

Mobile Cheque Deposit in HSBC HK Business Express mobile app

User Guide

1. Under what circumstances can I deposit my cheque via mobile app?

If you are a Business Internet Banking user, you can now use the 'Mobile Cheque Deposit' function on our HSBC HK Business Express mobile app to deposit a cheque remotely when it is:

- Hong Kong Dollar cheques issued by HSBC and Hang Seng Bank*
- maximum up to HKD100,000 per cheque
- The cheque contains cheque verification number**

The company daily deposit limit is HKD500,000 with maximum 20 cheques. Cheque will not be deposited if you have reached the daily limit. The daily limit resets at 17:30pm HKT on each business day (Monday to Friday).

If you make a deposit after 17:30pm HKT or on a non-business day, we'll process it on the next business day. (Business day refers to Monday to Friday, except public holidays) If severe weather conditions (such as when Typhoon Signal No.8 or above and/or a Black Rainstorm Warning is issued by the Hong Kong Observatory, or if an "Extreme Conditions" announcement is made by the HKSAR Government) are in effect before 9:00am HKT and cancelled after HKT12:00pm HKT on a business day, only those cheques deposited before the cut-off time on the previous business day will be processed and cleared (the fund will become available balance after 15:00pm HKT upon successful clearance). All other cheques deposited will be processed on the next business day (if not affected by severe weather conditions). Otherwise, cheques deposited will be processed and cleared as usual.

* Cheques from other banks are not accepted at this stage.

** Cheque verification number is an identification number printed on the left at the front of the cheque.

2. What should I do with the original cheque?

Please keep the original cheque safely for at least 180 days in case physical cheque validation is required.

3. How can I know if the submission is successful?

After the cheque is being scanned and submitted successfully, it takes around one working day for the cheque to be processed. The cheque issuer will receive SMS and email notification when the cheque is being processed. You can check the transaction history in Business Internet Banking for the transaction record or the activity log for cheque status in HSBC HK Business Express mobile app to know if the cheque has been processed.

4. When can I use this function?

You can use 'Mobile Cheque Deposit' anytime with your mobile phone, except during the daily system maintenance at 03:00 to 03:15 AM. If you encounter any questions, please contact us via our 24/7 Live Chat service on HSBC HK Business Express mobile app or Business Internet Banking.

5. What is cheque verification number?

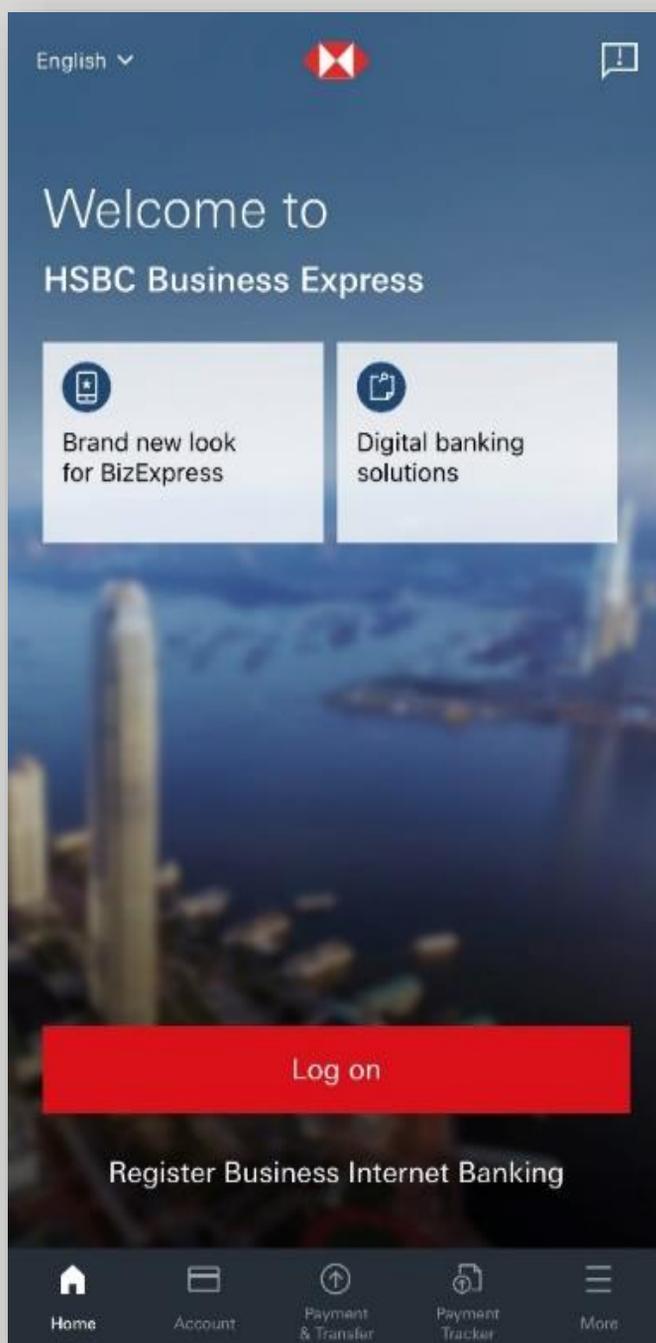
Cheque verification number is an identification number printed on the left at the front of the cheque. The following types of cheque might not have cheque verification number:

