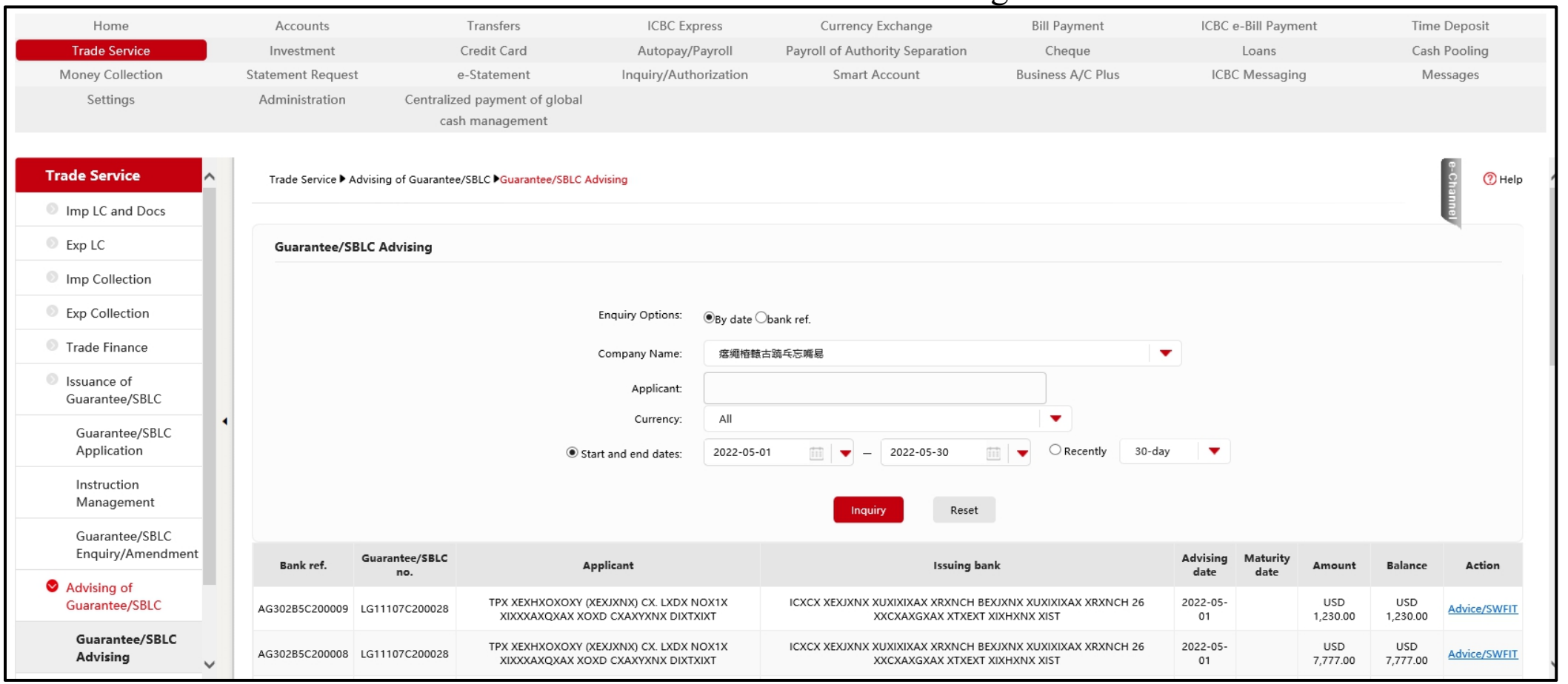
2. Enquire/Amend Guarantee/SBLC application for online submission.
3. Download processing Advice/SWIFT message.



