

Table of Contents

1.1. Introduction31.2. Account Activation and Corporate Internet BankingLogin211.3. Security Device241.4. Operator Management491.5. Process Management511.6. Electronic Netification Cottings62
1.2. Account Activation and Corporate Internet BankingLogin211.3. Security Device241.4. Operator Management491.5. Process Management511.6. Electropic Notification Settings62
Login211.3. Security Device241.4. Operator Management491.5. Process Management511.6. Electropic Notification Settings62
 1.3. Security Device
1.4. Operator Management
1.5. Process Management
1.6 Electropic Notification Cottings 62
1.6. Electronic Notification Settings
1.7.Service Management 64
1.8. Security Information66
2. Corporate Mobile Banking68
2.1. Corporate Mobile Banking Service Overview 68
2.2. Mobile Security Device72
2.3. How to Conduct Transactions Using Corporate
Mobile Banking78
2.4. Logging into Corporate Mobile Banking
2.5. Security Information81
3. Bank-Enterprise Direct Link Services
3.1. Brief Introduction to the Bank-Enterprise Direct Link
Service

常 NCB 南洋商業銀行

3.2. Security Information86
4. Technical Support and Queries
5.Important matters87



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 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 application

procedures and details, please call NCB Customer Service Hotline at (852)

2622 2633.

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

Functional	Drimony Eurotion	Secondary	
Module	Primary Function	Function	
Account	Account	Demand	Deposit
Enquiry	Information	Account	
	Enquiry	Time	Deposit

🗳 NCB 南洋商業銀行

		Account
		Loan Contract
		Business Integrated
		Financial Account
	Batch Enquiry	
		Electronic Account
		Statement
	Statement Enquiry	Electronic
		Consolidated
		Statement
		Electronic Bills
		Statement
	E-Notice	
	Account Alias	
Intra Transfer	Creation	
	Batch Voucher	
	Creation	
	Authorisation	
	Batch Authorisation	
	Transaction	
	Enquiry	

	Tomplata	Creation
	remplate	Modification
	Drafts	
	Voucher	
	Modification	
	Batch Transaction	
	Inquiry	
	Batch Voucher	
	Modification	
	Pre-set Instruction	
	Modification	
	Regular	
	Transaction	
	Maintenance	
Transfer/Remit		Transfer to NCB
tance	Creation	Remittance to Local
		Bank
		Remittance to
		Overseas
		FPS
	Batch Voucher	Transfer to NCB
		Remittance to Local
	🗳 NCB 🕯	甪洋商業銀行

Creation	Bank
	Remittance to Overseas
Authorisation	
Batch Authorisation	
Transaction Inquiry	
Batch Transaction	
Inquiry	
Tomplato	Creation
Template	Modification
Drafts	
Voucher	
Modification	
Batch Voucher	
Modification	
Pre-set Instruction	
Modification	
Regular	
Transaction	
Maintenance	



	Manage	Registered	Creation	
	Third	Party	Authorisatio	n
	Accounts	5	Enquiry	
Autopay			Make Autopa	ay-out
		Document		
	Autopay	-out	Review Auto	pay-out
			Recall Docur	ments
			Modify/Dele	te
			Documents	
			Changing	of
			Document R	eviewer
			Amount Lim	it Query
	Payroll Deduction	Make A	utopay-in	
		Document		
			Autopay-in	
			Authorisatio	n
			Recall Docur	ments
			Modify/Dele	te
			Documents	
			Changing	of
		🗳 NCB 🕯	自洋商業銀行	

		Document Reviewer
		Amount Limit Query
		Make Autopay-in
		Document
		Autopay-out
	Transaction Inquiry	Transaction Inquiry
		Autopay-in
		Transaction Inquiry
	Batch Payment	
	Cancellation	
	Customer	
	Information	
	Exchange Rate	
Currency	Inquiry	
Exchange	Creation	
	Authorisation	
	Result Enquiry	
	Voucher	
	Modification	
International	Import Credit	Issue
Business		Amend
		Workflow

常 NCB 南洋商業銀行

Information
Maintenance
Transfer LC Issue
Transfer LC Amend
Workflow
Deal Search
Information
Maintenance
Issue
Amend
Workflow
Deal Search
Information
Maintonanco
Maintenance
Deal Search
Deal Search
DP/DA Collection
Workflow



		Deal Search
		Information
		Maintenance
		Deposit Interest Rate
		Inquiry
		REWARD-PLUS Set
	REWARD-PLUS	Up
	Time Deposit	Set Up Authorisation
Time Deposit		Voucher Modification
		Transaction Flow
		Inquiry Trade Melt
		Monthly Statement
		Time Deposit Rate
	Time Deposit	Enquiry
		Time Deposit
		Placement
		Placement
		Authorisation
		Maturity Instruction
		Amendment
	(1)	L

✿ NCB 南洋商業銀行

		Maturity Instruction
		Amendment
		Authorisation
		Transaction Inquiry
		Voucher Modification
	Cheque Book	
	Request	
Footurod	Faster Payment	FPS Registration and
Sonvico	System	Management
Service		FPS Account Enquiry
	Direct Debit	Manage
	Authorisation	Enquiry
		Authorise
		Batch Authorise
		Authorisation Status
	e-Statement/e-Adv	
	ice Management	
	Stop Payment of	
	Cheques	
	Deposit	
	e-Cheque/Cashier'	

	Order	
	Operator	Operator
	Management	Maintenance
		Permissions Assign
Management	Procedure	Default Procedure
	Management	Customized
		Procedure
		Setting
		Limit Enquiry
	E-Alert	User Management
		E-Alert Management
	Login Name Setting	
	Corporate Mobile	
	Banking	
	Management	
	Dual Master	
	Authorisation	
Customer	Log Enquiry	
Service	Change Password	
	Security Device	Synchronize Security
		Device



	Activate	Security
	Device	
	Report	Security
	Device as Lo	ost
Bill Daymont		
Dill Fayment		
Pay New Bill		
Authorisation		
Pre-set Instruction		
Modification		
Transaction		
Enquiry		
Merchant		
Reconciliation File		
Download		
MPF Contribution		
File Upload		
MPF Contribution		
File Authorisation		
Pay Contributions		
Contributions		
Authorisation		
	Bill Payment Bill Payment Pay New Bill Authorisation Pre-set Instruction Modification Iransaction Iransaction Inquiry Merchant Reconciliation File Merchant Reconciliation File Download MPF Contribution File Upload MPF Contribution File Authorisation	ActivateDeviceReportDevice as LosReportDevice as LosBill PaymentAuthorisationPre-set InstructionModificationPrensactionIndificationConditiation FileDownloadMPF ContributionFile UploadMPF ContributionFile AuthorisationPay ContributionsAuthorisationContributionsAuthorisationMPF ContributionFile AuthorisationContributionsAuthorisationContributionsAuthorisationContributions </td

	MPF Login	
	Redemption	
Funds	Transaction	
	Records	
	Portfolio Enquiry	
	Fund Information	
	HK Securities	
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
	414	Application Enquiry

	Quote Service Plan		
Quote Service Plan	Register		
	Quote Service Plan		
	Fee Enquiry		
Price Alert	Price Alert Register		
	Price Alert Setting		
Schedule of			
Charges and Others			
Stack 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.
- Statement Enquiry- Clients may enquire statements, comprehensive monthly statements, and trade finance monthly statements.

- Electronic Notifications- Clients may access their electronic notifications.
- 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

Through SWIFT and Faster Payment System (FPS), you can transfer funds in different currencies to different banks around the globe.

• 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 identifier as account identifiers.

1.1.7 Proxy Payment and Payroll Deduction

- NCB Corporate Internet Bankingarranges 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.
- Support reviewing of finalized time deposits.
- Amend maturity instructions for opened but yet-to-mature time deposits.
- The drawer can retract unreviewed documents, or modify or delete

documents with unsuccessful reviews.