- Dividend cheque
- Cashier's orders
- Customised print cheque
- Standard cheque printed in or before July 2009



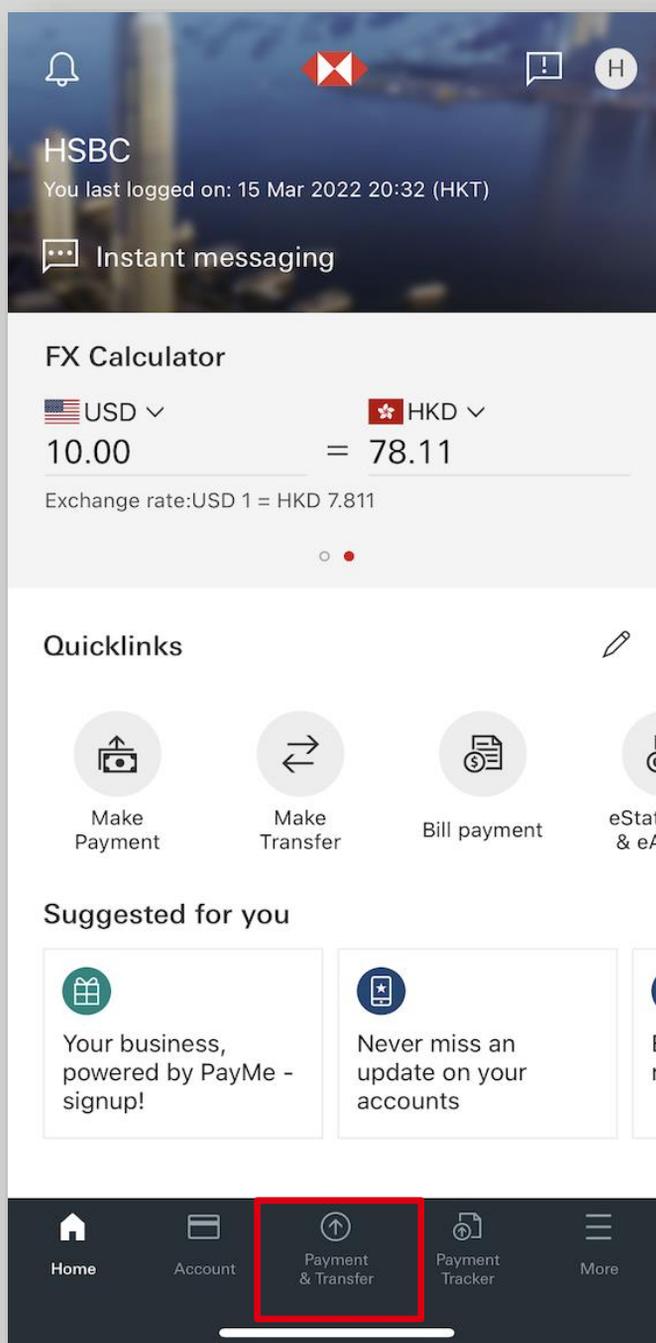
Getting started

1. Log on to HSBC HK Business Express mobile app.



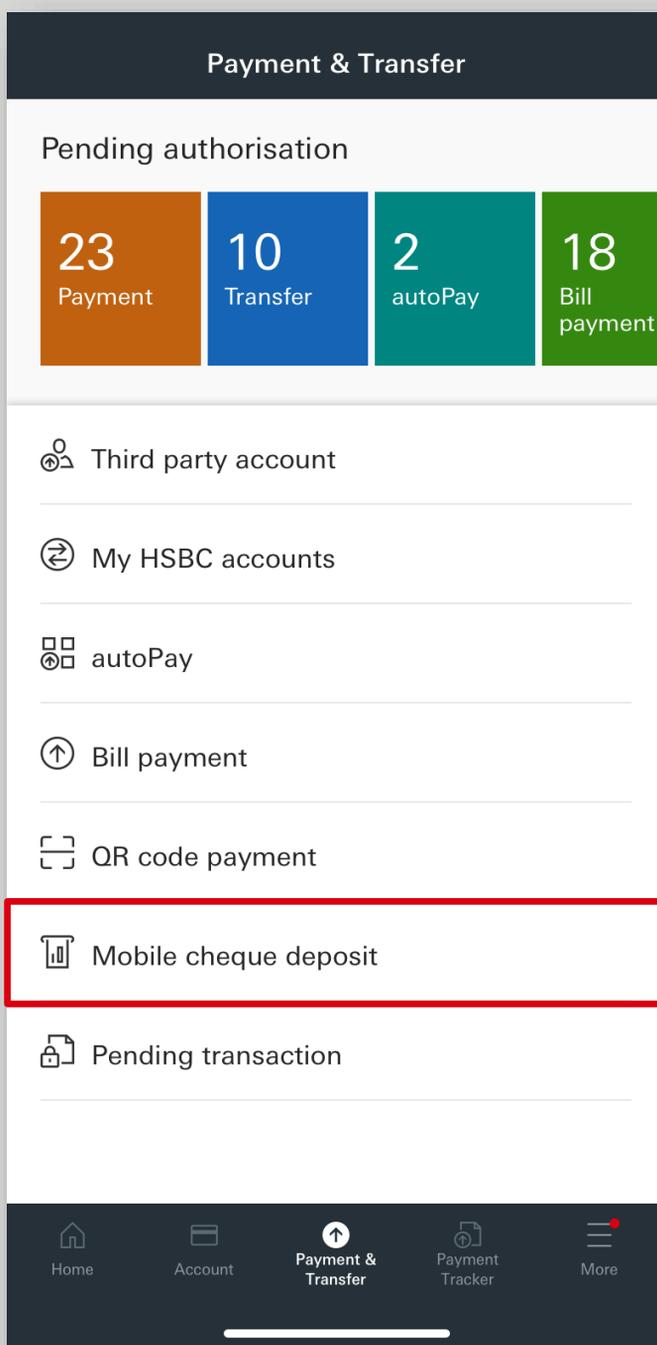
Getting started

2. Tap 'Payment & Transfer'.



Getting started

3. Select 'Mobile Cheque Deposit'.



Getting started

4. Read and acknowledge the T&Cs.

Terms and Conditions ✕

Parties) Ordinance (Cap. 623 of the Laws of the Hong Kong SAR) to enforce or to enjoy the benefit of these Terms.

Governing law

These Terms are governed by the law of the Hong Kong SAR.

Courts

The courts of the Hong Kong SAR have non-exclusive jurisdiction to settle any dispute between you and us arising out of or in connection with these Terms. This includes disputes about the existence, validity or termination of the Terms. These Terms may be enforced in the courts of any competent jurisdiction.

Language

The English version of these Terms prevails if there is any inconsistency between it and the Chinese version.

Interpretation

In these Terms the word "include" means include, without limitation, and "including" shall be construed accordingly.

I have read and agree.

Accept

Input Details

5. Input the details as instructed. ('My Note' is an optional field.)

×

Deposit Details ?

