2020

BOC 中国银行

Corporate Internet Banking User Manual

Catalog

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.
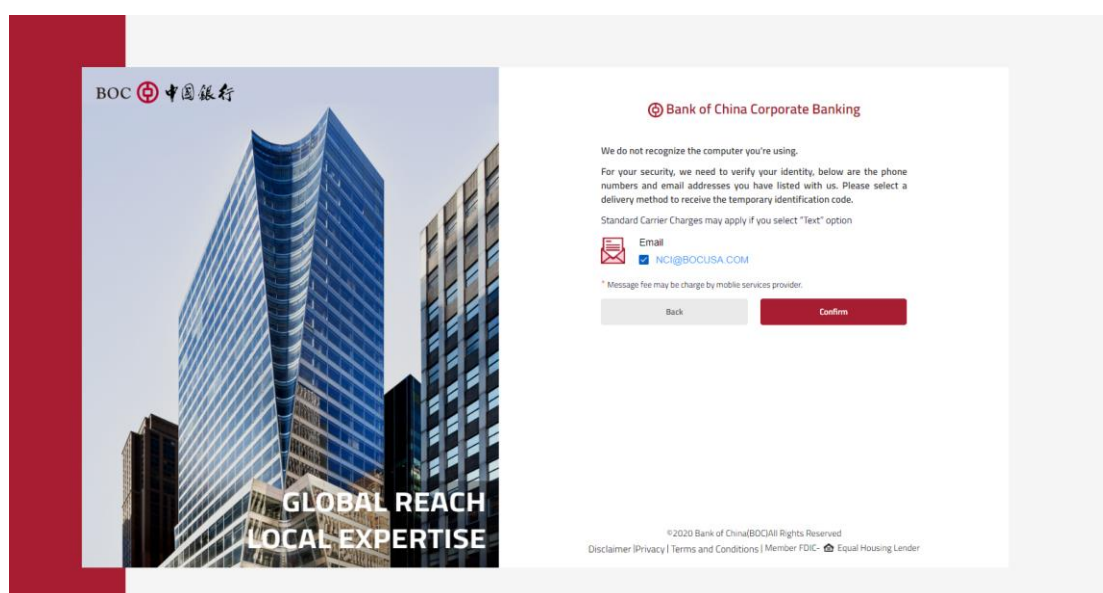
Picture 1-1 First time Login page

- Enter the Identification code and password, and click confirm.
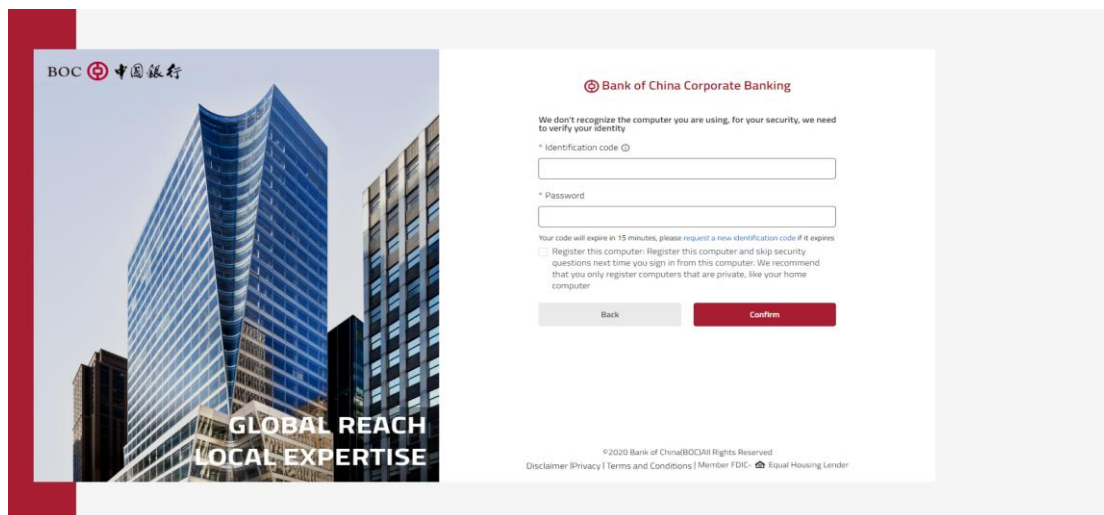
Picture 1-2 Request Identification code and password

- When you login the first time, you will be prompt to set your personal welcome phrase and welcome image.
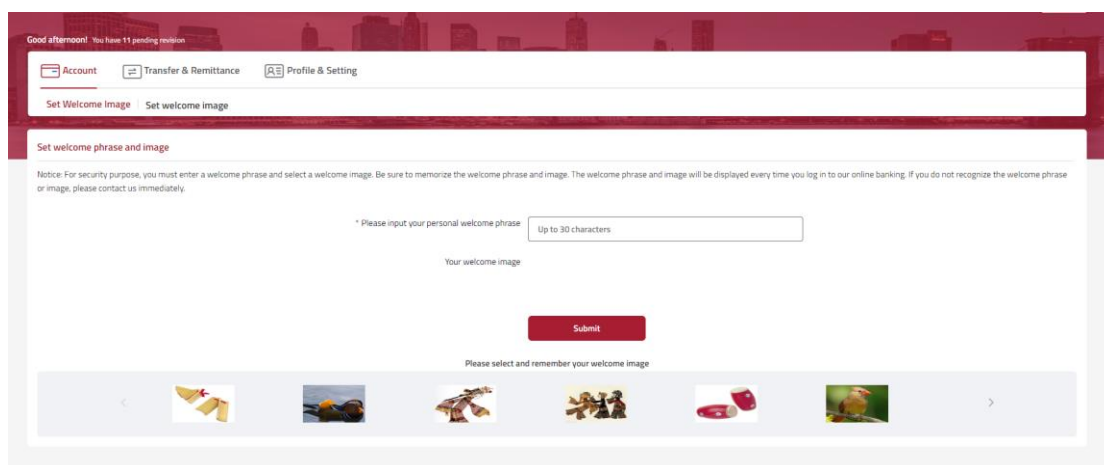
Picture 1-3 Set welcome phrase and image

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.
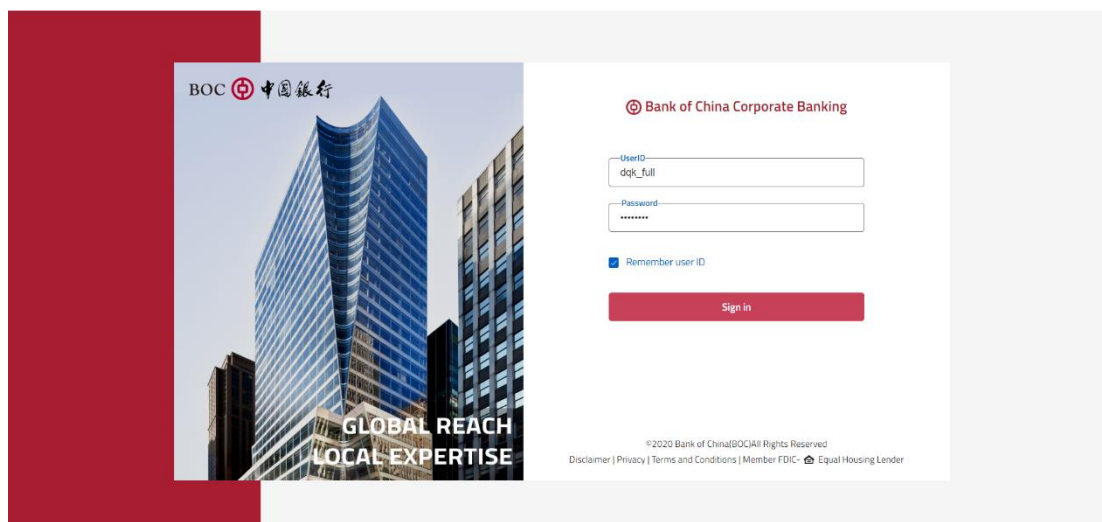
Picture 1-4 Login page - Unregistered computer

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

- Click Confirm.
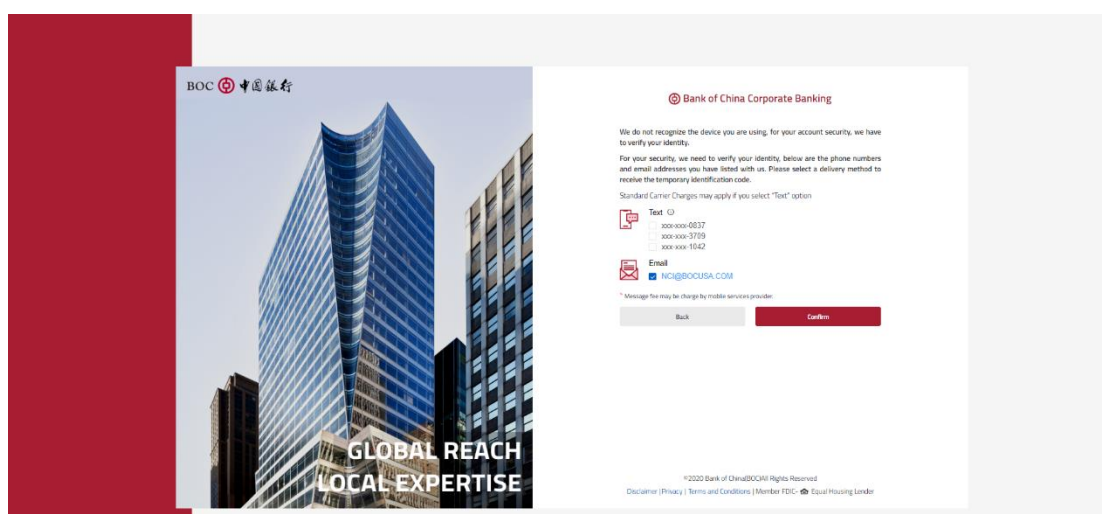
Picture 1-5 Request verification code - Unregistered computer

- 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.
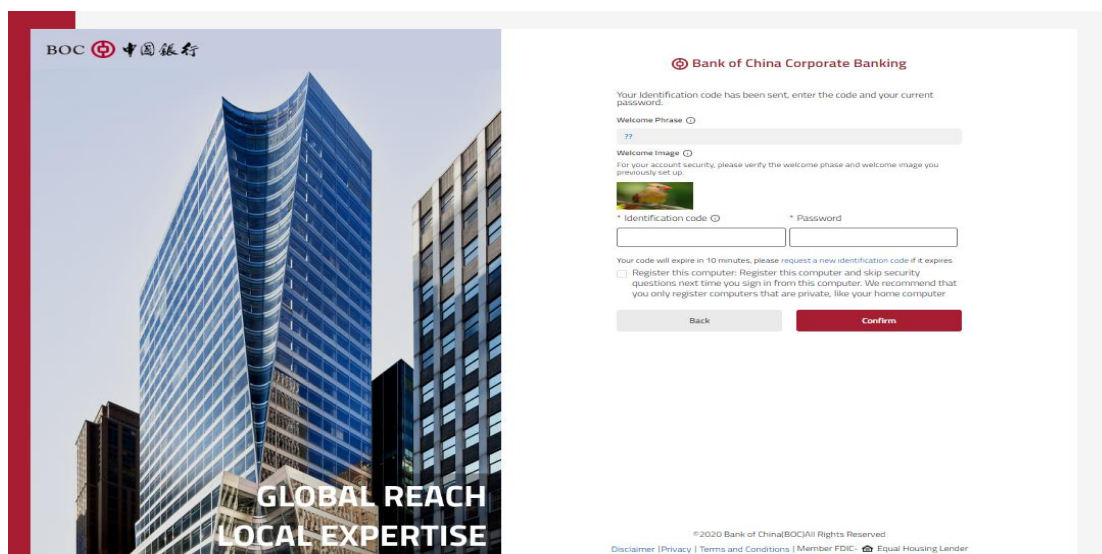
Picture 1-6 Welcome image page - Unregistered computer

Registered computer

- Enter User ID and Password.
- You can select Remember user ID for faster login next time.
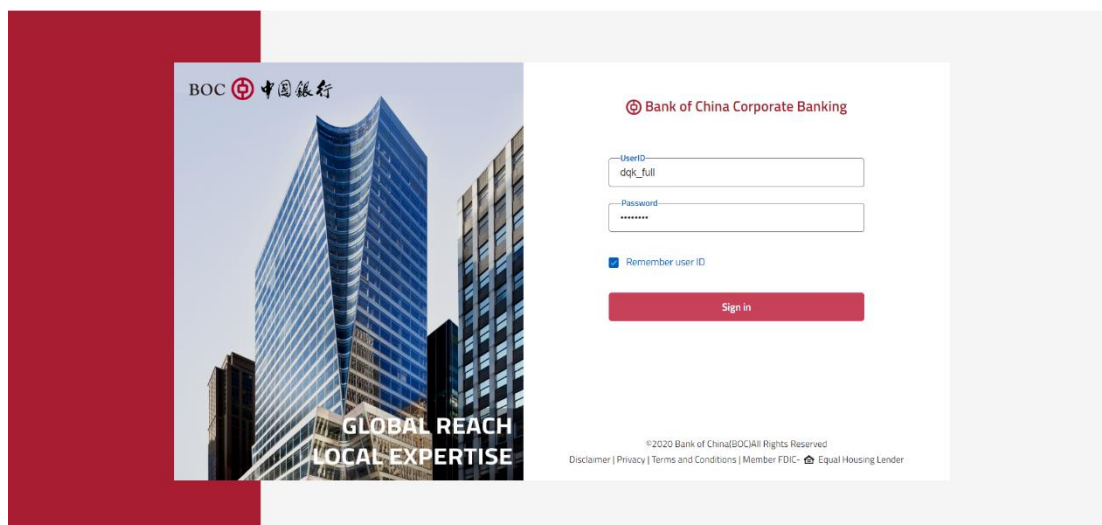
Picture 1-7 Login page - Registered computer

- 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 date from your online banking.

Voluntary Sign out
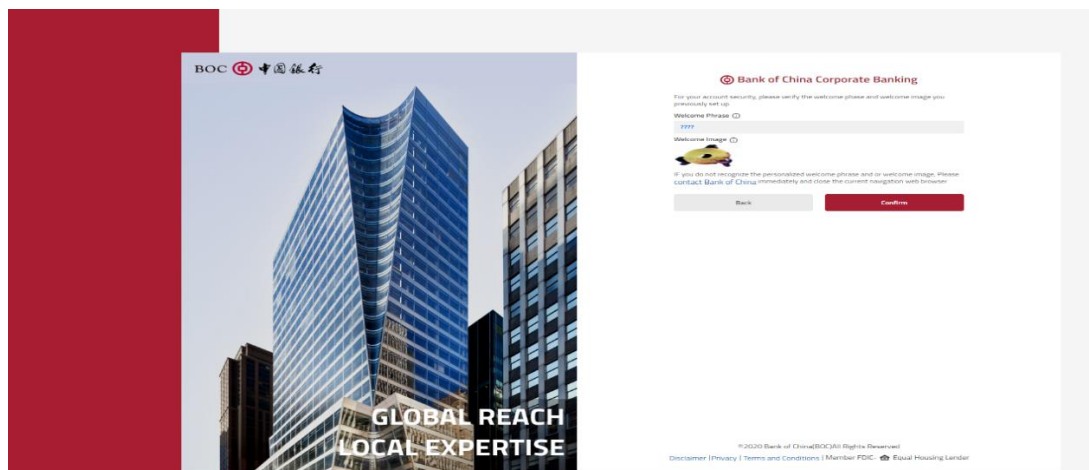
- Click Sign out on the upper right corner on each page and you can sign out voluntarily.
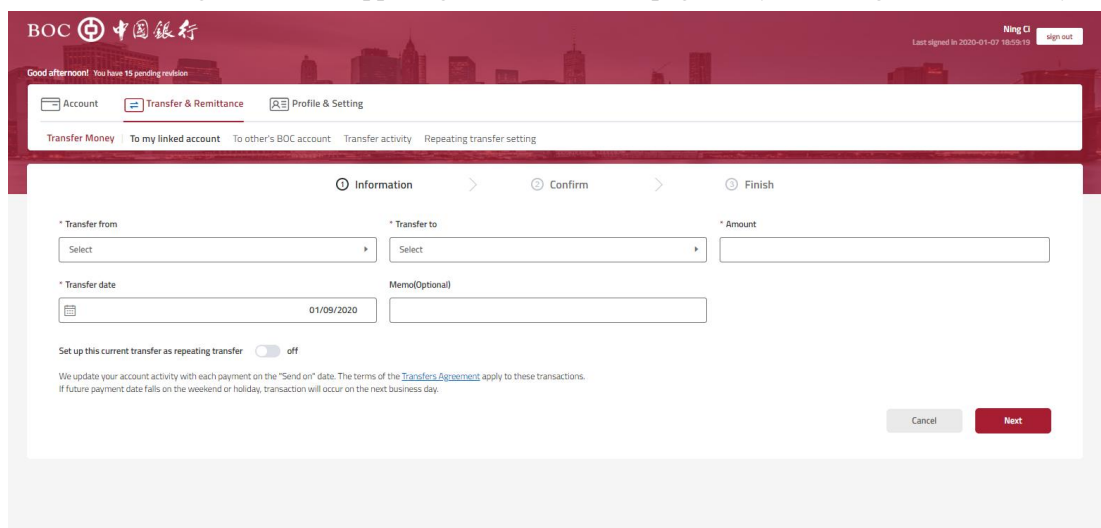
Picture 1-9 Voluntary Sign out

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.

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.
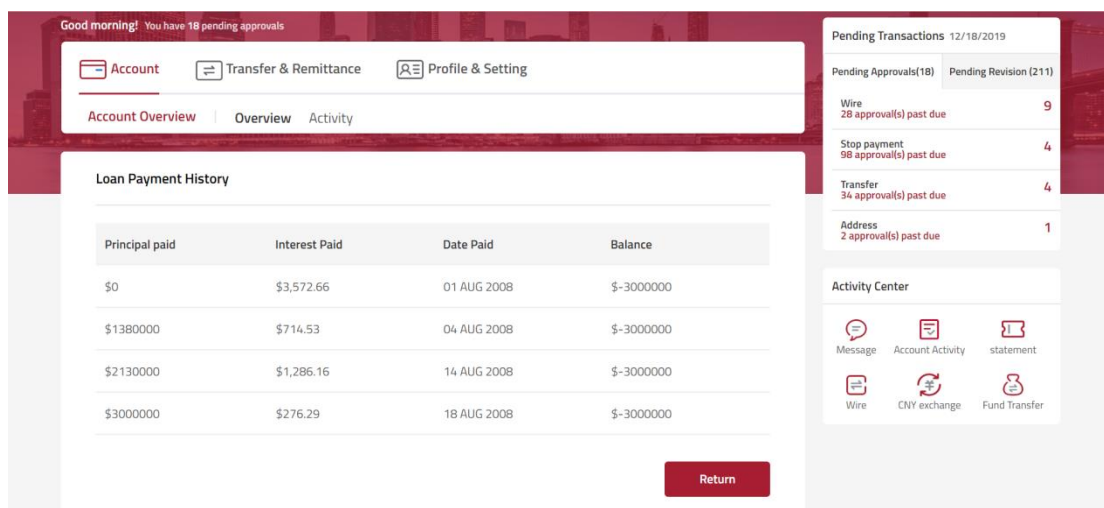
Picture 2.1.1-2 Loan account payment records

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

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
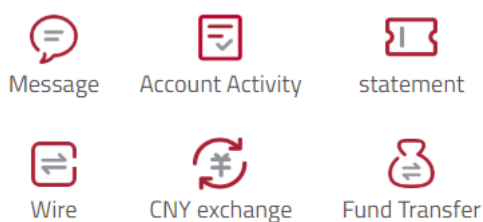
Picture 2.1.1-4 Activity Center

- You can click the Message icon to jump to **Picture 2.1.1-3-1** Message.
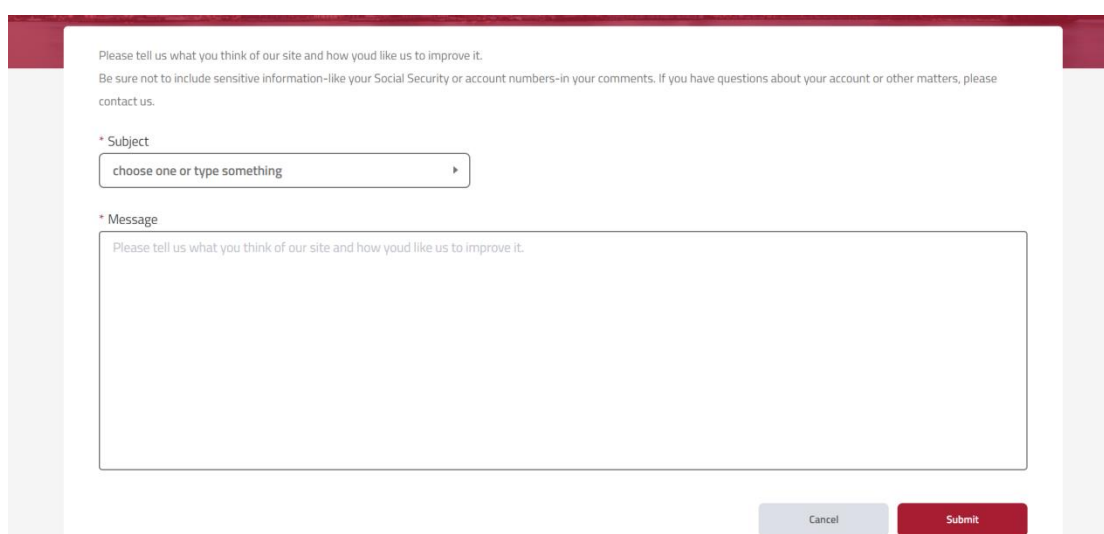
Picture 2.1.1-4-1 Message

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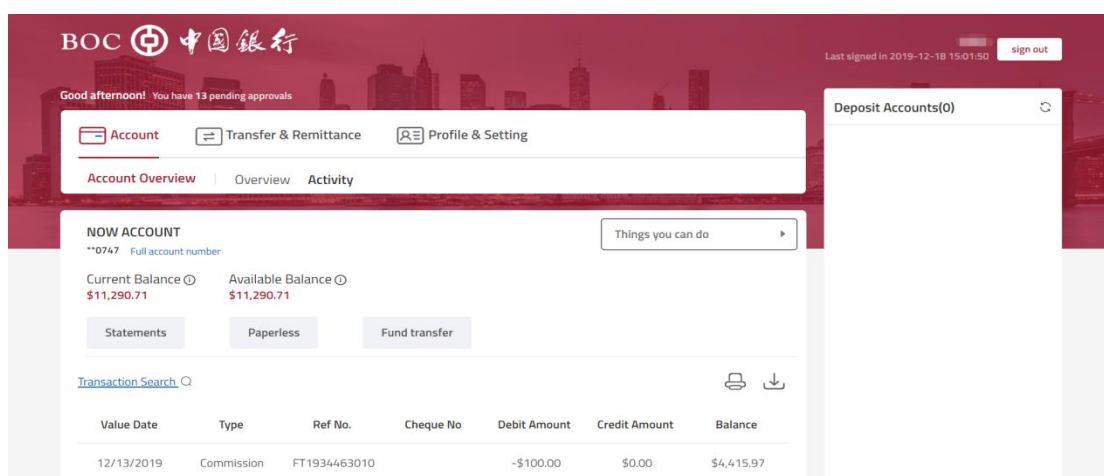
Picture 2.1.1-4-2 Account Activity

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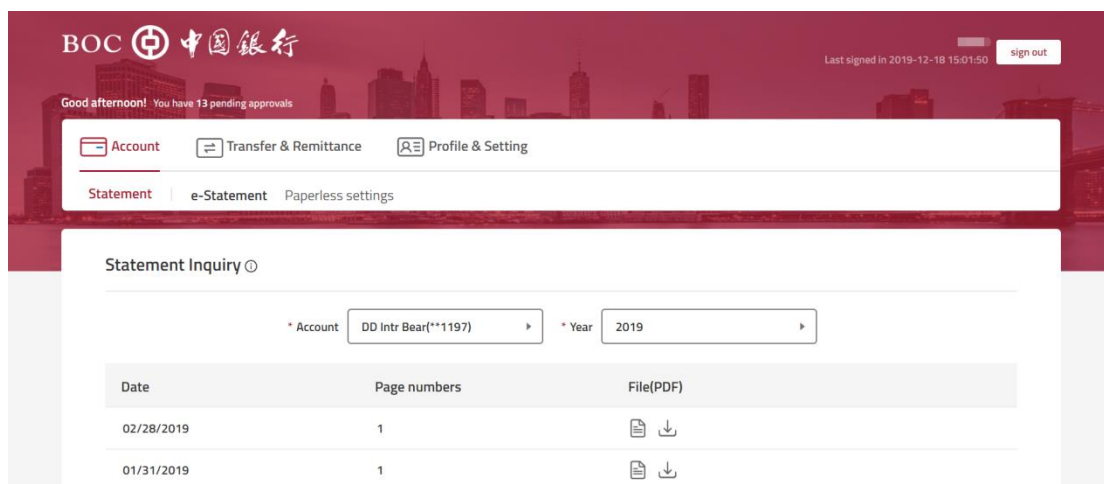
Picture 2.1.1-4-3 Statement

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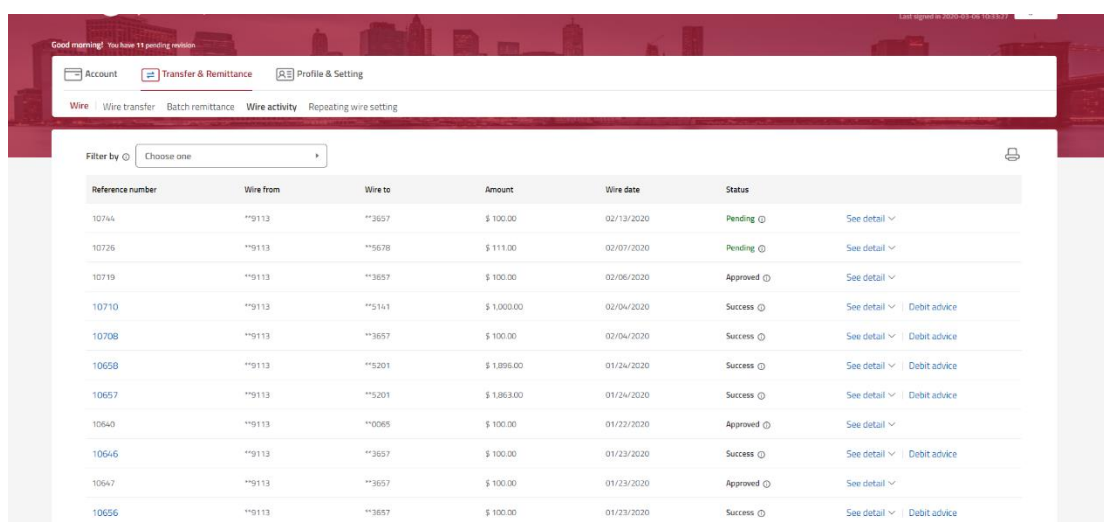
Picture 2.1.1-4-4 Wire

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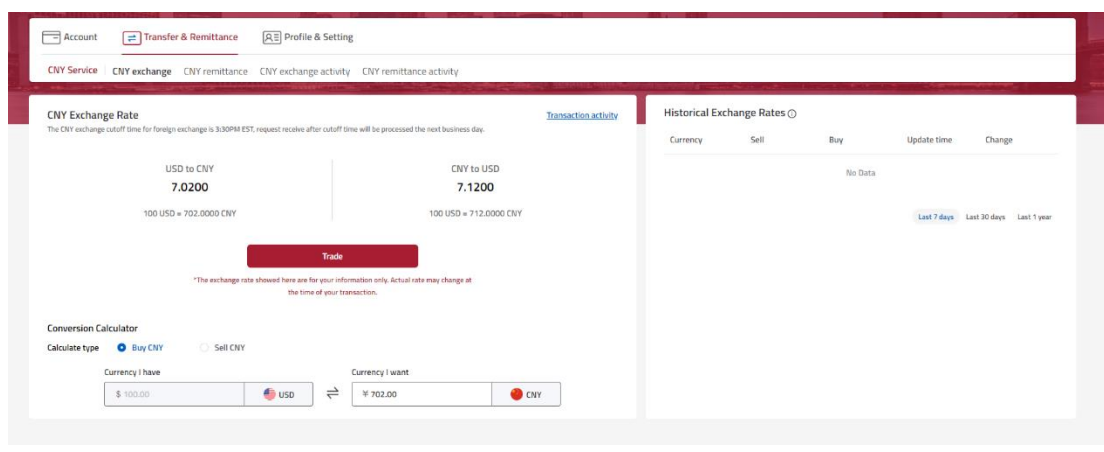
Picture 2.1.1-4-5 CNY exchange

- 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.

