

2023 International Business Committee Octopus App For Cross-Boundary Retail Payments in Mainland China

29 May 2023



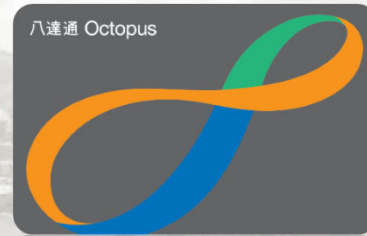
八達通
Octopus

Agenda

- I. Overview of Octopus' cross-boundary payment
- II. Customer funds in and on-boarding journey
- III. Payment journey for UnionPay QR
- IV. Payment journey of buying e-CNY card
- V. MOT cards introduction

Octopus Overview

Over **20M** Octopus cards/products in circulation



Over **170,000** acceptance points



Over **4M** Octopus Mobile App downloads

98% of user penetration in Hong Kong

HKD300M in daily transactions

15M daily transactions

Automatic add value service (AAVS) with **20** banks

** Figure quoted from a recent market research on individuals aged between 15 and 64.*

Cross Border Payment Overview

Target Segment **Usage avenue** **Use Case**

 数字人民币
e-CNY
(Outbound/Inbound)

Outbound ——— Retail

HK residents purchasing e-CNY hard wallet 硬錢包 using Octopus CUP QR to spend in Mainland China

 China Union Pay
银联 (QR payment)

Outbound ——— Retail

HK residents traveling abroad shopping using CUP QR funded by Octopus Wallet at CUP accepted locations (e.g. Mainland China, Japan, Korea, SEA)

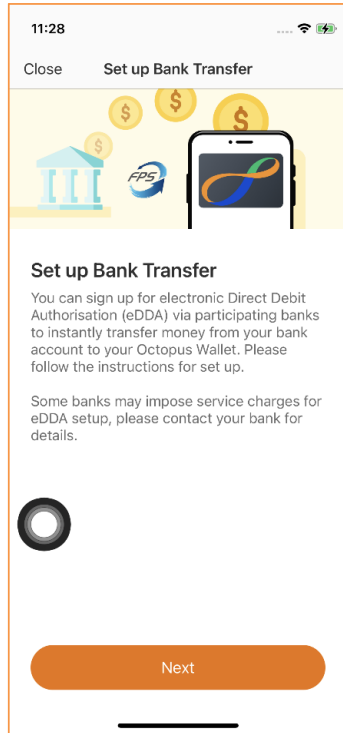
 MOT
(Ministry of Transport)

Outbound ——— Transport

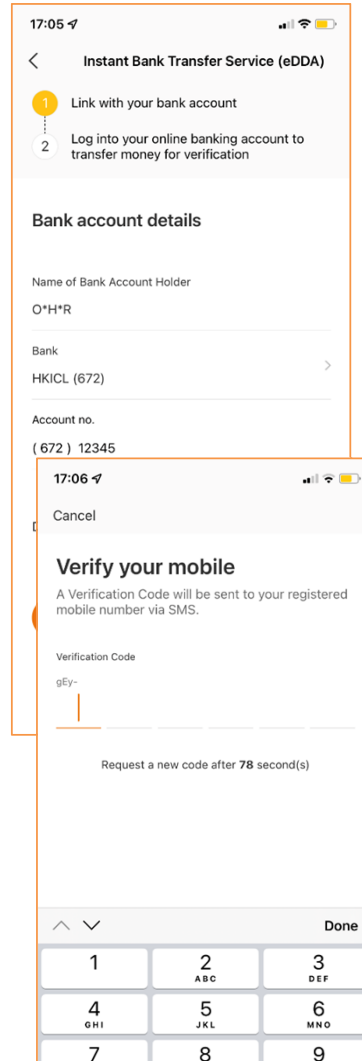
HK residents payment for rail system transit in China

