

## Getting Started

### What service could I enjoy on “BoC Bill 收錢快” ?

“BoC Bill 收錢快” is a mobile application developed by Bank of China (Hong Kong) Limited ( “the Bank” or “BOCHK”) with the following main features:

#### Online Account Opening:

- You can submit the online application of account opening ( “HKD BoC Bill 收錢快 Account”; the account for payment collection) and the payment collection service provided by BOC Credit Card (International) Limited (“Company”), a subsidiary of BOCHK, without visiting the branch.

#### Collect Payment in Real Time:

- You can use “BoC Bill 收錢快” to collect payment by QR Code through the channel of Faster Payment System (FPS), UnionPay QR (BoC Pay BOCHK, UnionPay 云閃付 or any electronic payment facilities which can support UnionPay QR), AliPay (Mainland China and Hong Kong) and WeChat Pay (Mainland China and Hong Kong) provided by the Company. Just present the Dynamic QR Code generated by “BoC Bill 收錢快” or static QR Code to payers. Payers can use any electronic payment facilities which support the corresponding QR Code to scan and pay.

#### Local Funds Transfer:

- You can transfer the balance to the beneficiary accounts of Bank of China (Hong Kong) or other banks/financial institutions in Hong Kong via “BoC Bill 收錢快”.

#### Real Time Account and Collection Records Enquiry:

- You can enquire the payment collection records. Holders of “BoC Bill 收錢快” Account can also enquire the balance and transfer records.

#### Manage Cashier:

- You can create and manage user account(s) for your staff(s) in “Manage Cashier”; Your staff(s) can also use “BoC Bill 收錢快” to collect payment for you anytime and anywhere.

### Who is eligible for applying and using “BoC Bill 收錢快”?

- Holders of Sole Proprietorship company (non-limited company) that is registered in Hong Kong; or
- Existing BOCHK corporate customers or existing BOC Credit Card Merchant customer who have met the following criteria are eligible to apply for “BoC Bill 收錢快”service:

Age	18 years old or above	
Your record in BOCHK or the Company	BOCHK Corporate Account No.	Valid BOCHK saving or current account No.
	Merchant Account No. issued by the Company	Valid merchant account No.
Business Registration Certificate / Branch Registration Certificate		Valid Business Registration Certificate / Branch Registration Certificate (only applicable to account opening under the name of branch)

- Non-BOCHK corporate customers who have met the following criteria are eligible to apply for “BoC Bill 收錢快”service and open “HKD BoC Bill 收錢快 Account” :
  - 18 years old or above with a valid Hong Kong ID card;
  - A valid Sole Proprietor with a Sole Proprietorship company (non-limited company) that is registered in Hong Kong;
  - Hold a valid mobile No. in Hong Kong, Macau or Mainland China that can support SMS service as well as

- an e-mail address, and
- iv. Hold a valid Business Registration Certificate / Branch Registration Certificate (only applicable to account opening under the name of branch).

**Which smartphone(s) model and operating system(s) are “BoC Bill 收錢快” compatible with?**

This App supports iOS models (11.0 version or above) and Android models (6.0 version or above).

## **Application / Activation / Login**

**I am a holder of BOCHK Corporate Account and eligible for applying “BoC Bill 收錢快” services, how can I apply for it?**

Download and open “BoC Bill 收錢快” App, then follow the steps below:

- i. Read and agree to the Terms and Conditions, and click "Agree to the above terms";
- ii. Click "Apply for the Service (First-time User)" > Select "BOCHK Corporate Customer"
- iii. Agree to the terms & conditions and input the BOCHK corporate account No., business registration certificate No. and contact phone No.;
- iv. After completing the form, the Bank will contact you to proceed with your application of “BoC Bill 收錢快” service;
- v. Service vendor will reach out to you for services training and activation. (Max. count for scanning the activation code provided by service vendor is 3 times. If the activation has failed for 3 times, the merchant should contact the service vendor to re-issue the activation code)

**I am a BOC Credit Card (Int.) Ltd. merchant customer and eligible for applying “BoC Bill 收錢快” services, how can I apply for it?**

Download and open “BoC Bill 收錢快” App, then follow the steps below:

- i. Read and agree to the Terms and Conditions, and click "Agree to the above terms";
- ii. Click "Apply for the Service (First-time User)" > Select "BOC Credit Card (Int.) Ltd. Merchant Customer"
- iii. Agree to the terms & conditions, and input the BOC Credit Card (Int.) Ltd. Merchant No., Business Registration Certificate No. and contact phone No.;
- iv. After completing the form, the Bank will contact you to proceed with your application of “BoC Bill 收錢快” service;
- v. Service vendor will reach out to you for service training and activation. (Max. count for scanning the activation code provided by service vendor is 3 times. If the activation has failed for 3 times, merchant should contact the service vendor to re-issue the activation code)

**How does a non-BOCHK corporate customer apply for “BoC Bill 收錢快” services and open a “HKD BoC Bill 收錢快 Account”?**

Download and open “BoC Bill 收錢快” App, then follow the steps below:

