BEA東亞銀行

Corporate Cyberbanking
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 Corporate Cyberbanking 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

(11/2020)

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1. How to Access Corporate Cyberbanking "CCB"

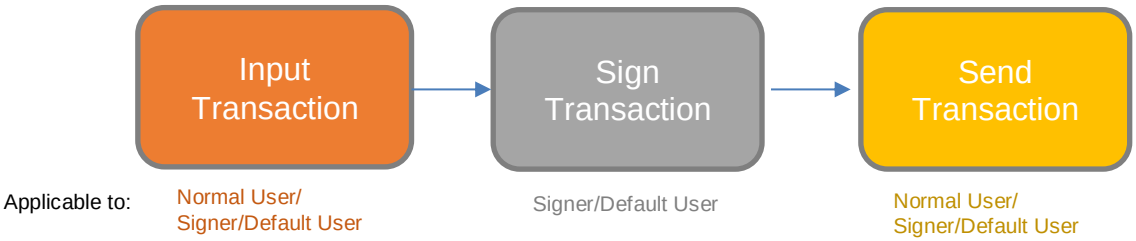
1.1 Overview

You can access CCB through the following channels, giving you greater freedom and flexibility to manage your company's finances whenever and wherever you want.

- **Internet**: Visit the BEA website at www.hkbea.com and select "Hong Kong – Corporate Cyberbanking" from the login menu;
- **Mobile**: Download the BEA App from the App Store or Google Play Store onto your smartphone. Open the App and tap the menu button in the top left corner of the screen, then select "Corporate Mobile Banking". This function is only available for designated signers;
- **Phone**: Dial (852) 2211 1838 from any touch-tone telephone.

1.2 Transaction flow

The following diagram shows the overall process for transaction. Different types of users have different access rights at each stage of a transaction, i.e. when it is initiated, signed, and sent.



In a standard transaction process, a Normal User will initiate a transaction, which will then be passed to a Signer for review and signature. Finally, the transaction is sent to an authorised person (e.g. Normal User, Signer etc.) to review and complete the transaction.

1.3 User Types

You can assign different duties to different users according to the need of your organization. There are three main types:

- Administrator (SYSADM);
- Normal User;
- Signer/ Default User.

Each user type has different rights according to their roles.

During the First Time Registration of CCB, a SYSADM first needs to log in and create users according to the company's needs. The SYSADM must assign users with specific profiles and access right, as listed in the following table:

User Type	Default User ID for Login	Role	Details
Administrator (SYSADM)	SYSADM1/ SYSADM2	Assign users and account settings.	- Create and delete users; - Manage user profiles; - Manage access rights for different users; - Manage service options; - Each CCB account allows for maximum of 2 SYSADM; - Cannot directly access account-related functions; - Company can request to operate as single administration or dual administration when opening the account.
Normal User	Assigned by the SYSADM	Prepare transactions for approval	- Create and send transactions; - Other functions according to the access rights granted by the SYSADM.
Signer/ Default User	For signer: Assigned by the SYSADM For Default User: USER1/ USER2	Authorises transactions	- Sign transactions; - Can send transaction if “Sign-and-Send” feature enabled during account opening.

1.4 PIN

Again, before processing any transaction, each user will have to access the CCB with their assigned Login ID and Login PIN.

There are three types of PIN used in CCB:

PIN Type	Description	Details
Login PIN	Access internet services and mobile services	- Normal User and Signer PINs are assigned by the SYSADM; - SYSADM and Default User PINs are assigned through PIN mailer provided by BEA.
Signer PIN	Authorise transactions	- All user PINs are assigned through PIN mailer provided by BEA.
Phone PIN	Access phone banking services	- Designated user PINs are assigned through PIN mailer provided by BEA; - Your CCB Account has ONE Phone PIN only.

1.5 Relevant User Guide Sections

Please refer to the following for the relevant user guide sections according to your user type:

User Type	Section		Page
Authorised Person	Section 1.6 Section 1.7	Activate PIN Reset PIN by Authorised Person	6 12
SYSADM	Section 2 Section 4.1	Administrator (SYSADM) for first time login Assigning Mobile Banking Access to Signer as SYSADM	17 24
Default User	Section 1.6 Section 3	Activate PIN First time login for Normal User/ Signer/ Default User	6 22
Normal User	Section 3	First time login for Normal User/ Signer/ Default User	22
Signer	Section 3 Section 4.2	First time login for Normal User/ Signer/ Default User Mobile Banking Access For Designated Signer(s)	22 25

For details on access to demo guides for other features, please refer to Section 1.8; for Phone Banking Service, please refer to Section 5; for Important Notes for Security in Relation to Cyberbanking, refer to Section 6 for links that contains the most updated information. For Frequently Asked Questions (“FAQs”), please refer to Section 7.

1.6 Activate PIN

Step 1

a. Only activate the PIN when you have received and prepared the following items:

   i. Activation code at the top right corner of the PIN Acknowledgement letter;

   ii. PIN mailer(s) ;

   iii. Authorised Person's registered mobile phone number ready to receive a one-time password (OTP) during the activation process.

18th September 2020

Activation Code 啟動編碼 : 20

PRIVATE & CONFIDENTIAL

TEST 24
FT 09 10/F BLK 11
HK
02 – By Surface Mail

Step 2

a. Visit the BEA website at www.hkbea.com and select "Hong Kong – Corporate Cyberbanking" from the login menu after you receive both the PIN Acknowledgment Letter and PIN mailer.

Step 3

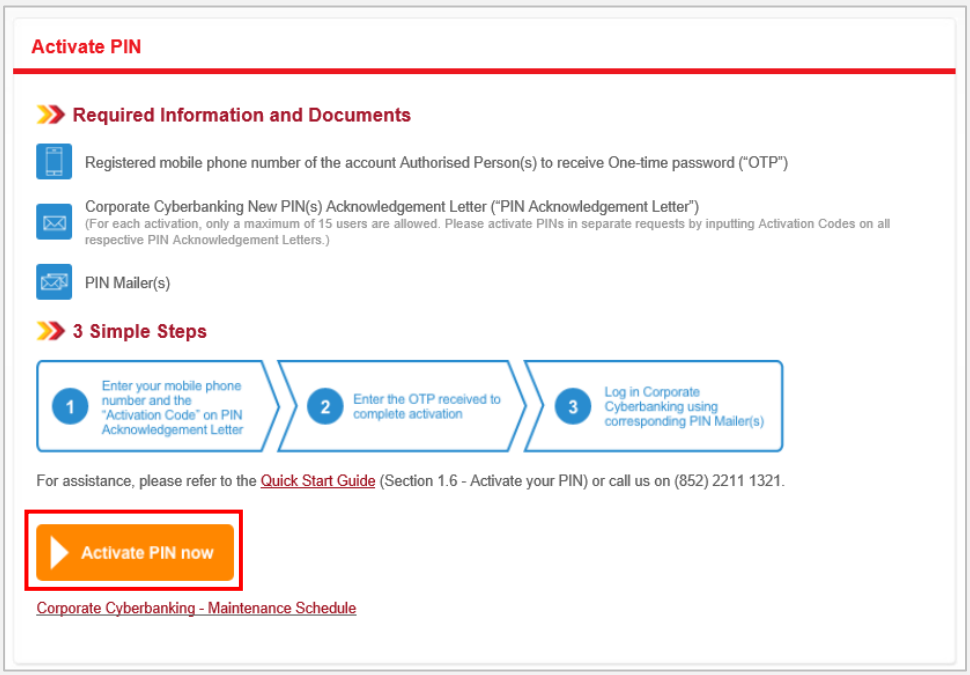
a. Select “Activate PIN”.

Step 4

a. You will be redirected to another page to activate your PIN(s).

b. You will need the registered mobile phone number and the received PIN Acknowledgement Letter in order to proceed with the next steps.

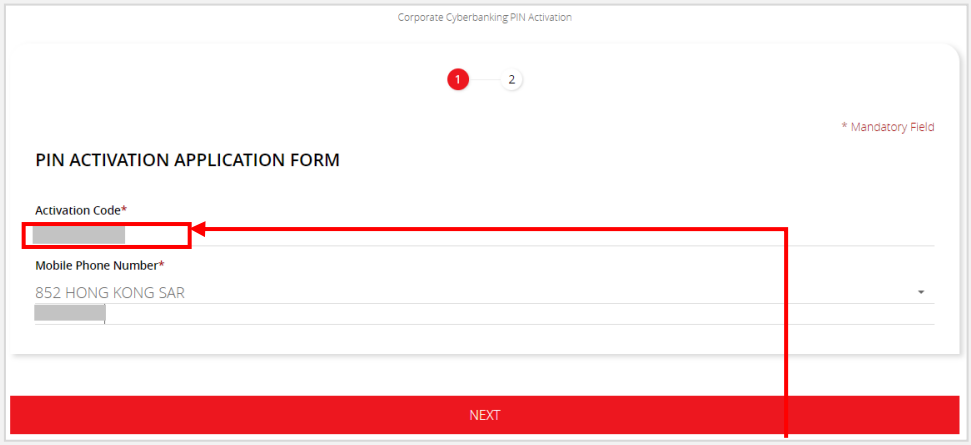
c. Select “Activate PIN now”.

