

創興銀行企業網上銀行服務即將啟用

新企業網上銀行服務及企業流動理財服務（統稱「企業網上銀行服務」）所提供的功能及服務將有別於現有網上銀行服務及流動理財服務（統稱「網上銀行服務」），請注意以下變更事項：

1. 更新功能

● 賬戶查詢

- 新增投資類賬戶、股票託管賬戶的查詢功能，以及貸款賬戶的循環貸款查詢功能；
- 不設押匯賬戶查詢功能；
- 電子結單提示通知將發送至客戶登記於本行網上銀行服務之電郵地址，而不再發送至客戶於登記電子結單服務時提供的電郵地址。如單式權限客戶需更新電郵地址，可於生效日前登入網上銀行服務，選擇「新增/更新電郵地址」進行設置，而聯合權限客戶則請前往本行各分行辦理手續，客戶仍可透過企業網上銀行服務查閱已發出的電子結單。

● 轉賬功能

- 新增批量轉賬及發薪功能；
- 新增 CHATS、電匯、批量轉賬及發薪的預約功能；
- 新增預約交易管理，以查看 / 修改 / 取消預約交易；
- 新增網上登記第三方收款人的賬戶（包括本行轉賬、跨行轉賬、電匯）；
- 新增電匯至未登記收款人；
- 電匯至中國內地收款人之交易不再需要輸入中文電碼；
- 不設電子結算系統轉賬至其他銀行，客戶仍可使用「轉數快」/「CHATS」轉賬至本地其他銀行；
- 本行轉賬將只支援相同幣種轉賬，客戶可使用「外幣兌換」功能兌換貨幣。

● 繳費功能

- 為聯合權限企業客戶新增預約繳費功能。客戶將可透過新增的預約交易管理功能查看 / 修改 / 取消預約繳費交易。

● 定期存款功能

- 新增以預約利率開立定期存款功能，客戶可聯絡本行職員預約指定利率；
- 新增自由存款期的選擇（以指定其特定期限），有別於之前只能選擇存款期。

● 管理功能

- 新增賬戶管理，管理員可透過此功能新增 / 刪除新企業網上銀行服務內可操作的交易賬戶；
- 新增發薪及外幣兌換交易限額，新增限額後，客戶每日企業限額分別預設為港幣 0 元（發薪）及港幣 5,000 萬元（外幣兌換交易）；管理員可透過此功能上調 / 下調企業限額至不高於本行指定的最高限額。

● 管理功能（以下管理功能只適用於聯合權限客戶）

- 新增用戶管理功能，管理員可透過此功能修改 / 刪除 / 停用及啟用角色為「錄入員」或「審批員」的用戶、建立「錄入員」角色的用戶及為「錄入員」角色的用戶重發密碼等；
- 新增授權管理，管理員可透過此功能自行建立 / 修改授權範本及授權模式。

註：有關管理功能須由管理員辦理，如欲開立管理員角色，請親臨本行任何分行辦理。

2. 更新已登記第三方賬戶

現有網上銀行服務就已登記第三方賬戶必須設置指定交易貨幣，並由指定用戶轉賬至該已登記第三方賬戶。新企業網上銀行服務將不再設有此限制，已登記第三方賬戶將適用於所有貨幣及所有擁有該等功能權限的用戶，用戶於處理交易時，可自行選擇交易貨幣。

現時客戶已登記的本地其他銀行第三方賬戶，並沒有區分屬於轉數快交易適用之第三方賬戶，或是 CHATS 交易適用之第三方賬戶。

升級至新企業網上銀行服務後，客戶現有已登記的本地其他銀行第三方賬戶將同時適用於轉數快及 CHATS，該等賬戶將同時被配置為轉數快已登記賬戶及 CHATS 已登記賬戶。客戶如往後需要登記新的第三方賬戶，將可透過企業網上銀行服務選擇只登記於轉數快交易或只登記於 CHATS 交易，或分別登記於轉數快交易及 CHATS 交易。

3. 新增用戶角色 (適用於聯合權限企業客戶)

新企業網上銀行服務設有用戶角色，分別有管理員、審批員及錄入員，各角色權限均有所不同：

管理員： 可自行管理 / 修改新企業網上銀行服務的企業設定，例如：賬戶管理、用戶管理、授權模式設定、服務限額設定等；並可按用戶的服務權限設定提交或審批已提交交易。

