

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

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

Registration & Settings

Register 1

Enquiry or Change..... 9

Credit Transfer 13

Transaction Enquiry 20

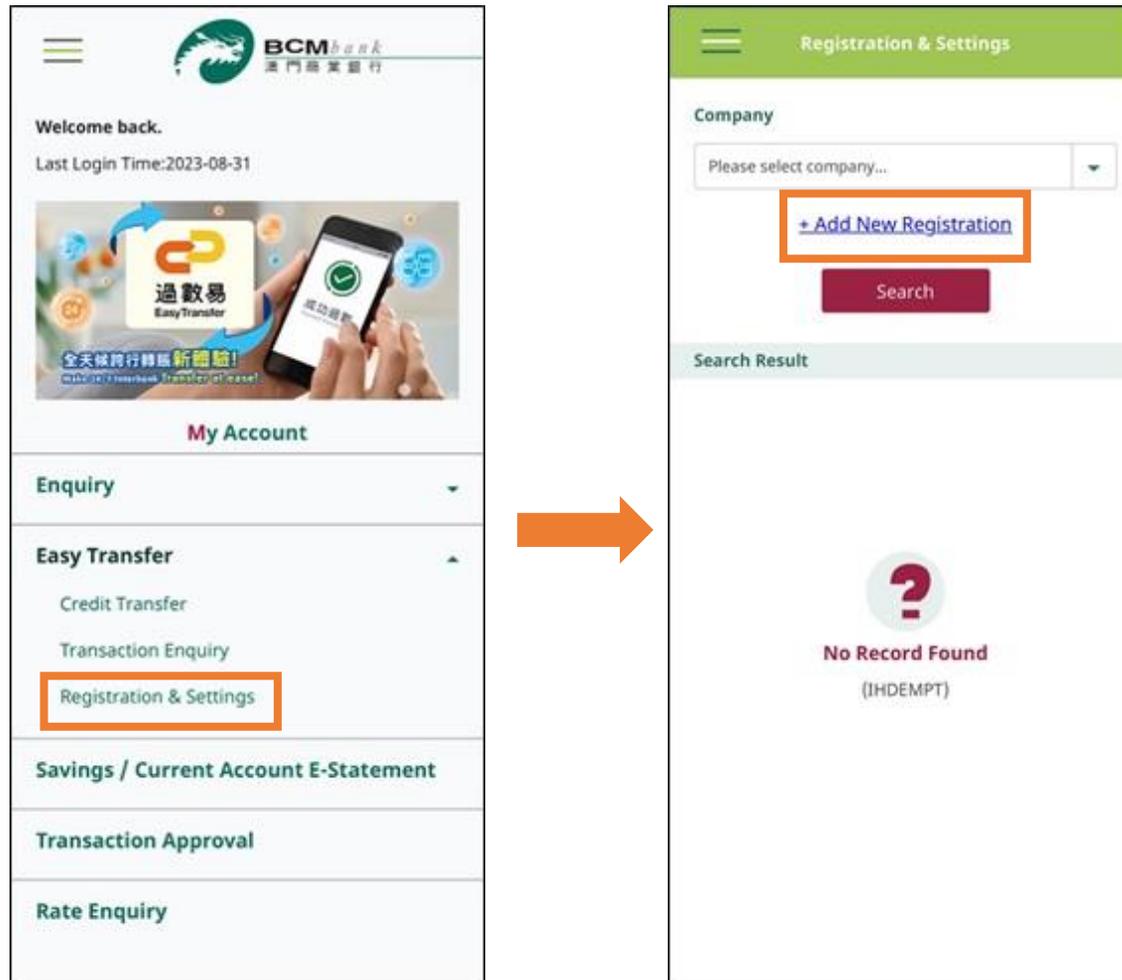
Registration & Settings

Register

Step 1/7

Logs into BCM eCorp Mobile Banking Service,

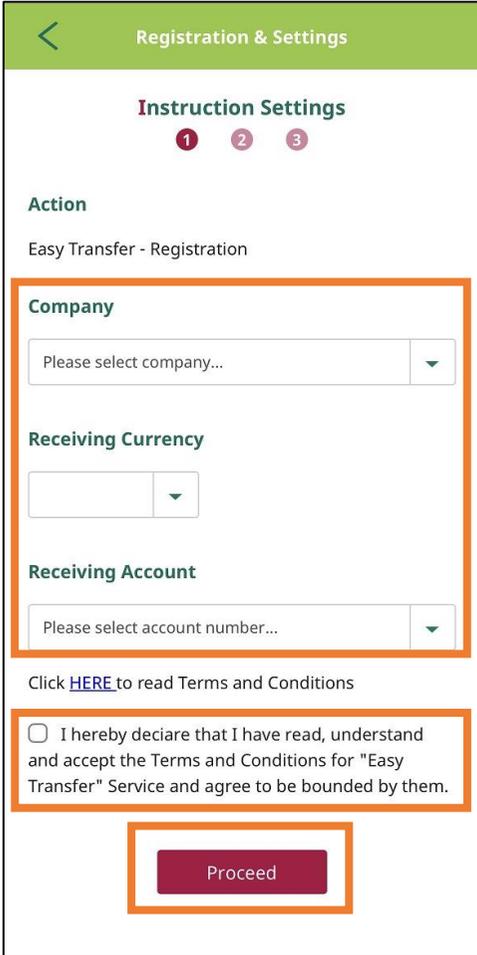
Maker selects “**Easy Transfer**” > “**Registration & Settings**” > Clicks **+Add New Registration**.



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 checkbox* > Clicks *Proceed*.



