

Octopus Online Payment Services User Guide

This document aims to help you better understand what Octopus Online Payment Services (“OOP”) is, to provide information on how to get support and help in case you have any questions about the service, and how to protect your personal information and property when using OOP.

1. What is Octopus Online Payment Services (OOP)?

OOP is a payment service offered by Octopus Cards Limited (“OCL”, “our company”) for customers to use Octopus, Octopus Wallet, Mobile Octopus and/or Octopus Mobile SIM (“OMS”) to settle online payment to supported online merchants or service providers (“merchants”). Customers can make payment for their online purchases of products or services with their Octopus through NFC enabled mobile devices with the Octopus App, Octopus Wallet, OMS or other tools as announced by OCL in the future.

2. What are the features of OOP?

A. Making payment with your Octopus

It is a very simple, convenient and efficient payment method.

You will need to register the Octopus Number on your Octopus in the Octopus App while the Octopus number of your Mobile Octopus and OMS will be registered when you first open the Octopus App after you issue a Mobile Octopus or an OMS. You can use your registered Octopus for making Octopus Online Payment Transaction right after the successful registration.

- **Secure:** No personal information is needed. Just tap your Octopus against an NFC enabled mobile device when making online payment.
- **Instant Payment:** The payment is deducted from your Octopus instantly provided that your Octopus has sufficient remaining value.

- Instant Transaction Report: Transaction history can be checked via online enquiry through the Octopus App or any existing card enquiry channels after making online payment using Octopus.

B. Making payment with your Octopus Wallet

- Higher transaction value: With your Octopus Wallet, you can make online purchase up to its maximum stored value.
- Instant Transaction History: Transaction history can be checked under the Octopus Wallet section in the Octopus App.
- Detailed Monthly Statement: Transaction date, activity details, transaction amount and balance can be downloaded and saved to your mobile device for record.

3. What are the mobile device requirement to use OOP?

A. Making payment with your Octopus

If you are an Android user, your device must be a NFC enabled device (click [here](#) for the list of tested NFC Android device supporting OOP). If you are an iOS user, your device must be iPhone 8 or newer with iOS 16.2 or above.

Furthermore, you need an Octopus with 9 digit Octopus number (including eight digits plus one single digit inside the bracket, e.g. 87654321(3)) to use OOP.

B. Making payment with your Octopus Wallet

To use Octopus Wallet for OOP, simply download the Octopus App and register for an Octopus Wallet.

4. I have enquiries about my transaction. Who should I contact?

A. Is my order confirmed?

Upon any successful order, you will receive:

1. The Octopus Online Payment Reference Number from OCL to confirm successful payment by your Octopus, Octopus Wallet or OMS
2. A Confirmation Email or Receipt from the merchant to confirm your order

You are reminded not to close the browser, the Octopus App or disconnect from the Internet before receiving the above two notifications from OCL and the merchant. If you encounter problems in receiving these notifications, please refer to the “Payment Diagnostic” section below.

B. When will I receive my ordered products / services?

If your payment is successful, the merchant will deliver the products / services according to the terms and conditions for the online purchase.

If you have doubts about the status of your order, please contact the merchant directly and provide the order details. Their contact information can be found on their websites, the purchase receipt or the order confirmation email.

C. Who should I contact if I have questions / issues about the quality of the order?

If you have not received or are dissatisfied with the products / services purchased from the merchant, please contact the merchant directly. Their contact information can be found on their websites, the purchase receipt or the order confirmation email.

OCL, as a payment service provider, is not in a position to determine, and is not responsible for the performance and quality of products / services offered by the merchants. Customers are advised to satisfy themselves with the reputation, products / services return and refund policies of a particular merchant before making an order.

D. I want to request refund for the order.

Please contact the merchant directly for the refund request. The merchant's contact information can be found on their websites, the purchase receipt or the order confirmation email.

OCL, as a payment service provider, is not authorized to perform order cancellation and refund on behalf of the merchants. Customers are advised to seek any order cancellation and refund arrangements directly with the merchants.

If the merchant accepts your refund request, the refund collection will be subject to the merchant's arrangement. You will receive a notification via the Octopus App or you can check the notification message in the App directly within 3-5 working days, and place your Octopus at the back of your NFC enabled mobile device to collect the refund through the App. If the payment was made by Mobile Octopus, or OMS, the refund can be collected by just pressing a "Collect" button. If the payment was made by your Octopus Wallet, the refund will be directly transferred to your Octopus Wallet.

E. I have placed an order but the products / services have not been delivered yet.

Please contact the merchant directly to check the status of your ordered products / services. In case you would like to cancel your order, please also contact the merchant directly as well. Their contact information can be found on their websites, the purchase receipt or the order confirmation email.

- F. I have questions on the merchant's confirmation or the payment receipt. If you have any enquiries in relation to the merchant's confirmation or the payment receipt, please contact the merchant directly for further information.

5. Payment Diagnostic

This section is to help you resolve issues that may arise when you encounter technical problems such as power or network outage when making an Octopus online payment.

- A. I have not tapped my Octopus on the NFC enabled mobile device yet, or I have not yet confirmed the payment making by Mobile Octopus, OMS or Octopus Wallet.

Your order will be aborted because an Octopus payment has not been completed yet. Please visit the merchant's website to restart the order or payment process again.

- B. I have tapped my Octopus on the NFC enabled mobile device already, or I have pressed 'Confirm' for making payment by Mobile Octopus, OMS or Octopus Wallet.

- i. I get the Octopus Online Payment Reference Number only.

Please contact the merchant to complete the order with the Octopus Online Payment Reference Number. The merchant will be able to advise the status of your order and deliver your ordered products / services accordingly.

- ii. I get the Merchant's Confirmation Email or Receipt only.

Please contact the merchant to complete the order with the Merchant's Confirmation Email or Receipt. The merchant will be able to advise the status of your order and deliver your ordered products / services accordingly.

- iii. I have not received any reference number from OCL or confirmation from the merchant.

Please use the Octopus App to check if your transaction is successful or not. If a transaction record for the OOP cannot be found, the payment for your order is not successful. Please visit the merchant's website to restart your order.

If a transaction record for the OOP can be found, please call the Octopus Customer Service Hotline on 2266 2222 to recover the Octopus Online Payment Reference Number and seek assistance from the merchant to confirm the order.

If you have any questions on the Octopus Online Payment Reference Number and the details of the Octopus Online Payment confirmation, please call the Octopus Customer Service Hotline on 2266 2222 for further assistance.