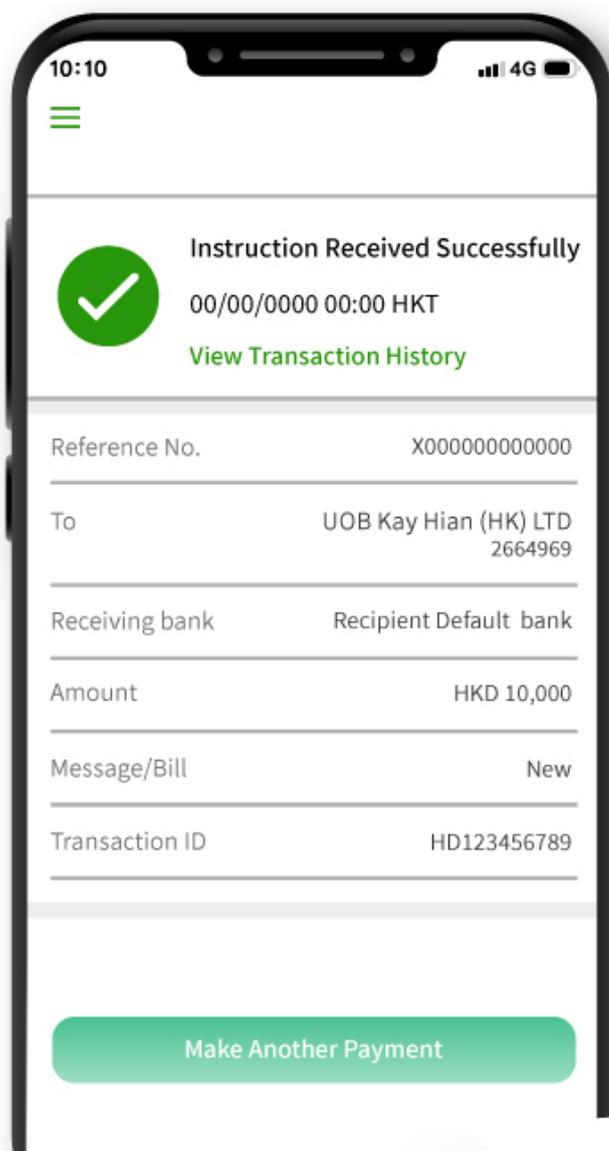


Faster Payment System ID (FPS ID) User Guide



Last updated on Nov 2021



網上交易輕而易舉

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INTRODUCTION

What is Faster Payment System (FPS)?



Faster Payment System (FPS) is a real-time payment service platform launched by the Hong Kong Monetary Authority. It uses a unified platform to connect all local banks for instant cross-bank transfer services. Clients can use online and mobile e-banking to carry out cross-bank transfer services in Hong Kong dollars or Renminbi in real-time using mobile phone numbers, email addresses or fast payment system identification codes.



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INTRODUCTION

What are the benefits of using FPS ID?



I. Simple & Convenient

- Simply transfer your funds using the **FPS ID of UOB Kay Hian**[^] [i.e. Equities (HKD) FPS ID: 2664969]
- Proof of deposit is not required*



II. Instant Transfers

- Transfers can be made instantly anytime, anywhere
- Account balance will be updated within half working day*



III. Accessible Across Different Platforms

- Connect to different banks and e-wallets
- Supported on computers and mobile devices



IV. Multiple Currencies

- \$0 Handling Fee
- Supports HKD and RMB payments

[^]Enter your UOB Kay Hian account number in the bank remarks field.

*Only applicable to fund transfers processed by FPS ID of UOB Kay Hian. For fund transfers processed via receiving bank accounts, uploads of deposit proof is required. The account balance will be updated within one working day.



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INTRODUCTION

Deposit via FPS in 6 Steps

Step 1



Login to your personal e-banking

* Depositing bank account name must be the exact same name as your registered name at UOB Kay Hian

Step 2



Select FPS ID

Step 3



Enter UOB Kay Hian FPS ID and Amount

* Transfer limit is subjected to different banks

Step 4



Enter your UOB Kay Hian Account Number in the Remarks field

Step 5



**Transaction is completed!
Save a copy of the transaction details**

Step 6



Add UOB Kay Hian FPS's ID as your 'Registered Payee' for future payments



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INTRODUCTION

UOB Kay Hian FPS IDs

Category	CUR	Payee Name	FPS ID
Equities	HKD	UOB KAY HIAN (HK) LTD	2664969
	CNY	UOB KAY HIAN (HK) LTD	1439348
Stock Options	HKD	UOB KAY HIAN (HK) LTD-O C	4102521
Futures	HKD	UOB K H F (HK) LD- HKFE T	5021621
	CNY	U K H F (H K) L-H T C A	1793421

Deposit Confirmation

Deposit Time	Receiving Time
Before 11:30 am	After 1pm
11:30 am – 4pm	Before US market opens
* If the deposit is made after 4pm, the receiving time will be on the next Hong Kong trading day after 1pm.	

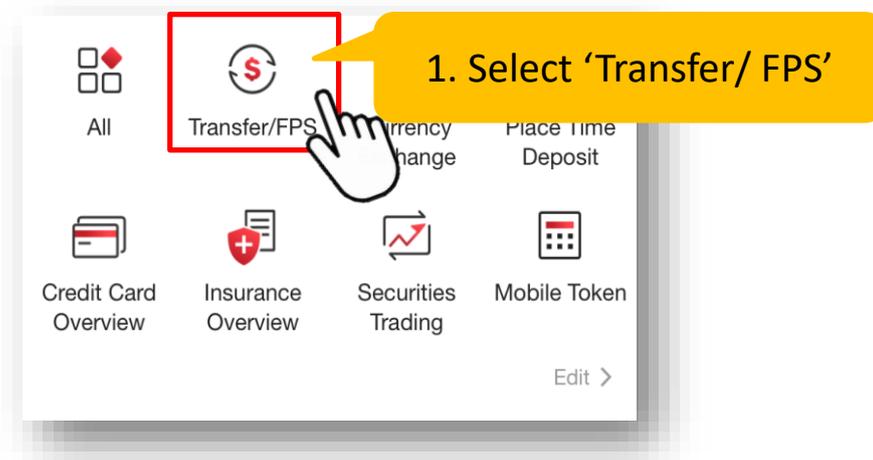


網上交易輕而易舉

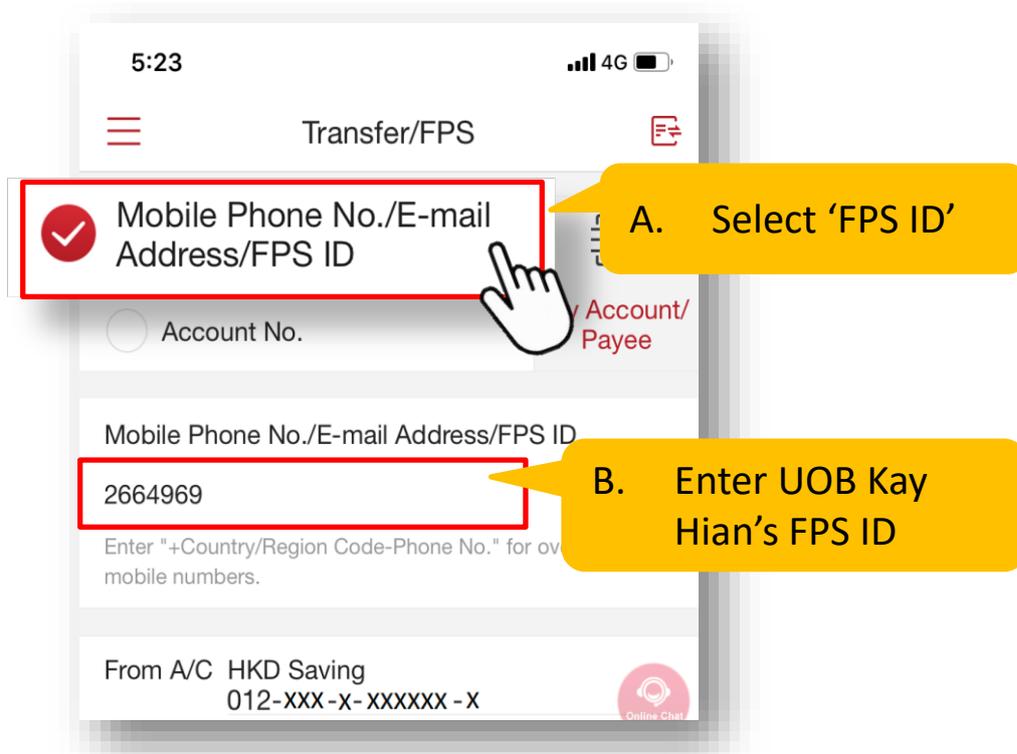
FPS USER GUIDE (MOBILE BANKING)

Bank of China

1. Login to your personal e-banking and select 'Transfer/ FPS'



2. Select 'FPS ID' and enter UOB Kay Hian's FPS ID



網上交易輕而易舉

3. Input the transaction details

The screenshot shows the transaction input interface. Callout A points to the 'Amt' field where 'HKD 10000' is entered. Callout B points to the 'Message to Beneficiary' field where '999996-001E' is entered. Callout C points to the 'Continue' button at the bottom.

A. Enter 'Amount' and select 'Currency'

B. Enter your UOB Kay Hian account number under 'Message to Beneficiary'

C. Press 'Continue'

4. Verify and confirm the transaction details

The screenshot shows the verification screen with the heading 'Please verify before confirmation.' Callout A points to the 'FPS ID' and 'Payee' fields. Callout B points to the 'Agree and Confirm' button.