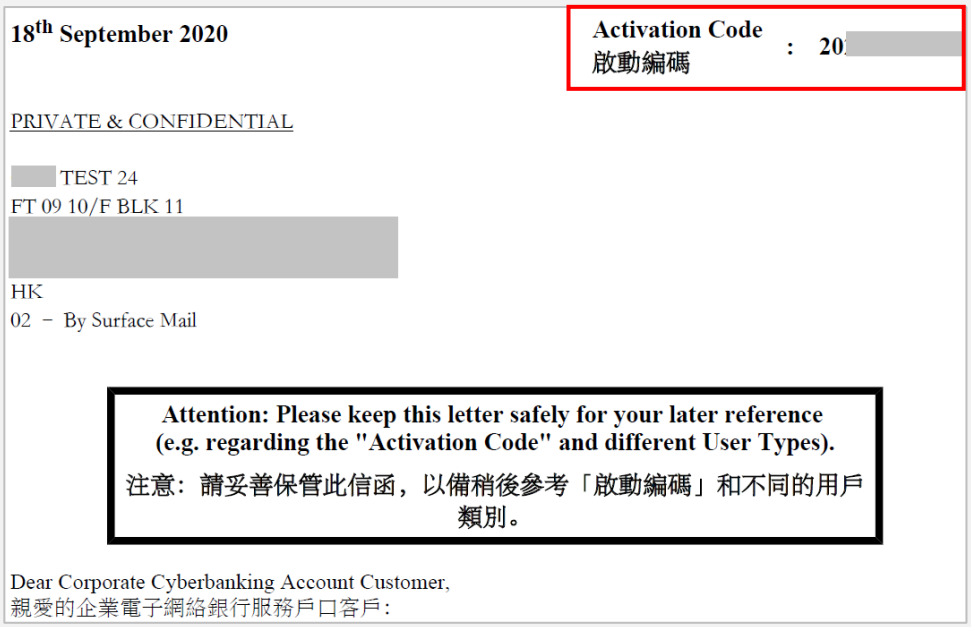


Step 5

a. Enter your activation code, and the registered mobile phone number for verification.

b. Select “Next” to continue.





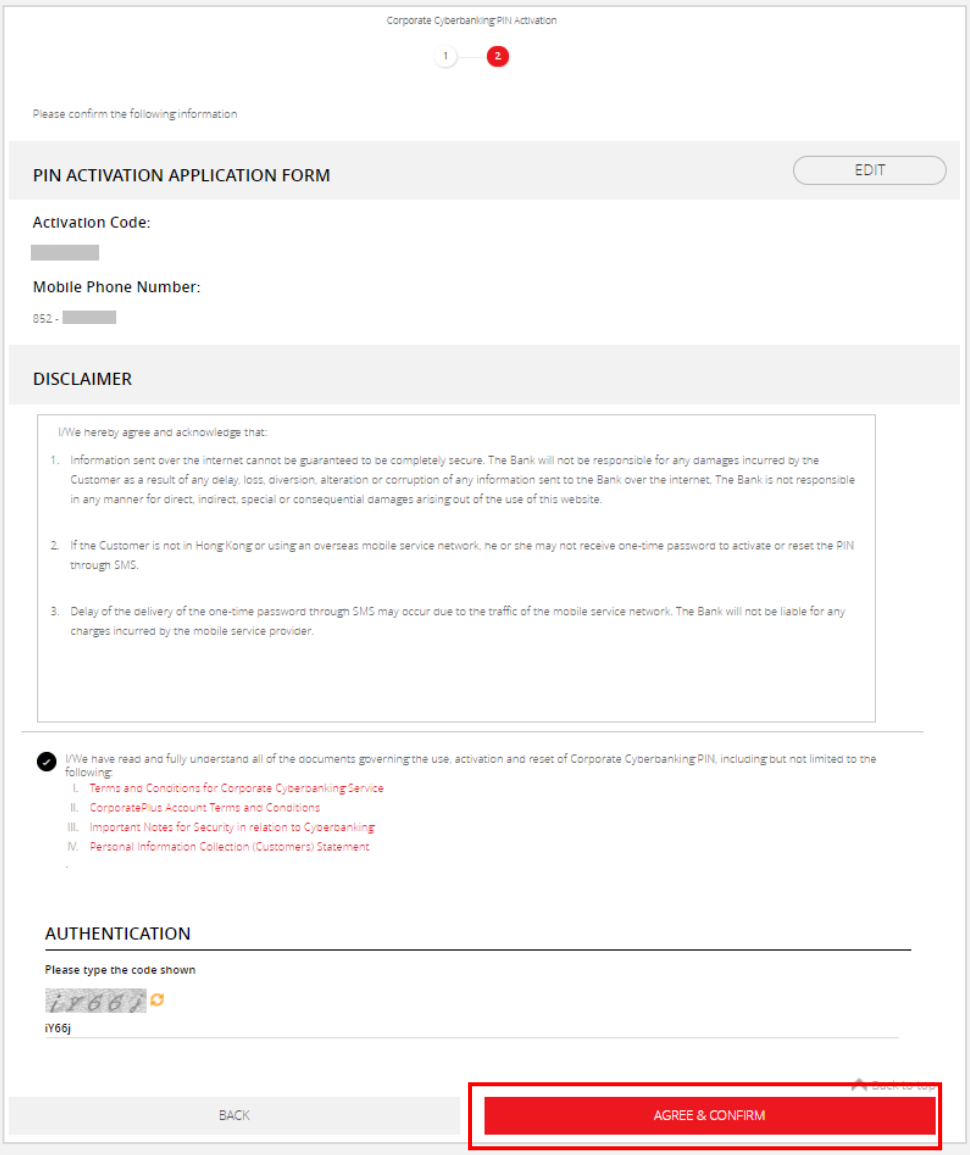
Step 6

a. Read the disclaimer carefully and scroll to the bottom.

b. Tick the checkbox to agree to proceed after reading the Terms and Conditions (T&C).

c. Enter the CAPTCHA Code.

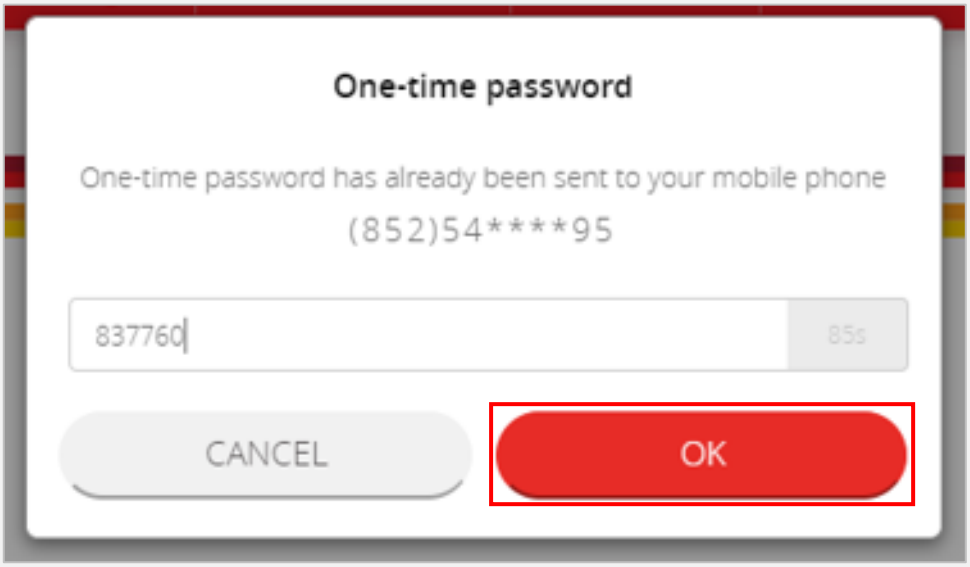
d. Select “Agree & Confirm”.



Step 7

a. A one-time password (OTP) will be sent to the registered mobile phone number as an SMS.

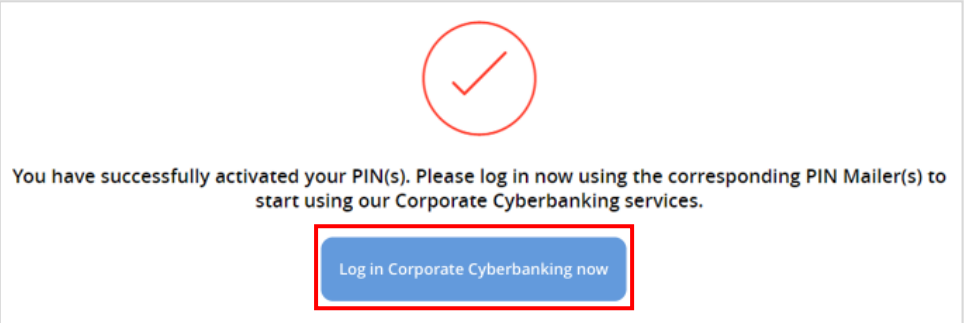
b. Enter the OTP and select “OK”.



Step 8

a. You have successfully activated Corporate Cyberbanking PIN(s).

b. Select “Log in Corporate Cyberbanking now” to go back to the CCB login page.



This step is applicable to customer who either Activate PIN online or PIN mailer provided by BEA

Step 9

a. Pass each activated PIN mailer to the relevant individual according to the “Reference No.” indicated on the cover letter.

b. Inform relevant parties about the CCB account number to allow them to log in.

