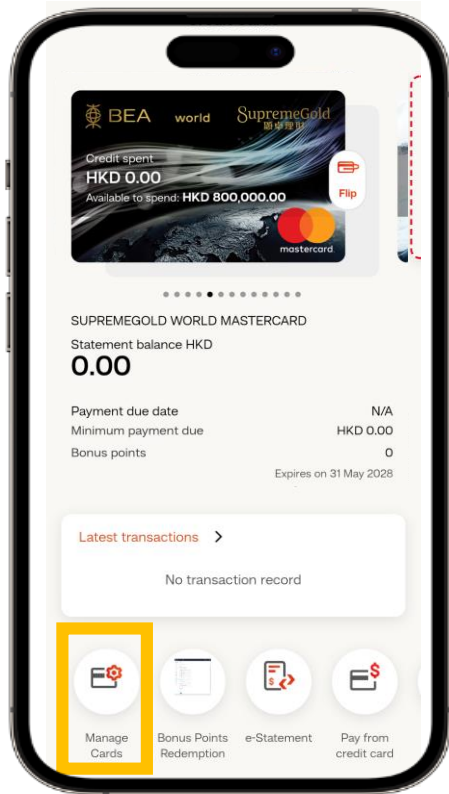


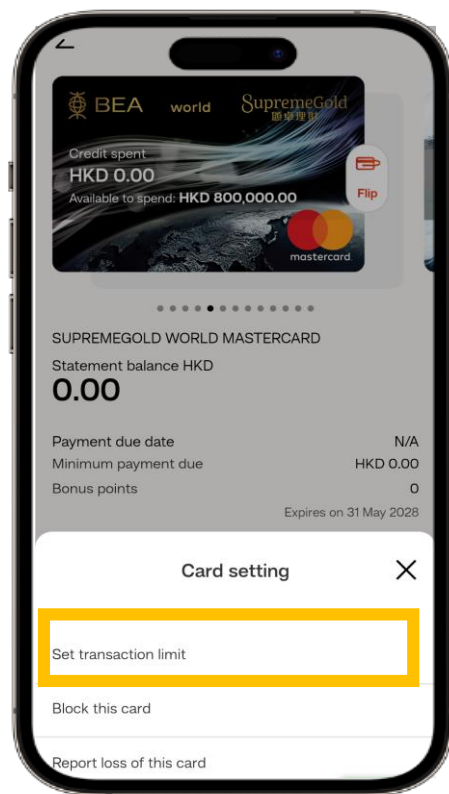


# Enable Card-Not-Present Transaction & Set Up Transaction Limit via BEA Mobile



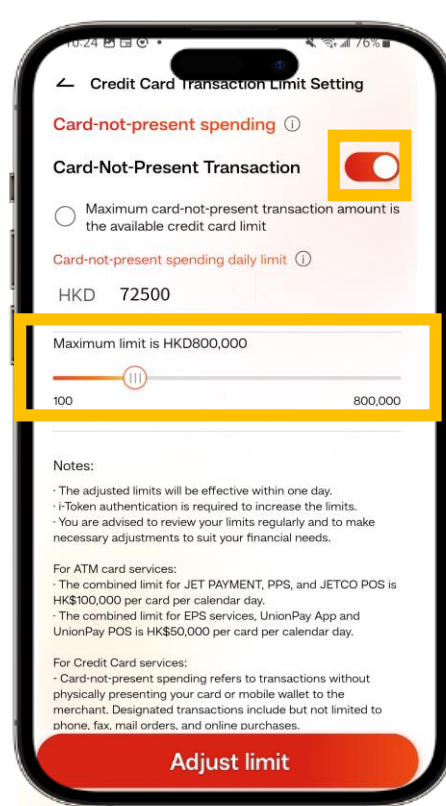
### Step 1

After logging in to BEA Mobile, select the required card.  
Then, tap "Manage Card" in the credit card overview page



