



## **CMBNY U-Bank User Manual**



China Merchants Bank New York Branch

December 2023

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## **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 corporate account. When using U-Bank for the first time, one system administrator needs to go to "Online Bank Settings -> Enterprise Management -> Business Mode Management" to create at least one mode for each available function. The other system administrator will approve the newly added business modes. Afterwards, the business functions will be available for use. 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 **Help -> About U-Bank**

### 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 ("UKEY") 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) Non-certificate (non-UKEY) users input login name and password; certificate (UKEY) users input login name, password, and certificate 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 Modes

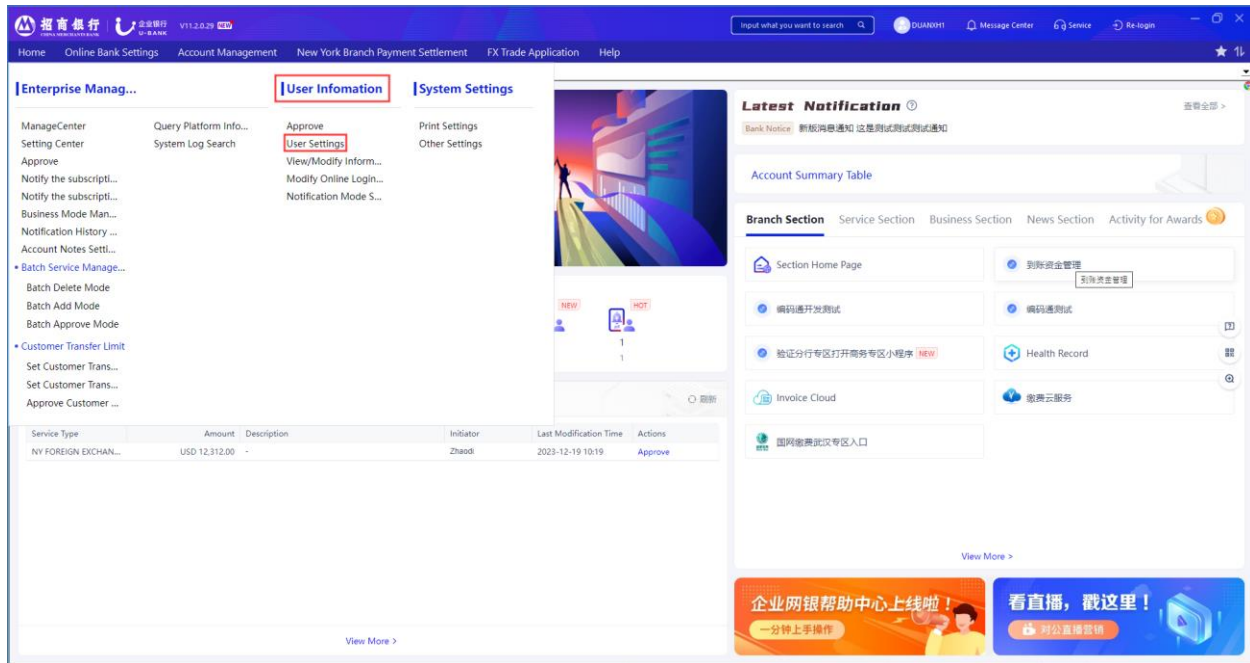
The System Administrator needs to set up operators and respective authority levels, then relevant operators can handle various businesses. If you need to add new users for Input and/or Approval, please refer to the following 2.3.1 to add new users. If you don't need to set up a new user, please refer to section 2.3.2 for authorities and business mode settings directly.

### 2.3.1 Add New User

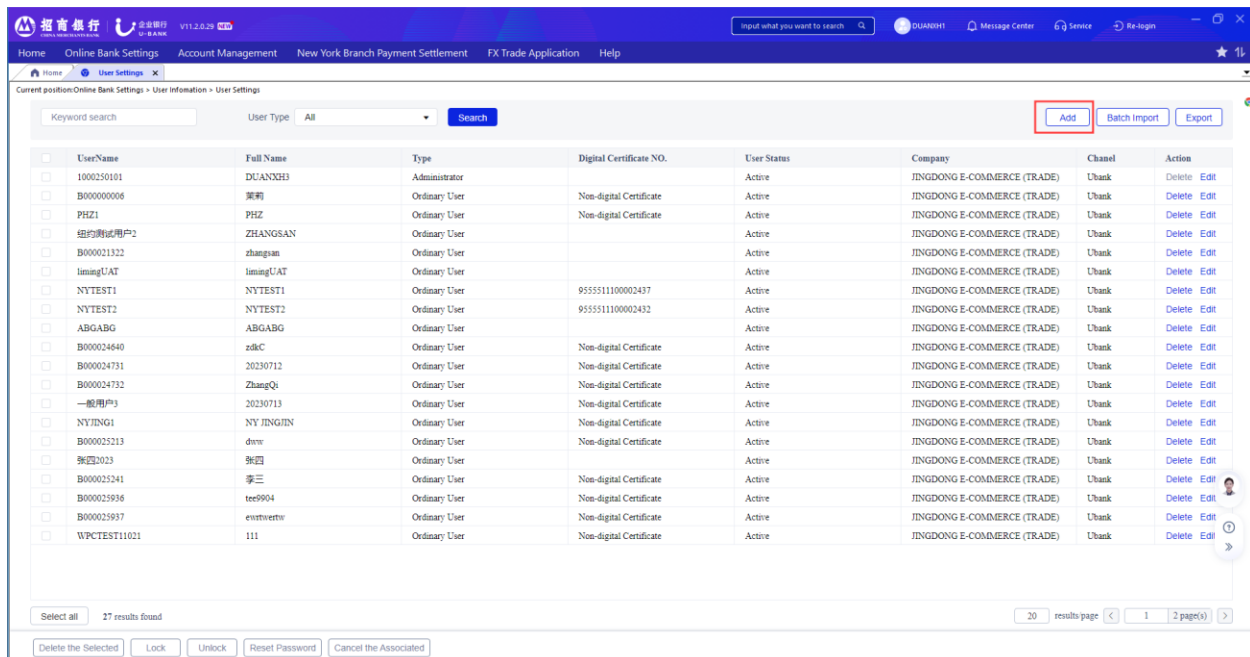
General users other than the system administrator need to be created by the System Administrator.

Instructions:

1) Click "Online Bank Settings" → "User Information" → "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.

招商银行 V11.2.0.29

Home Online Bank Settings Account Management New York Branch Payment Settlement FX Trade Application Help

Current position: Online Bank Settings > User Information > User Settings

**Required Information**

**Basic Information**

\* Full Name  Please input full name

\* Certificate Type  ID card

\* Certificate Number  Please input certificate no.

\* Mobile Number  Please input mobile no.

\* Company Name  JINGDONG E-COMMERCE

\* Position  Cashier

**Login Setting**

\* Login Type  Login without Ukey

\* Login Password

\* Confirm Login Password

**Optional Information**

**User Information**

Nickname

Gender ☒ Male ☐ Female

Email

Country/Area  China

Description

**Company Information**

Department

Company Telephone

Fax Number

Street

Confirm

招商银行 V11.2.0.29

Home Online Bank Settings Account Management New York Branch Payment Settlement FX Trade Application Help

Current position: Online Bank Settings > User Information > User Settings

**Required Information**

**Basic Information**

\* Full Name  Please input full name

\* Certificate Type  ID card

\* Certificate Number  Please input certificate no.

\* Mobile Number  Please input mobile no.

