

# eTrust Net Banking User Manual (Inquiry Only)

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Chinatrust Bank



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## 1. Introduction of the features of eTrust Net Banking

### Global Multi-Language Net Bank Platform

eTrust allows you to real-time access your company's and/or affiliate companies' accounts with Chinatrust's overseas branches <with due authorization>. In addition, you can select your preferred language for your personal interface. Language options include : Traditional Chinese, Simplified Chinese and English.

### 24/7 Net Banking Services

### Personalized user interface for Net Banking

You can personalize and adjust your user interface according to your personal preference.

- 1.Set As Favorite: You can personalize your selecting list and frequent-use functions.
- 2.Help: Our Helper function display the brief introductions immediately when you select on the items.
- 3.Set Landing Page: For your convenience, you can set the landing page after logging in.
- 4.You can rearrange, customize, and sort inquiry items when you search your account information.
- 5.Account information and search results can be downloaded to EXCEL/PDF/TXT formates.

### High efficient data searching

When the inquiry data results total more than 200 items, a complete inquiry data (EXCEL) sheet can be directly sent to desired E-MAIL address.

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## 2. Explanation of Password Categories

When you apply for the eTrust Net Banking inquiry service, you will receive the following (two) password notifications.

**I. Activation Code Notification:** The Net Bank system will send on an "Activation Code Notification" to your registered E-Mail address.



中國信託商業銀行  
網銀銀行啟用碼通知(Activation Code Notification)

親愛的客戶您好，  
Dear Valuable Customer

感谢您申請使用中國信託金融網銀服務。  
Thank you for your application to CHINATRUST's COMMERCIAL BANK Net-Banking System.

本封郵件主要是告知您，自您是中國信託商業銀行的新用戶註冊或重新申請密碼後，請依下列步驟辦理或從郵寄來信進行帳號啟用。  
若您並沒有申請過中國信託金融網銀銀行，或申請上述業務時，請您閣下郵件，您亦不需要由我們聯繫或進行其他進一步的操作。  
If you are the new user to our Net-banking System or have previously applied to receive last login or password information, please follow the 'Activation Instructions' in order to activate your account.  
If you have not applied to the Net-banking System or requested login access information as referenced above, please disregard this notification.

網銀帳號啟用說明  
Activation Instructions

我們需要以您外寄的電子郵件地址與實體密碼函來進行驗證，以確認您是真實申請人。因此當您收到實體密碼函後請即處理密碼函，並依下列步驟來進行首次登錄作業。  
In order to verify your identity, this email you've presented in the application form and paper password you will receive are both needed. Once you have received the paper password from us, please follow the below steps to complete the activation process.

- 請先確認實體密碼函內容中，有輸入本公司提供的資料正確無誤。  
Verify your identification information on the paper password is correct.
- 打開實體密碼函，於本行現金網銀頁面上輸入以下資訊：  
Please enter the following information from the paper password notification into the Net-banking login page.  
HK: <https://corporate.chinatrust.com.hk/> TW: <https://corporate.chinatrust.com.tw/>

(1) 統一編號(Customer ID): 12345678

(2) 網銀密碼(User ID): 000101

(3) 啟用碼(Activation code): 000102EPC

請注意：當您成功輸入上述密碼後，此啟用碼將立即失效，因此請儘速輸入後，立即修改網銀銀行使用可代碼及密碼密碼，並請熟記！

After your first successful login attempt, your activation code will no longer be valid. Once you have logged in, please change your username and password immediately and keep them in a safe place.

再次感謝您的申請！祝您使用愉快！

**II. Hardcopy letter of Net Bank Password:** We will send you a physical letter containing your Net Bank Activation Password to your mailing address.

統一編號(Customer ID):	12345678
語言密碼(Phone Password):	
使用者代碼/授權碼(User Name/User ID):	000101
網銀密碼(Net Bank Password):	ABCDEFHJ

注意：  
 ● 電話語言密碼：請撥本行服務專線(852)2916-1881再按3，辦理密碼變更手續後方可使用。(按本方式請見前頁)  
 ● 網銀銀行密碼：請登入本行網站變更密碼，登入網站及設定方式請見前頁。

Caution:  
 ● Phone password: Please call (852)2916-1881 and dial 3 to change the phone password. (Steps described in previous page.)  
 ● Net-work password: Please login to Net Bank, links and steps described in previous page.

