

BCM “Easy Transfer Service” User Guide for BCM eCorp Internet 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 almost instantly 24x7 wherever you are.

Functions that are available to customers on BCM eCorp Internet Banking Service :

Registration and Settings

Register	1
Enquiry or Change.....	9
Credit Transfer	13
Transaction Enquiry	20

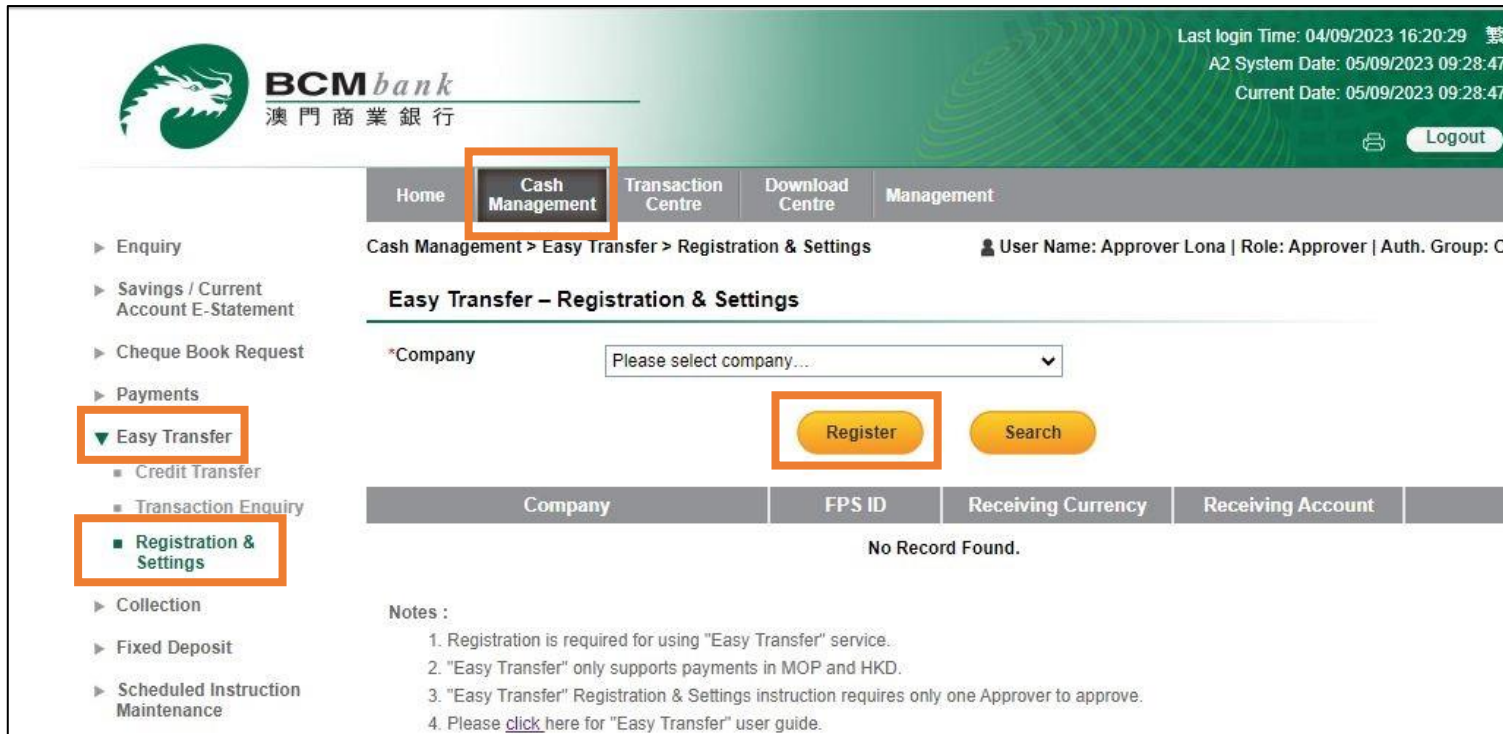
Registration & Settings

Register

Step 1/7

Logs into to BCM eCorp Internet Banking Service,

Maker selects "Cash Management" > "Easy Transfer" > "Registration & Settings" > Clicks *Register*.



BCM bank
澳門商業銀行

Last login Time: 04/09/2023 16:20:29 繁
A2 System Date: 05/09/2023 09:28:47
Current Date: 05/09/2023 09:28:47

Logout

Home **Cash Management** Transaction Centre Download Centre Management

Cash Management > Easy Transfer > Registration & Settings User Name: Approver Lona | Role: Approver | Auth. Group: C

Easy Transfer – Registration & Settings

*Company

Register Search

Company	FPS ID	Receiving Currency	Receiving Account
No Record Found.			

