eDDA 授權服務常見問題

FAQ for eDDA Authorization Service

Q1: 什麼是電子直接付款授權服務（eDDA 授權）？

A1：電子直接付款授權（eDDA 授權）由【過數易】所支援。允許收款人直接向付款人收取款項，收款人可向指定的付款人設立電子直接付款授權指示，決定其最高單筆金額、生效日期長度和週期，完成設立後即時生效（視乎收款銀行的處理時間並需要付款人進行確認）。透過【eDDA 授權】，您可以：

1. 授權從其他同名本地銀行賬戶扣款
2. 提交快捷入金指示

Q1: What is Electronic Direct Debit Authorization Service (eDDA Authorization)?

A1: Electronic Direct Debit Authorization (eDDA authorization) is supported by [FPS]. Allow the payee to receive money directly from the payer. The payee can set up an eDDA authorization instruction to the designated payer to determine the maximum single amount, effective period and cycle, and it will take effect immediately after the establishment is completed (depending on the payment received bank's processing time and requires confirmation from the payer). Through [eDDA Authorization], you can:

1. Authorize to debits from another local bank account under the same name
2. Submit Easy deposit instruction

Q2：什麼是【快捷入金】（Easy Deposit）？

A2：“快捷入金”服務是基於電子直接付款授權服務授權收款人從付款人賬戶辦理轉賬的服務。收款人可透過電子方式設立 eDDA 指示。所有指示必須對方銀行接納後方可生效。生效後，閣下即可快速、簡單地將資金直接存入立橋銀行。

Q2: What is [Easy Deposit]?

A2: The "Easy deposit" service is a service that authorizes the payee to transfer money from the payer's account based on the eDDA service. Payees can set up eDDA service electronically. All instructions must be accepted by the counterparty's bank before they become effective. After it takes effect, you can quickly, simply and directly deposit funds into Well Link Bank.

Q3：閣下作為收款人如何設立 eDDA 授權？

A3：由收款人設立 eDDA 授權：

1. 在服務中點擊【eDDA 授權】，點擊【銀行賬戶授權】設立授權指示；
2. 填入頁面指示的所需資訊，按照指引進行身份驗證即可設立成功;
3. 指示時間視乎收款銀行的處理時間，一旦授權通過，即可使用【快捷入金】服務。

Q3: How do you set up eDDA authorization as the payee?

A3: The eDDA authorization is set up by the payee:

1. Click [eDDA Authorization] in the service, and click [Bank Account Authorization] to set up authorization instructions;

2. Fill in the required information indicated on the page, and follow the guidelines for identity verification to successfully set up;

3. The instruction time depends on the processing time of the beneficiary bank. Once the authorization is approved, the [Easy deposit] service can be used.

Q4：我可在設立 eDDA 授權時綁定什麼幣種？
A4：現時，eDDA 授權支持 HKD、MOP 兩個幣種。

Q4: What currency can I bind when setting up eDDA authorization?
A4: Currently, eDDA authorization supports two currencies, HKD and MOP.

Q5：如何查閱授權狀態或授權記錄？
A5：打開手機銀行，登入賬戶；選擇【我的】-【eDDA 授權】-【eDDA 授權查詢】中查詢您的授權狀態及記錄。

Q5: How to check authorization status or authorization records?
A5: Open mobile banking, log in to your account; select [My] - [eDDA Authorization] - [eDDA Authorization Query] to check your authorization status and records.

Q6：我可以申請多個指定銀行賬戶的 eDDA 授權嗎？
A6：可以，然而每次設立 eDDA 授權，只可以為一個指定銀行賬戶的單一貨幣提出申請，現時暫只支持 HKD、MOP 兩個幣種的賬戶。

Q6: Can I apply for eDDA authorization for multiple designated bank accounts?
A6: Yes, but each time you set up an eDDA authorization, you can only apply for a single currency in a designated bank account. Currently, only accounts in HKD and MOP are supported.

Q7：我的指定銀行賬戶是否需要預先設立過數易，才能申請 eDDA 授權？
A7：不需要，指定銀行賬戶即使沒有開通過數易服務，您仍可通過手機銀行【eDDA 授權】提交 eDDA 授權申請。授權一旦批核，您便可在手機銀行發起快捷入金只是，將款項從指定銀行賬戶存入您的賬戶。

Q7: Do I need to have the FPS established in my designated bank account before I can apply for eDDA authorization?
A7: No, even if the designated bank account has not opened the FPS, you can still submit the eDDA authorization application through mobile banking [eDDA authorization]. Once the authorization is approved,

you can initiate a Easy deposit on the mobile banking, and deposit the money from the designated bank account to your account.

