

BEA Corporate Online

Quick Start Guide

This document is produced by The Bank of East Asia, Limited (“BEA”). It is intended to serve as a general guideline for use of our BEA Corporate Online services. While every effort has been made to ensure accuracy, BEA makes no representation or warranty, express, implied, or statutory, with respect to, and assumes no responsibility for, the accuracy, completeness, sufficiency, or usefulness of the information contained herein.

The Bank of East Asia, Limited

Contents



1. First Time Login via BEA Corporate Online	3
1.1 Steps for PIN Activation on BEA Corporate Online	3
1.2 Manage User Profile through User Management	12
1.3 Manage User Accounts and Services Access	12
2. About BEA Corporate Online	13
2.1 Overview	13
2.2 User Roles	13
2.3 Transaction Workflow	14
3. Daily Transaction Limit Maintenance	16
4. Phone Banking Service	16
4.1 Phone Banking Operating Menu	17
5. Important Notes for Security in Relation to BEA Corporate Online	18
6. Service Overview	18
7. Service Hours	18
8. Daily Transaction Limits	18
9. Service Hotline / Support	19
10. Frequently Asked Questions (“FAQs”)	19

1. First Time Login via BEA Corporate Online



To enable your BEA Corporate Online service, Authorised Person or the delegate of the Authorised Person needs to activate your PIN received from the Bank online (Step 1 to 7); then each user can perform first time login, and set up their own account (Step 8 -11).

A demo for first time login (www.hkbea.com/html/en/bco-interactive-guide/pin-activation/pin_activation.html) is also available to show Authorised Person or his/her delegate how to get started in just a few steps.

1.1 Steps for PIN Activation on BEA Corporate Online

Step
01

Preparation

(Authorised Person or the delegate of the Authorised Person)

You need the following information to activate your BEA Corporate Online:

1. Activation Code at the top right corner of the PIN Acknowledgement Letter.
2. PIN Mailer.
3. Authorised Person's registered mobile phone number ready to receive a One -Time Password ("OTP") during the activation process.

PIN Acknowledgement

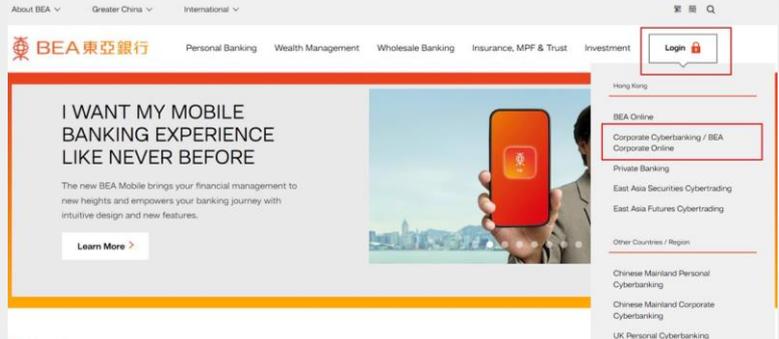
Pin Mailer

Step
02

Visit BEA Corporate Online

(Authorised Person or the delegate of the Authorised Person)

1. Visit our Bank's public website
2. Click "Login" and then select "Corporate Cyberbanking/ BEA Corporate Online"



Step
03

Start Activation

(Authorised Person or the delegate of the Authorised Person)

1. Enter Account No. and Username.
2. Select "Activate PIN".



Step
04

Complete Application Form

(Authorised Person or the delegate of the Authorised Person)

1. Enter the “Activation Code” and the Authorised Person’s registered “Mobile Phone Number” for verification.
2. Click “Next” to continue.
3. Read the Disclaimer carefully and scroll to the bottom.
4. Tick the “Checkbox” to agree to proceed after reading the Terms and Conditions (“T&C”).
5. Input the authentication code.
6. Click “Agree & Confirm”.

