

**Corporate Internet
Banking/ Corporate
Mobile Banking / Bank-
Enterprise Direct Link
Service Guide (English
version)**



NCB 南洋商業銀行

中國信達全資附屬公司 Wholly owned subsidiary of China Cinda

**Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise
Direct Link Service Guide (English version)**

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1. Corporate Internet Banking

1.1. Introduction

1.1.1. Application Methods

Please visit any of our branches and our designated staff will follow up on your application. The addresses of branches are listed under “Contact Us” > “Branch Network” > “Branch.

Address” at our Bank's website www.ncb.com.hk. To enquire about application procedures and details, please call the NCB Customer Service Hotline at (852) 2616 6638.

1.1.2. System Requirements

Software configuration:

- Microsoft Windows 7 or above; The language used in the system must be the same as that used in the “Corporate Internet Banking”
- For recommended browsers, please refer to our Bank’s “Security Information”.
- Screen resolution of 1024 x 768 or above.

1.1.3. Service Overview

Table 1. Function Module Table (The actual displayed functions are subject to user permissions)

Functional Module	Primary Function	Secondary Function
		Demand Deposit Account

Functional Module	Primary Function	Secondary Function
Account	Account Info Enquiry	Time Deposit Account
		Loan Contract
		Business Integrated Account
	Batch Enquiry	
	e-Statement Enquiry	Electronic Account Statement
		Electronic Consolidated Statement
		Electronic Bills Statement
		Investment Consolidated Monthly Statement
	e-Advice	
	Account Alias	
Intra Transfer	Creation	
	Batch Voucher Creation	
	Authorisation	
	Batch Authorisation	
	Transaction Enquiry	
	Template	Creation

Functional Module	Primary Function	Secondary Function
		Modification
	Drafts	
	Voucher Modification	
	Batch Transaction Inquiry	
	Batch Voucher Modification	
	Pre-set Instruction Modification	
	Regular Transaction Maintenance	
Transfer/Remittance	Creation	Transfer to NCB
		Remittance to Local Bank
		Remittance to Overseas
		FPS
	Batch Voucher Creation	Transfer to NCB
		Remittance to Local Bank
		Remittance to Overseas
	Authorisation	
	Batch Authorisation	

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Functional Module	Primary Function	Secondary Function
	Transaction Inquiry	
	Batch Transaction Inquiry	
	Template	Creation
		Modification
	Drafts	
	Voucher Modification	
	Batch Voucher Modification	
	Pre-set Instruction Modification	
	Standing Instruction Modification	
	Manage Registered Third Party Accounts	Creation
		Authorisation
		Enquiry
Autopay	Autopay-out	Make Autopay-out Document
		Review Autopay-out
		Recall Documents

Functional Module	Primary Function	Secondary Function
		Modify/Delete Documents
		Changing of Document Reviewer
	Autopay-in	Make Autopay-in Document
		Autopay-in Authorisation
		Recall Documents
		Modify/Delete Documents
		Changing of Document Reviewer
	Transaction Inquiry	Autopay-out Transaction Inquiry
		Autopay-in Transaction Inquiry
	Batch Payment Cancellation	
	Customer Information	
	Limit Enquiry	
Currency Exchange	Exchange Rate Inquiry	
	Creation	
	Authorisation	

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Functional Module	Primary Function	Secondary Function
	Result Enquiry	
	Voucher Modification	
Trade Services	Trade Finance	Trade Loan Enquiry
	Import Credit	Deal Search
	Export Credit	Deal Search
	Issue Guarantee/Standby LC	Deal Search
	Receive Guarantee/Standby LC	Deal Search
	Import Collection	Deal Search
	Export Collection	Deal Search
Time Deposit	REWARD-PLUS Time Deposit	Deposit Interest Rate Inquiry
		REWARD-PLUS Set Up
		Set Up Authorisation
		Voucher Modification
		Transaction Flow Inquiry Trade Melt Monthly Statement
	Time Deposit	Time Deposit Rate Enquiry

Functional Module	Primary Function	Secondary Function
		Time Deposit Placement
		Placement Authorisation
		Maturity Instruction Amendment
		Maturity Instruction Amendment Authorisation
		Transaction Inquiry
		Voucher Modification
Featured Service	Cheque Book Request	
	Faster Payment System	FPS Registration and Management
		FPS Account Enquiry
	Direct Debit Authorisation	Enquiry
	Cheque Status Enquiry	
	e-Statement/e-Advice Management	
	Stop Payment of Cheques	

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Functional Module	Primary Function	Secondary Function
	Deposit Cheque/Cashier' Order	
Management	Operator Management	Operator Maintenance
		Permissions Assign
	Procedure Management	Default Procedure
		Customized Procedure
		Setting
		Limit Enquiry
	Setting	
	Limit Enquiry	
	E-Alert	User Management
		E-Alert Management
	Login Name Setting	
	Corporate Mobile Banking Management	
	Dual Master Authorisation	
Customer Service	Log Enquiry	
	Change Password	
	Security Device	Synchronize Security Device

Functional Module	Primary Function	Secondary Function
		Activate Security Device
		Report Security Device as Lost
Payment	Bill Payment	
	Pay New Bill	
	Authorisation	
	Pre-set Instruction Modification	
	Transaction Enquiry	
	Merchant Reconciliation File Download	
MPF	MPF Contribution File Upload	
	MPF Contribution File Authorisation	
	Pay Contributions	
	Contributions Authorisation	
	MPF Login	

Functional Module	Primary Function	Secondary Function
Funds	Redemption	
	Transaction Record	
	Position Enquiry	
	Fund Information	
Securities	HK Securities Trading	
	A Shares Securities Trading	
	Update/ Delete Order	
	Transaction Record	
	Position Enquiry	
	Monthly Savings Plan Enquiry	
	Corporate Action Enquiry	
	Stock Deposit Enquiry	
	eIPO Enquiry	Allotment Result
		Application Enquiry
	Quote Service Plan	Quote Service Plan Register
		Quote Service Plan Fee Enquiry

Functional Module	Primary Function	Secondary Function
	Price Alert	Price Alert Register
		Price Alert Setting
	Schedule of Charges and Others	
	Stock Information	HK Securities
		A shares Securities
		Warrant & CBBC Information
		Streaming

1.1.4. Account Enquiry

- Account Information Enquiry-Clients may enquire your demand deposit accounts, time deposit accounts, loan contract accounts, asset and liability overviews, and business integrated financial account.
- Batch Enquiry- Clients may enquire account details in batches. When five or more accounts are chosen for detailed enquiry, the enquiry will be conducted and downloaded in a batch manner.
- e-Statement Enquiry- Clients may enquire statements, comprehensive monthly statements, and trade finance monthly statements, and Investment Consolidated Monthly Statement.
- e-Advice-Clients may access their electronic Advices.
- Account Alias-Clients may set and enquire their account aliases.

Corporate clients can establish aliases for bank accounts linked to the corporate online banking, facilitating easier inquiries.

1.1.5. Corporate Internal Transfers

- Enterprises can realise transfers between registered accounts of "Corporate Internet Banking".
- Support 24/7 transactions.
- Support forward-dated and standing transactions.
- Support single and batch transactions.

1.1.6 Transfer/Remittance

- Transfer to NCB

You can transfer funds directly to other individuals' NCB accounts.

- Transfer to Other Local Bank Accounts

You can transfer funds in HKD, USD, EUR, and CNY to other banks' accounts via the Real-Time Gross Settlement System of Hong Kong Interbank Clearing Limited by Express Transfer (RTGS/CHATS). The beneficiary bank can receive the funds immediately under normal circumstances.

- Transfer to Global Accounts

You can transfer funds in different currencies to bank accounts worldwide. Differences in legal systems, payment and settlement systems, foreign exchange controls, or banking practices across various recipient countries or regions may affect the recipient's receipt time and may also involve additional fees. These factors are not entirely within the control or

knowledge of the remitting bank.

- FPS Transfers

Through FPS, you can transfer funds in HKD and CNY to other local banks' accounts. You can get your funds transferred to the account at the receiving bank instantly under normal circumstances. Additionally, it supports mobile phone numbers, email addresses, or FPS identifiers as account identifiers.

- Manage Registered Third Party Accounts

You can register accounts with NCB, other local banks, or overseas third-party accounts.

1.1.7 Proxy Payment and Payroll Deduction

- NCB Corporate Internet Banking arranges for customers to deposit specified amounts into designated accounts at specific dates in batches, simplifying bulk payments, reducing administrative costs, and avoiding additional expenses due to delayed payments.
- The collection service assists customers in electronically collecting a large number of receivables, supporting deductions from specified bank accounts at NCB or other banks on specified dates.

1.1.8. Currency Exchange

Offer cross-currency exchange services for HKD, CNY, and more than 10 different foreign currencies.

1.1.9. Time Deposits

- Choose suitable time deposit services.
- Supports authorizing the time deposit transactions.
- Amend maturity instructions for opened but yet-to-mature time deposits.
- The Voucher Creator can retract unreviewed documents, or modify or delete documents with unsuccessful reviews.

1.1.10. Trade Services

NCB provides inquiry functions for trade financing services to cross-border trading enterprises, including:

- Trade Finance, Import Letter of Credit (LC), Export Letter of Credit (LC), Guarantee/Standby LC, Import Collection, Export Collection.

1.1.11. Featured Services

Chequebook Issuance: The requested chequebook and crossed chequebook will be posted by ordinary mail, while the bearer chequebook will be posted by registered mail. The fees of registered mail will be debited directly from your current account.

Direct Debit Authorization: Clients can set up one-time direct debit instructions to authorise payments from a designated account to specified payees (merchant or institution).

