

# Payment Connect User Guide

## 跨境支付通用戶指南

Version 2026\_06

## 用戶指南

- **注意事項**
- **轉賬至中國內地手機號碼/中國內地戶口號碼**
- **啟用「跨境支付通」小額轉賬服務及設定限額**

## User Guide

- **Important Notes**
- **Transfer to Chinese Mainland Mobile Number / Chinese Mainland Account Number**
- **Set up "Payment Connect" Small-Value Fund Transfer Service and Limit**

## 注意事項 Important Notes

1. 請下載或更新「上商理財」手機應用程式到最新版本，才可使用「跨境支付通」向中國內地轉賬。
1. Please download or update "Shacom Bank" mobile App to the latest version to use "Payment Connect".
2. 「跨境支付通」的北向轉賬(由香港轉賬至中國內地戶口)只適用於香港身份證持有人，而南向轉賬(由中國內地轉賬至香港戶口)只適用於中國內地身份證持有人。
2. Northbound payment (transfer from Hong Kong to Chinese Mainland) via "Payment Connect" are only applicable to Hong Kong Identity Card Holders. Southbound payment (transfer from Chinese Mainland to Hong Kong) via "Payment Connect" are only applicable to Chinese Mainland Identity Card Holders.
3. 在跨境支付通收付款前，請確保：
3. Before making or receiving payments via Payment Connect, please make sure:

項目 Item	注意事項 Important Notes
收款人名稱 Payee Name	<ul style="list-style-type: none"> <li>• 收款人名稱及格式必須與收款人銀行之記錄完全一致（含空格）。</li> <li>• 北向交易：請輸入中國內地收款人英文（或拼音）名稱。姓氏在前，名字在後。例如，Chan Tai Man。</li> <li>• The payee's name and format must be matched with the exact record at the payee's bank (including spaces).</li> <li>• For Northbound transactions: please enter the Chinese Mainland payee's English (or Pinyin) name with the surname first, followed by the given name (e.g. Chan Tai Man).</li> </ul>
手機號碼 Mobile Number	<ul style="list-style-type: none"> <li>• 收款人已於收款銀行開通手機號碼跨境收款服務，並在其銀行有效綁定手機號碼。</li> <li>• The payee has enabled the cross-boundary fund receipt service via mobile number with the payee's bank, and the mobile number is validly linked to their bank account.</li> </ul>
賬戶幣種 Account Currency	<ul style="list-style-type: none"> <li>• 收款賬戶須能接收本次交易收款之幣種（如 RMB / HKD）</li> <li>• The payee account must be able to receive funds in the currency selected for this transaction (e.g., RMB / HKD).</li> </ul>



	Step 1	Step 2	Step 3.a	Step 3.b
TC	於主目錄選擇「轉賬及繳賬」，按「跨境支付通至中國內地」>「轉賬至中國內地」。	選擇扣款賬戶。	選擇以「手機號碼」作為轉賬方式，並輸入收款人以+86開頭的手機號碼，亦可選擇最近收款人或手機內之聯絡人。	選擇以「賬戶號碼」作為轉賬方式，按「付款至新收款人」，亦可選擇最近收款人。
EN	In the main menu, select "Transfer & Pay", then click "Payment Connect to Mainland China" > "Transfer to Mainland China".	Select payment account.	Choose "Mobile Number" as the transfer method and enter the payee's mobile number starting with +86. You can also choose a recent payee or a contact in your mobile phone.	Choose "Account Number" as the transfer method and click "Pay to new payee". You can also choose a recent payee.

# 轉賬至中國內地手機號碼/中國內地戶口號碼 Transfer to Chinese Mainland Mobile Number / Chinese Mainland Account Number



	Step 4	Step 5	Step 6	Step 7
TC	檢查收款人名稱及選擇預設/指定收款銀行，按「繼續」。	輸入付賬金額。如有需要，可輸入給收款人的訊息，按「提交」。	檢查所有付款資料後，按「確認」。	以流動保安編碼進行雙重認證。
EN	Check the payee name and select the default/specified payee bank, then click "Continue".	Enter the payment amount. If necessary, you can enter a message for the payee, then click "Submit".	After reviewing all payment details, click "Confirm".	Two-factor authentication via mobile security token.

# 轉賬至中國內地手機號碼/中國內地戶口號碼

## Transfer to Chinese Mainland Mobile Number / Chinese Mainland Account Number



	Step 8	Step 9	
TC	交易指示成功提交。客戶會收到短訊及電郵通知。	客戶可於「跨境支付通交易記錄」頁面追蹤有關交易的最新狀態。客戶可「儲存」或「分享」付款記錄。	
EN	The payment instruction has been successfully submitted. The customer will receive an SMS and email notification.	Customers can enquire the latest status of their transactions on the "Payment Connect Transaction Record" page. Customers can also "Save" or "Share" payment records.	

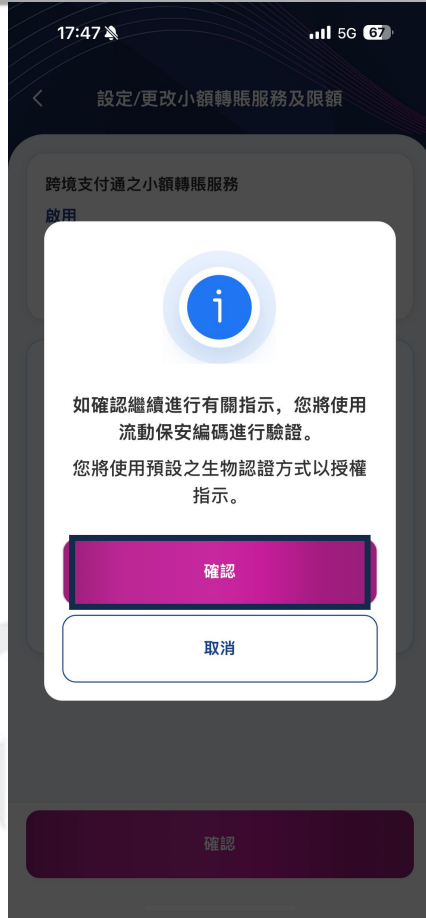
# 啟用「跨境支付通」小額轉賬服務及設定限額

## Set up Small-Value Fund Transfer Service and Limit



	Step 1	Step 2	Step 3	Step 4
TC	於主目錄選擇「轉賬及繳賬」後，按「跨境支付通至中國內地」>「設定/更改小額轉賬服務及限額」。	細閱有關條款及細則，按「同意並繼續」。	啟用服務並設定限額(上限為港幣 \$10,000)，按「下一步」。	確定指示正確無誤，按「確認」。
EN	After selecting "Transfer & Pay" in the main menu, click "Payment Connect to Mainland China" > "Set up / Change Small-Value Fund Transfer Service and Limit".	Please carefully read the relevant terms and conditions, and then click "Agree and Continue".	Enable the service and set a limit (maximum HK\$10,000), then click "Next".	Once you've confirmed the instructions are correct, click "Confirm".

# 啟用「跨境支付通」小額轉賬服務及設定限額 Set up Small-Value Fund Transfer Service and Limit



	Step 5	Step 6		
TC	以流動保安編碼進行雙重認證。	指示成功提交，客戶會收到短訊及電郵通知。		
EN	Two-factor authentication via mobile security token.	Once the instruction is successfully submitted, the customer will receive a notification via SMS and email.		