

Alipay Financial Services (HK) Limited
Registration of AlipayHK and
Cross-border usage

May 2023



Content

I. Overview of AlipayHK's cross-border payment initiatives

II. Account opening journey including Credit card binding and ID verification

III. Payment journey for using AlipayHK app in the Chinese Mainland

IV. Contact Us

V. Q&A

**Appendices: (1) Top Up AlipayHK wallet; (2) Bank Account Binding;
(3) Remittance to the Chinese Mainland**



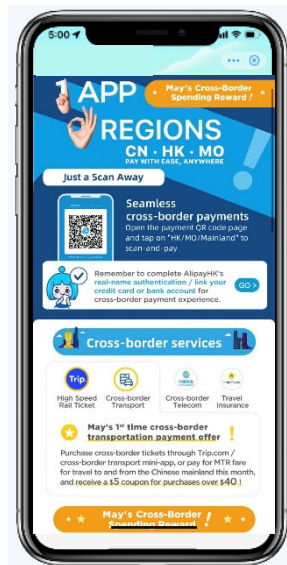
I. Overview of AlipayHK's cross-border payment initiatives



Travel with AlipayHK



AlipayHK has now launched cross-border payment services in popular travel destinations, including the Chinese Mainland, Macau, Japan, South Korea, Singapore etc. With the cooperation of merchants, a series of travel benefits have been launched, allowing users to experience smooth payment experiences before, during and after their trips, while enjoying consumer rewards!



Intelligent Cross-border Travel Experience with Scan-to-Pay

No need to exchange a large amount of cash or compare exchange rates in advance. Simply link your credit card to AlipayHK or complete ID verification, then you can use AlipayHK to make purchases and consume in all cities in the Chinese Mainland (with over 184 million merchants), nearly 90% of merchants in Macau, over one million offline stores in Japan, over 120,000 stores in South Korea etc with the settlement made in HKD. The payment process is the same as in Hong Kong.

Easily hop between major transport in the Chinese mainland

By activating AlipayHK's "Cross-border Transport Code", you can pay for public transportation fares in the Chinese mainland, which currently covers cities such as Shenzhen (Shenzhen Metro), Guangzhou (Yangchengtong), Foshan (Guangfo Tong), Zhongshan (Zhongshan Tong), and more. In addition, you can also use the "DiDi" mini-app to call a car by entering your destination and completing the payment.

Get cross-border discounts for dining, shopping, and entertainment – Alipay+ Rewards

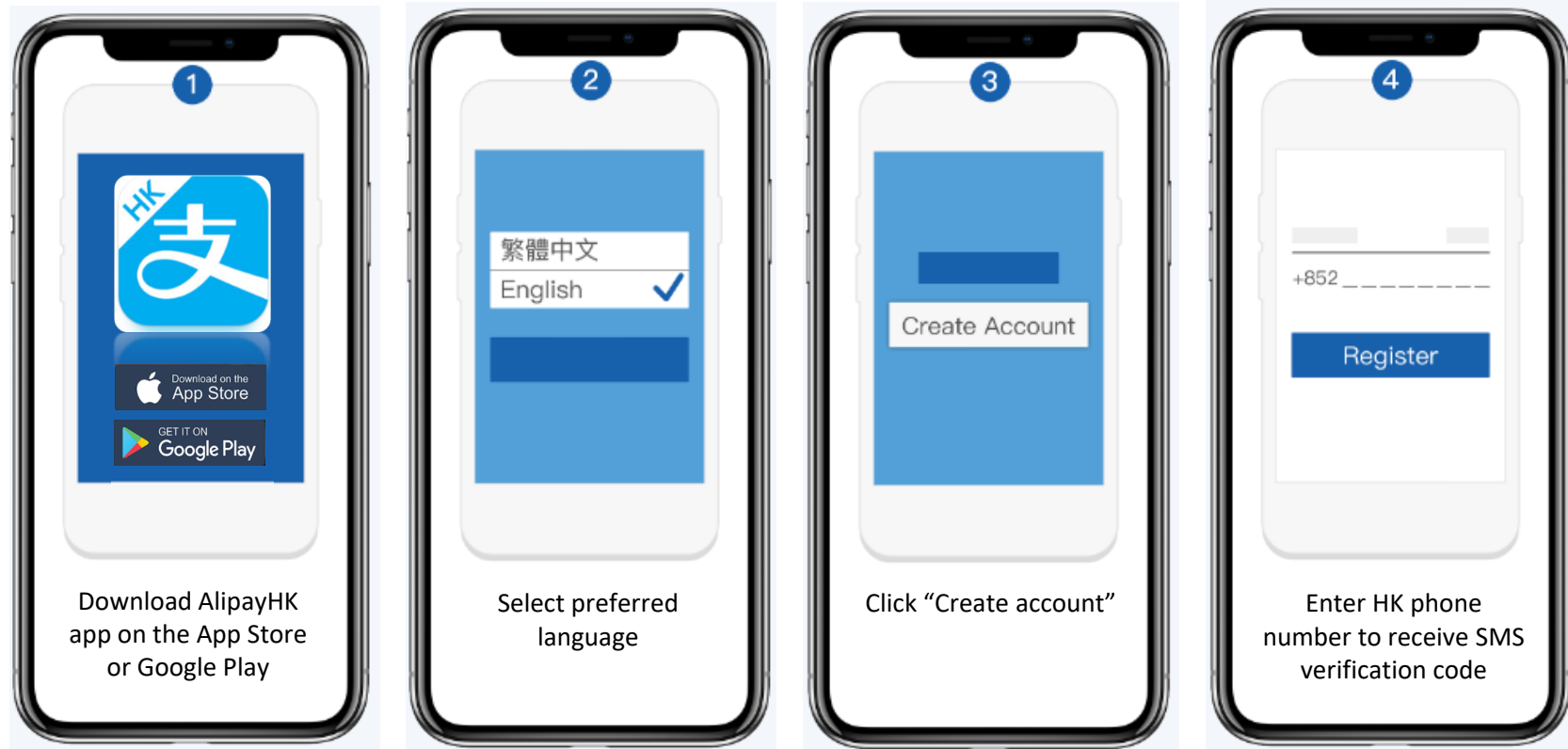
Through the Alipay+ Rewards mini-app within the AlipayHK App, users can access cross-border travel information such as transportation and hotels in the Chinese mainland or other countries and regions, plan their itinerary in advance, and redeem local consumer rewards.