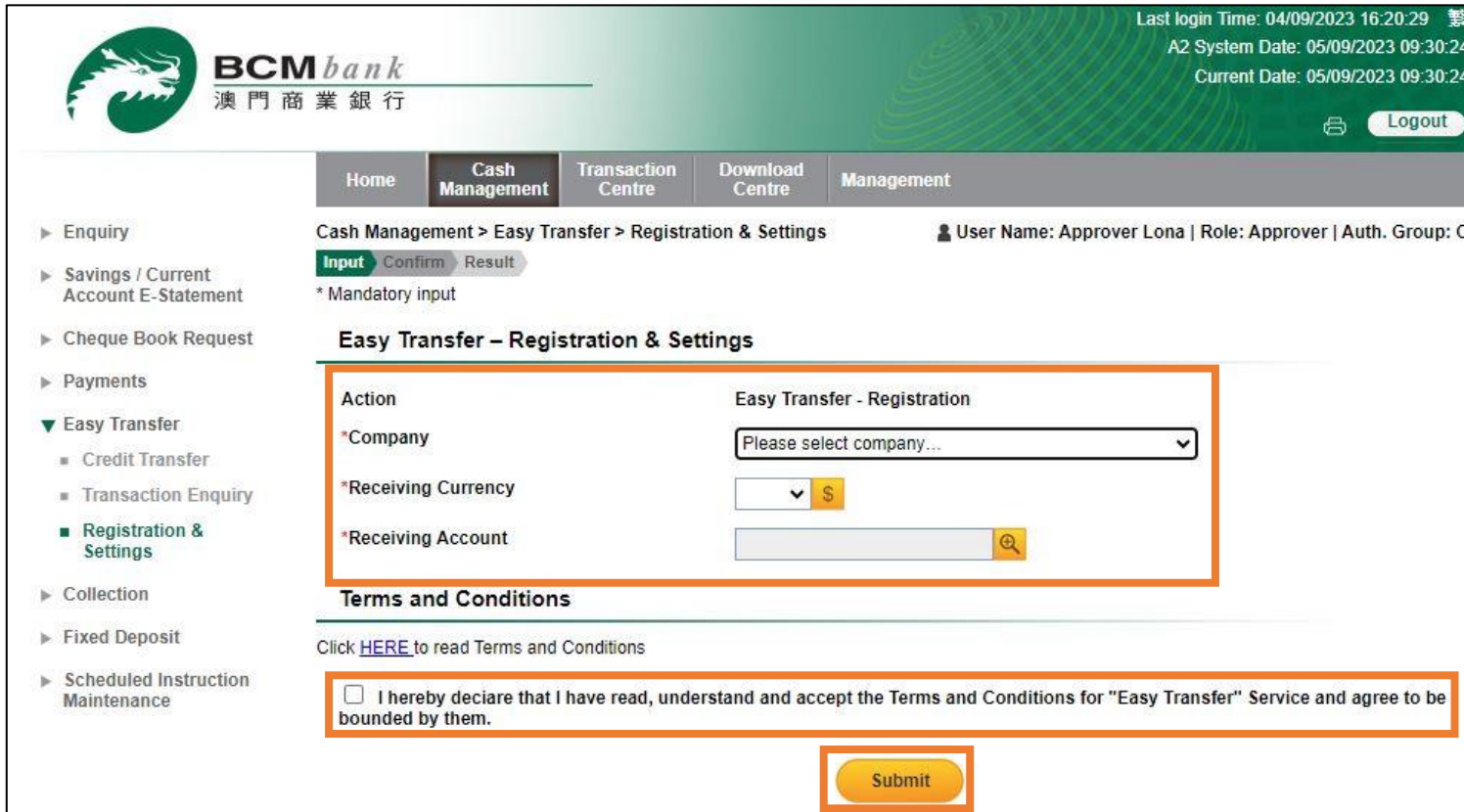
Notes :

1. Registration is required for using "Easy Transfer" service.
2. "Easy Transfer" only supports payments in MOP and HKD.
3. "Easy Transfer" Registration & Settings instruction requires only one Approver to approve.
4. Please [click here](#) for "Easy Transfer" user guide.

Step 2/7

On the page, **Maker** selects “**Company**”, “**Receiving Currency**” and “**Receiving Account**”

Reads and agrees with the Terms and Conditions of Easy Transfer Service then **ticks the box** > Clicks **Submit**.



Last login Time: 04/09/2023 16:20:29 繁
A2 System Date: 05/09/2023 09:30:24
Current Date: 05/09/2023 09:30:24

BCM bank
澳門商業銀行

Logout

Home Cash Management Transaction Centre Download Centre Management

Cash Management > Easy Transfer > Registration & Settings User Name: Approver Lona | Role: Approver | Auth. Group: C

Input Confirm Result

* Mandatory input

Easy Transfer – Registration & Settings

Action	Easy Transfer - Registration
*Company	Please select company...
*Receiving Currency	▼ \$
*Receiving Account	🔍

Terms and Conditions

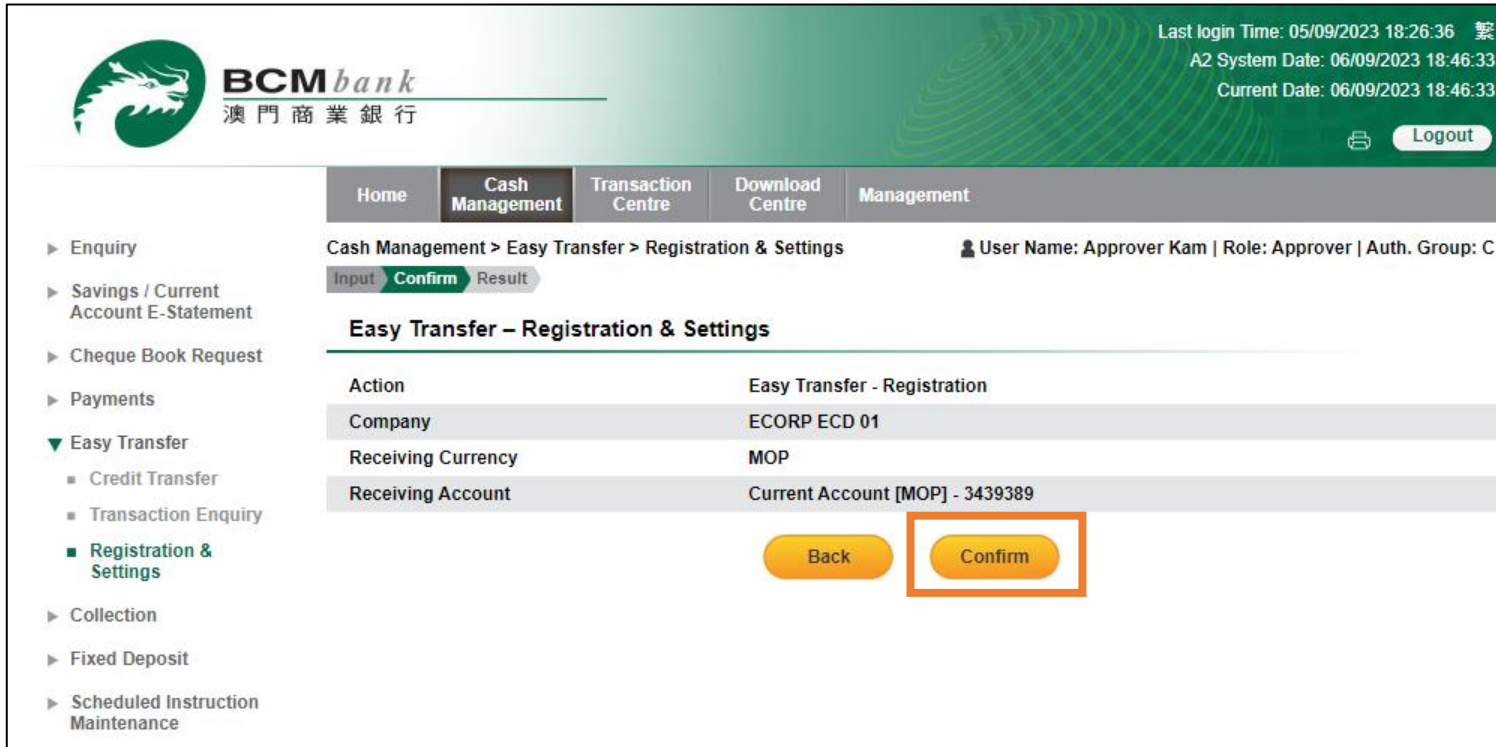
Click [HERE](#) to read Terms and Conditions

I hereby declare that I have read, understand and accept the Terms and Conditions for "Easy Transfer" Service and agree to be bounded by them.

