



Preparing for Cashless Society  
為無現金社會作準備

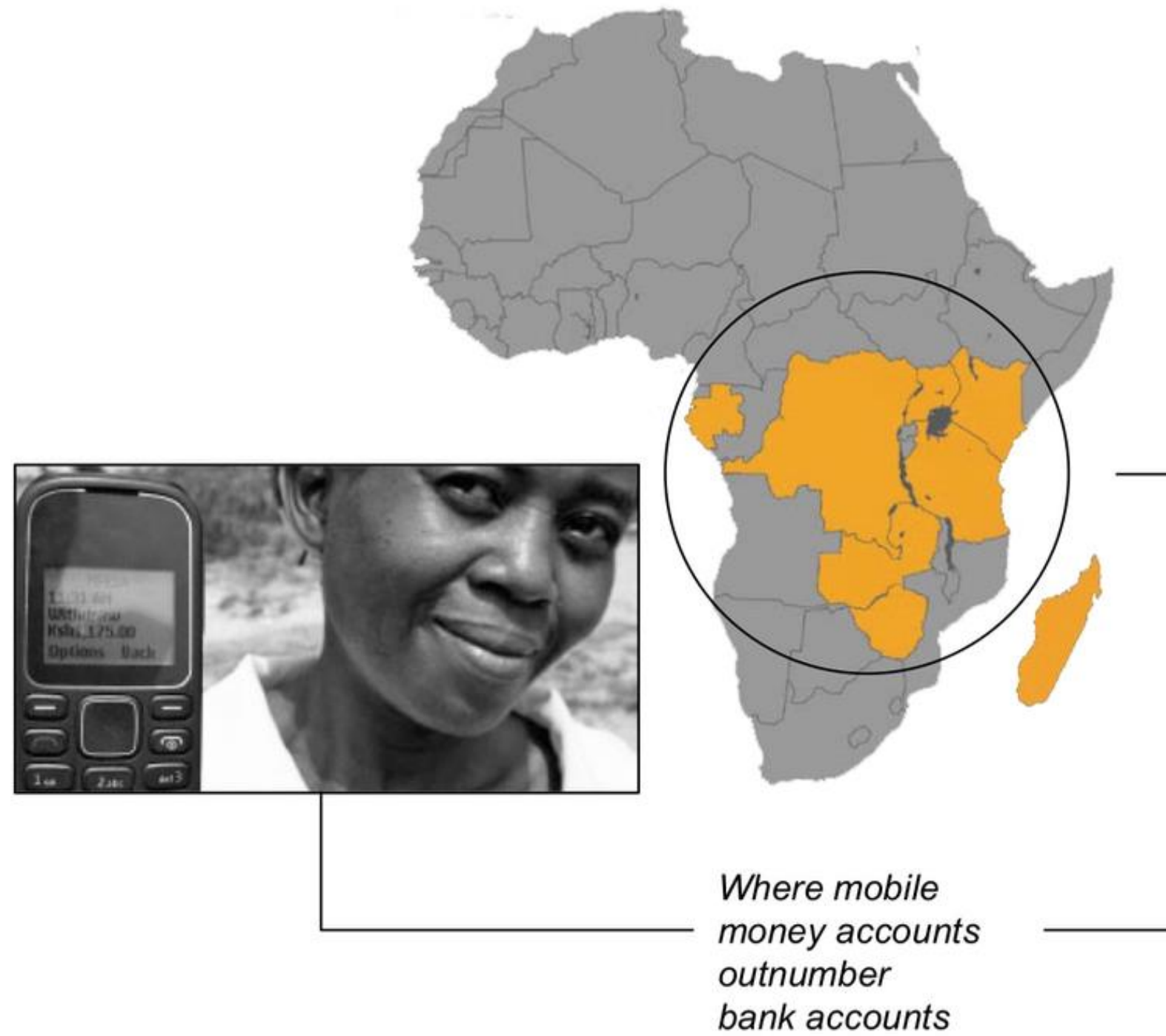
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# M-PESA