7. Advising of Guarantee/SBLC

Guarantee/SBLC Advising

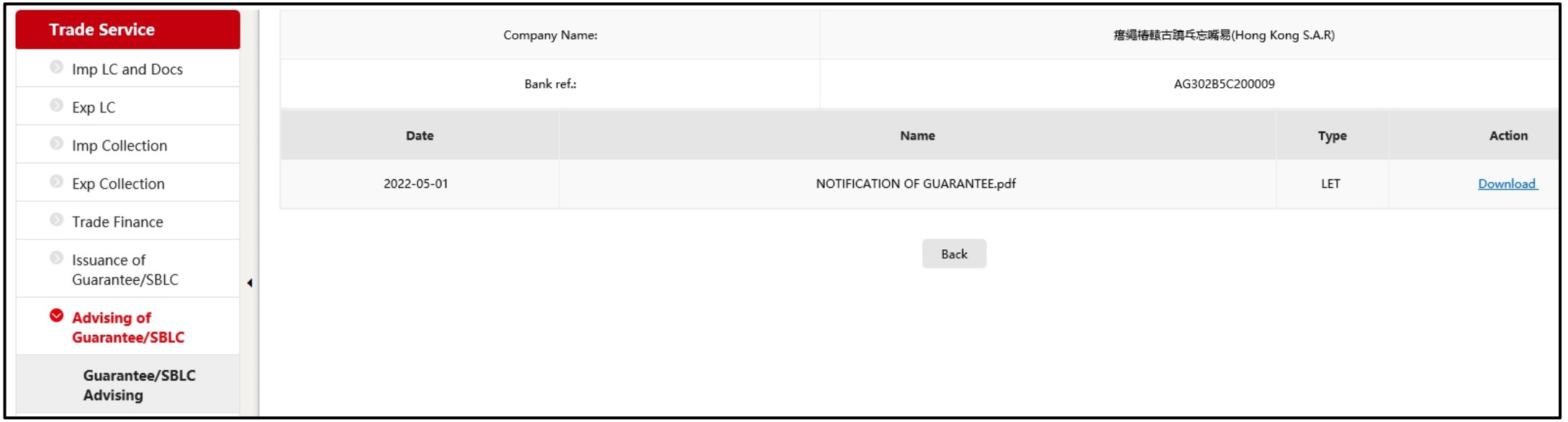
1. Instant checking of arrival of Guarantee/SBLC.



