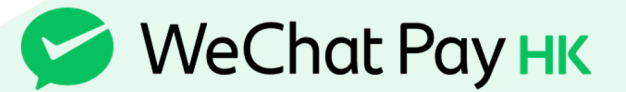


# **WeChat Pay HK Cross-border Payment in Mainland of China**

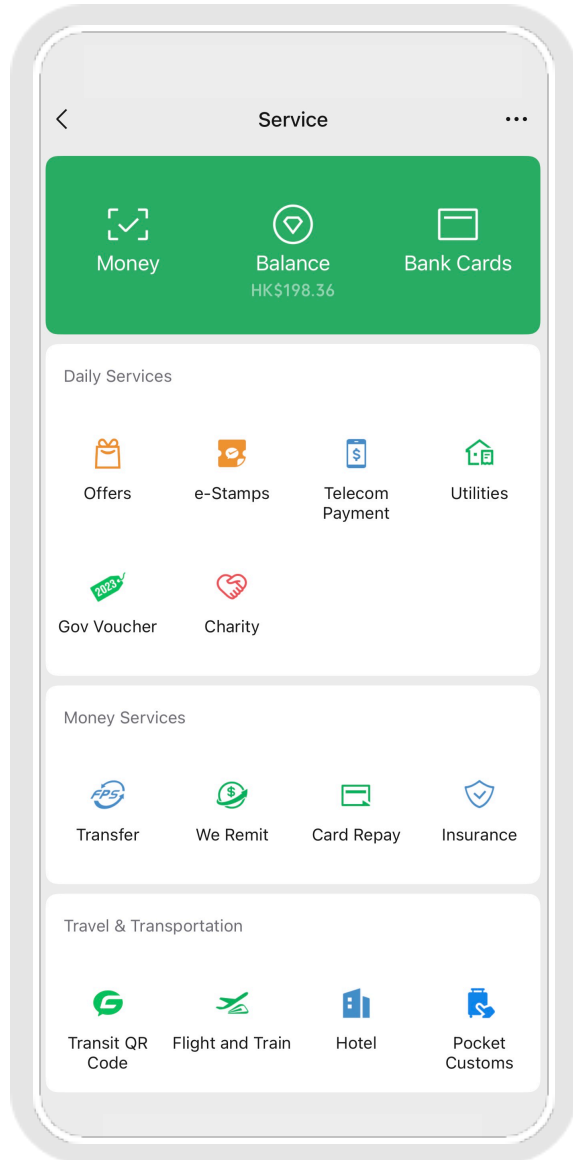




## **Content Overview**

1. Overview of WPHK's Cross-border Payment Initiatives
2. Account Opening User Journey
3. Payment User Journey
4. Annex

# 1.1 WeChat Pay HK Overview



- Built within the WeChat app, leveraging on its unique social ecosystem.
- Extensive payment services ranging from local peer to peer money transfer to cross-border remittance. Supports Simplified Chinese, Traditional Chinese and English.
- SVF license obtained in 2016 and has been selected as one of the designated CVS service providers for three consecutive years.
- More than 5M registered users and over 150K merchants in HK.

# 1.2 WeChat Pay HK Cross-border Payment Network

WeChat Pay HK is available also in Mainland of China, Macao SAR and Japan at the moment.



More than millions of merchants



More than 95% merchants

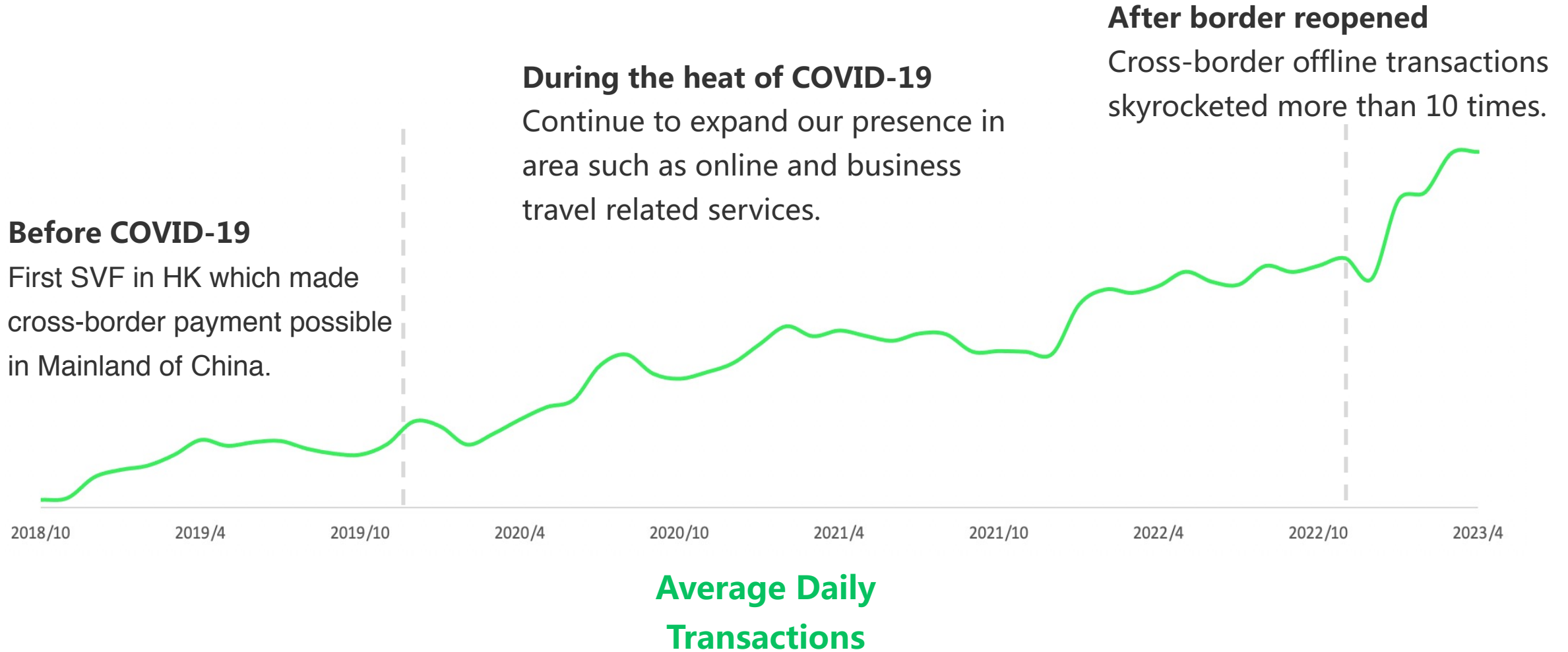


Main popular chain merchants



# 1.3 WeChat Pay HK Cross-border Payment Overview

Our cross-border payment service was first launched in October 2018 in Mainland of China. Currently supporting more than millions of merchants, covering a wide range of industries such as retail, food & beverage, transportation and more.



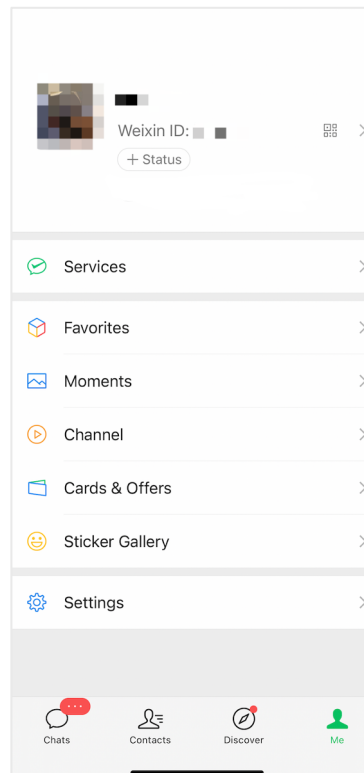
## 2.1 WeChat Pay HK Registration

After downloading the WeChat app from the iOS APP store / Google Play store, Users can register a WeChat account using a HK mobile number (+852) and activate their WeChat Pay HK account by agreeing to the User Key Information.