Submit

Step 3/7

Maker confirms the information on the page of “**Registration and Settings**” then clicks **Confirm**.



Last login Time: 05/09/2023 18:26:36 繁
A2 System Date: 06/09/2023 18:46:33
Current Date: 06/09/2023 18:46:33

Logout

Home Cash Management Transaction Centre Download Centre Management

Cash Management > Easy Transfer > Registration & Settings User Name: Approver Kam | Role: Approver | Auth. Group: C

Input Confirm Result

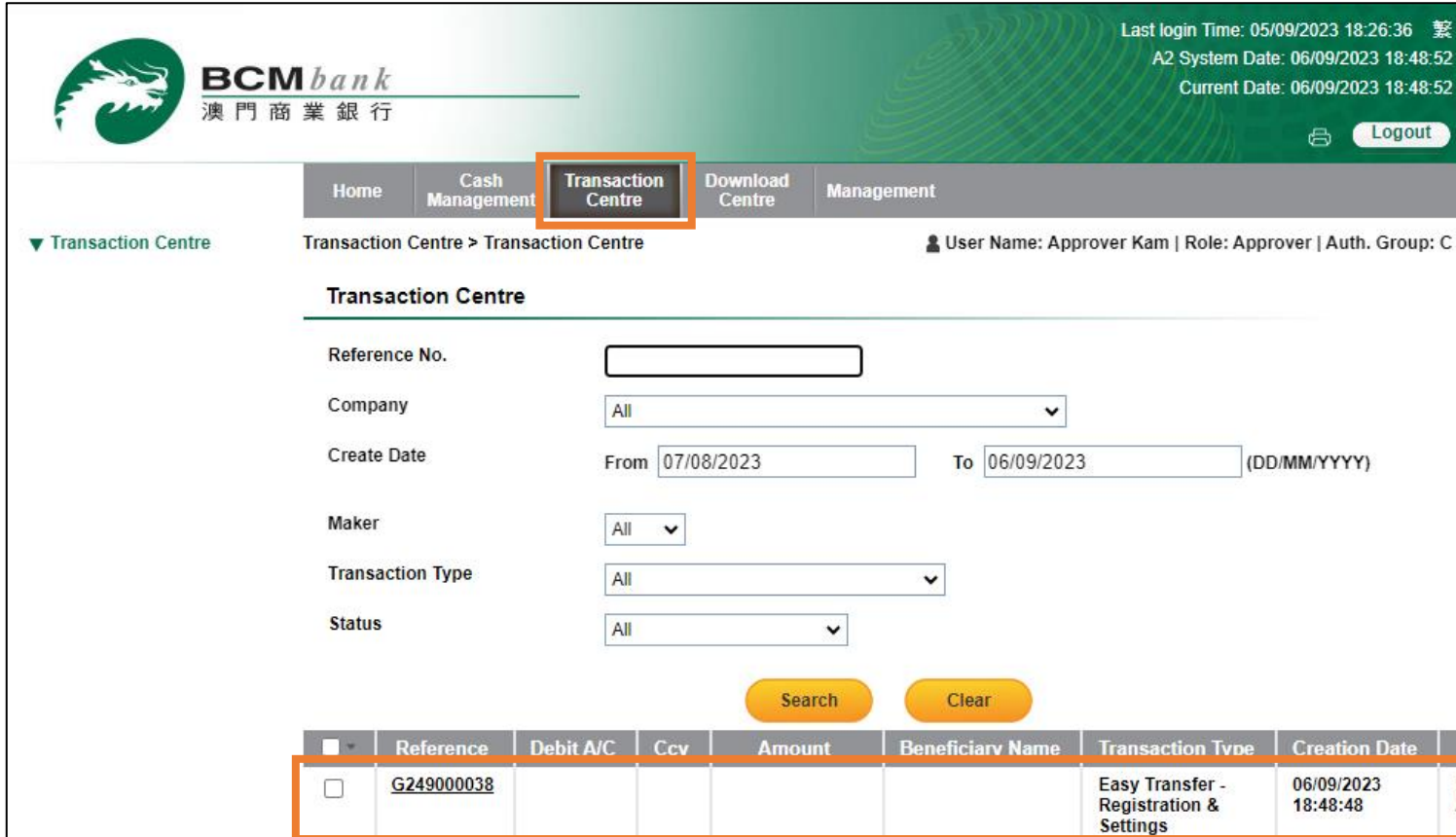
Easy Transfer – Registration & Settings

Action	Easy Transfer - Registration
Company	ECORP ECD 01
Receiving Currency	MOP
Receiving Account	Current Account [MOP] - 3439389

Back Confirm

Step 4/7

Approver logs into BCM eCorp Internet Banking Service, selects to the “**Transaction Centre**” then clicks the pending transaction.