E-Statements:

- Clients can view, print, and download monthly consolidated e-Statements for the past 24 months (accumulating up to 7 years), with

other monthly e-Statements and daily e-Statements/e-Advice retained for up to 13 months and 90 days, respectively.

- Handles the application for various e-Statements.
- Clients can modify e-Statement settings, such as language and email alerts.

Faster Payment System (FPS):

- This service allows third parties to transfer funds to you using the mobile phone number or email address recorded in the bank without knowing your bank account number. The transfer can come from the bank or other local banks providing similar services.
- Upon successful registration for the faster payment service, you can also use QR codes for general payment and receipt services.

1.1.12. Client Service

(1) Contact Us. Clients can create inquiries and receive replies, accessing contact phone numbers and addresses for our branches.

(2) Password Modification. You can change the operator password (including supervising and regular operators). Password rules: passwords cannot contain operator codes; must be 6 to 12 characters long, a combination of upper and lower case letters and numbers; cannot be the same as the previous password; cannot include three or more consecutive identical digits or letters.

(3) Security Device (Token). Operators can synchronize and activate the

Security Device, see 1.4.4 and 1.4.5 for details.

1.1.13. Bill Payment

■ Bill Payment Service enables you to pay your bills online in HKD, CNY and USD. You can select the merchants from the merchant list and make the real-time payment or preset payment instructions.

■ Bills that have been successfully paid will be automatically registered for future payments under your registered bill section.

1.1.14. Mandatory Provident Fund (MPF)

Clients can preset default instructions for MPF contributions.

1.1.15. Funds

- You can enquire about the balance of your Funds under custody and in the name of bank nominees held under designated investment account.
- You can enquire the same-day or the past year's transaction record and transaction status for funds subscribed via our branches, Corporate Internet Banking or Corporate Mobile Banking.
- You can view comprehensive market information, including fund prices, asset allocations, fund performances, offering documents, etc.

1.1.16. Securities

● Securities Trading

1. Conduct securities trading, amend or cancel trading orders, and enquire the status of your trading orders.

2. Corporate Mobile Banking accepts corporate action instructions for

relevant services, including Right Subscription, Open Offer, Share Offer, Preferential Subscription, Dividend Option and Offer (subject to the terms and conditions of the corporate actions).

1. You can deposit stock via Corporate Mobile Banking.
2. Real-Time Stock Quote and Stock Price Alert Service.

- Monthly Stock Saving Plan

1. You can choose more than ten kinds of stocks as long-term investments under the same plan via Corporate Mobile Banking.
2. You can shell the fractional shares within the monthly stock saving plan with market price via Corporate Mobile Banking, Corporate Internet Banking and Mobile Investment Line.
3. Exempt custodian fee and collecting fees for shareholders' equity(stock dividend).

- Subscription for new stock services

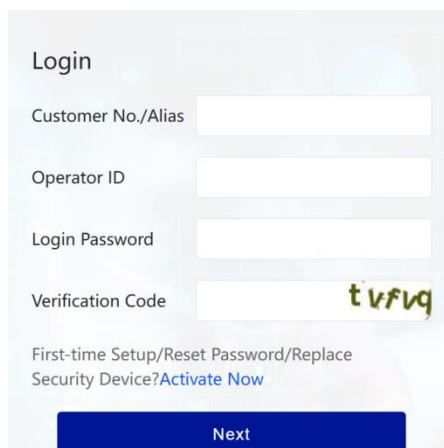
1. You can subscribe for new stock with yellow sheet via Corporate Mobile Banking.
2. If using yellow sheet to subscribe, the rationed shares will be deposited in security account and it will be available for sale until the new shares listed.

1.2. Account Activation and Corporate Internet Banking Login

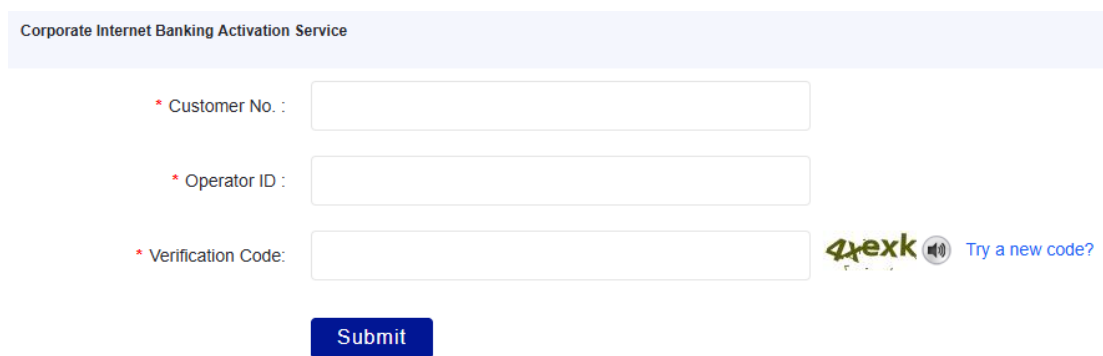
1.2.1. Account Activation

After clients apply for an operator account at the branch, or reset their login password, or change the Security Device, the operator account status remains as “pending activation”. Operators need to successfully activate the account on the Corporate Internet Banking platform before accessing Corporate Internet Banking or Mobile Banking.

Step 1 - On the login page of Corporate Internet Banking, select “Activate Now”.



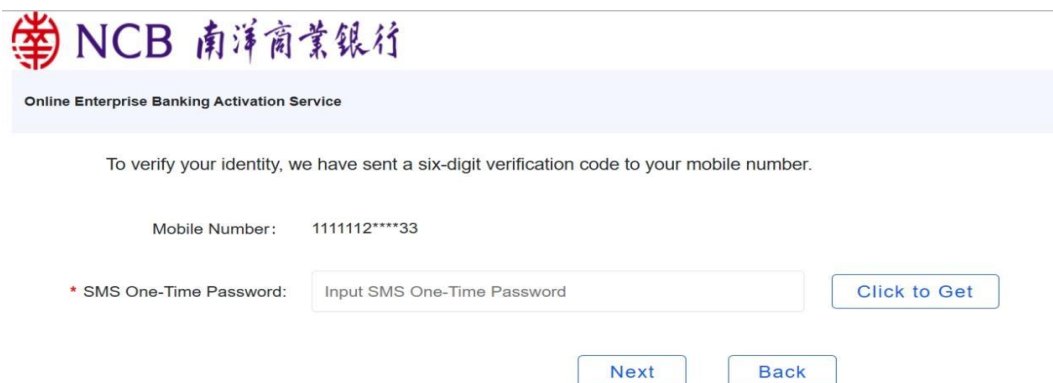
Step 2 - Input your “Client Number”, “Operator ID,” and “Verification Code”, and click “Submit”.



Step 3 - Input the SMS One-Time Password received on your bank reserved

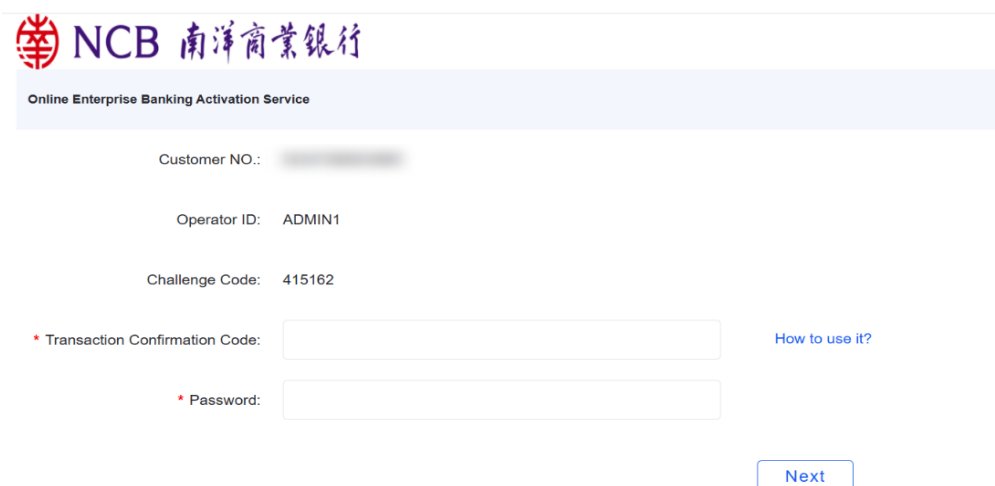
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mobile number, and click “Next”.



The screenshot shows the NCB Online Enterprise Banking Activation Service page. At the top is the NCB logo and name in Chinese. Below it, a message states: "To verify your identity, we have sent a six-digit verification code to your mobile number." The "Mobile Number:" field displays "1111112****33". The "SMS One-Time Password:" field has a placeholder "Input SMS One-Time Password" and a "Click to Get" button. At the bottom are "Next" and "Back" buttons.

Step 4 - Obtain the “Transaction Confirmation Code” from the security device or mobile security device, enter the “Transaction Confirmation Code” and “Password” (the initial password is printed in the PIN letter/already modified login password), then click “Next” to complete the activation of the operator account.



