Online e-Pocket Account Opening in the comfort of your home

What is e-Pocket?

- New to bank customer with MyKad is able to open an account online that comes with a Virtual Debit Card
  易钱宝允许持有MyKad的新客户在线开户并可获得一张虚拟借记卡

What can you do with e-Pocket?

- Online purchases via Virtual Debit Card
  通过虚拟借记卡进行网购
- Funds transfer via IBG and DuitNow
  通过 IBG 和 DuitNow 方式进行转账
- JomPAY bill payment, UnionPay QR and DuitNow QR payment
  JomPAY账单支付, 银联二维码和DuitNow二维码支付

e-Pocket Transaction Limit?

- Daily, monthly and yearly debit transactions accumulate up to RM5,000, RM30,000 and RM60,000 respectively.
  每日、每月和每年的借记交易累计分别高达 RM5,000、RM30,000 和 RM60,000。
- Virtual Debit Card transaction limit up to RM2,000 per transaction and daily transaction limit up to RM5,000.
  虚拟借记卡的每笔最高交易限额为2千马币，每日交易限额为5马币。

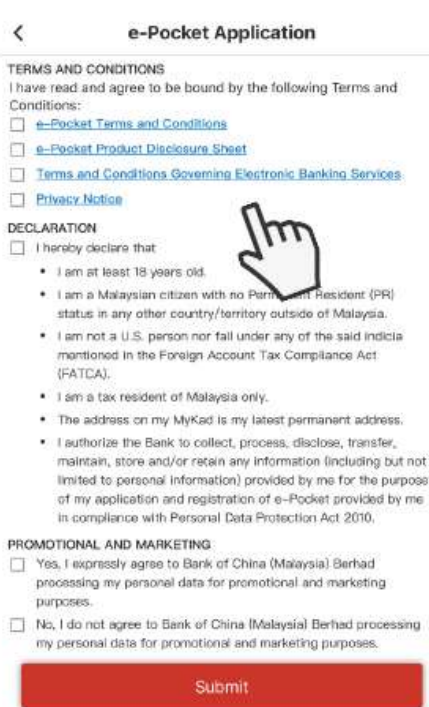## Where to download?

Bank of China
Finance

New to Bank customers download **'Bank of China' mobile banking application**
新客户须下载中国银行手机银行（境外版）

e-Pocket Application Procedures 易钱宝开户流程

I

II

III

1 Home Page > My Favourite > Select 'e-Pocket Application'
在我的首页 > '我的最爱' > 点击 'e-Pocket申请'

2 I) & II) Click to read through all the Terms & Conditions.
您需点击链接并阅读所有条款与条规

III) Tick the Declaration / Promotional and Marketing on column provided and submit.
在声明与营销栏位打勾，然后点击提交。

MOBILE NUMBER
+60

CAPTCHA CODE

Refresh Image

4224

SMS ONE-TIME PASSWORD (OTP)

Remaining 42s

		Done
1	2	3
4	5	6
7	8	9
	0	⌫

To verify your identity, please have your MyKad ready and capture the front and back of your ID card.

Please ensure the photos are clear enough without reflection and not out of focus or blocked by glare or shadow

☑ I confirm that I have read, understood and agreed to be bound by the Bank's "MyKad verification Declaration" and "Important Notice for MyKad verification".

☑ I confirm that I have read, understood and a to be bound by Privacy Notice issued by th (as amended by the Bank from time to tim

Start MyKad Capture

I

Place your ID card within the frame & press capture

II

3 Input valid Malaysia mobile number and captcha code. Once the captcha code is correctly input, SMS OTP will send to your mobile number.
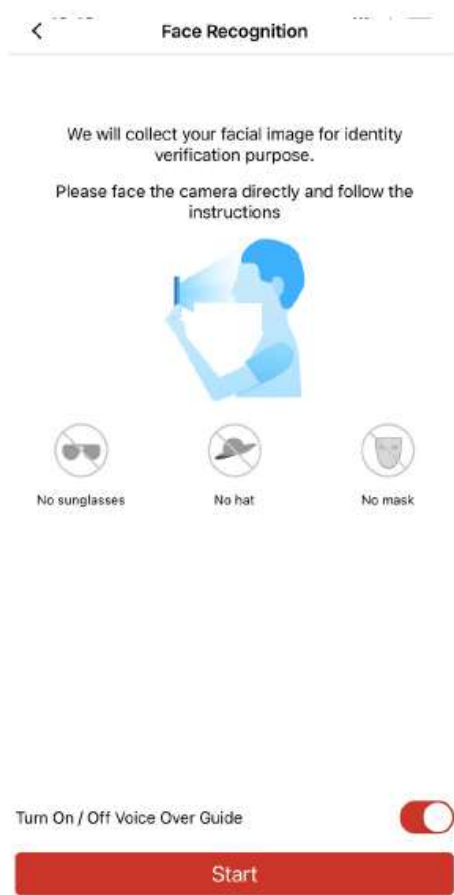
输入马来西亚手机号码和输入图形验证码后，您将会收到手机短信验证码 (SMS OTP)。

