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Kowloon, Hong Kong
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Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: James Tang
Head of Claims

Copy: All Department Heads

Dept: Operations

Date: July 26, 2024

Total page: 17

Subject: (Ref: A240783)
電子索償 - 全新的驗證流程以配合反詐騙政策
eClaims Submission - Enablement & Change of Authentication Procedure to Fulfil Anti-Scam Policy

我們一直致力提高服務質素及保障客戶利益，為配合無紙化和全面數碼化的計劃，我們已於 2024 年 7 月 21 日推出一系列電子索償的優化項目，包括優化遙距身分驗證和身分驗證流程變更以配合反詐騙政策，以便提升財務策劃顧問在數碼化過程的體驗，並方便財務策劃顧問跟進保單持有人的電子索償申請。

一系列電子索償申請的新功能和優化項目
i. 優化遙距驗證方式
ii. 移除驗證短訊及電郵超連結以配合反詐騙政策

i. 優化遙距驗證方式

2024 年 7 月 21 日晚上系統維護後，電子索償服務的一次性密碼(0TP)和電子簽署驗證功能已進行優化，以協助財務策劃顧問以遙距形式與客戶跟進電子索償申請或保單服務。

財務策劃顧問可以鼓勵客戶於 iChange 登記有效的電話號碼和電郵地址，以進行遙距驗證及提交電子索償服務。當財務策劃顧問完成填寫電子索償表格後，便可按指示發送遙距驗證訊息給客戶 (一次性密碼 (OTP)，客戶便可根據指示以完成驗證及遞交電子索償指示。

注意事項

- 如果客戶已登記手提電話號碼或電郵，便可進行遙距驗證以提交電子索償申請
- 客戶將透過短訊或電子郵件收到相關一次性密碼(OTP)驗證或電子簽署驗證
- 如果客戶未有於電子更改上登記手提電話號碼或電郵，僅允許電子簽署

ii. 移除驗證短訊及電郵超連結以配合反詐騙政策

此外，為配合香港金融管理局與香港銀行公會聯合推出《保障消費者防詐騙約章 2.0》以打擊數碼詐騙的計劃（Ref. A240525）。我們有責任協助客戶保護關鍵個人訊息，防止詐騙。因此，以短訊及電郵形式發送的驗證短訊息並不會再附有超連結。詳細驗證流程請參閱附件一。為持續支持客戶數碼化使用和令數碼化過程更容易，我們強烈建議財務策劃顧問馬上為客戶登記電郵並及時更新其他聯絡信息。

如有任何查詢，請於 iEngage/PES 使用 Chatbot 進行查詢。澳門可親臨營運服務中心查詢。

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We are steadfast in our commitment to enhancing the quality of our services and safeguarding our customers' interests. In alignment with our strategy for paperless operations and digitalization, we are delighted to announce a series of new eClaims authentication features and enhancements, as launched on 21 July 2024. These include comprehensive remote authentication and changes to the authentication process to comply with anti-fraud policies. Our goal is to elevate the user experience throughout their digital journey and to assist financial planners in tracking eClaims submissions and updating policyholder information.

A series of new eClaims authentication functions and enhancements as below:

i. Enhance Remote Authentication Feature
ii. Remove SMS and email Hyperlink to fulfill Anti Scam Policy

i. Enhance Remote Authentication Feature

After the maintenance period concludes on 21 July 2024, we enhanced remote authentication for eClaims requests, enabling submissions via OTP or e-signature. This feature will allow financial planners to assist customers with remote eClaims submissions.

We encourage financial planners to prompt customers to register or update their valid mobile numbers and email addresses in iChange. This will enable them to authenticate remotely and submit eClaims or policy change requests from anywhere. Once the financial planner has completed the change request form and sent the remote authentication message to the customer (via OTP or E-signature), the customer can complete the authentication and submit the request as per the instructions in the message.

Point to note:

- If customer have registered mobile number and email, request can be proceeded by remote authentication while submitting eClaims request.
- Customer will receive one-time-password (OTP) or e-signature notification to complete the eClaims authentication.
- If customer have not registered mobile number or email on iChange, only e-signature authentication is allowed.

ii. SMS and email Hyperlink Removal to fulfill Anti Scam Policy

In addition, as part of our efforts to combat cyber scams and other digital frauds, the Hong Kong Monetary Authority and the Hong Kong Association of Banks have jointly launched the "Anti-Scam Consumer Protection Charter 2.0" (Ref. A240525). We are committed to helping customers safeguard their key personal information and protect themselves from scams and frauds. As such, authentication messages sent via SMS and emails will no longer contain embedded hyperlinks. Please refer to Appendix 1 for a detailed description of the authentication flow via SMS or Email.

To continually support our customers' digital usage and simplify their digital journey, we strongly recommend that Financial Planners encourage customers to update their valid contact information and email addresses in a timely manner.

Should you have any queries, please enquire by using Chatbot in iEngage/PES. For Macau, please visit Operations Enquiry Counter for details.

Regards,



James Tang

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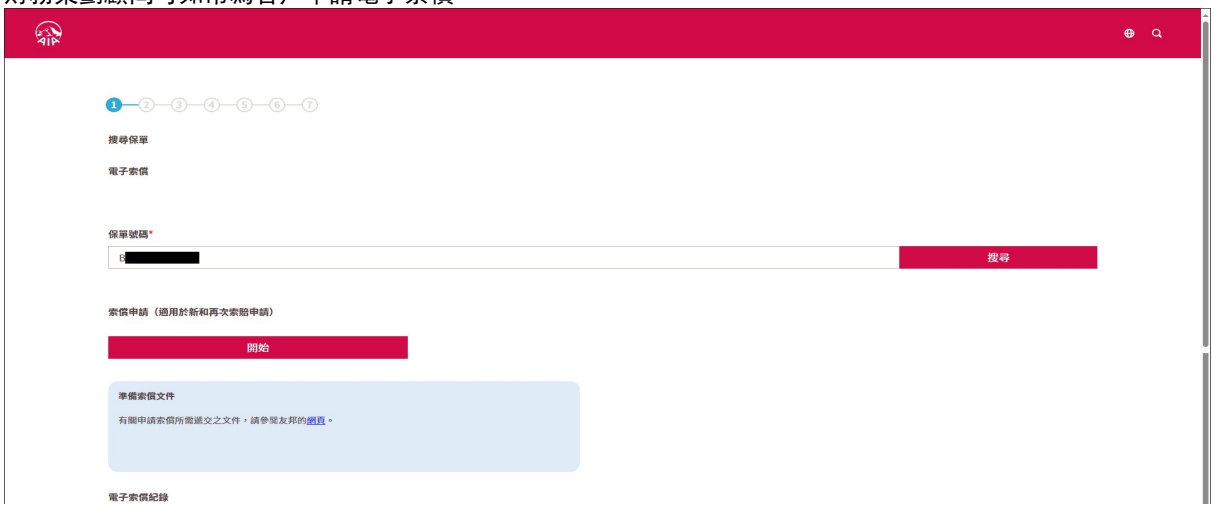
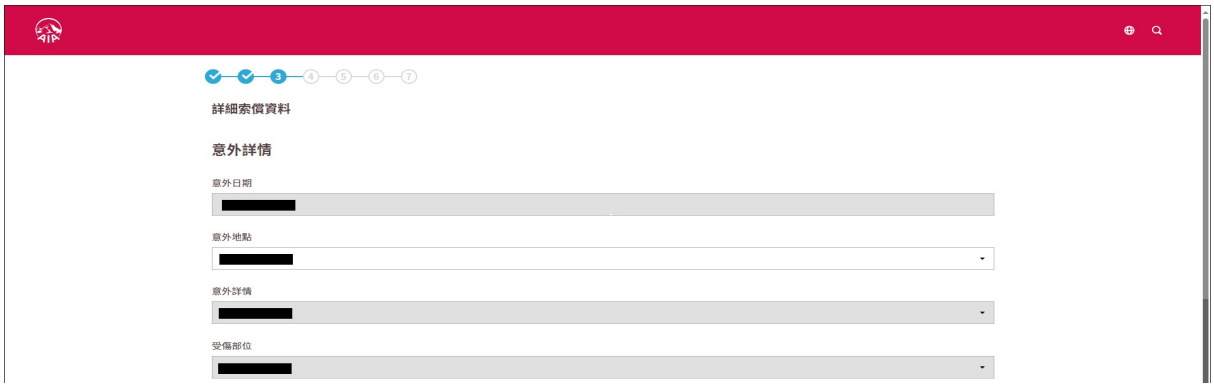
附件一

