



## CMBNY U-Bank User Manual



China Merchants Bank New York Branch

December 2022

# Content

<b>1. Overview</b>	<b>4</b>
<b>1.1 Who Should Read This Guide?</b>	<b>4</b>
<b>1.2 What Should You Know About U-Bank NY?</b>	<b>4</b>
1.2.1 System Administrator, Input User and Approval User	4
1.2.2 Instruction Processing & Value Date	4
1.2.3 Inquiry & Advanced Inquiry	5
<b>2. U-Bank First Time User</b>	<b>5</b>
<b>2.1 System Installation</b>	<b>5</b>
2.1.1 Installation	5
2.1.2 Update of CMB E-Banking System	5
<b>2.2 First Time Login</b>	<b>5</b>
<b>2.3 Set up Users and Businesses Permissions</b>	<b>6</b>
2.3.1 Add New User	6
2.3.2 Authority and Operation Mode Setting	8
<b>2.4 Change Passwords</b>	<b>12</b>
2.4.1 Change Login Password	12
2.4.2 Change Digital Certificate Password	12
<b>2.5 Set Default Path for Saving System Data</b>	<b>13</b>
<b>2.6 Exit U-Bank</b>	<b>14</b>
<b>3. Payments and Settlements</b>	<b>14</b>
<b>3.1 Term Deposits</b>	<b>14</b>
<b>3.2 Negotiated Term Deposits Application</b>	<b>16</b>
<b>3.3 Transfer Between CMBNY Accounts</b>	<b>17</b>
<b>3.4 Domestic and International Wire Transfer</b>	<b>19</b>
<b>3.5 Application for Cross-currency Remittance</b>	<b>20</b>
<b>3.6 Issuance of Bank Check</b>	<b>21</b>
<b>3.7 Business Check Stop Payment</b>	<b>22</b>
3.7.1 Check Stop Payment Application	22
3.7.2 Check Stop Payment Inquiry	23
3.7.3 Check Stop Payment Cancellation	23

3.8	ACH Payment.....	24
3.9	Online Transactions Comprehensive Search.....	27
3.10	Transaction Request Cancellation.....	28
3.11	Approve Transaction Instructions as a Approve User.....	28
4.	New York Foreign Exchange Online Application.....	29
4.1	New York Foreign Exchange Online Application.....	29
4.2	New York Foreign Exchange Online Application Approval.....	29
4.3	New York Foreign Exchange Online Application Cancellation.....	30
5.	Account Search.....	30
5.1	Transaction Search.....	30
5.2	Account Summary Table.....	30
5.3	View Monthly Bank Statement.....	31
5.4	View Receipts.....	31
6.	More.....	31
6.1	Tips for Using Online Banking.....	31
6.1.1	Online Banking Application.....	31
6.1.2	Online Banking Installation.....	32
6.1.3	Online Banking Login and Setup.....	32
6.1.4	Online Banking Interface Display.....	33
6.1.5	Online Banking Operation.....	33
6.1.6	Online Banking Troubleshooting.....	34
6.2	Help.....	34
6.3	Service Agreement Inquiry.....	34
6.4	Notification Window.....	35
6.5	Our Website.....	36
6.6	Contact Us.....	36

## **1. Overview**

Thanks for using China Merchants Bank New York Branch ("CMBNY") U-Bank!

CMBNY U-Bank is designed to let you monitor your accounts, make payments and account transfers from anywhere, at any time.

With our secure USB key-based application, you can access your accounts and manage your banking and investment activities at your convenience, while saving time and having control over your own business. At present, our Online Banking features include account inquiries, New York payment settlement and New York foreign exchange transactions. Customers can apply the appropriate function according to their business needs. These include:

Account inquiry includes: account transaction/balance inquiry, monthly statement inquiry/print and deal slip inquiry/print.

New York payment and settlement includes: domestic and foreign remittance, transfer between CMBNY accounts, ACH payment, time deposit, negotiated time deposit application, check stop payment/cancel, issuance of bank check and cross-currency remittance application.

New York foreign exchange applications can precede foreign exchange transaction and inquiries.

U-Bank NY is tailor-made for customers of China Merchants Bank New York Branch. We are very excited to present our E-Banking user manual to you and have you join us!

### **1.1 Who Should Read This Guide?**

This user guide is prepared for those who will inquire, operate and/or approve transaction instructions using U-Bank NY.

### **1.2 What Should You Know About U-Bank NY?**

Before you install and start using our system, we strongly recommend that you read the following sections carefully. You will find out that the basic concepts, procedures and rules are illustrated more than once in this manual, especially for the first-time user.

#### **1.2.1 System Administrator, Input User and Approval User**

There are two System Administrators for each U-Bank account. When using U-Bank for the first time, the two administrators will need to set up power authorities for each other. Afterwards, administrators will set up different operation modes for each business function, and within each mode, set up Input User(s) and Approval User(s). After set up, in daily online banking operations, business instructions (such as overseas remittances) are inputted by the Input User, and then reviewed and approved by one or more approval users. Then, the business instruction will be sent to our banking system for process.

Under this Operate->Approval process, System Administrators can authorize specific users to browse designated accounts, approve transaction amounts, and view transaction history. The administrator can set the permissions of each Input User/Approval User in specific operation modes. Input Users cannot send orders beyond their authority, and Approval Users cannot approve orders beyond their authority. If a certain mode of operation requires multiple approvers, the system will strictly follow the principle of "the first approver approves first". Each mode of operation requires a final approver to complete the approval steps before sending instructions to the bank.

#### **1.2.2 Instruction Processing & Value Date**

Certain transactions can have a desired value date. Value date is the day on which you expect the transaction to take effect, and you can choose to make the order effective on that day or at a certain day in the future.

### 1.2.3 Inquiry & Advanced Inquiry

Inquiry is a useful function for both Input Users and Approval users. It allows you view details of processed or pending orders.

If you have several transaction records on the same day, it may be time-consuming to find the one you are interested in. Using advanced inquiry, you can set search conditions such as credit or debit, upper and lower limit, and other specific criteria to help locate what you are searching for.

## 2. U-Bank First Time User

### 2.1 System Installation

U-Bank NY system is compatible with Windows 10 and above, Windows Server 2012 and above.

#### 2.1.1 Installation

Link: [http://us.cmbchina.com/EN/SelfService/Service/qywsyh\\_en.htm](http://us.cmbchina.com/EN/SelfService/Service/qywsyh_en.htm) → U-BANK Download → click "Download"

#### 2.1.2 Update of CMB E-Banking System

The most recent software is available on our website:

[http://us.cmbchina.com/EN/SelfService/Service/qywsyh\\_en.htm](http://us.cmbchina.com/EN/SelfService/Service/qywsyh_en.htm)

You can also check the version of your current system version in UBANK: Choose **More** -> **Help** -> **Check for Updates**

### 2.2 First Time Login

A digital certificate is an electronic file issued and digitally signed by a certification authority that vouches for the identity and access to online resources of the certificate holder. Identification of E-Banking users is realized through the unique association between the E-Banking user and the corresponding digital certificate.

Digital certificate users need to use the USB-Key issued by our bank to log in to the E-Banking system. System Administrators and Input Users must be digital certificate users, and Approval Users are not necessarily digital certificate users.

When digital certificate users log in to the system, they need to enter the login user name, password and USB-Key password. Non-digital certificate user login only needs to enter the login user name and password. After the user logs in for the first time, you will be prompted to modify the username.

Instructions:

- 1) Click the UBANK icon and enter the online banking login page.



- 2) Input your username, password and USB-Key password.
- 3) Click Login. If the information you entered is correct, you will be automatically logged into the system. Otherwise, the system will prompt you that the login information is entered incorrectly.

Note:

- 1) Both the login password and the certificate password must be 8 digits, and only numbers 0 to 9 are allowed.
- 2) If you enter the wrong login password or certificate password for 5 consecutive times, your account will be locked. Please contact your System Administrator to unlock it. If the System Administrator is locked, please contact China Merchants Bank New York Branch. The contact information is in chapter 6.3 of this manual.

