

Incorporated with limited liability under the laws of California, United States of America

business Bridge® Premier HK Business Online Banking User Guide

First Time Login

Contents

Supported Operating Systems and Web Browsers	3
BM Security® Trusteer Rapport®	3
Login Page	4
Change Password	4
Activate Authentication Token	
Mobile Token App Activation	5
Handheld Token Activation	6
Enter the new six-digit passcode	8
Establish Security Questions	8

Supported Operating Systems and Web Browsers

Review the supported browser versions below and consider an update if necessary:

Windows Operating Systems: Windows 8, 8.1, & 10 MAC OS X: From Mountain Lion (10.8) to El Capitan (10.11)

Browsers:

- Google Chrome 71.x
- Internet Explorer 11 (Compatibility Mode is not supported)
- Microsoft Edge
- Mozilla Firefox 64.x
- Safari 5.1.7 (Windows)
- Safari 10.9.2 (MAC)

IBM Security® Trusteer Rapport®

Trusteer Rapport is a lightweight software that protects your computer against financial malware. When you first log into businessBridge® Premier or businessBridge® Essentials, a message will appear asking you to download Trusteer Rapport.

Highlights and benefits of Trusteer Rapport Software:

- Helps protect against financial malware
- Safeguards user's online banking identity and login credentials
- Removes certain malware from your computer
- At no cost to you
- Must be downloaded on every computer that is used for online banking



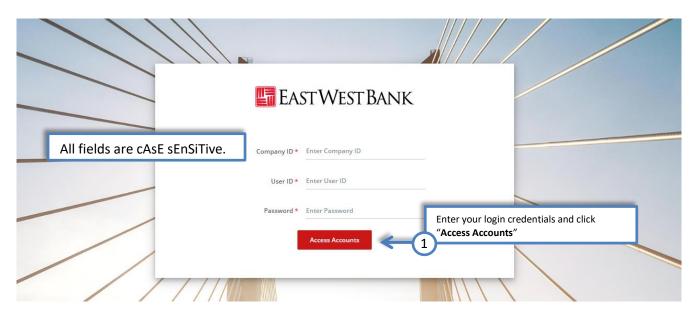
Please note: Image may update periodically. This message will continue to prompt until you have successfully downloaded and installed Trusteer Rapport into the computer that is utilized to access the system.

Login Page

You will need to enter your Company ID, User ID, and Password.

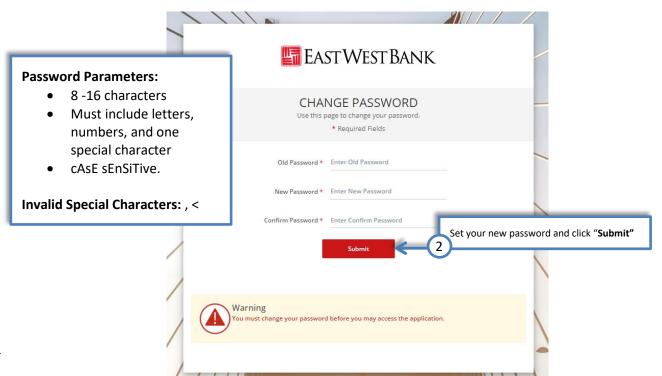
- Company administrators' credentials and temporary passwords are provided by the bank.
- User Administrators create and maintain their company's users' access. Please connect with your company administrator for additional information regarding your credentials.

Please note: Temporary passwords are only valid for 30 calendar days. To access the system after the allowed time, you must first reset your password. Individual users or sole Company Administrators, please contact the bank to reset your password. Corporate users, please contact your company administrator to reset your password.



Change Password

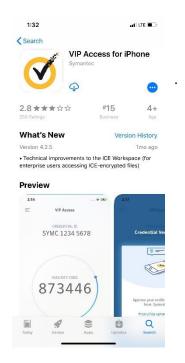
Update the temporary password to a password of your choice.



Activate Authentication Token

You will be prompted to activate your authentication token which you will use to login to the system. And if you have entitlement to authorize payments, you will also use this device to approve transactions.

