

2020



BOC  中國銀行

Corporate Internet Banking User Manual

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1. Login/Sign out

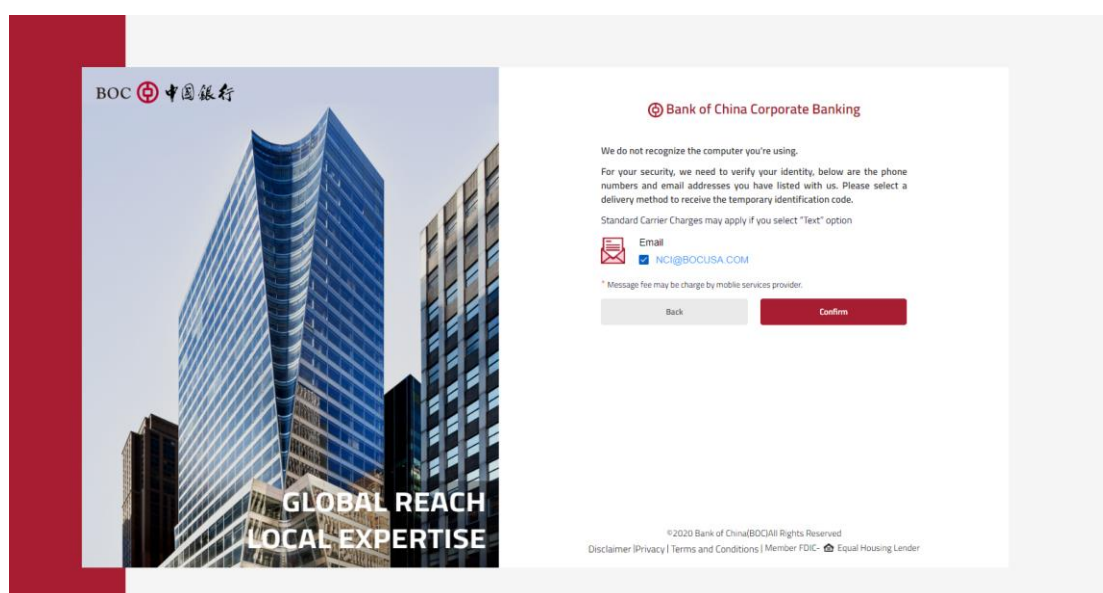
【Function introduction】

Enter your user name, password and identification code to login.

【Function guide】

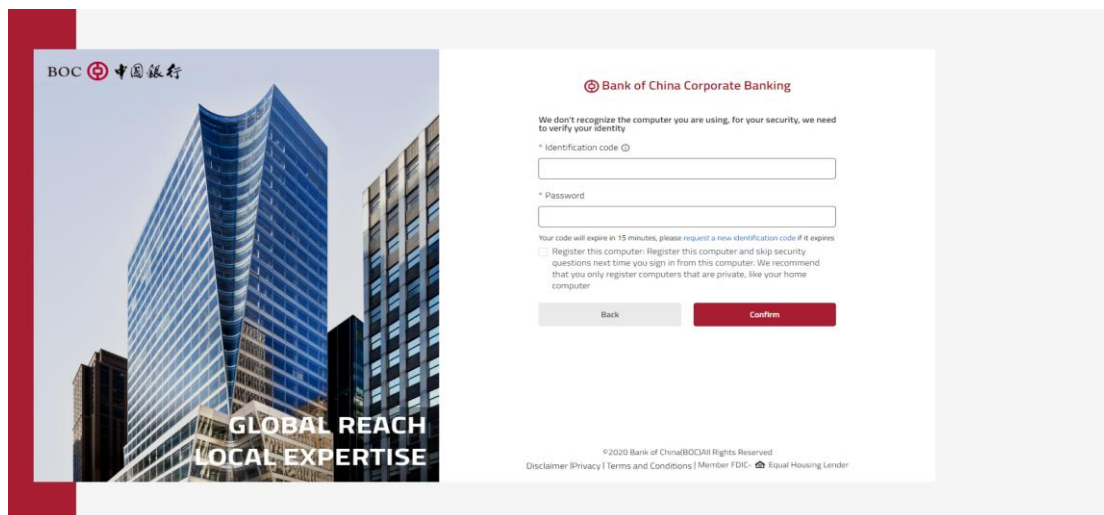
First time log in

- Visit <https://ebanking.bocusa.com/cbank/user/login> to enter the Corporate Online Banking portal.
- Choose Email to receive the identification code.



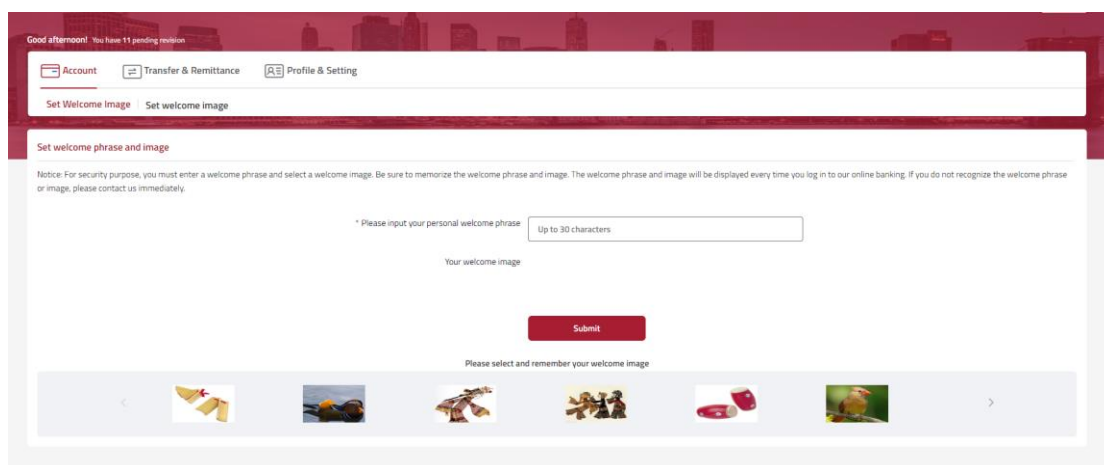
Picture 1-1 First time Login page

- Enter the Identification code and password, and click confirm.



Picture 1-2 Request Identification code and password

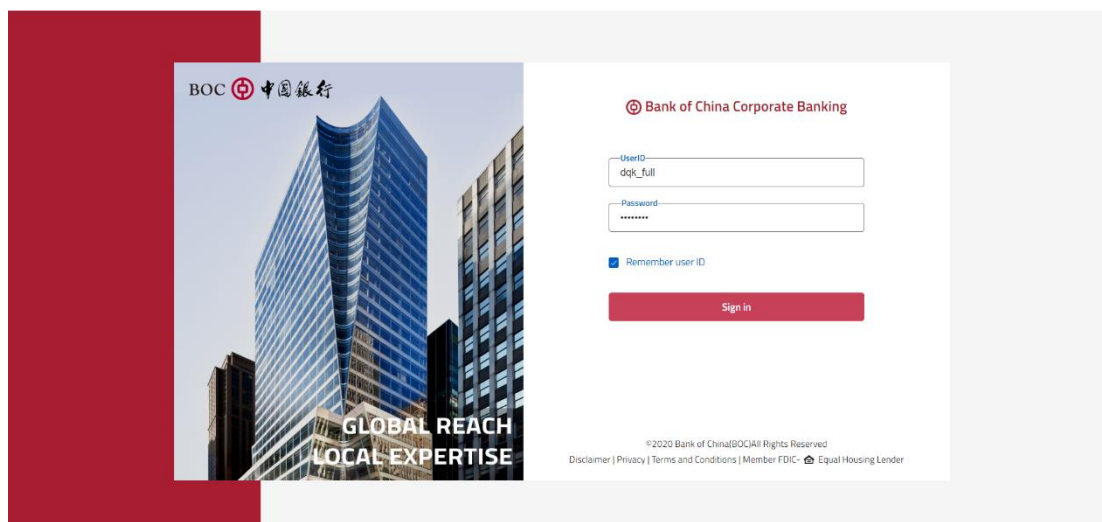
- When you login the first time, you will be prompt to set your personal welcome phrase and welcome image.



Picture 1-3 Set welcome phrase and image

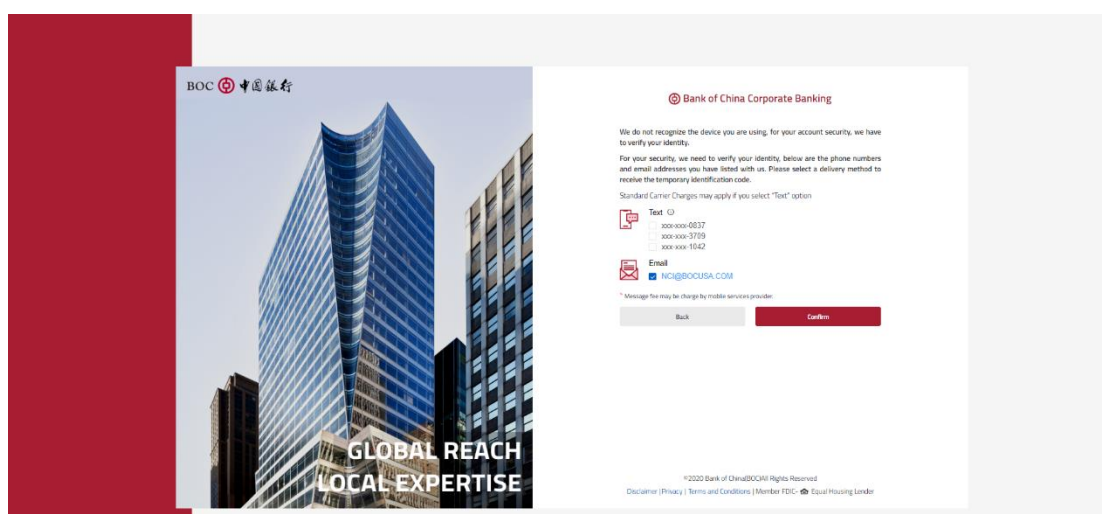
Unregistered computer

- Visit <https://ebanking.bocusa.com/cbank/user/login> to enter the Corporate Online Banking portal.
- Enter User ID and Password.
- You can select Remember user ID for faster login next time.
- Click Sign in.



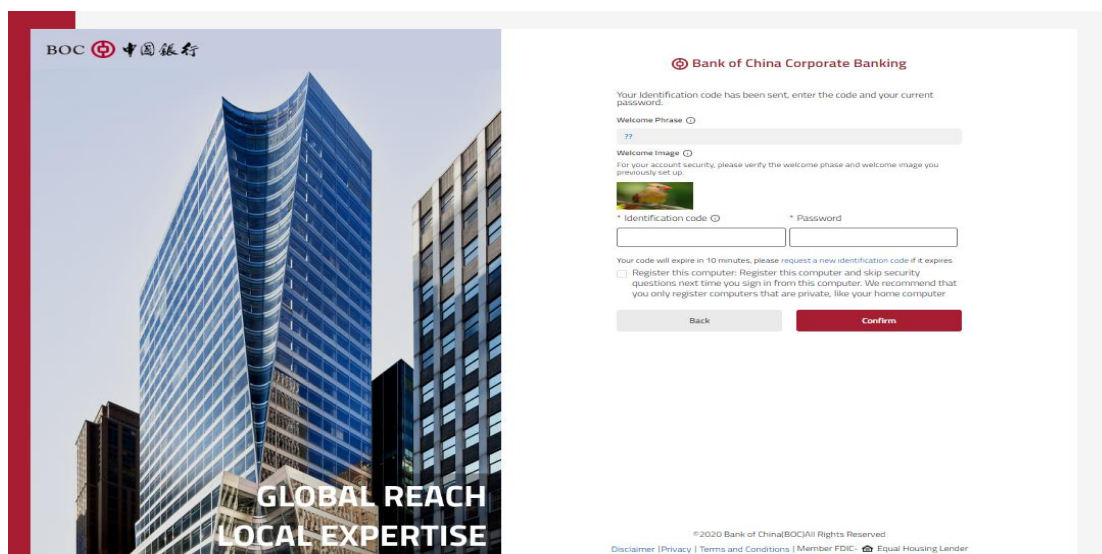
Picture 1-4 Login page - Unregistered computer

- You can choose phone or email to receive temporary identification code.
- Click Confirm.



Picture 1-5 Request verification code - Unregistered computer

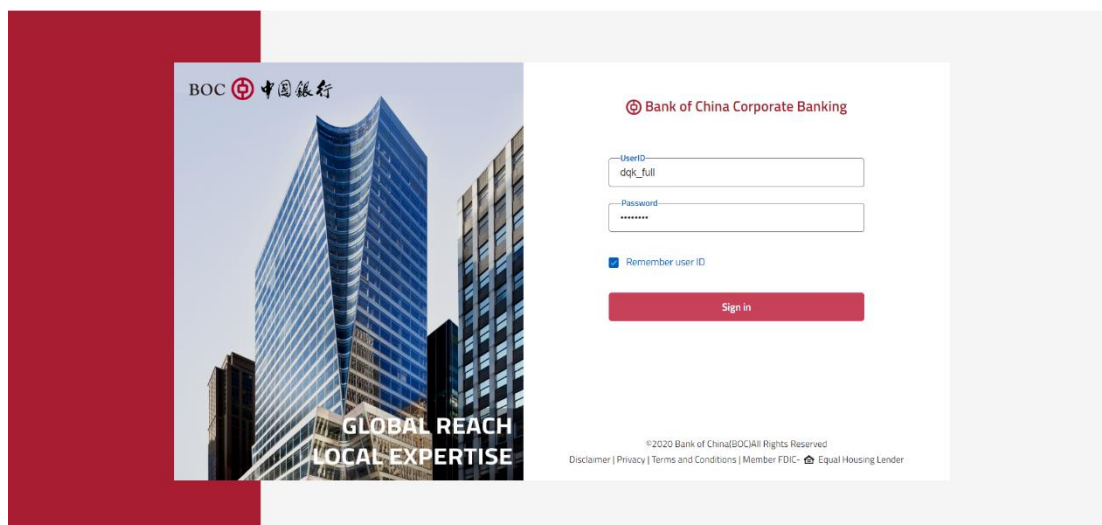
- Enter the temporary identification code received from your email or phone and enter your password again.
- You can select Register this computer to skip identification code next time.



Picture 1-6 Welcome image page - Unregistered computer

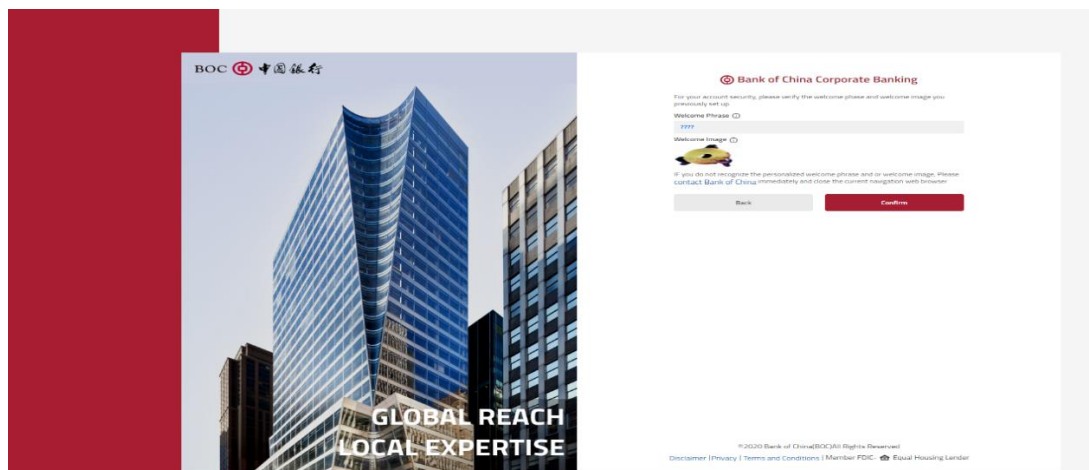
Registered computer

- Enter User ID and Password.
- You can select Remember user ID for faster login next time.



Picture 1-7 Login page - Registered computer

- Verify the welcome information displayed on the page.
- If welcome phase and image are correct, click Confirm to complete the login process.



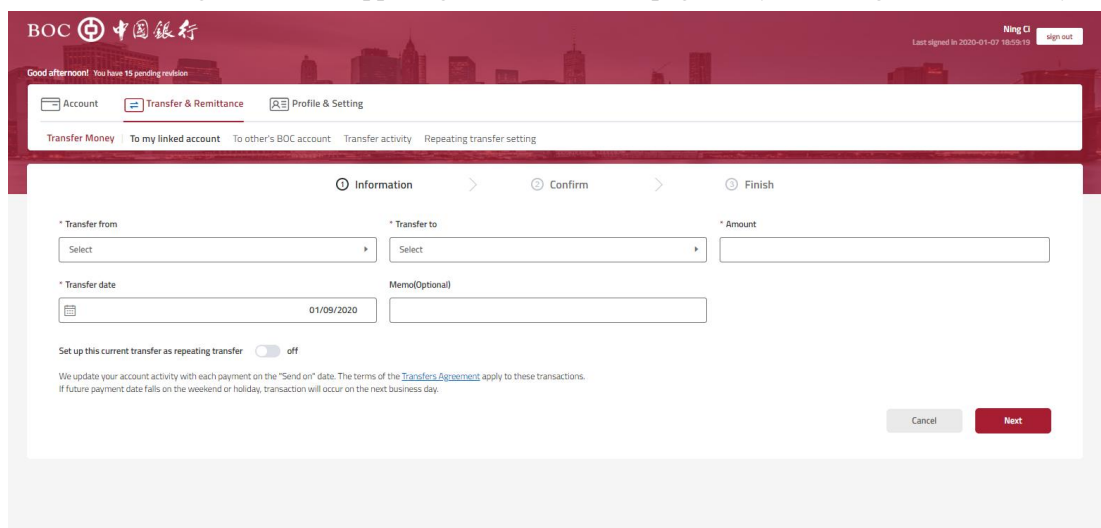
Picture 1-8 Welcome image page - Registered computer

Sign out

Signing out is important for user's information security. If you logged in online banking and do not close the browser, system will remain logged in until timeout, which has the possibility of letting other people access data from your online banking.

Voluntary Sign out

- Click Sign out on the upper right corner on each page and you can sign out voluntarily.



Picture 1-9 Voluntary Sign out

Involuntary Sign out after timeout

- The maximum idle time for the system is 15 minutes, if you exceed it, you will be signed out automatically.

2. Account

◆ Menu

First level menu	Second level menu	Function list
Account	Account Overview	Overview
		Activity
	Checks	Stop Payment
		Order Check
		Order Check Enquiry
	Statement	e-Statement
		Paperless settings
	Tax document	Tax document

2.1. Account Overview

2.1.1. Overview

【Function introduction】

The Account overview page includes information about all your accounts that are connected to the online banking. Different types of accounts have different elements.

【Function guide】

- Deposit Accounts elements include Account Type, Account Number, Currency, Current Balance and Available Balance.
- Loan Accounts elements include Loan Type, Loan Number, Currency, Loan Balance, Value Date, and Maturity Date.
- The elements of Letter of Credit at accounts are LC Account Type, LC RefNumber, Currency, Balance, Issue Date, and Maturity Date.

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Good morning! You have 18 pending approvals

Account Transfer & Remittance Profile & Setting

Account Overview Overview Activity

12/18/2019

Pending Approvals(18) Pending Revision (211)

Wire 28 approval(s) past due 9

Stop payment 98 approval(s) past due 4

Transfer 34 approval(s) past due 4

Address 2 approval(s) past due 1

Activity Center

Message Account Activity statement

Wire CNY exchange Fund Transfer

USD

Account Type	Account Number	Currency	Current Balance	Available Balance	
DEMAND DEPOSIT	**0147	USD	\$ 36,800.48	\$ 36,800.48	Fund Transfer
MMDA	**1188	USD	\$ 16,123.74	\$ 16,123.74	Fund Transfer

Account Overview

Account Type	CD No.	Currency	Value date	Mat date	Rate(%)	Principal	APY(%)	Term
CD	**0001	USD	01/02/2009	07/20/2009	3.10	\$ 210,166.67	\$ 3.17	12M

CNY

Account Type	Account Number	Currency	Current Balance	Available Balance	
DD Intr Bear	**1192	CNY	¥ 46,820.45	¥ 46,820.45	Fund Transfer

Loan Accounts

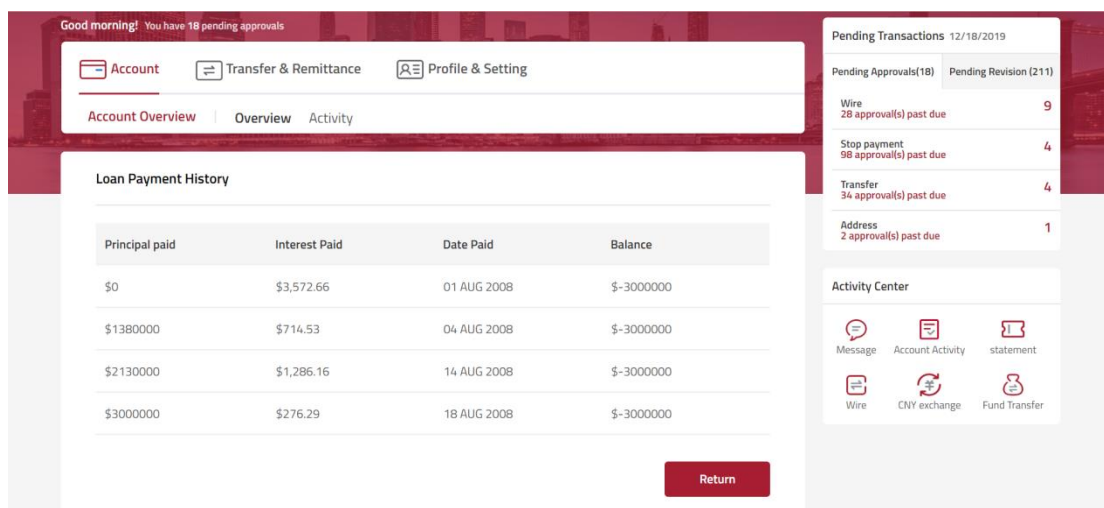
Loan Type	Loan number	Currency	Loan Balance	Value Date	Maturity Date	
OUTWARD COLL	EC**0088	USD	\$ 681,850.00	04/12/2006	04/12/2007	Payment history
OUTWARD COLL	EC**0148	USD	\$ 636,194.10	06/09/2006	06/11/2007	Payment history

Letter of Credit account

LC Account Type	LD Ref.Number	Currency	Balance	Issue Date	Maturity Date
INWARD COLL	IC**0283	USD	\$ 16,425.30	05/08/2009	07/10/2010
INWARD COLL	IC**0312	USD	\$ 4,000.70	05/18/2009	05/18/2010

Picture 2.1.1-1 Account list

- You can view the payment history of the loan account by clicking “Payment history”, including Principal Paid, Interest Paid, Date Paid, and Balance.



Picture 2.1.1-2 Loan account payment records

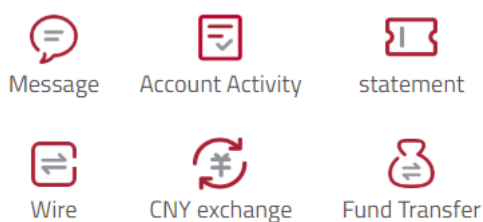
- You can view the summary of Pending transactions on the upper right corner.

Pending Transactions 12/18/2019		Pending Transactions 12/18/2019	
Pending Approvals(21)	Pending Revision (211)	Pending Approvals(21)	Pending Revision (211)
Wire 28 approval(s) past due	9	Wire	103
Stop payment 98 approval(s) past due	4	Stop payment	31
Transfer 34 approval(s) past due	7	Transfer	77
Address 2 approval(s) past due	1	Address	0

Picture 2.1.1-3 Pending Approvals and Pending Revision

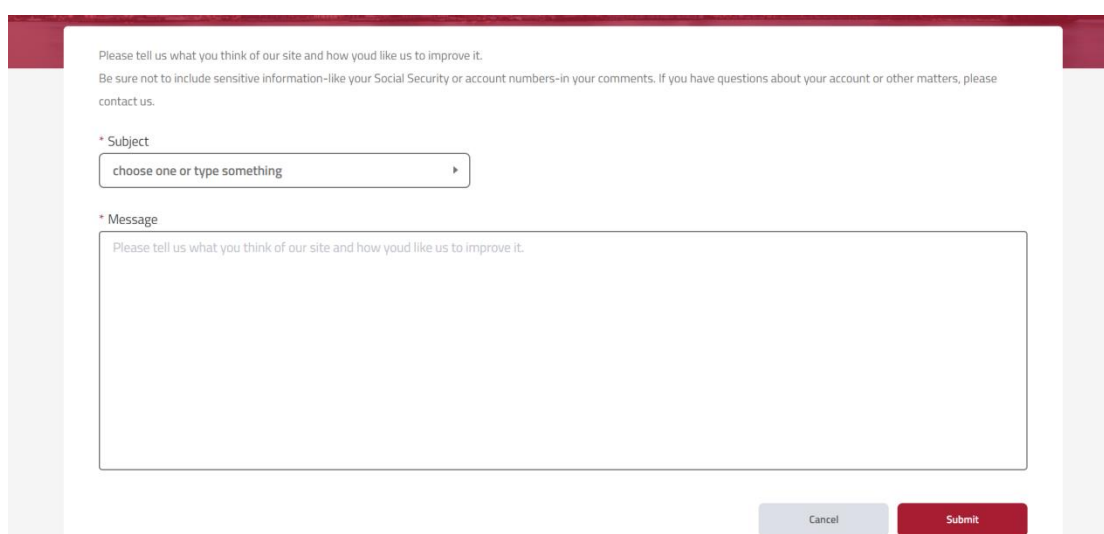
- You can quickly access some basic functions under the Activity Center on the right side of the page. The icons in activity center may change based on your overall usage.

Activity Center



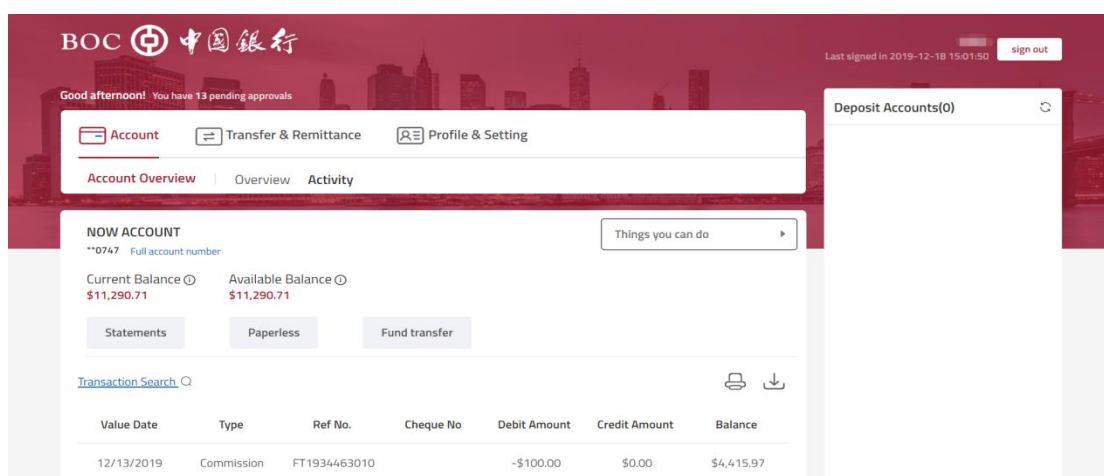
Picture 2.1.1-4 Activity Center

- You can click the Message icon to jump to Picture 2.1.1-3-1 Message.



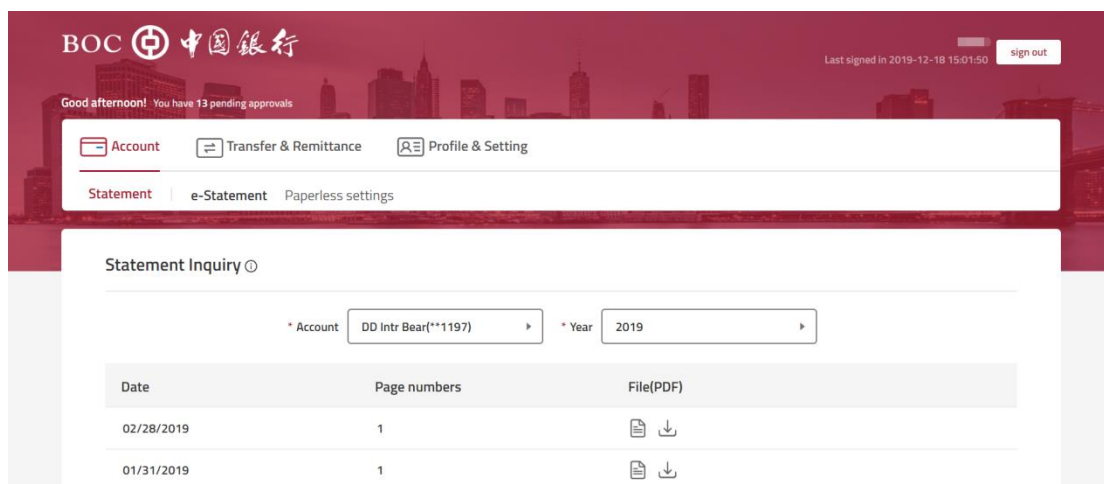
Picture 2.1.1-4-1 Message

- You can click the Account Activity icon to jump to the Picture 2.1.1-4-2 Account Activity.



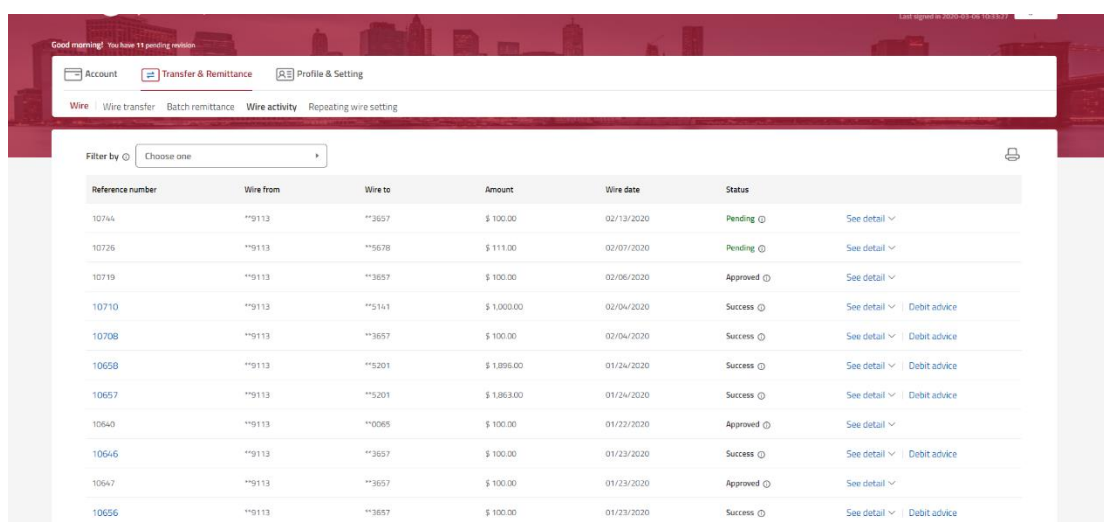
Picture 2.1.1-4-2 Account Activity

- You can click the statement icon to jump to Picture 2.1.1-4-3 Statement.



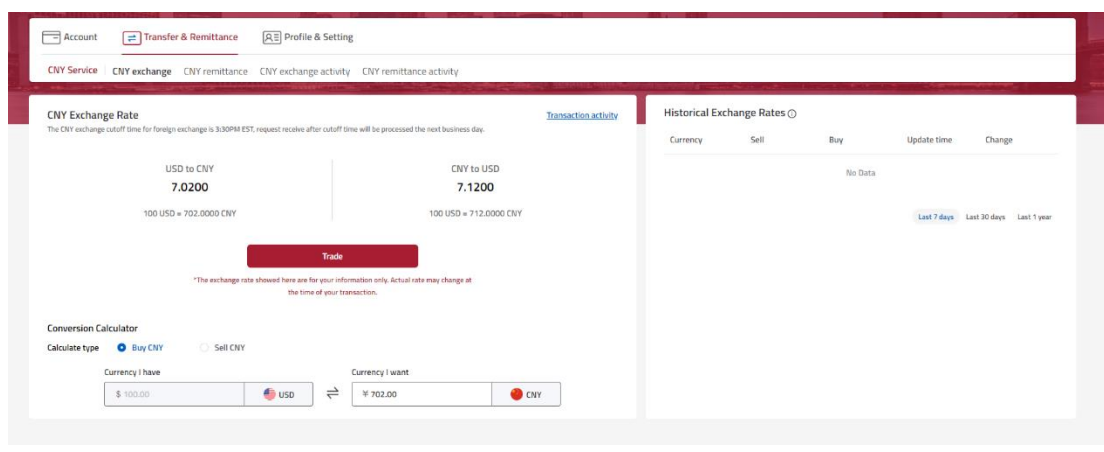
Picture 2.1.1-4-3 Statement

- You can click the Wire icon to jump to Picture 2.1.1-4-4 Wire.



Picture 2.1.1-4-4 Wire

- You can click CNY exchange to jump to Picture 2.1.1-4-5 CNY exchange.



Picture 2.1.1-4-5 CNY exchange

- You can click Fund Transfer to jump to Picture 2.1.1-4-6 Fund Transfer.

Picture 2.1.1-4-6 Fund Transfer

2.1.2. Activity

【Function introduction】

The logged-in user can view all transactions of the linked account, search transactions by different criteria, print or download transactions.

【Function guide】

- The Activity page includes information about selected account. The elements are Value Date, Type, Reference No., Check No, Debit Amount, and Credit Amount.

Picture 2.1.2-1 Activity - Current account transaction

- You can click Transaction Search to search by criteria. Criteria includes Type, Check No, and Amount.
- Click “Search” after entering required information.

Transaction Search ⌵

Filter by any of these transaction details

Type: All Transaction

* Date: From 03/01/2020 To 03/06/2020

Check No: From To

Amount: From \$ To \$

Cancel Search

Picture 2.1.2-2 Activity - Search by criteria

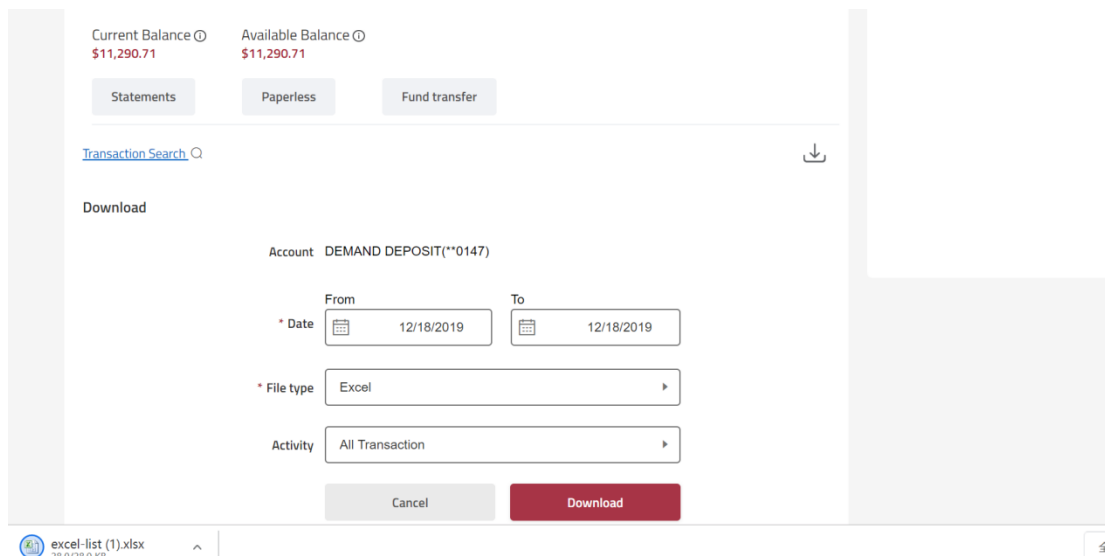
- You can print page by clicking the print button.