審批員： 可按用戶的服務權限設定提交或審批已提交交易。

錄入員： 可提交交易。

現有用戶於升級至新企業網上銀行服務時，本行將根據現有用戶的權限遷移用戶為審批員角色，當中權限不變。

註：相關管理功能只能由管理員執行。如要將現有用戶角色轉變為管理員，或是新增管理員用戶，請在生效日後親臨本行任何分行。

4. 授權模式變更 (適用於聯合權限企業客戶)

- 新增授權模式：引入「有序授權」及「無序授權」，詳情如下：

「有序授權」： 各級別的用戶有授權優先次序，授權次序為先由 C 級授權用戶授權，後由 B 級授權用戶授權，最後由 A 級授權用戶授權完成交易。如設置為「有序授權」，須由該筆交易授權組合以外的用戶或由該筆交易授權組合內最後級別的授權用戶提交交易。(例如交易授權組合要求一位 A 級授權用戶及一位 B 級授權用戶提交交易，可由 C 級授權用戶或只有錄入權限的用戶 (即該筆交易授權組合以外的用戶) 或 B 級授權用戶 (即該筆交易授權組合內最後級別的授權用戶) 提交。)

「無序授權」： 各級別的用戶不分授權優先次序，只須滿足就該筆交易各個級別的授權人數要求便可。

現有網上銀行服務的聯合權限有分為「單獨級別」及「多重級別」，現有企業於升級至使用新企業網上銀行服務後，將不再設有「單獨級別」及「多重級別」，變更如下：

	現有網上銀行服務設定	升級至新企業網上銀行服務
「單獨級別」	用戶授權級別：沒有指定授權級別 授權模式：沒有設定授權模式，只須滿足就該筆交易的授權人數。	用戶授權級別：預設為 C 級授權 授權模式：預設為「無序授權」
「多重級別」	用戶授權級別：已指定授權級別 授權模式：須滿足就該筆交易各個級別的授權人數，而且可由 A 級授權用戶替代 B	用戶授權級別：已指定授權級別 授權模式：預設為「無序授權」；惟不再支援由 A 級授權用戶替代 B 級 / C 級的授

級 / C 級的授權用戶進行授權。

權用戶進行授權，授權時須滿足該筆交易各個授權級別的人數要求

- 新增授權範本設計：企業客戶須於新企業網上銀行服務中設立授權範本進行交易，詳情如下：
「金融交易」： 設立「金融交易」授權範本，指定金額範圍對應所須的授權級別及人數，然後可就指定金融類交易及交易賬戶配置該已建立的授權範本。

現有企業於升級至使用新企業網上銀行服務後須自行設定再進行相關交易，有關授權範本詳情如下：

	現有網上銀行服務設定	升級至新企業網上銀行服務
「金融交易」	須設置最少兩層授權組合 無須設置金額區間上限，例如： 首層 HK\$ 0 至 HK\$100,000 次層 超過 HK\$100,000	按原授權組合，並將最後一層級的交易限額上限設置為 HK\$99,999,999,999； 須設置最少一層授權組合並須設置金額區間上限，例如： 首層 HK\$ 0 < 金額 ≤ HK\$100,000 次層 HK\$100,000 < 金額 ≤ HK\$200,000

- 交易授權流程變更：新企業網上銀行服務上的授權流程與現有網上銀行服務設計有所不同，詳情如下：

	現有網上銀行服務設定	升級至新企業網上銀行服務
「金融交易」	提交交易及最終授權交易的用戶，須通過雙重認證以完成高風險交易；而非提交交易或最終授權交易的用戶於授權交易時則無須通過雙重認證即可完成高風險交易授權	由只有錄入權限的用戶提交高風險交易時無須通過雙重認證即提交高風險交易，並須由授權組合內要求數目的授權用戶數目通過雙重認證完成授權； 由有授權權限的用戶提交高風險交易時須即時通過雙重認證以提交交易；如該名有授權權限的用戶同時為指定授權組合內的授權用戶，將同時完成該交易之授權，及後再按照授權組合由餘下的授權用戶通過雙重認證完成授權； 例如授權組合要求一位 A 級授權用戶及一位 B 級授權用戶： 如由只有錄入權限的用戶或由 C 級授權用戶提交交易，須額外由一位 A 級授權用戶及一位 B 級授權用戶完成交易； 如由 A 級授權用戶提交交易並完成授權，其後須由一位 B 級授權用戶完成通過交易
「非金融交易」	由其中一位用戶提交非金融交易即完成通過交易；如為高風險交易，則須通過雙重認證完成授權	其中一位用戶提交非金融交易後，須由另一位有審批權限的授權用戶完成通過交易，如為高風險交易，則須通過雙重認證完成授權