Picture 2.1.2-2 Activity - Search by criteria

- You can print page by clicking the print button.

Picture 2.1.2-3 Activity - Printing preview

- After entering the range, you can download account transaction information by clicking the download button.
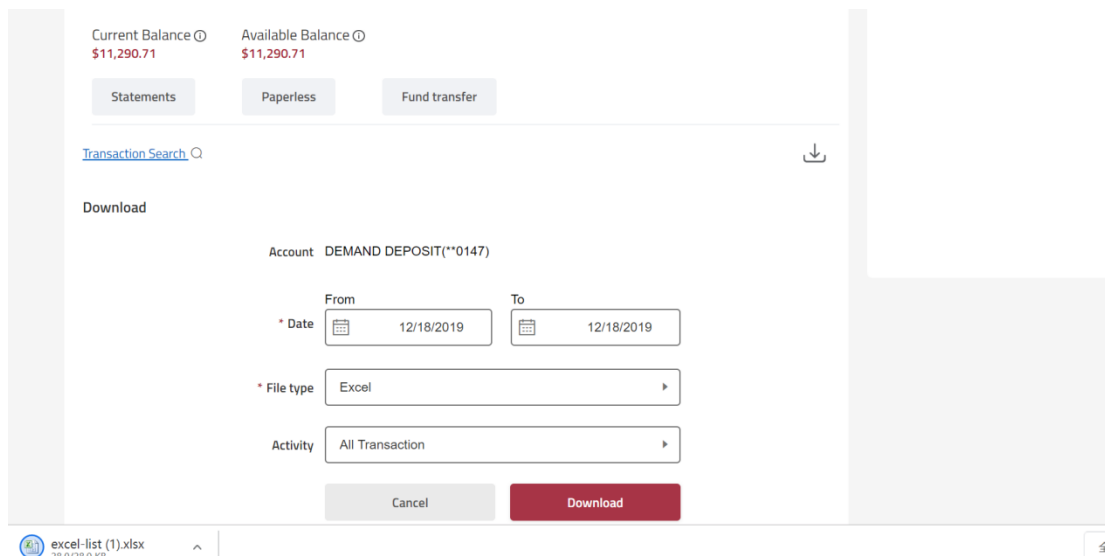
Picture 2.1.2-4 Activity - Download

- You can click switch to other accounts by clicking the account you would like to view on the right column.
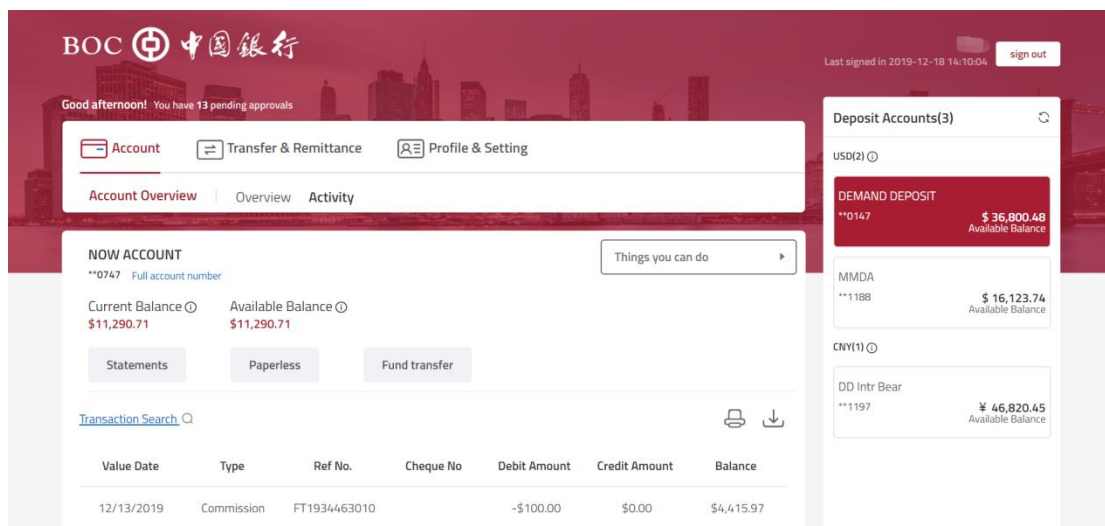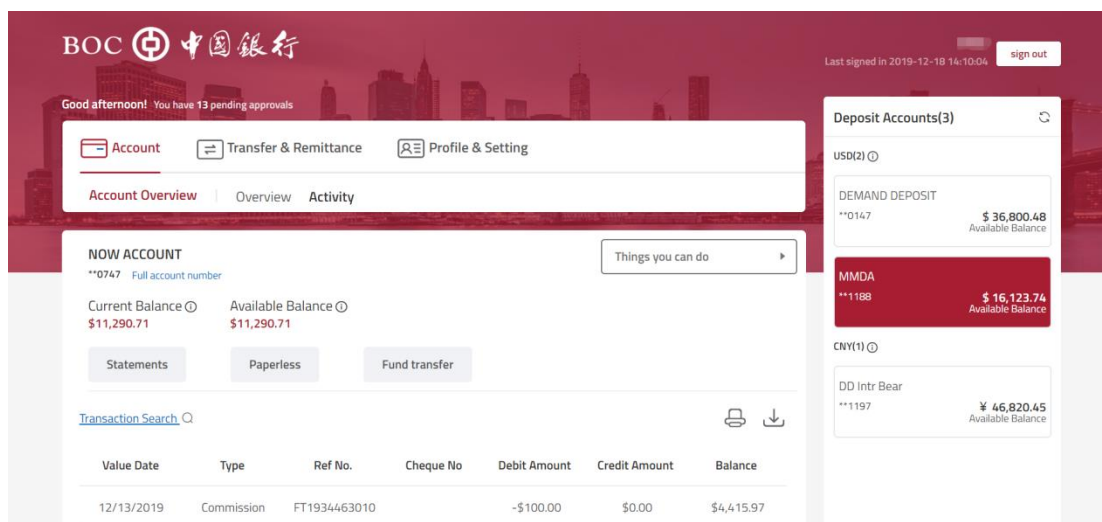
Picture 2.1.2-5 Activity - Switch to another account

2.2. **Checks**

2.2.1. **Stop Payment**

【**Function introduction**】

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

【**Function guide**】

- Click Account ⟹ Checks ⟹ Stop Payment to enter the function page.
- Enter Account number, Check No, Check date, Payee name, Check amount and Reason.
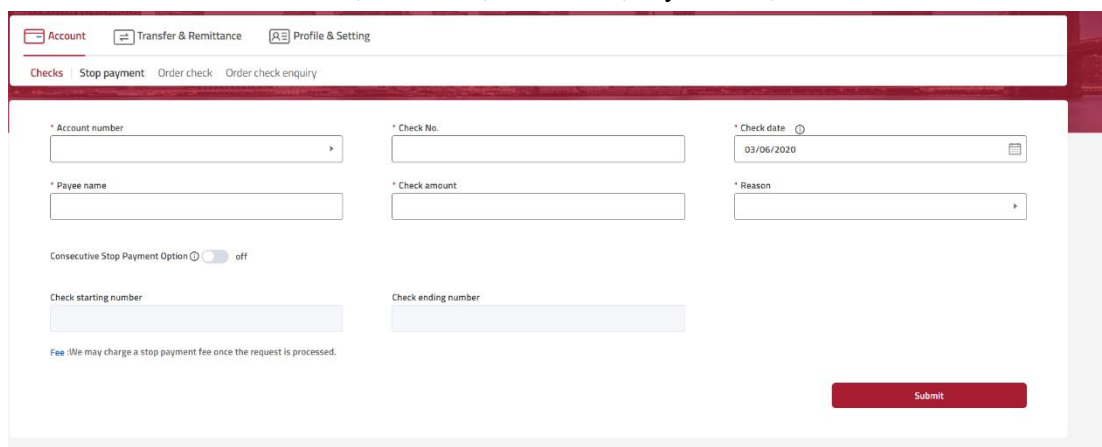
Picture 2.2.1-1 Stop Payment

- 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.

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.

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 ⟹ Checks ⟹ 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.
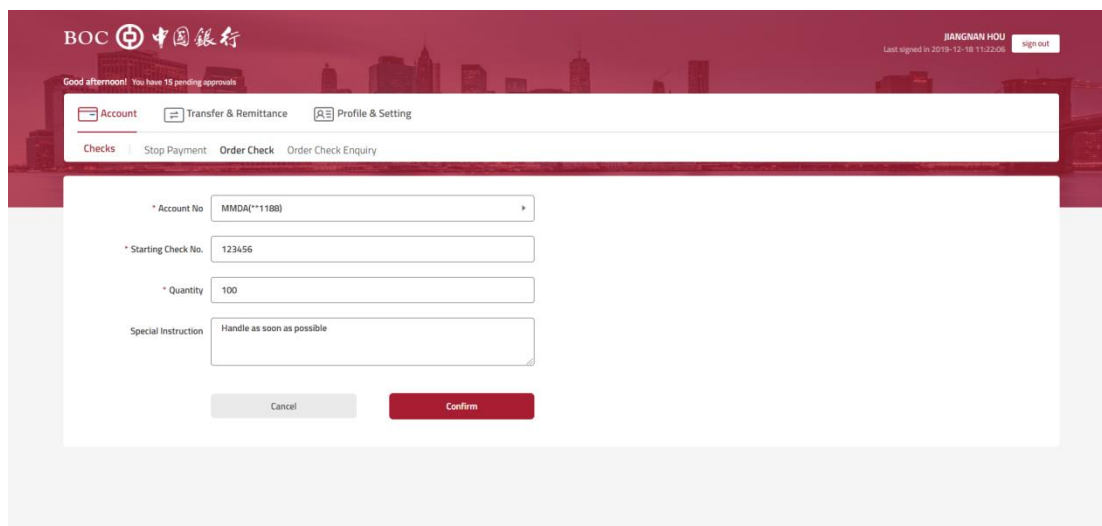
Picture 2.2.2-1 Order Check

- 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.
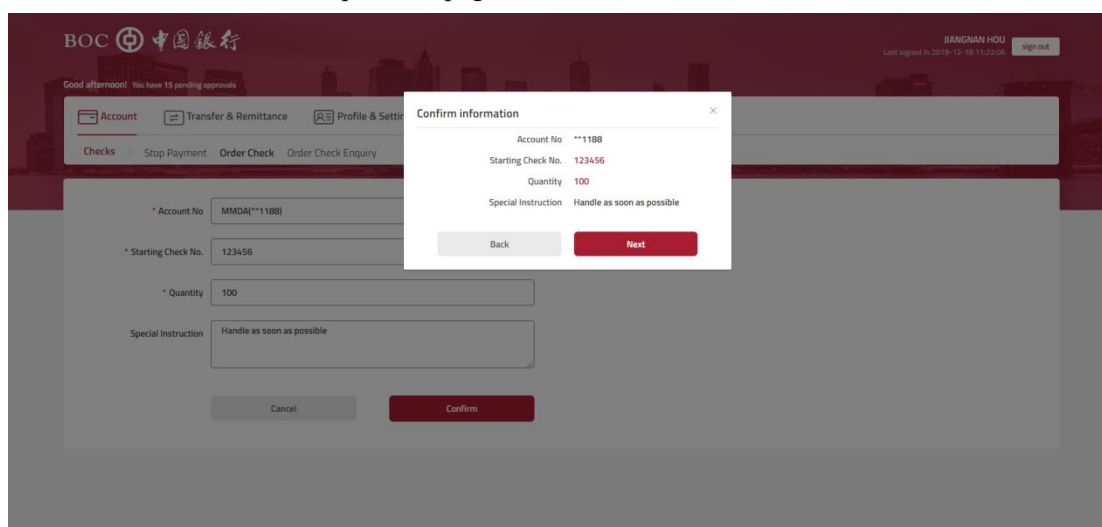
Picture 2.2.2-2 Order Check - Confirmation
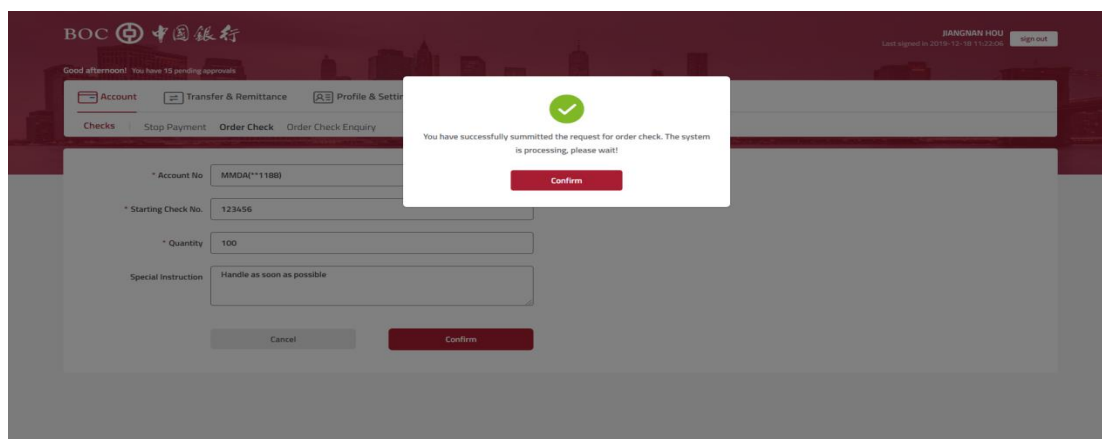
Picture 2.2.2-3 Order Check – Submitted successfully

2.2.3. Order Check Enquiry

【Function introduction】

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

【Function guide】

- Click Account ⟶ Checks ⟶ 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.
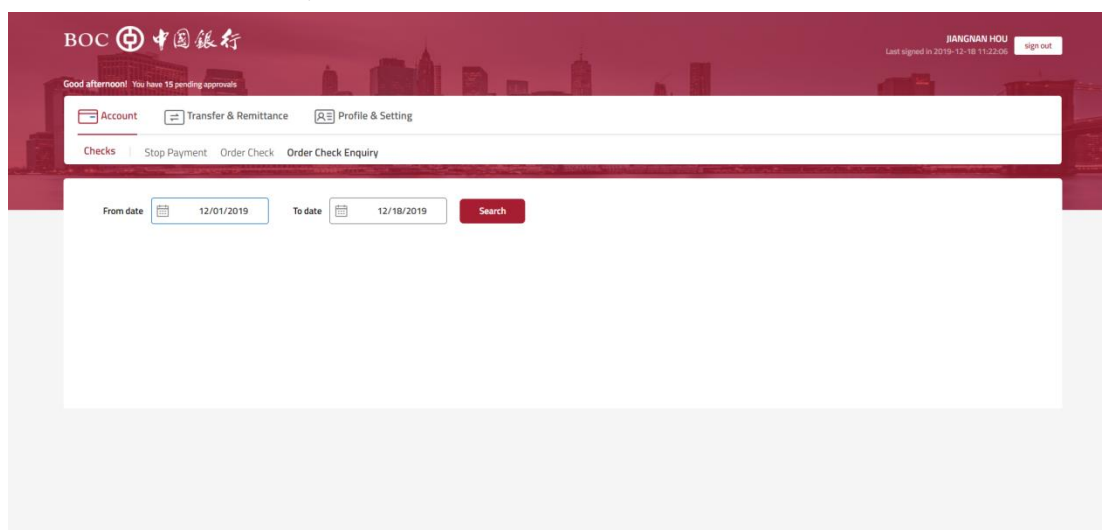
Picture 2.2.3-1 Order Check Enquiry - Search

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

Transaction number	Account number	Quantity	Starting Check No.	Special instruction	User ID	Operation date
12465	**0147	123123	123123	人员	hou_full	12/18/2019
12464	**1188	100	123456	Handle as soon as possible	hou_full	12/18/2019
12461	**0147	1	1	spe	full04	12/18/2019
12446	**0147	1	1	1	full04	12/18/2019
12445	**0147	1	1	special	full04	12/18/2019
12442	**0147	1	1	special	full04	12/18/2019
12423	**1188	2020	2000	见客户可	hou_full	12/16/2019
12413	**0147	24354	123123	侯江南	hou_full	12/16/2019
12366	**0147	4563	45645	eh dh	hou_full	12/14/2019

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 ⟹ Statement ⟹ 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
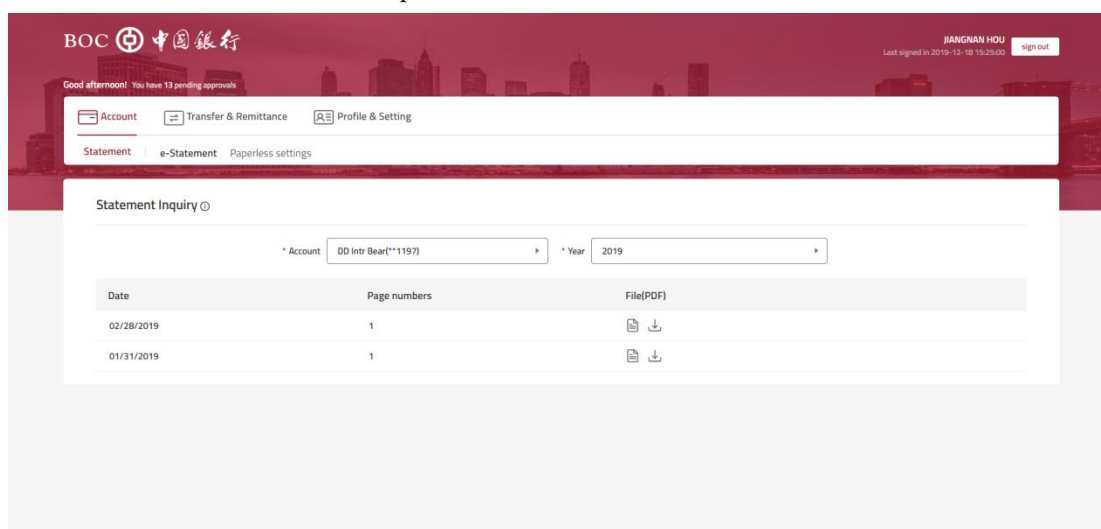
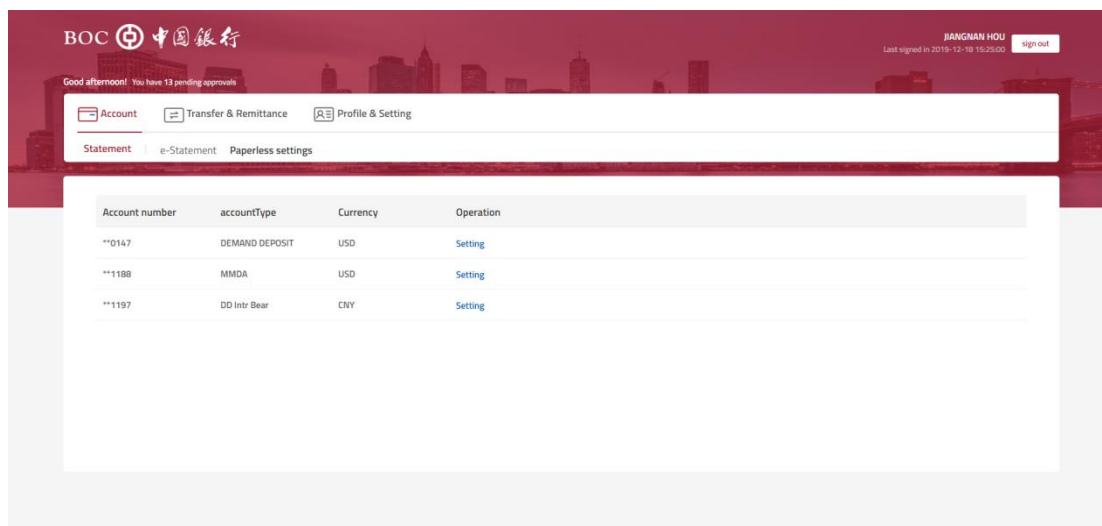### 2.3.2. Paperless Settings

【**Function introduction**】

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

【**Function guide**】
- Click Account ⟹ Statement ⟹ 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.
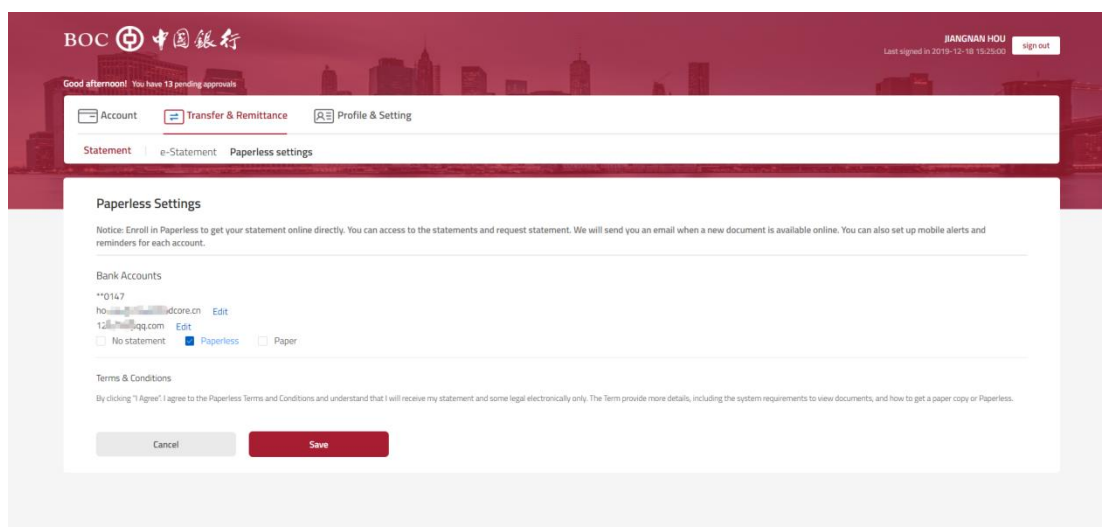
Picture 2.3.2-2 Paperless setting

- System will prompt that your setting has been changed.
- Click Confirm to return to the function page.
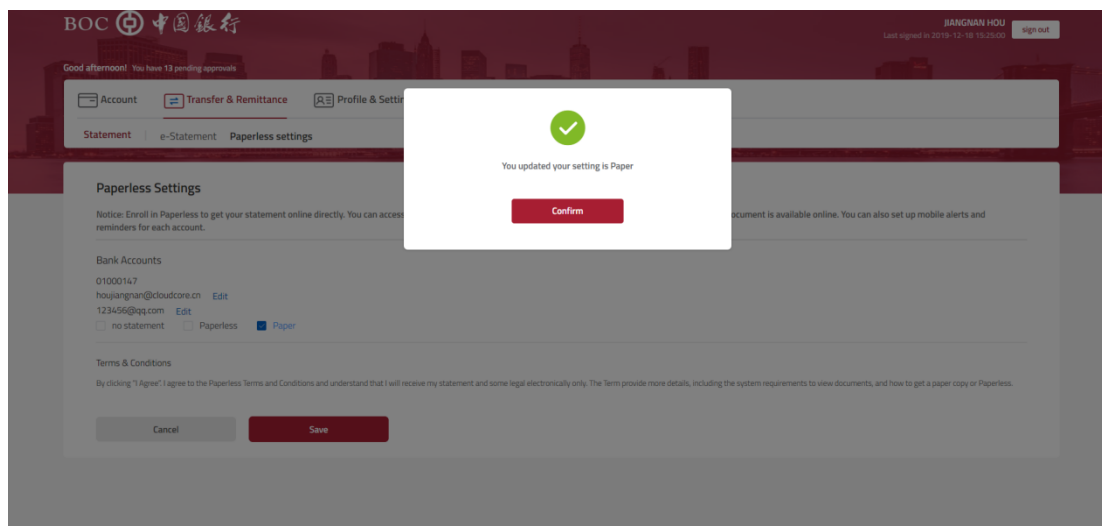
Picture 2.3.2-3 Paperless Settings – Updated successfully

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.
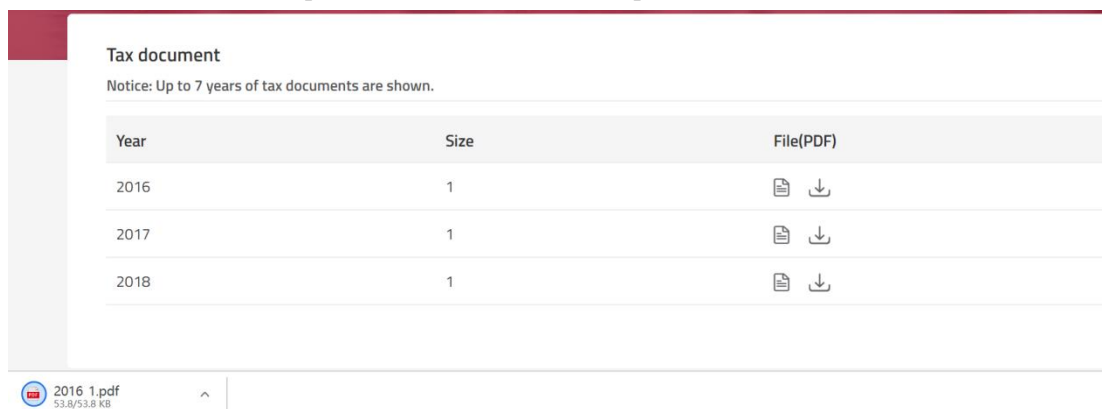
Picture 2.4 Tax Document

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.
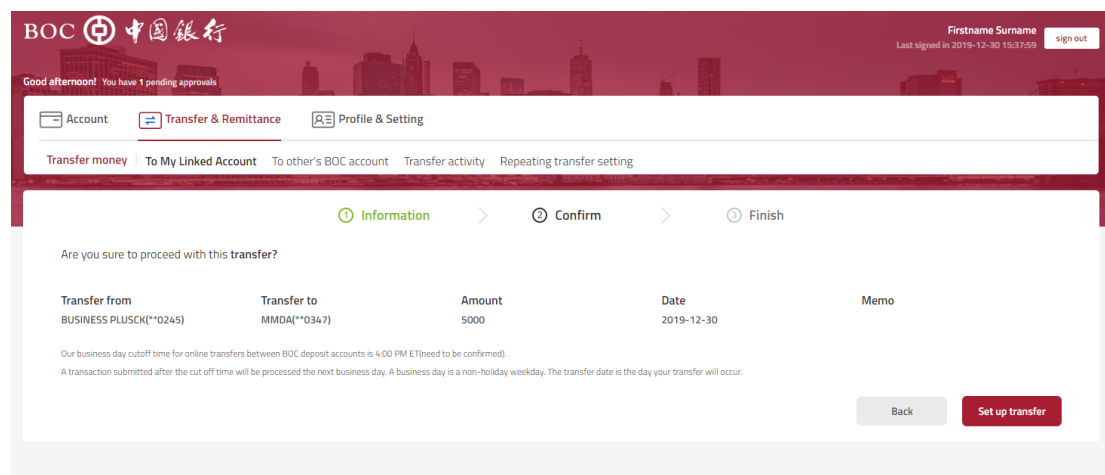
【Function guide】