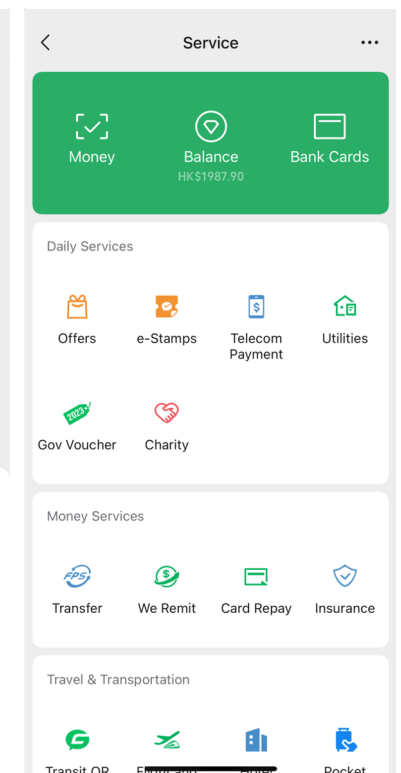
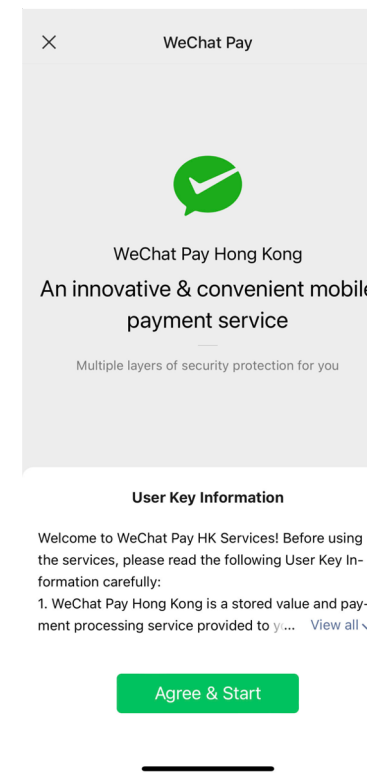
1) Sign up WeChat account with a HK mobile number



2) Log in WeChat account and tap 「Me」 - 「Services」



3) Agree to the User Key Information and activate WeChat Pay HK account



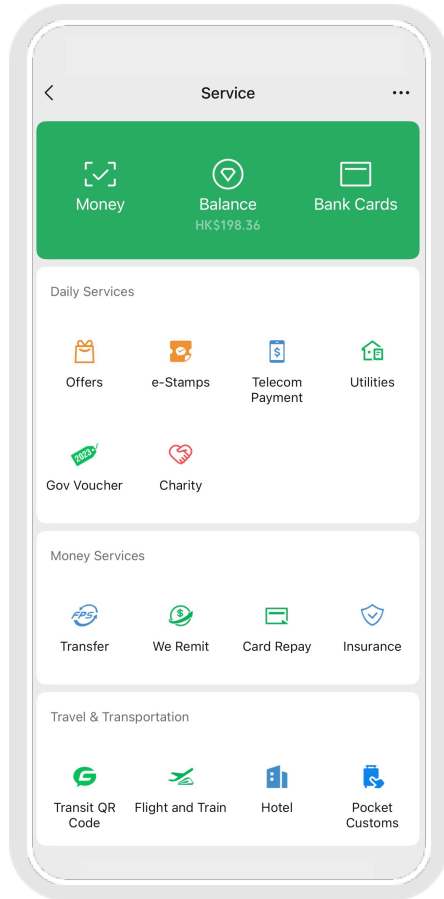
If you have registered your WeChat account with a non-HK mobile number, you can also activate WeChat Pay HK by having a WeChat friend send you HKD with a red packet or using the transfer function to access our "self-service registration" page, and then register with a HK phone number or bind with a local credit card / bank account.

## 2.2 Funding Channels

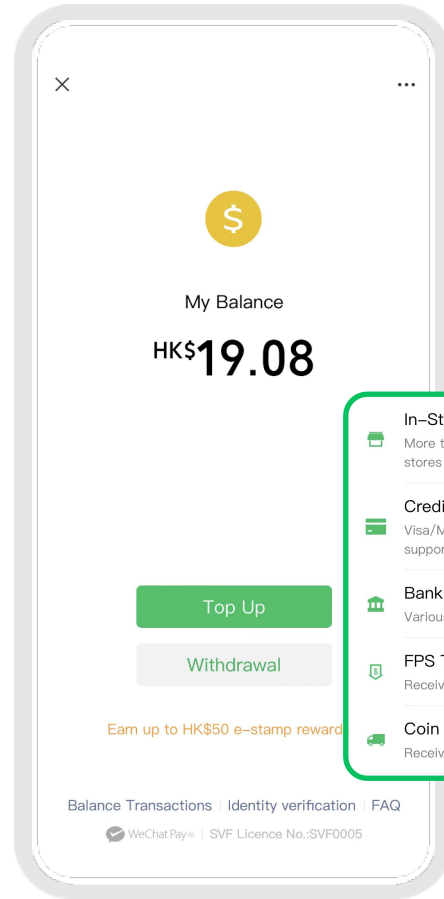
- **Wallet Balance:** Top up is possible using one of the following methods (i) In-store, (ii) FPS, (iii) Coin Cart Top-up, (iv) Credit Card, and (v) Bank Account;
- **Credit Card:** Supports Visa, Mastercard and UnionPay credit cards issued by all banks in Hong Kong;
- **Bank Account:** Supports 24 Hong Kong banks, including HSBC HK, Hang Seng Bank, BOCHK, ZA Bank, Citi Bank and more