\* Company Name  JINGDONG E-COMMERCE

\* Position  Cashier

**Login Setting**

\* Login Type  Login without Ukey

\* Login Password

\* Confirm Login Password

**Optional Information**

**User Information**

Nickname

Gender ☒ Male ☐ Female

Email

Country/Area  China

Description

**Company Information**

Department

Company Telephone

Fax Number

Street

Confirm

**Add user success!**

The user name is H000000942 which is used for logging in

Confirm Copy

Note:

- Fields marked with an asterisk must be entered.
- All transaction input users need to be UKEY users. Before creating an input user, an UKEY for that user needs to be applied. Please contact your relationship manager to apply an UKEY.
- When setting up a UKEY user in UBANK, the certificate number must be consistent with the user's ID number in the "Online Banking and Digital Certificate Maintenance Form".



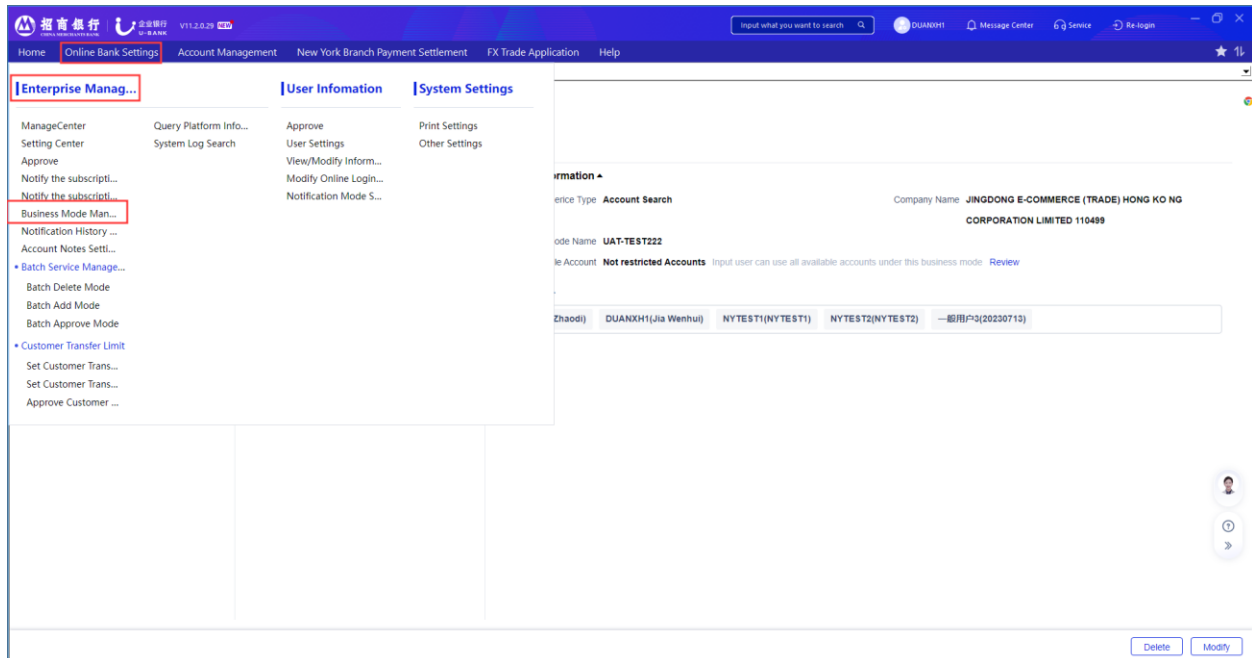
- D. Please re-enter the user's initial login password in Password and Confirm Password. The initial login password must be 8 digits.
- E. Fill in all required fields, click “Confirm”, and the system will automatically generate the user name of the user.
- F. Please record this user name shown in the prompt message 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.

### 2.3.2 Authority and Business Mode Setting

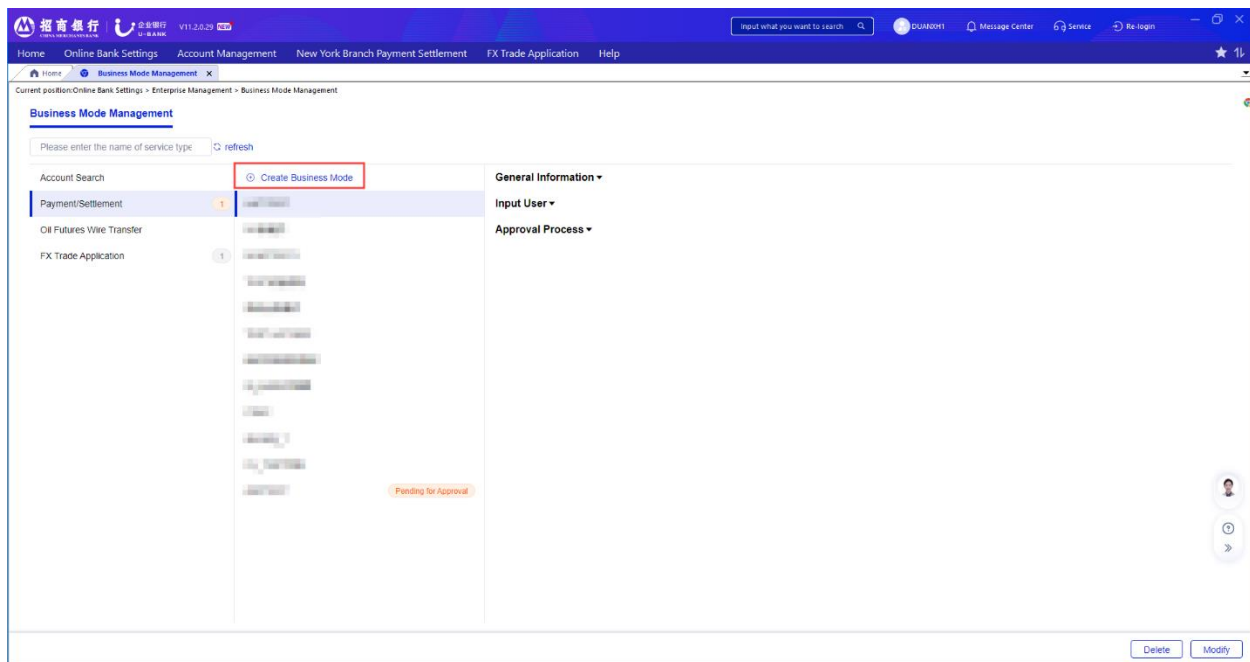
For each business type in U-bank, the System Administrator needs to manually add the business mode and designate the Input User and the Approval User.

Instructions:

- 1) Click “Online Bank Settings” → “Enterprise 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 search, payment/settlement) in turn, and then click “Create Business Mode” 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 general information, Input Users, and an approval process.



The mode name can be any name.