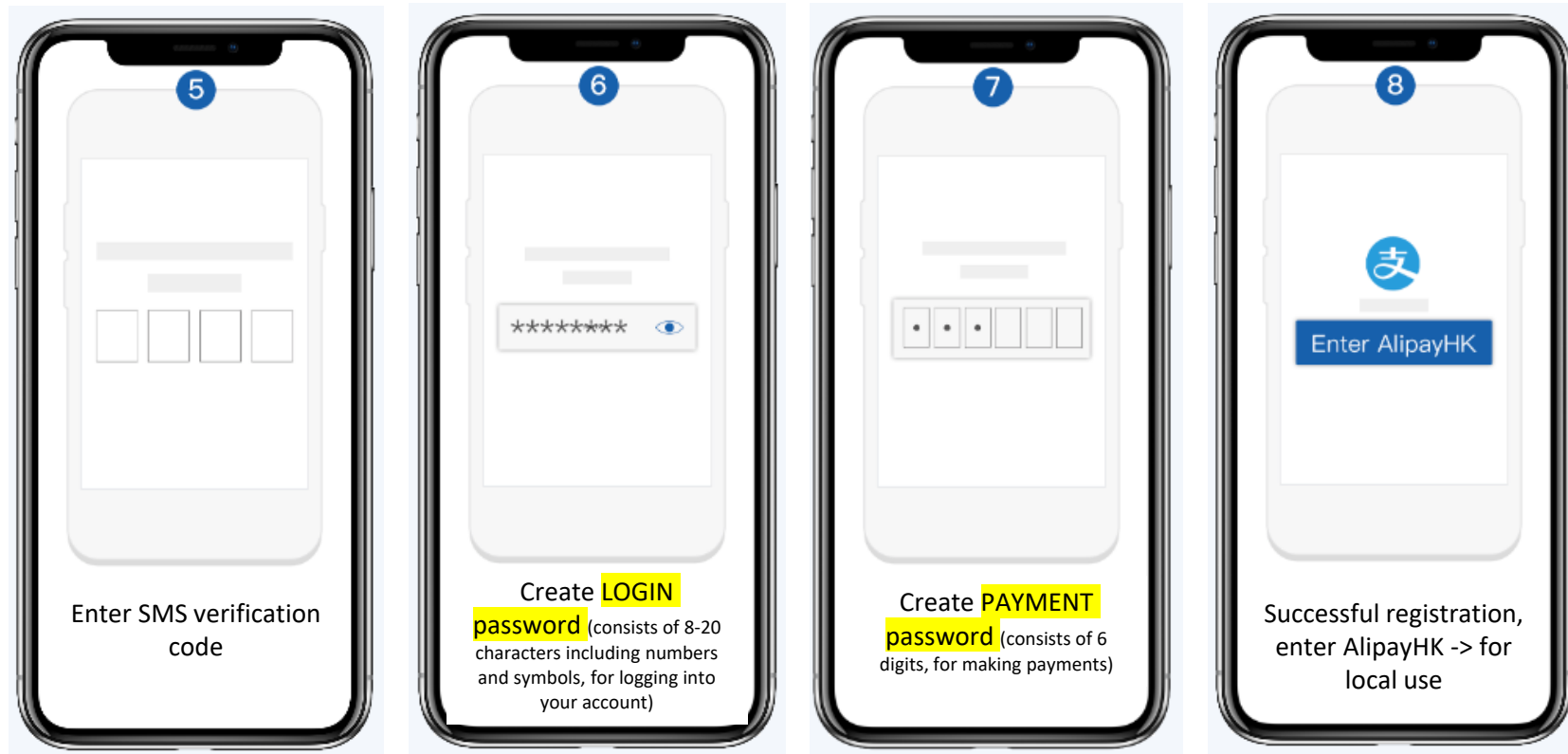
II. Account opening journey including Credit card binding and ID verification



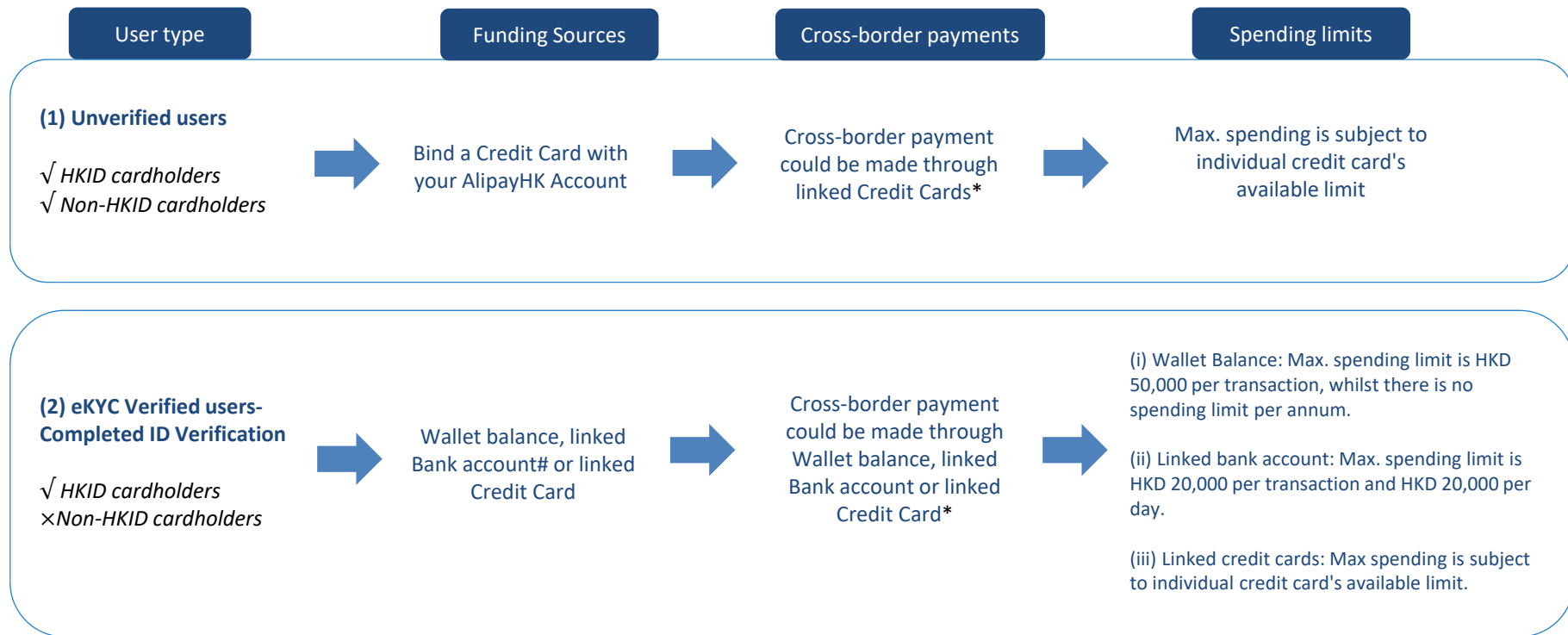
Registration process of a new AlipayHK account



