

Online Banking User Guide

(2022 version)

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I. General Provisions

This manual describes briefly how to use ICBC Corporate Banking, which is the internet banking system provided by ICBC Austria Bank GmbH (hereinafter ‘the Bank’).

II. User Login

a) Prior to First Login

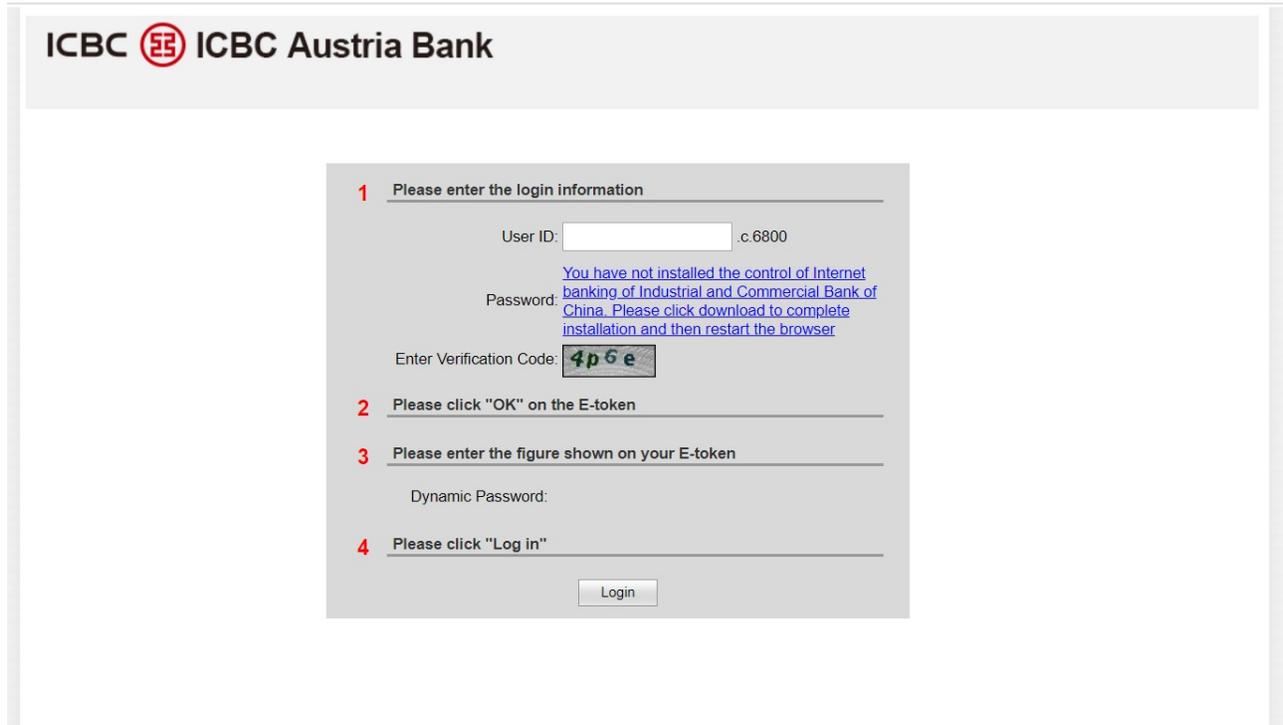
- Client will receive the following after completing the procedure of applying for access to ICBC Corporate Banking.
 - User Name (User ID)
 - One-time password (six figures)
 - ICBC Password Token
 - Activation Code for the Token
- Activate the Token and set up the Token password according to the instruction manual.

b) First Login

- Enter the website of the Bank: www.icbc-at.com;
- Click ‘Corporate Banking’ and then enter the internet banking system;



If you are using ICBC Internet banking system for the first time on your computer, you will need to download an Controller called Internet Banking Assistant;



