



User Manual for U-Bank New York

China Merchants Bank New York Branch

December 2016

招商银行全球企业网上银行全新上线

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1. Overview

Welcome to U-Bank NY!

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

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

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

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

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

New York crude oil futures cross-border remittance is a cross-border USD remittance specially designed for crude oil futures trading company.

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

1.1 Who Should Read This Guide?

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

1.2 What Should You Know About U-Bank NY?

Before you start to install or use our system, we strongly recommend that you read the following section carefully. You will find out that the basic concepts, procedures and policies are used more than once in the rest of the manual, so make sure you understand them well. This is especially important for the first-time user.

1.2.1 Maker-Checker Procedure & Operation Modes

The system administrator is responsible for setting up different operation modes to satisfy various funds movement needs. Before the transaction instruction (such as foreign remittance) is sent to our bank for processing, it needs to be first set up by a maker and then approved by one or several checkers according to the operation mode.

The operation mode determines different makers and checkers with different authorizations and limits. As a maker/checker, your assigned authorization determines what accounts you can view, the amount you can handle/approve, and what transaction/instruction history you can access. Mode-oriented limits can be set for each maker/checker. A maker is not allowed to set up an instruction that exceeds his/her limit in a certain mode, while a checker is not allowed to requires several

checkers, the system strictly follows the policy of “First checker approves first”. In each operation mode, there must be a final checker who will end the approval procedure and send the instruction to the bank.

1.2.2 Instruction Processing & Value Date

Certain transactions can set value dates. The value date is the day on which you expect the transaction to take effect. You can set up an instruction as current or forward dated instruction.

1.2.3 Inquiry & Advanced Inquiry

Inquiry is useful for both makers and checkers. You may want to view the instruction details handled by you or pending for your approval, or simply to check the details of an instruction or transaction.

If you have several records with the same date and/or transaction type, it may be time-consuming to find the one you are interested in and you may want a refined search. With advanced inquiry, you can inquire on the basis of credit/debit, specified upper/lower limit, and a variety of other specific inquiry criteria depending on what you are searching for.

2. U-Bank/Start at CMB U-Bank New York

2.1 Install and Update of E-Banking System

U-Bank NY system is compatible with Windows98, 2000, and XP; however Windows2000 or above is recommended.

2.1.1 Installation

- 1) Download the client program FirmBank.exe from the following link: <http://ny.cmbchina.com/>;
- 2) RunFirmbank.exe;
- 3) Click on **Finish**, after which the installation will be completed.

2.1.2 Update of CMB E-Banking System

The most up-to-date client program is available on our website: <http://ny.cmbchina.com/>.

You can also check the version of your present E-Banking system by yourself by following the instructions below:

Instructions:

- 1) Choose **Help**
- 2) Click on **Check for Updates**

2.2 First Time Login

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

For a digital certificate (DC) user, the USB key issued by our bank is required for you to log into our E-Banking system, while checkers do not necessarily need a USB key to approve transaction instructions.

DC users logging in for the first time will need to input both a temporary login username and a password, and DC password. Non-DC users will only need to input login username and password. After the correct information is input into the system, you will be asked to change the temporary password and DC password, and a nickname will also be required.

Instructions:



- 1) Click the UBANK icon and enter the online banking login page.
- 2) Input your username, password and USB-Key password.
- 3) Click Login. If you entered the correct information, you will login to the system automatically. Otherwise, the system will alert you that your input information is incorrect.

Attention:

- 1) Both the online login password and the digital certificate card password should be 8-digit and only digital numbers from 0 to 9 are allowed for each digit.
- 2) You will be locked out if you input a wrong login password five consecutive times, or a wrong digital certificate password. To unlock a user, contact the system administrator. In the case a system administrator is locked out; please contact China Merchants Bank New York Branch. Contact information of our bank is specified in section 6.3 of the manual.

2.3 Set Permissions for Users and Businesses

Relevant people can process businesses only after the system administrator has set permissions for users and businesses. If you have already apply for the digital certificate of new user or need to add new people for business approval. Please see 2.3.1 to add new users. If you do not need to set new users please directly see 2.3.2 “Permission Setting Instruction”

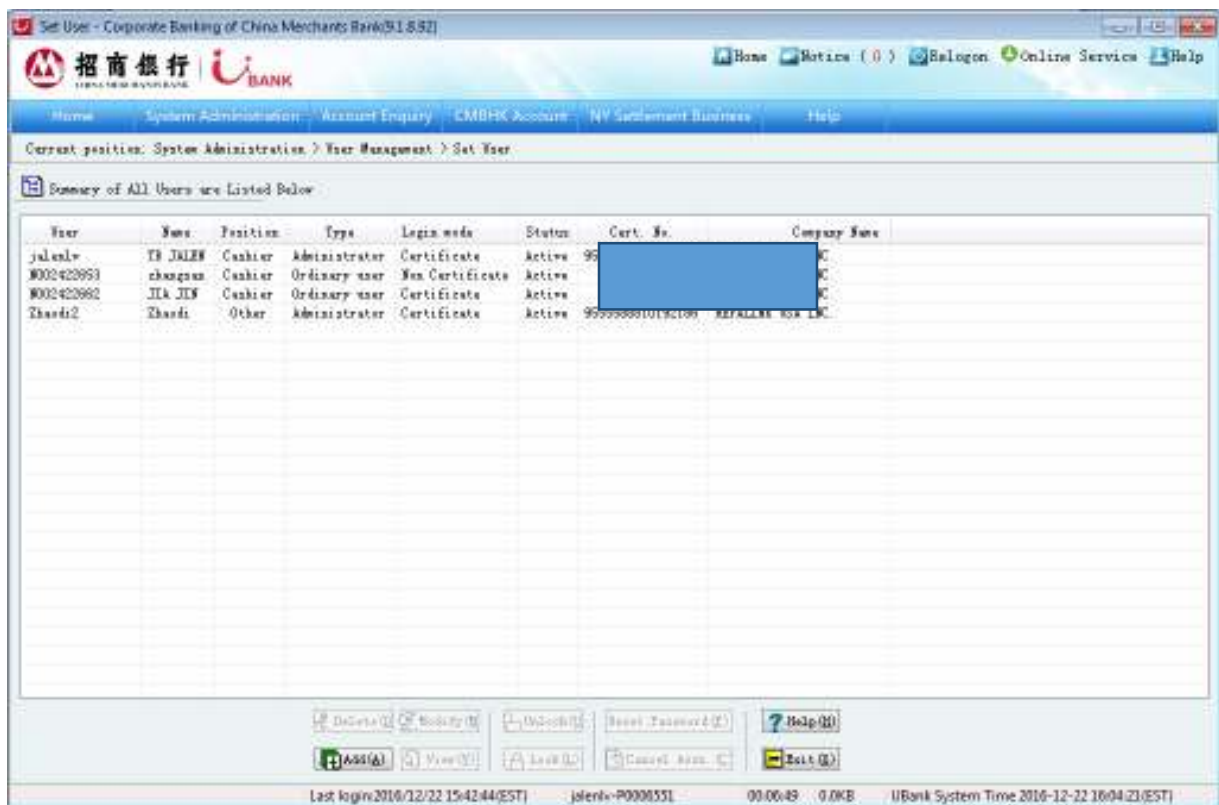
2.3.1 Add New User

General users except system administrator need to be created by system administrator.

Instructions:



- 1) Click "System Administration" → "User Management" → "Set User"
- 2) Click "Add" after entering user management to add new user.



3) Please input the relevant user information in each field.

Add users (120203)

Basic | Company | Home | Security

Input Basic Information of User

*Name:

Nickname: Gender: Male Female

ID type: *ID/PP No.:

Country/Area:

Email:

Description:

Note: The field with * is required.

The image shows a Windows-style dialog box titled "Add users (120203)". It has four tabs: "Basic", "Company", "Home", and "Security". The "Security" tab is selected. Inside the dialog, there is a yellow warning icon with an exclamation mark and the text "Input Security Information of User". Below this is a checkbox labeled "Certificate Login". There are two text input fields: "Password:" and "Confirm password". At the bottom of the dialog are three buttons: "Ok (O)", "Cancel (C)", and "Help (H)".

Instruction:

- A. There are four sections "Basic", "Company", "Home", "Security" under the add user window, the blue label with star is mandatory to input.
- B. If the user you set is digital certificate user, then the ID number must match the digital certificate number the user applied for.
- C. In the "Security" section, if the user is digital certificate user, please select on "Certificate Login". Please make sure that the initial login password should be 8-digit in password and confirm password sections.
- D. Fill in all the mandatory fields and click the "OK" button. A user name will be generated by the system automatically.
- E. Please remember the username and the password you just set. They will be the login username and login password in the first login. If you want to add other users, please follow the previous instructions to add one by one.
- F. The first activity of digital certificate user must be authorized by the system administrator. The U-Bank system has two default system administrators. If one adds a new user, the other administrator needs to approve the digital certificate.

2.3.2 Setting for Permission and Operation Model

The system administrator needs to add operation model manually and specify the maker and checker.