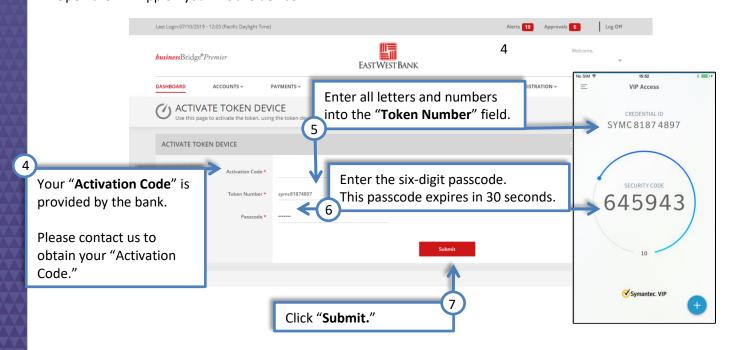
Mobile Token App Activation



In your mobile device's authorized App store, search for "VIP Access" and download. The process to search and download the app may vary depending on your mobile device. For details, please refer to our quick reference guide "How to download the soft token app – VIP Access" attached in your Welcome Letter.

Provided is sample snapshot of the app within the App store, this image may vary depending on your device and periodically update.

Open the VIP App on your mobile device

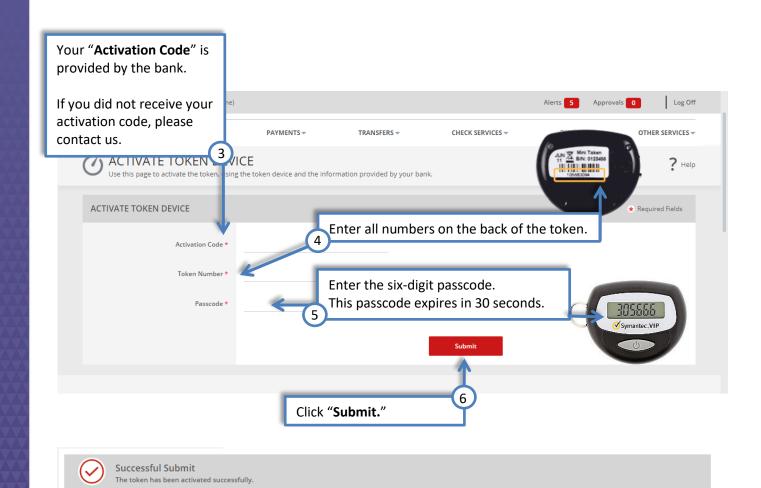




Handheld Token Activation

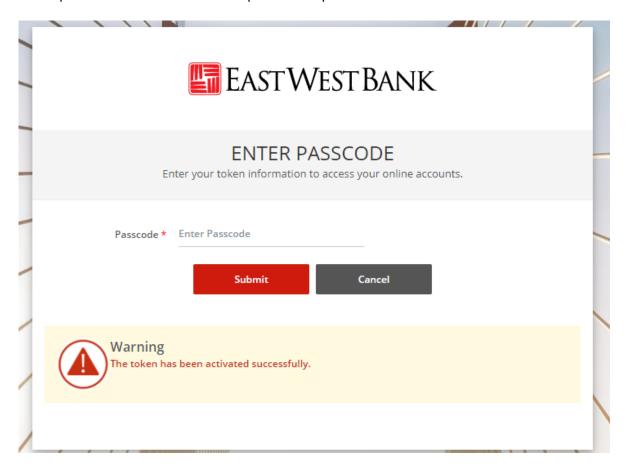


The bank will send you an authorized handheld token. Please contact us if you have not received your token.



Enter the new six-digit passcode

You will see the message "The token has been activated successfully." Then please wait for 30 seconds until a new 6-digit passcode appears automatically on your soft token / handheld token, and input this new passcode. Kindly note that the previous passcode that you entered in the token activation page earlier cannot be reused. A new passcode has to be entered for process completion.



Establish Security Questions

If you ever need to use the "Forget Password" function located on the Login screen, you will be prompted with one of these questions. In addition, these questions help add an additional layer of authentication and security to the online banking system.

