

**CMB Corporate Banking  
(International)  
CMB iBanking  
Product Introduction  
China Merchants Bank  
(Singapore Branch)**

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## 1. Introduction

Introduce new CMB iBanking to improve CMB Singapore's Corporate Banking customer's experience in Singapore.

The functionalities of CMB iBanking is for CMB Singapore Corporate Banking customers:

- i) To view current account balances for accounts that are maintained with CMB Singapore.
- ii) To submit remittance payments through the CMB iBanking platform.
- iii) To extract the month-end bank statement to view their account monthly transactions.

## 2. CMB iBanking Activation

### a) Eligibility

- New current account applicant; or
- Existing CMB Singapore customer that maintains current accounts with CMB Singapore

### b) Documents for Registration

- To complete the “**Application Form for Corporate Account(s)**” for new current account applicants
- For existing CMB Singapore customer that maintains current accounts with CMB Singapore, to complete the “**Online Banking Services Application Form**”.

### c) CMB iBanking Activation Procedures

- 1) Customer is required to submit the “Application Form for Corporate Account(s)” or “Online Banking Services Application Form”
- 2) Once all documents have been completed, it will be submitted to operations department for them to create the account.
- 3) Operations department will create the account in the system and also link the physical token to the account.
- 4) Once account has been created, the user ID and temporary password will be provided to the customer for them to login to the CMB iBanking platform. The CMB iBanking physical token will also be issued to the customer.

## 3. CMB iBanking Service Functional Specifications

CMB iBanking is an internet banking platform for existing and new customers of CMB Singapore would like to apply for internet banking service with CMB Singapore.

The functionalities of CMB iBanking is for CMB Singapore customers to view their current account balances, to submit remittance payments through the CMB iBanking platform and to extract the month-end statement to view their account monthly transactions

## 4. Customer Login

### 4a) Activation of CMB iBanking account

Once the customer receives their user name and temporary password, they will be able to login to the CMB iBanking platform per the screenshot below.

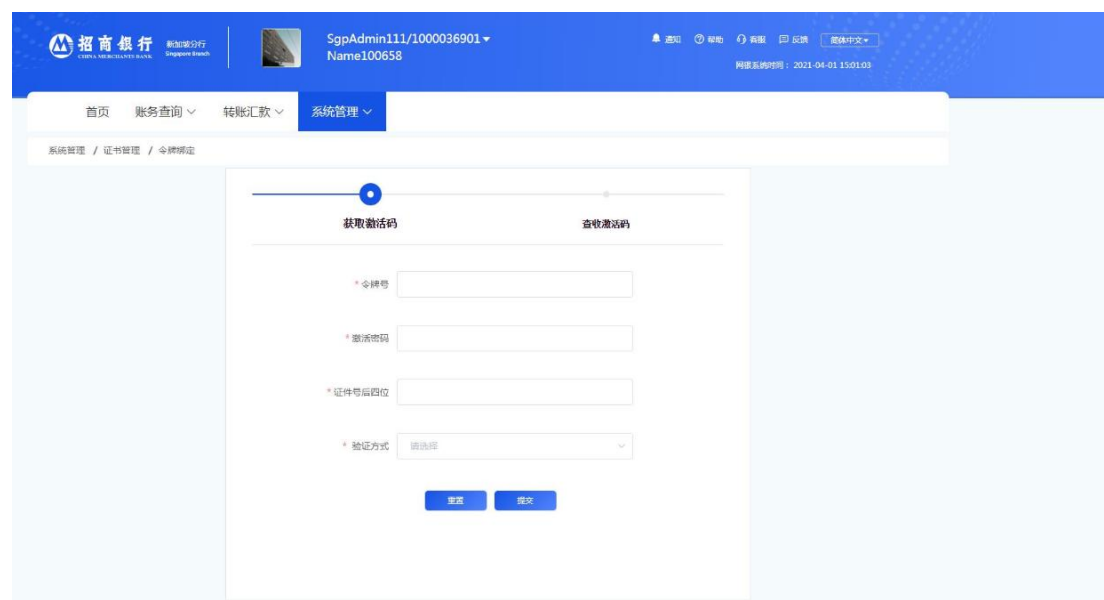
The customer will receive 2 sets of temporary user names and passwords:

- 1 set of temporary user name and password for initial account login into the CMB ibanking platform
- 1 set of temporary user name and password for initial activation of the physical token

Once you have log-in using the temporary username and password for the CMB iBanking platform, a screen will pop up for you to change your username and password.

#### 4b) Linking of Physical Token to CMB iBanking account

Once you have changed your username and password, another pop-up screen will request if you would like to link the physical token to the account. If you click on 确定, the following screen will appear.



