

**The Bank of East Asia, Limited, Macau Branch
BEA Macau iPhone Application
FAQs for Mobile Banking Service
(for iPhone, iPod touch, and iPad users)**

Introduction

Q1: What services are available via Mobile Banking in the BEA Macau iPhone Application?

Via Mobile Banking, you can: :

- Check your account balances
- See details of transactions made within the last 30 days via any channel (up to a maximum of the latest 30 transactions)
- Transfer funds to accounts held with BEA Macau Branch*
- Make bill payments*
- Overseas ATM cash withdrawal settings
- Enquire exchange rates
- Cheque book requisition

* Please create a template via Cyberbanking before making fund transfers to non-registered accounts or bill payments.

Q2: Is there any service fee for Mobile Banking?

Mobile Banking is free of charge.

However, your mobile network operator may charge you a mobile data usage fee for accessing the services. For details, please refer to your mobile network operator.

Q3: Where can I use Mobile Banking? Can I use the service outside Macau?

Yes. You can use the service in any area or country where your mobile network operator has data roaming and overseas SMS coverage. However, your mobile network operator may charge you additional fees. For details, please refer to your mobile network operator.

Q4: What Apple devices can support Mobile Banking?

Mobile Banking is compatible with iPhone, iPad, iPad mini and iPod touch with iPhone iOS version 10 or above.

Q5: How can I reduce the maximum daily limit for transactions made via Mobile Banking?

You can reduce your maximum daily transaction limit by selecting “Transfers”, and then “Transaction Limit” after logging in to Cyberbanking.

The setting of this mobile limit will only be applied to transfer funds to third party accounts and bill payments. The daily transaction limit of each transaction type cannot exceed the maximum daily transaction limit for Cyberbanking.

Service Settings

Q6: How can I register for Mobile Banking ?

To register for the service, please follow these steps:

1. Log in to Cyberbanking and select “Mobile Banking” and then “Settings”.
2. Enter your mobile phone number and mobile network operator.
3. Select “Smartphone/PDA” as the mobile device. Now create a mobile password and authentication message for using Mobile Banking.
4. Confirm the settings through your mobile device by entering your mobile password after you have received a confirmation SMS from BEA.
5. Create a bookmark for the login page named “Cyberbanking” in your mobile device for future use.

Having completed these steps, you can use the service instantly by clicking the bookmark stored in your mobile device.

Q7: If I have changed my mobile phone number, what should I do?

To update your mobile phone number, please follow these steps:

1. Log in to Cyberbanking, select “Mobile Banking”, and then “Details”.
2. Click “Terminate” and then “Confirm” to terminate the service.
3. Create your mobile password for your new mobile phone number.

Q8: How can I suspend/resume the mobile banking service?

To suspend/resume the service, please follow these steps:

1. Log in to Cyberbanking, select “Mobile Banking”, and then “Maintenance”.
2. Click “Suspend” or “Resume” and then “Confirm” in the maintenance table.
3. If you choose to resume the service, you will receive an SMS. Tap the link in the SMS and enter your mobile password to confirm your request.

Login

Q9: How do I log in to Mobile Banking?

To log in to the service, please follow these steps:

Via the BEA Macau iPhone application

1. Go to the App Store and search for "BEA Macau" to download the application for free.
2. Tap "BEA Macau" on your mobile home screen to open the application.
3. Tap "Mobile Banking" in the main menu.
4. Enter your mobile phone number in the Settings page and tap "Save". This step is only required on your first login attempt.
5. Enter your mobile password in the login page and tap "Log in".

OR

Via mobile browser

1. Open your HTML browser.
2. Click the Cyberbanking bookmark to open the login page.
3. Enter your mobile password and click "Log in".

Once you have successfully logged in, the main menu will appear.

Q10: How can I change my mobile password? Can I reset my mobile password if I forget it?

To change or reset your mobile password, please follow these steps:

1. Log in to Cyberbanking, select "Mobile Banking", and then "Maintenance".
2. Click "Edit" in the maintenance table to change or reset your mobile password.

Q11: Will the service be terminated if I enter the wrong mobile password several times?

If you fail to enter the correct password in 5 consecutive attempts, your Mobile Banking service will be suspended. Please log in to Cyberbanking to resume the service.

Functions

Q12: How can I make a balance enquiry?

Simply log in and tap “Accounts” in the main menu, then you will see the currency, current balance, and available balance of your registered accounts.

Q13: What accounts can I make a balance enquiry for?

You can check the balance of all your registered accounts in Mobile Banking.

Q14: If I have recently registered an account under my Cyberbanking account, such as my savings account, can I access this account via Mobile Banking immediately?

All your bank accounts can be accessed once they are registered under your Cyberbanking account.

Q15: How do I make a transaction enquiry?

To make a transaction enquiry, please follow these steps:

1. Log in, and tap “Accounts” in the main menu.
2. When the balance of the registered accounts appears, tap on a selected account.

Now you will see details of transactions made within the last 30 days via any channel (up to a maximum of the latest 30 transactions). Log in to Cyberbanking to see your transaction history for the last 12 months.

Q16: How do I create a template for transferring funds to a non-registered account?

To create a template for transferring funds to a non-registered account, please follow these steps:

1. Log in to Cyberbanking and select “Transfers”, and then “Create a New Template”.
2. Tap “Template for Fund Transfer with BEA accounts”, enter the template details, verify the template details, and click “Save”.
3. Enter your one-time password and click “Proceed”.
4. Verify your template details and click “OK”.

Q17: How do I transfer funds to a BEA Macau account via Mobile Banking?

