

Click to Pay Service FAQ

1. What is Click to Pay?

Click to Pay service ("the Service") is an online payment service provided by Visa. The Service enables cardholders to enjoy a more convenient, intelligent, and secure online payment experience.

Visa Credit Card Cardholders ("Cardholders") can enable the Service through BoC Pay+ application. Once the Service is enabled, Cardholders can complete online payments without entering their card details, thereby reducing the potential risk of card information exposure during online transactions. You may find the Click to Pay icon  at those online merchants which support Click to Pay service. Click  and follow the instruction to enter information for Click to Pay service login, then select credit card for checkout.

Remark: The Click to Pay icon  is a trademark owned by and used with permission of EMVCo, LLC.

2. How can I enable the Click to Pay service for my credit card?

You can enable the Click to Pay service for your Visa credit card via BoC Pay+. After logging into BoC Pay+, select [Menu] > Credit Card > [Click to Pay] to access the Click to Pay setup page, then choose the credit card for which you wish to enable the Click to Pay service. After submitting the enablement request, we will send you a SMS and an email for notifying you that the request has been received, and followed by an email notification once the Service enablement is completed. You may also check the enablement status of the Click to Pay service for your credit card at any time through the Click to Pay setup page in BoC Pay+.

3. Which credit card I can enable the Click to Pay service for?

Currently, you may enable Click to Pay service through BoC Pay+ for your Visa main credit card only.

4. What information do I need to provide for enabling the Click to Pay service for my credit card?

The Service requires you to provide your email address and mobile phone number registered with our bank, cardholder name, credit card number, credit card expiry date, and the country/region of your mailing address. Therefore, please ensure that the email address and mobile number registered with our bank are valid.

5. How can I update my email address and / or mobile phone number for Click to Pay service login?

If you need to update the email address and/or mobile phone number used for logging in the Click to Pay service, you need to update the email address and/or mobile phone number you have registered with our bank. Please update us via Mobile Banking App [Menu] > [Settings] > [Change Personal Information] or visit any of the BOC branches; the updated information will be synchronized with Visa. Subsequently, you will need to use the updated email address and mobile phone number to log in to the Service and make payments.

6. I have enabled the Click to Pay service through BoC Pay+ already but why I cannot login to Click to Pay service for payment on Merchant Website by using the email and mobile phone number registered with your Bank?

After enabling the Service, if your mobile phone number fails to receive the SMS sent by our bank, the Service will be automatically disabled. You should update your mobile phone number with our bank via Mobile Banking App [Menu] > [Settings] > [Change Personal Information] or visit any of the BOC branches, then enable the Click to Pay service for your credit card again through BoC Pay+.

7. Do I need to enable the Click to Pay service for my replacement credit card again?

You need to enable the Click to Pay service for your replacement credit card again if the card number of your replacement card is different from your old card number.

8. I have enabled the Click to Pay service for my credit card through BoC Pay+, do I need to enable the Service through Merchant Website?

No, you do not need to enable your credit card again. You can directly login Click to Pay service with your registered email and/or mobile phone number on the merchant website to make payment.

9. I have registered the Click to Pay service for my credit card through Visa Website / Click to Pay participated online merchant, do I need to enable the Click to Pay service for my credit card through BoC Pay+ again?

No, you do not need to enable the Click to Pay service for your credit card again. You will need to login the Click to Pay service to make payment by the email and/or mobile phone number you have used to enable the Service through other

channels.

10. How can I disable the Click to Pay service for my credit card?

You may disable the Click to Pay service for your Visa credit card via BoC Pay+. After logging in to BoC Pay+, go to [Menu] > [Credit Card] > [Click to Pay] to access the Click to Pay setting page. Select the credit card for which you would like to disable the Click to Pay service. Once the Service disablement instruction is completed, we will send you an email notification.

11. Why can't I find my credit card in Click to Pay service page in BoC Pay+?

Common reasons may be related to the abnormal status of your credit card, for example: (1) You have requested to temporarily block your credit card; (2) You have reported your credit card as lost or stolen. Please first refer to the solutions for the common reasons listed below, then go to the card selection page of Click to Pay in BoC Pay+ and follow the instructions to register the credit card you would like to enable for Click to Pay service.

Solutions for common reasons:

- (1) If you have requested to temporarily block your credit card, please login to Mobile Banking, [Menu] > [Credit Card] > [Block/Unblock Credit Card] to unblock the credit card, then proceed to register the Click to Pay service via BoC Pay+ again.
- (2) If your credit card has been reported lost or stolen, please activate your replacement card, then proceed to register the Click to Pay service via BoC Pay+ again.

If none of the common reasons apply to your situation, please visit BoC Pay+ [menu] > [Help] > [FAQ] > click [] to contact Online Chat or call the 24-hour customer service hotline at (852) 2853 8828.

12. How can I check the enablement or disablement status of Click to Pay service for my credit card?

You can check the enablement or disablement status of the Click to Pay service for your BOC credit card at any time via BoC Pay+, select [Menu] > [Credit Card] > [Click to Pay] to access to the Click to Pay page.

Reminder: The page will only display the Click to Pay status of credit card which you have

enabled Service via BoC Pay+.

13. Is there any fee for the Click to Pay service?

There is no additional charge for enabling, disabling, or using the Click to Pay service.

14. How can I use the Click to Pay service to make payment on a merchant website?

When you proceed checkout on a merchant website, you may login Click to Pay service by entering your registered email and/or mobile phone number with us and choose your BOC Credit Card to make payment.

For inquiries regarding payments at online merchants using Click to Pay, please visit https://www.visa.com.hk/en_HK/products/click-to-pay/consumers.html or contact Visa Customer Service.

15. Where can I use the Click to Pay service?

You can look for the Click to Pay icon  at online merchants that support the Click to Pay service, click the icon , follow the on-screen instructions to enter your information and log in to the Click to Pay service, then select credit card payment.

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