Web Banking User Guide

Contents

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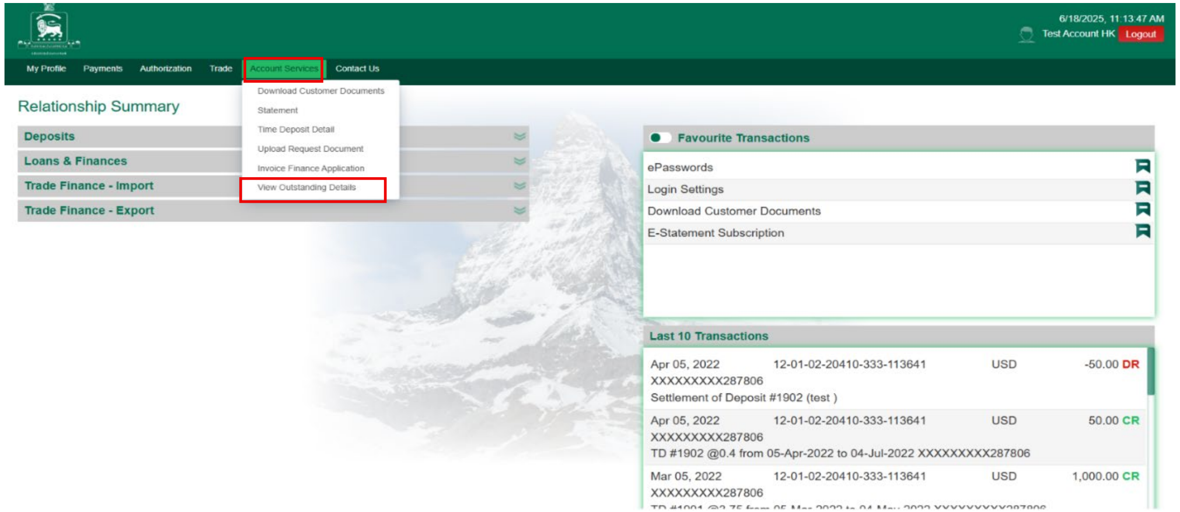
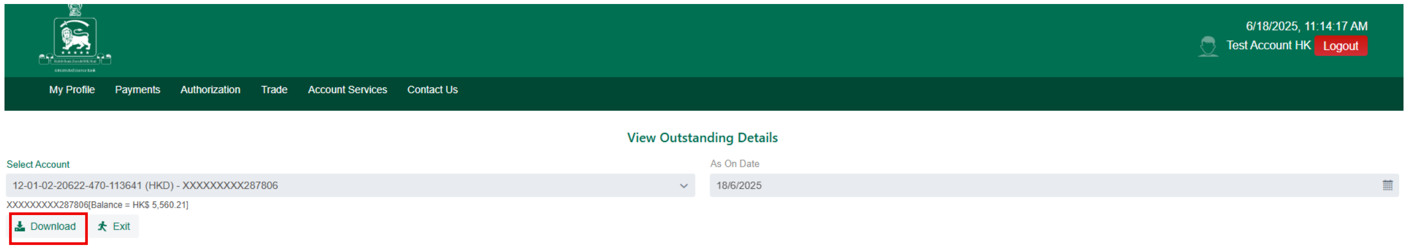
View Outstanding Details

Step 1: Go to **Account Services**, and click **View Outstanding Details**

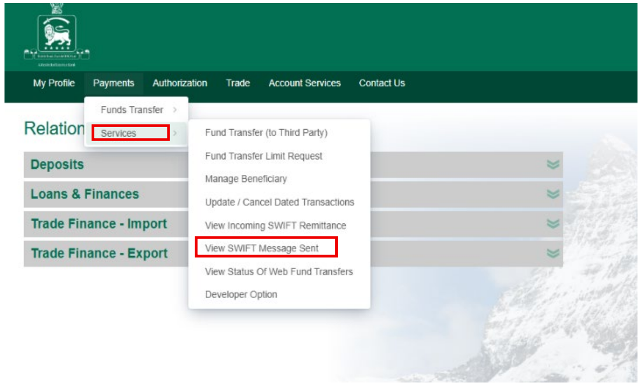


Step 2: **Select Account** from the list and enter the **date**, then press **Download**



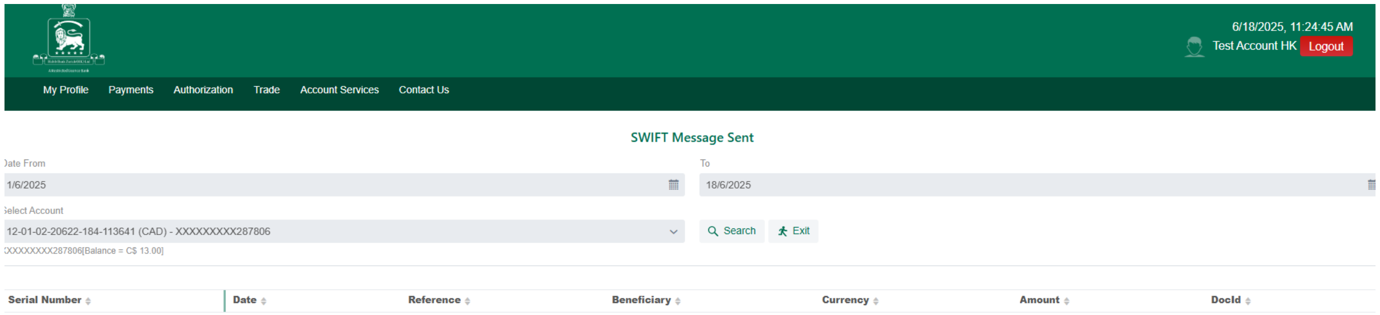
Retrieve Remittance Swift Copy Via Web

Step 1: Go to **Payments**, and click **Services** → **View SWIFT Message Sent**



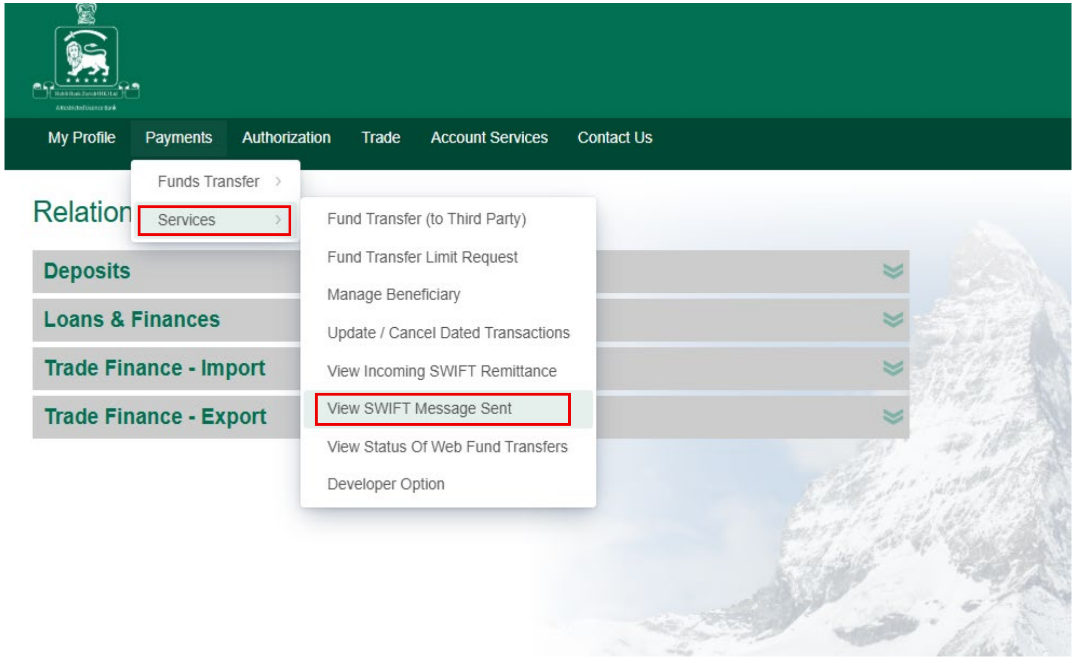
Step 2: Enter the **Date Range** → Select **Account Number** (USD or HKD) → Press **Search**

Step 3: Select the transaction from the list → Then view **Detail**



Retrieve Transmitted LC Swift Via Web

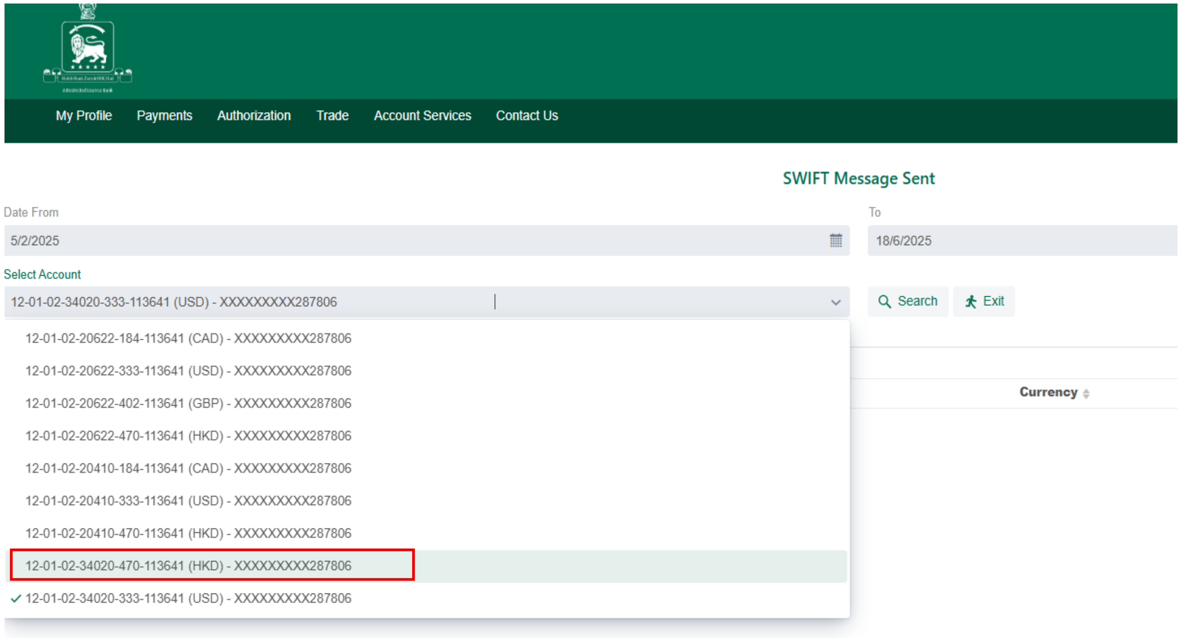
Step 1: Go to **Payments**, and click **Services** → **View SWIFT Message Sent**



Retrieve Transmitted LC Swift Via Web (Cont.)