Value Date	Type	Ref No.	Check No.	Debit Amount	Credit Amount
12/13/2019	Commission	FT193448070		-\$100.00	\$0.00
12/13/2019	Fees	FT193448070		-\$18.00	\$0.00
12/13/2019	Adjustment To Interest	FT1934415297		-\$100.00	\$0.00
12/13/2019	Adjustment To Interest	FT1934415297		-\$18.00	\$0.00
12/13/2019	Remittance To	FT1934481451		-\$100.00	\$0.00
12/13/2019	Outward Remittance Charge	FT1934481451		-\$18.00	\$0.00
12/13/2019	Remittance To	FT1934410775		-\$100.00	\$0.00
12/13/2019	Outward Remittance Charge	FT1934410775		-\$18.00	\$0.00
12/13/2019	Cash Withdrawal	FT1934402207		-\$100.00	\$0.00
12/13/2019	Outward Remittance Charge	FT1934402207		-\$18.00	\$0.00
12/13/2019	Cash Withdrawal	FT193443070		-\$18.00	\$0.00
12/13/2019	Home Owner Insurance	FT1934415297		-\$100.00	\$0.00
12/13/2019	Outward Remittance Charge	FT1934415297		-\$18.00	\$0.00
12/13/2019	Remittance To	FT1934481451		-\$100.00	\$0.00

Print Preview: 4 张纸, Microsoft Print to PDF, 全部, 纵向, 彩色, 打印, 取消

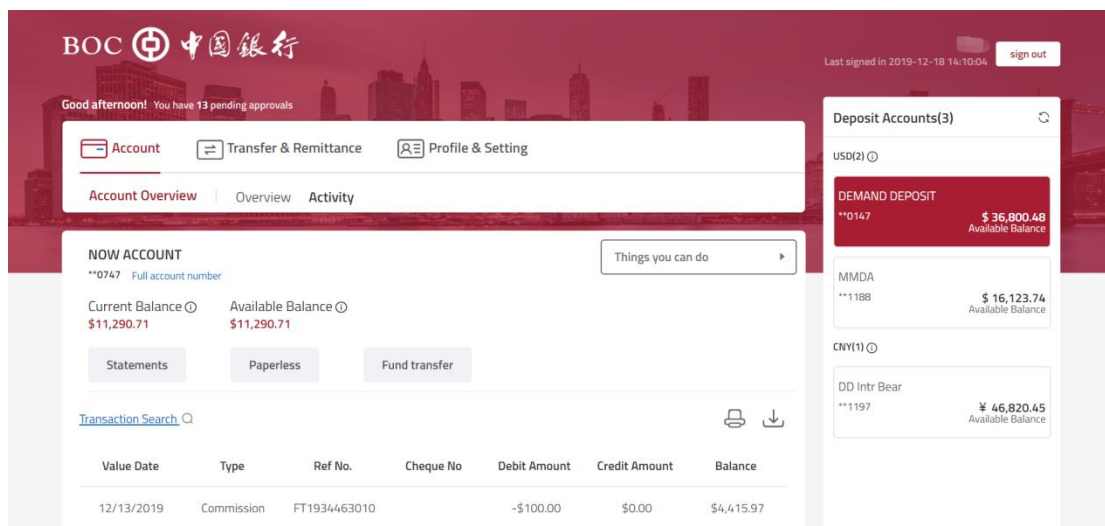
Picture 2.1.2-3 Activity - Printing preview

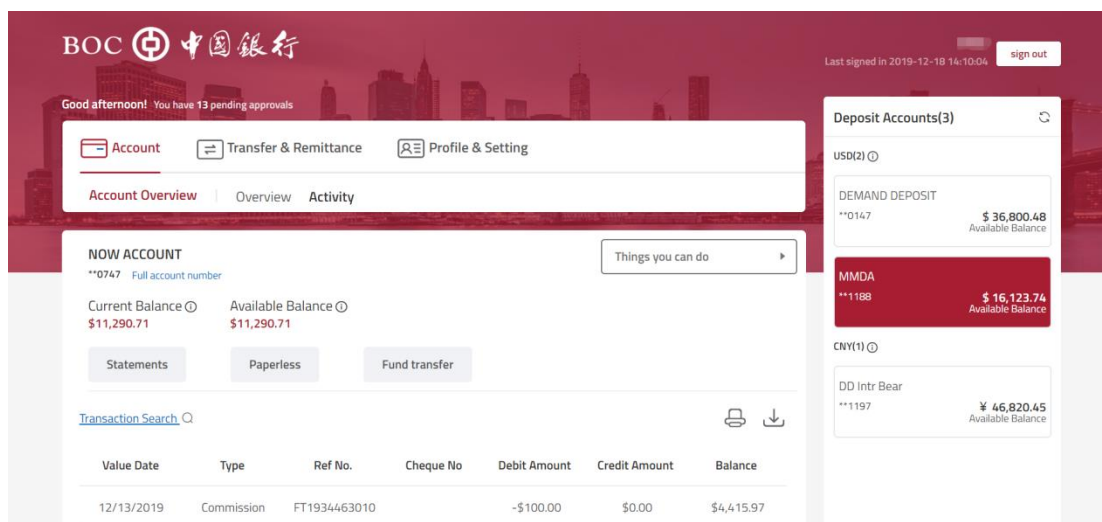
- After entering the range, you can download account transaction information by clicking the download button.



Picture 2.1.2-4 Activity - Download

- You can click switch to other accounts by clicking the account you would like to view on the right column.





Picture 2.1.2-5 Activity - Switch to another account

2.2. Checks

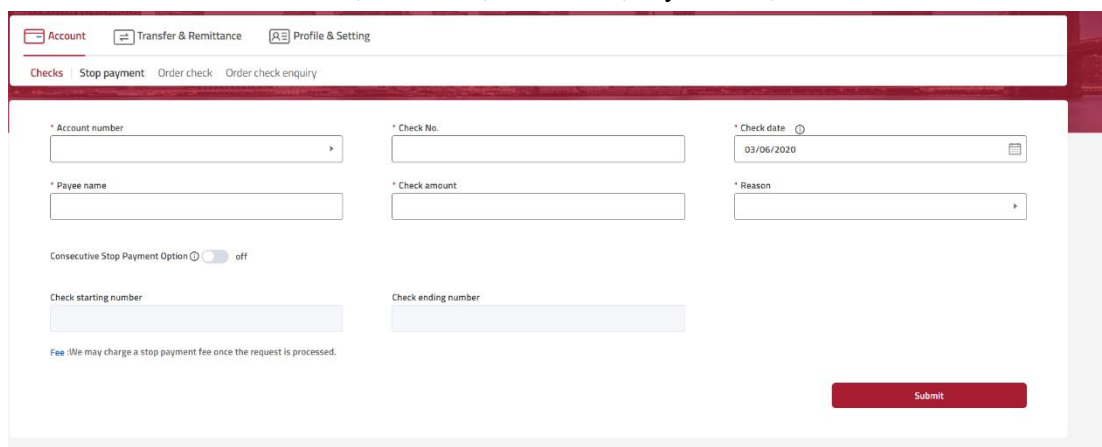
2.2.1. Stop Payment

【Function introduction】

The logged-in user can submit check stop payment request.

【Function guide】

- Click Account \Rightarrow Checks \Rightarrow Stop Payment to enter the function page.
- Enter Account number, Check No, Check date, Payee name, Check amount and Reason.



Picture 2.2.1-1 Stop Payment

- If you plan to stop multiple checks, you can turn the Consecutive Stop Payment Option on. You need to enter Account number, Check starting number and Check ending number.
- Click Submit.

Account Transfer & Remittance Profile & Setting

Checks Stop payment Order check Order check enquiry

* Account number

Check no.

Check date

Payee name

Check amount

* Reason

Consecutive Stop Payment Option on

* Check starting number

* Check ending number

Fee: We may charge a stop payment fee once the request is processed.

Submit

Picture 2.2.1-2 Stop Payment – Consecutive stop payment

- Check the accuracy of the input information. If you need to revise the information, click Cancel to return to the previous page, if not, click Confirm.

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Good morning! You have 0 pending payments

Account Transfer & Remittance Profile & Setting

Checks Stop payment Order check Order check enquiry

Are you sure to stop this check payment?

Account number	Check date	Payee name	Check amount	Reason
DEMAND DEPOSIT**0811	12/26/2019	payee	\$130130.00	other

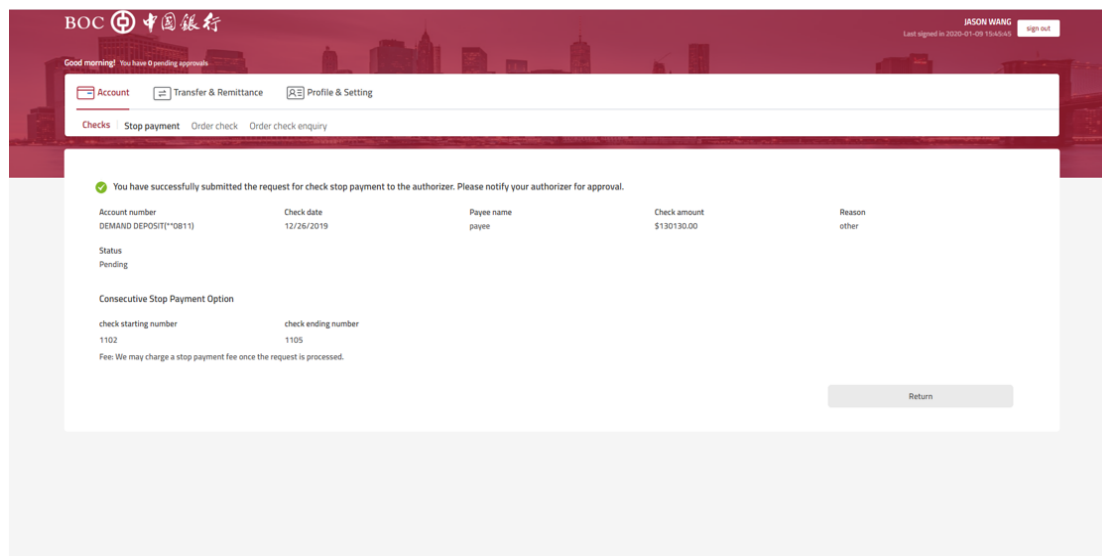
Consecutive Stop Payment Option

check starting number	check ending number
1102	1105

Fee: We may charge a stop payment fee once the request is processed.

Cancel Confirm

Picture 2.2.1-3 Stop Payment - Confirmation



Picture 2.2.1-4 Stop Payment – Submitted successfully

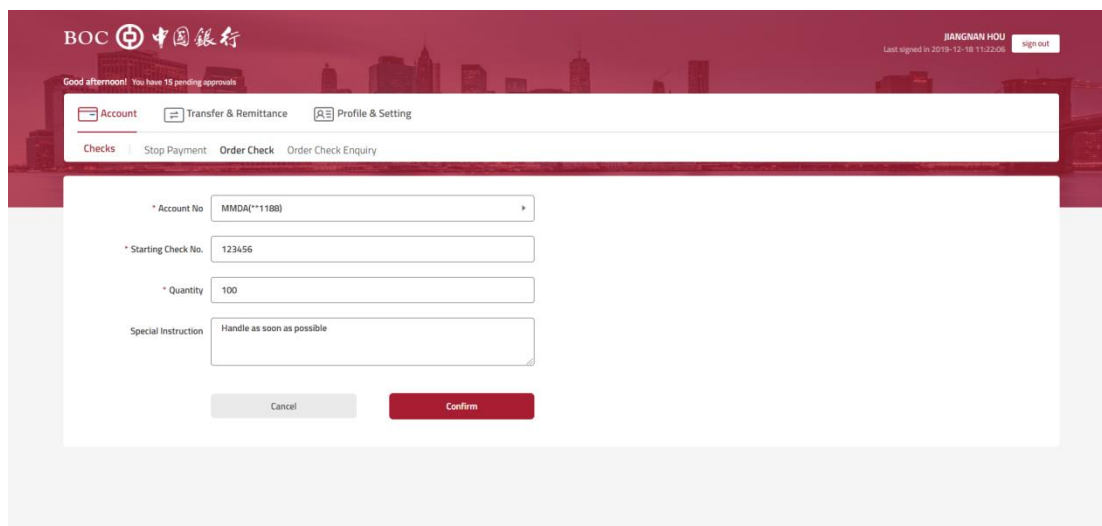
2.2.2. Order Check

【Function introduction】

Logged-in user can order checks for the eligible accounts.

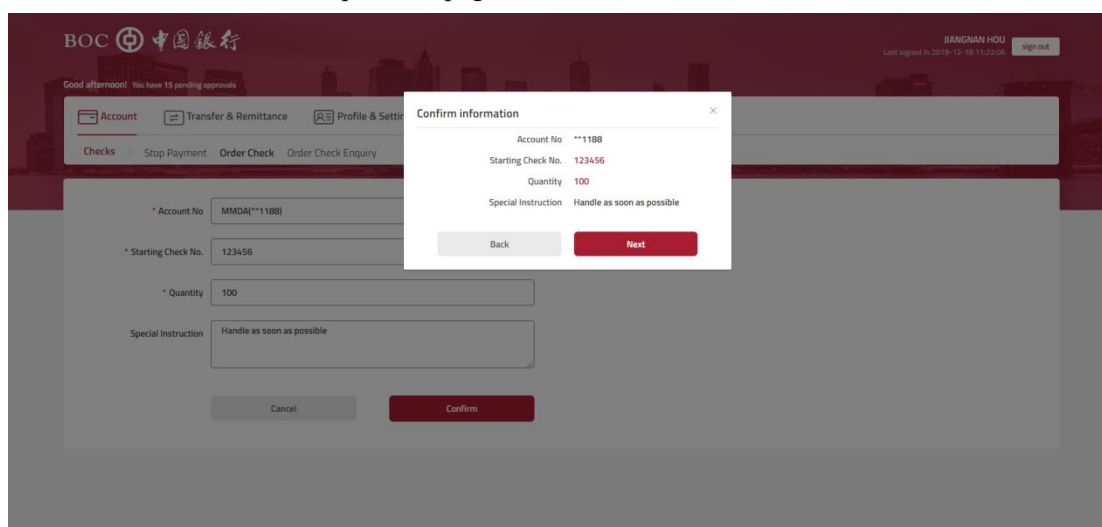
【Function guide】

- Click Account \Rightarrow Checks \Rightarrow Order Check to enter the function page.
- Enter Account No, Starting Check No and Quantity. You can enter the Special Instruction information if any.
- Click Confirm.

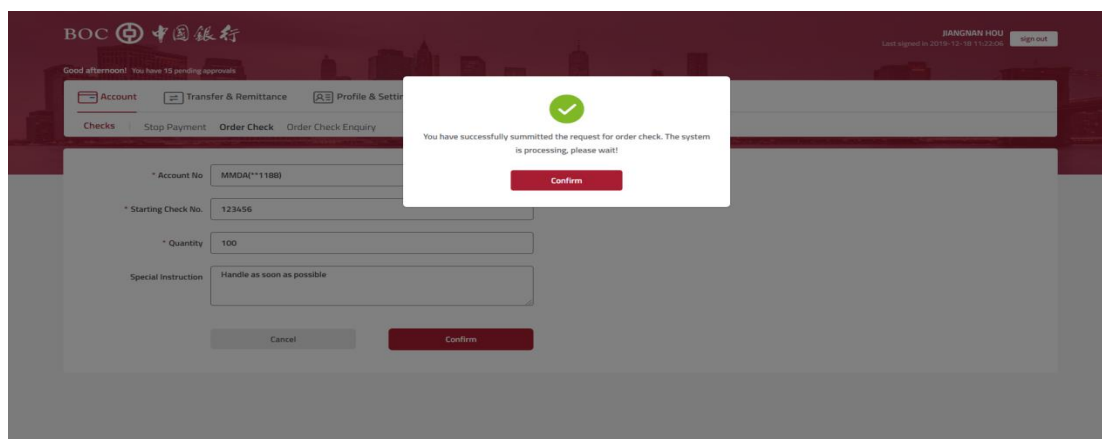


Picture 2.2.2-1 Order Check

- Check the accuracy of the input information. If you need to revise the information, click Back to return to the previous page, if not, click Next.



Picture 2.2.2-2 Order Check - Confirmation



Picture 2.2.2-3 Order Check – Submitted successfully

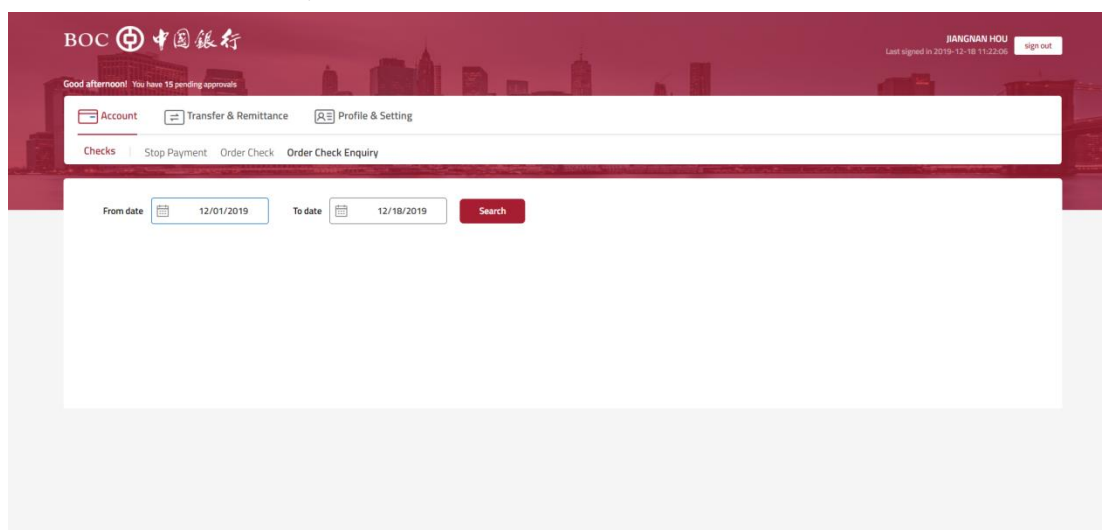
2.2.3. Order Check Enquiry

【Function introduction】

Logged-in user can check the history of order checks.

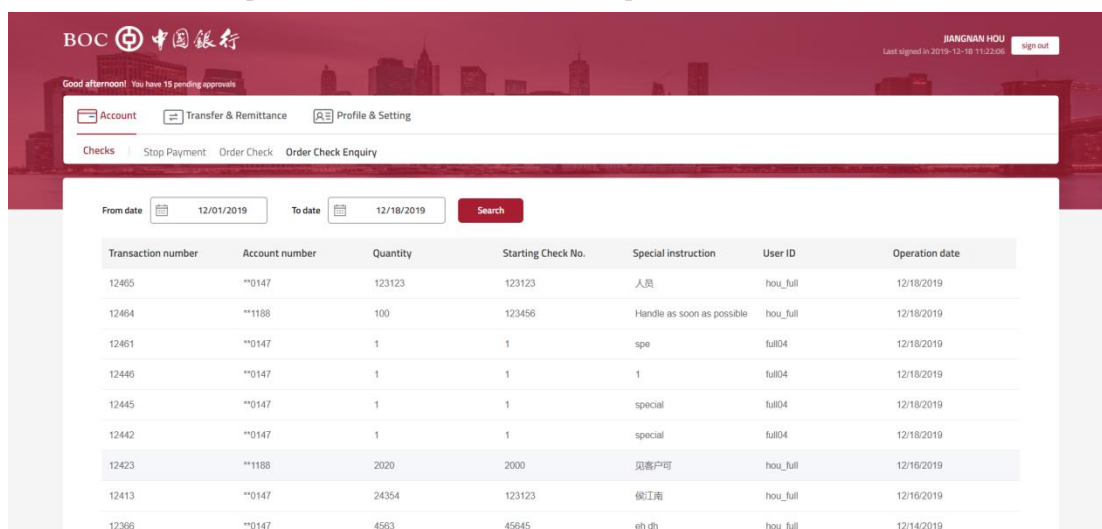
【Function guide】

- Click Account \Rightarrow Checks \Rightarrow Order Check Enquiry to enter the function page.
- You can search your check order by date range. If no date input, system will display all check order history.



Picture 2.2.3-1 Order Check Enquiry - Search

- Your check order history includes Transaction number, Account number, Quantity, Starting Check No, Special instruction, User ID, and Operation date.



Picture 2.2.3-2 Order Check Enquiry

2.3. Statement

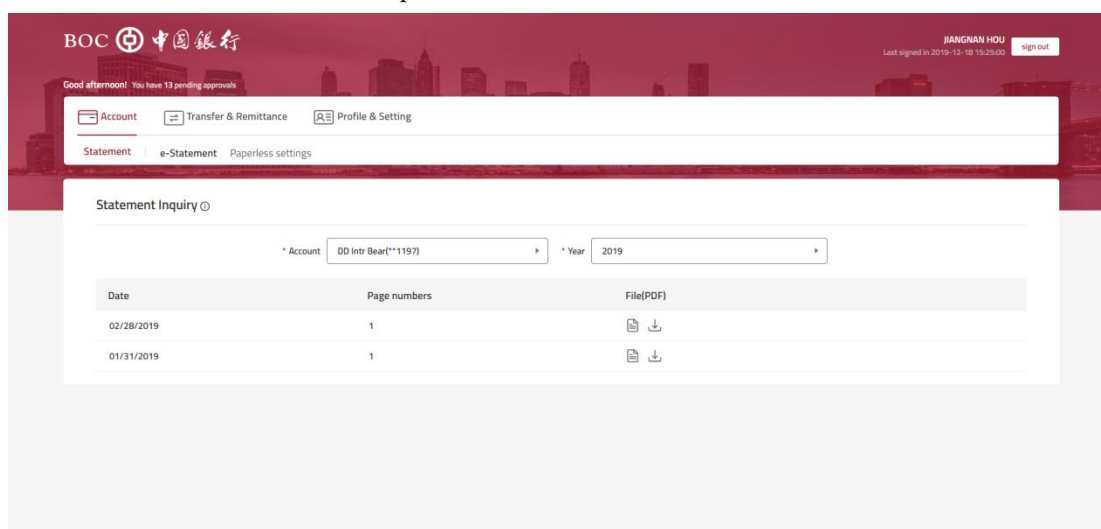
2.3.1. E-Statement

【Function introduction】

Logged-in users can view or download the statement for the linked account.

【Function guide】

- Click Account \Rightarrow Statement \Rightarrow E-Statement to enter the page.
- You can select the Account and Year from the drop-down list. System will display all the statements available based on your selections.
- You can click the icons to preview or download the statement.



Picture 2.3.1-1 E-Statement

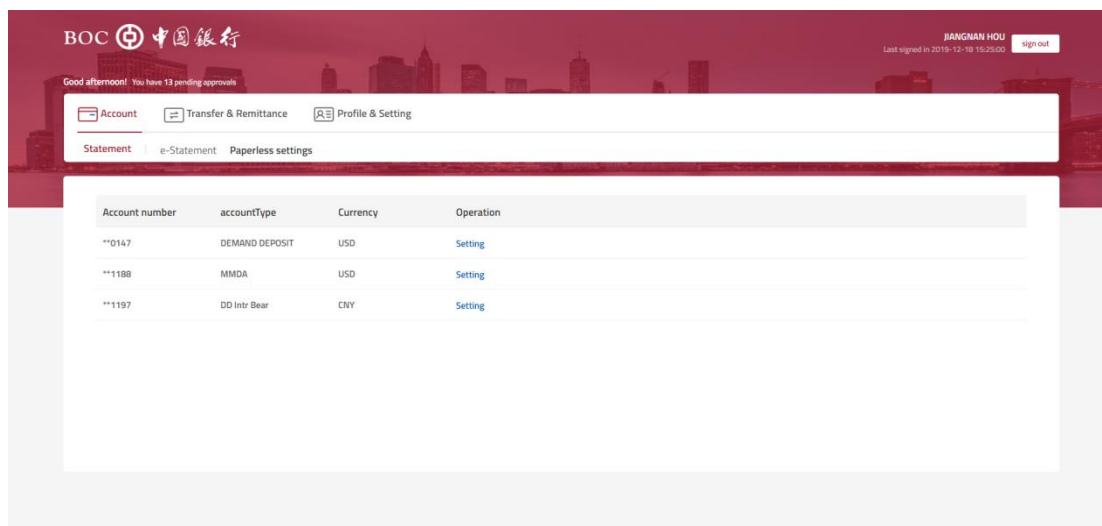
2.3.2. Paperless Settings

【Function introduction】

Logged-in user can set up or change the paperless setting of the linked accounts.

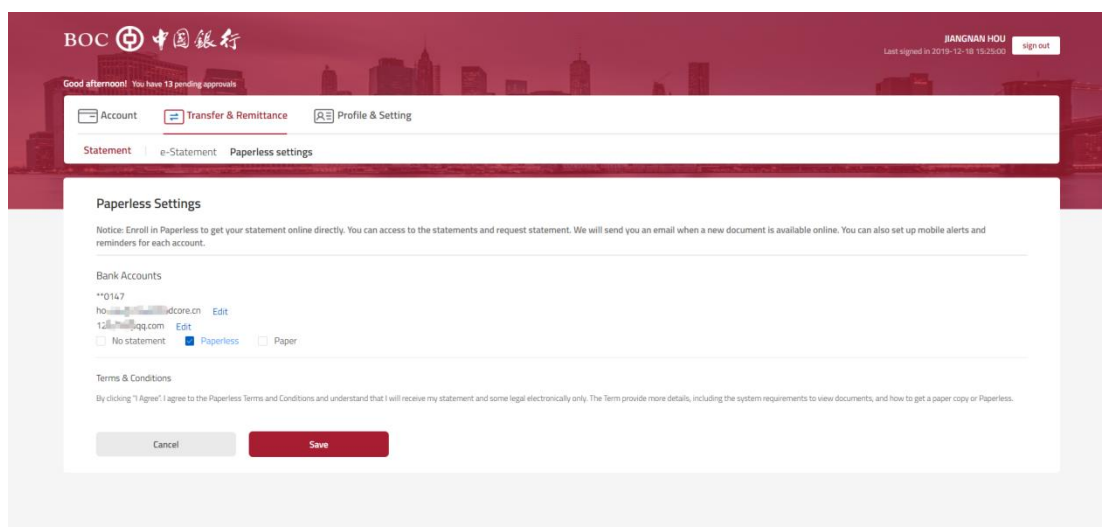
【Function guide】

- Click Account \Rightarrow Statement \Rightarrow Paperless settings to enter the function page.
- You can browse and view the setting of the linked accounts of the current logged-in user.
- You can view the Paperless Settings details by clicking the setting button.



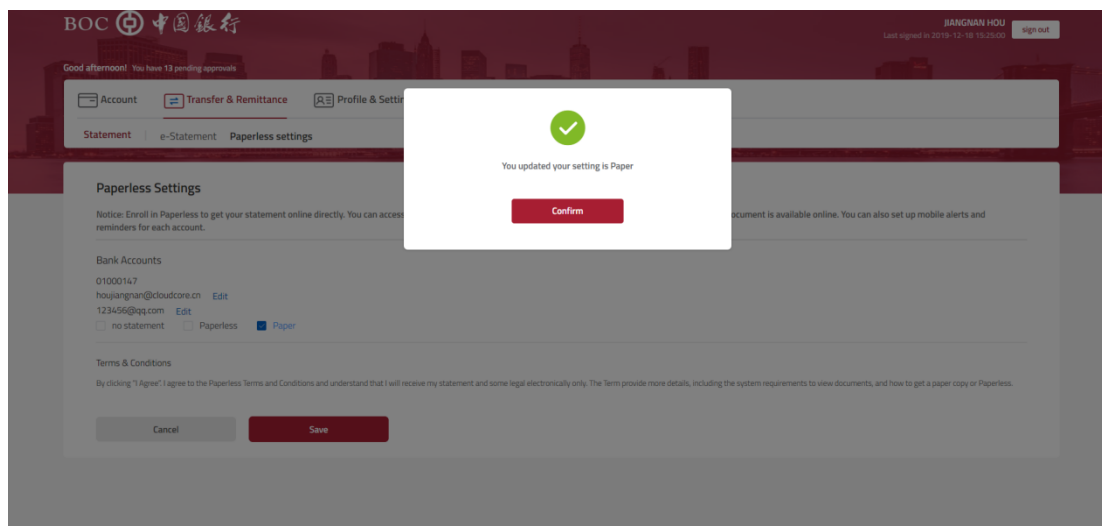
Picture 2.3.2-1 Paperless settings – List of account

- You can view the email address currently linked to your online banking account. You can click Edit to jump to the profile & setting page to edit, add or delete your email.
- You can change your statement method by selecting no statement, paperless or paper.
- Click Save.



Picture 2.3.2-2 Paperless setting

- System will prompt that your setting has been changed.
- Click Confirm to return to the function page.



Picture 2.3.2-3 Paperless Settings – Updated successfully

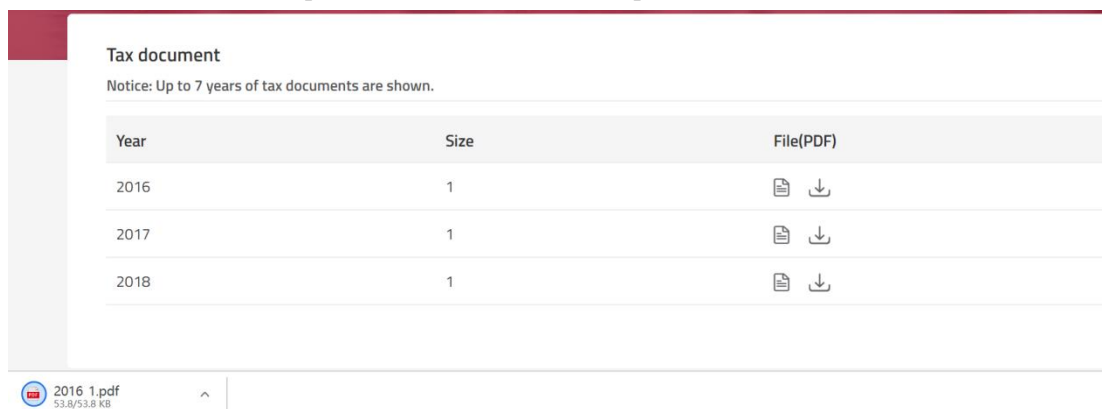
2.4. Tax Document

【Function introduction】

Logged-in user can preview and download tax documents for their linked accounts.

【Function guide】

- You can click the preview or download icon to preview or download the file.



Picture 2.4 Tax Document

3. Transfer & Remittance

◆ Menu:

First level menu	Second level menu	Function list
Transfer & Remittance	Transfer money	To My Linked Account
		To other's BOC account
		Transfer activity

		Repeating transfer setting
	Wire	Wire Transfer
		Batch remittance
		Batch Remittance Check List
		Wire Activity
		Repeating wire setting
	CNY Service	CNY exchange
		CNY remittance
		CNY exchange activity
		CNY remittance activity
	Scheduled Transfers	Scheduled Transfers
		Scheduled Wires
	Wire recipients list	Wire recipients list
	Approvals	Pending approvals
		Pending revisions
		Failed transactions
		Expired approvals

3.1. Transfer money

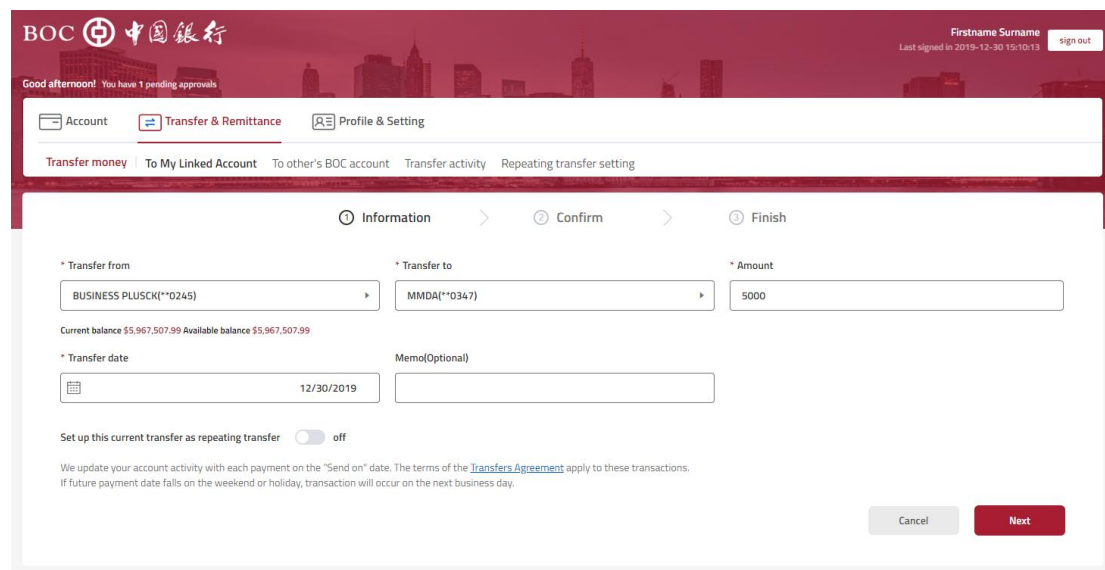
3.1.1. To My Linked Account

【Function introduction】

The logged-in user can make real-time, or set up scheduled and repeating transfers between your linked accounts.

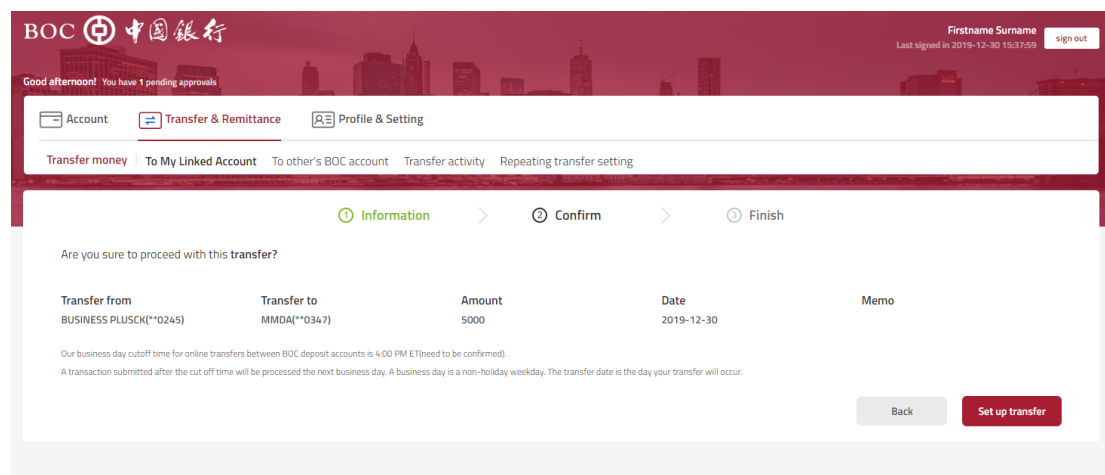
【Function guide】

- Click Transfer & Remittance \implies Transfer money \implies To My Linked Account to enter the function page.
- Select account from the dropdown list, enter amount and select date.
- If you plan to set up repeating transfers, turn on the Set up this current transfer as repeating transfer.
- For repeating transfer, specify Frequency, First transfer date which should be later than the transfer date you entered, Duration and Number of transfers.
- Click Next.



Picture 3.1.1-1 To my linked Account

- Check the accuracy of the input information. If you need to revise the information, click Cancel to return to the previous page; if not, click Next.
- Click Set up transfer to complete the transaction.



Picture 3.1.1-2 To my linked account - Confirmation

- You can click Make another transfer if you wish to conduct another transfer transaction, or click Close to jump to the activity page.

3.1.2. To other's BOC account

【Function introduction】

The logged-in user can make real-time, or set up scheduled and repeating transfers to other's BOC accounts.

