



# CROSS-BOUNDARY E-CHEQUE SERVICE

BETWEEN HONG KONG AND GUANGDONG PROVINCE  
(INCLUDING SHENZHEN)



GUANGDONG  
Province

HONG KONG



HKD, RMB, USD



HKD, RMB, USD

## 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



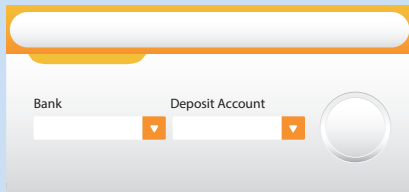
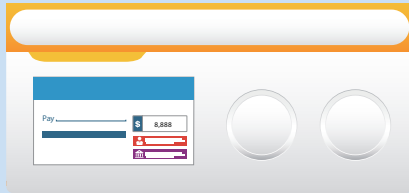
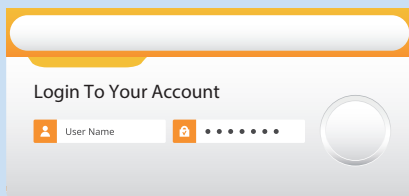
### Fast:

Receive payment on the next business day<sup>1</sup>

<sup>1</sup> 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.<sup>2</sup>

## LIST OF BANKS SUPPORTING CROSS-BOUNDARY E-CHEQUE SERVICE

<b>Banks offering e-Cheque issuance service in Hong Kong</b>	<a href="https://www.hkicl.com.hk/eng/information_centre/e-cheque_issuing_banks.php">https://www.hkicl.com.hk/eng/information_centre/e-cheque_issuing_banks.php</a>
<b>Banks accepting e-Cheque deposit in Guangzhou</b>	<a href="https://echeque.gzebsc.cn/currencySysBankId/pc/noIntercept/toParticipatingBank">https://echeque.gzebsc.cn/currencySysBankId/pc/noIntercept/toParticipatingBank</a>
<b>Banks accepting e-Cheque deposit in Shenzhen</b>	<a href="https://cust.szfesc.cn/cis/CisBaseIntroInfoAction/querySzfsBankList.do">https://cust.szfesc.cn/cis/CisBaseIntroInfoAction/querySzfsBankList.do</a>

## SMART TIPS



Do seek payees' consent before issuing e-Cheques



Do download e-Cheque file in its original PDF format rather than image format



Do deposit e-Cheques with your banks within 6 months of cheque date



Don't scan or print out e-Cheques for deposit at bank branches

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