

BCM Easy Transfer Service

User Guide for BCM Net e-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 Net e-Banking Service:

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Registration & Settings

1.0 Registration & Settings



BCM bank 澳門商業銀行

BCM Net 網上銀行

Message | 中文 | Print | Logout

My Finance

- Current & Savings Account (s)
- Time Account(s)
- Loan Account(s)
- Credit Cards Services
- Debit / ATM Card
- Fund Transfers
- Easy Transfer
 - Registration & Settings
 - Payment Limit Settings
 - Credit Transfer
 - Transaction History
- Bill Payments
- Donations
- Pending Instructions
- Standing Order
- I-Securities Login
- Mobile Securities Trading Service
- E-Statement
- ATM Services
- Investment Services
- Online Application
- Other Services
- Security & Personal Settings

Registration & Settings

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.
- "Easy Transfer" means the digital payment service provided to Customer by the Bank through the Faster Payment System which is provided, managed and operated by the AMCM.
- "Faster Payment System" is the digital payment system hosted by the AMCM which enables banks in Macau to provide interbank payment transfer service. The system operates 24 hours a day to support payments and funds transfer in any currency specified by the Bank from time to time.
- "Proxy ID" means the identifier which may be accepted by the AMCM for registration in the addressing service to identify the account of Customers, including the mobile phone number or the FPS ID.
- "FPS ID" means the unique number randomly generated by Faster Payment System to be associated with the account of Customers.
- "Digital Service Platform" means the digital service platforms provided the Easy Transfer services toward the customers by the Bank, including BCM Net e-Banking Service, BCM Mobile Banking Service, BCM eCorp Internet Banking Service and BCM eCorp Mobile Banking Service.
- "Security Authentication Service" is a function available via BCM Mobile Banking app that represents a two-factor authentication approach. Customers can activate the use of Security Authentication Service by registering fingerprint recognition, facial recognition authentication, or self-defined security passcode on the mobile device.
- "Receiving Account" means the Bank account under designated account type defined by the Bank from time to time that has registered the Easy Transfer service.
- "Real-time Credit Transfer" means the payment transfer mode in which the transaction will be processed at real time once the Faster Payment System receives the transfer instruction.
- "Near Real-time Credit Transfer" means the payment transfer mode in which the transaction will be processed in near real-time after the Faster Payment System receives the transfer instruction.

I, the Real-time Customer with the Easy Transfer service, which allows Customers to transfer payments, hereby declare that I have read and agreed the above terms and conditions to proceed the registration of Easy Transfer Service

Cancel Continue

外幣兌換優惠
是日焦點貨幣：
歐元
尊享 50 點子優惠

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

1.1 Registration & Settings

Registration & Settings

Validation Input Confirm Result

PLEASE INPUT THE SMS ONE-TIME PASSWORD TO CONFIRM YOUR INSTRUCTION

A SMS One-time Password (OTP) has been sent to your registered mobile number on Bank's record.

Please enter the following information to continue.

Your mobile phone number record in our bank : +853-6238****

SMS OTP:ehg- (95seconds)

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 the next step.

1.2 Registration & Settings

Registration & Settings

Validation **Input** Confirm Result

EASY TRANSFER REGISTRATION DETAILS

Operation : Register

Customer Name : CHAN TAI MAN 0000326579

Mobile Number : +853-61234567

Registration Type : Mobile Number ▼

MOP Receiving Account : FPS ID Receiving Account... ▼

HKD Receiving Account : Please select Receiving Account... ▼

Set BCM as default receiving bank

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

Proceed.

