



Press Release 13 December 2023

MTR Launches First Contactless Bank Card Payment at Entry/Exit Gates with Visa on 23 December 2023 More e-payment Options for Passengers and New Milestone in Smart Mobility

MTR Corporation announces today (13 December 2023) that contactless bank card payment for MTR rides will be launched in phases starting from 23 December 2023. Passengers will be able to use this new service initially with Visa at designated gates, while additional bank cards will be accepted for payment in the third quarter of 2024. The new e-payment option will bring greater convenience to local passengers and travellers as well as mark a key milestone in MTR's journey in smart mobility.

Each station in the MTR heavy rail network (except Airport Express stations) is currently equipped with at least two entry/exit gates providing contactless bank card payment service, while stations that tourists frequently use have more new gates. Gates supporting the new payment function will be wrapped in light blue for easy identification. Starting from 23 December, passengers can tap their contactless credit card/debit card or devices such as smartphones and smart watches with payment enabled with these cards at the credit card readers on the light blue gates. The number of entry/exit gates providing the new payment function will also be gradually increased. (Please refer to the annex for details about the new service.)

"The introduction of contactless bank card payment at entry/exit gates is a key milestone in our journey in smart mobility as it signifies fully electronic payment for MTR trips. We provide diverse payment options including Octopus, contactless bank card, QR code and Single Journey Smart Ticket for the convenience of passengers, catering to the needs of different passenger groups, as MTR further provides quality service with a 'smart railway'," said Ms Jeny Yeung, Managing Director – Hong Kong Transport Services of MTR Corporation.

Following the introduction of contactless bank card payment service in the heavy rail network accepting Visa credit and debit cards, e-payment service has also been added to all Customer Service Centres at MTR stations¹. The second phase of contactless bank card payment will be launched in the third quarter of 2024 and additional bank cards will be accepted for e-payment. The Corporation also aims to upgrade the entry/exit gates of the Airport Express and launch contactless bank card payment in 2026 at the earliest. The entire asset renewal plan for the automatic fare collection system is expected to be completed in 2028 with all gates across the MTR network fully enhanced.

Contactless bank card payment is part of MTR Corporation's asset renewal for its automatic fare collection system with over HK\$1.3 billion invested in the long-term renewal plan. This includes

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¹ Passengers can purchase "Monthly Pass Extra", "MTR City Saver" and MTR souvenirs with credit card, QR code or Octopus at Customer Service Centres in designated stations in the heavy rail network. Passengers can also purchase Airport Express tickets with credit card or QR code at Customer Service Centres in Airport Express stations.

progressively upgrading more than 2,400 entry/exit gates in the heavy rail network and adding e-payment to Customer Service Centres at all MTR stations in the heavy rail network.

"We are thrilled to become the first digital payment company in Hong Kong to bring contactless bank card payments to MTR. Visa is committed to providing innovative, secure, and universally consistent payment methods to the millions of citizens and travellers who take the MTR every day. We believe that an open-loop payment system not only accelerates smart mobility, but also brings opportunities for the development of the global digital economy," said Ms Paulina Leong, General Manager, Visa Hong Kong and Macau.

Visa works closely with partners across the globe including public transportation operators, government departments, banks, and technology suppliers, to drive over 750 contactless public transit projects. In fiscal year 2023, Visa enabled 1.6 billion tap-to-pay transit rides, an increase of 30% year on year.

As a Worldwide Partner of the Olympic and Paralympic Games, Visa is set to promote contactless bank card payments on the MTR by capitalising on the festive and celebratory ambiance of the Paris 2024 Summer Olympics. The collaborative promotion efforts of Visa and MTR Corporation will feature Team Visa athlete and Olympic fencing gold medalist Mr Edgar Cheung Ka-long and special offers of the Paris 2024 Summer Olympics. Moreover, both companies will reward commuters who use contactless bank card payment to ride on the MTR with access to highly sought-after experiences throughout 2024. Stay tuned for more details to be announced in the future.

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About MTR Corporation

To Keep Cities Moving, MTR makes encounters happen and rendezvous for a more connected tomorrow. As a recognised world-class operator of sustainable rail transport services, we are a leader in safety, reliability, customer service and efficiency.

MTR has extensive end-to-end railway expertise with more than 40 years of railway projects experience from design to planning and construction through to commissioning, maintenance and operations. Going beyond railway delivery and operation, MTR also creates and manages dynamic communities around its network through seamless integration of rail, commercial and property development.

With more than 40,000 dedicated staff*, MTR carries over 13 million passenger journeys worldwide every weekday in Hong Kong, the United Kingdom, Sweden, Australia and Mainland China. Together, we Go Smart and Go Beyond.

For more information about MTR Corporation, please visit www.mtr.com.hk.

*includes our subsidiaries, associates and joint ventures in Hong Kong and worldwide

About Visa

Visa is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement. Learn more at Visa.com.

Photo captions:

1. Ms Jeny Yeung, Managing Director – Hong Kong Transport Services of MTR Corporation (middle), together with Ms Paulina Leong, General Manager, Visa Hong Kong and Macau (left) and Mr Edgar Cheung Ka-long, Team Visa athlete and Olympic fencing gold medalist (right), announce contactless bank card payment at entry/exit gates will be launched on 23 December 2023 with Visa accepted for the initial phase.



2. Ms Jeny Yeung, Managing Director – Hong Kong Transport Services of MTR Corporation (middle), Ms Paulina Leong, General Manager, Visa Hong Kong and Macau (left) and Mr Edgar Cheung Ka-long, Team Visa athlete and Olympic fencing gold medalist (right) demonstrate tapping credit cards for MTR rides.





3. The entry/exit gates providing contactless bank card payment service will be wrapped in light blue and signage will be added at stations for passengers' easy identification. New flap gates have a wider walkway, making it more convenient for passengers with luggage, strollers or baby prams.



Details of Contactless Bank Card Payment at Entry/Exit Gates

- Contactless bank card payment service is only available in the MTR heavy rail network. Airport Express, Light Rail, MTR Bus, MTR Feeder Bus and High Speed Rail (Hong Kong Section) are not included.
- Contactless bank card payment at entry/exit gates only offers adult tickets and the fares are
 the same as Octopus and QR code adult fares. Other MTR fare promotions, concessionary
 tickets and the Government's Public Transport Fare Subsidy Scheme and Public Transport
 Fare Concession Scheme for the Elderly and Eligible Persons with Disabilities, etc. are not
 applicable to this service. Please refer to the MTR website for details:
 https://www.mtr.com.hk/en/customer/main/about_contactless.html
- 1. When approaching the gate, passengers can get their physical credit card/debit card ready, or get ready with the payment function enabled with contactless credit card/debit card on their devices such as smartphones or smart watches.



2. Tap the contactless bank card at the credit card reader on the light blue gate.



3. After tapping the card, the screen on the gate will show a green arrow and the flaps will open.



4. Before travelling First Class on the East Rail Line, passengers have to tap their contactless bank cards at the First Class Processors on East Rail Line platforms. MTR Corporation is progressively upgrading its facilities and First Class Processors on East Rail Line trains will be able to support contactless bank card payment in the third quarter of 2024.



5. After completing their MTR trips and exiting through the gates, passengers can check the fares for their journeys at the Contactless Bank Card Transaction Portal (contactless.mtr.com.hk) or through their bank statements.



