

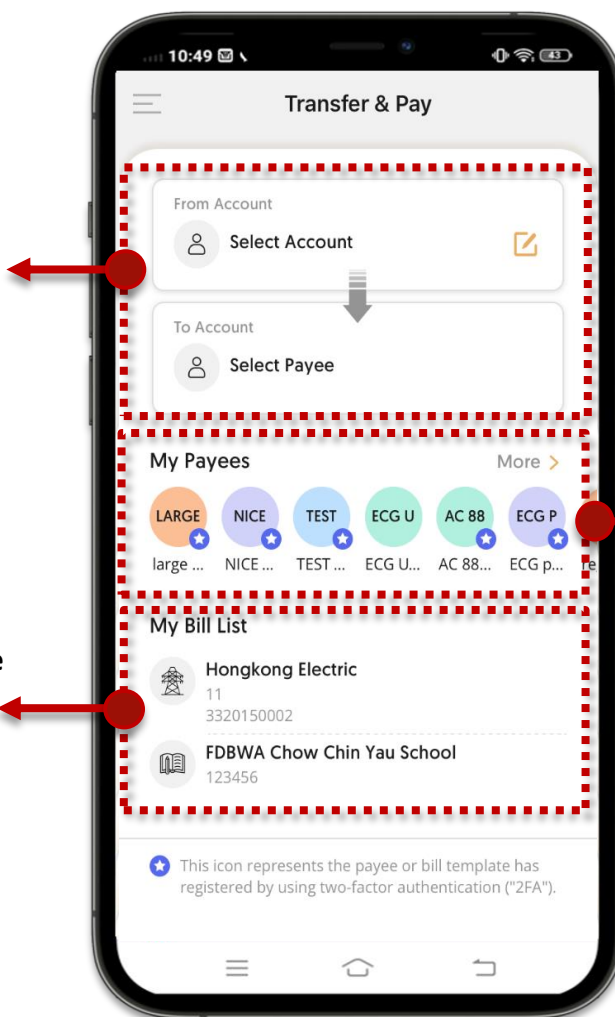
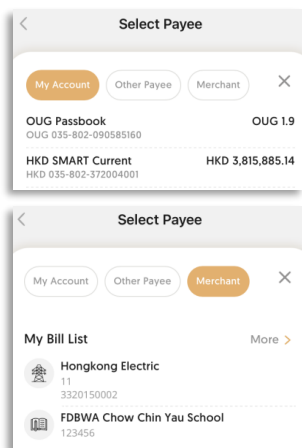
1 Transfer & Pay

New user interface for better transfer & payment experience

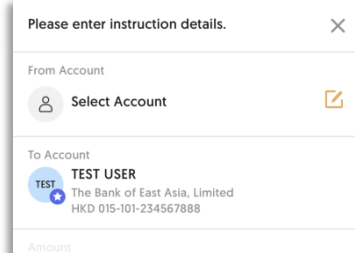
- Access fund transfer & bill payment in one single screen

New services	Existing mobile banking services
Transfer & Pay	Self / Registered Account Transfer / Nominated Account Transfer
	FPS Small Value Transfer
	Card Payment
	Bill Payment
FPS Registration	FPS Account binding
Fund In	NACT in

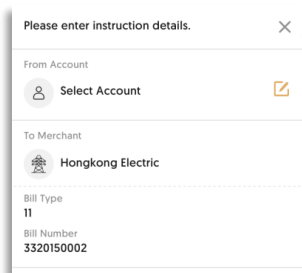
Fund transfer & Bill payment



Registered accounts & Nominated accounts



Registered bill template



Remarks:

- ★ icon represents the payee or bill template has registered by two-factor authentication ("2FA")

1 Transfer & Pay



Clear and easy selected payee list

Self-account transfer

Select Payee

My Account Other Payee Merchant X

OUG Passbook OUG 1.9
OUG 035-802-090585160

HKD SMART Current HKD 3,815,885.14
HKD 035-802-372004001

FPS small value transfer

Select Payee

My Account Other Payee Merchant X

To New Payee

FPS Payee's Information

+852 91234567 →

Please enter a plus sign (+) in front of the country/region code for overseas phone numbers, for example: +44 9991234567

Registered account transfer & Nominated account transfer

My Payees More >

TEST TEST USER
The Bank of East Asia, Limited
HKD 015-101-234567888

LARGE large value 28Feb
Bank of China (Hong Kong) Limited
HKD 012-987-654321123

ECG UAT
CHINA CITIC BANK INTERNATIONAL

Transfer & Pay

From Account
Select Account

To Account
Select Payee

My Payees More >

LARGE NICE TEST ECG U AC 88 ECG P

large ... NICE ... TEST ... ECG U... AC 88... ECG p... re

My Bill List

Hongkong Electric
11
3320150002

FDBWA Chow Chin Yau School
123456

This icon represents the payee or bill template has registered by using two-factor authentication ("2FA").

Credit card payment

Select Payee

My Account Other Payee Merchant X

Mastercard Classic HKD 4,385.66 CR
HKD 5402-7484-9001-8816
Payment due date is around

Mastercard Classic HKD 11,415.18 CR
HKD 5402-7484-9001-8824
Payment due date is around

Mastercard Classic HKD 10,919.97 CR
HKD 5402-7484-9001-8808
Payment due date is around

UnionPay Classic HKD 9,971.43 CR
HKD 6227-9814-9000-3402
Payment due date is around

Visa Classic HKD 7,012.78 CR
HKD 4284-5610-9003-5106
Payment due date is around

VISA Infinite HKD 270.93 DR
HKD 4052-5218-9000-8102
Payment due date is around

Visa Platinum HKD 3,908.96 CR
HKD 4052-2718-9001-9728
Payment due date is around

Visa Platinum HKD 37,402.89 CR
HKD 4052-2718-9001-9702

Bill payment

Select Payee

My Account Other Payee Merchant X

My Bill List More >

Hongkong Electric
11
3320150002

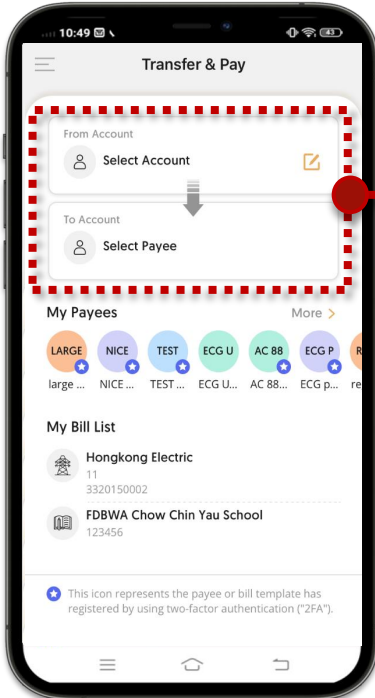
FDBWA Chow Chin Yau School
123456

1 Transfer & Pay

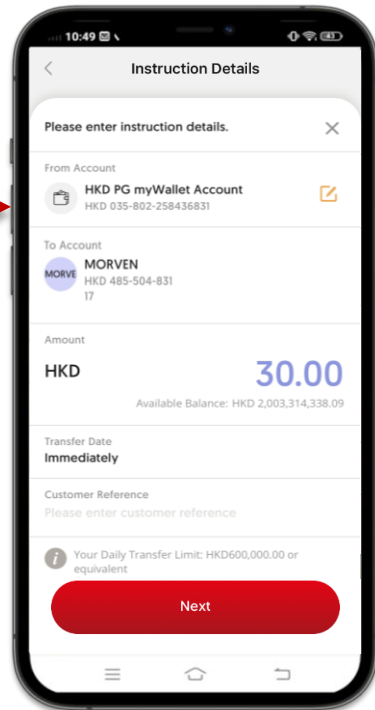


1) Fund Transfer to Self-Account (includes currency exchange)

