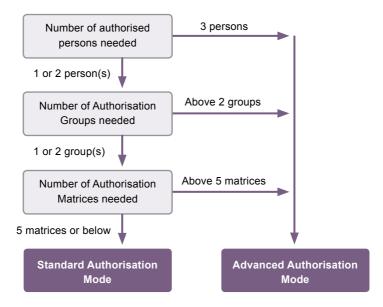
## 5.1 Suggestion for Authorisation Mode Settings

"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".

				Settings	Authorisation Set	ings	counta Pass	sword Setting
ou are here: Llanageme Steps 1 > 2 > 3	nt > Authorisat	ion Mode Settings			4 Prin	1 🕐 <u>Help</u> 🚳	Service Directory	Add to My Shortcut
User and Accoun	t Authoris	ation Mode Settin	g Options					•
<ul> <li>Standard Authoris</li> </ul>	sation Settings	(Supports dual authoris	sation, a maxin	rum of 2 authorisation gr	oups, and up to 5 authoris	sation matrices.)		
O Advanced Authori	sation Settings	(Supports 3-level auth	orisation, a ma	imum of 12 authorisatio	In groups, and up to 8 aut	horisation matrices. A	uthorisation in order is	s supported.)

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

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:

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

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

Example:

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

## 5.2 Standard Authorisation Mode



## 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 Setting	5					
1) Transfer Transac	tion					
To Holder's Account						
		A	uthorisation Limit of Each Gro	up (HKD)		
	A	в	A+A	A+8	8+8	
<ul> <li>Apply authorisation settings to all accounts</li> </ul>						
Account Number Account Name		D	A+A	A+0	D+D	
ACCOUNT 1	1000	2000	3000	4000	5000	

#### In this example:

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

## 5.3 Advanced Authorisation Mode



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

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

Example:

uthorisation Setting												
Authorisation in order												
1) Transfer Transac												1
Number of Checks Sup	pported											
			Authorisation Holder's Acco			Authorisation Beneficiary			Authorisation ed Beneficiar			
Cap Amount (HKD)		1st	2nd	3rd	154	2nd	3rd	1st	2nd	3rd		
1000		A ~	A ~	A ~	•		•					
	or	A 🛰	B 🛩	A M	- 4	- *	- *		~	- ~	Add	
2000		B 🛩	в 🛩	8 🛩						*		
	or	B 🛩	0 -	8 🛩	*	v	*	*	*	*	Add	
3000		C ~	C 💌	C v	>							
	or	C 🕶	D 💌	C 💌	v		4	··· •		*	Add	
4000		D 🕶	D 🛩	D 💌	~		v		v			
	or	D 💌	E v	0 💌		•	*				Add	
5000		EM	Ev	8 v	v	v	v	•				
	or	E	F 💌	εv		- *	*				ALC: NO	
6000		F M	F w	F. 🛩		•						
	or	F M	0 ~	F 💌	/				•		Add	
7000		0 🛩	0 💌	0 🗸	*		*	- *		- *		
	or	0 🖌	н	0 🛩	*	*		- *	*	- *	Add	
0000		Н 🛩	н 🛩	н 🗸								
	or	H 🛩	1 4	Н 🛩							Add	

### Authorisation in order

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

In this example:

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

## **Check function**

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

## Authorisation of transactions

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

User	Role	General Transaction	Designated Transaction		
Maker	Responsible for creating transactions	Login by using an e-Cert password /			
Checker	Responsible for checking transactions, ensuring transaction details are correct	a one-time password generated by "Security Device"			
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"		