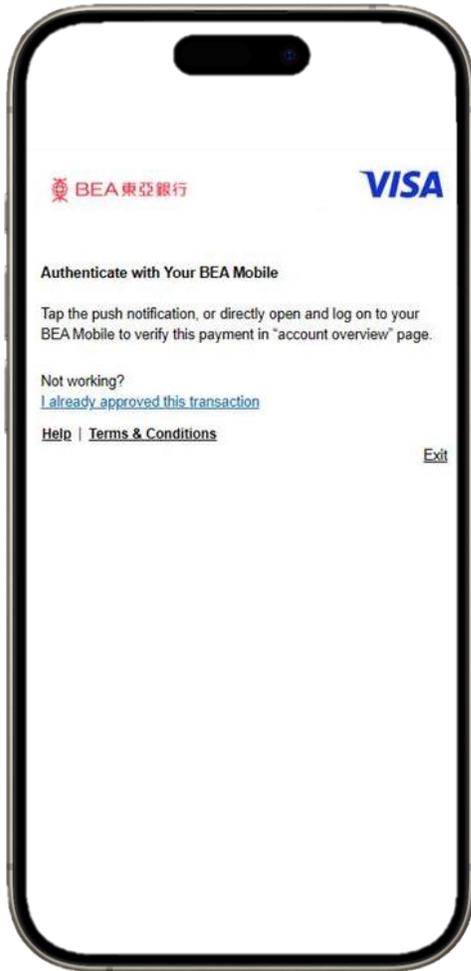




Flow of Online Transaction Verification by BEA Mobile

(Applicable to those who have installed BEA Mobile and activated i-Token service)



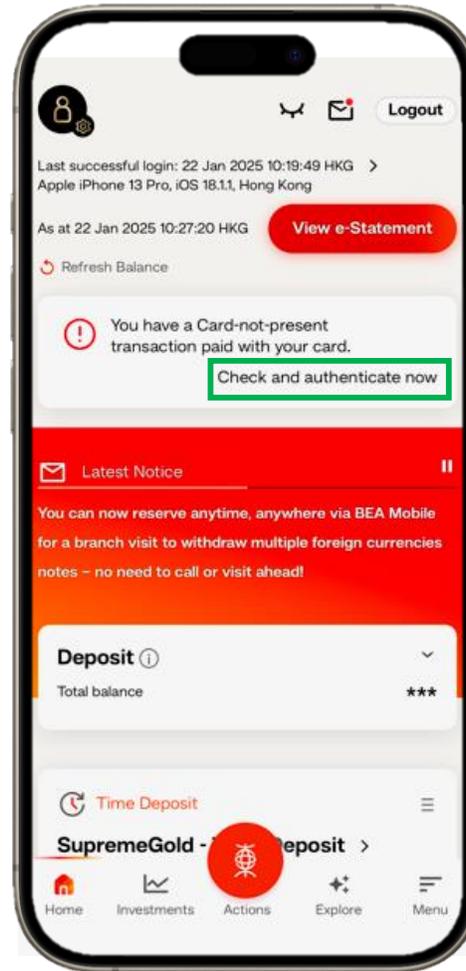
Step 1

When making an online payment, you will be prompted to open BEA Mobile for transaction verification



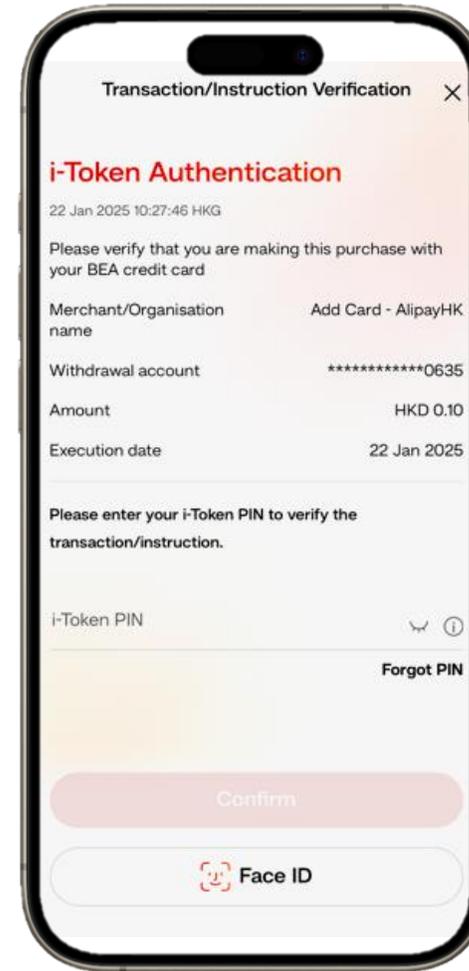
Step 2

Tap on the push notification to log in to BEA Mobile for transaction verification
Note: Be sure to enable push notifications in your mobile settings