Instructions:

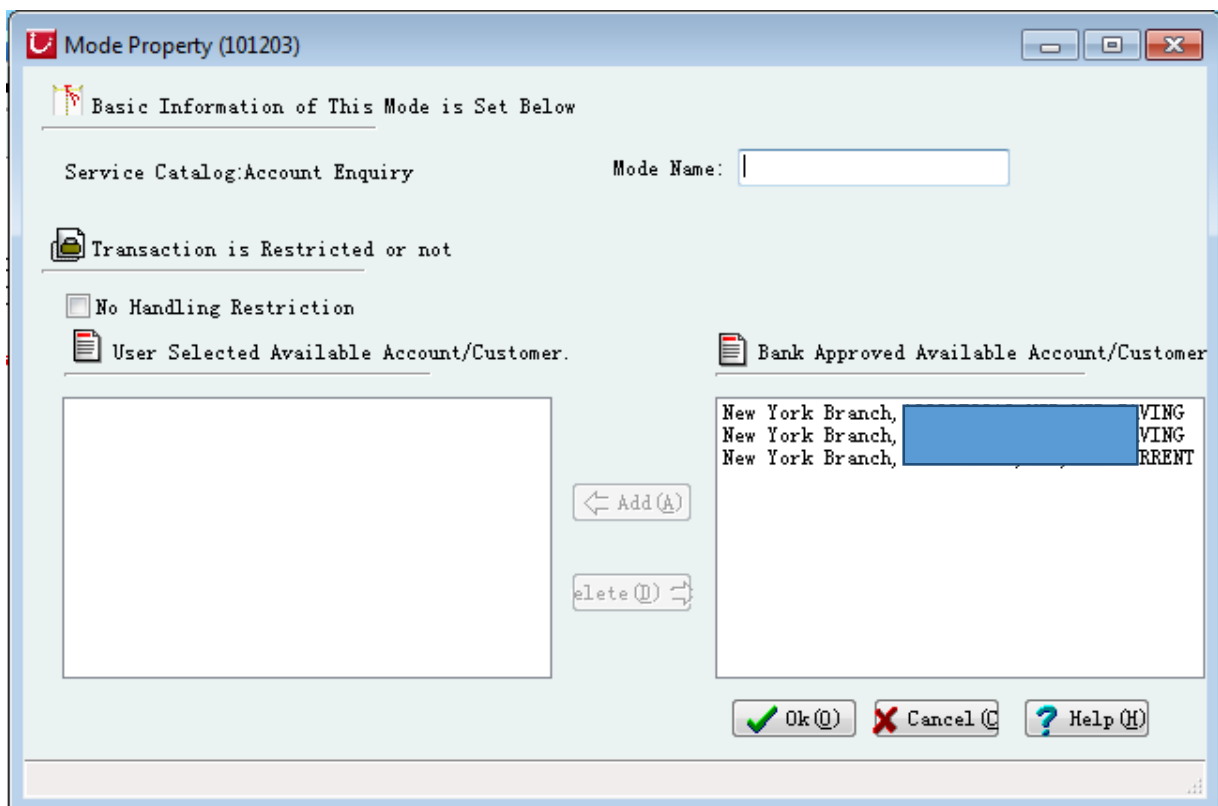
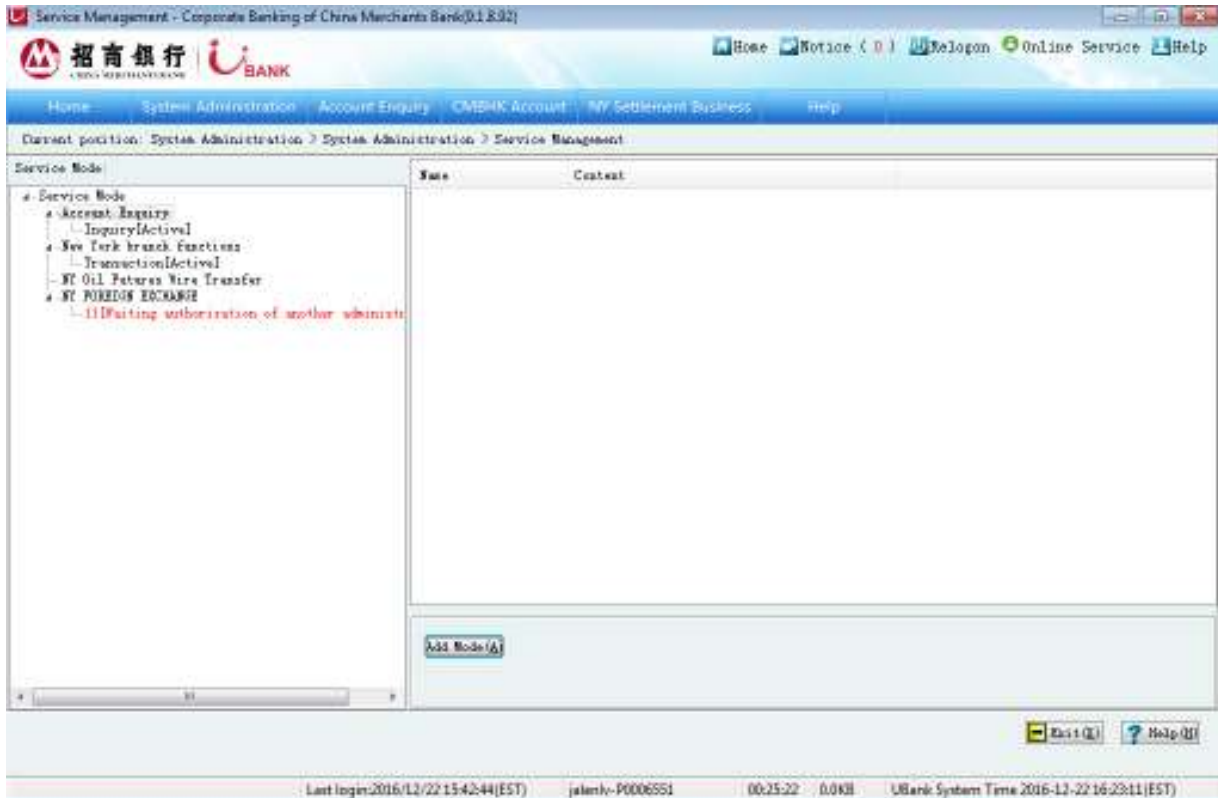
- 1) Click “System Administration” → “Service Management” to set maker and checker according to different modes. You can view the applied business in the tree diagram on the left side.



- 2) Select each function and click “add mode” in the bottom to set users who are authorized to operate.

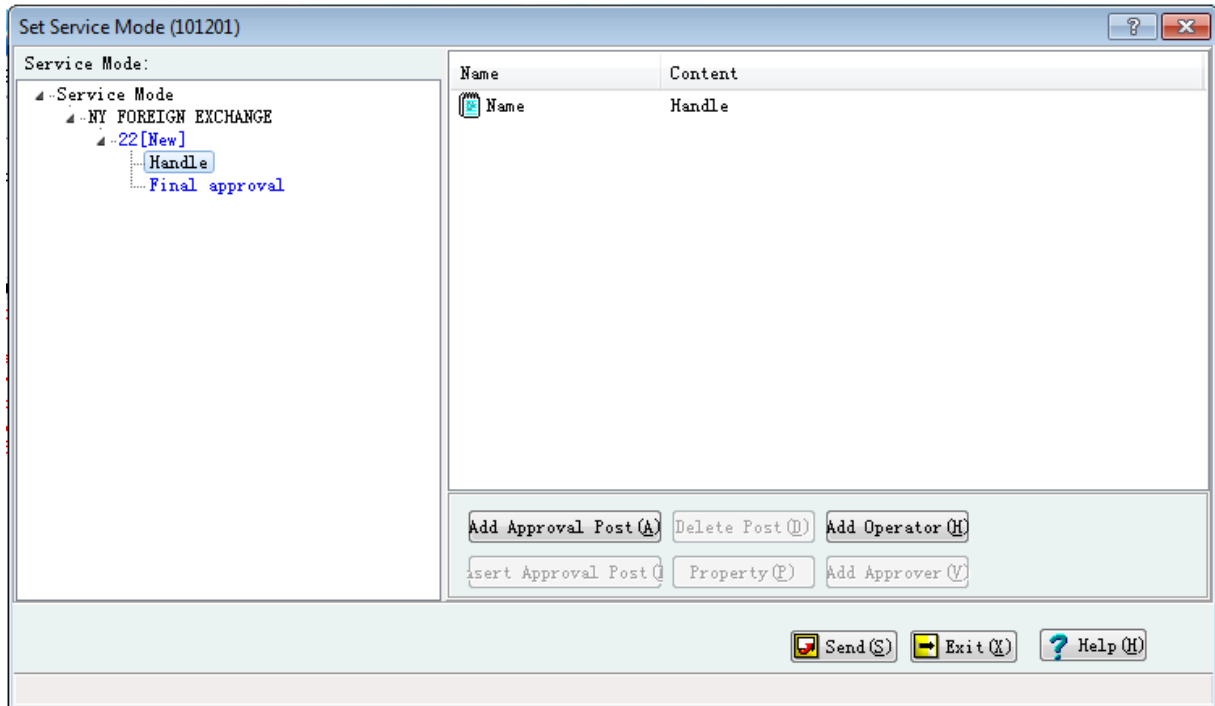
This window is used for setting basic parameters of business mode. Input any mode name for system ID.

If you wish the business mode can manage all accounts, please select “No Handling Restriction”. If you want to manage accounts accordingly, please move the account info from right side to the left.



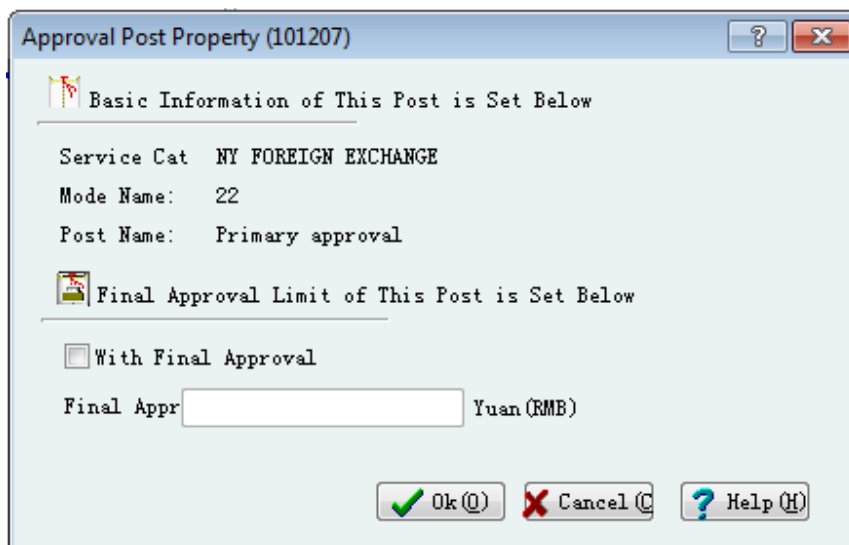
3) After finishing the above instructions, please click OK to enter the setting page.