Step
05

OTP Verification

(Authorised Person or the delegate of the Authorised Person)

1. A SMS One -Time Password (“OTP”) will be sent to the registered mobile phone number.
2. Enter the OTP, then click “OK”.

One-time password

One-time password has already been sent to your mobile phone
(852)64****07

PLEASE ENTER ONE-TIME PASSWORD 91s

CANCEL
OK

Step
06

Complete Activation

(Authorised Person or the delegate of the Authorised Person)

1. You have successfully activated BEA Corporate Online PIN(s).
2. Click “Log in BEA Corporate Online now” and go back to the login page.

You have successfully activated your PIN(s). Please log in now using the corresponding PIN Mailer(s) to start using our BEA Corporate Online services.

[Log in BEA Corporate Online now](#)

**Step
07**
PIN Mailer Distribution
(Authorised Person or the delegate of the Authorised Person)

1. Pass the PIN Mailer to the relevant user according to the “Username” and the “PIN Reference No.” indicated on the PIN Acknowledgement Letter, for additional PIN (the PIN Reference No. and PIN I.D.) requested for normal user(s), please refer to next section and related manual for further details.
2. Inform relevant users about the BEA Corporate Online Account Number to log in.

***Note:**

User with Signing Authority would have both Login PIN & Signer PIN in separated PIN Mailers.

(For example: “BEA001” will receive one Login PIN and one Signer PIN.)

Dear Customer,
親愛的客戶：

Re: BEA Corporate Online New PIN(s) Acknowledgement Letter (“PIN Acknowledgement Letter”)
有關：東亞企業網上銀行新密碼確認信（「密碼確認信」）

BEA Corporate Online Account No.: 01516868001234
東亞企業網上銀行賬戶號碼：

Thank you for choosing BEA Corporate Online. Details about your new BEA Corporate Online PIN(s) is/are displayed below, and your new PIN(s) will be mailed to you in around 3 business days. For reasons of space and security, more than 1 PIN Acknowledgement Letter with Activation Code will be delivered if you have applied for over 15 PINs. For your own protection, please check the information shown when you receive the PIN Mailer(s).

多謝 貴公司選用東亞企業網上銀行。以下為 貴公司東亞企業網上銀行密碼之有關資料，而密碼函將於約三個工作天內郵寄至 貴公司。基於版面及安全理由，如 貴公司申請的密碼數量多於 15，本行則會發出多於一封密碼確認信(連啟動編碼)。為保障 貴公司利益，請於收到密碼函後核對有關資料。

<u>PIN Reference No.</u> 參考編號	<u>PIN Type</u> 密碼類別	<u>Username / PIN I.D.</u> 用戶名稱 / 密碼編號
00001312	Login PIN 登入密碼	BEA001
00001313	Signer PIN 簽署者密碼	BEA001
00001314	Login PIN 登入密碼	BEA002
00001315	Login PIN 登入密碼	U01
00001316	Phone PIN 電話理財密碼	P01

If undelivered, please return to G. P. O. Box No. 31, Hong Kong
如無法投遞，請退回香港郵政總局郵箱第31號

REF NO: 0001312

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Private & Confidential
私人密件

COD021 (08/2014)