### 2.3 Set up Users and Businesses Permissions

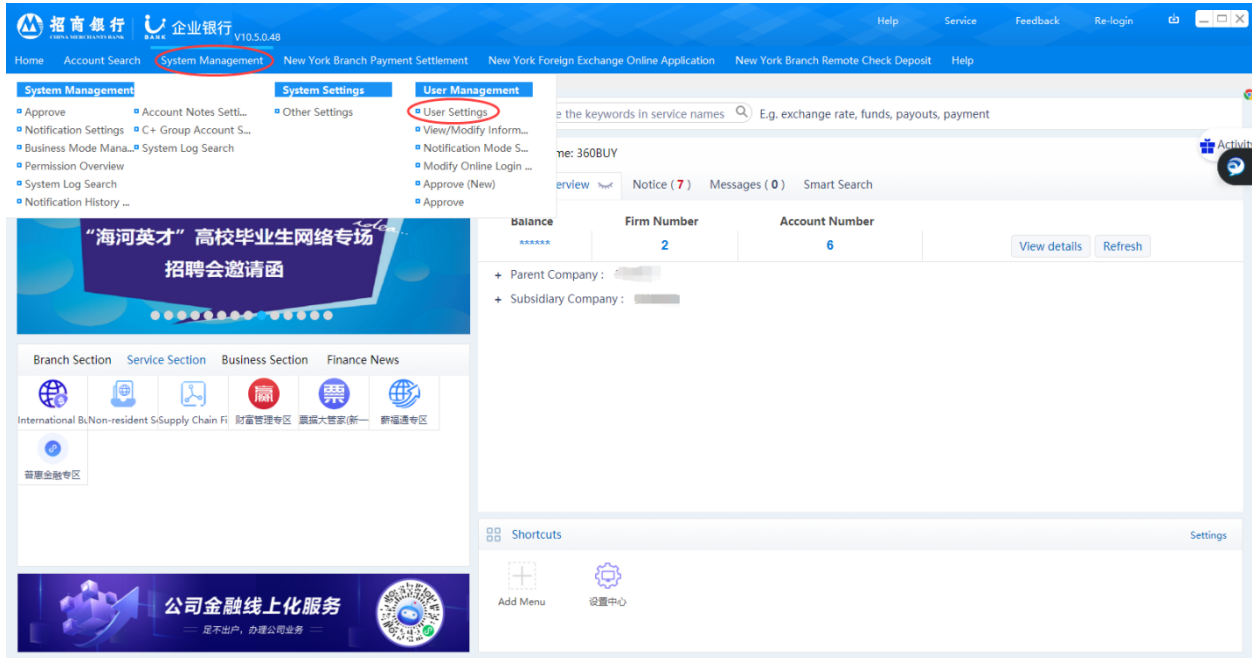
The System Administrator needs to set up operators and respective authority levels, then relevant operators can handle various businesses. If you need to add Input Users and Approval Users, please refer to the following 2.3.1 to add new users. If you don't need to set up a new user, please refer to 2.3.2 "Permission Setting Instructions" directly.

#### 2.3.1 Add New User

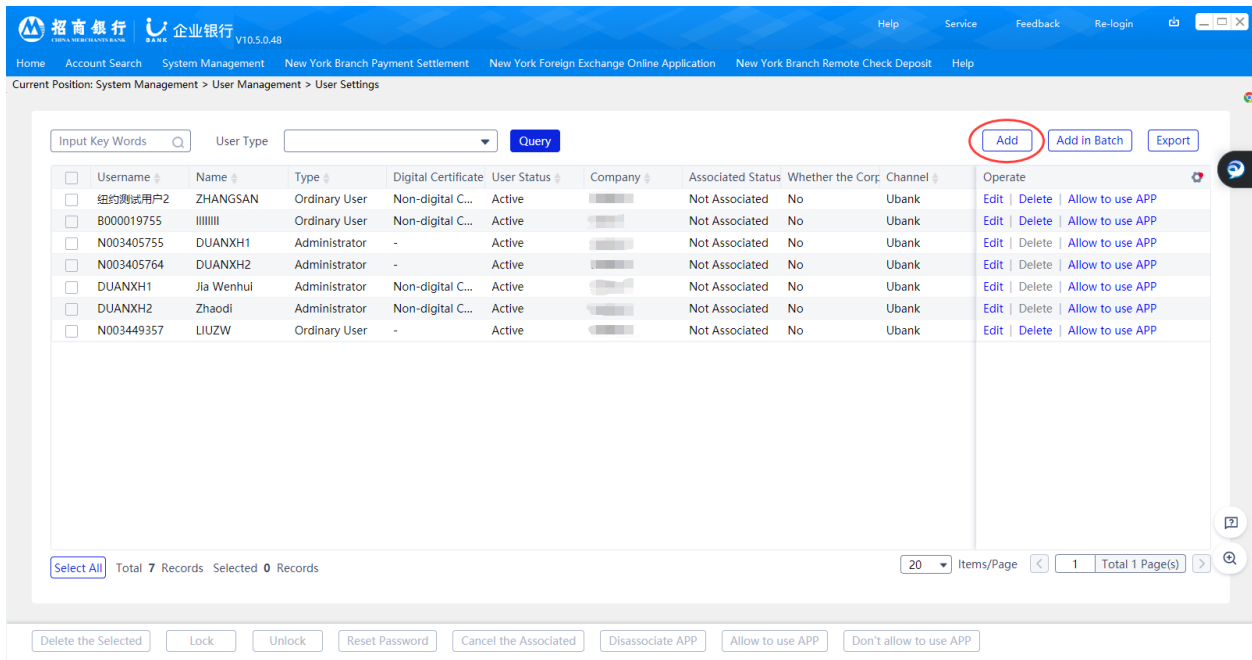
General users other than the system administrator need to be created by the System Administrator.

Instructions:

- 1) Click "System Management" → "User Management" → "User Settings"



2) After entering the user management interface, click "Add" to add a new general user;



3) Please enter user information in each required field.

**Note:**

- A. Fields marked with an asterisk must be entered.
- B. If the user you set is a digital certificate user, the certificate number must be consistent with the certificate number in the digital certificate applied for by the user.
- C. Please re-enter the user's initial login password in Password and Confirm Password. The initial login password must be 8 digits.
- D. Fill in all required fields, click “Confirm”, and the system will automatically generate the user name of the user.
- E. Please record this user name and the password you just set, which will be used as the login name and password for the user’s first login. If you need to add other users, please repeat these steps.
- F. You have two System Administrators. If one of them is used to add a new user, the other system administrator needs to approve it.

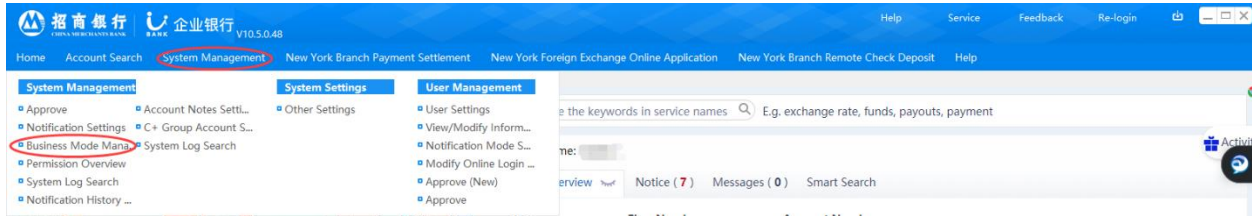
**2.3.2 Authority and Operation Mode Setting**

For each business type in U-bank, the System Administrator needs to manually add the operation mode and designate the Input User and the Approval User.

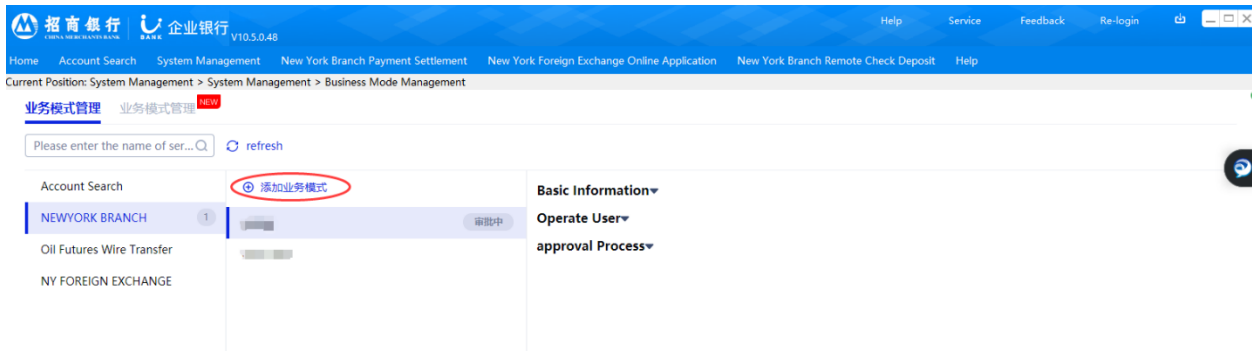
**Instructions:**

- 1) Click “System Management” → “Business Mode Management” to designate Input User and Approval User according to different modes.





- 2) All available business types are listed on the left. Select each of the business types (such as account inquiry, payment and settlement) in turn, and then click “Add Business Mode” (Shown as “添加业务模式”) to create a mode and set the users who have the right to operate it. To create a business mode, you need to set up basic information, Input Users, and an approval process.



The entered interface is used to set basic attributes for the created business mode. The mode name is created for system identification and can be any name.

Input Currency and single transaction amount limit.

If you want this business mode to be available for all accounts, select "Not Restricted" for the available accounts (shown as “可用账号”), otherwise, select "Restricted" and select accounts to which this mode applies.

Select the Input User and the approval process.

The approval process is divided into "First-level Approval" and "Multi-level Approval". The system defaults that each business needs to go through the final level of approval. If you choose "first-level approval", this level is also the final approval. If you choose "multi-level approval", the last level is the final approval. In multi-level approval, if you do not need to go through multiple levels for small transaction amounts, you can set an authorized amount at each level, and all transactions within this amount do not need to be approved by the next level.

Click "Create" to complete the initiation process of permission setting.

