

“Mobile Cheque Deposit” FAQ

Q1. Where can I find the “Mobile Cheque Deposit” service in the BOCHK Mobile Banking?

You can find “Menu” at the bottom right of Mobile Banking. Then, click “Transfer and Payment” and select “Mobile Cheque Deposit”.

Q2. How can I deposit cheques via Mobile Banking?

You can deposit cheques by the following steps:

1. Log on to BOCHK Mobile Banking.
2. Click "Menu". Then, click “Transfer and Payment” and select “Mobile Cheque Deposit”.
3. Select “Start”, and take a photo of both the front and back of your cheque.
4. Enter/modify the cheque amount.
5. Select your preferred account for the cheque deposit.
6. Review your cheque deposit details, and submit your deposit instruction.

Q3. What types of cheques are eligible for “Mobile Cheque 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. Why can't I capture the cheque image by using the camera on my mobile device?

Please enable camera access from “BOCHK” in your mobile device settings and retry.

Q5. 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

Q6. What details are required on the cheque for “Mobile Cheque Deposit”?

Please ensure payee name, date (within 6 months from the issue date), cheque amount and payer’s signature are on the cheque.

Q7. Is there a limit on how many cheques or the total amount I can deposit via the Mobile Banking per day?

You can deposit up to an upper limit of HKD 100,000 or below / USD 10,000 or below / CNY 100,000 or below per cheque, and up to 20 cheques with maximum amount totaling HKD 100,000 and USD 10,000 and CNY 100,000 per calendar day*.

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

Q8. Can foreign currency cheques other than HKD be deposited via “Mobile Cheque Deposit”?

HKD, CNY and USD cheques can be deposited via “Mobile Cheque Deposit”.

Q9. Does cheque deposit to the same currency of the deposit account?

Yes, the currency of your deposit cheque should be same as the currency of the account being deposited to.

Q10. Will I and payer receive confirmation email and push notification after depositing a cheque?

We will send you an email or push notifications after you have deposited the cheque. At the same time, payer will also receive email, SMS or push notification. However, you need to register a valid email address, mobile phone number or push notification with the bank before you receive the relevant notifications.

Q11. Will I receive the email and/or SMS notifications if my cheque deposit via “Mobile Cheque Deposit” is rejected?

If your cheque deposit via “Mobile Cheque Deposit” is returned, you will receive a push notification via BOCHK Mobile Banking and/or an email notification. You can also log in to BOCHK Mobile Banking > “Menu” > “Transfer and Payment” > “Mobile Cheque Deposit” > “Deposit Record” > click related return cheque record to view the electronic version of the returned cheque advice. The retention period of this electronic advice is 180 days from the date of cheque deposit.

Q12. How long will it take to clear for “Mobile Cheque Deposit”?

Deposits made via “Mobile Cheque Deposit” before 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.

Q13. 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.

Q14. Should I keep my original cheque after making “Mobile Cheque Deposit” instruction?

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.

Q15. In what situations would a cheque deposited through “Mobile Cheque Deposit” be returned or rejected?

A cheque deposit through “Mobile Cheque Deposit” 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.

Q16. Is it possible to deposit the same cheque through both the “Mobile Cheque Deposit” and other channels or platforms?

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”, 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 “Mobile Cheque Deposit” to deposit the same cheque again. We reserve the right to cancel the deposit of the cheque if we find any ineligible application.

Q17. 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 BOCHK Mobile Banking or Internet Banking 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 Online Chat of BOCHK Mobile Banking / Internet Banking or contact us via our customer service hotline: (852) 3988 2388 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 BOCHK Internet Banking /branch/customer service hotline.

Q18. Is there any charge for using the “Mobile Cheque Deposit”?

No, “Mobile Cheque Deposit” is free of charge.

Q19. What is the role of artificial intelligence in “Mobile Cheque Deposit”? What types of my data are used?

The artificial intelligence in “Mobile Cheque Deposit” 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” (of which shows payer's name, account no. and signature, amount and other transaction information), and distinguish these details.

Q20. 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.

Q21. 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 2388 for enquiry.