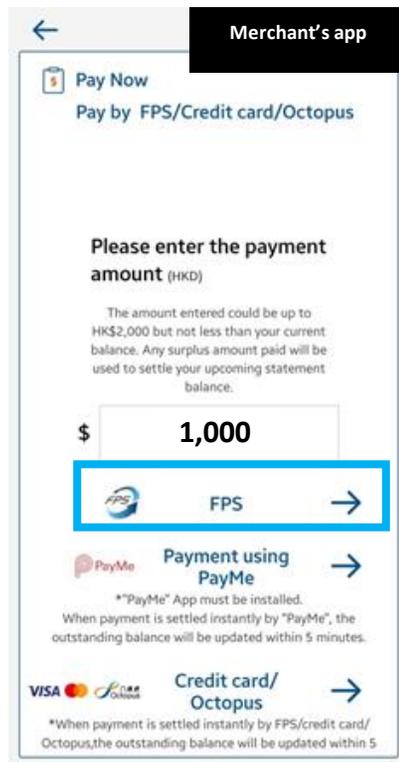


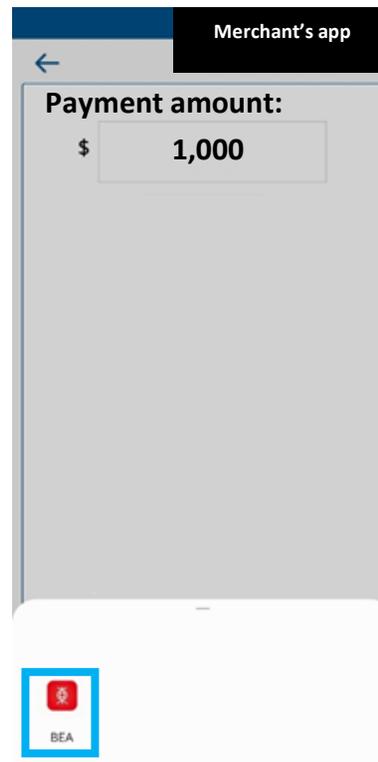
How can I make FPS App-to-App payments through merchants' apps using my BEA account?

1. When you're at the checkout at the merchant's app, select "FPS" / "Bank app" on the available payment options.
2. Choose the BEA App.
3. You will be automatically directed to the payment screen in the BEA App. Select a payment account and click "Pay Now".



The relevant merchant's app must support "FPS App-to-App" which allows customers to select the BEA App as the payment method. For details, please check with your merchant. Different merchants may have different system capabilities.

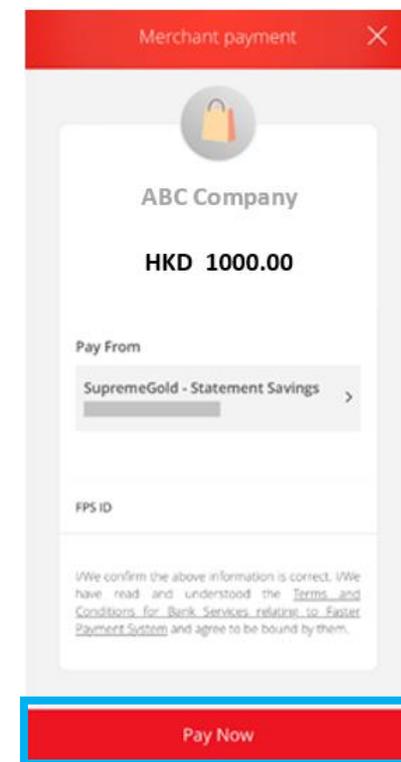
Note: This image is for illustration purposes only and is not part of the BEA App.



In order to make a successful transfer, please ensure that the BEA App is installed on your mobile device, and you have already activated mobile banking and i-Token.

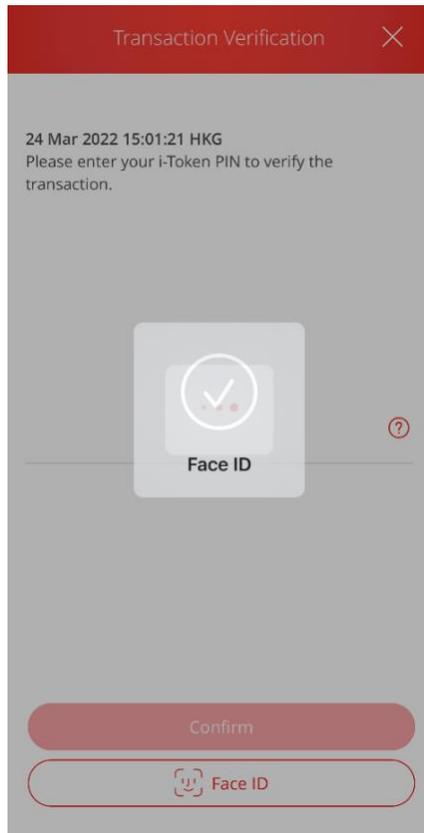
- If you have not activated mobile banking, please click [here](#) for a demo.
- If you have not activated i-Token, please click [here](#) for a demo.

Note: This image is for illustration purposes only and is not part of the BEA App.

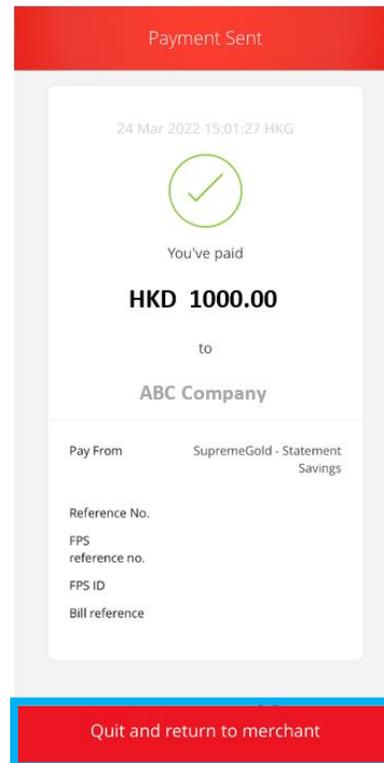


Please ensure the payment amount is within the "Fund transfers or outward remittances to non-registered payees" limit and set at greater than HK\$0. If you need to increase the limit, please activate [i-Token](#) and log in to Cyberbanking using i-Token as your [dual authentication method](#), or log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

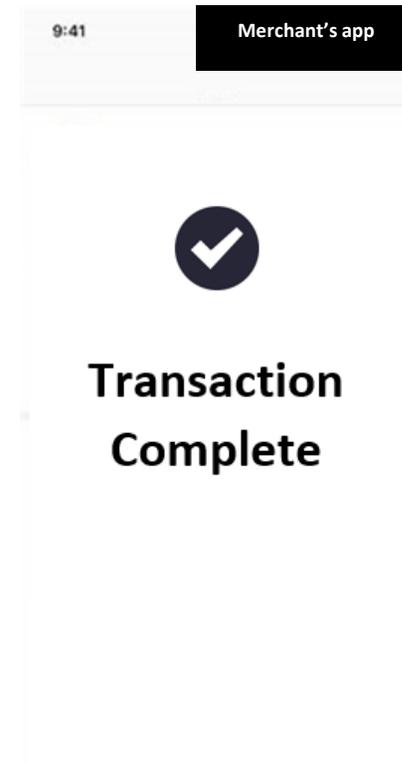
4. Use i-Token to verify transactions.



5. Click "Quit and return to merchant".



6. You will be automatically directed to the completion page in the merchant's app, after the transaction is completed.



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