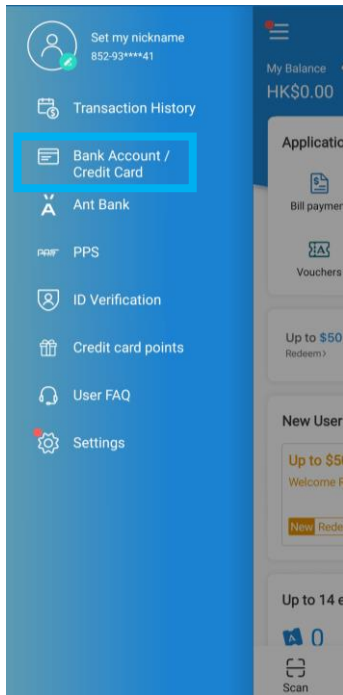


Demo guide of linking account to mobile wallets and adding value/making payment in mobile wallets

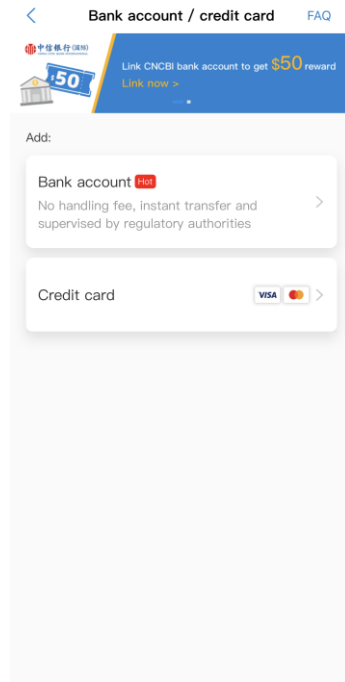
1. [Alipay HK](#) (Page 2 – 4)
2. [WeChat Pay](#) (Page 5 – 9)
3. [Octopus App](#) (Page 10 – 12)
4. [PayMe](#) (Page 13 – 15)
5. [UnionPay App](#) (Page 16 – 19)
6. [e-CNY](#) (Page 20 – 21)

Remarks: This demo guide is for reference only. The latest interface and flow are subject to the updates of mobile wallets. Please visit the mobile wallets for more information.

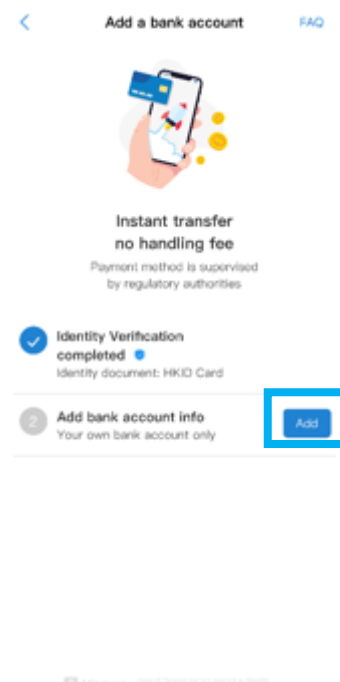
Link to AlipayHK App



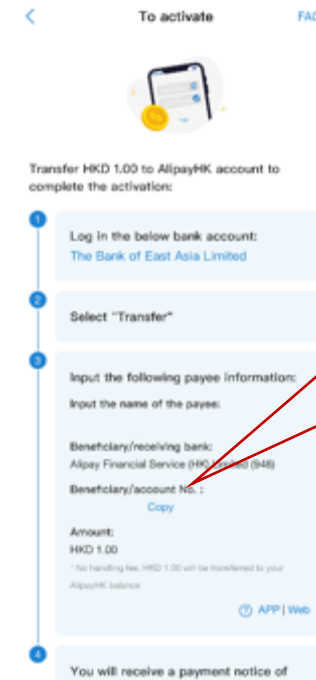
1. Select "Bank Account / Credit Card"



2. Select account type



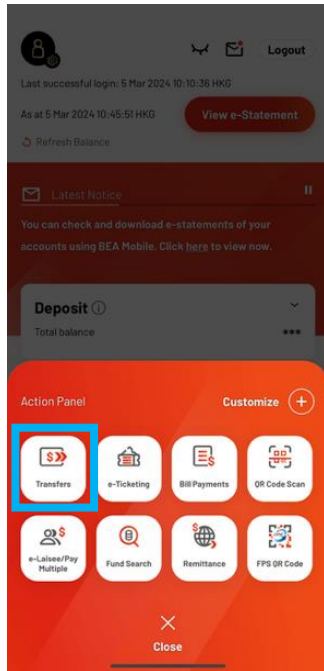
3. If you choose a bank account, click "Add", enter your BEA bank account information and verify your mobile no. according to the instructions



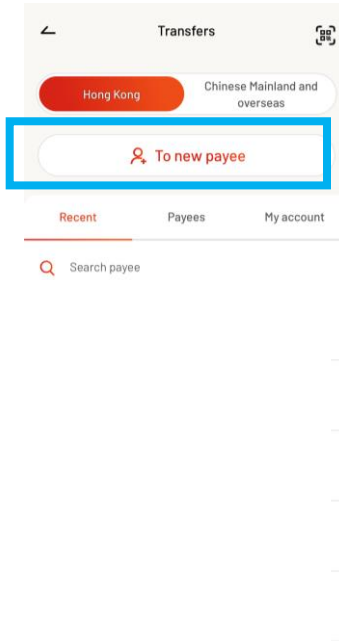
Copy your AlipayHK account no. for making transfers

4. Transfer HK\$1 from your BEA bank account to your AlipayHK account to complete the activation

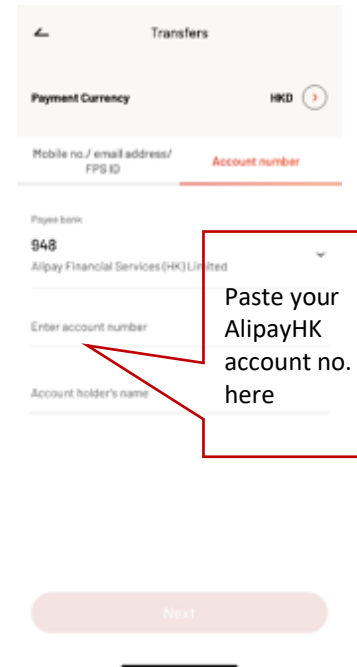
Transfer HK\$1 from your BEA bank account to AlipayHK



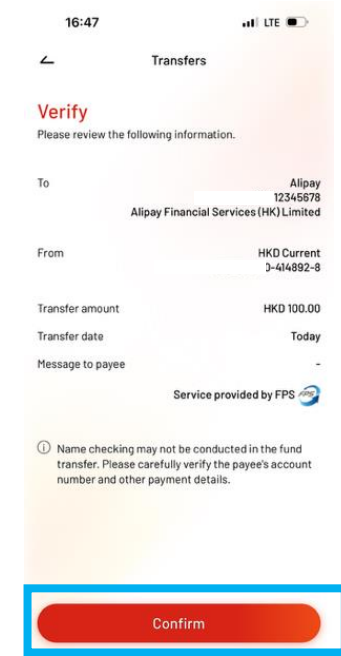
5. Log in to BEA Mobile, select "Actions" > "Transfers"