1.3 Registration & Settings

Registration & Settings

Validation Input **Confirm** Result

● PLEASE CONFIRM THE EASY TRANSFER REGISTRATION DETAILS

Operation	: Register
Customer Name	: CHAN TAI MAN 0000326579
Mobile Number	: +853-61234567
Registration Type	: Mobile Number
MOP Receiving Account	: New SmartSalary Account [MOP] - 3396534
HKD Receiving Account	: Multi-Currency Account [HKD] - 3367127
<input checked="" type="checkbox"/> Set BCM as default receiving bank	

Cancel **Confirm**

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

1.4 Registration & Settings

Registration & Settings

Validation Input Confirm **Result**

(CM00001) OPERATION IS EXECUTED SUCCESSFULLY!	
Reference number :	J2023090589104
Operation :	Register
Customer Name :	CHAN TAI MAN 0000326579
Mobile Number :	+853-61234567
Registration Type :	Mobile Number
MOP Receiving Account :	New SmartSalary Account [MOP] - 3396534
<input checked="" type="checkbox"/> Set BCM as default receiving bank	

(CM00001) OPERATION IS EXECUTED SUCCESSFULLY!	
Reference number :	J2023090589107
Operation :	Register
Customer Name :	CHAN TAI MAN 0000326579
Mobile Number :	+853-61234567
Registration Type :	Mobile Number
HKD Receiving Account :	Current Account [HKD] - 3392358
<input checked="" type="checkbox"/> Set BCM as default receiving bank	

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

Payment Limit Settings

2.0 Payment Limit Settings

Payment Limit Settings

Detail Change Confirm Authenticate Result

EASY TRANSFER PAYMENT LIMIT

Your defined security settings for credit transfer (MOP):

Real-time credit transfer:

Maximum Single Transaction Amount : 20,000.00

Maximum Accumulated Daily Transaction Amount : 20,000.00

Near real-time credit transfer:

Maximum Single Transaction Amount : 20,000.00

Maximum Accumulated Daily Transaction Amount : 20,000.00

Your defined security settings for credit transfer (HKD):

Real-time credit transfer:

Maximum Single Transaction Amount : 20,000.00

Maximum Accumulated Daily Transaction Amount : 20,000.00

Near real-time credit transfer:

Maximum Single Transaction Amount : 20,000.00

Maximum Accumulated Daily Transaction Amount : 20,000.00

Edit

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

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2.1 Payment Limit Settings

Payment Limit Settings

Detail **Change** Confirm Authenticate Result

EASY TRANSFER PAYMENT LIMIT

Your defined security settings for credit transfer (MOP):

Real-time credit transfer:

Maximum Single Transaction Amount :	20,000.00
Maximum Accumulated Daily Transaction Amount :	20,000.00

Near real-time credit transfer:

Maximum Single Transaction Amount :	20,000.00
Maximum Accumulated Daily Transaction Amount :	20,000.00

Your defined security settings for credit transfer (HKD):

Real-time credit transfer:

Maximum Single Transaction Amount :	20,000.00
Maximum Accumulated Daily Transaction Amount :	20,000.00

Near real-time credit transfer:

Maximum Single Transaction Amount :	20,000.00
Maximum Accumulated Daily Transaction Amount :	20,000.00

Cancel Proceed

Customers can edit the currency of MOP and/or HKD for the Payment Limit of the followings 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

Payment Limit Settings

Detail Change **Confirm** Authenticate Result

EASY TRANSFER PAYMENT LIMIT

Your defined security settings for credit transfer (MOP):

Real-time credit transfer:

Maximum Single Transaction Amount : 20,000.00
Maximum Accumulated Daily Transaction Amount : 20,000.00

Near real-time credit transfer:

Maximum Single Transaction Amount : 20,000.00
Maximum Accumulated Daily Transaction Amount : 20,000.00

Your defined security settings for credit transfer (HKD):

Real-time credit transfer:

Maximum Single Transaction Amount : 20,000.00
Maximum Accumulated Daily Transaction Amount : 20,000.00

Near real-time credit transfer:

Maximum Single Transaction Amount : 20,000.00
Maximum Accumulated Daily Transaction Amount : 20,000.00

Authentication Method : SMS One-Time Password (OTP) Security Authentication Service

Cancel Confirm

After reviewing the instruction details and selecting the **Authentication Method***, click **Confirm** to proceed to the next step.