1.1.10. International Business

NCB provides trade financing services for cross-border trading enterprises:

- Import Services- Opening letters of credit, import collections, issuing guarantees/standby credits.
- Export Services-Letter of credit notifications, letter of credit transfers, export collections.
- 1.1.11. Specialized 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.

You can submit request for re-issuance of paper statement.

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 settle your bills online in HKD, CNY

and USD. You can select the merchants on the list and make the payment at once or pre-set a payment instruction..

- Bills successfully paid are automatically registered for future payments under the 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 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 accept 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 same plan via Corporate Mobile Banking.

2. You can shell the fractional shares under within 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 Bankingplatform before accessing Corporate Internet Bankingor Mobile Banking.

Step 1 - On the login page of Corporate Online Banking, select "Activate Now".

l/Replace		
tvi	fv	q

Step 2 - Input your "Client Number", "Operator ID" and "Additional Code",

and click "Submit".

* Quatamar Na	
~ Customer No. :	
* Operator ID :	
* Verification Code:	Try a new code?

Step 3 - Input the SMS verification code received on your bank-registered

mobile number, and click "Next".

🗳 NCB 南洋商·	業銀行				
Online Enterprise Banking Activation Se	ervice				
To verify your identity, we have sent a six-digit verification code to your mobile number.					
Mobile Number: 1111112****33					
* SMS One-Time Password: Input SMS One-Time Password Click to Get					
	Next Back]			

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

🗳 NCB 南洋商	業銀行				
Online Enterprise Banking Activation Service					
Customer NO.:	04347268003665				
Operator ID:	ADMIN1				
Challenge Code:	415162				
* Transaction Confirmation Code:		How to use it?			
* Password:					
		Next			

1.2.2. Logging into Corporate Online Banking

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

Step 1 - Visit our bank's website <u>www.ncb.com.hk</u>, then select "Login > HK

Corporate Online Banking".



Step 2 - Please enter your [Corporate Internet Banking Number / Login

Name], [User ID], [Verification Code] to complete the login process.

Corporate In Number / Lo	ternet Banking gin Name		
User ID			
Verification Code	8df a		
		Basic Login	2FA Login

If two-factor authentication was activated upon the enterprise's account setup, all enterprise operators logging into the online banking system will additionally 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

Authorised personnel from the enterprise can visit any of our branches to apply for a Security Device for supervising or regular operators. After identity authentication by the handling staff, the Security Device will be mailed to the client.

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 the 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 Token" 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 operation from enterprise can reset the Security Device status through below mentioned methods.

Method 1: Master operator can reset the security status via Corporate Internet Banking through "Service Management" > "Operator Management" > "Operator Maintenance"

Method 2: Customers can visit any of branches to apply for resetting security device status, the handling person can help customers reset the security device status and unlock it after authentication.

1.3.4. Re-Activation of the Security Device

When a client initiates the mobile security device 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 Online 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 "Login Password" into Corporate Online Banking. After submission, the Security Device can be re-activated.

Please Enter Authentica	tion Information	
* Challenge Code:	419442	
* Transaction Confirmation Code:		How to use it?
* Password:		
	Confirm Back	

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

1.3.5 Reporting loss of Security Code Device

If losing the security code device, customers can report the loss of it via Corporate Internet Banking through "Customer Service" > "Security Code Device" > " Report loss of Security Code Device". 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 security code device via Corporate Mobile Banking and consider it as dual authentication tool.

2. Please visit any of branches to apply for new security code device and we will send you new one after the handling person complete the authentication.

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 factor (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

No	Transaction Type	Transaction	Password	Electronic
🗳 NCB 南洋商業銀行				28

•		Data (Challenge Factor)	Туре	Channel
1	Corporate Account Activation (First Login/Password Reset/Security Device Replacement)	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
2	Corporate Internet BankingLogin (Setup of Accounts Requiring Two-Factor Authentication)	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
3	Corporate Internal Transfer Initiation	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking, Corporate Mobile Banking
4	Corporate Internal	Randomly	Transaction	

	Transfer Review	Generated	Confirmatio	Corporate Online
		6-digit	n Code	Banking,
		Numeric		Corporate
		Challenge		Mobile Banking
		Factor		
		Randomly		
	Datah Camaanata	Generated	Tueneestien	
 _	Batch Corporate	6-digit	Confirmentia	Corporate Online
5	Internal Transfer	Numeric	Confirmatio	Banking
	Initiation	Challenge	n Code	
		Factor		
		Randomly		
	Batch Corporate	Generated	Transaction	
6	Internal Transfer	6-digit	Confirmatio	Corporate Online
0		Numeric	n Code	Banking
	Keview	Challenge	II COUE	
		Factor		
		Randomly		Corporate Online
		Generated	Transaction	Corporate Online
7		6-digit	Confirmatio	Corporato
		Numeric	n Code	Mobile Banking
		Challenge		

		Factor		
8	Transfer/Remittance Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking, Corporate Mobile Banking
9	Batch Transfer/Remittance Initiation	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
10	Batch Transfer/Remittance Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
11	Proxy Payment Initiation	Randomly Generated 6-digit	Transaction Confirmatio n Code	Corporate Online Banking

常 NCB 南洋商業銀行

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)					
			Numeric		
			Challenge		
			Factor		
			Randomly		
		Generated	Trancation		
10	Proxy	roxy Payment eview	6-digit	Confirmatio n Code	Corporate Online Banking
12	Review		Numeric		
			Challenge		
			Factor		
			Randomly		
		Generated	Transaction		
12	Proxy	Deduction	6-digit	Confirmatio n Code	Corporate Online Banking
13	Initiation		Numeric		
			Challenge		
			Factor		
		Randomly			
		Deduction	Generated	Transaction Confirmatio	Corporate Online Banking
1/	Proxy		6-digit		
14	Review		Numeric		
		Challenge	II COUE		
			Factor		
15	Currency	Exchange	Randomly	Transaction	Corporate Online

常 NCB 南洋商業銀行

	Initiation	Generated	Confirmatio	Banking,
		6-digit	n Code	Corporate
		Numeric		Mobile Banking
		Challenge		
		Factor		
		Randomly		
	Currency Exchange Review	Generated	Transaction Confirmatio n Code	Corporate Online
		6-digit		Banking,
10		Numeric		Corporate
		Challenge		Mobile Banking
		Factor		
		Randomly		
	Time Deposit Account Opening Initiation	Generated	Transaction Confirmatio n Code	Corporate Online
17		6-digit		Banking,
1/		Numeric		Corporate
		Challenge		Mobile Banking
		Factor		
18	Time Deposit Account Opening Review	Randomly		Corporate Online
		Generated	Transaction	Banking
		6-digit	Confirmatio	Corporate
		Numeric	n Code	Mohile Banking
		Challenge		

		Factor		
19	Time Deposit Maturity Instruction Change Initiation	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking, Corporate Mobile Banking
20	Time Deposit Maturity Instruction Change Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking, Corporate Mobile Banking
21	Reward-Plus Time Deposit Account Opening Initiation	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
22	Reward-Plus Time Deposit Account Opening Review	Randomly Generated 6-digit	Transaction Confirmatio n Code	Corporate Online Banking

常 NCB 南洋商業銀行

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)					
		Numeric			
		Challenge			
		Factor			
23	Scheduled Cash Pooling Single Collection Initiation	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking	
24	Scheduled Cash Pooling Single Collection Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking	
25	Scheduled Cash Pooling Periodic Collection Initiation	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking	
26		Deve develu	Transation	Corporate Opline	

🛱 NCB 南洋商業銀行
Corporate	e Internet Banking/	Corporate	Mobile	Banking	/ Bank-E	nterprise	Direct L	ink Service	Guide
			(Englis	sh versio	n)				
							1		