(A) 財務策劃顧問使用流程

財務策劃顧問可如常為客戶申請電子索償







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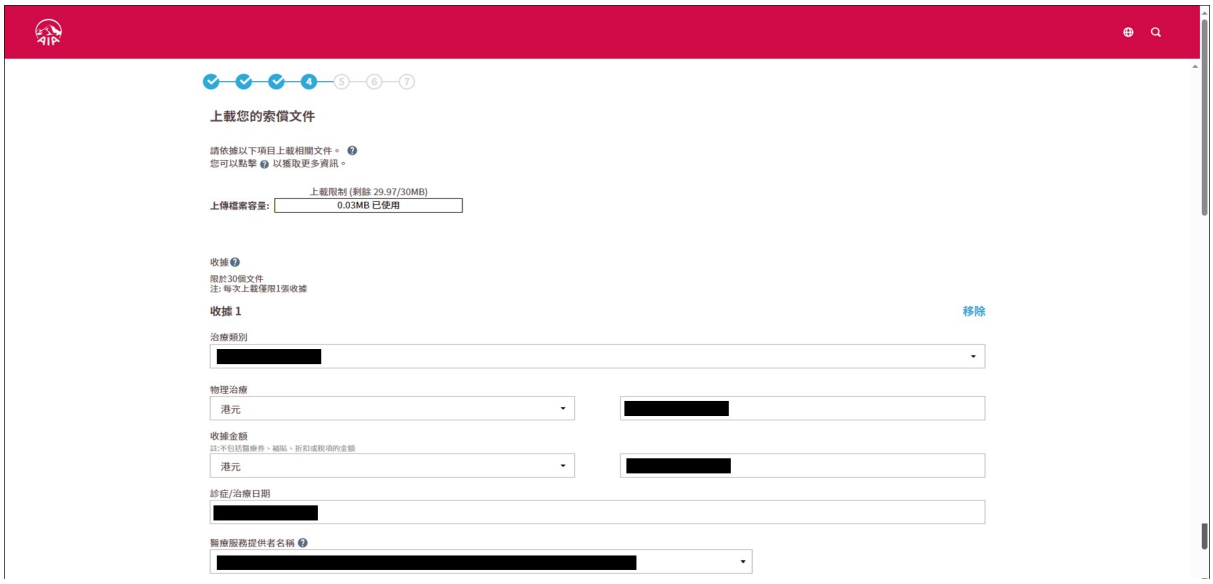

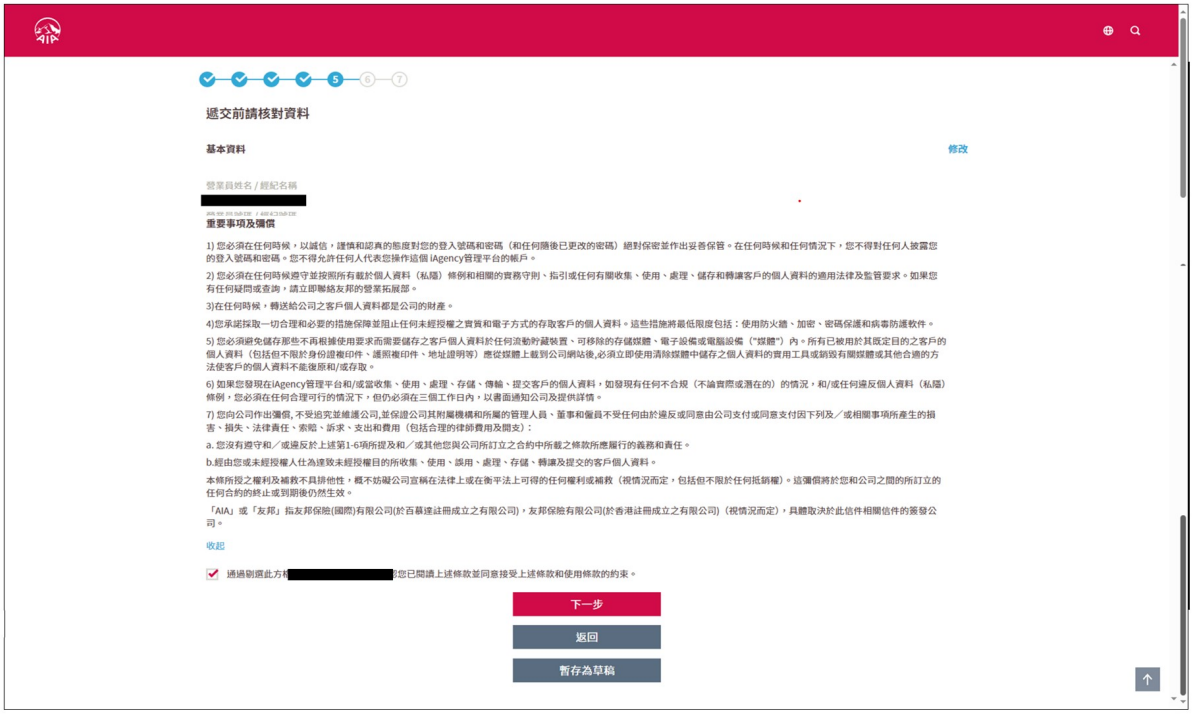

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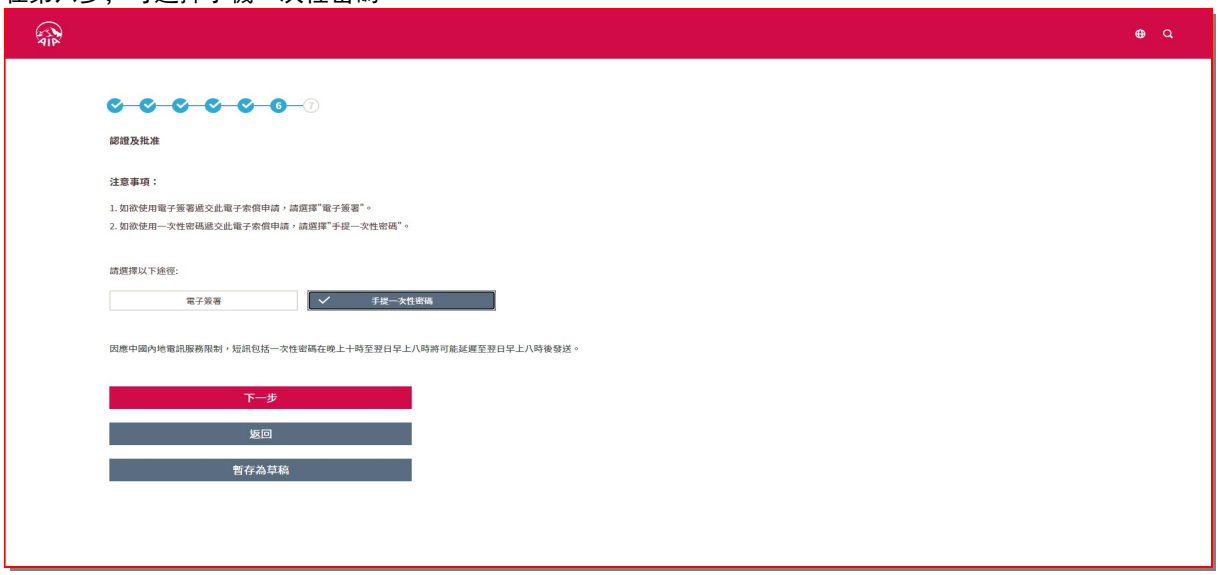
在第六步，可選擇手機一次性密碼