*For the demonstration of using push notification message for transaction authorization, please refer to [BCM Mobile Banking Introduction](#).

2.3 Payment Limit Settings

Payment Limit Settings

Detail Change Confirm **Authenticate** Result

● PLEASE INPUT THE SMS ONE-TIME PASSWORD TO CONFIRM YOUR INSTRUCTION

A SMS One-time Password (OTP) has been sent to your registered mobile number on Bank's record.

Please enter the following information to continue.

Your mobile phone number record in our bank : +853-6238****

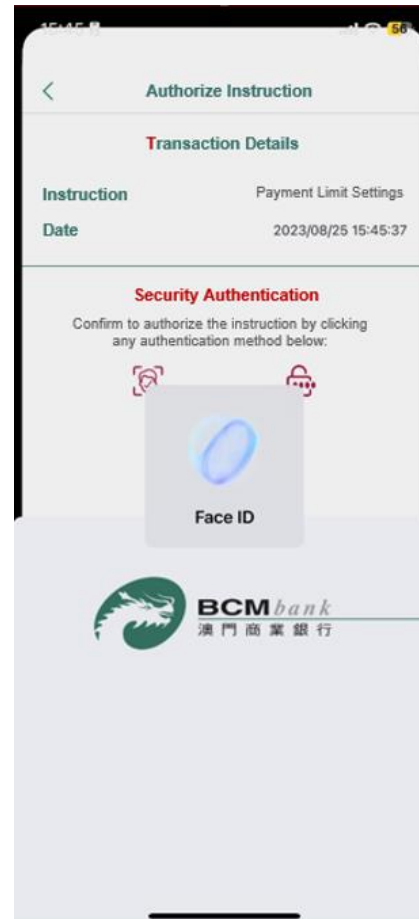
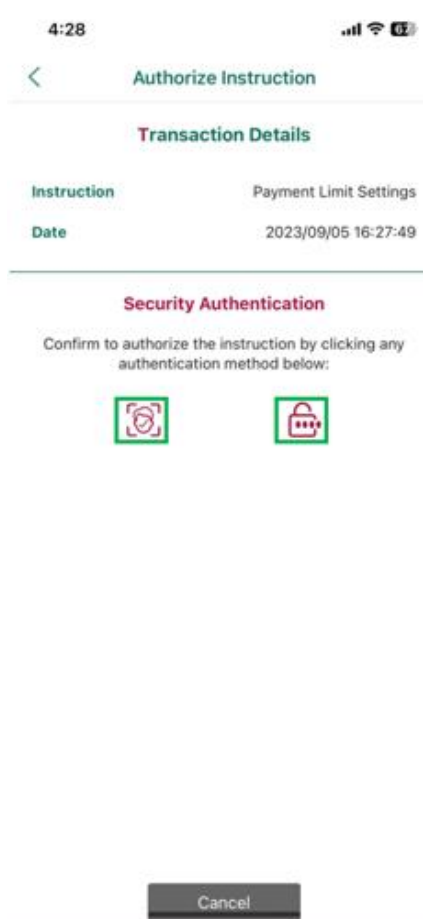
SMS OTP:bid- (95seconds)

Cancel

Continue

In event that customer authorize the instruction through SMS **One-Time Password (OTP)**, please input the correct SMS One-Time Password (OTP) and click **Continue** to the next step.

2.4 Payment Limit Settings



When the customer authorize the instruction through **Security Authentication Service**, please use the **Facial Recognition and Self-Defined Security Passcode** on the BCM Mobile Banking Service for security authentication, then press **Continue** for next step.

2.4 Payment Limit Settings

Payment Limit Settings

Detail Change Confirm Authenticate **Result**

(CM0001) OPERATION IS EXECUTED SUCCESSFULLY!