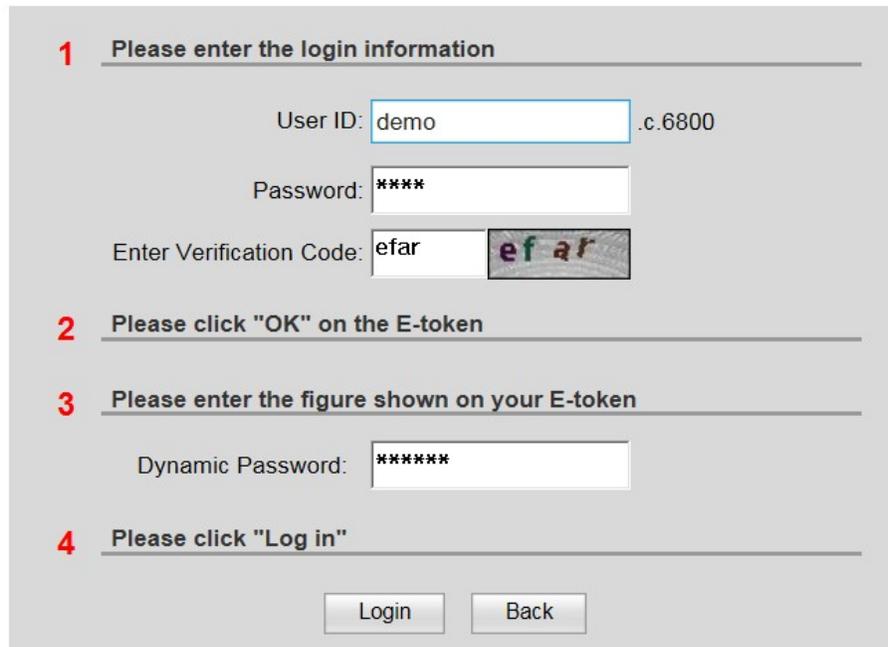
Please follow the instructions and finish the installation process;



After you finish the installation of the Internet Banking Assistant, go back to the website of the Corporate Banking and continue with Log in.

- Fill out the User ID, One-time password and the Verification Code, use your Token to generate Dynamic code .

*Note: The Verification Code is case sensitive, the letters should have the same form as in the box.



1 Please enter the login information

User ID: .c.6800

Password:

Enter Verification Code: 

2 Please click "OK" on the E-token

3 Please enter the figure shown on your E-token

Dynamic Password:

4 Please click "Log in"

- Click 'Accepted' to the terms and conditions for log in to Internet Banking;

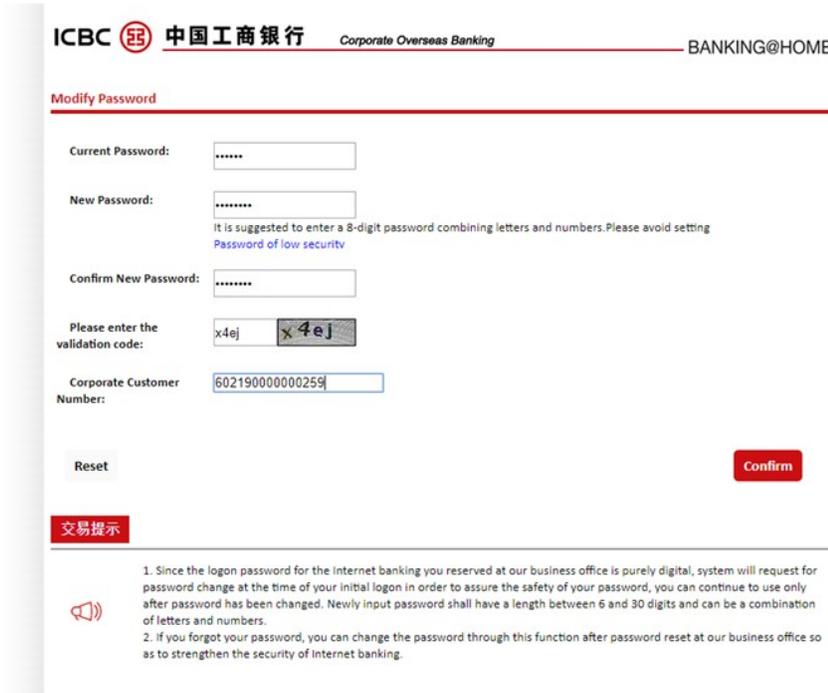


Terms of service

The terms and conditions for login Internet Banking

- Change the password according to the system's requirements;

*Note: If you lose your Corporate Customer Number. Please contact to your customer manager.