**添加业务模式**

**General Information**

Service Type: NEWYORK BRANCH      Company: [Redacted]

Mode name: [Please enter the mode name]

Currency: CNY

Single transaction: 0.00 - 9,999,999,999.99

可用账号:  Not restricted     Restricted    经办人可使用该业务下银行允许的全部账号 [Review](#)

**Operate User**

Select user

**approval process**

First-level Approval     Multi-level Approval

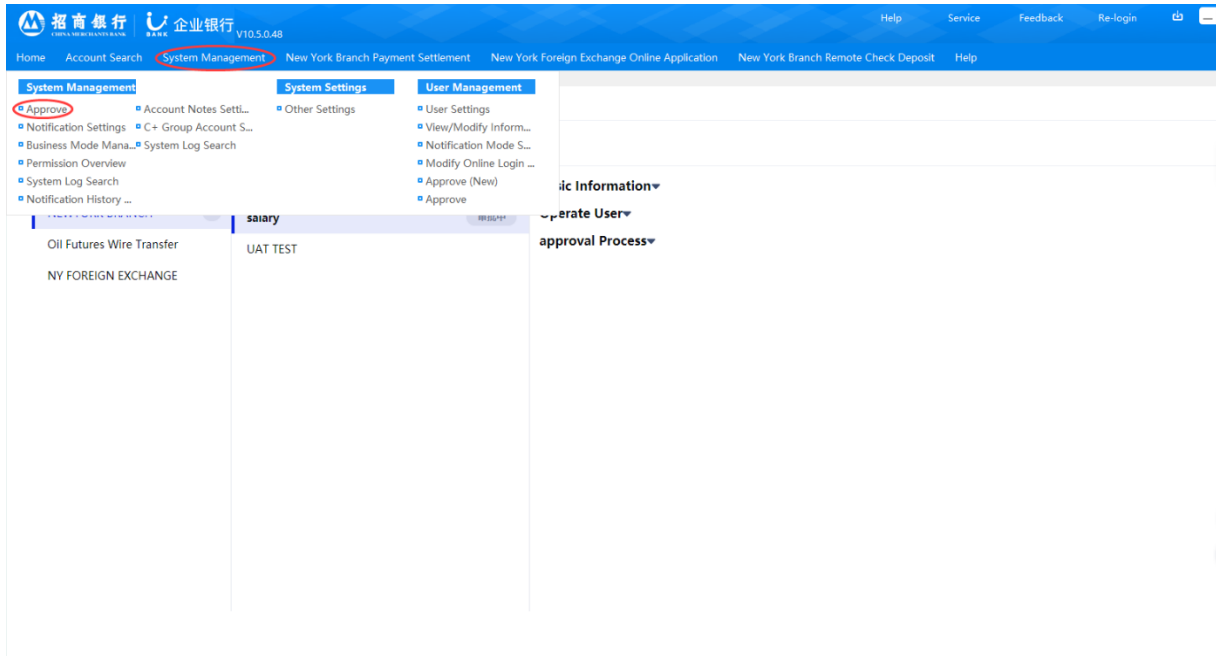
Final Approval:  select user      9,999,999,999.99    Authorised

**Create**

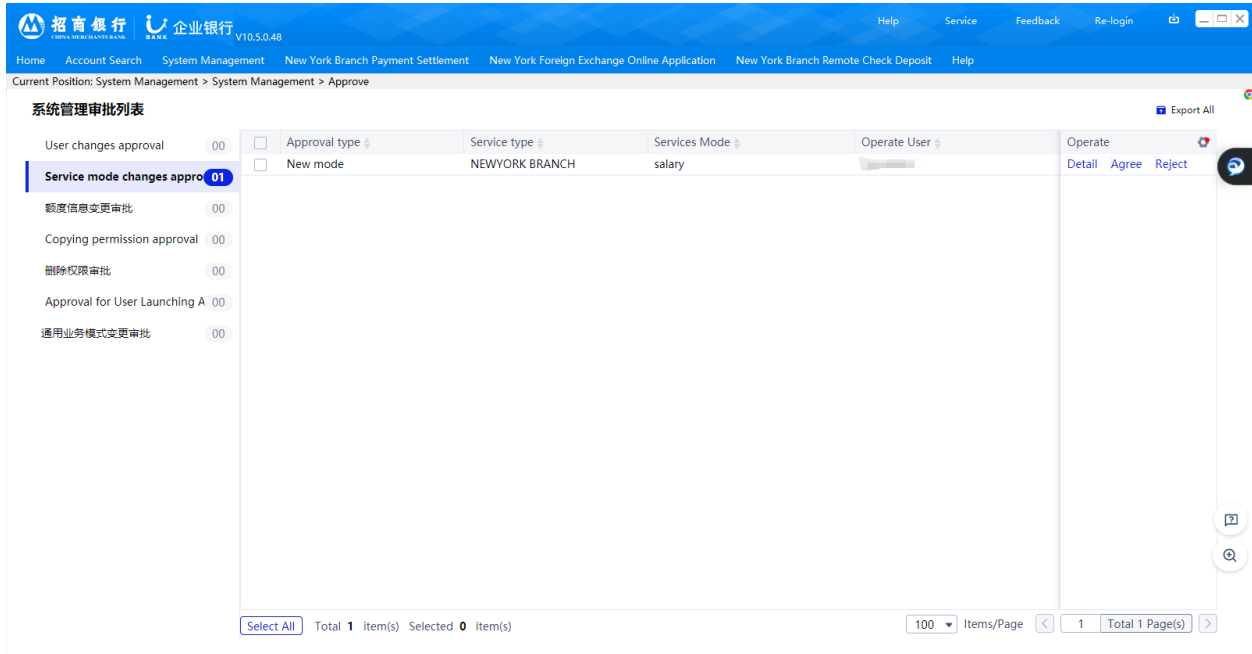
- 3) The permission setting of the U-BANK system is completed by a system administrator and must be authorized by another system administrator to take effect.

Click "Re-login" in the upper right corner, replace the digital certificate of another system administrator, and enter the relevant user name and password to log in to the system.

Enter the "Approval" page of "System Management" to approve the newly created business mode.



The following interface is what the System Administrator that approves will see. Click "Detail" on the right (under "Operate") to see the details of the newly added mode, including basic information, Input Users and approval process. Next to "Detail", click "Agree" and then click "Confirm" in the subsequent dialog box to complete the creation of modes and permissions.



- 4) Now you can have the Input User and Approval user log in to the system to perform specific business operations.

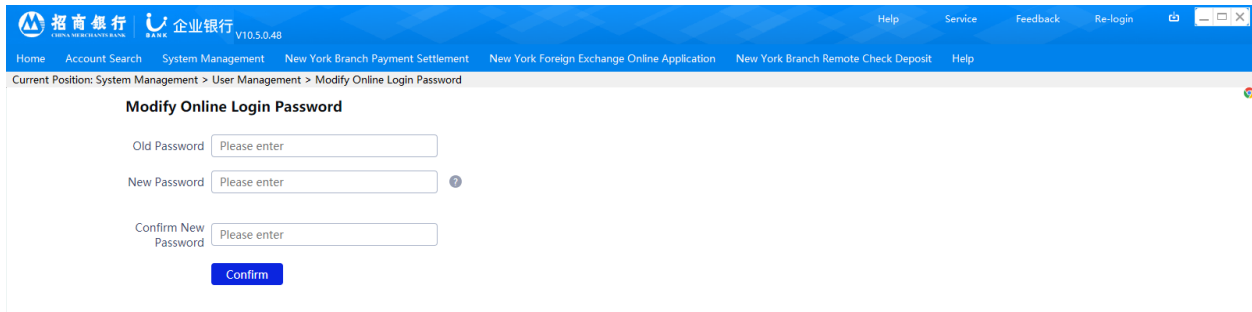
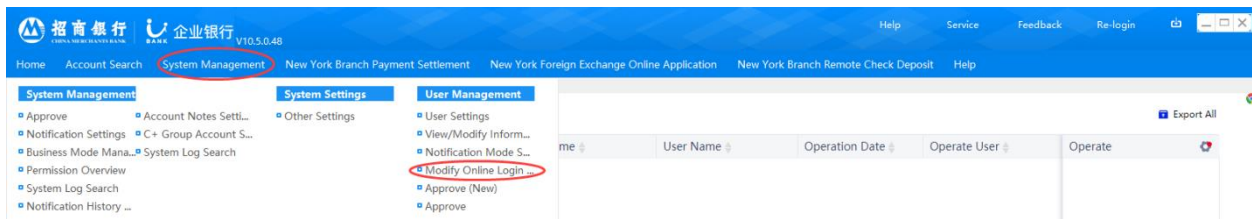
After the mode and user rights are set, the user can see the corresponding menu through the online login mode.

## 2.4 Change Passwords

### 2.4.1 Change Login Password

Instructions:

- 1) **System Management**. Under **User Management**. Click on **Modify Online Login Password**.
- 2) Enter the old password and new password and click on **Confirm**.



### 2.4.2 Change Digital Certificate Password

Instructions:

- 1) Click **Certificate Management ("Cert Manage")**, then click on **Change Certificate Password**



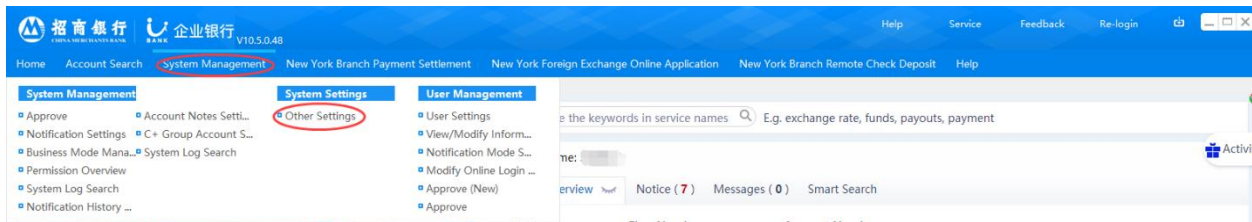
2) Enter the old password and new password and click on **Confirm**.

## 2.5 Set Default Path for Saving System Data

Through Other Settings, you can modify the local storage location for saving files such as statements, payment details and salary payments.

Instructions:

1) Choose **System Management**, Under **System Settings**, click on **Other Settings**.



