

China Merchants Bank London Branch

Corporate Banking On-line Banking (CMBL On-line Banking)

User Manual



On-line Banking Tips:

- Never share your account login or password with anyone;
- CMB London will never ask you to disclose to us your internet banking password;
- Do not use public computers (i.e. at internet cafes) to conduct your internet-based banking transactions;
- Always logout once you have finished using internet banking;
- Use secure passwords consisting of at least 8 digits that have a combination of small letters, capital letters and numerals;
- Change your password on a regular basis.
- In order to keep our systems up to date and add improvements, we sometimes need to carry out essential maintenance. Please note that the service status and any planned maintenance will be published on the website: <https://london.cmbchina.com/>
- Only download PC Client from the official website. If you receive email with the updated version, please be aware.

1. Overview of CMBL On-line Banking Service

CMBL On-line Banking is an internet-based banking platform for existing and new corporate customers of CMB London who would like to apply for internet-based banking services with CMB London.

This secure on-line banking allows users to conveniently access their accounts via PC or Laptop protected by a range of fraud protection and detection measures. Safeguards your account with the latest technologies including non-traceable virtual keyboard, and encrypted OTP Token, and real-time monitoring of unusual activities etc.

CMBL On-line Banking will enable users to:

- View balances and transactions;
- Transfer funds including initiate SWIFT remittances;
- Download monthly account statements, account advices or notices.

2. Start at CMBL On-line Banking

2.1 Install and Update of PC Client

The PC Client is compatible with Windows 7; however Windows 10 or above is recommended.

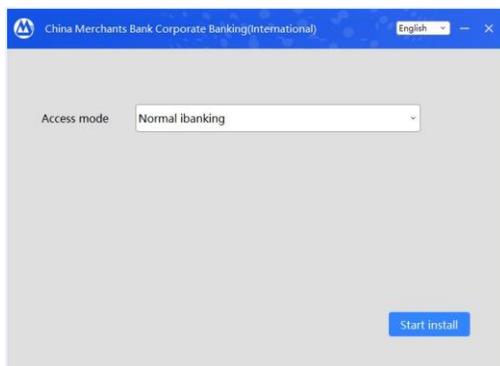
2.1.1 Installation

1) Here are the link and path for PC Client:

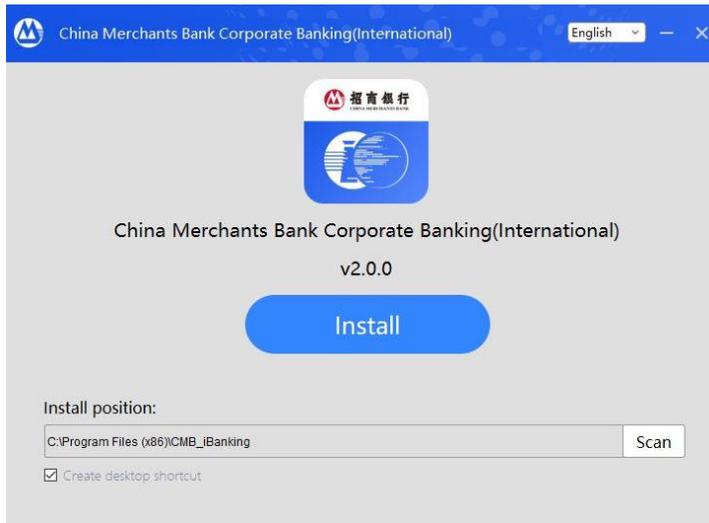
The PC Client Link: <https://london.cmbchina.com/>

Path: <https://london.cmbchina.com/> => Products & Services => Corporate On-line Banking Download