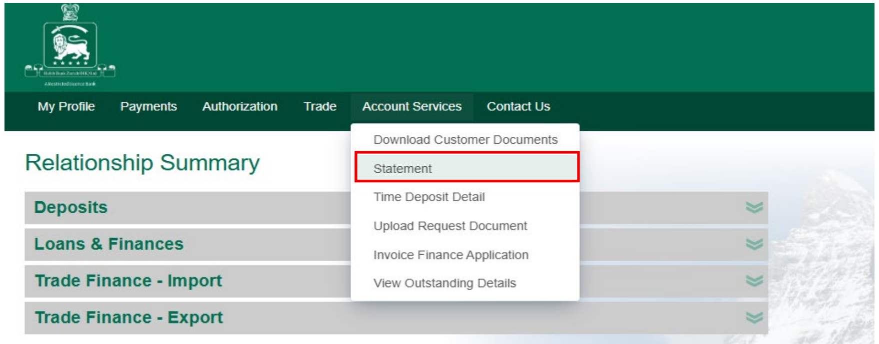
Step 2: Select account number **34020- SIGHT LC** or **34010- USANCE LC**, → Enter **date range** and select from below the LC

Then press **view detail / download**

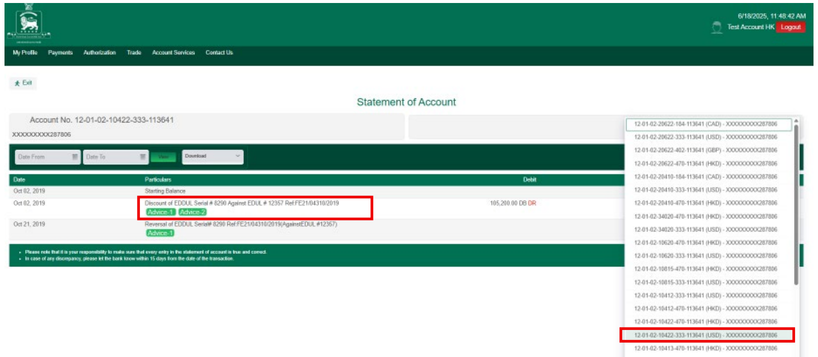


Print Advice Via Web

Step 1: Go to **Account services**, and click **Statement**

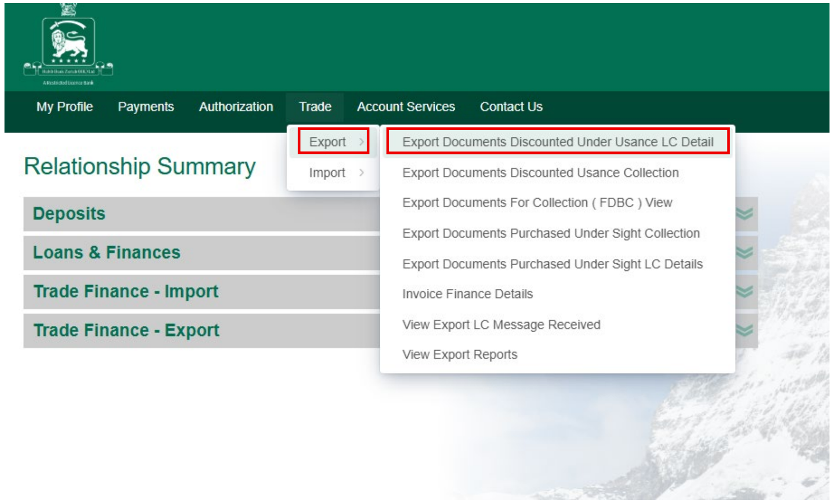


Step 2: On the right-hand side you will find a full list of accounts, scroll down and select the desired **account** → Click to retrieve advice (using the **green buttons, marked "Advice-1", "Advice-2", etc.**)

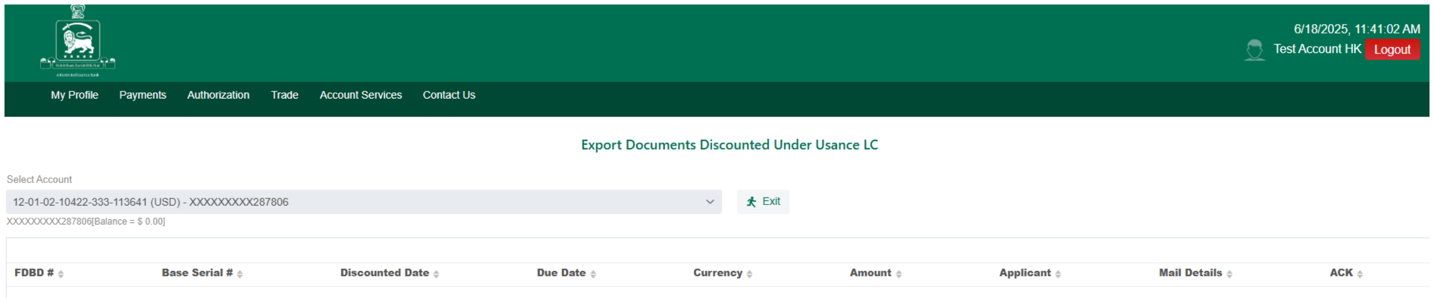


View DHL Numbers Via Web

Step 1: Go to **Trade**, and click **Export** → **Export Documents Discounted Under Usance LC Detail**



Below on the right-hand side, you will be able to view **DHL NUMBER(S)**

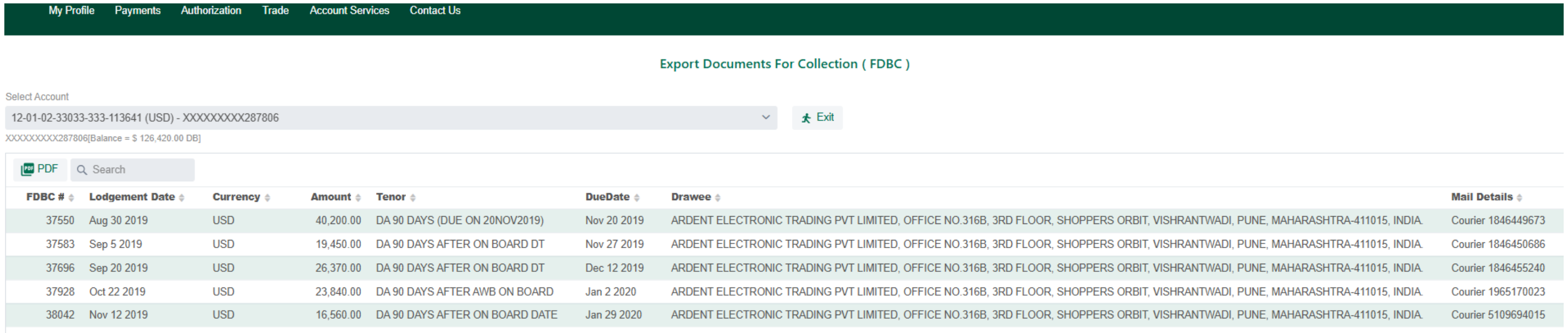


View DHL Numbers Via Web (Cont.)