Q8：我已經提交了 eDDA 授權申請，多久可以授權成功？

A8：各賬戶行的處理登記的時間有所不同，一般登記至完成處理最快可以當天至數天不等。您可前往【我的】-【eDDA 授權】-【eDDA 授權查詢】中查詢您的授權狀態。

Q8: I have submitted an eDDA authorization application, how long does it take for the authorization to be successful?

A8: The processing and registration time of each account bank is different. Generally, the fastest time from registration to completion of processing can range from one day to several days. You can go to [My] - [eDDA Authorization] - [eDDA Authorization Query] to check your authorization status.

Q9：為什麼我的 eDDA 授權申請不成功？

A9：eDDA 授權失敗，可能由以下原因導致：

1. 您的銀行賬戶不適用於 eDDA 授權。請確保：
   ✓ 扣款銀行賬戶持有人之姓名及身份證件號碼須與本行之賬戶記錄一致；
   ✓ 必須為個人賬戶（包括澳門幣或港幣儲蓄、往來、月結單賬戶，銀證賬戶、出糧賬戶不可授權），不接受聯名的銀行賬戶及公司賬戶；
   ✓ 港幣、澳門幣銀行戶口狀態都是正常的；
2. 您的銀行賬戶資料填寫錯誤。請確保：
   ✓ 扣款銀行賬戶號碼屬於所選的扣款銀行；
   ✓ 扣款銀行賬戶號碼與扣款銀行記錄的一致。

Q9: Why is my eDDA authorization application unsuccessful?

A9: eDDA authorization fails, which may be caused by the following reasons:

1. Your bank account is not eligible for eDDA authorization. please ensure:
   ✓ The name and identity card number of the debit bank account holder must be consistent with the bank's account records;
   ✓ Must be a personal account (only accepts partial personal customer account, including MOP or HKD savings, current, statement accounts, and securities accounts, payroll accounts cannot be authorized), joint bank accounts and company bank account are not accepted;
   ✓ The bank account status of HKD and MOP is normal;
2. Your bank account information is filled incorrectly. please ensure:
   ✓ The debit bank account number belongs to the selected debit bank;
   ✓ The debit bank account number is the same as that recorded by the debit bank;

Q10：如預留證件與銀行不符該如何處理？

A10：您可攜帶該證件親臨本行任意分行作證件更新。更新完後，您可於 eDDA 授權頁面中，重新輸入資料進行授權申請。

Q10: What should I do if the reserved certificate does not match the bank?
A10: You can bring this certificate to any branch of the Bank to renew it in person. After updating, you can re-enter the information on the eDDA authorization page to apply for authorization.

Q11：如何取消 eDDA 授權？
A11：您可前往【我的】-【eDDA 授權】-【eDDA 授權查詢】中，選擇已生效的 eDDA 授權指示，進入後點選【解綁】按鈕，簡單認證即可取消此 eDDA 授權。

Q11: How to cancel eDDA authorization?
A11: You can go to [My] - [eDDA Authorization] - [eDDA Authorization Query], select the effective eDDA authorization instruction, click the [Unbind] button after entering, and cancel the eDDA authorization after a simply authenticate.

Q12：如何使用【快捷入金】轉賬至我行賬戶？
A12：打開手機銀行，登入賬戶；選擇【首頁】-【快捷入金】-【存入】，進入頁面，選擇對應的協議並且輸入金額，進行簡單驗證即可成功從他行轉賬至我行賬戶。

Q12: How to use [Easy deposit] to transfer money to our bank account?
A12: Open mobile banking, log in to the account; select [Home] - [Easy deposit] - [Deposit], enter the page, select the corresponding agreement and enter the amount, and perform a simple verification to successfully transfer money from other banks to our bank account.

Q13：【快捷入金】服務有服務時間限制嗎？
A13：【快捷入金】服務時間為週一至週日 00:00 – 24:00。最終到賬時間取決於銀行處理時間。

Q13: Is there a service time limit for [Easy deposit] service?
A13: [Easy deposit] Service hours are from Monday to Sunday 00:00 – 24:00. The final arrival time depends on the bank processing time.

