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 receive funds by QR Code through the channel of Faster Payment (FPS), UnionPay QR (BoC Pay by BOCHK, UnionPay 雲閃付 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. You just need to 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 you.

Local Funds Transfer:

- You can transfer the collected payment 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 Transaction Record Enquiry:

- You can enquire transaction records of payment collection. Holders of BoC Bill 收錢快 account can also enquire transfer records and account balance.

User Account Management:

- You can create and manage user account for your staffs in "User Management"; Your staffs 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"？

1. Holders of Sole Proprietorship company (non-limited company) that is registered in Hong Kong; or
2. Existing BOCHK corporate customer or existing BOC Credit Card Merchant customer and meet the following criteria is 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)

3. Non-BOCHK corporate customer who meet the following criteria is eligible to apply for "BoC Bill 收錢快" service and open "HKD BoC Bill 收錢快 Account"：
    i. 18 years old or above with a valid Hong Kong ID card;
    ii. A valid Sole Proprietor that the Sole Proprietorship company (non-limited company) is registered in Hong Kong;
    iii. With a valid mobile No. of choice of Hong Kong, Macau or Mainland China that can support SMS service as well as an e-mail address, and
    iv. With a valid Business Registration Certificate / Branch Registration Certificate (only applicable to account opening under the name of branch).

Which versions and models of smartphones are BoC Bill 收錢快 compatible with?

This APP supports all the iOS models (10.0 version or above) and Android models (6.0 version or above).

Application / Activation / Login

I am the holder of BOCHK Corporate Account and eligible for applying "BoC Bill 收錢快" service, how do I apply?

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. Tap "Apply" > Click "BOCHK corporate customer" > Input BOCHK corporate account No., business registration certificate No. and contact phone No.;
iii. After completing the form, the Bank will contact you to proceed your application of BoC Bill 收錢快 service;
 iv. Service vendor will reach you for acquiring services training and activation.

I am a BOC Credit Card (Int.) Ltd. merchant customer and eligible for applying "BoC Bill 收錢快" service, how do I apply?

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. Tap "Apply" > Click "BOC Credit Card (Int.) Ltd. customer" > Input BOC Credit Card (Int.) Ltd. Merchant No., Business Registration Certificate No. and contact phone No.;
iii. After completing the form, the Bank will contact you to proceed your application of BoC Bill 收錢快 service;
 iv. Service vendor will reach you for payment collection service training and activation.

How does a non-BOCHK corporate customer apply for "BoC Bill 收錢快" service 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. Tap "Apply" > click "Non-BOCHK corporate customer" > Input mobile No. and confirm conditions > 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;
 iii. After inputting the required information for account opening, take photo of or upload Business Registration Certificate as instructed;
 iv. Take photo of your HKID card as instructed; Verify the correctness of the information of HKID card captured, then input your nationality (country / region);
  v. Follow the instruction of face recognition;
 vi. Enter and confirm the password to complete the application;
vii. For supported devices, you may choose to enable biometric authentication (Touch ID or Face ID);
viii. Verify the account holder's identity by SMS One-Time Passcode (OTP) of the account holder in our

bank's record;

ix. After completing the form, you will receive an email and SMS notification confirming your successful application;

x. You will receive notification via E-mail and SMS for the application results after completion of the application process from the Bank. 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 the related services to the existing BOCHK corporate customer and the 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. registered with my BoC Bill 收錢快 Account?

For your continuous use 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 Passcode 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, BoC Bill 收錢快 APP needs to capture/upload images of 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 seven 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 to login BoC Bill 收錢快?

After successfully opening BoC Bill 收錢快, please open BoC Bill 收錢快 App, admin can input Username/Mobile No., input SME One-Time Passcode and Password/Biometric Authentication (e.g. Fingerprint/ Face ID), and press the "Login" button to login. Cashier can input Username and Password, and press the "Login" button to login.

Transaction Limits

Transfer Limits

1. What are "Transfer Limits"?
   "Transfer Limits" are the BoC Bill 收錢快 limits being set to control the aggregate amount of fund transfer transactions. When you transfer fund using "Transfer" function, the monthly aggregate amount cannot exceed the respective "Transfer Limits".

