

**BANK OF CHINA (HONG KONG) LIMITED
JAKARTA BRANCH**

PERSONAL BOCNET USER MANUAL



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1. INTRODUCTION

1.1 System Requirements

To successfully access and use BOC internet banking service, a PC must fulfil the following minimum requirements.

Approved operating system and browsers

Browser	Win 7, Win 8, Win 10 and above	Macintosh OS X 10.2 and above
Microsoft® Internet Explorer	11 and above	Not support
Mozilla Firefox	31 and above	31 and above
Google Chrome	37 and above	37 and above
Safari	Not support	7 and above

1.2 Cut Off Time Transaction

Transaction Type	Cut Off Time Transaction
Transfer Between My Account (Same Currency)	24 Hour
Transfer Between My Account (Different Currency)	08:30 – 15:30
Transfer to 3rd party within BOC (Same Currency)	24 Hour
Transfer to 3rd party within BOC (Different Currency)	08:30 – 15:30
Transfer Rupiah to Other Banks (via SKN)	08:30 – 15:30
Transfer Rupiah to Other Banks (via RTGS)	08:30 – 15:30
SWIFT Remittance (Currency: USD, HKD, SGD, JPY, AUD, EUR, GBP)	08:30 – 15:30
CNY Pre-Settlement Remittance	08:30 – 14:30
Placement / Withdrawal Time Deposit	08:30 – 15:30

Important Note:

- All the above transaction if submitted on non-business day or on public holiday, the transaction will be processed on the next business day.
- For transaction exchange rate from Rupiah against foreign currency can't be done via internet banking. Only can be done via our BOC counter.
- For FX transaction only can be submitted before 15.30, otherwise the transaction will be failed.

1.3 Transaction Limit

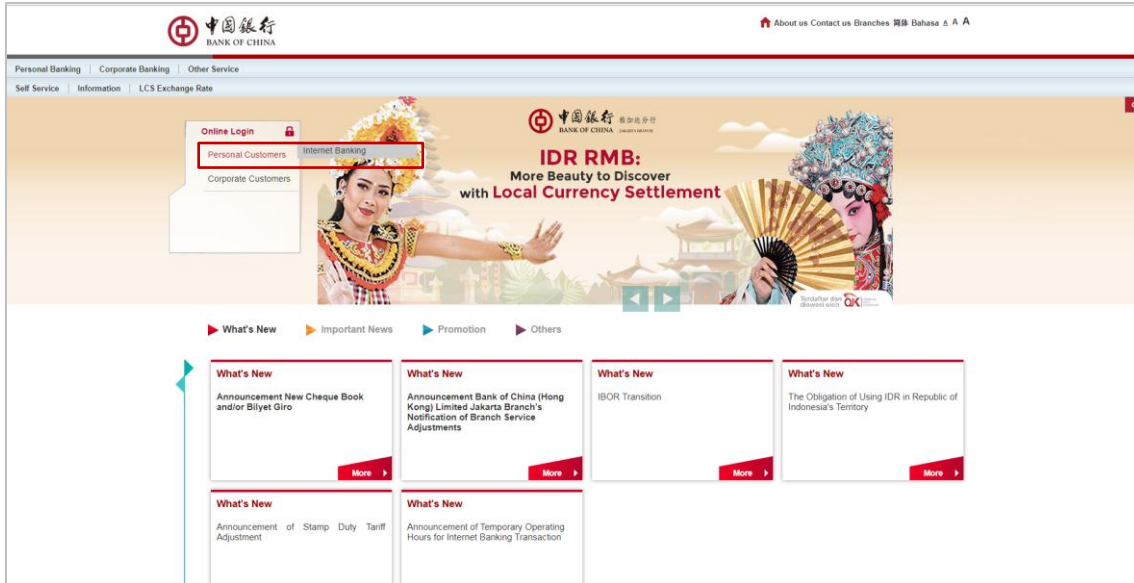
Transaction Type	Single Limit (IDR)	Daily Limit (IDR)
Transfer Between My Account (Same Currency)	65,000,000,000	65,000,000,000
Transfer Between My Account (Different Currency)	500,000,000	1,000,000,000
Transfer to 3rd party within BOC (Same / Different Currency)	500,000,000	1,000,000,000
Transfer Rupiah to Other Banks (via SKN/RTGS)	500,000,000	1,000,000,000
SWIFT Remittance (Currency: USD, HKD, SGD, JPY, AUD, EUR, GBP)	500,000,000	1,000,000,000
CNY Pre-Settlement Remittance	125,000,000	600,000,000

1.4 Transaction Fee

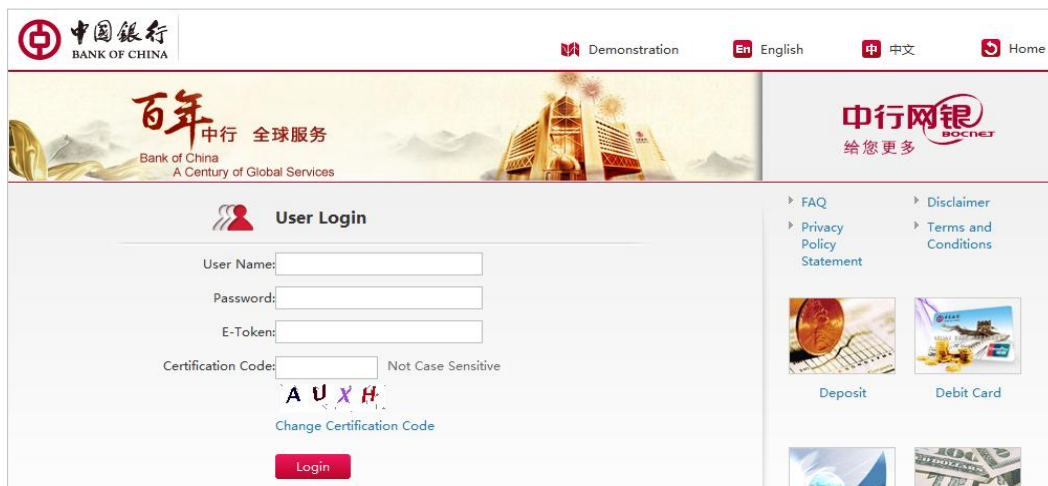
Transaction Type	Transaction Fee
Transfer Between My Account	Free
Transfer to 3 rd party within BOC	Free
Transfer Rupiah to Other Banks via SKN	IDR 2,000 per transaction
Transfer Rupiah to Other Banks via RTGS	IDR 20,000 per transaction
SWIFT Remittance (Currency: USD, HKD, SGD, JPY, AUD, EUR, GBP)	Telex :USD 4 Full Amount :USD 20 (If select GPI – OUR) Commission :0.05% from total amount transfer (Min USD 5, Max USD 50) Note: Free commission for FX transaction
RMB Pre-Settlement Remittance	Telex :USD 4 Full Amount :USD 15 (to BOC) USD 20 (to Other Banks) Commission :0.05% from total amount transfer (Min USD 5, Max USD 50)

2 LOGIN

You can access BOC (HK) Jakarta Branch Personal Internet Banking via www.bankofchina.co.id



To access the service, click the **“Personal Online Banking Login”** enter into the user login page displays as below:

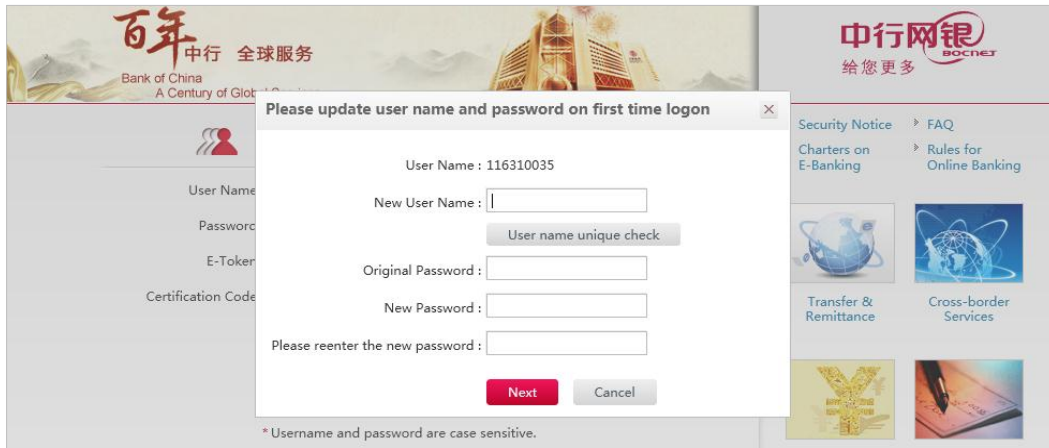


First Time Login

When you first Log In, you will need to input:

- **User Name & Password:** enter the User ID and Password as indicated in the Password Mailer.
- **E-Token:** Enter the 6-digit security code generated from the E-Token.
- **Verification Code:** Enter the 4-digits and characters shown on the screen. If unclear, you can click on [Change Verification Code](#) to retrieve a new random code.

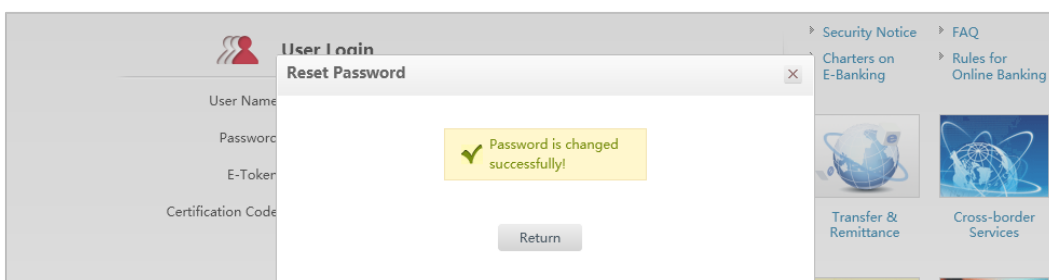
Once all fields completed, click the [Login] button. The first time you sign on, you will be required to change your initial User Name and Password for security reasons.



In the modified user name and password page, the user needs to enter:

- **New User Name:** the 6-20 digit alphanumeric User Name of your choice. This field cannot include spaces and case sensitive. The Username cannot be modified once confirmed.
- **Original password:** enter the Password as indicated in the Password Mailer.
- **New Password:** the 8-20 digit alphanumeric password of your choice. Password fields cannot include spaces and case sensitive.
- **Re-Enter New Password:** re-enter the new password

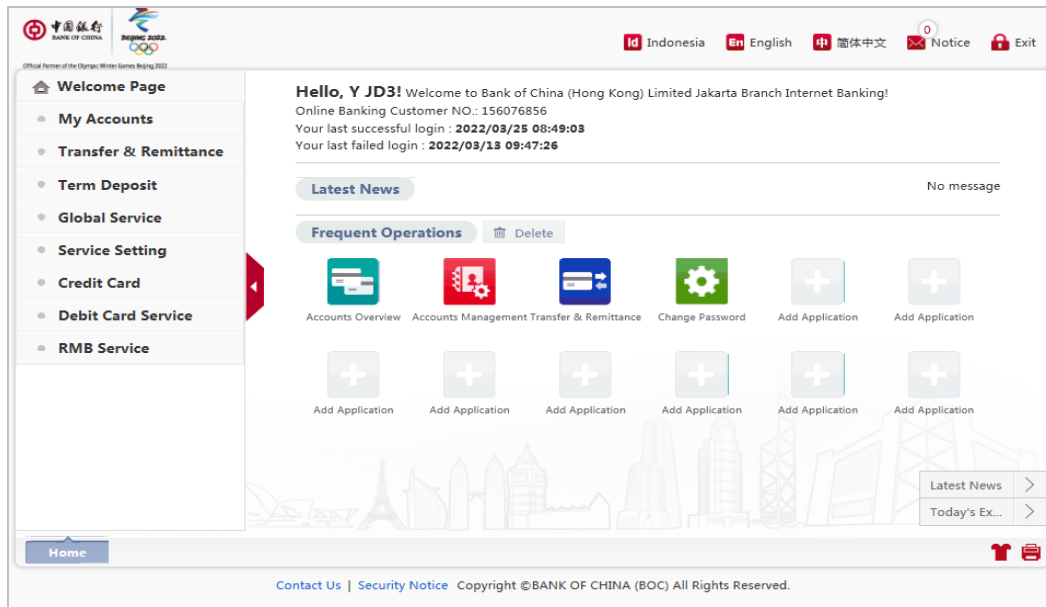
Once all fields completed, click the [**Next**] button. A message confirming the password has been changed successfully will be prompted as shown below:



To start access BOC online banking, you need to re-login again using your new created Username and Password.

3 WELCOME PAGE

After you log in for the first time, or every time you log in thereafter, your online banking welcome page is the first screen you will see.



Basic Description of Welcome Page

- **Language Switch** – by clicking the language icon at the top-right of page, user can instantly switch into Chinese or English version as you wish.
- **Welcome Information** – is located at the upper middle of the page. Respectively, show the User's Name, the last successful login time and last failed login time for the user reference.
- **Frequent Operations** – The middle of the Welcome page reserves 12 items of custom shortcut areas to provide user a quick access to regular use of the internet banking functions. Users can simply place these areas with online banking functions you use most. Simply drag any frequent used online banking functions from the left-hand menu and drop it into a shortcut area.
- **Latest News and Today's Exchange Rate** – both the Latest News and Today's Exchange Rate can be seen in the welcome page.
- **The "Print" and "Skin" functions icon** – available in the lower-right corner of each service page. Can be achieved to print the current page, switch the skin style of the page and the skin will be automatically saved after the next login will be used.
- **Exit Icon** – available at the right top of the page, allows user to safely log out from the internet banking system at any time.

4 MY ACCOUNTS

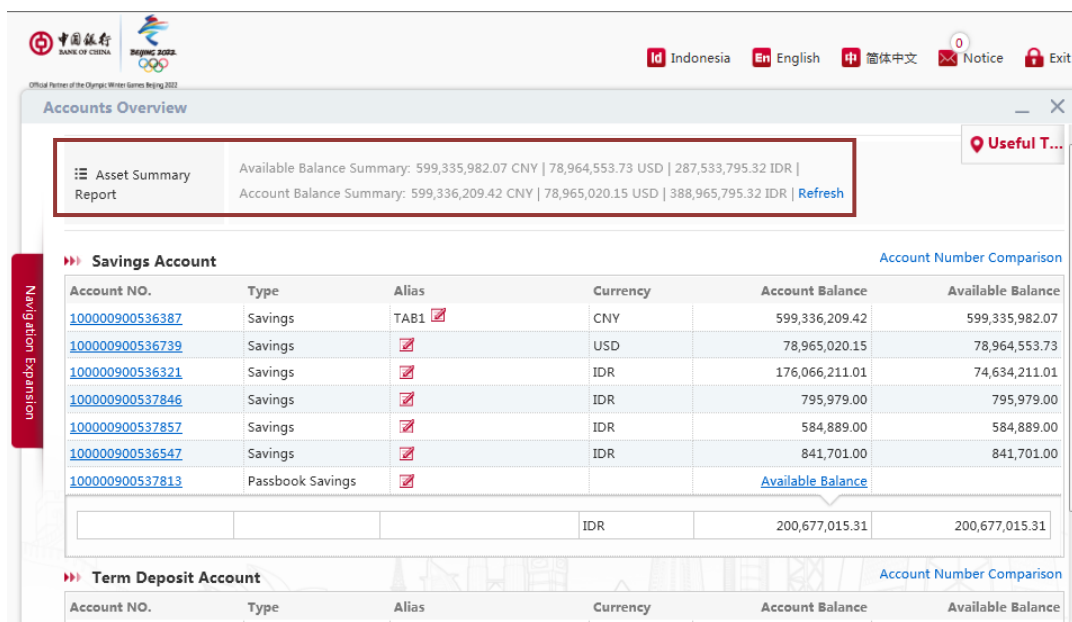
My Accounts function provides you with basic account management functions, including Account Overview, Transaction details, Term Deposit enquiry, Account Management and other functions.

4.1 Accounts Overview

This function provides you with an overview of the balances of those of your accounts that are accessible online.

Operating Steps:

In the left-hand menu, select **My Accounts** → **Accounts Overview**, enter the function page. This page displays basic information of all accounts available to online banking



The screenshot displays the 'Accounts Overview' page. At the top, there is a navigation bar with language options (Indonesia, English, 简体中文) and a 'Notice' icon. Below the navigation bar, the page title 'Accounts Overview' is visible. A red box highlights the 'Asset Summary Report' section, which shows the following summary:

Asset Summary Report	Available Balance Summary: 599,335,982.07 CNY 78,964,553.73 USD 287,533,795.32 IDR
	Account Balance Summary: 599,336,209.42 CNY 78,965,020.15 USD 388,965,795.32 IDR Refresh

Below the summary, there is a section for 'Savings Account' with a table of account details:

Account NO.	Type	Alias	Currency	Account Balance	Available Balance
100000900536387	Savings	TAB1 <input checked="" type="checkbox"/>	CNY	599,336,209.42	599,335,982.07
100000900536739	Savings	<input checked="" type="checkbox"/>	USD	78,965,020.15	78,964,553.73
100000900536321	Savings	<input checked="" type="checkbox"/>	IDR	176,066,211.01	74,634,211.01
100000900537846	Savings	<input checked="" type="checkbox"/>	IDR	795,979.00	795,979.00
100000900537857	Savings	<input checked="" type="checkbox"/>	IDR	584,889.00	584,889.00
100000900536547	Savings	<input checked="" type="checkbox"/>	IDR	841,701.00	841,701.00
100000900537813	Passbook Savings	<input checked="" type="checkbox"/>		Available Balance	
			IDR	200,677,015.31	200,677,015.31

Below the savings account table, there is a section for 'Term Deposit Account' with a similar table structure.

If the linked account includes a term deposit account, you need to click the [Show Balance](#) to view each currency of your time deposit balances (if any).

By clicking on the right-upper **Asset Summary Report**, you can view the total account balance and available balance summary of all listed accounts. The total shown balance is categorized as per currency (Note: asset summary report just can be launched if all listed accounts balance has been displayed).

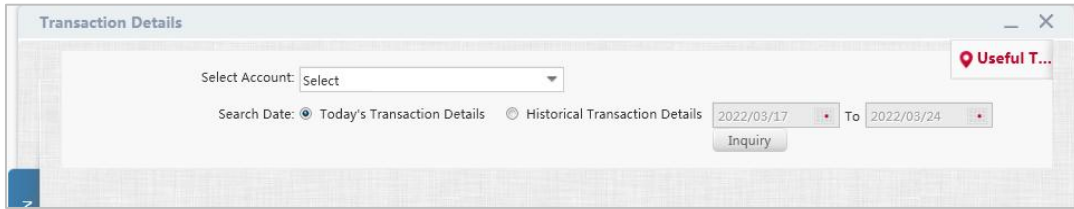
4.2 Transaction Details

This function allows you to enquiry about the accounting records of all transactions of selected accounts handled at the counter or by internet banking and other channels.

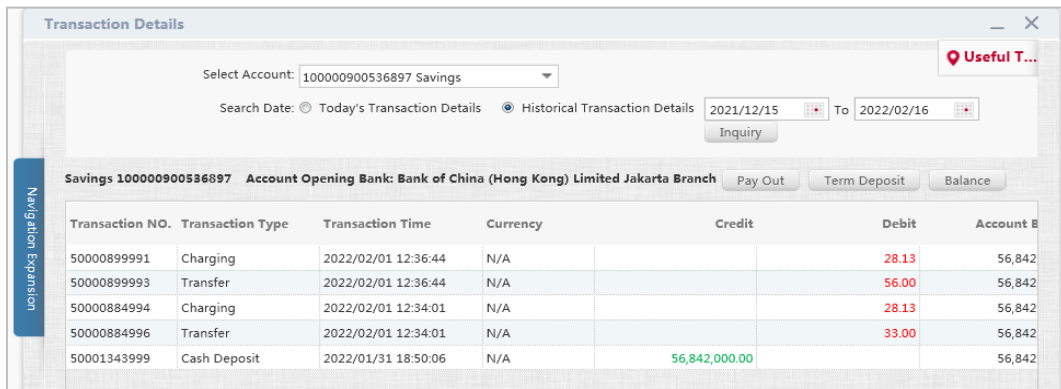
The historical transaction records is available up to 1 year with every query time span no longer than 3 months.

Operating Steps:

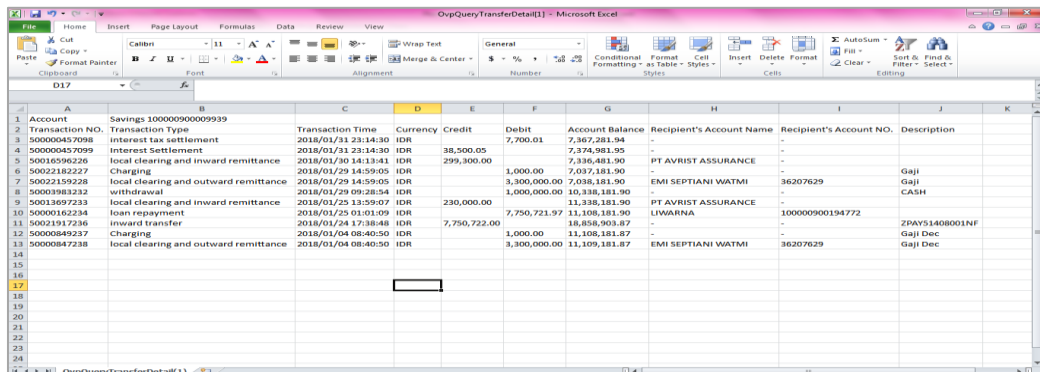
In the left-hand menu, select **My Accounts** → **Transaction Details** enter the function page.



Select an account you want to view in the drop-down list and the search date option to be viewed (if the selected option is historical transaction details, click on the calendar icon to select date range within 3 months), then click [**Inquiry**] button, the system returns the eligible day or historical transaction details.



Click the [**Download**] button in the lower right corner to download the query results and save it to the specified location in CSV format. The download result can be opened in excel format.

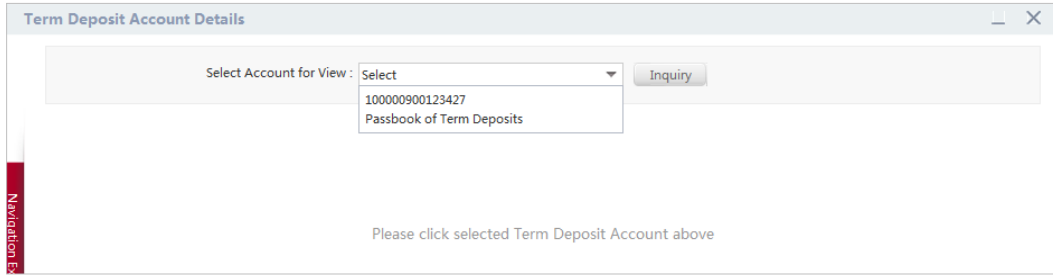


4.3 Term Deposit Account Details

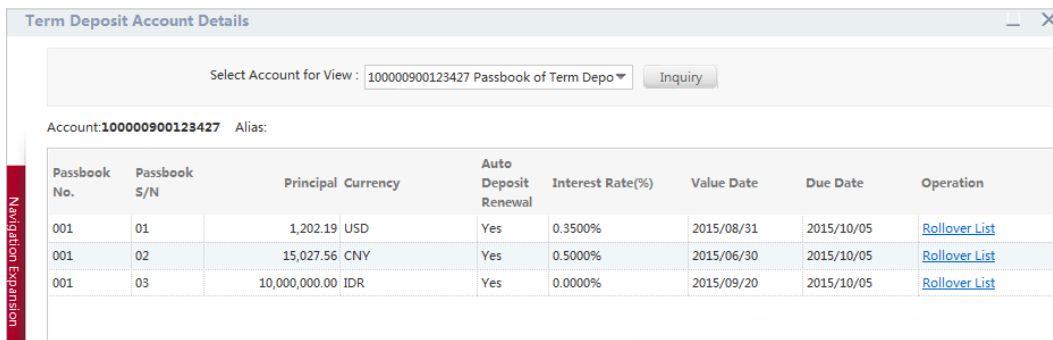
This function is used to query the details of the time deposits that are not withdrawn by the customer (including time deposits through counters and online banking).

Operating Steps:

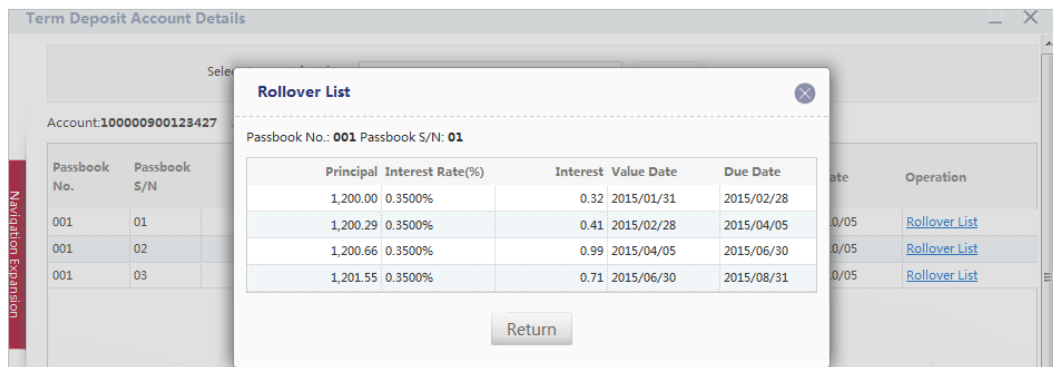
In the left-hand menu, select **My Accounts** → **Term Deposit Account Details** enter the function page.



In the drop-down list, select your time deposit account and click the **[Inquiry]** button. The page shows details each of your fixed deposit placements under the time deposit account.



You can click the **[Rollover List](#)** link next to due date, to display the selected TD rollover details as shown below:



4.4 Accounts Management

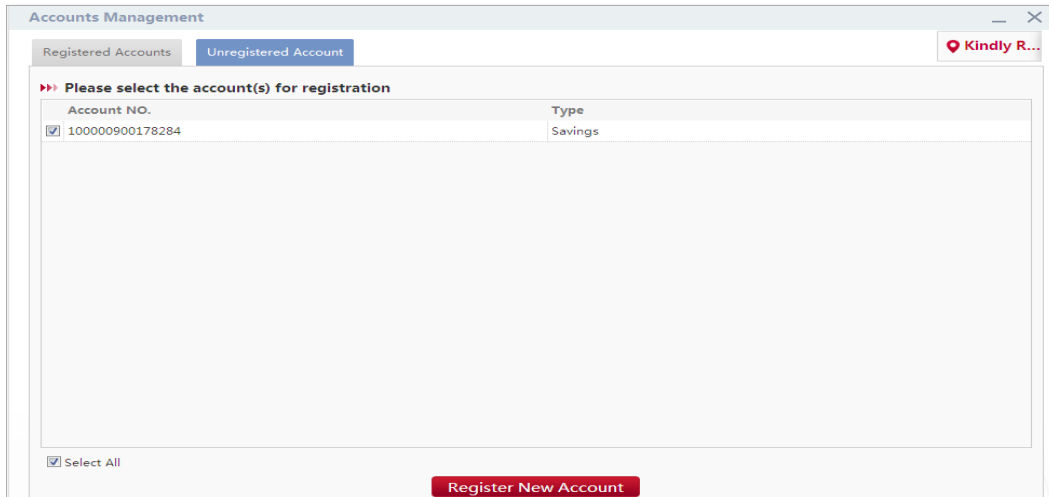
You can use this function to manage the associated account, you can cancel an account of the online banking association, and you can modify the account alias information and re-registration account.

(1) Registered Account (Link Account)

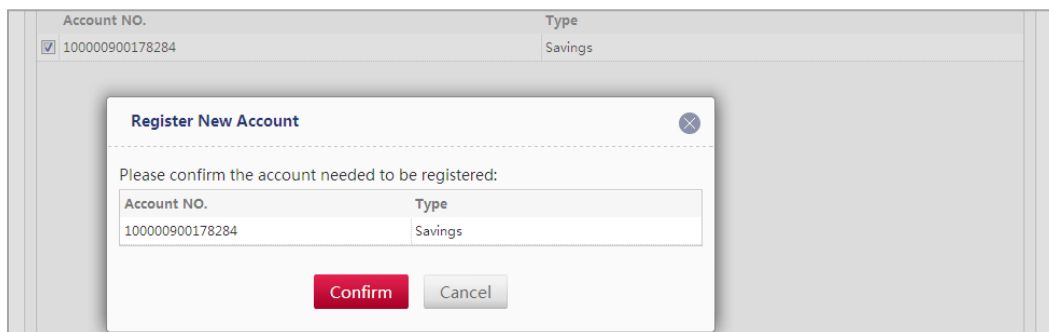
Operating Steps:

In the left-hand menu, choose **My Accounts → Accounts Management**, enter the function page.