- i. Read and agree to the Terms and Conditions, and click "Agree to the above terms";
- ii. Click "Apply for the Service (First-time User)" > Select "Non-BOCHK corporate customer"
- iii. Agree to the terms & conditions, and input the mobile No.. Follow the instructions shown on the screen, input and confirm the required information for account opening. Please note, if you quit the application or disconnect during the account opening process, the entered data will be deleted and you will need to restart the account opening process;
- iv. After inputting the required information for account opening, take photo of or upload Business Registration Certificate as instructed;
- v. Take photo of your HKID card as instructed; Verify the correctness of the information of HKID card captured, then input your nationality (country / region);
- vi. Face towards your camera and follow the face recognition instructions;
- vii. Enter and confirm the password to complete the application;
- viii. For supported devices, you may choose to enable biometric authentication (Touch ID or Face ID);
- ix. Verify the account holder's identity with the SMS One-Time Passcode (OTP) of the account holder in our bank's record;
- x. After completing the form, you will receive an email and SMS notification confirming your successful application;
- xi. You will receive notification via E-mail and SMS for your application results after the Bank has finished processing your application. The Bank may also contact you via phone to confirm your application.

**I am the holder of BOCHK Corporate Account / BOC Credit Card (Int.) Ltd. merchant customer, can I open a “HKD**

### **BoC Bill 收錢快 Account” (the account for payment collection)?**

BOCHK will not provide “HKD BoC Bill 收錢快 Account” and its related services to the existing BOCHK corporate customers and existing BOC Credit Card (Int.) Ltd. merchant customer. The bank has the rights to revoke the “BoC Bill 收錢快” Account” application.

### **What should I do if I have changed my mobile No. that is registered to my “BoC Bill 收錢快” Account?**

To continue using of “BoC Bill 收錢快” service, please visit any of our branches to update your mobile No. Please note that updating your mobile No. will not change the login ID No. of “BoC Bill 收錢快” App. You still need to enter your old mobile No. to log in while the SMS one-time password will be sent to the updated mobile No.

### **Can I still use “BoC Bill 收錢快” if I have changed my smartphone?**

Yes, you can still use “BoC Bill 收錢快” after changing your smartphone. You can download and install “BoC Bill 收錢快” APP with new smartphone, and follow the instructions to login (enter the mobile No. registered, with the SMS One-Time Passcode and the passcode). The original session in your old smartphone will be logged out afterwards.

### **I am not a BOCHK customer, what kind of documents should I provide to open a “BoC Bill 收錢快” Account?**

When you are registering for “BoC Bill 收錢快” service, we need your Business Registration Certificate / Branch registration Certificate (only applicable to account opening under the name of branch), as well as to capture images of your HKID and your face.

### **How long does it take to register “BoC Bill 收錢快”?**

Normally it takes 7 working days (for the payment collection service account) provided that all information and document are correct and well received. The actual time required will be subjected to the verification process and the information/document(s) submitted.

### **Do I need to ensure the correctness of the information that I submit?**

Yes, you need to check and ensure that all the information that you have submitted is correct (including information of your Business Registration Certificate / Branch Registration Certificate (only applicable to account opening under the name of branch), HKID and Account Opening Information). If any information you provided is incorrect, we will have the right to reject your application.

### **How do I login to “BoC Bill 收錢快”?**

Admin shall input Username/Mobile No., SMS one-time password, “BoC Bill 收錢快” Password/Biometric Authentication (e.g. Fingerprint/ Face ID), and press “Login”. Cashier shall input the Cashier username & password, and press “Login”.

## Transaction Limits

### Transfer Limits

1. What are "Transfer Limits"?  
"Transfer Limits" are the "BoC Bill 收錢快" limits set to control the aggregate amount of fund transfer transactions. The daily and yearly aggregate amount cannot exceed the respective "Transfer Limits".
2. Do I need to set "Transfer Limits"?  
You have to set two kinds of "Transfer Limits", including "Transfer limit (Daily)" and "Transfer limit (Yearly)".
3. Are there any upper limits for the "Transfer Limits"?  
Yes. The upper limit for "Transfer limit (Daily)" is HKD10,000, while the upper limit for "Transfer limit (Yearly)" is HKD1,000,000.
4. Why did my "BoC Bill 收錢快" Transfer Limits reset automatically?  
For security reasons, if your "BoC Bill 收錢快" has no transaction for 12 consecutive months, all "Transfer Limits" will be reset to zero.

### Collection Limits

1. Does "BoC Bill 收錢快" have any limit for collection?  
Yes. The limit for each collection transaction of "BoC Bill 收錢快" is HKD2,500 (Dynamic QR) and HKD 600 (Static QR). Daily limit is HKD 4,000 while the monthly limit is HKD80,000.
2. Can I change the "collection limits" for "BoC Bill 收錢快"?  
No. The "collection limits" are fixed at this stage and no changes can be made. For enquiries, please call BOC Credit Card (International) Ltd. - Merchant Service Hotline at (852) 2853 8702 for collection transaction-related questions.
3. How do I check the "collection limits" and remaining usable limit?  
You can check them through the "Collection Limits" function under admin mode.
4. Can I receive notifications from "BoC Bill 收錢快" when I am about to reach the collection limit?  
You can choose to receive notifications once the collection limit has reached 80% or 90% via "Settings > Notification Settings > Collection Limits Notification Settings" under the admin mode.

