



CROSS-BOUNDARY e-CHEQUE SERVICE



BETWEEN HONG KONG AND SHENZHEN



SHENZHEN

HONG KONG



HKD, RMB, USD



HKD, RMB, USD

e-Cheque *The smart new way to pay!*

Bank customers in Hong Kong can now issue **HKD, USD, and RMB** e-Cheques and deposit online with banks in Hong Kong or **Shenzhen** with the following benefits:



Safe:

Stringent security features



Flexible:

Deposit anytime online



Fast:

Receive payment on the next business day¹

¹ Subject to any compliance checking that needs to be conducted by the banks in Shenzhen.



STEPS

Internet Banking

Login To Your Account

User Name

e-Cheque Delivery

Date

Pay \$ 8,888

e-Cheque Drop Box

Bank

Deposit Account

Online issuance

Bank customers in Hong Kong can issue e-Cheques through Internet or mobile banking platform.

Online delivery

Payers can send e-Cheques to payees through email or other electronic channels.

Online deposit

Payees can deposit e-Cheques with their banks in Shenzhen through the online portal or mobile application <https://cust.szfesc.cn/cis>.²

LIST OF BANKS SUPPORTING CROSS-BOUNDARY E-CHEQUE SERVICE

Banks offering e-Cheque issuance service in Hong Kong

https://www.hkicl.com.hk/eng/information_centre/e-cheque_issuing_banks.php

Banks accepting e-Cheque deposit in Shenzhen

<https://cust.szfesc.cn/cis/CisBaseIntroInfoAction/querySzfsBankList.do>

SMART TIPS



Do seek payees' consent before issuing e-Cheques



Do download e-Cheque file in its original PDF format rather than image format



Do deposit e-Cheques with your banks within 6 months of cheque date



Don't scan or print out e-Cheques for deposit at bank branches

² For online deposit, payees should provide relevant information such as payee name, bank account number, payment purpose and to complete the reporting requirements accordingly.