A. Ensure the FPS ID and Payee name are correct

B. Press 'Agree and confirm' if the details are correct

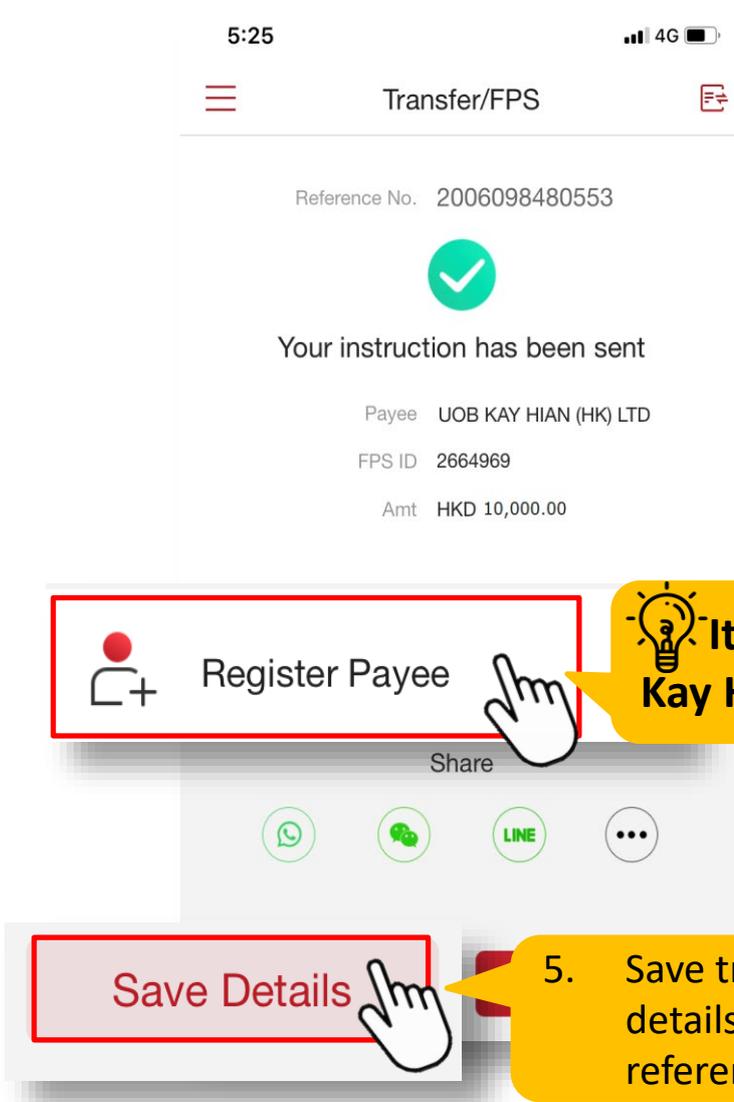
FPS ID	2664969
Payee	UOB KAY HIAN (HK) LTD <small>(Please ensure the account holder's / payee's name is correct)</small>
From A/C	HKD Saving 012-xxx-x-xxxxxx-x
Amt	HKD 10,000.00 Charge is waived
Transfer Date	Now
Personal Notes	---
Message to Beneficiary	999996-001E



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5. Save a screenshot of the transaction details upon completion

 It is suggested to add UOB Kay Hian as 'Registered Payee' to retrieve saved information for future payments

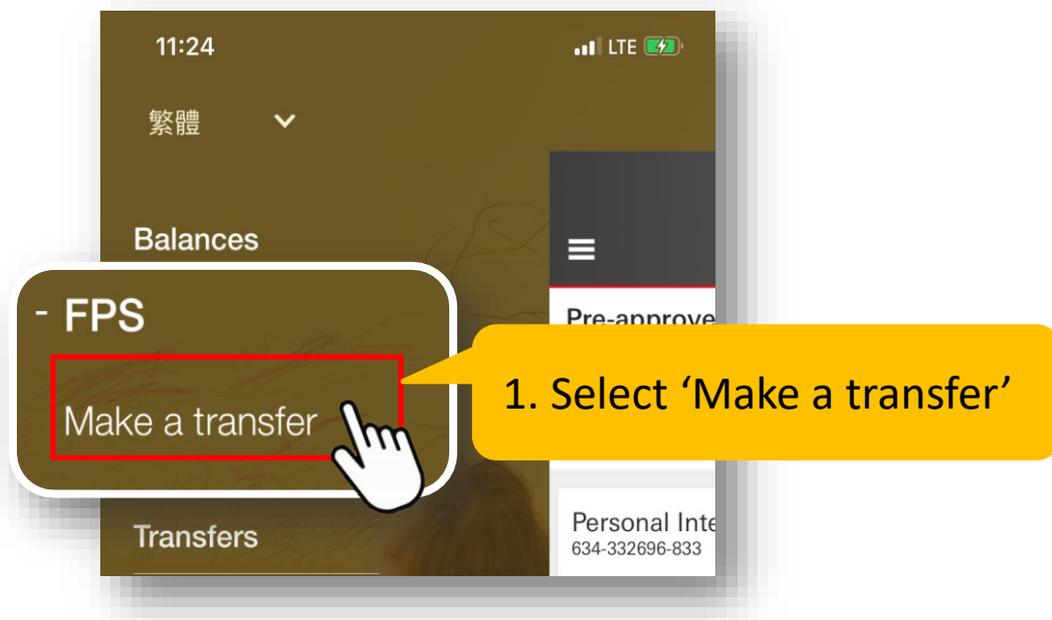


The screenshot shows the 'Transfer/FPS' screen in the FPS ID app. At the top, the time is 5:25 and the signal is 4G. The screen displays a green checkmark and the message 'Your instruction has been sent'. Below this, the transaction details are listed: Reference No. 2006098480553, Payee UOB KAY HIAN (HK) LTD, FPS ID 2664969, and Amt HKD 10,000.00. At the bottom, there are two main options: 'Register Payee' and 'Save Details'. The 'Register Payee' option is highlighted with a red box and a hand icon pointing to it. A yellow callout bubble with a lightbulb icon points to this option, containing the text: 'It is suggested to add UOB Kay Hian as 'Registered Payee''. Below the 'Register Payee' option, there is a 'Share' button and social media sharing icons for WhatsApp, WeChat, LINE, and a more options menu. The 'Save Details' option is also highlighted with a red box and a hand icon pointing to it. A yellow callout bubble with a hand icon points to this option, containing the text: '5. Save transaction details for your reference'.

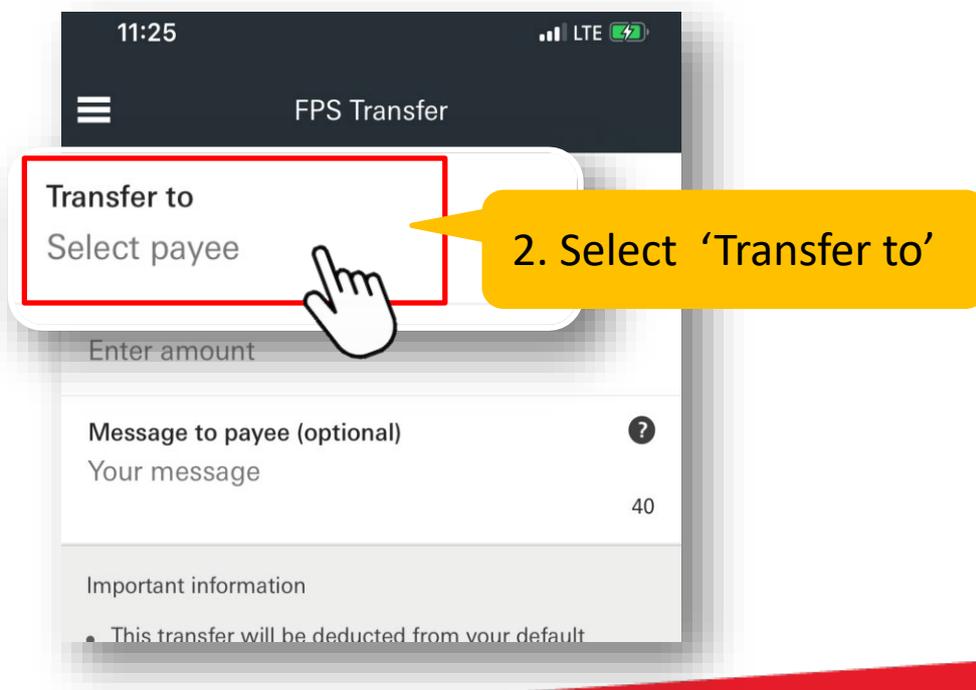
FPS USER GUIDE (MOBILE BANKING)

HSBC

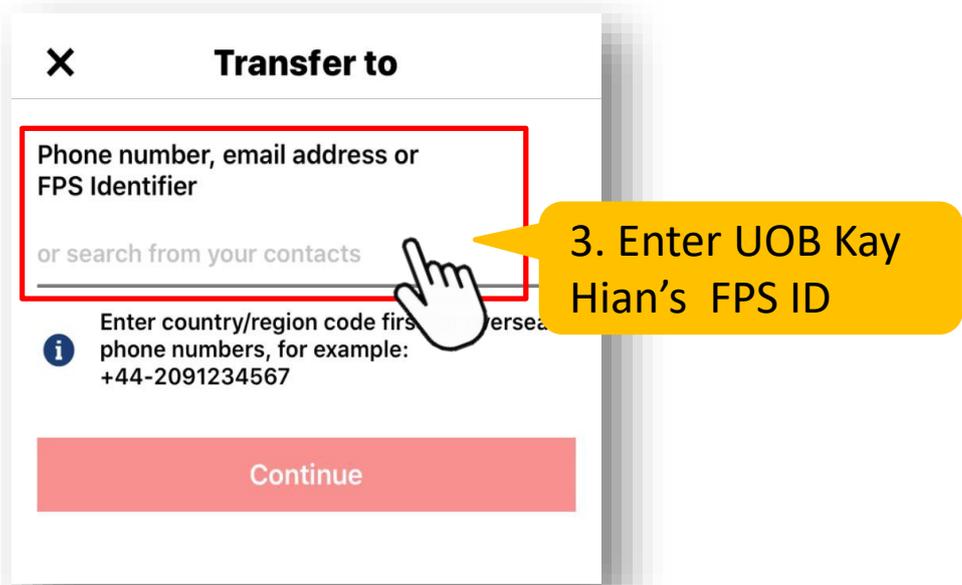
1. Login personal e-banking and select 'Transfer/FPS'