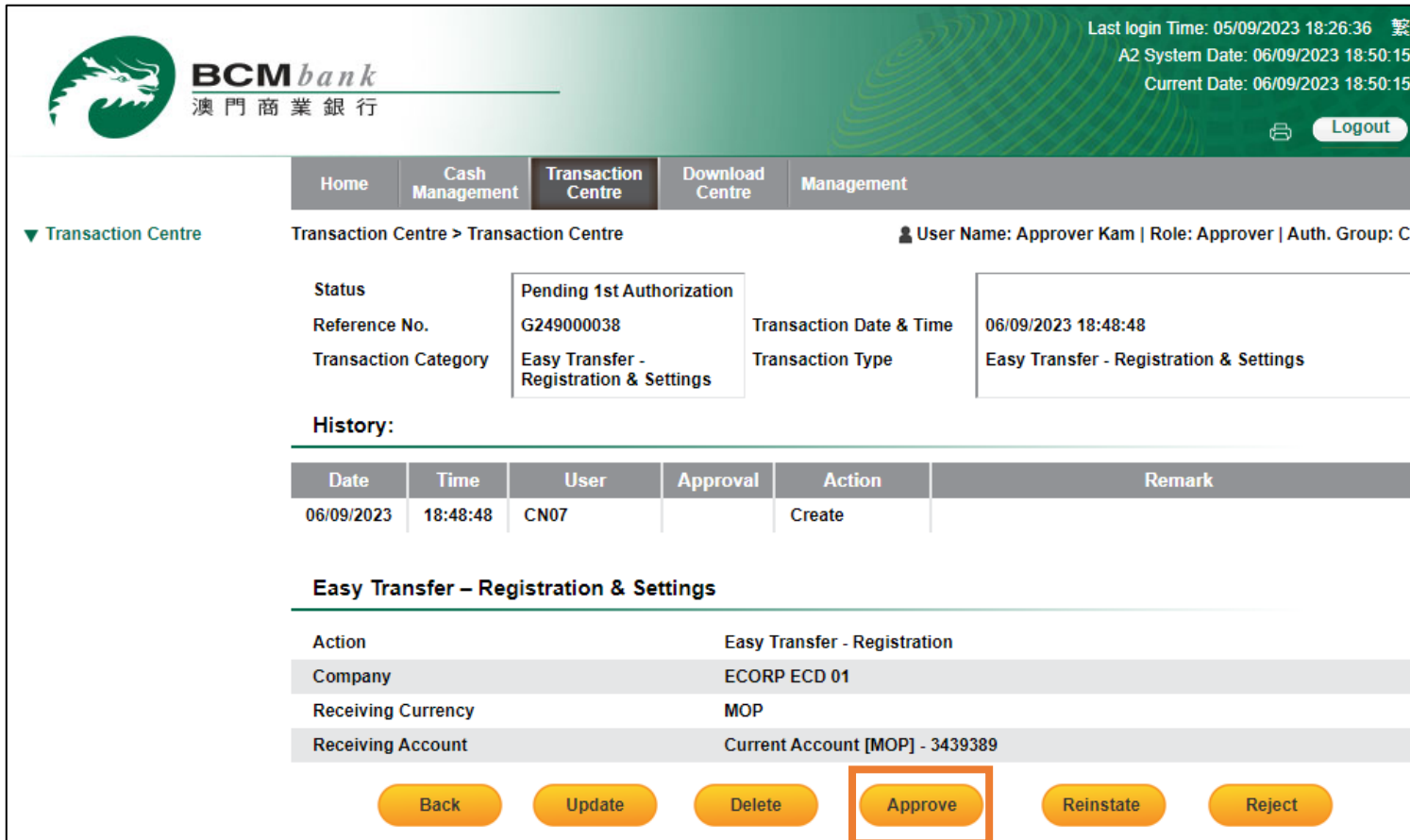


The screenshot shows the BCM bank Transaction Centre interface. The user is logged in as 'Approver Kam' with the role of 'Approver'. The interface includes a navigation menu with 'Transaction Centre' highlighted. Below the menu, there are search filters for Reference No., Company, Create Date (From: 07/08/2023, To: 06/09/2023), Maker, Transaction Type, and Status. A 'Search' button and a 'Clear' button are present. Below the filters is a table with one transaction entry highlighted in orange.

	Reference	Debit A/C	Ccv	Amount	Beneficiary Name	Transaction Type	Creation Date
<input type="checkbox"/>	G249000038					Easy Transfer - Registration & Settings	06/09/2023 18:48:48

Step 5/7

Approver confirms the instruction details, then clicks **Approve**.



BCM bank 澳門商業銀行

Last login Time: 05/09/2023 18:26:36 繁
A2 System Date: 06/09/2023 18:50:15
Current Date: 06/09/2023 18:50:15

Logout

Home Cash Management **Transaction Centre** Download Centre Management

Transaction Centre > Transaction Centre User Name: Approver Kam | Role: Approver | Auth. Group: C

Status: Pending 1st Authorization

Reference No.: G249000038 Transaction Date & Time: 06/09/2023 18:48:48

Transaction Category: Easy Transfer - Registration & Settings Transaction Type: Easy Transfer - Registration & Settings

History:

Date	Time	User	Approval	Action	Remark
06/09/2023	18:48:48	CN07		Create	

Easy Transfer – Registration & Settings

Action: Easy Transfer - Registration

Company: ECORP ECD 01

Receiving Currency: MOP

Receiving Account: Current Account [MOP] - 3439389

Buttons: Back, Update, Delete, **Approve**, Reinstate, Reject

Step 6/7

Approver can *approve* the transaction by using “**SMS One-Time Password (OTP)**”/“**Security Authentication Service**”*.

Home
Cash Management
Transaction Centre
Download Centre
Management

Transaction Centre > Transaction Centre User Name: Approver Kam | Role: Approver | Auth. Group: C

Status	Pending 1st Authorization	Transaction Date & Time	06/09/2023 18:48:48
Reference No.	G249000038	Transaction Type	Easy Transfer - Registration & Settings
Transaction Category	Easy Transfer - Registration & Settings		

History:

Date	Time	User	Approval	Action	Remark
06/09/2023	18:48:48	CN07		Create	

Easy Transfer – Registration & Settings

Action	Easy Transfer - Registration
Company	ECORP ECD 01
Receiving Currency	MOP
Receiving Account	Current Account [MOP] - 3439389

Approval Type: Approval by

Security Authentication Service
 SMS One-Time Password (OTP)

Need Approval: A or B or C

If you have registered Security Authentication Service, you may approve the transaction by pressing below icon

Approve by Security Authentication Service

Remark:

*For the demonstration of using push notification message for transaction authorization, please refer to [BCM eCorp App Demo](#).

Step 7/7

The registration will then be completed upon the instruction has been approved.

Home
Cash Management
Transaction Centre
Download Centre
Management

▼ Transaction Centre
Transaction Centre > Transaction Centre
User Name: Approver Kam | Role: Approver | Auth. Group: C

The transaction has been completed.

Status: Completed

Reference No.: G249000038

Transaction Category: Easy Transfer - Registration & Settings

Transaction Date & Time: 06/09/2023 18:54:15

Transaction Type: Easy Transfer - Registration & Settings

History:

Date	Time	User	Approval	Action	Remark
06/09/2023	18:48:48	CN07		Create	
06/09/2023	18:54:15	CN07	C	Approve	

Easy Transfer – Registration & Settings

Action	Easy Transfer - Registration
Company	ECORP ECD 01
Receiving Currency	MOP
Receiving Account	Current Account [MOP] - 3439389

Approval Type: Approval by SMS One-Time Password (OTP)

Remark:

