

電子支票的好處 BENEFITS OF E-CHEQUE

安全可靠
Secure



杜絕冒簽或篡改支票的風險
Eliminate the risk of forging and tampering

省時快捷
Save time



網上傳送，減少郵遞延誤
Online delivery reduces the risk of delivery failure or delays

節省成本
Save cost



減省本地或跨境支付成本
Reduce cost in making domestic or cross-boundary payments

容易管理
Easy to manage



透過網上查詢，方便對賬
Facilitate reconciliation through online enquiry

電子支票的增值服務⁽²⁾ VALUE-ADDED SERVICES OF E-CHEQUE⁽²⁾

- 簽發期票
Issuance of post-dated e-Cheques
- 批量發票及存票
Issuance and deposit of e-Cheques in bulk
- 延長截數時間
Extended cut-off time for same day clearing
- 簽發電子支票及電郵傳送一條龍服務
Consolidated services for e-Cheque issuance and email delivery

⁽²⁾視乎個別銀行的服務水平
Subject to the service level of individual banks

精明提示 SMART TIPS



- 簽發電子支票前須取得收款人同意
Obtain payee's consent before issuing e-Cheque
- 以PDF原文件格式下載電子支票，不能以圖像格式下載
Download e-Cheque file in its original PDF format rather than image format
- 收票人須於電子支票簽發六個月內存票
Deposit e-Cheque within 6 months of cheque date
- 不可列印電子支票並於分行存票
Don't print out e-Cheque for deposit at bank branch
- 不可重複存入同一張電子支票
Don't deposit an e-Cheque more than once

HONG KONG MONETARY AUTHORITY
香港金融管理局

THE
HONG KONG
ASSOCIATION
OF
BANKS
香港銀行公會

e-Cheque
電子支票

創新·從此不一樣
e-Cheque - The smart new way to pay!

電子支票於2015年12月推出，為銀行客戶提供一個完全無紙化的支付體驗。

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

有關電子支票服務的詳情，請聯絡你的銀行或瀏覽金管局網頁

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



電子支票的覆蓋範圍 COVERAGE OF E-CHEQUE

- **10**間香港銀行提供電子支票發票服務
10 banks in Hong Kong offer e-Cheque issuance service
- **所有**香港銀行接受電子支票存票
All banks in Hong Kong accept e-Cheque deposit
- **約50**間廣東省(包括深圳)的銀行接受電子支票存票
Around 50 banks in Guangdong province (including Shenzhen) accept e-Cheque deposit
- 電子支票可用作繳交政府賬單⁽¹⁾、商業支付、跨境繳費及跨行轉賬等
e-Cheque can be used to pay the Government bills⁽¹⁾, settle commercial payments, cross-boundary payments and cross-bank transfers, etc

⁽¹⁾詳情請參閱以下網站: Please refer to the website below:
www.payecheque.gov.hk

電子支票與實物支票比較 COMPARISON BETWEEN E-CHEQUE AND PHYSICAL CHEQUE

實物支票
Physical Cheque

電子支票
e-Cheque

格式
Format

紙張支票
Paper

PDF文件格式
PDF file format

簽署
Signature

人手簽署
Hand-written

數碼簽署
Digital Signature

傳送
Delivery

郵寄或人手
By post or by hand

透過電子渠道
Electronic channel

入票
Deposit

銀行分行
Bank branch

網上銀行或電子
支票存票服務
Internet banking or
e-Cheque Drop Box



如何使用電子支票服務 HOW TO USE E-CHEQUE

1 發票 ISSUANCE

經網上銀行發票
Issuance of e-Cheques through internet banking

1. 一次性登記及申請數碼證書
One-off registration and subscription of digital certificate
2. 簽發電子支票
Issue e-Cheques over the internet banking
3. 透過電子傳送方式發送電子支票至收款人
Send e-Cheques to payees through email or other online channels



2 存票 DEPOSIT

經網上或手機銀行存票⁽³⁾
Deposit of e-Cheques through internet banking / mobile banking platform⁽³⁾

⁽³⁾只適用於個別香港銀行，詳情請向銀行查詢
Only applicable to some Hong Kong banks, please contact banks for more details

或 OR

經電子支票存票平台存票
Deposit of e-Cheques through portal

1. 一次性登記
One-off registration
2. 按指示激活銀行賬戶(只適用於廣東省)
Activate bank accounts per instruction (applicable to Guangdong province only)
3. 選擇收款銀行賬戶並上載電子支票
Select the receiving bank account and upload e-Cheque(s)



存票至香港銀行:
Deposit with banks in Hong Kong:

網頁版: Desktop version:
www.echeque.hkicl.com.hk

手機應用程式:
Mobile app:



存票至廣東省銀行:
Deposit with banks in Guangdong province:

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

手機應用程式: Mobile version
從上面的網站下載
Download from the above website



存票至深圳銀行:
Deposit with banks in Shenzhen:

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



參與銀行名單 LIST OF PARTICIPATING BANKS

香港發票銀行
e-Cheque issuing banks in Hong Kong



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

廣東省收票銀行
e-Cheque receiving banks in Guangdong province



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

深圳收票銀行
e-Cheque receiving banks in Shenzhen



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

*所有香港銀行均接受電子支票
All banks in Hong Kong accept e-Cheques