

Chong Hing Corporate Internet Banking User Guide

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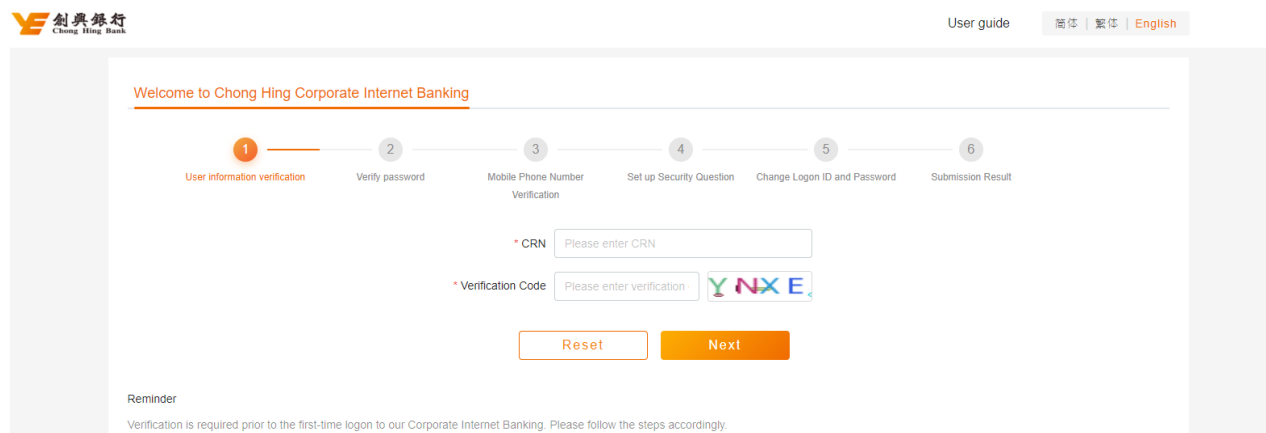
Welcome to "Chong Hing Corporate Internet Banking Services". Through our Internet Banking Services, you can easily manage your company accounts and perform your daily banking transactions.

Section 1 - Corporate Internet Banking Services

1. Logon

1.1. First Time Logon

Upon completion of the opening of Corporate Internet Banking and having received the activation code/initial password, users must set up the logon username and password in their first time logon before using the Corporate Internet Banking Services.



Chong Hing Bank

User guide 简体 繁体 English

Welcome to Chong Hing Corporate Internet Banking

1 User information verification 2 Verify password 3 Mobile Phone Number Verification 4 Set up Security Question 5 Change Logon ID and Password 6 Submission Result

* CRN

* Verification Code Y N X E

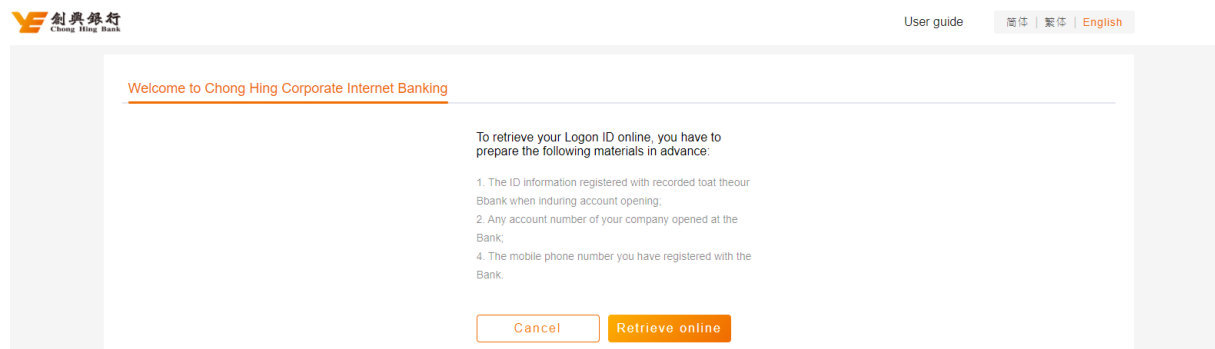
Reset Next

Reminder
Verification is required prior to the first-time logon to our Corporate Internet Banking. Please follow the steps accordingly.

- Step 1. Click "First Time Logon" in the homepage.
- Step 2. **Verify user information** – Enter your "User ID" and the Verification code.
- Step 3. **Verify password** – Enter the "activation code/initial password" provided by the Bank.
- Step 4. **Verify mobile number** – Click "Get Verification Code". The Bank will send you a SMS OTP (One-Time Password) to the registered mobile number. Please enter the OTP accordingly.
- Step 5. **Set up security questions** – Please select 2 security questions and provide a memorable answer for each of them. It will be used for subsequent identity verification.
- Step 6. **Set up logon username and password** – Please set up the logon username (optional) and password to complete the first time logon.

