



企业网银使用手册

2020年12月

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1. 登录与签退

目前网银仅支持 Windows 操作系统，建议使用 IE9、Chrome 43 以上版本的浏览器。

1.1 首次登录企业网银

首先请确认您已经完成企业银行开户，领取专属 UKEY。

首次登录，需要安装网银助手、设置 UKEY 密码、设置网银密码。安装过程中，请务必关闭所有浏览器和杀毒软件，安装完毕后，需重启浏览器登录企业网银。

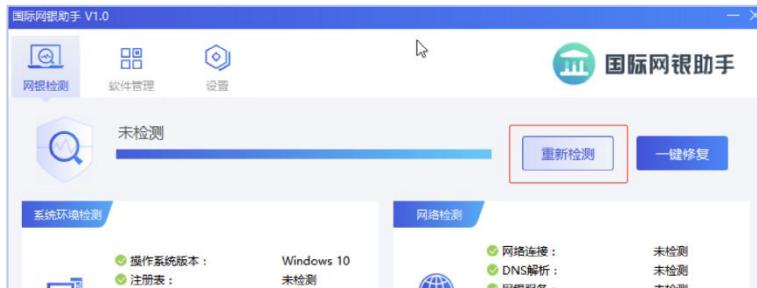
1.1.1 安装网银助手

- 1) 链接 UKEY 至您的电脑；
- 2) 登录我行官网 www.cbibank.com，点击【企业网银】 - 【登录企业网银】 - 【登录指南】 - 【下一步】 - 【点击下载网银助手】。



- 3) 网银助手检测

首次安装网银助手处于未检测状态，要求点击【重新检测】进行系统检测。



检测完毕，如未发现系统异常，可放心使用。如发现系统异常，请点击【一键修复】进行修复。





修复完毕，电脑达到安全要求方可放心使用。



网银助手【软件管理】中，可以对密码控件、签名控件、EsWebSocketkit 控件、UKEY 驱动四个控件进行安装、卸载操作。



1.1.2 设置 UKEY 密码

登录我行官网 www.cbibank.com，插入 UKEY，在弹出框，设置 UKEY 密码，确认无误后，点击【确定】。同时点击 UKEY 【OK】按钮；



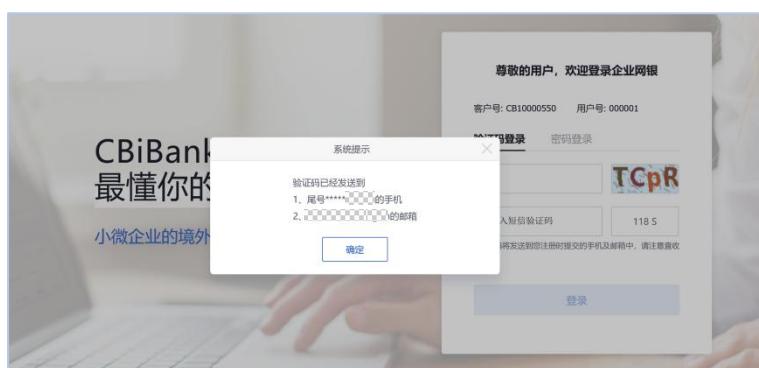
温馨提示：UKEY 密码为 6~12 位数字与字母组合，请妥善保管修改后的密码；

UKEY 连续 5 次输错，将被锁定，需要联系官方客服 400-022-9291 进行更换 UKEY。



1.1.3 设置网银密码

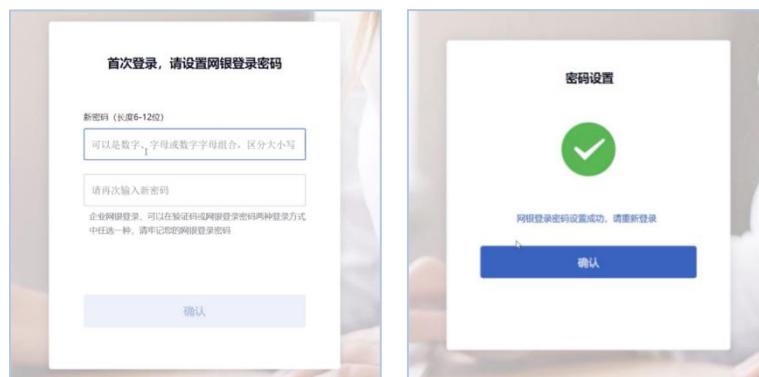
- 1) 连接 UKEY 到您的电脑；
- 2) 登录我行官网 www.cbibank.com, 点击【企业网银】 - 【登录企业网银】 - 【登录】；
首次请选择【验证码登录】，输入【图形验证码】 - 【短信验证码】 - 【UKEY 密码】，点击【登录】；



温馨提示：如您在 1 小时内获取超过 3 次短信验证码，会出现【获取语音验证码】的按钮；
短信验证码和语音验证码 1 小时内分别只能获取 3 次，24 小时内分别只能获取 10 次。



- 3) 设置网银登录密码，输入【新密码】 - 【再次输入新密码】 - 点击【确认】，设置完成，开始登录；
温馨提示：网银密码由 6-12 位数字、字母或数字字母组成，区分大小写，请妥善保管修改后的密码。





1.2 网银登录

网银登录包括【验证码登录】和【密码登录】两种方式。首次登录需使用【验证码登录】并设置网银密码，其后登录您可根据需要自由选择。

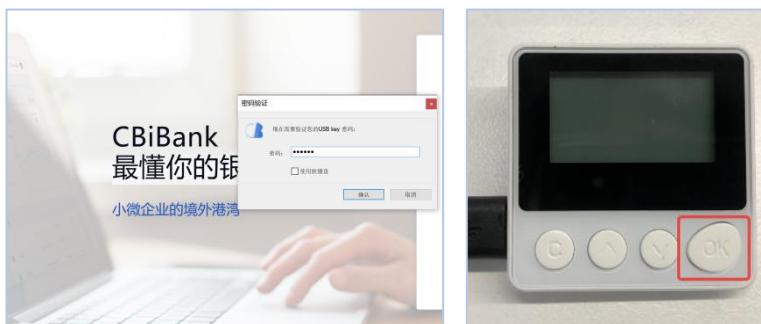
1.2.1 验证码登录

详细流程请参考【1.1.3 设置网银密码】



1.2.2 密码登录

- 1) 企业网银登录页面，输入正确的【图片验证码】和此前设置的【网银密码】，点击【登录】；
- 2) 验证【UKEY 密码】，于 UKEY 点击【OK】，即可登录；

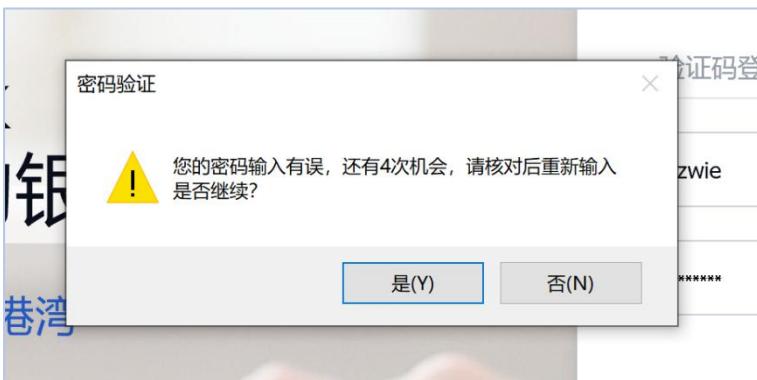




温馨提示：企业网银密码如连续输错 5 次，将被临时冻结，第二天自动解冻；
如连续输错 10 次，将被永久冻结，请拨打官方客服 400-022-9291 进行解冻。输错提示如图；



