Corporate Online Banking Service FAQ

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1. What is Corporate Online Banking?

Corporate Online Banking is a new generation of BOC online banking services for corporate customers. Corporate Online Banking is driven by our enormous technology and business innovations that devote itself to create more value for customers. With strong technical and management advantages, Corporate Online Banking provides full spectrum of transaction banking services with interactive online experience.

2. What are the differences between Corporate Online Banking and BOCNET?

The new version of Corporate Online Banking is committed to establishing a view-based interactive platform centered on customer experience. Compared with the old version, the new BOC Corporate Online Banking helps customers manage their accounts intelligently. In addition, the new overseas enterprise e-banking will provide more diversified transaction banking services, such as eGIRO. The powerful features and leading edge further demonstrate Bank of China's commitment to providing more professional services.

3. What impact (if any) will it have on existing BOCNET customers?

The new version of Corporate Online Banking will replace BOCNET to provide you with better service. After it is put into production, BOCNET will no longer be used. All BOCNET customers will be transferred to the new version of overseas enterprise ebanking. For further details, please contact us.

4. What are the advantages of Corporate Online Banking ?

Safety & Reliability: Advanced information encryption transmission for corporate online banking system, multiple security code/password verification to ensure the safety of every transaction.

- Extensive Service Scope: Customer defined account users structure; different level of operational restrictions; bypass authorization approval.
- Convenient and flexible all-day service: 24/7 services, accounts and transactions are clear at a glance. Menu is designed in a very friendly way for easy understanding and operating.
- Enriched information: Easy access to your accounts information across BOC group for effective enquiries and cash management. Foreign exchange rates, promotion information, as well as detailed function introductions, operation guide and help documents.

5. How can I apply for Corporate Online Banking?

A corporate customer may apply for online banking services for its own account by the following two steps:

(1) You should complete the BOC Online Banking (corporate service) application form as required, and sign a service agreement with relevant branch (i.e. the branch with which your company opens account).

(2) The branch reviews the application form and maintains the system if there is no error contained in the form, and issue an E-Token or USB-Key, initial username and password to you.

6. What are services available on Corporate Online Banking?

Corporate Online Banking offers a wide range of services below for your convenience, and you may refer to the Corporate Online Banking user guide for more details.

- Current and historical balances enquiry;
- Current day and historical transaction enquiry;

- Term Deposit details enquiry;
- Overseas Payment services (remittance, GPI,);
- Domestic Payment services (RTGS, CLEARING, IPS);
- Transfer within bank (only RSD);
- Transfer between associated accounts;
- Batch Payments (Domestic payments, International payments);
- Statements download;
- Transactions notifications

7. How will I access to Corporate Online Banking?

You will need a User ID, password, and an E-Token to have access to Corporate Online Banking. To start using Corporate Online Banking, all users will be required to change the user name and password first via our Corporate Online Banking login page. Important Note: Please be sure to (i) keep your User ID, password and E-Token safe and secure and never give them to any other person and (ii) take the necessary security precaution measures and practices.

8. What should I do if the E-Token is lost or misplaced?

You must inform the bank immediately to cancel binding of the lost or misplaced E-Token.

9. What can I do if I fail to login to Corporate Online Banking with my Corporate Online Banking User ID and password?

If your PIN or E-Token is locked, lease proceed to our Banking Department with a completed Password & E-Token Application Form, duly signed by the authorized personnel, to unlock the E-Token or apply for a new PIN If you have entered the User ID and PIN correctly but the message is still "password is invalid", please try the following:

a) Check your Corporate Online Banking access page to make sure you are logging in via the BOC Serbia website at https://www.bankofchina.com/rs/.

b) If you are at the correct website but are still unable to log in, try to clear the web browsing history.

c) If you are still unable to log in after trying all the above, proceed to our Banking Department for assistance.

10. If I fail to enter the password for 5 consecutive times, will my account be locked?

If the password verification fails 5 consecutive times on the same day, the user’s account and E-Token will be locked, and the account will be automatically unlocked on the next day (00:00)

If the password verification fails 15 consecutive times over three days, the user’s account and E-Token will be locked and will not be automatically unlocked. If it is automatically unlocked in three days, please proceed to our Banking Department for assistance.