Back


Registration & Settings

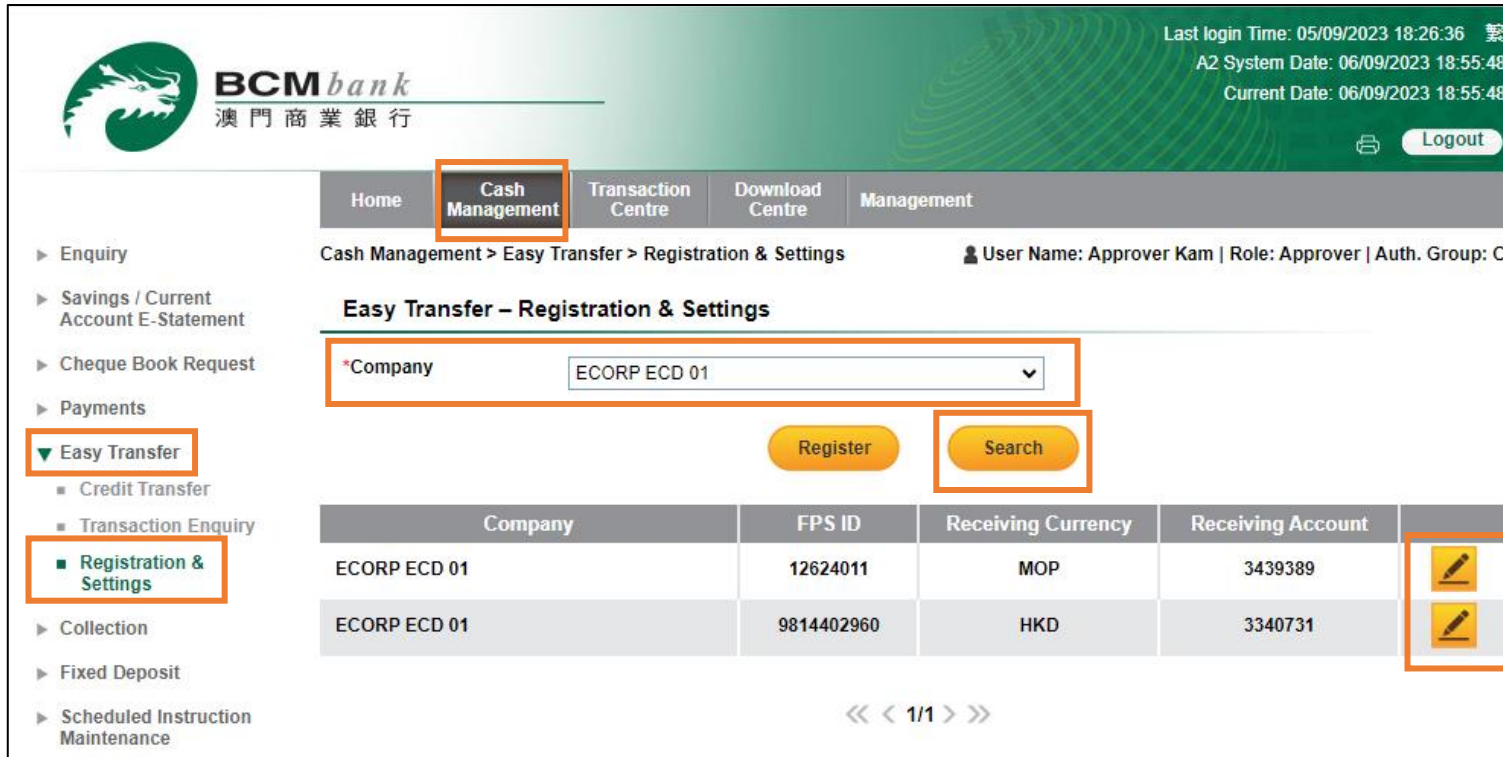
Enquiry or Change

Step 1/2

Maker logs into BCM eCorp Internet Banking Service, selects “Cash Management” > “Easy Transfer” > “Registration & Settings”

On the page, choose related Company > clicks Search.

Clicks Amend Button  to update or deregister the Receiving Account.



The screenshot shows the BCM bank eCorp Internet Banking Service interface. The user is logged in as 'Approver Kam' with the role 'Approver'. The page title is 'Easy Transfer - Registration & Settings'. The breadcrumb navigation is 'Cash Management > Easy Transfer > Registration & Settings'. The 'Cash Management' menu item is highlighted. The 'Easy Transfer' menu item is expanded, and 'Registration & Settings' is selected. A search form is visible with a dropdown menu for 'Company' set to 'ECORP ECD 01'. The 'Search' button is highlighted. Below the search form is a table with two rows of receiving accounts. The 'Amend' button (pencil icon) is highlighted for both rows.

Last login Time: 05/09/2023 18:26:36 繁
A2 System Date: 06/09/2023 18:55:48
Current Date: 06/09/2023 18:55:48

Logout



Home **Cash Management** Transaction Centre Download Centre Management

Cash Management > Easy Transfer > Registration & Settings User Name: Approver Kam | Role: Approver | Auth. Group: C

Easy Transfer – Registration & Settings

*Company ECORP ECD 01

Register Search

Company	FPS ID	Receiving Currency	Receiving Account	
ECORP ECD 01	12624011	MOP	3439389	
ECORP ECD 01	9814402960	HKD	3340731	

<< < 1/1 > >>

Step 2/2 (Update)

Maker clicks **Update** button > selects other **Receiving Account** then clicks **Submit** > confirms the instruction by **Confirm**.

At last, wait for **Approver** to confirm and approve the instruction.

Easy Transfer – Registration & Settings	
Company	ECORP ECD 01
Receiving Currency	MOP
Receiving Account	Current Account [MOP] - 3439389

Back Update Deregister



Easy Transfer – Registration & Settings	
Action	Easy Transfer - Update
Company	ECORP ECD 01
Receiving Currency	MOP \$
*Receiving Account	3439389

Back Submit



Easy Transfer – Registration & Settings	
Action	Easy Transfer - Update
Company	ECORP ECD 01
Receiving Currency	MOP
Receiving Account	Current Account [MOP] - 3439389

Back Confirm

Step 2/2 (Deregister)

Maker clicks the **Deregister** button > confirms the information details then clicks **Submit**
At last, wait for **Approver** to confirm and approve the instruction.