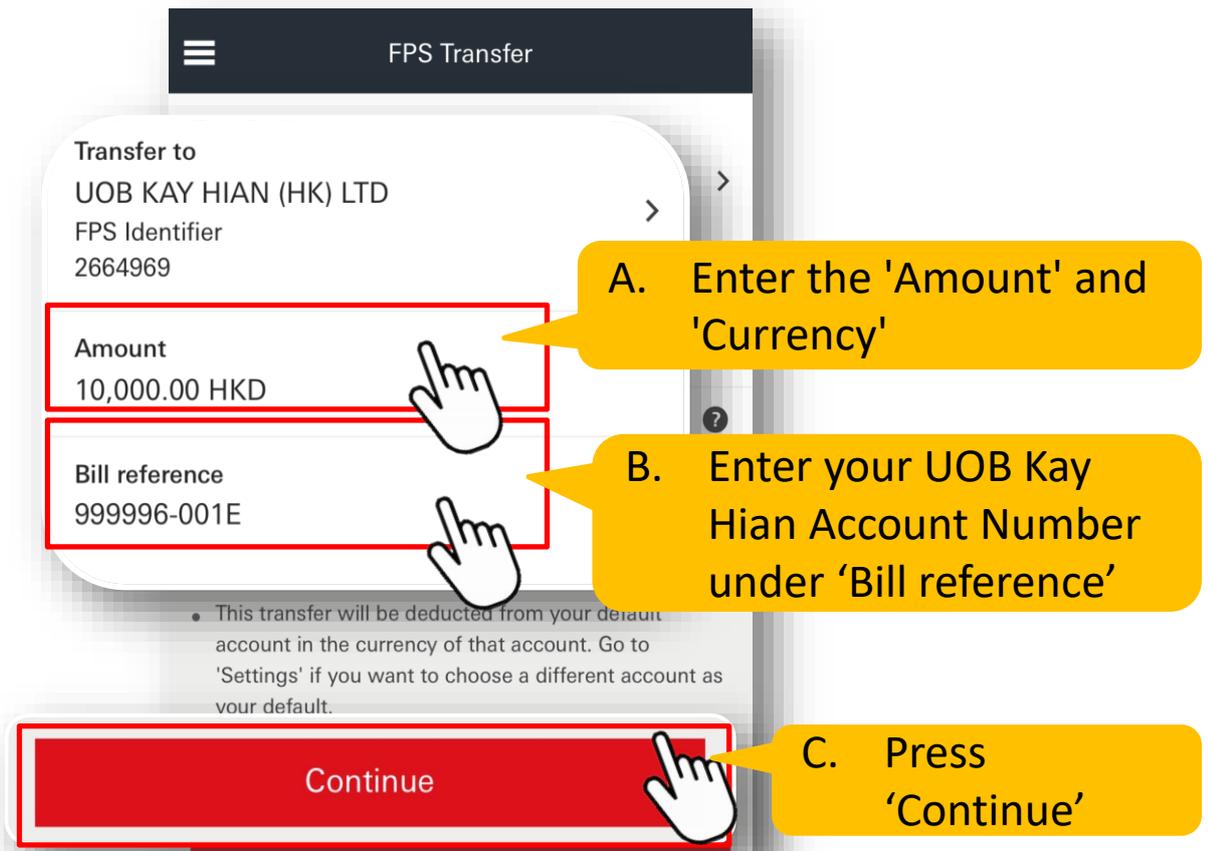
2. Select 'Transfer to'



3. Enter UOB Kay Hian's FPS ID



4. Enter transaction details



網上交易輕而易舉

5. Verify and confirm the transaction details

To	UOB KAY HIAN (HK) LTD FPS Identifier 2664969 Default option
Amount	10,000.00 HKD
Charges	Waived
	Transfer now
	999996-001E

Confirm

A. Ensure the FPS ID and Payee name are correct

B. Press 'Confirm' if the details are correct

6. Save a screenshot of the transaction details upon completion

Confirmation



Thank you
Your instruction has been received.

From	Hong Kong SAR  Personal Integrated Account HKD Savings 634-XXXXXX-XXX
To	UOB KAY HIAN (HK) LTD FPS Identifier 2664969 Default option

6. Save transaction details for your reference

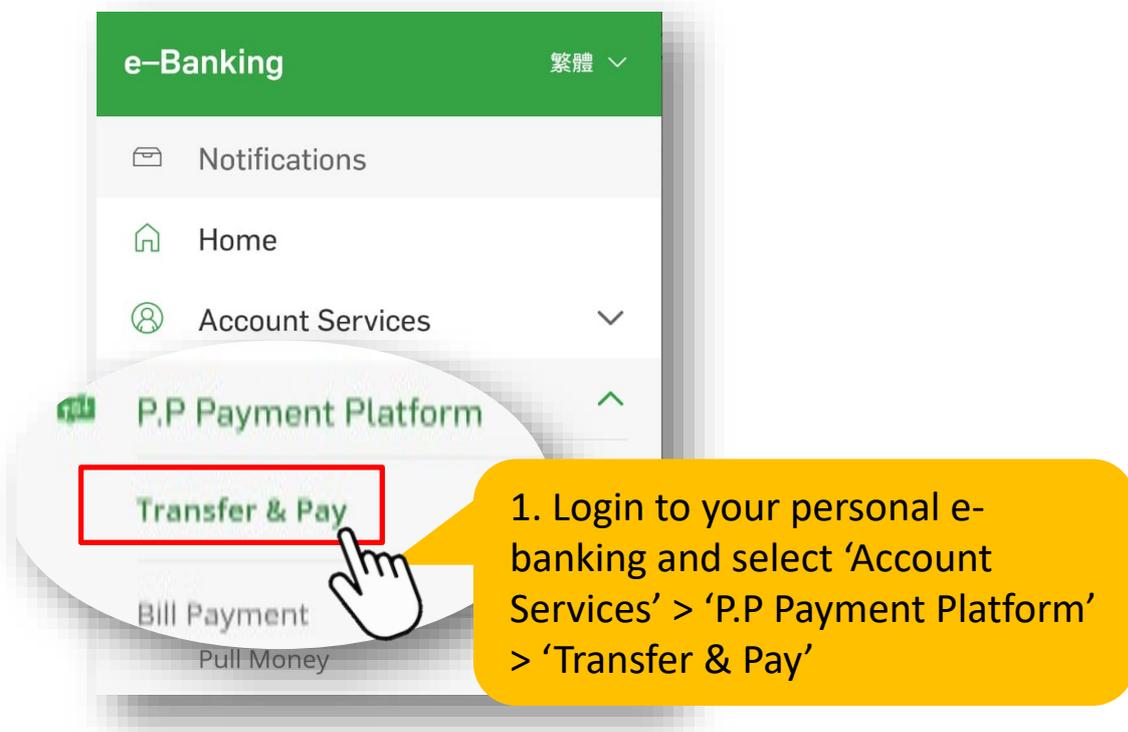


網上交易輕而易舉

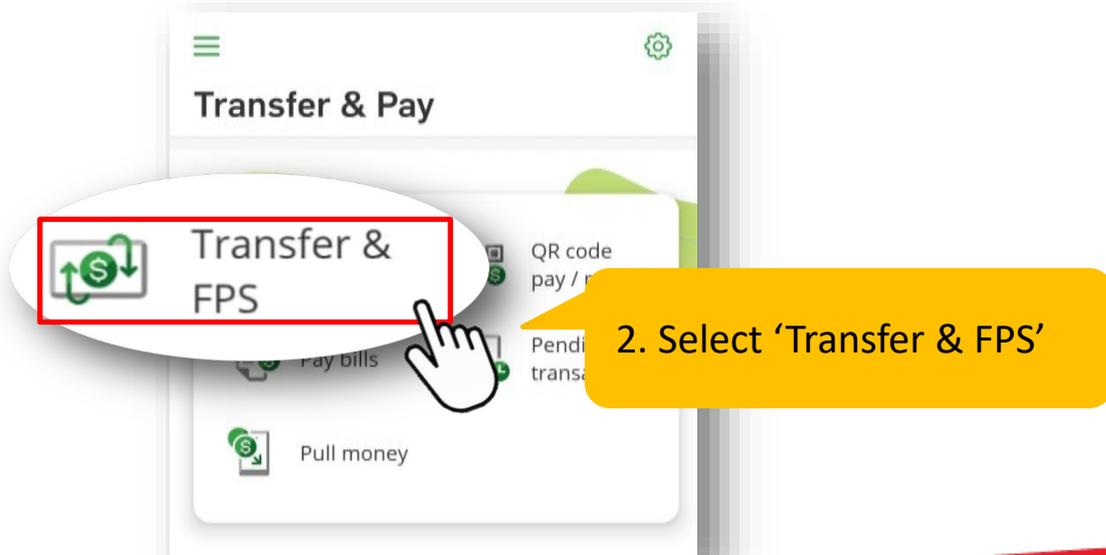
FPS USER GUIDE (MOBILE BANKING)