1.2. Forgot Logon ID

If you forgot the logon ID, you can retrieve the username by verifying your identity.



- Step 1. Click "Forgot Logon ID" on the logon page and prepare the specified documents and information.
- Step 2. **Verify ID information and account number** – Please select your ID type and enter the respective ID number as well as any one of the account numbers registered in the Bank.
- Step 3. **Verify security questions** – You have to answer one of the security questions. Please enter the memorable answer that you have set during the First Time Logon.
- Step 4. **Verify OTP** – Please enter your mobile number and click "Get Verification Code" to receive the SMS OTP. Please enter the OTP accordingly.
- Step 5. **Results** – Your logon username will be sent to the registered email address.

1.3. Forgot Password

For system operators, if you forgot your password, you may approach the administrator of the Corporate Internet Banking Account to reset password at "Management Centre – User Management".

For administrators/approver, please visit any branch of the Bank to reset password.

2. Account Enquiry

2.1. Set Up e-Statement

You may select to receive e-statement through this function.

Account Enquiry > e-Statement > Set Up e-statement

1 Fill in the information 2 Verify 3 Submitted

Accounts	Account Name	Statement Type	Statement Status
2561 [REDACTED] HKD Current Account	6365663 [REDACTED]	Monthly Statement	<input type="checkbox"/>
2562 [REDACTED] HKD Saving Account	6365663 [REDACTED]	Monthly Statement	<input checked="" type="checkbox"/>
2568 [REDACTED] Multi-Currency Savings Accounts	6365663 [REDACTED]	Monthly Statement	<input checked="" type="checkbox"/>
2566 [REDACTED] Fixed Deposit Account	MASKED	Process fixed deposit maturity confirmation	<input type="checkbox"/>

< 1 > 10/page Total 4 Go to 1

Reset Submit

- Step 1. **Set Up** – Enable e-statement for the accounts that you wish to receive e-statements.
- Step 2. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, approver/administrator who have authorisation right can approve at "Pending Transactions".

3. Fund Transfer

With the fund transfer function, you can easily transfer funds to other accounts in Hong Kong as well as other country/region. You can also temporarily save the transaction draft, and you can retrieve it later at the homepage – "Drafted Transaction".

3.1. Transfer within the bank

You can easily transfer funds to other Chong Hing Bank accounts, including other accounts under your name, other registered third party accounts and unregistered third party accounts.

Fund Transfer > Payment > Transfer Within The Bank



Payer Information

Payment Account : 259-███ HKD Current Account Available Balance : HKD 561,138.84
 Account Name : ██████████
 Using an overdraft facility may incur interest

Payee Information

* Payee Type : My account in Chong Hing Bank
 Registered Third-party Account
 Non-registered Account

* Recipient's Account : Select

* Transfer Amount : HKD

Step 1. **Fill in transfer information** – Please select the payee account, and fill in payee information, including payee type, payee account, payee name, and the transfer amount.

For unregistered third party accounts, you may select from "Recent Payee" to retrieve unregistered Payee information which have completed the transfer in the last 6 months, or directly insert the payee account information. You can also select "Register this Account" to register the account.

Step 2. **Confirm** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions" function.

3.2. Local Inter-bank (FPS)

You can easily transfer HKD/RMB to other banks' accounts via FPS, including both registered third party accounts and unregistered third party accounts.

Fund Transfer > Payment > Local Inter-bank > FPS



Payer Information

* Payment Account : Available Balance : HKD 561,138.84
 Account Name : ██████████ Using an overdraft facility may incur interest

Payee Information

* Payee Type : Registered Third-party Account Registered Account(s) Enquiry
 Non-registered Account

* Transfer Amount :

Postscript(To the payee) :

Step 1. **Fill in transfer information** – Please select Payment Account and fill in payee information, including payee type, payee account, account holder's name, receiving bank, transfer amount, etc.

For unregistered third party accounts, you may select from "Recent Payee" to retrieve unregistered Payee information which have completed the transfer in the last 6 months, or directly insert the payee account information. You can also select "Register this Account" to register the account.

Step 2. **Confirm** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

3.3. Local Inter-bank (CHATS)

You can easily transfer funds to other local banks' accounts through CHATS, including both registered third party accounts and unregistered third party accounts.

Fund Transfer > Payment > Local Inter-bank > CHATS



Payer Information

* Payment Account : 259- [REDACTED] HKD Current Account Available Balance : HKD 561,138.84
 Account Name : [REDACTED] Using an overdraft facility may incur interest

* Handling Fee Payment Account : Please select Handling Fee Payment Account

Process Appointment :

Payee Information

* Payee Type : Registered Third-party Account Registered Account(s) Enquiry
 Non-registered Account

Reset

Save as Draft

Next

Step 1. Fill in transfer information – Please select Payment Account and fee debit account, and fill in payee information, including payee type, payee account, account holder's name, receiving bank, transfer amount, etc.