	Pooling Periodic	Generated	Confirmatio	Banking
	Collection Review	6-digit	n Code	
		Numeric		
		Challenge		
		Factor		
		Randomly		
	Scheduled Cash Pool	Generated	Tueneestien	
27	Collection	6-digit	Confirmatio	Corporate Online
27	Maintenance	Numeric	n Code	Banking
	Application	Challenge		
		Factor		
		Randomly		
	Scheduled Cash Pool	Generated	Transaction Confirmatio	
28		6-digit		Corporate Online
20	Maintenance Review	Numeric		Banking
	Maintenance Review	Challenge	II COUE	
		Factor		
		Randomly		
	Scheduled Cash Pool	Generated	Transaction	Corporate Online
29	Single Disbursement	6-digit	Confirmatio	Banking
	Application	Numeric	n Code	Dariking
		Challenge		

		Factor		
30	Scheduled Cash Pool Single Disbursement Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
31	Scheduled Cash Pool Periodic Disbursement Application	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
32	Scheduled Cash Pool Periodic Disbursement Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
33	Scheduled Cash Pool Disbursement Maintenance	Randomly Generated 6-digit	Transaction Confirmatio n Code	Corporate Online Banking

	Application	Numeric		
		Challenge		
		Factor		
		Randomly		
	Scheduled Cash Pool	Generated	Transaction	
34	Dishursement	6-digit	Confirmatio	Corporate Online
54	Maintonanco Poviow	Numeric	n Codo	Banking
	Maintenance Review	Challenge	II Code	
		Factor		
		Randomly		
	Cohodulad Cook Dool	Generated	Transaction Confirmatio n Code	Corporate Online Banking
25	Scheduled Cash Pool	6-digit		
35	Fund Submission Initiation	Numeric		
		Challenge		
		Factor		
		Randomly		
	Scheduled Cash Deal	Generated	Transaction	
26	Scheduled Cash Pool	6-digit	Canfingation	Corporate Online
36	Fund Submission	Numeric	Confirmatio	Banking
	Keview	Challenge	n Code	
		Factor		
37	Scheduled Cash Pool	Randomly	Transaction	Corporate Online

	Submission	Generated	Confirmatio	Banking
	Maintenance	6-digit	n Code	
	Initiation	Numeric		
		Challenge		
		Factor		
		Randomly		
	Schoduled Cash Pool	Generated	Transaction	
20	Submission	6-digit	Confirmatio	Corporate Online
50	Maintonanco Poviow	Numeric		Banking
	Maintenance Review	Challenge	II Code	
		Factor		
		Randomly		
	Direct Payment	Generated	Transaction	
39	Authorization	6-digit	Confirmatio	Corporate Online
	Management	Numeric	n Code	Banking
	handgement	Challenge	II COUE	
		Factor		
		Randomly		
	Direct Payment	Generated	Transaction	Corporate Online
40	Authorization Review	6-digit	Confirmatio	Banking
		Numeric	n Code	- 3111119
		Challenge		

		Factor		
41	Direct Payment Authorization Batch Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
42	Import Letter of Credit Initiation	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
43	Import Letter of Credit Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
44	Export Bill of Exchange Initiation	Randomly Generated 6-digit	Transaction Confirmatio n Code	Corporate Online Banking

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)					
		Numeric			
		Challenge			
		Factor			
45	Export Bill of Exchange Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking	
46	International Letter of Credit/Standby Credit Initiation	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking	
47	International Letter of Credit/Standby Credit Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking	
48		Randomly		Corporate Online	

	(English version)						
	Export Bill Collection	Generated	Transaction	Banking			
	Initiation	6-digit	Confirmatio				
		Numeric	n Code				
		Challenge					
		Factor					
		Randomly					
		Generated	Transaction				
40	Export Bill Collection	6-digit	Confirmatio	Corporate Online Banking			
49	Review	Numeric	n Code				
		Challenge					
		Factor					
		Randomly					
		Generated	Trancation				
FO	Payment - Bill	6-digit	Iransaction	Corporate Online			
50	Payment	Numeric		Banking			
		Challenge	n code				
		Factor					
		Randomly					
	Dovement Bill	Generated	Transaction	Corporate Opling			
51	Payment - Bill	6-digit	Confirmatio	Corporate Online			
	Registiation	Numeric	n Code	Dalikiliy			
		Challenge					

		Factor		
52	Payment Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
53	Mandatory Provident Fund Contribution Initiation	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
54	Mandatory Provident Fund Contribution Review	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
55	Investment Transactions (Securities/Fund	Randomly Generated 6-digit	Transaction Confirmatio n Code	Corporate Online Banking, Corporate

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)					
	Trading Operations)	Numeric Challenge Factor		Mobile Banking	
56	Account Statement Download	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking	
57	Monthly Consolidated Statement Download	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking	
58	Trade Finance Monthly Statement Download	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking	
59	Account Alias Setting	Randomly	Transaction	Corporate Online	

Corporate Internet Banking/ Corporate Mobile Banking / Bank-Enterprise Direct Link Service Guide (English version)					
		Generated	Confirmatio	Banking	
		6-digit	n Code		
		Numeric			
		Challenge			
		Factor			
		Randomly			
		Generated	Transaction		
60	Account Registration Management	6-digit	Confirmatio	Corporate Online	
00		Numeric	n Code	Banking	
		Challenge			
		Factor			
		Randomly			
		Generated			
61	Chequebook	6-digit	Transaction	Corporate Online	
01	Application	Numeric	Confirmatio	Banking	
		Challenge	n Code		
		Factor			
	Faster Payment	Randomly			
	System Account	Generated	Transaction	Corporate Online	
62	Registration and Management	6-digit	Confirmatio	Banking	
		Numeric	n Code	Barning	
		Challenge			

		Factor		
63	Cheque Stop Payment	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
64	Electronic Statement/Notificatio n Management	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
65	Customized Process	Randomly Generated 6-digit Numeric Challenge Factor	Transaction Confirmatio n Code	Corporate Online Banking
66	Default Process	Randomly Generated 6-digit	Transaction Confirmatio n Code	Corporate Online Banking

Corpo	orate Internet Banking/ Corpora	te Mobile Banking / (English version)	Bank-Enterprise D	irect Link Service Guide
		Numeric		
		Challenge		
		Factor		
		Randomly		
		Generated	Transaction	
67	Control Cottingo	6-digit	Confirmatio	Corporate Online
07	Control Settings	Numeric		Banking
		Challenge	II Code	
		Factor		
		Randomly		
		Generated		
68	Electronic Notification	6-digit	Transaction	Corporate Online
00	User Settings	Numeric	Confirmatio	Banking
		Challenge	n Code	
		Factor		
		Randomly		
		Generated	Transaction	
69	Electronic Notification	6-digit	Confirmatio	Corporate Online
09	Registration Setting	Numeric	n Code	Banking
		Challenge	II Code	
		Factor		
70	Corporate Mobile	Randomly	Transaction	Corporate Online

Corpo	orate Internet Banking/ Corpora	te Mobile Banking / (English version)	Bank-Enterprise D	irect Link Service Guide
	Banking Management	Generated	Confirmatio	Banking
		6-digit	n Code	
		Numeric		
		Challenge		
		Factor		
		Randomly		
		Generated	Transaction	
71	Operator	6-digit	Confirmatio	Corporate Online
/1	Maintenance	Numeric	n Code	Banking
		Challenge	II COUC	Dariking
		Factor		
		Randomly		
		Generated	Transaction	
72	Operator Rights	6-digit	Confirmatio	Corporate Online
, 2	Assignment	Numeric	n Code	Banking
		Challenge		
		Factor		
		Randomly		
		Generated	Transaction	Corporate Online
73	Login Name Setting	6-digit	Confirmatio	Banking
		Numeric	n Code	Barning
		Challenge		

1 1	1		_	I	1
			Factor		
			Randomly		
			Generated	Tuenenetien	
74	Decouverd		6-digit	Confirmatio	Corporate Online
/4	Password		Numeric		Banking
	Modification		Challenge	n Code	
			Factor		
75	Synchronize	Security	1	Security	Corporate Online
/5	Device (Toke	en)	/	Code	Banking
			Randomly		
			Generated	Tura u ara ati a u	
76	Activate	Security	6-digit	Confirmatio	Corporate Online
70	Device		Numeric		Banking
			Challenge		
			Factor		

1.4. Operator Management

Operators in the Corporate Internet Bankingsystem consist of supervising 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

Supervisi	ng	They	hold	service	mana	gement
Operator		permis	ssions	(opera	tor	account
		manag	jement	, process	config	uration,
		electro	onic pro	ompt sett	ings, co	orporate
		mobile	e mana	gement, d	dual su	pervisor
		approv	/al, log	gin alias	configu	ration),
		along	with p	ermissions	s to que	ery and
		review	transa	ctions.		
Regular	Operator	They	have	permissi	ons to	input
(Maker)		financi	ial	transacti	ons,	input
		non-fii	nancial	transactio	ns, and	query.
		They	have	permissio	ons to	review
Regular	Operator	financi	ial trans	sactions ar	nd query	/.
(Authoris	er)					
Regular	Operator	They s	simulta	neously ho	old pern	nissions
(Maker+A	Authorise	of regu	ular ope	erator (mal	ker) and	regular
r)		operat	or (aut	horiser).		

