

## **BCM Easy Transfer Service**

### **User Guide for BCM Mobile Banking Service**

**Enjoy the new payment experience of Easy Transfer Service**

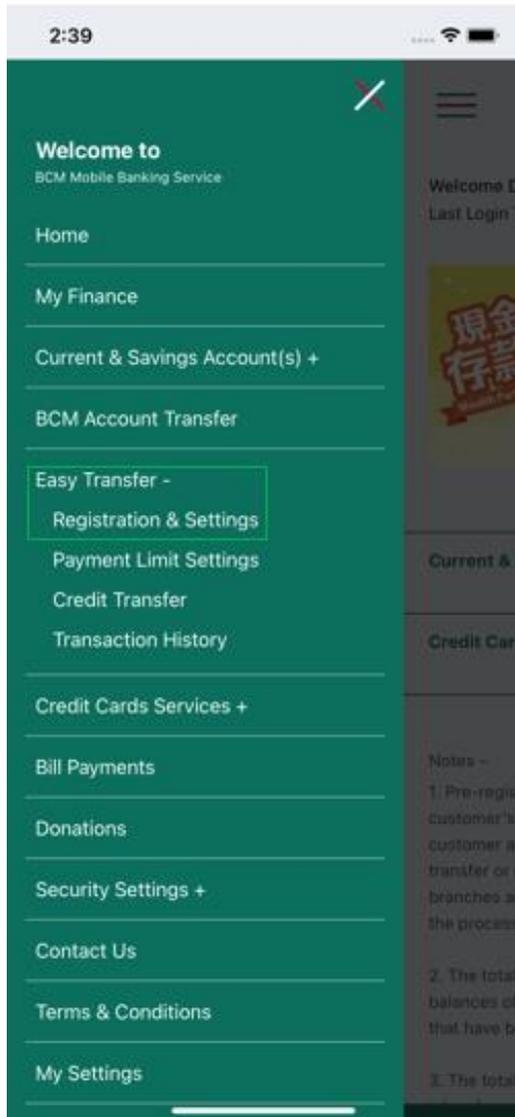
**With BCM Easy Transfer, you can now perform interbank credit transfers and receive payments 24x7 wherever you are.**

**Functions that are available to customers on BCM Mobile Banking Service**

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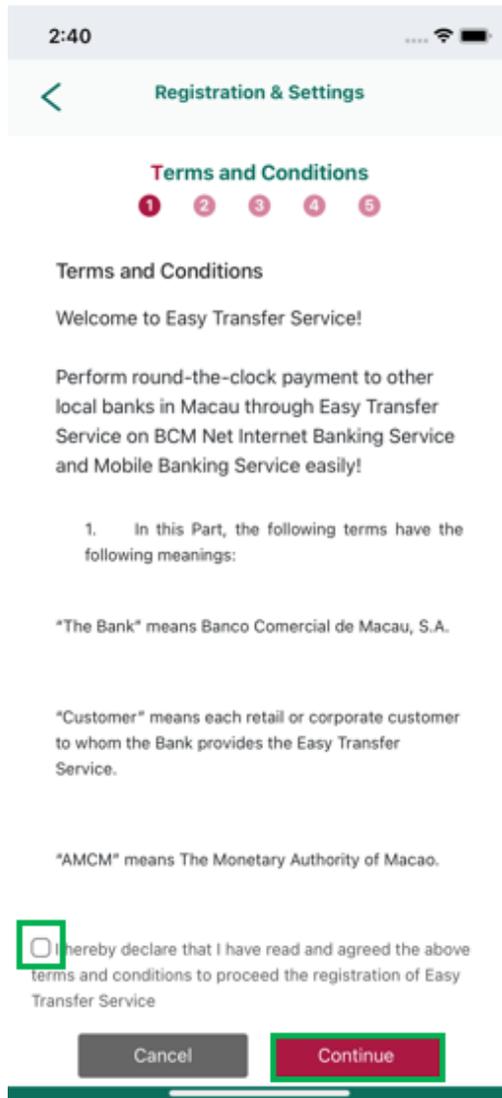
## Registration & Settings

## 1.0 Registration & Settings



Login to BCM Mobile Banking Service and select “**Easy Transfer**”> “**Registration & Settings**”.

## 1.1 Registration & Settings



2:40

Registration & Settings

Terms and Conditions

1 2 3 4 5

Terms and Conditions

Welcome to Easy Transfer Service!

Perform round-the-clock payment to other local banks in Macau through Easy Transfer Service on BCM Net Internet Banking Service and Mobile Banking Service easily!

1. In this Part, the following terms have the following meanings:

\*The Bank\* means Banco Comercial de Macau, S.A.

\*Customer\* means each retail or corporate customer to whom the Bank provides the Easy Transfer Service.

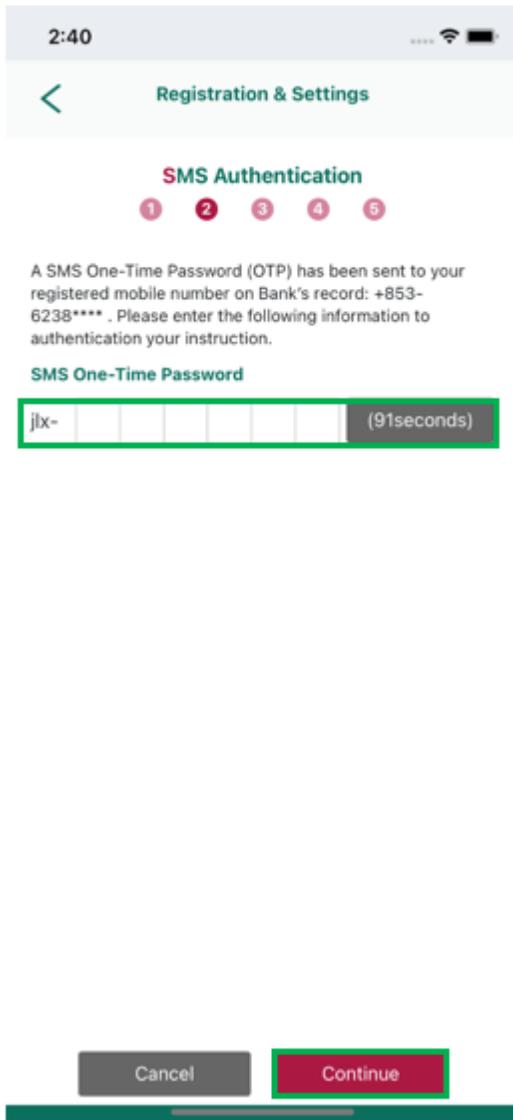
\*AMCM\* means The Monetary Authority of Macao.

I hereby declare that I have read and agreed the above terms and conditions to proceed the registration of Easy Transfer Service

Cancel Continue

Upon read through and agreed with the Terms and Conditions of Easy Transfer Service, please tick the checkbox on the bottom and click **Continue** to proceed.

