

**The Bank of East Asia, Limited, Macau Branch  
("BEA Macau Branch")  
BEA Macau App  
FAQs about Cyberbanking - Mobile Phone**

**General questions**

**Q1: What is the BEA Macau App?**

BEA Macau App combines a comprehensive range of banking and financial services, allowing you to manage your finances from the palm of your hand.

**Q2: What Apple and Android phones/devices can support the BEA Macau App?**

The BEA Macau App is compatible with the following mobile devices:

- with iOS 12.0 or above
- with Android version 6.0 or above

**Q3: Is the BEA Macau App safe to use?**

Yes, the BEA Macau App is safe and secure.

Transactions made through the BEA Macau App are secure due to the use of SSL technology. Moreover, no personal information is downloaded to/stored in your mobile device.

**Q4: Is there any service fee for the BEA Macau App?**

The BEA Macau App is free of charge.

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

**Q5: Who can I call if I have any problems with or enquiries regarding the BEA Macau App?**

You can call our Customer Services Hotline at (853) 2833 5308 during office hours.

**Q6: Where can I obtain information about BEA Macau Branch's policies regarding privacy and personal data?**

You can go to "Important Information" to read our Privacy Policy Statement and Personal Information Collection (Customer) Statement.

## **Mobile Banking**

### **Q1: What is Mobile Banking?**

Mobile Banking is a channel to access Cyberbanking service through BEA Macau App of your mobile device.

### **Q2: What services are available through Mobile Banking?**

Through 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\*
- activate Overseas ATM cash withdrawal function
- enquire exchange rates
- request cheque book

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

### **Q3: 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.

### **Q4: 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.

### **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, then create a mobile password and authentication message for using Mobile Banking.
4. A one-time password (“OTP”) will be sent to your mobile device via SMS. Input the OTP and answer the security questions to complete the registration.
5. Confirm the settings through your mobile device by entering your mobile password after you have received a confirmation SMS from BEA.
6. 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.

\*Right now, registration is available for mobile phone numbers of Macau (+853), Hong Kong (+852) and Chinese Mainland (+86). More countries will be included in the near future.

### **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:

1. Go to the App Store/Google Play 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 and one-time password (“OTP”) in the login page and tap “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.
3. Input your new mobile banking PIN and confirm your new mobile banking PIN.
4. Input your Cyberbanking PIN.
5. Key in your one-time password (“OTP”) and answer the Security Question.
6. The new mobile banking PIN is successfully changed.

### **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. You have set up the template at Cyberbanking. 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 (“OTP”) 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. You have set up the template at Cyberbanking. 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: 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.

### **Q21: 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

### **Q22: How do I request for cheque book via Mobile Banking?**

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.

## **Functions**

**Q23: What is the purpose for making “DSF Tax Refund or Other Payments Registration”?**

By means of this function, you can register your account at BEA Macau Branch to receive the tax refund or other payments from Financial Services Bureau (DSF) via bank transfer.

**Q24: What is the fee and procedures for “DSF Tax Refund or Other Payments Registration”?**

The registration is free of charge. You can simply complete and submit the form online to register. All applications submitted online will be sent to the Financial Services Bureau (DSF) on every Monday for confirmation. (If Monday falls on a holiday, the process will be postponed to the next working day).

**Q25: Is “DSF Tax Refund or Other Payments Registration” applicable to all types of account?**

The registration is only applicable to personal bank accounts in MOP and account holders have to be aged 18 or above. Joint accounts cannot be registered.

**Q26: Will there be any notification after I have completed “DSF Tax Refund or Other Payments Registration”?**

Upon completion of the process , an online message “Registration Completed” will be shown to confirm your successful registration. The Bank will not notify you again by sending SMS and/or email.