4 I) To read and tick the declaration, then click 'Start MyKad Capture" to take MyKad front and back image.
客户需阅读声明并打勾，然后点击 'Start MyKad Capture' 以拍摄 MyKad 的正面与背面。

II) Position your MyKad within the frame, click the *red* button to capture your Mykad.
您需确保MyKad照片放在相框内，点击红色按钮以拍摄您的MyKad照片。

Note: Please ensure the photo is clear and not block, focus and non-reflective.
备注: 确保照片清晰并无遮挡, 对焦及无反光。

We will collect your facial image for identity verification purpose.

Please face the camera directly and follow the instructions

No sunglasses No hat No mask

Turn On / Off Voice Over Guide

Start

7

1 — 2 — 3

EMAIL ADDRESS
Enter email address

CORRESPONDENCE ADDRESS
Enter unit/floor number/ building name/ street

CITY
Enter city

STATE
Select state   >

POSTCODE
Enter postcode

COUNTRY
Malaysia

EMPLOYMENT TYPE
Salaried   >

OCCUPATION
Select occupation   >

COMPANY NAME
Enter company name

ALLOW VIRTUAL DEBIT CARD OVERSEAS USE
No   >

CREATE INITIAL PASSWORD

CONFIRM INITIAL PASSWORD

EMAIL ADDRESS
Enter email address

CORRESPONDENCE ADDRESS
Enter unit/floor number/ building name/ street

CITY
Enter city

STATE
Select state   >

POSTCODE
Enter postcode

COUNTRY
Malaysia

EMPLOYMENT TYPE
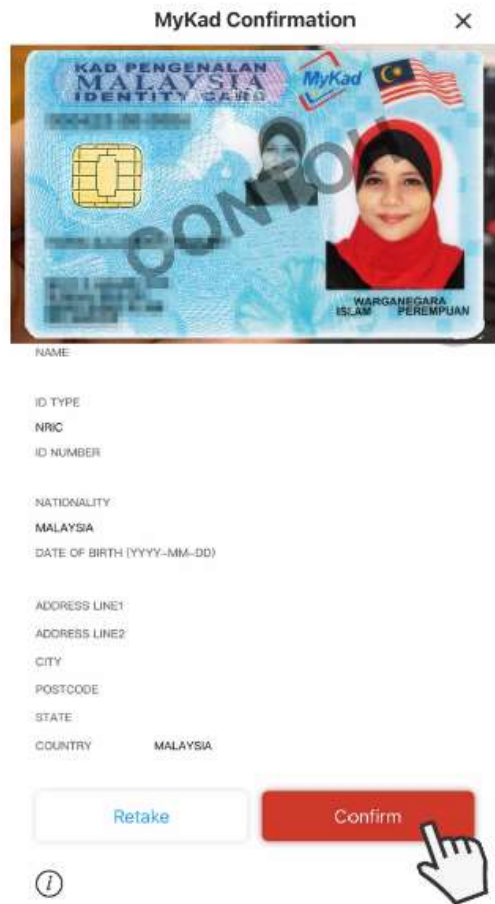Select employment type   >

COMPANY NAME
Enter company name

ALLOW VIRTUAL DEBIT CARD OVERSEAS USE
No   >

CREATE INITIAL PASSWORD

CONFIRM INITIAL PASSWORD

Next

---

5 To take selfie photo by performing 3 actions as per instruction appear on screen.
请根据提示做三个不同的动作。

Note: Please return to the front camera every time you have done the actions, complete the actions within stipulated time and refrain from exerting big actions.
备注: 请在规定的时间内完成动作，确保在执行步骤时不要做大动作并在完成一个动作后返回前置摄像头。