UKEY 密码如连续 5 次输错将被锁定，需要联系官方客服 400-022-9291 进行更换 UKEY。输错提示如图：



1.3 网银签退

为保障用户账户安全性，我行网银系统提供两种安全的签退方式。

1. 无操作签退：在对网银没有任何操作超过 15 秒的情况下网银进行自动签退；
2. 手动签退：点击网银右上角【安全退出】安全签退。如直接关闭页面，系统将自动签退。



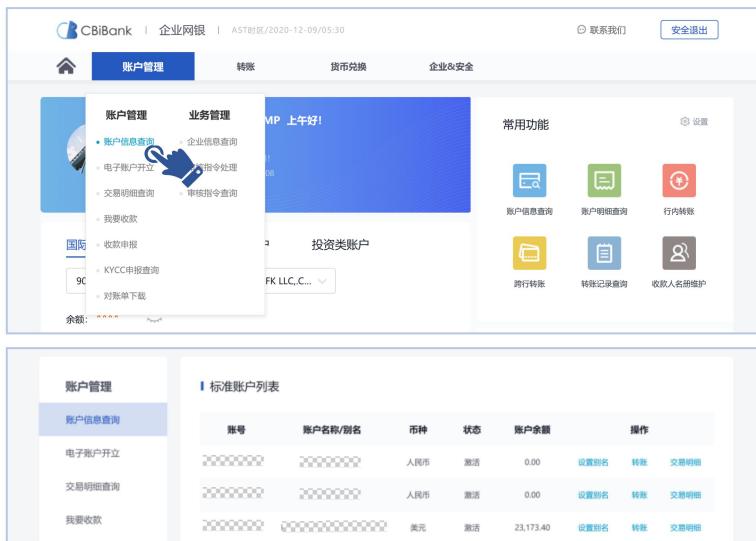
2. 账户管理

通过该功能可以对账号信息进行查询，包括账号信息、币种、交易明细等。

2.1 账户余额查询

可查询所有账户的余额信息，并按照账户类型，以列表形式展示。流程说明：

- 1) 首页点击【账户管理】 - 【账户信息查询】 - 进入账户总览页面；
- 2) 系统根据客户号向系统发送查询指令，查询该客户号下所有账户余额信息，按照账户类型显示结果。



The screenshot shows the CBiBank account management interface. At the top, there are tabs for Home, Account Management (highlighted in blue), Transfer, Currency Exchange, and Enterprise & Security. Below the tabs, there's a sidebar with links for Account Management (Account Information Inquiry, Electronic Account Opening, Transaction Statement Inquiry, I Want to Receive Funds, Receipt Submission, KYC Submission Inquiry, Statement Download), Business Management (Enterprise Information Inquiry, Electronic Account Opening, Transaction Statement Inquiry, I Want to Receive Funds, Receipt Submission, KYC Submission Inquiry, Statement Download), and Common Functions (Account Information Inquiry, Account Statement Inquiry, Internal Transfer, Transfer Record Inquiry, Recipient Name Maintenance). The main content area displays a 'Welcome' message 'MP 上午好!' and a 'Investment Account' section with a dropdown menu showing 'FK LLC,C...'. Below this is a table titled 'Standard Account List' showing three accounts: one in RMB (0.00), one in RMB (0.00), and one in USD (23,173.40).

2.2 交易明细查询

该功能可查询企业账号交易明细，包括汇入、汇出、收费等交易。流程说明：

- 1) 首页点击【账户管理】 - 【交易明细查询】，进入查询页面；
- 2) 根据需要选择账号、查询类型、交易日期，点击【查询】。

目前交易明细查询可查询1年内的数据，超过1年的数据无法查询，时间间隔最大为3个月。



The screenshot shows the CBiBank account management interface. The sidebar includes links for Account Management (Account Information Inquiry, Electronic Account Opening, Transaction Statement Inquiry, I Want to Receive Funds, Receipt Submission, KYC Submission Inquiry, Statement Download), Business Management (Enterprise Information Inquiry, Electronic Account Opening, Transaction Statement Inquiry, I Want to Receive Funds, Receipt Submission, KYC Submission Inquiry, Statement Download), and Common Functions (Account Information Inquiry, Account Statement Inquiry, Internal Transfer, Transfer Record Inquiry, Recipient Name Maintenance). The main content area shows the 'Transaction Statement Inquiry' section with fields for Account Number (* 账号: 0000000000/Standard Account/USD/...), Currency (币种: 美元), Query Type (查询类型: 全部), Quick Query Period (快捷查询期限: 一周, 一个月, 三个月), Start Date (* 开始日期: 2020-12-02), and End Date (* 结束日期: 2020-12-09). Below these are buttons for Search (查询), Reset (重置), and Bulk Download (批量下载电子回单). At the bottom, there are tables for KYC Submission Inquiry, Statement Download, and a summary table.

X-



2.3 对账单下载

- 1) 首页点击【账户管理】 – 【对账单下载】，进入查询页面；
 - 2) 根据需要选择【账户】、【日期】，点击【查询对账单】。
- 目前对账单查询支持查询1年内的数据，超过1年的数据无法查询，时间间隔最大为3个月
- 3) 点击【下载对账单】可进行下载，支持Excel、PDF两种格式。

The screenshot shows the CBiBank account management page. On the left, there's a sidebar with 'Account Management' and 'Business Management' sections. In the center, there's a 'Statement Download' section with a large blue button labeled 'Statement Download'. On the right, there are various functional icons like 'Statement Inquiry', 'Statement Detail Inquiry', 'Intra-bank Transfer', etc.

The screenshot shows the 'Statement Download' query page. It has fields for 'Account Number' (with a placeholder '6000000000150/Standard Account/LCD...'), 'Statement Date' (from '2020-09-10' to '2020-12-10'), and a 'Query Statement' button. A hand icon is pointing at the 'Query Statement' button.

The screenshot shows the 'Customer Statement' page. It displays a table of transaction details from December 9, 2020, to December 10, 2020. The table includes columns for Date, Time, Counterparty Account, Counterparty Name, Description, Debit Amount, Credit Amount, and Balance. At the bottom, there's a circular stamp reading 'CB INTERNATIONAL BANK LLC (1) BANK STATEMENT USE ONLY IFE49 PUERTO RICO, USA' and a download button for 'Excel File'.

日期	时间	对方账号	对方户名	摘要	借方发生额	贷方发生额	余额
2020-12-09	22:40:13			支取	██████████		6645594.37
2020-12-09	01:41:07			收费	██████████		6645714.37



2.4 多币种账户开立

目前 CBiBank 支持 USD、CNH、EUR、GBP 四种币种；

流程说明：

- 1) 首页点击【账户管理】 – 【电子账户开立】，进入申请页面；
- 2) 依次选择【账户类型】、【币种】，阅读并勾选【同意服务协议】，点击【开户】，提交银行审核。

The screenshot shows the CBiBank enterprise online banking interface. The top navigation bar includes links for 'Home', 'Account Management' (highlighted in blue), 'Transfer', 'Currency Exchange', and 'Enterprise & Security'. Below the navigation is a sidebar with sections like 'Account Management', 'Business Management', 'Funding', and 'KYC'. The main content area displays a message 'Good morning!' and a 'Investment Account' section with a dropdown menu showing 'FK LLC, C...'. On the right, there's a 'Common Functions' section with icons for account information, customer information, and intra-bank transfers. The bottom left of the sidebar has a 'Electronic Account Opening' section, which is also highlighted with a blue circle and a hand cursor icon.