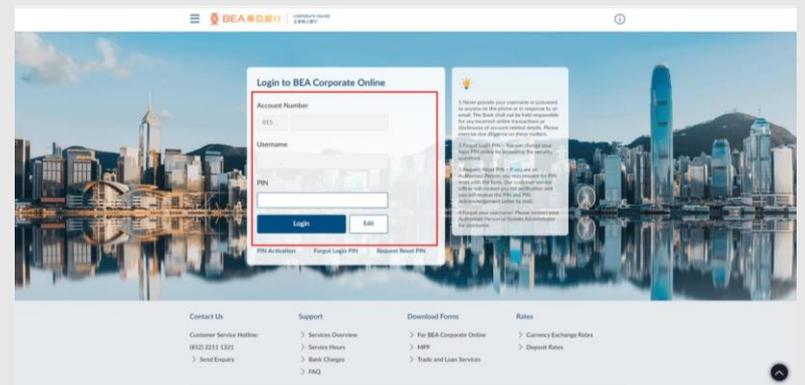
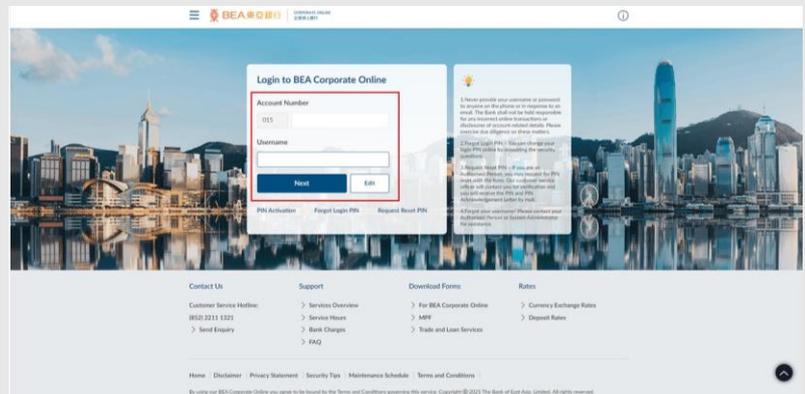
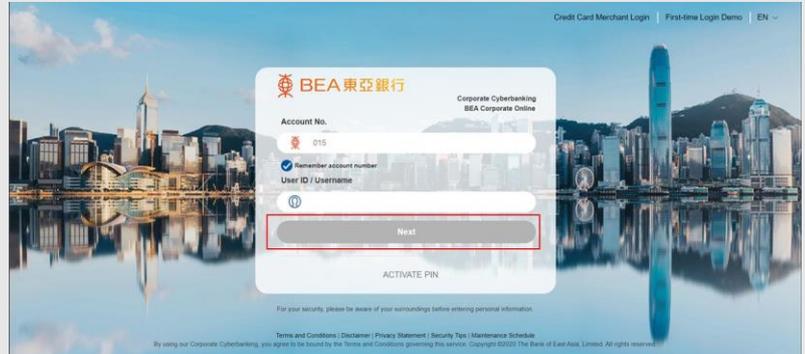
Step
08

Login to BEA Corporate Online

(For all users)

Before logging in to BEA Corporate Online, please make sure your PIN has been activated (Completed step 1 to 7 above).

1. Enter the “BEA Corporate Online Account Number” and “Username”.
2. Click on “Next” to continue.
3. Account Number and Username will be prepopulated.
4. Click on “Next” to continue.
5. Enter the Login PIN printed on the PIN Mailer. The user will be locked after 5 failed login attempts.
6. Click on “Login” to continue.



BEA 東亞銀行

你可使用此初始密碼登入你於開戶時所選擇或新申請的電子銀行服務(如網上理財、電話理財、自動櫃員機)。請立即更改密碼。在更改所有相關服務的密碼後，請銷毀此函。

This is an initial PIN for you to access the electronic banking service(s) (e.g. internet, phone, ATM) that you either selected during account opening or have newly applied for. Please change the PIN immediately. After you have changed the PIN for each selected service, please destroy this document.