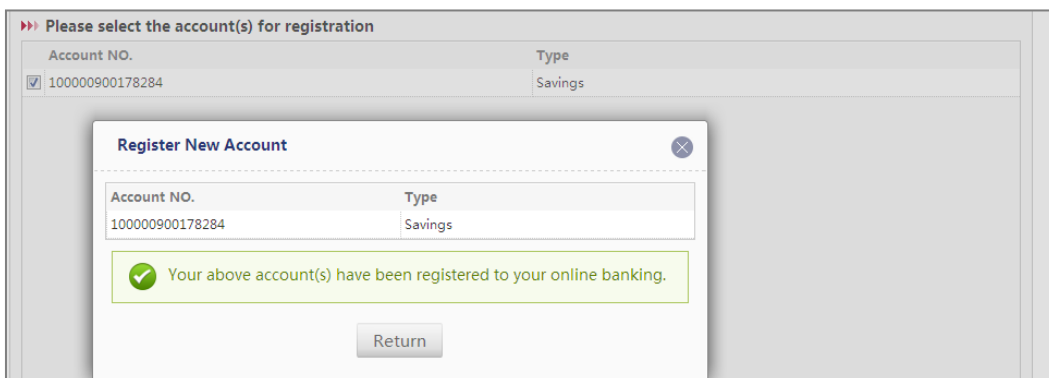
Click on the **"Unregistered Accounts"** at the top of the page, all of your accounts that have not been linked to Internet Banking service will be listed here.



Select the account(s) you would like to link, and click on [**Register New Account**] button, a confirmation window will pop up.

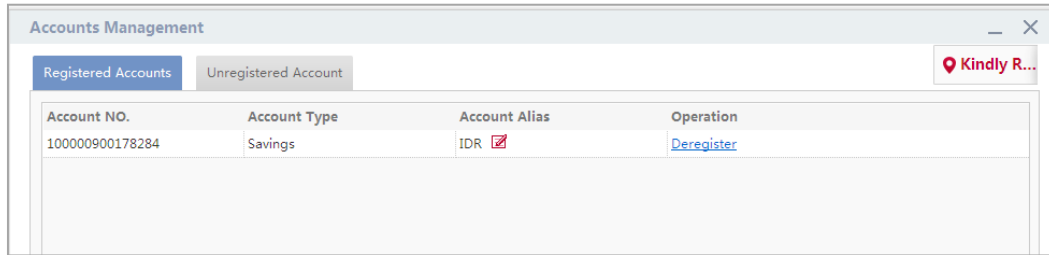


Click on [**Confirm**] button. The successful execution will display similar to the following page and the account(s) and the linked accounts will show up and accessible on Internet Banking service.

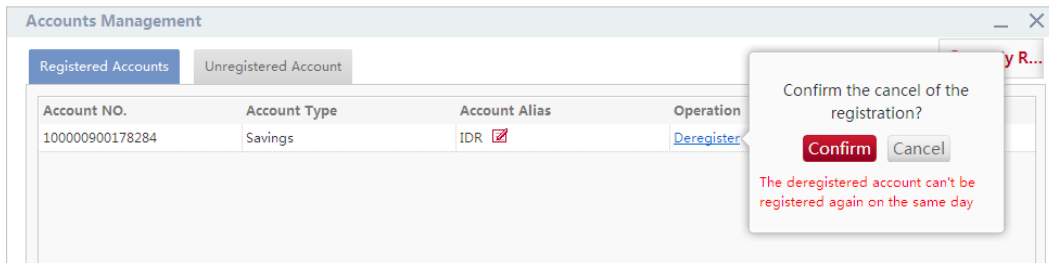


(2) Unregistered Account (Unlink Account)

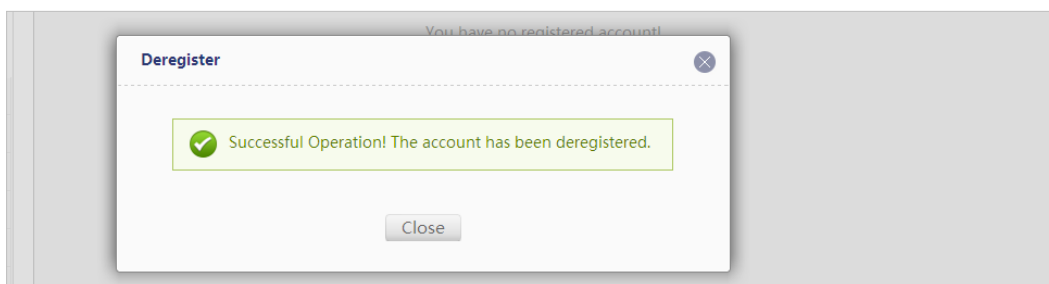
Click on the "**Registered Accounts**" at the top of the page, all of your accounts that have been linked to Internet Banking service will be listed here.



Click the [Deregister](#) link next to the account alias that you are no longer wanted to show up in internet banking service. A confirmation window will pop up.



Click on [**Confirm**] button. The successful execution will display similar to the following page and the account will no longer appear on internet banking service.

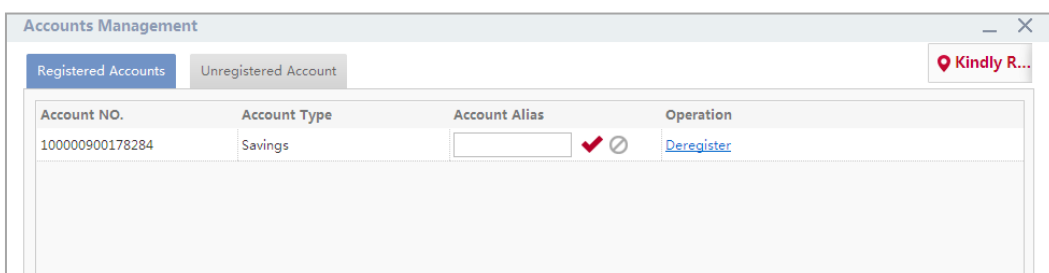


Note: Account that has been deregistered cannot be re-registered at the same day.

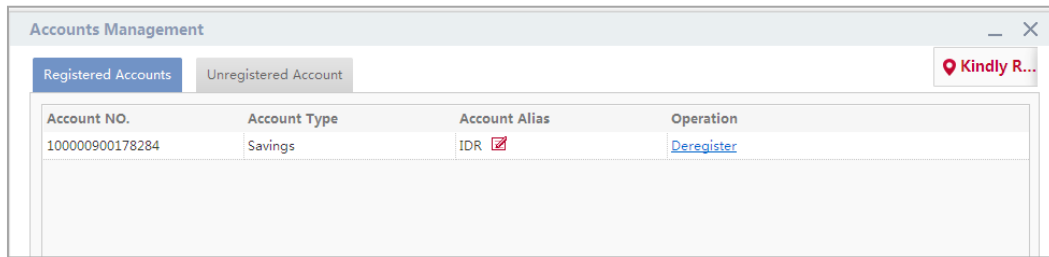
(3) Customize Account Name

You can customise a name for your link account(s), to facilitate you in identifying accounts when perform transactions through internet banking service.

On the **"Registered Accounts"** page, simply click on the **"Notes"** icon under Account Alias to pop up the field.



Enter a name for the selected account, and click on "✓" icon to confirm.



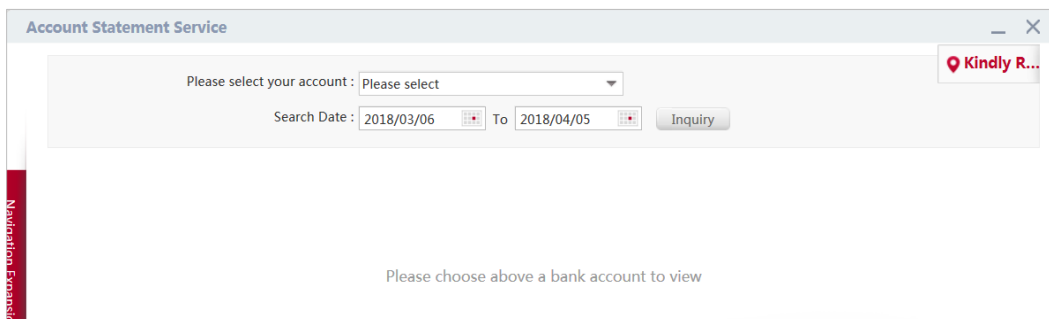
Once setup, the name will be displayed throughout internet banking and make it easier for you to identify the account when perform transactions.

4.5 Account Statement Service

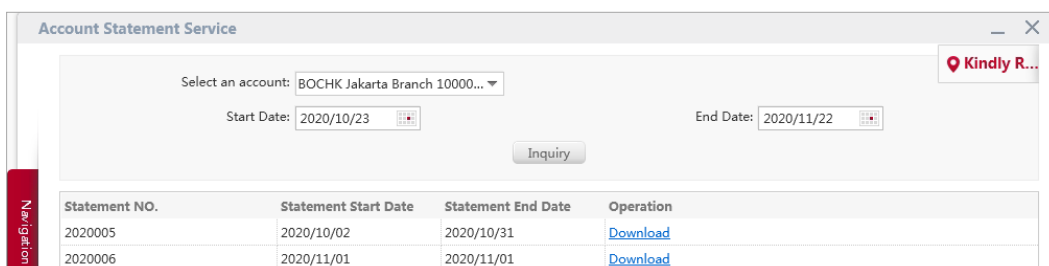
This function is used to view and download all of the Account Statement ("Rekening Koran") of your cheque account that you have received in the past 3 years.

Operating Steps:

In the left-hand menu, choose **My Accounts** → **Account Statement Service**, enter the function page.



In the drop-down list, select the cheque account you want to view or download, select the date range, then click **[Inquiry]** button, the system will list the query results (This function only provides the records of the last three years starting from the date of this service function is activated).



Click the [Download](#) to the right of a statement, to view or save the related period of



中國銀行 BANK OF CHINA				
aaa Indonesia,Indonesia,Indonesia,Indonesia				
STATEMENT OF ACCOUNT/PERINCIAN REKENING				
Statement Reference No./Nomor Seri Rekening Koran:1000009004000942020005				
Account No./Nomor Rekening:100000900400094				
Name>Nama:aaa				
Account Opening Branch>Nama Bank of China Limited, PIK Sub-Branch				
Bank:				
Customer No./Nomor Nasabah:6034030006				
From/YYYYMMDD)/Dari:20201002				
To/YYYYMMDD)/Sampai:20201031				
Statement Cycle/Periode Penerbitan:Daily				
Product Name Jenis Produk	Currency/ Kurs	Balance Saldo		
CURR ACC CORP USD	USD	997,363,478.39		
Currency/Kurs:USD				
Previous Period Balance/Saldo Periode Sebelumnya:997,270,079.74				
Tr.D. Tgl Bk YYMMDD	Val.D. Tgl Trx YYMMDD	Vou. No./Trans. No. /Purpose/Details /Nomor Voucher/NO. TRX/TUJUAN/KET.	Tran. Amount Nilai Trx	Balance Saldo
201031	201031	//TT61367200000067//0019 qaz adsgadg adsgadg	-1,269.00	997,268,810.74
201031	201031	//TT61367200000067//0041 COMM OTT (CORP)	-6.00	997,268,806.74
201031	201031	//TT61367200000067//0041 Cable Fee (CORP)	-7.00	997,268,798.74
201031	201031	//TT61367200000067//0041 Full AMT To/Non BOC China	-20.00	997,268,778.74
201031	201101	//0031	106,874.66	997,374,653.30
201031	201101	//0030	-21,174.91	997,363,478.39
Balance for the Period/Saldo Akhir:997,363,478.39				
Num of Transactions of Debit/Total Trx Debit:5		Debit Amount/Td Nilai Trx Dlt:22,475.91		
Num of Transactions of Credit/Total Trx Kredit:1		Credit Amount/Td Nilai Trx Kr:106,874.66		
Transaction amount marked with (-): outgoing transaction (debit position) / Nilai transaksi dengan tanda (-): transaksi keluar (posisi debit) Transaction amount without marked with (-): incoming transaction (credit position) / Nilai transaksi tanpa tanda (-): transaksi masuk (posisi kredit)				
Page 1 of 1 /Hal 1 dari 1				

5 TRANSFER & REMITTANCE

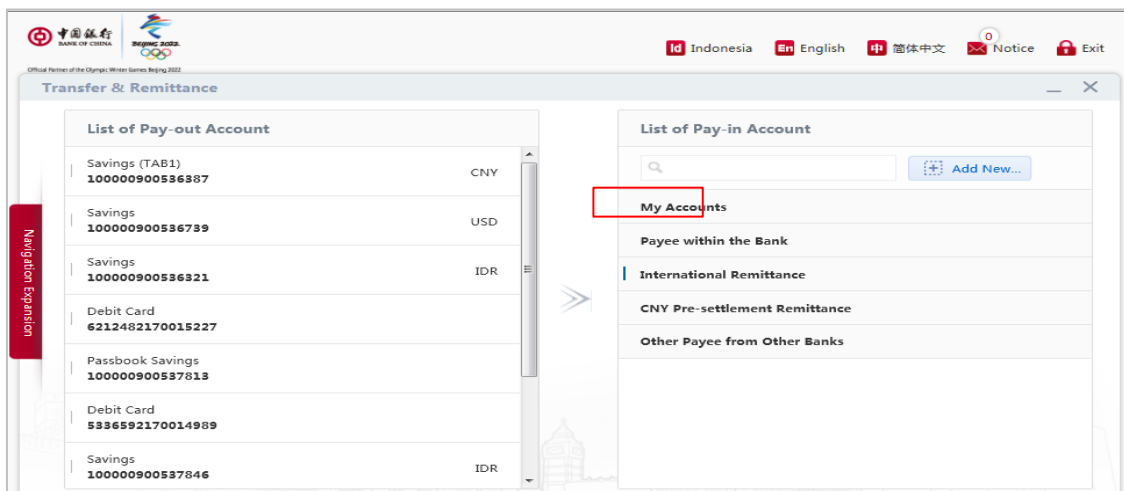
5.1 Transfer & Remittance

(1) Transferring Funds between Your Accounts (in same currency)

Through Transfer & Remittance function, you can perform transfers between your own accounts in same currency by simply selecting your same currency account without entering the account number manually.

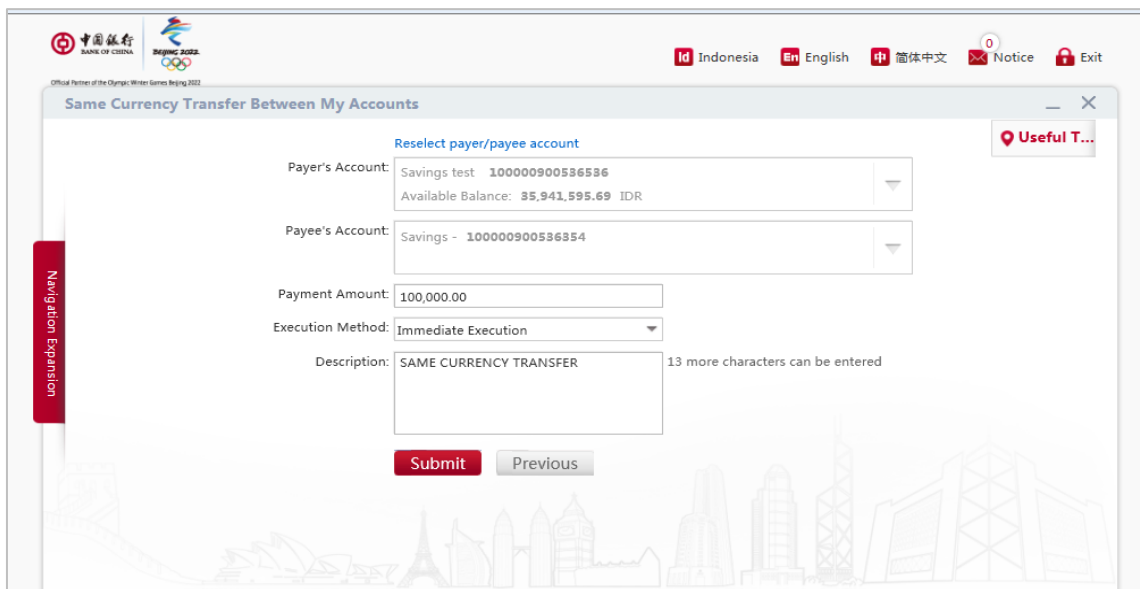
Operating Steps:

In the left-hand menu, choose **Transfer & Remittance**, enter the function page.



In the **List of Pay-out Account**, select the account you wish to debit the transfer amount **from**.

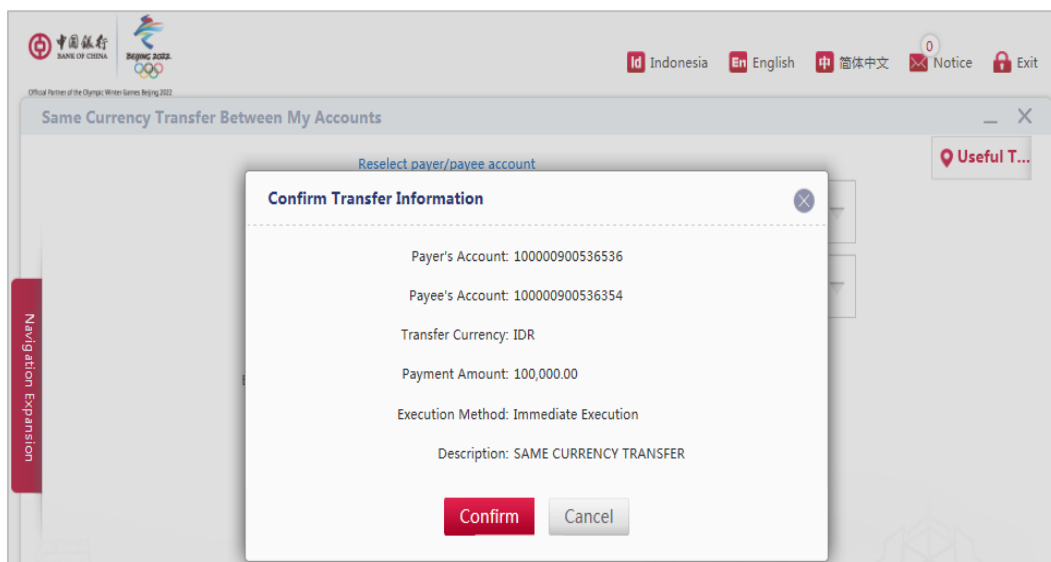
In the **List of Pay-in Account** under “**My Accounts**” list, select another of your same currency account you wish to credit the transfer amount **to**, enter into the transfer entry page.



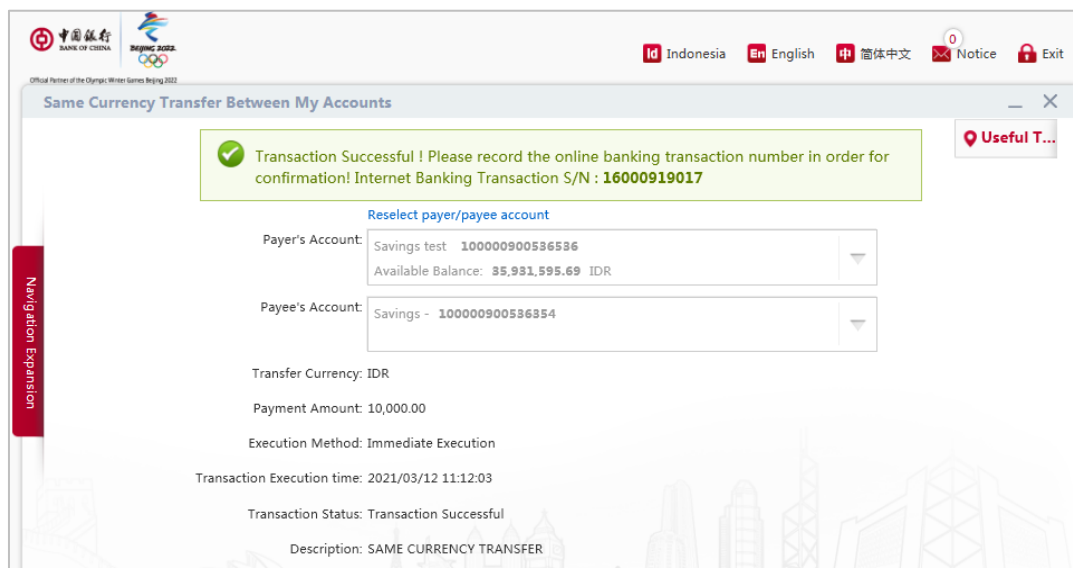
Complete the relevant transfer information entry:

- **Payment Amount:** enter the amount to be transferred.
- **Execution Method:** The system defaults to “**Immediate Execution**” by using today’s date for an immediate transfer, or you can also set up a future payment with the following options from the drop down list:
 - ✓ **Scheduled Tran. Date:** you can select a date when you want your transfer to be made in the future; or
 - ✓ **Scheduled Transfer Period:** set the transfer up as a regularly scheduled or recurring transfer.
- **Description:** Enter any descriptive information for the funds transfer (Must not contain any special characters and Chinese characters).

Once all necessary fields have been completed, click the **[Submit]** button, you will then be asked to confirm the details of your transfer.



Review details and if correct, click **[Confirm]** to submit the payment for processing. The successful execution will display similar to the following page

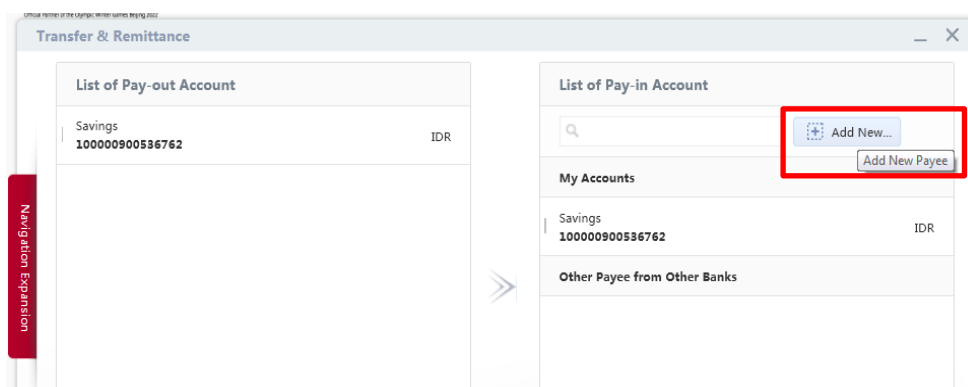


(2) Transferring Funds between Your Accounts (in different currency)

Through Transfer & Remittance function, you can perform transfers between your own accounts in different currency by simply selecting your same currency account without entering the account number manually.

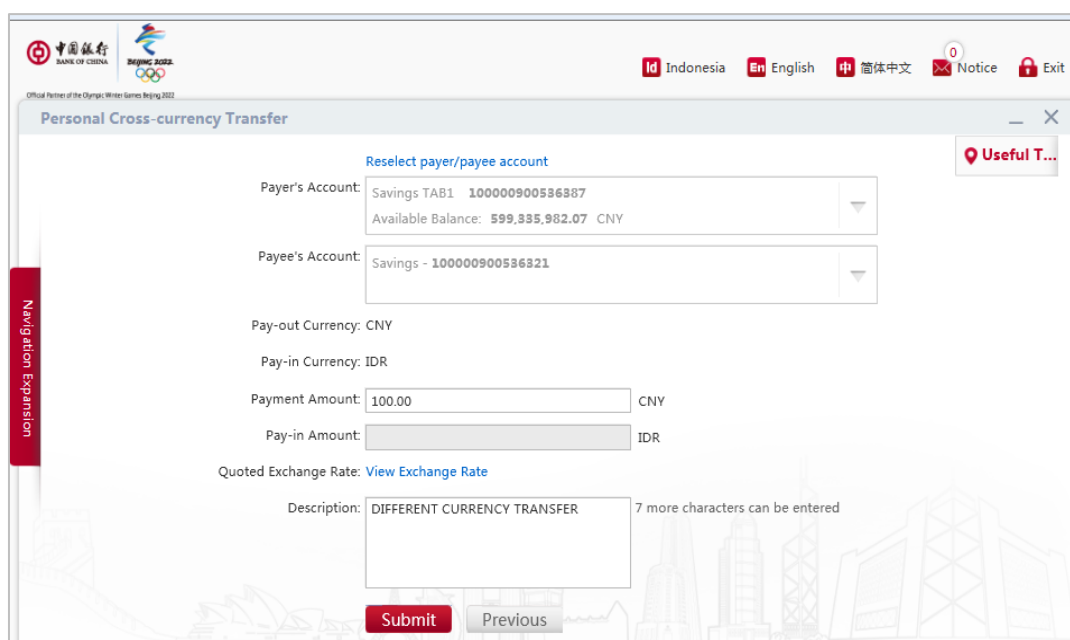
Operating Steps:

In the left-hand menu, choose **Transfer & Remittance**, enter the function page.



In the **List of Pay-out Account**, select the account you wish to debit the transfer amount **from**.

In the **List of Pay-in Account** under **"My Accounts"** list, select another of your different currency account you wish to credit the transfer amount **to**, enter into the transfer entry page.



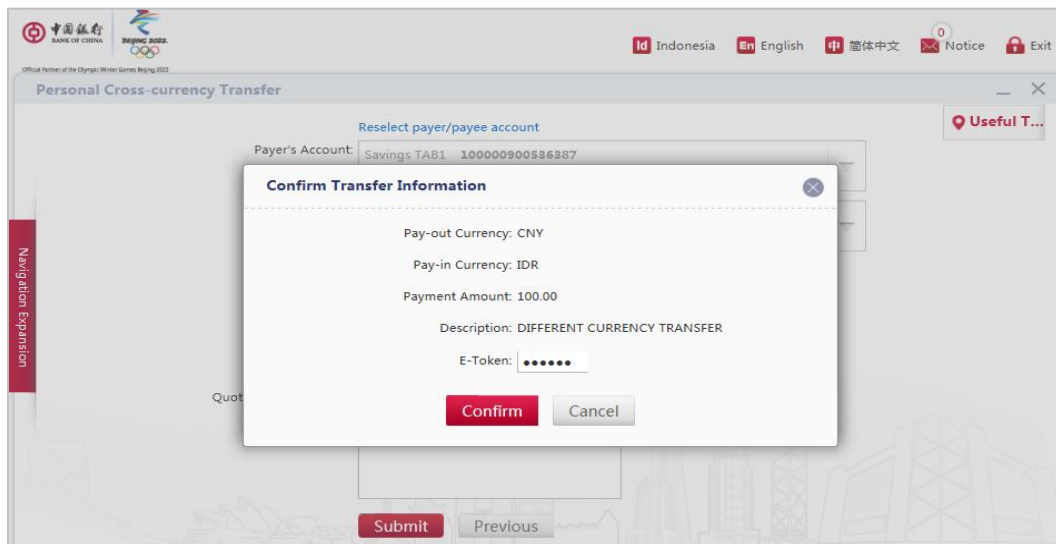
Complete the relevant transfer information entry:

- Payment Amount** or **Pay-in Amount**: choose your preferred option to enter the amount of funds to be transferred (If you select "**Pay-out Amount**", the system will automatically default the "Amount" field to the debit account currency; If you select "**Pay-in Amount**", the system will automatically default the "Amount" field to the currency of the

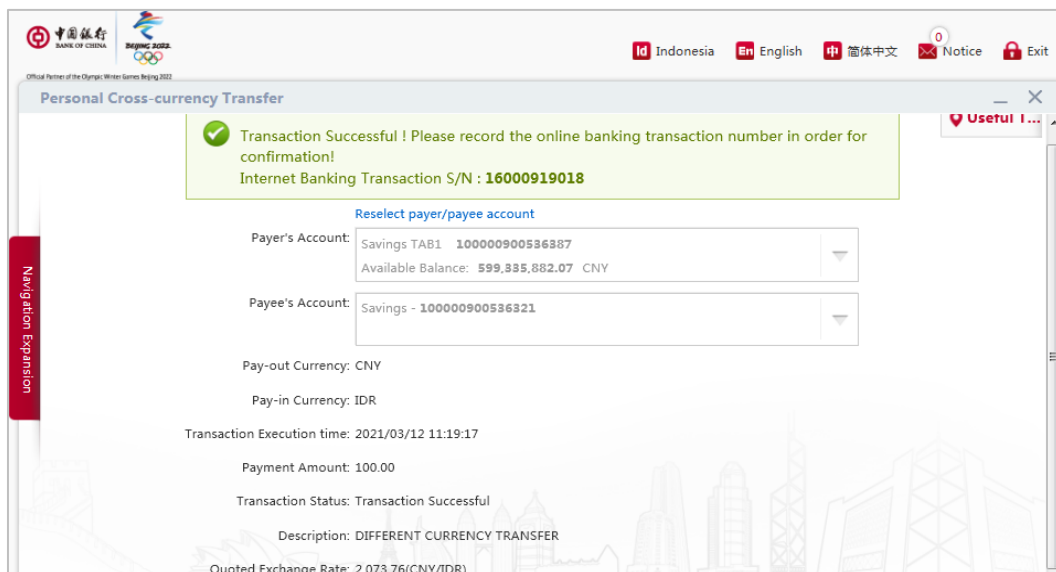
Payee's Account).

