

Part E: PayBuddy

1. Remote transfer in Hong Kong Dollar

- Tap 'PayBuddy'.
- Tap 'Remote transfer'.
- Select receiving method-mobile number, email address, Bank/SVF account number or credit card number, enter the information and tap "Next".
- Enter the amount, select the receiving account and type message if applicable.
- Tap 'Pay', then enter PIN and tap 'OK'.

2. Remote transfer in Renminbi (applicable to Tap & Go UnionPay account only)

- Tap 'swipe card' icon on the top right corner and select 'UnionPay'.
- Tap PayBuddy'.
- Tap 'Remote transfer'.
- Select receiving method-mobile number, email address, Bank/SVF account number or Credit card number, enter the information and tap 'Next'.
- Select 'CNY', enter the amount, select the receiving account and type message if applicable.
- Tap 'Pay', then enter PIN and tap 'OK'.

3. Through QR Code

Receive by QR Code

- Tap 'PayBuddy'.
- Tap 'By QR code'.
- Tap 'Receive' and enter the amount and tap 'Next'.
- Enter PIN and show the QR code to the receiver to scan.

Pay by QR code

- Tap 'PayBuddy'.
- Tap 'By QR code'.
- Tap 'Pay' and scan the QR code from the sender
- Check the transaction amount, enter the PIN and tap 'OK'.

4. Tap to send (only for Tap & Go SIM and Android mobile)

- Tap 'PayBuddy'.
- Tap 'Tap to send'.
- Enter amount, select emoji (optional) and tap 'Next'.
- Enter PIN then Tap 'OK'.
- Tap your phone on the recipient's phone (ensure recipient's phone is ready to receive money).
- Your handset will receive notification.

5. Tap to receive (only for Tap & Go SIM and Android mobile)

- Tap 'PayBuddy'.
- Tap 'Tap to receive'.
- Tap your phone on the sender's phone.
- Follow onscreen instructions to touch the screen.
- Remove your phone as instructed.