Registration process of a new AlipayHK account



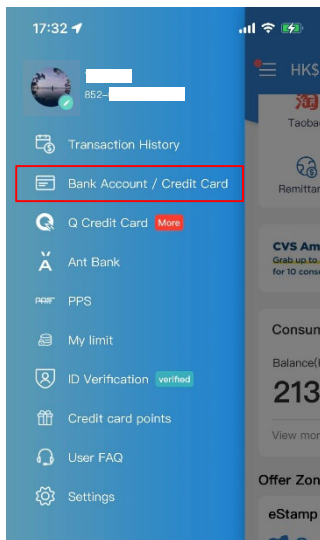
Cross-Border payment through AlipayHK



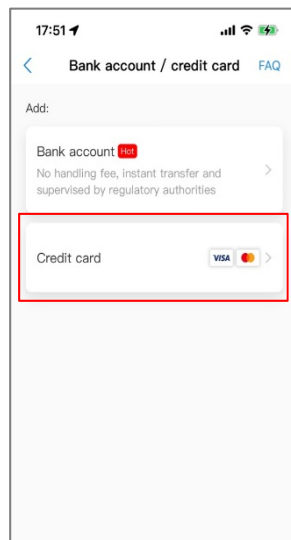
Remarks*: Same eligible merchants are applicable for payment made through linked credit cards, wallet balances, or linked bank accounts.
Remarks#: Currently AlipayHK does not support top up of wallet balances through credit cards.



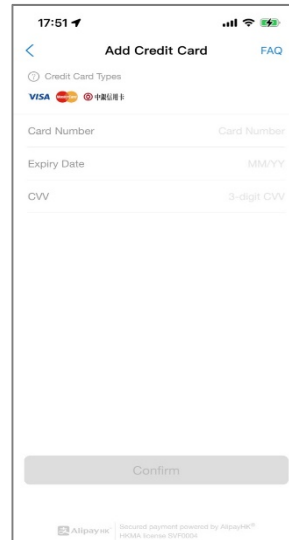
Bind a Credit Card with your AlipayHK account



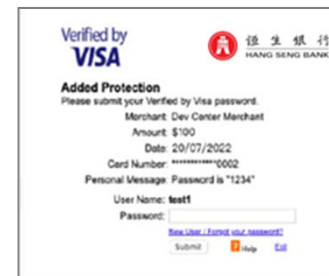
(1) Click “Bank account/Credit Card” under the main menu



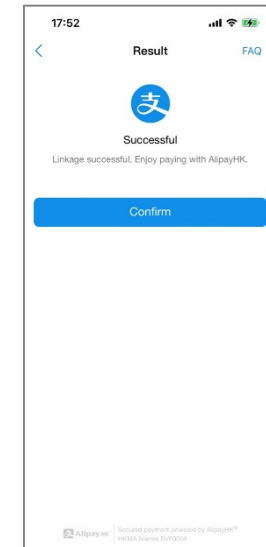
(2) Click “Credit Card”#



(3) Input your credit card number, expiry date and CVV codes



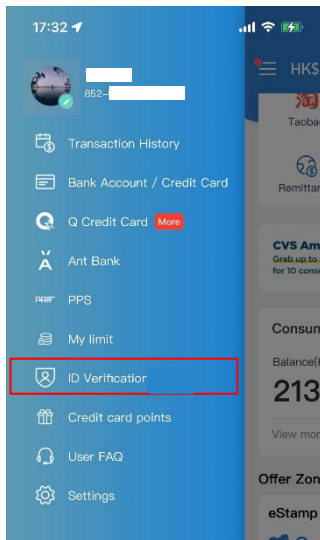
(4) Complete 3DS authentication of issuing banks



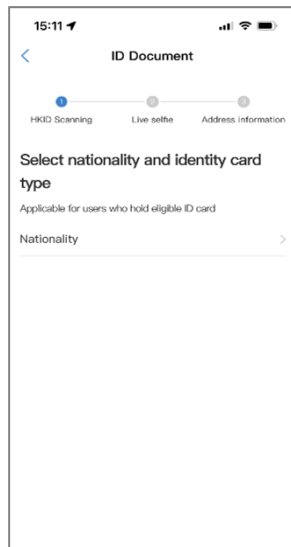
(5) Card binding is completed successfully

Remarks #: Currently, only Visa and MasterCard (no issuing region restrictions except sanctioned countries, however, whether the linkage is successful is subject to the issuing bank's final approval) are accepted and supported for linkage. Bank of China Hong Kong (BOCHK) credit cards are only limited to those issued in Hong Kong. AE cards, supplementary cards, debit cards, and prepaid cards are not accepted and are supported for linkage at the moment. Each account can link at most up to 5 credit cards.