Hang Seng Bank

1. Login to your personal e-banking and select 'Account Services' > 'P.P Payment Platform' > 'Transfer & Pay'

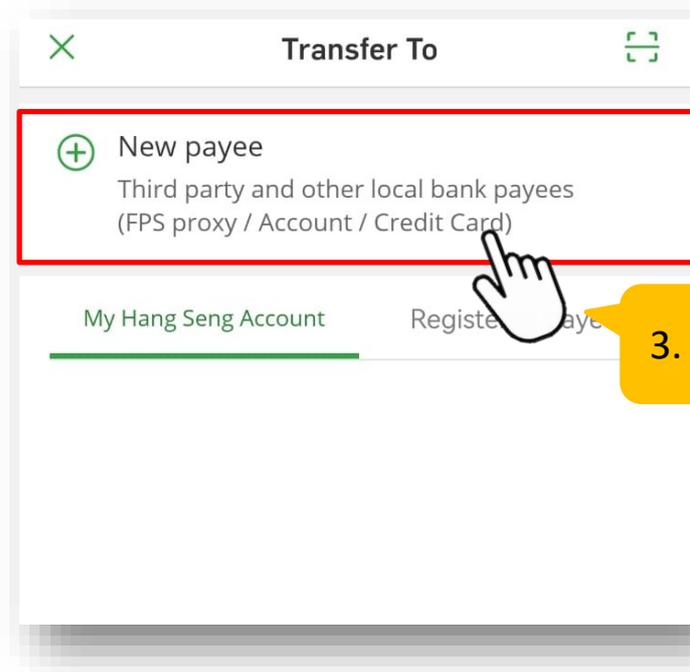


2. Select 'Transfer & FPS'

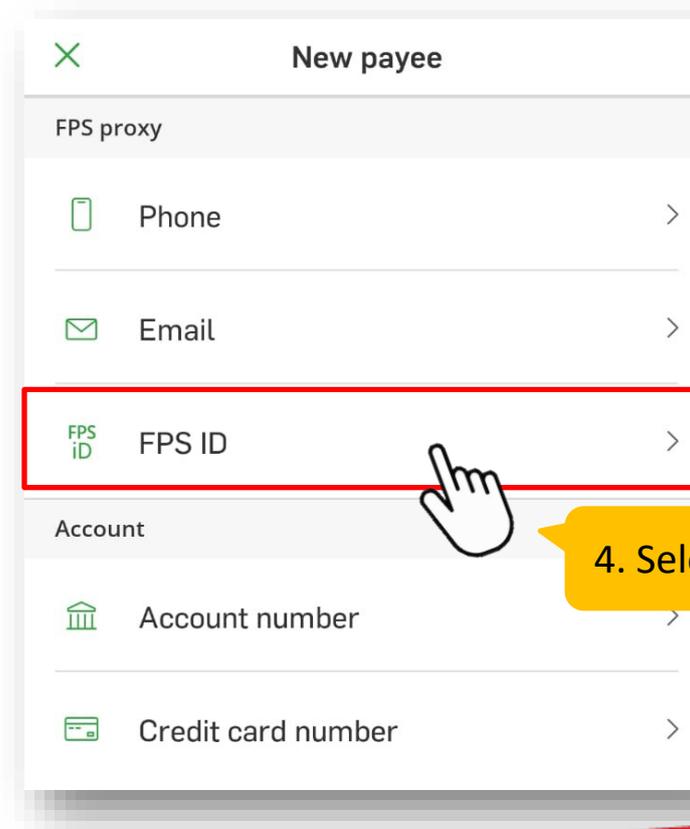


網上交易輕而易舉

3. Select 'New Payee'

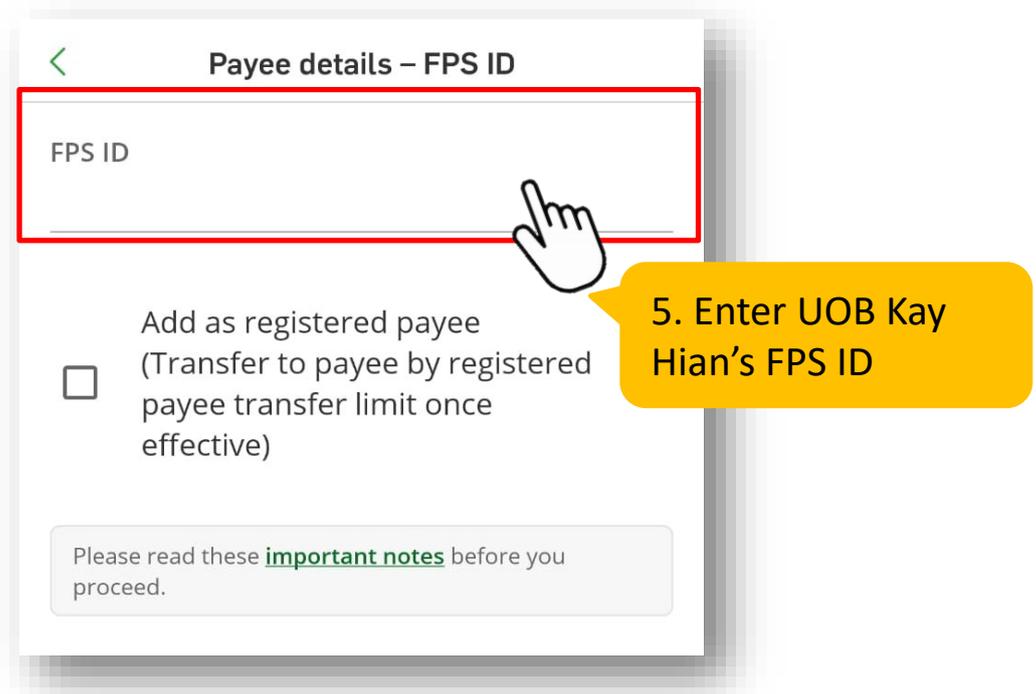


4. Select 'FPS ID'

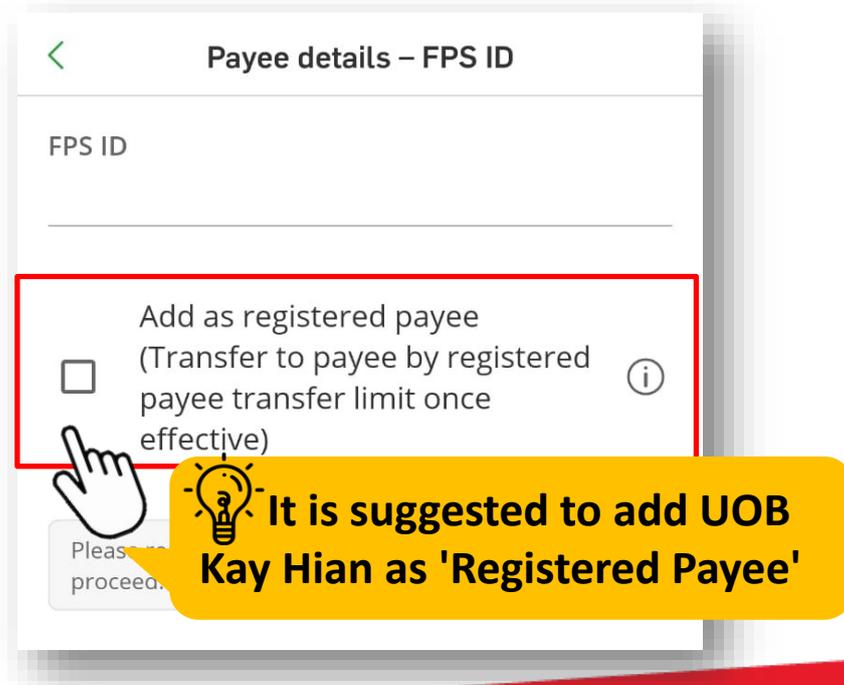


網上交易輕而易舉

5. Enter UOB Kay Hian's FPS ID



6. It is suggested to add UOB Kay Hian as 'Registered Payee' to retrieve saved information for future payments



網上交易輕而易舉

7. Enter transaction details

The screenshot shows the 'Transfer' screen with the following elements and callouts:

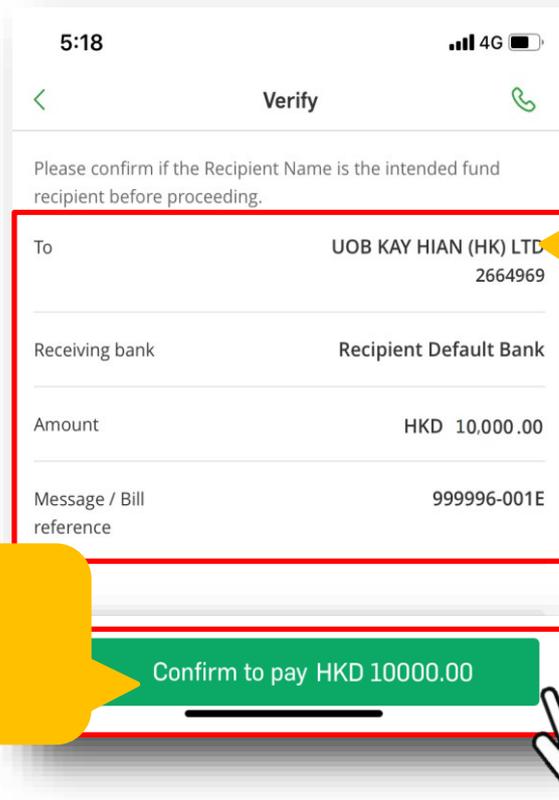
- Callout A:** Points to the amount field showing 'HKD 0.00'. The field is highlighted with a red box.
- Callout B:** Points to the 'From' account dropdown menu showing 'HKD Savings'. The dropdown is highlighted with a red box.
- Callout C:** Points to the 'Message to payee (Optional) / Bill reference' text input field. The field is highlighted with a red box.
- Callout D:** Points to the 'Next' button at the bottom of the screen. The button is highlighted with a red box.