## 1.2 Registration & Settings



2:40

< Registration & Settings

**SMS Authentication**

1 2 3 4 5

A SMS One-Time Password (OTP) has been sent to your registered mobile number on Bank's record: +853-6238\*\*\*\*. Please enter the following information to authentication your instruction.

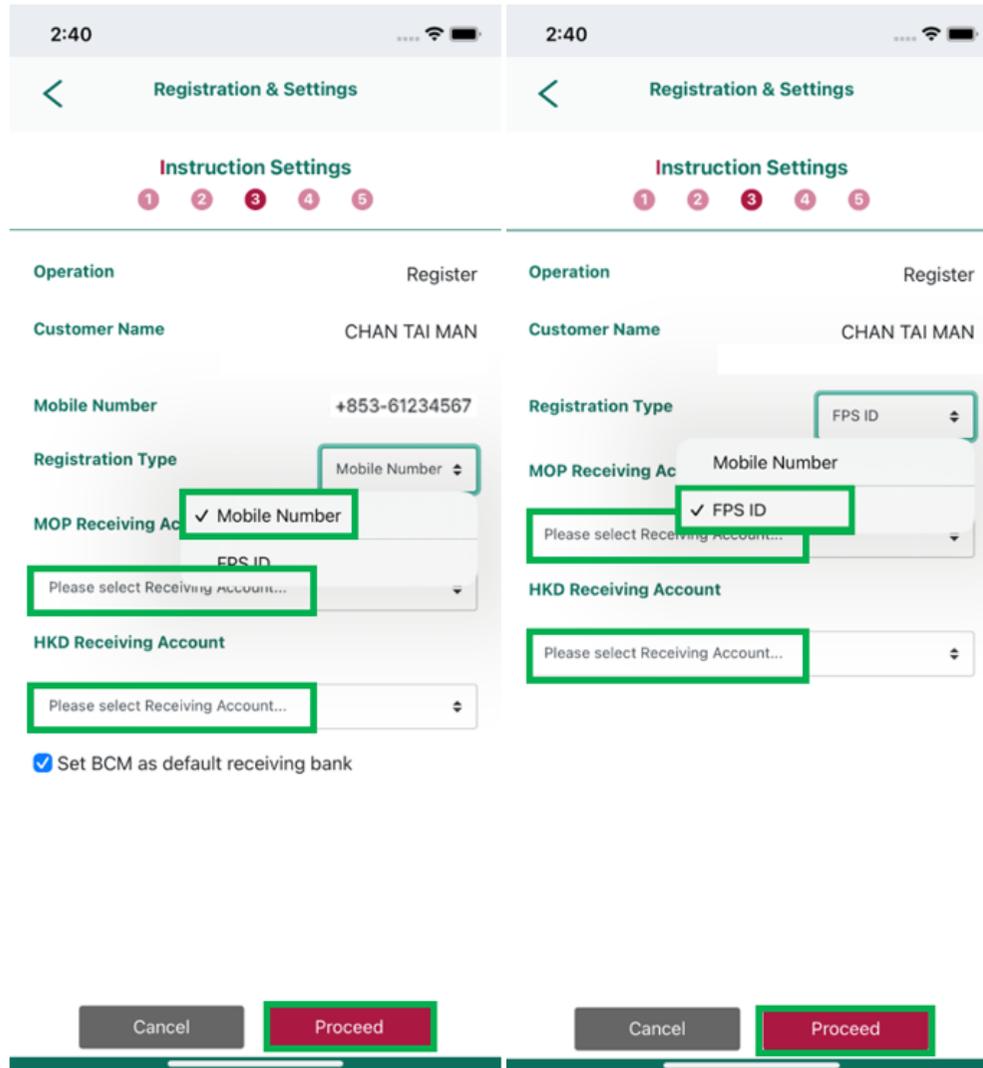
**SMS One-Time Password**

jlx- (91seconds)

Cancel Continue

A **SMS One-Time Password (OTP)** will be sent to your registered mobile number by the bank to confirm the registration request. Please input the correct **SMS One-Time Password (OTP)** and click **Continue** to the next step.

### 1.3 Registration & Settings

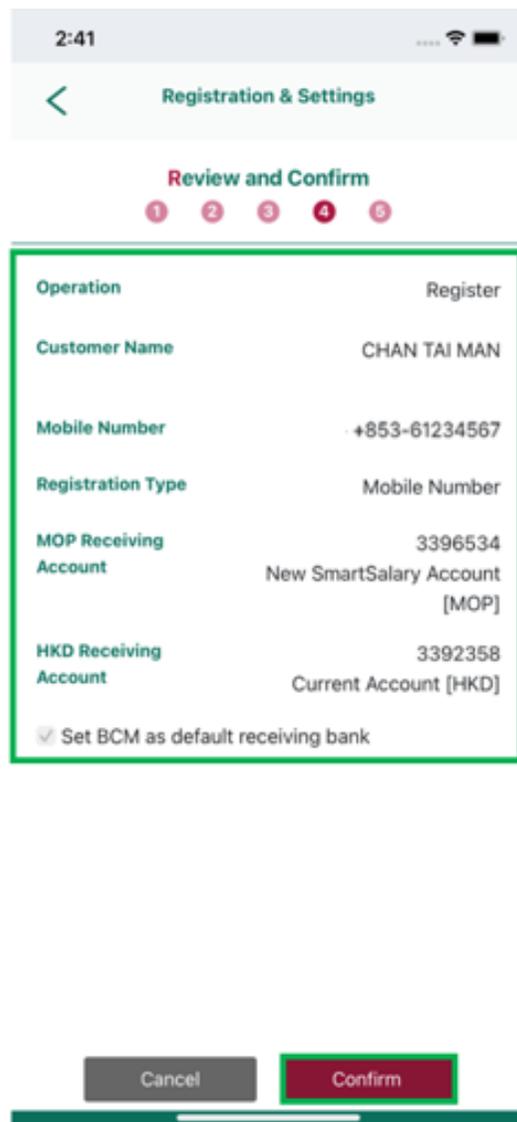


The image displays two side-by-side screenshots of the BCM bank mobile app's 'Registration & Settings' screen. Both screens show the 'Operation' as 'Register' and the 'Customer Name' as 'CHAN TAI MAN'. The left screenshot shows the 'Mobile Number' registration path, with the 'Mobile Number' field set to '+853-61234567'. The 'Registration Type' is set to 'Mobile Number', and the 'MOP Receiving Account' is set to 'Mobile Number'. The 'HKD Receiving Account' is set to 'Please select Receiving Account...'. The 'Set BCM as default receiving bank' checkbox is checked. The right screenshot shows the 'FPS ID' registration path, with the 'Registration Type' set to 'FPS ID'. The 'MOP Receiving Account' is set to 'FPS ID', and the 'HKD Receiving Account' is set to 'Please select Receiving Account...'. The 'Set BCM as default receiving bank' checkbox is checked. Both screenshots have green boxes highlighting the 'Mobile Number' and 'FPS ID' options, the 'Please select Receiving Account...' dropdowns, and the 'Proceed' button.

The registration types may be registered through a **Mobile Phone Number** or **FPS ID**, and set-up the **Receiving Account** in currency of MOP and/or HKD in the Registration & Setting Page of Easy Transfer.