## Collection

### How can I collect fund from “BoC Bill 收錢快”?

You can use the cashier mode of “BoC Bill 收錢快” to collect payment.

1. If you wish to collect funds from the customers, please enter the payment amount on the homepage, click “collect”, and select the payment channel. Then, QR code (dynamic code) will be generated.
2. If you wish to print the QR code for display or send it to the customers via social media, please go to the “left menu > save/send collection code” or click “collect” on the homepage without entering the payment amount. The QR code (static code) will then be generated. You can save it to the local photo album or send it via social media to the customers. For the customers, he/she can scan the code and input the payment amount.
3. Customers (payer) can use any kind of electronic payment tool that supports the selected QR code payment method(s) to scan and make a payment.

### After collection, will I receive any notification?

In-app notification (In-app push notification and voice notification) from “BoC Bill 收錢快” will be sent to you after each collection transaction. You may also check “Transactions” for the details of each transaction within 90 days.

### Is there any charge for the collection service?

Merchant can enjoy a preferential offer for “BoC Bill 收錢快” service, the service will be charged at a certain percentage of the total transaction amount of sales . We reserve the right to adjust fees and charges for the services provided, with a 30-day notification via written or electronic means. Charges to payers shall refer to their payment bank.

Please note that there may be fee charged by your mobile service provider for using mobile data. You will bear any charges incurred by text message, mobile data usage or phone calls with your mobile service provider. For details, please call BOC Credit Card (International) Ltd. – Merchant Service Hotline at (852) 2853 8702.

### Is collection service a 7x24 service?

Yes.

### Will I receive notification for failed collection transactions?

No, but you can check for failed collection transactions details under “Collection Records” page.

## **Refund**

### **How can I do refund in “BoC Bill 收錢快”?**

You have to use a user account with refund permission, click “Collection Records” in the main page under cashier mode, search for the original transaction. If the refund approval is “On”, the cashier should submit the refund application to Admin to proceed with the refund; when the refund approval is “Off”, cashier just follow the on-screen instruction to proceed with the refund. Otherwise, please contact your admin.

### **How long will the refund application be valid?**

7 days. After 7 days, the cashier has to apply for the refund to admin again.

### **After refund, will I receive any notification?**

In-app notification (In-app push notification and voice notification) from the “BoC Bill 收錢快” will be sent to you for each refund transaction. You may also check “Transactions” under cashier mode for the details of each transaction within 90 days.

### **Is there any charge for the refund service?**

Service fee of fund collection services will not be returned in refund transaction.

### **Is the refund applicable to all transaction types?**

Only applicable to WeChat Pay, AliPay and UnionPay QR; Not applicable to FPS.

### **Is there any restriction for the refund amount?**

Total refund amount in single or multiple refunds must not exceed the original transaction amount.

### **Can I refund for a partial amount?**

Yes.

### **After submitting the refund application, how long does it take to process?**

In general, it takes 3 to 5 working days to process.

Please note that on the day of refund, the merchant transaction amount shall be equal to or greater than the refund amount to complete the refund.

### **Within how many days must the refund be made?**

Refund shall be made within 90 days from the date of the transaction.

### **Can I do refund to the customer by using other means?**

For WeChat Pay, AliPay or UnionPay QR transactions: If goods are accepted for return, any service is terminated or cancelled, or price adjustment is allowed, you cannot provide refund in cash to the customer, and must process the refund through “BoC Bill 收錢快” or merchant portal.

For FPS transactions: If goods are accepted for return, any service is terminated or cancelled, or price adjustment is allowed, you have to provide refund in cash to the customer.

## **Transfer**

### **Why can't I find the Transfer function in "BoC Bill 收錢快"?**

Only the holder of "BoC Bill 收錢快" account can use the Transfer function.

### **How do I transfer in "BoC Bill 收錢快"?**

Click "Transfer" in the left menu bar under admin mode and follow the instructions to complete the transfer. "BoC Bill 收錢快" supports transfer by using payee's mobile No., email address, FPS ID or bank account No.

### **Can I change the daily and yearly transfer limits of the Transfer function of "BoC Bill 收錢快" under my name?**

Yes. You can change the daily and yearly transfer limits of Transfer function by changing the transaction limits under the "Transfer Limit" section in "Account Enquiry". For further information on transaction limits setting, please refer to section "Transaction Limits > Transfer Limits" in this FAQ.

### **Is there any fee for using the Transfer service?**

The service does not incur any charges to payer and payee. However, your mobile network operator may charge you for the mobile data usage when accessing the services.

### **Is 24-hour Transfer service available on "BoC Bill 收錢快"?**

Yes.

### **Why are some of my payees recorded in "Recent Transfers"?**

"Recent Transfers" records the latest payees information, remarks of the recipient's name and their mobile number/email address of your recent transfer transactions. You can click on the payee in the "Recent Transfers" list and have the system autofill the payment details.

