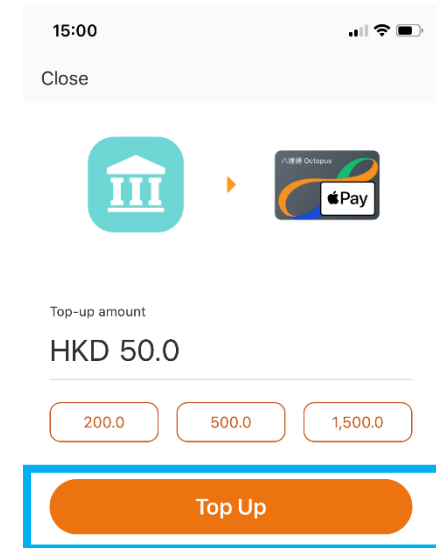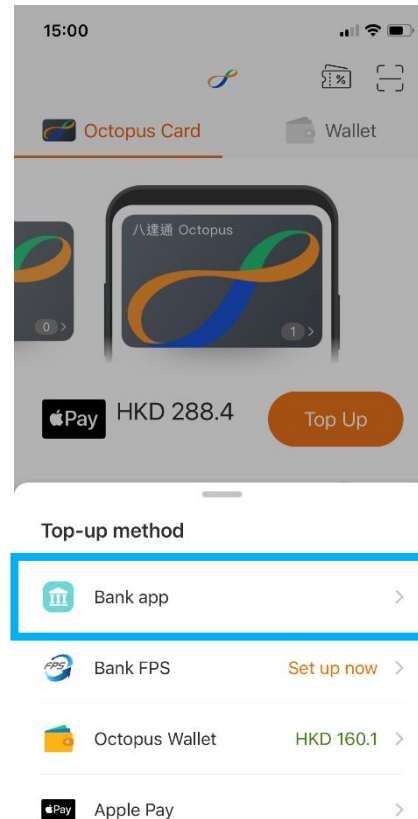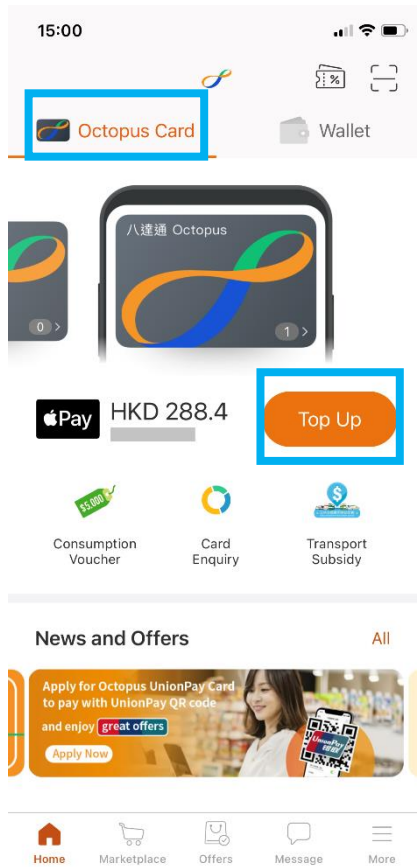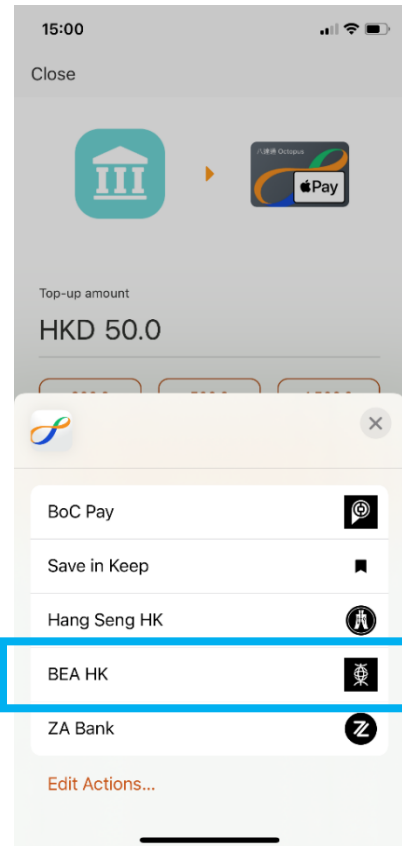## Step 1 – Apply for bank transfer service - eDDA (electronic Direct Debit Authorization) in the Octopus App

