



Our Bank has adopted the “Security Device” as the two-factor authentication tool to enhance customer protection. All online transactions conducted through “CBS Online” 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 complete the online activation after receiving it.

## 4.1 Application Method

Primary User (PU) *	Delegated User (DU) *
<p>Please fill in the “Security Device Application / Replacement / Reset Form for Primary Users” and submit the original copy to our bank. The form can be downloaded via our website under “Download Forms” &gt; “Other”.</p> <p>If the “Security Device” has low battery, customers can apply for a replacement via “CBS Online”. The existing “Security Device” is still valid until the completion of new device activation.</p>	<p>“Security Device” application of Delegated User should be submitted by Primary User via “CBS Online”. Primary User shall choose the application purpose and the application needs to be verified by e-Cert password or one-time password generated by the “Security Device”.</p>

\* For the definition of Primary User and Delegated User, please refer to “Type of Users” in Section 6.

### Primary User submits “Security Device” application for Delegated User via “CBS Online”

You are here: Management > User Settings > User List

Steps 1 2 3

Print ? Help Service Directory

#### Security Device Setting

User ID	TOKEN1
User Name	TOKEN1
Security Device Setting	<input type="radio"/> Security Device Status Reset <input checked="" type="radio"/> Security Device Replacement: Please Select

Points to Note


\* Each account is entitled to one “Security Device”. The replacement fee is HKD 100 per device. If the “Security Device” to our Bank as soon as possible.

apply for additional “Security Device” or the “Security Device” is lost, not working, damaged or its battery is used up, you should return the

## Activation of “Security Device”

After receiving the “Security Device”, the respective user needs to activate the “Security Device” via “CBS Online” in person within 30 days.

### Step 1 – Enter the Serial Number and Security Code

The respective user should enter the serial number imprinted on the back of the “Security Device”, then enter the Security Code generated by the “Security Device” after pressing the button .



**Security Device Activation**

1. Please enter the serial number on the back of the Security Device.

Serial Number  (e.g. 12-1234567-8)

2. Please press the  once and enter the 5-digit security code generated by the Device.

### Step 2 – Confirmation of activation

#### (A) Users with e-Cert

The respective user should enter his / her e-Cert password.



Upon this confirmation, your Security Device is effective immediately and your e-Cert will no longer be valid.

**Security Device Activation**

Request	Security Device Activation
Serial Number	10 - 0016629 - 1

e-Cert Storage    
Device Password #

**Remarks** # If you store your e-Cert with an "i-Key", please enter the e-Cert storage device password.

#### (B) Users without e-Cert

The respective user should confirm whether the serial number shown on the screen is correct.



Upon this confirmation, your Security Device is effective immediately.

**Security Device Activation**

Request	Security Device Activation
Serial Number	10 - 0016634 - 5

### Step 3 – Activation completed

“Security Device” activation is completed.



**Security Device Activation**

Your new security device activation is completed.

Security Device Serial Number: 10 - 0016634 - 5

Please press "Complete" to finish the process and continue with corporate internet banking service.

Upon activation of Security Device, user will receive a notification through SMS or Email with his / her designated transaction notification settings.

## 4.2 Reset the “Security Device”

The “Security Device” should be reset in the following situation(s):

Situation 1: the user has not conducted an online activation within 30 days after the “Security Device” is issued.

Situation 2: the user wrongly enters the one-time password for more than 5 times.

The “Security Device” of Delegated User should be reset by Primary User via “CBS Online” (please refer to the picture below). To reset the “Security Device” for Primary User, Primary User himself / herself should call Chiyu Bank Corporate Customer Hotline at (852) 2840 1600.

## 4.3 Authorise Transactions

### 4.3.1 General Transaction


Authorisation required for “General Transaction”, the following information will be shown at the bottom of the confirmation page:


Press [Security Device icon] on the “Security Device” to generate a 6-digit Security Code. Then enter the Security Code in the respective column and click [Confirm] to complete the authorisation process.