敬啓者
Dear Customer,

企業電子網絡銀行服務新密碼簽收函
Corporate Cyberbanking New PIN(s) Acknowledgement Letter

多謝 貴公司選用企業電子網絡銀行服務。以下是密碼之有關資料而密碼另函奉上。爲保障 貴公司利益，請於收到密碼後核對有關資料，簽署此函並將正本送回 貴公司之開戶分行以便開放密碼供 貴公司使用。

At your request, the related information of the new PIN(s) is displayed below and your new PIN(s) will be issued to you separately. For your own protection, please check the information upon receipt of your PIN(s), and acknowledge receipt by signing this letter and returning the original to your A/C opening branch for activation of your PIN(s).

參考編號 Reference No.	類別 User Type	號碼 / 級別 User I.D. / Class
001312	SYSADM	SYSADM1
001313	DEFAULT USER	USER1
001314	SIGNER	A01
001315	PHONE PIN	Phone Banking

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: 015-256-00001312

22 03 19/01137/003/0048

00202101

Private & Confidential
私 人 密 件

FOLD AND TEAR ALONG PERFORATED LINE

請沿虛線撕開後摺疊

COD021 (08/2014)

1.7 Reset PIN by Authorised Person

This part is applicable for Authorised Person to reset signer PIN (PIN for signing transaction) and login PIN for SYSADM. For login PIN for Normal User, Signer and Default User, please refer to the demo guide "User Maintenance – Reset PIN by SYSADM".

Step 1

a. Visit www.hkbea.com and select "Hong Kong – Corporate Cyberbanking" in the login menu.

Step 2

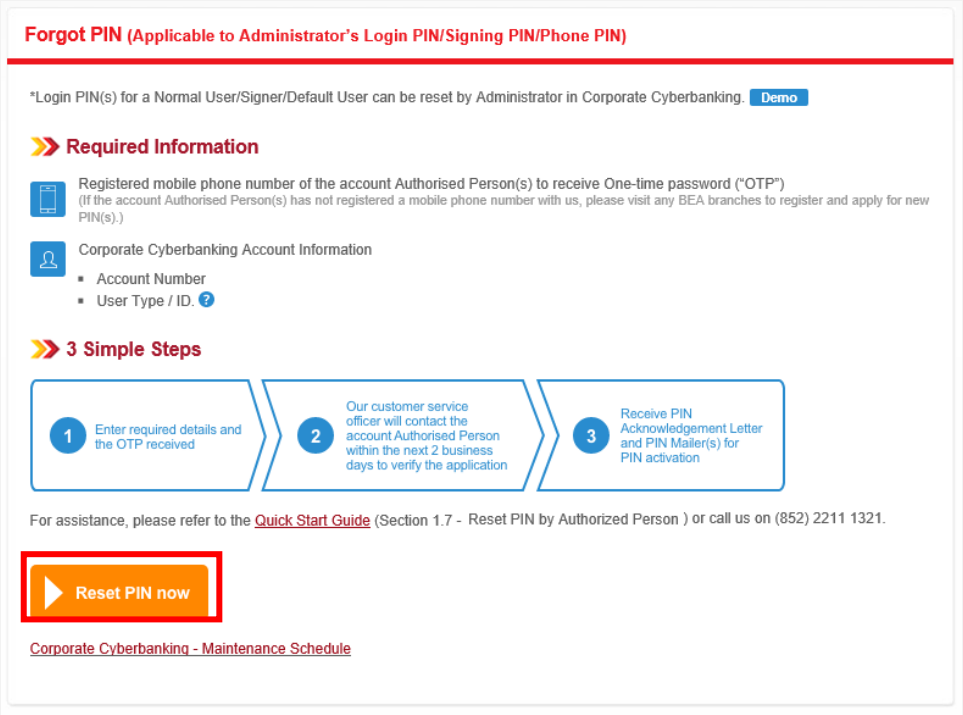
a. Select "Forgot PIN" to continue.

Step 3

a. You will be redirected to another page to reset PIN(s).

b. You will need the account number, user ID and the Authorised Person's registered mobile phone number in order to proceed with the next steps.

c. Select "Reset PIN now" to continue.

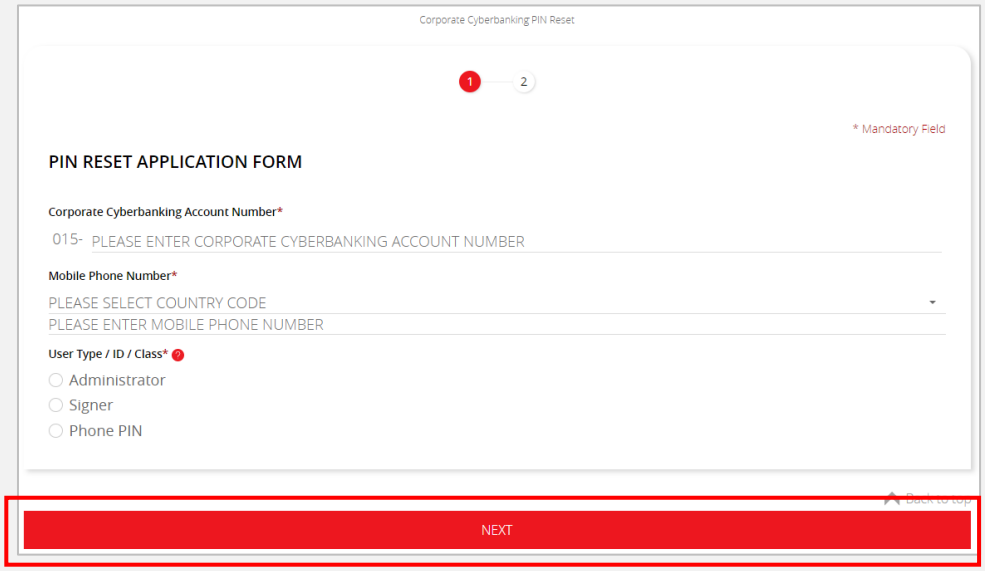


Step 4

a. Enter your CCB account number and mobile phone number.

b. Select the relevant user type and user ID to reset a PIN.

c. Select "Next" to continue.



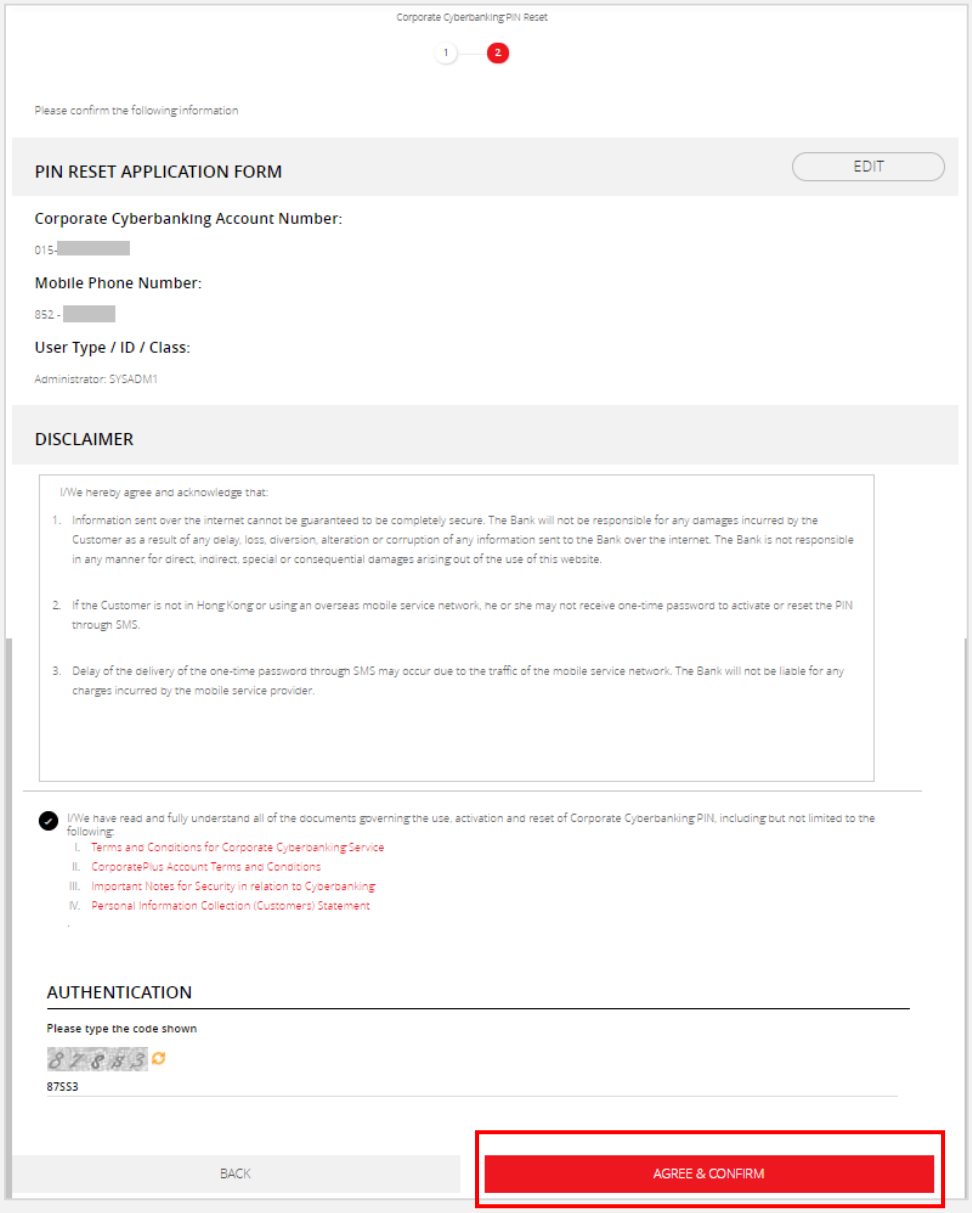
Step 5

a. Read the disclaimer carefully and scroll to the bottom.

b. Tick the checkbox to agree to proceed after reading the Terms and Conditions (T&C)

c. Enter the CAPTCHA Code.