Additional visible text on the screen includes: 'To 2664969', 'As of today (HKD on ...)', 'Small value transfer limit', 'Non-registered payee transfer limit 100', 'From', 'My notes (Optional)', and 'Transfer on'.



網上交易輕而易舉

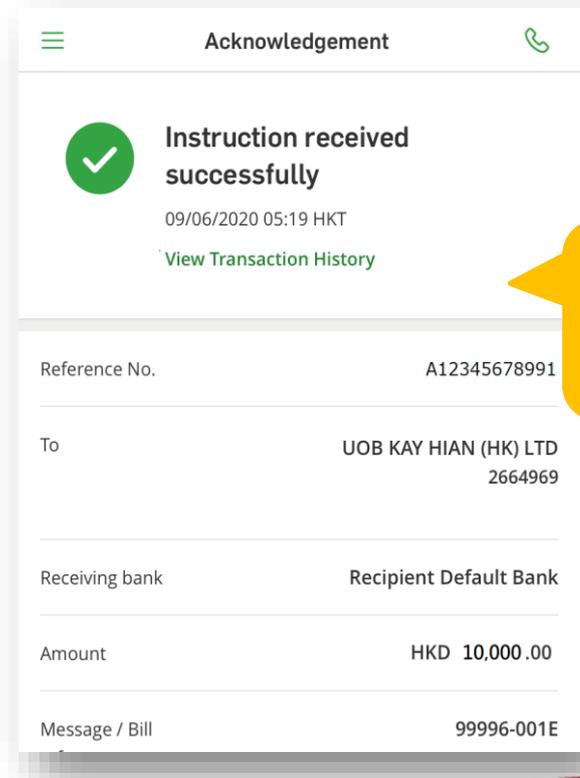
8. Verify and confirm the transaction details



A. Ensure that the FPS ID and Payee name are correct

B. Press 'Confirm' if the details are correct

9. Save a screenshot of the transaction details upon completion



9. Save the transaction details for your reference

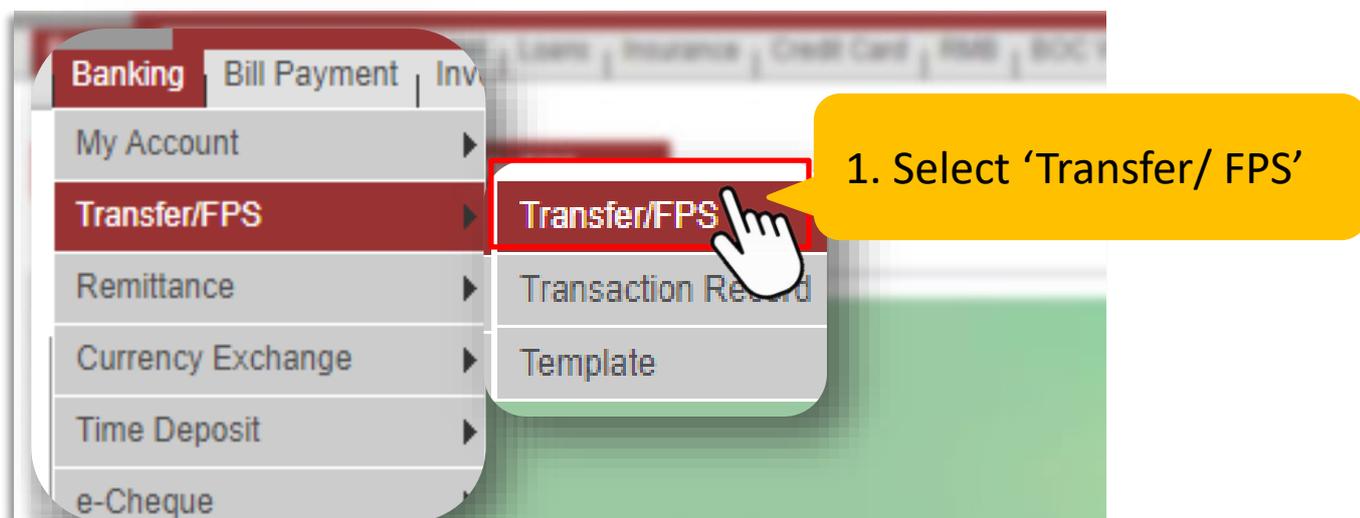


網上交易輕而易舉

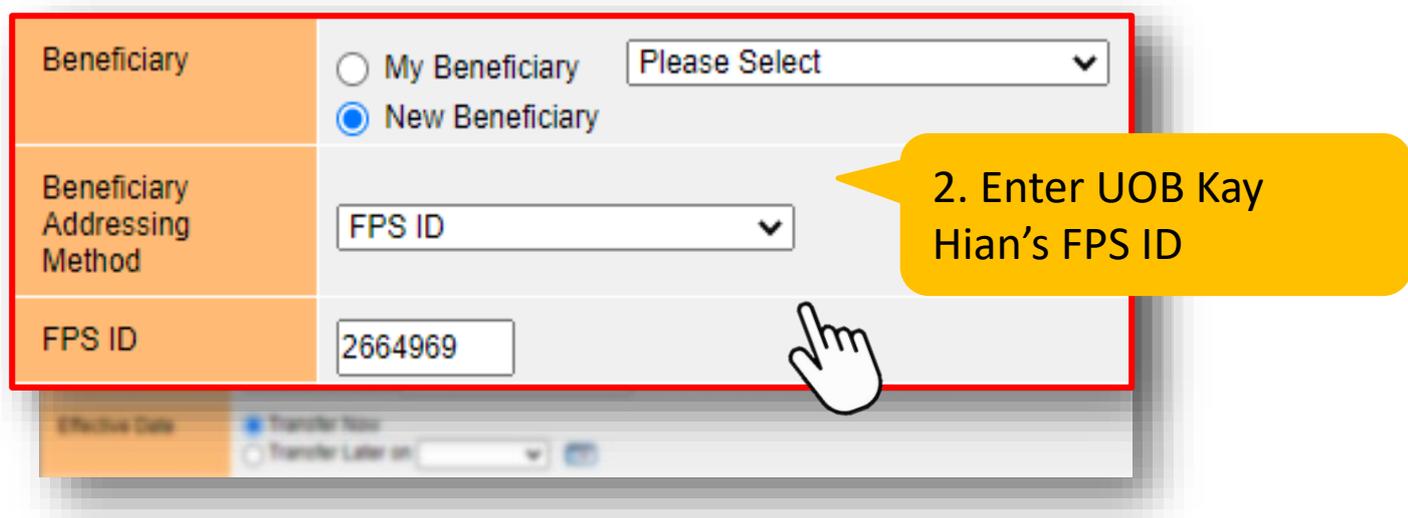
FPS USER GUIDE (INTERNET BANKING)

Bank of China

1. Login to your personal e-banking and select 'Transfer/FPS'



2. Select 'FPS ID' and enter UOB Kay Hian's FPS ID



網上交易輕而易舉

3. Input the transaction details

The screenshot shows the 'Beneficiary Addressing' section of the FPS ID interface. It includes fields for 'From Account', 'Currency', 'Transfer Amount', and 'Effective Date'. Callout A points to the 'Transfer Amount' and 'Currency' fields. Callout B points to the 'Message to Beneficiary' field. Callout C points to the 'Register Beneficiary' checkbox.

A. Enter 'Amount' and Select 'Currency'

B. Enter your UOB Kay Hian account number under 'Message to Beneficiary'

C. Add UOB Kay Hian as 'Registered Payee'

4. Add UOB Kay Hian as 'Register Beneficiary' and save the template

The screenshot shows the 'Register Beneficiary' form. It includes fields for 'Registered Third Party Account', 'Daily Fund Transfer Total Limit', 'Daily Transfer Limit for this payee', and 'Beneficiary's Name'. Callout A points to the 'Registered Third Party Account' field. Callout B points to the 'Save as template, template name' field. Callout C points to the 'Submit' button.

A. Set up Transfer limit

B. Rename the template

C. Press 'Submit'



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5. Verify and confirm the transaction details

FPS ID	2664969
Beneficiary's Name	UOB KAY HIAN (HK) LTD (Please ensure the account holder's / payee's name is correct)
From Account	HKD Savings Account 012-XXX-X-XXXXXX-X
Currency	HKD
Transfer Amount	HKD 10,000.00
Effective Date	Now
Personal Notes	-----
Add New Template	Equities UOBKH
Handling Charges and Beneficiary Bank Charges	
Charges	Waived
Other Details	
Message to Beneficiary	999996-001E

5. Ensure the FPS ID and payee name are correct

6. Enter 2FA confirmation code and press 'Confirm' to submit the transaction

A. Enter 2FA confirmation code

B. Press 'Confirm'



網上交易輕而易舉

7. Save a screenshot of the transaction details upon completion

Transfer/FPS Print Help

Transaction is accepted Reference Number:2006299920691
 A brand new FPS Service has already launched, please register the [addressing service](#) immediately to enjoy the faster transfer service.

