

貨幣 的流轉 Money in Motion

本港的支付系統

貨幣 在經濟體系內流轉，就像人體血液循環一樣，必須暢順無阻，才可保持經濟運作正常。確保本港貨幣流通無阻，正是本港銀行同業支付系統的工作。

在香港，平均每個營業日都有約值 3,030 億港元的交易透過本港的銀行同業支付系統進行結算。每年透過此系統結算的交易總額超過 75 萬億港元，相當於香港每年本地生產總值 60 倍多。

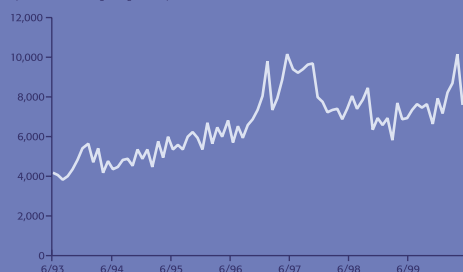
支付系統除了處理銀行之間數目較龐大的貨幣及資本市場交易外，亦處理較小的零售支付項目，如支票及自動轉帳交易。

1996 年起，銀行同業資金轉撥已透過金管局的即時支付結算系統即時結算。換言之，支付交易會連續不斷地得到處理，並即時完成最終結算。這種運作模式的好處是速度快、效率高及安全可靠。

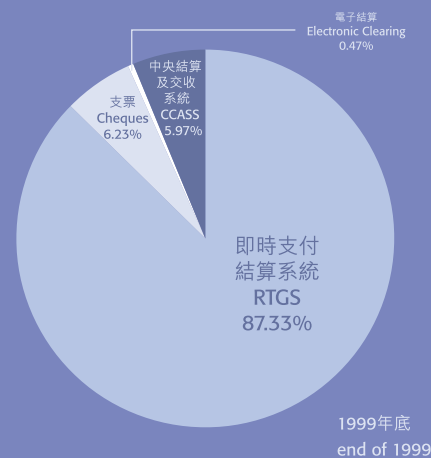
本港的即時支付結算系統是全球最先進的同類系統之一，推行以來證明運作健全，快捷穩妥。

結算所成交額
CLEARING HOUSE TURNOVER

十億港元
(in billions of Hong Kong dollars)



不同支付形式
DIFFERENT FORMS OF PAYMENT



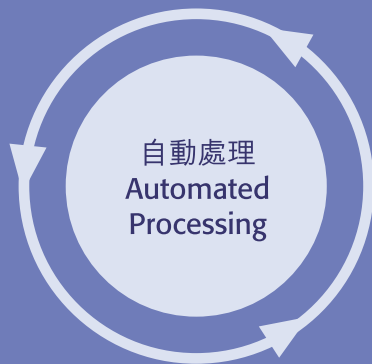
- 1 大額支付(即時支付結算系統)
Large value payments (RTGS)
- 2 支票
Cheque
- 3 電子結算
Electronic Clearing
- 4 股票交易(中央結算及交收系統)
Stock market transaction (CCASS)

結算所的演變

EVOLUTION OF THE CLEARING HOUSE SYSTEM



速度緩慢及重覆程序
Slow and Redundant



速度快，效率高
Fast and Efficient

HONG KONG'S PAYMENT SYSTEM

Money flows through an economy like blood circulating within a human body: it must move smoothly, swiftly and without obstruction for the economy to work properly. Ensuring the smooth flow of money within Hong Kong is the job of Hong Kong's interbank payment system.

On an average business day around 303 billion Hong Kong dollars worth of transactions are settled through Hong Kong's interbank payment system. Every year, the total turnover through this system amounts to some 75 trillion dollars, which is equivalent to more than 60 times Hong Kong's annual gross domestic product.

The payment system processes the larger transactions between banks arising from the money and capital markets. It also handles smaller retail payment items, such as cheque and autopay transactions.

Since 1996, interbank fund transfers have been settled real time through the HKMA's Real Time Gross Settlement system. This means that payment is processed continuously and that finality of settlement is instantaneous. The advantages are speed, efficiency and safety.

Hong Kong's Real Time Gross Settlement system is one of the most advanced in the world and has proved itself to be 100% reliable and robust.