Notice:  
Both hardcopy NetBank password letter and activation code email notification are required for first time users. If you do not receive one or both of these notifications, please contact customer service. Passwords will be expired in 30 days. Please change your password immediately, otherwise you will be required to reapply.

### 3. First Time Login Procedures

#### I. Navigate to the eTrust website address :

- Taiwan: <https://corporate.chinatrust.com/tw/>  
 Hong Kong: <https://corporate.chinatrust.com/hk/>  
 Singapore: <https://corporate.chinatrust.com/sg/>  
 New York: <https://corporate.chinatrust.com/ny/>  
 Vietnam: <https://corporate.chinatrust.com/vn/>  
 Others: [https://corporate.chinatrust.com/\(country code\)/](https://corporate.chinatrust.com/(country code)/)

#### II. Enter your customer ID, user ID, and Net Bank password from the password letter in the fields located in the top-left corner, then click LOGIN.

統一編號(Customer ID) :	12345678
語音密碼(Phone Password) :	12345678
使用者代碼/授權碼(User Name/User ID) :	000101
網銀密碼(Net Bank Password) :	ABCDEFGHIJ

III. If it is your first time logging into Net Bank, the system will display an Activation Password page. Please enter your Activation Password from Activation Code Notification and then click 'Confirm' to confirm.

【Web Page】

【Activation Code Notification】

IV. The System will then ask you to change your preferred password.

- Step1** Enter your old password.
- Step2** Enter your new password and confirm the new password.
- Step3** Click the 'Change' button.

**Step4** The system will display a confirmation message.

**Step5** Click the 'Confirm' button.



**Step6** The system should display a 'Password Changed Successfully' message.

**Step7** Click 'OK' button again to complete your password changes.

Customer Service » My Services » Change Password

WELCOME, 000 101

My Services

- Change Password
- Bulletin
- Set User Preference
- Session Summary

Customer Service

Bank Advise

Download

CA/Token

Status Messages

✓ Password Changed Successfully

Confirmation - Change Password 2009-12-14 00:14:00

Country: NEW YORK

Customer Id: 0201

Customer Names: ✓

Your password has been changed successfully

OK

V. Set User ID, Set Language Preferred ,Set Landing Page and Set As Favorite.

**Step1** Click on the 'Customer Service' button on the top-right corner.

**Step2** Select 'Set User Preference' from the list on the left side of the page. The 'Set User Preference' page will be displayed as below.

Last Login (2009-12-13 09:27:34) Last Failed Login (Never) Latest Login (2009-12-13 22:48:04) My Favorite Cash Management

Cash Management Loan Management Trade Finance Authorization Customer Service

Customer Service » My Services » Set User Preference

WELCOME, 000 101

My Services

- Change Password
- Bulletin
- Set User Preference
- Session Summary

Customer Service

Bank Advise

Download

CA/Token

Preferences

Country: NEW YORK

Customer Id: 0201

Customer Name: ✓

Set User ID

Existing User ID 000101

Specify New User ID  [View User ID Policy](#)

Set Language Preference

Languages English 英文

Set Landing Page

Transaction List Select

Set As Favourite

Cash Management

<input type="checkbox"/> Account Activity	<input type="checkbox"/> Account Overview	<input type="checkbox"/> Account Summary
<input type="checkbox"/> TD Account Summary	<input type="checkbox"/> TD Details	<input type="checkbox"/> FCY Collection Inquiry
<input type="checkbox"/> Inward Remittance Inquiry	<input type="checkbox"/> Outward Remittance Inquiry	<input type="checkbox"/> FCY Remittance
<input type="checkbox"/> Internal Transfer	<input type="checkbox"/> Internal Remittance	<input type="checkbox"/> LCY Remittance
<input type="checkbox"/> Bulk File Upload	<input type="checkbox"/> Bulk File View	

Loan Management

Loan Details

Trade Finance

<input type="checkbox"/> View Export Bill	<input type="checkbox"/> View Export LC	<input type="checkbox"/> View Import Bill
<input type="checkbox"/> View Import LC		

Customer Service

<input type="checkbox"/> Bulletin	<input type="checkbox"/> Session Summary	<input type="checkbox"/> Set User Preference
-----------------------------------	--	--

- Step3** Specify New User ID: At any time you may enter a new preferred user ID.(User IDs are sensitive and can include both characters and numbers).
- Step4** Set Language Preference: Choose your preferred language of Traditional Chinese, Simplified Chinese and English.
- Step5** Set Landing Page: You can set a default page after you login to Net Bank.