If this is a scheduled transaction, you may select "Scheduled Transaction" and select the payment date (available for 180 days).

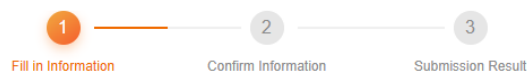
For unregistered third party accounts, you may select from "Recent Payee" to retrieve unregistered Payee information which have completed the transfer in the last 6 months, or directly insert the payee account information. You can also select "Register this Account" to register the account.

Step 2. Confirm – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

3.4. Telegraphic Transfer

You can easily transfer funds to other foreign accounts (accounts in other countries/regions) via Telegraphic Transfer, including both registered third party accounts and unregistered third party accounts.

Fund Transfer > Payment > Telegraphic Transfer



Payer Information

Payment Account : 259- [masked] HKD Current Account Available Balance: HKD 561,138.84
 Account Name : [masked]
 Using an overdraft facility may incur interest

Payment Method :
 SHA-Beneficiary bank and intermediary banks' charges are borne by beneficiary; Remitting bank's charges are borne by remitter (Deducted from the remittance amount)
 BEN-Remitting bank, Beneficiary bank and intermediary banks' charges are borne by beneficiary, (Deducted from the remittance amount)
 OUR-Remitting bank, Beneficiary bank and intermediary banks' charges are borne by remitter.

* Fee Payment Account : Select

Process Appointment :

Payee Information

Payee Type : Registered Third-party Account [Registered Account\(s\) Enquiry](#)
 Non-registered Account

Payee Name : Please enter Payee Name

Payee Address : Please enter Payee Address

* Remittance Amount : HKD Please enter Remittar

Postscript(To the payee) : Please enter Postscript(To the payee)

Step 1. **Fill in transfer information** – Please select Payment Account, payment method, and fee debit account, and fill in payee information and beneficiary account information.

If this is a scheduled transaction, you may select "Scheduled Transaction" and select the processing date (available for 180 days).

For unregistered third party accounts, you may select from "Recent Payee" to retrieve unregistered Payee information which have completed the transfer in the last 6 months, or directly insert the payee account information. You can also select "Register this Account" to register the account.

Step 2. **Confirm transfer information** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

3.5. Bulk Transfer / Payroll

You can perform Bulk Transfer / Payroll, with "Online Edit" or "file upload" modes. The former method allows you to transfer to a batch of up to 50 payees at one time.

Fund Transfer > Payment > Bulk Transfer > Bulk Transaction Entry

Edit Online
File Upload

1
Fill in Information

2
Confirm Information

3
Submission Result

Payer Information

* Payment Account: 259-██████ HKD Current Account Available Balance: HKD 561,138.84

Account Name: ██████████

Using an overdraft facility may incur interest

* Handling Fee: Please select

Payment Account

Process Appointment

Payee Information

Supports up to 50 entries of payee information. If you need to transfer money to more people, please select the "Registered Account(s) Enquiry" File Upload method.

Total No. of Transactions:0
Total Amount:0.00 HKD

Recipient's Account	Payee Account Name	Payee Bank/Institution	Transfer Amount	Action
No Data				

Add payee information

Reset

Save as Draft

Next

- Step 1. **Fill in transfer information (for online edit)** – Please select Payment Account and fee debit account, and click "Add Payee Information" to fill in payee information one by one.
- To transfer to a registered payee, please select "Registered Account(s) Enquiry" and directly select the respective payee.
- If this is a scheduled transaction, you may select "Schedule Transaction" and select the processing date (available for the 180 days).
- Fill in transfer information (for file upload)** - Please select Payment Account and fee debit account. Next, download the template document, and upload the document in xls or xlsx format after filling in the payee information.
- Step 2. **Confirm** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

3.6. Register Third Party Accounts

You can register new third party beneficiary accounts (including accounts within the Bank, accounts of other local banks, and Telegraphic Transfer accounts). After the account registration, you can select the registered third party account for the next transaction to enjoy a more convenient and safer way to transfer to the selected account.

Fund Transfer > Payment > Third Party Account Registration

Chong Hing Bank Account Local Inter-bank Account Telegraphic Transfer Account

1 2 3
Fill in new information Confirm to add new information Add result

Payee Information

* Recipient's Account:

Back Next

- Step 1. **Fill in new account information** – Please select the respective transaction category, click "Add" and fill in the payee information and/or payee bank.
- Step 2. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, approver/administrator who have authorisation right can approve in the "Pending Transactions".

3.7.Scheduled Transaction Management

After setting up the scheduled transfer, you can amend the scheduled processing date or delete the scheduled transactions.