完成所有部分後，客戶將收取到短訊或電郵通知電子索償的認證方法



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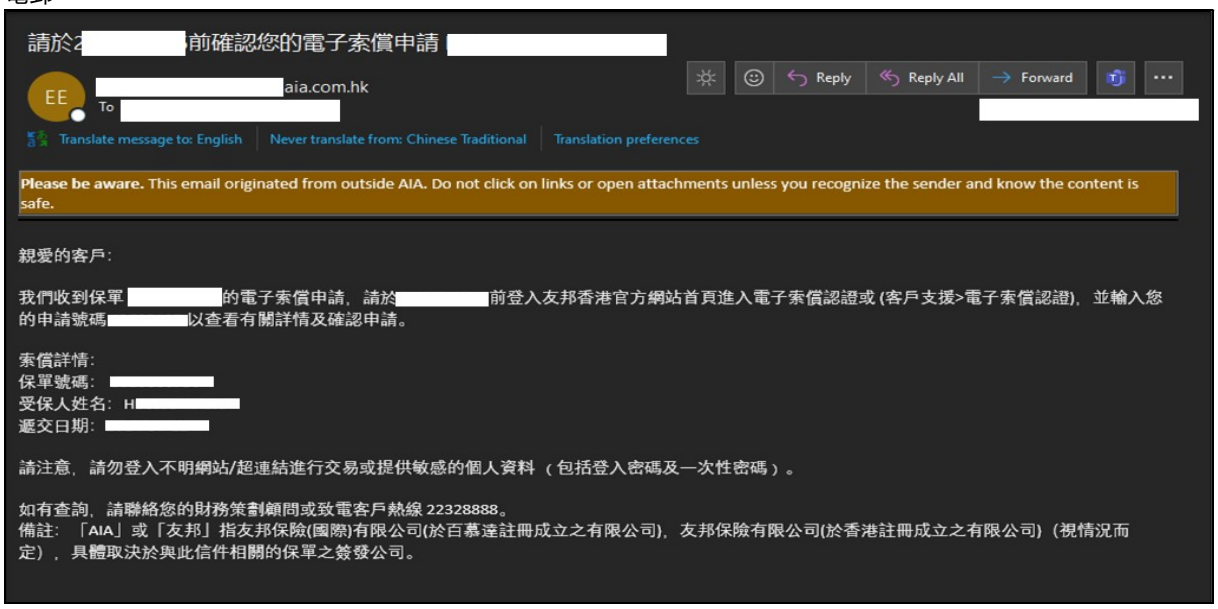
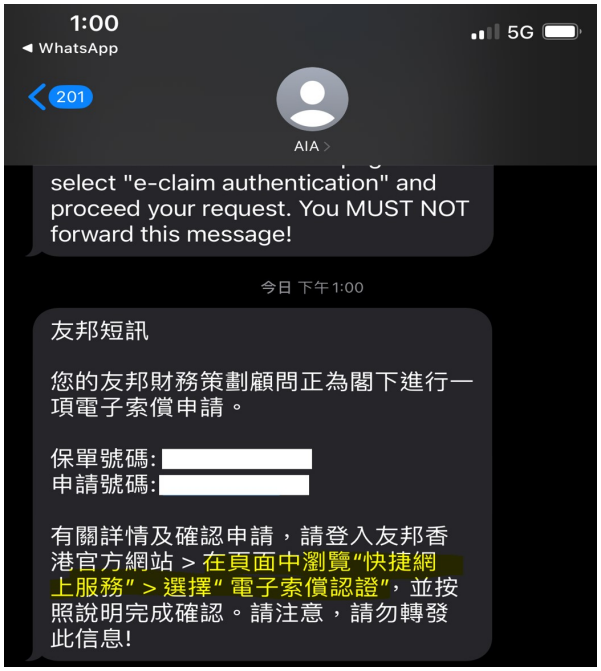
(B) 客戶在友邦香港官方網站的電子驗證流程

客戶可根據電郵或短訊內的訊息，登入邦香港官方網站站內的”電子索償認證”部分繼續進行電子索償申請

電郵



短訊



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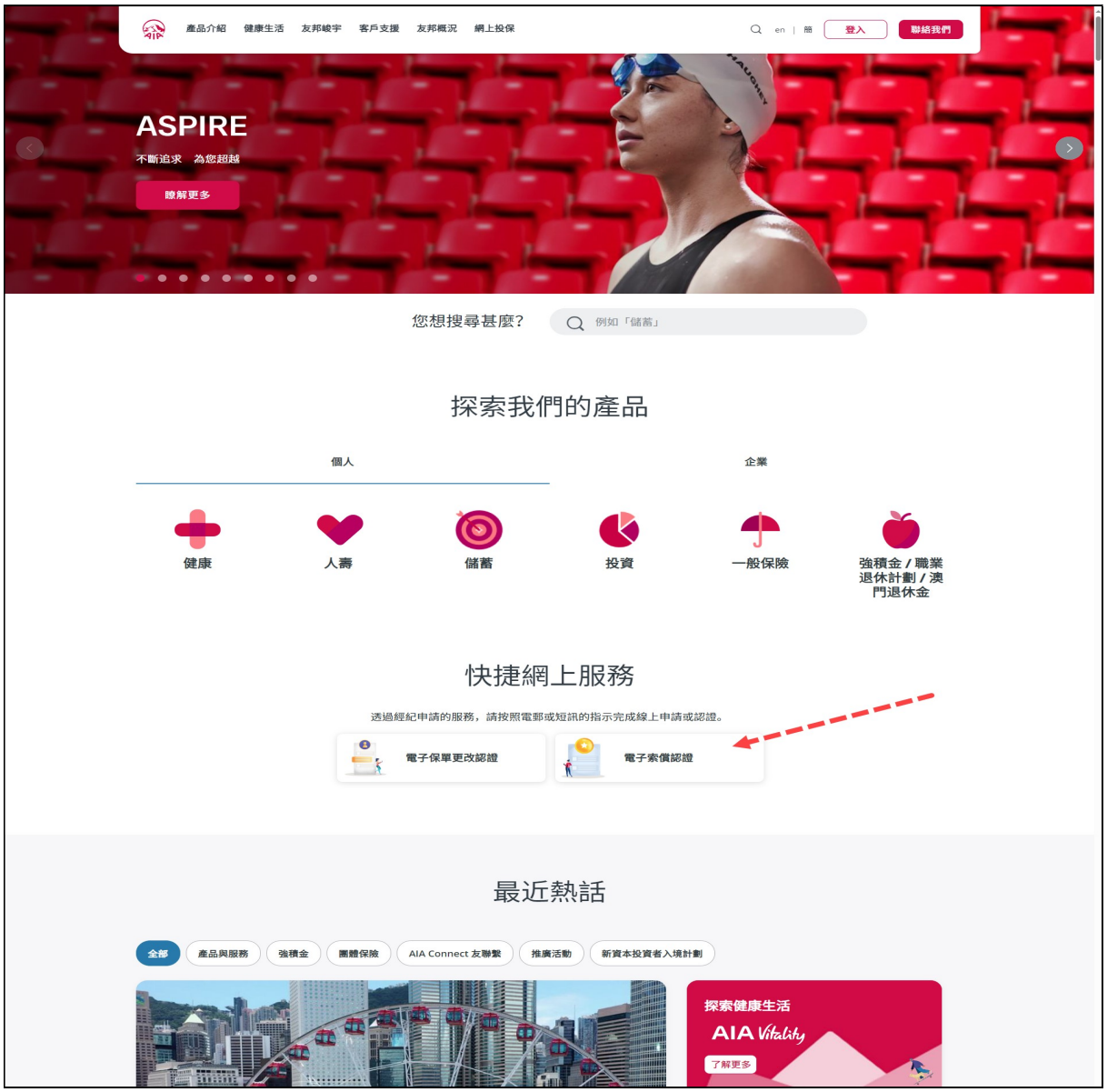
友邦香港官方網站（www.aia.com.hk）> 客戶支援 > 快捷網上服務 > 電子索償認證



