ICBC SINGAPORE BRANCH

CORPORATE E-BANKING

OPERATION MANUAL
Contents

Ⅰ E-TOKEN ACTIVATION.................................................................3
Ⅱ INTERNET BANKING LOGIN..................................................5
Ⅲ FUNCTION OVERVIEW ....................................................... 9
Ⅳ ACCOUNT MANAGEMENT .................................................. 10
  a) Check Current Deposit Account ..................................... 10
  b) Check Balance In Current Account ................................. 11
  c) Check Details In Current Account ................................. 13
Ⅴ INTERNAL TRANSFER ......................................................... 15
Ⅵ EXTERNAL TRANSFER ....................................................... 17
Ⅶ REMITTANCE ................................................................. 20
Ⅷ ICBC EXPRESS ................................................................. 26
Ⅸ PAYROLL SERVICE ............................................................. 28
  A) Payroll detail document .............................................. 28
  B) Payroll Service With Regular Authority ....................... 30
  C) Payroll Service with Separate Authority ..................... 31
Ⅹ ICBC Messenging

XI TERM DEPOSIT (FIXED DEPOSIT)
XII CASH POOL MANAGEMENT
I E-TOKEN ACTIVATION

First of all, make sure that you have received the e-token device and active code list (e-version as below)

工银电子密码器管理

| 集团账号： | 010392000001417 |
| 集团中文名称： | PTE LTD |
| 集团英文名称： | PTE LTD |
| 网上银行登录ID： | S 0103 |
| 工银电子密码器序列号： | 211200000111048 |
| 工银电子密码器激活码： | 504392553402 |

STEP 1: Press and hold the red button for few seconds to turn on the token:

STEP 2: Enter the 12 digits active code, provided by ICBC:
STEP 3: Set a new password for your token (6 digits). After entering two times to confirm, the set up is done:
INTERNET BANKING LOGIN

STEP 1: Open the ICBC Singapore Branch home page. The address is WWW.ICBC.COM.SG, The supporting internet explorer version includes IE 6-10, Firefox 10-22 and Google Chrome 20-27.

Click ‘Corporate Banking’ under User Login, to enter the log in page;

STEP 2: Choose ‘Password + Token Login’, fill in the blanks according to the prompts.
Please use the e-token to get the Dynamic Password. Turn on the E-token and press ‘OK’, to obtain the 6 digits Dynamic Password.

**NOTE:** If you are first time log into the internet banking, you need to change your login password. The initial login password of internet banking is **123456**, fill in the rest according to the prompts;
Click "Login", the webpage will auto direct to the Modify Password webpage:

NOTE: When you change your password, you will need to fill in the group number, which you could find in the first line of the active code list.
And need to enter the dynamic password one more time:

After completed password changing and log in again:

So, you can use the new password log in to the internet banking.
III FUNCTION OVERVIEW

In order to provide you a better understanding on ICBC Internet Banking, below is brief description about the functions of Internet Banking.

A ) ACCOUNT MANAGEMENT
You can inquire about the account information, balances and details, print e-slip and change the alias of all the accounts that belong to your internet banking.

B ) PAYMENT and TRANSFER
Various types of transfer and remittance services, meet your demands in internal and external of company at domestic and oversea.

C ) PAYROLL SERVICE
Provide you the service to pay the employee salary in batch, and the payee’s account can be in China or other banks.

D ) FIXED DEPOSIT
Provide RMB, SGD, USD fixed deposit products with different periods and high Interest rates, to meet your needs to increase the fund value.

E ) CASH POOL
You can manage and transfer the fund to anywhere conveniently, enjoy the favourable policy like cross-boarder fund sweep and allocation, overdraft limit sharing, consolidated interest-bearing and internal pricing and etc.
IV ACCOUNT MANAGEMENT

a) Check Current Deposit Account
Click ‘Manage A/C’ → ‘Current Account Services’ → ‘Current Account Information’:

Note:
1. You could check your account as long as the account connected to ICBC Singapore Branch internet banking.
2. The account of ICBC in other location could connect to ICBC Singapore Branch Internet banking as well, including mainland China, HK, etc.
b) Check Balance In Current Account

Click ‘Manage A/C’ → ‘Current Account Service’ → ‘Current Account Balance’:

P.S:

1. You could check your account as long as the account connected to ICBC Singapore Branch E-banking.
2. Choose the region you want to check, and the following account;
3. Click the account or currency link to display the balance and inquire date & time, and the summary of account total balance you choose will show below.
4. The inquire result can print out directly.
## Check Bal in Current A/C

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Currency</th>
<th>Account Type</th>
<th>Current Balance</th>
<th>Available Balance</th>
<th>Enquiry Tim</th>
</tr>
</thead>
<tbody>
<tr>
<td>01039100001000027651</td>
<td>SGD</td>
<td>Current Account</td>
<td>26,127.59</td>
<td>26,127.59</td>
<td>30-10-2013 09:4</td>
</tr>
<tr>
<td>01030200001000049402</td>
<td>USD</td>
<td>Current Account</td>
<td>1,066,775.40</td>
<td>1,066,775.40</td>
<td>30-10-2013 00:4</td>
</tr>
<tr>
<td>01030200001000041277</td>
<td>USD</td>
<td>Current Account</td>
<td>34,026,425.31</td>
<td>34,026,425.31</td>
<td>30-10-2013 00:4</td>
</tr>
</tbody>
</table>

### Total Balance / Net Position(SGD)
- Total Balance: 28,127.59
- Available Balance: 28,127.59

### Total Balance / Net Position(USD)
- Total Balance: 35,093,200.71
- Available Balance: 35,093,200.71

### currAccountBalance_convert_sum
- Total Balance: 35,116,283.04
- Available Balance: 35,116,283.04

## currAccountBalance_convert Note

### Group balance summary

<table>
<thead>
<tr>
<th>Currency</th>
<th>Current Balance</th>
<th>Available Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>SGD</td>
<td>26,127.59</td>
<td>26,127.59</td>
</tr>
<tr>
<td>USD</td>
<td>35,093,200.71</td>
<td>35,093,200.71</td>
</tr>
</tbody>
</table>

currAccountBalance_convert_balanceSum
- Total Balance: 35,116,283.04
- Available Balance: 35,116,283.04
c) Check Details In Current Account

Click ‘Manage A/C’ → ‘Current Account Services’ → ‘Current Account Statements’:

P.S:

1. You could check your account as long as the account connects to ICBC Singapore Branch E-banking.
2. The default selection is to check the details of the latest 5 days. You can select the range of date that you would like. The maximum is within one year’s account details can be display.
3. Printing e-slip needs the e-token device.
4. The details can be direct download as Excel or PDF format.
<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Transaction Type</th>
<th>Remarks</th>
<th>Credit Amount</th>
<th>Debit Amount</th>
<th>Balance</th>
<th>Certificate number</th>
<th>Transaction Details</th>
<th>Remarks</th>
<th>Transaction Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>02-09-2013</td>
<td>15:32:45</td>
<td>02-09-2013</td>
<td>REMITTANCE</td>
<td>10.00</td>
<td>140,750.81</td>
<td>1234567890123456789</td>
<td>XXXXXX</td>
<td>1234567890</td>
<td></td>
<td></td>
</tr>
<tr>
<td>02-09-2013</td>
<td>02-09-2013</td>
<td>14:32:45</td>
<td>GBANK-FXR</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>29-09-2013</td>
<td>18:17:13</td>
<td>29-09-2013</td>
<td>19.22</td>
<td>140,712.37</td>
<td>1003010001112330930</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>01-10-2013</td>
<td>17:47:32</td>
<td>01-10-2013</td>
<td>19.22</td>
<td>140,693.15</td>
<td>1003010001112330930</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>01-10-2013</td>
<td>17:47:34</td>
<td>01-10-2013</td>
<td>12.81</td>
<td>140,680.34</td>
<td>1003010001112330930</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>04-10-2013</td>
<td>17:45:03</td>
<td>01-10-2013</td>
<td>112.00</td>
<td>140,792.34</td>
<td>1003010001000000662</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>30-10-2013</td>
<td>10:22:24</td>
<td>30-10-2013</td>
<td>232.00</td>
<td>140,937.34</td>
<td>1003010001000049142</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total: 257.00 80.47
V INTERNAL TRANSFER

Click ‘Payment & Transfer’ → ‘Transfer’ → ‘Internet Transfer’:

- Select ‘Internal Transfer’ from the ‘Transfer’ menu.

Please enter the following numbers on your token:
1. Dynamic Password
2. Enter Verification Code

Real-time instruction submitting successful!

