



第一銀行 First Bank

Internet Banking User Instruction (NY Branch)

Welcome to use the Internet Banking Services (<https://ebank.firstbank.com.tw>) provided by First Commercial Bank, New York Branch! Please refer to instructions below to realize the services items our branch provides and the operating procedure the user will have to follow for use of our system.

1. Eligibility for applying

All existing customers of our branch are eligible to apply.

2. Service hours

Inquiry Service : 24 hours (Service will not available during the system maintenance period)

Account Transfer Service : During the business day 00:00 am — 07:30 pm.

(transfer initiated after 3 pm EST must be set as a reserved transaction effective within the business day in 10 calendar days)

Scheduled Funds Transfer : 24 hours (Service will not available during the system maintenance period)

3. Service : Inquiry Service , Interest Rate Inquiry Service , Exchange Rate Inquiry Service , Account Transfer Service and Scheduled Funds Transfer Service.

4. Miscellaneous

(1) When receiving the Password Confirmation, please change your password in one month after the application. Otherwise the password will need to be reactivated. Password length should be 8 to 12 characters with a combination of alpha and numeric characters, and at least 2 alphabets and 2 numbers.

(2) The website provides the internet banking operating procedure , Information Security Statement, declaration of Privacy Policy and various types of application forms, please feel free to browse, download or print.

5. Contact us

If you have any question, please contact us during the business hours. The contact information is as below.

- Telephone : 1-212-599-6868
- Fax : 1-212-599-6133
- Email : fcby@firstbankny.com
- Address : 750 3rd Avenue, 34 Fl., New York, NY 10017

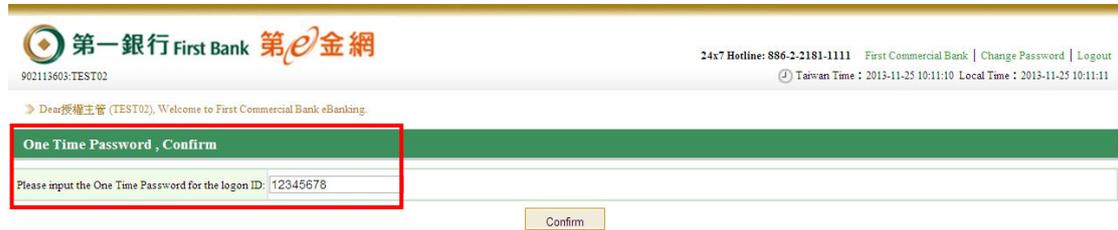
6. Operating procedure

● Log in for Internet Banking Service

1. Link the address (<https://ebank.firstbank.com.tw>), and choose the tag named [Overseas Branch], select the branch [902 NEW YORK BRANCH], enter the Customer ID、User ID and Password, press [Login] button to log in. (This operator manual is operated on testing system)

after receiving the 「Password Confirmation」 enter the default Customer ID、User ID and Password (remind the capital letter

and small letter of the Password). Every Customer ID at most can correspond two User ID.



The screenshot shows the top navigation bar of the First Commercial Bank eBanking website. The logo on the left reads "第一銀行 First Bank 第e金網". On the right, there is a 24x7 Hotline number (886-2-2181-1111), links for "First Commercial Bank", "Change Password", and "Logout", and the current time in Taiwan (2013-11-25 10:11:10). Below the navigation bar, a green banner contains the text "One Time Password , Confirm". Underneath the banner, a text prompt says "Please input the One Time Password for the logon ID:" followed by a text input field containing the number "12345678". A "Confirm" button is located below the input field.



According to the local law , You need to enter 8 letters password of your OTP token in this column.

客戶號碼	使用者代號	登入日期時間	登入IP	登入結果
902113603	TEST02	2013-11-25 10:08:26.341	10.12.41.125	成功
902113603	TEST02	2013-11-25 10:06:44.073	10.12.41.125	成功
902113603	TEST02	2013-11-25 09:27:53.809	10.12.41.125	成功
902113603	TEST02	2013-11-22 22:47:22.833	10.224.2.162	成功
902113603	TEST02	2013-11-22 22:46:46.885	10.224.2.162	成功
902113603	TEST02	2013-10-09 04:03:23.457	10.224.2.162	成功
902113603	TEST02	2013-10-09 04:02:58.295	10.224.2.162	成功
902113603	TEST02	2013-10-08 17:34:06.629	10.10.94.109	成功
902113603	TEST02	2013-10-08 17:33:44.611	10.10.94.109	成功
902113603	TEST02	2013-10-08 17:04:59.767	10.10.94.109	失敗