6 To input personal information on the field provided and create an initial password.
Click 'Next' to view summary details.
Click 'Modify' to amend information, or click 'Confirm' to submit application.
您须填写个人资料并且设置初始密码。
点击 'Next' 查看摘要详细信息。
点击 'Modify' 修改内容，或点击 'Confirm' 提交。

MyKad Confirmation ✕

NAME

ID TYPE
NRIC
ID NUMBER

NATIONALITY
MALAYSIA
DATE OF BIRTH (YYYY-MM-DD)

ADDRESS LINE1
ADDRESS LINE2
CITY
POSTCODE
STATE
COUNTRY   MALAYSIA
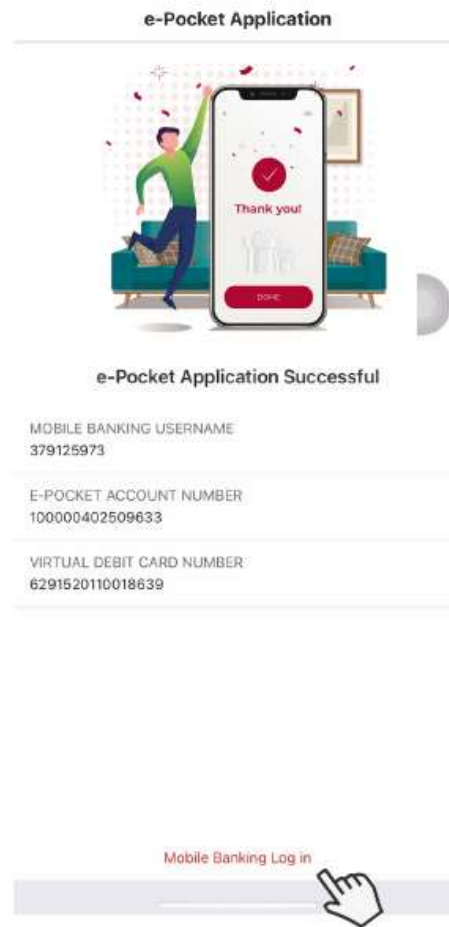
Retake	Confirm

ⓘ

e-Pocket Application

e-Pocket Application Successful

MOBILE BANKING USERNAME
379125973

E-POCKET ACCOUNT NUMBER
100000402509633

VIRTUAL DEBIT CARD NUMBER
6291520110018639

Mobile Banking Log in

⑦ MyKad Image and MyKad information will then appear on screen. You are to confirm MyKad details are *CORRECT*. If there is an error, click 'Retake' to repeat step 4 & 5.
客户的MyKad照片及MyKad上的资料将显示在手机频幕上，客户须确保资料正确并点击'Confirm' 提交。 如有错误，请点击 'Retake' 重拍， 客户将重复步骤 4&5以进行重拍。