Operator management is the unique operator permissions of corporate supervisors.

(1) Maintenance of Operator Information: Corporate supervising 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.

Account	Intra Transfer	Transfer/Remittance	Autopay	Currency	y Exchange 1	Trade Services	Time Deposit		Hide ⁄
Featured Service	Management	Customer Service	Payment	MPF					
Operator Ma	nagement ~	Procedure Managem	ent ~	Setting	Limit Enquiry	y E-Aler	t ~		< >
Management >	Operator Managem	ent > Operator Maintenanc	e						
Operator Name :				Operator ID:				Sea	rch
Opera	tor ID	Name			Role		Token No.	Status	Detai
0					de federal	••••)		Normal	View
0		on wo		- Control in a		· · · · ·	1/	Normal	View

(2) Permission

Maintenance. Supervising 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 Online Banking/Corporate Mobile. Account permissions refer to the privileges of operators during transactions such as transfers, remittances, currency exchanges, and queries.

Account	Intra Transfer	Transfer/Remittance	Autopay	Currency	Exchange	Trade Services	Time Deposit		Hide ⁄
Featured Service	Management	Customer Service	Payment	MPF					
Operator Ma	nagement \sim	Procedure Managem	ent ~	Setting	Limit Enqu	iry E-Alert	~		< >
Management >	Operator Manageme	ent > Permissions Assign							
Operator Name:		÷		Operator ID:				Sea	arch
Oper	rator ID	Name		Ro	ble		Token No.	Status	Detail
•		No. 1 According	G	-oaonoi e	oroaton/ tament		0.001	Normal	View
		N	/lenu Permis	sion	Account Per	mission			

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.

Maker Authoriser 1 Authoriser 2 Transaction Successful

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

(1) Default Process

When the default process switch is activated, individual internal transfers, individual transfers/remittances, direct payment authorization, 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.



(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 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".

Account	Intra Transfer	Transfer/Remittance	Autopay	Currenc	y Exchange	Trade Services	Time Deposit	Featured Service	Management	Customer Service	Payment	MPF	
Operator Ma	anagement ~	Procedure Managemer	nt ~	Setting	Limit Enquir	y E-Alert	: ~ Login	Name Setting	Corporate Mobi	le Banking Managemen	ıt		< >
Management	> Procedure Manage	ment > Customized Procedure											
Please Select E	Business Type												
	* Business Type:	Transfer And Remittance		~									
		Next Step											

B. Choose the client and click "Next".



C. Click "Add" to enter the process details page, select the transaction type

"Transfer/Remittance" and fill in the process name.

Account Intra Transf	er Transfer/Remittance	Autopay	Currency Exchange	Trade Services	Time Deposit	Featured Service	Management	Customer Service	Payment	MPF	
Operator Management ~	Procedure Managen	nent ~ Se	tting Limit Enq	uiry E-Alert	∼ Login N	lame Setting	Corporate Mobile	Banking Managemer	t		<)
Management > Procedure Man	agement > Customized Proced	ure									
II Customized Procedures											
	Account Name		Account	No. F	rocedure Currency	Account Type	Procedu	re Type Unfinished V	oucher Interval Total	Referenc	•
0	,				HKD	Current Account	Transfer/Re	emittance 0	1		
				New Deta	ail Delete	Modify					
Account Intra Trans	sfer Transfer/Remittanc	e Autopay	Currency Excha	nge Trade Servi	ces Time Depo	osit Featured Ser	rvice Managem	nent Customer Se	rvice Payment	MPF	
Operator Management ~	Procedure Manag	iement ~	Setting Limit	Enquiry E	-Alert ~ Le	ogin Name Setting	Corporate	Mobile Banking Ma	nagement		<
fanagement > Procedure Ma	anagement > Customized Proc	edure									
Procedure Info											
i ocedare inio	Concernation										
	Intra Transfer Transfer/Remittance Batch		dd Transfer/Ref	nittance	A						
Please Choose Procedure Type	21		elete		.						
* Procedure Nar	me Transfer										
	Submit	ack									

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

Choose Account								
		ccount Name	Account Number	Account Currency	Account Type		Reference	
5			C	MULTI-CURRENCY	Saving Account			
Select All								
* Choose Procedure Currency.	HKD	×	Searching By H	leywords Procedure currency is a required	ield. Please select it from the dropdown i	list or use keyword search for faster selection		
Procedure Details Setting								
Interval No.	Min Amount	Max Amount			Operato	rs		
Interval 1	0.00	999999	Operator Levels Elevel I/Outpred Personse Level D Level C Level 8	»» [Salacted Level	Operative in the Salected Level	>>	Selector Constant
Confirm Interval	Previous Interval Finish]			*			
				Submit Back				
					B 南洋	商業銀行		

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 ">>".

Choose Account		Account Name	Account Number	Account Currency	Account Type		Reference	
2		a second to see .	1000	MULTI-CURRENCY	Saving Account			
□Select All								
* Choose Procedure Currency:	HKD	* [Searchi	ing By Keywords Procedure currency is a re	quired field. Please select it from the dropo	own list or use keyword search for faster selection		
Procedure Details Setting								
Interval No.	Min Amount	Max Amount			Op	rators		~
Interval 1	0.00	9099	Operator Levels Percel A Percel A Operator Level B Level A	>>	Selected Level	Operators in the Selected Level	**	Selected Operators
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.

	Account Name			Account Number	Accor	unt Type		Reference
				-	Saving	Account		
ocedure Info.								
interval No. Proc	edure Currency	Min Amount	Max Amount			Operators		
Interval 1	HKD	0.00	999,999.00		Level Voucher Cr	eatorsį i		
terval Total: 1								
lease Enter Authent	ication Information							
* Challenge Co	de: 240809							
 Transaction Confirmat 	ion		How to use it?					
Co	de:		now to dat it.					
* Passwo	rd:							
				Confirm Back				
lure info.								
Acc	ount Name		Account No.	Account Type	Procedure Type	Unfinished Voucher	Interval Total	Reference
				01	Payment	0	1	
Interval No. Pr	ocedure Currency	мі	n Amount	Max Amount		Opt	erators	
Interval Total 1	HKD		0	999999		level Voucher C	creators(T	

 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
3,000-100,000HK	Maker -> Level B Authoriser
D	
100,000-5000,00	Maker -> Level B Authoriser -> Level A

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.

Account	Intra Transfer	Transfer/Remittance	Autopay	Currency	Exchange Tr	rade Services	Time Deposit	Featured Service	Management	Customer Service	Payment	MPF	
Operator Ma	anagement ~	Procedure Managemen	it ~	Setting	Limit Enquiry	/ E-Alert	√ Login	Name Setting	Corporate Mobi	ile Banking Managemer	it		< >
Management >	Procedure Manage	ment > Customized Procedure											
Please Select B	lusiness Type												
	Business Type:	Time Deposit		~									
• ту	pe of procedure:	Time Deposit		~									
		Next Step											

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

interface.