7. Advising of Guarantee/SBLC

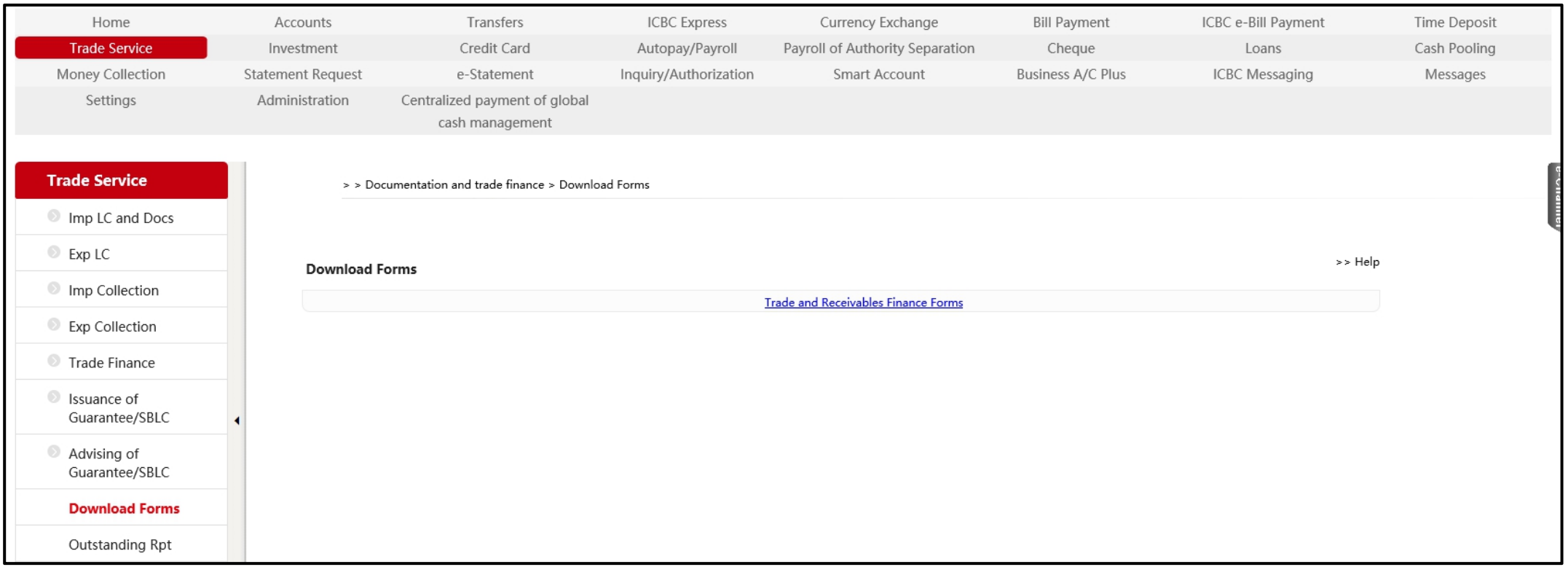
Guarantee/SBLC Advising

2. Download processing advice/SWIFT message.



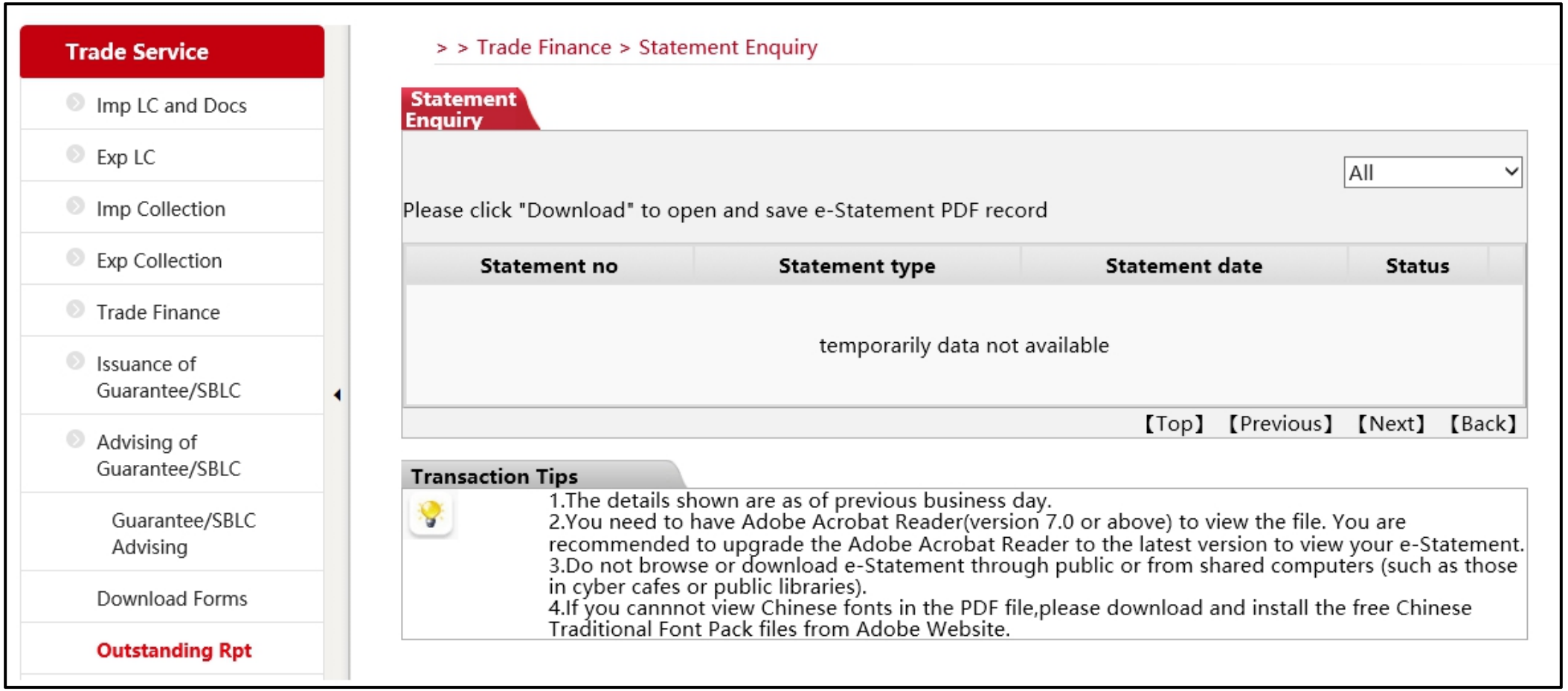