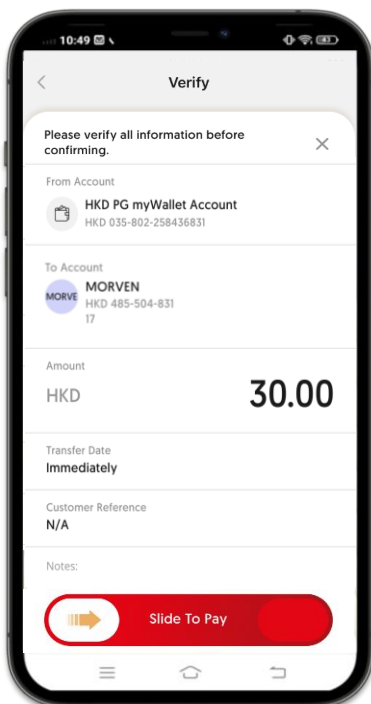
1 Select "from account" or "to account"



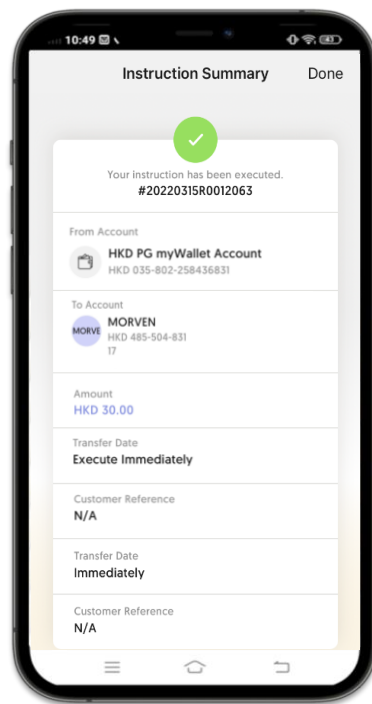
2 Enter transaction details



3 Review the details and submit the instruction



4 Your instruction is submitted

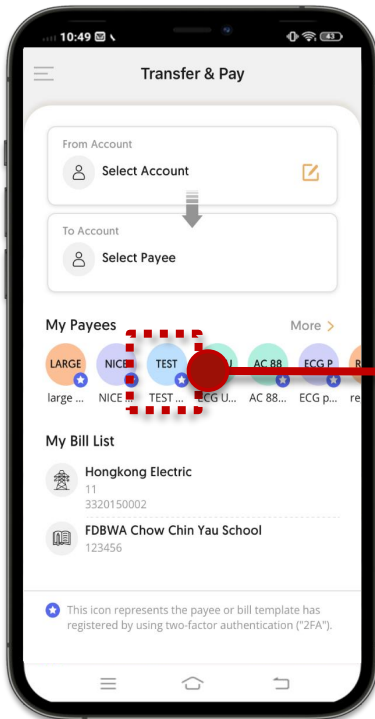


1 Transfer & Pay

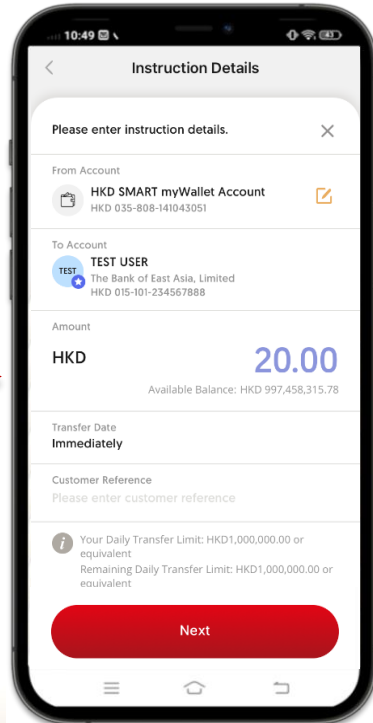


2) Fund Transfer to Registered Account (OCBC Bank / Other Local Banks)

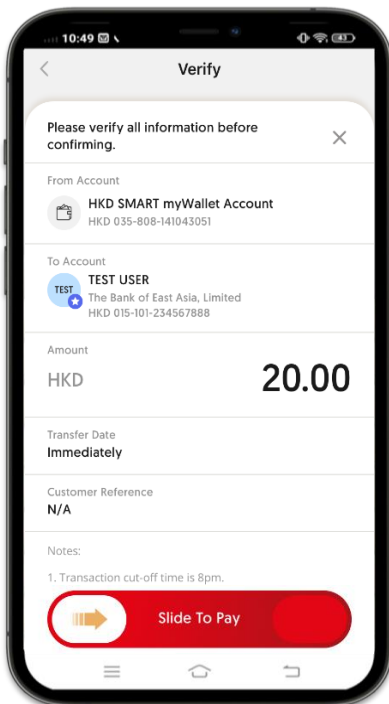
1 Select "from account" or "to account"



