

Chong Hing Corporate Internet Banking Operation Guidelines

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Welcome to “Chong Hing Bank Corporate Internet Banking Services”. Here, you can easily manage your company accounts and handle all daily operations.

Section 1 - Corporate Internet Banking Services

1. Logon

1.1. First Time Logon

After opening the corporate internet banking and receiving the activation code / initial password, each user must set up the logon username and password in their first time logon before using the Corporate Internet Banking service.

- Step 1. Click “First Time Logon” in the homepage.
 - Step 2. **Verifying user information** – Enter your “User ID” and the Verification code.
 - Step 3. **Verifying password** – Enter the activation code / initial password provided by the bank.
 - Step 4. **Verifying mobile number** – Click “Get verification code”. The Bank will send you a SMS OTP (One-Time Password) to the registered mobile number. Please enter the OTP accordingly.
 - Step 5. **Setting up security questions** – Please select 2 security questions and with a memorable answer for each. It would be used in subsequent identity verification.
 - Step 6. **Setting up logon username and password** – Please set up the logon username (Optional) and password to finish the first time logon.
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1.2. Forgot logon ID

If you forget the logon ID, you can retrieve the username by verifying your identity.

- Step 1. Click “Forgot Logon ID” in the logon page and prepare the specified documents and information.
 - Step 2. **Verifying ID information and account number** – Please select your provided ID type
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and enter the respective ID number as well as any one of the account numbers.

- Step 3. **Verifying security questions** – You will have to answer one of the security questions, please enter the memorable answer that you have set in the First Time Logon.
- Step 4. **Verifying OTP** – Please enter your mobile number and click “Get verification code” to receive the SMS OTP.
- Step 5. **Results** – Your logon username is sent to the respective email address.
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1.3. Forget Password

For system operators, if you forget your password, you may approach the administrator of the Corporate Internet Banking Account to reset password at “Management Centre – User Management”.

For administrators / approver, please visit any of our branches to reset password.

2. Fund Transfer

With the fund transfer function, you can easily transfer money to other accounts. You can also temporarily save the transaction draft, which you can retrieve it later in the homepage.

2.1. Transfer within the bank

You can easily transfer fund to other Chong Hing Bank’s accounts, including other accounts under your name, and other registered and unregistered third party accounts.

- Step 1. **Filling in transfer information** – Please select the payee account, and fill in payee information, including payee type, payee account, payee name, and the transfer amount.
- As for unregistered third party accounts, you may select from “Recent Payee”, or directly insert the payee account information. You can also select “Register this Account” to register for that account.
- Step 2. **Confirmation** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver can approve the transaction in the “Authorisation Centre”.
-

2.2. FPS

You can easily transfer HKD/RMB to other banks' account via FPS, including both registered and unregistered third party accounts.

Step 1. Filling in transfer information – Please select From Account and payee information, including Payee type, Payee Account, Account Holder Name, Receiving Bank, Transfer Amount etc.

As for unregistered third party accounts, you may select from “Recent Payee”, or directly insert the payee account information. You can also select “Register this Account” to register for that account.

Step 2. Confirmation – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.

2.3. CHATS

You can easily transfer fund to other local bank accounts through CHATS, including registered and unregistered third-party accounts.

Step 1. Filling in transfer information – Please select From Account and Fee Debit Account, payee information, including Payee type, Payee Account, Account Holder Name, Receiving Bank, Transfer Amount etc.

If this is a scheduled transfer, you may select “Schedule Transaction” and select the payment date (next 180 days available).

As for unregistered third party accounts, you may select from “Recent Payee”, or directly insert the payee account information. You can also select “Register this Account” to register for that account.

Step 2. Confirmation – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.

2.4. Telegraphic Transfer

You can easily transfer to other foreign accounts (accounts in other countries/regions) via Telegraphic Transfer, including registered and unregistered third-party accounts.

