

**Electronic Cheque (e-Cheque) service**  
**Video Demonstration (1):Benefits**

**e-Cheque service**

Man: Hey, can you give me a set of utensils please!

Waiter: Wait a second

Man: Thanks!

Customer: Hey waiter!

Waiter: What do you want?

Man: May I borrow your pen too?

Waiter: Please wait!  
Pork chop stir-fried noodles

Man: Excuse me!

Waiter: Are you here to dine or to write a cheque?

Man: None of your business!  
Can I have a glass of water?  
Oh! My cheque!

VO: This will never happen when you use the e-Cheque!  
As the electronic cheque book is safely  
kept on the Internet banking platform  
it doesn't get lost, dirty or ripped  
The end-to-end e-Cheque processes  
include issuance  
delivery  
and deposit  
which are carried out entirely online

Even when you're travelling or on a business trip  
you can receive and issue an e-Cheque at ease  
You no longer need to post or bank in your cheque in person  
which saves considerable time!  
Besides, the e-Cheque is easy to store and  
manage that reduces manpower and processing time  
It is convenient and environmentally friendly!  
On top of these, it has adopted a stringent security design  
Payers need to go through 'two-factor authentication'  
before issuing an e-Cheque  
In addition, each e-Cheque comes with the bank's  
and the payer's digital signatures  
Tampering with an issued e-Cheque  
such as amending the cheque amount  
will render the cheque invalid  
Payers can also encrypt the e-Cheque before  
sending it to the payee to reduce  
the chance of information leakage  
In case the same e-Cheque has been deposited more than once  
the collecting bank will return the duplicate e-Cheque  
so the payer won't suffer any loss

Waiter: Dab it with this towel!  
I'll lend you the tablet!

Man: How nice of you!

Waiter: You got to pay for my service with the e-Cheque!

VO: e-Cheques - The smart new way to pay!  
Please contact your bank for more details!

SUPER: e-Cheque Logo  
e-Cheque - The smart new way to pay!  
HKMA Logo  
HKAB Logo