

## e-Cheque service

### E-Brochure

e-Cheque Service

e-Cheque · The smart new way to pay!

Launched in December 2015, e-Cheque enables bank customers to embrace an entirely paperless payment experience.

### **Coverage of e-Cheque**

- **10 banks** in Hong Kong offer e-Cheque **issuance** service
- **All** banks in Hong Kong accept e-Cheque **deposit**
- Around **50 banks** in Guangdong province (including Shenzhen) accept e-Cheque deposit
- e-Cheque can be used to pay the Government bills<sup>(1)</sup>, settle commercial payments, cross-boundary payments and cross-bank transfers, etc

<sup>(1)</sup> Please refer to the website below: [www.payecheque.gov.hk](http://www.payecheque.gov.hk)

### **Comparison between e-Cheque and physical cheque**

	<b>Physical Cheque</b>	<b>e-Cheque</b>
<b>Format</b>	Paper	PDF file format
<b>Signature</b>	Hand-written	Digital Signature
<b>Delivery</b>	By post or by hand	Electronic channel
<b>Deposit</b>	Bank branch	Internet banking or e-Cheque Drop Box

## Benefits of e-Cheque

Secure	Eliminate the risk of forging and tampering
Save time	Online delivery reduces the risk of delivery failure or delays
Save cost	Reduce cost in making domestic or cross-boundary payments
Easy to manage	Facilitate reconciliation through online enquiry

## Value-added services of e-Cheque<sup>(2)</sup>

- Issuance of post-dated e-Cheques
- Issuance and deposit of e-Cheques in bulk
- Extended cut-off time for same day clearing
- Consolidated services for e-Cheque issuance and email delivery

<sup>(2)</sup> Subject to the service level of individual banks

## How to use e-Cheque

### (1) Issuance

#### Issuance of e-Cheques through internet banking

1. One-off registration and subscription of digital certificate
2. Issue e-Cheques over the internet banking
3. Send e-Cheques to payees through email or other online channels

### (2) Deposit

#### Deposit of e-Cheques through internet banking / mobile banking platform<sup>(3)</sup>

<sup>(3)</sup> Only applicable to some Hong Kong banks, please contact banks for more details

OR

## **Deposit of e-Cheques through portal**

1. One-off registration
2. Activate bank accounts per instruction (applicable to Guangdong province only )
3. Select the receiving bank account and upload e-Cheque(s)

### Deposit with banks in Hong Kong:

Desktop version: [www.echeque.hkicl.com.hk](http://www.echeque.hkicl.com.hk)

Mobile app: e-Cheque Drop Box

### Deposit with banks in Guangdong province:

Desktop version: <https://echeque.gzebsc.cn>

Mobile version: Download from the above website

### Deposit with banks in Shenzhen:

Desktop version: <https://cust.szfesc.cn>

## **List of participating banks**

e-Cheque issuing banks in Hong Kong

<https://www.hkicl.com.hk/clientbrowse.do?docID=9801&lang=en>

\* All banks in Hong Kong accept e-Cheques

e-Cheque receiving banks in Guangdong province

<https://echeque.gzebsc.cn/currencySysBankId/pc/noIntercept/toParticipatingBank>

e-Cheque receiving banks in Shenzhen

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

## Smart tips

- Obtain payee's consent before issuing e-Cheque
- Download e-Cheque file in its original PDF format rather than image format
- Deposit e-Cheque within 6 months of cheque date
- Don't print out e-Cheque for deposit at bank branch
- Don't deposit an e-Cheque more than once

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

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