- Click Transfer & Remittance ⟹ Transfer money ⟹ 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.
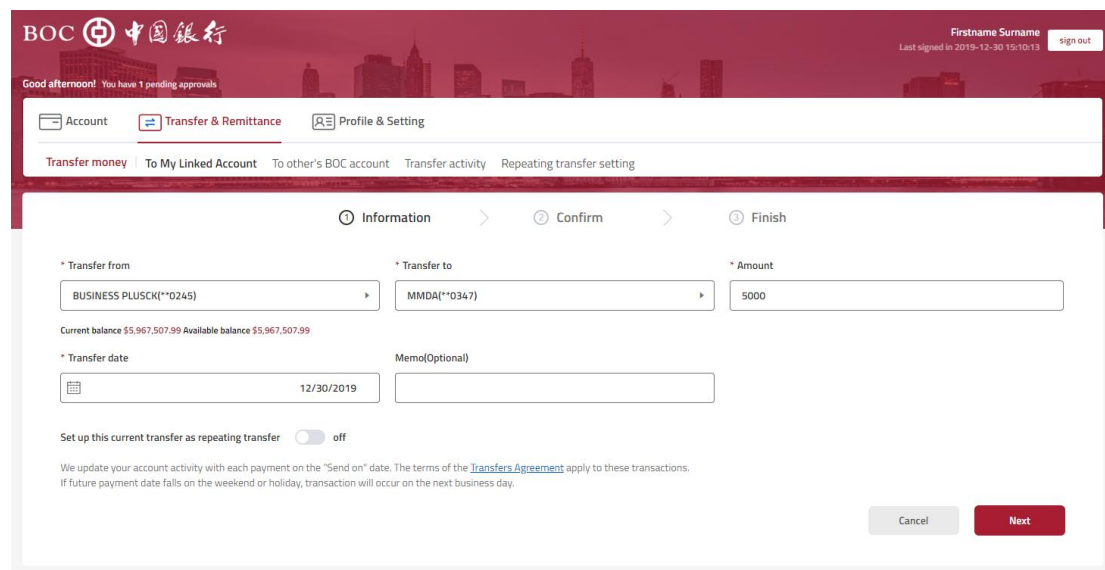
Picture 3.1.1-1 To my linked Account

- 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 ⇨ Transfer money ⇨ 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.
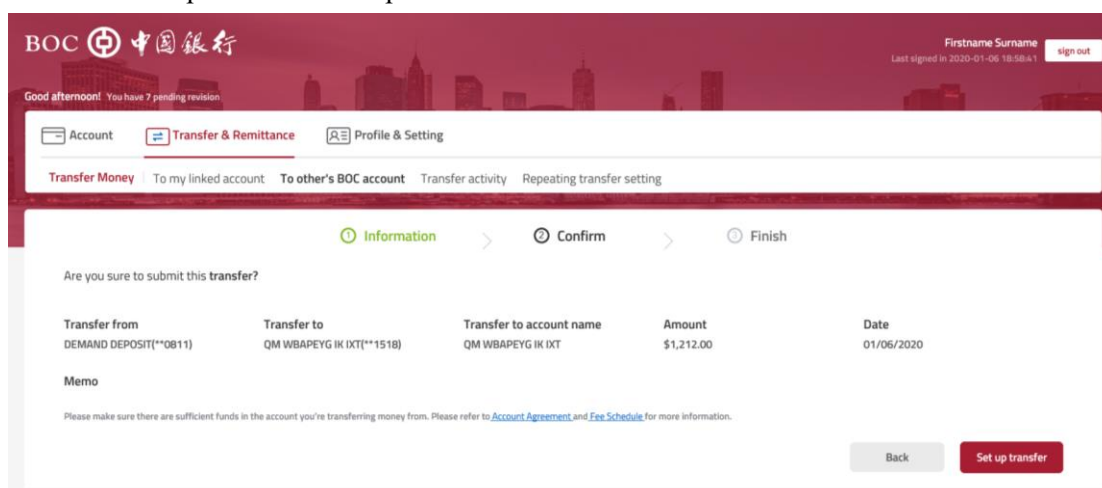
Picture 3.1.2-3 To other's BOC account - Confirmation

- You can click Make another transfer if you wish to conduct another transfer transaction, or click Close to jump to the activity page.
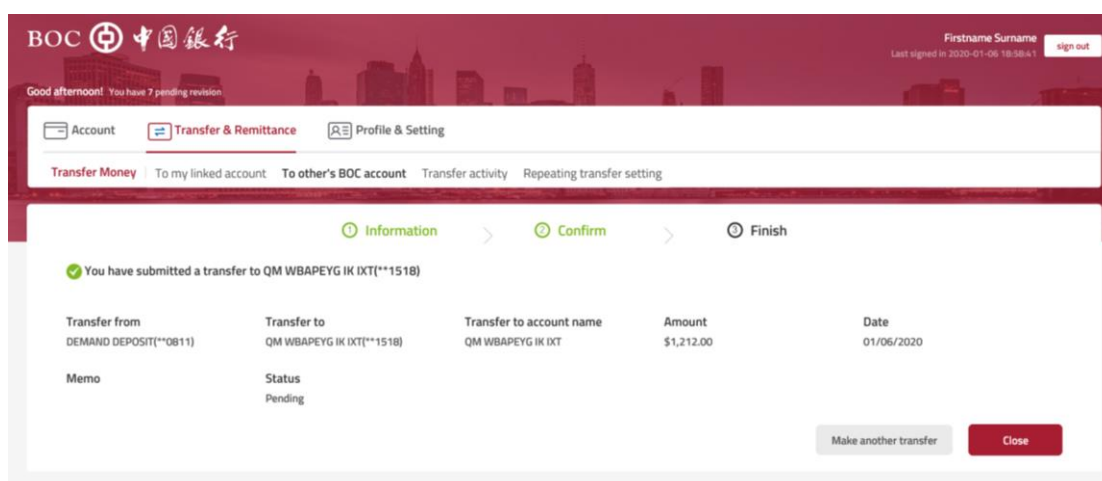
Picture 3.1.2-4 To other's BOC account – Submitted successfully

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 ⟹ Transfer money ⟹ 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, inputter will have the option to edit or cancel the transaction. There is no edit and cancel function for authorizer.

Picture 3.1.3-1 Transfer activity list page (Inputter)

Picture 3.1.3-2 Debit advice

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.

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
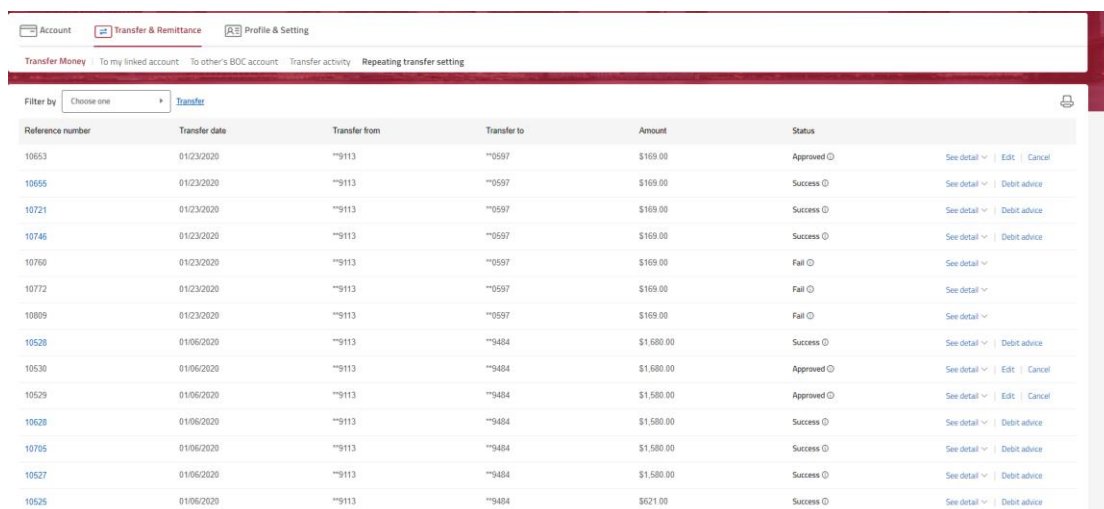
3.1.4.   Repeating transfer setting

【Function introduction】

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

【Function guide】

- Click Transfer & Remittance ⟹ Transfer money ⟹ 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.

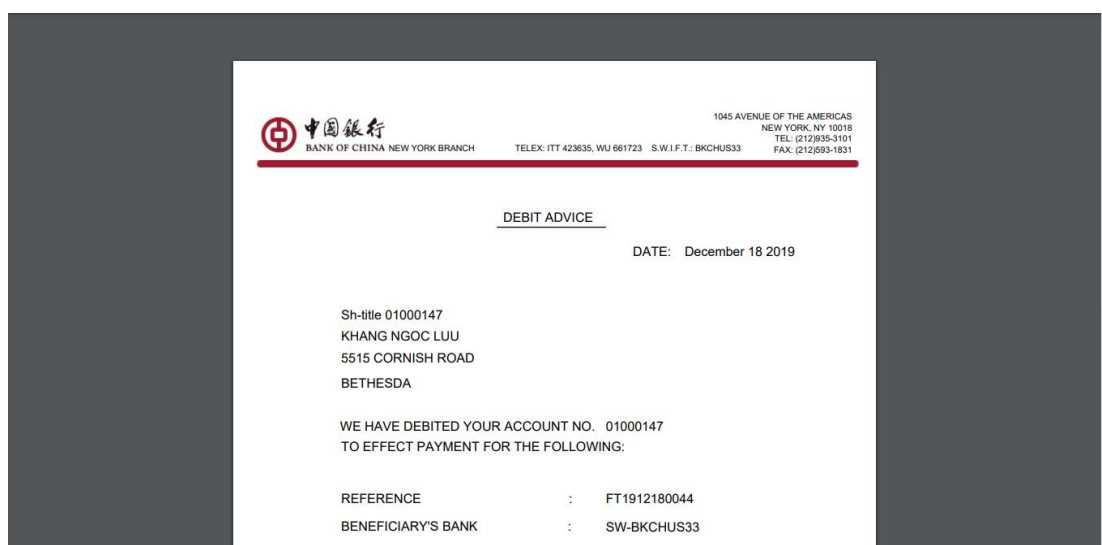Picture 3.1.4-1 Repeating transfer setting (Inputter)

Picture 3.1.4-2 Repeating transfer setting (Authorizer)

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

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.
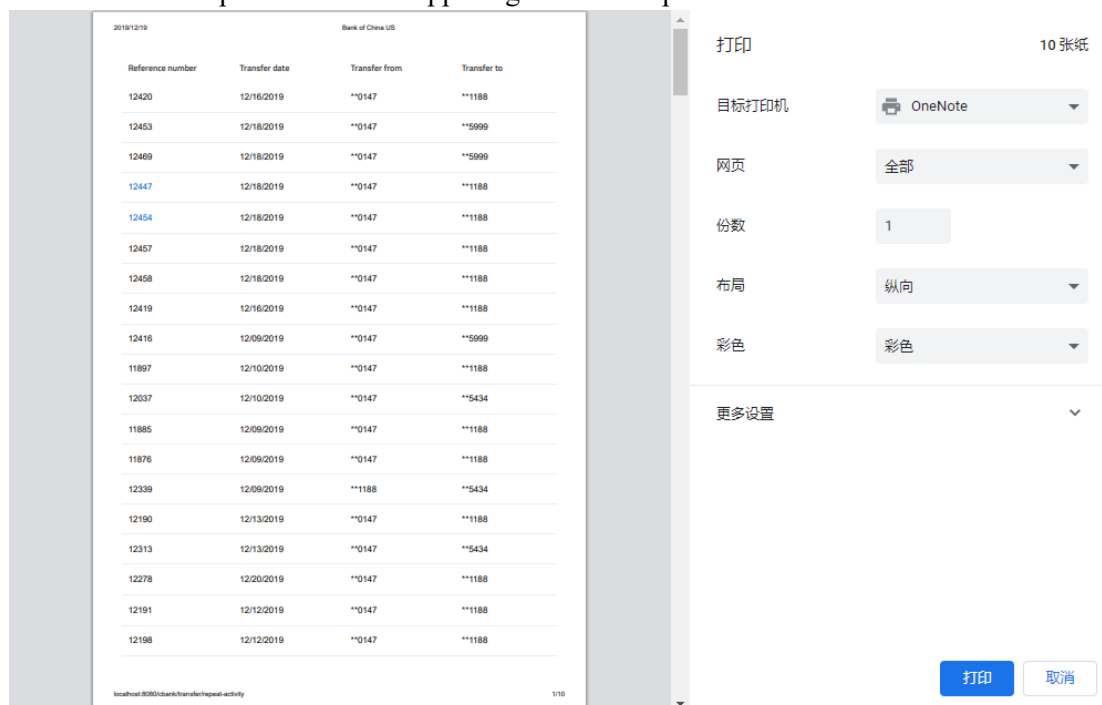
Picture 3.1.4-5 Repeating transfer setting - print

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 ⟹ Wire ⟹ 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.
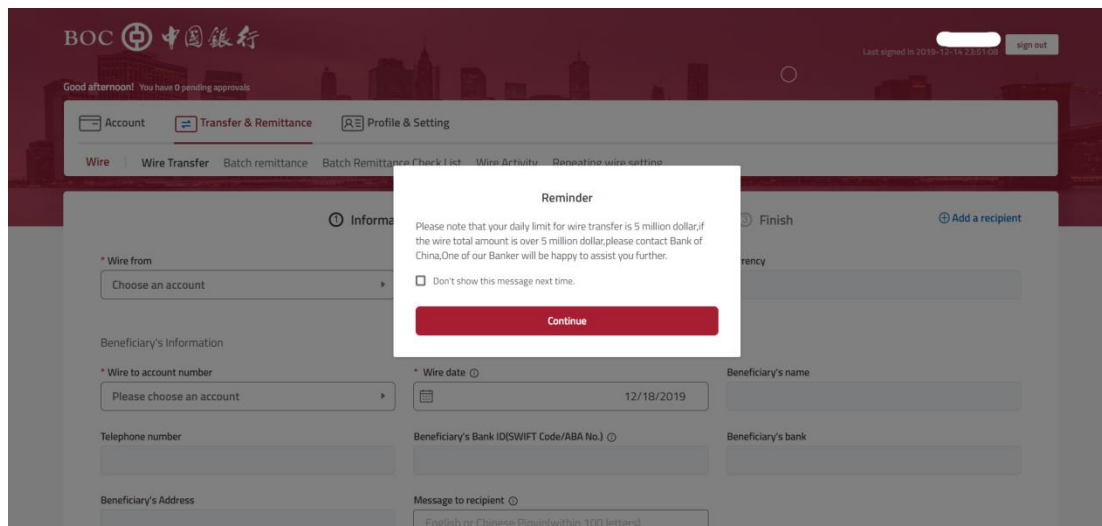
Picture 3.2.1-1 Wire Transfer - Reminder
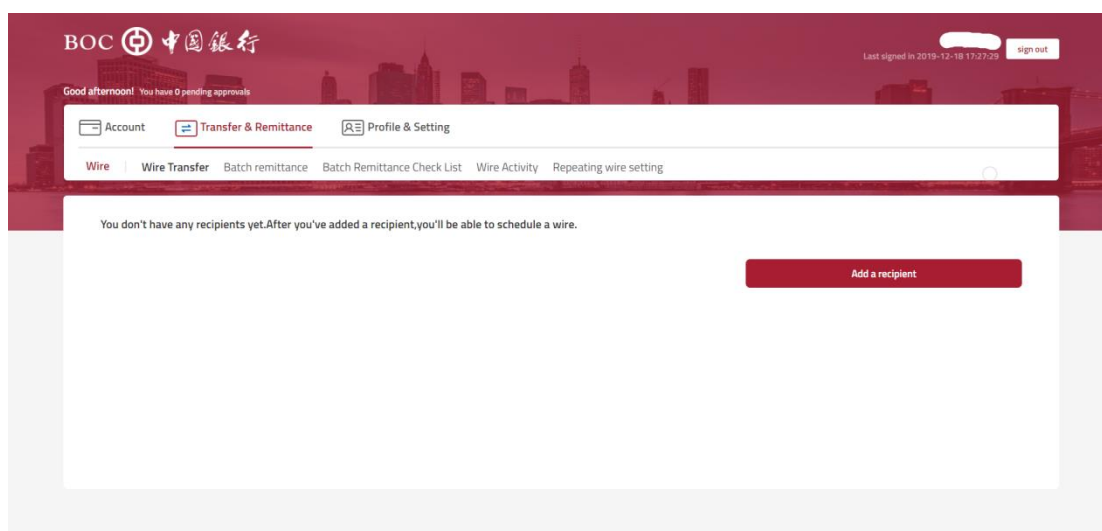
Picture 3.2.1-2 Wire Transfer - No available recipient
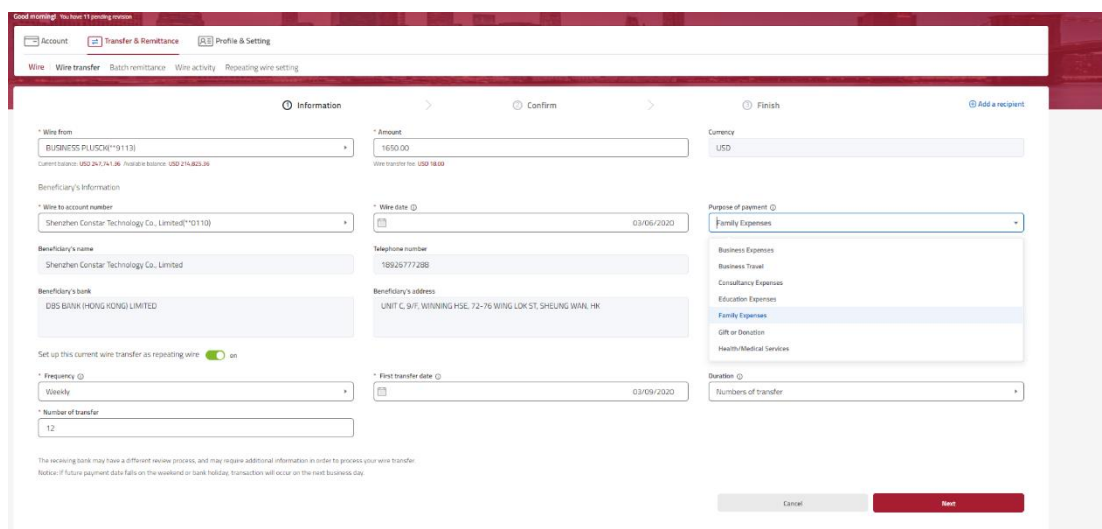
Picture 3.2.1-3 Wire Transfer

- 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.

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.

Picture 3.2.1-5 Wire Transfer – Submitted successfully

3.2.2. Batch remittance

【**Function introduction**】

Logged-in users can upload an excel document to initiate multiple remittance transactions at once.

【**Function guide**】
- Click Transfer & Remittance ⇒ Wire ⇒ Batch remittance to enter the function page.
- Download the template for Batch remittance.

Picture 3.2.2-1 Batch remittance – Download template

- Fill in the template accordingly and save it on your computer.

Picture 3.2.2-2 Batch remittance - Template

- Upload the completed file by clicking on Choose a file.

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.
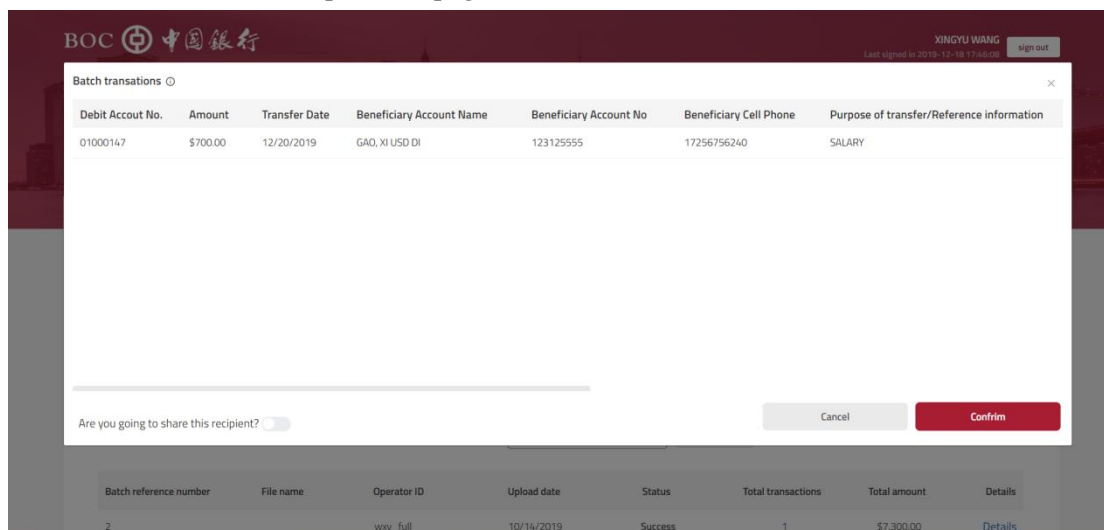
Picture 3.2.2-4 Batch remittance – transactions within batch

- 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.
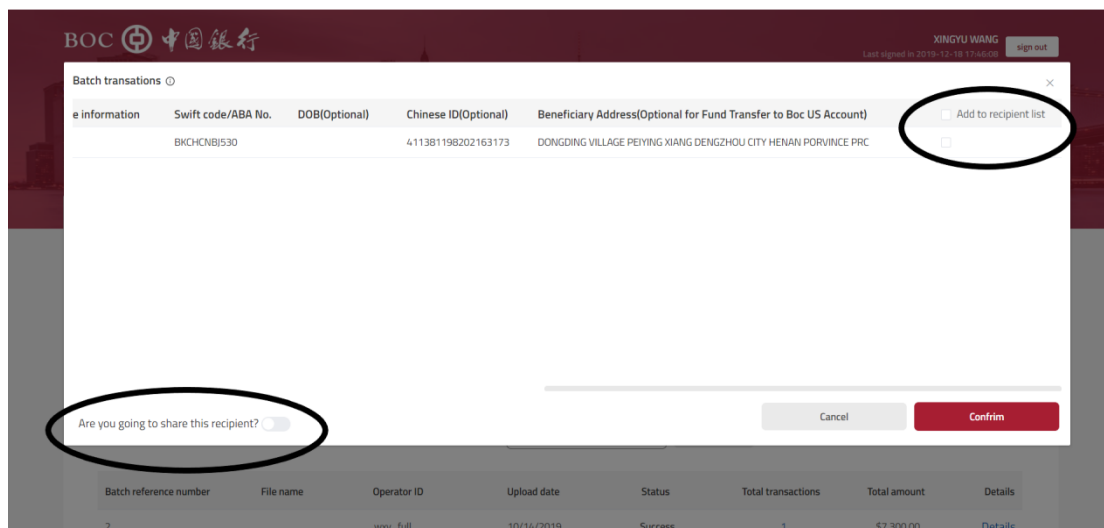
Picture 3.2.2-5 Batch remittance – Add to recipient list

- Click Confirm to complete.
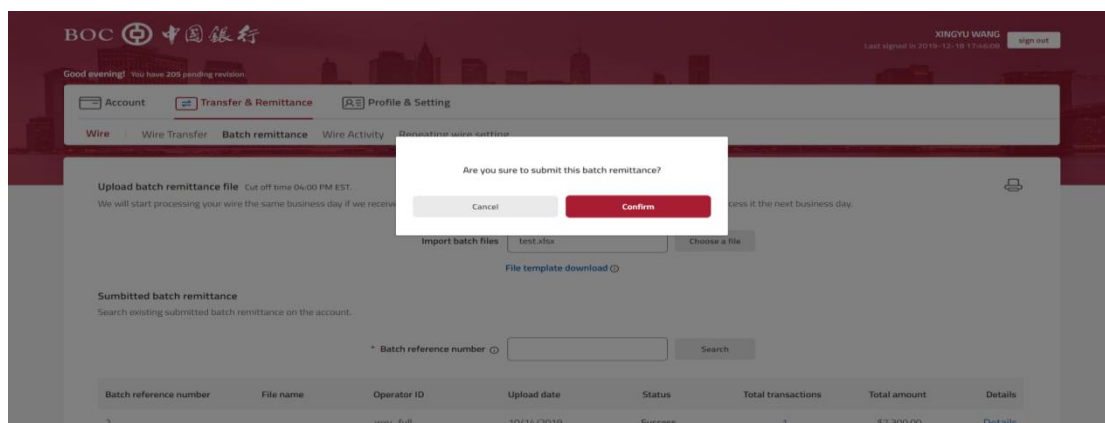
Picture 3.2.2-6 Batch remittance - Upload confirmation
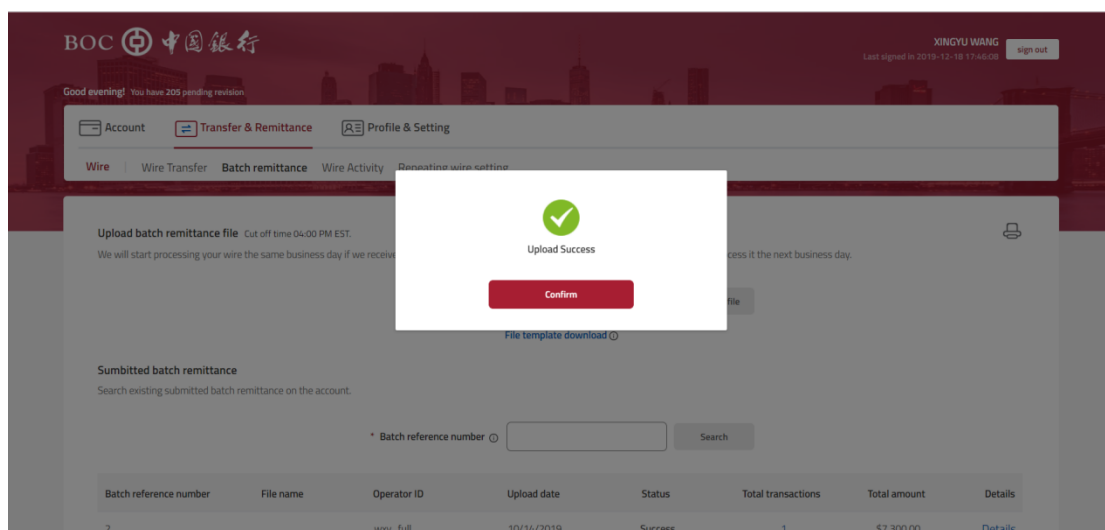
Picture 3.2.2-7 Batch remittance – Uploaded successfully

- You can search batch remittance records by entering batch reference number.
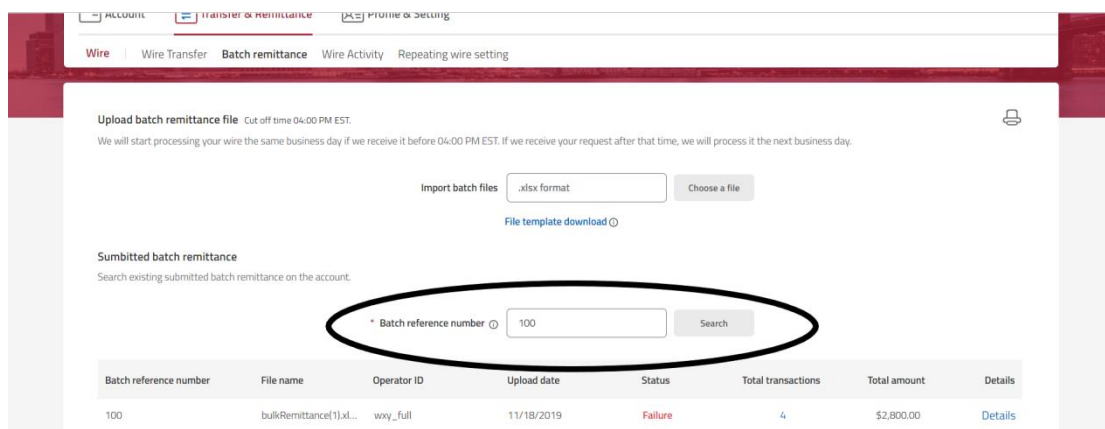
Picture 3.2.2-8 Batch remittance - Search

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

return to the previous page.

