

Part A: Installation and activation

1. Install and activate Tap & Go wallet
2. Add a Tap & Go Card to your Tap & Go wallet
3. Submit your identity documents

Part B: Pay with Tap & Go

1. Pay with Tap & Go Card
2. Pay with Go QR
3. Pay with Apple Pay
4. Pay with Google Pay™
5. Pay bills
6. Remittance via Western Union

Part C: Top-Up

1. Faster Payment Service (FPS) Instant Bank Transfer
2. Cash
 - i. Top-up at 7-Eleven, Circle K or any designated outlets
 - ii. Top-up at HKT, 1O1O or csl outlets
 - iii. Top-up at HEYCOINS kiosks
 - iv. Top-up at Hong Kong Monetary Authority Coin Carts
3. Financial Institution
 - i. Bank of China (Hong Kong)
 - ii. HSBC
 - iii. Hang Seng Bank
 - iv. FWD “Online Withdrawal”

Part D: Transfer

- Convert Hong Kong Dollar to Renminbi and vice versa (applicable to Tap & Go UnionPay account only)

Part E: PayBuddy

1. Remote transfer in Hong Kong Dollar
2. Remote transfer in Renminbi (applicable to Tap & Go UnionPay account only)
3. Through QR Code

Part A: Installation and activation

1. Install and activate Tap & Go wallet

- Search 'Tap & Go' at App Store or Google Play™ and install the application.
- Tap 'Agree' to accept terms and conditions.
- Enter your mobile number with country code and choose 'New Account'.
- Enter the 6-digit one-time password that you will receive through SMS and tap 'OK'.
- Decide your 6-digit PIN and enter.
- Choose your nationality
- Upload your identification document. Skip this step if your document is not ready.
- Your Tap & Go wallet is ready.

2. Add a Tap & Go Card to your Tap & Go wallet

- Go to 'Menu'.
- Choose 'Card Info'.
- Choose "Add Tap & Go Card'.
- Tap 'Agree' to accept Terms and Conditions.
- Scan the QR code on the back of your Tap & Go Card.
- Enter your PIN.
- Enter your HKID number.
- Your card is added.

3. Submit your identity document

- Go to 'Menu'.
- Choose 'Card Info'.
- Choose "Account Upgrade".
- Choose your nationality.
- Upload your identification document.
- Upload complete.

Part B: Pay with Tap & Go

1. Pay with Tap & Go Card

Pay at a bricks-and-mortar shop

- 'Pay by Card' mode is always 'On'. You can turn it 'off' or 'on' anytime in the "Setting".
- Tap the Tap & Go Card at the terminal.
- You will receive a notification when the transaction is completed.

*If PIN is required when you pay with your Tap & Go UnionPay card, please use "000000" as the PIN.

Pay at online platform

- Enter the 16-digit Card number, expiry date and CVC2 code.
- You will receive a notification when the transaction is completed.

2. Pay with Go QR

Show QR code and pay

- Tap "Go QR".
- Show the QR code to the cashier for payment.
- The QR code is automatically refreshed in every 30 seconds for greater security.
- Scan the QR code by merchant.
- You will then receive a notification when the transaction is completed.

Scan QR code and pay

- Tap "Go QR", select "Scan".
- Scan the merchant's QR code.
- Enter the transaction amount.
- Enter the PIN and tap "OK".
- You will then receive a notification when the transaction is completed.

3. Pay with Apple Pay

- Download Apple Pay from the App Store.
- Add your Tap & Go Card, either physical card or i.Card to Apple Pay Wallet.



4. Pay with Google Pay™

- Download Google Pay from Google Play.
- Add your Tap & Go Card, either physical card or i.Card to Google Pay.



5. Pay bills

Via Tap & Go wallet

- Open 'Tap & Go' wallet, tap 'Pay Bill'.
- Select Bill Payee.
- Scan bill barcode and enter the billing description (optional).
- Enter payment amount and PIN.
- Payment is completed.

Via My HKT mobile app

- Open My HKT mobile app and login, then tap 'My Account'.
- Select bill.
- Select pay bills by 'Tap & Go'.
- Enter PIN in Tap & Go wallet.
- Payment is completed.

