

Making Cross-Border Payments Seamless

實現無縫跨境支付

Improved financial products and applications aim to make cashless transactions more efficient in Hong Kong and across the GBA

經改良的金融產品和應用程式提升了香港和整個大灣區無現金交易的效率

This year has already seen significant developments in cashless payment solutions in Hong Kong, with technological innovations, shifts in consumer expectations and new regulations all contributing to the evolution of the sector. And as the Greater Bay Area (GBA) initiative continues to gather steam, facilitating cross-border payments has become increasingly important.

This topic is a timely one, as implementation of the GBA blueprint offers more opportunities for business, and operators of payment platforms in Hong Kong are moving quickly to promote interconnectivity.

At a Chamber roundtable luncheon on 30 May, three expert speakers – representing the banking sector and online players – gave members an update on the seamless payment options that their companies are offering in the GBA, to residents and visitors.

“The digital population is growing rapidly and has the continuous effect of shaping customer behavior,” said Dick Ho, Deputy General Manager (Transformation and Digital Banking) of Bank of China (HK). Ho shared how his bank

has facilitated the development of cross-border payment solutions and enhanced the banking experience with recent initiatives such as BOC Pay and BOC Bill.

Hong Kong residents can also now open a Mainland-based account without leaving town, thanks to a pilot programme operated by BOCHK.



As competition heats up in the cashless transaction marketplace, e-wallet operators such as AlipayHK and Tap & Go are seeking different ways to position themselves.

“Despite intense competition, I think it is always important to have a platform for us to share ideas, and to figure out how we can work together for the betterment of Hong Kong,” said Monita Leung, Head of Financial Services at HKT.

The company is currently exploring the technological viability of promoting its multi-currency mobile payment services across the GBA. At the same time, there are also efforts to improve retail operation efficiency in Hong Kong.

Bosco Lin, Chief Commercial Officer of AlipayHK, spoke on the company’s e-wallet service and its extensive applications. He also shed light on the demands driving the provision of new and innovative cross-border payment services.

“Currently, we have over 2 million users and over 50,000 merchants,” Lin said. The company is looking to expand its services, which already cover businesses including large chain stores, convenience stores, minibuses, fresh markets, taxis and restaurants.

Lin also said that, by mid-2020, commuters will have the option of using QR codes to pay for travel on Hong Kong’s MTR. Users will be able to link their AlipayHK account with a separate MTR app, then scan a QR code on their smartphones on readers that will be installed at entry gates. ✨



今年，香港的無現金支付方案取得了重大進展，科技創新、消費者期望的轉變和新規例都有助帶動業界發展。隨著大灣區倡議繼續推進，促進跨境支付愈趨重要。

這個課題可謂合時不過，因為大灣區藍圖的落實帶來了更多商機，而本港的支付平台營運商亦正積極推動互聯互通。

在總商會5月30日的午餐會上，三位來自銀行和網上支付服務業的專家向會員介紹其公司為大灣區居民和旅客提供的最新無縫支付選項。

中國銀行（香港）副總經理（項目管理及電子銀行）何偉文表示：「數碼人口正迅速增長，並持續影響客戶行為。」他分享該行如何促進跨境支付方案的發展，並通過最近推出的「BoC Pay」及「BoC Bill」等應用程序，提升理財體驗。

中銀香港亦成為試點銀行，讓香港居民無需離港便可開設內地賬戶。

無現金交易市場的競爭日趨熾熱，電子錢包營運商如支付寶香港和拍住賞正尋求不同的定位方式。

香港電訊金融服務主管梁海儀表示：「雖然競爭激烈，但我認為更重要的是能夠有一個平台，讓大家分享想法和探討如何共建更美好的香港。」

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(Transformation and Digital Banking) of Bank of China (HK)

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—— 中國銀行（香港）
副總經理（項目管理及電子銀行）何偉文

該公司目前正研究在大灣區推動雙幣流動支付服務的技術可行性，還致力改善本港的零售營運效率。

支付寶香港業務總裁連炳坤講解該公司的電子錢包服務及其廣泛應用，亦剖析推動創新跨境支付服務發展背後的市場需求。

他說：「我們目前擁有超過200萬用戶和超過5萬商家號。」該公司的服務現

已涵蓋不同業界，包括大型連鎖店、便利店、小巴、街市、的士和食肆等企業，並正計劃拓展服務。

他還表示，到2020年年中，乘客可選擇使用二維碼來支付港鐵車資。用戶可把其支付寶香港賬戶連接到港鐵應用程式，然後讓入閘機上裝設的讀取器掃描智能手機所顯示的二維碼，即可付款。