Customer Service » My Services » Set User Preference

WELCOME, 000 101

2009-12-13 22:49:11

My Services

- Change Password
- Bulletin
- Set User Preference**
- Session Summary

Customer Service

- Bank Advise
- Download
- CA/Token

Country: NEW YORK

Customer Id: Customer Name:

**Set User ID**

Existing User ID: 000101

Specify New User ID:  [View User ID Policy](#)

**Set Language Preference**

Languages: English 英文

**Set Landing Page**

Transaction List: Selected

**Step3** points to 'Specify New User ID'.

**Step4** points to 'Languages'.

**Step5** points to 'Transaction List'.

- Step6** Set as Favorite: You can set frequently used functions as shortcuts by clicking on my favorite and then click the 'Set Preference' on the bottom-right button.
- Step7** Once you change your settings, a 'Change Completed' notification will appear. Click the 'Confirm' button to finalize your changes. (Note: Once you set up the preference, you can login via your changed user ID and new password).

Customer Service » My Services » Set User Preference

WELCOME, 000 101

2009-12-13 22:49:11

My Services

- Change Password
- Bulletin
- Set User Preference**
- Session Summary

Customer Service

- Bank Advise
- Download
- CA/Token

Languages: English 英文

Transaction List: Selected

**Set As Favourite**

<input type="checkbox"/> Cash Management	<input type="checkbox"/> Account Overview	<input type="checkbox"/> Account Summary
<input type="checkbox"/> Account Activity	<input type="checkbox"/> TD Details	<input type="checkbox"/> FCY Collection Inquiry
<input type="checkbox"/> TD Account Summary	<input type="checkbox"/> Outward Remittance Inquiry	<input type="checkbox"/> FCY Remittance
<input type="checkbox"/> Inward Remittance Inquiry	<input type="checkbox"/> Internal Remittance	<input type="checkbox"/> LCY Remittance
<input type="checkbox"/> Internal Transfer	<input type="checkbox"/> Bulk File View	
<input type="checkbox"/> Bulk File Upload		

Loan Management

- Loan Details

Trade Finance

- View Export Bill
- View Import LC
- View Export LC
- View Import Bill

Customer Service

- Bulletin
- Change Password
- Beneficiary and Template Maintenance
- CA Management
- Session Summary
- Foreign Exchange Rate Inquiry
- User Manuals
- Token Validation
- Set User Preference
- Interest Rate Inquiry
- CA Issuance

Authorization

- Transactions

**Step6** points to 'Set As Favourite'.

**Step7** points to 'Set Preference'.



## 4. Function Table of eTrust Net Banking

Note: Depending on your authority level , the items on the list may be different.

### Cash Management

#### Account Information

Account Overview

Account Summary

Account Activity

TD Account Summary

TD Details

#### Collection And Remittance

FCY Collection Inquiry

Inward Remittance Inquiry

Outward Remittance Inquiry

### Loan Management

#### Account Information

Loan Details

### Trade Finance

#### Trade Finance

View Import LC

View Export LC

View Import Bill

View Export Bill

### Customer Service

#### My Services

Change Password

Bulletin

Set User Preference

Session Summary

#### Customer Service

Interest Rate Inquiry

Foreign Exchange Rate Inquiry

#### Download

User Manuals



## 5. Introduction : Cash Management Inquiry

### I. Account Information

#### i. Account Overview:

By selecting 'Cash Management', your account overview information will be displayed. On this page you can also search for the currency outstanding balance and loan information.

- Affiliate accounts are excluded.
- Available outstanding items do not include same day transaction updates.