This page is used for set specific permissions for users. We have set positions like maker, preliminary checker and final checker for all businesses. You only need to add the user to the position to have according permission.

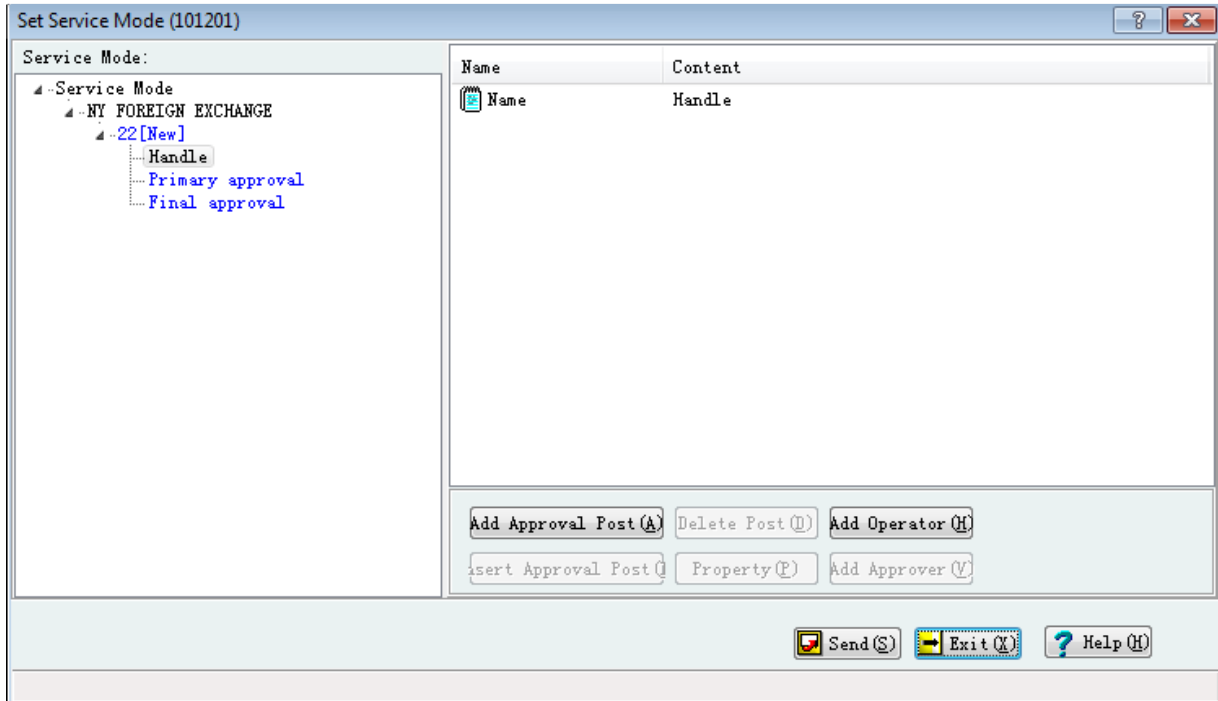


- 4) Click the blue “handle” on the left, then click “Add Approval Post” on the right, “approval post property” will appear in the window. You can click “Add Approval Post” multiple times to get the permission level you want.

Each system default deal needs the final approval. If you wish the deals with small amount do not need final approval, select “with final approval” and enter an amount in “Final Appr”. All the deals below that amount do not need further approval and the approvals will be directly finished.



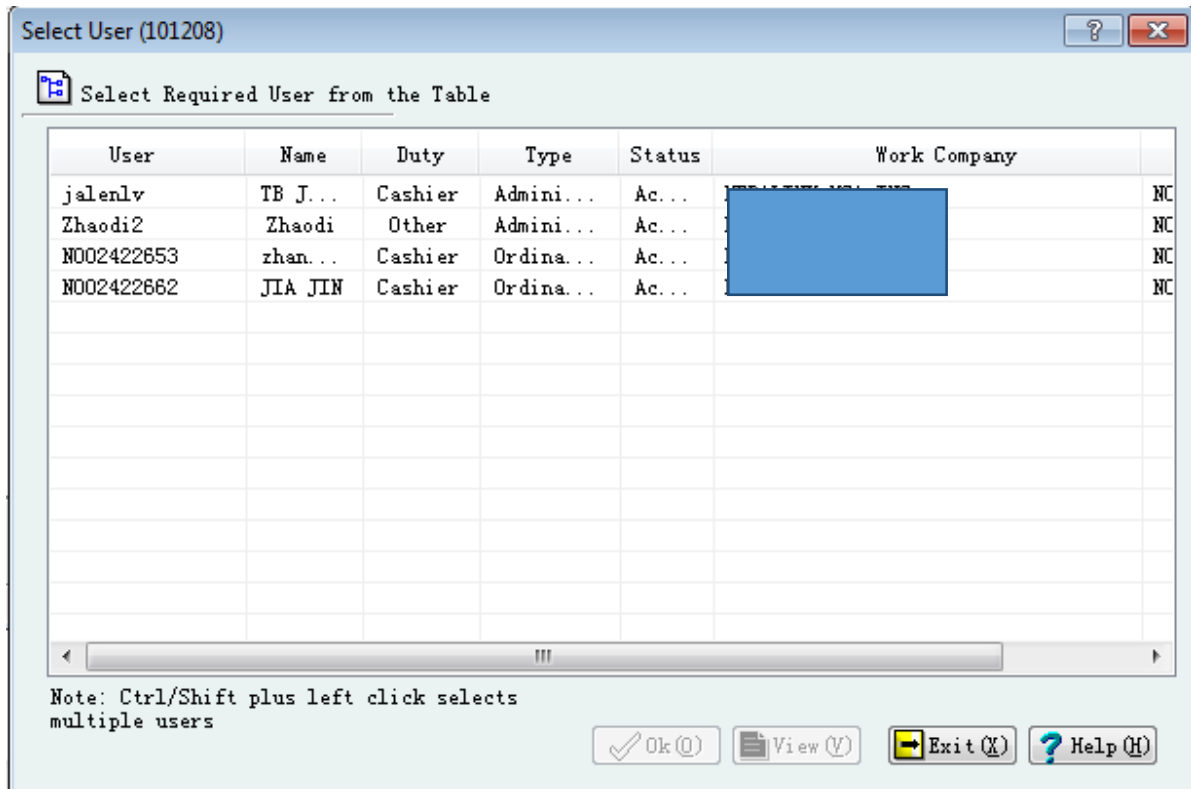
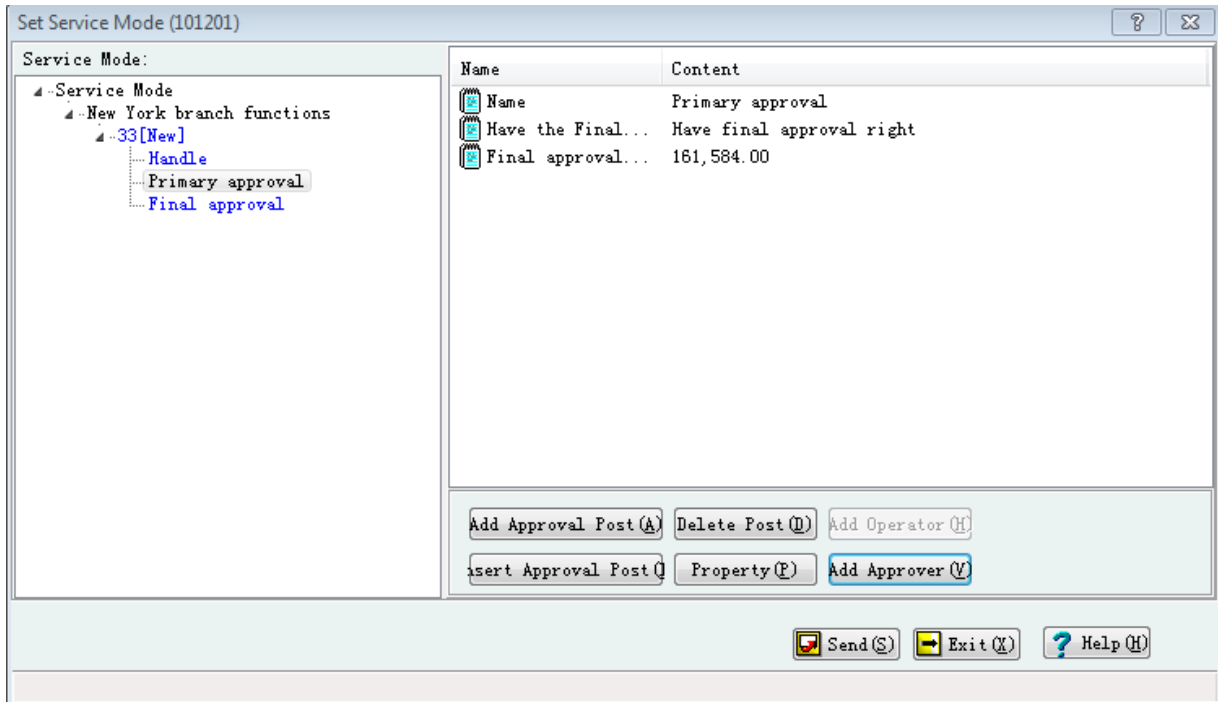
- 5) After setting the checker positions, first click “Handle” or “x level approval” on the left, then click “add approval post” or “add operator” buttons on the right, open the “select user” page.



This shows the users that can be added to operate this business. Select one user then click the “OK” button. You can also use “ctrl” button to choose multiple users.

Repeat the above steps to add operator for every position, click “send” to finish permission setting steps.

The permission setting in the U-BANK system must be authorized by another system administrator after the first system administrator finished the setting.



- Click "exit" button to go back to the main page. Switch to the digital certificate of another system administrator, re-click the online login and type relevant username and password to get in to the system.