⑧ Upon successful e-Pocket Application, your screen will display 9 digits mobile banking username, e-Pocket Account Number & Virtual Debit Card Number. You will also receive a SMS with your mobile banking username. Click 'Mobile Banking Log in' to change your mobile banking username and password.
客户成功申请开户后， 手机频幕将显示9位数手机银行用户名，易钱宝账户号码以及虚拟借记卡号码。您也将会收到关于您手机用户名的短信SMS。点击 'Mobile Banking Log in' 以设置新的用户名与密码。
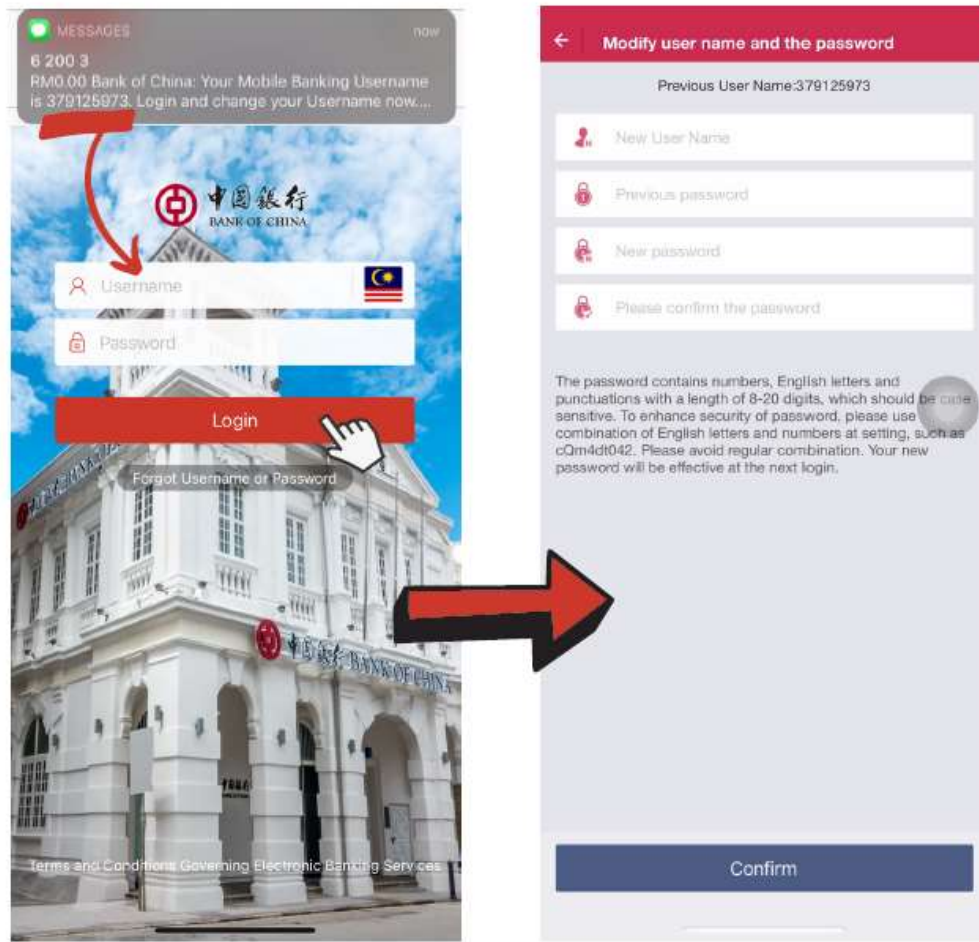
9 Input 9 digit mobile banking username that you received from your SMS and input the initial password created in step 6, click "Login" to change new mobile banking username and new password.

输入您通过短信SMS收到的 9 位手机银行用户名以及输入您在步骤 6 中创建的初始密码，点击 '登录' 以设置新的用户名及密码。
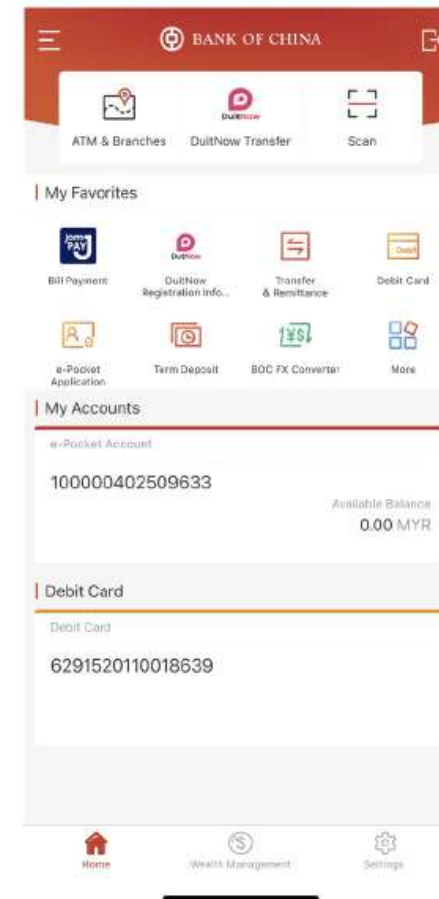
10 Once you've successfully changed your mobile banking username and create new password, you will be able to activate device binding and begin to browse your e-Pocket Account!