The screenshot shows the 'System Management' (系统管理) section of the CMB iBanking interface. A pop-up window titled '获取激活码' (Get Activation Code) is displayed. It contains the following fields and options:

- \* 令牌号 (Token Number): Text input field.
- \* 激活密码 (Activation Password): Text input field.
- \* 证件号后四位 (Last four digits of ID number): Text input field.
- \* 验证方式 (Verification Method): Dropdown menu with '短信' (SMS) selected.

At the bottom of the pop-up are two buttons: '重置' (Reset) and '提交' (Submit). The background interface shows the user's login information: SgpAdmin111/1000036901, Name100658, and the current time: 2021-04-01 15:01:03.

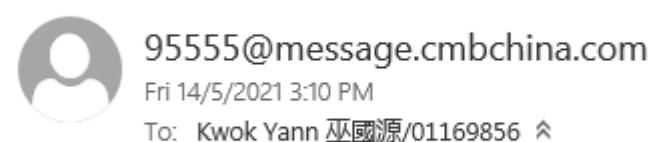
You need to input the 令牌号, 激活密码, 证件号后四位 and 验证方式 in order to link the physical token to the account.

The 令牌号, and 激活密码 can be obtained from the temporary user name and password for initial activation of the physical token that is being provided.

The 证件号后四位 is the last four digits/alphabet of the ID number that you had indicated in the application form for the signup of the CMB iBanking service. For example, if your ID number is S1234567A, the 证件号后四位 will be 567A.

For the 验证方式, you can select 邮件 and a 12 digit 令牌激活号 will be sent to your email for you to activate the physical token. An example of the email that you will receive for the 令牌激活号 is shown below.

### 招商银行企业网银硬件令牌激活码



您的硬件令牌激活码为: 875432132530, 请注意保存。

#### 4c) Steps to Activate the Physical Token

Once the token has been linked to the account, you need to activate the physical token.

Step 1: Press and hold onto the red button for 1-2 seconds until the below screen is shown for you to input the 12 digit number that was sent to your email earlier.



Step 2: Once the correct 12 digit number has been keyed in, a new screen will appear for you to input a 6 digit pin number. You have to think of a new 6 digit pin number and you must remember this number.



Step 3: Once you have input the new 6 digit in number that you have chosen, another screen with "New Pin No. 2" will appear. Please key in the same 6 digit new pin number that you have chosen earlier in Step 2.



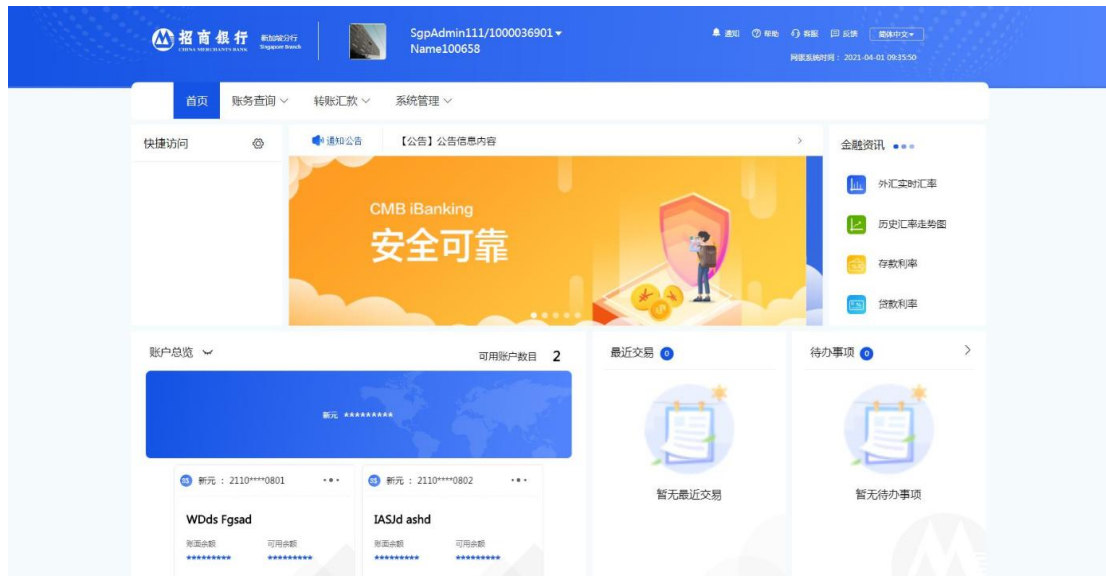


Step 4: Once the “New Pin No. 2” has been keyed in, the following screen will appear. You have completed the activation of the physical token.