FPS ID	2664969
Beneficiary's Name	UOB KAY HIAN (HK) LTD
From Account	HKD Savings Account 012-XXX-X-XXXXXX-X
Currency	HKD
Transfer Amount	HKD 10,000.00
Effective Date	Now
Personal Notes	-----

Handling Charges and Beneficiary Bank Charges

Charges	Waived
---------	--------

Other Details

Message to Beneficiary	999996-001E
------------------------	-------------



7. Save transaction details for your reference

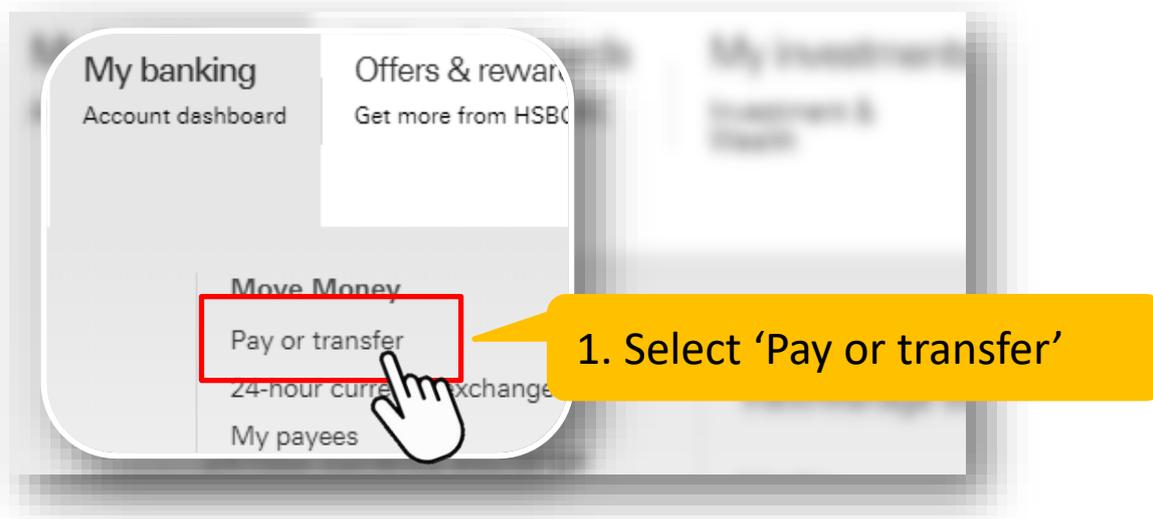


網上交易輕而易舉

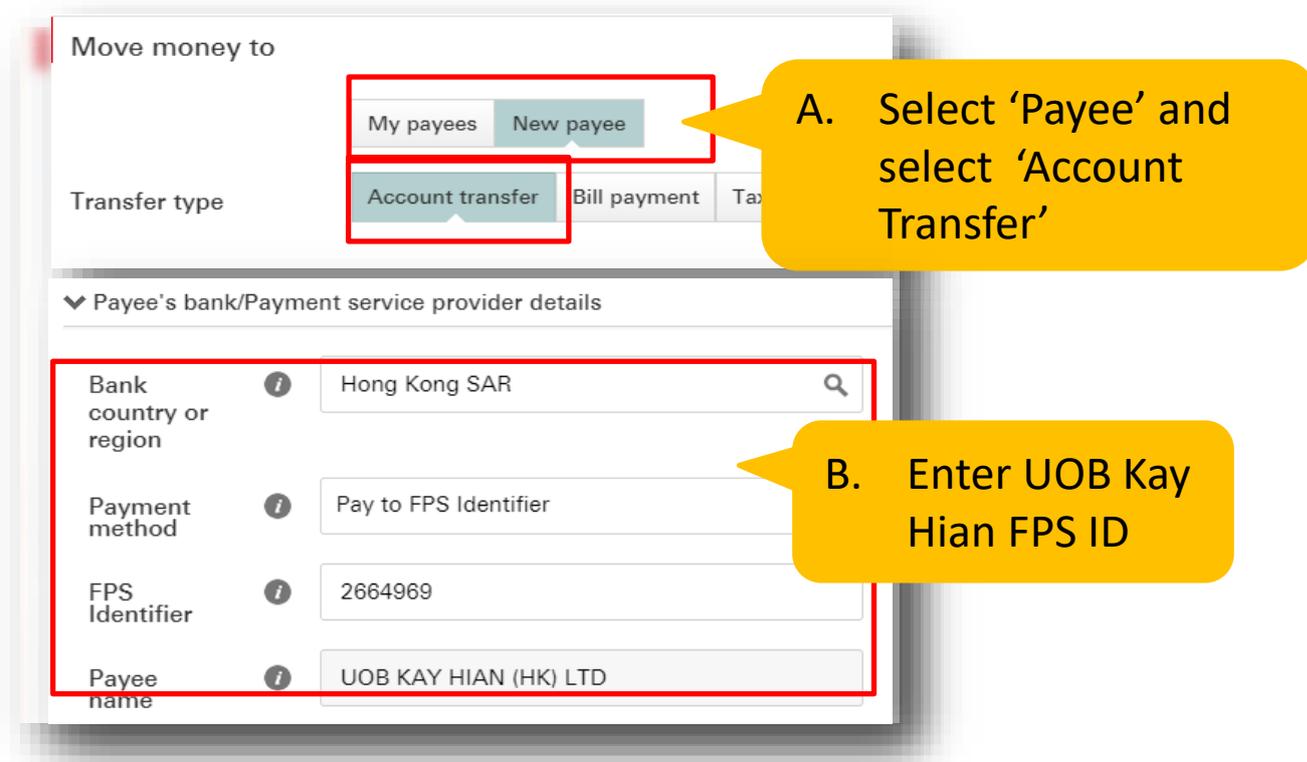
FPS USER GUIDE (INTERNET BANKING)

HSBC

1. Login to your personal e-banking and Select 'Transfer/FPS'



2. Enter UOB Kay Hian's FPS ID



網上交易輕而易舉

3. Add UOB Kay Hian as 'My payees' and input payee's nickname

The screenshot shows a form titled "Add payee" with two main sections. The first section, "Payee nickname", has a text input field containing "Equity UOBKH". A hand icon points to this field, with callout A: "Input payee's nickname". The second section, "Add to My payees", has a checked checkbox and the text "Add to My payees" and "Add this payee as your payee". A hand icon points to this section, with callout B: "Add UOB Kay Hian as 'My Payees'".

4. Enter transaction details

The screenshot shows a form titled "Payment details" with three main sections. The first section, "Transfer Amount", has a text input field containing "HKD 10,000.00". A hand icon points to this field, with callout A: "Enter transaction amount". The second section, "Reference (optional)", has a text input field containing "999996-001E". A hand icon points to this field, with callout B: "Enter your UOB Kay Hian account number at 'Reference'". The third section, "Continue", has a large black button with the text "Continue". A hand icon points to this button, with callout C: "Press 'Continue'".



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5. Verify and confirm the transaction details

The screenshot shows a 'Verify' screen with a red 'Next payment' button at the top. The transaction details are as follows:

To	Hong Kong SAR UOB KAY HIAN (HK) LTD 2664969
Amount	10,000.00
Payment date	Now
More details	
Payee nickname	EQUITY UOBKH
Reference	999996-001E

A. Ensure the FPS ID and Payee name are correct

B. Press 'Confirm' if the details are correct

6. Enter 2FA confirmation code and Press 'OK'

The screenshot shows a screen with the following elements:

- A red-bordered box containing the text "Enter the transaction code".
- An input field with the placeholder text "Enter your 6 digit code". A hand icon is pointing to this field.
- A yellow callout box with the text "6. Enter 2FA confirmation code".
- Below the input field, there is a section titled "Mobile instructions" with the text "Open the UOBK HK Mobile Banking app on your mobile device".
- Three smartphone icons are shown below the instructions, illustrating the app interface.

7. Save a screenshot of the transaction details upon completion

Confirmation
Need guidance?

✓ ✓ 3

!

We have received your instruction of adding the payee as your registered transfer accounts. Please check your payee list after two working days to confirm payee has been added successfully. To access your payee list, select 'My Banking' and choose 'My payees'.

✓

Your instruction has been successfully processed at 16:12 HKT on 03 Jul 2020.

Please note the reference number for your records.