2. What "Transfer Limits" should I set?
   You have to set two kinds of "Transfer Limits", including "Monthly transfer limit to BOCHK accounts" and "Monthly transfer limit to other bank's accounts".

3. Are there any upper limits for the "Transfer Limits"?
   Yes. The upper limit for "Monthly transfer limit to other bank's accounts" is HKD80,000, while the upper limit for "Monthly transfer limit to BOCHK accounts" is HKD1,000,000.

4. Why do the BoC Bill 收錢快 "Transfer Limits" being reset automatically?
   If your BoC Bill 收錢快 has no transaction for 12 consecutive months, all "Transfer Limits" will be reset to zero for the security concern of your BoC Bill 收錢快 account.

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 limit of collection for BoC Bill 收錢快?
   No. The collection limit is fixed at this stage and no change can be made.

Collection

How can I collect fund from "BoC Bill 收錢快"?

You can input the collection amount in the main page of "BoC Bill 收錢快" under cashier mode. Click "Collect" and select the collection methods, QR code will be generated for collection through the selected method.
You may also contact the Company Merchant Business Department to obtain the Collection QR code (static) without amount and present it for payer to make payment by scanning it.
Payer can use any electronic payment facilities which can support the selected QR method to scan the above QR.

After collection, 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 collection transaction. You may also check "Transactions" to enquire the details of each transaction within 90 days.

Is there any charge for the collection service?

The annual fee is waived under the promotion period while 0.5% of transaction amount will be charged as service fee (twelve-month waiver applied for FPS fund collection services upon activation). We reserve the right to impose or adjust charges for services provided, with 30 days 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.

Is collection service a 7x24 service?

Yes.

Will I receive notification for collection failure transaction?

No, but you can check the collection failure transaction details under Transaction 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 "Transaction Records" in main page under cashier mode, search for the original transaction and follow the on-screen instruction to proceed the refund. Otherwise, please contact your admin.

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" to enquire 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 refund applicable to all transaction types?

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

Is there any restriction for refund amount?

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

Can I refund for partial amount?

Yes.

After refund application is submitted, how long does it require to process?

In general, it takes 3 to 5 working days to proceed.
On the day of the refund, the merchant transaction amount shall be equal to or greater than the refund amount in order for the refund to be complete.

How many days of transaction can be refunded?

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

Can I do refund to the customer by 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 shall not provide refund in cash to the customer, and must proceed 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 shall provide refund in cash to the customer.

Transfer

Why I cannot find the Transfer function in BoC Bill 收錢快?

Only the admin holders of BoC Bill 收錢快 account can use Transfer function.

How to transfer fund in BoC Bill 收錢快?

For funds transfer, tap "Transfer" in functions bar under admin mode, select a transfer method 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 monthly transfer limits of Transfer function of BoC Bill 收錢快 under my name?

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

Is there any fee for the Transfer service?

The service does not incur any charges to payer and payee.

However, your mobile network operator may charge the mobile data usage when accessing the services.

Is 24-hour transfer service available on BoC Bill 收錢快?

Yes.

How can I receive the Transfer transaction confirmation?

If you complete a Transfer transaction via the App, our Bank will send 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 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 by SMS One-Time Passcode and BoC Bill 收錢快 password. Please make sure correct information is provided before confirming with SMS One-Time Passcode 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 following are the eligibility criteria for registration for BoC Bill 收錢快 Account Service:

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 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 are supported by BoC Bill 收錢快 Account?
   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 have the new Smart Identity Card?
   BoC Bill 收錢快 does not support holder of new Smart Identity Card to register BoC Bill 收錢快 Account at this stage.

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 go to any of our branches to open a bank account if needed.

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 registered BoC Bill 收錢快 Account?

    Yes. If you hold both BoC Bill 收錢快 Account and bank accounts, personal data provided while registering bank accounts will be adopted by our bank.

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

    No.

13. What should I do if there is an alert message "Application in process, we will notify you the application results shortly" when I register the BoC Bill 收錢快?

    Your registration is being processed if you see the message. You will be notified via SMS and E-mail about the result of your registration. The Bank may also contact you via phone to confirm your application. If a successful account opening notification is received, you can enjoy the BoC Bill 收錢快 service.