Then, Tick the checkbox to set BCM as default receiving bank, then click **Proceed**.

## 1.4 Registration & Settings



2:41

Registration & Settings

Review and Confirm

1 2 3 4 5

Operation	Register
Customer Name	CHAN TAI MAN
Mobile Number	+853-61234567
Registration Type	Mobile Number
MOP Receiving Account	3396534 New SmartSalary Account [MOP]
HKD Receiving Account	3392358 Current Account [HKD]

Set BCM as default receiving bank

Cancel Confirm



2:41

Registration & Settings

Review and Confirm

1 2 3 4 5

Operation	Register
Customer Name	CHAN TAI MAN
Registration Type	FPS ID
MOP Receiving Account	3396534 New SmartSalary Account [MOP]
HKD Receiving Account	3367127 Multi-Currency Account [HKD]

Cancel Confirm

After reviewing the instruction details, click **Confirm** to proceed to the next step.

## 1.5 Registration & Settings

2:41

Registration & Settings

Instruction Result

1 2 3 4 5

✓ The new setting has been effective

Reference Number	J2023090488671
Operation	Register
Customer Name	CHAN TAI MAN
Mobile Number	+853-61234567
Registration Type	Mobile Number
MOP Receiving Account	3396534 New SmartSalary Account [MOP]

Set BCM as default receiving bank

✓ The new setting has been effective

Reference Number	J2023090488674
Operation	Register
Customer Name	CHAN TAI MAN
Mobile Number	+853-61234567
Registration Type	Mobile Number
HKD Receiving Account	3392358 Current Account [HKD]

Set BCM as default receiving bank

Done

2:42

Registration & Settings

Instruction Result

1 2 3 4 5

✓ The new setting has been effective

Reference Number	J2023090488688
Operation	Register
Customer Name	CHAN TAI MAN
Registration Type	FPS ID
MOP FP& ID	1234567
MOP Receiving Account	3396534 New SmartSalary Account [MOP]

✓ The new setting has been effective

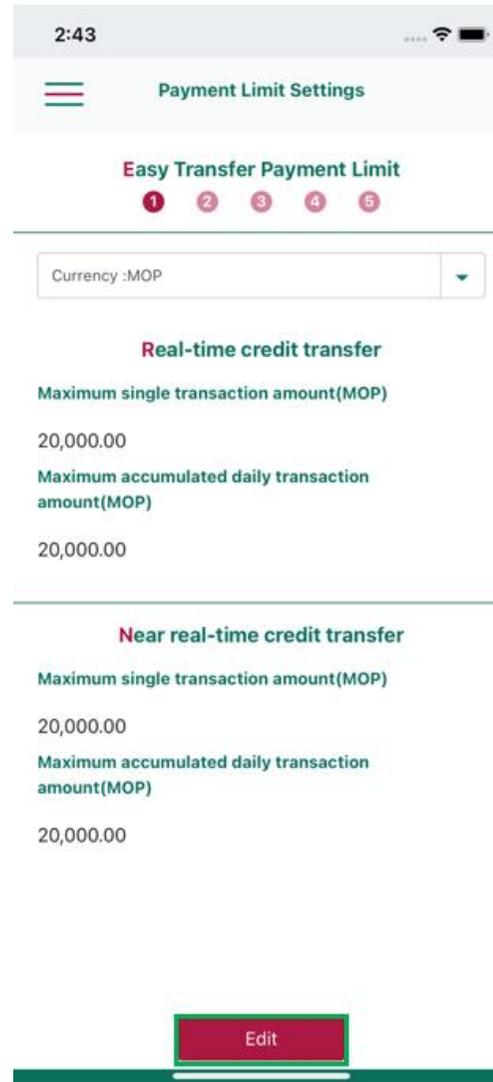
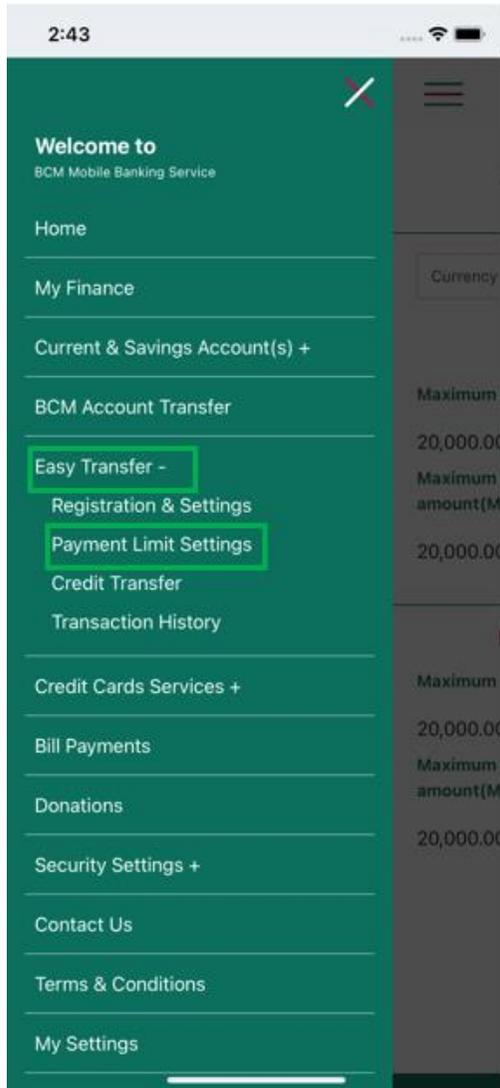
Reference Number	J2023090488691
Operation	Register
Customer Name	CHAN TAI MAN
Registration Type	FPS ID
HKD FPS ID	981234567
HKD Receiving Account	3392358 Current Account [HKD]

Done

The registration will then be completed. Now you can start using Easy Transfer Service!

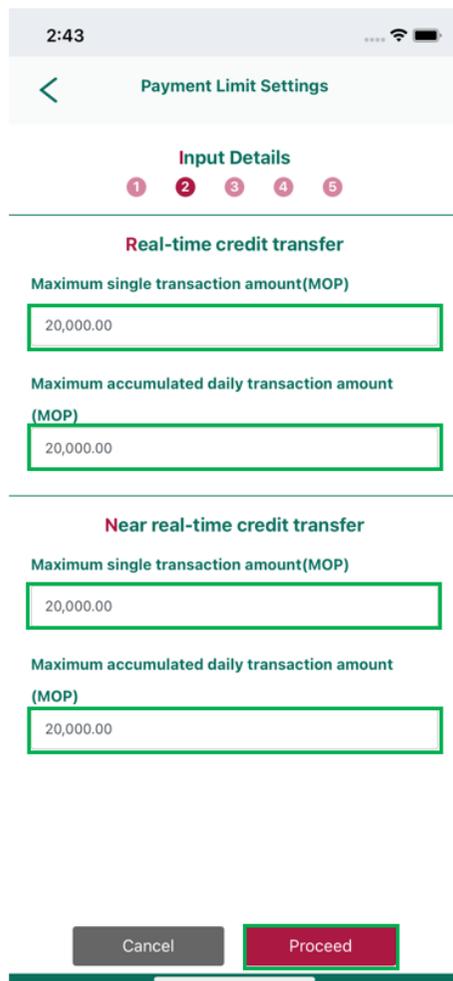
## Payment Limit Settings

## 2.0 Payment Limit Settings



To set the payment limit for Easy Transfer Service, select “**Easy Transfer**” > “**Payment Limit Settings**” and click **Edit**.