The screenshot shows the 'Modify Password' interface for ICBC Austria Bank. At the top, the bank's logo and name '中国工商银行' are displayed alongside 'Corporate Overseas Banking' and 'BANKING@HOME'. The form includes the following fields and elements:

- Current Password:** A text input field with a masked password '.....'.
- New Password:** A text input field with a masked password '.....'. Below it, a note states: 'It is suggested to enter a 8-digit password combining letters and numbers. Please avoid setting Password of low security'.
- Confirm New Password:** A text input field with a masked password '.....'.
- Validation Code:** A field labeled 'Please enter the validation code:' containing a dynamic code 'x4ej' and a corresponding token image showing 'x4ej'.
- Corporate Customer Number:** A text input field containing the number '60219000000259'.
- Buttons:** 'Reset' and 'Confirm' buttons are located at the bottom right of the form.
- Transaction提示 (Transaction Notice):** A section with a speaker icon and two numbered instructions:
 - Since the logon password for the Internet banking you reserved at our business office is purely digital, system will request for password change at the time of your initial logon in order to assure the safety of your password, you can continue to use only after password has been changed. Newly input password shall have a length between 6 and 30 digits and can be a combination of letters and numbers.
 - If you forgot your password, you can change the password through this function after password reset at our business office so as to strengthen the security of internet banking.

- Input the dynamic password generated by the Token and the Verification Code;

ICBC  中国工商银行 Corporate Overseas Banking BANKING@HOME

Modify Password

Please confirm the information of the transaction

Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Please enter the dynamic password

Please enter the verification code 

- Password has been changed successfully;

ICBC  中国工商银行 Corporate Overseas Banking BANKING@HOME

Modify Password

Successfully changed your logon password. The new password will take effect at the next logon.

- Log in again with User Name and new Password.

1 Please enter the login information

User ID: .c.6800

Password:

Enter Verification Code: 

2 Please click "OK" on the E-token

3 Please enter the figure shown on your E-token

Dynamic Password:

4 Please click "Log in"

Login

Back

III. Main Functions of ICBC Corporate Banking

1. Account Management

- **Account list**

Client can inquire and print the balance of all the registered accounts

The screenshot shows the 'Account list' page in the ICBC Austria Bank system. At the top, there is a navigation bar with 'Account management', 'Payment', and 'Customer service'. A sidebar on the left contains 'Account management', 'Account list', and 'Account details'. The main content area is titled 'Account management > Account list' and includes a 'Total Amount' of EUR 92,785.12. Below this is a table with columns for 'Account number/alias', 'Type', 'Current Balance', and 'Available Balance'. One account is listed with a 'Demand' type, a current balance of USD 100,402.78, and an available balance of USD 100,402.78. A 'Help' icon is visible in the top right corner.

- **Account details**

- Client can inquire all the details of the registered account(s) for a certain period defined by the client .

- Client can print or download the account details in PDF or Excel format.

The screenshot shows the 'Account details' page in the ICBC Austria Bank system. The navigation bar and sidebar are similar to the previous screenshot. The main content area is titled 'Account management > Account details' and includes fields for 'Company Name', 'Account No.', and 'Currency'. The 'Inquiry scope' is set to 'Latest 10 pieces' with a date range from 29-02-2020 to 31-03-2020. A 'More inquiry conditions' section contains an 'Inquiry' button. Below this is a table with columns for 'Operation date', 'Transaction description', 'Transaction amount', and 'Balance'. The table shows three transactions: an interest payment of USD 402.78 on 01-03-2020, an interest payment of USD 100,000.00 on 01-02-2020, and a transaction of USD 0.00 on 01-02-2020. A 'Help' icon is visible in the top right corner.

2.Payment

2.1 Transfer between registered internal corporate accounts

Transfer between registered internal corporate accounts

- Client can transfer internally within his account(s).

Note:

1.Fields marked with * are required.

2.Transfer between accounts with different currency would be exchanged by current foreign exchange rate of our bank.

