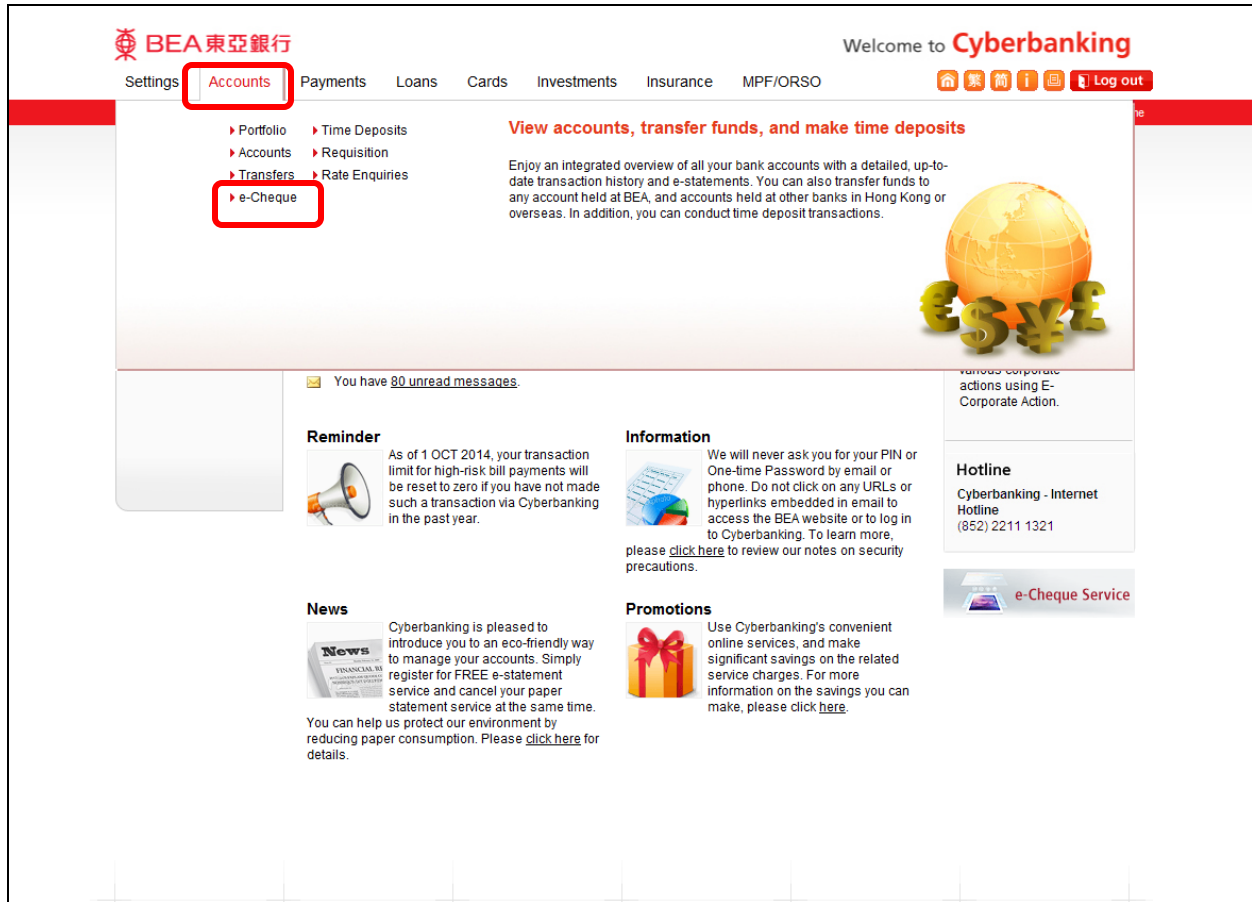


e-Cheque Service Demonstration


Apply for an E-certificate for the e-Cheque Service

1. Select “Accounts” and “e-Cheque”.



The screenshot displays the BEA Cyberbanking website interface. At the top left is the BEA logo and the text "BEA 東亞銀行". To the right, it says "Welcome to Cyberbanking". Below this is a navigation bar with links for "Settings", "Accounts", "Payments", "Loans", "Cards", "Investments", "Insurance", and "MPF/ORSO". The "Accounts" link is highlighted with a red box. Below the navigation bar, there is a main content area with a heading "View accounts, transfer funds, and make time deposits". Underneath this heading, there is a list of services: "Portfolio", "Time Deposits", "Accounts", "Requisition", "Transfers", "Rate Enquiries", and "e-Cheque". The "e-Cheque" link is highlighted with a red box. To the right of the service list, there is a paragraph of text and a graphic of a globe with currency symbols (USD, EUR, JPY, HKD). Below the main content area, there are several informational boxes: "Reminder" (dated 1 OCT 2014), "Information" (security precautions), "News" (eco-friendly e-statements), "Promotions" (online services), "Hotline" (Cyberbanking - Internet Hotline), and "e-Cheque Service".

