Lazada x AsiaPay

Growing crossborder e-commerce for brands in South East Asia



Joseph Chan AsiaPay Group



Terry Chan Lazada Group / Alibaba Former General Manager (CEO of ec-Post)

2019 / 08 / 02 (Friday)

4:00pm - 6:00pm (Registration starts at 3:30 pm)

Explorium HK 1/F, Li Fung Tower 868 Cheung Sha Wan Road

Language: English

Tunced by SNE Development Tund 工業貿易署 Trade and Industry Department



Nelson Mak Hong Kong Productivity Council BUD Manager



Any opinions, findings, conclusions or recommendations expressed in this material/event (or by members of the Project team) do not reflect the views of the Government of the Hong Kong Special Administrative Region. Trade and Industry Department or the Vetting Committee of the SME Development Fund and the Dedicated Fund on Branding. Upgrading and Domestic Sales (Organisation Support Programme).

Event Organizer 主辦機辦

HKEBA 香港電子商務業協會

HKEBA

Hong Kong E-Commerce Business Association

Trade and Industry Departme 工業貿易署

Supporting Organizations 合作機構

Explorium Hong Kong







Past Seminars 過往講座

1. Introduction to Omnichannel Sales & Commerce





2. Applications of Platform and Enterprise Data Analytics



3. Boosting your brands in China







4. Accelerating your e-commerce business







eBay x Chow Tai Fook x Walmart

General Managers' view on crossborder e-commerce from Hong Kong 總經理對跨境電商與全球市場趨勢的見解。

2019 / 09 / 03 (Tuesday)

4:00pm - 6:00pm (Registration starts at 3:30 pm)

Victoria Dockside 21/F, K11 ATELIER 18 Salisbury Road, Tsim Sha Tsui

Language: Cantonese

Tunded by SME Development Fund 고로함응쪽 Trade and Industry Department





Jenny Hui

eBay

General Manager, Hong Kong, Southeast Asia and Taiwan



Quentin Wong Chow Tai Fook

General Manager, eBusiness & Investment



Alison Chan Walmart eCommerce

Former Senior Director of Sam's Club Ecommerce (HSBC Digital Performance Lead)



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Speakers 演講者



Joseph Chan

AsiaPay Group CEO



Terry Chan

Lazada Group / Alibaba Former General Manager (CEO of ec-Post)



Nelson Mak

Hong Kong Productivity Council BUD Manager

Photo Taking 拍照



Asiapay Group 聯款通



Joseph Chan

asia pay®



Digital Payment Trends in South East Asia

Joseph Chan Founder and CEO AsiaPay

HONG KONG * AUSTRALIA * CHINA * INDIA * INDONESIA * JAPAN * MALAYSIA * PHILIPPINES * SINGAPORE * TAIWAN * THAILAND * VIETNAM * UK















Payment Revolution

Revolution of Digital Payment





ANALOG

Introduction of the payment card

ELECTRONIC

Magnetic and Chip Cards

EPAYMENT Goods or service can be paid on the internet

DIGITAL

Tokenization and Enhanced Data

CONTACTLESS PAYMENT eWallet and apps that allow payments via smartphones

NEW ERA

AI, IoT, Biometric

BIOMETRICS PAYMENT

Use the user's own biometrics to replace mobile phones for payment

ne Banking

Digital Payment from using **Credit card**, **Debit Card to Netbanking**



From Payment via Internet to Mobile Device... PAYMENT



From Mobile App Payment to Social Payment

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Send Money TO

Janel Jorge

Susan McCloud

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Prevailing Alternative Payments in Asia





New QR and Wallet Payments









Payments Infrastructure





A designated system subject to the HKMA's oversight under the Payment Systems and Stored Value Facilities Ordinance

Omni-Channel Platform (PaaS)







MR. Experience (Mobile + Retail)





MOBILE PAYMENT



MOBILE PAYMENT



MOBILE PAYMENT

















by CBNEditor O November 16, 2018

60% of Singles Day Payments Made Using Biometric Technology, Alipay Foresees Integration with IoT

China's latest record-breaking Singles Day sales event has marked the emergence of biometrics as the leading form of payment, with Alipay expecting its integration with the Internet of Things (IoT) to eventually dispense with the need for mobile devices to conduct transactions.