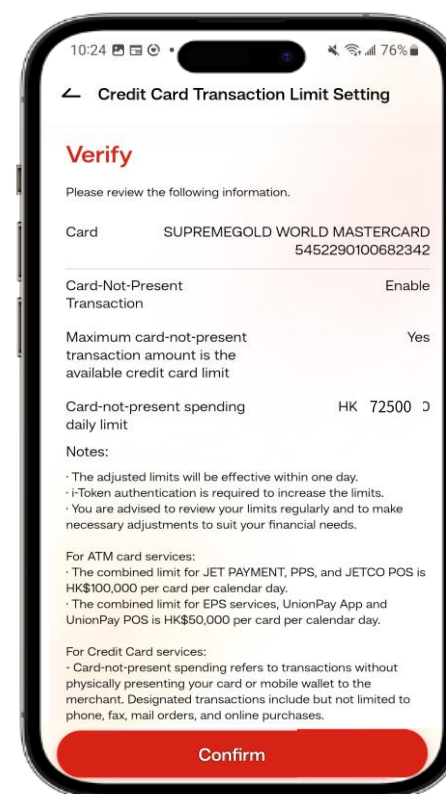
### Step 2

Click "Set transaction limit"



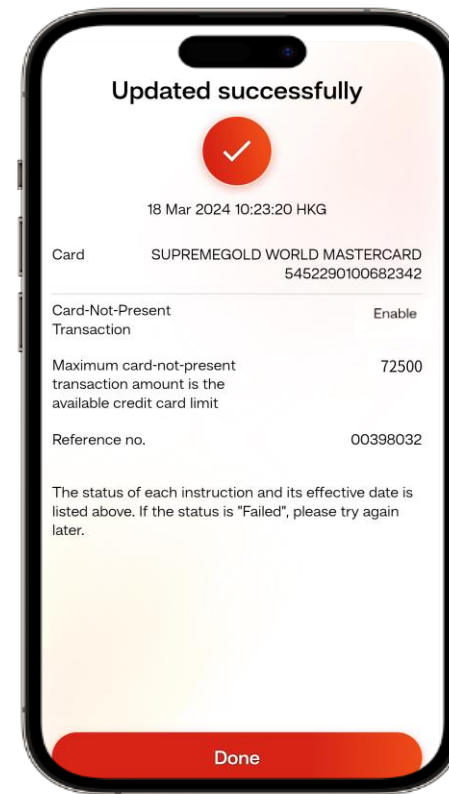
### Step 3

Card-not-present spending daily limit can be set up once the card-not-present transaction function is enabled. i-Token authentication is required if you want to increase current limit (The daily limit must be a multiple of HKD500)



