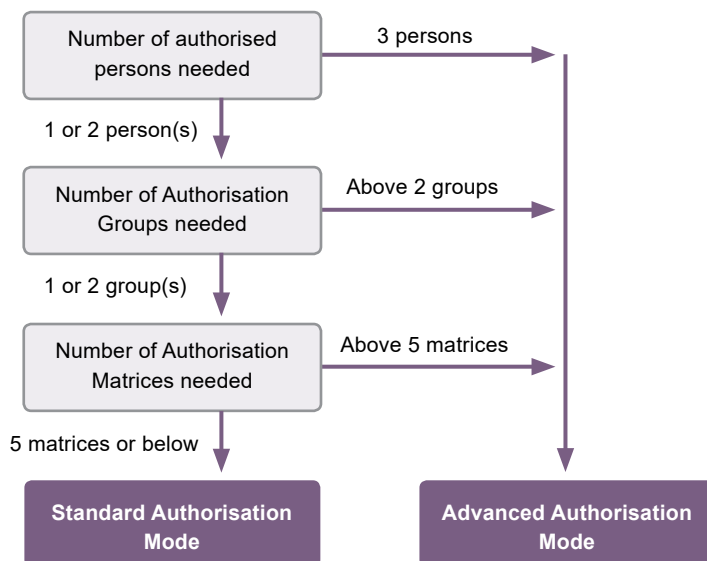


5.1 Suggestion for Authorisation Mode Settings

“CBS Online” has two authorisation modes for customer’s choice: “Standard Authorisation Mode” and “Advanced Authorisation Mode”. Customer can choose the suitable mode with reference to the following guide:



Customer can choose one of the authorisation modes that suits his / her business needs. The default authorisation mode is “Standard Authorisation Mode”.

The screenshot shows the "Authorisation Mode Settings" page in the CBS Online system. The breadcrumb trail indicates the user is in the "Management" section. The page title is "User and Account Authorisation Mode Setting Options". There are two radio button options:

- ☒ Standard Authorisation Settings (Supports dual authorisation, a maximum of 2 authorisation groups, and up to 5 authorisation matrices.)
- ☐ Advanced Authorisation Settings (Supports 3-level authorisation, a maximum of 12 authorisation groups, and up to 8 authorisation matrices. Authorisation in order is supported.)

At the bottom right, there are "Submit" and "Clear" buttons.

The major differences between the two modes are as follows:

	Standard Authorisation Mode	Advanced Authorisation Mode
Authorisation Group	Each user can only belong to one Authorisation Group	Under different types of account, each user can belong to a different Authorisation Group
Authorisation control	Supports a maximum of Dual Authorisation	Supports a maximum of 3-level Authorisation
Authorisation in order	Does not support	Supports
Check function	Does not support	Supports a maximum of two-time checks
Authorisation Matrices	Supports a maximum of five levels of amount; each level can be assigned with one Authorisation Group combination	Supports a maximum of eight levels of amount; each level can be assigned with four Authorisation Group combinations

Terminology Explanation:

- Single Authorisation – after creating a transaction, authorisation from one user is required to complete the transaction
- Dual Authorisation – after creating a transaction, authorisation from two users is required to complete the transaction
- 3-level Authorisation – after creating a transaction, authorisation from three users is required to complete the transaction
- Authorisation in order – authorisation of transaction must follow the pre-set order of Authorisation Groups
- Non-ordered Authorisation – authorisation of transaction is not restricted by the order of Authorisation Groups

At “CBS Online”, the name of an Authorisation Group does not reflect whether its authorisation amount is high or low, i.e. the authorisation amount of Group A is not necessarily higher than that of Group B, and vice versa.

Example:

- A>B>C>.....>L
- L>K>J>.....>A

However, if one Authorisation Group combination (e.g. A+A) is a subset of another Authorisation Group combination (e.g. A+A+B), the latter (A+A+B) must have a greater authorisation amount than the former (A+A).

Example:

- A+B > A
- A+B > B
- A+A > A
- A+A+B > A+A
- A+A+B > A+B

5.2 Standard Authorisation Mode

Standard Mode

Supports a maximum of Dual Authorisation, two Authorisation Groups and five Authorisation Matrices

Under this mode, customer can set whether Single Authorisation or Dual Authorisation for transaction, and classifies users into Group A, Group B or non group at all. If a user does not belong to any group, he / she will not have authorisation rights. Each bank account allows a maximum of five Authorisation Matrices under each type of transaction.

Example:

Authorisation Settings

1) Transfer Transaction

To Holder's Account

Authorisation Limit of Each Group (HKD)

	A	B	A+A	A+B	B+B
<input type="checkbox"/> Apply authorisation settings to all accounts					
Account Number					
Account Name					
043-472-0-045673-1					
ACCOUNT 1	1000	2000	3000	4000	5000

In this example:

Range of Authorisation Amount ()	Authorisation Group Combinations
0 - 1,000	A
0 - 2,000	B
0 - 3,000	A + A
0 - 4,000	A + B
0 - 5,000	B + B

5.3 Advanced Authorisation Mode

Advanced Mode

Supports a maximum of 3-level Authorisation, twelve Authorisation Groups and eight Authorisation Matrices, as well as Authorisation in order and checks

Under this mode, customer can set whether Single Authorisation, Dual Authorisation or 3-level Authorisation for transaction, and classifies users into a maximum of twelve Authorisation Groups, i.e. Group A - L, or non group. Same as the "Standard Authorisation Mode", if a user does not belong to any group under "Advanced Authorisation Mode", he / she will not have authorisation rights. Each bank account allows a maximum of eight Authorisation Matrices under each type of transaction.

Example:

[illegible]

Authorisation in order

If a customer chooses "Authorisation in order", the authorisation of all transactions must follow the pre-set order of Authorisation Groups. As demonstrated in the above example, transfer transaction of HK\$8,000 or less into holder's account shall be authorised by three H group users or authorised in the order of H group → I group → H group.

In this example:

Range of Authorisation Amount (HK\$)	Authorisation Group Combinations
0 - 1,000	A+A+A or A+B+A
0 - 2,000	B+B+B or B+C+B
0 - 3,000	C+C+C or C+D+C
0 - 4,000	D+D+D or D+E+D
0 - 5,000	E+E+E or E+F+E
0 - 6,000	F+F+F or F+G+F
0 - 7,000	G+G+G or G+H+G
0 - 8,000	H+H+H or H+I+H

Check function

If a customer chooses “Number of Checks Supported” and selects “2” in the drop down list, that kind of transactions require dual checks before authorisation (in no particular order).

Authorisation of transactions

Users are required to perform different modes of two-factor authentication in order to conduct “General Transactions” and “Designated Transactions” online:

User	Role	General Transaction	Designated Transaction
Maker	Responsible for creating transactions, and “Amend” / “Delete” transactions returned by Checker or Authoriser. If the transaction is not yet checked or authorised by other users, maker can still “Amend” the transaction.	Login by using an e-Cert Storage Device Password / a one-time password generated by “Security Device”	
Checker	Responsible for checking transactions, ensuring transaction details are correct, and “Delete” / “Return” transactions to Maker		
Authoriser	Responsible for the execution of authorising transactions, and “Delete” / “Return” transactions to Maker	Authorise the transactions by e-Cert Storage Device Password / one-time Security Code generated by “Security Device”	Authorise the transactions by e-Cert Storage Device Password / one-time Transaction Confirmation Code generated by “Security Device”