



企業網銀代扣服務操作手冊

The User Manual for OEBS Autopay-in Service

01 代扣服務簡介

Brief Introduction on Autopay-in Service

代扣服務簡介

Brief Introduction on Autopay-in Service

- ❑ 企業網銀代扣功能可為公司客戶提供在指定日期向特定本行或本地他行的港元或人民幣戶口扣取指定款額的服務。
- ❖ Autopay-in Service enables companies to collect payments from any HKD or RMB current or savings accounts maintained at CCBA or other local banks for a specified amount on designated dates.



收款靈活

支援24/7隨時隨地發起交易，同日處理、隔日到帳。



雙幣種服務

支持从本行或本地其他銀行開立的港幣或人民幣戶口中扣收账务。



預約代扣

可預約次日至未來45個自然日進行代扣交易。



個性化流程設置

可按業務需求定制多樣化的“制單+1-9級審批”操作流程。



定制化交易通知

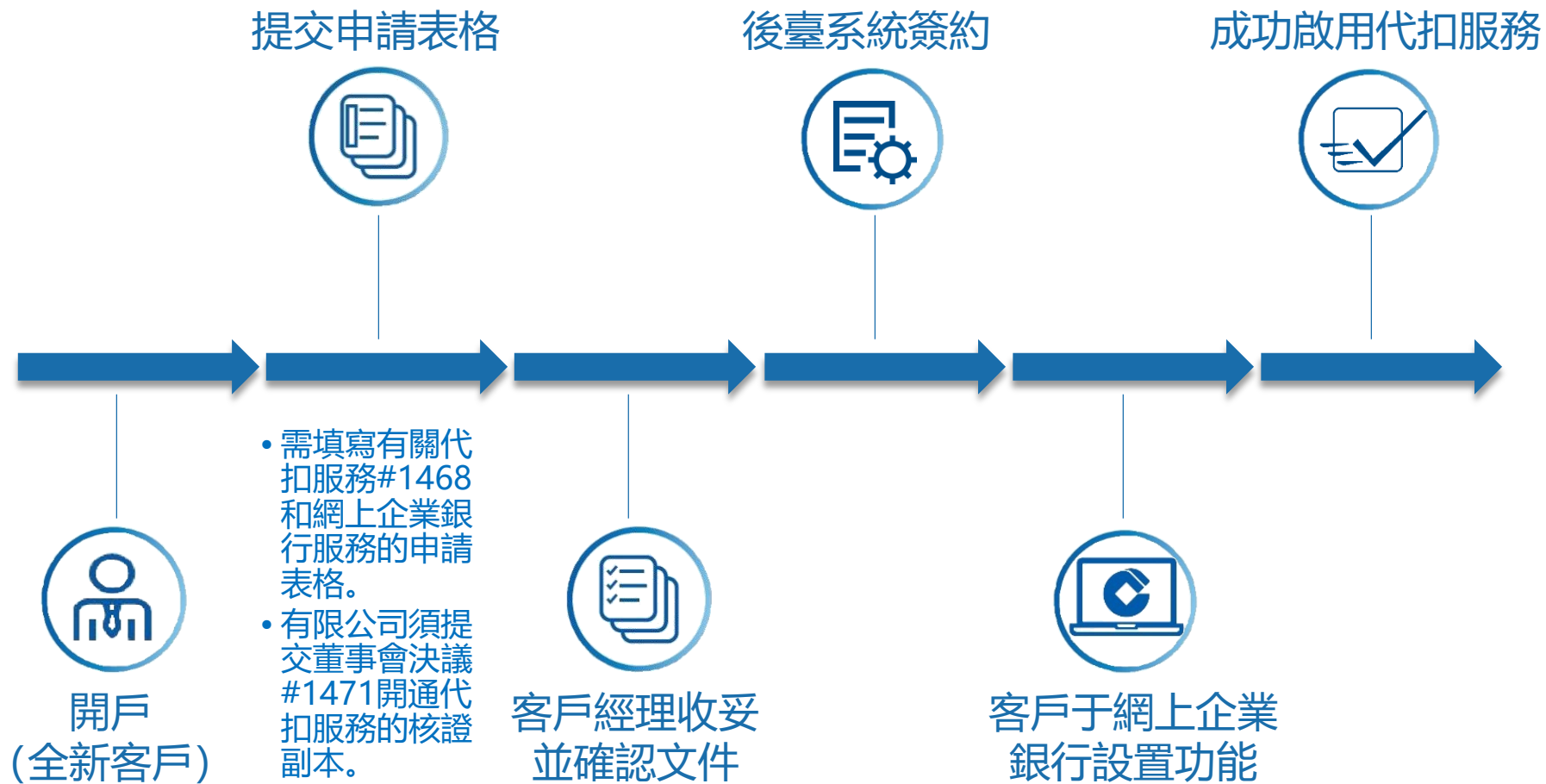
可自行選擇以短信或電郵方式接收交易完成通知；支援繁體中文、簡體中文、英文三種語言版本。