### Step 4

Verify and confirm the information

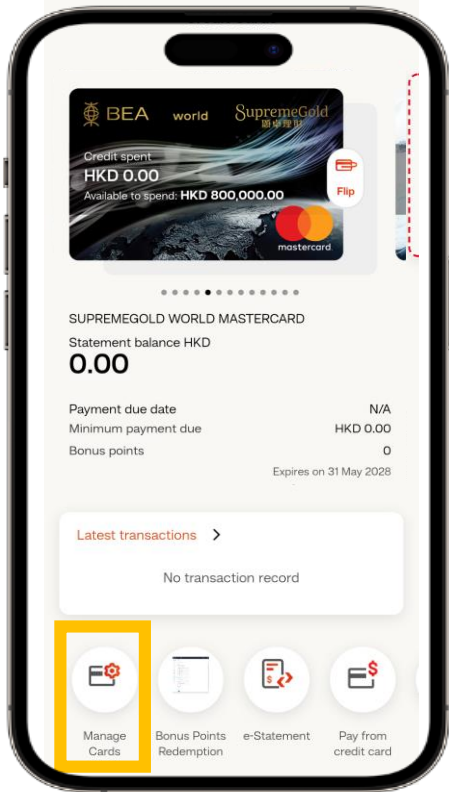


### Done

Update successfully and immediate effect

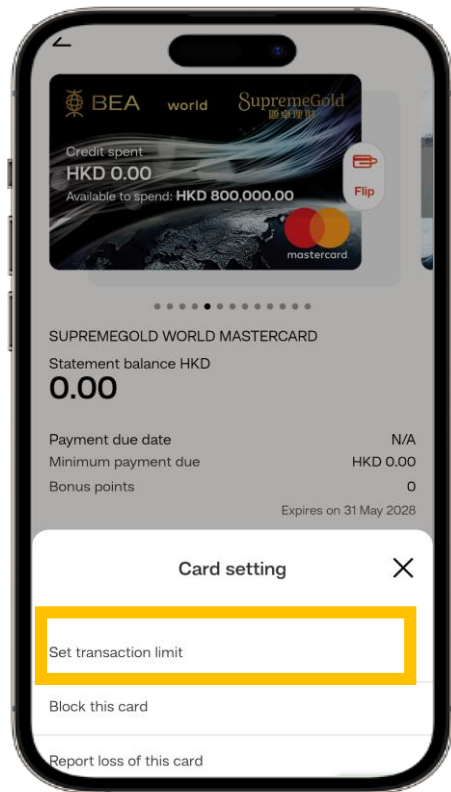


# Disable Card-Not-Present Transaction via BEA Mobile



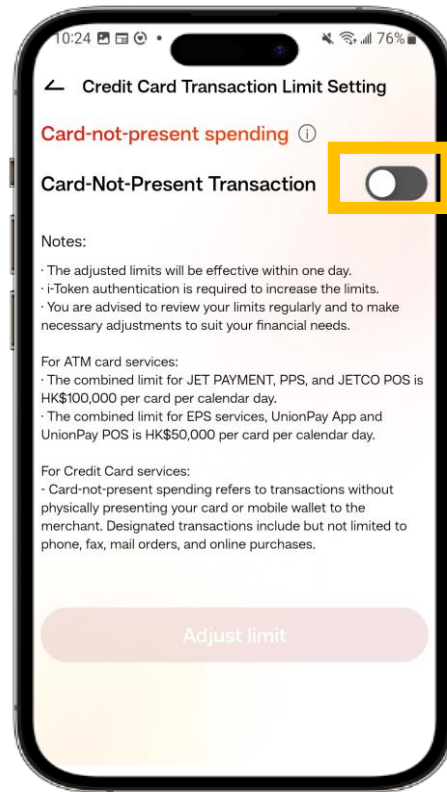
### Step 1

After logging in to BEA Mobile, select the required card.  
Then, tap "Manage Card" in the credit card overview page



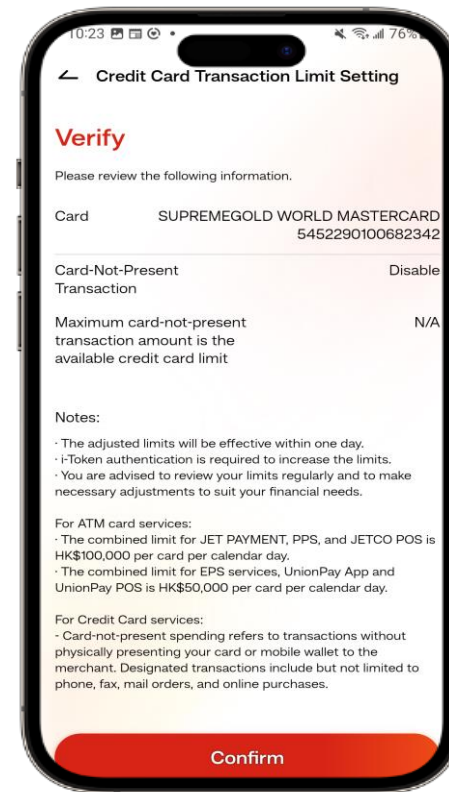
### Step 2

Click "Set transaction limit"



### Step 3

Switch to disable Card-Not-Present Transaction



### Step 4

Verify and confirm the information



### Done

Update successfully and immediate effect



# Enable Card-Not-Present Transaction & Set Up Transaction Limit via BEA Online

## Step 1

After logging in to BEA Online, tap “Cards” > “Credit Cards – Account Summary”. Then, tap “Adjust Transaction Limit” under the required card



Welcome to **BEA Online**

Settings Accounts Payments Loans **Cards** Investments Insurance MPF/ORSO

Home Language Information Help Email Log out

You are here - Cards - Credit Cards - Account Summary

Page Theme

### Credit Cards

Account Summary ▶

Debit Authorisation

Bonus Gallery

Learn more & Apply

Cash In Hand

Overseas ATM Cash  
Withdrawal Settings

Exclusive Privileges

Transaction Dispute &  
Chargeback Handling

### ATM Cards

## Credit Cards and ATM Cards Account Summary

View card overview ·  
Register for campaigns · Use Bonus Points

### Credit Cards

Card No./ Card Type	Available Credit Limit	Current Balance	Statement Balance	Minimum Payment Due	Payment Due Date	Accumulated Bonus Points	Expiry Date	Action
<a href="#">3562-3901-0010-0014</a> JCB PLATINUM CARD	HKD 100,000.00	HKD 0.0	Information not available			Information Not Available	Information Not Available	<a href="#">Adjust Transaction Limit</a>  <a href="#">Block Card</a>
<a href="#">4384-3701-0010-0234</a> VISA PLATINUM CARD	HKD 100,000.00	HKD 0.0	Information not available			1,000,000 <a href="#">Redeem Now</a>	31/07/2030	<a href="#">Adjust Transaction Limit</a>  <a href="#">Block Card</a>