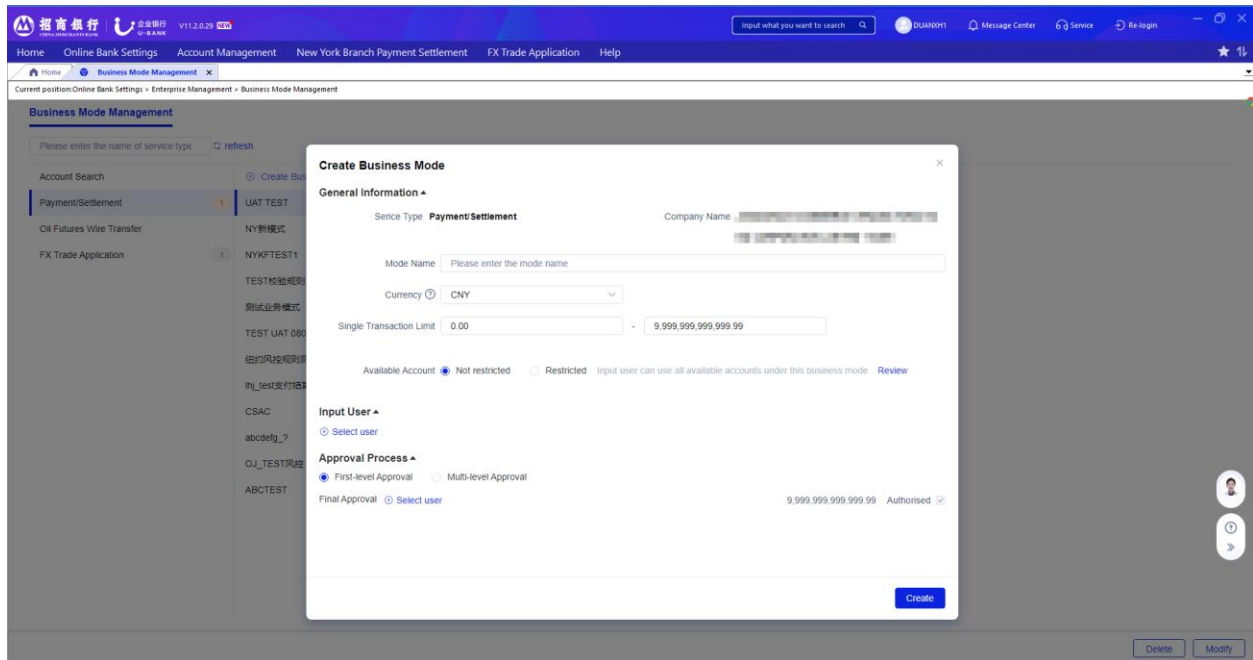
Input Currency and single transaction amount limit.

If you want this business mode to be available for all accounts, select "Not Restricted" for the available accounts, 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.

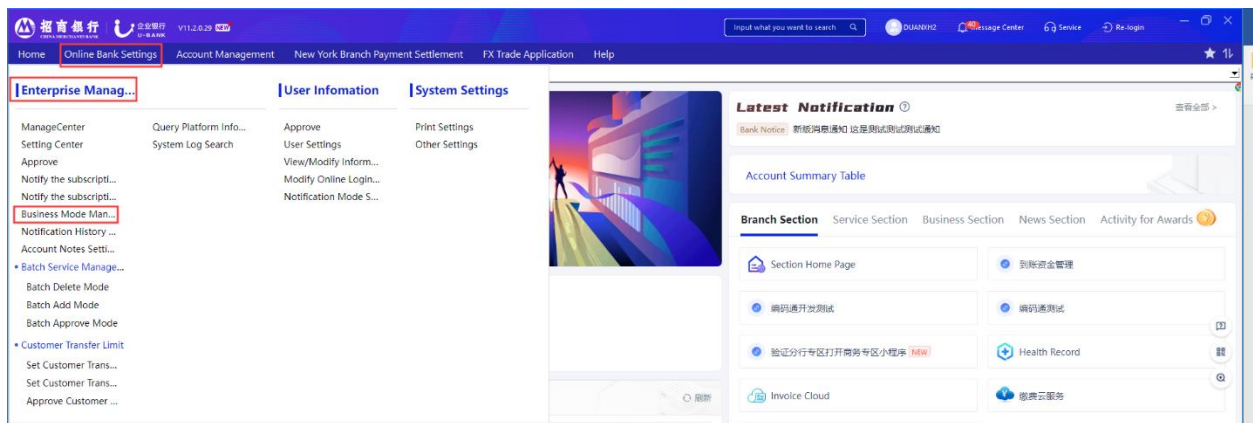
Click "Create" to complete the initiation process of permission setting.



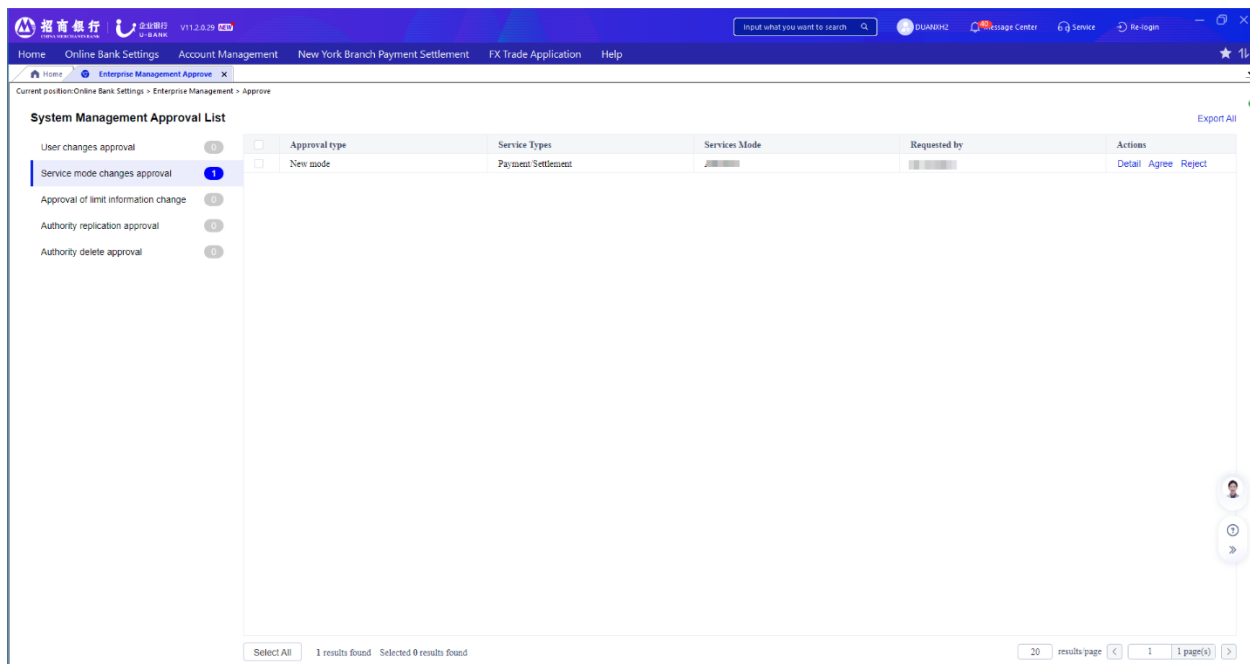
- 3) The permission setting of the U-BANK system is completed by a system administrator and must be authorized by another system administrator to take effect.

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 "Enterprise Management" under "Online Bank Settings" 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.

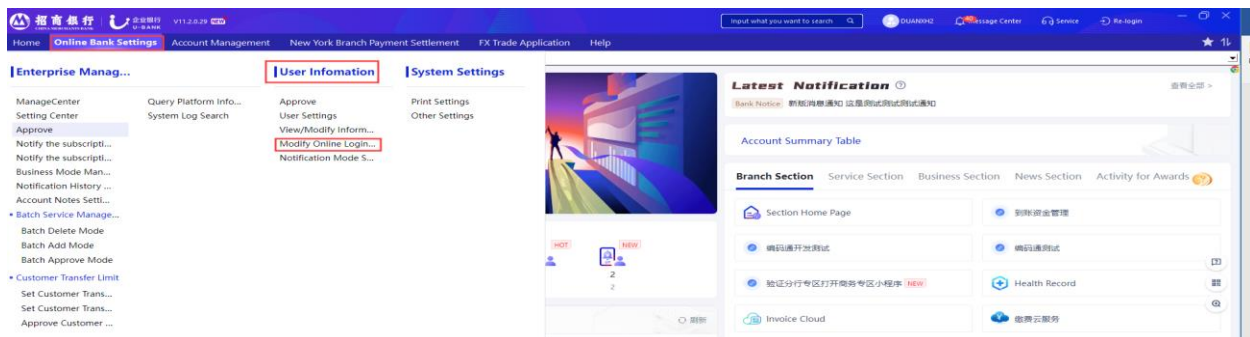
After the mode and user rights are set, the user can see the corresponding menu through the online login mode.

