

iChange

常見問題 Frequently asked questions

Nov 11, 2023



iChange 常見問題 Frequently asked questions

Q1: 想為客人申請更改服務財務策劃顧問，但相關保單內沒有登記手提電話號碼，是否不可以使用iChange申請？

Can I use iChange to submit a Change of Servicing Financial Planner request if the policy doesn't have a registered mobile number?

p.3

Q2: 聽說內地客戶晚上無法收取公司短訊，是嗎？

Is it true that Mainland customers cannot receive company SMS messages at night?

p.4

Q3: 什麼情況下iChange申請的認證連結會透過email發送給客戶而非SMS短訊？

Under what circumstances will the iChange authentication link be sent to customers via email instead of SMS?

p.5

Q4: 客人可否透過iChange更新保單登記之手提電話號碼？

Can I use iChange to submit a change of mobile phone number?

p.6

Q5: 香港電話在內地收到一次性密碼嗎？

Can customers receive OTP sent to their registered HK mobile number when they are overseas?

p.7

Q6: FPS收款是否有上限？例如，客人退保收取過百萬港幣，會否因金額過大而無法透過FPS收取？是否登記電子人賬比較穩妥？

Is there a limit on the amount of funds that can be received via FPS? Say if a customer receives over 1 million HKD from surrendering a policy, will they be unable to receive it through FPS due to large amount? Is it more secure to opt for eBank-In?

p.8

Q7: iChange一次性密碼OTP認證短訊的有效期是多久？

What is the validity period of the OTP authentication link SMS?

p.9

Q8: 一次性密碼OTP認證時，出生月日中間需要輸入『/』號嗎？

During one-time password OTP authentication, do customers need to enter the slash ("/") between the month and day of birth?

p.10

Q9: 調配投資選擇，如果客人的風險評估已失效，是否要先完成風險評估，等一天通過左，才能再做調配？不能一次過完成申請？

When using iChange to submit a "Fund Switching" request, if a customer's risk profile questionnaire (RPQ) has expired, do they need to update RPQ in iChange and wait for it to be approved before submitting the Fund Switching Request? Can they submit both applications at once?

p.11



1

想為客人申請更改服務財務策劃顧問，但相關保單內沒有登記手提電話號碼，是否不可以使用iChange申請？
Can I use iChange to submit a Change of Servicing Financial Planner request if the policy doesn't have a registered mobile number?

可以。非財務策劃顧問遞交的iChange申請，需於申請時，先輸入保單登記之手提電話號碼進行驗證。如保單沒有登記手提電話號碼，系統會要求財務策劃顧問輸入保單持有人的完整姓名進行驗證。

Yes, you can. When a non-servicing financial planner submits an iChange application, the system will ask for the policy's registered mobile phone number for verification before entering the particulars of the application. However, if the policy doesn't have a registered mobile number, the system will ask for the policyholder's full name for verification instead.

聽說內地客戶晚上無法收取公司短訊，是嗎？

Is it true that Mainland customers cannot receive company SMS messages at night?

因應中國內地電訊服務限制，手提短訊（包括一次性密碼OTP），在晚上十時至翌日早上八時將暫停發送予內地手機號碼（+86）。相關短訊將於翌日早上八時後發送。

除手提電話號碼外，我們鼓勵客人登記電郵地址，進行一次性密碼認證時更靈活方便。

Due to restrictions on telecommunications services in Mainland China, SMS messages (including one-time passwords OTP) will be temporarily suspended from being sent to Mainland mobile numbers (+86) from 10 PM to 8 AM the next day. The related SMS messages will be sent after 8 AM the next day.

In addition to the mobile phone number, we encourage customers to register their email addresses for more flexible and convenient OTP authentication.

什麼情況下iChange申請的認證連結會透過email發送給客戶而非SMS短訊？ Under what circumstances will the iChange authentication link be sent to customers via email instead of SMS?

透過電郵進行一次性密碼OTP認證功能經已推出，若選擇收取電郵，客人將於保單內已登記的電郵地址收到認證連結及一次性密碼OTP。（功能只適用於指定類別iChange申請，詳情請參閱營業員通告A220877）

若選擇收取SMS短訊，客人將於保單內已登記的手提電話號碼收到SMS短訊形式的認證連結。保單若已登記電郵地址，客人亦將透過電郵收到以QR Code（二維碼）形式的認證連結，唯無論透過以上哪一種途徑進入認證連結，一次性密碼OTP亦將發送至登記手提電話號碼。

OTP authentication method through email has been launched. If customers choose to undergo OTP authentication through emails, they will receive the authentication link and the OTP at the registered email address in the policy. (This method only applies to specific request types, please refer to Agency Memo A220877 for details.)