1. After logging in to the Octopus App, select "Top Up" under "Octopus Card".

2. Select "Bank app" and follow the instructions to continue.

3. Enter the top up amount and click "Top Up".

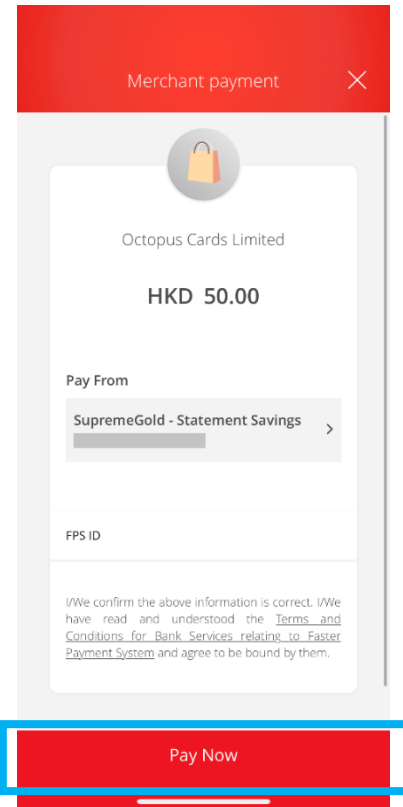

* Wallet Plus, Pro or Pro (Verified) account is required to complete the setup of FPS eDDA (electronic Direct Debit Authorization). Please click here for details.
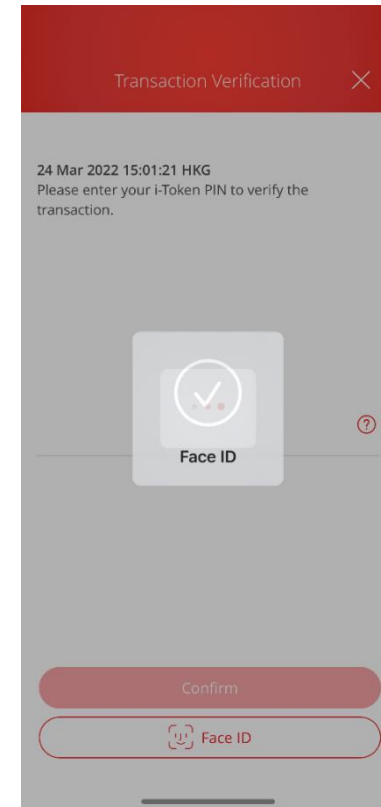
4. Choose "BEA HK".

