

過數易常見問題

Easy transfer service Q&A

Q1: 何謂快速支付系統（以下簡稱為“FPS”）？

A1: 快速支付系統（FPS）是由澳門金融管理局構建，向銀行提供快速跨行資金支付結算服務的重要金融基建系統平台。其連通了各間參與銀行的快速資金通道，賦能參與銀行向個人和企業客戶提供全天候 7x24 的跨行轉帳服務，該等服務名為“過數易”（Easy Transfer）。

Q1 : What is Fast Payment System (FPS) ?

A1: The Fast Payment System (FPS) is an important financial infrastructure system platform built by AMCM to provide banks with fast inter-bank fund payment and settlement services. It connects the fast capital channels of participating banks, and empowers participating banks to provide 7*24 cross-bank transfer services to individual and corporate customers. These services are call “Easy Transfer”.

Q2：什麼是【過數易】（Easy Transfer）？

A2：“過數易”服務是基於金管局的 FPS 系統平台，由參與銀行透過其服務渠道（例如手機銀行、網上銀行等），向其客戶提供小額跨行轉帳的新服務。“過數易”讓付款人便捷地進行跨行轉帳支付，收款人快速地收款到帳。

Q2: What is “Easy Transfer”?

A2: The “Easy Transfer” service is based on the FPS system platform of the AMCM. Participating banks provide their customers with new services of small inter-bank transfers through their service channels (such as mobile banking, online banking, etc.). Easy Transfer allows the payer to conveniently transfer and pay across banks, and the beneficiary can quickly receive the payment.

Q3：如果我在立橋銀行有多個戶口，哪一個會收取經【過數易】付款的款項？

A3：您登記【過數易】時所選擇的收款戶口（可設定為預設收款戶口），將可收取經【過數易】轉入的款項。

Q3: If I have multiple accounts in Well Link Bank, which one will receive payment via Easy transfer service?

A3: You can receive the funds transferred through Easy transfer to your debit account (can be set as the default debit account) that you selected when you registered Easy Transfer service.

Q4：我可綁定哪種賬戶作為【過數易】的預設收款戶口？

A4：手機銀行端【過數易】綁定戶口（可設定為預設收款戶口）暫只接受個人客戶部分賬戶，包括澳門幣或港幣儲蓄、往來、月結單賬戶，銀證賬戶、出糧賬戶不可綁定。而聯名客戶所開的聯名戶口不可綁定。

Q4: What kind of account can I bind as the default debit account for Easy transfer service?

A4: The mobile banking terminal Easy transfer service binding account temporarily only accepts partial personal customer account, including MOP or HKD savings, current, statement accounts, and securities accounts, payroll accounts cannot be bound. And Joint accounts opened by joint customers cannot be bound.

Q5：通過在線開戶開通的賬戶可以經【過數易】轉賬至他人的他行賬戶嗎？

A5：根據我行【在線開戶客戶】使用限制，在線開戶開通的賬戶只可經【過數易】轉賬至本人的同名他行賬戶，如需轉賬至他人的他行賬戶，須客戶帶齊身份證正本及最近三個月內合資格機構發出的地址證明文件，蒞臨我行最近的網點進行賬戶升級。

Q5: Can accounts that opened through online channel transferred to another bank account via Easy transfer service?

A5: According to the T&C of our bank's online customers, accounts that opened through online channel can only transfer money to another bank account with the same name via Easy transfer service. If you need to transfer money to another bank account of another person, you must bring your ID card and the address certificate issued by a qualified institution within the last three months, and upgrade your account in the nearest branch.

Q6：如我已登記【過數易】並綁定澳門幣或港幣戶口為預設收款戶口，我是否可透過識別代號收取澳門幣或港幣之款項？

A6：只要已綁定的收款戶口已被啟用，您便可使用識別代號同時收取經【過數易】轉入的澳門幣或港幣款項。

Q6: If I have registered Easy transfer service and bind an account as the default receiving account, can I receive MOP or HKD through the FPS ID?

A6: As long as the bound receiving account has been activated, you can use the FPS ID to receive the money at the same time through Easy transfer service.