5. 企業流動理財服務

新企業流動理財服務（「創興企業流動理財（香港）」應用程式）將同步推出供本行企業客戶的用戶使用，

現有流動理財服務將於生效日起不再適用於 貴公司，屆時請透過 iOS App Store 或安卓 Google Play 搜尋及安裝「創興企業流動理財 (香港)」應用程式。錄入員可透過企業流動理財服務提交交易，有授權權限的用戶亦可透過企業流動理財服務完成授權，當中功能包括：

- 賬戶查詢：** 賬戶概覽、交易詳情查詢、電子結單。
轉賬： 本行轉賬、本地跨行 (轉數快 / CHATS)、電匯、最近轉賬紀錄。
定期存款： 開立定期存款、定期存款概覽、更改到期指示。
外幣兌換： 外幣牌價、外幣兌換。
待辦交易： 我已提交的交易、待授權的交易。
流動保安： 流動保安認證。

新企業流動理財服務同時適用於單式權限及聯合權限。

6. 流動保安認證服務

企業流動理財服務仍然提供流動保安認證服務，但即使用戶此前於現有流動理財服務上已完成登記流動保安認證服務，亦須於新企業流動理財服務上重新啟動流動保安認證服務，啟動步驟與現時相同：

1. 登入企業流動理財服務並點擊啟動流動保安認證；
2. 根據裝置設定通過面容辨識 / 指紋認證；
3. 設定流動保安密碼 (PIN 碼) ；
4. 通過一次性短訊密碼認證 (短訊密碼將發送至用戶登記在本行的流動電話號碼) ；
5. 致電本行客戶服務熱線 (852) 3768 6888 完成身份驗證 (如用戶於生效日前已於現有流動理財服務上完成啟動流動保安認證服務，首次於新企業流動理財服務上重新啟動流動保安認證服務後 6 小時即自動生效，本行將會以短訊通知有關用戶之啟動流動保安認證服務已完成，而無須致電本行客戶服務熱線完成身份驗證) 。

此外，對於單式權限用戶，企業流動理財服務新增「挑戰碼」驗證方式，單式權限用戶於新企業網上銀行服務上進行指定交易時，頁面會顯示一組「挑戰碼」供用戶於流動保安認證服務輸入以進行交易雙重認證，提供安全方便的雙重認證方式。

7. 簡易登入

企業流動理財服務仍然提供簡易登入服務，但即使用戶此前於現有流動理財服務上已完成登記「簡易登入」，亦須於新企業流動理財服務上重新啟動簡易登入。面容辨識 / 指紋 / 流動保安密碼 (PIN 碼) 可取代登入名稱及密碼，讓用戶輕鬆地透過面容辨識 / 指紋 / 流動保安密碼 (PIN 碼) 驗證，更快捷地登入企業流動理財服務。新企業流動理財服務的「簡易登入」操作與現時相同，將繼續支持蘋果系統，並新增支援安卓面容辨識。

8. 新企業網上銀行服務將不提供以下服務：

- 押匯賬戶查詢功能；
- 電子結算系統轉賬至其他銀行；
- 基金服務；
- 預購本票；
- 預購匯票；
- 新增/更新電郵地址。

Launch of the Chong Hing Bank Corporate Internet Banking Services

The functionality and services available in the new Corporate Internet Banking Services and Corporate Mobile Banking Services (collectively, the "**Corporate Internet Banking Services**") will be different from that provided in the Internet Banking Services and Mobile Banking Services (collectively, the "**Internet Banking Services**"). Please note the changes below:

1. Updates in available functions

● Account Enquiry

- Adding new enquiry function for investment accounts and securities custodian accounts, and enquiry function for revolving loan under loan accounts;
- Removing enquiry function for bills accounts;
- E-statement issuance notification will be sent to the email address which the customer registered in the Bank's Internet Banking Services, and will no longer be sent to the email address which customer provided when registering e-statement services. If Single Authority customers would like to update the email address, they can complete the setting through the "Add/Update email" in Internet Banking Services; for Joint Authorities customers, please visit any branch of the Bank for the setup. Customers could view the e-statement issued in the Corporate Internet Banking Services as usual.