## 2.4 Change Passwords

### 2.4.1 Change Login Password

Instructions:

- 1) **Online Bank Settings.** Under **User Information.** 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 Exit U-Bank

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

### 3. Payments and Settlements

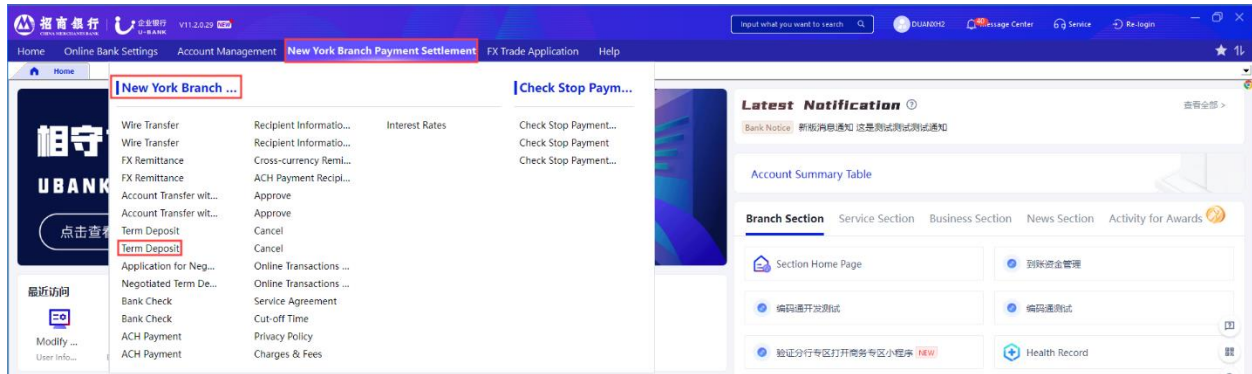
In this section, Input User instruction are listed in section 3.1 – 3.10. Approval User instruction are listed in section 3.11.

#### 3.1 Term Deposits

##### 3.1.1 Set up Term Deposits (“CD”)

Instruction:

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



- 2) Select Business Mode and then select the account from which the funds are to be transferred to the term deposit in the **Debit Account** pull-down list.
- 3) Input the amount of principal. Select the deposit tenor from the **Term** pull-down list.
- 4) Select the **Expected Date** to indicate the start of the deposit tenor.
- 5) Scroll down to the **Maturity Instructions**, you can select either no renewal and have both principal and interest credited to a specified account by switching off “Auto-renewal” or select one option as below:
  - 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

Note: Currently only US dollars are available for term deposit with minimum deposit of \$250,000.00.

- 6) Click on **Input**, then the summary of your transaction information will be displayed in the popup window for you to confirm. The interest rate associated with the selected term will be displayed in this popup window.
- 7) Click on **Confirm** to complete the term deposit opening request.

招商银行 企业银行 V11.2.0.29

Home Online Bank Settings Account Management New York Branch Payment Settlement FX Trade Application Help

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

Input Query

**Basic Information**

Transaction Reference No. 1026564451123456

\* Business Mode Please choose Check Mode Limit Inquiry

**Deposit Information**

\* Debit Account Please choose Check Account

\* Currency and Amount currency Please enter

\* Deposit Term Please select

\* Expected Date 2022-09-14

Maturity Date

**Instructions upon Maturity**

\* Auto-renew ☒

\* Renewal Type ☐ Deposit will be renewed at a term equal to the existing term  
☐ Deposit will be renewed at a different term to the existing term  
☐ Principal will be renewed at the existing term. Interest will be credited to account No.

Note: Amendments to maturity instructions should be submitted at least one (1) business day prior to the maturity date. Instructions submitted after the online banking cut-off time will be treated as instructions for the following business day. No amendments are allowed on the maturity date.

\* ☐ I have read and agreed to accept Terms and Conditions for CD

Input Clear

### 3.1.2 View existing CD details or Change Maturity Instruction:

- 1) Choose **New York Branch Payment Settlement**. Select **Term Deposit**
- 2) Select Business Mode and then select the account debited for term deposit in the **Debit Account** pull-down list.
- 3) Click on **Query** for information of term deposit for available CD details.


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Home Online Bank Settings Account Management New York Branch Payment Settlement FX Trade Application Help

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

Input Query

\* Business Mode Please choose Check Mode Limit Inquiry \* Debit Account Please choose Check Account Query

Transaction Ref. No.	Debit Account	Deposit Currency	Principal	Interest Rates	Interest Amount	Value Date	Maturity Date	Deposit Term	Operate
 No relevant information found									

0 transaction(s) total

0 Transactions/Page 1 1 page(s)

4) Click on **Amend Maturity Instructions** to make changes on the renewal.

The screenshot shows the online banking interface for 'New York Branch Payment Settlement'. The 'Query' tab is active. A table lists transactions, with the first row having a red box around the 'Amend Maturity Instructions' link in the 'Operate' column. The table headers are: Transaction Ref. No., Debit Account, Deposit Currency, Principal, Interest Rates, Interest Amount, Value Date, Maturity Date, Deposit Term, and Operate. The first row contains: 1004990073, NEW YORK BRANCH, USD, 1004990073, 0.0000, 0.0000, 2023-08-02, 2024-08-02, 12M, and the 'Amend Maturity Instructions' link.

Transaction Ref. No.	Debit Account	Deposit Currency	Principal	Interest Rates	Interest Amount	Value Date	Maturity Date	Deposit Term	Operate
1004990073	NEW YORK BRANCH	USD	1004990073	0.0000	0.0000	2023-08-02	2024-08-02	12M	Amend Maturity Instructions

5) Make changes and click “Confirm”. Separate approval is needed.

### Amend Maturity Instructions

Debit Account			
Currency	USD	Principal	
Interest Rates		Deposit Term	12M
Expected Date	2023-12-26	Maturity Date	2024-08-02

\* Auto-renew ☒

- \* Renewal Type ☒ Deposit will be renewed at a term equal to the existing term  
☐ Deposit will be renewed at a different term to the existing term  
☐ Principal will be renewed at the existing term. Interest will be credited to account No.

Note: Amendments to maturity instructions should be submitted at least one (1) business day prior to the maturity date. Instructions submitted after the online banking cut-off time will be treated as instructions for the following business day. No amendments are allowed on the maturity date.

Confirm

Cancel

### 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 term deposit application instructions

- 1) Select “New York Branch Payment Settlement” → “Negotiated Term Deposit”.
- 2) Select Business Mode and then select the account from which the funds are to be transferred to the term deposit in the **Debit Account** pull-down list.
- 3) Input the amount of principal and the negotiated interest rate accordingly.
- 4) Select the “Expected Value Date” to indicate the start of the deposit tenor.
- 5) Select the “Term” from the term pull-down list or directly select the maturity date.
- 6) Scroll down to the “Maturity Instructions” to choose the specified account your principal and interest will be credited to.
- 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 Confirm to complete the term deposit opening request. Approval is needed.