Account	Intra Transfer	Transfer/Remittance	Autopay	Currency Exchan	ge Trade Services	s Time Deposit	Featured Service	Management	Customer Service	Payment	MPF	
Operator M	anagement ~	Procedure Managemen	nt ~ S	etting Limit I	inquiry E-Al	lert ~ Login	n Name Setting	Corporate Mobi	le Banking Managemer	nt		< >
	> Procedure Manage	ment > Customized Procedure										
Please Select a	an Institution Client											
	Selected Client:	, com										
	Selected Client:											
	l	Next Step										



Corpor	rate Internet Bar	nking/ Corpo	r <mark>ate M</mark> c	bile Banl	king / E	Bank-I	Enterpri	ise Dire	ct Link S	ervice Guio	le
			(1	English ve	ersion)						
0	Report and some	100000000000000000000000000000000000000	HKD	Saving Account	Set up	0	3				
0	And a second second second		HKD	Saving Account	Set up	0	3				
0		100000000000000000000000000000000000000	HKD	Saving Account	Set up	0	3				
0	Section and section		HKD	Saving Account	Set up	0	3				
			HKD	Saving Account	Set up	0	3				
		New	Detail Delete	Modify							

C. In the process configuration information page, select the transaction type as "Opening", enter the process name, and click "Confirm".

Account Intra Transfer	Transfer/Remittance Autopay	Currency Exchange	Trade Services Time D	eposit Featured Service	Management	Customer Service	Payment	MPF	
Operator Management \sim	Procedure Management ~ S	etting Limit Enqu	iry E-Alert ~	Login Name Setting	Corporate Mobi	e Banking Manageme	nt		< >
Management > Procedure + Procedu	ement > Customized Procedure								
Procedure Info									
Please Choose Procedure Type:	Set up Amend Maturity Instruction	i Set up	* *						
* Procedure Name	Set up**								
	Submit Back								

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".



8					1KD Saving Account			
		1.000			CNY Saving Account			
Select All								
Choose Procedure Currency:	HKD	*	Se	arching By Keywords Procedure currency is a re	quired field. Please select it from the dropdown i	list or use keyword search for faster selection		
edure Details Setting								
Interval No.	Min Amount	Max Amount			Operato	rs		
Interval 1	0.00	1,0	00.00		Level Voucher Creators[]			
Interval 2	1,000.00	100	Operator Levels	**	Selected Level	Operators in the serveral Level	>>	Selected Operators
onfirm Interval F	Previous Interval Finish]						

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".



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.

Management > Dual I	Master Authorisation					
Procedure Info.						
Acc	ount name	Account No.	Procedure Type	Interval Total	Us	e
			Set up	3		
In	terval No.	Currency	Initial amount	End amount	Autho	riser
	Interval1	HKD	0	1000	level Voucher Cre	atoraça
	Interval2	HKD	1000	100000	level Voucher Creato	rs,level B'
	Interval3	HKD	100000	300000	level Voucher Creators, level B	(f;,level A(/
	Approve: Yes					
Please Enter A	uthentication Information					
* Challe	enge Code: 629147					
* Transaction C	confirmation		How to use #2			
	Code:		FION IO GREAT			
*	Password:					
			Co	nfirm Back		
Account Intra	Transfer Transfer/Remittance	Autopay Currency Excl	ange Trade Services Time	Deposit Featured Service	Management Customer Service Payment	MPF
Operator Managem	ent - Procedure Manage	ment ~ Setting Lin	nit Enquiry F-Alert ~	Login Name Setting	Corporate Mobile Banking Management	ć
Management > Procedu	re Management > Customized Proce	dure		Login name Setting		×
All Quaternia d Procedu						
All Customized Procedu	Account Name	A	ccount No. Procedu	e Currency Account Type	Procedure Type Unfinished Voucher Interv	al Total Reference
0				IKD Current Account	Set up 0	3
0	No. of Concession, Name		-	IKD Current Account	Set up 0	3
0				IKD Saving Account	Set up 0	3
0		-		IKD Saving Account	Set up 0	3
			New Detail	Delete Modify		
Account Intra	a Transfer Transfer/Remittan	ce Autopay Currency	Exchange Trade Services	Time Deposit Featured Serv	rice Management Customer Service Pay	ment MPF
Operator Managerr	nent ~ Procedure Mana	gement ~ Setting	Limit Enquiry E-Alert	Login Name Setting	Corporate Mobile Banking Management	
) Management > Proced	lure Management > Customized Pro	cedure				
Procedure Info.						
	Account Name	Account	lo. Accol	int Type Procedure T	ype 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 Creaton	
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(
			ſ	Back		
	Account Name		Accoun	t Number	Account Type	Reference
					Saving Account	
Procedure Info.					and a star of the star star and the	
Interval No.	Procedure Currency	Min Amount Max	Amount		Operators	
Interval 1	HKD	0.00	1,000.00		Level Voucher Creators	
Interval 2	НКD	1,000.00 10	0,000.00		Level B[
Interval 3	HKD	100,000.00 30	0,000.00	Leve	el Bį. D], Level Aį.	
Interval Total: 3						
Please Enter Auth	nentication Information					
* Challeng	e Code: 465329					
* Transaction Conf	irmation		1 June In case 100			
mansaction Cont	Code:		How to use it?			
* Pa	issword:					
				Bask		
			Cont	HARTE		



(3) Customized Process for Proxy Payment and Payroll Deduction

The prerequisite for setting up a customized process for Proxy Payment and Payroll Deduction is that the customer needs to visit the branch to handle 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 Transfe	r Transfer/Remittance Autopa	ay Currency Exchang	e Trade Services Ti	ime Deposit Featured Service	Management Customer Service	Payment	MPF
Operator Management \sim	Procedure Management \sim	Setting Limit E	nquiry E-Alert ~	Login Name Setting	Corporate Mobile Banking Managemen	nt	< >
Management > Procedure Mana	gement > Customized Procedure						
Please Select Business Type							
* Business Type:	Payroll Autopay	~					
	Next Step						

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

Account	Intra Transfer Tr	ansfer/Remittance	Autopay	Currency Exchange	Trade Services	Time Deposit	Featured Service	Management	Customer Service	Payment	MPF	
Operator Mana	gement ~	Procedure Manageme	nt v :	Setting Limit Enq	uiry E-Alert	~ Logir	Name Setting	Corporate Mot	ile Banking Managemer	t		< >
⊙ Management > Pr	ocedure Managemen	> Customized Procedure	e									
Autopay-out F	rocedure Autopa	-in Procedure										
Enquiry Condition	Account No.		~	Inc	juire							
Select	Procedure Name	Project Name	Purposes	Account No	Accou	nt	Procedure Amount R	tange	Unfinished Voucher	Pro	cedure step	View
Cannot find recor	ts of Autopay-out Proce	durel										
											< >	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 a authoriser verifies, choose "2" for the process step, and so forth.

Account	Intra Transfer	Transfer/Remittance Autopa	y Currency	y Exchange T	Trade Services	Time Deposit	Featured Service	Management	Customer Service	Payment	MPF		
Operator Ma	nagement ~	Procedure Management \sim	Setting	Limit Enquiry	y E-Alert	~ Login	Name Setting	Corporate Mobi	ile Banking Manageme	nt		<	>
Management >	Procedure Manage	ment > Customized Procedure											
Procedure Info.													
	* Business type:	Autopay-out		× Free				~					
	Procedure Name:	Autopay-out											
	* process steps:	2		~									
					Previous	step N	ext 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.

Account Intra Tr	ansfer	Transfer/Remittance	Autopay	Currency	y Exchange	Trade Services	Time Deposi	Featured Service	Management	Customer Service	Payment	MPF	
Operator Managemen	t ~	Procedure Manageme	ent ~	Setting	Limit Enquir	y E-Alert	- Log	in Name Setting	Corporate Mob	ile Banking Managem	ent		< >
Management > Procedure	Manager	nent > Customized Procedur	e										
Procedure Info.													
Project	name:			1									
procedure	name:	Autopay-out											
process	steps:	2											
Account information													
Select				Purpose						Procedure Amo	unt Range		
0				SALARY					30000				
Select all			batch ente	er process amou	nt:								
					P	revious step	Next ste	P 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.