Registration & Settings

Instruction Settings

1 2 3

Action

Easy Transfer - Registration

Company

Please select company... ▼

Receiving Currency

▼

Receiving Account

Please select account number... ▼

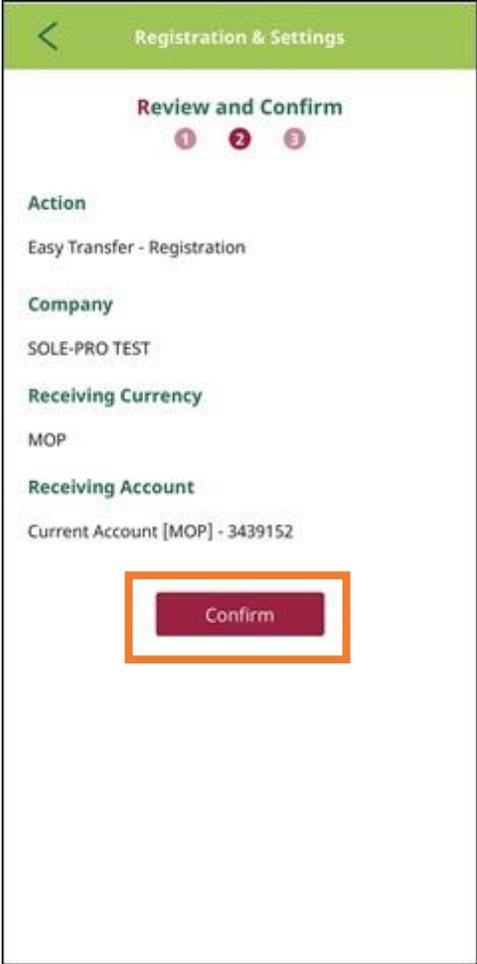
Click [HERE](#) to read Terms and Conditions

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.

Proceed

Step 3/7

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



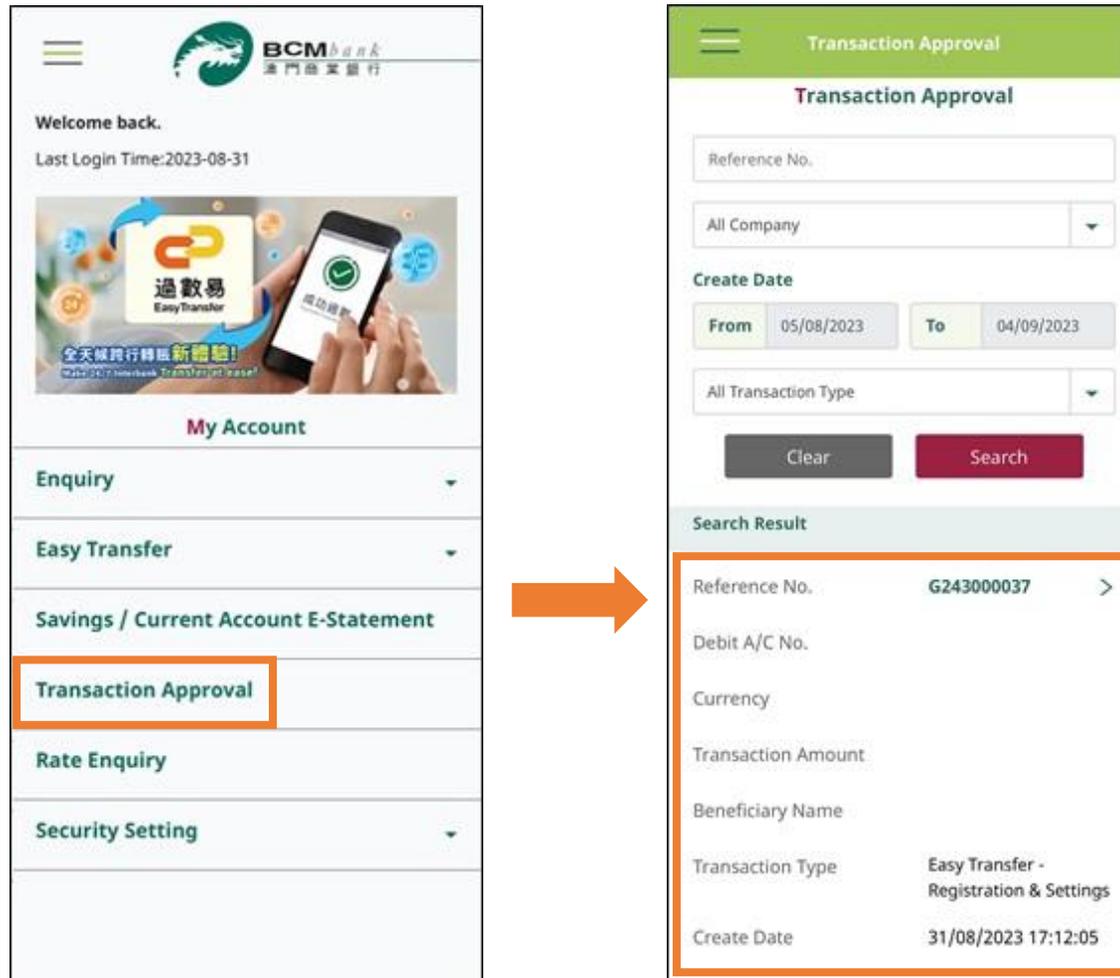
The screenshot shows a mobile application interface for 'Registration & Settings'. At the top, there is a green header with a back arrow and the text 'Registration & Settings'. Below the header, the title 'Review and Confirm' is displayed, followed by three numbered steps (1, 2, 3) where step 2 is highlighted. The main content area lists the following information:

- Action:** Easy Transfer - Registration
- Company:** SOLE-PRO TEST
- Receiving Currency:** MOP
- Receiving Account:** Current Account [MOP] - 3439152

At the bottom of the form, there is a dark red button labeled 'Confirm', which is highlighted with an orange rectangular border.

Step 4/7

Approver logs into BCM eCorp Mobile Banking Service, selects “**Transaction Approval**” then clicks the pending transaction.



The image shows two screenshots of the BCM eCorp Mobile Banking Service interface. The left screenshot displays the 'My Account' menu with the 'Transaction Approval' option highlighted. The right screenshot shows the 'Transaction Approval' search results for a specific transaction.

Transaction Approval Search Results:

Reference No.	G243000037	>
Debit A/C No.		
Currency		
Transaction Amount		
Beneficiary Name		
Transaction Type	Easy Transfer - Registration & Settings	
Create Date	31/08/2023 17:12:05	

Step 5/7

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



The screenshot shows a mobile application interface for "Transaction Approval". The screen is divided into several sections:

- Approval**: A section with fields for "Action" (Create) and "Remark".
- Registration & Settings**: A section with fields for "Action" (Easy Transfer - Registration), "Company" (SOLE-PRO TEST), "Receiving Currency" (MOP), and "Receiving Account" (Current Account [MOP] - 3439152).
- Authorization**: A section with the text "Please select the method for authorization:" and a dropdown menu currently showing "Security Authentication Service". Below this is the text "Approval Group A or B or C".
- Buttons**: At the bottom, there are four buttons: "Back", "Approve" (highlighted with an orange border), "Reinstate", and "Reject".

