

## ICBC 信用卡移動支付服務 – 常見問題

### ICBC Mobile Payment Service – FAQ

#### A. 申請

#### A. Application

##### 1. 問: 如何申請「ICBC 信用卡移動支付服務」?

答: 此服務無須申請審批，只需登入手機銀行，並成功登記及開通有關服務便可。

Q: How can I apply ICBC Mobile Payment Service?

A: You don't need to get approval for the service. You can get access to the service by successfully registering and activating the service through the ICBC mobile banking app.

##### 2. 問: 「ICBC 信用卡移動支付服務」支援那種智能手機?

答: 現時「ICBC 信用卡移動支付服務」只支援 Android 智能手機，其手機作業系統的規格需為 Android 4.4.2 或以上，兼擁有 NFC 裝置。

Q: Which eligible devices does ICBC Mobile Payment Service support?

A: ICBC Mobile Payment Service only supports Android devices with operating system Android 4.4.2 and/or above and along with an NFC function.

### 3. 問: 申請及使用「ICBC 信用卡移動支付服務」需具備什麼條件?

答: 客戶需具備以下條件才可使用「ICBC 信用卡移動支付服務」:

1. 持有本行個人信用卡(包括 Visa, Mastercard 及銀聯, 不包括公司信用卡);
2. 已為 ICBC 手機銀行的現有用戶;
3. 其手機作業系統的規格建議為 Android 4.4.2 或以上; 及
4. 擁有 NFC 裝置

只需符合以上條件, 客戶便可登入手機銀行成功登記及開通「ICBC 信用卡移動支付服務」, 便可即時體驗移動支付帶來的購物便利。

### Q: What is the requirement to apply and use the ICBC Mobile Payment Service?

A: You need to fulfill the following requirements in order to use the ICBC Mobile Payment Service.

1. Be the cardholder of personal credit cards of our Bank (including Visa, Mastercard and UnionPay, excluding Corporate credit cards);
2. Be the customer of ICBC mobile banking;
3. Have the device with operating system Android 4.4.2 and/or above; and
4. Get a device with NFC function

By fulfilling the above requirements, you can get access to the service by successfully registering and activating the service via the ICBC mobile banking app. Then, you can enjoy the convenience of purchasing with Mobile Payment Service.

#### 4. 問: 如何連接並安裝信用卡以啓用「ICBC 信用卡移動支付服務」?

答: 客戶需按以下流程安裝信用卡以啓用「ICBC 信用卡移動支付服務」:

- i) 登入手機銀行後，於主菜單上點擊“移動支付”圖標。首次安裝時須下載"ICBC Mobile Payment"應用程式於手機銀行內，完成下載後，手機銀行將自動跳入移動支付版面。
- ii) 如未有安裝移動支付卡的話，選擇“移動支付開通”。下一步在確認閱讀、明白及接受相關條款及細則後，請勾選同意有關協議，並選擇信用卡品牌。
- iii) 選取綁定的信用卡號碼後，版面會出現相關信用卡訊息，如卡號、品牌、卡幣種、卡有效期及信用額度，客戶需在確認相關顯示資料後按“確認開卡”。
- iv) 確認後，銀行會根據記錄向信用卡持卡人的手機號碼發送一次性密碼，客戶將密碼輸入指定欄目後，然後按“激活”，即可使用移動支付服務。

**Q: How to activate the ICBC Mobile Payment Service with my credit card?**

**A: You can take the following steps to use the ICBC Mobile Payment Service.**

- i) Click 'Mobile Payment' after logging in to ICBC mobile banking. You have to download the ICBC Mobile Payment App in the mobile Banking and it will automatically link to the page of Mobile Payment after the completion of downloading the App.
- ii) Click 'Activate Mobile Payment', upon confirmation of read, understand and accept the relevant terms and conditions, then click the button to agree terms and conditions, and choose the types of credit card.
- iii) After choosing the credit card number, the page will show relevant information of the credit card like card number, brand, currency type, expiry day and credit limit. After verifying the relevant data shown on, please click 'Confirm'.
- iv) After confirmation, the Bank will send you a one-time pin. Please enter the pin on the designated column and click 'Activate' for using mobile payment.

**5. 問: 附屬卡持卡人可申請「ICBC 信用卡移動支付服務」嗎?**

答: 可以。

**Q: Can supplementary cardholder apply the ICBC Mobile Payment Service?**

A: Yes.

**B. 使用**

**B. Usage**

**6. 問: 使用「ICBC 信用卡移動支付服務」需要收費嗎?**

答: 不需要。

**Q: Is there any charge for using mobile payment?**

A: No.