Procedure Info.					
Business Type:	2				
Procedure Name:	Autopay-out				
Procedure Step:	2				
Account Information					
Use	Account No.		Account Name		Procedure Amount Range
AUTOPAY OUT	C C C C C C C C C C C C C C C C C C C				0-30000
Operate Step					
Procedure Step	Operator	Operator ID	Candidate Mode	View details(check in	ndicate permition)
			Add up Delete		
* Challenge Code: 6	588763				
* Transaction Confirmation Code:		How to use it?			
* Password:					
		select	level 1 operator Previous	i step	

If previous process steps were "2" or higher, authoriser selection is required.

Then, click "Choose Second-Level Operator", and so on.



Business Type:					
Procedure Name:	Autopay-our				
Procedure Step:	2				
ount Information					
Use	Account No.		Account Name		Procedure Amount Range
AUTOPAY OUT	The second se				0-30000
rate Step					
cedure Step	Operator	Operator ID	Candidate Mode	View details(che	ck indicate permition)
evel 1:				in the second se	
			Add up		00
ep operation mode: ®Appoint ar	n Si O ogo on uthorise U Not absgur auwooriser		Add up Delete		00 •
tep operation mode. Appoint ar	n go an go an uthorise UNot absyst exchanges		Add up Delete		00
tep operation mode: @Appoint an Please Enter Authentication * Challenge Code: (eenn uttorne U-Net atsays excitater on Information 888763		Add up Delete		00
ep operation mode: @Appoint at lease Enter Authentication * Chailenge Code: (* Transaction Confirmation Code:	n goon uthorise UNot assure would riser on Information	How to use #?	Add up Delete		

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.

Operator Management ~ I	Procedure Management ~ Setting	Limit Enguiry	E-Alert ~ Login Name Setting	Corporate Mobile Banking Management	Dual Master Authorisation			
anagement > Procedure Management	 Customized Procedure 							
Autopay-out Procedure Autopay	y-in Procedure							
nguity Condition Account No.	~	Inquire						
Select Procedure	Projec		Purposes Account No.	Account	Procedure Amount Range	Unfinished Voucher	Procedure step	View
Autopa		1	SALARY	e meo	0-30910	0 review	2	View
Autopay.			SALARY	Pe 20	30000.0-	0 review	3	View
Select all								
							< 1 >	Go To
)dure info.			New	Modify Delete				
cedure Info. Project Name Name of Process	e: Autopay-out	an colar ca	New	Modify Delete				
Cedure Info. Project Name Name of Process Procedure Step	e: Autopay-out 2: 2		New	Modify Dekite				
Project Name Name of Process Procedure Step ount Information	s: Autopay-out 5: 2			Modify Dekte				
Project Name Name of Process Procedure Step Dount Information Purpose	Account		Bee	Rodiy Deite			Procedure Amount	Range
Project Name Project Name Process Procedure Step ount Information Purpose SALARY	Autopay-out 2 2 Account			Rodiy Dette		0.30000	Procedure Amount	Range
Cedure Info. Project Name Name of Process Procedure Step ount Information Purpose SALARY rate Step	22 Autopay-out 22 2 Account			Rodity Deate		0.30000	Procedure Amount	Range
Project Name Name of Process Procedure Step ount Information Purpose SALARY rate Step	2: Autopay-out 2: 2 Account Operator		Operator ID	Account Name The Candidate Mode	D	0.30000 o you allow to check the details	Procedure Amount	Range
edure Info. Project Name Process Process Process SALARY rate Step Eacture Step	2: Autopay-out 2: 2 Account Operator		Deerator ID	Account Name The Candidate Mode	Do	0-30000 o you allow to check the details	Procedure Amount	Range
cedure info. Project Name Process Procedure Sing ount Information Purpose SALARY rate Step adure Step level Vert	2: Autopay-out 2: 2 Account Operator		Nev Operator ID	Kooliy Deste Account Name The Candidate Mode Appoint authorizer	D	0.30000 o you allow to check the details	Procedure Amount	Range

1.6. Electronic Notification Settings

Electronic notifications enable corporate supervising 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 notifications 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, direct payment authorization, bill payment services, real-time fund pool aggregation, and scheduled fund pool aggregation.

 User Configuration for Electronic Notifications. Corporate supervising operator can add up to three enterprise users to receive electronic notifications, allowing for settings related to email/mobile numbers and preferred language.

count Int	tra Transfer	Transfer/Remittance	Autopay	Curren	icy Exchange	Trade Services	Time Depo	sit Featured Service	Management	Customer Service	Payment	MPF	
perator Manage	ement ~	Procedure Manageme	ent ~	Setting	Limit Enqu	iry E-Alert	t ~ Lo	gin Name Setting	Corporate Mob	ile Banking Manageme	nt		<
anagement > E-Ale	ert > User Mana	gement											
	E-Alert User Name				SMS			Email					
0		00				hk							
0		3							COM			Traditional Chinese	
count Int	ıtra Transfer	Transfer/Remittance	Autopay	Currer	ncy Exchange	Add Trade Services	Modify Time Dep	Delete	e Management	Customer Service	Payment	MPF	
ccount Int	tra Transfer	Transfer/Remittance	Autopay	Currer	ncy Exchange	Add Trade Services	Modify Time Dep	Delete Osit Featured Service Opin Name Setting	e Management	Customer Service	Payment	MPF	ζ.
ccount Int	tra Transfer ement ∽	Transfer/Remittance Procedure Managem	Autopay ent ~	Currer	ncy Exchange Limit Enqu	Add Trade Services uiry E-Aler	Modify Time Dep rt ~ L	Delete osit Featured Service ogin Name Setting	e Management Corporate Mo	Customer Service	Payment	мрғ	<
ccount Int Iperator Manage anagement > E-Ale	<mark>tra Transfer</mark> ement ↓ ert > User Mana	Transfer/Remittance Procedure Managem gement	Autopay ent ~	Currer	ncy Exchange Limit Enqu	Add Trade Services uiry E-Aler	Modify Time Dep rt ~ L	Delete osit Featured Service ogin Name Setting	e Management	Customer Service bile Banking Manager	Payment	MPF	<
ccount Int)perator Manage anagement > E-Alert U: E-Alert U:	ltra Transfer ement ∨ ert > User Mana Jser Name:	Transfer/Remittance Procedure Managem gement	Autopay ent ~	Currer Setting	ncy Exchange Limit Enqu	Add Trade Services uiry E-Aler	Modify Time Dep rt ~ L	Delete osit Featured Service ogin Name Setting	e Management Corporate Mo	Customer Service	Payment	: MPF	<
ccount Int Operator Manage anagement > E-Ale E-Alert U:	ltra Transfer ement ← ert → User Mana Jser Name: Email:	Transfer/Remittance Procedure Managem	Autopay ent ~	Currer	ncy Exchange Limit Enqu	Add Trade Services uiry E-Alet	Modify Time Dep rt ~ L	Delate Delate	e Management	Customer Service	Payment	: MPF	<
ccount Int perator Manage anagement → E-Aler E-Alert U:	tra Transfer ement > ert > User Mana Jser Name: Email: SMS:	Transfer/Remittance Procedure Managem gement	Autopay ent ~	Currer Setting	ncy Exchange Limit Enqu	Add Trade Services uiry E-Aler	Modify Time Dep rt > L	Delete osit Featured Service ogin Name Setting	e Management Corporate Mo	Customer Service	Payment	: MPF	<

 Notification Settings. Businesses can tailor notifications according to their specific needs by selecting notification scenarios such as email alerts, text message alerts, or both. For some transactions, minimum threshold settings for notifications are available (e.g., transfers,

transfers to other accounts within the bank, transfers to other local banks' account, transfers to other bank account around the globe, incoming remittances, real-time fund pool aggregation, scheduled fund pool aggregation, and proxy payment and payroll deduction).