Step 1: For documents sent on collection under DA, Go to **Trade**, click **Export** → **Export Documents For Collection (FDBC) View**

Step 2: **Select a/c: 12 01 04 33033 333 (Last 6 digits of your account number)**

Step 3: Below on the right-hand side, you will be able to view the DHL tracking number(s)



My Profile Payments Authorization Trade Account Services Contact Us

Export Documents For Collection (FDBC)

Select Account

12-01-02-33033-333-113641 (USD) - XXXXXXXXX287806

Exit

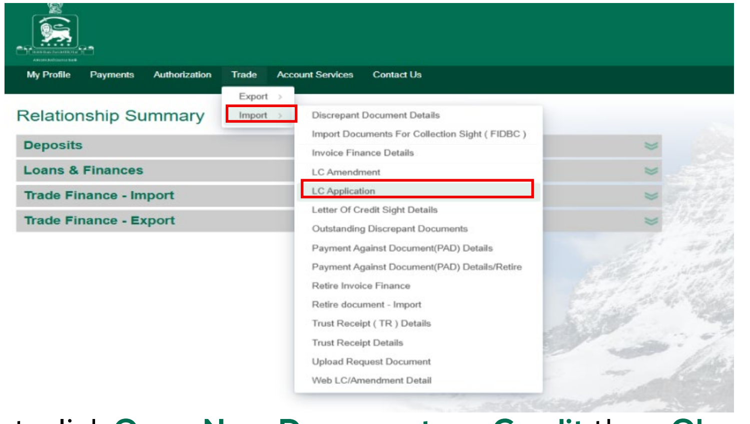
XXXXXXXXX287806[Balance = $ 126,420.00 DB]

PDF Search

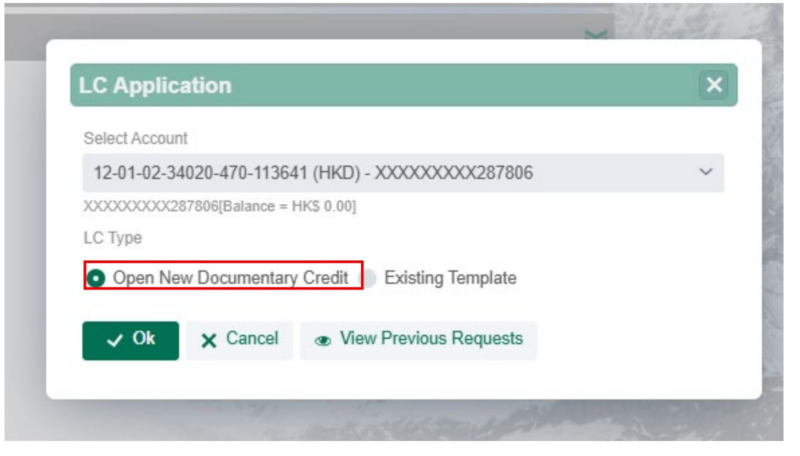
FDBC #	Lodgement Date	Currency	Amount	Tenor	DueDate	Drawee	Mail Details
37550	Aug 30 2019	USD	40,200.00	DA 90 DAYS (DUE ON 20NOV2019)	Nov 20 2019	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA.	Courier 1846449673
37583	Sep 5 2019	USD	19,450.00	DA 90 DAYS AFTER ON BOARD DT	Nov 27 2019	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA.	Courier 1846450686
37696	Sep 20 2019	USD	26,370.00	DA 90 DAYS AFTER ON BOARD DT	Dec 12 2019	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA.	Courier 1846455240
37928	Oct 22 2019	USD	23,840.00	DA 90 DAYS AFTER AWB ON BOARD	Jan 2 2020	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA.	Courier 1965170023
38042	Nov 12 2019	USD	16,560.00	DA 90 DAYS AFTER ON BOARD DATE	Jan 29 2020	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA.	Courier 5109694015

Applying For LC Via Web Banking

Step 1: Go to **Trade**, and click **Import** → **LC Application**



Step 2: **Select account** from the list, click **Open New Documentary Credit** then **Ok**



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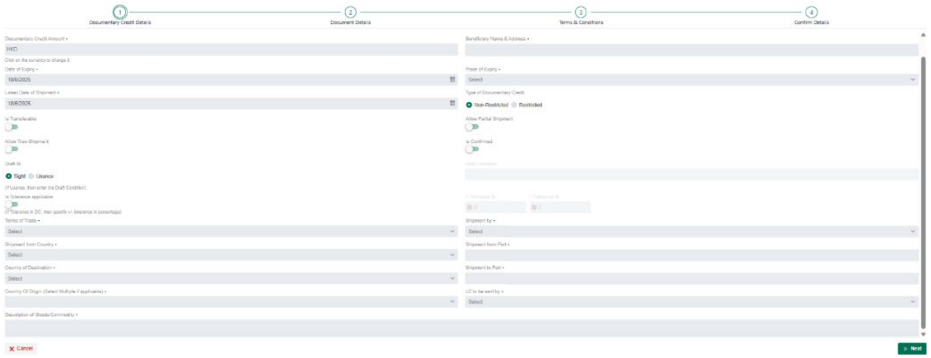
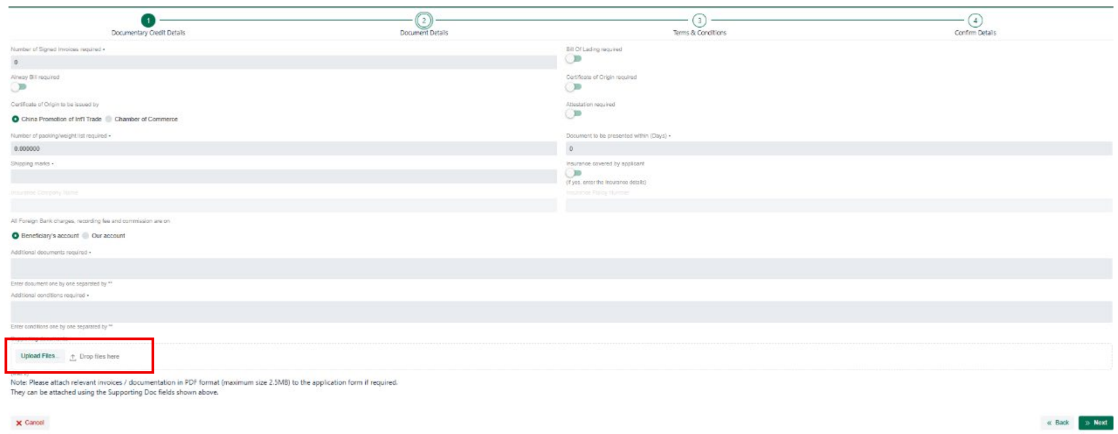
Applying For LC Via Web Banking (Cont.)

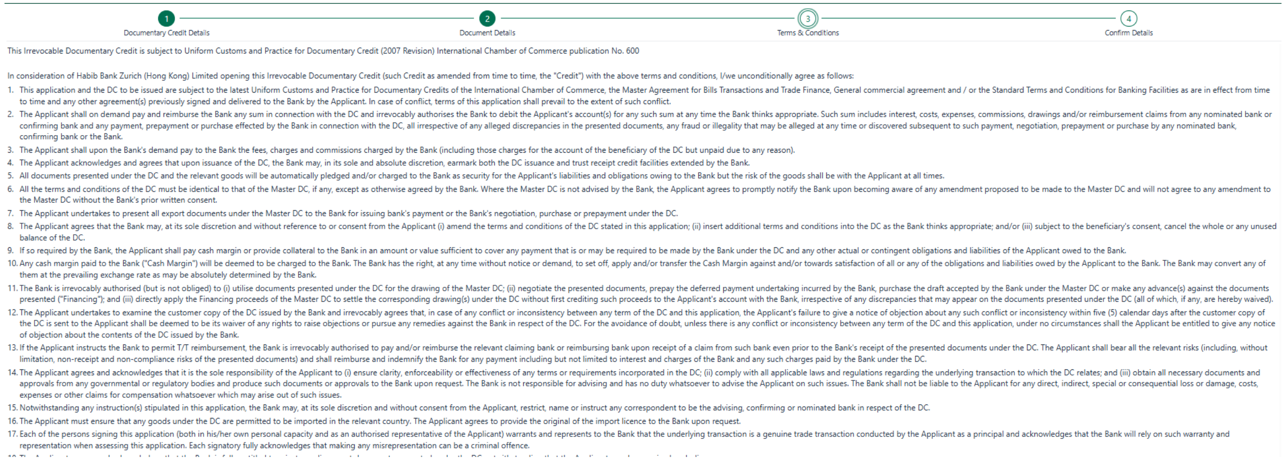
Step 3: Fill in the details



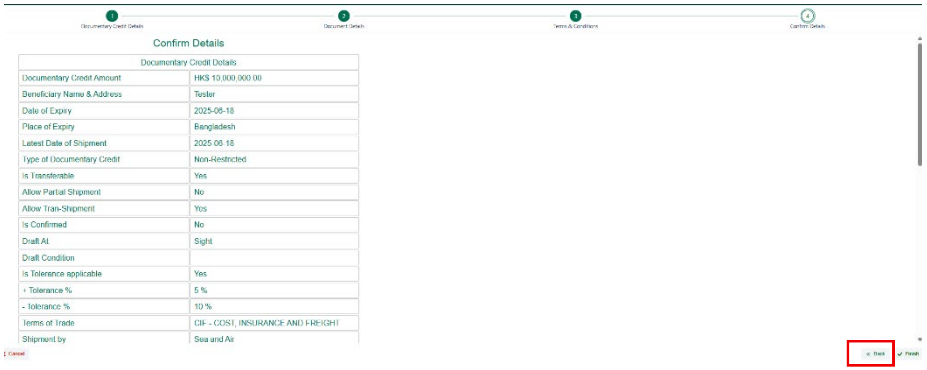
Step 4: Attach PI/ PO (**Note**: Please ensure there are no special characters in the file name)



Applying For LC Via Web Banking (Cont.)