Easy Transfer – Registration & Settings	
Company	ECORP ECD 01
Receiving Currency	MOP
Receiving Account	Current Account [MOP] - 3439389
Back Update Deregister	



Easy Transfer – Registration & Settings	
Action	Easy Transfer - Deregistration
Company	ECORP ECD 01
Receiving Currency	MOP
*Receiving Account	Current Account [MOP] - 3439389
Back Submit	

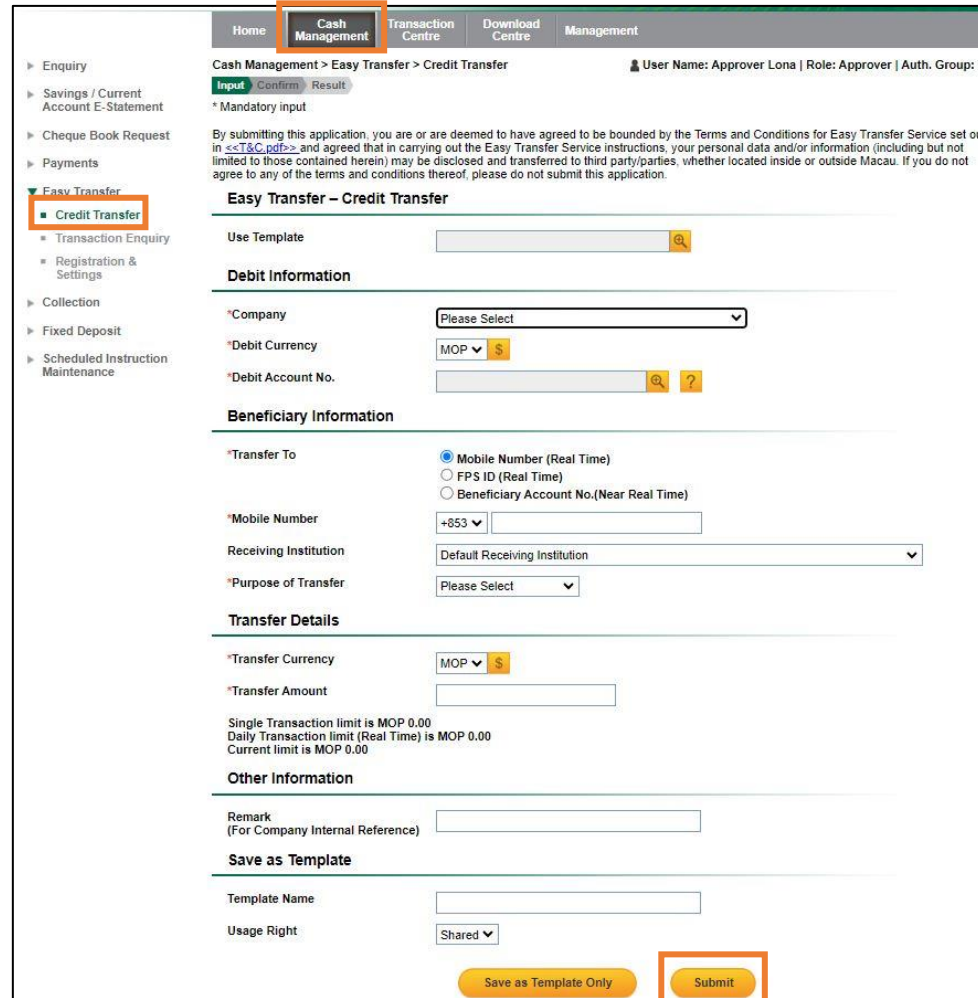


Status	Pending Authorization	Transaction Date & Time	06/09/2023
Reference No.	G249000040		
Easy Transfer – Registration & Settings			
Action	Easy Transfer - Deregistration		
Company	ECORP ECD 01		
Receiving Currency	MOP		
Receiving Account	Current Account [MOP] - 3439389		

Credit Transfer

Step 1/6

Logs into BCM eCorp Internet Banking Service, **Maker** selects “**Cash Management**” > “**Easy Transfer**” > “**Credit Transfer**”, inputs the **Debit Information**, **Beneficiary Information**, **Transfer Currency (MOP or HKD)**, **Transfer Amount** and inputs other payment information then click **Submit**.



Home **Cash Management** Transaction Centre Download Centre Management

Cash Management > Easy Transfer > Credit Transfer User Name: Approver Lona | Role: Approver | Auth. Group: C

Input Confirm Result

*Mandatory input

By submitting this application, you are or are deemed to have agreed to be bounded by the Terms and Conditions for Easy Transfer Service set out in [«T&C.pdf»](#) and agreed that in carrying out the Easy Transfer Service instructions, your personal data and/or information (including but not limited to those contained herein) may be disclosed and transferred to third party/parties, whether located inside or outside Macau. If you do not agree to any of the terms and conditions thereof, please do not submit this application.

Easy Transfer – Credit Transfer

Use Template

Debit Information

*Company

*Debit Currency \$

*Debit Account No.

Beneficiary Information

*Transfer To Mobile Number (Real Time)
 FPS ID (Real Time)
 Beneficiary Account No.(Near Real Time)

*Mobile Number

Receiving Institution

*Purpose of Transfer

Transfer Details

*Transfer Currency \$

*Transfer Amount

Single Transaction limit is MOP 0.00
Daily Transaction limit (Real Time) is MOP 0.00
Current limit is MOP 0.00

Other Information

Remark (For Company Internal Reference)