2) Run CMBL On-line Banking Setup.exe



3) Click on install



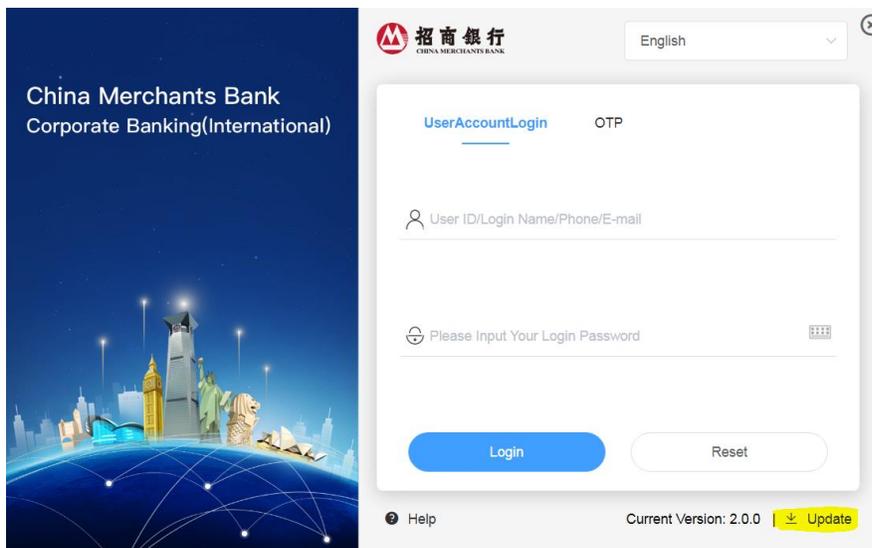
2.1.2 Update

You need to update to the latest version to log-in.

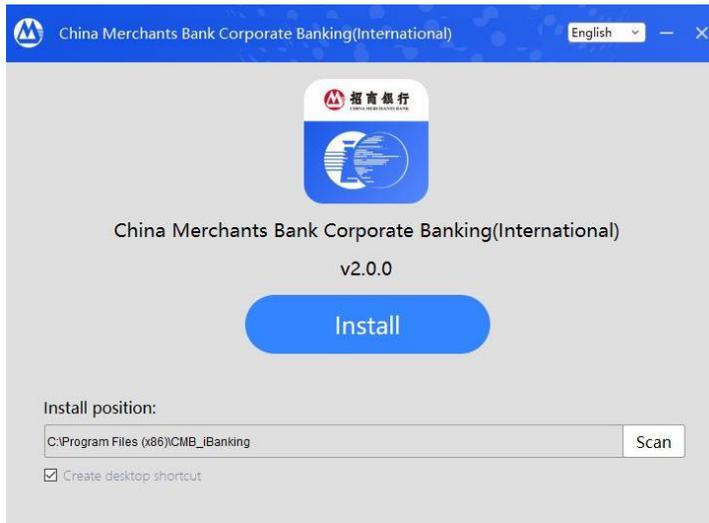
The most up-to-date PC Client is available on our website: <https://london.cmbchina.com/>

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

1) When update issued, there will be New Version Found reminder. Download as per instructions and install.



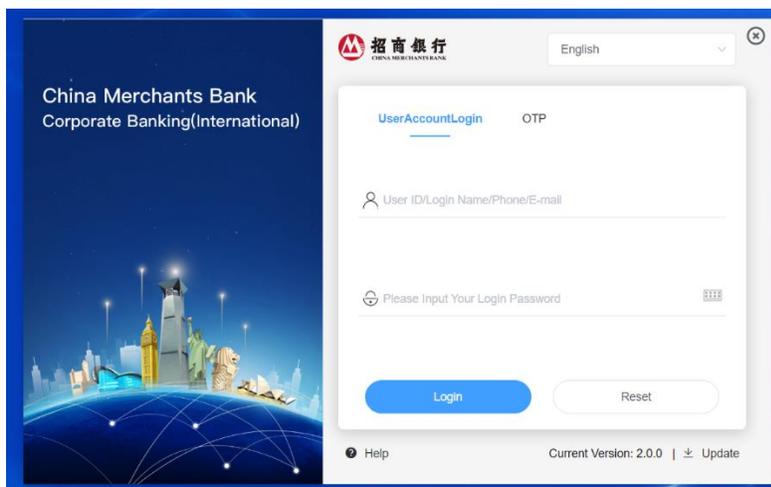
2) Click on Install for Updates



2.2 First Time Login

2.2.1 Input User ID and Temp Password

Please input your User ID and Temporary Password which provided by the Bank via e-mail for the first time login.



2.2.2 Verification and Activation

Please input your Last 4 Digits of personal ID number to get the verify code.



① ————— ② ————— ③

Please enter verification information Reset login name and password. Activation success

information

* Last 4 Digits of ID

* Verificaiton Code

2.2.3 Reset Login Name and Password

Using on-screen keyboard for new password.

① ————— ② ————— ③

Please enter verification information **Reset login name and password.** Activation success

* New login name

E-mail

Mobile Number

* New password

* Confirm password

2.2.4 Obtain Token Activation Code

To activate your token, you need to input Token Number (please find on the back of the device), Activation Password (provided by the Bank via e-mail with an encrypted pdf file), Last 4 digits of personal ID number (the token owner's personal ID number) and choose the channel of sending. Click on Submit to receive 12 digits activation code.

Progress indicator: 1 of 2 steps. Step 1: Obtain Activation Code. Step 2: Please find your Activation Code.