- 客戶使用無線上網者，請不要使用網路銀行服務。
- 客戶非必要請不要透過公眾電腦使用網路銀行服務。
- 客戶無論在任何時候，必須對網路銀行登錄之相關資料及密碼負保密義務，請不要將密碼告知任何人包括任何自稱為銀行代表、銀行職員或授權人士，且不要將此等資料以電子郵件或其他類似之電子傳送方式（包括以通訊軟體，例如MSN、Skype）進行傳送；客戶不宜將相同之密碼用作使用其他服務（包括參加網路會員之登錄密碼或於其他網站使用）。
- 客戶使用網路銀行前，請先確認網路銀行正確之網址後，才使用網路銀行服務。
- 客戶設定之密碼不應與個人顯性資訊（如生日、身分證、車號、電話號碼、帳號及相關資料號碼）相同。
- 客戶請不要在使用網路銀行服務時離開電腦。
- 客戶於完成操作後，請立即登出網路銀行服務。
- 客戶於採選網路銀行交易結果通知後，請儘速檢核是否正確。客戶一經發覺或懷疑網路銀行帳戶、密碼未經授權而被他人使用時，請立即以電話或其他約定之方式通知銀行。
- 客戶瞭解如未遵行以上任何一項預防措施，可能會造成安全缺口而導致損失。

[關閉](#)

The system will pop out the information of the last 10 times log in data for reference.

2. If you are first visit to our website, the system will ask you to change the default password.

第一銀行 First Bank 第e金網

24小時客服專線：(02)2181-1111
 一銀首頁 | 密碼變更 | 登出
◎ 臺灣當地時間：2013-5-16 17:52:46 本機電腦時間：2013-5-16 17:52:47

91830666.TEST01
 > 親愛的授權主管 (TEST01)您好！歡迎來到第e金網！

變更密碼

請依據下列原則變更密碼

- 密碼長度：8至12位。
- 密碼內容：
 - (1) 為英文及數字，英文區分大小寫。
 - (2) 至少須包含兩個英文及兩個數字。
 - (3) 不可為統一編號或使用者代號。
 - (4) 不可包含+個連續編號或+個重複字元，如+碼連續設為 1234 或 aaaa。
 - (5) 不可包含下列字元：* < > % ; () & | \$ @ # ! ^ ~ ? [] . , =
- 密碼變更完成後須以新的密碼重新登入。

● 舊的密碼

● 新的密碼

● 再確認新的密碼

3. When you log in successfully , you can choose the following function :

-Account Data Inquiry

-Account Transfer - Same Currency

-Appointment with Account Transfer

-Interest Rate Inquiry

-Exchange Rate Inquiry

- Account Data Inquiry :

Select Account Data Inquiry function , to check the account balance.

Overseas US Branch Transaction

Account Data Inquiry

Branch	Type	A/C No.	CCY	A/C Balance	Available Amount	Frozen Amount	Detail	A/C Holder	Remark
New York	Current Deposit	902 [REDACTED]	USD	5,070.00	5,070.00	0.00	Detail		-
New York	Current Deposit	902 [REDACTED]	USD	7,899.00	7,899.00	0.00	Detail		-
New York	Current Deposit	902 [REDACTED]	EUR	0.00	0.00	0.00	Detail		-
New York	Current Deposit	902 [REDACTED]	JPY	0.00	0	0.00	Detail		-

* To print, please set to [Landscape] layout.
* The detail provides data in 6 months only.

Print

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You can press the [detail] button by account , and choose the interval of the date for more information. If there is no data , it shows "No Data Found!!"

● Account Transfer - Same Currency

The screenshot displays the First Bank website interface. The top navigation bar includes the bank's logo, name, and contact information. The main content area is titled 'Overseas US Branch Transaction' and contains a sidebar with navigation options. The 'Account Transfer-Same Currency' option is highlighted with a red box. The main form area shows the following details:

Overseas Branch Transaction > Account Transfer-Same Currency	
Account Transfer-Same Currency	
Transaction Date	2013/11/25
Customer ID	113603
Customer Name	END0XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Currency	USD
Amount	1000
Debit from	902 [REDACTED] USD
Credit to	902 [REDACTED] USD / TRMXXXXXXXXXXXX
*Message	test

* Optional field
Single Transaction or Total Daily Transaction Amount for Transfer Fund should not exceed the setting amount.

