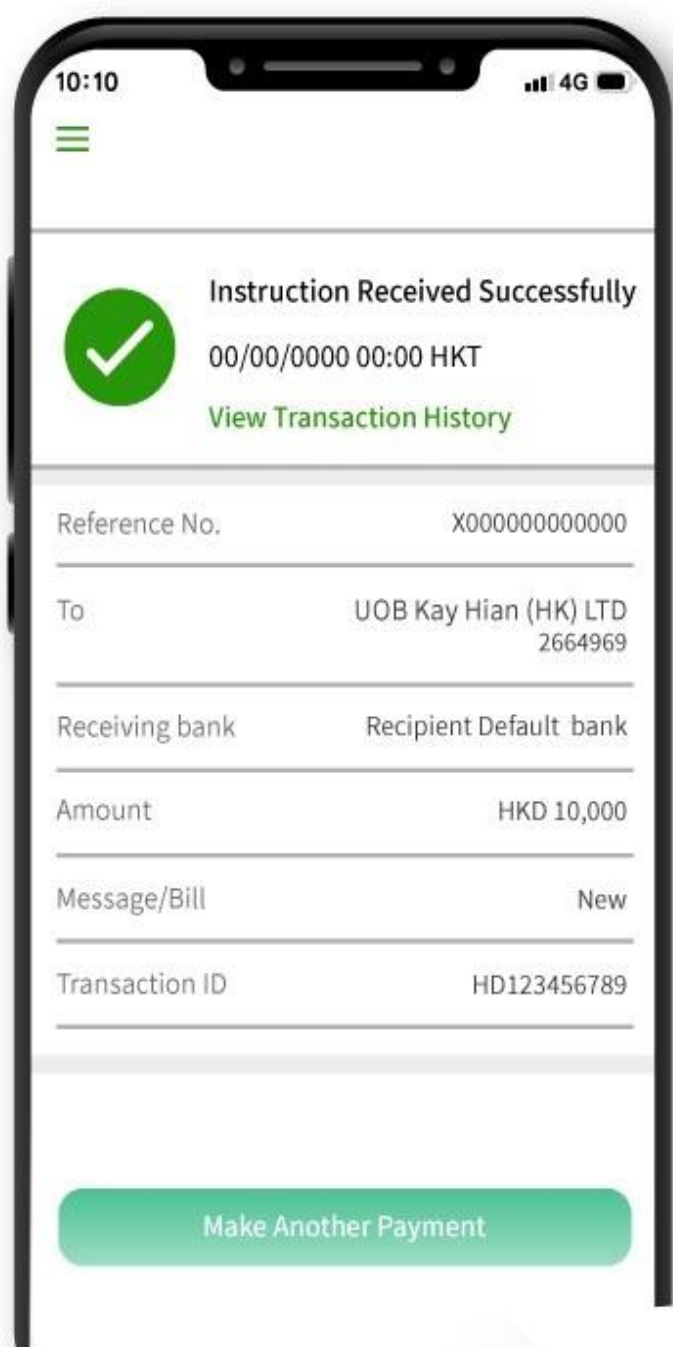


Faster Payment System ID (FPS ID) User Guide



Last updated on Nov 2021



UOB Kay Hian
Your trusted financial partner

CONTENT

Introduction.....	3 - 6
What is the Faster Payment System.....	3
What are the benefits of using FPS ID.....	4
Deposit via FPS in 6 Steps	5
UOB Kay Hian's FPS ID	6
Deposit Confirmation	6
FPS User Guide (Mobile Banking)	7 - 16
Bank of China.....	7
HSBC.....	10
Hang Seng Bank.....	13
FPS User Guide (Internet Banking).....	18 - 28
Bank of China.....	18
HSBC.....	22
Hang Seng Bank.....	26
Important Notice.....	30 - 32
FPS Registration.....	30
Deposit Principle.....	30
Clients using ICBC (Asia) and CMB Wing Lung Bank.....	30
Mobile Security Key.....	31
Transfer Limits.....	32



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.

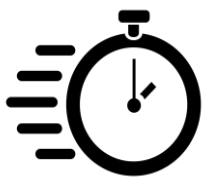
INTRODUCTION

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.

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**



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

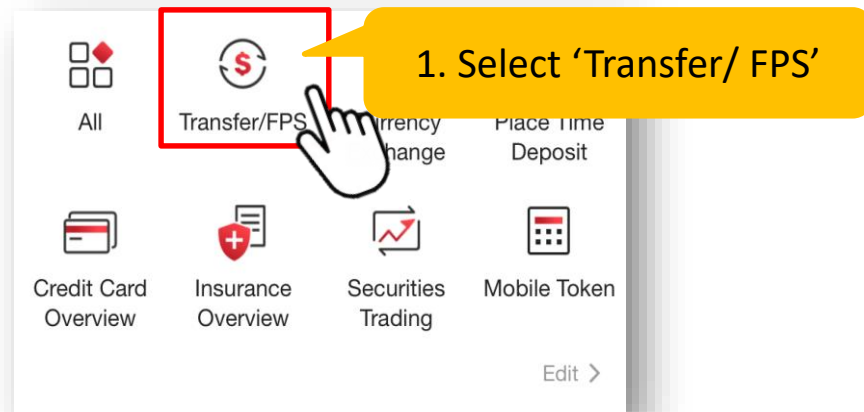
Deposit Confirmation

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.	