【Function guide】

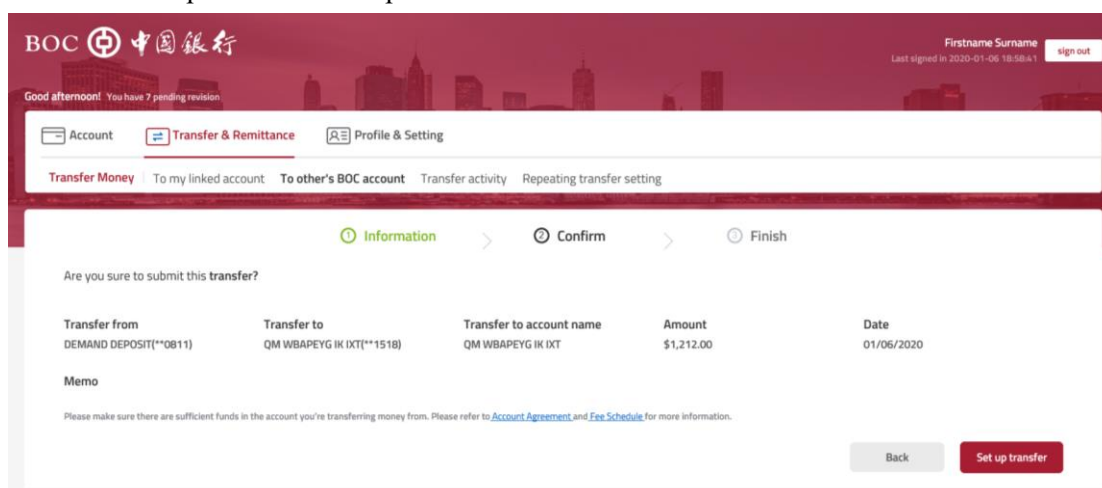
- Click Transfer & Remittance \implies Transfer money \implies To other's BOC account to enter the function page.
- Select account from the dropdown list, enter amount and select date. If your recipient is not on the list, click Add a recipient on the upper right corner.
- If you plan to set up repeating transfers, turn on the Set up this current transfer as repeating transfer.
- For repeating transfer, select Frequency, input First transfer date which should be later than the transfer date you entered, Duration and Number of transfers.
- Click Next.

Picture 3.1.2-1 To other's BOC account

Picture 3.1.2-2 To other's BOC account - Add a recipient

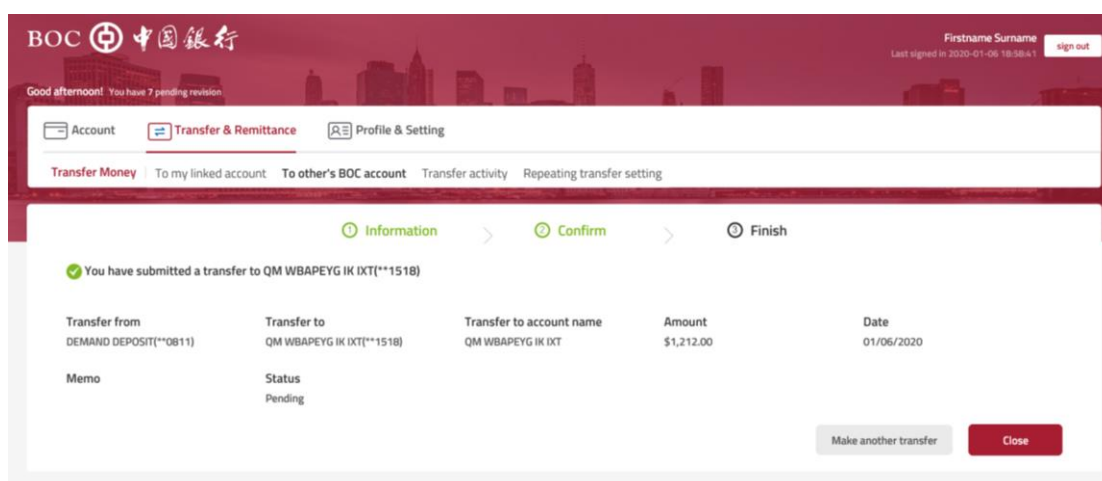
- Check the accuracy of the input information. If you need to revise the information, click Cancel to return to the previous page; if not, click Next.

- Click Set up transfer to complete the transaction.



Picture 3.1.2-3 To other's BOC account - Confirmation

- You can click Make another transfer if you wish to conduct another transfer transaction, or click Close to jump to the activity page.



Picture 3.1.2-4 To other's BOC account – Submitted successfully

3.1.3. Transfer activity

【Function introduction】

The logged-in user can view and search transfer activities of selected accounts.

【Function guide】

- Click Transfer & Remittance \implies Transfer money \implies Transfer activity to enter function page.
- The Transfer activity page will display all transfer activity. You can click on See detail to view more information regarding the transfer. You can download debit advice for transactions that have been successfully completed.

- For scheduled transfer, in putter will have the option to edit or cancel the transaction. There is no edit and cancel function for authorizer.

Reference number	Transfer date	Transfer from	Transfer to	Amount	Status	
10743	02/13/2020	**9113	**9484	\$1,111.00	Pending	See detail
10728	02/07/2020	**9113	**9484	\$111.00	Pending	See detail
10725	02/07/2020	**9113	**9484	\$333.00	Pending	See detail
10713	02/05/2020	**9113	**9484	\$2,222.00	Pending	See detail
10652	01/23/2020	**9113	**0597	\$169.00	Approved	See detail Edit Cancel
10653	01/23/2020	**9113	**0597	\$169.00	Approved	See detail Edit Cancel
10655	01/23/2020	**9113	**0597	\$169.00	Success	See detail Debit advice
10721	01/23/2020	**9113	**0597	\$169.00	Success	See detail Debit advice
10760	01/23/2020	**9113	**0597	\$169.00	Fail	See detail
10772	01/23/2020	**9113	**0597	\$169.00	Fail	See detail
10746	01/23/2020	**9113	**0597	\$169.00	Success	See detail Debit advice
10809	01/23/2020	**9113	**0597	\$169.00	Fail	See detail
10660	01/14/2020	**9113	**9484	\$190.00	Pending	See detail Edit Cancel
10590	01/13/2020	**9113	**9484	\$100.00	Pending	See detail Edit Cancel
10399	12/16/2019	**9113	**9484	\$123.00	Success	See detail Debit advice

Picture 3.1.3-1 Transfer activity list page (Inputter)



中國銀行
BANK OF CHINA NEW YORK BRANCH

1045 AVENUE OF THE AMERICAS
NEW YORK, NY 10018
TEL: (212)935-3101
FAX: (212)593-1831

DEBIT ADVICE

DATE: December 16 2019

TBJTEVZV HEIDRX TUMUQIXLE SOO(HL)
NFILKSQI TRKMJV ENTFSFPEL QMC
1190 SVKTTZF EYXNYQ ARBU NBC 226
WZS AACLC

WE HAVE DEBITED YOUR ACCOUNT NO. 01019113
TO EFFECT PAYMENT FOR THE FOLLOWING:

REFERENCE	:	FT1934450603
BENEFICIARY'S BANK	:	SW-BKCHUS33
BENEFICIARY	:	AOIJXMCO HKPONK QSJSUKVZ BDS 01019484
CREDIT VALUE DATE	:	2019-12-16
AMOUNT	:	USD
OUR EXCHANGE RATE	:	
DEBIT VALUE DATE	:	2019-12-16
DEBIT AMOUNT	:	USD123.00

Picture 3.1.3-2 Debit advice

Reference number	Transfer date	Transfer from	Transfer to	Amount	Status	
10427	12/11/2019	**9113	**0597	\$120.00	Pending	See detail
10480	12/26/2019	**9113	**9484	\$321.00	Declined	See detail
10071	12/18/2019	**9113	**9484	\$150.00	Cancelled	See detail
10189	12/17/2019	**9484	**9113	\$8,880.00	Cancelled	See detail
10481	12/31/2019	**9113	**9484	\$123.00	Pending	See detail
10476	12/31/2019	**9113	**0597	\$195.00	Pending	See detail
10479	12/26/2019	**9113	**9484	\$123.00	Pending	See detail
10055	12/19/2019	**9113	**9484	\$100.00	Cancelled	See detail
10190	12/11/2019	**9484	**9113	\$620.00	Cancelled	See detail
10478	12/27/2019	**9113	**0597	\$1,888.00	Cancelled	See detail
10475	12/27/2019	**9113	**0597	\$1,988.00	Cancelled	See detail
10474	12/24/2019	**9113	**0597	\$1,999.00	Declined	See detail
10477	12/24/2019	**9113	**0597	\$1,620.00	Pending	See detail
10473	12/24/2019	**9113	**0597	\$1,563.00	Declined	See detail

Picture 3.1.3-3 Transfer activity list page (Authorizer)

- You can filter transaction by Date range, Transfer from account, Transfer to account, and Status.

Reference number	Transfer date	Transfer from	Transfer to	Amount	Status	
10465	12/20/2019	**9113	**9484	\$10.00	Cancelled	See detail
10474	12/24/2019	**9113	**0597	\$1,599.00	Cancelled	See detail
10189	12/17/2019	**9484	**9113	\$8,880.00	Cancelled	See detail
10479	12/26/2019	**9113	**9484	\$123.00	Pending	See detail
10190	12/11/2019	**9484	**9113	\$620.00	Cancelled	See detail
10477	12/24/2019	**9113	**0597	\$1,620.00	Pending	See detail Edit Cancel
10421	12/18/2019	**9113	**9484	\$1,590.00	Pending	See detail Edit Cancel
10404	12/16/2019	**9113	**9484	\$898.00	Declined	See detail Edit Cancel

Status: Declined

Memo: None

Authorizer ID: MPGSFB

Authorization date: 12/16/2019

Submitted by: MPGSFB 12/16/2019

Updated by: 12/16/2019 11:32:17

Approved by:

Picture 3.1.3-4 Transfer activity – See detail

- You can print selected transactions by clicking the print icon in the upper right corner.



Picture 3.1.3-5 Transfer activity - Print

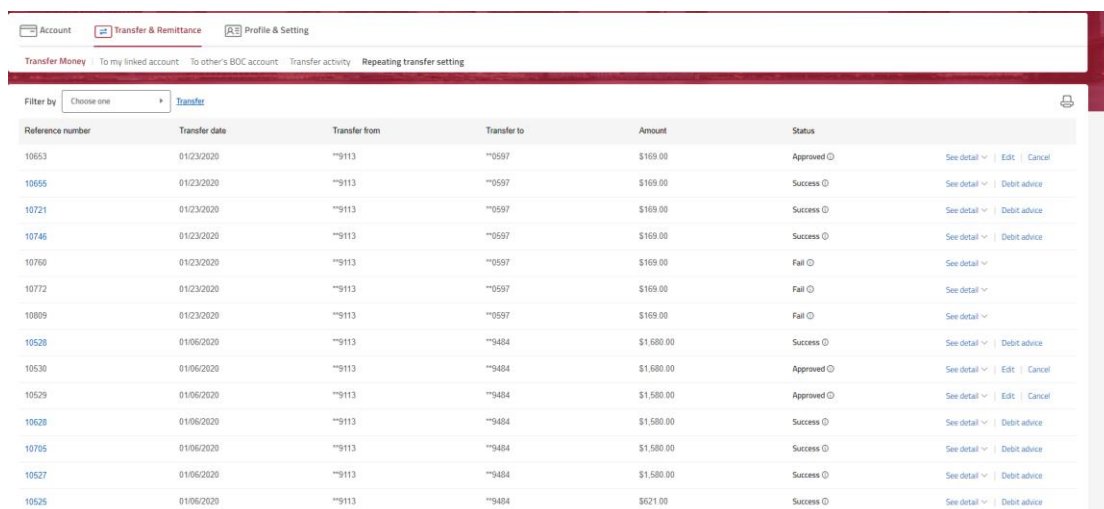
3.1.4. Repeating transfer setting

【Function introduction】

The logged-in user can view and search the repeating transfers history.

【Function guide】

- Click Transfer & Remittance \implies Transfer money \implies Repeating transfer setting to enter the function page.
- The Repeating transfer setting page will display all repeating transfer activity. You can click on See detail to view more information regarding the repeating transfer. You can download debit advice for transactions that have been successfully completed.
- Inputter will have the option to edit or cancel the transaction. There is no edit and cancel function for authorizer.



Picture 3.1.4-1 Repeating transfer setting (Inputter)

Reference number	Transfer date	Transfer from	Transfer to	Amount	Status
10476	12/31/2019	**9113	**0597	\$195.00	Pending
10478	12/27/2019	**9113	**0597	\$1,890.00	Cancelled
10475	12/27/2019	**9113	**0597	\$1,860.00	Cancelled
10474	12/24/2019	**9113	**0597	\$1,599.00	Declined
10477	12/24/2019	**9113	**0597	\$1,620.00	Pending
10473	12/24/2019	**9113	**0597	\$1,563.00	Declined
10411	12/16/2019	**9113	**0597	\$33,123.00	Declined
10412	12/16/2019	**9113	**9484	\$13,233.00	Pending
10162	12/09/2019	**9113	**0597	\$111.00	Pending

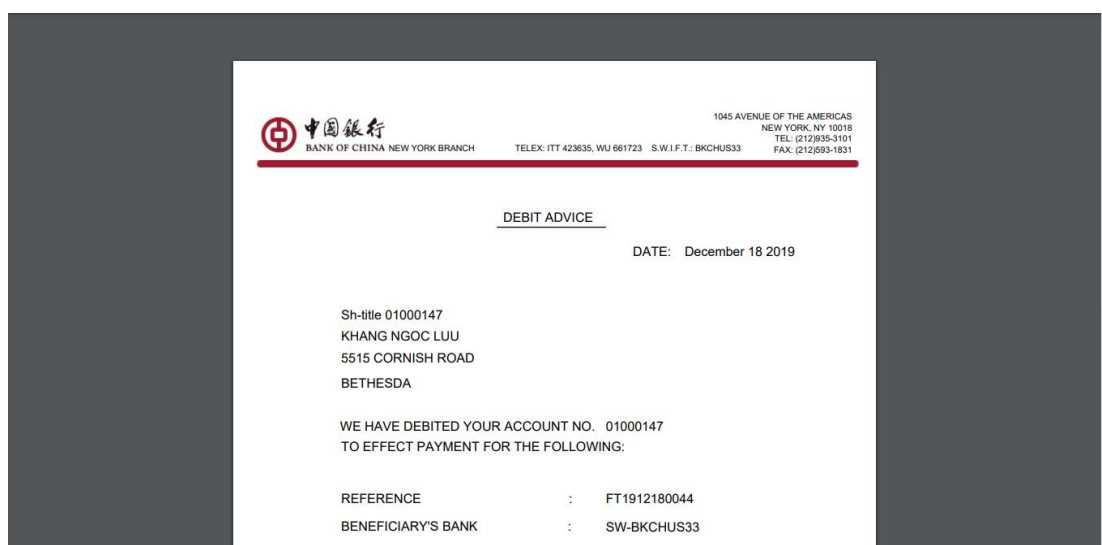
Picture 3.1.4-2 Repeating transfer setting (Authorizer)

- You can filter transaction by Date range, Transfer from account, Transfer to account, and Status.

Reference number	Transfer date	Transfer from	Transfer to	Amount	Status
10653	01/23/2020	**9113	**0597	\$169.00	Approved
10655	01/23/2020	**9113	**0597	\$169.00	Success
10721	01/23/2020	**9113	**0597	\$169.00	Success
10746	01/23/2020	**9113	**0597	\$169.00	Success
10760	01/23/2020	**9113	**0597	\$169.00	Fail
10772	01/23/2020	**9113	**0597	\$169.00	Fail

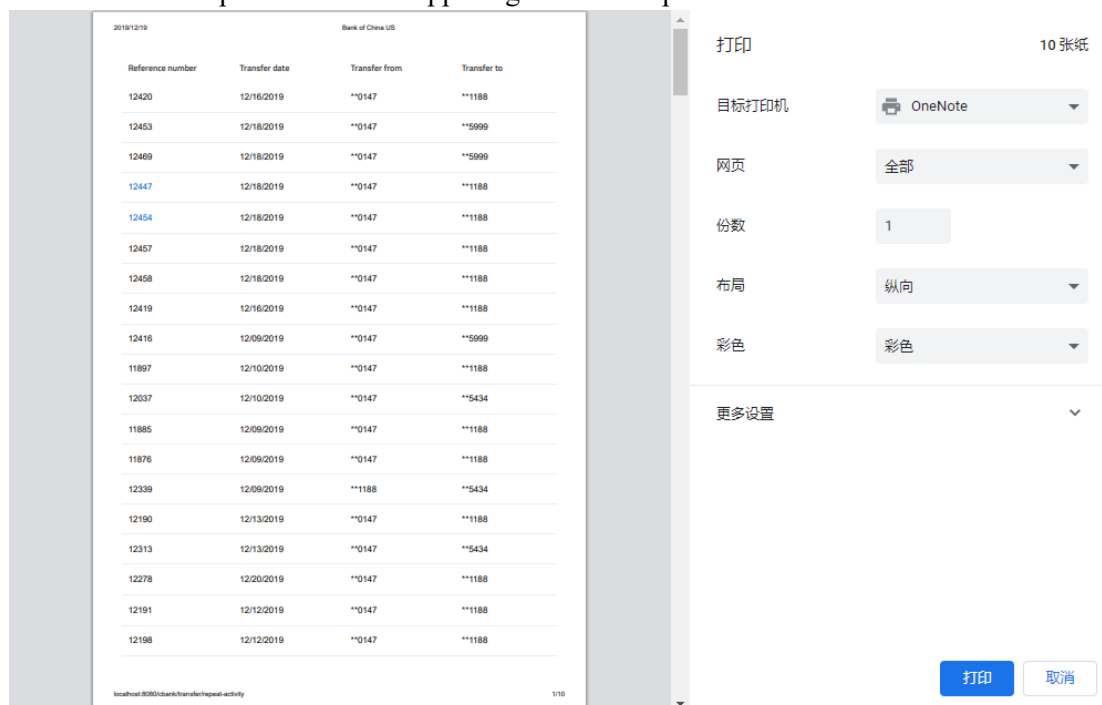
Transaction number: FT2003400114
 Status: Success
 Memo: None
 Authorizer ID: MPCSF8
 Authorization date: 01/23/2020
 Submitted by: MPCSF8 01/23/2020
 Updated by: 01/23/2020 18:16:21
 Approved by: 01/23/2020 18:21:19

Picture 3.1.4-3 Repeating transfer setting - Fliter



Picture 3.1.4-4 Repeating transfer setting - Debit advice

- Click the print icon in the upper right corner to print selected transactions.



Picture 3.1.4-5 Repeating transfer setting - print

3.2. Wire

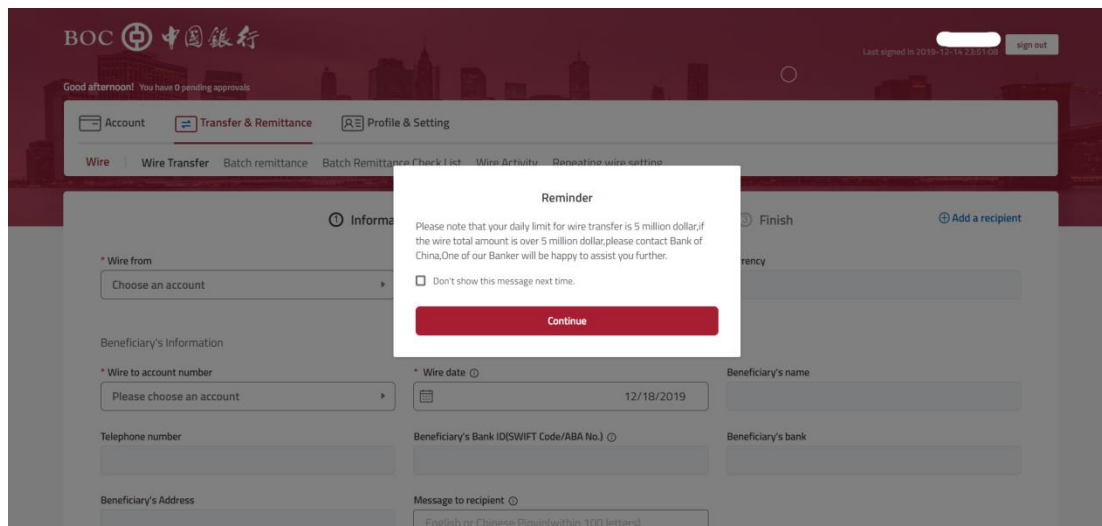
3.2.1. Wire Transfer

【Function introduction】

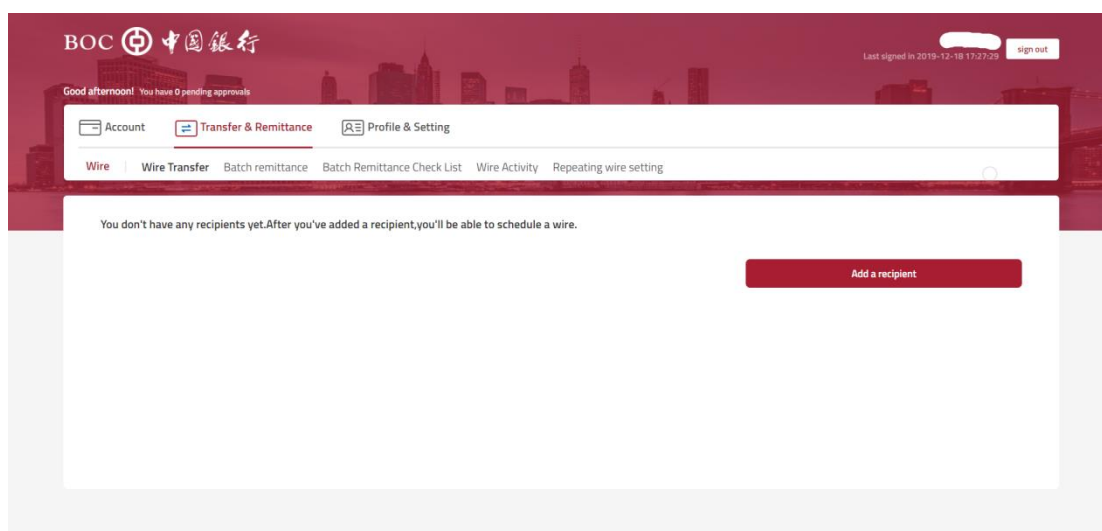
The logged-in user can perform real-time, scheduled and repeating wires to accounts in other banks.

【Function guide】

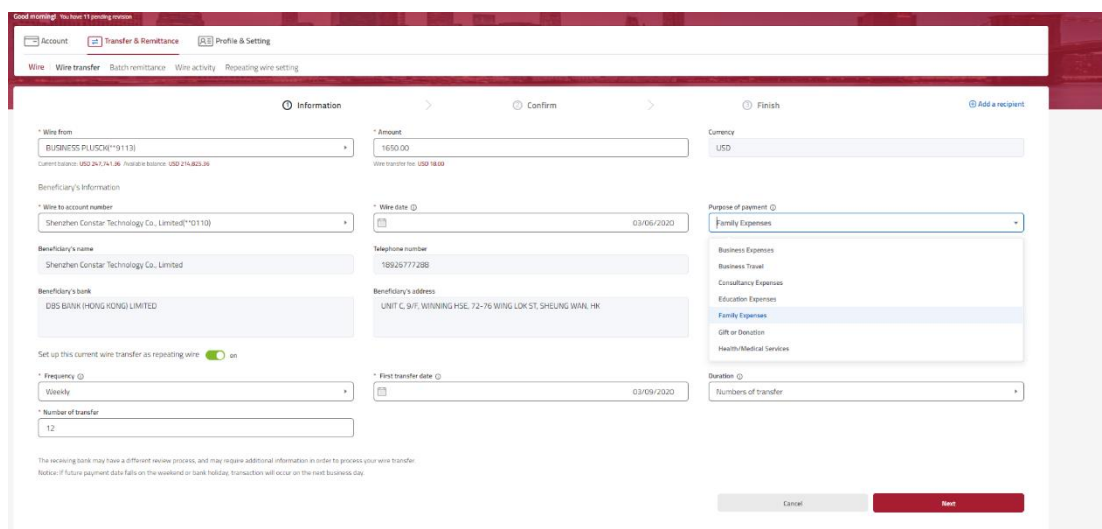
- Click Transfer & Remittance \Rightarrow Wire \Rightarrow Wire Transfer to enter the function page.
- Select account from the dropdown list, enter amount and select date. If your recipient is not on the list, click Add a recipient on the upper right corner.
- If you plan to set up repeating wires, turn on the Set up this current wire as repeating wire.
- For repeating wire, specify Frequency, First transfer date which should be later than the transfer date you entered, Duration and Number of transfers.
- Click Next.



Picture 3.2.1-1 Wire Transfer - Reminder



Picture 3.2.1-2 Wire Transfer - No available recipient



Picture 3.2.1-3 Wire Transfer

- Check the accuracy of the input information. If you need to revise the information, click Cancel to return to the previous page; if not, click Next.
- Click Set up wire to complete the transaction.

Good morning! You have 8 pending reviews

Account | **Transfer & Remittance** | Profile & Setting

Wire | Wire transfer | Batch remittance | Wire activity | Repeating wire setting

Information > Confirm > Finish

Are you sure to submit this repeating wire transfer?

Wire from DEMAND DEPOSIT(**0811)	Amount \$ 1,650.00	Currency USD
Beneficiary's information		
Wire to account number DEF COMPANY (**3548)	Beneficiary's name DEF COMPANY	Wire date 01/13/2020
Beneficiary's Bank ID //PW322271627	Beneficiary's address 111 MAIN ST., LOS ANGELES, CA 90001	Telephone number +1-2136666666
	Message to recipient RENT	Beneficiary's bank None
Repeating wire information		
Frequency Monthly	First transfer date 02/01/2020	Duration Numbers of transfer
		Number of transfer 12

We will start processing your wire the same business day if we receive it before 4:00PM EST. If we receive your request after that time, we will process it the next business day. Before we send a wire, it goes through an internal review process, and in some cases, we may need to contact you to verify your request. After we have sent the wire, the receiving bank may have its own review process, which could delay delivery. Your account activity will display separate charge for wire amount and wire transfer fee. Please make sure you choose the correct currency for your recipient's account. If the currency does not match, the receiving bank may reject it or charge a fee to convert it into a different currency.

Back Cancel Set up wire

Picture 3.2.1-4 Wire Transfer - Confirmation

- You can click Set up another wire if you wish to conduct another wire transaction, or click Close to jump to the activity page.

Good morning! You have 8 pending reviews

Account | **Transfer & Remittance** | Profile & Setting

Wire | Wire transfer | Batch remittance | Wire activity | Repeating wire setting

Information > **Confirm** > Finish

✔ You've successfully submitted a repeating wire transfer.

Wire from DEMAND DEPOSIT(**0811)	Amount \$ 1,650.00	Currency USD	Status Pending
Beneficiary's information			
Wire to account number DEF COMPANY (**3548)	Beneficiary's name DEF COMPANY	Wire date 01/13/2020	Telephone number +1-2136666666
Beneficiary's Bank ID //PW322271627	Beneficiary's address 111 MAIN ST., LOS ANGELES, CA 90001	Message to recipient RENT	Beneficiary's bank None
Repeating wire information			
Frequency Monthly	First transfer date 02/01/2020	Duration Numbers of transfer	Number of transfer 12

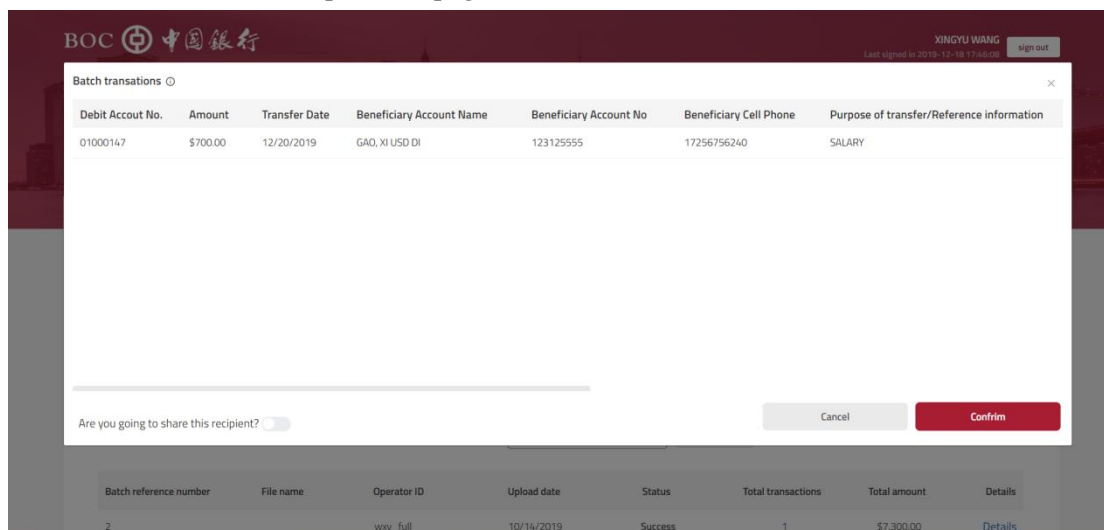
The recipient may receive less due to fees charged by the recipient's bank and foreign taxes. If you provided us an incorrect account number for the recipient or an incorrect routing or identification number for the recipient's bank you could lose the amount of the transfer. You have a right to dispute errors in your transaction. If you think there is an error, please contact us within 180 days of the disclosed date. If you have any question please contact Bank of China. Before we send a wire, it goes through an internal review process, and in some cases, we may need to contact you to verify your request. After we have sent the wire, the receiving bank may have its own review process, which could delay delivery.

Set up another wire Close

Picture 3.2.1-5 Wire Transfer – Submitted successfully

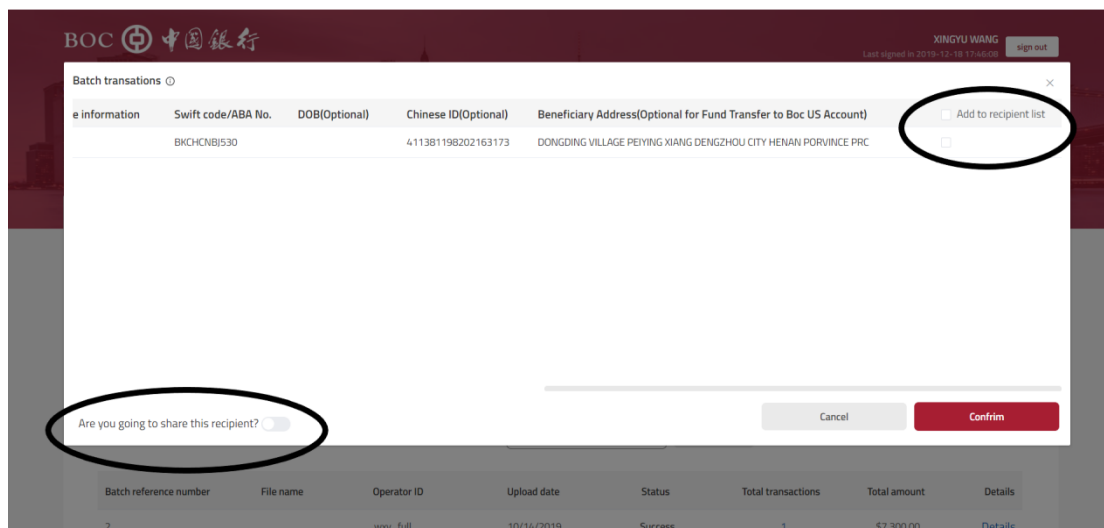
Picture 3.2.2-3 Batch remittance – Upload file

- Check the accuracy of the input information. If you need to revise the information, click Cancel to return to the previous page; if not, click Confirm.



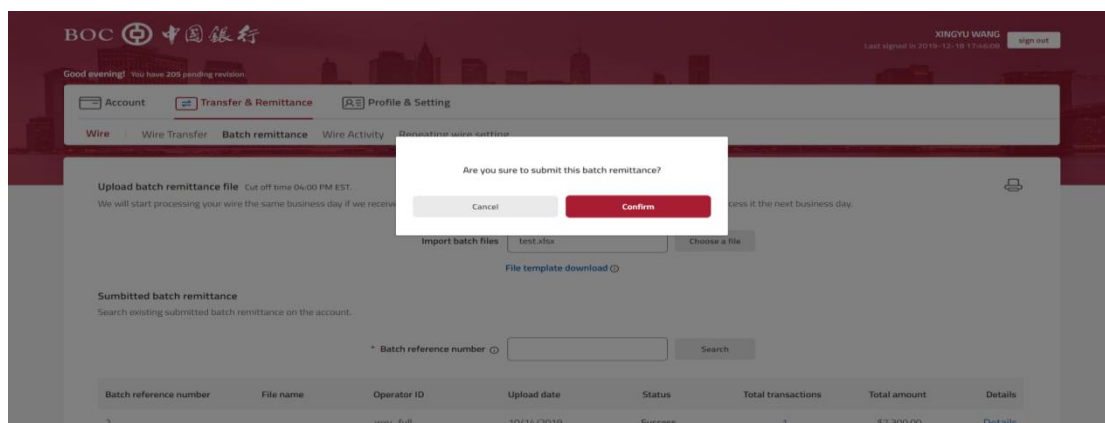
Picture 3.2.2-4 Batch remittance – transactions within batch

- If you need to save the payee information for future transfer, you can check the Add to recipient list box on the upper right corner. You can also share this payee information with the other inputters within your company.

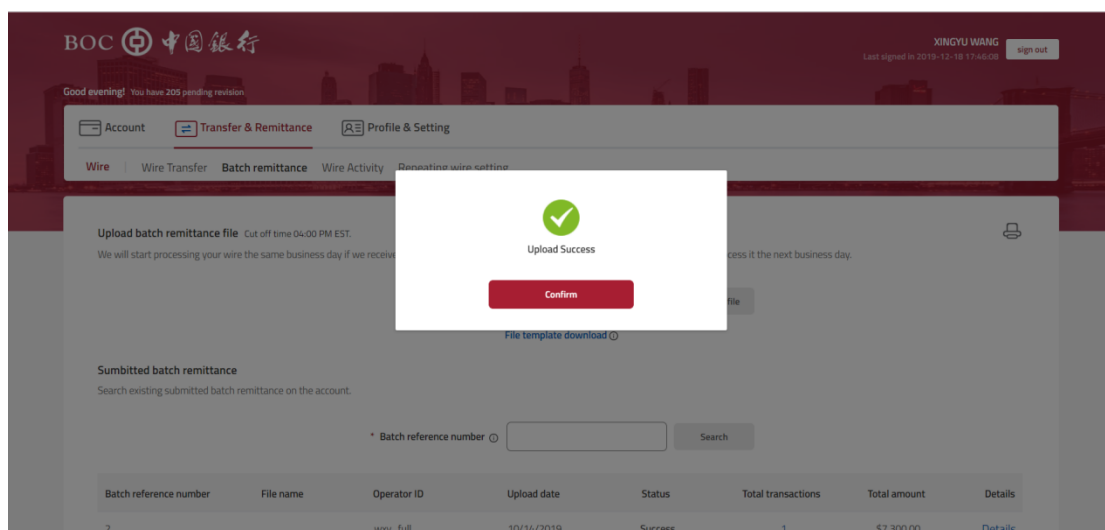


Picture 3.2.2-5 Batch remittance – Add to recipient list

- Click Confirm to complete.

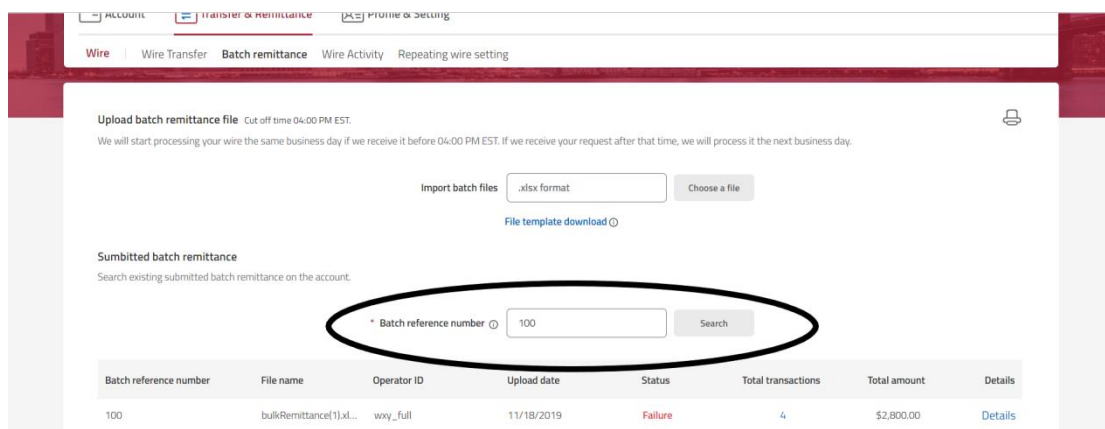


Picture 3.2.2-6 Batch remittance - Upload confirmation



Picture 3.2.2-7 Batch remittance – Uploaded successfully

- You can search batch remittance records by entering batch reference number.