Account	Intra Transfer	Transfer/Remittance	Autopay Curr	ency Exchange Trac	le Services Time E	Deposit Featured S	ervice Management	Customer Service	Payment	MPF	
Operator Ma	anagement ~	Procedure Management	t ~ Setting	Limit Enquiry	E-Alert ~	Login Name Settin	g Corporate Mo	bile Banking Managem	ent		< >
Management	> E-Alert > E-Alert M	lanagement									
		Function		00MC	PV				222478		
0	Time	Deposit Maturity		Email Ale SMS Ale	nt 🖾			1	Email Alert		
0	h	ntra Transfer		Email Ale SMS Ale Min Amou	rt. rt. 10 nt: 0.00			M	Email Alert SMS Alert In Amount 0.00		
0	Tr	ansfer to NCB		Email Ale SMS Ale	rt. rt 0.00				Email Alert SMS Alert In Amount 0.00		
0	Inw	ard Remittance		Email Ale SMS Ale Min.Amou	rt III nt 0.00			М	Email Alert		
					Add Mode	fy Delete]				
Account	Intra Transfe	er Transfer/Remittance	Autopay	Currency Exchange	e Trade Services	Time Deposit	Featured Service	Management Custo	mer Service	Payment	MPF
Operator M	Management ~	Procedure Manage	ment ~ Se	tting Limit Er	nquiry E-Aler	t ~ Login N	ame Setting Co	orporate Mobile Bank	ing Managemen	t	
Managemen	it > E-Alert > E-Aler	t Management									
		Function			00MCPV					222478	
۲	т	ime Deposit Maturity			Email Alert				Em	all Alert	

1.7. Service Management

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

1.7.1. Control Settings

With this setting, you can choose personnel with the right to modify documents. "Original Operator" 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".

Account	Intra Transfer	Transfer/Remittance	Autopay	Currency Exchange	Trade Services	Time Deposit	Featured Service	Management	Customer Service	Payment	MPF	
Operator M	anagement ~	Procedure Managemen	nt ~ Set	tting Limit End	quiry E-Aler	t ~ Login	Name Setting	Corporate Mobi	le Banking Managemen	t		< >
Management	> Setting											
Setting												
Voucher Mo	diffication Personnel:	Original Operators All Oper	ators									
		Confirm										
						⊛ N	JCB	南洋窟	前童銀行			
								144 - 1 1-	1 11 11 14			

1.7.2. Transaction Limit Enquiry

You can view the single and daily cumulative limits for internal transfers, local remittances (registered accounts), local remittances (unregistered accounts), cross-border remittances (registered accounts), and cross-border remittances (unregistered accounts) for each account.

1.7.3. Corporate Mobile Management

- Enabling Corporate Mobile Banking Service. Corporate supervising operators activate the corporate mobile banking service within "Service Management - Corporate Mobile Management" in the Corporate Internet Bankingportal. After specifying the authorised operators and their mobile numbers, corporate clients can access the corporate mobile banking service.
- Disabling Corporate Mobile Banking Service. Corporate supervising operator 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 Alias Settings

To streamline client login procedures, supervising operator can set personalized login aliases for corporate clients, please log in via the log-in window after setting.

Customer No./Alias	
Operator ID	
Login Password	
Verification Code	dfrm
First-time Setup/Reset Passw Security Device?Activate Nov	ord/Replace v

1.7.5. Dual Supervisor Approval

1. Dual supervisor approval applies to relatively medium to large-scale enterprises. Specific actions by a supervising operator within the Corporate Internet Bankingsystem require approval from another supervising operator before they become effective. Clients need to choose the dual supervisor approval feature when opening their Corporate Internet Bankingaccounts at the counter.

2. The current functionalities supporting dual supervisor approval include "Service Management - Operator Management", "Service Management -Process Management - Default Process", "Service Management - Process Management - Customized Process - Payment Contracts/Time Deposits", and "Service Management - Control Settings". Functions beyond these areas do not support dual supervisor approval.

1.8. Security Information

• Click the "logout" button to exit from the system after you have finished all your online transactions. Additionally, close the browser and clear the cache and history in your browser after using our online service..

 For security reason, your online access will be disconnected automatically after a short period of inactivity in order to prevent unauthorised transactions. If you have not changed the Corporate Internet Banking password for a designated period, the notification for advising you to change password will be given when you login.

• To protect your privacy and assets, you should not disclose your client number/ client alias, operator code and Corporate Internet Banking password to anyone. You are advised to change your password regularly.

 Not to log into Online Service through hyperlinks or QR Code embedded in any third-party websites, mobile Apps, emails or SMS. The Bank will never ask customers to provide the account number, password or any personal information via e-mails.

• If you enter the wrong password six times consecutively, your online banking password will be frozen, and you won't be able to log in. General operator can contact the master operator to reset the password and unlock it in Corporate Internet Banking. Master operator must visit a branch to reset and unlock the password.

Corporate operator can visit any branch to apply for a Security Device as

a two-factor authentication tool .

 You may choose to use Mobile Token or Security Device as your two-factor authentication tool, please refer to the relevant promotional leaflet or contact the bank's staff for details.

• For more information on online banking security, please visit our website www.ncb.com.hk.

2. Corporate Mobile Banking

2.1. Corporate Mobile Banking Service Overview

2.1.1. Activation Procedure

Corporate supervising operators activate the Corporate Mobile Banking service through the "Service Management - Corporate Mobile Management" module in the Corporate Online 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. It supports a wide range of mobile models. Simply download the Corporate Mobile Banking app to effortlessly access the service. Recommended operating systems include:

iOS 12.0 or higher

Android 10.0 (excluding) or higher

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 global different banks 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

- Subscriptions for funds distributed by the bank, including specified open-end funds and guaranteed funds during the selling period, can be done through mobile banking.
- 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, processing statuses, and dividend records 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 instruction 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 investment under one plan via Corporate Mobile Banking.
2. Frictional shares under 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 yellow sheet for subscribing, the distributed new shares will be deposited in security account and it can be traded until the new shares listed.

2.2. Mobile Security Device

2.2.1. Activating the Mobile Security Device

Operators can activate the "Mobile Security Device" 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 Token > Activate".



19:35 .iil 후 😰	19:35 .nl ବ < All Functions	ີ 🗐 19:35 ເI ີ ຕີ ຍິ <
Dear Customer Login	Mobile Security Code Account Eng	Activate Mobile Token
	Mobile Security Code	After activation, it supports logging in to Mobile Banking with biological authentication and using Mobile Token
Mobile Account Intra Transfer/	Activate	for transaction authentication
Security Enquiry Transfer Remittan Code ce	Deactivation	→ Activation in 2 steps
Time Currency Fund Securities	Settings	 SMS verification Set up Passcode
Deposit Exchange	Obtain Mobile Security Code	⊖
Q Arrangement on the increasing i	Account Enquiry	Activate now
Go and see \rightarrow	Demand Deposit Account	\ominus
	Time Deposit Account	\ominus
Business Integrated Account Plexible management of multiple company's accounts	Loan Contract	Θ
	Intra Transfer	*
Home Authorisation Mine	Intra Transfer Creation	⊖

Step 2: The operator's registered mobile 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 Security Device".



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

Step 1: After logging into Corporate Mobile Banking, select "More > Mobile Token > Settings".



Step 2: Enable/Disable "Fingerprint/Face ID Authentication".



2.2.3. Disabling the Mobile Security Device



Operators can disable the "Mobile Security Device" within Corporate Mobile

Banking.

Step 1: After logging into Corporate Mobile Banking, select "More > Mobile

Token > Disable".

