There are two types of "CBS Online" users: Primary User (PU) and Delegated User (DU).

Primary User (PU)
Primary User is responsible for system management, including creating, deleting, amending, holding and restoring Delegated Users, setting limit of rights for accounts and users, and resetting passwords of Delegated Users, etc. Primary User also has the right to choose authorisation modes.

When opening "CBS Online" account at branch, customer should assign Primary User(s) and determine the functions which are available for Primary User(s) to access:
1. "All Primary Users can perform system management, monetary transactions and enquiry functions." or
2. "All Primary Users can only perform system management and enquiry functions, but are not allowed to execute monetary transactions." or
3. "All Primary Users can perform system management functions, but are not allowed to execute monetary transactions and conduct enquiries."

At the time of account opening, customer can also determine whether "the authorisation of ANY ONE of the Primary Users" or "the JOINT authorisation of TWO Primary Users" is required to add, change or delete Delegated Users, set limit of rights for each user and account, change transaction limits and assign using of other functions at "CBS Online".

If customer needs to change Primary User, the authorised signatory of "CBS Online" should visit the designated branch in person.

Delegated User (DU)
Delegated User is a general user of "CBS Online" other than Primary User. Once a Primary User has created a Delegated User, that Delegated User can access all functions and rights assigned to them at "CBS Online".

If a Delegated User is authorised to access "Internal Control Available" function, that Delegated User will be able to perform system management functions including creating, deleting, amending, holding and restoring other Delegated Users, setting limit of rights for accounts and users and resetting passwords of other Delegated Users. All these actions will only be executed after the Primary User has granted the authorisation.

6.1 Create Delegated User

Step 1:
Under the "User Settings" page of the "Management" section, Primary User can press `+ Create User` .

These will only be shown to customer using "Standard Authorisation Mode". It will not be shown to customer using "Advanced Authorisation Mode".

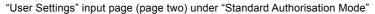"User Information" input page (page one) under "Standard Authorisation Mode":

The "Authorisation Group" showed in this page represents the authorisation group of all transactions for this user.

"User Information" input page (page one) under "Advanced Authorisation Mode":

The "Authorisation Group" showed in this page represents the authorisation group of this user who controls the list of beneficiary accounts. It does not represent the other authorisation group of transactions conducted by this user.

"User Settings" input page (page two) under "Standard Authorisation Mode"

Customer can refer to the existing "User Settings" and make amendment

Select functions available for that user to access

Assign rights and daily transaction limits for different types of account for that user

"User Settings" input page (page two) under "Advanced Authorisation Mode"

Select functions available for that user to access

Assign Authorisation Group, rights and daily transaction limits to conduct different kinds of transactions under different accounts for that user

Step 2:
(1) Require authorisation from one Primary User
After entering the information and pressing ▸ Submit , Primary User will see the following verification section at the bottom of the confirmation page.

Enter the Security Code and then press ▸ Confirm to go to the result page. The Delegated User creation process will then be completed.

(2) Require authorisations from two Primary Users
After entering the information and pressing ▸ Submit , Primary User will see the verification section at the bottom of the confirmation page. Enter the Security Code and then press ▸ Confirm to go to the result page. After the authorisation is confirmed by another Primary User, the Delegated User creation process will be completed.

6.2 Amend User Settings
Customer can access the "User Settings" page under the "Management" section to amend the settings of existing users.

Apart from amending "User Settings", customer can also select other actions such as "Hold", "Restore", "Delete", "Reset Password" and "Security Device Setting".

Customer can select a specific "User ID" to enter the "User Settings" for amendment.

After finishing user settings, customer can press Authorisation Matrix Settings and proceed to authorisation matrix settings.