- Step 1. **Filling in transfer information** – Please select From Account, Payment Method, and Fee Debit Account, payee information, and beneficiary account information.
- If like to schedule this transaction, you may select “Schedule Transaction” and select the processing date (next 180 days available).
- As for unregistered third party accounts, you may select from “Recent Payee”, or directly insert the payee account information. You can also select “Register this Account” to register for that account.
- Step 2. **Confirming transfer information** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.
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2.5. Bulk Transfer / Payroll

You can perform Bulk Transfer / Payroll, with “online edit” or with “file upload”. The former method allows you to transfer to a batch of maximum 50 payees at once.

- Step 1. **Filling in transfer information (for online edit)** – Please select From Account and Fee Debit Account, and click “Add payee information” to insert payee one by one.
- To transfer to registered payee, please select “see registered payee” and directly select the respective payee.
- If like to schedule this transaction, you may select “Schedule Transaction” and select the processing date (next 180 days available).
- Filling in transfer information (for file upload)** - Please select From Account and Fee Debit Account. Next, download the template document, and upload the document in xls or xlsx format after filling in payee information.
- Step 2. **Confirmation** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.
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2.6. Register Third Party Accounts

You can register new third-party beneficiary accounts (including accounts within the bank, accounts of other local banks, and Telegraphic Transfer accounts)

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- | | |
|---------|---|
| Step 1. | Filling in new account information – Please fill in the information of the new account and select the respective transaction category, and then click “Add”. |
| Step 2. | Confirmation – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, approvers can approve at “Pending Transactions”. |
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2.7. Scheduled Transaction Management

After setting up schedule transaction, you can amend the scheduled processing date or delete the transferal.

- | | |
|---------|---|
| Step 1. | Amend – Please click “Amend”, and select a new processing date and proceed
Delete – Please click “Delete” |
| Step 2. | Confirmation – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, approvers can approve at “Pending Transactions”. |
-

3. Fixed Deposit

3.1. Fixed Deposit Placement

There are multiple currencies and different deposit term available, and you can also define a maturity date.

You can place a fixed deposit based on the standard interest rates, or reserve a designated interest rate with our relationship manager.

- | | |
|---------|---|
| Step 1. | Filling in information – Please select payment and fixed deposit accounts, currencies, amount, and maturity instruction, etc. |
| Step 2. | Confirmation – Please check that all the information are correct and valid. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”. |
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3.2. Amend Maturity Instruction

You can amend any fixed deposit maturity notification after initial set up.

- Step 1. **Selecting fixed deposit record** – Click “Amend Maturity Instruction” next to the selected fixed deposit record.
- Step 2. **Filling in information** – Select maturity instruction and submit.
- Step 3. **Confirmation** – Please check that all the information are correct and valid. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.
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4. Foreign exchange

4.1. Foreign exchange

The bank provides up to 10 foreign currencies for exchange online.

- Step 1. **Filling in information** – Select From Account and To Account, currency and amount, etc.
- Step 2. **Confirmation** – Please check that all the information are correct and valid. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.
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5. Bill Payments

5.1. Bill Payment

You can add merchants to “My Payee List” to simplify the transferal process for frequent bill payments. You can also pay bill to new/unregistered merchants through “Bill Payment”.

- Step 1. **Filling in transfer information** – Please select From Account, fee payment method, and Fee Debit Account, payee information, and beneficiary account information.
- If like to schedule this transaction, you may select “Schedule Transaction” and select the processing date (next 180 days available).
- Step 2. **Confirmation** – Please check if all the inserted information is correct, and click
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“Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, approvers can approve at “Pending Transactions”.

5.2. Scheduled Payment Management

You can amend or delete scheduled payments at “Scheduled Payment Management”.

- Step 1. **Amend** – Please click “Amend”, and select a new scheduled payment date and proceed
 Delete – Please click “Delete”
- Step 2. **Confirmation** – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, approvers can approve at “Pending Transactions”.
-

6. Cheque Book Request

You may request a cheque book online, and the cheque book will be mailed to your registered address.