6. Select "To new payee"

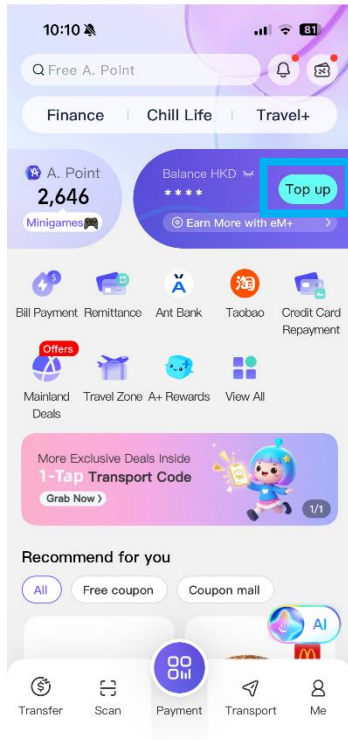


7. Enter your AlipayHK account number

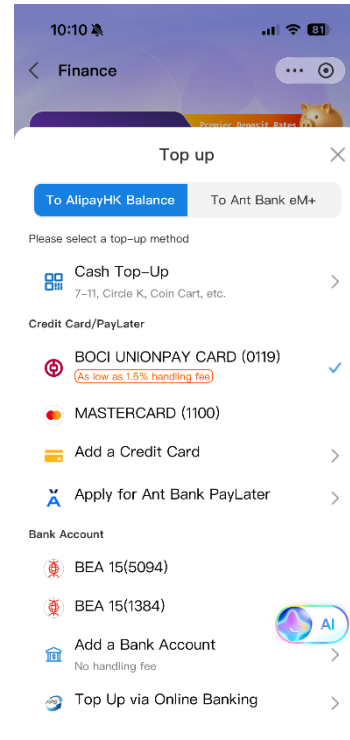


8. Select withdrawal account and enter amount > press "Next", verify the details and press "Confirm"

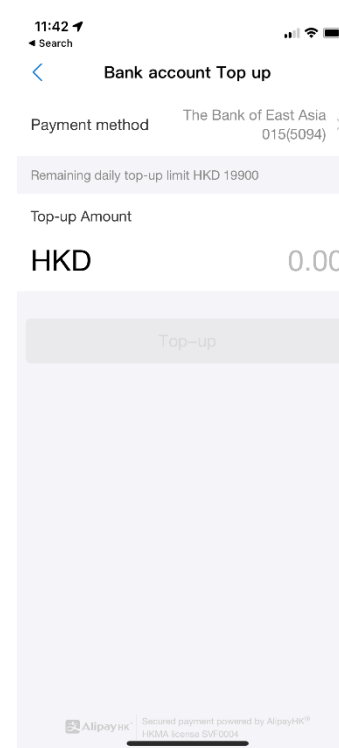
Top up your AlipayHK account



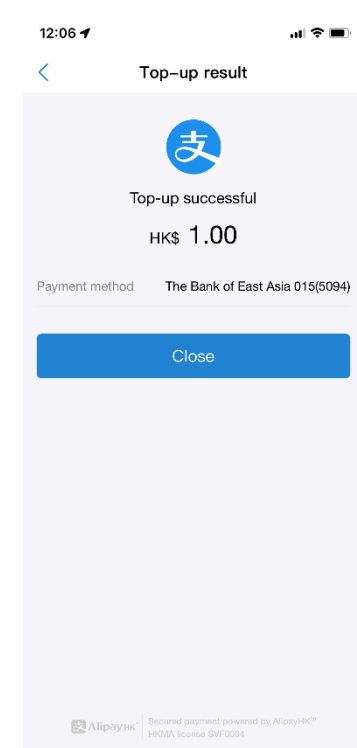
1. Click "Top Up"



2. Choose value-added methods



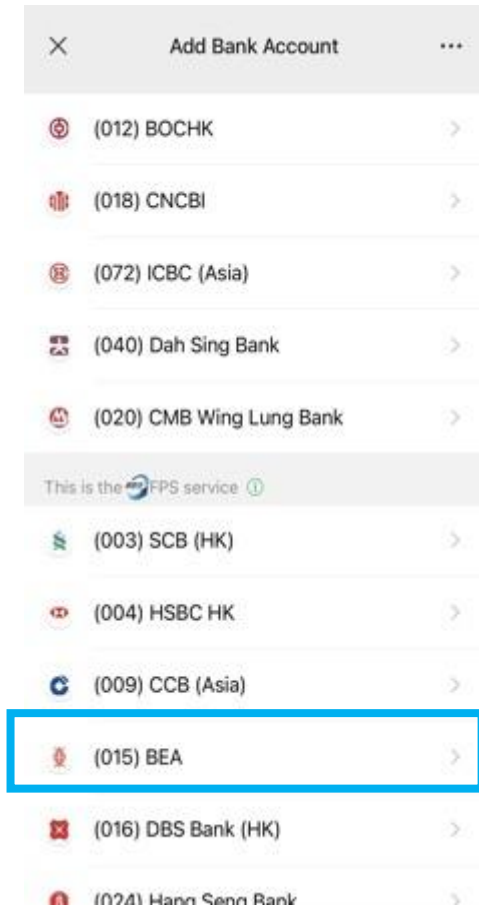
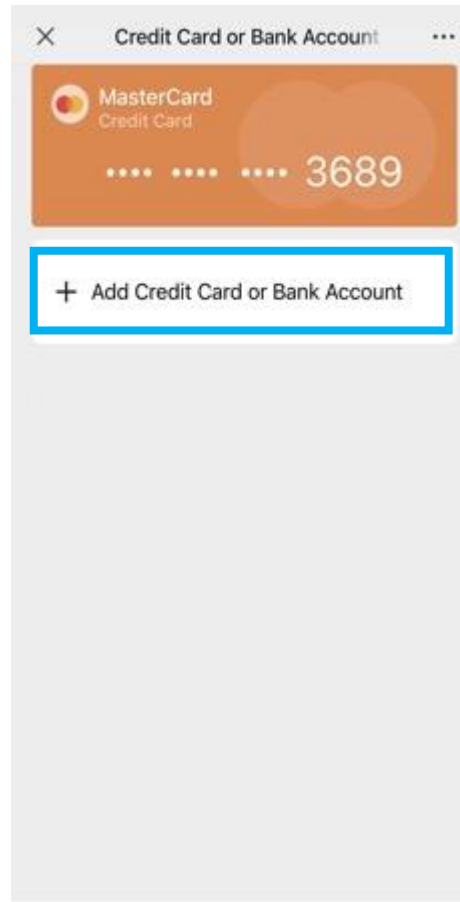
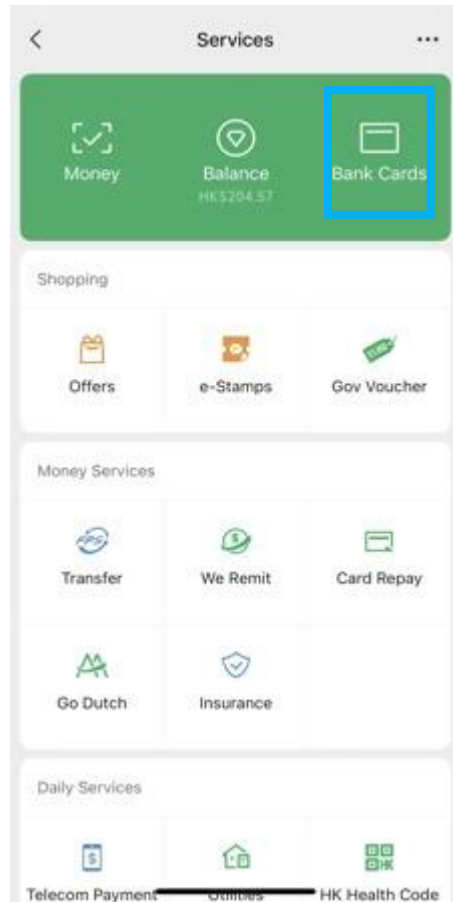
3. Enter amount and click "Top up"