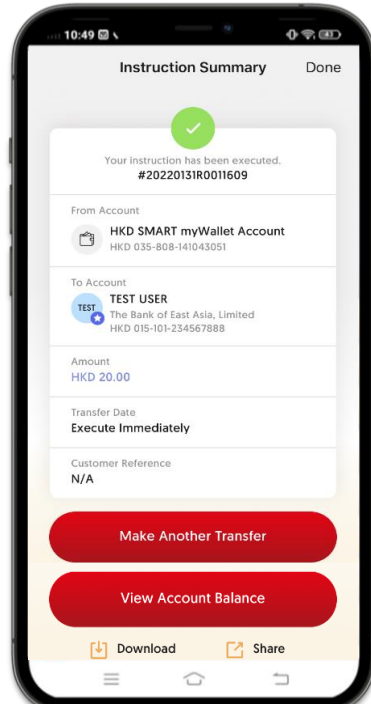
2 Enter transaction details



3 Review the details and submit the instruction



4 Your instruction is submitted



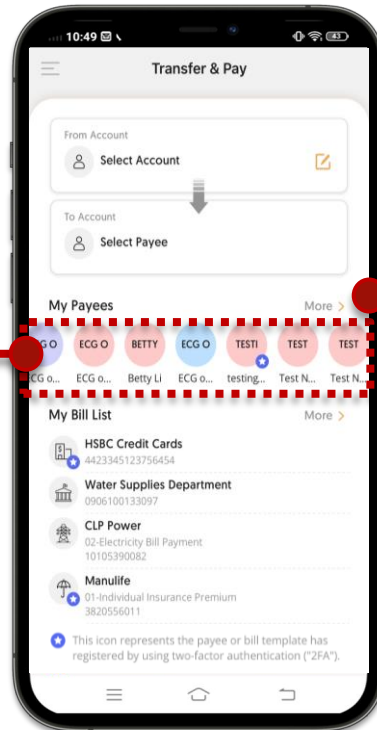
1 Transfer & Pay



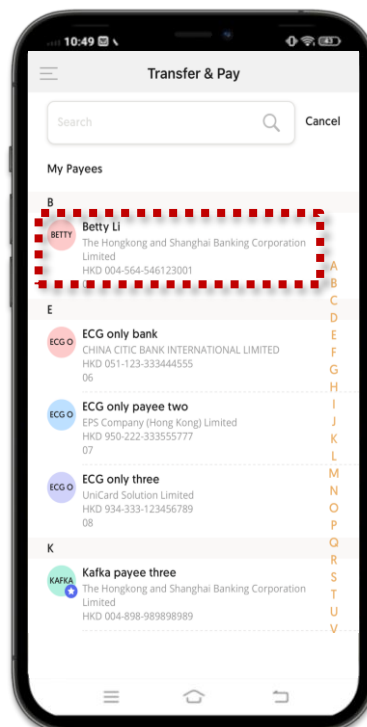
3) Fund Transfer to Registered Account (Nominated Account Transfer – Outward)

1 Select a NACT account in “My Payee” section

Nominated account
transfer payee:
Without  icon



Enquire account
number & transfer
code

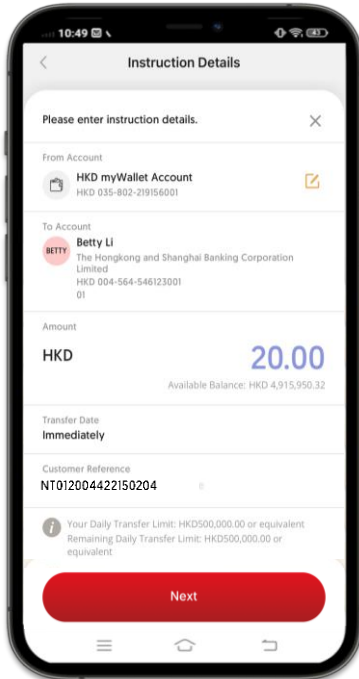


 **Betty Li**
The Hongkong and Shanghai Banking Corporation
Limited
HKD 004-564-546123001
01

1 Transfer & Pay

3) Fund Transfer to Registered Account (Nominated Account Transfer – Outward) (CONT'D)

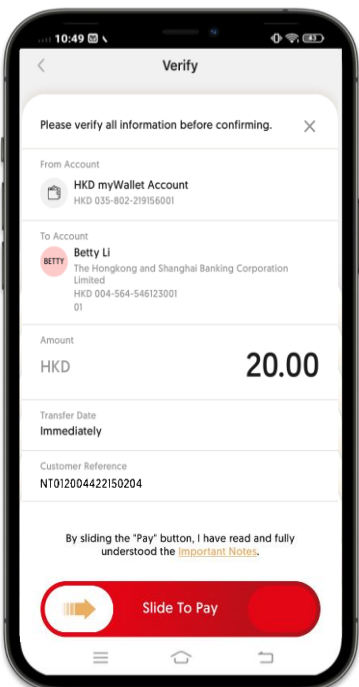
2 Enter transaction details



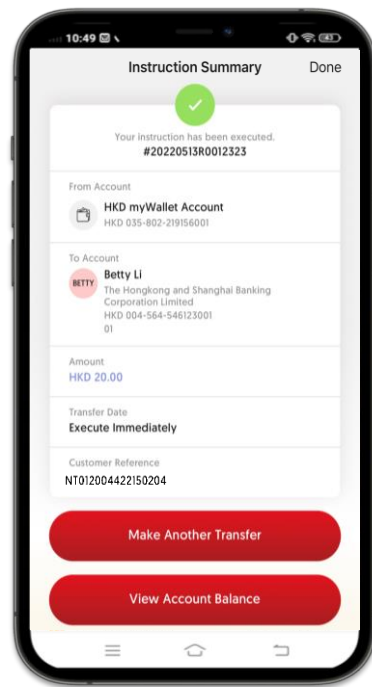
Once selected the Nominated Account, the below information will be filled automatically and not editable:

- From Account
- To Account
- Currency
- Customer Reference

3 Review the details and submit the instruction



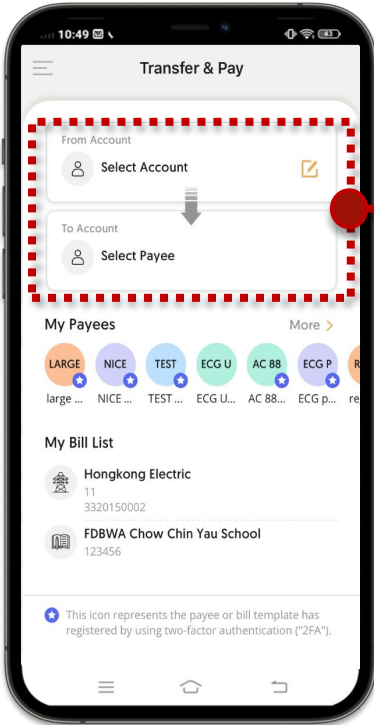
4 Your instruction is submitted



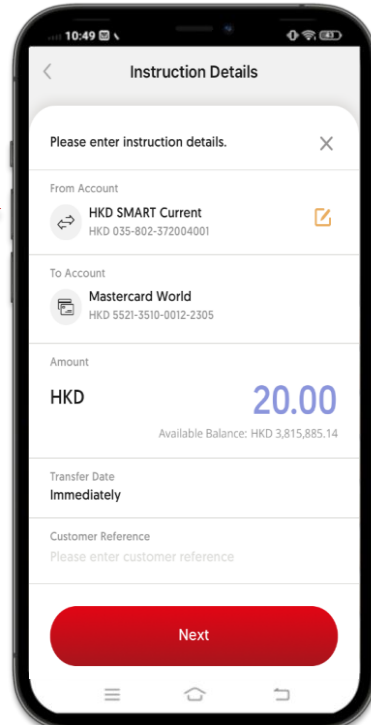
1 Transfer & Pay

4) Credit Card Payment

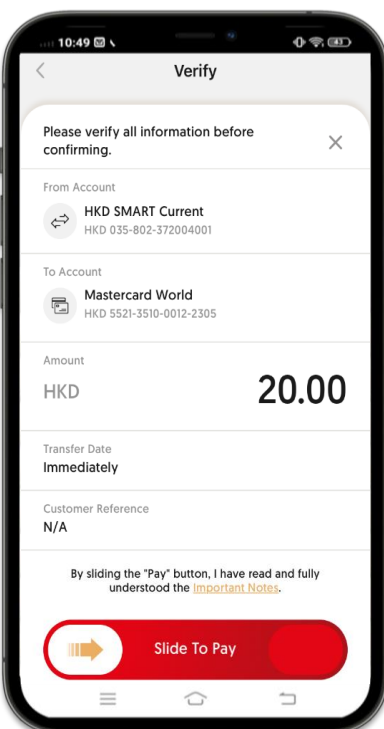
1 Select "from account" or "to account"