The screenshot shows the 'Negotiated Term Deposit' application form in the bank's online banking interface. The form is titled 'Input' and 'Query'. It includes a note: 'Note: Before applying for negotiated term deposit, please confirm the interest rate with your relationship manager.' The form is divided into sections: 'Basic Information', 'Deposit Information', and 'Instructions upon Maturity'. Under 'Basic Information', there is a 'Transaction Reference No.' field with the value '1026607119761664'. Under 'Deposit Information', there are fields for 'Business Mode' (Please choose), 'Debit Account' (Please choose), 'Currency and Amount' (currency, Please enter), 'Negotiated Interest Rate' (Please enter, %), 'Arrangement Fee Rate' (Please enter, %), 'Deposit Term' (Please select), 'Expected Date' (2022-09-14), and 'Maturity Date' (Please select). Under 'Instructions upon Maturity', there is a field for 'Credit Account No. for Principal and Interest' (Please choose). At the bottom, there is a checkbox for 'I have read and agreed to accept Terms and Conditions for CD'. The form has 'Input' and 'Clear' buttons at the bottom right.

### 3.2.2 Instructions for Inquiry of Deposit Summary

- 1) Select **New York Branch Payment Settlement**, then choose **Negotiated Term Deposit**
- 2) Select Business Mode and then select the account debited for term deposit in the **Debit Account** pull-down list.
- 3) Click on **Query** for information of time deposit or click on **Check Account** for account details.

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

### 3.3 Account Transfer within CMBNY

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**. Select **Account Transfer within CMBNY**

- 2) Select Business Mode and then 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.
- 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 **Submit** to confirm and refer the request to Approval User.

Note:

- 1) You can click on the Check Account 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.

Current position: New York Branch Payment Settlement > New York Branch Payment Settlement > Account Transfer within CMBNY

**Account Transfer within CMBNY**

**Basic Information**

Transaction Reference No. 102701661668920

\* Business Mode Please choose Check Mode

**Debit Account Information**

\* Debit Account No. Please choose Check Account

\* Currency and Amount currency Please enter

\* Expected Date 2023-12-21

**Beneficiary Information**

\* Beneficiary Account Number Please enter Beneficiary Information

☒ Save new beneficiary information

Remark Please enter notes to beneficiary

Input Clear

### 3.4 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**. Select **Wire Transfer**.

Home Online Bank Settings Account Management **New York Branch Payment Settlement** FX Trade Application Help

**New York Branch ...**

- Wire Transfer
- Wire Transfer
- FX Remittance
- FX Remittance
- Account Transfer wit...
- Account Transfer wit...
- Term Deposit
- Term Deposit
- Application for Neg...
- Negotiated Term De...
- Bank Check
- Bank Check
- ACH Payment
- ACH Payment

**Check Stop Paym...**

- Recipient Informatio...
- Interest Rates
- Check Stop Payment...
- Check Stop Payment
- Check Stop Payment...

**Latest Notification**

Bank Notice 新柜消息通知 这是测试测试通知

**Account Summary Table**

**Branch Section** Service Section Business Section News Section Activity for Awards

Section Home Page

- 到账资金管理
- 编码通开测试
- 编码通测试
- 验证分行专区打开商务专区小程序 NEW
- Health Record

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

Note:

- 1) You can click on the Check Account 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) 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.
- 5) 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.

Current position: New York Branch Payment Settlement > New York Branch Payment Settlement > Wire Transfer

**Wire Transfer**

**Basic Information**

Transaction Reference No. 1027051724189952

\* Business Mode Please choose Check Mode

**Wire Transfer Information**

\* Debit Account No. Please choose Check Account

\* Currency and Amount currency Please enter

\* Expected Date 2023-12-21

**Beneficiary Information**

**Beneficiary Name and Address**

\* Beneficiary Account Number Please enter Beneficiary Information

\* Beneficiary Name Please enter

\* Beneficiary Address 1 Please enter

Beneficiary Address 2 Please enter

Beneficiary Address 3 Please enter

☒ Save new beneficiary information

Current position: New York Branch Payment Settlement > New York Branch Payment Settlement > Wire Transfer

☒ Save new beneficiary information

**Beneficiary Bank**

\* Beneficiary Bank Routing Type: Please choose

\* Beneficiary Bank Name and Address: Please enter

**Intermediary Bank**

**Charges pay by**

\* Charges pay by: ☒ SHA ☐ BEN ☐ OUR

Note: OUR is not applicable when remitting currency is USD and beneficiary bank is located in the US.

**Notes to Receiving Party**

Notes to Beneficiary Bank: Please enter notes to beneficiary bank

Notes to Beneficiary: Please enter notes to beneficiary

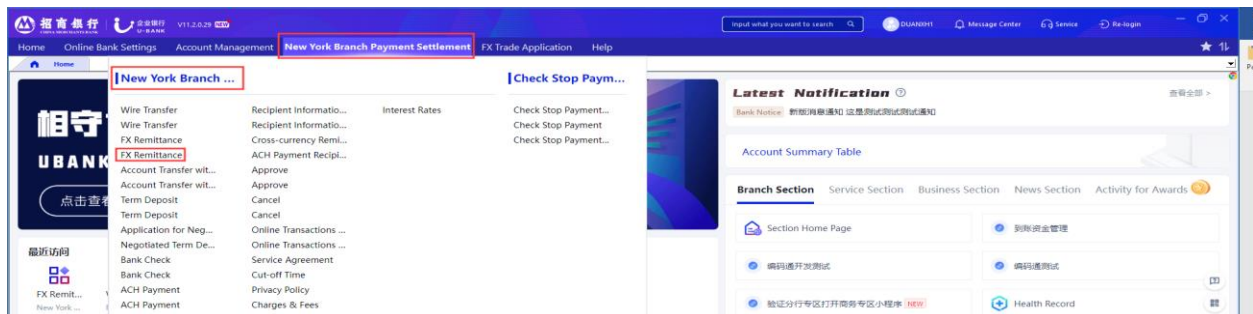
☐ I have read and agreed to accept ([Terms & Conditions for Wire Transfer](#))

### 3.5 FX Remittance Application

FX 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 FX remittance.

Instruction:

- 1) Choose **New York Branch Payment Settlement**. Select **FX Remittance**.



- 2) Select Business Mode and then select the account from which the funds are to be transferred to the term deposit in the **Debit Account** pull-down list.
- 3) Input the **Amount**. Select the **Remittance Currency**. You shall only input debit amount or remittance amount.
- 4) Input **Beneficiary Account** number. Input **Name and Address** of the beneficiary.
- 5) Input information of Beneficiary Bank and Intermediary Bank respectively.
- 6) **Our, Ben** or **Share** for our preferred transfer charge type.
- 7) Add notes to the beneficiary bank or the beneficiary if needed.

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 **Confirm** and refer the request to Approval User.

Note:

1) You can click on the Check Account 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) 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.

5) 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.

6) Online banking only provides FX remittance application. The bank will review the application and approve or disapprove.

The screenshot shows the 'FX Remittance' page in the CMB Online Banking system. The page has a blue header with the bank's logo and navigation links. The main content area is titled 'FX Remittance' and includes a note about the CMB FX Remittance Agreement. The form is divided into three sections: 'Basic Information', 'Remittance Information', and 'Beneficiary Information'. The 'Basic Information' section contains a 'Transaction Reference No.' field with the value '1027112371796272' and a 'Business Mode' dropdown menu. The 'Remittance Information' section contains fields for 'Debit Account No.', 'Currency and Amount', 'Remittance Currency', and 'Remittance Amount'. The 'Beneficiary Information' section contains fields for 'Beneficiary Name and Address', 'Beneficiary Account Number', 'Beneficiary Name', 'Beneficiary Address 1', 'Beneficiary Address 2', and 'Beneficiary Address 3'. Each field has a 'Please enter' placeholder and a 'Check' button.

Current position: New York Branch Payment Settlement > New York Branch Payment Settlement > FX Remittance

**FX Remittance**

Note: Please make sure the CMB FX Remittance Agreement has been signed prior to using this service. If the agreement has not been signed, the FX remittance request can still be submitted, but the application will not be processed by the bank. For signing the CMB FX Remittance Agreement, please contact your relationship manager.