Account **HKD Savings Account** >

Amount **HKD 5.00**

My Note (Optional)
Input Note 0/20

Cheque Images Display

 Scan the Cheque

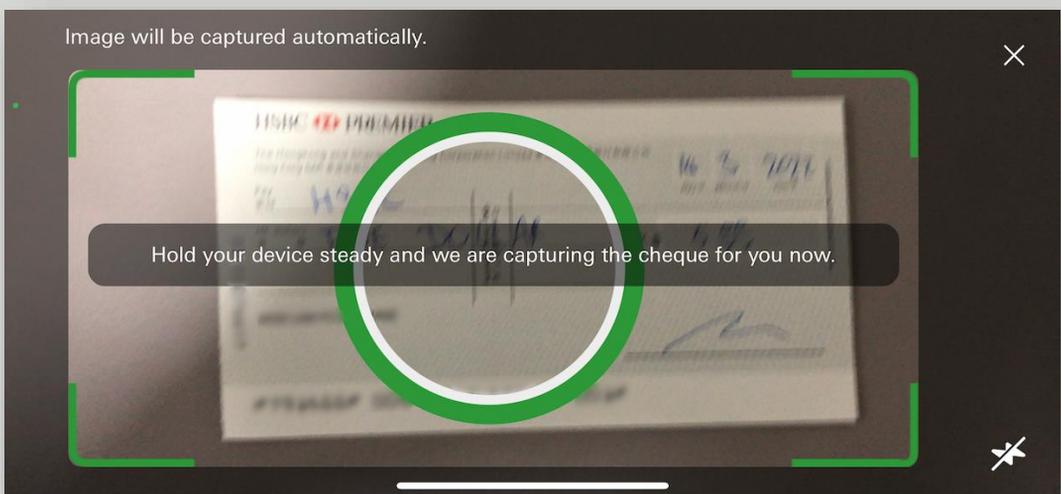
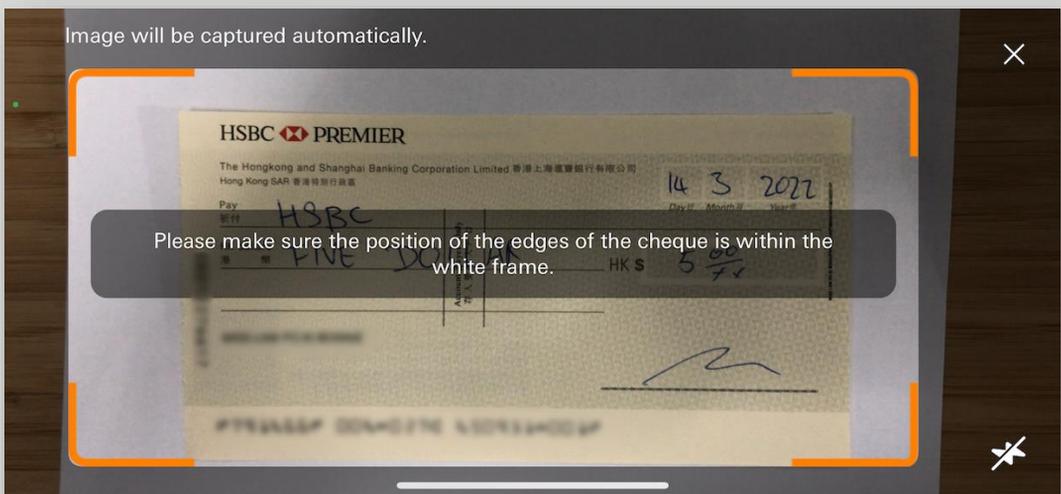
Preview cheque details

Scan Your Cheque

6. Scan the front of the cheque.

Go to 'Scan the Cheque' and allow the app to access to your phone camera (if you haven't yet). Please follow the on-screen instructions to take a photo of the front of the cheque accordingly.