Account Settings

1. How can I amend the submitted personal information during opening 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 branch of our bank for amending 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 the customer who holds BoC Bill 收錢快 Account maintained in our bank, those 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 my transaction has already reached the maximum daily transaction limit cap, what can I do?

    If you have reached this limit, you could only effect transactions on the next day.

3. What can I do if the system showed up "transaction failed" message?

    You can check the reasons for transaction failure in BoC Bill 收錢快 and take corresponding measures. If necessary, you are welcome to call our BOCHK Corporate Customer Service Hotline at (852) 3988 2288 for transfer related problems or the Company Merchant Business Department 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 in two years, our bank will set a

status of receive only but 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?
   The annual fee is waived under the promotion period while 0.5% of transaction amount will be charged as service fee (twelve-month waiver applied for FPS fund collection services upon activation). Service fee will not be returned in a refund transaction. We reserve the right to impose or adjust charges for services provided, with 30 days notification via written or electronic means. To avoid any doubt, during the use of BoC Bill 收錢快 Account Service, 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. Please refer latest announcement or update in our website www.bochk.com if you would like to know our fees and charges.

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, while it may be subject to fees and charges as specified by us. (For details, please refer to our website https://www.bochk.com/en/servicecharge.common.html. The fee item is under "Request for savings/ fixed deposit account records" with "Other services".

Account Closure

1. How do 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 be sure that your account balance is zero, 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 your 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, customer can make transfer or payment to make the balance to be zero and then close it.

3. 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 could 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 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 do 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 are completed.

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 could 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 could reactivate your suspended BoC Bill 收錢快 Account. Daily transaction limit and annual transaction limit are inherited from the original settings.

Account Enquiry/ Transaction Enquiry

How to check the BoC Bill 收錢快 account information?

Admin holders of BoC Bill 收錢快 account can enquire your BoC Bill 收錢快 Account through "My Account" in the menu under admin mode. Due to security reasons, account balance and partial account information are masked, you can check the entire information once you input password/biometric authentication.

How to check my transfer and transaction history in BoC Bill 收錢快?

- Admin 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 of the APP under admin mode.
- You can find the transaction records for BoC Bill 收錢快 through the "Transaction Records" icon at the top right hand corner in home screen of the APP under cashier mode.

How many days of transfer and transaction records can I view in BoC Bill 收錢快?

- You can retrieve up to 180 days of your transfer records by choosing "Transfer Records" in the menu under admin mode.
- You can retrieve up to 90 days of your transaction records by choosing "Transaction Records" in the menu under cashier mode.

User Management

What's user management?

You can create and manage user account for your staffs in "User Management" 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 "User Management" under admin mode. Once completed, click "Switch to Cashier Mode" in main page to use cashier functions.

How to add a cashier?

You can add a cashier in "User Management" under admin mode, each cashier shall bind to a store and terminal. Once cashier is added, you will receive an email and SMS notification.

How to suspend a cashier?

You can search the cashier in "User Management" under admin mode, click suspend and follow the on-screen instruction to complete. After suspending the cashier operation, any functions related to BoC Bill 收錢快 cannot be used (login and operation). If you want the cashier to operate again, please re-activate the cashier.

How to delete a cashier?

You can search the cashier in "User Management" under admin mode, click delete and follow the on-screen instruction to complete. After deleting the cashier operation, any functions related to BoC Bill 收錢快 cannot be used (login and operation). If you want the cashier to operate again, please recreate the cashier and bind the terminal.

How to activate a cashier?

You can search the suspended cashier in "User Management" under admin mode, click activate and follow the on-screen instruction to complete. If cashier is not yet bound to store and terminal, please bind it.

How can 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, please contact the

Company Merchant Business Department 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 under the Bank's mobile application controls;
- You could process your payment only after passcode authentication or biometric authentication;
- The QR code generated under the "QR Code" function will only be valid for 180 seconds. After that the QR code will be replaced with a new one automatically after 120 seconds.
- You will have transaction notifications through different channels (including SMS, Email, In-app push notification) and the notification preferences would be based on the current credit card and the Bank's notification rules and practices.
- We have adopted encryption to ensure the security of your data during transmission.