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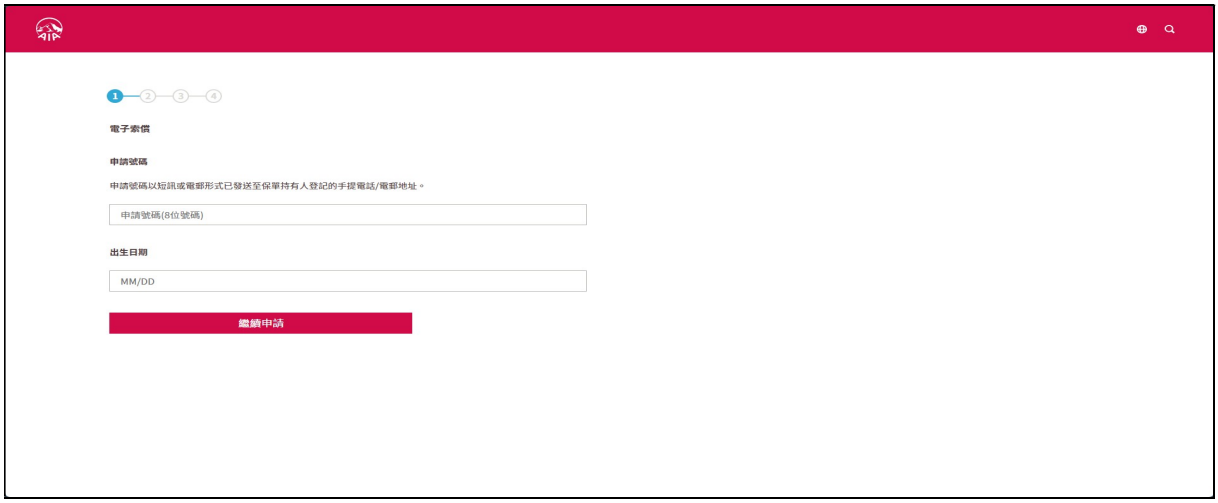
在電子索償認證頁內，輸入電郵或短訊內的”申請號碼”及 保單持有人的出生日期，按網頁指示繼續申請，系統將發出一次性密碼予客戶進行認證



在第二步，輸入一次性密碼，按確認進入第三部分



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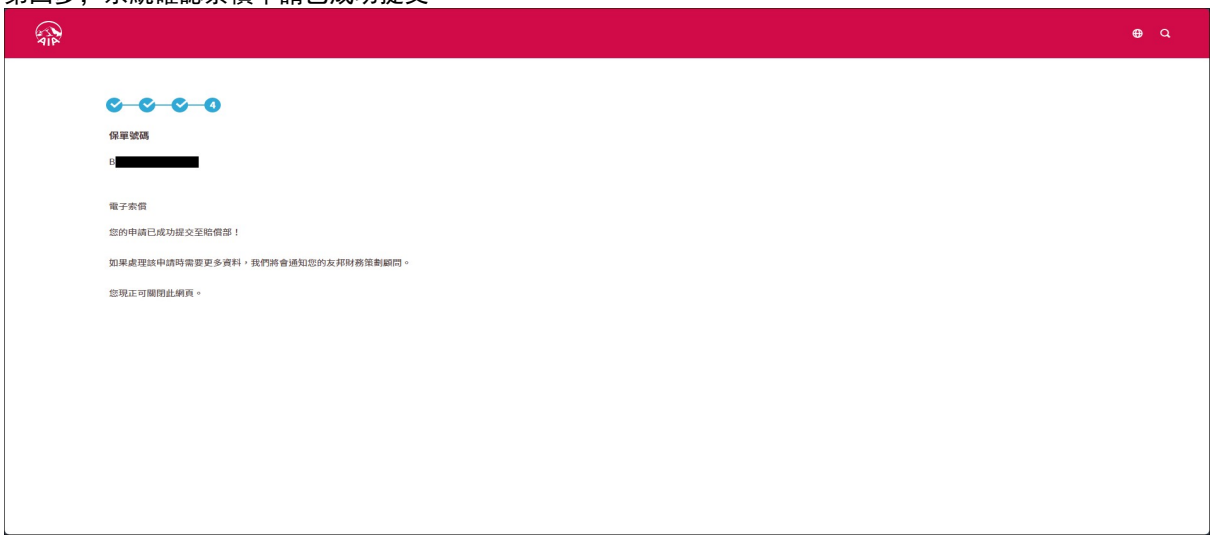
第三部分將會出現詳細的索償內容給顧客參閱，若客戶確認索償申請資料正確無誤，可按遞交繼續索償申請