5. The page will automatically direct to Merchant payment screen, select payment account and click "Pay Now".
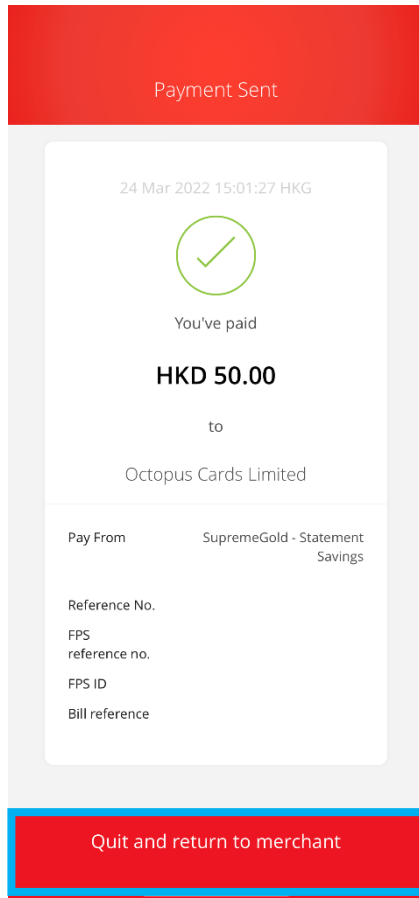
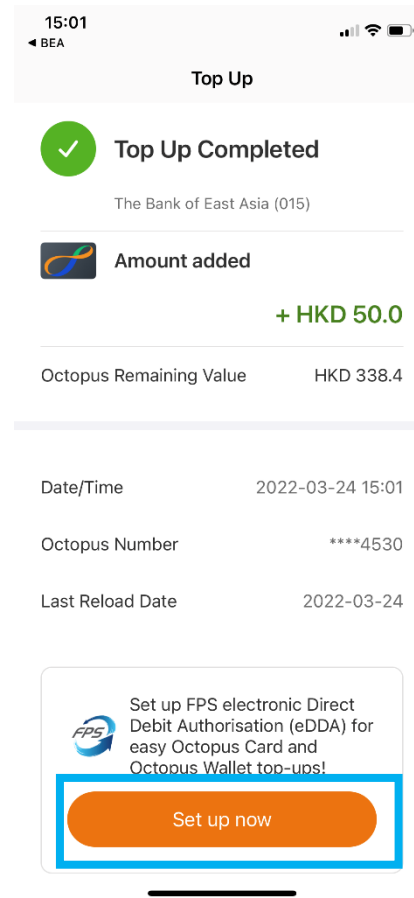6. Use i-Token for transaction verification.

Please ensure the payment amount is within the "Fund transfers or outward remittances to non-registered payees" and set greater than HK$0. If you need to increase the limit, please activate and log in to Cyberbanking with i-Token as dual authentication, or log in using QR code and follow the instructions. The new limit will be effective next day.

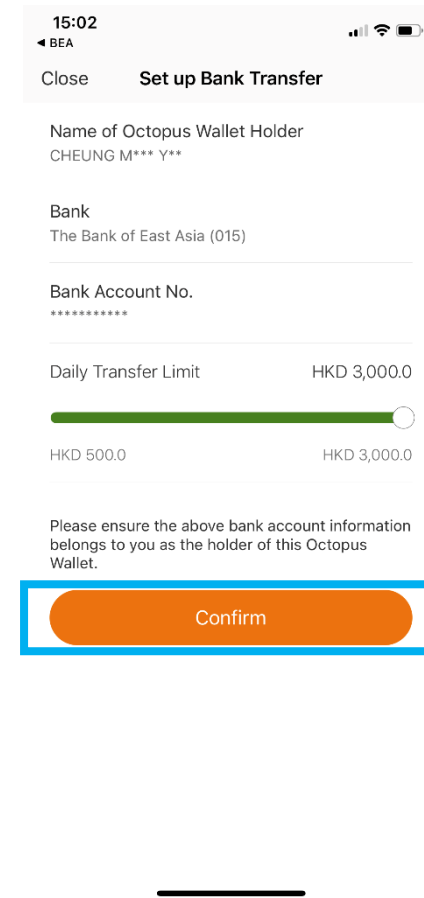If you have not activated i-Token, please click here for demo.