- **Quoted Exchange Rate:** If the payment involves foreign exchange, you may click **View Exchange Rate** to view the conversion rate between your cross currency transfers.
- **Description:** Enter any notes relevant to this transaction. This field must be only alpha-numeric characters (Must not contain special characters and Chinese characters).

Once all necessary fields have been completed, click the **[Submit]** button, you will then be asked to confirm the details of your transfer.



Review details, if correct, enter the 6-digit security codes generated from your Token, then click on **[Confirm]** to submit the payment for processing. The successful execution will display similar to the following page

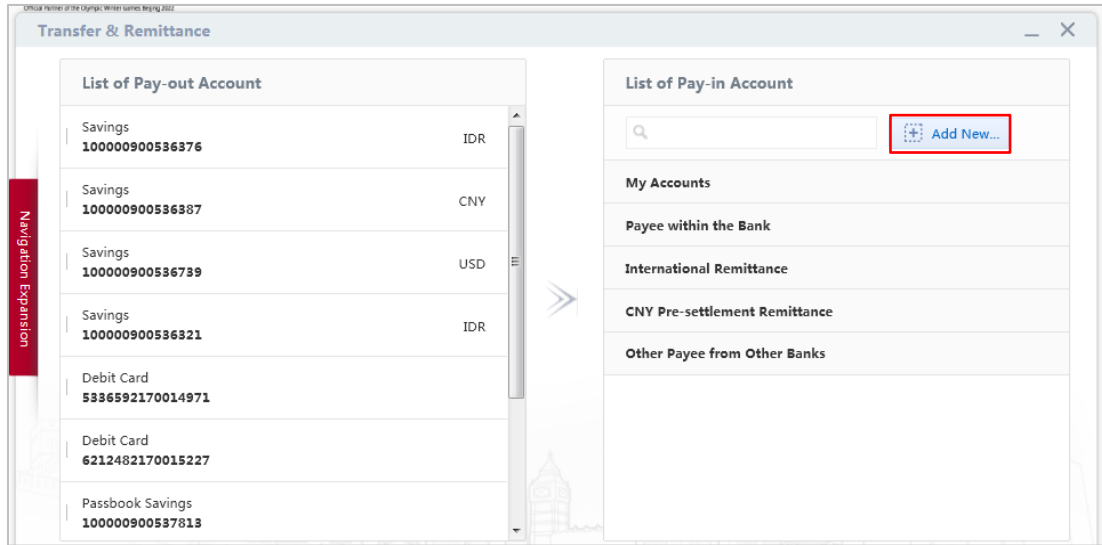


(3) Same & Different Currency Transfer within the Bank

Through Transfer & Remittance function, you can transfer funds to another individual or corporate account within BOC in different or same currency.

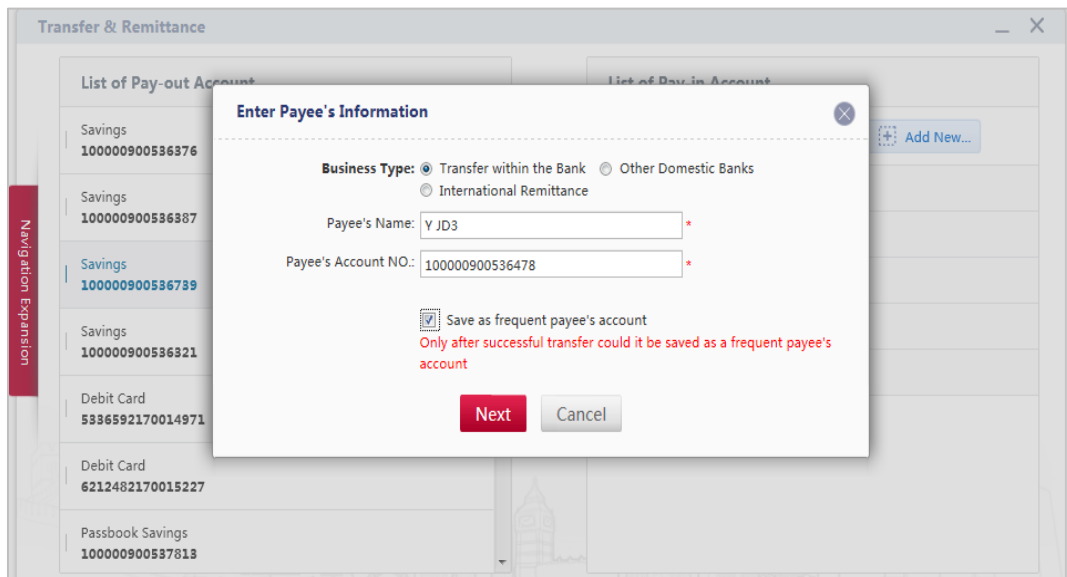
Operating Steps:

In the left-hand menu, choose **Transfer & Remittance**, enter the function page.



In the **List of Pay-out Account**, select the account you wish to debit the transfer amount **from**.

In the **List of Pay-in Account** under “**Payee within the Bank**” list, select the saved Payee you wish to credit the transfer amount **to**, enter into the transfer entry page; Or click on “**+Add New...**” button if it is the first time transfer to the payee, the system will display payee information entry page.

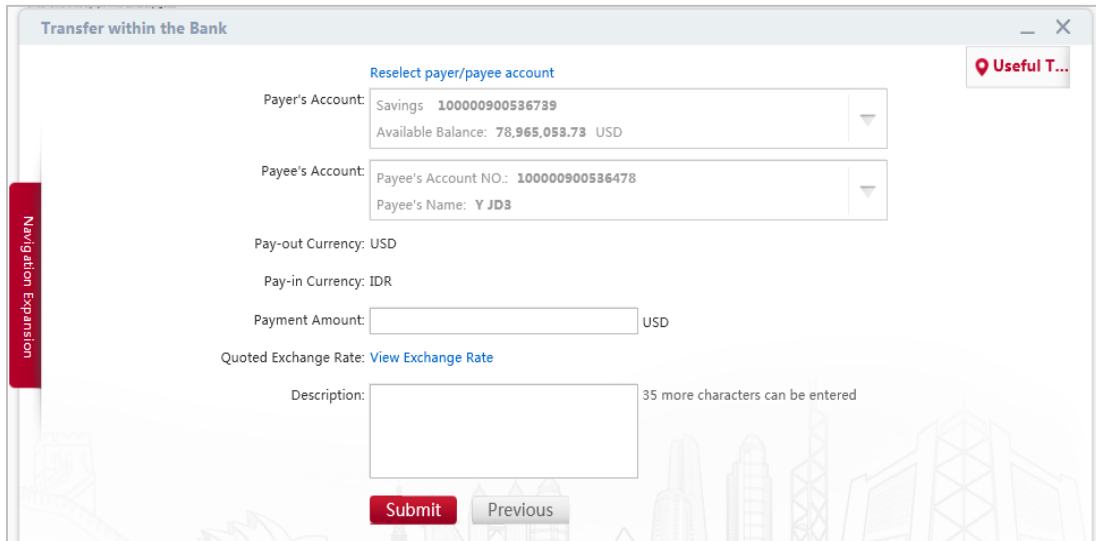


Complete the relevant payee information entry:

- **Business Type:** choose “**Transfer within the Bank**”
- **Payee’s Name:** enter the Payee/Beneficiary Name (the entered name must be identical to Bank’s core system with using capital letters, and cannot contain special characters such as: [] ^ \$ \ ~ @ # % & < > {}:
- **Payee’s Account No.:** Enter the 15-digit of the Beneficiary’s Account Number (must not contain spaces and any others special characters)

- To save this payee for future use, tick on the **Save as frequent payee's account** box, so when the next transfer, you can direct select the payee from **Payee within the Bank** list.

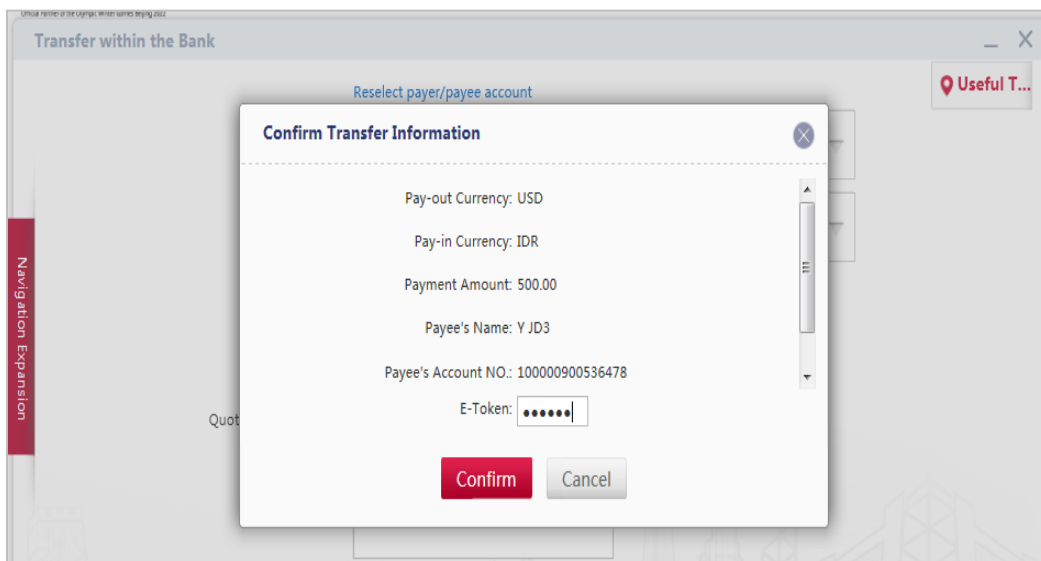
After completing the entry, click the **[Next]** button to enter to the transfer page.



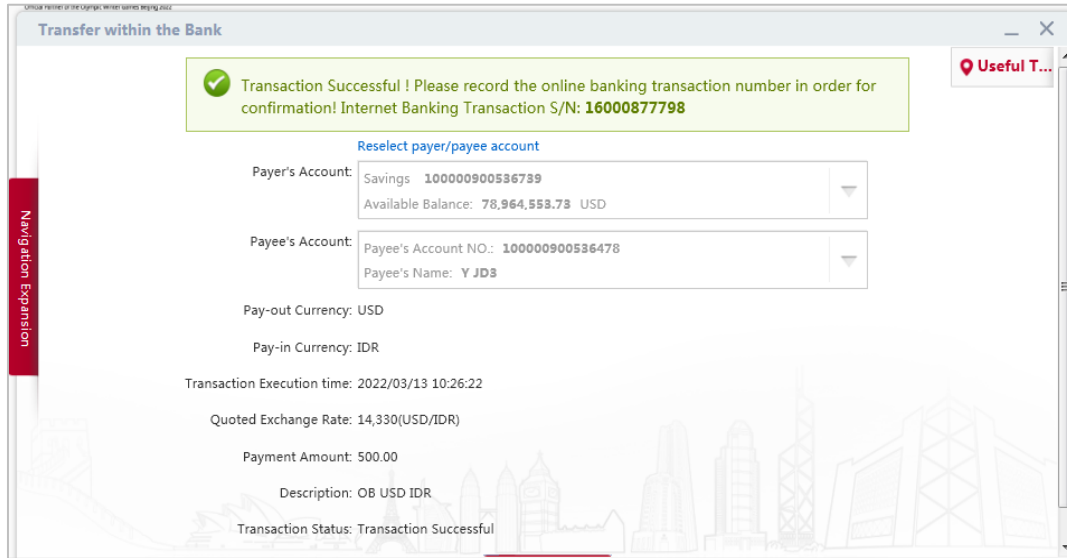
Complete the relevant transfer information entry:

- **Payment Amount:** Enter the amount to be transferred.
- **Quoted Exchange Rate:** If the payment involves foreign exchange, you may click **View Exchange Rate** to view the conversion rate between your cross currency transfers.
- **Description:** Enter any notes relevant to this transaction. This field must be only alpha-numeric characters (Must not contain special characters and Chinese characters).

Once all necessary fields have been completed, click the **[Submit]** button, you will then be asked to confirm the details of your transfer.



Review details, if correct, enter the 6-digit security codes generated from your Token, then click on **[Confirm]** to submit the payment for processing. The successful execution will display similar to the following page



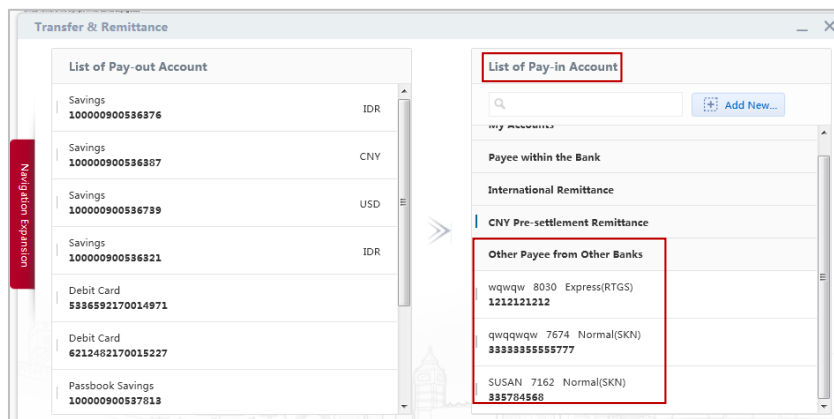
Click the **[Print Receipt]** button, a Receipt page will be displayed. Click the **[Print]** button to have it printed out.

(4) IDR Transfer to Others Bank (SKN/RTGS)

Through Transfer & Remittance function, you can transfer rupiah (IDR) via SKN or RTGS method to any other bank accounts within Indonesia in different or same currency.

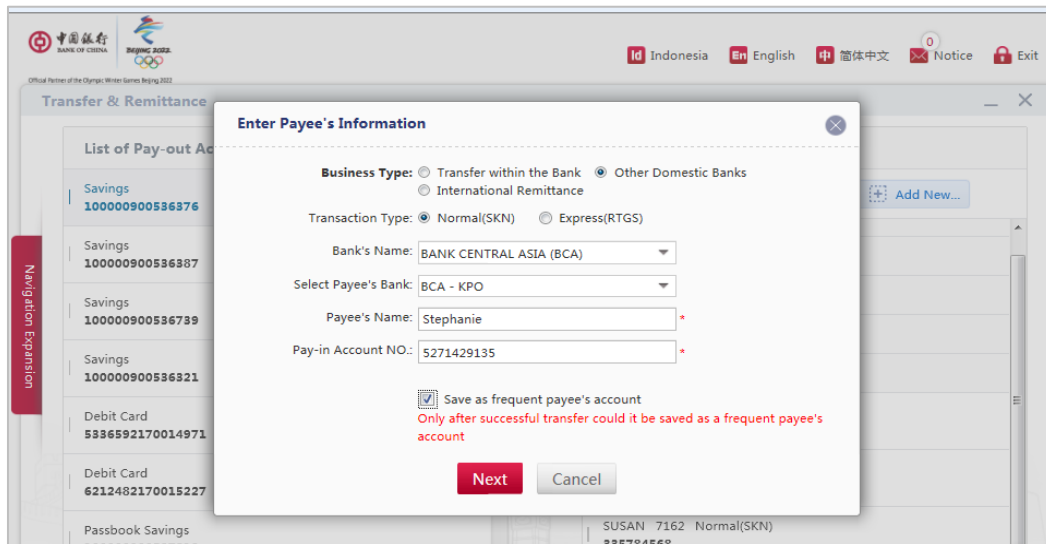
Operating Steps:

In the left-hand menu, choose **Transfer & Remittance**, enters into the function page.



In the **List of Pay-out Account**, select the account you wish to debit the transfer amount **from**.

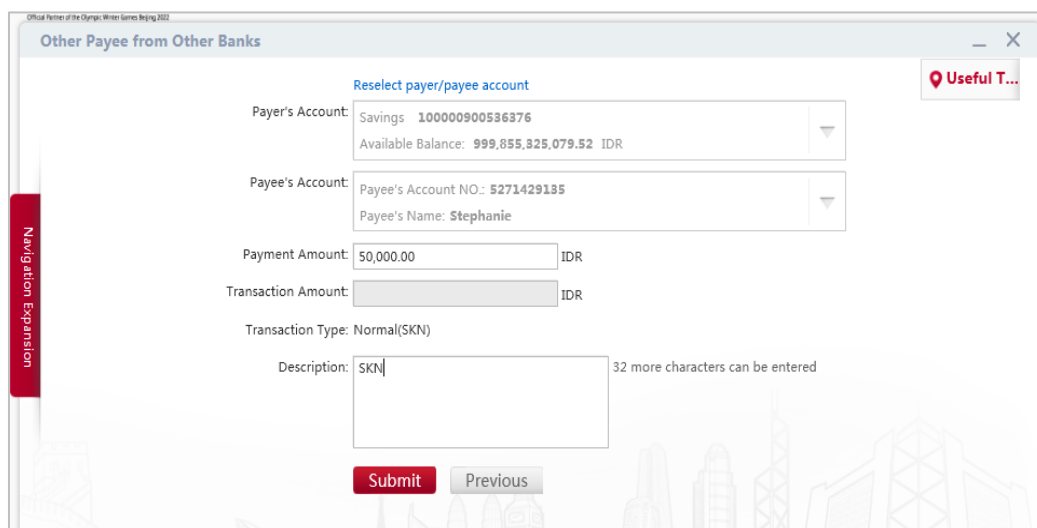
In the **List of Pay-in Account** under **“Other Payee from Other Banks”** list, select the Payee you wish to credit the transfer amount **to**, enter into the transfer entry page; Or click on **“+ Add New...”** button if it is the first time transfer to the payee, the system will display payee information entry page.



Complete respective fields of the Payee information:

- **Business Type:** Choose "Other Domestic Banks" option (*Note: this option indicates transfer IDR to other banks within Indonesia*)
- **Transaction Type:** select one of these two options (Normal (SKN) or Express (RTGS)).
- **Bank's Name:** Select the beneficiary bank from the drop-down list.
- **Select Payee's Bank:** Select the KPO or Kantor Pusat or any branches/sub branches of the beneficiary bank from the drop-down list. *Note:* This field only pop up when the transaction type is selected as Normal transfer (SKN).
- **Payee's Name:** Enter payee/beneficiary's full name (must not contain any special characters [] ^ \$ \ ~ @ # % & < > { } : ' ").
- **Pay-in Account No.:** enter the beneficiary's account number and without spaces.
- To save this payee for future use, tick on the **Save as frequent payee's account** box, so when the next transfer, you can direct select the payee from **Other Payee from Other Banks** list.

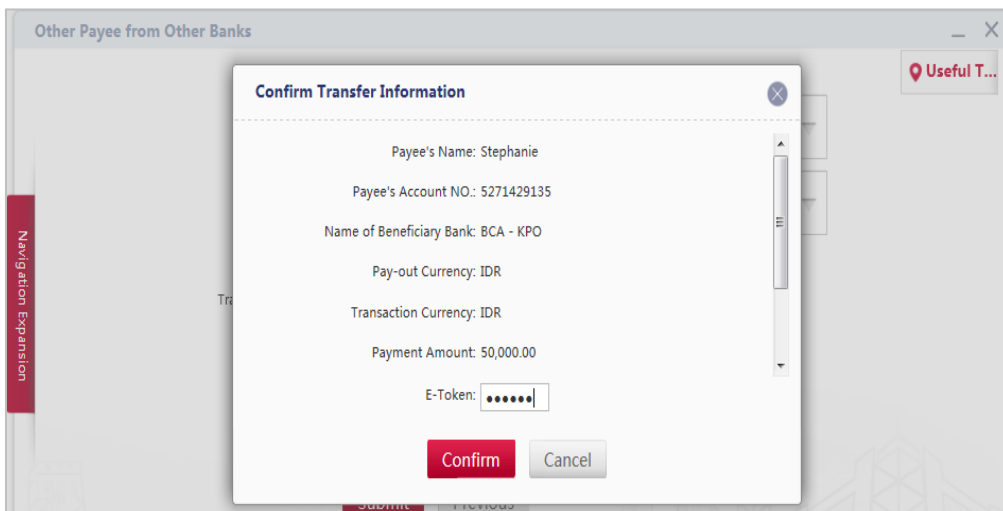
After completing the entry, click the **[Next]** button to enter to the transfer page.



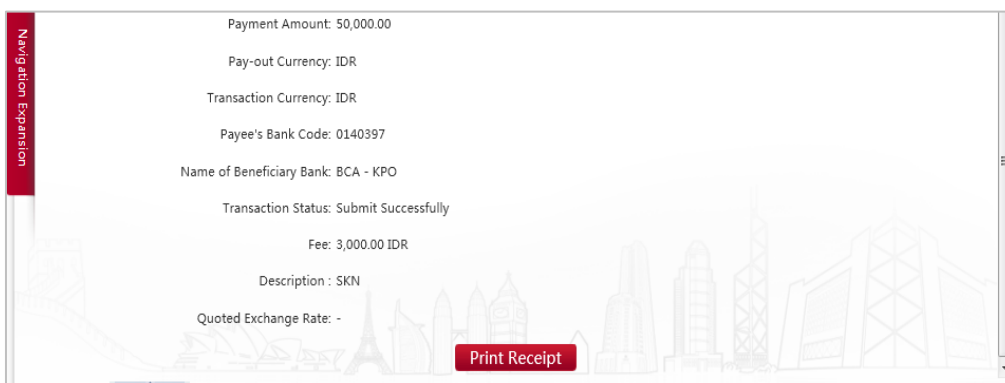
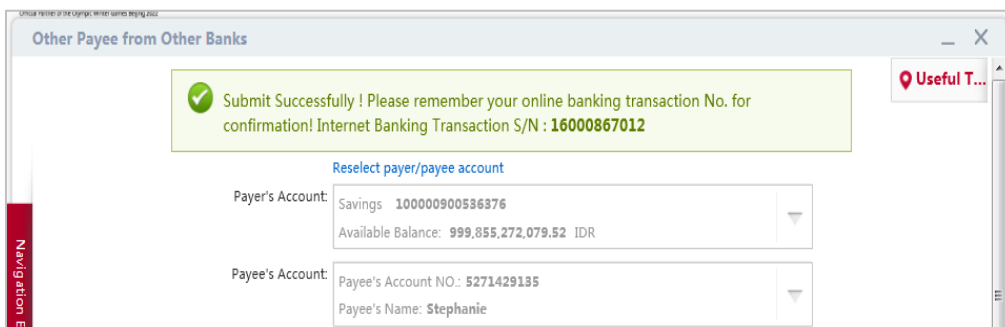
Complete respective fields of the payment/transfer information:

- **Pay-Out Amount or Transaction Amount:** choose your preferred option to enter the amount of funds to be transferred (If you select "**Pay-out Amount**", the system will automatically default the "Amount" field to the debit account currency; If you select "**Transaction Amount**", the system will automatically default the "Amount" field to the currency of the Payee's Account).
- **Quoted Exchange Rate:** If the payment involves foreign exchange, you may click [View Exchange Rate](#) to view the conversion rate between your cross currency transfers.
- **Description:** Enter any notes relevant to the transfer. This field must be only alpha-numeric characters (Must not contain special characters or Chinese characters).

Once all necessary fields have been completed, click the **[Submit]** button, you will then be asked to confirm the details of your transfer.



Review details, if correct, enter the 6-digit security codes generated from your Token, then click on **[Confirm]** to submit the payment for processing. The successful execution will display similar to the following page



Click the [**Print Receipt**] button, a Receipt page will be displayed.





 中国银行网上银行电子回单
 BOC Internet Banking Payment Advice
Official Partner of the Olympic Winter Games Beijing 2022

Submission Date: 2022/03/13 Transaction Date: 2022/03/13 Print Date: 2022/03/13

Payer	Payer	Y JD1	
	Payer's Account NO.	100000900536376	
	Account Opening Bank	Bank of China (Hong Kong) Limited Jakarta Branch	
Payee	Payee	Stephanie	
	Payee's Account NO.	5271429135	
	Account Opening Bank	BCA - KPO	
Payment Amount	50,000.00 IDR		
Quoted Exchange Rate	-		
Fee	3,000.00 IDR		
Internet Banking Transaction S/N	16000867012	Business Type	Other Payee from Other Banks
Remittance S/N	-		
Purpose of Remittance	-		
Description	SKN		
Seal			

Notice: The slip is printed by the customer for reference purpose. The receipt affixed with bank seal prevails!

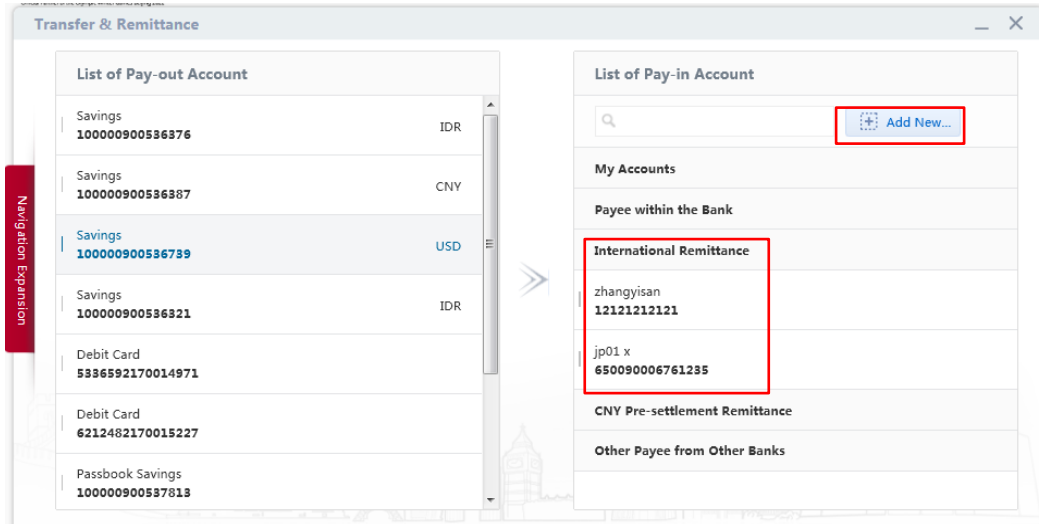
Click the [**Print**] button to have it printed out.

(5) International Remittance (Telegraphic Transfer)

Through Transfer & Remittance function, you can perform telegraphic transfer in USD, EUR, AUD, JPY, HKD, SGD, or GBP currency to any other bank accounts within or outside Indonesia in different or same currency.

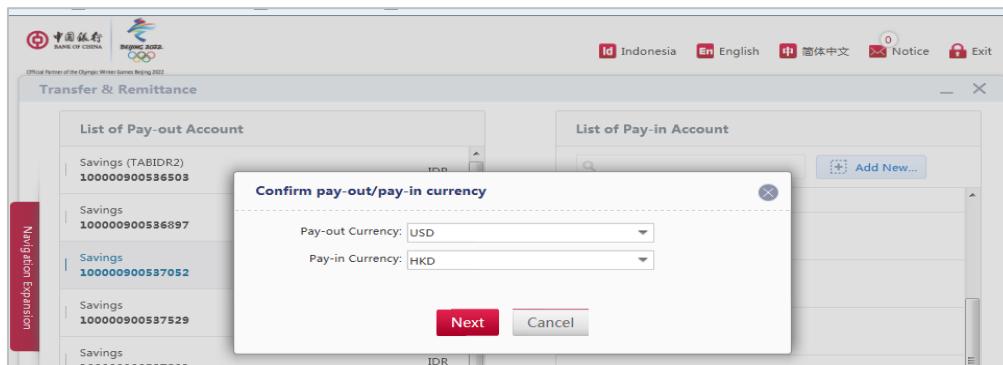
Operating Steps:

In the left-hand menu, choose **Transfer & Remittance**, enter the function page.

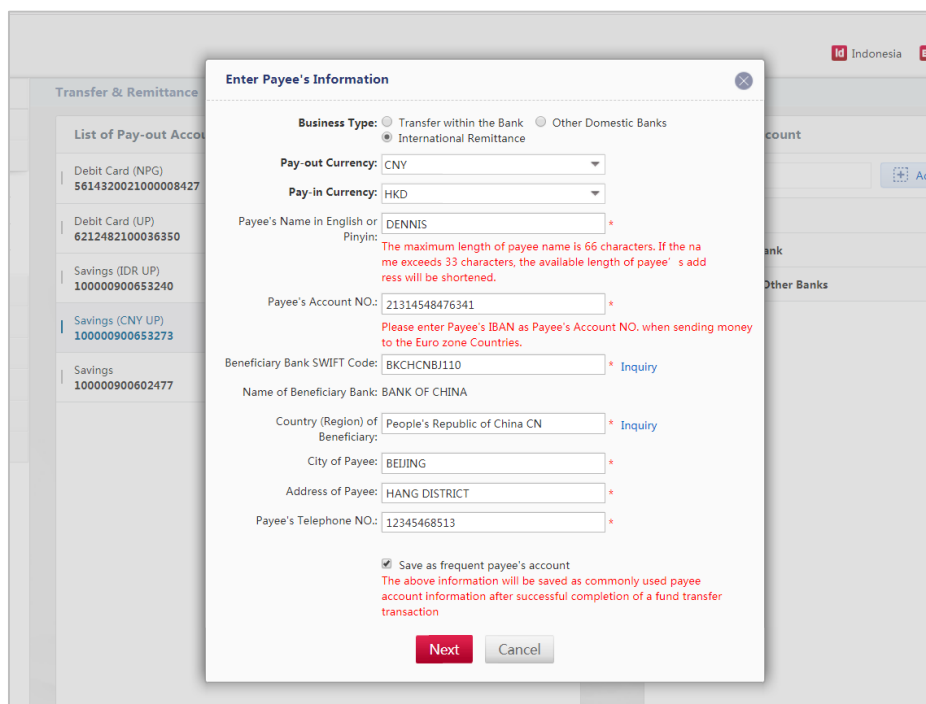


In the **List of Pay-out Account**, select the account you wish to debit the transfer amount **from**.