**Basic Information**

Transaction Reference No. 1027112371796272

\* Business Mode Please choose Check Mode

**Remittance Information**

\* Debit Account No. Please choose Check Account

\* Currency and Amount currency Fill in either Selling Amount or Buying Amount

\* Remittance Currency Please select

Remittance Amount Fill in either Selling Amount or Buying Amount

**Beneficiary Information**

Beneficiary Name and Address

\* Beneficiary Account Number Please enter Beneficiary Information

\* Beneficiary Name Please enter

\* Beneficiary Address 1 City and Country are mandatory

Beneficiary Address 2 Please enter

Beneficiary Address 3 Please enter

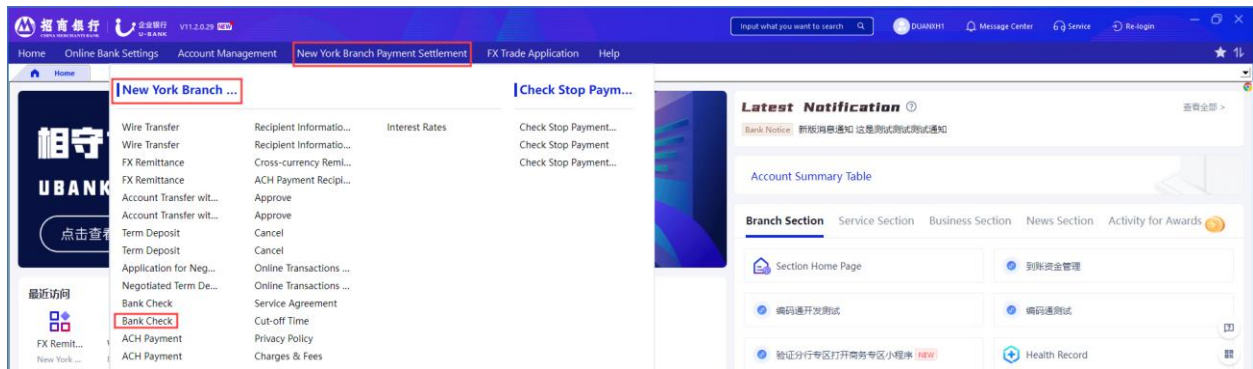
The screenshot shows the 'New York Branch Payment Settlement' form in the Zhibao Bank online system. The form includes the following sections:

- Beneficiary Bank:** Fields for Beneficiary Bank Routing Type (Please choose), Beneficiary Bank Name and Address (Please enter), and Intermediary Bank.
- Charges pay by:** Radio buttons for SHA, BEN, and OUR. A note states: 'Note: OUR is not applicable when remitting currency is USD and beneficiary bank is located in the US.'
- Notes to Receiving Party:** Two text areas for 'Notes to Beneficiary Bank' and 'Notes to Beneficiary'.
- Agreement:** A checkbox for 'I have read and agreed to accept (Terms & Conditions for Wire Transfer)'.
- Buttons:** 'Input' and 'Clear' buttons at the bottom.

### 3.6 Issuance of Bank Check

Instruction:

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



**Issuance of Bank Check**

Transaction Reference No. 1027113505759488

\* Business Mode

**Debit Account Information**

\* Debit Account No.

\* Currency and Amount

\* Expected Date

**Beneficiary Information**

\* Bank Check Delivery ☒ Mail to Player ☐ Mail to Beneficiary

\* Beneficiary Name

☒ Save new beneficiary information

- 2) Select Business Mode and then select the account from which the funds are to be transferred to the term deposit in the **Debit Account** pull-down list.
- 3) Input the **Amount**. Select the **Value Date**. Input **Beneficiary/Payee Name**.
- 4) 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.
- 5) Click on **Submit**, then the summary of your transaction information will be displayed in the popup window for you to confirm.
- 6) Click on **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.

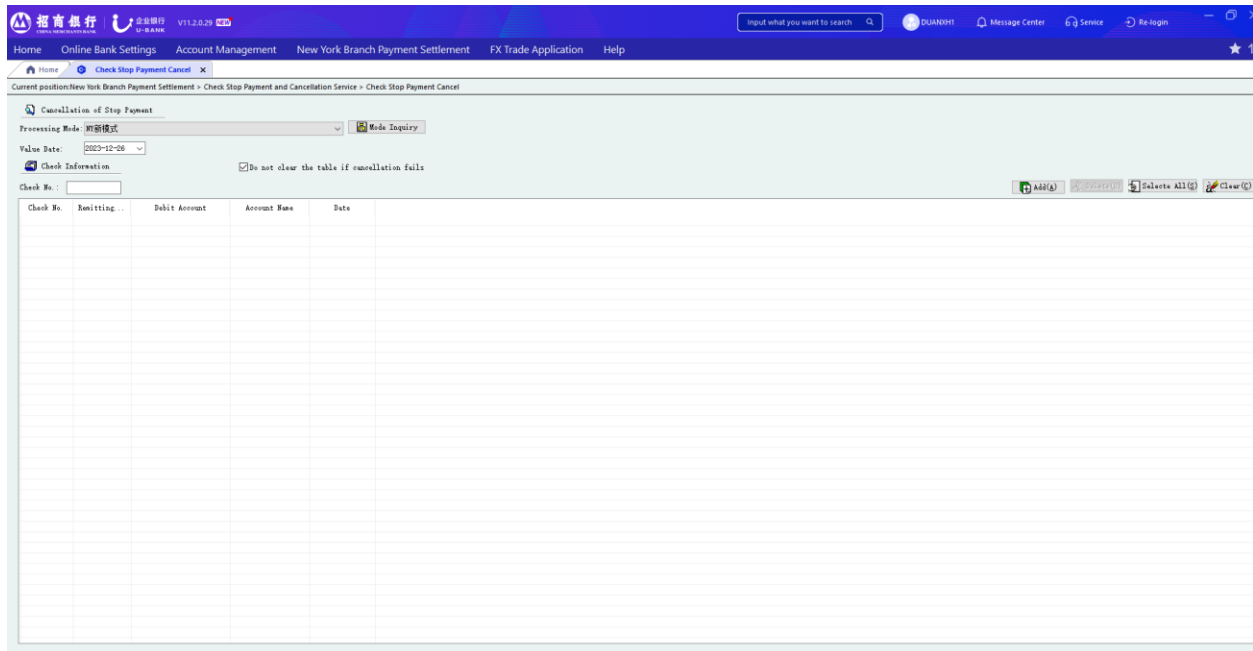
#### 3.7.1 Check Stop Payment Application

Instructions:

- 1) Choose **Check Stop Payment and Cancellation Service** under **New York Branch Payment Settlement**. Select **Check Stop Payment**.
- 2) Select the **Drawer Account** from the drop-down list.
- 3) Input the **Start Check No.** and **End Check No.** accordingly.
- 4) Click on **Input**, then the summary of your request will be displayed in the popup window for you to confirm.
- 5) Click on **Ok** to confirm and refer the request to Approval User.





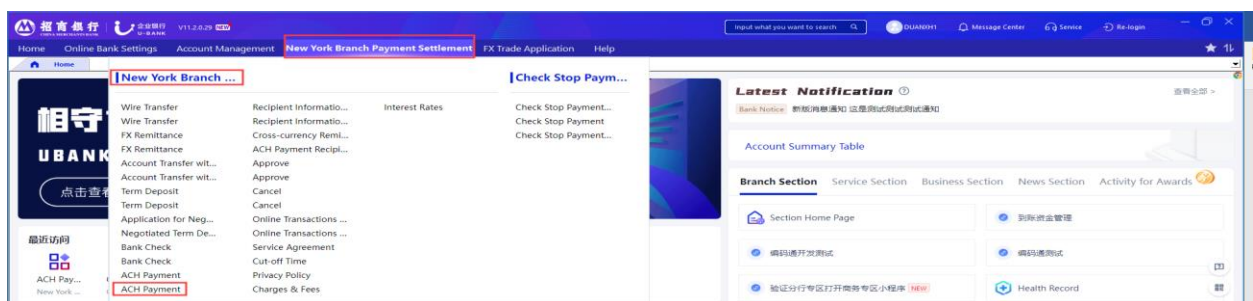


### 3.8 ACH Payment

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”.