Continue

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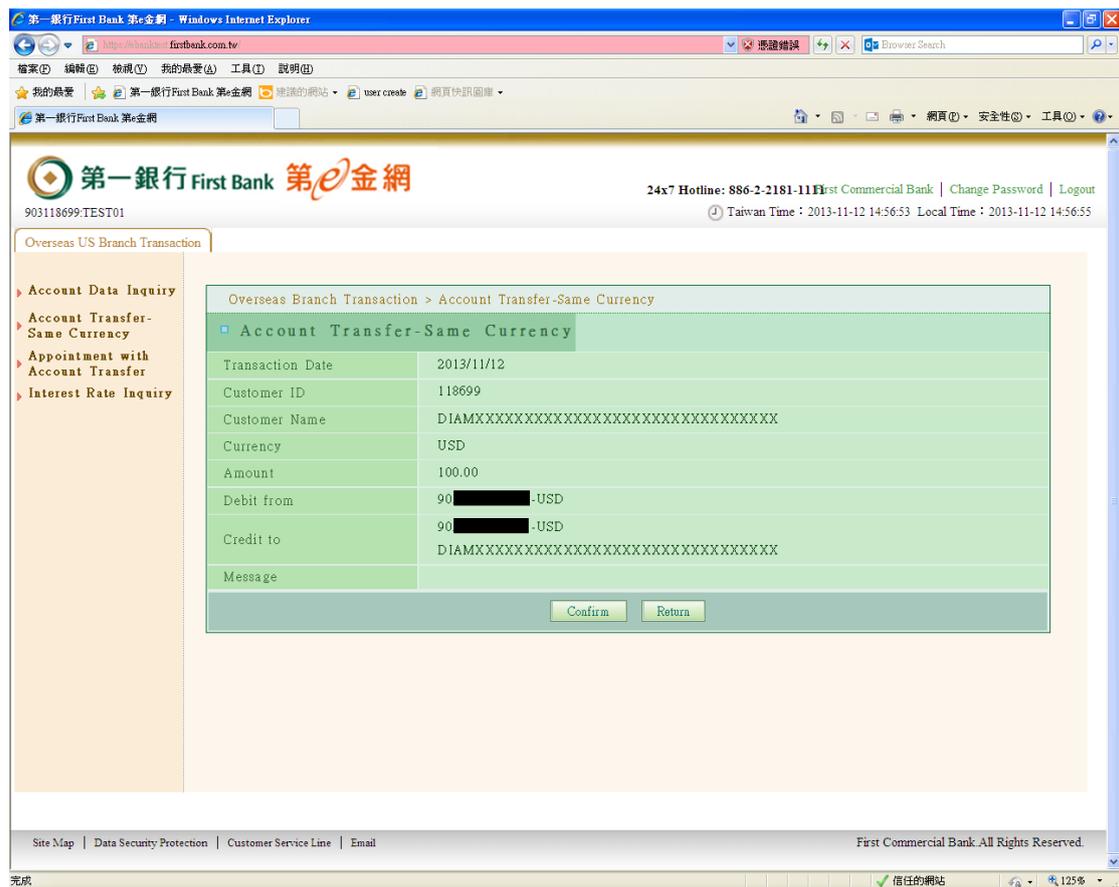
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Select **Account Transfer - Same Currency** function , fill in the **Currency**、**Amount**、**Debit from**、**Credit to**、**Message**(not a necessary column) , then press the **[Continue]** button.



Confirm the data in this page , then press [Confirm] button.

第一銀行 First Bank 第e金網 - Windows Internet Explorer

https://bankfirst.com.tw

第一銀行 First Bank 第e金網

24x7 Hotline: 886-2-2181-1111 First Commercial Bank | Change Password | Logout
 Taiwan Time : 2013-11-12 15:15:26 Local Time : 2013-11-12 15:15:29

903118699:TEST01

Overseas US Branch Transaction

Account Data Inquiry
 Account Transfer-Same Currency
 Appointment with Account Transfer
 Interest Rate Inquiry

Overseas Branch Transaction > Account Transfer-Same Currency

Account Transfer-Same Currency	
Branch	902 New York Branch
Transaction Time	2013/11/12-15:17:45
Transaction Ref. No.	2013211000001
Status	Transfer Successfully
Customer ID	118699
Customer Names	DIAMXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Currency	USD
Amount	100.00
Debit from	90 [REDACTED] I-USD
Credit to	90 [REDACTED] I-USD
Message	DIAMXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Print