#### 4d) CMB iBanking Homepage

Once your account and physical token have been activated, you will be directed to the CMB iBanking platform Homepage



From this homepage, you can view the user details and change the user password by clicking on the arrow near your user name and select the respective functions that you wish to view/amend.



Below is a screenshot of the user details information. You can click on 编辑 to amend your details (eg. Email address, contact number, etc) after you click on 个人信息 in the above screenshot.

**招商银行** 新加坡分行 Singapore Branch

SgpAdmin222/1000037001  
Name100658

系统管理 / 用户管理 / 用户详情

### 用户详情

姓名	SgpAdmin222	用户号	1000037001
性别	女	国籍	马来西亚
生日	19****05	用户状态	正常
证件类型	护照	证件号	96****
移动电话	(+86)130****0002	电子邮箱	q****@cmbchina.com

[编辑](#) [返回](#)

Below is a screenshot for the user to amend the account password. You can click on 修改密码.

**招商银行** 新加坡分行 Singapore Branch

SgpAdmin222/1000037001  
Name100658

系统管理 / 用户管理 / 用户密码修改

### 修改密码

旧密码

新密码

确认密码

[修改](#)

## 5. Enquiry on Account Balances and Transaction History

For an overview of the account balances of all the accounts, you can click on 财务查询.



The screenshot shows the '财务查询 / 账户总表' (Financial Inquiry / Account Summary) page. It displays a table of account balances for two accounts. The table has columns for Account No., Currency, Account Name, Balance, Available Balance, and Action. Both accounts show a balance of 0.00.

账户号	币种	账户名	账面余额	可用余额	操作
211006580801	新元	WDds Fgsad	0.00	0.00	<a href="#">详情</a>
211006580802	新元	ASsd ashd	0.00	0.00	<a href="#">详情</a>
新元 小计	新元		0.00	0.00	

To check the transaction history, you can click on 财务查询 ▾ 收支明细



The screenshot shows the '财务查询 / 收支明细' (Financial Inquiry / Transaction History) page. It includes a search bar with account number and date range. Below the search bar is a table header for transaction details. The table is currently empty, displaying 'No Data'.

#	期望日期	记账日	币种	支出	收入	摘要	业务编号	交易类型	操作
No Data									

## 6. Transfer and SWIFT Remittance

### 6a) Setting up of Approving Authority for Remittance Payments / Internal transfer

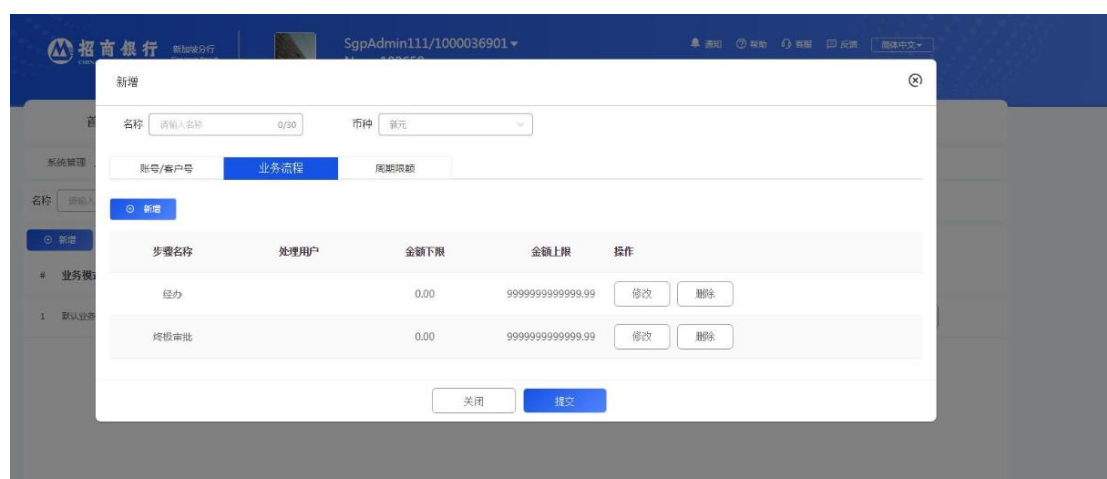
In order for Remittance Payments/Internal transfer to be submitted in the CMB iBanking platform, the user have to first setup the approving authority for such payments to be made. Limit amounts and frequency of transactions per day/week/month/year can be set in the 系统管理 function.

i) To set up the approving authority for remittance payments/Internal transfer, you can click on the following: 系统管理 □ 业务模式 □ 业务模式设置 □ 转账汇款. The following page would then appear. Click on 新增.