In the **List of Pay-in Account** under “**International Remittance**” list, select the saved Payee you wish to credit the transfer amount **to**, enter into the transfer entry page; Or click on “**+ New Payee**” button if it is the first time transfer to the payee, the system will display payee information entry page.



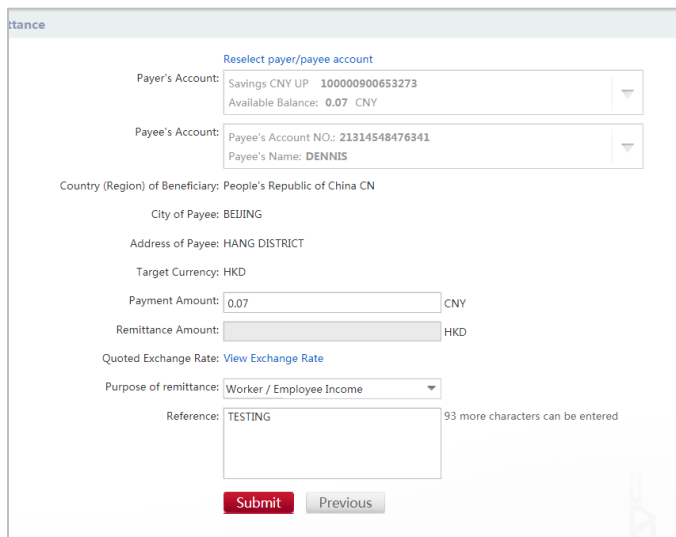
Before you enter into the payee information entry page, you will need to confirm pay-out/pay-in currency, then click [**Next**] Next button to continue (**Pay-out currency** indicates your debit account currency and the **Pay-in currency** indicates the currency of the payee's account currency).



Complete respective fields of the Payee information:

- **Business Type:** select "International Remittance".
- **Pay-out Currency:** select the currency of the account you would like to debit from.
- **Pay-in Currency:** select the currency of the payee/beneficiary's account.
- **Payee's Pinyin or English Name:** Enter payee/beneficiary's full name in pinyin or English characters (must not contain any special characters [] ^ \$ \ ~ @ # % & < > { } : ' ").
- **Payee's Account No.:** Enter payee/beneficiary's account number (must not contain spaces).
- **Payee's Bank SWIFT Code:** Enter the beneficiary's bank SWIFT code. If the code is less than 11-digit, please fulfil the remaining digits with "X" (For example: CENAIJAXXX).
- **Payee's Bank Inquiry:** Enter part of the SWIFT code or part of the payee's bank name in upper case letters then click on inquiry to show the list of banks name, and then select the destined bank.
- **Country (Region) of Beneficiary:** Click "Inquiry", and select the payee's country/region
- **City of Payee:** Enter the payee's city in Pinyin or English characters, which may include letters, numerals, blank space and /+?() , . ' .
- **Address of Payee:** Enter the payee's detail address in Pinyin or English characters, which may include letters, numerals, blank space and /+?() , . ' .
- **Payee's Telephone No.:** Enter payee/beneficiary's telephone number.
- To save this payee for future use, tick on the **Save as frequent payee's account** box, so when the next transfer, you can direct select the payee from "**International Remittance**" list.

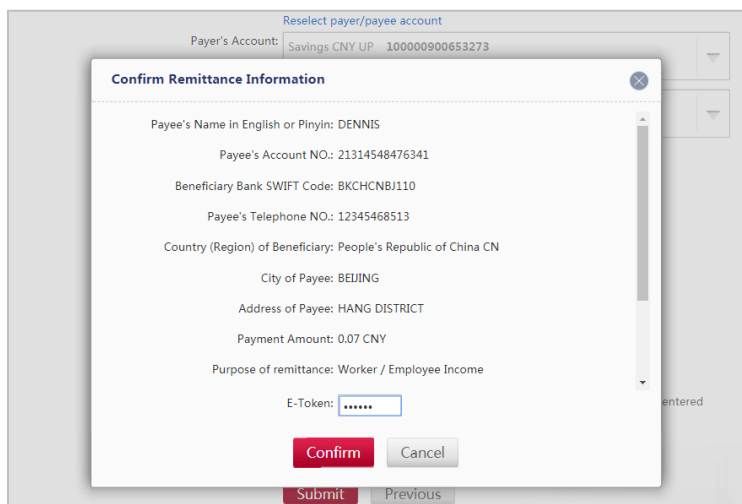
After completing the entry, click the [Next] button to enter to the transfer page.



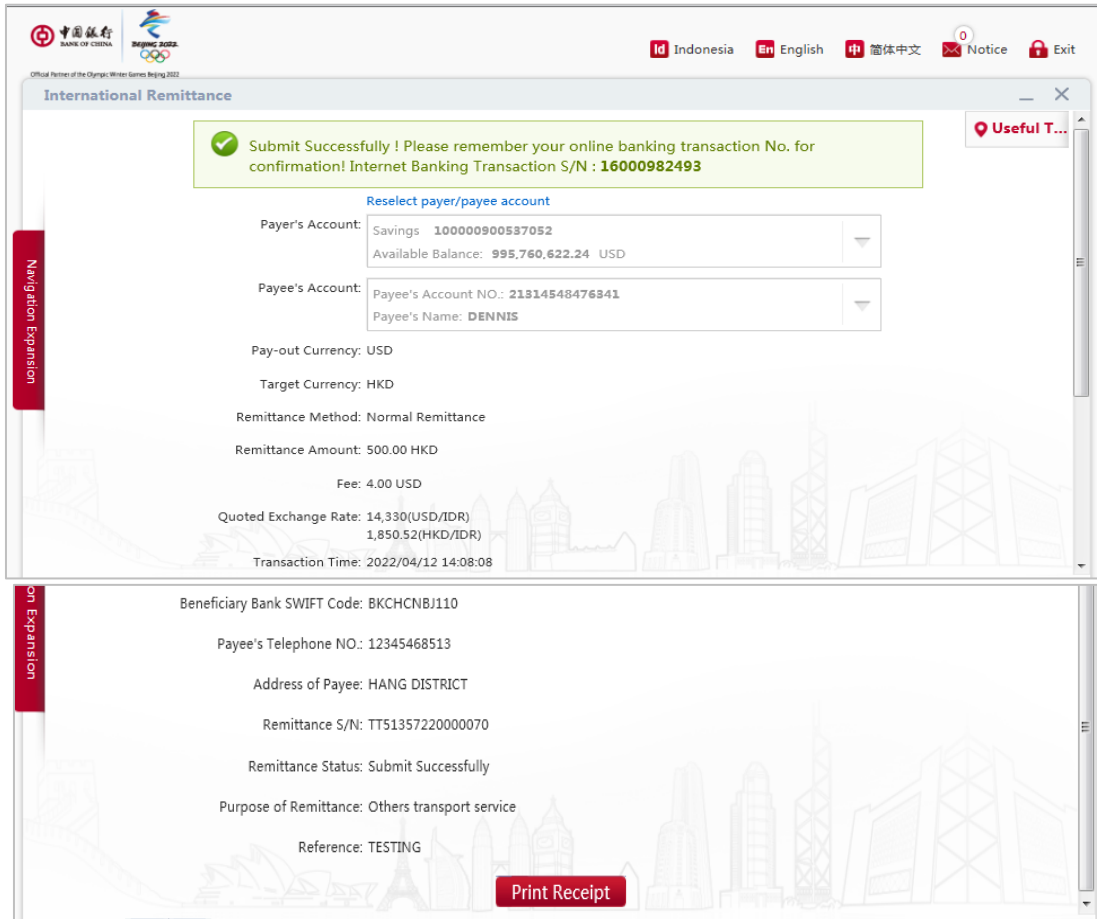
Complete respective fields of the payment/transfer information:

- **Pay-Out Amount** or **Transaction Amount**: choose your preferred option to enter the amount of funds to be transferred (If you select "**Pay-out Amount**", the system will automatically default the "Amount" field to the debit account currency; If you select "**Transaction Amount**", the system will automatically default the "Amount" field to the currency of the Payee's Account).
- **Quoted Exchange Rate**: If the payment involves foreign exchange, you may click **View Exchange Rate** to view the conversion rate between your cross currency transfers.
- **Purpose of Remittance**: Select the appropriate purpose of the remittance from drop-down list.
- **Reference**: Enter any notes relevant to the transfer. This field must be only alpha-numeric characters (Must not contain special characters or Chinese characters).

Once all necessary fields have been completed, click the **[Submit]** button, you will then be asked to confirm the details of your transfer.



Review details, if correct, enter the 6-digit security codes generated from your Token, then click on **[Confirm]** to submit the payment for processing.



Submit Successfully ! Please remember your online banking transaction No. for confirmation! Internet Banking Transaction S/N : **16000982493**

Reselect payer/payee account

Payer's Account: Savings 100000900537052
Available Balance: 995,760,622.24 USD

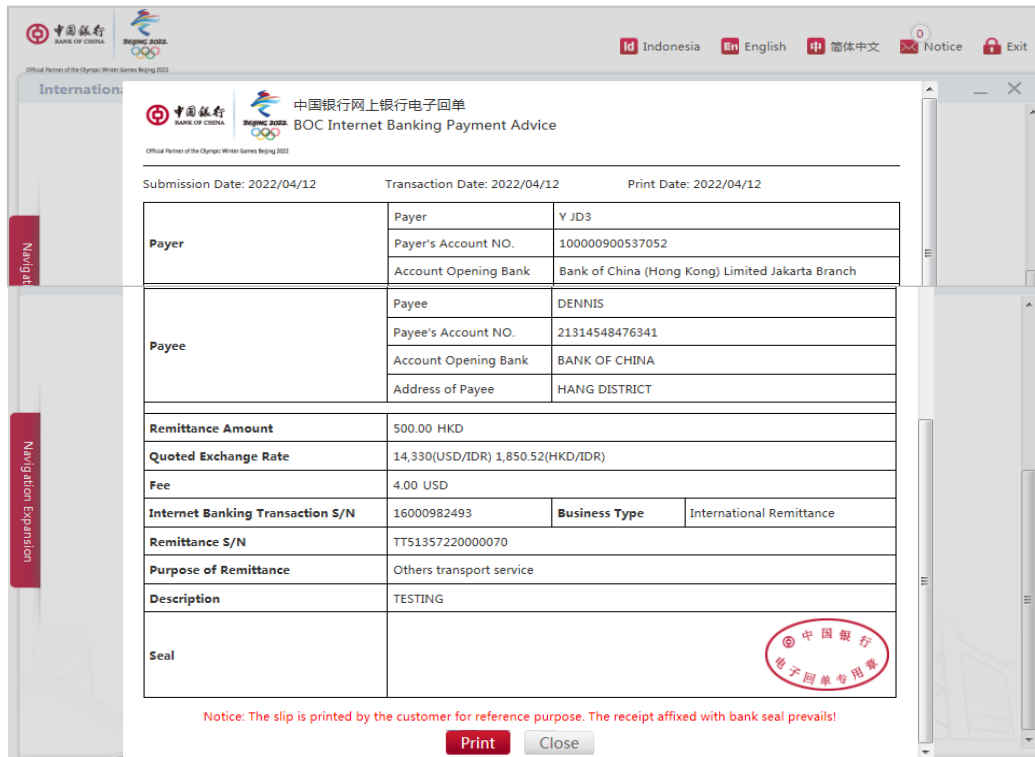
Payee's Account: Payee's Account NO.: 21314548476341
Payee's Name: DENNIS

Pay-out Currency: USD
Target Currency: HKD
Remittance Method: Normal Remittance
Remittance Amount: 500.00 HKD
Fee: 4.00 USD
Quoted Exchange Rate: 14,330(USD/IDR)
1,850.52(HKD/IDR)
Transaction Time: 2022/04/12 14:08:08

Beneficiary Bank SWIFT Code: BKCHCNBJ110
Payee's Telephone NO.: 12345468513
Address of Payee: HANG DISTRICT
Remittance S/N: TT51357220000070
Remittance Status: Submit Successfully
Purpose of Remittance: Others transport service
Reference: TESTING


Print Receipt

Click the **[Print Receipt]** button, a Receipt page will be displayed.



中国银行网上银行电子回单
BOC Internet Banking Payment Advice

Submission Date: 2022/04/12 Transaction Date: 2022/04/12 Print Date: 2022/04/12

Payer	Payer	Y JD3
	Payer's Account NO.	100000900537052
	Account Opening Bank	Bank of China (Hong Kong) Limited Jakarta Branch
Payee	Payee	DENNIS
	Payee's Account NO.	21314548476341
	Account Opening Bank	BANK OF CHINA
	Address of Payee	HANG DISTRICT
Remittance Amount	500.00 HKD	
Quoted Exchange Rate	14,330(USD/IDR) 1,850.52(HKD/IDR)	
Fee	4.00 USD	
Internet Banking Transaction S/N	16000982493	Business Type: International Remittance
Remittance S/N	TT51357220000070	
Purpose of Remittance	Others transport service	
Description	TESTING	
Seal		

Notice: The slip is printed by the customer for reference purpose. The receipt affixed with bank seal prevails!

Print Close

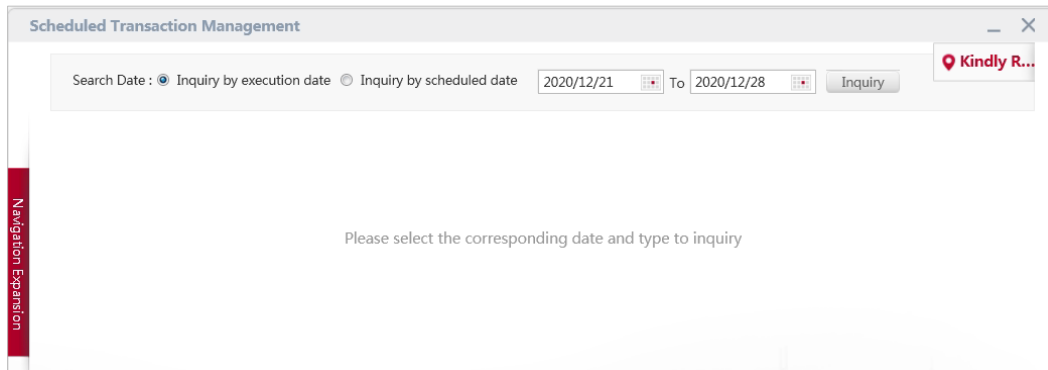
Click the **[Print]** button to have it printed out

5.2 Scheduled Transaction Management

With this function, you can view and modify your scheduled transactions that have not sent to the bank for processing.

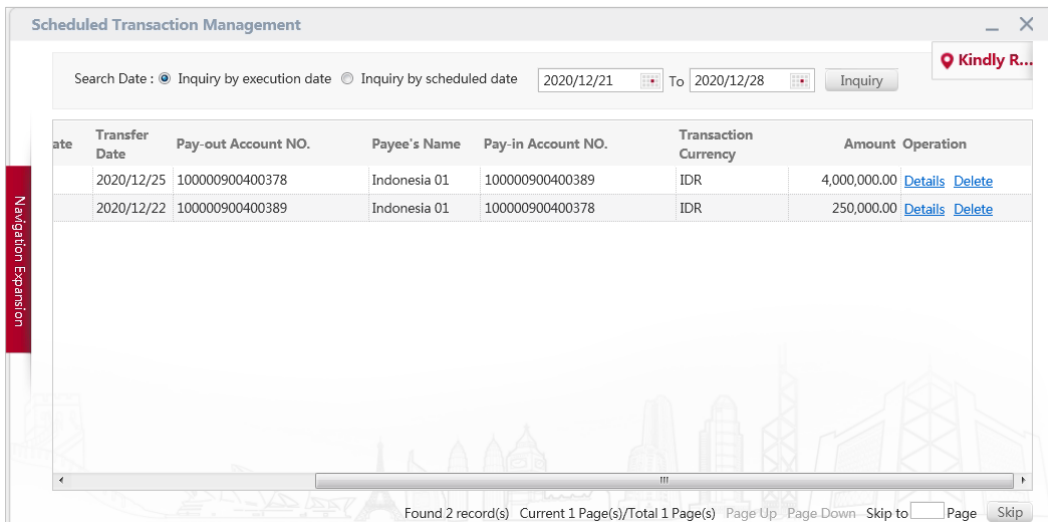
Operating Steps:

In the left-hand menu, choose **Transfer & Remittance** → **Scheduled Transaction Management**, enters into the function page.

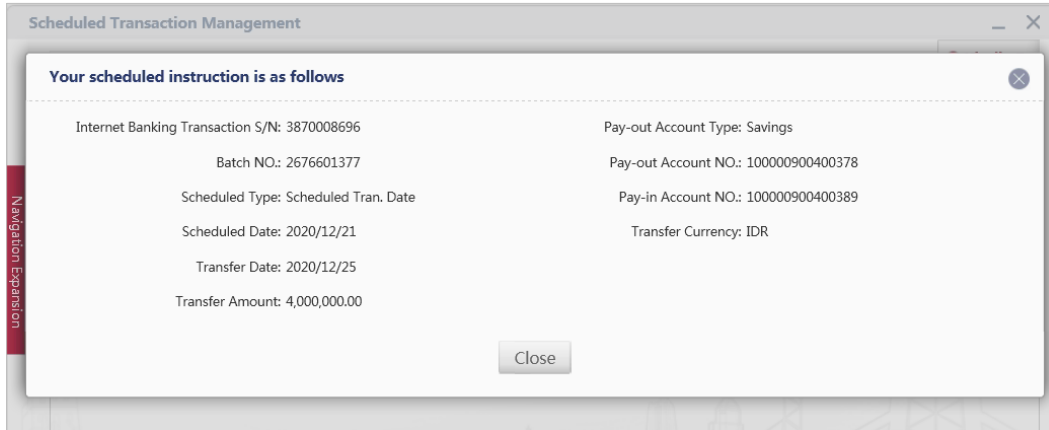


Select one of the **search date** option (Inquiry by initiating date or Inquiry by scheduled date), and click on the **calendar** icon to select the query start and end dates, click on [**Inquiry**] button, the future dated that have not been processed by the bank will be listed.

(1) View Scheduled Transfers Details

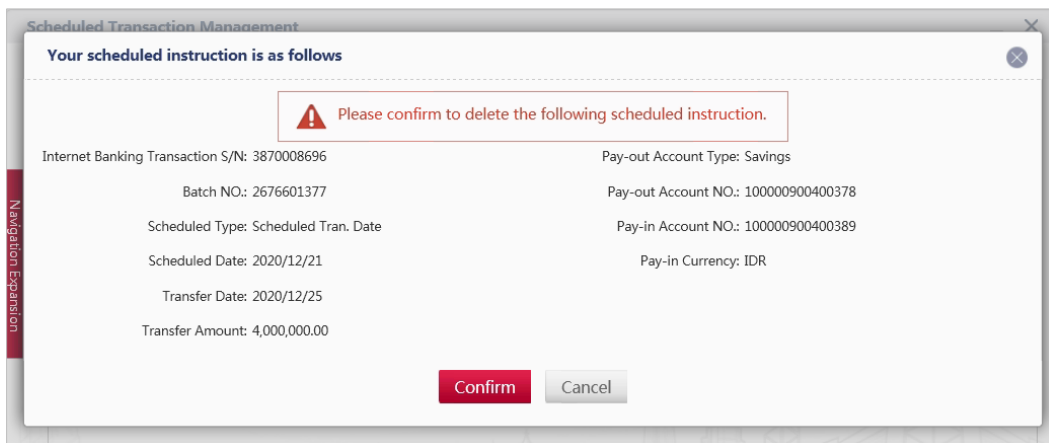


Click the **Details** link next to a transaction to view the details of the selected scheduled payment as shown on the below screen:

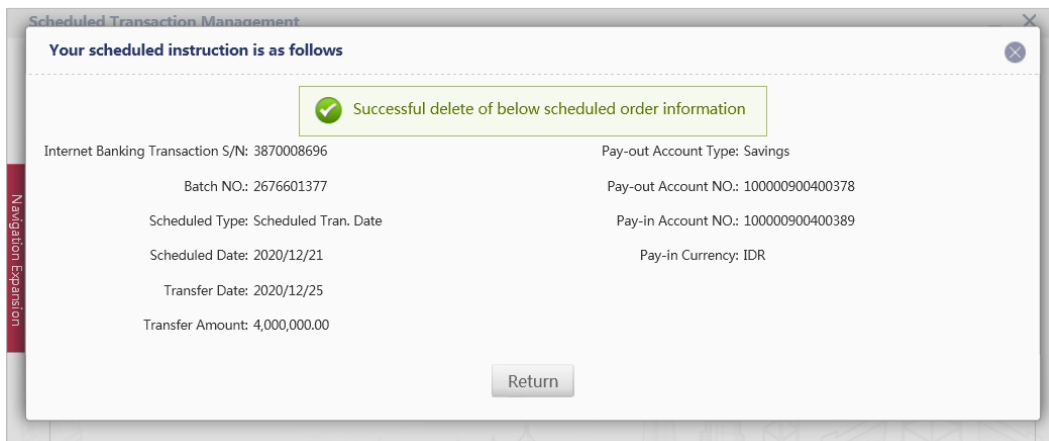


(2) Delete Scheduled Transfers

If there is any transaction you are no longer wanted to process, you can click the [Delete](#) link next to the transaction to cancel; a confirmation screen will then be displayed.



If you are sure to cancel click on [**Confirm**] button, a message confirming the transaction has been successfully deleted will appear as shown on below screen.



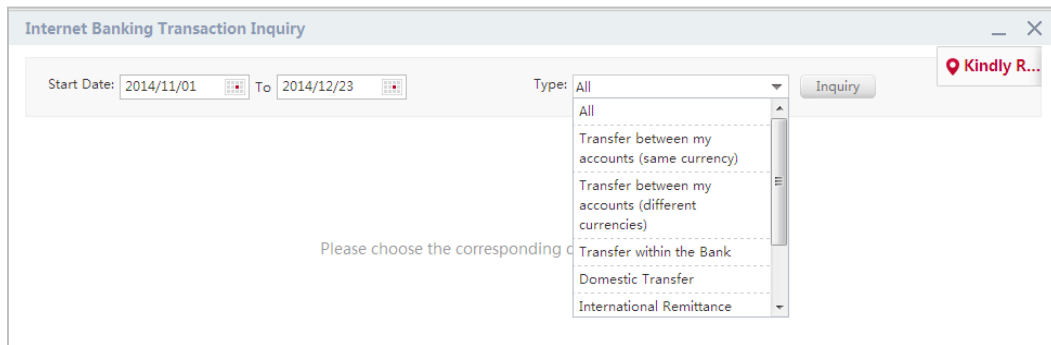
5.3 Internet Banking Transaction Inquire

This function allows you to enquire on the status of all payment/transfer you have performed via internet banking over the past one year. The records include the information of successful

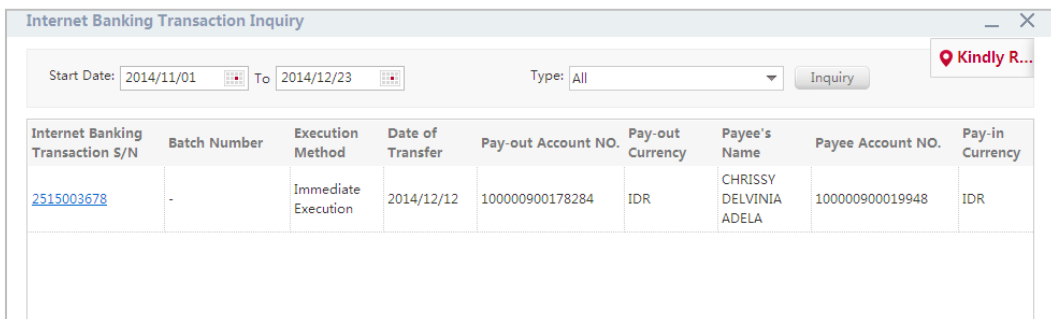
or failed transactions.

Operating Steps:

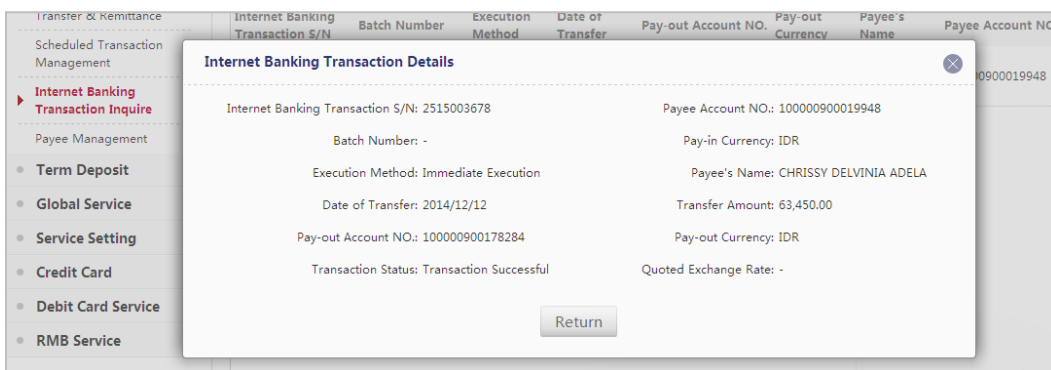
In the left-hand menu, choose **Transfer & Remittance**→**Internet Banking Transaction Inquire**, enter the function page.



Select a type of transaction to be queried from the drop-down list and click on calendar icon to select the start and end dates within the 3-month, then click the [**Inquiry**] button, to display the online banking transaction details for the query period



Click on a particular **Internet Banking Transaction S/N** link to display the details of the transaction.



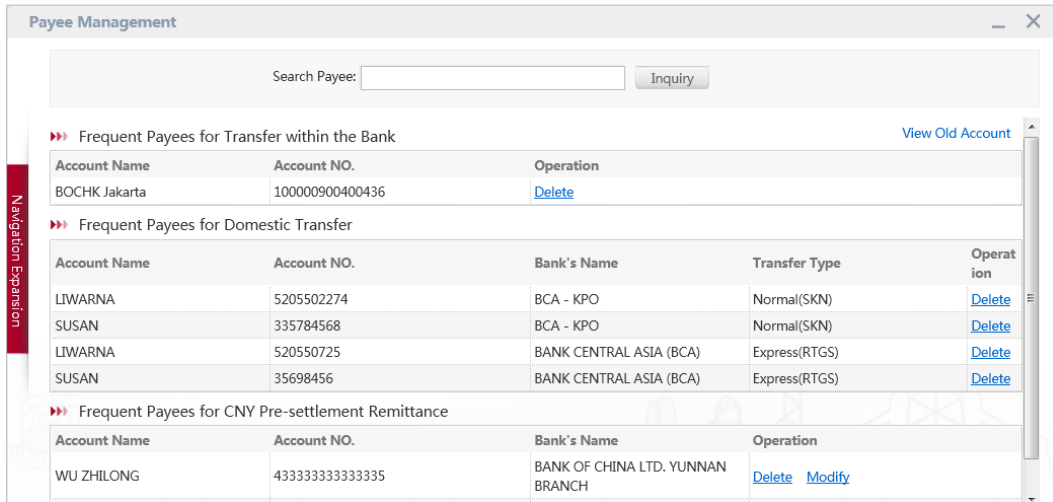
5.4 Payee management

You can use this function to maintain Payees/Beneficiaries that you have previously saved as a frequent future use. With this function, you can view or delete any payee information.

Operating Steps:

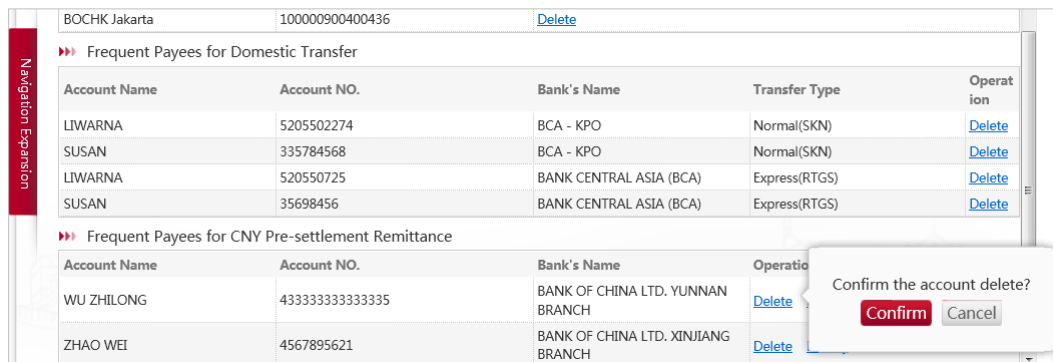
In the left-hand menu, choose **Transfer & Remittances**→**Payee Management**, enter the

function page. All the payees you have saved will be listed and sorted by type of transfer.

