

## **RISK DISCLOSURE STATEMENT FOR THE APPLICATION OF SINGLE MANAGEMENT CONTROL IN IDEAL**

This disclosure statement discusses the characteristics and risks of having a single management control ("Single Management Control") for transactions initiated through IDEAL provided by the Bank. For all transactions initiated through IDEAL (other than DealOnline), the system defaults to have dual management control ("Dual Management Control") in place such that no single person could initiate and approve transactions that would result in fraudulent actions.

Dual Management Control is a procedure whereby the active involvement of two or more people is required to complete a speci\_ed process. This involves having a person responsible for creating the transaction and another individual of higher authority to approve the transaction in the system.

Dual Management Control is one of the foundations of Information Security as it is based upon the premise that, for a breach to be committed, then both parties would need to be in collusion and, because one should always alternate the pairs of people, it would require a much greater level of corruption in order to breach dual management control procedures; especially if such procedures require nested dual management control access, such that (say) 2 pairs of people are required to enable access.

Single Management Control is a procedure whereby only one person is required to complete a speci\_ed process. Thus, compared to Dual Management Control, Single Management Control for transactions may incur higher risks.

In respect of the DealOnline service, only Single Management Control will be available. If you have selected the DealOnline service in section 4 above, please read carefully the risk disclosure on Single Management Control mentioned above with respect to the risk of using the DealOnline service.

### **採納 IDEAL 單一管理監控模式的風險披露聲明**

本披露聲明論述採納單一管理監控模式(「單一管理監控」)於銀行提供的IDEAL服務進行交易之性質和風險。透過IDEAL進行的交易(DealOnline除外)一律預設為採納雙重管理監控(「雙重管理監控」),以確保不會由於任何一名人士能夠同時經手及批核交易而發生欺詐行為。

在雙重管理監控的程序規定下,必須由兩名或以上人士參與完成特定項目,由一人負責在系統訂立交易,而另一名具有較高權力的人士則負責批核交易。

雙重管理監控是資訊保安的一個基礎環節,建基於一個前提:越軌行為只有在有關雙方串謀的情況下才會成事,而由於公司理應經常調動負責人士,因此必須有多名人士串謀方能逾越雙重控制程序,如採用並聯式雙重管理監控程序(例如需要兩個負責組合參與方可完成交易)則尤甚。

在單一管理監控的程序規定下,僅需一名人士即可完成特定項目。因此,與雙重管理監控交易比較,單一管理監控交易的風險較高。

DealOnline 服務將只提供單一管理監控。如果貴公司在本表格第4項選擇了DealOnline服務,請仔細閱讀以上有關單一管理監控之風險披露以了解使用DealOnline服務之風險。