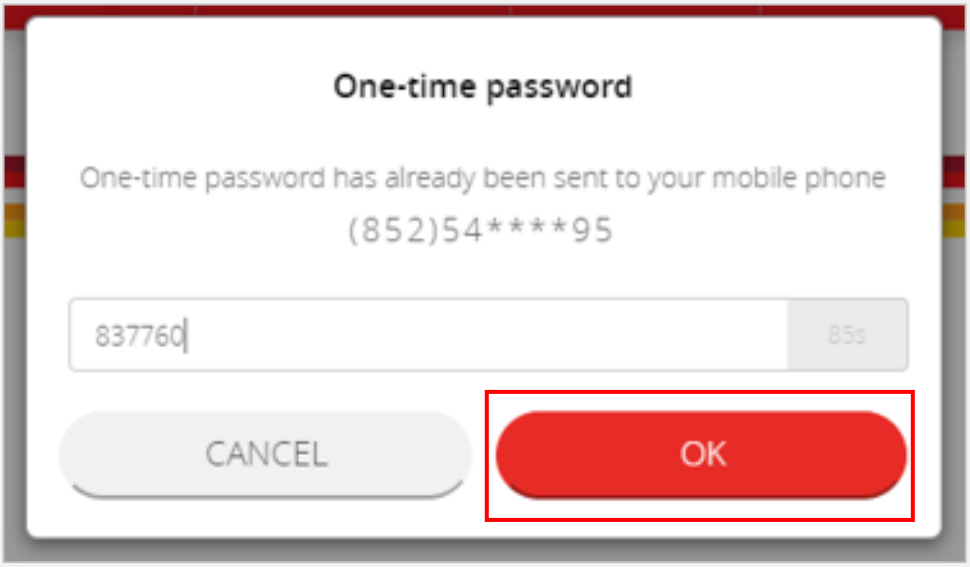
d. Select “Agree & Confirm”.



Step 6

a. A one-time password (OTP) will be sent to the Authorised Person's registered mobile phone number as an SMS.

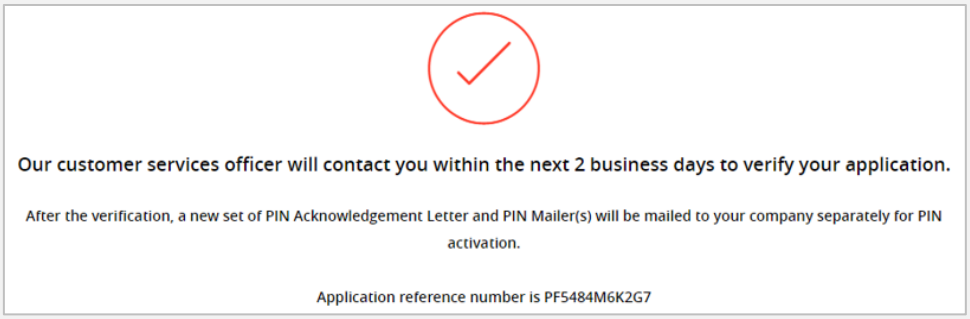
b. Enter the OTP and select "OK".



Step 7

a. PIN has been reset successfully.

b. Our customer service officer will contact you in the next 2 business days regarding your PIN reset application.

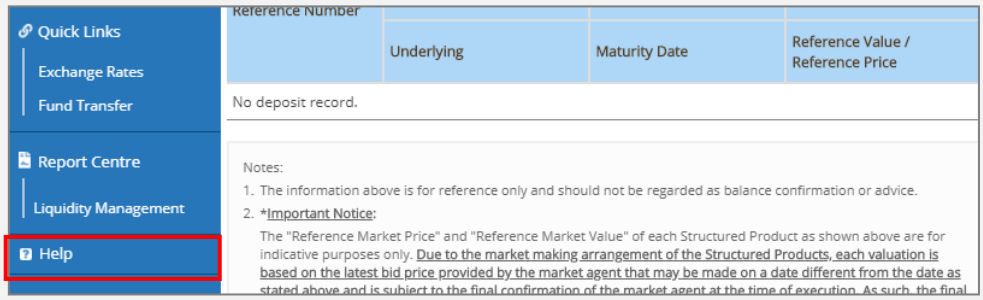


1.8 Access to Demo Guides for All Users

Step 1

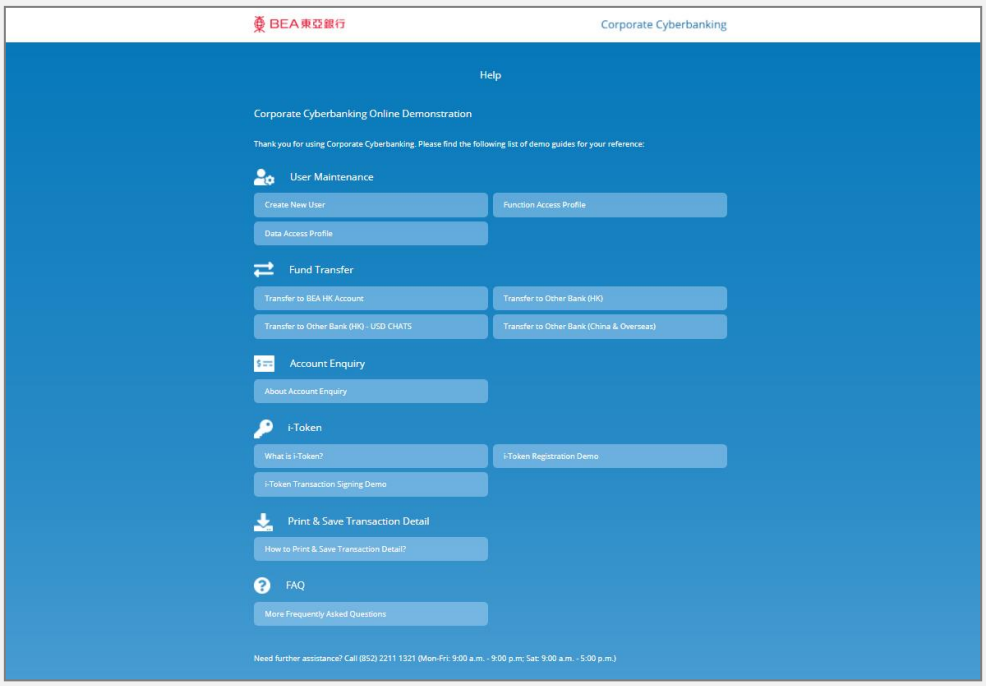
a. Log in.

b. Select “Help” from the main menu.



Step 2

a. Select a demo guide for the function you require.



2. Administrator (SYSADM)

2.1 First time login for Corporate Cyberbanking

Step 1

a. Visit the BEA website at www.hkbea.com and select “Hong Kong – Corporate Cyberbanking” from the login menu.

Step 2

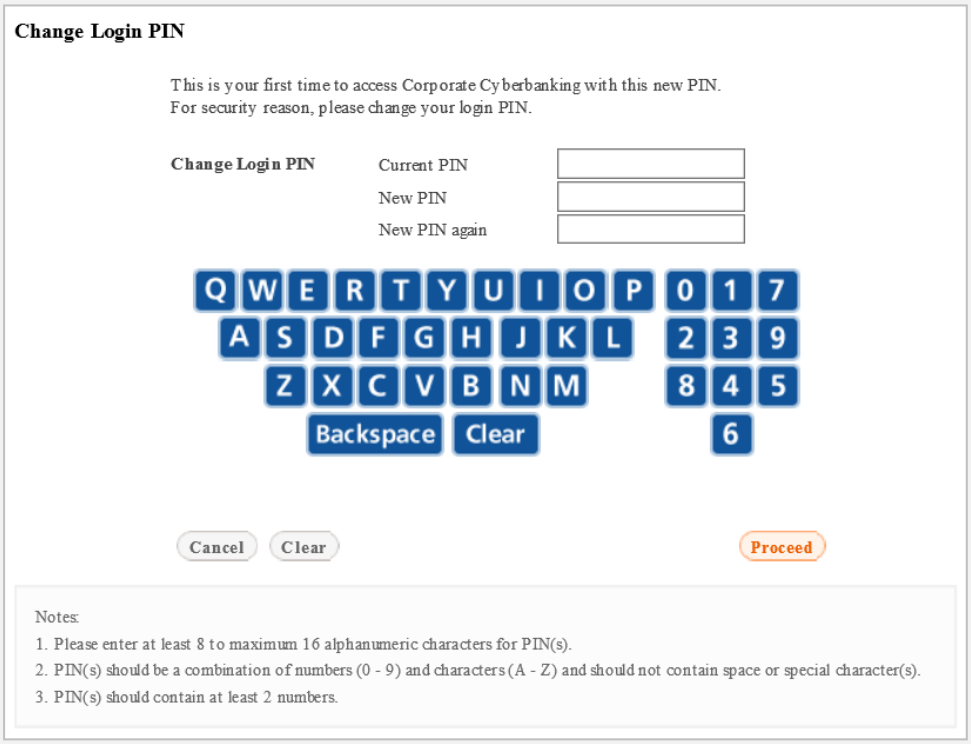
a. Enter your Account No. and User ID.

b. Enter your initial PIN from the PIN mailer using the onscreen keypad.