11. What software and browser do I need for access to Corporate Online Banking?

We recommend our customers to use Windows 2000, Windows XP, Windows 2003, Windows Vista or later version(s) and the following browsers for optimal browsing:

- Google Chrome version 41 and above

- Firefox version 51 and above
- Internet Explorer version 10 and above
- Safari version 11 and above
- Edge version 79 and above

For better CORPORATE ONLINE BANKING experience, please update your browser to the latest version. The site is best viewed on 1024 x 768 pixels or above resolution, We recommend you to use1360 x 768 pixels or above resolution. Please ensure that your computer/devices are installed with anti-virus, anti-spy and firewall software programs.

12. What if my computer hangs or the connection is cut off when using Corporate Online Banking?

If this occurred, you should try to resume access to the internet and login to Corporate Online Banking again. Check the balance or transaction records of your account via "Inquiry" under “Transfer & Remittance and "Same-Day Transaction Inquiry” under “Accounts Management" menu, and check that the transaction(s) you were performing had been successfully submitted. If the transaction(s) had been successfully completed, you need not take any further action. If the transaction(s) had not been completed, you may perform the transaction(s) again. If you have any questions or need any help, please contact us.

13. How can I perform Corporate Online Banking transfers?

CORPORATE ONLINE BANKING supports transfers within BOC Serbia, transfers to other Banks in Serbia (via RTGS, CLEARING, and IPS) and overseas (via remittance). Before performing the transfer on Corporate Online Banking, please ensure that payees are correctly added (refer to Q14). When you authorize Corporate Online Banking transfer transactions, the last authoriser will be required to key in the Tsp. Note: If there is no Tsp prompt, it means other authorisers are required to complete the authorization.

14. When should I add a payee as an international remittance payee?

To add a payee for transferring funds to, go to “Payment Service-Payee Management” or “Payment Service-Transfer & Remittance” to add a payee with new generation EToken if you have applied for Payee Management service successfully. For local fund transfers within Serbian banks using RTGS, CLEARING or IPS, only RSD can be accepted. For other currencies, please add payees as international remittance payee and use international remittance.

15. What are the types of Funds Transfers that I may perform?

There are 4 types of funds transfers:

a. Transfer between associated accounts - To transfer funds between your own accounts within BOC

b. Transfer within bank - To transfer funds to other BOC accounts in Serbia

c. Domestic transfer - For RSD fund transfers to other banks within Serbia

- For transfer to other RTGS and Clearing participating bank accounts, the funds will be credited to your receiving bank within the same business day if the transfer is performed before 4.00pm.

d. International Remittance

- Support EUR GPI (depends on payee bank) and Standard Remittance;

- To transfer funds to overseas bank via telegraphic transfer (T/T) and foreign currency transfers within Serbia.

- The bank may require supporting documents relating to your transaction such as invoice, bill of lading etc. to be uploaded to via the Corporate Online Banking platform for verification before it can be processed. Also, payment code for transactions is always Thereafter, it usually takes 2- 5 working days for the transfer to be completed, subjected to the receiving bank.

16. When can I perform a Funds Transfer?

Please see the following table:

Type of Transfer Transaction Time

- Transfer to account within the Bank (Only RSD) 7*24 except during the system maintenance period
- RTGS Transfer to Local Bank Accounts (RSD >300,000.00) Business Day 0900hr – 1600hr
- IPS transfer to local Bank Accounts(RSD<=300,000.00) *24 except during the system maintenance period
- Telegraphic Transfer Business Day 0900hr – 1700hr Business Day means Mondays to Fridays except when a public holiday or other government gazetted holiday occurs on such days.

17. What is the transfer limit for funds transfer?

For payment exceeding 1 million USD(including all currencies converted to USD) you should inform the bank at least one working day before the payment.

18. How can I reset my Corporate Online Banking password?

Please submit the Bank Online Banking Service Application form to change your password.

19. How can I terminate Corporate Online Banking?

You may terminate Corporate Online Banking by submitting the Bank Online Banking Service Application Form indicating cancellation of Corporate Online Banking.