8. Download Forms

Download the related Trade Finance forms.



9. Outstanding Report

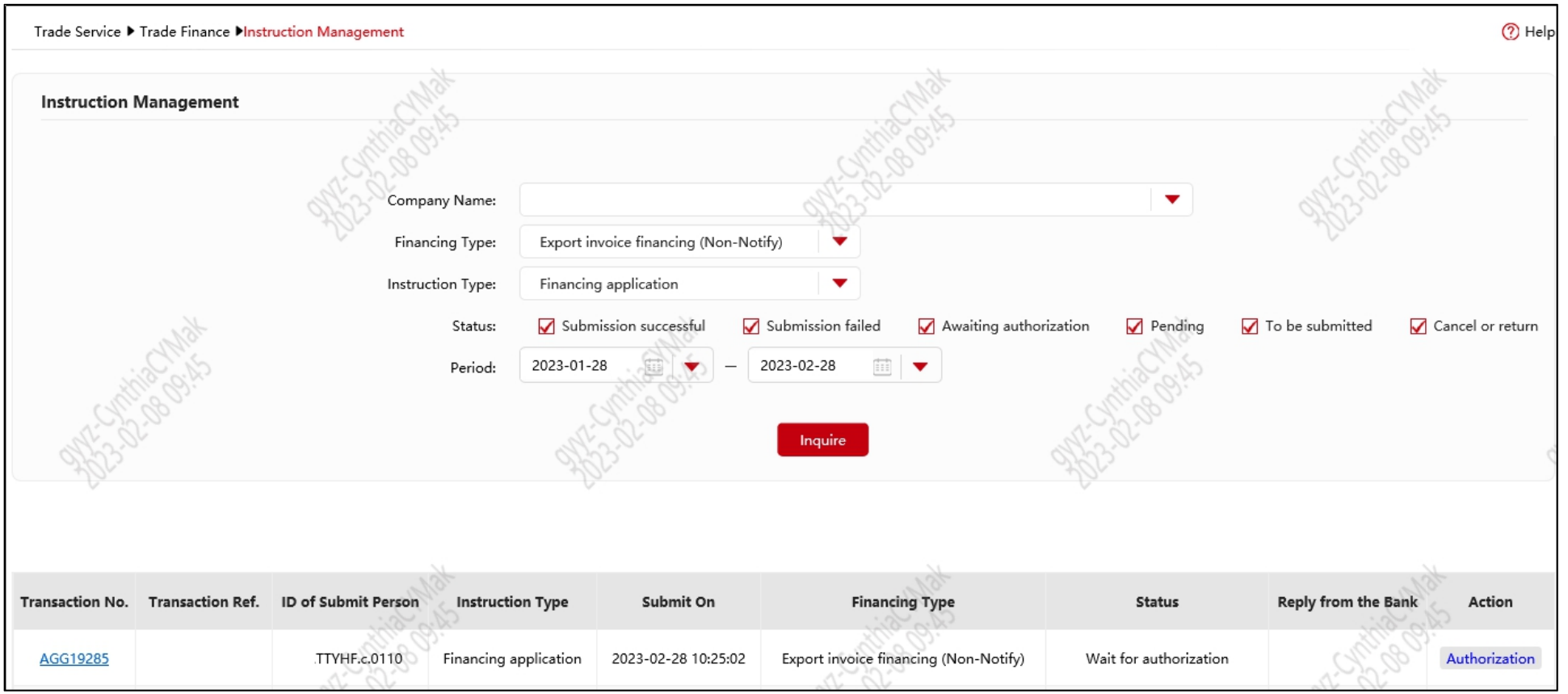
For enquiry on the list of outstanding transactions as of previous day.



