

Paper Cheque Usage Study – Level 2 Consultation

紙張支票運用研究

Questionnaire for Legal Services Industry

法律服務行業問卷調查

V6.0

Background of the Study

背景

The Hong Kong Association of Banks established a Taskforce in light of the development and increasing penetration of e-Payment systems such as FPS in industry practices, and a corresponding decline in the usage and volume of paper cheques. The HKAB aims consult focus groups across government, corporate, and industrial segments and collect feedback from representatives. It seeks to understand industry demands on the enhancement of electronic payment systems ("e-Payment system") and the required transitional support for industries who are increasingly adopting e-Payments.

基於轉數快等電子支付系統的發展和日益普及化，以及紙張支票的使用量相應的下降，香港銀行工會成立了一個專責研究小組。銀行工會旨在諮詢政府，企業和行業的代表，並了解各行對增強電子支付系統（電子支付）的需求以及它們提升電子支付用量所需的支持。

Objectives of the Study

研究目的

The Hong Kong Association of Banks ("HKAB") is now commissioning Deloitte Advisory (Hong Kong) Limited ("the Consultant") to conduct an independent study on the usage of paper cheques and electronic payment alternatives across select high volume industries. The study seeks to understand the incidence of paper cheques¹ in industry practices and whether such practices are replicable by electronic payment alternatives. The results would be served as a reference for the HKAB and its Taskforce in addressing the challenges and opportunities presented by paper cheques in the digital era.

香港銀行公會（「銀行公會」）現委託德勤企業諮詢（香港）有限公司（「顧問」）針對部分高量紙張支票用量的行業，為各行使用及電子支付的使用情況進行獨立研究。本研究旨在了解紙張支票在行業慣例中的頻率，及了解這些習慣是否能在電子支付層面上複製。研究結果將作為銀行公會及專責小組的參考，以應對數碼時代紙張支票帶來的挑戰和機遇。

Purpose of the Interview

問卷目的

This interview aims to understand the current state of paper cheque usage and explore the potential for increasing the use of e-Payment solutions in Hong Kong from seven main perspectives, namely:

- Section 1: Paper Cheque Usage Trends & Industry Readiness
- Section 2: E-Payment Adoption & Feature Priorities
- Section 3: Industry-Specific Reliance on Paper Cheques
- Section 4: E-Payment Transition Barriers and Timeline
- Section 5: Supports Needed for E-Payment Adoption
- Section 6: Financial Impact & Pricing Sensitivity
- Section 7: Role of Government & Regulatory Actions

The feedback gathered will help shape strategies and improve the transition from paper cheques to e-Payments.

是次訪問旨在了解紙張支票的現況，並從七個角度探討在香港增加電子支付運用的可能性，即：

- 第 1 部分：紙張支票的使用趨勢與行業準備情況
- 第 2 部分：電子支付的採用及所需功能的優先順序
- 第 3 部分：行業對紙張支票使用的特定依賴
- 第 4 部分：電子支付過渡的障礙和時序
- 第 5 部分：採用電子支付所需要的支持
- 第 6 部分：財務影響及其定價敏感性
- 第 7 部分：政府的角色及監管行為

調查結果將有助於制定提升電子支付用量的策略。

***Data Confidentiality* 數據保密**

Information collected within the study period will be kept strictly confidential and will only be used to compile aggregate statistics; only aggregate but no individual data will be shown in the report. All source information will be deleted after the release of the Final Report and will not be used for other purposes.

調查所蒐集的資料將嚴加保密並只作整體統計之用；撰寫的報告只會展示綜合數據，不作個別發表。所有原始資料將於正式報告發表後銷毀，絕不用作其他用途。

Types of Paper Cheques

紙張支票類型

For the purpose of this study, the following types of paper cheques were identified as the most prevalent types for the reference of the respondents:

Type of Cheque (non-exhaustive)	Definition
I. Deferred payment	A type of cheque in which the payer determines when the payee receives the funds at a date later than the date of the cheque's issuance.
II. Cashier's order	A type of cheque that is guaranteed by the issuing bank which increases the credibility of the transaction.
III. Bearer cheque	A cheque that is only claimable at its corresponding issuing bank.
IV. Cheques denominated in other currencies (E.g., USD denominated)	A cheque that transacts a foreign currency instead of the payer's home currency.