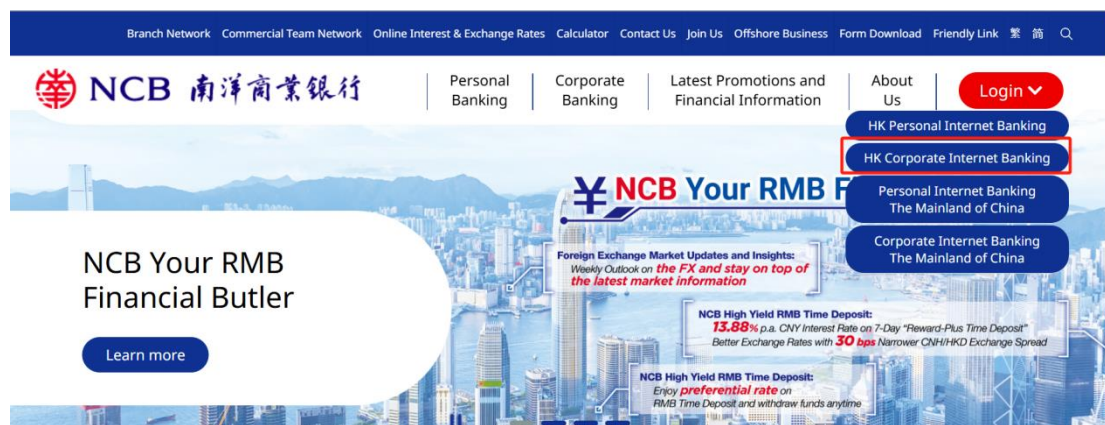
The screenshot shows the NCB Online Enterprise Banking Activation Service page. It displays the following information: "Customer NO.:" followed by a blurred field, "Operator ID: ADMIN1", and "Challenge Code: 415162". There are two input fields: "Transaction Confirmation Code:" and "Password:". A "How to use it?" link is next to the first input field. A "Next" button is at the bottom right.

1.2.2. Logging into Corporate Internet Banking

You can access Corporate Internet Banking through NCB website www.ncb.com.hk.

Step 1 - Visit our bank’s website www.ncb.com.hk, then select “Login > HK Corporate Internet Banking”.

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Step 2 - Please enter your 「Customer No./Alias」、 「Operator ID」、 「Login Password」、 「Verification Code」 to complete the login process.

The image shows the login form on the NCB website. At the top, there's a language selector set to 'English'. The form is titled 'Login'. It contains four input fields: 'Customer No./Alias', 'Operator ID', 'Login Password', and 'Verification Code'. Below the 'Verification Code' field, there's a security device icon and a link to 'Activate Now'. A 'Next' button is at the bottom of the form. At the very bottom, there's a security notice: 'Protect your Personal Digital Keys. Beware of Fraudulent Links. View details'.

Additionally, if two-factor authentication was activated upon the corporate account setup, all corporate operators logging into the internet banking system will need to verify the “Transaction Confirmation Code” obtained from security device or mobile security device.

1.3. Security Device

Our Bank has adopted the “Security Device” as the two-factor

authentication tool to enhance customer protection. All online transactions conducted through “Corporate Internet Banking” should be verified by a one-time password generated by the “Security Device”. Online transactions can be categorised into two transaction types: “General Transaction” and “Designated Transaction”. The verification methods provided by the “Security Device” for these two transaction types are different. To use the “Security Device”, customers should apply the “Security Device” and it can be used until customers complete the activation according to the 1.2.1 account activation process.

1.3.1. Application Method

Corporate operator can download the “Application for Security Device and Status Reset Form” from NCB official website, fill it in and send it to the integrated operation office or visit any of NCB's branches to apply for the Security Device, and the Bank will send the Security Device to you by post.

1.3.2. Synchronizing the Security Device

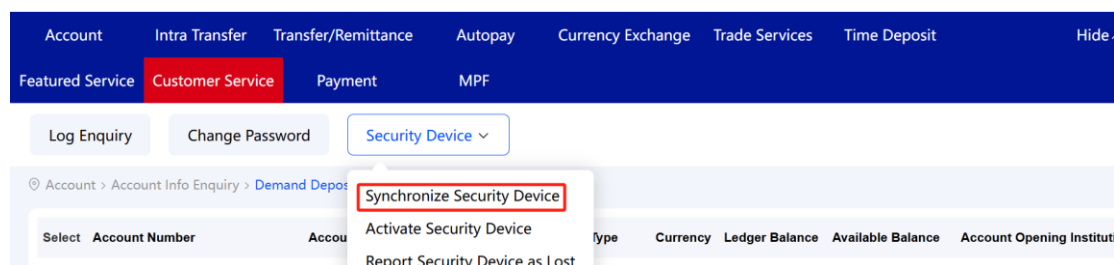
Each Security Device has an embedded clock. Prolonged inactivity, low battery, or environmental factors might cause a significant deviation between the embedded clock and the Security Device server time, resulting in the device's inability to authenticate transactions.

You can correct the clock deviation by “Synchronizing Security Device” via Corporate Internet Banking.

Step 1 - Log in to Corporate Internet Banking and select “Client Service >

Security Device > Synchronize Security Device”.

Step 2 - Obtain the “Security Code” twice consecutively from the “Security Device” and input it twice to complete the synchronization.



1.3.3. Reset Status of Security Device

Five consecutive incorrect entries of the security token or transaction confirmation code will lock the Security Device. The corporate operator can reset the Security Device status through below mentioned methods.

Normal operator: Please contact Master operator to reset the security status via Corporate Internet Banking through “Service Management” > “Operator Management” > “Operator Maintenance”.

Master operator: please download the “Application for Security Device and Status Reset Form” from the NCB official website, fill it in, and send it to the integrated operation office or visit any of our branches to reset the Security Device.

1.3.4. Re-Activation of the Security Device

When a client initiates the mobile token through Corporate Mobile Banking, the system will automatically deactivate the Security Device (if any). If the

client wishes to re-activate the Security Device, they can do so through Corporate Internet Banking.

Step 1 - Log in to Corporate Internet Banking and select "Client Service > Security Device > Activate Security Device".

Step 2 - Enter the challenge code prompted on the Security Device page to obtain the "Transaction Confirmation Code". Finally, input the "Transaction Confirmation Code" and "Password" into Corporate Internet Banking. After submission, the Security Device can be re-activated.

Please Enter Authentication Information

* Challenge Code: 419442

* Transaction Confirmation Code: [How to use it?](#)

* Password:

When clients re-activate the Security Device through Corporate Internet Banking, the system will automatically deactivate the mobile security device (if any).

1.3.5 Reporting loss of Security Device

If losing the security device, customers can report the loss of it via Corporate Internet Banking through "Customer Service" > "Security Device" > "Report Security Device as Lost". Otherwise, please contact master operator to report the loss via Corporate Internet Banking through "Service Management" > "Operator Management"> "Operator Maintenance". In case impacting customers' business operations, please

obtain the brand-new authentication tools through below mentioned methods after reporting the loss of the security devices.

1. Customers can activate the mobile token via Corporate Mobile Banking and consider it as dual authentication tool.
2. Please download the "Application for Security Device and Status Reset Form" from NCB official website, fill in it and send it to integrated operation office or visit any of NCB's branches, the Bank will send the new Security Device to you by post.

1.3.6. Authorizing Transactions

There are two methods for 2FA authentication via the "Security Device". One is direct generation of the "Security Token" by the device, where clients input the "Security Token" for transaction authentication; alternatively, clients input a system-generated 6-digit random Challenge Code (a random 6-digit number provided on the transaction page) into the "Security Device" to obtain the corresponding "Transaction Confirmation Code" for transaction authentication.

For the scenarios described below, both initiating and reviewing transactions require 2FA authentication.

Table 1 2FA Transaction Table

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No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
1	Corporate Account Activation (First Login/Password Reset/Security Device Replacement)	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
2	Corporate Internet Banking Login (Setup of Accounts Requiring Two-Factor Authentication)	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
3	Corporate Intra Transfer Creation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
4	Corporate Intra Transfer Authorisation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code

No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
5	Corporate Intra Transfer Batch Voucher Creation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
6	Corporate Intra Transfer Batch Authrorisation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
7	Transfer/Remittance Creation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
8	Transfer/Remittance Authrorisation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
9	Transfer/Remittance Batch Voucher Creation	Randomly Generated 6-digit	Transaction Confirmation Code

No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
		Numeric Challenge Code	
10	Transfer/Remittance Batch Authorisation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
11	Autopay-out Creation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
12	Autopay-out Authorisation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
13	Autopay-in Creation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code

No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
14	Autopay-in Authrorisation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
15	Currency Exchange Creation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
16	Currency Exchange Authrorisation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
17	Time Deposit Account Set-up Creation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
18	Time Deposit Account Set-up Authrorisation	Randomly Generated 6-digit	Transaction Confirmation Code

No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
		Numeric Challenge Code	
19	Time Deposit Maturity Instruction Amendment Creation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
20	Time Deposit Maturity Instruction Amendment Authrorisation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
21	Reward-Plus Time Deposit Set-up Creation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
22	Reward-Plus Time Deposit Set-up Authrorisation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code

No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
23	Payment - Bill Payment	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
24	Payment - Bill Registration	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
25	Payment Authorisation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
26	MPF Pay Contribution Creation	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
27	MPF Pay Contribution Authorisation	Randomly Generated 6-digit	Transaction Confirmation Code

No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
		Numeric Challenge Code	
28	Investment Transactions (Securities/Funds Trading Operations)	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
29	Account Alias Setting	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
30	Manage Registered Third Party Accounts	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
31	Cheque Book Request	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code

No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
32	Faster Payment System Registration and Management	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
33	Stop Payment of Cheques	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
34	e-Statement/e-Advice Management	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
35	Customized Procedure	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
36	Default Procedure	Randomly Generated 6-digit	Transaction Confirmation Code

No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
		Numeric Challenge Code	
37	Control Setting	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
38	e-Alert - User Management	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
39	e-Alert - e-Alert Management	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
40	Corporate Mobile Banking Management	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code

No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
41	Operator Maintenance	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
42	Permissions Assign	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
43	Login Name Setting	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
44	Change Password	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code
45	Synchronize Security Device (Token)	/	Security Code

No.	Transaction Type	Transaction Information (Challenge Code)	Password Type
46	Activate Security Device	Randomly Generated 6-digit Numeric Challenge Code	Transaction Confirmation Code

1.4. Operator Management

Operators in the Corporate Internet Banking system consist of master operators and regular operators. The latter can be categorized into three roles: Maker, Authoriser, and Maker+Authoriser. A corporation can have multiple supervising roles (up to a maximum of 6). The permissions of administrators and regular operators are briefly outlined as follows:

Operator Type	Description
master operator	They hold service management permissions (operator account management, process configuration, electronic prompt settings, corporate mobile management, dual supervisor approval, and login alias configuration), along with permissions to query and review transactions.