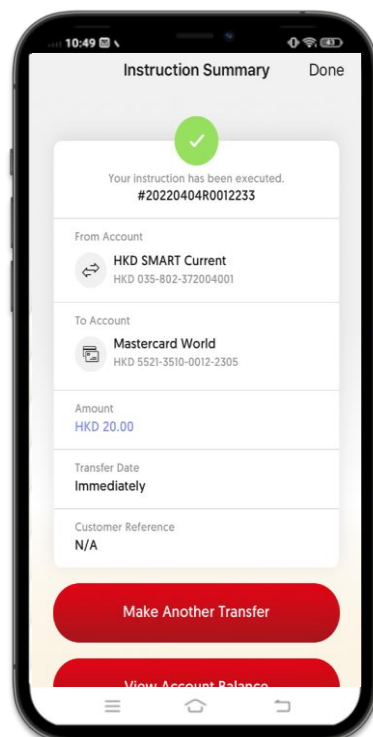
2 Enter transaction details



3 Review the details and submit the instruction



4 Your instruction is submitted

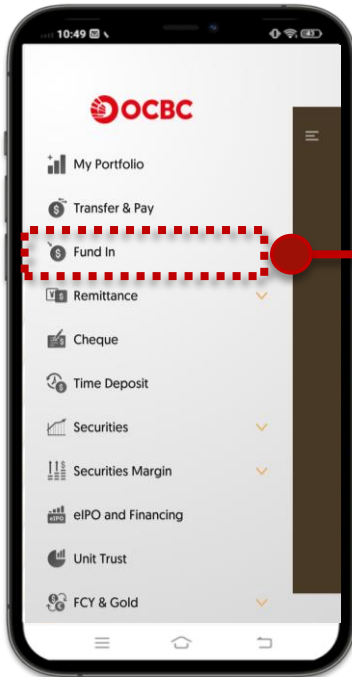


1 Transfer & Pay

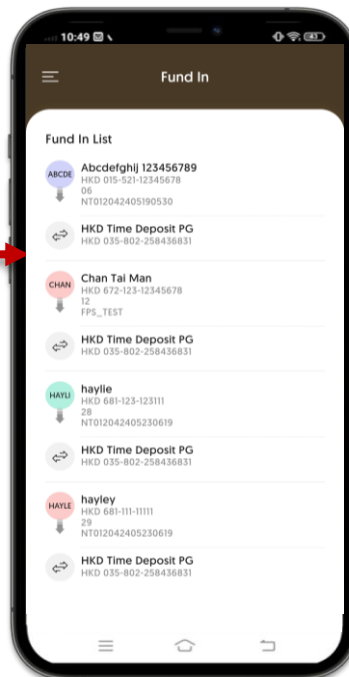


5) Fund In (Nominated Account Transfer – Inward)