* Token Number
Please enter token number

* Activation Password

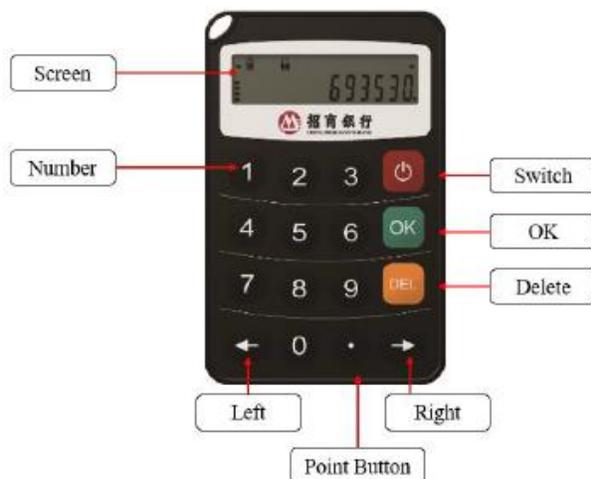
* Last 4 Digits of ID

* Send via:

2.2.5 OTP Token Introduction

OTP Token means the one-time PIN token which is a security hardware device capable of producing a single-use PIN passcode, for identity and access to CMBL On-line Banking System of the authorized user. Please find the device display and instruction as follows:

OTP Token Display



No.	Button	Function
1		Turn on/off the token
2		OK button: 1.Short press the button to generate TOTP in main screen 2.Short press the button to generate response/signature after inputting the challenge/transaction data 3.Long press* the button to modify PIN while displaying OTP
3		Delete button:
4		Left/right button
5		Point button
6		Number button

* Long press: press the button for 3 seconds and then release

Turn on/off the device

Long press  button to turn on/off the device.

2.2.6 Token Activation

Long press  to turn on the device, and then input 12 digits activation code you receive after completing the token activation procedures as above instructions to activate the token. Input 6 digits password and press  to initialize PIN. You will need to input this 6 digits password when you turn on the device every time.



2.2.7 How to Modify your PIN

On the "Info" page, long press  for 2 seconds and then release the button.

The screen displays the PIN page, input old PIN and repeat the new password twice to modify your PIN.

2.2.8 How to Generate One-time Password (OTP)

On the “Info” page, press 

The screen displays 6 digits OTP and time progress bar, and the time progress bar decreases gradually. Once the progress bar disappears, the page will return to the “Info” page.

2.2.9 How to Generate Challenge/Response Code

On the “Info” page, input the challenge code you get following the Instruction page, and press  to generate response code.

 **otp.verifcation** 

otp.inputRedPrompt

otp.challengeTransAMOUNT
: 1.99

otp.challengeTransACCOUN
T : 36357044

otp.challengePass 

:

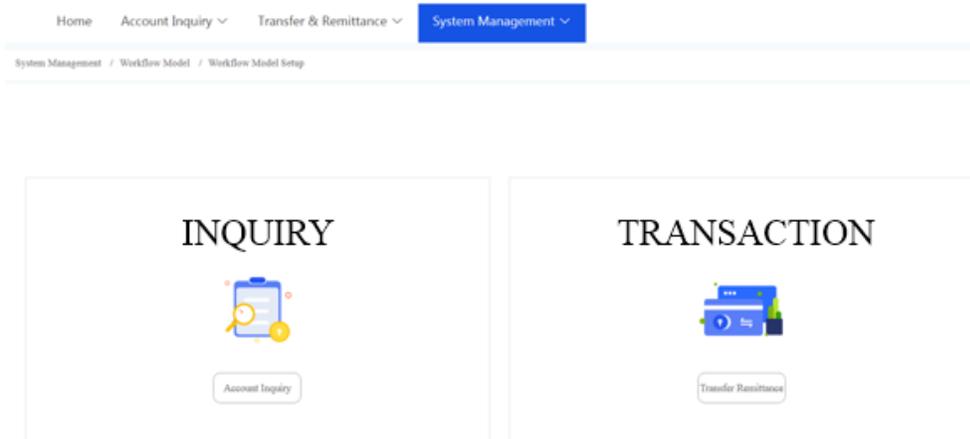
For example, input “199670” and press  , the screen displays 6 digits OTP. Please input this 6 digits which shows on the screen into otp.challengePass and click “Confirm”.

3. Set Permissions for Users and Businesses

The Users can process businesses only after the system administrator has set permissions for users and businesses. If you need to replace administrators or users with OTP token, please fill in the CMBL On-line Banking User Amendment Application Form and submit to CMB London Branch for processing.