● Fund Transfer

- Adding new function for Bulk Transfer and Bulk Payroll;
- Adding new scheduled function for CHATS, Telegraphic Transfer, Bulk Transfer and Bulk Payroll;
- Adding new scheduled transaction management function for reviewing, amending or cancelling scheduled transactions;
- Adding online registration for new third party account(s) (including transfer within the Bank, inter-bank transfer, telegraphic transfer);
- Adding new function for making telegraphic transfer to unregistered payee(s);
- Removing requirement to provide Standard Chinese Code for telegraphic transfers when transferring to beneficiary in Mainland China;
- Removing transfers to other bank via Electronic Clearing Services; customers could transfer to other local banks through the "FPS"/"CHATS" functions;
- Transfers within the bank will only support transferring in the same currency, customer could exchange currency through the "Foreign Exchange" function.

● Bill payment function

- Adding new scheduled bill payment function for customers with Joint Authorities. Customers may now review, amend and cancel scheduled bill payment transaction via the new scheduled payment management function.

● Fixed deposit function

- Adding new function for placing fixed deposit with booked interest rate. Customers may contact the Bank's staff for booking designated interest rate;
- Adding option to designate the specific placement period when placing new fixed

deposits, rather than only being able to select the tenor as before.

- **Management function**

- Adding new account management function. Administrators may add or delete transaction accounts that can be operated using the new Corporate Internet Banking Services.
- Adding new transaction limits for Bulk Payroll and foreign exchange. After the addition of new limits, the default daily limits for a customer would be HKD 0 for Bulk Payroll and HKD 50,000,000 for foreign exchange. Administrators may adjust the corporate limits upward or downward subject to the maximum limit designated by the Bank.

- **Management function (only applicable for customers with Joint Authorities)**

- Adding new user management function. Administrators may amend, delete, suspend or activate "operator" or "approver" users, add new users as "operators", and reset password for users designated as "operators" etc.;
- Adding new authorisation management function. Administrators may create / amend Authorisation Templates and Authorisation Modes.

Note: Relevant management functions may only be performed by administrators. To designate user(s) with the role of administrator, please visit any branch of the Bank.

2. Updating registered third party accounts

Under the existing Internet Banking Services, transaction currency must be designated when adding registered third party accounts, and such registered third party accounts may only be used for transfers by designated users. Under the new Corporate Internet Banking Services, there will be no such restrictions. All available currencies will be applicable to registered third party accounts, and such accounts may be used by all users having the authorisation for those functions. When handling transactions, users may choose the applicable transaction currencies.

Under the existing Internet Banking Services, registered third party accounts for other local banks are not categorized as third party account of FPS transaction only or third party account of CHATS transaction only. After upgrading to the new Corporate Internet Banking Services, registered third party accounts for other local banks which are currently applicable for FPS and CHATS will be designated as registered FPS accounts and registered CHATS accounts. If customers would like to register new third party accounts afterwards, they can register for FPS or CHATS transaction only or register for both FPS and CHATS separately in the Corporate Internet Banking.

3. New roles for users (applicable to customers with Joint Authorities)

New roles for users will be introduced under the new Corporate Internet Banking Services, including "administrators", "approvers" and "operators". The authority for each role is different:

Administrator: May manage / amend the corporate settings in the new Corporate Internet Banking Services, for example: account management, user management, Authorisation Mode setting and service limits setting etc.; and may submit transactions or approve submitted transactions based on authorisation settings of users.

Approver: May submit transactions or approve submitted transactions based on authorisation settings of users.

Operator: May submit transactions.

When upgrading to the new Corporate Internet Banking Services, the Bank will migrate all users as the role of Approver according to the existing user authority without the change of authority.

Note: Relevant management functions may only be performed by administrators. To change existing user(s) to the role of administrator, or adding new user with the role of administrator, please visit any branch of the Bank after the Effective Date.