- Step 1. **Filling in Information** – Please select the current account that you would like to apply a cheque book for.
- Step 2. **Confirmation** – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, approvers can approve at “Pending Transactions”.
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7. Management Centre

7.1. User Management (for Joint Authorities only)

Administrators can view / amend the users’ information based on the table below.

	Administrator	Approvers	Operators
Add	✗	✗	✓

Delete	✗	✓	✓
Amend	✓	✓	✓
Enable/Disable	✗	✓	✓
Reset password	✗	✗	✓

To complete the items listed as “✗”, please visit any of our branches for the requests.

Add / Amend User's Information

- Step 1. **Basic Information** – Please enter the user's basic personal information and the authorisation level (if any).
- Step 2. **Service settings** – Please select the function rights for the user.
- Step 3. **Account settings** - Please select accounts account which can be operate by user.
- Step 4. **Confirmations** – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at “Management Centre -> Pending Approval”.

7.2. Account Management

You can register or deregister any account(s) that can be used for corporate internet banking in this function.

- Step 1. **Unregister** – Under the designated account, select “Unregister” to cancel the registration
- Register** – Select account under “Unregistered Accounts”, and complete the registration process.
- Step 2. **Confirmations** – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at “Management Centre -> Pending Approval”.
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7.3. Authorisation Template Maintenance (for Joint Authorities only)

You can set up the authorisation combination for both financial / non-financial transaction for each function.

Step 1. **Authorisation template maintenance** – You can add new template under “Authorisation Template Maintenance”, selecting either “Financial Transaction” or “Non-Financial Transaction”, and indicate the authorisation requirements for each range.

For example, indicating that a certain amount range would require approval from 1 Level A Authoriser and 1 Level B Authoriser.

Please check if all the entered information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at “Management Centre -> Pending Approval”.

Step 2. **Transaction Authorisation settings** – After adding the new templates, you can match the authorisation templates with each of the transaction functions and the accounts. Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at “Management Centre -> Pending Approval”.

7.4. Service Limit Setting

You can set up the daily transfer limits for each type of transferal.

Step 1. **Setting up** – You can update the daily transfer limit for each type of transferal at “Update daily transaction limits (HKD equivalent)”.

Step 2. **Confirmations** – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at “Management Centre -> Pending Approval”.

7.5. FPS Account Registration

Users can register for FPS with their mobile number or email address.

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- Step 1. **Select Record** – Select the appropriate mobile number or email address and click “bind account” to register for FPS.
- Step 2. **Setting Up** – Select HKD Account and CNY Account (if any) to bind with the selected mobile number or email address.
- Step 3. **Confirmations** – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at “Management Centre -> Pending Approval”.
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7.6. Set Up Small Value Fund Transfer Limit (for Single Authority only)

You can set up Small Value Fund Transfer limit, after the setup, Two-Factor Authentication verification is not required for Small Value Fund Transfer.

- Step 1. **Setting up** – Enable Small Value Fund Transfer, and set the daily limit.
- Step 2. **Confirmations** – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures.
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7.7. Set Up eDDA Service

You can accept/reject the applications of eDDA, or amend/delete authorized eDDAs.

- Step 1. **Setting up** – When there is existing eDDA application, you can accept/reject the pending applications at “Pending Transaction”. You can also amend/delete the accepted eDDA applications at “Approved Transaction”.
- Step 2. **Confirmations** – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at “Management Centre -> Pending Approval”.
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7.8. Set up e-statement

You may select whether to receive paper statement or e-statement through this function.

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- Step 1. **Setting up** – Enable e-statement for the accounts that you wish to receive e-statements.
- Step 2. **Confirmation** – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at “Management Centre -> Pending Approval”.
-

7.9. Set Up Transaction Alerts

You may setup transaction notifications based on your own preferences. Please also note that you will be receiving notifications for all high risk transactions by default.