### **How do I edit "Frequent Contacts"?**

During a transfer transaction (by mobile number/email address), you can click the star button to add or remove contacts in "Frequent Contacts".

### **Why do I need to enter a SMS one-time password when I make a transfer?**

To ensure a secured transaction, we require you to enter a SMS one-time password when you are making a transaction to a recipient. Please ensure that the recipient and transaction details are correct before confirming the transaction.

### **How do I receive the transfer transaction confirmation?**

If you have completed a transfer transaction via the App, we will send the transaction confirmation notification to you via SMS and Email.

### **Which account will be used for receiving payments via "BoC Bill 收錢快" transfer service?**

If you complete the transfer via mobile No./FPS ID/email address, the funds will be credited to the pre-selected beneficiary bank account registered under the FPS service. If you complete the transfer by providing bank account No., the funds will be credited to the payee's bank account.

### **Can I cancel a transfer after it is confirmed?**

No. You cannot cancel or amend a transfer once it is confirmed. Please make sure the transaction information is correct before entering the SMS one-time password and "BoC Bill 收錢快" password.



## “BoC Bill 收錢快” Account

### Account Registration

1. Why should I register “BoC Bill 收錢快” Account?

Without going to the bank in person, sole proprietor can open account through “BoC Bill 收錢快” for mobile payment collections and funds transfer.

2. How many “BoC Bill 收錢快” Account can I have?

Each eligible Sole Proprietorship customer can have one “BoC Bill 收錢快” Account.

3. Who is eligible for registering “BoC Bill 收錢快” Account Service?

The eligibility criteria for registration for “BoC Bill 收錢快” Account Service are as follow:

Age	18 years old or above
Required Documents	Valid Hong Kong Identity Card (Hong Kong Identity Card or Hong Kong Permanent Identity card)
Customers	Sole Proprietorship that registered in Hong Kong
Phone No., e-mail address & residential address	With a valid mobile No. of a choice of "Mainland Chain, Hong Kong or Macau" that can support SMS service, e-mail address and residential address (only accept area of "Hong Kong, China")

4. Where can I open a “BoC Bill 收錢快” Account?

You can only open a “BoC Bill 收錢快” Account via “BoC Bill 收錢快” App. Please refer to Section 2 “Application / Activation / Login” of FAQ for details.

5. What currencies do “BoC Bill 收錢快” Account support?

“BoC Bill 收錢快” Account uses HKD as the currency for settlement.

6. Why do I need to provide a valid mobile No.?

Transaction security is a prime concern of BOCHK. To open a “BoC Bill 收錢快” Account, we need your mobile No. to send you SMS One-Time Passcode; as well as confirmation notifications.

7. Why do I need to provide a valid email address?

Transaction security is a prime concern of BOCHK. We use your email address to send you notifications of transactions.

8. Can I register “BoC Bill 收錢快” Account if I am a holder of the new Smart Identity Card?

Yes .

9. Can I register “BoC Bill 收錢快” Account if I am not a holder of Hong Kong Identity Card?

“BoC Bill 收錢快” does not support non-HKID card holders to register “BoC Bill 收錢快” Account at this stage. To use “BoC Bill 收錢快” service, you can go to any of our branches to open a bank account if required.

10. What is the nationality requirement for register “BoC Bill 收錢快” Account?

“BoC Bill 收錢快” only accept customer whose nationality (Country / Region) is "China", "Hong Kong, China" or "Macao, China" to register at this stage.

11. Can I open bank account in branch if I have already registered “BoC Bill 收錢快” Account?

Yes. If you hold both “BoC Bill 收錢快” Account and bank accounts under your company’s names, the bank will update your personal data when you register for a normal bank accounts.

12. Is “BoC Bill 收錢快” Account an interest earning account?

No.

13. What should I do if I see an alert message that says "Application in process, we will notify you the application results shortly" when I register for “BoC Bill 收錢快”?

After registering for “BoC Bill 收錢快”, the bank will notify you via SMS and E-mail about the result of your registration. The Bank may also contact you via phone to confirm your account opening application. Once a successful account opening notification is received, you can start using the “BoC Bill 收錢快” service.

14. Why did my registration for a “BoC Bill 收錢快” Account fail?  
There are various reasons. For instance, the images taken (e.g. HKID capturing and Face Recognition) were out of focus or blocked by glare or shadow which led to failure in verification. For enquiries, please call our BOCHK Corporate Customer Service Hotline at (852) 3988 2288 or BOC Credit Card (International) Ltd. - Merchant Service Hotline at (852) 2853 8702 for “BoC Bill 收錢快” Account registration (including HKID verification procedures/ result) related problems.
15. I noticed that Artificial Intelligence (AI) will be used for HKID verification during the “BoC Bill 收錢快” Account registration or reset password. What types of data are used, and what are the considerations when AI verifies my HKID?  
The HKID verification will use the information of your HKID card. The service provider uses an AI engine to recognise the images and visual security features of your HKID card. AI is used to compare the submitted HKID image to a genuine HKID template. The AI engine is configured to recognise signs of manipulation, including stuck-on photos, missing data fields, manipulation of HKID number, and misplacement of features such as stereo laser picture, chip, and background pattern etc. The verification result returned by the service provider takes the AI's judgment into consideration. For enquiries, please call our BOCHK Corporate Customer Service Hotline at (852) 3988 2288 or BOC Credit Card (International) Ltd. - Merchant Service Hotline at (852) 2853 8702 for “BoC Bill 收錢快” Account registration (including HKID verification procedures/ result) related problems.

