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HANG SENG BANK



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HANG SENG TEAMS UP WITH CSL TO EXPAND MOBILE PAYMENT SERVICE

Hang Seng Bank and CSL Limited (CSL) today announced their partnership to extend the Hang Seng Mobile Payment Service (Service) to 1O1O and one2free customers, offering them the convenience of using designated near-field communication (NFC)-enabled mobile phones to make payments at a wide range of retail outlets in Hong Kong.

Beginning early next year, the Service will be offered to 1O1O and one2free customers who hold a Hang Seng MasterCard. Participating customers will be able to use designated mobile phones to make payments through MasterCard PayPass terminals at over 3,000 merchant outlets. To activate the Service, customers can visit any 1O1O Centre or one2free shop to obtain an NFC SIM card at no charge. After downloading the “Hang Seng Mobile Payment App” from the Google Play Store to an NFC-enabled smartphone, they can then download their Hang Seng Mobile Credit Cards and use the phone to make payments.

Mr Nixon Chan, Head of Retail Banking and Wealth Management at Hang Seng, said: “Hang Seng is committed to investing in technology. Since the introduction of our Mobile Payment Service in June, we have launched various initiatives to enhance the customer experience, including a first-of-its-kind mobile payment e-Coupon. We are delighted to be partnering with CSL to provide more customers with a fast, secure and convenient payment method. The Service uses an open architecture design that allows other interested parties to participate. We will continue to actively explore opportunities to expand our service scope through collaborative alliances.”

Mr Danny Mok, Chief Marketing Officer at CSL, said: “We are very pleased to partner with Hang Seng to provide 1O1O and one2free customers with the Mobile Payment Service. CSL is committed to delivering a superior customer experience by offering an innovative mobile service backed by a fast and stable

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4G network. This is greatly enhanced by our partnership with Hang Seng, which brings a comprehensive and diverse range of banking services. Together with support from a wide array of retail merchants, this will help further promote the popularity of mobile payments and create an enriched mobile experience for our customers."

Participating customers can also download e-Coupons via the "Hang Seng Mobile Payment App" to enjoy preferential offers when making mobile payments. The e-Coupons can be used in conjunction with Cash Dollars / Merchant Dollars at designated merchants for even more savings. Customers will earn double Cash Dollars on all payments made using the Service. In addition, customers who spend at least HK\$500 via the channel during the first three months will receive a further \$100 Cash Dollars reward.

The entire payment process is encrypted to help ensure a high level of security. Customers can also opt to enter a password each time they make a payment and check their 20 most recent transaction records on their phone. Should any participating customer lose their mobile phone, they can call Hang Seng or their telecommunications service provider to immediately suspend the Service.

The Service is currently available for a number of Android smartphones with NFC functionality, including: Samsung GALAXY Note III LTE / Note III / MEGA / S4 LTE / S3 LTE / S3 / Note II LTE / Note II; LG Optimus G Pro / LG G2; Sony Xperia™ Z / Z1 / Z Ultra / Z Ultra LTE; and HTC Butterfly s / The new HTC One. Hang Seng will extend the Service to other types of smartphones in the future.

About Hang Seng Bank

Founded in 1933, Hang Seng Bank operates around 220 service outlets serving both personal and business customers. The Bank also maintains a branch in Shenzhen for foreign currency wholesale business, branches in Macau and Singapore, and a representative office in Taipei.

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Established on 28 May 2007, wholly owned subsidiary Hang Seng Bank (China) Limited operates a mainland China network of 48 outlets in Beijing, Shanghai, Guangzhou, Shenzhen, Fuzhou, Nanjing, Dongguan, Hangzhou, Ningbo, Tianjin, Kunming, Xiamen, Foshan, Zhongshan, Huizhou, Zhuhai, Jiangmen and Shantou.

With total assets of HK\$1,106.7 billion as at 30 June 2013, Hang Seng Bank reported a profit attributable to shareholders of HK\$18,468 million for the first six months of 2013 and HK\$19,327 million in 2012. Hang Seng Bank is a principal member of the HSBC Group, one of the world's largest banking and financial services organisations. For further information on Hang Seng Bank, please visit the Bank's website at www.hangseng.com.

About CSL

CSL, established in 1983, is Hong Kong's first mobile network operator and is also the first mobile company in Hong Kong to employ a distinctive market segmentation strategy to provide customer-focused services through its brands 1O1O, one2free, New World Mobility.

It operates a world-class GSM / WCDMA/ UMTS 900 network in Hong Kong and launched the world's first dual band 4G LTE with DC-HSPA+ network in 2010, through which it offers comprehensive mobile and broadband services to both local and international customers. As a leading roaming operator in Hong Kong, CSL also provides customers with comprehensive international multi-media connectivity with over 580 mobile operator partners around the world. For more information, please visit www.hkcsl.com.

CSL is a subsidiary of Telstra Corporation Limited, Australia's leading telecommunications and information services company (www.telstra.com).

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