在本研究中，以下類型的紙張支票被確定為最普遍的類型，以供受訪者參考：

支票類型(非完全列舉)	定義
I. 延期支付	由付款人決定收款人在支票發行日期之後的某一時間接收款項的支票類型。
II. 銀行本票	由發行銀行擔保的支票，用作提高交易的可信度。
III. 不記名支票	只能在對應的發行銀行兌現的支票。
IV. 以其他貨幣計價支票（例如，以美元計價）	以外幣而非付款人本國貨幣進行交易的支票。

Section 1. Paper Cheque Usage Trends & Industry Readiness 紙張支票的使用趨勢與行業準備情況

1. Industry Classification

Which industry does your organisation belong to?

貴公司/機構屬於以下哪個行業？

- Transport and Logistics 運輸和物流
- Property Management and Real Estate 物業管理和地產
- NGOs/ Charity/ Education 非政府組織/慈善/教育
- Stockbrokerage 股票經紀
- Insurance Insurer 保險公司
- Insurance Broker 保險經紀
- Food and Beverage 飲食
- Building and Construction 建築和施工
- Legal Services 法律服務
- Accounting/ Auditing/ Consultancy 會計/審計/諮詢
- Local SMEs 中小型本地企業
- Government 政府
- Other (please specify): _____
其他（請具體說明）： _____

2. Organisation Size

What is the size of your organisation?

貴機構的組織規模有多大？

- Small (SME size) (<50 employees) 小型（中小企業規模）（少於 50 名員工）
- Medium (50-100 employees) 中型（50-100 名員工）
- Large (100+ employees) 大型（100 名或以上員工）

3. Paper Cheque Usage Status

What percentage of your organisation's transactions involves paper cheques? (Please roughly indicate the percentage)

在貴組織的交易中，有多少百分比是使用紙本支票？（請大致注明百分比）

3 years ago 三年前：_____ %

Now 現在：_____ %

Projected in 3 years 未來三年：_____ %

4. E-Payment Infrastructure Effectiveness

How effective have the following e-Payment infrastructures been in reducing your organisation's reliance on paper cheques?

以下電子支付系統在幫助貴組織減少使用紙張支票方面有多大成效？

Please rank the following infrastructures based on their effectiveness.

請根據以下電子支付系統的有效性進行評級。

(Rank: 1 = Not Effective, 2 = Slightly Effective, 3 = Neutral, 4 = Effective, 5 = Very Effective)

(評級：1 = 無效，2 = 稍微有效，3 = 中立，4 = 有效，5 = 非常有效)

- Bank Transfers 銀行轉賬
- FPS 轉數快
- SVFs or Digital Wallets (e.g., PayMe, Alipay, Octopus) 電子錢包（例如，PayMe，支付寶，八達通）
- Credit/Debit Cards 信用卡/簽賬卡
- Cross-Border Payment Solutions (e.g., Wise, Revolut) 國際支付工具（例如，Wise, Revolut）
- Others (please specify) 其他（請具體說明）：_____

Section 2. E-Payment Adoption & Feature Priorities 電子支付的採用及所需功能的優先順序

5. Importance of E-Payment Features (1/2)

Industry participants previously identified key e-Payment feature enhancements to reduce cheque usage.
為減少紙張支票使用率，業界參與者先前已識別出若干電子支付功能有需要優化。

Please rank the following features based on their importance for your industry.
根據您的行業，請對下列功能的重要性進行評級。

(Rank: 1 = Not Important, 2 = Slightly Important, 3 = Neutral, 4 = Important, 5 = Very Important)

(評級: 1 = 不重要, 2 = 稍微重要, 3 = 中立, 4 = 重要, 5 = 非常重要)

- Digital identity verification/ signature verification 數位身份驗證/簽名驗證
- Large amount transaction 大額交易
- Traceable transaction record, receipts, and status checking 可追溯的交易記錄、收據和狀態檢查
- Payment authorization option like multi-level approval, controlled transaction
支付授權選項，如多級批准、受控交易
- Biometrics security features (e.g. facial/ fingerprint recognition, etc.)
生物識別安全功能（例如，面部/指紋識別等）
- Corporate-oriented features (high-frequency transactions, batch recipients registration, batch processing, detailed records, API integration)
面向企業的功能（高頻交易、批量收款人註冊、批量處理、詳細記錄、API 集成）

6. Importance of E-Payment Features (2/2)

Other industry participants also indicated the importance of the following e-Payment features.

其他業界參與者先前亦識別出若干電子支付功能增強措施。

Please rank the following features based on their importance for your industry.