# Enable Card-Not-Present Transaction & Set Up Transaction Limit via BEA Online

## Step 3

Card-not-present transaction daily limit can be set up once the card-not-present transaction function is enabled. i-Token authentication is required if you want to increase current limit (The daily limit must be a multiple of HKD500)

Welcome to **BEA Online**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO



You are here - Settings - Manage Cards - Card Transaction Limit Setting

Page Theme

- ▶ Portfolio
- ▶ Register e-Statement / e-Advice
- ▶ BEA Mobile
- ▶ Faster Payment System ("FPS") Addressing Service
- ▶ Transaction Limits
- ▶ Two-factor Authentication
- ▶ Username
- ▶ Change PIN
- ▶ Personal Information
- ▶ Overseas ATM Cash Withdrawals
- ▶ **Manage Cards**
  - Block/Unblock Cards
  - Card Transaction Limit Setting

### Card Transaction Limit Setting

The adjusted limits will be effective within one day.

To increase or reinstate limits, you are required to activate i-Token in BEA Mobile. For more details, please [click here](#).

Please be reminded that you will be exposed to additional risks after increasing transaction limits. You are advised to review your limits regularly and to make necessary adjustments to suit your financial needs.

VISA PLATINUM CARD 4384-3701-0010-0234

Transaction Type	Maximum Daily Transaction Limit (HK\$)	Existing Daily Transaction Limit (HK\$)	New Daily Transaction Limit (HK\$)
Card-not-present transaction   <a href="#">Disable</a>	100,000	0	<input type="text" value="10000"/>
<input type="checkbox"/> Maximum card-not-present transaction amount as available credit card limit			

#### Notes:

For ATM card services:

- The combined limit for JET PAYMENT, PPS, and JETCO POS is HK\$100,000 per card per calendar day.
- The combined limit for EPS services, UnionPay App and UnionPay POS is HK\$50,000 per card per calendar day.

For Credit Card services:

- The settings of the principal card and the supplementary card must be set independently.
- Card-not-present transaction refers to transactions without physically presenting your card or mobile wallet to the merchant. Designated transactions include but not limited to phone, fax, mail orders, and online purchases.

#### Quick Links

- ▶ Transfers
- ▶ Time Deposits
- ▶ Stock Trading
- ▶ Unit Trusts
- ▶ Linked Deposits

**HKSO**  
brokerage fee  
for trading local securities and A-shares through electronic channels within the first 3 months

**20% Premium Discount**

Please visit a branch for enquiries or call 2232 8968

**MPF**

Unit bonus up to **0.8%** of total transfer-in assets



# Enable Card-Not-Present Transaction & Set Up Transaction Limit via BEA Online

## Step 4

i-Token push notification has been sent to your mobile device. Tap the notification for authentication