**Q27: 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.

## Security Precautions

### **Q28: Are there any security tips for using the App and mobile banking services?**

#### Protect your Account and Password

1. Do not use your identity card number, telephone number, date of birth, driving license number, or any popular number sequence (such as 987654 or 123456) when choosing your PIN or password. Do not use the same digit more than twice.
2. Memorise your PIN and password. Do not write them down.
3. Change your PIN and password regularly via Cyberbanking. Avoid reusing of passwords from personal accounts and/or social media accounts.
4. Keep your user ID and password secret at all times. Ensure that you (and, where relevant, any authorised person) do not disclose or share this information with anyone – including any joint account holder or any financial management software or programs – under any circumstances, and do not transmit this information through email or any instant messaging software/programs. Never assign the same password for any other services (such as your internet connection, or login details for another website). In addition, choose login credentials, user ID, and/or passwords which are significantly distinct from your other personal accounts, especially from social media accounts.
5. Under no circumstances will BEA Macau Branch use an email, SMS, instant message, phone call, or any other method to ask for your personal information, such as your password. One-time password (“OTP”), ID number, date of birth, account/ credit card number, credit card expiry date, telephone number, Cyberbanking account number/username, or Mobile Banking user ID. Do not disclose this information to anyone, including any person who claims to be an employee or representative of BEA Macau Branch, under any circumstances.
6. Delete any SMS/push messages that you receive after using Mobile Banking.
7. Notify BEA Macau Branch immediately of any actual or possible unauthorized use of your PIN or password, and send confirmation in writing to BEA Macau Branch without delay.
8. Check your surroundings before performing any banking transactions, and make sure that no one sees your PIN or password. Cover the keypad when you enter your PIN or any device, such as a personal computer, mobile device, or other self-service terminal.
9. Never leave your device unattended while using the BEA Macau App or let any other person use your Mobile Banking.
10. Do not use a public computer or public Wi-Fi network to access Mobile Banking. Choose encrypted networks and remove any unnecessary Wi-Fi connection settings when using Wi-Fi to log in to Mobile Banking. Please disable any wireless network functions (e.g. Wi-Fi, Bluetooth, near-field communication (NFC)), or payment apps whenever such functions are unnecessary.
11. Change your PIN or password immediately if you suspect that you have been deceived by a fraudulent website or email, or through a public Wi-Fi connection, public computer, third party’s device, or any other means (for example, if you fail to log in to a service website after entering your correct PIN, whether or not any alert messages appear).
12. 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 fraudsters mobile device. As a result, the fraudster can draw funds from your account with your login credentials and OTP received from BEA Macau Branch.

### Beware of Online Threats

1. 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 BEA Macau Branch website by typing [www.hkbea.com.mo](http://www.hkbea.com.mo) into the mobile browser directly, by bookmarking the genuine website for subsequent access, or through the BEA Macau App.
2. If you receive an SMS from BEA Macau Branch 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 BEA Macau Branch.
3. Please note that BEA Macau Branch 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.
4. Take precautions against hackers, viruses, spyware, and any other malicious software when sending and receiving emails, opening email attachments, visiting and disclosing personal/financial information to unknown websites, and downloading files or programmes from websites. Do not browse suspicious websites or click on the hyperlinks and attachments in suspicious emails, including but not limited to encrypted files, compressed files (zip), or messages received through WhatsApp, Line, WeChat and other e-communities.
5. Do not use apps, programs, or software from untrustworthy sources.

### Secure Your Device

1. Use the version of operating system, BEA Macau App, and browser recommended by BEA Macau Branch to access Mobile Banking. Do not jailbreak or root your mobile device.
2. Do not install or run apps from third-party sources on your device. You are recommended to set your device to block installation of apps from unknown sources and keep it properly configured.
3. Carefully read installation and/or permission requests from websites, apps, and other software and programs. Be wary of any unusual or unnecessary request.
4. Keep the operating system and apps installed on your device up to date with the latest security patches.
5. Consider using the latest versions of mobile security software/programs to scan your device from time to time to strengthen its security.
6. Check the storage, battery, and mobile data usage of apps in your mobile device from time to time to see if there are any suspicious apps. Uninstall any suspicious app when necessary.
7. Do not share your device with other people or use other people’s devices to log in to Cyberbanking or Mobile Banking, or BEA Macau App. Set a passcode for your device that is difficult to guess and activate the auto-lock function.
8. If your device is capable of biometric authentication (e.g. fingerprint or facial recognition), do not let any other person register his/her biometrics on it.
9. You should not use facial recognition for authentication if you have identical siblings or siblings that look like you, or if you are an adolescent with rapidly developing facial features.
10. Do not disable any features that can strengthen the security of biometric authentication, such as “attention awareness” for facial recognition (e.g. ensure that the “Require Attention for Face ID” setting is enabled).