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 ⟹ Wire ⟹ Batch Remittance Check List to enter the function page

Picture 3.2.3-1 Batch Remittance Check List

- Batch remittance can be filtered by Date range.
- Click Details to view the uploaded batch.
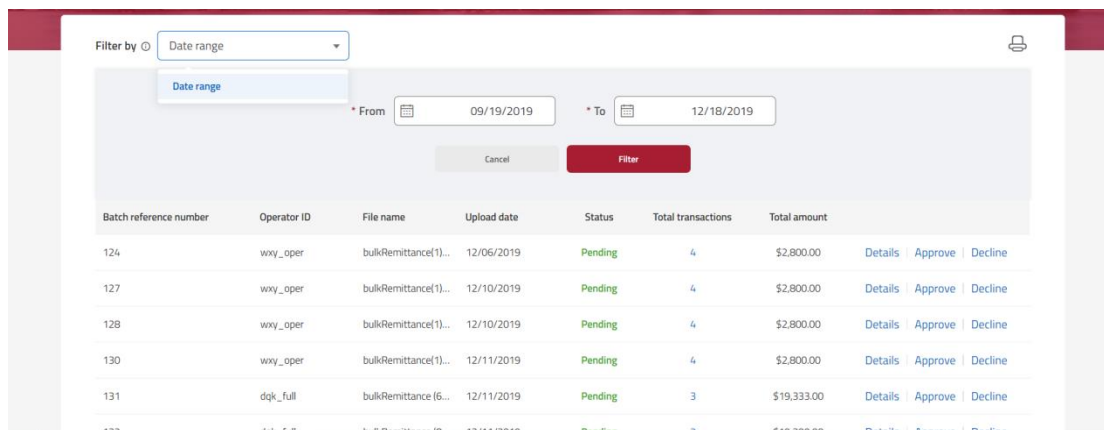
Picture 3.2.3-2 Batch Remittance Check List - Filter

- Select Approve or Decline. For decline, authorizer can enter decline reason.
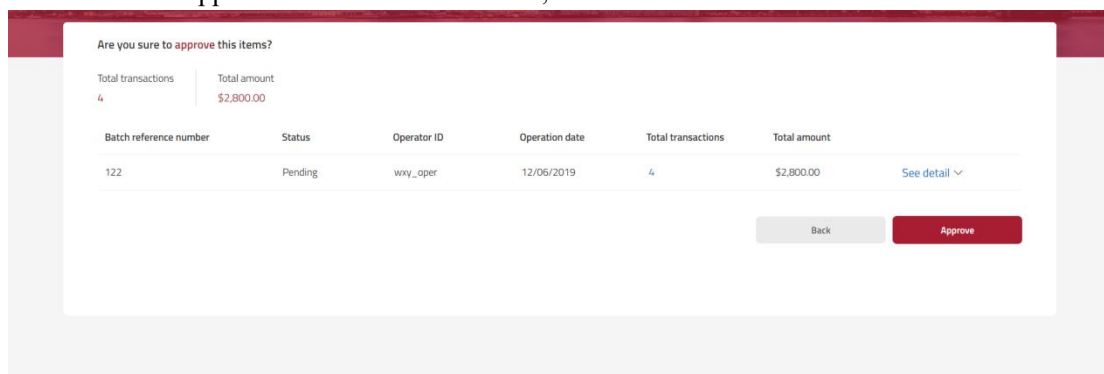
Picture 3.2.3-3 Batch Remittance Check List - Approval confirmation
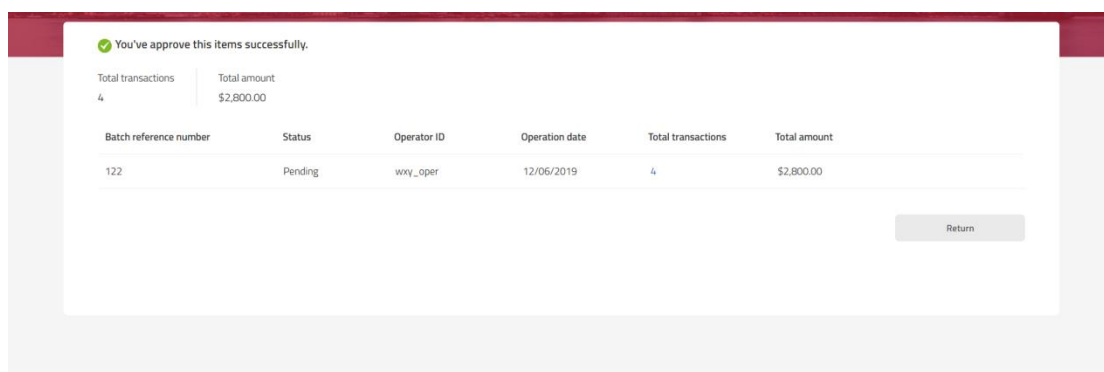
Picture 3.2.3-4 Batch Remittance Check List – Approved successfully
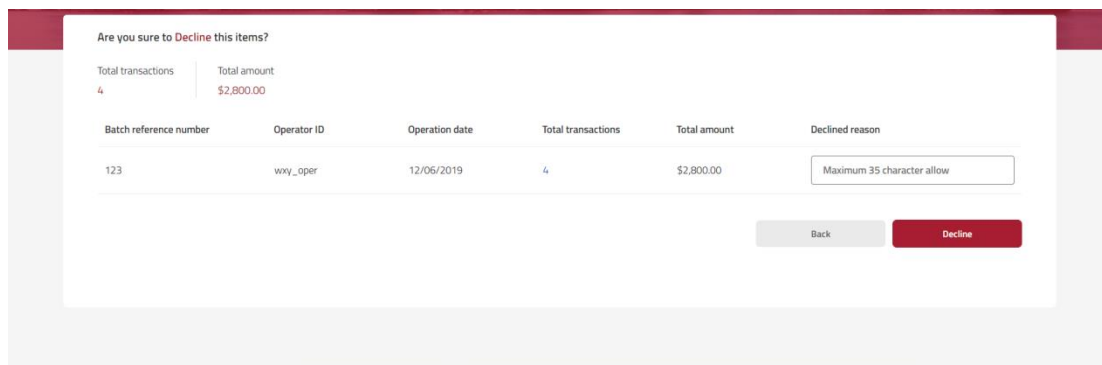
Picture 3.2.3-5 Batch Remittance Check List - Decline
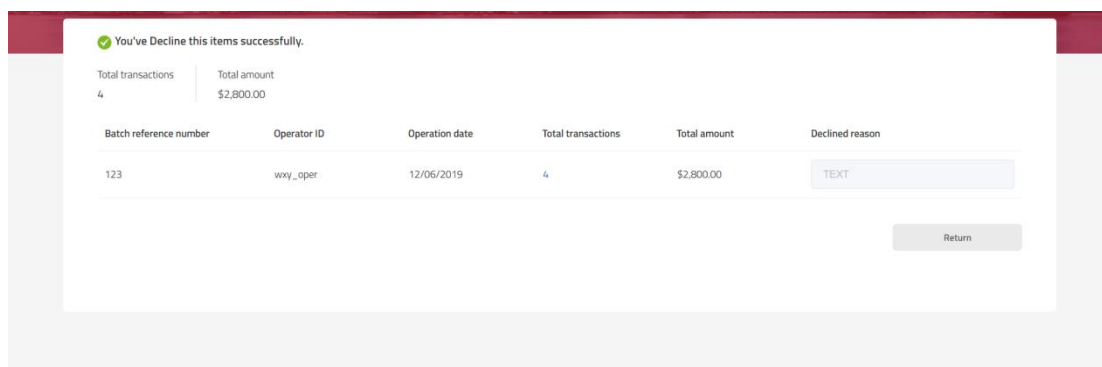
Picture 3.2.3-6 Batch Remittance Check List – Declined successfully

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 ⟹ Wire ⟹ Wire Activity to enter the function page.
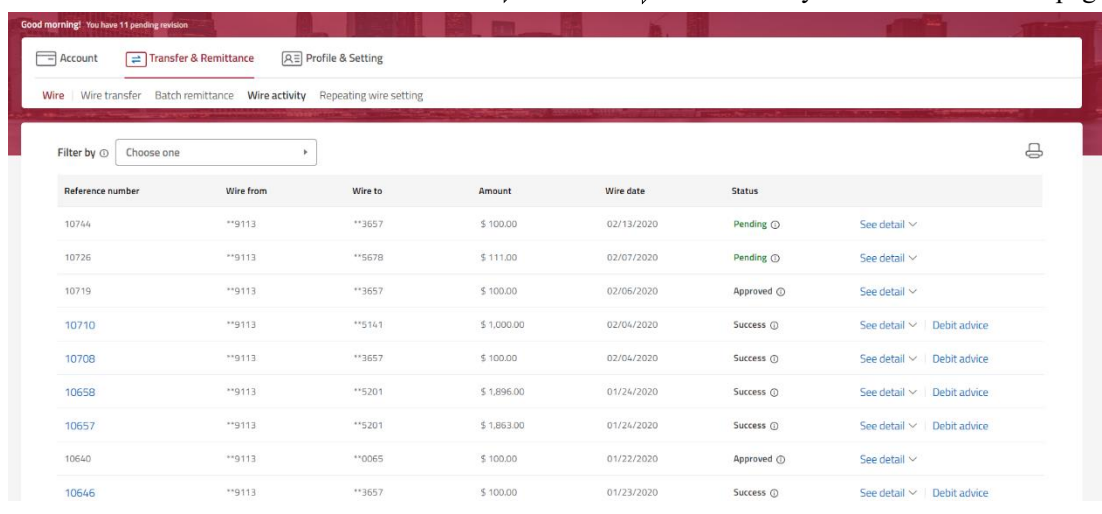
Picture 3.2.4-1 Wire Activity function page

- 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, inputter will have the option to edit or cancel the transaction. There is no edit and cancel function for authorizer.
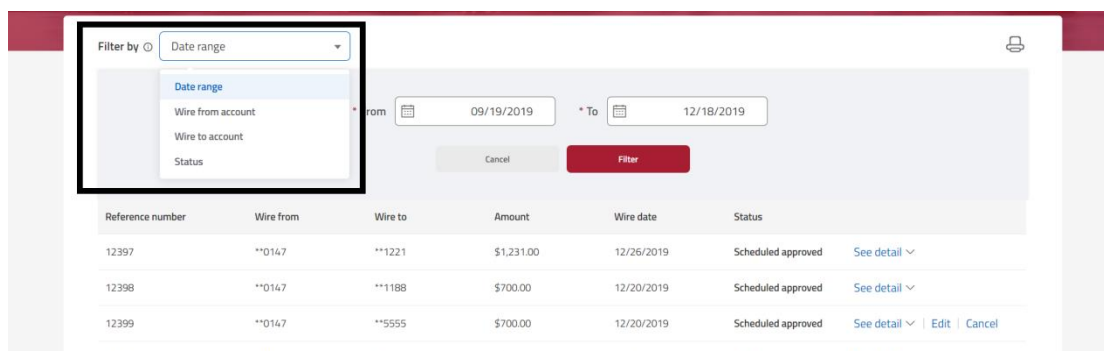
Picture 3.2.4-2 Wire Activity - Filter
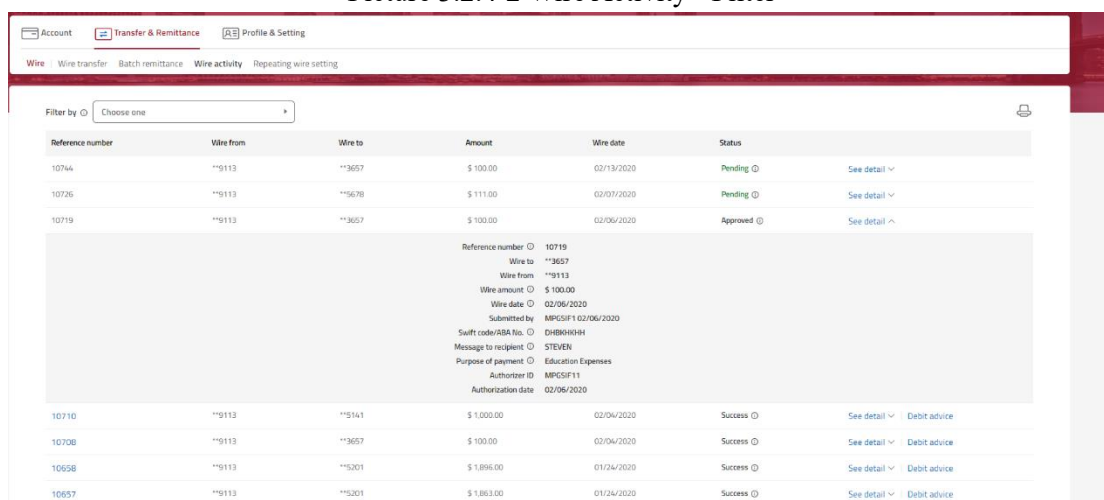
Picture 3.2.4-3 Wire Activity – See detail
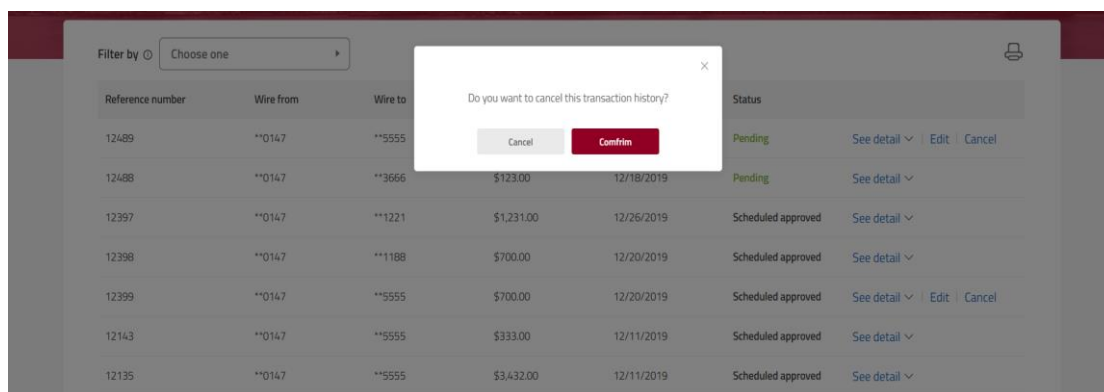
Picture 3.2.4-4 Wire Activity – Cancel confirmation
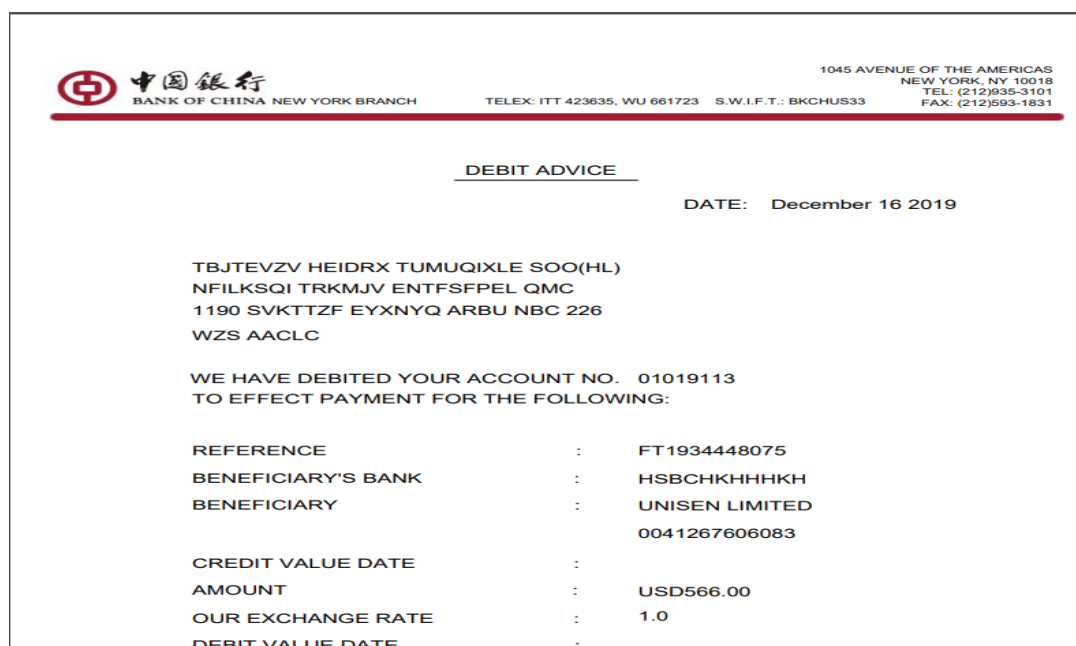
Picture 3.2.4-5 Wire Activity – Debit advice

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 ⟹ Wire ⟹ Repeating wire setting to enter the function page.
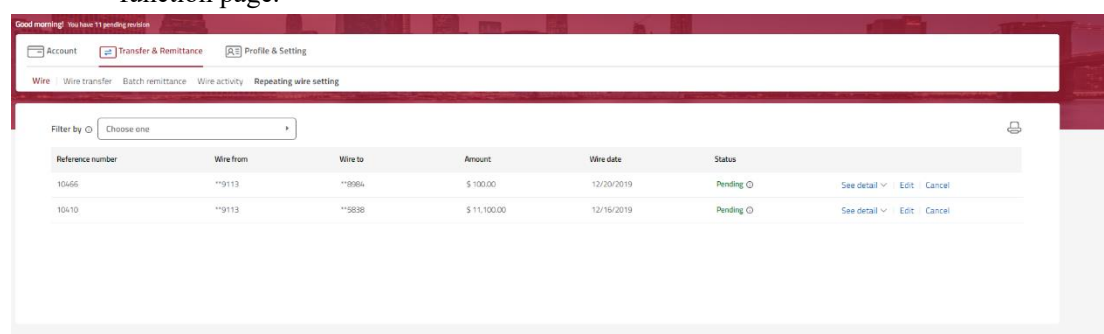
Picture 3.2.5-1 Repeating wire setting

- 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.
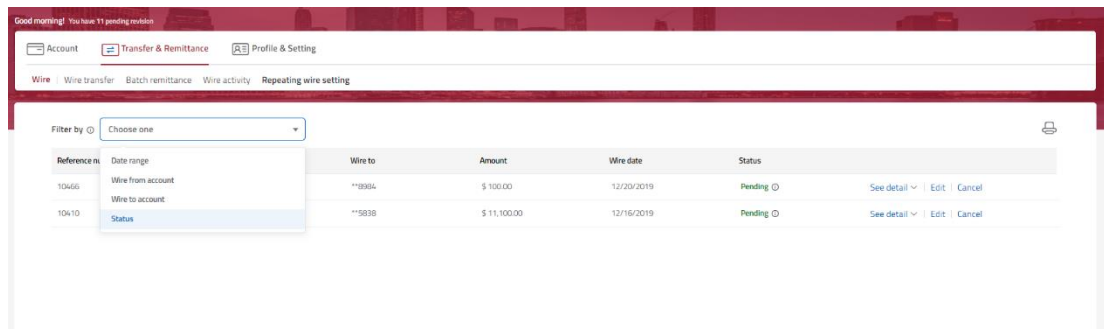
Picture 3.2.5-2 Repeating wire setting - Filter
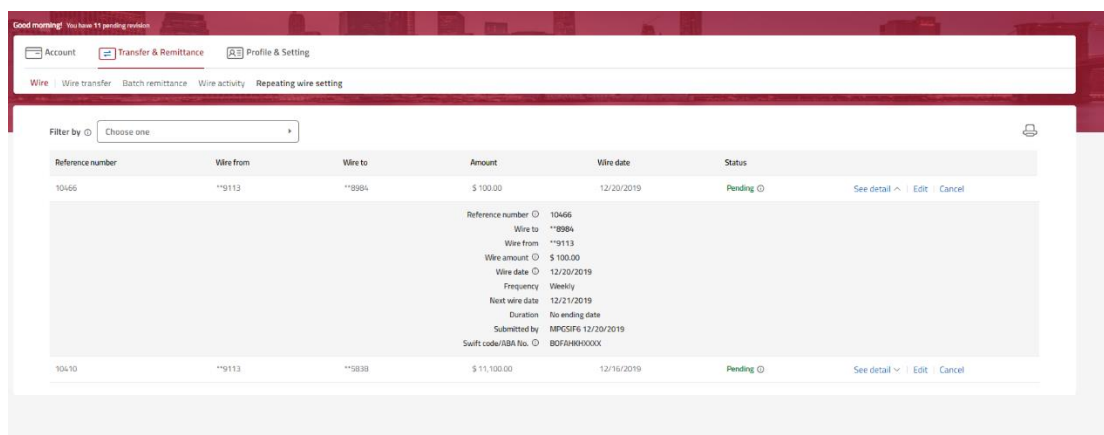
Picture 3.2.5-3 Repeating wire setting – See detail
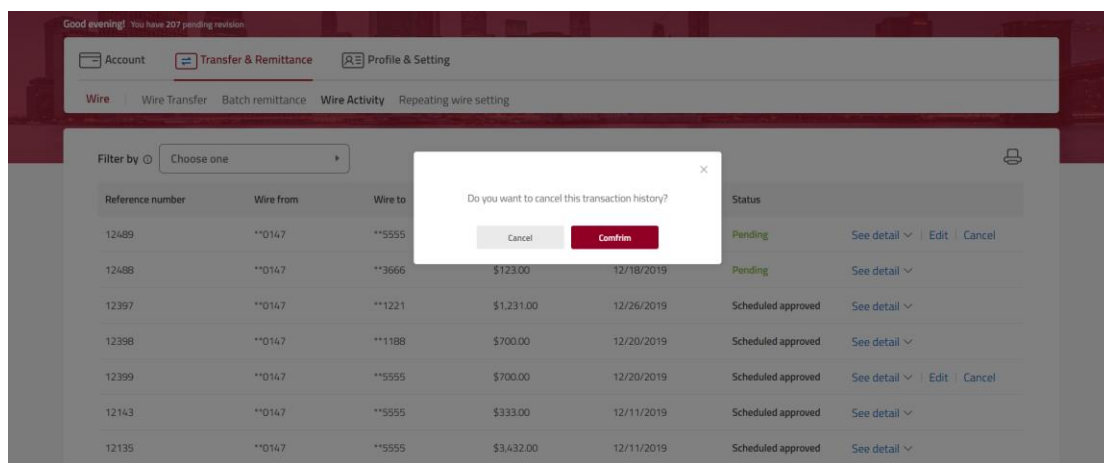
Picture 3.2.5-4 Repeating wire setting – cancel confirmation

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 $\Longrightarrow$ CNY Service $\Longrightarrow$ 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.
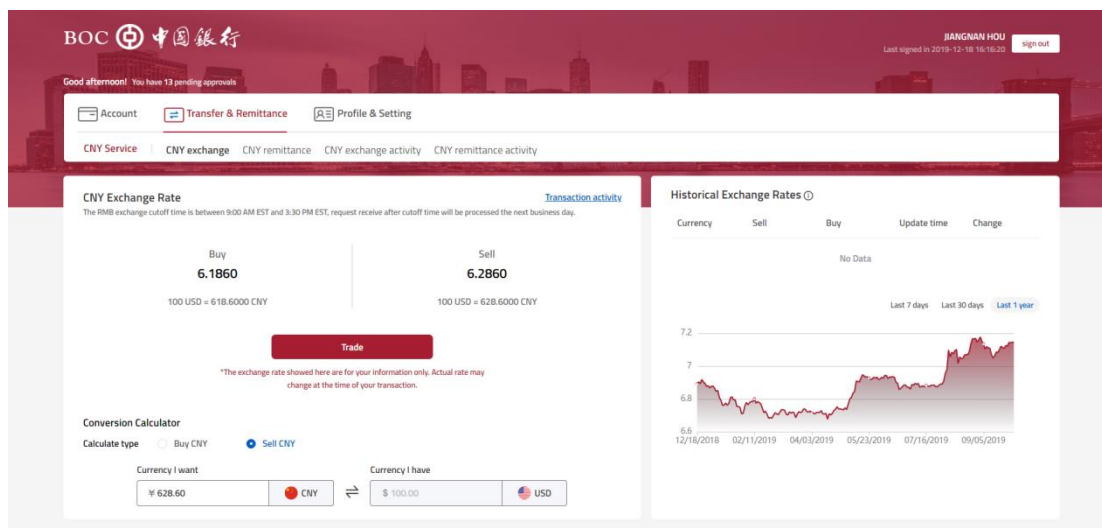
Picture 3.3.1-1 CNY exchange - Calculator

- Click Trade. Select account from dropdown list. Enter amount and click Next.
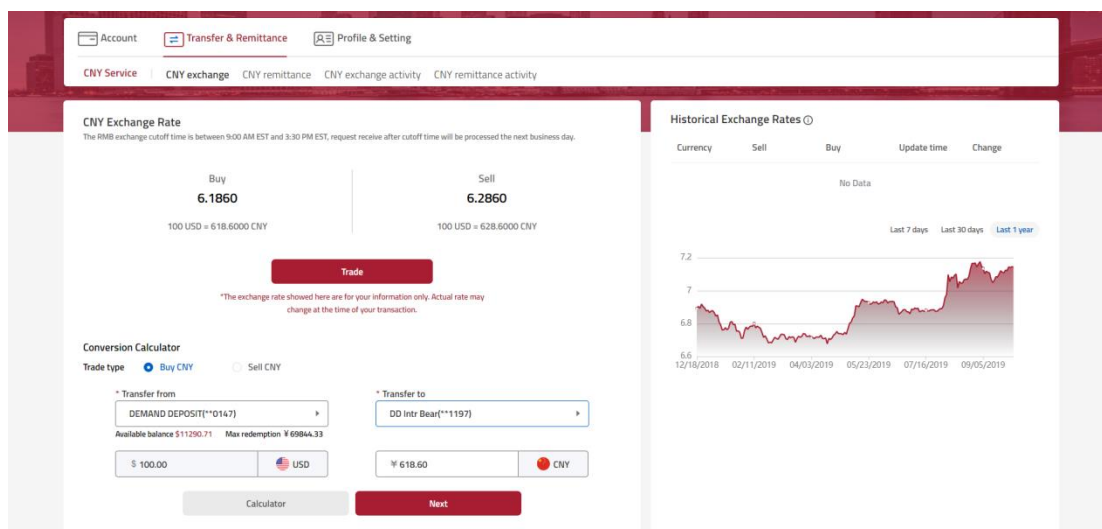
Picture 3.3.1-2 CNY exchange - Trade

- Confirmation page will show the Debit amount, Price Quote, Submission date, Credit amount and related accounts.
- Click Next to complete the transaction.
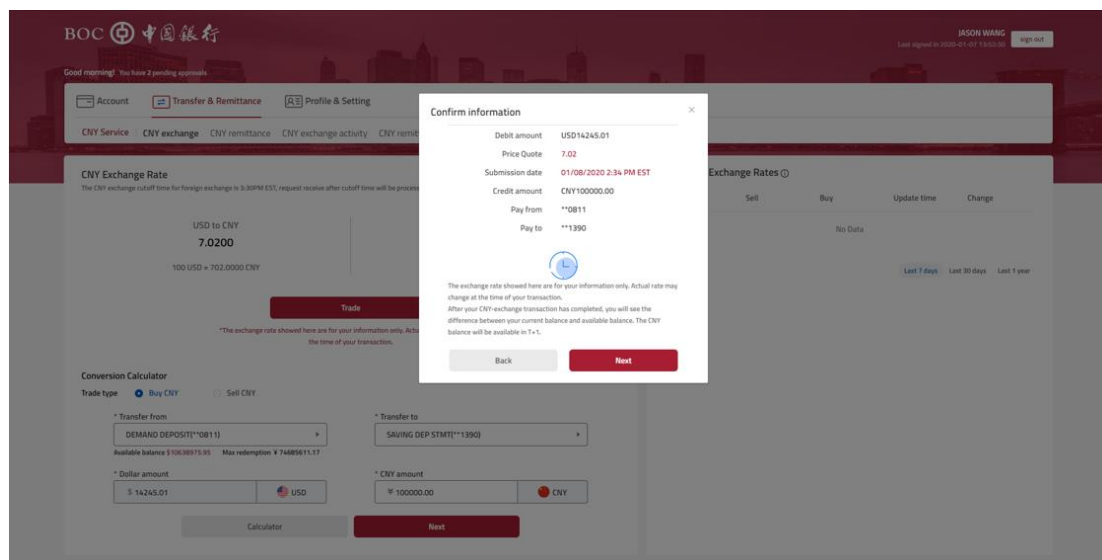
Picture 3.3.1-3 CNY exchange - Confirmation
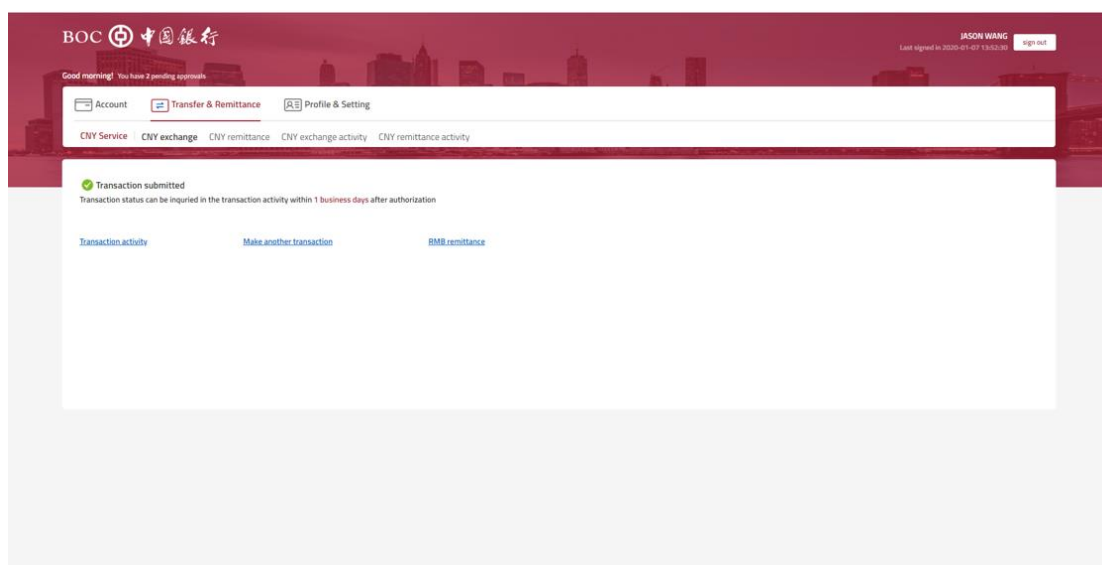
Picture 3.3.1-4 CNY exchange – Submitted successfully

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 ⟹ CNY Service ⟹ 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.