FPS eDDA first-time set-up

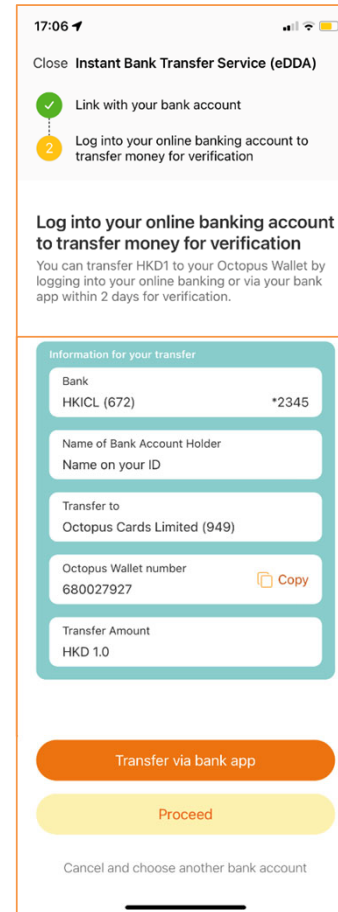
Welcome screen



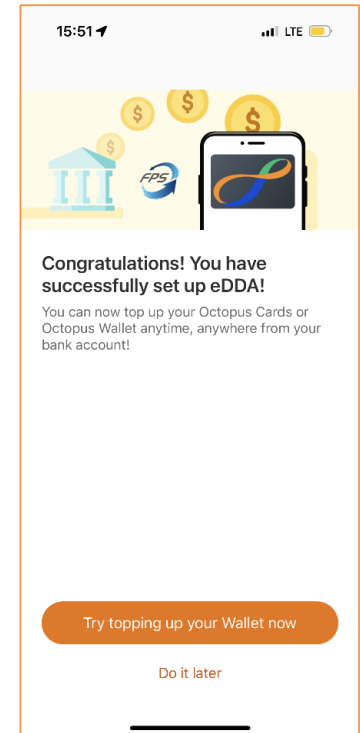
Input bank account info and verify with OTP SMS



