

Online Enterprise Banking Faster Payment System User Guide

China Construction Bank (Asia) and
China Construction Bank Hong Kong Branch



Description

FPS is available in Online Enterprise Banking once enabled third party transfer:

A. FPS Registration(Addressing)

Feature Service-> Faster Payment System

1. Register mobile number/ email address/ FPS ID for receiving payment
2. Mobile number/ email address required to register in the Bank first
3. Master available to register/modify/delete, other user(s) available for inquiry only

B. FPS Payment

Payments-> Creation-> FPS Payment

1. Enables transfer to local bank via account number/ mobile number/ email address/ FPS ID
2. Support Hong Kong Dollar and Renminbi transfer
3. FPS transfer limit is shared with existing third party transfer limit (registered and unregistered beneficiary)
4. The FPS procedure setting is same as existing payment procedure

Safe

Instant

24 / 7

Multi-
currency

Convenient

A. FPS Registration(Addressing)

Account	Autopay	Foreign Exchange	Settlement Agent	Investment	Cash Management	Featured Service	hide
Management	Customer Service	Bill Pay					
Checkbook Request	Faster Payment System ▾	Useful Links					

Menu Path: Featured Service > Faster Payment System > **FPS Registration**

	Information in Bank's Record	Receiving Account (Hong Kong Dollar)	Receiving Account (Yuan Renminbi)	Default Receiving Bank	Status	Operation
Mobile Number	+852-64****34	0	---	Yes	Registered	Modify Delete QR Code
FPS ID		3		Yes	Registered	Modify Delete QR Code
Mobile Number	+852-98****32	---	---	---	Not Registered	Register Now
Email Address	***@asia.ccb.com ▾	---	---	---	Not Registered	Register

Kindly Reminder

1. This service enables third-party transfer to you by your mobile number or email address in our record without knowing your bank account number. Such fund transfer can be made from our Bank or other local bank which offers the same kind of service.
2. If your mobile number and/or email address are updated in our record after registration, you are required to re-register for the Addressing Service.
3. The FPS proxy IDs registered above only support general payment and do not support eDDA function or merchant payment function.
4. The company name will be displayed to payer who makes fund transfers to your account in ourBank using your mobile number or email address in our record.
5. If you need to receive deposit alert, please setup inward remittance alert under E-Alert.

- FPS ID is generated by system
- Mobile number/ email address required to register in the Bank
- Mobile number registration max. 2 ; email address/ FPS ID registration max. 1

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Master access Features Service - Faster Payment System - FPS Registration, click Register for mobile number/ email address/ FPS ID

A. FPS Registration (Addressing)

Account	Autopay	Foreign Exchange	Settlement Agent	Investment	Cash Management	Featured Service	☒ hide
Management	Customer Service	Bill Pay					
Checkbook Request	Faster Payment System ▾	Useful Links					

Menu Path: Featured Service > Faster Payment System > **FPS Registration**

FPS Registration

Mobile Number:	+852-98****32		
Company Name:			
Receiving Account(Hong Kong Dollar):	xxx Hong Kong Dollar ▾	▶ Receiving Account(Hong Kong Dollar) and Receiving Account(Yuan Renminbi) must choose one of them, and both can be selected.	
Receiving Account(Yuan Renminbi):	Please Select Account ▾		
Default Receiving Bank:	☒ Yes ☐ No		

[Next](#)[Back](#)

• Default receiving bank is when the payee enter your mobile number/ email address without choosing receiving bank, the payment will be credit to the account in the Bank automatically

Kindly Reminder

1. If this is the first time for you to use the above mobile number/email address for FPS Addressing registration, the system will automatically assign our Bank as the FPS Default Receiving Bank.
2. If this is not the first time for you to use the above mobile number/email address for FPS Addressing registration, and you choose our Bank as FPS Default Receiving Bank via this service. The original default receiving bank setting in other bank will be replaced by our Bank.
3. If you need to change the above mobile number/email address record, please contact your Relationship Manager.
4. If you need to receive deposit alert, please setup inward remittance alert under E-Alert.

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After select to register mobile number/ email address/ FPS ID, the registration page is required to select the receiving account (HKD/RMB) and select the default receiving bank

A. FPS Registration (Addressing)

Account	Autopay	Foreign Exchange	Settlement Agent	Investment	Cash Management	Featured Service	☐ hide
Management	Customer Service	Bill Pay					
Checkbook Request Faster Payment System ▾ Useful Links							
Menu Path: Featured Service > Faster Payment System > FPS Registration							
Mobile Number Verification							
To verify your identity, a 6-digit verification code has been sent to your mobile number.							
Mobile Number:	+852-98****32						
One-Time Password:	Input One-Time Password	Send					
Next Back							
Kindly Reminder							
If you cannot receive the one-time password, please contact your Relationship Manager for changing the mobile number/email address record.							

3

One-time password authentication of SMS/ email will be receive for registration mobile number/ email address

A. FPS Registration (Addressing)

Account Management	Autopay Customer Service	Foreign Exchange Bill Pay	Settlement Agent	Investment	Cash Management	Featured Service	☐ hide
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[Checkbook Request](#) [Faster Payment System](#) [Useful Links](#)

Menu Path:Featured Service > Faster Payment System > **FPS Registration**

FPS Registration

Mobile Number:	+852-98****32		
Company Name:			
Receiving Account(Hong Kong Dollar):		Hong Kong Dollar	
Receiving Account(Yuan Renminbi):			
Default Receiving Bank:	Yes		
☐	I/we have read and understood the disclaimer provisions of the Bank (the "Disclaimers") for Interbank Funds Transfer Service and the Terms and Conditions for Banking Services relating to Faster Payment System and agree to be bound by them.		

