

Empower your business

EPS Company (Hong Kong) Limited 易辦事(香港)有限公司 ("EPS Company") established in 1984, is currently a consortium of 20 major banks in Hong Kong. Its mission is to provide greater convenience for customers and merchants via wider use of electronic fund transfers.

EPS Company launched its pioneering secure cashless retail payment system (EPS) in 1985 to provide merchants and customers a convenient and cost effective payment option. Currently, there are over 17 million ATM cards* in use which indicate that EPS is widely accepted by the general public. EPS is now welcomed at over 40,000 acceptance locations in Hong Kong, Macau and Shenzhen.

EPS Company also provide innovative electronic payment services: PPS, PPS Shop&Buy, Over-the-counter Bill Payment Service and China UnionPay (CUP) Service. Those services offer customers the convenience of being able to settle bills anytime, anywhere.

With over 300,000 transactions worth HK\$500 million processed daily, EPS Company is the undisputed market leader in electronic payment services in Hong Kong. The company remains committed to enhancing the range of services it offers whenever and wherever it becomes possible.

** ATM card or credit card with ATM function issued by EPS member banks.*

Reduce expenses and increase efficiency

Hassle-free

- No hassle in counting and checking banknotes or making changes
- Avoid fraud payment

Instant Payment

- No risk of bad debt payment as EPS transactions are processed and approved online

Low Cost

- Low transaction commission (at least 30% savings as compared to credit card)
- Save extra resources in handling cash
- Free terminal installation

Simple & easy operation

EPS, the electronic payment service, offers merchants a risk-free, efficient and economical solution for transactions processing.

Handle all of your EPS transactions with just a terminal supplied by EPS Company.

Variety of terminals to fulfill business needs

We offer a wide range of terminals to suit different business needs. We also provide a new Wireless Payment Terminal (GPRS terminal) for exhibitions in HK Convention & Exhibition Centre and Kowloon Bay International Trade and Exhibition Centre.



Hotline Service Hour

Mon - Fri	09:00 – 22:00
Sat	09:00 – 19:00
Sun & Public Holidays	10:00 – 19:00

EPS Cut-off Time

Mon - Fri	19:00
Sat, Sun & Public Holidays	No Cut-off Time

Act now and join as a EPS merchant! Exclusive free on-line promotion platform!

Merchants with Hong Kong Business Registration Certificate and having a company bank account can apply for EPS Service.

Supporting Documents Required

Sole Proprietorship/ Partnership

1. Business Registration Certificate
2. Business Registration Office: Form A/B
3. Owner(s)' Hong Kong Identity Card/ Passport
4. Company Bank Account Pay-in slip/ Statement

Limited Company

1. Business Registration Certificate
2. Certificate of Incorporation
3. Company Registry: Form NCI/ AR/ D2 (if applicable)
4. Company Bank Account Pay-in slip/Statement
5. Minutes of Meeting

As a EPS merchant, you can now promote your products and services through EPS FREE platform
www.eps.com.hk.

All the special offers must be paid by EPS. To provide special offers to EPS users, please send your information and company logo to marketing@eps.com.hk.

EPS Installation Services

Services provided by EPS Company

- Delivery and installation of EPS Company-issued POS terminals
- Maintenance of EPS Company- issued POS terminals
- Removal of EPS Company- issued POS terminals from installation premises upon services termination
- Promotion label and stand
- User training

Merchant's responsibilities

- Setup of telephone line (a normal line without any special function)/broadband access and a 13M socket should be prepared at terminal installation site
- Debit card transaction fee with monthly minimum charge (whichever is higher)
- Monthly communication fee on terminal basis
- Sales slip
- If the EPS Service application is cancelled within 180 days from terminal installation date, an early return charge per terminal shall be levied
- A deposit shall be placed and will only be refunded after the agreement termination, subject to all outstanding charges and liabilities are settled (written notice of termination must be made at least 30 days in advance)
- For new merchant application, cancellation of the signed EPS Merchant Agreement by the merchant, prior to the installation of the terminal or activation of the service, will be subject to an administration charge per terminal

Other Business

In addition to EPS Service, EPS Company provides various payment services:

PPS

PPS is jointly provided by EPS Company and Hong Kong Telecommunications (HK) Limited. After registration, users can pay over 700 bills via telephone or www.pps.hk anytime, anywhere. PPS is widely accepted by users and merchants, covering almost every part of business sectors, including public utilities, government departments, telecommunication services, credit cards, educational institutions and charity organizations.



PPS Shop&Buy

Riding on the existing PPS infrastructure, a secure debit payment gateway PPS Shop&Buy is introduced. It allows direct integration with merchants' web applications, thereby enabling them to offer a secure and cost-effective internet payment option with real-time acknowledgement.

Merchants having transaction-capable websites such as securities trading firms, travel agents, retailers and other internet portals can benefit from the simplicity and convenience of PPS Shop&Buy, allowing them to generate revenue for their online business.

Over-the-counter Bill Payment Service

EPS Company and Circle K Convenience Stores / CRVanguard jointly offer Over-the-counter Bill Payment Service in which Customers can pay hundreds of bills at any Convenience Store / Superstore or shop*. Upon presenting the bill with printed barcode at the retail counter, customer can pay the bill by cash and obtain a receipt as reference.

* Excluding Convenience Stores & Superstore/shop in Mainland China and Macau

China UnionPay (CUP) Service

CUP cards are issued by local financial institutions in Mainland China and overseas member banks. Every valid CUP card bears the UnionPay logo can be used in all retail outlets.



From now on, EPS merchants can accept CUP card transactions through their EPS point of sale terminals. Funds will be credited to their designated bank accounts on the following working day after the transaction day.

EPS Company Member Bank List:

- Bank of China (Hong Kong) Limited
- Bank of Communications, HK Branch
- China Construction Bank (Asia)
- China Merchants Bank Company Limited
- Chiyu Banking Corporation Limited
- Chong Hing Bank Limited
- Citibank (Hong Kong) Limited
- China CITIC Bank International Limited
- Dah Sing Bank Limited
- DBS Bank (Hong Kong) Limited
- Fubon Bank (Hong Kong) Limited
- Hang Seng Bank Limited
- HSBC
- ICBC (Asia)
- Nanyang Commercial Bank Limited
- Shanghai Commercial Bank Limited
- Standard Chartered Bank (Hong Kong) Limited
- The Bank of East Asia Limited
- OCBC Wing Hang Bank Limited
- Wing Lung Bank Limited

Remark: All ATM cards or credit cards with ATM function issued by above member banks could perform EPS



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