### 4.3.2 Designated Transaction

Authorisation required for "Designated Transaction", the following information will be shown at the bottom of the confirmation page:

#### 1. Transfer to "Non-listed Beneficiary Account"

Verification	
Confirmed by TOKEN1	<p>Please follow the instructions below for verification:</p> <ol style="list-style-type: none"> <li>1. Press <input checked="" type="checkbox"/> on your Security Device until "~" appears on the device screen.</li> <li>2. Enter the above digits of "Beneficiary Account Number" which are highlighted in RED into the device # (Details)</li> <li>3. Press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen.</li> </ol> <p>Please enter your 6-digit Transaction Confirmation Code <input type="text"/></p> <p>(Please do not enter the space inside the code)</p> <p>Remarks : # For input error, please use  to delete the number.</p>





#### 2. Bill Payment (payment transaction to Banking and Credit Card Services, Credit Services or Securities Brokers)

Verification	
Confirmed by USER4	<p>Please follow the instructions below for verification:</p> <ol style="list-style-type: none"> <li>1. Press <input checked="" type="checkbox"/> on your Security Device until "~" appears on the device screen.</li> <li>2. Enter the above digits of Bill Payment transaction information which are highlighted in RED into the device # (Details)</li> <li>3. Please press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen.</li> </ol> <p>Please enter your 6-digit Transaction Confirmation Code <input type="text"/></p> <p>(Please do not enter the space inside the code)</p> <p>Remarks : # For input error, please use  to delete the number.</p>





#### 3. Issue Demand Draft to "Non-listed Beneficiary Account"

Verification	
Confirmed by TOKEN1	<p>Please follow the instructions below for verification:</p> <ol style="list-style-type: none"> <li>1. Press <input checked="" type="checkbox"/> on your Security Device until "~" appears on the device screen.</li> <li>2. Enter the above digits of "Debit Amount" or "Remit Amount" which are highlighted in RED into the device # (Details)</li> <li>3. Please press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen.</li> </ol> <p>Please enter your 6-digit Transaction Confirmation Code <input type="text"/></p> <p>(Please do not enter the space inside the code)</p> <p>Remarks : # For input error, please use  to delete the number.</p>



#### 4. Multiple Transactions (e.g. Payroll, Bulk Payments, Autopay-Out and Autopay-In, etc.)

Verification	
Confirmed by TOKEN1	<p>Please follow the instructions below for verification:</p> <ol style="list-style-type: none"> <li>1. Press <input checked="" type="checkbox"/> on your Security Device until "~" appears on the device screen.</li> <li>2. Enter the above digits, (Total transaction count) and (Total amount), which are highlighted in RED into the device # (Details)</li> <li>3. Press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen.</li> </ol> <p>Please enter your 6-digit Transaction Confirmation Code <input type="text"/></p> <p>(Please do not enter the space inside the code)</p> <p>Remarks : # For input error, please use  to delete the number.</p>






## 5. Online Beneficiary Registration


**Verification**


Confirmed by  
TOKEN

Please follow the instructions below for verification:

1. Press  on your Security Device until "\*" appears on the device screen.
2. Enter the above digits (Total transaction count) and (Checksum), which are highlighted in RED into the device #.
3. Please press  to generate a 6-digit Transaction Confirmation Code on your device screen.  
Please enter your 6-digit Transaction Confirmation Code   
(Please do not enter the space inside the code)

Remarks: # For input error, please use  to delete the number.



- Remarks: 1. If you have entered a wrong number, you can press  to delete.
2. Each one-time password is only valid for a short period. You should complete the authorisation process as soon as possible after you get the password. Otherwise, you should repeat the above process to regain the one-time password.

**“Security Device” will provide different formats of one-time password according to the types of transaction for your distinction.**

Transaction Type	Format of One-time Password
General Transaction (Security Code)	123456
Designated Transaction (Transaction Confirmation Code)	123 456 [please do not enter the space inside the code]

### Authorisation of transactions

Authorisers should note that “Security Device” and e-Cert are adopting different verification methods when conducting General Transactions and Designated Transactions online:

	General Transaction	Designated Transaction
Security Device	One-time Security Code	One-time Transaction Confirmation Code
e-Cert	e-Cert password	