Picture 3.2.2-8 Batch remittance - Search

- Click See details to view transactions within the batch. Click Back if you want to

return to the previous page.

Upload batch remittance file Cut off time 04:00 PM EST.

We will start processing your wire the same business day if we receive it before 04:00 PM EST. If we receive your request after that time, we will process it the next business day.

Import batch files

[File template download](#)

Submitted batch remittance

Search existing submitted batch remittance on the account.

* Batch reference number

Sequence Number	File name	Operator ID	Wire from	Wire to	Upload date	Transfer date	Total amount	
0001	test.xlsx	wxy_oper	**0147	**1188	12/14/2019	12/14/2019	\$700.00	See detail ▾
0002	test.xlsx	wxy_oper	**0147	**1188	12/14/2019	12/14/2019	\$700.00	See detail ▾
0003	test.xlsx	wxy_oper	**0147	**1188	12/14/2019	12/14/2019	\$700.00	See detail ▾
0004	test.xlsx	wxy_oper	**0147	**1188	12/14/2019	12/14/2019	\$700.00	See detail ▾

Funds availability of your wire account maybe delay due to our internal review process. Please contact the bank for more information.

Picture 3.2.2-9 Batch remittance - Details

3.2.3. Batch Remittance Check List

【Function introduction】

Logged-in users can approve the uploaded batch remittances.

【Function guide】

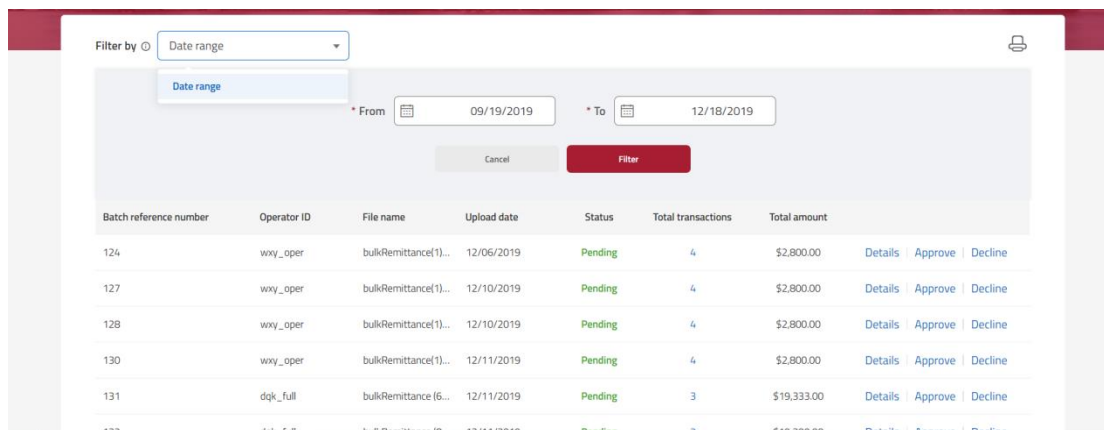
- Click Transfer & Remittance \Rightarrow Wire \Rightarrow Batch Remittance Check List to enter the function page

Filter by

Batch reference number	Operator ID	File name	Upload date	Status	Total transactions	Total amount	
122	wxy_oper	bulkRemittance(1)...	12/06/2019	Pending	4	\$2,800.00	Details Approve Decline
123	wxy_oper	bulkRemittance(1)...	12/06/2019	Pending	4	\$2,800.00	Details Approve Decline
124	wxy_oper	bulkRemittance(1)...	12/06/2019	Pending	4	\$2,800.00	Details Approve Decline
127	wxy_oper	bulkRemittance(1)...	12/10/2019	Pending	4	\$2,800.00	Details Approve Decline
128	wxy_oper	bulkRemittance(1)...	12/10/2019	Pending	4	\$2,800.00	Details Approve Decline
130	wxy_oper	bulkRemittance(1)...	12/11/2019	Pending	4	\$2,800.00	Details Approve Decline
131	dqk_full	bulkRemittance(6)...	12/11/2019	Pending	3	\$19,333.00	Details Approve Decline
132	dqk_full	bulkRemittance(8)...	12/11/2019	Pending	3	\$19,300.00	Details Approve Decline
133	dqk_full	bulkRemittance(8)...	12/11/2019	Pending	3	\$19,300.00	Details Approve Decline
135	wxy_oper	test.xlsx	12/11/2019	Pending	1	\$700.00	Details Approve Decline
136	wxy_oper	test.xlsx	12/11/2019	Pending	1	\$700.00	Details Approve Decline
137	lsy_full	test.xlsx	12/11/2019	Pending	1	\$700.00	Details Approve Decline

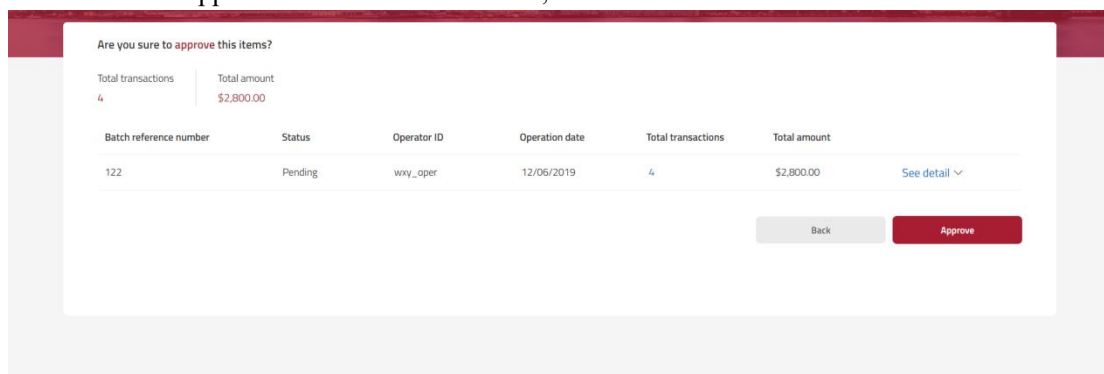
Picture 3.2.3-1 Batch Remittance Check List

- Batch remittance can be filtered by Date range.
- Click Details to view the uploaded batch.

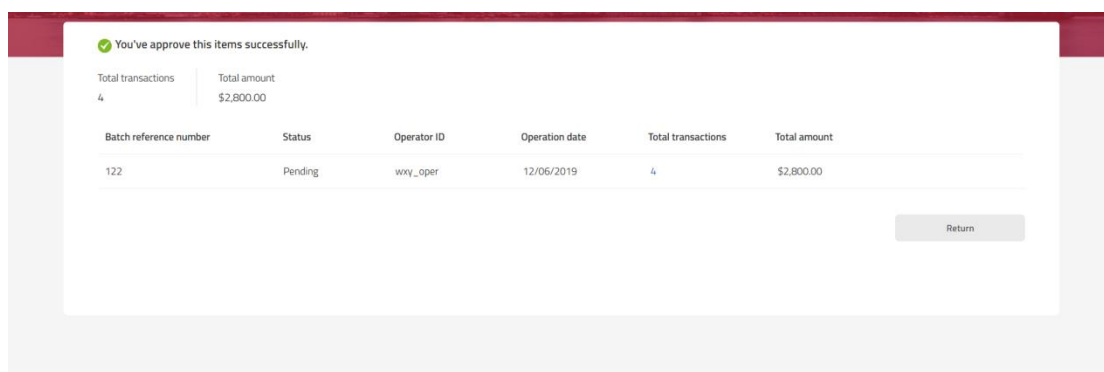


Picture 3.2.3-2 Batch Remittance Check List - Filter

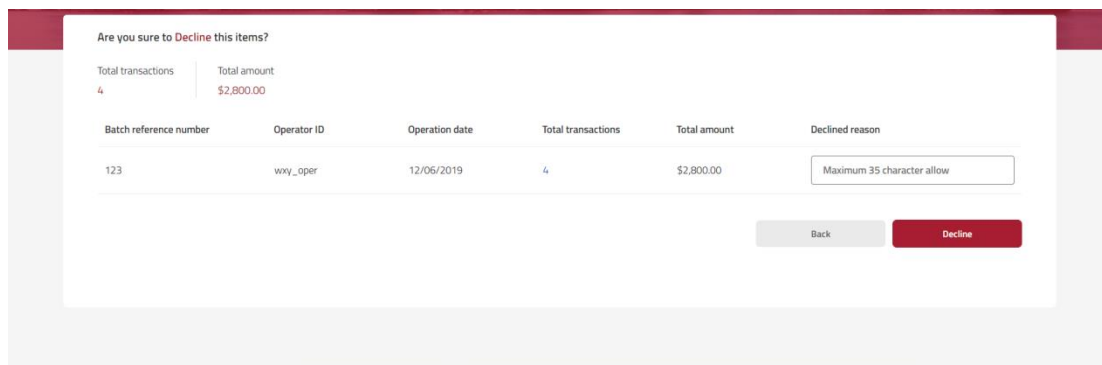
- Select Approve or Decline. For decline, authorizer can enter decline reason.



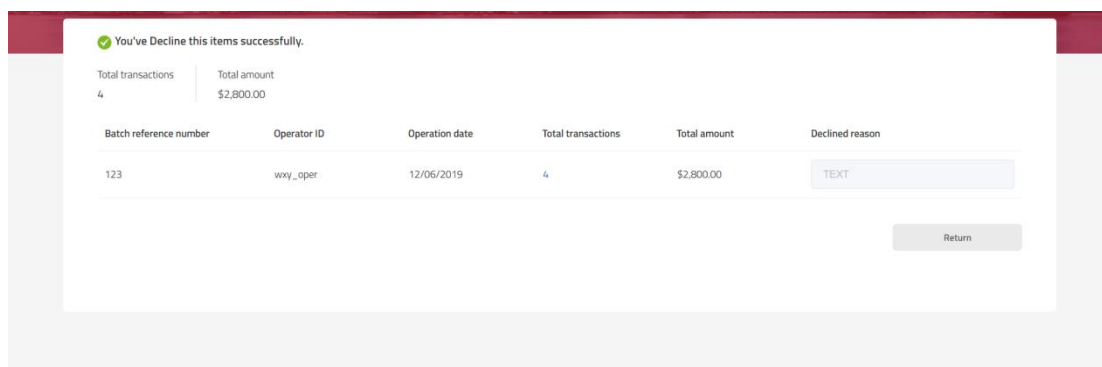
Picture 3.2.3-3 Batch Remittance Check List - Approval confirmation



Picture 3.2.3-4 Batch Remittance Check List – Approved successfully



Picture 3.2.3-5 Batch Remittance Check List - Decline



Picture 3.2.3-6 Batch Remittance Check List – Declined successfully

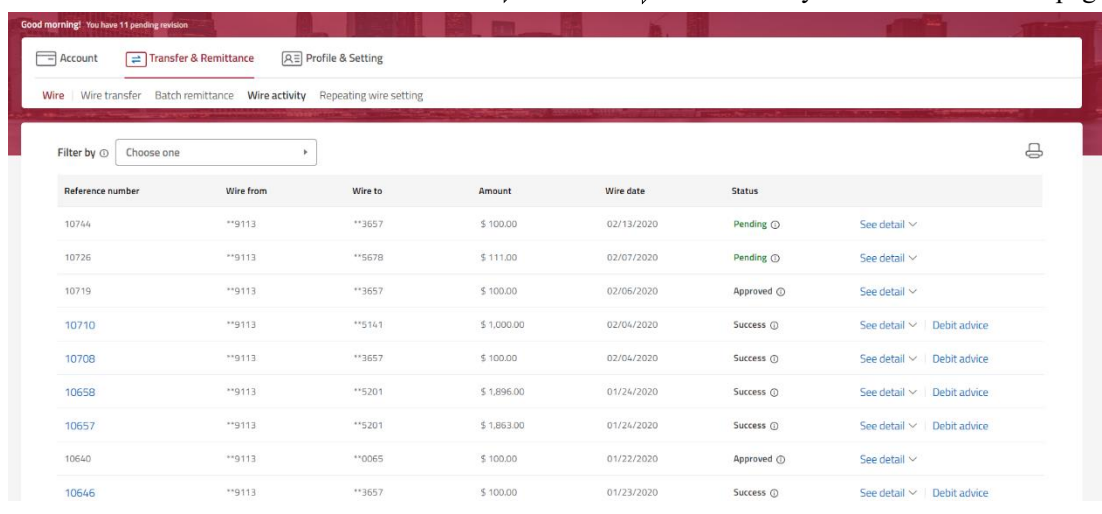
3.2.4. Wire Activity

【Function introduction】

The logged-in user can view and search wire activities of selected accounts.

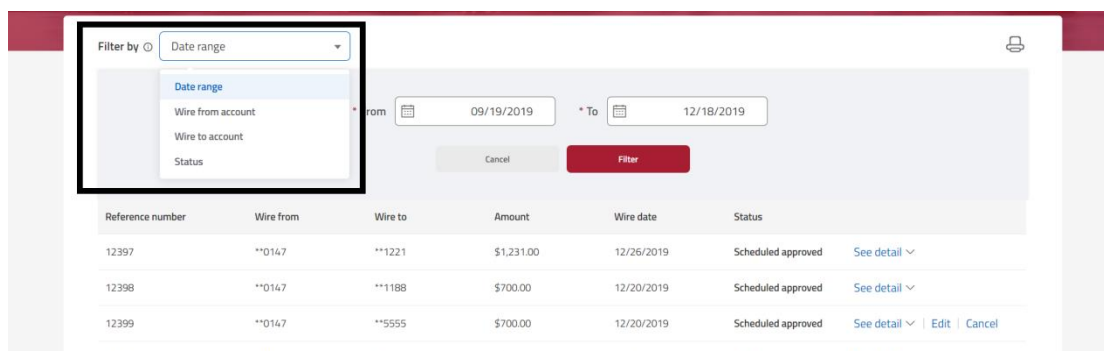
【Function guide】

- Click Transfer & Remittance \implies Wire \implies Wire Activity to enter the function page.

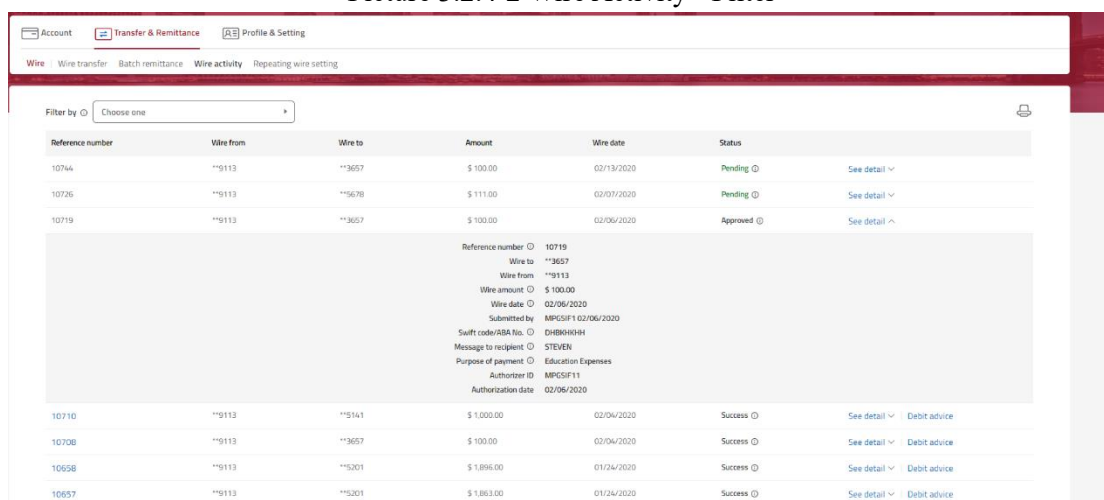


Picture 3.2.4-1 Wire Activity function page

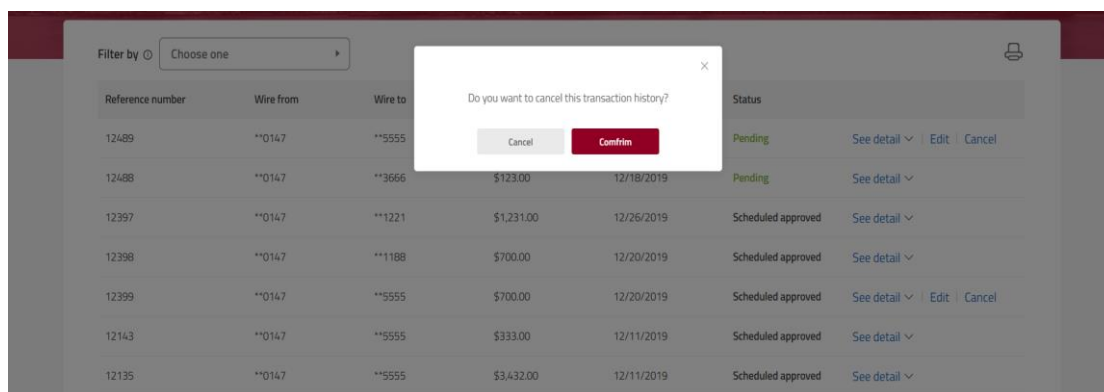
- The Wire activity page will display all wire activity. You can click on See detail to view more information regarding the wire. You can download debit advice for transactions that have been successfully completed.
- You can filter transaction by Date range, Wire from account, Wire to account, and Status.
- For scheduled wire, in putter will have the option to edit or cancel the transaction. There is no edit and cancel function for authorizer.



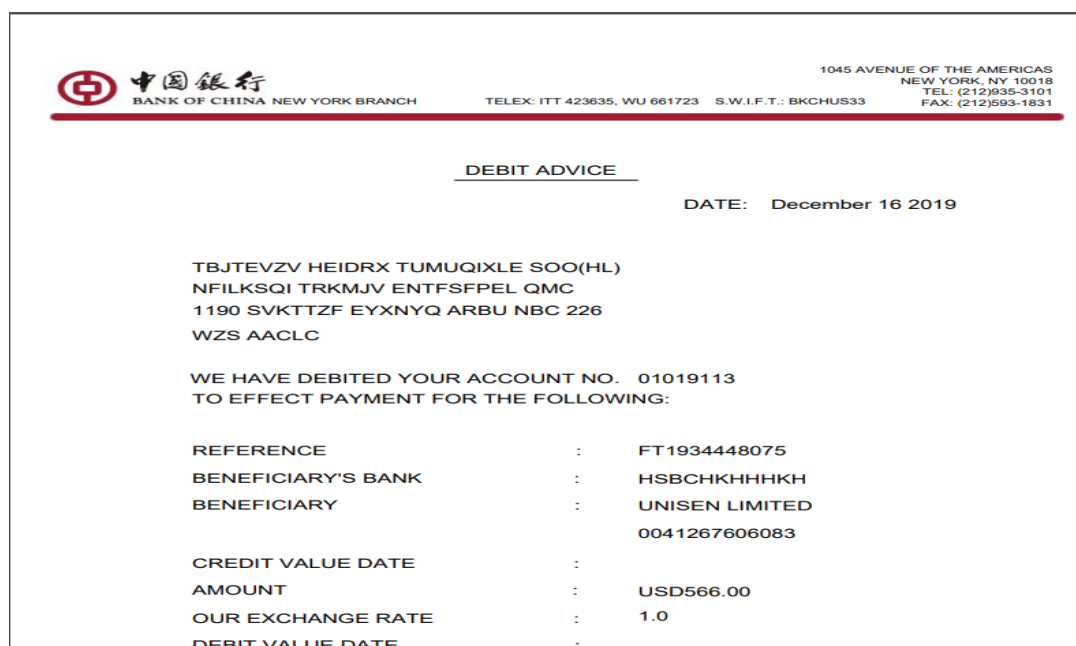
Picture 3.2.4-2 Wire Activity - Filter



Picture 3.2.4-3 Wire Activity – See detail



Picture 3.2.4-4 Wire Activity – Cancel confirmation



Picture 3.2.4-5 Wire Activity – Debit advice

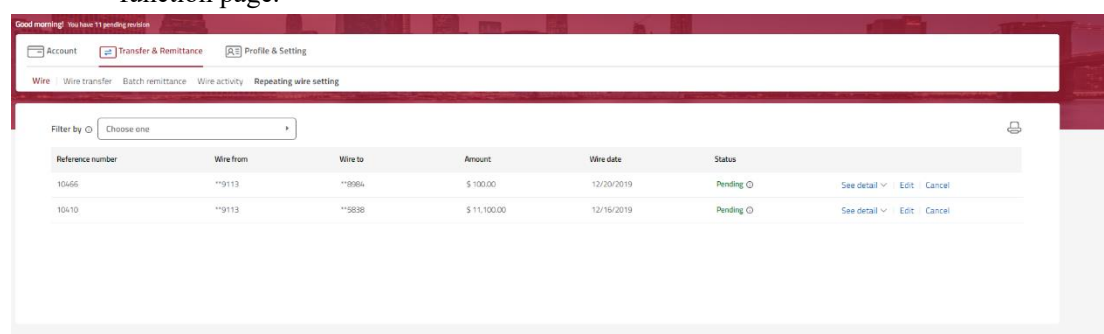
3.2.5. Repeating wire setting

【Function introduction】

The logged-in user can view and search the repeating wire history.

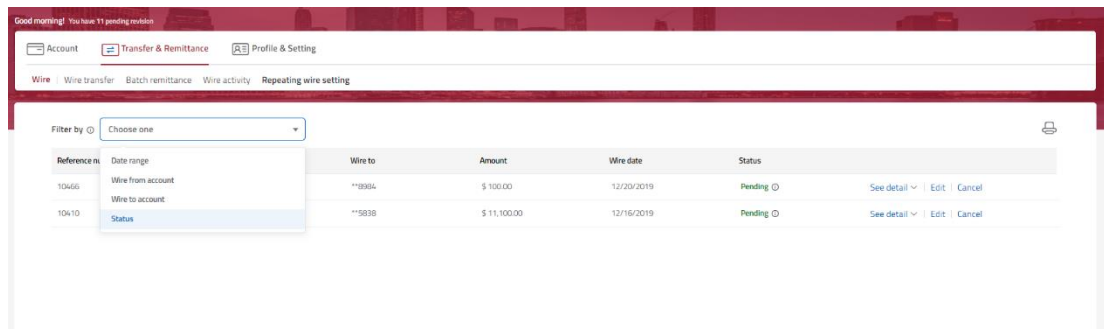
【Function guide】

- Click Transfer & Remittance \implies Wire \implies Repeating wire setting to enter the function page.

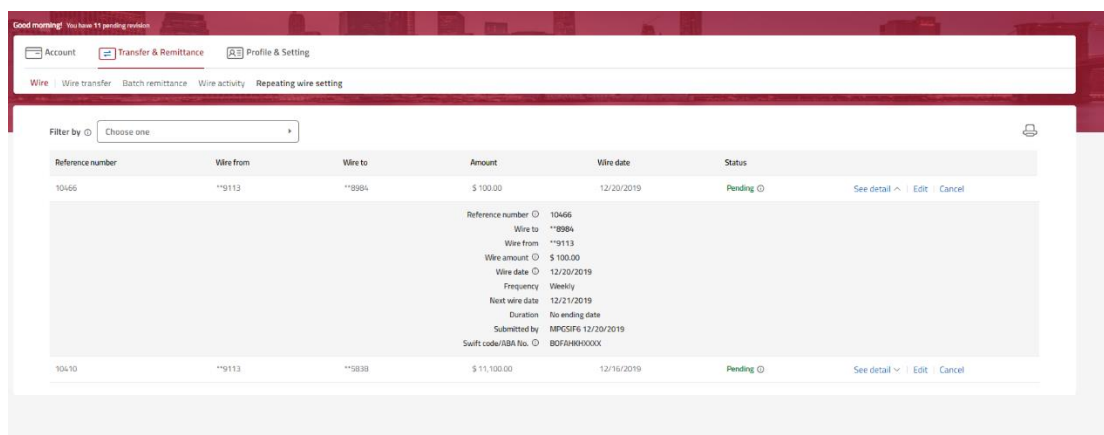


Picture 3.2.5-1 Repeating wire setting

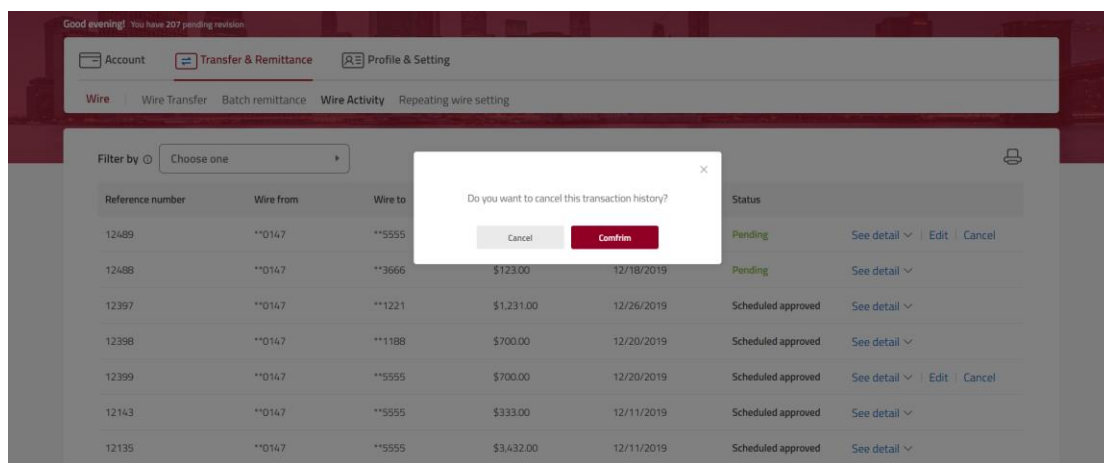
- The Repeating wire setting page will display all repeating wire activity. You can click on See detail to view more information regarding the repeating wire. You can download debit advice for transactions that have been successfully completed.
- Inputter will have the option to edit or cancel the transaction. There is no edit and cancel function for authorizer.



Picture 3.2.5-2 Repeating wire setting - Filter



Picture 3.2.5-3 Repeating wire setting – See detail



Picture 3.2.5-4 Repeating wire setting – cancel confirmation

3.3. CNY Service

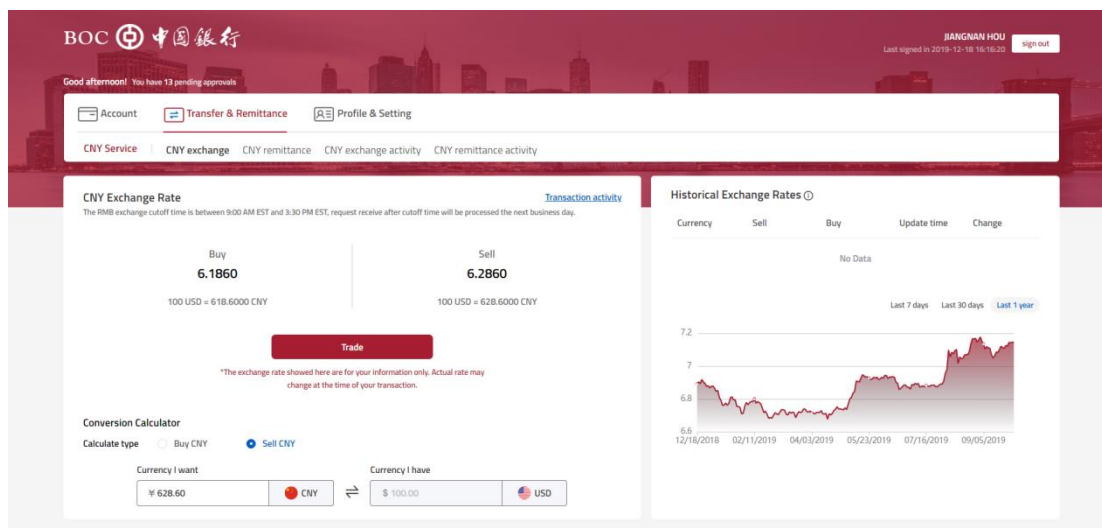
3.3.1. CNY exchange

【Function introduction】

Logged-in user can buy or sell CNY. User must have both CNY and USD account.

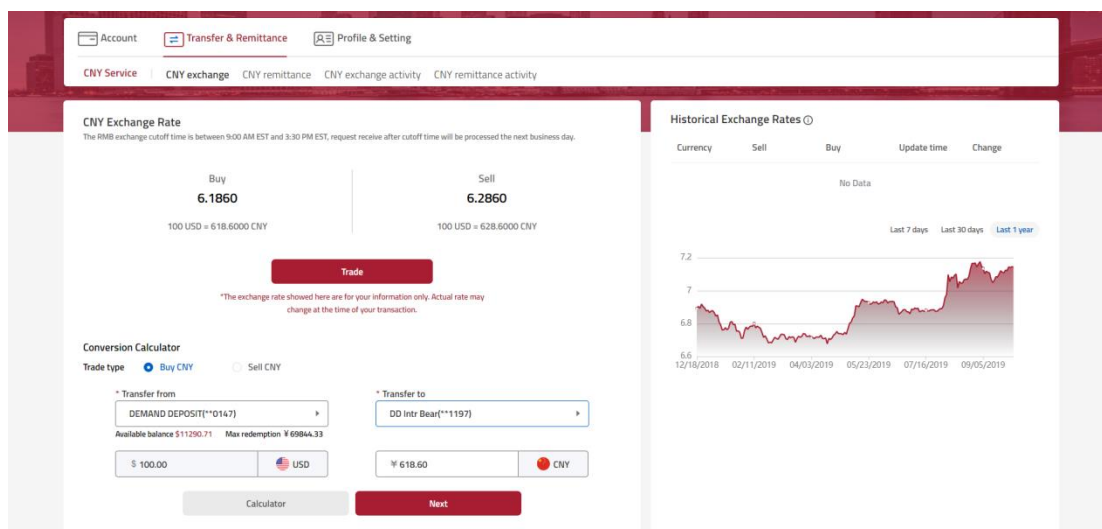
【Function guide】

- Click Transfer & Remittance \Rightarrow CNY Service \Rightarrow CNY exchange to enter the function page.
- User can utilize the conversion calculator to get an estimate of how much USD they need or can get from buying or selling CNY.
- User can also utilize the historical exchange rate chart for rate trend.



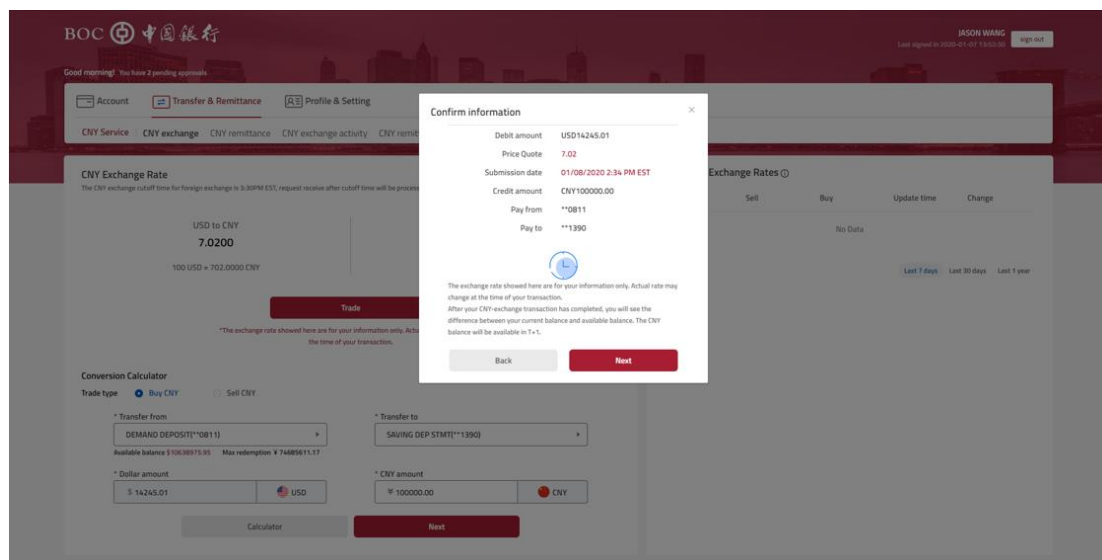
Picture 3.3.1-1 CNY exchange - Calculator

- Click Trade. Select account from dropdown list. Enter amount and click Next.

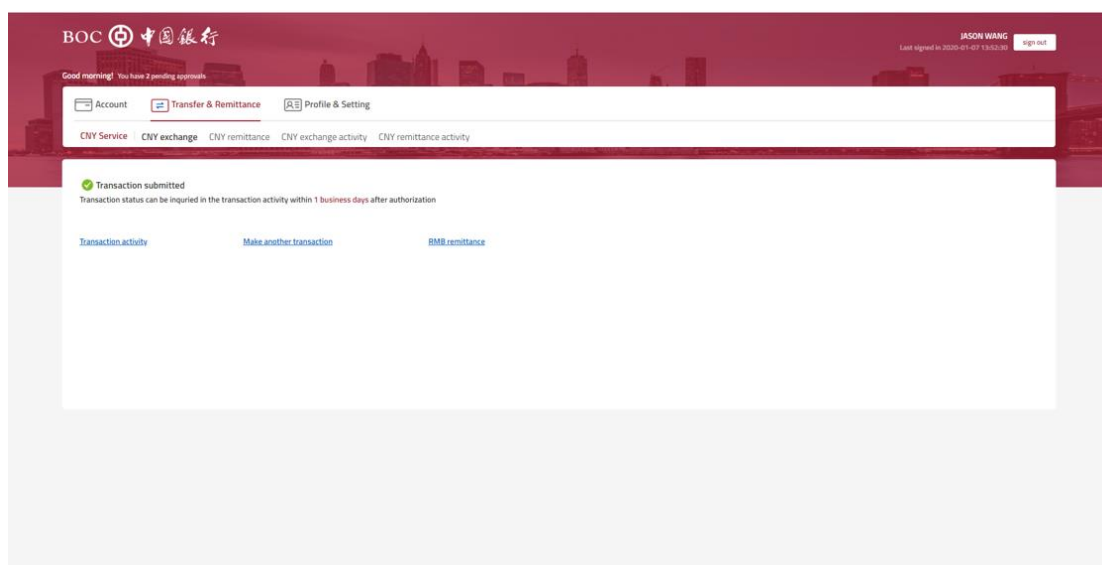


Picture 3.3.1-2 CNY exchange - Trade

- Confirmation page will show the Debit amount, Price Quote, Submission date, Credit amount and related accounts.
- Click Next to complete the transaction.



Picture 3.3.1-3 CNY exchange - Confirmation



Picture 3.3.1-4 CNY exchange – Submitted successfully

3.3.2. CNY remittance

【Function introduction】

The logged-in user can perform real-time and scheduled CNY remittance to accounts in other banks.

【Function guide】

- Click Transfer & Remittance \implies CNY Service \implies CNY remittance to enter the function page.
- Select account from the dropdown list, enter amount and select date. If your recipient is not on the list, you must add a recipient first (Refer to 3.5 Wire recipient list).

- Input purpose of wire and upload supporting document.
- Click Next.