Your defined security settings for credit transfer (MOP):
Reference Number : J2023090589133

Real-time credit transfer:
Maximum Single Transaction Amount : 20,000.00
Maximum Accumulated Daily Transaction Amount : 20,000.00

Near real-time credit transfer:
Maximum Single Transaction Amount : 20,000.00
Maximum Accumulated Daily Transaction Amount : 20,000.00

Your defined security settings for credit transfer (HKD):

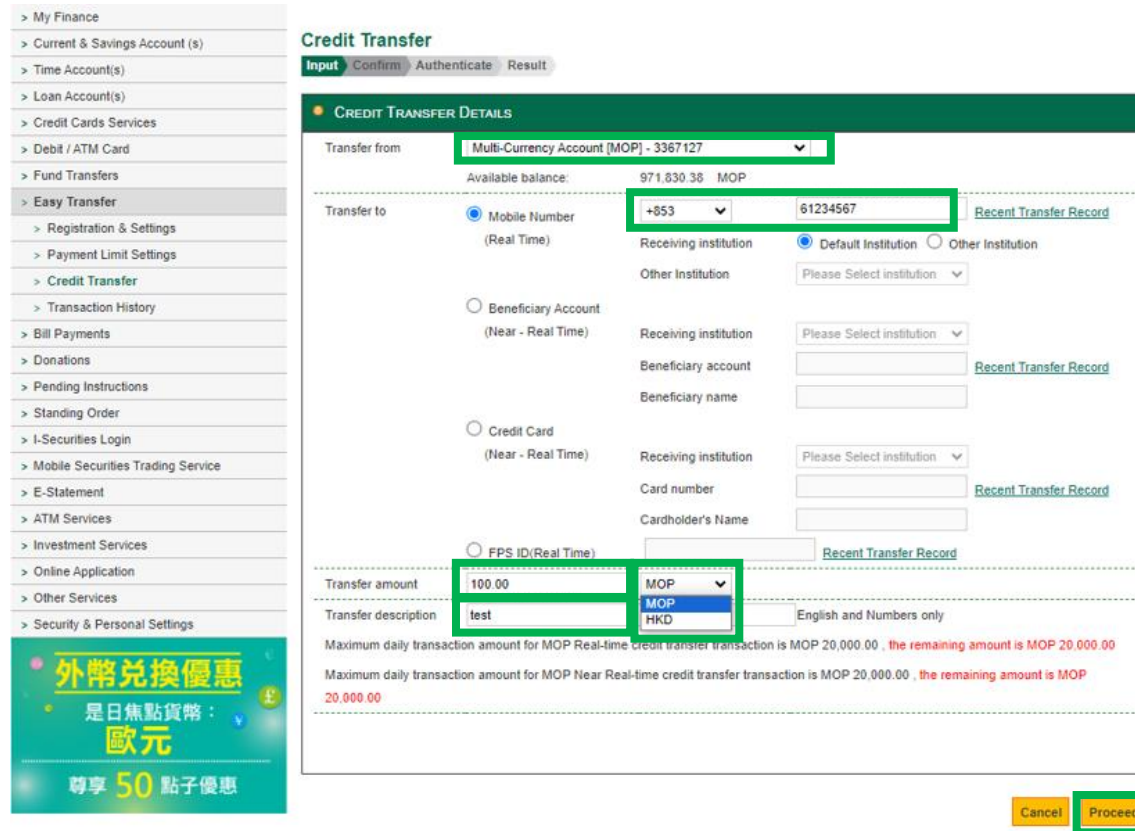
Real-time credit transfer:
Maximum Single Transaction Amount : 20,000.00
Maximum Accumulated Daily Transaction Amount : 20,000.00

Near real-time credit transfer:
Maximum Single Transaction Amount : 20,000.00
Maximum Accumulated Daily Transaction Amount : 20,000.00