账户管理

电子账户开立

核心客户号:

企业名称: FSIFSG GFSJDFK LLC, COMP

* 账户类型: 标准账户

* 币种: 欧元

设置账户别名:

我已阅读并同意 [《CBiBank服务协议》](#)

开户



2.5 国际贸易类账户开立

该账户可用于一般贸易活动，面向服务类和贸易类企业开户。

另请注意：【国际贸易类账户】、【投资类账户】，

凡 2020 年 8 月 1 日前开户用户，需手动点击申请开立；

凡 2020 年 8 月 1 日后开户用户，开户之时已同步完成相关资料审核并为您自动开通，无需再单独申请。

流程说明：

- 网银首点击【国际贸易类账户】 – 下拉符号【立即申请】，根据页面提示一次填写并提交；

The first screenshot shows the CBiBank Corporate Online Banking homepage. It features a blue header bar with the bank's logo and name. Below the header, there are four main navigation tabs: '账户管理' (Account Management), '转账' (Transfer), '货币兑换' (Currency Exchange), and '企业&安全' (Enterprise & Security). On the left side, there is a large circular profile picture placeholder with the text '上午好!' (Good Morning!). To its right, it displays the client ID (客户号: 00000000000000000000000000000000) and a welcome message: '提示信息: 欢迎使用CBiBank企业网银!' (Prompt Information: Welcome to use CBiBank Corporate Online Banking!). Below this, it shows the last login time: '上次登录时间为: 2020-12-10 02:48:46'. The main content area has three tabs at the top: '国际贸易类账户' (International Trade Account), '美国电商类账户' (US E-commerce Account), and '投资类账户' (Investment Account). In the center, there is a placeholder for account details: '0/标准账户/USD/...' followed by a small hand icon. At the bottom, it shows the current balance: '余额: ****'. On the right side, there is a '常用功能' (Common Functions) section with several icons: '账户信息查询' (Account Information Inquiry), '账户明细查询' (Account Detail Inquiry), '行内转账' (Intra-Bank Transfer), '跨行转账' (Inter-Bank Transfer), '转账记录查询' (Transfer Record Inquiry), and '收款人名册维护' (Payer List Maintenance). The second screenshot shows a modal dialog box with a green checkmark icon. The text inside the box reads: '开户申请提交成功' (Account Opening Application Submitted Successfully) and '您的开户申请已经提交至银行，系统审核通过后将开通，请耐心等待。' (Your account opening application has been submitted to the bank, and it will be activated after system review. Please wait patiently.). There is also a note: '点击设置按钮添加' (Click the settings button to add). At the bottom of the dialog, there is a '返回' (Return) button.

- 审核结果查询：登录网银首页，【国际贸易类账户】下显示【银行处理中】，为正在审核中；
显示账户具体信息，则为审核通过；
开通失败会提示【开通币种失败】并说明原因，可根据要求再次提交。



2.6 投资类账户开立

通过该功能可申请开立我行投资类账户，目前投资类账户支持 USD 币种。

凡 2020 年 8 月 1 日后开户用户，无需再单独申请。

流程说明：

- 1) 首页点击【投资类账户】，弹出申请框；
- 2) 依次勾选【我已确认】 - 【立即申请】 - 【开户申请提交 成功】，等待审核结果；

- 3) 审核状态查询：登录网银首页，【投资类账户】下显示【银行处理中】，为正在审核中；
显示账户具体信息，则为审核通过；
开通失败会提示【开通币种失败】并说明原因，可根据要求再次提交。

注意事项：假如您在投资类账户列表能看到投资类账户，但是在各个交易中的账号下拉框里面却看不到此账号，可以通过管理员权限用户进入【企业&安全】-用户号维护版块，选择用户号，点击【修改】按钮，添加可操作的账号，点击【提交】，完成添加才能查到并使用投资类账户。



2.7 美国电商类账户开立

CBiBank 电商账户目前支持北美电商通道收款，更多地区通道正在筹备中，敬请期待。

流程说明：

- 1) 点击首页【美国电商类账户】 - 【立即申请】，根据页面提示输入各项信息，阅读《电商类账户服务协议》、勾选并同意，点击【提交申请】。此时页面显示【开户申请提交成功】。



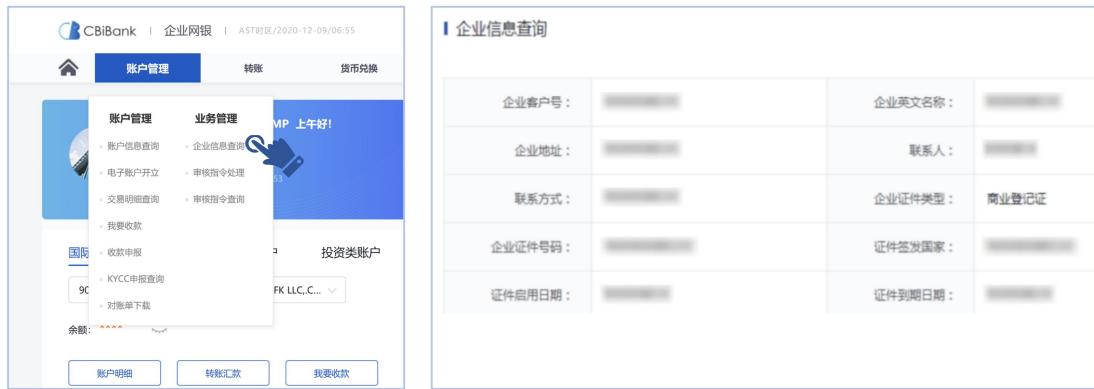
- 2) 进度查询：网银首页查看【美国电商类账户】，当看到账户信息时，表示审核通过，开户完成；当审核拒绝时，根据拒绝原因重新提交审核，流程与初次申请时一致。



2.8 企业信息查询

该功能可查询企业于银行预留的企业基本信息、联系人信息等。

流程说明：首页点击【账户管理】 – 【企业信息查询】。



The screenshot shows the CBiBank Corporate Online Banking homepage. The main menu includes 'Account Management', 'Transfer', and 'Currency Exchange'. Under 'Business Management', there are links for 'Enterprise Information Inquiry', 'Account Opening', 'Transaction Details Inquiry', 'I Want to Receive Funds', and 'International'. A large blue button in the center says 'MP 上午好!' (MP Good Morning!). To the right, there's a section titled 'Investment Account' with a dropdown menu showing 'FK LLC,C...'. Below the main menu, there are buttons for 'Account Statement', 'Transfer Remittance', and 'I Want to Receive Funds'. On the right side, there's a form titled 'Enterprise Information Inquiry' with fields for enterprise number, English name, address, contact person, contact method, document type, document number, issuance date, and expiration date. Most fields are redacted.

2.9 审核指令处理

如果您开户时只有一个操作员用户，那么该用户既有录入权限也有审核权限，操作时无需审核；

如果您开户时拥有多个操作员用户，假如 A 为录入权限，B 为审核权限，那么 A 提交申请后，需用户 B 审核后，方可成功提交。

流程说明：首页点击【账户管理】 – 【审核指令处理】，用来查询录入权限的用户提交的所有的审核指令。



The screenshot shows the CBiBank Corporate Online Banking homepage. The main menu includes 'Account Management', 'Transfer', and 'Currency Exchange'. Under 'Business Management', there are links for 'Enterprise Information Inquiry', 'Audit Instruction Processing', and 'Audit Instruction Inquiry'. A large blue button in the center says 'MP 上午好!' (MP Good Morning!). To the right, there's a section titled 'Investment Account' with a dropdown menu showing 'FK LLC,C...'. Below the main menu, there are buttons for 'Account Statement', 'Transfer Remittance', and 'I Want to Receive Funds'. On the right side, there's a form titled 'Audit Instruction Processing' with a table for transaction categories. The table has two rows: 'Intra-bank Transfer' with a value of 4, and 'Inter-bank Transfer' with a value of 5. A dashed box highlights the '待处理指令笔数' (Pending Instruction Count) column.