Guide to verify bank account holder identify via same-name bank transfer

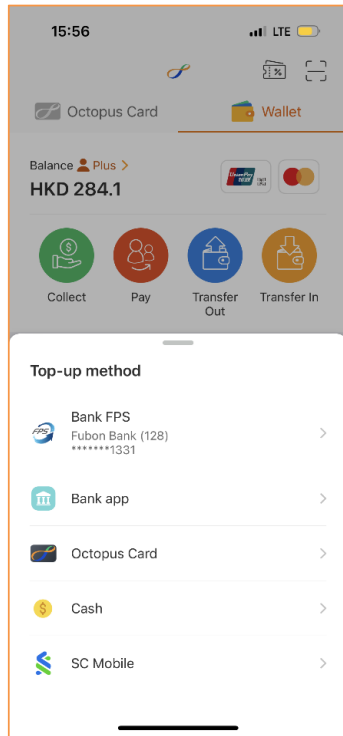


eDDA success

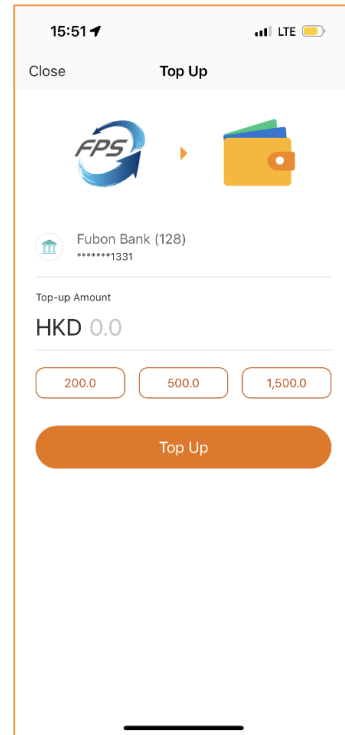


FPS eDDA top-up Octopus Wallet

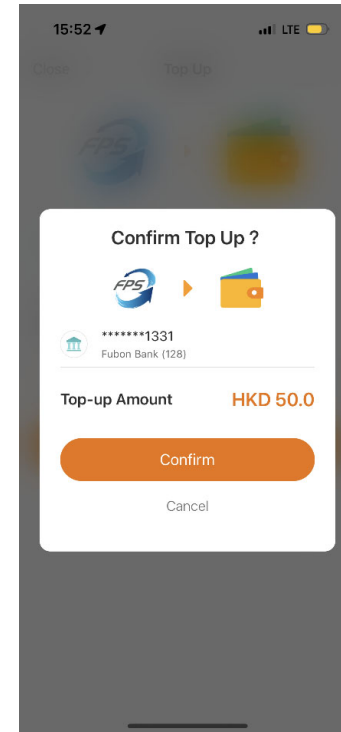
Wallet top-up method screen



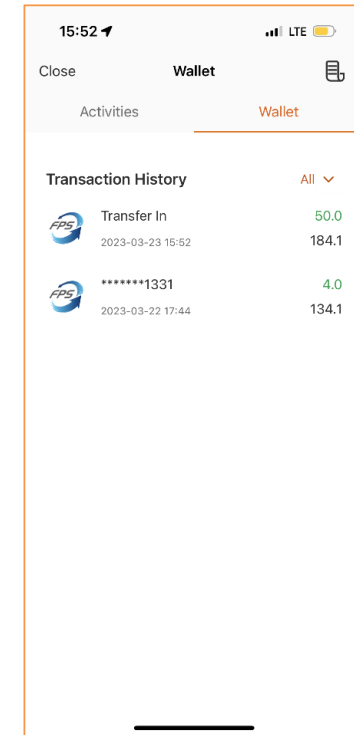
Input amount



Confirm with password

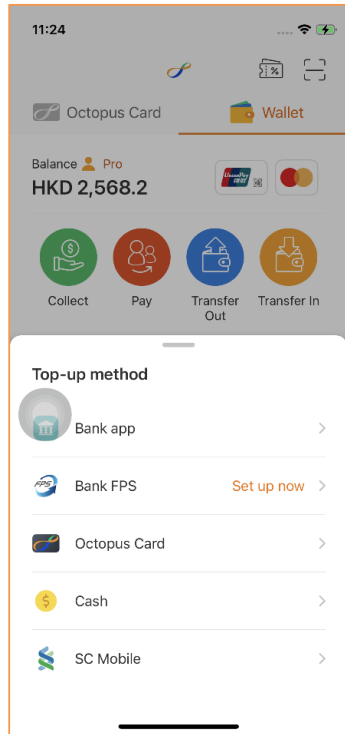


Top-up success

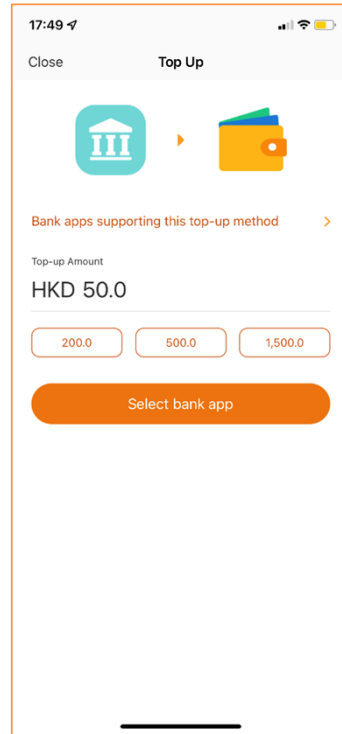


FPS app-to-app top-up Octopus Wallet with Bank app

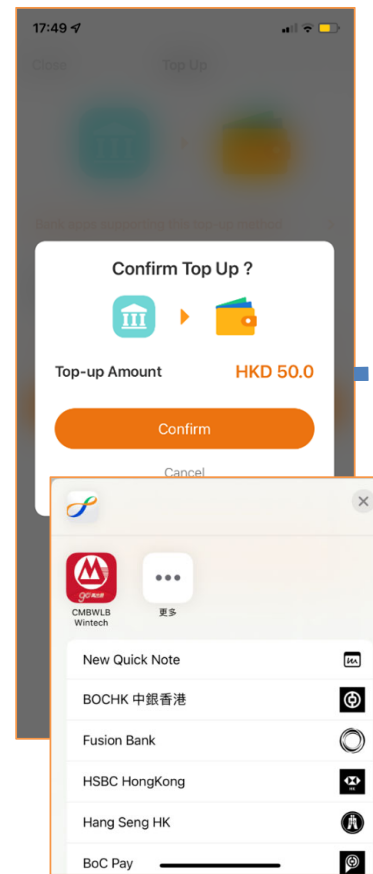
