



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 and Status Reset Form for Primary User” and submit the original copy to our bank. The form can be downloaded via our website under “Tools”> “Download Forms”.</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 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 > UserList

Steps 1 | 2 | 3

Print Help Service Directory

Security Device Setting

UserID	123
UserName	ABC
SecurityDevice Setting	<input type="radio"/> New Application <input type="radio"/> Status Reset <input type="radio"/> Report Loss <input type="radio"/> Replacement reason <input type="text" value="Please Select"/>

Help to Help

When request of the “Security Device” please activate it immediately, in case the “Security Device” was lost, delegated users should apply the primary user of the Company to report loss and apply for a replacement via Corporate Internet Banking. For primary user, please refer to the user manual service bulletin.

Upon reporting loss of the “Security Device” the device will become invalid immediately. To apply for a new replacement, Delegated users should apply the primary user to submit “Replacement reason: Lost”. Primary users should download “Security Device Application and Status Reset Form for Primary User” via “Download Forms” in “Tools” completed and submitted the original form to the Bank.

If the user’s e-Certificate has expired, it will become invalid automatically when the user applies for a “Security Device”.

If the e-Certificate is near to be expired, the user is required to submit the “Termination of use of e-Certificate in CBS CBS Online (SIC0007) Web Request Form” when applying for a “Security Device”.

Each account is entitled to one “Security Device”. In case of change, if you would like to apply for additional “Security Device” or a replacement for the own device, RMB 100 will be charged for each device, including bank postage. The “Security Device” is not functioning or damaged or out of battery, please return it to our Bank as soon as possible for a new replacement.


*Please ensure sufficient funds are maintained in your account for the debit of the replacement fee. Otherwise, the application will become invalid.

Back Submit Clear

Activation of “Security Device”

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

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 .



Step 2 – Confirmation of activation


(A) Users with e-Cert

The respective user should enter his / her e-Cert Storage Device Password.



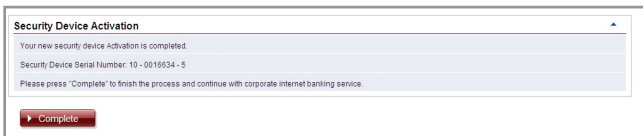
(B) Users without e-Cert

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



Step 3 – Activation completed

“Security Device” activation is completed.



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 NCB Customer Service Hotline at (852) 2622 2633.

You are here: Management > User Settings > UserList

Steps 1 | 2 | 3

Print Help Service Directory

Security Device Setting

User ID 123

User Name /ABC

Security Device Setting

New Application

Status Reset

Report Loss

Replacement reason Please Select

Please note

Upon receipt of the "Security Device", please activate it immediately to use the "Security Device". New first delegated users should wait the primary user of the Corporate report loss and apply for a replacement via Corporate Internet Banking. For primary users, please report loss to the customer service hotline.

After receiving the "Security Device", the device will become invalid immediately. To apply for a new replacement, delegated users should activate the process to be called "Replacement reason- Loss". Primary users should download "Security Device Application and Status Report Form for Primary user" via "Download Centre > Forms" completed and submitted the duly signed form to the Bank.

If the user's Certificate has expired, it will become invalid automatically when the user applies for a "Security Device".

If the Certificate is lost or damaged, the user is required to submit the "Termination of use of a Certificate in BNC CBS Online (BNCBET) and Request Form" along with applying for a "Security Device".

Each account is entitled to only one "Security Device". In case of change, if you would like to apply for additional "Security Device" or a replacement for the lost device, HKD 50 will be charged for each device, including post postage. After "Security Device" is not functioning or damaged or out of battery, please return the unit back to us as soon as possible for a free replacement.

Please ensure sufficient funds are maintained in your account for the cost of the replacement fee. Otherwise, the application will become invalid.

Back Submit Clear


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:


Verification

Confirmed by AUTH3



Please press  to generate a 6-digit Security Code on your device screen.

Please enter your 6-digit Security Code

Security Code



Back Confirm


Press  on the “Security Device” to generate a 6-digit Security Code. Then enter the Security Code in the respective column and click  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 USER5	<p>Please follow the instructions below for verification:</p> <ol style="list-style-type: none"> Press <input checked="" type="checkbox"/> on your Security Device until “~” appears on the device screen. Enter the above digits of “Beneficiary Account Number” which are underlined in RED into the device. # (Details) Please press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen. <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 <input type="button" value="⌫"/> to delete the number.</p>




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

Verification	
Confirmed by USER5	<p>Please follow the instructions below for verification:</p> <ol style="list-style-type: none"> Press <input checked="" type="checkbox"/> on your Security Device until “~” appears on the device screen. Enter the above digits of Bill Payment transaction information which are underlined in RED into the device. # (Details) Please press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen. <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 <input type="button" value="⌫"/> to delete the number.</p>




3. Issue Demand Draft to “Non-listed Beneficiary Account”

Verification	
Confirmed by USER5	<p>Please follow the instructions below for verification:</p> <ol style="list-style-type: none"> Press <input checked="" type="checkbox"/> on your Security Device until “~” appears on the device screen. Enter the above digits of “Debit Amount” or “Remit Amount” which are underlined in RED into the device. # (Details) Please press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen. <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 <input type="button" value="⌫"/> to delete the number.</p>



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

Verification	
Confirmed by USER5	<p>Please verify the beneficiary details and follow below instructions for verification:</p> <ol style="list-style-type: none"> Press <input checked="" type="checkbox"/> on your Security Device until “~” appears on the device screen. Enter the above digits, (Total transaction count) and (Total reference amount*), which are underlined in RED into the device. # (Details) Please press <input checked="" type="checkbox"/> to generate a 6-digit Transaction Confirmation Code on your device screen. <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 <input type="button" value="⌫"/> to delete the number.</p>






5. Online Beneficiary Registration

Verification

Confirmed by USER3


Please verify the beneficiary details and follow below instructions 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 underlined in **RED** into the device.  (Details)
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)

Transaction Confirmation Code



Remarks : * For input error, please use  to delete the number.
 ^^Checksum refers to the sum of the last 6digits (excluding the alphabets) of all Beneficiary Account Numbers.

- 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 Storage Device Password	