Operator Type	Description
Regular Operator (Maker)	They have permission to input financial transactions, input non-financial transactions, and query.
Regular Operator (Authoriser)	They have permission to review financial transactions and queries.
Regular Operator (Maker+Authoriser)	They simultaneously hold permissions of regular operator (maker) and regular operator (authoriser).

Operator management is the unique operator permission of corporate supervisors.

(1) Maintenance of Operator Information: Corporate master operators can maintain the basic information of regular operators, including name, identification, operator type, etc. They can maintain the status of operators (activate, deactivate, cancel) and set passwords for regular operators.

The screenshot displays the NCB Corporate Internet Banking interface. The top navigation bar includes links for Account, Intra Transfer, Transfer/Remittance, Autopay, Currency Exchange, Trade Services, Time Deposit, and Hide. Below this, a secondary bar shows Featured Service, Management (highlighted), Customer Service, Payment, and MPF. A third bar contains Operator Management (selected), Procedure Management, Setting, Limit Enquiry, and E-Alert. The main content area shows a breadcrumb trail: Management > Operator Management > Operator Maintenance. Below this, there are search fields for Operator Name and Operator ID, with a Search button. A table lists operators with columns: Operator ID, Name, Role, Token No., Status, and Detail. Two operators are listed, both with a status of 'Normal'.

(2) Permission Maintenance. Master operators can maintain the menu and

account permissions for regular operators. Menu permissions refer to the access granted to operators within the menus of Corporate Internet Banking/Corporate Mobile. Account permissions refer to the privileges of operators during transactions such as transfers, remittances, currency exchanges, and queries.

Operator ID	Name	Role	Token No.	Status	Detail
<input type="radio"/>				Normal	View

1.5. Process Management

The process refers to the operational procedure involving the creation of a transaction by a maker, reviewed by none or multiple authorisers for every non-query transaction.

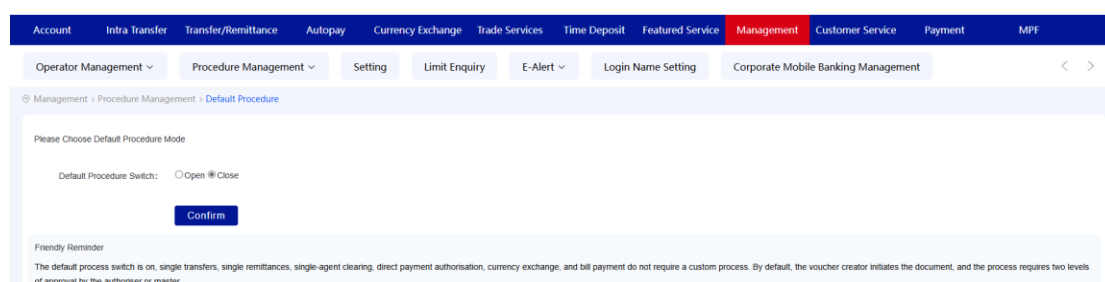


All makers fall under the Level Maker category. Corporate master operators belong to Level A. Regular Operators with review authorization can set Authoriser levels from Level A to J based on the Corporate master operators' settings.

1.5.1 Default Process

When the default process switch is activated, individual internal transfers,

individual transfers/remittances, foreign exchange transactions, payments, and Mandatory Provident Fund (MPF) transactions do not require a customized process. With the default process switch activated, the default process entails a two-level transaction process: Makers initiate transactions, while authorisers/supervisors conduct the verification process.



1.5.2 Customized Process

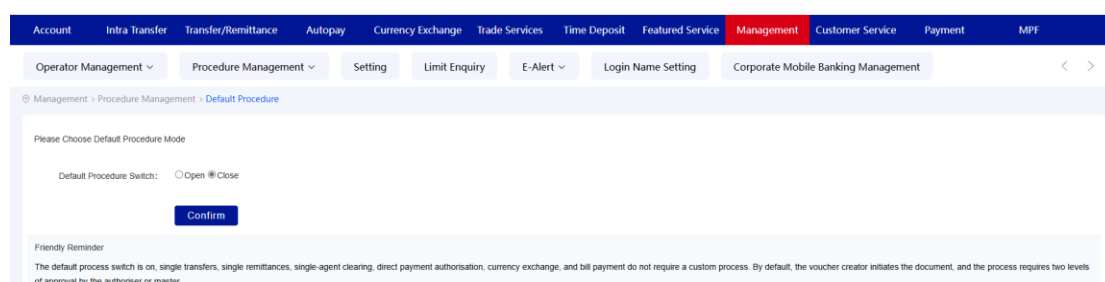
Regardless of whether the default process is enabled or disabled, batch transfers/remittances, scheduled cash pooling, and automatic payment authorization require customized process settings. When the default process switch is turned off, single transfers/remittances, foreign exchange transactions, and payments can be configured with specific processes.

In setting authorisers, up to five monetary ranges can be established. Within each monetary range, multiple levels of authoriser classifications can be selected. Specific authorisers can be designated within a level or left unspecified, allowing any authoriser within that level to conduct verification. Each specific function or account can only have one process configured. Adding a new process is not permitted when an existing

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

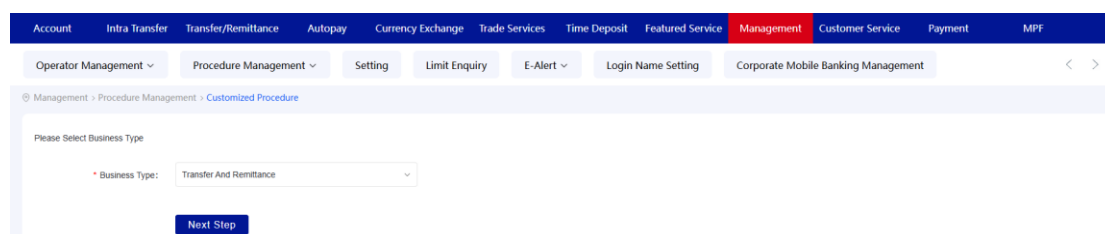
process is already in place. Deleting a process renders any incomplete transactions associated with it null and void.

- Turning off the default process. To configure processes for single transfers/remittances and currency exchanges, go to “Process Settings - Default Process”, select “Off” and click “Confirm” to disable the default process.



- Setting up single-step processes. A single-step process implies that a transaction only requires the maker’s initiation, and upon authorization, the transaction can be executed without further verification. For instance, in the case of a single remittance:

A. Go to Service Management-Process Management-Customized Process and select “Payment Contract”.



B. Choose the client and click “Next”.

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C. Click “Add” to enter the process details page, select the transaction type “Transfer/Remittance” and fill in the process name.

D. Select the debiting account, purpose, and currency for the process.

E. Input the maximum amount, select operator level “Level Makers” and click “>>” to move it to the “Selected Operator Level”. Then click “Customize Success” and “Confirm”. If specific operators need to be designated, select them from the “Operators in the selected operator level” and click “>>”.

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

Choose Account

Account Name	Account Number	Account Currency	Account Type	Reference
...	...	MULTI-CURRENCY	Saving Account	

Chosen AS

* Choose Procedure Currency: HKD

Searching By Keywords: Procedure currency is a required field. Please select it from the dropdown list or use keyword search for faster selection

Procedure Details Setting

Interval No.	Min Amount	Max Amount	Operator Levels	Selected Level	Operators	Overrules in the Selected Level	Selected Operators
Interval 1	0.00	99999	Level A Level B Level C Level D Level E Level F	Level A

Interval Total: 0

Buttons: Confirm Interval, Previous Interval, **Finish**, Submit, Back

F. Enter authentication information to complete the setup. When the setting is finished, you can view the configured customized processes.

Management > Procedure Management > Customized Procedure

Account Name: ... Account Number: ... Account Type: Saving Account Reference: ...

Procedure Info.

Interval No.	Procedure Currency	Min Amount	Max Amount	Operators
Interval 1	HKD	0.00	999,999.00	Level Voucher Creator(s) i...

Interval Total: 1

Please Enter Authentication Information

* Challenge Code: 240609

* Transaction Confirmation Code: How to use it?

* Password:

Buttons: **Confirm**, Back

Procedure Info.

Account Name	Account No.	Account Type	Procedure Type	Unfinished Voucher	Interval Total	Reference
...	...	01	Payment	0	1	

Interval No.	Procedure Currency	Min Amount	Max Amount	Operators
Interval Total 1	HKD	0	999999	level Voucher Creator(s) i...

Buttons: Back

- Setting up two-level (or multi-level) processes. For clients requiring a three-level or higher process involving two levels of review without hierarchical order, let's take the example of setting up a process for opening time deposits:

Amount Range	Process
0-3,000HKD	Maker -> Transaction Completion
3,000-	Maker -> Level B Authoriser

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Amount Range	Process
100,000HKD	
100,000- 5000,000HKD	Maker -> Level B Authoriser -> Level A Authoriser

For the 0-1000 HKD process, only the Maker is required to complete and execute the transaction.

