
Alipay Financial Services (HK) Limited

Registration of AlipayHK and Cross-border usage

Sep 2023



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I. Overview of AlipayHK's cross-border payment initiatives

2 Steps and Easy Travel with AlipayHK

- 1 Open AlipayHK account
- 2 Top Up wallet balance



Use the [AlipayHK app](#) to pay the merchants who accept “Alipay 支付宝”.

Over 99% cities in China accept “Alipay 支付宝”



Grab & Go – Fast & Convenient experience



Students can easily **grab vouchers** and apply to most of the commonly used scenarios in mainland – **Bubble Tea, Transportations & Food**

SCAN ME



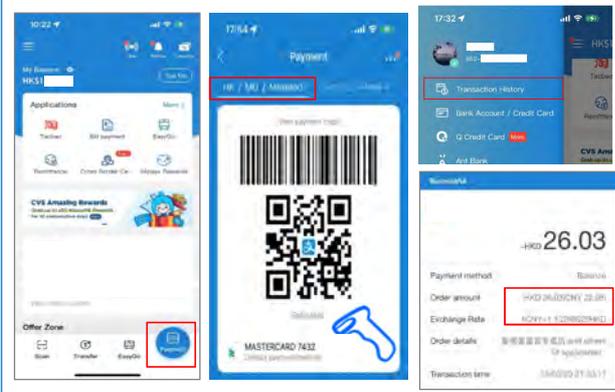
Remarks: There could be limitations where local merchants may wish to contact user through local phone number, e.g. local taxi



II. Payment journey for using AlipayHK app in the Chinese Mainland

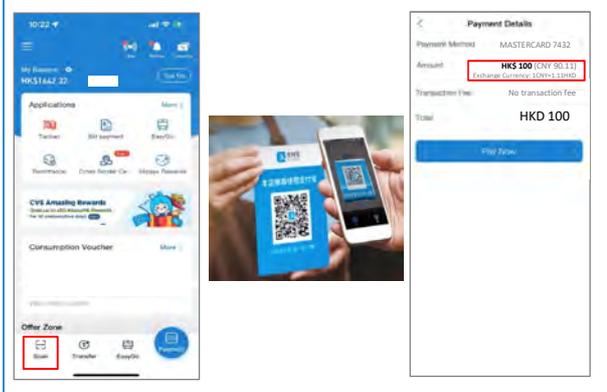
How to scan the QR code?

1. Merchant to scan User's payment code



- (1) Click "Payment" on the AlipayHK's homepage
- (2) Select the payment code according to your location. Show the payment code to the merchant.
- (3) After the payment, click "Transaction history" and check the completed transaction with FX rate.

2. User to scan Merchant's code



- (1) Click "Scan" on the homepage
- (2) Scan the merchant code displayed by the merchant to conduct payment.
- (3) Check the FX rate and the payment details, and confirm to pay.

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Travel Tips in the Chinese Mainland

Cross-border Transportation



Customs Pocket Declaration
Complete your health declaration in advance



Cross-border Transport Code
Activate the QR code for public transportation payments in different cities.
*Currently covers Shenzhen (Shenzhen Metro), Guangzhou (Yang Cheng Tong), Foshan (Guangfo Tong), Zhongshan (Zhongshan Tong)



Trip.com
Purchase high-speed rail tickets and other cross-border tickets through Trip.com



DiDi
Call a car service with just one tap!
*Currently only available for DiDi Premier car services.

Travel Insurance



Travel Insurance mini-app
Purchase travel insurance in advance.



