

電子收款服務常見問題

基本問題

- Q. 甚麼是「電子收款服務」？
- A. 「電子收款服務」是一組多元化服務, 去協助商戶在店面和網絡環境下收取客人付款。
- Q. 「電子收款服務」有甚麼內容？
- A. 我們為商戶收取消費者的電子付款，包括信用卡、八達通、二維碼、以及透過支付網關進行的網上及移動支付。

申請成為商戶

- Q. 申請成為商戶要有甚麼條件？
- A. 有限/無限公司皆可接受申請，商業登記證必須在香港註冊。
- Q. 怎樣申請成為商戶？
- A. 請致電 2211-1056 或電郵至 LCCCMCS@hkbea.com，留下聯絡人、聯絡人電話、公司名稱、公司行業及所在地區，我們會有業務代表於 3 個工作天內與你聯絡。
- Q. 有甚麼行業不獲接納成為商戶？
- A. 有些行業和營運模式是比較敏感的，我們需要深入了解再決定。請留下聯絡人、聯絡人電話、公司名稱、公司行業及所在地區，我們會有業務代表會於 3 個工作天內與你聯絡。
- Q. 「樓上舖」你們會否接納？
- A. 我們需要作實地審查再決定。請致電 2211-1056 或電郵至 LCCCMCS@hkbea.com，留下聯絡人、聯絡人電話、公司名稱、公司行業及所在地區，我們會有業務代表會於 3 個工作天內與你聯絡。
- Q. 我沒有東亞銀行戶口，可以申請成為商戶嗎？

- A. 除了轉數快商戶收款服務之外，其他收款服務皆可以在任何一家本地銀行進行結算。我們建議客戶在本行開立戶口，以避免不必要的跨行轉賬延誤。
- Q. 申請時需要準備那些文件？
- A. 基本文件包括：商業登記證、公司註冊證書、公司章程大綱及細則正本、公司股東/董事及其架構之詳細資料或聲明、合夥人/獨資經營者/董事/實益擁有人及授權簽署人之身份證明文件或護照副本最近 3 個月的住宅地址證明、公司銀行賬戶資料。
- Q. 慈善機構可以申請服務嗎？
- A. 可以，請提供稅務條例第 88 條獲豁免繳稅的慈善機構證明之副本。

服務詳情

- Q. 商戶可以接受甚麼信用卡？
- A. 本行商戶可以接受 Visa、MasterCard (萬事達卡)、JCB 及銀聯信用卡。而 American Express(美國運通)、Diners 信用卡及 EPS (易辦事)均需另外申請，然後本行可將應用程式加進終端機。(American Express 熱線: 2277-2277、Diners 熱線: 2865-7768、EPS 熱線: 2733-0500)
- Q. 使用 MPGS 網關服務有甚麼技術要求？
- A. 你可以到此網頁了解詳情: <https://www.mastercard.com/gateway/integration-guides.html>。

服務費用

- Q. 信用卡商戶的收費如何？
- A. 一般商戶收費是指交易時所收取的交易佣金，根據商戶營運模式、行業種類及每月平均營業額而釐訂。如果商戶每月平均信用卡交易額低於某個水平，有關商戶需繳付年費。我們會為商戶免費提供信用卡終端機，惟商戶需繳付按金，按金將於終端機交還時全數退回。有關收費的詳情，我們的業務代表會為你提出最佳的建議。
- Q. 年費怎樣繳付？

- A. 年費必須以支票郵寄繳付。支票抬頭請填上東亞銀行，並於支票背面寫上商戶號碼及公司英文名稱。
- Q. 我如何得知款項已存入我戶口呢？
- A. 你的結算戶口會在協議日期收到款項，另一方面我們會郵寄出每月結算通知書。
- Q. 我要等多久才可收到客戶當日的消費呢？
- A. 我們會簽訂一個協議結算日期，例如 T+1 代表「交易日+1 個工作日」後結算，但注意實際收款日期有機會受跨行轉賬而稍作延遲。

商戶操作

- Q. 商戶在交易當中是否向消費者收取額外的「信用卡付款手續費」？
- A. 不可以。
- Q. 商戶是否可以設最低簽賬額而拒絕接受信用卡簽賬？
- A. 不可以。根據信用卡組織的指引，商戶不可設定任何簽賬限額。
- Q. 商戶如何退款給客人（信用卡卡主）？
- A. 請先完成結算程序及填寫《賬項調整申請表格》申請退款，本行收到表格後，將於 4 個工作天內完成退款。該表格可在本行網站 <https://www.hkbea.com/html/tc/bea-corporate-banking-epayment-collection.html> (商戶支援) 下載或致電 2211-1056 取得。
- Q. 終端機用紙是免費供應嗎？如何訂購？
- A. 本行免費供應終端機打印紙，請致電 2211-1056 訂購，供應商會儘快安排送貨。
- Q. 我應該如何報告有關保安的問題(如詐騙或遺失終端機)？
- A. 請致電 2211-1056 及通知警方。
- Q. 我店即將搬遷，如何處理終端機？

- A. 請填寫《更改商戶資料通知書》，該表格可在本行網站
<https://www.hkbea.com/html/tc/bea-corporate-banking-epayment-collection.html> (商戶支援) 下載或致電 2211-1056 取得。

轉數快

- Q. 甚麼是「轉數快商戶收款服務」？
- A. 「轉數快」是一套持牌銀行與持牌儲值工具之間的實時跨行轉賬系統。「轉數快商戶收款服務」透過手機 App、終端機及 APIs 提供二維碼予商戶，消費者可以用手機錢包或手機銀行 App 去掃碼付款。
- Q. 使用「轉數快商戶收款服務」時，手機 App 與智能終端機有甚麼分別？
- A. 智能終端機可以打印收據，同時可以處理信用卡交易。

FAQs for e-Payment Collection Services

General

- Q1. What is “e-Payment Collection Services”?
- A1. It is a service suite to accept storefront and online payment.
- Q2. What can I find in “e-Payment Collection Services”?
- A2. We provides terminals to accept credit cards, FPS, Octopus and QR codes, online payment gateways for web and mobile integration.