4. Top-up is completed

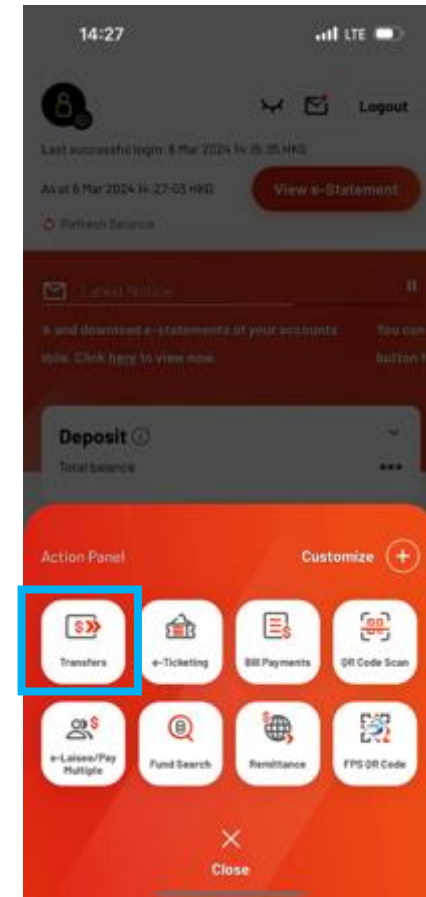
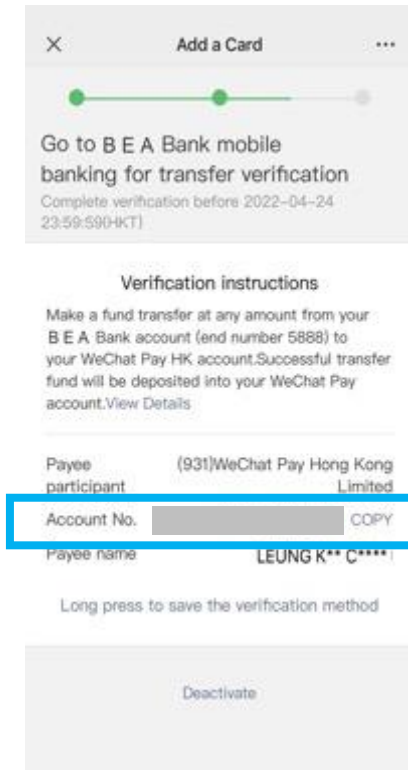
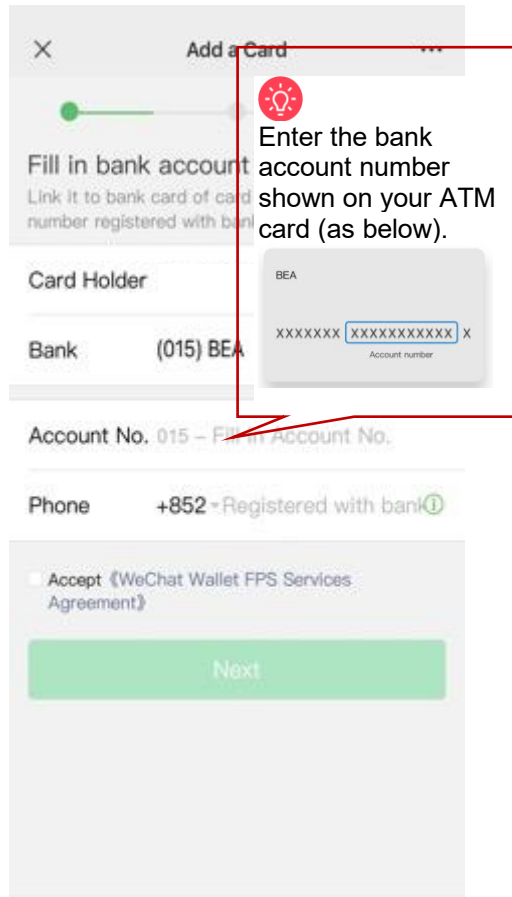
Link to WeChat App

1. Open the WeChat App, select "Me" > "Services" > "Bank Cards".
2. Click "Add Credit Card or Bank Account".
3. If you choose a bank account*, Select "(015) BEA" > "Verify now"

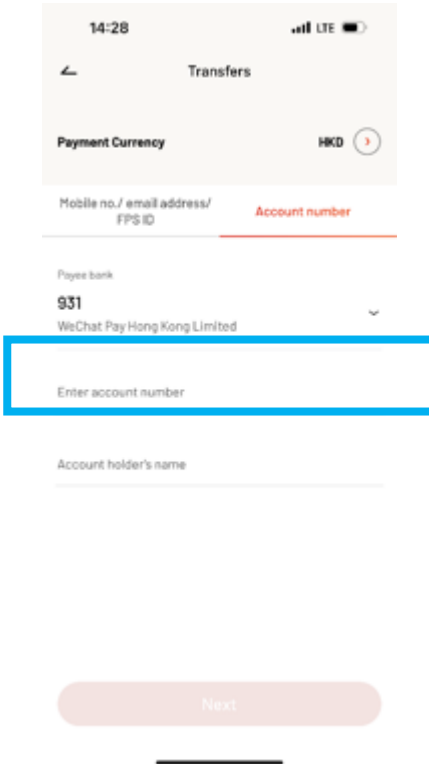


* Identity verification is required in WeChat first.