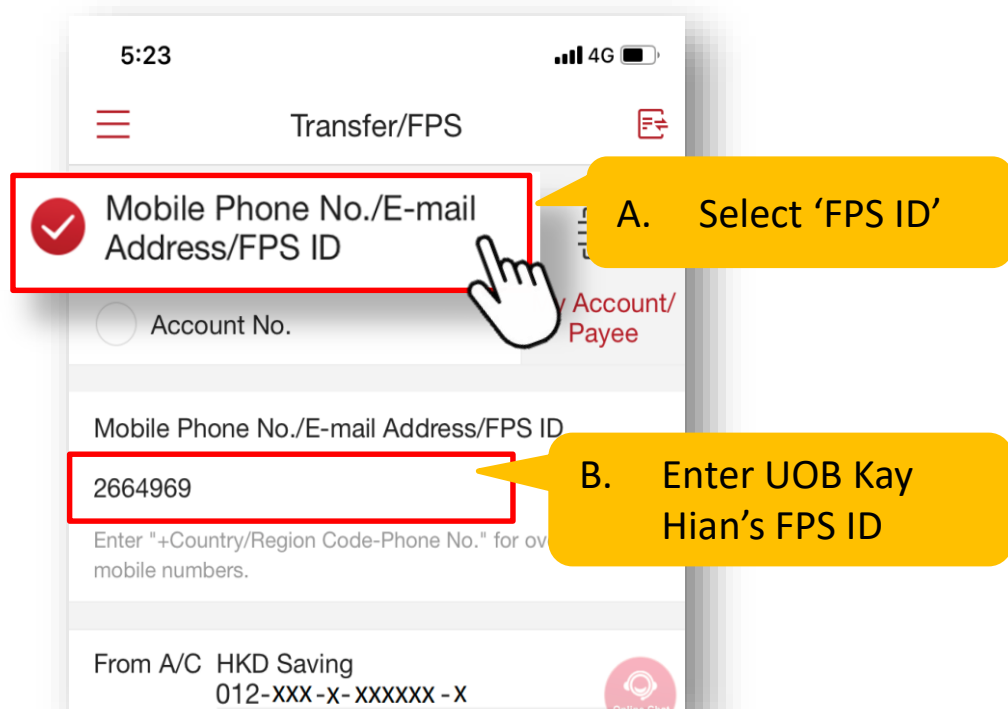
FPS USER GUIDE (MOBILE BANKING)

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



3. Input the transaction details

The screenshot shows the transaction input screen with the following fields and callouts:

- Callout A:** Enter 'Amount' and select 'Currency'. The 'Amt' field shows 'HKD 10000'.
- Transfer Date:** Two buttons, 'Now' and 'Later', are visible.
- Notes/Message:** A section titled 'Notes/Message ^' with a 'Personal Notes' icon. Below it, the message '999996-001E' is entered.
- Callout B:** Enter your UOB Kay Hian account number under 'Message to Beneficiary'.
- Callout C:** Press 'Continue'. A red 'Continue' button is at the bottom.

4. Verify and confirm the transaction details

The screenshot shows the verification screen with the following details and callouts:

- Header:** Please verify before confirmation.
- Callout A:** Ensure the FPS ID and Payee name are correct. The details shown are:

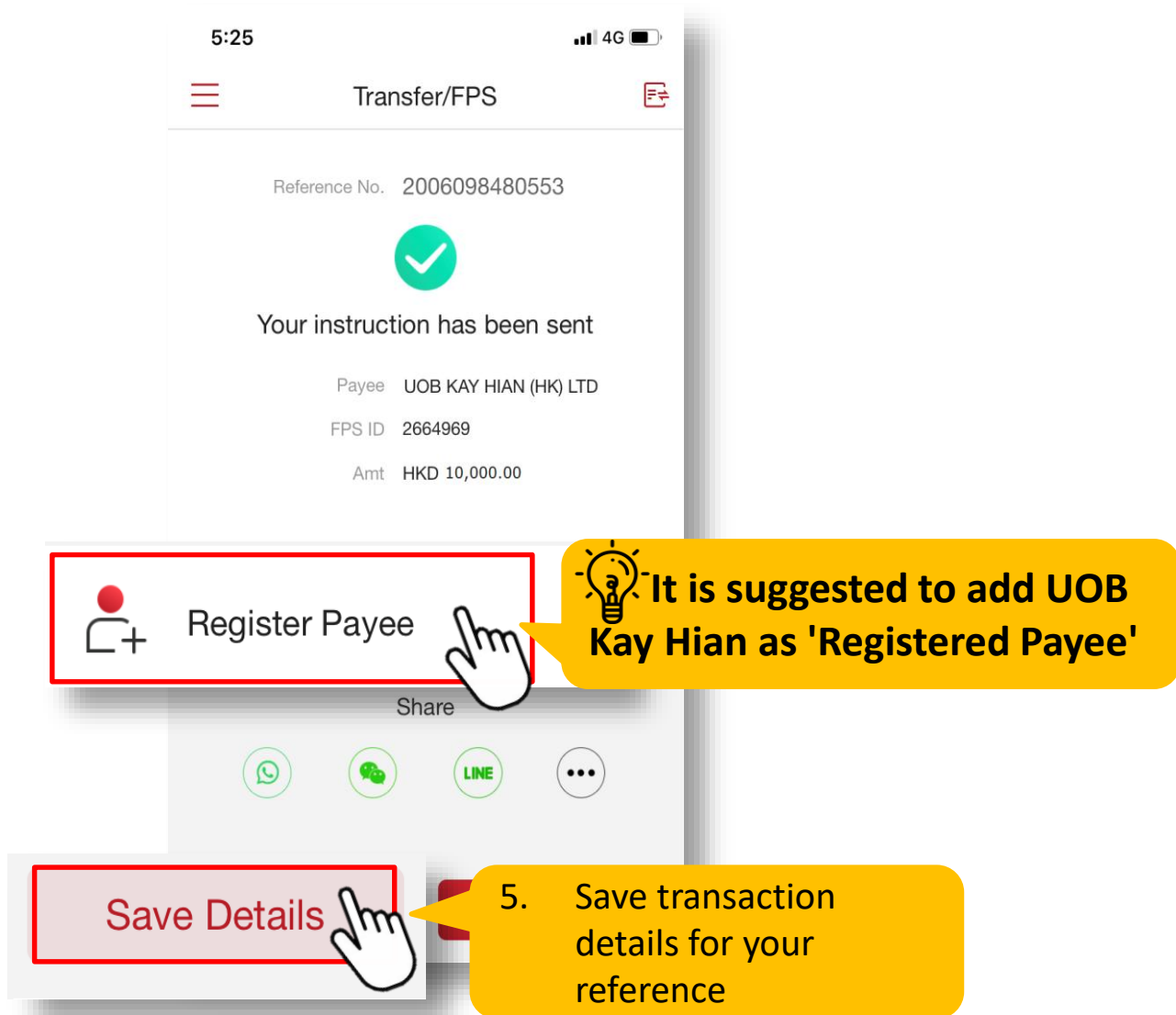
FPS ID	2664969
Payee	UOB KAY HIAN (HK) LTD

 Below the payee name, a note states: (Please ensure the account holder's / payee's name is correct)
- Transaction Summary:**

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
- Callout B:** Press 'Agree and confirm' if the details are correct. A red 'Agree and Confirm' button is at the bottom.