- Step 1. **Setting up** – Please select how you would like to receive transaction reminders.
- Step 2. **Confirmation** – Please check if all the inserted information is correct, and click “Confirm” to complete the Two-Factor Authentication procedures. If this requires authorisation, another administrator can approve at “Management Centre -> Pending Approval”.
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Section 2 - Corporate Mobile Banking Service

1. Logon

1.1. Forgot logon ID

If you forget the logon ID, you can retrieve the username by verifying your identity.

- Step 1. Click “Forgot Logon ID” in the logon page and prepare the specified documents and information.
 - Step 2. **Verifying ID information and account number** – Please select your provided ID type and enter the respective ID number as well as any one of the account numbers.
 - Step 3. **Verifying security questions** – You will have to answer one of the security questions, please enter the memorable answer that you have set in the First Time Logon.
 - Step 4. **Verifying OTP** – Please enter your mobile number and click “Get verification code” to receive the SMS OTP.
 - Step 5. **Results** – Your logon username is sent to the respective email address.
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1.2. Forget Password

For system operators, if you forget your password, you may approach the administrator of the Corporate Internet Banking Account to reset password at “Management Centre – User Management”.

For administrators / approver, please visit any of our branches to reset password.

2. Fund Transfer

With the fund transfer function, you can easily transfer money to other accounts. You can also temporarily save the transaction draft, which you can retrieve it later in the homepage.

2.1. Transfer within the bank

You can easily transfer fund to other Chong Hing Bank’s accounts, including other accounts

under your name, and other registered and unregistered third party accounts.

Step 1. **Filling in transfer information** – Please select the payee account, and fill in payee information, including payee type, payee account, payee name, and the transfer amount.

As for unregistered third party accounts, you may select from “Recent Payee”, or directly insert the payee account information. You can also select “Register this Account” to register for that account.

Step 2. **Confirmation** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approver can approve the transaction in the “Authorisation Centre”.

2.2. FPS

You can easily transfer HKD/RMB to other banks’ account via FPS, including both registered and unregistered third party accounts.

Step 1. **Filling in transfer information** – Please select From Account, payee information, including Payee type, Payee Account, Account Holder Name, Receiving Bank, Transfer Amount etc.

As for unregistered third party accounts, you may select from “Recent Payee”, or directly insert the payee account information. You can also select “Register this Account” to register for that account.

Step 2. **Confirmation** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.

2.3. CHATS

You can easily transfer fund to other local bank accounts through CHATS, including registered and unregistered third-party accounts.

Step 1. **Filling in transfer information** – Please select From Account and Fee Debit Account, payee information, including Payee type, Payee Account, Account Holder Name, Receiving Bank, Transfer Amount etc.

If this is a scheduled transfer, you may select “Schedule Transaction” and select the payment date (next 180 days available).

As for unregistered third party accounts, you may select from “Recent Payee”, or directly insert the payee account information. You can also select “Register this Account” to register for that account.

- Step 2. **Confirmation** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.
-

2.4. Telegraphic Transfer

You can easily transfer to other foreign accounts (accounts in other countries/regions) via Telegraphic Transfer, including registered and unregistered third-party accounts.

- Step 1. **Filling in transfer information** – Please select From Account, fee payment method, and Fee Debit Account, payee information, and beneficiary account information.

If like to schedule this transaction, you may select “Schedule Transaction” and select the processing date (next 180 days available).

As for unregistered third party accounts, you may select from “Recent Payee”, or directly insert the payee account information. You can also select “Register this Account” to register for that account.

- Step 2. **Confirming transfer information** – Please check if all the transfer information is correct, and complete the mobile token verification. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.
-

3. Fixed Deposit

3.1. Fixed Deposit Placement

There are multiple currencies and different deposit term available, and you can also define a maturity date.

You can place a fixed deposit based on the standard interest rates, or reserve a designated interest rate with our relationship manager.