Access: 「Me」 — 「Services」 —  
「Bank Cards」 / 「Balance」

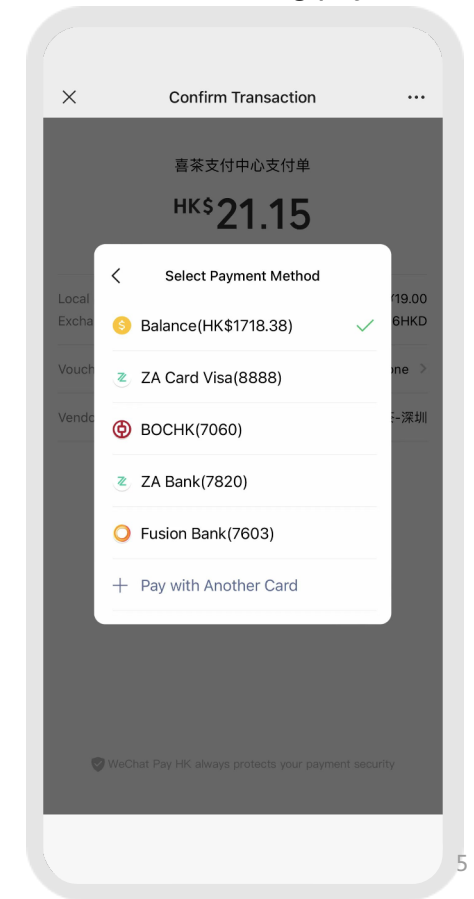
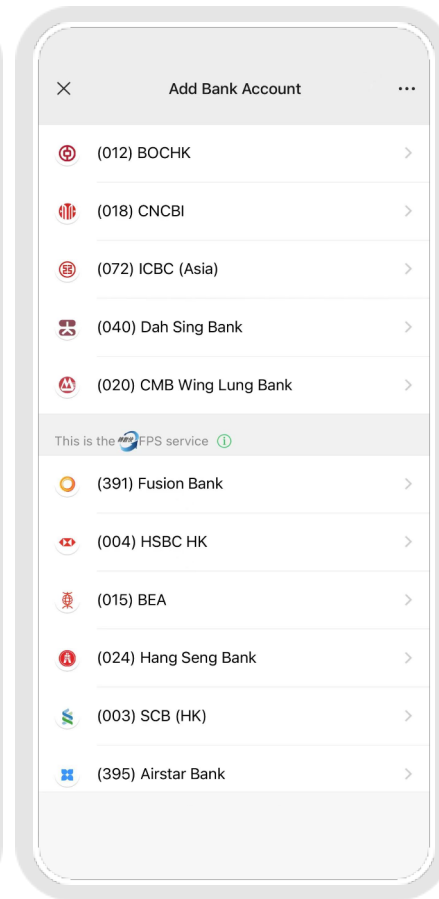
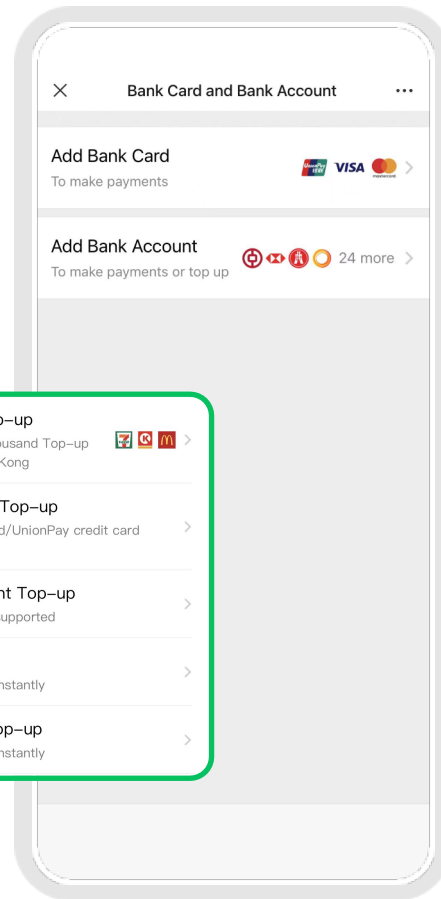
Bound cards and accounts can  
be selected during payment



Wallet Balance



Add Credit Cards or Bank Accounts



## 2.3 Identity Verification

Services available to users of different identity verification levels.

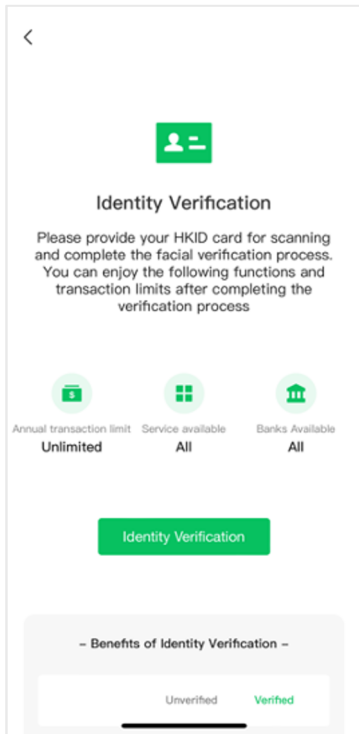
Verification Levels	Cross-border Payment	Send Red Packet/Transfer	FPS Transfer	We Remit	Withdrawal to Bank Account
Unverified Users	<ul style="list-style-type: none"> <li>Pay with bank account(service provided by bank)/credit card ✓</li> <li>Pay with balance ✗</li> <li>Pay with FPS bank account(service provided by FPS) ✗</li> </ul>	<ul style="list-style-type: none"> <li>Pay with bank account(service provided by bank)/credit card ✓</li> <li>Pay with balance ✗</li> <li>Pay with FPS bank account(service provided by FPS) ✗</li> </ul>	✗	✗	✓
Verified Users via Bank Account Transfer	✓	✓	✓	✓	✓
Verified Users via eKYC Verification	✓	✓	✓	✓	✓



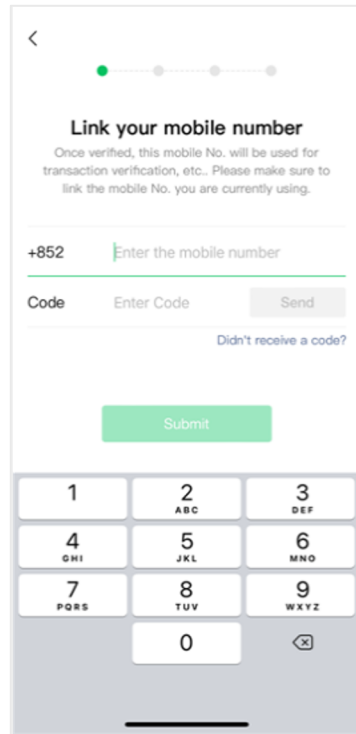
# 2.4 Identity Verification - eKYC Verification Process

The eKYC Verification Process is only for HKID holders, and the application review process usually takes 2-3 working days.