The consumer festival held on 11 November saw a record-breaking USD\$30.8 billion in sales within a mere 24 hour period, cementing its position as the world's biggest sales event just nine years after its trademarking by Alibaba.







Cross Country Collaboration (Asia)





EZ-Link ties up with Malaysia's Touch n' Go for cross border Combi Card

It will allow users to pay for Singapore ERP fares and Malaysian highway tolls.

Singapore's EZ-Link Pte Ltd inked deal with Malaysia's multi-app e-purse Touch 'n Go to develop a dual currency Combi Card that is slated to launch on Q4 2019.



MULTIMEDIA LIFESTVLE

PayNow to be linked to Thailand's PromptPay, among

FOOD

ST SINGAPORE POLITICS ASIA WORLD VIDEOS

0

Singapore's PayNow system will soon be linked to Thailand's version of the same system. PromptPay. PHOTO: MCI

BUSINESS > Companies & Markets Economy Banking Property Invest Market

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ST VIDEOS



WikiLeaks says Julian Assange is being spied on in Ecuadorean embassy

Block-Chain Loyalty

Payment

Innovation







Singapore Airlines has officially launched its blockchain-based loyalty program for frequent customers.

KrisPay, a digital wallet developed in partnership with KPMG and Microsoft, allows Singapore Airlines customers to turn travel miles into units of payment, which can be used with partner merchants in Singapore. Most notably, however, the newly dubbed KrisFlyer program utilizes a blockchain to underpin its clients' loyalty wallets, according to a press release.

Customers who sign up with the program will be able to download an app to a mobile phone. These customers will then be able to convert their miles into KrisPay units and pay with them by scanning a QR code at partner merchants.

The company announced 18 partners in Singapore, including eateries, beauty parlors, gas stations and some retailers, including the nation's LEGO store outlets. More partners are expected to sign up soon, and the airline says it will offer discounts for early users.

Innovation and Development







Our Vision To be the leading ELECTRONIC PAYMENT SERVICE AND TECHNOLOGY player in Asia and beyond.

Compliant since 2006

Our Mission

To help our business partners grow their business through online by providing innovative, secure and cost-effective solutions that will make them competitive in the eCommerce landscape.

Business Streams

- Payment Service Provider (TPP / ISO / PF)
- Payment Gateway Solution Provider
- Payment Security Solution Product Vendor
- eBusiness System Development and Consultancy



Australia

Indonesia

Bank Partners in Region



Country	Credit / Debit Card Acquiring Bank Partners						Alternative Payments				
Hong Kong	📄 🖗 🖗 纖結 citibank 🔉 DBS BANK 🔤 🔐 First Data. Merchant Solutions 🗗 新報行 💈 eleadorments 🛞 🛍 生 组 行							🛛 Alipay нк 🕻 🎔	微信支付		
Australia	BISCOVER IN First Data. Merchant Solutions Wirecard					POLi 支持案 😪 微信支付 🞽 zip pay					
China	中国农业银行 伊國农业银行 伊國銀行 BANK OF CHINA DISCOVER		Chinggy 支付案 C 微信支付								
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New Zealand						PÖLi					
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Thailand											
Vietnam	ACB Sacombank VietinBank Vieticombank Vieticombank ATM Cards Payment 👽 🔍 🌗 HD 🐠 VIB* 🛺 etc. 🔞										
UK	We BARCLAYS										
Others	Bangladesh First Data. Merchant Solutions	Brunei BAIDU	iri bank 🧔	First Data. Merchant Solutions	Japan	econt	ext	Korea	КСР		
	Mauritius SBM	Pakistan			Sri Lanka	First D Merchant	ata. Solutions	Global	UATP	PayPal	
asia pay®

Leading the Way. Pay with AsiaPay.