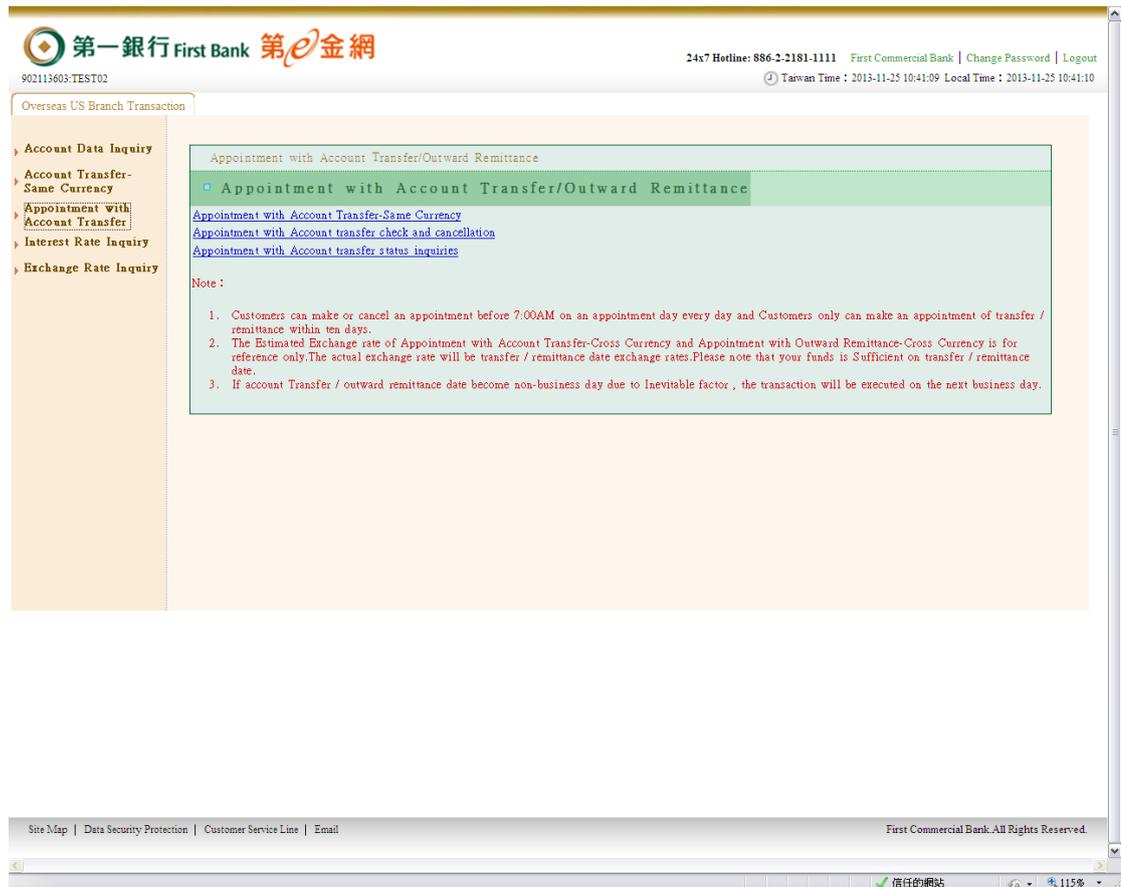
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Same Currency transfer successful.

● Appointment with Account Transfer



In this function you can choose ①. Appointment with Account Transfer-Same Currency ②. Appointment with Account transfer check and cancellation ③. Appointment with Account transfer status inquiries ◦

①. Appointment with Account Transfer-Same Currency

The screenshot displays the First Bank website interface. At the top, the logo for '第一銀行 First Bank 第e金網' is visible, along with contact information: '24x7 Hotline: 886-2-2181-1111', 'First Commercial Bank', 'Change Password', and 'Logout'. The user ID '902113603:TEST02' is shown on the left. The main navigation menu includes 'Overseas US Branch Transaction', 'Account Data Inquiry', 'Account Transfer-Same Currency', 'Appointment with Account Transfer', 'Interest Rate Inquiry', and 'Exchange Rate Inquiry'. The 'Appointment with Account Transfer' section is active, showing a form titled 'Appointment with Account Transfer-Same Currency'. The form fields are as follows:

Account Transfer date	2013/12/02 (Monday)
Customer ID	113603
Customer Name	ENDXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Currency	USD
Amount	1000
Debit from	902 [redacted] USD
Credit to	[已約定]902 [redacted] USD/TRIMXXXXXXXXXXXXXXXXXXXX
*Message 【Only English Characters and Numbers allowed】	test

Below the form, there are three notes:

1. Customers can make an appointment before 7:00AM on an appointment day every day and Customers only can make an appointment of transfer / remittance within ten days.
2. If account Transfer / outward remittance date become non-business day due to Inevitable factor , the transaction will be executed on the next business day.
3. *Optional field.