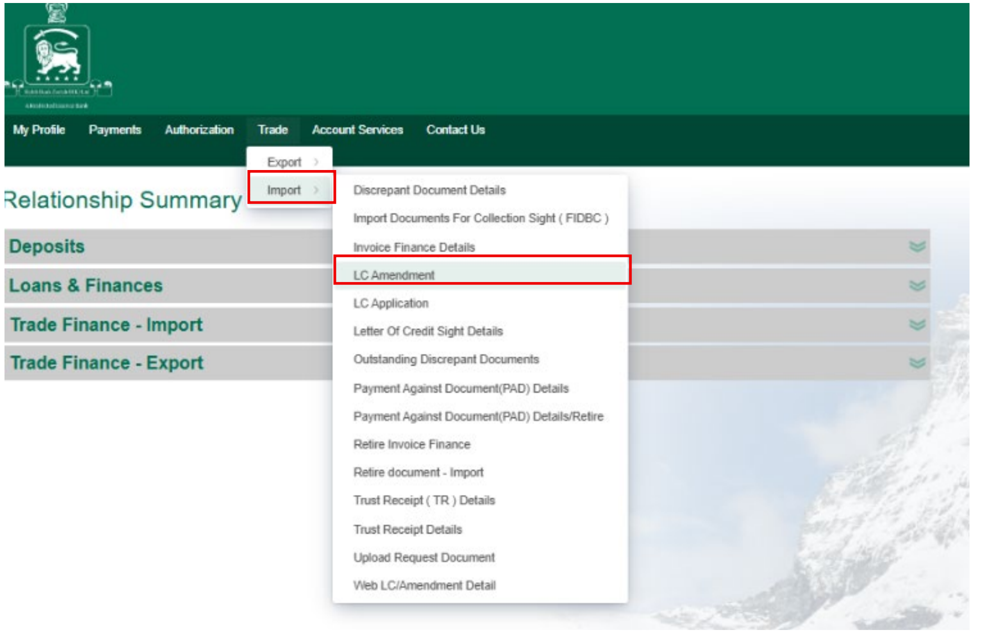


Step 5: Review the details and click **Finish**



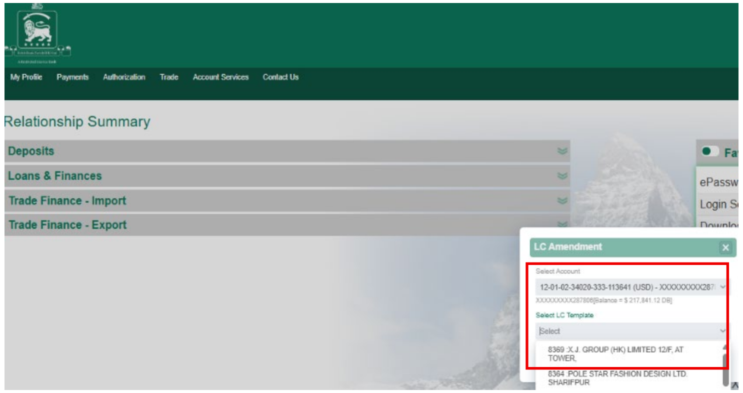
Applying For LC Amendment Via Web banking

Step 1: Go to **Trade**, and click **Import** → select **LC Amendment**

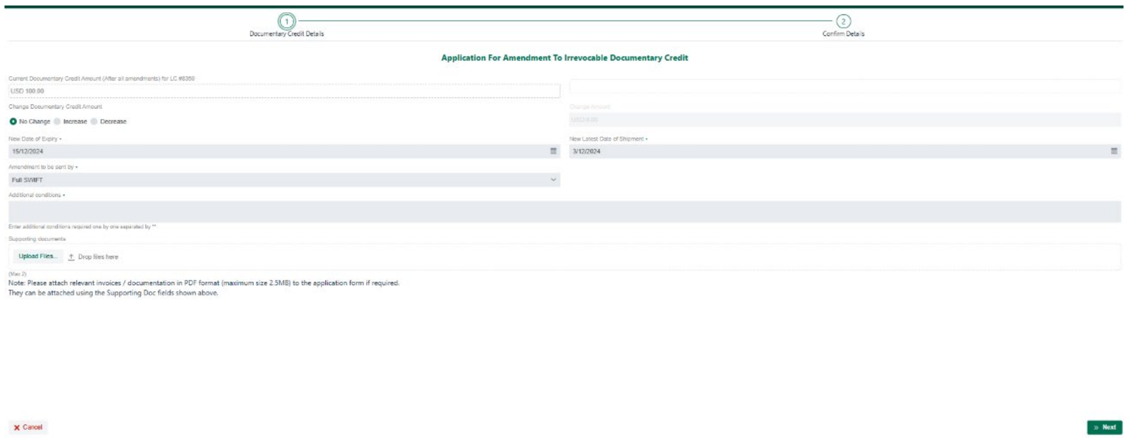


Applying For LC Amendment Via Web banking (Cont.)

Step 2: Select **LC Template** under LC number → Press **Ok**



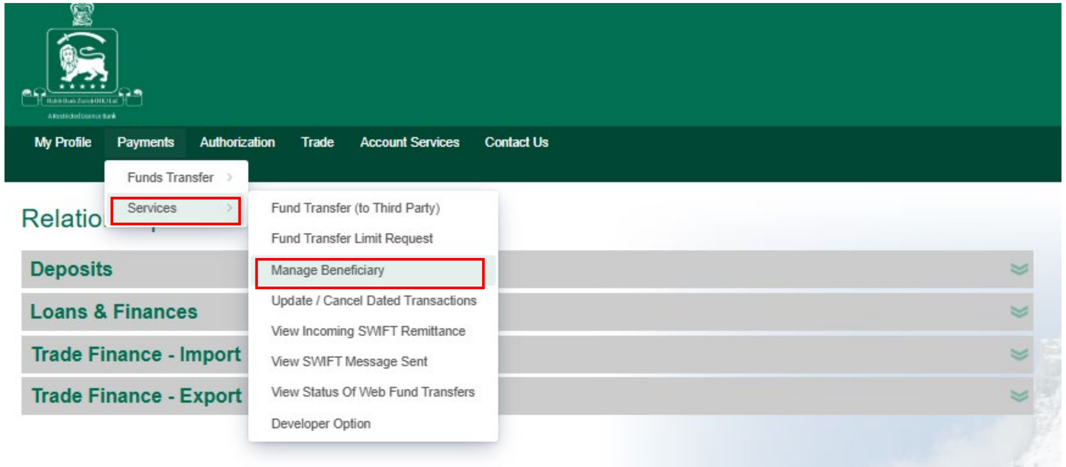
Step 3: Then fill in the details, click **Next** and review the details to confirm



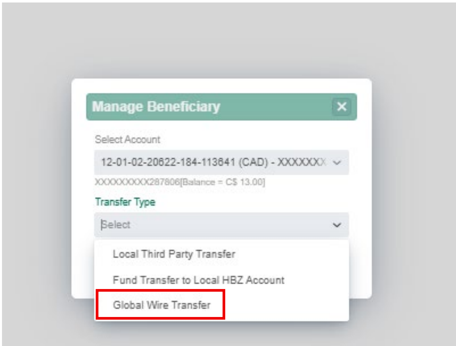
Web Online Remittance

Web ID users must log in using the authenticator to do payments

Step 1: Go to **Payments**, and click **Services** → **Manage Beneficiary**

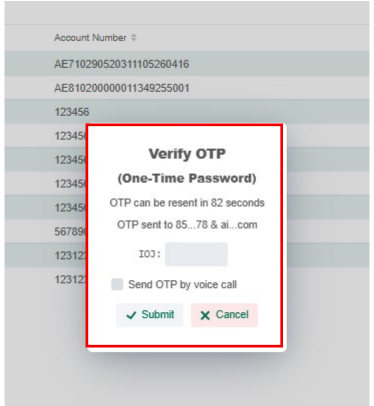


Step 2: → **Select Account** from the list→ **Transfer type (Global Wire Transfer)** → Press **Ok**

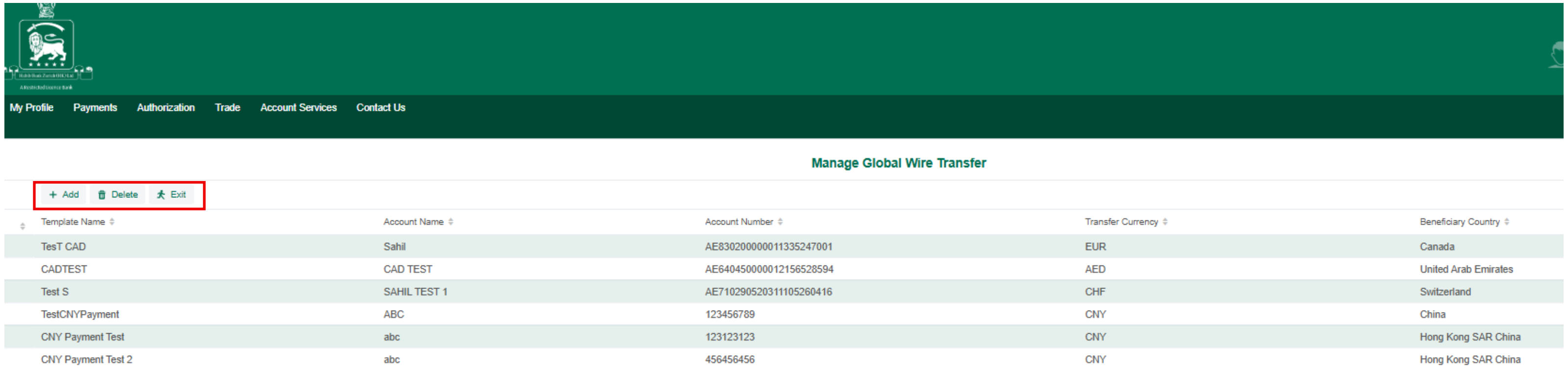


Web Online Remittance (Cont.)

Step 3: An **OTP** pop out will appear. Please type in the **OTP** and press **Submit**.



Step 4: Click **Add**



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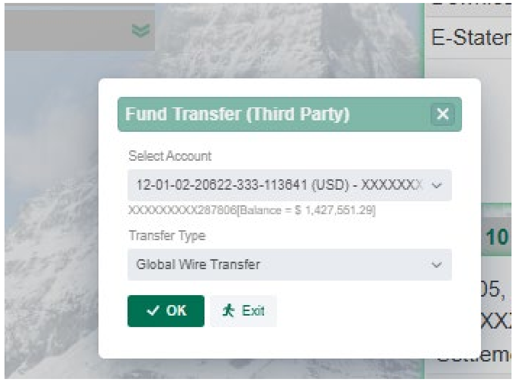
Web Online Remittance (Cont.)