10. Other Function (Return the application)

Financing Application, Guarantee/SBLC Application or its Amendment Instruction

Approver is now able to return the Financing Application, Guarantee/SBLC Application or its Amendment instruction to the submitter for modification or cancellation. Please refer to the example quoted below: Export Invoice Financing Application (Instruction Management)



10. Other Function (Return the application)

Financing Application, Guarantee/SBLC Application or its Amendment Instruction

Approver select “Return” for operation type, fill in the “Return reason” (if any), and then use the Password Token to confirm and complete the authorization. Remarks: Approver can choose “Rejection” for operation type to cancel the application directly.

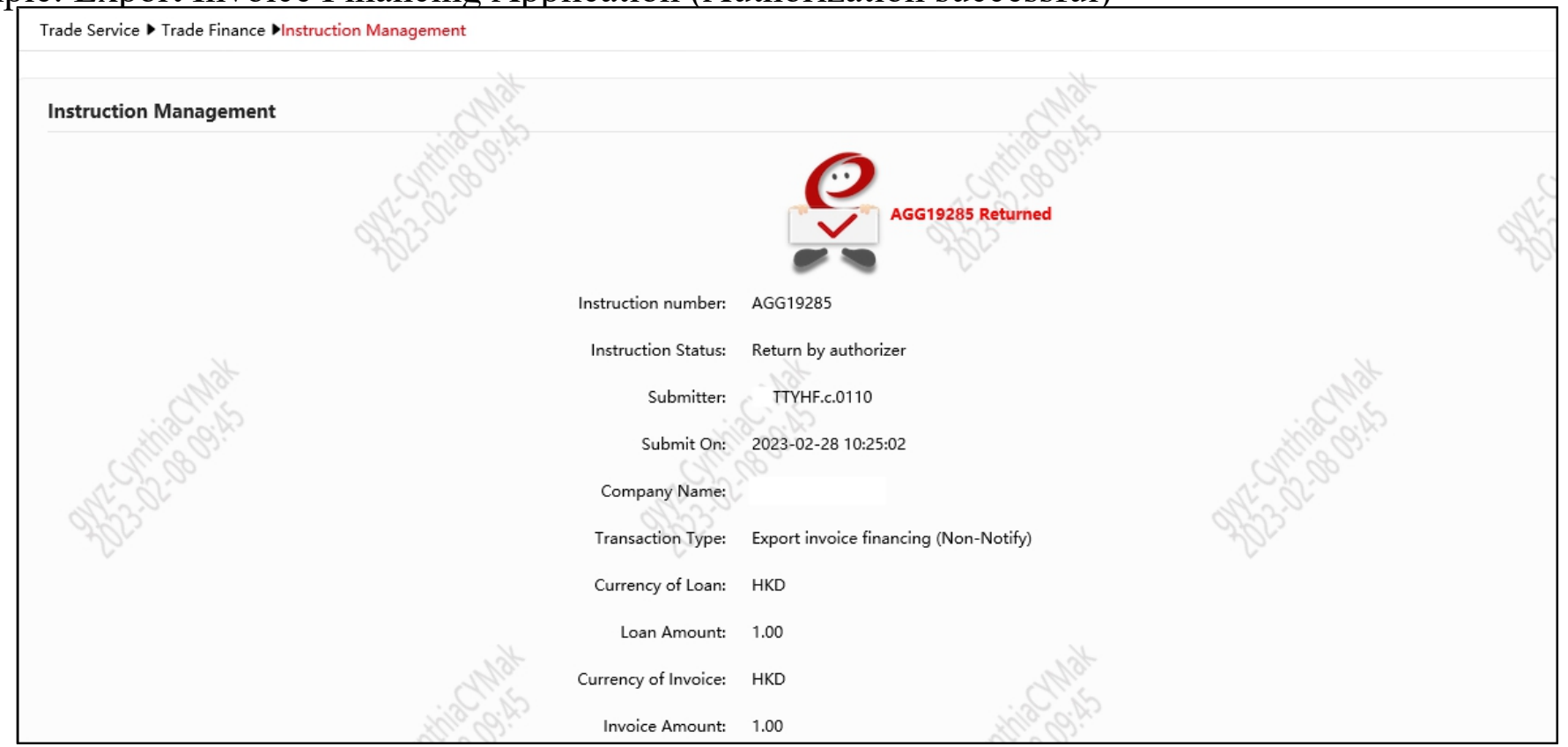
Example: Export Invoice Financing Application (Authorization page)