Payment summary

From account ✦ Hong Kong SAR
HKD Statement Savings
XXX-XXXXXX-XXX HKD

To ✦ Hong Kong SAR
UOB KAY HIAN (HK) LTD
2664969

Amount HKD 10,000.00

Payment date Now

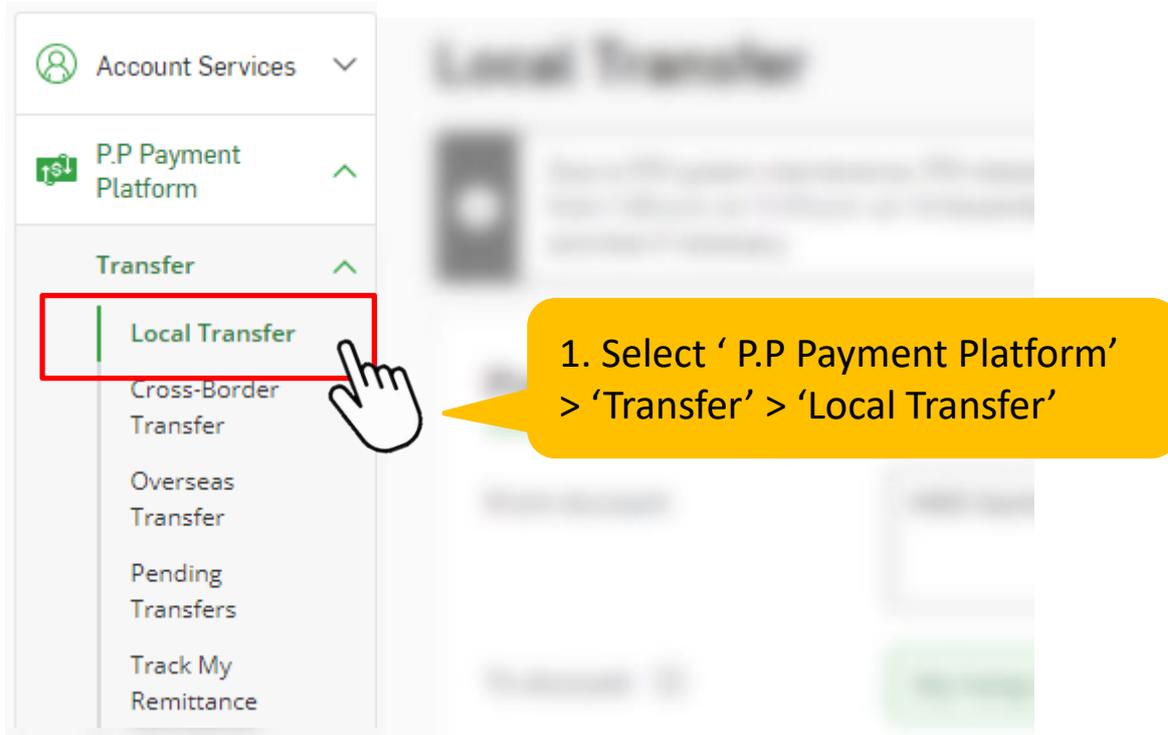
7. Save transaction details for your reference



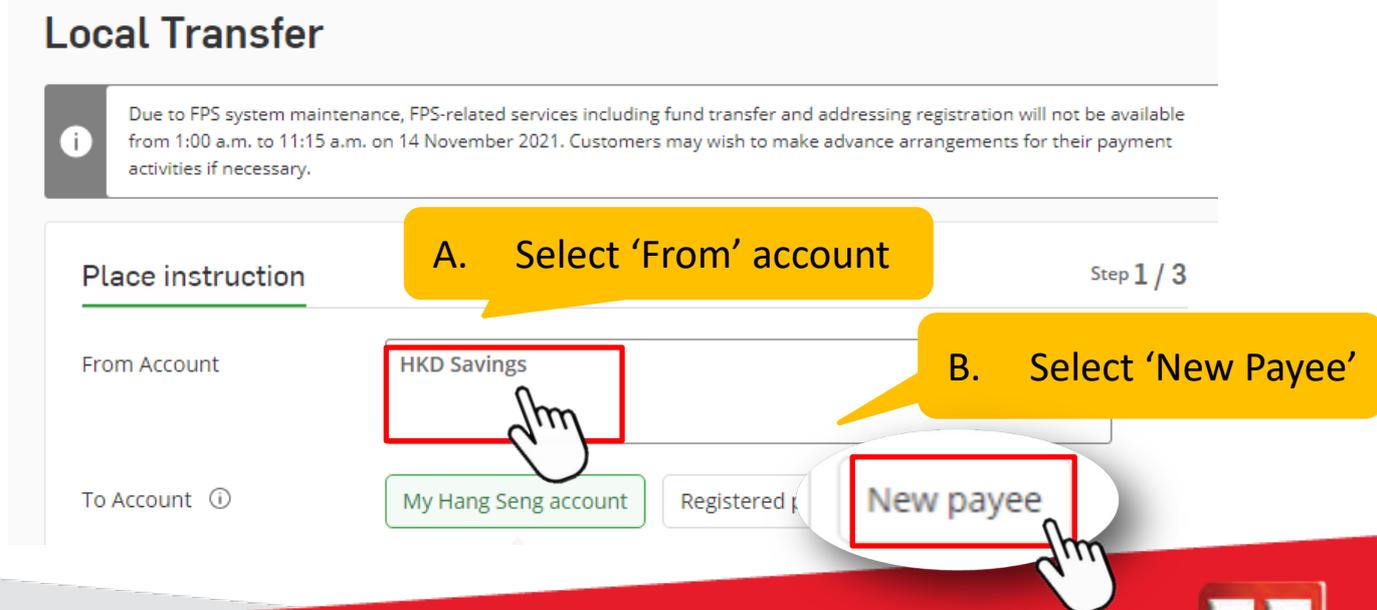
FPS USER GUIDE (INTERNET BANKING)

Hang Seng Bank

1. Login to your personal e-banking and select ' P.P Payment Platform' > 'Transfer' > 'Local Transfer'



2. Select 'From' account and select 'New Payee'



網上交易輕而易舉

3. Select 'FPS identifier'. Enter UOB Kay Hian's FPS ID and add UOB Kay Hian as registered payee

To Account ⓘ

My Hang Seng account

Registered payee

New payee

Payee type

Bank account

Credit

FPS identifier

A. Select 'FPS identifier'

FPS identifier

B. Enter UOB Kay Hian's FPS ID

Payee's name (nickname)

C. Add UOB Kay Hian as registered payee and enter registered payee nickname

Add as registered payee ⓘ

4. Enter transaction details

Transfer date

Now 09/11/2021



Amount

HKD

A. Enter transaction amount

Message to payee (optional)
/ Bill reference

B. Enter your UOB Kay Hian account number at 'Message to payee / Bill reference'

Template ⓘ

Save this transfer as template

C. Select 'Save this transfer as template'

My notes ⓘ
(Optional)

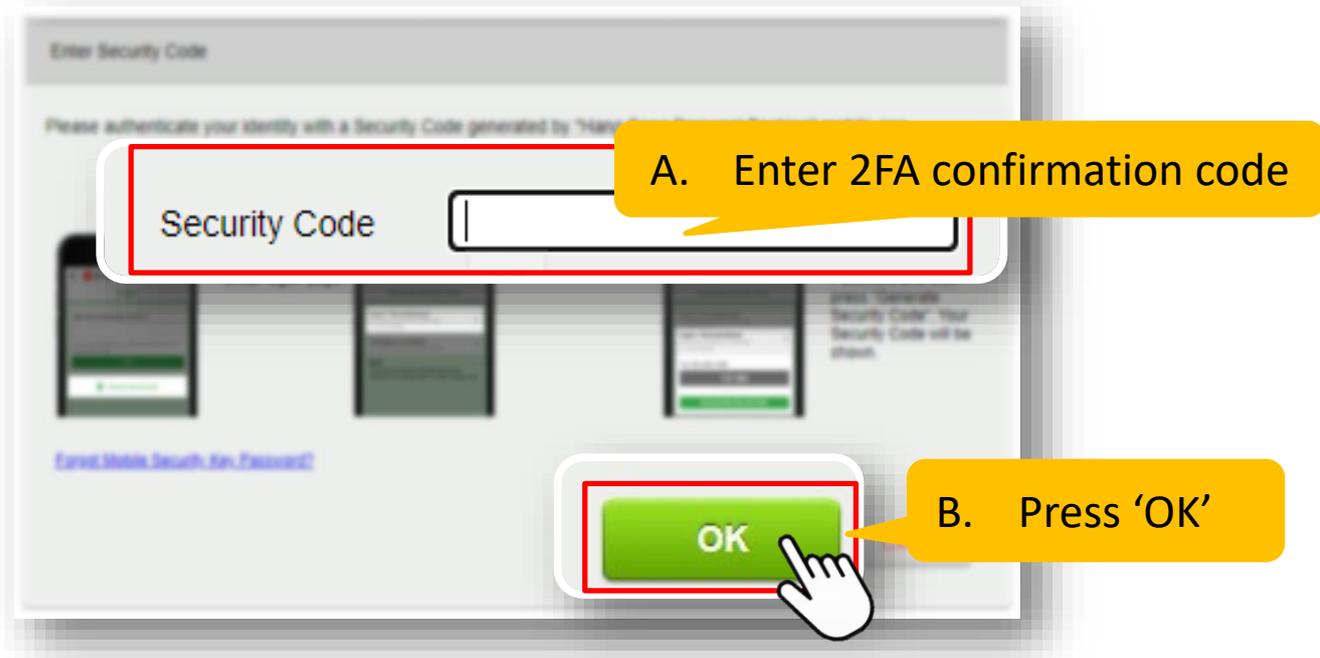
A maximum of 60 alphanumeric characters allowed.

A mandatory SMS notification will be sent to your mobile number (852) 63****12 after completing this transaction. You can [update your number](#) now.