19:35	.ul 🗢 🖽	19:37	1 ? 89
		< All Functions	
壺 Dear Custom	er Login	Mobile Security Code Account	Enquiry
		Mobile Security Code	^
	e	Activate	\ominus
Mobile Account Security Enquiry Code	Transfer Remittan	Deactivation	\ominus
		Settings	\ominus
Deposit Exchange	Fund Securities	Obtain Mobile Security Code	\ominus
_			
Q Arrangement or	n the increasing i	Account Enquiry	^
Go and see \rightarrow		Demand Deposit Account	Θ
1		Time Deposit Account	\ominus
Business Integrated Account Flexible management of multiple company's accounts		Loan Contract	\ominus
	•	Intra Transfer	^
Home Authoris	sation Mine	Intra Transfer Creation	Θ

Step 2: Confirm to disable the "Mobile Security Device".

19:38	ul 🕆 🖽
All Functions	
Mobile Security Code Account	Enquiry
Mobile Security Code	^
Activate	\ominus
Deactivation	Θ
Settings	\ominus
Obtain Mobile Security Code	Θ
Account Enquiry	^
Demand Deposit Account	\odot
Deactivate Mobile Toke	n
After deactivate Mobile Token,You will to trade with Mobile Token	not be able
Confirm	
Cancel	

2.2.4. Authorizing Transactions



Using the "Mobile Security Device" for 2FA authentication, clients must enter the system-generated 6-digit random challenge factor (i.e., a 6-digit random number provided on the transaction page) in the "Mobile Security Device" to obtain the corresponding "Transaction Confirmation Code" for transaction authentication.

Step 1: After logging into Corporate Mobile Banking(Please don't log in), select "More > Mobile Token > Obtain Transaction Confirmation Code".

19:35		.ul 🗢 🖽	19:37	.ıl ≎ 🖽
			< All Functions	
👼 Dear C	Customer	Login	Mobile Security Code Accou	nt Enquiry
			Mobile Security Code	^
	Q		Activate	\ominus
Mobile A Security E Code	ccount Int Enquiry Tran	ra Transfer/ sfer Remittan ce	Deactivation	\ominus
	•		Settings	\ominus
Time C Deposit Ex	urrency Fu kchange	nd Securities	Obtain Mobile Security Code	\ominus
	_			
🗋 Arrang	gement on the i	increasing i	Account Enquiry	^
Go and	d see \rightarrow		Demand Deposit Account	\ominus
	7. 6 3 6		Time Deposit Account	\ominus
Business Integra Flexible manager of multiple comp	ted Account ment pany's accounts		Loan Contract	\ominus
	AN 12 9			
	••		Intra Transfer	^
Home	Authorisation	Mine	Intra Transfer Creation	\odot

Step 2: Enter the challenge factor, authenticate through "Mobile Token Passcode", and obtain the "Transaction Confirmation Code".



Step 3: Enter the "Transaction Confirmation Code" on Online Banking to complete the transaction confirmation.

2.3. How to Conduct Transactions Using Corporate Mobile Banking Step 1: Open Corporate Internet Bankingservice at the counter.

Step 2: Corporate supervising operator sets up transaction processes in Corporate Online Banking.

Step 3: Corporate supervising operator enables Corporate Mobile Banking service and set permissions for users in Corporate Internet Bankingunder "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 Bankingif required.

2.4. Logging into Corporate Mobile Banking

1) You can log into Corporate Mobile Banking using your account password. Step 1 - On NCB Corporate Mobile Banking app on your mobile device, input your "Client Number/Client Alias", "Operator ID", "Login Password", and "Additional Code" to access Corporate Mobile Banking.



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.



If you enter the wrong password six times consecutively, your online banking account will be frozen, and you won't be able to log in. Clients with the general operator can contact the master operator to reset the password and unlock it in the corporate online banking.master operator must visit a branch to reset and unlock the password if its account is suspended.

2) You can log into Corporate Mobile Banking using biometric authentication You can also use specific mobile devices to access Corporate Mobile Banking. Activate the "Mobile Security Device" and register for "Biometric Authentication" services (including fingerprint recognition and Face ID, among others) under "More > Mobile Token > Enable". This enables quick access to Corporate Mobile Banking.





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.

os ∕ii	ne	.ul 🕈 🚺
Dea	r Customer	Login
ŧX	Language Setting	×
ଚ୍ଚ	Setting	>
۵	Help Center	5
0	About Us	>
l	à 5	•
Н	ome Authorisation	Mine

2.5. Security Information

• Click the "logout" button to exit from the system after you have finished



all your online transactions..

- For security reason, your online access will be disconnected automatically after a short period of inactivity in order to prevent unauthorised transactions. If you have not changed the Corporate Internet Banking password for a designated period, the notification for advising you to change password will be given when you login.
- To protect your privacy and assets, you should not disclose your client number/ client alias, operator code and Corporate Internet Banking password to anyone. You are advised to change your password regularly.
- Not to log into Online Service through hyperlinks or QR Code embedded in any third-party websites, mobile Apps, emails or SMS. The Bank will never ask customers to provide the account number, password or any personal information via e-mails.
- If you enter the wrong password six times consecutively, your online banking account will be frozen, and you won't be able to log in. General operator can contact the supervising operator to reset the password and unlock it in the Corporate Internet Bankingportal. Supervising operator must visit a branch to reset and unlock the password.
- Upon logging into mobile banking, you can activate the Mobile Security Device as a two-factor authentication tool by selecting "More > Mobile Token > Activate".
- Within Corporate Mobile Banking, upon logging in, you can choose

"More > Mobile Token > Settings" to enable or disable "Biometric Authentication". Please note that even after disabling the "Mobile Token" and/or "Biometric Authentication", your biometric authentication data remains stored on your mobile device. You may consider deleting the data at your discretion.

- Once you have successfully registered for "Biometric Authentication", any biometric records stored on your mobile device can be used for authentication. You must ensure that only your biometric data stored on your device is used for this purpose, and keep secure the security password or code used to store biometric records and log in using "Biometric Authentication". For security reasons, do not register other's biometric data on your device or use a compromised phone.
- If your mobile device's biometric records have changed at any point, your "Biometric Authentication" will be suspended, requiring you to reset the "Mobile Token".
- You must not use Biometric Authentication if you have reasonable belief that other persons may share identical or very similar biometric credential(s) of you or your biometric credential(s) can be easily compromised. For example, you must not use Face ID recognition for authentication purpose if you have identical twin or triplet siblings.
- You must not use Biometric Authentication if your biometric credential(s) are or will be undergoing rapid development or change. For example,

you must not use Face ID recognition for authentication purpose if you are an adolescent with facial features undergoing rapid development.

- You must exercise reasonable caution in securely keeping your phone. If you suspect or discover that your phone is lost or stolen, or if unauthorised transactions occur, you must promptly notify the bank.
- Operator can apply for a Security Device as a two-factor authentication tool at any of our branches.
- You may choose to use Mobile Token or Security Device as your two-factor authentication tool, please refer to the relevant promotional leaflet or contact the bank's staff for details.
- For more information on mobile banking security, visit our website <u>www.ncb.com.hk</u>.

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 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.







*Interface document, please refer to the traditional Chinese interface

3.2. Security Information

- To protect your privacy and assets, you should not disclose your client number/ client alias, operator code and Corporate Internet Banking password to anyone. You are advised to change your password regularly.
- Safeguard your Bank-Enterprise Direct Link U Shield and CFCA certificate. Avoid disclosing the U Shield and CFCA certificate numbers to any third party.
- If you enter the wrong password six times consecutively, your Bank-Enterprise operator password will be frozen, preventing login. In that case, contact the enterprise's supervising operator to reset the password and unlock the account via Corporate Online Banking.
- For more information on online banking security, please visit our website <u>www.ncb.com.hk.</u>



4. 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 <u>www.ncb.com.hk</u>.

Service Hours:

Monday to Friday: 9:00 - 18:00

Saturday: 9:00 - 13:00

Except Sundays and public holidays

5.Important matters

 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"

2. All contents of this article files , its copyright are owned by Nanyang Commercial Bank Limited



