

马来西亚中国银行

网上银行（企业）客服常见问题解答（英文版）

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21/07/2022

1. How do I apply for BOCNET (Bank of China Internet Banking Service)?

In order to apply for the Service, you must have at least one account with Bank of China (Malaysia) Berhad (the "Bank").

Please complete the Bank's Internet Banking Service Application Form and visit home branch during office hours together with the Resolution.

2. What are services available on Bank of China Internet Banking (BOCNET)?

Corporate Internet Banking Service

We provide a wide range of corporate internet banking services for your convenience:

Services	Function
Account Management	Today Balance Enquiry, Today Transaction Enquiry, History Balance Enquiry, History Transaction Enquiry, New and Old account number enquiry, Transaction Details, Account Statement Service, Download Transaction, BOC Global Payments Intelligence (GPI)
Transfer & Remittance	Transfer & Remittance (Intrabank, Interbank-IBG, Interbank-DuitNow by Account, International Remittance) , Set up Single Payment, Set up Batch Payment, Authorize Payments, Cancel Payments, Amend Payments, Payments Enquiry.
Direct Debit	Check payment status
Online Banking Management	Welcome Message, Change Password, Payee Management (Add/Delete payee)
JomPAY Bill Payment	Bill Payment, Manage Billing Company, Historic Bill Inquiry
DuitNow	Transfer by Proxy (mobile no, NRIC numbers, passport no or SSM business registration no.), Registration Info Management, Payee Management
Support Service	Tool Download, Foreign Currency Rate Enquiry.

3. What do I need for access to BOCNET?

To access to the Service and perform secured transactions, please use the User ID, password and the one-time passcode generated by your E-Token.

Please be sure to (i) keep your User ID, password and E-Token safe and secure and never give them out to any other person and (ii) take the necessary security precautions measures and practices.

4. How can I log in to BOCNET?

You can access BOCNET (Malaysia) via www.bankofchina.com.my.



Read and understand the Corporate Internet Banking Security Alert, click “Confirm and Login Online Banking” icon to proceed for BOCNET login.

Corporate Online Banking Security Alert

SCAM AWARENESS

Dear Valued Customers,

Please beware of online banking scams (including but not limited to e-mail scams, phone scams, SMS scams etc) to protect yourself from being a victim of scammers. This is what you should do if you get a suspicious call / e-mail/ SMS link:

- DO NOT reveal your user name, password or security token to any third party;
- DO NOT download any unknown app to your mobile phone from unauthorized app distributor(s) or website(s);
- DO NOT enter your internet banking user name & password on or via any website other than the Bank of China (Malaysia) Berhad's China official website;
- DO NOT respond to any suspicious phone calls or messages (including but not limited to phone call(s) / message(s) who claim to be an officer/representative from the statutory body or law enforcement agency). If any payment is requested, always validate the same via the official website / telephone number of the relevant statutory body office before effect actual payment;
- DO NOT access the website via a hyperlink from an unauthorized or suspicious email; and DO NOT ignore the transaction notification alert generated by the Bank. Always stay vigilant and alert on the transaction notification and immediately contact the Bank if you do not effect such payment or transaction.

Always ensure you access to the Bank's online banking services via the Bank's official website at www.bankofchina.com.my

Please call the Bank at 603-2059 5566 immediately if you encounter any suspicious call / e-mail / link.

If you have any questions about the Bank's online banking service or if you require further clarification, please refer to the Frequently Asked Questions on the Bank's official website or call the Bank's customer service hotline at 603-20595566 during working hours.

Perbadanan Insurans Deposit Malaysia (“PIDM”)

Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a:

- (a) deposit account payable outside Malaysia;
- (b) deposit account held by a financial institution conducting Labuan banking business or Labuan Islamic banking business;
- (c) deposit account held by a non-DTM; or
- (d) non-deposit account (e.g. unit trust, securities trading account).

Bank of China (Malaysia) Berhad

Confirm and Login Online Banking

Please input your User ID, password and E-Token OTP. User ID and password are case sensitive, while verification code is not.


