

2020



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Personal Internet Banking User Manual

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1. Login

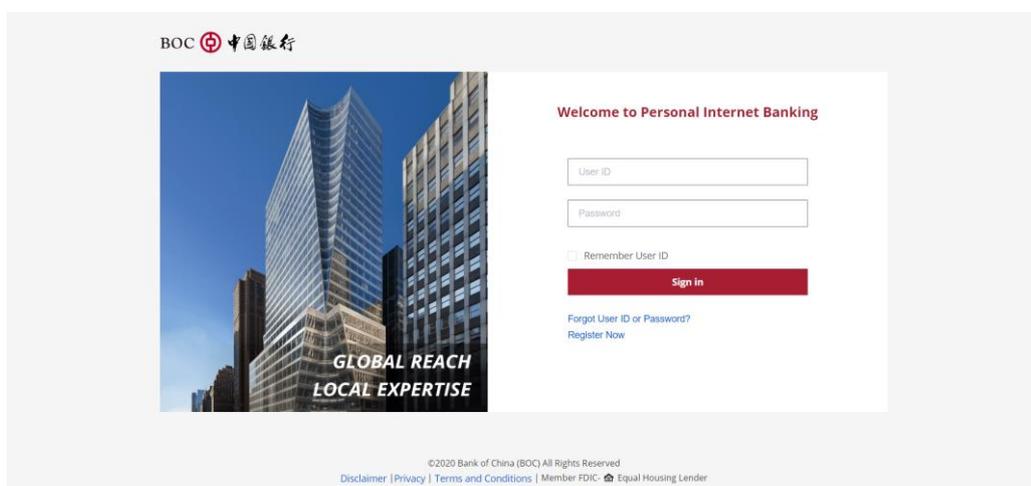
【Function introduction】

Personal Internet banking user can log in and use the functions of personal Internet banking by entering user ID and password.

【Operating instructions】

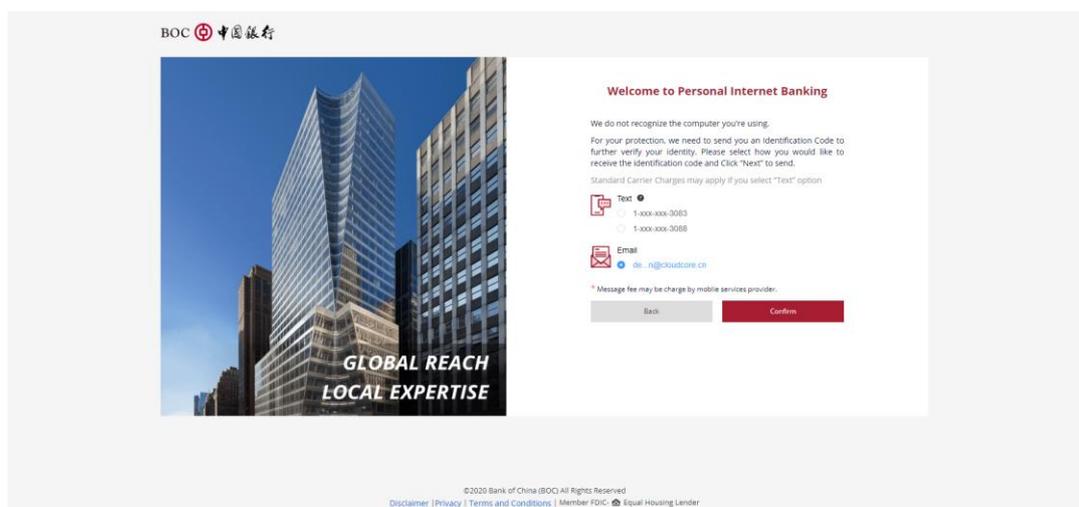
◆ Login

- 1) Enter the login page. Enter the User ID, Password and click Sign in. User can also check Remember User ID for faster login in the future. (Picture1-1 login for user with unregistered computer.



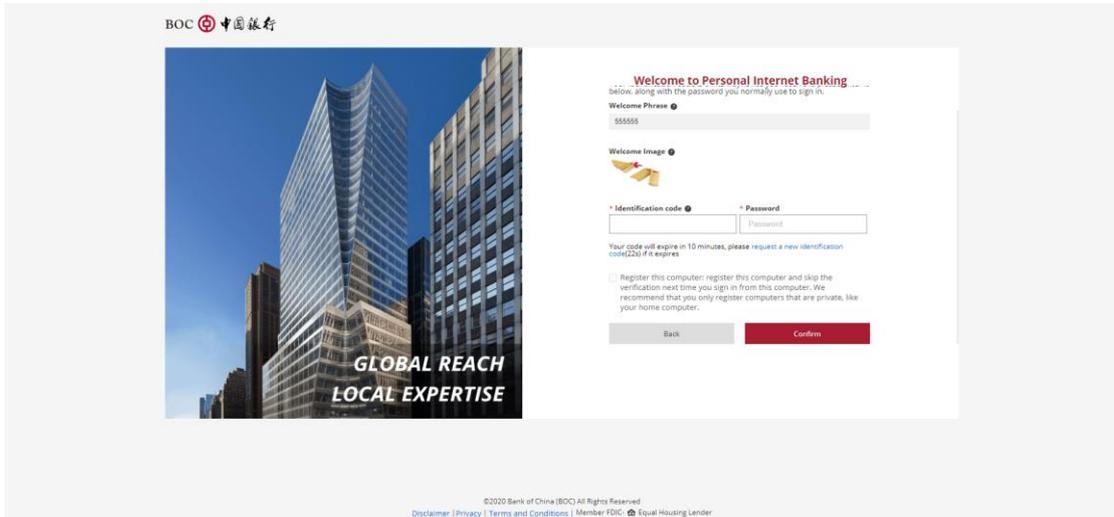
Picture1-1 Login for user with unregistered computer

- 2) If the user logs in with an unregistered computer, user need to select a method to receive verification code, click confirm to enter the next step (Picture1-2 login for user with unregistered computer).



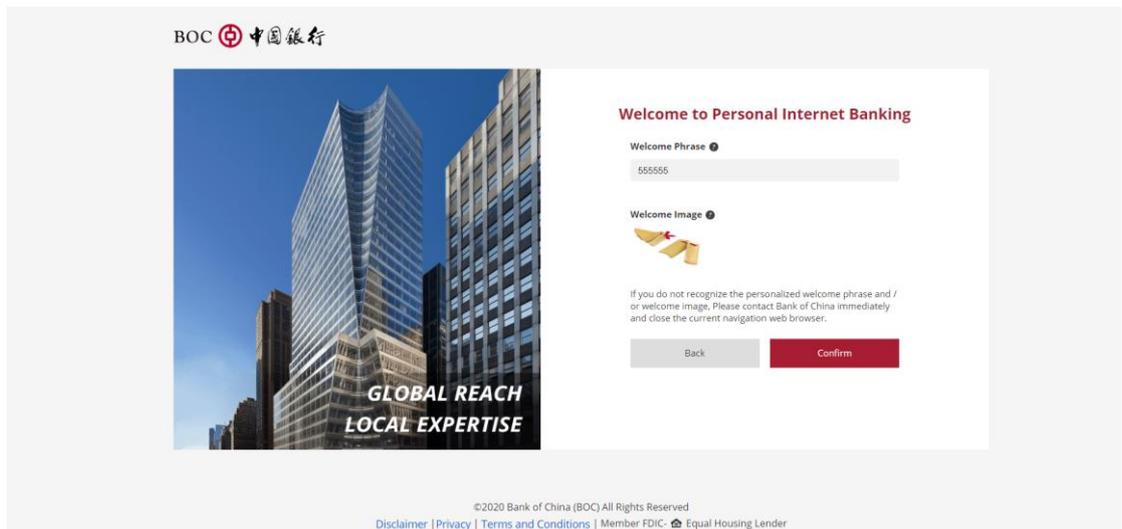
Picture1-2 Verification for unregistered computer

- 3) Enter the identification code and password. If User would like to skip the verification for the next log in, check register this computer and click Confirm. (Picture 1-3 Welcome image for user with unregistered computer) .



Picture 1-3 Welcome image for unregistered computer

- 4) If the user logs in with a registered computer, user will skip the verification and enter the welcome image page (Picture1-4 Welcome image for registered computer) .



Picture 1-4 Welcome image for registered computer

2. Register

【Function introduction】

New users can register personal online banking by themselves.

【Operating instructions】

◆ Register

- 1) User can access this function by clicking "Register Now" on the login page. User must first read and agree to the relevant agreements to proceed to registration. (Picture 2-1 Agreement)

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The screenshot shows the 'Internet Banking Service Registration' page. At the top, there is a navigation bar with a back arrow and the text 'IBS Sign On'. Below this, the page title is 'Internet Banking Service Registration'. The main content area is titled 'BANK OF CHINA LIMITED ONLINE BANKING SERVICES AGREEMENT'. It contains several sections of text, including a general description of the agreement, a list of branches, and a section for 'E-Sign Disclosure and Consent Agreement'. The text is small and dense, covering the majority of the page's content area.

Picture 2-1 Agreement

- 2) User needs to select the account opening branch, enter Account number or CD number, enter the correct verification code, and click Submit. (Picture 2-2 Input account information)

The screenshot shows the 'Internet Banking Service Registration' form. At the top, there is a navigation bar with a back arrow and the text 'IBS Sign On'. Below this, the page title is 'Internet Banking Service Registration'. The form contains several input fields: a dropdown menu for 'Select Your Branch', a text input field for 'Account number', a text input field for 'CD number', and a text input field for 'Verification Code'. There are also two buttons: a grey 'Cancel' button and a red 'Submit' button. At the bottom of the form, there is a link for 'Disclaimer | Privacy | Terms and Conditions'.

Picture 2-2 Input account information

- 3) User needs to enter personal information including date of birth, social security number or passport number, and click Submit. (Picture 2-3 Input personal information)

Internet Banking Service Registration

Account Number
01000147

* Date of Birth

Social Security Number
 - -
e.g. xxx-xx-xxxx

Or

Passport No

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Picture 2-3 Input personal information

- 4) If user registers with SSN, the information that needs to be entered during registration includes User ID, password, name, and email. The email entered must be matched with the bank's record. (Picture 2-4 Set up user ID and password (register with SSN) . If user registers with passport number, a one-time out-of-band verification need to be conducted. Authentication code will be sent to user's email address in the bank's record. (Picture 2-5 Set up user ID and password (register with Passport No)) . After entering the correct information, click Submit to finish the registration.

← IBS Sign On

Detail of Register Information

* User log-in ID

Must contain only upper/lower case letters and numbers

* Set initial password * Confirm password Password strength
 Empty

Password Help ▾

- At least 8 characters
- At least 2 of the following:
 - 1 letter (case sensitive)
 - 1 number
 - 1 of these special characters: -!@#%&*_+={}|[]:;>/?<.,
- No more than 2 identical or sequential characters (111, aaa, 123, abc, !!!)
- The password entered twice must be consistent
- The password cannot be the same as the user ID

Personal Details

* First name * Last name * Email address

* Confirm email address

Cancel Submit

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Picture 2-4 Set up user ID and password (register with SSN)

← IBS Sign On

Detail of Register Information

* Identification code (We already sent a code to your bank register email address, please check)

* User log-in ID * Set initial password * Confirm password
Must contain only upper/lower case letters and numbers

Password strength
 Empty

Password Help ▾

- At least 8 characters
- At least 2 of the following:
 - 1 letter (case sensitive)
 - 1 number
 - 1 of these special characters: -!@#%&*_+={}|[]:;>/?<.,
- No more than 2 identical or sequential characters (111, aaa, 123, abc, !!!)
- The password entered twice must be consistent
- The password cannot be the same as the user ID

Personal Details

* First name * Last name * Email address

* Confirm email address

Cancel Submit

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Picture 2-5 Set up user ID and password (register with Passport Number)

3. Forgot User ID/password

【Function introduction】

If user forgets the login name or password of personal online banking system, this function can be utilized to retrieve the login name or reset the password.

【Operating instructions】

◆ Forgot username or password

- 1) This function can be accessed via "Forgot User ID or Password?" on the login page. User need to input the correct information to verify the identity in order to proceed. (Picture 3-1 Verify identity).

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← IBS Sign On

Forgot Password - Verification

* Select your branch
Select your branch

* Account/CD number

* Date of birth
mm/dd/yyyy

* Social Security Number
e.g. xxx-xx-xxxx

Or

* Passport number

Submit

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Picture 3-1 Verify identity

- 2) If the inputted information matched with the bank's record, user can select a method to receive verification code (Picture 3-2 Select phone or email to receive verification code), and enter the correct verification code to proceed. (Picture 3-3 Input verification code)

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← IBS Sign On

Forgot Password - Verification

Forgot Password - Verification

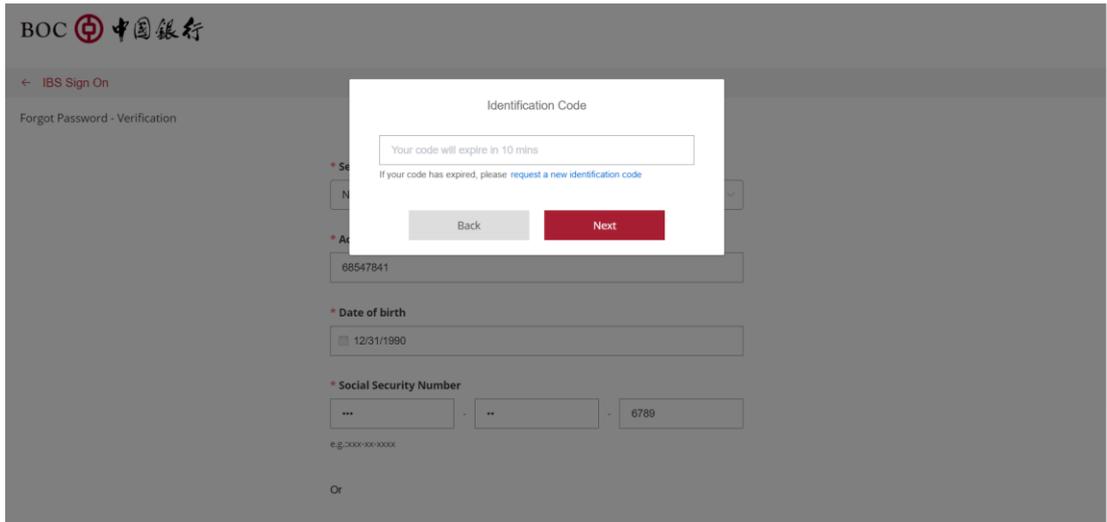
To protect your account, we need to send you an identification code to further verify your identity. Please select how you would like to receive the identification code and Click "Next" to send.
Standard message rates may apply for "text" option. Please contact your wireless carrier for details.

Text
 1-xxx-xxx-3083
 1-xxx-xxx-3088

Email
 de...n@cloudcore.cn

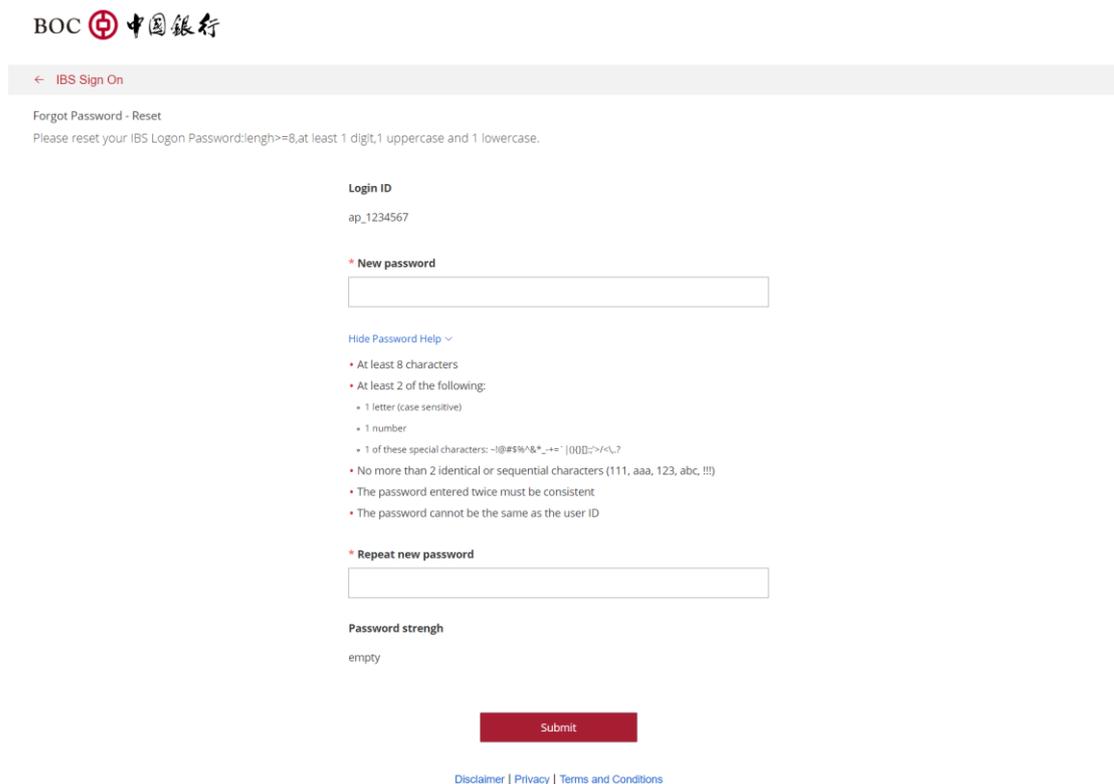
Back Next

Picture 3-2 Select phone number or email to receive verification code



Picture 3-3 Input verification code

- 3) After inputting the correct verification code, the page will direct the user to the reset password page with user ID displayed on the top. User then can reset password by following the password rule and submit the request. (Picture 3-4 Reset password) Once the password is reset, user can log in with the new password.



Picture 3-4 Reset password

4. Accounts

- ◆ Operation menu and function correspondence table:

First level menu	Second level menu	Function list
Accounts	Account	Account Overview
		Account Activity
	Check	Stop Payment
		Order Check
		Order Check Enquiry
	Statement	e-Statement
		Paperless settings
	Tax document	Tax document
	Debit Card	Apply Debit Card
		Card Management
Open account	Open a CD	

4.1. Account

4.1.1. Account Overview

【Function introduction】

Account overview page includes information about all accounts that are linked to user's online banking. Different types of accounts have different elements.

【Operating instructions】

◆ Account information query

- 1) Deposit Accounts elements include Account Type, Account Number, Current Balance, and Available Balance (Picture 4.1.1-1 account overview).

The screenshot shows the 'Account Overview' page for a user named 'Hello qiankun deng'. The page is divided into three main sections based on currency: USD, CAD, and CNY.

USD Deposit Accounts:

Account Type	Account Number	Current Balance	Available Balance	Link
STATEMENT SAVINGS	**1488	\$997,798.00	\$996,780.00	Fund Transfer
NOW ACCOUNT	**5185	\$16,123.74	\$16,123.74	Fund Transfer
NOW ACCOUNT	**8086	\$56,000.48	\$56,000.48	Fund Transfer
DEMAND DEPOSITS	**0147	\$36,800.48	\$36,800.48	Fund Transfer

USD CD Accounts:

Account Type	CD No.	Value date	Maturity date	Rate(%)	Principal	APY(%)	Term
CD	**0001	01/02/2009	07/20/2009	3.10	\$210,166.67	3.17	12M
CD	**0404	04/04/2019	10/31/2019	3.40	\$400,000.00	3.17	6M
CD	**0101	01/01/2019	12/31/2019	3.10	\$100,000.00	3.17	12M
CD	**0202	02/01/2019	01/31/2020	3.20	\$200,000.00	3.17	12M
CD	**0303	02/21/2018	02/20/2020	3.30	\$300,000.00	3.17	24M
CD	**0505	05/05/2019	04/30/2020	3.50	\$500,000.00	3.17	6M
CD	**0606	06/06/2019	05/31/2020	3.60	\$600,000.00	3.17	6M

CAD Deposit Accounts:

Account Type	Account Number	Current Balance	Available Balance	Link
DD Intr Bear	**0065	C\$273.38	C\$273.38	

CNY Deposit Accounts:

Account Type	Account Number	Current Balance	Available Balance	Link
DEMAND DEPOSITS	**1197	¥46,820.45	¥46,820.45	Fund Transfer
NOW ACCOUNT	**4184	¥14,000.78	¥14,000.78	Fund Transfer
NOW ACCOUNT	**3183	¥13,000.77	¥13,000.77	Fund Transfer
NOW ACCOUNT	**2182	¥12,000.76	¥12,000.76	Fund Transfer
NOW ACCOUNT	**1188	¥11,000.75	¥11,000.75	Fund Transfer

CNY CD Accounts:

Account Type	CD No.	Value date	Maturity date	Rate(%)	Principal	APY(%)	Term
CD	**2121	01/01/2020	12/31/2020	3.10	¥100,001.21	3.17	12M
CD	**2122	02/01/2020	01/31/2021	3.10	¥100,002.32	3.17	12M
CD	**2123	03/01/2020	03/03/2021	3.10	¥100,003.43	3.17	12M
CD	**2124	04/01/2020	03/31/2021	3.10	¥100,004.50	3.17	12M

Picture 4.1.1-1 Account overview

- 2) Loan Accounts element include Loan Type, Loan Ref No., Current Balance, Book Date, Maturity Date, Interest Rate (Picture 4.1.1-1 account overview, Picture 4.1.1-2 account overview).

The screenshot shows the 'Account Overview' page for a user named 'Hello qiankun deng'. The page is divided into three main sections for different currencies: USD, CAD, and CNY. Each section displays a summary table and a detailed table of accounts.

USD Deposit Accounts Summary:

Account Type	Available Balance
STATEMENT SAVINGS	\$996,780.00
NOW ACCOUNT	\$16,123.74
NOW ACCOUNT	\$56,000.48
DEMAND DEPOSITS	\$36,800.48
Total	\$1,105,704.70

USD Detailed Deposit Accounts Table:

Account Type	CD No.	Value date	Maturity date	Rate(%)	Principal	APY(%)	Term
CD	**0001	01/02/2009	07/20/2009	3.10	\$210,166.67	3.17	12M
CD	**0404	04/04/2019	10/31/2019	3.40	\$400,000.00	3.17	6M
CD	**0101	01/01/2019	12/31/2019	3.10	\$100,000.00	3.17	12M
CD	**0202	02/01/2019	01/31/2020	3.20	\$200,000.00	3.17	12M
CD	**0303	02/21/2018	02/20/2020	3.30	\$300,000.00	3.17	24M
CD	**0505	05/05/2019	04/30/2020	3.50	\$500,000.00	3.17	6M
CD	**0606	06/06/2019	05/31/2020	3.60	\$600,000.00	3.17	6M

CAD Deposit Accounts Summary:

Account Type	Available Balance
DD Intr Bear	C\$273.38

CNY Deposit Accounts Summary:

Account Type	Available Balance
DEMAND DEPOSITS	¥46,820.45
NOW ACCOUNT	¥14,000.78
NOW ACCOUNT	¥13,000.77
NOW ACCOUNT	¥12,000.76
NOW ACCOUNT	¥11,000.75

Picture 4.1.1-1 Account overview

Loan Accounts

Currency: USD

Loan type	Loan Ref No.	Current Balance	Book Date	Maturity Date	Int.Rate	Payment history
SYNDICATED LOAN	LD**0002	\$0	11/13/2007	04/01/2008	3.26125	Payment history
SYNDICATED LOAN	LD**0003	\$0	11/20/2007	01/22/2008	5.34875	Payment history
SYNDICATED LOAN	LD**0001	\$0	11/27/2007	05/15/2008	3.28625	Payment history
SYNDICATED LOAN	LD**0002	\$0	11/29/2007	04/18/2008	3.10375	Payment history
SYNDICATED LOAN	LD**0001	\$0	12/03/2007	02/04/2008	5	Payment history
SYNDICATED LOAN	LD**0001	\$0	12/17/2007	02/19/2008	4.4225	Payment history
SYNDICATED LOAN	LD**0001	\$0	12/21/2007	05/15/2008	3.295	Payment history
SYNDICATED LOAN	LD**0002	\$0	01/04/2008	04/01/2008	3.51063	Payment history
SYNDICATED LOAN	LD**0002	\$0	01/15/2008	02/19/2008	4.63625	Payment history
SYNDICATED LOAN	LD**0001	\$0	01/17/2008	06/23/2008	2.85125	Payment history
SYNDICATED LOAN	LD**0001	\$0	04/15/2008	05/15/2008	3.11594	Payment history
SYNDICATED LOAN	LD**0001	\$0	05/06/2008	06/25/2008	2.85	Payment history

Picture 4.1.1-2 Account overview

- 3) CD accounts element include Account Type, CD No., Value date, Maturity date, Interest Rate, Principal, APY, Term (Picture 4.1.1-1 account overview).

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Account Account overview Account activity

Hello qiankun deng
Last signed in 2020-07-24 09:41:49

Account Overview

Deposit Accounts

USD

Account Type	Available Balance
STATEMENT SAVINGS	\$996,780.00
NOW ACCOUNT	\$16,123.74
NOW ACCOUNT	\$56,000.48
DEMAND DEPOSITS	\$36,800.48
Total	\$1,105,704.70

Account Type Principal

CD	\$ 210,166.67
CD	\$ 400,000.00
CD	\$ 100,000.00
CD	\$ 200,000.00
CD	\$ 300,000.00
CD	\$ 500,000.00
CD	\$ 600,000.00
Total	\$2,310,166.67

Activity Center

Fund Transfer Wire Transfer Statement

CNY Exchange Message Account Activity

Deposit Accounts

Currency: USD

Account Type	Account Number	Current Balance	Available Balance	
STATEMENT SAVINGS	**1488	\$997,798.00	\$996,780.00	Fund Transfer
NOW ACCOUNT	**5185	\$16,123.74	\$16,123.74	Fund Transfer
NOW ACCOUNT	**8086	\$56,000.48	\$56,000.48	Fund Transfer
DEMAND DEPOSITS	**0147	\$36,800.48	\$36,800.48	Fund Transfer

Account Type	CD No.	Value date	Maturity date	Rate(%)	Principal	APY(%)	Term
CD	**0001	01/02/2009	07/20/2009	3.10	\$210,166.67	3.17	12M
CD	**0404	04/04/2019	10/31/2019	3.40	\$400,000.00	3.17	6M
CD	**0101	01/01/2019	12/31/2019	3.10	\$100,000.00	3.17	12M
CD	**0202	02/01/2019	01/31/2020	3.20	\$200,000.00	3.17	12M
CD	**0303	02/21/2018	02/20/2020	3.30	\$300,000.00	3.17	24M
CD	**0505	05/05/2019	04/30/2020	3.50	\$500,000.00	3.17	6M
CD	**0606	06/06/2019	05/31/2020	3.60	\$600,000.00	3.17	6M

Currency: CAD

Account Type	Account Number	Current Balance	Available Balance
DD Intr Bear	**0065	C\$273.38	C\$273.38

Currency: CNY

Account Type	Account Number	Current Balance	Available Balance	
DEMAND DEPOSITS	**1197	¥46,820.45	¥46,820.45	Fund Transfer
NOW ACCOUNT	**4184	¥14,000.78	¥14,000.78	Fund Transfer
NOW ACCOUNT	**3183	¥13,000.77	¥13,000.77	Fund Transfer
NOW ACCOUNT	**2182	¥12,000.76	¥12,000.76	Fund Transfer
NOW ACCOUNT	**1188	¥11,000.75	¥11,000.75	Fund Transfer

Account Type	CD No.	Value date	Maturity date	Rate(%)	Principal	APY(%)	Term
CD	**2121	01/01/2020	12/31/2020	3.10	¥100,001.21	3.17	12M
CD	**2122	02/01/2020	01/31/2021	3.10	¥100,002.32	3.17	12M
CD	**2123	03/01/2020	03/03/2021	3.10	¥100,003.43	3.17	12M
CD	**2124	04/01/2020	03/31/2021	3.10	¥100,004.50	3.17	12M

Picture 4.1.1-1 Account overview

- 4) To view the payment record of the loan account, user can access Payment history to view the Loan Payment History of the loan account. The elements include Principal Paid, Interest Paid, Date Paid, and Balance (Picture 4.1.1-3 Loan Payment History). If it is mortgage loan, Mortgage Schedule will be displayed in details, the elements include Payment Date, Repayment Amount, Interest Received, Principal Received, and Principal Balance (Picture 4.1.1-4 Mortgage Schedule). User can click Mortgage payment history to view the history. The elements include Date, Principal, Interest paid, Charges Payment, Escrow Payment, Original Balance (Picture 4.1.1-5 Mortgage payment history).

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ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Account Account overview Account activity

Loan Payment History

Date paid	Principal paid	Interest paid	Balance
08/01/2008	\$0	\$3,572.66	-\$3,000,000.00
08/04/2008	\$1380000	\$714.53	-\$3,000,000.00
08/14/2008	\$2130000	\$1,286.16	-\$3,000,000.00
08/18/2008	\$3000000	\$276.29	-\$3,000,000.00

Return

Picture 4.4.1-3 Loan Payment History

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Account Account overview Account activity

Mortgage Schedule [Mortgage payment history](#)

Payment Date	Repayment Amount	Interest Received	Principal Received	Principal Balance
07/13/2008	\$11,453.85	\$9,204.72	\$2,249.13	\$1,977,971.30
08/13/2008	\$11,453.85	\$9,194.27	\$2,259.58	\$1,975,711.72
09/13/2008	\$11,453.85	\$9,183.77	\$2,270.08	\$1,973,441.64
10/13/2008	\$11,453.85	\$9,173.21	\$2,280.64	\$1,971,161.00
11/13/2008	\$11,453.85	\$9,162.61	\$2,291.24	\$1,968,869.76
12/13/2008	\$11,453.85	\$9,151.96	\$2,301.89	\$1,966,567.87
01/13/2009	\$11,453.85	\$9,141.26	\$2,312.59	\$1,964,255.28
02/13/2009	\$11,453.85	\$9,130.51	\$2,323.34	\$1,961,931.94
03/13/2009	\$11,453.85	\$9,119.71	\$2,334.14	\$1,959,597.80
04/13/2009	\$11,453.85	\$9,108.86	\$2,344.99	\$1,957,252.81

Picture 4.1.1-4 Mortgage Schedule

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ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Account Account overview Account activity

Mortgage payment history

Date	Principal	Interest paid	Charges Payment	Escrow Payment	Orig Balance
07/13/2008	\$2249.13	\$9204.72	\$1000.25	\$2000.38	\$1980220.43
08/13/2008	\$2259.58	\$9194.27	\$3000.89	\$4000.98	\$1980220.43
09/13/2008	\$2270.08	\$9183.77	\$866.99	\$999.88	\$1980220.43
10/13/2008	\$2280.64	\$9173.21	\$567.88	\$	\$1980220.43
11/13/2008	\$2291.24	\$9162.61	\$50324.24	\$388.88	\$1980220.43

Return

Picture 4.1.1-5 Mortgage payment history

4.1.2. Account Activity

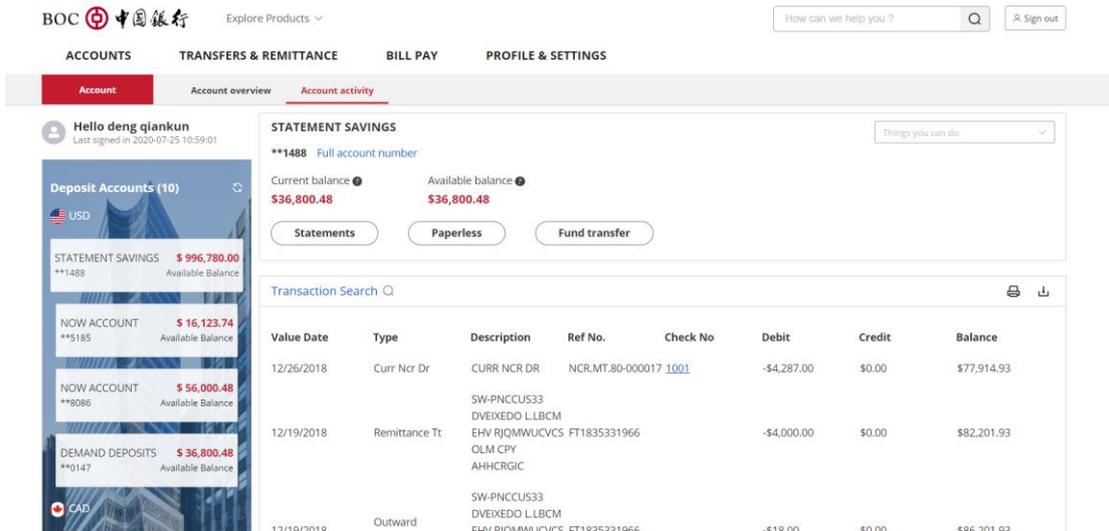
【Function introduction】

The logged-in user can view all transactions of the linked account, search transactions by different criteria, print or download transactions.

【Operating instructions】

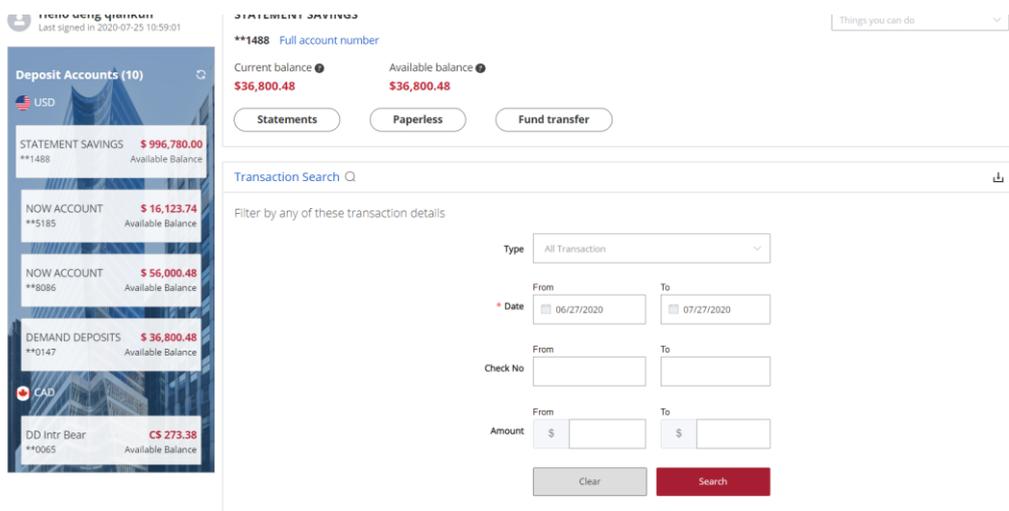
◆ Account transaction query

- 1) The elements of the transactions include Value Date, Transaction Type, Ref No., Check No, Debit Amount, Credit Amount (Picture 4.1.2-1 Account transaction inquiry page).



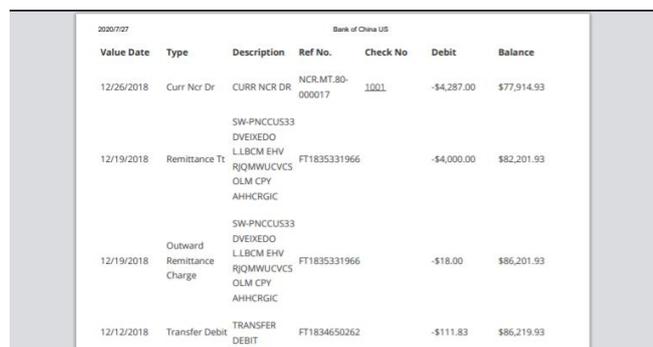
Picture 4.1.2-1 Account transaction inquiry page

- 2) User can click on Transaction Search to search by criteria. Criteria include Transaction Type, Date, Check No, and Amount (Picture 4.1.2-2 Account transaction search page).



Picture 4.1.2-2 Account transaction search page

- 3) User can click the print button to jump to the print preview page (Picture 4.1.2-3 Print preview page (Chrome browser)).



Picture 4.1.2-3 Print preview page (Chrome browser)

- 4) After entering the information, user can click the download button to download the account transaction information (Picture 4.1.2-4 Account transaction download page).

The screenshot displays the 'STATEMENT SAVINGS' account page. At the top, the user is identified as 'Hello deng qiankun' with a last sign-in time of 2020-07-25 10:59:01. Below this, there's a 'Deposit Accounts (10)' section showing various accounts with their balances. The 'STATEMENT SAVINGS' account is highlighted. The main content area is titled 'STATEMENT SAVINGS' and shows the current and available balances as \$36,800.48. There are buttons for 'Statements', 'Paperless', and 'Fund transfer'. Below this is a 'Transaction Search' section with a 'Download' button and a form to select the account, date range, file type, and transaction type. The 'Download' button is highlighted in red.

Picture 4.1.2-4 Account transaction download page

4.2. Check

4.2.1. Stop Payment

【Function introduction】

The logged-in user can submit check stop payment request.