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

Credit Transfer

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



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

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

- > My Finance
- > Current & Savings Account (s)
- > Time Account(s)
- > Loan Account(s)
- > Credit Cards Services
- > Debit / ATM Card
- > Fund Transfers
- > **Easy Transfer**
 - > Registration & Settings
 - > Payment Limit Settings
 - > **Credit Transfer**
 - > Transaction History
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 - > Security & Personal Settings

Credit Transfer

Input Confirm Authenticate Result

CREDIT TRANSFER DETAILS

Transfer from: Multi-Currency Account [MOP] - 3367127
Available balance: 971,830.38 MOP

Transfer to:

Mobile Number (Real Time) +853 [Recent Transfer Record](#)

Receiving institution: Default Institution Other Institution

Other Institution: Please Select institution

Beneficiary Account (Near - Real Time)

Receiving institution: Please Select institution

Beneficiary account: [Recent Transfer Record](#)

Beneficiary name:

Credit Card (Near - Real Time)

Receiving institution: Please Select institution

Card number: [Recent Transfer Record](#)

Cardholder's Name:

FPS ID(Real Time) 1234567 [Recent Transfer Record](#)

Transfer amount: 100.00 MOP

Transfer description: test MOP HKD English and Numbers only

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

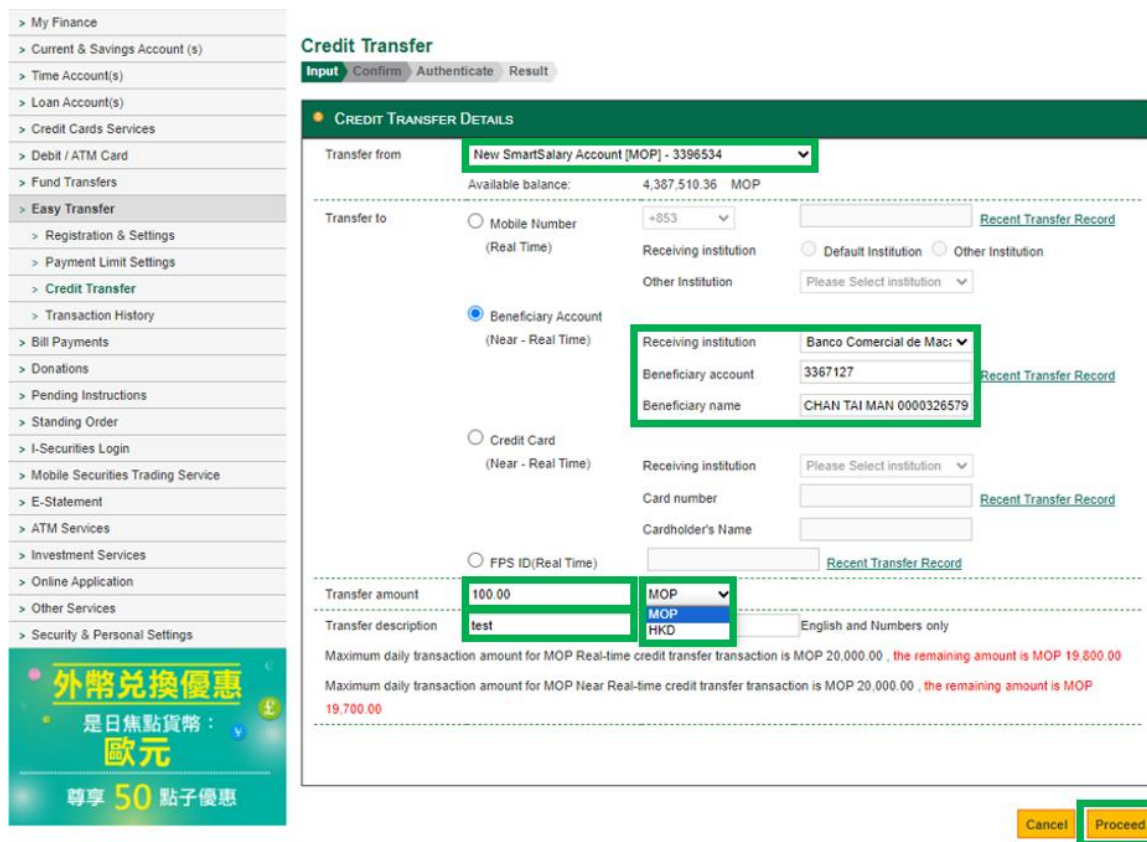
Maximum daily transaction amount for MOP Near Real-time credit transfer transaction is MOP 20,000.00, the remaining amount is MOP 20,000.00