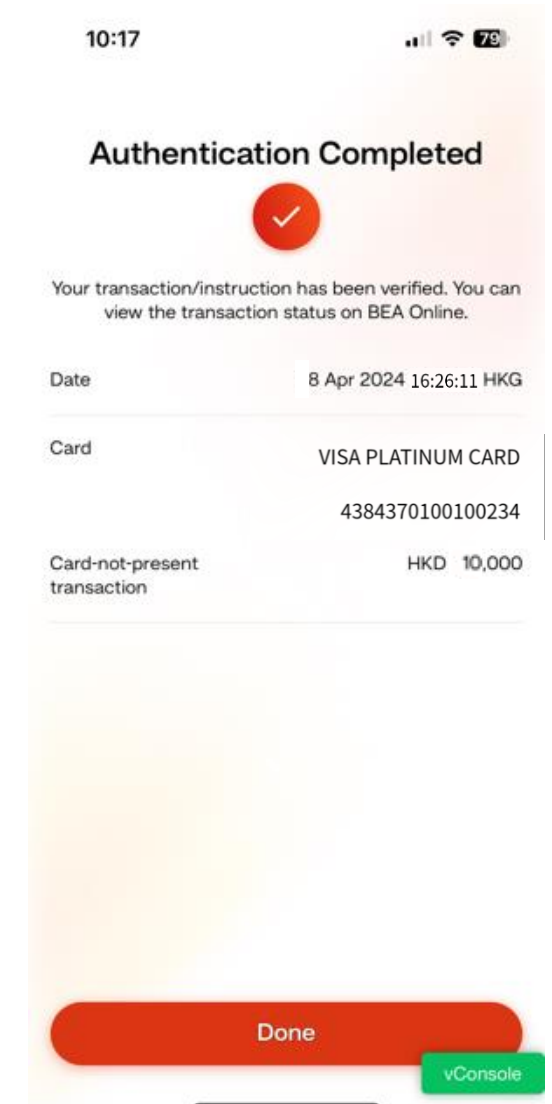
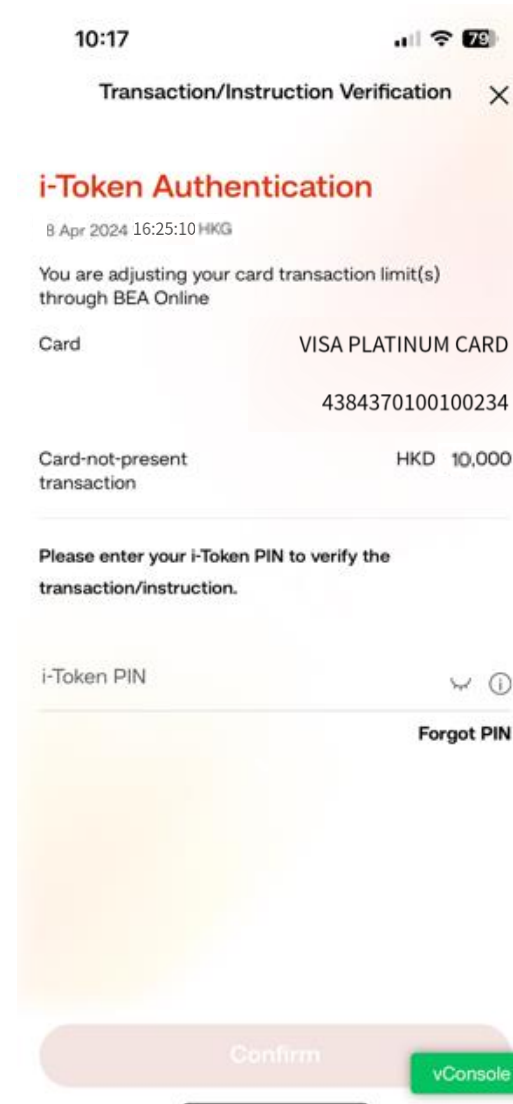
The screenshot shows the BEA Online interface for setting transaction limits. The main content area is titled "Card Transaction Limit Setting" and includes a progress indicator for steps 1 (Input), 2 (Confirm), and 3 (Complete). A reminder dialog box is overlaid on the page, stating: "Reminder: The i-Token push notification for this transaction has been sent to your mobile device. Tap the notification to verify this transaction. If you have not enabled the notification function, please see other ways to verify the transaction on this page." The dialog has an "OK" button. Below the dialog, the page shows the transaction details: "VISA PLATINUM CARD 4384-3701-0010-0234" and "Transaction Type: Card-not-present transaction". The "Effective Date" section indicates that limits will be effective within a certain period. The "New Daily Transaction Limit (HK\$)" is set to 10,000. The page also features a "Quick Links" sidebar with options like Transfers, Time Deposits, and Stock Trading, and a "BEA MPF" advertisement.



# Enable Card-Not-Present Transaction & Set Up Transaction Limit via BEA Online

## Step 5

Enter your i-Token to authenticate





# Enable Card-Not-Present Transaction & Set Up Transaction Limit via BEA Online

## Step 6

The instruction of enabling card-not present transaction has been updated successfully



Welcome to **BEA Online**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO



You are here - Settings - Manage Cards - Card Transaction Limit Setting

Page Theme

- ▶ Portfolio
- ▶ Register e-Statement / e-Advice
- ▶ BEA Mobile
- ▶ Faster Payment System ("FPS") Addressing Service
- ▶ Transaction Limits
- ▶ Two-factor Authentication
- ▶ Username
- ▶ Change PIN
- ▶ Personal Information
- ▶ Overseas ATM Cash Withdrawals
- ▶ **Manage Cards**
  - Block/Unblock Cards
  - Card Transaction Limit Setting ▶

### Card Transaction Limit Setting

> 1. Input > 2. Confirm ▶ 3. Complete

### Instruction Submitted

08 Apr 2024 16:26:18 HKG

The status of each instruction and its effective date is listed below. If the status is "Failed", please try again later.

