跨境金融 首選銀行

ICBC

Internet Banking Service

ICBC 工銀亞洲

Internet Banking service

With ICBC (Asia) Internet Banking service, you can access our comprehensive range of financial and investment solutions through Internet anytime, anywhere. ICBC (Asia) emphasizes the security of the electronic banking service at all time, which provides multilateral approaches to ensure your transaction is secure enough. You need to have a certain level of awareness in security and develop good habits in e-banking with the purpose of supporting our e-banking service. In accordance with the security problem you might encounter, our bank has summarized the following precautions in order to help you avoiding the security issues due to intrusion. **We wish that you can make a good use of the e-banking service.**

Security Tips

Internet Banking service and Mobile Banking service

Password Management	• Password will be enforced change upon the first login. Do not use your ID number, telephone number, date of birth nor the identifiable part of the name as password, and please avoid using the same password as other online services. • Do not enclose your name and password of the Internet Banking and Mobile Banking to anybody (including bank staff and the police). • Please change your password on a regular basis through the Internet Banking service. Do not record or write down your password in any recognizable form.
Device Management	• Install the latest computer anti-virus software, personal firewall, anti-spyware software and update the security package regularly. • To ensure all the devices that connect to Internet Banking and Mobile Banking are protected and confidential. For example, personal computer, mobile that receives the one-time password and also e-cert.
Network Security	• Do not use a public computer to login and operate the Internet Banking service, such as the computers in the Internet cafes and public libraries. • Avoid using Wi-Fi (wireless network) which is lack of password protection and also in public place. • Do not login Internet Banking and Mobile banking services through the links that attached to email.

Please keep an eye on the online security suggestions from our bank, the Hong Kong Association of Banks and the Hong Kong Monetary Authority. If you suspect any unauthorized account transactions or would like to express your views, please call our Customer Service Hotline on **218 95588**, or visit any of our branches. For more online security information, please visit **www.icbcasia.com**.

The ATM

Beware of any suspicious devices that attached to the ATM (e.g. pin hole camera or magnetic card reader) since the devices might be able to skim your ATM card data or PIN from the tape on your ATM card. If you find any suspicious devices, contact us immediately.Call our Customer Service Hotline **(852) 218 95588**; or Contact any of our branches in person; or sending us email at **enquiry@icbcasia.com**.

- Remember to get your ATM card back once you have completed the transaction. Do not leave your ATM card in the slot.
- Please cover the keypad while you are entering the PIN and avoid help from others.
- Never disclose your ATM Card PIN to anyone including bank staff or police.
- Never lend your ATM card to anyone including bank staff or police.
- Please change your ATM card PIN immediately straight after you have received it.
- Do not use the same ATM card PIN to access for more than one service (e.g. ATM service of other bank).
- Please memorize your ATM card PIN and do not record or store the ATM card PIN with the ATM card.
- Never set the ATM Card PIN as same as your date of birth, ID number or telephone number which can be guessed easily.
- Please change your ATM Card PIN via ICBC (Asia) ATM regularly.
- Report to ICBC (Asia) if your ATM card or PIN is lost, or has been identified by any other person.

Two-factor authentication

ICBC (Asia) provides three types of two-factor authentication security tools, hence customers have got more comprehensive protections while using our Internet banking service.

Password Token	Password token adopts a sophisticated design and new generation of encryption technology. Transaction security will be highly enhanced. Its merely 3.2 mm thickness can allow customers to carry it around conveniently.
SMS One time password	You will receive an SMS one-time password on your mobile when you conduct a high risk transaction. Each SMS one-time password is used only once and will expire within a short period of time, followed by entering the “Second Password” to complete the transaction.
ICBC (Asia) USB-Shield	ICBC (Asia) USB-Shield is a Digital Certificate issued by Digi-sign Certification Services Limited and launched by our bank which provides the two-factor authentication for our Commercial Internet Banking Customers (for signer use only). It is essential for our Commercial Internet Banking Customers to use ICBC (Asia) USB-Shield as an authentication when authorization is required.

If you do not wish to receive any promotional materials of ICBC (Asia), please inform the Data Protection Officer at 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong in writing.

For details, please visit any of our branches and our Customer Service Officers will be pleased to provide you with more information.

You may also call our Customer Service Hotline

218 95588

browse our website or

www.icbcasia.com