【Instructions】

◆ Stop Payment

- 1) Under Accounts Menu, click Checks, then Stop Payment to enter the stop payment function page.
- 2) Enter Account number, Check No, Check date, Payee name, Check amount and Reason. If multiple checks stop payment is needed, user can turn on the Consecutive Stop Payment Option. User need to enter Account number, Check starting number and Check ending number to submit. (Picture 4.2.1-1 Stop Payment entry page).

The screenshot shows the 'Stop Payment' entry page on the BOC website. The page has a navigation bar with 'ACCOUNTS', 'TRANSFERS & REMITTANCE', 'BILL PAY', and 'PROFILE & SETTINGS'. The 'Check' section is active, with sub-options for 'Order checks', 'Stop payment', and 'Order check enquiry'. The 'Stop Payment' form includes fields for 'Account number' (NOW ACCOUNT(**15185)), 'Check number' (123456), 'Check date' (07/15/2020), 'Payee name' (fjh), 'Check amount' (\$ 200), and 'Reason' (Wrong amount). There is a 'Consecutive Stop Payment option' toggle set to 'OFF'. At the bottom, there are fields for 'Check Starting number' and 'Check ending number', and a 'Submit' button. A note at the bottom states: 'Fee: We may charge a stop payment fee once the request is processed'.

Picture 4.2.1-1 Stop Payment entry page

- 3) User can double-check the accuracy of the inputted elements on the confirmation page before submitting the request. (Picture 4.2.1-2 Stop Payment confirmation page).

Account number	Check No.	Check date	Payee name	Check amount
NOWACCOUNT(15185)	123456	07/15/2020	jpn	\$200

Reason
Wrong amount

Fee: We may charge a stop payment fee once the request is processed.

Back Submit

Picture 4.2.1-2 Stop Payment confirmation page

- 4) After clicking the "submit" button on the confirmation page, user need to conduct an out of band verification, user can choose use mobile phone number or email address to receive identification code, click "Next" and enters the correct verification code. (Picture 4.2.1-3 Input verification code)

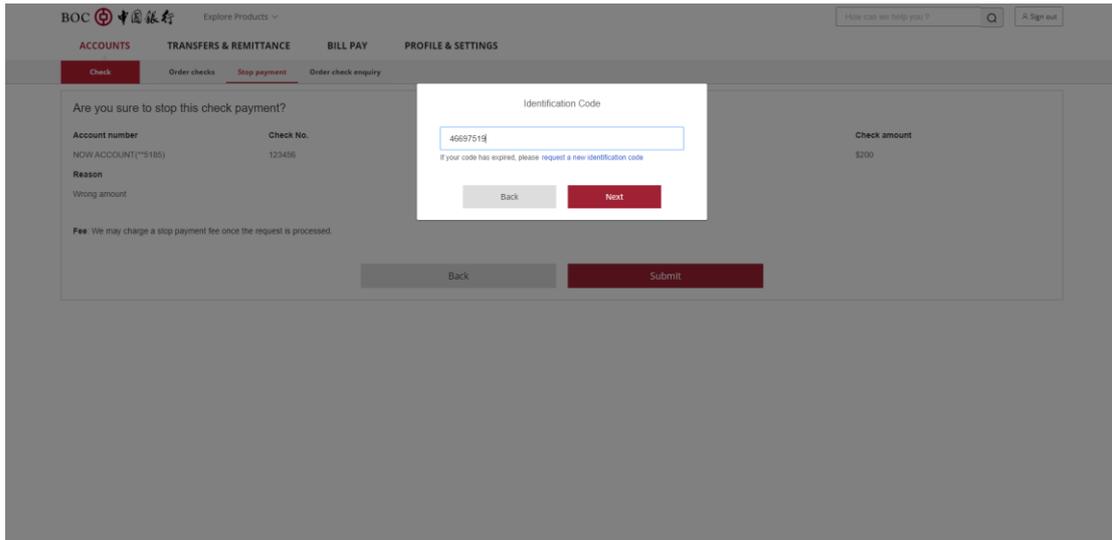
Stop Payment request

To protect your account, we need to send you an identification code to further verify your identity. Please select how you would like to receive the identification code and Click "Next" to send. Standard message rates may apply for "text" option. Please contact your wireless carrier for details.

Text
 1-xxx-xxx-3083
 1-xxx-xxx-3088

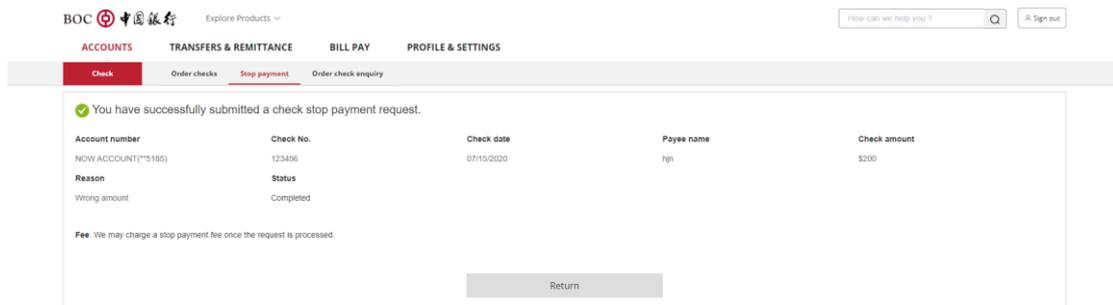
Email
 ho_nj@cnaboc.com.cn

Back Next



Picture 4.2.1-3 Input verification code

- 5) The Stop Payment results page will display the information related to current stop payment and transaction status. (Picture 4.2.1-4 Stop Payment result page).



Picture 4.2.1-4 Stop Payment success page

4.2.2. Order Check

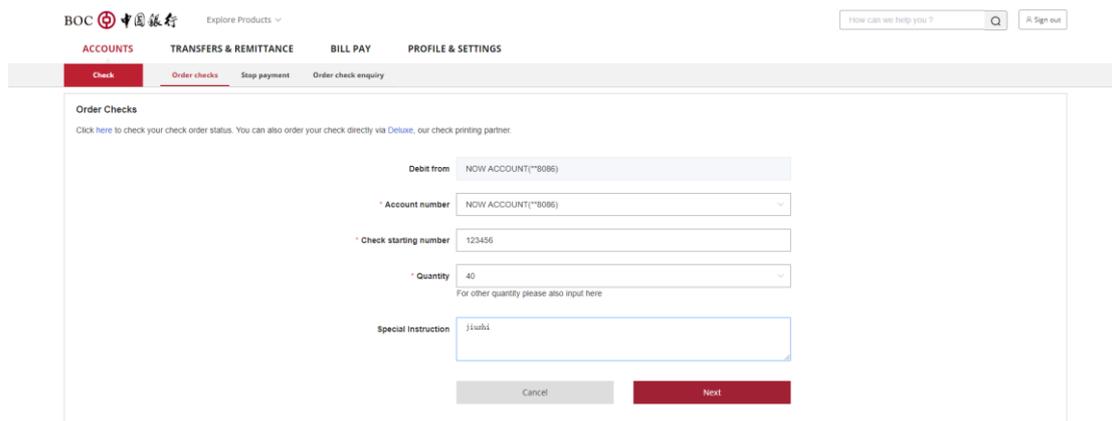
【Function introduction】

Logged in user can order checks for the eligible accounts.

【Instructions】

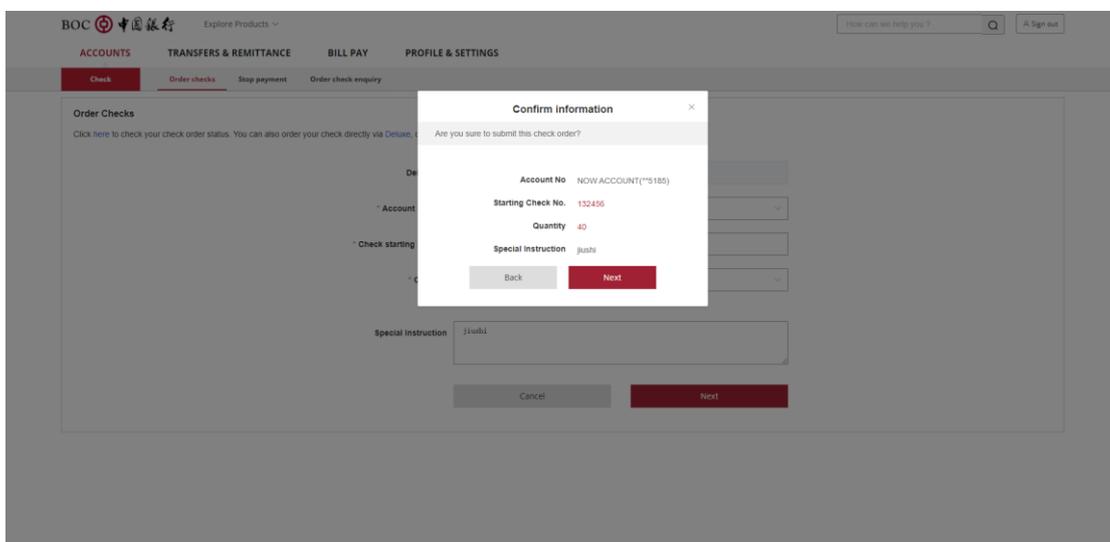
◆ Order Check

- 1) Under Accounts menu, click Checks then click Order Check to enter the function page.
- 2) Enter or select Account No, Check Starting No, Quantity, and Special Instruction information.
If desired quantity is not listed from the drop down menu, user can manually input the order quantity. After all mandatory information is inputted, user can click Next go to the confirmation page. (Picture 4.2.2-1 Order Check entry page).



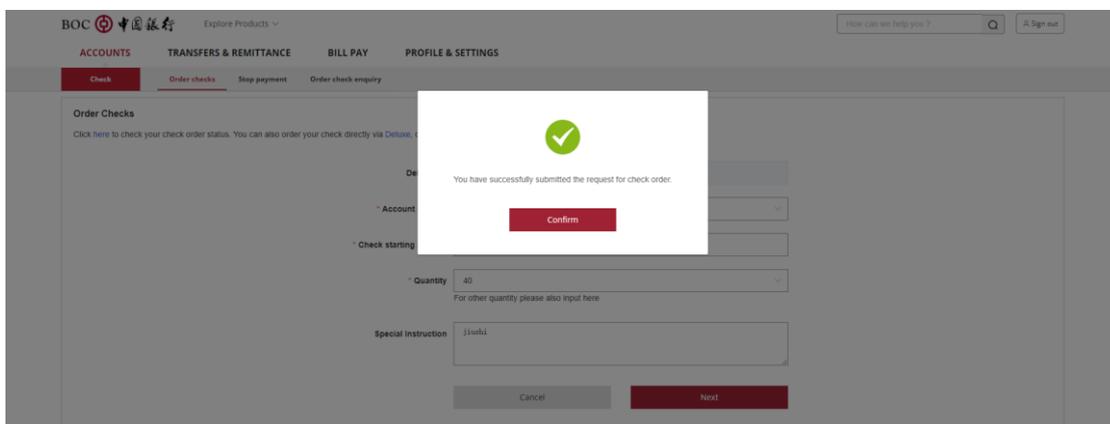
Picture 4.2.2-1 Order Check entry page

- 3) User can double-check the accuracy of the inputted elements on the confirmation page.
 (Picture 4.2.2-2 Order Check confirmation page).



Picture 4.2.2-2 Order Check confirmation page

- 4) A notification window will pop up after successful submission. (Picture 4.2.2-3 Order Check result page).



Picture 4.2.2-3 Order Check success page

4.2.3. Order Check Enquiry

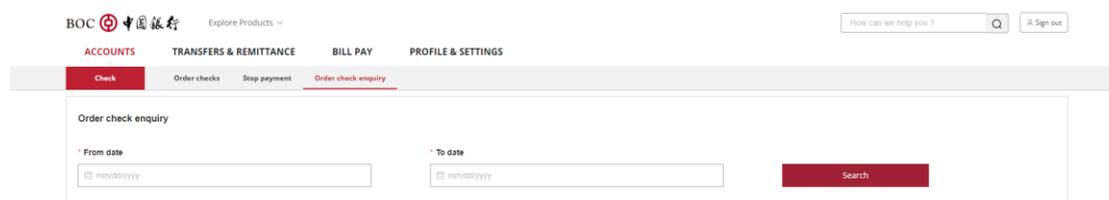
【Function introduction】

Logged-in user can query the history of check orders.

【Operating instructions】

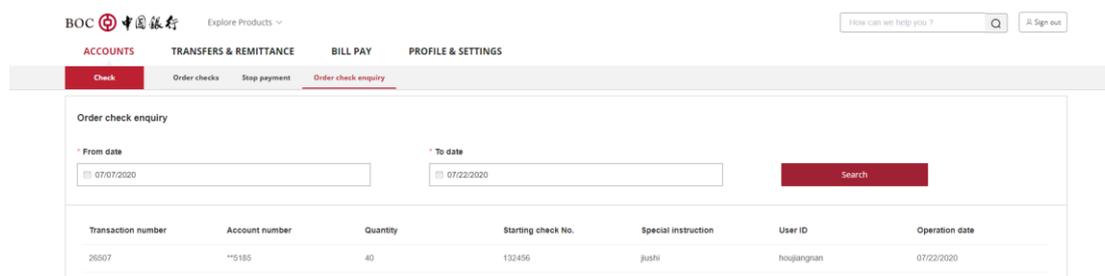
◆ Order Check Enquiry

- 1) Under Accounts Menu, click Checks and then click Order Check Enquiry to enter the function page.
- 2) Check order can be searched by date range. If no date inputted, system will display all check order history. (Picture 4.2.3-1 Order Check Enquiry page).



Picture 4.2.3-1 Order Check Enquiry query page

- 3) Order Check result elements include Transaction number, Account number, Quantity, Starting Check No, Special instruction, User ID, Operation date. (Picture 4.2.3-2 Order Check Enquiry result page).



Picture 4.2.3-2 Order Check Enquiry result page

4.3. Statement

4.3.1. E-Statement

【Function introduction】

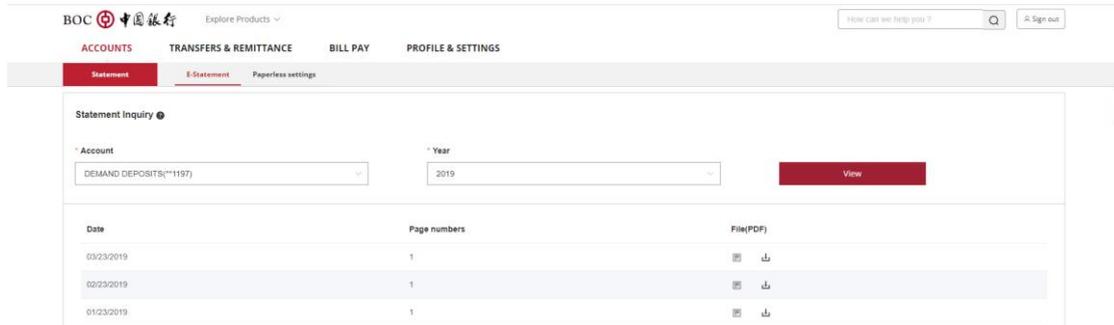
Logged-in user can view or download the statement for the linked accounts.

【Instructions】

◆ e-Statement

- 1) Under Accounts menu, click Statement then click e-Statement to enter the function page.
- 2) The page will display statement for the first account in the account list by default. User can

filter the statements by selecting the Account and Year in the drop down box. (Picture 4.3.1-1 e-Statement).



Picture 4.3.1-1 e-Statement

3) User can download or view the statement using the icons   .

4.3.2. Paperless Settings

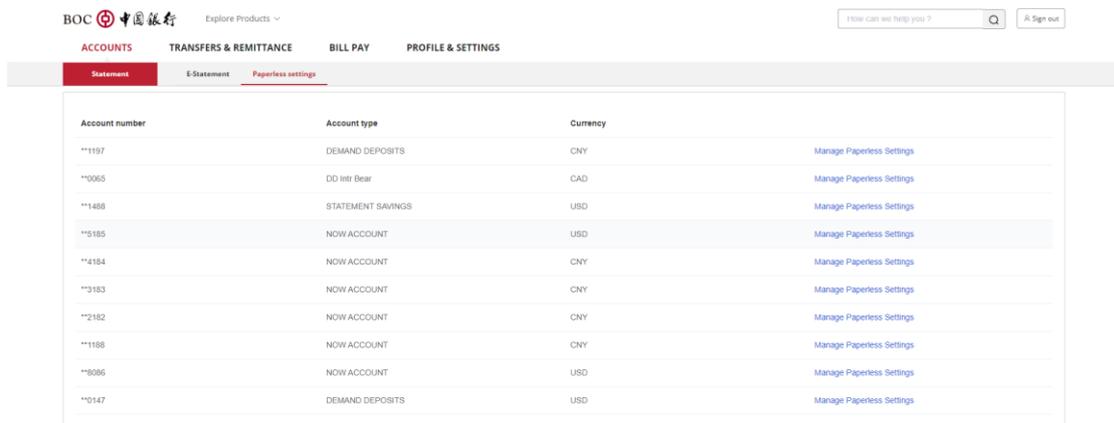
【Function introduction】

Logged-in user can set up or change the paperless setting of the linked accounts.

【Instructions】

◆ Paperless settings

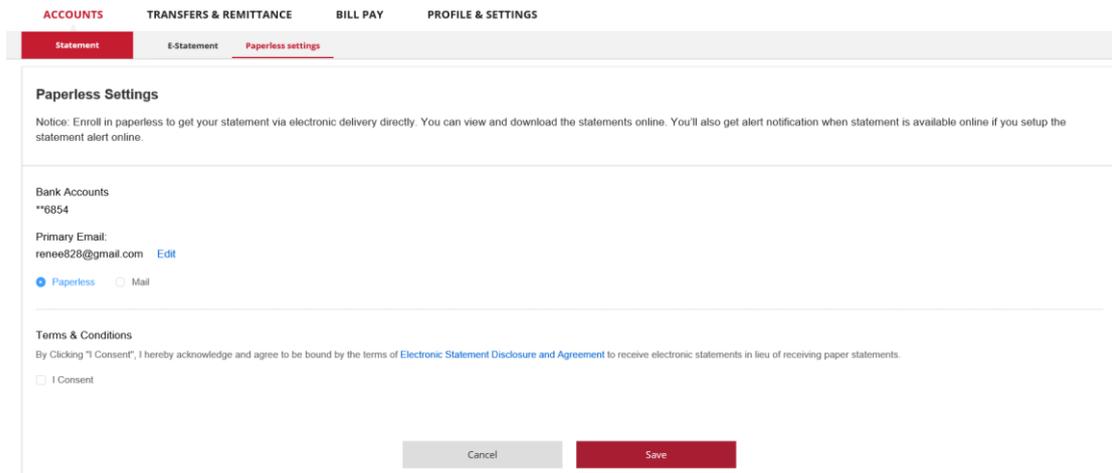
- 1) Under Accounts menu, click Statement and then click Paperless settings to enter the function page.
- 2) User can view the paperless settings of all linked accounts. The elements displayed on the page are Account number, Account Type, Currency, and Settings. User can enter the account settings page of each respective account by clicking manage paperless setting. (Picture 2.3.2-1 Paperless settings query page).



Picture 2.3.2-1 Paperless settings account list

- 3) User can view the email address currently linked to the online banking account. User can click Edit to jump to the profile & setting page to edit, add or delete emails. User can change the statement method by selecting Paperless or Mail. User must read the Electronic Statement Disclosure and

Agreement, click “I Consent” then save the change of the setting. Picture 2.3.2-2 Paperless settings page).



Picture 2.3.2-2 Paperless settings account list

4.4. Tax Document

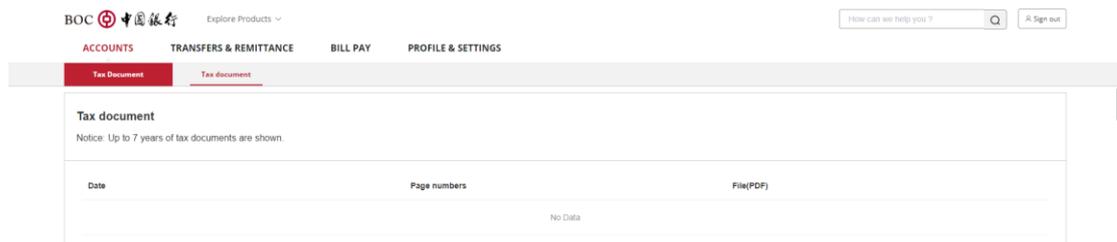
【Function introduction】

The logged-in user can preview and download tax documents for their linked accounts.

【Operating instructions】

◆ Tax documents

- 1) Under Accounts menu, click Tax Document to enter the function page.
- 2) The page displays all tax documents under the account by default. User can click the preview or download button to preview or download the file. (Picture 4.4-1 Tax Document query page).



Picture 4.4-1 Tax Document query page.

4.5. Debit Card

4.5.1. Apply Debit Card

【Function introduction】

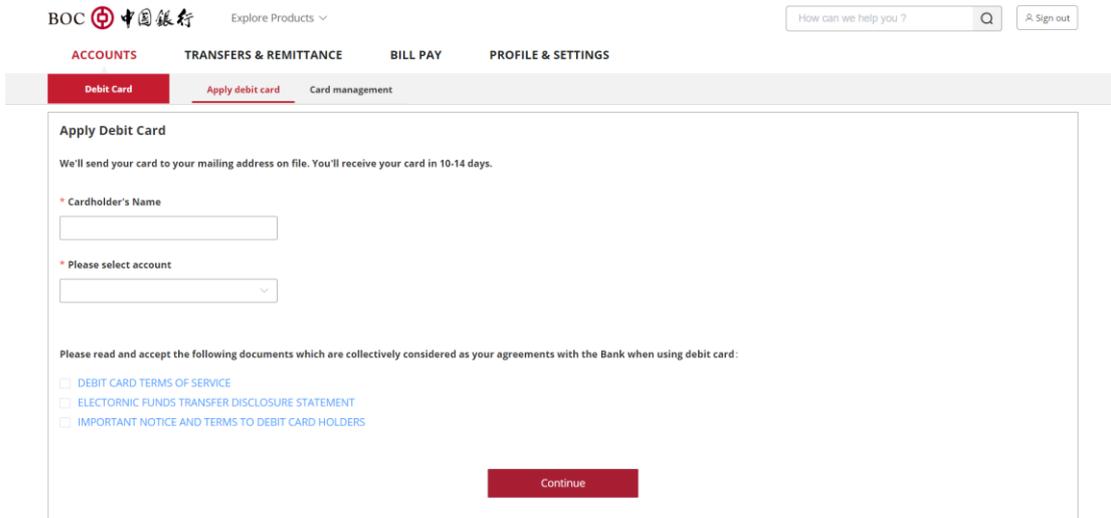
Logged-in user can submit debit cards application.

【Operating instructions】

◆ Debit card application

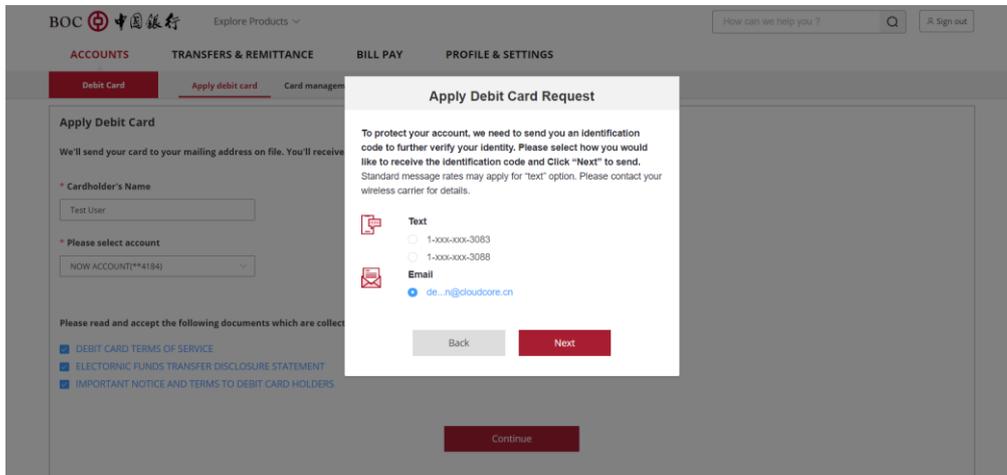
- 1) Under Accounts menu, click Debit Card and then click Apply debit card to enter the function page.
- 2) User can initiate the debit card application by entering the Cardholder's Name and selecting

a linked account. User must read and check all agreements and click continue to proceed. (Picture 4.5.1-1 Apply for a debit card).

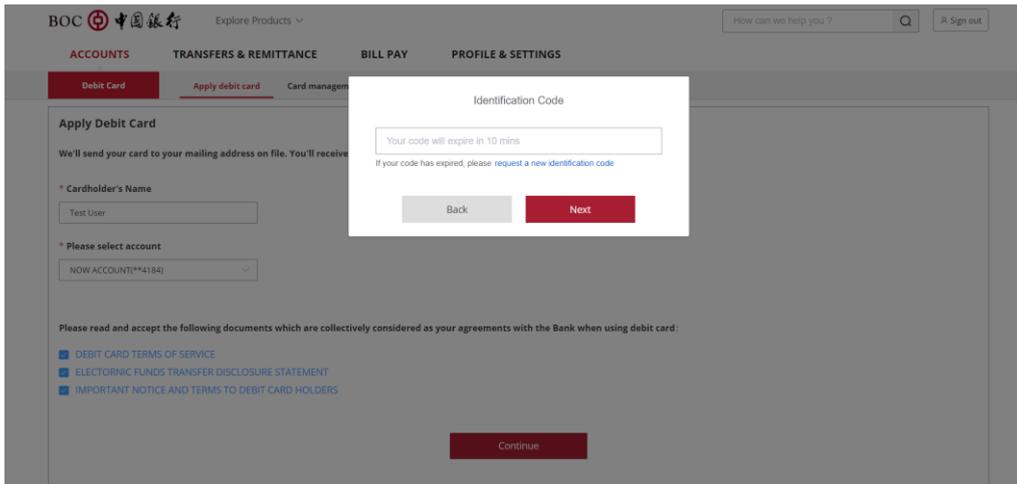


Picture 4.5.1-1 Apply for a debit card

- 3) User needs to conduct an out of band verification. User can choose use mobile phone number or email address to receive identification code (Picture 4.5.1-2 Verification Method Selection Page), enter the correct verification code as directed and click Submit (Picture 4.5.1-3 Verification code entry page).

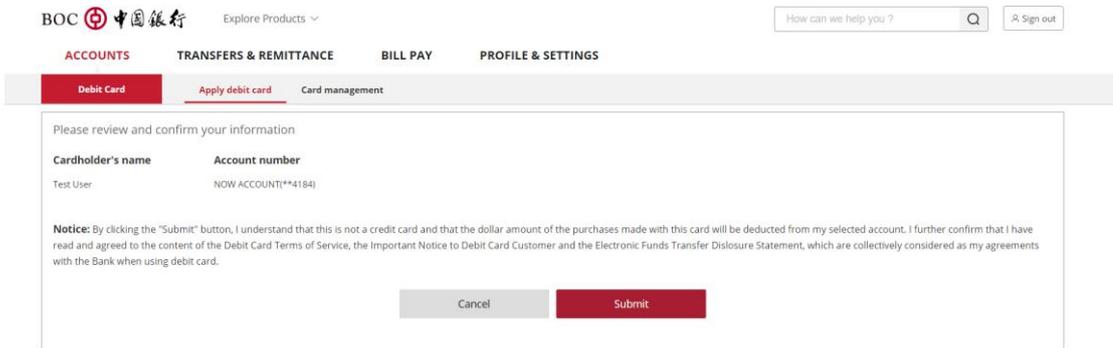


Picture 4.5.1-2 Verification Method Selection Page



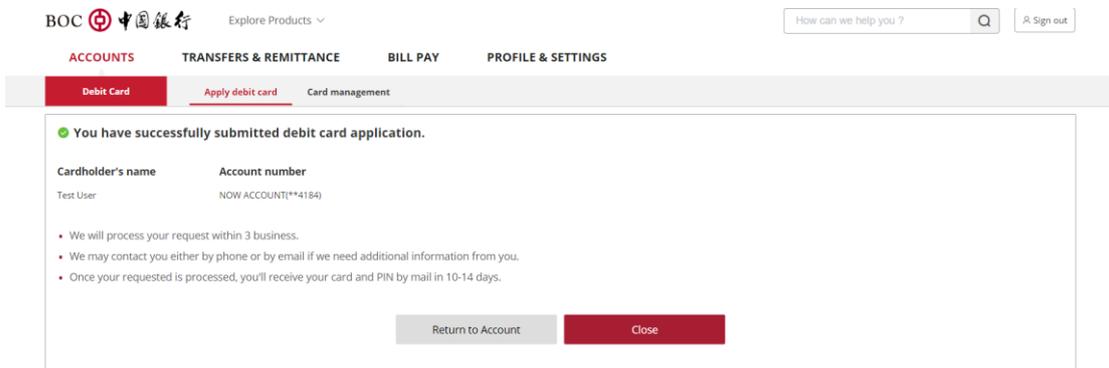
Picture 4.5.1-3 Verification code entry page

- 4) User can double check the information inputted and click confirm to complete the application or click back to edit. (Picture 4.5.1-4 Debit card application confirmation page)



Picture 4.5.1-4 Debit card application confirmation page

- 5) System will notify user that the application is successfully submitted. (Picture 4.5.1-5 Debit card application success page)



Picture 4.5.1-5 Debit card application confirmation page

4.5.2. Card Management

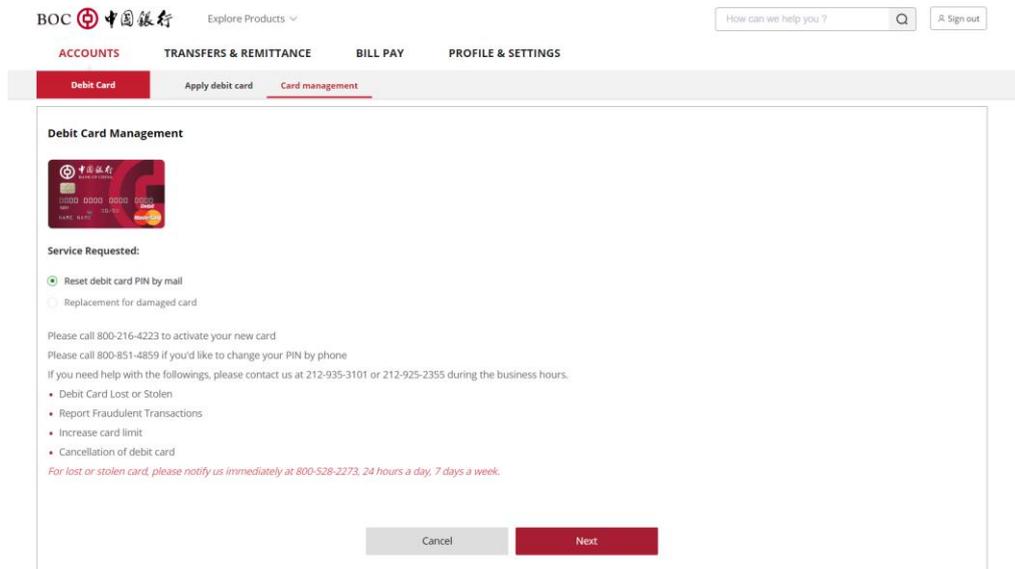
【Function introduction】

The logged-in user can request for a new PIN or replacement card by mail.

【Operating instructions】

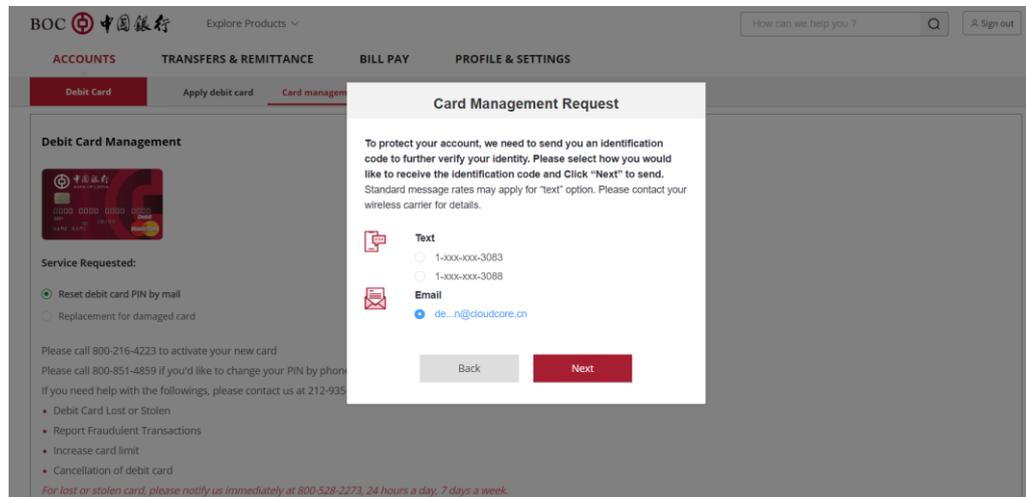
◆ Debit card management

- 1) Under Accounts menu, click Debit Card and then click Card management to enter the function page.
- 2) User can reset PIN or replace card on the page and click Next to proceed. (Picture 4.5.2-1 Debit card management page).

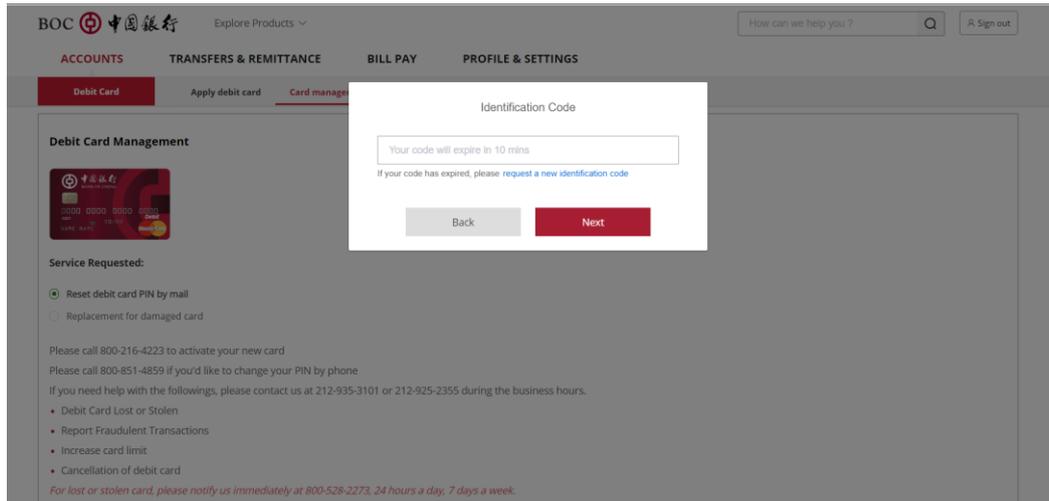


Picture 4.5.2-1 Debit card management page

- 3) User needs to conduct an out of band verification. User can choose use mobile phone number or email address to receive identification code (Picture 4.5.2-2 Verification Method Selection Page), enter the correct verification code as directed and click Submit (Picture 4.5.2-3 Verification code entry page).

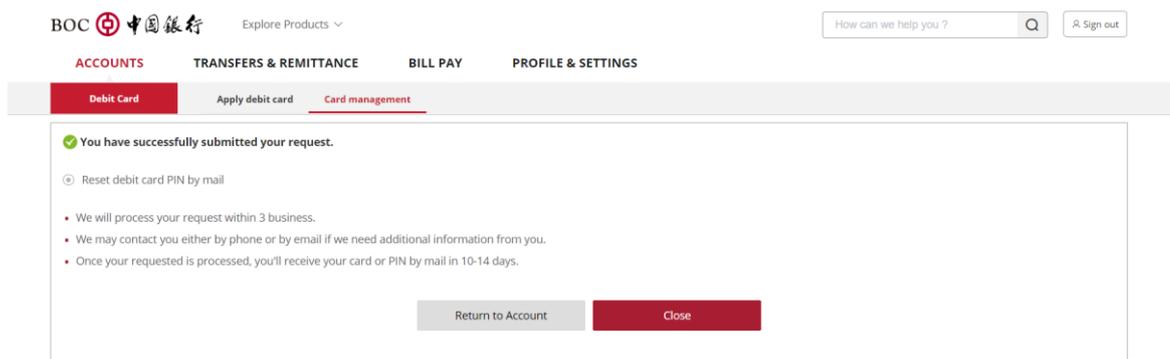


Picture 4.5.2-2 Verification method selection page



Picture 4.5.2-3 Verification code entry page

- 4) System will notify user that the application is successfully submitted. (Picture 4.5.2-4 Debit Card Management Results Page).