- Instruction No.: AGA1821
- Time of Submission: 30-10-2015 10:53:33
- Customer Name: XJYX%TIDOWXJX XHOLXOOWX XTXJXMOOMXEXXJX WOXUXW FRX XEUXDXXJX
- From: 010302000000001062 payment.cc
- Currency: SGD
- Debit Amount: SGD 100.00
- Transfer To: XHXXO XOXOXXO XTXWXOXXO XOXOCTX XAOO000X
  To: 0103020000000011449
- Currency: USD
- Credit Amount: USD 78.25
- Exchange Rate: 1 USD = 1.2619 SGD
- Reference:
  - Transfer type: Real-time
Note:
1. The function applies to the company's transfer between internal registered accounts;
2. The payer and payee must be in the same region, such as Singapore accounts, or domestic accounts, China domestic accounts belongs to same region;
3. Support payer and payee using different type of currency;
4. After submit your order, you will see the reference exchange rate in the active code key in page;
5. Real-time transfer without any charge;
6. Need to use e-token device;
7. The successful submitting page could be printed.

Internal Transfer

Real-time instruction submitting succeeded!

Instruction No.: ACA18021
Time of Submission: 30-10-2013 09:53:33
Customer Name: XRXGTXOXIXNX XHXLIXGX XTX.X(XNXMXMXEXSX
XOXLTXRX XIXUXDXTXOX)X
From: 0103010001000020662 payment ac
Currency: SGD
Debit Amount: SGD 100.00
Transfer To: XHXXNX XOXSRXCIIXNX(XOXTX XAXIXIX)X
To: 0103020002000019449
Currency: USD
Credit Amount: USD 79.25
Exchange Rate: 1 USD = 1.2619 SGD
Reference:
Transfer type: Real-time

Save    Print    Finish
VI  EXTERNAL TRANSFER

Click ‘Payment & Transfer’ → ‘Transfer’ → ‘External Transfer’:

Note:
1. It applies to the Singapore ICBC local accounts transfer;
2. Support payer and payee using different type of currency;
3. After submit your order, you will see the reference exchange rate in the active code key in page;
4. Real-time transfer without any charge;
5. The information of payee can be saved, for direct selection next time, to avoid double entry;

6. You can choose to send text message to inform the payee to check the account, the language of text message depends on the version of the e-banking you login. The text message service is free of charge;
7. The successful submitting page could be printed for use.
Ⅶ REMITTANCE

A) Singapore Local SGD Remittance

Click ‘Payment & Transfer’ → ‘Remittance’ → ‘Create’:

Submit Instruction - Remittance

Step 1: Select Remittance Account

Submitted on: 30-10-2013. You can Choose from "Template" for remittance details

Account Name in English:

Remitting unit: XRVXGXTXOXINX XMNLXOOGX XTX.XOXINAM/MM/EXSX XOXUXXOXRX XRXUXDXTXOXJX

Remittance A/C: 0103101000100020662 payment ac

Currency: SGD □

Sender’s Tel: 123456789

Sender’s Address: ICBC SINGAPORE

Step 2: Fill in Beneficiary’s Details

Transfers within ICBC □ yes □ no □

Beneficiary’s Name: XOXUXXOXJX

To: 1234567890123456789

Currency: SGD □

Country/Region ofbeneficiary bank: SINGAPORE (SG)

City of the beneficiary bank: SINGAPORE

Please select a beneficiary bank in the list □ Others

Beneficiary bank: DBSSSGSGBDB DBS BANK LTD. (INVESTMENT □

Beneficiary Bank Code:

Address of receiving bank: INVESTMENT BANKING SINGAPORE

Contact Number: 123456789

Step 3: Fill in Amount Details

Remittance Amount SGD 100.00

Remittance Purpose: reback money □

Company Name: XRVXGXTXOXINX XMNLXOOGX XTX.XOXINAM/MM/EXSX XOXUXXOXRX XRXUXDXTXOXJX

Fee Charge A/C: 0103101000100020662 payment ac

Currency: SGD □

Submit □ Save Template □ Save and Submit □ Cancel □
Note:
1. When you choose ‘Registered Account’ or Singapore branch local account, there will be a prompt to remind you that the internal registered account transfer could not be done by this function;
2. The function supports different currency of the payer and payee accounts;
3. The ‘cross-border’ default setting is ‘no’, you can choose ‘yes’ if you need;
4. Your inputs of the payee name, account and currency in the first page, those inputs will be saved to the next page;
5. The blank input box with ‘*’ must be filled;
6. After key in the country and city information of beneficiary’s bank, can use SWIFT CODE or name of the bank to display the detail and select the correct input from the list, no manual input is required;
7. You can choose when you submit the instruction or add new sample to avoid inputting the same information again.
B) Other Currency, system cross-border remittance