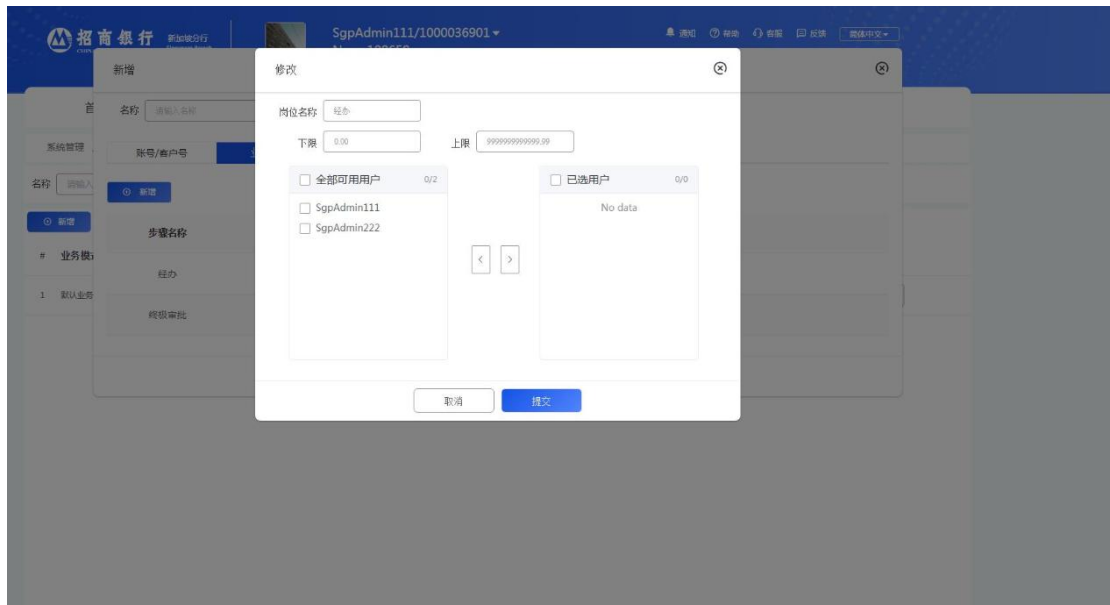


ii) The following screen will appear to allow you to set the transaction limit amount under 业务流程 for:

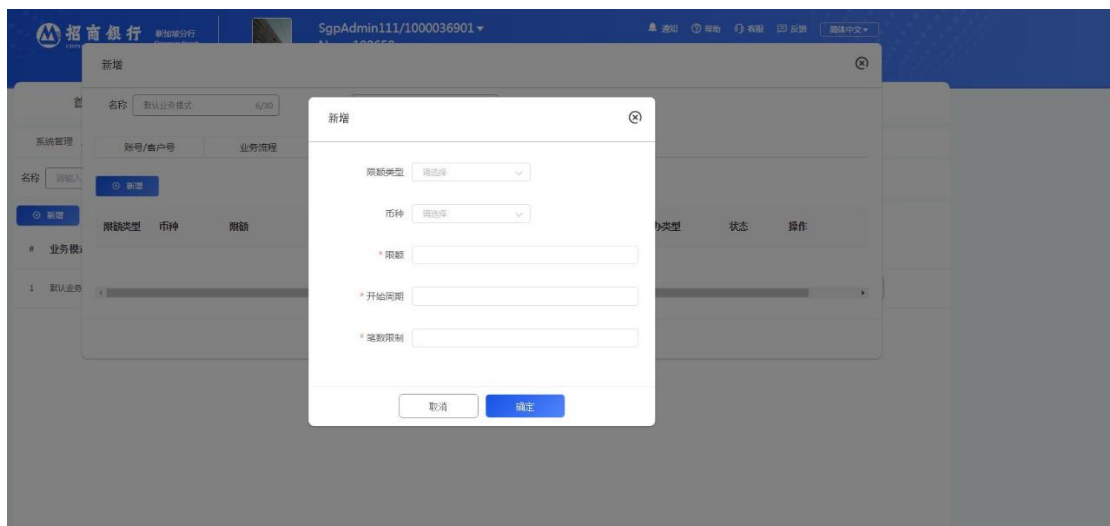
- the person that is going to input the transaction;
- and the person that can authorize the transaction



iii) From the previous screen, click on 修改 and the following screen will appear for you to set the maximum and minimum transaction limit. Once done, click on 提交.



iv) Once the transaction limits have been set, the user can also set the daily/weekly/monthly/yearly transactional limits in the screenshot in 6(a)(ii), under 周期限额. The following screen will appear for the user to set the necessary daily/weekly/monthly/yearly transactional limits if it is required for their operational needs.