The screenshot shows the 'Information' step of a CNY remittance transaction. The page includes a navigation bar with 'Account', 'Transfer & Remittance', and 'Profile & Setting'. Below the navigation bar, there are tabs for 'CNY Service', 'CNY exchange', 'CNY remittance', 'CNY exchange activity', and 'CNY remittance activity'. The main content area is divided into three steps: 'Information', 'Confirm', and 'Finish'. The 'Information' step contains several input fields: 'Wire account' (DD Intr Bear(**1197)), 'Wire amount' (¥ 100.00), 'Beneficiary account number' (hou(**5678)), 'Beneficiary name' (hou), 'Wire date' (12/18/2019), 'Telephone number' (+86-12345678920), 'Beneficiary bank' (BANK OF CHINA, BEIJING (HEAD)), 'Beneficiary bank SWIFT code/ABA' (SW-BKCHCNBJ), 'Beneficiary address' (sz), 'Purpose of wire/Reference information' (8888888888), and 'Supporting document' (0.jpg). There are 'Cancel' and 'Next' buttons at the bottom right.

Picture 3.3.2-1 CNY remittance

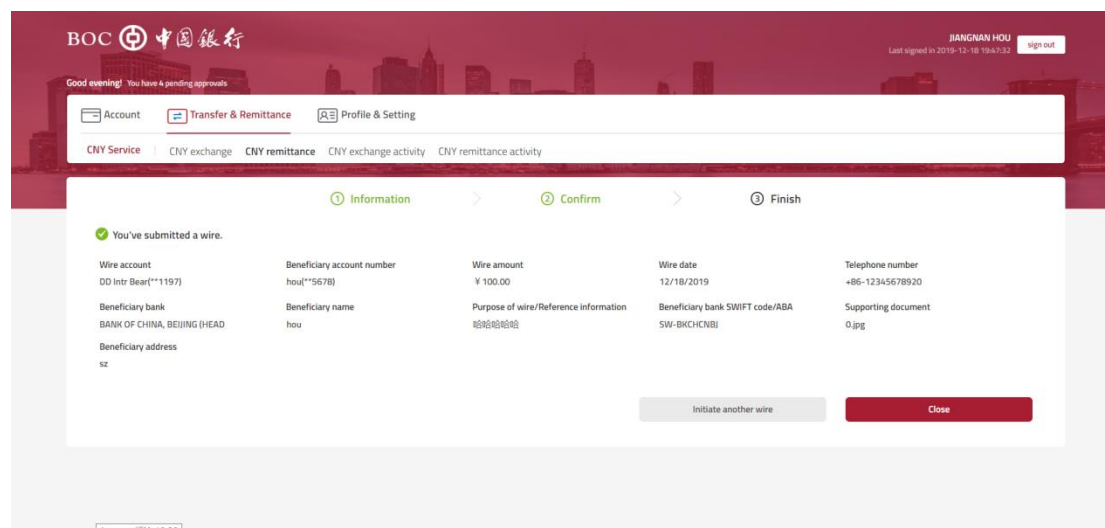
- Check the accuracy of the input information. If you need to revise the information, click Cancel to return to the previous page; if not, click Submit.

The screenshot shows the 'Confirm' step of a CNY remittance transaction. The page includes the BOC logo and '中国银行' text. The navigation bar shows 'Account', 'Transfer & Remittance', and 'Profile & Setting'. Below the navigation bar, there are tabs for 'CNY Service', 'CNY exchange', 'CNY remittance', 'CNY exchange activity', and 'CNY remittance activity'. The main content area is divided into three steps: 'Information', 'Confirm', and 'Finish'. The 'Confirm' step contains a summary table of the transaction details and 'Cancel' and 'Submit' buttons at the bottom right.

Are you sure to submit this wire?				
Wire account	Beneficiary account number	Wire amount	Wire date	Telephone number
DD Intr Bear(**1197)	hou(**5678)	¥ 100.00	12/18/2019	+86-12345678920
Beneficiary bank	Beneficiary name	Purpose of wire/Reference information	Beneficiary bank SWIFT code/ABA	Supporting document
BANK OF CHINA, BEIJING (HEAD)	hou	8888888888	SW-BKCHCNBJ	0.jpg
Beneficiary address				
sz				

Picture 3.3.2-3 CNY remittance - Confirmation

- You can click Initiate another wire if you wish to conduct another CNY remittance transaction, or click Close to jump to the activity page.



Picture 3.3.2-4 CNY remittance – submitted successfully

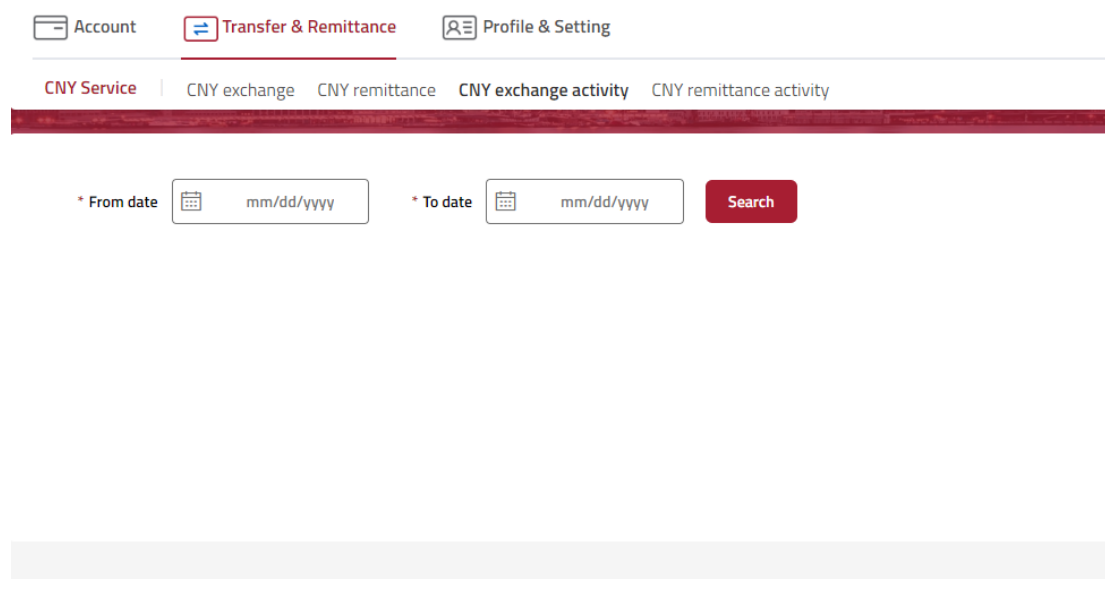
3.3.3. CNY exchange activity

【Function introduction】

The logged-in user can view and search CNY exchange activities of selected accounts.

【Function guide】

- Click Transfer & Remittance \Rightarrow CNY Service \Rightarrow CNY exchange activity to enter the function page.
- You can search the CNY exchange activity within a certain date range. If you leave the date blank, the page will display all CNY exchange activities.
- You can click on See detail to view more information regarding the exchange. You can download debit advice for transactions that have been successfully completed.

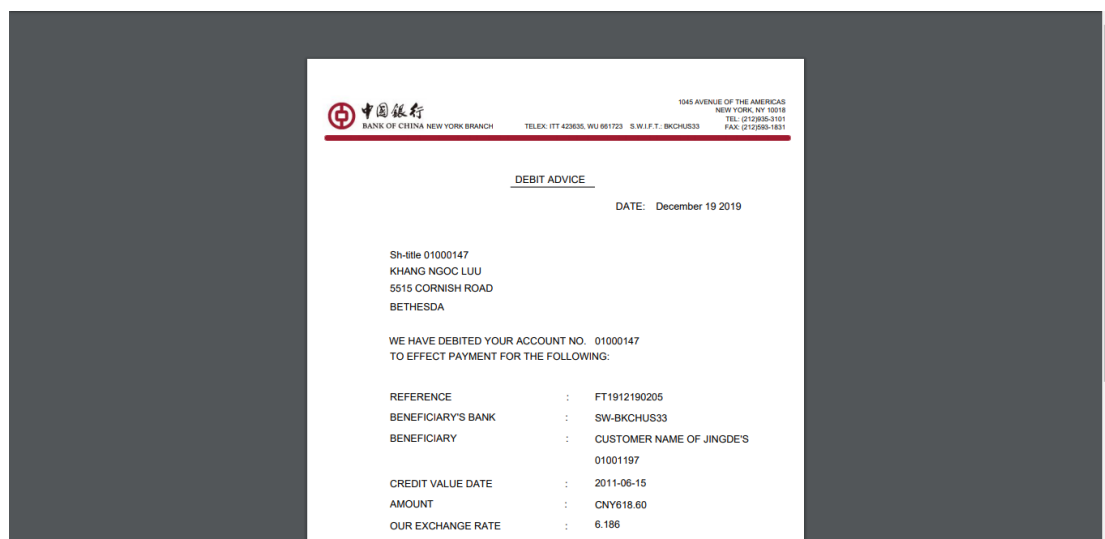


Picture 3.3.3-1 CNY exchange activity - Search

* From date * To date

Reference number	Transaction date	Write from	Write to	Credit amount	Debit amount	Status	
11831	12/07/2019	**0147	**1197	¥ 617.60		Success	Detail Debit advice
12500	12/19/2019	**0147	**1197	¥ 618.60		Success	Detail Debit advice
12501	12/19/2019	**1197	**0147	\$ 100.00	¥ 628.60	Rejected	Detail
12502	12/19/2019	**1197	**0147	\$ 100.00	¥ 628.60	Rejected	Detail
12503	12/19/2019	**0147	**1197	¥ 618.60		Success	Detail Debit advice
12504	12/19/2019	**0147	**1197	¥ 20.00	\$ 3.23	Rejected	Detail
12499	12/19/2019	**0147	**1197	¥ 618.60	\$ 100.00	Pending	Detail
12495	12/19/2019	**0147	**1197	¥ 618.60		Success	Detail Debit advice

Picture 3.3.3-2 CNY exchange activity



Picture 3.3.3-4 CNY exchange activity – Debit advice

3.3.4. CNY remittance activity

【Function introduction】

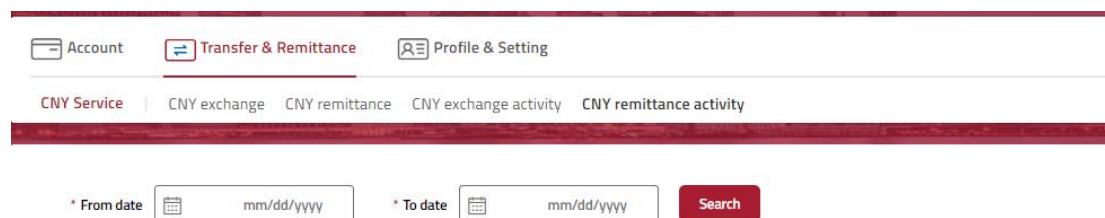
The logged-in user can view and search CNY remittance activities of selected accounts.

【Function guide】

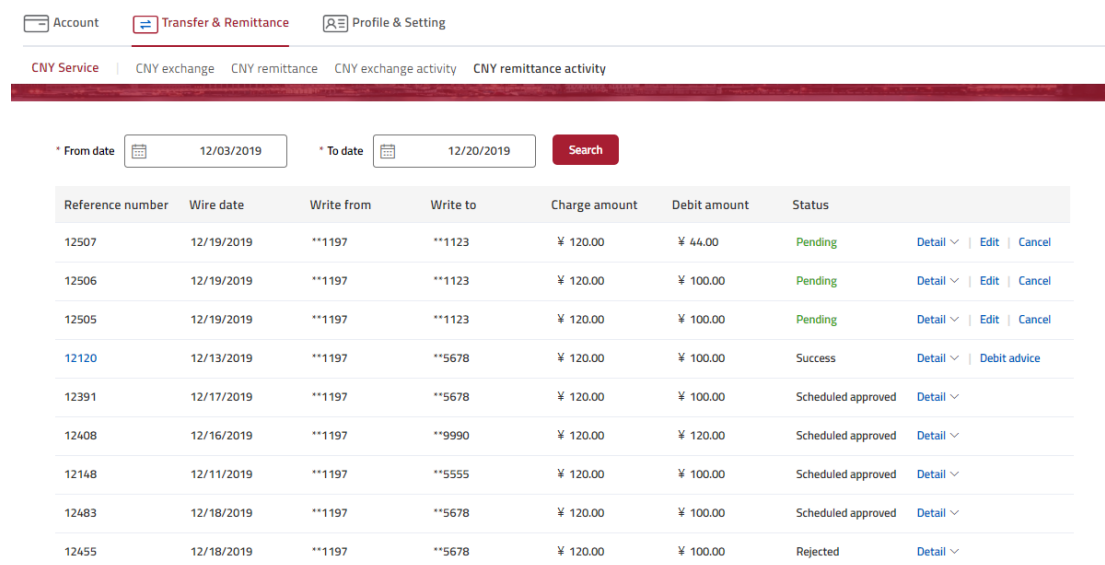
- Click Transfer & Remittance \Rightarrow CNY Service \Rightarrow CNY remittance activity to enter the function page.
- You can search the CNY remittance activity within a certain date range. If you leave

the date blank, the page will display all CNY remittance activities.

- You can click on See detail to view more information regarding the remittance. You can download debit advice for transactions that have been successfully completed.
- For scheduled wire, inputter will have the option to edit or cancel the transaction. There is no edit and cancel function for authorizer.

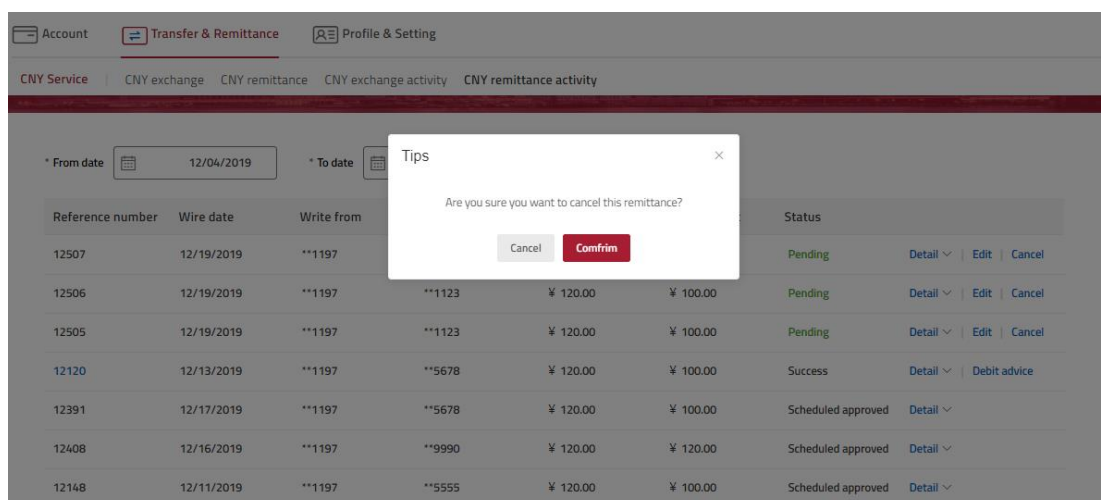


Picture 3.3.4-1 CNY remittance activity - Search

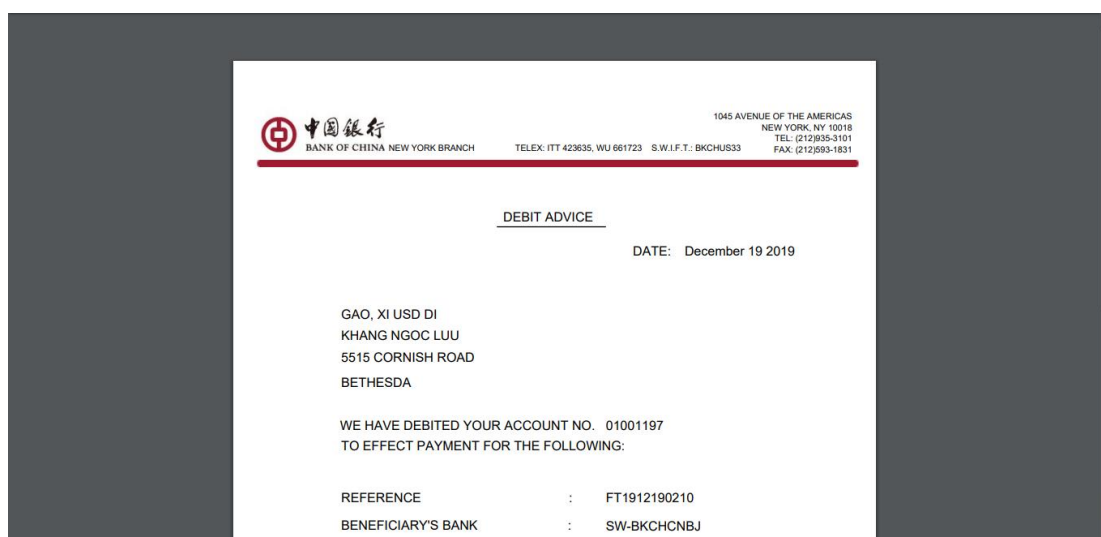


Picture 3.3.4-2 CNY remittance activity

- Click Cancel button to cancel the transaction.



Picture 3.3.4-3 CNY remittance activity – Cancel confirmation



Picture 3.3.4-4 CNY remittance activity – Debit advice

3.4. Scheduled Transfers

3.4.1. Scheduled Transfers

【Function introduction】

The logged-in user can view, edit or cancel the scheduled transfers activities.

【Function guide】

- Click Transfer & Remittance \Rightarrow Scheduled Transfers \Rightarrow Scheduled Transfers to enter the function page.

Reference number	Transfer from	Transfer to	Amount	Transfer date	Status	Memo	
11867	**0147	**1188	\$1,314.00	12/20/2019	Scheduled approved	QWEQEQQW	See detail Edit Cancel
12485	**0147	**1188	\$852.00	12/18/2019	Scheduled approved		See detail Edit Cancel
12486	**0147	**1188	\$8,956.00	12/18/2019	Scheduled approved		See detail Edit Cancel
12456	**0147	**5999	\$100.00	12/18/2019	Scheduled approved	test	See detail
12427	**0147	**1188	\$12.00	12/16/2019	Scheduled approved		See detail
11859	**0147	**5999	\$88.00	12/09/2019	Scheduled approved		See detail
12403	**0147	**1188	\$1,111.00	12/16/2019	Scheduled approved	阿斯蒂芬	See detail
12402	**0147	**1188	\$34.00	12/18/2019	Cancel	asdf	See detail
12401	**1188	**0147	\$9,999.00	12/16/2019	Pending		See detail
12393	**0147	**1188	\$45.00	12/20/2019	Scheduled approved		See detail Edit Cancel

Picture 3.4.1-1 Scheduled Transfers

- The scheduled transfers page will display all scheduled transfers. You can click on See detail to view more information regarding the scheduled transfers.
- You can filter transaction by Date range, Transfer from account, Transfer to account, and Status.

Reference number	Transfer from	Transfer to	Amount	Transfer date	Status	Memo	
11867	**0147	**1188	\$1,314.00	12/20/2019	Cancel	QWEQEQQW	See detail

Reference number 11867

Status Cancel

Memo QWEQEQQW

Updated by 2019-12-08 17:46:26

Approved by 2019-12-18 21:12:52

Operator ID isy_full

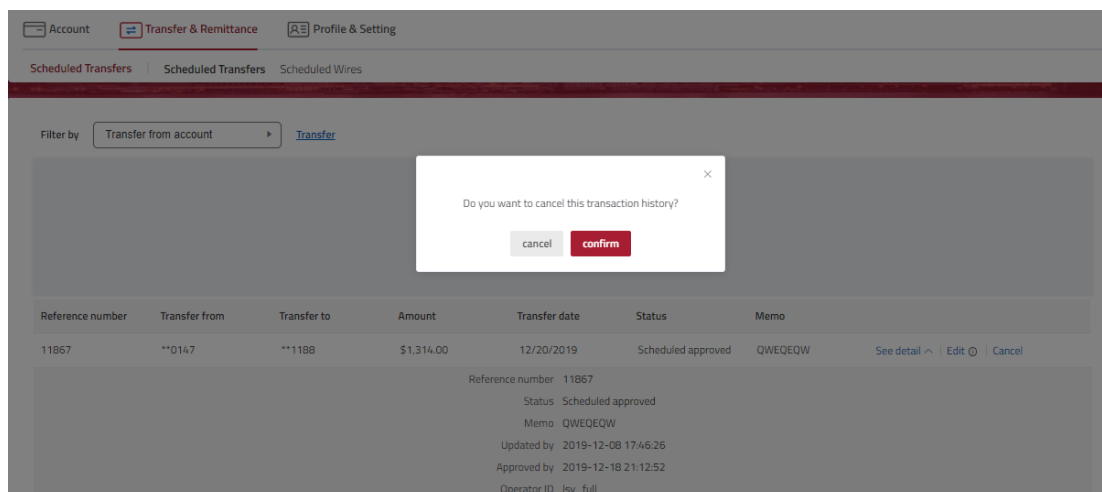
Operation Date 2019-12-08

Authorizer ID isy_full

Authorization Date 2019-12-18

Picture 3.4.1-2 Scheduled Transfers - Filter

- Click Cancel button to cancel the transaction. You will see the transaction status has been changed to Cancel, meaning that this transaction has been canceled successfully.



Picture 3.4.1-3 Scheduled Transfers – Cancel confirmation

Reference number	Transfer from	Transfer to	Amount	Transfer date	Status	Memo
11867	**0147	**1188	\$1,314.00	12/20/2019	Cancel	QWEQEQW
12485	**0147	**1188	\$852.00	12/18/2019	Scheduled approved	
12486	**0147	**1188	\$8,956.00	12/18/2019	Scheduled approved	
12456	**0147	**5999	\$100.00	12/18/2019	Scheduled approved	test
12427	**0147	**1188	\$12.00	12/16/2019	Scheduled approved	
11859	**0147	**5999	\$88.00	12/09/2019	Scheduled approved	
12403	**0147	**1188	\$1,111.00	12/16/2019	Scheduled approved	阿斯蒂芬
12402	**0147	**1188	\$34.00	12/18/2019	Cancel	asdf
12401	**1188	**0147	\$9,999.00	12/16/2019	Pending	

Picture 3.4.1-4 Scheduled Transfers – Canceled successfully

3.4.2. Scheduled Wires

【Function introduction】

The logged-in user can view, edit or cancel the scheduled wires activities.

【Function guide】

- Click Transfer & Remittance \Rightarrow Scheduled Transfers \Rightarrow Scheduled Wires to enter the function page.

Account | **Transfer & Remittance** | Profile & Setting

Scheduled Transfers | Scheduled Transfers | Scheduled Wires

Filter by: Choose one | [Wire](#)

Reference number	Wire from	Wire to	Amount	Wire date	Status	Memo	
12397	**0147	**1221	\$1,231.00	12/26/2019	Scheduled approved	er4t5	See detail Edit Cancel
12398	**0147	**1188	\$700.00	12/20/2019	Scheduled approved		See detail Edit Cancel
12399	**0147	**5555	\$700.00	12/20/2019	Scheduled approved		See detail
12135	**0147	**5555	\$3,432.00	12/11/2019	Scheduled approved	efgf	See detail Edit Cancel
12143	**0147	**5555	\$333.00	12/11/2019	Scheduled approved	rf	See detail Edit Cancel
12471	**0147	**7888	\$100.00	12/18/2019	Scheduled approved		See detail
12452	**0147	**1188	\$700.00	12/12/2019	Scheduled approved		See detail
12467	**1188	**5555	\$222.00	12/27/2019	Scheduled approved		See detail Edit Cancel
12463	**0147	**1188	\$700.00	12/20/2019	Scheduled approved		See detail Edit Cancel

Picture 3.4.2-1 Scheduled Wires

- The scheduled wires page will display all scheduled wires. You can click on See detail to view more information regarding the scheduled wires.
- You can filter transaction by Date range, Wire from account, Wire to account, and Status.

Scheduled Transfers | Scheduled Transfers | Scheduled Wires

Filter by: Date range | [Wire](#)

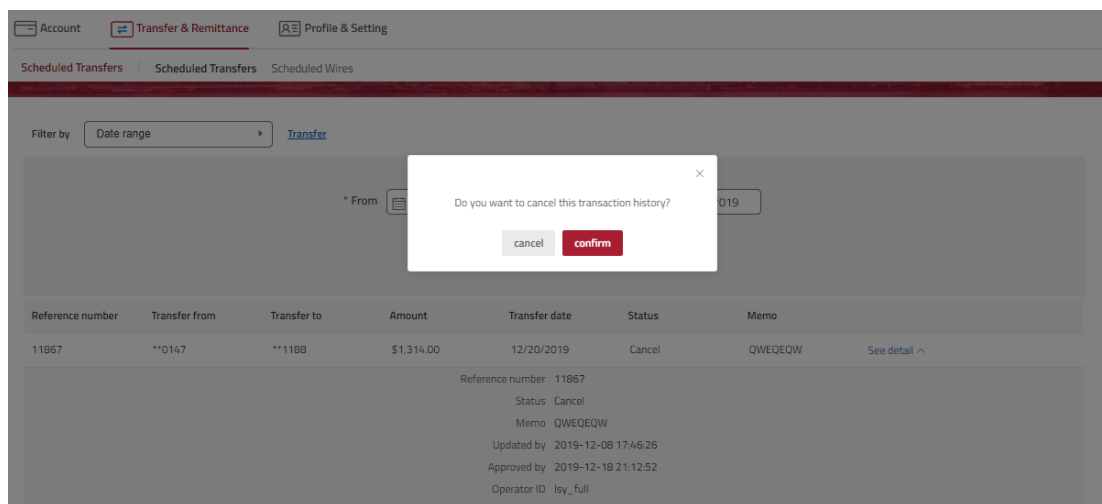
* From: 12/18/2018 * To: 12/18/2019

[Cancel](#) [Filter](#)

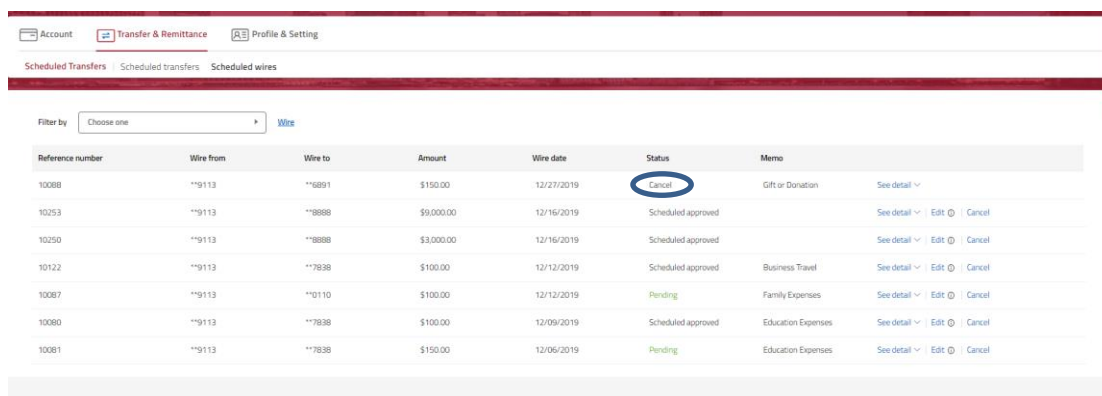
Reference number	Wire from	Wire to	Amount	Wire date	Status	Memo	
12397	**0147	**1221	\$1,231.00	12/26/2019	Scheduled approved	er4t5	See detail Edit Cancel
<p>Reference number: 12397 Beneficiary's name: e12e12e21e212e Beneficiary's phone: Beneficiary's bank: BANK OF CHINA, BEIJING (HEAD) Status: Scheduled approved Memo: er4t5 Last action time: 2019-12-18 21:15:39 Operator ID: lsy_full Operation Date: 2019-12-14 Authorizer ID: lsy_full Authorization Date: 2019-12-18</p>							
12398	**0147	**1188	\$700.00	12/20/2019	Scheduled approved		See detail Edit Cancel

Picture 3.4.2-2 Scheduled Wires – See detail

- Click Cancel button to cancel the transaction. You will see the transaction status has been changed to Cancel, meaning that this transaction has been canceled successfully.



Picture 3.4.2-3 Scheduled Wires – Cancel confirmation



Picture 3.4.2-4 Scheduled Wires – Cancelled successfully

3.5. Wire recipients list

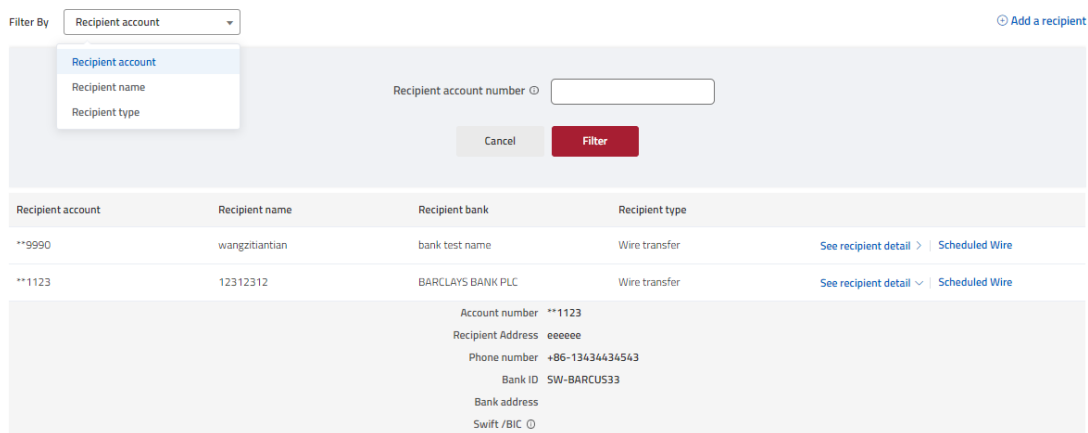
3.5.1. Wire recipients list

【Function introduction】

Logged-in user can view, add or edit recipient information.

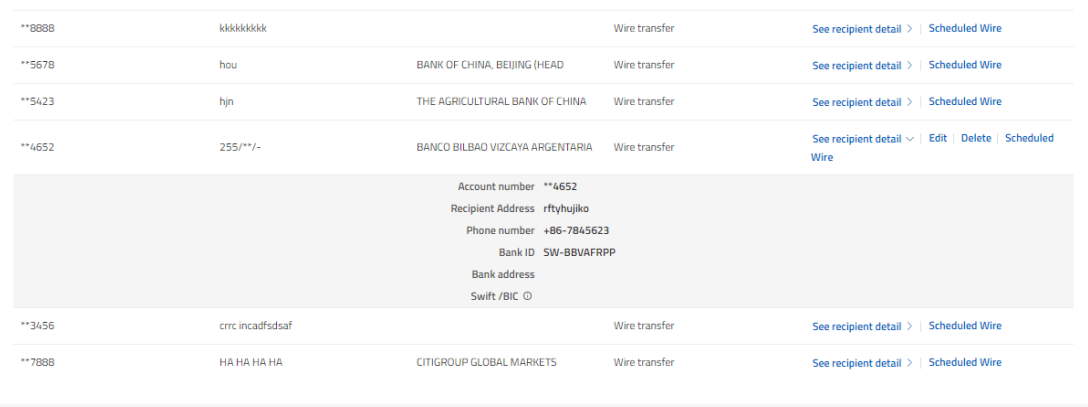
【Function guide】

- Click Transfer & Remittance \Rightarrow Wire recipient list \Rightarrow Wire recipient list to enter the function page.
- The recipients information can be filtered by Recipient account, Recipient name and Recipient type.

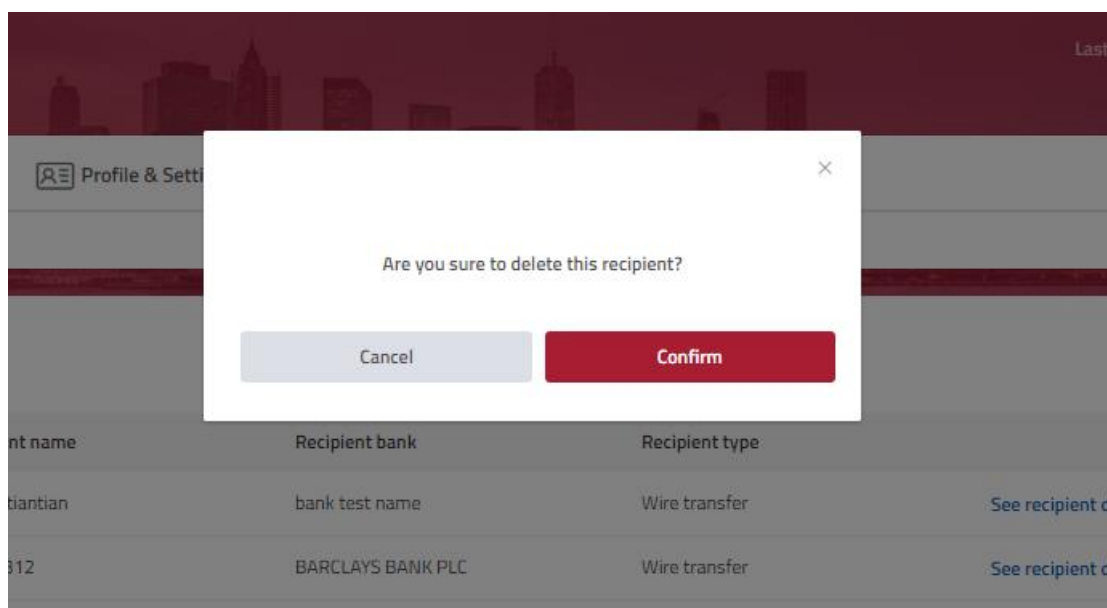


Picture 3.5.1-1 Wire recipient list

- Click See details to see more information regarding the recipient. You can Edit or Delete the recipient.



Picture 3.5.1-2 Wire recipient list – See detail



Picture 3.5.1-3 Wire recipient list - Delete

- You can add a recipient by clicking the Add a recipient at the upper right corner.
- From the recipient type drop-down list, select recipient type. If the recipient is non-BOCUSA account, select Wire transfer. If the recipient is BOCUSA account, then select Fund transfer.
- Fill in the required information accordingly.

The screenshot shows the 'Add Wire Recipient' form with the following details:

- Account number:** 01021234
- Recipient name:** 123456
- Recipient type:** Wire transfer
- Recipient address:** 200 W 125th St New York, NY 10019
- Phone number:** +34 123456789
- Bank:** Bank of China
- Bank Identifier Number:** 030003265
- Intermediary Bank ID:** (empty)
- Are you going to share this recipient?:** on

Picture 3.5.1-4 Add a recipient - Wire transfer

The screenshot shows the 'Add Wire Recipient' form with the following details:

- Account number:** (empty)
- Recipient Name:** Maximum 128 characters allow.
- Recipient type:** Fund transfer
- Are you going to share this recipient?:** on

Picture 3.5.1-5 Add a recipient - Fund transfer

- If you do not know your recipient’s ABA or SWIFT code, you have the option to search by name and country/region.
- You can share this recipient with the operator within your company by turning on the Are you going to share this recipient?

If you don't know your bank's SWIFT code, you can search for it.

Search for your bank by providing the information below.

Country/Region

Bank name(optional)

Intermediary Bank ID

If you're wiring money to a Bank of China recipient, the routing number is 104100000004.
[Choose Intermediary bank](#)

If you don't know your bank's SWIFT code, you can search for it.

Search for your bank by providing the information below.

Country/Region

Bank name(optional)

Are you going to share this recipient? on

Picture 3.5.1-6 Add a recipient – Search by name and country/region

Bank

* Bank Identification Number

If you're wiring money to a Bank of China recipient, the routing number is 104100000004.
[Choose bank](#)

If you don't know your bank's SWIFT code, you can search for it.

Search for your bank by providing the information below.

