

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



The screenshot shows the 'User List' page. At the top, there are navigation tabs: My Shortcut, Cash Management, Trade Services, Credit Card, Insurance, Investment, MPF, Authorisation Centre, Download Centre, Management, and Tools. The 'Management' tab is active. Below the tabs, there is a breadcrumb trail: 'You are here: Management > User Settings > User List'. There is also a utility bar with Print, Help, User Guide, and Add to My Shortcuts. The main content area has a 'User Search' section with input fields for 'User Name', 'User ID', and a dropdown for 'Status' (set to 'All'). There is also a dropdown for 'Group' (set to 'All') and 'Search' and 'Clear' buttons. Below the search form is a '+ Create User' button. Underneath is a table with the following data:

User ID	User Name	Status	Group	Action
AUTH1	AUTH1	Active	A	Security Device Setting
AUTH2	AUTH2	Active	A	
AUTH3	AUTH3	Active	B	Hold Delete Reset Password Security Device Setting

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 screenshot shows the 'User Information' form in 'Standard Authorisation Mode'. The 'Authorisation Group' field is highlighted with a red box and contains the text 'Please Select...'. Other fields include User ID, User Name, Identification (Document Type and Document Number), Password #, Mobile Phone Number, Email Address, and various notification options (SMS, Email, Language Selection, and SMS for insufficient funds). A 'Remarks' section at the bottom provides additional instructions.

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 screenshot shows the 'User Information' form in 'Advanced Authorisation Mode'. The 'Authorisation Group' field is highlighted with a red box and contains the text 'Please Select...' followed by '(Applicable to control over list of beneficiary accounts only)'. The form structure is identical to the standard mode, but the description for the 'Authorisation Group' is more specific. The 'Remarks' section at the bottom is also present.

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]

**Refer to User Settings**  
 Select User # [Please Select] Print Help Service Director

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.

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**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

Issue e-Cheque       Issue e-Cashier's Order

**Receivables**

Autopay-in       Deposit e-Cheque-Cashier's Order

**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       Goffer

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**Account Rights Settings**

Total Daily Authorisation 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 Authorisation Debit Limit of Holder's Account (HKD equivalent)
<input type="checkbox"/> Apply settings to all accounts					
<b>HKD Savings Account</b>					
043-472-1-010329-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[ ]
<b>HKD Current Account</b>					
043-472-0-045933-2	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[ ]
<b>Time Deposit Account</b>					
043-8789453-0	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[ ]
<b>Bills Account</b>					
043-472-61-00493-9	ACCOUNT 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	[ ]

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”

The screenshot shows the 'Refer to User Settings' page. It includes sections for 'Functional Rights Settings' (Cash Management, Payments, Receivables, Time Deposit, Maintenance, Credit Card, Insurance) and 'Account Rights Settings'. The 'Account Rights Settings' section shows a table with columns for Account Number, Account Name, Enquiry, Input, Check, Auth Group, and Daily Authorisation Debit Limit of Holder's Account (HKD equivalent). A callout box points to the 'Functional Rights Settings' section with the text: 'Select functions available for that user to access'. Another callout box points to the 'Account Rights Settings' table with the text: '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 screenshot shows the 'Verification' section. It contains the text: 'Confirmed by USR98', 'Please press [red circle with white dot] to generate a 6-digit security code on the screen.', and 'Please enter your 6-digit Security Code'. To the right is a numeric keypad with a 'Security Code' label above it. 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.

Note:

To ensure that you are securely protected when using our Corporate Internet Banking, the users who authorise or conduct online fund transfers (e.g. transfer, remittance, bill payment, etc) must complete the identity verification procedures. If the delegated user is assigned the right to authorise fund transfers transactions, corresponding points to note will be displayed at the bottom of confirmation page and at the top of result page of user settings respectively. That user must complete the identity verification procedures in order to authorise fund transfers. If identity verification is not completed within two months, the user account will be frozen.

**Verification**

Confirmed by USER4 Please press to generate a 6-digit Security Code on your device screen.  
Please enter your 6-digit Security Code

**Points to Note**

\* To ensure that you are securely protected when using our Corporate Internet Banking, the users who authorise or conduct online fund transfers (e.g. transfer, remittance, bill payment, etc) must complete the identity verification procedures. We are now checking information of this user, and we will notify you to follow up within the working day. For enquiry please call our Corporate Customer Service Hotline.

**Customer Declaration**

The above personal data and information in respect of each individual provided by the Customer on behalf of each individual to the Bank (a) have been collected by lawful means; and (b) are accurate in all material respects so far as the Customer is aware. The Customer agrees to ensure that, in relation to all personal data collected by and provided to the Bank by the Customer, all necessary consents required from the individuals have been obtained and that the individuals are aware that their personal data and information may be used, transferred or disclosed by the Bank in accordance with its policies on the use and disclosure of personal data as set out in the Data Policy Notice made available by the Bank to each individual through the Customer from time to time and that those individuals are aware that they may have legal rights of access to and correction of information held about them by the Bank.

**Transaction Record**

You are here: Management > Activity Record > Transaction Record

**Transaction Status: The transaction has been completed**

Transaction Type	Create User	Transaction Reference	M131000432	Transaction Date & Time	2016/01/13 00:37
Maker	USER4	1st Authoriser	USER4		

**User Information**

User ID	USER_5
User Name	DWYD QIAN

## 6.2 Amend User Settings

Customer can access the “User Settings” page under the “Management” section to amend the settings of existing users.

My Shortcut Cash Management Trade Services Credit Card Insurance Investment MPF Authorisation Centre Download Centre Management Tools

You are here: Management > User Settings > User List

**User Search**

Optional Input

User Name \*

User ID \*

Status All

Group All

User ID	User Name	Status	Group	Action
AUTH1	AUTH1	Active	A	<input type="button" value="Hold"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="Security Device Setting"/>
AUTH2	AUTH2	Active	A	<input type="button" value="Hold"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="Security Device Setting"/>
AUTH3	AUTH3	Active	B	<input type="button" value="Hold"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="Security Device Setting"/>
AUTH4	AUTH4	Active		<input type="button" value="Hold"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="Security Device Setting"/>
AUTH5	AUTH5	Active		<input type="button" value="Hold"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="Security Device Setting"/>
USER1	USER1	Active		<input type="button" value="Hold"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="Security Device Setting"/>
USER2	USER2	Active		<input type="button" value="Hold"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="Security Device Setting"/>
USER3	USER3	Active		<input type="button" value="Hold"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="Security Device Setting"/>
USER4	USER4	Active		<input type="button" value="Hold"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="Security Device Setting"/>
USER5	USER5	Active		<input type="button" value="Hold"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="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.