### Account Settings

1. How can I amend my personal information submitted when I opened the “BoC Bill 收錢快” Account (including: name, nationality, mobile No., email address, residential address and etc...)?  
If you hold “BoC Bill 收錢快” Account with our bank, you can fill in the "Contact Information Amendment Form (Companies/Organizations)" and "Customer Information Amendment Form (Companies/Organizations)", and submit these forms to any of our branches to amend the submitted personal information during opening the “BoC Bill 收錢快” Account.
2. Will “BoC Bill 收錢快” display my personal information (including: nationality, mobile No., email address, residential address and etc...)?  
No.
3. Are the "Contact Information Amendment Form (Companies/Organizations)" and "Customer Information Amendment Form (Companies/Organizations)" downloaded from Internet banking applicable to “BoC Bill 收錢快” Account?  
Forms are applicable for customers who hold “BoC Bill 收錢快” Account, the submitted information will be updated according to the forms.

### Account Transaction

1. Will the balance in the “BoC Bill 收錢快” Account be entitled to any interest?  
No.
2. If the aggregated amount has already reached the “Collection Limits”, what can I do?  
If you have reached this limit, you can only continue to collect payment on the next day.
3. What can I do if the system displayed the "transaction failed" message?  
You can check for the transaction failure reason(s) in “BoC Bill 收錢快” and take corresponding measures. For enquiries, please call our BOCHK Corporate Customer Service Hotline at (852) 3988 2288 for transfer related problems or BOC Credit Card (International) Ltd. - Merchant Service Hotline at (852) 2853 8702 for payment collection related problems.
4. Does “BoC Bill 收錢快” Account have dormant account status?  
Yes. If there is no transaction in your “BoC Bill 收錢快” Account for 2 consecutive years, our bank will change

your account status to receive only and not allow payment on your Account. Please call our BOCHK Corporate Customer Service Hotline at (852) 3988 2288 or visit our branch if you would like to activate your Account.

### Security & Privacy

1. If I suspect my Account has been used in an unauthorised way, what should I do?  
If you suspect your Account has been used in an unauthorised way, you should suspend or close your “BoC Bill 收錢快” Account as soon as possible. Please contact us by calling our BOCHK Corporate Customer Service Hotline at (852) 3988 2288.

### Fee and charges

1. Will I be charged any fee for downloading “BoC Bill 收錢快”?  
Merchant can enjoy a preferential offer for “BoC Bill 收錢快” service, the service will be charged at a certain percentage of the total transaction amount of sales. Service fee will not be returned in a refund transaction. We reserve the right to adjust fees and charges for any services provided, with a 30-day notification via written or electronic means. For service fee enquiries, please call our BOC Credit Card (International) Ltd. – Merchant Service Hotline at (852) 2853 8702. Please note that there may be fee charged by your mobile service provider for using mobile data. You will bear any charges incurred by text message, mobile data usage or phone calls with your mobile service provider. You will also bear all the taxes (including goods and services tax) under applicable laws. For details, please refer to our website [www.bochk.com](http://www.bochk.com).
2. If I request written transaction records of my Account, will it be charged?  
If you request written transaction records and balance of “BoC Bill 收錢快”, BOCHK could provide the respective transaction details in a certain period of time, but it may be subject to fees and charges as specified by us. For details, please refer to our website <https://www.bochk.com/m/en/servicecharge.common.html>. The fee item is under "Request for savings/ fixed deposit account records" with "Other services".

### Account Closure

1. How can I close my “BoC Bill 收錢快” Account?  
You can close your “BoC Bill 收錢快” Account in “BoC Bill 收錢快” APP. The original transaction record will not be kept after closing the “BoC Bill 收錢快” Account.  
Please ensure that your account balance is zero, and choose "Account Enquiry" in Menu > “Account Setting” > "Close “BoC Bill 收錢快” Account". Your “BoC Bill 收錢快” Account and service will be cancelled after confirmation and authentication.  
You may then remove this APP from your smartphone by uninstalling it.  
Alternatively, you could contact BOCHK Corporate Customer Service Hotline at (852) 3988 2288 for assistance.
2. If there is remaining balance in my “BoC Bill 收錢快” Account, can I close the account?  
No. “BoC Bill 收錢快” account can only be closed when the balance is zero. If there is remaining balance in Account, please make a transfer or payment to remove the balance to be zero before closing it.
3. If I failed to close my “BoC Bill 收錢快” Account service in “BoC Bill 收錢快” APP, what should I do?  
You could contact our BOCHK Corporate Customer Service Hotline at (852) 3988 2288 for enquiry.
4. After closing my “BoC Bill 收錢快” Account, how can I reactivate my “BoC Bill 收錢快” Account ?  
After closing your “BoC Bill 收錢快” payment collection service, the original activated “BoC Bill 收錢快” Account will be closed at the same time. You are welcome to register for the service again through “BoC Bill 收錢快” APP and a new “BoC Bill 收錢快” Account will be opened for you after successful application.