5. Save a screenshot of the transaction details upon completion

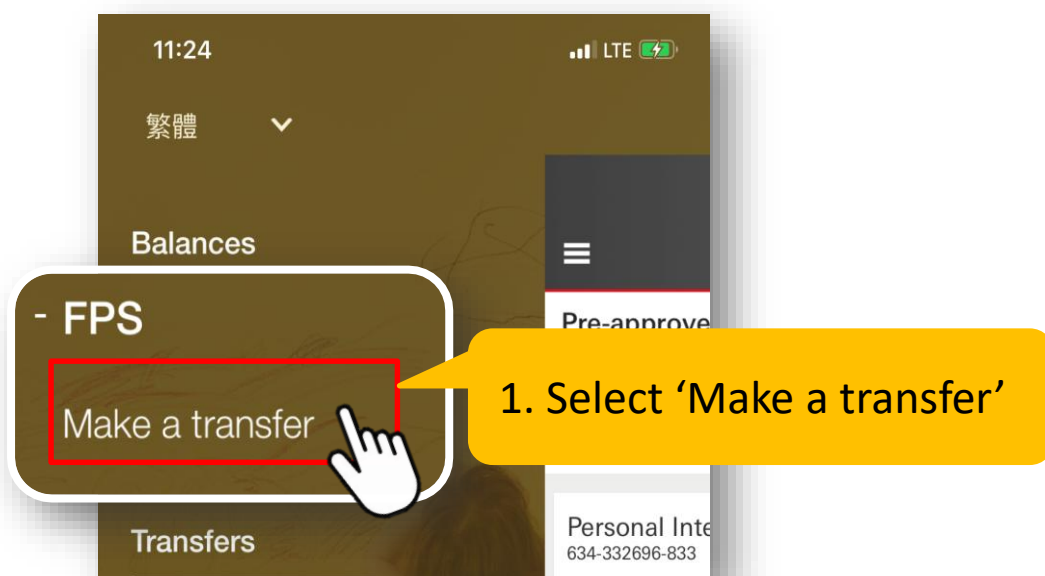
 It is suggested to add UOB Kay Hian as 'Registered Payee' to retrieve saved information for future payments



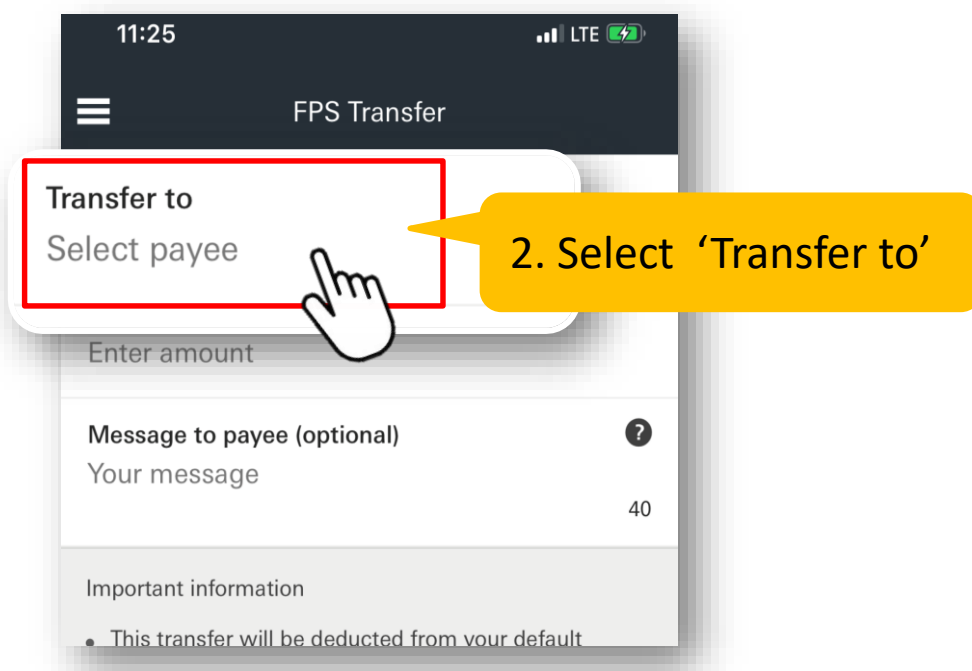
FPS USER GUIDE (MOBILE BANKING)

HSBC

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



2. Select 'Transfer to'



3. Enter UOB Kay Hian's FPS ID

Transfer to

Phone number, email address or FPS Identifier

or search from your contacts

Enter country/region code first for international phone numbers, for example: +44-2091234567

Continue

3. Enter UOB Kay Hian's FPS ID

4. Enter transaction details

FPS Transfer

Transfer to
UOB KAY HIAN (HK) LTD
FPS Identifier
2664969

Amount
10,000.00 HKD

Bill reference
999996-001E

This transfer will be deducted from your default account in the currency of that account. Go to 'Settings' if you want to choose a different account as your default.