Bank of China

Demonstration
English
中文
Home



百年
中行 全球服务
Bank of China
A Century of Global Services



中行网银
给您更多


User Login

User Name:

Password:

E-Token:

Certification Code: Not case sensitive

UEN-3

Change Certification Code

Login

* Username and password are case sensitive.

* If you are using the Online Banking for the first time, please use the "Username" from your password envelope to log in.

* After finish using the Internet Banking each time, please click "Exit" button on the top right to log out.

- > FAQ
- > Rules for Online Banking
- > Disclaimer
- > Charters on E-Banking
- > Declaration of Privacy Policy
- > Terms and Conditions



Corporate Deposit



Corporate Loans



Trade Services



RMB Products

[Contact Us](#) | [Security Notice](#)

5. What are the functions of the E-Token?

E-Token is a security device that is provided to you to enable you to access BOCNET .It will generate a unique 6-digit passcode, also known as a one-time password (OTP), which is displayed on a small screen on the E-Token, when activated by user.

Each OTP has a limited time frame and can only be used once. Hence, please input the OTP within its time span for authentication when you log in to the Service. If not, you will need to re-activate it again to obtain a new OTP. The E-Token generally expires in 3-4 years and replacement can be done over the Bank's counter.

6. What do I need to do if I lost my E-token, or forgot my BOCNET User ID and Password?

In the event of loss, theft or negligent damage to the E-Token, or forgot BOCNET User ID and password please proceed to one of our branches with a valid identification card or passport to request for a replacement.

Or you may call to our call center to answer 5 question, once Malaysia call center verified the identity, Malaysia call operators will assist to

E-token: after verified identity, call operator may assist report lost, cancel report lost, unlock status, and synchronize.

Forgot BOCNET User ID: after verified identity, call operator may assist recall BOCNet User ID.

Forgot password: after verified identity, call operator may assist may record in the problem log forms and email to BOCNET account opening branch to follow up.

However for Mainland China call operators may record in the problem log forms and email to Malaysia call center to follow up.

7. What do I need to do if I have lost or misplaced the E-Token?

The first five tokens upon application will be issued free of charge. In the event of loss, theft or negligent damage to the E-Token, please proceed to one of our branches with a valid identification card or passport to request for a replacement. The replacement fee is RM30.00.

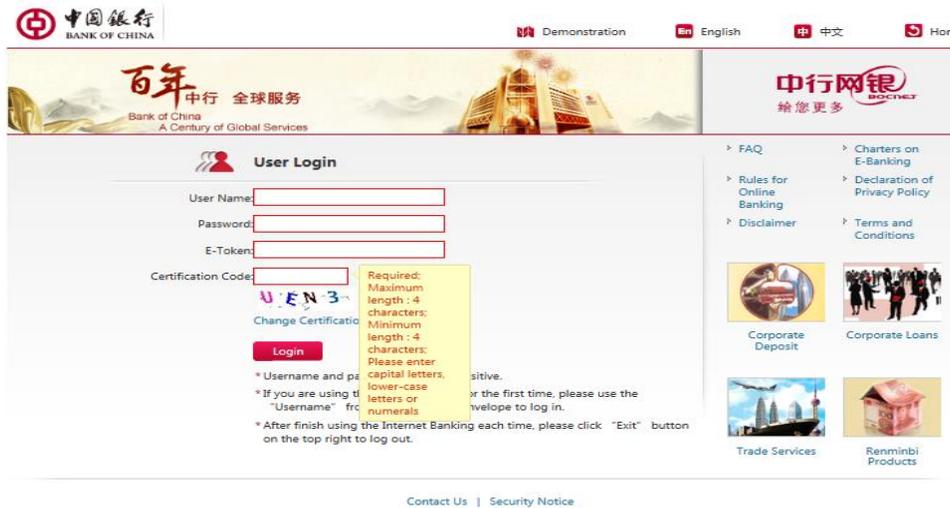
8. What can I do if I am not able to log in to BOCNET with the correct BOCNET User ID and password?