客户成功设置新的手机银行用户名与新密码后，将可启动设备绑定并可登入手机银行查询账户资料！

Where to check Virtual Debit Card details?
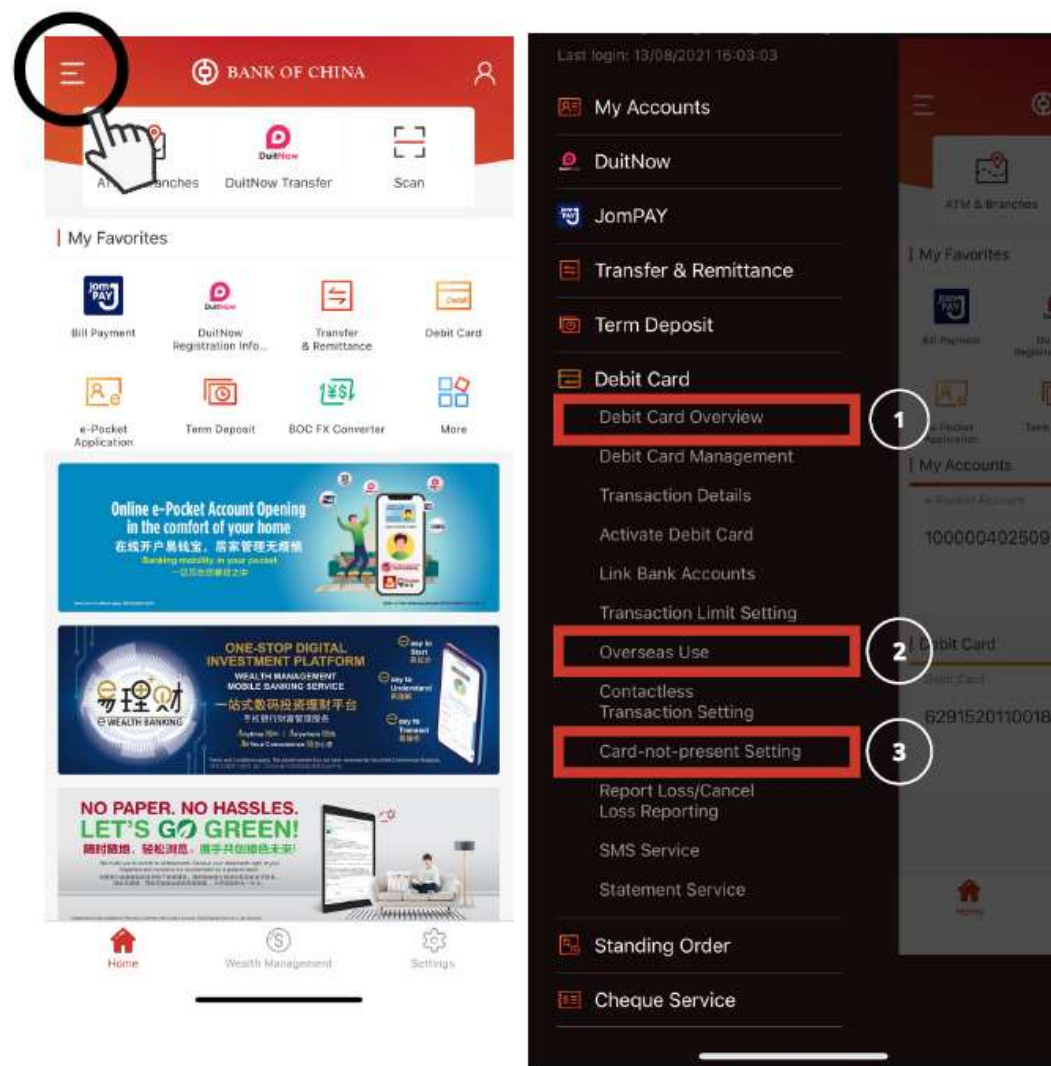
1. To retrieve virtual debit card's number, CVV and expired date

    查询虚拟借记卡卡号，CVV查询和借记卡截止日期

    Menu > Debit Card > Debit Card Overview > Debit Card number, CVV and Expired Date enquiry

    菜单 > 借记卡 > 借记卡浏览 > CVV查询

2. To enable/ disable overseas transaction

    开通/ 关闭境外交易设置

    Menu > Debit Card > Overseas Use > Enable/ Disable Overseas Transactions

    菜单 > 借记卡 > 境外交易设置 > 开通/ 关闭海外交易

3. To enable/ disable local mainstream third-party payment (such as GrabPay)

    开通/ 关闭本地主流第三方支付

    Menu > Debit Card > Card-not-present Setting > Enable/ Disable card-not-present

    菜单 > 借记卡 > 无卡支付交易 > 开通/ 关闭无卡支付功能