## 6bi) Submission of Remittance Payment

i) To submit a remittance payment, you can click on the following: 转帐汇款 □  
SWIFT 汇款 and complete the remittance payment details.

The screenshot shows the Min Sheng Bank (招商银行) remittance payment interface. The top navigation bar includes the bank logo, user information (SGAdm01/1000050401, TEST 100665), and a language selector (English/Chinese). The main menu has options for Home, Account Inquiry, Remittance Payment, and System Management. The Remittance Payment section is active, showing a progress bar with three steps: Remittance Entry, Remittance Confirmation, and Remittance Completion. The Remittance Entry step is currently selected, displaying a form for entering remittance details. The form includes fields for the remittance type (SWIFT), the remittance amount, the remittance date, and the remittance currency. The Remittance Confirmation step is also visible, showing fields for the remittance amount, the remittance date, and the remittance currency. The Remittance Completion step is not yet reached.

ii) Once the payment details have been completed, the following page will appear and the inputter have to submit the transaction for the authorised person to approve the transaction.





iii) The authorized person that can approve the remittance transaction have to login to his account and click on 转帐汇款 □ 交易审批- SWIFT 汇款

**招商银行** CHINA MERCHANTS BANK Singapore Branch

SGAdm01/1000050401  
TEST 100665

网银系统时间: 2023-02-07 16:44:51  
网银编号: 0010066501

快速访问: 交易审批, 交易审批, 本分行内转账, SWIFT 汇款, 综合查询

安全可靠

金融资讯: 外汇实时汇率, 历史汇率走势图, 存款利率, 贷款利率

账户总览: 新加坡元: 2110\*\*\*\*0801, 美元: 2110\*\*\*\*0802, 美元: 2

最近交易: 2023-02-07, 交易类型: [SWIFT 汇款], 交易流水号: 802414611202304, 交易类型: [本分行内转账], 交易流水号: 80240992325424, 交易类型: [本分行内转账], 交易流水号: 802195822813440, 交易类型: [SWIFT 汇款], 交易流水号: 797994153445280

待办事项: 业务模式维护交易, 业务类型: [业务模式维护交易], 业务流水号: 748607342509568, 2022-11-23 16:00

**招商银行** CHINA MERCHANTS BANK Singapore Branch

SGAdm02/1000050501  
TEST 100665

网银系统时间: 2023-02-07 19:18:24  
网银编号: 0010066501

转帐汇款 / 交易审批

日期类型: 经办日期, 日期: 2023-01-08 - 2023-02-07, 查询

#	交易流水号	期望日期	交易类型	交易状态	出款账户名	出款账号	转出金额	出款币种	收款账号	经办日期	经办人	操作
1	802499624631552	2021-12-02	SWIFT 汇款	等待审批	C100665	211006650801	10.00	新加坡元	123456789	2023-02-07	SGAdm01/1000050401	审批
2	802491434991872	2021-12-02	本分行内转账	等待审批	C100665	211006650801	10.00	新加坡元	211006650802	2023-02-07	SGAdm01/1000050401	审批

**招商银行** CHINA MERCHANTS BANK Singapore Branch

SGAdm02/1000050501  
TEST 100665

网银系统时间: 2023-02-07 18:53:00  
网银编号: 0010066501

转帐汇款 / 审批: SWIFT 汇款

**办理进度**

开始  
经办  
SGAdm01/1000050401  
2023-02-07 18:50:57  
经办成功  
终审审批  
正在处理  
结束

SGD 10.00  
211006650801  
费用: OUR

出款信息  
交易流水号: 802480001564928  
业务模式: Mange Account One  
出款账户: 211006650801  
出款币种: SGD  
转出金额: 10.00  
期望日期: 2021-12-02

费用信息  
费用承担方: 出款方承担所有银行费用 (OUR)

收款人  
收款账号: 123456789  
收款人名称: ABC PTE LTD  
收款人附言:   
收款行  
收款行SWIFT代码: UOVBSSGG  
审批意见: 请输入意见。

返回 通过 驳回

iv) A summary of the transaction will be provided once the authorized person have approved the remittance transaction.



## 6bii) Submission of Internal transfer

i) To submit an internal transfer, you can click on the following: 转帐汇款 ▾ 本分行内转账 and complete the internal transfer details.