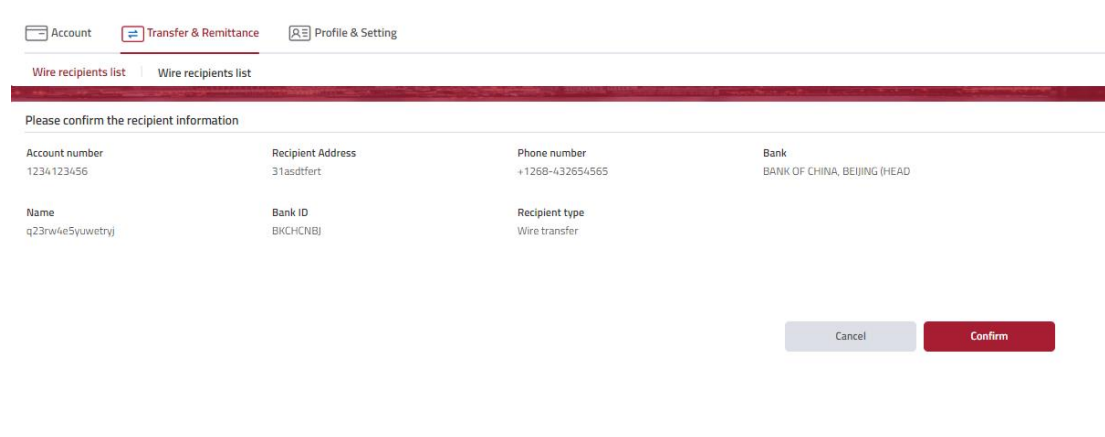
Country/Region

Bank name(optional)

Bank name	Bank code	Country	Country code	
THE AGRICULTURAL BANK OF CHINA	ABOCCNBJ	China	CN	<input type="button" value="select"/>
BANK OF CHINA, BEIJING (HEAD	BKCHCNBJ	China	CN	<input type="button" value="select"/>
BNP PARIBAS (CHINA) LTD	BNPACN5H	China	CN	<input type="button" value="select"/>

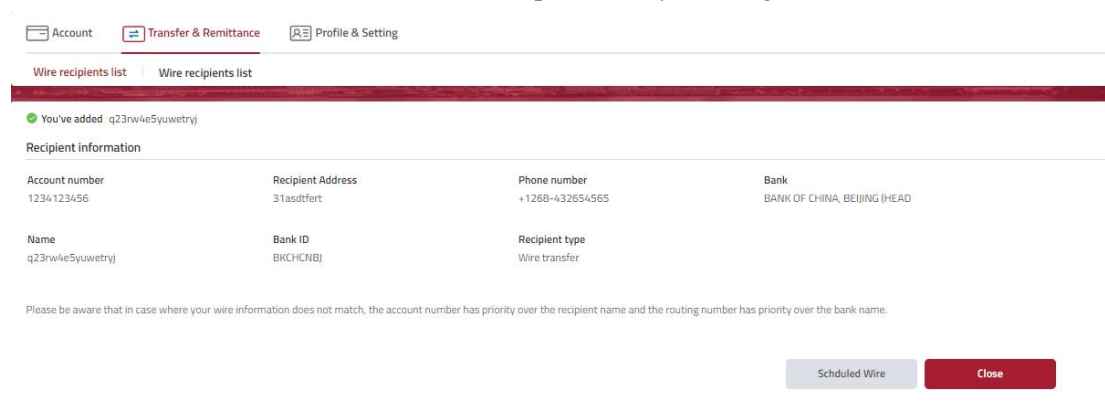
Picture 3.5.1-7 Add a recipient – Search by name and country/region

- Click Next.
- Check the accuracy of the input information. If you need to revise the information, click Cancel to return to the previous page; if not, click Confirm.



Picture 3.5.1-8 Add a recipient – Confirmation page

- After successfully adding the recipient, you can schedule a remittance by clicking the Scheduled Wire, or return to the recipient list by clicking Close.



Picture 3.5.1-9 Add a recipient - Successful

3.6. Approvals

3.6.1. Pending approvals

【Function introduction】

Logged-in users with authorizing function can review, approve or decline stop payment request, transfer transactions, wire transactions and address change submitted by inputter.

【Function guide】

- Click Transfer & Remittance \Rightarrow Approvals \Rightarrow Pending approvals to enter the function page.
- All items submitted by inputter will be showed here. You can view more information regarding the item by clicking See Details
- You can approve or decline a single item or multiple items at one time.
- After selecting the items you would like to approve or decline, click Approve or Decline at the bottom of the page.

Approvals | **Pending approvals** | Pending revisions | Failed transactions | Expired approvals

Total items 14 USD total amount \$3,642.00 CNY total amount ¥3,763.00

If not approved within 24 hours, the items will be moved to expired approvals. Please refer to the instruction on the [expired approval](#) page for how to process expired approvals.

▼ Stop payment We may charge a stop payment fee once the request processed.

Cut off time 04:00 PM EST

Reference number	Account	Cheque No	Cheque date	Cheque amount	Payee name	User ID	Reason		Choose all
12440	**0147	1	12/18/2019	\$1.00	122	full04	Check Stolen	See Details	<input checked="" type="checkbox"/>
12441	**0147	1	12/18/2019	\$1.00	1	full04	Check Stolen	See Details	<input type="checkbox"/>
Account number **0147 Cheque No 1 Cheque date 12/18/2019 Payee name 1 Cheque amount \$1.00									
12443	**0147	1	12/18/2019	\$1.00	1	full04	Check Stolen	See Details	<input type="checkbox"/>
12444	**0147	1	12/18/2019	\$1.00	1	full04	Check Stolen	See Details	<input type="checkbox"/>

Picture 3.6.1-1 Pending approval – Stop payment

BOC 中國銀行

Good morning! You have 1 pending approvals

Account | **Transfer & Remittance** | Profile & Setting

Approvals | **Pending approvals** | Failed transactions | Expired approvals

Total items 1 USD total amount \$10,018.00 CNY total amount ¥0.00

If not approved within 24 hours, the items will be moved to expired approvals. Please refer to the instruction on the [expired approval](#) page for how to process expired approvals.

▼ Wire

Cutoff time is 4:00PM EST.

Reference number	Pay to	Pay from	Wire date	Charge amount	Amount	Wire method	Transaction type		Choose all
10534	**0143	**2211	01/07/2020	\$ 18.00	\$ 10,000.00	One time	Wire Transfer	See details	<input checked="" type="checkbox"/>
Wire method: One time Wire date: 01/07/2020 Charge amount: \$ 18.00 Debit amount: \$ 10,000.00 Pay to: **0143 Pay from: **2211 Beneficiary's Bank: CHINA CONSTRUCTION BANK									

Chosen items	Chosen USD total money out
1	\$10,018.00

Decline Approve

Picture 3.6.1-2 Pending approval –Wire

Approvals | Pending approvals | Failed transactions | Expired approvals

Total items USD total amount CNY total amount

If not approved within 24 hours, the items will be moved to expired approvals. Please refer to the instruction on the [expired approval](#) page for how to process expired approvals.

▼ Transfer

Cutoff time for transfer is 4:00PM EST, Cutoff time for foreign exchange is 3:30PM EST.

Reference number	Pay to	Pay from	Send on	Submission date	Amount	Transfer method	Transaction type	<input type="checkbox"/> Choose all
10544	**1390	**0811	01/07/2020	01/07/2020 02:01 PM EST	¥ 1,000.00	One time	CNY exchange	See details <input type="checkbox"/>
10545	**1390	**0811	01/07/2020	01/07/2020 02:04 PM EST	¥ 30,000.00	One time	CNY exchange	See details <input type="checkbox"/>
10547	**1518	**0811	01/07/2020	01/07/2020 03:03 PM EST	\$ 1,212.00	One time	BOC transfer	See details <input type="checkbox"/>
10551	**1689	**0811	01/07/2020	01/07/2020 06:12 PM EST	\$ 1,700.00	Repeating	BOC transfer	See details <input checked="" type="checkbox"/>

Chosen items: 1 Chosen USD total money out: \$1,700.00

Picture 3.6.1-3 Pending approval – Transfer

▼ Address

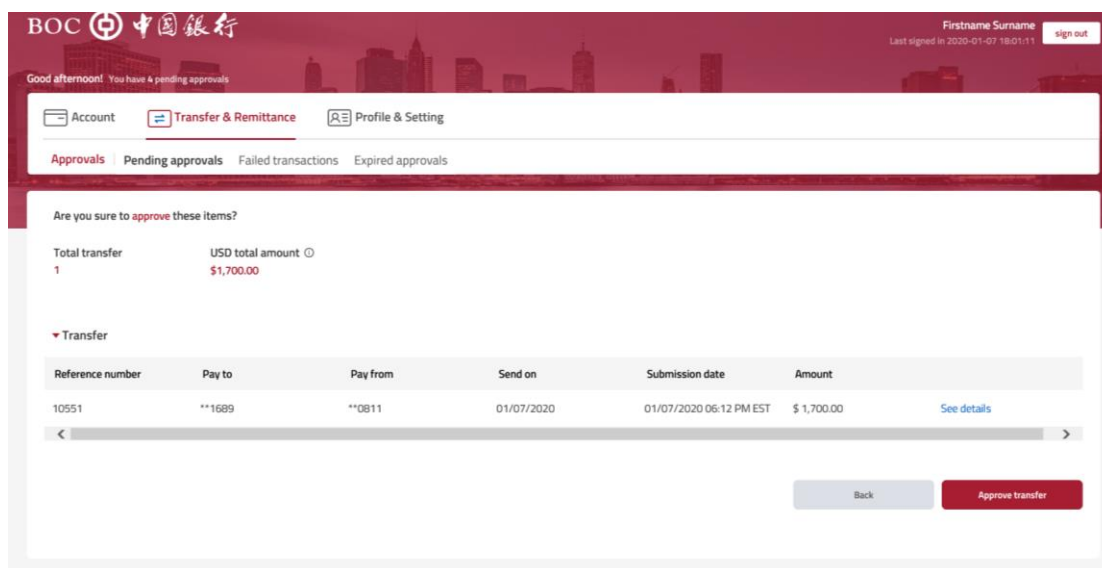
Cut off time 04:00 PM EST

Reference number	Email	Country	City	State	Street	Office phone	<input type="checkbox"/> Choose all
10115	defre@qq.com	AVOKNGS QVULIFML YPFGQ 715461	edwif	df	655 AIOBBXJBI LP.	3e4r5t6y7890-	See details <input type="checkbox"/>

Email: defre@qq.com
Country: AVOKNGS QVULIFML YPFGQ 715461
City: edwif
State: df
ZIP code: edwif
Office phone: 3e4r5t6y7890-

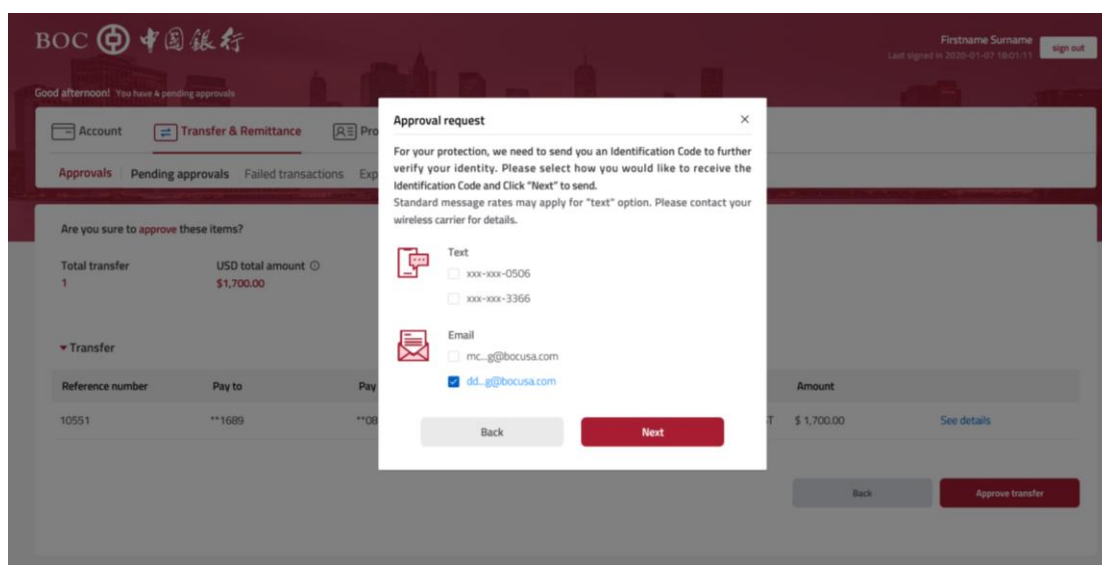
Picture 3.6.1-4 Pending approval – Address

- The confirmation page will display the details of the transactions selected. Check the accuracy. If you need to revise, click Back to return to the previous page; if not, click Approve/Decline.

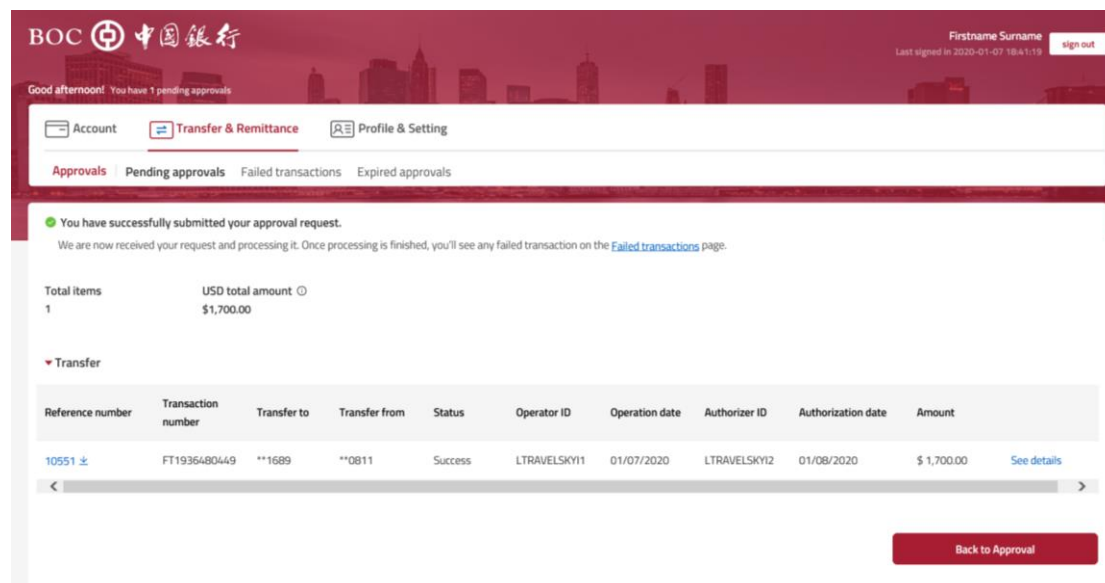


Picture 3.6.1-6 Pending approvals – Approve confirmation page

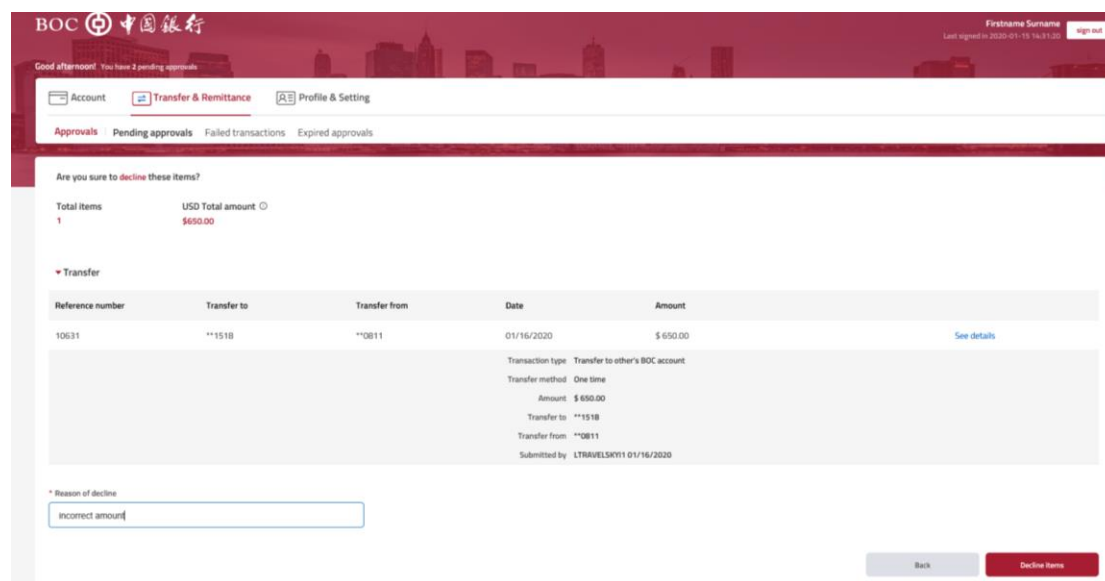
- You will be prompted to conduct out of band verification if you are approving transactions.
- You must input a decline reason for decline.



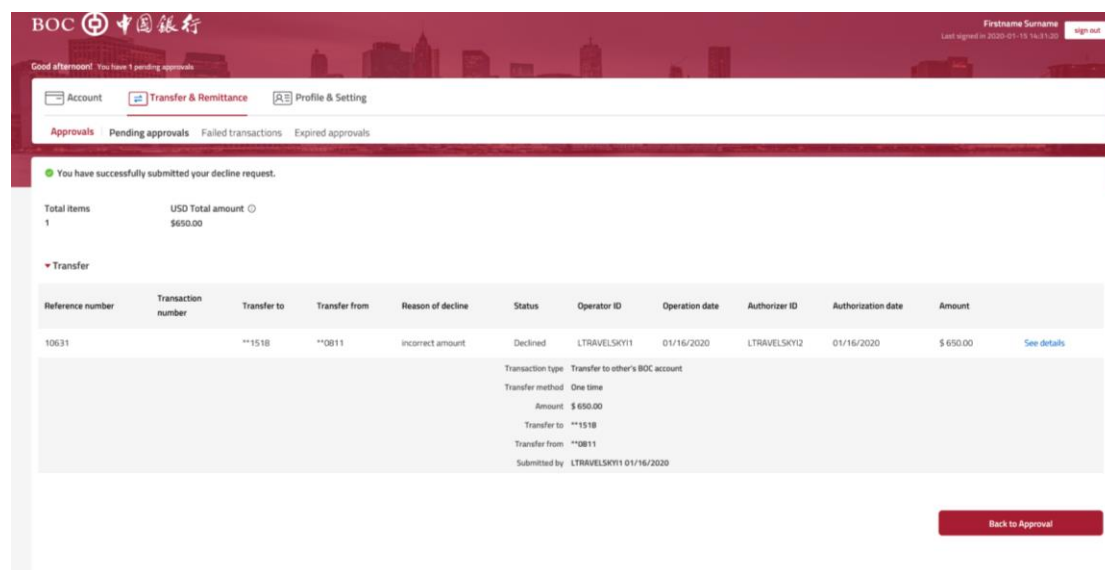
Picture 3.6.1-7 Pending approvals – Out of band verification



Picture 3.6.1-8 Pending approvals – Approved successfully



Picture 3.6.1-9 Pending approvals – Delete confirmation page



Picture 3.6.1-10 Pending approvals – Deleted successfully

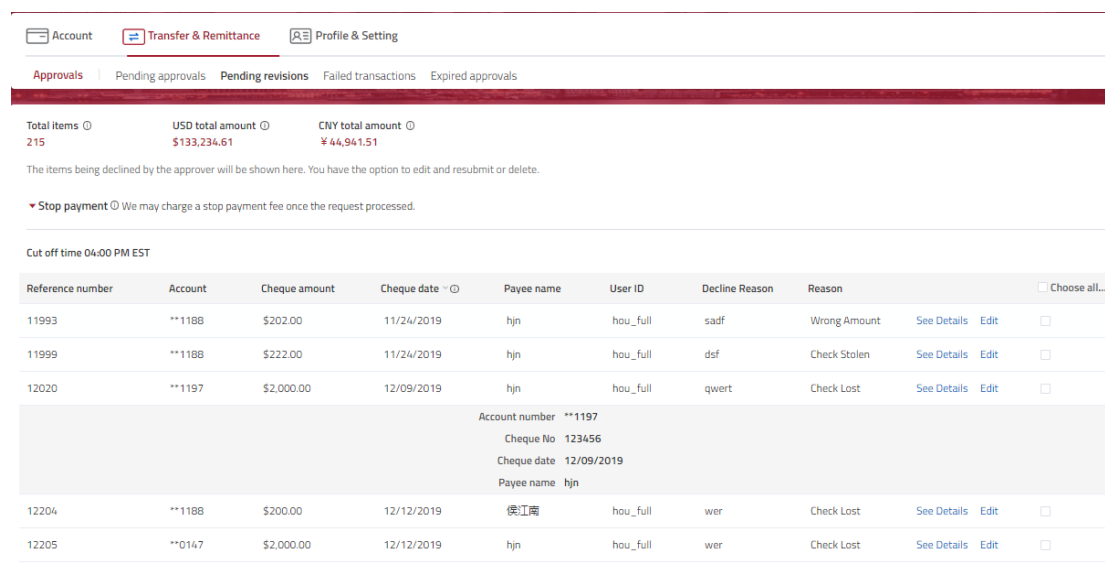
3.6.2. Pending revisions

【Function introduction】

The logged-in user with inputting function can view, edit or delete items declined by authorizer.

【Function guide】

- Click Transfer & Remittance \implies Approvals \implies Pending revision to enter the function page.
- All items declined by authorizer will be showed here. You can view more information regarding the item by clicking See Details
- You can edit each item by clicking Edit.
- You can delete a single item or multiple items at one time.



Picture 3.6.2-1 Pending revisions – Stop payment

▼ Wire

Cut off time 04:00 PM EST

Reference number	Pay to	Pay from	Wire date	Charge amount	Amount	Decline Reason	Wire method	Transaction Type	<input type="checkbox"/> Choose all...
10332	**9879	**0147	10/26/2019	\$ 18.00	\$ 12.00	清理	repeating	International Wire	See Details Edit <input type="checkbox"/>
<p>Reference number 10332</p> <p>Wire method repeating</p> <p>Next Wire date 10/28/2019</p> <p>Frequency Weekly</p> <p>Duration Number of transfers</p> <p>Number of transfer 3</p> <p>Charge amount \$ 18.00</p> <p>Debit amount \$ 12.00</p> <p>Pay to **9879</p> <p>Pay from **0147</p> <p>Wire date 10/26/2019</p> <p>Beneficiary's Bank usa</p>									
10339	**9879	**0147	10/26/2019	\$ 18.00	\$ 12.00	清理	repeating	International Wire	See Details Edit <input type="checkbox"/>
10372	**0400	**0147	10/28/2019	\$ 18.00	\$ 500.00	清理	one time	International Wire	See Details Edit <input type="checkbox"/>
10373	**6789	**0147	10/28/2019	\$ 18.00	\$ 100.00	清理	one time	International Wire	See Details Edit <input type="checkbox"/>

Picture 3.6.2-2 Pending revisions – Wire

▼ Transfer

Cut off time 04:00 PM EST

Reference number	Pay to	Pay from	Send on	Submission date	Credit amount	Decline Reason	Transfer method	Transaction Type	<input type="checkbox"/> Choose all...	
10708	**5678	**1188	11/12/2019	11/12/2019 07:38 PM EST	\$ 100.00	reson	one time	BOC Transfer	See Details Edit <input type="checkbox"/>	
				Reference number	10708					
				Transfer method	one time					
				Credit amount	\$ 100.00					
				Debit amount	\$ 100.00					
				Pay to	**5678					
				Pay from	**1188					
				Submission date	11/12/2019 07:38 PM EST					
10709	**5678	**1188	11/12/2019	11/12/2019 07:38 PM EST	\$ 100.00	reson	one time	BOC Transfer	See Details Edit <input type="checkbox"/>	
10753	**1197	**1188	11/14/2019	11/15/2019 02:57 PM EST	¥ 628.60	hhh	one time	CNY Exchange	See Details Edit <input type="checkbox"/>	
10755	**1197	**1188	11/14/2019	11/15/2019 02:52 PM EST	¥ 628.60	hhh	one time	CNY Exchange	See Details Edit <input type="checkbox"/>	
10879	**1129	**1188	11/15/2019	11/16/2019 02:11 PM EST	\$ 2,000.00	rfwewr	one time	BOC Transfer	See Details Edit <input type="checkbox"/>	
10903	**1188	**0147	11/16/2019	11/16/2019 12:14 PM EST	\$ 333.00	ede	one time	Fund Transfer	See Details Edit <input type="checkbox"/>	

Picture 3.6.2-3 Pending revisions – Transfer

▼ Address

Cut off time 04:00 PM EST

Reference number	Email	Country	City	State	Street	Office phone	Decline Reason	<input checked="" type="checkbox"/> Choose all...
10117	123@qq.com	AVOKNGS QVULFML YPFGQ 715461	dfghyjuj	rftyuio	655 AIOBBXJBI LP	hjkioip:[]	dfghyjk	See Details Edit <input checked="" type="checkbox"/>
		Email 123@qq.com Country AVOKNGS QVULFML YPFGQ 715461 City dfghyjuj State rftyuio ZIP code jkilo:p [] Office phone hjkioip:[]						

[Delete](#)

Picture 3.6.2-4 Pending revisions – Address

Approvals | Pending approvals | **Pending revisions** | Failed transactions | Expired approvals

Are you sure to delete these items ?

Total items: 4 USD total amount: \$352.00

▼ Stop payment

Reference number	Account	Cheque date	Payee name	User ID	Cheque amount	Decline Reason
11999	**1188	11/24/2019	hjn	hou_full	\$222.00	dsf

▼ Wire

Reference number	Pay to	Pay from	Wire date	Charge amount	Debit amount	Decline Reason
10332	**9879	**0147	10/26/2019	\$ 18.00	\$ 12.00	清理

▼ Transfer

Reference number	Pay to	Pay from	Send on	Submission date	Credit amount	Decline Reason
10708	**5678	**1188	11/12/2019	11/12/2019 07:38 PM EST	\$ 100.00	reson

▼ Address

Reference number	Email	Country	City	Street	State	Office phone
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Picture 3.6.2-5 Pending revisions – Delete confirmation page

Approvals Pending approvals Pending revisions Failed transactions Expired approvals						
<p>● You have successfully submitted your delete request.</p>						
Total items		USD total amount ⓘ				
4		\$352.00				
▼ Stop payment						
Reference number	Account	Cheque date	Payee name	User ID	Decline Reason	Cheque amount
11999	**1188	11/24/2019	hjn	hou_full	dsf	\$222.00 See Details
▼ Wire						
Reference number	Pay to	Pay from	Wire date	Charge amount	Decline Reason	Debit amount
10332	**9879	**0147	10/26/2019	\$ 18.00	清理	\$ 12.00 See details
▼ Transfer						
Reference number	Pay to	Pay from	Send on	Submission date	Decline Reason	Credit amount
10708	**5678	**1188	11/12/2019	11/12/2019 07:38 PM EST	reson	\$ 100.00 See details
▼ Address						
Reference number	Email	Country	City	State	Decline Reason	Office phone

Picture 3.6.2-6 Pending revisions – Deleted successfully

3.6.3. Expired approvals

【Function introduction】

Logged-in users with authorizing function can view, approve or delete expired pending approval items.

【Function guide】

- Click Transfer & Remittance \implies Approvals \implies Expired approvals to enter the function page.
- The pending approval items that are over 24 hours or past transaction date will be showed here. You can view more information regarding the item by clicking See Details
- You can approve or decline a single item or multiple items at one time.
- After selecting the items you would like to approve or decline, click Approve or Decline at the bottom of the page.

Approvals Pending approvals Pending revisions Failed transactions Expired approvals									
Total Items <input type="text" value="166"/>	USD Total amount <input type="text" value="\$265,650.04"/>	CNY Total amount <input type="text" value="¥ 24,401.60"/>							
Transactions shown below can be reactivated and it will reappear in the pending approval list. If the scheduled transaction date has passed, you have to reschedule it.									
▼ Stop payment <input type="text"/> We may charge a stop payment fee once the request processed.									
Cut off time 04:00 PM EST									
Reference number	Account	Cheque No	Cheque date <input type="text"/>	Cheque amount	Payee name	User ID	Reason	See Details	<input type="checkbox"/> Choose all
12011	**1188	123456	12/12/2019 <small>Expired <input type="text"/></small>	\$222.00	hjn	hou_full	Wrong Amount	See Details	<input type="checkbox"/>
12013	**1188	123456	12/17/2019 <small>Expired <input type="text"/></small>	\$2,000.00	hjn	hou_full	Check Lost	See Details	<input type="checkbox"/>
12014	**1188	123456	12/03/2019 <small>Expired <input type="text"/></small>	\$2,000.00	hjn	hou_full	Wrong Amount	See Details	<input type="checkbox"/>
12016	**1188	123456	12/11/2019 <small>Expired <input type="text"/></small>	\$2,000.00	hjn	hou_full	Wrong Amount	See Details	<input type="checkbox"/>
Account number: **1188 Cheque No: 123456 Cheque date: 12/11/2019 Payee name: hjn Cheque amount: \$2,000.00									

Picture 3.6.3-1 Expired approvals – Stop payment

▼ Wire									
Cut off time 04:00 PM EST									
Reference number	Pay to	Pay from	Wire date <input type="text"/>	Charge amount	Debit amount	Wire method	Transaction Type	See details	<input type="checkbox"/> Choose all
12119	**1197	**5564	12/11/2019 <small>Expired <input type="text"/></small>	¥ 120.00	¥ 100.00	one time	CNY Remittance	See details	<input type="checkbox"/>
12120	**1197	**5678	12/13/2019 <small>Expired <input type="text"/></small>	¥ 120.00	¥ 100.00	scheduled	CNY Remittance	See details	<input type="checkbox"/>
12135	**0147	**5555	12/11/2019 <small>Expired <input type="text"/></small>	\$ 18.00	\$3,432.00	repeating	Domestic Wire	See details	<input type="checkbox"/>
Wire method: repeating Next Wire date: 12/18/2019 Frequency: Quarterly Duration: Number of transfers Number of transfer: 112 Charge amount: \$ 18.00 Debit amount: \$ 3,432.00 Pay to: **5555 Pay from: **0147 Wire date: 12/11/2019 Beneficiary's Bank: BANK OF AMERICA, N.A. SHANGHAI									
12140	**0147	**2122	12/11/2019 <small>Expired <input type="text"/></small>	\$ 18.00	\$10,000.00	repeating	Domestic Wire	See details	<input type="checkbox"/>

Picture 3.6.3-2 Expired approvals – Wire

▼ Transfer

Cut off time 04:00 PM EST

Reference number	Pay to	Pay from	Send on	Submission date	Credit amount	Transfer method	Transaction Type	<input type="checkbox"/> Choose all
11826	**1197	**0147	12/07/2019 Expired <input type="checkbox"/>	12/07/2019 05:13 PM EST	¥ 618.60	one time	CNY Exchange See details	<input type="checkbox"/>
11831	**1197	**0147	12/07/2019 Expired <input type="checkbox"/>	12/07/2019 05:24 PM EST	¥ 617.60	one time	CNY Exchange See details	<input type="checkbox"/>
11832	**0147	**1197	12/07/2019 Expired <input type="checkbox"/>	12/07/2019 05:25 PM EST	\$ 110.00	one time	CNY Exchange See details	<input type="checkbox"/>
11846	**1188	**0147	12/11/2019 Expired <input type="checkbox"/>	12/08/2019 12:08 AM EST	\$ 888.00	repeating/schedule d	Fund Transfer See details	<input type="checkbox"/>

Reference number: 11846
 Transfer method: repeating/scheduled
 Next Transfer date: 12/18/2019
 Frequency: Weekly
 Duration: No ending date
 Credit amount: \$ 888.00
 Debit amount: \$ 888.00
 Pay to: **1188
 Pay from: **0147
 Submission date: 12/08/2019 12:08 AM EST

Picture 3.6.3-3 Expired approvals – Transfer

▼ Address

Cut off time 04:00 PM EST

Reference number	Email	Country	City	State	Street	Office phone	<input type="checkbox"/> Choose all
10114	123@QQ.COM	AVOKNGS QVULIFML YFPGQ 715461	WUHAN	EDQESD	655 AIOBBXIBI LP.	12312321313213	See details <input type="checkbox"/>

Email: 123@QQ.COM
 Country: AVOKNGS QVULIFML YFPGQ 715461
 City: WUHAN
 State: EDQESD
 ZIP code: 3123DDWE
 Office phone: 12312321313213

10113	lishuyun@qq.com	AVOKNGS QVULIFML YFPGQ 715461	wuhan	qewrty	655 AIOBBXIBI LP.	12354678	See details <input type="checkbox"/>
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Picture 3.6.3-4 Expired approvals – Address

- The confirmation page will display the details of the items selected. Check the accuracy. If you need to revise, click Back to return to the previous page; if not, click Approve/Decline.

Total Items: 4 USD Total amount: \$704.00 CNY Total amount: ¥ 220.00

▼ Stop payment

Reference number	Account	Cheque date	Payee name	User ID	Cheque amount	
12425	**0147	12/16/2019	drefrefe	lsy_full	\$4.00	See Details

▼ Wire

Reference number	Pay to	Pay from	Wire date	Charge amount	Debit amount	
12437	**1123	**1197	12/17/2019	¥ 120.00	¥ 100.00	See details

▼ Transfer

Reference number	Pay to	Pay from	Send on	Submission date	Credit amount	
12380	**5555	**0147	12/14/2019	12/14/2019 04:54 PM EST	\$ 700.00	See details

▼ Address

Reference number	Email	Country	City	State	Office phone	
10114	123@QQ.COM	AVOKINGS QVULJFML YPFGQ 715461	WUHAN	EDQESD	12312321313213	See details

Picture 3.6.3-5 Expired approvals – Approve confirmation page

Approvals | Pending approvals | Pending revisions | Failed transactions | **Expired approvals**

✔ You have successfully submitted your approval request.
We are now received your request and processing it. Once processing is finished, you'll see any Failed transaction on the [Failed transactions](#) page.

Total items: 11 USD Total amount: \$3,491.88 CNY Total amount: ¥ 19,591.00

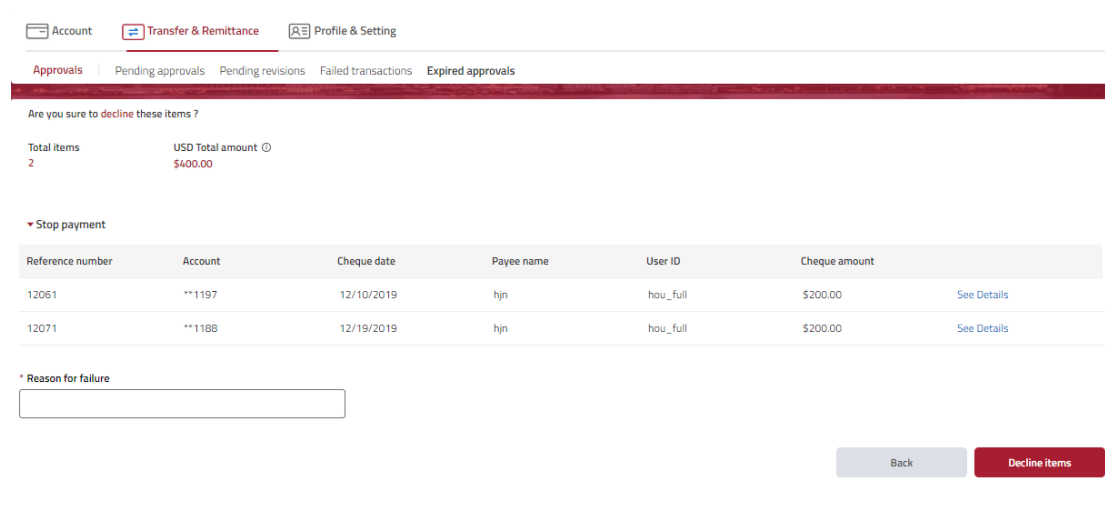
▶ Wire

▼ Transfer

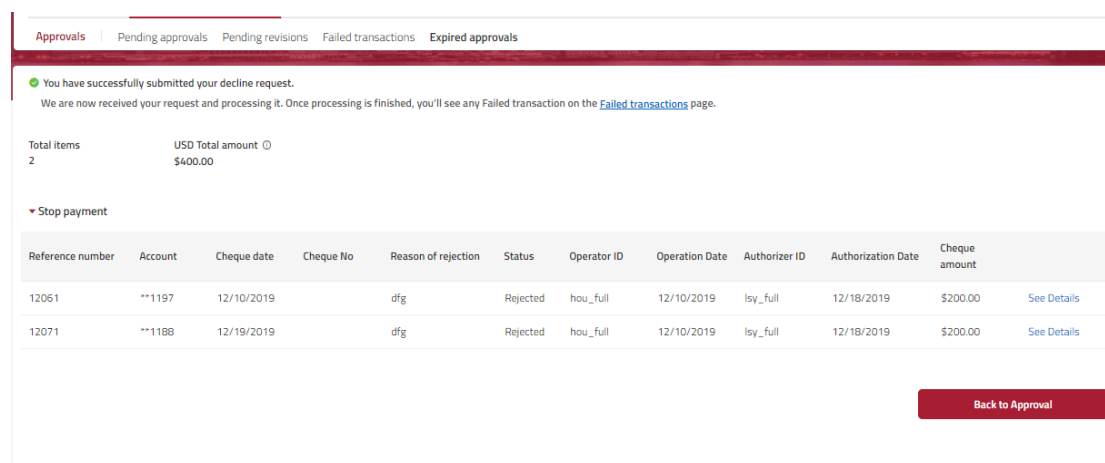
Reference number	Transaction number	Pay to	Pay from	Status	Operator ID	Operation Date	Authorizer ID	Authorization Date	Credit amount	
12130	FT1912180095	**0147	**1197	Success	lsy_full	12/11/2019	lsy_full	12/18/2019	\$ 720.97	See details
12129	FT1912180097	**0147	**1197	Success	lsy_full	12/11/2019	lsy_full	12/18/2019	\$ 85.91	See details
12128	FT1912180099	**1197	**0147	Success	lsy_full	12/11/2019	lsy_full	12/18/2019	¥ 7,845.00	See details
12127	FT1912180101	**1197	**0147	Success	lsy_full	12/11/2019	lsy_full	12/18/2019	¥ 9,852.00	See details
12126	FT1912180103	**1197	**0147	Success	lsy_full	12/11/2019	lsy_full	12/18/2019	¥ 888.00	See details
12125	FT1912180105	**1197	**0147	Success	lsy_full	12/11/2019	lsy_full	12/18/2019	¥ 546.00	See details

Picture 3.6.3-6 Expired approvals – Approved successfully

- You will be prompted to conduct out of band verification if you are approving transactions.
- You must input a decline reason for decline.