7. Click "Quit and return to merchant".

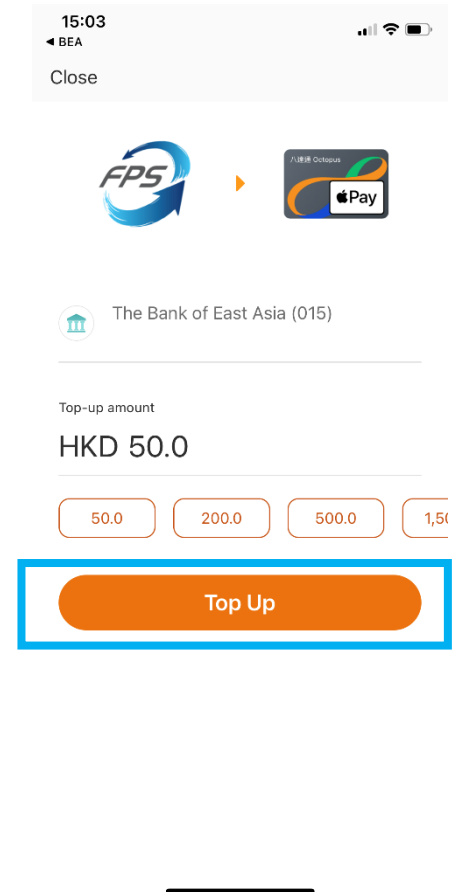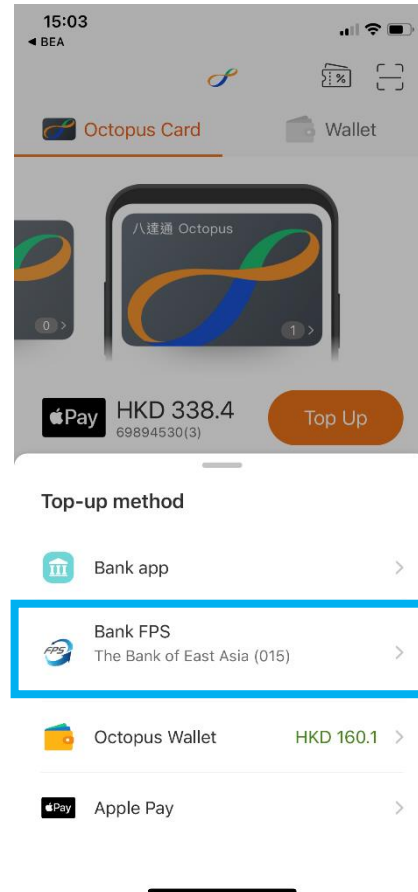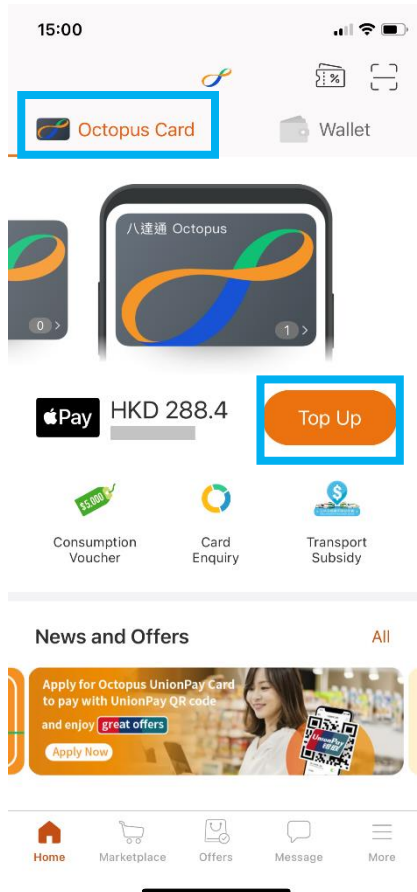8. The page will automatically direct to the receipt in the Octopus App. Click "Set up now" to apply for eDDA service.

9. After checking the information, click "Confirm" to complete the setting.

Step 2 – Top up from BEA account to Octopus card in the Octopus App

1. After logging in to the Octopus App, select "Top Up" under "Octopus Card".

2. Select "Bank FPS" to top up.

3. Enter the top up amount and click "Top Up".

4. Click "Confirm" to complete the process.