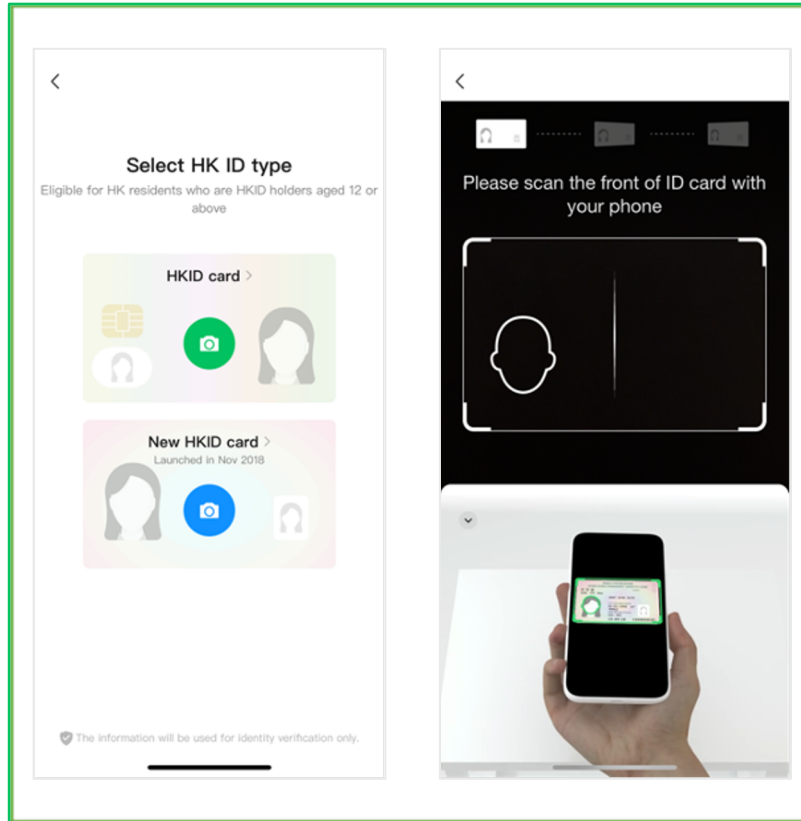
1) Main page



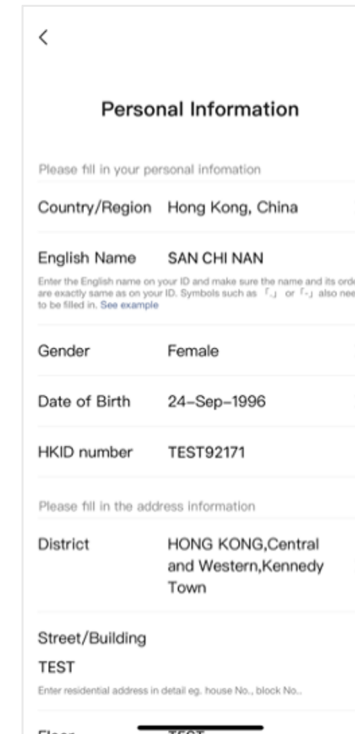
2) Mobile number registration



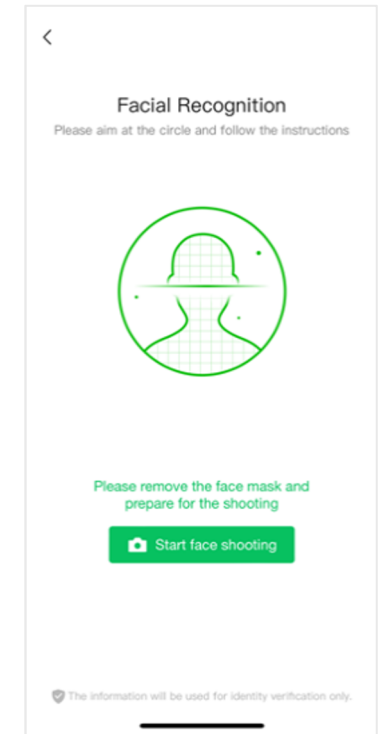
3) Upload ID photo & perform ID authentication



4) Fill in personal info



5) Facial recognition

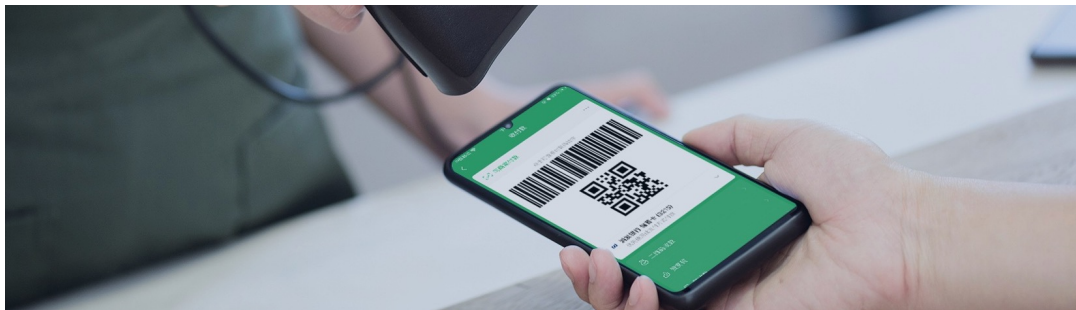


Personal Information Required: contact number, nationality, full name, gender, date of birth, ID number, residential address.

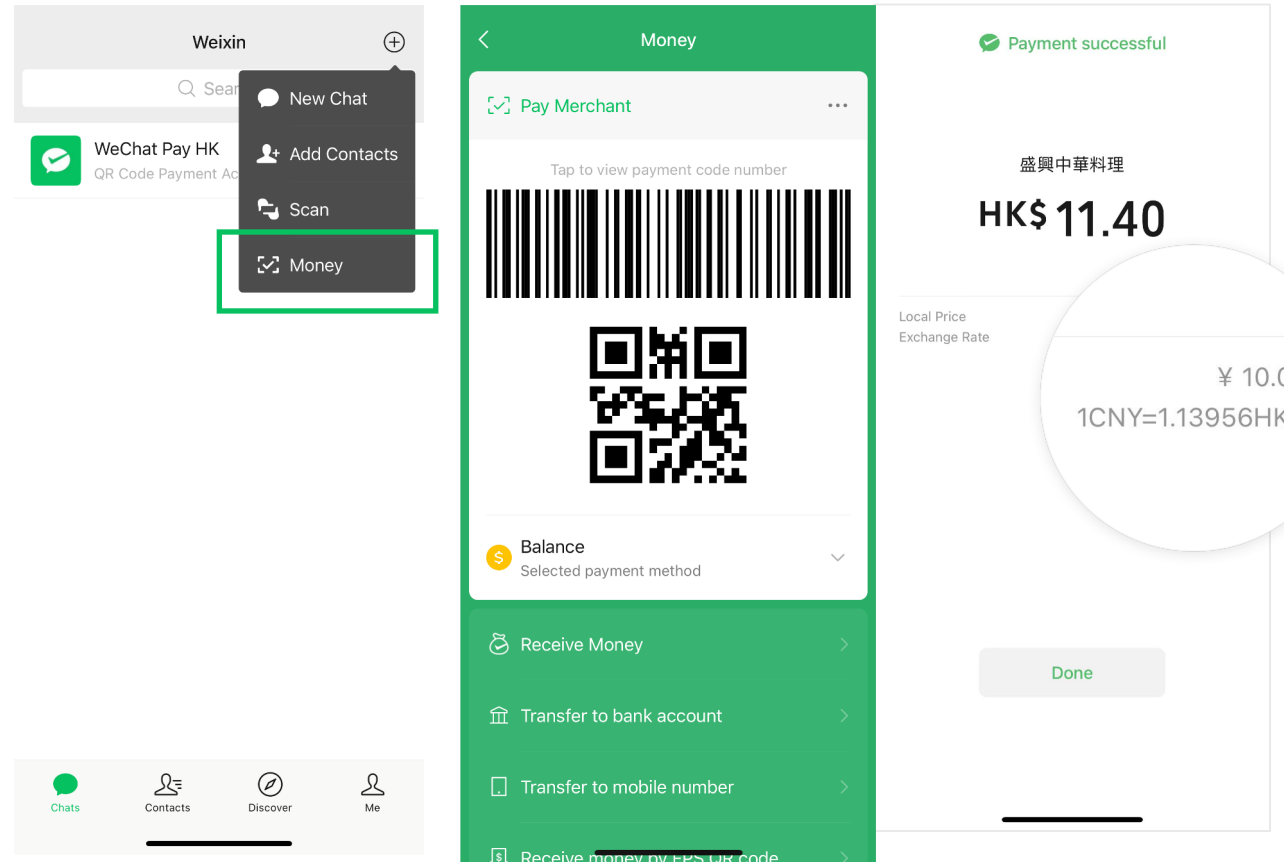
# Scenario

## 3.1 QR Code Payment - Scanned by Merchant

- Refers to the payment method which merchants use a barcode scanner to scan users' payment QR code to collect payment.
- Provides a better customer experience but also requires a higher installation cost, hence it is most commonly used by sizeable merchants, such as 7-Eleven, Lawson, McDonald's, Haidilao(a chain restaurant).



WeChat Pay HK users can present their HK wallet payment QR code to merchants in Mainland of China and pay in HKD at a competitive exchange rate, where merchants will receive payments in RMB.