私人密碼(密碼)

Personal Identification Number (PIN)

919429

Step
09

Change Login PIN & Signer PIN

(For all users)

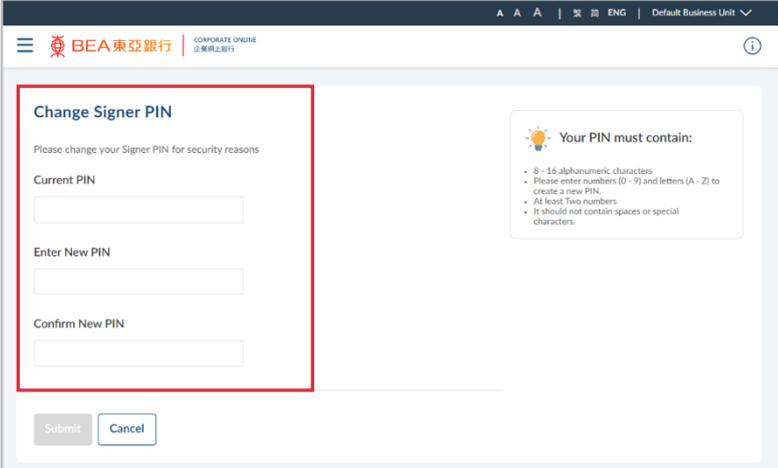
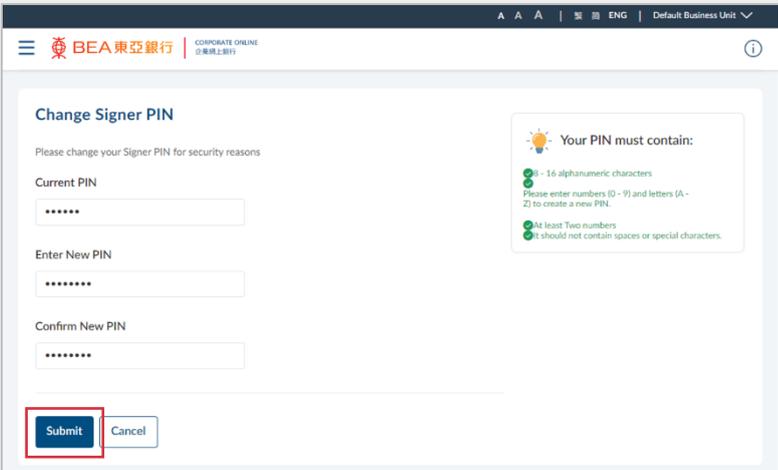
1. Enter the Current Login PIN printed on the PIN mailer and then enter your new Login PIN. Please note that only numbers (0 - 9) and letters (a - z and A - Z) are supported.
2. Click on “Submit” to continue.

Remarks:

For security reasons, please reset your login PIN once signer(s) has used the provided PIN for first-time login.

If you are assigned with a Signer PIN and it has been activated, you will be asked to change your Signer PIN.

3. Enter the Current Signer PIN and New Signer PIN. Please note that only numbers (0 - 9) and letters (a - z and A - Z) are supported.
4. Click on “Submit” to continue.

Step
10Setup Security
Questions

(For all users)

After changing your Login PIN and Signer PIN (if any), you can set up 6 Security Questions to reset your password in case you forgot your Login PIN in the future.

1. Click on the "Set Up" button.
2. Select 6 questions to answer.
3. Enter the answers below the corresponding questions (max. 6 questions).
4. Click on "Submit" to continue.
5. OTP authentication via SMS is required.

*** For Signer PIN reset, please go to login page and use "Request Reset PIN" function by Authorised Person.**

Set Security Questions

Your security questions have not been set up yet.

Set Up

Skip

Set Security Questions

Security Question

Select a Question

Answer

Submit

Cancel

Back

Note

Security questions work as an added layer of security that helps in protecting your account against fraudulent activities.

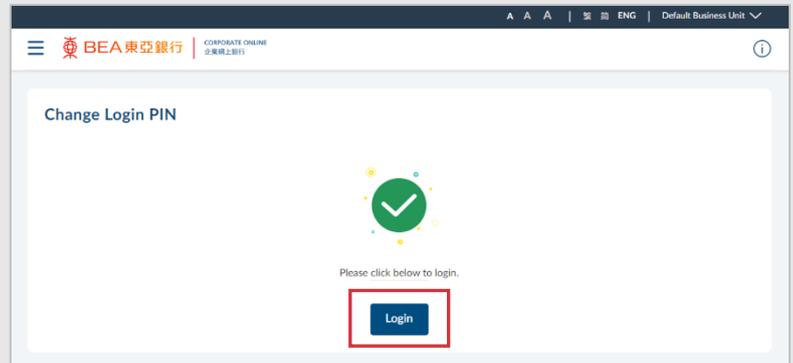
- We recommend that you:
- Choose answers that are difficult for others to guess.
 - Choose questions which you have not previously answered on public or social media sites.