This page is the page after another system administrator login to the business management. The purple words show the business mode you need to check.

- 7) Click “waiting your check”, then click “check mode” on the right, select “agree” in the confirmation section to finish business approval procedure.

After successful approval, the mode will be displayed as “current using”. You have finished the business mode set up.

Now you can let the maker and checker to get in the system and do their transactions.

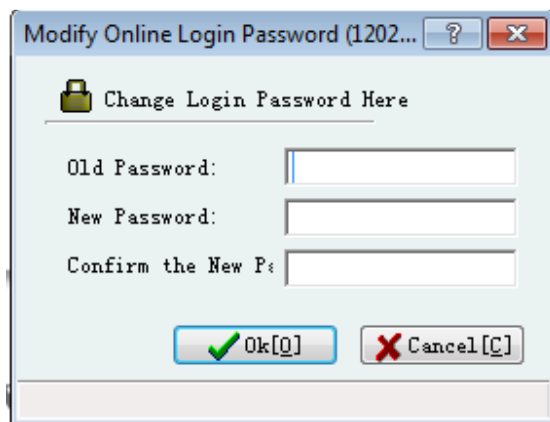
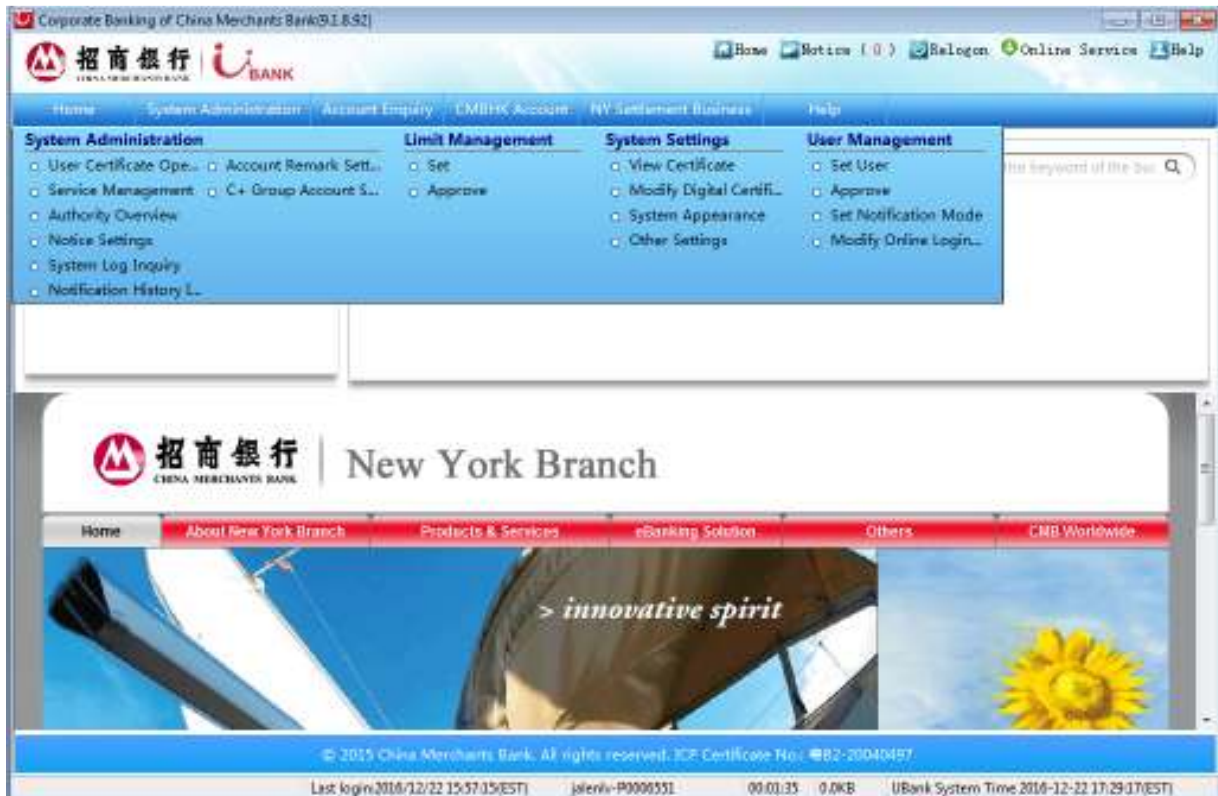
After the set up for modes and users permission, users can view the menu through online login.

2.4 Change Passwords

2.4.1 Change Login Password

Instructions:

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



2.4.2 Change Digital Certificate Password

Instructions:

- 1) Click **Certificate Management** , then click on **Change Certificate Password**



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

2.5 Set Default Path for Saving System Data

Through Other Settings, you are allowed to change save path of files of statements, payment, salary issuing etc.

Instructions:


- 1) Choose **System Administration**, Click on **System Settings**, click on **Other Settings**.



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

Although you are allowed to change the save paths for statement data, payment data, payoff data, etc, the default path settings are recommended. Please check the **Save user data in encrypted form** if your data such as statement(s), and payment(s) need to be encrypted before saving.

2.6 Log Off

Click on the log-off icon  on the right corner of the window.

3. Investments and Payments Operations

In the Operation Section, all descriptions of function that differ for maker and checker are separated. Please refer to section 3.1 to section 3.9 for instructions for maker, and section 3.10 for instructions for checker.

3.1 Time Deposits

3.1.1 The online E-Banking system allows you to set up a time deposit instruction.

Instruction:

1) Choose **NY Settlement Business**. Select **Time Deposit**.

- 2) Click on **Add** open a time deposit.
- 3) Select the account from which the funds are to be transferred to the time deposit in the **Debit Account** pull-down list.
- 4) Input the amount of principal. Select the deposit tenor from the **Term** pull-down list and the corresponding interest rate will be shown automatically according to your selection.
- 5) Select the **Value Date** to indicate the start of the deposit tenor.
- 6) Scroll down to the **Maturity Instructions** to choose your renewal option
- 7) Click on **Input**, then the summary of your transaction information will be displayed in the popup window for you to confirm.
- 8) Click on **Ok** to confirm and complete the time deposit opening request.

3.1.2 Instructions for Inquiry of Deposit Summary:

- 1) Choose **New York Branch Account Services**. Select **Fixed Deposit**
- 2) Select the account debited for time deposit in the **Debit Account** pull-down list and the time deposit summary associated with this account will be displayed below.
- 3) Click on **Query** for information of time deposit or click on **Account Inquiry** for account details
- 4) Upon maturity, there are four options as to the principal and interest:
 - A. Renew the deposit at a term equal to the existing term
 - B. Renew the deposit at a different term from the existing term
 - C. Renew principal at the existing term, and have interest credited to a specified account
 - D. No renewal and have both principal and interest credited to a specified account

Note: Currently only US dollars are available for time deposit.

3.2 Negotiated Time Deposits Application

Negotiated time deposit is a special time deposited based on the interest rate set between clients and the bank. After the interest rate has been determined with the relationship manager, you can submit the time deposit application through E-Banking. Unlike the time deposit initiated from the E-Banking, negotiated time deposits can only be submitted through application. The final decision will be made by the bank.

3.2.1 Negotiated time deposit application instructions

- 1) Select "NY Settlement Business" → "Negotiated Time Deposit Application".



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

3.2.2 Instructions for Inquiry of Deposit Summary

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

Note: Negotiated Time Deposits apply multiple currencies.

3.3 Transfer Between CMBNY Accounts

For Fund Transfer between CMBNY accounts you can set up an internal transfer instruction. The recipient can be either another CMBNY account of yours or a CMBNY account of another party.

Instructions:

- 1) Choose **New York Branch Account Services**. Select **Internal Fund Transfer**

The screenshot shows the 'Internal Fund Transfer' web interface. The page title is 'Internal Fund Transfer - Corporate Banking of China Merchants Bank(9.13.92)'. The interface includes a navigation bar with 'Home', 'System Administration', 'Account Enquiry', 'CMBK Account', 'NY Settlement Business', and 'Help'. The current position is 'NY Settlement Business > NY Settlement Business > Internal Fund Transfer'. The main content area is divided into three sections: 'Input Transaction Information', 'Input Transaction Details', and 'Input Beneficiary Details'. The 'Input Transaction Information' section includes fields for 'Processing Method' (Transaction), 'Debit Account' (New York Branch Account), and 'Reference No.' (20161223060746). The 'Input Transaction Details' section includes fields for 'Currency' (USD), 'Value Date' (2016-12-23), 'Amount', and 'Remark'. The 'Input Beneficiary Details' section includes fields for 'Beneficiary Account No.' and 'Beneficiary Reference', with a 'Generated by System' button. There are also buttons for 'Input (I)', 'Clear (C)', and 'Exit (E)'. The footer shows 'Last login: 2016/12/23 09:21:51 (EST)', 'jahnk-P0006551', '00:10:50', '0.0KB', and 'UBank System Time 2016-12-23 09:37:50 (EST)'.

- 2) Select the account from which the funds are to be transferred in the **Debit Account** pull-down list.
- 3) Input the **Amount**. Select the **Value Date**. Input **Beneficiary Account** number. Input the **Beneficiary Reference** number or click the **Generated by System** button.
- 4) Click on **Input**, then the summary of your transaction information will be displayed in the popup window for you to confirm.
- 5) Click on **Ok** to confirm and refer the request to checker.

Instruction:

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

3.4 Domestic and International Wire Transfer

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

Instructions:

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

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

- Overdrawing Mode:** A dropdown menu set to 'Overdrawing'.
- Debit Account:** A dropdown menu with a blue highlight.
- Beneficiary Account:** A dropdown menu.
- Amount:** A text input field.
- Value Date:** A date selector set to '2018-12-01'.
- Charge Type:** Radio buttons for 'All charges except beneficiary bank's fee', 'All charges are borne by the beneficiary', and 'The customer bears the bank charges, and others by the beneficiary'.
- Beneficiary Bank:** A dropdown menu.
- Beneficiary Reference:** A dropdown menu.
- Beneficiary Bank Details:** Fields for 'Beneficiary Bank', 'Beneficiary Address', 'Address', and 'Address2'.
- Beneficiary Bank:** Fields for 'Bank Name', 'Bank Address', and 'Bank Address2'.
- Intermediary Bank:** Fields for 'Bank Name' and 'Bank Address'.