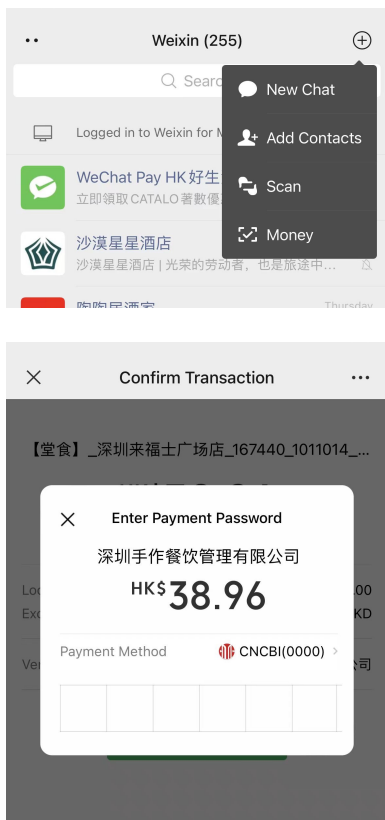
# Scenario

## 3.2 QR Code Payment - Scanned by User

**WHAT?** WeChat Pay HK users may scan QR codes using the WeChat scanner to gain quick access to a wide range of use cases in Mainland of China, such as ordering food in restaurants, unlocking shared bikes, renting mobile phone chargers, purchasing movie tickets, and much more.

### HOW?

### Shared Bike



1. Scan the QR code on the bike.
2. The bike will be unlocked automatically, and you're good to go.
3. After your ride, use WeChat Pay HK to pay for the fare in HKD.

Access: 「Chats」 — upper-right corner 「+」 — 「Scan」

### Scan to Order



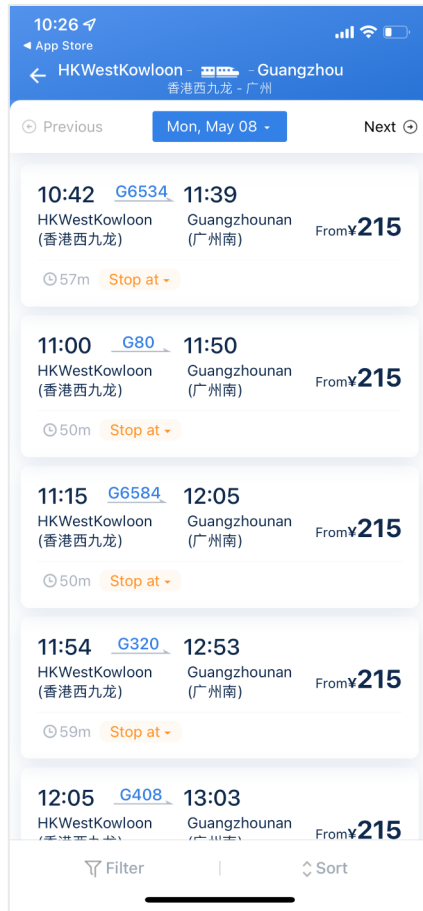
1. Scan the QR code on the table in the restaurant to browse the menu.
2. Place your order through the mobile menu and enjoy your meal.
3. Use WeChat Pay HK to pay in HKD after your dining.

# 3.3 In-app Payment

There's a myriad of mobile apps that you could also use WeChat Pay HK to pay and also make your life/ travel much easier within Mainland of China.

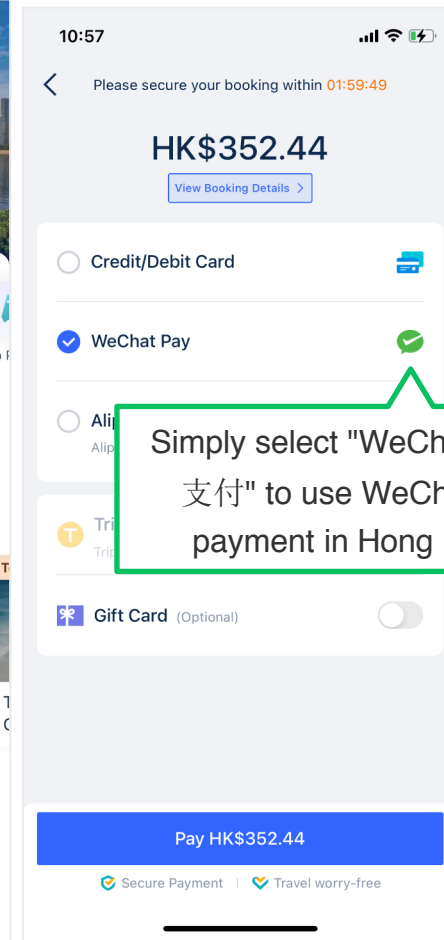
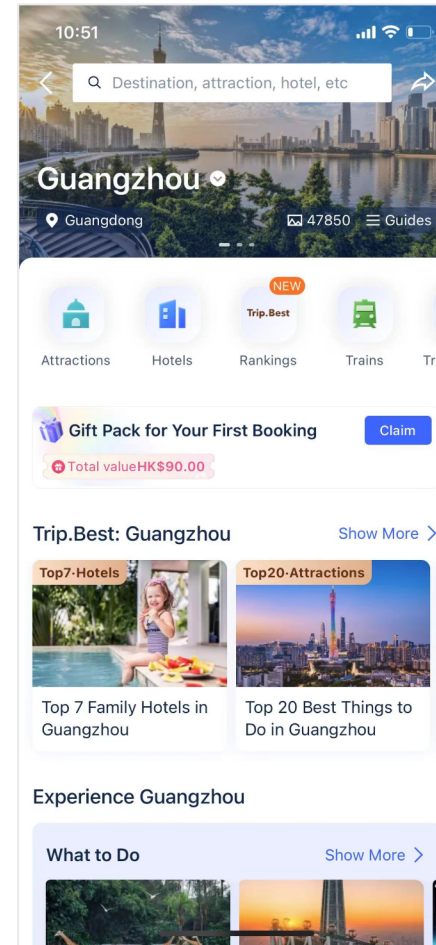
## ● Railway Reservation - 12306

"12306" allows you to book high-speed train tickets departing from and to Hong Kong, and between different cities in Mainland of China.



## ● Hotels & Ticketing - Trip.com

"Trip.com" allows you to book hotels, flights, and discounted attraction tickets in Mainland of China.



Simply select "WeChat Pay" or "微信支付" to use WeChat Pay HK for payment in Hong Kong dollars.

# 3.4 WeChat Mini Program Payment

**What?** WeChat Mini Program is a lightweight application that operates within the WeChat platform. Its beauty lies in its ability to provide businesses with a low-cost and efficient way to expand their reach and engage with customers in a seamless and integrated way.