Via My HKT website

- Open My HKT webpage and login, then tap 'My Account'.
- Select 'View my bill'.
- Select pay by 'Tap & Go'.
- Open Tap & Go wallet, click 'Go QR' and scan the QR code showing in the webpage.
- Enter PIN in Tap & Go wallet
- Payment is completed

6. Remittance via Western Union

- Open Tap & Go Wallet > press the top left corner > select "remittance" or Open WesternUnion® mobile app or visit westernunion.com
- Enter the amount of the remittance
- Enter the payee's details
- Enter your personal details
- Confirm the consent to the remittance terms and automatically connect to the Tap & Go wallet
- Enter the password for the Tap & Go Wallet
- Automatically load the WesternUnion® mobile app and complete the remittance transaction

Part C: Top-up

1. Faster Payment Service (FPS) Instant Bank Transfer

Add mobile / email in FPS

- Tap 'Setting'.
- Select 'FPS Setting – Registration'.
- Select your mobile number and/or email to add in your Tap & Go wallet
- Receive the one-time password via SMS.
- Enter the password and press "Next".
- Your mobile number or(and) email is(are) added to FPS.

Set up electronic direct debit authorisation (eDDA)

- Tap 'Top-up'.
- Select 'FPS'.
- Select your bank and enter your bank account number.
- Verify the details then tap 'Next'.
- You have to complete credit transfer verification or approve the set up via your online banking platform before the designated deadline.
(If you cannot verify before the deadline, the setup of electronic Direct Debit Authorization will be canceled.)
- You will be notified once the set-up is completed.

On demand top-up

- Tap 'Top-up'.
- Select 'Instant Bank Transfer' and 'On-demand Top-up'.
- Enter or select the top-up amount.
- Verify the details then tap 'Confirm' to proceed.
- Enter PIN.
- The amount will be transferred to your Tap & Go account instantly.

Scheduled top-up

- Tap 'Top-up'.
- Select 'Instant Bank Transfer' and 'Scheduled Top-up'.
- Enter or select the top-up amount and frequency.
- Verify the details then tap 'Confirm' to proceed.
- Enter PIN.
- The schedule top-up instruction will be effective on the schedule date.

Auto top-up

- Tap 'Top-up'.
- Select 'Instant Bank Transfer' and 'Auto top-up'.
- Select the threshold amount and the top-up amount.
- Verify the details then tap 'Confirm' to proceed.
- Enter PIN.
- Setting is completed

2. Cash top-up**i. Top-up at 7-Eleven, Circle K or any designated outlets**

- Tap 'Top-up'.
- Select 'Cash'.
- Show the QR code to the cashier for scanning.
- Pay cash to the cashier.
- You will receive a sales memo from the cashier. You will also receive a notification when the top-up is completed.

ii. Top-up at an HKT, 1010 or csl outlets

- If you are using Tap & Go SIM, simply tap the phone on the Tap & Go reader.
- If you are using a Tap & Go Card, simply tap the card on a Tap & Go reader.
- Pay cash to the cashier.
- You will receive a notification when the top-up is completed.

iii. Top-up at a HEYCOINS kiosk

- Visit any HEYCOINS kiosk.
- Select 'E-Wallets' and 'Tap & Go'.
- Tap 'Accept' after reading the Terms & Conditions.
- Pour the coins.
- Tap "Confirm" if the amount is correct, or tap 'Cancel transaction' to retrieve the coins.
- Open your Tap & Go wallet.
- Select 'Top-up' and choose 'Cash'
- Present the QR code to the scanner.
- Wait for a "bimp" sound to complete the transaction.
- The amount has been transferred to your Tap & Go account.

iv. Top-up at Hong Kong Monetary Authority Coin Cart

- Visit any Hong Kong Monetary Authority Coin Cart.
- Pass the coins to the staff.
- Staffs pour the coins to the machine for counting and give you a receipt.
- Present the receipt at cashier.
- Open the Tap & Go wallet and tap 'Top-up' and 'Cash'.

- Present the QR code to the scanner.
- Wait for a “bimp” sound to complete the transaction.
- The amount has been transferred to your Tap & Go account.