A 'Confirm' button is located at the bottom of the form. The footer of the page includes 'Site Map | Data Security Protection | Customer Service Line | Email' and 'First Commercial Bank. All Rights Reserved.' The browser's address bar shows '完成' and the page is titled '信任的網站'.

You can make an appointment with account transfer - same currency on any business day within 10 calendar days. Same day transfer can only be made an appointment with account transfer before 7:00 am that day.

第一銀行 First Bank 第e金網

24x7 Hotline: 886-2-2181-1111 First Commercial Bank | Change Password | Logout

902113603:TEST02 Taiwan Time : 2013-11-25 10:43:08 Local Time : 2013-11-25 10:43:09

Overseas US Branch Transaction

- Account Data Inquiry
- Account Transfer-Same Currency
- Appointment with Account Transfer
- Interest Rate Inquiry
- Exchange Rate Inquiry

Overseas Branch Transaction > Appointment with Account Transfer-Same Currency

Appointment with Account Transfer-Same Currency

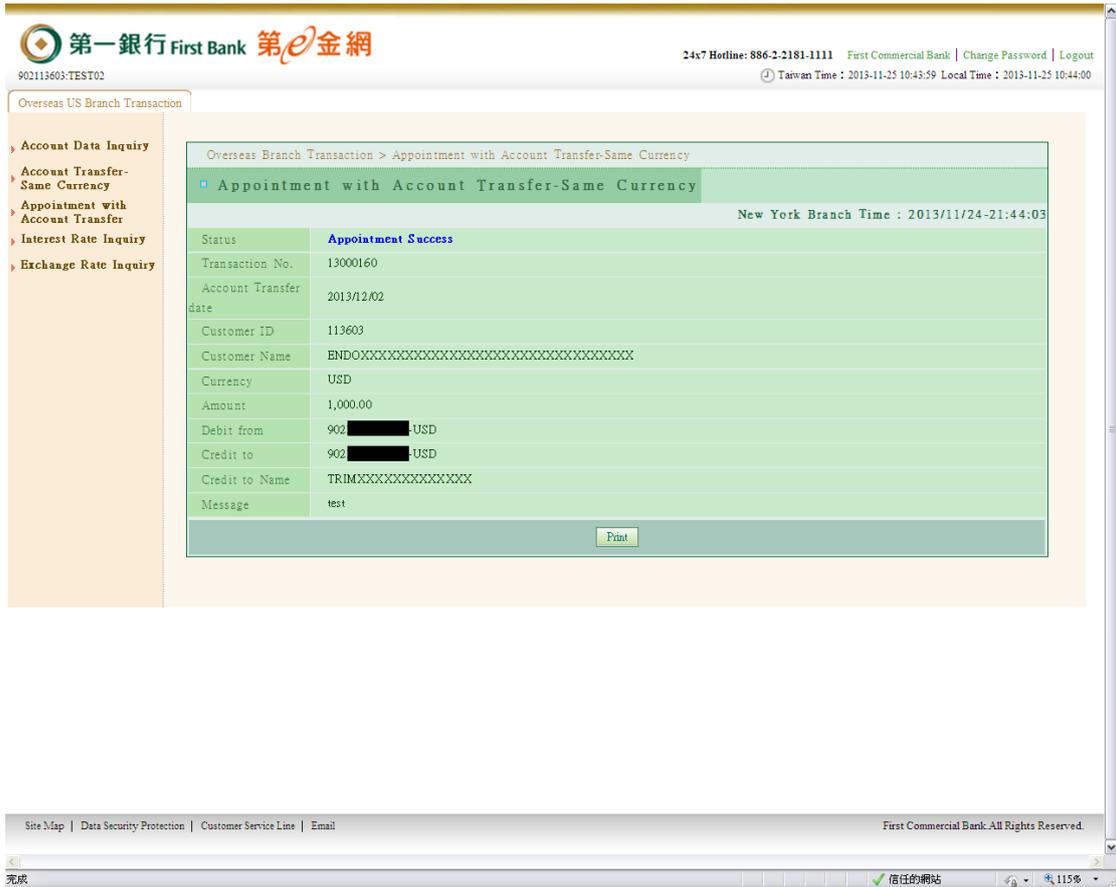
Account Transfer date	2013/12/02
Customer ID	113603
Customer Name	ENDOXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Currency	USD
Amount	1,000.00
Debit from	902 [REDACTED] USD
Credit to	902 [REDACTED] USD
Credit to Name	TRIMXXXXXXXXXXXX
Message	test