Step 6/7

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

SMS One-Time Password (OTP)



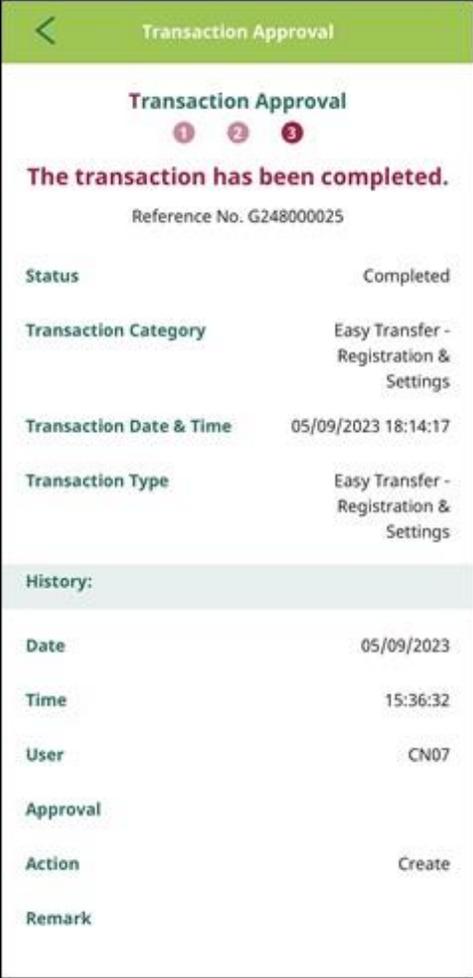
Security Authentication Service



*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.



The screenshot shows a mobile application interface for 'Transaction Approval'. At the top, there is a green header with a back arrow and the text 'Transaction Approval'. Below the header, the title 'Transaction Approval' is displayed, followed by three numbered steps (1, 2, 3) where step 3 is highlighted in red. A bold message states 'The transaction has been completed.' with the reference number 'Reference No. G248000025'. Below this, a list of transaction details is shown in a key-value format. A 'History:' section is also present, listing specific details for the transaction.

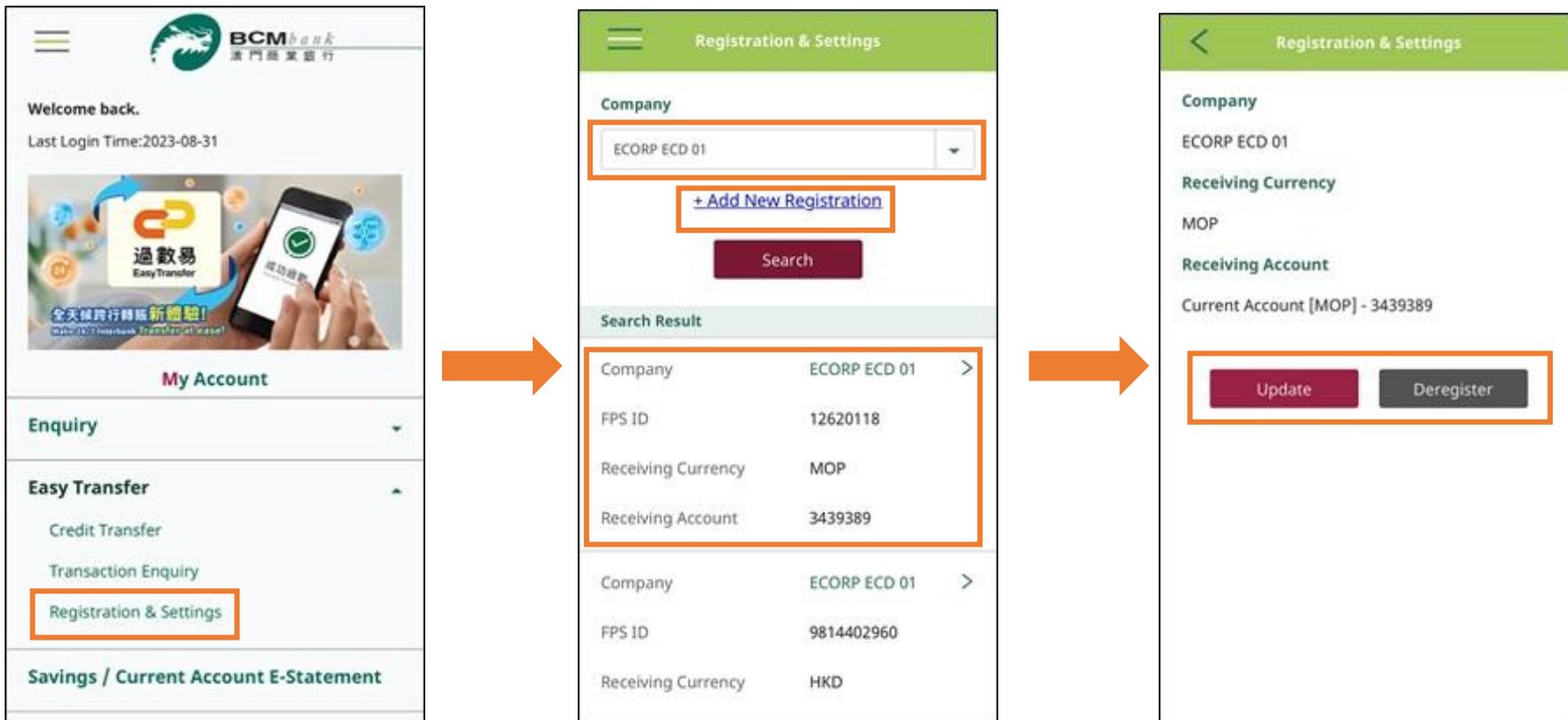
Transaction Approval	
Transaction Approval	
① ② ③	
The transaction has been completed.	
Reference No. G248000025	
Status	Completed
Transaction Category	Easy Transfer - Registration & Settings
Transaction Date & Time	05/09/2023 18:14:17
Transaction Type	Easy Transfer - Registration & Settings
History:	
Date	05/09/2023
Time	15:36:32
User	CN07
Approval	
Action	Create
Remark	