2) Make changes to the corresponding data path(s) and options and click on **Ok**



Although you can modify the storage path of the data, we recommend that you use the default storage path. If your data storage needs to be encrypted before saving, please check "Save User Data in Encrypted Form".

## 2.6 Exit U-Bank

Click the X symbol in the upper right corner of the screen.

## 3. Payments and Settlements

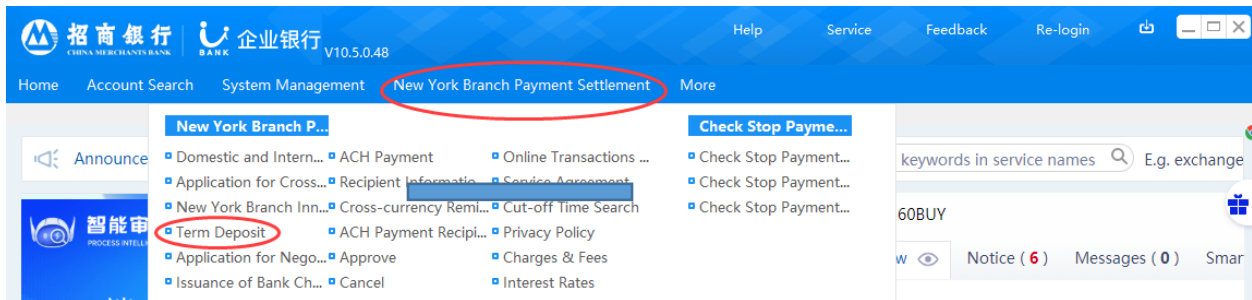
In this section, Input User instruction are listed in section 3.1 – 3.10. Approval User instruction are listed in section 3.10.

### 3.1 Term Deposits

3.1.1 You can set up term deposits through online E-Banking system.

Instruction:

1) Choose **New York Branch Payment Settlement**. Select **Term Deposit**.



2) Click on **Add** open a time deposit.

招商銀行 CHINA MERCHANTS BANK 企业银行 V10.5.0.48

Home Account Search System Management New York Branch Payment Settlement More

Current Position: New York Branch Payment Settlement > New York Branch Payment Settlement > Term Deposit

Search Criteria

Processing Mode: UAT TEST Mode Inquiry Limit Inquiry Query(Q)

Debit Account: New York Branch Account Inquiry

Deposit Summary Note: Hold down the Ctrl/Shift key to select multiple records.

Debit Account	Transaction...	Currency	Principal	Interest Rate	Interest Amount	Value Date	Maturity Date	Term

Total Items:0

Add(A) Modify(M) Cancel(C)

Time Deposit Details

Debit Account: \*  
 Currency: \*  
 Principal: \*  
 Term: \*  
 Transaction Ref No.:  
 Interest Rate: Interest Amount:

Maturity Instructions:  
 1. Deposit will be renewed at a term equal to the existing term.  
 2. Deposit will be renewed at a term different from the existing term.

Notice  
 Amendments to maturity instructions should be submitted at least one (1) business day prior to the maturity date. Instructions submitted after the

Terms & Conditions for CD

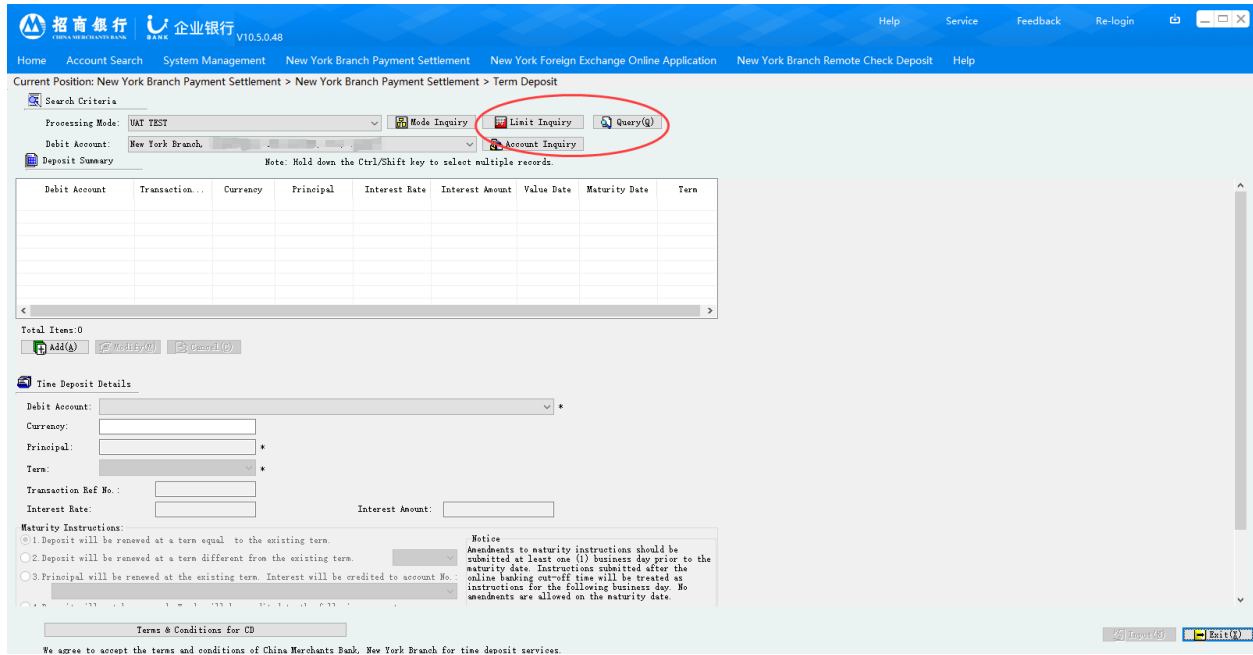
Input(I) Exit(X)

- 3) Select the account from which the funds are to be transferred to the time deposit in the **Debit Account** pull-down list.
  - 4) Input the amount of principal. Select the deposit tenor from the **Term** pull-down list and the corresponding interest rate will be shown automatically according to your selection.
  - 5) Select the **Value Date** to indicate the start of the deposit tenor.
  - 6) Scroll down to the **Maturity Instructions** and select one option.
    - a. Renew the deposit at a term equal to the existing term
    - b. Renew the deposit at a different term from the existing term
    - c. Renew principal at the existing term, and have interest credited to a specified account
    - d. No renewal and have both principal and interest credited to a specified account
- Note: Currently only US dollars are available for time deposit with minimum deposit of \$250,000.00.
- 7) Click on **Input**, then the summary of your transaction information will be displayed in the popup window for you to confirm.
  - 8) Click on **Ok** to confirm and complete the time deposit opening request.

### 3.1.2 Instructions for Inquiry of Deposit Summary:

- 1) Choose **New York Branch Payment Settlement**. Select **Term Deposit**

- 2) Select the account debited for time deposit in the **Debit Account** pull-down list and the time deposit summary associated with this account will be displayed below.
- 3) Click on **Query** for information of time deposit or click on **Account Inquiry** for account details



### 3.2 Negotiated Term Deposits Application

Negotiated term deposit is a special time deposit based on the interest rate set between clients and the bank. After negotiating the interest rate with your account manager, you can submit an application here. The bank will review the application and approve or disapprove.

#### 3.2.1 Negotiated time deposit application instructions

- 1) Select “New York Branch Payment Settlement” → “Application for Negotiated Term Deposit”.



- 2) Click “add” to add negotiated time deposit.
- 3) Select the debit account under “debit account” in the pull-down list
- 4) Input the amount and the negotiated interest rate accordingly.
- 5) Select the “Expected Value Date” to indicate the start of the deposit tenor.
- 6) Select the “Term” from the term pull-down list or directly select the maturity date.
- 7) Scroll down to the “Maturity Instructions” to choose you renewal option.
- 8) Click on “Input”, then the summary of your transaction information will be displayed in the popup window for you to confirm.
- 9) Click on Ok to confirm and complete the time deposit opening request.

### 3.2.2 Instructions for Inquiry of Deposit Summary

- 1) Select **New York Branch Payment Settlement**, then choose **Application for Negotiated Term Deposit**
- 2) Select the account debited for time deposit in the **Debit Account** pull-down list and the time deposit summary associated with this account will be displayed below.
- 3) Click on **Query** for information of time deposit or click on **Account Inquiry** for account details.

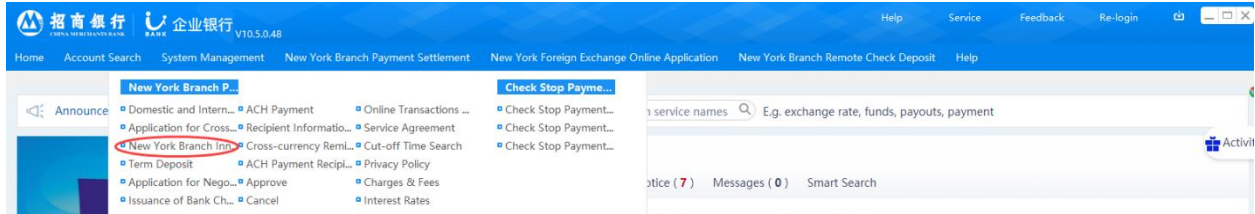
Note: Negotiated Time Deposits apply multiple currencies with minimum deposit of \$250,000.00.