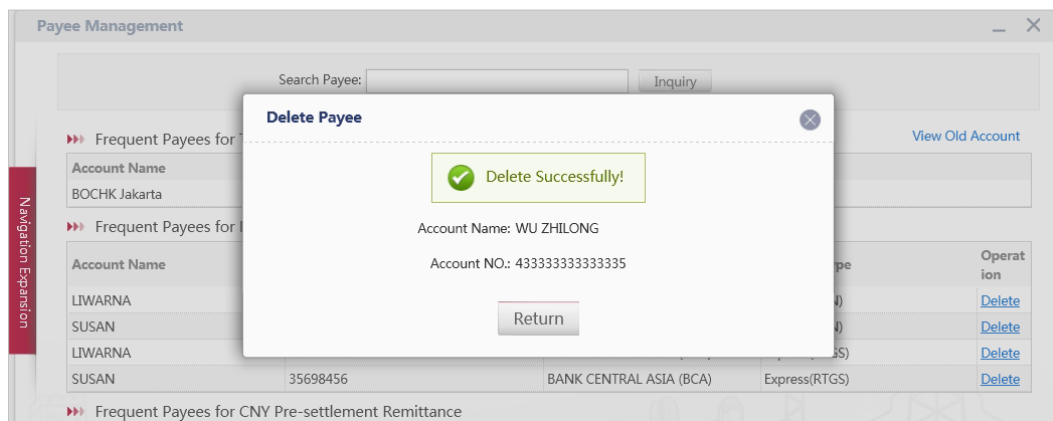


(1) Delete Payee

To delete a payee that you are no longer wanted, click the [Delete](#) link next to it. A confirmation dialog box will pop up.



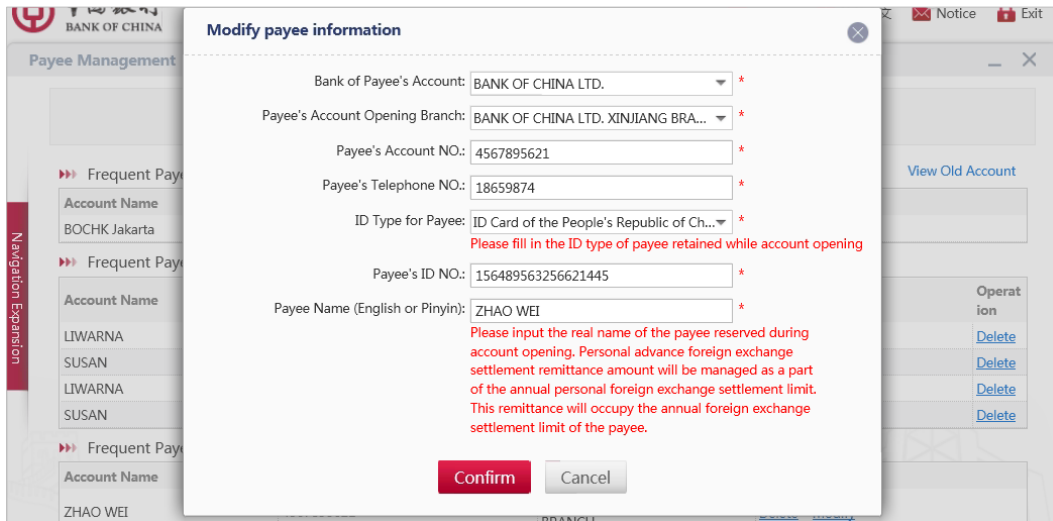
Click the [Confirm](#) button to delete the payee from the list, system will return a message confirming the payee has been successfully deleted.



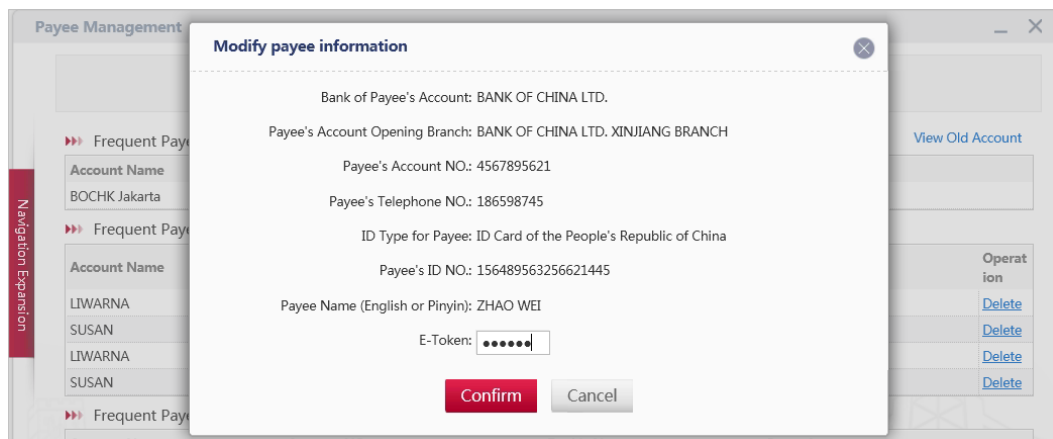
(2) Edit Payee

To modify the details for a payee, click on the [Modify](#) link next to it. The details of the payee

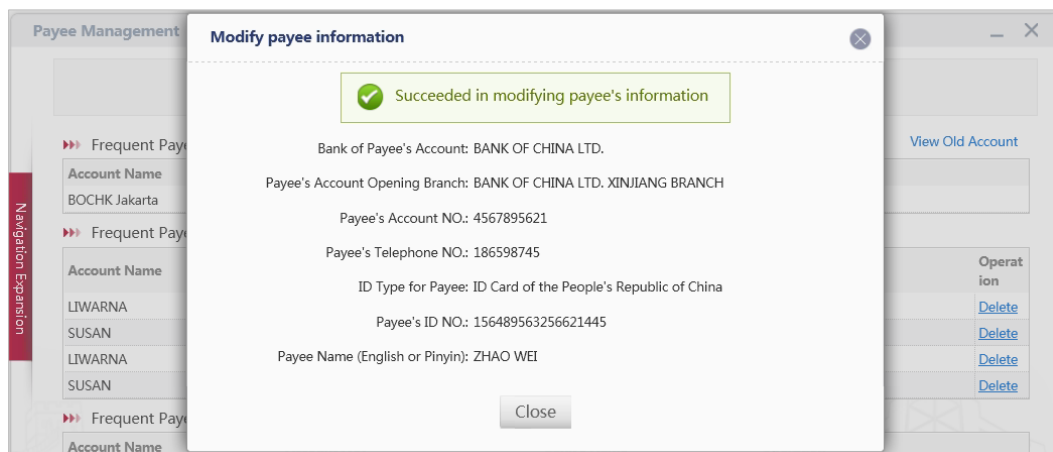
will be displayed.



Enter the revised details and click [**Confirm**] button. You then will be asked to confirm the details.



Review details and if correct, enter the 6-digit security code generated from your Token, then click [**Confirm**] button. System will return a message confirming the payee has been successfully modified.



6 TERM DEPOSIT

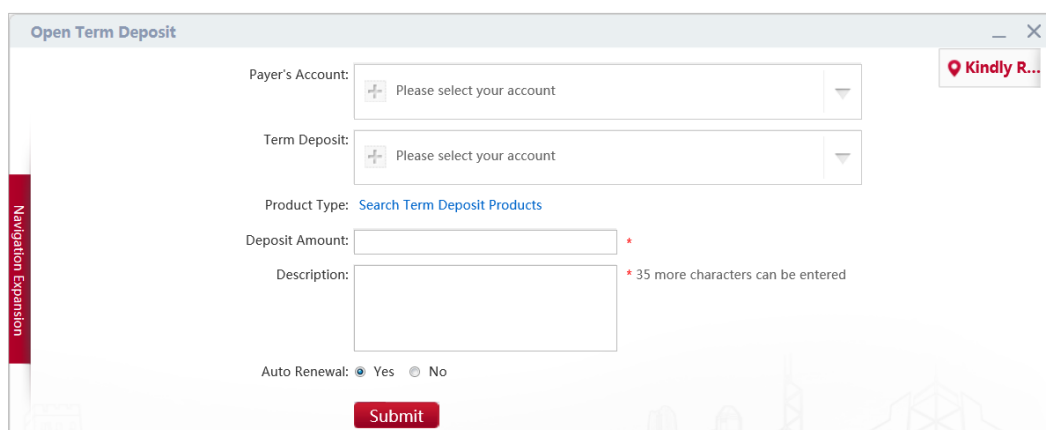
You can use this function to place a new term deposit in IDR, USD, or CNY currency with tenure selection 1/3/6/12 months available, as well as to withdraw a term deposit that previously opened via BOC Internet Banking channel.

6.1 Open Term Deposit

With this function you can open/place a time deposit with your current account balance in IDR, USD or CNY currency with 1/3/6/12months tenure selection available.

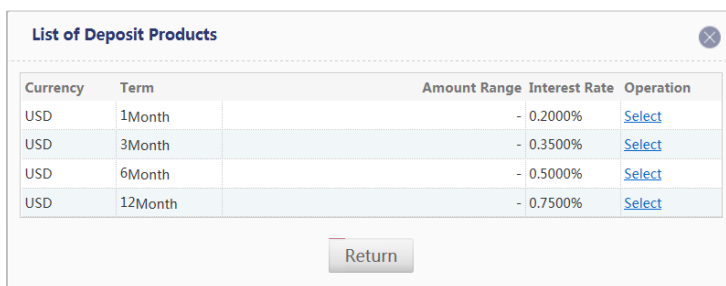
Operating Steps:

In the left-hand menu, choose **Term Deposit**→**Open Term Deposit**, enter the function page.



Complete respective fields of the term deposit opening information:

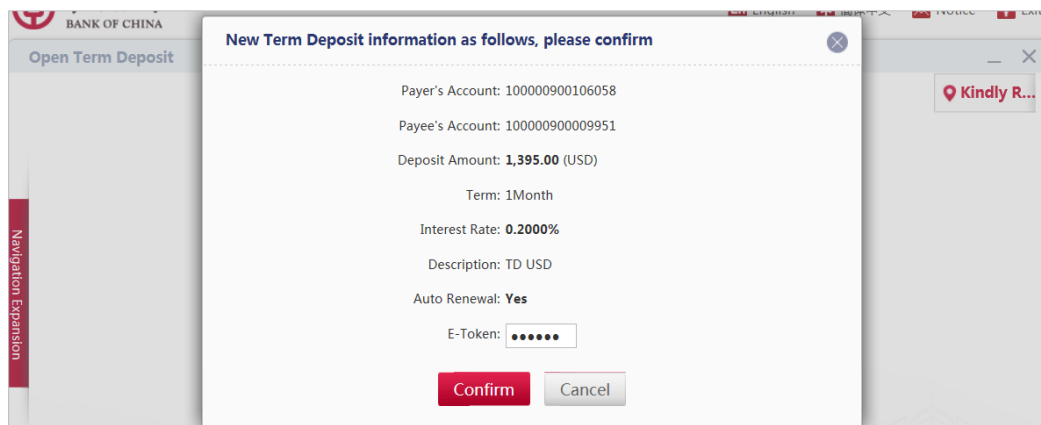
- **Payer's Account:** click the down arrow and select your saving account you wish to debit the amount from (**Note:** the currency of the selected account must be the same as the currency deposit you wish to place).
- **Term Deposit:** click the down arrow and select your term deposit account.



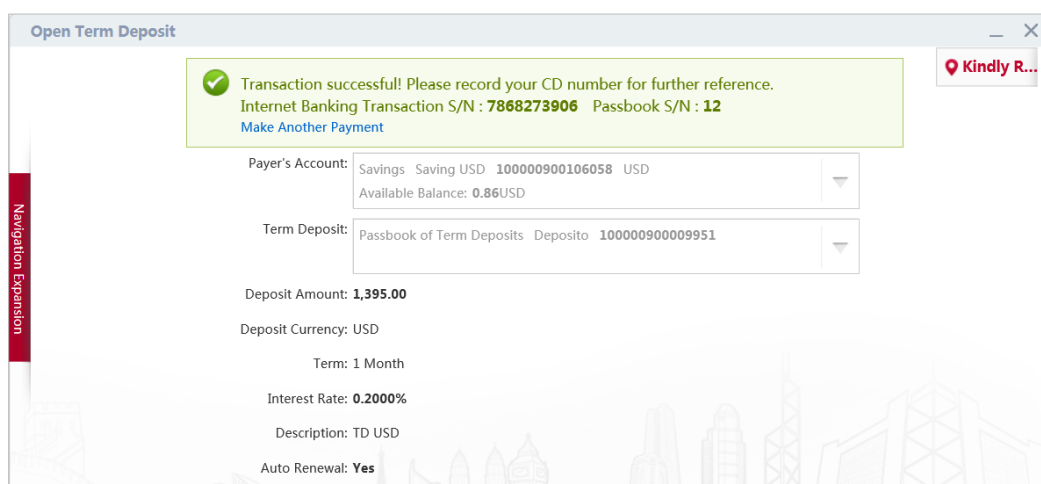
Currency	Term	Amount Range	Interest Rate	Operation
USD	1Month		- 0.2000%	Select
USD	3Month		- 0.3500%	Select
USD	6Month		- 0.5000%	Select
USD	12Month		- 0.7500%	Select

- **Product Type:** click the **Search Time Deposit Products** link to view and select the desired deposit tenor and interest rate.
- **Deposit Amount:** enter the amount to be deposited (**Note:** The minimum deposit amount of each currency is 10 Million rupiah for IDR, 1.000 US dollars for USD and 10.000 China Yuan for CNY currency).
- **Description:** Enter any notes relevant to this transaction. This field must be only alpha-numeric characters (Must not contain special characters and Chinese characters).
- **Auto Renewal:** this field must be selected as **Yes** (By choosing this option, the principal and interest earned after maturity will be automatically renewed).

After all information is filled out correctly, click on **[Submit]** button to continue into the next confirmation screen.



Review details, if correct, enter the 6-digit security code generated from your E-Token, then click **[Submit]** button to lodge your transaction for processing. The successful execution will display similar to the following page with a transaction number.



6.2 Transfer Term Deposit

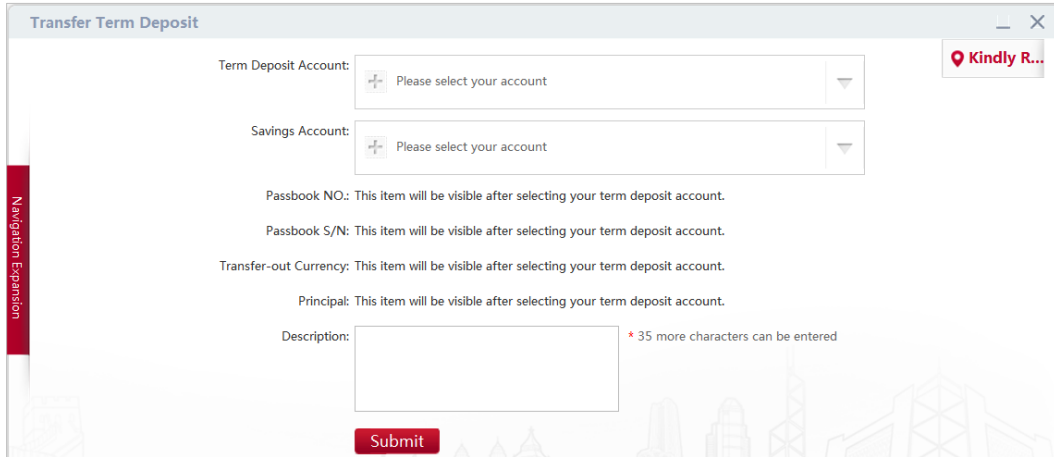
With this function you can at any time withdraw any time deposits that have been placed through online banking before.

Important Notice:

- You can withdraw your term deposit at any time as you wish with no penalty, but the term deposit will not earned interest.

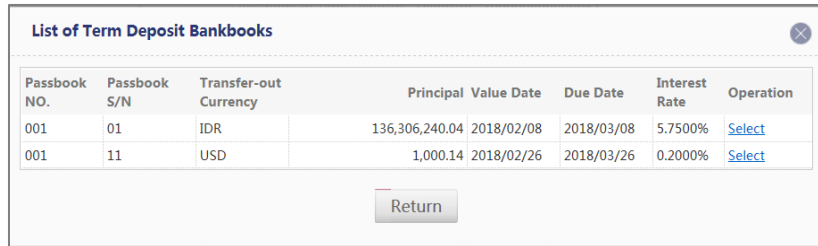
Operating Steps:

In the left-hand menu, select **Term Deposit**→**Transfer Term Deposit**, enter the function page.



Complete respective fields of the term deposit transfer information:

- **Term Deposit Account:** click the down arrow and select your term deposit account. Once the account selected, system will displays list of all your term deposits.

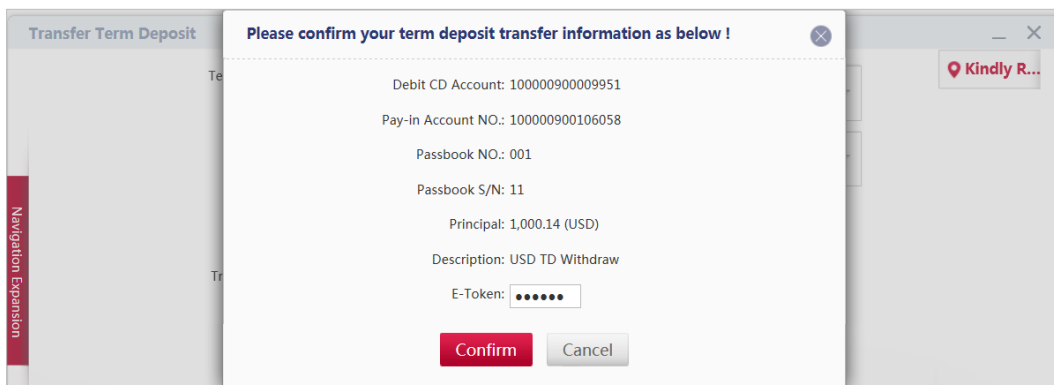


Passbook NO.	Passbook S/N	Transfer-out Currency	Principal	Value Date	Due Date	Interest Rate	Operation
001	01	IDR	136,306,240.04	2018/02/08	2018/03/08	5.7500%	Select
001	11	USD	1,000.14	2018/02/26	2018/03/26	0.2000%	Select

Click on [Select](#) link next to the term deposit that you would like to withdraw.

- **Savings Account:** click the down arrow and select your saving account you wish to credit the amount to (**Note:** the currency of the selected account must be the same as the currency deposit you wish to place).
- **Description:** Enter any notes relevant to this transaction. This field must be only alpha-numeric characters (Must not contain special characters and Chinese characters).

After all information is filled out correctly, click on [**Submit**] button to continue into the next confirmation screen.



Review details, if correct, enter the 6-digit security code generated from your E-Token, then click [**Submit**] button to lodge your transaction for processing. The successful execution will display similar to the following page with a transaction number.

Transfer Term Deposit

Navigation Expansion

Kindly R...

✔ Please record your Online Banking transaction S/N for future verification if needed!
Internet Banking Transaction S/N : **7868222482** Transaction Status : **Transaction Successful**
[Make Another Payment](#)

Term Deposit Account: Passbook of Term Deposits Deposito 100000900009951

Savings Account: Savings Saving USD 100000900106058

Passbook NO.: 001

Passbook S/N: 11

Transfer-out Currency: USD

Principal: 1,000.14

Description: USD TD Withdraw

7 GLOBAL SERVICE

Through **Global Service**, you can conduct unified inquiry management on the accounts you open and link to online banking at any branches or sub-branches of the BOC around the world, including account balance inquiries and transaction details.

Important Notice:

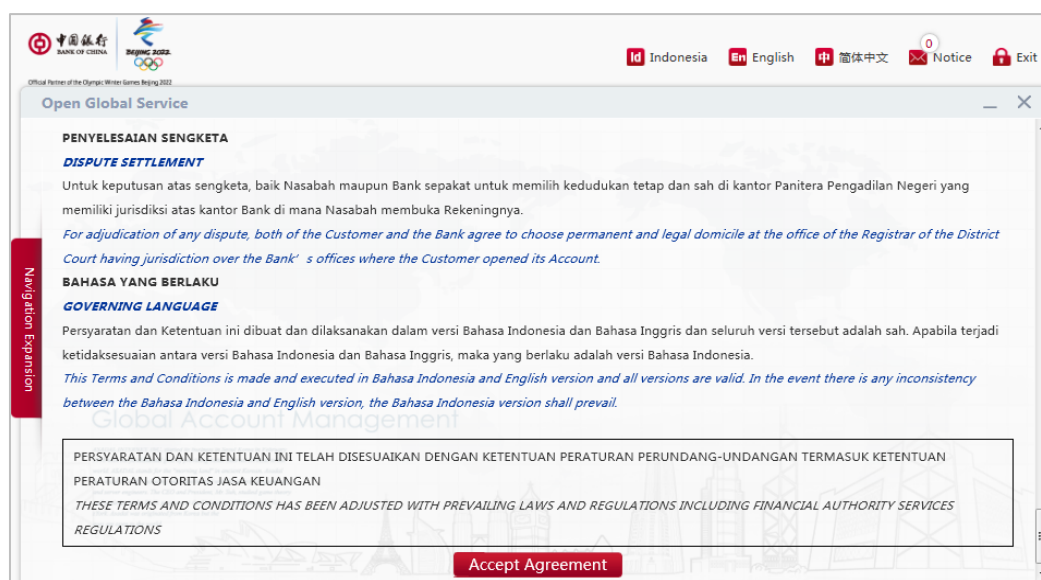
- To use this service you must ensure that all to be linked accounts opened in the BOC in different countries must have internet banking service, and within the service there is also a "**Global Service**" function available.
- To start this service you need to specify which internet banking user will act as Administrator to manage all accounts incorporated in the global service, while other users will only act as participants who can only join and link all their accounts to be managed by the administrator.
- Due to the time difference of BOC accounts in different countries, when you inquiry the transaction details of an account in a period of time through the global service, BOC online banking will display the results of the query according to the time of the account opening bank.

7.1 Open Global Service

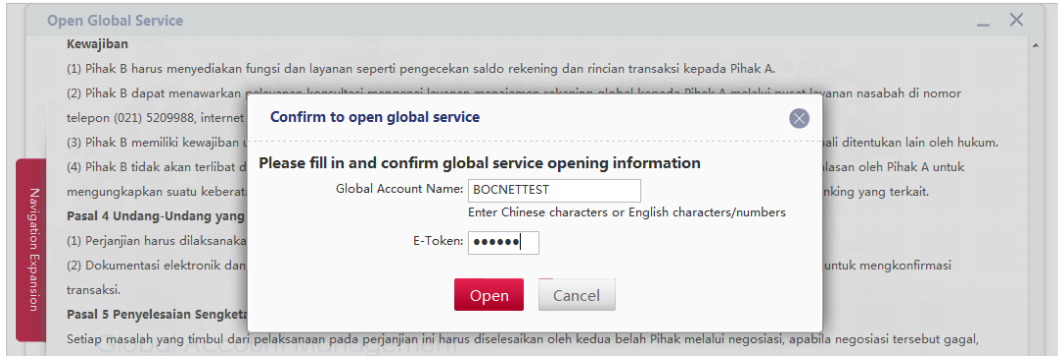
After you open BOC Internet Banking, the Global Service function is not open by default. You can open this function by yourself. This function is used by the Administrator to open the global service.

Operating Steps:

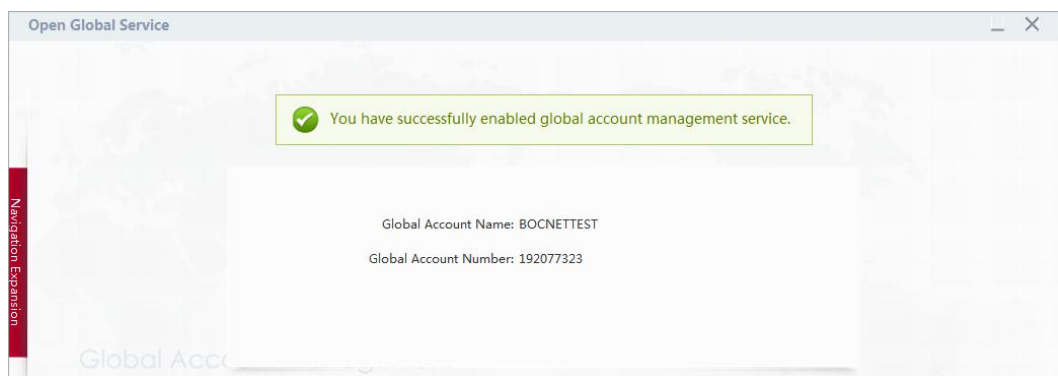
In the left-hand menu, choose **Global Service** → **Open Global Service**. The system displays open service agreement page as shown below:



First, read the service agreement, then click on [**Accept Agreement**] button to continue, the confirmation window will display, you need to create a global account name, as shown below:



To open the service, you are required to create a **Global Account Name** (maximum length 35 Chinese characters or 70 English/numeral characters) and confirm it by entering the 6-digit security code generated from your TOKEN, then click on **[Open]** button.



Once you have been registered successfully to the global account management service, **“Open Global Service”** menu will be shown up with your Global account name and Global account number.

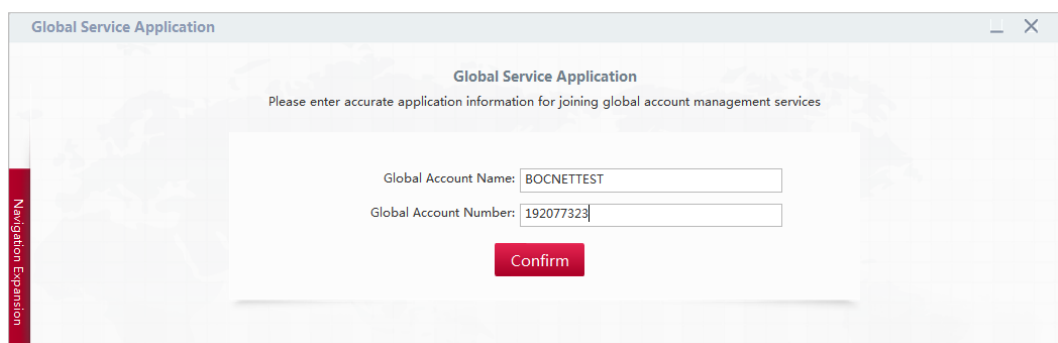
Note: Global Account Name is an important mark to identify the name group into Global Account Management Service by the online banking. Once the Global Account Name is set, it cannot be modified.

7.2 Request to Join

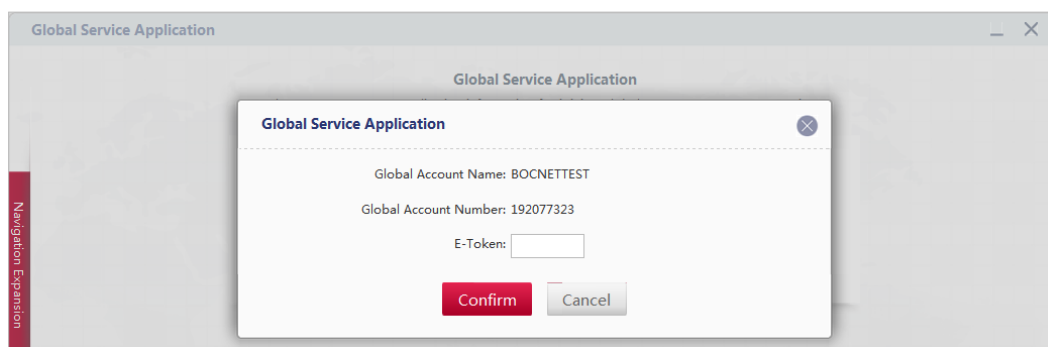
Once the Global Service already opened, you can log in to others BOC domestic or overseas Internet Banking and enter into this function. This function is used by the participant(s) to request for joining into the global account management service.

Operating Steps:

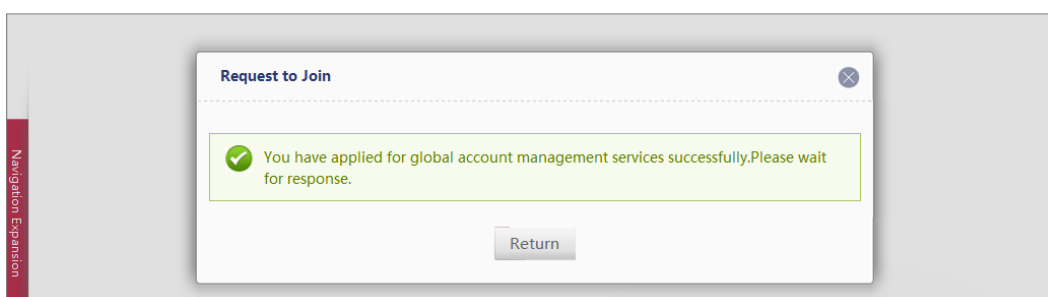
In the left-hand menu, choose **Global Service** → **Request to Join**, enter into the function page.