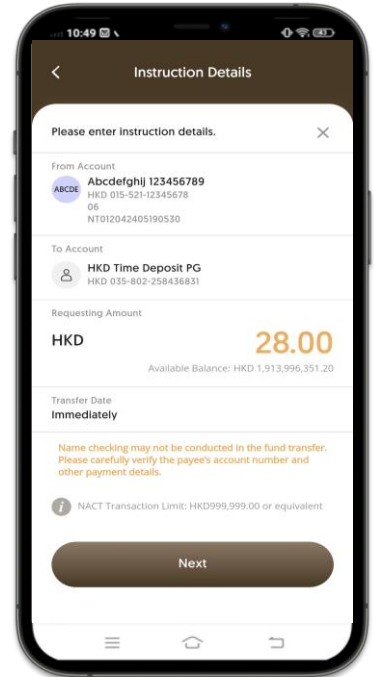
1 Select "Fund in" from menu



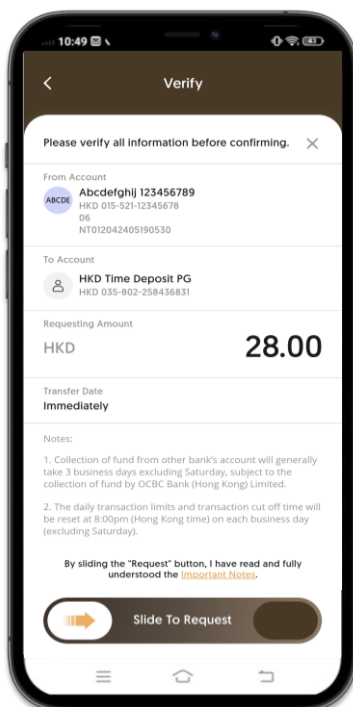
2 Select fund in instruction



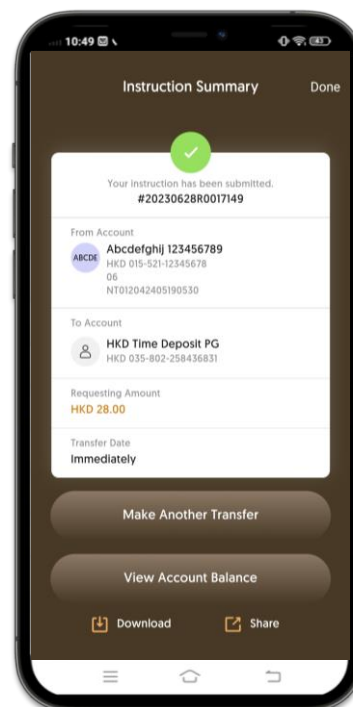
3 Enter transaction details



4 Review the details and submit the instruction



5 Your instruction is submitted

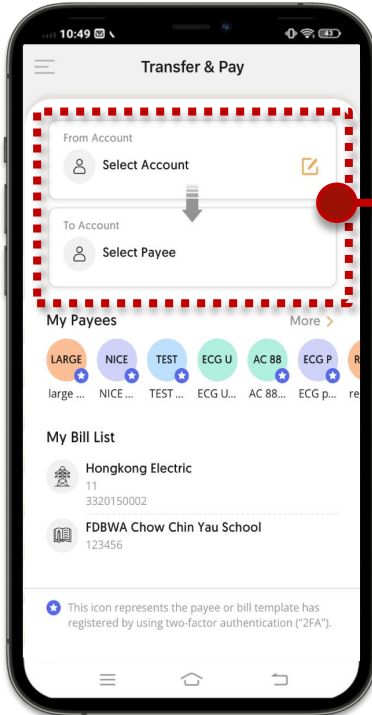


1 Transfer & Pay

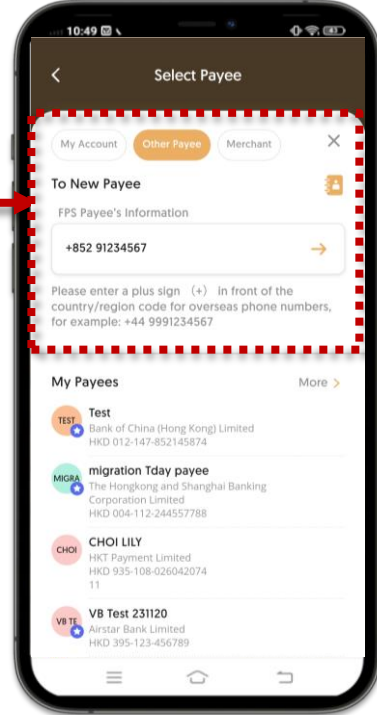


6) FPS Small Value Transfer

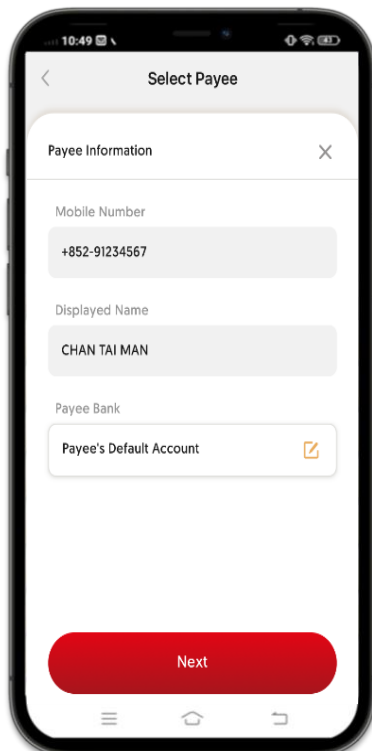
1 Select "from account" or "to account"



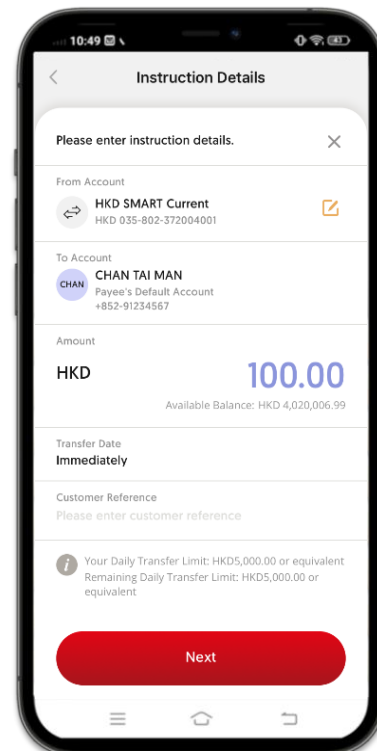
2 Enter FPS payee details



3 Confirm FPS payee details



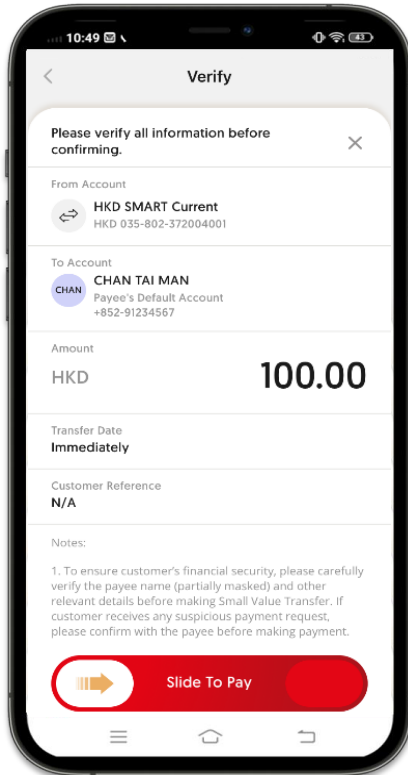
4 Enter transaction details



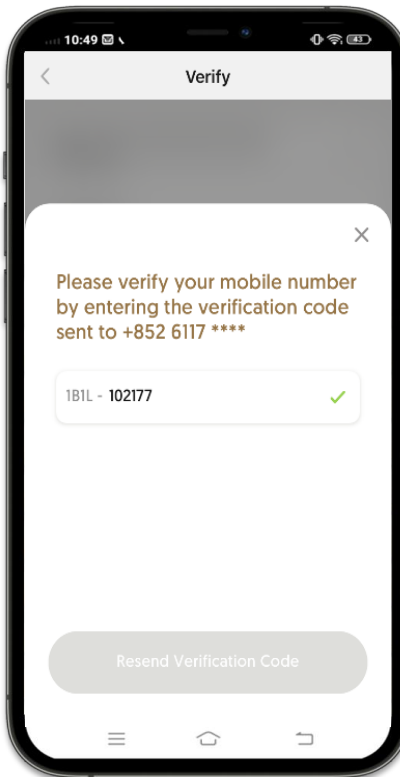
1 Transfer & Pay

6) FPS Small Value Transfer (CONT'D)

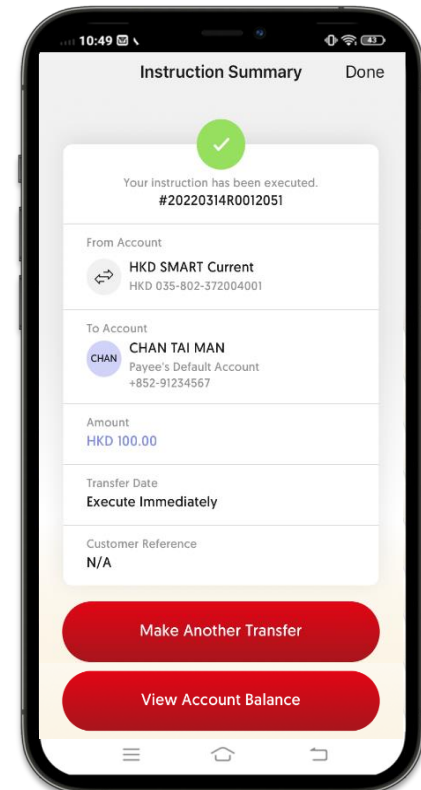
5 Review the details and submit the instruction