2.10 账户别名设置

通过该功能可以修改账户的别名。

流程说明：首页点击【账户管理】 - 【账户信息查询】，点击【设置别名】修改。

The screenshot shows two pages of the CBiBank website. The left page is the homepage with a sidebar for 'Account Management' and 'Business Management'. The right page is the 'Active Account List' where an account's details are shown, including its name and balance. A red box highlights the 'Set Alias' button under the account's operation column. The right page also shows the 'Account Alias Setting' interface, which includes fields for account number, account name, currency, and alias, with a red box highlighting the alias input field.

2.11 常用功能设置

该功能可设置常用操作至首页，方便日常网银使用；

流程说明：首页【常用功能】 - 点击【设置】，根据提示勾选并【设置】即可。

The screenshot shows the 'Common Functions' settings page. On the left, there is a list of functions: 'Account Information Query', 'Account Detail Query', 'Intra-bank Transfer', 'Cross-bank Transfer Record Query', and 'Recipient Name Book Maintenance'. A blue hand icon points to the 'Settings' button next to 'Account Information Query'. On the right, there is a 'Common Function Settings' section with two tabs: 'Query' and 'Transfer'. Under 'Query', 'Account Information Query' and 'Account Detail Query' are checked. Under 'Transfer', 'Intra-bank Transfer', 'Cross-bank Transfer', 'Sub-account Transfer', 'Recipient Name Book', and 'Transfer Record Query' are checked. A blue hand icon points to the 'Settings' button at the bottom right of the page.

3. 收款管理

3.1 行内收款

该功能用于收付款双方账号均为 CBiBank 网银系统间的交易指令提交。

流程说明：

- 收款信息：首页点击【账户管理】 - 【我要收款】 - 选择【CBiBank 同行转入】 - 【选择账号】 - 【一键复制】发给对方；



- 收款申报：【账户管理】 - 【我要申报】，选择需申报交易并上传相关证明资料，点击【去申报】；



- 到账查询：【账户管理】 - 【交易明细查询】 - 【查询类型】选择【收入】，进行查询。





3.2 跨行收款

该功能用于跨行向我行账户汇入款项时，通过该功能查看您的收款信息、并且填写收款申报。
当对方付款成功并且申报通过后，我行将及时安排入账。

流程说明：

1) 收款信息：点击【我要收款】 - 【本地/全球转入】 - 【选择账号】 - 【汇款行所在国家】 - 一键复制；

2) 收款申报：【账户管理】 - 【我要申报】，选择需申报交易并上传相关证明资料，点击【去申报】；

3) 到账查询：【账户管理】 - 【交易明细查询】 - 【查询类型】选择【收入】，进行查询。

3.3 收款申报

该功能用于对客户收款进行风控报备。

申报请上传能证明该笔资金汇款用户/目的的文件，包括但不限于发票、合同、协议、报关单、提货单等，完整的证明资料有助于审核的快速进行。

流程说明：

- 1) 提交申报：【账户管理】 – 【收款申报】完整填写申报信息，点击【去申报】；
- 2) 申报查询：点击【收款申报】，按照币种选择账号，查询申报进展。



The screenshot displays the CBiBank Corporate Online Banking homepage. On the left, there are several menu options under '账户管理' (Account Management) and '业务管理' (Business Management). The '收款申报' (Collection Declaration) option is highlighted with a large blue button. The main right panel shows a 'MP 上午好!' (Good Morning MP!) message and a '投资类账户' (Investment Account) section. A modal window titled '新增收款申报' (New Collection Declaration) is open on the right, prompting the user to fill in fields such as '收款账号' (Collection Account), '汇款金额' (Remittance Amount), '汇款方企业性质' (Nature of Remitter's Company), '与汇款方关系' (Relationship with Remitter), '汇款用途/目的' (Remittance Purpose), and '资金证明材料' (Proof of Funds Material). There is also a note about file upload requirements: '上传能证明该笔资金汇款用户/目的的文件，包括但不限于发票、合同、协议、报关单、提货单等。单个pdf, jpg, jpeg, png等文件不超过10M，最多上传10个文件'.

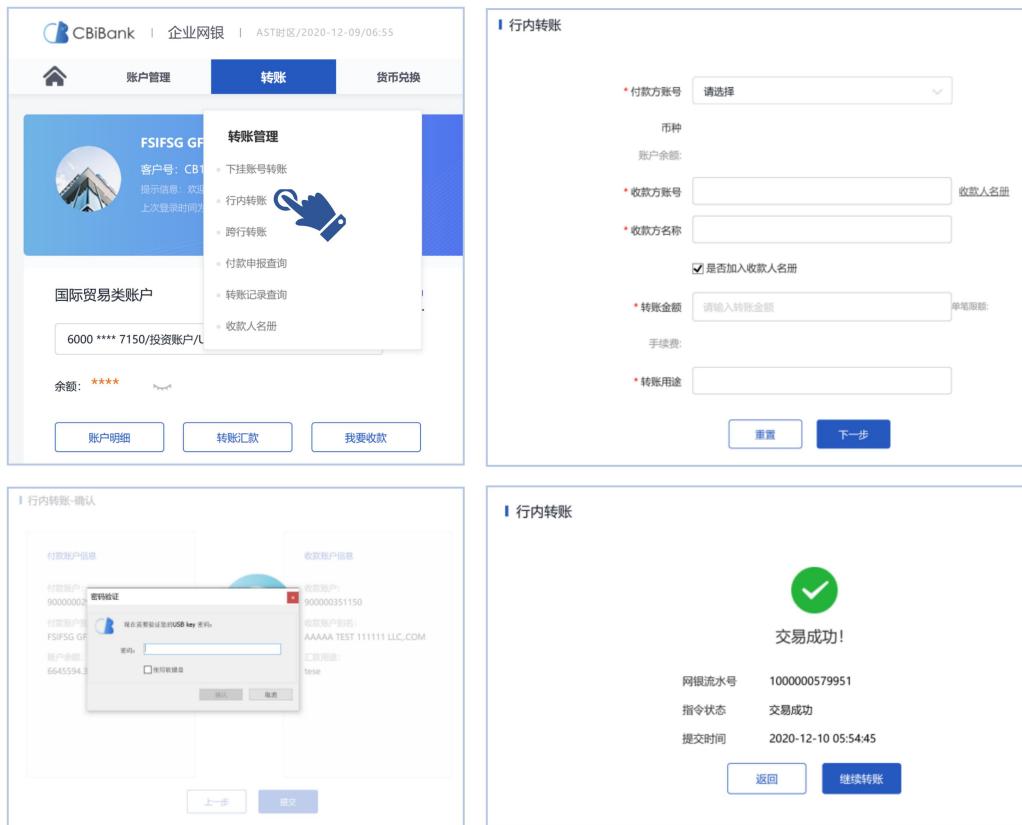
4. 转账管理

4.1 行内转账

该功能用于收付款双方账号均为 CBiBank 账户间的交易指令提交。

流程说明：

- 1) 提交付款：操作员点击【转账】 – 【行内转账】，根据页面提示填写并验证【UKYE】密码，提交；每次转账后我行网银系统将自动保存汇款账号信息，其后可从【收款人名册】查询，方便快捷。
行内转账要素：收款方账号、收款方名称、转账金额、转账用途；