Cancel
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”



The screenshot displays the 'Credit Transfer' interface. On the left is a navigation menu with 'Easy Transfer' > 'Credit Transfer' selected. The main form is titled 'CREDIT TRANSFER DETAILS' and includes the following fields:

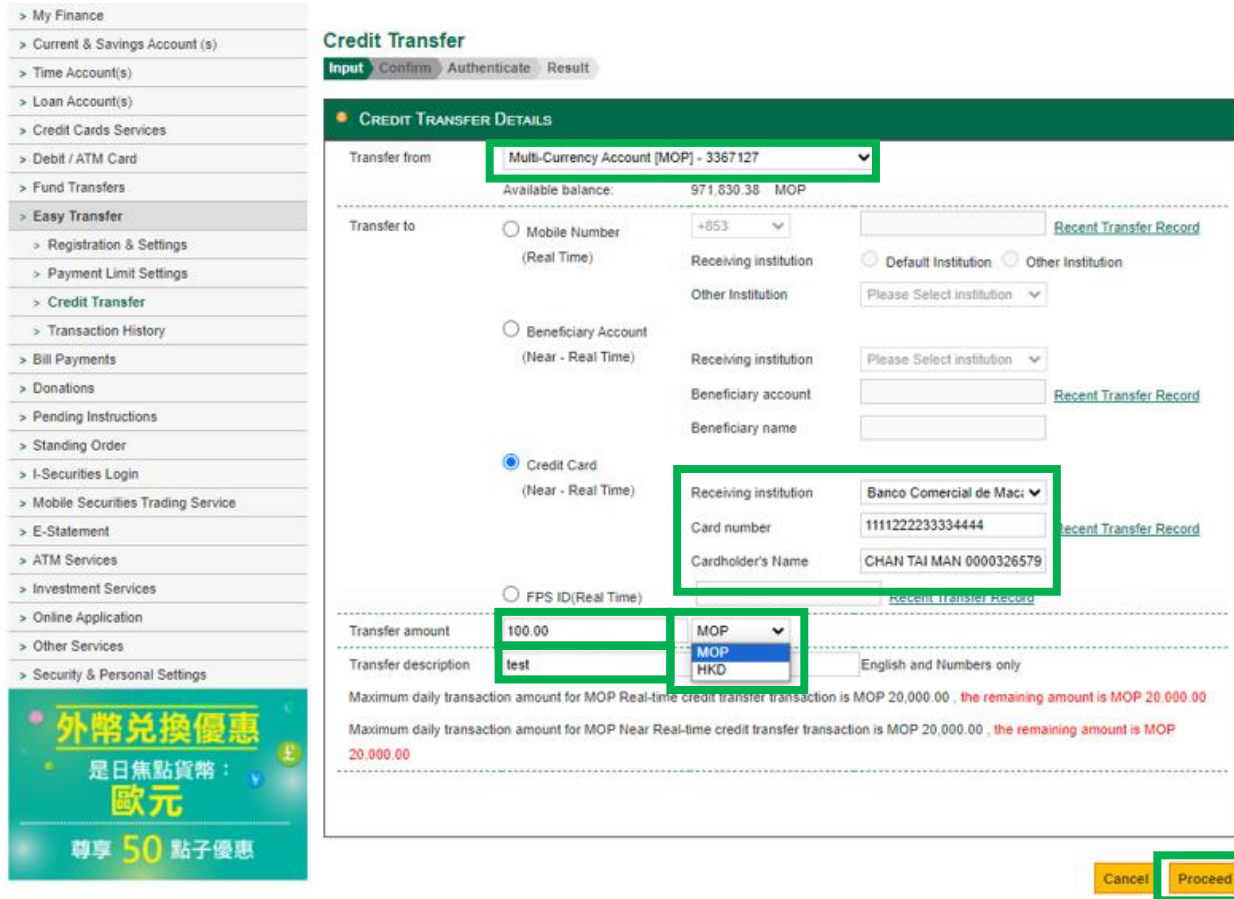
- Transfer from:** New SmartSalary Account [MOP] - 3396534 (Available balance: 4,387,510.36 MOP)
- Transfer to:** Beneficiary Account (Near - Real Time) is selected.
 - Receiving institution: Banco Comercial de Macau
 - Beneficiary account: 3367127
 - Beneficiary name: CHAN TAI MAN 0000326579
- Transfer amount:** 100.00 (Currency: MOP)
- Transfer description:** test (Currency: MOP)