How could 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 payee's identifier is correct.
- You shall take all reasonable steps to 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 or any company or any third party.
- You are recommended to set up firewall and install anti-virus software or mobile security applications in your mobile device and update them regularly. In this connection, you can visit HKCERT website for reference: https://www.hkcert.org/mobile-security-tools
- To protect your online transactions, we will check whether your mobile device is jailbroken or rooted and with recommended operating systems for minimum security requirements upon using this App. You may not be allowed to access this APP via such device. Please pay attention to this reminder.
- 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 there is any mobile application of a suspicious nature, please do not download, login and should stop operation immediately.

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

- If you discover any suspicious transfer transactions, you shall immediately call BOCHK Corporate Customer Service Hotline at (852) 3988 2288 for suspicious Account transactions.
- If you discover any suspicious payment transactions, you shall immediately call the Company Merchant Business Department Service Hotline at (852) 2853 8702.

What should I do if I lost my smartphone?

You shall immediately call BOCHK Corporate Customer Service Hotline at (852) 3988 2288 to suspend your BoC Bill 收錢快 Account.

Should I change my password regularly?

Yes, you should. For security reasons, our Bank advises you to change 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 to my 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, after disabling Biometric Authentication, your biometric credentials will be continuously stored on your mobile phone. 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 helps to prevent your computer from virus attacks or unauthorised access from hackers.

What should I do if I found out there are unauthorised transactions?

You should examine and verify the correctness of your account statement and confirmation of transaction, including but not limited to confirmation of transaction sent via SMS and email.
You shall notify our Bank or call BOCHK Corporate Customer Service Hotline at (852) 3988 2288 / the Company Merchant Business Department Service Hotline at (852) 2853 8702 as soon as reasonably practicable 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/chi/key-functions/banking-stability/consumer-corner/strengthening-financial-consumer-protection/consumer-education-programme/internet-banking.shtml

Hong Kong Police
- Introduction to Technology Crime and Prevention Tips -
  https://www.police.gov.hk/ppp_tc/04_crime_matters/tcd/index.html

HKSAR Government
- The InfoSec Web Site -
  https://www.infosec.gov.hk/tc_chi/main.html

Settings

Password Setting

1. How to reset my password?
    Go to Menu > "Setting" > "Password setting" > "Reset "BoC Bill 收錢快" password" and follow the instructions to reset your password.
2. How to log out from this App?
    Go to Menu > "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.   Choose "Setting" at the menu, and then select "Password setting" and choose "Forgot "BoC Bill 收錢快" password". If you are on Login page, you could 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 received;
        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.   Choose "Setting" at the menu, and then select "Password setting" and choose "Forgot "BoC Bill 收錢快" password". If you are on Login page, you could directly select "Forgot Password" > "Admin";
        ii. Enter the SMS One-Time Passcode received;
        iii. 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 "User Management" under admin mode to reset BoC Bill 收錢快 password for your Cashier.

Transfer Limits Setting

1. How to set "Transfer Limits"?
    You can set "Transfer Limits" in the course of opening your BoC Bill 收錢快 account. Otherwise, you can enter "Transfer Limit", input BoC Bill 收錢快 password, under "Setting" to adjust the "Transfer Limits". The upper limit for "Monthly transfer limit to other bank's accounts" is HKD80,000, while the upper limit for "Monthly transfer limit to BOCHK accounts" is HKD1,000,000.
2. How can I receive the confirmation for "Transfer Limits" setting?
    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 to logout from BoC Bill 收錢快?

Go to Menu > Sign out. After sign out, you need log into BoC Bill 收錢快 again to continue using 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 continue using 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 I still cannot use Biometric Authentication in BoC Bill 收錢快?

To use Biometric Authentication in BoC Bill 收錢快, you may enable it during registration in BoC Bill 收錢快 or in Menu> "Setting" > "Biometric Authentication". Depending on the brand, model and operation system of your device to select Touch ID/fingerprint authentication or Face ID, and follow the instructions for enablement.

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?

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 for usage?

Yes, internet or mobile network connection is required for usage via this App.

Contact Us

- BOC Credit Card (International) Limited - Merchant Business Department Service Hotline

  📞 852 2853 8702

- Bank of China (Hong Kong) Limited - Corporate Customer Service Hotline

  📞 852 3988 2288