2. Read and agree to be bound by the Rules & Regulations by ticking the checkbox.



Welcome to **Cyberbanking**

[Settings](#) [Accounts](#) [Payments](#) [Loans](#) [Cards](#) [Investments](#) [Insurance](#) [MPF/ORSO](#)

Home Help Log out

You are here - Accounts - e-Cheque - Apply for E-certificate
Page Theme

- [Portfolio](#)
- [Accounts](#)
- [Transfers](#)
- [e-Cheque](#)
- Presentment
- Presentment Enquiry
- Apply for E-
certificate
- [Requisition](#)
- [Rate Enquiries](#)

Apply for an E-certificate for e-Cheque Service

▶ 1. Input > 2. Confirm > 3. Complete

Applicant Details:

Name: CHAN TAI MAN

Document ID: T****123

**Rules and Regulations for e-Cheques Services
of The Bank of East Asia, Limited (the "Bank")**

1. Applicability and definitions

(a) These Rules and Regulations apply to the Bank's services relating to e-Cheques. They supplement and form part of the existing agreement between the Bank and you. The provisions of the existing agreement between the Bank and you which apply to paper cheques or generally to the Bank's services continue to apply to e-Cheques and the Bank's e-Cheques Services to the extent that they are relevant and not inconsistent with the provisions in these Rules and Regulations. These Rules and Regulations prevail if

Please click [here](#) to print

I have read the Rules and Regulations for e-Cheques Services of The Bank of East Asia, Limited, the Subscriber Terms and Conditions and the Certificate Practice Statement of Digi-Sign Certification Services Limited (which can be accessed at the website of Digi-Sign Certification Services Limited at <http://www.dg-sign.com>) and agree on to be bound by them.

I hereby submit an e-certificate application for e-Cheque services to Digi-Sign Certification Services Limited ("Digi-Sign") via The Bank of East Asia, Limited ("the Bank") and authorise the Bank:


- A. to be my authorised representative to act on behalf of me on administrative matters related to the e-certificate including but not limited to submission of the e-certificate application to Digi-Sign on behalf of me. I understand that I will be the Subscriber (of the e-certificate and the e-certificate will be issued by Digi-Sign if the application is accepted and approved by Digi-Sign. I also understand that such e-certificate (if issued) can only be used by me;
- B. to be the authorised custodian to act on behalf of me to generate a key pair, to receive, accept and acknowledge, keep, maintain and use the e-certificate and the corresponding private and public key on behalf me. I further confirm that the Bank may delegate the foregoing authorizations or any part thereof to any third party and authorize the Bank to pass any information related to me to such third party for the foregoing purpose.
- C. I, on behalf of the company, agree that the e-certificate to be issued by Digi-Sign would be either Personal (Banking) ID-Cert Class 10 or Organizational (Banking) ID-Cert Class 11 certificate. I further agree to the following:
 - (a) observe and be bound by the Subscriber Terms and Conditions as posted on the website of Digi-Sign (<http://www.dg-sign.com>) from time to time;
 - (b) follow the applicable procedures and practices specified in the Certificate Practice Statement of Digi-Sign, and to comply with the notices and instructions issued by Digi-Sign from time to time;
 - (c) the Privacy Policy Statement of Digi-Sign at www.dg-sign.com will apply for any of the personal data in the possession of Digi-Sign.

Cancel
Apply Now

Quick Links

- ▶ Transfers
- ▶ Bills
- ▶ Stock Trading
- ▶ Mailbox (34)

Activate Mobile Banking
to win a 12-inch Slim Notebook in Gold




Act now!

24 A new way to
pay & deposit cheques

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- An SMS containing your one-time password (“OTP”) and an additional SMS notification will be sent to your activated mobile phone number. Please enter the OTP after verifying the details shown on this page.


Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO
Home 繁體中文 簡體中文 英文 Log out

You are here - Accounts - e-Cheque - Apply for E-certificate
Page Theme

- Portfolio
- Accounts
- Transfers
- e-Cheque
- Presentment
- Presentment Enquiry
- Apply for E-certificate
- Requisition
- Rate Enquiries

Apply for an E-certificate for e-Cheque Service

> 1. Input > **2. Confirm** > 3. Complete

Please verify your application below and then click "Confirm":

Applicant Details	
Name:	CHAN TAI MAN
Document ID:	T****123
Cyberbanking Account:	015- -85- -0 (Cyberbanking) (The last 5 digits of your cyberbanking account number will be used as the verification code in the SMS.)

To execute this transaction, you must enter a One-time Password (OTP) to complete the transaction.

An SMS containing your OTP and an additional SMS notification will be sent to your activated mobile phone number. Please ensure you have registered the correct mobile phone number and your mobile phone or PDA is on in order to receive these messages.

Please ensure that the transaction details, including the transaction type (e.g. transfer, telegraphic transfer, bill payment, and template), authentication message, transaction amount, and the last five digits of the deposit account/bill number shown in the SMS are the same as the ones that appear in the above instruction before entering the OTP.

Country code/Mobile phone number #: (852)6 **** 3

BEA authentication message: test

OTP:


Cancel
Confirm

*SMS messages for "One-time Password" cannot be forwarded to any other phone number, even if you have enabled the "SMS Forwarding" service provided by mobile phone service providers in Hong Kong.

Quick Links

- Transfers
- Bills
- Stock Trading
- Mailbox (34)