Confirm Back

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Confirm the data in this page , then press [Confirm] button.



Appointment with Account Transfer-Same Currency successful.

②. Appointment with Account transfer check and cancellation

The screenshot shows the First Bank website interface. At the top, the logo for '第一銀行 First Bank 第e金網' is visible, along with contact information: '24x7 Hotline: 886-2-2181-1111', 'First Commercial Bank', 'Change Password', and 'Logout'. The user ID '902113603-TEST02' and the current time 'Taiwan Time : 2013-11-25 10:48:41 Local Time : 2013-11-25 10:48:42' are also displayed.

The main content area is titled 'Overseas US Branch Transaction' and contains a sub-section for 'Appointment with Account transfer / Outward remittance check and cancellation'. The form includes the following fields:

- Debit From Account:** A dropdown menu showing '902 [REDACTED] USD'.
- Date:** Two radio button options: 'Apply Date' (selected) and 'Transfer / Outward remittance Date'. The 'Apply Date' option has 'From : 2013-11-01' and 'To : 2013-11-25' with calendar icons.
- Type:** A dropdown menu showing 'All'.

Below the form, a note states: 'Customers can cancel an appointment by 7:00AM on business day every day.' At the bottom of the form are 'Confirm' and 'Reset' buttons.

The footer of the page includes 'Site Map | Data Security Protection | Customer Service Line | Email' and 'First Commercial Bank. All Rights Reserved.' The browser's address bar shows 'http://www.fcb.com.tw' and the page is viewed at 115% zoom.

Select Appointment with Account transfer check and cancellation, choose the **Debit From Account** (necessary column) , select **Apply Date** or **Transfer / Outward remittance Date** and choose the **type** , then press the[**Confirm**]button


第一銀行 First Bank 第e金網

 24x7 Hotline: 886-2-2181-1111 First Commercial Bank | [Change Password](#) | [Logout](#)
 902113603-TEST02 Taiwan Time : 2013-11-25 10:49:00 Local Time : 2013-11-25 10:49:01

Overseas US Branch Transaction

Account Data Inquiry
 Account Transfer-Same Currency
 Appointment with Account Transfer
 Interest Rate Inquiry
 Exchange Rate Inquiry

Overseas Branch Transaction > Appointment with Account transfer / Outward remittance check and cancellation

Appointment with Account transfer / Outward remittance check and cancellation

Branch	902 New York Branch
Customer ID	113603
Customer Name	ENDOXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Debit from	902 ████████ USD
Status	Appointment Success

Select	Transaction No.	Type	Transfer/Remittance Date	Apply Date	Debit Currency	(Estimated)Debit Am
<input type="radio"/>	13000160	Appointment with Account Transfer-Same Currency	2013-12-02	2013-11-24 21.44.03	USD	1000.00
<input type="radio"/>	13000161	Appointment with Account Transfer-Same Currency	2013-11-25	2013-11-24 21.46.35	USD	1000.00
<input type="radio"/>	13000162	Appointment with Account Transfer-Same Currency	2013-11-27	2013-11-24 21.47.06	USD	1000.00
<input type="radio"/>	13000163	Appointment with Account Transfer-Same Currency	2013-11-29	2013-11-24 21.48.00	USD	1000.00
<input type="radio"/>	13000164	Appointment with Account Transfer-Same Currency	2013-12-02	2013-11-24 21.48.20	USD	1000.00

The above amount is the trial result, and the actual amount is subject to the exchange rate which is calculated by the successful transaction.

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Select the Appointment data that you want to cancel, and press the [Confirm] button.