### 3.3 Transfer Between CMBNY Accounts

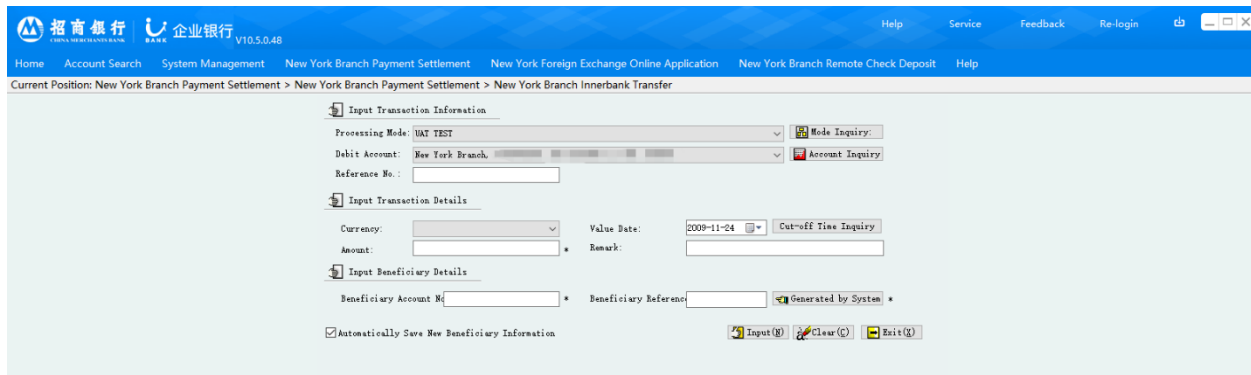
You can transfer funds between New York branch accounts through intra-bank transfer, and the receiving account can be your other account in China Merchants Bank New York Branch or someone else's account in China Merchants Bank New York Branch.

Instructions:

- 1) Choose **New York Branch Payment Settlement Services**. Select **New York Branch Innerbank Transfer**



- 2) Select the account from which the funds are to be transferred in the **Debit Account** pull-down list.



- 3) Input the **Amount**. Select the **Value Date**. Input **Beneficiary Account** number. Input the **Beneficiary Reference** number or click the **Generated by System** button.
- 4) Click on **Input**, then the summary of your transaction information will be displayed in the popup window for you to confirm.
- 5) Click on **Ok** to confirm and refer the request to Approval User.

Instruction:

- 1) You can click on the Account Inquiry button to view account details of the selected account.
- 2) The beneficiary reference number is generated automatically by the system.
- 3) Beneficiary account can only be account opened in the New York branch. Please ensure that the beneficiary account number is correct as an incorrect account number may result in a transaction being delayed or not processed.
- 4) The beneficiary reference number can either be automatically generated by the system or be specified by the user. If you choose to specify a reference number, the reference number specified needs to be different from all the other reference numbers previously generated or specified to avoid duplication error.

### 3.4 Domestic and International Wire Transfer

For Fund Transfer to a non-CMBNY account, you can set up either a domestic wire transfer or an international wire transfer.

Instructions:

- 1) Choose **New York Branch Payment Settlement Services**. Select **Domestic and International Wire Transfer**

The screenshot shows the 'Domestic and International Wire Transfer' form in the CMBNY system. The form is titled 'Input Transaction Information' and includes the following fields and options:

- Processing Mode:** UAT TEST (dropdown)
- Debit Account:** New York Branch (dropdown)
- Reference No.:** 2022116182001 (text input)
- Currency:** CNY (dropdown)
- Amount:** (text input)
- Charges Paid By:** Radio buttons for OTR (All charges except beneficiary bank's fee), BEN (All charges are borne by the beneficiary), and CMA (The remitter bears our branch charges, and others by the beneficiary.). A note states: 'US Domestic USD remittance is not applicable.'
- Beneficiary Account:** (text input)
- Beneficiary Reference:** (text input)
- Beneficiary Details:**
  - Name and Address:**
    - Beneficiary Name:** (text input)
    - Beneficiary Address:** (City and Country are mandatory) (text input)
    - Address1:** (text input)
    - Address2:** (text input)
    - Address3:** (text input)
  - Beneficiary Bank:**
    - Bank Routing Type:** (dropdown)
    - Bank Routing Number:** (text input)
    - Name and Address:** (text input)
  - Intermediary Bank:**
    - Bank Routing Type:** (dropdown)
    - Bank Routing Number:** (text input)
- Terms & Conditions for Wire Transfer:** (checkbox) Automatically Save New Beneficiary Information
- Buttons:** Input (I), Clear (C), Exit (X)

- 2) Select the account from which the funds are to be transferred in the **Debit Account** pull-down list.
- 3) Input the **Amount**. Select the **Value Date** (non-USD does not have this option). Select **Remitter, Ben** or **Share** for our preferred transfer charge type. Input **Beneficiary Account** number. Input **Name and Address** of the beneficiary.
- 4) Input the **Beneficiary Bank** and **Intermediary Bank** respectively.
- 5) Input information of **Beneficiary Bank** and **Intermediary Bank** respectively.
- 6) Input additional information regarding the beneficiary or beneficiary's bank into the corresponding blanks.
- 7) Click on **Input**, then the summary of your transaction information will be displayed in the popup window for you to confirm.
- 8) Click on **Ok** to confirm and refer the request to Approval User

Note:

- 1) You can click on the Account Inquiry button to view account details of the selected account.
- 2) The beneficiary reference number is generated automatically by the system.

- 3) Please ensure that the beneficiary account number is correct. Incorrect account number may result in a transaction being delayed or not processed.
- 4) The beneficiary reference number can either be automatically generated by the system or be specified by the user. If you choose to specify a reference number, the reference number specified needs to be different from all the other reference number previously generated or specified to avoid duplication error.
- 5) When only name and address are known for the Beneficiary Bank and/or the Intermediary bank, the Bank Routing Type can be set up as NAME&ADDR, and then you can type in the Name and Address down below in the corresponding textbox.
- 6) There are three available options: 'our', 'beneficiary' and 'share'. Our means you need to pay for all remittance charges, including the fees from outgoing bank, intermediary bank and beneficiary bank. 'Ben' means you do not pay any charge. All transfer charges will be deducted from your payment. 'Share' means you pay the sending bank's remittance fee, and the recipient pays the rest of the remittance fee.

### 3.5 Application for Cross-currency Remittance

Cross-currency remittance is a remittance that the currency of debit account does not match with the remittance currency. NY branch E-Banking supports the online application of cross-currency remittance.

Instruction:

- 1) Choose **New York Branch Payment Settlement**. Select **Application for Cross-currency Remittance**.

The screenshot shows the 'Application for Cross-currency Remittance' form in the Zhaosheng Bank E-Banking system. The interface includes a navigation bar with the bank's logo and name in Chinese, and a breadcrumb trail: Home > Account Search > System Management > New York Branch Payment Settlement > New York Foreign Exchange Online Application > New York Branch Remote Check Deposit > Help. The current position is: New York Branch Payment Settlement > New York Branch Payment Settlement > Application for Cross-currency Remittance.

The form is divided into several sections:

- Input Transaction Information:** Contains fields for Processing Mode (UAT TEST), Debit Account (NEW YORK BRANCH), Reference No. (202211170621474), Account Currency (USD), Account Amount (5,000.00), Wire Currency (USD), and Wire Amount.
- Charges Paid by:** Includes radio buttons for OUR (All charges except beneficiary bank's fee (if applicable) are borne by the remitter.), BEN (All charges are borne by the beneficiary.), and SHA (The remitter bears our branch charges, and others by the beneficiary.). A red note states: "US Domestic USD remittance is not applicable."
- Beneficiary/Recipient Information:** Includes fields for Beneficiary Account, Beneficiary Reference, and a "Generated by System" button. Below this is a section for "Name and Address" with fields for Beneficiary Name, Beneficiary Address (with a note that City and Country are mandatory), Address1, Address2, and Address3.
- Beneficiary Bank:** Includes fields for Bank Routing Type, Bank Routing Number, and Name and Address.

- 2) Select the account from which the funds are to be transferred in the **Debit Account** pull-down list.

- 3) Input the **Amount**. Select the **Account Currency**. Select **Our, Ben** or **Share** for our preferred transfer charge type. Input **Beneficiary Account** number. Input **Name and Address** of the beneficiary.
- 4) Input the **Beneficiary Reference** or click **Generated by System** button to automatically generate beneficiary reference number.
- 5) Input information of Beneficiary Bank and Beneficiary respectively.
- 6) Click on **Input**, then the summary of your transaction information will be displayed in the popup window for you to confirm.
- 7) Click on **Ok** to confirm and refer the request to Approval User.

**Note:**

- 1) You can click on the Account Inquiry button to view account details of the selected account.
- 2) The beneficiary reference number is generated automatically by the system.
- 3) Please ensure that the beneficiary account number is correct. Incorrect account number may result in a transaction being delayed or not processed.
- 4) The beneficiary reference number can either be automatically generated by the system or be specified by the user. If you choose to specify a reference number, the reference number specified needs to be different from all the other reference number previously generated or specified to avoid duplication error.
- 5) When only name and address are known for the Beneficiary Bank and/or the Intermediary bank, the Bank Routing Type can be set up as NAME&ADDR, and then you can type in the Name and Address down below in the corresponding textbox.
- 6) There are three available options: 'our', 'beneficiary' and 'share'. Our means you need to pay for all remittance charges, including the fees from outgoing bank, intermediary bank and beneficiary bank. 'Ben' means you do not pay any charge. All transfer charges will be deducted from your payment. 'Share' means you pay the sending bank's remittance fee, and the recipient pays the rest of the remittance fee.
- 7) Online banking only provides cross-currency remittance application. The bank will review the application and approve or disapprove.