6 Input SMS OTP



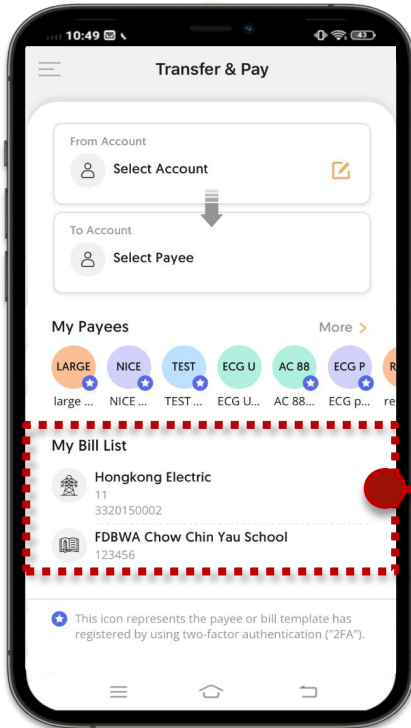
7 Your instruction is submitted



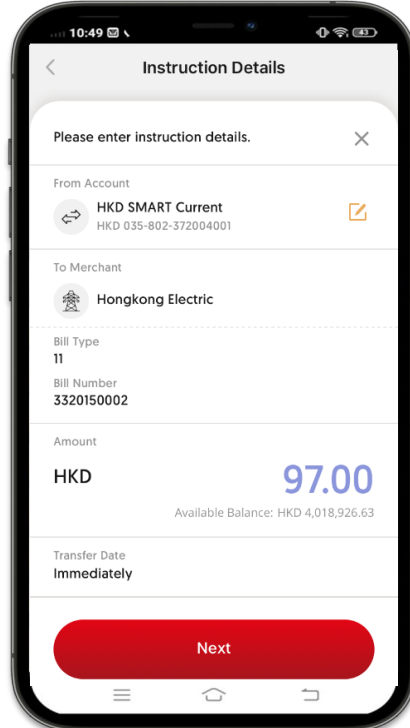
1 Transfer & Pay

7) Bill Payment

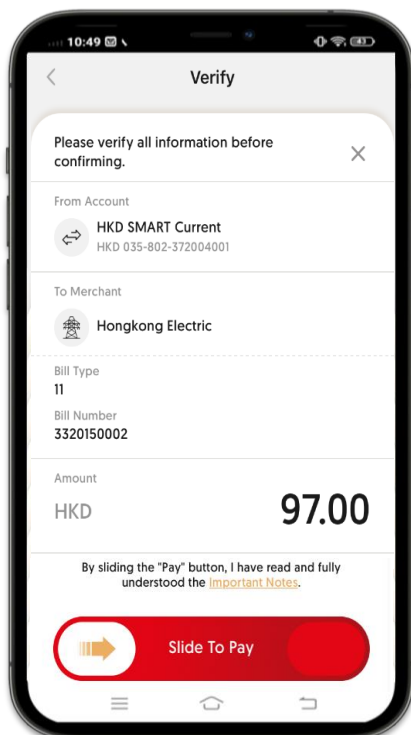
1 Select bill template



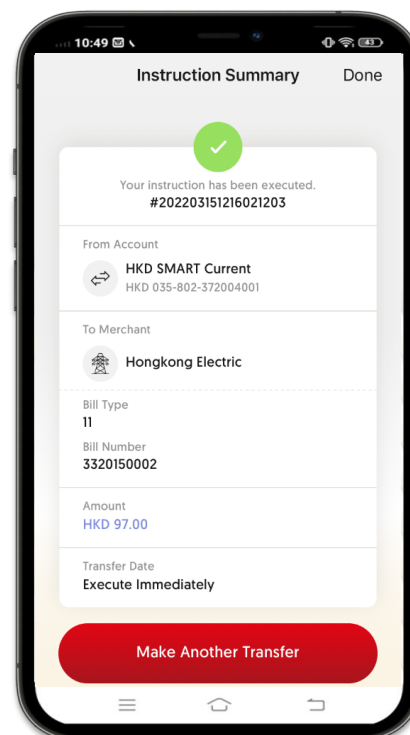
2 Enter transaction details



3 Review the details and submit the instruction



4 Your instruction is submitted

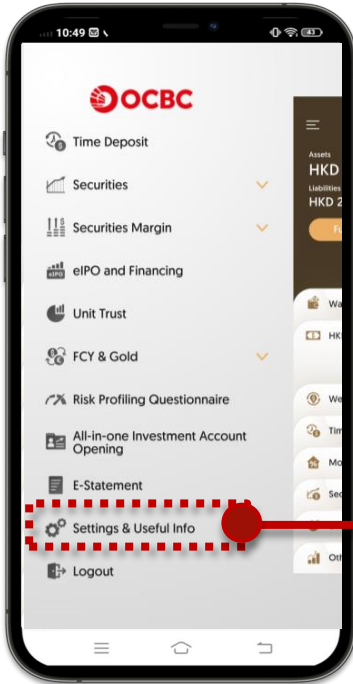


1 Transfer & Pay

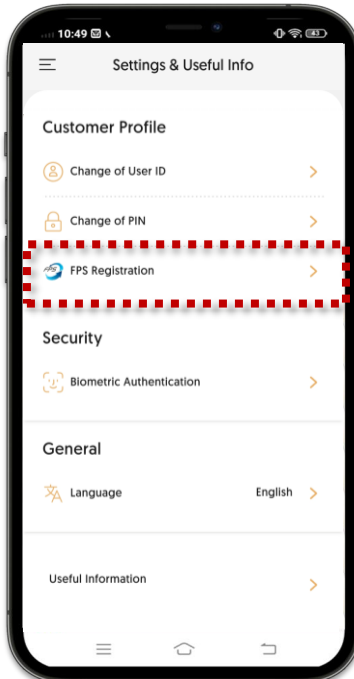


8) FPS Registration

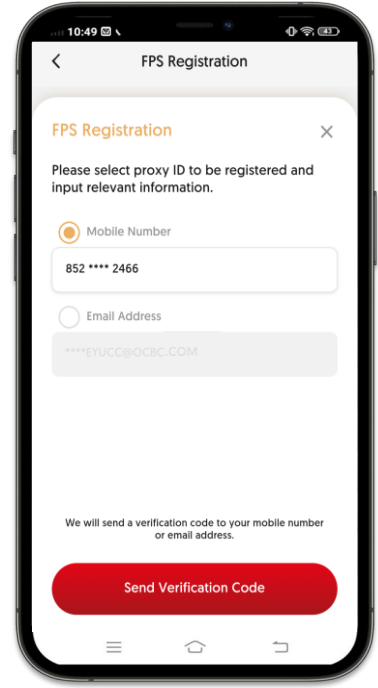
1 Select "Settings & Useful info" from menu