### Account Suspension

1. How can I suspend my “BoC Bill 收錢快” Account?  
You can suspend your “BoC Bill 收錢快” Account in “BoC Bill 收錢快” APP. Please choose “Menu” > “Account

Enquiry” > “Account Setting” > “Suspend “BoC Bill 收錢快” Account”. Your “BoC Bill 收錢快” account will be suspended after confirmation and authentication.

2. If there is remaining balance in my Account, can I suspend my “BoC Bill 收錢快” Account?

Yes, you could suspend your “BoC Bill 收錢快” Account. The remaining balance will be kept in your account.

3. What are the implications of suspending my “BoC Bill 收錢快” Account?

After suspension, “BoC Bill 收錢快” Account would be suspended immediately (for example collection and transfer services etc. would be suspended). You could reactive your “BoC Bill 收錢快” Account in “BoC Bill 收錢快” APP later.

4. After suspending the service, how can I reactivate my “BoC Bill 收錢快” Account?

You could reactivate your “BoC Bill 收錢快” Account in “BoC Bill 收錢快” APP. After confirming with SMS One-Time Passcode and your password, you can reactivate your suspended “BoC Bill 收錢快” Account. Daily transaction limit and annual transaction limit will be inherited from the original settings.

## **Account Enquiry/ Transaction Enquiry**

### **How do I check for my “BoC Bill 收錢快” account information?**

Holders of “BoC Bill 收錢快” account can enquire through "My Account" in the menu under admin mode of “BoC Bill 收錢快”. You can check the account information once you input the password/biometric authentication.

### **How to check the transfer and collection records in “BoC Bill 收錢快”?**

- Holders of “BoC Bill 收錢快” account can find the transfer records for “BoC Bill 收錢快” through the "Transfer Records" icon at the top right hand corner in home screen under admin mode.
- You can find the collection records for “BoC Bill 收錢快” through the "Collection Records" icon at the top right hand corner in home screen under cashier mode.

### **How many days of transfer and collection records can I view in “BoC Bill 收錢快”?**

- You can retrieve up to 180 days of your transfer records of your “BoC Bill 收錢快” account
- You can retrieve up to 90 days of your collection records.

## **Manage Cashier**

### **What's "Manage Cashier"?**

Through the "Manage Cashier" function in "BoC Bill 收錢快", you can create and manage user account for your staffs according to your business need. Your staffs can also use "BoC Bill 收錢快" to collect payment anytime and anywhere for you.

### **What is the difference between admin and cashier?**

Admin is the owner (which is business owner) who have full permission in "BoC Bill 收錢快", including but not limited to, admin and cashier related functions. Whereas cashier can only use cashier related functions in "BoC Bill 收錢快".

### **How can I collect fund if I am an admin?**

You can add and bind a cashier in "Manage Cashier" under admin mode. Click "Collect Payment (Cashier Mode)" in main page to use cashier functions after finishing adding the cashier.

### **How do I add a cashier?**

You can add a cashier in "Manage Cashier" under admin mode, each cashier must be bound to a store and terminal. Once cashier is added, the bank will notify you via email or SMS notification. The current maximum no. of cashier for each merchant is 5. For enquiries, please contact BOC Credit Card (International) Ltd. - Merchant Service Hotline at (852) 2853 8702.

### **How do I suspend a cashier?**

You can search for the cashier in "Manage Cashier" under admin mode, click suspend and follow the on-screen instruction to complete the process. After suspending the cashier, the cashier will not be able to use any functions related to "BoC Bill 收錢快" (login and operation). If you need the cashier to operate again, please re-activate the cashier.

### **How do I delete a cashier?**

You can search for the cashier in "Manage Cashier" under admin mode, click delete and follow the on-screen instruction to complete the process. After deleting the cashier operation, the cashier will not be able to use any functions related to "BoC Bill 收錢快" (login and operation). If you need the cashier to operate again, please recreate the cashier and bind to the terminal.

### **How to activate a cashier?**

You can search for the suspended cashier in "Manage Cashier" under admin mode, click activate and follow the on-screen instruction to complete the process. If the cashier is not yet bound to the store and terminal, please finish the binding process.

### **How do I add, modify or delete a store and idle terminal?**

You cannot add, modify or delete a store and idle terminal in "BoC Bill 收錢快". For enquiries, please contact BOC Credit Card (International) Ltd. - Merchant Service Hotline at (852) 2853 8702.

## Security

### Is “BoC Bill 收錢快” service secured?

Transaction security and account security are prime concerns of BOCHK, we have comprehensive measures to protect our customers, which include but are not limited to:

- “BoC Bill 收錢快” service can only be used after login; therefore, this APP is monitored by the Bank's mobile application controls;
- You can only process your payment after entering the passcode or going through the biometric authentication;
- The newly generated QR code will only be valid for 180 seconds. After that the QR code will be updated with a new one automatically after 120 seconds.
- According to your notification settings and the Bank's notification rules and practices, you will receive transaction notifications through different channels (including SMS, Email, In-app push notification).
- We have adopted encryption to ensure the security of your data during transmission.