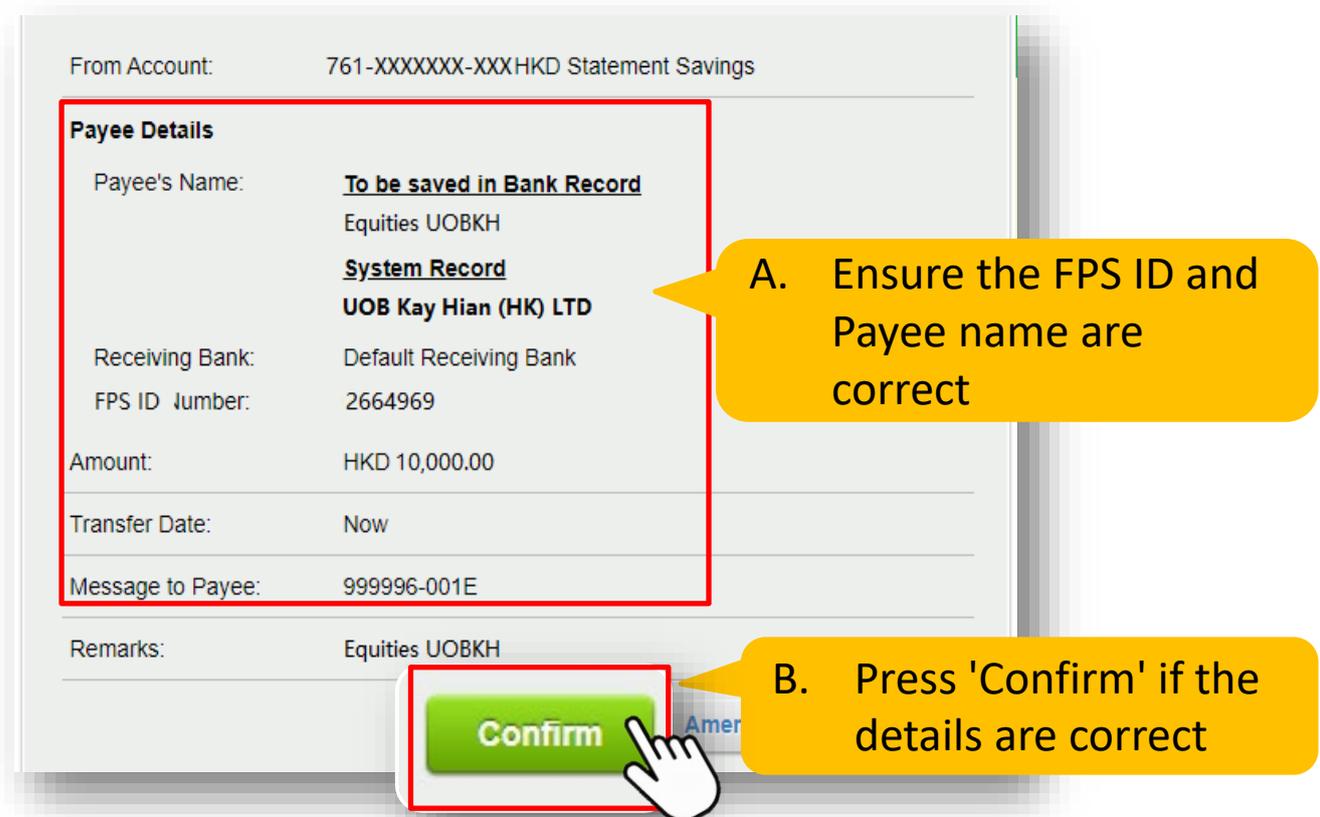


網上交易輕而易舉

5. Enter 2FA confirmation code and Press 'OK'



6. Verify and confirm the transaction details



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7. Save a screenshot of the transaction details upon completion

Transaction Completed
Reference No.:N70280102143

Details are as below:

From Account: HKD Statement Savings

Payee Details

Payee's Name: To be saved in Bank Record
Equities UOBKH
System Record
UOB Kay Hian (HK) LTD

Receiving Bank: Default Receiving Bank
FPS ID : 2664969

Amount: HKD 10,000.00 (deducted from your daily Small Value limit)

Transfer Date: Now (02-07-2020)

Message to Payee: 999996-001E

Remarks: Equities UOBKH

Transaction ID: HD12070248012397

Add as Registered Payee: Yes

Add As Template: Yes

Important Notes:

- Please ensure there are sufficient funds in the 'From Account' one working day before the transaction date. Otherwise, your transaction instruction cannot be processed.
- Please check the account details under 'Account Overview' to confirm the transaction details. Notification will be sent to the 'Inbox Message' if the transaction cannot be processed.

Notes:
You can print or save this acknowledgement page for future reference. Please note that this page is not an official document.

7. Save transaction details for your reference



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IMPORTANT NOTICE

Important Notice

❑ FPS Registration

- Registration with UOB Kay Hian is not required.
- Clients are required to register for FPS with their depositing bank. You may refer to the following links:

HSBC: <https://retailbank.hsbc.com.hk/fps/zh-hk/quick-start/>

Bank of China (HK): <https://www.bochk.com/tc/more/ebanking/fps.html>

Hang Seng Bank : <https://www.hangseng.com/zh-hk/e-services/fps/>

❑ Deposit Principle

- UOB Kay Hian **does not accept deposits from third party (parties).** Depositing bank account name must be the exact same name as your registered name at UOB Kay Hian.
- If a third party deposit has been made, we may reject and return it to the depositing bank account. Any charges incurred will be borne by the client.

❑ Clients using ICBC (Asia) and CMB Wing Lung Bank

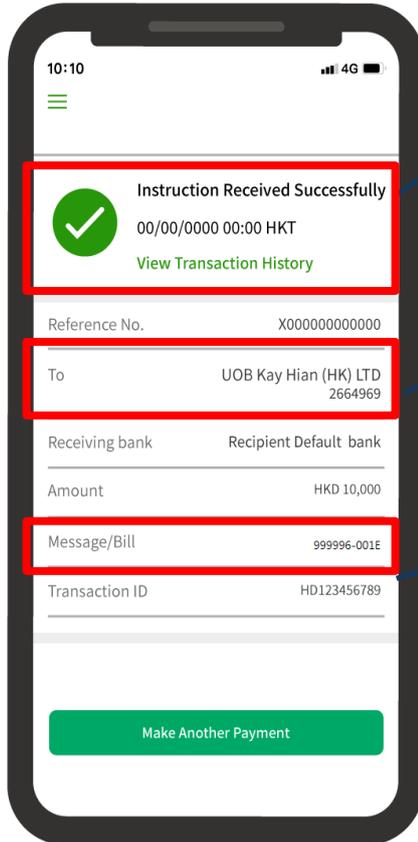
- Please provide a screenshot of the transaction details if you are using the following banks.
 - 1. Industrial and Commercial Bank of China (Asia)**
 - The deposit may not be credited automatically due to the difference in the last digit of the integrated accounts.
 - 2. CMB Wing Lung Bank**
 - A reference field may not be available to enter your UOB Kay Hian Account Number.



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IMPORTANT NOTICE

- Please send the screenshot via the following channels
 - ✓ WhatsApp: [\(852\) 6603 0308](tel:85266030308) (Client Service Department)
 - ✓ Email : deposit@uobkayhian.com.hk
 - ✓ Fax : (852) 8208 7388 (Account Department)



1. Successful Transaction
2. Correct FPS ID
3. Correct Payee Name
4. Enter UOB Kay Hian Account Number under 'Remarks'

☐ Mobile Security Key

- Please note that the use of individual e-banking mobile app may require a mobile security key.

The transferred amount will be deducted from the Non-registered Payee Daily Transfer Limit on the transaction day.

This transaction requires two-factor authentication.

Transaction Confirmation Code

(Please input the above numbers of "FPS ID" which are underlined in RED into the Mobile Token to generate a 6-digit Transaction Confirmation Code.)

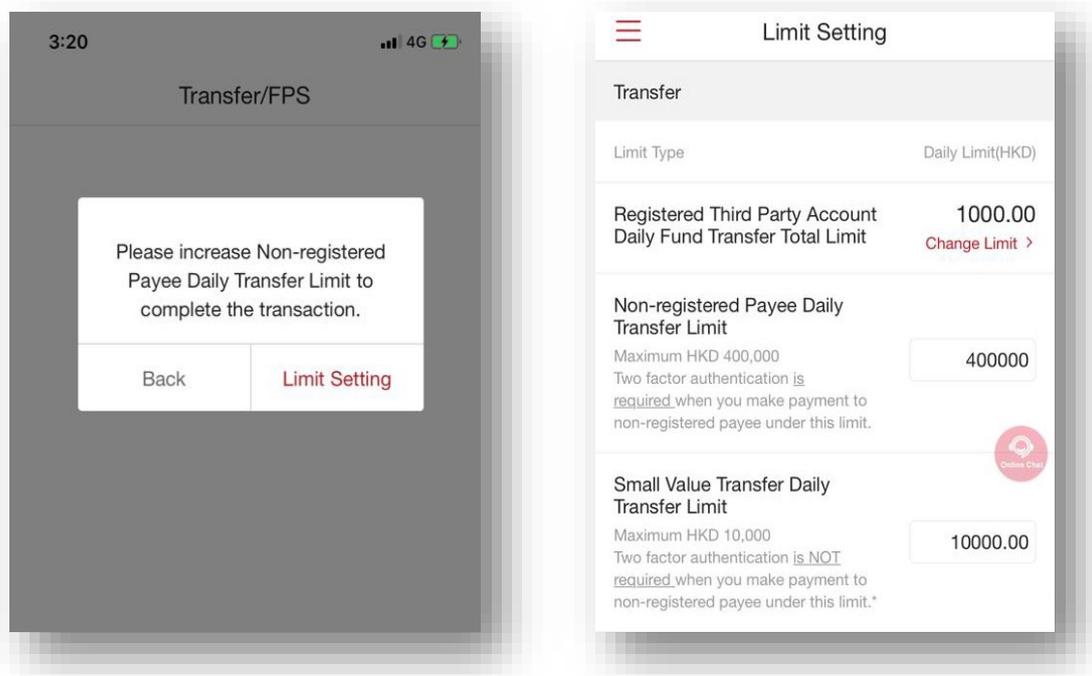


網上交易輕而易舉

IMPORTANT NOTICE

☐ Transfer Limits

- Clients who deposit via FPS may set up different transfer limits for different Payees under the e-banking settings.



Different Daily Transfer Limits for Different Banks

Payee Category	HSBC	Bank of China	Hang Seng Bank
Non-Registered	HK\$ 400,000	HK\$ 50,000	HK\$ 100,000
Registered	HK\$ 500,000	HK\$ 1,000,000	HK\$ 1,000,000

*The above information is for reference only and is subject to bank announcement.

*The maximum transfer limits of the individual banks are stated as above.

For more details, please contact the respective banks.



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