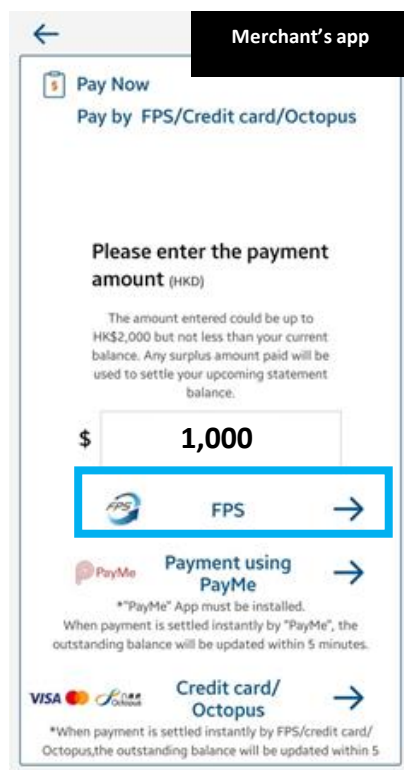


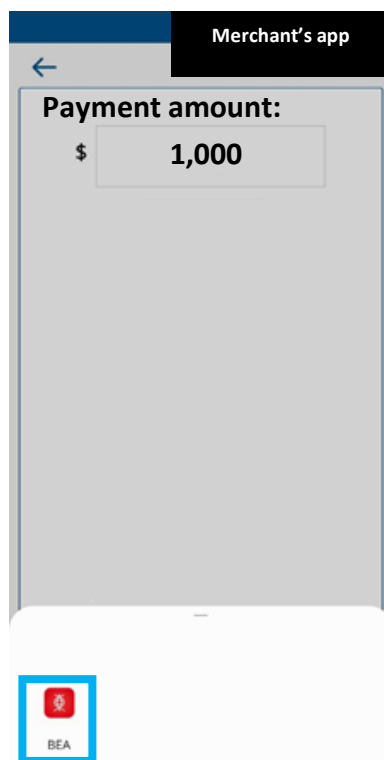
## How can I make FPS App-to-App payments through merchants' apps using my BEA account?

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.

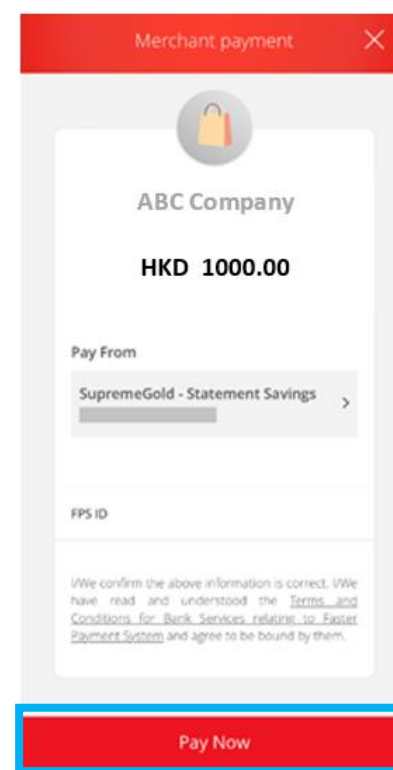
Note: This image is for illustration purposes only and is not part of the BEA App.



**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.**

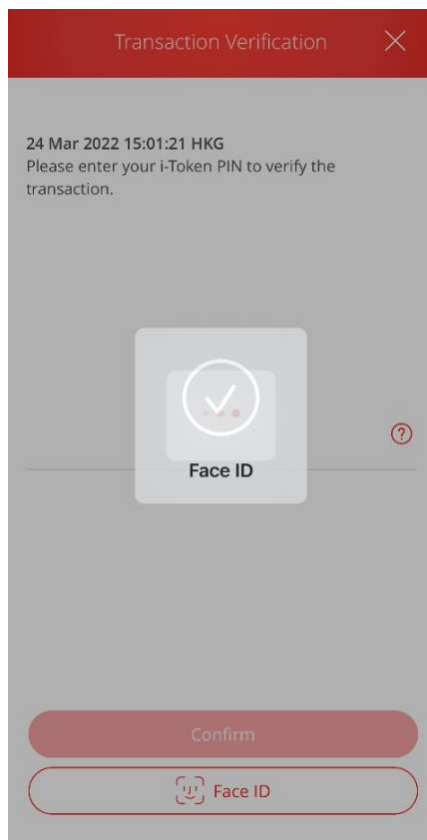
- If you have not activated mobile banking, please click [here](#) for a demo.
- If you have not activated i-Token, please click [here](#) for a demo.

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

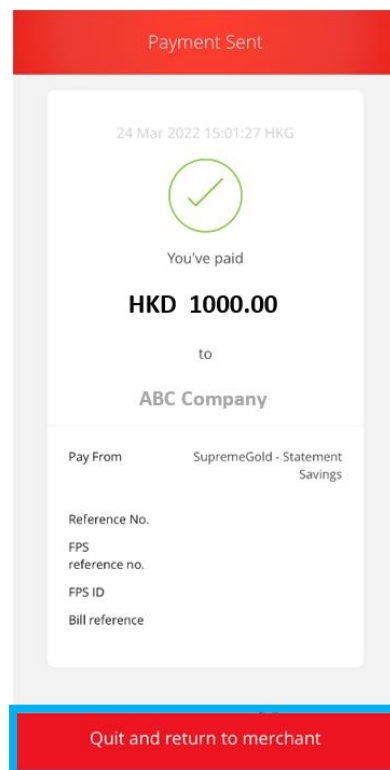


Please ensure the payment amount is within the "Fund transfers or outward remittances to non-registered payees" limit and set at greater than HK\$0. If you need to increase the limit, please activate [i-Token](#) and log in to Cyberbanking using i-Token as your [dual authentication](#) method, or log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

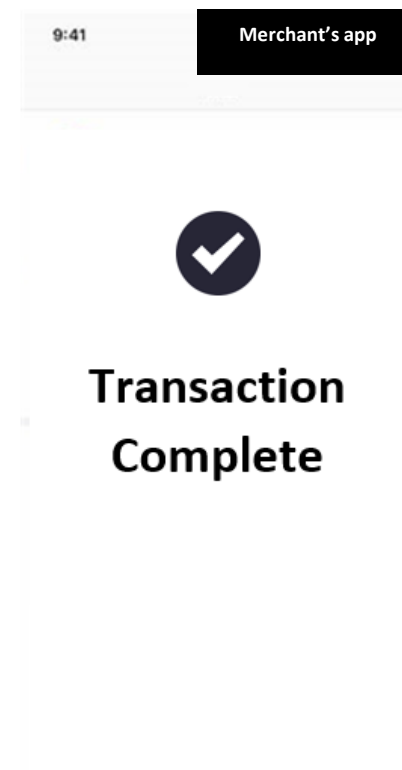
4. Use i-Token to verify transactions.



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.



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