The image shows two screenshots of the China Merchants Bank (招商银行) internal transfer submission interface. The top screenshot shows the main dashboard with the '转账汇款' (Transfer) menu selected. The bottom screenshot shows the '转账录入' (Transfer Entry) form.

**Top Screenshot: Main Dashboard**

- Header: 招商银行 (China Merchants Bank), Singapore Branch. User: SGAdm01/1000050401, TEST 100665. Date: 2023-04-28 09:26:08. Account ID: 0010066501.
- Navigation: 首页, 账务查询, 转账汇款 (selected), 系统管理.
- Quick Access: 快捷访问 (includes 交易撤销, 交易重批, 本分行内转账, SWIFT汇款, 综合查询).
- Financial News: 金融资讯 (includes 外汇实时汇率, 历史汇率走势图, 存款利率, 贷款利率).
- Account Overview: 账户总览 (可用账户数目: 4). Shows 新加坡元 and 美元.
- Recent Transactions: 最近交易.
- Pending Items: 待办事项 (includes 业务模式维护-交易, 业务类型[业务模式维护-交易]业务流水号[748607342509568]待处理, 2022-11-23 16:05).

**Bottom Screenshot: Transfer Entry Form**

- Header: Same as top screenshot.
- Navigation: 首页, 账务查询, 转账汇款 (selected), 系统管理.
- Breadcrumb: 转账汇款 / 本分行内转账.
- Progress Bar: 转账录入 (selected), 转账确认, 完成经办.
- Form Sections:
  - 最近收款人** (Recent Recipients): 我的收款人, 本企业账户. Search: 请输入名称/账号. Results: CMBSG, ABC Pte. Ltd., ABC.
  - 出款信息** (Outgoing Information):
    - 交易流水号: 802202592748288.
    - 业务模式: Mange Account One (业务模式详情 >>).
    - 出款账户: 请选择出款账户.
    - 出款币种: 请选择出款币种.
    - 可用余额: 未知.
    - 转出金额: 请输入转出金额.
    - 期望日期: 请选择期望日期.
  - 收款人** (Recipient):
    - 收款账号: 请输入收款账号 (0/34).
    - 收款人名称: 请输入收款人名称 (0/140).
  - 交易附件** (Transaction Attachment):

ii) Once the internal transfer details have been completed, the following page will appear and the inputter have to submit the transaction for the authorised person to approve the transaction.

招商银行 CHINA MERCHANTS BANK 新加坡分行 Singapore Branch

SGAdm01/1000050401 TEST 100665

网银系统时间: 2023-02-07 09:23:15

网银编号: 0010066501

转账汇款 / 本分行内转账

转账录入 转账确认 完成经办

SGD 10.00

211006650801

211006580802

付款信息

交易流水号 802195822813440

业务模式 Marge Account One

出款账户 211006650801

出款币种 SGD

转出金额 10.00

期望日期 2021-12-02

收款人

收款账号 211006580802

收款人名称 CMBSG

上一步 确认

提交成功。

SGAdm01/1000050401 TEST 100665

网银系统时间: 2023-02-07 09:23:50

网银编号: 0010066501

转账汇款 / 本分行内转账

转账录入 转账确认 完成经办

完成经办。

再来一笔 返回首页

iii) The authorized person that can approve the remittance transaction have to login to his account and click on 转帐汇款 □ 交易审批- Internal Transfer