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

Note:

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

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

3.5 FX Remittance Application

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

Instruction:

- 1) Choose **NY Settlement Business**. Select **FX Remittance Application**.

The screenshot displays the 'FX Remittance Application' form in the CMB E-Banking system. The 'Input Transaction Information' section includes a dropdown for 'Recurring Fee' set to 'Transaction', a 'USD Account' field, a 'Reference No.' field containing '001843232142028', and fields for 'Account Currency' (USD), 'Account Amount', 'Wire Currency' (USD), and 'Wire Amount'. The 'Charges Paid by' section has three radio button options: 'OUR' (selected), 'BEN', and 'SHARE'. Below this, the 'Beneficiary/Intermediary Information' section contains a 'Bank Routing Type' dropdown, a 'Bank Name and Address' text area, and a 'Bank Routing Number' field. At the bottom, there are two empty text areas labeled 'Information for Beneficiary Bank' and 'Information for Beneficiary'.

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

Note:

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

3.6 Issuance of Bank Check

Instruction:

- 1) Choose **NY Settlement Business**. Select **Issuance of Bank Check**.

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

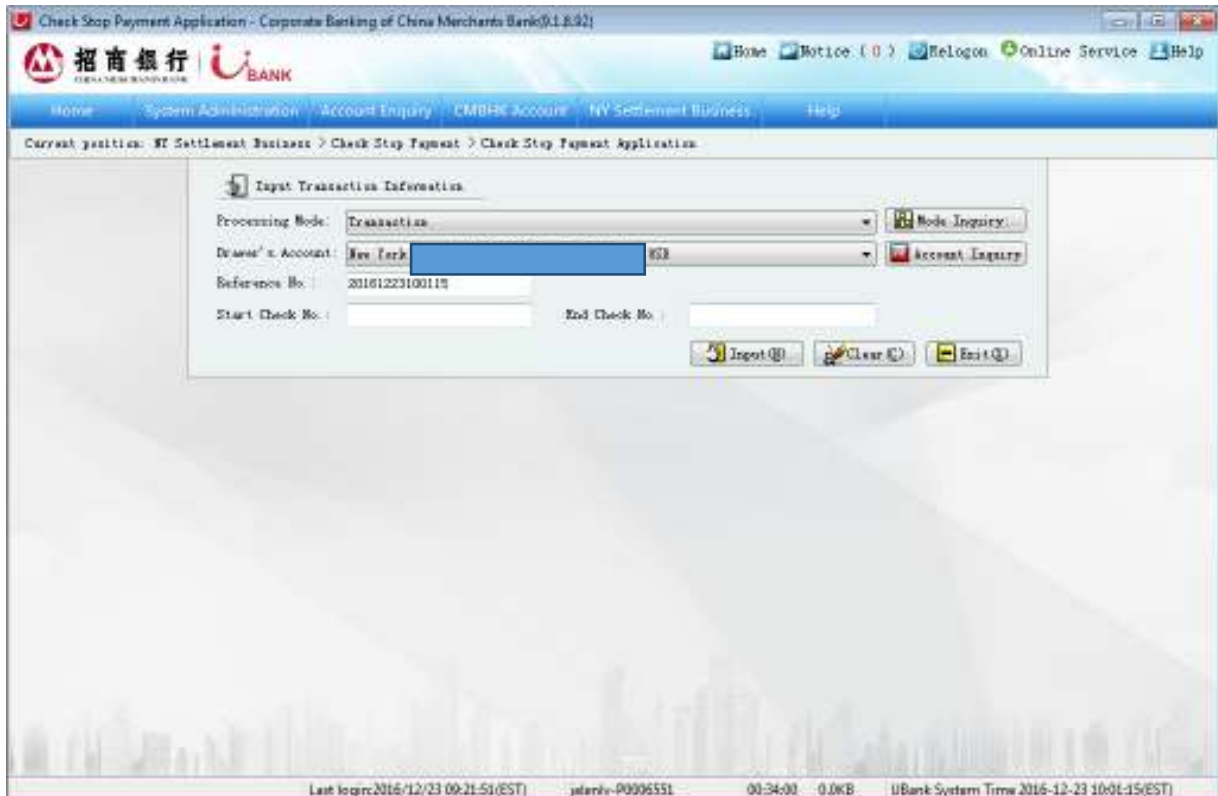
3.7 Business Check Stop Payment

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

3.7.1 Check Stop Payment Application

Instructions:

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

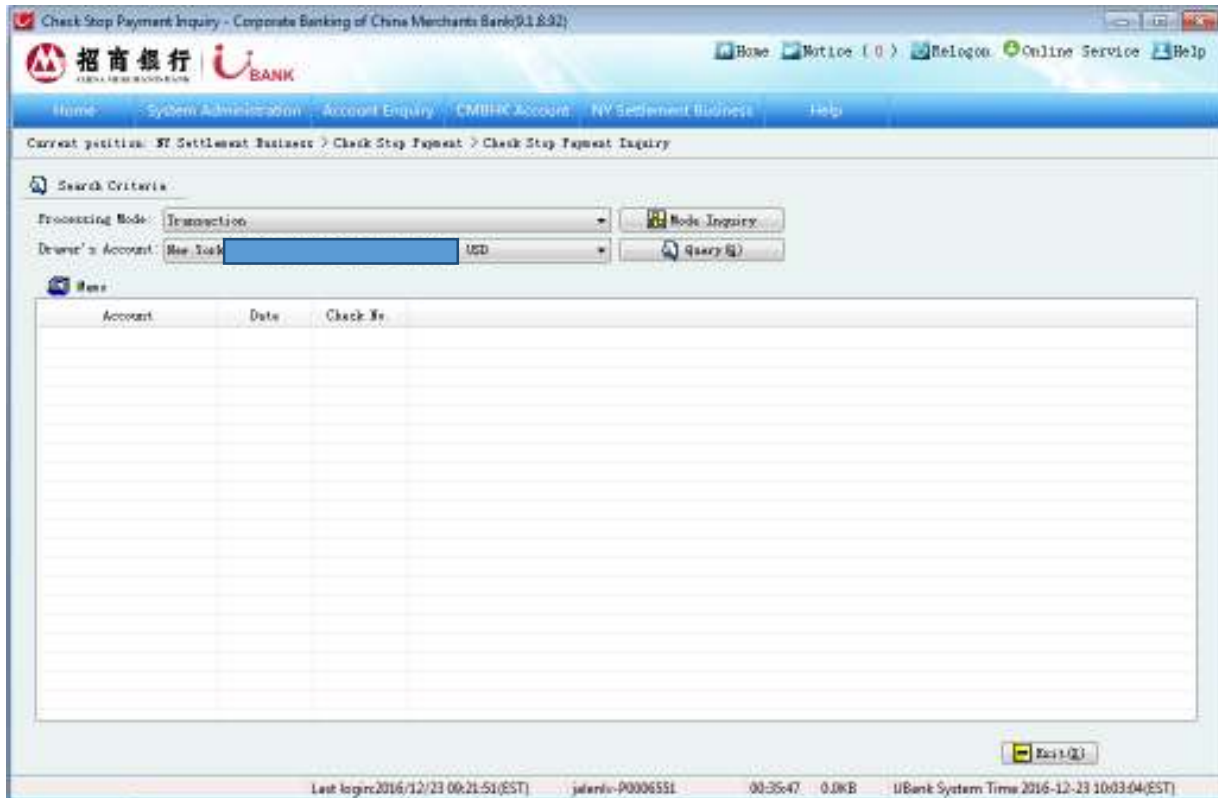


- 2) Select the **Drawer Account** from the drop-down list.
- 3) Input the **Start Check No.** and **End Check No.** accordingly.
- 4) Click on **Input**, then the summary of your request will be displayed in the popup window for you to confirm.
- 5) Click on **Ok** to confirm and refer the request to checker.

3.7.2 Check Stop Payment Inquiry

Instructions:

- 1) Choose **New York Branch Account Services**. Select **Check Stop Payment Inquiry**