Done

Transaction Type	Existing Daily Transaction Limit (HKD)	New Daily Transaction Limit (HKD)	Status	Effective Date
Card-not-present transaction	0	10,000	Success	

### Quick Links

- ▶ Transfers
- ▶ Time Deposits
- ▶ Stock Trading
- ▶ Unit Trusts
- ▶ Linked Deposits

**HKSO**  
brokerage fee

for trading local securities and A-shares through electronic channels within the first 3 months

**Travel Protection Insurance**

AIA Deferred Annuity Plan  
Life Insurance - Retirement Income

**MPF BEA MPF Bonus**





# Disable Card-Not-Present Transaction via BEA Online

Welcome to **BEA Online**Settings Accounts Payments Loans **Cards** Investments Insurance MPF/ORSO

Log out

You are here - Cards - Credit Cards - Account Summary

| Page Theme

## Step 1

After logging in to BEA Online, tap “Cards” > “Credit Cards – Account Summary”. Then, tap “Adjust Transaction Limit” under the required card

**Credit Cards**[Account Summary ▶](#)[Debit Authorisation](#)[Bonus Gallery](#)[Learn more & Apply](#)[Cash In Hand](#)[Overseas ATM Cash  
Withdrawal Settings](#)[Exclusive Privileges](#)[Transaction Dispute &  
Chargeback Handling](#)**ATM Cards**

### Credit Cards and ATM Cards Account Summary



#### Credit Cards

Card No./ Card Type	Available Credit Limit	Current Balance	Statement Balance	Minimum Payment Due	Payment Due Date	Accumulated Bonus Points	Expiry Date	Action
<a href="#">5452-2901-0068-2342</a> SUPREMEGOLD WORLD MASTERCARD	HKD 800,000.00	HKD 0.0	Information not available			1,000,000 158,910 <a href="#">Redeem Now</a>	31/05/2028 30/06/2025	<a href="#">Adjust Transaction Limit</a>  <a href="#">Block Card</a>
<a href="#">4384-3701-0010-0234</a> VISA PLATINUM CARD	HKD 100,000.00	HKD 0.0	Information not available			1,000,000 <a href="#">Redeem Now</a>	31/07/2030	<a href="#">Adjust Transaction Limit</a>  <a href="#">Unblock Card</a>



# Disable Card-Not-Present Transaction via BEA Online

Welcome to **BEA Online**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

Log out

You are here - Settings - Manage Cards - Card Transaction Limit Setting

Page Theme

## Step 2

Tap "Disable" next to card-not-present transaction under transaction type

- ▶ Portfolio
- ▶ Register e-Statement / e-Advice
- ▶ BEA Mobile
- ▶ Faster Payment System ("FPS") Addressing Service
- ▶ Transaction Limits
- ▶ Two-factor Authentication
- ▶ Username
- ▶ Change PIN
- ▶ Personal Information
- ▶ Overseas ATM Cash Withdrawals
- ▶ **Manage Cards**
  - Block/Unblock Cards
  - Card Transaction Limit Setting

### Card Transaction Limit Setting

The adjusted limits will be effective within one day.

For security reasons, to increase or reinstate limits, you are required to activate i-Token in BEA Mobile. For more details, please [click here](#).

Please be reminded that you will be exposed to additional risks after increasing transaction limits. You are advised to review your limits regularly and to make necessary adjustments to suit your financial needs.

SUPREMEGOLD WORLD MASTERCARD 5452-2901-0068-2342

Transaction Type	Maximum Daily Transaction Limit (HKD)	Existing Daily Transaction Limit (HKD)	New Daily Transaction Limit (HKD)
Card-not-present transaction <b>Disable</b>	800,000	11,000	<input type="text"/>
<input type="checkbox"/> Maximum card-not-present transaction amount as available credit card limit			

#### Notes:

For ATM card services:

- The combined limit for JET PAYMENT, PPS, and JETCO POS is HK\$100,000 per card per calendar day.
- The combined limit for EPS services, UnionPay App and UnionPay POS is HK\$50,000 per card per calendar day.

For Credit Card services:

- The settings of the principal card and the supplementary card must be set independently.
- Card-not-present transaction refers to transactions without physically presenting your card or mobile wallet to the merchant. Designated transactions include but not limited to phone, fax, mail orders, and online purchases.