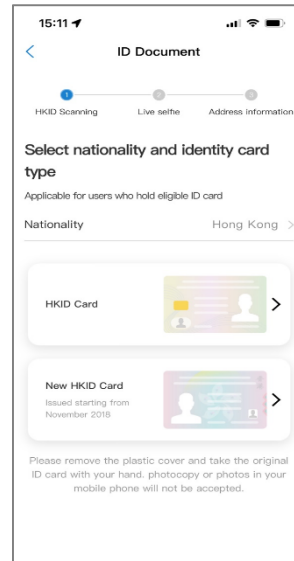
Complete ID Verification



(1) Click "ID Verification" under the main menu



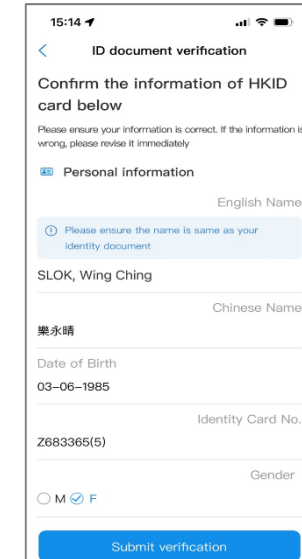
(2) Choose nationality



(3) Choose HKID card type @



(4) Take a photo of your HKID card

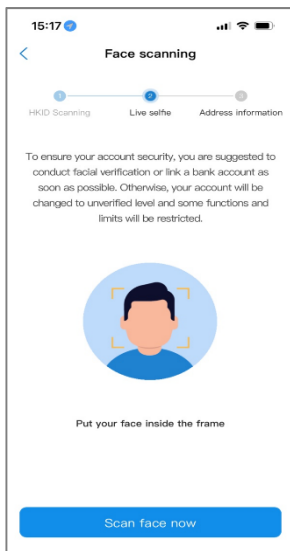


(5) Confirm the pre-filled information of HKID card

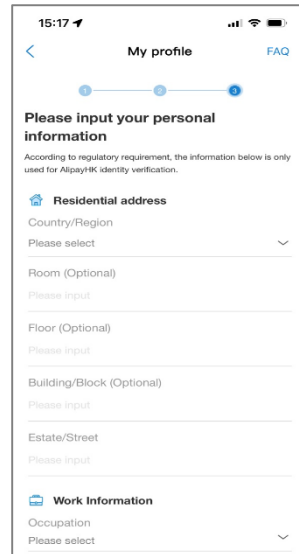
Remarks @: Currently, eKYC solution only supports HKID cards, and other ID documents such as foreign passports are not accepted at the moment. AlipayHK is currently assessing user demand and eKYC solution maturity and may accept other ID documents in future.



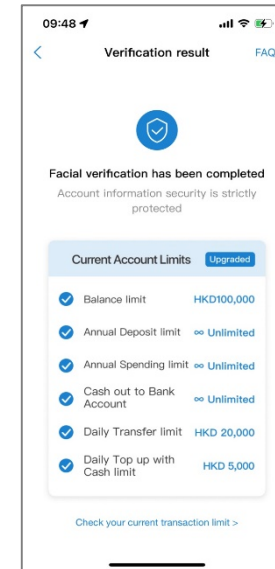
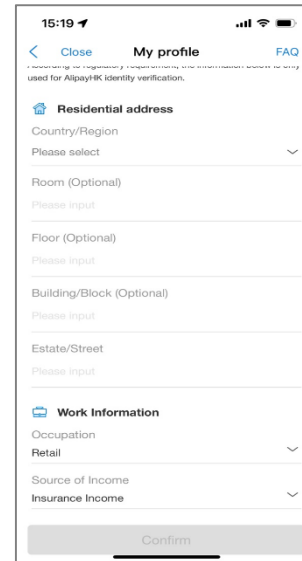
Complete ID Verification (Continued)



(6) Conduct face scanning



(7) Input your personal information including residential address, occupation, and source of income



(8) ID verification is successful.

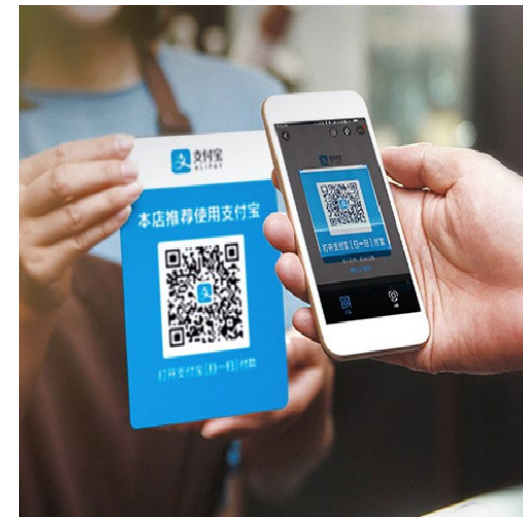


III. Payment journey for using AlipayHK app in the Chinese Mainland



Where to use AlipayHK in the Chinese Mainland?

In all cities in the Chinese Mainland, you could use the [AlipayHK app](#) to pay the merchants who accept “Alipay 支付宝”.



How to scan the QR code?

1. Merchant to scan User's payment code

(1) Click "Payment" on the AlipayHK's homepage

(2) Select the payment code according to your location. Show the payment code to the merchant.

(3) After the payment, click "Transaction history" and check the completed transaction with FX rate.

2. User to scan Merchant's code

(1) Click "Scan" on the homepage

(2) Scan the merchant code displayed by the merchant to conduct payment.

(3) Check the FX rate and the payment details, and confirm to pay.

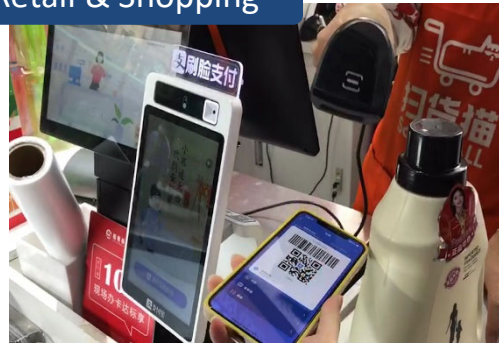


Usage Scenarios

Transportation



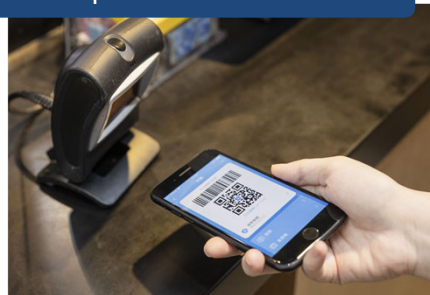
Retail & Shopping



Food & Beverage




Tourist Spots & Entertainment



Hotel Chain



 Remarks: There could be limitations where local merchants may wish to contact user through local phone number, e.g. local taxi

Travel Tips in the Chinese Mainland

Cross-border Transportation



Customs Pocket Declaration

Complete your health declaration in advance



Cross-border Transport Code

Cross-border Transport Code

Activate the QR code for public transportation payments in different cities.

*Currently covers Shenzhen (Shenzhen Metro), Guangzhou (Yang Cheng Tong), Foshan (Guangfo Tong), Zhongshan (Zhongshan Tong)



Trip.com

Trip.com

Purchase high-speed rail tickets and other cross-border tickets through Trip.com



DiDi

DiDi

Call a car service with just one tap!

*Currently only available for DiDi Premier car services.

Travel Insurance



Travel Insurance mini-app

Purchase travel insurance in advance.