*The internet can be transformative:*  
**DIGITAL PAYMENTS**



*Number of mobile money accounts worldwide:*

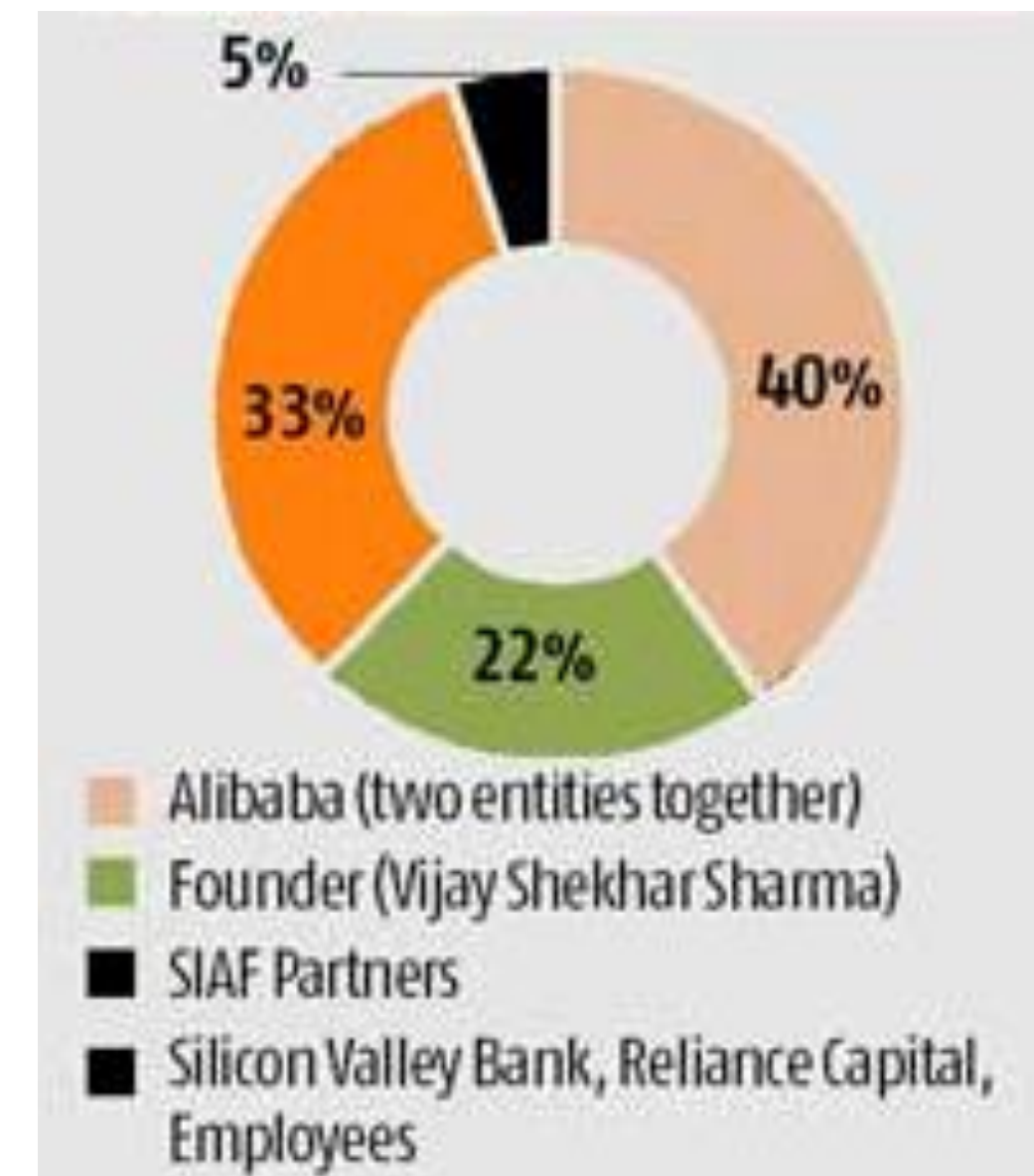
**203 MILLION  
& COUNTING**

(June 2013)