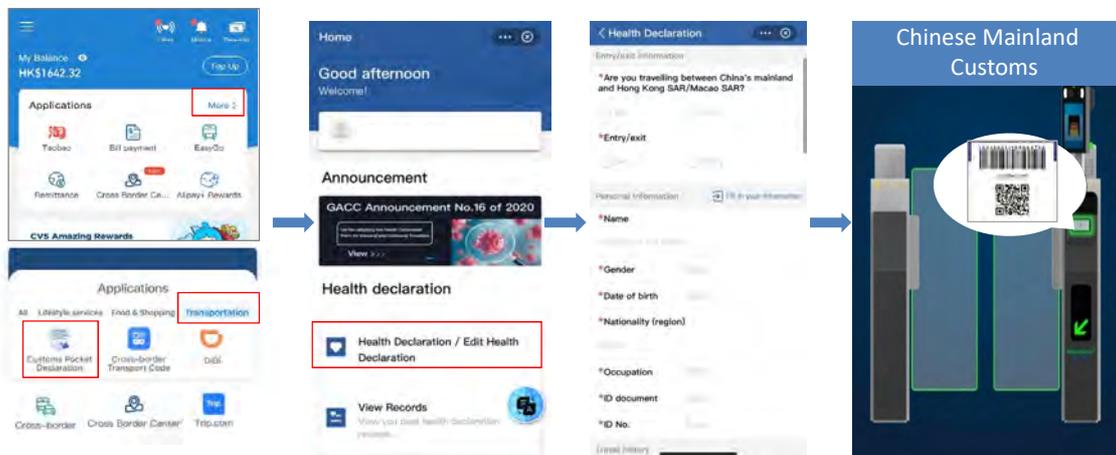
Mobile Service in CN



China Mobile HK
Select your mobile plan to freely enjoy mobile service during your travel to the Chinese Mainland.

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Travel Tips in Chinese Mainland (Continued) – Customs Pocket Declaration



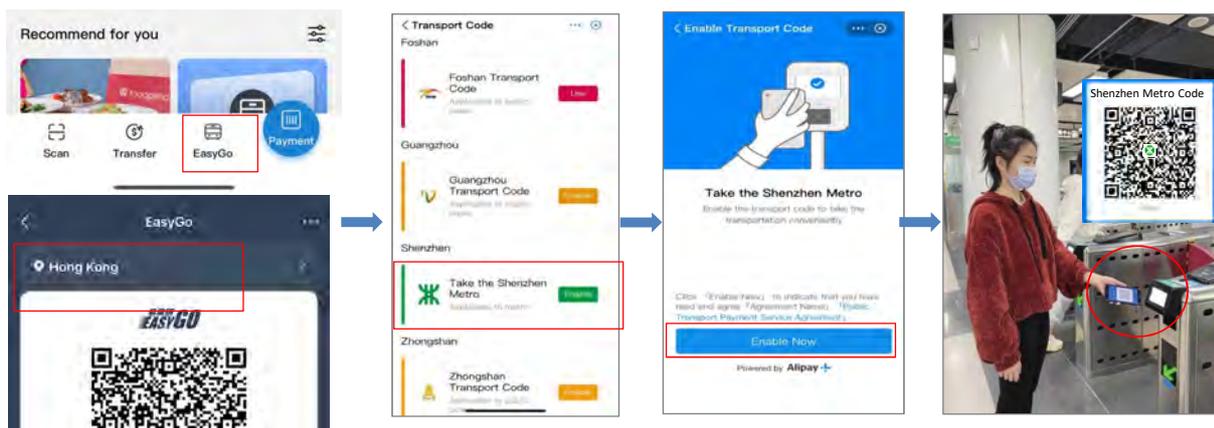
(1) Open "Application" and select "Transportation", Click "Customs Pocket Declaration"

(2) Click "Health Declaration / Edit Health Declaration"

(3) Input personal and travel information and submit the health declaration. A QR code is generated.

(4) Display your QR code at the gate when passing through the Chinese Mainland Customs

Travel Tips in Chinese Mainland (Continued) – Cross-border Transport Code



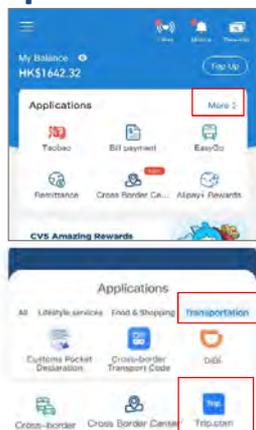
(1) Open "Application" and select "Transportation", Click "Cross-border Transport Code".