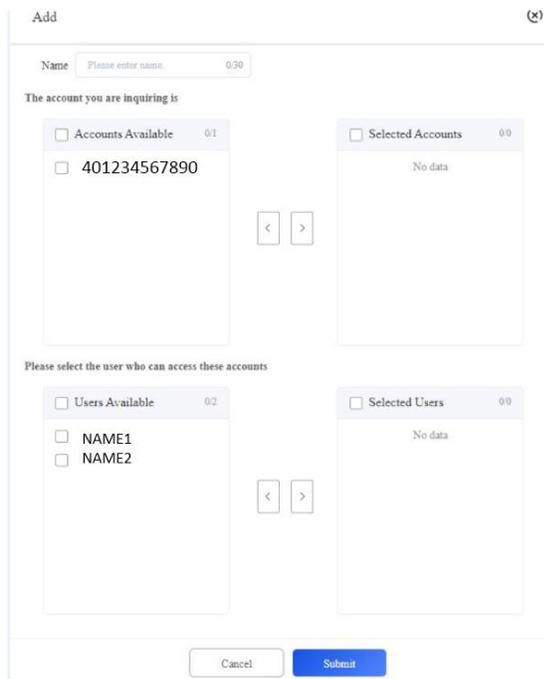
3.1 Setting for Permission and Workflow Model

The system administrator needs to add workflow model manually and specify the inputter and final approval. The permission setting in the On-line Banking system must be authorized by another system administrator after the first system administrator finished the setting. You need to select Service Type to set model for each function, including Inquiry and Transaction.



3.1.1 Setting for Inquiry

1) Click "Add" to configure the available accounts and users applicable for a certain model.



The 'Add' form is used to configure the Inquiry workflow model. It includes a 'Name' field with a placeholder 'Please enter name.' and a character count of 0/30. Below this, the section 'The account you are inquiring is' contains two columns: 'Accounts Available' (0/1) with a checkbox and the account number '401234567890', and 'Selected Accounts' (0/0) with 'No data'. Navigation arrows are present between these columns. The section 'Please select the user who can access these accounts' contains two columns: 'Users Available' (0/2) with checkboxes for 'NAME1' and 'NAME2', and 'Selected Users' (0/0) with 'No data'. Navigation arrows are also present here. At the bottom, there are 'Cancel' and 'Submit' buttons.

2) The other administrator needs to approve/reject the model setting

Home Account Inquiry ▾ Transfer & Remittance ▾ **System Management ▾**

System Management / Workflow Model / Workflow Model Setup Approval

Name

#	Workflow Model	Account/Customer ID	Workflow	Action to Approve
---	----------------	---------------------	----------	-------------------

3.1.2 Setting for Transaction

1) Click Add to configure Account Number/User, Workflow and Limit. Select the available accounts and users first.

Add (x)

Name 0/30 Currency

Account/Customer ID Workflow Period Limit

Accounts Available 0/1

401234567890

Selected Accounts 0/0

No data

< >

2) Configure the Business Flow. **Please note that any user with authority to approve transactions must be equipped with OTP token.**

Add
✕

Name 0/30

Currency USD ▼

Account/Customer ID

Workflow

Period Limit

⊕ Add

Step Name	Processing User	Lower Limit	Upper Limit		
Inputter		0.00	9999999999999.99	Modify	Delete
Final Approval		0.00		Modify	Delete

Close
Submit

3) Configure the transaction limit for a certain period (if any). Select your desired period from the Limit Type drop-down list. You can also further define Limit Amount, Starting Period and Number of Transaction Limit.

Add
✕

Limit Type Please select ▼

Currency Please select ▼

* Limit

* Starting Point of the Period

* Transaction volume limit

4) Cancel Confirm Click Submit,
the model will not be activated unless approved by the other administrator. You can check the status via System Management/Workflow Model/Setup Approval or Inquiry.

3.1.3 Workflow Model Inquiry

When the other administrator has approved the model setting, you will find the status of the workflow model turning to Normal. You can further click View for more details.

Home Account Inquiry ▾ Transfer & Remittance ▾ System Management ▾

System Management / Workflow Model / Workflow Model Inquiry

Name Status

#	Name	Account/User Id	Status	
1	Account Inquiry	401009993201	Normal	<input type="button" value="View"/>
2	Normal User	401009993201	Pending Approval - New transaction	<input type="button" value="View"/>

3.1.4 Workflow Model Application Withdraw

The administrator can access via System Management /Workflow Model /Workflow Model Application Withdraw to withdraw the setup.

Home Account Inquiry ▾ Transfer & Remittance ▾ System Management ▾

System Management / Workflow Model / Workflow Model Application Withdraw

Name Status

#	Name	Account/User Id	Status	
1	Normal User	██████████	Pending Approval - New transaction	<input type="button" value="Cancel"/>

3.1.5 User Authority

Administrators can view the authority of users by accessing via System Management /Workflow Model /User Authority. Select the username in the drop-down list to check the User Authority and Available Account.