Please input confirm information

* Challenge Code:	654321
* Response Code:	
* Password:	

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Confirm the registration details, terms and conditions, and enter response code or dynamic token code and password for authentication

A. FPS Registration (Addressing)

Account	Autopay	Foreign Exchange	Settlement Agent	Investment	Cash Management	Featured Service	☒ hide
Management	Customer Service	Bill Pay					
Checkbook Request		Faster Payment System ▾		Useful Links			

Menu Path:Featured Service > Faster Payment System > **FPS Registration**



Prompt:

The application has been submitted.Please check the processing results later.

FPS Registration

Mobile Number:	+852-98****32
Company Name:	CCBTEST
Receiving Account(Hong Kong Dollar):	671000037138 xxxx Hong Kong Dollar
Receiving Account(Yuan Renminbi):	
Default Receiving Bank:	Yes
Reference Number:	AN22120200727000000489829

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The registration will send to Hong Kong Interbank Clearing Limited (HKICL), the application result will be available in FPS Registration/ FPS Account Inquiry

B. FPS Payment

Account	Transfer	Payment	Autopay	Foreign Exchange	Settlement Agent	Investment	☐ hide
Cash Management	Featured Service	Customer Service	Bill Pay				
Creation ▾	Transaction Inquiry	Batch Transaction Inquiry	Template ▾	Drafts	Transaction Modification	Batch Transa	↔

Menu Path: Payment > Creation > **FPS Payment**

Kindly Reminder

There are risks associated with fund transfers to unregistered third party beneficiaries. In order to fulfill the requirements under the HKMA's guidelines on internet banking security, an SMS notification will be sent to the mobile phone number registered with the Bank upon successful submission of transaction. Please note that remittance to unregistered third party beneficiaries is bounded by the transaction limit set upon registration of Online Enterprise Banking service and related policies within the Bank. If you have not set up the corresponding transaction limit, the limit will default at zero. Should you have any inquiries, please contact your relationship manager or the Bank.

Retrieve Template

* Transfer From: [Balance Inquiry](#)

* Transfer Mode:

* Beneficiary Bank:

* Beneficiary Account: [Registered Account](#)

* Beneficiary Name:

* Amount:

Transaction Frequency: ☐

* Value Date:

Message to Payee:

Remarks:

☐ Save as template:

☐ I/we have read and understood the disclaimer provisions of the Bank (the "Disclaimers") for Interbank Funds Transfer Service and the [Terms and Conditions for Banking Services relating to Faster Payment System](#) and agree to be bound by them.

[Terms and Conditions is mandatory](#)

[top](#)

Select account number/ mobile number/ email address/ FPS ID

Transfer currency same as debit account currency, foreign exchange transaction is not available

The registered beneficiary account/ mobile number/ email address/ FPS ID can be select from Registered Account

1 Operator access Payment - Creation - FPS Payment, select the beneficiary account/ mobile number/ email address/ FPS ID to transfer (scheduled or recurrent transaction available for transfer to beneficiary account)

B. FPS Payment

Account	Transfer	Payment	Autopay	Foreign Exchange	Settlement Agent	Investment	☐ hide
Cash Management	Featured Service	Customer Service	Bill Pay				
Creation ▾	Transaction Inquiry	Batch Transaction Inquiry	Template ▾	Drafts	Transaction Modification	Batch Transa	↔

Menu Path: Payment > Creation > **FPS Payment**

Transfer From:	██████████ Hong Kong Dollar
Transfer Mode:	Mobile Number
Mobile Number:	+852-9 ████████
Beneficiary Name:	██████████
Beneficiary Bank:	Default Receiving Bank
Currency:	Hong Kong Dollar
Amount:	123.00
Charges Amount:	0.00
Message to Payee:	
Remarks:	

If transfer via mobile number/ email address/ FPS ID , system will display the beneficiary name automatically (whether mask the name partially is determined by the receiving bank)

Service charges is waived currently

Please input confirm information

* Challenge Code:	654321
* Response Code:	
* Password:	

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Operators access the preview page to confirm the transaction detail and enter the response code or dynamic token code and password to authentication

B. FPS Payment

Menu Path: Payment > Creation > **FPS Payment**



Prompt:

Success

Serial Number: 400000053363

Next Authorizer: Level A () ; Level () ; Level A () ;

China Construction Bank

Transfer From:		Hong Kong Dollar
Transfer Mode:	Mobile Number	
Mobile Number:	+852-	
Beneficiary Name:	CCBTEST	
Beneficiary Bank:	Default Receiving Bank	
Currency:	Hong Kong Dollar	
Amount:	123.00	
Charges Amount:	0.00	
Serial Number:	400000053363	
Message to Payee:		
Remarks:		

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After operator create the transaction, it is same as the current payment procedure for the next level of authorizer to authorize the transaction

B. FPS Payment

Account	Transfer	Payment	Autopay	Foreign Exchange	Settlement Agent	Investment	☐ hide	
Cash Management	Featured Service	Customer Service	Bill Pay					
Creation ▾	Transaction Inquiry	Batch Transaction Inquiry	Template ▾	Drafts	Transaction Modification	Batch Transa	↔	
Menu Path:Payment > Transaction Inquiry								
Serial Number	Date of Creation	Remitting Account Number	Remitting Account Name	Beneficiary Account Number	Beneficiary Account Name	Currency	Amount	Status
400000053363	27/07/2020					Hong Kong Dollar	123.00	Authorizing
400000053303	27/07/2020					Hong Kong Dollar	123.00	Authorizing
400000046444	01/06/2020					Hong Kong Dollar	0.06	Processing
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After Authorizer to authorize the transaction, the transaction status (Success/ Processing/ Fail) is available in Transaction Inquiry