## 2.1 Payment Limit Settings



2:43

Payment Limit Settings

Input Details

1 2 3 4 5

**Real-time credit transfer**

Maximum single transaction amount(MOP)

20,000.00

Maximum accumulated daily transaction amount (MOP)

20,000.00

**Near real-time credit transfer**

Maximum single transaction amount(MOP)

20,000.00

Maximum accumulated daily transaction amount (MOP)

20,000.00

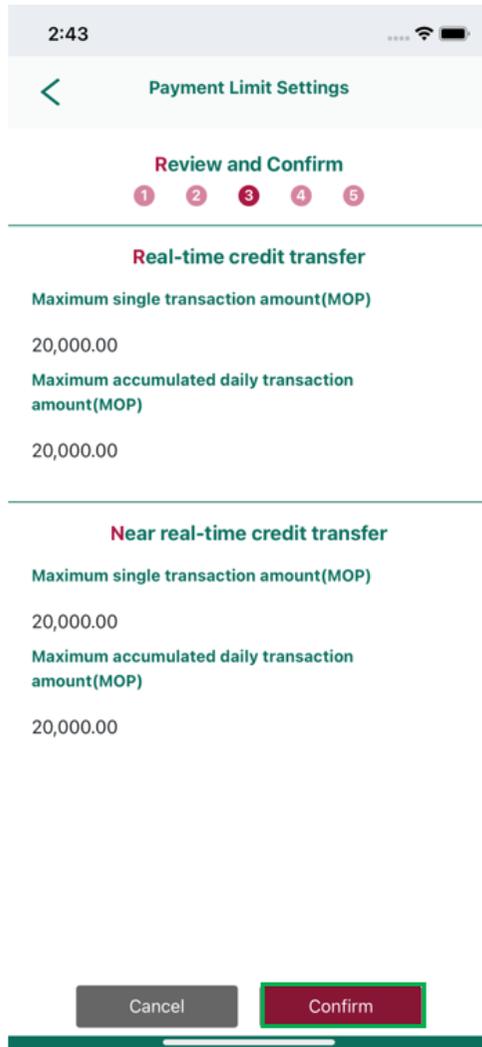
Cancel Proceed

Customers can edit the payment limit in the currency of MOP and/or HKD of following transfer modes:

	Maximum Single Transaction Amount	Maximum Accumulated Daily Transaction Amount
Real-time credit transfer	✓	✓
Near real-time credit transfer	✓	✓

Edit the payment limit within the default range for each payment mode and click **Proceed** to continue.

## 2.2 Payment Limit Settings



2:43

< Payment Limit Settings

Review and Confirm

1 2 3 4 5

**Real-time credit transfer**

Maximum single transaction amount(MOP)

20,000.00

Maximum accumulated daily transaction amount(MOP)

20,000.00

**Near real-time credit transfer**

Maximum single transaction amount(MOP)

20,000.00

Maximum accumulated daily transaction amount(MOP)

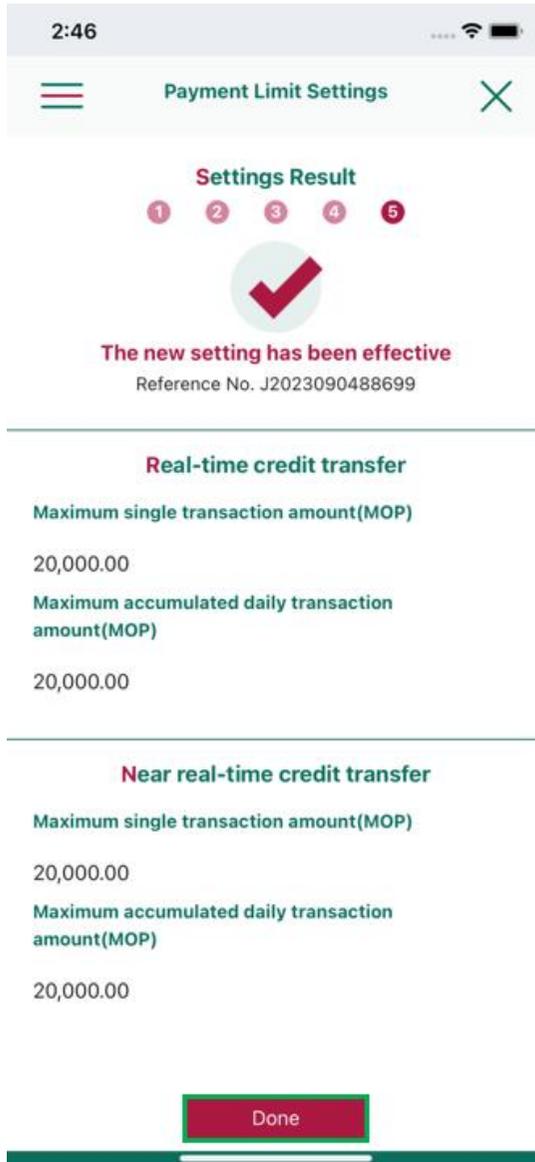
20,000.00

Cancel Confirm

After reviewing the instruction details, click **Confirm** to proceed to the next step.



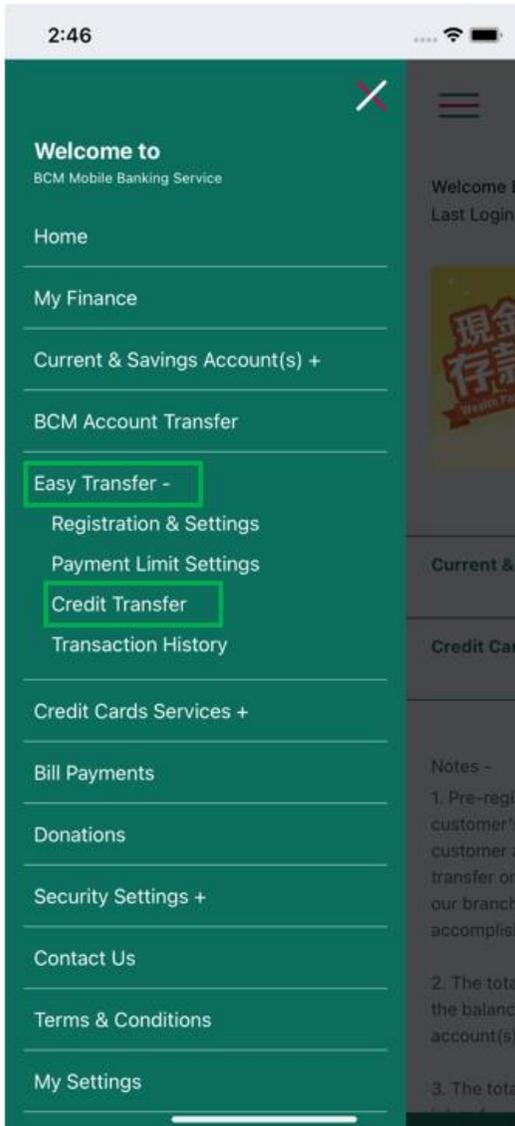
## 2.4 Payment Limit Settings



Upon successful authentication of the instruction request, the setting will be completed.