System Announcement: Local time : 25-05-2022 03:20:54

Account management **Payment** Customer service Investment & wealth management

Payment

Payment ▶ Transfer between registered internal corporate accounts Help

Transfer between registered internal corporate accounts

Payor Name	<input type="text" value="XEXC EXrXpX XnXoXaXIXn IXdXsXiX X XeXhXoXoXy GXbX"/>
Account to be debited	<input type="text" value="General Current Account"/>
Currency	EUR <small>Usable Balance:49,328.68</small>
Payee Name	<input type="text" value="XEXC EXrXpX XnXoXaXIXn IXdXsXiX X XeXhXoXoXy GXbX"/>
Account to be credited	<input type="text" value="General Current Account"/>
Currency	USD

Transfer information

Amount *	EUR <input type="text" value="1,111.00"/>
Reference or reason for transfer	<input type="text"/>
Execution date	<input checked="" type="radio"/> Immediate

Reversed
Submit

2.2 External payment

- Client can make payments in EUR, CNY and USD to other accounts in the Bank, other Europe

banks and in foreign banks .
 Note: Fields marked with * are required.

External transfer

System Announcement: Local time : 25-05-2022 03:21:22

Account management **Payment** Customer service Investment & wealth management

Payment

Transfer between registered internal corporate accounts

External payment

Payment instruction management

My beneficiary

Payment External payment Help

External payment

Payer: XEXC EXrXpX XnXoXaXIXn IXdXsXIX X XeXhXoXoXy GXbX

Payment Account: General Current Account

Payment currency: EUR Usable Balance:49,328.68

Beneficiary's account name*: XnXuXIXIXI aXd CXmXe

Beneficiary Account No.*: 8800 002

Receiving Currency: EUR

Amount*: EUR

Reference or reason for transfer:

Execution date: Immediate

Reversed **Confirm**

International remittance

System Announcement: Local time : 25-05-2022 03:18:50

Account management **Payment** Customer service Investment & wealth management

Payment

Transfer between registered internal corporate accounts

External payment

Payment instruction management

My beneficiary

Payment External payment Help

External payment

Payer: XEXC EXrXpX XnXoXaXIXn IXdXsXIX X XeXhXoXoXy GXbX

Payment Account: General Current Account

Payment currency: EUR Usable Balance:49,328.68

Beneficiary's account name*: TTT dddd

Beneficiary Account No.*: 101538000194000004

Receiving Currency: EUR

BIC*: ICBKCNBJXXX

Beneficiary country/location: CHINA (CN)

Address of Beneficiary*: XXXXXX,XXXXX,XXXX

Beneficiary's Tel *: 123456789

Amount*: EUR 1,232.00

Reference or reason for transfer:

Execution date: Immediate

Bearing method: Paid by payer and payee

Remittance Purpose *: donation

Reversed **Confirm**

SEPA remittance

System Announcement:

Local time : 25-05-2022 03:19:25

Account management **Payment** Customer service Investment & wealth management

Payment

- Transfer between registered internal corporate accounts
- External payment**
- Payment instruction management
- My beneficiary

Payment ▶ External payment Help

External payment

Payer	XEXC EXrXpX XnXoXaXiXn IXdXsXiX X XeXhXoXoXy GXbX
Payment Account	General Current Account
Payment currency	EUR Usable Balance:49,328.68
Beneficiary's account name*	TTT dddd
Beneficiary Account No.*	ES10153800019400000
Receiving Currency	EUR
Beneficiary country/location	AUSTRALIA (AU)
Amount*	EUR 121.00
Reference or reason for transfer	
Remittance Purpose*	donation
Execution date	<input checked="" type="radio"/> Immediate
Urgent or not	<input type="radio"/> Yes <input checked="" type="radio"/> No
Banking charges paid by	Paid by payer and payee
Reversed	<input type="checkbox"/>

Confirm

- Acquire the dynamic password with the Token;
- Enter the dynamic password and verification code;

System Announcement:

Local time : 25-05-2022 03:35:48

Account management **Payment** Customer service Investment & wealth management

Payment

- Transfer between registered internal corporate accounts
- External payment**
- Payment instruction management
- My beneficiary

Remittance Purpose	donation
Execution date	Immediate
Bearing method	Paid by payer and payee
Banking Charges	EUR 10.00
Telex Fee	EUR 0.00
Remittance fee receivable	EUR 10.00
Remittance fee - Discount %	No discount
Remittance fee collected	EUR 10.00

Please enter the following numbers on your Token: **0000912**

The above picture includes 6 digits random number from payee account and Remittance Amount, please check it carefully.

Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Please enter the dynamic password

Confirm

- Press 'confirm' and then the payment order is sent to the next approver.

