

貨幣 未來 發展 Money Future

電子貨幣

貨幣的形式及外觀不斷演變。除了硬幣及紙幣外，還有支票及信用卡，時至今日更發展出電子貨幣。

電子貨幣是以電子化形式儲存的貨幣，用於日常交易上快捷方便，「聰明卡」便是一例。事實上，像電話卡及地鐵公司以往發行的共用儲值卡等最簡單的電子貨幣，早在很多年前已經推出。較近期的電子貨幣包括：

- Mondex 及 VisaCash
- 易泊卡
- 八達通卡

電子貨幣與紙幣及硬幣比較有兩大好處：

- 快捷方便、過數準確：免除找換的麻煩
- 迅速：交易即時進行

香港擁有全球最先進的聰明卡系統之一，差不多所有香港人都正在使用某種形式的電子貨幣。

目前聰明卡主要用於公共交通，其他不斷擴展的應用範圍包括：快餐、泊車、自動售賣機、售票機、超級市場及消閒設施。



e - money

The forms and shapes that money takes continue to evolve. To coins and banknotes have been added cheques and credit cards and, most recently, electronic money – or e-money.

e-money is money stored in an electronic form – such as a “smart card” – that can be used easily for daily transactions. In its simplest form – such as phone cards and the old Common Stored Value Tickets issued by the MTR – e-money has been around for several years. More recent examples, in current use, include :

- Mondex and VisaCash
- e-Park Card
- Octopus

e-money had two main advantages over coins and notes. It is :

- convenient, accurate and efficient: no need to worry about change
- fast: transactions take place instantaneously.

Hong Kong has one of the most advanced smart card systems in the world. Nearly everyone in Hong Kong is now using e-money in one form or another.

At present, the main uses for smart cards are in transport. Other expanding uses include fast food, parking, vending machines, ticket issuing machines, supermarket retail, and recreational facilities.

電子貨幣：

透過消費者所持有的電子裝置記錄或儲存可供該消費者使用的資金或價值的儲值或預付產品。

e-money :

“stored-value” or “prepaid” products in which a record of the funds or “value” available to a consumer is stored on an electronic device in the consumer’s possession.



電子銀行

電子 銀行指利用電子方式使用銀行服務。電子銀行以電話理財及自動櫃員機的形式已存在多年。互聯網或流動電話日漸普及，方便更多客戶以此使用銀行服務。

目前本港很多主要銀行均已利用互聯網或流動電話提供電子銀行服務。其他正在發展的電子方式包括：互動電視及個人電子記事簿。透過這些電子銀行服務，客戶可過數、付帳、買賣外幣、申請貸款、買賣股票及投購保險等。

電子銀行服務的優點如下：

- 方便：客戶身處全球任何地方均可隨時使用銀行服務；
- 快捷：各類交易可迅速完成；
- 更佳的客戶服務：可即時向客戶展示有用的資料，更可特別配合客戶的需要。



e-banking

e-banking – or electronic banking – means the ability to access banking services through electronic channels. e-banking has been around for some years in the form of telephone banking and automatic teller machines. The growing popularity of the Internet and mobile phones means that more customers can access banking services through electronic channels.

Many banks in Hong Kong have the facilities for e-banking, either through the Internet or through mobile phones. Other electronic channels currently being developed include interactive television, kiosks and personal digital assistants. Many of these e-banking services already allow users to access a wide range of services, such as fund transfers, bill payments, foreign exchange transactions, loan applications and stock trading and insurance services.

The advantages of e-banking through these new channels are:

- convenience: access to banking services at any time and anywhere around the world
- speed: a wide variety of transactions can be carried out rapidly
- better customer service: useful information promptly displayed to customers, and services tailor made to fit individual customers' needs.



電子交易監管及 電子保安

電子貨幣是否安全？

根據金管局規定，所有多用途儲值卡形式的電子貨幣的營辦機構必須是受《銀行業條例》監管的銀行或接受存款公司。此外，金管局亦會確定所有聰明卡計劃的保安措施、業務健全狀況及公平程度均達到令其滿意水平。

使用電子貨幣應注意：

- 留意每項交易後儲值卡上的結餘
- 如發現任何錯誤，應向營辦機構報告
- 卡內所存的金額不宜太大，足敷應用即可
- 儲值卡並無識別，應像看待現金一樣小心保管

電子銀行是否安全？

銀行採取下述措施以保障電子銀行系統的安全：

- 數據加密，確保資料保密
- 保護客戶密碼
- 專業設計的防火牆、網絡及系統
- 制定確保服務不受中斷的應變計劃，以迅速復原數據

作為電子銀行客戶，你應該：

- 使用難估計的密碼，並定期更改密碼
- 小心處理密碼，如發現已被泄露，應盡快通知銀行
- 小心使用電子銀行設施：接通電子銀行服務後切勿不顧而去；使用服務完畢後立即退出電子系統；不要開啟可疑的電子郵件或接通有問題的網頁
- 定期查核戶口結餘及結單



e-regulation and e-security

How safe is e-money?

The HKMA requires all operators of e-money, in the form of stored value cards with a wide range of uses, to be banks or deposit-taking companies under the regulation of the Banking Ordinance. The HKMA must also be satisfied about the security arrangements, business soundness and fairness of any smart card scheme.

As a user of e-money, you should :

- keep an eye on the amount left on your card after each transaction
- report any suspected errors to the operator
- avoid overloading your card with more money than you need
- look after the card as carefully as you would cash, because it can be used by anyone.

How safe is e-banking?

Banks safeguard their e-banking systems through:

- data encryption to maintain data confidentiality
- protection of customers' passwords
- properly designed firewalls, networks and systems
- business continuity plans to ensure the prompt recovery of data if problems occur.



As an e-banking customer, you should :

- use difficult-to-guess passwords and change them regularly
- handle your passwords with extreme care and notify your bank if they are compromised
- use e-banking channels with care: do not leave them unattended while on line; log out immediately after use; and don't open doubtful e-mails or access suspicious websites
- check your account balance and statements regularly.

參考及建議書目
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