### **3.6 Issuance of Bank Check**

**Instruction:**

- 1) Choose **New York Branch Payment Settlement**. Select **Issuance of Bank Check**.

- 2) Select the **Debit Account** from the drop-down list.
- 3) Input the **Amount**. Select the **Value Date**. Input **Beneficiary/Payee Name**.
- 4) Input the **Beneficiary Reference** number or click the **Generated by System** button.
- 5) Select **Bank Check Sending Method**, if you select **Mail to the Beneficiary**, you also need to input the name and the address of beneficiary/payee name.
- 6) Click on **Input**, then the summary of your transaction information will be displayed in the popup window for you to confirm.
- 7) Click on **Ok** to confirm and refer the request to Approval User.

### 3.7 Business Check Stop Payment

This section is solely for Business Check Stop Payment purposes. At this moment we do not offer Bank Check Stop Payment Service in our E-Banking system. For Bank Check Stop Payment please refer to section 6.3 to contact China Merchants Bank New York Branch.

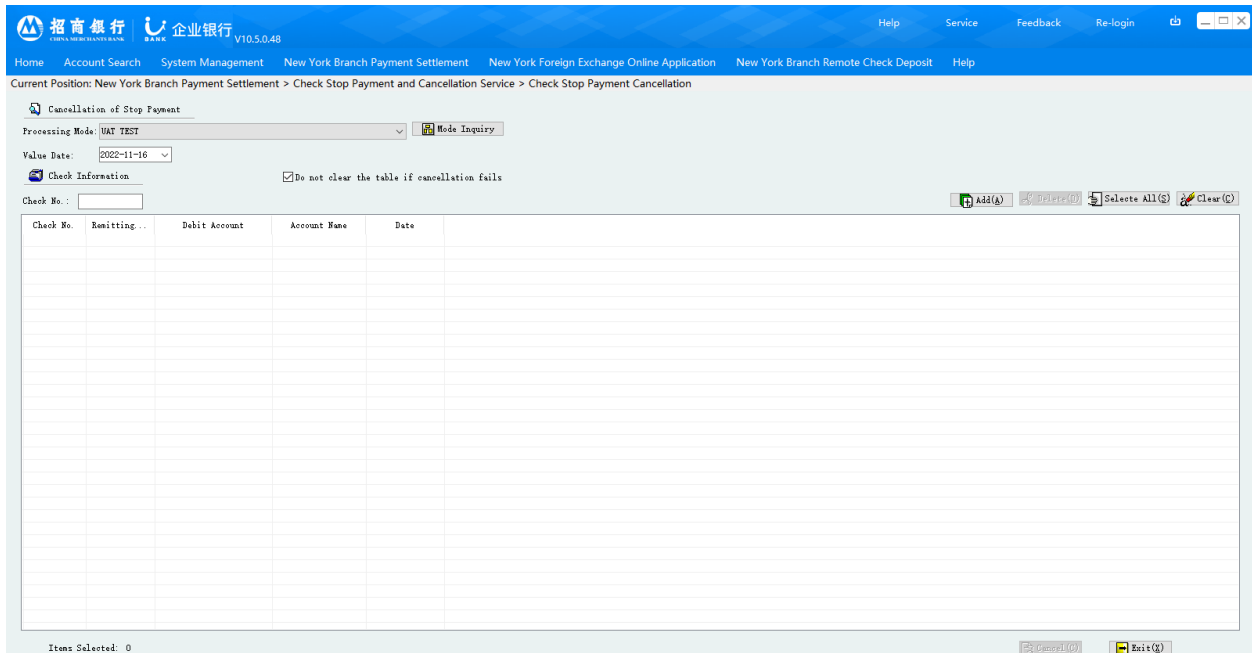
#### 3.7.1 Check Stop Payment Application

Instructions:

- 1) Choose **New York Branch Payment Settlement**. Select **Check Stop Payment Application**

- 2) Select the **Drawer Account** from the drop-down list.
- 3) Input the **Start Check No.** and **End Check No.** accordingly.





- 2) Click on **Add** and select the Drawer Account and records(s), then click **Ok**.
- 3) Select the instruction record and click on **Cancel** to forward the cancellation request to Approve User.

### 3.8 ACH Payment

Use the ACH payment function to realize batch payments to recipients in the United States. Before activating this function, the paying customer needs to sign an ACH payment agreement with China Merchants Bank New York Branch, and designate one or more accounts for activating this function. Currently, China Merchants Bank New York Branch only supports ACH payment via online banking.

Instruction:

- 1) Select “New York Branch Payment Settlement” → “ACH Payments”.



招商銀行 企业银行 V10.5.0.48

Home Account Search System Management New York Branch Payment Settlement New York Foreign Exchange Online Application New York Branch Remote Check Deposit Help

Current Position: New York Branch Payment Settlement > New York Branch Payment Settlement > ACH Payment

**Batch Information**

Processing Mode: UAT TEST

Debit Account: NEW YORK BRANCH, :

Currency: USD

Total Amount:  Total Items:

ACH Type: Payment

Expected Date: 20221116 The expected date is the date on which the transaction has been submitted to our bank, not the date of receipt of the payment by the beneficiary's Bank. If the expected date is earlier than the actual d...

Settlement Date: The settlement date is the date on which the transaction has been settled by Federal Reserve Bank. If the settlement date is earlier than the next business day, the actual date of settlement shall prevail.

**Batch Details**

Action	Sequence No.	Beneficiary Name	Beneficiary Account No	Beneficiary Account Type	Amount	Beneficiary Bank Fed ACH ABA No.	Beneficiary Bank Name	Reference No	Addenda

Total Amount of Batch Details: 0 Total Items of Batch Details: 0

By clicking "Input" button, I/we agree to accept terms and conditions of China Merchants Bank New York Branch ODFI/Originator Shell Agreement.

Automatically Save New Beneficiary Information

- 2) Select the account you want to pay in the debit account column.
- 3) Users can check and update the subscription status of an account in their own name by clicking on "Agreement Inquiry".
- 4) Enter the total amount and the total items.
- 5) Click the drop-down button to select "ACH Type". At present, it only support "Payment" and "Other Payment".

An ACH payment can consist of multiple pieces of payment data. Online banking provides two ways to input payment data: manual entry or EXCEL import.

Manual entry:

- 1) Click "Add" on the ACH payment page. The following dialog box will pop up.

-- Webpage Dialog ×

Beneficiary Name Key Words:  Beneficiary Information Inquiry

Beneficiary Name:  \*

Beneficiary Account No:  \*

Beneficiary Account Type:  \* ▼

Amount:  \*

Beneficiary Bank Fed ACH ABA No.:  \*

Beneficiary Bank Name:  \*

Reference No:

Addenda:

- 2) Enter all the fields marked with \* and click OK (after entering the ABA number of the beneficiary bank, the beneficiary bank name will automatically pop up).
- 3) Repeat the above steps until all the payment information are entered. You should be able to see them in your screen.
- 4) Make sure the "Total Amount" and "Total Items" match the Batch Details.
- 5) Click "Input". You can also save new beneficiary information by checking that box.
- 6) Click "OK" to confirm the fee information. The transaction is then sent to the Approval User.

EXCEL import:

- 1) Click "Download Template" on the ACH payment page.
- 2) Enter the detailed data in the template format and save it as EXCEL.
- 3) Click "Upload" on the ACH payment page. The following webpage dialog will pop up.

-- Webpage Dialog ×

**Upload File**

Only supports Excel format files(.xls or .xlsx) upload

- 4) Click "Browse", select the EXCEL file to be imported and click "OK". All payment details in Excel should be shown.
- 5) Make sure the "Total Amount" and "Total Items" match the Batch Details.
- 6) Click "Input". You can also save new beneficiary information by checking that box.

7) Click “OK” to confirm the fee information. The transaction is then sent to the Approval User.

Note: Online banking only supports EXCEL in a specific formats, which can be obtained by selecting “Download Template” from the online banking ACH payment page. Users can also manually edit the information by selecting “export” to generate an EXCEL table that conforms to the format, so it can be used to upload next time.

The beneficiary information stored in the online banking database can be queried and edited.

Instruction:

- 1) Select “New York Branch Payment Settlement” → “ACH Payment Recipient Information Editing”.
- 2) Click “Add” to add beneficiary information; select a beneficiary information to delete or edit.

The beneficiary information stored in the ACH can be searched by keywords in manual entry mode.

### 3.9 Online Transactions Comprehensive Search

All transaction requests submitted by the Input User can be found in this section. For a certain transaction record, you can view the expected date, transaction type, transaction status, and information of the Input User and Approval User.

Instructions:

- 1) Choose **New York Branch Payment Settlement**. Then click **Online Transaction Comprehensive Search**.
- 2) Specify the date range and Transaction Type and click on **Search**.
- 3) Click on the records to view Transaction Details and Audit Trail Information

Instructions:

- 1) Transaction Status

Status	Explanation
Waiting approve	The instruction is pending for necessary approvals.
Approved	The instruction is waiting for the upcoming value date or; The instruction gets the final approval after our trading hours and thus will be processed on the next business day.
Processing by Bank	The instruction has been sent to our bank and is being processed or; The instruction is sent after our trading hours and thus will be processed on the next business day.
Completed	The instruction has been successfully executed by out bank.
Completed (Rejected)	The instruction has been rejected by one of the checkers.
Completed (Fail)	The instruction has been declined by our bank.