Activate Mobile Banking
to win a 12-inch Slim Notebook in Gold

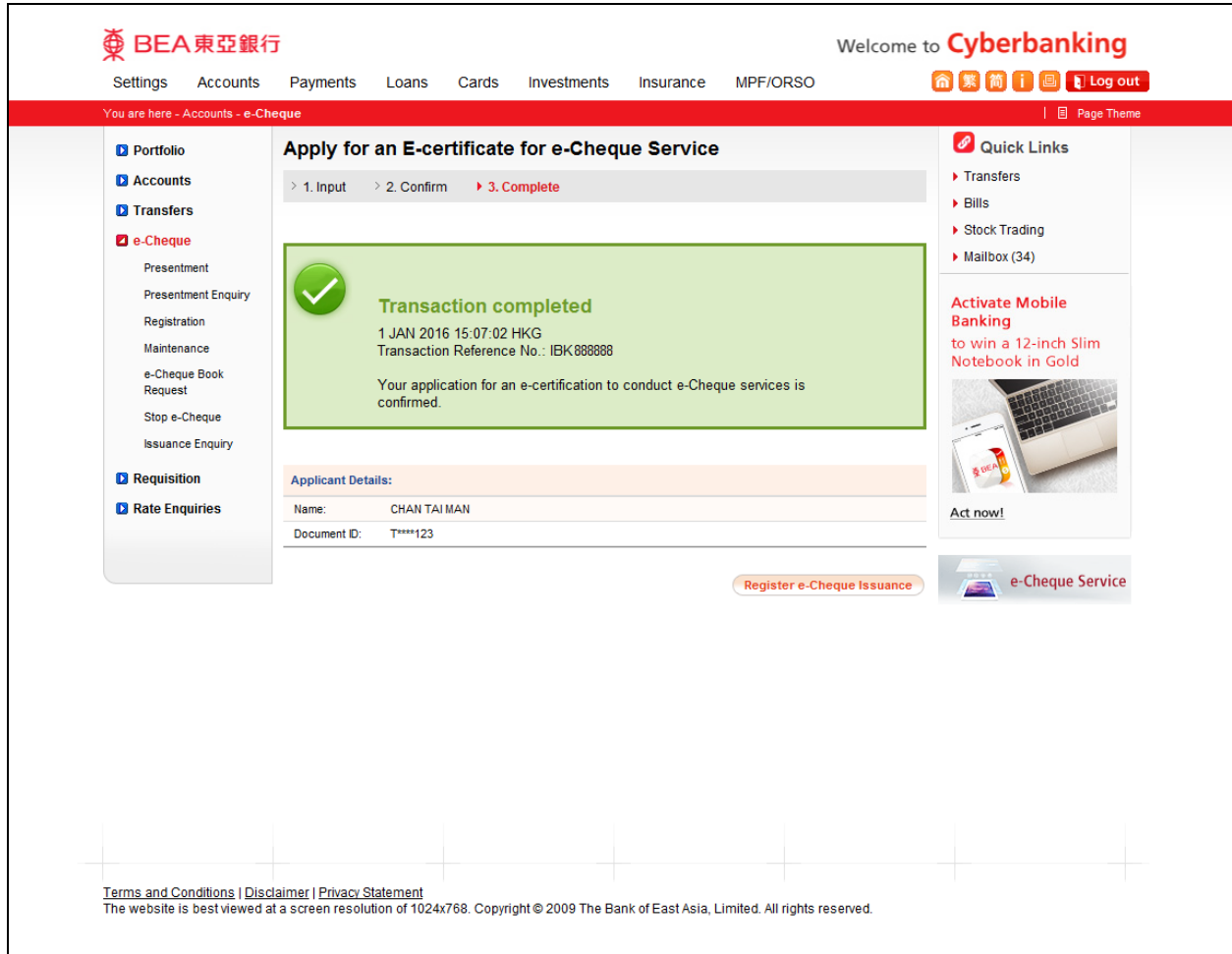


Act now!

e-Cheque Service

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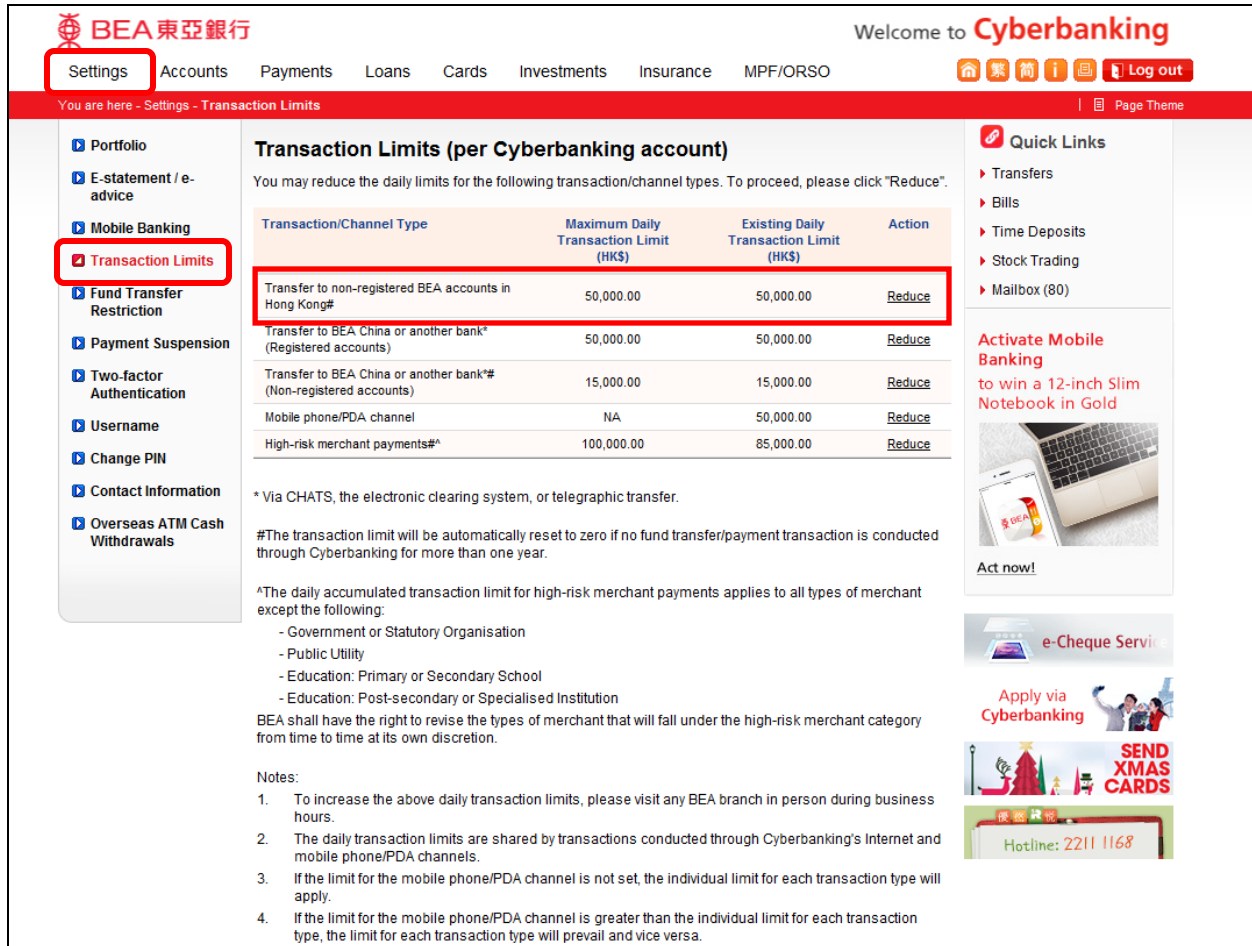
4. E-certificate application is completed.