Fund Transfer > Scheduled Transaction Management

Transaction Type: Scheduled Processing Date: -

[Reset](#) [Enquiry](#)

Reference Number	Transaction Type	Amount	Scheduled Processing Date	Submission Time	Action
9220221202	CHATS	HKD 1.00	2022-12-30	2022-12-02	Amend Cancel

Step 1. **Amend** – Please click "Amend", and select a new processing date to proceed.

Delete – Please click "Delete".

Step 2. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, approver/administrator who have authorisation right can approve in the "Pending Transactions".

3.8.FPS Account Registration

You can register for FPS with your mobile number or email address.

Fund Transfer > Payment > FPS Addressing Service

Through the Faster Payment System, you can register your mobile phone number and / or email address linked with accounts of the Bank so as to facilitate fund transfer and payment.

Contact information	Details	Status	Linked account	Action
Mobile Number	+852-55** **	Unlinked	--	Link
Email Address	.com	Linked	2591 HKD Current Account	Unlink Amend

- Step 1. **Select Record** – Select the appropriate mobile number or email address and click "bind account" to register for FPS.
- Step 2. **Set Up** – Select a HKD Account and CNY Account (if any) to bind with the selected mobile number or email address.
- Step 3. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, approver/administrator who have authorisation right can approve at "Pending Transactions".

3.9.Set Up eDDA Service

You can accept/reject the applications of eDDA, or amend/delete authorised eDDA applications.

Fund Transfer > Payment > Set Up eDDA Service

Transaction pending for approval		Approved Transaction		
Start Date	End Date	Payee	Payment Category	Action
2023-03-14	--	test	Recurring	Amend Details Delete
2023-03-14	--	test	Recurring	Amend Details Delete

Total 2 10/page < 1 > Go to 1

- Step 1. **Set Up** – When you receive an eDDA application, you can view details/accept/reject the pending applications at "Pending Transactions". You can also view details/amend/delete the authorised eDDA applications in "Approved Transaction".
- Step 2. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, approver/administrator who have authorisation right can approve at "Pending Transactions".

4. Fixed Deposit

4.1.Fixed Deposit Placement

Multiple currencies and different deposit tenors are available, and you can also define a maturity date.

You can place a fixed deposit based on the standard interest rates, or reserve a designated interest rate with our relationship manager. After reserving a designated rate, an appointment number will be assigned to you for setting up a fixed deposit with the designated rate.

Fixed Deposit > Fixed Deposit Placement

The screenshot shows the 'Fixed Deposit Placement' interface. At the top, there are two tabs: 'Fixed Deposit Placement' (active) and 'Booked Interest Rate'. Below the tabs is a progress indicator with three steps: 1. Fill in the information (highlighted in orange), 2. Confirm information, and 3. transaction result. The form contains the following fields and options:

- * Fixed Deposit Account: A dropdown menu with 'Select' and a downward arrow. To the right are links for 'Rates Enquiry' and 'Interest Calculator'.
- * Payment Account: A dropdown menu with 'Select' and a downward arrow.
- Deposit Amount: A dropdown menu with 'Select' and a downward arrow, followed by a text input field with the placeholder 'Please enter'.
- * Deposit Tenor: Two radio button options: 'Select by fixed deposit tenor' (selected) and 'Select by Maturity Date'. The first option has a dropdown menu with 'Select' and a downward arrow. The second option has a date picker icon.
- * Maturity Instruction: Three radio button options: 'Renew principal and interest' (selected), 'Renew principal and transfer interest to the designated account', and 'Transfer principal and interest to the designated account'.

At the bottom of the form are two buttons: 'Reset' (outlined) and 'Next' (solid orange).

Step 1. **Fill in information** – Please select payment accounts and fixed deposit accounts, currencies, amount, and maturity instruction, etc.

Step 2. **Confirm** – Please check if all information is correct. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

4.2. Amend Maturity Instruction

You can amend any fixed deposit maturity notification after an initial set up.

Fixed Deposit > Amend Maturity Instruction

Fixed Deposit Account	259-██████████-HKD-Fixed Deposit Account	Deposit Number	259672-██████████
Value Date	2022-12-30	Maturity Date	2023-01-13
Deposit Amount	HKD 5,004.05	Deposit Tenor	2 weeks
Interest Rate	0.01%p.a.	Expected Interest	HKD 0.02
Expected Principal and Interest	HKD 5,004.07	Original expiry instructions	Renew principal and interest
Next Deposit Tenor	2 weeks	Remarks	--

Amend Maturity Instruction

- * Maturity Renew principal and interest
 Instruction Renew principal and transfer interest to the designated account
 Transfer principal and interest to the designated account

[Back](#) [Submit](#)

- Step 1. **Select fixed deposit record** – Click "Amend Maturity Instruction" next to the selected fixed deposit record.
- Step 2. **Fill in information** – Please select "Maturity Instruction", then click "Submit".
- Step 3. **Confirm** – Please check if all information is correct. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

5. Foreign Exchange

5.1. Foreign Exchange

The Bank provides up to 10 foreign currencies for exchange online.

