

**Electronic Cheque (e-Cheque) service**  
**Video Demonstration (4):Smart Tips**

**e-Cheque service**

Manager: Miss Chan, you're in an interview for the account clerk position  
So, do you know how to issue a cheque?

Job Applicant: Paper cheque? I have no idea

Manager: I am shocked that you had no clue!

Job Applicant: Of course I don't! We use e-Cheque now

Manager: e-Cheque?

Job Applicant: Haven't you heard of it?  
Let me walk you through it  
Please pay the tuition afterwards!

VO: Before issuing an e-Cheque

the payer should obtain consent from the payee  
and reconfirm their email address for receiving the e-Cheque

When issuing an e-Cheque through the Internet banking platform  
the payer should take extra caution when filling in all relevant information  
though changes can be made to the e-Cheque before issuance

If there is any mistake on the issued e-Cheque  
the payer should nullify it  
and issue another one

If necessary, the payer can encrypt the e-Cheque before sending it  
to the payee to minimize the chance of information leakage

After receiving the e-Cheque  
the payee should never print it out for bank deposit

No banks will accept a printed e-Cheque!

Also, the payee should not deposit the same e-Cheque more than once

In any case, the collecting bank will return the duplicates

If record keeping is necessary  
the payee should save the deposited e-Cheques  
in a designated location to avoid confusion or multiple deposits  
If record keeping is not necessary  
the payee should destroy the e-Cheques right after deposit

Job Applicant: Do you understand now?

Manager: Well understood...

Job Applicant: Then, please pay up  
I accept e-Cheques only!

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

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