根據您的行業，請對下列功能的重要性進行評級。

(Rank: 1 = Not Important, 2 = Slightly Important, 3 = Neutral, 4 = Important, 5 = Very Important)

(評級：1 = 不重要，2 = 稍微重要，3 = 中立，4 = 重要，5 = 非常重要)

- Post-dated payment and delayed clearing options 延遲清算
- Integration with accounting software for reconciliation 與會計軟件整合以進行對賬
- UI/UX and Improved user friendliness (e.g. easy-to-use user interface and streamlined user experience) UI/UX 和提升使用者友好度 (例如：易用的使用者界面和簡化的使用者體驗)
- Stop payment option 止付選項
- Integration with ERP/CRM/ backend system to enable internal workflows like customer services, financial management, etc.
與企業資源規劃/客戶關係管理/後端系統整合，以實現內部工作流程，如客戶服務、財務管理等
- Offline payment capability 離線支付能力
- Cross-border transaction capability 跨境交易能力
- Others (please specify): _____
其他 (請具體說明) : _____

7. Demand for Specialized E-Payment System/Platform

Industry participants have previously expressed that Hong Kong's existing e-Payment infrastructure (e.g., FPS, bank transfer, digital wallets, etc.) is sufficient.

各業界此前表示，香港現有的電子支付基礎設施（如轉數快、銀行轉賬、電子錢包，或其他）已經足夠成熟。

If the existing e-Payment infrastructure (e.g., Bank Transfers, FPS) were enhanced with all the features selected above (Q7 and Q8), would your organization prefer leveraging this over developing a new specialized platform?

如果能在現有的電子支付設施的基礎上（例如銀行轉帳、轉數快）優化上述選擇的功能（問題 7 和問題 8），貴組織是否會傾向只利用現有設施，而非另開發一個新的專門電子支付平台？

Yes 是

No 否

Why 原因： _____

Section 3. Industry-Specific Reliance on Paper Cheques 行業對紙張支票使用的特定依賴

8. Specific Use Cases Scenarios

Assume all features mentioned in Q7 and Q8 have been enhanced in the future e-Payment infrastructure. Would your organization still be reliant on any of the following paper cheque use cases? (Select all that apply)

假設 Q7 和 Q8 中提到的所有功能在未來的電子支付基礎設施中都能得到優化。您的組織是否仍會依賴以下任何一種使用紙張支票的情況？（選擇所有適用項）

- Accounts payable (e.g., vendor/supplier payments who prefer cheques)
應付賬款（例如，供應商傾向收取支票）
- Accounts receivable (e.g., clients or counterparties who prefer cheques)
應收賬款（例如，客戶或交易對手傾向收取支票）
- Payroll disbursement
工資發放
- Customer refunds & compensation
客戶退款和賠償
- Regulatory payments (e.g., stamp duties, licensing fees, tax payments)
規管費用（例如，印花稅、許可費、稅款）
- Legal amount transactions (e.g., escrow, settlements, property transfers)
法定金額交易（例如，託管、結算、財產轉讓）
- Deposit payments (e.g., advance payments, capital proof for contracts)
定金支付（例如，預付款、合同的資本證明）
- Inter-company transactions
公司內部交易
- Internal approvals and record keeping purposes
內部審批和記錄
- Government-related transactions (e.g., subsidies, grants, public tenders)
政府相關交易（例如，補貼、贈款、公開招標）
- Manual reconciliation due to lack of ERP/CRM integration (e.g., SMEs, accounting)
缺乏 ERP/CRM 集成（例如，中小企業、會計）而引致的人手動對賬
- Other Regulatory or Compliance requirements (please elaborate): _____
其他監管或合規要求（請具體說明）： _____
- Other (please specify): _____
其他（請具體說明）： _____

9. Counterparties of Transactions

Who are the primary counterparties for transactions where your organization issues or receives paper cheques? (Select all that apply)

誰是貴組織簽發或接收紙張支票的主要交易對象？（請選擇所有適用項）

- Internal stakeholders or employees 股東或員工
- Suppliers & Vendors 供應商
- Corporate Client 企業客戶
- SMEs & Microbusinesses 中小企業和微型企業
- Government Agencies (please specify which government department: _____) 政府機構（請具體說明哪個政府部門：_____）
- Financial Institutions (e.g., banks, investment firms) 金融機構（例如，銀行、投資公司）
- Other (please specify): _____
其他（請具體說明）：_____

Section 4. E-Payment Transition Barriers and Timeline 電子支付過渡的障礙和 時序

10. Organisation Readiness

Is your organisation ready to fully adopt e-Payments?