Mobile Service in CN

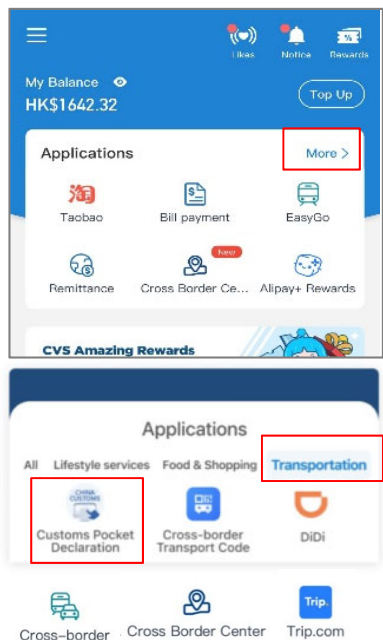


China Mobile HK

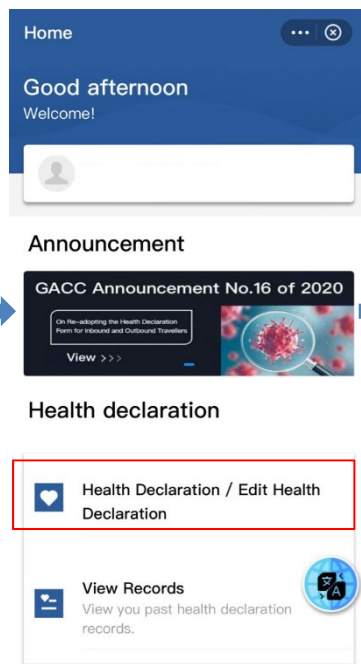
Select your mobile plan to freely enjoy mobile service during your travel to the Chinese Mainland.



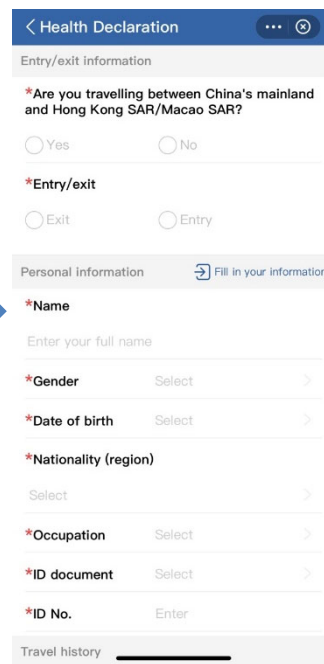
Travel Tips in Chinese Mainland (Continued) – Customs Pocket Declaration



(1) Open “Application” and select “Transportation”, Click “Customs Pocket Declaration”



(2) Click “Health Declaration / Edit Health Declaration”



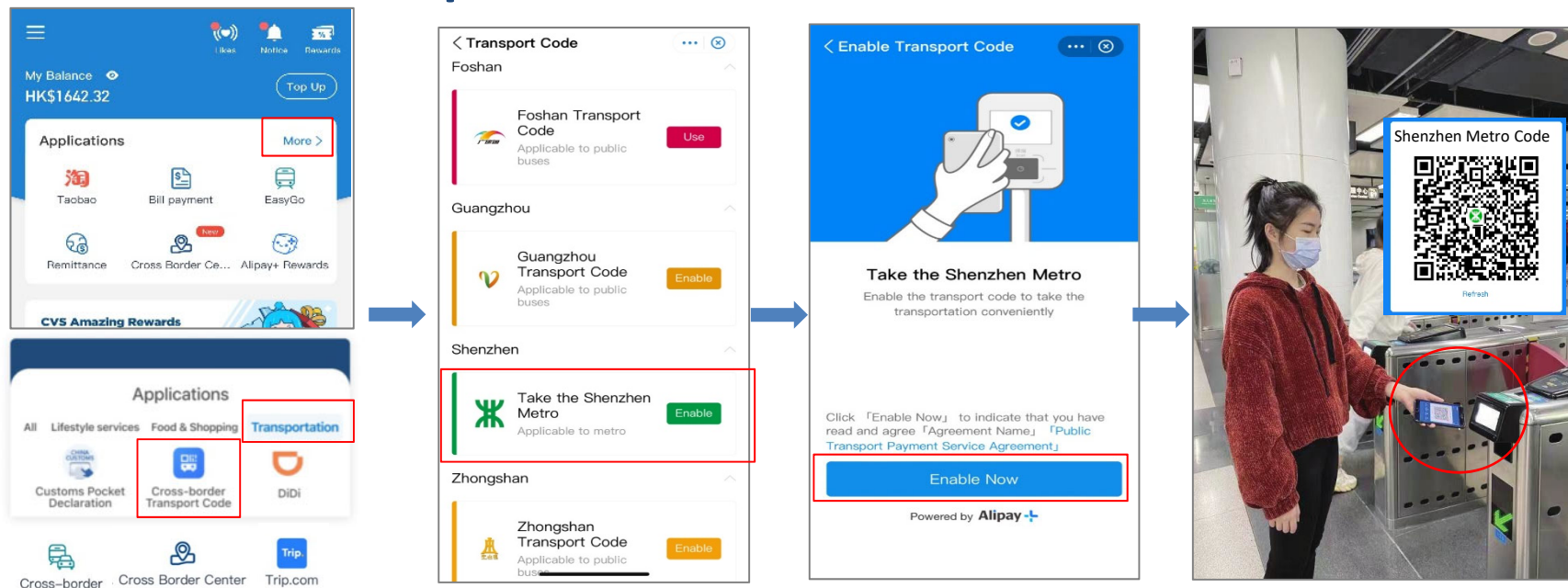
(3) Input personal and travel information and submit the health declaration. A QR code is generated.



(4) Display your QR code at the gate when passing through the Chinese Mainland Customs



Travel Tips in Chinese Mainland (Continued) – Cross-border Transport Code



(1) Open “Application” and select “Transportation”, Click “Cross-border Transport Code”.

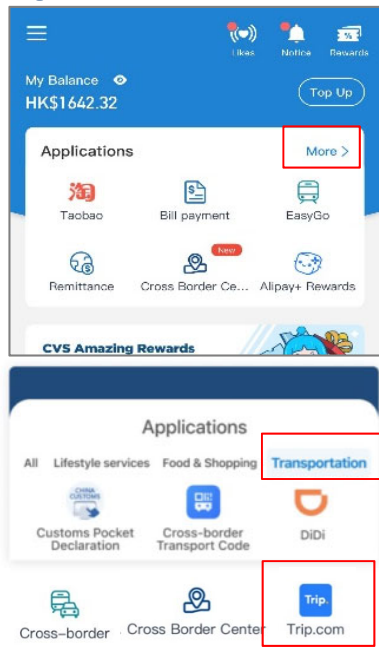
(2) Select the city and transport code, taking Shenzhen Metro as an example. (The same user flow is applicable to other cross-border transport codes.)