(2) Select the city and transport code, taking Shenzhen Metro as an example. (The same user flow is applicable to other cross-border transport codes.)

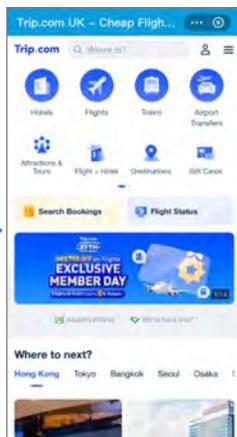
(3) For first-time usage, agree the T&C to enable the Shenzhen Metro code.

(4) Display your Shenzhen Metro code at the gate.

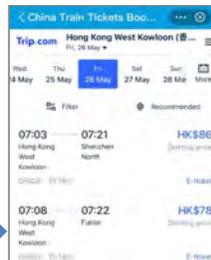
Travel Tips in Chinese Mainland (Continued) – Trip.com



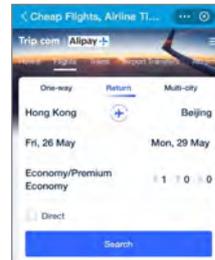
(1) Open "Application" and select "Transportation", Click "Trip.com".



(2) Book your hotels, flights, and trains and explore different attractions & tours.



^ Train tickets (including high-speed rail tickets)



^ Flight tickets



^ Hotels

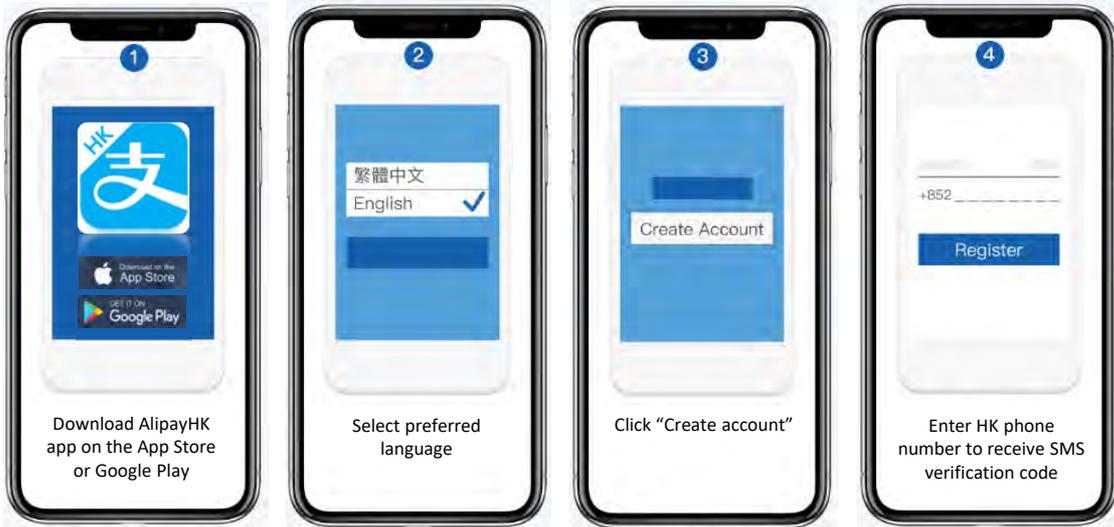


^ Attractions & tours



Supplementary information Account opening journey including Credit card binding and ID verification