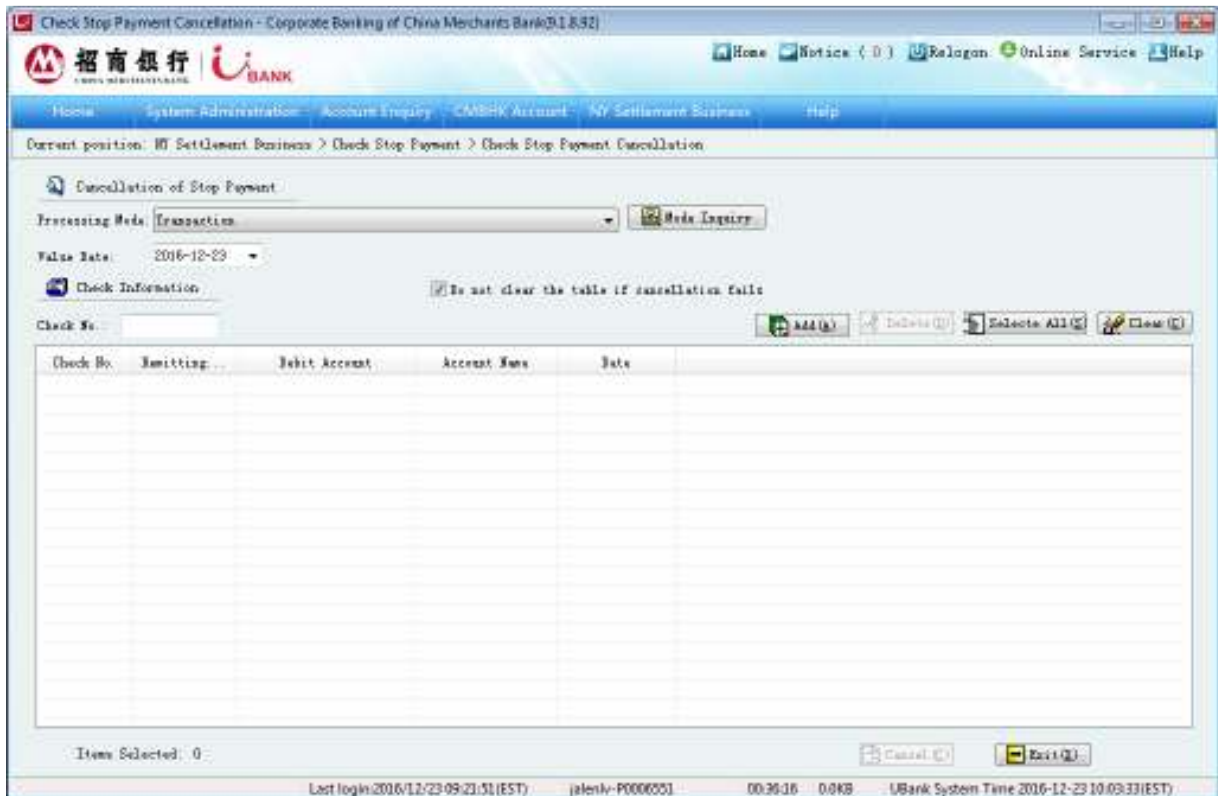


- 2) Select the **Drawer Account** from the drop-down list to view check stop payment information.
- 3) Click **Query**.

3.7.3 Check Stop Payment Cancellation

Instruction:

- 1) Choose **New York Branch Account Services**. Select **Check(s) Stop Payment Cancellation**.



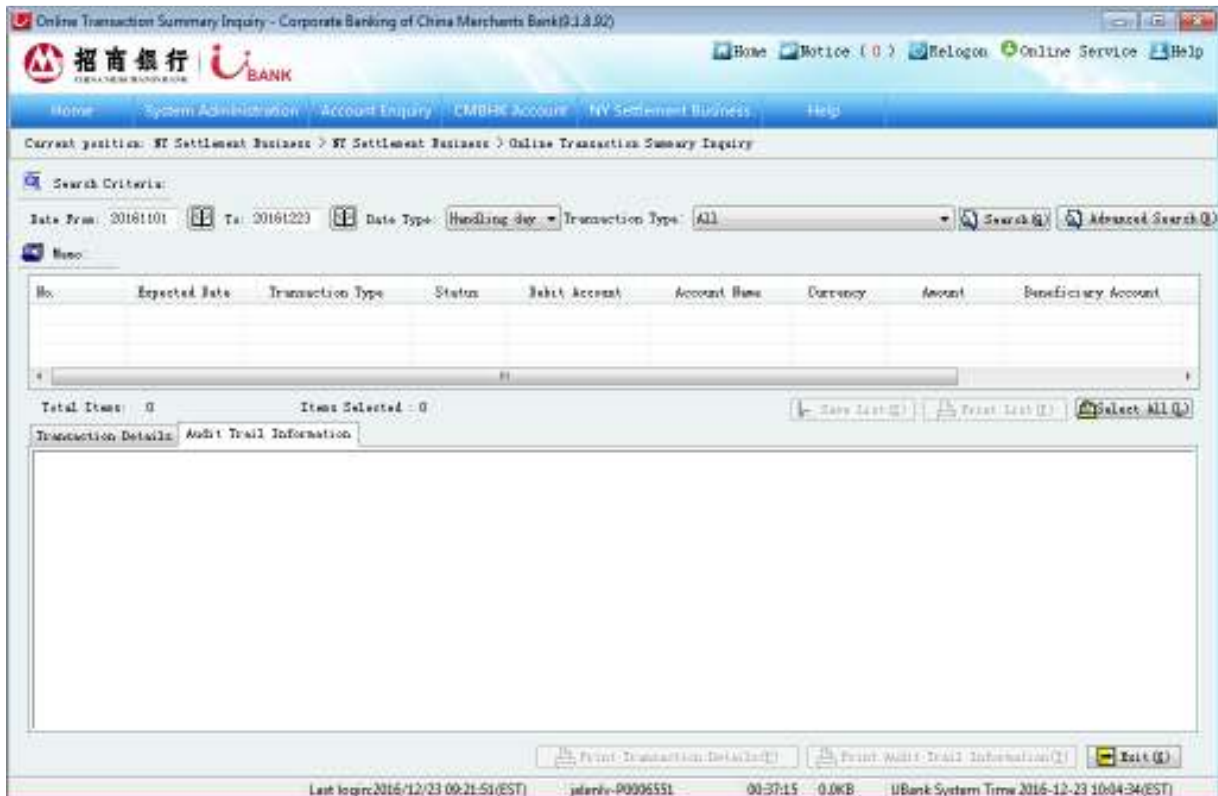
- 2) Click on **Add** and select the Drawer Account and record(s), then click **Ok**.
- 3) Select the instruction record and click on **Cancel** to forward the cancellation request to checker.

3.8 Online Transaction Summary Inquiry

All transaction requests made by the maker can be found in the online transaction summary inquiry section. For a certain record, you can view the expected date, transaction type, the status, and information of the maker and all the checkers.

Instructions:

- 1) Choose **NY Settlement Business**. Then click on **Online Transaction Summary Inquiry**.



- 2) Specify the date range and Transaction Type and click on **Search**
- 3) Click on the records to view Transaction Details and Audit Trail Information

Instructions:

- 1) Key to transaction statuses:

Status	Explanation
Waiting approve	The instruction is pending for necessary approvals.
Approved	The instruction is waiting for the upcoming value date or; The instruction gets the final approval after our trading hours and thus will be processed on the next business day.
Processing by Bank	The instruction has been sent to our bank and is being processed or; The instruction is sent after our trading hours and thus will be processed on the next business day.
Completed (Success)	The instruction has been successfully executed by out bank.
Completed (Rejected)	The instruction has been rejected by one of the checkers.
Completed (Fail)	The instruction has been declined by our bank.
Completed (Overdue)	The instruction does not obtain necessary approval during the ten-day lifetime (counted from the expected date) and is expired.
Completed (Cancel)	The instruction has been canceled by the maker or one of the checkers.

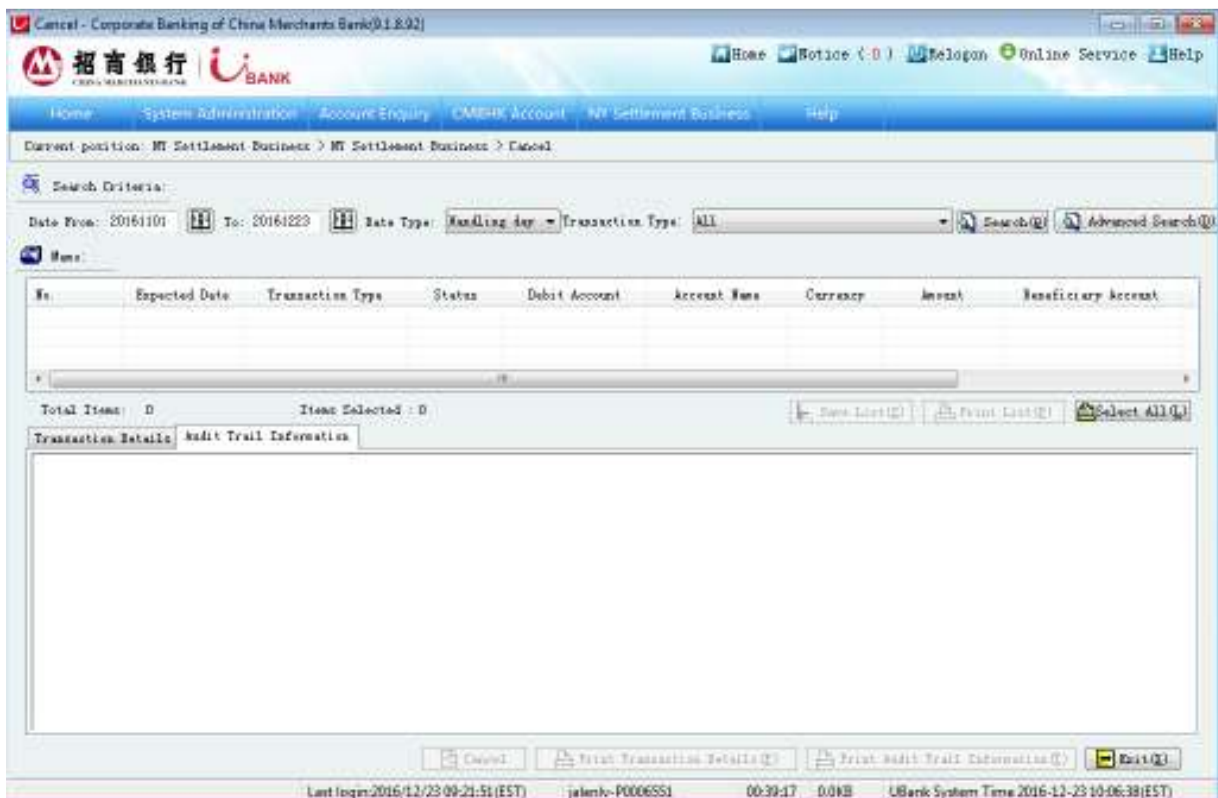
- 2) For printing purposes, you can print out the account summary for a single account by selecting an account and then clicking on 'Print List'. For printing out the account summary of all accounts, click on "Select All" and then click on 'Print List' to print the list of all accounts. You can print transaction details or audit trail information of a single account by selecting a single record in the search results and clicking 'Print Transaction Details' or 'Print Audi Trail Information'.

3.9 Transaction Request Cancellation

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

Instruction:

- 1) Choose **NY Settlement Business**. Select **Cancel**.