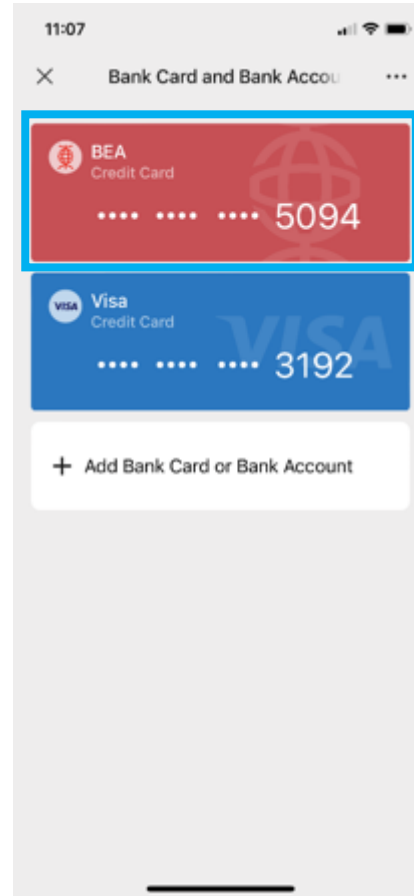
4. After filling in the account information, click "Next"
5. Copy the WeChat account no.
6. Log in to BEA Mobile, click "Actions" > "Transfers" > "To new payee"



7. Paste the WeChat account number and enter the top up amount

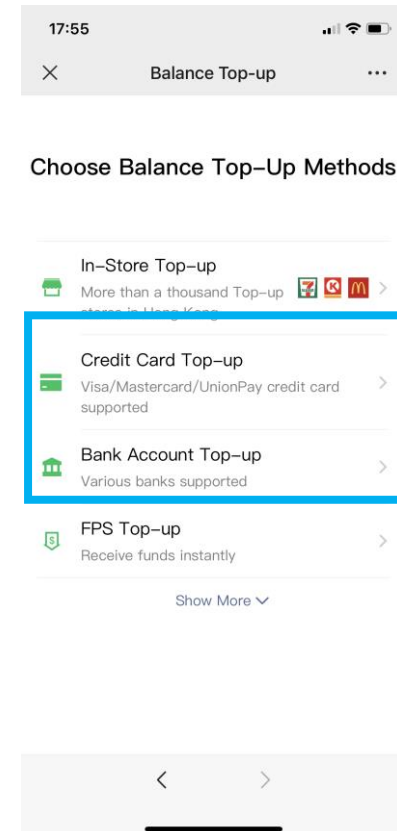
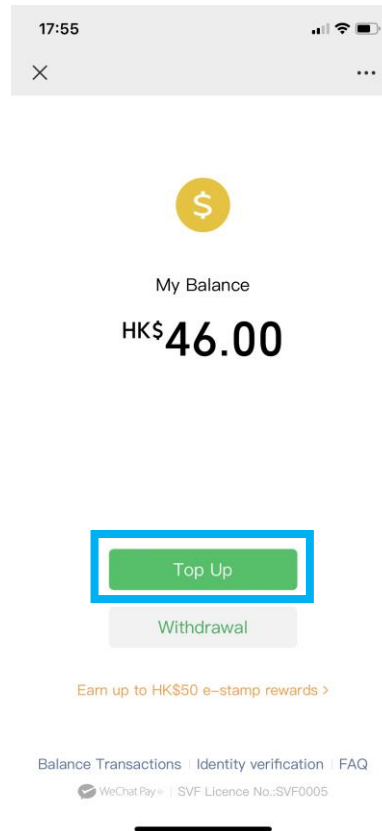
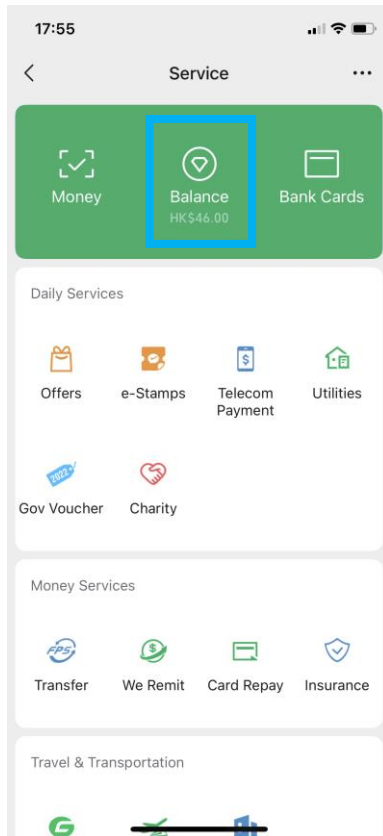


8. After completing the transfer, go to WeChat App, select "Me" > "Services" > click "Bank Cards" to confirm the bank account has been added successfully

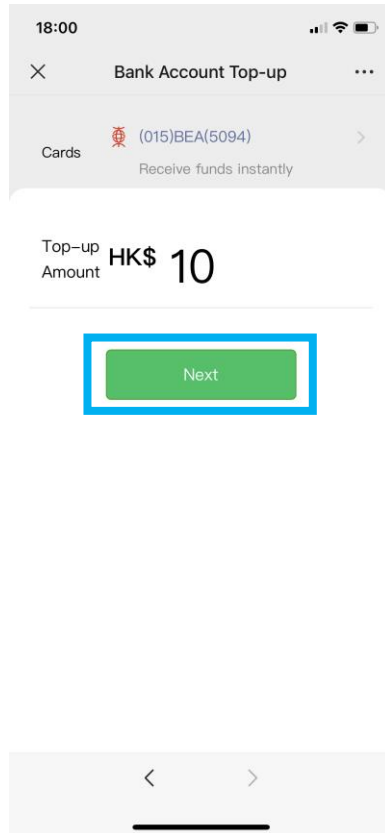


Top up your WeChat account

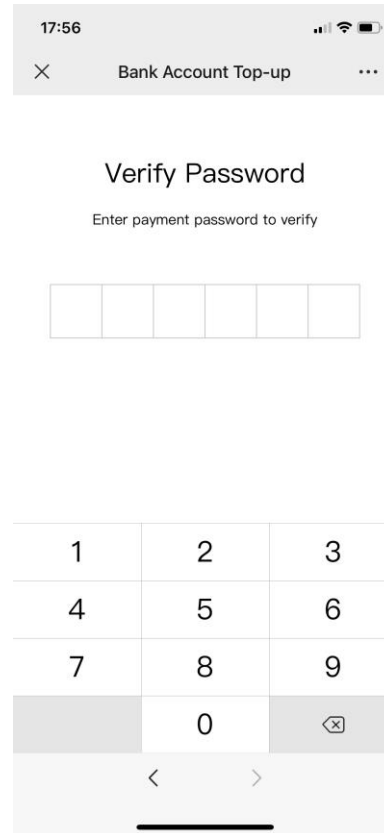
1. Open WeChat App, select "Me" > "Services" > "Balance".
2. Click "Top Up".
3. Click "Bank Account Top-up" or "Credit Card Top-up".