Merchant Application

- Q. Who can apply for the e-Payment Collection Services?
- A. Any company with business registration in Hong Kong can apply, including proprietorship, partnership and limited.
- Q. How can I apply for the e-Payment Collection Services?
- A. Please call 2211-1056 or email to LCCCMCS@hkbea.com and leave your company name, business nature, contact person, phone and address. Our sales representatives will contact you within 3 business days.
- Q. Is there any industry prohibited?
- A. Yes, some industries and operation modes are handled separately. Please call 2211-1056 or email to LCCCMCS@hkbea.com and leave your company name, business nature, contact person, phone and address. Our sales representatives will contact you within 3 business days.
- Q. Our store is on upper floors of an office building, can we apply?
- A. Yes, we will do on-site check for appropriateness. Please call 2211-1056 or email to LCCCMCS@hkbea.com and leave your company name, business nature, contact person, phone and address. Our sales representatives will contact you within 3 business days.
- Q. Can I apply for the Merchant Payment Collection Services without a BEA account?
- A. BEA account is only required for FPS merchant payment collection service only. We can settle the money collected from other payment means with any bank accounts. However, we recommend using BEA for settlement to avoid delay.
- Q. What kind of supporting documents are needed for application?
- A. Basic documents include: Business Registration; Certificate of Incorporation; Articles of Association or Memorandum & Articles of Association of the company; Declaration of the

ownership and structure control of the company organization chart certified by director; Personal Identity Documents / Passport, and Proof of residential address with recent 3-month period, of the Partnership/Sole Proprietor/Directors / Beneficial Owner(s) / Authorized Signer(s); Company bank account information.

Q We are Charitable Institutions, can we apply for e-Payment Collection Services?

A Yes, please provide the Copy of exemption from tax under Section 88 of the Inland Revenue Ordinance.

Service Details

Q. What kind of credit card can be accepted?

A. BEA accepts Visa, MasterCard, JCB and Union Pay. Merchants can apply for American Express, Diners and EPS on their own. We can help successful applicants adding the related application programs onto the terminals. (Application hotlines: American Express 2277-2277, Diners 2865-7768, EPS 2733-0500)

Q What are the system requirements for MPGS?

A You can refer to MPGS Integration Guide at <https://www.mastercard.com/gateway/integration-guides.html> for details.

Fees

Q. How much should I pay for the credit card service?

A. We charge the merchant at an agreed percentage of each transaction amount. This percentage is calculated based on the business nature, operating mode and estimated turnover. If the average monthly transaction value is lower than an agreed level, we will charge a fixed annual fee. The terminals are provided to merchants free of charge with a fixed refundable deposit per terminal. The deposit will be refunded upon return of the terminal. Our sales representatives will recommend a competitive package for applicants.

Q. How can I pay the annual fee?

A. Annual fee must be paid by cheque, payable to "The Bank of East Asia, Limited". Please write your Merchant ID and Company Name in English on the back.

Q. How can I know the money is deposited into my account?

A. Your settlement bank account will receive money according to the agreed settlement time. We provide monthly settlement advice by mail.

Q. When can I receive the money?

A. We have an agreed settlement time in the Merchant Service Agreement. E.g. T+1 means "Transaction + 1 business day" for settlement. However, the actual time you can use the money depends on the settlement bank's service policies.

Merchant Operations

- Q. Can a merchant charge the consumer extra handling fee for credit card transactions?
- A. No.
- Q. Can a merchant set minimum transaction amount for credit card transactions?
- A. No. According to the card schemes' guidelines, merchants cannot refuse consumer paying by credit cards of any amounts.
- Q. How can I refund to consumers (credit card holders)?
- A. Please complete the daily settlement first. The merchant should fill the "Transaction Adjustment Form" with refund details. We will refund to the card holder within 4 business days after receiving the form. The form can be downloaded from <https://www.hkbea.com/html/en/bea-corporate-banking-e-Payment-collection.html> (Merchant Support tab) or by calling 2211-1056.
- Q. Is the terminal paper free? How can I order?
- A. It is free of charge. Please call 2211-1056 to order. Our supplier will deliver to your stores.
- Q. How can I report security incidents (fraud or loss of terminals)?
- A. Please call 2211-1056 and report to the Police.
- Q. My store will be relocated to other location, what should I do with the terminals?
- A. You can download or call 2211-1056 to obtain the "Change of Merchant Information Request Form".

FPS QR Code Payment Collection

- Q. What is FPS Merchant Payment Collection Services?
- A. Faster Payment System (FPS) is a real time money transfer services provided by all banks and Stored-Value Facility wallets (SVF wallets). FPS Merchant Payment Collection Services provides FPS QR Codes via terminals and APIs for the merchant. The consumers can scan and pay by any mobile banking apps and wallet apps.
- Q. Why should I apply for a smart terminal instead of using my own mobile devices for FPS Payment Collection Services?
- A. The Smart Terminal can print receipts. It can also accept credit card payment.