Save as Template

Template Name

Usage Right

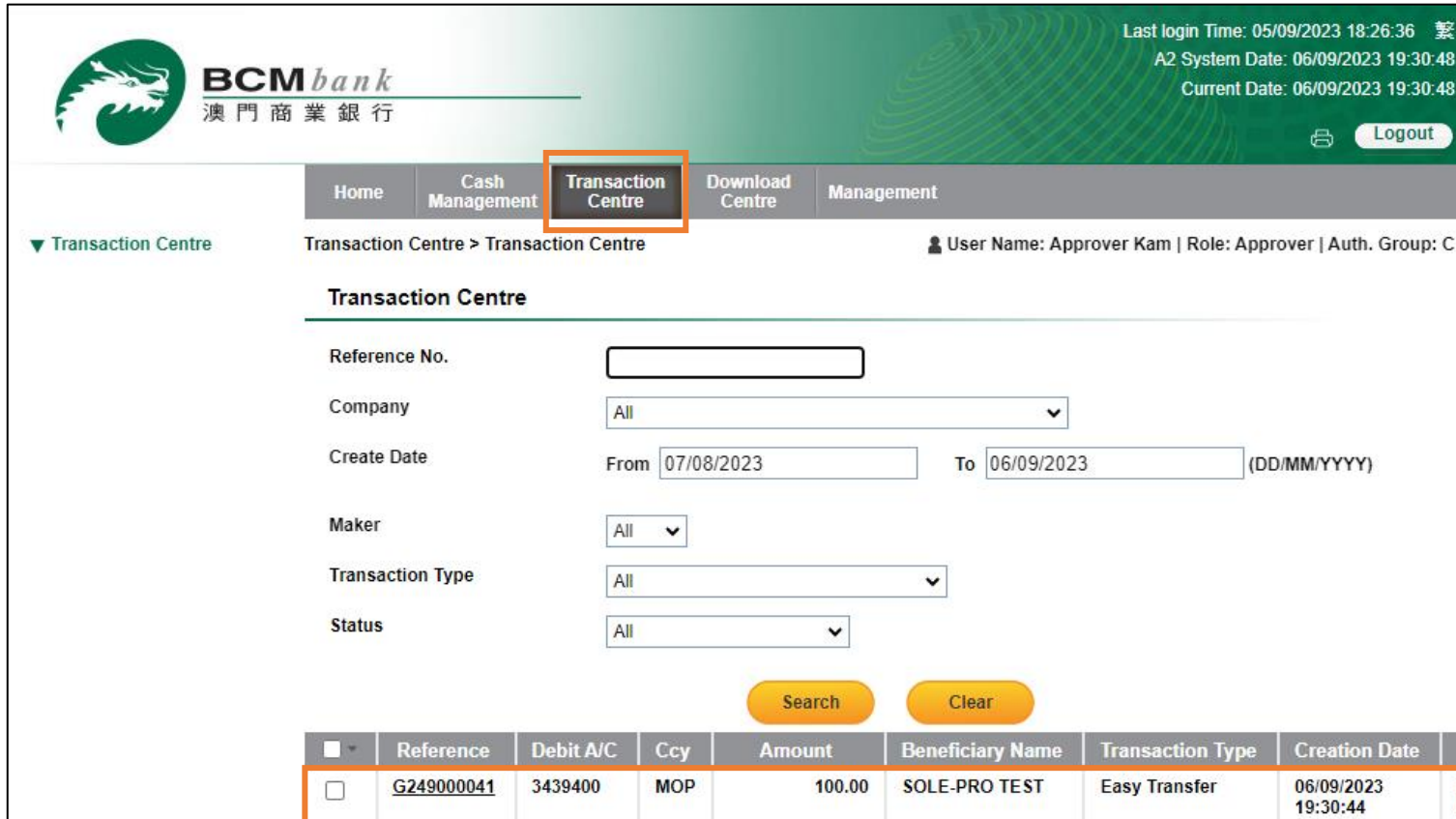
Step 2/6

Maker confirms the instruction details then click **Confirm** and waiting **Approver** to approve the instruction.

Home	Cash Management	Transaction Centre	Download Centre	Management
<ul style="list-style-type: none"> ▶ Enquiry ▶ Savings / Current Account E-Statement ▶ Cheque Book Request ▶ Payments ▼ Easy Transfer <ul style="list-style-type: none"> ■ Credit Transfer ■ Transaction Enquiry ■ Registration & Settings ▶ Collection ▶ Fixed Deposit ▶ Scheduled Instruction Maintenance 		Cash Management > Easy Transfer > Credit Transfer User Name: Approver Kam Role: Approver Auth. Group: C		
		Input Confirm Result <p>* Mandatory input</p>		
Easy Transfer – Credit Transfer				
Debit Information				
Company		ECORP ECD 01		
Debit Account No.		3439400		
Debit Account Type		Multi-Currency Account		
Debit Currency		HKD		
Debit Amount		97.08		
Beneficiary Information				
Transfer To		FPS ID (Real Time)		
FPS ID		12623575		
Beneficiary Name		SOLE-PRO TEST		
Purpose of Transfer		Other Payment		
Transfer Details				
Exchange Rate		1.0300		
Transfer Currency		MOP		
Transfer Amount		100.00		
Other Information				
Remark (For Company Internal Reference)				
		<div style="display: flex; justify-content: center; gap: 20px;"> Back Confirm </div>		

Step 3/6

Approver logs in to BCM eCorp Internet Banking Service, selects the “**Transaction Centre**” then chooses the pending transaction.



The screenshot shows the BCM bank Transaction Centre interface. The user is logged in as 'Approver Kam' with the role of 'Approver'. The interface includes a navigation menu with 'Transaction Centre' highlighted. Below the menu, there are search filters for Reference No., Company, Create Date (From: 07/08/2023, To: 06/09/2023), Maker, Transaction Type, and Status. A 'Search' button is visible. Below the filters is a table with one transaction listed.

<input type="checkbox"/>	Reference	Debit A/C	Ccy	Amount	Beneficiary Name	Transaction Type	Creation Date
<input type="checkbox"/>	G249000041	3439400	MOP	100.00	SOLE-PRO TEST	Easy Transfer	06/09/2023 19:30:44

Step 4/6

Approver confirms the instruction details then click **Approve**.

Home	Cash Management	Transaction Centre	Download Centre	Management	
Transaction Centre > Transaction Centre		User Name: Approver Kam Role: Approver Auth. Group: C			
Status	Pending 1st Authorization		Transaction Date & Time	06/09/2023 19:30:44	
Reference No.	G249000041	Transaction Category	Easy Transfer	Transaction Type	Easy Transfer
History:					
Date	Time	User	Approval	Action	Remark
06/09/2023	19:30:44	CN07		Create	
Easy Transfer – Credit Transfer					
Debit Information					
Company	ECORP ECD 01				
Debit Account No.	3439400				
Debit Account Type	Multi-Currency Account				
Debit Currency	HKD				
Debit Amount	97.08				
Beneficiary Information					
Transfer To	FPS ID (Real Time)				
FPS ID	12623575				
Beneficiary Name	SOLE-PRO TEST				
Purpose of Transfer	Other Payment				
Transfer Details					
Exchange Rate	1.0300				
Transfer Currency	MOP				
Transfer Amount	100.00				
Other Information					
Remark (For Company Internal Reference)					
<div style="display: flex; justify-content: space-around; align-items: center;"> Back Update Delete Approve Reinstate Reject </div>					

Step 5/6

Approver can approve the transaction by using “**SMS One-Time Password (OTP)**”/“**Security Authentication Service**”*.

Easy Transfer – Credit Transfer	
Debit Information	
Company	ECORP ECD 01
Debit Account No.	3439400
Debit Account Type	Multi-Currency Account
Debit Currency	HKD
Debit Amount	97.08
Beneficiary Information	
Transfer To	FPS ID (Real Time)
FPS ID	12623575
Beneficiary Name	SOLE-PRO TEST
Purpose of Transfer	Other Payment
Transfer Details	
Exchange Rate	1.0300
Transfer Currency	MOP
Transfer Amount	100.00
Other Information	
Remark (For Company Internal Reference)	
Approval Type	Approval by <input checked="" type="radio"/> Security Authentication Service <input type="radio"/> SMS One-Time Password (OTP)
Need Approval: A or B or C	If you have registered Security Authentication Service, you may approve the transaction by pressing below icon <div style="text-align: center;"> Approve by Security Authentication Service </div>
Remark	<input style="width: 100%;" type="text"/>

*For the demonstration of using push notification message for transaction authorization, please refer to [BCM eCorp App Demo](#).