4. Enter the top-up amount, then click "Next"



5. Enter the payment password to complete the top-up

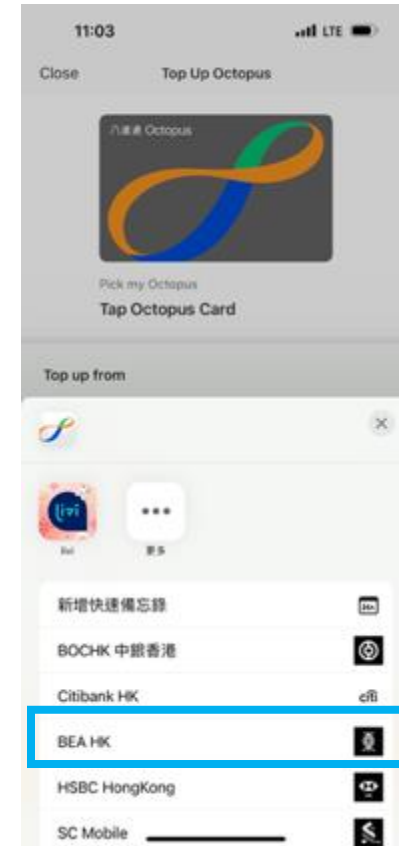
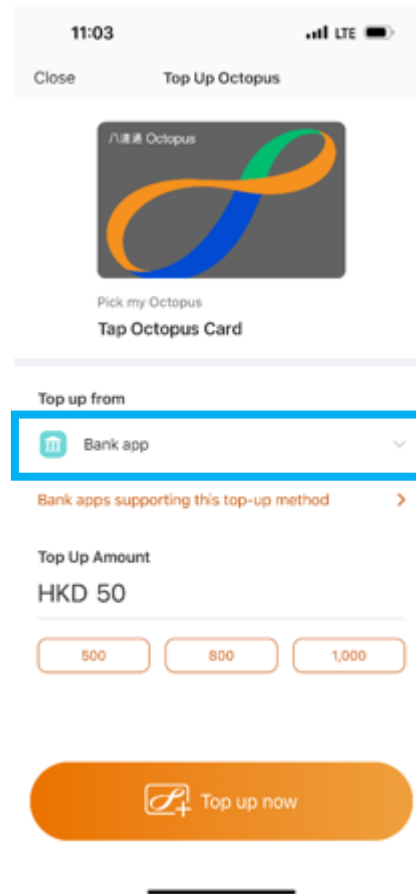
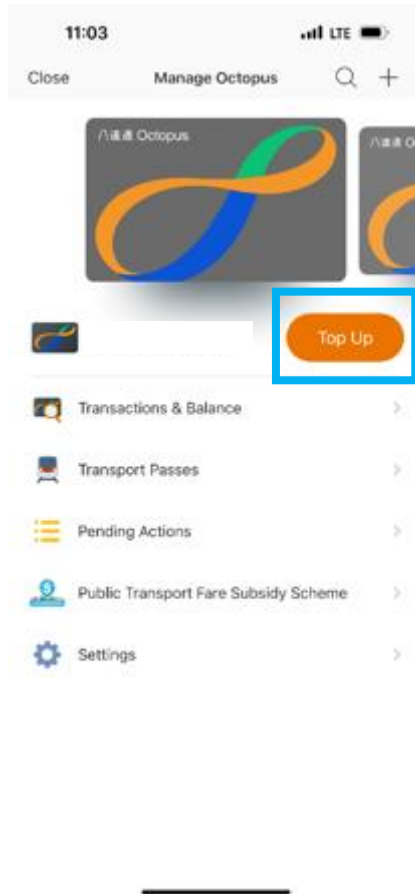


6. Transaction is completed



Set up eDDA (electronic Direct Debit Authorization) in the Octopus App

1. Open the Octopus App, select "Octopus Card", then press "Top Up"
2. Select "Bank app" and follow the instructions to continue
3. Select "BEA HK"



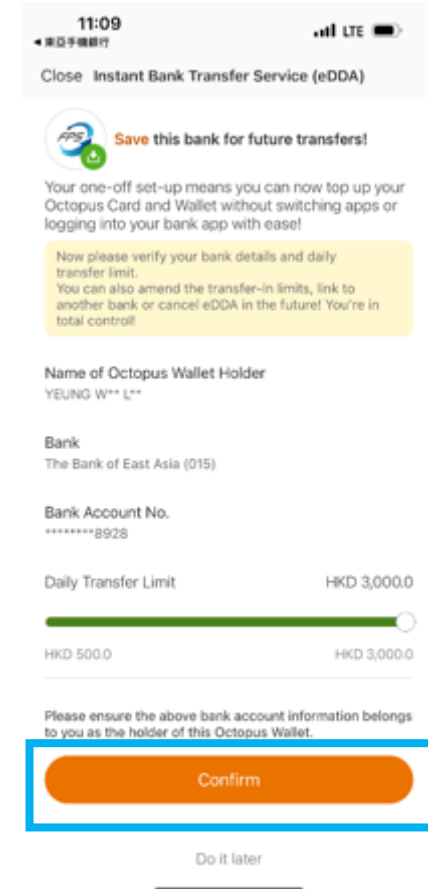
- The page will be automatically directed to BEA Mobile, select withdrawal account and press "Pay now"



- Press "Quit and return to merchant" after the transaction is completed

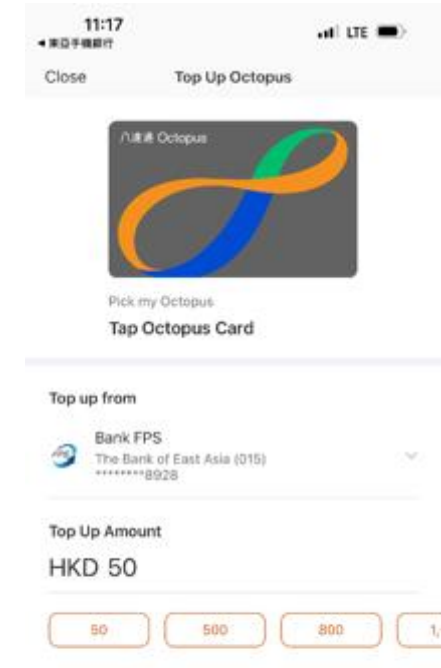
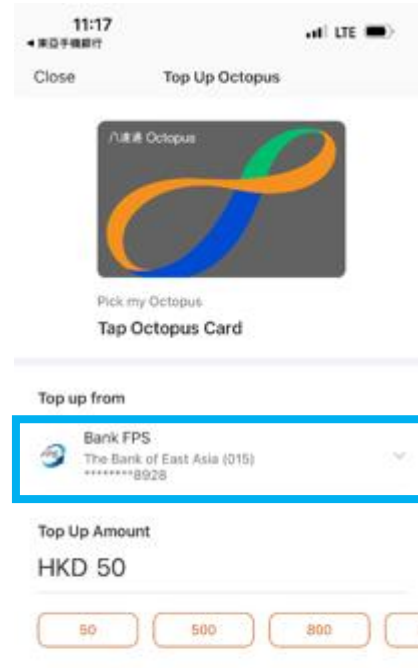
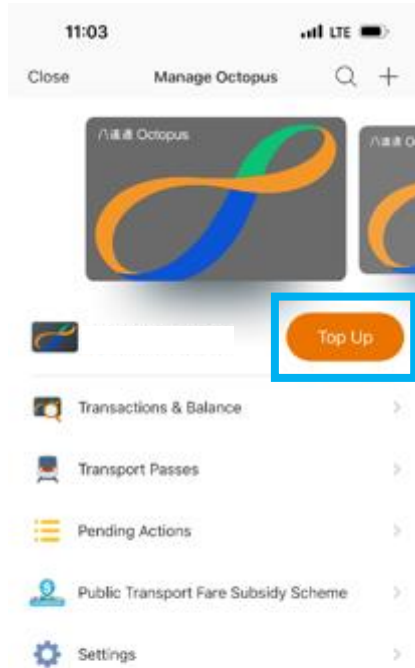