Step 3

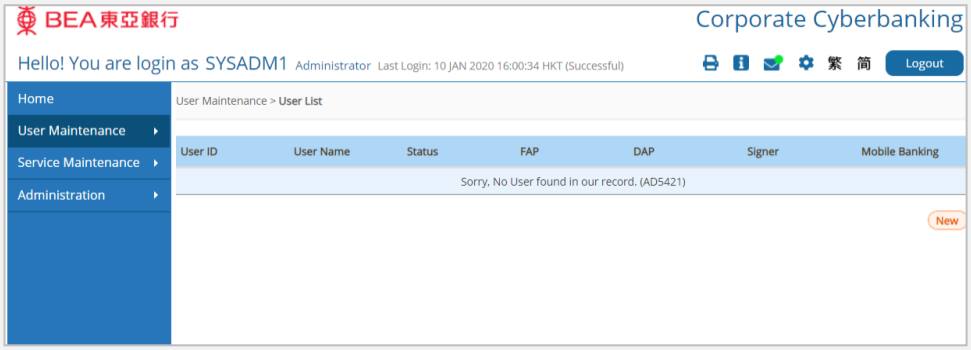
a. Enter your initial PIN and new PIN using the onscreen keypad.

b. Select “Proceed” to change your Login PIN.



Step 4

a. You have successfully login to Corporate Cyberbanking.



2.2 Function Access Profile ("FAP")/ Data Access Profile ("DAP")-User Access Rights

When SYSADM creates user, the SYSADM must assign a Function Access Profile ("FAP") and Data Access Profile ("DAP") to each user for granting access rights to functions and accounts.

FAP defines which transaction procedure (e.g. Fund Transfer, Bill Payment etc.) a user can perform on CCB, whereas DAP defines which account a user can access.

There are default FAP and DAP templates available for SYSADM to choose for enabling certain function and data for each user at the first setup.

Default FAP templates:

FAP ID	Description
DEFFAP1	User with all function access
DEFFAP2	User with all function access except signing function
DEFFAP3	User with access to account balance enquiry only
DEFFAP4	User with MPF access only
DEFFAP5	User with inputting transaction only
DEFFAP6	User with signing all transaction only
DEFFAP7	User with sending all transaction only

If you wish to customise the FAP profiles for different combinations of function accesses, please refer to Demo Guides "User Maintenance – Function Access Profile (FAP)".

Default DAP templates:

DAP ID	Description
DEFDAP1	Full control for all accounts
DEFDAP2	Enquiry for all accounts

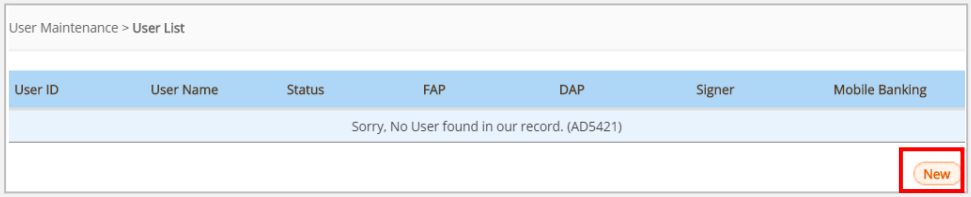
If you wish to customise the profiles for DAP for assigning different combinations of accesses to different accounts, please refer to Demo Guides "User Maintenance – Data Access Profile (DAP)".

2.3 Registering a Signer/ Normal User

Step 1

c. Log in as SYSADM (e.g. SYSADM1 or SYSADM2).

d. Select “User Maintenance” from the main menu, and then “New”.



Step 2

b. Enter the User ID and User Name.

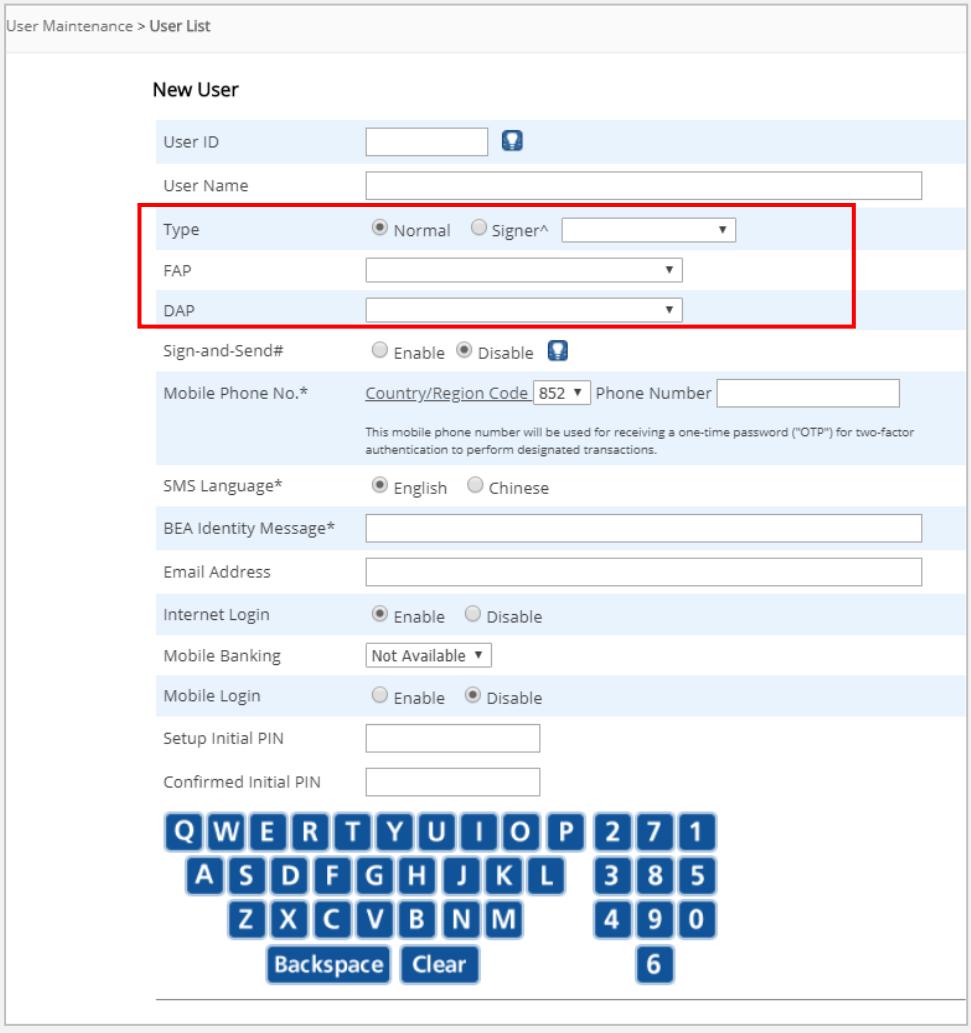
c. Select a Type:

i “Normal” to create a Normal User;

ii “Signer” to create a Signer, and choose a corresponding signing class that was assigned during the account opening (e.g. A01, A02).

d. Select a suitable template or customised profile for FAP and DAP.

e. Enter/select the remaining New User details.



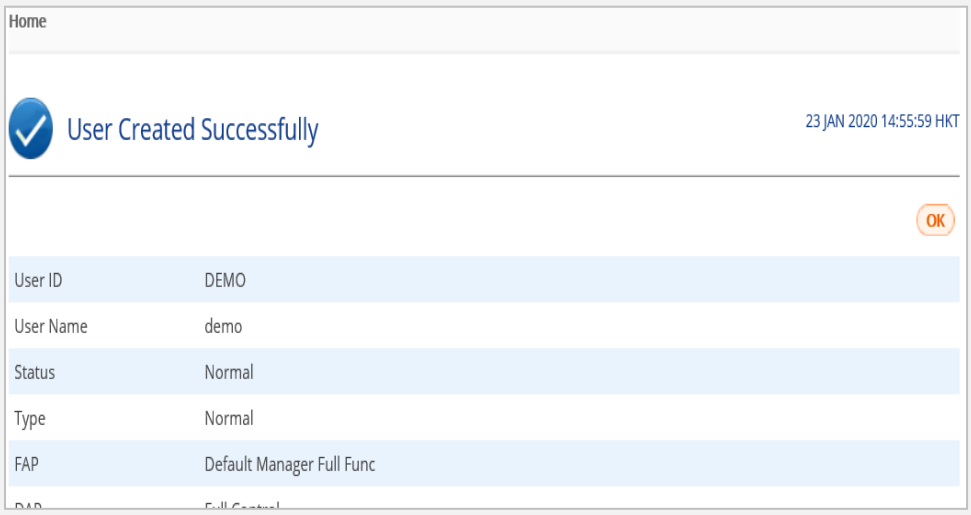
Step 3

a. If dual administration has been applied for your CCB account, please inform another SYSADM to approve the record.