(3) For first-time usage, agree the T&C to enable the Shenzhen Metro code.

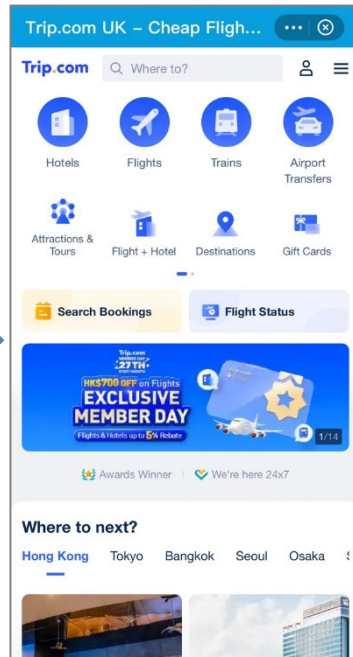
(4) Display your Shenzhen Metro code at the gate.



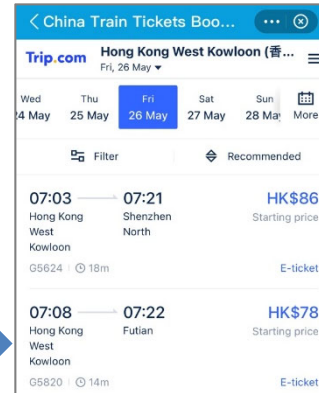
Travel Tips in Chinese Mainland (Continued) – Trip.com



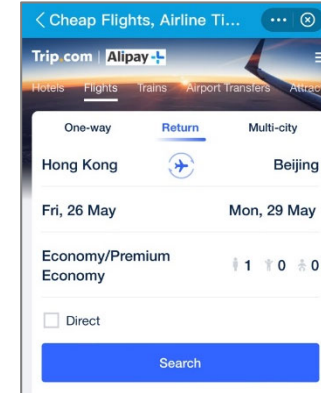
(1) Open “Application” and select “Transportation”, Click “Trip.com”.



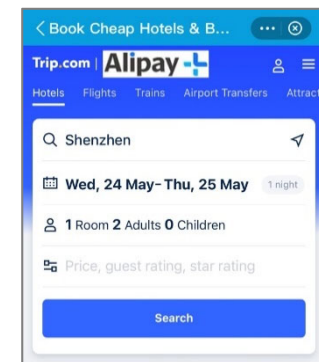
(2) Book your hotels, flights, and trains and explore different attractions & tours.



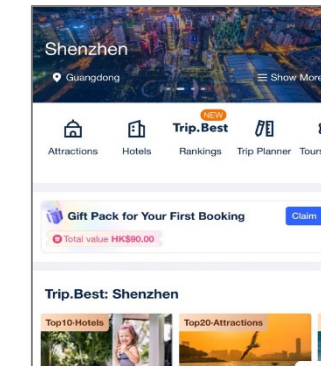
^ Train tickets (including high-speed rail tickets)



^ Flight tickets



^ Hotels



^ Attractions & tours



IV. CONTACT US

Customers can contact us at **+852 2245 3201** or the Customer service live chatbot on the AlipayHK app (Mon – Sun, 9:00am – 9:00pm) for enquiries or go to our official website <https://www.alipayhk.com/en/support/contact-us/> to share opinions about our products and service.

Business Contact : Tony Shi (Head of Customer Services)
Email: tongli.syc@antgroup.com



V. Q&A



Frequently Asked Questions

1. Is ID verification required before using AlipayHK for cross-border payment?

To ensure the security of your account, ID verification is required before using the wallet balance for cross-border payment. You can also make payments using your linked credit card if you are an unverified user.

2. Cross-border Payment Limits for: *eKYC Verified users*

- Balance: Maximum spending limit is HKD 50,000 per transaction, whilst there is no spending limit per annum.
- Linked bank account: Maximum spending limit is HKD 20,000 per transaction and HKD 20,000 per day.
- Linked credit cards: Maximum spending is subject to individual credit card's available limit.

Unverified users

- Linked credit cards: Maximum spending is subject to individual credit card's available limit.

3. Will there be any handling fees for cross-border payments?

AlipayHK does not charge any handling fees for cross-border payments.

4. Which bank(s) are accepted for linkage?

AlipayHK currently accepts linkage with bank accounts maintained at the following HK banks: HSBC, Hang Seng Bank, Bank of China (Hong Kong), Standard Chartered Bank, DBS Bank (Hong Kong), The Bank of East Asia, Bank of Communications (Hong Kong), China Construction Bank (Asia), ICBC (Asia), China CITIC Bank and Nanyang Commercial Bank

5. Can I link all kinds of credit cards?

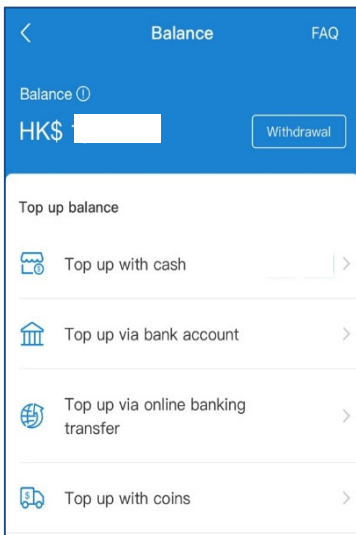
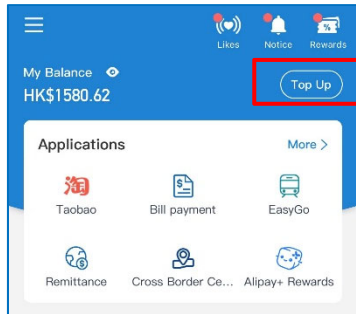
Currently, only Visa and MasterCard (*no issuing region restrictions (except sanctioned countries), however, whether the linkage is successful is subject to the issuing bank's final approval*) are accepted and supported for linkage. Bank of China Hong Kong (BOCHK) credit cards are only limited to those issued in Hong Kong. AE cards, supplementary cards, debit cards, and prepaid cards are not accepted and are supported for linkage at the moment.