Completed (Overdue)	The instruction does not obtain necessary approval during the ten-day lifetime (counted from the expected date) and is expired.
Completed (Cancel)	The instruction has been canceled by the maker or one of the checkers.

- 2) For printing purposes, you can print out the account summary for a single account by selecting an account and then clicking on 'Print List'. For printing out the account summary of all accounts, click on "Select All" and then click on 'Print List' to print the list of all accounts.

### 3.10 Transaction Request Cancellation

A transaction instruction cancellation can be initiated before the instruction has been processed by our bank.

Instruction:

- 1) Choose **New York Branch Payment Settlement**. Select **Cancel**.
- 2) Specify the time and click on **Search**
- 3) Click on the instruction record and select the **Transaction Details** tab for more information.
- 4) Click on **Cancel** to cancel the instruction.

### 3.11 Approve Transaction Instructions as a Approve User

Instructions:

- 1) Choose **New York Branch Payment Settlement**. Select **Approve**.
- 2) Specify the time period within which a pending instruction is waiting for approval and click on **Search**
- 3) Click on the instruction record and select the **Transaction Details** tab for more information.
- 4) Click on **Approved** or **Reject** to approve or reject the instruction.

## 4. New York Foreign Exchange Online Application

The online banking system of China Merchants Bank New York Branch offers foreign exchange application, approval and cancellation functions. In the online banking system, Foreign Exchange business, identical to Negotiated Term Deposit business, only renders application, the ultimate successful transaction is left to the discretion of the bank.

### 4.1 New York Foreign Exchange Online Application

Instructions:

- 1) “New York Foreign Exchange Online Application” → “Apply”.

The screenshot shows the 'Input Transaction Information' form in the online banking system. The form includes the following fields and options:

- Processing Mode: UAT TEST (with a 'Mode Inquiry' button)
- Selling Account No.: Please select... (with an 'Account Inquiry' button)
- Trade Type: SPOT (with a dropdown arrow)
- Selling Currency: (text input field)
- Selling Amount: (text input field)
- Buying Account No.: Please select... (with a dropdown arrow)
- Buying Currency: (text input field)
- Buying Amount: (text input field)
- Expected Settlement Date: (text input field)
- Exchange Rate Order Type: Market Orders (with a dropdown arrow)
- Exchange Rate: (text input field, with a note: 'Only valid on the application receiving date')
- Application No.: 202211170632488 (text input field)

At the bottom of the form, there is a checkbox for 'Terms & Conditions for Foreign Exchange' and an 'Input' button. A disclaimer states: 'By clicking "Input" button, I/we agree to accept terms and conditions of China Merchants Bank New York Branch for foreign exchange transactions.'

- 2) Select the debit in the Selling Account No. pull-down list.
- 3) Select **Trade Type**. Right now it only supports spot transaction and forward transaction. If you select forward transaction, you need to input expected delivery date.
- 4) Select the account that fund to be saved in the **Buying Account No.** pull-down list.
- 5) Select **Exchange Rate Order Type**: if you select **Market Orders**, the bank will execute according to the market rate. If you select **Limit Orders**, please input the execution rate in **Exchange Rate**. The transaction will fail if it did not reach the expectation before expire date.
- 6) Click on **Input**, then the summary of your transaction information will be displayed in the popup window for you to confirm.
- 7) Click on **Ok** to confirm and complete the time deposit opening request.

### 4.2 New York Foreign Exchange Online Application Approval

Instruction:

- 1) Select “New York Foreign Exchange Online Application” → “Approve”.
- 2) Click “Inquiry” button after inputting amount and date ranges. All transactions which are pending for approval within the input ranges will be displayed.

- 3) The details and process of one transaction could be reviewed by clicking “Details” button on the left side of the transaction.
- 4) Select one transaction and click “Approve” to approve or decline it.

#### **4.3 New York Foreign Exchange Online Application Cancellation**

The operate user can withdraw application before approver approves the application.

Operations :

- 1) Select “New York Foreign Exchange Online Application” → “Cancel”.
- 2) Click “Inquiry” button after inputting amount and date ranges. All transactions which are available for cancellation within the input ranges will be displayed.
- 3) The details and process of a transaction could be reviewed by clicking “Details” button on the left side of the transaction.
- 4) Select one transaction and click “Cancel” to confirm.

### **5. Account Search**

Account Search function enables you to inquire your company accounts which were opened in China Merchants Bank New York Branch and added to online banking. The function includes account balance search, transaction search, bank statement and receipts view and print, etc.

#### **5.1 Transaction Search**

You can view today’s transactions and past transactions via Transaction Search, including transaction date, transaction type, value date, etc. You may query transactions occurred within 366 days, or select the set date range provided by the system. You can also query transactions which have been initiated or approved.

Instruction:

- 1) Select “Account Search” → “Transaction Search”.
- 2) Select the specific account in the “Account Information” dropdown.
- 3) Select “Today’s Transaction” and click “Inquiry” to view today’s transactions.
- 4) Set the date range, select “Transaction History” and click “Inquiry” to view past transactions.

Notes:

- 1) “Today’s Transaction” is used for querying transaction occurred on current day.
- 2) “Transaction History” is used for querying transactions occurred prior to current day.

#### **5.2 Account Summary Table**

Account Summary Table lists account number, currency, account name, account balance, available balance, and account status. You can view account details by clicking “More”.

Instructions:

Select “Account Search” → “Account Summary Table”.

Note:

If you want to print out relevant information, you may select the account and click “Preview” for printing. “Export to Pdf” and “Export to Excel” enable you to convert information into the desired format and save to local.

### **5.3 View Monthly Bank Statement**

Instruction:

- 1) Select “Account Search” → “View Monthly Bank Statement”.
- 2) Click “View” to online preview the selected monthly bank statement or click “Download PDF File” to download the monthly bank statement.

### **5.4 View Receipts**

Instruction:

- 1) Select “Account Search” → “View Receipts”.
- 2) Select the inquiring account in the “Account No.” dropdown.
- 3) Input date range, select Debit or Credit and amount range to further narrow down your search.
- 4) Click “View” to online preview the selected receipt or click “Download PDF File” to download the receipt.

## **6. More**

### **6.1 Tips for Using Online Banking**

This section is created in response to your feedback of online banking and based on the User Manual for U-Bank New York. The tips are aimed to help you quickly solve operational issues, effectively improve your experience and better assist your business on daily basis.

#### **6.1.1 Online Banking Application**

- 1) When setting up access to the online banking system for the first time, two system administrators will have to be registered. Both shall provide the requested information in the application process as well as copies of their ID. Both system administrators will each receive a digital certificate (U-key).

- 2) For any new bank account, an application will have to be submitted in order for the account to be available on the online banking system.
- 3) Select any function from the four modules including Accounting Enquiry, NY Settlement Business, NY Foreign Exchange Application, NY Oil Futures Wire Transfer when apply for online banking.
- 4) ACH payment function needs to be applied separately and will be effective under “Settlement Business” module upon approval by China Merchants Bank New York Branch.
- 5) If your Chinese company is an existing CMB China online banking user, CMB NY Branch online banking can be accessed by adding an overseas company in the CMB China online banking system. It is required to mark "上挂国内网银" ( “add to CMB China online banking”) on the CMB NY Branch online bank application form, and provide the registration information (screenshot in system) along with ID number of two Chinese online bank administrators.

#### 6.1.2 Online Banking Installation

The official website of China Merchants Bank New York Branch is the only designated source for downloads and updates related to Online Banking:

[https://us.cmbchina.com/EN/SelfService/Service/qywsyh\\_en.htm](https://us.cmbchina.com/EN/SelfService/Service/qywsyh_en.htm)

#### 6.1.3 Online Banking Login and Setup

- 1) When logging in, users with digital certificates need login user name and password together with digital certificate (U-key) and digital certificate (U-key) password. Before login,
  - a. Login user name and password should have been sent to your designated email address, double check your Junk email box in case email was not received.
  - b. The digital certificate (U-key) and the password of the digital certificate (U-key) should have been mailed to the address provided by you.
  - c. Please securely keep both login user name, password and digital certificate, password.
  - d. All passwords are 8 digits.
- 2) If one system administrator sets and changes the permission of users and operational modules, the other system administrator has to approve it before it takes effect.
- 3) System supports multi-layer approval settings. General users (maker, checker) can be created by a single system administrator.
- 4) Users with maker authority must initiate transactions with U-key, U-key is not required for enquiry and approval.
- 5) In addition to the relevant application form, you shall submit the screenshot of the user information when creating the general user with maker authority to China Merchants Bank New York Branch (refer to page 9 of the user manual for details).
- 6) The period of validity of U-key is one year (calculated automatically after the last login). If the system prompts that the certificate has expired, you can operate as follows:



- a. Within 180 days after expiration, please update following system instructions.
- b. After 180 days after expiration, please mail the U-key back to the New York Branch for renewal.

#### 6.1.4 Online Banking Interface Display

When the computer shows unrecognized codes, you may need to:

- a. Upgrade browser version;
- b. Upgrade computer operating system;
- c. Download Windows or Apple Chinese character library;
- d. Change Unicode in your computer system.

#### 6.1.5 Online Banking Operation

##### 1) Operating Hours:

- a. Cut-off time: 3pm Eastern Time of business day. If you complete final review and submission after the cut-off time, the transaction will be processed the following business day.
- b. In case of holidays, the transaction will be processed the following business day. Holidays are determined by currency transacted.
- c. You can submit transaction application through online banking for negotiated deposit, cross currency remittance and foreign exchange.