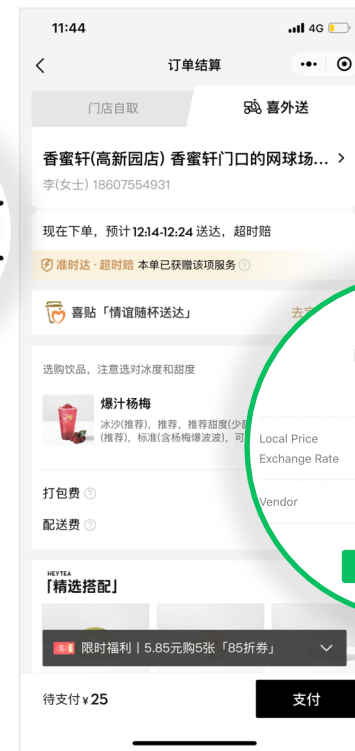
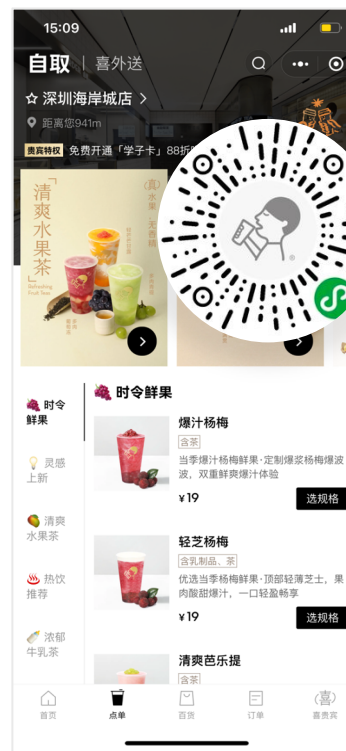
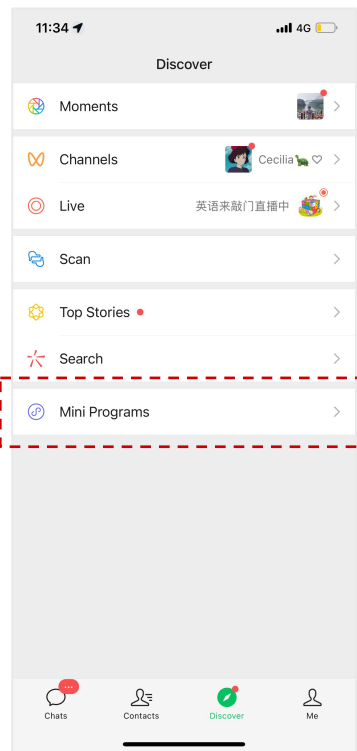
Many restaurants, fresh food markets and retail stores in Mainland of China have developed their own mini programs, which allow users to make purchases within WeChat without the need for downloading and installing separate applications.

## How to access?

1. 「Discover」 — 「Mini Programs」
2. In-Store scanning of the Mini Program code
3. Social sharing of Mini Progame link

## Pay in HKD

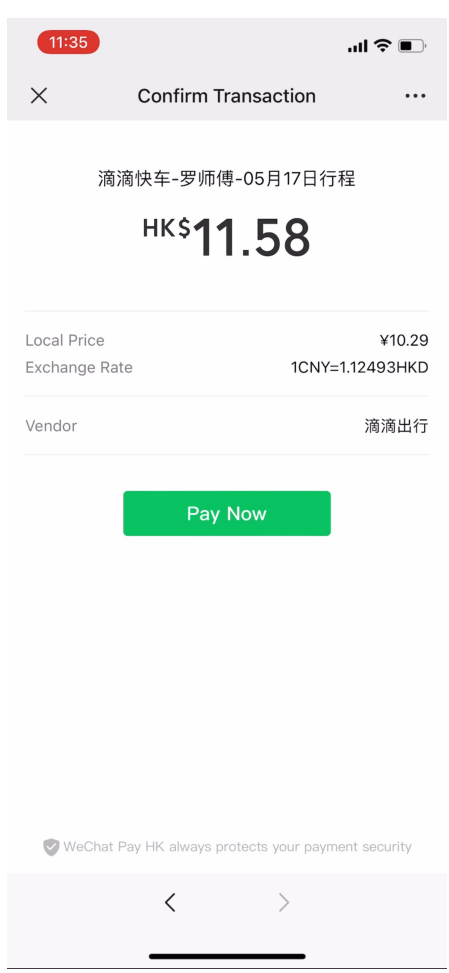
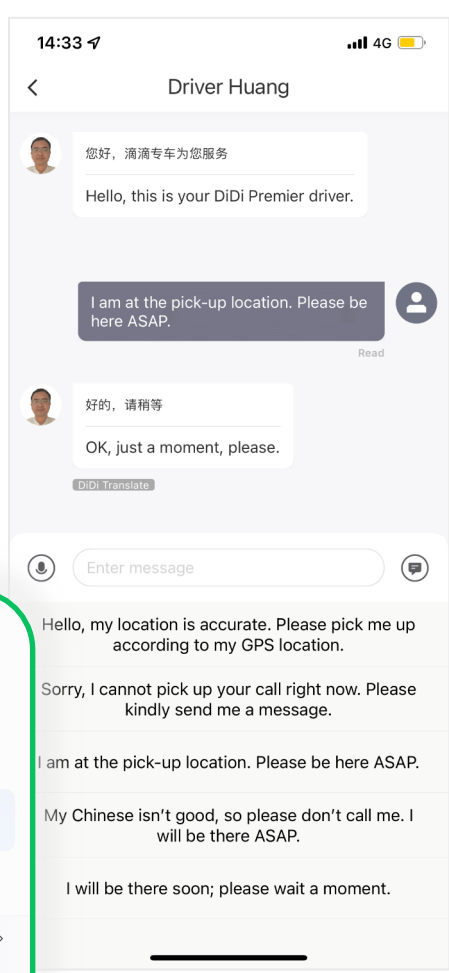
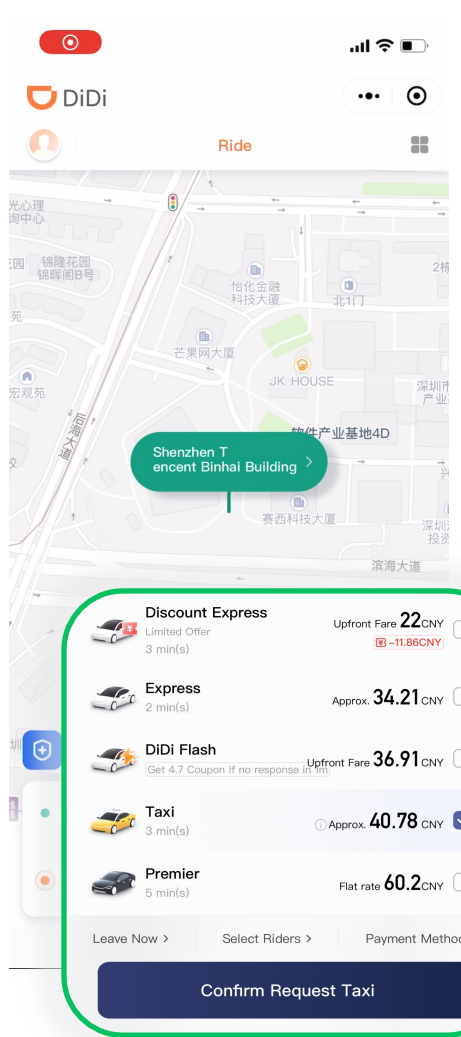
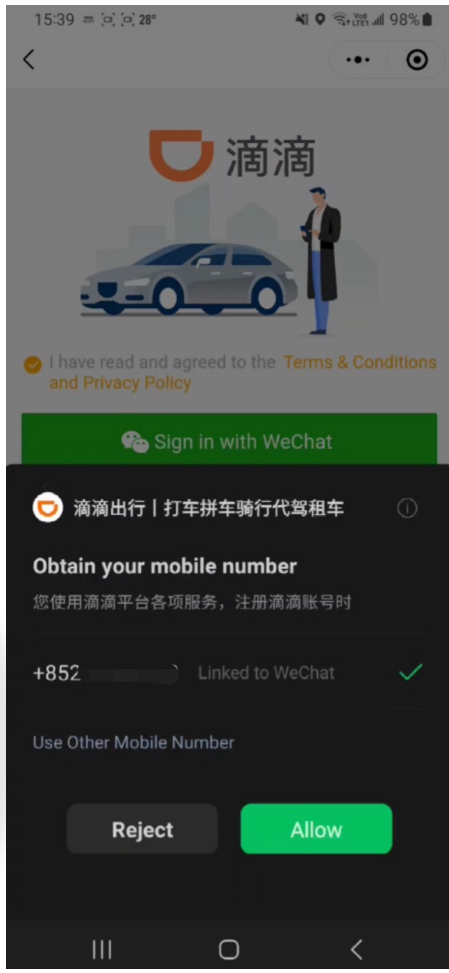
If the merchant supports WeChat Pay HK, users will be using HK wallet to pay by default.