Step 4

a. Inform the following corresponding credentials to the user:

- CCB account number
- User ID
- Initial login PIN
- BEA identity message
- PIN mailer corresponding to the signing class assigned (for users with signing rights only).



3. First time login for Normal User/ Signer/ Default User

3.1 First time login for Corporate Cyberbanking

Step 1

a. Visit the BEA website at www.hkbea.com and select “Hong Kong – Corporate Cyberbanking” from the login menu.

Step 2

a. Enter your Account No. and User ID.

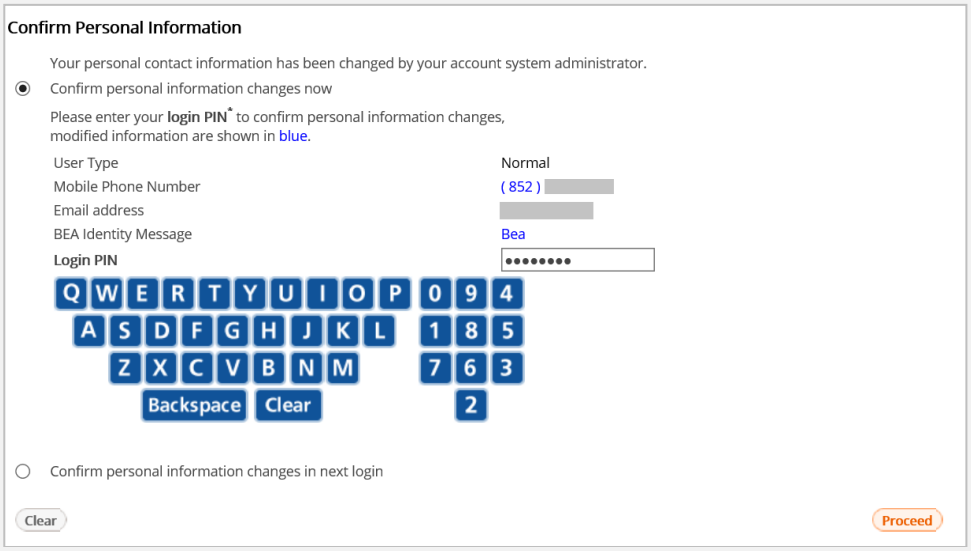
b. Enter your Login PIN using the onscreen keypad.

Your Account No., User ID and Login PIN are provided by your Administrator (SYSADM).

Step 3

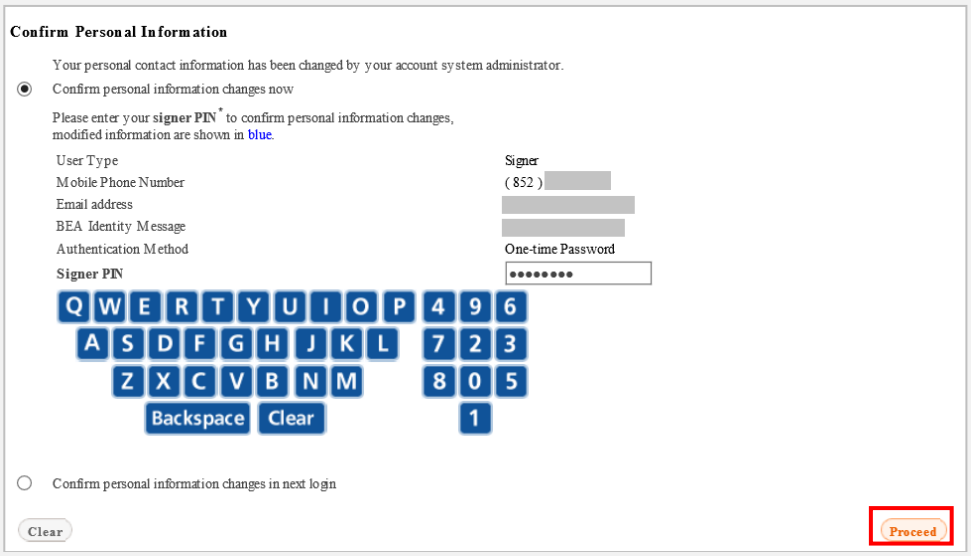
a. Confirm your personal information by entering:

   i "Login PIN" for Normal User;



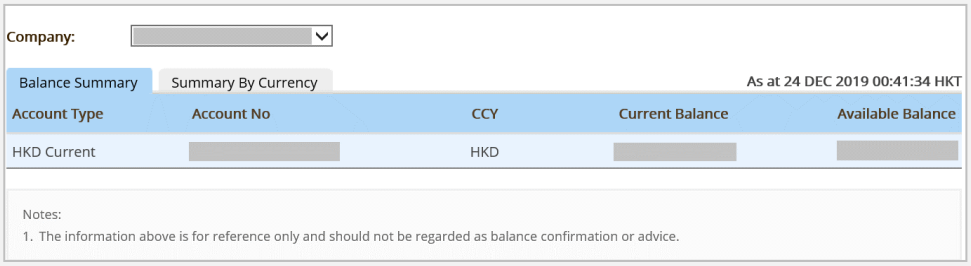
   ii "Signer PIN" for Default User and Signer.

b. Select "Proceed" to continue.



Step 4

a. You have successfully login to Corporate Cyberbanking.



4. Mobile Banking Service

4.1 Assigning Mobile Banking Access to Signer as SYSADM

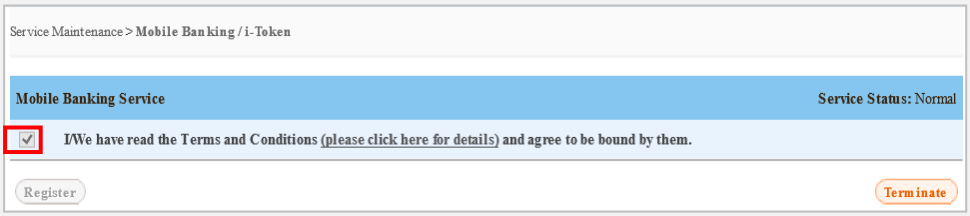
Step 1

a. Login to Corporate Cyberbanking as SYSADM.

b. Select “Service Maintenance” > “Mobile Banking/ i-Token” in the main menu.

Step 2

a. Tick the checkbox to agree to proceed after reading the Terms and Conditions (T&C) for the Mobile Banking Service.

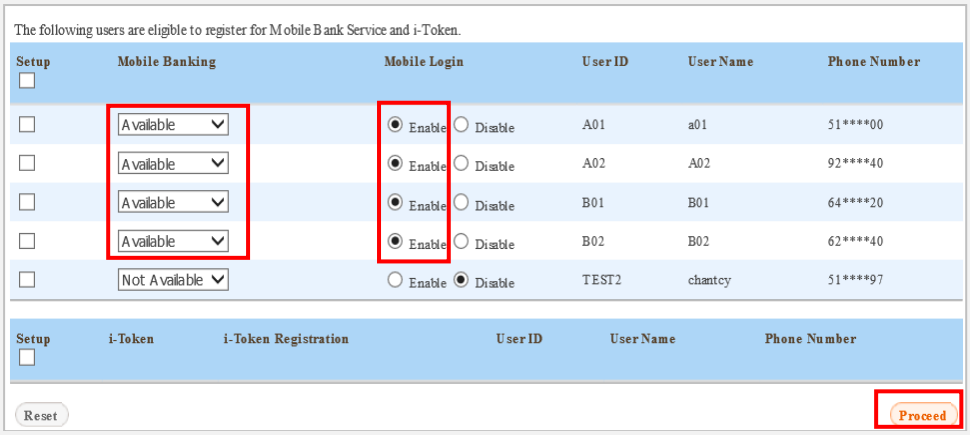


Step 3

a. Select “Available” at the “Mobile Banking” dropdown list.

b. Select “Enable” at the “Mobile Login” field for designated users.

c. Select “Proceed” to confirm the changes.



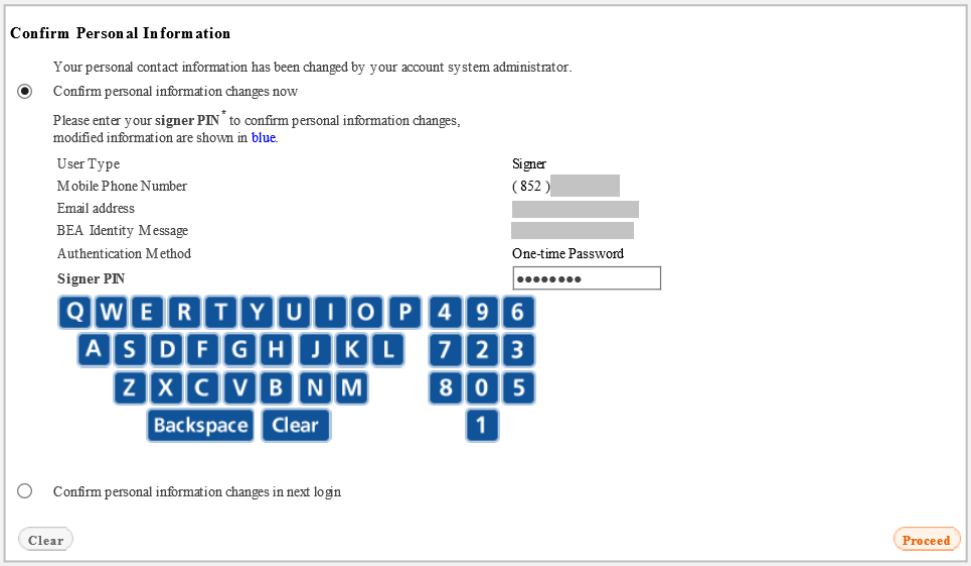
Step 4

a. A notice of a request to change personal information will be sent to designated signer(s) account for confirmation.