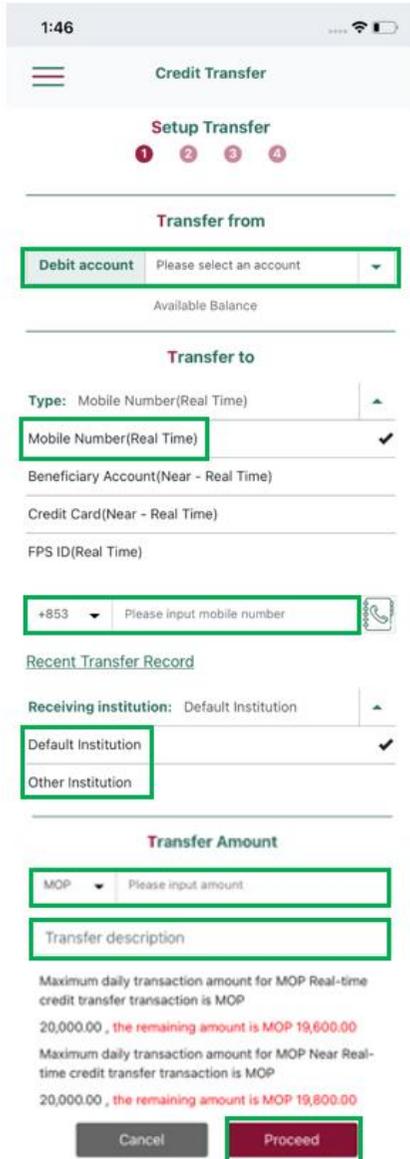
## Credit Transfer

### 3.0 Credit Transfer



To make a transfer through Easy Transfer Service, click “**Easy Transfer**”> “**Credit Transfer**”.

### 3.1 Credit Transfer – Transfer by Mobile Number under “Real-time Credit Transfer Mode”



1:46

Credit Transfer

Setup Transfer

1 2 3 4

Transfer from

Debit account Please select an account

Available Balance

Transfer to

Type: Mobile Number(Real Time)

Mobile Number(Real Time)

Beneficiary Account(Near - Real Time)

Credit Card(Near - Real Time)

FPS ID(Real Time)

+853 Please input mobile number

Recent Transfer Record

Receiving institution: Default Institution

Default Institution

Other Institution

Transfer Amount

MOP Please input amount

Transfer description

Maximum daily transaction amount for MOP Real-time credit transfer transaction is MOP 20,000.00 , the remaining amount is MOP 19,600.00

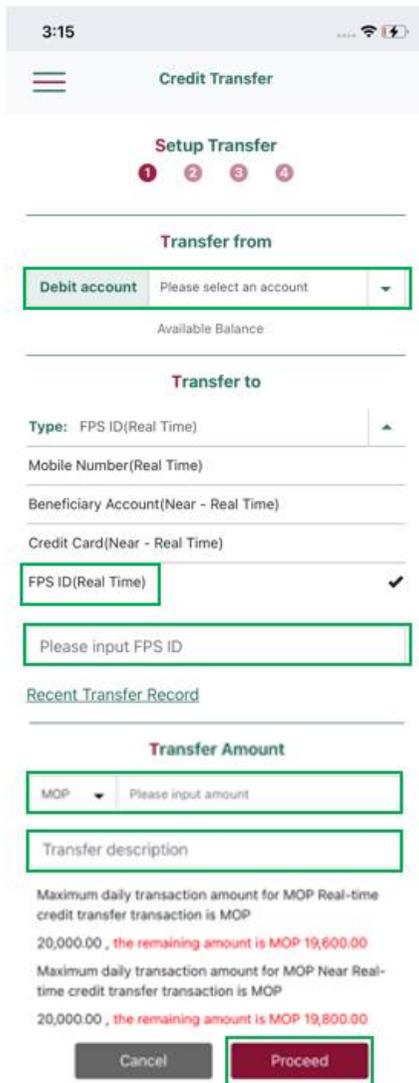
Maximum daily transaction amount for MOP Near Real-time credit transfer transaction is MOP 20,000.00 , the remaining amount is MOP 19,800.00

Cancel Proceed

To select **Debit Account**, then input the payee's **Mobile Phone Number** that has registered Easy Transfer Service, **Transfer Amount**, **Transaction Currency** (MOP or HKD) and transfer description (if applicable), then click **Proceed** to submit the instruction.

The payment amount of the successful transaction will be included in the transaction limit for Real-time Credit Transfer.

### 3.2 Credit Transfer – Transfer by FPS ID under “Real-time Credit Transfer Mode”

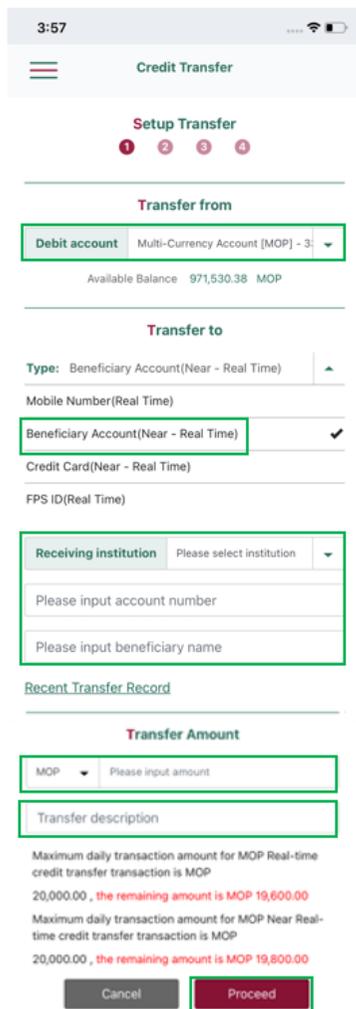


The screenshot shows the 'Credit Transfer' screen in the BCM bank mobile app. The title is 'Credit Transfer' and the subtitle is 'Setup Transfer'. There are four numbered steps: 1, 2, 3, and 4. Step 1 is highlighted. The 'Transfer from' section has a dropdown menu for 'Debit account' with the text 'Please select an account' and a downward arrow. Below it is 'Available Balance'. The 'Transfer to' section has a dropdown menu for 'Type' with 'FPS ID(Real Time)' selected. Below it are fields for 'Mobile Number(Real Time)', 'Beneficiary Account(Near - Real Time)', and 'Credit Card(Near - Real Time)'. The 'FPS ID(Real Time)' field is highlighted with a green box and has a checkmark. Below it is a text input field for 'Please input FPS ID'. There is a link for 'Recent Transfer Record'. The 'Transfer Amount' section has a dropdown menu for 'MOP' and a text input field for 'Please input amount'. Below it is a text input field for 'Transfer description'. At the bottom, there are two buttons: 'Cancel' and 'Proceed'.

