



Press Release



27 June 2013

HANG SENG LAUNCHES NEW MOBILE PAYMENT SERVICE

Hang Seng Bank today launched a new Mobile Payment Service, offering customers the convenience of using designated near-field communication (NFC)-enabled mobile phones to make payments at about 1,000 outlets in Hong Kong.

The Hang Seng Mobile Payment Service (the "Service") is accepted by merchants with MasterCard PayPass terminals, including Maxim's Cakes, Maxim's MX, Pacific Coffee, Hung Fook Tong, Japan Home Centre and Uniqlo outlets. As more merchants - including 7-Eleven, IKEA, Mannings, Mannings Plus, Mannings Baby, Pizza Hut, PHD, Wellcome, Market Place by Jasons, Jasons Food & Living, ThreeSixty and Oliver's - install MasterCard PayPass terminals, the number of outlets is expected to exceed 2,500 by the end of August.

Mr Nixon Chan, Head of Retail Banking and Wealth Management at Hang Seng Bank, said: "Hang Seng is committed to investing in technology that enhances the customer service experience. We are delighted to be introducing a new contactless payment channel to the Hong Kong market. Building on our launch of the Hang Seng enJoy Card - Hong Kong's first credit card with contactless payment function - in 2007, this new payment initiative is aligned with our overall business direction in providing a fast, secure and convenient service for customers.

"NFC mobile payment represents a significant development in Hong Kong's retail payment industry. The Service uses an open architecture design. This will support the long-term expansion and recognition of NFC mobile payment services in Hong Kong by allowing other interested parties to participate. We will also continue to explore new opportunities to further leverage this platform to provide greater convenience for customers," Mr Chan added.

To activate the Service, Hang Seng MasterCard cardholders can visit any PCCW-HKT shop to exchange their existing SIM card for an NFC SIM card at no charge. After downloading the Hang Seng Mobile Payment App in the Google Play Store to their NFC-enabled mobile phone, they can then download their Hang Seng Mobile Card and use their phone to settle

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Hang Seng Launches New Mobile Payment Service / 2

payments of HK\$500 or less. The Hang Seng Mobile Payment App can accommodate multiple Mobile Cards, offering customers even more payment flexibility and choice.

To ensure the security of the Service, the entire payment process is encrypted. Customers can opt to enter a password each time they make a payment using their mobile phone and can also check their 20 most recent transaction records. If a customer loses their mobile phone, they can call Hang Seng or PCCW-HKT to immediately suspend the Service.

The Service is currently available for a number of Android smartphones with NFC functionality, including Samsung Galaxy S4 LTE, Samsung Galaxy S3, Samsung Galaxy S3 LTE, Samsung Galaxy Note II LTE, Samsung Galaxy Note II, LG Optimus G Pro and Sony Xperia Z. The Service will be extended to other types of smartphones in the future.

All customers will enjoy double Cash Dollars rewards on transactions made using the Service until the end of December 2013. Hang Seng will launch additional promotional offers by issuing e-coupons to customers starting in August.

About Hang Seng Bank

Founded in 1933, Hang Seng Bank operates around 220 service outlets serving both personal and business customers. The Bank also maintains a branch in Shenzhen for foreign currency wholesale business, branches in Macau and Singapore, and a representative office in Taipei.

Established on 28 May 2007, wholly owned subsidiary Hang Seng Bank (China) Limited operates a mainland China network of 46 outlets in Beijing, Shanghai, Guangzhou, Shenzhen, Dongguan, Fuzhou, Nanjing, Hangzhou, Ningbo, Tianjin, Kunming, Foshan, Zhongshan, Huizhou, Xiamen, Zhuhai and Jiangmen.

With total assets of HK\$1,077.1 billion as at the end of 2012, Hang Seng Bank reported a profit attributable to shareholders of HK\$19,426 million in 2012. Hang Seng Bank is a principal member of the HSBC Group, one of the world's largest banking and financial services organisations. For further information on Hang Seng Bank, please visit the Bank's website at www.hangseng.com.

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