To transfer funds to a BEA Macau account via mobile banking, please follow these steps:

1. Log in, and tap “Transfers” in the main menu.
2. Select a template or enter your transaction details including the withdrawal account, transaction currency, transaction amount, and deposit account, then tap “Proceed”.
3. Verify your transaction details, then tap “Confirm”.
4. If the transaction is completed, you will see “Transaction completed”, a reference number “QMBXXXXXX”, and the transaction details on your mobile device screen.

Once the transaction is completed, it cannot be cancelled or amended.

Functions

Q18: How do I create a bill payment template?

To create a bill payment template, please follow these steps:

1. Log in to Cyberbanking and select "Bills", "Bill Payments", and then "Create a New Template".
2. Enter the template details, verify the details, and click "save".
3. Enter your one-time password and click "Proceed".
4. Verify your template details and click "OK"

Q19: How do I make a bill payment via Mobile Banking?

To make a bill payment, please follow these steps:

1. Log in, and tap "Payments" in the main menu.
2. Select a template name and enter your transaction amount.
3. Verify your transaction details and tap "Confirm".
4. If the transaction is completed, you will see "Transaction completed", a reference number "QMBXXXXXX", and the transaction date/time on your mobile device screen.

Once the transaction is completed, it cannot be cancelled or amended.

Q20: Will there be any notification when I complete the bill payment?

If you have registered for the One-time Password and Email Address, the Bank will notify you the bill payment is accepted by sending a SMS and/or email to your register mobile and/or your designated email address.

Q21: How do I make an overseas ATM cash withdrawal setting via Mobile Banking?

To make an overseas ATM cash withdrawal setting, please follow these steps:

1. Log in, tap "Cards" in the main menu, and then tap "Overseas ATM Cash Withdrawal Settings".
2. Select the ATM card.
3. Enter your settings and tap "Proceed".
4. Verify your settings and tap "Confirm".
5. If the transaction is completed, you will see a reference number and the transaction date/time on Mobile device screen.

Q22: What information can I obtain through the 'Rate Enquiries' via Mobile Banking?

You can view the following financial information:

- Foreign currency T/T exchange rates
- Renminbi and Hong Kong Dollar notes exchange rates

Functions

Q23: How do I request for cheque book?

To request for cheque book, please follow these steps:

1. Log in, and tap 'Requisition' in the main menu, and then tap "Cheque book".
2. Tap "Select Account" to choose the current account, then choose method of dispatch and tap 'Proceed'.
3. Verify your transaction details and tap "Confirm".
4. If the transaction is completed, you will see "Transaction completed", a reference number "QMBXXXXXX", the method of dispatch and the transaction date/time on your mobile device screen.

Q24: Will there be any notification when I complete the cheque book requisition?

If you have registered for the One-time Password and Email Address, the Bank will notify you the cheque book requisition is accepted by sending a SMS and/or email to your register mobile and/or your designated email address.

Security Precautions

Q25: What steps should I take to protect the security of my mobile password?

You are advised to follow the security tips below:

- Do not disclose your mobile password to any person, do not send your mobile password to any person via email, and never use the same mobile password to access other services.
- Notify the Bank immediately of any actual or suspected unauthorised use of your mobile password and confirm your notification to the Bank in writing promptly.
- Do not, under any circumstances, disclose your mobile password to any person who claims to represent the Bank or who claims to be an employee of the Bank or other authorised person or a law enforcement officer. It is not necessary for any person to know your mobile password. The Bank will never ask you for your mobile password by email, phone, or any other method.
- Do not use your identity card number, telephone number, date of birth, driving licence number, or any popular number sequences (such as 987654 or 123456) as your mobile password. Avoid using the same digit or letter more than twice (such as 111111 or AAAAAA).
- Memorise your mobile password and do not write it down.
- Be alert to your surroundings before conducting any banking transactions. Make sure no one sees your mobile password.
- For security purposes, change your mobile password regularly via Cyberbanking.
- Change your mobile password immediately if you suspect that you have been deceived by a fraudulent website, email, or SMS/WAP Push message – for example, if you fail to log in to a service website after inputting your mobile password correctly, with or without any alert messages.
- If you receive an SMS from the Bank while conducting a banking transaction, please check whether the “BEA Authentication Message” is the same as the one you set via Cyberbanking, to ensure that it is an authentic message from the Bank.
- Delete any SMS/WAP Push messages that you receive after using Mobile Banking.
- Do not activate the SMS forwarding function which is provided by your mobile network operator. If your computer has been infected with a malicious program, the fraudster can capture your personal information, e.g. password, account no. and phone no., when you access our services with your computer. Under such circumstances, the fraudster can also activate the SMS forwarding service and divert the one time password (“OTP”) SMS to the fraudster’s mobile device. As a result, the fraudster can draw funds from your account with your login credentials and OTP received from the Bank.
- Please note that the Bank or our agents/business partners will not send emails to you with embedded hyperlinks or QR code presenting hyperlinks to the transactional websites or Mobile Banking applications.
- Do not click on URLs or hyperlinks embedded in any email, SMS, instant message, QR code, search engine, or any untrusted source to access Mobile Banking. Do not use/install any third-party software or program to access Mobile Banking. You should access the BEA Macau Branch website by typing www.hkbea.com.mo into the mobile browser directly, by bookmarking the genuine website for subsequent access, or through the BEA Macau App.

Q26: Will I be logged out of Mobile Banking automatically if I do not enter any command after I log in?

The system will automatically log out if you do not enter any command within 5 minutes.