**Account Overview**

Country: NEW YORK  
Customer Id: [REDACTED] Customer Name: [REDACTED]

Deposit Overview				Loan Overview	
Currency	Product Name	Account Balance	Available Balance	Currency	Outstanding Balance
USD	Current Account	2,126,161.92	2,126,161.92		
	Savings Account	335.00	335.00		
	<b>Subtotal</b>	<b>2,126,516.92</b>	<b>2,126,516.92</b>		
JPY	Savings Account	8,824,905	8,824,905		
	<b>Subtotal</b>	<b>8,824,905</b>	<b>8,824,905</b>		
EUR	Savings Account	67,490.05	67,490.05		
	<b>Subtotal</b>	<b>67,490.05</b>	<b>67,490.05</b>		

Available balance in Taiwan (excluded today's transaction). Loan outstanding amount (excluded LC, Negotiation, Guarantee).  
Available balance in Hong Kong (excluded today's transaction and DD amount). Loan outstanding amount (excluded LC, Negotiation, Guarantee, Factoring, OverDraft).

#### ii. Account Summary:

In this section, your outstanding balance for all accounts with chinatrust will be displayed. You may browse the following categories and related information by clicking the 'Search' button:

- Includes affiliate accounts.
- Search 'Daily Final Outstanding' by date.

**Account Summary**

Country: NEW YORK  
Customer Id: [REDACTED] Customer Name: [REDACTED]

Customer Id: [REDACTED] Account Type: All  
Currency: All Inquiry Date: 2009-12-13 23:07:43

Step 1 points to 'Account Overview' in the menu.  
Step 2 points to the 'Search' button.




iii. Account Activity:

You can search for detailed savings and checking account transaction information by clicking the 'Search' button:

- Includes affiliate accounts.
- If a search query contains more than 200 results, a warning signal will be displayed. Please click 'Download' and enter your Email address to receive your search results via email.
- Search categories include : transaction details and statement details.
- Account Balance does not include postdated cheque and inward remittance information. Please reference Account Summary → Available Balance for access to this information.

Account Balance does not include postdated cheque and inward remittance, or please reference Available Balance in Account Summary for relevant information.

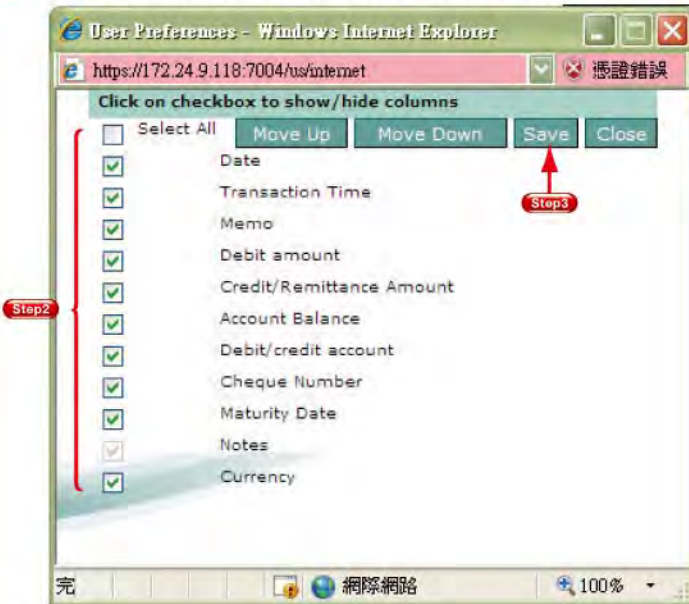
• Setting Personalized Search Categories:

**Step 1** Click the icon  in the upper left hand corner.

Date	Transaction Time	Memo	Debit amount	Credit/Remittance Amount	Account Balance	Debit/credit account	Cheque Number	Maturity Date	Notes	Currency
2009-12-01		Conversion	-	2,135,603.53	2,135,603.53	20090****			Notes	USD
2009-12-08		Domestic Internal transfer	80.00	-	-				Notes	USD
2009-12-08		Domestic Internal transfer	0.80	-	2,135,522.73				Notes	USD

Account Balance does not include postdated cheque and inward remittance, or please reference Available Balance in Account Summary for relevant information.

- Step2** In the pop-up box you can personalize your search results by checking preferred information categories and by moving the categories up and down.
- Step3** Click on the 'Save' button after you have finished.



- Print and download:
  - i. Click on the 'Print' button to export a PDF file.
  - ii. Click on the 'Download' button to export search results to EXCEL/PDF/TXT files.

#### iv. TD Account Summary

To search for detailed information, please follow the Net Banking's instruction.

#### v. TD Details

To search for detailed information, please follow the Net Banking's instruction and enter the required information.