System Announcement: Local time : 25-05-2022 03:38:00

Account management **Payment** Customer service Investment & wealth management

Payment

- Transfer between registered internal corporate accounts
- External payment**
- Payment instruction management
- My beneficiary

Payment ▶ External payment Help

External payment

Instruction waits for authorization! Instruction serial number ACC266511

Payment type International remittance

Payer XEXC EXXpX XnXoXaX0Xn IXdXsXrX X XeXhXoXoXy GXBX(Austria)

Payment Account ██████████ General Current Account

Payment currency EUR

Beneficiary's account name TTT dddd

Beneficiary Account No. 1015380001940000040091

Receiving Currency EUR

BIC ICBKCNBJXXX

Beneficiary country/location CHINA (CN)

Address of Beneficiary XXXXXX,XXXXXXXX,XXXXX

Beneficiary's Tel 123456789

2.3 Payment instruction management

- Client can inquire the payment records and the status in a specified period;
- Client can click the Instruction No. to see the details of payments .

Image 14:

System Announcement: Local time : 25-05-2022 03:40:35

Account management **Payment** Customer service Investment & wealth management

Payment

- Transfer between registered internal corporate accounts
- External payment
- Payment instruction management**
- My beneficiary

Payment ▶ Payment instruction management Help

Payment instruction management

Payer XEXC EXXpX XnXoXaX0Xn IXdXsXrX X XeXhXoXoXy GXBX

Payment type All

Date 25-04-2022 - 25-05-2022

Instruction Status All

Amount Equal to EUR From To EUR

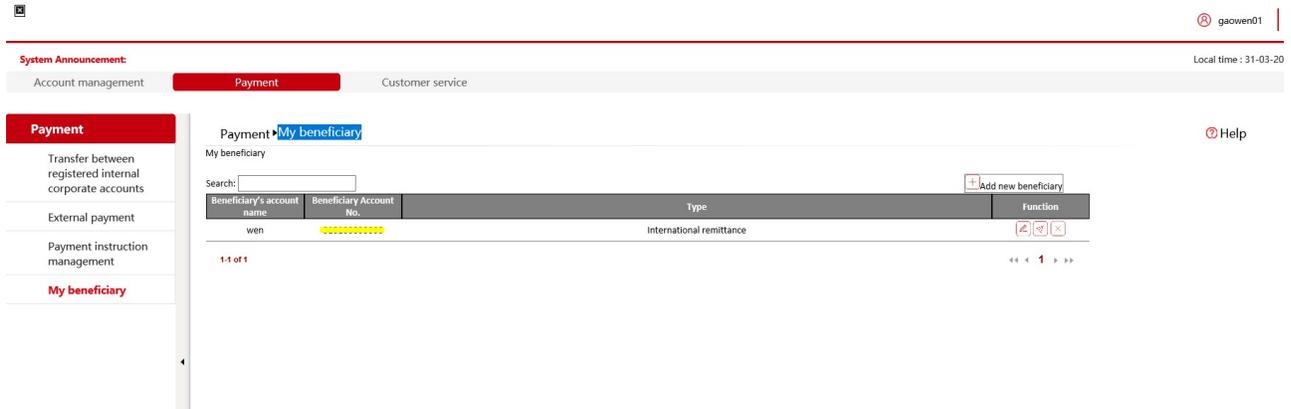
Inquiry

Instruction No.	ID of Submit Person	Transaction Time	Payment type	Payment Account	A/C No. of Beneficiary	Remittance Amount	Status of Transaction
ACC266018	DajiangWang.c.6800	25-05-2022 08:35:23	SEPA remittance	██████████	ES10153800019400	EUR 316.00	Payment Successful ▶
ACC266511	DajiangWang.c.6800	25-05-2022 03:37:46	International remittance	██████████	10153800019400	EUR 1,232.00	Wait for authorization ▶
ACA69320	DajiangWang.c.6800	01-05-2022 10:03:43	Transfer between registered internal corporate accounts	██████████	68000001000	EUR 111.00	Payment Failed ▶
ACB54705	DajiangWang.c.6800	01-05-2022 10:00:44	External transfer	██████████	68000001000	EUR 12.00	Payment Successful ▶

2.4 My beneficiary

Client can save the information of frequent beneficiaries. Client can choose from previously saved beneficiaries when making payment.