02 申請流程

Service Application

申請流程

Service Registration



表格填写

Sample Forms

□ F1468 代發代扣服務申請/維護表 AUTOPAY SERVICE APPLICATION/ MAINTENANCE FORM

第一部份 客戶資料

PART I CUSTOMER INFORMATION

公司名稱 Company name		聯絡人 Contact person	
客戶號碼 Customer number (CIF)		聯絡電話 Contact phone number	
電郵地址 e-mail address(es)	(1)	(2)	
客戶申請 Customer's requests	☐ 開立代發服務 ¹ Apply for Autopay-out Service ☐ 更改港元扣賬戶口 Change the HKD Payment Account ☐ 更改人民幣扣賬戶口 Change the CNY Payment Account ☐ 更改代發服務費用及 Change the account for fees and charges for A	☐ 開立代扣服務 ¹ Apply for Autopay-in Service ☐ 更改港元收款戶口 Change the HKD Collection Account	

第三部份 代扣服務詳情

PART III DETAILS OF AUTOPAY-IN SERVICE

收款戶口號碼 ⁹ Collection Account number	港元 HKD 人民幣 CNY
代扣服務費用及收費付賬戶口 Account for deduction of service fees and charges for Autopay-in Service ¹⁰	☐ 與收款戶口號碼相同 Same as the Collection Account number ☐ 與收款戶口號碼不同 Different from the Collection Account number 戶口號碼 Account number: _____
代扣服務自動轉賬次數 (約數) Estimated Autopay-in frequency	☐ 每兩週一次 Bi-Weekly ☐ 每月一次 Monthly ☐ 每年一次 Yearly ☐ 其他: Others
代扣服務每次付款金額 (約數) Estimated total amount of each collection	港元 HKD 人民幣 CNY
指示處理基準及使用渠道 Basis for processing Instructions and supported	☐ 實時代扣服務 Express Autopay-in Service

表格填写

Sample Forms

□ 553R 賬戶申請表格 ACCOUNT APPLICATION FORM

Section 1 (Mandatory): Select CCBA OEBS Functions

第一部分 (必填): 勾選中國建設銀行(亞洲)網上企業銀行服務功能

Online Enterprise Banking Services Features (please tick) 網上企業銀行服務功能選項 (請打鉤)

* Including FPS Payment
包括轉數快匯款

** Once subscribed to eStatement service, the paper statement of such account will no longer be mailed. You may cancel your subscription on eStatement anytime by submitting a special instruction to the Bank. After e-Statement Service cancellation, your statements will be mailed to your registered correspondence address accordingly.
一旦成功設立「電子賬單」服務，其賬單將不再以郵寄方式送遞。
您可以透過遞交更改表隨時取消電子賬單的服務。服務取消後，賬單將會郵寄到相應的聯絡地址。

*** Once subscribed to eAdvice service, the paper advice of such account will no longer be mailed.
一旦成功設立「電子通知書」服務，其通知書不再以郵寄方式送遞。