Click ‘Payment & Transfer’>>‘Remittance’>>‘Create’;
P.S:

1. When you choose ‘Registered Account’, there will be a prompt to remind you that the internal registered account transfer could not be done by this function;
2. The function supports different currency of the payer and payee accounts;
3. The ‘cross-border’ default setting is ‘no’, you can choose ‘yes’ if you need;
4. Your inputs of the payee name, account and currency in the first page, those inputs will be saved to the next page;
5. The blank input box with ‘* ’ must be filled;
6. After key in the country and city information of beneficiary’s bank, can use SWIFT CODE or name of the bank to display the detail and select the correct input from the list, no manual input is required;

7. You can choose save and submit when you submit the instruction or add new sample to avoid inputting the same information again.
**ICBC EXPRESS**

Click ‘Payment & Transfer’ → ‘ICBC Express’ → ‘Create’:

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**Step 1: Select Remittance Account**

- Remittance date: 18-06-2014
- Remittance date in English: 18-06-2014
- Remitter: Industrial and Commercial Bank of China Limited
- Remitter’s Swift Code: ICBKSGSG
- Remitter’s Branch: Singapore Branch
- Remitter’s Address: 6 Raffles Quay #23-01, Singapore 048580
- Remitter’s Phone: (65) 65391066
- Remitter’s Fax: (65) 65381370

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**Step 2: Fill in Beneficiary’s Details**

- Beneficiary’s Name: Zheng Hong Qing
- Beneficiary’s Bank: ICBC (Asia) Limited
- Beneficiary’s Branch: Hong Kong Branch
- Beneficiary’s Address: 6 Raffles Quay #23-01, Singapore 048580
- Beneficiary’s Phone: (65) 65381370
- Beneficiary’s Fax: (65) 65391066

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**Step 3: Fill in Amount Details**

- Remittance Amount: 50.00
- Fee amount 50.00
- Bank (charging) fee: 10.00
- Bank (charging) fee in Chinese: 10.00
- Bank (charging) fee in English: 10.00
- Bank (charging) fee in current currency: SGD
- Bank (charging) fee in current currency: SGD

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**Template Name: SGD**
Note:

1. It applies to the global remittance whose payer and payee accounts are ICBC accounts;
2. The money is debited in real-time and the message is send in real-time;
3. It requires that the currency of the payer and payee accounts must be the same;
4. You can save the remit information as sample to avoid manual input the same information next time.
IX PAYROLL SERVICE

Before you submit the payroll instruction, you need to download the Client Tool to create the staff salary detail list, follow by corresponding payroll type, submit instruction. Payroll service includes regular authority, separate authority and via RMB pre-settlement remittance. The following is an instruction in detail.

A) Payroll detail document
Wage distribution via advance exchange settlement display

Note:

1. You could download the client tool from the internet banking. Choose ‘Download’ below the customer service. Select ‘Save’ and ‘Install” the software;
2. Open the client tool and choose the correct type of payroll service and start to input the staff salary information;
3. Payroll service with regular and separate authority should both choose ‘Payroll service’ function;
4. After you have finished inputting each staff salary information, click ‘Add’ below. When you finish inputting all the staff salary information, click ‘ ‘ in the top left to save the file;
5. To modify the file, click ‘ ‘ in the top left to open the file first.
6. Choose the one you want to modify in the left list, and modify on the right. After you complete the changes, click ‘Modify’ below, and click ‘ ‘ in the top left to save;
7. If you want to delete, click ‘ ‘ in the top left to open the file. Then choose the one you want to delete in the left list, and click ‘ ‘ on the right below. Again, click ‘ ‘ in the top left to save.
B) Payroll Service With Regular Authority

Click ‘Payroll Service’>>‘Submit Instruction - Payroll’