Registration & Settings

Enquiry or Change

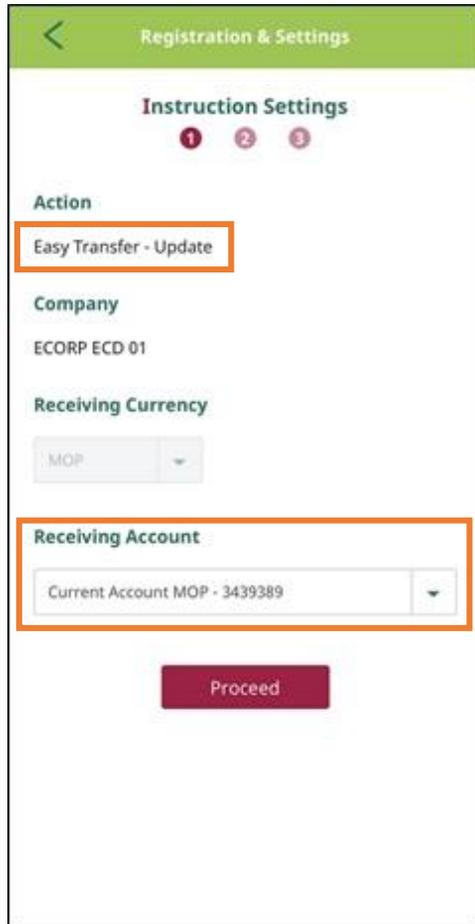
Step 1/2

Maker logs into BCM eCorp Mobile Banking Service, selects “**Easy Transfer**” > “**Registration & Settings**”
Choose related **Company** > click **Search**. Click the relevant record in “**Search Result**” to update or deregister the **Receiving Account**.



Step 2/2 (Update)

Maker chooses another **Receiving Account** then clicks **Proceed** > confirms the information by clicking **Confirm**.
At last, wait for **Approver** to confirm and approve the instruction.



Registration & Settings

Instruction Settings

1 2 3

Action

Easy Transfer - Update

Company

ECORP ECD 01

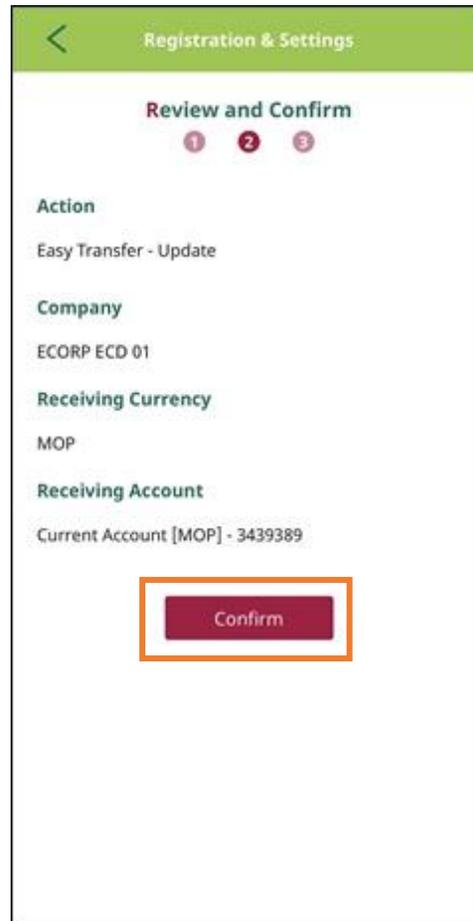
Receiving Currency

MOP

Receiving Account

Current Account MOP - 3439389

Proceed



Registration & Settings

Review and Confirm

1 2 3

Action

Easy Transfer - Update

Company

ECORP ECD 01

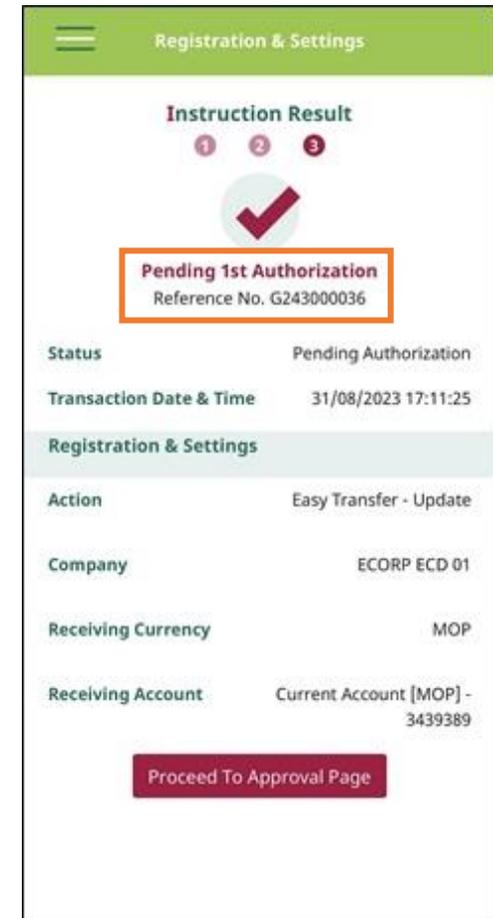
Receiving Currency

MOP

Receiving Account

Current Account [MOP] - 3439389

Confirm



Registration & Settings

Instruction Result

1 2 3

Pending 1st Authorization
Reference No. G243000036

Status Pending Authorization

Transaction Date & Time 31/08/2023 17:11:25

Registration & Settings

Action Easy Transfer - Update

Company ECORP ECD 01

Receiving Currency MOP

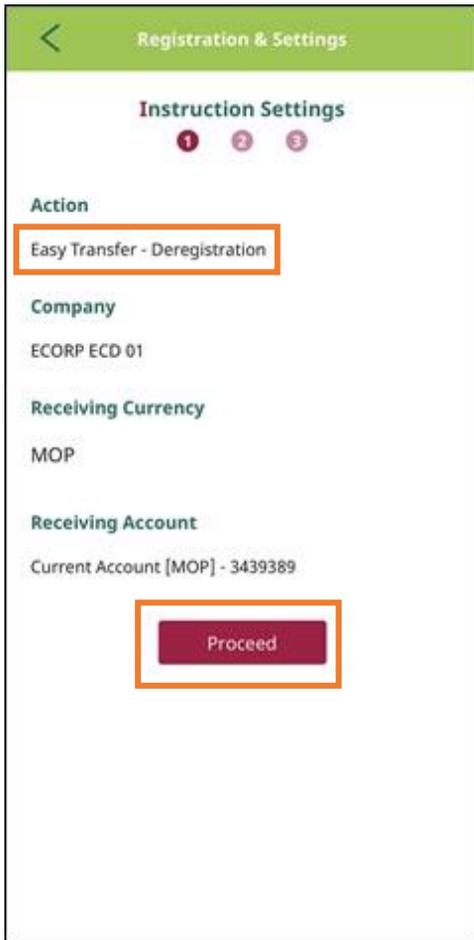
Receiving Account Current Account [MOP] - 3439389