Registration process of a new AlipayHK account



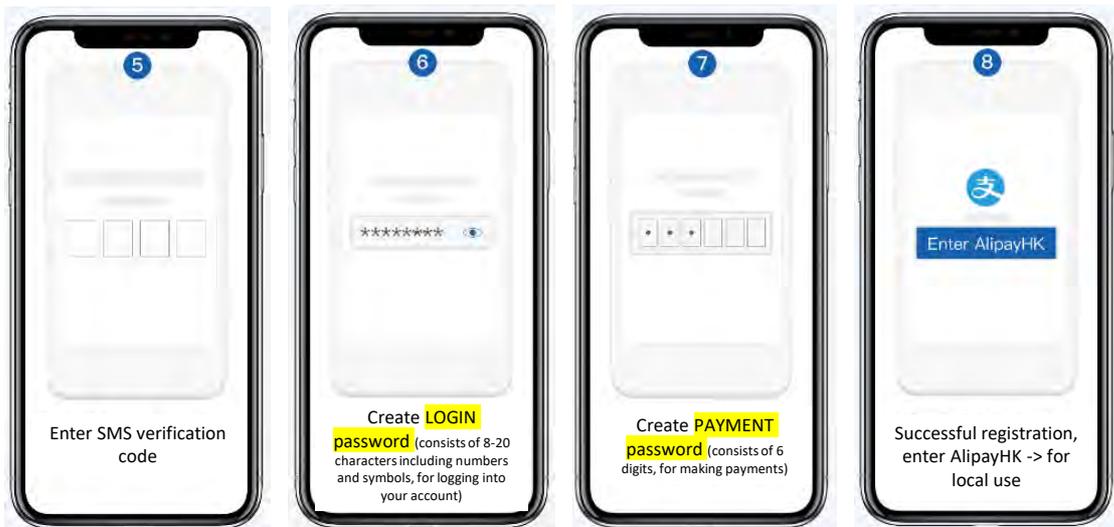
Download AlipayHK app on the App Store or Google Play

Select preferred language

Click "Create account"

Enter HK phone number to receive SMS verification code

Registration process of a new AlipayHK account



Enter SMS verification code

Create **LOGIN** password (consists of 8-20 characters including numbers and symbols, for logging into your account)

Create **PAYMENT** password (consists of 6 digits, for making payments)

Successful registration, enter AlipayHK -> for local use

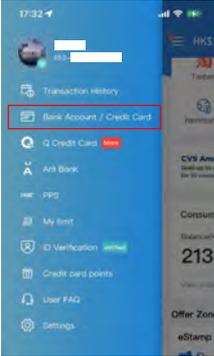
Cross-Border payment through AlipayHK

User type	Funding Sources	Cross-border payments	Spending limits
<p>(1) Unverified users</p> <p>✓ HKID cardholders ✓ Non-HKID cardholders</p>	<p>➔ Bind a Credit Card with your AlipayHK Account ➔</p>	<p>Cross-border payment could be made through linked Credit Cards*</p>	<p>➔ Max. spending is subject to individual credit card's available limit</p>
<p>(2) eKYC Verified users- Completed ID Verification</p> <p>✓ HKID cardholders × Non-HKID cardholders</p>	<p>➔ Wallet balance, linked Bank account# or linked Credit Card ➔</p>	<p>Cross-border payment could be made through Wallet balance, linked Bank account or linked Credit Card*</p>	<p>➔ (i) Wallet Balance: Max. spending limit is HKD 50,000 per transaction, whilst there is no spending limit per annum. (ii) Linked bank account: Max. spending limit is HKD 20,000 per transaction and HKD 20,000 per day. (iii) Linked credit cards: Max spending is subject to individual credit card's available limit.</p>

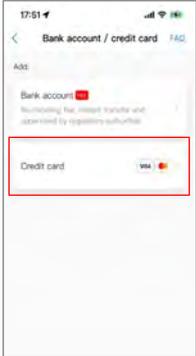
Remarks*: Same eligible merchants are applicable for payment made through linked credit cards, wallet balances, or linked bank accounts.
Remarks#: Currently AlipayHK does not support top up of wallet balances through credit cards.