Select **Debit Account**, then input the payee’s **FPS ID**, **Transfer Amount**, **Transaction Currency** (MOP or HKD) and transfer description (optional), then click **Proceed** to submit the instruction.

The payment amount of the successful transaction will be included in the transaction limit for Real-time Credit Transfer.

### 3.3 Credit Transfer – Transfer by Beneficiary Account Information under “Near real-time Credit Transfer Mode”



3:57

Credit Transfer

Setup Transfer

1 2 3 4

Transfer from

Debit account Multi-Currency Account [MOP] - 3

Available Balance 971,530.38 MOP

Transfer to

Type: Beneficiary Account(Near - Real Time)

Mobile Number(Real Time)

Beneficiary Account(Near - Real Time) ✓

Credit Card(Near - Real Time)

FPS ID(Real Time)

Receiving institution Please select institution

Please input account number

Please input beneficiary name

Recent Transfer Record

Transfer Amount

MOP Please input amount

Transfer description

Maximum daily transaction amount for MOP Real-time credit transfer transaction is MOP 20,000.00 , the remaining amount is MOP 19,600.00

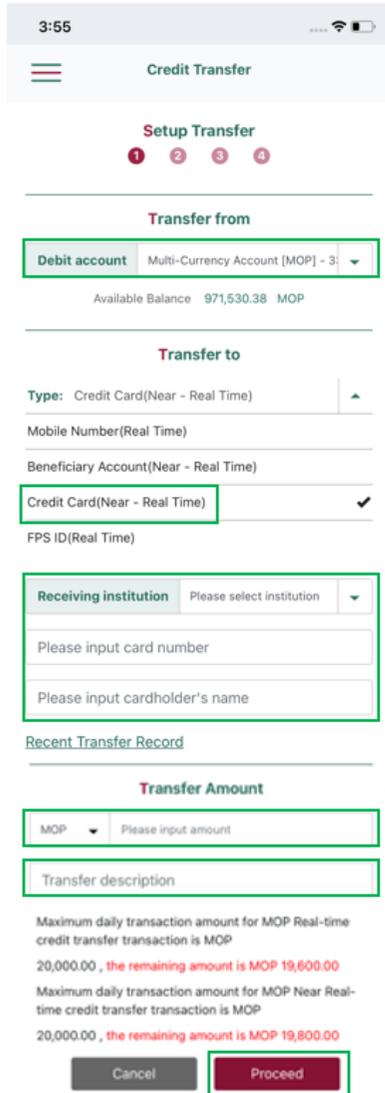
Maximum daily transaction amount for MOP Near Real-time credit transfer transaction is MOP 20,000.00 , the remaining amount is MOP 19,800.00

Cancel Proceed

Alternatively, you can choose to pay through “Near real-time Credit Transfer” by inputting the payee’s beneficiary account information (**Receiving institution**, **Account Number** and **Beneficiary Name**), **Debit Account**, **Transfer Amount**, **Transaction Currency** (MOP or HKD) and transfer description (optional), then click **Proceed** to submit the instruction.

The payment amount of the successful transaction will be included in the transaction limit for Near Real-time Credit Transfer.

### 3.4 Credit Transfer – Transfer by Credit Card Information under “Near real-time Credit Transfer Mode”



3:55

Credit Transfer

Setup Transfer

1 2 3 4

Transfer from

Debit account Multi-Currency Account [MOP] - 3

Available Balance 971,530.38 MOP

Transfer to

Type: Credit Card(Near - Real Time)

Mobile Number(Real Time)

Beneficiary Account(Near - Real Time)

Credit Card(Near - Real Time)

FPS ID(Real Time)

Receiving institution Please select institution

Please input card number

Please input cardholder's name

Recent Transfer Record

Transfer Amount

MOP Please input amount

Transfer description

Maximum daily transaction amount for MOP Real-time credit transfer transaction is MOP 20,000.00 , the remaining amount is MOP 19,600.00

Maximum daily transaction amount for MOP Near Real-time credit transfer transaction is MOP 20,000.00 , the remaining amount is MOP 19,800.00

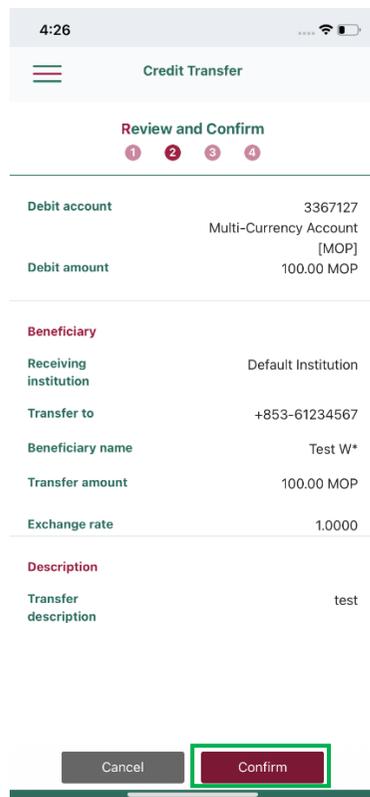
Cancel Proceed

Furthermore, you can choose to pay through “Near real-time Credit Transfer” by inputting the payee’s local Credit Card information (**Receiving institution**, **Card Number** and **Cardholder’s Name**), **Debit Account**, **Transfer Amount**, **Transaction Currency** (MOP or HKD) and transfer description (optional), then click **Proceed** to submit the instruction.

The payment amount of the successful transaction will be included in the transaction limit for Near Real-time Credit Transfer.

### 3.5 Credit Transfer

#### Transfer by Mobile Number:



4:26

Credit Transfer

Review and Confirm

1 2 3 4

Debit account	3367127
	Multi-Currency Account [MOP]
Debit amount	100.00 MOP

**Beneficiary**

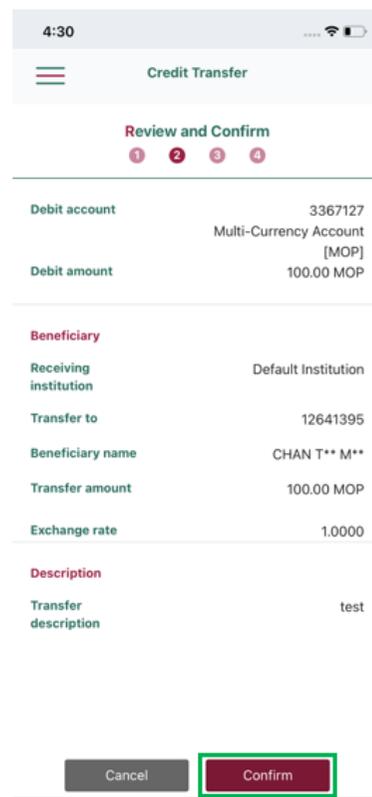
Receiving institution	Default Institution
Transfer to	+853-61234567
Beneficiary name	Test W*
Transfer amount	100.00 MOP
Exchange rate	1.0000