- | | | |
|-------------------------------------|--|--------------------------------------|
| ☒ | Account Inquiry | 賬戶查詢 |
| ☐ | Internal Transfer
(Please set up the corresponding transaction limit) | 同戶名轉賬
(請同時填寫交易限額) |
| ☐ | Third Party Payments*
(Please set up the corresponding transaction limit) | 第三方付款*
(請同時填寫交易限額) |
| ☐ | Foreign Exchange | 外匯買賣 |
| ☐ | Bill Payment | 繳費 |
| ☐ | Autopay-Out Service ¹ | 代發服務 ¹ |
| ☐ | Autopay-In Service ¹ | 代扣服務 ¹ |
| ☐ | eAlerts Service | 電子提示服務 |
| ☐ | Accounts eStatement Service** | 電子賬戶對賬單服務** |
| ☐ | Integrated Account eStatement Service** ⁴ | 電子綜合月結單服務** ⁴ |
| ☐ | eAdvice Service*** | 電子通知書服務*** |
| ☒ | Statement Request | 申領對賬單服務 |
| ☐ | Time Deposit Service
(Please enable Time Deposit Setup Service accordingly) | 定期存款服務
(請同時填寫定活綁定服務部分) |
| ☐ | Securities Trading Service ²
(Please fill in Session 7 accordingly) | 證券交易服務 ²
(請同時填寫第七部分) |
| ☒ | Checkbook Request | 申領支票簿服務 |
| ☐ | International Business | 國際結算服務 |
| ☐ | Settlement Agent Related Transaction ³
(Please set up the corresponding transaction limit) | 結算代理相關交易 ³
(請同時填寫交易限額) |

¹ To subscribe Autopay-Out/In service, please complete F1468 and other related forms
如需開通代發/代扣服務，請一併填寫 F1468 及有關申請表

03 企业网银操作演示

OEBS User Guide

代扣服務流程

首次使用代扣功能



后续使用代扣功能



代扣服務流程流程设置 (1/5)

主用戶登錄網銀，點擊“服務管理” → “流程管理” → “自定義流程”

Account	Transfer	Payment	Autopay	Foreign Exchange	Investment	Cash Management
Featured Service	1 Management	Customer Service	Bill Payment	Value-added Ser...		
Operator Management	2 Procedure Management	Setting	Limit Inquiry	E-Alert	Authorization	
Menu Path: Management > P		3 Customized Procedure		ed Procedure		
		Default Procedure				
Please Select Business Type						
* Business Type:	Payroll Autopay		4 業務類型選擇 “企業代收付”			

什麼是自定義流程?

根據企業管理需求，在進行各類交易時
為不同操作員配置不同的崗位角色

5

Next Step

代扣服務流程流程设置 (2/5)

Menu Path: Management > Procedure Management > Customized Procedure

Autopay-out process

Autopay-in process

Query condition Account

Inquire

Select	Name of procedure	Project name	Purposes	Account
☐				

Select all

Menu Path: Management > Procedure Management > Customized Procedure

Procedure information

* Business type:

Autopay-in

Please select

* Name of procedure:

Please select

Autopay-out

Autopay-in

* process steps:

1

業務類型選擇 “代扣業務”

1

New

Modify

Delete

Previous step

Next step

Menu Path: Management > Procedure Management > Customized Procedure

Procedure information

* Business type:

Autopay-in

Please select

Please select

E-BANKING'S PRODUCTION TESTING ACCOUNT

* process steps:

1

選擇代扣合約

5

選擇 “流程步驟”

如一人制單，一人覆核，流程步驟為 2
如一人制單，兩人覆核，流程步驟為 3
依次類推

Menu Path: Management > Procedure Management > Customized Procedure

Procedure information

* Business type:

Autopay-in

E-BANKING'S PRODUCTION TESTING ACCOUNT

* Name of procedure:

autopay-in workflow

* process steps:

1

1

2

3

4

5

6

7

8

9

10

自定義 “流程名稱”

6

Previous step

Next step

代扣服務流程流程设置 (3/5)

選擇代扣用途，設定代扣流程的最高金額，點擊“下一步”

Menu Path: Management > Procedure Management > **Customized Procedure**

Procedure information

Project name: E-BANKING'S PRODUCTION TESTING ACCOUNT代收产品0026

procedure name: ttt

process steps: 2

Account information

Select	Purpose	Amount required in the procedure
☐	Bonus	
☒	Service Fee	3000000
☐	Consultation Fee	
☐	Collection of tuition Fee	
☐ Select all	batch enter process amount:	