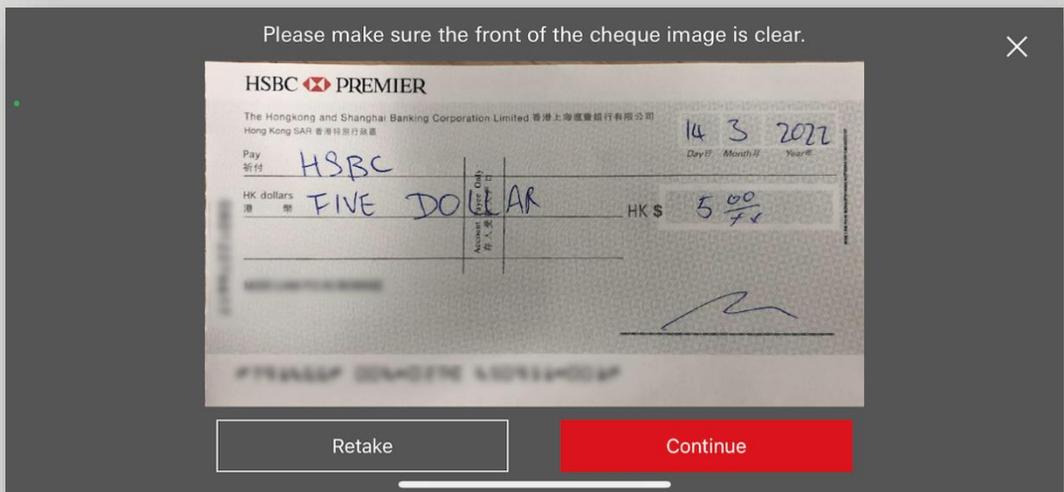
The frame will turn into green when the scanning is successful.



* The cheque details in the image above are masked for security reason

Scan Your Cheque

7. Confirm the captured image. You can click 'Continue' to proceed or 'Retake' if the image is not clear.



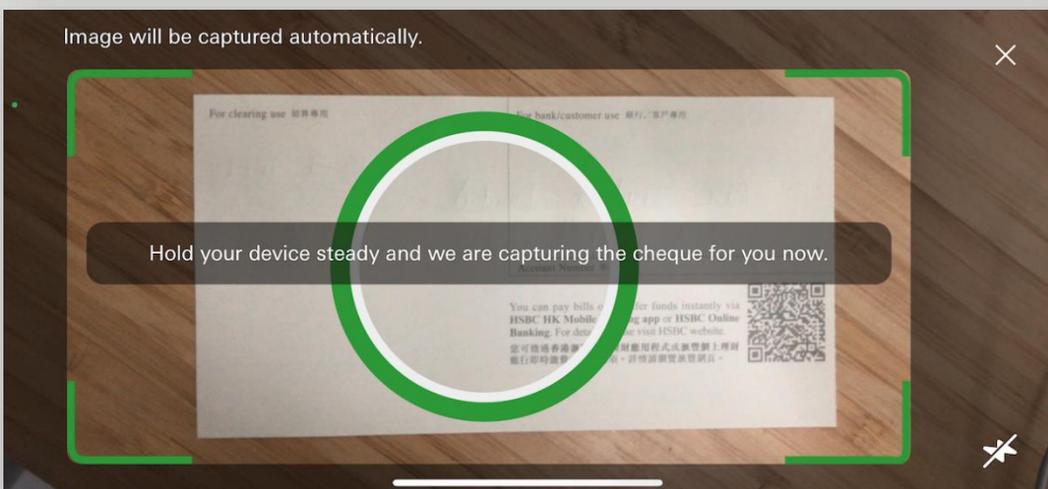
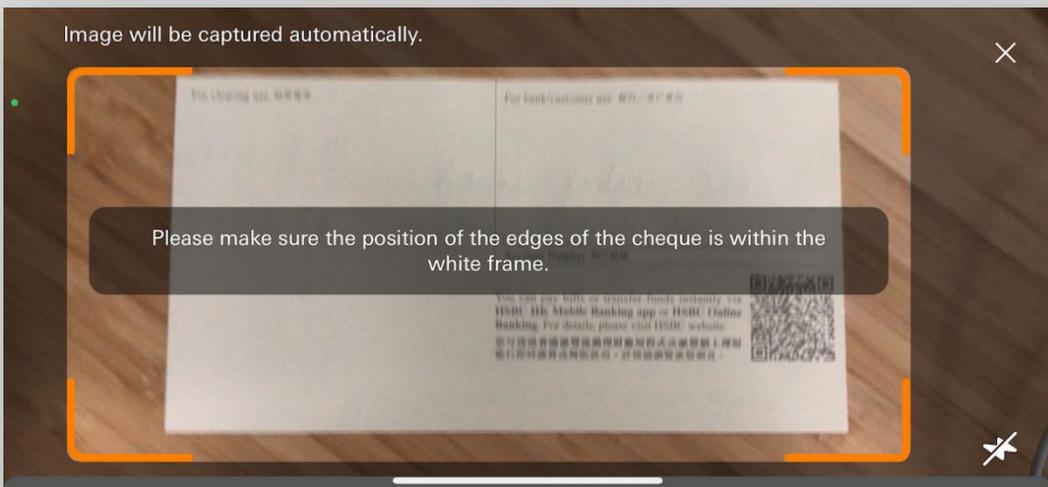
* The cheque details in the image above are masked for security reason.