Wallet top-up method screen



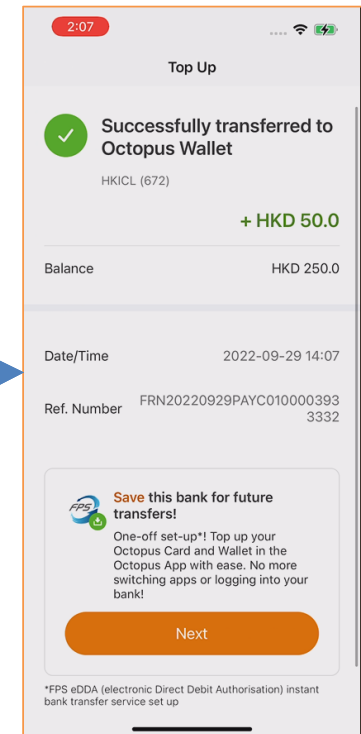
Input amount



Confirm with password and jump to supporting bank app

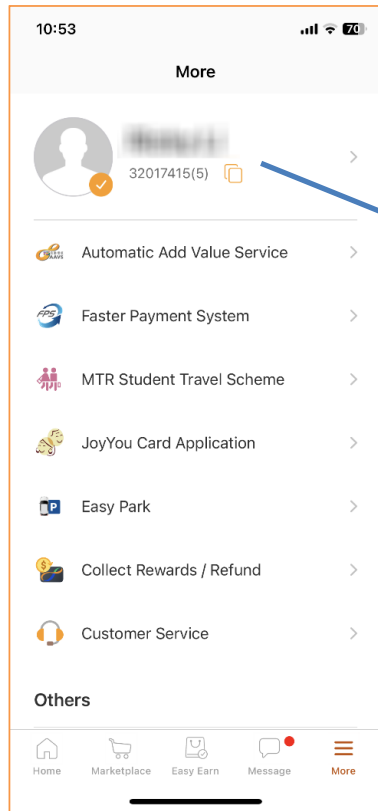


Top-up success with guide to set-up eDDA with this bank account



Credit Transfer from Bank app / e-banking to Octopus Wallet

e banking / mobile banking

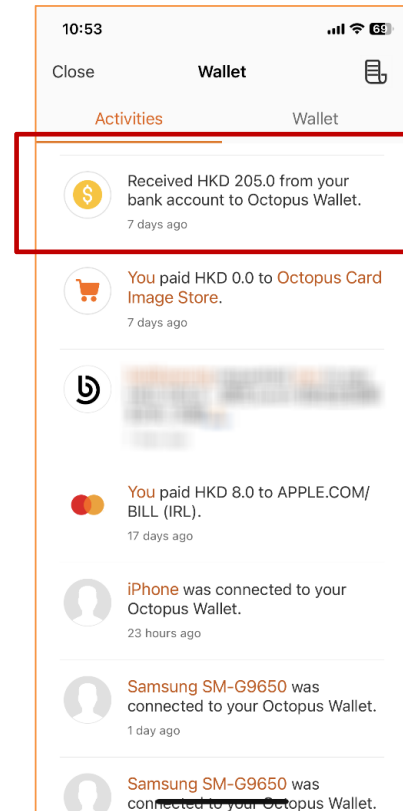


Receiving Bank
Octopus Cards Limited (949)

Account Number
Octopus ID

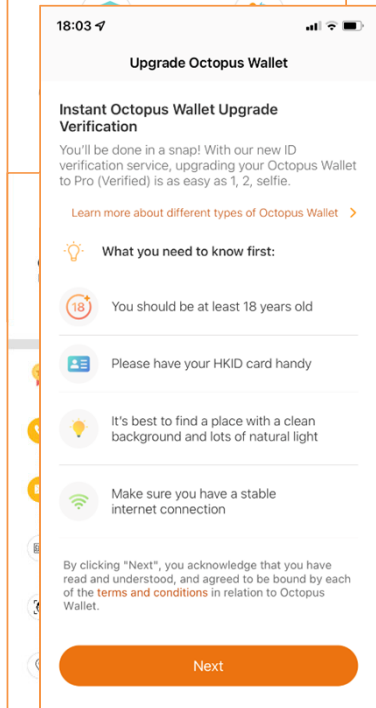
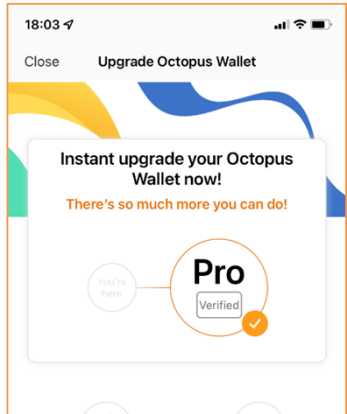
Amount
\$ 205