勾選代扣用途

輸入“流程金額”

Previous step

Next step

Reset

代扣服務流程流程设置 (4/5)

Procedure information		設定代扣服務的制單員
Business type:	Autopay-in-E-BANKING'S PRODUCTION TESTING ACCOUNT代收产品002	
Name of procedure:	ttt	
process steps:	2	

account information				
Use	Account	Account name	Amount required in the procedure	
Service Fee	000000000026	E-BANKING'S PRODUCTION TESTING ACCOUNT	0-3000000	
operate step				
process steps	operator	operator code	candidate mode	View details(check indicate permission)

Please select operator	
選擇制單員 TEST03/键聰 罗 TEST06/TIN WAI CANDI TEST07/YE FENG TEST08/JIAN RUI CHEN TEST09/LONG MARKO TEST10/10 TEST 2 Add up Delete	

4
如不允許操作員查看
代扣交易明細，請取
消勾選✓

Please input confirm information		account information			
* Dynamic Token Code:		Use	Account	Account name	Amount required in the procedure
* Password:		Service Fee	000000000026	E-BANKING'S PRODUCTION TESTING ACCOUNT	0-3000000
		Level 1:	TEST07/YE FENG TEST08/JIAN RUI CHEN	TEST07 TEST08	Appoint reviewer
		☒TEST07/YE FENG☒TEST08/JIAN RUI CHEN			
		operate step			
		process steps	operator	operator code	candidate mode View details(check indicate permission)

3

Select level 1 operator

Previous step

代扣服務流程流程设置 (5/5)

Menu Path: Management > Procedure Management > Customized Procedure

Procedure information

Business type:	Autopay-in-E-BANKING'S PRODUCTION TESTING ACCOUNT代收产品0026
Name of procedure:	ttt
process steps:	2

設定代扣服務的覆核員（可多層覆核），設置完成後，輸入動令牌碼和密碼，“結束定制”。

account information

Use	Account	Account name	Amount required in the procedure
Service Fee	000000000026	E-BANKING'S PRODUCTION TESTING ACCOUNT	0-3000000
Level 1:	TEST07/YE FENG TEST08/JIAN RUI CHEN	TEST07 TEST08	Appoint reviewer ☒ TEST07/YE FENG ☒ TEST08/JIAN RUI CHEN
operate step			
process steps	operator	operator code	candidate mode View details(check indicate permission)

1

選擇覆核員

Please select operator

TEST01/QIAN XU
TEST04/NGA LOK LAU
TEST06/TIN WAI CAND
TEST08/JIAN RUI CHEN
TEST11/11 TEST

2

Add up

Delete

TEST01/QIAN XU
TEST04/NGA LOK LAU

5

如不允許操作員查看代扣交易明細，請取消勾選✓

3

Step operation mode: ☒ Appoint reviewer ☐ Assign review

選擇“步驟操作模式”，如不指定覆核員，擁有覆核許可權的所有操作員均可覆核代扣交易

Please input confirm information

* Dynamic Token Code:

* Password:

账户信息

用途	账号	账户名称	流程金额
	846210079396	E-BANKING'S PRODUCTION TESTING ACCOUNT	0-2000000
ST03/键聰 罗 TEST06/TIN WAI CANDICE WONG	TEST03 TEST06	指定复核员	☒ TEST03/键聰 罗 ☒ TEST06/TIN WAI CANDICE WONG
ST01/QIAN XU TEST04/NGA LOK LAU ST05/YE FENG	TEST01 TEST04 TEST05	指定复核员	☒ TEST01/QIAN XU ☒ TEST04/NGA LOK LAU ☒ TEST05/YE FENG
流程步骤	操作员	操作员代码	选人模式 允许查看明细(勾选表示允许)