For security reasons, if you have tried to log in to BOCNET with your PIN/E-Token passcode unsuccessfully for **3 times**, your PIN/E-Token will be **locked and permanently**. You would need to proceed to one of our branches to unlock the PIN/E-Token. If you need to access your BOCNET account urgently, please proceed to any home branch with a valid identification document to unlock the User ID or E-Token.

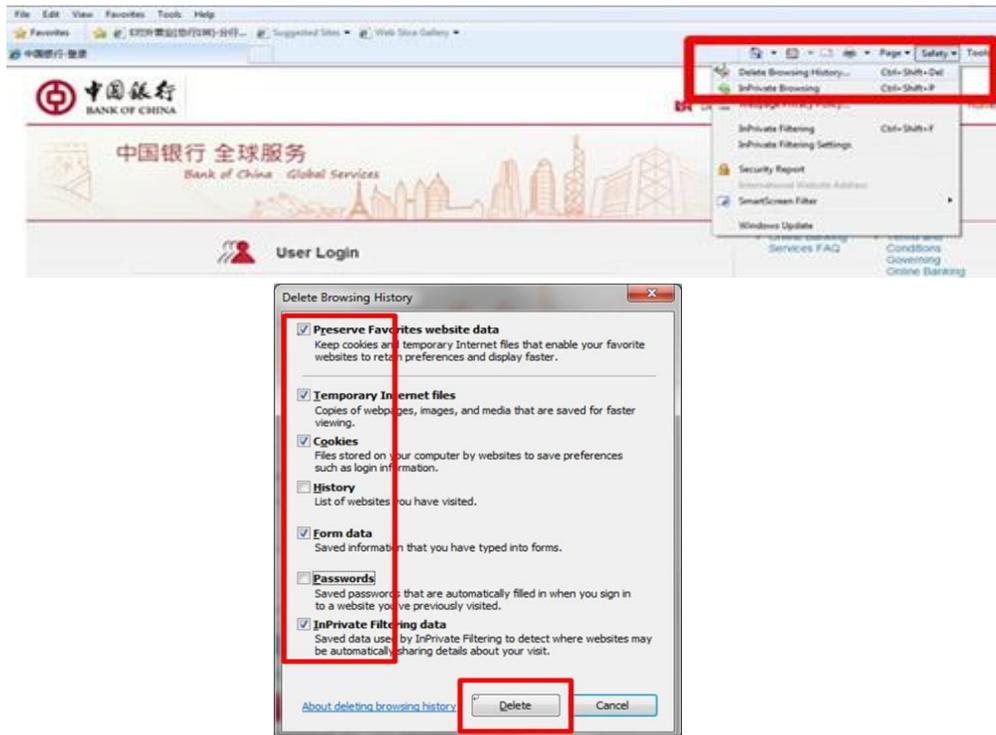
Or you may call to our call center to answer 5 question, once Malaysia call center verified the identity, Malaysia call operators will assist to unlock status. However for Mainland China call operators may record in the problem log forms and email to Malaysia call center to follow up.

If you have entered the User ID and PIN correctly but the message is still "password is invalid", please try the following:

a) Check your access page to BOCNET and make sure that you see the access page as per the picture below.



b) If you are certain that you have entered the correct website and with the security applet properly installed but still unable to log in, please try to clear your browsing history.



c) If you are still unable to log in after trying all the above, please kindly proceed to our branch for assistance.

9. How can I perform BOCNET (Corporate) transfers?

BOCNET (Corporate) supports Intrabank (transfers within BOC Malaysia) , interbank transfer and international remittance. Before performing the transfer on BOCNET (Corporate), payees must be added. When you authorize BOCNET transfer transactions, please key in the E-Token to submit.