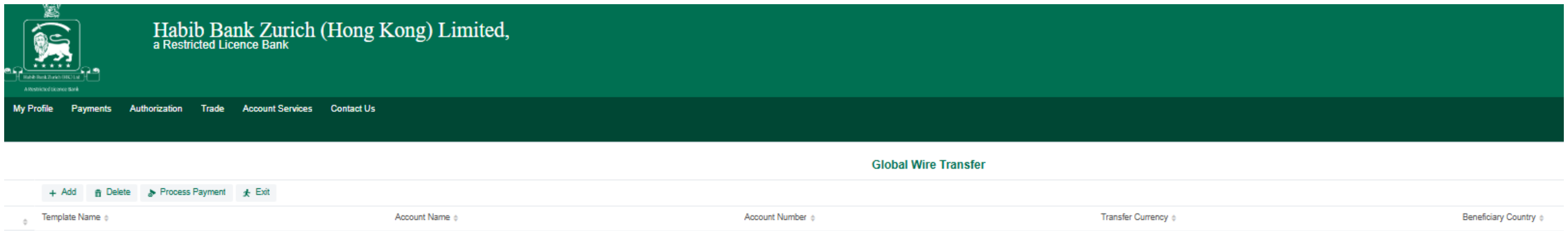
Step 5: Fill in the **Beneficiary Details** → Once done press **Ok**

Making Payments Via Global Wire Transfer

Step 1: After logging in using the authenticator → Select **Account number**, select **Global Wire Transfer**

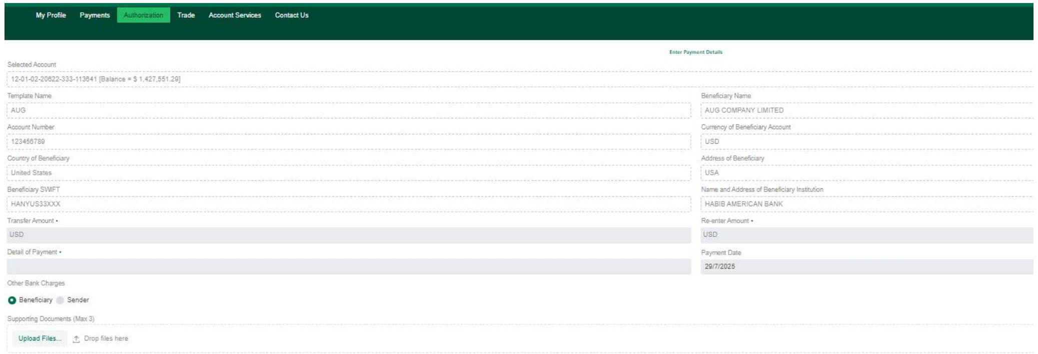


Step 2: Select the **beneficiary** and press **Process Payment**



Making Payments Via Global Wire Transfer (Cont.)

Step 3: Enter the **details**, and **Review Payment**



Step 4: Select: **SMS received containing FT Details. Verified and confirmed**. When you press **Yes**, the request will be sent for processing

Do you want to proceed with the below details for Payment ?

Selected Account	12-01-02-20622-333-113641 [Balance = $ 1,427,551.29]
Template Name	AUG
Beneficiary Name	AUG COMPANY LIMITED
Account Number	123456789
Currency of Beneficiary Account	USD
Country of Beneficiary	United States
Address of Beneficiary	USA
Beneficiary SWIFT	HANYUS33XXX
Name and Address of Beneficiary Institution	HABIB AMERICAN BANK
Transfer Amount	$ 1.00
Re-enter Amount	$ 1.00
Detail of Payment	abc
Payment Date	29-07-2025
Other Bank Charges	Beneficiary
Supporting Documents (Max 3)	
Debit Amount	$ 1.00
Currency Rate	1.0

SMS received containing FT details.Verified and confirmed

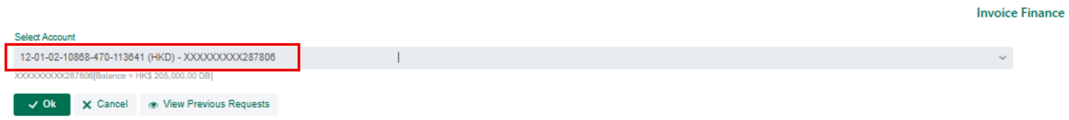
Yes No

Note: If this payment is prepared by a sub login user, then the message **Waiting for authorization** will be displayed. The primary user must then log in, go to **Authorization**, and **click Authorize Transaction Requests** to authorise the specific payment.

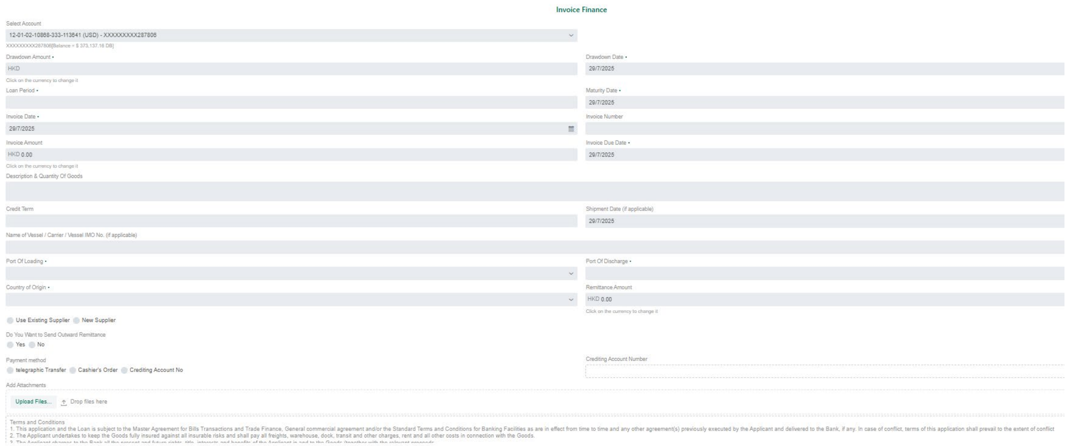
Web Invoice Financing Online

Step 1: After logging in using the authenticator, please go to **Trade**, and click **Import** → Select **Invoice Financing Application**.

Select the **Invoice finance subhead (10868)** with the related currency and press **Ok**



Step 2: Fill in the Invoice Finance details



Web Invoice Financing Online (Cont.)

Step 3: Use **Existing Supplier Account / New Supplier Account**

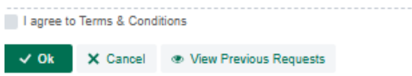
Remarks:

1. "**Existing Supplier Account**" is selected if the supplier has been involved in the invoice finance application previously

2. "**New Supplier Account**" is selected if the supplier has not been involved in the invoice finance application previously. If the option "**Existing Supplier Account**" is selected, fill in the remittance details as below. In the field "**Supplier Account**", input the name of supplier and search for the existing supplier name and account number in the pull-down menu.

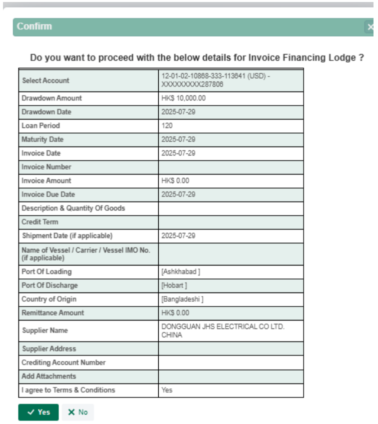
Step 4: Click "**Upload Files**" for uploading supporting documents including (not limited to) Invoice and Bill of Lading

Step 5: Click "**I agree to Terms and Conditions**" if you agree with the T&Cs. Then click **Ok**



Web Invoice Financing Online (Cont.)

Step 6: Please **check the details** and press **Yes** to proceed


Confirm

Do you want to proceed with the below details for Invoice Financing Lodge ?