招商银行 新加坡分行  
CHINA MERCHANTS BANK Singapore Branch

SGAdm02/1000050501  
TEST 100665

通知 客服 简体中文

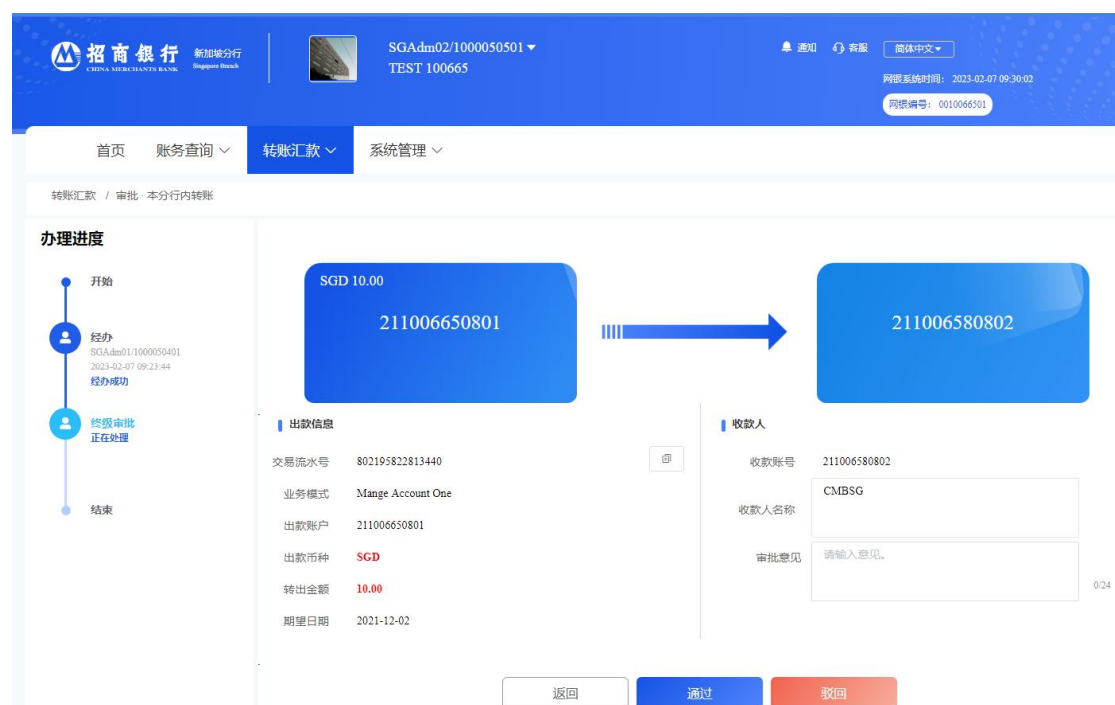
网银系统时间: 2023-02-07 09:28:22  
网银编号: 0010066501

首页 账务查询 转帐汇款 系统管理

转帐汇款 / 交易审批

日期类型: 经办日期 日期: 2023-01-08 — 2023-02-07 查询

#	交易流水号	期望日期	交易类型	交易状态	出款账户名	出款账号	转出金额	出款币种	收款账号	经办日期	经办人	操作
1	802195822813440	2021-12-02	本分行内转账	等待审批	C100665	211006650801	10.00	新加坡元	211006580802	2023-02-07	SGAdm01/1000050401	审批



招商银行 新加坡分行  
CHINA MERCHANTS BANK Singapore Branch

SGAdm02/1000050501  
TEST 100665

通知 客服 简体中文

网银系统时间: 2023-02-07 09:30:02  
网银编号: 0010066501

首页 账务查询 转帐汇款 系统管理

转帐汇款 / 审批-本分行内转账

办理进度

- 开始
- 经办  
SGAdm01/1000050401  
2023-02-07 09:23:44  
经办成功
- 终级审批  
正在处理
- 结束

SGD 10.00

211006650801

211006580802

出款信息

交易流水号 802195822813440

业务模式 Mange Account One

出款账户 211006650801

出款币种 SGD

转出金额 10.00

期望日期 2021-12-02

收款人

收款账号 211006580802

收款人名称 CMB SG

审批意见 请输入意见。

0/24

返回 通过 驳回



招商银行 新加坡分行  
CHINA MERCHANTS BANK Singapore Branch

SGAdm02/1000050501  
TEST 100665

通知 客服 简体中文

网银系统时间: 2023-02-07 09:30:44  
网银编号: 0010066501

首页 账务查询 转帐汇款 系统管理

出款信息

出款账户: 211006650801

出款币种: SGD

转出金额: 10.00

收款人

收款账号: 211006580802

收款币种: SGD

收款人名称: CMB SG

进入首页

## 6c) Transaction Status Enquiry

- i) The maker/inputter can click on 转帐汇款 □ 综合查询 to check the status of the transaction.
- ii) If the 交易状态 is 银行处理中, then the user is unable to do any amendment or to cancel the transaction.

招商银行 新加坡分行 Singapore Branch

SGAdm01/1000050401  
TEST 100665

网银系统时间: 2023-04-28 09:31:56  
网银编号: 0010066501

转帐汇款 / 综合查询

日期类型: 经办日期

2023-03-29 -- 2023-04-28 交易类型: 全部 查询 更多

#	交易流水号	期望日期	交易类型	交易状态	出款账户名	出款账号	出款币种	转出金额	收款账号	经办日期	经办人	操作
3	856202754695424	2022-03-28	SWIFT汇款	待审核	C100665	211006650801	新加坡元	424.01	123456789	2023-04-24	SGAdm01/1000050401	详情
4	856202588528896	2022-03-28	本分行内转账	待审核	C100665	211006650801	新加坡元	424.00	211006650802	2023-04-24	SGAdm01/1000050401	详情
5	856200825299200	2022-03-28	本分行内转账	已审核	C100665	211006650801	新加坡元	424.00	211006650802	2023-04-24	SGAdm01/1000050401	详情
6	854010026328320	2022-03-28	本分行内转账	银行处理中	C100665	221006650101	美元	10,000.00	221006650102	2023-04-21	SGAdm02/1000050501	详情
7	853878718292224	2022-03-28	本分行内转账	银行处理中	C100665	211006650801	新加坡元	1,200.00	211006650802	2023-04-21	SGAdm01/1000050401	详情