The screenshot displays the CBiBank Online Banking interface for internal transfers. It consists of four panels:

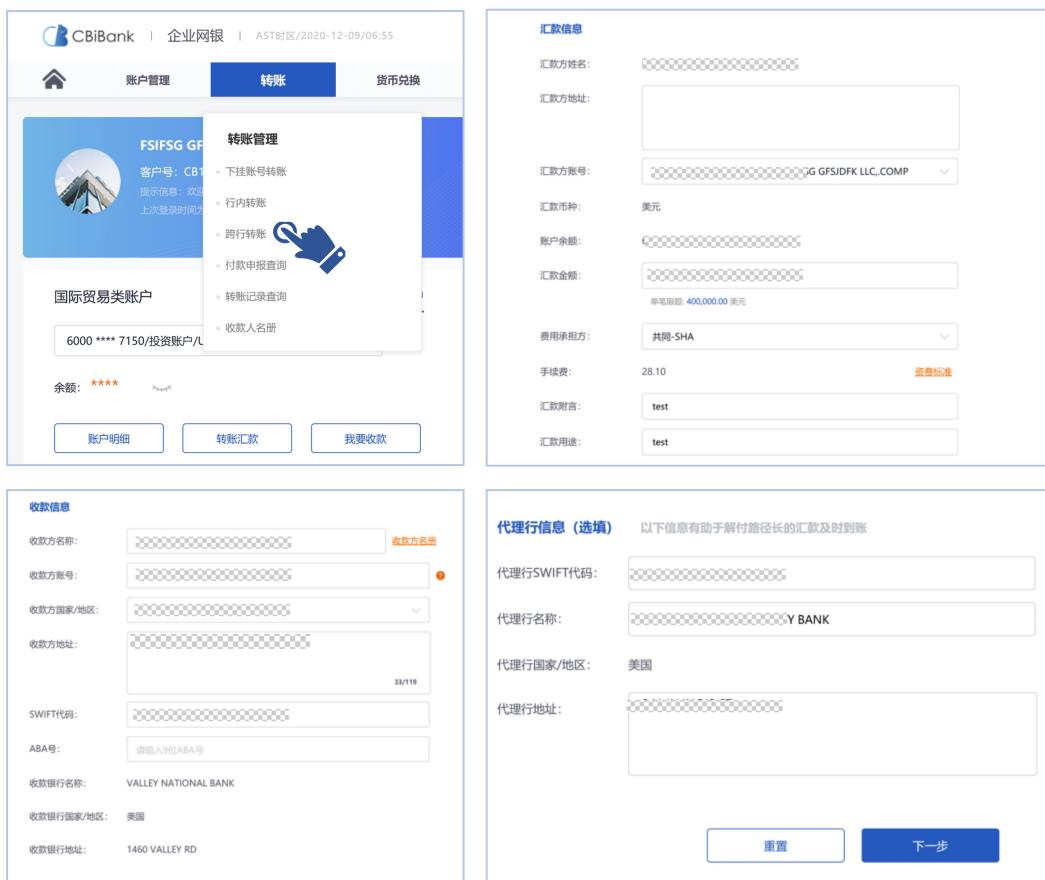
- Top Left Panel:** Shows the main navigation bar with '账户管理' (Account Management), '转账' (Transfer), and '货币兑换' (Currency Exchange). Below it is a summary box for 'FSIFSG GF' account, showing a balance of '6000 **** 7150/投资账户/L...'.
- Top Right Panel:** Titled '行内转账' (Internal Transfer), it contains fields for '付款方账号' (Payee Account Number) with a dropdown menu, '收款方账号' (Recipient Account Number), '收款方名称' (Recipient Name), '转账金额' (Transfer Amount), and '转账用途' (Transfer Purpose). A checkbox for '是否加入收款人名册' (Add to Recipient List) is checked. Buttons for '重置' (Reset) and '下一步' (Next Step) are at the bottom.
- Bottom Left Panel:** Titled '行内转账-确认' (Internal Transfer - Confirmation), it shows a modal dialog for 'UKEY验证' (UKEY Verification) where a password is being entered. It also lists '付款账户信息' (Payee Account Information) and '收款账户信息' (Recipient Account Information).
- Bottom Right Panel:** Titled '行内转账' (Internal Transfer), it displays a success message '交易成功!' (Transaction Successful) with a green checkmark icon. It shows transaction details: 网银流水号 (Bank流水号) 1000000579951, 指令状态 (Instruction Status) 交易成功 (Successful Transaction), and 提交时间 (Submission Time) 2020-12-10 05:54:45. Buttons for '返回' (Return) and '继续转账' (Continue Transfer) are at the bottom.

4.2 跨行转账

跨行转账指的是向非我行网银系统的账户进行转账汇款的业务。

流程说明：

- 提交付款：网银首页【转账】 – 【跨行转账】，根据提示填写【汇款信息】、【收款信息】、【代理行信息】（选填），验证【UKYE】密码，提交；



The screenshot shows the CBI Bank Online Banking interface. On the left, there's a sidebar with account information (FSIFSG GF, Client ID: CBI), a balance of 6000 **** 7150, and buttons for Account Details, Transfer Remittance, and I Want to Collect. The main area has tabs for Home, Account Management, Transfer (selected), and Currency Exchange. Under Transfer, it says 'Transfer Management' and lists options: Down-link Account Transfer, Intra-bank Transfer, Cross-bank Transfer (highlighted with a blue cursor icon), Payment Application Inquiry, Transfer Record Inquiry, and Recipient Name List. To the right, there are two large forms:

- Huian Information:** Fields include Recipient Name (XXXXXX), Recipient Address, Recipient Account Number (XXXXXX XXXX XXXX XXXX 1234), Recipient Currency (USD), Recipient Balance (XXXXXX XXXX XXXX XXXX), Recipient Amount (XXXXXX XXXX XXXX XXXX), Recipient Fee (28.10), Recipient Remarks (test), and Recipient Purpose (test). A note at the bottom says "Single Transaction: 400,000.00 USD".
- Recipient Information (Optional):** Fields include Recipient Name, Recipient Address, Recipient SWIFT Code, Recipient BSA Number, Recipient Bank Name (VALLEY NATIONAL BANK), Recipient Country/Region (USA), and Recipient Address (1460 VALLEY RD). A note says "The following information helps to resolve the payment path and ensure timely arrival of funds".

- 付款申报：信息填写无误后点击【去申报】。

申报要素：付款账号、汇款金额、汇款用途、收款方企业性质、与收款方关系、资金证明材料。



This is a detailed view of the payment application form. It includes fields for:

- 付款申报:** A note: "For the normal remittance of this transaction, please provide the following proof of funds to CBI Bank for record."
- 付款账号:** Recipient Account Number (XXXXXX XXXX XXXX XXXX 1234).
- 汇款金额:** Recipient Amount (XXXXXX XXXX XXXX XXXX).
- 汇款用途/目的:** Recipient Purpose (TEST).
- 收款方企业性质:** Recipient Business Type (Please Select).
- 与收款方关系:** Recipient Relationship (Please Select).
- 资金证明材料:** A file upload section with a placeholder "Upload File".

 Below the form is a note: "Uploading files that can prove the purpose of the remittance can help speed up the review process. Please note that each file must be less than 10M and there are no more than 10 files per transaction." At the bottom are "Previous Step" and "Submit" buttons.