Confirm

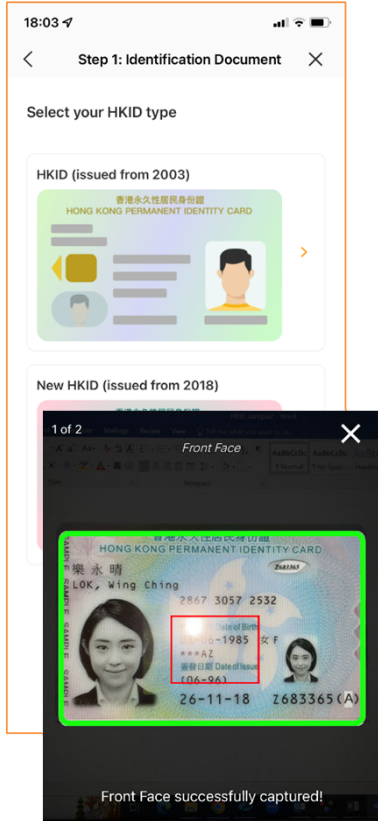


Octopus Wallet upgrade to verified account

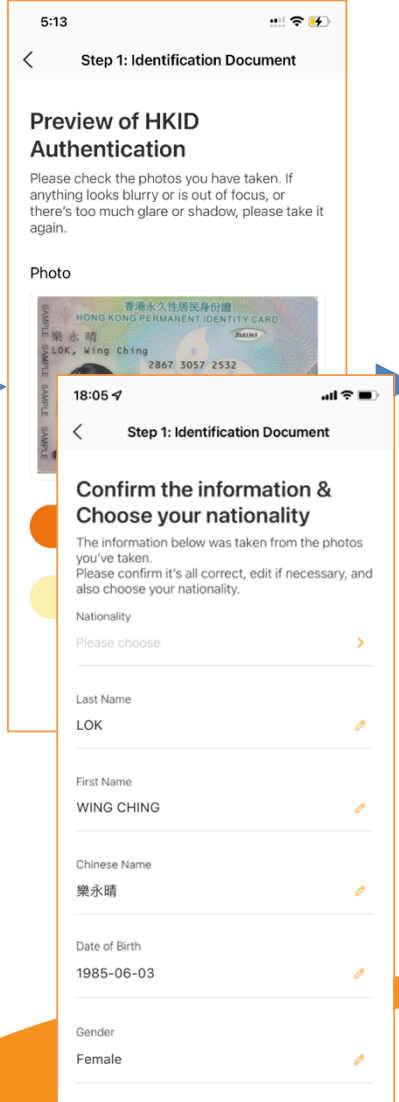
Welcome screens



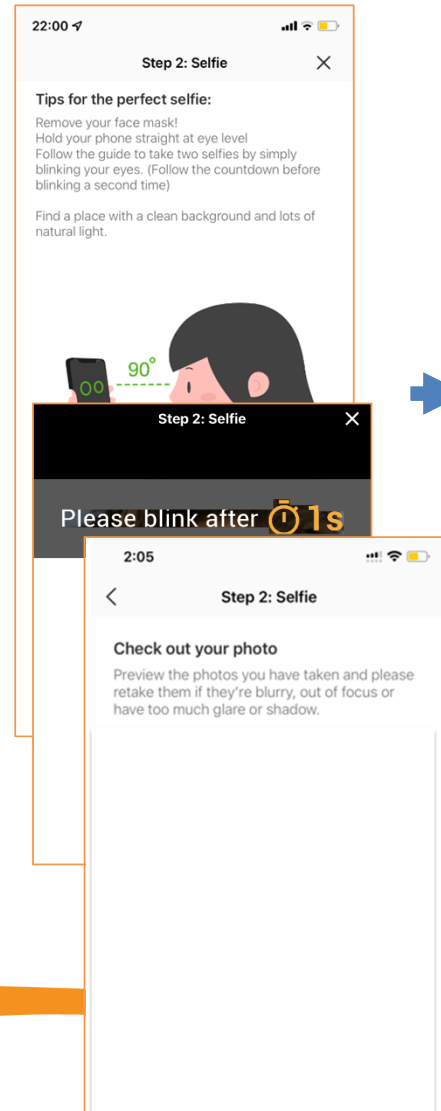
Scan HKID



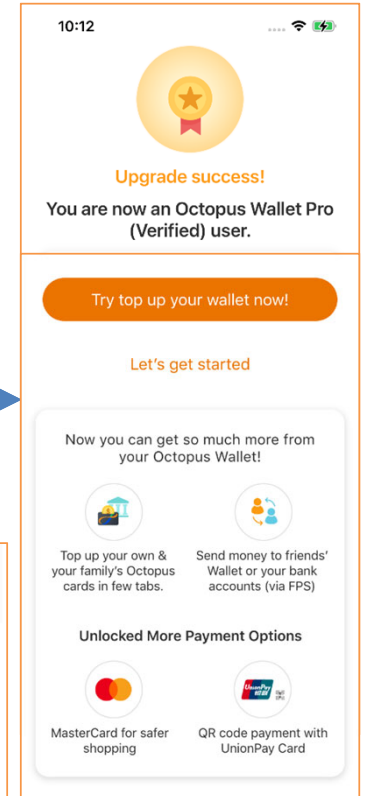
Confirm and verify OCR info as extracted