Proceed To Approval Page

Step 2/2 (Deregister)

Maker clicks *Deregister* > review the information detail then clicks *Proceed* > confirm the instruction by clicking *Confirm*.

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



Registration & Settings

Instruction Settings

1 2 3

Action

Easy Transfer - Deregistration

Company

ECORP ECD 01

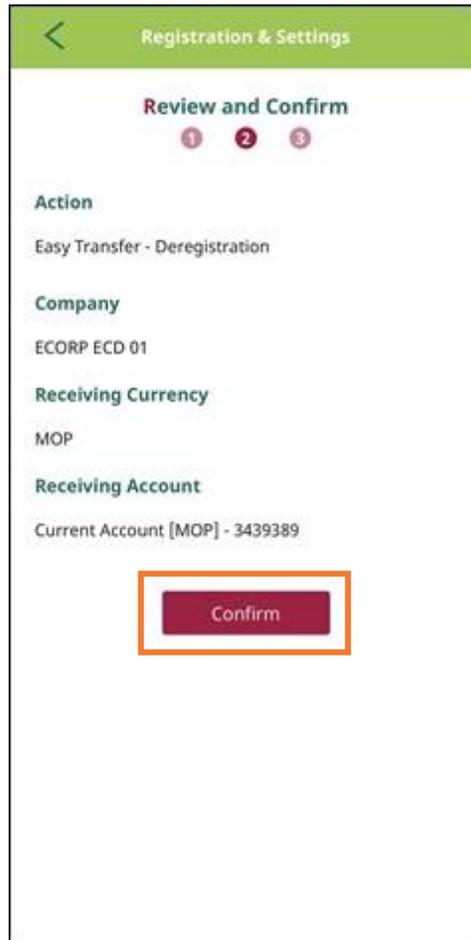
Receiving Currency

MOP

Receiving Account

Current Account [MOP] - 3439389

Proceed



Registration & Settings

Review and Confirm

1 2 3

Action

Easy Transfer - Deregistration

Company

ECORP ECD 01

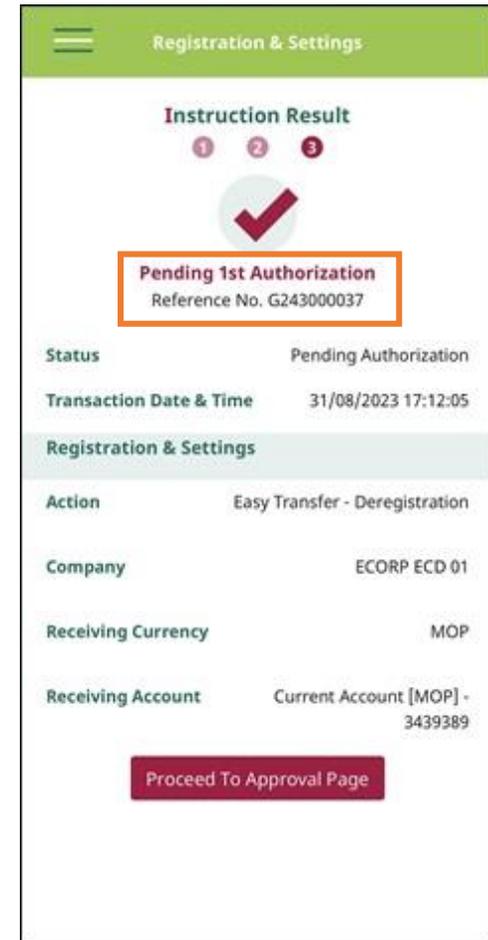
Receiving Currency

MOP

Receiving Account

Current Account [MOP] - 3439389

Confirm



Registration & Settings

Instruction Result

1 2 3

Pending 1st Authorization
Reference No. G243000037

Status Pending Authorization

Transaction Date & Time 31/08/2023 17:12:05

Registration & Settings

Action Easy Transfer - Deregistration

Company ECORP ECD 01

Receiving Currency MOP

Receiving Account Current Account [MOP] - 3439389

Proceed To Approval Page

Credit Transfer

Step 1/6

Logs into BCM eCorp Mobile Banking Service, **Maker** selects “**Easy Transfer**” > “**Credit Transfer**”

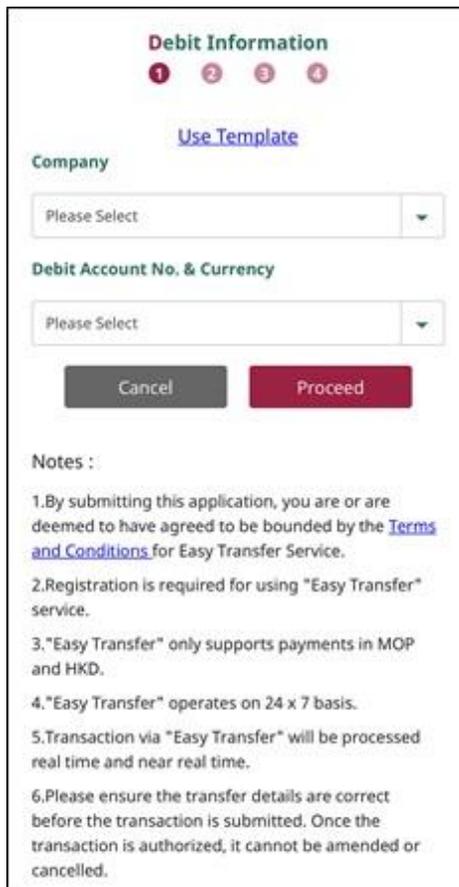


Step 2/6

Maker inputs the **Debit Information**, **Beneficiary Information**, **Transfer Currency (MOP or HKD)**, **Transfer Amount** and inputs other payment information then click **Confirm**.