(Reminder: For payee name of intrabank transfer kindly fill in Beneficially Full name as Company CIF)

10. What are the types of Funds Transfers that I may perform?

There are 4 kinds of funds transfers:

i. Funds Transfer to BOCM account. (Own account transfer)

To transfer funds within your own BOCM accounts.

ii. Funds Transfer within BOCM account.(Intrabank 3rd party)

To transfer funds to 3rd party within BOCM accounts.

iii. International Remittance

To transfer funds to overseas bank via telegraphic transfer (T/T).

Supported currency MYR/CNY/USD/CAD/EUR/GBP/JPY/SGD/AUD/HKD.

iv. Other Domestic Bank Transfer (Payable with MTR only)

InterBank Giro (IBG)	Pay and Received based the settlement windows during working hours.
DuitNow	A simple and convenient way to pay instantly on a 24/7. You can send and receive funds instantly anytime, anywhere.
	Pay to Proxy (mobile no, NRIC numbers, passport no or SSM business registration no.)
	Credit Transfer (Pay to account number)

11. What is JomPAY Bill Payment and its function?

JomPAY allowed online bill payments through Internet Banking using funds from customer's Saving/Current banking account. Customer just to need look for JomPAY logo and Biller Code on their bill and logon to BOCnet payment.

a. Bill Payment

- “ Select payout account.
- “ Key in biller code, ref-1, ref-2, amount.

b. Manage Billing Company

- “ Add new favorite biller info.
- “ Delete biller info.
- “ Modify biller info.

c. Historic Bill Inquiry

- “ To check the details JomPAY online bill payment transaction history record with full description and processing status.
- “ Print transaction vouchers.

12. When can I perform a Funds Transfer?

Please see the following table:

Type of Transfer	Transaction Time
Transfer to account within the Bank (Same Currency)	At any time during Business days except during the system maintenance period
Transfer to account within the Bank (Cross Currencies)	Business days / Banking Hours 9:15 am - 4:00 pm
Telegraphic Transfer outside Malaysia in MYR/CNY/USD/CAD/EUR/GBP/JPY/SGD/AUD/HKD	
DuitNow	7*24

Business Day means Mondays to Fridays except when a public holiday or other government gazetted holiday occurs on such days.

13. When can I perform IBG and JomPAY?

Payment Initiated by Customers		*Funds Received by Beneficiaries	*Refund for Unsuccessful Transactions
Business Days (Mon – Fri)	Before 5:00 am	Same business day	By 11:00 am
	5:00 am to 8:00 am		By 5:00 pm
	8:01 am to 11:00 am		By 2:00 pm
	11:01 am to 2:00 pm		By 8:20 pm
	2:01 pm to 5:00 pm		By 11:00 pm
	After 5.00pm	Next business day	By 11:00 am, next business day
Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)		Next business day	By 11:00 am
			By 5:00 pm

14. What is the transaction limit?

Transaction Type (Normal Account)	Corporate (MYR)	
	Per Transaction Limit	Daily Limit
Transfer to own group of accounts within BOCM	Unlimited	Unlimited
Transfer to third party accounts within BOCM	100,000.00	500,000.00
Remittances to outside Malaysia	200,000.00	200,000.00
Interbank Giro (IBG)	1,000,000.00	No Limit
JomPAY	1,000,000.00	No Limit
DuitNow	10,000,000.00	No Limit
* Corporate customer allow to apply for change of limit		
Transaction Type (External Account)	Corporate (MYR)	
	Per Transaction Limit	Daily Limit
Transfer to own group of accounts within BOCM	Unlimited	Unlimited
Transfer to third party accounts within BOCM	10,000.00	10,000.00
Remittances to outside Malaysia	10,000.00	10,000.00
Interbank Giro (IBG)	10,000.00	10,000.00
JomPAY	10,000.00	10,000.00
DuitNow	10,000.00	10,000.00

15. Can I make changes to my transaction limit?

You can set up transfer limits for accounts over the counter.