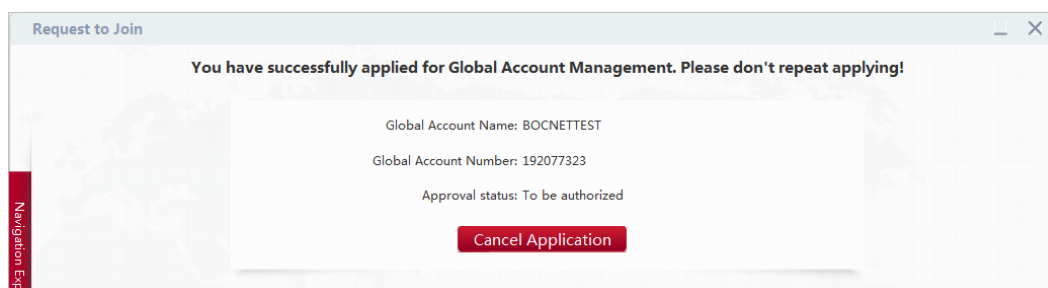
Input the Global Account Name and Number that you want to join, then click on [**Confirm**]



After submitted successfully, you need to wait for the approval from the administrator.



Once the account successfully approved, the following similar confirmation screen will appear with a status.



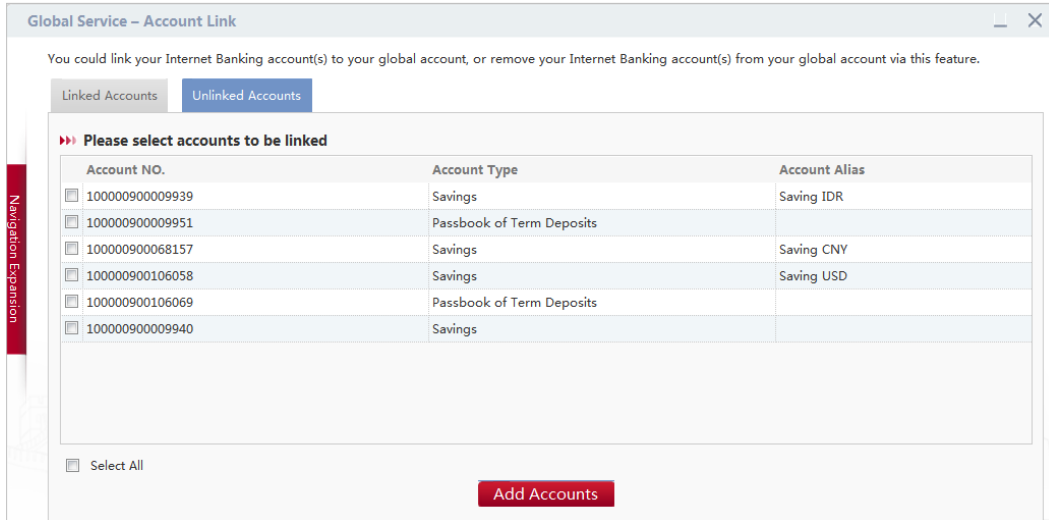
7.3 Link Accounts

After the Global Service already opened and other participants also already joined the global service, you can link all or part of the domestic and overseas online banking accounts to the **Global Account Management Service**.

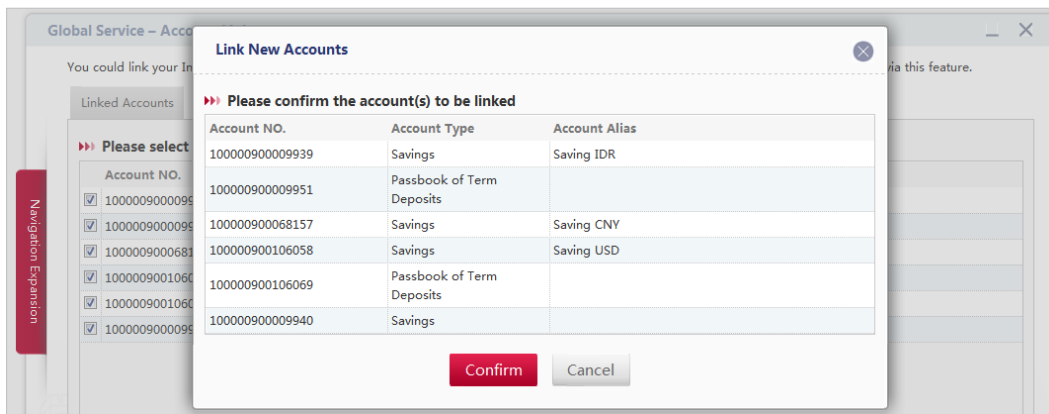
This function is used by the Administrator and the participants to link their online banking accounts to Global Account Management Service or to cancel the association between accounts in online banking and global account management.

Operating Steps:

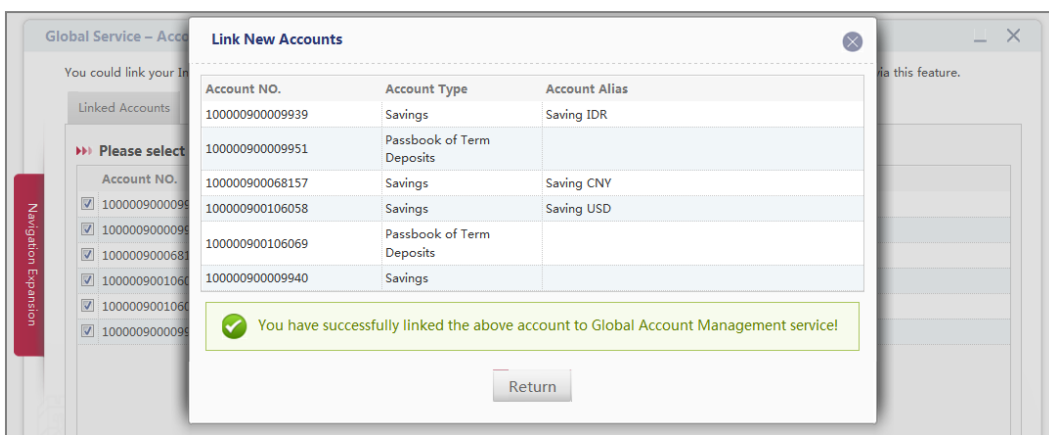
In the left-hand menu, choose **Global Service**→**Link Accounts**. The system displays the function page as shown below:



Tick on the account(s) to be linked and then click on [**Add Accounts**] button to process.



Click [**Confirm**] button. A confirmation page will be shown when the selected account has been linked successfully.



Note: Participants only able to link their accounts to **Global Account Management Service** if their application to join the service has been approved by the Administrator.

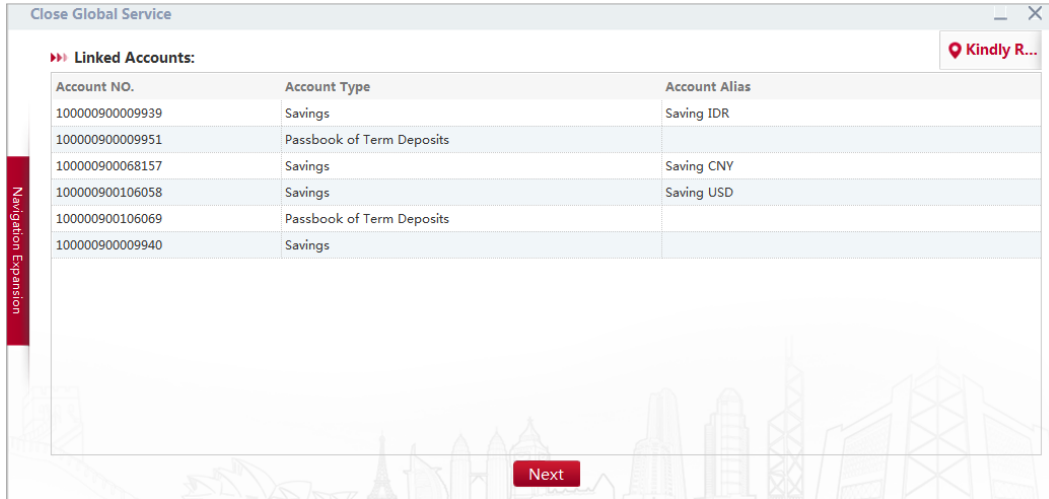
7.4 Close Global Service

If you are no longer use global service management. You can close this function in your domestic or overseas online banking. This function is used by the Administrator to close the

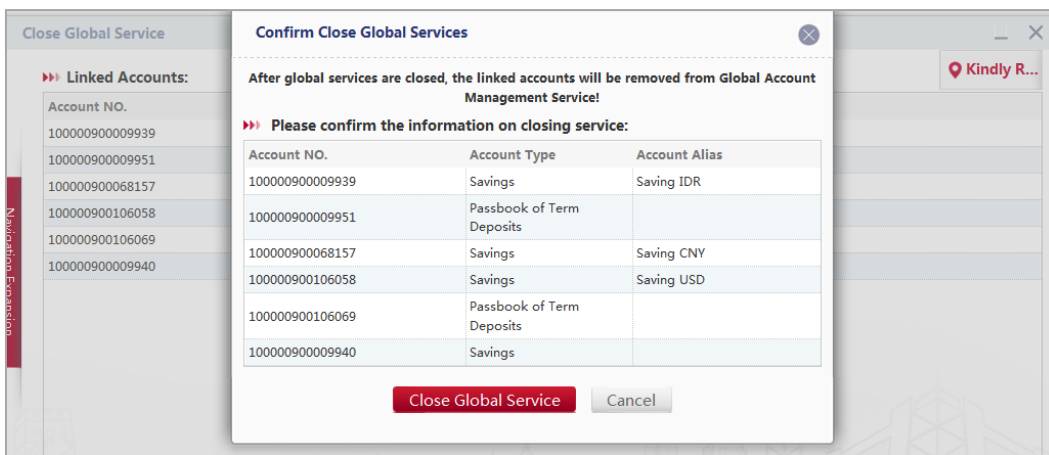
global account management service. Once the Administrator close the service, all members also will be automatically closed too.

Operating Steps:

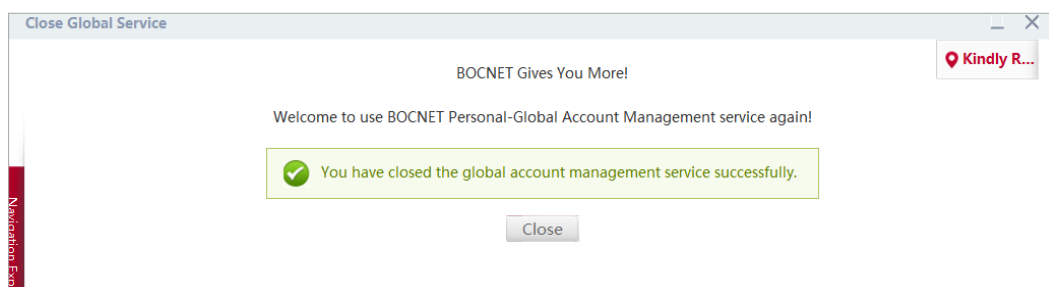
In the left-hand menu, choose **Global Service**→**Close Global Service**, enter into the function page.



Click [Next] button if you would like to close you're the global account management service.



A confirmation page will be shown when a bank account has been disabled from global account management service successfully.



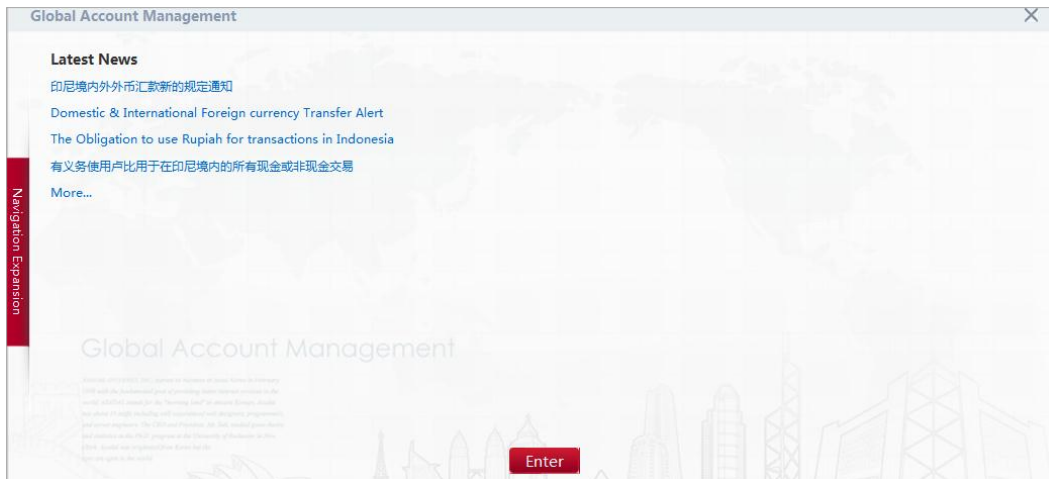
7.5 Global Account Management

You can query the balances and transaction details of all accounts that have been linked to

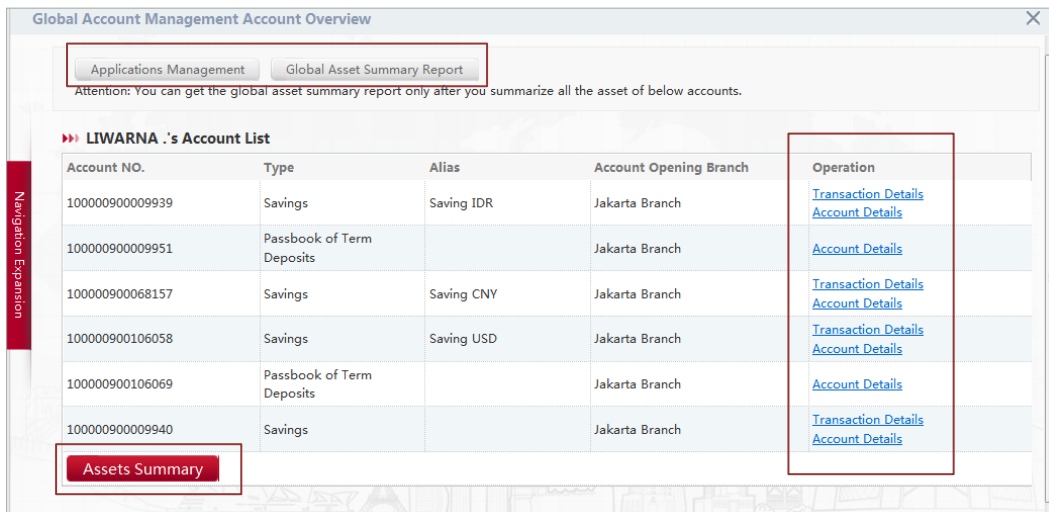
global service, and approve your submitted application for joining other domestic or overseas online banking services to Global Service. This function is only applicable to the Administrator.

Operating Steps:

In the left-hand menu, choose **Global Service**→**Global Account Management**, enter the function page.



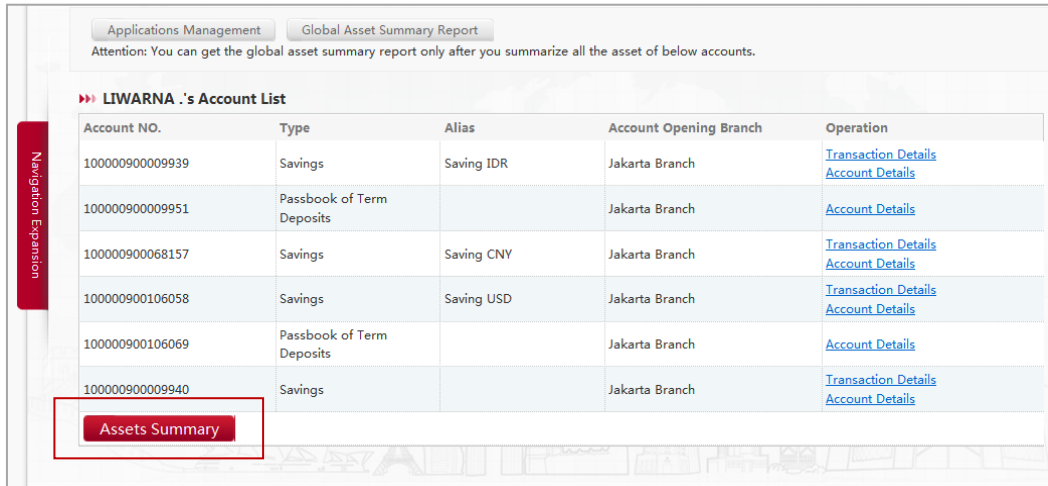
Click the **[Enter]** button, and then you will be taken into Global Account Management Account Overview page.



On the page, you can perform the following function:

- **Assets Summary**

Enable you to overview the assets summary of real time balances of Administrator and each participant bank accounts that have been linked to Global Account Management Service.



The **[Asset Summary]** button will be located in the bottom of each user's account list. You can click on the **[Asset Summary]** button of any users to view the total assets summary of the selected user's account. The Asset Summary will be pop up as shown below:



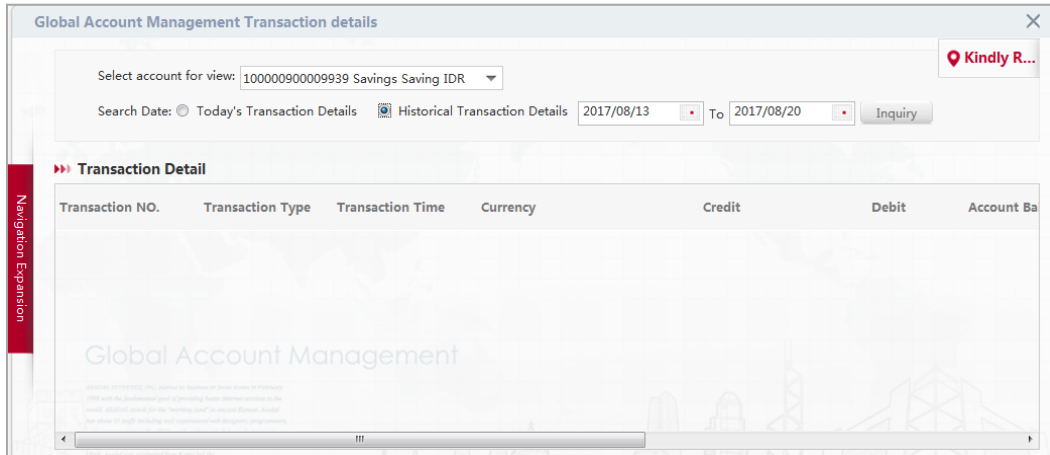
▪ Global Asset Summary Report

The **[Global Asset Summary Report]** is available on the top of the page. You can click it to view the total global assets summary of all users' account. (Note: the Global Asset Summary Report only can be displayed if you have successfully pop up all users' asset summary report.

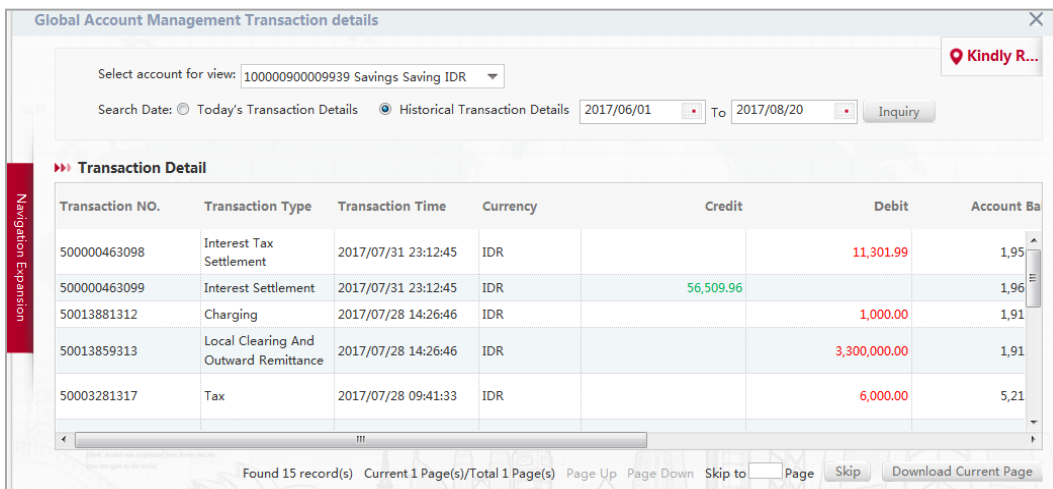
▪ Transaction Details

[Transaction Details] link is associated to each account that enables you to enquiry about the accounting records of all transactions of the account. The historical transaction records is available up to 1 year with every query time span no longer than 3 months.

Click on the **[Transaction Details]** link next to an account, and then you will be taken to the transaction details enquiry page.



Select the search date of the transaction to be viewed, Today's or Historical Transaction Details (if you want to select historical transaction details, you need to select a start date within three months), then click **[Inquiry]** button, the system returns the eligible day or historical transaction details.

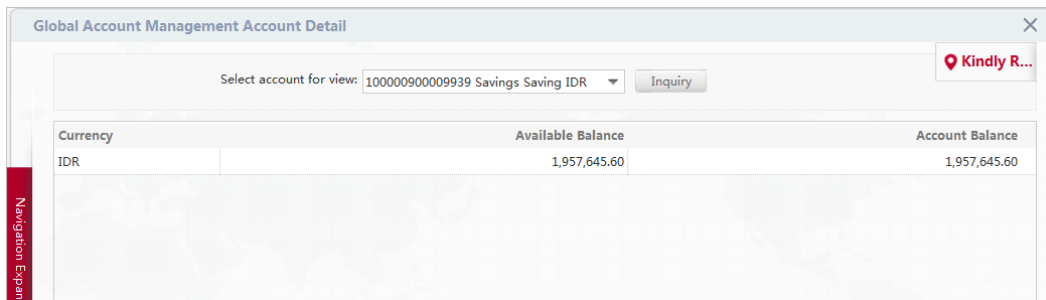


Click the **[Download]** button in the lower right corner to download the results of the day or history transaction and download it in CSV format to the specified location. The download results can be opened in EXCEL format.

▪ **Account Details**

Account Details link is associated to each account that enables you to enquiry real time the balance of the account.

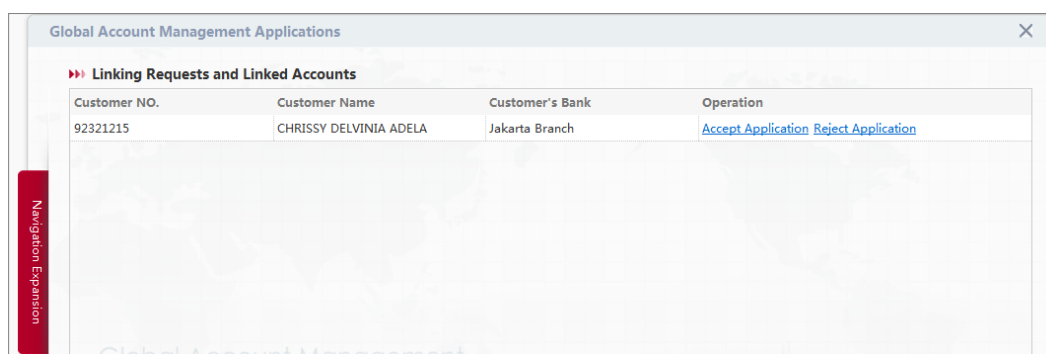
Click on the **Account Details** link next to an account, and then you will be taken to the Account Details page. It shows the account balance and available balance of the account as shown below:



Application Management

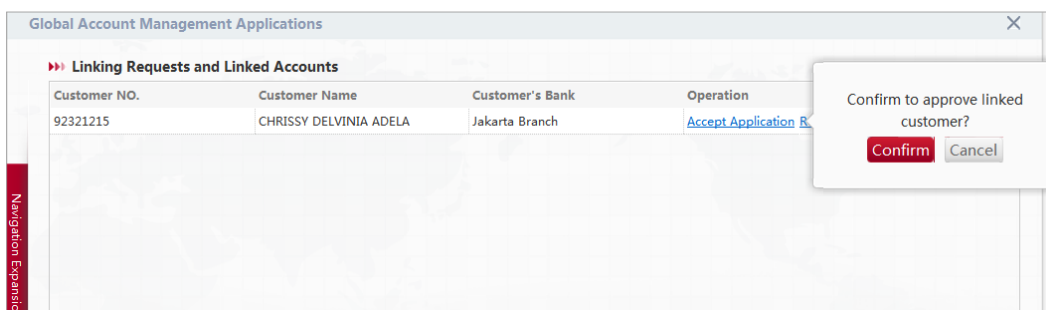
The [**Application management**] is available on the top of the page. This function enables you to approve or reject an application of any Members who wish to join the global account management service or to delete any particular members from the service.

Click on the [**Application management**], enter the management application page.

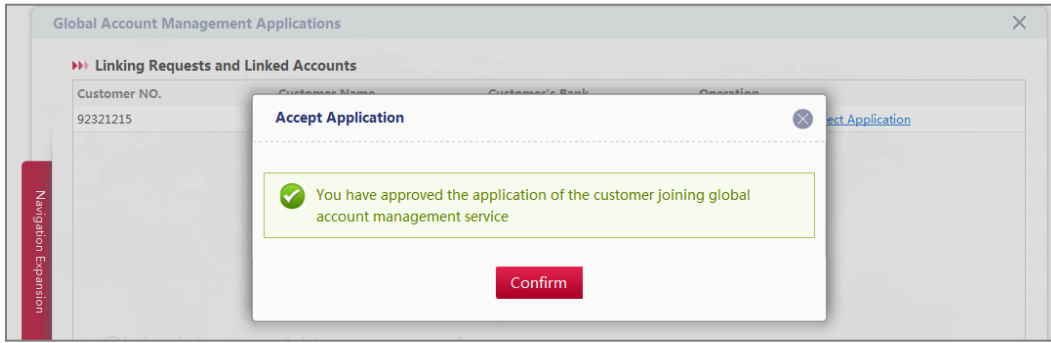


Approve or Reject Application

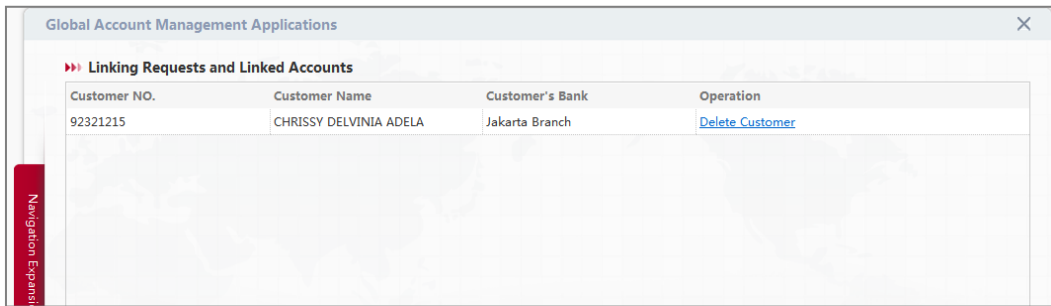
You can click the [Approve Application](#) or [Reject Application](#) next to a particular user who you want to approve or reject his/her Application to join the service.



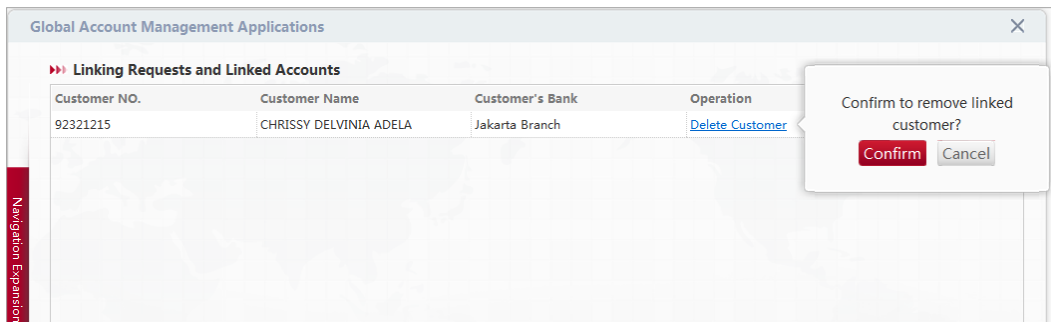
Click on the [**Confirm**] button to approve the application. A confirmation page will be shown when the customer application has been approved successfully.