Step 6/6

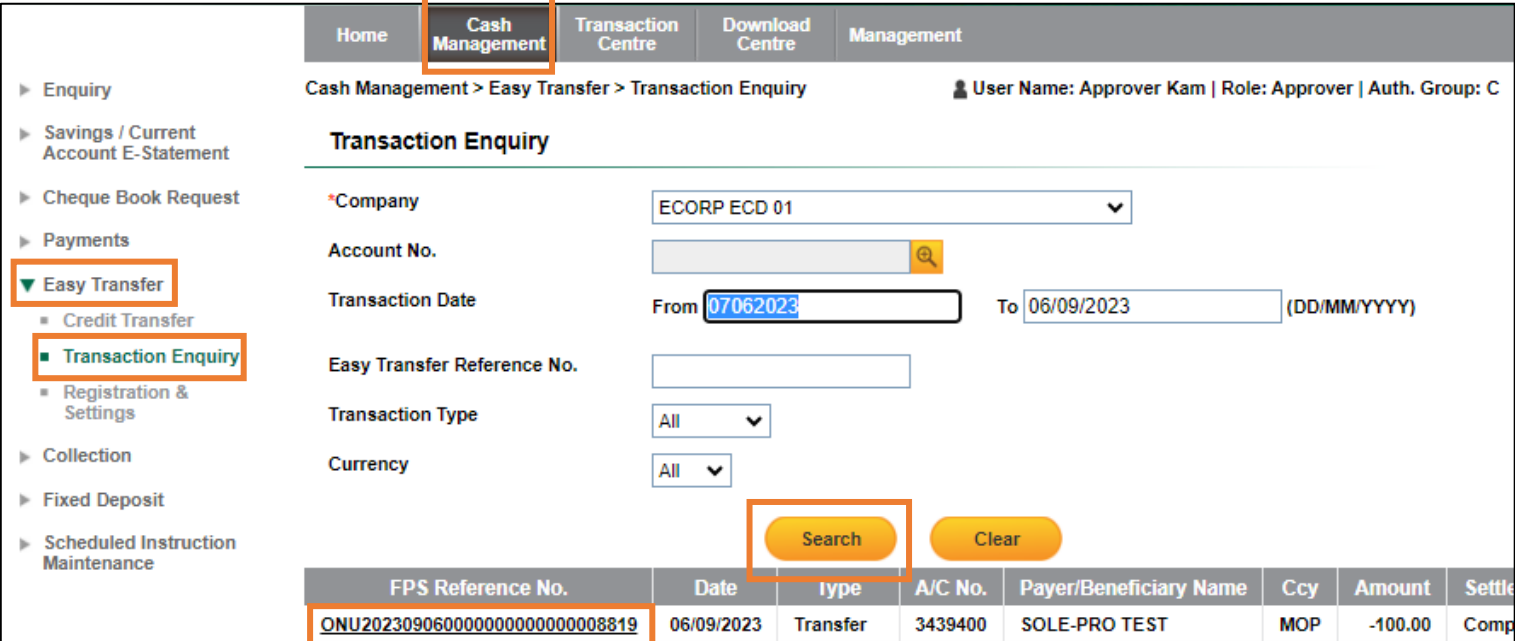
The status is showing “**Received**” when Approver has approved the instruction.

Home	Cash Management	Transaction Centre	Download Centre	Management	
Transaction Centre > Transaction Centre		User Name: Approver Kam Role: Approver Auth. Group: C			
The transaction has been sent.					
Status	Received		Transaction Date & Time	06/09/2023 19:35:10	
Reference No.	G249000041		Transaction Type	Easy Transfer	
Transaction Category	Easy Transfer				
History:					
Date	Time	User	Approval	Action	Remark
06/09/2023	19:30:44	CN07		Create	
06/09/2023	19:35:10	CN07	C	Approve	
Easy Transfer – Credit Transfer					
Debit Information					
Company	ECORP ECD 01				
Debit Account No.	3439400				
Debit Account Type	Multi-Currency Account				
Debit Currency	HKD				
Debit Amount	97.08				
Beneficiary Information					
Transfer To	FPS ID (Real Time)				
FPS ID	12623575				
Beneficiary Name	SOLE-PRO TEST				
Purpose of Transfer	Other Payment				
Transfer Details					
Exchange Rate	1.0300				
Transfer Currency	MOP				
Transfer Amount	100.00				

Transaction Enquiry

Step 1/2

Login to BCM eCorp Internet Banking Service, selects “**Cash Management**” > “**Easy Transfer**” > “**Transaction Enquiry**”
 On the page, select the **Company**, **Transaction Date** and/or **Other related information** > Clicks **Search**.
 Then, you can view the transaction records on the page.



Cash Management > Easy Transfer > Transaction Enquiry User Name: Approver Kam | Role: Approver | Auth. Group: C

Transaction Enquiry

*Company: ECORP ECD 01

Account No. [input field]

Transaction Date: From 07/06/2023 To 06/09/2023 (DD/MM/YYYY)

Easy Transfer Reference No. [input field]

Transaction Type: All


Currency: All

[Search] [Clear]

FPS Reference No.	Date	Type	A/C No.	Payer/Beneficiary Name	Ccy	Amount	Settle
ONU20230906000000000000000008819	06/09/2023	Transfer	3439400	SOLE-PRO TEST	MOP	-100.00	Comp

Step 2/2

You can view each transaction record in details by clicking on the **FPS Reference No.** correspondingly.



Last login Time: 05/09/2023 18:26:36 繁
A2 System Date: 06/09/2023 19:39:08
Current Date: 06/09/2023 19:39:08

[Logout](#)

Home
Cash Management
Transaction Centre
Download Centre
Management

▶ Enquiry Cash Management > Easy Transfer > Transaction Enquiry User Name: Approver Kam | Role: Approver | Auth. Group: C

▶ Savings / Current Account E-Statement

▶ Cheque Book Request

▶ Payments

▼ Easy Transfer

- Credit Transfer
- Transaction Enquiry
- Registration & Settings

▶ Collection

▶ Fixed Deposit

▶ Scheduled Instruction Maintenance

FPS Reference No. Settlement Status

Easy Transfer - Credit Transfer

Transaction Date 06/09/2023

Debit Information

Company	ECORP ECD 01		
Debit Account No.	3439400		
Debit Currency	HKD	Debit Amount	97.08
Transfer Currency	MOP	Transfer Amount	-100.00

Beneficiary Information

Transfer To	FPS ID
FPS ID	12623575
Beneficiary Name	SOLE-PRO TEST
Purpose of Transfer	Other Payment