第四步，系統確認索償申請已成功提交



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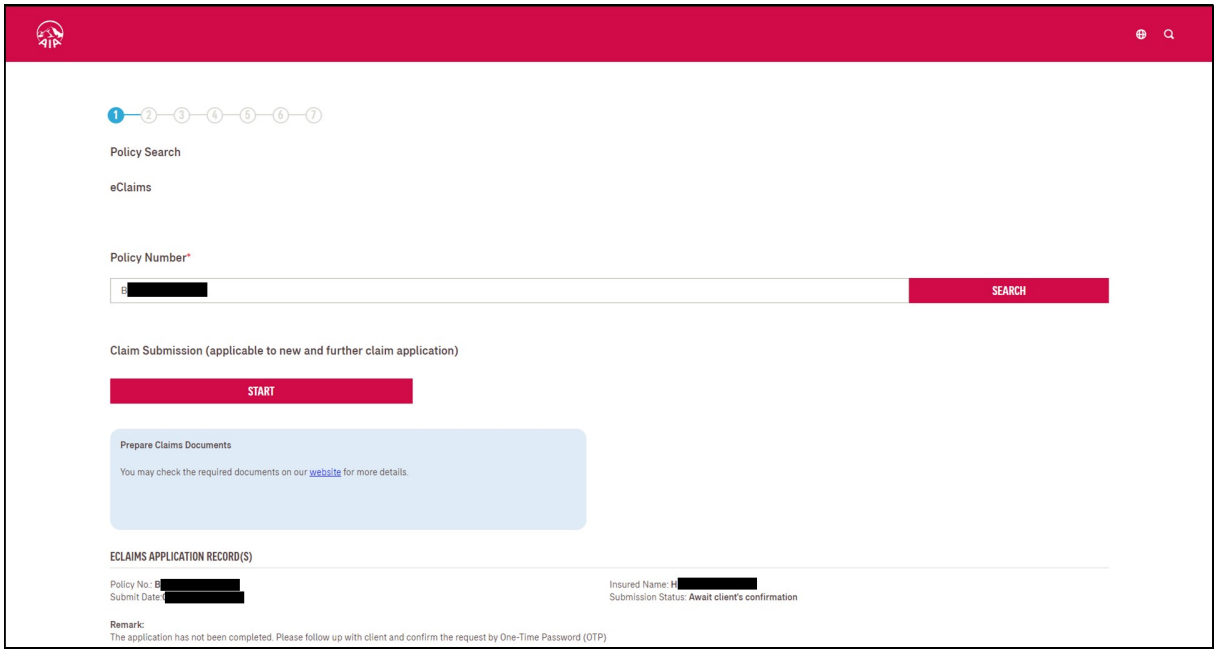
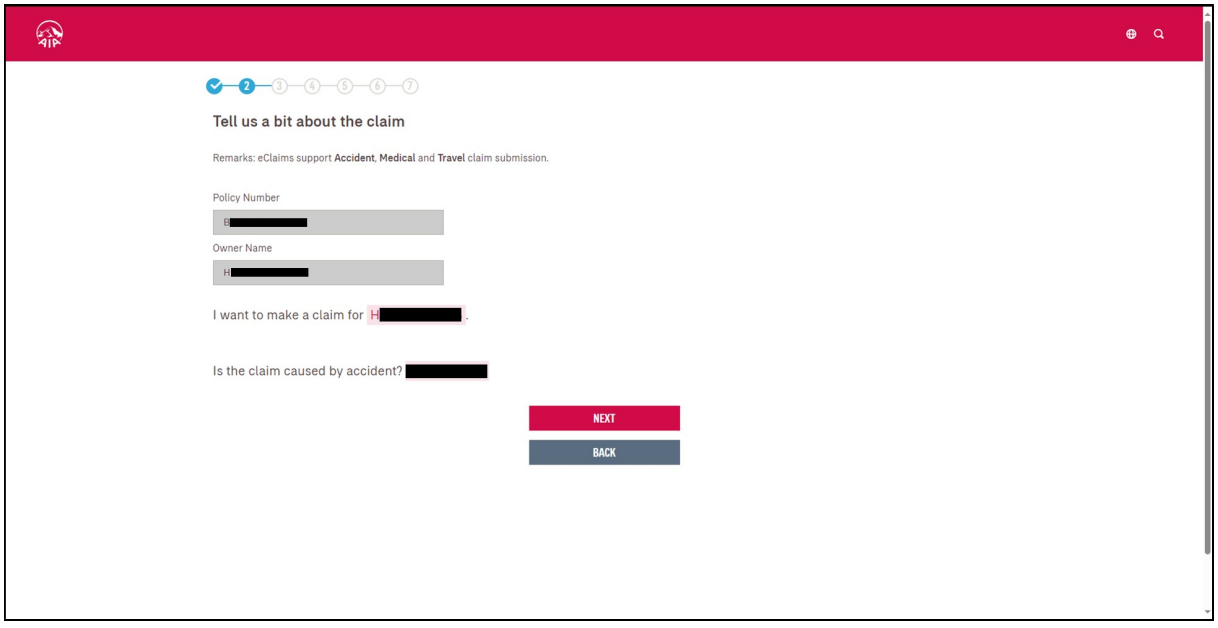
Appendix 1

(A) The workflow of Financial Planner

Financial Planner can submit for e-claims for clients as previous workflow until step 6





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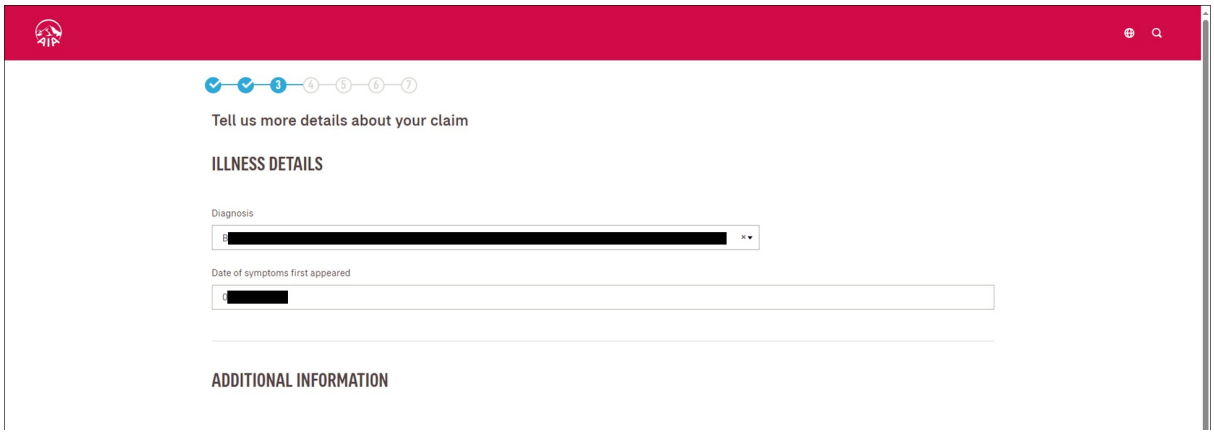

