

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

User ID	User Name	Status	Group	Action
AUTH1	AUTH1	Active	A	View Details
AUTH2	AUTH2	Active	A	View Details
AUTH3	AUTH3	Active	B	View Details

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”:

You are here: Management > User Settings > User List
Steps 1 2 3 4

Print Help Service Director

User Information

User Name

User ID

Password # (8-12 digits)

Please re-enter your password

Mobile Phone Number -

Country and Area Code - Phone Number

Email Address

Designated Transaction Notification

Means of Notification

☐ SMS

☒ Email

Language Selection

☐ Traditional Chinese

☐ Simplified Chinese

☐ English

Authorisation Group Please Select

Apply for Security Device ☐

Remarks: # Your password should comprise of numbers, upper and lower case alphabets and symbols. Do not use 3 or more consecutive identical characters. For security sake, please do not use any of the English words found in the dictionary, your old password or login name as your new password.

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”:

User Information

User Name

User ID

Password # (8-12 digits)

Please re-enter your password

Mobile Phone Number -

Country and Area Code - Phone Number

Email Address

Designated Transaction Notification

Means of Notification

☐ SMS

☒ Email

Language Selection

☐ Traditional Chinese

☐ Simplified Chinese

☐ English

Authorisation Group Please Select (Applicable to control over list of beneficiary accounts only)

Apply for Security Device ☐

Authorisation Group Please Select (Applicable to control over list of beneficiary accounts only)

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"

You are here: Management > User Settings > User List

Steps 1 2 3 4

Print Help Service Directory

Refer to User Settings

Select User #

Remarks: The respective access rights will be specified under "Refer to User Settings" according to selected users. The Menu will display the users' rights automatically

Functional Rights Settings

Cash Management

Payments

☐ Transfer ☐ Express Transfer ☐ Electronic Transfer (Express Processing) ☐ Electronic Transfer

☐ Telegraphic Transfer ☐ Demand Draft ☐ BOC Remittance Plus ☐ Stop Cheque

☐ Request Cheque Book ☐ Payroll ☐ Bill Payment ☐ Autopay-Out

Receivables

☐ Autopay-In

Time Deposit

☐ Set Up Time Deposit ☐ Close Time Deposit Account ☐ Maturity Date Amendment Instruction ☐ Interest Rate Enquiry

Maintenance

☐ Beneficiary List

Credit Card

☐ Account Overview, Transaction History ☐ Payment ☐ Credit Adjustment, Commercial Card Application, Commercial Card Promotions

Insurance

☐ "China Express" Accidental Emergency Medical Plan ☐ Ocean Insurance ☐ Universal Travel Insurance ☐ Employees' Compensation Insurance

☐ Motor Vehicle Insurance ☐ Building Management Comprehensive Insurance ☐ Public Liability Insurance ☐ Fire Insurance

☐ Transport Insurance (Marine Insurance) ☐ Money Insurance ☐ Burglary Insurance ☐ Group Life Protection Plan

☐ BOC Business Comprehensive Insurance Plan ☐ Hull Insurance / Protection and Indemnity Cover for Local Craft Insurance

Trade Services

☐ Import ☐ Export ☐ Repayment ☐ Letter of Guarantee

☐ Credit Limit

Other Services

Message

☐ Send Message

Other Settings

☐ Enquire Activity of Other Users ☐ Intern (not a user)

Download Documents

Monthly Statement

☐ Consolidated Statement ☐ Cons. State

Payments

☐ Autopay-Out File ☐ Payroll

Receivables

☐ Autopay-In File

Upload File

Payments

☐ Autopay-Out ☐ Payroll

Receivables

☐ Autopay-In

MPF

☐ MPF Contributions File

Account Rights Settings

Daily Debit Limit of Holder's Account (HKD equivalent)

(All transactions under the following accounts will be conducted according to the authorisation settings given under the "User Information")

Account Number	Account Name	Enquiry	Enter Transaction	Authorisation	Daily Debit Limit of Holder's Account (HKD equivalent)
Apply settings to all accounts					
HKD Savings Account					
039-730-1-010329-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
HKD Current Account					
039-730-0-045933-2	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Time Deposit Account					
039-8769453-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Bills Account					
039-730-61-00493-9	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Back Submit Clear

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”

You are here: Management > User Settings > User List
Steps 1 2 3 4

Refer to User Settings
Select User # Please Select
Remarks: # The respective access rights will be specified under "Refer to User Settings" according to selected users. The Menu will display the users' rights automatically.