# Scenario

## 3.5 Didi - WeChat Mini Program Payment

DiDi, the taxi hailing mini program, would serve one great example which you could use in WeChat with a HK mobile number and pay in HKD using WeChat Pay HK.



# Unleashing borderless payments with WeChat Pay HK

WeChat Pay HK Official Account



**Contact Us**

**Hotline** +852 3929 1666 **Email** [hkpay@wechat.com](mailto:hkpay@wechat.com)



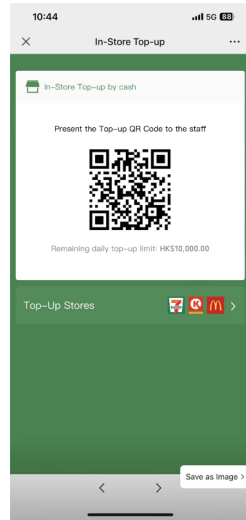
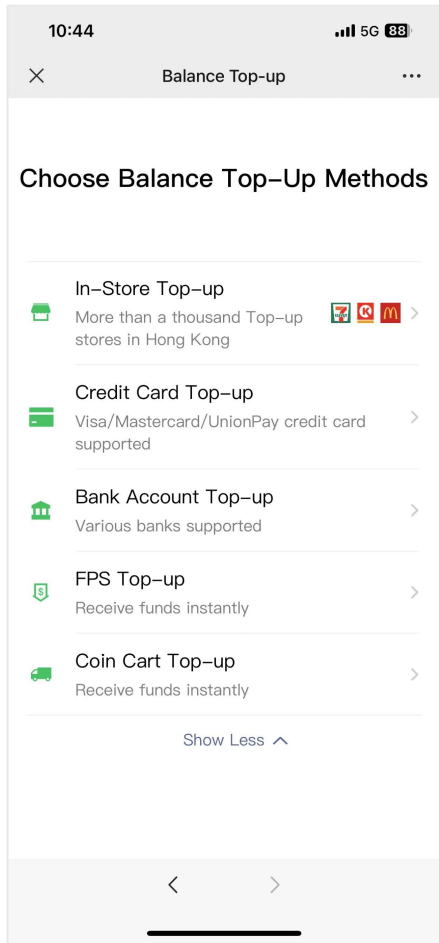
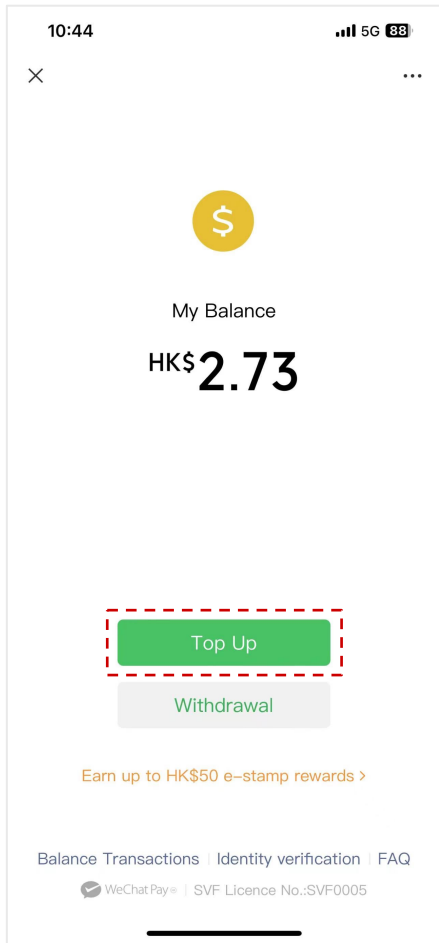
## How to access?

[Me] — [Services] — [Balance] — [Top-Up]



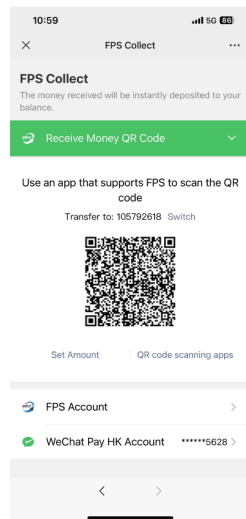
## 5 different top-up methods

WeChat Pay HK supports 5 ways of balance top-up: In-store Top-up, Credit Card Top-up, Bank Account Top-up, FPS Top-up, Coin Cart Top-up



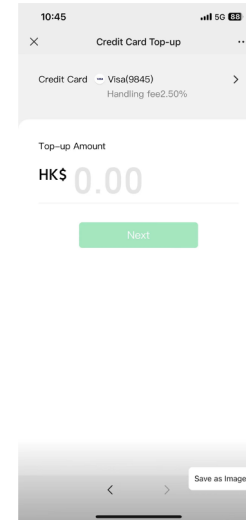
### In-store Top-up

Users can visit 7-11, Circle K Hong Kong, McDonald's offline store and present the top-up QR code to the staff to complete top-up by cash.



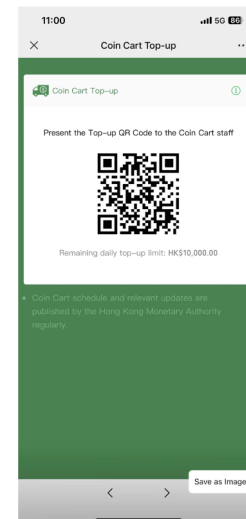
### FPS Collect

If the user has registered a FPS account, he can directly transfer funds to the user's registered mobile phone number or email address or FPS ID or by presenting the Receive Money QR code to the payer.



### Credit Card & Bank Account Top-up

Users can top-up wallet balance via a linked credit card or bank account.



### Coin Cart Top-up

Users can present the top-up QR code to the coin cart staff during the service hours of the coin carts and top up with spare coins.