Picture 3.6.3-8 Expired approvals – Decline confirmation page



Picture 3.6.3-9 Expired approvals – Declined successfully

4. Profile & Setting

◆ Menu:

First level menu	Second level menu	Function list
Profile & Setting	Alert setting	Balance alert
		Scheduled payment alert
		Statement alert
		New device alert
		Alert delivery setup
		Change Password Alert
	Account profile	Change User ID
		Change Password
		Phone

		Email
		Address
	Contact Us	Branches and ATMs
		Message & Feedback
		Frequent Ask Questions
	Set welcome image	Set welcome image
Sign-in history	Sign-in history	

4.1. Alert setting

4.1.1. Balance alert

【Function introduction】

Logged-in users can set up account balance alerts to help track account balance.

【Function guide】

- Click Profile & Setting \Rightarrow Alert setting \Rightarrow Balance alert to enter the function page.
- By setting up Low balance alert, you will be notified by the methods of your choice when your bank account balance drops to or below a predetermined threshold.
- By setting up available balance alert, you will be notified by the methods of your choice of the available balance of selected account based on the predetermined frequency.
- You can always come back to this page to temporarily suspend or resume your alerts.

Account Transfer & Remittance **Profile & Setting**

Alert Setting | Balance alert | Scheduled payment alert | Statement alert | New device alert | Alert delivery setup | Change password alert

Balance alert ⊙

The available balance will be included in the Alert message.

Available balance Alert **Low Balance Alert**

Remind you when it's below the threshold on

If you turn this on, We will remind you when the balance is below the threshold.

* Low balance threshold

\$

Please set the low balance threshold

Email Mobile number

DH...1@BOCUSA.COM xxx-xxx-6251

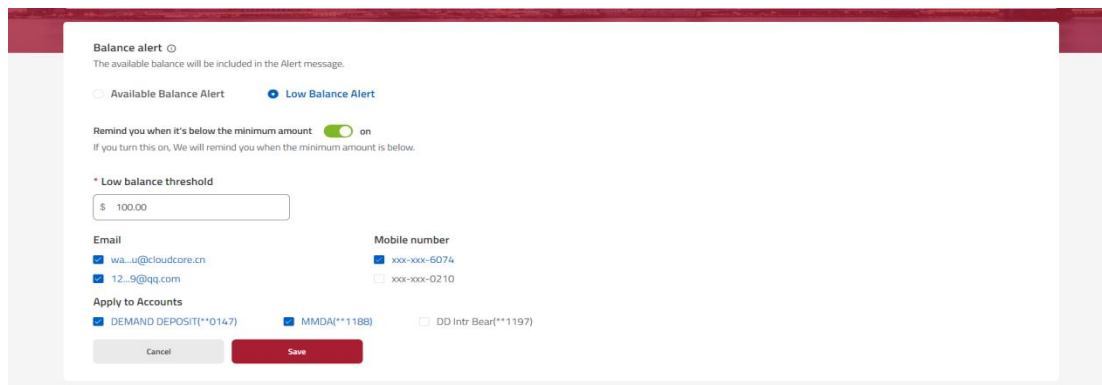
YE...O@BOCUSA.COM

Apply to Accounts

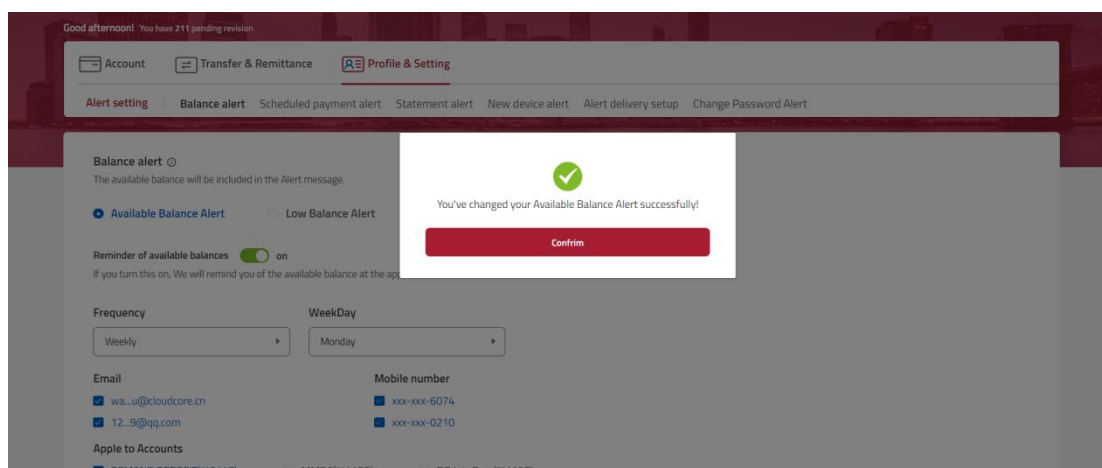
BUSINESS PLUSCK(**0245) DEMAND DEPOSIT(**0256) MMDA(**0347)

Cancel Save

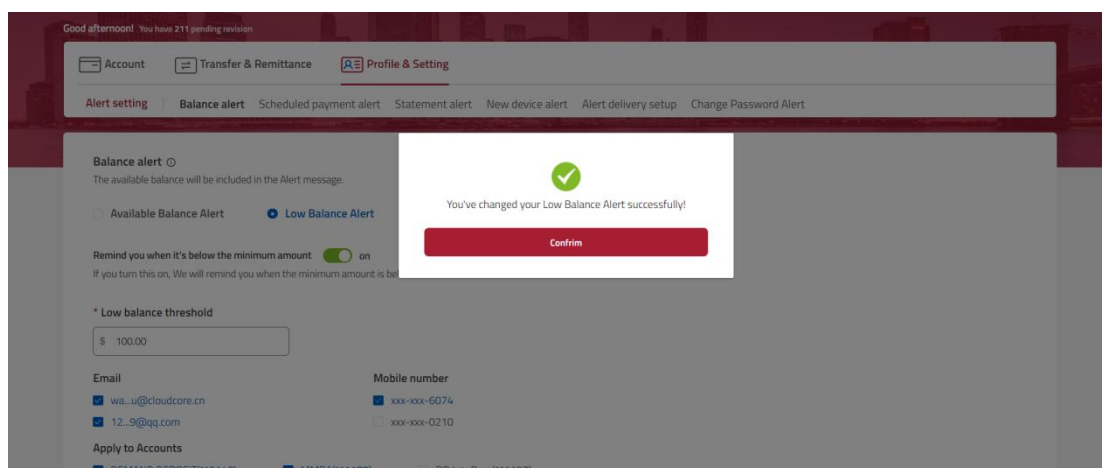
Picture 4.1.1-1 Low Balance Alert Setting



Picture 4.1.1-4 Low Balance Alert Setting



Picture 4.1.1-3 Available Balance Alert – Set up successfully



Picture 4.1.4-5 Low Balance Alert – Set up successfully

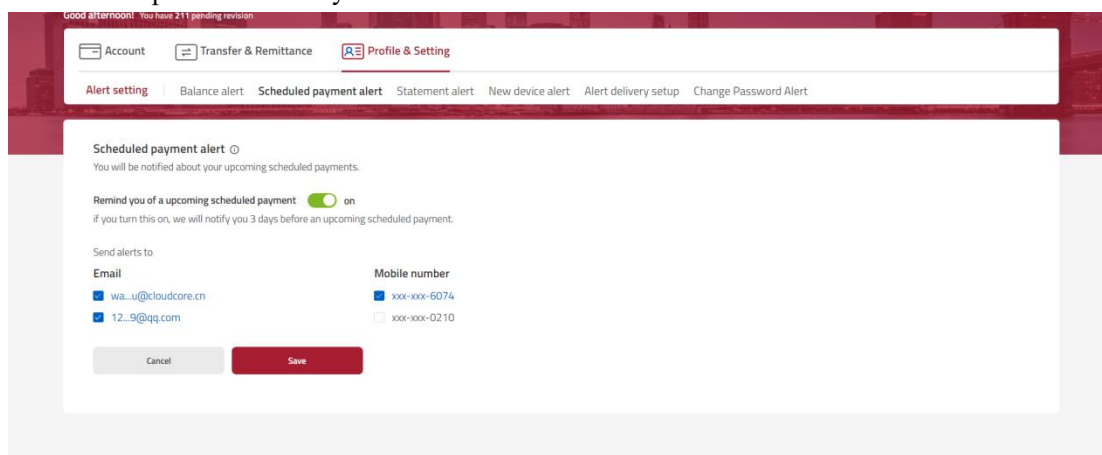
4.1.2. Scheduled payment alert

【Function introduction】

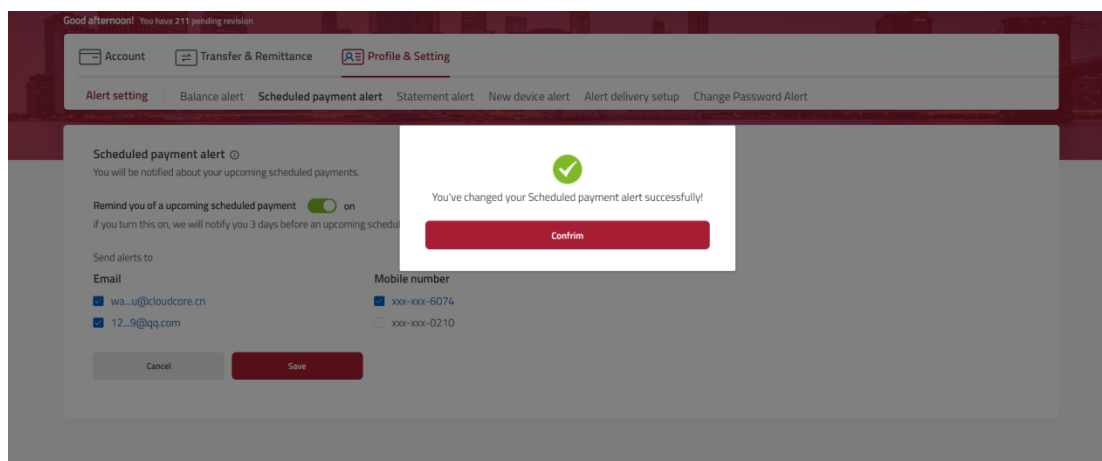
Logged-in users can set reminders for upcoming scheduled transactions.

【Function guide】

- Click Profile & Setting \implies Alert setting \implies Scheduled payment alert to enter the function page.
- By setting up this alert, you will be notified by the methods of your choice three days before your scheduled payment. You can always come back to this page to temporarily suspend or resume your alerts.



Picture 4.1.2-1 Scheduled payment alert



Picture 4.1.2-2 Scheduled payment alert – Set up successfully

4.1.3. Statement alert

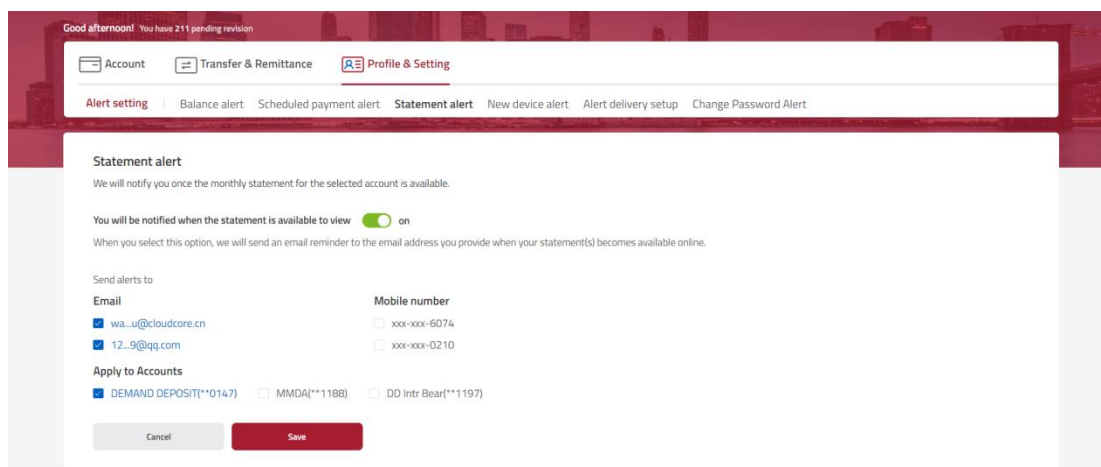
【Function introduction】

Logged-in users can set up statement alert to receive notification when account statement is

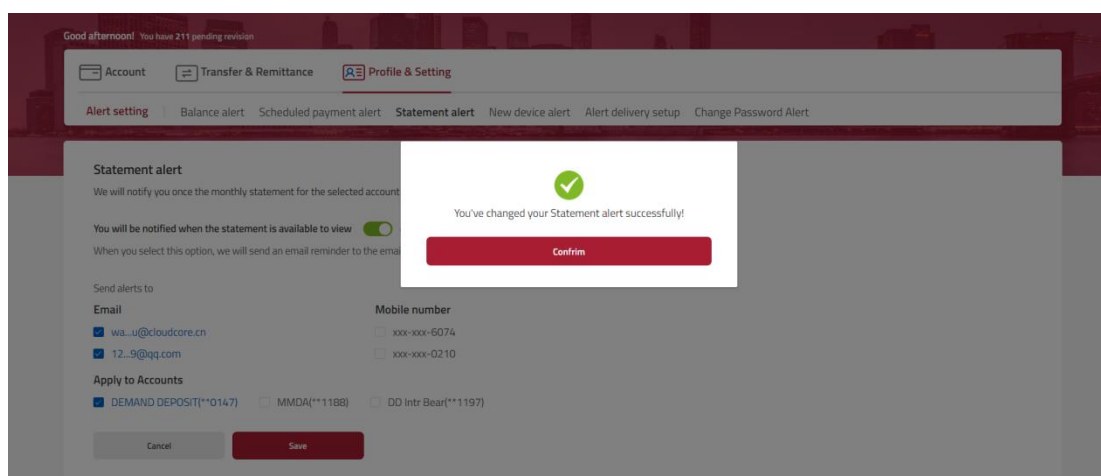
available to view online.

【Function guide】

- Click Profile & Setting \implies Alert setting \implies Statement alert to enter the function page.
- By setting up this alert, you will be notified by the methods of your choice as soon as your statement is ready to view online. You can always come back to this page to temporarily suspend or resume your alerts.



Picture 4.1.3-1 Statement alert



Picture 4.1.3-2 Statement alert – Set up successfully

4.1.4. New device alert

【Function introduction】

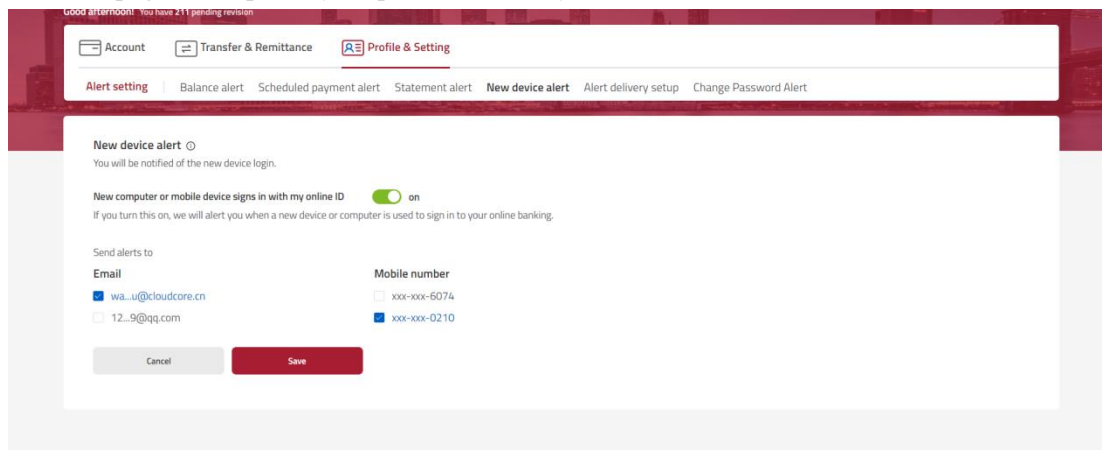
Logged-in users can setup new device alert to receive notification if the online banking are accessed via a new device to prevent fraud.

【Function guide】

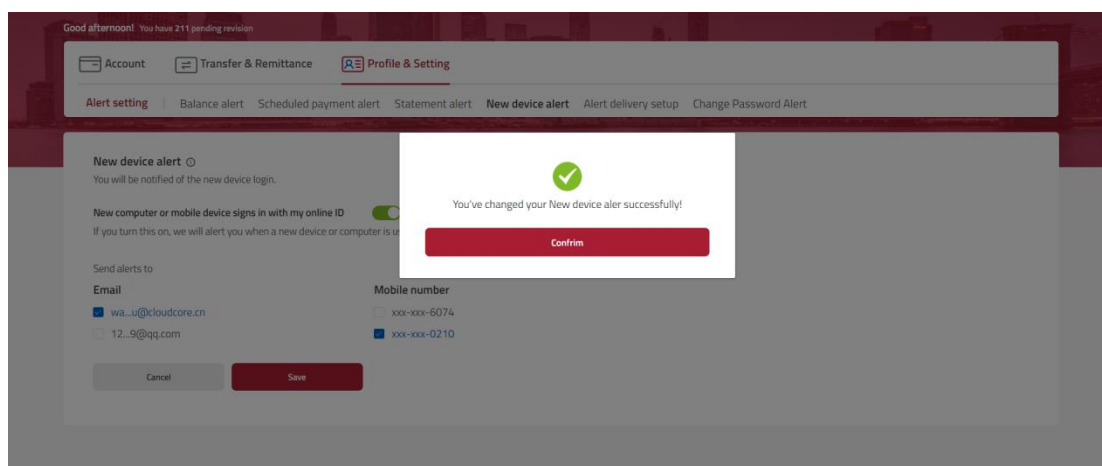
- Click Profile & Setting \implies Alert setting \implies New device alert to enter the function

page.

- By setting up this alert, you will be notified by the methods of your choice whenever a new device was used to access your online banking. You can always come back to this page to temporarily suspend or resume your alerts.



Picture 4.1.4-1 New device alert



Picture 4.1.4-2 New device alert – Set up successfully

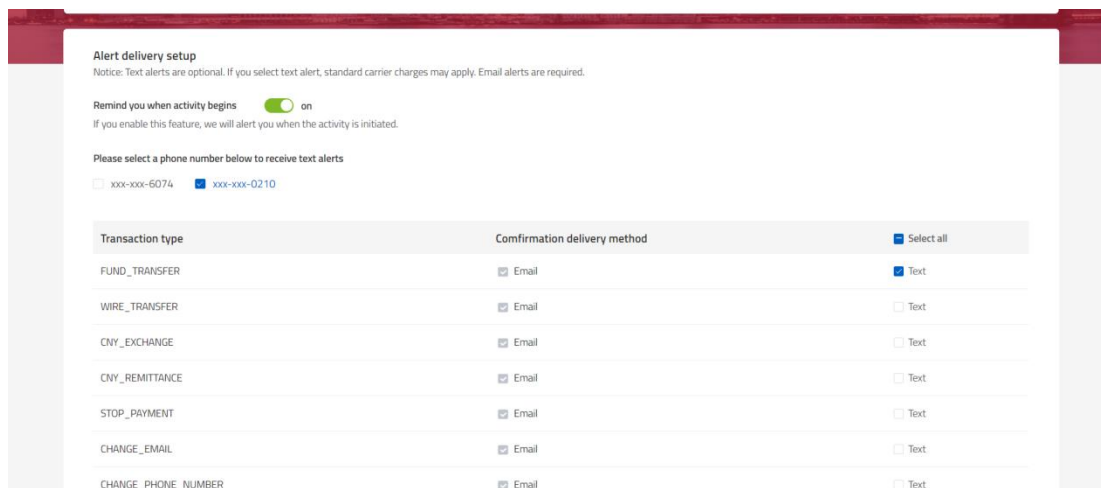
4.1.5. Alert delivery setup

【Function introduction】

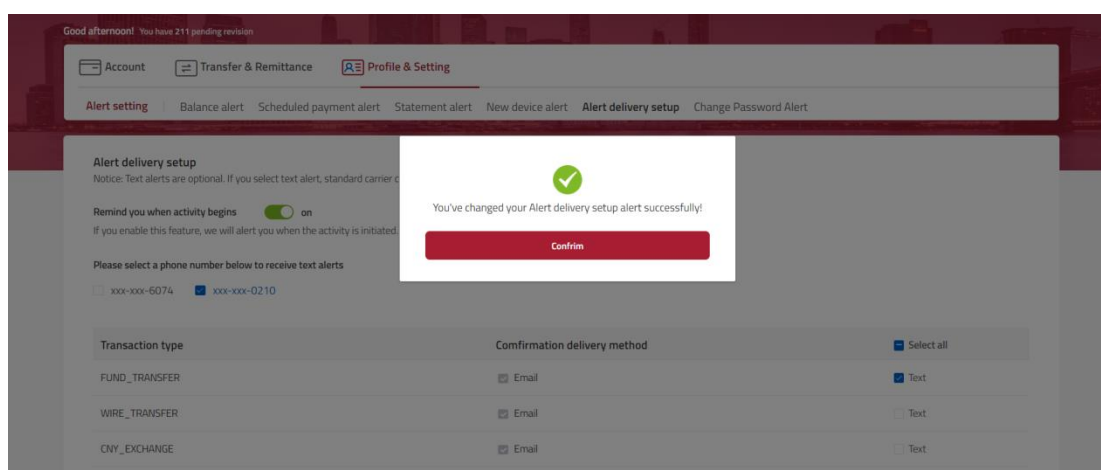
The logged-in user can change the delivery methods of the system default alerts.

【Function guide】

- Click Profile & Setting \implies Alert setting \implies Alert delivery setup to enter the function page.



Picture 4.1.5-1 Alert delivery setup



Picture 4.1.5-2 Alert delivery setup – Set up successfully

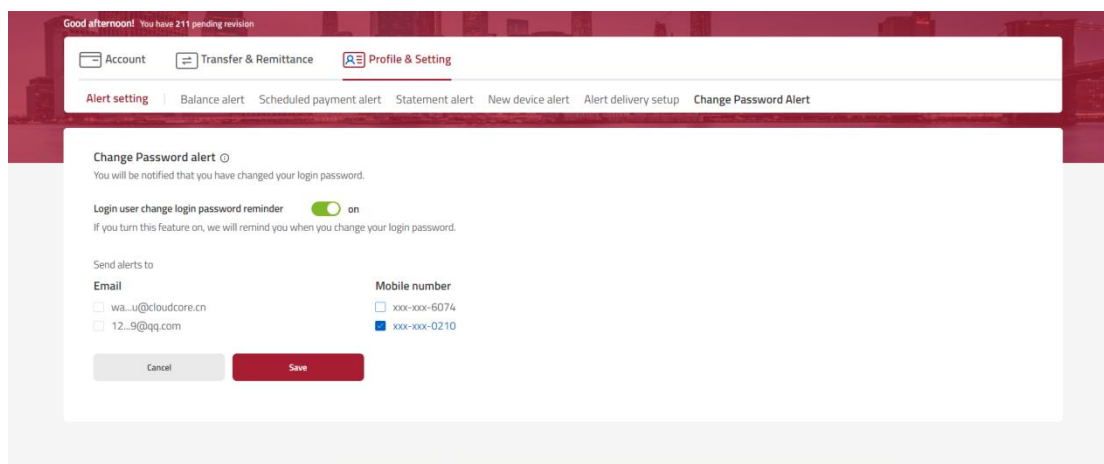
4.1.6. Change Password Alert

【Function introduction】

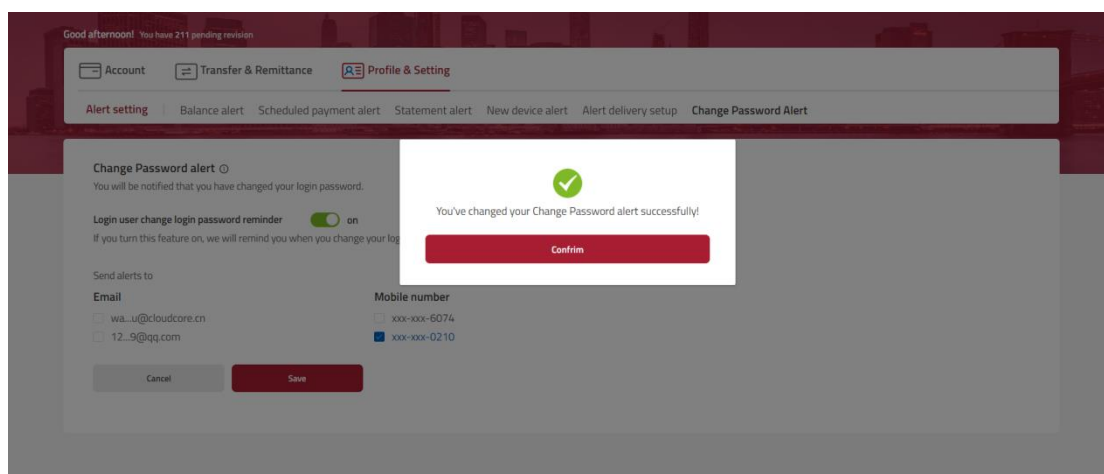
The logged-in user can set up change password alert to receive notification when their password has been changed.

【Function guide】

- Click Profile & Setting \implies Alert setting \implies Change Password Alert to enter the function page.
- By setting up this alert, you will be notified by the methods of your choice whenever your online banking password has been changed. You can always come back to this page to temporarily suspend or resume your alerts.



Picture 4.1.6-1 Change Password Alert



Picture 4.1.6-2 Change Password Alert – Set up successfully

4.1.7. Change User ID

【Function introduction】

Logged-in user can modify user ID. **Please note that user ID can only be changed once.**

【Function guide】

- Click Profile & Setting \implies Account profile \implies Change User ID to enter the function page.
- Input a new user ID according to the rule displayed.
- Click Save and complete out of band verification to complete user ID change.

Change User ID

For added security, choose a username that's unique to this account and isn't the same as your Password.

Current
Isy_full

New

[UserID Help](#) ▾

- 8-32 characters
- At least 1 letter and 1 number
- No special characters.

Picture 4.1.7-1 Change user ID

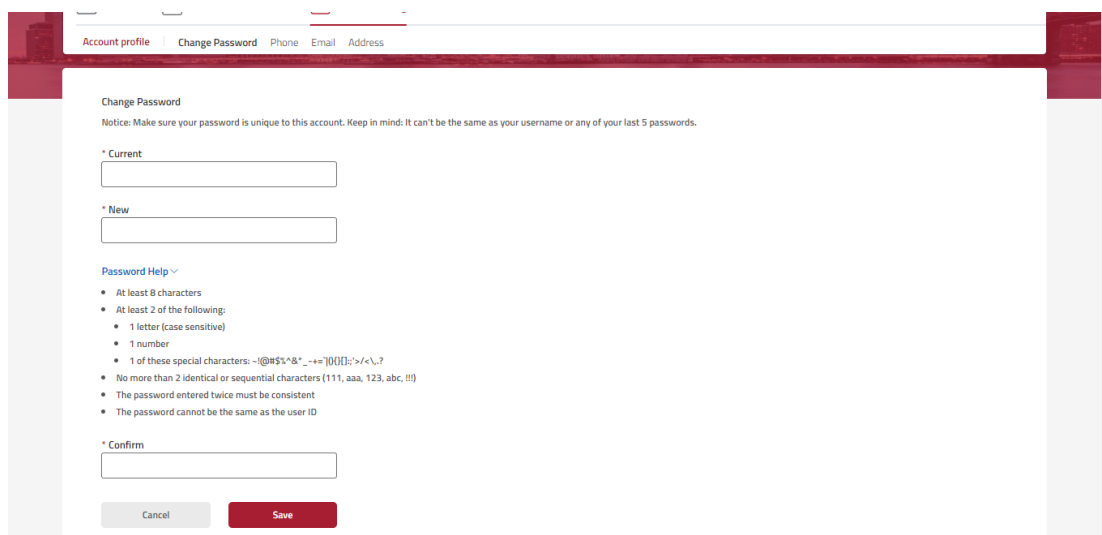
4.1.8. Change Password

【Function introduction】

Logged-in user can change password.

【Function guide】

- Click Profile & Setting \Rightarrow Account profile \Rightarrow Change Password to enter the change password page.
- Input the current password, set up the new password according to the Password rules and enter the new password again. If the password you set up does not match the specific password rule, the corresponding rule will be red.
- Click Save and complete out of band verification to complete password change.



Picture 4.1.8-1 Change Password

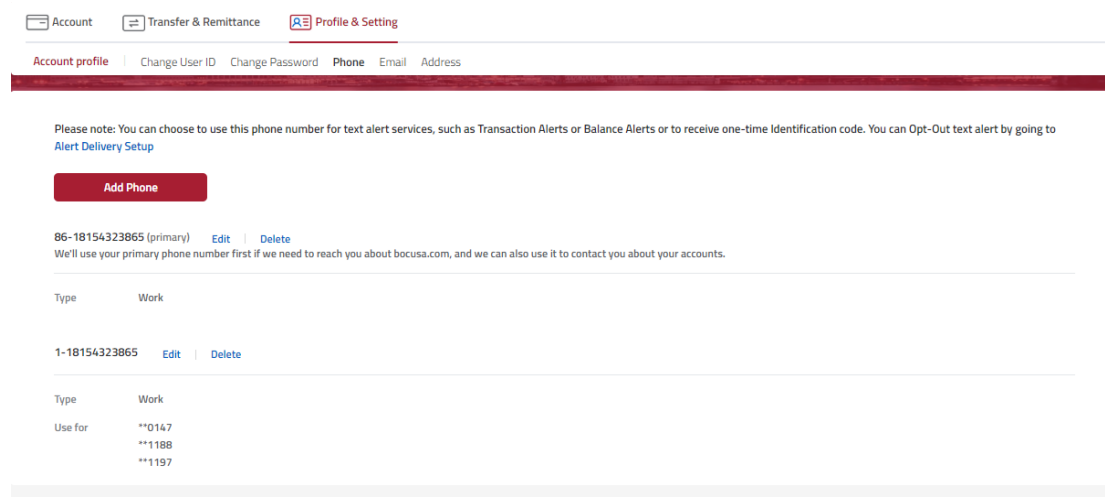
4.1.9. Phone

【Function introduction】

Logged-in user can add, edit or delete phone numbers linked to the online banking account.

【Function guide】

- Click Profile & Setting \Rightarrow Account profile \Rightarrow Phone to enter the function page.



Picture 4.1.9-1 Phone

- Click Add Phone.
- Select the phone type from the dropdown list, such as work, home, or other.
- Select the number purpose from the dropdown list, such as accounts service, online security, or both.
- Select the country code from the dropdown list, and then enter the phone number. If you prefer to be contacted by this number, you can check the box Making this my primary

phone number.

The screenshot shows the 'Add a New Phone Number' form. At the top, there are navigation tabs: Account, Transfer & Remittance, and Profile & Setting. Below these are sub-tabs: Account profile, Change User ID, Change Password, Phone, Email, and Address. The form itself has the following elements:

- * Type:** A dropdown menu.
- * Function:** A dropdown menu with 'Select' as the current value.
- * Phone number:** Two input fields, the first containing '1'.
- Making this my primary phone number
- Use for:** Three checkboxes: DEMAND DEPOSIT(**0147), MMDA(**1188), and DD Intr Bear(**1197).
- Buttons:** 'Cancel' and 'Save'.

Picture 4.1.9-2 Add a new phone number

- Click Save and complete out of band verification to complete adding new phone number.

The screenshot shows the 'Add a New Phone Number' form with an 'Identification code' modal dialog box overlaid. The modal has the following elements:

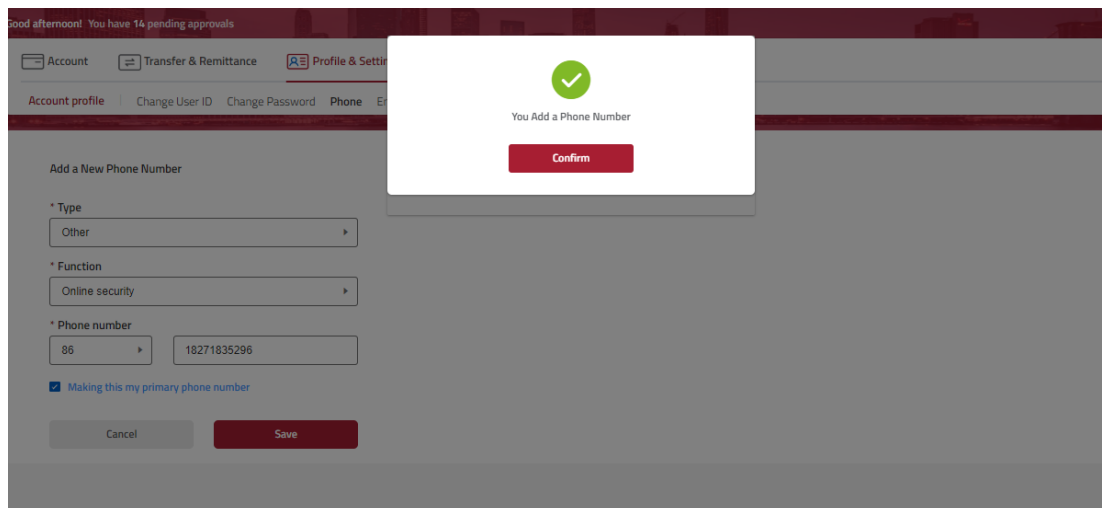
- Title:** Identification code
- Text:** Your code will expire in 15 mins
- Link:** If your code has expired, please [request a new identification code](#)
- Buttons:** 'Back' and 'Next'.