Take selfie



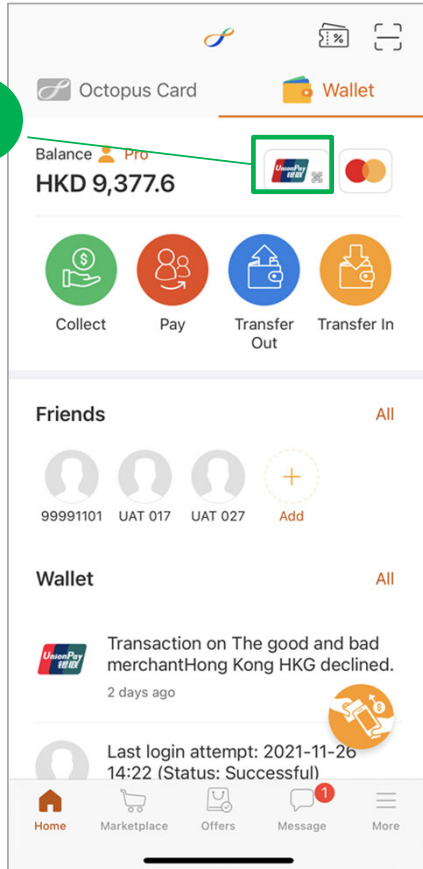
Wallet upgrade success



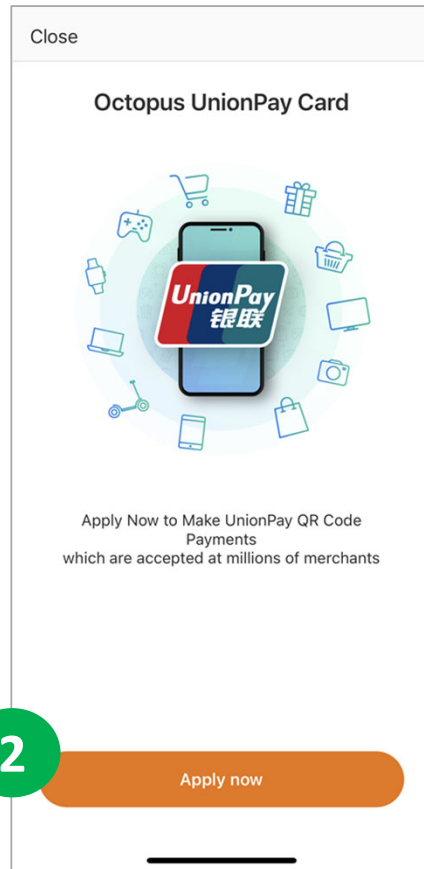
令生活更輕鬆
Making Everyday
Life Easier

Octopus CUP Card Provisioning from Wallet (30M+ acceptance points in China)