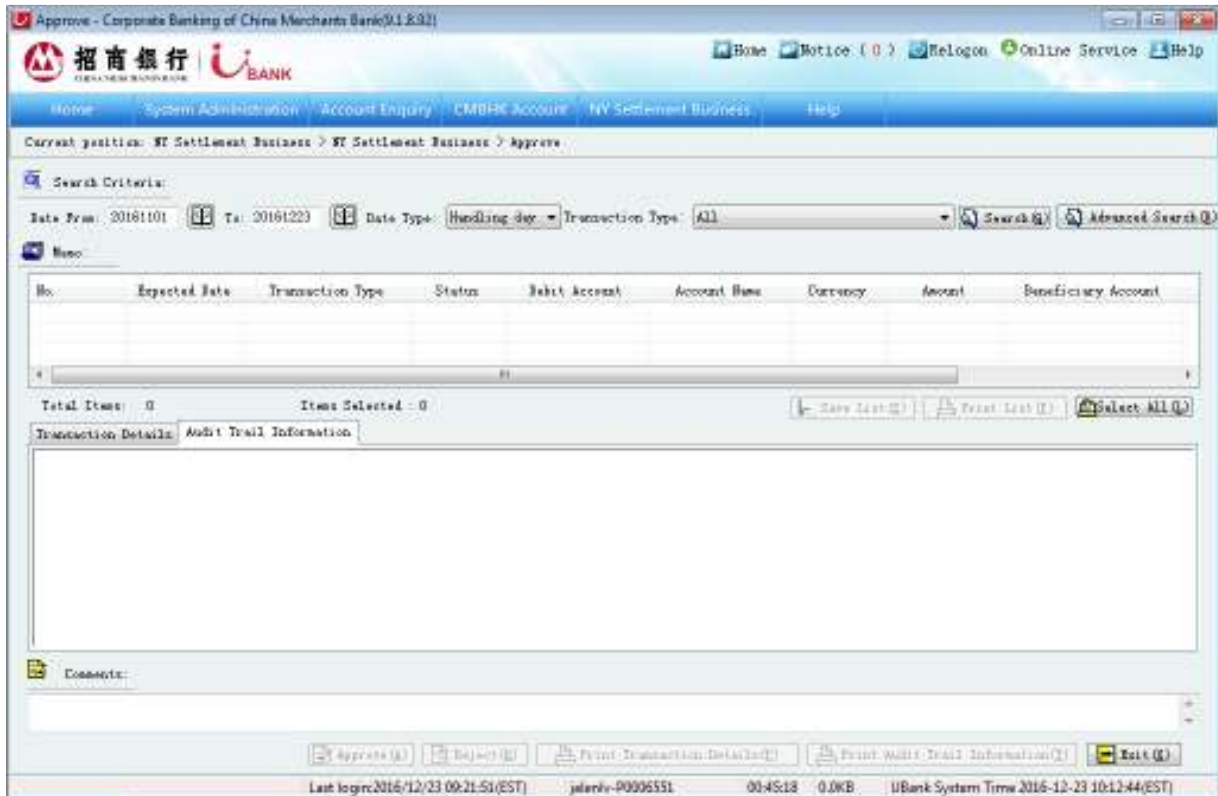


- 2) Specify the time and click on **Search**
- 3) Click on the instruction record and select the **Transaction Details** tab for more information.
- 4) Click on **Cancel** to cancel the instruction.

3.10 Approve Transaction Instructions as a Checker

Instructions:

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



4. NY Foreign Exchange Application

China Merchants Bank New York Branch offers the application, approval and cancel functions for foreign exchange application. Like the negotiated time deposit, the final decision will be made by the bank.

4.1 NY Foreign Exchange Application Apply

Instructions:

- 1) **NY Foreign Exchange Application. Select Apply.**

The screenshot shows the 'Input Transaction Information' form in the Corporate Banking of China Merchants Bank (CMB) system. The form includes the following fields and options:

- Processing Mode: 11 (dropdown menu)
- Selling Account No.: select... (pull-down list)
- Trade Type: SPOT (dropdown menu)
- Selling Currency: (text input)
- Selling Amount: (text input)
- Buying Account No.: select... (pull-down list)
- Buying Currency: (text input)
- Buying Amount: (text input)
- Expected Settlement Date: (text input)
- Exchange Rate Order Type: Market Orders (dropdown menu)
- Exchange Rate: Only valid on the application receiving date (text input)
- Application No.: 201612240018403 (text input)

Below the form, there is a checkbox area with the text: "By clicking 'Input' button, I/we agree to accept terms and conditions of China Merchants Bank New York Branch for foreign exchange transactions." Below this text are two buttons: "Terms & Conditions for Foreign Exchange" and "Input".

The footer of the page displays: "Last login: 2016/12/23 10:35:34 (EST) | jalen/P0000001 | 00:00:38 | 0.0KB | UBank System Time: 2016-12-23 11:20:28 (EST)"

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

4.2 NY Foreign Exchange Application Approve

Instruction:

- 1) Choose **NY Foreign Exchange Application**. Select **Approve**.
- 2) Click **Search** after inputting the amount range and time range. The system will display pending transactions within the amount range and time range.
- 3) Click the **Transaction Details** on the left of the business record to view the detail and business process.
- 4) Click **Approve** after selecting business to approve or reject this business.

The screenshot shows the Corporate Banking of China Merchants Bank (CMB) web interface. The browser title is "Corporate Banking of China Merchants Bank (5.1.8.82)". The page header includes the CMB logo and navigation links: Home, Notice (-0), Logout, Online Service, and Help. The main navigation bar contains: Home, System Administration, Account Enquiry, CMBHK Account, NY Settlement Business, NY Foreign Exchange Application, and Help. The current position is: NY Foreign Exchange Application > NY Foreign Exchange Application > General Inquiry.

Search Criteria

Amount From: to

Date: 20161101 to 20161223

[Advanced Search](#)

Memo

At the bottom of the page, there is a status bar with the following information: Last login: 2016/12/23 10:35:34 (EST), jalenh-P0000551, 00:12:05, 0.0MB, UBank System Time: 2016-12-23 11:26:49 (EST).

4.3 NY Foreign Exchange Application Cancel

The maker can cancel the deal before approval by the checker for foreign exchange trading.

Instruction:

- 1) Choose **NY Foreign Exchange Application**. Select **Cancel**.
- 2) Click **Search** after inputting the amount range and time range. The system will display transactions can be canceled within the amount range and time range.
- 3) Click the **Transaction Details** on the left of the business record to view the detail and business process.

4) Select the deal and click **Cancel** to confirm.



5. Account and Transaction Information Inquiry

You can use the account and transaction information inquiry function to inquire the account opened in CMBNY with E-Banking, including account balance inquiry, transaction inquiry, statement inquiry and deal slip inquiry and print.

5.1 Account Inquiry

5.1.1 Account Summary

In this section you can view available balances, and account status by account number and account name.

Instructions:

Choose **Account Inquiry**. Click on **Account Summary Table**.

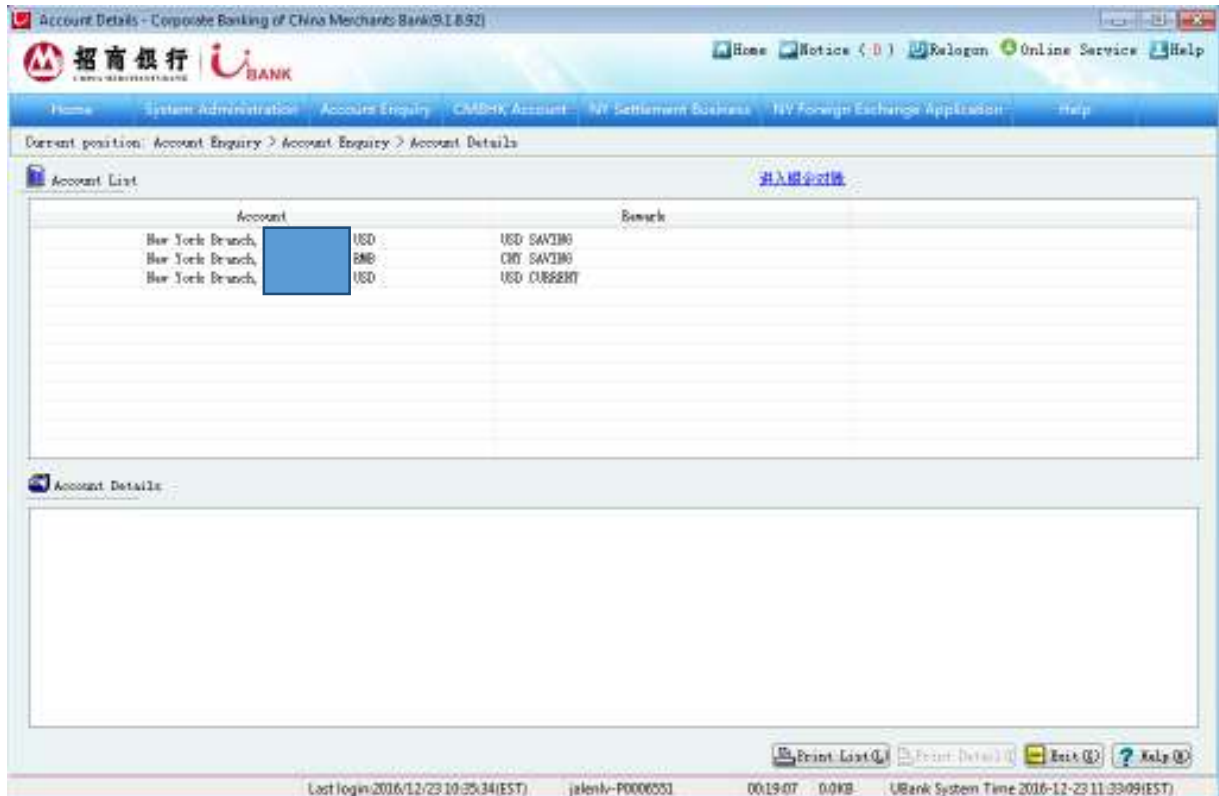
Account	Balance	Account Name	Status
New York Branch [Redacted] RMB	0.00	TEST ACCOUNT 1...	
RMB Sum	0.00		
New York Branch [Redacted] USD	1,284.67	TEST ACCOUNT 1...	Active
New York Branch [Redacted] USD	5,380.13	TEST ACCOUNT 1...	Active
USD Sum	6,664.80		

5.1.2 Account Details

In this section you can view account details, including account name, account number, account type, available balance, account status, currency, interest rate, client name, etc.