**Description**

Transfer description	test
----------------------	------

Cancel Confirm

#### Transfer by FPS ID:



4:30

Credit Transfer

Review and Confirm

1 2 3 4

Debit account	3367127
	Multi-Currency Account [MOP]
Debit amount	100.00 MOP

**Beneficiary**

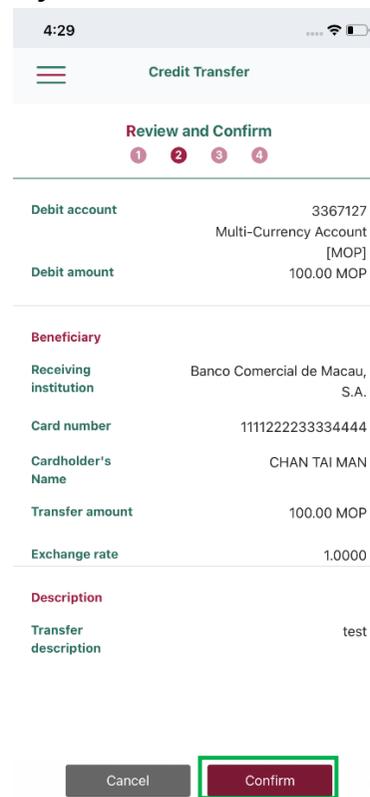
Receiving institution	Default Institution
Transfer to	12641395
Beneficiary name	CHAN T** M**
Transfer amount	100.00 MOP
Exchange rate	1.0000

**Description**

Transfer description	test
----------------------	------

Cancel Confirm

#### Transfer by Credit Card Information:



4:29

Credit Transfer

Review and Confirm

1 2 3 4

Debit account	3367127
	Multi-Currency Account [MOP]
Debit amount	100.00 MOP

**Beneficiary**

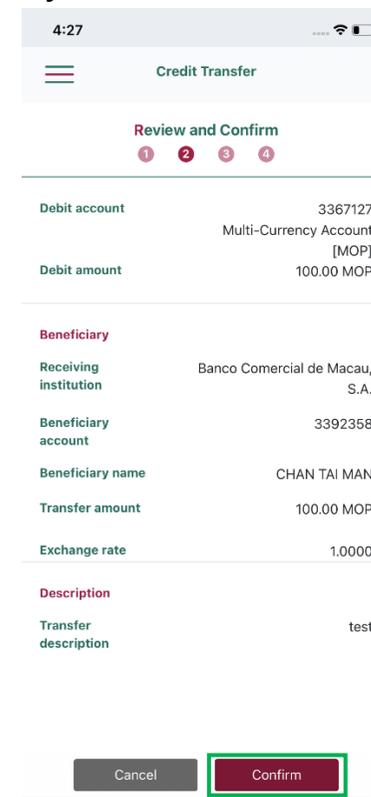
Receiving institution	Banco Comercial de Macau, S.A.
Card number	1111222233334444
Cardholder's Name	CHAN TAI MAN
Transfer amount	100.00 MOP
Exchange rate	1.0000

**Description**

Transfer description	test
----------------------	------

Cancel Confirm

#### Transfer by Beneficiary Account Information:



4:27

Credit Transfer

Review and Confirm

1 2 3 4

Debit account	3367127
	Multi-Currency Account [MOP]
Debit amount	100.00 MOP

**Beneficiary**

Receiving institution	Banco Comercial de Macau, S.A.
Beneficiary account	3392358
Beneficiary name	CHAN TAI MAN
Transfer amount	100.00 MOP
Exchange rate	1.0000

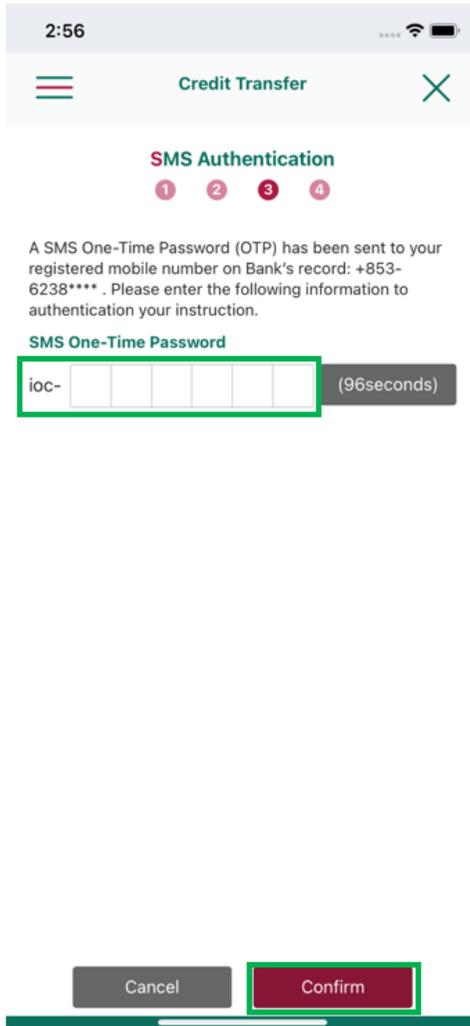
**Description**

Transfer description	test
----------------------	------

Cancel Confirm

Verify your transaction details, and click **Confirm** to complete the transaction.

### 3.6 Credit Transfer



2:56

Credit Transfer

SMS Authentication

1 2 3 4

A SMS One-Time Password (OTP) has been sent to your registered mobile number on Bank's record: +853-6238\*\*\*\*. Please enter the following information to authentication your instruction.

SMS One-Time Password

ioc-  (96seconds)

Cancel Confirm

A **SMS One-Time Password (OTP)** will be sent to your registered mobile number by the bank to confirm the registration request.

Please input the correct SMS One-Time Password (OTP) and click **Confirm** to complete the Instruction.