A. Go to Process Management-Customized Process, select Time Deposit.

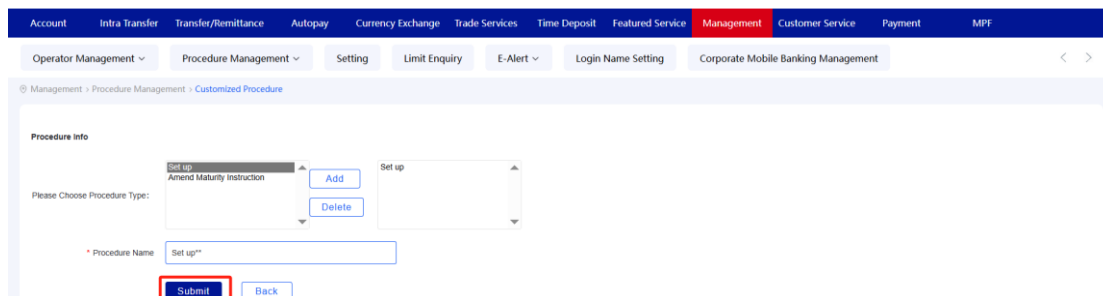
B. Choose the client and click "Next", then add a new process in the process interface.

	Selected Client	Account Type	Currency	Status
<input type="radio"/>	[Client Name]	Saving Account	HKD	Set up
<input type="radio"/>	[Client Name]	Saving Account	HKD	Set up
<input type="radio"/>	[Client Name]	Saving Account	HKD	Set up
<input type="radio"/>	[Client Name]	Saving Account	HKD	Set up
<input type="radio"/>	[Client Name]	Saving Account	HKD	Set up

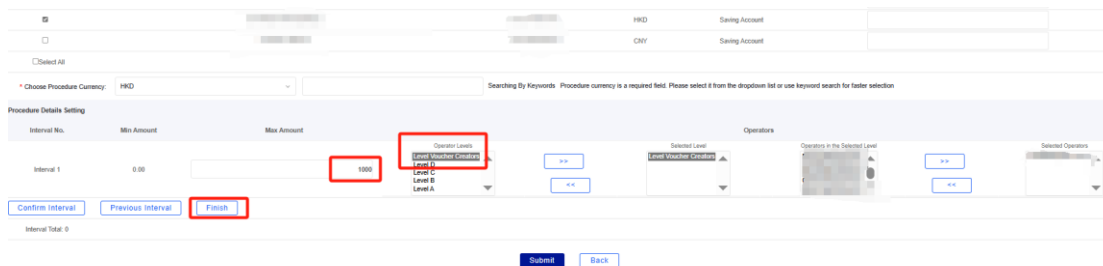
C. In the process configuration information page, select the transaction

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

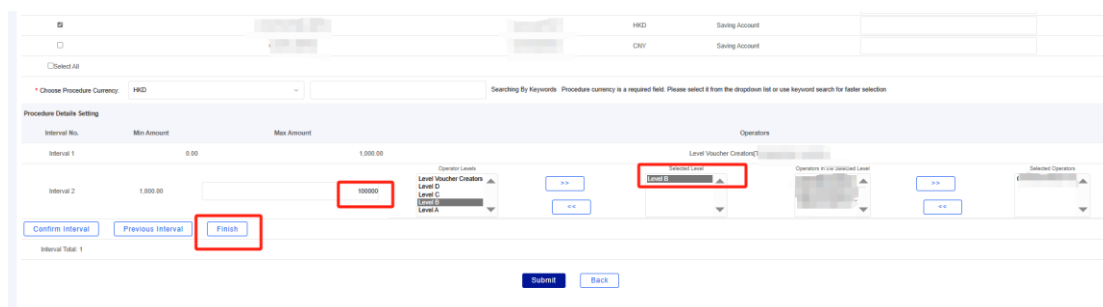
type as “Opening”, enter the process name, and click “Confirm”.



D. Choose the account, fill in the purpose and set the maximum amount, select “Level Makers” to move it to the “Selected Operator Level”, and click “Customize Success”.



E. For the Range 2 maximum amount, choose “Level B and Level A” in the “Operator Level” and click “>>”. Ensure “Level B and Level A” is selected under the “Selected Operator Level” and click “Customize Success”.



F. For Range 3, fill in the maximum amount and select “Level B” and “Level A” in the “Operator Level”, click “>>”, verify that both “Level B” and “Level A” are selected under the “Selected Operator Level”, and click “Customize Success”.

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

G. Click

“Confirm” and enter authentication information to finalize the customized process.

H. Visit “Service Management - Customized Process - Time Deposit” to review the configured process.

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

Account Intra Transfer Transfer/Remittance Autopay Currency Exchange Trade Services Time Deposit Featured Service **Management** Customer Service Payment MPF

Operator Management Procedure Management Setting Limit Enquiry E-Alert Login Name Setting Corporate Mobile Banking Management

Management > Procedure Management > Customized Procedure

Procedure Info.

Account Name	Account No.	Account Type	Procedure Type	Unfinished Voucher	Interval Total	Reference
		01	Set up	0	3	

Interval No. **Procedure Currency** **Min Amount** **Max Amount** **Operators**

Interval Total 1	HKD	0	1000	level Voucher Creators	
Interval Total 2	HKD	1000	100000	level Voucher Creators, level B(0)	
Interval Total 3	HKD	100000	300000	level Voucher Creators, level B(1), level A(1)	

[Back](#)

Account Name **Account Number** **Account Type** **Reference**

Procedure Info.

Interval No.	Procedure Currency	Min Amount	Max Amount	Operators
Interval 1	HKD	0.00	1,000.00	Level Voucher Creators
Interval 2	HKD	1,000.00	100,000.00	Level B(0)
Interval 3	HKD	100,000.00	300,000.00	Level B(1), Level A(1)

Interval Total: 3

Please Enter Authentication Information

* Challenge Code: 465329

* Transaction Confirmation Code: [How to use it?](#)

* Password:

[Confirm](#) [Back](#)

(3) Customized Process for Payroll Autopay

The prerequisite for setting up a customized process for Payroll Autopay is that the customer needs to visit the branch to handle the Proxy Payment and Payroll Deduction business. For any inquiries, please consult your customer manager.

A. Navigate to "Service Management - Customized Process", choose the business type "Corporate Payment and Collection", then select "Next".

Account Intra Transfer Transfer/Remittance Autopay Currency Exchange Trade Services Time Deposit Featured Service **Management** Customer Service Payment MPF

Operator Management Procedure Management Setting Limit Enquiry E-Alert Login Name Setting Corporate Mobile Banking Management

Management > Procedure Management > Customized Procedure

Please Select Business Type

* Business Type: Payroll Autopay

[Next Step](#)

B. Click "Add" in the Proxy Payment process.

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

Operator Management ▾ Procedure Management ▾ Setting Limit Enquiry E-Alert ▾ Login Name Setting Corporate Mobile Banking Management

Management > Procedure Management > Customized Procedure

Autopay-out Procedure Autopay-in Procedure

Enquiry Condition Account No. Inquire

Select	Procedure Name	Project Name	Purposes	Account No.	Account Name	Procedure Amount Range	Unfinished Voucher	Procedure step	View
Cannot find records of Autopay-out Procedure!									

Go To

New

C. Fill in the process information. If only a single maker is needed to initiate and complete the transaction, select "1" for the process step. If a maker initiates and an authoriser verifies, choose "2" for the process step, and so forth.

Operator Management ▾ Procedure Management ▾ Setting Limit Enquiry E-Alert ▾ Login Name Setting Corporate Mobile Banking Management

Management > Procedure Management > Customized Procedure

Procedure Info.

* Business type: Autopay-out

* Procedure Name: Autopay-out

* process steps: 2

Previous step Next step

D. Input the process amount. The process amount refers to the range set for Proxy Payment and Payroll Deduction transactions. The following example demonstrates setting up a process for the 0-456 monetary range.

Operator Management ▾ Procedure Management ▾ Setting Limit Enquiry E-Alert ▾ Login Name Setting Corporate Mobile Banking Management

Management > Procedure Management > Customized Procedure

Procedure Info.

Project name: Autopay-out

procedure name: Autopay-out

process steps: 2

Account information

Select	Purpose	Procedure Amount Range
<input type="checkbox"/>	SALARY	90000
<input type="checkbox"/> Select all	batch enter process amount:	

Previous step Next step Reset

E. After selecting the operators, click "Choose First-Level Operator". Under this, selecting "Designate Authoriser" allows for the choice of a designated authoriser for further approval after initiation/review completion. Conversely, selecting "Not Specify Authoriser" operates differently.

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Procedure Info.

Business Type:

Procedure Name: Autopay-out

Procedure Step: 2

Account Information

Use	Account No.	Account Name	Procedure Amount Range
AUTOPAY OUT	<input type="text"/>	<input type="text"/>	0-30000

Operate Step

Procedure Step: Operator Operator ID Candidate Mode View details(check indicate permission)

Please select operator

Please Enter Authentication Information

Challenge Code: 686763

Transaction Confirmation Code: How to use it?

Password:

If previous process steps were "2" or higher, authoriser selection is required. Then, click "Choose Second-Level Operator", and so on.

Procedure Info.

Business Type:

Procedure Name: Autopay-out

Procedure Step: 2

Account Information

Use	Account No.	Account Name	Procedure Amount Range
AUTOPAY OUT	<input type="text"/>	<input type="text"/>	0-30000

Operate Step

Procedure Step: Operator Operator ID Candidate Mode View details(check indicate permission)

Level 1:

Please select operator

Step operation mode: ☒ Appoint authoriser ☐ Not assign authoriser

Please Enter Authentication Information

Challenge Code: 686763

Transaction Confirmation Code: How to use it?