### Quick Links

- ▶ Transfers
- ▶ Time Deposits
- ▶ Stock Trading
- ▶ Unit Trusts
- ▶ Linked Deposits

**HKSO**  
brokerage fee

For trading local securities and futures through electronic channels within the first 3 months

**20% Premium Discount**

Please visit a branch for enquiries or call 2232 8968

**MPF**

Unit bonus up to **0.8%** of total transfer-in assets



# Disable Card-Not-Present Transaction via BEA Online

Welcome to **BEA Online**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO



You are here - Settings - Manage Cards - Card Transaction Limit Setting

Page Theme

## Step 3

Tap "Proceed"

- ▶ Portfolio
- ▶ Register e-Statement / e-Advice
- ▶ BEA Mobile
- ▶ Faster Payment System ("FPS") Addressing Service
- ▶ Transaction Limits
- ▶ Two-factor Authentication
- ▶ Username
- ▶ Change PIN
- ▶ Personal Information
- ▶ Overseas ATM Cash Withdrawals
- ▶ **Manage Cards**
  - Block/Unblock Cards
  - Card Transaction Limit Setting ▶

### Card Transaction Limit Setting

The adjusted limits will be effective within one day.

To increase or reinstate limits, you are required to activate I-Token in BEA Mobile. For more details, please [click here](#).

Please be reminded that you will be exposed to additional risks after increasing transaction limits. You are advised to review your limits regularly and to make necessary adjustments to suit your financial needs.

SUPREMEGOLD WORLD MASTERCARD 5452-2901-0068-2342

Transaction Type	Maximum Daily Transaction Limit (HK\$)	Existing Daily Transaction Limit (HK\$)	New Daily Transaction Limit (HK\$)
Card-not-present transaction   <a href="#">Enable</a>	800,000	11,000	<input type="text"/>

#### Notes:

For ATM card services:

- The combined limit for JET PAYMENT, PPS, and JETCO POS is HK\$100,000 per card per calendar day.
- The combined limit for EPS services, UnionPay App and UnionPay POS is HK\$50,000 per card per calendar day.

For Credit Card services:

- The settings of the principal card and the supplementary card must be set independently.
- Card-not-present transaction refers to transactions without physically presenting your card or mobile wallet to the merchant. Designated transactions include but not limited to phone, fax, mail orders, and online purchases.

#### Quick Links

- ▶ Transfers
- ▶ Time Deposits
- ▶ Stock Trading
- ▶ Unit Trusts
- ▶ Linked Deposits

**HK\$0 brokerage fee**  
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**20% Discount** on the first annual premium

Enabling you to accumulate wealth and planning the best for your loved ones

**MPF** Unit bonus up to **0.8%** of total transfer-in assets



# Disable Card-Not-Present Transaction via BEA Online

## Step 4

“Disable” is shown under New Daily Transaction Limit, then tap “Proceed”

Welcome to **BEA Online**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

Log out

You are here - Settings - Manage Cards - Card Transaction Limit Setting

| Page Theme

- ▶ Portfolio
- ▶ Register e-Statement / e-Advice
- ▶ BEA Mobile
- ▶ Faster Payment System ("FPS") Addressing Service
- ▶ Transaction Limits
- ▶ Two-factor Authentication
- ▶ Username
- ▶ Change PIN
- ▶ Personal Information
- ▶ Overseas ATM Cash Withdrawals
- ▶ **Manage Cards**
  - Block/Unblock Cards
  - Card Transaction Limit Setting ▶

### Card Transaction Limit Setting

> 1. Input   ▶ **2. Confirm**   > 3. Complete

Please verify and confirm the following transaction details:

SUPREMEGOLD WORLD MASTERCARD 5452-2901-0068-2342

Transaction Type	Existing Daily Transaction Limit (HKD)	New Daily Transaction Limit (HKD)
Card-not-present transaction	11,000	Disable

- I/We hereby request the Bank to change the transaction limit as above. I/We acknowledge that I/we will be liable for whatsoever error therein and consequence arising therefrom.
- I/We confirm that nothing herein contained shall affect the validity of any transactions made through various "BEA Online" electronic channel(s) before the Bank receives my/our request hereof.

#### Effective Date

- The limits will be effective within one day.