4.3 付款申报查询

该功能用于过往转账付款申报审核结果查询。

流程说明：

- 1) 首页点击【转账】 – 【付款申报查询】，进入查询页面；
- 2) 选择币种，进行审核状态查询。

银行审核中显示为【审核中】，申报成功显示为【申报完成】，
申报失败显示为【申报拒绝】，点击【查看详情】查看原因，可再次提交。

申报时间	业务参考号	账号	汇款金额	币种	汇款用途	申报状态	操作
2020-09-09 10:00:00	2	900000029150/标准账户/USD/...	美元	FADF23283 FJSIFIWEURW		申报拒绝	查看详情
2020-09-09 10:00:00	3	900000029150/标准账户/USD/...	美元	SDFS32424 SFWR2R2RREWR		申报完成	查看详情
2020-09-09 10:00:00	4	900000029150/标准账户/USD/...	美元	FADFDF3232 SFSWERVYERWR		审核中	查看详情

4.4 转账记录查询

该功能用于过往转账记录查询。

流程说明：

- 1) 首页点击【转账】 – 【转账记录查询】，进入查询页面；
- 2) 按需选择查询条件，点击【查询】。

流水号	交易日期	交易类型	币种	交易金额	付款账户	收款账户	收款方名称	交易状态
10000005756 55	2020-11-26	行内单笔转账	美元	112.11	900000029150	9000000459150	ACCOUNT FOR DEMO	交易成功
10000005751 74	2020-11-26	跨行单笔转账	美元	1,001.00	900000029150	123678889090909	SHOUKUANFANGMINGC	银行已受理
10000005751 60	2020-11-26	跨行单笔转账	美元	1,000.99	900000029150	123678889090909	SHOUKUANFANGMINGC	银行已受理



4.5 收款人名册

为便利用户日常款项汇转，网银系统会自动保存收款人信息。用户可通过该功能进行收款人信息管理。

流程说明：

- 1) 信息管理：首页点击【转账】 – 【收款人名册】，包括他行账户和本行账户两种类型。
选择对应账号，可进行【转账】、【修改】、【删除】、【查看详情】。
- 2) 添加新收款人：点击【转账】 – 【收款人名册】 – 【添加新收款人】，根据提示填写信息，点击【确定】完成新建。

The screenshot displays two main sections of the CBiBank Online Banking interface. On the left, the homepage shows a summary for 'FSIFSG GF' with account number '6000 **** 7150'. It includes tabs for 'Account Management', 'Transfer' (which is selected), and 'Currency Exchange'. Under 'Transfer Management', there are links for 'Intra-bank Transfer', 'Inter-bank Transfer', 'Payment Submission Inquiry', and 'Recipient List'. Below this, there's a balance indicator '余额: ****' and three buttons: 'Account Statement', 'Transfer Remittance', and 'I Want to Receive'. On the right, a detailed view of the 'Recipient List' is shown. It has a header with tabs for 'He行账户' (Corporate Account) and '本行账户' (Institutional Account). A search bar at the top allows users to enter '户名' (Name) and '账号' (Account Number) and click 'Search'. Below the search bar is a table with columns: '户名' (Name), '账号' (Account Number), 'SWIFT' (though mostly obscured by redaction), '备注' (Remarks), and '操作' (Operations). Each row in the table includes five buttons: '转账' (Transfer), '修改' (Modify), '删除' (Delete), and '查看详情' (View Details). Additionally, there is a blue button labeled '+ 添加新收款人' (Add New Recipient) with a key icon.

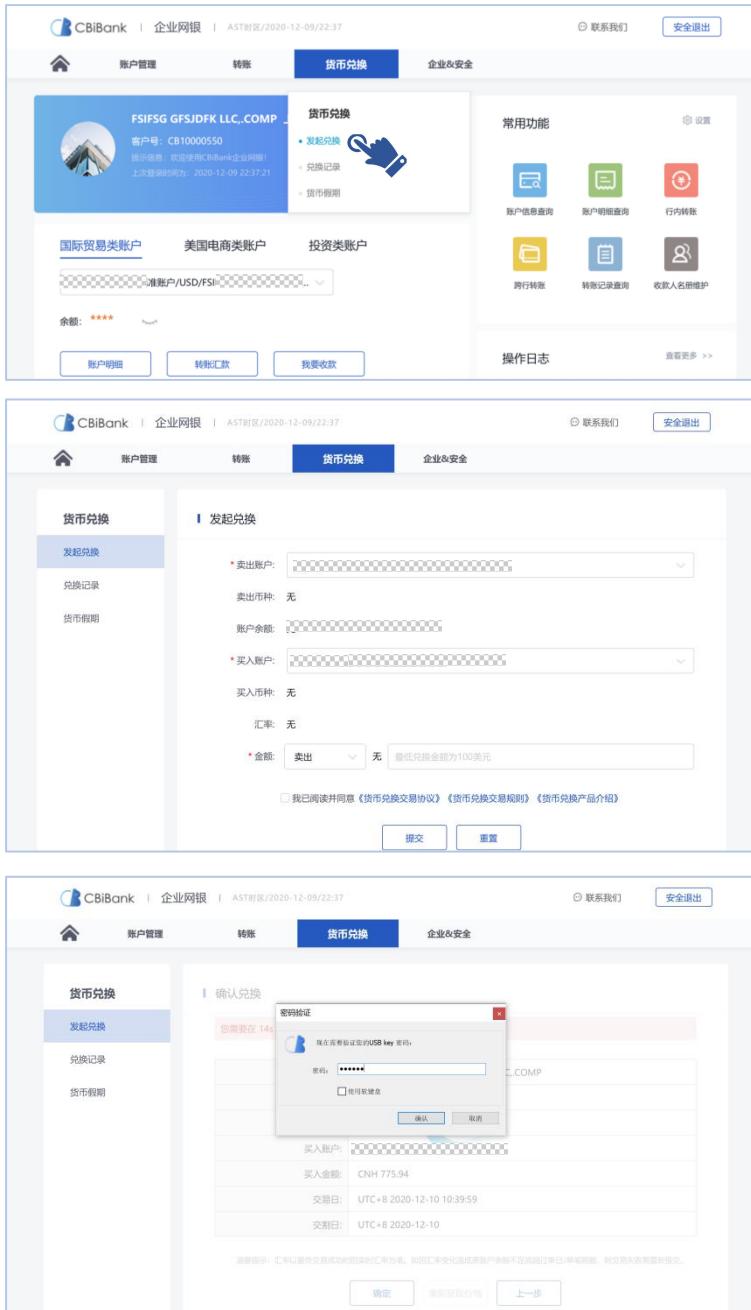
5. 货币兑换

5.1 货币兑换

货币兑换目前支持 USD、CNH 兑换，更多币种兑换筹备中，敬请期待。

流程说明：

- 1) 首页点击【货币兑换】 – 【发起换汇】，选择【卖出账户】和【买入账户】，输入【卖出/买入金额】，阅读并勾选 3 个货币兑换协议，点击【提交】。
- 2) 汇率报价的有效时长是 15 秒，刷新请点击【重新获取价格】，如无误请点击【确定】。并验证【UKEY 密码】，于 UKEY 点击【OK】完成申请。



The screenshots illustrate the three-step process for initiating a currency exchange:

- Step 1: Home Page - 货币兑换 (Currency Exchange)**
Shows the main dashboard with account information (FSIFSG GFSJDFK LLC., COMP), account types (International Trade Account, US E-commerce Account, Investment Account), and a summary of the transaction.
- Step 2: Initiate Exchange - 起始兑换 (Initiate Exchange)**
Shows the "Initiate Exchange" form where the user selects the "Sell Account" (卖出账户) and "Buy Account" (买入账户). It also includes fields for amount ("金额") and currency ("币种"). A checkbox for accepting terms and conditions is present, along with "Submit" and "Reset" buttons.
- Step 3: Confirmation - 确认兑换 (Confirm Exchange)**
Shows a modal dialog for "Password Verification" (密码验证) where the user enters their password. The main page shows the confirmed exchange details: "Buy Account" (买入账户), "Buy Amount" (买入金额) CNH 775.94, "Trade Date" (交易日) UTC+8 2020-12-10 10:39:59, and "Settlement Date" (交割日) UTC+8 2020-12-10.