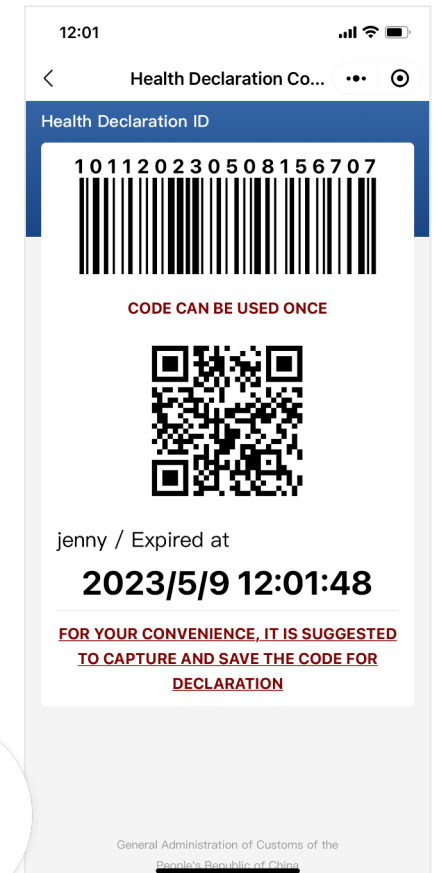
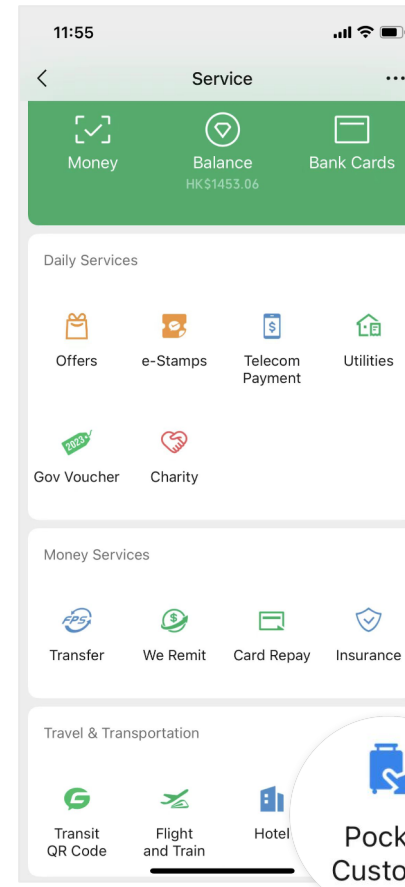
- **Looking for recommendation?** We provide updated information through the "Cross-border Travel" service portal, which consolidates a list of most popular merchants in Mainland of China which support WeChat Pay HK.

Access: 「Me」 — 「Services」 — 「Offers」 — 「Offers」



- You can also find other services such as the "Customs Health Declaration" mini program to help our users be better prepared for Chinese customs clearance and make travelling more convenient.

Access: 「Me」 — 「Services」 — 「Pocket Customs」



# Cross-border Transaction Limit

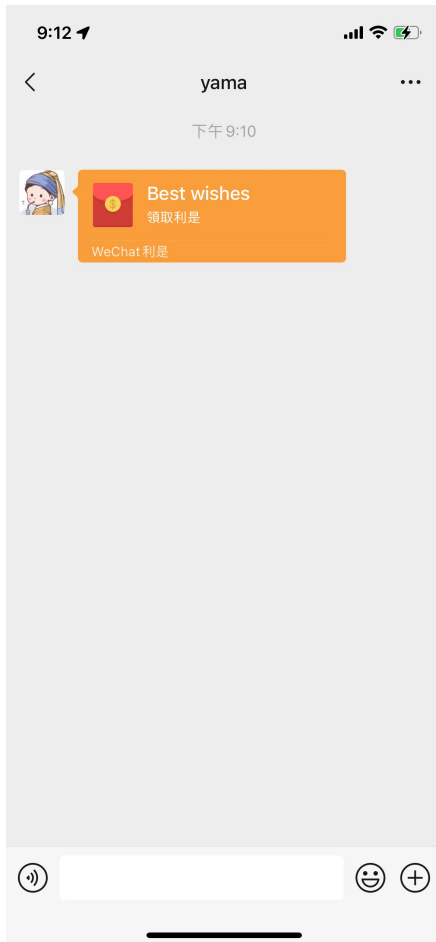
User type	Payment methods available for cross-border transactions	Cross-border transaction limits				
		Single limit	Daily limit	Monthly limit	Annual transaction limit	Total aggregate cross-border transaction limit
Unverified Users	1) bank account 2) credit card	HK\$10,000	-	-	-	HK\$25,000*
Verified Users via Bank Account Transfer	1) WeChat Pay HK wallet balance 2) bank account 3) credit card	HK\$20,000	HK\$50,000	HK\$100,000	HK\$100,000	-
Verified Users via eKYC Verification	1) WeChat Pay HK wallet balance 2) bank account 3) credit card	HK\$20,000	HK\$50,000	HK\$100,000	HK\$200,000	-

\*Note: Once the transaction limit of HK\$25,000 has been reached, Unverified Users will no longer be able to conduct cross-border transactions unless they complete WeChat Pay HK's identity verification process.

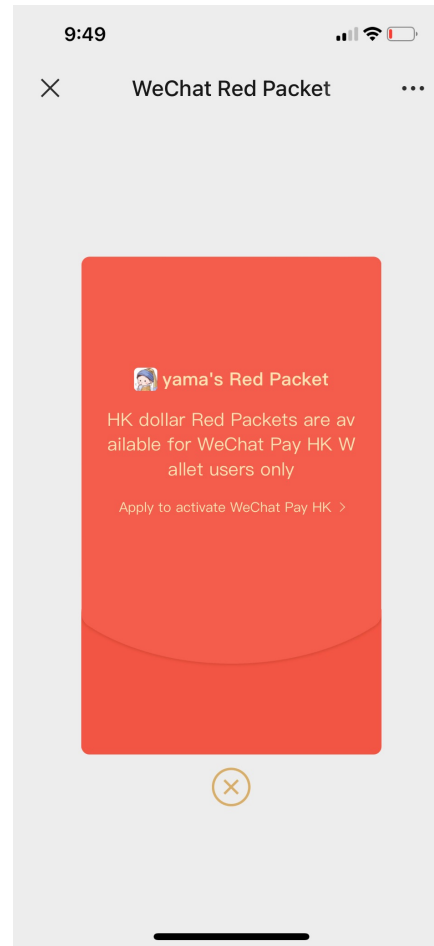
# WeChat Pay HK Registration

If you have registered your WeChat account with a non-HK mobile number, you can also activate WeChat Pay HK with the following steps.

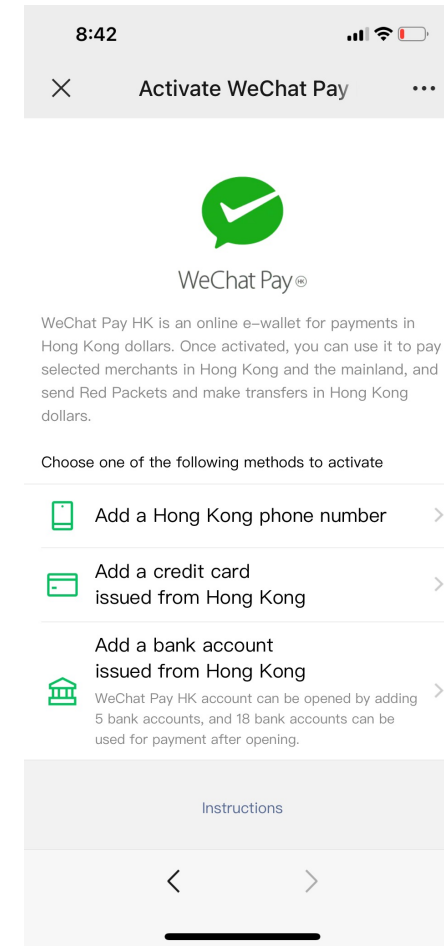
1) Ask a friend to send you HKD with a red packet or using the transfer.



2) Receive money to access "self-service registration" page.



3) Register with a HK phone number or bind with a local credit card / bank account.



# Contact Information

If you have any questions about WeChat Pay HK Cross-border Payment, please feel free to contact us in the following ways.

<b>Contact Person</b>	<b>Contact Number</b>
Yama Wu	( +852 ) 31485100 ext: 868417/ ( +86 ) 15899789528
Simon Chow	( +852 ) 94808272