- The page will be automatically directed to the Octopus App. Press "Next" > "Confirm" to set up eDDA service



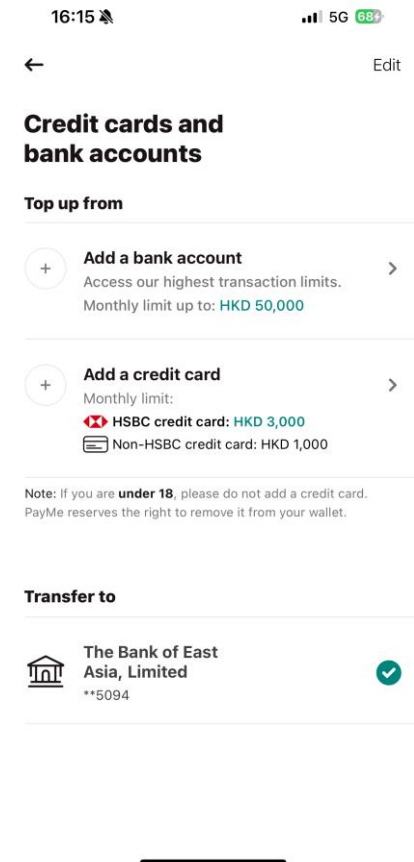
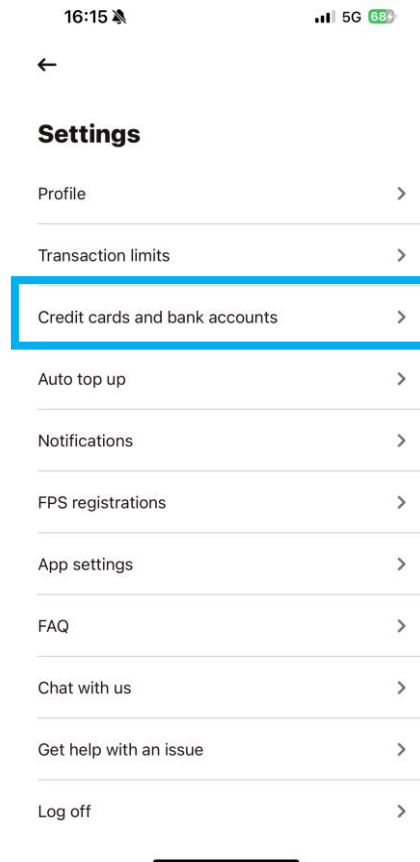
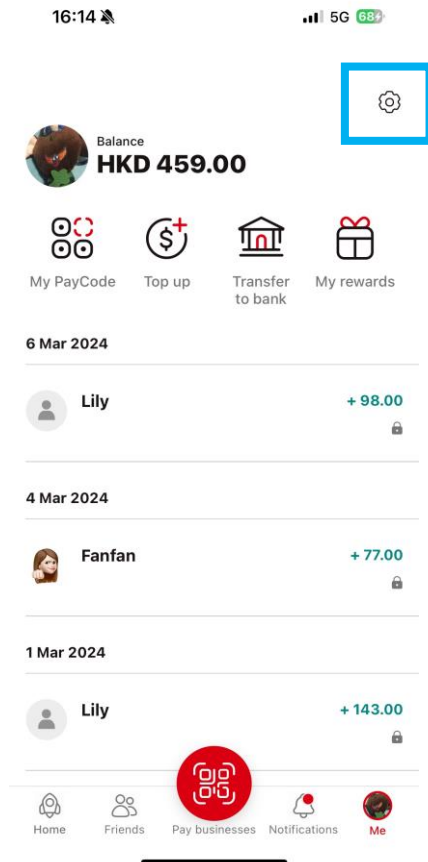
Top up your Octopus card from your BEA bank account via eDDA in the Octopus App

1. Open the Octopus App, select "Octopus Card", then press "Top Up"
2. Select "Bank FPS" to top up
3. Enter the top-up amount and press "Top up now" > to complete the top-up

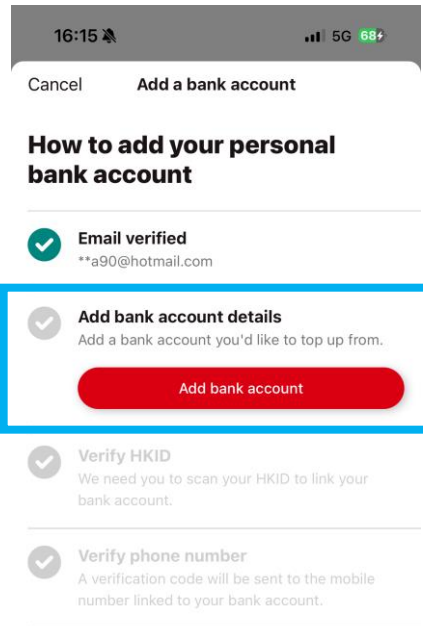


Link to PayMe

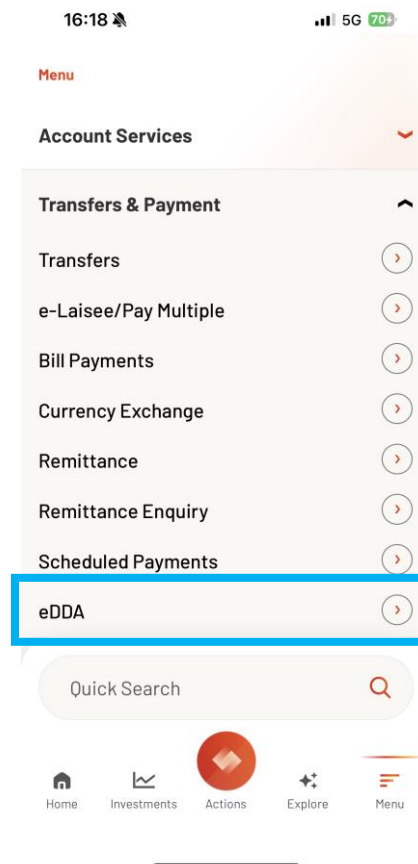
1. Open PayMe, select "Me" > press setting at the top-right corner
2. Click "Credit cards and bank accounts".
3. Select account type.