## II. Collection and Remittance: Last 2 months' transactions are available.

i. FCY Collection Inquiry: After selecting 'FCY Collection Inquiry', you can refine your search by selecting the drop-down categories and then clicking the 'Search' button.

- If a search query contains more than 200 results, a warning signal will be displayed. Please click 'Download' and enter your Email address to receive your search results via email.

**Cash Management**    Loan Management    Trade Finance    Authorization    Customer/Service

Cash Management » Collection and Remittance » FCY Collection Inquiry    Add to Favorites    Set as Landing    Help    Print    Logout

**WELCOME, 000 101**    2009-12-13 23:15:34

Account Information  
Collection And Remittance  
    **FCY Collection Inquiry**    ← Step1  
    Inward Remittance Inquiry  
    Outward Remittance Inquiry  
On-Line Transaction

Country: NEW YORK  
Customer Id: 020    Customer Name:  
Customer Id\*: 020  
NEW YORK » 020  
Cheque Collection Type: All    Cheque Status: All  
Cheque Currency: All  
Date From: 2009 12 13    Date To: 2009 12 13  
Amount From:    Amount To:

Step2 → Search

ii. Inward Remittance Inquiry: You can search for the details of inward remittance transactions details by selecting the drop-down categories and then clicking on the 'Search' button.

- Includes affiliate accounts.
- If a search query contains more than 200 results, a warning signal will be displayed. Please click 'Download' and enter your Email address to receive your search results via email.
- Actual inward remittance information is based on your 'Account Activity' details.
- Channels: RTGS, MT103.
- If the transaction is dominated in a foreign currency, search details can also display the current exchange rate.

**Cash Management**    Loan Management    Trade Finance    Authorization

Cash Management » Collection and Remittance » Inward Remittance Inquiry    2009-12-13 23:29:49

**WELCOME, 000 101**

Account Information  
Collection And Remittance  
    FCY Collection Inquiry  
    **Inward Remittance Inquiry**    ← Step1  
    Outward Remittance Inquiry  
On-Line Transaction

Country: NEW YORK    Customer Name:  
Customer Id: 020    Customer Name:  
Country: NEW YORK    Customer Id\*: 020  
Currency: USD    Account Number\*:  
Channel Type: RTGS  
Amount From:    Amount To:  
Date From: 2009 12 13    Date To: 2009 12 13

Step2 → Search

- iii. Outward Remittance Inquiry: You can search for the details of outward remittance transactions with our Bank by specifying the categories and then click on the 'Search' button.
  - Includes affiliate accounts.
  - If a search query contains more than 200 results, a warning signal will be displayed. Please click 'Download' and enter your Email address to receive your search results via email.
  - Channels: RTGS, MT103.
  - If the transaction is dominated in a foreign currency, search details can also display the current exchange rate.



## 6. Introduction : Loan Management Inquiry function

- I. You can search for loan details by navigating to the 'Loan Management' category, then pressing the 'Search' button.
  - i. Includes affiliate accounts.



## 7. Introduction : Trade Finance Inquiry function

- I. You can search for Import/Export LC details by navigating to the 'Trade Finance' category, then pressing the 'Search' button.
- i. Includes affiliate accounts.

WELCOME, 000 101

Trade Finance

- View Import LC
- View Export LC
- View Import Bill
- View Export Bill

Trade Finance » Trade Finance » View Import LC

Country: NEW YORK

Customer Id: 020

Customer Name: VIB

2009-12-13 23:38:00

Search For Import Documentary Credits:

Applicant Name: 020090 - VIB

Beneficiary Name: NEW YORK = 020 - VIB

LC Number:

LC Currency: All

LC Amount From:

LC Amount To:

Issue Date From: Select Select Select

Issue Date To: Select Select Select

Expiry Date From: Select Select Select

Expiry Date To: Select Select Select

Latest Shipment Date From: Select Select Select

Latest Shipment Date To: Select Select Select

Step 1 Step 2 Step 3 Search

## Customer Service

- Taiwan **0800-017-888** or **(886) 2-2556-3998** ext. **5700**
- Hong Kong **(852) 2916-1816**      ■ New York **( 1 ) 212-457-8901~3**
- Singapore **( 65 ) 635-4888**      ■ Vietnam **(84) 8-3910-1888**



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