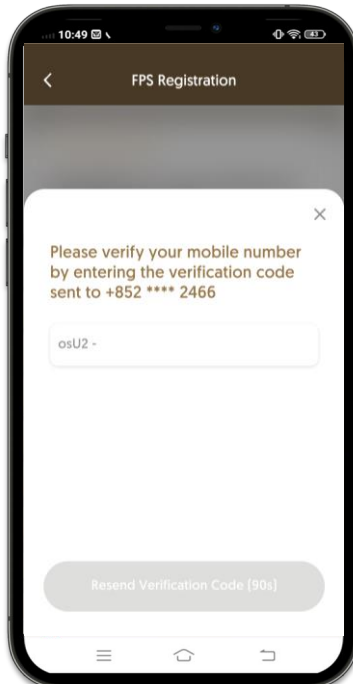
2 Select "FPS Registration"



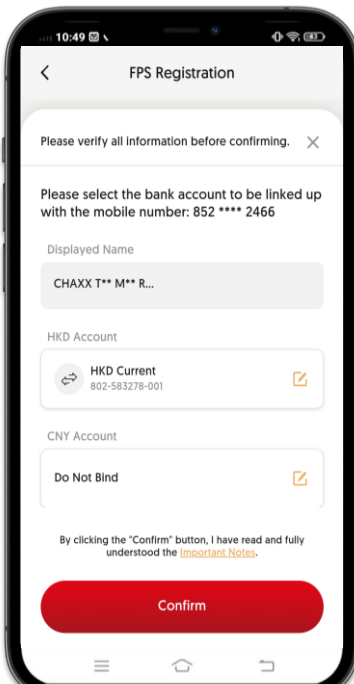
3 Select proxy and click "Send Verification Code"



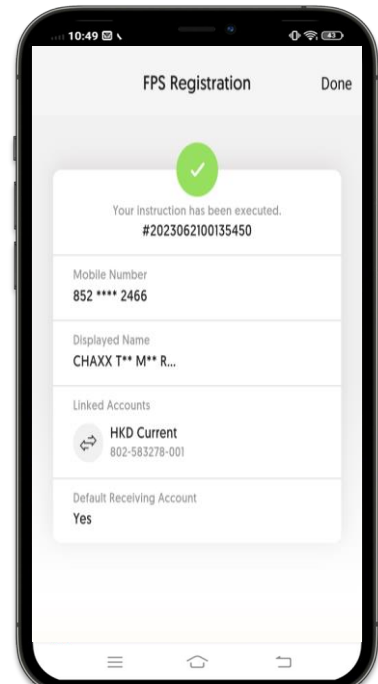
4 Input OTP



5 Confirm receiving account



6 FPS registration is successful



Remarks:

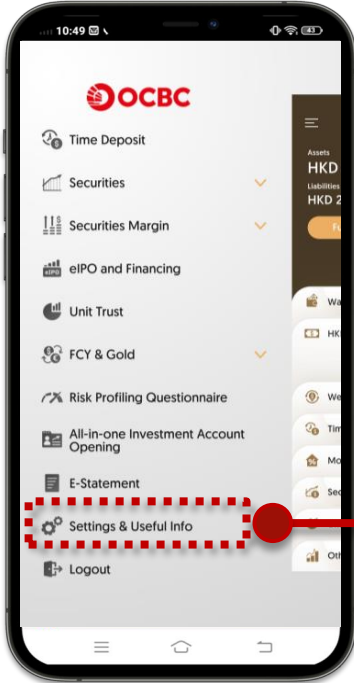
- Register your **mobile number** & **HKID number** as an FPS proxy requires SMS OTP authentication
- Register your **email address** as an FPS proxy requires Email OTP authentication

1 Transfer & Pay

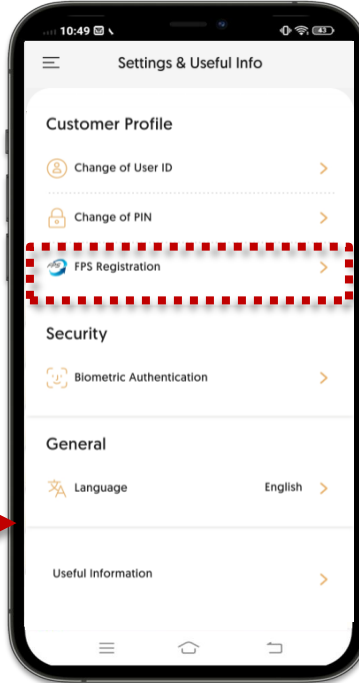
9) FPS De-registration



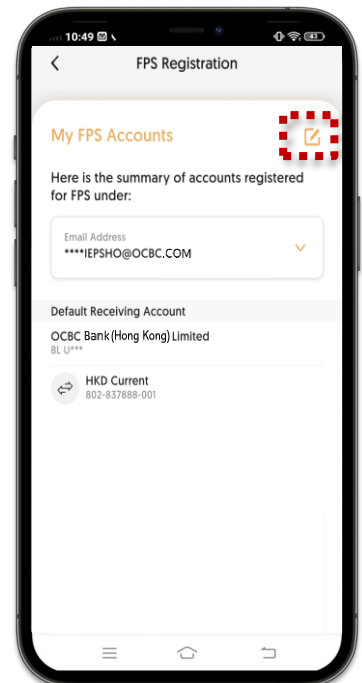
1 Select "Settings & Useful info" from menu