3. Financial Institution

i. Bank of China (Hong Kong)

- Tap “Top-up”.
- Select “Instant Bank Transfer” and “Bank of China (Hong Kong)”.
- Enter or select the Top-up amount.
- Tap “Next” to divert to Bank of China (Hong Kong) website.
- Enter user name and password.
- Tap “Submit” to process your top-up request.
- Verify the details, then tap “Confirm” to proceed.
- Your wallet will be topped up immediately.
- Your handset will receive notification after topping up.

ii. Dah Sing Bank credit card

Set up

- Tap “Top-up”.
- Select “Instant Bank Transfer” and “Dah Sing Bank (Credit Card)”.
- Enter or select the top-up amount and frequency.
- Enter the credit card number, expiry date and CVC2 code.
- Receive the OTP via SMS.
- Enter the OTP and press “Continue”.
- The process takes around two days and you will receive an SMS to confirm the arrangement.

Top-up

- Tap “Top-up”.
- Select “Instant Bank Transfer” and “Dah Sing Bank (credit card)”.
- Enter the top-up amount.
- Enter PIN.
- Verify the details, then tap “Confirm” to proceed.
- Your wallet will be topped up immediately.
- Your handset will receive notification after topping up.

iii. HSBC

Online Banking

- Visit www.hsbc.com.hk
- Select “Bill Payment & eBill Service”.
- Select “Add New Merchant”.
- Select “Category: Finance Company” > “Merchant: TAP N GO”.
- Enter your Tap & Go account number
- Enter top-up amount.
- The amount will be transferred to your Tap & Go account after two working days.

Phone Banking

- Call HSBC hotline:
HSBC Premier customers (852) 2233 3322
HSBC Advance customers (852) 2748 8333
Other customers (852) 2233 3000
- Select “Bill Payment” > “Banking, finance and insurance companies” > “Tap & Go”.
- Enter your Tap & Go account number.
- Enter top-up amount.
- The amount will be transferred to your Tap & Go account after two working days.

ATM

- Visit any HSBC/Hang Seng Bank ATM.
- Select “Bill Payment”.
- Select “Other companies”>“Tap & Go”.
- Enter your Tap & Go account number.
- Enter top-up amount.
- The amount will be transferred to your Tap & Go account after two working days.

iv. Hang Seng Bank

Personal e-Banking

- A one-time registration is required. Please download the form [here](#).
- Visit www.hangseng.com
- Logon to “Personal e-Banking”.
- Select “Bills and Payment”.
- Select “Other” > “Tap & Go”.
- Enter your Tap & Go account number.
- Enter top-up amount.
- The amount will be transferred to your Tap & Go account after two working days.

Phone Banking

- A one-time registration is required. Please download the form [here](#).
- Call Hang Seng Bank hotline:
 - Prestige Banking (852) 2998 9188
 - Preferred Banking (852) 2822 8228
 - Integrated Account (852) 2912 3456
- Select “Bill Payment” > “99 Others> “#0110 Tap & Go”.
- Enter your Tap & Go account number.
- Enter top-up amount.
- The amount will be transferred to your Tap & Go account after two working days.

ATM

- Visit any Hang Seng Bank / HSBC ATM.
- Select “Bill Payment”.
- Select “Other companies”>“Tap & Go”.
- Enter your Tap & Go account number.
- Enter top-up amount.
- The amount will be transferred to your Tap & Go account after two working days.

v. Top-up via FWD “Online Withdrawal”

FWD has partnered with Tap & Go to provide you with a convenient platform for efficient online withdrawal. Customers holding a Savie or Provie Insurance Plan can now enjoy the service for free. For details, please refer to FWD website.

Part D: Transfer (applicable to Tap & Go UnionPay card only)

Hong Kong Dollars transfer to Renminbi

- Press "Transfer".
- Choose an account and currency, input amount at "Transfer From" (Optionally transfer from MasterCard to UnionPay or UnionPay to UnionPay).
- Select account and currency at "Transfer To"
- Verify the details, then tap "Confirm" to proceed.

Renminbi transfer to Hong Kong Dollars

- Press "Transfer".
- Choose an account and currency, input amount at "Transfer From" (Optionally transfer from UnionPay to MasterCard or UnionPay to UnionPay).
- Select account and currency at "Transfer To"
- Verify the details, then tap "Confirm" to proceed.

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.