- Step 1. **Filling in information** – Please select payment and fixed deposit accounts, currencies, amount, and maturity instruction, etc.
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- Step 2. **Confirmation** – Please check that all the information are correct and valid. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.
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3.2. Amend Maturity Instruction

You can amend any fixed deposit maturity notification after initial set up.

- Step 1. **Selecting fixed deposit record** – Click “Amend Maturity Instruction” next to the selected fixed deposit record.
- Step 2. **Filling in information** – Select maturity instruction and submit.
- Step 3. **Confirmation** – Please check that all the information are correct and valid. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.
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4. Foreign exchange

4.1. Foreign exchange

The bank provides up to 10 foreign currencies for exchange online.

- Step 1. **Filling in information** – Select From Account and To Account, currency and amount, etc.
- Step 2. **Confirmation** – Please check that all the information are correct and valid. If the transaction requires authorisation, approvers can approve the transaction in the “Pending Transaction”.
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5. My Profile

5.1. Activate Mobile Token

After applying Two-Factor Authentication service activation in the bank, you could activate the Mobile Token through the Corporate Mobile Banking Service for a safe and easy authentication.

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- Step 1. **Granting Biometric Authentication right** – For the first-time Mobile Token activation, right for Biometric Authentication needs to be granted to the Corporate Mobile Banking application. Then follow the device setting to complete verification for the fingerprint / facial recognition
- Step 2. **Set Up Mobile Token Password (PIN)** – Set up a 6-digits numeric Mobile Token Password (PIN), re-enter the same password for the confirmation.
- Step 3. **Mobile Phone Number Verification** – Send an One-Time Password (OTP) to the registered mobile number, and follow the instruction to enter the OTP for the verification.
- Step 4. **Customer Services Identity Verification** – Call our Customer Services Hotline and follow our staff's instruction to complete the identity verification and the Mobile Token activation process.
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5.2. Easy Logon Setup

After completing the Mobile Token setup, Easy Logon could be activated for quicker logon in the future.

- Step 1. **Activate 'Easy Logon'** – Toggle ON the 'Easy Logon' button
- Step 2. **Biometric Authentication** – Follow the device's setting to complete fingerprint / facial recognition verification. After the activation is completed, you could logon with the biometric authentication / Mobile Token Password (PIN) to logon, so as to shorten the process of entering Logon ID and Password.
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6. Mobile Token

6.1. Mobile Token Authentication

When submitting the high-risk transaction in the Corporate Internet Banking, Mobile Token verification is needed to complete the transaction. For such, customer would need to complete the authentication through the 'Mobile Token' in the Corporate Mobile Banking Application.

- Step 1. **Enter Challenge Code** – When there is a challenge code showing on the desktop version of Corporate Internet Banking, please click on 'Mobile Token' in the
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Corporate Mobile Banking Application. The related transaction would be shown on the mobile application screen, follow the instruction to enter the challenge code.

Step 2. **Enter Mobile Token Password (PIN)** - Enter the Mobile Token Password (PIN) to complete the authentication.

Contact Us

For further information, please call our Customer Services Hotline at 3768 6888 during office hours (9:00 a.m. – 6:00 p.m. from Mondays to Fridays and 9:00 a.m. – 1:00 p.m. on Saturdays) or send your enquiry to customerservice@chbank.com. You can also contact our customer services officers at any Chong Hing Bank branches.

Disclaimer

The content shown on this user guide is for reference only. Please read carefully and understand the relevant terms and conditions of the Internet Banking Services and Mobile Banking Services (“the Services”). Your continued use of the Services represents your acceptance to be bound by the terms and conditions of Chong Hing Bank’s Internet Banking Services Terms & Conditions, Mobile Banking Services Terms & Conditions, Account Rules, privacy policy and any other applicable terms and conditions as varied or supplemented by the Bank from time to time in such manner at its sole discretion.