- Click 'Add new beneficiary' ;



System Announcement: gaowen01 | Local time : 31-03-20

Account management **Payment** Customer service

Payment Help

Transfer between registered internal corporate accounts

External payment

Payment instruction management

My beneficiary

Payment **My beneficiary**

My beneficiary

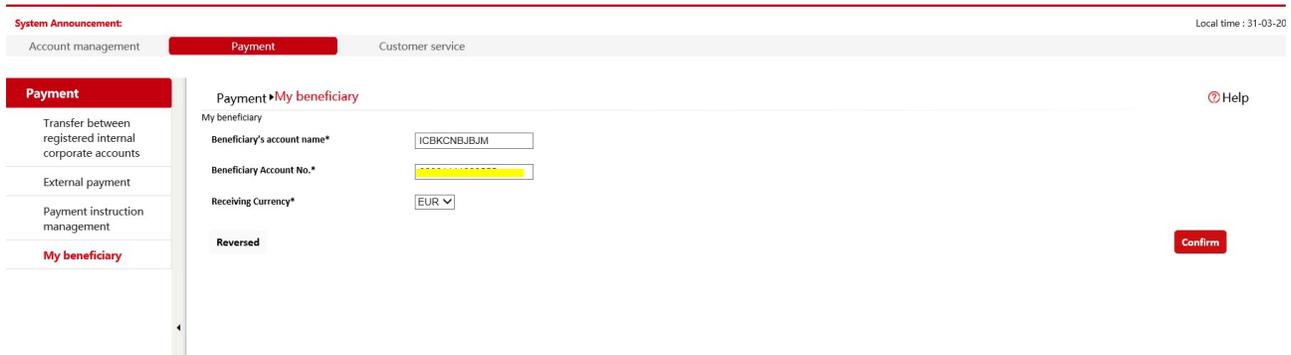
Search:

[+ Add new beneficiary](#)

Beneficiary's account name	Beneficiary Account No.	Type	Function
wen	*****	International remittance	 

1 of 1 « « 1 » »

- Input the beneficiary's name, account number and receiving currency



System Announcement: Local time : 31-03-20

Account management **Payment** Customer service

Payment Help

Transfer between registered internal corporate accounts

External payment

Payment instruction management

My beneficiary

Payment **My beneficiary**

My beneficiary

Beneficiary's account name*

Beneficiary Account No.*

Receiving Currency*

Reversed

Confirm

- Click 'Confirm' and the information is saved

System Announcement: Local time : 31-03-2020 15:50:1

Account management | **Payment** | Customer service

Payment

- Transfer between registered internal corporate accounts
- External payment
- Payment instruction management
- My beneficiary**

Payment ▶ **My beneficiary** Help

My beneficiary

Payee's Type	-
Beneficiary's account name	ICBKNBJB/M
Beneficiary Account No.	XXXXXXXXXX
Receiving Currency	EUR

Confirm

My beneficiary

Adding beneficiary succeeded

Back

3. Customer Service

3.1 ID security settings

Client can change password via this function.

- Input the current password, a new password, verification code and your Enterprise code;

System Announcement: Local time : 29-04-2020 11:41:49

Account management | Payment | **Customer service**

Customer service

- ID security settings**
- Authentication medium management
- Transaction log inquiry

Customer service ▶ **ID security settings** Help

ID security settings

Previous password	<input type="password" value="*****"/>
New password	<input type="password" value="*****"/>
Confirm new password	<input type="password" value="*****"/>

It is suggested to enter a 8-digit password combining letters and numbers. Please avoid setting [Password of low security](#)

Please enter verification code	cch3 <input type="text" value="cch3"/>
Enterprise code	<input type="text" value="68009000000016"/> X

Reset **Confirm**

- Input the verification code and the Enterprise Code(customer number) ;

System Announcement: Local time : 29-04-2020 11:45:25

Account management Payment **Customer service**

Customer service

ID security settings

Authentication medium management

Transaction log inquiry

Customer service **ID security settings** Help

ID security settings Please confirm transaction authentication information

Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Please enter the dynamic password

Please enter the verification code

Back **Confirm**

-Successful result:

System Announcement: Local time : 29-04-2020 11:47:04

Account management Payment **Customer service**

Customer service

ID security settings

Authentication medium management

Transaction log inquiry

Customer service **ID security settings** Help

ID security settings

Successfully changed your logon password. The new password will take effect at the next logon.

