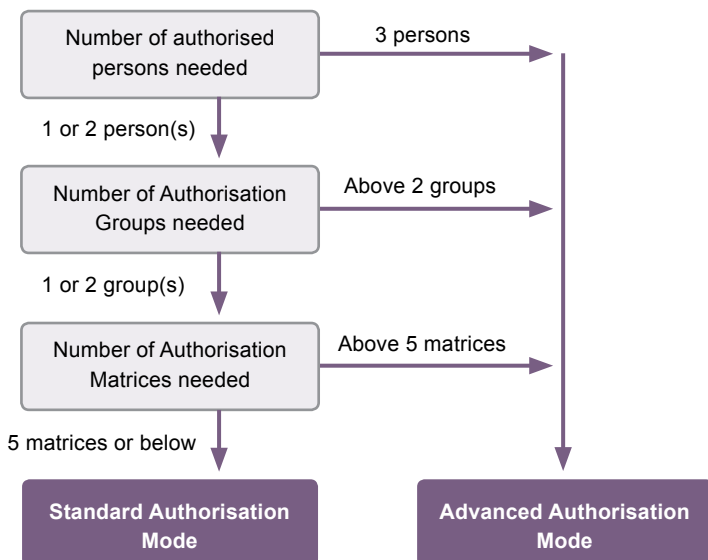
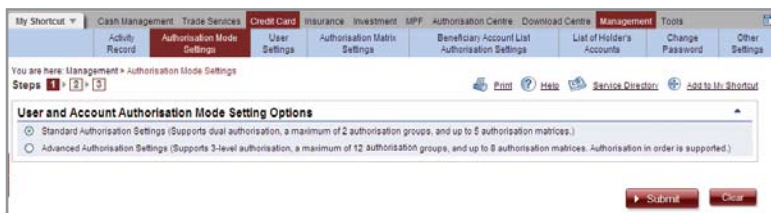


5.1 Suggestion for Authorisation Mode Settings

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



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



The major differences between the two modes are as follows:

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

Terminology Explanation:

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

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

Example:

✗ $A > B > C > \dots > L$

✗ $L > K > J > \dots > A$

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

Example:

✓ $A + B > A$

✓ $A + B > B$

✓ $A + A > A$

✓ $A + A + B > A + A$

✓ $A + A + B > A + B$

5.2 Standard Authorisation Mode

Standard Mode

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

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

Example:

Authorisation Settings

1) Transfer Transaction

To Holder's Account

Authorisation Limit of Each Group (HKD)

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

In this example:

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

5.3 Advanced Authorisation Mode

Advanced Mode

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

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

Check function

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

Authorisation of transactions

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

| User | Role | General Transaction | Designated Transaction |
|------------|---|---|---|
| Maker | Responsible for creating transactions | Login by using an e-Cert password / a one-time password generated by “Security Device” | |
| Checker | Responsible for checking transactions, ensuring transaction details are correct | | |
| Authoriser | Responsible for authorising execution of transactions | Authorise the transactions by e-Cert password / one-time Security Code generated by “Security Device” | Authorise the transactions by e-Cert password / one-time Transaction Confirmation Code generated by “Security Device” |