Continue

A. Enter the 'Amount' and 'Currency'

B. Enter your UOB Kay Hian Account Number under 'Bill reference'

C. Press 'Continue'



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

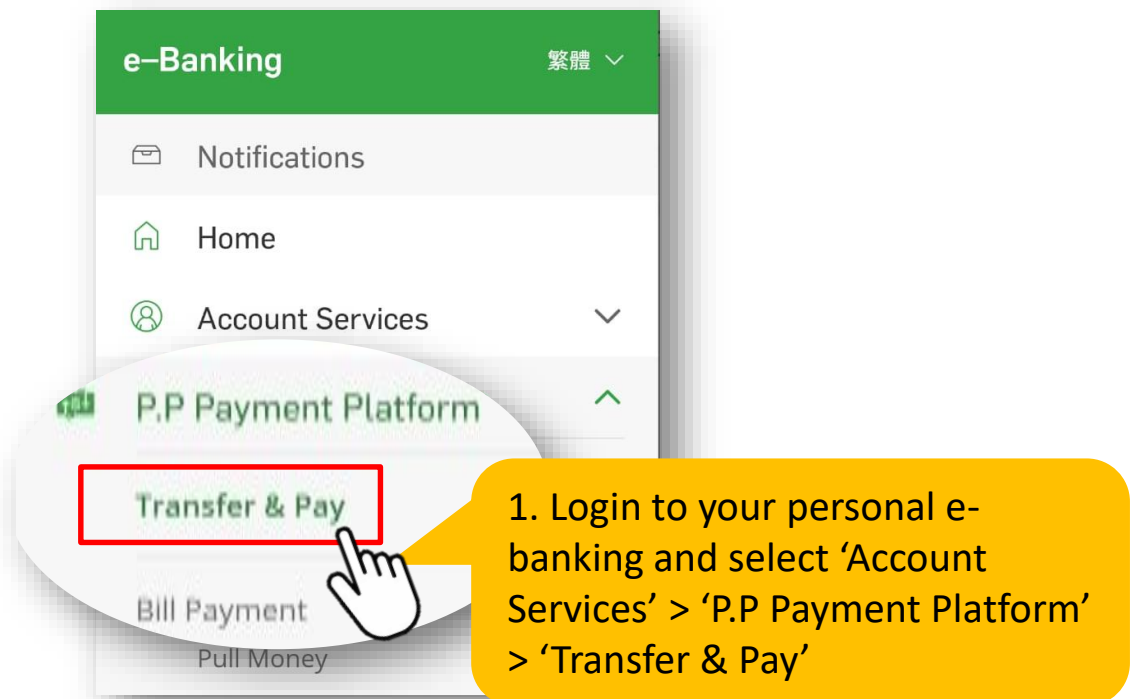
6. Save transaction details for your reference



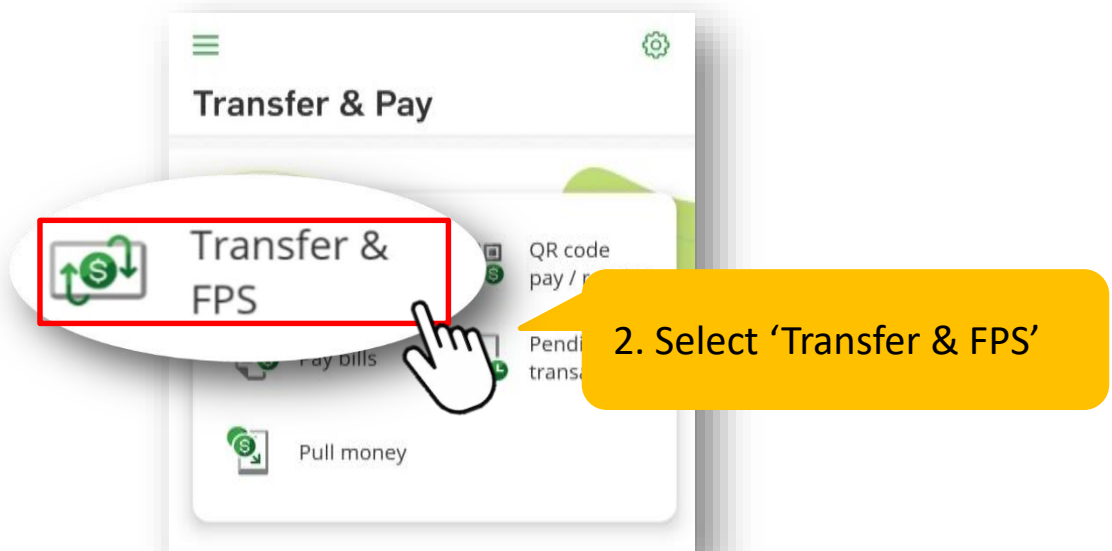
FPS USER GUIDE (MOBILE BANKING)

Hang Seng Bank

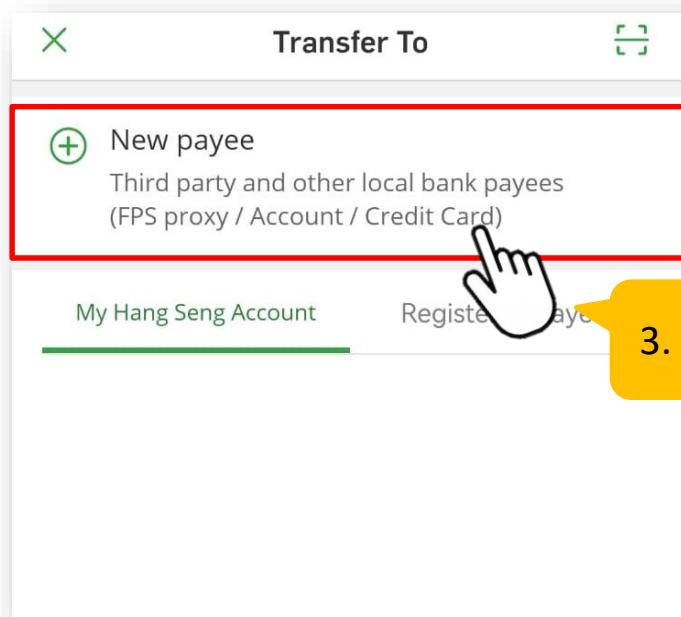
1. Login to your personal e-banking and select 'Account Services' > 'P.P Payment Platform' > 'Transfer & Pay'