Picture 4.5.2-4 Debit Card Management Confirmation Page

4.6. Open Account

4.6.1. Open a CD

【Function introduction】

Logged-in user can submit CD opening request.

【Operating instructions】

◆ Open a CD

- 1) Under Accounts menu, click Open Account then click open a CD to enter the function page.
- 2) User can view the information of the CD terms and rates that the bank is currently offering.

User can click Open Now to proceed to the CD application. (Picture 4.6.1-2 CD table)

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How can we help you?

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Open Account **Open a CD**

Open a CD

A CD pays a higher rate of interest than a savings account in exchange for you agreeing to place your funds in savings for a preset period of time. The terms for our CDs range from 1 month to 4 years. Interest rates vary with the length of the term of the CD. Automatic renewal for CD at maturity is available.

▲ Funds must be transferred from your available balance in a linked BOC deposit account.

Personal Certificate of Deposit		Personal Super Certificate of Deposit	
TIME	MINIMUM BALANCE TO OBTAIN APY	INTEREST RATE %	ANNUAL PERCENTAGE YIELD % (APY)
1 Month	\$1,000.00	0.10%	0.10%
2 Month	\$1,000.00	0.10%	0.10%
3 Month	\$1,000.00	0.10%	0.10%
6 Month	\$1,000.00	0.21%	0.21%
9 Month	\$1,000.00	0.21%	0.21%
1 Year	\$1,000.00	0.37%	0.38%
18 Month	\$1,000.00	0.37%	0.38%
2 Year	\$1,000.00	0.62%	0.63%
30 Month	\$1,000.00	0.62%	0.63%
4 Year	\$1,000.00	0.91%	0.91%

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account or creates a new customer relationship with our bank.

What this means for you:
 Individual Customer: when you open an account with our Bank, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask you to provide identifying documents, such as driver's license.

Your account may be subject to certain restrictions or be closed after it is opened, based on our review of the information and documentation you submitted to us. Thank you for your cooperation.
 Terms, conditions and fees for accounts, products, programs and services are subject to change.

Picture 4.6.1-2 CD table

- 3) User needs to confirm or enter the required personal information. (Picture 4.6.1-3 Personal Info)
- After confirming, select the term and input initial deposit amount. (Picture 4.6.1-4 Select term and initial deposit).

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How can we help you?

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY **PROFILE & SETTINGS**

Open Account **Open a CD**

Personal Info Account Settings Opening Deposit Disclosure

Everything look good for you?

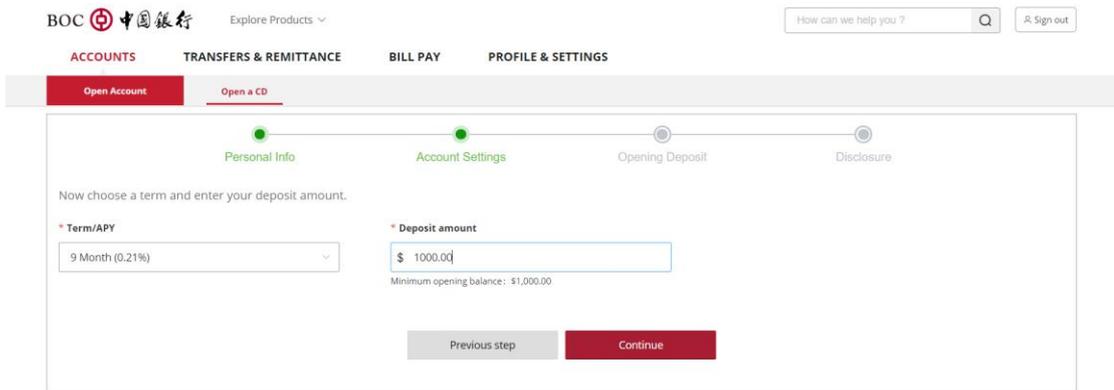
* Name * Phone

* Email Address

* Date of birth * Social Security Number / Passport number

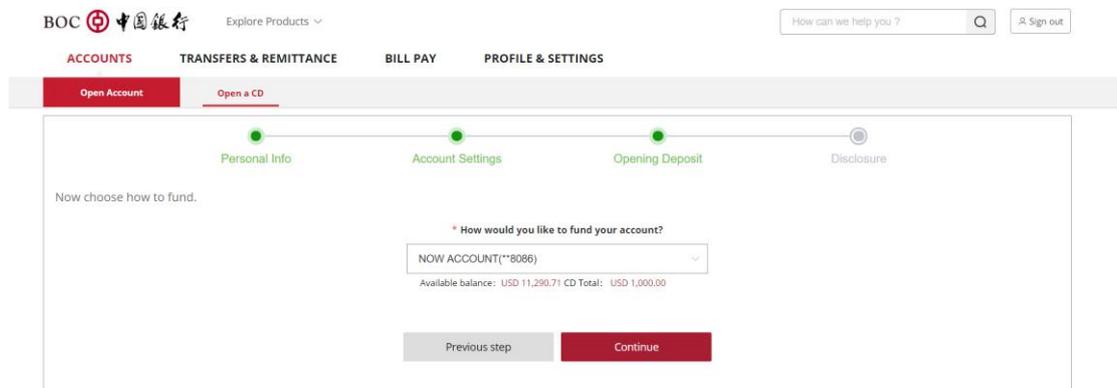
* Address

Picture 4.6.1-3 Personal Info



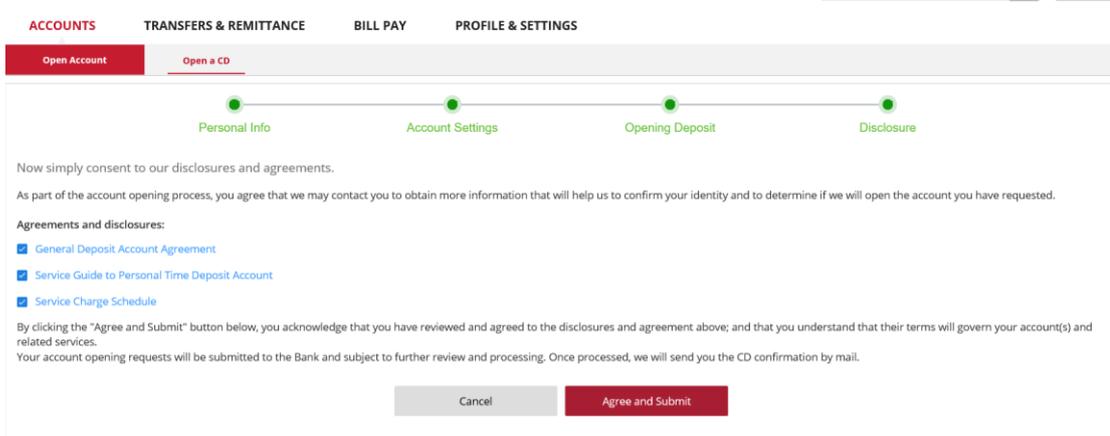
Picture 4.6.1-4 Select term and initial deposit

- 4) User must select a funding account with sufficient balance to cover the initial deposit and click continue. (Picture 4.6.1-5 Choose funding account)



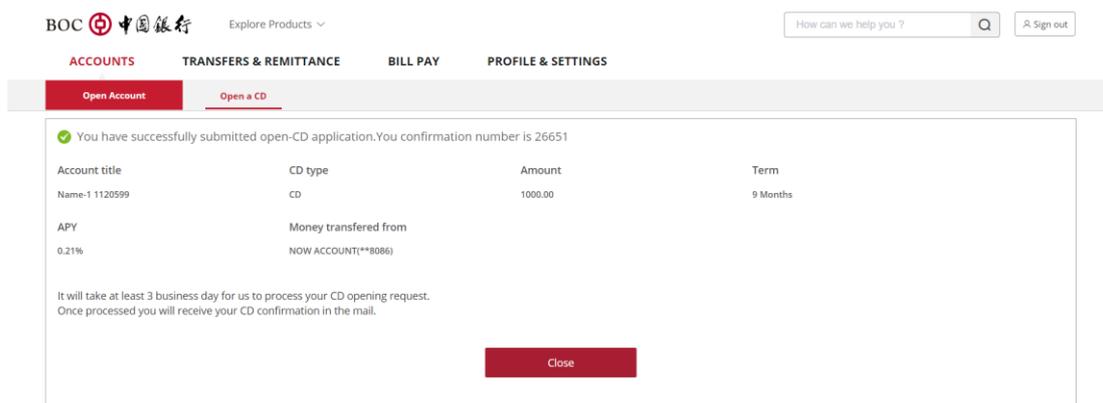
Picture 4.6.1-5 Choose funding account

- 5) User needs to read and agree to the agreements in order to complete the application (Picture 4.6.1-6 Disclosure).



Picture 4.6.1-6 Disclosure

- 6) Once user clicks Agree and submit, the system will notify user that the application is successfully submitted. (Picture 4.6.1-7 Confirmation page).



Picture 4.6.1-7 Confirmation page

5. Transfer & Remittance

◆ Operation menu and function correspondence table:

First level menu	Second level menu	Function list
Transfer & Remittance	Transfer money	To My Linked Account
		To other's BOC account
		Transfer activity
		Repeating transfer setting
	Wire	Wire Transfer
		International wire transfer
		Cancel International Wire Transfer
		Wire Activity
		Repeating wire setting
	CNY Service	CNY exchange
		CNY exchange activity
	Scheduled Transfers	Scheduled Transfers
		Scheduled Wires
	Wire recipients list	Wire recipients list

5.1. Transfer money

5.1.1. To My Linked Account

【Function introduction】

Logged-in user can make real-time, or set up scheduled and repeated transfers between the linked accounts.

【Operating instructions】

◆ To my linked Account

- 1) Under Transfer & Remittance menu, click Transfer money and then click To my linked account to enter the function page.

- 2) Select account from the dropdown list, enter transfer amount, select date, and input memo (optional).
- 3) If user plans to set up repeating transfers, turn on the Set up this current transfer as repeating transfer. (Picture 5.1.1-1 To my linked account).

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ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Transfer Money To my linked account To others' BOC accounts Transfer activity Repeating transfer setting

Information Confirm Finish

* Transfer from: Select

* Transfer to: Select

* Amount: [Text Input]

* Transfer date: 08/24/2020

Memo(Optional): [Text Input]

Set up this current transfer as repeating transfer off

▲ For non-transactional account, transaction might not be processed if exceed six(6) times convenience transfer or withdrawal limit per monthly statement cycle.
We update your account activity with each payment on the "Send on" date. The terms of the [Transfers Agreement](#) apply to these transactions.
If future payment date falls on the weekend or bank holiday, transaction will occur on the next business day.

Cancel Next

Picture 5.1.1-1 To my linked account

- 4) For repeating transfer, specify Frequency, First transfer date which should be later than the transfer date entered, Duration (when the Duration is Number of transfers, user needs to enter the number of transfers). Click Next to the confirmation page (Picture 5.1.1-2 To my linked account-repeating).

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ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Transfer Money To my linked account To others' BOC accounts Transfer activity Repeating transfer setting

Information Confirm Finish

* Transfer from: Select

* Transfer to: Select

* Amount: [Text Input]

* Transfer date: 08/24/2020

Memo(Optional): [Text Input]

Set up this current transfer as repeating transfer on

* Frequency: Select

* First transfer date: mm/dd/yyyy

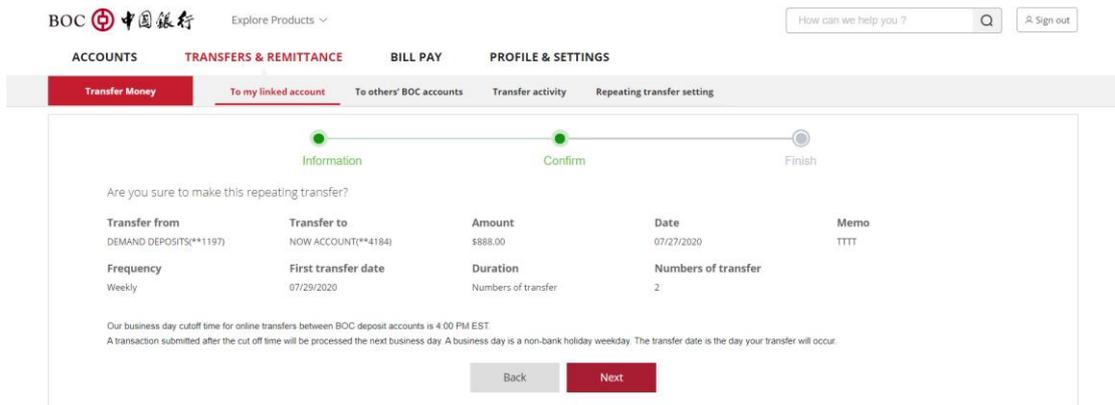
* Duration: Select

▲ For non-transactional account, transaction might not be processed if exceed six(6) times convenience transfer or withdrawal limit per monthly statement cycle.
We update your account activity with each payment on the "Send on" date. The terms of the [Transfers Agreement](#) apply to these transactions.
If future payment date falls on the weekend or bank holiday, transaction will occur on the next business day.

Cancel Next

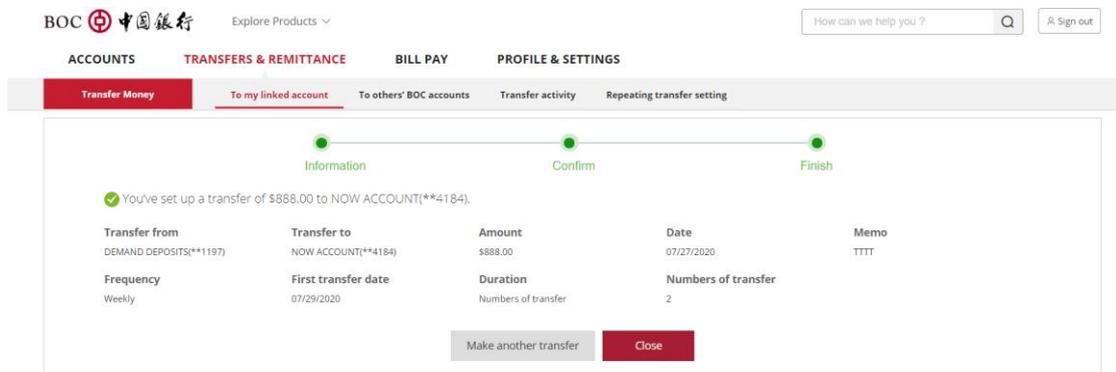
Picture 5.1.1-2 To my linked account-repeating

- 5) Check the accuracy of the input information. If user need to revise the information, click Cancel to return to the previous page; if not, click Next to complete the transaction (Picture 5.1.1-3 To my linked account- confirmation).



Picture 5.1.1-3 To my linked account-confirmation

- 6) User can click Make another transfer if wish to conduct another transfer transaction, or click Close (Picture 5.1.1-4 To my linked account- submission).



Picture 5.1.1-4 To my linked account- submission

【Friendly reminder】

- 1) Transfers can only be made between accounts in the same currency.
- 2) The transfer amount cannot be greater than the current balance.
- 3) The transaction falls on the non-business day will be processed on the next business day.

5.1.2. To other's BOC account

【Function introduction】

Logged-in users can make real-time, or set up scheduled and repeated transfers to other's BOC accounts.

【Operating instructions】

◆ To other's BOC account

- 1) Under Transfer & Remittance menu, click Transfer money and then click To other's BOC account to enter the function page.
- 2) Select account from the dropdown list, enter transfer amount, select date, and input memo (optional). If the recipient is not on the list, click Add a recipient on the upper

right corner. (Picture 5.1.2-6 To other's BOC account- Add a recipient)

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How can we help you? Sign out

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Transfer Money To my linked account To others' BOC accounts Transfer activity Repeating transfer setting

Information Confirm Finish

* Transfer from * Transfer to Transfer to account name

* Amount * Transfer date Memo(Optional)

Set up this current transfer as repeating transfer off

Cancel Next

Picture 5.1.2-6 To other's BOC account- Add a recipient

- 3) If user plans to set up repeating transfers, turn on the Set up this current transfer as repeating transfer.
- 4) For repeating transfer, specify Frequency, First transfer date which should be later than the transfer date entered, Duration (when the Duration is Number of transfers, user needs to enter the number of transfers). Click Next to the confirmation page. (Picture 5.1.2-1 To other's BOC account).

BOC 中國銀行 Explore Products

How can we help you? Sign out

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Transfer Money To my linked account To others' BOC accounts Transfer activity Repeating transfer setting

Information Confirm Finish

* Transfer from * Transfer to Transfer to account name

* Amount * Transfer date Memo(Optional)

Set up this current transfer as repeating transfer on

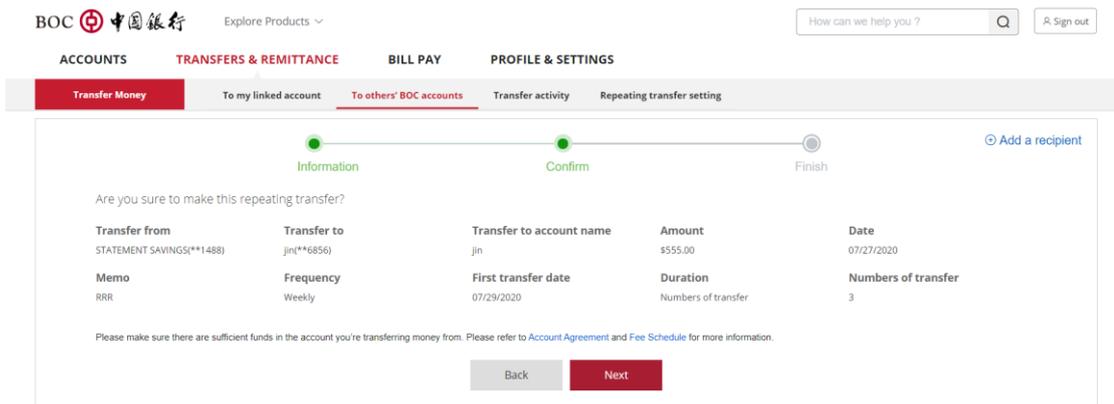
* Frequency * First transfer date * Duration

* Numbers of transfer

Cancel Next

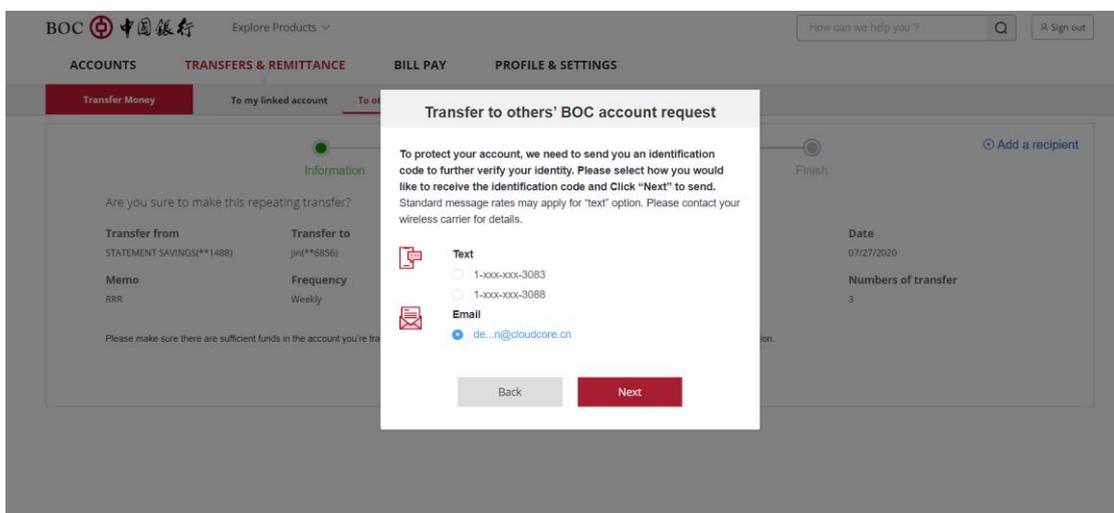
Picture 5.1.2-1 To other's BOC account-entry

- 5) Check the accuracy of the inputted information. If user needs to revise the information, click Cancel to return to the previous page; if not, click Next (Picture 5.1.2-2 To other's BOC account-confirmation).



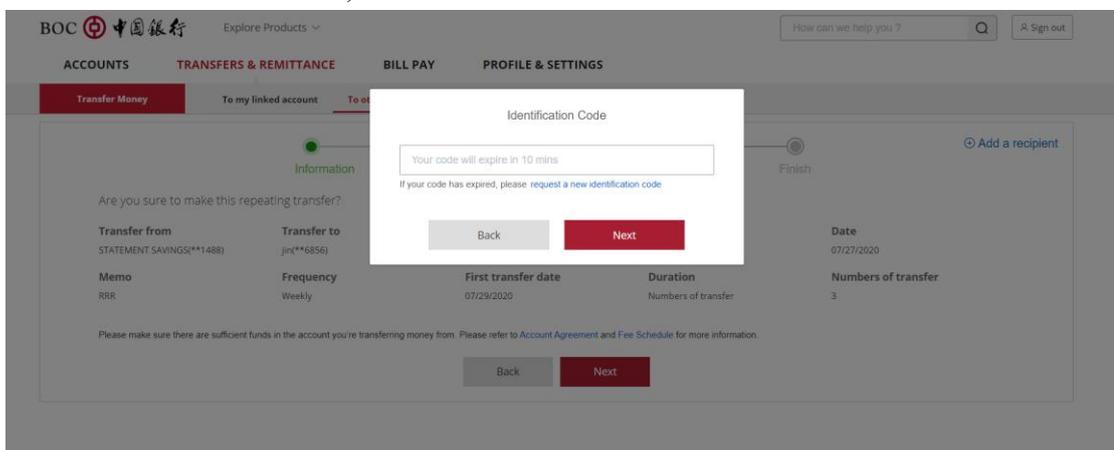
Picture 5.1.2-2 To other's BOC account-confirmation

- 6) To other's BOC account verification method selection, user can choose use mobile phone number or email address to receive identification code, click Next (Picture 5.1.2-3 To other's BOC account-verification method selection)



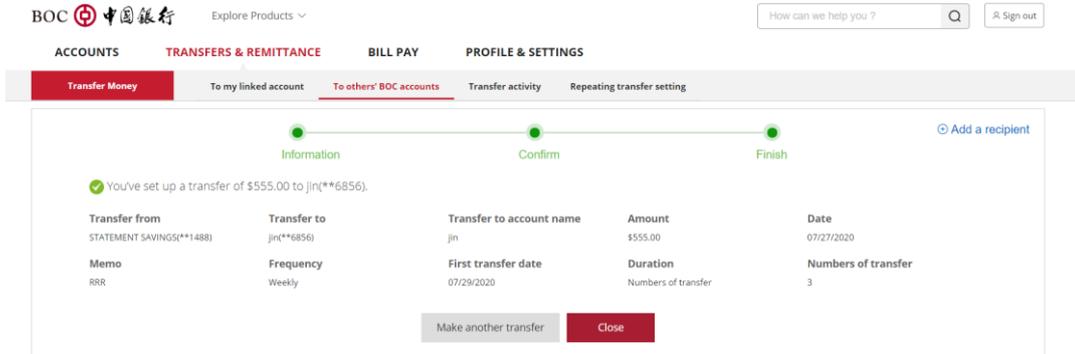
Picture 5.1.2-3 To other's BOC account-verification method selection

- 7) Enter the identification code once received, click Next (Picture 5.1.2-4 To other's BOC account-verification code).



Picture 5.1.2-4 To other's BOC account-verification code

- 8) Transaction is completed, user can click Make another transfer if wish to conduct another transfer transaction, or click Close (Picture 5.1.2-5 To other's BOC account-submission),



Picture 5.1.2-5 To other's BOC account- submission

【Friendly reminder】

- 1) Transfers can only be made between accounts in the same currency.
- 2) The transfer amount cannot be greater than the current balance.
- 3) The transaction falls on the non-business day will be processed on the next business day.

5.1.3. Transfer activity

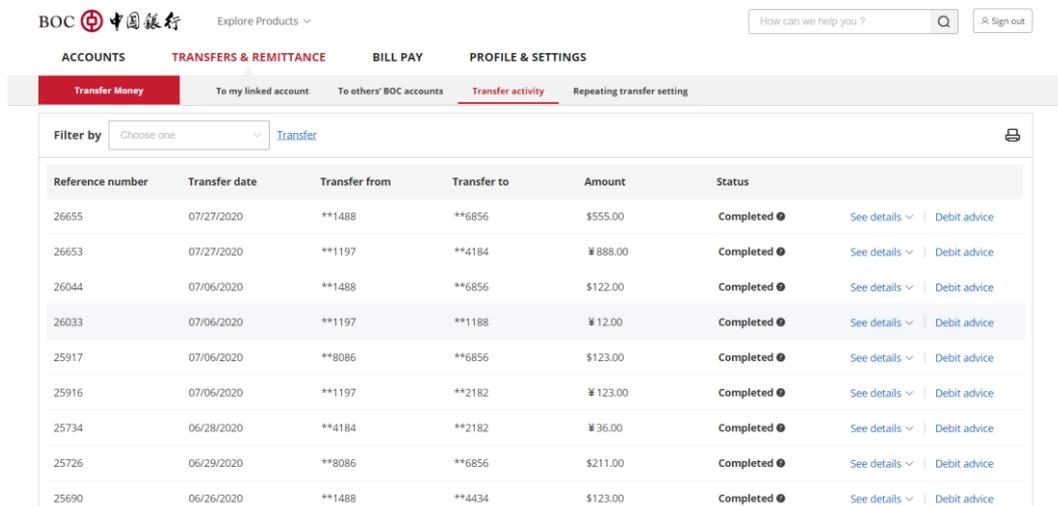
【Function introduction】

The logged-in user can view and search transfer activities of selected accounts.

【Operating instructions】

◆ Transfer activity

- 1) Under Transfer & Remittance menu, click Transfer money and then click Transfer activity to enter the function page.
- 2) The Transfer activity page will display all transfer activities within 3 months (Picture 5.1.3-1 Transfer activity list). User can click on See detail to view more information regarding the transaction (Picture 5.1.3-4 Transfer activity-see details).



Picture 5.1.3-1 Transfer activity list

BOC 中國銀行 Explore Products

How can we help you? Sign out

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Transfer Money To my linked account To others' BOC accounts **Transfer activity** Repeating transfer setting

Filter by Choose one Transfer

Reference number	Transfer date	Transfer from	Transfer to	Amount	Status
26655	07/27/2020	**1488	**6856	\$555.00	Completed ●
<p>Transaction number: FT2007270555</p> <p>Reference number: 26655</p> <p>Transfer from: Checking(**1488)</p> <p>Transfer to: Checking(**6856)</p> <p>Transfer to account name: jin</p> <p>Amount: \$555.00</p> <p>Transfer Date: 07/27/2020</p> <p>Status: Completed</p> <p>Submitted at: 07/27/2020 12:01 PM EST</p> <p>Memo: RRR</p>					
26653	07/27/2020	**1197	**4184	¥888.00	Completed ●

Picture 5.1.3-4 Transfer activity-see details

- 3) User can download debit advice for transactions that have been successfully completed (Picture 5.1.3-2 Debit advice)



DEBIT ADVICE

DATE: July 6 2020

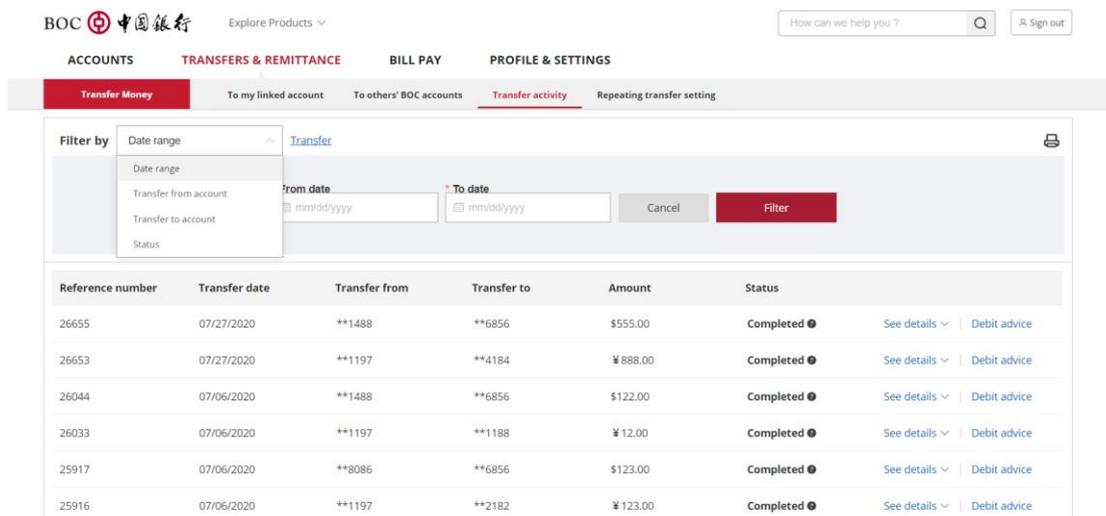
HZD RLCOC DKA LG
Vtjm Kxa
273-72 69xt VCD
FLUSHING, NY 19436

WE HAVE DEBITED YOUR ACCOUNT NO. 01000751
TO EFFECT PAYMENT FOR THE FOLLOWING:

REFERENCE : FT2018820474
BENEFICIARY'S BANK : SW-BKCHUS33
BENEFICIARY : NXENS PAZU (WW) GHK HBWM
01001190
CREDIT VALUE DATE : 2020-07-06
AMOUNT : USD500.00
OUR EXCHANGE RATE :
DEBIT VALUE DATE : 2020-07-06
DEBIT AMOUNT : USD500.00
CABLE CHARGE : USD0.00

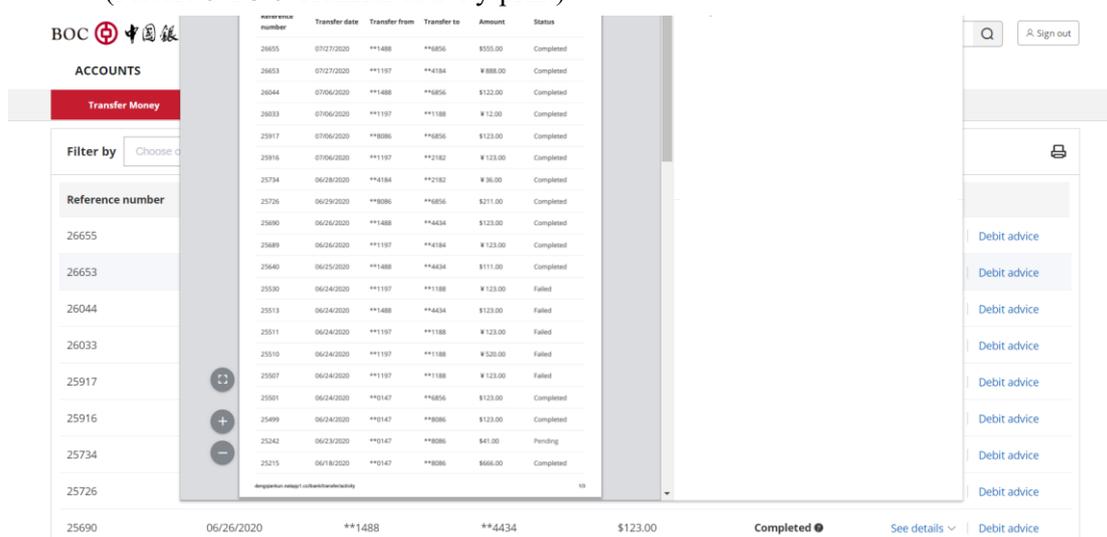
Picture 5.1.3-2 Debit advice

- 4) Corresponding transactions can be filtered by four categories: Date range, Transfer from account, Transfer to account, and Status (Picture 5.1.3-3 Transfer activity- filter).



Picture 5.1.3-3 Transfer activity – filter

5) User can print selected transactions by clicking the print icon in the upper right corner. (Picture 5.1.3-5 Transfer activity-print).



Picture 5.1.3-5 Transfer activity-print

【Friendly reminder】

- 1) User can check the explanation/disclosure of terms with “!” icon.
- 2) When transactions are filtered by date range, “From date” cannot be later than “To date”.

5.1.4. Repeating transfer setting

【Function introduction】

The logged-in user can view and search the repeating transfers history.

【Operating instructions】

◆ Repeating transfer setting

- 1) Under Transfer & Remittance menu, click Transfer money and then click Repeating transfer setting to enter the function.
- 2) The Repeating transfer-setting page will display all repeating transfer activities within 3 months. (Picture 5.1.4-1 Repeating transfer setting list).

Reference number	Transfer date	Transfer from	Transfer to	Amount	First transfer date	Status
26654	07/27/2020	**1488	**6856	\$555.00	07/29/2020	Pending
26652	07/27/2020	**1197	**4184	¥ 888.00	07/29/2020	Pending
25639	06/25/2020	**1488	**4434	\$111.00	06/30/2020	Pending
25152	06/17/2020	**0147	**8086	\$319.00	06/22/2020	Pending
25208	06/18/2020	**8086	**4434	\$231.00	06/25/2020	Pending
25214	06/18/2020	**0147	**8086	\$666.00	06/25/2020	Canceled
25206	06/18/2020	**0147	**8086	\$231.00	06/22/2020	Pending
25204	06/18/2020	**0147	**8086	\$123.00	06/19/2020	Pending
25077	06/17/2020	**0147	**4434	\$666.00	06/19/2020	Pending

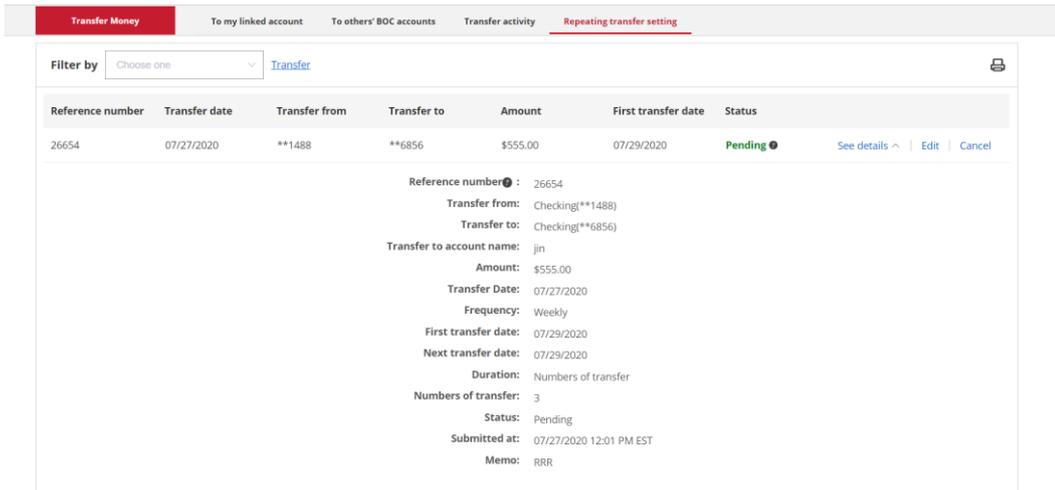
Picture 5.1.4-1 Repeating transfer setting list

- 3) Corresponding transactions can be filtered by four filtering conditions: Date range, Transfer from account, Transfer to account, and Status (Picture 5.1.4-2 Repeating transfer setting-filter).

Reference number	Transfer date	Transfer from	Transfer to	Amount	First transfer date	Status
26654	07/27/2020	**1488	**6856	\$555.00	07/29/2020	Pending
26652	07/27/2020	**1197	**4184	¥ 888.00	07/29/2020	Pending
25639	06/25/2020	**1488	**4434	\$111.00	06/30/2020	Pending
25152	06/17/2020	**0147	**8086	\$319.00	06/22/2020	Pending
25208	06/18/2020	**8086	**4434	\$231.00	06/25/2020	Pending
25214	06/18/2020	**0147	**8086	\$666.00	06/25/2020	Canceled

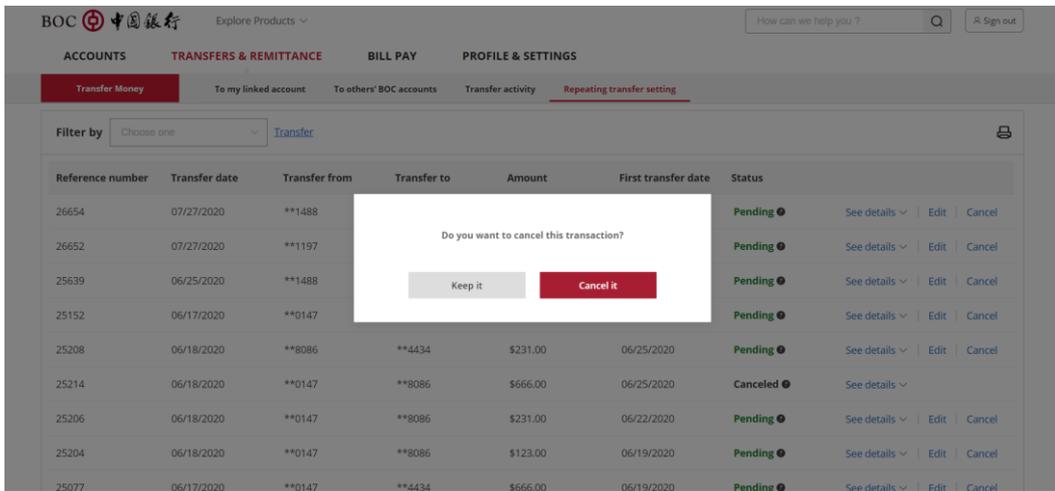
Picture 5.1.4-2 Repeating transfer setting-filter

- 4) User can click on See detail to view more information regarding the repeating transfer. (Picture 5.1.4-3 Repeating transfer setting-see details).