## 6d) Cancellation of Remittance Payment / Internal transfer Transaction

- i) For cancellation of transaction, the maker/inputter can click on 转帐汇款 □ 交易撤销. Choose the selected transaction and click on 撤销 to cancel the transaction.

招商银行 新加坡分行 Singapore Branch

SGAdm01/1000050401  
TEST 100665

网银系统时间: 2023-02-07 19:18:04  
网银编号: 0010066501

转帐汇款 / 交易撤销

日期类型: 经办日期

2023-01-08 -- 2023-02-07 查询

#	交易流水号	期望日期	交易类型	交易状态	出款账户名	出款账号	转出金额	出款币种	收款账号	经办日期	经办人	操作
1	802493624631552	2021-12-02	SWIFT汇款	待审核	C100665	211006650801	10.00	新加坡元	123456789	2023-02-07	SGAdm01/1000050401	撤销
2	802491434991872	2021-12-02	本分行内转账	待审核	C100665	211006650801	10.00	新加坡元	211006650802	2023-02-07	SGAdm01/1000050401	撤销

Total 2 20/page < 1 >

ii) The following transaction summary will appear for you to confirm to cancel the transaction.

招商银行

CHINA MERCHANTS BANK

新加坡分行

Singapore Branch

SGAdm01/1000050401

TEST 100665

通知

客服

简体中文

网银系统时间: 2023-02-07 19:21:44

网银编号: 0010066501

首页

账务查询

交易明细

转账汇款 / 交易撤销

日期类型: 经办日期

#	交易流水号	期望日期
1	802493624631552	2021-12-02
2	802491434991872	2021-12-02

出方信息

出款账号: 211006650801

出款币种: 新加坡元

出款账户名: C100665

转出金额: 10.00

收方信息

收款账号: 211006650802

收款币种: 新加坡元

收款人名称: CMBSSGSG

收款金额: 10.00

其他

交易流水号: 802491434991872

交易状态: 等待审批

经办人: SGAdm01/1000050401

期望日期: 2021-12-02

交易类型: 本分行内转账

业务模式: Mange Account One

经办日期: 2023-02-07

提交

期

经办人

操作

07 SGAdm01/1000050401 1 撤销

07 SGAdm01/1000050401 1 撤销

6e) Details of Historical Remittance

Customers will be able to download a PDF version of their historical transaction on 财务查询 - 收支明细（可查询当日交易以及历史交易）

招商银行

CHINA MERCHANTS BANK

新加坡分行

Singapore Branch

SGAdm01/1000050401

TEST 100665

通知

客服

简体中文

网银系统时间: 2023-04-24 11:34:56

网银编号: 0010066501

首页

账务查询

转账汇款

系统管理

账务查询 / 收支

账户总表

收支明细

当日交易

历史

月结单查询

账号信息: 新加坡分行, 211006650801, SGD, C100665

日期: 2023-04-16 - 2023-04-23

查询

#	期望日期	记账日	币种	支出	收入	摘要	业务编号	交易类型	操作
No Data									

Total 020 page1Go to1

## 7. Monthly Bank Statement

Customer will be able to download a PDF version of their monthly bank statement by clicking on 账务查询 月结单查询

#	月结单月份	账号	月结单类型	操作
1	2021-07	211006650801	月结单	下载
2	2021-07	211006650802	月结单	下载
3	2021-07	221006650101	月结单	下载
4	2021-10	221006650101	月结单	下载

## 8. Outward Remittance Cut-Off Time

Transaction Date: Monday to Friday, except on Public Holidays and Currency Holidays

Currency	Submission
USD, SGD	T+1 to T+14
Other Currencies	T+1 to T+14

## 9. Acceptable Type of Transaction

i) Only same currency transaction is allowed to be transacted. (ie. Transfer SGD from SGD account)

ii) No Foreign Exchange should be involved

## 10. Miscellaneous

For the initial launch of the CMB iBanking product, the user will only be able to utilise the enquiry service function only (ie. Enquiry on Account Balances, Enquiry on Transaction History and Enquiry on Monthly Bank Statement). The Remittance Payments function will only be available for use at a later date.