**7. 問: 我已於手機銀行開通有關服務，何時可使用「ICBC 信用卡移動支付服務」?**

答: 成功開通服務後，客戶便可隨時登入手機銀行，選取「ICBC 信用卡移動支付服務」應用程式並開啟 NFC 功能，便可使用有關服務。請留意，客戶可能需開啟手機的自動設定日期及時間 (使用網絡提供的時間)，才可使用移動支付服務。

**Q: If I have activated the Mobile Payment Service on the ICBC mobile banking, when can I enjoy the service?**

A: After successfully activating the service, you can open the ICBC mobile payment app and turn on NFC function after logging in the mobile banking and enjoy the mobile payment service immediately. Please note, you may need to turn on the setting of automatic date and time in your mobile by using network-provided time before performing mobile payment transaction.

**8. 問: 如我有超過一張支持此移動支付服務的卡種，最多可連接及安裝多少張移動支付卡於「ICBC 信用卡移動支付服務」內?**

答: 最多可連接及安裝 5 張移動支付卡。

**Q: If I have more than one credit card supporting the mobile service, how many mobile payment cards I can connect and activate in maximum?**

**A: You can activate five payment cards at most.**

**9. 問: 我可否於「ICBC 信用卡移動支付服務」內設定私人密碼作支付嗎?**

答: 不可以。但為確保支付安全，本行強烈建議信用卡持卡人應為手機設置螢幕鎖定密碼。當進行移動支付時，需點亮手機螢幕並解鎖，並請保持手機數據網絡連線。

**Q: Can I set password for the payment of the ICBC Mobile Payment Service?**

**A: No. For the payment security, we strongly recommend you should set phone unlock passcode for the mobile screen lock. You have to unlock the mobile screen and keep connection with the mobile network when processing the payment.**

**10. 問: 我需要每次付款都連接數據網絡才可使用「ICBC 信用卡移動支付服務」付款?**

答: 需要。

**Q: Do I need to connect the data network when making a payment?**

**A: Yes.**

**11. 問: 使用「ICBC 信用卡移動支付服務」付款前，是否需要開啟智能手機的 NFC 功能？還有其他地方需留意嗎？**

答: 是。如付款前沒有開啟 NFC 功能，「ICBC 信用卡移動支付服務」應用程式會發出提示訊息，提示持卡人付款前須開啟智能手機的 NFC 功能。請留意，您亦可能需開啟手機的自動設定日期及時間 (使用網絡提供的時間)，才可使用移動支付服務。如只選擇從「ICBC 信用卡移動支付服務」應用程式返回而 NFC 仍在開啓情況下，您仍可使用移動支付服務的，故我們建議您在使用完移動支付服務及無須持續使用該功能時，應關閉「ICBC 信用卡移動支付服務」應用程式及同時關掉 NFC 功能。

**Q: Before using the ICBC Mobile Payment Service, is it necessary to switch on the NFC function for payment? And what else should I take note?**

A: Yes. Should the NFC function be switched off, the ICBC Mobile Payment Service app will remind you to switch it on before making the payment. Please note, you may need to turn on the setting of automatic date and time in your mobile by using network-provided time before performing mobile payment transaction. If you only choose return from the ICBC Mobile Payment Service app and NFC still in running, you can still use the mobile payment service. Hence, we recommend you to close the ICBC Mobile Payment Service app and turn off the NFC function at the same time when you have completed the mobile payment and such function is no longer required.

**12. 問: 可否使用「ICBC 信用卡移動支付服務」的移動支付卡進行網上購物 / 郵購或電話訂購？**

答: 不可以。「ICBC 信用卡移動支付服務」的移動支付卡只供進行流動付款服務執行的非接觸式付款。

**Q: Can I make online purchase, mail order or phone order transactions through the use of ICBC Mobile Payment Service?**

A: No. ICBC Mobile Payment Service only supports contactless payment.

**13. 問: 我的手機銀行的「ICBC 信用卡移動支付服務」內載有多張 Visa、Mastercard 及銀聯的信用卡，請問付款時將以那張移動支付卡進行付款?**

答: 手機中第一張啟動的移動支付卡會被自動設定為默認支付卡。您可於「ICBC 信用卡移動支付服務」的「更多」設定內，隨時更改設定默認支付卡。為方便您於付款時選擇另一張移動支付卡進行付款交易，您亦可於付款頁面進行滑動來進行選擇移動支付卡。

**Q: If I have more than one mobile payment card on the mobile banking, how can I choose between the different payment card options?**

A: The first mobile payment card activated will be automatically defaulted as the card for mobile payment. You can click 'More' in the setting to change the default card. To allow more flexibility, you may just choose the option of payment card by sliding the card face on the payment function.