Picture 5.1.4-3 Repeating transfer setting-see details

- 5) User can click cancel to cancel the scheduled transaction (Picture 5.1.4-4 Repeating transfer setting-cancel).



Picture 5.1.4-4 Repeating transfer setting-cancel

- 6) User can click the print icon in the upper right corner to print the data (Picture 5.1.4-5 Repeating transfer setting-print).



Picture 5.1.4-5 Repeating transfer setting- print

【Friendly reminder】

- 1) User can check the explanation/disclosure of terms with “!” icon.
- 2) When transactions are filtered by date range, “From date” cannot be later than “To date”.

5.2. Wire

5.2.1. Domestic Wire Transfer

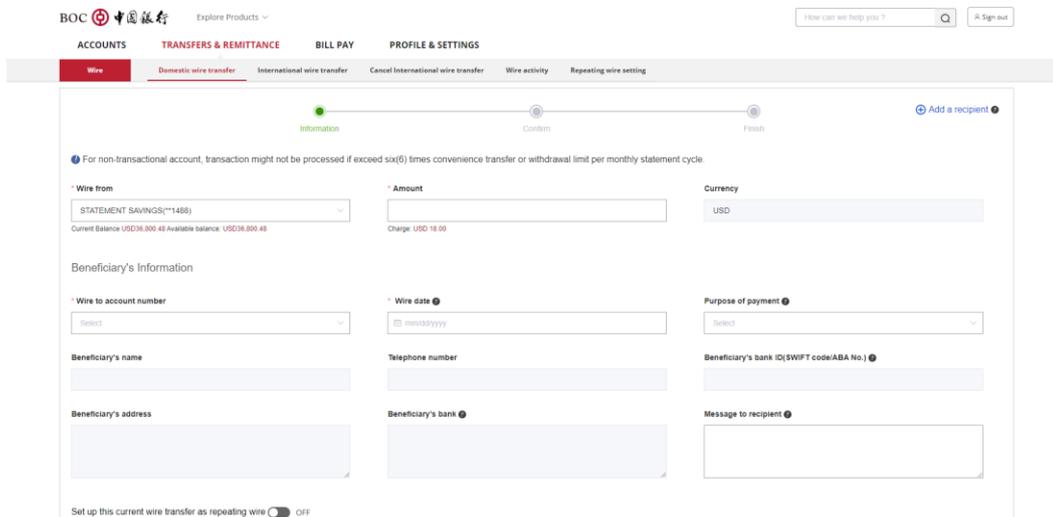
【Function introduction】

Logged-in user can perform real-time, scheduled and repeated wires to accounts in other US banks.

【Operating instructions】

◆ Wire Transfer

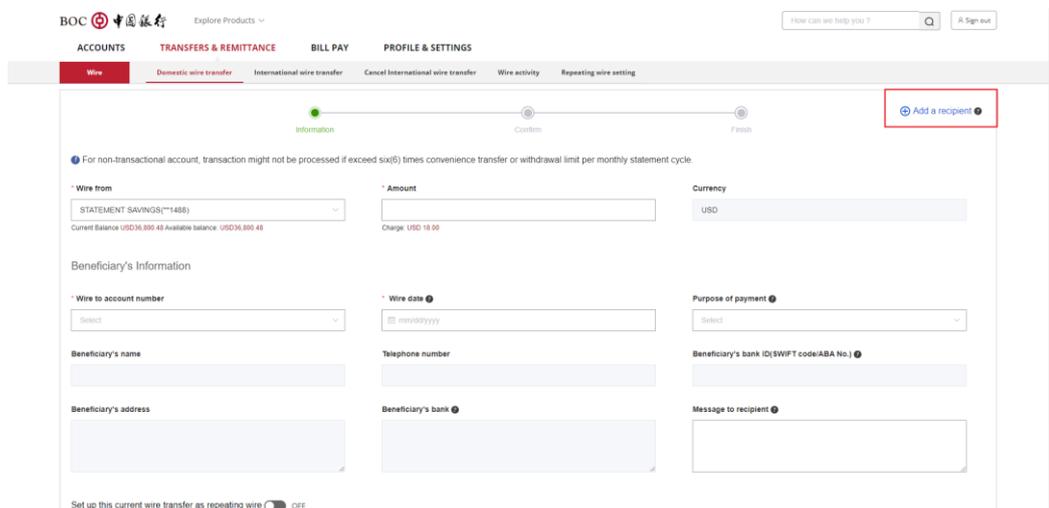
- 1) Under Transfer & Remittance menu, click Wire and then click Wire Transfer to enter the function page (Picture 5.2.1-1 Wire transfer).



The screenshot shows the BOC Domestic Wire Transfer form. At the top, there is a navigation bar with 'ACCOUNTS', 'TRANSFERS & REMITTANCE', 'BILL PAY', and 'PROFILE & SETTINGS'. Below this is a sub-navigation bar with 'Wire', 'Domestic wire transfer', 'International wire transfer', 'Cancel International wire transfer', 'Wire activity', and 'Repeating wire setting'. The main form area has a progress indicator with 'Information', 'Confirm', and 'Finish' steps. A note states: 'For non-transactional account, transaction might not be processed if exceed six(6) times convenience transfer or withdrawal limit per monthly statement cycle'. The form fields include: 'Wire from' (dropdown menu showing 'STATEMENT SAVINGS(**1488)' and 'Current Balance USD36,800.48 Available balance: USD36,800.48'), 'Amount' (input field with 'Charge USD 18.00'), 'Currency' (dropdown menu showing 'USD'), 'Beneficiary's Information' section with 'Wire to account number' (dropdown menu), 'Wire date' (calendar icon and input field), 'Purpose of payment' (dropdown menu), 'Beneficiary's name', 'Telephone number', 'Beneficiary's bank ID(SWIFT code/ABA No.)', 'Beneficiary's address', 'Beneficiary's bank', and 'Message to recipient'. At the bottom, there is a toggle switch for 'Set up this current wire transfer as repeating wire' which is currently 'OFF'.

Picture 5.2.1-2 Wire Transfer

- 2) Select account from the dropdown list, enter amount and select date. If the recipient is not on the list, click Add a recipient on the upper right corner (Picture 5.2.1-6 Wire Transfer-Add a recipient).



This screenshot is identical to the previous one, but with a red box highlighting the 'Add a recipient' button in the top right corner of the form area.

Picture 5.2.1-6 Wire Transfer-Add a recipient

- 3) If user plans to set up repeating wires, turn on the Set up this current wire as repeating wire.
- 4) For repeating wire, specify Frequency, First transfer date, which should be later than the transfer date entered, Duration and Number of transfers. Click Next.
(Picture 5.2.1-2 Wire transfer-repeating)

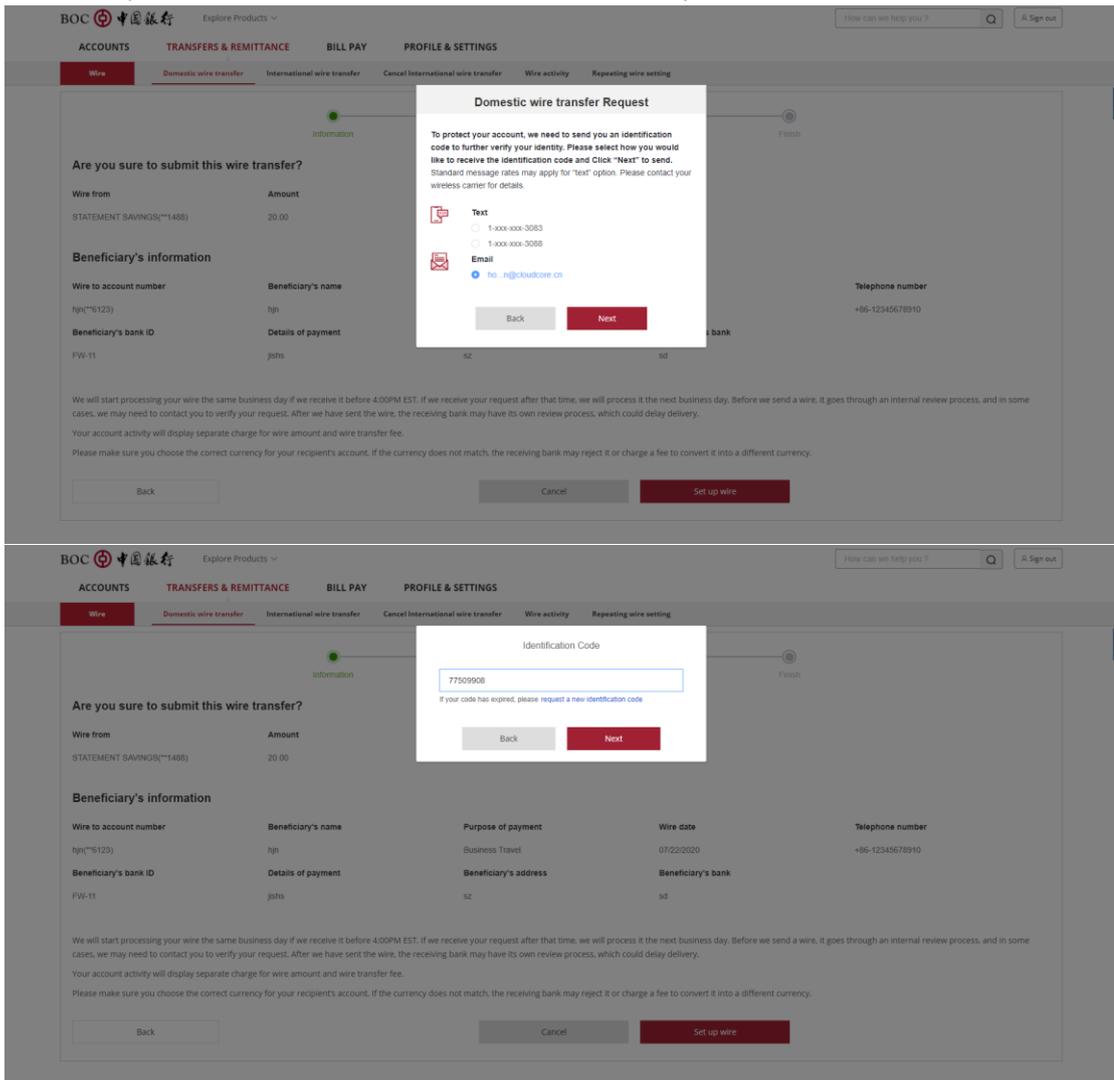
Picture 5.2.1-2 Wire transfer-repeating

- 5) Check the accuracy of the input information. If user needs to revise the information, click Cancel to return to the previous page; if not, click Set up wire.
(Picture 5.2.1-3 Wire Transfer- confirmation)

Picture 5.2.1-3 Wire Transfer- confirmation

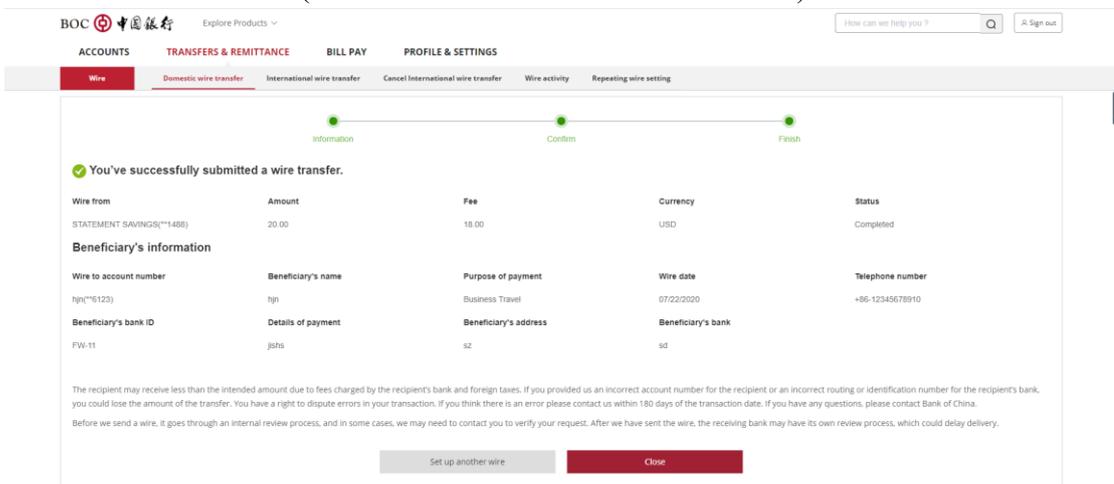
- 6) A verification request process is triggered, user can choose use mobile phone number or email address to receive identification code, click Next.
- 7) Enter the identification code once received the verification code, click Next

(Picture 5.2.1-4 Wire Transfer-verification code)



Picture 5.2.1-4 Wire Transfer-verification code

- 8) Click Set up wire to complete the transaction
- 9) User can click Set up another wire if wish to conduct another wire transaction, or click Close. (Picture 5.2.1-5 Wire Transfer-submission).



Picture 5.2.1-5 Wire Transfer-submission

【Friendly reminder】

- 1) Only USD accounts are allowed to make domestic wire transaction.
- 2) The remittance amount cannot be greater than the current balance.
- 3) The transaction falls on the non-business day will be processed on the next business day.

5.2.2. International wire transfer

【Function introduction】

User can perform international wire transfers.

【Operating instructions】

◆ International wire transfer

- 1) Under Transfer & Remittance menu, click Wire and then click International wire transfer to enter the function page (Picture 5.2.2-1 International wire transfer).

The screenshot shows the 'International wire transfer' page on the BOC website. The page has a navigation bar with 'ACCOUNTS', 'TRANSFERS & REMITTANCE', 'BILL PAY', and 'PROFILE & SETTINGS'. Under 'TRANSFERS & REMITTANCE', there are tabs for 'Wire', 'Domestic wire transfer', 'International wire transfer', 'Cancel International wire transfer', 'Wire activity', and 'Repeating wire setting'. The 'International wire transfer' tab is active. The main content area has a progress bar with three steps: 'Information', 'Confirm', and 'Finish'. The 'Information' step is currently active. Below the progress bar, there is a warning: 'For non-transactional account, transaction might not be processed if exceed six(6) times convenience transfer or withdrawal limit per monthly statement cycle'. The form contains several fields: 'Debit account' (STATEMENT SAVINGS(**1488)), 'Payment amount' (USD 18.00), 'Currency' (USD), 'Wire to account number' (Select), 'Wire date' (mm/dd/yyyy), 'Purpose of payment' (Select), 'Beneficiary's name', 'Telephone number', 'Beneficiary's bank SWIFT Code', 'Beneficiary's address', 'Beneficiary's bank', 'Beneficiary's branch/Sub-branch name', and 'Beneficiary's bank branch/Sub-Branch address'. There is also an 'Add a recipient' button in the top right corner.

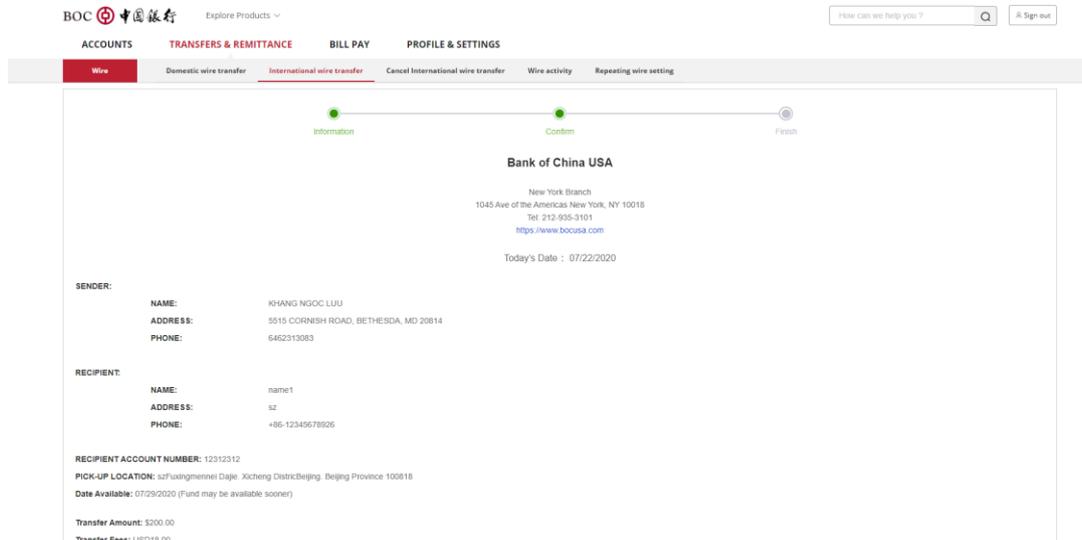
Picture 5.2.2-1 International wire transfer

- 2) Select account SAVINGS(**1488) from the dropdown list, enter amount and select date. If the recipient is not on the list, click Add a recipient on the upper right corner (Picture 5.2.2-5 International wire transfer-add a recipient)

This screenshot is identical to the one above, but with a red box highlighting the 'Add a recipient' button in the top right corner of the form area.

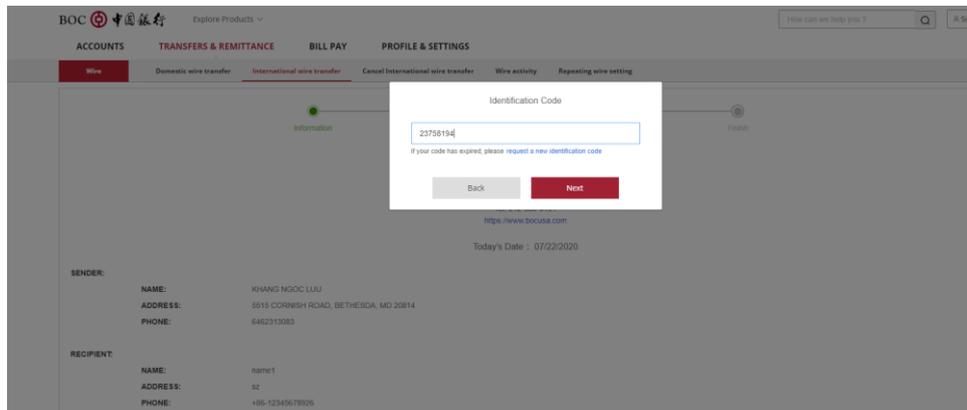
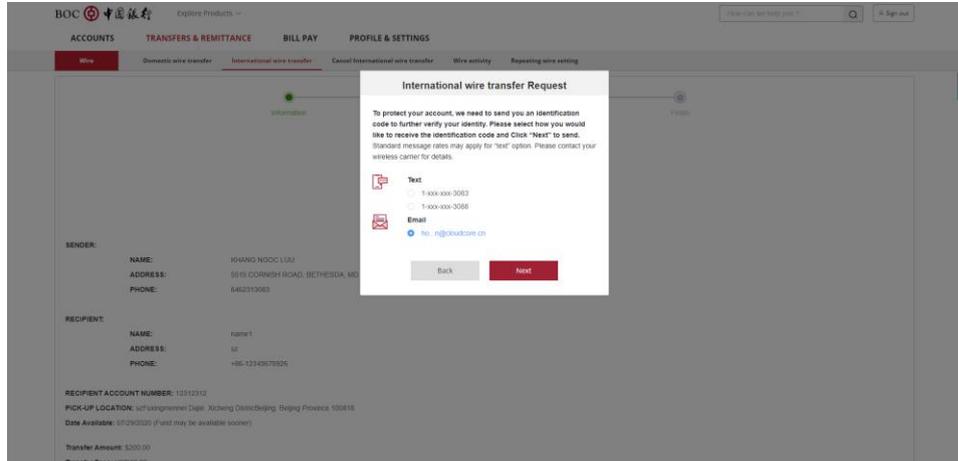
Picture 5.2.2-5 International wire transfer-add a recipient.

- 3) Check the accuracy of the input information. If user needs to revise the information, click Cancel to return to the previous page; if not, click Set up wire (Picture 5.2.2-2 International wire transfer confirmation).



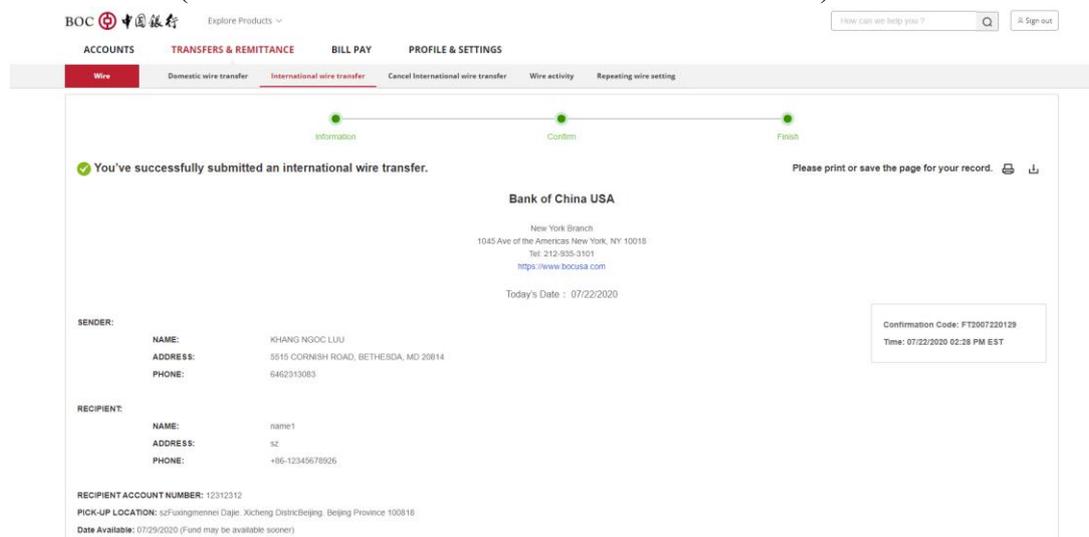
Picture 5.2.2-2 International wire transfer-confirmation

- 4) A verification request process is triggered, user can choose use mobile phone number or email address to receive identification code, click Next.
- 5) Enter the identification code once received the verification code, click Next (Picture 5.2.2-3 International wire Transfer-verification code)



Picture 5.2.2-3 International wire transfer- verification code

- 6) Click Set up wire to complete the transaction
- 7) User can click Set up another wire if wish to conduct another wire transaction, or click Close. User can choose to print or save the confirmation page for record. (Picture 5.2.2-4 International wire transfer-submission).



Picture 5.2.2-4 International wire transfer- submission

【Friendly reminder】

- 1) Only USD accounts are allowed to make international wire transaction by using this function.
- 2) The remittance amount cannot be greater than the current balance.
- 3) The transaction falls on the non-business day will be processed on the next business.

5.2.3. Cancel International Wire Transfer

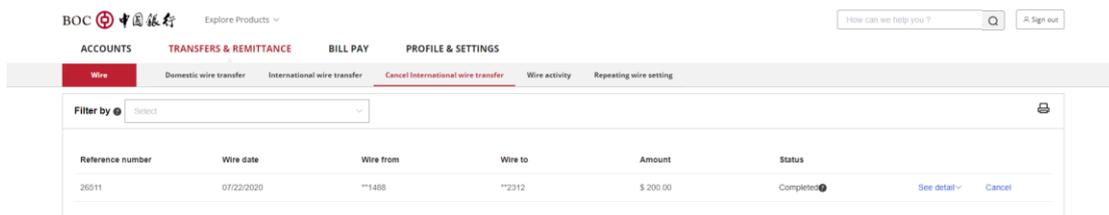
【Function introduction】

International wire transactions submitted within 30 minutes can be canceled.

【Operating instructions】

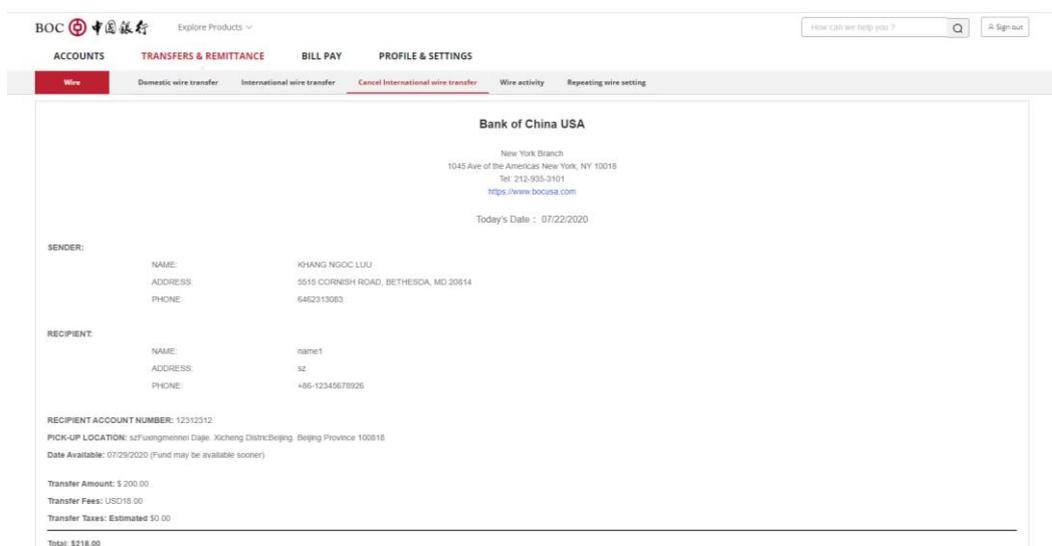
◆ Cancel International Wire Transfer

- 1) Under Transfer & Remittance menu, click Wire and then click Cancel International Wire Transfer to enter the page.
- 2) International wire transactions submitted within 30 minutes will show under the page. Transactions can also be filtered by using four filtering conditions: Date range, Transfer from account, Transfer to account, and Status (Picture 5.2.3-1 Cancel International Wire Transfer-filter). User can click on See detail to view more information regarding the repeating transfer.



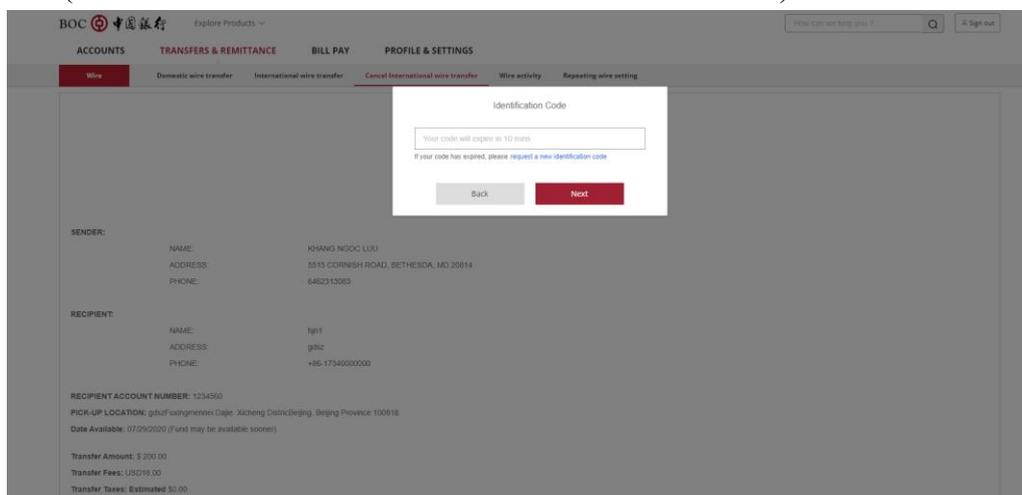
Picture 5.2.3-1 Cancel International Wire Transfer-filter

- 3) Click cancel to enter the transaction information page to confirm the international wire will be canceled. (Picture 5.2.3-2 Cancel International Wire Transfer-transaction information)



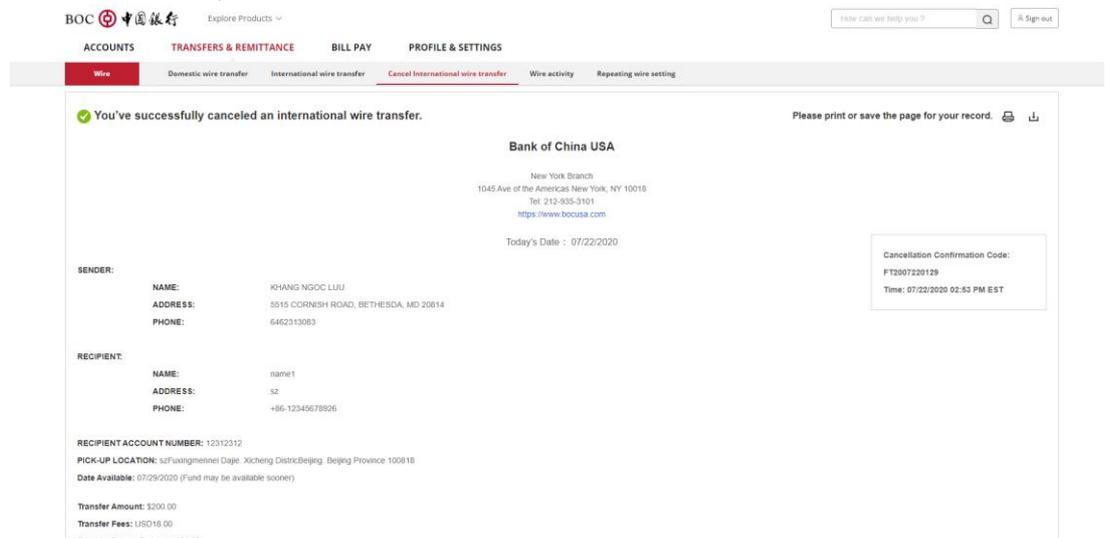
Picture 5.2.3-2 Cancel International Wire Transfer-transaction information

- 4) Click "Cancel the transaction" to submit a cancellation application.
- 5) A verification request process is triggered, user can choose use either mobile phone number or email address to receive identification code, click Next.
- 6) Enter the identification code once received the verification code, click Next (Picture 5.2.3-3 International wire Transfer-verification code)



Picture 5.2.3-3 Cancel International Wire Transfer-verification code

- 7) The cancellation confirmation page displays the detailed information of transaction. User can print and download this page by clicking the button in the upper right corner.(Picture 5.2.3-4 Cancel International Wire Transfer- cancel confirmation)



Picture 5.2.3-4 Cancel International Wire Transfer- cancel confirmation

【Friendly reminder】

- 1) The function page of international wire transfer only displays the international remittance transactions within 30 minutes.

5.2.4. Wire Activity

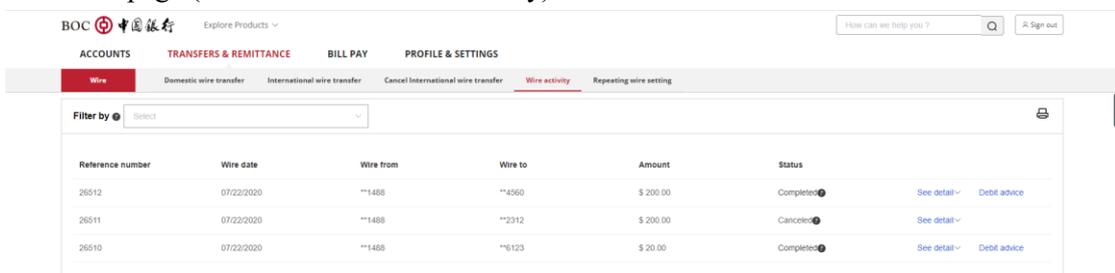
【Function introduction】

The logged-in user can view and search wire activities of selected accounts.

【Operating instructions】

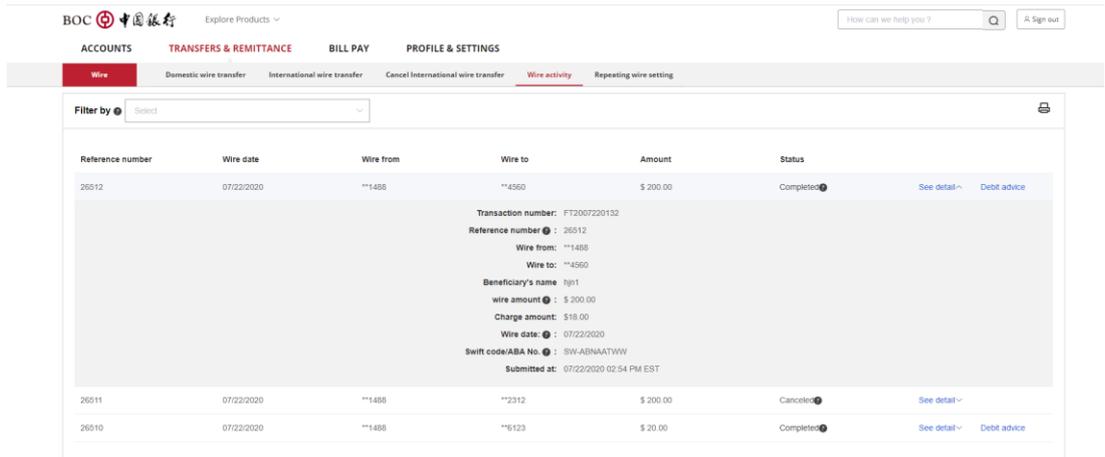
◆ Wire Activity

- 1) Under Transfer & Remittance menu, click Wire and then click Wire Activity to enter the function page (Picture 5.2.4-1 Wire Activity).



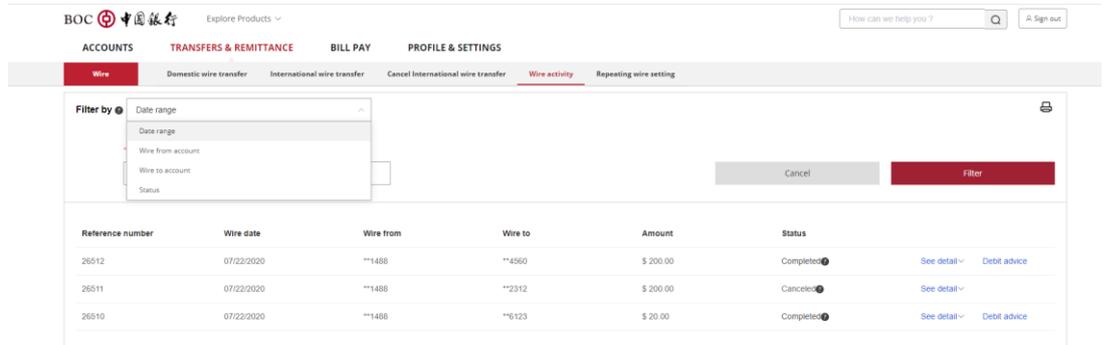
Picture 5.2.4-1 Wire Activity

- 2) The Wire activity page will display all wire activities within 3 months. User can click on See details to view more information regarding the wire activity. (Picture 5.2.4-3 Wire Activity-see details).



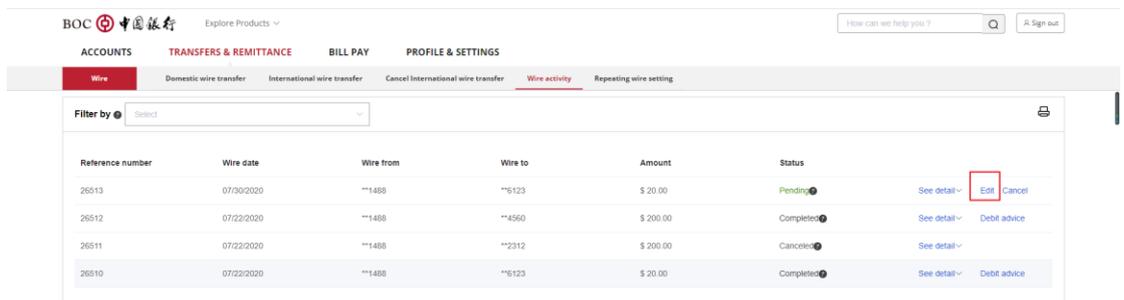
Picture 5.2.4-3 Wire Activity-see details.

- 3) Corresponding transactions can be filtered by four filtering conditions: Date range, Wire from account, Wire to account, and Status (Picture 5.2.4-2 Wire Activity-filter).