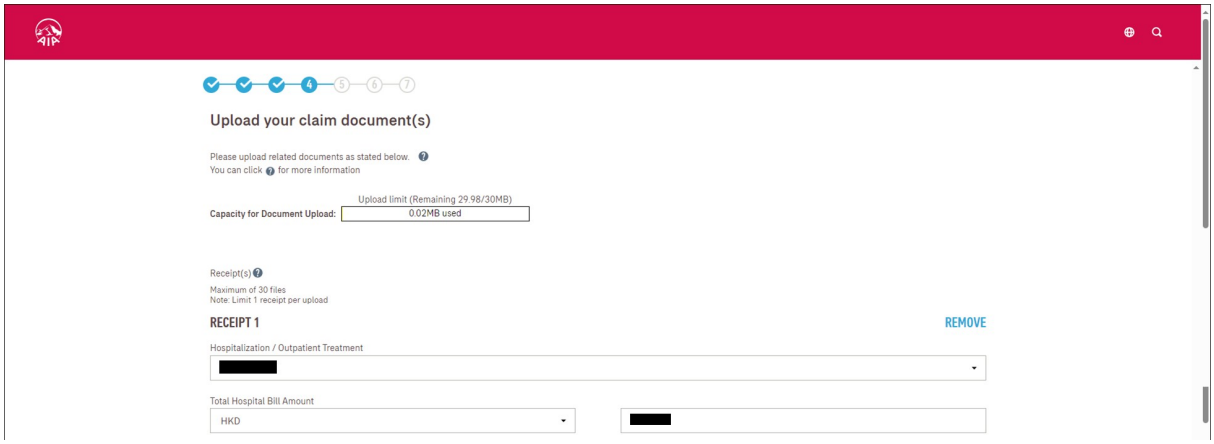

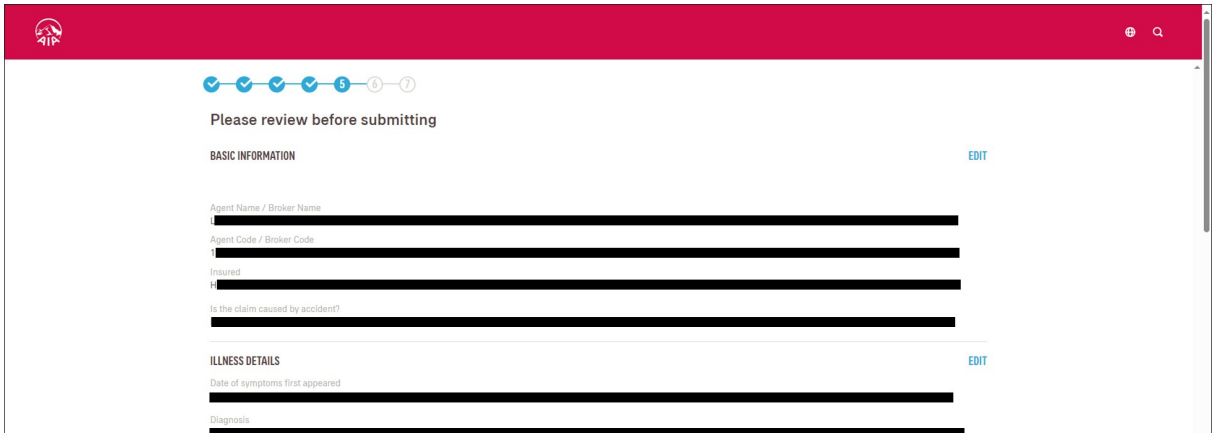

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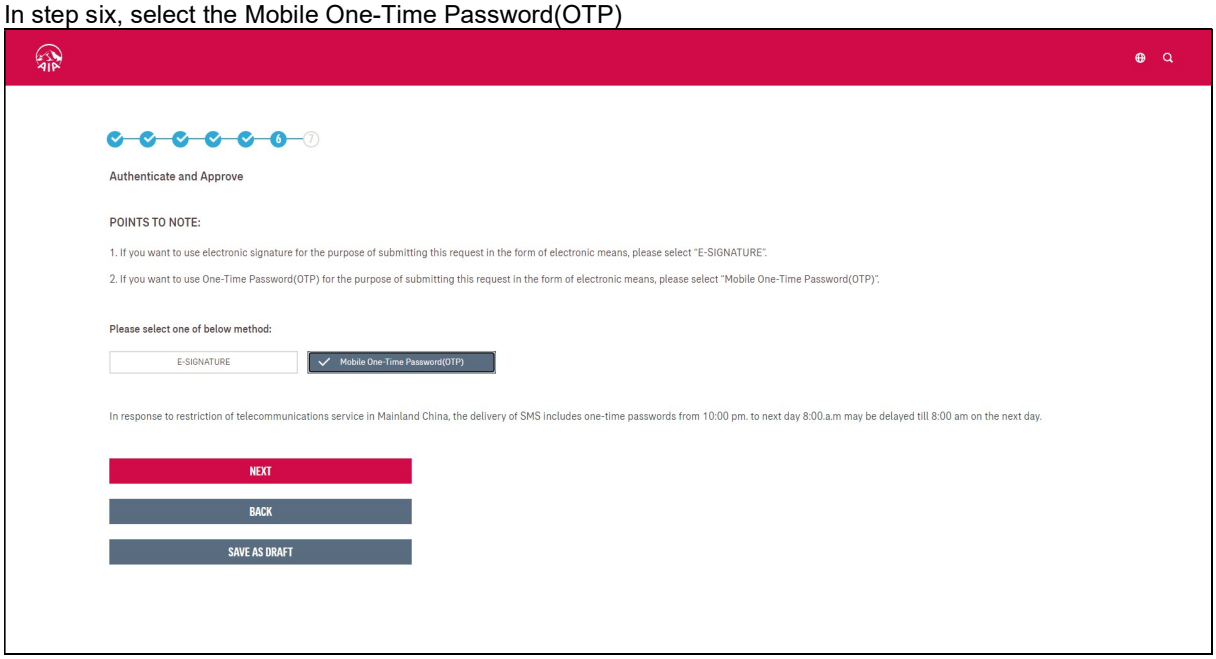
In step six, select the Mobile One-Time Password(OTP)



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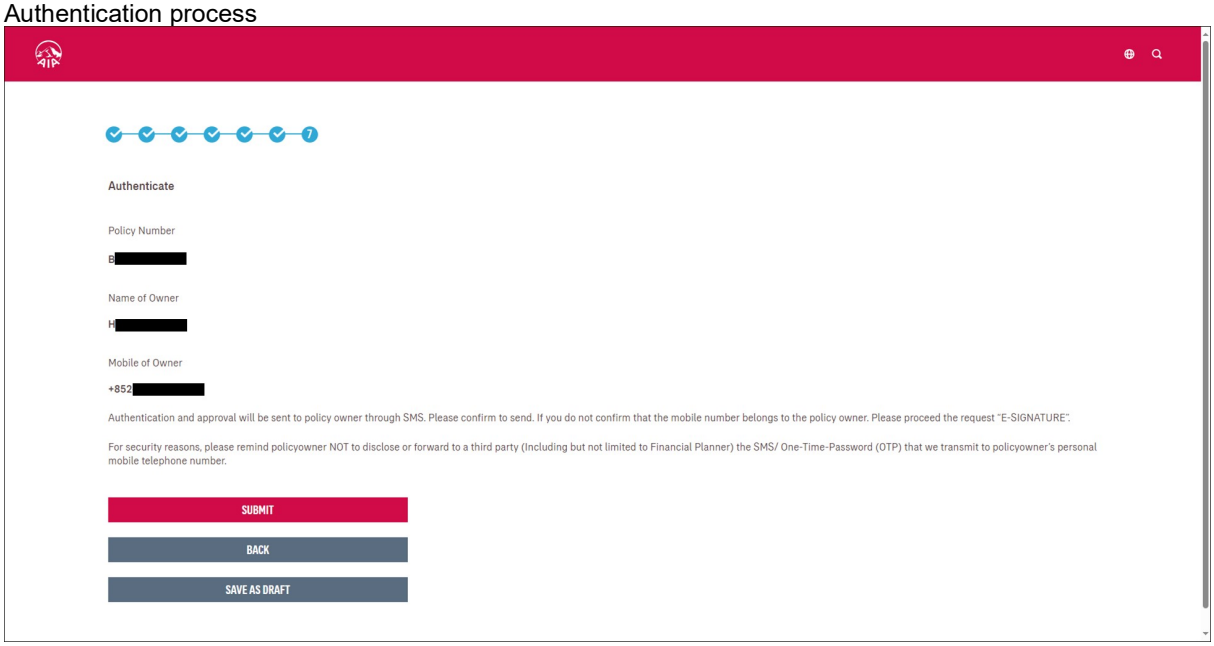
After completing all steps, the client will receive an SMS or email notification on how to complete the E-Claim Authentication process



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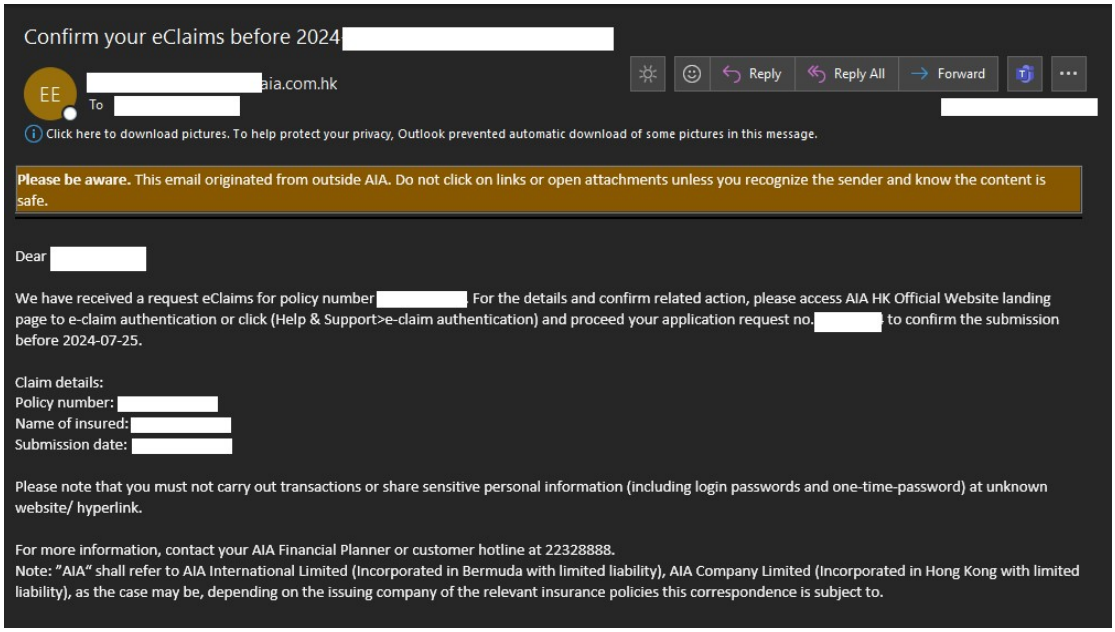
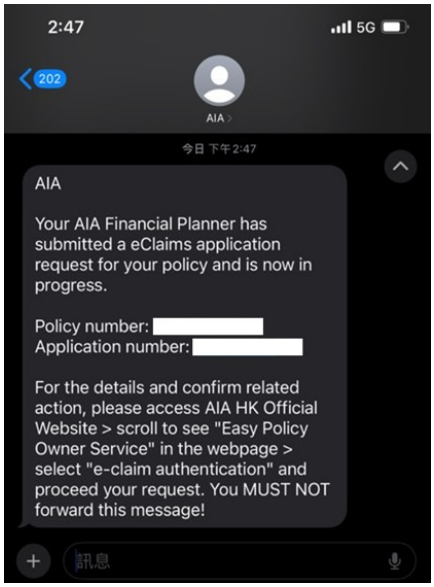
(B) The workflow of e-claim Authentication for client