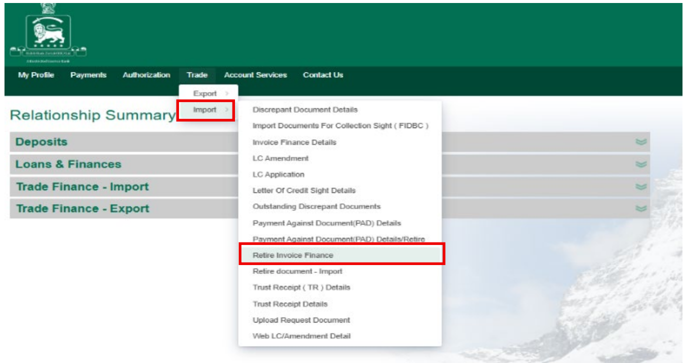
Select Account	12-01-02-10868-333-113641 (USD) - XXXXXXXXX287806
Drawdown Amount	HK$ 10,000.00
Drawdown Date	2025-07-29
Loan Period	120
Maturity Date	2025-07-29
Invoice Date	2025-07-29
Invoice Number	
Invoice Amount	HK$ 0.00
Invoice Due Date	2025-07-29
Description & Quantity Of Goods	
Credit Term	
Shipment Date (if applicable)	2025-07-29
Name of Vessel / Carrier / Vessel IMO No. (if applicable)	
Port Of Loading	[Ashkhabad]
Port Of Discharge	[Hobart]
Country of Origin	[Bangladeshi]
Remittance Amount	HK$ 0.00
Supplier Name	DONGGUAN JHS ELECTRICAL CO LTD. CHINA
Supplier Address	
Crediting Account Number	
Add Attachments	
I agree to Terms & Conditions	Yes

Yes No

Step 7: If you want to see the status of your invoice financing application, go to **View Previous Requests** within the invoice financing application

Invoice Financing Settlement

Step 1: Go to **Trade**, and click **Import** → **Retire invoice financing**

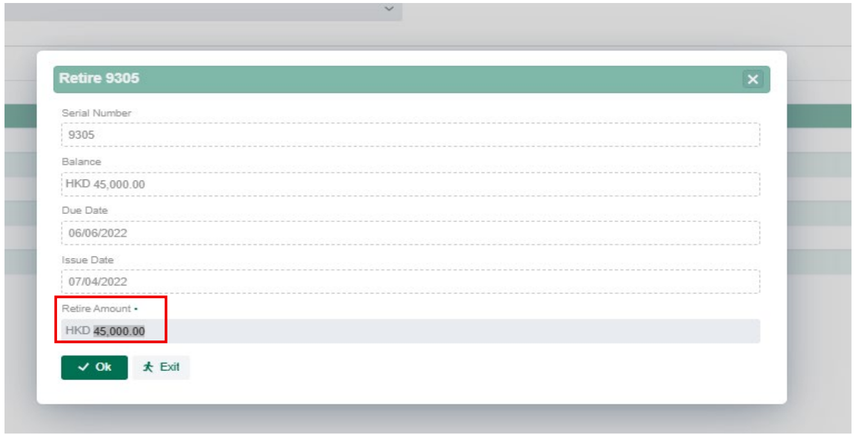


Step 2: Click the **Serial Number** → Select the loan and press **Retire**

Invoice Financing Settlement (Cont.)

Step 3: Fill in the **details** and then press **Ok**

Note: balance must be available in the account to make settlement(s).



Step 4: Check the details and press **Confirm**

Do you want to proceed with the below details for Retire 9305 ?

Serial Number	9305
Balance	HK$ 45,000.00
Due Date	06/06/2022
Issue Date	07/04/2022
Retire Amount	HK$ 10.00

Cancel Confirm

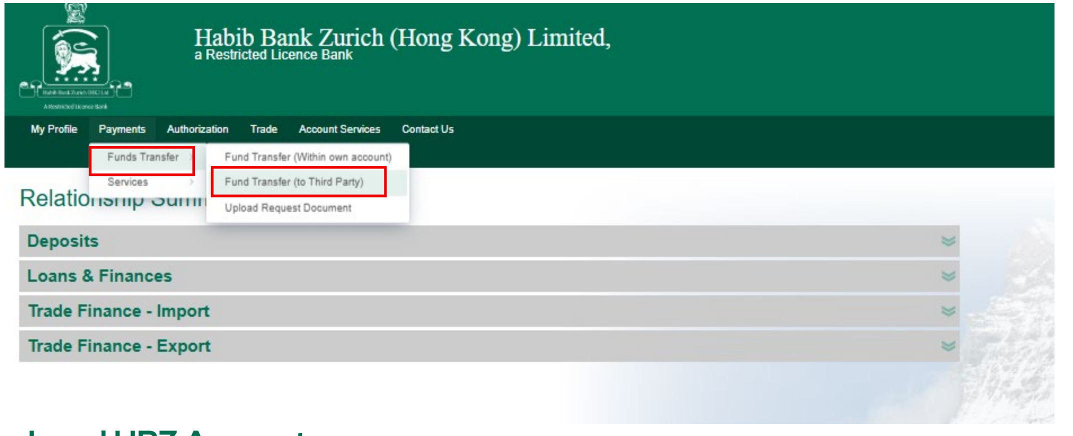
Trust Receipt Settlement (please refer to Invoice Financing Settlement)

Step 1: Go to **Trade**, and click **Import** → **Trust Receipt Premature Details**→Select the **serial number** and press **retire.**
Fill in the details and then press **Ok**

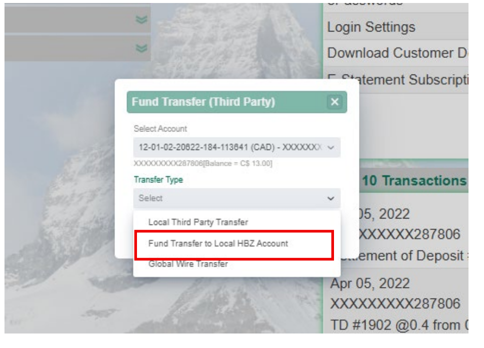
Note: Balance must be available in the account to make settlements

To Transfer Within Your Two Accounts Within HBZ

Step 1: Please log in using authenticator, go to **Payments**, and click **Funds transfer** → **Fund transfer (to Third Party)**



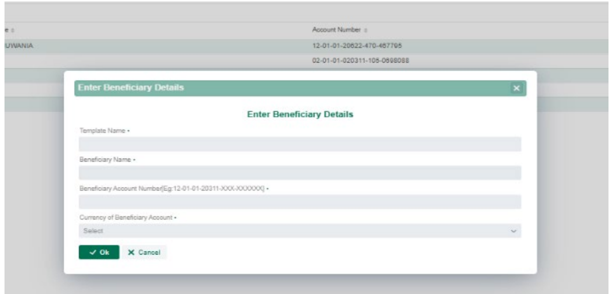
Step 2: **Fund Transfer to Local HBZ Account**

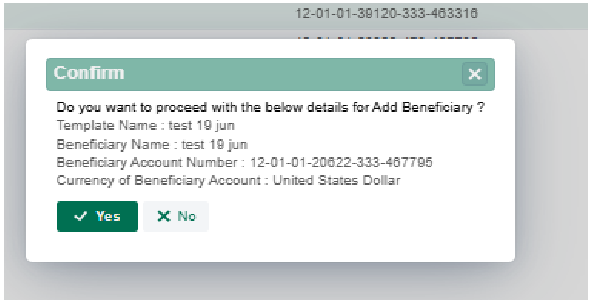


To Transfer Within Your Two Accounts Within HBZ (Cont.)

Step 3: Create a **template**, enter details first→ Press **Ok**

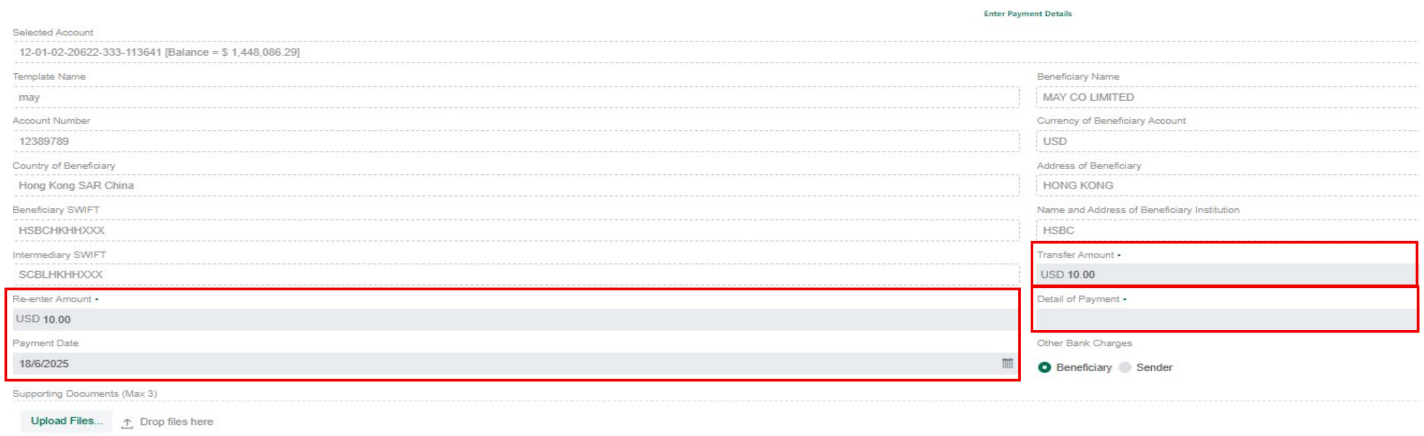
Step 4: Check the details and press **Yes** to proceed



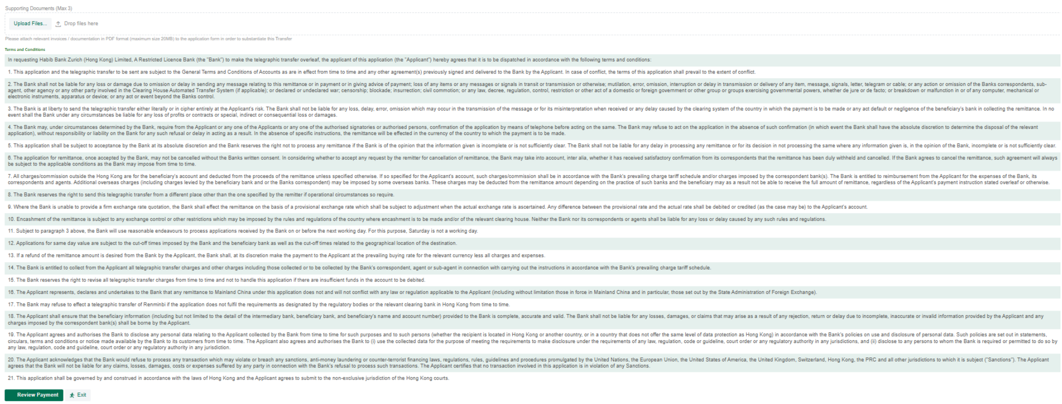


Step 5: Then select the **Template**, click **Process Payment**

Step 6: Enter payment details → **Review payment**



To Transfer Within Your Two Accounts Within HBZ (Cont.)