Foreign Exchange > Foreign Exchange

1 Fill in Information 2 Confirm Information 3 Submission Result

From

* Currency:

* Accounts:

* Amount:

To

* Currency:

* Accounts:

* Amount:

[Foreign Exchange Rate Inquiry](#)

Step 1. **Fill in information** – Select Payment Account and To Account, currency and amount, etc.

Step 2. **Confirm** – Please check if all information is correct. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

6. Bill Payment

6.1. Bill Payment

You can add merchants to "My Payee List" to simplify the transfer process for frequent bill payments. You can also pay the bills of new/unregistered merchants through "Bill Payment".

Bill Payment > Bill Payment > Bill Payment



1 payment information

* Payment Account:

* Merchant Category: [My Merchant List](#)

* Merchant Name:

* Bill Type:

* Bill No.:

* Transaction Amount:

Process Appointment:

[View Full Merchant List](#)

Step 1. **Fill in transfer information** – Please select "Payment Account", fee payment method, and Fee Debit Account, payee information, and beneficiary account information.

If this is a scheduled transaction, you may select "Scheduled Transaction" and select the processing date (available for 180 days).

Step 2. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, approver/administrator who have authorisation right can approve at "Pending Transactions".

6.2.Scheduled Payment Management

You can amend or delete scheduled payments at "Scheduled Payment Management".

Bill Payment > Bill Payment > Scheduled Payment Management

Bill No.: Merchant Name: Reset Enquiry Expand ▼

Reference Number	Payment Date	Merchant Name	Payment Account	Bill No.	Transaction Amount	Action
922022120-██████████	20221230	HKBN Enterprise Solutions HK Limited	259-██████████	██████████59	11.00	Amend Cancel

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Step 1. **Amend** – Please click "Amend", and select a new scheduled payment date and proceed.

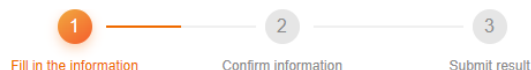
Delete – Please click "Delete".

Step 2. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, approver/administrator who have authorisation right can approve at "Pending Transactions".

7. Cheque Book Request

You may request a cheque book online, and the cheque book will be mailed to your registered address via surface mail.

Cheque Book Request



Application Information

* Current Account:

* Delivery Method:

Step 1. **Fill in Information** – Please select the current account that you would like to apply a cheque book of.

Step 2. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, approver/administrator who have authorisation right can approve at "Pending Transactions".

8. Management Centre

8.1. User Management (for Joint Authorities only)

Management Centre > User Management

User Type English Name Status of User

[Reset](#)

[Enquiry](#)

[+ New](#)

Number	English Name	User Type	Status of User	Authorisation Level	Two-factor Authentication	Action
1	Admin 1	Administrator	Activate	A	Activate	Details
2	Admin 2	Administrator	Activate	A	Activate	Details
3	Checker 1	Approver	Activate	B	Activate	Details Suspend
4	Checker 2	Approver	Activate	B	Activate	Details Suspend
5	Maker 2	Operator	Activate	N/A	Deactivate	Details Suspend
6	Maker 1	Operator	Suspend	N/A	Deactivate	Details Activate

Administrators can view/amend the users' information (e.g. personal particulars, enquiry/input/approval authority rights of functions, account(s) rights setting etc.) via this function based on the table below.

	Administrator	Approvers	Operators
Add User	✗	✗	✓
Delete User	✗	✓	✓
Amend User Information	✓ (e.g. Authorisation Level, functions/accounts rights etc)	✓ (e.g. Authorisation Level, contact information excepting mobile number, functions/accounts rights etc.)	✓ (e.g. Authorisation Level, contact information excepting mobile number, functions/accounts rights etc.)
Enable/Disable	✗	✓	✓
Reset Password	✗	✗	✓

To complete the items listed as "✗", please visit any branch of the Bank.

Add/Amend User's Information

Step 1. **Basic Information** – Please enter the user's basic personal information and the authorisation level.

- Step 2. **Service settings** – Please select the function rights for the user.
- Step 3. **Account settings** - Please select account(s) which can be operated by user.
- Step 4. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at "Management Centre -> Pending Approval".

8.2. Account Management

You can register or unregister any account(s) that can be used for Corporate Internet Banking in this function.