# 印度移動支付已非常普及

**paytm** Payments Bank





# 案例：香港的士





# 香港中小企典型網購流程



# 銀行帳號擁有數目和收入比較

*Account ownership differs significantly even within income groups*

Adults with an account (%), 2021

High-income economies



Upper-middle-income economies



Lower-middle-income economies



Low-income economies



0 20 40 60 80 100

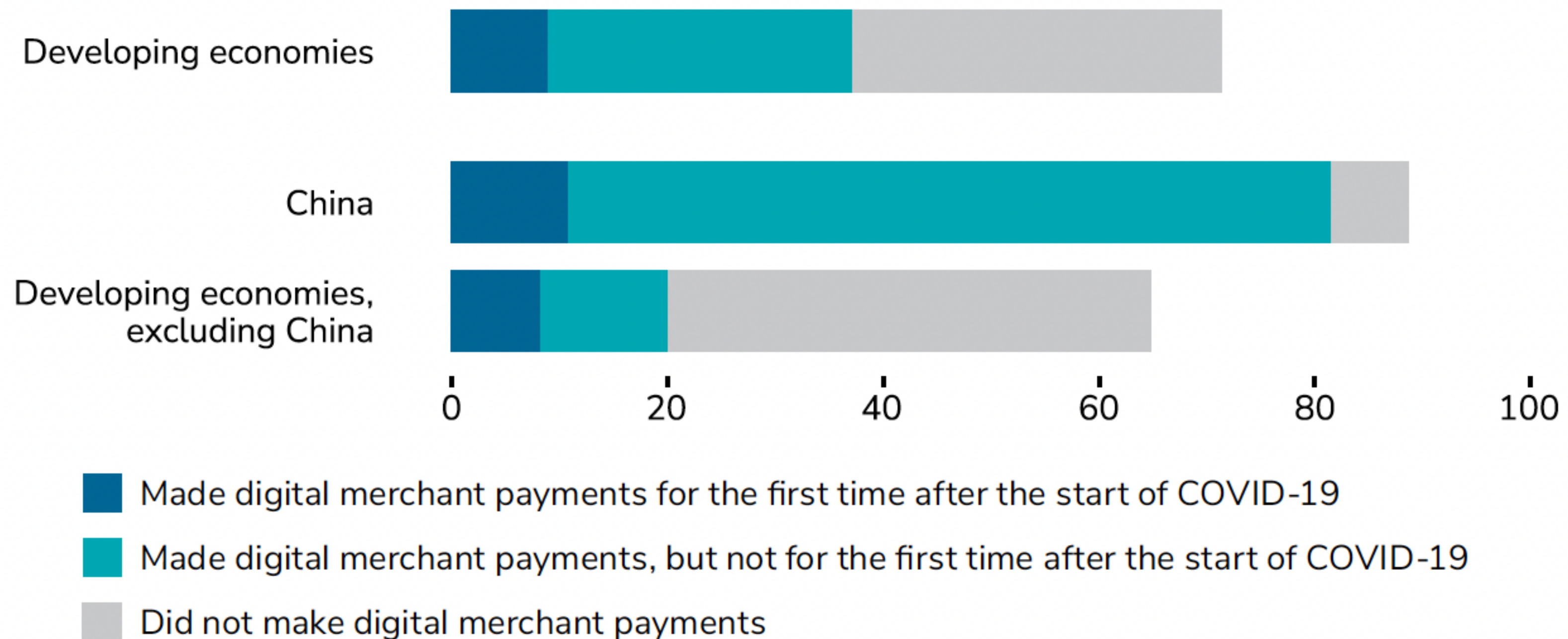
Source: Global Findex Database 2021.



# 中國無現金支付滲透率甚高

*In China, 8 in 10 adults made a digital merchant payment, whereas in other developing economies, 2 in 10 adults did so, including about 40 percent who did so for the first time after COVID-19 emerged*

Adults with an account (%), 2021



Source: Global Findex Database 2021.