Appendix 1: Top Up AlipayHK wallet

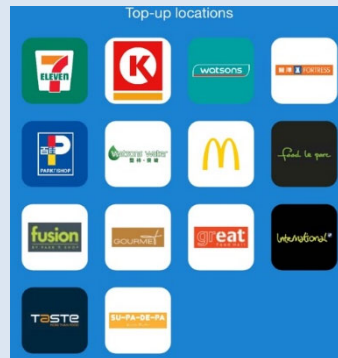


How to top up AlipayHK wallet?



Top up with cash and coins

(1): Visit coin carts or any top-up locations>>>

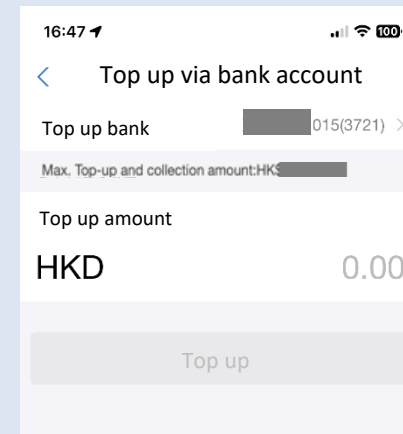


(2): Present top-up QR code to the cashier to top up



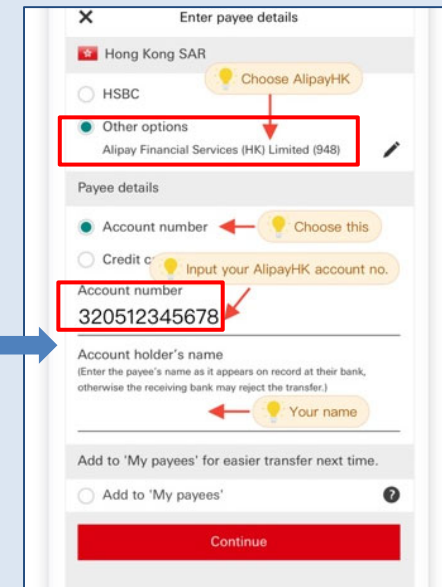
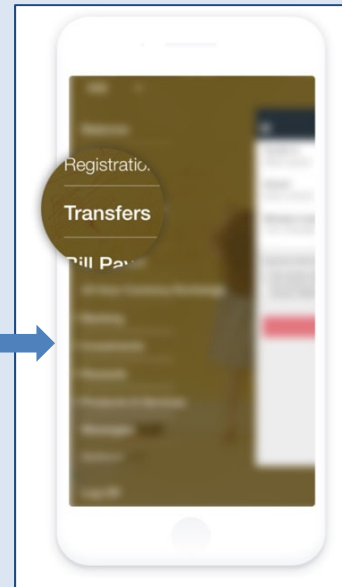
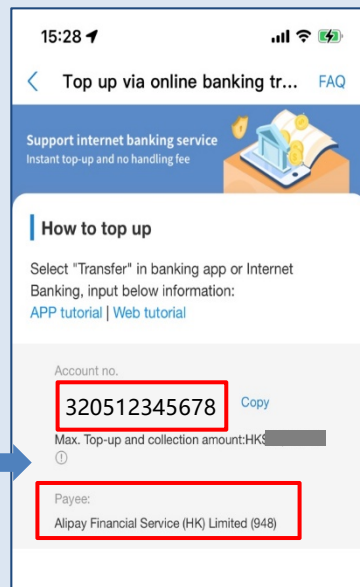
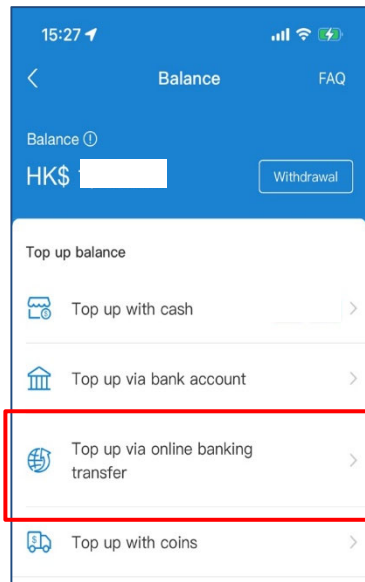
Top up via bank account

- (1): Linked a bank account with the AliapyHK account
- (2): Select the funding bank and input the top-up amount, click "Top up"



How to top up AlipayHK wallet? (Continued)

Top up via online banking transfer



(1): Locate the specific AlipayHK account number on top up page

(2): Login to the online banking platform/bank mobile app, select "Transfer"

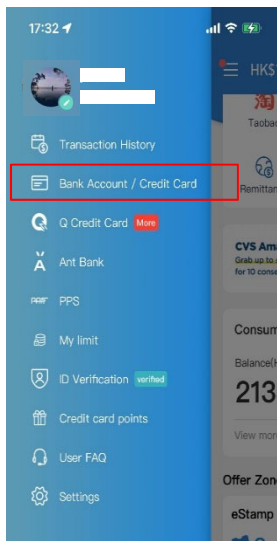
(3): Input the AFSHK as payee and the specific AlipayHK account number.



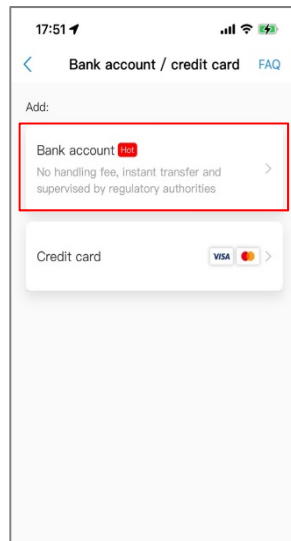
Appendix 2: Bank Account Binding



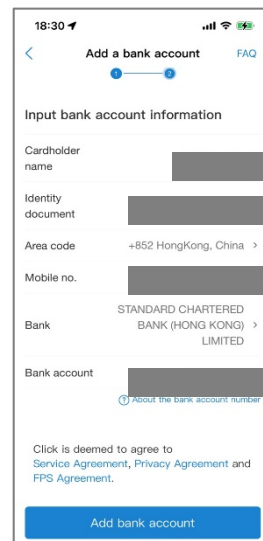
Bind a Bank Account with your AlipayHK account