**14. 問: 如何查看「ICBC 信用卡移動支付服務」的交易紀錄?**

答: 所有 ICBC 信用卡移動支付的交易紀錄，均可於網上銀行查詢，亦可參閱有關信用卡的主卡月結單。

**Q: How can I view the transaction record of ICBC Mobile Payment Service?**

A: You can login in to the Internet Banking to view the posted transactions or check your monthly statement for the details.

## C. 交易金額限制

### C. Payment Limit

#### 15. 問: 使用「ICBC 信用卡移動支付服務」時設有交易金額上限嗎?

答: 「ICBC 信用卡移動支付服務」設置默認單筆交易金額上限及每日累計交易金額為港幣 1,000 元。

#### Q: Is there a transaction limit of ICBC Mobile Payment Service?

A: The maximum limit of each transaction and/ or daily accumulated transaction is up to HKD1,000.

#### 16. 問: 我可否調整交易金額上限嗎?

答: 您可於「ICBC 信用卡移動支付服務」的「更多」設定，選擇「設置交易限額」內，調整單筆交易金額上限及每日累計交易金額，但調整金額不可多於港幣 1,000 元。

#### Q: Can I change the transaction limit for ICBC Mobile Payment Service?

A: You can click 'More' in the setting of the ICBC Payment Mobile Service app and select 'Set Transaction Limit' to change each transaction limit and daily accumulated transaction limit with no more than HKD1,000.

#### 17. 問: 香港以外地區是否仍可使用 ICBC Mobile Payment Service ?

答: 是。您仍可於香港以外地區任何設有 Visa PayWave、Mastercard PayPass 或銀聯閃付(QuickPass)感應器的商戶使用 Visa PayWave、Mastercard PayPass 或銀聯閃付(QuickPass)並作港幣 1,000 元或以下的小額交易，持卡人亦可帶備相關實體卡，以便隨時享受消費購物的便利。此外，持卡人亦應注意「ICBC 信用卡移動支付服務」應用程式的操作可能需要使用數據網絡；因而有可能產生額外的流動數據費用。



**Q: Can I use ICBC QuickPass abroad?**

A: Yes. You can use Visa PayWave / Mastercard PayPass / QuickPass at any merchant outlet fitted with a Visa PayWave / Mastercard PayPass / QuickPass contactless payment reader anywhere overseas for any transaction not exceeding HKD1,000 or an equivalent value in foreign currency. However, to enjoy the spending privileges, you should also bring along your physical card. You are also reminded that by utilizing of the ICBC Mobile Payment Service, it may without notice trigger the Smartphone to access the data network and incurred extra mobile data charges.

**D. 保安資訊**

#### **D. Security Handling**

**18. 問: 為減低因被盜手機/NFC 裝置而可能引致的損失，我應怎樣做？**

答: 為保障客戶，請妥善保管有關手機，銀行強烈建議您設定手機螢幕鎖定密碼。此外，於無需進行移動支付交易時，應登出手機銀行及/或關掉 NFC 功能，以減低因被盜手機/NFC 裝置而引致的損失。

**Q: What action should I take in order to reduce the risk of mobile/ NFC device pick-pocketing?**

A: In your own interest, please be vigilant in the safe keeping of your mobile(s). It is strongly recommended to set up and use the phone unlock passcode. Besides, in order to minimize the possible loss of mobile/ NFC device pick-pocketing, you should log out mobile banking and/or turn off the NFC function whenever no contactless mobile payment transaction is needed.

**19. 問: 如遺失載有「ICBC 信用卡移動支付服務」的手機應如何處理？**

答: 如遺失載有「ICBC 信用卡移動支付服務」的手機，等同遺失 ICBC 信用卡，請立即致電 24 小時報失熱線(852) 218 95588 報失移動支付卡。為保障客戶，請妥善保管有關手機，銀行強烈建議您設定手機螢幕鎖定密碼。

**Q: What action should I take when the Smartphone with ICBC Mobile Payment Service is found lost or stolen?**

A: The loss of the Smartphone with ICBC Mobile Payment Service shall be deemed as the loss of a credit card. Please immediately call our 24-hour Lost Card Reporting Hotline: (852) 218 95588 to report the loss/ theft of a mobile payment card. In your own interest, please be vigilant in the safe keeping of your mobile(s). It is strongly recommended to set up and use the phone unlock passcode.