貴組織是否準備好全面採用電子支付？

- Yes 是
- No 否

11. E-Payment Adoption Barriers

*What are the most significant barriers preventing your organisation from fully transitioning to e-Payments?
(Select all that apply)*

以下哪些是貴組織面對的關鍵阻礙？（請選擇所有適用項）

- Client or supplier preferences for paper cheques 供應商或客戶偏好使用支票
- Limited digital literacy or readiness among counterparties 客戶缺乏電子交易能力
- Lack of incentives to switch 缺乏轉換的動機
- Lack of technical expertise or training 缺乏技術專長或培訓
- High implementation costs, please indicate rough estimation: HK\$____
高昂的轉換成本，請大致估計：港幣____元
- General security concerns (e.g., fraud prevention, data security)
安全顧慮（例如，防欺詐、資料安全）
- Internal workflow bottlenecks (e.g., multi-level/batch approval, transaction reconciliation)
內部工作流程瓶頸（例如，多級/批量審批，交易對賬）
- Limited support from banks or service providers 銀行或相關服務提供者支持不足
- Higher transaction fees of e-Payments compared to paper cheque (Please specify the current e-Payment charge: ____ % of transaction amount/HK\$____ per transaction)
較紙質支票更高的電子支付交易費用（請注明當前電子支付交易費用：交易金額的____%或每筆交易港幣____元）
- Lack of integration with existing ERP/Accounting systems 缺乏與現有 ERP/會計系統的整合
- Others (please specify): _____
其他（請具體說明）：_____

12. Security Concerns

What security concerns does your organization have when adopting e-Payments? (Select all that apply)

以下哪些是貴組織在採用電子支付時面對的安全顧慮？(請選擇所有適用項)

- Fraud risks (e.g., phishing, identity theft) 欺詐風險 (例如，網絡釣魚、身份盜用)
- Data privacy risks in digital transactions 電子交易中的數據隱私風險
- Cybersecurity risks (e.g., hacking, unauthorized transactions)
網絡安全風險 (例如，駭客攻擊、未經授權的交易)
- Lack of clear industry security standards for e-Payments 缺乏明確的電子支付安全標準
- Lack of identity verification for new payees and counterparties
缺乏對新收款人和交易對象的身份驗證
- No security concerns 沒有安全顧慮

13. Organisation Transition Timeline

Assuming all necessary requirements (e.g., infrastructure, regulatory support, and internal readiness) are met, what is the expected timeline for your organisation to transition fully to e-Payments?

假設所有需求 (例如基礎設施、監管支援和內部準備) 都得到滿足，貴組織需要多長時間從紙張支票完全過渡到電子支付？

- Within 6 months 六個月內
- 6 months to 1 year 六個月到一年
- 1-3 years 一到三年
- 3+ years 三年以上

Section 5. Supports Needed for E-Payment Adoption 採用電子支付所需要的支持

14. Programs and Incentives (1/2)

Please rank the following measures based on their effectiveness in increasing e-Payment adoption in your industry.

請根據以下措施在促進貴行業電子支付採用方面的有效性進行評級。

(Rank: 1 = Not Effective, 2 = Slightly Effective, 3 = Neutral, 4 = Effective, 5 = Very Effective)

(評級：1 = 無效，2 = 稍微有效，3 = 中立，4 = 有效，5 = 非常有效)

- Pilot programs for industry-specific features (e.g., In 2023, Singapore ran quarterly pilots with retail and hospitality firms to test its standardised QR payment system.)
針對產業特定功能的試點計畫 (例如，2023 年，新加坡與零售和酒店業公司進行了季度試點，以測試其標準化 QR 支付系統。)
- Public awareness campaigns (e.g., the United States held quarterly forums in 2022 to promote Real-Time Payments for SMEs.)
公眾意識宣傳活動 (例如，2022 年，美國每季度舉辦一次論壇，以推廣中小企業實時支付。)
- Workshops on ERP/CRM integration (e.g., In 2022, Germany held workshops for SMEs on integrating Single Euro Payments Area payment solutions into their business systems.)
企業資源規劃/客戶關係管理系統的工作坊 (例如，2022 年，德國為中小企業舉辦了工作坊，專注於將單一歐元支付區支付解決方案整合到他們的業務系統中。)
- Others (please specify): _____
其他 (請具體說明) : _____

15. Programs and Incentives (2/2)

What specific topics or areas would you like these programs to address?

您希望這些計畫著重討論哪些具體主題？

- Pilot program features to test 針對產業特定功能的試點計畫: _____
- Target audiences for awareness campaigns 公眾意識宣傳活動: _____
- ERP/CRM/Accounting/Backend software integration with e-Payment needs 企業資源規劃系統/
客戶關係管理系統/會計/後端軟件與電子支付需求的整合: _____

16. Counterparty Support Needs

Please rank the following measures based on their importance in supporting your counterparties in transitioning to e-Payments?