### How can I ensure the security of “BoC Bill 收錢快”?

- Before confirming a funds transfer, you should ensure the mobile No., email address, account No. or FPS ID used as the payee's identifier is correct.
- Please keep your personal information and bank account information safe and secure.
- Please do not disclose your mobile No. in our Bank's record, passcode, or other “BoC Bill 收錢快” service-related information to anyone.
- You are recommended to set up firewall and install anti-virus software or mobile security applications in your mobile device and update them regularly. For your reference, you can visit HKCERT website: <https://www.hkcert.org/mobile-security-tools> and select the appropriate application.
- To ensure your online transactions are secured, we will check whether your mobile device has been jailbroken or rooted and is using the recommended operating systems for minimum security requirements upon when you're using this App. You may not be allowed to access this APP via such device. Please pay attention to related messages.
- Please download and install the latest version of this App, other applications, operating systems and browsers regularly in the official APP stores (Google Play™ and APP Store) or our website. Do not install this APP from mistrusted sources. If you've discovered any suspicious mobile application from an unknown source, please do not download, login and stop using it immediately.

### What should I do if there are suspicious transactions in this App?

- If you discover any suspicious transfer transactions, please call the BOCHK Corporate Customer Service Hotline at (852) 3988 2288 for suspicious Account transactions immediately.
- If you discover any suspicious payment transactions, please call the BOC Credit Card (International) Ltd. - Merchant Service Hotline at (852) 2853 8702 immediately.

### What should I do if I lost my smartphone?

Please call the BOCHK Corporate Customer Service Hotline at (852) 3988 2288 to suspend your “BoC Bill 收錢快” Account immediately.

### Should I change my password regularly?

Yes. For security reasons, our Bank advises you to change your passcode regularly.

### Can I download “BoC Bill 收錢快” on my smartphone if my smartphone has been jailbroken / rooted / installed pirated software?

Under no circumstances should you download “BoC Bill 收錢快” on a smartphone that has been jailbroken, rooted or installed pirated software.

### **What is Biometric Authentication?**

Biometric Authentication facilitates any biometric credential specified by the Bank, includes but not limited to fingerprint and face ID, that is stored on your mobile phone to be used for authentication of transaction.

Availability of Biometric Authentication is subject to your device's brand, model and version of operation system.

### **Can I add biometric credential other than myself to this mobile application or let others to add their biometric credential to this mobile device?**

No. You must ensure that only your biometric credential is stored on your mobile phone to access the device, and ensure the security of the security codes as well as the password or code that you can use to store your biometric credential and register the "Biometric Authentication" on your mobile phone.

### **Is my biometric credential stored in BOCHK?**

The Bank does not store any of your biometric credential. Please note that if you have registered Biometric Authentication, your biometric credentials will be continuously stored on your mobile phone after disabling Biometric Authentication. You may consider cancelling the data at your decision. Please refer to the Terms and Conditions for use of Biometric Authentication.

### **Should I enable "Face ID Authentication" if my siblings and I look alike or I am an adolescent?**

You must not use Biometric Authentication if you have reasonable belief that other people may share identical or very similar biometric credential(s) of you or your biometric credential(s) can be easily compromised. For instance, you must not use facial recognition for authentication purpose if you have identical twin or triplet sibling(s).

You must not use Biometric Authentication if the relevant biometric credential(s) of you are or will be undergoing rapid development or change. For instance, you must not use facial recognition for authentication purpose if you are an adolescent with facial features undergoing rapid development.

### **What precautions should I take when I set up my password?**

- Do not use your date of birth, HKID / passport No., telephone No. or any combinations of your English name as your password.
- Do not use 3 or more consecutive identical alphabets or digits, e.g. "333", "bbb" etc...
- Do not use sequential alphabets or digits, e.g. "123", "abc, etc...
- Do not use your user name / login ID as your password.

### **Why should I update my operating systems and Applications regularly?**

It helps to fix security problems of the operating systems or applications if you update and download updates provided by software vendors regularly. This will prevent your computer from virus attacks or unauthorised access from hackers.

### **What should I do if I discovered unauthorised transactions?**

You should examine and verify the account statement and confirmation of transaction sent by the Bank, including but not limited to confirmation of transaction sent via SMS and email.

You should notify our Bank or call BOCHK Corporate Customer Service Hotline at (852) 3988 2288 / BOC Credit Card (International) Ltd. - Merchant Service Hotline at (852) 2853 8702 as soon as possible if you find or believe that your password has been compromised, lost or stolen or that any unauthorised transactions have occurred.