2. Select 'Transfer & FPS'

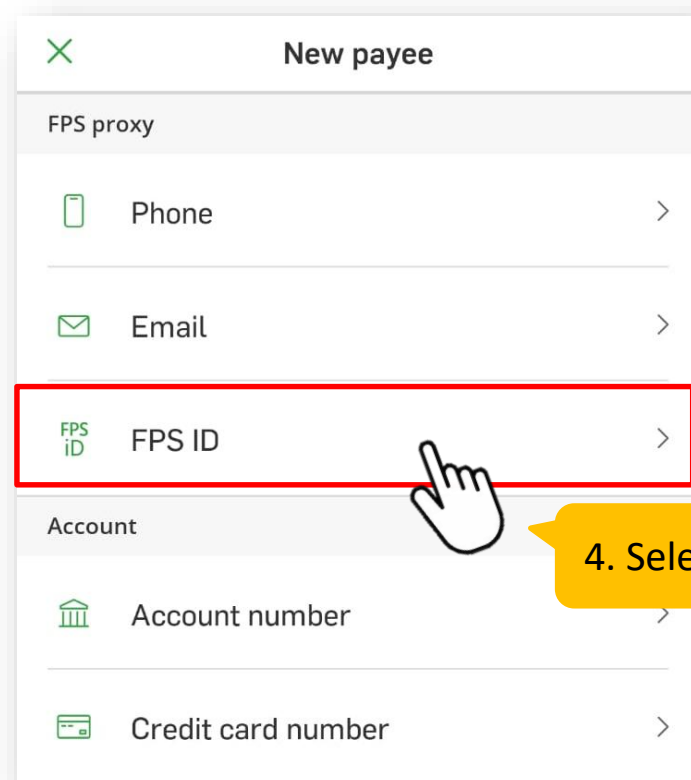


3. Select 'New Payee'



3. Select 'New Payee'

4. Select 'FPS ID'



4. Select 'FPS ID'



5. Enter UOB Kay Hian's FPS ID

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

It is suggested to add UOB Kay Hian as 'Registered Payee'

7. Enter transaction details

The screenshot shows the 'Transfer' screen in the UOB Kay Hian app. The interface includes a back arrow, a title 'Transfer', and a contact icon. The 'To' field is set to '2664969'. The currency is 'HKD' and the amount is '0.00'. Below this, there are three lines of text: 'As of today', 'Small value transfer limit', and 'Non-registered payee transfer limit'. The 'From' field is set to 'HKD Savings'. The 'Message to payee (Optional) / Bill reference' field is empty. The 'My notes (Optional)' field is also empty. The 'Transfer on' field is empty. At the bottom, there is a 'Next' button.

A. Enter transaction amount and currency

B. Select your 'from' account

C. Enter your UOB Kay Hian account number under 'Message to payee / Bill reference'

D. Press 'Next'



8. Verify and confirm the transaction details

5:18 4G

< Verify >

Please confirm if the Recipient Name is the intended fund recipient before proceeding.

To	UOB KAY HIAN (HK) LTD 2664969
Receiving bank	Recipient Default Bank
Amount	HKD 10,000.00
Message / Bill reference	999996-001E

Confirm to pay HKD 10000.00

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

☰ Acknowledgement ☎

✓ Instruction received successfully
09/06/2020 05:19 HKT
[View Transaction History](#)

Reference No.	A12345678991
To	UOB KAY HIAN (HK) LTD 2664969
Receiving bank	Recipient Default Bank
Amount	HKD 10,000.00
Message / Bill	99996-001E

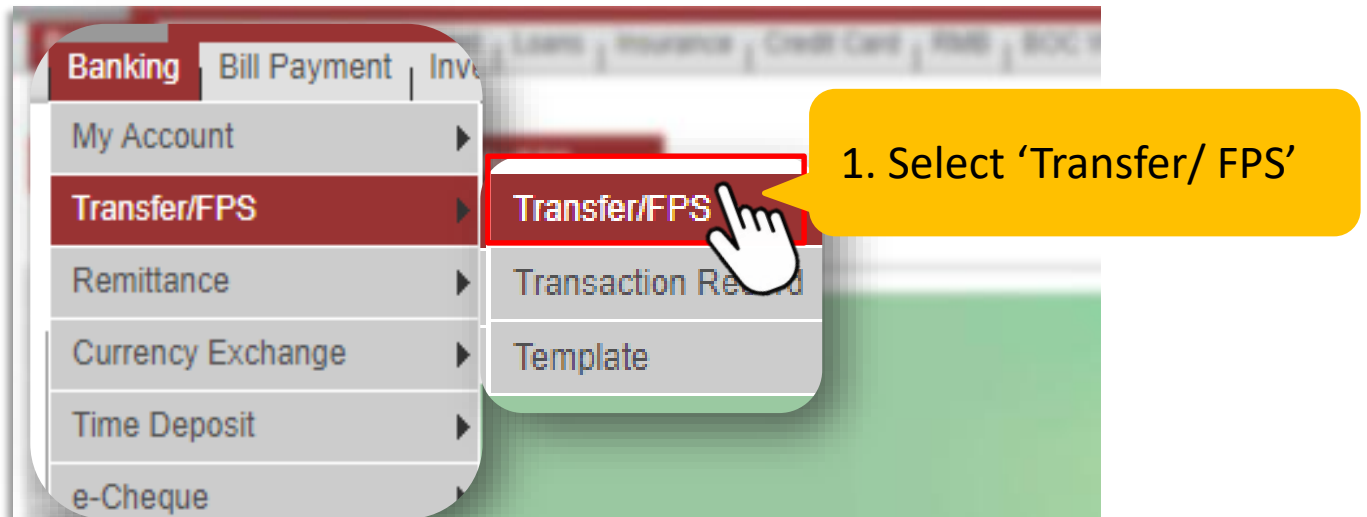
9. Save the transaction details for your reference



