

'Mobile Cheque Deposit' FAQ

Q1. Where can I find the Mobile Cheque Deposit service in the BOCHK iGTB MOBILE App?

You can find it under 'Features' on the homepage in your BOCHK iGTB MOBILE App, then swipe left to select 'Mobile Cheque Deposit' service. You can also click on the menu bar on the upper right-hand corner of the screen once logged on iGTB, then select 'Collection' > 'Mobile Cheque Deposit'.

Q2. How can I deposit cheques via the app?

You can deposit cheques via the app by following these steps:

1. Log on to BOCHK iGTB MOBILE App.
2. Select 'Features' on the homepage or 'Collection' on the top menu bar, then select 'Mobile Cheque Deposit'.
3. Select your preferred account for the cheque deposit, and enter the cheque amount.
4. Select 'Take a photo of your cheque' and take a picture of both the front and back of your cheque.
5. Select 'Continue' and review your cheque deposit details.
6. Select 'Confirm' to submit your deposit instruction.

If you'd like to learn more about your cheque deposit, please go to iGTB NET/iGTB MOBILE > 'Training', and refer to our Mobile Cheque Deposit service user guide.

Q3. What types of cheques are eligible to deposit?

We accept cheques issued by Bank of China (Hong Kong) Limited including:

- Ordinary cheques;
- Special printed cheques*;
- Dividend cheques;
- Cashier's orders; and
- Any other payment instruments.

*Designated cheque issued by the company.

Q4. Is there a limit on how many cheques or the total amount I can deposit via the app per day?

For each Corporate customer, maximum amount of cheque deposit per business day* is HKD1,000,000 / RMB1,000,000 / USD100,000; Maximum amount for each cheque deposit is HKD100,000 / RMB 100,000 / USD10,000. Cheque deposit with same currency is limited to 50 cheques.

* It means from 12 a.m. of that day to 11:59 p.m. of that day.

Q5. Can I deposit multiple cheques via the app all at once?

Yes, you can deposit 5 cheques at once. Please select 'Add cheque' on the deposit page to deposit your next cheque.

Q6. Can I remove one of the cheques if I later decide not to deposit after submitting multiple cheques via app?

Yes, you can click on the 'Delete' icon on the deposit page to remove the cheque(s) you would like to delete.

Q7. Can foreign currency cheques other than HKD be deposited via the app?

Yes, you can deposit both CNY and USD cheques via the app.

Q8. Will I or the cheque issuer receive confirmation email and SMS after depositing a cheque?

No, we will not send you the deposit notifications when you deposit a cheque. The cheque issuer may receive notifications via the app or SMS/email after you have deposited the cheque via BOCHK iGTB MOBILE. In addition, you can send a beneficiary notice to your customised contact person while depositing a cheque.

Q9. Is it possible to cancel the notification to cheque issuer?

If you are an iGTB corporate customer, you can log in to iGTB NET > 'My Settings' > 'Notification Preference Setting' > 'Channel and Language' to cancel the notification.

If you do not have an iGTB account with us yet, you can submit a application of cancellation notice to us in writing by filling out the 'Customer/Accounts/Services Information Amendment Form (Companies/Organizations) '.

Q10. How long will it take to clear for a mobile cheque deposit?

Deposits made via the app before the 5 p.m. cut-off time on business day will be processed on the same day, and if the deposit clears successfully, funds will be available after 3 p.m. the next business day.

However, for deposits made after 5 p.m. or on non-business days (such as Saturdays, Sundays, and public holidays), clearing will take up to 2 business days.

Q11. Typhoon Signal No. 8 (or above) and/or Black Rainstorm Warning and/or Extreme Conditions (as announced by the Hong Kong Government) is in force, can my deposited cheque be processed today?

Your deposited instruction may be postponed to the next business day to process, it depends on the arrangement of inter-bank clearing and settlement of funds in Hong Kong.

Q12. Should I keep my original cheque after making a mobile cheque deposit?

Yes, it is recommended that you keep your original cheque for at least 180 days after successful submitted the images and cheque deposit instruction by using the Service even the funds are deposited into your account.

Q13. How can I check the status of my deposited cheque? If I suspect that someone has attempted to deposit a fraudulent cheque issued by me, what do I do?

You can log in to iGTB NET or BOCHK iGTB MOBILE at any time to check the status of your mobile cheque deposit and the latest record of your account balance to confirm the cheque clearing status.

If you have any questions, please contact our customer service hotline at 3988 2288, or you can visit any branch of BOCHK. If you need to stop the cheque payment, please submit an instruction to stop your cheque payment via iGTB NET/branch/customer service hotline.

