Press Release

MPay Launches “Balance Transfer to Bank” Feature, Further Expanding Its Open Service Ecosystem

Macau, July 28, 2026 – Macau Pass today announced the official launch of MPay’s new “Balance Transfer to Bank” feature. The first phase of the service is available through partner institutions including Ant Bank (Macao) and Macao Development Bank. With this new feature, MPay users can transfer funds from their e-wallet balance directly to eligible bank accounts, making it easier to move between digital wallet and bank account services.

图注：MPay 钱包余额支持转出至银行，首批合作机构涵盖蚂蚁银行（澳门）及澳门发展银行

Caption: MPay’s wallet balance can now be transferred to bank accounts. First partner institutions include Ant Bank (Macao) and Macao Development Bank.

As mobile payments continue to grow in Macau and the local digital economy evolves, digital payment services are increasingly developing into broader digital lifestyle platforms. Today, MPay already supports hundreds of everyday services spanning transport, dining, shopping, bill payments and more. With usage scenarios continuing to expand, users may retain residual balances in their wallets after daily payments or peer-to-peer transfers, making the efficient use of these balances an increasingly important need.

Local resident Ms. Zheng shared that she uses MPay each month to transfer household expenses to her parents. After grocery shopping, there are often remaining amounts, and the same happens when friends reimburse her after a meal. "Previously, these balances could only be used for spending and transfers. Now I can transfer them to my bank account, which is much more convenient." she said.

MPay's transfer limits follow a tiered structure of free quota plus paid excess quota. Level 3A users are entitled to MOP 10,000 in basic free annual transfer quota. Amounts above this will be transferred at a 0.3% fee, up to an additional MOP 40,000, for a total annual transfer limit of MOP 50,000. Level 3B users are entitled to MOP 30,000 in basic free annual transfer quota. Amounts above this will be transferred at a 0.25% fee, up to an additional MOP 120,000, for a total annual transfer limit of MOP 150,000. It is worth noting that for Level 3A and 3B users, daily and annual transaction limits are aggregated across both "General Consumption" and " Balance Transfer to Bank " transactions. The cumulative total of these two categories must not exceed the prescribed daily and annual caps at the user level.

From now until December 31, 2026, MPay will offer an exclusive promotion to all Level 3A and 3B users: the first transaction using the "MPay Balance Transfer to Bank" service will be fee-free, and this initial transfer will not count against the user's annual basic free transfer allowance.

Macau Pass S.A. said that the launch of the Balance Transfer to Bank feature is not only a direct response to user demand, but also an important step in our ongoing effort to strengthen MPay as an open platform and to further enhance its digital lifestyle service ecosystem. Over the years, we have collaborated with numerous partners to continuously enrich our service ecosystem, progressively integrating one-stop digital lifestyle and financial service access points into MPay to transform it into a more comprehensive and versatile payment tool. Looking ahead, we will continue to focus on users' everyday needs and drive product innovation, so that more convenient and inclusive digital services can become an integral part of daily life and contribute to Macau's smart city development and economic diversification.

Macao Development Bank shared that the joint launch of MPay's Balance Transfer to Bank feature delivers more efficient and convenient retail financial services to customers, and marks a further step forward in the bank's digital financial service capabilities. Macao Development Bank will continue to advance customer experience by providing anytime, anywhere access to digital finance, while delivering secure, reliable, and customer-centric banking services to the residents of Macau and contributing to the development of smart Macau.