Instructions:

- 1) Choose **Account Inquiry**. Click on **Account Details**.
- 2) Select the account for inquiry and the account detail will be displayed at bottom of the screen.



Note:

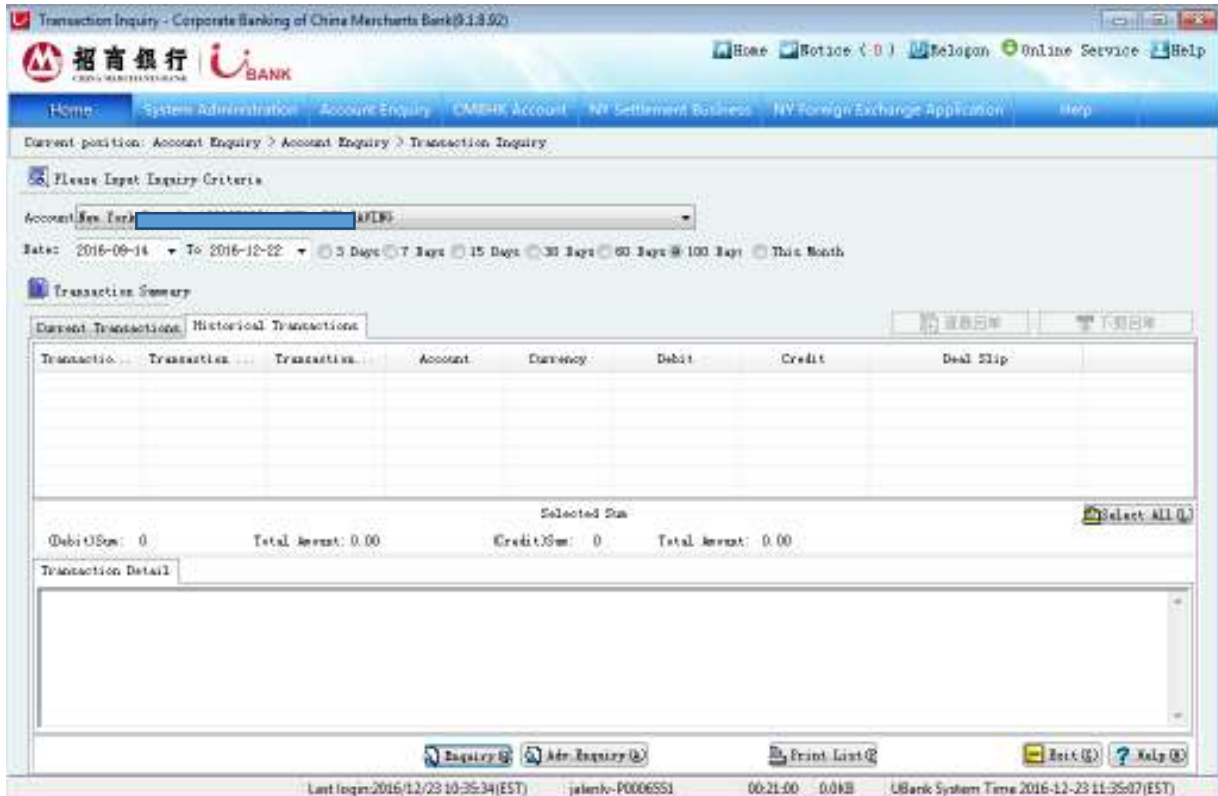
For printing purposes, you can either click on 'Print List' to print the list of all accounts or choose an account, then click on 'Print Detail' to print details of the selected account only.

5.2 Transaction Inquiry

The Transaction Inquiry function allows you to view details of transaction history including transaction date, transaction type, credit, debit, value date, etc. For Historic Transaction the inquiry period can be specified within 366 days, or you can choose the period options provided by the system. You can access records of transactions that have already been set up by a maker or approved by a checker through E-Banking and over the counter.

Instructions:

- 1) Choose **Account Inquiry**. Click on **Transaction Inquiry**.
- 2) Select the **Account** from the drop-down list.
- 3) Select **Current Transactions** and click **Enquiry** to view current transactions.
- 4) Select the date range and choose **Historic Transactions**, click **Enquiry** to view historic transactions.



Note:

- 1) The Advance Inquiry function is for purpose of specifying inquiry criteria such as transaction amount and check number, for a refined inquiry request.
- 2) The Current Transaction is for access of transactions details of today.
- 3) The Historic Transactions: The Historic Transactions is for the record of transactions happened prior to today.

5.3 View Monthly Statement

Instruction:

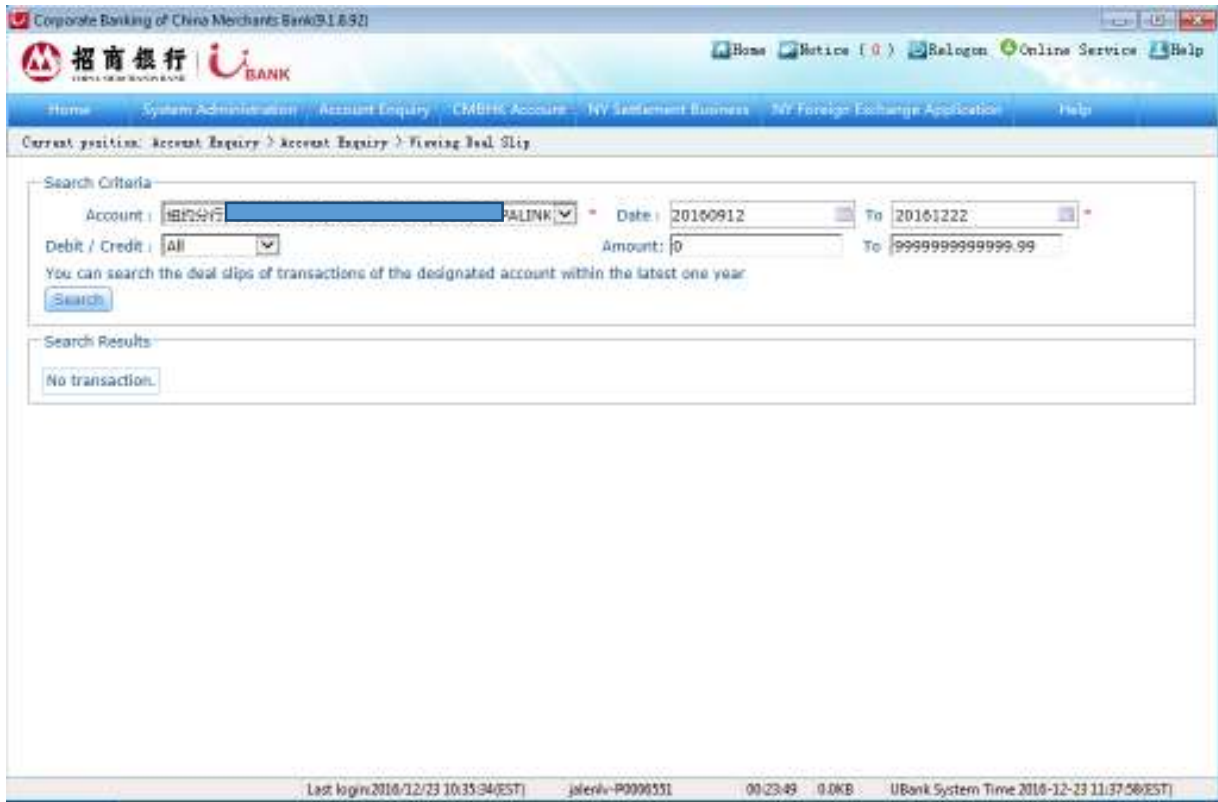
- 1) Select **Account Inquiry**. Click on **Transaction Inquiry**.
- 2) Select the monthly statement you want to view. Click **View** to view online. You can also click **Download Statement (PDF)** to download.



5.4 View Deal Slip

Instruction:

- 1) Select **Account Inquiry**. Click on **Transaction Inquiry**
- 2) Select the **Account** from the drop-down list
- 3) Select the date range. You can also further select loan direction and amount range to narrow the range.
- 4) Select the deal slip you want to view. Click **View** to view online. You can also click **Download PDG File** to download.





5.5 Service Agreement Inquiry

It is recommended that users review the terms and conditions of the service agreements you gave signed with us before you start to use our service. You can read service agreements on fixed deposits, transfers, and online banking.

Instruction:

- 1) Choose **New York Branch Account Services**. Then click on **Service Agreement**.
- 2) Click on the **online banking service agreement** to read the file.

5.6 Notification Window

The notification window will appear at the right corner of the screen automatically by default if there is news for you. For a checker, the window will pop up when there is a pending transaction. Double-click the notification to be redirected to the appropriate operational destination. You can also click on , which will show up next to the logoff button , to check whether there is a message or pending transaction, bank notification, or latest transaction.

6. More Support

6.1 Help

The **Help** function in the main menu provides a step-by-step user guide through the **Corporate Banking Help** submenu.

For System Administration functions including user setting up function please refer to User Management by going to the **Help** menu, then **Corporate Banking Help**, then **System Administration**.

6.2 Our Website

Please visit our website <http://ny.cmbchina.com/> for

- Downloading the latest version of the client program.
- Introduction, special features, functions, account opening procedures, user guide, and the latest FAQ.

6.3 Contact Us

China Merchants Bank New York Branch

Address: 535 Madison Avenue, 18th floor, New York, NY 10022

Tel: (212) 753 1801

Fax: (212) 753 1319

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