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.

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.
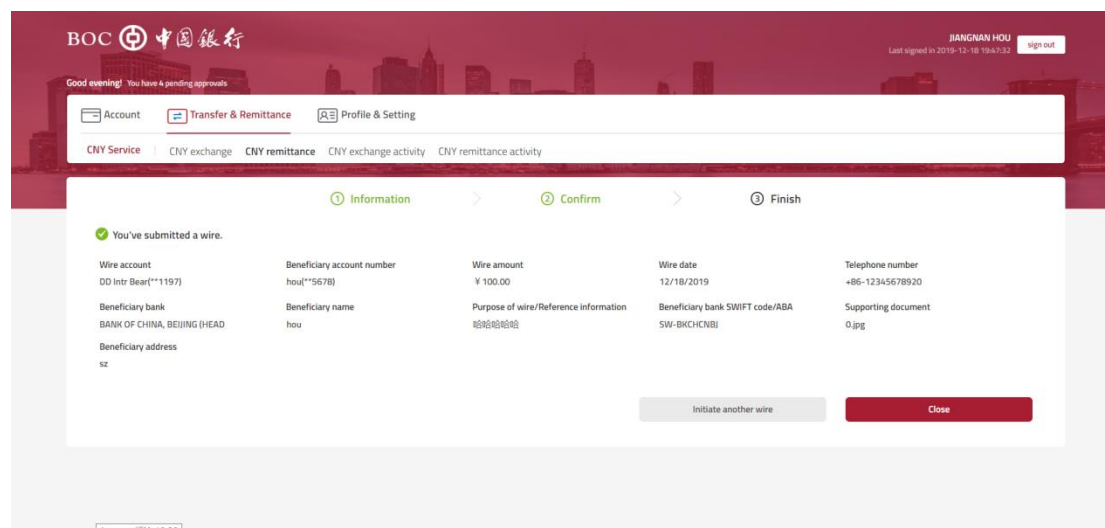
Picture 3.3.2-4 CNY remittance – submitted successfully

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 ⟹ CNY Service ⟹ 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.
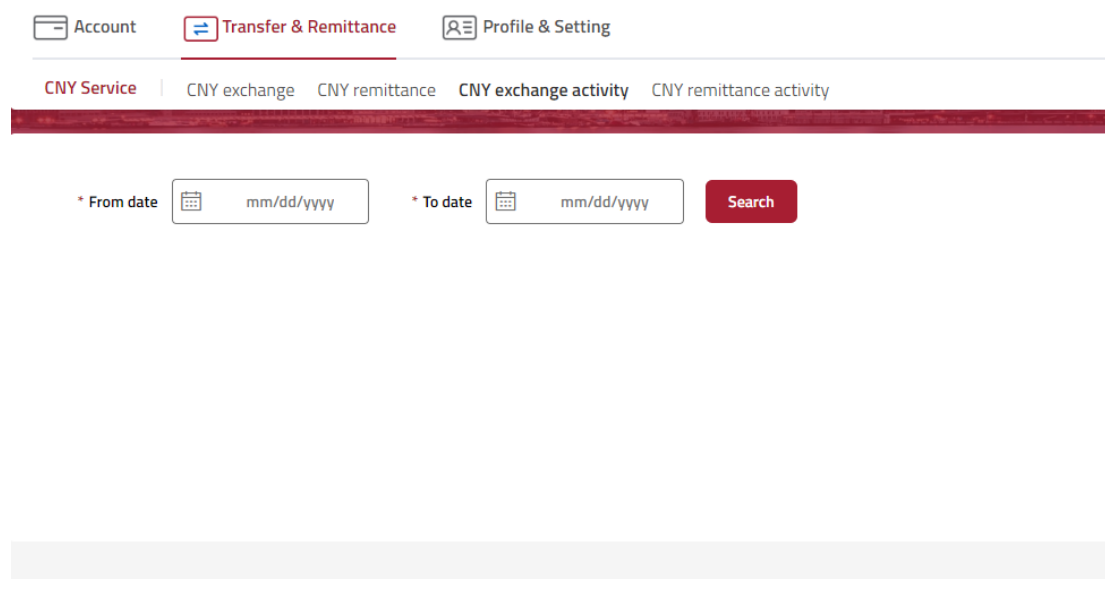
Picture 3.3.3-1 CNY exchange activity - Search

Reference number	Transaction date	Write from	Write to	Credit amount	Debit amount	Status		
* From date [ ] 12/01/2019	* To date [ ] 12/31/2019					Search		
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
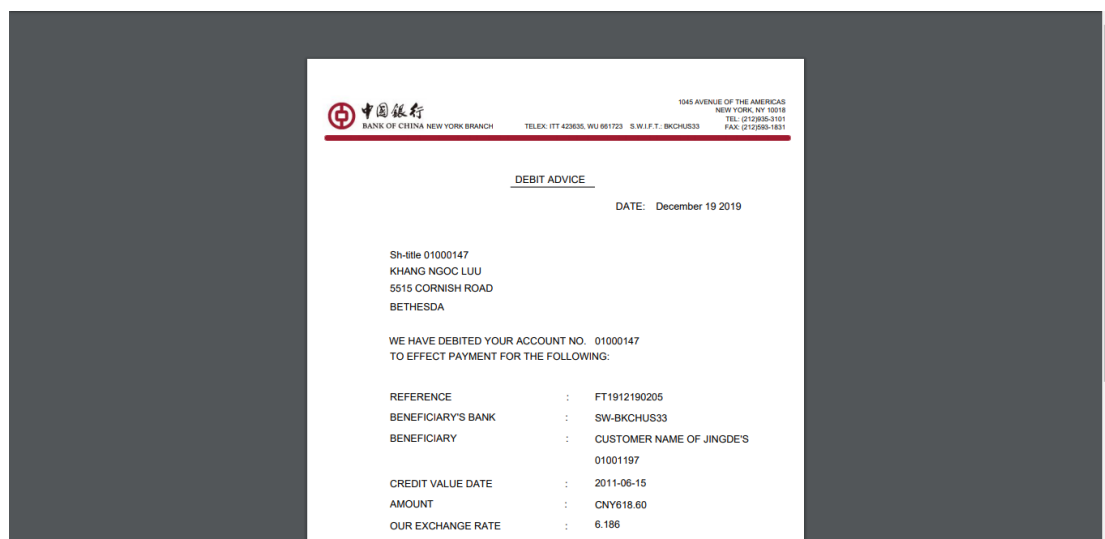
Picture 3.3.3-4 CNY exchange activity – Debit advice

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 ⟹ CNY Service ⟹ 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.
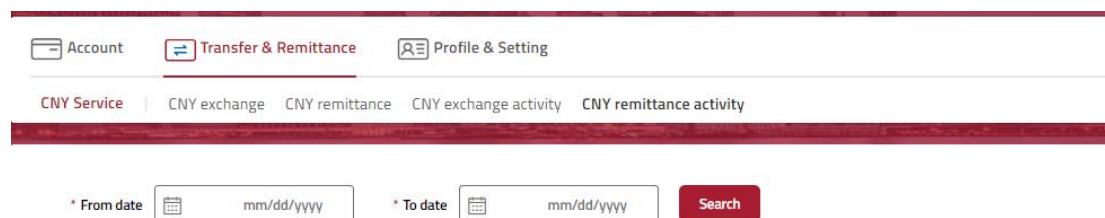
Picture 3.3.4-1 CNY remittance activity - Search
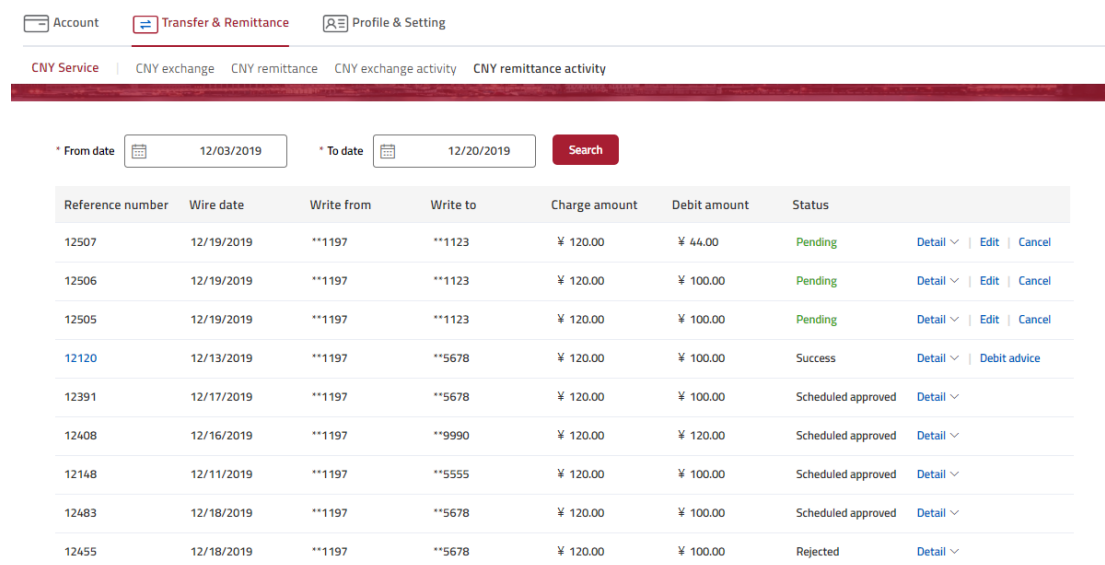
Picture 3.3.4-2 CNY remittance activity

- Click Cancel button to cancel the transaction.
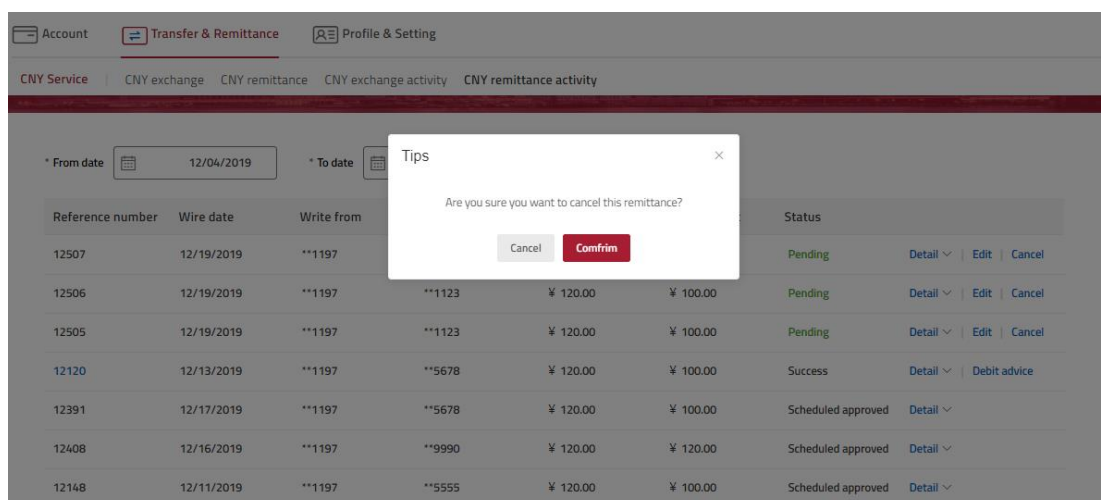
Picture 3.3.4-3 CNY remittance activity – Cancel confirmation
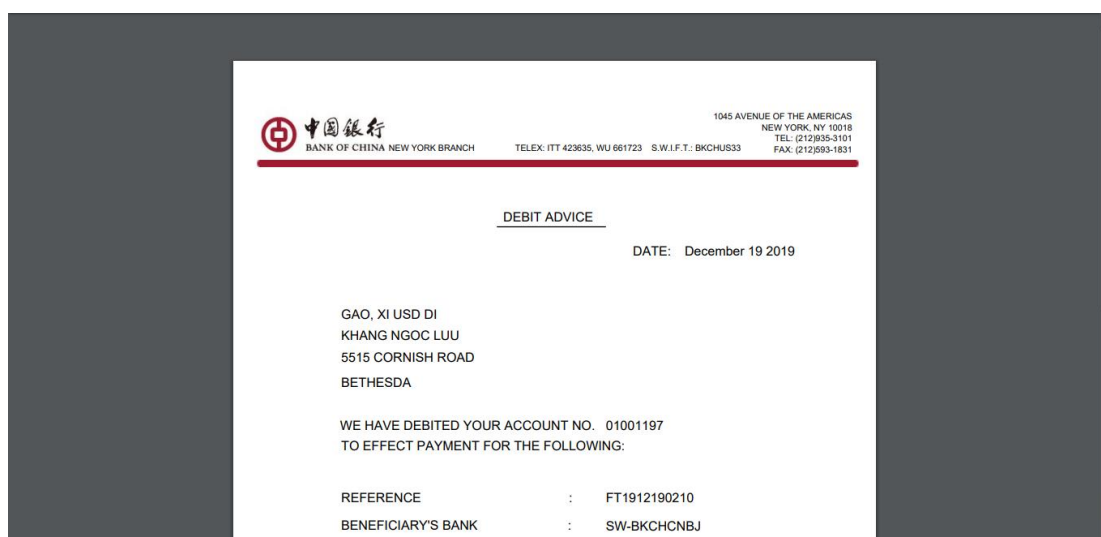
Picture 3.3.4-4 CNY remittance activity – Debit advice

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 $\Longrightarrow$ Scheduled Transfers $\Longrightarrow$ Scheduled Transfers to enter the function page.

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.

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.
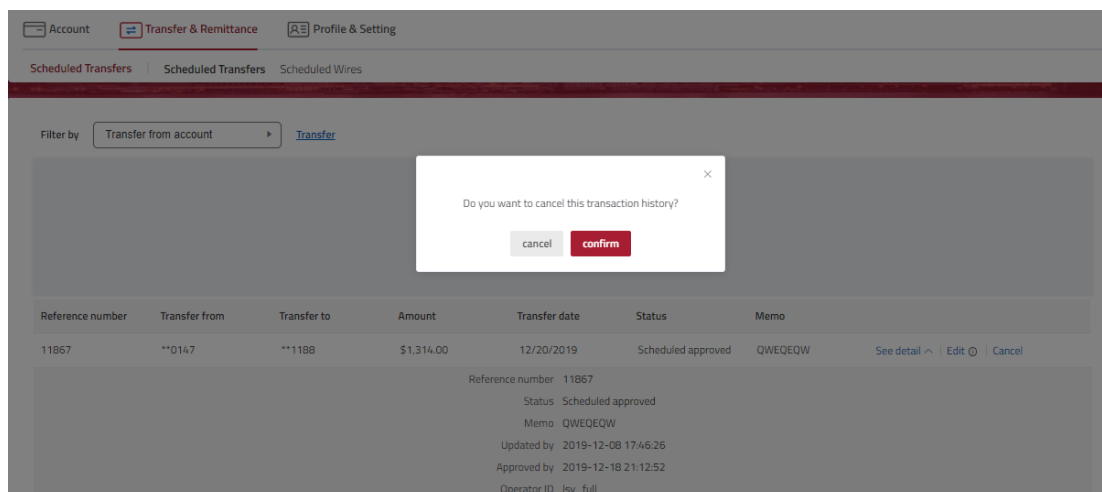
Picture 3.4.1-3 Scheduled Transfers – Cancel confirmation

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 ⟹ Scheduled Transfers ⟹ Scheduled Wires to enter the function page.

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.

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.
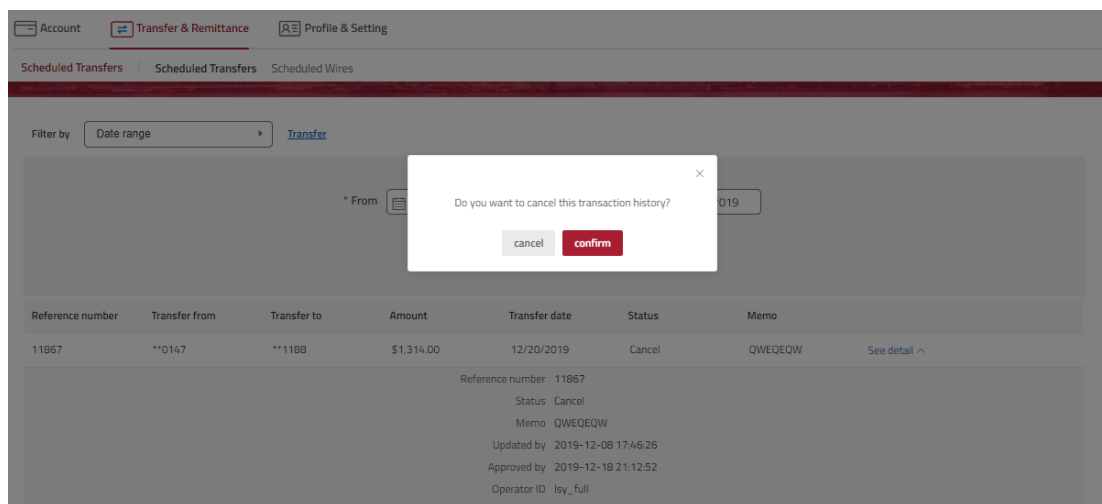
Picture 3.4.2-3 Scheduled Wires – Cancel confirmation
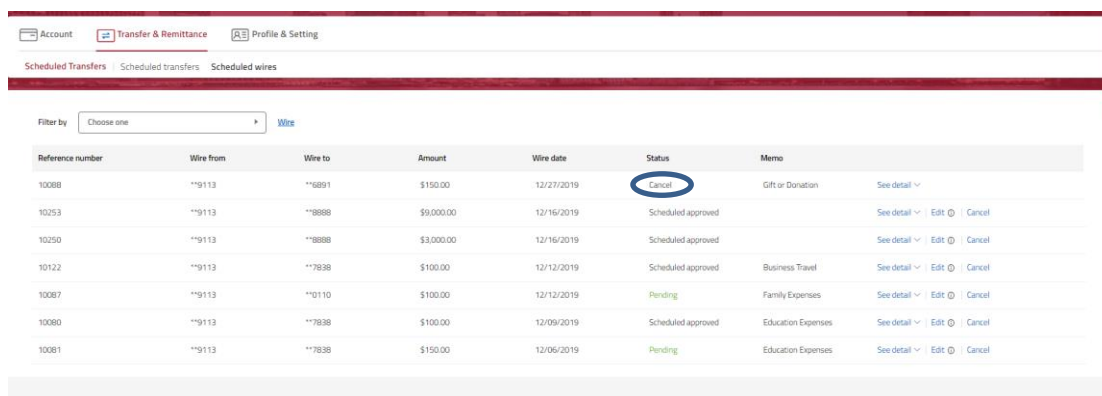
Picture 3.4.2-4 Scheduled Wires – Cancelled successfully

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 $\Longrightarrow$ Wire recipient list $\Longrightarrow$ Wire recipient list to enter the function page.
- The recipients information can be filtered by Recipient account, Recipient name and Recipient type.
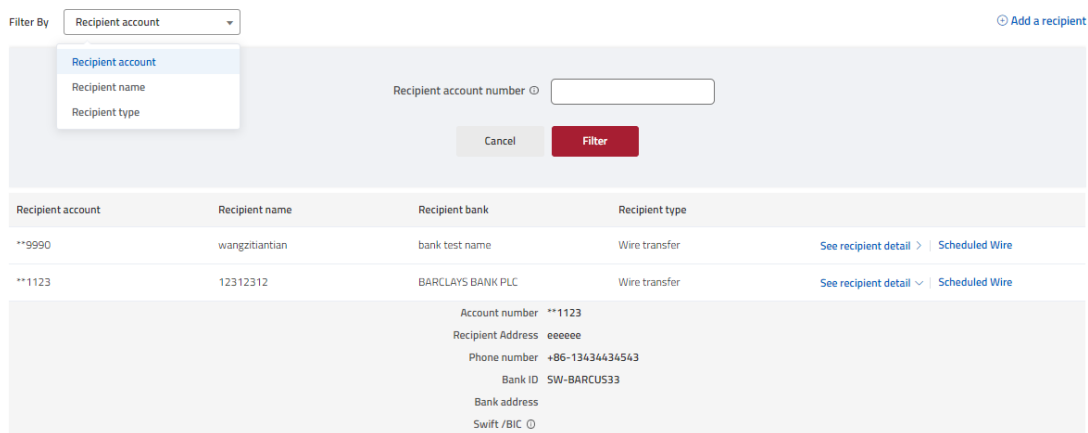
Picture 3.5.1-1 Wire recipient list

- Click See details to see more information regarding the recipient. You can Edit or Delete the recipient.
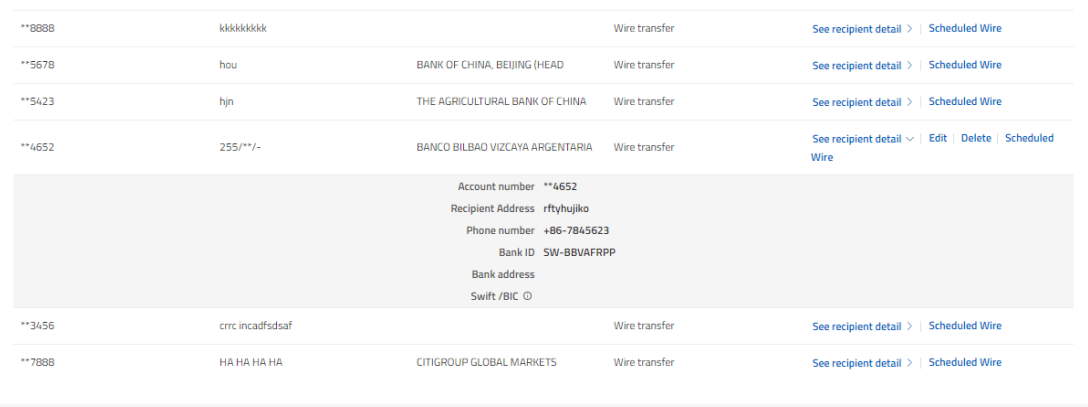
Picture 3.5.1-2 Wire recipient list – See detail
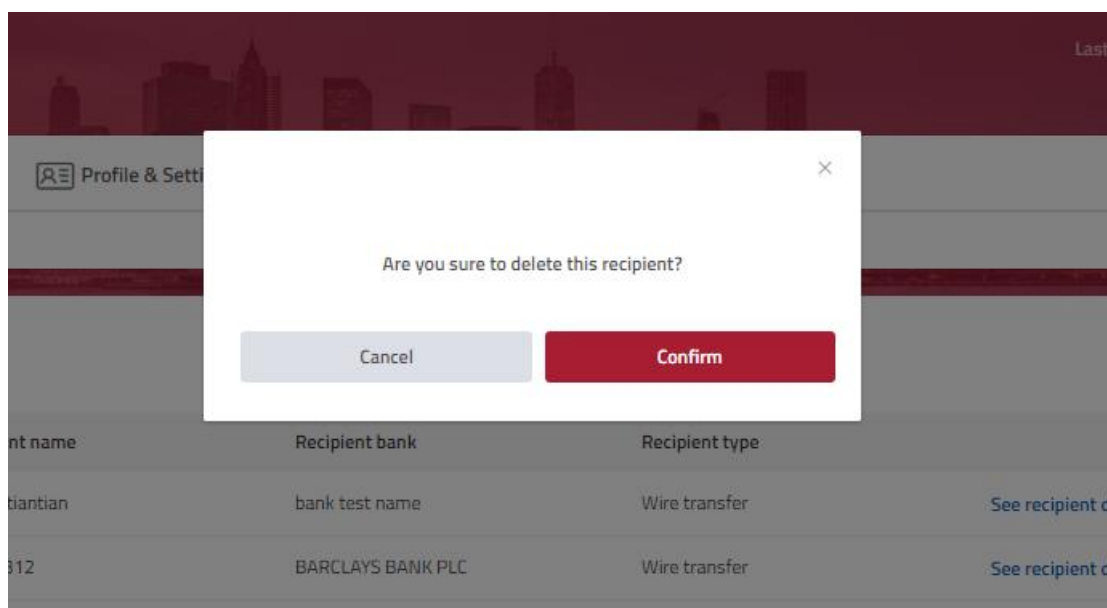
Picture 3.5.1-3 Wire recipient list - Delete

- 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.

Picture 3.5.1-4 Add a recipient - Wire transfer

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?