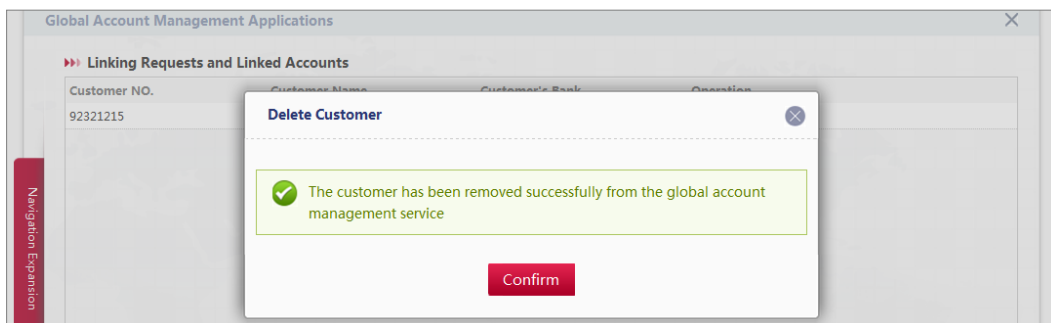
Delete Participants



Under **Global Account Management Applications** page, you can simply delete any participant from the list. Click the [Delete Customer](#) button on a particular member that you would like to terminate or delete from the group. A confirmation window will appear.



Click [**Submit**] button to delete the customer. A confirmation page will be shown when the customer has been deleted successfully.



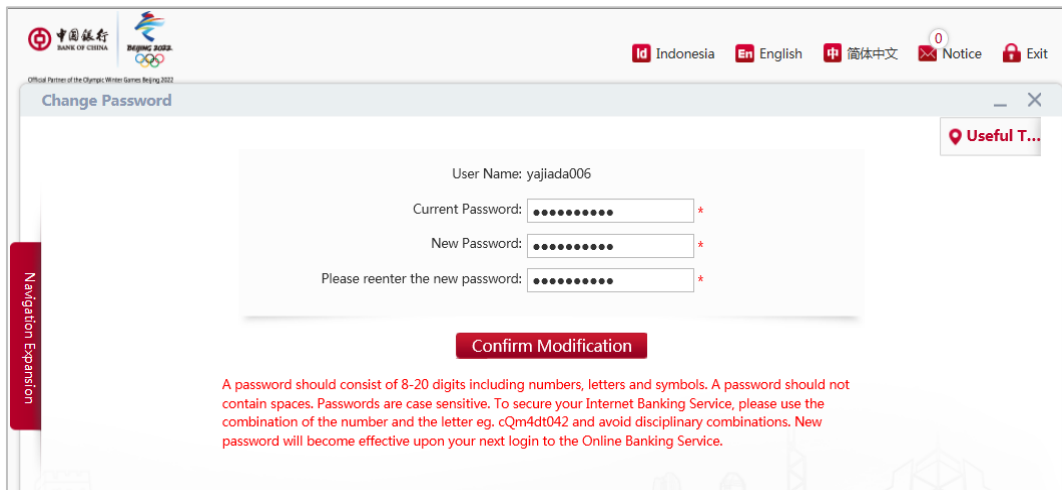
8 SERVICE SETTING

8.1 Change Password

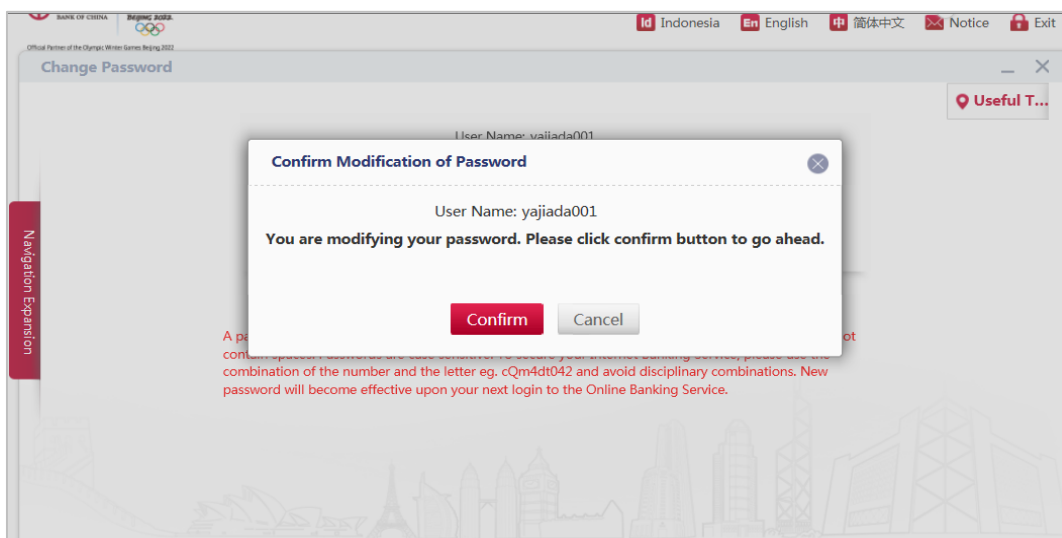
This function enables user to change the internet banking login password at any time. In order to ensure the security of the account, it is recommended that User regularly modify the online banking login password.

Operating Steps:

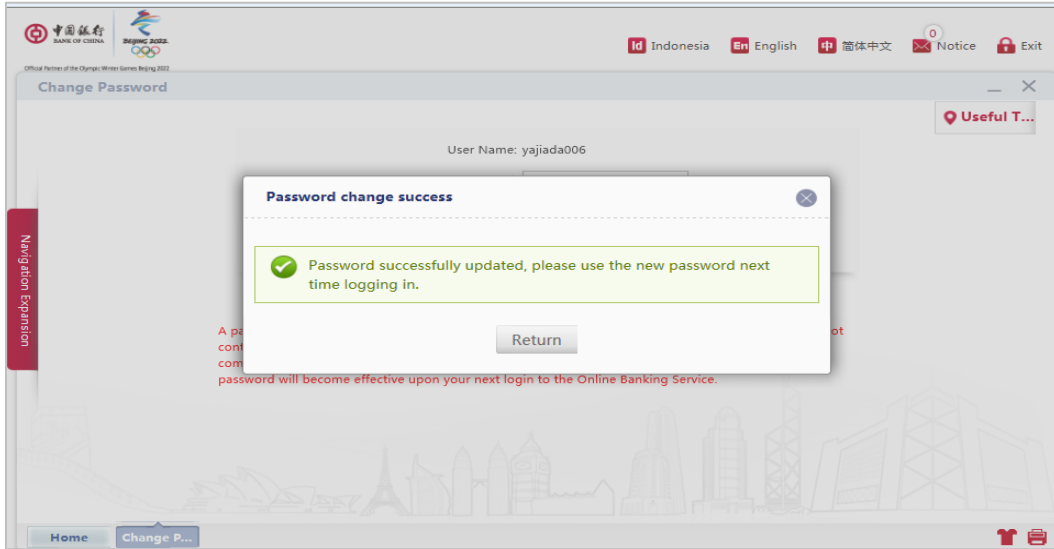
In the left-hand menu, select **My Account**→**Change Password**, enter the function page.



Enter your current password and provide your new password twice, then click the [**Confirm Modification**] button to proceed.

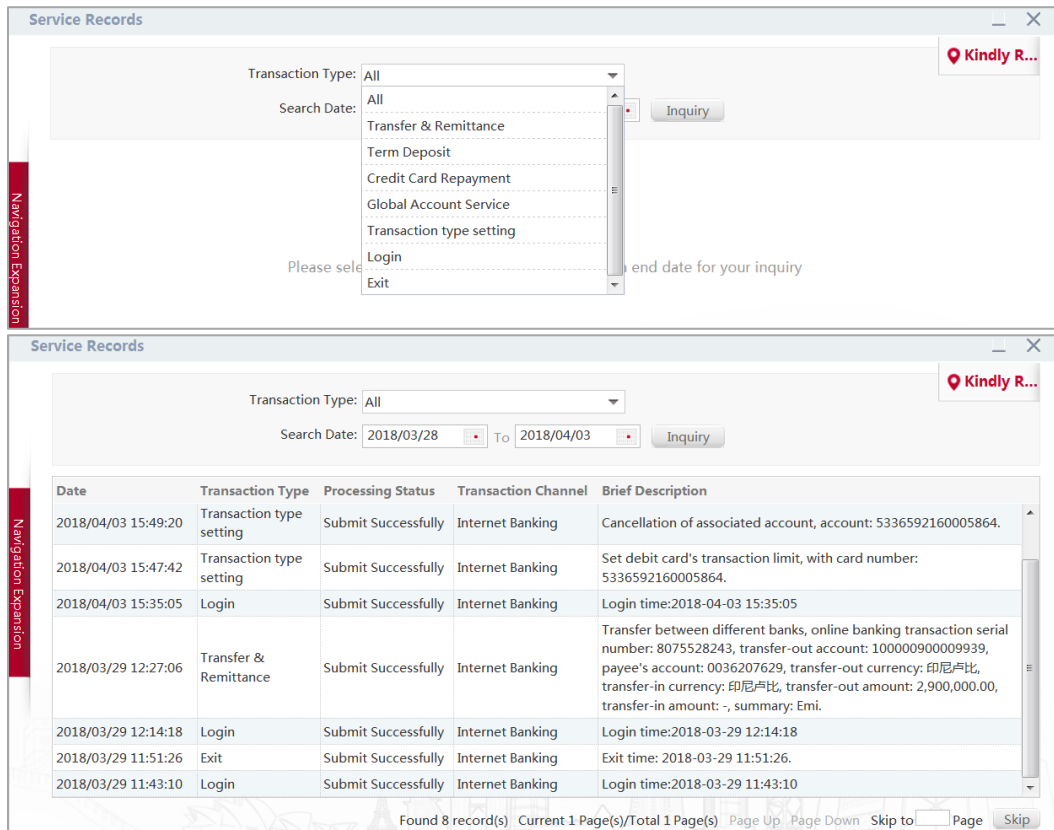


Click [**Confirm**] button then a message confirming your password successfully updated will be shown.



8.2 Service Records

This function allows you to search for various types of transaction type records in Bank of China Internet Banking, including: Transfer & Remittance, Term Deposit, Global Account Service, Transaction Type Setting, Login n Exit.



9 DEBIT CARD SERVICE

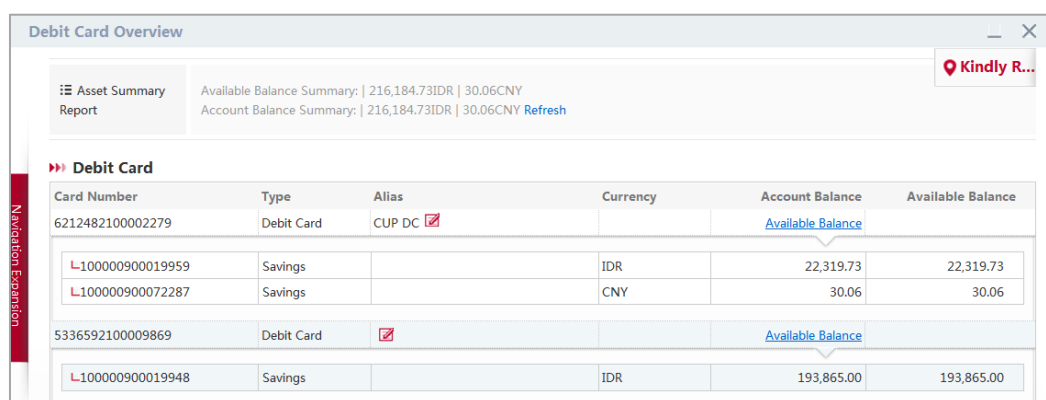
This feature helps you to display your account number that linked with debit card (Union Pay or Master Card), debit card loss reporting and transaction limit setting.

9.1 Debit Card Overview

This function is to display your available balance on your debit card that linked to your account number.

Operating Steps:

In the left-hand menu, select **Debit Card Service** → **Debit Card Overview**, enter the function page.



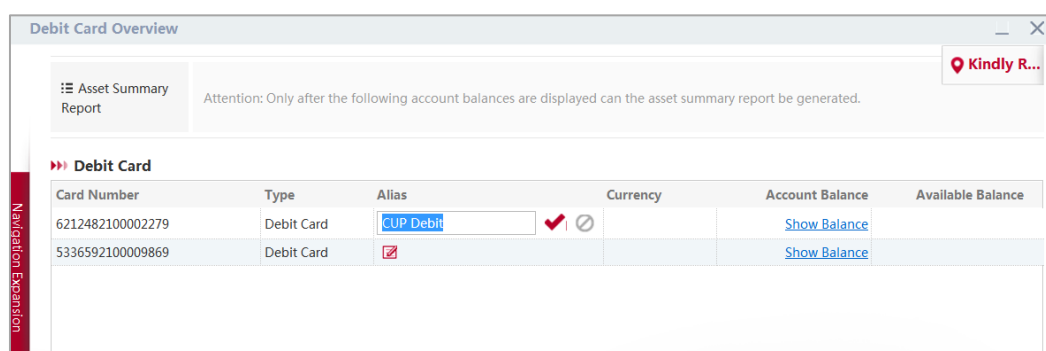
Card Number	Type	Alias	Currency	Account Balance	Available Balance
6212482100002279	Debit Card	CUP DC <input checked="" type="checkbox"/>		Available Balance	
<input type="checkbox"/> 100000900019959	Savings		IDR	22,319.73	22,319.73
<input type="checkbox"/> 100000900072287	Savings		CNY	30.06	30.06
5336592100009869	Debit Card	<input checked="" type="checkbox"/>		Available Balance	
<input type="checkbox"/> 100000900019948	Savings		IDR	193,865.00	193,865.00

To view the account balance of each card, you need to click the [Available Balance](#).

Set up Card Nickname

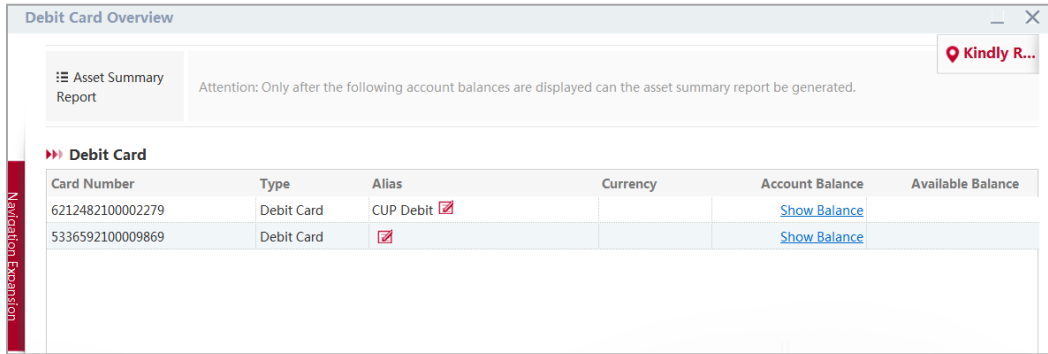
You can customize the account name for easy reference. Click the **"Notes"** icon under Alias to pop up the nickname field.

In the **Alias** field, enter the account nickname, and then click on "" icon to confirm.



Card Number	Type	Alias	Currency	Account Balance	Available Balance
6212482100002279	Debit Card	CUP Debit <input checked="" type="checkbox"/>		Show Balance	
5336592100009869	Debit Card	<input checked="" type="checkbox"/>		Show Balance	

Once setup, the nickname will be displayed throughout online banking to identify the card account, this may help users differentiate between accounts while using online banking.

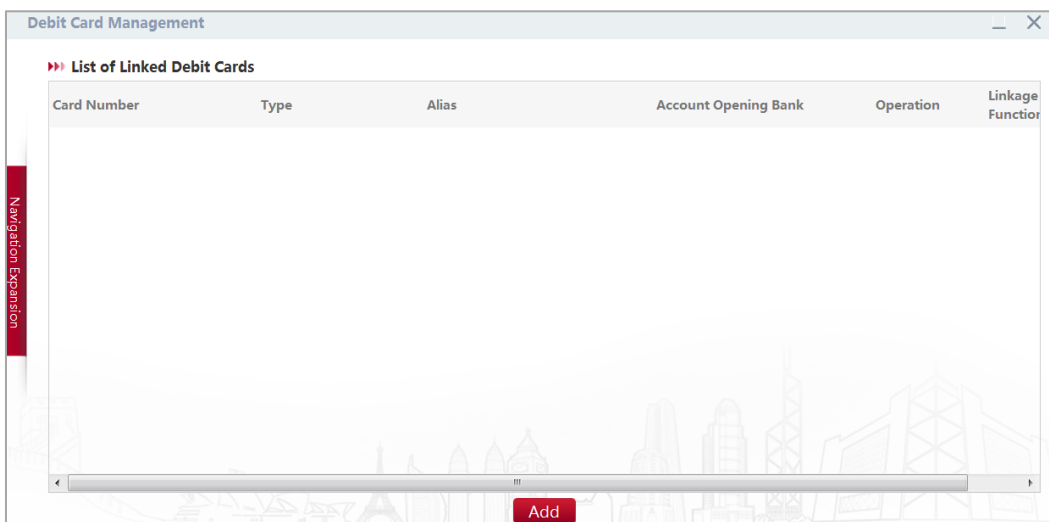


9.2 Debit Card Management

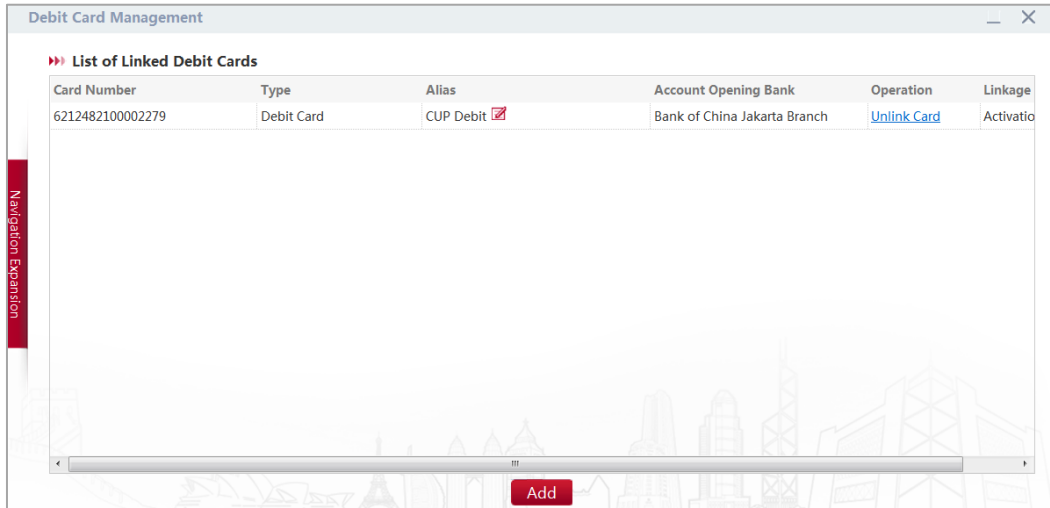
You can use this function to manage the associated debit card account, you can cancel an account of the online banking association, and you can modify the account alias information and re-registration account.

Operating Steps:

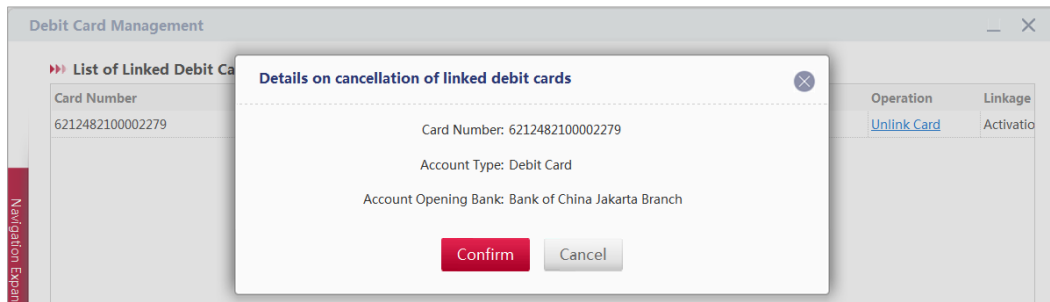
In the left-hand menu, select **Debit Card Service** → **Debit Card Management**, enter the function page.



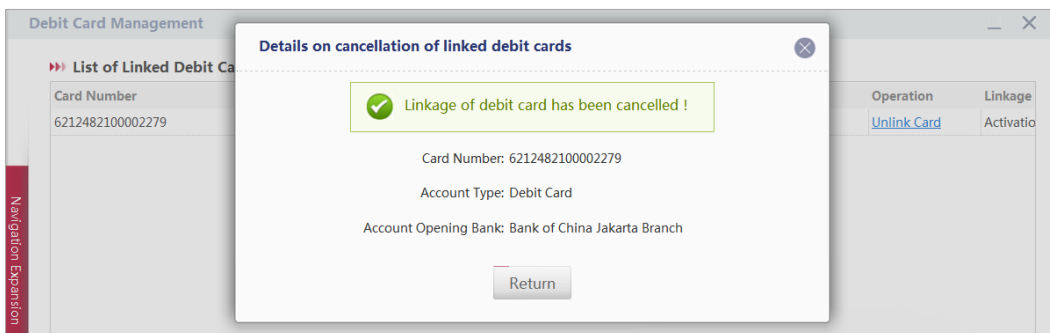
If you want to unlink card just click the Unlink Card link on operation column as shown at above screen.



Click the [Unlink Card](#) link next to the card number that you are no longer wanted to show up in internet banking service. A confirmation window will pop up.



Click on [**Confirm**] button. The successful execution will display similar to the following page and the debit card will no longer appear on internet banking service.



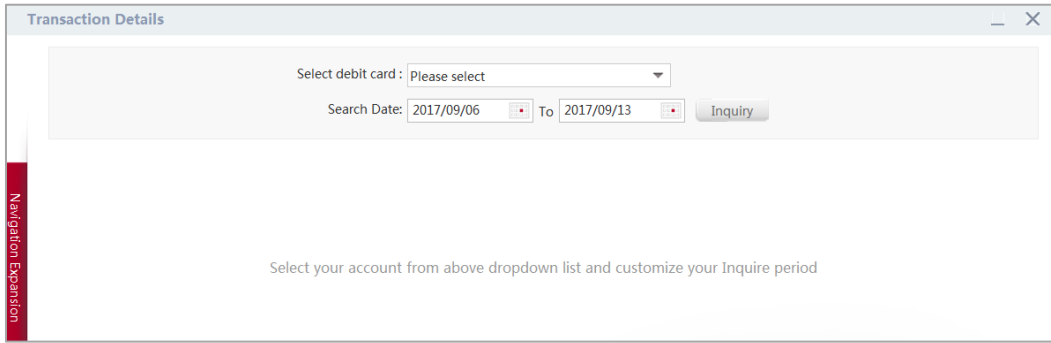
Note: The debit card that has been unlinked cannot be re-linking at the same day.

9.3 Transaction Details

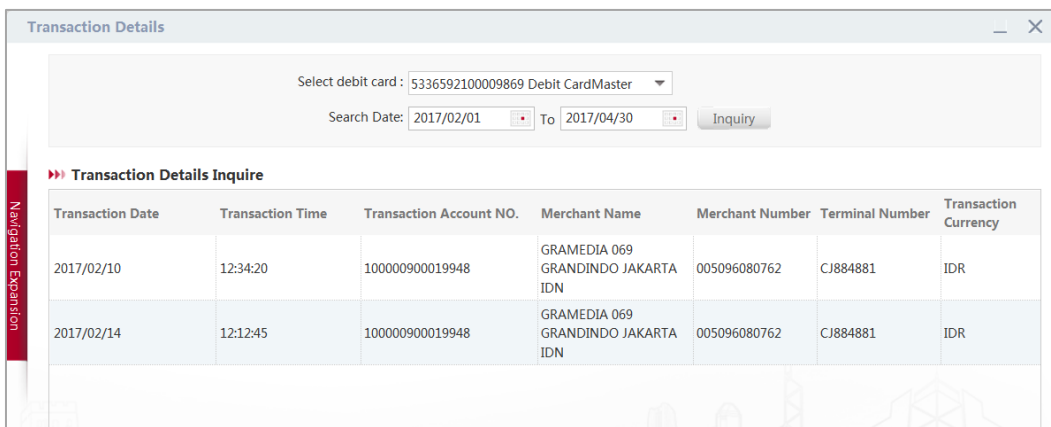
This function allows you to view the details of the transactions that you have performed using your debit card(s). The history provided is up to last 3 months.

Operating Steps:

In the left-hand menu, select **Debit Card Service** → **Transaction Details**, enter the function page.



Select the debit card you want to view from the drop-down list and click on the calendar icon to select date range within 3 months, then click [**Inquiry**] button, the system returns the eligible transaction details.

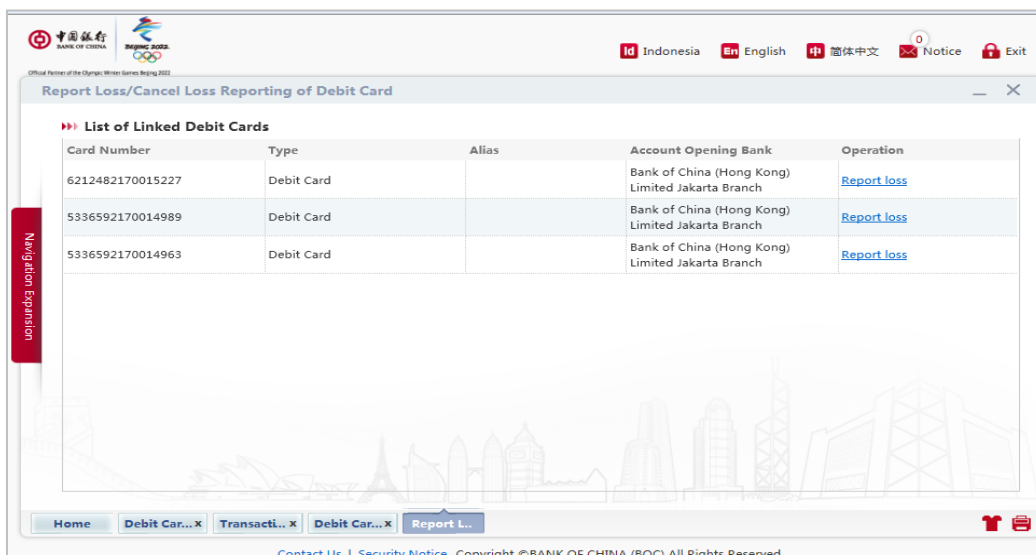


9.4 Report Loss/Cancel Loss Reporting

This function allows you to make an urgent lost card report through internet banking to effectively control the risks. Or in case the card is found and you want to use this card again, you can cancel the lost card report that you have made within 30 days by this function.

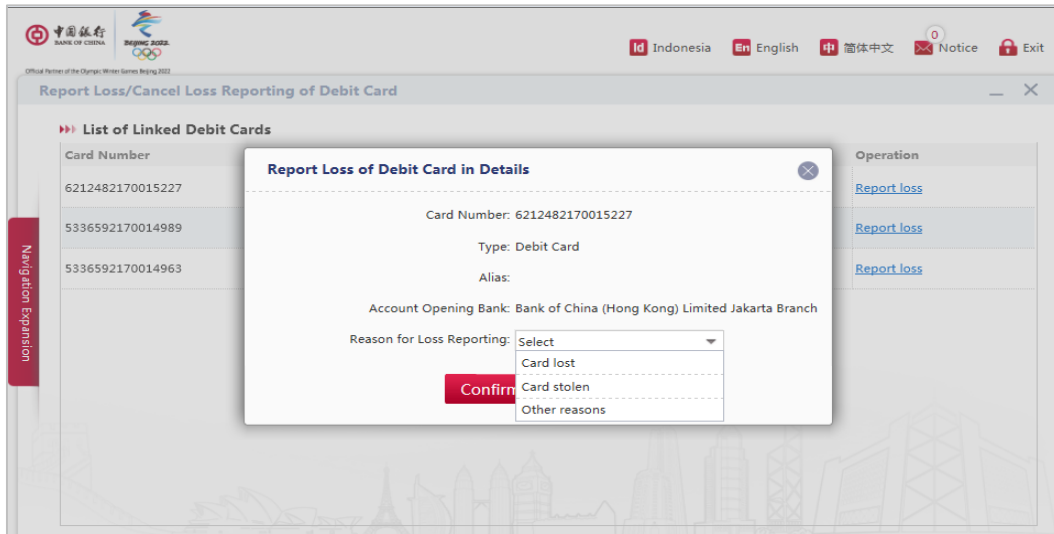
Operating Steps:

In the left-hand menu, select **Debit Card Service** → **Report Loss/ Cancel Loss Reporting**, enter the function page. All cards that have been linked to internet banking will be listed.