Management Centre > Account Management

Account Type

Number	Account Number	Account Name	Account Type	Status	Action
1	259- XXXXXXXXXX	THE HING BANK LTD	Investment Account	Activate	Unregister account
2	259- XXXXXXXXXX	THE HING BANK LTD	HKD Current Account	Active	Unregister account
3	259- XXXXXXXXXX	THE HING BANK LTD	Multi-Currency Savings Accounts	Active	Unregister account
4	259- XXXXXXXXXX	THE HING BANK LTD	Fixed Deposit Account	Active	Unregister account

< > 10/page Total 4 Go to

- Step 1. **Unregister** – Under the designated account, select "Unregister" to unregister the account.
Register – Select account under "Unregistered Account", and click "Register Account" to complete the registration process.
- Step 2. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at "Management Centre -> Pending Approval".

8.3. Authorisation Management (for Joint Authorities only)

You can set up an authorisation combination for financial transaction for each function.

Management Center > Authorisation Management > Authorisation Template Maintenance

Name of Template Reset Enquiry

Name of Template	Type of Template	Action
FINA 2	Financial Transaction	Amend Delete
FINA 1	Financial Transaction	Amend Delete

New

Step 1. **Authorisation template maintenance** – You can add new template under "Authorisation Template Maintenance" and indicate the authorisation requirements for each range.

For example, you can indicate that a certain amount range would require approval from 1 Level A Authoriser or 1 Level B Authoriser.

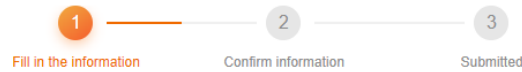
Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If the transaction requires authorisation, another administrator can approve the transaction in the "Management Centre -> Pending Approval".

Step 2. **Confirm Transaction authorisation setting** – After adding the new templates, you can match the authorisation templates with each of the transaction functions and accounts. Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at "Management Centre -> Pending Approval".

8.4. Service Limit Setting

You can set up the daily transfer limits for each type of transaction.

Management Centre > Service Settings > Service Limit Setting



Transaction Type	Aggregated Daily Transaction Limits of Bank (HKD equivalent)	Update Aggregated Daily Transaction Limits (HKD equivalent)	Last Update Time :
• Transfer			
Fund Transfer to third party account(s) registered with Chong Hing Bank	10,000,000.00	<input type="text" value="1,000,000.00"/>	2022-10-18 18:30:09
Fund Transfer to non-registered third party account(s) with Chong Hing Bank (sharing the aggregated daily limit above)	500,000.00	<input type="text" value="10,000.00"/>	2022-08-18 16:19:19
Fund Transfer (Telegraphic Transfer) to other bank's registered account	10,000,000.00	<input type="text" value="10,000,000.00"/>	2022-10-18 18:30:09
Fund Transfer (Telegraphic Transfer) to other bank's non-registered account (sharing the above aggregated daily limit)	500,000.00	<input type="text" value="10,000.00"/>	2022-08-18 16:19:19
• Bill Payment			
Bill Payment	99,999.00	<input type="text" value="99,999.00"/>	2022-10-18 18:30:09
Bill payment to non-registered high-risk merchant(s)	99,999.00	<input type="text" value="500.00"/>	2022-10-25 11:07:19
Tax Payment	500,000.00	<input type="text" value="500,000.00"/>	2022-10-18 18:30:09
• Foreign Exchange			
Foreign Exchange	50,000,000.00	<input type="text" value="50,000,000.00"/>	2022-10-18 18:30:09
• Bulk Payroll			
Bulk Payroll	10,000,000.00	<input type="text" value="990,000.00"/>	2022-08-18 16:19:19

Step 1. **Fill in Information** – You can update the daily transfer limit for each type of transaction at "Update Aggregated Daily Transaction Limits (HKD equivalent)".

Step 2. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at "Management Centre -> Pending Approval".

8.5.Small-Value Fund Transfer Limit Setup (for Single Authority only)

You can set up Small-Value Fund Transfer limit. After the setup, Two-Factor Authentication verification is not required for Small-Value Fund Transfer.

Management Centre > Service Settings > Small Value Fund Transfer Limit Setup

1 Details of Setting 2 Confirm information 3 Result

Small Value Fund Transfer Limit Setup

* Small Value Fund

Transfer Status:

* Daily Maximum

Small Value Fund

Transfer Limit:

Reset Submit

Step 1. **Set Up** – Enable Small-Value Fund Transfer, and set the daily limit.

Step 2. **Confirm** – Please check if all information is correct, and click "Confirm" to complete the Two-Factor Authentication procedures.

Section 2 - Corporate Mobile Banking Services

1. Logon

1.1. Forgot Logon ID

If you forgot the logon ID, you can retrieve the username by verifying your identity.