第一銀行 First Bank 第e金網

 24x7 Hotline: 886-2-2181-1111 First Commercial Bank | [Change Password](#) | [Logout](#)
 Taiwan Time : 2013-11-25 10:53:21 Local Time : 2013-11-25 10:53:22

902113603-TEST02

Overseas US Branch Transaction

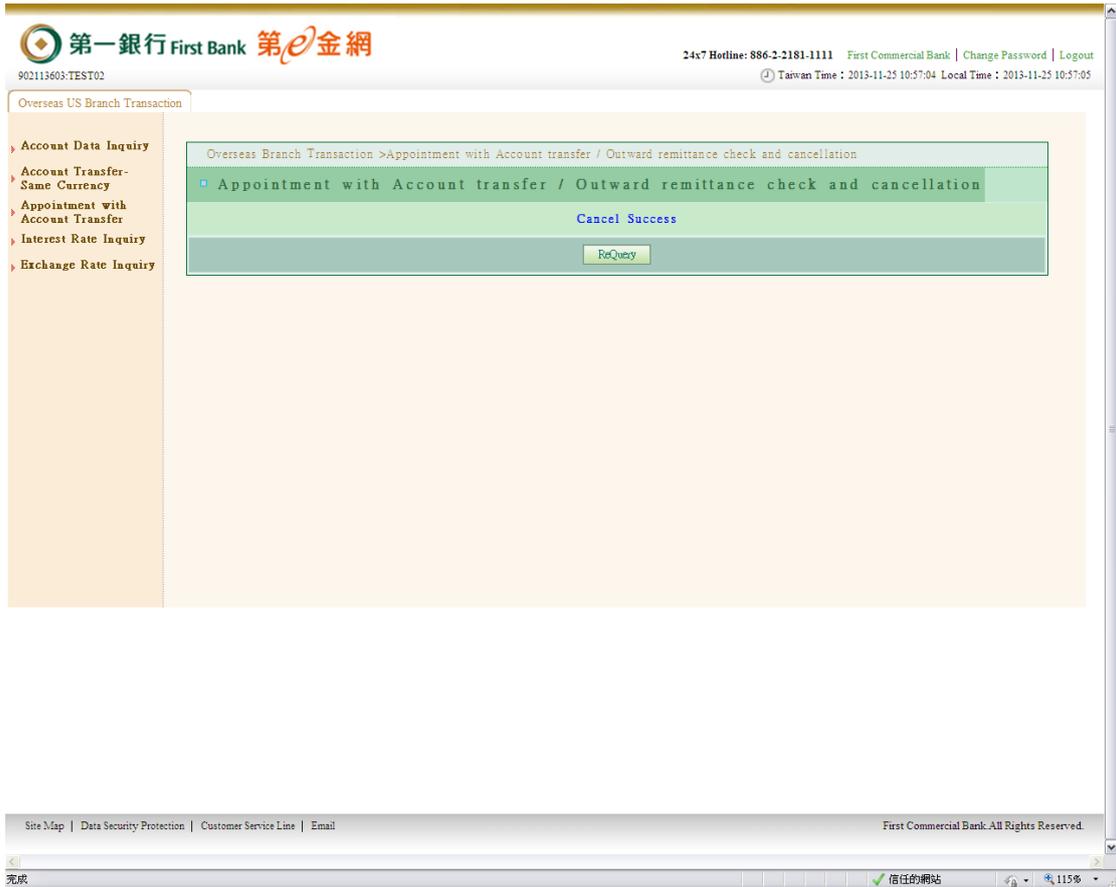
Type	Appointment with Account Transfer-Same Currency
Status	Appointment Success
Appointment with transfer / Outward remittance Date	2013-12-02
Customer Id	902113603
Customer Name	ENDOXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Debit from	902 [REDACTED] USD
Debit Currency	USD
Debit Amount	1000.00
Credit to	902 [REDACTED] USD
Credit Currency	USD
Estimated Credit Amount	1000.00
Message	test

The above amount is the trial result, and the actual amount is subject to the exchange rate which is calculated by the successful transaction.

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Check the detail in this page, then press [Confirm] again



Appointment with Account transfer check and cancellation successful.

③. Appointment with Account transfer status inquiries

The screenshot displays the First Bank's online banking portal. At the top, the bank's logo and name "第一銀行 First Bank 第e金網" are visible, along with contact information: "24x7 Hotline: 886-2-2181-1111" and "First Commercial Bank | Change Password | Logout". The user's ID "902113603-TEST02" and the current time "Taiwan Time : 2013-11-25 11:00:41 Local Time : 2013-11-25 11:00:43" are also shown.