User Name

• **Services Available**

Account Inquiry

Transfer Remittance

Normal

User Authority Inputter ✔ Approval ✘ Final Approval ✔ [View Detail](#)

3.2 System Log

Administrators can view the system log via System Management /System Log.

Home
Account Inquiry
Transfer & Remittance
System Management

System Management / System Management / System Log

User Id :

Log type :

Action Time : -

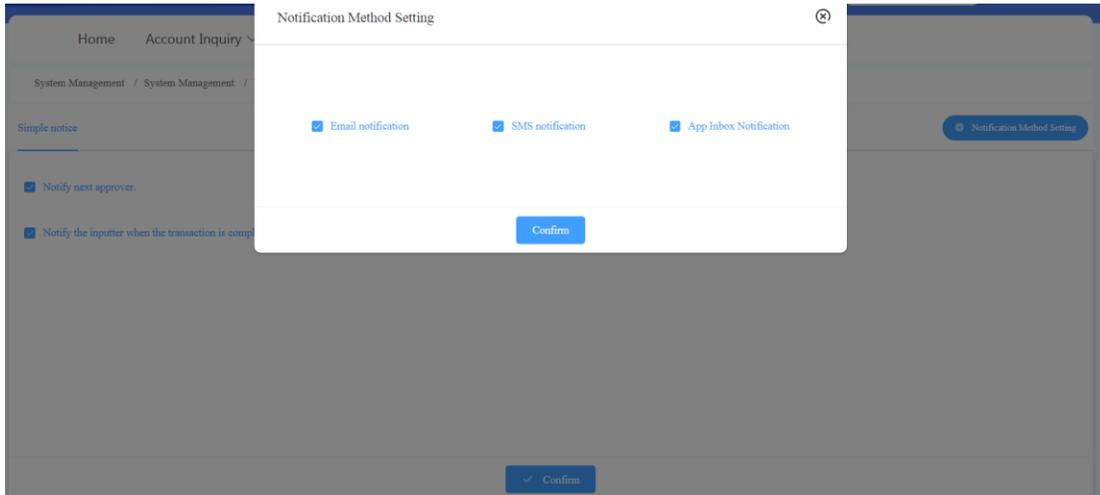
Inquiry

User Id	User Ip	User Equipment	Service Type	Action Details	Action Result	Action Time
1000104001	99.90.23.37	00:50:56:a9:49:7e	Workflow Model Inquiry	Query	Operation successful.	2022-09-30 14:34:56
1000104001	99.90.23.37	00:50:56:a9:49:7e	Home	Query	Operation successful.	2022-09-30 14:34:31
1000104001	99.90.23.37	00:50:56:a9:49:7e	User Authority	Query	Operation successful.	2022-09-30 14:33:56
1000104001	99.90.23.37	00:50:56:a9:49:7e	User Authority	Query	Operation successful.	2022-09-30 14:33:56
1000104001	99.90.23.37	00:50:56:a9:49:7e	User Authority	Query	Operation successful.	2022-09-30 14:33:56
1000104001	99.90.23.37	00:50:56:a9:49:7e	User Authority	Query	Operation successful.	2022-09-30 14:28:07
1000104001	99.90.23.37	00:50:56:a9:49:7e	User Authority	Query	Operation successful.	2022-09-30 14:28:05
1000104001	99.90.23.37	00:50:56:a9:49:7e	User Authority	Query	Operation successful.	2022-09-30 14:28:04
1000104001	99.90.23.37	00:50:56:a9:49:7e	User Authority	Query	Operation successful.	2022-09-30 14:26:59