The background form is dimmed and shows the following details:

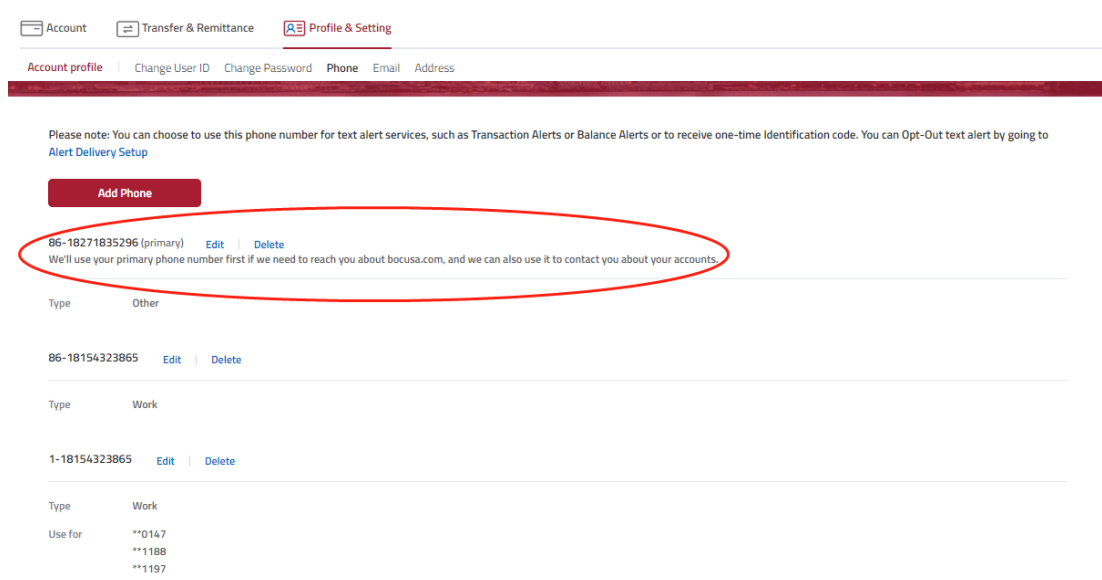
- * Type:** Other
- * Function:** Online security
- * Phone number:** 86, 18271835296
- Making this my primary phone number
- Buttons:** 'Cancel' and 'Save'.

Picture 4.1.9-3 out of band verification - Add a new phone number

- Click "Confirm" to return to the function page.

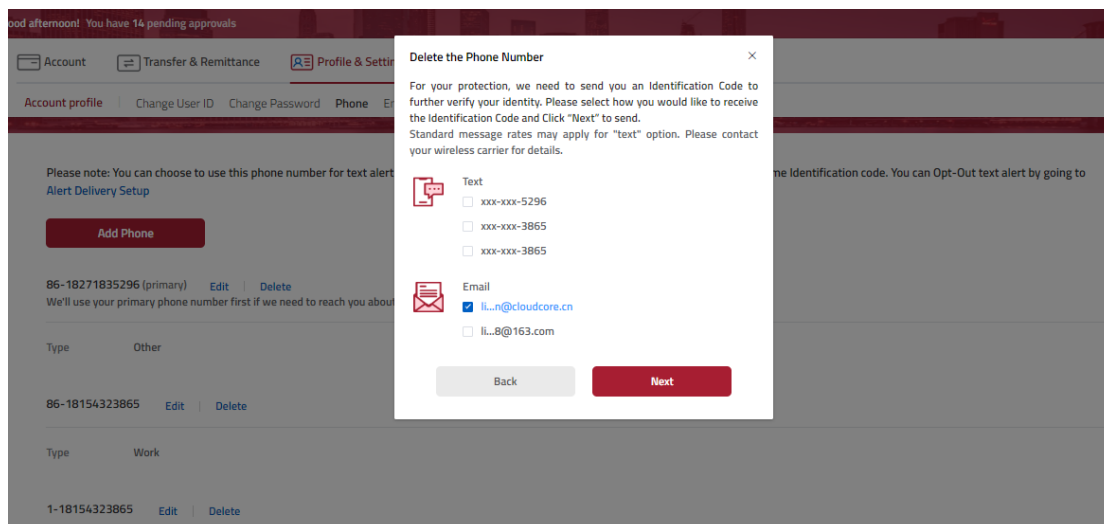


Picture 4.1.9-4 Add a new phone number – Added successful



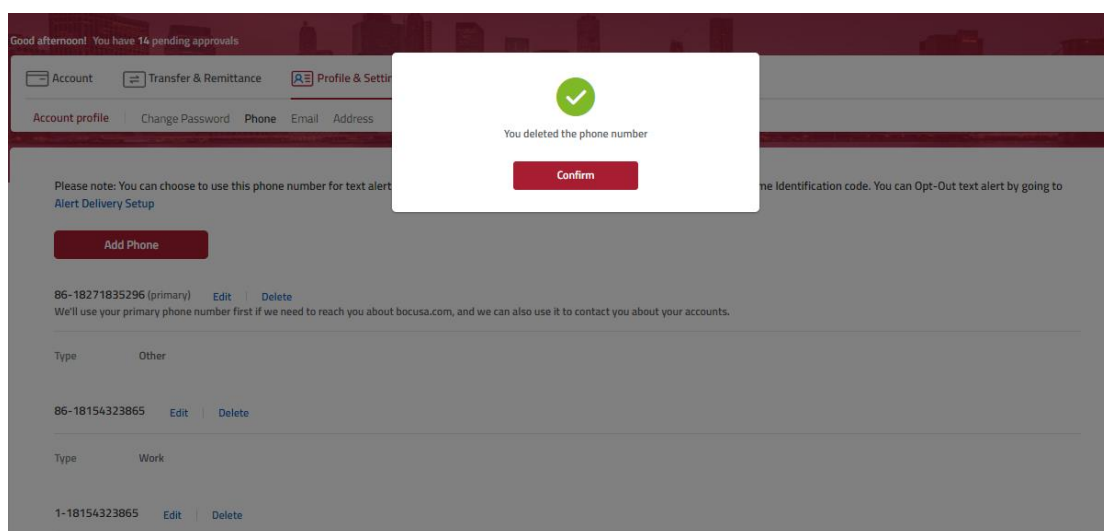
Picture 4.1.9-5 Add a new phone number – Added successful 2

- You can delete selected phone number by clicking delete.
- Complete out of band verification to confirm deletion.



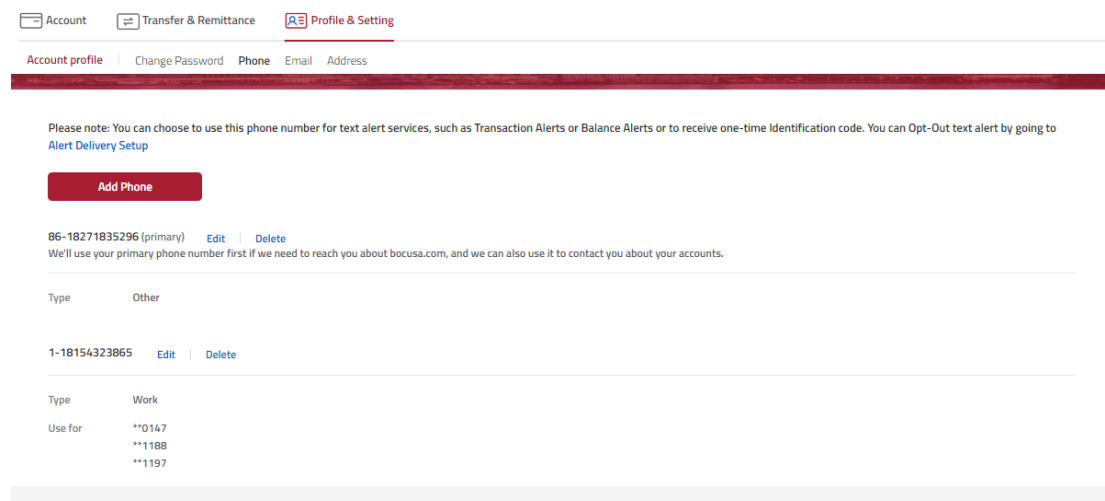
Picture 4.1.9-6 Out of band verification - Delete number

- Click "Confirm" to return to the function page.



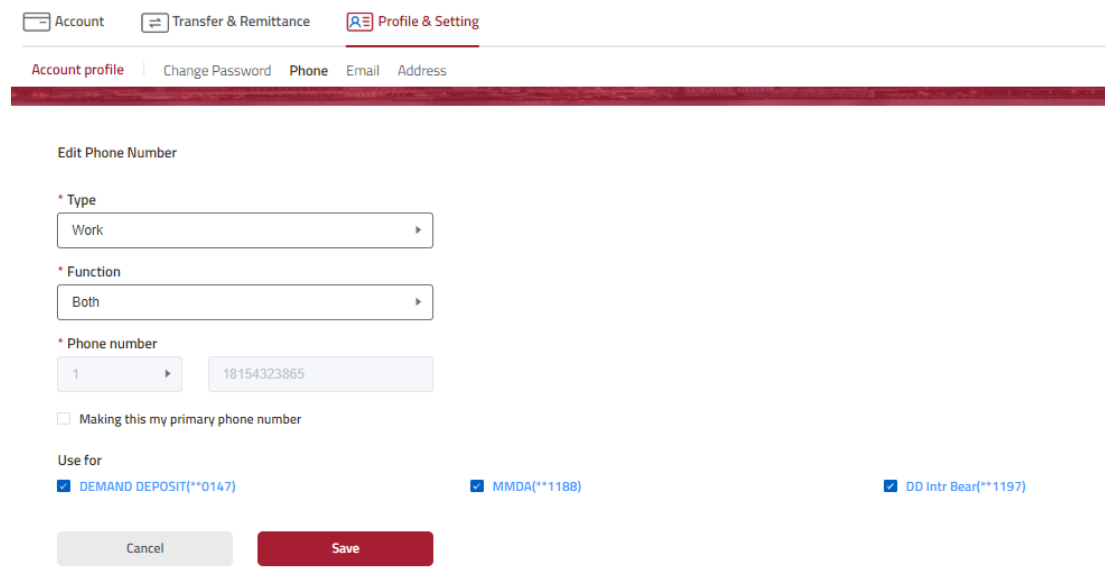
Picture 4.1.9-7 Delete phone number – Deleted successfully

- The deleted number will disappear after returning to the function page.



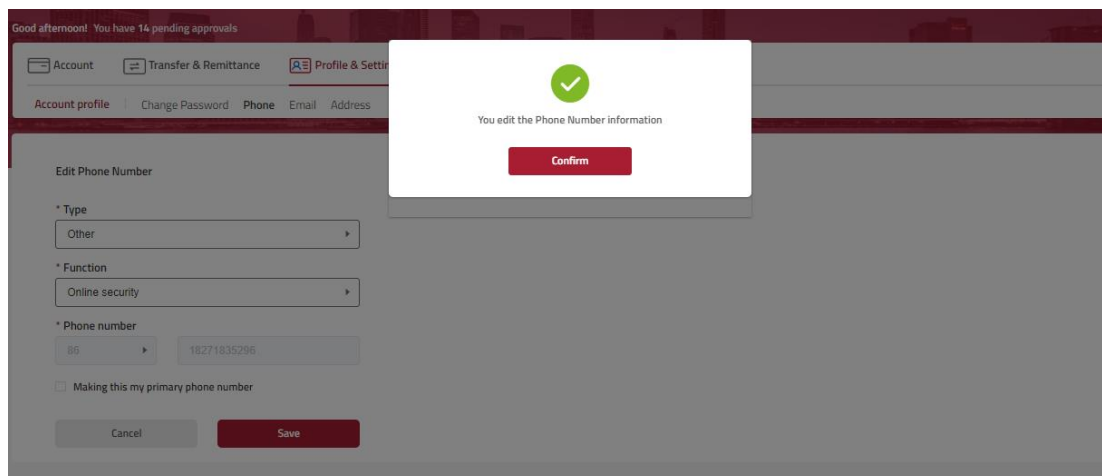
Picture 4.1.9-8 Delete phone number – Deleted successfully 2

- Click Edit to edit the existing number. You can modify the type, purpose and account number, but not the number.



Picture 4.1.9-9 Edit Phone number

- Complete out of band verification to confirm edit.



Picture 4.1.9-10 Edit phone number – Edited successfully

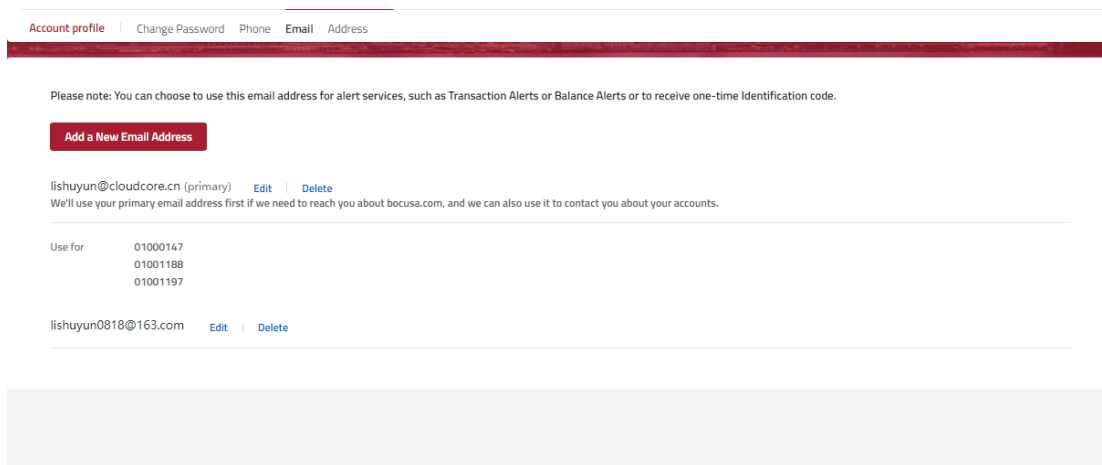
4.1.10. Email

【Function introduction】

Logged-in user can add, edit or delete email.

【Function guide】

- Click Profile & Setting \implies Account profile \implies Email to enter the function page.



Picture 4.1.10-1 Modify mailbox function page

- Click Add a New Email Address.
- Enter email address.
- Select the function from the dropdown list, such as accounts service, online security, or both.
- If you prefer to be contacted by this email address, you can check the box Making this my primary email address.
- Select which account you would like to use the email address for.
- Click Save.

Account | Transfer & Remittance | Profile & Setting

Account profile | Change Password | Phone | Email | Address

Add a New Email Address

* Email Address

* Function

Making this my primary email address

Use for

DEMAND DEPOSIT(**0147) MMDA(**1188) DD Intr Bear(**1197)

Picture 4.1.10-2 Add new email address

Good afternoon! You have 14 pending approvals

Account | Transfer & Remittance | Profile & Setting

Account profile | Change Password | Phone | Email | Address

Add a New Email Address

* Email Address

* Function

Making this my primary email address

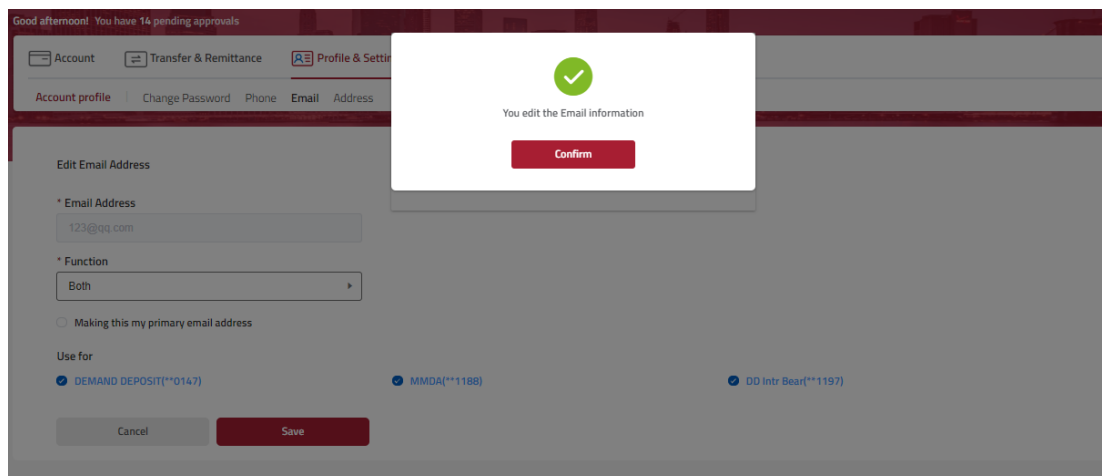
Use for

DEMAND DEPOSIT(**0147) MMDA(**1188) DD Intr Bear(**1197)

You Add a Email

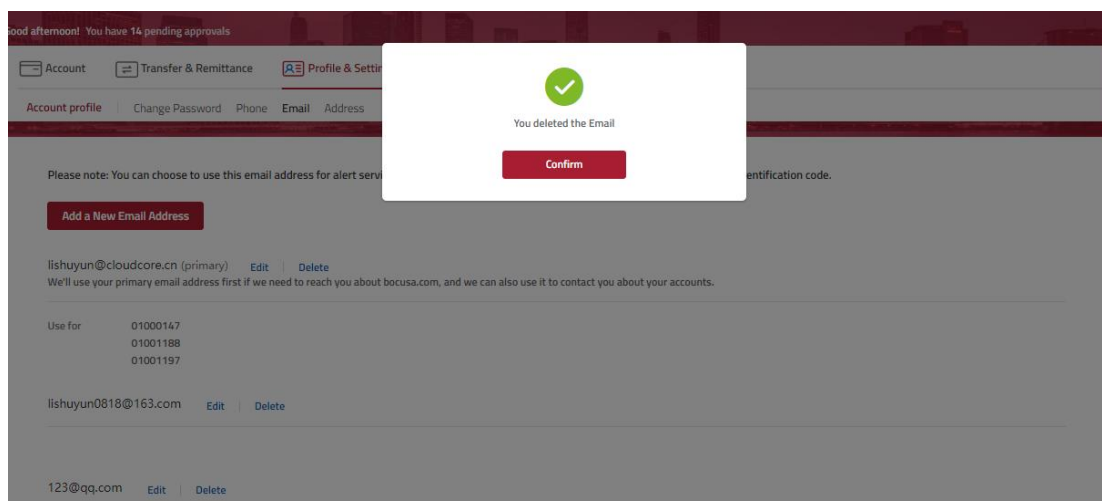
Picture 4.1.10-3 Add email – Added successfully

- Click Edit/delete to edit/delete an existing email address. You can modify the type, purpose and account number that the email is used for, but not the email address.
- Click Save. Complete out of band verification to complete the modification/deletion.



Picture 4.1.10-5 Edit email – Edited successfully

- Click "Confirm" to return to the function page.
- The deleted number will disappear after returning to the function page.



Picture 4.1.10-6 Delete email – Deleted successfully

4.1.11. Address

【Function introduction】

Login user can modify the address associated with the account.

【Function guide】

- Click Profile & Setting \Rightarrow Account profile \Rightarrow Address Enter add or modify address page.
- Enter all required information.
- Click Save.

The screenshot shows the 'Address' form in the internet banking system. The form is titled 'Address details' and includes the following fields:

- * Email:
- * Street:
- * State:
- * Country/Region:
- * Zip code:
- * City:
- * Office Phone:

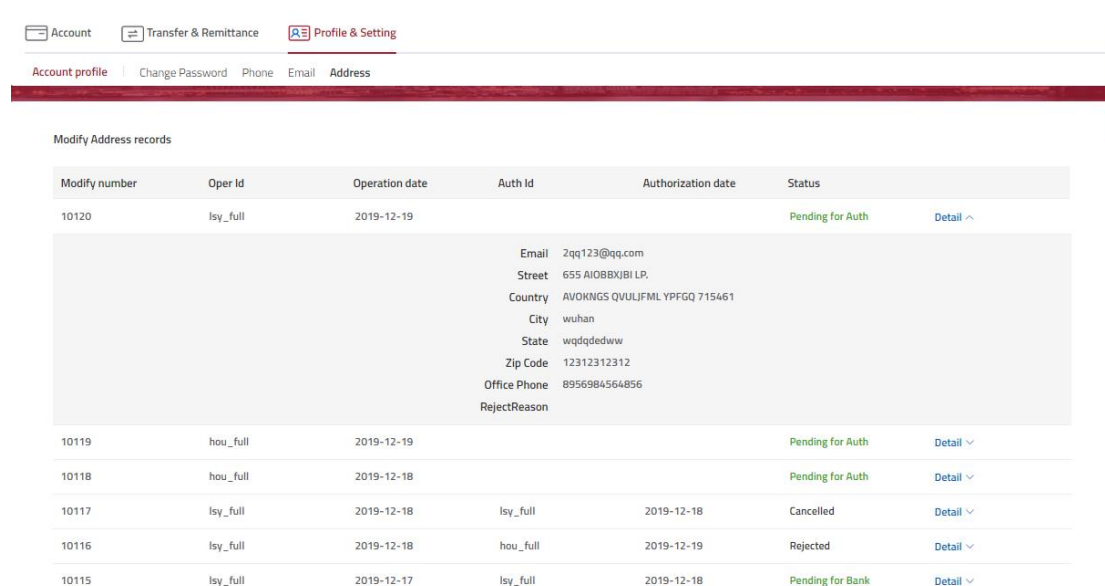
At the bottom of the form, there are two buttons: 'Cancel' and 'Save'. In the top right corner, there is a link labeled 'Modify Address records'.

Picture 4.1.11-1 Add address

The screenshot shows the 'Address' form with a confirmation dialog box overlaid. The dialog box contains a green checkmark and the text: 'You have submitted the application, please wait for approval'. Below the message is a 'Confirm' button. The background form is dimmed, showing the same fields as in the previous screenshot, but with the 'Save' button highlighted in red.

Picture 4.1.11-2 Add address – submitted successfully

- Click Confirm to return to the function page. You can check the status of address modification by clicking the Modify address records in the upper right corner of the page.
- Please note that the address modification request will need to be reviewed and processed by the bank. We may contact you for more information regarding your request.



Picture 4.1.11-3 Modify address records

4.2. Contact Us

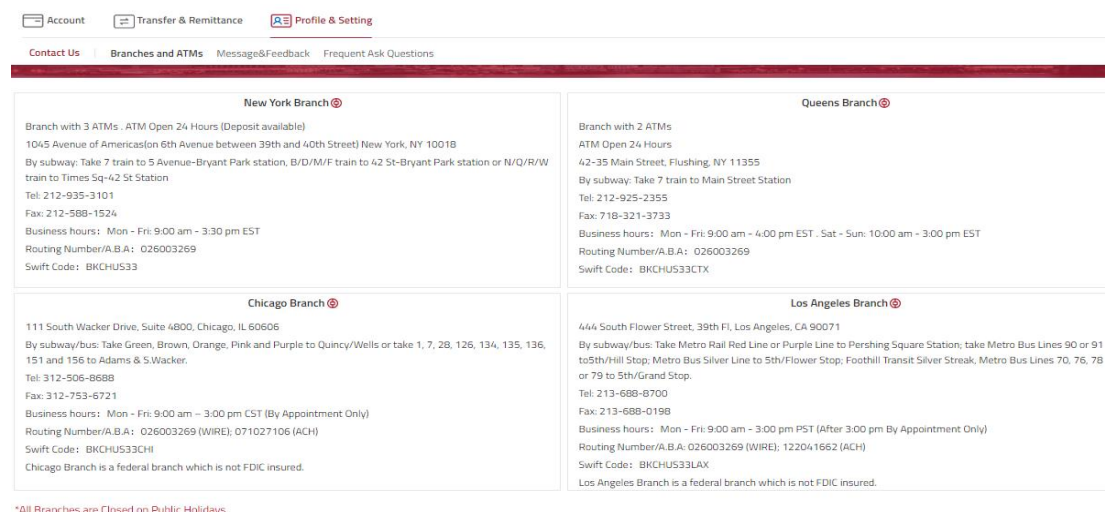
4.2.1. Branches and ATMs

【Function introduction】

Logged-in user can view branch information and ATM location.

【Function guide】

- Click Profile & Setting \implies Contact Us \implies Branches and ATMs to enter the function page.



Picture 4.2.1-1 Branches and ATMs

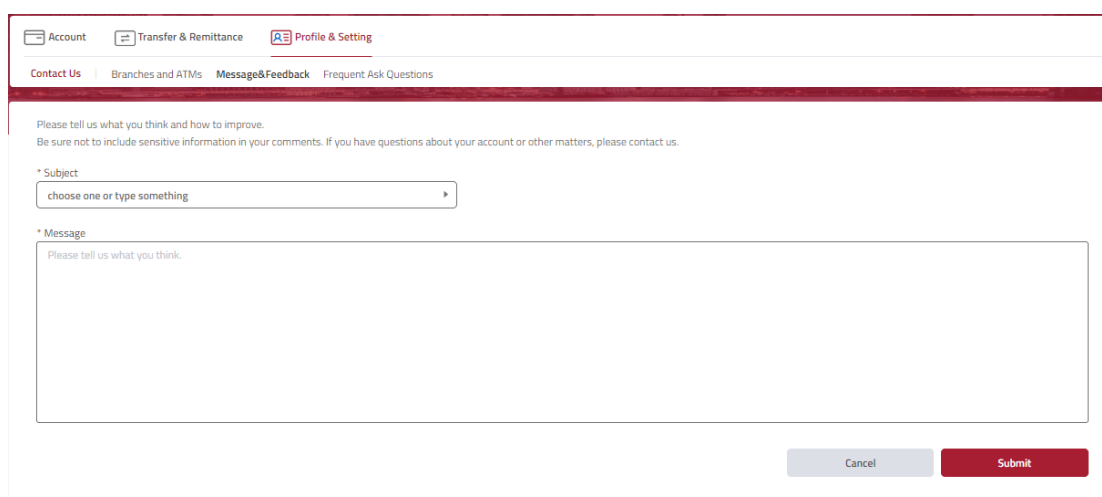
4.2.2. Message & Feedback

【Function introduction】

The logged-in user can contact the bank via messages.

【Function guide】

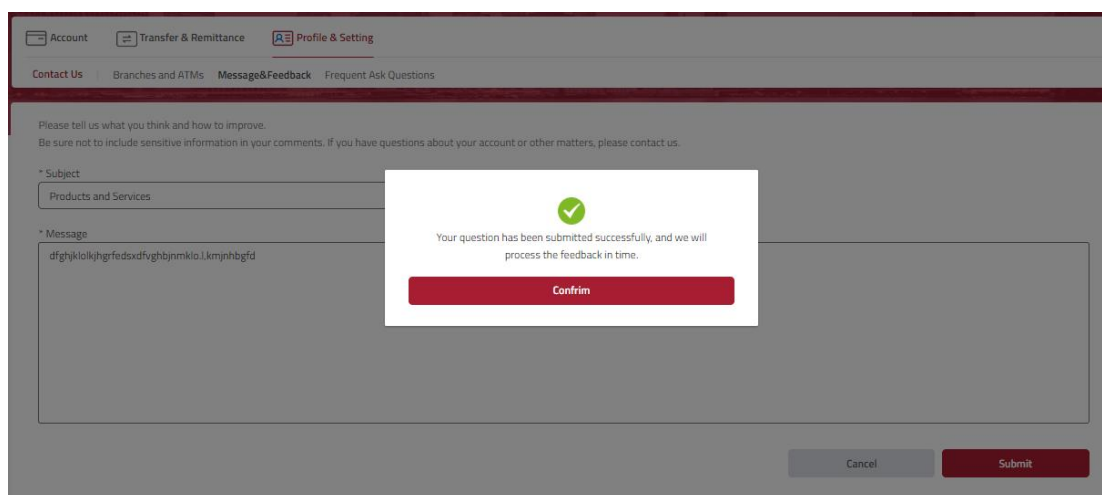
- Click Profile & Setting \implies Contact Us \implies Message &Feedback to enter the function page.
- You can select a subject in the drop-down list or you can type a subject.
- Enter comments or suggestions into the text box and click Submit button to submit.
- Click Cancel to clear all the selected and written contents.



The screenshot shows the 'Message & Feedback' form within the 'Profile & Setting' section. The navigation bar includes 'Account', 'Transfer & Remittance', and 'Profile & Setting'. Below the navigation, there are links for 'Contact Us', 'Branches and ATMs', 'Message&Feedback', and 'Frequent Ask Questions'. The form contains the following elements:

- A heading: "Please tell us what you think and how to improve. Be sure not to include sensitive information in your comments. If you have questions about your account or other matters, please contact us."
- A subject selection field labeled "* Subject" with a dropdown menu showing "choose one or type something".
- A message input area labeled "* Message" with the placeholder text "Please tell us what you think." and a large text box.
- Two buttons at the bottom right: "Cancel" (grey) and "Submit" (red).

Picture 4.2.2-1 Message &Feedback



This screenshot shows the same 'Message & Feedback' form as in the previous image, but with a confirmation dialog box overlaid in the center. The dialog box contains:

- A green checkmark icon.
- The text: "Your question has been submitted successfully, and we will process the feedback in time."
- A red "Confirm" button.

The background form is dimmed. The subject field now shows "Products and Services" and the message field contains the placeholder text "dfgfhklojhgrfedsxdfghbjnmlklo.Lkmjnhbgfd". The "Cancel" and "Submit" buttons are still visible at the bottom right.

Picture 4.2.2-2 input information submitted successfully on Message & Feedback Page

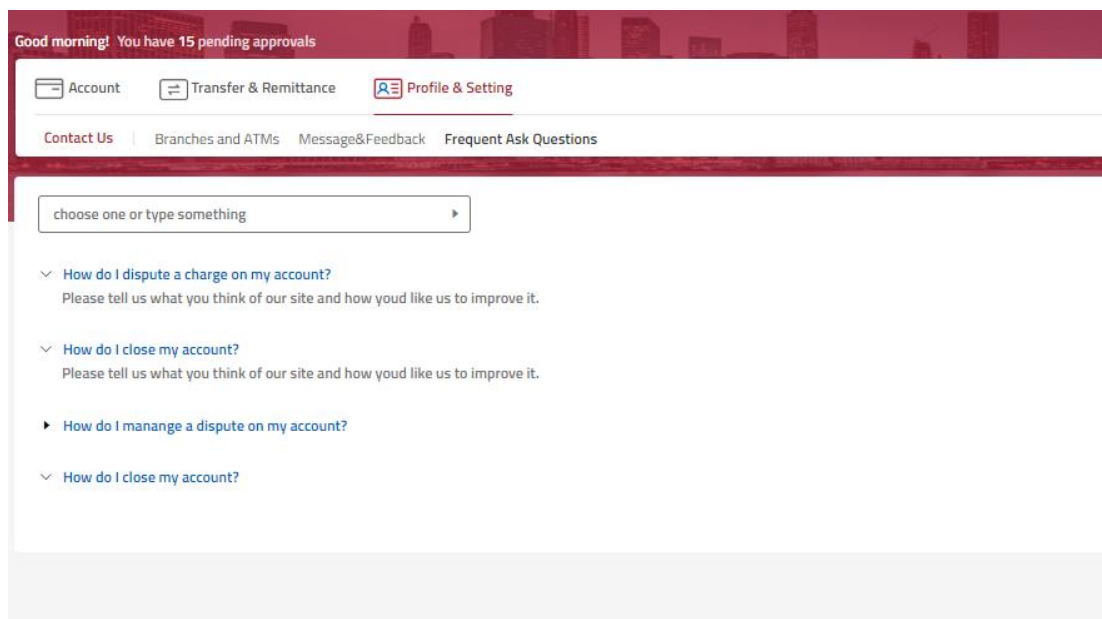
4.2.3. Frequent Ask Questions

【Function introduction】

Logged-in user can view frequent ask questions.

【Function guide】

- Click Profile & Setting \implies Contact Us \implies Frequent Ask Questions Go to view FAQ page.
- You can view common questions and answers at this page.



Picture 4.2.3-1 Frequent Ask Questions

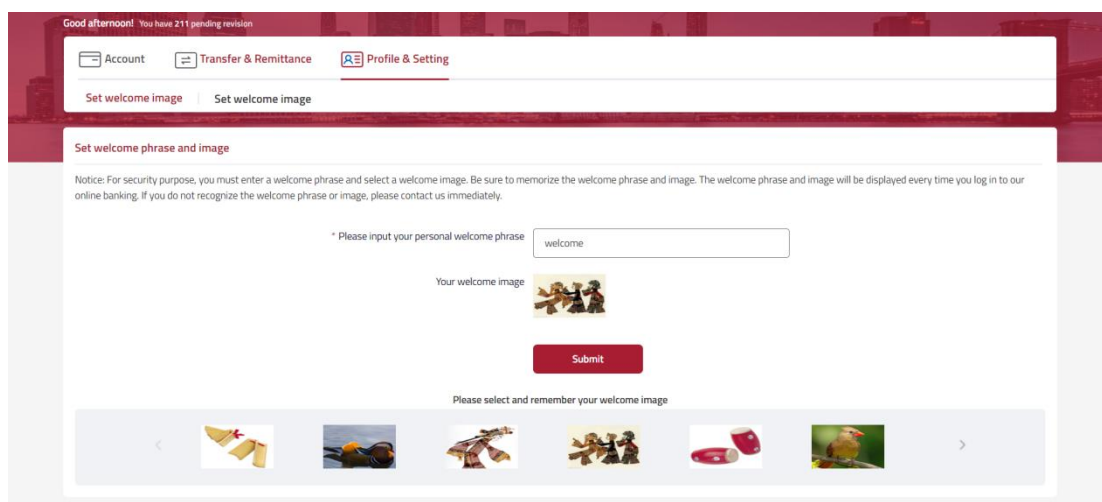
4.3. Set welcome image

【Function introduction】

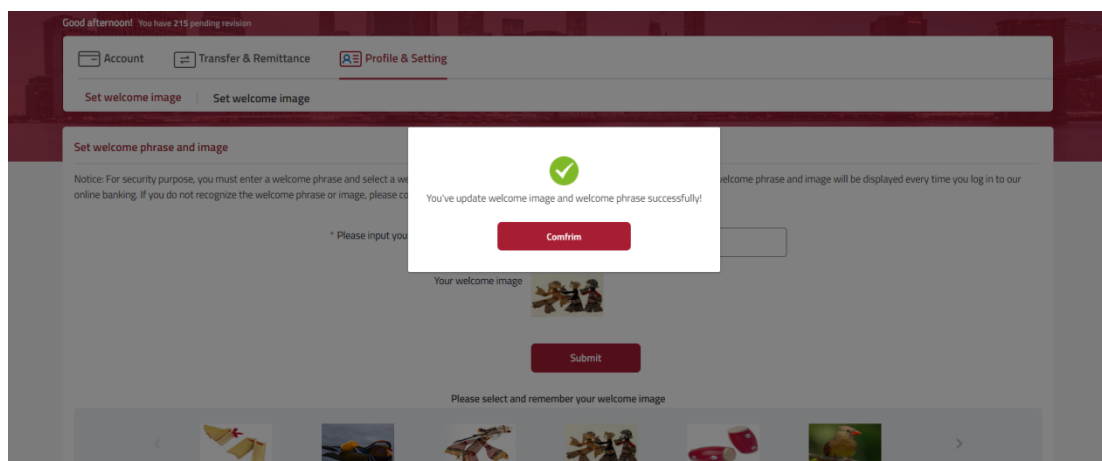
The logged-in user can set or change the welcome phase and welcome picture.

【Function guide】

- Click Profile & Setting \implies Set welcome image \implies Set welcome image to enter the function page.
- Enter a welcome phase and select a picture.
- Click submit to complete the set up.



Picture 4.3-1 Set welcome phase and image



Picture 4.3-2 Welcome message and welcome image set successfully

4.4. Sign-in history

【Function introduction】

Logged-in user can view its sign-in history.

【Function guide】

- Click Profile & Setting \Rightarrow Sign-in history \Rightarrow Sign-in history to enter the function page.
- This page will show the IP, device, date and time for all sign-in activities in the past 90 days.

Track the devices that accessed to your accounts and keep an eye out for any one you don't recognize. You can find the activity in the past 90 days

Access	Device	Date	Time(ET)
192.168.56.1	Personal computer	2019-12-19	15:13:35
192.168.56.1	Personal computer	2019-12-19	14:21:49
192.168.56.1	Personal computer	2019-12-19	02:14:33
192.168.56.1	Personal computer	2019-12-19	01:28:04
192.168.56.1	Personal computer	2019-12-19	01:24:26
192.168.56.1	Personal computer	2019-12-19	01:14:36
192.168.56.1	Personal computer	2019-12-19	00:35:13
192.168.56.1	Personal computer	2019-12-19	00:13:31
192.168.56.1	Personal computer	2019-12-19	00:12:30

Picture 4.4-1 Sign-in history