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

Debit Account Information



Debit Information

1 2 3 4

[Use Template](#)

Company

Please Select

Debit Account No. & Currency

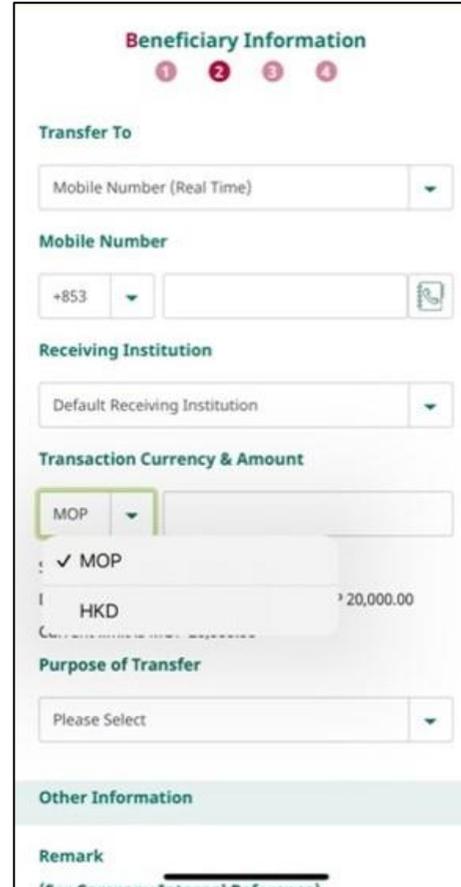
Please Select

Cancel Proceed

Notes :

- 1.By submitting this application, you are or are deemed to have agreed to be bounded by the [Terms and Conditions](#) for Easy Transfer Service.
- 2.Registration is required for using "Easy Transfer" service.
- 3."Easy Transfer" only supports payments in MOP and HKD.
- 4."Easy Transfer" operates on 24 x 7 basis.
- 5.Transaction via "Easy Transfer" will be processed real time and near real time.
- 6.Please ensure the transfer details are correct before the transaction is submitted. Once the transaction is authorized, it cannot be amended or cancelled.

Beneficiary Information



Beneficiary Information

1 2 3 4

Transfer To

Mobile Number (Real Time)

Mobile Number

+853

Receiving Institution

Default Receiving Institution

Transaction Currency & Amount

MOP

HKD

20,000.00

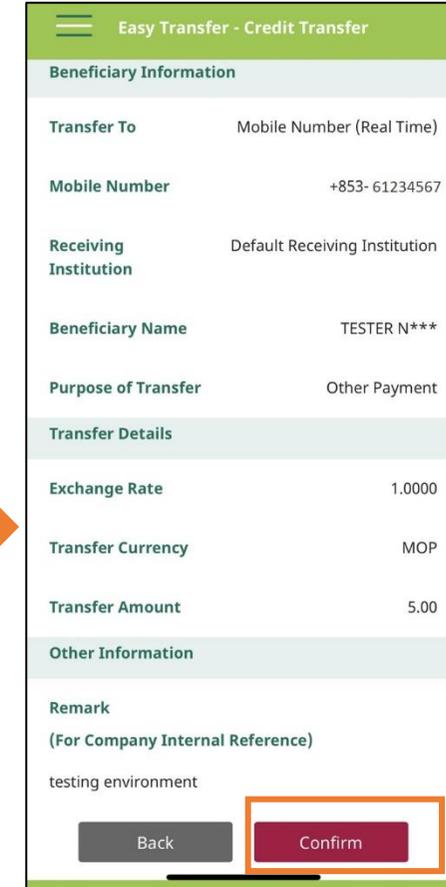
Purpose of Transfer

Please Select

Other Information

Remark

Confirm information then click **Confirm**



Easy Transfer - Credit Transfer

Beneficiary Information

Transfer To Mobile Number (Real Time)

Mobile Number +853- 61234567

Receiving Institution Default Receiving Institution

Beneficiary Name TESTER N***

Purpose of Transfer Other Payment

Transfer Details

Exchange Rate 1.0000

Transfer Currency MOP

Transfer Amount 5.00

Other Information

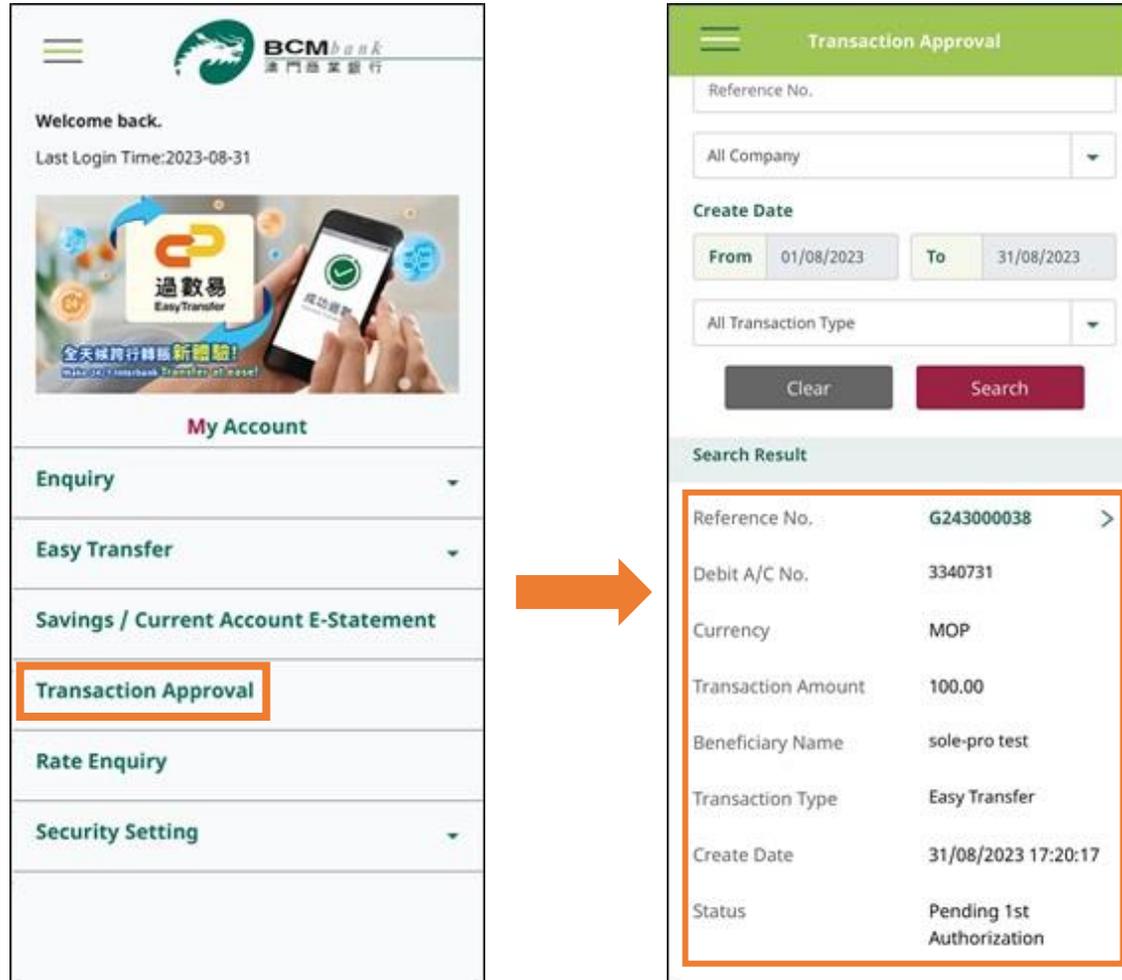
Remark (For Company Internal Reference)