温馨提示：汇率以最终交易成功时的实时汇率为准。如因汇率变化造成的原账户余额不足，则交易失败需重新提交。



5.2 查看兑换记录

流程说明：网银点击【货币兑换】 - 【兑换记录】，即可查看所有兑换记录。

温馨提示：货币假期时不可交易和交割，具体可点击【货币兑换】-【货币假期】查看。如有换汇需求，请注意提前安排。

The screenshot shows the CBIBank mobile banking app's foreign exchange section. At the top, there are tabs for '账户管理' (Account Management), '转账' (Transfer), '货币兑换' (Currency Exchange, highlighted in blue), and '企业&安全' (Enterprise & Security). Below these, under the '货币兑换' tab, there are sections for '货币兑换' (Currency Conversion) and '货币假期' (Currency Holidays). A red box highlights the '货币假期' section, which contains the message '货币假期不可交易和交割' (Currency holidays cannot be traded or delivered). There are also sections for '发起兑换' (Initiate Conversion) and '兑换记录' (Conversion History). A large blue button labeled '货币假期' with a hand cursor icon is prominently displayed. The date '2020年12月' (December 2020) is shown above a calendar grid. The calendar grid has days from Monday to Sunday, with specific dates like December 5th and 6th marked as '非营业日' (Non-business days) in red. Other dates like December 10th are marked with a small red circle.

6. 企业安全

6.1 账户限额配置

该功能用于银行账户限额进行设置管理。

流程说明：

- 1) 首页点击【企业&安全】 – 【账户限额设置】，进入设置页面；
- 2) 选择需修改的账号点击【修改】，根据需要填写后点击【下一步】，完成设置。





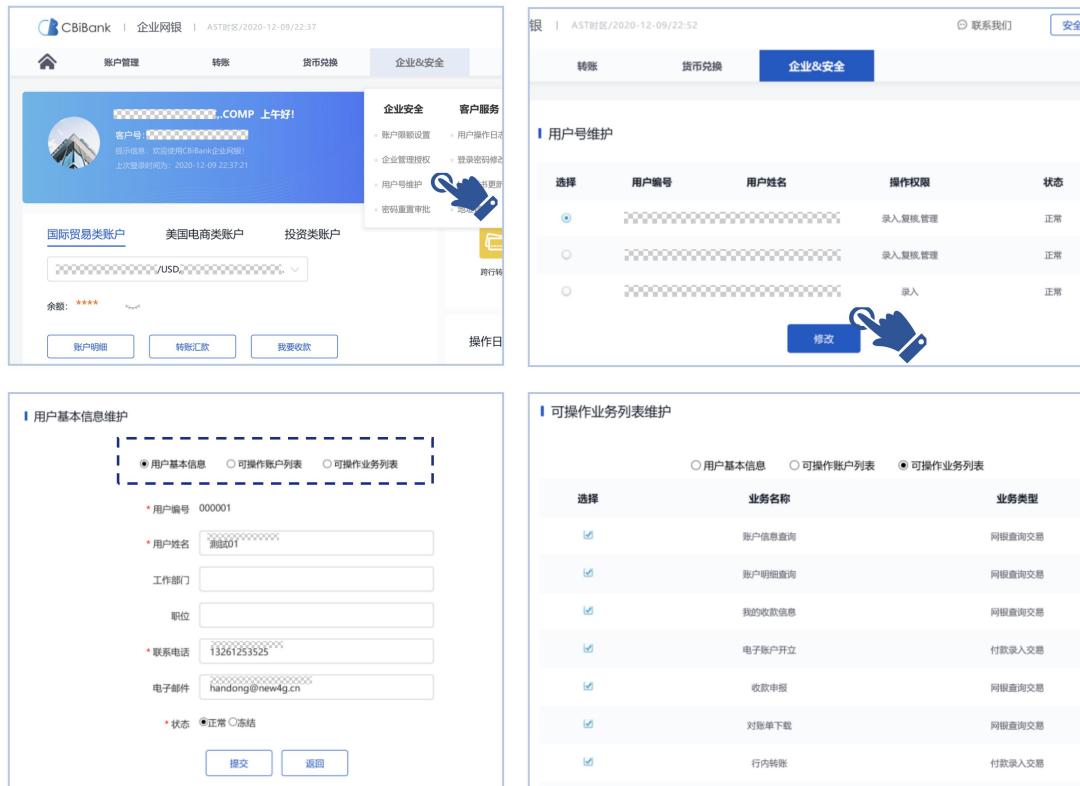
6.2 用户信息维护

该功能用于企业网银账户下用户信息及权限管理，只有管理权限的用户才能修改。

流程说明：

- 1) 首页点击【企业&安全】 – 【用户号维护】，进入设置页面；
- 2) 选择需修改的用户，点击【修改】。

用户基本信息维护包括【用户基本信息】、【可操作账户列表】、【可操作业务列表】三部分，确认无误后，点击【提交】即可。



The screenshot displays the CBiBank Enterprise Online Banking interface. The top navigation bar includes links for Home, Account Management, Transfer, Currency Exchange, and Enterprise & Security. The 'Enterprise & Security' tab is selected, and the sub-menu 'User Number Maintenance' is active. The main content area shows a user profile summary and a table for managing user permissions. Below this are two side panels: 'User Basic Information Maintenance' and 'Operable Business List Maintenance'. The 'User Basic Information Maintenance' panel contains fields for User ID, Name, Department, Position, Contact Phone, and Email, with a status selection between Normal and Frozen. The 'Operable Business List Maintenance' panel lists various banking services categorized by business type.



6.3 用户操作日志查询

该功能用于企业网银账户日常操作记录查询。

流程说明：

- 1) 首页点击【企业&安全】 – 【用户操作日志查询】，进入查询页面；
- 2) 输入查询条件，点击【查询】

查询元素包括【业务名称】、【交易状态】、【起始日期】、【截止日期】，按需选择即可查询。

The screenshot shows the CBiBank Enterprise Online Banking interface. At the top, there are tabs for 'Account Management', 'Transfer', 'Currency Exchange', and 'Enterprise & Security'. The 'Enterprise & Security' tab is selected, revealing a sidebar with options like 'Customer Service', 'Operation Log Query', 'Password Modification', and 'Transfer Record Inquiry'. Below the sidebar, there's a summary of account details including balance and transaction history. A large button labeled 'Operation Log' is prominently displayed, which is the focal point of this section.

This screenshot displays the detailed search form for 'User Operation Log Query'. It includes fields for 'Business Name' (selected as 'Inter-bank Transfer'), 'Transaction Status' (set to 'Select'), and 'End Date' (set to '2020-12-09'). There is also a dropdown for 'Start Date' with 'Please Select' highlighted. On the right, there is a table header with columns 'Status', 'User ID', and 'Information'. Below the table, there is a note indicating that the table content is currently empty.