Total 913
10/page
< 1 2 3 4 5 6 ... 92 >
Go to

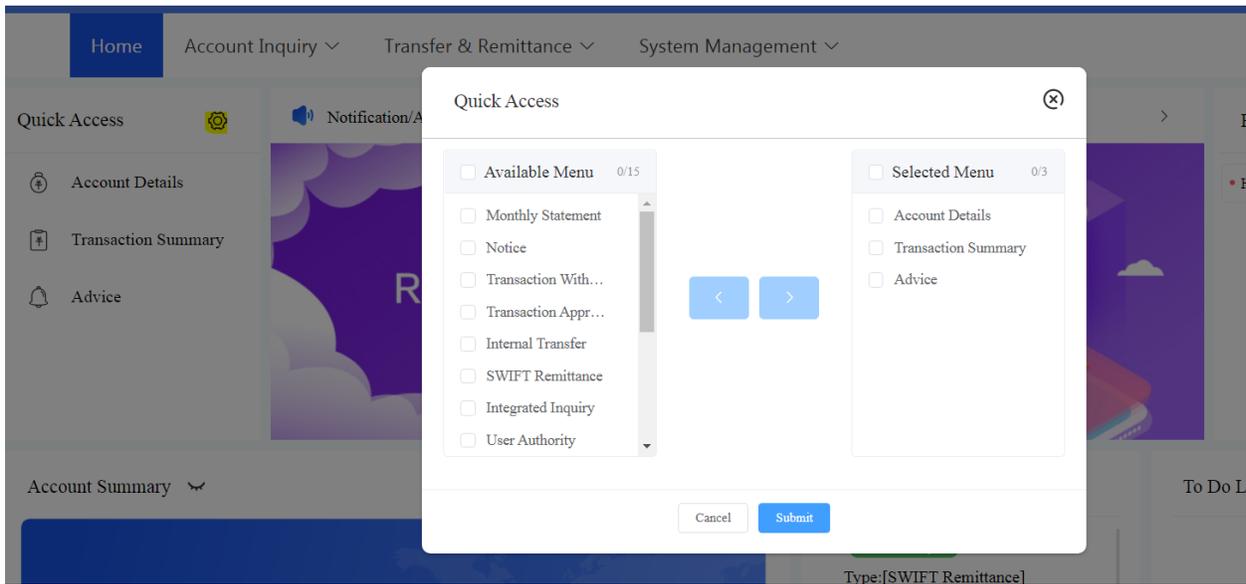
3.3 Notice Setting

Administrators can setup notice function and notification method via System Management /Notice Setting.



3.4 Quick Access Setting

Administrators can setup its own quick access menu on the home page.



4. Account Inquiry

Administrators can check account details and transaction summary via Account Inquiry/Account Details and Account Inquiry/Transaction Summary.

Home **Account Inquiry** Transfer & Remittance System Management

Account Inquiry / Account Details

Account Number	Currency	Account Name	Account Balance	Available Balance	Operate
██████████	USD	██████████	19.00	19.00	More
USD Subtotal	USD		19.00	19.00	

Home **Account Inquiry** Transfer & Remittance System Management

Account Inquiry / Transaction Summary

Today's Transaction Transaction History

Account Information : London Branch ██████████ **Inquiry**

#	Value Date	Booking Date	Currency	Debit	Credit	Note	Business Number	Transaction Type	Operate
1	2022-09-30	2022-09-30	USD		1.99	TEST	FT22273G6B1N	Funds Transfer	More
2	2022-09-30	2022-09-30	USD	1.99		709164725707008	FT22273PYX86	Funds Transfer	More

4.1 Monthly Statement

Administrators can download monthly statement via Account Inquiry / Monthly Statement.

Home **Account Inquiry** Transfer & Remittance System Management

Account Inquiry / Monthly Statement

Date : Start date — End Date Account : All **Inquiry**

#	Statement Month	Account	Statement Type	Operate
1	2022-08	██████████	Monthly Statement	Download
2	2022-07	██████████	Monthly Statement	Download
3	2022-06	██████████	Monthly Statement	Download

4.2 Advice and Confirmation

Administrators can download Remittance Advice and Loan Confirmation via Account Inquiry / Advice.

Home **Account Inquiry** Transfer & Remittance System Management

Account Inquiry / Advice

Period : Start date — End Date Advice Type : All Account No : All

#	Period	Account No	Advice Name	Advice Type	Currency	Reference	Amount	Operation
1	2022-06-10	██████████	██████████	Remittance Advice	USD	LD2106020141	30000000.00	<input type="button" value="Download"/>
2	2022-04-10	██████████	██████████	Remittance Advice	EUR	LD2106406035	15461.11	<input type="button" value="Download"/>
3	2022-02-03	██████████	██████████	Remittance Advice	USD	FT190355HY90	1200.99	<input type="button" value="Download"/>
4	2022-02-03	██████████	██████████	Loan Confirmation	USD	LD1903587073	1000.00	<input type="button" value="Download"/>
5	2021-08-07	██████████	██████████	Loan Confirmation	USD	LD2102943645	0.00	<input type="button" value="Download"/>
6	2021-06-07	██████████	██████████	Loan Confirmation	EUR	401002243599	142.00	<input type="button" value="Download"/>

4.3 Loan Interest, Fee and Principal Notice

Administrators can download Loan Interest, Fee and Principal Notice via Account Inquiry / Notice.