Step 7: Check the payment details and tick **SMS received containing FT details. Verified and confirmed**. And press **Yes** to proceed.

Do you want to proceed with the below details for Payment ?

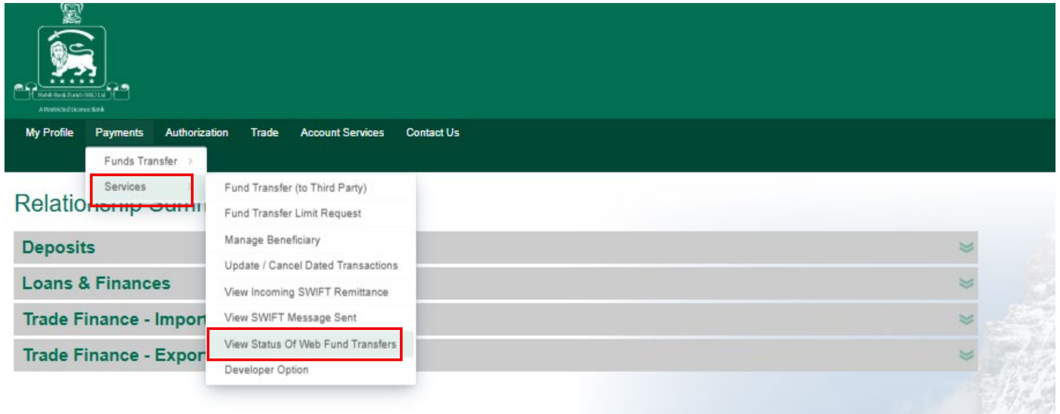
Selected Account	12-01-02-20622-333-113641 [Balance = $ 1,448,086.29]
Template Name	may
Beneficiary Name	MAY CO LIMITED
Account Number	12389789
Currency of Beneficiary Account	USD
Country of Beneficiary	Hong Kong SAR China
Address of Beneficiary	HONG KONG
Beneficiary SWIFT	HSBCHKHHXXX
Name and Address of Beneficiary Institution	HSBC
Intermediary SWIFT	SCBLHKHHXXX
Transfer Amount	$ 10.00
Re-enter Amount	$ 10.00
Detail of Payment	abc
Payment Date	18-06-2025
Other Bank Charges	Beneficiary
Supporting Documents (Max 3)	
Debit Amount	$ 10.00
Currency Rate	1.0

☐ SMS received containing FT details.Verified and confirmed

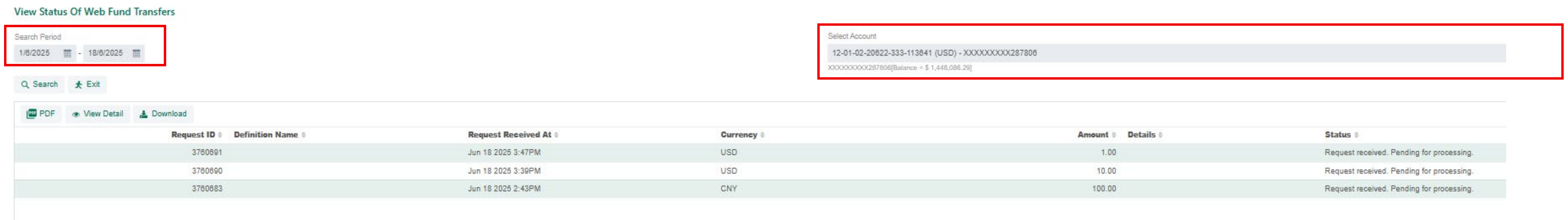
✓ Yes ✕ No

View Status of Web Online Outward Remittances

Step 1: Go to **Payments**, and click **Services** → **View status of web funds transfer**

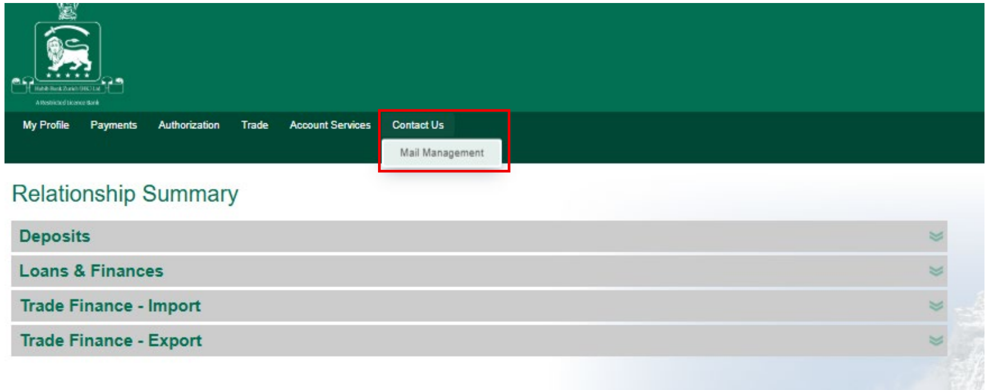


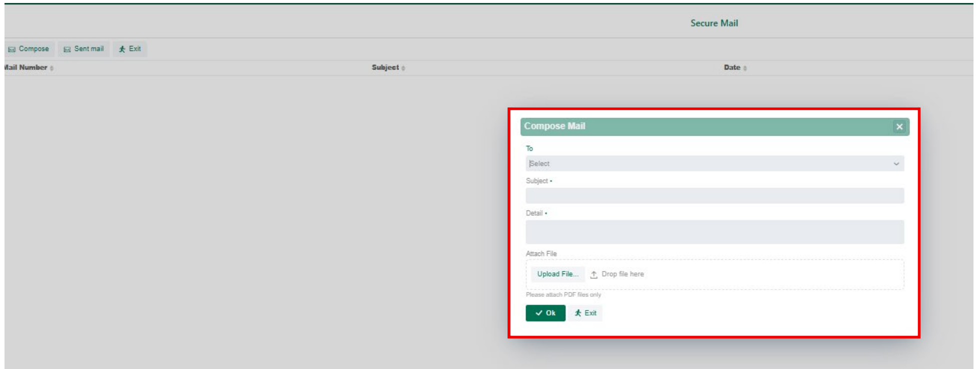
Step 2: Enter **from** and **to** dates



Send Secure Mail

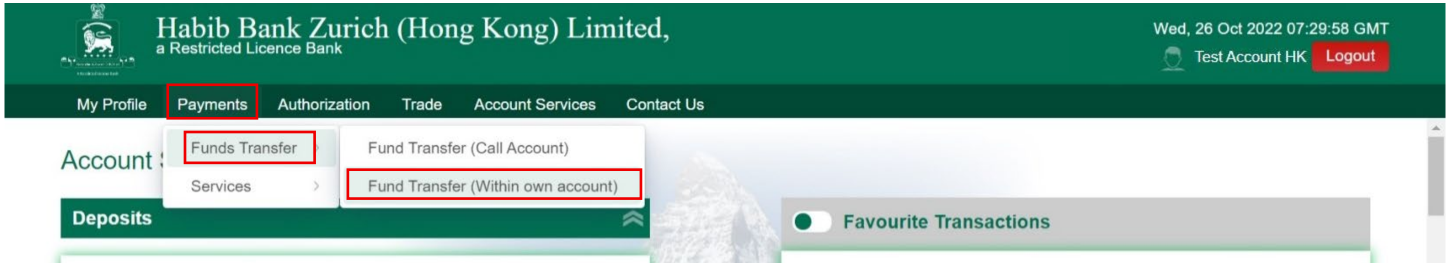
Step 1: Go to **Contact Us**, and click **Mail Management** → **Compose mail** → Select **Branch**



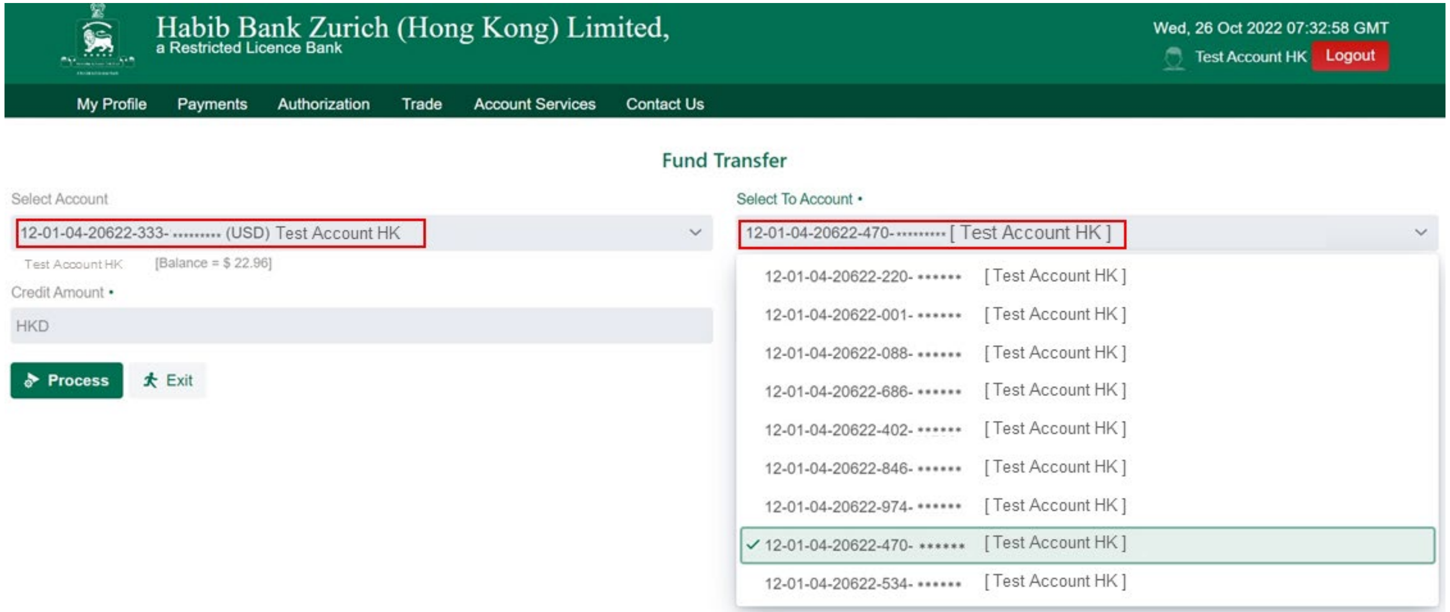


Initiating a Foreign Exchange Transaction

Step 1: Go to **Payments**, and click **Funds Transfer** → **Fund Transfer (Within own account)**