6.4 修改网银密码

该功能用于企业网银登录密码修改，修改需用到原网银密码。

流程说明：

- 1) 首页点击【企业&安全】 – 【登录密码修改】，进入修改页面；
- 2) 按照密码规则输入信息，确认无误后，点击【确认】即可完成修改；

密码规则：网银密码为 6-12 位，数字、字母或数字字母组成，区分大小写，一定妥善保存新密码。

The screenshot shows the CBiBank Enterprise Online Banking homepage. A blue navigation bar at the top includes links for '账户管理' (Account Management), '转账' (Transfer), '货币兑换' (Currency Exchange), and '企业&安全' (Enterprise & Security). The '企业&安全' tab is selected, revealing a dropdown menu with options like '企业安全' (Enterprise Security), '客户服务' (Customer Service), '账户限额设置' (Account Limit Settings), '企业管理授权' (Enterprise Management Authorization), '用户名维护' (User Name Maintenance), 'U盾密钥更新' (U盾 Key Update), '密码重置审批' (Password Reset Approval), '用户操作日志查询' (User Operation Log Query), and '地址管理' (Address Management). A large blue button labeled '修改' (Modify) is highlighted with a red circle and a blue arrow pointing to it. To the right, a separate window titled '登录密码修改' (Login Password Modification) is displayed, containing fields for '原密码' (Original Password), '新密码' (New Password), and '确认新密码' (Confirm New Password). Below these fields is a note: '长度6-12位，可以是数字、字母或数字字母组合，区分大小写' (Length 6-12 characters, can be digits, letters or digit-letter combinations, case-sensitive). At the bottom right of the modification window is a blue '确认' (Confirm) button.

6.5 修改 UKEY 密码

该功能用于 UKEY 密码修改，修改需用到原 UKEY 密码。

流程说明：

- 1) 登录 CBiBank 企业网银账户，打开电脑任务栏，找到【CBiBank 网银证书管理工具】；
- 2) 点击【修改 USBKEY 密码】选项，按照密码规则输入信息，确认无误后，点击【确定】即完成修改。

密码规则：UKEY 密码为 6-12 位，数字、字母或数字字母组成，区分大小写，一定妥善保存新密码。

The screenshot shows the CBiBank UKEY Management Tool interface. On the left, a taskbar icon for the tool is visible. The main window title is 'CB International Bank U盾管理工具 (二代)' (CB International Bank UKEY Management Tool (Version 2)). The left pane displays a tree view under the '证书' (Certificate) section, with one item expanded: 'CBiBank二代UKEY VASDGSGD@CB10000550000001@2020'. To the right of the tree view are several buttons: '修改USBKEY密码' (Modify UKEY Password), '修改USBKEY名称' (Modify UKEY Name), '查看证书信息' (View Certificate Information), '系统检测' (System Detection), and '设置' (Settings). A blue button labeled '修改USBKEY密码' is highlighted with a red circle and a blue arrow pointing to it. To the right, a separate window titled '修改USBKEY密码' (Modify UKEY Password) is displayed, containing fields for '输入USBKEY原密码' (Enter Original UKEY Password), '输入USBKEY新密码' (Enter New UKEY Password), and '重新输入USBKEY新密码' (Re-enter New UKEY Password). Below these fields is a note: 'USBKEY密码长度必须是6~12字符，可以是数字或字母或数字字母的组合；区分大小写' (UKEY password length must be 6~12 characters, can be digits, letters or digit-letter combinations; case-sensitive). At the bottom right of the modification window are '确定' (Confirm) and '取消' (Cancel) buttons.



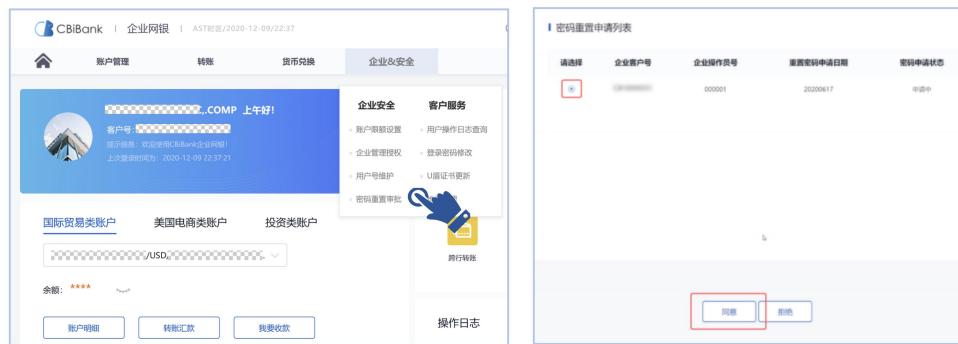
6.6 忘记网银密码

情况一：具有录入权限的非管理员用户忘记密码，可通过具有符合权限的管理员用户重置。

- 1) 非管理员用户：网银登录页面点击【忘记密码】 - 点击【确认】，联系企业网银管理员审核重置密码；



- 2) 管理员用户：网银首页点击【企业&安全】 - 【密码重置审批】 - 【选择重置账号】，点击【同意】。重置成功后，初次登录请使用【验证码方式】登录；



情况二：具有复核权限、证件类型为非中国大陆身份证件的管理员用户，请拨打官方客服 400-022-9291 进行重置网银密码；

情况三：具有复核权限、证件类型为中国大陆身份证件的管理员用户忘记密码，可自助重置网银密码。

流程说明：

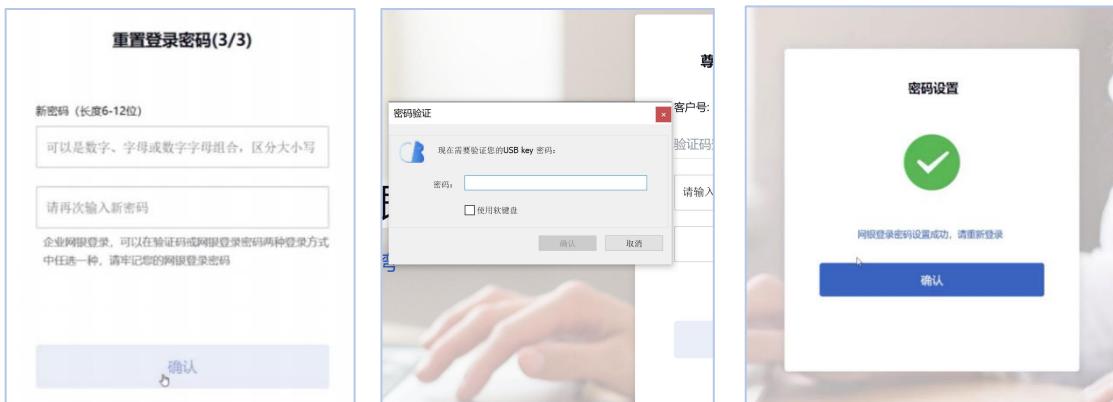
- 1) UKEY验证：网银登录页面点击【忘记密码】 - 依次输入信息并验证【UKEY 密码】；



- 2) 人脸验证：手机扫描二维码打开 H5 页面，点击【开始验证】–【录制视频】–【上传视频】，点击【继续】，完成人脸识别；



- 3) 设置新密码：输入【新密码】–【再次输入新密码】–【确认】，验证【UKEY 密码】，点击【确认】按钮，即完成密码重置。



6.7 忘记 UKEY 密码

UKEY 密码为了您的银行账户资金安全，UKEY 密码忘记不可以重置。如遇遗忘，需申请 UKEY 更换手续，35 美元/次。换新流程：

- 1) 登录我行官网 – 【帮助中心】– 【服务指南】– 【CBiBank 电子银行业务维护申请】，下载文件打印填写，并由预留签署人签字；
- 2) 扫描回传至邮箱 support@cbibank.com，我们会尽快为您处理。

* 温馨提示：UKEY 密码为首次登录后由操作员自行设置，请务必妥善保管。

以上部分指南有视频版指南，可关注我行官方公众号【CBiBank】后台回复【网银视频】获取，如需人工客服可致电 400-022-9291。