Functional Rights Settings

Cash Management

Payments

☐ Transfer ☐ Express Transfer ☐ Electronic Transfer (Express Processing) ☐ Electronic Transfer
☐ Telegraphic Transfer ☐ Demand Draft ☐ BOC Remittance Plus ☐ Stop Cheque
☐ Request Cheque Book ☐ Payroll ☐ Bill Payment ☐ Autopay-Out

Receivables
☐ Autopay-In

Time Deposit
☐ Set Up Time Deposit ☐ Close Time Deposit Account ☐ Maturity Date Amendment Instruction ☐ Interest Rate Enquiry

Maintenance
☐ Beneficiary List

Credit Card

☐ Account Overview, Transaction History ☐ Payment ☐ Credit Adjustment, Commercial Card Application, Commercial Card Promotions

Insurance

☐ "China Express" Accidental Emergency Medical Plan ☐ Dollar Insurance ☐ Universal Travel Insurance ☐ Employees' Compensation Insurance
☐ Motor Vehicle Insurance ☐ Building Management Comprehensive Insurance ☐ Public Liability Insurance ☐ Fire Insurance
☐ Transport Insurance (Marine Insurance) ☐ Money Insurance ☐ Burglary Insurance ☐ Group Life Protection Plan
☐ BOC Business Comprehensive Insurance Plan ☐ Hull Insurance / Protection and Indemnity Cover for Local Craft Insurance

Trade Services

☐ Import ☐ Export
☐ Credit Limit

Other Services

Message
☐ Send Message

Other Settings
☐ Enquire Activity of Other Users ☐ International User

Download Documents

Monthly Statement
☐ Consolidated statement ☐ Company Rate

Payments
☐ Autopay-Out File ☐ Payment

Receivables
☐ Autopay-In File ☐ Payment

Upload File

Payments
☐ Autopay-Out ☐ Payment

Receivables
☐ Autopay-In ☐ Payment

MPF
☐ MPF Contributions File

Account Rights Settings
Daily Credit Limit of Holder's Account (HKD equivalent)
(All transactions under the following accounts will be conducted according to the authorisation settings given under the "User Information")

Account Number	Account Name	Enquiry	Enter Transaction	Review	Authorisation	Auth Group	Daily Debit Limit of Holder's Account (HKD equivalent)
Transfer/Bills Payment/Auto-pay							
HKD Savings Account							
039-730-1-010329-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
HKD Current Account							
039-730-0-045933-2	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Payroll							
HKD Savings Account							
039-730-1-010329-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
HKD Current Account							
039-730-0-045933-2	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Time Deposit Account							
039-6709463-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Bills Account							
039-730-81-00483-8	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Back Submit Clear

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.

The verification screen displays a message: "Confirmed by USR98. Please press [phone icon] to generate a 6-digit security code on the screen. Please enter your 6-digit Security Code:" followed by a text input field. To the right is a graphic of a smartphone showing a security code. At the bottom are "Back" and "Confirm" buttons.

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.

The screenshot shows the "User Settings" page. It includes a "User Search" section with fields for "User Name", "User ID", "Status", and "Group". Below this is a table of users with columns: "User ID", "User Name", "Status", "Group", and "Action". The "Action" column contains buttons for "Hold", "Restore", "Delete", "Reset Password", and "Security Device Setting". A red box highlights the "User ID" column, and another red box highlights the "Action" column. A callout box points to the "Action" column with the text: "Apart from amending 'User Settings', customer can also select other actions such as 'Hold', 'Restore', 'Delete', 'Reset Password' and 'Security Device Setting'". At the bottom right, there is a button labeled "Authorisation Matrix Settings".

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.