Clients can log in to the “E-Claim Authentication” page on the AIAHK official website with accordance to the information from the email or SMS to continue the e-claim application

Email



SMS



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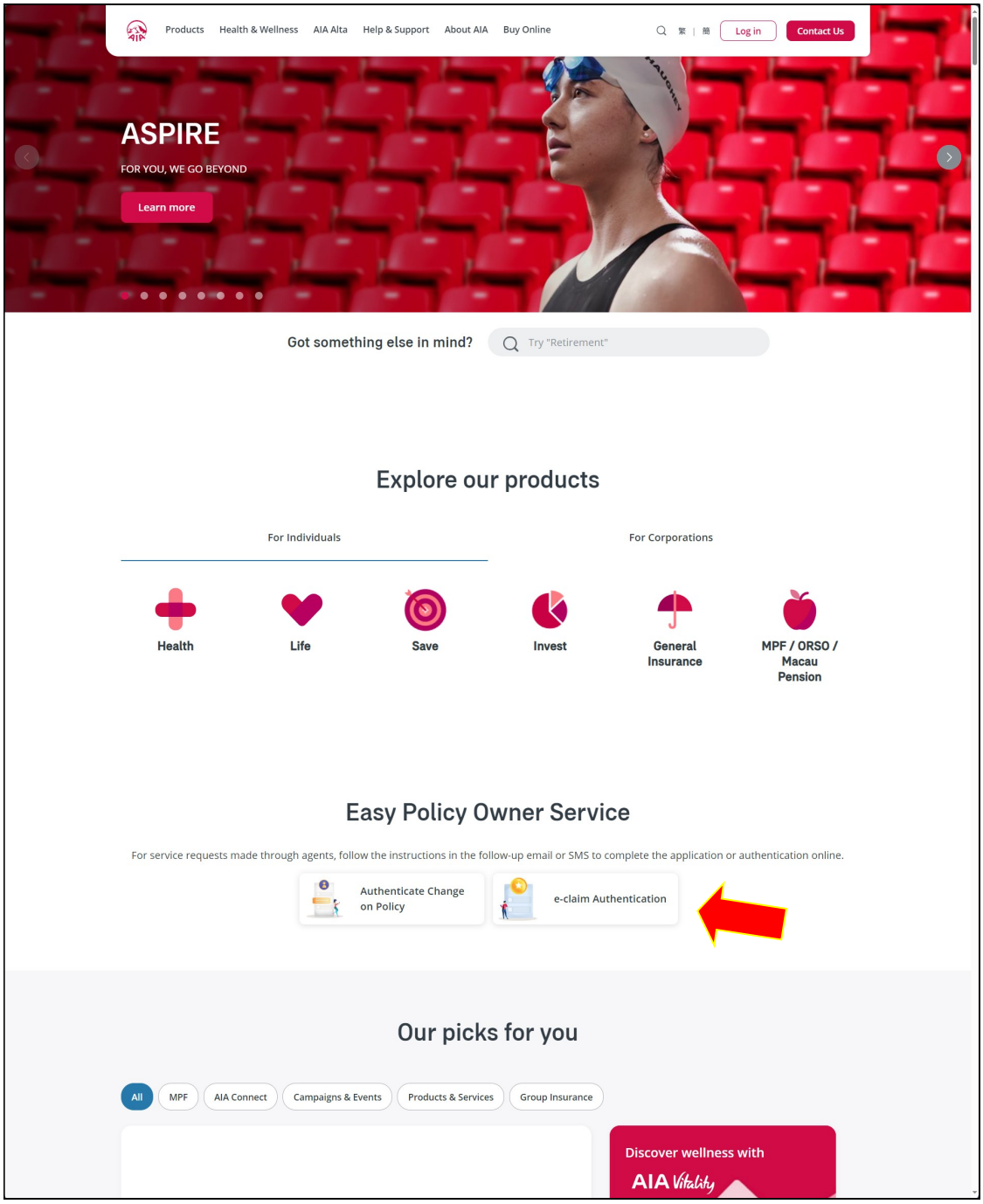
AIAHK official website (www.aia.com.hk) > Help & Support > Easy Policy Owner Service > E-Claim Authentication



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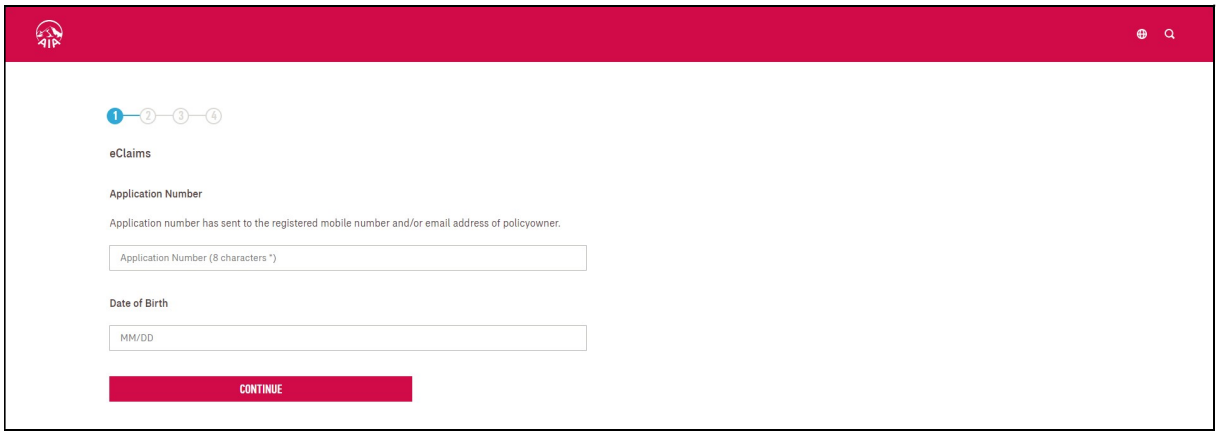
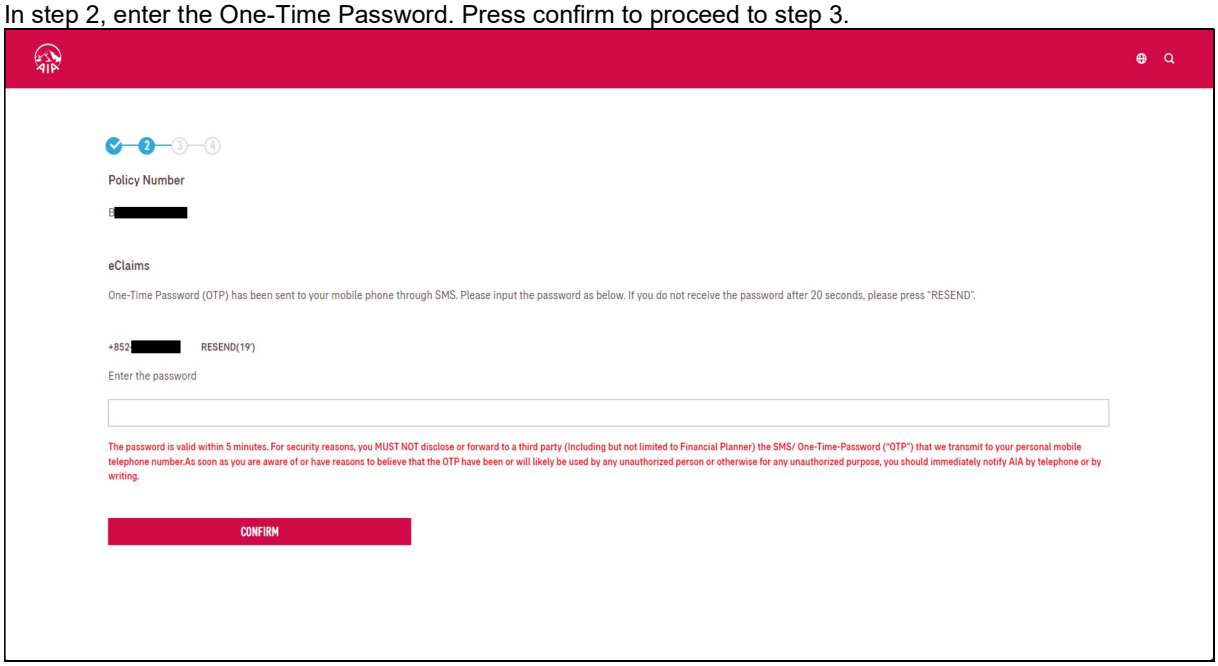
On the E-Claim Authentication page, enter the “Application Number” from the email or SMS and the Policy Owner’s date of birth, then follow the webpage instructions to continue the application. The system will send the One-Time Password to the client for authentication.



