Octopus "O! ePay" Product Factsheet

Product Highlights

- A new network-based mobile payment service developed and operated by Octopus Cards Limited (OCL).

- Can be used by both iOS and Android smartphone users.

- **Service Features & Benefits:**
  i) Hassle free P2P (Person-to-Person) payment for social activities
  "O! ePay" account holders can make payments to and collect payments from other "O! ePay" accounts.

  ii) Instant top-up and fund transfer with Octopus cards
  "O! ePay" account holders can easily top up their registered Octopus cards by transferring funds between their "O! ePay" account and their registered Octopus card* in the "O! ePay" App via their NFC-enabled Android devices or through the Octopus mobile reader for iPhones (to be introduced later this year).

  iii) Ease of use and make payment more fun and personal
  User interface designed as a social app for "O! ePay" account holders to review their account activities, transaction history in a private timeline feed format with the option of inserting photos and pictures to add a personal touch. Monthly statement is also available in their "O! ePay" App.

Fund transfer between Octopus Mobile SIM and "O! ePay" App is not supported if the Octopus Mobile SIM is in the same mobile device.

Who Is Eligible to Apply

- HKID card holders aged 18 or above, **and**
- Personalised Octopus Card holders; or
- Automatic Add Value Service (AAVS) customers[#]; or
- Standard Chartered's deposit account holders

How to Apply

- Personalised Octopus Card holders and Octopus AAVS customers[#] can apply via the "O! ePay" App.

- Applicants need to submit photo of (i) HKID card and (ii) proof of address to OCL via the "O! ePay" App.

- Standard Chartered's deposit account holders can apply through Standard Chartered's Online Banking. They are required to submit photo of HKID card.

- Application process will normally be completed in 3 working days upon receipt of all the required documents.

- Once the application is approved, applicants are required to activate the "O! ePay" account in the "O! ePay" App before use.

[#] Applicable only to customers with AAVS arrangement with authorised institutions regulated by the Hong Kong Monetary Authority.

Points to Note for Using Octopus "O! ePay":

- Each HKID card holder can apply for only ONE "O! ePay" account. Each customer can only register one mobile phone number and

such mobile phone number cannot be shared with another "O! ePay" account.

- "O! ePay" App can only be used in Android 4.0 or above or iOS 7 or above.

- The "O! ePay" App can be downloaded from Apple App Store or Google Play Store and operated in iPhone, iPad, Android phone, or Android tablet.

- The maximum stored value in an "O! ePay" account is HK$3,000 and the maximum aggregate amount transferred out from an O! ePay account is HK$3,000 in two days.

- Each "O! ePay" account can be accessed by up to 2 mobile devices.

- **P2P Payment**
  - "Friend" relationship with other "O! ePay" accounts has to be established before making P2P Payment.
  - When making an "Add Friend" request, both the requestor and the recipient will receive a one-time verification code via SMS and an SMS notification for authentication of such request.
  - Once the "Friend" relationship is established, an "O! ePay" account holder can make P2P payment i.e. request payment from his/her friends or receive payment from friends 24 hours therefrom.

- **Fund Transfer**
  (1) With Registered Octopus
  - "O! ePay" Account holders have to register their Octopus in the "O! ePay" App; the registered Octopus will become effective 24 hours after registration.
  - Each "O! ePay" account can register up to 10 Octopus cards.

(2) From Standard Chartered
- Standard Chartered's deposit account holders can transfer money to "O! ePay" account through Standard Chartered Online or Mobile banking.

- **Transaction History**

  "O! ePay" account holders can review account activities, transaction history and monthly statements in the "O! ePay" App:
  - Account activities are shown as private feeds
  - Transaction history in last 90 days
  - Monthly statement of the last 12 months

- In the event of phone loss/theft, the user can call the Octopus Customer Service Hotline on 2266 2222 to request suspension of the "O! ePay" account.