Q7：我的快速支付系統識別碼（FPS ID）是怎樣申請的？

A7：您需要在過數易登記中選擇 FPS ID 單獨申請，申請時需綁定其中一個澳門幣或港幣賬戶以及同意我行《過數易服務一般條款》，成功登記後，系統將會為您自動生成 FPS ID。

Q7: How do I apply FPS ID?

A7: You need to select FPS ID to apply separately in Easy transfer service registration. When you apply, you need to bind one of your MOP or HKD accounts and agree to our "General Terms and Conditions of Easy transfer services". After successful registration, the system will automatically generate FPS ID for you.

Q8：登記及使用【過數易】服務需要手續費嗎？

A8：現時登記及使用【過數易】均豁免手續費。

Q8: Is there any charges for registering and using the Easy Transfer service?

A8: Currently registering and using Easy Transfer service are exempt from handling feeds.

Q9：我可否在多於一間銀行同時登記【過數易】？

A9：可以，但如果您使用同一手機號碼或快速支付識別碼於多間銀行同時登記了【過數易】，則您必須指定其中一間銀行作為您的預設收款銀行。

Q9: Can I register Easy Transfer service at more than one bank at the same time?

A9: Yes, but if you use the same mobile phone number or FPS ID to register Easy Transfer service with multiple banks at the same time, you must designate one of the banks as your default receiving bank.

Q10：【過數易】登記最快會何時生效？

A10：一般情況下【過數易】登記只需幾秒便生效，您可隨時經立橋銀行網上銀行透過【過數易登記】檢視登記狀態。

Q10: When will Easy Transfer service take effect after registration?

A10: Under normal circumstances, Easy Transfer service registration takes only few seconds to take effect, and you can check the registration status via the mobile banking of Well Link Bank at any time through FPS registration.

Q11：我可否使用除澳門外的手機號碼登記【過數易】？

A11：除澳門號碼之外，您亦可以使用其他國家/地區手機號碼登記【過數易】，您只需注意，登記的手機號碼必須與您在我行預留的手機號碼一致。

Q11: Can I use other regions' mobile phone number to register Easy Transfer service?

A11: In addition to Macau phone numbers, you can also use others country/region mobile phone number to register Easy Transfer service. You only need to note that the registered mobile phone number must be the same as your reserved mobile phone number in Well Link Bank.

Q12：我可否解綁【過數易】登記？

A12：您可經立橋銀行網上銀行【過數易登記】頁面內，解綁【過數易】的登記。

Q12: Can I unbind Easy Transfer service registration?

A12: You can unbind Easy Transfer service in Well Link Bank mobile banking app.

Q13：如何更改【過數易】登記之手機號碼？

A13：若客戶需修改手機號碼，須帶齊身份證正本至我行分行進行修改。

Q13: How to modify the mobile phone number registered in Easy Transfer service?

A13: If you want to modify your mobile phone number, please bring your original ID card to our nearest branch.

Q14：如果我已更新手機號碼，我是否需要重新登記【過數易】？

A14：當您更新於本行的手機號碼記錄，系統將會即時取消舊有手機號碼，您需要使用新手機號碼重新登入本行網上銀行，進入【過數易登記】頁面，解綁原手機號，然後再使用新的手機號重新登記。

Q14: If I have updated my mobile phone number, do I need to re-register Easy Transfer service?

A14: When you update your mobile phone number record in our bank, the system will immediately cancel your old mobile phone number. You need to re-login to our mobile banking app with the new mobile phone number, then unbind the original mobile phone number in FPS registration page, and use the new mobile phone number to register again.

Q15：使用【過數易】之前，需要先設定【過數易】轉賬上限金額嗎？

A15：在使用【過數易】轉賬前，若您沒有設定轉賬上限金額，系統將會按照單日及單筆的默認轉賬限額作指示，若您有調整限額的要求，可前往【我的】-【設置】-【交易限額】-【過數易】中設置您的限額。

Q15: Before using Easy transfer service, do I need to set the limit of transfer amount?

A15: Before you use Easy transfer service to transfer, if you haven't set the upper limit, the system will give instructions according to the default transfer limit for a single day and a single transaction. If you have requirements to adjust the limit, you can go to 【My】-【Settings】-【Transaction Limit】-【FPS】to set your limit.