16. BOCNET remittance Fees and Charges

Description of Charges (All Price are inclusive GST)	Fees
ETOKEN (First Application) (Replacement due to expiry)	Waive
ETOKEN (Replacement due to damages & lost)	MYR 30.00
ETOKEN (Replacement due to expiry)	Waive
Monthly Subscription Fee	Waive
Cable Charge for Outward Telegraphic Transfer ("Outward TT")	MYR30.00
Service Charge on Outward TT (with amount less than MYR5,000 or its equivalent in foreign currency)	MYR2.00
Service Charge on Outward TT (with amount more than MYR5,000 or its equivalent in foreign currency)	No Fee
Foreign Currency Transaction Charges	*USD4.00
MYR payable through IBG	MYR0.10
JomPAY Bill Payment	No Fee
MYR payable through DuitNow (Transaction \geq MYR5,000.00)	MYR0.50
MYR payable through DuitNow (Transaction < MYR5,000.00)	No Fee
* foreign currency exchange based on the prevailing exchange rates, while fund being deduct from foreign currency account.	

17. SMS Notification

- a) Operator change of password
- b) Last authorizer approves the transaction.

18. How do I know the exchange rate for the transactions performed in different currencies?

You may click on the 'Exchange Rate Enquiry' option on the transaction page to get the real time exchange rate when you fill in the transfer instruction, but it may differ from the actual rate you get as the exchange rate could change during the time that you take to complete the transaction.

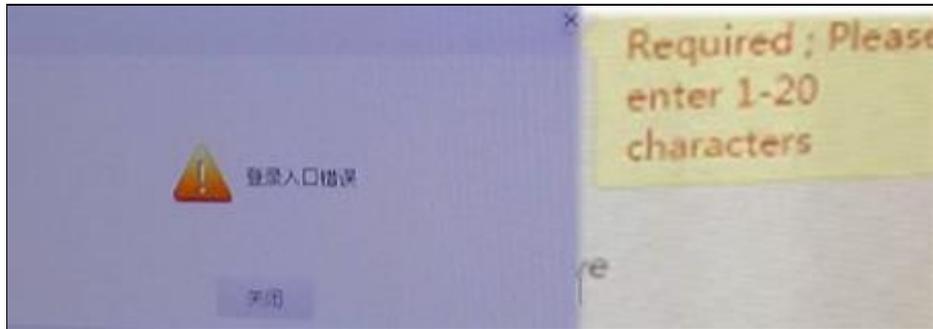
Once you have completed the transaction, click 'Confirm' and you will receive a confirmation showing the actual exchange rate applied to the transfer.

19. What should I do if show Error Screen as below?

- a) **Error:** “Login incorrect windows” or show after key in password “Required, Please enter 1-20 characters”.

Causes: Login incorrect security screen, Login with mainland China User ID, Auto save password, Mobile web version does not support Android device

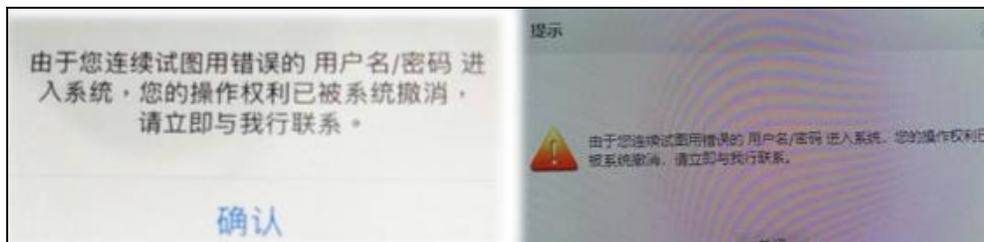
Solution: Clear history and open new browser



- b) **Error:** Since you have tried to log into the system continuously using wrong user name/password, your operation right has been cancelled, please contact our bank immediately

Causes: BNM requirement: system should automatically suspend any user IDs after maximum of three invalid access attempts

Solution: Visit branch to Unlock or you may call to our call center to answer 5 question, once Malaysia call center verified the identity, Malaysia call operators will assist to unlock status. However for Mainland China call operators may record in the problem log forms and email to Malaysia call center to follow up.