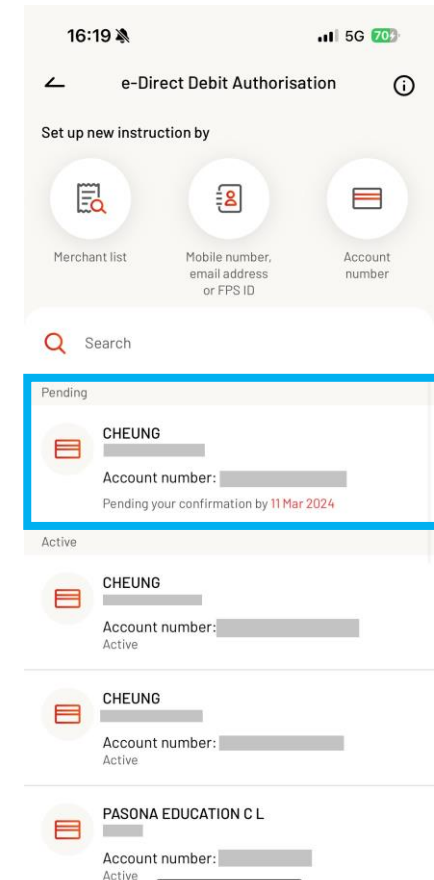
4. If you choose a bank account*, Select "Add bank account" > fill in your BEA bank account information and verify your personal information according to the instructions



5. Log in to BEA Mobile, select "eDDA"



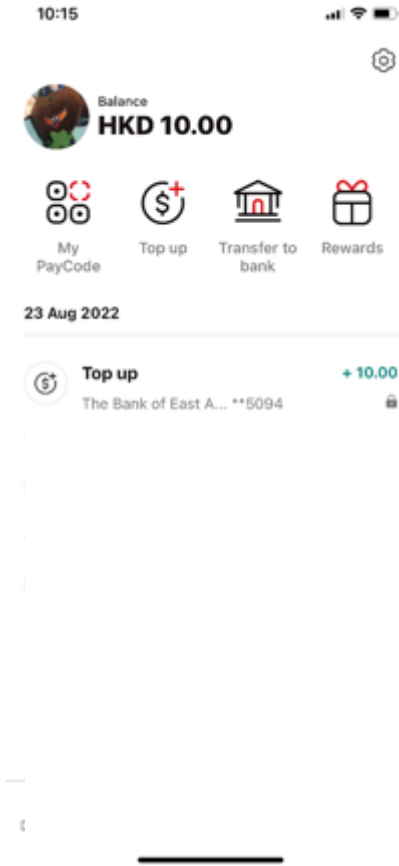
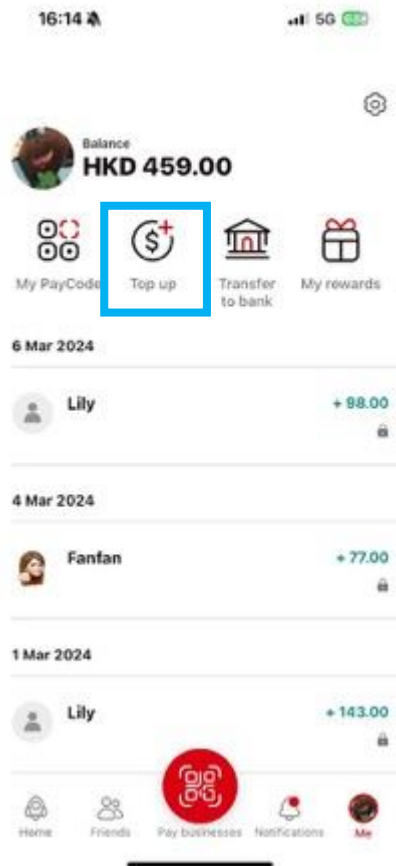
6. Select the pending instruction > select "Accept" > verify the information, then press "Confirm"



* Identity verification is required in PayMe first.

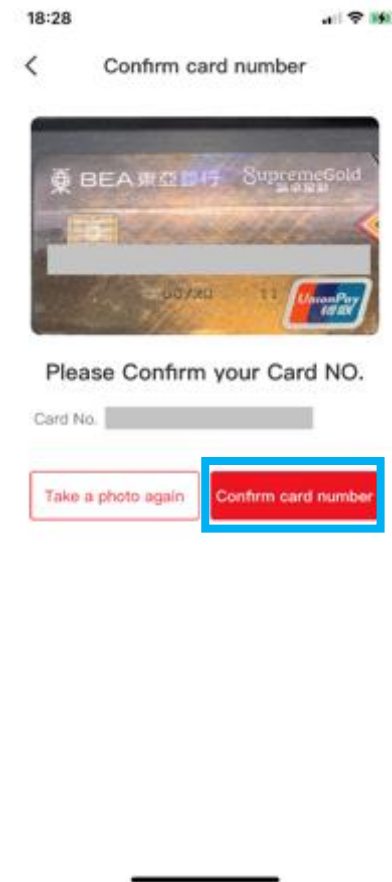
Top up your PayMe account

1. Open PayMe, select "Me", then press "Top up"
2. Select your BEA bank account, enter the top-up amount and click "Top up"
3. Top-up is completed



Add your BEA UnionPay card in the UnionPay App

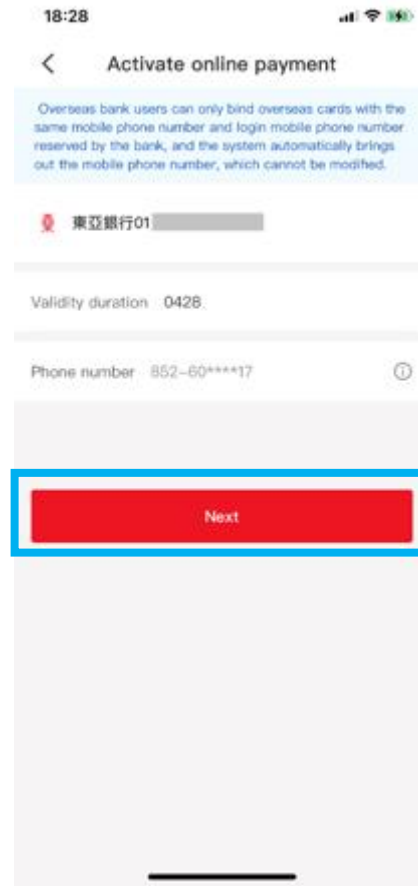
1. Open the UnionPay App, select "Cards" and then press 「+添加儲蓄卡 轉賬 0 手續費」
2. Select "Scan bank card"
3. Verify your card information, then press "Confirm card number"



4. Press "Next" after confirming the card sample



5. Press "Next". Enter the verification code and set up your payment password



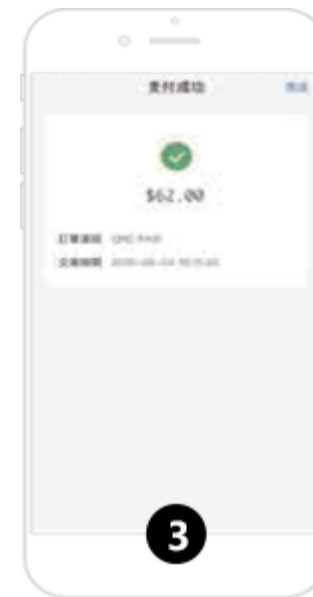
6. Bank card is added successfully



Make QR code payments using the UnionPay App

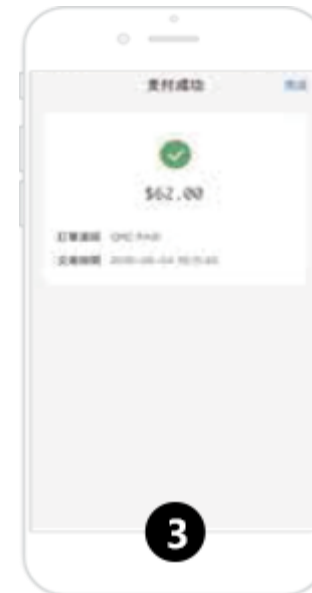
Method 1: Merchant scans the QR code

1. Open the UnionPay App, select "Pay"
2. Merchant scans the QR code on the screen
(If you are adding an All-in-one account bank card, please ensure the Current Account has sufficient funds for the transaction.)
3. Payment is completed