**20. 問: 如載有「ICBC 信用卡移動支付服務」的手機遺失或被竊，我有什麼責任？**

答: 如閣下載有「ICBC 信用卡移動支付服務」的手機遺失或被竊或遭冒用，閣下須對於本行實際收到該等通知前所產生之未經授權「ICBC 信用卡移動支付服務」交易負責，閣下所需承擔之最高金額將不超過 HK\$500(此金額與遺失實體 ICBC 信用卡需承擔之金額共同計算)。然而，倘若閣下作出欺詐行為，或因嚴重疏忽，或在發現載有「ICBC 信用卡移動支付服務」的手機及/或手機銀行密碼遺失或被盜去或被擅自披露後未能在合理切實可行的情況下盡快通知本行或未能遵守載有「ICBC 信用卡移動支付服務」手機之保障措施，則需對一切未經授權之交易負上責任。

**Q: What is the liability if my Smartphone with ICBC Mobile Payment Service is found lost or stolen?**

A: If your smartphone with ICBC Mobile Payment Service is found lost or stolen or misused, you are liable to the Bank for all unauthorized ICBC Mobile Payment Service transactions up to HK\$500 (shared amount with the

liability of losing physical credit card )before the Bank is actually notified of such event. However, you are liable for all unauthorized transactions if you have acted fraudulently or with gross negligence or have failed to inform the Bank as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorized disclosure of your smartphone and /or Personal Identification Number of mobile banking, or failed to follow the safeguards set out for smartphone with ICBC Mobile Payment Service.

**21. 問: 可否在「越獄」改裝及/或已安裝盜版軟體的智能手機使用「ICBC 信用卡移動支付服務」?**

答: 任何情況下, 持卡人不應在「越獄」改裝或已安裝盜版軟體或已獲得手機作業系統/軟體根許可權的智能手機使用「ICBC 信用卡移動支付服務」。

**Q: Can I use ICBC Mobile Payment Service on a 'jailbroken' or 'rooted' mobile device?**

A: You should never knowingly or in any circumstances activate and use the ICBC Mobile Payment Service in a Smartphone which has been jailbroken or rooted or installed with fake and/or unauthorized applications.

**E. 其他**

**E. Others**

**22. 問: 如我擁有 2 部支援「ICBC 信用卡移動支付服務」的 Android 智能手機。我可以同時於這兩部智能手機上使用此服務嗎?**

答: 可以。請注意, 為保障客戶用卡安全, 本行強烈建議信用卡持卡人應只安裝「ICBC 信用卡移動支付服務」於一部較常用的智能手機內。

**Q: If I have two smartphones supporting ICBC Mobile Payment Service, can I have the service on both smartphones?**

A: Yes. For the security and interest of the cardholders, please be noted that you are highly recommended to install the ICBC Mobile Payment Service to the one most frequently used smartphone only.

**23. 問: 如我改換了另一部支援「ICBC 信用卡移動支付服務」的智能手機，我需怎樣做才可繼續使用此服務？**

答: 您只需於舊的手機內先注銷所有移動支付卡，然後於新的手機內登入手機銀行並重新開通便可。

**Q: How can I use ICBC Mobile Payment Service continually after changing to another Smartphone?**

**A. You can cancel all mobile card(s) in your existing Smartphone first and log in to mobile banking and re-activate the card(s) with the new smartphone.**

**24. 問: 如何注銷「ICBC 信用卡移動支付服務」？**

答: 您可於「ICBC 信用卡移動支付服務」的「更多」設定內，選擇「注銷」，選擇注銷的信用卡後，本行將會向您的手機發送一次性密碼的短訊，然後輸入密碼，並確認注銷完成。

**Q: How can I cancel the ICBC Mobile Payment Service?**

**A: You can click 'More' in the setting and select 'Cancel Card'. After cancelling the credit card, the Bank will send you a One Time Password via SMS to your registered mobile number. You can enter the password for confirmation of such mobile card cancellation.**

**25. 問: 如果我相應的 ICBC 實體卡更換了新的實體卡，我是否需要使用新的實體卡重新開通「ICBC 信用卡移動支付服務」嗎？**

答: 需要。由於此服務的移動支付卡與相應的 ICBC 實體卡的到期日必須相同，因此，若相應的實體卡，因卡到期、遺失或被竊或需要進行換卡及/或續期的其他原因，而被替換及/或續期，您需於手機銀行先注銷舊的移動支付卡，然後使用新的替換及/或續期卡重新開通「ICBC 信用卡移動支付服務」。

Q: If I change the new ICBC credit card, should I re-activate the ICBC relevant mobile card(s)?

A: Yes. The expiry day of the mobile payment card and ICBC credit card should be the same. Due to card security, if the corresponding ICBC credit card is replaced/ renewed, you have to cancel the existing mobile card(s) and replace with the new one for the ICBC Mobile Payment Service.

**26. 問: 如果我取消了相應的 ICBC 實體卡，我還可以繼續使用「ICBC 信用卡移動支付服務」嗎？**

答: 不可以

Q: If I cancel the corresponding ICBC credit card, can I still have the ICBC HCE Mobile Payment Service?

A: No.