### **Where can I obtain more information on precautionary measures for mobile application?**

Hong Kong Monetary Authority

- Internet Banking -  
<https://www.hkma.gov.hk/eng/smart-consumers/internet-banking/>

Hong Kong Police

- Introduction to Technology Crime and Prevention Tips -  
[https://www.police.gov.hk/ppp\\_en/04\\_crime\\_matters/tcd/index.html](https://www.police.gov.hk/ppp_en/04_crime_matters/tcd/index.html)

HKSAR Government



- The InfoSec Web Site - <https://www.infosec.gov.hk/en/>

## Settings

### Password Setting

1. How do I reset my password?  
Go to Menu and choose "Setting" > "Password setting" > "Reset "BoC Bill 收錢快" password" and follow the instructions to reset your password.
2. How do I log out from this App?  
Go to Menu and choose "Sign out". After logging out, you will have to login again in order to use this App.
3. What should I do if I forgot my password?
  - Admin holders of "BoC Bill 收錢快" account can follow the below steps to reset your password:
    - i. Go to Menu and choose "Setting > Password setting > Forgot "BoC Bill 收錢快" password". You could also directly select "Forgot Password > Admin";
    - ii. Take pictures of your HKID card as instructed, verify the correctness of the information of HKID card captured, input your nationality (country / region);
    - iii. Take pictures of your face as instructed for face recognition;
    - iv. Enter the SMS One-Time Passcode sent by the Bank;
    - v. Enter and confirm the "BoC Bill 收錢快" password to complete.
  - Admin holders of non-"BoC Bill 收錢快" account can follow the below steps to reset your password:
    - i. Go to Menu and choose "Setting > Password setting > Forgot "BoC Bill 收錢快" password". You could also directly select "Forgot Password > Admin" on the Login page;
    - ii. Enter "Login Name" and other information as required on the "Forgot Password" page ;
    - iii. Enter the SMS One-Time Passcode sent by the Bank;
    - iv. Enter and confirm the "BoC Bill 收錢快" password to complete.
  - Cashier can contact your Admin to reset "BoC Bill 收錢快" password. Admin can use "Manage Cashier" under admin mode to reset "BoC Bill 收錢快" password for your Cashier.

### Transfer Limits Setting

1. How do I set "Transfer Limits"?  
"BoC Bill 收錢快" account holders can set "Transfer Limits" after logging into "BoC Bill 收錢快" for the first time. Otherwise, you can click "Account Enquiry" in the Menu, input "BoC Bill 收錢快" password, and click "Transfer Limits" to adjust. The upper limit for "Transfer limit (Daily)" is HKD10,000, while the upper limit for "Transfer limit (Yearly)" is HKD1,000,000.
2. How can I receive the confirmation after setting "Transfer Limits"?  
If you complete a Transfer Limits Setting via the mobile app, our Bank will send confirmation notification to you via SMS and email.

## Miscellaneous

### How do I logout from “BoC Bill 收錢快”?

Go to Menu > Sign out. After signing out, you need log into “BoC Bill 收錢快” again to use the APP.

### Why does my account log out automatically?

For security reason, admin account will be logged out automatically if idle for 30 minutes, cashier account will be logged out automatically at 00:00 every day. You can login to “BoC Bill 收錢快” again to use the APP.

### Is “BoC Bill 收錢快” a 24-hour service?

“BoC Bill 收錢快” normally provides a 24-hour service, except for the system maintenance period. Please check out the notification of system maintenance on our website.

### I have registered and enabled biometric authentication in other BOCHK applications, why was I unable to use Biometric Authentication in “BoC Bill 收錢快”?

To use Biometric Authentication in “BoC Bill 收錢快”, you need to enable it during the account registration process or go to "Settings > Biometric Authentication". Depending on the brand, model and operating system of your device, you can select Touch ID/fingerprint authentication or Face ID, and follow the instructions to enable Biometric Authentication.

### What are the FPS services offered by “BoC Bill 收錢快”?

- Fund transfer to third parties via FPS by using payee’s email, mobile No. or FPS ID.
- Generate FPS QR code for payment collection.

### Why there are links that lead to non-BOCHK websites in “BoC Bill 收錢快”?

These services or information are provided by third parties. These hyperlinks lead to websites of third parties who are in no way affiliated with or related to BOCHK. We are not responsible for verifying the contents of such third party websites. Please read “Hyperlinks and Third Party Information and Services” of the terms and condition of “BoC Bill 收錢快”.

### Does “BoC Bill 收錢快” require network connection to use?

Yes, internet or mobile network connection is required to use this App.

### Why do I receive push notification(s) from “BoC Bill 收錢快”?



All customers who have chosen to receive “BoC Bill 收錢快” notifications in their mobile settings will receive push notification(s) from us. We hope to deliver the latest news of “BoC Bill 收錢快” to you via push notification(s), such as transaction notifications. We do not use your personal information while sending push notification(s), your information will be well-protected.

If you do not wish to receive push notification(s) from us, you can turn off the notification settings through the following methods:

iOS users can go to mobile settings (Select "Settings" > "Notifications") and turn off notifications setting for “BoC Bill 收錢快” application.

Android users can go to mobile settings (Select "Settings" > "Applications" or "Notifications") (differ according to phone models) and turn off notification settings for “BoC Bill 收錢快” application.

## Contact Us

- BOC Credit Card (International) Limited - Merchant Service Hotline  
 852 2853 8702
- Bank of China (Hong Kong) Limited - Corporate Customer Service Hotline  
 852 3988 2288