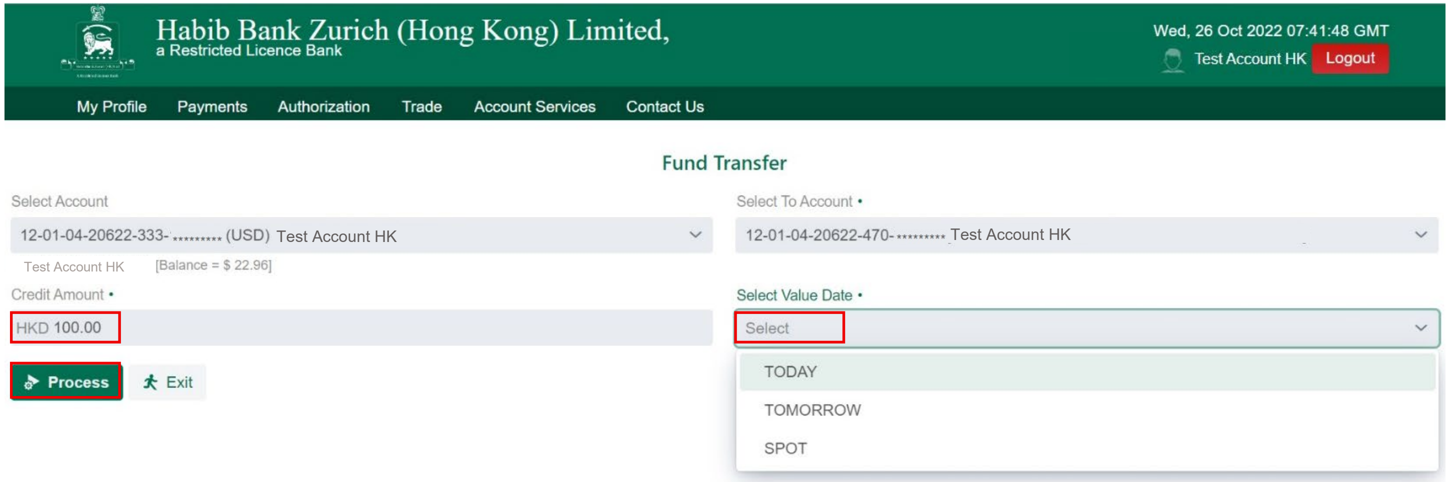


Step 2: Select your desired debit account under **Select Account**, and credit account under **Select To Account**.



Initiating a Foreign Exchange Transaction (Cont.)

Step 3: Fill in the desired **Credit Amount** and then **Select Value Date** (please note that the **TODAY** option may not be available after the cut-off time). Then click **Process** to initiate the transfer.



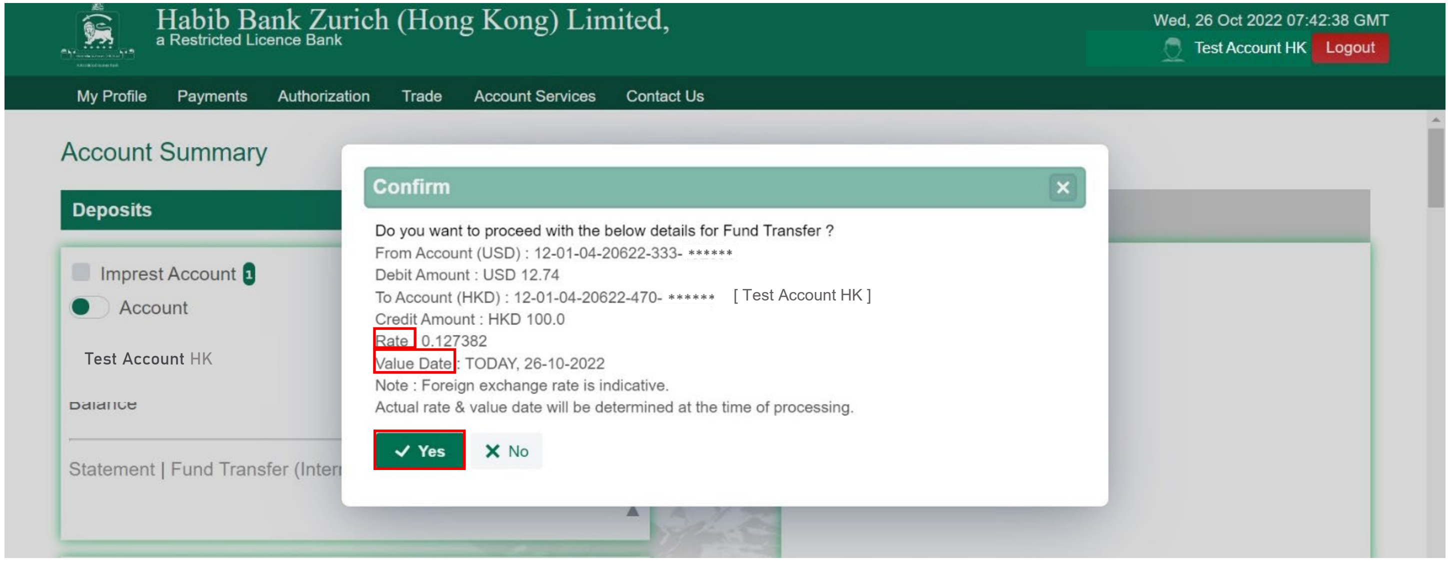
Note:

- **TODAY** refers to settlement on the same date or ‘T’ date
- **TOMORROW** refers to settlement on ‘T+1’ date i.e., One business day after ‘T’ date
- **SPOT** refers to settlement on ‘T+2’ date i.e., Two business days after ‘T’ date
- ‘T’ refers to the transaction date.
- Business days will vary as per holiday conventions for respective currencies.

Initiating a Foreign Exchange Transaction (Cont.)

Step 4: Please note that actual rate and value date are subject to market changes and will be determined at the time of processing.

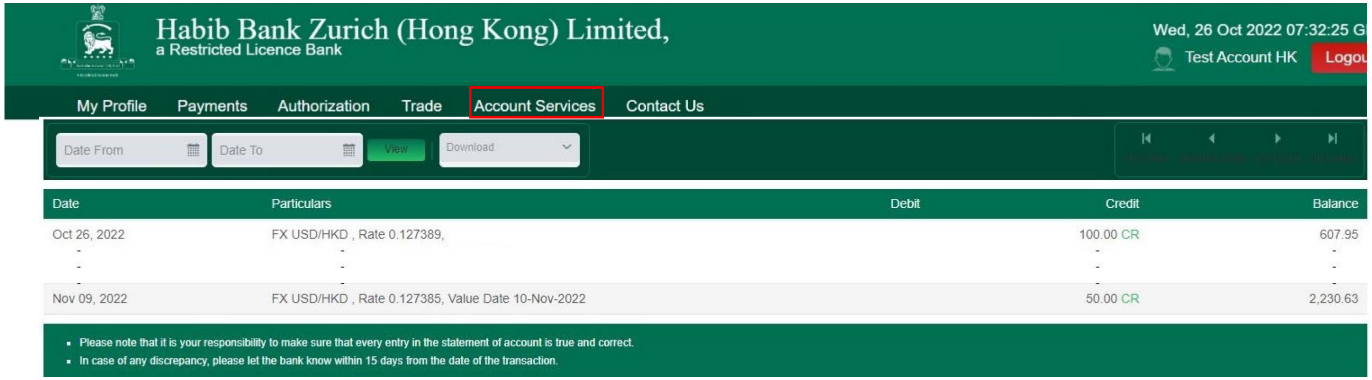
Review the transaction details before confirming the transaction by clicking **Yes**. The **Rate** displayed is indicative. The settlement date is displayed as **Value Date**.



Initiating a Foreign Exchange Transaction (Cont.)

Step 5: To view the details of transaction processed, go to **Account Services**, where you can refer to your account statements. Credited funds will be available on the respective value date.

E.g., HKD statement



E.g., USD statement

Date	Particulars	Debit	Credit	Balance
Oct 26, 2022	FX USD/HKD , Rate 0.127389	12.74 DB DR		10.22
-	-	-		-
-	-	-		-
-	-	-		-
Nov 09, 2022	FX USD/HKD , Rate 0.127385	6.37 DB DR		23.43

- Please note that it is your responsibility to make sure that every entry in the statement of account is true and correct.
- In case of any discrepancy, please let the bank know within 15 days from the date of the transaction.

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