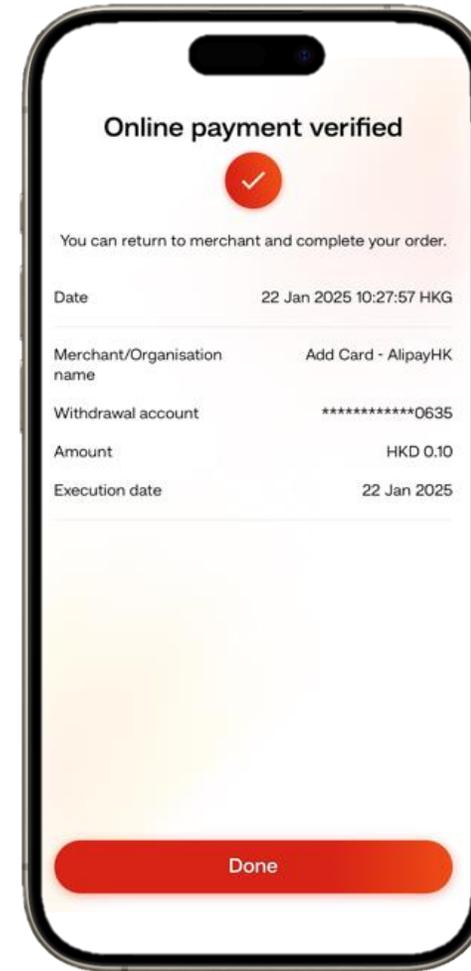
Step 3

Tap "Check and authenticate now" on the relevant notification after logging in to BEA Mobile



Step 4

Verify the transaction information and use i-Token for authentication
(biometrically or with your i-Token PIN)



Done

After verification is completed, return to the merchant page to complete the transaction
Note: If the transaction cannot be completed after verification, please click "I already approved this transaction"



Flow of Online Transaction Verification by SMS One-time Password (OTP) (Applicable to those who have not installed BEA Mobile or activated i-Token service)



Step 1

During the online payment process, notification will be shown to remind the online transaction has to be verified by SMS OTP



