

HKMA Consumer Education Programme
Education Video

Online and Mobile Payment

- Female Manager: What happened to him?
 It's a Monday and he looks like this already
- Female Colleague: He quarrelled with his girlfriend recently
- Female Manager: He should not let it affect his work
 What happened to him?
- Female Colleague: It seems to be about a handbag
- Female Manager: A handbag ...
 How did you find out?
- Female Colleague: I bumped into them in the restaurant two days ago
 But, you don't want to know about this matter anyway
- Female Manager: As your boss, I should know everything
 about our colleagues
 Just in case anything would affect your work performance
 Tell Me!
- Girlfriend: Not expensive, it is not expensive at all ...
 Come on
 No excuse! You have to buy me that handbag
 Buy for me please
- Male Colleague: That's what had happened ...
- Female Manager: You took so much time to buy a handbag
- Male Colleague: No, I've just never visited those websites ...
- Female Manager: No matter you shop on local or overseas websites
 You should check if the website is reliable
 For example, the website address should begin with https
 There should be a "s", it stands for secure
 Also, check the transaction record carefully after making payment
 It's that simple
- Male Colleague: Well, actually ...
 It's a money issue
 I am wondering if you could increase ...

Female Manager: Do you know
before using mobile payment apps
You should read the terms and conditions
Different apps have different mechanisms
For example, whether the app is directly linked to a bank
Or to a credit card account
Or value needs to be added in advance
Also pay attention to how the app works
For NFC mode
Turn the NFC function off after the transaction is completed
For QR code mode
Check the transaction data converted from the QR code carefully
before confirming the payment

Male Colleague: Then, how about the salary ...

Female Manager: Don't always talk about money
I wish that you have learned and improved

Male Colleague: You're right
I'll go out and continue my work

Female Colleague: The manager is back

Male Manager: Are you for real? You're buying handbag during office hour?

Male Colleague: No, I ...

Male Manager: Get me one too after you get off today, thank you

Super: Learn more before using digital payment!
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