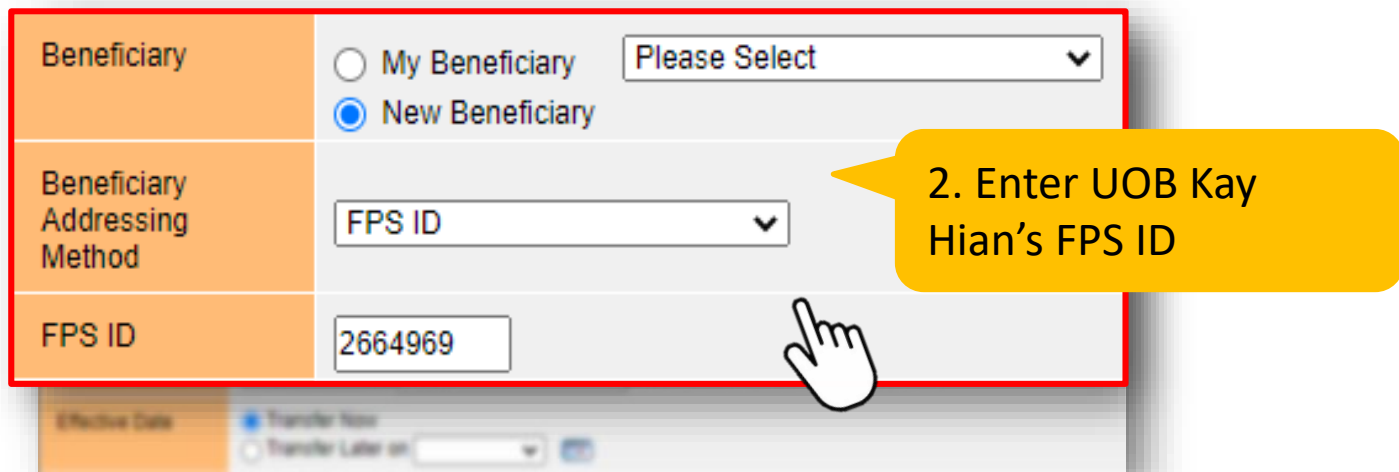
FPS USER GUIDE (INTERNET BANKING)

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



3. Input the transaction details

The screenshot shows the 'Transaction Details' 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'. Callout A points to the 'Registered Third Party Account' and 'Daily Fund Transfer Total Limit' fields. 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'

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

Transaction Confirmation Code

A. Enter 2FA confirmation code

Step 1: Click "Mobile Token"

Step 2: Choose "Transaction Confirmation Code"

Step 3: Please enter specific transaction information and use fingerprint or "Mobile Token" Passcode for confirmation

Step 4: "Txn Confirmation Code" will be shown on the phone. Please input "Txn Confirmation Code" on Internet Banking and follow the step to complete transaction.

Your Transaction Confirmation Code: 556462 (will expire in 58 seconds)

Back Confirm

B. Press 'Confirm'

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
------------------------	-------------

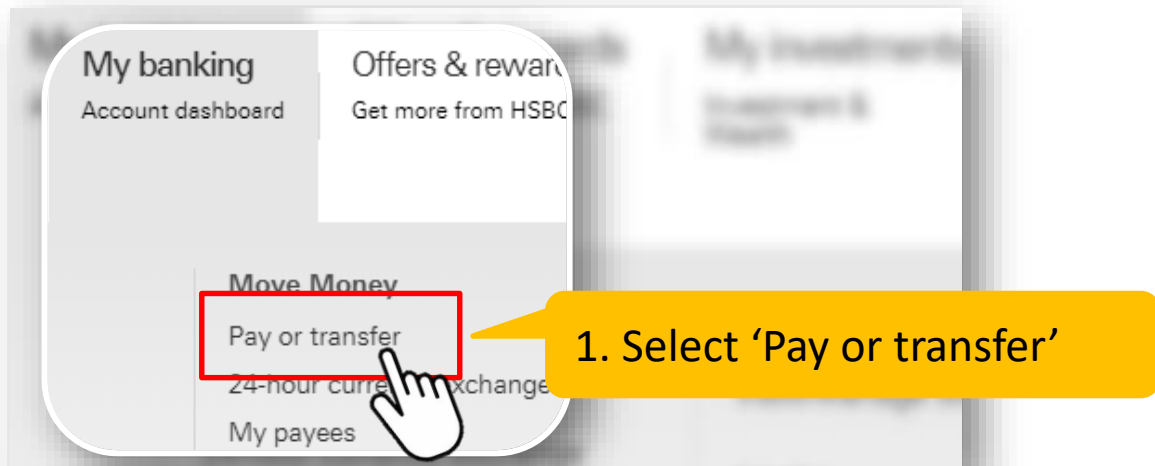
Save

7. Save transaction details for your reference

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

The screenshot shows the 'Move money to' form in HSBC internet banking. The 'Transfer type' section has 'Account transfer' selected, highlighted with a red box. A yellow callout bubble with the text 'A. Select 'Payee' and select 'Account Transfer'' points to this selection. Below this, the 'Payee's bank/Payment service provider details' section is expanded. It contains four fields, all highlighted with a red box: 'Bank country or region' (Hong Kong SAR), 'Payment method' (Pay to FPS Identifier), 'FPS Identifier' (2664969), and 'Payee name' (UOB KAY HIAN (HK) LTD). A yellow callout bubble with the text 'B. Enter UOB Kay Hian FPS ID' points to the 'FPS Identifier' field.

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

The screenshot shows the 'Add payee' interface. A red box highlights the 'Payee nickname' field, which contains the text 'Equity UOBKH'. A hand icon points to this field. Another red box highlights the 'Add to My payees' checkbox, which is checked. A hand icon points to this checkbox. Two yellow callout boxes provide instructions: 'A. Input payee's nickname' points to the nickname field, and 'B. Add UOB Kay Hian as 'My Payees'' points to the checked checkbox.