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Bind a Credit Card with your AlipayHK account



(1) Click "Bank account/Credit Card" under the main menu



(2) Click "Credit Card" #



(3) Input your credit card number, expiry date and CVV codes



(4) Complete 3DS authentication of issuing banks

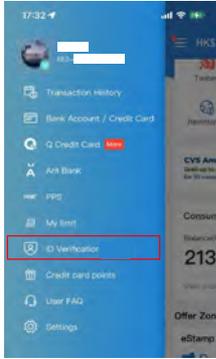


(5) Card binding is completed successfully

Remarks #: Currently, only Visa and MasterCard (no issuing region restrictions except sanctioned countries, however, whether the linkage is successful is subject to the issuing bank's final approval) are accepted and supported for linkage. Bank of China Hong Kong (BOCHK) credit cards are only limited to those issued in Hong Kong. AE cards, supplementary cards, debit cards, and prepaid cards are not accepted and are supported for linkage at the moment. Each account can link at most up to 5 credit cards.

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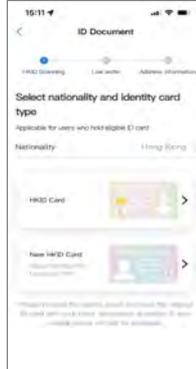
Complete ID Verification



(1) Click "ID Verification" under the main menu



(2) Choose nationality



(3) Choose HKID card type @



(4) Take a photo of your HKID card



(5) Confirm the pre-filled information of HKID card

Remarks @: Currently, eKYC solution only supports HKID cards, and other ID documents such as foreign passports are not accepted at the moment. AlipayHK is currently assessing user demand and eKYC solution maturity and may accept other ID documents in future.

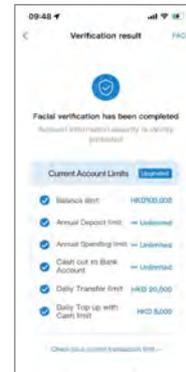
Complete ID Verification (Continued)



(6) Conduct face scanning



(7) Input your personal information including residential address, occupation, and source of income



(8) ID verification is successful.

Travel with AlipayHK



AlipayHK has now launched cross-border payment services in popular travel destinations, including the Chinese Mainland, Macau, Japan, South Korea, Singapore etc. With the cooperation of merchants, a series of travel benefits have been launched, allowing users to experience smooth payment experiences before, during and after their trips, while enjoying consumer rewards!



Intelligent Cross-border Travel Experience with Scan-to-Pay

No need to exchange a large amount of cash or compare exchange rates in advance. Simply link your credit card to AlipayHK or complete ID verification, then you can use AlipayHK to make purchases and consume in all cities in the Chinese Mainland (with over 184 million merchants), nearly 90% of merchants in Macau, over one million offline stores in Japan, over 120,000 stores in South Korea etc with the settlement made in HKD. The payment process is the same as in Hong Kong.

Easily hop between major transport in the Chinese mainland

By activating AlipayHK's "Cross-border Transport Code", you can pay for public transportation fares in the Chinese mainland, which currently covers cities such as Shenzhen (Shenzhen Metro), Guangzhou (Yangchengtong), Foshan (Guangfo Tong), Zhongshan (Zhongshan Tong), and more. In addition, you can also use the "DiDi" mini-app to call a car by entering your destination and completing the payment.

Get cross-border discounts for dining, shopping, and entertainment – Alipay+ Rewards

Through the Alipay+ Rewards mini-app within the AlipayHK App, users can access cross-border travel information such as transportation and hotels in the Chinese mainland or other countries and regions, plan their itinerary in advance, and redeem local consumer rewards.

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IV. CONTACT US

Customers can contact us at **+852 2245 3201** or the Customer service live chatbot on the AlipayHK app (Mon – Sun, 9:00am – 9:00pm) for enquiries or go to our official website <https://www.alipayhk.com/en/support/contact-us/> to share opinions about our products and service.

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THANK YOU!