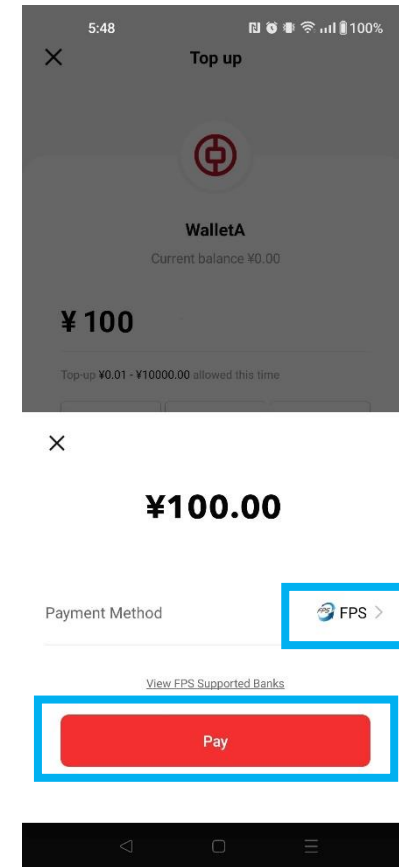
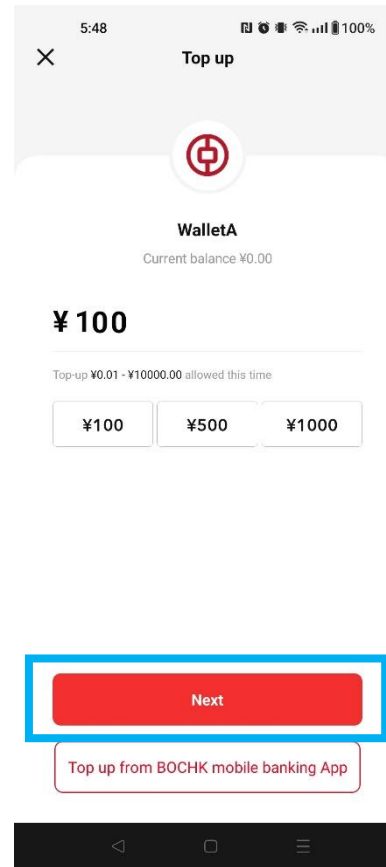
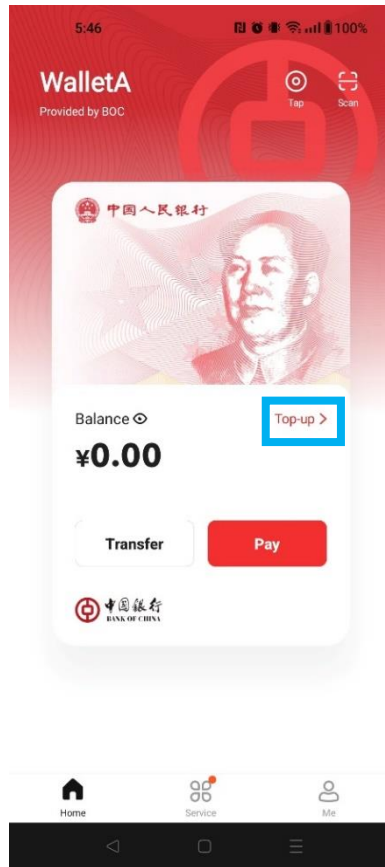
Method 2: Customer scans the merchant's QR code

4. Open the UnionPay App, select "Scan"
5. Scan the merchant's QR code and enter the payment password to confirm the payment
(If you are adding an All-in-one account bank card, please ensure the Current Account has sufficient funds for the transaction.)
6. Payment is completed

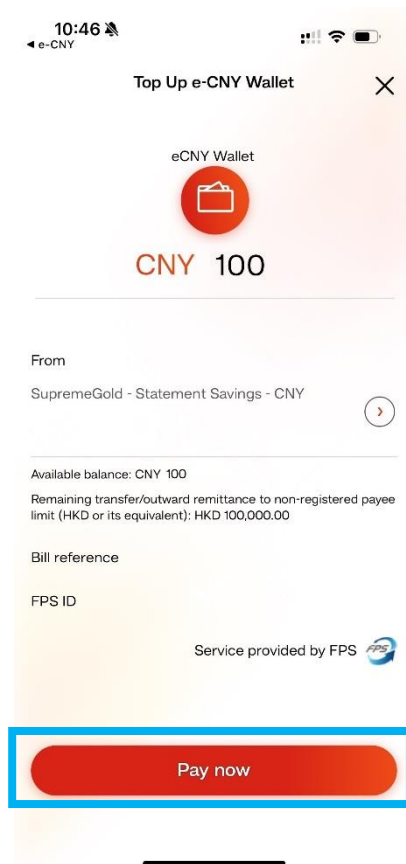


Top up e-CNY from your BEA bank account

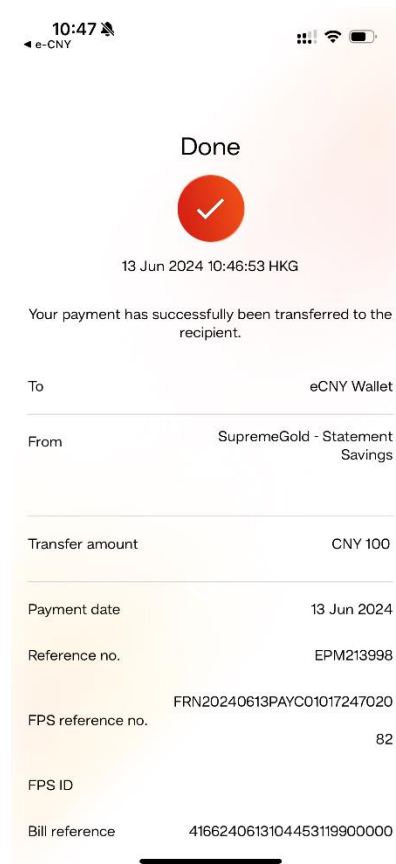
1. Open the e-CNY App, select "Top-up"
2. Enter the top-up amount, then click "Next"
3. Select "FPS" as payment method, and click "Pay", and then select "BEA HK"



- The page will be automatically directed to BEA Mobile. Accept the importance notice and disclosure. And then select withdrawal account and press "Pay now"



- Press "Quit and return to merchant" after the transaction is completed



- Top-up is completed