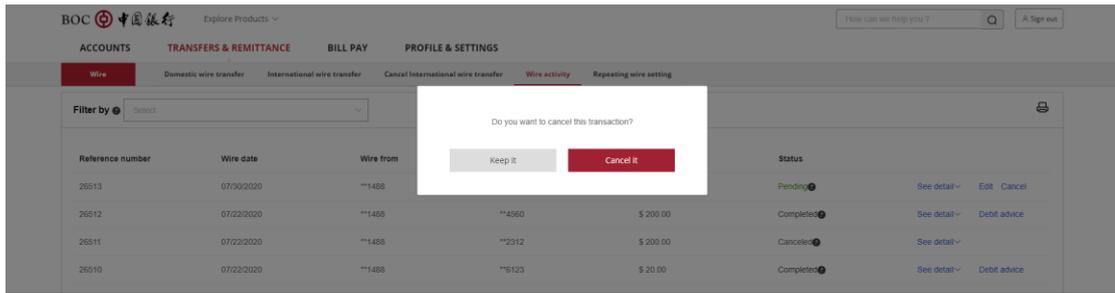
Picture 5.2.4-2 Wire Activity-filter.

- 4) User can click Edit to modify the transaction information by jumping to transaction information input page (Picture 5.2.4-4 Wire Activity-edit)



Picture 5.2.4-4 Wire Activity-edit

- 5) User can click Cancel to cancel scheduled transaction (Picture 5.2.4-5 Wire Activity- cancel).



Picture 5.2.4-5 Wire Activity- cancel

【Friendly reminder】

- 1) When transactions are filtered by date range, “From date” cannot be later than “To date”.
- 2) Debit advice can be downloaded upon the transaction is completion. .

5.2.5. Repeating wire setting

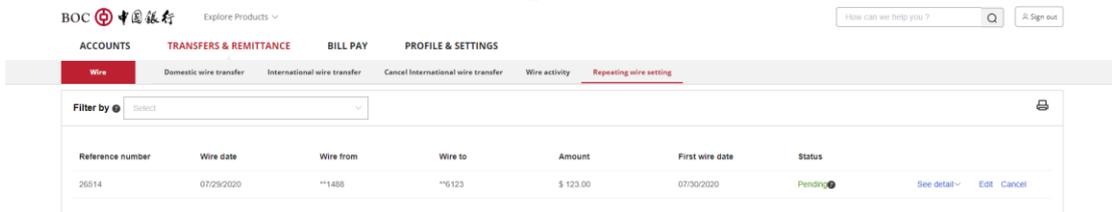
【Function introduction】

The logged-in user can view and search the repeating wire history.

【Operating instructions】

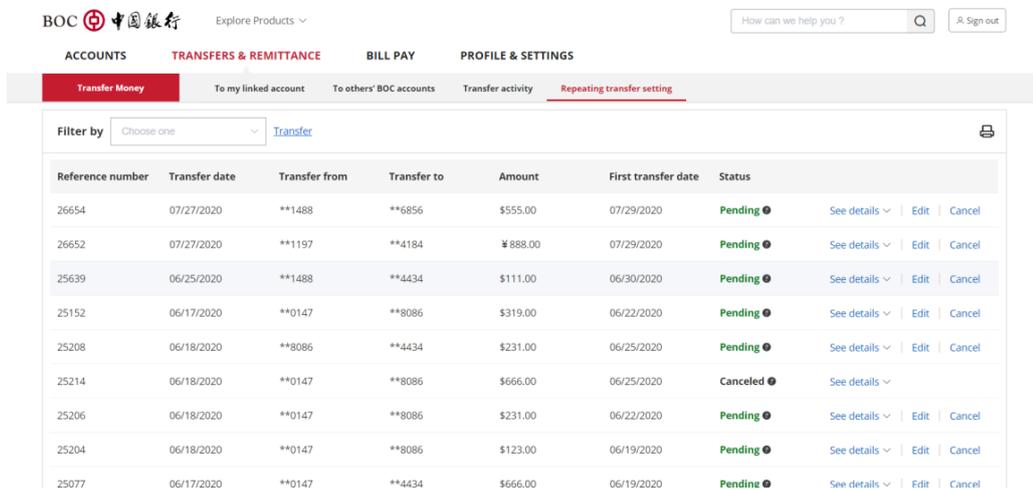
◆ Repeating wire setting

- 1) Under Transfer & Remittance menu, click wire and then click Repeating wire setting to enter the function. (Picture 5.2.5-1 Repeating wire setting).

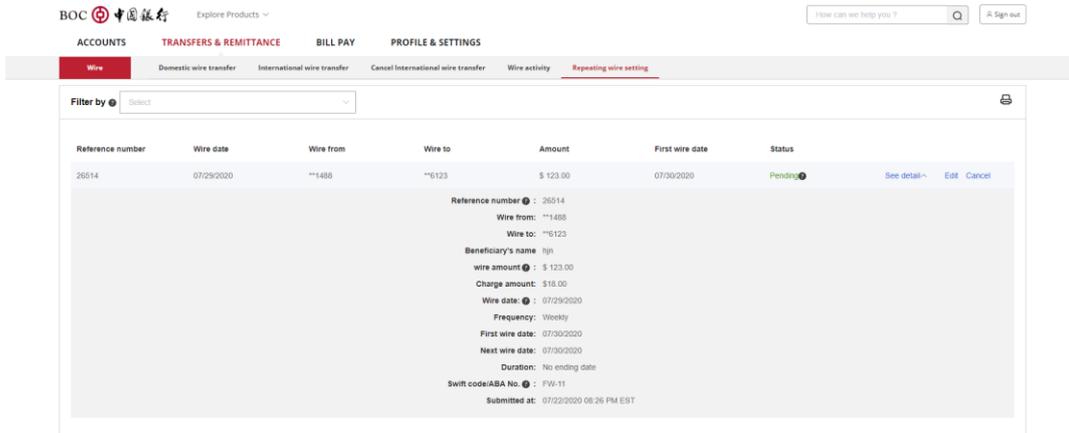


Picture 5.2.5-1 Repeating wire setting

- 2) The Repeating wire setting page will display all repeating wire activity. (Picture 5.1.4-1 Repeating transfer setting). User can click on See details to view more information regarding the repeating wire transaction. (Picture 5.2.5-3 Repeating wire setting-See details.).

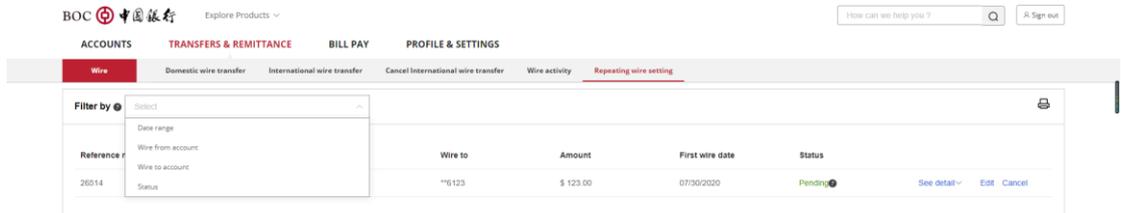


Picture 5.1.4-1 Repeating transfer setting list



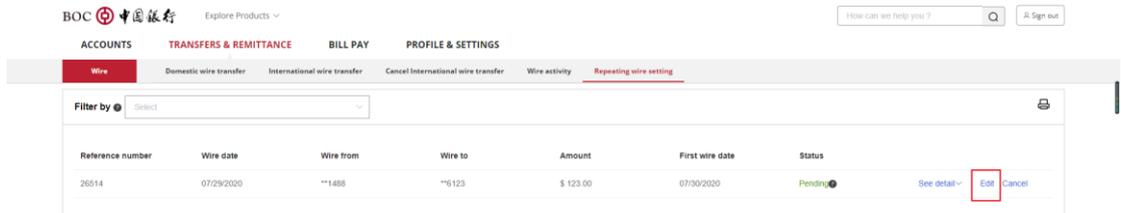
Picture 5.2.5-3 Repeating wire setting-See details

- 3) Corresponding transactions can be filtered by four filtering conditions: Date range, Transfer from account, Transfer to account, and Status (Picture 5.2.5-2 Repeating wire setting- filter)



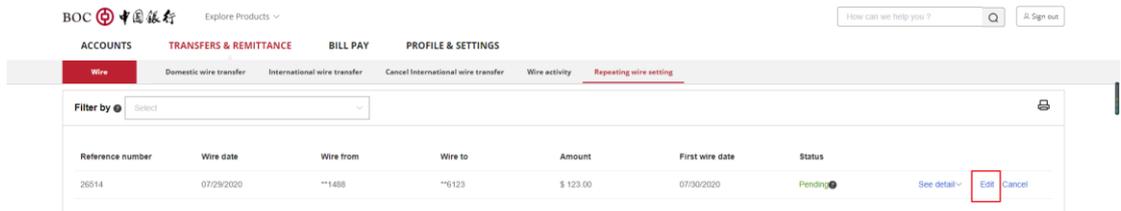
Picture 5.2.5-2 Repeating wire setting-filter

- 4) User can click Cancel to cancel the scheduled transaction (Picture 5.2.5-4 Repeating wire setting -Cancel transaction).



Picture 5.2.5-4 Repeating wire setting-Edit

- 5) User can click Edit to modify the transaction information by jumping to the transaction information input page. (Picture 5.2.5-4 Repeating wire setting -Edit)



Picture 5.2.5-4 Repeating wire setting-Edit

【Friendly reminder】

- 1) When transactions are filtered by date range, “From date” cannot be later than “To

date”.

- 2) Debit advice can be downloaded upon the transaction is completion.

5.3. CNY Service

5.3.1. CNY exchange

【Function introduction】

Logged-in user can buy or sell CNY. User must have both CNY and USD account.

【Operating instructions】

◆ CNY exchange

- 1) Under Transfer & Remittance menu, click CNY Service and then click CNY exchange to enter the function.
- 2) User can utilize the conversion calculator to get an estimate of how much USD they need or can get from buying or selling CNY. (Picture 5.3.1-1 CNY exchange)

CNY Exchange Rate [Transaction activity](#)

The CNY exchange cutoff time for foreign exchange is 3:30PM EST, request receive after cutoff time will be processed the next business day.

USD to CNY	CNY to USD
6.1860	6.2860
100 USD = 618.6000 CNY	100 USD = 628.6000 CNY

Trade

*The exchange rate showed here are for your information only. Actual rate may change at the time of your transaction.

Conversion Calculator

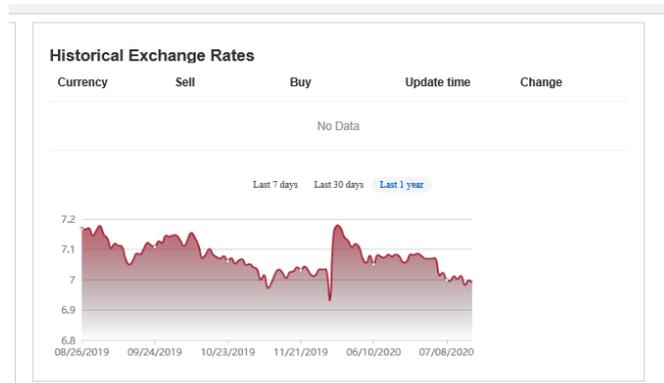
Calculate type Buy CNY Sell CNY

Currency I have: \$ 16.17

Currency I want: ¥ 100.00

Picture 5.3.1-1 CNY exchange

- 3) User can also utilize the historical exchange rate chart to see the historical rate trend. The line chart displays the historical exchange rate from three time intervals: last 7 days, last 30 days and last 1 years. (Picture 5.3.1-2 CNY exchange chart)



Picture 5.3.1-2 CNY exchange chart

- Click Trade button to conduct foreign exchange transaction. Select account from dropdown list. After selected transfer from account, the available balance and maximum amount of the account for exchanging will be displayed under the field. User is only allowed to enter CNY amount, and the USD amount will be calculated automatically. After entered amount and click Next. (Picture 5.3.1-2 CNY Exchange-trade)

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

CNY Service **CNY exchange** CNY remittance CNY exchange activity CNY remittance activity

CNY Exchange Rate

[CNY exchange activity](#)

The CNY exchange cutoff time for foreign exchange is 3:30PM EST, request receive after cutoff time will be processed the next business day.

<p>USD to CNY</p> <p>7.0200</p> <p>100 USD = 702.0000 CNY</p>	<p>CNY to USD</p> <p>7.1200</p> <p>100 USD = 712.0000 CNY</p>
--	--

Trade

*The foreign exchange rates shown here are for your information only, the actual rate may change depending on the date and time of the exchange transaction. You should expect that these rates will be less favorable than rates quoted in publications.

Conversion Calculator

Calculate type Buy CNY Sell CNY

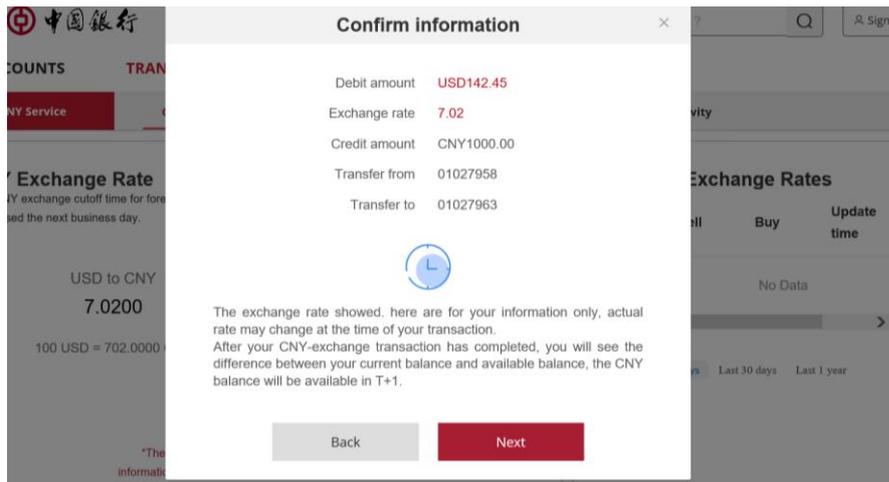
* Transfer from * Transfer to

¥ 100.00 \$ 14.25

Calculator **Next**

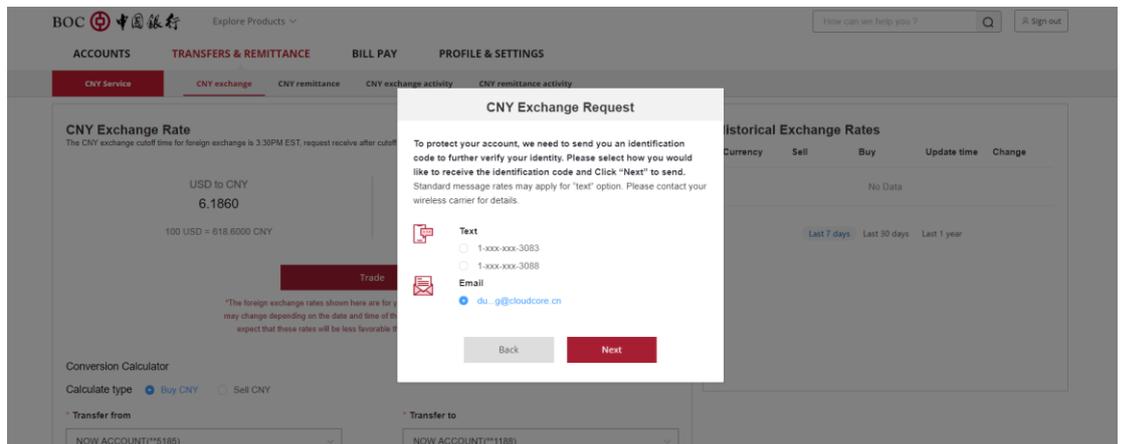
Picture 5.3.1-2 CNY Exchange-trade

- Confirmation page will show the Debit amount, foreign exchange rate, Credit amount and related accounts and disclosures. (Picture 5.3.1-6 CNY exchange – confirmation) , click Next.

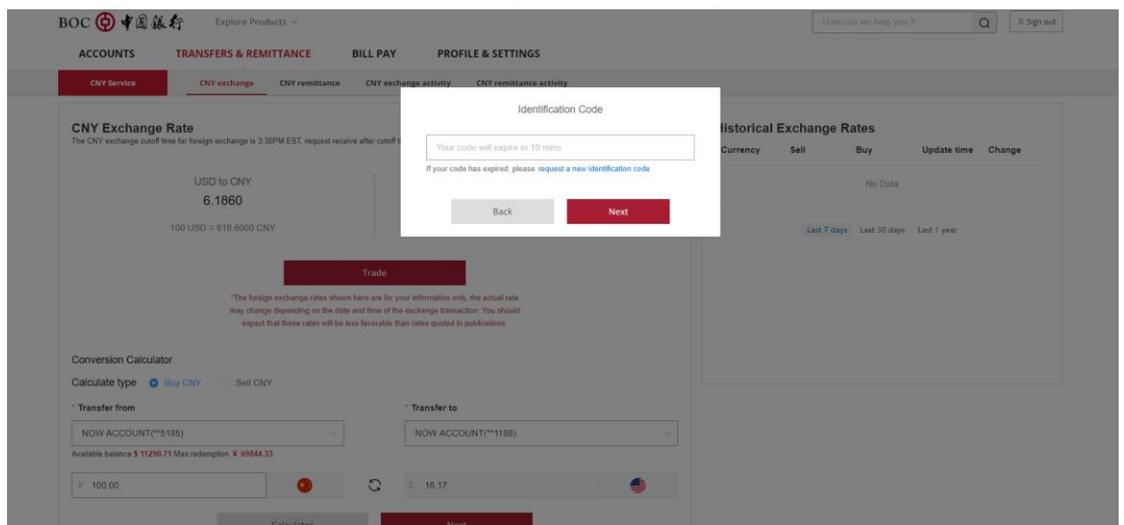


Picture 5.3.1-6 CNY exchange – confirmation

- 6) Verification request will be triggered and user can enter the correct verification code to proceed to the next step. (Picture 5.3.1-4-5 CNY exchange-verification request code)

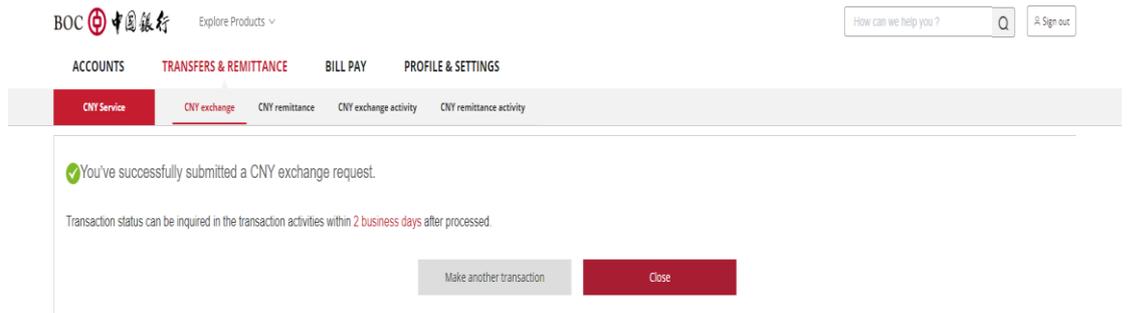


Picture 5.3.1-4 CNY exchange-verification request



Picture 5.3.1-5 CNY exchange-verification code

- 7) Click Next to complete the transaction. (Picture 5.3.1-6 CNY exchange submission)



Picture 5.3.1-6 CNY exchange – submission

【Friendly reminder】

- 1) Only CNY amount is allowed to be entered when customers buy or sell CNY.
- 2) The transfer amount shall not be greater than the current balance.
- 3) A CNY account with the Bank is required before using the CNY exchange function.
- 4) The spread for FX rates will be narrowed if the exchange amount arrives at a certain level.
- 5) The exchange rate quote will be provided twice a day, the price will be certain after User submit the transaction request successfully.
- 6) The CNY exchange transaction can only be processed between 9:00am and 3:30pm EST weekday (excluding holiday).

5.3.2. CNY exchange activity

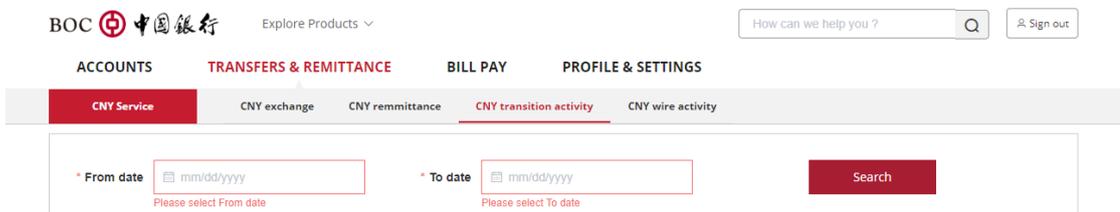
【Function introduction】

The logged-in user can view and search CNY exchange activities of selected accounts.

【Operating instructions】

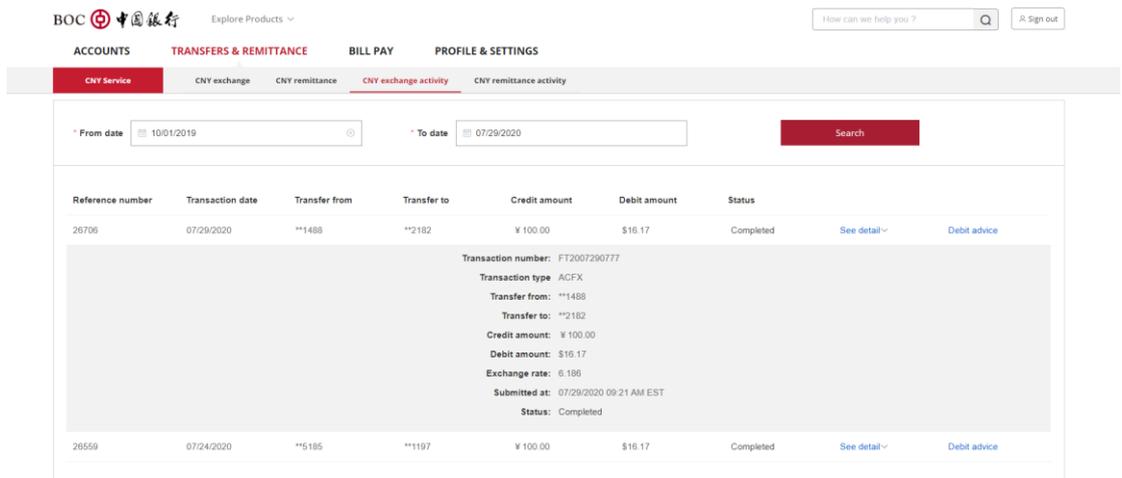
◆ CNY exchange activity

- 1) Under Transfer & Remittance menu, click CNY Service and click CNY exchange activity to enter the function.
- 2) User can search the CNY exchange activities within a certain date range. If user leaves the date blank, the page will display all CNY exchange activities within 3 months. (Picture 5.3.2-1 CNY exchange activity- search)



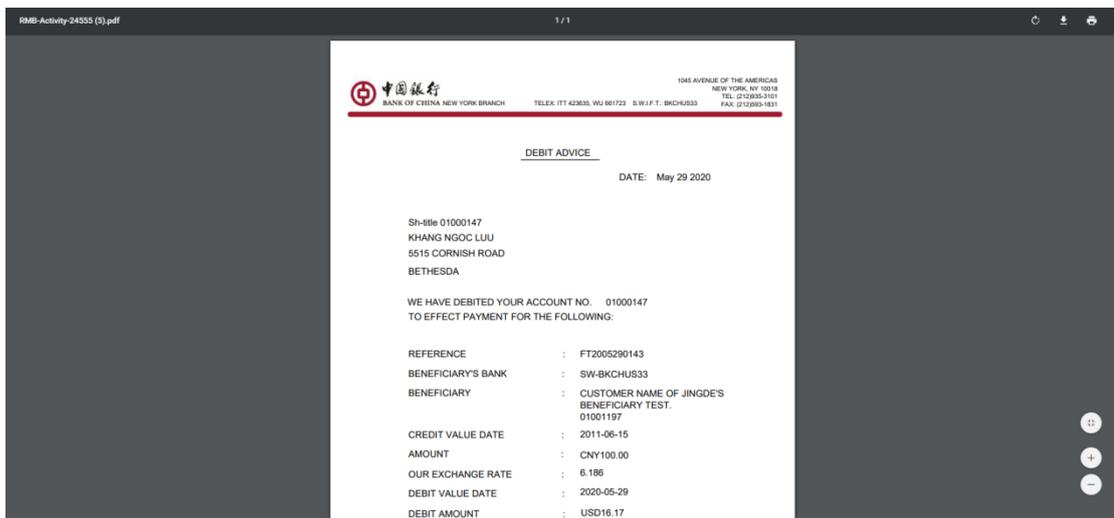
Picture 5.3.2-1 CNY exchange activity- search

- 3) User can click on see details to view more information regarding the exchange transaction. (Picture 5.3.2-2 CNY exchange activity-See details)



Picture 5.3.2-2 CNY exchange activity-see details

- 4) User can download debit advice for transactions that have been successfully completed. (Picture 5.3.2-3 CNY exchange activity- debit advice)



Picture 5.3.2-3 CNY exchange activity-debit advice

【Friendly reminder】

- 1) In the date range field, “From date” cannot be later than “To date”.

5.4. Scheduled Transfer

5.4.1. Scheduled Transfers

【Function introduction】

The logged-in user can view, edit or cancel the scheduled transfers activities.

【Operating instructions】

◆ Scheduled transfers

- 1) Under Transfer & Remittance menu, click Scheduled Transfers and then click Scheduled Transfers to enter the function page. (Picture 5.4.1-1 Scheduled Transfers)

ACCOUNTS **TRANSFERS & REMITTANCE** BILL PAY PROFILE & SETTINGS

Scheduled Transfers **Scheduled transfers** Scheduled wires

Filter by: Choose one Transfer

All transfer transactions can only be edited before the scheduled date.

Reference number	Transfer from	Transfer to	Amount	Transfer date	Status	Memo
26502	**8086	**0147	\$45.00	07/29/2020	Pending	See details Edit Cancel
26501	**1197	**1188	¥23.00	07/30/2020	Pending	See details Edit Cancel
26500	**1488	**0147	\$35.00	07/29/2020	Pending	See details Edit Cancel
26499	**1488	**0147	\$50.00	07/24/2020	Pending	See details Edit Cancel

Picture 5.4.1-1 Scheduled Transfers

- 2) The scheduled transfers page will display all scheduled transfers. User can click on See detail to view more information regarding the scheduled transfers. (Picture 5.4.1-2 Scheduled Transfers - See details)

Filter by: Transfer from account Transfer

Transfer from: STATEMENT SAVINGS(**14) [Cancel](#) [Filter](#)

All transfer transactions can only be edited before the scheduled date.

Reference number	Transfer from	Transfer to	Amount	Transfer date	Status	Memo
26499	**1488	**0147	\$50.00	07/24/2020	Pending	See details Edit Cancel

Reference number: 26499
 Transfer from: **1488
 Transfer to: **0147
 Amount: \$50.00
 Status: Pending
 Submitted at: 07/22/2020 09:24 AM EST

Picture 5.4.1-2 Scheduled Transfers - see details

- 3) User can filter transaction by Date range, Transfer from account, Transfer to account, and Status. (Picture 5.4.1-3 Scheduled Transfers – filter)

ACCOUNTS **TRANSFERS & REMITTANCE** BILL PAY PROFILE & SETTINGS

Scheduled Transfers **Scheduled transfers** Scheduled wires

Filter by: Choose one Transfer

All transfer transactions can only be edited before the scheduled date.

Reference number	Transfer from	Transfer to	Amount	Transfer date	Status	Memo
No Data						

Picture 5.4.1-3 Scheduled Transfers - filter

- 4) Click Cancel button to cancel the scheduled transaction. User will see the transaction status being changed to Canceled, meaning that this transaction has been canceled successfully. (Picture 5.4.1-4 Scheduled Transfers- Canceled successfully)

Filter by [Transfer](#)

All transfer transactions can only be edited before the scheduled date.

Reference number	Transfer from	Transfer to	Amount	Transfer date	Status	Memo
26499	**1488	**0147	\$50.00	07/24/2020	Canceled	See details ▼
26502	**8086	**0147	\$45.00	07/29/2020	Pending	See details ▼ Edit ● Cancel
26501	**1197	**1188	¥23.00	07/30/2020	Pending	See details ▼ Edit ● Cancel
26500	**1488	**0147	\$35.00	07/29/2020	Pending	See details ▼ Edit ● Cancel

Picture 5.4.1-4 Scheduled Transfers- Canceled successfully

【Friendly reminder】

- 1) In the date range field, “From date” cannot be later than “To date”.

5.4.2. Scheduled Wires

【Function introduction】

The logged-in user can view, edit or cancel the scheduled wires activities

【Operating instructions】

◆ Scheduled wires

- 1) Under Transfer & Remittance menu, click Scheduled Transfers and then click Scheduled Wires to enter the function page. (Picture 5.4.2-1 Scheduled Wires)

ACCOUNTS **TRANSFERS & REMITTANCE** BILL PAY PROFILE & SETTINGS

Scheduled Transfers Scheduled transfers **Scheduled wires**

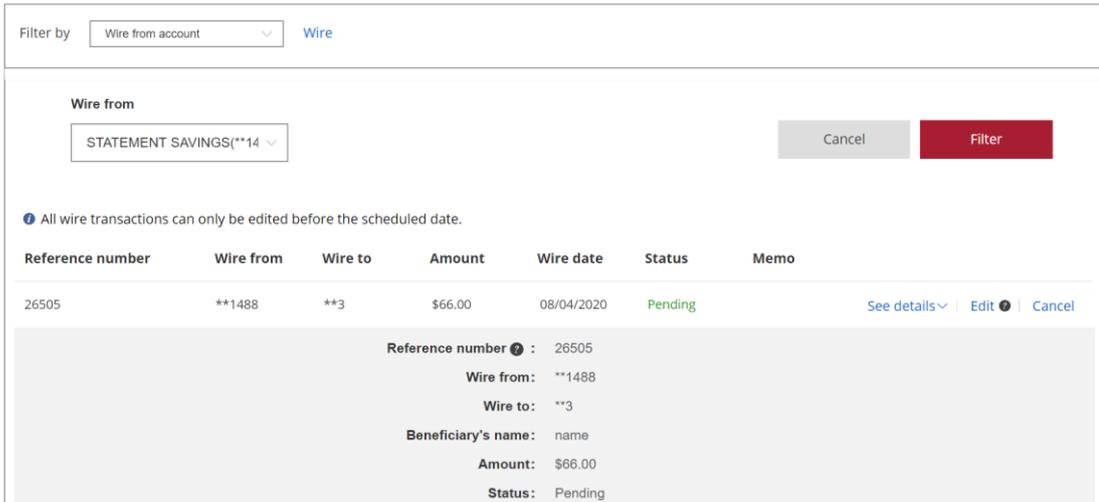
Filter by [Wire](#)

All wire transactions can only be edited before the scheduled date.

Reference number	Wire from	Wire to	Amount	Wire date	Status	Memo
26505	**1488	**3	\$66.00	08/04/2020	Pending	See details ▼ Edit ● Cancel
26504	**1488	**3	\$50.00	07/30/2020	Pending	See details ▼ Edit ● Cancel
26503	**1488	**3	\$20.00	07/31/2020	Pending	See details ▼ Edit ● Cancel

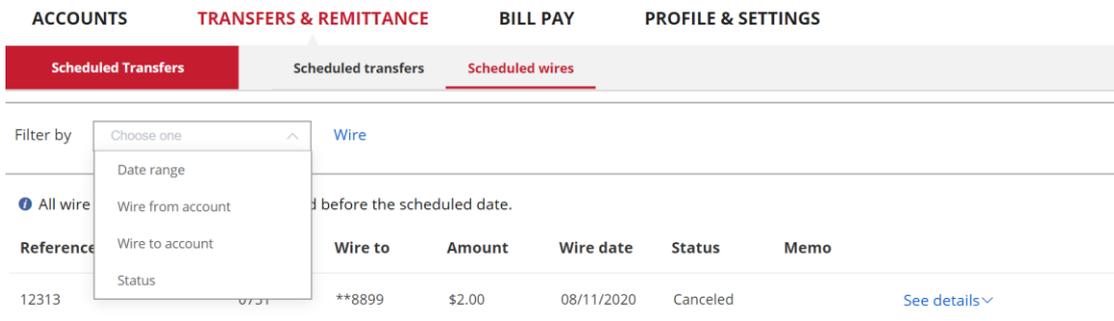
Picture 5.4.2-1 Scheduled Wires

- 2) The scheduled wires page will display all scheduled wires. User can click on See detail to view more information regarding the scheduled wires. (Picture 5.4.2-2 Scheduled wire – see details)



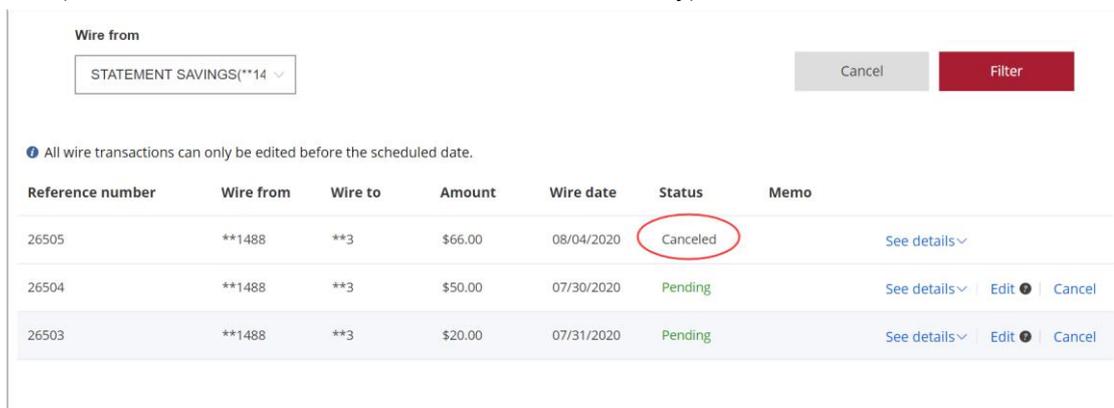
Picture 5.4.2-2 Scheduled wire – see details

- 3) User can filter transaction by Date range, Wire from account, Wire to account, and Status.
 (Picture 5.4.2-3 Scheduled wire – filter)



Picture 5.4.2-3 Scheduled wire – filter

- 4) Click Cancel button to cancel the transaction. User will see the transaction status has been changed to Canceled, meaning that this transaction has been canceled successfully.
 (Picture 5.4.2-4 Scheduled Wires -canceled successfully)



Picture 5.4.2-4 Scheduled Wires- canceled successfully

【Friendly reminder】

- 1) In the date range field, “From date” cannot be later than “To date”.

5.5. Wire recipients list

【Function introduction】

The logged-in user can view, add or edit recipient information

【Operating instructions】

◆ Recipient list

- 1) Under Transfer & Remittance menu, click Recipient list to enter the function page. (Picture 5.5.1-1 Recipient List)

Recipient account	Recipient name	Recipient bank	Recipient type	
**0147	name	Bank of China US	Account at BOCUSA	See recipient detail Edit Delete
Account number: **0147 Recipient name: name SWIFT/ABA number: BKCHUS33				
**3	name	ITAU UNIBANCO S.A. - NASSAU BRANCH	Account at other bank	See recipient detail Schedule Wire Edit Delete

Picture 5.5.1-1 Recipient List

- 2) Click See details to see more information regarding the recipient. (Picture 5.5.1-2 Recipient list – see detail) User can Edit or Delete the recipient. (Picture 5.5.1-3 Recipient list – delete)

Recipient account	Recipient name	Recipient bank	Recipient type	
**0147	name	Bank of China US	Account at BOCUSA	See recipient detail Edit Delete
Account number: **0147 Recipient name: name SWIFT/ABA number: BKCHUS33				
**3	name	ITAU UNIBANCO S.A. - NASSAU BRANCH	Account at other bank	See recipient detail Schedule Wire Edit Delete

Picture 5.5.1-2 Recipient list – see details

Recipient account	Recipient name	Recipient bank	Recipient type	
**0147	name	Bank of China US	Account at BOCUSA	See recipient detail Edit Delete

Picture 5.5.1-3 Recipient list - delete

- 3) User can add a recipient by clicking the Add a recipient at the upper right corner.
- 4) From the recipient type drop-down list, select recipient type. If the recipient has non-BOCUSA account, select Account at other banks. If the recipient has BOCUSA account, then select Account at BOCUSA.
- 5) Fill in the required information accordingly. (Picture 5.5.1-4 Recipient list – add new)

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ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Recipient List Recipient list

Add a recipient

Notice: we recommend you to contact your recipient before sending or requesting money to ensure you have the correct information.