The screenshot displays the BEA Cyberbanking interface. At the top, the BEA logo and name are on the left, and 'Welcome to Cyberbanking' is on the right. A navigation menu includes Settings, Accounts, Payments, Loans, Cards, Investments, Insurance, and MPF/ORSO. A red banner contains 'You are here - Accounts - e-Cheque' and 'Page Theme'. The main content area is titled 'Apply for an E-certificate for e-Cheque Service' with a progress bar showing '1. Input', '2. Confirm', and '3. Complete'. A green box with a checkmark states 'Transaction completed' with details: '1 JAN 2016 15:07:02 HKG' and 'Transaction Reference No.: IBK888888'. Below this, 'Applicant Details' shows 'Name: CHAN TAI MAN' and 'Document ID: T****123'. A 'Register e-Cheque Issuance' button is at the bottom. The right sidebar features 'Quick Links' (Transfers, Bills, Stock Trading, Mailbox), a promotion for 'Activate Mobile Banking to win a 12-inch Slim Notebook in Gold', and an 'e-Cheque Service' section.

5. To use the e-Cheque issuance service, the limit of “Transfer to non-registered BEA accounts in Hong Kong” must be greater than zero. To increase the limit, please visit any BEA branch.

You can select “Settings” and “Transaction Limits” to check the transaction limit.



The screenshot shows the BEA Cyberbanking interface. The 'Settings' menu is highlighted, and 'Transaction Limits' is selected. The main content area displays a table of transaction limits for various channels. The first row, 'Transfer to non-registered BEA accounts in Hong Kong', is highlighted with a red box. The table also includes rows for transfers to BEA China or other banks, mobile/PDA channels, and high-risk merchant payments. A sidebar on the left contains navigation options like Portfolio, E-statement, Mobile Banking, and Fund Transfer Restriction. The right sidebar features Quick Links, a promotion for mobile banking, and e-Cheque Service information.

Transaction Limits (per Cyberbanking account)

You may reduce the daily limits for the following transaction/channel types. To proceed, please click "Reduce".

Transaction/Channel Type	Maximum Daily Transaction Limit (HK\$)	Existing Daily Transaction Limit (HK\$)	Action
Transfer to non-registered BEA accounts in Hong Kong#	50,000.00	50,000.00	Reduce
Transfer to BEA China or another bank* (Registered accounts)	50,000.00	50,000.00	Reduce
Transfer to BEA China or another bank*# (Non-registered accounts)	15,000.00	15,000.00	Reduce
Mobile phone/PDA channel	NA	50,000.00	Reduce
High-risk merchant payments#*	100,000.00	85,000.00	Reduce

* Via CHATS, the electronic clearing system, or telegraphic transfer.

#The transaction limit will be automatically reset to zero if no fund transfer/payment transaction is conducted through Cyberbanking for more than one year.

^The daily accumulated transaction limit for high-risk merchant payments applies to all types of merchant except the following:

- Government or Statutory Organisation
- Public Utility
- Education: Primary or Secondary School
- Education: Post-secondary or Specialised Institution

BEA shall have the right to revise the types of merchant that will fall under the high-risk merchant category from time to time at its own discretion.

Notes:

- To increase the above daily transaction limits, please visit any BEA branch in person during business hours.
- The daily transaction limits are shared by transactions conducted through Cyberbanking's Internet and mobile phone/PDA channels.
- If the limit for the mobile phone/PDA channel is not set, the individual limit for each transaction type will apply.
- If the limit for the mobile phone/PDA channel is greater than the individual limit for each transaction type, the limit for each transaction type will prevail and vice versa.