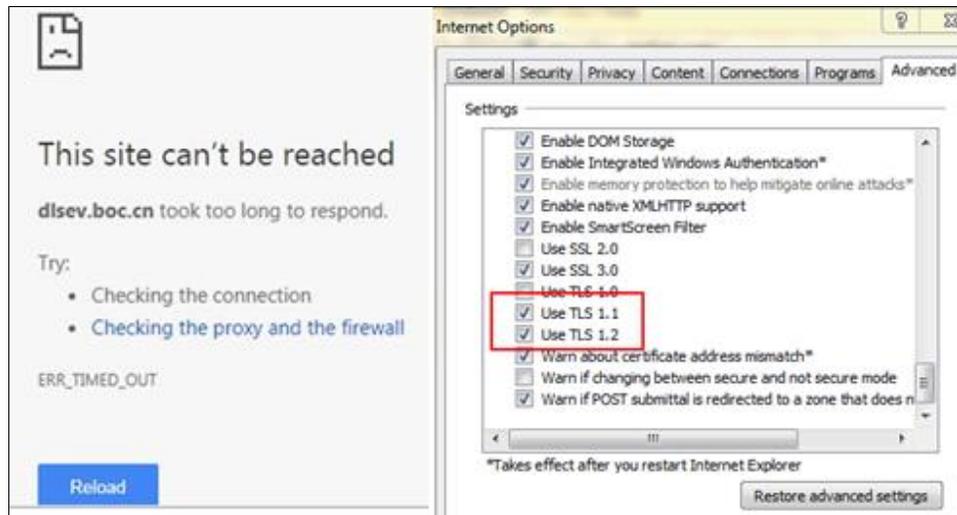


c) **Error:** Blank Screen after login security page.

Causes: Network slow or down. Not enable TLS 1.2 for IE user only

Solution: Connect to others internet source with better connection.

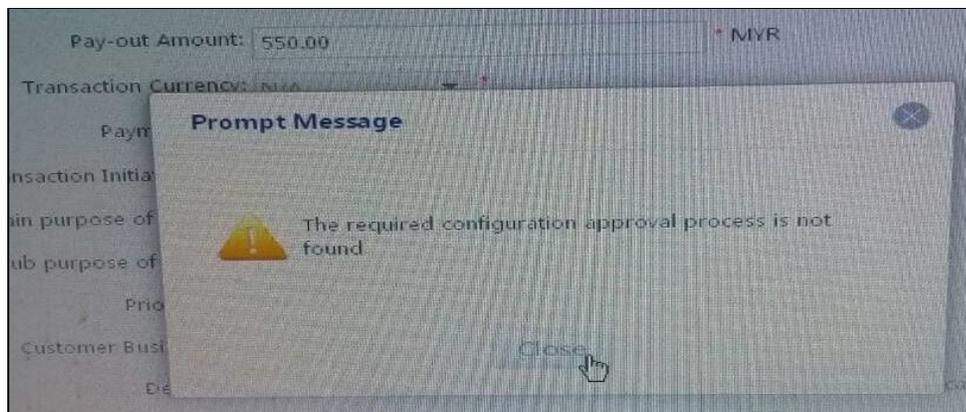
Open IE browser -> Tool -> Internet Option -> Advance -> Tick TLS 1.2 -> Apply



d) **Error:** The Required configuration approval process is not found

Causes: Approval matrix have yet to be maintain

Solution: Call BNMS team to cross check the application and maintenance output



e) Fund not deduct/ overdue/ pending authorization

Part 1:

Transaction	Solution
Today	Operator submit transaction on today.
T+1 day	Approval login the authorized screen T+1 Day , therefore it drop under "Overdue Unauthorized Transaction List" Step by step guide: "Transfer and Remittance" --> "authorization" --> "Over due Unauthorized transaction list" --> click the pending transaction --> click "confirm"



Part 2:

Transaction	Solution
T+1day	"Over due unauthorized transaction" will appear to "Unauthorized transaction list" --> select all --> click "authorized" --> click "confirm" .

