

**Hong Kong Monetary Authority**  
**Faster Payment System (FPS)**

**Use cases**

Colleague: Oh, we don't have small change  
We'll pay you back later

Super: Faster Payment System Logo

Son: I've registered for the Faster Payment System or FPS  
through my banks and e-wallets  
with my mobile number for receiving payment  
It allows cross-bank instant fund transfer  
No change is needed, so splitting bills is easy

Super: E-wallet Transferred \$108.8  
E-wallet Transferred \$108.8  
Bank Account Funds received \$108.8 \$108.8 \$108.8 \$108.8  
Bank Account Transferred \$108.8  
Bank Account Transferred \$108.8

Flower shop owner: Have you registered for FPS?

Son: FPS offers speedy cross-bank payment

Air Conditioner Technician: I've finished fixing the air-conditioner

Son: It's done? I've already paid you through FPS

Son: FPS, works for shopping and splitting bills

Super: Faster Payment System Logo  
CROSS-BANK/E-WALLET  
INSTANT  
24 hours/7 days

A MOBILE NUMBER IS ALL YOU NEED

[www.hkma.gov.hk/fps](http://www.hkma.gov.hk/fps)

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