Q16：透過立橋銀行網上銀行進行轉賬的最高每日上限金額為多少？

A16：透過立橋銀行網上銀行進行轉賬之最高每日上限金額如下：

交易渠道	幣種	交易類型	已登記/未登記	單筆預設限額	單日預設限額
手機銀行	MOP	過數易實時	已登記	20,000.00	20,000.00
手機銀行	MOP	過數易實時	未登記	1,000.00	5,000.00
手機銀行	MOP	過數易非實時	已登記	20,000.00	20,000.00
手機銀行	MOP	過數易非實時	未登記	1,000.00	5,000.00
手機銀行	HKD	過數易實時	已登記	20,000.00	20,000.00
手機銀行	HKD	過數易實時	未登記	1,000.00	5,000.00

手機銀行	HKD	過數易非實時	已登記	20,000.00	20,000.00
手機銀行	HKD	過數易非實時	未登記	1,000.00	5,000.00

Q16: What is the maximum daily limit for transfers through Well Link Bank mobile banking app?

A16: The maximum daily limit for transfer via Well Link Bank mobile banking app is as follows:

Transaction Channel	Currency	Transaction type	Registered/ Unregistered	Single default limit	Single-day default limit
Mobile	MOP	FPS real time	Registered	20,000.00	20,000.00
Mobile	MOP	FPS real time	Unregistered	1,000.00	5,000.00
Mobile	MOP	FPS non real time	Registered	20,000.00	20,000.00
Mobile	MOP	FPS non real time	Unregistered	1,000.00	5,000.00
Mobile	HKD	FPS real time	Registered	20,000.00	20,000.00
Mobile	HKD	FPS real time	Unregistered	1,000.00	5,000.00
Mobile	HKD	FPS non real time	Registered	20,000.00	20,000.00
Mobile	HKD	FPS non real time	Unregistered	1,000.00	5,000.00

Q17：收款人會何時收到我的付款？

A17：如收款銀行是【過數易】參與者之一，付款通常實時可用。但仍需視乎收款銀行之運行模式。如付款銀行或收款銀行於指定時間不支持實時過數易服務或碰上系統維護時間，可能會導致付款無法及時收到。實時通常最快 12 秒內完成轉賬，最長不會超過數分鐘；非實時通常需要 10 分鐘至 1 個工作天方能到賬。

Q17: When will the payee receive my payment?

A17: If the receiving bank is one of the participants of Easy Transfer service, payment is usually available in real time. But it still depends on the operating mode of the beneficiary bank. If the receiving bank or beneficiary bank does not support the real-time Easy transfer service at the specified time or encounters system maintenance time, the payment may not be received in time. Real-time transfers are usually completed within 12 seconds and no more than a few minutes; non-real-time transfers usually take 10 minutes to 1 working day to arrive.

Q18：我可否經【過數易】即時轉賬至新收款人？

A18：本行系統不限制您轉賬至新收款人，您只需確保收款人有開通【過數易】，輸入完所有資料後，本行系統會檢測您是否轉賬至新收款人，若是，您需要進行【手機號碼認證】及【交易密碼認證】雙重驗證。若下次轉賬不想操作多一重驗證，您可在本次轉賬時勾選保存收款人，本行系統將會在成功完成這次轉賬後，將此新收款人登記至手機銀行中，下次您只需要直接點選保存的收款人即可立即轉賬。

Q18: Can I instantly transfer to the new payee via Easy transfer service?

A18: Out bank's system does not restrict your transfer to a new payee. You only need to make sure that the payee has registered Easy transfer service. After input all the information, the system will detect whether you transfer to the new payee. If so, you need to do the double-factor verification of SMS verification and transaction password verification. If you don't want to do additional verification for the next transfer, you can select save payee during this transfer, and the system will register the new payee in the mobile banking app after successfully completing this transfer. You only need to directly click on the saved payee to transfer immediately next time.

Q19：我可以沖銷或取消【過數易】交易嗎？

A19：如該【過數易】交易屬於即時轉賬指示，一經提交及處理後，您不能沖銷或取消該【過數易】交易指示。故此於發出轉賬或存款至本地第三者戶口的指示前，請小心核對收款人的資料，如電話號碼/快速支付系統識別碼及部分屏蔽的姓名均為正確無誤，以避免錯誤轉賬發生。發出指示後，亦建議您盡快聯絡收款人以確認對方是否收到該筆款項，若您發現錯誤轉賬或存款至第三者戶口，請盡快通知本行。我們將在收到所有必須資料後協助您聯絡收款人以退款。

如您收到了錯誤入賬的存款，請盡快聯絡本行退款，該退款將透過本行辦理。如客戶拒絕退款有關款項，有可能需負上刑事責任。

如有任何查詢，請致電本行之客戶服務熱線（853）87965388。

Q19: Can I offset or cancel the FPS transaction?