Cancel

Proceed

### Quick Links

- ▶ Transfers
- ▶ Time Deposits
- ▶ Stock Trading
- ▶ Unit Trusts
- ▶ Linked Deposits

**HKSO**  
brokerage fee  
for trading local securities and A-shares through electronic channels within the first 3 months

**Decoration Protection Insurance**

**MPF BEA MPF**



# Disable Card-Not-Present Transaction via BEA Online

## Step 5

The instruction of disabling card-not present transaction has been updated successfully



Welcome to **BEA Online**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

Home 繁 簡 i 消息 Log out

You are here - Settings - Manage Cards - Card Transaction Limit Setting

Page Theme

- ▶ Portfolio
- ▶ Register e-Statement / e-Advice
- ▶ BEA Mobile
- ▶ Faster Payment System ("FPS") Addressing Service
- ▶ Transaction Limits
- ▶ Two-factor Authentication
- ▶ Username
- ▶ Change PIN
- ▶ Personal Information
- ▶ Overseas ATM Cash Withdrawals
- ▶ **Manage Cards**
  - Block/Unblock Cards
  - Card Transaction Limit Setting ▶

### Card Transaction Limit Setting

> 1. Input > 2. Confirm ▶ 3. Complete

### Instruction Submitted

08 Apr 2024 16:30:21 HKG

The status of each instruction and its effective date is listed below. If the status is "Failed", please try again later.

Done

SUPREMEGOLD WORLD MASTERCARD 5452-2901-0068-2342

Transaction Type	Existing Daily Transaction Limit (HKD)	New Daily Transaction Limit (HKD)	Status	Effective Date
Card-not-present transaction	11,000	Disable	Success (00806312)	

### Quick Links

- ▶ Transfers
- ▶ Time Deposits
- ▶ Stock Trading
- ▶ Unit Trusts
- ▶ Linked Deposits

**HKSO**  
brokerage fee

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2232 8968

**MPF**

Unit bonus up to **0.8%** of total transfer-in assets



## FAQ

### 1. What are “Card-Not-Present Transactions?”

Card-Not-Present spending refers to transactions carried out without the need to present a physical card or mobile wallet to the merchant. These include, but are not limited to, transactions carried out by phone, fax, mail orders, or online. Credit card transactions carried out through BEA Online/ BEA Mobile banking (including but not limited to bill payments, account transfers, and instalments) are not Card-Not-Present transactions.

### 2. What happens when I switch "Manage Card-Not-Present Transactions" to the red toggle?

When the red toggle is on, your maximum daily Card-Not-Present transaction limit is being managed and limited to the maximum entered in your settings. Any Card-Not-Present transaction amount (HKD or equivalent currency) exceeding the set daily maximum will be declined. Your daily maximum for Card-Not-Present transactions cannot be set higher than your available credit limit. For example, if you set your daily Card-Not-Present maximum transaction amount as HK\$500,00, then any online transaction(s) greater than HK\$500,00 or any transaction which brings the total for that day to more than HK\$500.00 will be declined. If you set HK\$0.00 as your maximum daily Card-Not-Present transaction amount, then all the online transactions you submit will be declined (the Card-Not-Present transactions function has been disabled).

### 3. What happens when I switch "Manage Card-Not-Present Transaction" to the grey toggle?

When the grey toggle is on, the Card-Not-Present transactions function is suspended and Card-Not-Present transactions will be declined.



## FAQ

4. Can I update my daily Card-Not-Present transaction limit anytime?

Indeed. You can use the BEA Mobile “Card Transaction Limit Setting – Card-Not-Present Transaction” Function anytime to flexibly manage your daily Card-Not-Present transaction limit. There is no restriction on the number of times you update or change your daily Card-Not-Present transaction limit. Upon confirmation, your daily limit will be updated instantly.

5. Can I update my supplementary card's daily Card-Not-Present transaction limit only?

Yes. The Principal and Supplementary Card(s) of the same credit card account each use on their own a daily Card-Not-Present transaction limit.

6. I am a supplementary cardholder. Can I update my maximum daily Card-Not-Present transaction limit?

Yes, you can at any time use the BEA Mobile “Card Transaction Limit Setting – Card-Not-Present Transaction” Function to flexibly manage your daily Card-Not-Present transaction limit. There is no restriction on the number of times you update or change your daily Card-Not-Present transaction limit. Upon confirmation, your daily limit will be updated instantly.



## FAQ

7. How do I know whether my spending today has reached the daily Card-Not-Present transaction limit?

Any Card-Not-Present transaction amount (HKD or equivalent currency) exceeding your set daily maximum will be declined (except when you have agreed to make use of the Over Credit Limit Facility). In addition, BEA will send an email or SMS to inform customers that the relevant transaction has been declined.

8. BEA Mobile banking only allows me to set the Card-Not-Present transaction limit in multiples of HK\$500. Can I change that to multiples of HK\$100?

You can call the BEA Customer Services Hotline to have this set up on your behalf.