At the bottom, there are 'Cancel' and 'Proceed' buttons. A promotional banner for '外幣兌換優惠' (Foreign Currency Exchange Promotion) is visible at the bottom left of the interface.

Alternatively, you can choose to pay through “Near real-time Credit Transfer” by inputting the payee’s beneficiary account information (**Receiving institution, Beneficiary Account 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”



The screenshot displays the 'Credit Transfer' interface. On the left is a navigation menu with 'Easy Transfer' > 'Credit Transfer' selected. The main area is titled 'Credit Transfer' and has tabs for 'Input', 'Confirm', 'Authenticate', and 'Result'. The 'CREDIT TRANSFER DETAILS' section is active. Under 'Transfer from', a dropdown menu shows 'Multi-Currency Account (MOP) - 3367127'. The 'Transfer to' section has three radio buttons: 'Mobile Number (Real Time)', 'Beneficiary Account (Near - Real Time)', and 'Credit Card (Near - Real Time)'. The 'Credit Card' option is selected. The 'Receiving institution' dropdown is set to 'Banco Comercial de Mac'. The 'Card number' field contains '1111222233334444' and the 'Cardholder's Name' field contains 'CHAN TAI MAN 0000326579'. The 'Transfer amount' is '100.00' and the 'Transfer description' is 'test'. The 'Transfer amount' and 'Transfer description' fields are highlighted with green boxes. Below the form, there are 'Cancel' and 'Proceed' buttons, with 'Proceed' highlighted in green. A promotional banner at the bottom left reads '外幣兌換優惠' (Foreign Currency Exchange Promotion) and '是日焦點貨幣：歐元' (Today's Focus Currency: Euro), with '尊享 50 點子優惠' (Enjoy 50 points discount).

Furthermore, you can choose to pay through “Near real-time Credit Transfer” by inputting the payee’s local Credit Card information (**Receiving Bank**, **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 – Authentication Method

Credit Transfer

Input **Confirm** Authenticate Result

PLEASE CONFIRM THE CREDIT TRANSFER DETAILS

Debit account : Multi-Currency Account [MOP] - 3367127

Debit amount : 100.00 MOP

Receiving institution : Default Institution

Transfer to : +853-61234567

Beneficiary name : Test W*

Transfer amount : 100.00 MOP

Exchange rate : 1.0000

Transfer description : test

Authentication method : SMS One-Time Password (OTP)
 Security Authentication Service

Cancel Confirm

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

*For the demonstration of using push notification message for transaction authorization, please refer to [BCM Mobile Banking Introduction](#).