- 2) Select Business Mode and then select the account from which the funds are to be transferred to the term deposit in the **Debit Account** pull-down list.
- 3) You can check and update the subscription status of an account in your own company name by clicking on “Agreement Status”.
- 4) Select Expected Date.
- 5) Click the drop-down button to select “ACH Type”. At present, it only support “Payment” and “Other Payment”.

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Home Online Bank Settings Account Management New York Branch Payment Settlement FX Trade Application Help

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

### ACH Payment

Transaction Reference No. 1027120798761216


\* Business Mode: Please choose

\* Debit Account: Please choose

\* Currency: USD \* ACH Type: Payment

\* Expected Date: 2023-12-21 \* Settlement Date: 2023-12-22

☒ Save new beneficiary information

#	Beneficiary Name	Beneficiary Account No.	Beneficiary Account Type	Amount	Ben. Bank Fed ACH ABA No.	Beneficiary Bank Name	Reference No.	Action
 <p>You can import from a local file or download a template and edit it before importing</p>								

0 results found, Total Amount: 0

20 results/page 1 page(s)

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 window will pop up.
- 2) Enter all the fields marked with \* and click Add (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 on Confirm after reviewing the fee information to refer the request to Approval User.

## Add beneficiary



* Beneficiary Name	<input type="text" value="Please enter"/>	Beneficiary Information
* Beneficiary Account No.	<input type="text" value="Please enter"/>	
* Beneficiary Account Type	<input type="text" value="CHECKING ACCOUNT"/>	
* Amount	<input type="text" value="Please enter"/>	
* Ben. Bank Fed ACH ABA No.	<input type="text" value="Please enter"/>	0/9
* Beneficiary Bank Name	<input type="text" value=""/>	
Reference No.	<input type="text" value="Please enter"/>	0/22
Note	<input type="text" value="Please enter"/>	0/80

Add

Cancel

### EXCEL import:

- 1) Click "Download Template" on the ACH payment page for the first-time user.
- 2) Enter the detailed data in the template format and save it as EXCEL.
- 3) Click "Import" on the ACH payment page. Select the EXCEL file to be imported and click "Open".
- 4) All payment details in Excel should be displayed. You can refer to Manual entry 4) – 6) for the following operation.

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.

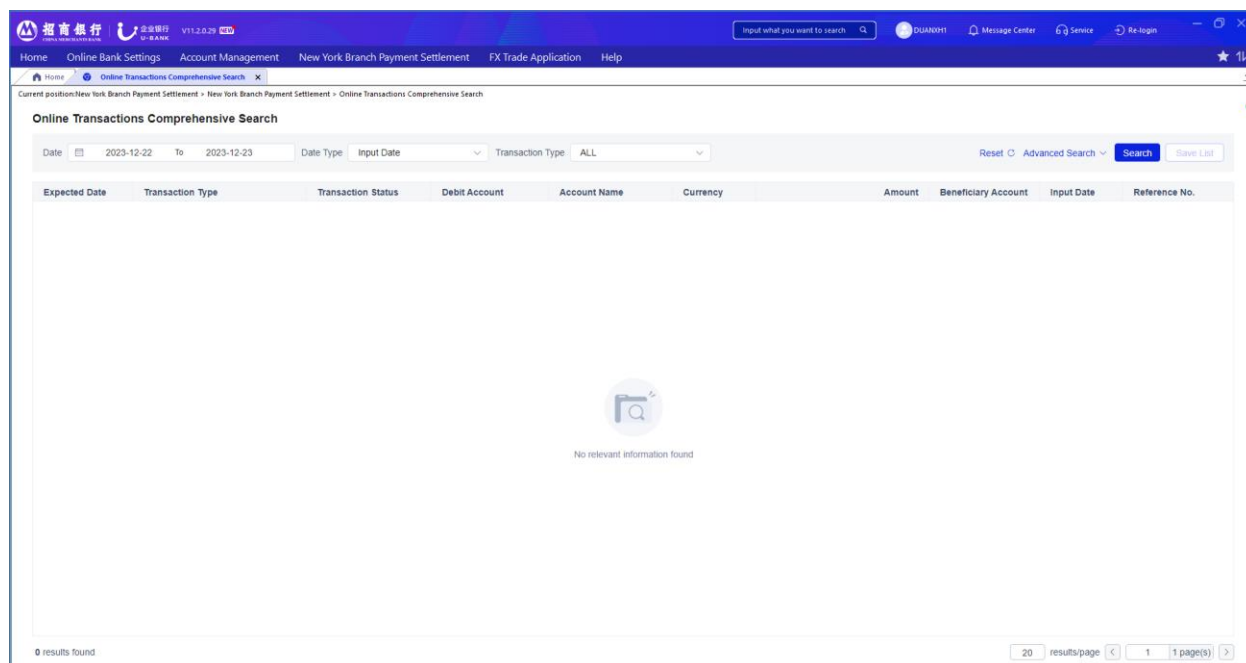
### Instruction:

- 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 select **Online Transaction Comprehensive Search**.
- 2) Specify the date range, Date Type 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 for 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 (Succeeded)	The instruction has been successfully executed by our bank.

Completed (Rejected)	The instruction has been rejected by one of the checkers.
Completed (Failed)	The instruction has been declined by our bank.
Completed (Expired)	The instruction does not obtain necessary approval during the ten-day lifetime (counted from the expected date) and is expired.
Completed (Cancelled)	The instruction has been canceled by the maker or one of the checkers.

- 2) For printing purposes, you can print out the transaction details for a single transaction by clicking the transaction and then clicking on 'Print Detail'. For printing out the transaction process, you can switch to "Transaction Process" tab and click on "Print Audit Trail Information".

### 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** and **Transaction Process** tab for more information.
- 4) Click on **Cancel** to cancel the instruction.

### 3.11 Approve Transaction Instructions as an 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** and **Transaction Process** tab for more information.
- 4) Click on **Approved** or **Reject** to approve or reject the instruction.

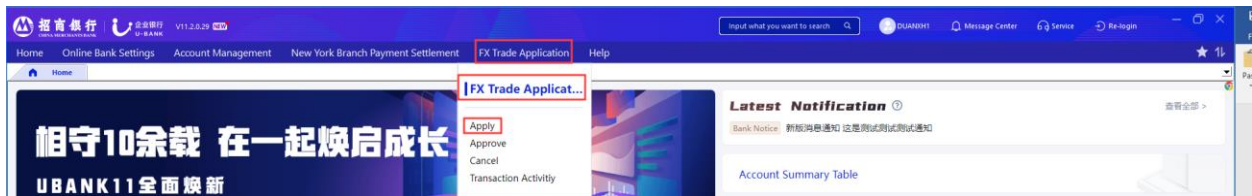
## 4. FX Trade Application

The online banking system of China Merchants Bank New York Branch offers foreign exchange trade 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 FX Trade Application

Instructions:

- 1) “FX Trade Application” → “Apply”.