Password:

F. Upon completion of the setup, input authentication information and click "Finish Customization". In the Proxy Payment process list, the setup details of the payment process can be reviewed.

Account **Intra Transfer** **Transfer/Remittance** **Autopay** **Currency Exchange** **Trade Services** **Time Deposit** **Featured Service** **Management** **Customer Service** **Payment** **MW**

Operator Management **Procedure Management** **Setting** **Limit Enquiry** **E-Alert** **Login Name Setting** **Corporate Mobile Banking Management** **Dual Master Authorization**

Management **Procedure Management** **Customized Procedure**

Autopay-out Procedure **Autopay-in Procedure**

Empty Condition **Account No.** **Inquire**

Select	Procedure Name	Project Name	Purposes	Account No.	Account Name	Procedure Amount Range	Unfinished Voucher	Procedure step	View
<input type="checkbox"/>	Autopay-out	1	SALARY	<input type="text"/>	YTED	0-30000	0 voucher	2	View
<input type="checkbox"/>	Autopay-in		SALARY	<input type="text"/>	CD	30000.0	0 voucher	3	View

☐ Select all

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

Procedure Info.			
Project Name:			
Name of Process:	Autopay-out		
Procedure Step:	2		
Account Information			
Purpose	Account	Account Name	Procedure Amount Range
SALARY			0-30000
Operate Step			
Procedure Step	Operator	Operator ID	The Candidate Mode
X 1 level			
X 2 level			Appoint authorizer

[Close account](#)

1.6. Electronic Alert Settings

Electronic alerts enable corporate master operators to send transaction alerts to relevant personnel within the enterprise via email or text messages based on the business needs. Currently, the services supporting electronic alerts include maturity of time deposits, electronic statements, electronic notices, internal fund transfers, transfers to other accounts within the bank, transfers to other local banks' account, transfers to other bank account around the globe, proxy payment and payroll deduction services, bill payment services.

- **User Management for Electronic Alerts.** Corporate master operator can add up to three enterprise users to receive electronic alerts, allowing for settings related to email/mobile numbers and preferred language.

Account	Intra Transfer	Transfer/Remittance	Autopay	Currency Exchange	Trade Services	Time Deposit	Featured Service	Management	Customer Service	Payment	MPF
Operator Management ▾ Procedure Management ▾ Setting Limit Enquiry E-Alert ▾ Login Name Setting Corporate Mobile Banking Management < >											
Management > E-Alert > User Management											
	E-Alert User Name	SMS	Email	Language							
<input type="radio"/>				Traditional Chinese							
<input type="radio"/>				Traditional Chinese							
Add Modify Delete											

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

The screenshot shows the 'E-Alert User Management' form. It includes input fields for 'E-Alert User Name', 'Email', and 'SMS'. There is also a 'Language' dropdown menu currently set to 'Simplified Chinese'. The form is part of a larger system with a top navigation bar and a left sidebar.

- **E-Alert Management.** Businesses can tailor alerts according to their specific needs by selecting alert scenarios such as email alerts, text message alerts, or both. For some transactions, minimum threshold settings for alerts are available (e.g., transfers, transfers to other accounts within the bank, transfers to other local banks' account, transfers to other bank accounts around the globe, incoming remittances, and proxy payment and payroll deduction).

The screenshot shows the 'E-Alert Management' table. It has columns for 'Function', '00MCPV', and '222478'. The table lists four functions: 'Time Deposit Maturity', 'Intra Transfer', 'Transfer to NCB', and 'Inward Remittance'. Each function has checkboxes for 'Email Alert' and 'SMS Alert'. The 'Add', 'Modify', and 'Delete' buttons are at the bottom of the table.

Function	00MCPV	222478
<input type="radio"/> Time Deposit Maturity	Email Alert <input type="checkbox"/> SMS Alert <input type="checkbox"/>	Email Alert <input type="checkbox"/> SMS Alert <input type="checkbox"/>
<input type="radio"/> Intra Transfer	Email Alert <input type="checkbox"/> SMS Alert <input type="checkbox"/> Min Amount 0.00	Email Alert <input type="checkbox"/> SMS Alert <input type="checkbox"/> Min Amount 0.00
<input type="radio"/> Transfer to NCB	Email Alert <input type="checkbox"/> SMS Alert <input type="checkbox"/> Min Amount 0.00	Email Alert <input type="checkbox"/> SMS Alert <input type="checkbox"/> Min Amount 0.00
<input type="radio"/> Inward Remittance	Email Alert <input type="checkbox"/> SMS Alert <input type="checkbox"/> Min Amount 0.00	Email Alert <input type="checkbox"/> SMS Alert <input type="checkbox"/> Min Amount 0.00

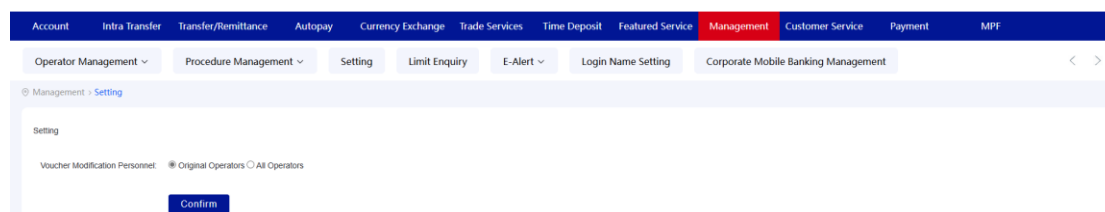
1.7. Management

Service management is exclusively accessible to the enterprise's master operator.

1.7.1. Setting

With this setting, you can choose personnel with the right to modify

documents. “Original Operators” setting permits only the original maker to modify documents, while “All Operators” allows any operator to modify them. Choose according to the enterprise preference, then click “Confirm”.



1.7.2. Limit Enquiry

You can view the single and daily cumulative limits for intra Transfer, Local Transfer / Remittance (Registered third party account), Local Transfer / Remittance (Unregistered third party account), Cross-border Remittance (Registered third party account), and Cross-border Remittance (Unregistered third party account) for each account.

1.7.3. Corporate Mobile Banking Management

- Enabling Corporate Mobile Banking Service. Corporate mastermaster operators can activate the corporate mobile banking service within “Management - Corporate Mobile Banking Management” in the Corporate Internet Banking portal. After specifying the authorised operators and their mobile numbers, corporate customers can access the corporate mobile banking service.
- Disabling Corporate Mobile Banking Service. Corporate mastermaster operators can deactivate the corporate mobile banking service based on the corporate needs. After deactivation, all operators cannot use the

corporate mobile banking service.

1.7.4. Login Name Setting

In order to simplify the customer login process, Corporate master operator is supported to set up personalised login name (customer Alias) for corporate account, which can be used in the login window after successful setup.

Activate Now'. At the bottom is a blue button labeled 'Next'. At the very bottom, there is a small disclaimer: 'Protect your Personal Digital Keys. Beware of Fraudulent Links. [View details](#)'." data-bbox="55 317 311 531"/>

1.7.5. Dual Master Authorisation

1. Dual master authorisation is a feature for relatively medium to large enterprises that requires the approval of another master operator for specific operations by the master operator of the corporate Internet banking to take effect. The master authorisation function needs to be selected by the customer at the counter when opening an Corporate Internet Banking account.

2. The current scope of functions supporting dual master authorisation includes: "Management - Operator Management", "Management -

Procedure Management - Default Procedure”, “Management - Procedure Management - Customized Procedure - Transfer And Remittance/Time Deposit/Payroll Autopay”, and “Management - Setting”. Functions other than the above do not support dual master authorisation.

2. Corporate Mobile Banking

2.1. Corporate Mobile Banking Service Overview

2.1.1. Activation Procedure

Corporate master operators activate the Corporate Mobile Banking service through the “Management - Corporate Mobile Banking Management” module in the Corporate Internet Banking. They enable the usage permissions for supervising/regular operators, allowing the respective users to follow the steps in 2.4 for Corporate Mobile Banking login.

2.1.2. System Requirements

Our bank’s Corporate Mobile Banking is an independent channel catering to corporate clients and is available on the Apple App Store and Google Play in the Hong Kong region. All you need to do is to download the Corporate Mobile Banking App and you can easily enjoy the Corporate Mobile Banking services. Recommended operating systems include:

1. iOS 12.0 or above
2. Android 10.0 or above

2.1.3. Overview of Corporate Mobile Banking Services

2.1.3.1. Account Enquiry

NCB provides query services for current accounts, time deposit accounts, and loan contract accounts. It also supports account list and detailed account information inquiries.

2.1.3.2. Time Deposits

- NCB offers the option to open suitable time deposit services.
- NCB supports review of processed time deposits.
- NCB allows modification of maturity instructions for time deposits not yet due.
- NCB allows makers to recall unreviewed documents and modify or delete documents if the review does not pass.

2.1.3.3. Currency Exchange

- NCB offers cross-currency exchange services for HKD, CNY, and more than 10 different foreign currencies.

2.1.3.4. Corporate Internal Transfers

- Enterprises can directly transfer funds to their accounts held with Nanyang Commercial Bank.
- NCB supports 24/7 transactions.
- NCB supports forward dated and standing transactions.
- Enterprises can swiftly initiate maker applications via mobile banking.