4

Modify the last operator

select level 2 operator

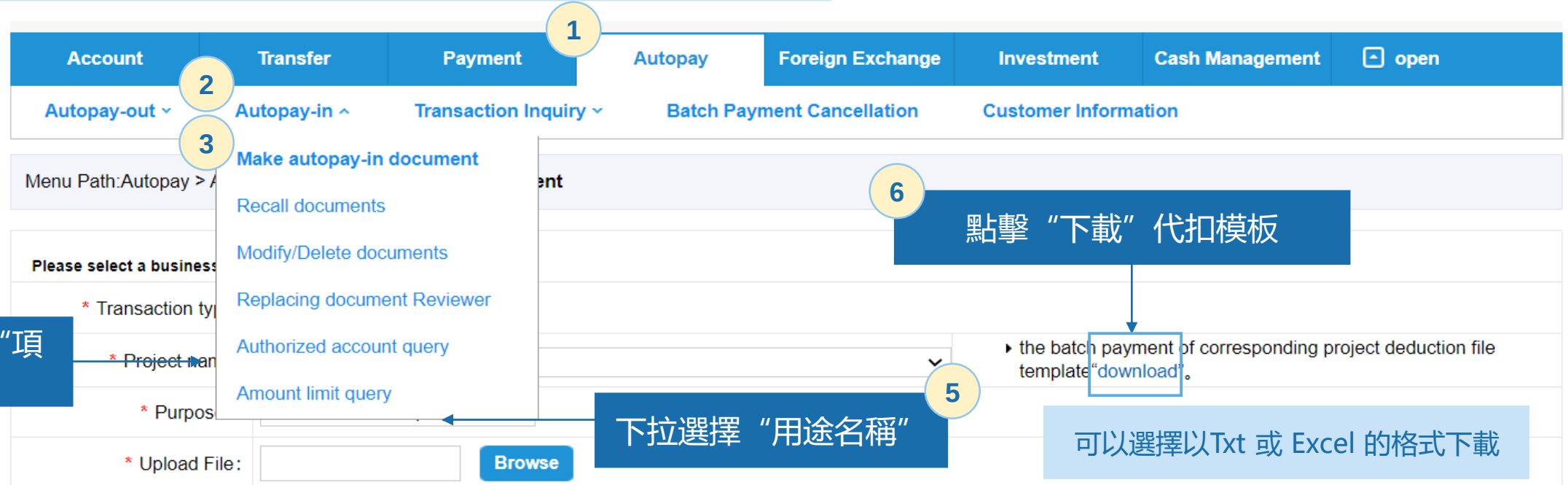
6

terminate to set

Previous step

代扣服務制單錄入 (1/3)

制單員登錄網銀，點擊“代發代扣” → “代扣” → “代扣制單”



The screenshot shows the online banking interface with the following elements and steps:

- Step 1:** The "Autopay" tab is selected in the top navigation bar.
- Step 2:** The "Autopay-in" sub-tab is selected.
- Step 3:** The "Make autopay-in document" option is selected from the dropdown menu.
- Step 4:** The "Project Name" dropdown menu is open, and a project name is being selected.
- Step 5:** The "Purpose" dropdown menu is open, and a purpose is being selected.
- Step 6:** The "Download" button is clicked to download the batch payment deduction file template.

Additional interface elements include:

- Top navigation bar: Account, Transfer, Payment, Autopay, Foreign Exchange, Investment, Cash Management, open.
- Sub-navigation bar: Autopay-out, Autopay-in, Transaction Inquiry, Batch Payment Cancellation, Customer Information.
- Menu Path: Autopay > Autopay-in > Make autopay-in document.
- Form fields: Transaction type, Project Name, Purpose, Upload File (with a Browse button).
- Buttons: Recall documents, Modify/Delete documents, Replacing document Reviewer, Authorized account query, Amount limit query.

Next step

代扣服務制單錄入 (2/3)