Step
11

Start Using BEA Corporate Online

(For all users)

1. Click on the “Login” button to start using BEA Corporate Online.



1.2 Manage User Profile through User Management

The Authorised Person(s) (“AP”) can manage User Status, Online Banking Access, Create New Users and Edit User Profile.

For User Management Details function, please refer to hyperlink: [User Manual – “Administrative Transaction: User Creation and Maintenance”](#)

1.3 Manage User Accounts and Services Access

The Authorised Person(s) (“AP”) can manage User Accounts and Services/Functions Access for each user, including functions “Account Linkage to User” and Functions enablement to selected Accounts.

For User Account Access Details function, please refer to hyperlink: [User Manual – “Administrative Transactions: User Creation and Maintenance”](#)

2. About BEA Corporate Online



2.1 Overview

BEA Corporate Online is a new online banking platform offering better, easier and more personalized experience when you are managing your company's finances. The service offerings on the platform is enhancing continuously to meet your business needs.

2.2 User Roles

You can assign different roles to different users according to the needs of your company. Each role has different rights.

User role	Details
Authorised Person ("AP")	Be responsible for the management and control of the use of the online banking
System Administrator ("SYSADM")	Be responsible for managing user profiles / account and service entitlements via online banking
Approver	Be responsible for authorizing the transaction to the Bank via online banking
Maker	Be responsible for creating transaction to Approver via online banking

User role	Administrative high risk transaction ¹	Administrative low risk transaction ²	Financial high risk transaction ³	Financial low risk transaction ⁴
Authorised Person ("AP")	✓✓	✓✓	✓✓	✓✓
System Administrator ("SYSADM")	✓	✓✓		
Approver			✓✓	✓✓
Maker			✓	✓

✓: Able to view and input

✓✓: Able to view, input and approve

¹Administrative high risk transactions

- User Management
- User Status – Normal
- Online Banking Access - Revoke
- User Accounts and Services Access
- Open API Service
- Manage Beneficiaries
- E-Statement and e-Advice Settings
- Increase Daily Transaction Limit
- User File Identifier Mapping

²Administrative low risk transactions

- User Status - Suspend
- Account Profile
- Accounts and Services Access
- Decrease Daily Transaction Limit
- Alert Subscription
- FPS Addressing Service

³Financial high risk transactions

- Non-designated Account Transfer
- Bill Payments
- Autopay, Payroll and Collection
- e-Direct Debit Authorisation

⁴Financial low risk transactions

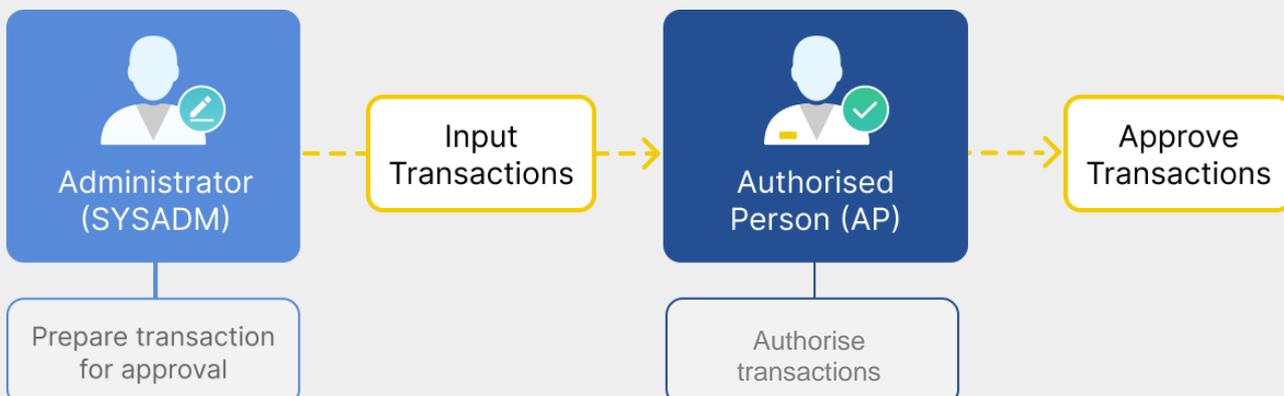
- Own Account Transfer
- Pre-designated Account Transfer