4.2 Mobile Banking Setup for Designated Signer(s)

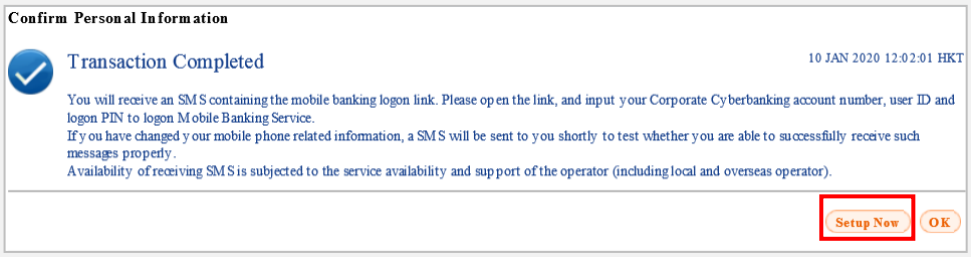
Step 1

a. Log in to Corporate Cyberbanking and confirm the change of personal information after the Mobile Banking service is enabled by a SYSADM.



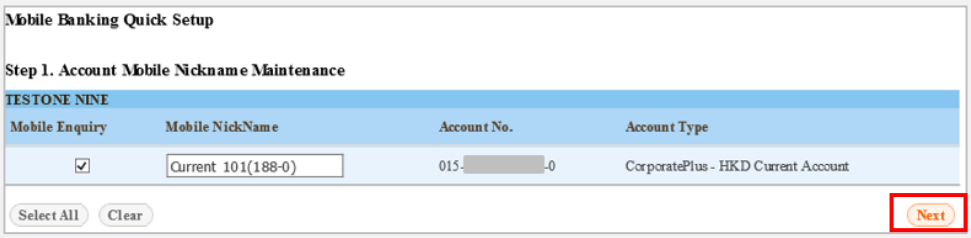
Step 2

a. Complete mobile banking setup by selecting “Setup Now”.



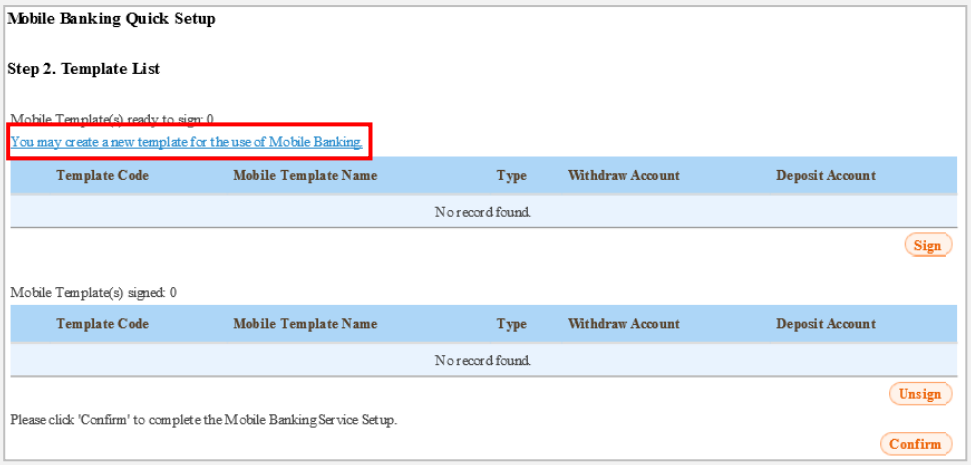
Step 3

a. Click “Mobile Enquiry” and select which account to be displayed in Mobile Banking.
b. Set up the “Mobile NickName”.
c. Click “Next”.



Step 4

a. Set up a new Template.



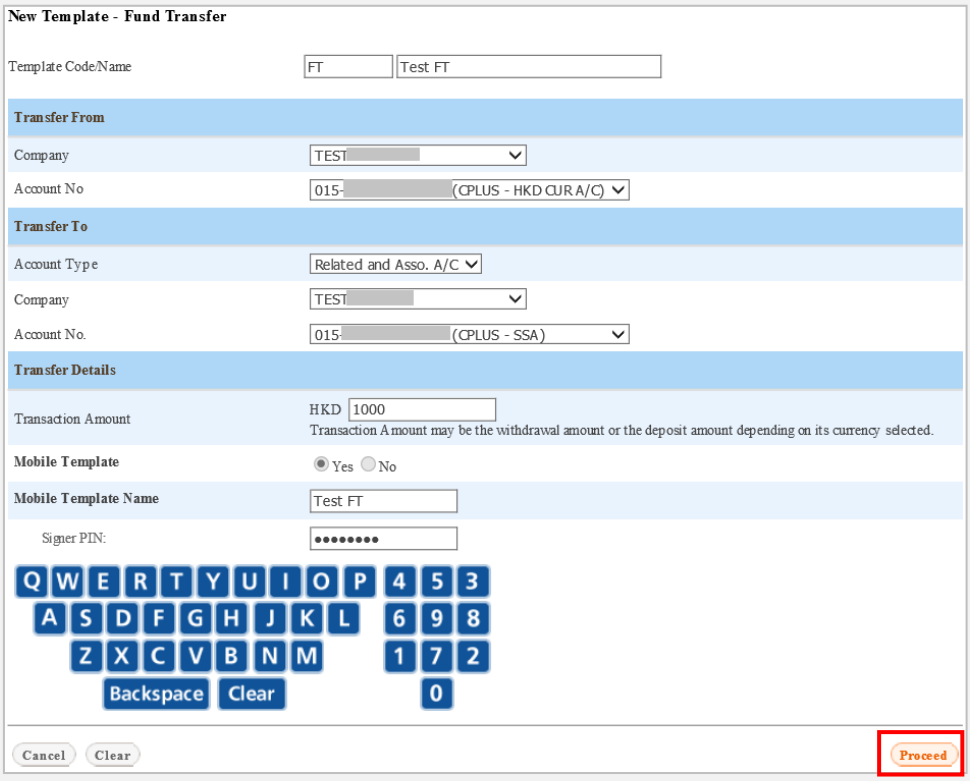
Step 5

a. Enter the Template Code/Name.

b. Enter the “Related and Asso. A/C” you want to add.

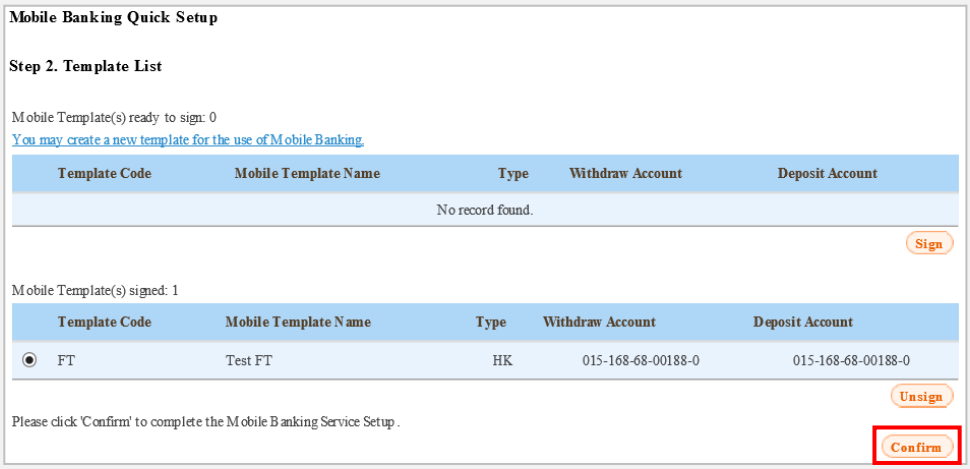
c. Enter/select the remaining information.

d. Click “Proceed” to continue.