testing environment

Back Confirm

Step 3/6

Approver logs into BCM eCorp Mobile Banking Service, selects “**Transaction Approval**” then chooses the pending transaction.



The left screenshot shows the BCM eCorp Mobile Banking Service interface. The user is logged in and sees a welcome message. The 'My Account' menu is visible, with 'Transaction Approval' highlighted in an orange box. An orange arrow points to the right screenshot, which shows the 'Transaction Approval' search results for a pending transaction.

Transaction Approval

Reference No.

All Company

Create Date

From 01/08/2023 To 31/08/2023

All Transaction Type

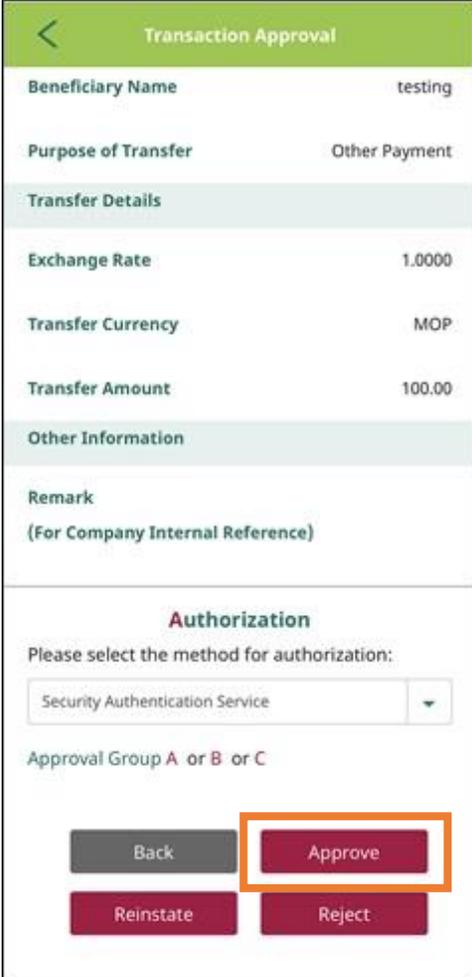
Clear Search

Search Result

Reference No.	G243000038	>
Debit A/C No.	3340731	
Currency	MOP	
Transaction Amount	100.00	
Beneficiary Name	sole-pro test	
Transaction Type	Easy Transfer	
Create Date	31/08/2023 17:20:17	
Status	Pending 1st Authorization	

Step 4/6

Approver reviews the information and confirms the instruction by clicking *Approve*.



The screenshot shows a mobile application interface for transaction approval. At the top, there is a green header with a back arrow and the text "Transaction Approval". Below the header, the form is divided into several sections:

- Beneficiary Name:** testing
- Purpose of Transfer:** Other Payment
- Transfer Details:**
 - Exchange Rate:** 1.0000
 - Transfer Currency:** MOP
 - Transfer Amount:** 100.00
- Other Information:**
 - Remark:** (For Company Internal Reference)
- Authorization:**
 - Please select the method for authorization:
 - Security Authentication Service
 - Approval Group A or B or C

At the bottom of the screen, there are four buttons: "Back", "Approve", "Reinstate", and "Reject". The "Approve" button is highlighted with an orange border, indicating it is the action to be taken.

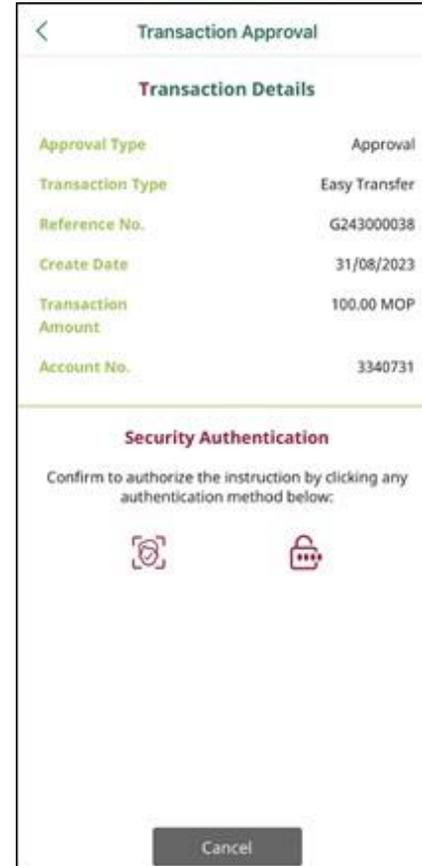
Step 5/6

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

SMS One-Time Password (OTP)