4. Change in Authorisation Mode (Applicable to Corporate Customers with Joint Authorities)

- New Authorisation Mode: Introducing "Sequential Authorisation" and "Non-Sequential Authorisation". Details are as follows:

"Sequential Authorisation": Ordered approval required for users with different authorisation levels, starting from Level C Authorised User(s), Level B Authorised User(s), to Level A Authorised User(s) for completing transactions. For using "Sequential Authorisation", transaction has to be initiated by a user not in the transaction authorisation combination or the last level Authorised User of the transaction authorisation combination. For example, if the transaction authorisation combination requires one Level A Authorised User and one Level B Authorised User to initiate the transaction, it can be initiated by a Level C Authorised User or user with input right only (i.e. a user not in the transaction authorisation combination) or a Level B Authorised User (i.e. the last level Authorised User of the transaction authorisation combination).

"Non-Sequential Authorisation": Ordered approval not required for users with different authorisation levels. A transaction may be completed so long as the required number of users with the corresponding authorisation levels applicable to that particular transaction is met.

Under the existing Internet Banking Services, Joint Authorities are further classified as "Single Class" and "Multiple Class". Under the new Corporate Internet Banking Services, the "Single Class" and "Multiple Class" classifications will no longer be applicable. Details are as follows:

	Under the existing Internet Banking Services	After upgrading to the new Corporate Internet Banking Services
"Single Class"	User Authorisation Level: No designated Authorisation Level Authorisation Mode: No applicable Authorisation Mode. Only required to satisfy the number of Authorised User(s) in respect of a particular transaction.	User Authorisation Level: Default as "Level C" Authorisation Authorisation Mode: Default as "Non-Sequential Authorisation".
"Multiple Class"	User Authorisation Level: Authorisation Level designated. Authorisation Mode: Required to satisfy the number of Authorised User(s) for	User Authorisation Level: Authorisation Level designated. Authorisation Mode: Default as "Non-Sequential Authorisation"; will no

each Authorities Class in respect of a particular transaction. Class A Authorised User(s) may give authorisation in place of Class B / Class C Authorised User(s).

longer support "Level A" Authorised User(s) giving authorisation in place of "Level B" / "Level C" Authorised User(s) Required to satisfy the number of Authorised User(s) for each Authorisation Level in respect of a particular transaction.

- Adding new Authorisation Template: Corporate Customers are required to establish Authorisation Template in the new Corporate Internet Banking Services in order to execute transactions. Details are as follows:

"Financial Transaction": Establishing "Financial Transaction Approval" Authorisation Template, designating the range of approval amount and the required number of Authorised Users with corresponding authority level, and then you may assign the established Authorisation Template for designated financial transactions and transaction accounts.

Authorisation matrix is not available for non-financial transaction under the existing Internet Banking Services. Corporate customers will need to establish authorisation settings for relevant transactions after upgrading to the new Corporate Internet Banking Services. Details of the Authorisation Templates are as follows:

	Settings under the existing Internet Banking Services	After upgrading to the New Corporate Internet Banking Services
Financial transactions	At least two levels of authorisation combination are required to be established No interval is required to be established. For example: First level: HK\$0 – HK\$100,000 Second level: Exceeding HK\$100,000	Based on the existing authorisation combination, with the maximum limit established as HK\$99,999,999,999; At least one level of authorisation combination is required to be established. Intervals are required to be established. For example: First level: HK\$0 < amount ≤ HK\$100,000 Second level: HK\$100,000 < amount ≤ HK\$200,000

- Change of authorisation flow for transaction: The authorisation flow in New Corporate Internet Banking Services is different from the existing Internet Banking Services, details are as follows:

Settings under the existing Internet Banking Services

After upgrading to the New Corporate Internet Banking Services

<p>Financial transactions</p>	<p>Two-factor authentication is required for user who initiates high-risk transactions or being the last user to authorise the high-risk transactions, while two-factor authentication is not required for user(s) who is not initiating high-risk transactions or being the last user to authorise the high-risk transactions</p>	<p>Two-factor authentication is not required if the high-risk transactions are initiated by a user who have the input right only, while it has to be authorised by the required number of authorised user(s) according to the authorisation combination with the two-factor authentication completed;</p> <p>Two-factor authentication is required for a user with authorisation right to initiate the high-risk transaction; if the transactions are initiated by a user with authorisation right and the user is an authorised user in the authorisation combination, the authorisation will also be completed, while it is required to be authorised by the remaining authorised user(s) according to the authorisation combination with the two-factor authentication completed;</p> <p>For example, authorisation combination requires one Level A Authorised User and one Level B Authorised User: If the transaction is initiated by a user who have the input right only or Level C Authorised User, one Level A Authorised User and one Level B Authorised User are required to complete the transaction; If the transaction is initiated by a Level A Authorised User, then another Level B Authorised User is required to complete the transaction</p>
<p>Non-financial transactions</p>	<p>Submit the non-financial transaction by a single user to complete transaction; two-factor authentication is required to complete the authorisation if it is a high-risk transaction</p>	<p>After a user submitted the non-financial transaction, it is required to be authorised by another authorised user with the approval authority; two-factor authentication is required to complete the authorisation if it is a high-risk transaction</p>

5. Corporate Mobile Banking Services

New Corporate Mobile Banking Services ("Chong Hing Corporate Mobile Banking (HK)" App) will be launched at the same time for the Bank's corporate customer users. The existing Mobile Banking Services will be no longer be available for you from the Effective Date. Please search and install the ("Chong Hing Corporate Mobile Banking (HK)" App through the iOS App Store or Android Google Play. Operators may submit transactions and user(s) with authorisation right may authorise transactions via the Corporate Mobile Banking Services. Functions include:

- Account** Account overview, transaction details enquiry, e-statements.
- Enquiry:**
- Funds Transfer:** Transfer within the Bank, local inter-bank (FPS / CHATS), telegraphic transfer, recent transfer record.
- Fixed Deposit:** Fixed deposit placement, fixed deposit overview, amend maturity instruction.
- Foreign Exchange:** Foreign exchange rates, foreign exchange.
- Pending Transactions:** My submission and pending authorisation transaction.
- Mobile Token:** Mobile Token Service.

Both Single Authority and Joint Authorities are applicable to the new Corporate Mobile Banking Services.

6. Mobile Token Service

The Corporate Mobile Banking Services continue to provide the Mobile Token Service, however, users are required to reactivate Mobile Token Service for the new Corporate Mobile Banking Services even though they may have registered for Mobile Token Service earlier under the existing Mobile Banking Services. Activation steps are the same as that under the existing service:

1. Logon to Corporate Mobile Banking Services and click Activate Mobile Token;
2. Complete facial recognition / fingerprint verification according to the device settings;
3. Set up Mobile Token PIN;
4. Complete One Time Passcode verification (One Time Passcode will be sent to the mobile number of the users registered with our Bank);
5. Contact our Customer Service Hotline (852) 3768 6888 to complete identity verification (if users have activated the Mobile Token Service under the existing Mobile Banking Services before the Effective Date, the Mobile Token Service will be effective automatically in 6 hours after the first time reactivation on the new Corporate Mobile Banking Services, and the Bank will notify the relevant users via SMS after the activation of Mobile Token Service is completed. Users are not required to contact the Bank's Customer Service Hotline for the identity verification).

Separately, a new function called "challenge code" verification will be available under the new Corporate Mobile Banking Services for Single Authority users. When users execute specified transactions using the new Corporate Mobile Banking Services, a set of "challenge code" will be

displayed on the screen for users to input into the Mobile Token Service for two-factor authentication, providing a more secured and convenient method of two-factor authentication.

7. Easy Logon

The Corporate Mobile Banking Services continues to provide the Easy Logon service, however, users are required to reactivate "Easy Logon" for the new Corporate Mobile Banking Services even though they may have registered for "Easy Logon" service earlier under the existing Mobile Banking Services. Facial recognition / fingerprint / Mobile Token PIN may be used in place of Logon Name and password, allowing users to get prompt access to the Corporate Mobile Banking Services through verification by facial recognition / fingerprint / Mobile Token PIN. Functionality of "Easy Logon" under the new Corporate Mobile Banking Services is the same as that under the existing practice. Support for facial recognition by Android system has also been added, alongside the Apple system which shall continue to be supported.

8. The following services will not be available under the new Corporate Internet Banking Services:

- Bills account enquiry service;
- Transfer to other bank via Electronic Clearing Services;
- Fund service;
- Pre-ordering Cashier's Order;
- Pre-ordering Demand Draft;
- Add/Update Email Address.