	A	B	C	D	E	F	G	H	I	J	K
	序号 (必填) Order No. (Mandatory)	账号 (必填) Account No. (Mandatory)	户名 (必填) Account Name (Mandatory)	金额 (必填) Amount (Mandatory)	币种 (必填, 三位数字货币 代码或大写的 币种英文简称 : 人民币156/ CNY, 港币344	跨行标识 (选填 建行填0 他行填1) Inte rbank identification code	银行号 (跨行 账号必填), 中国建设银行 香港分行填22 1 Bank Code	债务人编号 (必 填) Debto r's Reference (Mandatory)	授权人编号 (选 填) Manda te ID (Optional)	摘要 (选填 显示在收款账 户流水明细中) Summary (Optional, will be	备注 (选填) Remarks (Optional)
1											
2	1	671000041836	CCBHKTEST1	0.4	344	1	221	009DebtorRef	009/59871000	eBanking Feng	
3	2	671000041836	CCBHKTEST1	0.5	HKD	1	221	221DebtorRef	221/636841000	eBanking Feng	
4	3	671000041836	CCBHKTEST1	0.6	344	1	221	221DebtorReference7		eBanking Feng	
5											
6											

代扣模板填寫指引

序號 (必填) :	按筆數順序填寫1,2,3,4...
帳號 (必填) :	請填寫被扣款人的戶口號碼, 不含銀行號
戶名 (必填) :	請填寫被扣款人姓名 (只接受英文)
金額 (必填) :	請填寫數位, 不包括貨幣分隔符號號 “,”
幣種 (必填) :	如被扣款帳戶幣種為人民幣, 填CNY或156; 幣種為港幣, 填HKD或344
銀行號 (跨行必填) :	請填寫3位銀行號
債務人編號 (必填) :	請按eDDA登記的債務人編號填寫

代扣服務制單錄入 (3/3)

[上載代扣交易模板](#)

Account	Transfer	Payment	Autopay	Foreign Exchange	Investment	Cash Management	open
Autopay-out ▾	Autopay-in ▾	Transaction Inquiry ▾	Batch Payment Cancellation	Customer Information			

Menu Path: Autopay > Autopay-in > **Make autopay-in document**

Please select a business

* Transaction type:	Autopay-in service		
* Project name:	E-BANKING'S PRODUCTION TESTING ACCOUNT代收产品0026 0000000000026 ▾	▶ the batch payment of corresponding project deduction file template " download ".	
* Purposes:	Service Fee ▾		
* Upload File:	C:\fakepath\template_B_	Browse	1 由此上載填妥後的代扣文件

3[Next step](#)

代扣服務制單信息確認

從制單頁面點擊“下一步”後，跳轉至此確認頁面

1

確認此頁面信息與制單時輸入的吻合

勾選“定時處理”，可選擇預約代扣交易的執行日期

輸入令牌生成的6位驗證碼

4

點擊“確認”後，跳轉到制單成功頁面；如為單一流程，則跳轉到提交成功頁面

3

點擊“查看明細”，可以查看每條代扣交易的詳細信息

Transfer

Payment

Autopay

Foreign Exchange

Investment

Cash Management

open

Autopay-out

Autopay-in

Transaction Inquiry

Batch Payment Cancellation

Customer Information

Menu Path: Autopay > Autopay-in > Make autopay-in document

Payee	Full name:	E-BANKING'S PRODUCTION TESTING ACCOUNT		
	Account:	0000000000026		
	Bank:	中国建设银行(亞洲) 股份有限公司电子银行部		
Purpose:	Service Fee	Billing:	YE FENG	
summary:	Service Fee			

Deduction service amount of records	Deduction service currency	Deduction service total amount	Deduction service file name	Upload time
3	Hong Kong Dollar	1.50	HW9202140049545.xls	2022-02-14 19:00:47

☐ Timing processing

☒ 定时处理

定制日期:

20210605

请输入认证信息

动态令牌码:

令牌值

密码:

Previous step

Confirm

check details

代扣服務交易覆核

Menu Path: Autopay > Autopay-in > Review Autopay-in

代扣流程中的審核員/主用戶登錄網銀，點擊“代發代扣” → “代扣” → “代扣覆核”

* Start date-End date:	20220201 - 20220214	▶ Standard format: please express April 5,2002 in 20020405
Transaction amount :	-	▶ Standard format: please express 100.00 in 100
Certificate number:		
Operator:	All	
Reduction project:	All	
Collection account:	Please select	Query