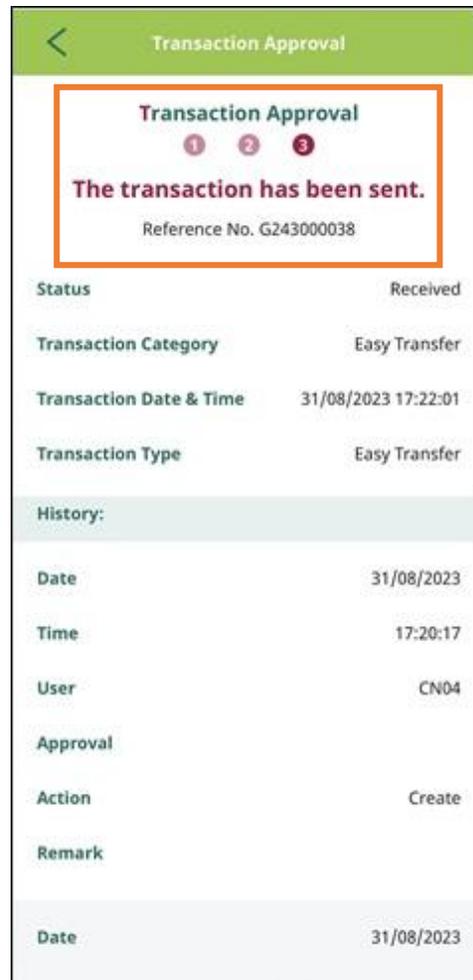
Security Authentication Service



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

Step 6/6

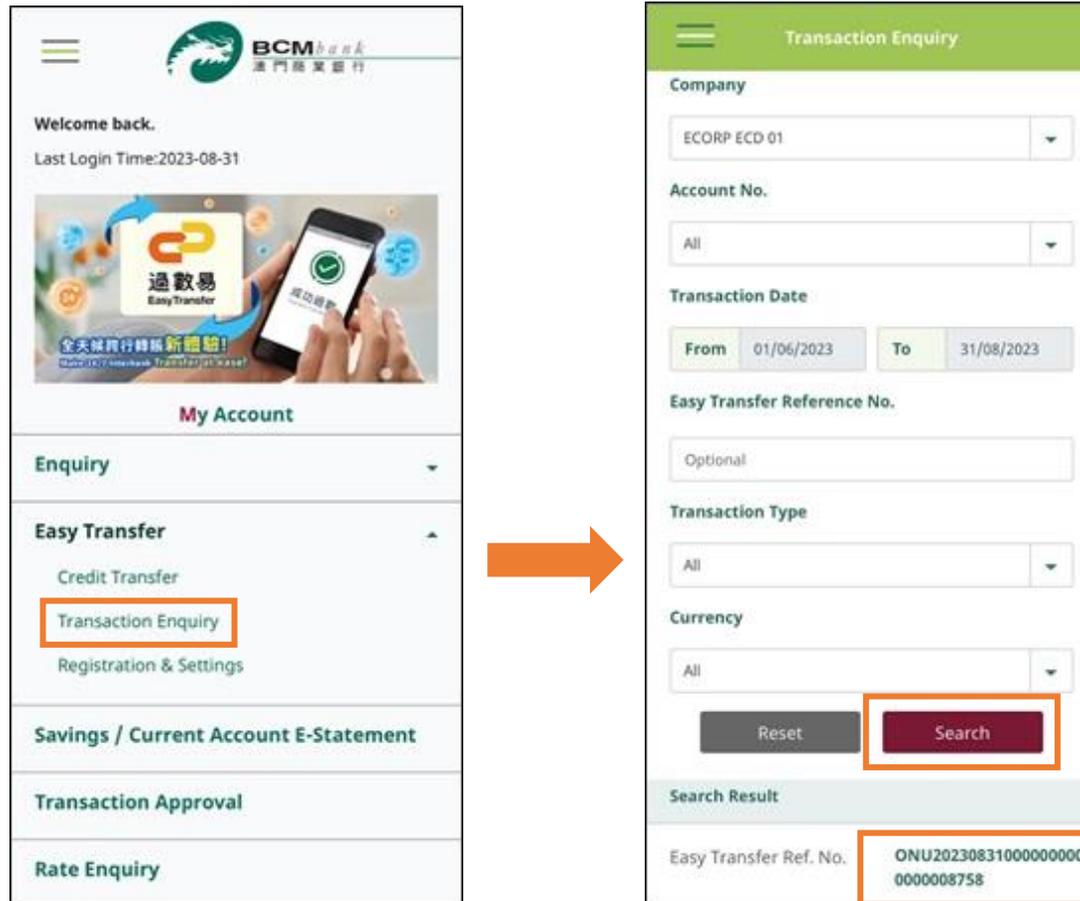
The transaction will be sent when **Approver** has approved the instruction.



Transaction Enquiry

Step 1/2

Logs into BCM eCorp Mobile Banking Service, selects “**Easy Transfer**” > “**Transaction Enquiry**”.
Select **Company**, **Transaction Date** and/or **Other related information** > Clicks **Search**.
Then, you can view the transaction records in “**Search Result**”



The image shows two screenshots of the BCM eCorp Mobile Banking Service interface. The left screenshot shows the 'My Account' menu with 'Transaction Enquiry' highlighted under the 'Easy Transfer' section. An orange arrow points to the right screenshot, which shows the 'Transaction Enquiry' form. The form includes fields for Company (ECORP ECD 01), Account No. (All), Transaction Date (From: 01/06/2023, To: 31/08/2023), Easy Transfer Reference No. (Optional), Transaction Type (All), and Currency (All). The 'Search' button is highlighted, and the resulting 'Easy Transfer Ref. No.' is displayed as 'ONU20230831000000000000008758'.

Step 2/2

You can view each transaction record in details by clicking on the **Easy Transfer Ref. No.** correspondingly.

Transaction Enquiry	
Easy Transfer - Credit Transfer	
Completed	
Easy Transfer Ref. No.:	
ONU20231017000000000000009379	
Transaction Date	
Date	17/10/2023
Debit Information	
Company	ECORP ECD 01
Debit Account No.	3336900
Debit Currency	MOP
Debit Amount	2.00
Transfer Currency	MOP
Transfer Amount	-2.00
Beneficiary Information	
Transfer To	Beneficiary Account No.
Receiving Institution	Banco Comercial de Macau, S.A.
Beneficiary Account No.	3449180