Payee nickname *i* Equity UOBKH

☒ Add to My payees
Add this payee as your payee

A. Input payee's nickname

B. Add UOB Kay Hian as 'My Payees'

4. Enter transaction details

The screenshot shows the 'Payment details' screen. A red box highlights the 'Transfer Amount' field, which contains 'HKD 10,000.00'. A hand icon points to this field. Another red box highlights the 'Reference (optional)' field, which contains '999996-001E'. A hand icon points to this field. A third red box highlights the 'Continue' button at the bottom. A hand icon points to this button. Three yellow callout boxes provide instructions: 'A. Enter transaction amount' points to the transfer amount field, 'B. Enter your UOB Kay Hian account number at 'Reference'' points to the reference field, and 'C. Press 'Continue'' points to the continue button.

Payment details

Transfer Amount *i* HKD 10,000.00

Remaining daily small-value payment limit
HKD 9,999.00
Remaining daily transfer limit for non-registered payees
HKD 0.00

Payment limit and fees

Reference (optional) *i* 999996-001E

Message to payee (optional) *i* Enter message to payee

Date *i* Now Later Recurring

Continue

A. Enter transaction amount

B. Enter your UOB Kay Hian account number at 'Reference'

C. Press 'Continue'

5. Verify and confirm the transaction details

The screenshot shows a 'Verify' screen with a red 'Next payment' button at the top. A red box highlights the transaction details section, which includes:

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

Callout A points to the 'To' field: A. Ensure the FPS ID and Payee name are correct

Callout B points to the 'Confirm' button: B. Press 'Confirm' if the details are correct

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

The screenshot shows a screen with a red box around the input area. The text 'Enter the transaction code' is on the left, and 'Enter your 6 digit code' is in a text box on the right. A hand icon points to the text box. Below this is a section titled 'Mobile instructions' with the text 'Open the UOB Kay Hian Mobile Banking app on your mobile device' and three smartphone images showing the app interface.

Callout 6 points to the text box: 6. Enter 2FA confirmation code

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

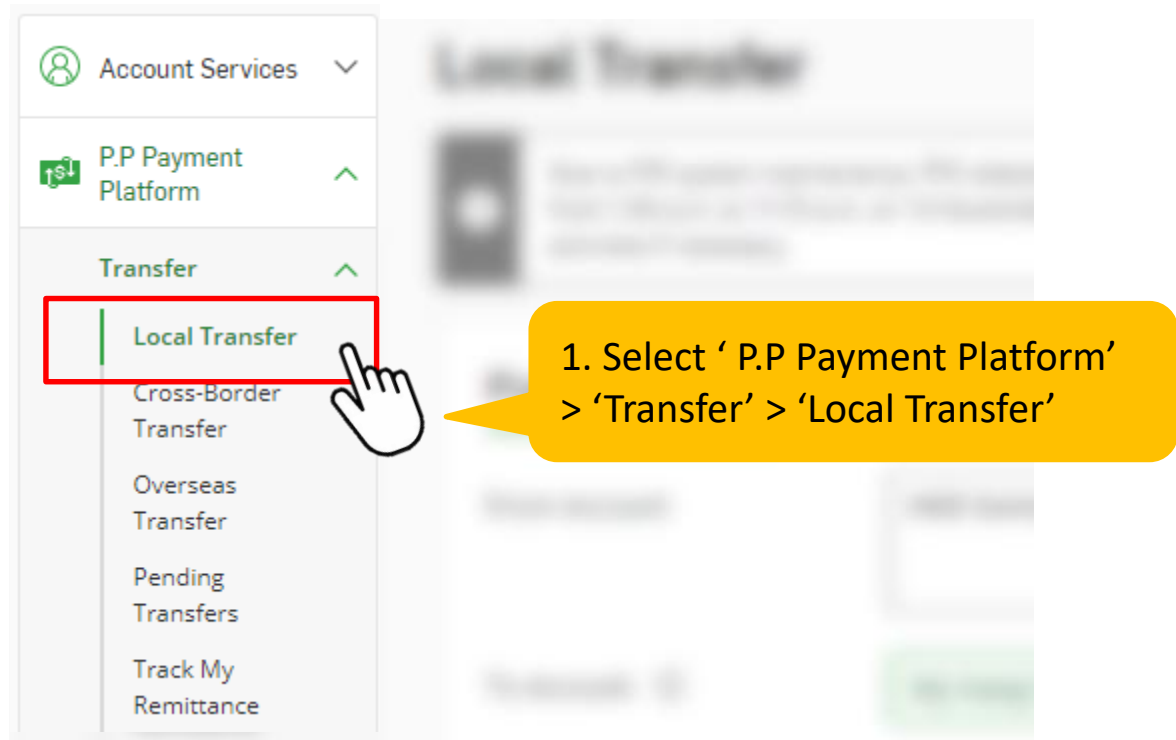
7. Save transaction details for your reference



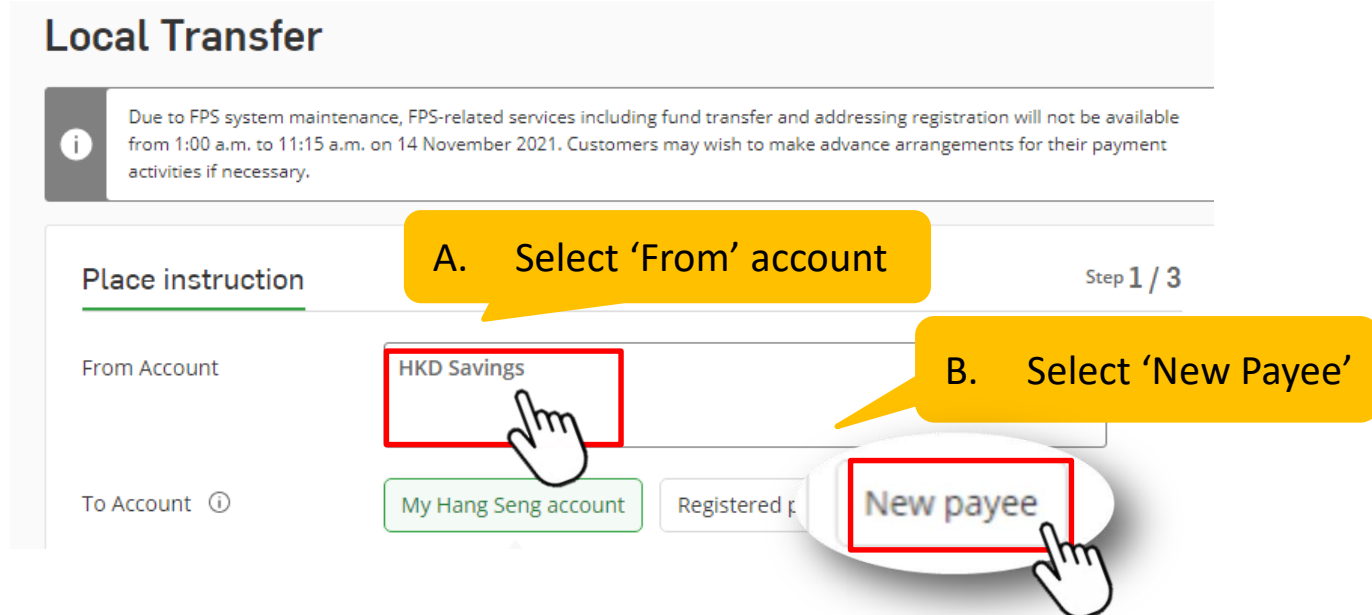
FPS USER GUIDE (INTERNET BANKING)