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

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.
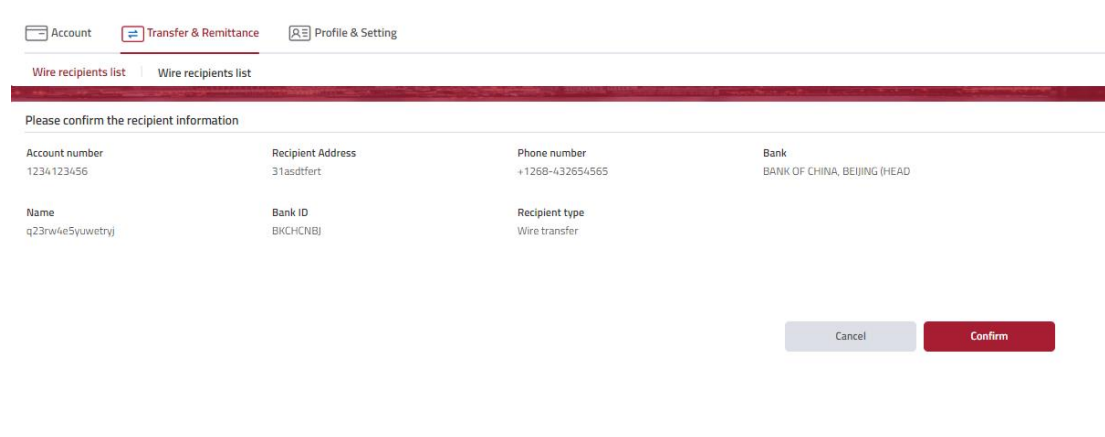
Picture 3.5.1-8 Add a recipient – Confirmation page

- After successfully adding the recipient, you can schedule a remittance by clicking the Scheduled Wire, or return to the recipient list by clicking Close.
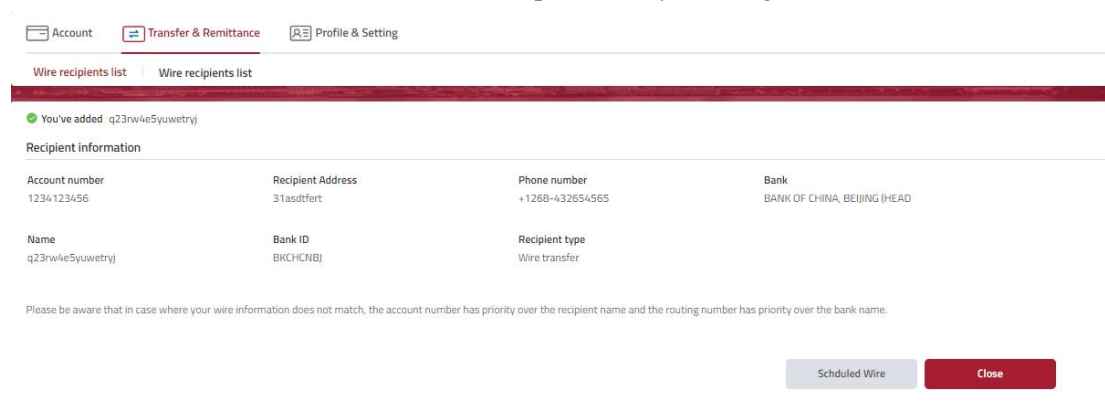
Picture 3.5.1-9 Add a recipient - Successful

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 ⟹ Approvals ⟹ 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.

Picture 3.6.1-1 Pending approval – Stop payment

Picture 3.6.1-2 Pending approval –Wire

Picture 3.6.1-3 Pending approval – Transfer

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.
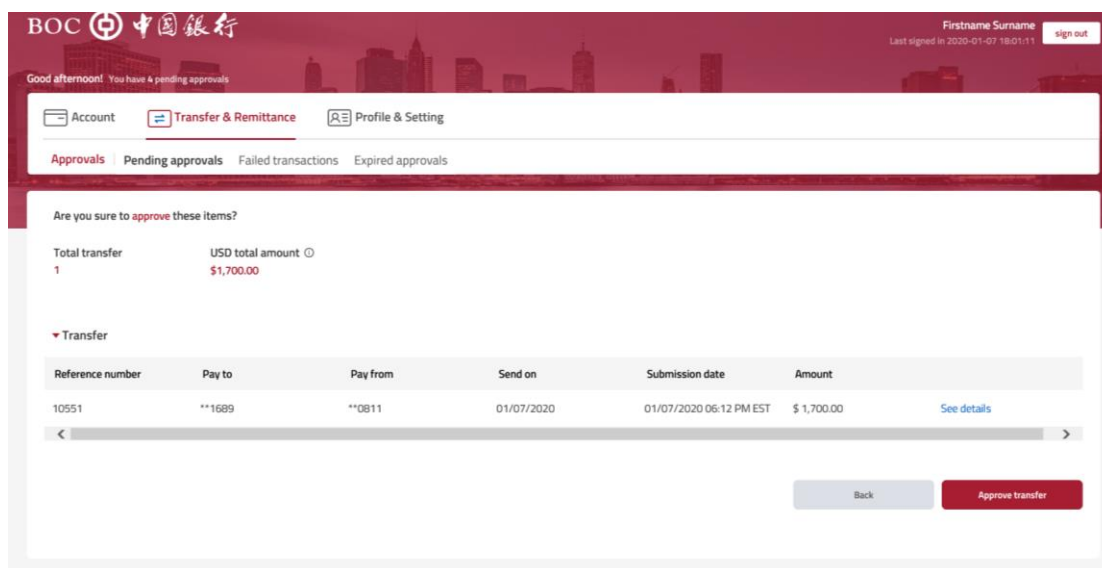
Picture 3.6.1-6 Pending approvals – Approve confirmation page

- You will be prompt to conduct out of band verification if you are approving transactions.
- You must input a decline reason for decline.
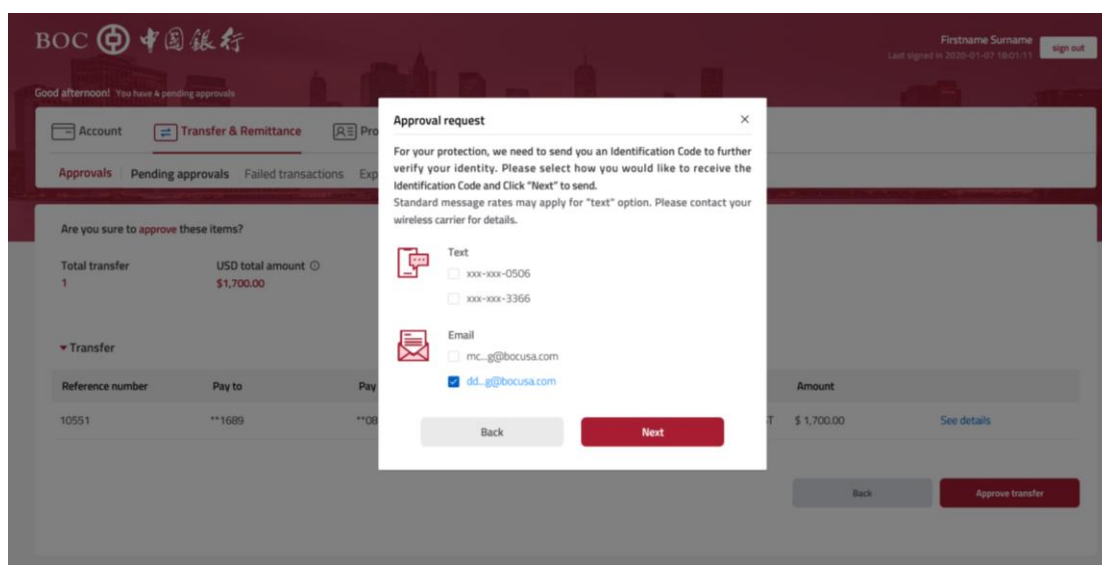
Picture 3.6.1-7 Pending approvals – Out of band verification
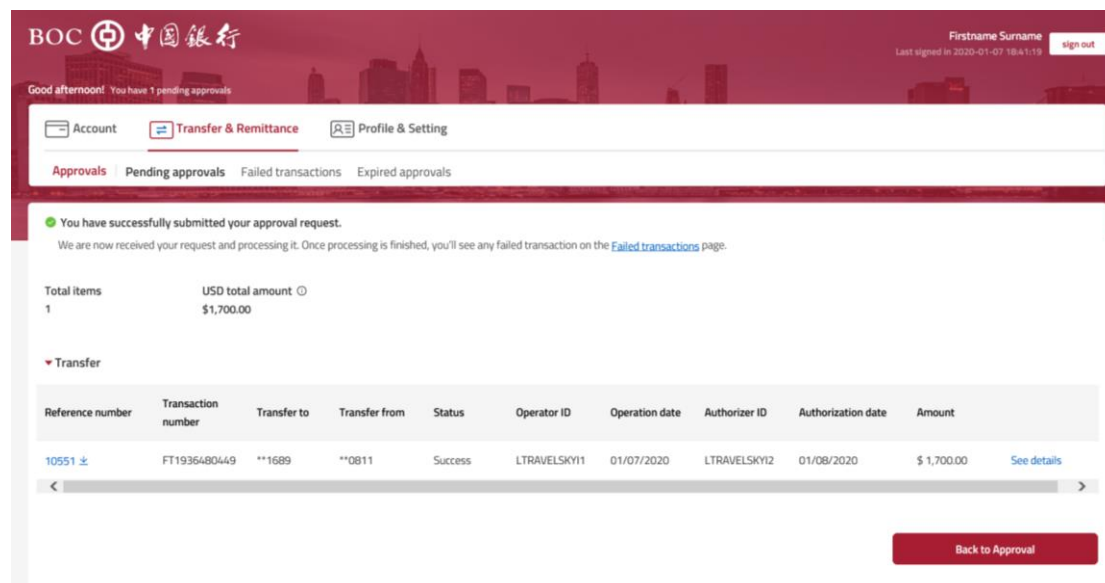
Picture 3.6.1-8 Pending approvals – Approved successfully
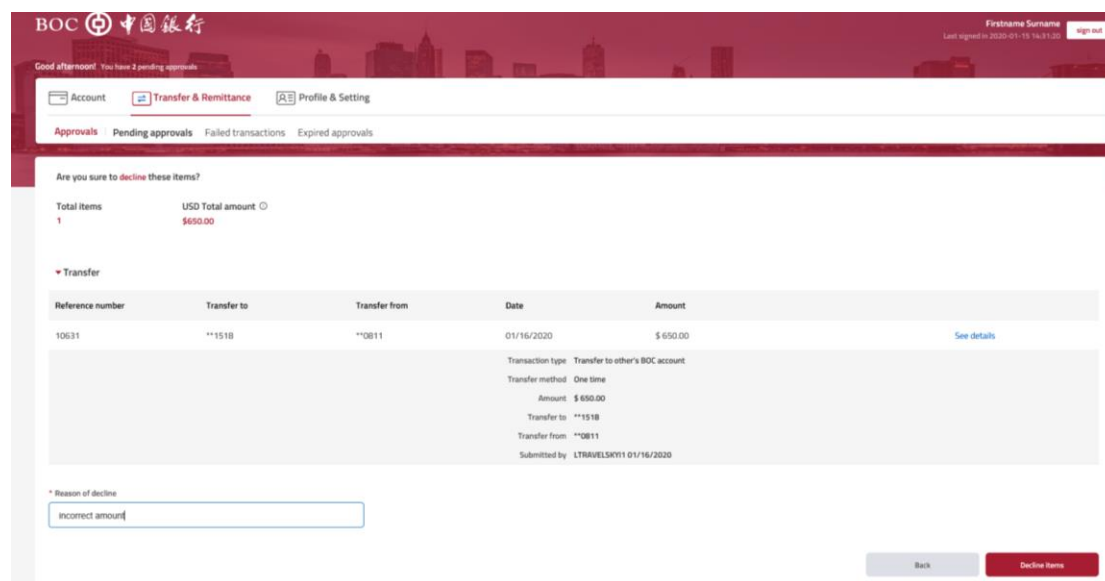
Picture 3.6.1-9 Pending approvals – Delete confirmation page
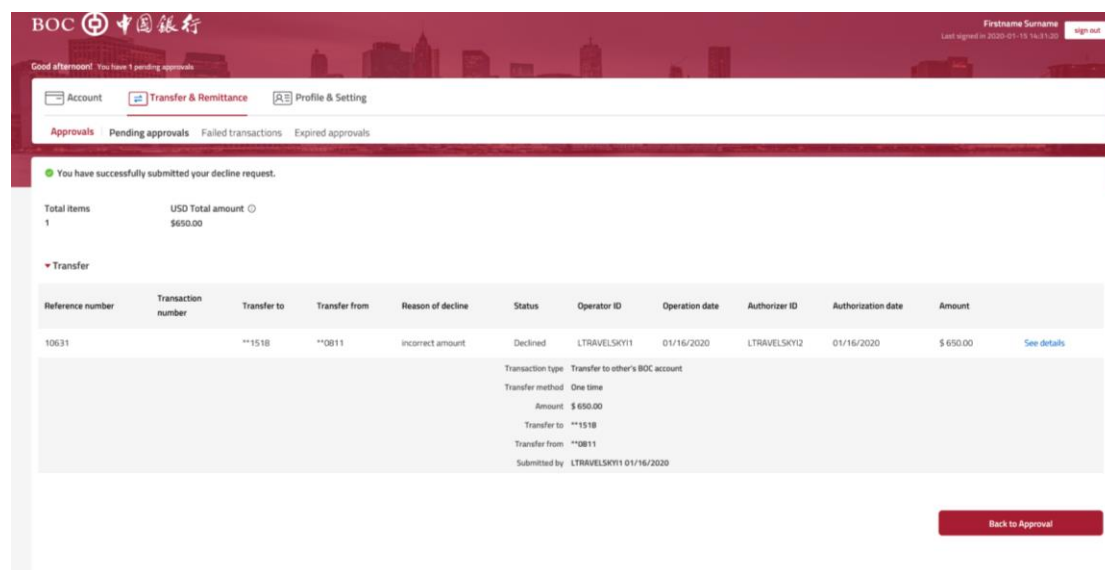
Picture 3.6.1-10 Pending approvals – Deleted successfully

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 ⟹ Approvals ⟹ 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.
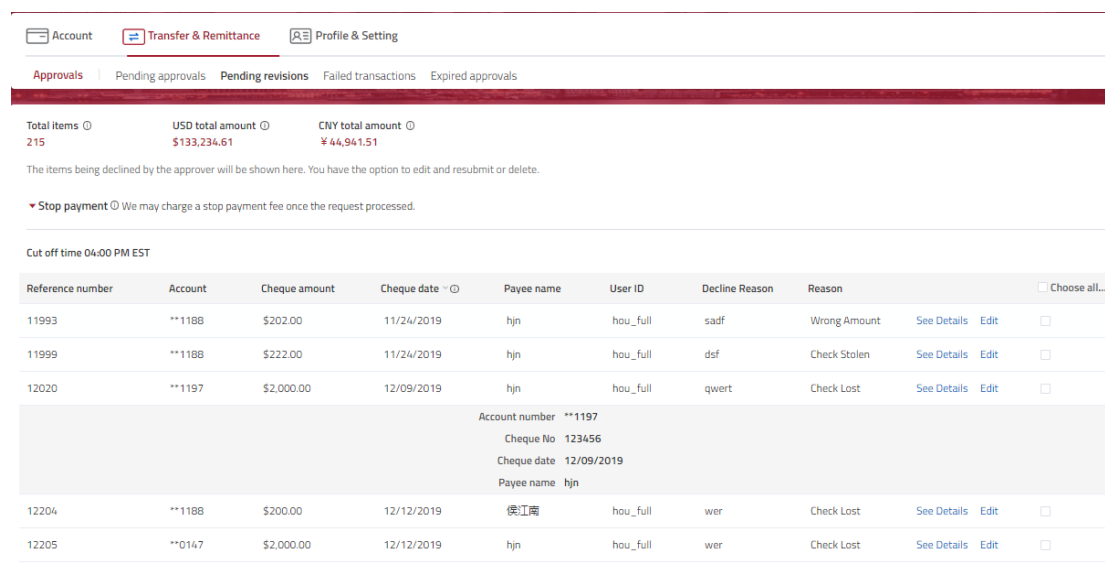
Picture 3.6.2-1 Pending revisions – Stop payment

▾ 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			Choose all...
10332	**9879	**0147	10/26/2019	$ 18.00	$ 12.00	清理	repeating	International Wire	See Details	Edit	☐

Reference number	10332	
Wire method	repeating	
Next Wire date	10/28/2019	
Frequency	Weekly	
Duration	Number of transfers	
Number of transfer	3	
Charge amount	$ 18.00	
Debit amount	$ 12.00	
Pay to	**9879	
Pay from	**0147	
Wire date	10/26/2019	
Beneficiary's Bank	usa	

Reference number	Pay to	Pay from	Wire date	Charge amount	Amount	Decline Reason	Wire method	Transaction Type			
10339	**9879	**0147	10/26/2019	$ 18.00	$ 12.00	清理	repeating	International Wire	See Details	Edit	☐
10372	**0400	**0147	10/28/2019	$ 18.00	$ 500.00	清理	one time	International Wire	See Details	Edit	☐
10373	**6789	**0147	10/28/2019	$ 18.00	$ 100.00	清理	one time	International Wire	See Details	Edit	☐

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			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	☐

				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						

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

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			☑ Choose all...
10117	123@qq.com	AVOKNGS QVULJFML YPFGQ 715461	dfghyjuk	rftyuio	655 AIOBBXJBI LP.	hjkiolp;[']	dfghyjk	See Details	Edit	☑

		Email	123@qq.com
		Country	AVOKNGS QVULJFML YPFGQ 715461
		City	dfghyjuk
		State	rftyuio
		ZIP code	jkilo;p'[]
		Office phone	hjkiolp;[']

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	USD total amount ⓘ
4	$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	See Details

▼ 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	See details

▼ 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	See details

▼ Address

Reference number	Email	Country	City	Street	State	Office phone

Picture 3.6.2-5 Pending revisions – Delete confirmation page

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 ⟹ Approvals ⟹ 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 ⓘ
166

USD Total amount ⓘ
$265,650.04

CNY Total amount ⓘ
¥ 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** ⓘ 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 al
12011	**1188	123456	12/12/2019 Expired ⓘ	$222.00	hjn	hou_full	Wrong Amount	See Details	☐
12013	**1188	123456	12/17/2019 Expired ⓘ	$2,000.00	hjn	hou_full	Check Lost	See Details	☐
12014	**1188	123456	12/03/2019 Expired ⓘ	$2,000.00	hjn	hou_full	Wrong Amount	See Details	☐
12016	**1188	123456	12/11/2019 Expired ⓘ	$2,000.00	hjn	hou_full	Wrong Amount	See Details	☐

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 ⌄	Charge amount	Debit amount	Wire method	Transaction Type		Choose al
12119	**1197	**5564	12/11/2019 Expired ⓘ	¥ 120.00	¥ 100.00	one time	CNY Remittance	See details	☐
12120	**1197	**5678	12/13/2019 Expired ⓘ	¥ 120.00	¥ 100.00	scheduled	CNY Remittance	See details	☐
12135	**0147	**5555	12/11/2019 Expired ⓘ	$ 18.00	$3,432.00	repeating	Domestic Wire	See details	☐

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 Expired ⓘ	$ 18.00	$10,000.00	repeating	Domestic Wire	See details	☐

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		Choose all
11826	**1197	**0147	12/07/2019 Expired ⓘ	12/07/2019 05:13 PM EST	¥ 618.60	one time	CNY Exchange	See details	☐
11831	**1197	**0147	12/07/2019 Expired ⓘ	12/07/2019 05:24 PM EST	¥ 617.60	one time	CNY Exchange	See details	☐
11832	**0147	**1197	12/07/2019 Expired ⓘ	12/07/2019 05:25 PM EST	$ 110.00	one time	CNY Exchange	See details	☐
11846	**1188	**0147	12/11/2019 Expired ⓘ	12/08/2019 12:08 AM EST	$ 888.00	repeating/scheduled	Fund Transfer	See details	☐

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		Choose all
10114	123@QQ.COM	AVOKNGS QVULJFML YPFGQ 715461	WUHAN	EDQESD	655 AIOBBXJBI LP.	12312321313213	See details	☐

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

| 10113 | lishuyun@iqq.com | AVOKNGS QVULJFML YPFGQ 715461 | wuhan | qewrty | 655 AIOBBXJBI LP. | 12354678 | See details | ☐ |

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	USD Total amount ⓘ	CNY Total amount ⓘ				
4	$704.00	¥ 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	AVOKNGS QVULJFML YPFGQ 715461	WUHAN	EDQESD	12312321313213	See details

Back   Approve items

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	USD Total amount ⓘ	CNY Total amount ⓘ
11	$3,491.88	¥ 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 截图	lsy_full	12/18/2019	¥ 546.00	See details

Back to Approval

Picture 3.6.3-6 Expired approvals – Approved successfully

- You will be prompt to conduct out of band verification if you are approving transactions.
- You must input a decline reason for decline.
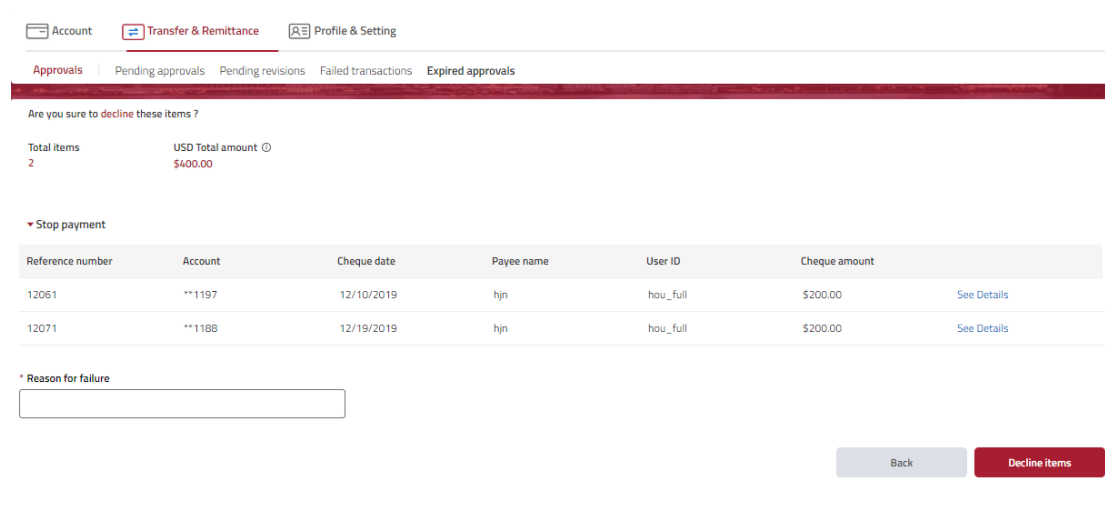
Picture 3.6.3-8 Expired approvals – Decline confirmation page
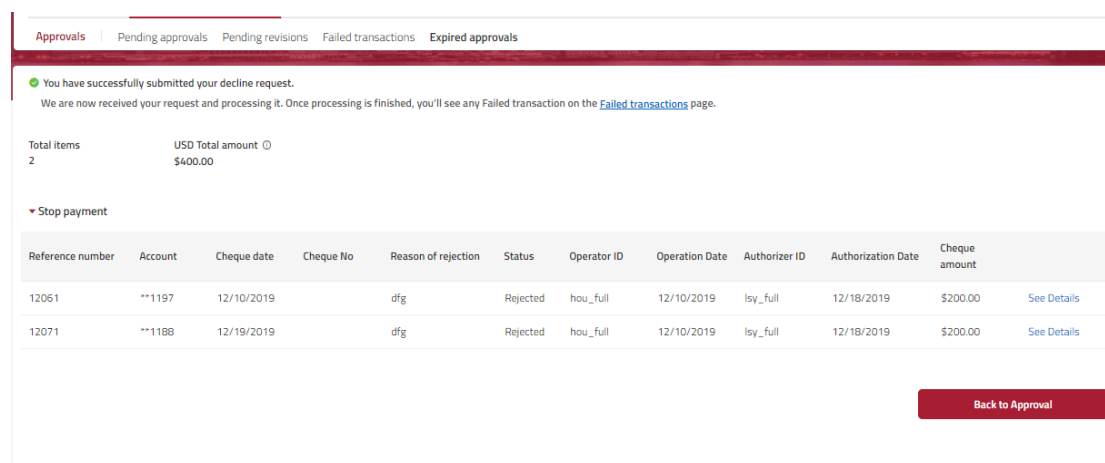
Picture 3.6.3-9 Expired approvals – Declined successfully

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 ⟹ Alert setting ⟹ 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.
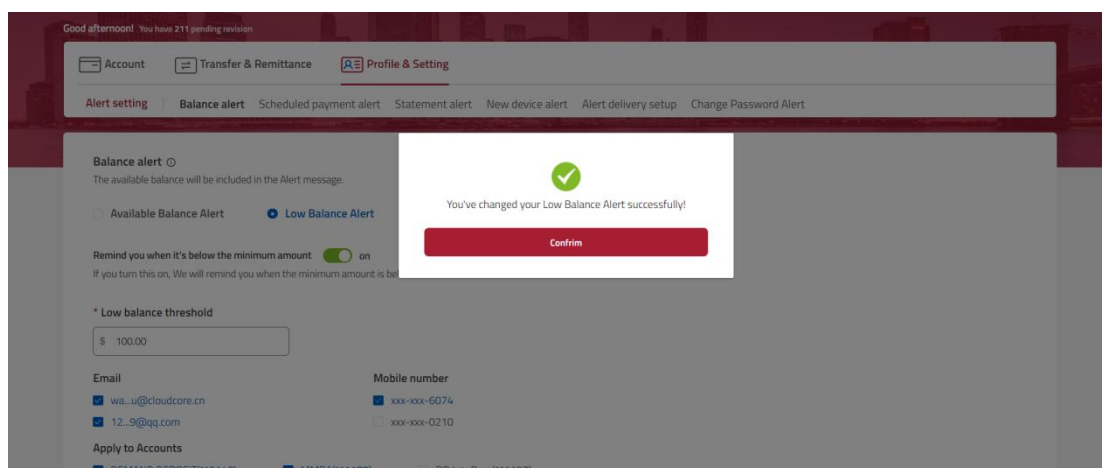

Picture 4.1.1-1 Low Balance Alert Setting
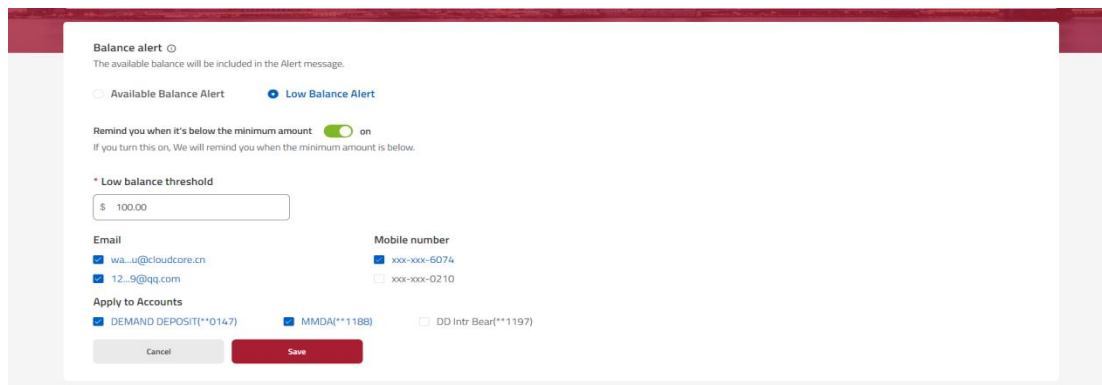
Picture 4.1.1-4 Low Balance Alert Setting
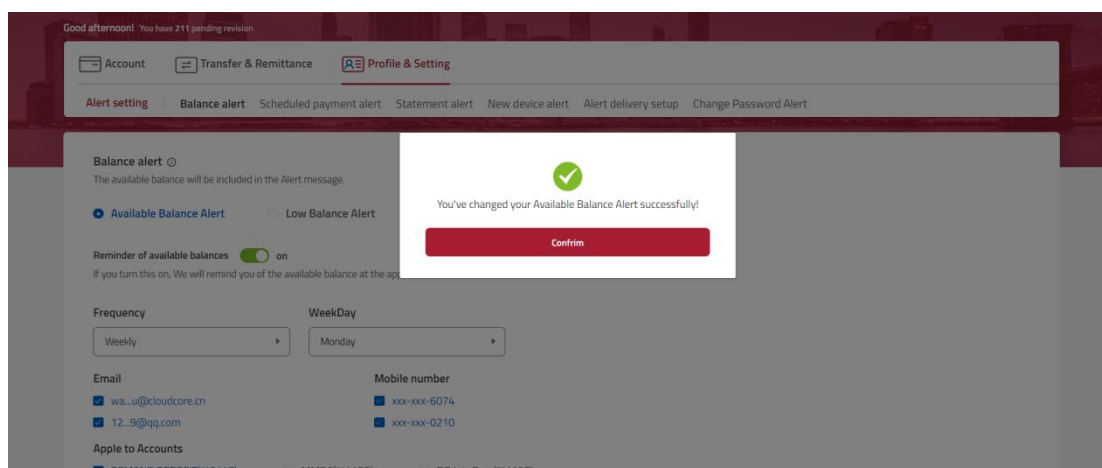
Picture 4.1.1-3 Available Balance Alert – Set up successfully