Account Inquiry / Notice

Period : Start date — End Date

#	Period	LD No	Currency	Principal	Interest	Commission	Total Payment	Remarks	Operation
1	2022-03-29	LD2111805600	GBP	0.00	489.36	489.33	978.69	Loan interest and fee	<input type="button" value="Download"/>
2	2022-05-29	LD2111805610	GBP	9996.99	0.00	489.33	10486.32	Loan fee and principal	<input type="button" value="Download"/>
3	2022-05-29	LD2111805620	GBP	9999.00	0.00	422.00	10421.00	Loan fee and principal	<input type="button" value="Download"/>
4	2022-06-29	LD2111805630	CNY	9999.00	888.00	0.00	10887.00	Loan interest and principal	<input type="button" value="Download"/>
5	2022-06-29	LD2111805640	USD	1000.00	555.00	236.00	1791.00	Loan interest, fee and princi...	<input type="button" value="Download"/>

5. Transfer & Remittance

Certain transactions can set value dates (Expectation Date logics [T, T+13 days]). 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.

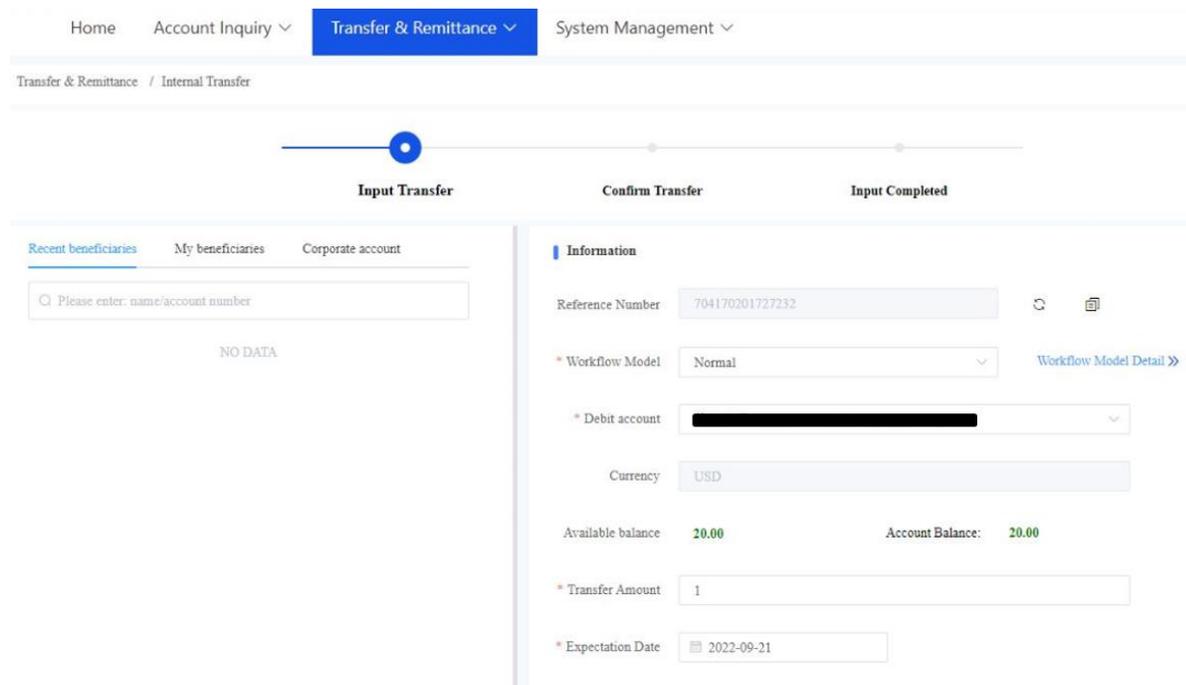
If the Bank receives a payment or a payment instruction after the Cut-Off Time, the Bank will treat the payment or payment instruction as received by the Bank on the following Business Day. If the Bank receives

a payment or a Payment Instruction on a day that is not a Business Day, the Bank will treat the payment or Payment Instruction as received on the next Business Day.

5.1 Transfer Between CMBL Accounts

For Internal Transfer between CMB London Branch accounts, you can submit an internal transfer instruction. The recipient can be either another CMBL account of yours or a CMBL account of another party.

Access via Transfer & Remittance / Internal Transfer



The screenshot displays the 'Transfer & Remittance' section of the CMBL system, specifically the 'Internal Transfer' page. The interface is divided into three main steps: 'Input Transfer', 'Confirm Transfer', and 'Input Completed'. The 'Input Transfer' step is currently active, indicated by a blue circle and a line above the step names. The page features a navigation bar with 'Home', 'Account Inquiry', 'Transfer & Remittance', and 'System Management'. Below the navigation bar, there is a breadcrumb trail: 'Transfer & Remittance / Internal Transfer'. The main content area is split into two columns. The left column contains a search bar for 'Recent beneficiaries' with the placeholder text 'Please enter: name/account number' and a 'NO DATA' message. The right column, titled 'Information', contains several fields: 'Reference Number' (704170201727232), '* Workflow Model' (Normal), '* Debit account' (redacted), 'Currency' (USD), 'Available balance' (20.00) and 'Account Balance' (20.00), '* Transfer Amount' (1), and '* Expectation Date' (2022-09-21).