3.6 Credit Transfer

Credit Transfer

Input Confirm **Authenticate** Result

PLEASE INPUT THE SMS ONE-TIME PASSWORD TO CONFIRM YOUR INSTRUCTION

A SMS One-time Password (OTP) has been sent to your registered mobile number on Bank's record.

Please enter the following information to continue.

Your mobile phone number record in our bank : +853-6238****

SMS OTP:irz- (87seconds)

Cancel

Continue

In event that customer authorize the instruction through **SMS One-Time Password (OTP)**, please input the correct SMS One-Time Password (OTP) and click **Continue** to the next step.

3.7 Credit Transfer

Credit Transfer

Input Confirm Authenticate **Result**

● (ACSC) REAL TIME TRANSACTION ACCEPTED AND SETTLEMENT COMPLETED.	
Reference number :	J2023102595605
Debit account :	Multi-Currency Account [MOP] - 3367127
Debit amount :	100.00 MOP
Receiving institution :	Default Institution
Transfer to :	+853-61234567
Beneficiary name :	Test W*
Transfer amount :	100.00 MOP
Exchange rate :	1.0000
Transfer description :	test

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

Transaction History

4.0 Transaction History

<ul style="list-style-type: none"> » My Finance » Current & Savings Account (s) » Time Account(s) » Loan Account(s) » Credit Cards Services » Debit / ATM Card » Fund Transfers » Easy Transfer » Registration & Settings » Payment Limit Settings » Credit Transfer » Transaction History 	<h3>Transaction History</h3> <ul style="list-style-type: none"> ● TRANSACTION HISTORY (LAST 90 DAYS) <p>Select date range : From <input type="text" value="2023-07-05"/> to <input type="text" value="2023-08-04"/> Select</p> <table border="1"> <thead> <tr> <th>Posting Date Time</th> <th>Transaction Description</th> <th>Account Number</th> <th>Sender / Beneficiary Name</th> <th>Remarks</th> <th>Amount</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>2023-08-04 17:37:44</td> <td>FPS COL ONU20230804000000000000007578</td> <td>3367127</td> <td>FULL N***</td> <td>Fee</td> <td>100.00 MOP</td> <td>Completed ▶</td> </tr> <tr> <td>2023-08-04 17:20:05</td> <td>Easy Transfer Refund</td> <td>3367127</td> <td>FPS2COMPANY</td> <td></td> <td>12.00 MOP</td> <td>Completed ▶</td> </tr> <tr> <td>2023-08-04 17:12:18</td> <td>FPS TRF FPS20230804000002437796</td> <td>3367127</td> <td>FPS2COMPANY</td> <td></td> <td>-12.00 MOP</td> <td>Completed ▶</td> </tr> <tr> <td>2023-08-04 17:05:00</td> <td>FPS TRF FPS20230804000002437792</td> <td>3367127</td> <td>FPS2COMPANY</td> <td></td> <td>-1.00 MOP</td> <td>Completed ▶</td> </tr> </tbody> </table>	Posting Date Time	Transaction Description	Account Number	Sender / Beneficiary Name	Remarks	Amount	Status	2023-08-04 17:37:44	FPS COL ONU20230804000000000000007578	3367127	FULL N***	Fee	100.00 MOP	Completed ▶	2023-08-04 17:20:05	Easy Transfer Refund	3367127	FPS2COMPANY		12.00 MOP	Completed ▶	2023-08-04 17:12:18	FPS TRF FPS20230804000002437796	3367127	FPS2COMPANY		-12.00 MOP	Completed ▶	2023-08-04 17:05:00	FPS TRF FPS20230804000002437792	3367127	FPS2COMPANY		-1.00 MOP	Completed ▶
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2023-08-04 17:05:00	FPS TRF FPS20230804000002437792	3367127	FPS2COMPANY		-1.00 MOP	Completed ▶																														

To check the transaction record from the past 90 days, select “**Easy Transfer**” > “**Transaction History**”. You can also view each transaction record of Easy Transfer by clicking **Select** from the date range section.