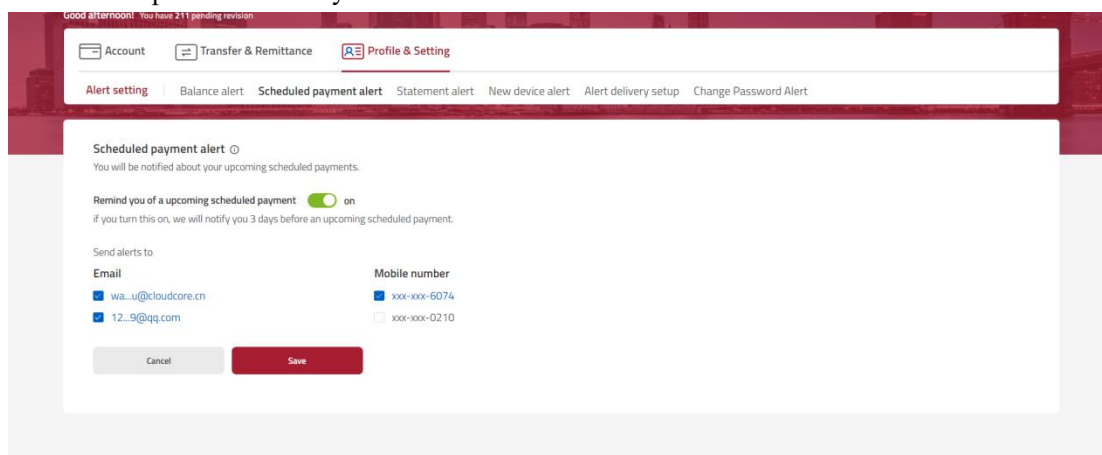Picture 4.1.4-5 Low Balance Alert – Set up successfully

4.1.2. Scheduled payment alert
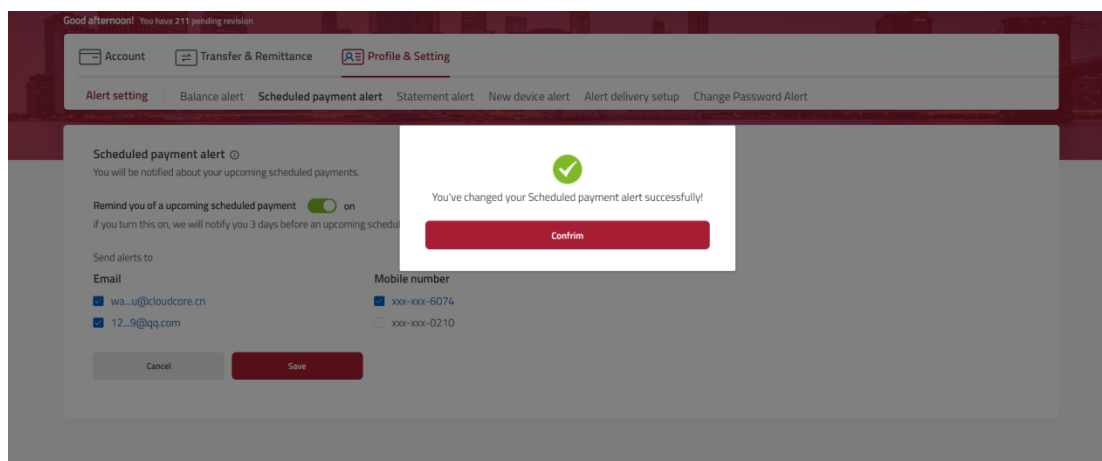
【**Function introduction**】

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

【**Function guide**】

- Click Profile & Setting ⟹ Alert setting ⟹ 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 ⟹ Alert setting ⟹ 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.
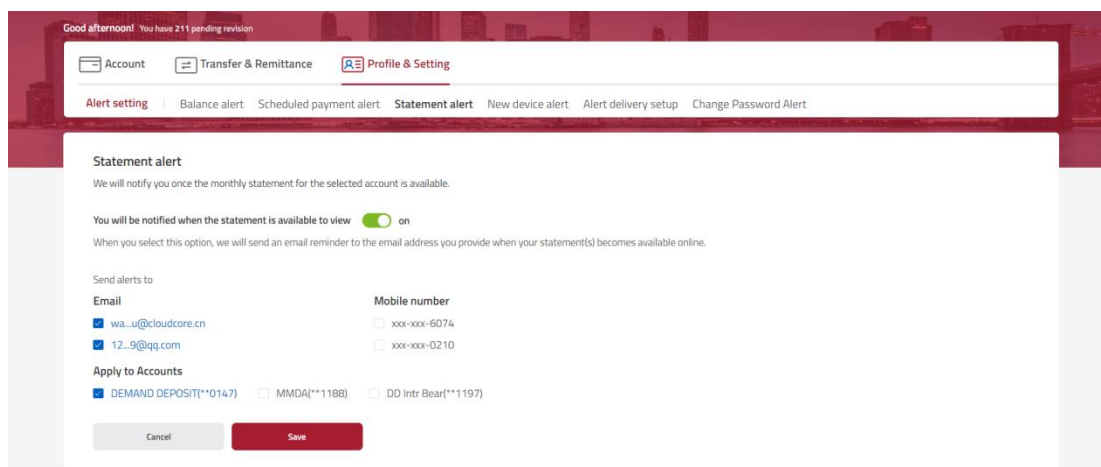
Picture 4.1.3-1 Statement alert
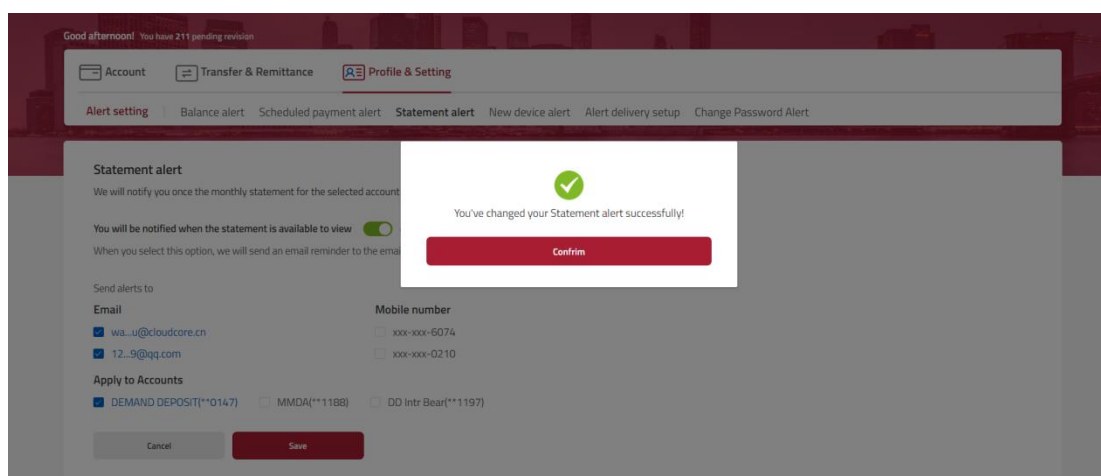
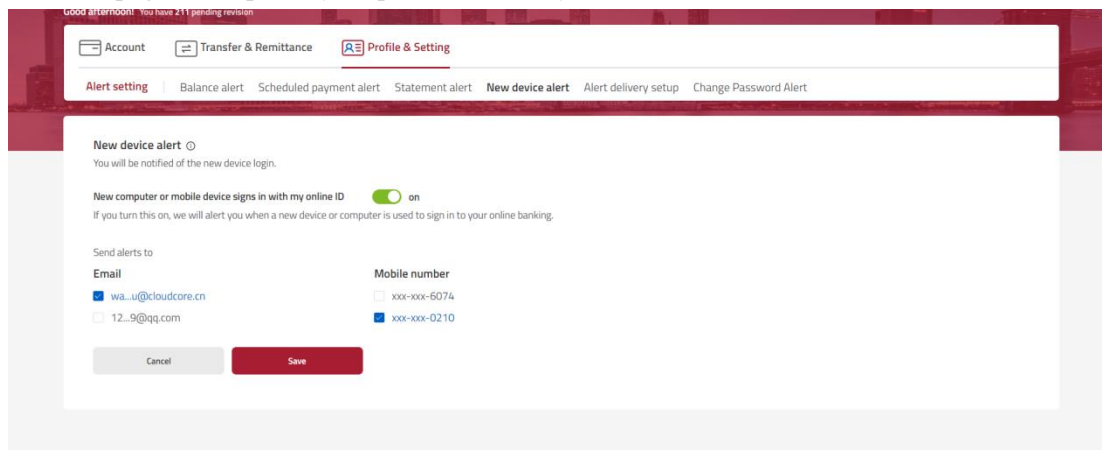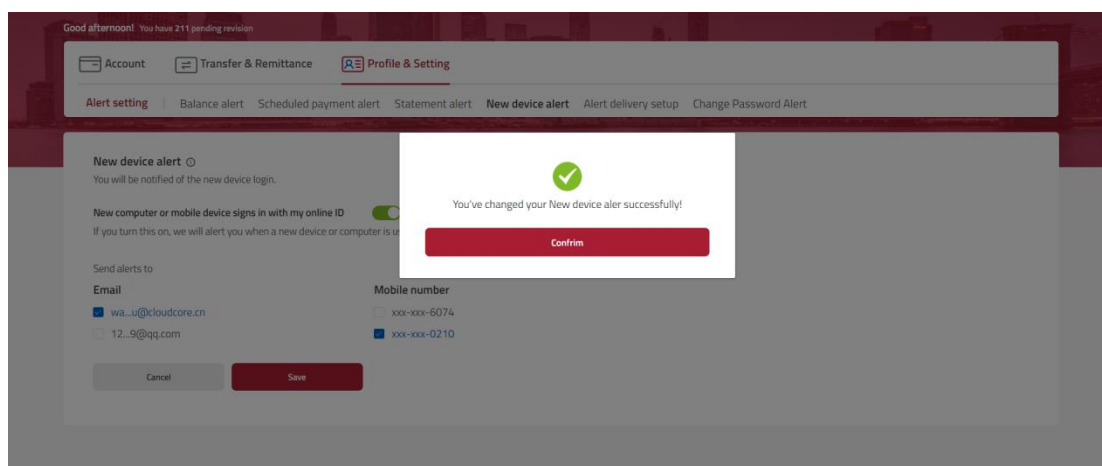Picture 4.1.3-2 Statement alert – Set up successfully

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 ⟹ Alert setting ⟹ 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

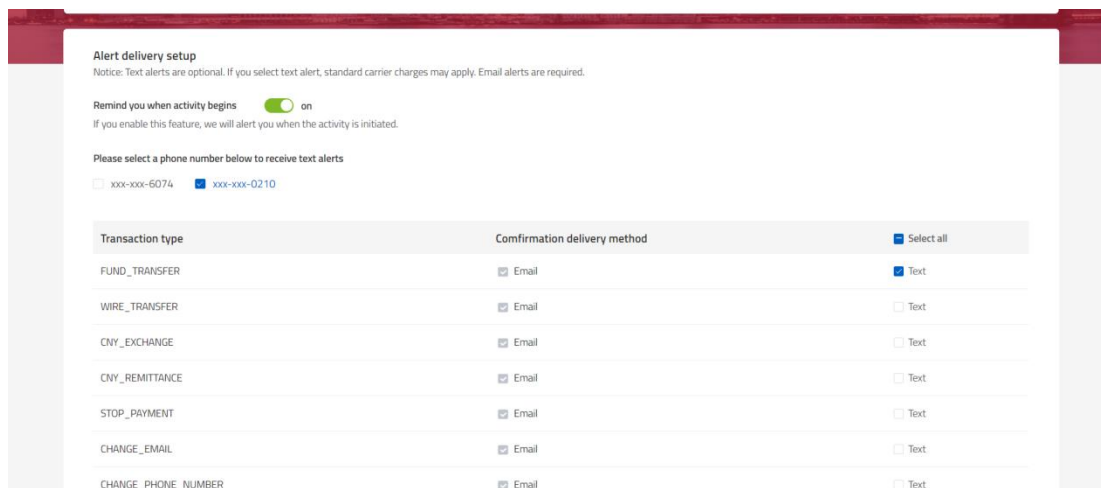Picture 4.1.4-2 New device alert – Set up successfully

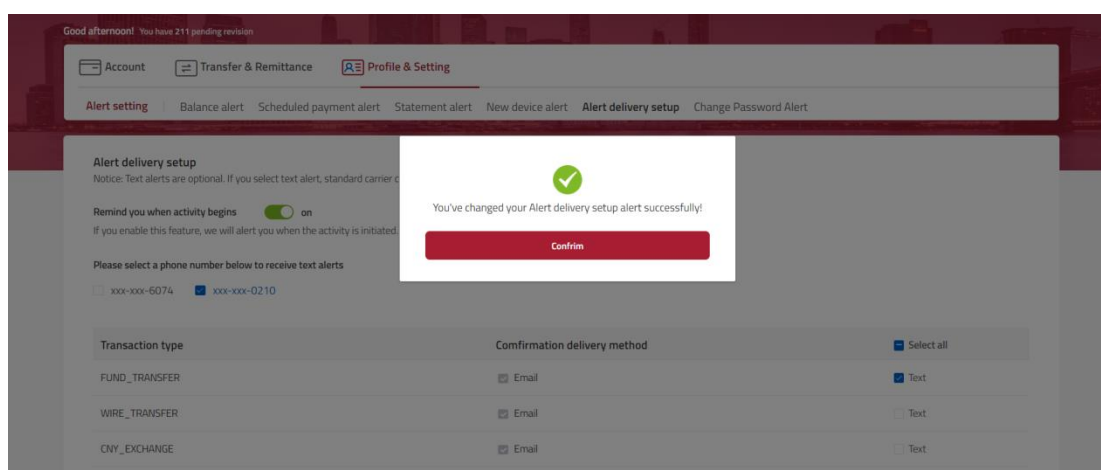### 4.1.5.   Alert delivery setup

【**Function introduction**】

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

【**Function guide**】

- Click Profile & Setting ⟹ Alert setting ⟹ 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 ⟹ Alert setting ⟹ 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.
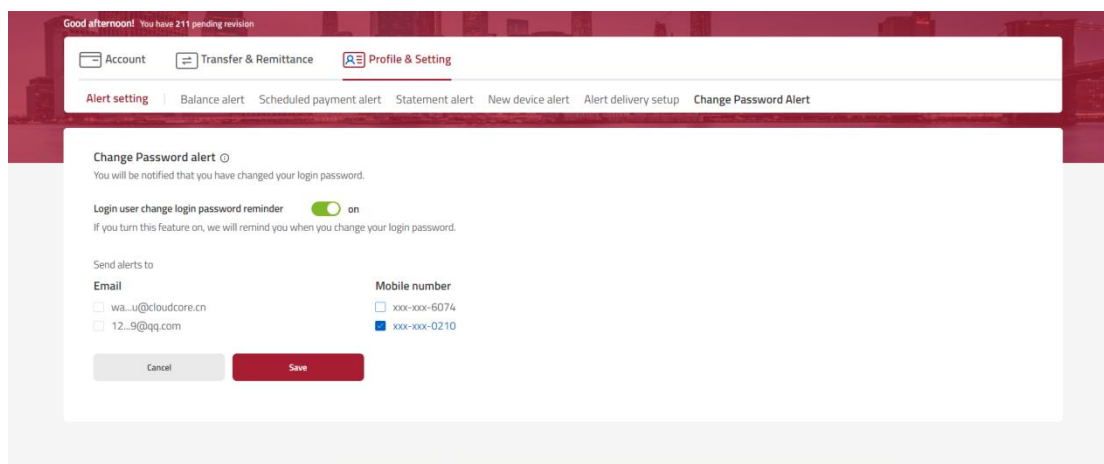
Picture 4.1.6-1 Change Password Alert
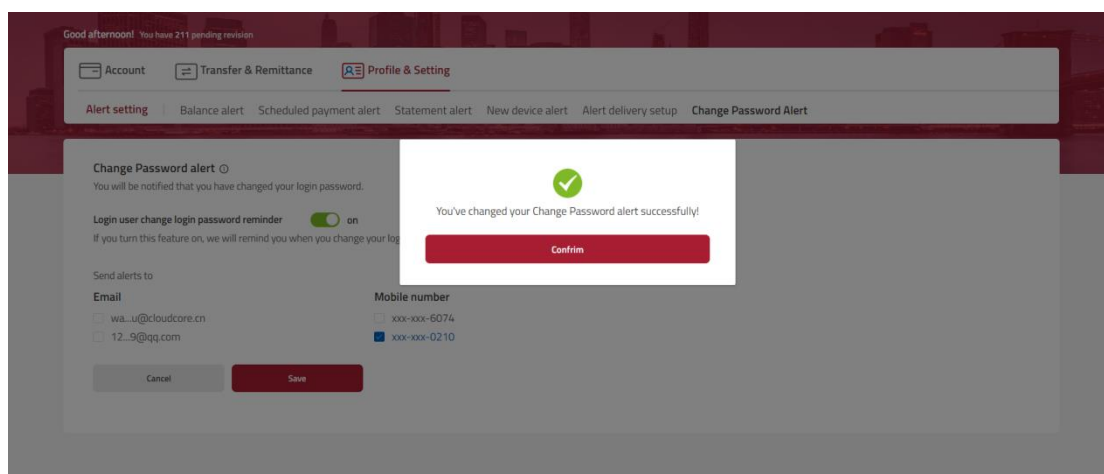
Picture 4.1.6-2 Change Password Alert – Set up successfully

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 ⟹ Account profile ⟹ 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.

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 $\Longrightarrow$ Account profile $\Longrightarrow$ 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.
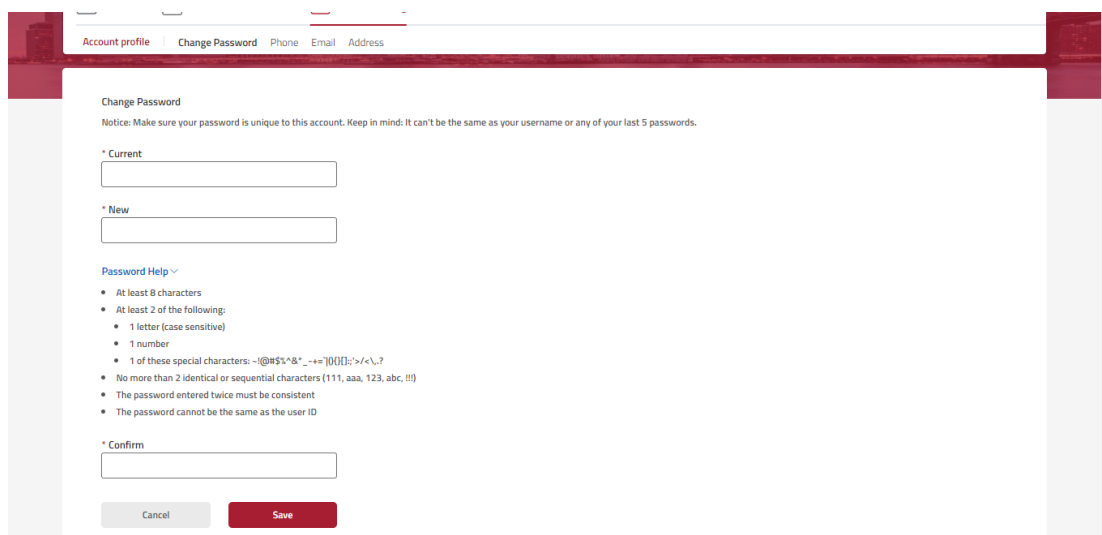
Picture 4.1.8-1 Change Password

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 ⟹ Account profile ⟹ Phone to enter the function page.
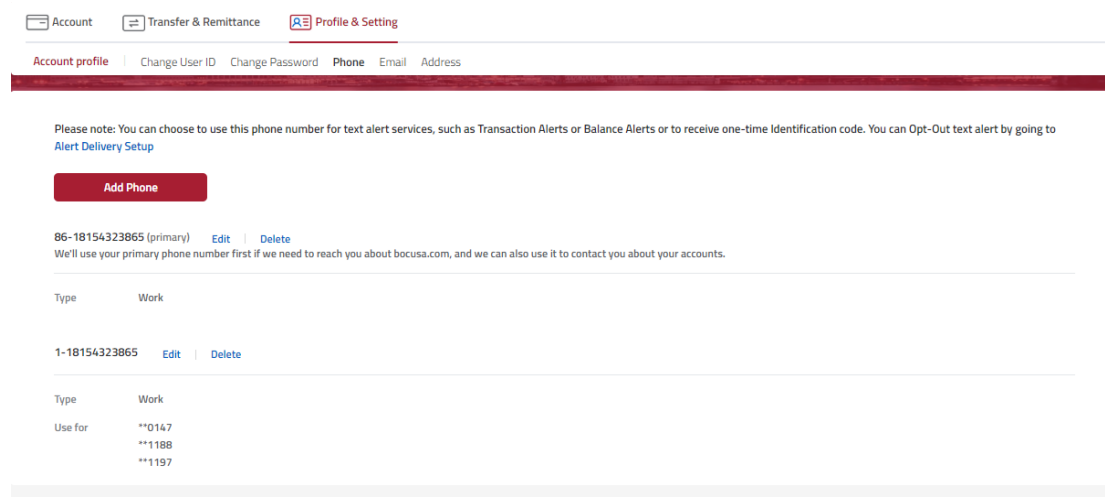
Picture 4.1.9-1 Phone

- 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.

Picture 4.1.9-2 Add a new phone number

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

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

- Click "Confirm" to return to the function page.
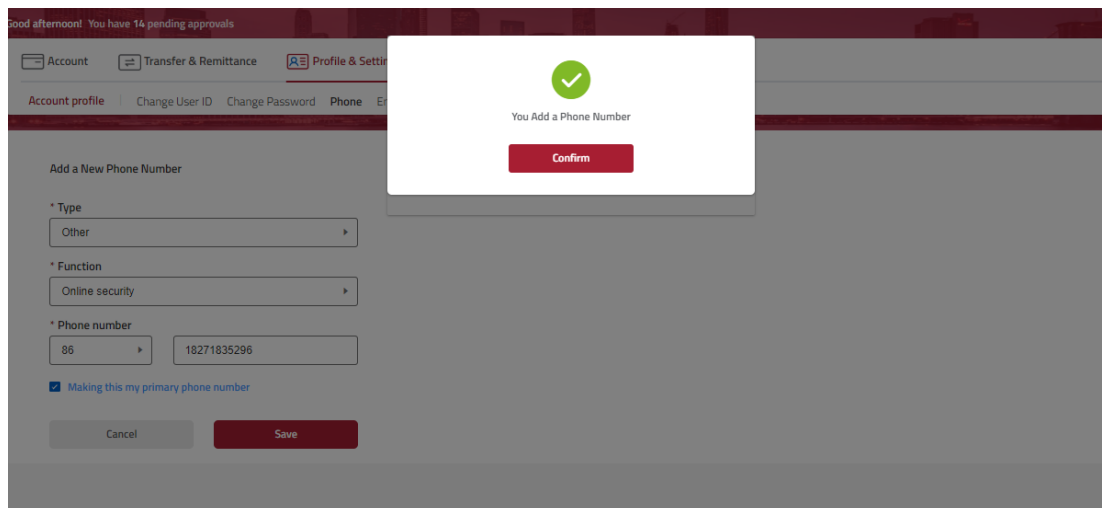
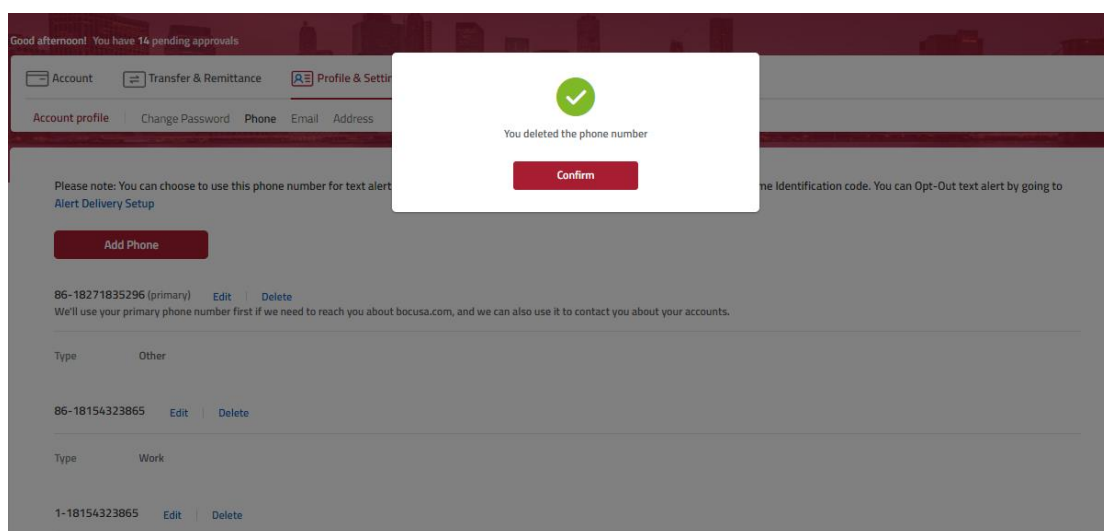Picture 4.1.9-4 Add a new phone number – Added successful
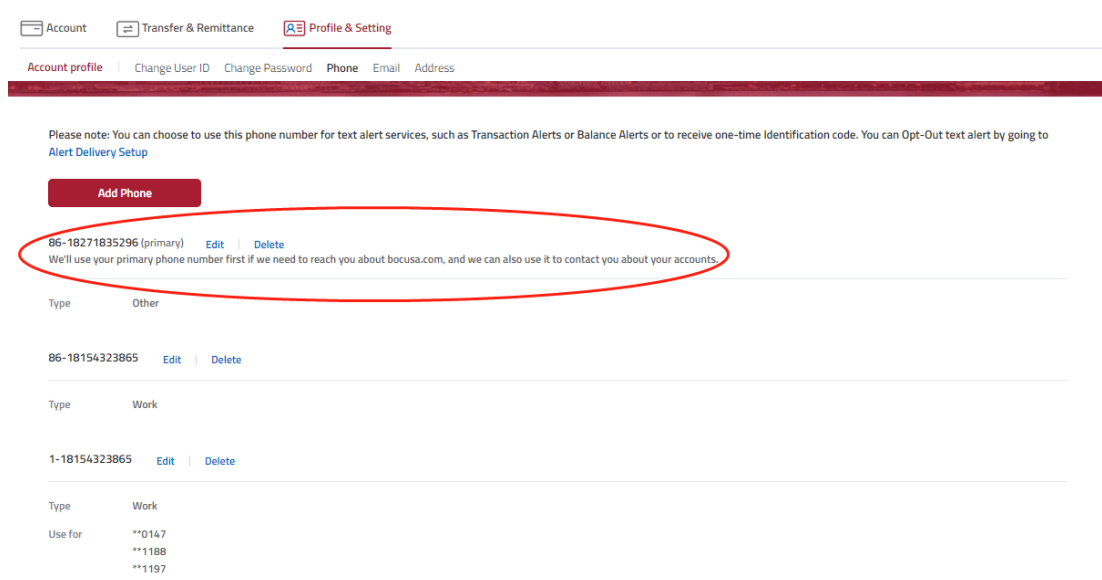
Picture 4.1.9-5 Add a new phone number – Added successful 2