The main content area is titled "Overseas US Branch Transaction" and contains a sub-section for "Appointment with Account transfer / Outward remittance status inquiries". This section includes a search form with the following fields:

- Debit From Account:** 9021 [redacted] USD
- Date:** Apply Date From: 2013-09-02 To: 2013-11-25; Transfer / Outward remittance Date From: [] To: []
- Type:** All
- Status:** All

Buttons for "Confirm" and "Reset" are located at the bottom of the search form.

The footer of the page includes "Site Map | Data Security Protection | Customer Service Line | Email" and "First Commercial Bank. All Rights Reserved." The browser's address bar shows the URL "http://www.fcb.com.tw" and the page is displayed at 115% zoom.


第一銀行 First Bank 第e金網

 24x7 Hotline: 886-2-2181-1111 First Commercial Bank | [Change Password](#) | [Logout](#)
 902113603:TEST02 Taiwan Time : 2013-11-25 11:06:55 Local Time : 2013-11-25 11:06:57

Overseas US Branch Transaction

- Account Data Inquiry
- Account Transfer-Same Currency
- Appointment with Account Transfer
- Interest Rate Inquiry
- Exchange Rate Inquiry

Overseas Branch Transaction > Appointment with Account transfer / Outward remittance status inquiries

Appointment with Account transfer / Outward remittance status inquiries

Branch	902New York Branch
Transaction No.	13000161
Type	Appointment with Account Transfer-Same Currency
Status	Appointment Success
Apply Date	2013-11-24 21:46:35
Appointment with transfer / Outward remittance Date	2013-11-25
Customer ID	113603
Customer Name	ENDXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Debit from	902111136031-USD
Debit Currency	USD
Debit Amount	1000.00
Credit to	9021911138241-USD
Credit Currency	USD

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You can check up the appointment data detail.

● Interest Rate Inquiry :

902113603:TEST02

24x7 Hotline: 886-2-2181-1111 First Commercial Bank | Change Password | Logout
 Taiwan Time : 2013-11-25 11:10:47 Local Time : 2013-11-25 11:10:49

Overseas US Branch Transaction

Account Data Inquiry
 Account Transfer-Same Currency
 Appointment with Account Transfer
Interest Rate Inquiry
 Exchange Rate Inquiry

Overseas Branch Transaction > Interest Rate Inquiry

Interest Rate Inquiry

Inquiry Time : 2013-11-24 22:10:50
 Branch : New York Branch
 Base Currency : USD

Currency : CNY					
Rate Type			Fixed Rate	Float Rate	
TIME DEPOSIT RATE	0.00	1M	6.35800	0.00000	

Currency : USD					
Rate Type			Fixed Rate	Float Rate	
CHEQUE A/C RATE	0.00	0	0.00000	0.00000	
SAVING A/C RATE	0.00	0	0.00000	0.00000	
LOAN PRIMARY RATE_NY(PRIME)	0.00	0	0.00000	3.25000	
TIME DEPOSIT RATE	0.00	0	0.01000	0.00000	
TIME DEPOSIT RATE	0.00	1M	0.01000	0.00000	
TIME DEPOSIT RATE	0.00	1W	0.01000	0.00000	
TIME DEPOSIT RATE	0.00	1Y	0.01000	0.00000	

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Select the Interest Rate Inquiry can check the interest rate we offer.

● Exchange Rate Inquiry :

902113603:TEST02

24x7 Hotline: 886-2-2181-1111 First Commercial Bank | Change Password | Logout

Taiwan Time : 2013-11-25 11:11:52 Local Time : 2013-11-25 11:11:54

Overseas US Branch Transaction

Account Data Inquiry

Account Transfer-Same Currency

Appointment with Account Transfer

Interest Rate Inquiry

Exchange Rate Inquiry

Overseas Branch Transaction > Exchange Rate Inquiry

Exchange Rate Inquiry

Inquiry Time : 2013-11-24 22:11:40

Branch : New York Branch

Base Currency : USD

	Spot		Cash	
	Buying	Selling	Buying	Selling
CAD	0.957854	0.967117	0.957854	0.967117
CNY	6.358400	6.357600	6.358300	6.357700
EUR	1.431454	1.448037	1.431454	1.448037
GBP	1.609891	1.620325	1.609891	1.620325
JPY	0.010714	0.010830	0.010714	0.010830
USD	1.000000	1.000000	1.000000	1.000000

* This result for reference only

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Select the **Exchange Rate Inquiry** can check the Exchange rate we offer