所有未覆核的代扣交易都會自動展示在此清單，可通過不同條件篩選需要覆核的交易

Autopay-in service review document									
Review pass	Reject	Certificate number code	Project name	Purpose	Batch file information	Number of documents	Maker	Billing time	Document state
☒	☐	VS202202141523293249	E-BANKING'S PRODUCTION TESTING ACCOUNT代收產品0026	Consultation Fee	HW9202140049549.xls	3	--	2022-02-14 19:08:24	复核中
Select all ☒	Select all ☐	Review approved batch:	Number of successful reviews:						
		Review not approved batch:	Number of failed review:						

Page 1 /Total 1 [< 1 >]

選擇需要覆核的交易後，點擊“下一步”

Next step

代扣覆核信息確認

該筆覆核交易的詳情頁面

確認此頁面信息
是否有誤

Autopay > Autopay-in > Review Autopay-in

Payee	Full name:	E-BANKING'S PRODUCTION TESTING ACCOUNT		
	Account:	0000000000026		
	Bank:	中国建设银行（亚洲）股份有限公司电子银行部		
Certificate number code:		VS202202141523293249	customize summary:	Consultation Fee
Project name:		E-BANKING'S PRODUCTION TESTING ACCOUNT代收产品0026	Purposes:	Consultation Fee
level 1 operator:		YE FENG[Documents making]	Operation time:	2022-2-14 19:08:24
Review result:		☒ Review successful! ☐ Reject		

Deduction record	Deduction currency	Total Deduction	Name of Deduction service file	Upload time
3	Hong Kong Dollar	1.50	HW9202140049549.xls	2022-02-14 19:08:24

☐ Timing processing

輸入令牌生成的6位驗證碼

Dynamic Token Code: 456789 Token using hints:

* Password:

輸入登錄企業網銀的密碼

點擊“確認”後，跳轉到交易
提交成功頁面

Previous step

Confirm

Detail

點擊“查看明細”，可對應查看制
單員上傳的代扣模板明細內容

代扣服務結果查詢

操作員點擊 “代發代扣” → “流水查詢” → “代扣流水查詢”

查詢代扣交易狀態

Menu Path: Autopay > Transaction Inquiry > Autopay-in Transaction Inquiry

Select	Certificate number code	Project name	Purposes	File name	Number of documents	Number of successful documents	Bill state	Billing time	Abstract	Result file
	VS202202141523293249	E-BANKING'S PRODUCTION TESTING ACCOUNT代收 产品0026	Consultation Fee	HW9202140049549.xls	3		Wait for review	2022-2-14 19:08:24	Consultation Fee	
☐	VS202202141523291532	E-BANKING'S PRODUCTION TESTING ACCOUNT代收 产品0026	Service Fee	HW9202140049547.xls	3	0	Accounting system finish the check	2022-2-14 19:07:16		
☐	VS202201171450166911	E-BANKING'S PRODUCTION TESTING ACCOUNT代收 产品0026	Service Fee	HW9201170047597.xls	1	1	Succeeded	2022-1-17 16:55:08	Service Fee	
☐	VS202111201304004367	E-BANKING'S PRODUCTION TESTING ACCOUNT代收	Service Fee	HW9111200043743.xls	3	3	Succeeded	2021-11-20 23:42:48	Service Fee	

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
	序号 (必填) Order No.	账号 (必填) Account No.	户名 (必填) Account Name	发起金额 (必填) Amount	成功金额 Amount Collected	币种 (必填, 三位货币代码) Currency	跨行标识 (选填中国建设银行(亞洲)) Cross Bank	银行号 (跨行账号必填), 中国建设	债务人编号 (必填) Debtor No.	授权人编号 (选填) Mandator No.	摘要 (选填显示在收款账户流水) Remarks	备注 (选填) Remarks	成功标志	失败原因
1	1	671000041836	CCBHKTEST	0.40	0.40	HKD	1	221	009Debtor	009/75987	eBanking		成功	交易成功
2	2	671000041836	CCBHKTEST	0.50	0.50	HKD	1	221	221Debtor	221/63684	eBanking		成功	交易成功
3	3	671000041836	CCBHKTEST	0.60	0.60	HKD	1	221	221Debtor	221/63684	eBanking		成功	交易成功

點擊 “全部” 下載結果檔，查看代發交易失敗原因 (如有)

全部 成功
失败

全部 成功
失败

1 [1] Go to