2.3 Transaction Workflow

The following diagram shows the overall process for transactions. Different types of users have different access rights at each stage of a transaction

Corporate Administrator:

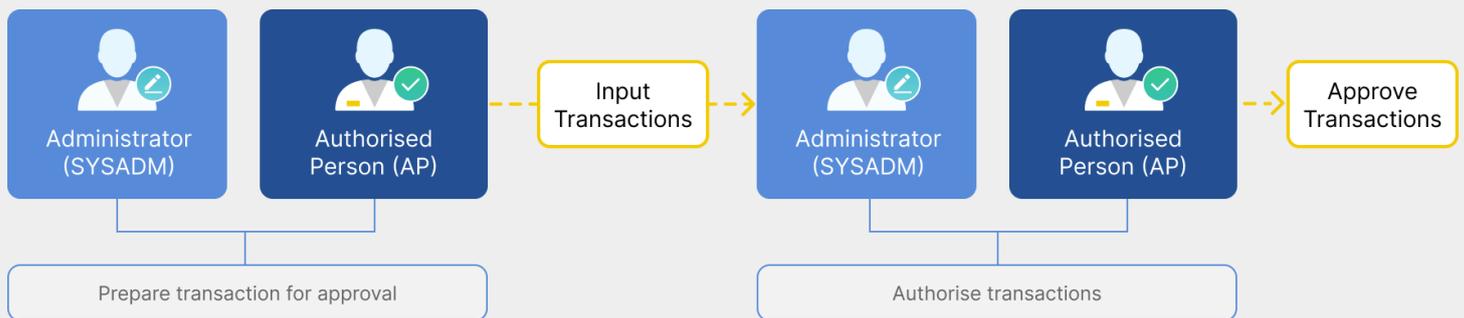
For Administrative High Risk Transactions



Corporate Administrator:

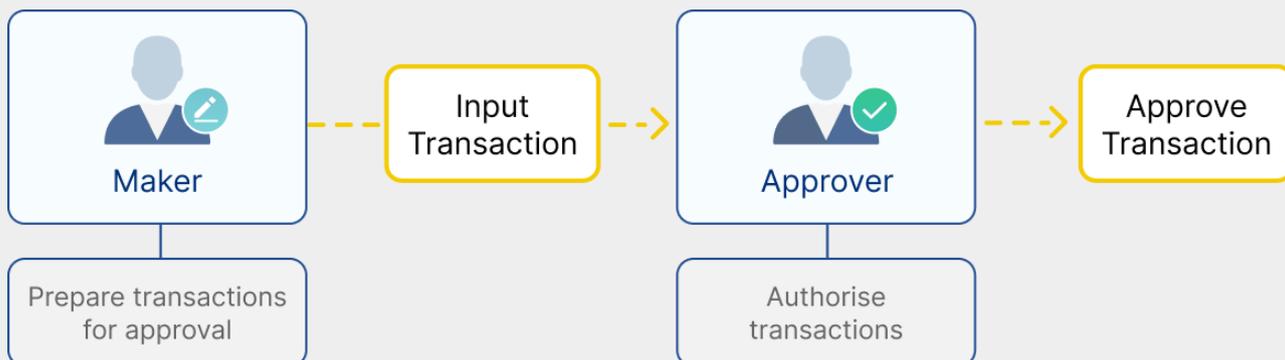
For Administrative Low Risk Transactions

Either “System Administrator (SYSADM)” or “Authorised Person (AP)” can input and authorise the transactions.



