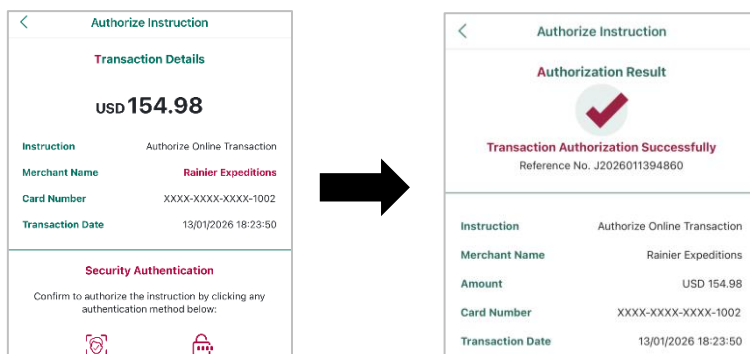# Notice of Enhanced Security Measures for Credit Card Online Transaction

In order to comply with the relevant guideline of the Monetary Authority of Macao (AMCM), please be informed that starting from 18 January 2026, BCM will replace the SMS "One-Time Password (OTP)" for Credit Card online transaction verification with the "Secure Authentication Service" in the Mobile Banking app. This enhanced security measure aims to reduce the risk of SMS OTP scammed or stolen by fraudsters to conduct unauthorized transactions, thereby strengthening the protection of customers' interests.

Customers will receive a security verification request prompted by the BCM Mobile Banking app when authorizing a Credit Card online transaction. Customers are required to complete the transaction verification on their mobile devices using one of the following secure identification methods based on the supporting functions of their devices:

- Fingerprint recognition
- Facial recognition
- Self-defined security passcode

Screen Captures of Successful Security Authentication on the BCM Mobile Banking App

Customers who have not applied the BCM Net e-Banking Service or the Mobile Banking Service will continue using SMS OTP as the Credit Card online transaction verification method. To safeguard your personal data and financial security, customers who have not applied or have been suspended the BCM Net e-Banking Service are advised to apply and activate the "Secure Authentication Service" via the BCM Mobile Banking app as soon as possible.

In case of any query, please call our hotline at 8796 8888 or visit our any of our branches during office hours.

Banco Comercial de Macau, S. A.
15 January 2026

Notice Ref. N037/25

Banco Comercial de Macau (Subsidiary of Dah Sing Bank)

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