##### 2) Inquiry:

- a. The deal slip will only be uploaded to the online bank the next business day of transaction.
- b. Accounting Enquiry module covers transactions completed both online and offline.
- c. Enquiry under the Business Settlement module only covers transactions submitted successfully through online banking.
- d. Under processing transactions submitted offline cannot be found in neither of the two above mentioned modules.
- e. Currently the system is unable to export Excel sheet of historical transactions. We are working on that.

##### 3) Foreign exchange transactions:

- a. Foreign exchange transactions will value T+2 (currency local time) in normal course. For any special needs (time, amount, currency), please contact your Relationship Manager directly.
- b. Non-US currency takes longer processing time.
- c. The system only shows the existing transaction currencies of China Merchants Bank, any newly added transaction currency is subject to the update of China Merchants Bank Head Office.

##### 4) Online Remittance:

- a. The maximum length in the Beneficiary Information field is 35 characters.

- b. Other information such as the purpose of remittance shall be input in the “Information for beneficiary” field.
  - c. If the name of the beneficiary exceeds the maximum length, the full name of the beneficiary can be entered in the "Information for beneficiary bank" field (30 characters per line, 4 lines can be entered).
  - d. You are suggested to notify your Relationship Manager in advance for Non-US currency wire transfer.
- 5) Issuing bank check:  
Bank checks will be delivered by ordinary mail, free of postage at present.
- 6) ACH payment:
- a. ACH payment function is available after ACH agreement is signed separately.
  - b. Please submit KYC materials before payment.
  - c. Payment within the United States only.
  - d. Payment information in English only.

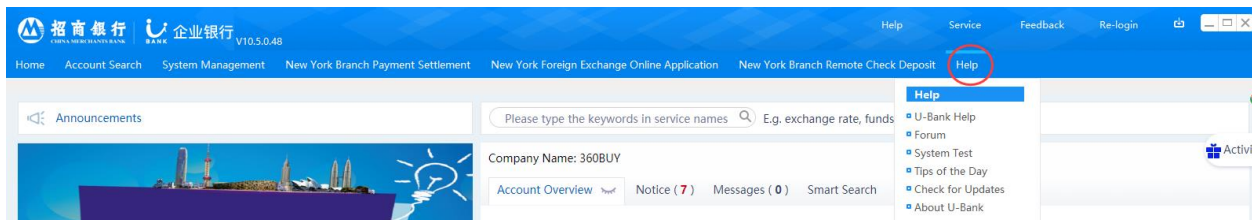
#### 6.1.6 Online Banking Troubleshooting

- 1) In the event that you experiences any troubleshooting issues, please send the error report and screenshot to your Relationship Manager for better assistance.
- 2) The online banking system will be upgraded from time to time to better serve you. The upgrades include improvements based on your feedback, as we are committed to provide you with a user-friendly online solution.

## 6.2 Help

“Help” function provides users with detailed instructions.

Please go to “System Administration” under “U-Bank Help” for more system management related information.



## 6.3 Service Agreement Inquiry

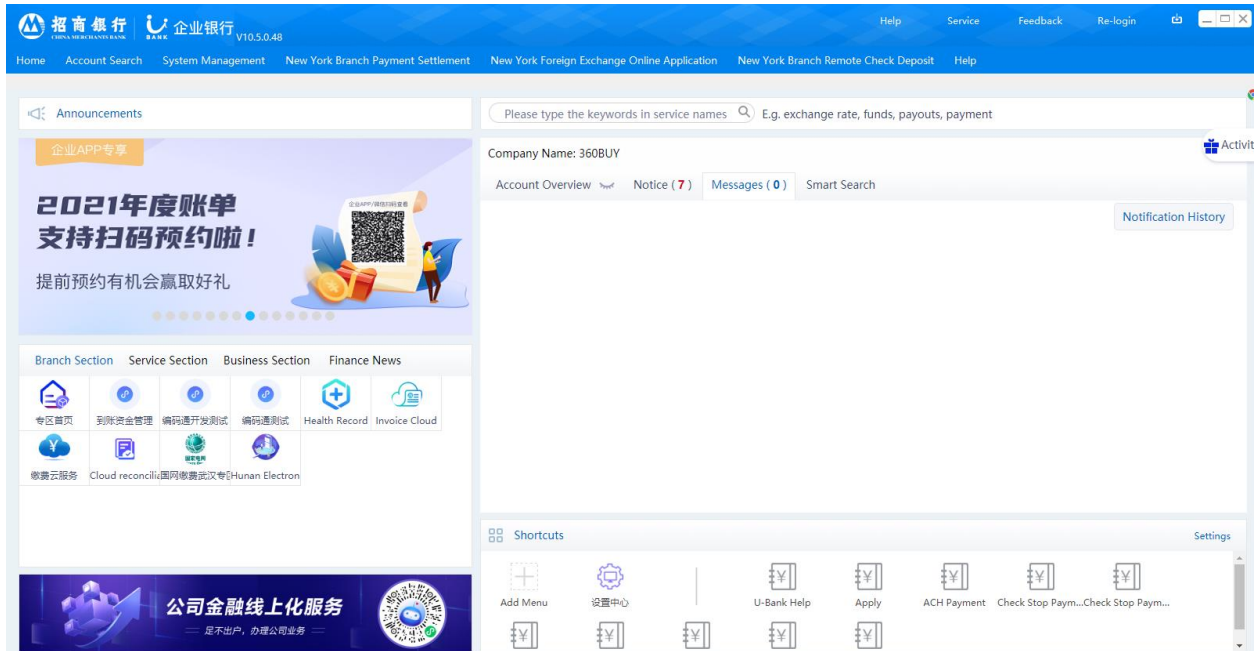
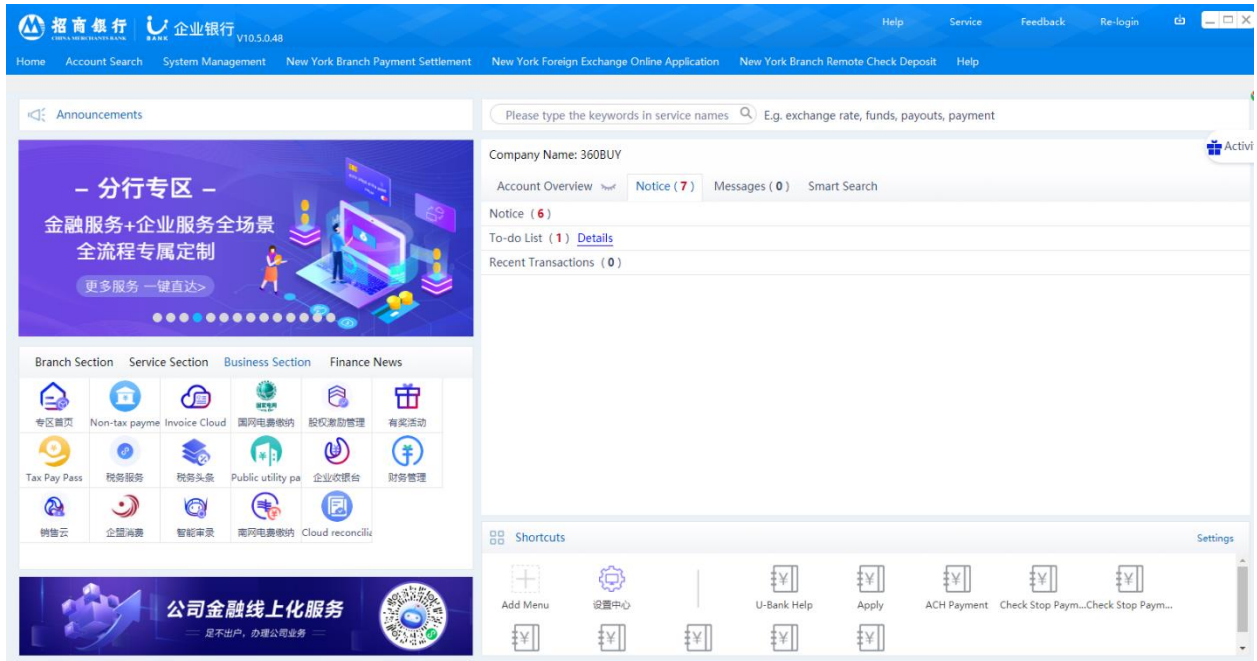
We kindly recommend you to carefully review the terms in our service agreement prior to using our service. You can review agreements related to CD, wire transfer and other online banking business.

Instruction:

- 1) Select “New York Branch Payment Settlement” → “Service Agreement”.
- 2) Review relevant agreements.

## 6.4 Notification Window

If there is a new message, it will be automatically displayed in the notification window located in the bottom right corner of the page. When there is a transaction pending for approval, approver will get notified by a popup. By double clicking it, the approver will be directed to a corresponding page. You may also click the exclamation mark shown in the upper left corner of the page to view any new messages, pending transactions, bank's notifications and recent transactions, etc.



## **6.5 Our Website**

Please log in our website: <http://us.cmbchina.com>

- Download the latest version of online banking client terminal software.
- Review online banking U-BANK introduction, application process, installation procedure, business forms, operation manual, etc. Forms and manual are available for downloading.

## **6.6 Contact Us**

China Merchants Bank New York Branch

Address: 535 Madison Avenue, 18<sup>th</sup> floor, New York, NY 10022

Tel: (212) 753 1801

Fax: (212) 753 1319

Please feel free to contact your account manager if you have any questions during the installation or use of the E-Banking system. Note that real-time assistance is available only during NY Branch's business hours, which is 9:00 am – 5:00 pm Monday to Friday.