- Step 1. Click "Forgot Logon ID" on the logon page and prepare the specified documents and information.
- Step 2. **Verify ID information and account number** – Please select your ID type and enter the respective ID number as well as the account numbers.
- Step 3. **Verify security questions** – You will have to answer one of the security questions. Please enter the memorable answer that you have set during the First Time Logon.
- Step 4. **Verify OTP** – Please enter your mobile number and click "Get Verification Code" to receive the SMS OTP.
- Step 5. **Result** – Your logon username will be sent to the registered email address.
-

1.2. Forgot Password

If you are an operator and forgot your password, you may approach the administrator of the Corporate Internet Banking Account to reset password at "Management Centre – User Management".

For administrator/approver, please visit any branch of the Bank to reset password.

2. Fund Transfer

With the fund transfer function, you can easily transfer funds to other accounts in Hong Kong as well as other country/region. You can also temporarily save the transaction draft, and you can retrieve it later at the homepage – "Drafted Transaction".

2.1. Transfer within the bank

You can easily transfer funds to other Chong Hing Bank accounts, including other accounts under your name, and other registered third party accounts and unregistered third party accounts.

Step 1.

Fill in transfer information – Please select the payee account, and fill in payee information, including payee type, payee account, payee name, and the transfer amount.

For unregistered third party accounts, you may select from "Recent Payee" to retrieve unregistered Payee information which have completed the transfer in the last 6 months, or directly insert the payee account information. You can also select "Register this Account" to register the account.

Step 2.

Confirm – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Authorisation Centre".

2.2. Local Inter-bank (FPS)

You can easily transfer HKD/RMB to other banks' account via FPS, including both registered and unregistered third party accounts.

Step 1.

Fill in transfer information – Please select Payment Account, payee information, including payee type, payee account, account holder's name, receiving bank, transfer amount etc.

For unregistered third party accounts, you may select from "Recent Payee" to retrieve unregistered Payee information which have completed the transfer in the last 6 months, or directly insert the payee account information. You can also select "Register this Account" to register the account.

Step 2.

Confirm – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

2.3. Local Inter-bank (CHATS)

You can easily transfer funds to other local banks' accounts through CHATS, including both registered third party accounts and unregistered third party accounts.

The screenshot shows the CHATS mobile app interface. At the top, the time is 17:24 and the signal strength, Wi-Fi, and battery icons are visible. Below the status bar, there is a back arrow and the text 'CHATS'. The main form is divided into two sections: 'Payer Information' and 'Payee Information'. Under 'Payer Information', there are fields for 'Payment Account' (Please select >), 'Handling Fee Payment Account' (Please select >), and a 'Process Appointment' toggle switch. Under 'Payee Information', there are fields for 'Payee Type' (Registered Third-party Account), 'Recipient's Account' (Please select > with a person icon), 'Currency' (Please select Currency >), and 'Transfer Amount' (Please enter Transfer Amount).

Step 1. Fill in transfer information – Please select "Payment Account" and "Fee Debit Account", payee information including Payee type, Payee Account, Account Holder Name, Receiving Bank, Transfer Amount etc.

If this is a scheduled transaction, you may select "Scheduled Transaction" and select the payment date (available for 180 days).

For unregistered third party accounts, you may select from "Recent Payee" to retrieve unregistered Payee information which have completed the transfer in the last 6 months, or directly insert the payee account information. You can also select "Register this Account" to register the account.

Step 2. Confirm – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

2.4. Telegraphic Transfer

You can easily transfer to other foreign accounts (accounts in other countries/regions) via Telegraphic Transfer, including both registered third party accounts and unregistered third party accounts.

17:24
Telegraphic Transfer

Payer Information

Payment Account Please select >

Payment Method SHA - I shall pay the fees of Chong Hing Bank, and the recipient pays the fees of other banks (deducted from the remittance). >

Fee Payment Account Please select >

Process Appointment

Payee Information

Payee Type Registered Third-party Account >

Payee Name Please select

Currency Please select Currency >

Step 1. Fill in transfer information – Please select Payment Account, fee payment method, and fee debit account, and fill in payee information, and beneficiary account information.

If this is a scheduled transaction, you may select "Schedule Transaction" and select the processing date (available for 180 days).

As for unregistered third party accounts, you may select from "Recent Payee" to retrieve unregistered Payee information which have completed the transfer in the last 6 months, or directly insert the payee account information. You can also select "Register this Account" to register the account.

Step 2. Confirm transfer information – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

3. Fixed Deposit

3.1. Fixed Deposit Placement

Multiple currencies and different deposit tenors are available, and you can also define a maturity date.

You can place a fixed deposit based on the standard interest rates, or reserve a designated interest rate with our relationship manager.

Step 1. **Fill in information** – Please select payment accounts and fixed deposit accounts, currencies, amount, and maturity instruction, etc.

Step 2. **Confirm** – Please check that all information is correct. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

3.2. Amend Maturity Instruction

You can amend any fixed deposit maturity notification after the initial set up.

Step 1. **Select fixed deposit record** – Click "Amend Maturity Instruction" next to the selected fixed deposit record.