If customers choose to undergo OTP authentication through SMS, they will receive the authentication link in an SMS message at the policy's registered mobile phone number. If the policy has a email address registered, customers will also receive the identical authentication link in the form of a QR code through email. Regardless how customers access this authentication link, the OTP will be sent to the registered mobile phone number.

客人可否透過iChange更新保單登記之手提電話號碼？ Can I use iChange to submit a change of mobile phone number?

如欲更新保單登記之手提電話號碼，可以透過iChange遞交「更改地址/電話號碼/電郵地址」申請，但須以保單登記的（舊有）手機號碼進行一次性密碼認證，或透過電子簽署進行認證。

To update the registered mobile phone number in a policy, a financial planner can utilize the "Change of Address/Phone Number/Email Address" request in iChange. Customers must undergo OTP authentication by receiving SMS on the registered (existing) mobile phone number. Alternatively, they can choose to undergo e-Signature authentication.

5

香港電話在內地收到一次性密碼嗎？

Can customers receive OTP sent to their registered HK mobile number when they are overseas?

若手機號碼已設置漫遊，並且能收取向手機號碼發送的短訊，則身處境外，亦可進行一次性密碼認證。（涉及境外銷售除外）

If the registered mobile phone number has roaming enabled, customers can receive OTPs sent to their registered Hong Kong mobile number even when they are abroad. And if they have internet connection, OTP authentication can be performed. (Except for scenarios involving cross-border selling)



6

FPS收款是否有上限？例如，客人退保收取過百萬港幣，會否因金額過大而無法透過FPS收取？是否登記電子入賬比較穩妥？

Is there a limit on the amount of funds that can be received via FPS? Say if a customer receives over 1 million HKD from surrendering a policy, will they be unable to receive it through FPS due to large amount? Is it more secure to opt for eBank-In?

公司透過電子入賬服務 / 轉數快，將保單利益轉入保單持有人之登記戶口，金額並無設置上限。唯收款一方若因故無法接收公司向其轉入款項，我們將以公司認為適宜之其他方式支付該筆保單利益。

There is no limit on the amount we can transfer to the policyholder through eBank-In/FPS. However, if the receiving party is unable to receive the funds we pay through these channels, we will use other methods we deem appropriate to pay the policy benefits.

iChange 一次性密碼OTP認證短訊的有效期是多久？ What is the validity period of the OTP authentication link SMS?

如屬投資相連壽險計劃，一次性密碼OTP認證短訊有效期至翌日中午12時正，視乎財務策劃顧問遞交申請的時間，客戶最多有36小時確認；如屬非投資相連壽險計劃，一次性密碼OTP認證短訊有效期為14天。
(詳情請參閱iChange使用者手冊：確認「一次性密碼OTP」的期限)

For ILAS plans, the OTP authentication link SMS is valid until 12:00 noon the next day, depending on the time the financial planner submits the application, customers have up to 36 hours to confirm. For non-investment-linked policies, the OTP authentication link SMS is valid for 14 days.

(For details, please refer to the iChange User Manual which outlines the Validity Period of OTP)

8

一次性密碼OTP認證時，出生月日中間需要輸入『 / 』號嗎？

During one-time password OTP authentication, do customers need to enter the slash ("/") between the month and day of birth?

進行一次性密碼OTP認證時，客人無需輸入『 / 』號，只要順月月日日 (MMDD) 次序輸入出生日期，系統即可成功辨認。

During OTP authentication, customers do not need to enter the slash ("/") symbol. They only need to enter the birthdate in the format of month and day (MMDD) for the system to recognize it successfully.

調配投資選擇, 如果客人的風險評估已失效, 是否要先完成風險評估, 等一天通過左, 才能再做調配? 不能一次過完成申請?

When using iChange to submit a "Fund Switching" request, if a customer's risk profile questionnaire (RPQ) has expired, do they need to update RPQ in iChange and wait for it to be approved before submitting the Fund Switching Request? Can they submit both applications at once?

iChange申請「調配投資選擇」時, 如RPQ已失效, 系統會自動要求先透過「確認風險承擔能力問卷」更新RPQ, 完成後才可進入「調配投資選擇」。屆時, 「確認風險承擔能力問卷」及「調配投資選擇」可以一併遞交。若個別遞交更新「確認風險承擔能力問卷」, 則需待申請成功後, 再遞交「調配投資選擇」。否則, 系統仍會自動要求更新RPQ。

If a customer's RPQ has expired, iChange will automatically require you to update the RPQ through "Confirmation of RPQ" before proceeding to the "Fund Switching". The two applications will be submitted and authenticated together.

If you choose to submit the "Confirmation of RPQ" request separately, you will need to wait for the request to be completed before submitting the "Fund Switching" request. Otherwise, iChange will still automatically require an update of RPQ before proceeding to Fund Switching.