* Account number 10100000

* Recipient name Susan

* Recipient type Account at other bank

* Recipient address 1010 6th Avenue New York NY 10010

Recipient's phone number +1 2121110000

* Recipient Bank Sample Bank

* SWIFT/ABA Number 026110000

If you're wiring money to a Bank of China recipient, the routing number is 026003269.
[Choose bank](#)

If you don't know your bank's SWIFT code, you can search for it.

Intermediary Bank ID

If you're wiring money to a Bank of China recipient, the routing number is 026003269.
[Choose intermediary bank](#)

If you don't know your bank's SWIFT code, you can search for it.

Cancel Next

Picture 5.5.1-4 Recipient list – add new

- 6) If user do not know the recipient's ABA or SWIFT code, user will be able to click Choose bank and then search by bank name and country/region.(Picture 5.5.1-5 Recipient list – Choose bank)

* Recipient address 1010 6th Avenue New York NY 10010

Recipient's phone number +1 2121110000

* Recipient Bank Sample Bank

* SWIFT/ABA Number 026110000

If you're wiring money to a Bank of China recipient, the routing number is 026003269.
[Choose bank](#)

If you don't know your bank's SWIFT code, you can search for it.

Search for your bank by providing the information below.

Country/Region China

Bank name(optional) BANK OF CHINA BEIJING BRANCH

Cancel Search

Bank name	Bank code	Country/Region	Country/Region code
BANK OF CHINA BEIJING BRANCH	BKCHCNBJ110	CHINA	CN

Intermediary Bank ID

Picture 5.5.1-5 Recipient list – Choose bank

- 7) Check the accuracy of the input information. If user needs to revise the information, click Cancel to return to the previous page; if not, click Confirm. (Picture 5.5.1-6 Add a recipient – Confirmation)

ACCOUNTS **TRANSFERS & REMITTANCE** BILL PAY PROFILE & SETTINGS

Recipient List Recipient list

Recipient List		
Account number 01000138	Recipient name wang	Recipient type Account at other bank
Recipient address beijing	Recipient bank ANB AMRO BANK NEDERLAND VIENNA	SWIFT/ABA number ABNAATWW
Recipient's Bank Branch/Sub-Branch Name wrth	Recipient's Bank Branch/Sub-Branch Address ghdrds	Intermediary bank ID CBBABSNS

Picture 5.5.1-6 Add a recipient – confirmation

- 8) Verification request is triggered and verification code needs to be input correctly. (Picture 5.5.1-7 Add a recipient – verification request and verification code)

ACCOUNTS **TRANSFERS & REMITTANCE** BILL PAY PROFILE & SETTINGS

Recipient List Recipient list

Recipient List

Account number
777777

Recipient address
241 West 109th Street

SWIFT/ABA number
FW-021000021

Add Recipient Request

To protect your account, we need to send you an identification code to further verify your identity. Please select how you would like to receive the identification code and Click "Next" to send. Standard message rates may apply for "text" option. Please contact your wireless carrier for details.

Text
1-xxx-xxx-9971

Email
cm...1@bocusa.com

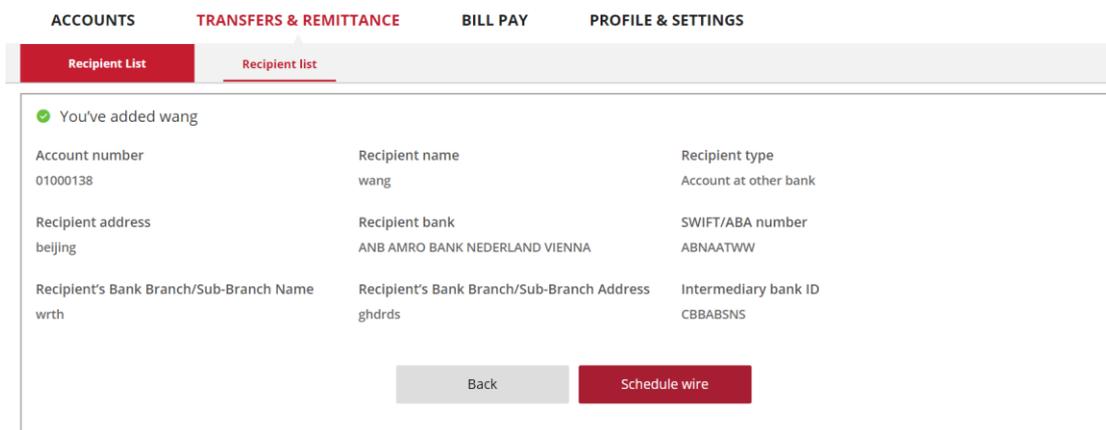
Identification Code

Your code will expire in 10 mins

If your code has expired, please [request a new identification code](#)

Picture 5.5.1-7 Add a recipient – verification request and verification code

- 9) After successfully adding the recipient, User can schedule a remittance by clicking the Scheduled Wire, or return to the recipient list by clicking Back. (Picture 5.5.1-8 Add a recipient - Successful)



Picture 5.5.1-8 Add a recipient - successful

6. Bill Pay

- ◆ Operation menu and function correspondence table:

First level menu	Second level menu	Function list
Bill Pay	Bill Pay	Bill Pay
		Modify Account

6.1. Bill Pay

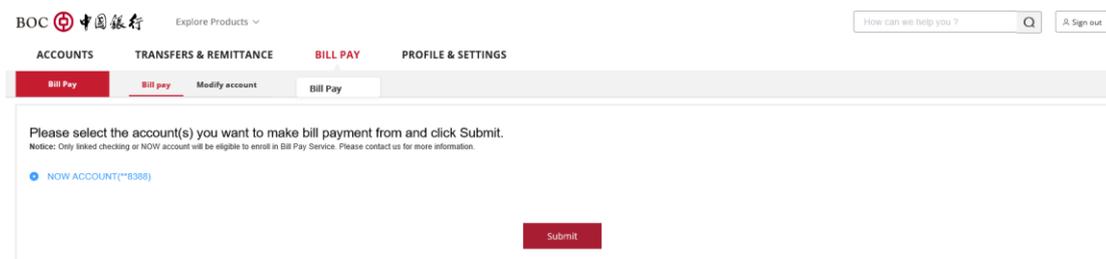
6.1.1. Bill Pay

【Function introduction】

Logged-in user can enroll account to bill pay and make payment online

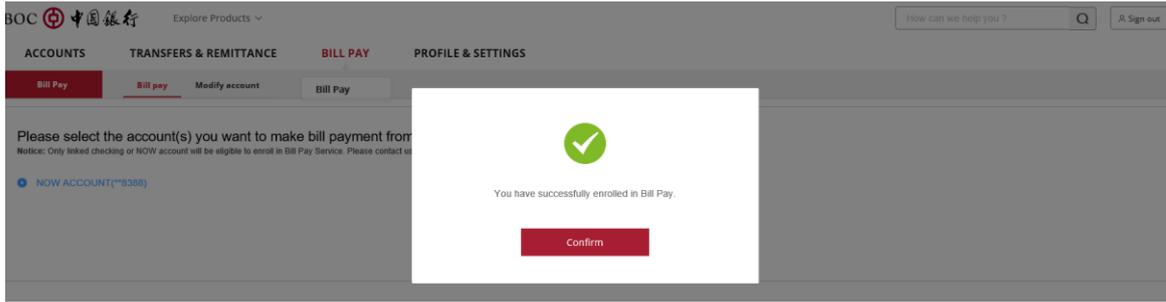
【Operating instructions】

- 1) Under Bill Pay menu, click Bill Pay to enter the function page.
- 2) Select the account and click the submit button. (Picture 6.1.1-1 Bill Pay-Enrollment)



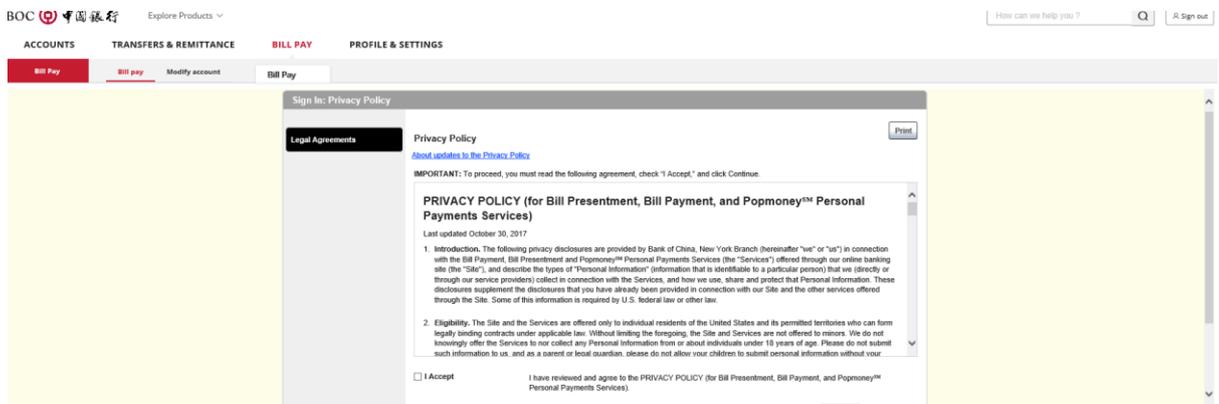
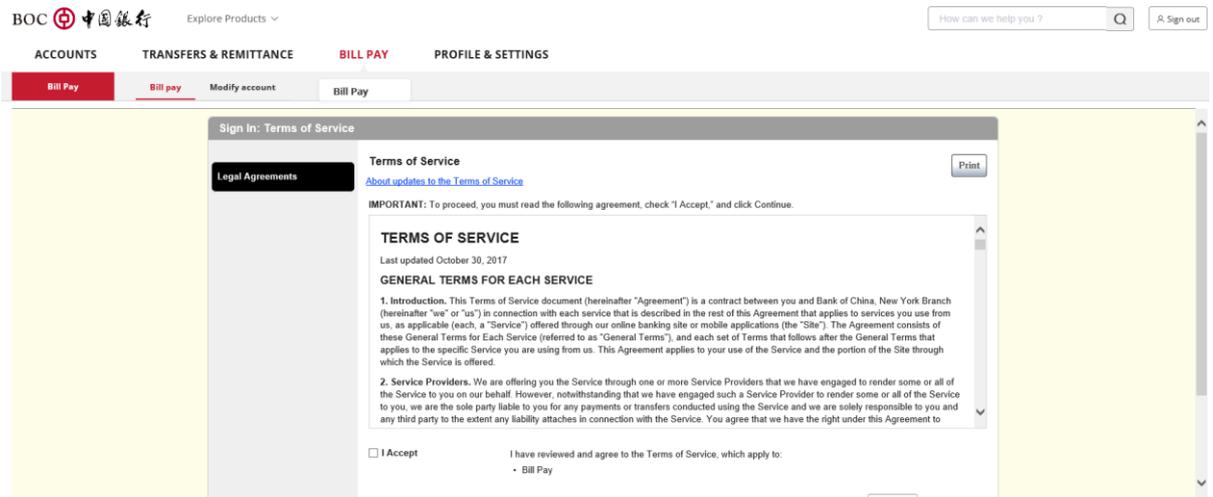
Picture 6.1.1-1 Bill Pay-Enrollment

- 3) Confirmation page will pop up if the enrollment is successful. (Picture 6.1.1-2 Bill Pay-Enrollment successful)



Picture 6.1.1-2 Bill Pay-Enrollment successful

- 4) Read the terms of service and privacy policy and then click I agree to proceed to bill pay site. (Picture 6.1.1-3 Bill Pay-agreement)



Picture 6.1.1-3 Bill Pay-agreement

- 5) Read the terms of service and privacy policy and then click I agree to proceed to bill pay site. (Picture 6.1.1-3 Bill Pay-agreement)
- 6) User can select different categories to make payment; major companies have already been included in the bill pay network, which can be paid electronically. User can also enter the name to search the company's names in the search window. (Picture 6.1.1-4 Bill Pay-select payee)

Take care of your bills in 3 EASY STEPS!

- 1 Pick a bill you want to pay.
- 2 Enter the info from your bill.
- 3 Choose how much and when.

Search Our Network

Enter the name of any company or person in the U.S.



If a company can't be paid electronically, we'll [mail a check](#) for you.

- Utilities
- Phone
- Insurance
- Credit Cards
- Store Cards
- TV and Internet
- Home
- Car
- School
- Other Loans
- Medical and Dental
- Charities
- Everything Else

Fewer Bill Categories

- 1 Pick a bill you want to pay.
- 2 Enter the info from your bill.
- 3 Choose how much and when.

[Go to my list of bills.](#)

Search Our Network

Enter the name of any company or person in the U.S.

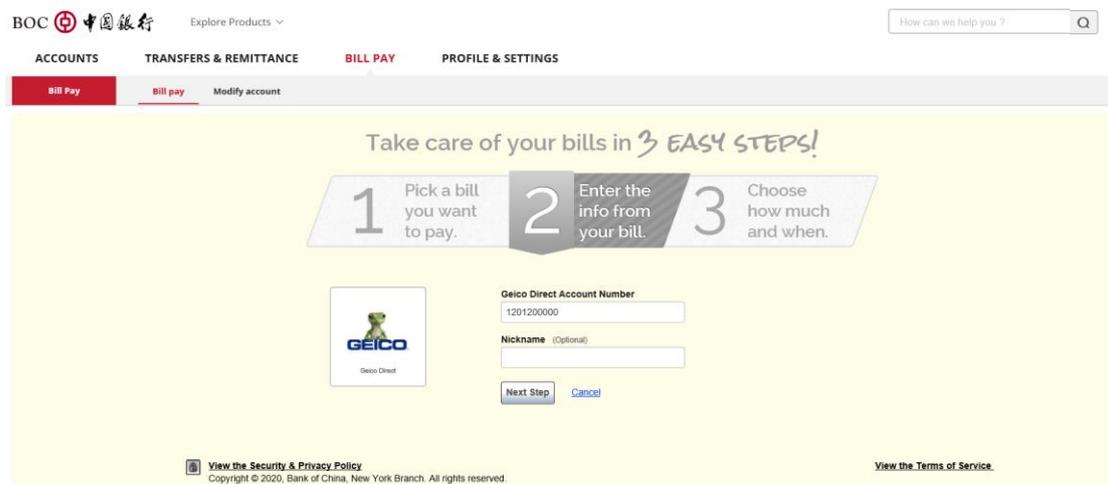


If a company can't be paid electronically, we'll [mail a check](#) for you.

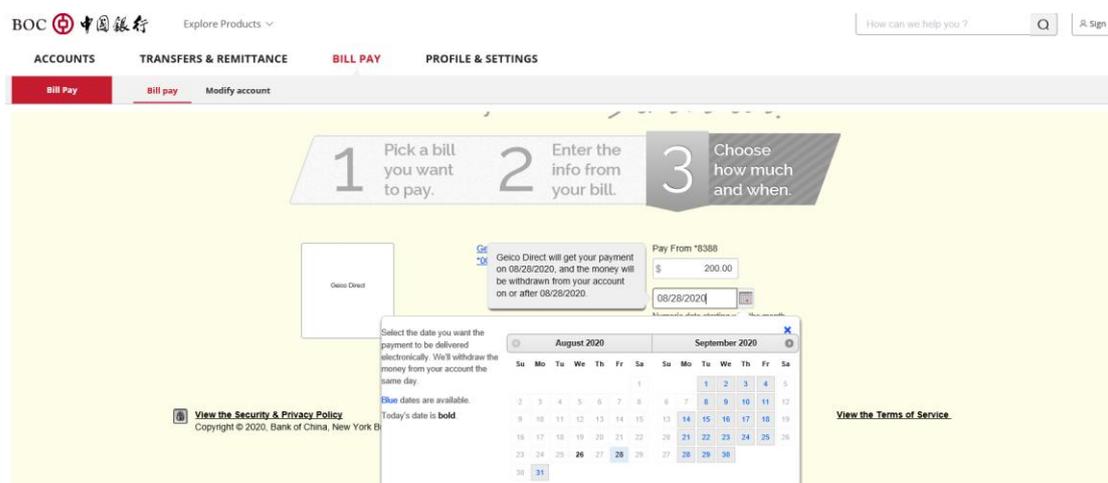
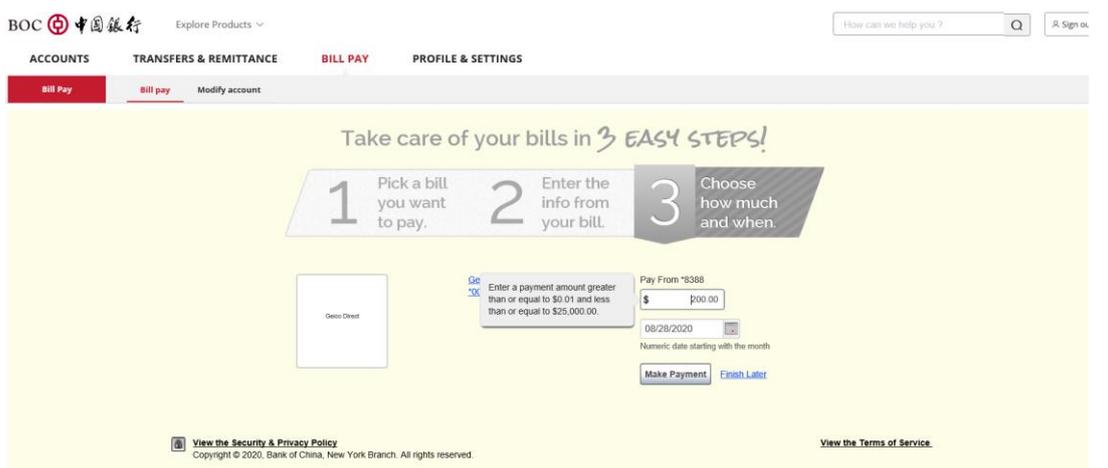
- Utilities
- Phone
 - at&t
 - verizon
 - Sprint
 - Mediacom

Picture 6.1.1-4 Bill Pay-select payee

- 7) Click the company user needs to make payment with, and enter the requested information, like account number, zip code and etc. (Picture 6.1.1-5 Bill Pay-payment Information)

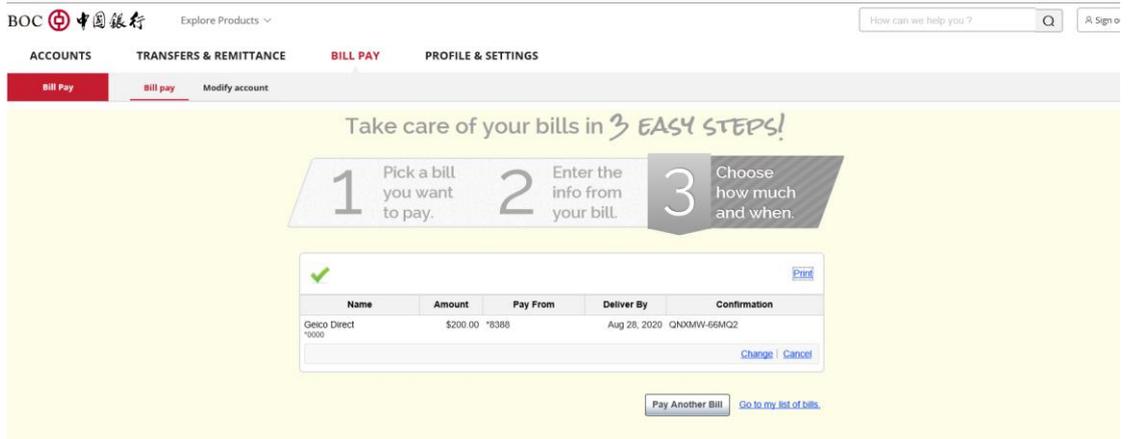


- 8) Enter the payment amount, range from \$0.01 to \$25,000, and select the scheduled payment date. Only dates highlighted in blue will be available to select. After that click Make a payment. (Picture 6.1.1-6 Bill Pay-payment)



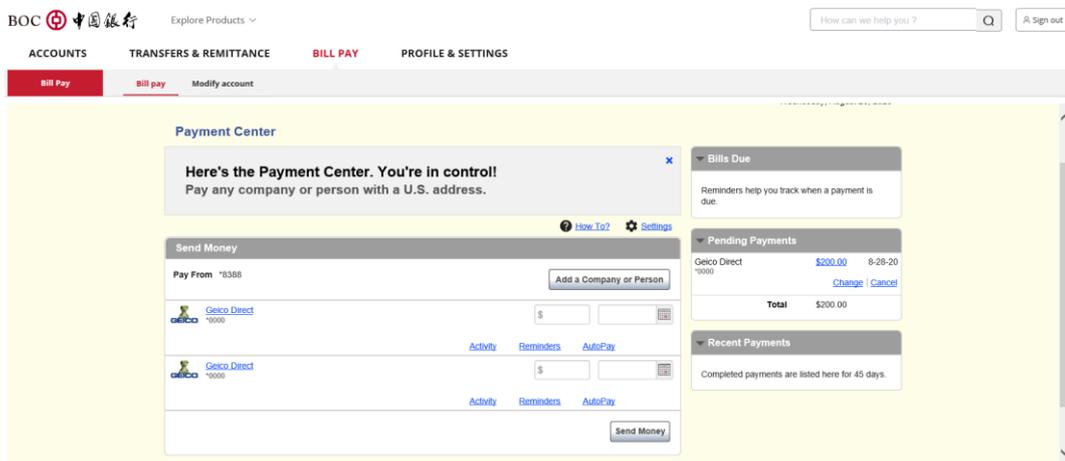
Picture 6.1.1-6 Bill Pay-payment

- 9) The payment confirmation page will be shown. User can choose to pay another bill or return to the list of bill. (Picture 6.1.1-7 Bill Pay-payment confirmation)



Picture 6.1.1-7 Bill Pay-payment confirmation

- 10) Past payment records including pending payment and completed payment will be shown in the payment center. (Picture 6.1.1-8 Bill Pay-payment center)



Picture 6.1.1-8 Bill Pay-payment center

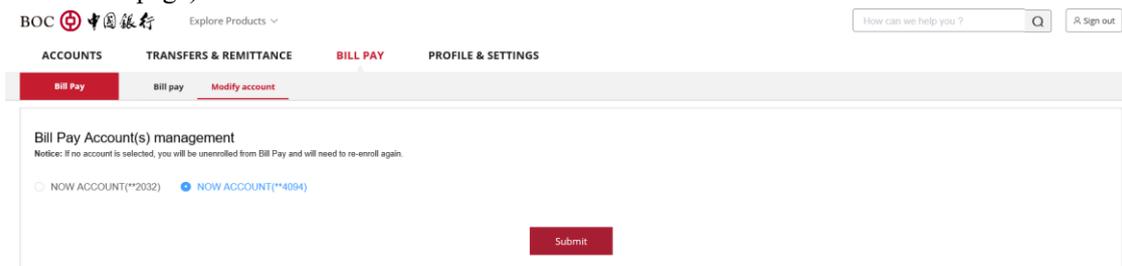
6.1.2. Modify Account

【Function introduction】

User will be able to modify payment account.

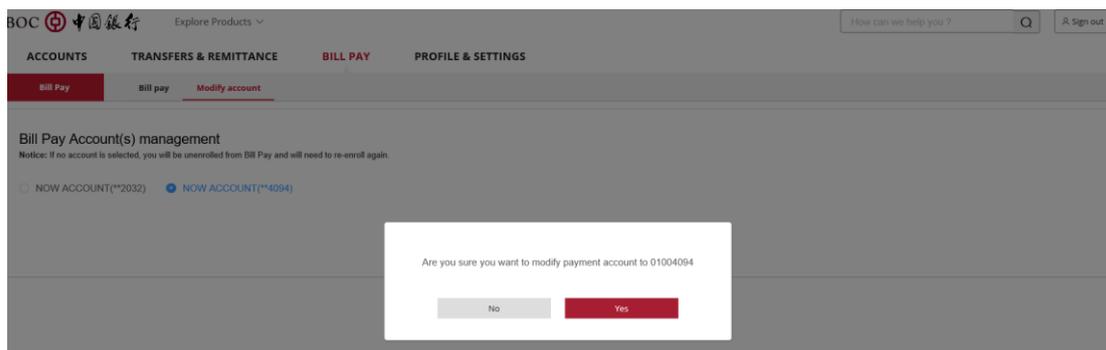
【Operating instructions】

- 1) Under Bill Pay menu, click modify account to enter to the function page.
- 2) Select different account to be enrolled in bill pay and click submit. (Picture 6.1.2-1 Modify account page)



Picture 6.1.2-1 Modify account page

3) User needs to verify the account information and click Yes, the modification will then be completed. (Picture 6.1.2-2 Modify account confirmation)



Picture 6.1.2-2 Modify account confirmation

7. Profile & Setting

◆ Operation menu and function correspondence table:

First level menu	Second level menu	Function list
Profile & Setting	Alert setting	Balance alert
		Scheduled payment alert
		Statement alert
		New device alert
		Alert delivery setup
	Account profile	Change User ID
		Change Password
		Phone
		Email
		Address
	Contact Us	Account setting
		Branches and ATMs
		Message& Feedback
	Set welcome image	Frequent Ask Questions
		Set welcome image
Sign-in history	Sign-in history	

7.1. Alert settings

7.1.1. Balance alert

【Function introduction】

The Logged-in user can set available balance alert and low balance alert through this page.

【Operating instructions】

◆ Balance Alert

- 1) Under Profile & settings menu, click Alert Settings and then click Balance Alert to enter the page.
- 2) User can choose to receive Available balance alert or Low balance alert. If user clicks Available balance alert and turn on the reminder button, user will be able to choose the alert frequency of weekly or daily, if weekly frequency is chosen, the day of the week needs to be selected as well. User could choose to receive the alert via email or text message. All linked accounts will be listed for user to select. (Picture 7.1.1-1 Available Balance Alert Setting)

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Alert Setting Balance alert Scheduled payment alert Statement alert New device alert Alert delivery setup

Balance alert ⓘ
Your available balance will be included in the alert message.We'll send this alert at the end of each day.

Available balance alert Low Balance alert

Reminder of available balances on
If you turn this on, we will remind you of the available balance at the appointed time.

Frequency: Weekly WeekDay: Monday

Email: wa...g@cloudcore.cn Mobile number: 1-xxx-xxx-3083 1-xxx-xxx-3088

Apply to accounts:
 DEMAND DEPOSITS(**1197) DD Intr Bear(**0065) STATEMENT SAVINGS(**1488) NOW ACCOUNT(**1188) NOW ACCOUNT(**8086)
 DEMAND DEPOSITS(**0147)

Cancel Save

Picture 7.1.1-1 Available Balance Alert Settings

- 3) If user clicks Low balance alert and turn on the reminder button, user will be able to enter the low balance threshold. User could choose to receive the alert via email or text message. All linked accounts will be listed for user to select. (Picture 7.1.1-2 Low Balance Alert Settings)

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Alert Setting Balance alert Scheduled payment alert Statement alert New device alert Alert delivery setup

Balance alert ⓘ
Your available balance will be included in the alert message.We'll send this alert at the end of each day.

Available balance alert Low Balance alert

Remind you when it's below the threshold on
If you turn this on, We will remind you when the balance is below the threshold.

* Low balance threshold: 23.00

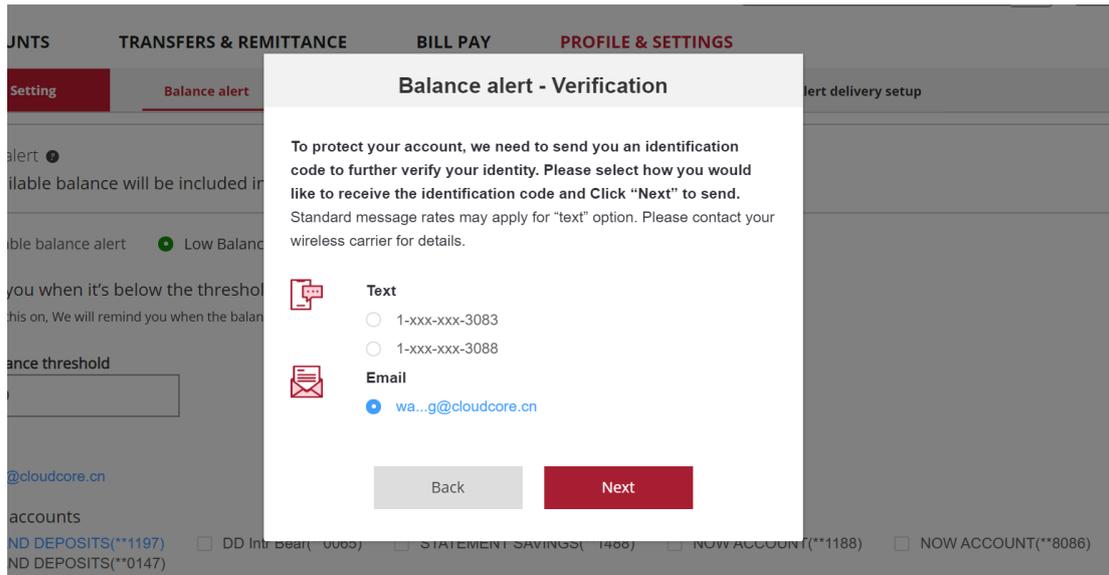
Email: wa...g@cloudcore.cn Mobile number: 1-xxx-xxx-3083 1-xxx-xxx-3088

Apply to accounts:
 DEMAND DEPOSITS(**1197) DD Intr Bear(**0065) STATEMENT SAVINGS(**1488) NOW ACCOUNT(**1188) NOW ACCOUNT(**8086)
 DEMAND DEPOSITS(**0147)

Cancel Save

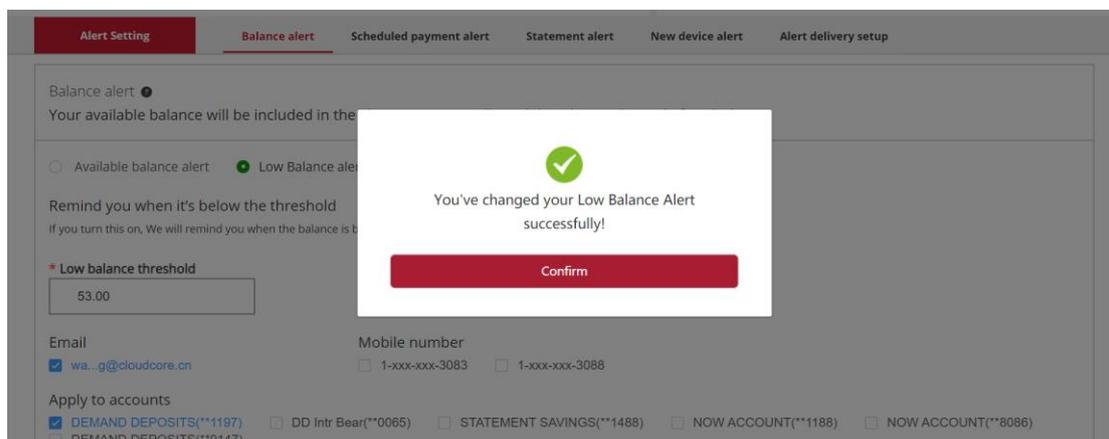
Picture 7.1.1-2 Low Balance Alert Setting

- 4) User needs to click “Save” to verify the settings. Verification request will be triggered and user can enter the correct verification code to proceed to the next step. (Picture 7.1.1-3 Balance alert-verification request code)



Picture 7.1.1-3 Balance alert-verification request code

5) Click Next to complete the alert setup. (Picture 7.1.1-4 Balance alert-confirmation)



Picture 7.1.1-4 Balance alert-confirmation

7.1.2. Scheduled payment alert

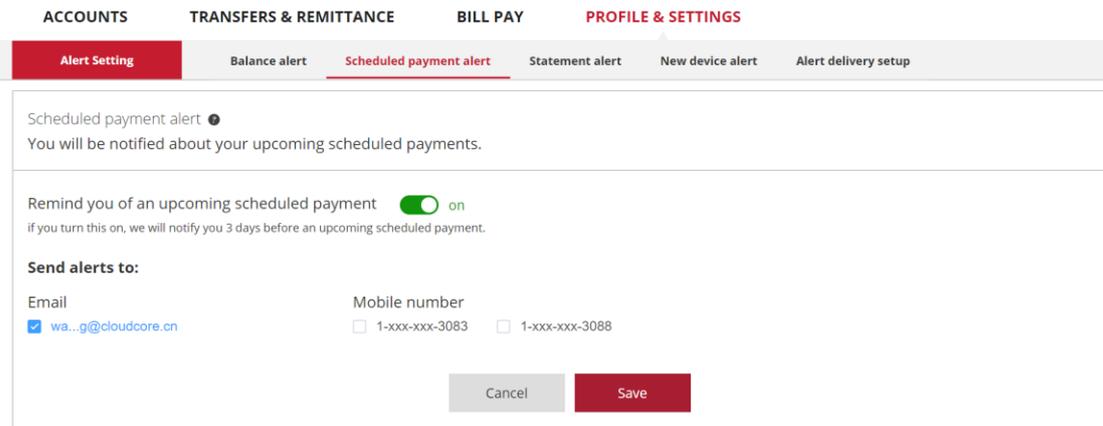
【Function introduction】

Logged-in user can set up the scheduled payment alert through this page.

【Operating instructions】

◆ Scheduled payment Alert

- 1) Under Profile & Setting Menu, click Alert Setting and then click Scheduled payment Alert to enter the page.
- 2) Once user turns on the reminder button, user could choose to receive the alert via email or text message. All linked accounts will be listed for user to select. User needs to click “Save” to verify the settings. (Picture 7.1.2-1 Scheduled Payment Alert setting)



Picture 7.1.2-1 Scheduled Payment Alert setting

- 3) Verification request will be triggered and user can enter the correct verification code to proceed to the next step. (Picture 7.1.2-2 Scheduled payment alert-verification request code)

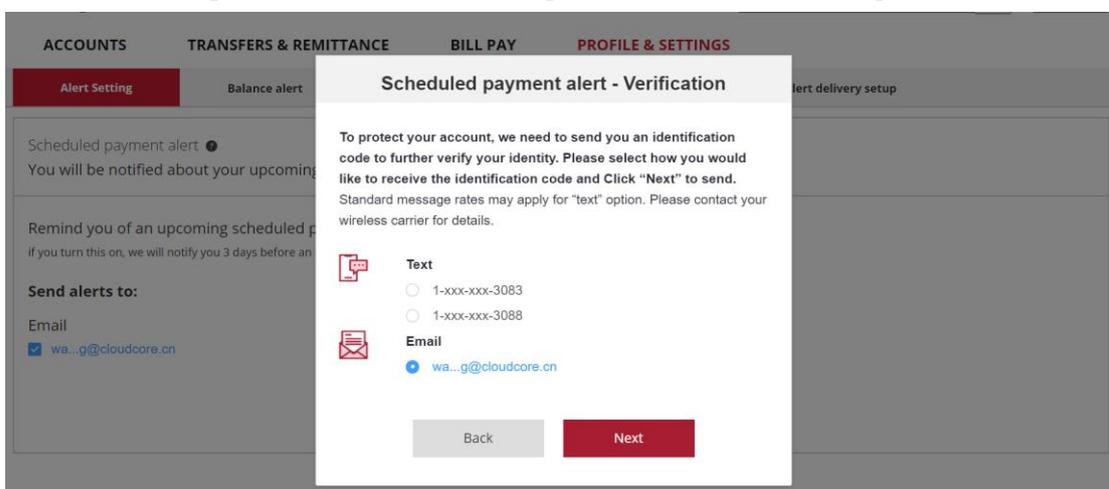
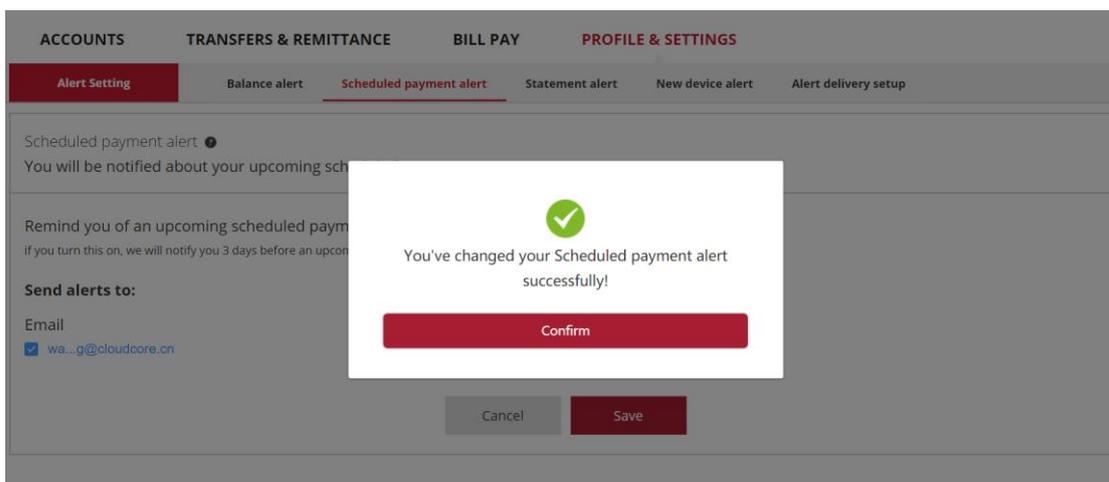


Figure 7.1.2-2 verification of Scheduled Payment Alert Setting

- 4) Click Next to complete the alert setup (Picture 7.1.2-3 Scheduled payment alert-confirmation)



Picture 7.1.2-3 Scheduled payment alert-confirmation

7.1.3. Statement alert

【Function introduction】

The logged-in user can set up an alert on this page to receive alert when statement is ready.