Step 6

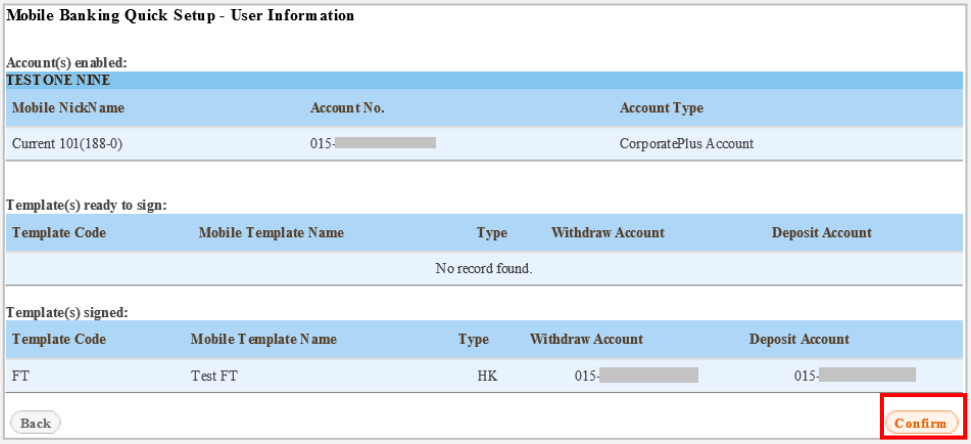
a. Click “Confirm” to continue.



Step 7

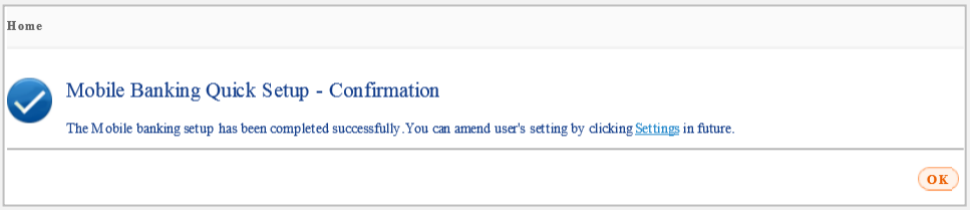
a. Review accounts to be enabled and templates.

b. Select “Confirm” to proceed.



Step 8

a. You have successfully set up your Mobile Banking.



Step 9

a. Download our BEA App.

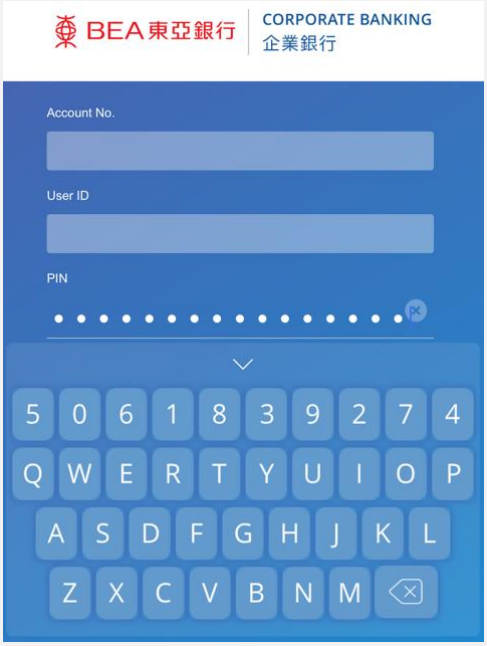
Download on the App Store

GET IT ON Google Play

b. Select "Corporate Mobile Banking" in the side-menu.

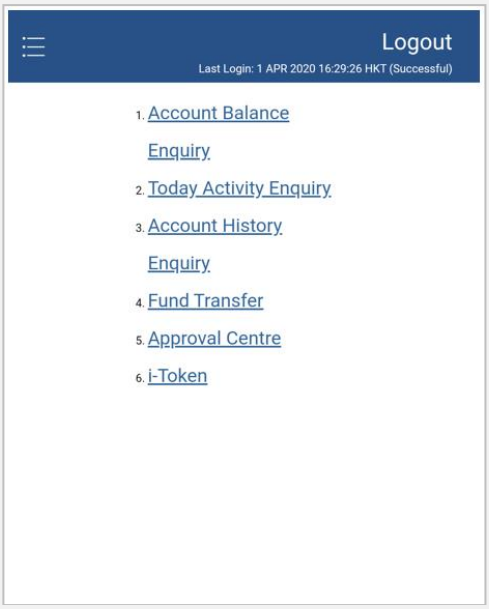
c. Enter your Account No. and User ID.

d. Enter your Login PIN using the onscreen keypad and select "Log in".



Step 10

a. You have successfully login to Corporate Mobile Banking.



5. 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.

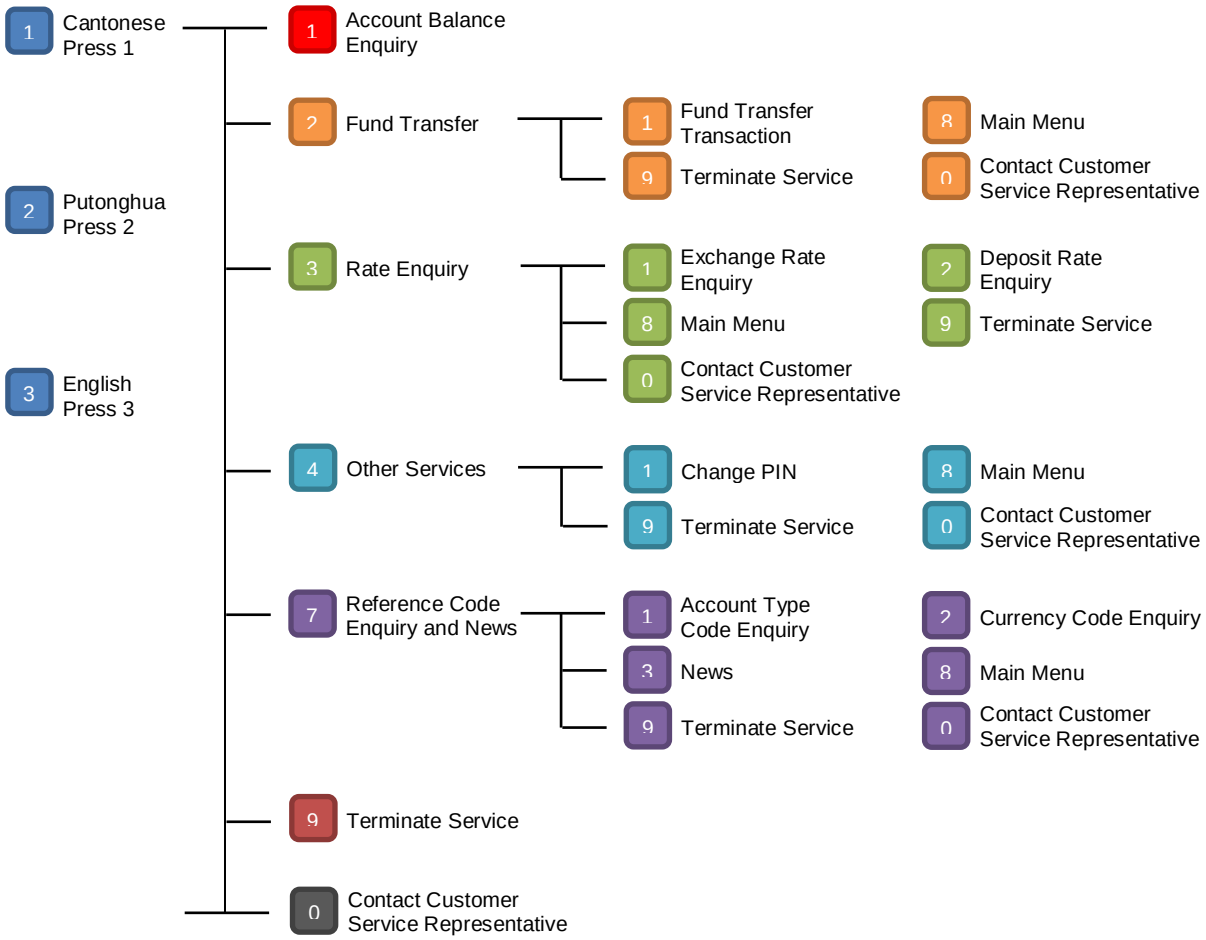
(Service hour: Mon- Fri: 9:00 a.m. – 5:00 p.m.; Sat: 9:00 a.m. - 1:00 p.m.)

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 CCB account number and phone banking PIN then follow the voice prompts to select the required service.

5.1 Phone Banking Operating Menu



6. Important Notes for Security in Relation to Cyberbanking

These important notes apply to both Personal and Corporate Cyberbanking services (together referred to as "Cyberbanking"). Please visit http://www.hkbea.com/html/en/bea-corporate-cyberbanking-security.html to read and adopt the security precautions before using Cyberbanking.

6.1 Service Overview

For the details of CCB services, please visit http://www.hkbea.com/html/en/bea-corporate-cyberbanking-services.html#Services.

6.2 Service Hours

For the details of CCB service hours, please visit http://www.hkbea.com/pdf/en/ccb_sh_en.pdf.

6.3 Daily Transaction Limits

For the details of CCB Daily Transaction Limits, please visit http://www.hkbea.com/html/en/bea-corporate-cyberbanking-services.html#Daily-Limits.

6.4 Service Hotlines for Phone Banking Service

Hotlines	Service Hours
Corporate Cyberbanking 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 During non-office hours, please dial (852) 2211 1862	Mon - Fri: 9:00 a.m. - 9:00 p.m. Sat: 9:00 a.m. - 5:00 p.m.
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.

7. Frequently Asked Questions (“FAQs”)

For FAQs, please visit https://www.hkbea.com/html/en/bea-corporate-cyberbanking-faq.html.