10. Other Function (Return the application)

Financing Application, Guarantee/SBLC Application or its Amendment Instruction

Approver complete the authorization, the instruction is returned and the status is updated to “Return by authorizer”.

Example: Export Invoice Financing Application (Authorization successful)



10. Other Function (Return the application)

Financing Application, Guarantee/SBLC Application or its Amendment Instruction

Only the submitter of that application can modify or cancel the returned application.
Other submitter or approver do not have the action key to modify or cancel.
In case the submitter select to modify the application, all attachment must be uploaded again. After the application is submitted successfully, new transaction no. will be created. Alternatively, the submitter can select to cancel the returned application.

Example: Export Invoice Financing Application (Instruction Management)

Submitter (The application is returned)

Transaction No.	Transaction Ref.	ID of Submit Person	Instruction Type	Submit On	Financing Type	Status	Reply from the Bank	Action
AGG19285		TTYHF.c.0110	Financing application	2023-02-28 10:25:02	Export invoice financing (Non-Notify)	Return by authorizer		Cancel modify

Approver (The application is submitted again after modification)

Transaction No.	Transaction Ref.	ID of Submit Person	Instruction Type	Submit On	Financing Type	Status	Reply from the Bank	Action
AGG19286		TTYHF.c.0110	Financing application	2023-02-28 10:35:30	Export invoice financing (Non-Notify)	Wait for authorization		Authorization

3. FAQ

Q1: How do I apply for the Trade Service in Commercial Internet Banking?
A: Customers can go to ICBC (Asia) website select [eTools] > [Download Forms] > [Business Banking Services Forms] > [Commercial Internet Banking Service Forms] > [Commercial Internet Banking Service Application Form] / [Commercial Internet Banking Service Amendment Form], fill in and return to any ICBC (Asia) branch.

Q2: Is it feasible to open several user accounts with different access rights of Trade Service in one company, e.g. one with Enquiry access right without Input and Approval Access right while other user accounts with Enquiry/Input/Approval/Input and Approval Access right?
A: Yes. It is feasible to open several user accounts with different access rights of Trade Service in one company. Once the company granted the access to Trade Service, all users will have the Enquiry function. Individual users can be granted with Enquiry/Input/Approval/Input and Approval Access right as appropriate.

Q3: How to recall the temporary saved LC Application/Amendment for future completion?
A: To recall the temporary saved applications, go to [Imp LC and Docs] > [Application Enquiry], under [Action] column, click [Continue] to complete the application.

Thank you