Corporate User

For all financial transactions



In a standard transaction process, a Maker will initiate a transaction, which will then be authorised by Approver. Finally, the transaction is submitted to the Bank.

3. Daily Transaction Limit Maintenance



The Authorised Person(s) (“AP”) and System Administrator (“SYSADM”) can manage their Daily Transaction Limit on BEA Corporate Online. Both the “AP” and “SYSADM” can approve decreases in limits.

For the details of BEA Corporate Online Daily Transaction Limit Maintenance, Please refer to: https://www.hkbea.com/pdf/en/bcohelp/view_acc_prof_set_en_v1.0.pdf

4. Phone Banking Service

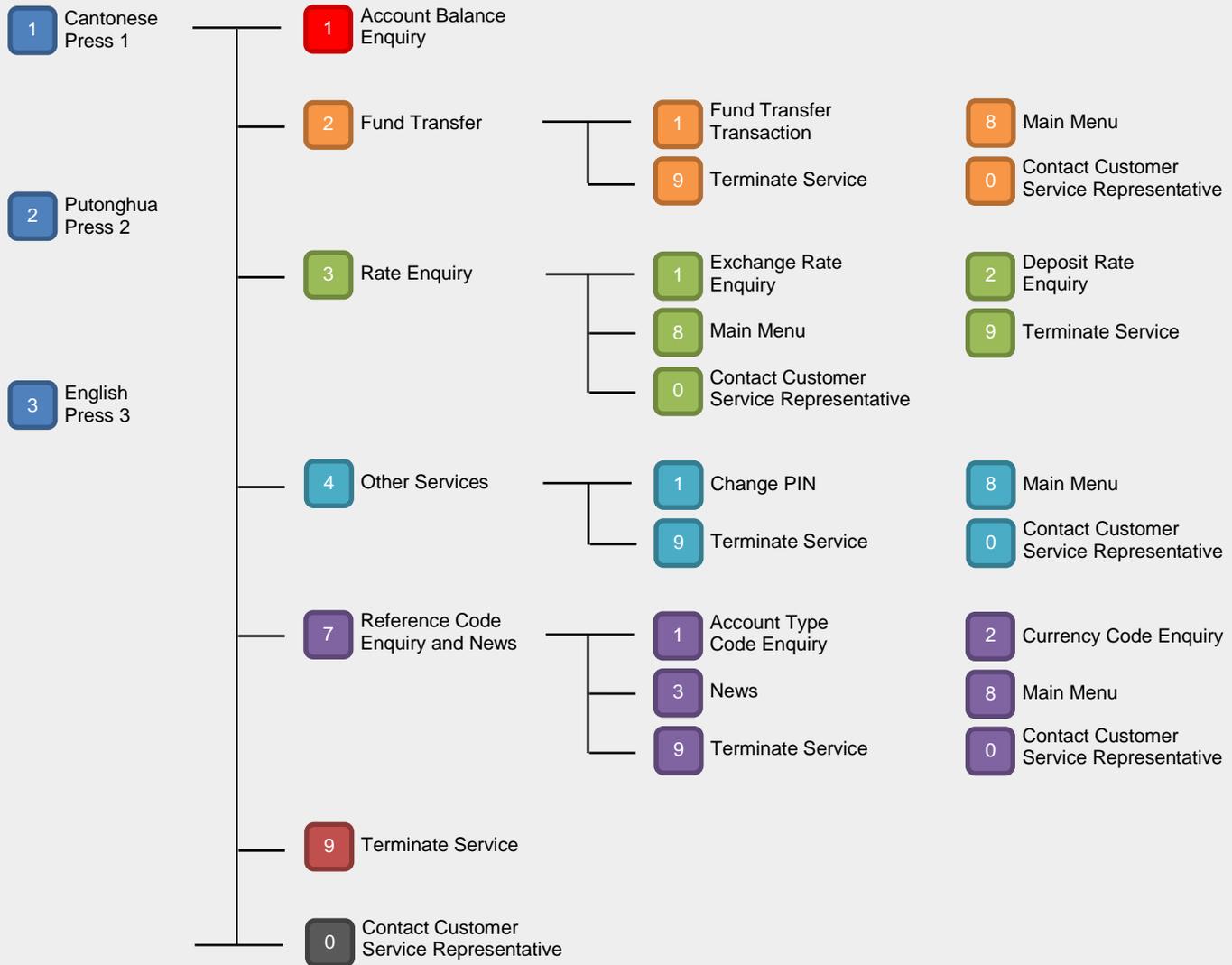


Besides using Internet services, you can manage your finances conveniently at home or at the office by our Phone Banking. If you want to enjoy this service, please approach the branch to apply this service.

(Service hour: Mon- Fri: 9:00 a.m. – 5:00 p.m.; Sat: 9:00 a.m. - 1:00 p.m.)

- Step 1: Dial (852) 2211 1838 on any touch-tone telephone.
- Step 2: Select language: 1 for Cantonese, 2 for Putonghua, or 3 for English.
- Step 3: Enter your BEA Corporate Online account number and phone banking PIN then follow the voice prompts to select the required service.

4.1 Phone Banking Operating Menu



5. Important Notes for Security in Relation to BEA Corporate Online

These important notes apply to BEA Corporate Online services. Please visit our bank website to read and adopt the security precautions before using BEA Corporate Online:

How to get there: Bank website homepage > Wholesale Banking > Cash Management Services > BEA Corporate Online > Security Tips

6. Service Overview

For the details of BEA Corporate Online services, please visit our bank website:

How to get there: Bank website homepage > Wholesale Banking > Cash Management Services > BEA Corporate Online > Services

7. Service Hours

For the details of BEA Corporate Online service hours, please visit https://www.hkbea.com/pdf/en/bcohhelp/bco_sh_en_v1.0.pdf

8. Daily Transaction Limits

For the details of BEA Corporate Online Daily Transaction Limits, please visit our bank website:

How to get there: Bank website homepage > Wholesale Banking > Cash Management Services > BEA Corporate Online > FAQs | BEA Corporate Online - Q1.6 under General section.

9. Service Hotline / Support



Hotlines	Service Hours
BEA Corporate Online Enquiry Hotline (852) 2211 1321	Mon - Fri: 9:00 a.m. - 9:00 p.m. Sat: 9:00 a.m. - 5:00 p.m.
Lost PIN Reporting Hotline (during office hours) (852) 2211 1345	Mon - Fri: 9:00 a.m. - 9:00 p.m. Sat: 9:00 a.m. - 5:00 p.m.
During non-office hours, please dial (852) 2211 1862	
MPF Enquiry Hotline (852) 2211 1777	Mon - Fri: 9:00 a.m. - 6:00 p.m. Sat: 9:00 a.m. - 1:00 p.m.

10. Frequently Asked Questions (“FAQs”)



For FAQs, please visit our bank website:

How to get there: Bank website homepage > Wholesale Banking > Cash Management Services > BEA Corporate Online > FAQs

Useful information

- 6 Services
- Forms
- BCO Quick Start Guide
- eDDA User Guide
- 8 10 FAQs
- Terms and Conditions
- 5 Security Tips
- System Requirements
- Maintenance Schedule
- 7 Service Hours