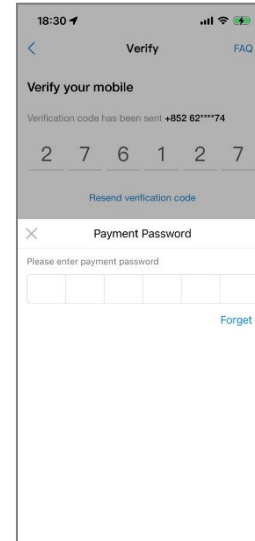
(1) Click “Bank account/Credit Card” under the main menu



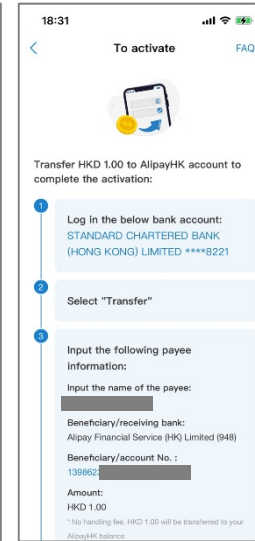
(2) Click “Bank Account” (#)



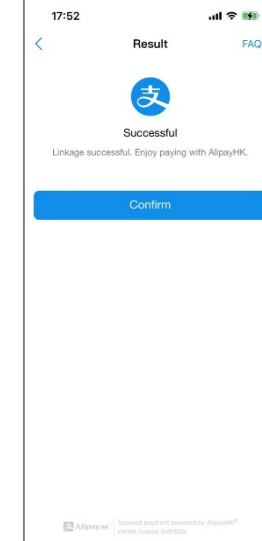
(3) Input your bank account details



(4) Input the OTP sent from AlipayHK and enter the payment password



(5) Complete HKD 1 penny test to activate the card binding



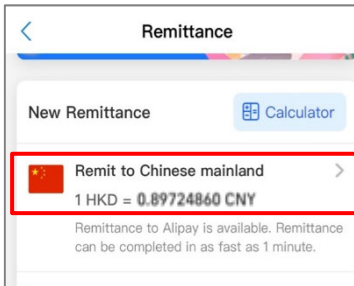
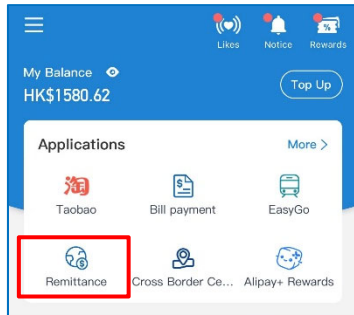
(6) Bank account binding is completed successfully

Remarks #: Users are required to complete the ID verification prior to binding a same-name bank account. AlipayHK currently accepts linkage with bank accounts maintained at the following banks: HSBC, Hang Seng Bank, Bank of China (Hong Kong), Standard Chartered Bank, DBS Bank (Hong Kong), The Bank of East Asia, Bank of Communications (Hong Kong), China Construction Bank (Asia), ICBC (Asia), China CITIC Bank and Nanyang Commercial Bank.

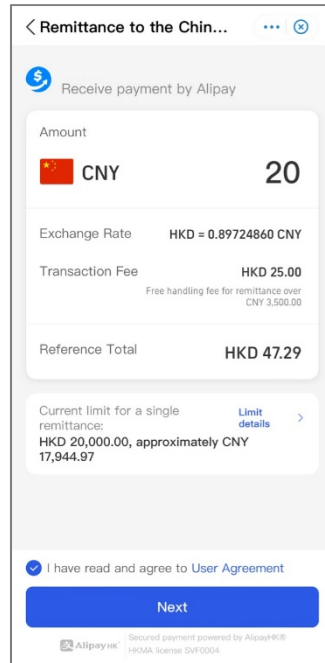
Appendix 3: Remittance to the Chinese Mainland



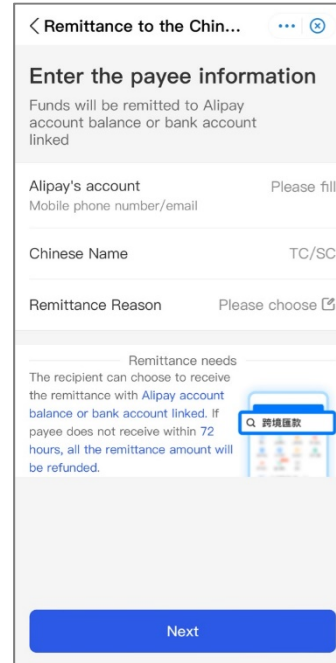
How to remit money to the Chinese Mainland?



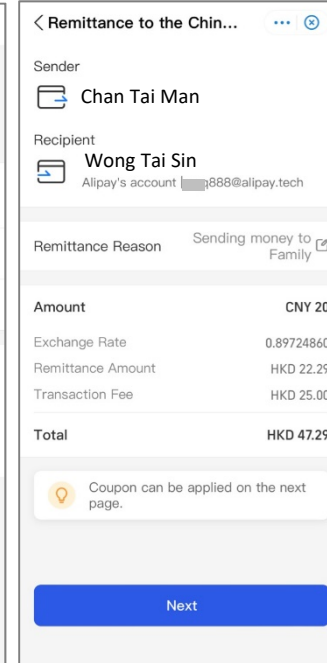
(1) Click “Remittances” on the Homepage and select Chinese Mainland. Only verified users could enjoy remittance services.



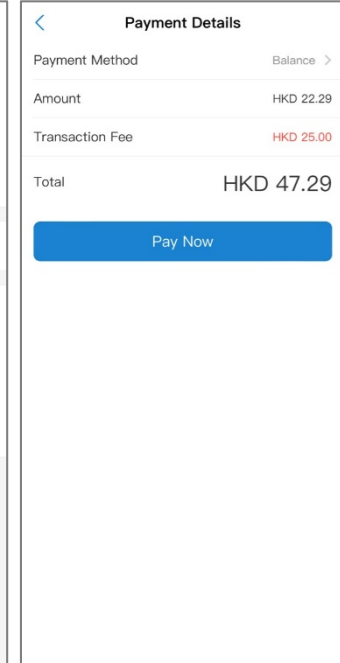
(2) Input the amount, estimated exchange rate, transaction fee, and total remittance in HKD will be displayed.



(3) Input the payee information and remittance reasons.



(4) Confirm the payee information and remittance amount.



(5) Enter the payment password to complete the payment. Payment methods include wallet balance, linked bank account or Libra Savings



THANK YOU!