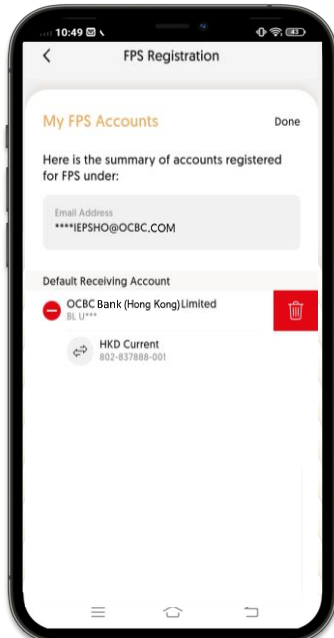
2 Select "FPS Registration" from menu



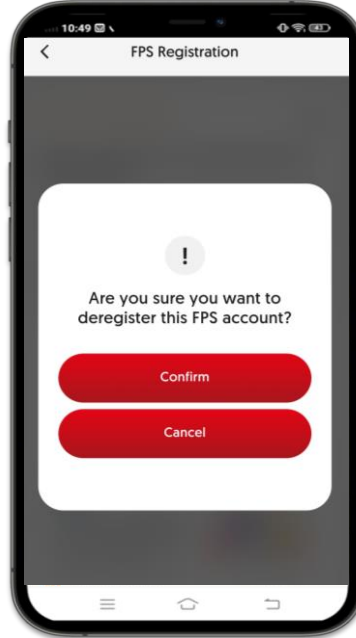
3 Select proxy and click "Edit" button



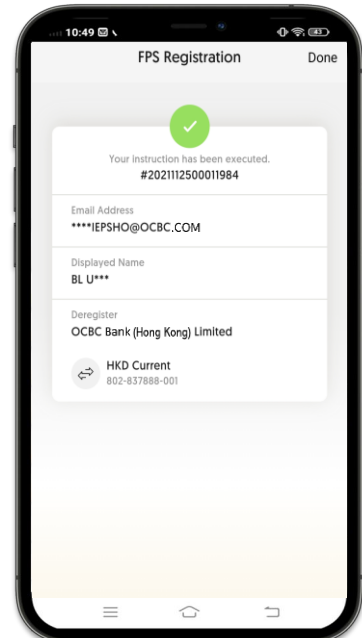
4 Click on "-" button and "bin" button



5 Click on "Confirm" button



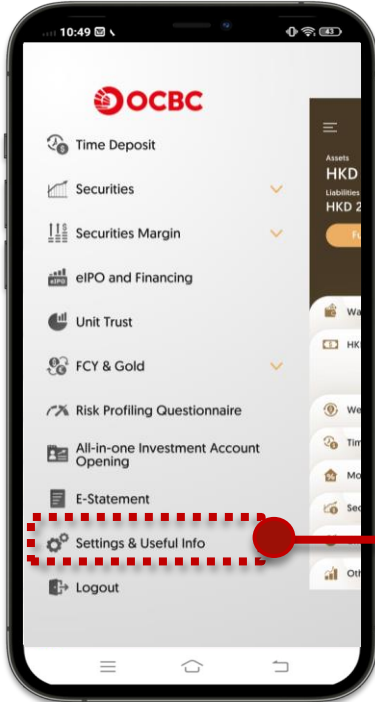
6 FPS de-registration is successful



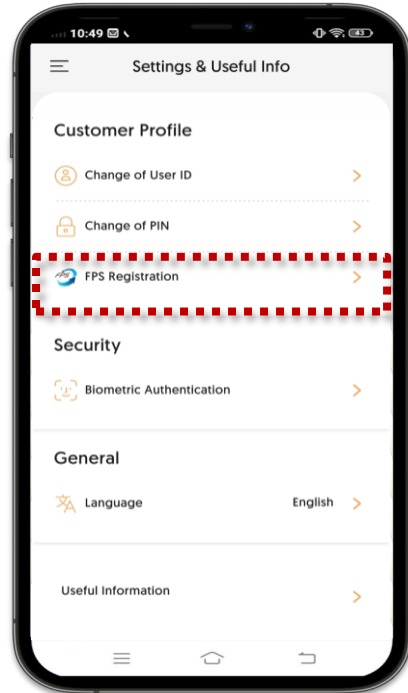
1 Transfer & Pay

10) Amend FPS Receiving Account

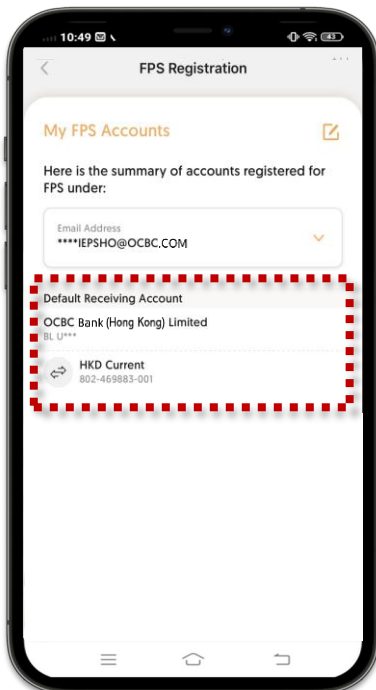
1 Select "Settings & Useful info" from menu



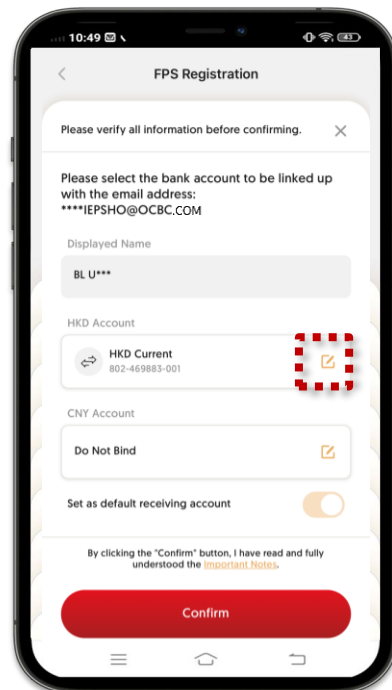
2 Select "FPS Registration" from menu



3 Select FPS proxy and click on receiving account



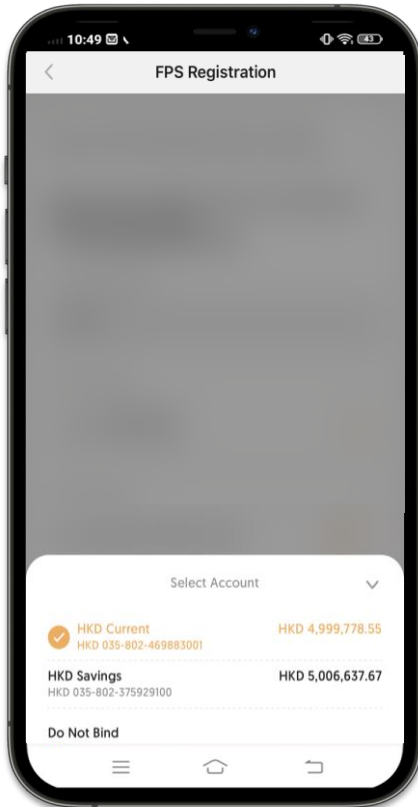
4 Click on "Edit" button



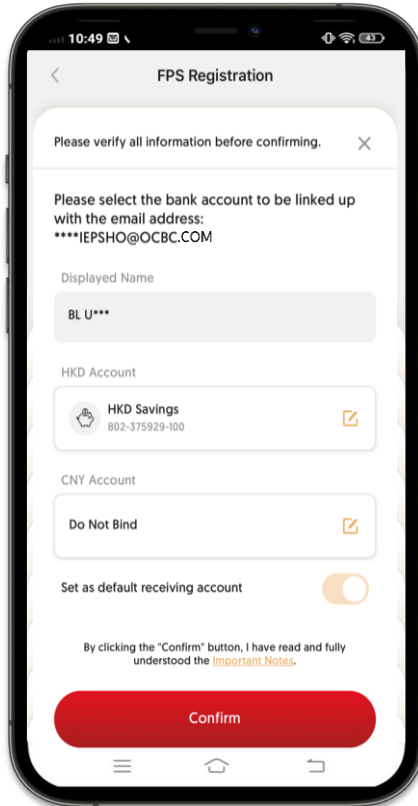
1 Transfer & Pay

10) Amend FPS Receiving Account (CONT'D)

5 Select a new receiving account



6 Review the details and submit the instruction



7 Receiving account is updated