Recent beneficiaries My beneficiaries Corporate account

Please enter name/account number

NO DATA

Beneficiary

* Beneficiary Account Number

* Beneficiary Name

Payment Information to Beneficiary

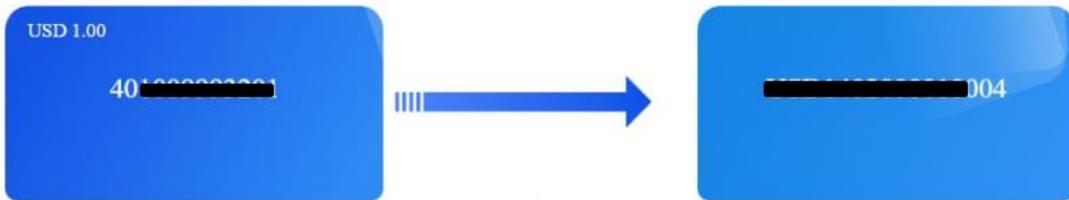
Attachment



Drag the file here, or Click upload

The single file uploaded cannot exceed 10MB, and the total size of all attachment files of a transaction cannot exceed 100MB. Only support jpg, bmp, jpeg, doc, docx, sh, sdx, txt, pdf, tif, tiff file upload.

Next Step



Information

Reference Number 704170657284352
Workflow Model Normal
Debit account ██████████
Currency **USD**
Transfer Amount **1.00**
Expectation Date 2022-09-21

Beneficiary

Beneficiary Account Number
Beneficiary Name
Payment Information to Beneficiary

Attachment

#	Name
1	test.txt

Previous Step

Confirm

otp.inputRedPrompt

```
otp.challengeTransAMOUNT
                : 1.00
otp.challengeTransACCOUN
                T:
USD1402000010004
```

otp.challengePass

5.2 Domestic and International Transfer and Remittance via SWIFT

For Fund Transfer to a non-CMBL account, you can submit either a domestic wire transfer or an international wire transfer.

Access via Transfer & Remittance/ SWIFT Remittance.

Home Account Inquiry **Transfer & Remittance** System Management

Transfer & Remittance / SWIFT Remittance

Input Transfer Confirm Remittance Input Completed

Recent beneficiaries My beneficiaries

NO DATA

Information

Reference Number 794161232978176

* Workflow Model Normal [Workflow Model Detail >>](#)

* Debit account Please select a debit account

Currency Please select a debit account

Available balance Unknown

* Transfer Amount Please enter transfer amount

* Expectation Date Please select an Expectation



Recent beneficiaries My beneficiaries

Please enter name/account number

NO DATA

Beneficiary

* Beneficiary Account Number 034

* Beneficiary Name and Address 0140

Payment Information to Beneficiary 0140

Beneficiary Bank

Beneficiary bank SWIFT BIC 011 [Inquiry](#)

Beneficiary Bank Name and Address

Correspondent of Beneficiary Bank SWIFT [Inquiry](#)

Correspondent of Beneficiary Bank Name&Address

Attachment



Drag the file here, or [Click upload](#)

The single file uploaded cannot exceed 10MB, and the total size of all attachment files of a transaction cannot exceed 100MB. Only support jpg, bmp, jpeg, doc, docx, xls,xlsx, txt, pdf, tif, tiff file upload.

Other information

- All bank charges are born by the remitter.(OUR)
- All banking charges are born by the beneficiary.(BEN)
- Remitting bank's charges are born by the remitter, other banking charges are born by the beneficiary.(SHA)

- I have read and agree [《Terms of Remittance Service》](#)
- I have read and agree [《The Personal Data \(Privacy\) Ordinance》](#)

[Next Step](#)



! otp.verification



otp.inputRedPrompt

```
otp.challengeTransAMOUNT
                        : 1.00
otp.challengeTransACCOUN
                        T:
USD1402000010004
```

otp.challengePass

Confirm

:

Contact Us

China Merchants Bank London Branch

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Fax: +44 (0)20 3824 8899

E-mail: uk@cmbchina.com

Please feel free to contact your Relationship Manager if you have any questions during the installation or use of the On-line Banking system.