【Operating instructions】

◆ Statement Alert

- 1) Under Profile & Setting menu, click Alert Setting and then click Statement Alert” to enter the page.
- 2) Once user turns on the reminder button, user could choose to receive the alert via email or text message. All linked accounts will be listed for user to select. User needs to click “Save” to verify the settings. (Picture 7.1.3-1 Statement Alert setting)

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Alert Setting Balance alert Scheduled payment alert **Statement alert** New device alert Alert delivery setup

Statement alert
We will notify you when the monthly statement for your selected account(s) are available.

You will be notified when the statement is available to view on
When you select this option, we will send an email reminder to the email address you provide when your statement(s) becomes available online.

Send alerts to:

Email wa...g@cloudcore.cn Mobile number 1-xxx-xxx-3083 1-xxx-xxx-3088

Apply to accounts
 DEMAND DEPOSITS(**1197) DD Intr Bear(**0065) STATEMENT SAVINGS(**1488) NOW ACCOUNT(**1188) NOW ACCOUNT(**8086)
 DEMAND DEPOSITS(**0147)

Cancel Save

Picture 7.1.3-1 Statement Alert setting

- 3) Verification request will be triggered and user can enter the correct verification code to proceed to the next step. (Picture 7.1.3-2 Statement alert-verification request code)

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Alert Setting Balance alert **Statement alert - Verification** Alert delivery setup

Statement alert
We will notify you when the monthly statement for your selected account(s) are available.

You will be notified when the statement is available to view on
When you select this option, we will send an email reminder to the email address you provide when your statement(s) becomes available online.

Send alerts to:

Email wa...g@cloudcore.cn Mobile number 1-xxx-xxx-3083 1-xxx-xxx-3088

Apply to accounts
 DEMAND DEPOSITS(**1197) DD Intr Bear(**0065) STATEMENT SAVINGS(**1488) NOW ACCOUNT(**1188) NOW ACCOUNT(**8086)
 DEMAND DEPOSITS(**0147)

To protect your account, we need to send you an identification code to further verify your identity. Please select how you would like to receive the identification code and Click "Next" to send. Standard message rates may apply for "text" option. Please contact your wireless carrier for details.

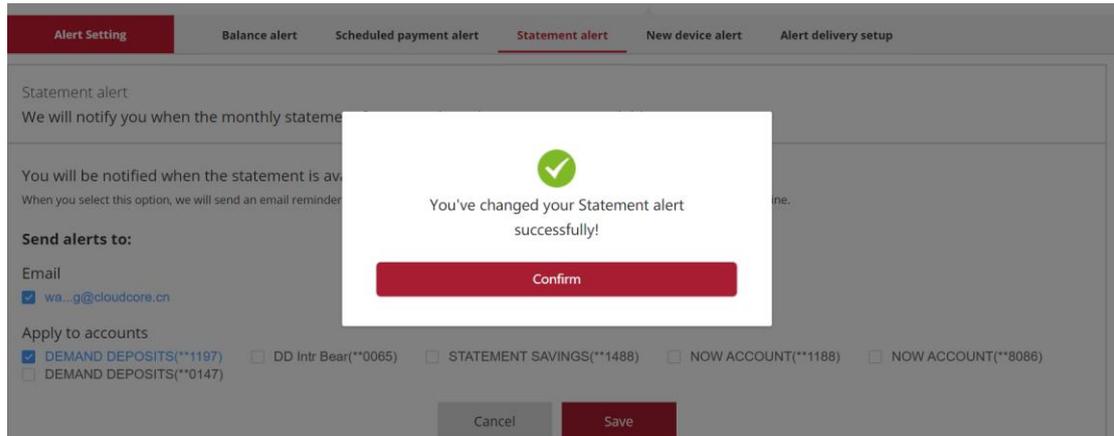
Text
 1-xxx-xxx-3083
 1-xxx-xxx-3088

Email
 wa...g@cloudcore.cn

Back Next

Picture 7.1.3-2 Statement alert-verification request code

- 4) Click Next to complete the alert setup (Picture 7.1.3-3 Statement alert-confirmation)



Picture 7.1.3-3. Statement Alert -confirmation

7.1.4. New device alert

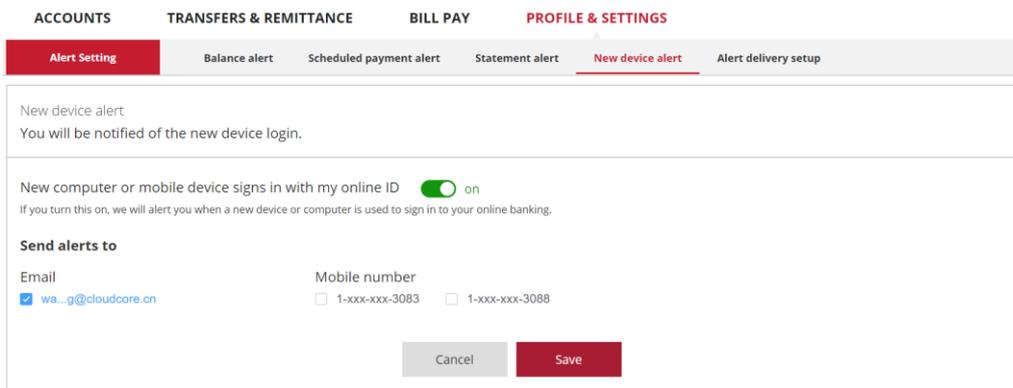
【Function introduction】

The logged-in user can set the new device login alert through this page.

【Operating instructions】

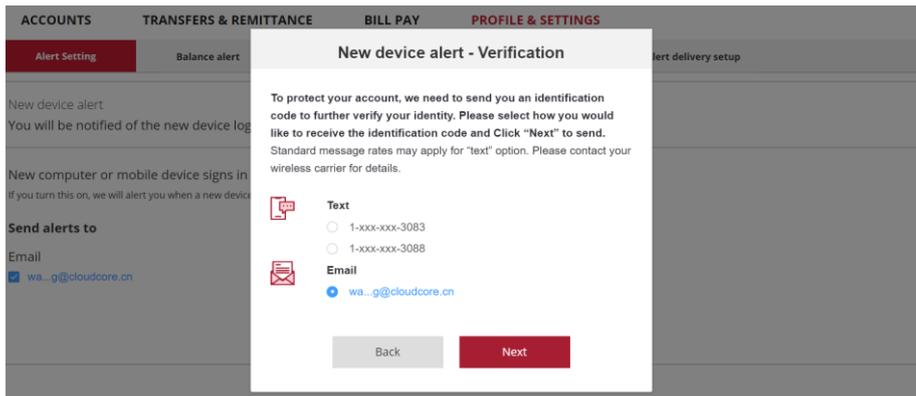
◆ New device alert

- 1) Under Profile & Setting menu, click Alert Setting and then click New Device Alert to enter the page.
- 2) Once user turns on the reminder button, user could choose to receive the alert via email or text message. User needs to click “Save” to verify the settings. (Picture 7.1.4-1 New Device Alert setting)



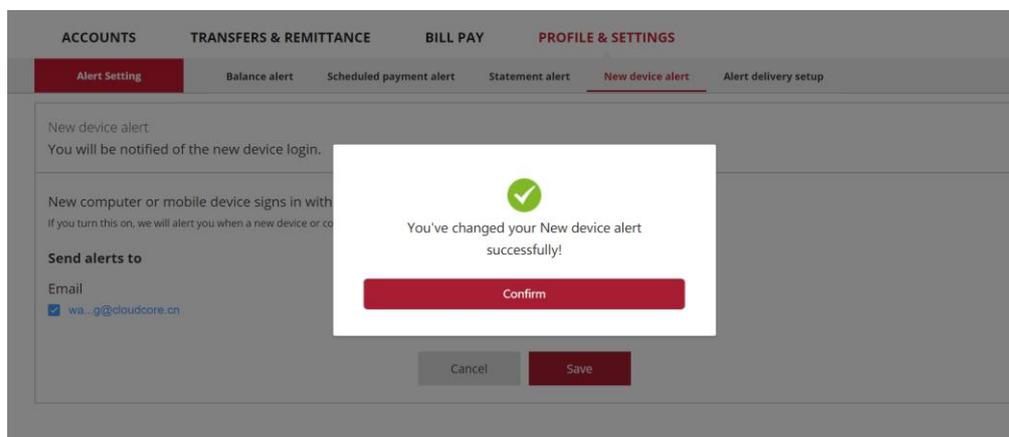
Picture 7.1.4-1 New Device Alert Setting

- 3) Verification request will be triggered and user can enter the correct verification code to proceed to the next step. (Picture 7.1.4-2 New device alert-verification request code)



Picture 7.1.4-2 New device alert-verification request code

4) Click Next to complete the alert setup (Picture 7.1.4-3 New device alert-confirmation)



Picture 7.1.4-3 New device alert-confirmation

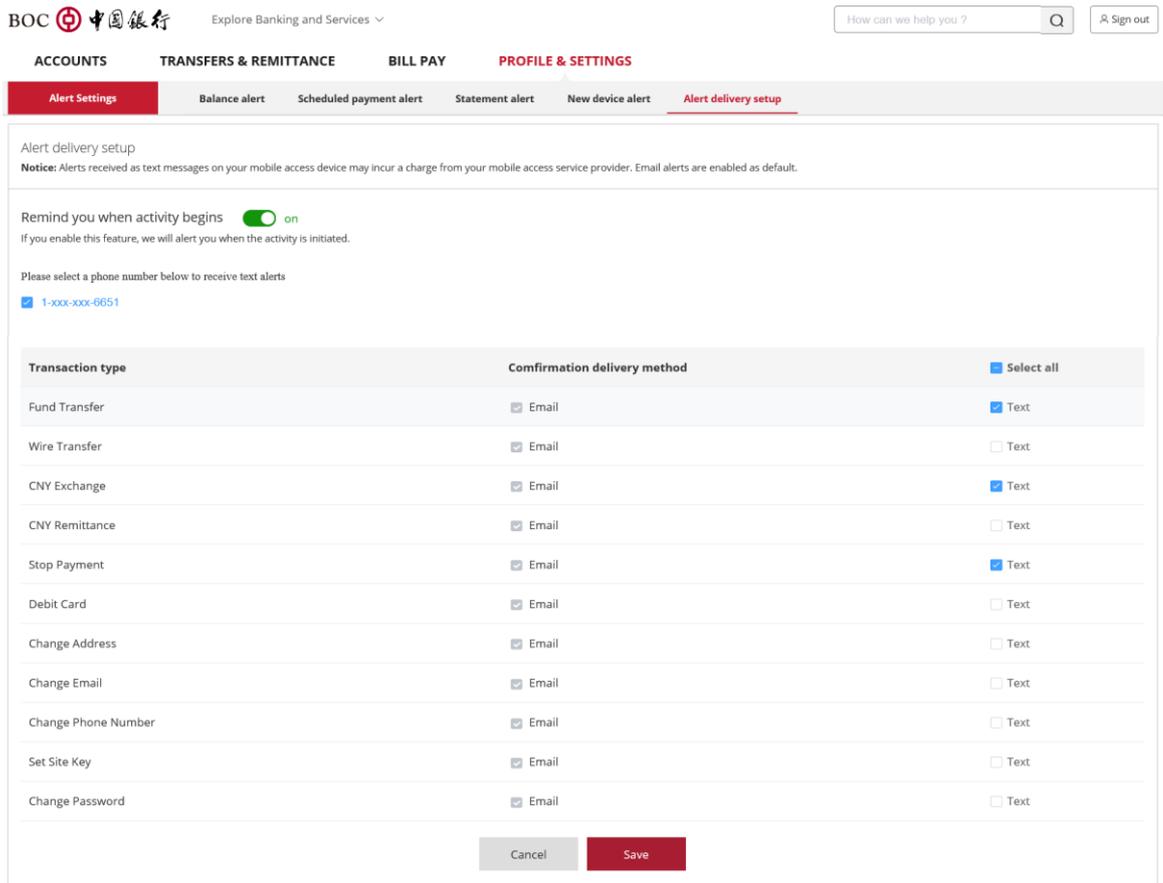
7.1.5. Alert delivery setup

【Function introduction】

Logged-in user can set up alert delivery channel under this function.

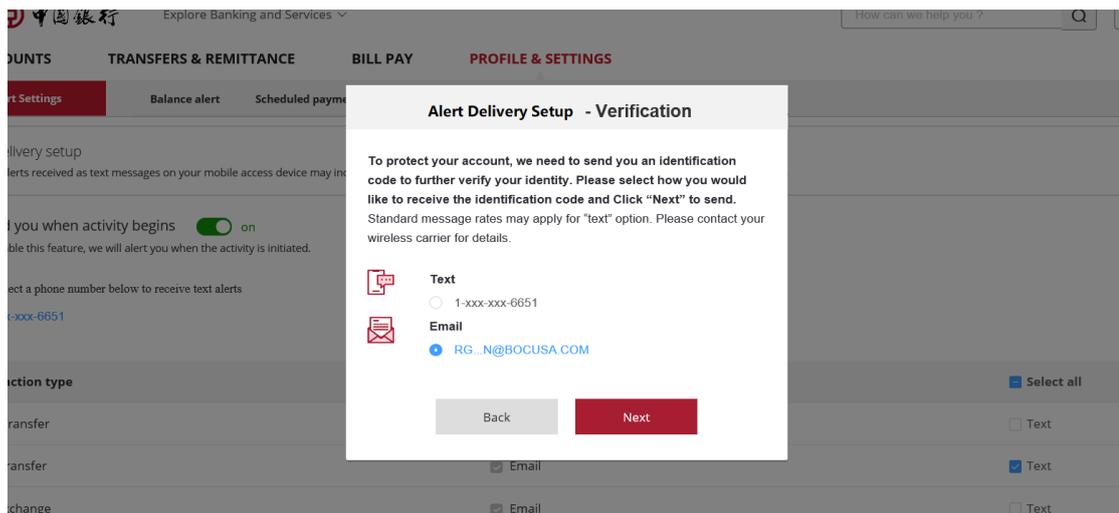
【Operating instructions】

- 1) Under Profile & Setting menu, click Alert Setting and then click Alert delivery setup to enter the page.
- 2) Once user turns on the reminder button, user could select the mobile number to receive text alert. Alerts sent via email were selected by default, if user chooses to receive certain alert via text message, the checkbox of “Text” for each type of transaction alert needs to be checked. User needs to click “Save” to verify the settings. (Picture 7.1.5-1 Alert Delivery Setup)



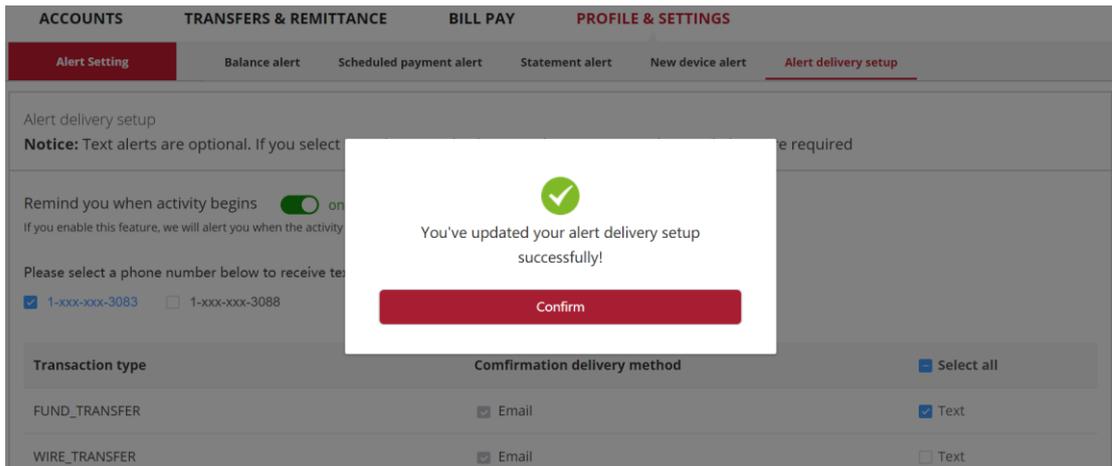
Picture 7.1.5-1 Alert Delivery Setup

- 3) Verification request will be triggered and user can enter the correct verification code to proceed to the next step. (Picture 7.1.5-2 Alert delivery setup-verification request code)



Picture 7.1.5-2 Alert delivery setup-verification request code

- 4) Click Next to complete the alert setup (Picture 7.1.5-3 Alert delivery setup-confirmation)



Picture 7.1.5-3 Alert delivery setup-confirmation

7.2. Account profile

7.2.1. Change User ID

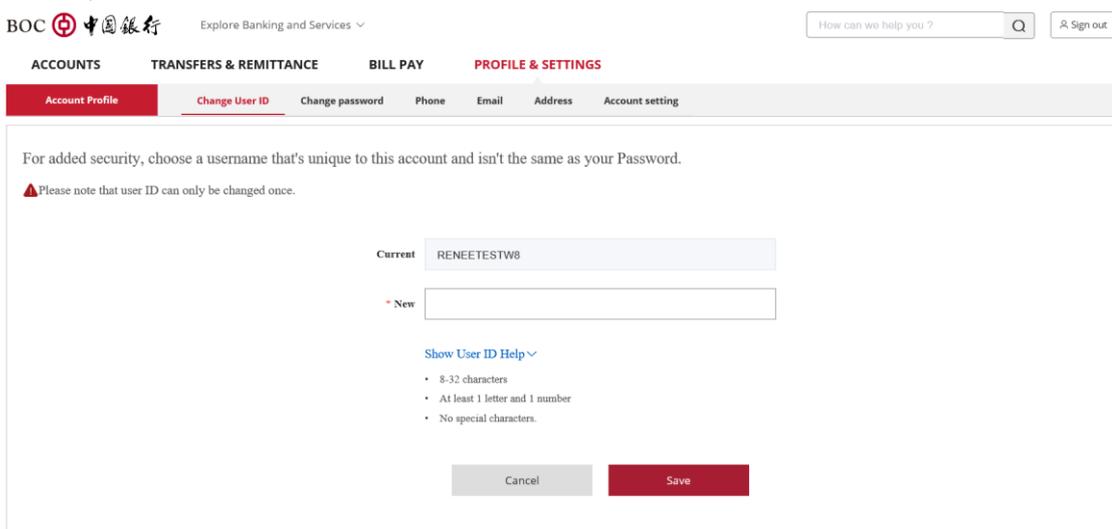
【Introduction】

Logged-in user can change the user name once.

【Operating instructions】

◆ Change User ID

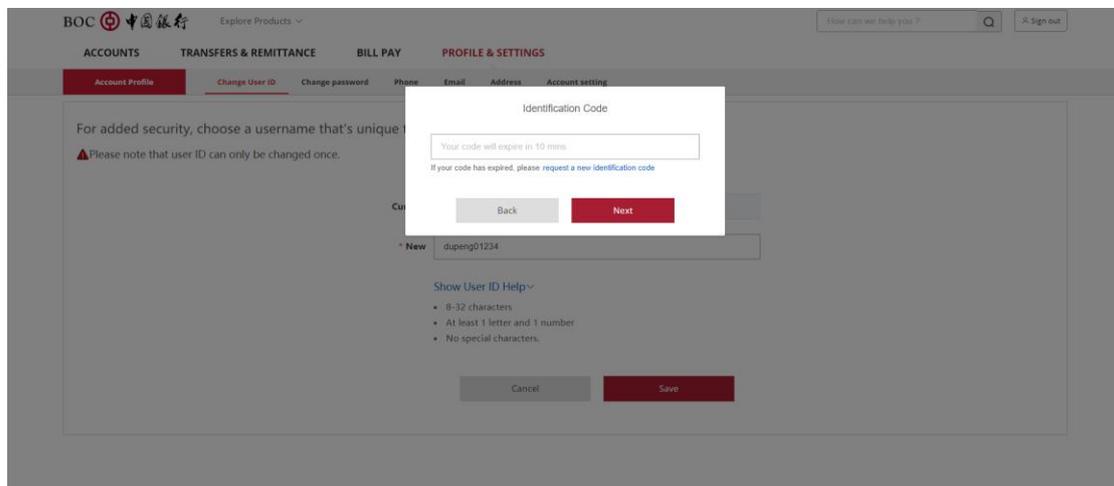
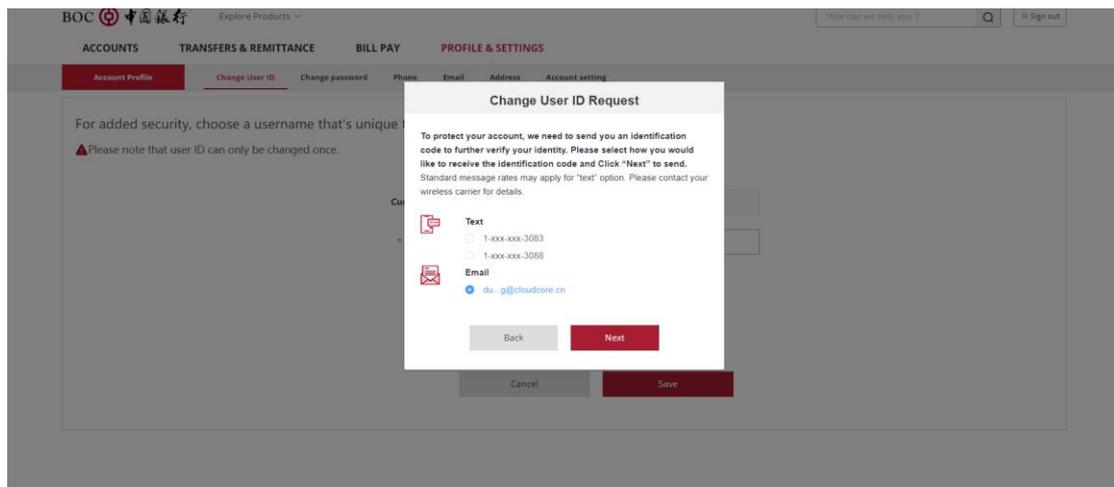
- 1) Under Profile & Setting menu, click Account Profile and then click Change User ID to enter the function page.
- 2) The page will display the current user name, user needs to type in the new user name by following the user ID rules. If the new user name entered not meeting the rule requirements, the corresponding rules will display in red to prompt the user to modify. (Picture 7.2.1-1 Change user ID)



Picture 7.2.1-1 Change user ID

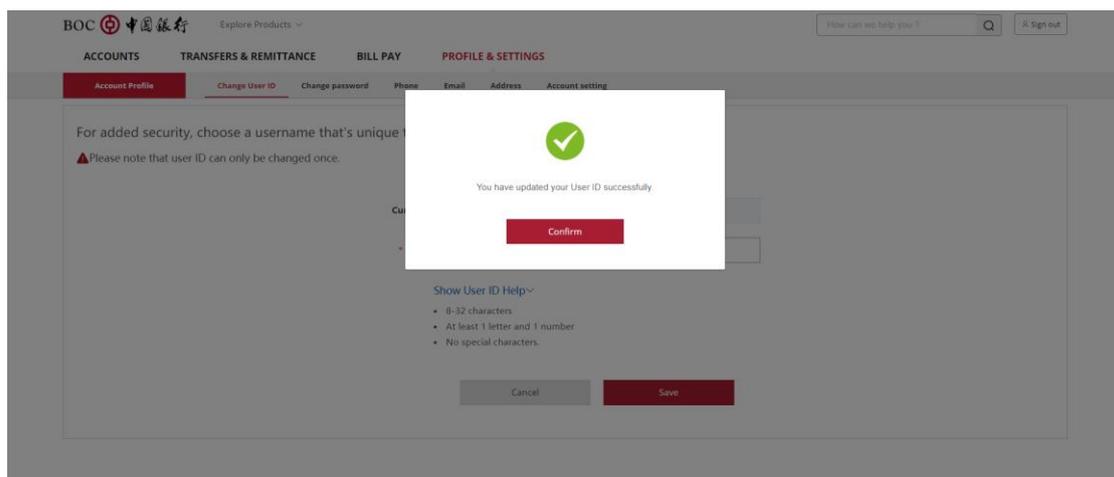
- 3) After user inputted the new user ID, click save and verification request will be triggered. User needs to enter the correct verification code to proceed to the next step. (Picture 7.2.1-2 Change

user ID-verification request code)



Picture 7.2.1-2 Change user ID-verification request code

4) Click Next to complete the change. (Picture 7.2.1-3 Change user ID -confirmation)



Picture 7.2.1-3 Change User ID confirmation page

7.2.2. Change Password

【Introduction】

Logged-in user can modify the password.

【Operating instructions】

◆ Change Password

- 1) Under Profile & Setting menu, click Account Profile and then click Change Password to enter the password modification page.
- 2) First, user needs to input the original password first, enter the new password and then confirm new password. The password entered needs to meet the password rule requirements as listed under Password Help. If the new password entered not meeting the rule requirement, the corresponding rules will display in red to prompt the user to modify. (Picture 7.2.2-1 Change Password page)

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ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Account Profile Change password Phone Email Address

Change Password

Notice: Make sure your password is unique to this account. Keep in mind: It can't be the same as your username or any of your last 5 passwords.

* Current

* New

Password Help ▾

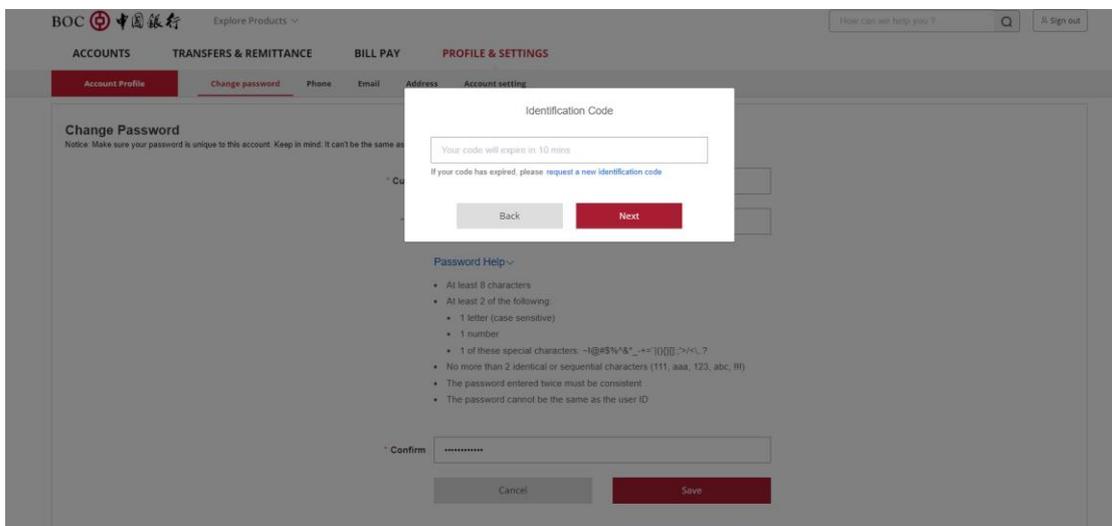
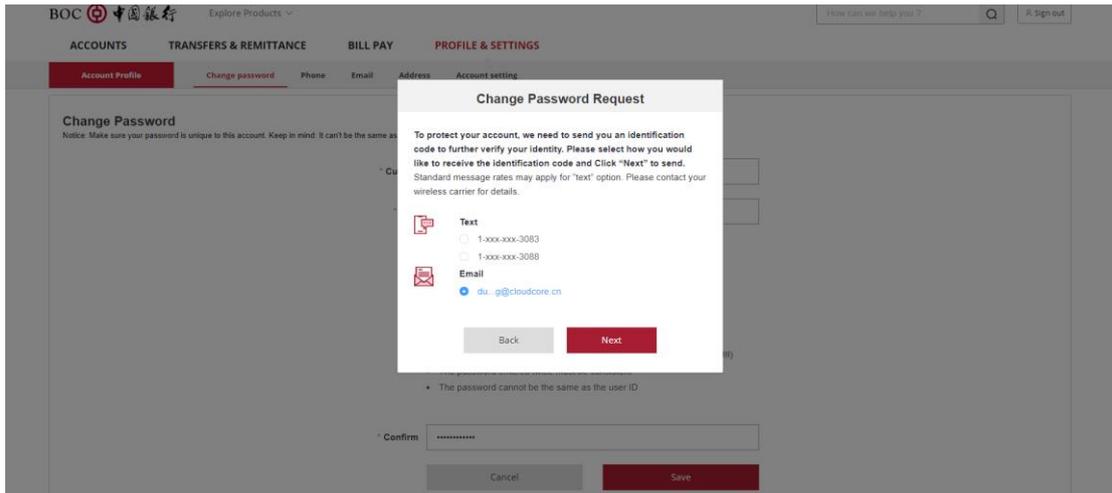
- At least 8 characters
- At least 2 of the following:
 - 1 letter (case sensitive)
 - 1 number
 - 1 of these special characters: ~!@#\$\$%^&* _ - +=~}|00[]:; '> / < \ , . ?
- No more than 2 identical or sequential characters (111, aaa, 123, abc, !!!)
- The password entered twice must be consistent
- The password cannot be the same as the user ID

* Confirm

Cancel Save

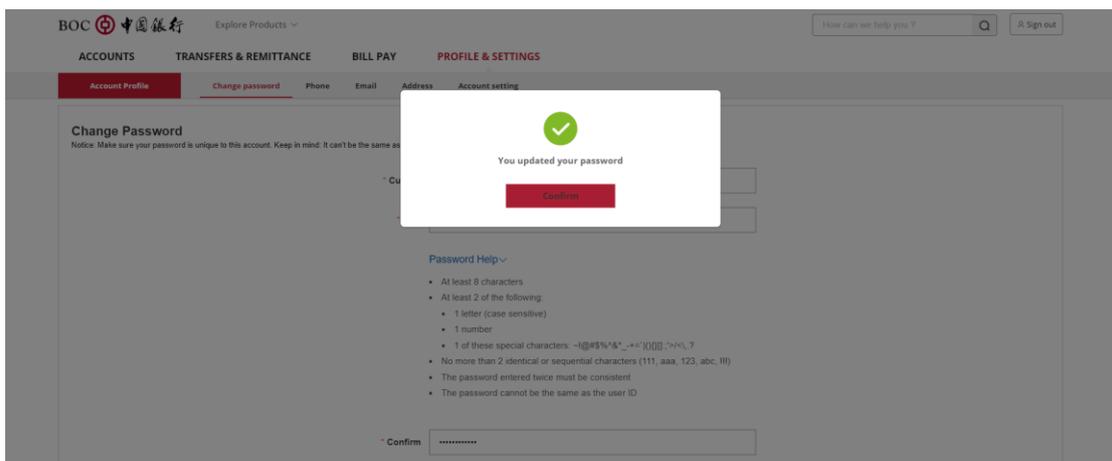
Picture 7.2.2-1 Change Password page

- 3) After user inputted and confirmed the new password, click save and verification request will be triggered. User needs to enter the correct verification code to proceed to the next step. (Picture 7.2.2-2 Change password-verification request code)



Picture 7.2.2-2 Change password-verification request code

4) Click Next to complete the change. (Picture 7.2.2-3 Change password-confirmation)



Picture 7.2.2-3 Change password-confirmation

7.2.3. Phone

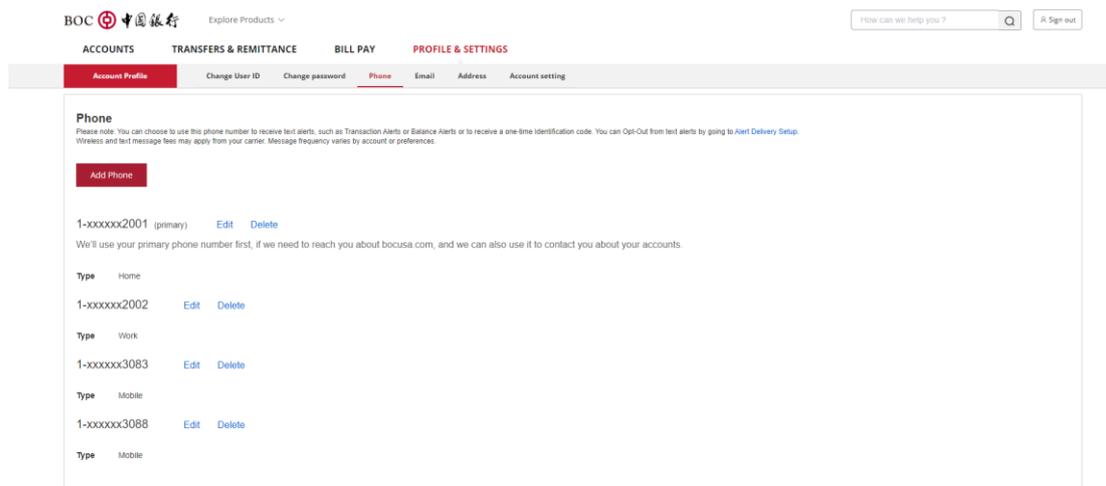
【Introduction】

Logged-in user can add, edit and delete phone numbers

【Operating instructions】

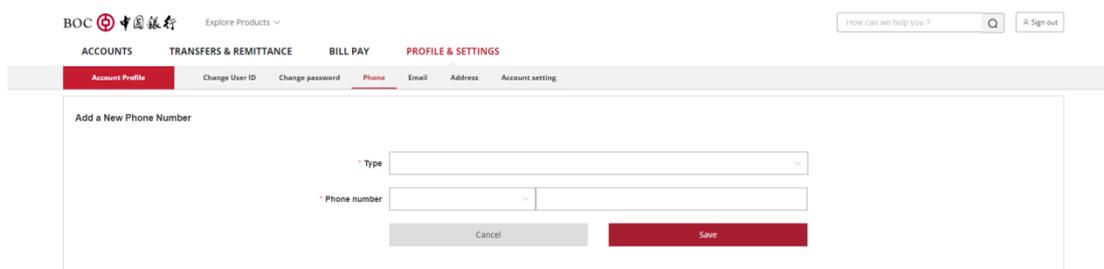
◆ Phone

- 1) Under Profile & Setting menu, click Account Profile and then click Phone to enter the page.
(Picture 7.2.3-1 Phone page)



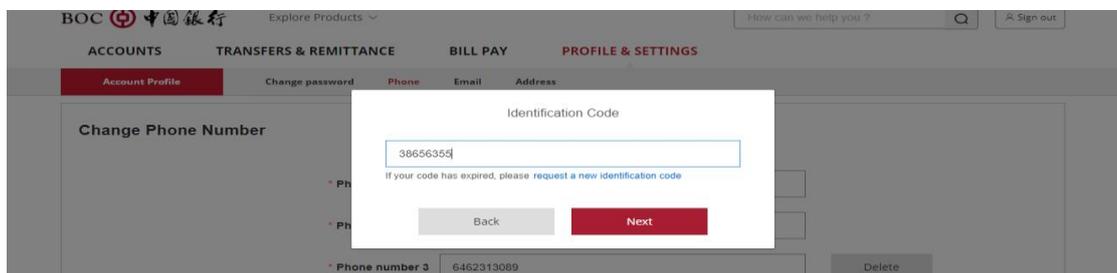
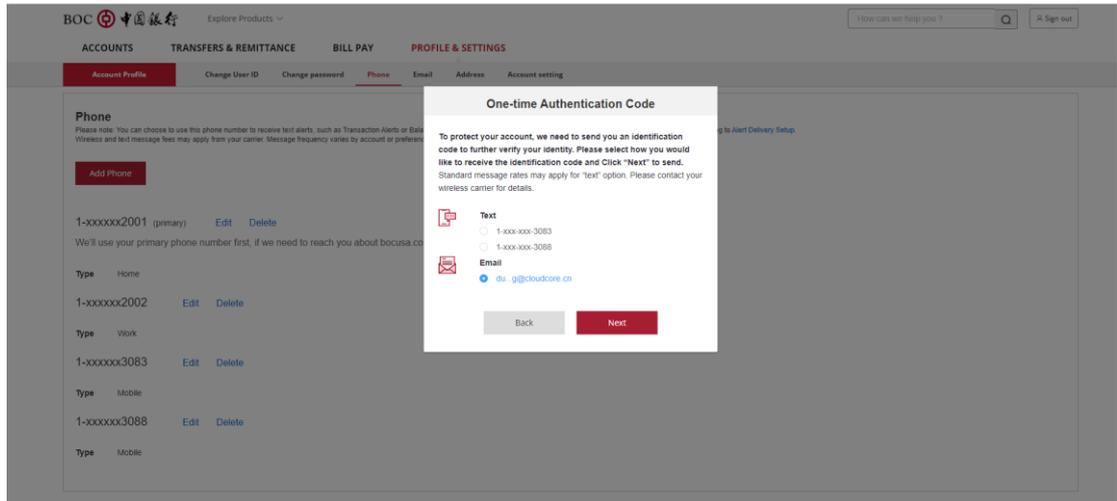
Picture 7.2.3-1 Phone page