Q14：為什麼【快捷入金】不成功？
A14：您的款項存入失敗，可能由以下原因導致：
- ✓ eDDA 授權已被您本人或扣款銀行取消
- ✓ 您的扣款銀行賬戶資金不足
- ✓ 當天累計轉賬金額超出當天最高可用限額（港幣、澳門幣單日最高各兩萬）
- ✓ 當筆轉賬金額超出您於 eDDA 授權內設定的最高單筆限額

✓ 當前 eDDA 授權指示的扣款次數、週期以及有效期已超過設定

Q14: Why is [Easy deposit] unsuccessful?

A14: Your deposit failed, which may be caused by the following reasons:

- ✓ eDDA authorization has been canceled by you or the debiting bank
- ✓ Insufficient funds in your debit bank account
- ✓ The accumulative transfer amount of the day exceeds the maximum available limit of the day (the maximum daily limit of HKD and MOP is 20,000 each)
- ✓ When the transfer amount exceeds the maximum single transaction limit you set in the eDDA authorization
- ✓ The deduction times, cycle and validity period of the current eDDA authorization instructions have exceeded the settings

Q15：如我卸載了手機銀行，eDDA 授權指示會繼續生效嗎？

A15：會，即使您已卸載手機銀行，所有 eDDA 授權指示仍會生效至到期日。如果您希望在卸載手機銀行後取消 eDDA 授權指示，您可以在卸載前進入【我的】-【eDDA 授權】-【eDDA 授權查詢】中查詢您需解綁的指示，進行解綁。

Q15: If I uninstall the mobile banking, will the eDDA authorization instructions still take effect?

A15: Yes, even if you have uninstalled your Mobile Banking, all eDDA authorization instructions will still be valid until the expiry date. If you want to cancel the eDDA authorization instructions after uninstalling Mobile Banking, you can go to [My]-[eDDA Authorization]-[eDDA Authorization Query] to check the instructions that you need to unbind and proceed with the action.

Q16：登記及使用【eDDA 授權】及【快捷入金】服務需要手續費嗎？

A16：現時登記及使用【eDDA 授權】及【快捷入金】服務均豁免手續費。

Q16: Is there a service fee for registration and use of [eDDA Authorization] and [Easy deposit] services?

A16: The current registration and use of [eDDA Authorization] and [Easy deposit] services are free of handling fees.

Q17：我可否使用除澳門外的手機號碼登記【eDDA 授權】？

A17：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【eDDA 授權】，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。

Q17: Can I register [eDDA Authorization] with a mobile phone number other than Macau?

A17: In addition to Macau numbers, you can also use mobile numbers from other countries/regions to register [eDDA authorization]. You only need to pay attention that the registered mobile phone number must be

consistent with the mobile phone number you have reserved in our bank.

Q18：透過手機銀行進行【快捷入金】的最高每日上限金額為多少？

A18：透過手機銀行進行【快捷入金】的最高每日上限金額如下：

交易渠道	幣種	交易類型	單筆預設限額	單日預設限額
手機銀行	MOP	快捷入金	按您的協議設置	20,000.00
手機銀行	HKD	快捷入金	按您的協議設置	20,000.00

Q18: What is the maximum daily limit for [Easy deposit] through mobile banking?

A18: The maximum daily limit for [Easy deposit] through mobile banking is as follows:

Transaction channel	Currency	Type of transaction	Single default limit	Daily default limit
mobile banking	MOP	Easy deposit	Set according to your agreement	20,000.00
mobile banking	HKD	Easy deposit	Set according to your agreement	20,000.00

Q19：我需要辦理【快捷入金】指示退款，需如何操作？

A19：如您需辦理退款申請，可前往【快捷入金】-【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【快捷入金】-【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。

Q19: I need to apply for [Easy deposit] instruction refund, how do I do it?

A19: If you need to apply for a refund, you can go to [Easy deposit] - [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 [Easy deposit]-[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.

Q20：什麼銀行支持【eDDA 授權服務】及【快捷入金】？

A20：以下銀行/金融機構支持【eDDA 授權服務】及【快捷入金】：

銀行名稱	Bank Name
立橋銀行	Banco Well Link, S.A.
中國工商銀行(澳門)	Industrial and Commercial Bank of China (Macau) Ltd.
澳門發展銀行	Macao Development Bank Limited

| 極易付 | Uepay Macao Limited |

Q20: Which banks support [eDDA authorization service] and [Easy deposit]?

A20: The following banks/financial institutions in Macao support [eDDA authorization service] and [Easy deposit]:

Bank Name(Chinese)	Bank Name
立橋銀行	Banco Well Link, S.A.
中國工商銀行(澳門)	Industrial and Commercial Bank of China (Macau) Ltd.
澳門發展銀行	Macao Development Bank Limited
極易付	Uepay Macao Limited