

Overseas FPS Payment

1. What is "FPS x PromptPay QR payment"?

"FPS x PromptPay QR payment" is a feature that allow you to use the "Scan" function in BoC Pay+ to pay via FPS at participating merchants in Thailand who display the PromptPay logo. "FPS x PromptPay QR payment" only supports merchant payments and does not support person-to-person (P2P) payments.

2. Which physical stores in Thailand accept "FPS x PromptPay QR payment"?

"FPS x PromptPay QR payment" is accepted by participating merchants in Thailand who display the PromptPay logo.

3. How do I activate "FPS x PromptPay QR payment"?

Biometric Authentication must be activated first before activating an "FPS x PromptPay QR payment". Follow the steps below to activate "FPS x PromptPay QR payment".

1. Click on the "Payment Settings" under "Settings", and click on "FPS x PromptPay QR Payment"
2. Activate "FPS x PromptPay QR payment"
3. Enter your Payment Passcode
4. Use Biometric Authentication
5. "FPS x PromptPay QR payment" successfully activated.

Smart tip: To avoid disruption in receiving our one-time password via SMS after switching SIM cards in Thailand, we recommend that you activate your "FPS x PromptPay QR payment" before departure.

4. How do I use "FPS x PromptPay QR payment" for payments in Thailand?

1. Upon successfully activating "FPS x PromptPay QR payment", click on the "Scan" function in BoC Pay+
2. Scan the merchant's PromptPay QR Code
3. Upon successful scanning, BoC Pay+ may display the merchant's name and transaction amount automatically. If the QR code does not include any transaction amount, we will prompt you to enter it. Click "Continue" .
4. Enter your Payment Passcode or use Biometric Authentication
5. Transaction completed. The amount will be topped up from your selected payment method to your Wallet first and paid (If applicable).

5. What kinds of accounts support "FPS x PromptPay QR Payment" for payments in Thailand?

Pay+ Wallet and Pay+ Wallet Lite both supports "FPS x PromptPay QR payment".

6. Is cross-border personal data transfer involved when conducting transactions using "FPS x PromptPay QR Code Payment"?

Yes. When conducting relevant transactions in Thailand, your account name and account number will be sent to the Hong Kong Interbank Clearing Limited (the operator of FPS), and then transferred to the operator of PromptPay for processing via the Hong Kong Interbank Clearing Limited to complete the transaction.

7. Does using "FPS x PromptPay QR payment" in Thailand require network connection?

Yes, an Internet or mobile network connection is required for making payments via this app. However, your mobile network operator may charge for mobile data usage when accessing the services.

8. How is the exchange rate calculated when making foreign currency payments with BoC Pay+ via "FPS x PromptPay QR payment" ?

The transaction will be made in Thai Baht and will then be converted and settled in Hong Kong Dollars at the exchange rate provided by the Hong Kong Interbank Clearing Co., Ltd., at the time of the transaction.

9. Why does the message "Exchange rate expired" appear during the payment process?

As the exchange rate will be updated from time to time, if the previously displayed exchange rate is no longer valid, you need to re-scan the PromptPay QR Code to make a payment at the new exchange rate.

10. How can I check the payment records of "FPS x PromptPay QR payment"?

You can check the payment records via "Transaction Records" in BoC Pay+ (Menu > "My Wallet" > "Transaction Records").

11. Are there any transaction limits for "FPS x PromptPay QR payment" ?

The transaction limit of "FPS x PromptPay QR payment" is shared with the "Daily Transfer and Remittance Limit" of the Wallet. (For the transaction limits of the Wallet, please refer to "What are the transaction limits for Pay+ Wallet and Pay+ Wallet Lite?")

Smart tip: The daily limit can be adjusted in advance as follows:

Menu > "Settings" > "Limit Management" .

12. Is there any service charge for using "FPS x PromptPay QR payment" to make a payment in Thailand?

No.

13. Is there any minimum transaction amount for using "FPS x PromptPay QR payment" ?

The minimum transaction amount is the equivalent of HKD 0.01.

14. Are “FPS x PromptPay QR payment” transactions at merchants completed immediately?

The FPS system operates 24 hours a day, seven days a week (including Sundays and Holidays) in real-time. The FPS online transfer transaction can normally be completed in around ten seconds. However, each participating bank/institution may only provide part of their services during maintenance of their respective systems.

15. Can Gift Points be used to offset payments made by "FPS x PromptPay QR payment"?

No. “Offset Spending with Gift Points” is not applicable to FPS transactions.

16. Can I make transfers to a personal account in Thailand via FPS?

No. Currently the “FPS x PromptPay QR payment” service only supports QR payments to merchants in Thailand, but not transfers to overseas personal accounts.

17. What are some security tips for using this function?

To ensure your financial security, please verify the merchant name or payee name (partially masked) carefully before making an FPS payment using a Mobile Phone number, E-mail Address, FPS Identifier or QR Code Payment. If you receive a suspicious payment request, please confirm with the payee before making payment. For more online security tips, please visit our website: www.bochk.com (Home > Security information).