In step 2, enter the One-Time Password. Press confirm to proceed to step 3.



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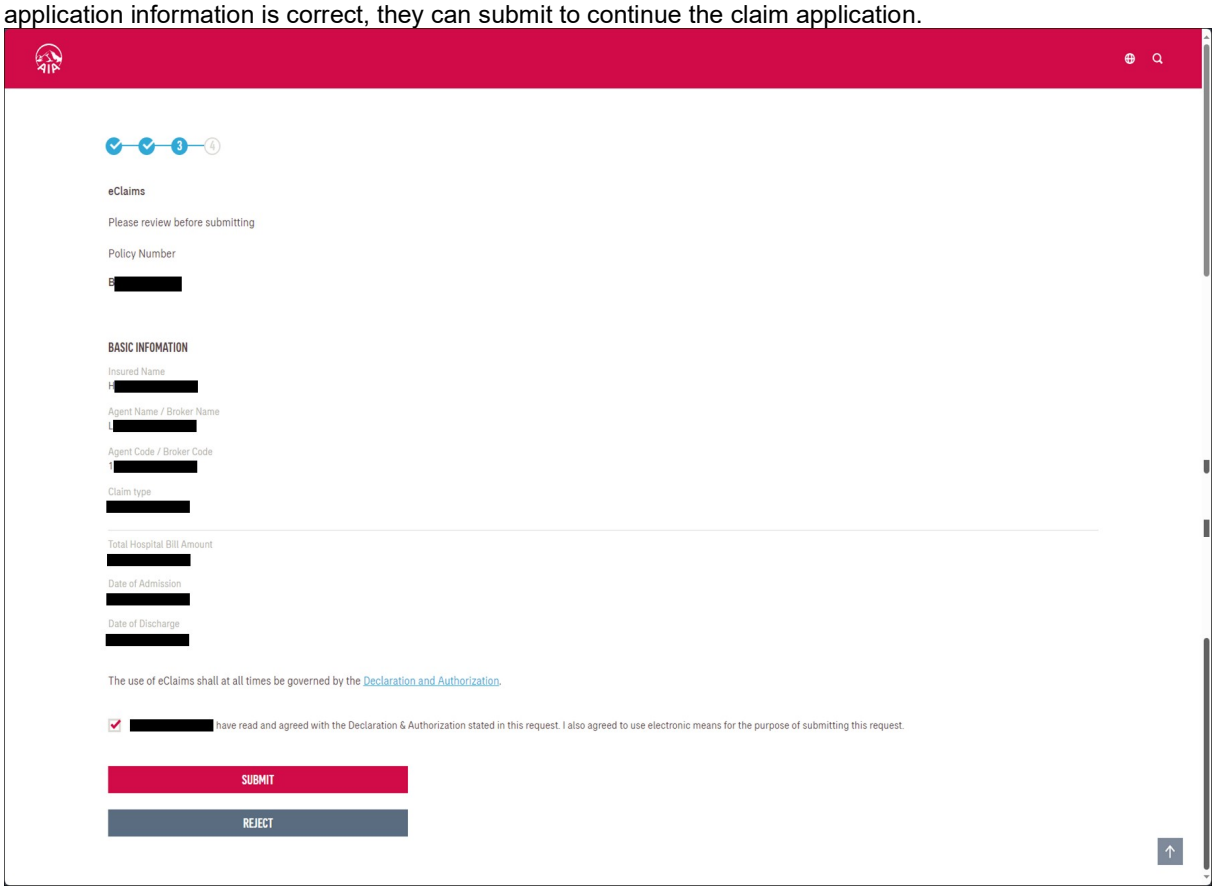
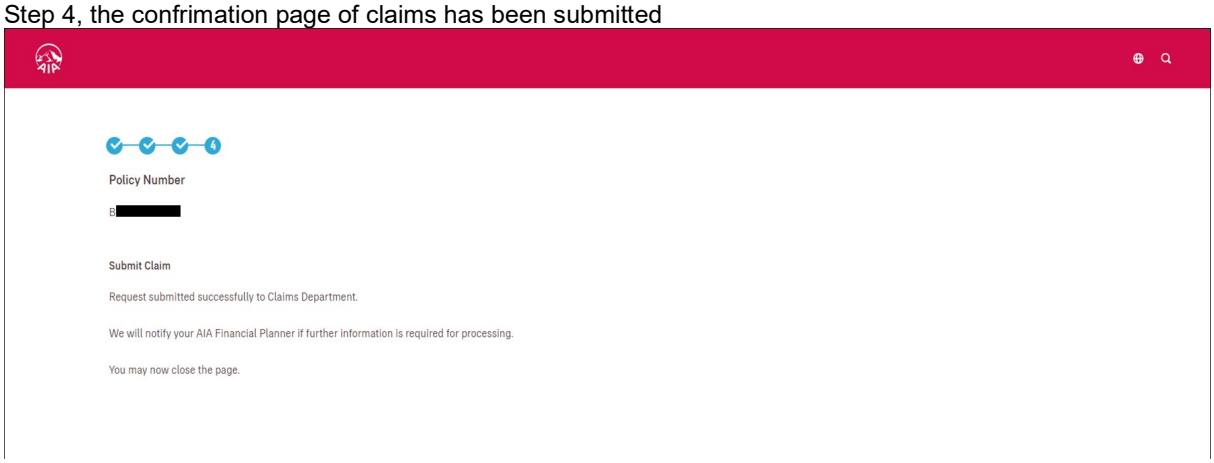
Memo

In step 3, detailed claim information will be displayed for the client to review. If the client confirms the claim application information is correct, they can submit to continue the claim application.



Step 4, the confrimation page of claims has been submitted



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