Transaction No.:	202004294237796
Transaction Time:	29-04-2020 11:47:02

Back

3.2 Authentication medium management

- Overview of client's ID
- Client can check the Token authority
- Client can report loss of the Token
- Client can calibrate the Token

Please follow the instruction and input relative information.

System Announcement: Local time : 29-04-2020 11:47:37

Account management Payment **Customer service**

Customer service

ID security settings

Authentication medium management

Transaction log inquiry

Customer service **Authentication medium management** Help

Authentication medium management

Logon ID	test123.c.6800
Authentication medium type	Electronic coder
Serial number	2133100000011969
Status	Normal

[Check authority](#) [Report Loss](#) [Calibration of E-token](#)

3.3 Transaction log inquiry

Client can check the transaction log of the user (Usually for audit)

System Announcement: Local time: 29-04-2020 11:4

Account management | Payment | **Customer service**

Customer service

- ID security settings
- Authentication medium management
- Transaction log inquiry**

Customer service ▶ Transaction log inquiry Help

Transaction log inquiry

Tier-1 column name:

Tier-2 column name:

Tier-3 column name:

Operation type:

Start and end dates: -

kfzx-qiuqj 2020-02-26 10:10 带格式:
字体: (默认) Calibri, 字体颜色: 黑色

Seq.	Date	Time	Company Name	User login ID	Business Type	Amount	Operation type
1	30-03-2020	11:43:39	Erste Group Bank AG	test123.c.6800	Account management-Account list	-	Inquiry
2	30-03-2020	11:43:39	Erste Group Bank AG	test123.c.6800	Account management-Account list	-	Inquiry
3	30-03-2020	11:43:39	Erste Group Bank AG	test123.c.6800	Account management-Account list	-	Inquiry

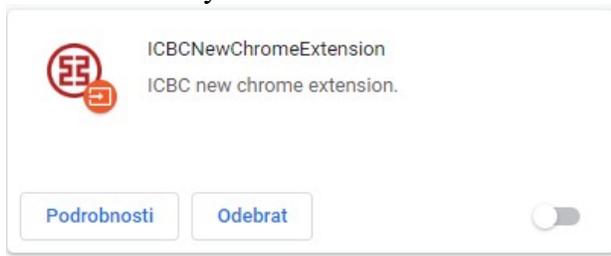
IV. Troubleshoot Installation Issues

A. Chrome browser

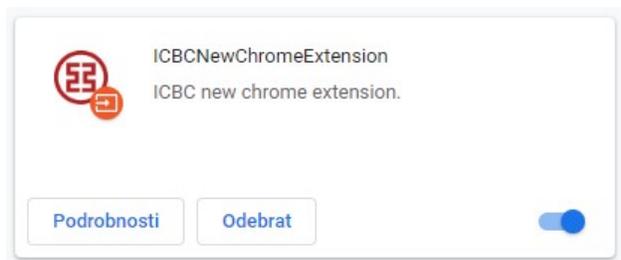
When using Chrome browser, please check if the extension is enabled.
Open MENU in Chrome browser in the right up corner, click on More tools, choose the function Extensions.

Here please activate the Extension for the ICBC Chrome Extension.

- Not activated yet

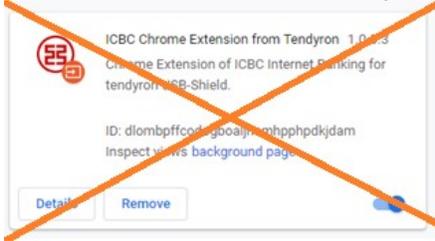


- Activated



*Notes:

1. The correct Extension's name is ICBCNewChromeExtension, if your Extension name is ICBC Chrome Extension from Tendyron it is a wrong product.



2. Open the software of Internet Banking Assistant (Image 1), in function Software manger find in scroll down list this two products: Safe controls “ICBCChrome Extension” (Image 2) and “Safe controls NewChromeExtension” (Image 3); uninstall them and then install them again. Then try to Log in into Internet Banking.

Image 1:



Image 2:



Image 3:



B. Internet Explorer browser

When using Internet Explorer browser, please check if TLS1.2 is enabled.

Open Setting in Internet Explorer browser in right up corner , clic on Internet options, in the newly open window choose the function Advanced. Ensure the the TLS1.2 box is chosen.