A19: If this FPS transaction is a real-time transfer instruction, once submitted and processed, you cannot offset or cancel this FPS transaction. Therefore, before issuing instructions to transfer or deposit to a local 3rd party account, please check the payee's information carefully, such as mobile phone number/FPS ID and partially blocked names are correct to avoid incorrect transfers. After issuing the instruction, it is also recommended that you contact the payee as soon as possible to confirm whether the other party has received the money. If you find a wrong transfer or deposit to a 3rd party account, please notify the bank as soon as possible. We will assist you to contact the payee for a refund after receiving all necessary information.

If you have received a deposit that was incorrectly entered, please contact our bank for a refund as soon as possible, and the refund will be processed through our bank. If the customer refuses to refund the money, it may be liable for criminal responsibility.

If you have any enquiries, please contact our customer service hotline (853) 87965388.

Q20：我預期我的立橋銀行賬戶會受到一筆付款，而我至今仍然未受到錢，我該怎麼辦？

A20：如付款銀行是【過數易】參與者之一，付款通常可實時到賬，但仍需視乎付款銀行之運行模式。如您超過一天仍然收不到錢，請聯絡付款人以確認已提交正確交易資料，或可致電本行之客戶服務熱線（853）87965388 查詢。

Q20: I expect that my Well Link Bank account will receive a payment, but I still have not received the money,

what should I do?

A20: If the paying bank is one of the participants of Easy transfer service and payment can usually be received in real-time, but it still depends on the operating mode of the paying bank. If you still cannot receive the money for more than one day, please contact the payer to confirm that the correct transaction information has been submitted, or you can contact our customer service hotline (853) 87965388 for inquiries.

Q21：我需要辦理退款，需如何操作？

A21：如您需辦理退款申請，可前往【過數易】-【歷史交易】中查詢需退款的交易，手機銀行內為您提供了單次退款功能，您只需要點擊【退款】，進行簡單驗證後即可成功退款。若本次退款失敗，您則需提供交易記錄（在手機銀行【過數易】-【歷史交易】中可以查詢）、身份證明文件並填寫一份退款申請表，我行將會在下一個工作天內處理此筆退款交易，大約一個工作天內會完成退款。

Q21：I need to apply for a refund, what should I do?

A21: If you need to apply for a refund, you can go to [EasyTransfer] - [Historical Transactions] to check the transactions that need to be refunded. The mobile banking provides you with a single refund function. You only need to click [Refund], the refund will be successful after a simple verification. If the refund fails this time, you need to provide transaction records (you can check it in [EasyTransfer]-[Historical Transactions] in mobile banking), identity documents and fill out a refund application form, and our bank will reply within the next working day. Process this refund transaction and the refund will be completed within approximately one business day.

Q22：我可以使用過數易轉賬至哪些銀行？

A22：您可以使用過數易轉數至以下銀行：

即時收款銀行（支持澳門幣及港幣）	
銀行名稱	Bank Name
立橋銀行	Banco Well Link, S.A.
廣發銀行	China Guangfa Bank Co., Ltd., Macau Branch
澳門商業銀行	Banco Comercial de Macau, S.A.
大西洋銀行	Banco Nacional Ultramarino, S.A.
中國銀行（適用於企業客戶轉賬）	Bank of China Limited, Macau Branch
中國工商銀行(澳門)	Industrial and Commercial Bank of China (Macau) Ltd.
大豐銀行	Tai Fung Bank Ltd.
華僑銀行（澳門）股份有限公司	OCBC Bank (Macau) Limited
澳門國際銀行	Luso International Banking Limited
交通銀行	Bank of Communications Co., Ltd.
中國建設銀行	China Construction Bank Corporation Macau Branch