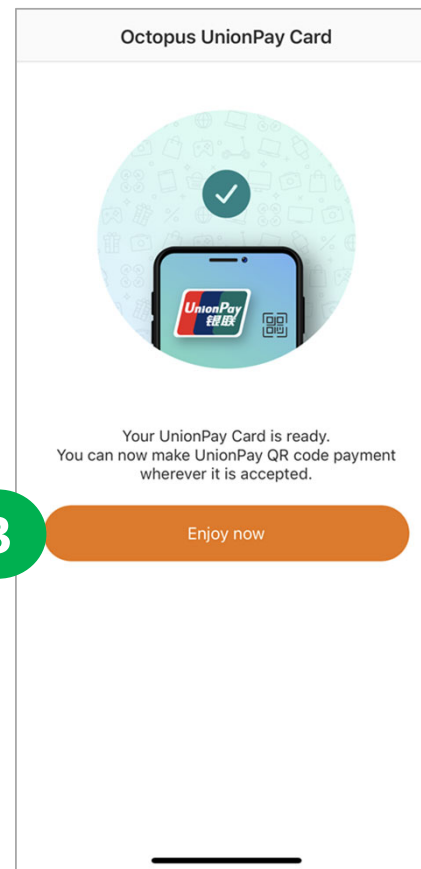
Provisioning



1. Select UnionPay

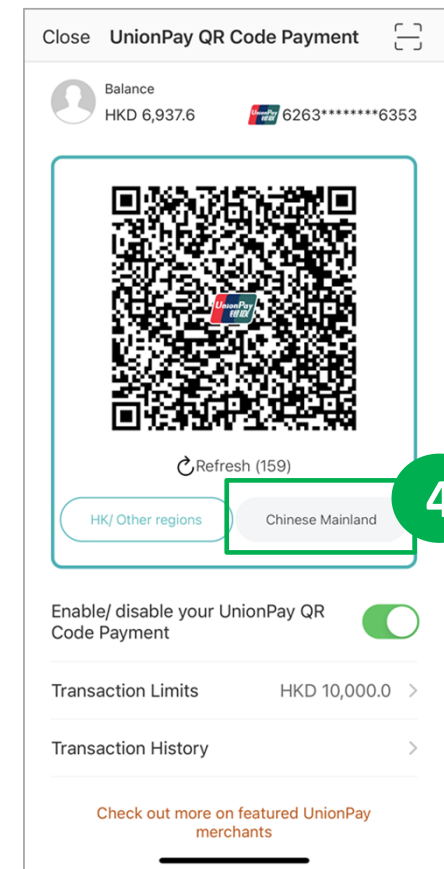


2. Apply & Agree to T&Cs



3. Select "Enjoy now"

Payment



4. Pay with wallet balance (with Chinese Mainland QR code)

CUP QR Acceptance

Geographic Location	No. of Acceptance Points for CUP QR
Mainland China	30M+
HK & Macau	100K
44 Overseas Countries / Regions	4M
- Japan	0.55M
- Korea	1.2M
- SEA	0.75M
- Others	1.5M

Educational Videos

HKID video

- TC: <https://youtu.be/w-FLPelcnmA>
- EN: <https://youtu.be/brXbZ8sfkqg>

Selfie video

- TC: <https://youtu.be/zdg1cBe0LcM>
- EN: <https://youtu.be/jJuGVCQaMhE>

Purchasing e-CNY hard wallet with Octopus wallet balance



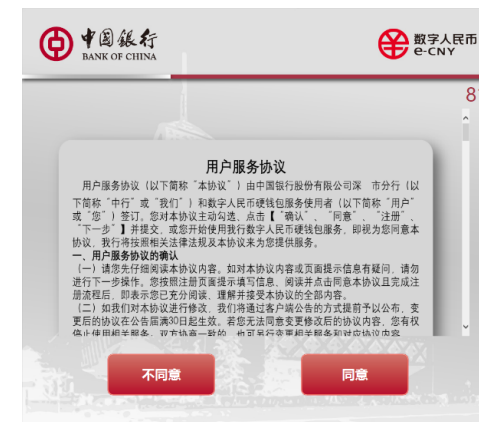
Customer arrives at e-CNY Kiosk



1. Choose language



2. Choose "Purchase"



3. Agree to terms



4. Choose "HK resident"

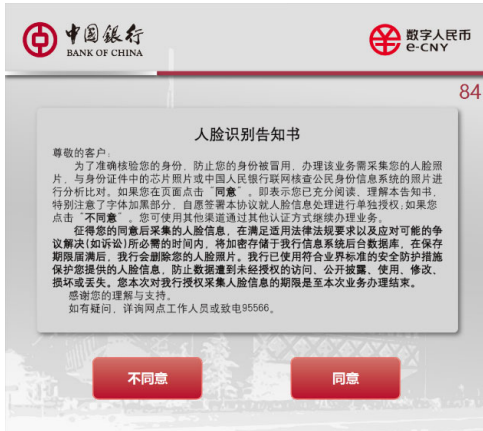


5. Choose type of ID used
(currently only support Mainland Travel Permit)



6. Insert travel permit

Purchasing e-CNY hard wallet with Octopus wallet balance (continued)