- 2) User can click the "Add Phone" button on the top of the page to add new phone number (Picture 7.2.3-2 Add new phone number)



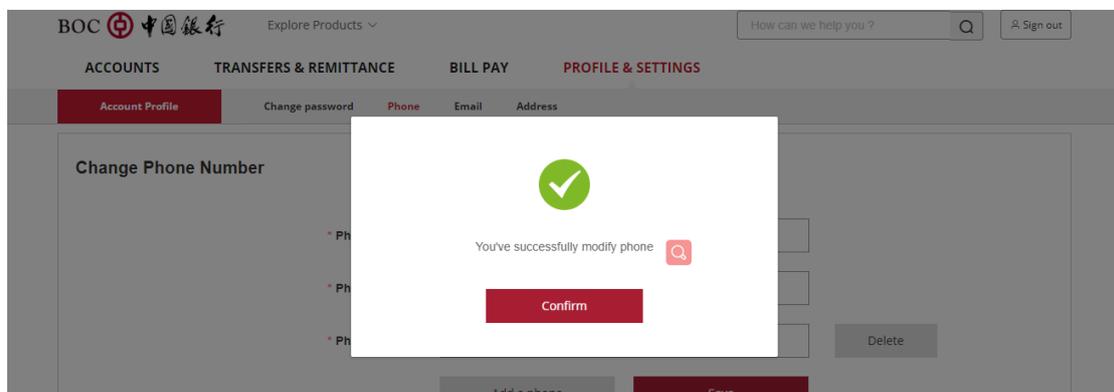
Picture 7.2.3-2 Add new phone number

- 3) Select the drop-down box to choose the phone type, such as (work, home, or other). Then choose the country code through the phone number drop-down box, and then enter the phone number.
- 4) Click save and verification request will be triggered. User needs to enter the correct verification code to proceed to the next step. (Picture 7.2.3-3 Add phone number-Verification code)



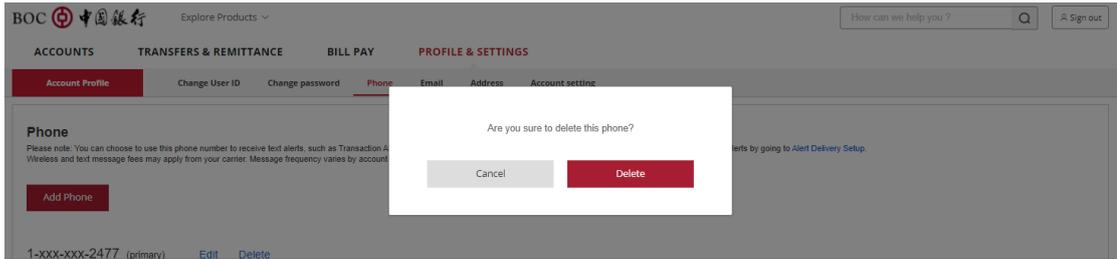
Picture 7.2.3-3 Add phone number-Verification code

- 5) Click Next to complete the new phone number update. (Picture 7.2.3-4 Add phone number-confirmation)



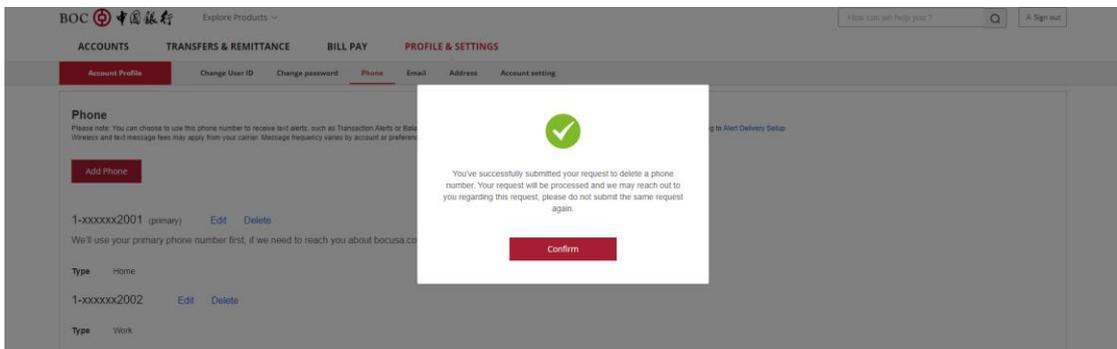
Picture 7.2.3-4 Add phone number-confirmation

- 6) Click "Confirm" to return to the home page. The add phone number request will be processed by the branch within three business days.
- 7) User can click Delete to delete the existing number. After clicking Delete, the verification request will be triggered. User needs to enter the correct verification code to proceed to the next step. (Picture 7.2.3-5 Delete phone-verification)



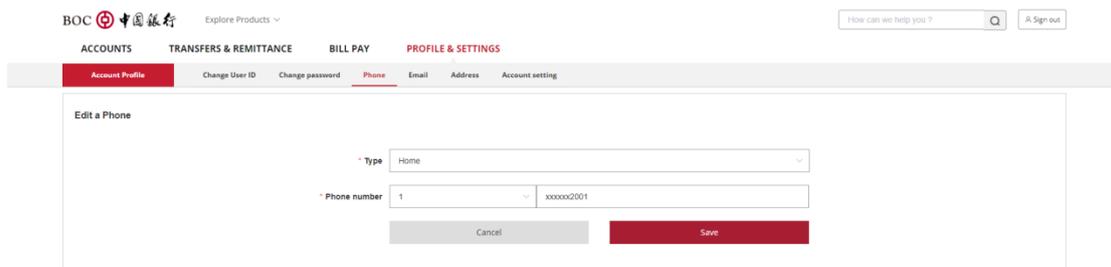
Picture 7.2.3-5 Delete phone-verification

- 8) Click Next to complete the change. (Picture 7.2.3-6 Delete phone-confirmation)



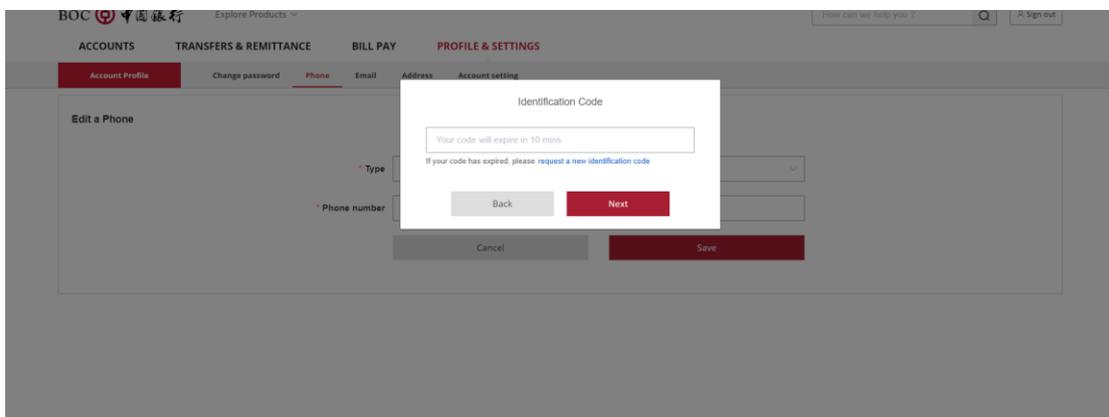
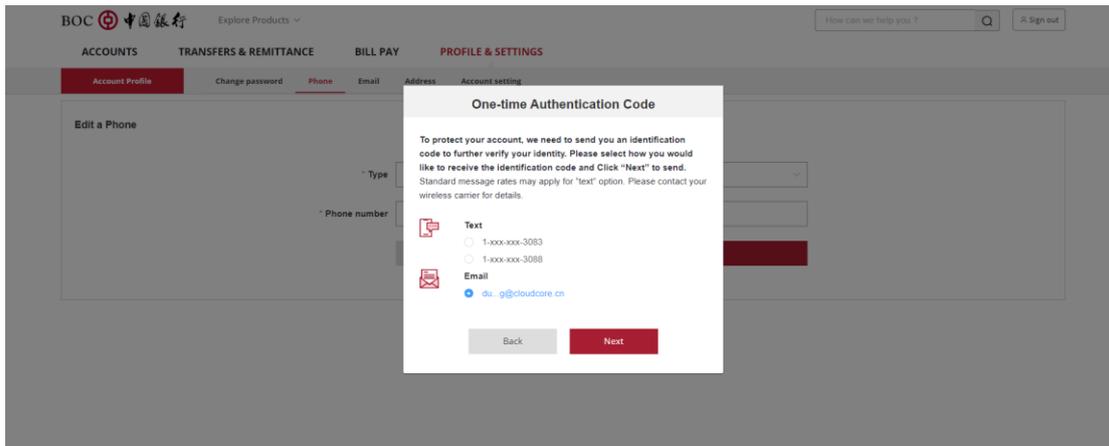
Picture 7.2.3-6 Delete phone-confirmation

- 9) User can click Edit to edit the existing phone number. User can modify the phone number type and change the phone number. (Picture 7.2.3-7 Edit phone number page).



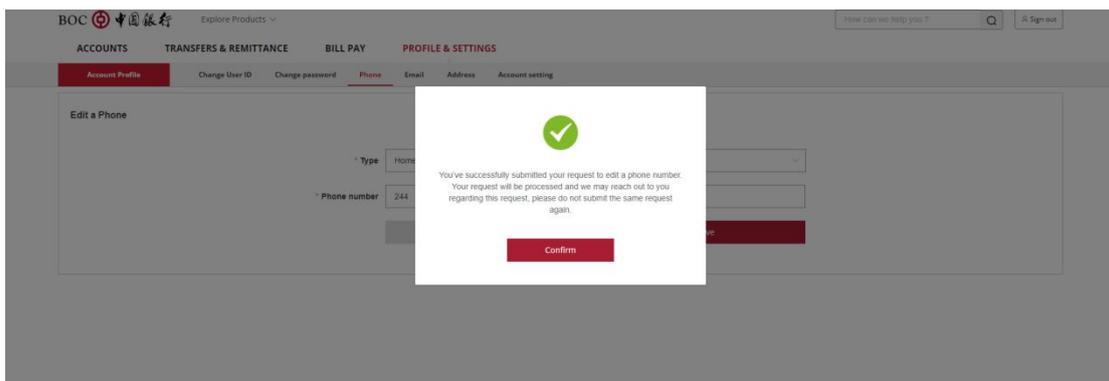
Picture 7.2.3-7 Edit phone number page

10) After clicking Save, the verification request will be triggered. User needs to enter the correct verification code to proceed to the next step. (Picture 7.2.3-8 Edit phone-verification)



Picture 7.2.3-8 Edit phone-verification

11) Click Next to complete the change. (Picture 7.2.3-9 Edit phone-confirmation)



Picture 7.2.3-9 Edit phone-confirmation

7.2.4. Email

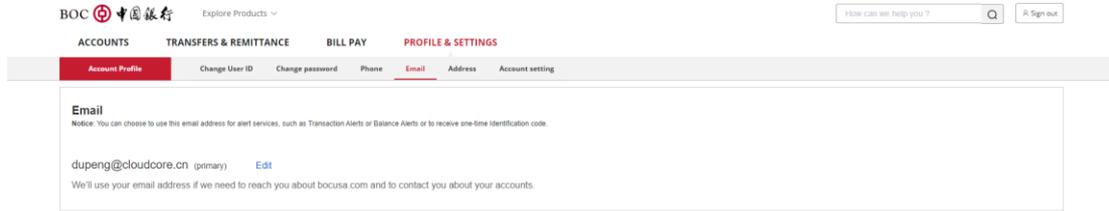
【Function introduction】

Logged-in user can edit email addresses.

【Operating instructions】

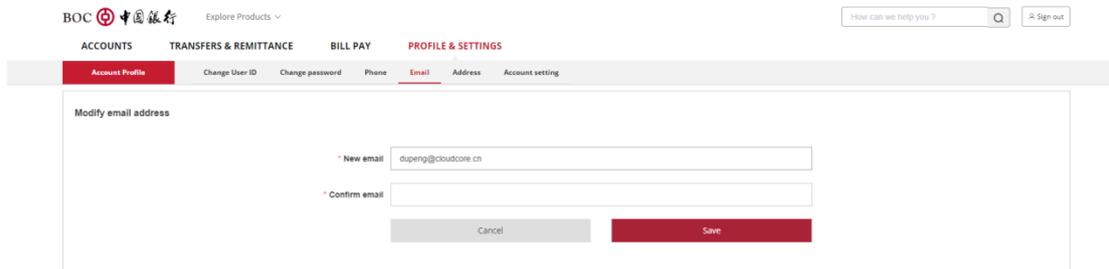
◆ Email

- 1) Under Profile & Setting menu, click Account Profile and then click Email to enter to the page. (Picture 7.2.4-1 Modify email)



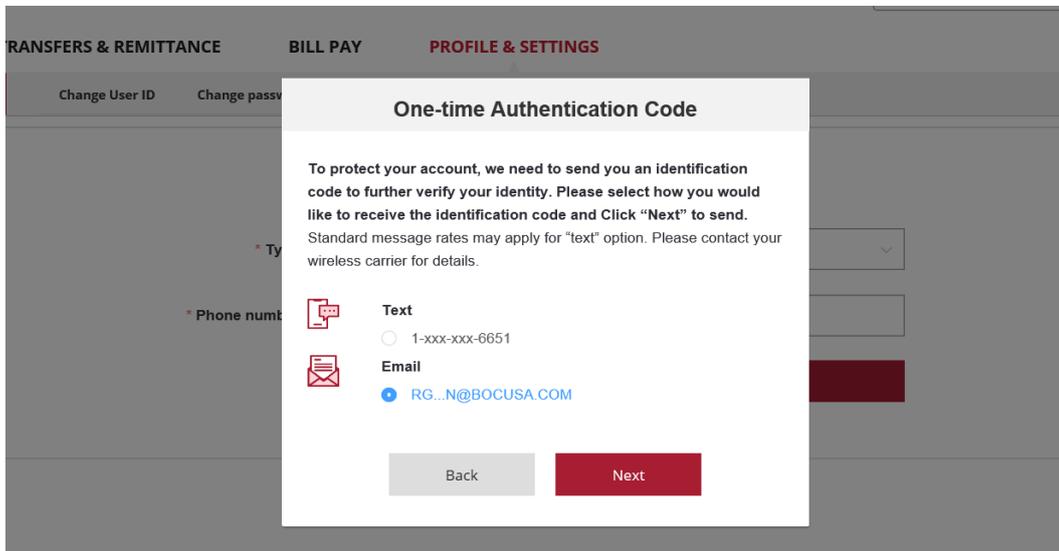
Picture 7.2.4-1 Modify email

- 2) User can click Edit to update the email address. User needs to input the new email and then confirm email again. (Picture 7.2.4-2 Edit email).



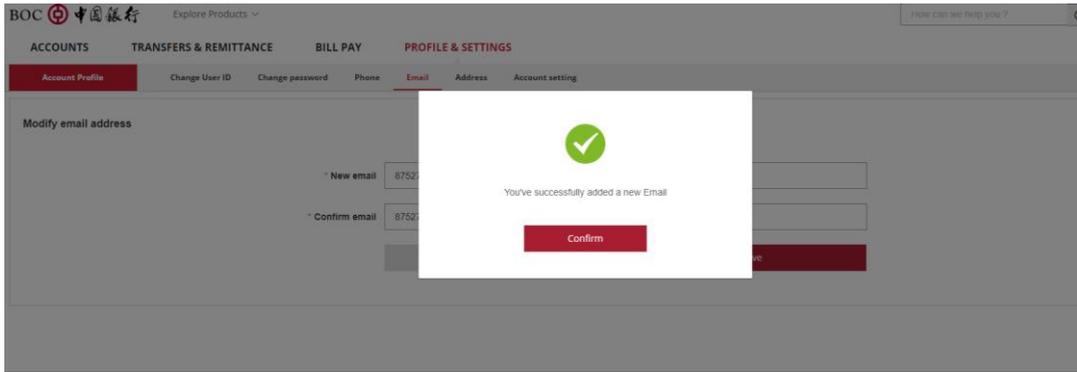
Picture 7.2.4-2 Edit email

- 3) After clicking Save, the verification request will be triggered. User needs to enter the correct verification code to proceed to the next step. (Picture 7.2.4-3 Edit email-verification)



Picture 7.2.4-3 Edit email-verification

- 4) Click Next to complete the change. (Picture 7.2.4-4 Edit email-confirmation)



Picture 7.2.4-4 Edit email confirmation

7.2.5. Address

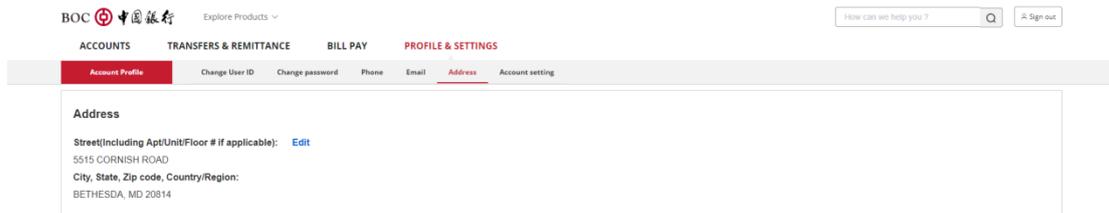
【Function introduction】

Logged-in user can modify the address.

【Operating instructions】

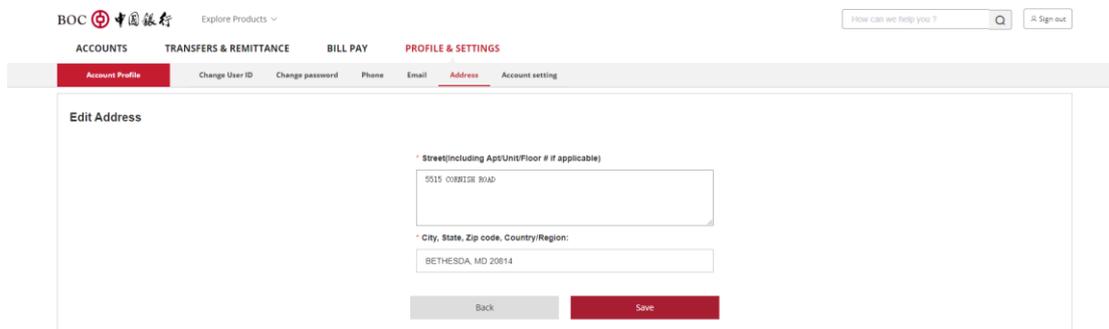
◆ Address

- 1) Under Profile & Setting menu, click Account Profile and then click Address to enter the address modification page. (Picture 7.2.5-1 Change Address page)



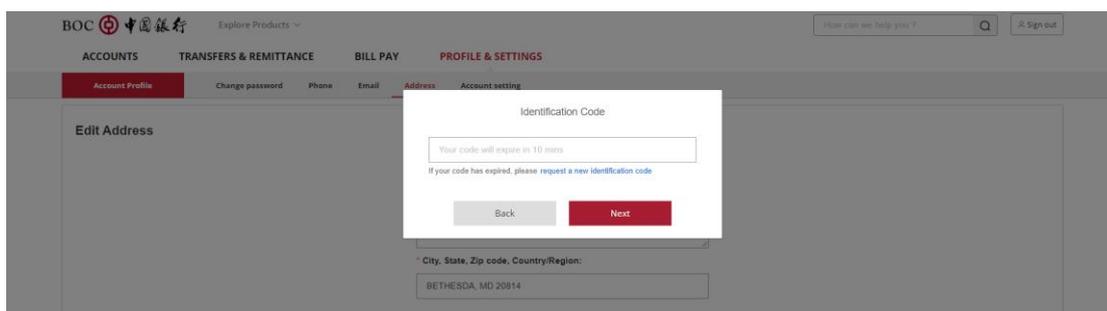
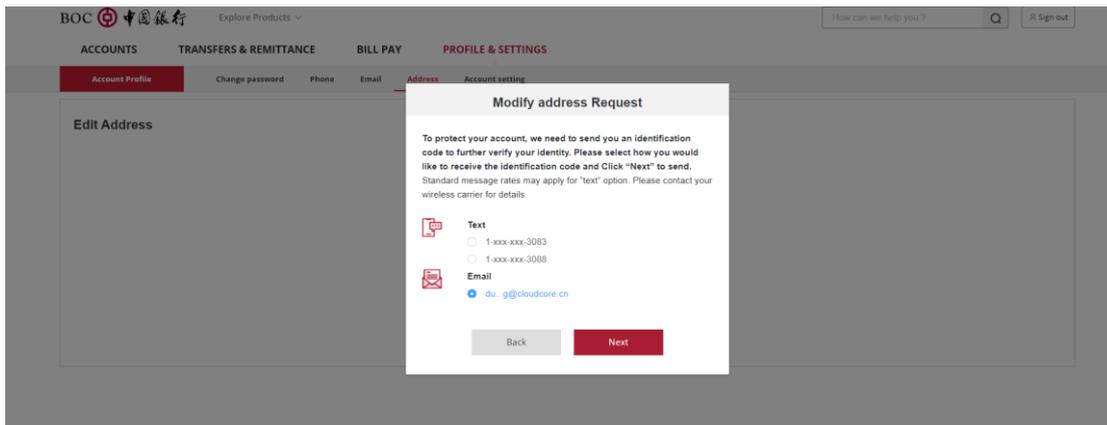
Picture 7.2.5-1 Change address page

- 2) User can click Edit to update the address. User needs to enter the street address in the first line and input the City, State, Zip code, Country/region in the second line. (Picture 7.2.5-2 Change address).



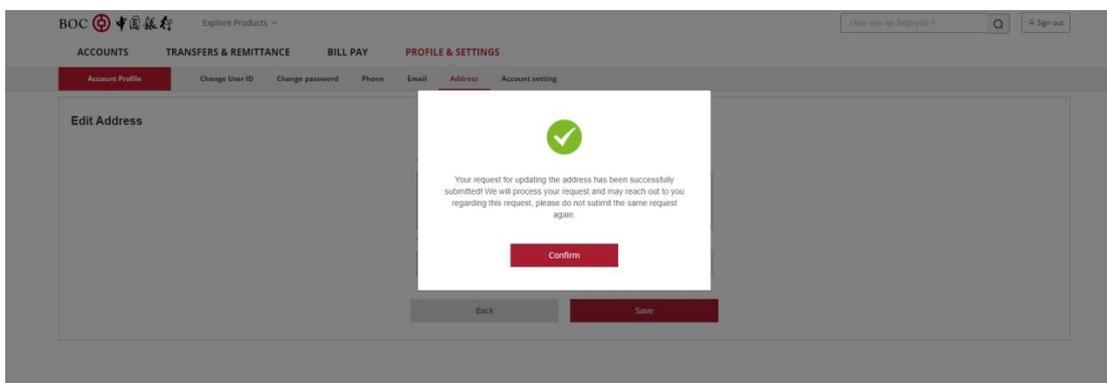
Picture 7.2.5-2 Change address

- 3) After clicking Save, the verification request will be triggered. User needs to enter the correct verification code to proceed to the next step. (Picture 7.2.5-3 Change address-verification)



Picture 7.2.5-3 Change address-verification

- 4) Click Next to complete the change. (Picture 7.2.5-4 Change address-confirmation)



Picture 7.2.5-4 Change address-confirmation

- 5) Click "Confirm" to return to the home page. The change address request will be processed by the branch within three business days.

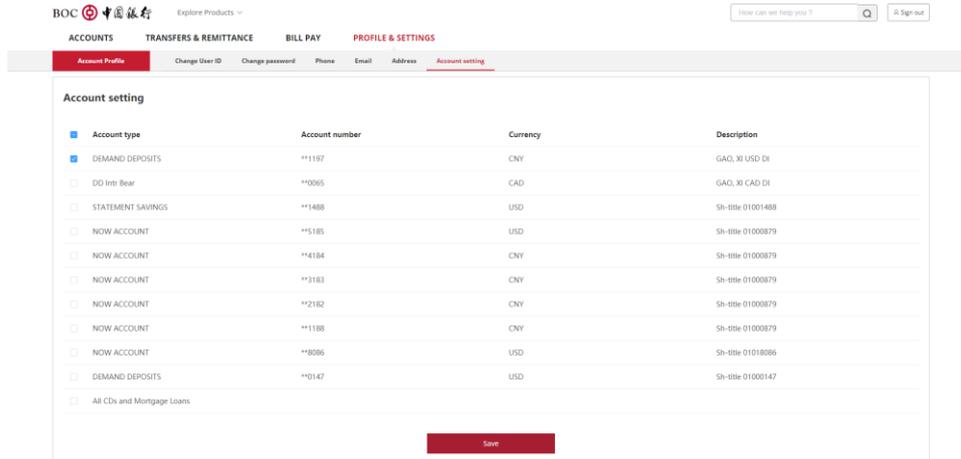
7.2.6. Account settings

【Function introduction】

Logged-in user can modify linked account under account settings

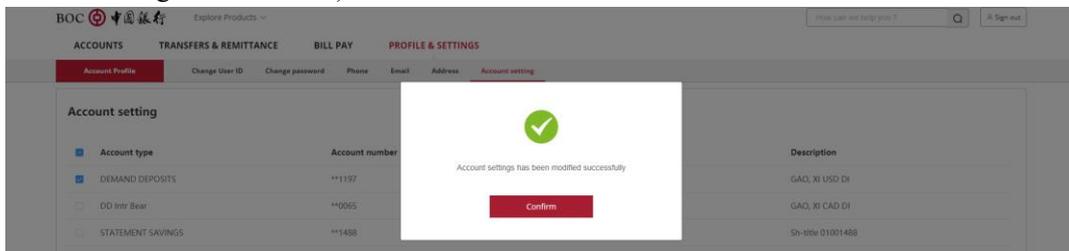
【Operating instructions】

- 1) Under Profile & Setting menu, click Account Profile and then click Account setting to enter the account settings page.
- 2) User can link or unlink accounts by checking the left hand check box for each listed account. (Picture 7.2.6-1 Account settings)



Picture 7.2.6-1 Account Settings

- 3) User clicks Save to complete the account settings change. (Picture 7.2.6-2 Account Settings-confirmation)



Picture 7.2.6-2 Account Settings-confirmation

7.3. Contact Us

7.3.1. Branches and ATMs

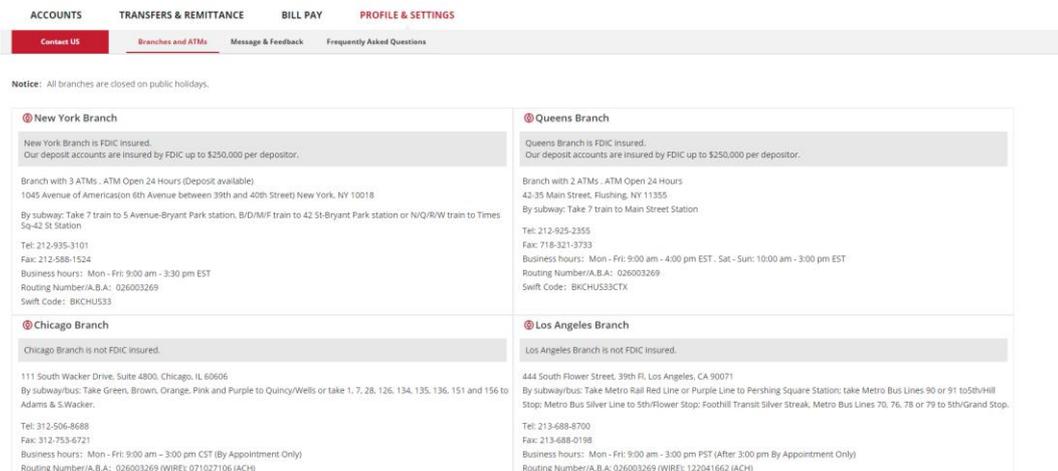
【Function introduction】

The logged-in user can view branch information and ATM location under the page.

【Operating instructions】

- ◆ Branches and ATMs

- 1) Under Profile & Setting menu, click Contact Us and then click Branches and ATMs to enter the page. All branches' information will be displayed on the page.



Picture 7.3.1-1 Branches and ATMs Page details

7.3.2. Message & Feedback

【Function introduction】

The logged-in user can send message and upload attachment to the branch.

【Operating instructions】

◆ Message & Feedback

- 1) Under Profile & Setting menu, click Contact Us and then click Message & Feedback to enter the page.
- 2) User can select subject type from the drop-down menu.
- 3) User can write a message to the branch and attach file if needed. (Picture 7.3.2-1 Message & Feedback page)

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ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Contact Us Branches and ATMs Message & Feedback Frequently Asked Questions

Please tell us what you think and how we can improve the online banking experience for you.
Notice: Please don't include any sensitive personal information, such as your account number, social security number or password in your message. If you need immediate assistance, please contact our branches.

* Subject
Choose one or type something

* Message
Please tell us what you think

+ Add attachment
Please upload and submit one file at a time.
We accept file up to 1MB in the following file formats: .gif, .tif, .tiff, .jpg, .jpeg, .png, .doc, .docx, .ppt, .pptx, .xls, .xlsx, .txt, .pdf

Cancel Submit

Picture 7.3.2-1 Message & Feedback page

- 4) Click Submit to the message to the branch. (Picture 7.3.2-2 Message & Feedback-confirmation)

ACCOUNTS TRANSFERS & REMITTANCE BILL PAY PROFILE & SETTINGS

Contact Us Branches and ATMs Message & Feedback Frequently Asked Questions

Please tell us what you think and how we can improve the online banking experience for you.
Please don't include any sensitive personal info, such as your account number, Social Security number or password in your message. If you need immediate assistance, contact our branches.

✔

Your message has been submitted successfully. We will respond to you within 3 business days.

Confirm

+ Add attachment

Picture 7.3.2-2 Message & Feedback-confirmation

【Friendly reminder】

- 1) The maximum file size allowed is 1MB and the acceptable file formats include: .gif, .tif, .tiff, .jpg, .jpeg, .png, .doc, .docx, .ppt, .pptx, .xls, .xlsx, .txt, .pdf
- 2) Only one file will be allowed to update

7.3.3. Frequently Asked Questions

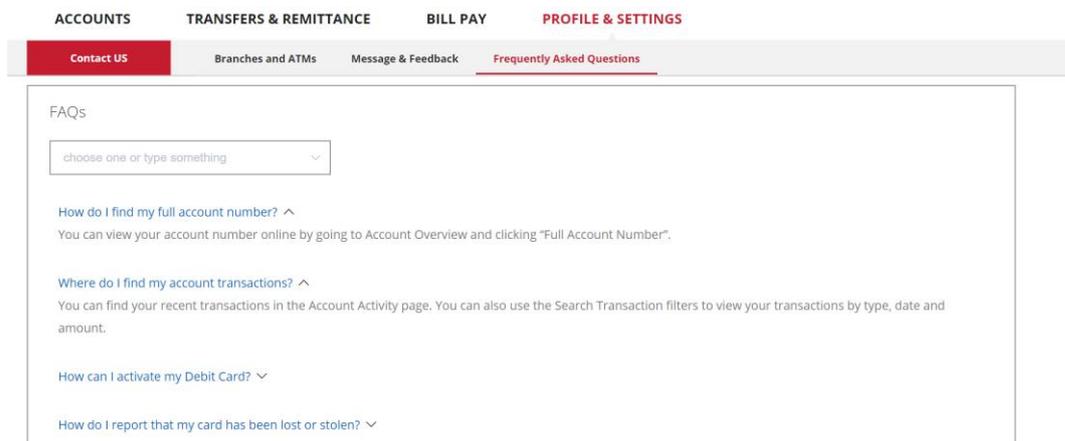
【Function introduction】

The logged-in user can view frequently asked questions.

【Operating instructions】

◆ Frequently Asked Questions

- 1) Under Profile & Setting menu, click Contact Us and then click Frequently Asked Questions to enter the page.



Picture 7.3.3-1 Frequently Asked Questions

7.4. Set welcome image

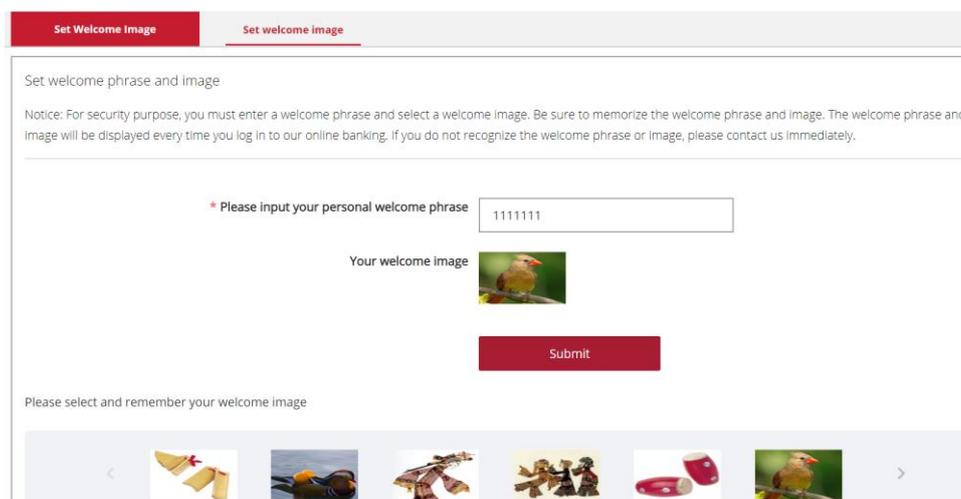
【Function introduction】

The logged-in user can set the welcome phrase and image.

【Operating instructions】

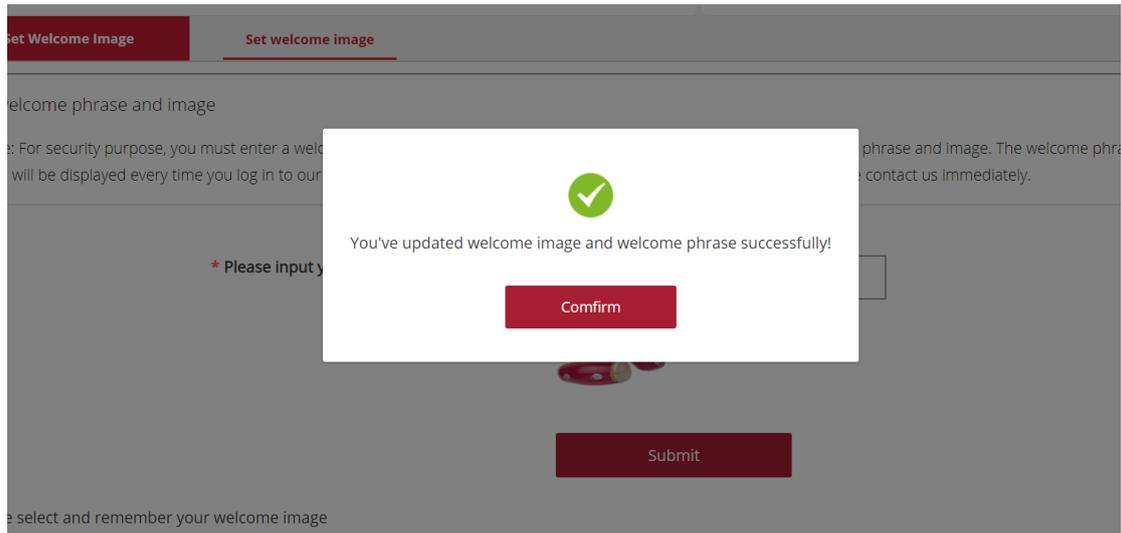
◆ Set welcome image

- 1) Under Profile & Setting menu, click Set up Welcome Image to enter the page.
- 2) User can input the Welcome Phrase and select the image. (Picture 7.4-1 Set welcome image)



Picture 7.4-1Set welcome image

- 3) Click Submit to complete the Welcome image setting update. (Picture 7.4-2 Set welcome image-confirmation)



Picture 7.4-2 Set welcome image-confirmation

7.5. Sign-in history

【Function introduction】

Logged-in user can view login history.

【Operating instructions】

- ◆ Sign-in history

- 1) Under Profile & Setting menu, click Sign-in history to enter the page. (Picture 7.5-1 Sign-in history)

Access	Device	Date	Time(ET)
121.34.51.98	Personal computer	2020-07-22	10:19:38
121.34.51.98	Personal computer	2020-07-22	09:20:47
121.34.51.98	Personal computer	2020-07-18	14:27:52
121.34.51.98	Personal computer	2020-07-18	10:36:13
121.34.51.98	Personal computer	2020-07-18	09:55:42
121.34.51.98	Personal computer	2020-07-17	20:34:55

Picture 7.5-1 Sign-in history