請根據以下措施對於支持貴組織的交易對象過渡至電子支付的重要性進行評級。

(Rank: 1 = Not Important, 2 = Slightly Important, 3 = Neutral, 4 = Important, 5 = Very Important)

(評級: 1 = 不重要, 2 = 稍微重要, 3 = 中立, 4 = 重要, 5 = 非常重要)

- Simplified account linking (e.g., via phone numbers, proxy IDs)
簡化的帳戶連結 (例如, 通過電話號碼、代理身份識別)
- Industry-specific training workshops
行業的特定培訓研討會
- Public campaigns on e-Payment benefits
推廣電子支付優勢的公開活動
- Digital toolkits for SMEs (e.g., step-by-step guides and resources for e-Payment system integration)
中小企業數字工具包 (例如, 整合電子支付系統相關的教程指引和資源)

17. Additional Support for E-Payment Transition

What additional support or changes would most help your organization and its counterparts transition to e-Payments?

還有哪些額外支援或改變能幫助貴組織及交易對象過渡至電子支付?

Response 回答: _____

Section 6. Financial Impact & Pricing Sensitivity 財務影響及其定價敏感性

18. Cost Considerations in Paper Cheque Usage

Paper cheque processing involves various costs, including printing, clearing, and handling. Currently, businesses may not directly bear all these costs. If these costs increased or waivers were reduced, how would it impact your organization's cheque usage?

紙張支票處理涉及各種成本，包括列印、清算和處理。目前，企業並未直接承擔所有成本費用。如果這些成本增加或豁免減少，將會如何影響貴組織的支票使用？

- We would significantly reduce cheque usage and shift to e-Payments
我們將會大幅減少支票的使用並轉向電子支付
- We would partially reduce cheque usage but still use cheques for some transactions
我們將會減少部分支票的使用，但在某些交易中仍會使用支票
- It would not affect our cheque usage, we would continue using them as needed
這不會影響我們的支票使用，我們將根據需要繼續使用支票
- Not sure
不確定

19. Cost Considerations in E-Payment Transactions

If the existing e-Payment infrastructure (e.g., Bank Transfers, FPS) were enhanced with all the features selected above (Q7 and Q8), do you agree that balancing the e-Payment transaction fee and the charge for using paper cheque will facilitate your organisation's shift to using e-Payment?

假若現有電子支付基礎設施（包括銀行轉帳及快捷支付系統）已實施上述提到的所有功能（問卷第七題及第八題），您是否認為調整平衡電子支付和紙質支票的交易費用將有助於貴組織更快過渡到電子支付？

e.g., A UK bank offers a £8.5 monthly scheme, allowing corporates to choose between either a lower e-Payment transaction fee (i.e., reduced from £0.35 to free per transaction), or a lower paper cheque transaction fee (i.e., reduced from £1.50 to £0.65 per transaction)

例如，英國一家銀行提供每月 8.5 英鎊的服務計劃，允許企業在較低的電子支付交易費用（即從每筆交易 0.35 英鎊減少到免費）或較低的紙質支票交易費用（即從每筆交易 1.50 英鎊減少到 0.65 英鎊）之間進行選擇

- Agree 同意
- Disagree 不同意

20. Additional Cost Considerations in E-Payment Transactions

Do you have any additional suggestions regarding the costs associated with e-Payments and paper cheques (e.g., transaction costs, implementation costs)?

您對與電子支付和紙張支票相關的成本（如交易成本，實施成本）有任何其他建議嗎？

Response 回答: _____

Section 7. Role of Government & Regulatory Actions 政府的角色及監管行為

21. Government Role & Policy Considerations

What role do you think the government should play in supporting the transition to e-Payments? (Select all that apply.)

貴組織認為政府在支持轉向電子支付的過程中應該扮演什麼角色？(請選擇所有適用項)

- Provide clear regulatory guidance and compliance standards
提供明確的監管指引和合規標準
- Promote public awareness campaigns on e-Payment benefits
提升電子支付優勢的公眾認知與活動
- Facilitate industry collaboration to enhance e-Payment solutions
促進行業合作以提升電子支付服務設施
- Support SMEs and microbusinesses with adoption assistance
提供中小企業和微型企業為採用電子支付所需的支援
- Address security and fraud risks through better e-Payment regulation
增強監管以解決電子支付涉及的安全和欺詐風險
- No government intervention is needed
無需政府干預
- Others (please specify): _____
其他(請具體說明): _____