Cross-boundary e-Cheque service
e-brochure

Cross-boundary e-Cheque Service

Between Hong Kong and Guangdong Province (Including Shenzhen)

e-Cheque · The smart new way to pay!

Bank customers in Hong Kong can now issue **HKD**, **USD**, and **RMB** e-Cheques and deposit online with banks in Hong Kong, **Guangzhou** or **Shenzhen** with the following benefits:

Safe   Stringent security features

Flexible: Deposit anytime online

Fast: Receive payment on the next business day[1]

[1] Subject to any compliance checking that needs to be conducted by the banks in Guangdong province (including Shenzhen)

Steps
Online issuance

Bank customers in Hong Kong can issue e-Cheques through Internet or mobile banking platform.

Online delivery

Payers can send e-Cheques to payees through email or other electronic channels.

Online deposit

Payees can deposit e-Cheques with their banks in Guangzhou or Shenzhen through the online portal or mobile application **https://echeque.gzebsc.cn** or **https://cust.szfesc.cn** respectively.[2]

[2] For online deposit, payees should provide relevant information such as payee name, bank account number, payment purpose and to complete the reporting requirements accordingly.

List of banks supporting cross-boundary e-Cheque service

Banks offering e-Cheque issuance service in Hong Kong

https://www.hkicl.com.hk/eng/information_centre/e-cheque_issuing_banks.php

Banks accepting e-Cheque deposit in Guangzhou

https://echeque.gzebsc.cn/currencySysBankId/pc/noIntercept/toPaticipatingBank

Banks accepting e-Cheque deposit in Shenzhen

https://cust.szfesc.cn/cis/CisBaseIntroInfoAction/querySzfsBankList.do

Smart tips

- Do seek payees' consent before issuing e-Cheques
- Do deposit e-Cheques with your banks within 6 months of cheque date
- Do download e-Cheque file in its original PDF format rather than image format
- Don't scan or print out e-Cheques for deposit at bank branches

For further information, please contact your bank or browse the publicity materials on the HKMA website (www.hkma.gov.hk).

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