- 2) Select **Business Mode** and then select **Exchange Rate Order Type**. If you select **Market Order**, the bank will execute according to the market rate. If you select **Limit Order**, please input the execution rate in **Exchange Rate**. The transaction will fail if it does not reach the expectation before expire date.
- 3) Select the account from which the fund is to be debited in the **Selling Account No.** pull-down list.
- 4) Select the account from which the fund is to be credited in the **Buying Account No.** pull-down list.
- 5) Select **Trade Type**. Right now it only supports spot transaction and forward transaction. If you select forward transaction, you need to input expected settlement 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 **Confirm** and refer the request to Approval User.

Input

**Basic Information**

Transaction Reference No. 1027164688335104

\* Business Mode Please choose Check Mode

**Transaction Information**

\* Exchange Rate Order Type ☐ Market order ☒ Limit order

\* Exchange Rate

\* Order Effective Period 2023-12-21 - 2023-12-27

\* Selling Account No. Please choose Check Account

\* Selling Currency and Amount currency Fill in either selling amount or buying ar

\* Buying Account No. Please choose Check Account

\* Buying Currency and Amount currency Fill in either selling amount or buying ar

\* Trade Type ☐ SPOT ☒ FWD

\* Expected Settlement Date 2023-12-23

☐ I have read and agreed to accept (the terms and conditions of the Foreign Exchange Transactions)

Input Clear

## 4.2 FX Trade Application Approval

Instruction:

- 1) Select "FX Trade Application" → "Approve".
- 2) Click "Search" 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 on the transaction. Select one transaction and click "Approve" to approve or "Reject" to decline it.

## 4.3 FX Trade Application Cancellation

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

Instruction:

- 1) Select "FX Trade Application" → "Cancel".
- 2) Click "Search" 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 on the transaction.
- 4) Select one transaction and click "Cancel" to confirm.



## 5. Account Management

Account Management 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 Management" → "Transaction Search".
- 2) Select the specific account in the "Account Information" dropdown.
- 3) Select "Today's Transaction" and click "Search" to view today's transactions.
- 4) Select "Transaction History" and set up the date range," and click "Search" 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 the account.

Instructions:

Select "Account Management" → "Account Summary Table".

Note:

If you want to print out relevant information, you may select the account and click "View" for viewing the account overview and account details which are both available 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 Management" → "View Monthly Bank Statement".

- 2) Click “View” to online preview the selected monthly bank statement or click “Download” to download the monthly bank statement.

## **5.4 View Receipts**

Instruction:

- 1) Select “Account Management” → “View Receipts”.
- 2) Select the inquiring account in the “Account No.” dropdown.
- 3) Input date range. Click Advanced Search and 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” 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:

### 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.

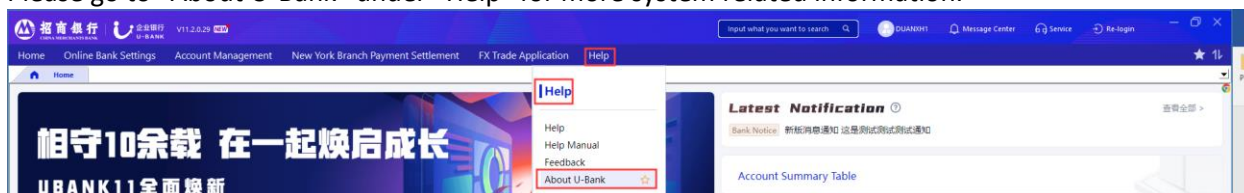
#### 6.1.6 Online Banking Troubleshooting

- 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 “About U-Bank” under “Help” for more system related information.



## 6.3 Service Agreement Inquiry

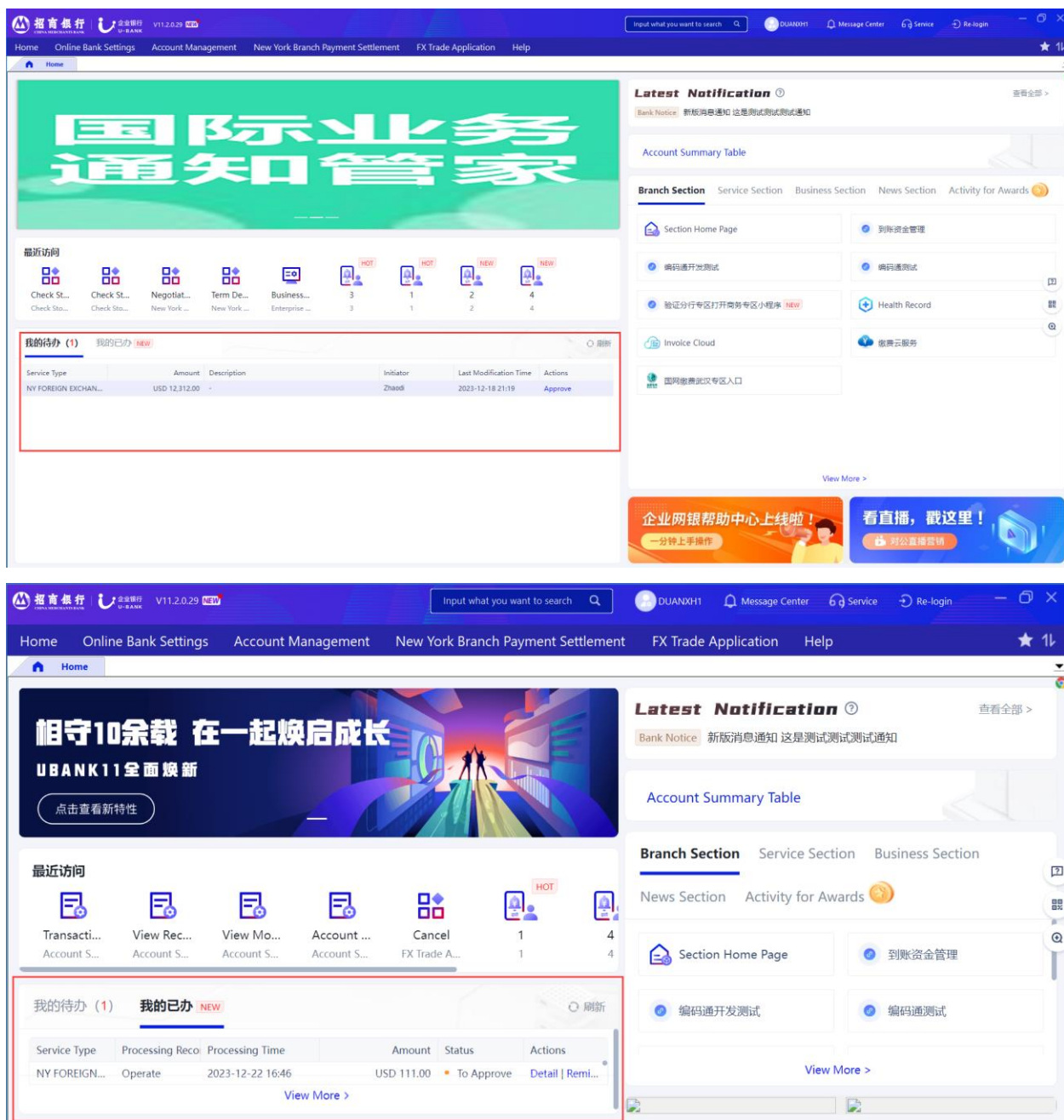
We kindly recommend you to carefully review the terms in our service agreement prior to using our service. You can review agreements related to CD, wire transfer and other online banking business.

Instruction:

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

## 6.4 Notification Window

If there is a new business or transaction, it will be automatically displayed in the notification window located in the bottom left corner of the page. When there is a business or transaction pending for approval, approver will get notified under “To-do Tasks” (Shown as “我的待办”). By clicking “Approve” button, the approver will be directed to a corresponding approving page. You may also view the completed businesses and transactions under “Completed Tasks” (Shown as “我的已办”).



## 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.