Step 2

A password is sent to customer's registered mobile number via SMS

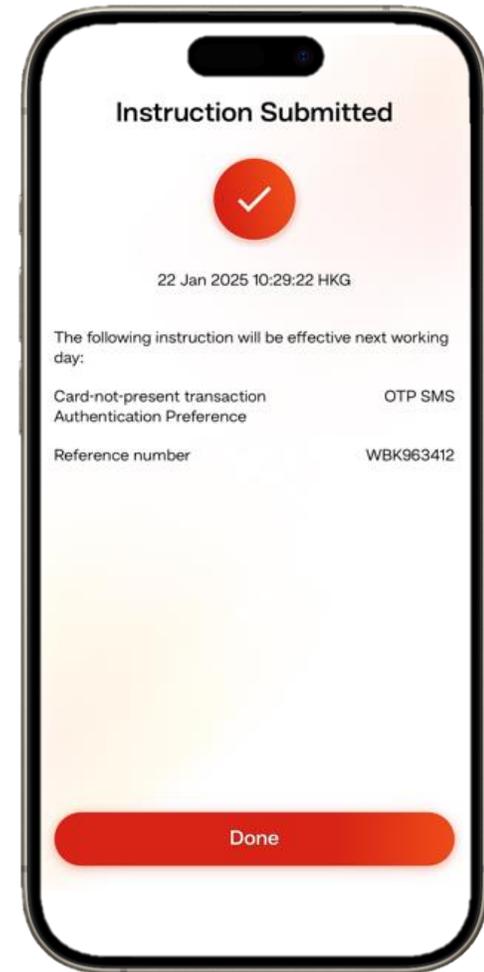
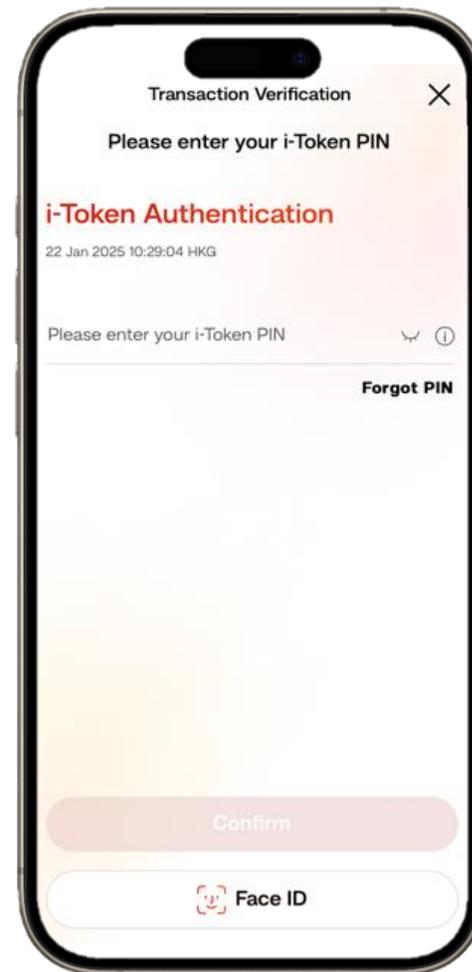
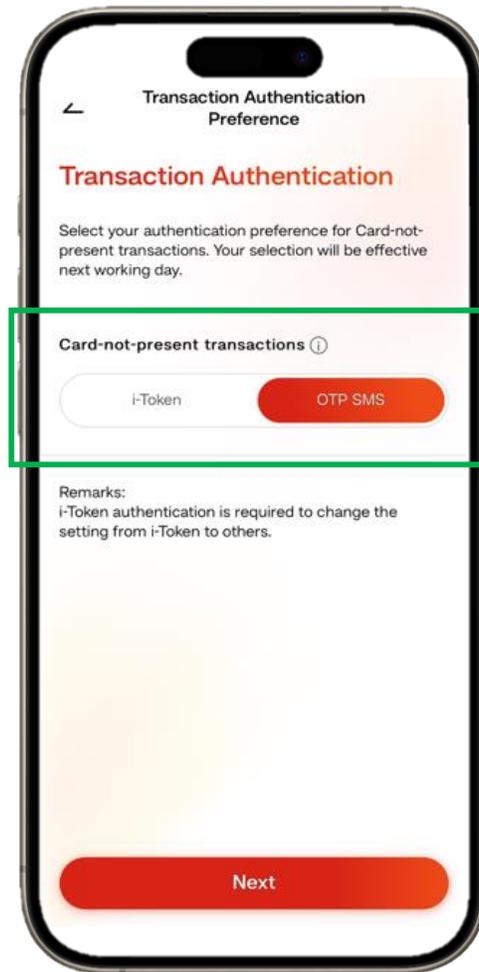
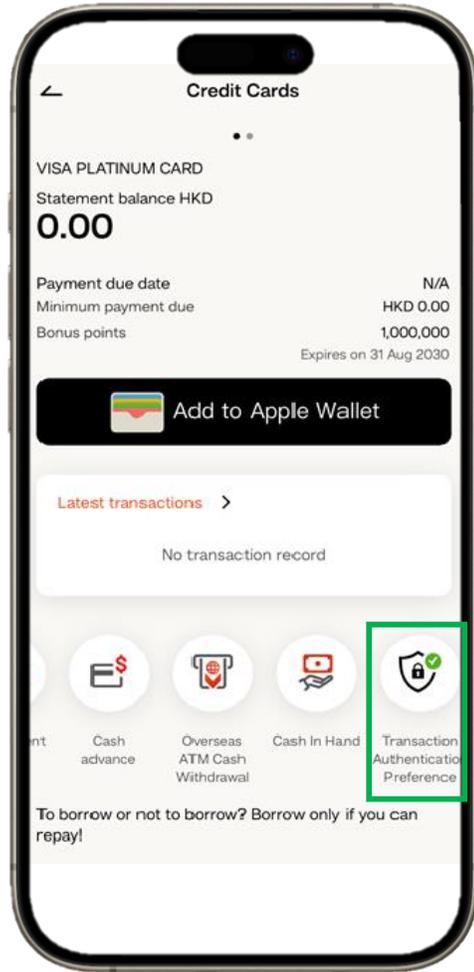
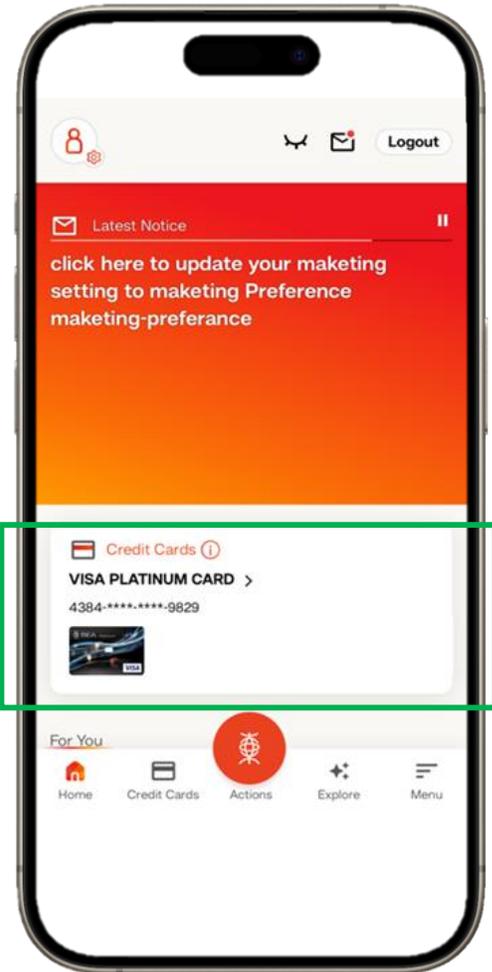


Step 3

Enter the password from SMS to complete transaction authentication



Setting of Transaction Authentication Preference



Step 1

Tap the credit card after login BEA Mobile

Step 2

Tap "Transaction Authentication Preference"

Step 3

Change the transaction authentication preference

Step 4

Enter i-Token for confirmation (biometrically or with your i-Token PIN)

Done

The change will be effective in next working day