7. Agree to facial recognition terms



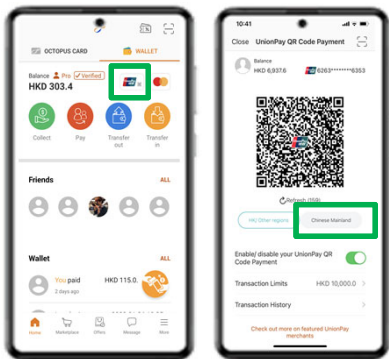
8. Perform facial recognition



9. Enter e-CNY purchase amount



10. Review details



11. On Octopus App, present UnionPay QR Code



12. Scan QR code at Kiosk



13. Complete (choose to print receipt)



14. View transaction on Octopus App

Marketing: Buy e-CNY Hard Wallet with Octopus wallet balance



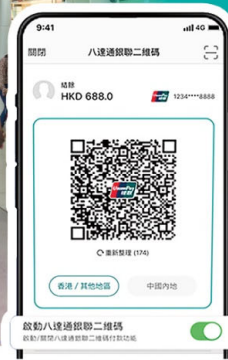
港人用八達通App內地消費

免內地手機號碼及銀行戶口 開銀聯二維碼 超簡易

隨著中港全面通關，不少港人都急不及待返回內地旅行探親，但有經驗的市民都知道，國內現時數碼支付已非常成熟，所以返內地前最好準備好數碼支付方式，「一落地」就可以立即購物消費。最簡單方就是用八達通App，只需幾個步驟就開到八達通銀聯二維碼，最重要是毋須內地手機號碼及銀行戶口都可以輕易完成！

開卡方法

打開八達通App即時開卡



近年港人返內地旅遊，都會發現上至商場，下至街邊小店都幾乎接受數碼支付，沒有手機在手反而寸步難行！不過港人如申請部份數碼支付，大多數要求需要內地手機號碼及銀行戶口，以及其他證明文件，手續相對繁複，因此八達通特別跟銀聯合作，只要出發前經八達通App開定八達通銀聯卡，用銀聯二維碼消費就可以掃遍全國超過3,000萬個消費點，不用唱錢，同時享用銀聯商戶優惠。

數幣新體驗 消費享優惠

除此之外，使用八達通銀聯卡，還可在中國銀行於羅湖口岸設置的數字人民幣硬錢包自助發卡機購買數字人民幣硬錢包卡，並參與數字人民幣跨境消費嘉年華。這次活動共送出1,000萬數字人民幣紅包，只要在深圳羅湖區指定商戶消費，可享最高200元人民幣消費補貼。因此大家出發前，記得於香港開通八達通銀聯卡，增值好八達通銀包，享受更暢快的付款體驗！



第1步

於「銀包」主頁點按「八達通銀聯卡」。

第2步

點按「立即申請」，並同意「條款及細則」。

第3步

成功開卡，隨即消費。

第4步

要啟動銀聯二維碼付款，只需於香港完成一次短訊驗證即可消費！

立即開卡

了解更多

「轉數快」增值方便簡單

八達通App最大優勢是開卡毋須內地手機號碼及銀行戶口，毋須入息或住址證明，經八達通App輕鬆幾步就開到卡，即開即用，而且採用預付模式，所有賬項會從八達通銀包直接扣除，可隨時用「轉數快」增值八達通銀包，方便簡單。

立即開卡賺\$100回贈

立即開通八達通銀聯卡仲可以賺回贈，即日起至2023年3月31日，新客戶用八達通銀聯卡於本地或海外累積消費滿\$1,000及完成推廣登記，專享\$100回贈！

*「新客戶」指於推廣期內第一次成功經八達通App申請八達通銀聯卡。為本推廣之目的而言，如你於2023年1月17日或之前已開通八達通銀聯卡，或於暫停或取消服務後申請重新啟動之八達通銀聯卡均不被視為合資格客戶。優惠受條款及細則約束。

了解更多及登記優惠：



(資訊)

Octopus MOT card



Octopus MOT card's function to pay fares with RMB converted from HKD balance, and also has basic Octopus functions (complying with Ministry of Transport standards of PRC)



Single card for use in both HK and Mainland over **320 cities**



HKD payment in HK, and RMB payment in Mainland



Single currency (HKD) to top up



Exchange rate update will be triggered when add value to the card



Top-up and update exchange rate via Octopus App even when your are in Mainland

Easily travel between Hong Kong and 320 Chinese cities

Hong Kong



Over 170,000 acceptance points

Mainland China



Accept in **320** cities
Majority for **public transport**



In Mainland China, you can pay with Octopus – China T-Union Card when the reader with China T-Union (交通聯合) logo

Product name Octopus – China T-Union Card (Sold version)

Type Adult Octopus

Deposit & initial stored value No deposit
No initial stored value

Retail price \$88

Sales channel MTR Customer Service Centres

You can use Octopus – China T-Union Card to pay for the transit (i.e. bus, metro, ferry) at most of the popular tourist destinations in Mainland China, for example:

- Beijing
- Shanghai
- Guang Zhou
- Shen Zhen
- Chong Qing
- Cheng Du
- Tian Jin
- Hang Zhou
- Su Zhou
- Xi An
- and more...



Thank you

For further information, please contact:

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