螞蟻銀行(澳門)	Ant Bank (Macao) Limited
澳門發展銀行	Macao Development Bank Limited
中國銀行（適用於個人客戶轉賬）	Bank of China (Macao) Limited
非即時收款銀行（支持澳門幣及港幣）	
滙業銀行	Delta Asia Bank Limited
澳門華人銀行	The Macau Chinese Bank Limited
招商永隆銀行	CMB Wing Lung Bank Limited, Macau Branch
東亞銀行	The Bank of East Asia Limited
葡萄牙商業銀行	Banco Comercial Português, S.A.
永豐商業銀行	Bank SinoPac Company Limited
中信銀行(國際)	China CITIC Bank International Limited Macau Branch
香港上海滙豐銀行	The HongKong & Shanghai Banking Corp. Limited
恒生銀行	Hang Seng Bank Limited, Macau Branch
創興銀行	Chong Hing Bank Limited
渣打銀行	Standard Chartered Bank
第一商業銀行	First Commercial Bank, Ltd.
華南商業銀行	Hua Nan Commercial Bank, Ltd. Macau Branch

即時收款銀行（只支持澳門幣）	
銀行名稱	Bank Name
極易付	UePay Macao Limited
非即時收款銀行（只支持澳門幣）	
郵儲金局	Caixa Económica Postal
花旗銀行	Citibank, N.A.
星展銀行	DBS Bank (Hong Kong) Limited
中國農業銀行	Agricultural Bank of China Limited Macao Branch
中國工商銀行股份有限公司 澳門分行（適用於部分企業轉帳）	Industrial and Commercial Bank of China Limited Macau Branch（For some enterprises）

Q22: Which banks can I use Easy transfer to transfer funds to?

A22: You can use Easy transfer to transfer funds to the following banks:

Real-time beneficiary banks (Support MOP & HKD)	
Bank Name(Chinese)	Bank Name
立橋銀行	Banco Well Link, S.A.
廣發銀行	China Guangfa Bank Co., Ltd., Macau Branch
澳門商業銀行	Banco Comercial de Macau, S.A.

大西洋銀行	Banco Nacional Ultramarino, S.A.
中國銀行（適用於企業客戶轉賬）	Bank of China Limited, Macau Branch
中國工商銀行(澳門)	Industrial and Commercial Bank of China (Macau) Ltd.
大豐銀行	Tai Fung Bank Ltd.
華僑銀行（澳門）股份有限公司	OCBC Bank (Macau) Limited
澳門國際銀行	Luso International Banking Limited
交通銀行	Bank of Communications Co., Ltd.
中國建設銀行	China Construction Bank Corporation Macau Branch
螞蟻銀行(澳門)	Ant Bank (Macao) Limited
澳門發展銀行	Macao Development Bank Limited
中國銀行（適用於個人客戶轉賬）	Bank of China (Macau) Limited
Non real-time beneficiary banks (Support MOP & HKD)	
匯業銀行	Delta Asia Bank Limited
澳門華人銀行	The Macau Chinese Bank Limited
招商永隆銀行	CMB Wing Lung Bank Limited, Macau Branch
東亞銀行	The Bank of East Asia Limited
葡萄牙商業銀行	Banco Comercial Português, S.A.
永豐商業銀行	Bank SinoPac Company Limited
中信銀行(國際)	China CITIC Bank International Limited Macau Branch
香港上海滙豐銀行	The HongKong & Shanghai Banking Corp. Limited
恒生銀行	Hang Seng Bank Limited, Macau Branch
創興銀行	Chong Hing Bank Limited
渣打銀行	Standard Chartered Bank
第一商業銀行	First Commercial Bank, Ltd.
華南商業銀行	Hua Nan Commercial Bank, Ltd. Macau Branch

Real-time beneficiary banks (only Support MO)	
Bank Name(Chinese)	Bank Name
極易付	UePay Macao Limited
Non real-time beneficiary banks (only Support MOP)	
郵儲金局	Caixa Económica Postal
花旗銀行	Citibank, N.A.
星展銀行	DBS Bank (Hong Kong) Limited
中國農業銀行	Agricultural Bank of China Limited Macao Branch
中國工商銀行股份有限公司 澳門分行（適用於	Industrial and Commercial Bank of China Limited

部分企業轉帳)

Macau Banch (For some enterprises)