Step 2. **Fill in information** – Select maturity instruction and click "Submit".

Step 3. **Confirm** – Please check if all information is correct. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

4. Foreign Exchange

4.1. Foreign Exchange

The Bank provides up to 10 foreign currencies for exchange online.

The screenshot shows the 'Foreign Exchange' screen on a mobile device. At the top, the time is 17:24 and the signal strength is good. The screen is titled 'Foreign Exchange'. Below the title, there are two main sections: 'From' and 'To'. The 'From' section is highlighted with an orange border. It contains a 'Currency' dropdown menu set to 'HKD', an 'Account' dropdown menu set to '259-10 HKD Current Account', and an 'Amount' input field with the placeholder text 'Please enter the amount'. Below the 'From' section, the 'To' section is partially visible, showing 'Currency' and 'Account' dropdown menus with the placeholder text 'Please select a currency' and 'Please select an account' respectively.

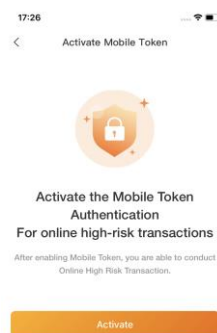
Step 1. **Fill in information** – Select "Payment Account" and "To Account", currency and amount, etc.

Step 2. **Confirm** – Please check if all information is correct. If the transaction requires authorisation, approver/administrator who have authorisation right can approve the transaction in the "Pending Transactions".

5. My Profile

5.1. Activate Mobile Token

After applying for Two-Factor Authentication service with the Bank, you can activate the Mobile Token Authentication through the Corporate Mobile Banking Services for safe and easy transactions authentication.



- Step 1. **Grant Biometric Authentication Rights** – For first-time Mobile Token activation, the rights for Biometric Authentication has to be granted to the Corporate Mobile Banking App. Then follow the device setting to complete verification for the fingerprint/facial recognition.
- Step 2. **Set up Mobile Token Password (PIN)** – Set up a 6-digits numeric Mobile Token Password (PIN), and enter the same password again for confirmation.
- Step 3. **Verify Mobile Number** – Send a One-Time Password (OTP) to the registered mobile number, and follow the instruction to enter the OTP for verification.
- Step 4. **Verify Customer Services Identity** – Call our Customer Services Hotline and follow our staff's instruction to complete the identity verification and the Mobile Token Authentication activation process.

5.2. Easy Logon Setup

Easy Logon can be activated for quicker logon in future, so as to simplify the process of entering Logon ID and password.

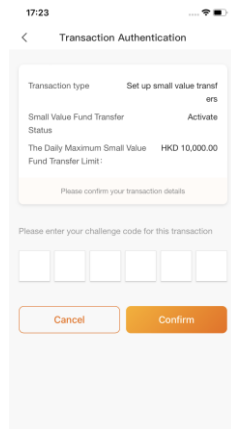


- Step 1. **Activate "Easy Logon"**– Toggle ON the "Easy Logon" button in "My Profile".
- Step 2. **Authenticate Biometrics** – Follow the device's setting to complete fingerprint/facial recognition verification. After the activation is completed, you can perform logon with the biometric authentication/Mobile Token Password (PIN), so as to simplify the process of entering Logon ID and password.

6. Mobile Token

6.1. Mobile Token Authentication

When submitting high-risk transactions via the Corporate Internet Banking, Mobile Token verification is needed to complete the transactions. Customers have to complete the authentication through the "Mobile Token" in the Corporate Mobile Banking App.



Step 1. **Enter Challenge Code** – When there is a challenge code shown on the desktop version of Corporate Internet Banking, please click on "Mobile Token" in the Corporate Mobile Banking App. The related transaction details will be shown on the mobile app screen. Please then follow the instruction to enter the challenge code.

Step 2. **Enter Mobile Token Password (PIN)** - Enter the Mobile Token Password (PIN) to complete the authentication.

Contact Us

For any enquiry, please call our Customer Services Hotline at (852) 3768 6888 during office hours (9:00 a.m. – 6:00 p.m. Monday to Friday, and 9:00 a.m. – 1:00 p.m. on Saturday) or send your enquiry by email to customerservice@chbank.com. You can also contact our customer services officers at any branch of Chong Hing Bank.

Disclaimer

The content shown on this user guide is for reference only. Please read carefully and understand the relevant terms and conditions of the Corporate Internet Banking Services and Corporate Mobile Banking Services (the "Services"). Your continued use of the Services represents your acceptance to be bound by the terms and conditions of Chong Hing Bank's Corporate Internet Banking Services Terms & Conditions, Corporate Mobile Banking Services Terms & Conditions, Account Terms, privacy policy and any other applicable terms and conditions as varied or supplemented by the Bank from time to time in such manner at its sole discretion.