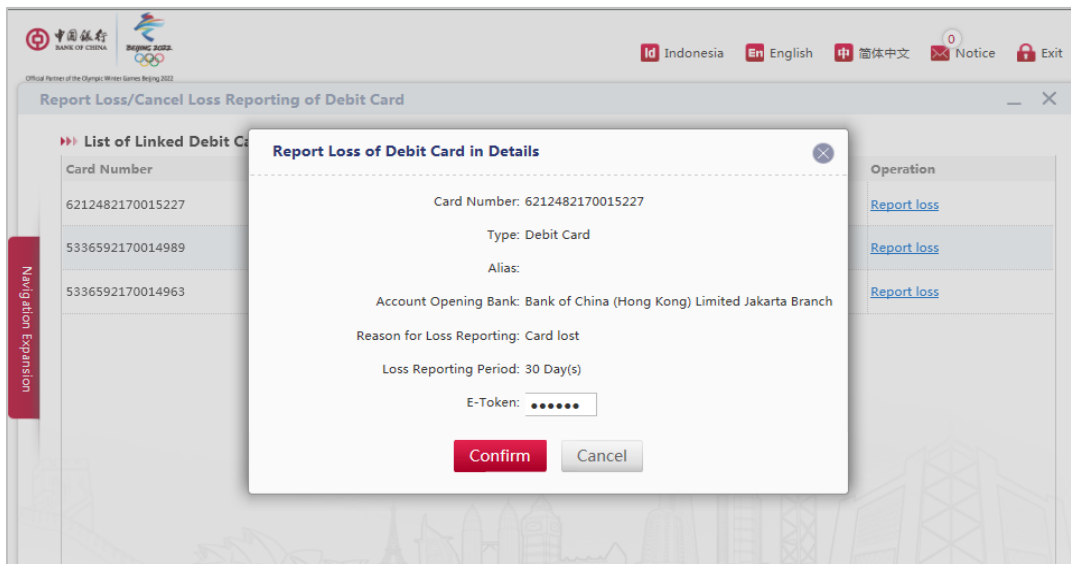


(1) Report Loss

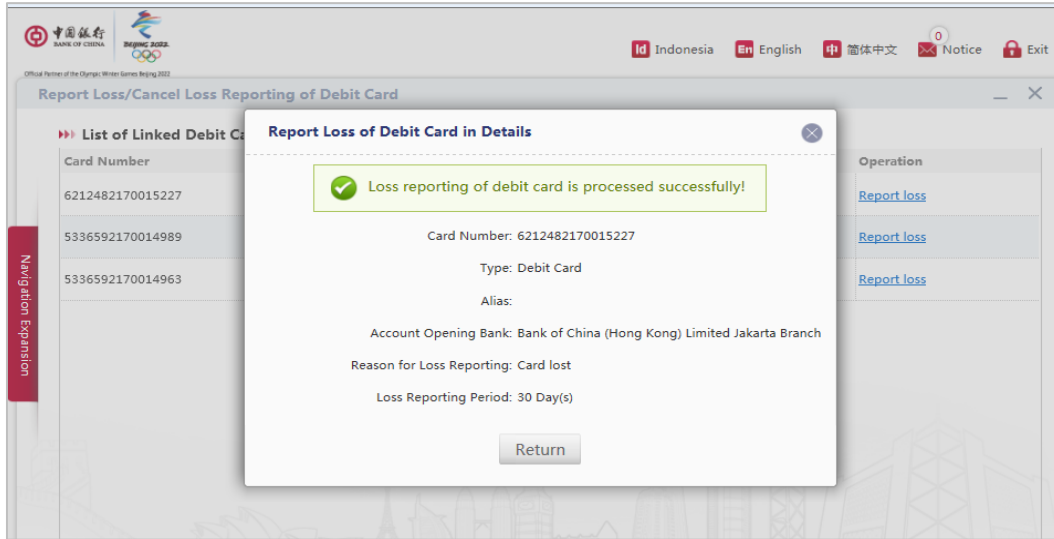
Click the [Report Loss](#) next to the card that you would like to report loss. The card details will be displayed.



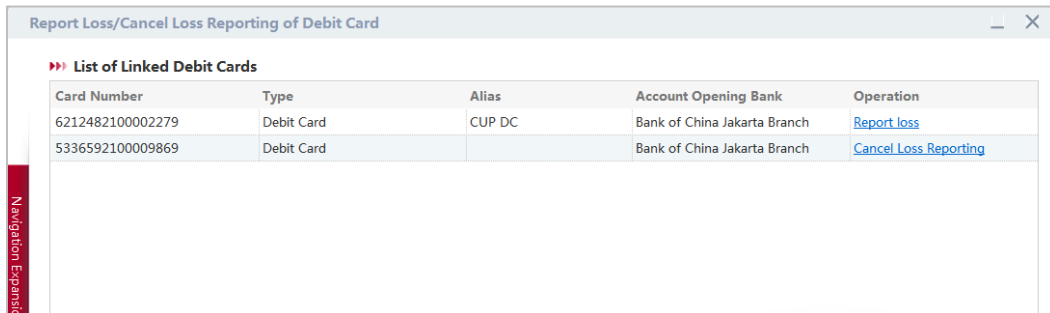
Select the appropriate reason for **Loss Reporting** from the drop down list, then click [**Confirm**] button.



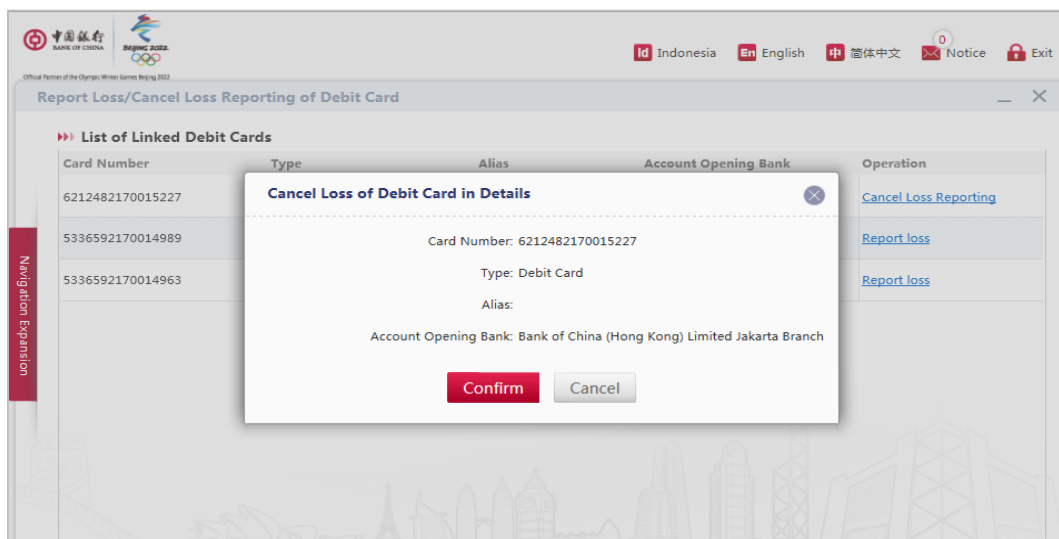
Enter the 6-digit security code generated from your Token and click [**Confirm**] button. A message confirming your debit card loss reporting successfully processed will be shown.



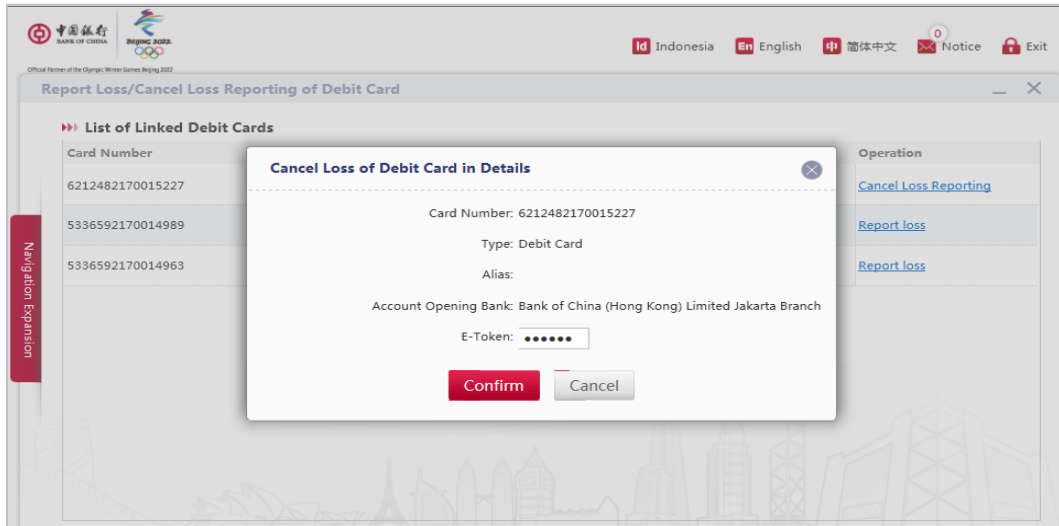
(2) Cancel Loss Reporting



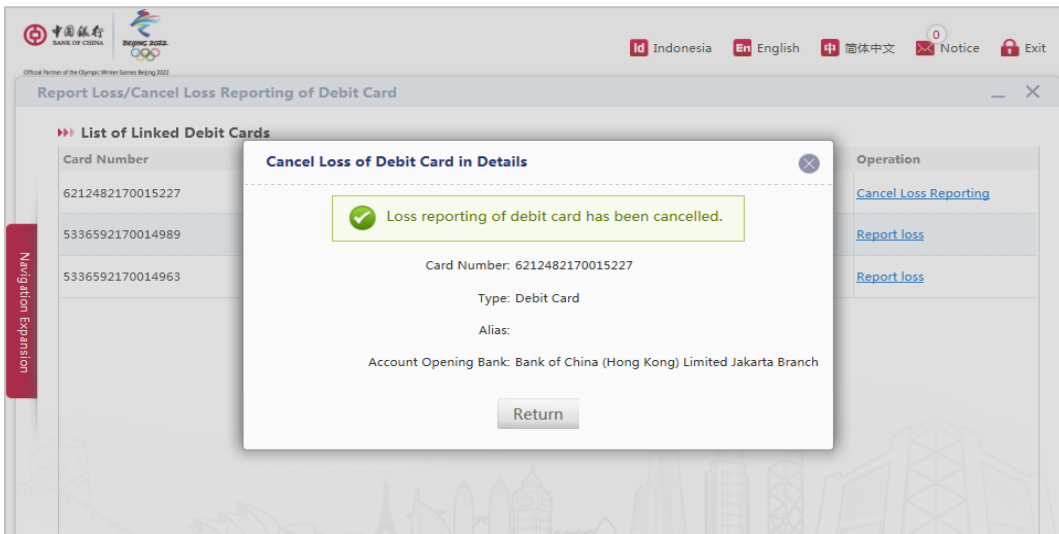
After loss reporting, if within 30 days you can find out your card and would like to continue use it; you can click on the [Cancel Loss Reporting](#) next to the card. The card details will be displayed.



Click [**Confirm**] button to process.



Enter the 6-digit security code generated from your Token and click [**Confirm**] button. A message confirming your debit loss reporting has been successfully cancelled will be shown.

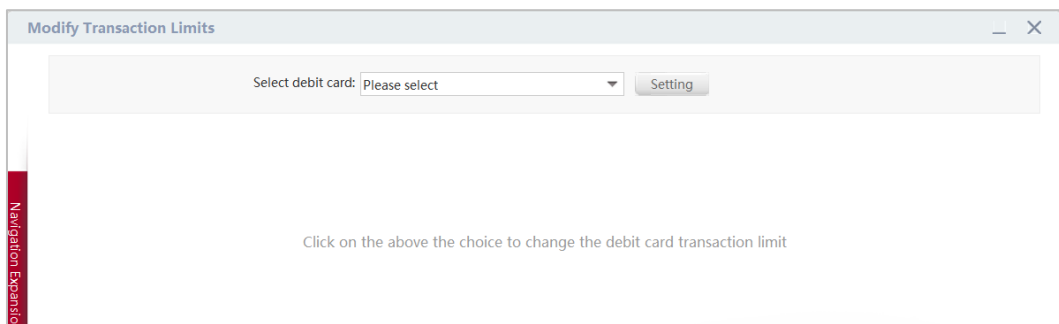


9.5 Transaction Limit Setting

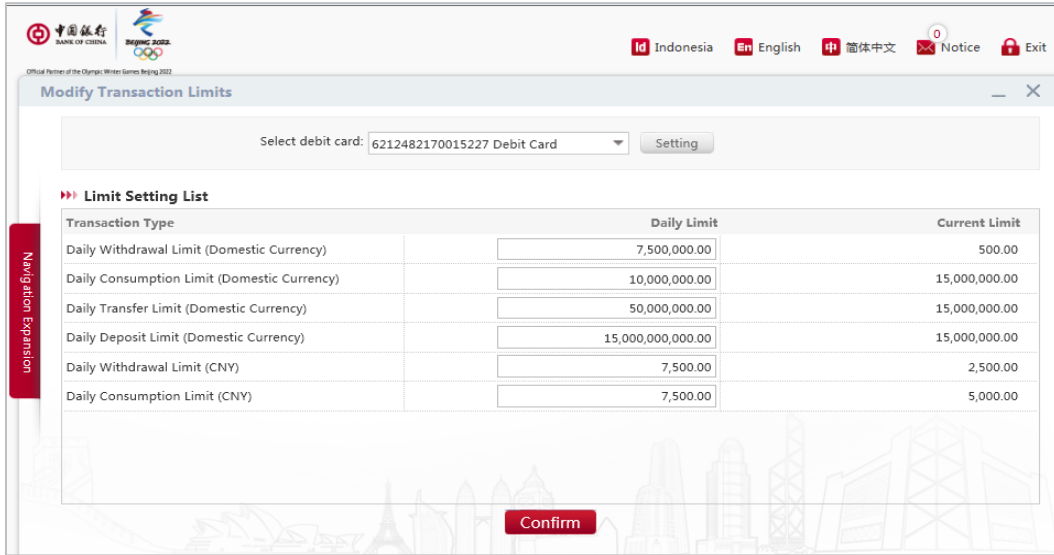
This function allows you to adjust your debit card daily transaction limit to effectively control risks.

Operating Steps:

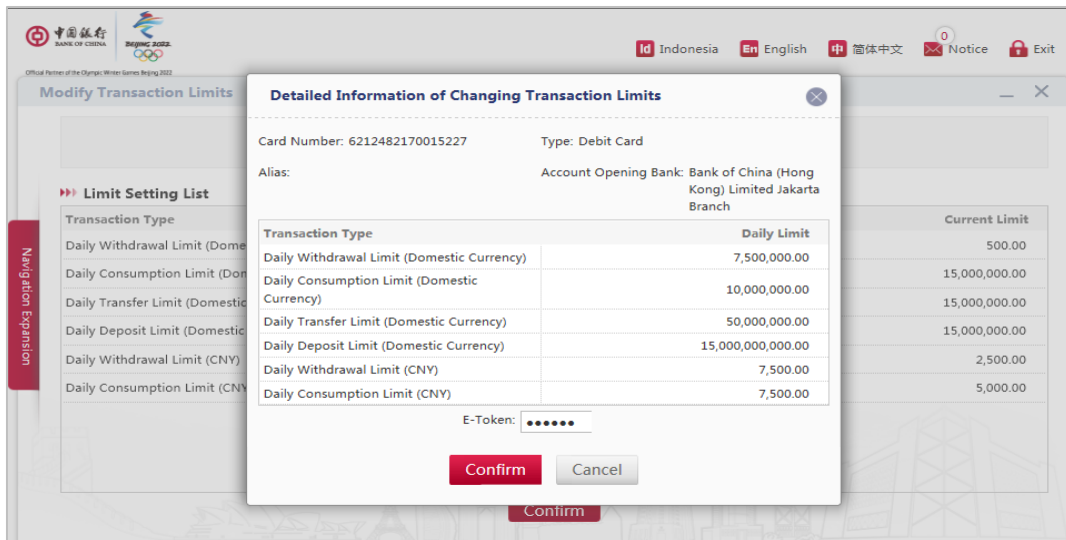
In the left-hand menu, select **Debit Card Service** → **Transaction Limit Setting**, enter the function page.



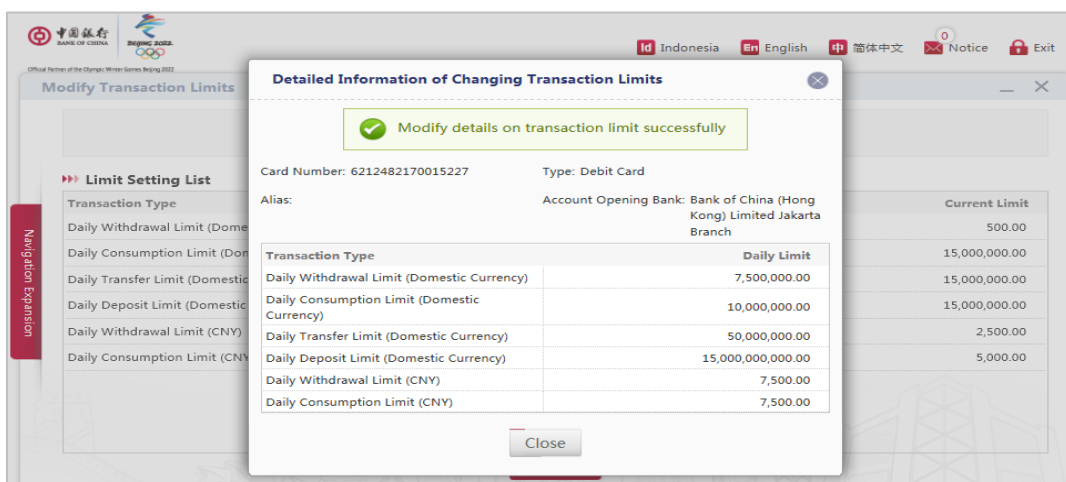
Select the debit card account you want to adjust the limit, click on [**Setting**] button, and the system displays the limit parameter page.



Re-enter daily limit of each transaction type as your final limit, and click on [**Confirm**] button.



Enter the 6-digit security code generated from your Token, then click the [**Confirm**] button, and the system displays the modification result page, as shown below:



10 RMB SERVICE

10.1 CNY Pre-Settlement

Through Transfer & Remittance function, you can remit Chinese Yuan (CNY), also known as “RMB” to any individual account who held account with bank in Mainland China. The remittance is payable in US Dollars and received by the beneficiary in RMB based on the prevailing exchange rate.

Eligible Applicant

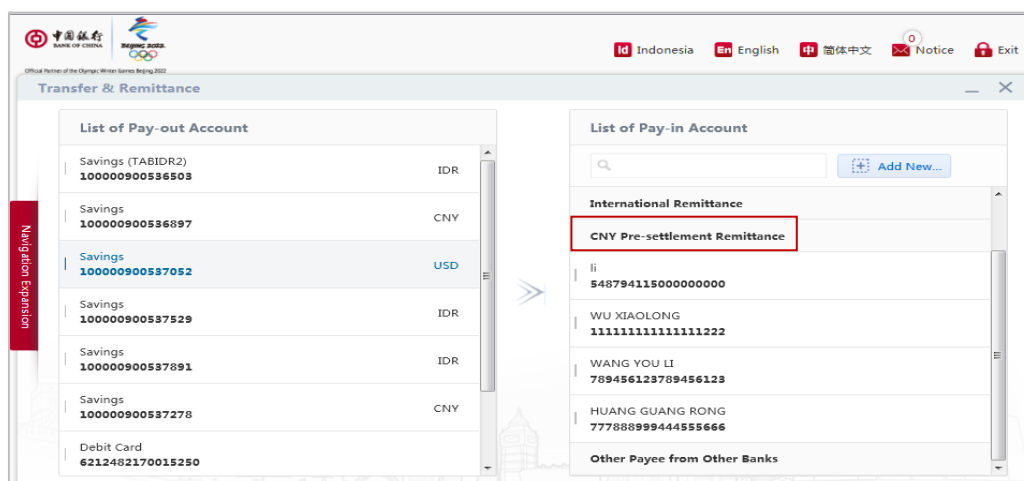
- Remitter can be any individual residing outside China (including citizen & non-citizen).
- Payee can be residing within Mainland China with or without Chinese citizenship.
- Due to the regulation of State Administration of Foreign Exchange in China, an annual limit of USD50, 000 equivalents in RMB is set for the individual's exchange settlement amount. Please make sure your payee/beneficiary fulfil the regulation requirement before remittance can take place. *

Gentle Reminder

- If the payee has reached the above-mentioned annual limit of exchange settlement, the remittance transaction will be unsuccessful and correspondent banks in China will refund to the remitter which may cause the individual to undertake exchange risk.

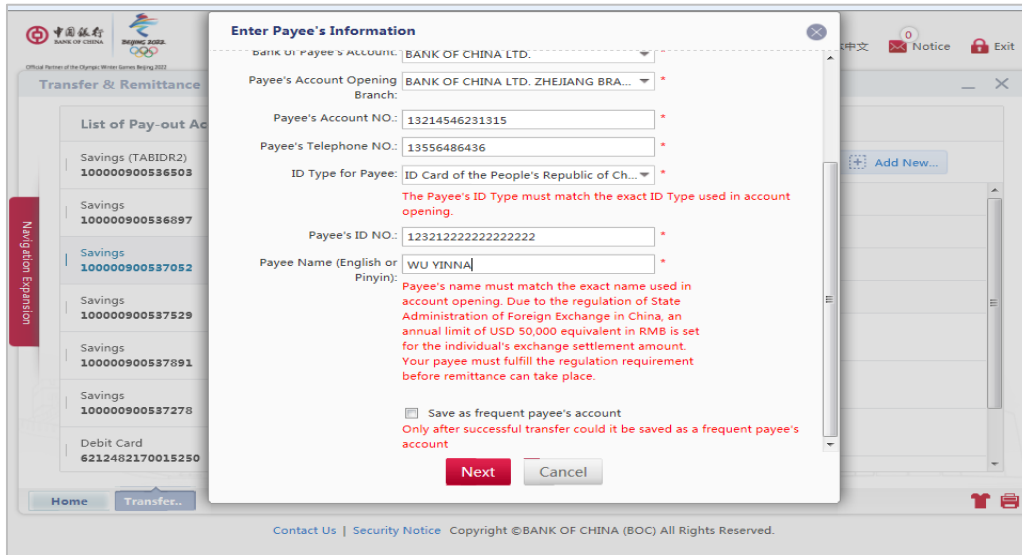
Operating Steps:

In the left-hand menu, select the **RMB Service**, enter the function page.



In the **List of Pay-out Account**, select the account you wish to debit the transfer amount **from**.

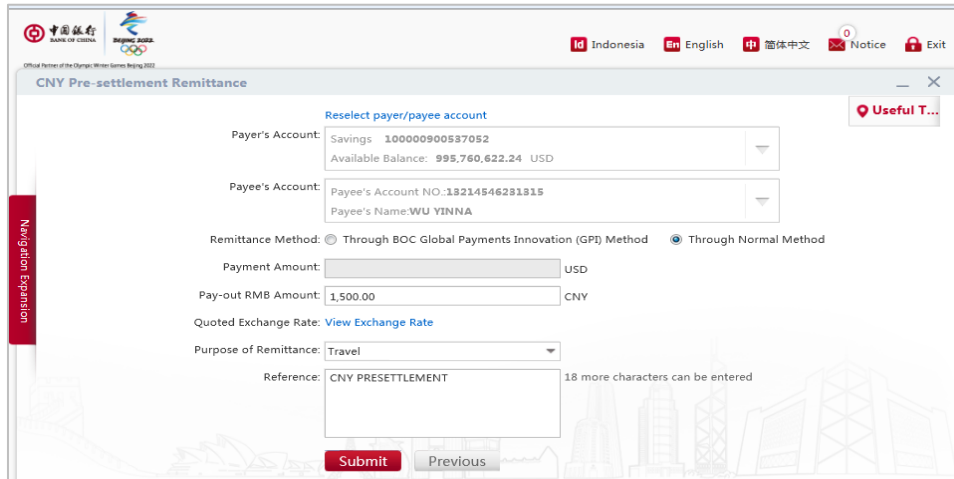
In the **List of Pay-in Account** under “**CNY Pre-Settlement Remittance**” list, select the saved Payee you wish to credit the transfer amount **to**, enter into the transfer entry page; Or click on “**+ New Payee**” button if it is the first time transfer to the payee, the system will display payee information entry page.



Complete respective fields of the Payee information:

- **Pay-out Currency:** select the currency of your debit account (the selected account shall be your USD account).
- **Bank of Payee's Account:** Select the Beneficiary's Bank from the drop-down list.
- **Payee's Account Opening Branch:** select the branch or sub-branch of the Beneficiary's Bank from the drop-down list.
- **Payee's Account No.:** Enter the Beneficiary's Account Number (must not contain spaces and any others special characters)
- **Payee's Telephone No.:** Enter the Beneficiary's contact number
- **Payee ID No.:** enter the Beneficiary's ID number according to the selected ID type.
- **Payee Name (English or Pinyin):** Enter the Beneficiary's Name in pinyin or alphabet.
- **Payee Name (Chinese):** enter the Beneficiary's Name in Chinese character (**Note:** this field only pop up when the selecting of Payee's **Account Opening Branch** is non-Bank of China).
- To save this payee for future use, tick on the **Save as frequent payee's account** box, so when the next transfer, you can direct select the payee from "**CNY Pre-Settlement Remittance**" list.

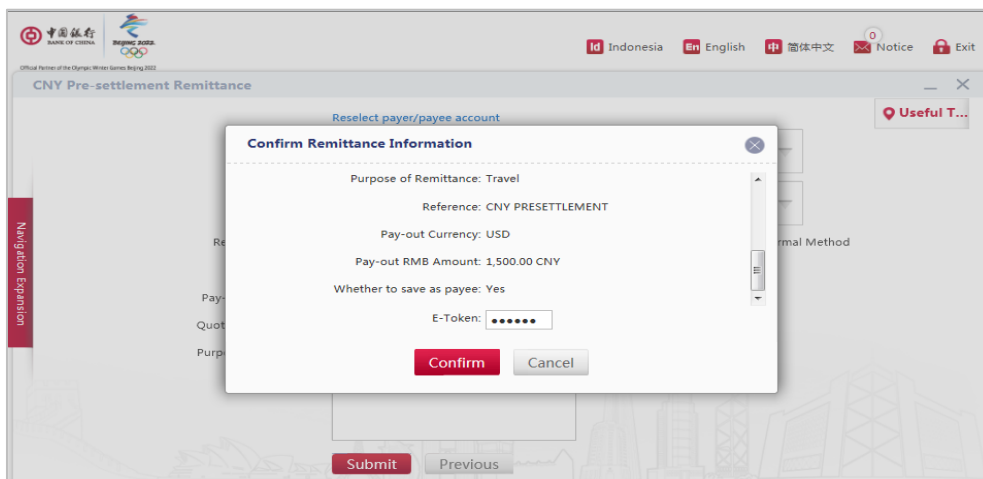
After all necessary fields are filled out correctly, click **[Next]** button enter into transfer application entry page.



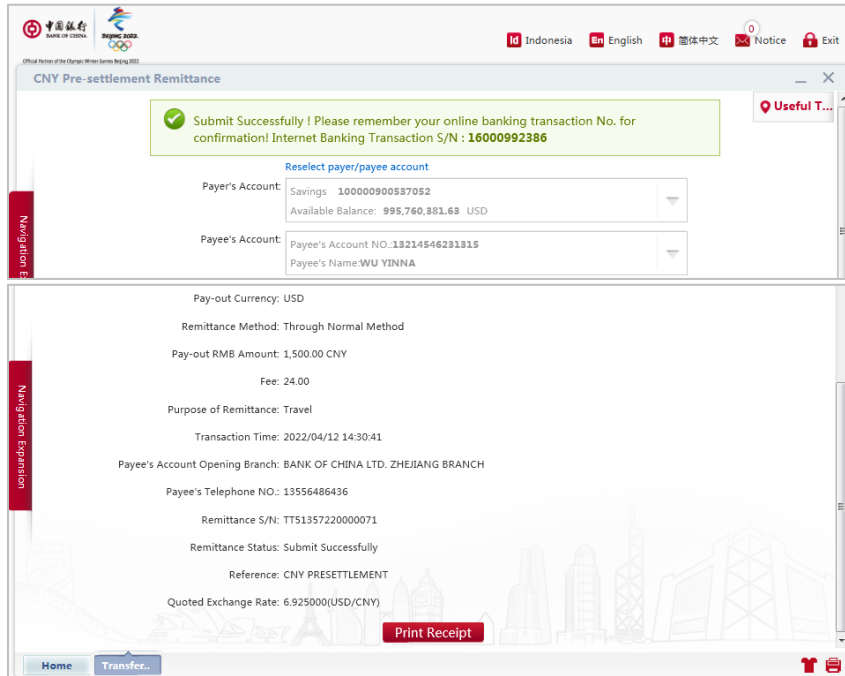
Complete the relevant transfer remittance information entry:

- **Pay-Out Amount** or **Transaction Amount**: choose your preferred option to enter the amount of funds to be transferred (If you select "**Pay-out Amount**", the system will automatically default the "Amount" field to the debit account currency; If you select "**Pay-out RMB Amount**", the system will automatically default the "Amount" field to CNY currency).
- **Quoted Exchange Rate**: you may click on **View Exchange Rate** to view the conversion rate between your cross currency transfers.
- **Purpose of Remittance**: select the appropriate purpose of the transfer from drop-down list.
- **Reference**: Enter any notes relevant to the transfer. This field must be only alphanumeric characters (Must not contain special characters or Chinese characters).

Once all necessary fields have been completed, click the **[Submit]** button, you will then be asked to confirm the details of your transfer.



Review details, if correct, enter the 6-digit security code generated from your E-Token, then click **[Submit]** button to lodge your transaction for processing. The successful execution will display similar to the following page.



Click the [**Print Receipt**] button, a Receipt page will be displayed