Scan Your Cheque

8. Scan the back of the cheque.

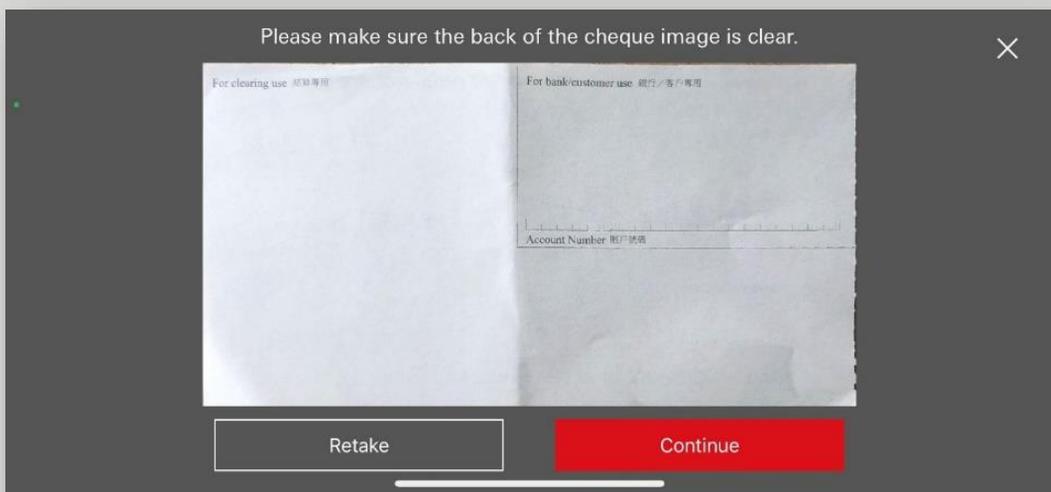
Please follow the on-screen instructions to take a photo of the back of the cheque accordingly.

The frame will turn into green when the scanning is successful.



Scan Your Cheque

9. Confirm the captured image. You can click 'Continue' to proceed or 'Retake' if the image is not clear.



Confirm Your Cheque

10. Preview cheque details.

Deposit Details

Account **HKD Savings Account**

Amount **HKD 5.00**

My Note (Optional)
Input Note 0/20

Cheque Images Display



Preview cheque details

* The cheque details in the image above are masked for security reason

Confirm Your Cheque

11. Review and confirm.

< **Deposit Preview**

Please validate your deposit details below

Account	HKD Savings Account <small>XXXXXXXXXXXX</small>
Amount	HKD 5.00
My note	-

Please note:

- Cheque deposit made after 5:30pm (HKT) or on a non-working day will be processed on the next business day.
- The cheque deposit time is subject to the Bank's actual received time.
- Please check the Account Overview to see whether the funds have been deposited into your account or not.
- Keep your cheques safe at least 180 days even the funds are deposited into your account by checking Account Overview.

Confirm



You have successfully deposited the cheque

Reference Number	N31575547988
Account	HKD Savings Account <small>XXXXXXXXXXXX</small>
Amount	HKD 5.00
My note	-
Deposit Date	16 Mar 2022

(i) *Cheque deposit made after 5:30pm (HKT) or on a non-working day will be processed on the next business day.
*Keep your cheques safe at least 180 days even the funds are deposited into your account by checking Account Overview.

Deposit Another Cheque

Done

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