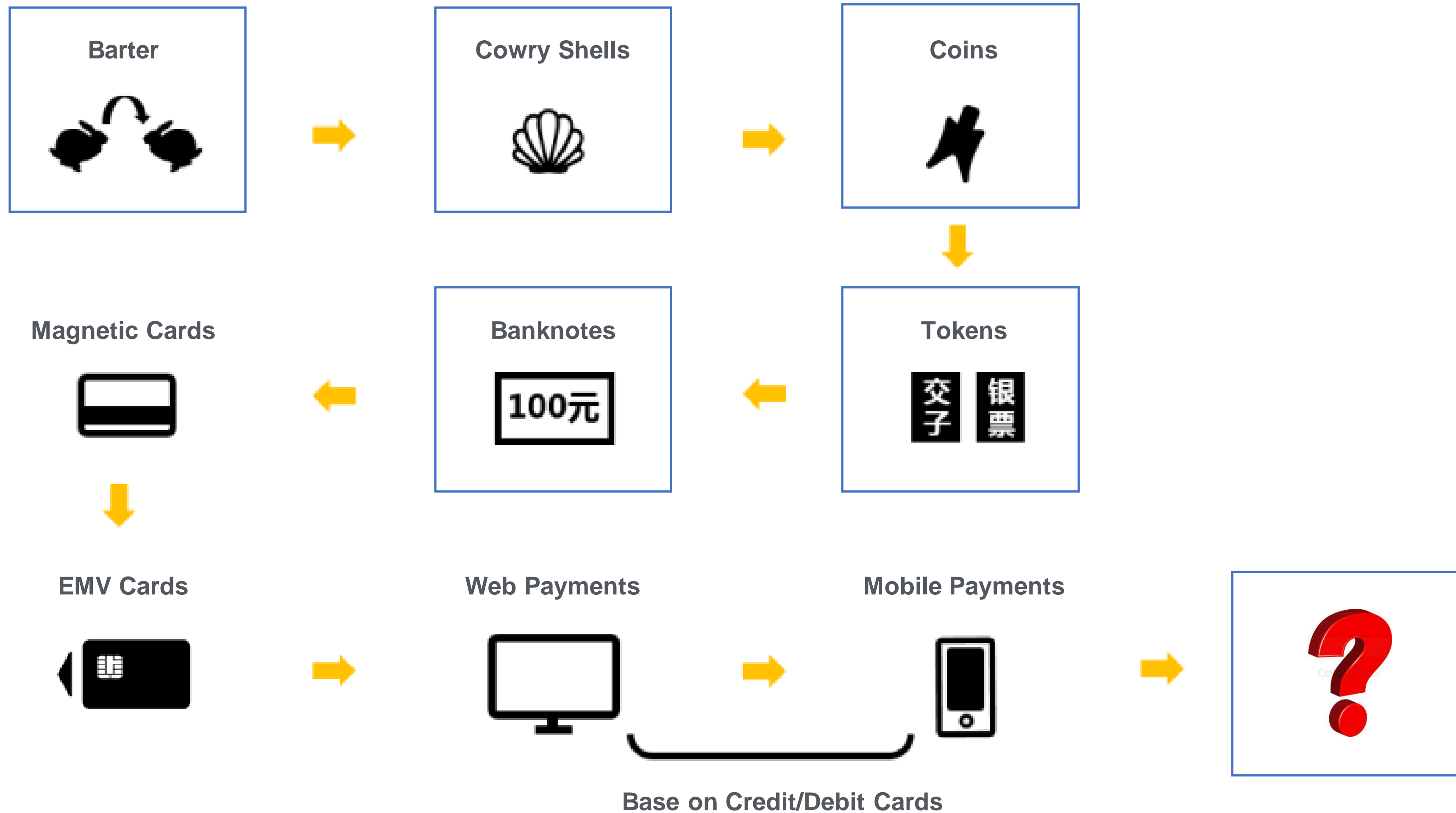


# 討論環節





# 貨幣進化時程





香港電子  
支付系統  
創新

年份	創新系統
1980	ETC
1982	JETCO
1985	EPS
1993	PPS
1996	RTGS
1997	Octopus
2013	eBill
2016	eCheque
2016	SVF
2018	FPS
2020	eHKD



# eHKD 先導計劃