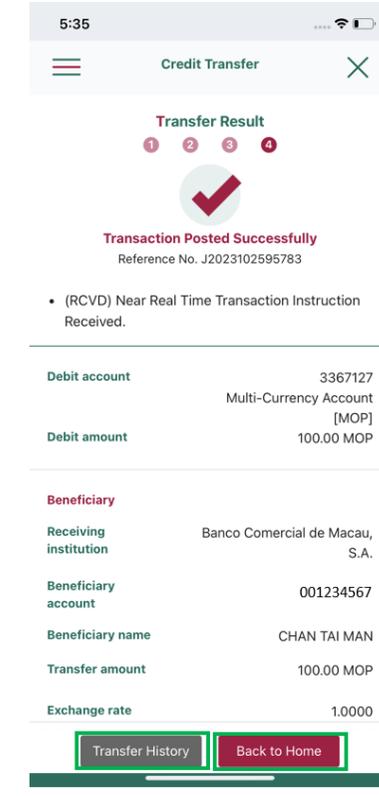
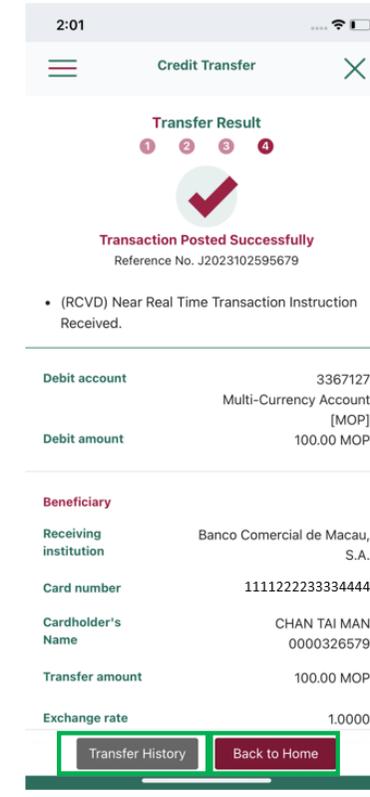
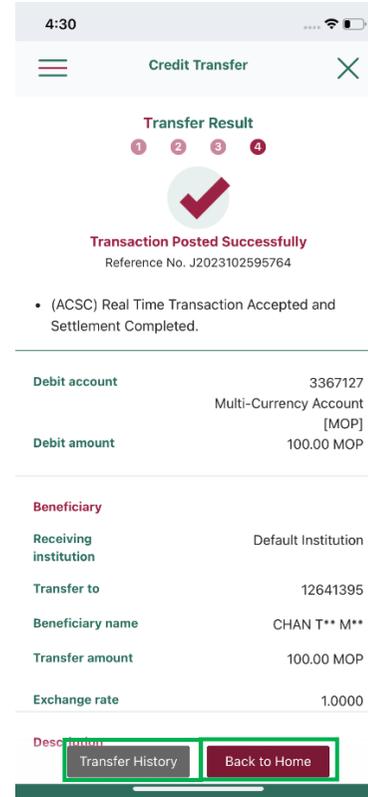
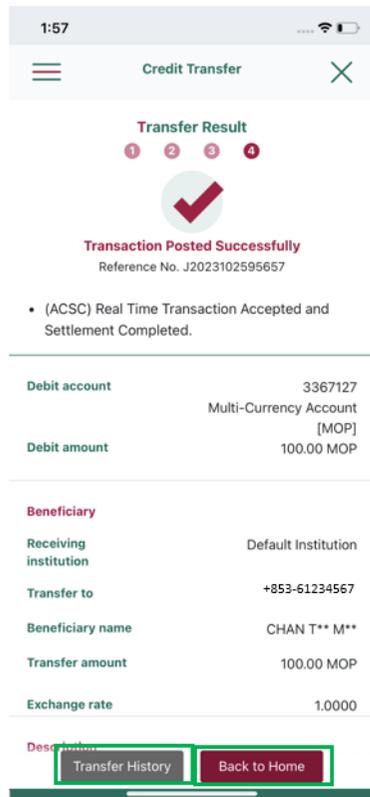
### 3.7 Credit Transfer

Transfer by Mobile Number:

Transfer by FPS ID:

Transfer by Credit Card Information:

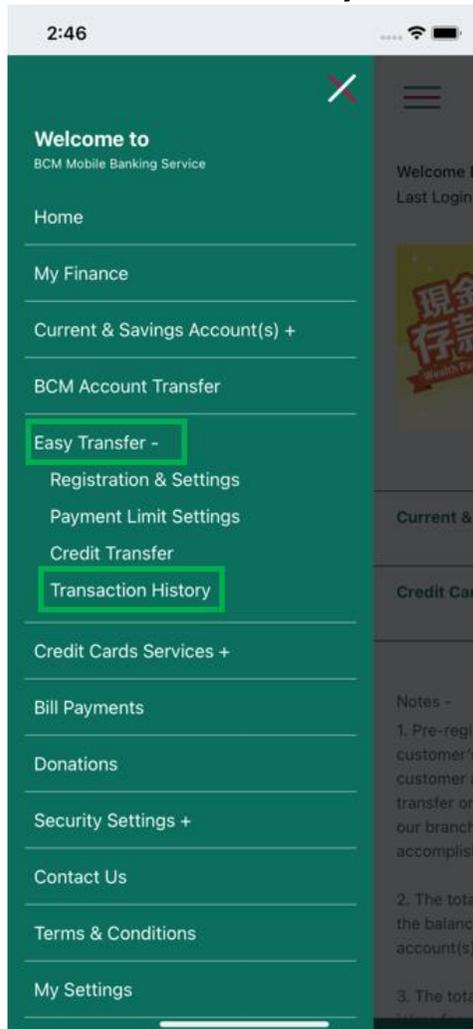
Transfer by Beneficiary Account Information:



Customers can click on **Transfer History** to jump to the transaction history page. Or click **Back to Home** and the page will be redirected to the BCM mobile banking service homepage.

## Transaction History

## 4.0 Transaction History



To check the transaction record , you can select “**Easy Transfer**” > “**Transaction History**”.

## 4.1 Transaction History



5:54

Transaction History

Transaction History

10 days 20 days 1 month

FPS COL ONU202310250000000000000009441	2023-10-25 17:35:28	100.00 MOP
FPS TRF ONU202310250000000000000009441	2023-10-25 17:35:24	- 100.00 MOP
FPS COL ONU202310250000000000000009439	2023-10-25 16:30:15	100.00 MOP
FPS TRF ONU202310250000000000000009439	2023-10-25 16:30:13	- 100.00 MOP
FPS TRF ONU202310250000000000000009437	2023-10-25 14:01:07	- 100.00 MOP
FPS COL ONU202310250000000000000009435	2023-10-25 13:59:01	100.00 MOP
FPS TRF ONU202310250000000000000009435	2023-10-25 13:59:00	- 100.00 MOP
FPS COL ONU202310250000000000000009433	2023-10-25 13:57:56	100.00 MOP
FPS TRF ONU202310250000000000000009433	2023-10-25 13:57:54	- 100.00 MOP
FPS COL ONU202310250000000000000009431	2023-10-25 13:56:31	100.00 MOP
FPS TRF ONU202310250000000000000009431	2023-10-25 13:56:28	- 100.00 MOP

The FPS transaction records from the past **10 Days/ 20 Days / 1 Month** are available for checking, you can also view each transaction record of Easy Transfer in details by clicking on it.

## 4.2 Transaction History

5:57 ... 4G 100%

Transaction Details

Easy Transfer - Credit Transfer

Completed

Transaction	FPS COL ONU2023102500000000
Description	00000009441
Transfer Type	Inward Transfer
Posting Date	2023-10-25 17:35:28
Time	
Transfer Amount	100.00 MOP
<b>Debit Information</b>	
Debtor Name	CHAN T** M**
Debit Bank	Banco Comercial de Macau, S.A.
<b>Beneficiary information</b>	
Beneficiary Name	CHAN T** M**
Receiving Institution	Banco Comercial de Macau, S.A.
Credit Account	3392358
Credit Amount	100.00 MOP
Transfer Description	test

After *Clicking* on the transaction record, details of the transaction will be shown.