

HKICL e-Cheque Drop Box Service

2. e-Cheque Deposit (Web Portal)

- A: What should I do after logging on to the e-Cheque Drop Box on the web portal?
- B: You should go to “e-Cheque Presentment”. Click “Add” and select a registered bank account for e-Cheque deposit.
- A: Wow! I can upload a maximum of 8 e-Cheques at a time!
- B: Yes. The system will then perform preliminary verification on each uploaded e-Cheque.
- B: A reference number will be generated for each successfully deposited e-Cheque and a confirmation email will be sent to the registered email address.
- A: So what is the cut-off time for e-Cheque deposit?
- B: The cut-off time is 5:30 p.m. from Monday to Friday, excluding Hong Kong general holidays, the submitted e-Cheques will be sent to the respective payee banks for processing on the same business day. Otherwise, they will be sent on the next business day.
- A: Let me check the e-Cheque status in “Presentment Enquiry”. What does “Pending for verification” mean?
- B: There are mainly 4 statuses, “Pending for verification”, “Cleared”, “Returned” and “Rejected”. And “Pending for verification” means it is under processing.
- A: So does “Cleared” mean that the payment has gone through?
- B: “Cleared” means that the e-Cheque has been settled among the banks. However, when the funds are credited to your bank account subjects to the arrangement of your bank.
- A: How do I know when the payment fails?
- B: The status “Returned” or “Rejected” will be shown. In this case, you may download the e-Cheque PDF file within 5 business days counting from the date of rejection or return.
- A: Wow! That’s amazing. I can now deposit e-Cheques on the Internet without going to the bank!