

## [ICBC Pay – FAQ 常見問題](#)

### [A. 申請 Application](#)

#### 1. 如何申請 ICBC Pay?

此服務無需申請審批，只需登入工銀亞洲手機銀行，並成功登記及開通有關服務便可。

Q: How can I apply ICBC Pay?

A: You do not need to get approval for the service. You can get access to the service by successfully registering and activating the service through the ICBC (Asia) Mobile Banking Application.

#### 2. ICBC Pay 適用於哪種設備以及作業系統?

現時 ICBC Pay 支援的設備包括：iOS(11.0 或以上版本) 的 iPhone 5s 或以上版本，及 Android(6.0 或以上版本)。

Q: Which eligible devices and versions does ICBC Pay mobile payment service support?

A: ICBC Pay supports devices including: iOS models from iPhone 5s onwards(11.0 version or above) and Android models(6.0 version or above).

#### 3. 附屬卡持卡人可申請 ICBC Pay 嗎?

可以。

Q: Can supplementary cardholder apply for the ICBC Pay?

A: Yes.

#### 4. 使用 ICBC Pay 需要收費嗎?

不需要。

Q: Is there any charge for using ICBC Pay?

A: No.

### [B. 使用 ICBC Pay](#)

#### 1. 我已於工銀亞洲手機銀行開通有關服務，何時可使用 ICBC Pay?

成功開通服務後，客戶便可隨時登入手機銀行，點按 ICBC Pay 並開啟二維碼支付功能，便可使用有關服務。

Q: If I have activated the ICBC Pay on the ICBC (Asia) mobile banking, when can I enjoy the service?

A: After successfully activated the service, you can tap ICBC Pay and activate the QR code payment function after logging into the mobile banking and enjoy the mobile payment service immediately.

#### 2. 我可於 ICBC Pay 內設定私人密碼作支付嗎?

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。同時，當進行移動支付前，需點亮手機螢幕並解鎖，成功登錄工銀亞洲手機銀行後進行支付，並請保持手機數據網絡連線。

Q: Can I set password for the payment of the ICBC Pay?

A: No. While for the payment security, we strongly recommend cardholders to set passcode for the mobile screen lock. You have to unlock the mobile screen and keep connection with the mobile network, log in to the ICBC (Asia) Mobile Banking when processing the payment.

**3. 我需要每次付款都連接數據網絡才可使用 ICBC Pay 付款?**

需要。

Do I need to connect the data network when making a payment via ICBC Pay?

A: Yes.

**4. 如何查看 ICBC Pay 的交易紀錄?**

ICBC Pay 交易紀錄可於網上銀行或手機銀行查詢，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 Pay?

A: For the ICBC Pay transaction records, you can login to the Internet Banking or Mobile Banking to view the posted transactions or check your monthly statement for the details.

**5. 香港以外地區是否仍可使用 ICBC Pay?**

是。您仍可於香港以外地區任何設有支持銀聯二維碼支付的商戶使用 ICBC Pay 並作等值港幣 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 Pay 的操作可能需要使用數據網絡有可能產生額外的流動數據費用。

Q: Can I use ICBC Pay abroad?

A: Yes. You can use ICBC Pay at any merchant outlets which support UnionPay QR code payment anywhere overseas for any transaction not exceeding HK\$1,000 or an equivalent value in foreign currency. The cardholders could also bring along the physical card to enjoy the spending privileges. In addition, cardholders should note by utilizing the ICBC Pay, it may trigger the smartphone to access the data network and incur extra mobile data charges.

**6. 如位於中國內地或以外的地區，付款碼如何展示和使用?**

如在手機系統中設置允許工銀亞洲手機銀行應用程式使用我的位置，客戶在使用 ICBC Pay 進行支付時將自動定位。如位於中國內地將預設展示中國內地付款碼，如位於中國內地以外的地區則預設展示香港/國際付款碼。客戶亦可透過 ICBC Pay 頁面點擊上方的「中國 內地」或「香港/國際」進行付款碼的手動切換。

Q: How is the display and usage of QR code if located in Mainland China or other areas?

A: If location access is allowed for ICBC (Asia) Mobile Banking Application, automatic positioning applies while customer is making payment. The Mainland China QR code will be presented by default if being located in Mainland China; the Hong Kong/International QR code will be presented by default if being located out of

Mainland China. Customer can manually change the QR code by clicking the “Mainland China” or “Hong Kong/International” at the top of the ICBC Pay page.

**7. 如在手機系統中設置不允許工銀亞洲手機銀行應用程式使用我的位置，是否能夠使用 ICBC Pay 服務？如何使用？**

可以。當工銀亞洲手機銀行應用程式設置為不允許開啟位置服務，使用 ICBC Pay 服務時將收到關於無法獲取的您的位置資訊的提示，你可點擊「確認」繼續使用 ICBC Pay 服務；客戶亦可透過 ICBC Pay 頁面點擊上方的「中國內地」或「香港/國際」進行付款碼的手動切換。

Q: Can I use ICBC Pay if the location access is not activated for ICBC (Asia) Mobile Banking Application? How to use?

A: Yes. When the location access is not activated for ICBC (Asia) Mobile Banking Application, you will receive a message about the failure to access your location information when you use the ICBC Pay service, you can click “Confirm” to continue the use of ICBC Pay service; Customer can manually change the QR code by clicking the “Mainland China” or “Hong Kong/International” at the top of the ICBC Pay page.

**C. 交易金額限制 Transaction Limit**

**1. 使用 ICBC Pay 服務時設有交易金額上限嗎？**

ICBC Pay 交易金額上限設置包括：港幣及其他幣種交易（不包括人民幣）：單筆交易金額上限為港幣 1,000 元或等值，及每日累計交易金額為港幣 5,000 元或等值。

人民幣交易：單筆交易金額上限為人民幣 1,000 元及每日累計交易金額為人民幣 5,000 元。

Q: Is there a transaction limit on ICBC Pay Service?

A: The maximum limit setting of ICBC Pay transaction includes: for Hong Kong dollar and other currencies (excludes RMB), the single transaction limit is HK\$1,000 (or equivalent), and the daily accumulated transaction limit is HK\$5,000 (or equivalent); for RMB transaction, the single transaction limit is RMB1,000, and the daily accumulated transaction limit is RMB5,000;

**2. 我可調整 ICBC Pay 交易金額上限嗎？**

不可以。

Q: Can I adjust the transaction limit for ICBC Pay?

A: No.

**D. 保安資訊 Security Handling**

**1. 為減低因被盜手機而可能引致的損失，我應怎樣做？**

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，應登出手機銀行功能，以減低因被盜手機而引致的損失。

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

A: For your own interest, please be vigilant in the safe keeping of your mobile(s). It is strongly recommended to set up the phone unlock passcode. Besides, in order to minimize the possible loss of mobile device pick-pocketing, you should log out the mobile banking when mobile payment is not needed.

**2. 可否在經「越獄」改裝及/或已安裝盜版軟體的智能手機使用 ICBC Pay?**

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

Q: Can I use ICBC Pay on a “jailbroken” or “rooted” smartphone?

A: In any circumstances, you should never use the ICBC Pay mobile payment service in a smartphone which has been jailbroken or rooted or installed with fake and/or unauthorized applications.