2.1.3.5. Funds Transfer and Remittance

Enterprises can swiftly initiate the following transfer/remittance

transactions via mobile banking:

(1) Transfer to Local Accounts within the Bank

Enterprises can transfer funds directly to other individuals' NCB accounts.

(2) Transfer to Other Local Bank Accounts

Enterprises can transfer funds in HKD, USD, EUR and CNY to other banks' accounts directly, and normally it should be instant.

(3) Transfer to Global Accounts

Enterprise can transfer funds to different global bank accounts in different currencies.

(4) Faster Payment System (FPS) Transfers

Through the Faster Payment System (FPS), you can transfer funds in HKD and CNY to other local banks' accounts. You can get your funds transferred to the account at the receiving bank instantly under normal circumstances. Additionally, it supports mobile phone numbers, email addresses, or FPS identifiers as account identifiers.

2.1.3.6. Funds

- You can enquire the balance of your Open-end Funds and Guaranteed Funds under custody and in the name of bank nominees held under designated investment account.
- The transaction records and processing statuses for all fund transactions carried out through branches, online banking, and mobile banking within the current day or the past 1 year can be queried via mobile

banking.

- Comprehensive market information, including fund prices, asset allocations, fund performance, and sales files, can be accessed through mobile banking.

2.1.3.7. Securities

- Securities Trading

1) Conduct securities trading, amend or cancel trading orders and enquire the status of your trading orders.

2) Deliver corporate operation instructions like subscribe for new shares, public offering of shares, issue of shares, subscribe for preferred shares, scrip dividend and acquisition (it is up to the operation and provisions of corporate) via Corporate Mobile Banking.

3) Deposit stick in via Corporate Mobile Banking.

4) Real-time stock price quote and alert service.

- Monthly Stock Savings Plan

1. More than 10 types of stocks can be selected as long investments under one plan via Corporate Mobile Banking.

2. Fractional shares under the monthly stock saving plan can be sold as market value via Corporate Mobile Banking, Corporate Internet Banking, Mobile Investment Line, or any branches.

3. No additional charge of custodian fee and premium of collection of

shareholders' return.

- Subscribe for new shares service

1. Subscribing for new shares with yellow sheet via Corporate Mobile Banking.

2. If using the yellow sheet for subscribing, the distributed new shares will be deposited in the security account, and it can be traded until the new shares are listed.

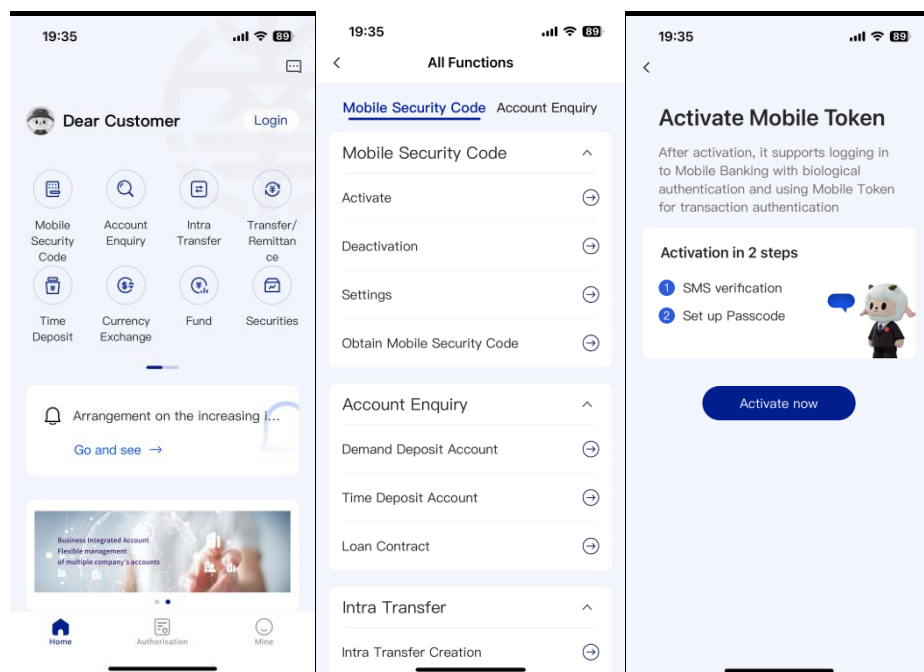
2.2. Mobile Token

2.2.1. Activating the Mobile Token

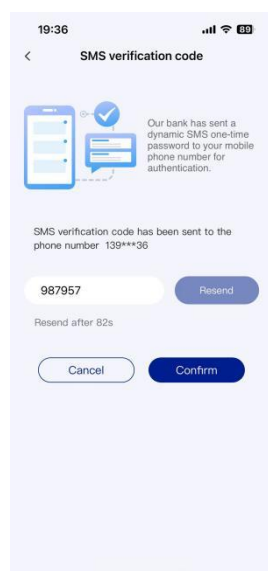
Operators can activate the Mobile token within the Corporate Mobile Banking app to use it as a 2FA authentication tool.

Step 1: After logging into Corporate Mobile Banking, select "More > Mobile Security Code> Activate".

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

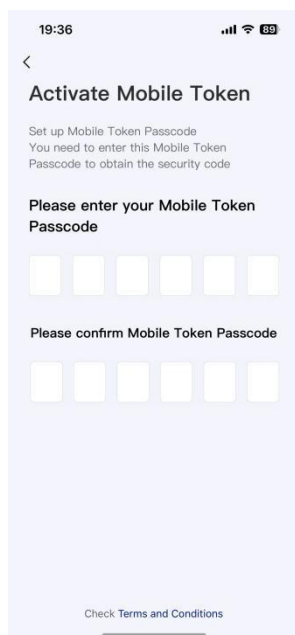


Step 2: The operator's reserved mobile phone number with the bank will receive a "one-time SMS verification code". Enter this code correctly to proceed.

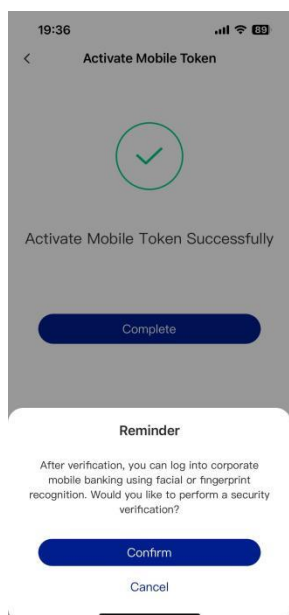


Step 3: Enter a customized "Mobile Token Passcode" twice, then submit to activate the "Mobile Token".

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)



Step 4: Register biometric authentication (only applicable for phones supporting biometric authentication) is used to log into Corporate Mobile Banking with biometric authentication.



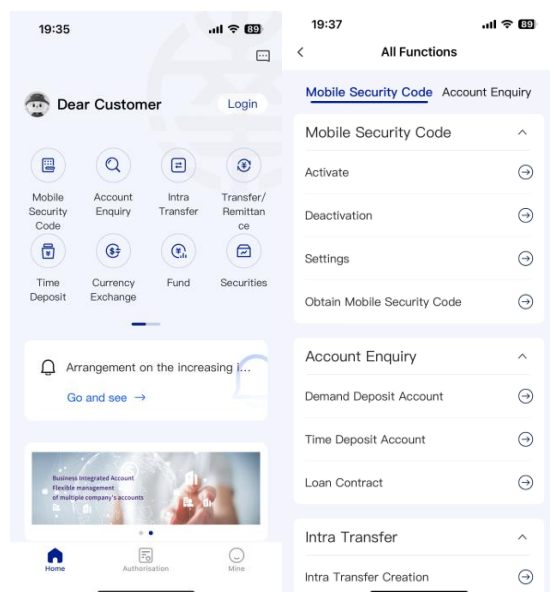
2.2.2. Enabling/Disabling Biometric Authentication

Operators can enable or disable “Fingerprint/Face ID Authentication” within Corporate Mobile Banking. When “Fingerprint/Face ID Authentication” is

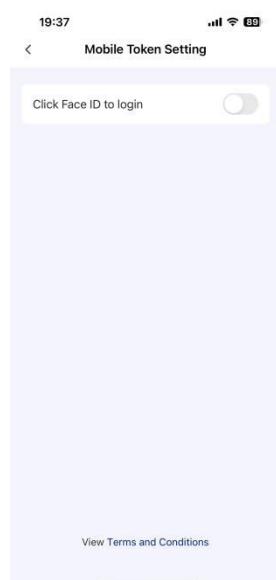
Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

enabled, clients can access Corporate Mobile Banking through biometric authentication.

Step 1: After logging into Corporate Mobile Banking, select “More > Mobile Security Code > Settings”.



Step 2: Enable/Disable “Fingerprint/Face ID Authentication”.

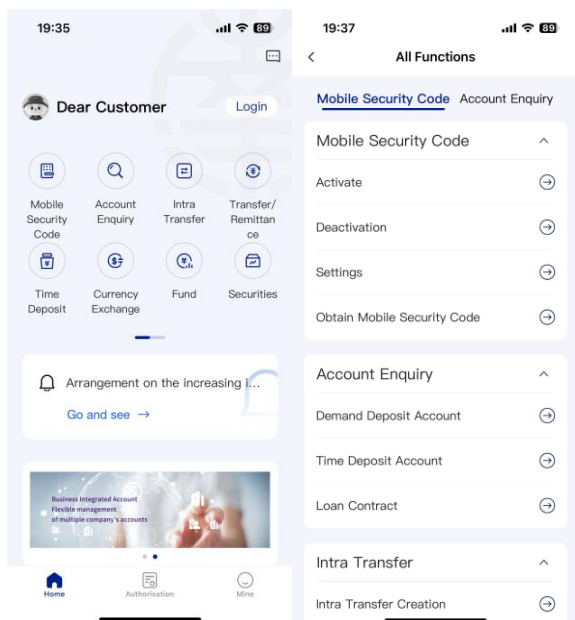


2.2.3. Deactivating the Mobile Token

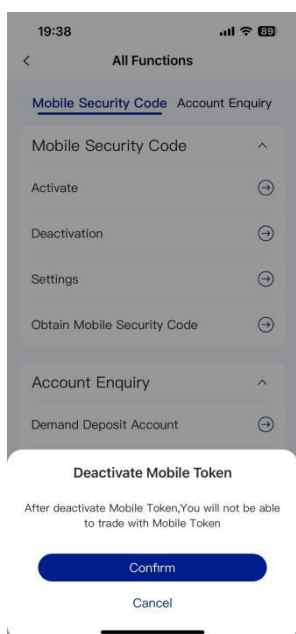
Operators can deactivate the Mobile Token within Corporate Mobile Banking.