Q14. Will I receive the email and SMS notifications if my cheque deposit via the app is rejected?

If your cheque deposit via BOCHK iGTB MOBILE is returned, you will receive a push notification via the app or relevant email/SMS notifications. You can also log in to iGTB NET > 'Information Management' > 'Main' > 'Advice' to view the electronic version of the returned cheque notification.

Q15. Why can't I use the camera function on my mobile device to scan the cheque image?

Please allow 'BOCHK iGTB MOBILE' to use your camera in the setting of your mobile device and try again.

Q16. What can I do if I fail to capture the cheque image?

When taking images of cheques, please:

- Place the cheque on a solid dark-coloured background
- Ensure there is good lighting
- Ensure that you have kept the cheque within the white frame
- Hold the device steady

Q17. Is there any charge for using the Mobile Cheque Deposit service?

No, our Mobile Cheque Deposit service is free of charge.

Q18. In what situations would a check deposited through the app be returned or rejected?

A cheque deposit through the app may be returned or rejected for any of the following reasons:

- The cheque is not issued by BOCHK
- The payee name or currency on the cheque does not match the selected deposit account
- The information on the cheque is incomplete
- Cheques with signature stamps only
- Exceed the daily limit on the amount* or numbers of cheque deposit
- The quality of the cheque image is poor
- The same cheque has already been deposited
- Other reasons that we consider appropriate to return or reject the cheque deposit

*In case of a discrepancy between the amount read by the system and the amount inputted by, the larger amount will be considered for the purpose of calculating the eligible deposit limit on the day.

Q19. Is it possible to deposit the same cheque through both the Mobile Cheque Deposit service and at a branch?

No, it is not possible to deposit the same cheque more than once. If you have successfully deposited the cheque via our Mobile Cheque Deposit service, you should not deposit the same cheque through other channels or platforms again. Similarly, if you have successfully deposited the cheque with us or at other institutions, you cannot use our Mobile Cheque Deposit service to deposit the same cheque again. We reserve the right to cancel the deposit of the cheque if we find any ineligible application.

Q20. Do I need to activate some permissions to use the Mobile Cheque Deposit service?

Yes. Primary user can log in to iGTB NET > 'Control Centre' > 'Permission Profile Setting' > 'Collection' and select the appropriate permission profile and set as needed:

1. If you want to use Mobile Cheque Deposit Service, please activate 'Function Access' > 'Collection Solution' > 'Cheque/Cashier's Order Deposit', and 'Function Access' > 'Uploaded File' > 'Cheque/Cashier's Order Deposit', and ensure the 'Input' right of the account under 'Account Access' is available.
2. If you want to enquiry after deposit, please also activate 'Function Access' > 'Collection Enquiry' > 'Cheque/Cashier's Order Deposit', and ensure the 'Enquiry' right of the account under 'Account Access' is available.

3. If you want to download the related report, please also activate 'Function Access' > 'Download Report' > 'Cheque/Cashier's Order Deposit'.

Q21. What is the role of artificial intelligence in Mobile Cheque Deposit service? What types of my data are used?

The artificial intelligence in Mobile Cheque Deposit service will only distinguish cheque details, including cheque amount, payee name, signature, date, MICR Line on below the cheque (including Bank Code/ Branch Code/ Account No./ Cheque No./Transaction Code) and standard words on the back of cheque etc. According to the results of artificial intelligence, the system will conduct preliminary inspections. If the problem is found, you can follow the prompts to process.

Artificial intelligence will use the complete images of the front and back of the cheque that you take it via Mobile Cheque Deposit service (of which shows payer's name, account no. and signature, amount and other transaction information), and distinguish and verify these details.

Q22. Is there any factor that effects of artificial intelligence to identify the cheque details?

The lighting may affect system's ability to identify the front and back of the cheque details, please make sure fill in the clear cheque details and there is no reflection or shadow, and the cheque captured is clear and not out of focus.

Q23. What if the artificial intelligence cannot properly distinguish or incorrectly distinguish the cheque details? How will it be handled?

If the artificial intelligence cannot properly distinguish or incorrectly distinguish the cheque details, the related layout may show an operation prompt, you may need to retake the cheque image. You can still deposit the cheque through other channels, such as our branch, Cheque Deposit Machine and Cheque Drop Box. When you would like to enquire and request reviews on the detail of the amount read by the artificial intelligence, you can contact the Online Chat or 3988 1333 for enquiry.