1. Click ‘Submit’, submit the instruction of payroll service with regular authority;
2. The staff salary list and payment information should all be submitted by the finance ID;
3. The payment account must be the same with the default setting in the agreement. If modify needed, you can change it in the function ‘Self-management on payment account’ in the internet bank;
4. The deadline of submit is 6:30 pm every day;
5. You can submit the instruction in advance and choose the day to execute it. If you choose T day, the instruction will be accepted in T day. The money will be debited in T day and arrived in T+1 day. You can also check it on the internet bank on T+1 day.
   If the Payee is other bank account, then, T+3 days reach Payee.
6. The staff salary list must be uploaded before submit;
7. The currency, total amount and total transaction must be the same with the staff salary list, otherwise it will be failed to submit the instruction.
8. When Authorizer would like to make a payment action, click on the ‘Review’ to proceed.
C) Payroll Service with Separate Authority

Process flow example: HR submit salary details → HR Authorize the salary details → Finance submit the salary details → Finance approve.

Click ‘Payroll Service’>>‘Submit Instruction - Payroll’

Click ‘Submit the employee account information’:

Submit the instruction of agency distribution of wages

Cut-off time of Payroll Service is 6:20. Please submit and authorize the transaction before the cut-off time. Otherwise, it will be processed on the next business day. Sorry for the inconvenience brought to you.

Submit the instruction of agency distribution of wages

Upload files: 增加账期对代发工资的时序服务 29

Total Amount SGO 90.69

Banking Charges: Collected by transaction

After submitting the instruction, please inquire the fee information under the inquiry instruction transaction

Please press [OK] on the token and finish the transaction as quickly as you can before timeout.
Click ‘Submit payment instruction’:

Submit the instruction of agency distribution of wages

The transaction is successful!

Your batch instruction of A0K333 The payroll file has been submitted. Please use inquiry instruction to inquire the instruction status, in case of error after check, please re-submit the batch.
P.S:

1. The staff salary detail list submitted by the HR ID. The payment instruction should be submitted by the finance ID. The authority is separated, ensure information is protected;

2. Before you submit the payment instruction, you should check the corresponding instruction of staff salary list;

3. The deadline of submit is 6:30 pm everyday; If you submit the instruction in T day. The money will be debited in T day and arrived in T+1 day. You can also check it on the internet bank on T+1 day;
   If the Payee is other bank account, T+3 days applied.

4. Only the HR ID can query and check staff salary list after the instruction submitted; Finance ID click 'REVIEW' to proceed the payment.

5. The payment account can be changed by self service.
X ICBC MESSENGING

Notify you any change to your account balance and also update account status periodically; make you feel safe about your account at all times

A) Set receiving option

Note:

1. You can update the Mobile phone number and email address for all your registered Token IDs under your company. Please update immediately if there is any changes about the contact information.
2. Contact number must be a Singapore mobile phone number, and please key in the correct email address.
3. You need the E-Token device to complete this action.
B) Subscribe ICBC Messaging

Customized functions for account changes and balance changes alert setting, including mobile phone text message and emails.

<table>
<thead>
<tr>
<th>Social number</th>
<th>Product name</th>
<th>Business reminding type</th>
<th>Product description</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Account change reminder</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Fixed time balance reminder</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Remind in the collection and distribution of cash pool</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Business processing reminder</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Require main reminder</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Transaction authorization reminder</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note:

1. Different currency or account able to have different reminder settings
2. If the service period completed, Auto-renew function can helps you to continue this reminder service.
3. This ICBC Messaging is free of charge, but the payment account information have to filled in.
b. Fixed-time balance reminder

Type of messaging service: Fixed-time balance reminder
Enterprise name: INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

Subscribed No.: 01200100100100147374
Currency: SGD

Balance reminder type: Current Balance
Remaining period: Day
Service term: 6 months

Auto-reminder: Yes
Receiving mode: SMS

Dynamic Password: ********

Enter Verification Code: 6bb6bb

Confirm Cancel
Note:

1. Different currency or account able to have different reminder settings
2. If the service period completed, Auto-renew function can helps you to continue this reminder service.
3. This ICBC Messaging is free of charge, but the payment account information have to filled in.

C) My ICBC Messaging

Note:

1. You can manage your subscribed ICBS Messaging Services, parameters of each service able to Modify under the Action column
2. And you are able to Terminate the particular service while you click the End under the Action column.
XI TERM DEPOSIT (FIXED DEPOSIT)

Please contact our ICBC Product Manager for more information.

XII CASH POOL MANAGEMENT

Please contact our ICBC Product Manager for more information.