



## Frequently Asked Questions (Confirmation of Payee)

### 常见问题解答（收款人确认）

**1. What is Confirmation of Payee? 什么是收款人确认？**

It's a service that checks if the payee's account name matches the account number when you make a domestic payment or manage your payees.

这是一项服务，用于您在进行本地转账或管理收款人时，检查收款人账户名与账号是否匹配。

**2. How do I check my account name and number? 如何查看我的账户名和账号？**

Your account name is your legal first and last name that you used when you set up or updated your account. You can also check or copy your account holder name and number in Personal Internet Banking and Personal Mobile Banking by:

您的账户名是您在开立或更新我行账户时使用的法定姓名（名在前，姓在后）。您可以通过以下方式在我行的电子银行渠道查询及复制您的账户名和账号：

- Login into Personal Internet Banking, your account holder name is displayed on the top left, click My A/C ->Check Accounts->Account Enquiry to check or copy your account details; or
- 登录个人网上银行后您的账户名显示在电脑页面左上角，点击“我的账户”->“账务查询”->“账户查询”查看及复制您的账户信息。
- Login into Personal Mobile Banking, your account holder name is displayed on the top left, click Current & Savings, then click View to check or copy your account details.
- 登录个人手机银行后您的账户名显示在手机页面左上角，点击“活期”->“查看”即可查看及复制您的账户信息。

**3. I am paying a joint account, which account name should I enter? 我需要向一个联名账户转账，应该输入哪个账户名？**

You can enter either name the joint account is registered to.

您可以输入联名账户持有人中的任意一人的姓名。

**4. Will the selection of payee's account type affect the check result when I make a payment? 我在进行本地转账时，收款人账户类型的选择会影响到匹配结果吗？**

No, this service only checks whether the payee's account name matches the account number.

不会，此服务仅检查收款人账户名和账号是否匹配。

**5. What should I do if I get a "partial match" or "not a match"? 如果得到“部分匹配”或不匹配的结果，我该怎么办？**

If you get a partial match, or not a match, check if you've entered the account name and number correctly. If you still don't get a match, contact the person you're paying to confirm their account details.

如果您得到部分匹配或不匹配的结果，请检查您输入的收款人账户名和账号是否正确。如果仍然不匹配，请联系收款人以确认其账户信息。



No matter the result you get, you can still go ahead. Please check the account details and make sure you know and trust the payee, as payments may not be recovered if they're sent to the wrong person or business.

无论匹配结果如何，您仍然可以选择继续交易。请仔细检查收款账户信息，并确保您了解并信任收款人，如果转账至错误的个人或企业账户，该款项将可能无法追回。

6. What should I do if I get 'account type or payee details can't be checked'? 如果得到“账户类别或收款人信息无法校验”的结果，我该怎么办？

If you get 'account type or payee details can't be checked', it means we can't check the account type or we can't check the name and account number because the payee's bank doesn't provide a matching service. Please make sure that you check the account details are correct and you know and trust the payee before you continue with the payment.

如果您得到“账户类别或收款人信息无法校验”的结果，这代表该账户类别无法校验，或由于收款行未提供校验服务，我行无法校验该收款信息。请检查并确保账户信息正确且在您了解并信任该收款人的情况下选择继续交易。

7. Will a check be done when I make a payment to a saved payee? 当我向已保存的收款人进行转账时会进行账户名和账号的检查吗？

Yes, a check will apply when you make a payment to a saved payee, a new payee or when you manage your payees.

是的，当您向已保存的收款人、新收款人转账或管理收款人时都会进行账户名和账号的检查。

8. Why don't I get a Confirmation of Payee message when I choose a payee from the public payee list to make a payment? 为什么当我从公共收款人清单中选择收款信息进行转账时不会进行收款人检查？

When you choose a payee from the public payee list to make a payment, Confirmation of Payee check is not performed.

当从公共收款人清单中选择收款信息进行转账时，将不会进行收款人检查。

If you have any questions, please contact us via the following:

如果有任何问题，请通过以下方式联系我们：

- 24-hour customer service hotline 24 小时客户服务热线: 08009 95588
- Queen Street Branch contact number 营业部联系电话 : 093747266 ( 9:00am - 12:00pm and 1:00pm - 4:00pm on business days 工作日周一至周五上午 9 点-12 点, 下午 1 点-4 点)
- Email 电子邮件: operation@nz.icbc.com.cn

Thanks for your support!

感谢您对工银新西兰的支持！