- You can delete selected phone number by clicking delete.
- Complete out of band verification to confirm deletion.
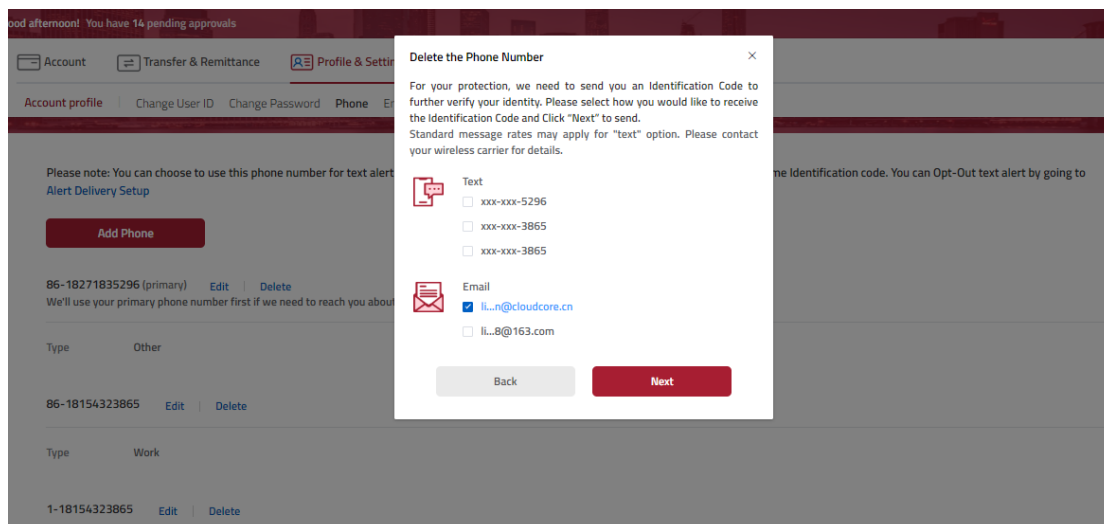
Picture 4.1.9-6 Out of band verification - Delete number

- 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.
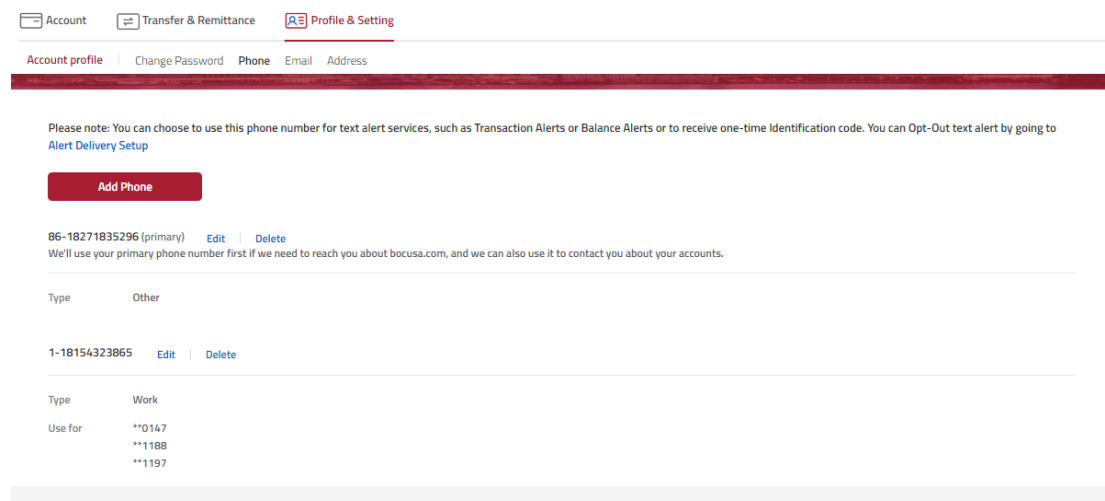
Picture 4.1.9-8 Delete phone number – Deleted successfully 2

- Click Edit to edit the existing number. You can modify the type, purpose and account number, but not the number.
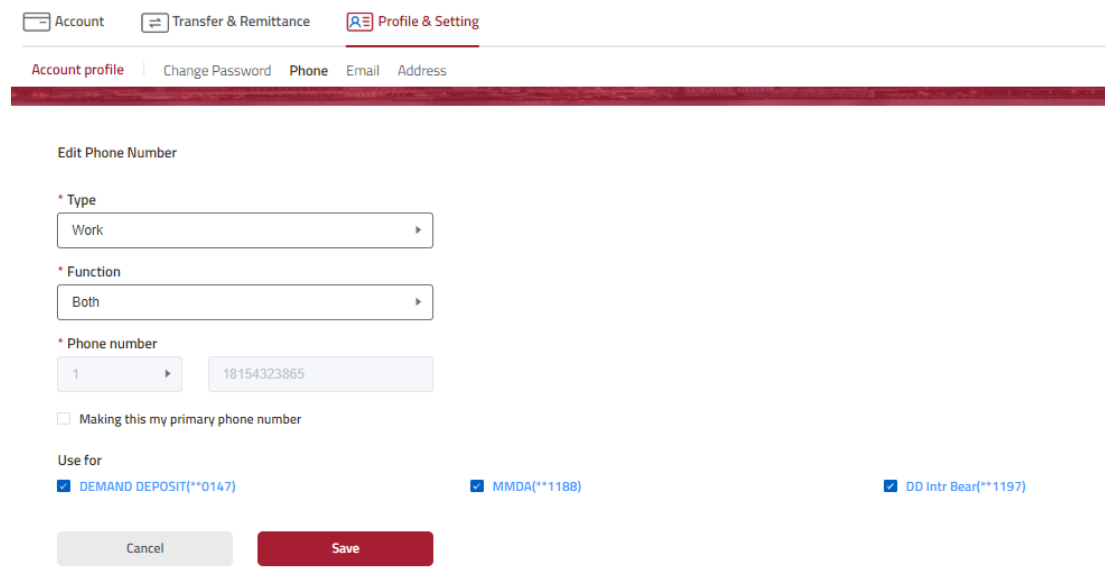
Picture 4.1.9-9 Edit Phone number

- Complete out of band verification to confirm edit.
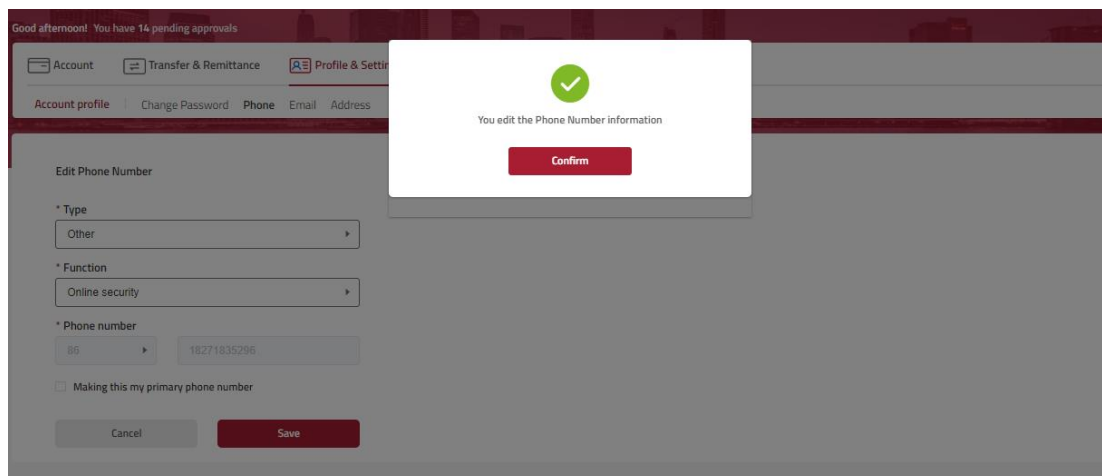
Picture 4.1.9-10 Edit phone number – Edited successfully

4.1.10. Email

【**Function introduction**】

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

【**Function guide**】

- Click Profile & Setting ⟹ Account profile ⟹ Email to enter the function page.
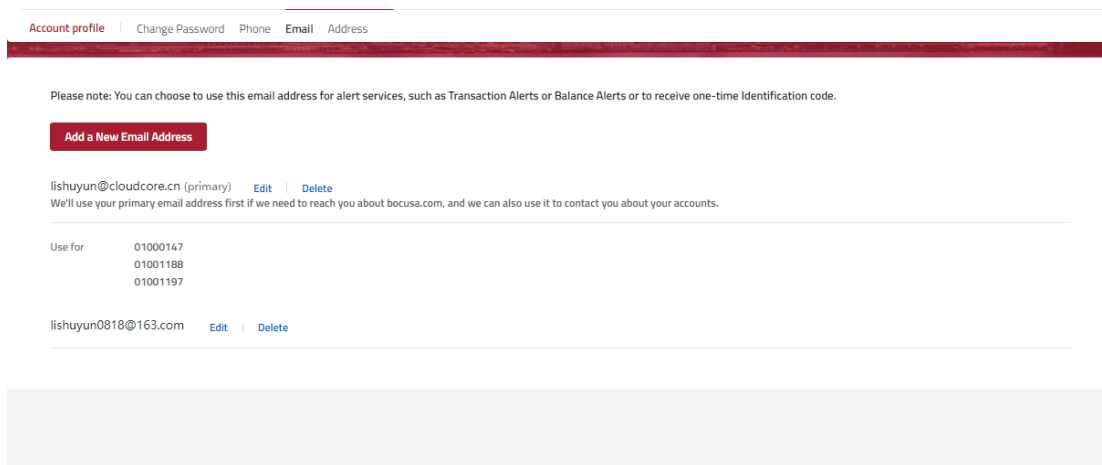
Picture 4.1.10-1 Modify mailbox function page

- 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.

Picture 4.1.10-2 Add new email address

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.
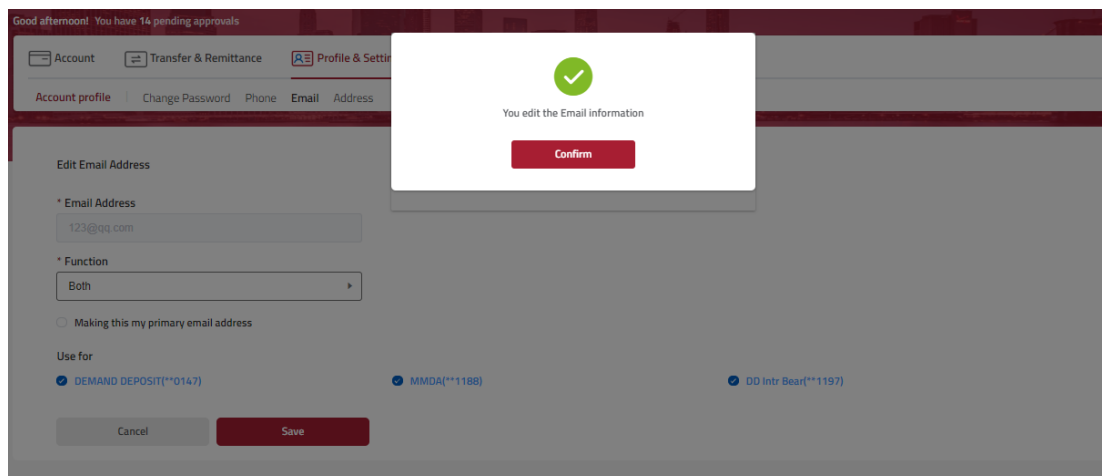
Picture 4.1.10-5 Edit email – Edited successfully

- Click "Confirm" to return to the function page.
- The deleted number will disappear after returning to the function page.
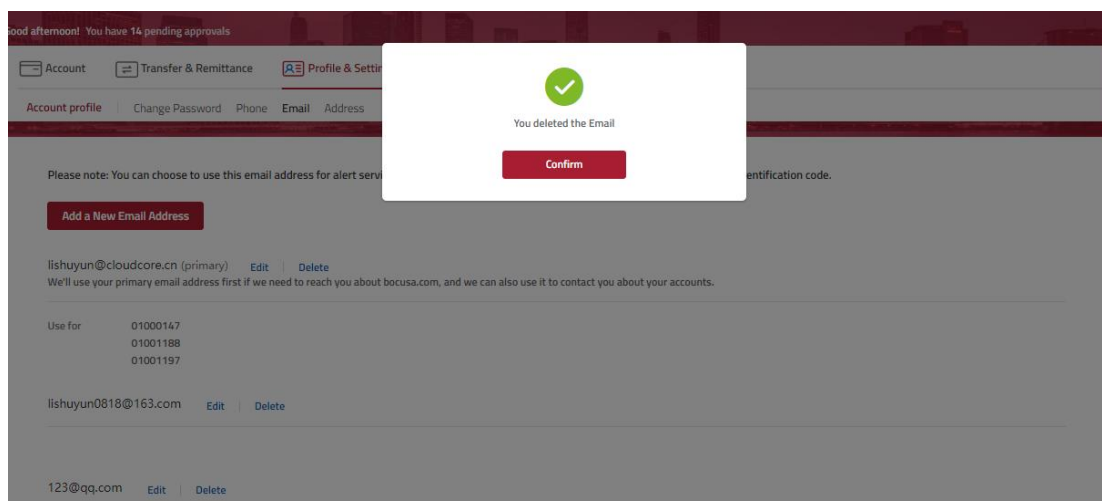
Picture 4.1.10-6 Delete email – Deleted successfully

4.1.11. Address

【**Function introduction**】

Login user can modify the address associated with the account.

【**Function guide**】

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

Picture 4.1.11-1 Add address

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.
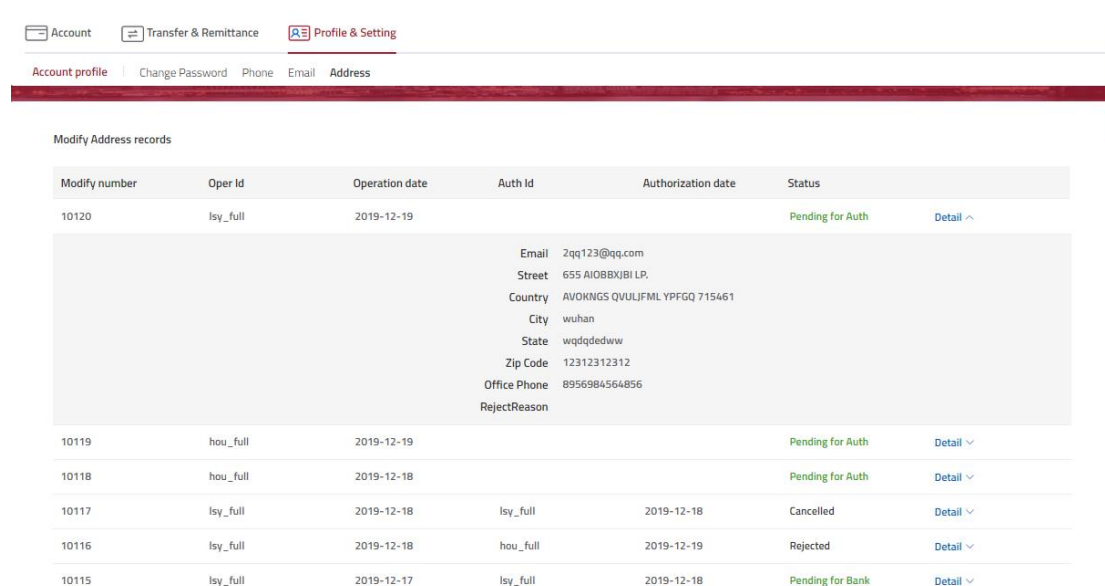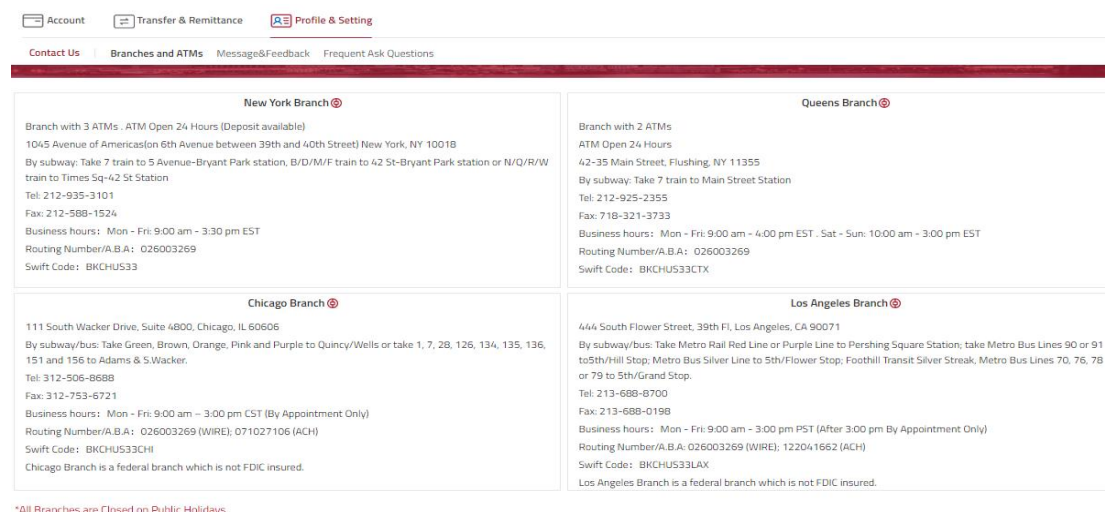
Picture 4.1.11-3 Modify address records

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 $\Longrightarrow$ Contact Us $\Longrightarrow$ Branches and ATMs to enter the function page.
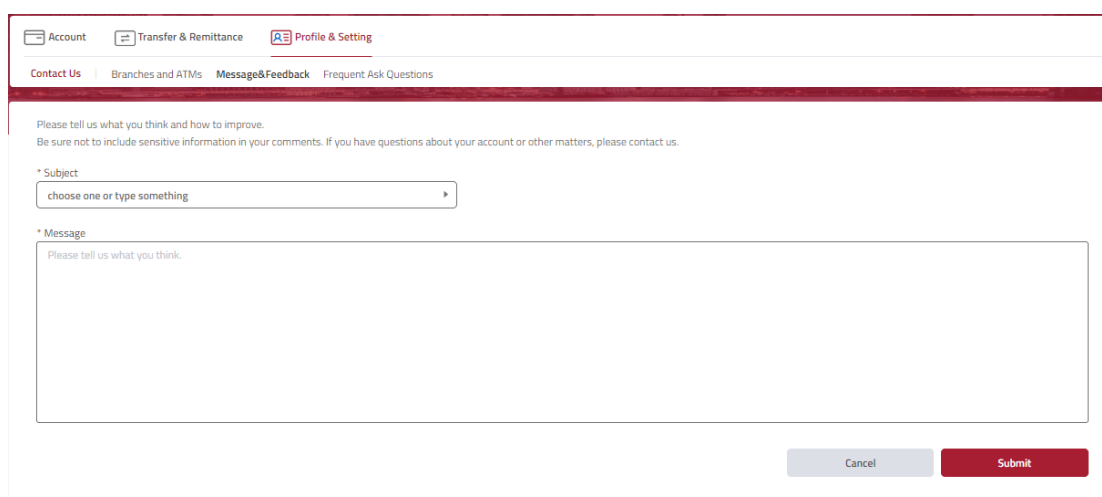

Picture 4.2.1-1 Branches and ATMs

4.2.2.　Message & Feedback

【Function introduction】

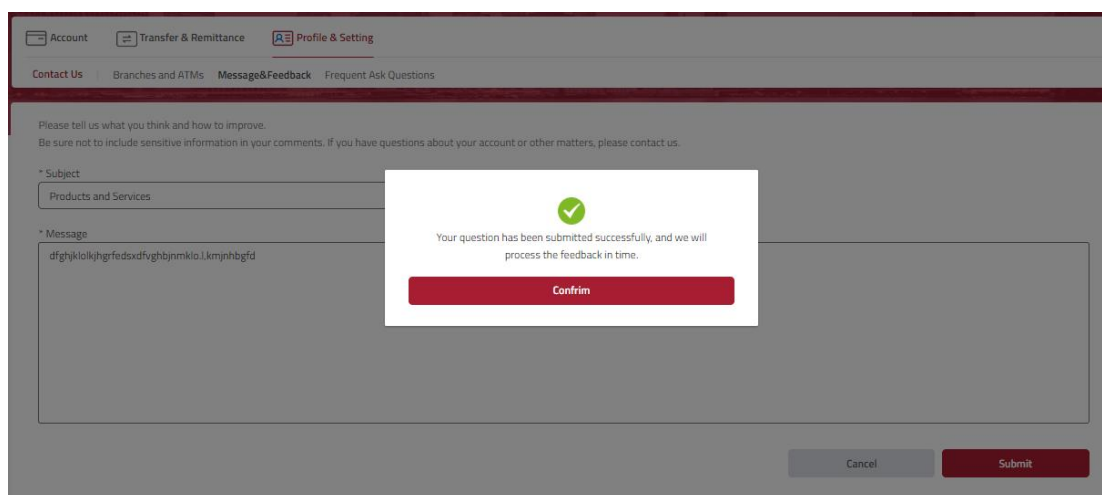　　　The logged-in user can contact the bank via messages.

【Function guide】

- Click Profile & Setting ⟹ Contact Us ⟹ 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.

Picture 4.2.2-1 Message &Feedback

Picture 4.2.2-2 input information submitted successfully on Message & Feedback Page
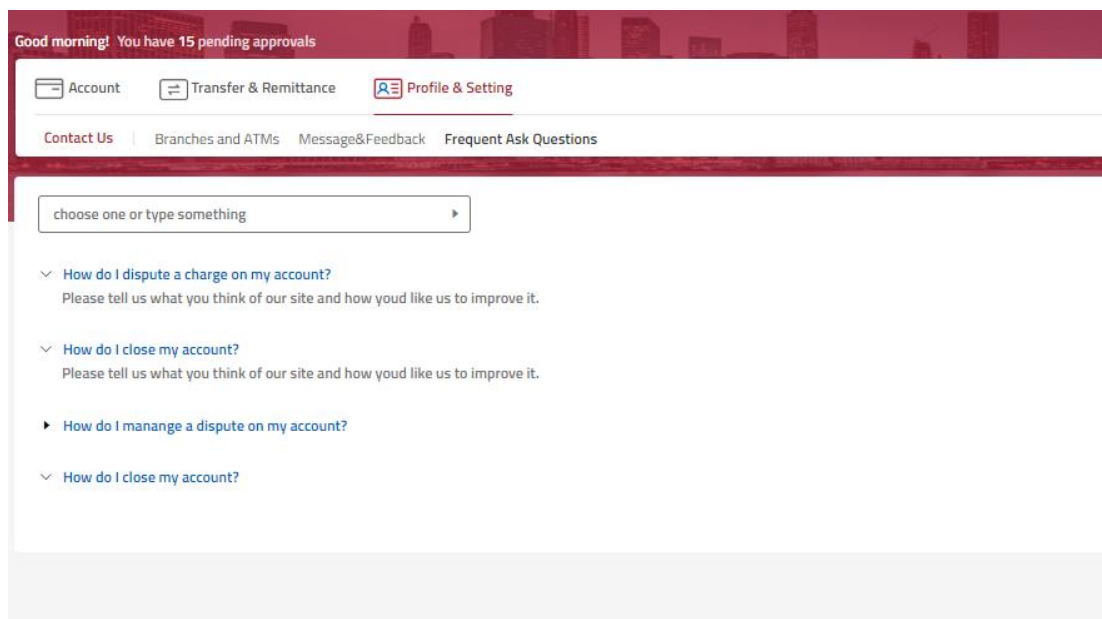
4.2.3.　Frequent Ask Questions

【Function introduction】

Logged-in user can view frequent ask questions.

【**Function guide**】
- Click Profile & Setting ⟹ Contact Us ⟹ 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

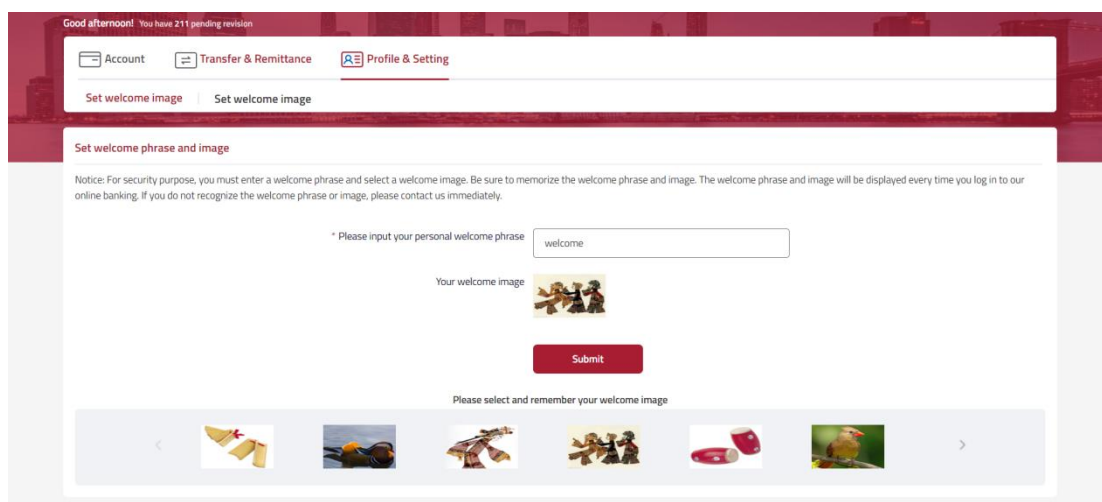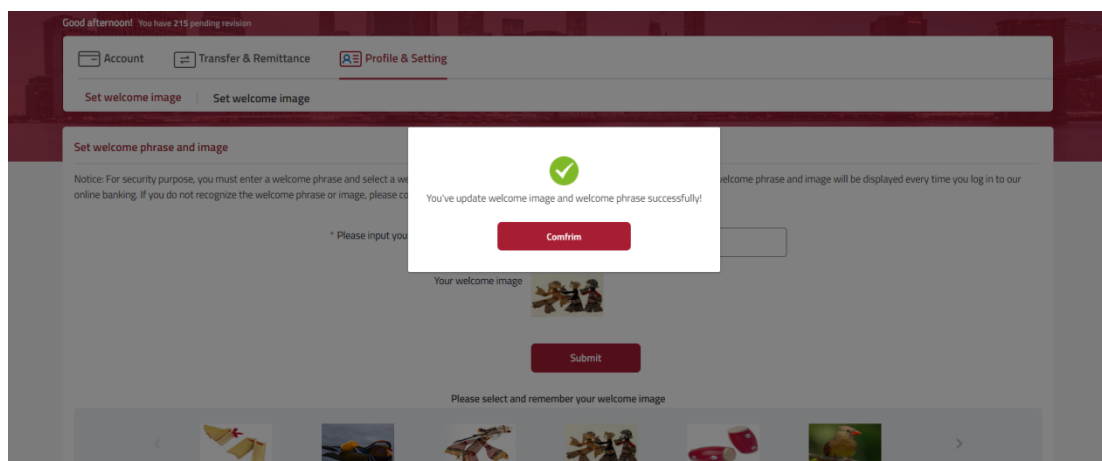## 4.3. Set welcome image

【**Function introduction**】
The logged-in user can set or change the welcome phase and welcome picture.

【**Function guide**】
- Click Profile & Setting ⟹ Set welcome image ⟹ 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 ⟹ Sign-in history ⟹ 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.

Picture 4.4-1 Sign-in history