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'



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

FPS identifier

Payee's name (nickname)

☒ Add as registered payee ⓘ

A. Select 'FPS identifier'

B. Enter UOB Kay Hian's FPS ID

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

4. Enter transaction details

Transfer date

Now 09/11/2021



Amount

HKD

A. Enter transaction amount

 Message to payee (optional)
/ Bill reference

A maximum of 40 alphanumeric characters

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.


UOB Kay Hian
Your trusted financial partner

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

The screenshot shows a web interface titled "Enter Security Code". Below the title, it says "Please authenticate your identity with a Security Code generated by 'Hong Kong Post Mobile Security'". A red box highlights the "Security Code" input field, with a yellow callout bubble labeled "A. Enter 2FA confirmation code". Below the input field, there are three small images of mobile phones showing the security code. At the bottom right, a green "OK" button is highlighted with a red box and a yellow callout bubble labeled "B. Press 'OK'", with a hand icon pointing to it.

6. Verify and confirm the transaction details

The screenshot shows a transaction confirmation screen. At the top, it says "From Account: 761-XXXXXXX-XXXHKD Statement Savings". Below this, a red box highlights the "Payee Details" section, which includes the following information: "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 Number: 2664969", "Amount: HKD 10,000.00", "Transfer Date: Now", and "Message to Payee: 999996-001E". A yellow callout bubble labeled "A. Ensure the FPS ID and Payee name are correct" points to the "Payee's Name" field. Below the "Payee Details" section, the "Remarks" field contains "Equities UOBKH". At the bottom, a green "Confirm" button is highlighted with a red box and a yellow callout bubble labeled "B. Press 'Confirm' if the details are correct", with a hand icon pointing to it.

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:	<u>To be saved in Bank Record</u> Equities UOBKH <u>System Record</u> 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:

1. Please ensure there are sufficient funds in the 'From Account' one working day before the transaction date. Otherwise, your transaction instruction cannot be processed.
2. Please check the account details under 'Account Overview' to confirm the 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

PRINT SAVE



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.

IMPORTANT NOTICE

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

10:10 4G

Instruction Received Successfully
00/00/0000 00:00 HKT
[View Transaction History](#)

Reference No. X000000000000

To UOB Kay Hian (HK) LTD
2664969

Receiving bank Recipient Default bank

Amount HKD 10,000

Message/Bill 999996-001E

Transaction ID HD123456789

Make Another Payment

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.

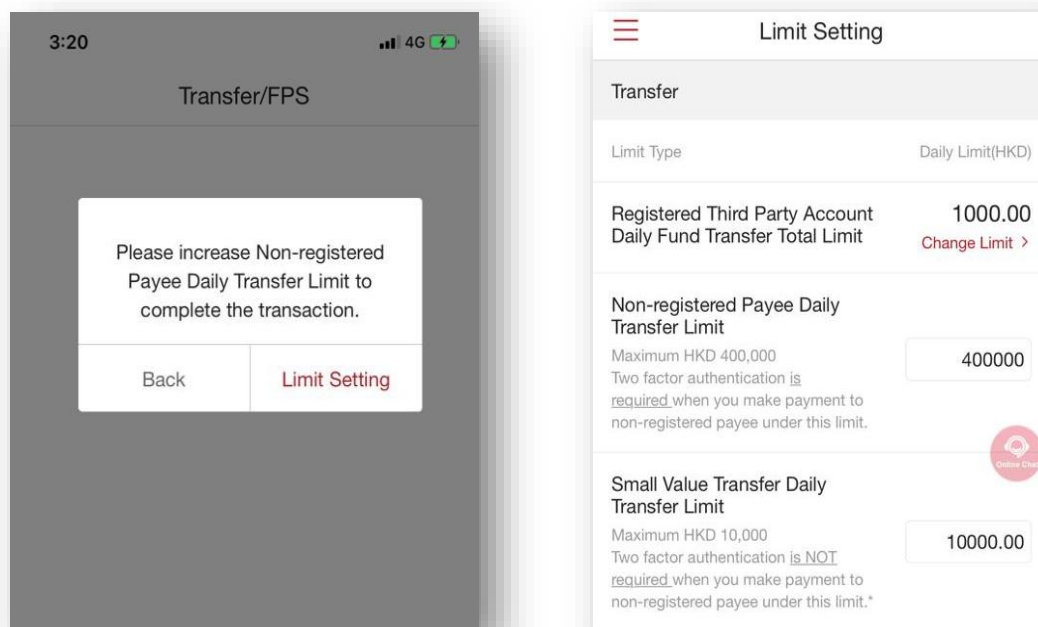
The transferred amount will be deducted from the Non-registered Payee Daily Transfer Limit on the transaction day.
This transaction requires two-factor authentication.

Transaction Confirmation Code	<input type="text"/>	(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.)
-------------------------------	----------------------	---

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.