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

Step 1: After logging into Corporate Mobile Banking, select “More > Mobile Security Code > Deactivation”.



Step 2: Confirm to deactivate the “Mobile Token”.



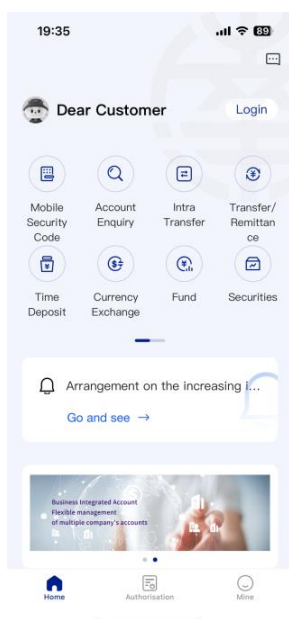
2.2.4. Authorizing Transactions

Using the “Mobile Token” for 2FA authentication, clients must enter the system-generated 6-digit random challenge code (i.e., a 6-digit random number provided on the transaction page) in the “Mobile Token” to obtain

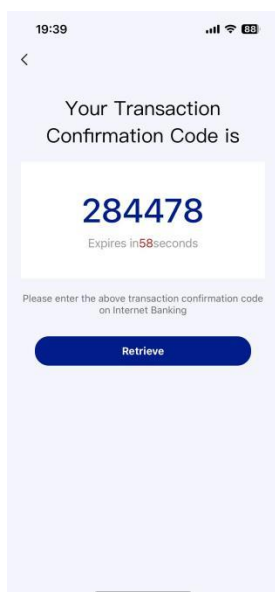
Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)

the corresponding “Transaction Confirmation Code” for transaction authentication.

Step 1: After logging into Corporate Mobile Banking (Please don't log in), select home page “Mobile Security Code > Transaction Confirmation Code”.



Step 2: Enter the 6-digit challenge code, authenticate through “Mobile Token Passcode”, and obtain the “Transaction Confirmation Code”.



Step 3: Enter the “Transaction Confirmation Code” on Internet Banking to

complete the transaction confirmation.

2.3. How to Conduct Transactions Using Corporate Mobile Banking

Step 1: Open Corporate Internet Banking service at the counter.

Step 2: Corporate master operator sets up transaction processes in Corporate Internet Banking.

Step 3: Corporate master operator enables Corporate Mobile Banking service and set permissions for users in Corporate Internet Banking under "Service Management - Corporate Mobile Management".

Step 4: iOS users download Corporate Mobile Banking from the App Store, and Android users download it from Google Play.

Step 5: Follow Step 2.4 to log into Corporate Mobile Banking.

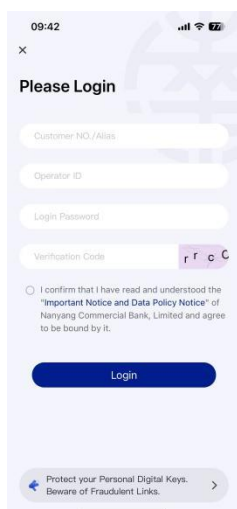
Step 6: Input transactions in Corporate Mobile Banking and review transactions in Corporate Mobile Banking or Corporate Internet Banking if required.

2.4. Logging into Corporate Mobile Banking

1) You can log into Corporate Mobile Banking using your account password.

Step 1 - Click NCB Corporate Mobile Banking app on your mobile device, input your "Customer NO./Alias", "Operator ID", "Login Password", and "Verification Code" to access Corporate Mobile Banking.

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)



09:42

Please Login

Customer NO./Alias

Operator ID

Login Password

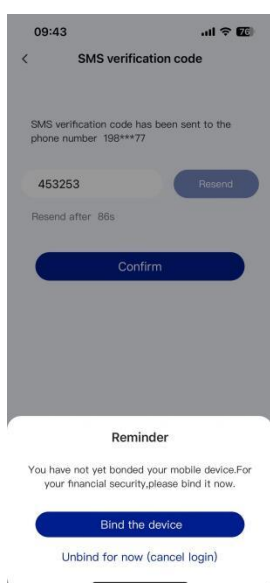
Verification Code

☐ I confirm that I have read and understood the "Important Notice and Data Policy Notice" of Nanyang Commercial Bank, Limited and agree to be bound by it.

Login

Protect your Personal Digital Keys. Beware of Fraudulent Links.

Step 2 – For first-time login on a particular mobile device, clients will need to verify an SMS verification code to link the device. Once verified, access to Corporate Mobile Banking will be granted.



09:43

SMS verification code

SMS verification code has been sent to the phone number: 198***77

453253

Resend

Resend after 88s

Confirm

Reminder

You have not yet bonded your mobile device. For your financial security, please bind it now.

Bind the device

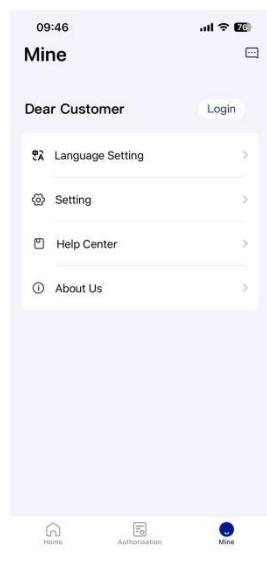
Unbind for now (cancel login)

2) If you enter the wrong password six times consecutively, your internet banking account will be frozen, and you won't be able to log in. Normal operator can contact the master operator to reset the password and unlock it in the Corporate Internet Banking. Master operator must download the "Application form for re-issuing of Corporate Internet Banking Password for Master Operator" from NCB official website, fill in it and send it to

integrated operation office or visit any of our branches to apply for password reset and unlocking.

3) You can log into Corporate Mobile Banking using biometric authentication

4)After completing transactions, please click “Log Out” to exit from Corporate Mobile Banking services to prevent any potential exposure of personal information. For security reasons, the system will automatically log you out after a period of inactivity to prevent unauthorised transactions.



3. Bank-Enterprise Direct Link Services

3.1. Brief Introduction to the Bank-Enterprise Direct Link Service

3.1.1. Activation Procedure

- 1 Clients present their requirements
2. Sign the NDA and obtain detailed requirement
- 3 Sign the formal contract

4 Joint-Testing, and service activation

3.1.2. Bank-Enterprise Direct Link Service Overview

Through the Bank-Enterprise Direct Link, companies can integrate their ERP systems with the bank's core systems via dedicated lines or the internet. This integration allows direct access to various electronic banking services offered by the bank within their proprietary systems. It enables business clients to focus on managing business development, ensuring peace of mind while exploring new opportunities.

賬戶查詢	產品介紹 <ul style="list-style-type: none">餘額查詢： 查詢賬戶的賬戶狀態和當前餘額、可用餘額等信息明細查詢： 通過賬戶名稱、賬號、幣種等信息查詢活期 and 定期賬戶一段時間內的交易明細電子結單： 查詢和下載客戶的綜合結單和賬戶結單	產品特點 <ul style="list-style-type: none">使用方式靈活： 接口多樣，支持多種方式查詢支持查詢多種賬戶： 支持查詢客戶名下的各類賬戶，以及經過授權的其他客戶名下賬戶信息
轉賬匯款	產品介紹 <ul style="list-style-type: none">客戶使用此功能進行名下賬戶的轉賬和匯款操作，並提供交易狀態和交易記錄查詢	產品特點 <ul style="list-style-type: none">匯款方式靈活多樣： 支持向全球各地的賬戶進行匯款，支持單筆和批量模式匯款、實時和預約模式匯款多元化轉賬匯款服務： 客戶可進行名下各類賬戶之間的轉賬，以及向已授權的其他客戶名下賬戶進行匯款
代發代收		



*Interface document, please refer to the traditional Chinese interface

4. Security Information

- For the protection of your privacy and the security of your funds, please do not disclose your customer number/customer Alias, operator ID and Internet Banking Login Password to any person and you should change your Login Password on a regular basis.
- For more details, please visit the Bank's official website to view the full ["Security Information"](#).

5. Technical Support and Queries

If you have any enquiry about "Corporate Internet Banking" "Corporate Mobile Banking" "Bank-Enterprise Direct Link", please contact us during service hours:

NCB Customer Service Hotline: (852) 2616 6638

24-hours Security Incidents Hotline (Online Banking): (852) 2616 6638

Or visit our website www.ncb.com.hk.

Service Hours:

Monday to Friday: 9:00 - 18:00

Saturday: 9:00 - 13:00

Except Sundays and public holidays

6.Important matters

1. In order to protect your rights perfectly, please access our Bank official website click to view "Service Item", "Important Notice and Policy Notice", "Security Information" and "Hyperlink Policy"
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