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eC-Post (former Lazada/Alibak



Terry Chan

Former General Manager (CEO of ec-Post)



eCommerce Supply Chain Association (HKeCSC)





Crossborder Supply Chain Innovation in the New Retail Era: Excellent Solutions for Leading Brand to Win the eBusiness in the Emerging Markets of South East Asia

South East Asia Forum

CEO at eC-Post Chairman at Hong Kong eCommerce Supply Chain Association HKeCSC Former GM 3PL at Lazada (Alibaba Group) Letter at The University of Hong Kong Advisor at The Hong Kong Science & Technology Park HKSTP

Terry Chan 2 Aug 2019 Hong Kong **EC-Post Worldwide Co Ltd**



"The era of pure ecommerce has already gone; the next 10 years will be the age of new retail."

The Fusion of "online, offline and logistics"





Hong Kong eCommerce Supply Chain Association (HKeCSC)



eC-Post Worldwide Co Ltd

E-Commerce	
Marketplace	

Lazada, Alibaba Group I GM, 3PL

Adjunct Lecturer

University of Hong Kong

Digital Transformation & Business Strategy Shopper Marketing & Retail Management

Advisory Board

eCommerce / Retail / Supply Chain Government, GS1, CILTHK, UBM

Supply Chain 3PL

DHL eCommerce, FedEx, S.F. Express, Yamato, Swedish & Danish Post I Management

Keynote Speaker

80+ Conferences

World Bank, Forbes, KPMG, GS1, APPU, UPU, UBM, Vietnam & Singapore Government, CILT

Mentor

eCommerce / Retail / Logistics

Government, University, Chambers, Universities, Event Organizers

Entrepreneur

EC-Post | Founder & CEO HKeCSC | Founder & Chairman

Mass Media

TV, Magazine, Web Forbes, Tech Wire Asia, Asia Tech Podast, Vietnam TV

Consultancy

eCommerce / Retail / Logistics Brand Owners, Retailers, Investors



1. South East Asia Market

- 2. **Opportunities**
- 3. Challenges
- 4. Supply Chain Innovation
- 5. EC-Post & HKeCSC

EC-Post Worldwide Co Ltd





EC-Post Worldwide Co Ltd

E-COMMERCE

MACRO ENVIRONMENTSEA PopulationsYouth Population
(% of population)34%32%4%32%28%28%2014-2017)28%~ 5-8.0%SEA China U.S.

Source: IMF

E-COMMERCE ACCELERATORS

M-Commerce

 High number of hours per day(4-5) accessing the internet via mobile

✓ % of internet users who make purchase online 70%+

 \checkmark Mobile utilization reach 50%

Power to Growth

✓ Promote by government's policy
 ✓ Investment by foreigners

Source: Lazada Seller Deck, Global Digital Report 2019

ANNUAL INCOME GROWTH

Hong Kong

eCommerce Supply Chain

Association (HKeCSC)

% of population With Income over 10K



E-COMMERCE GROWTH

% of Retail made on-line

US 13% China 11% ASEAN 1-2% % 2014 2017

© 2019 Hong Kong e-Commerce Supply Chain Association (HKeCSC)

SEA Market (billion USD)





DE-MINIMIS VALUE VARIES in ASEAN

	Indonesia	Thailand	Philippines	Vietnam	Singapore	Malaysia
De minimis value	USD75	THB1,500 (USD49)	PHP 10,000 (USD 196)	VND1,000,000 (USD 43)	SGD400 (USD294)	MYR(500) (USD122)
If value of e-Cor	nmerce good	s declared is a	bove de-minim	nis value, the VAT a	nd import dutio	es will apply
VAT/GST/SST	10%	7%	12%	10%	7%	5-10%









LAZADA E-COMMERCE ECOSYSTEM Benefits all aspects of e-Commerce Operations





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LOWER COST

SUPPLY CHAIN TRANSFORMATION

BETTER SERVICE BETTER QUALITY

FASTER DELIVERY

SUPPLY CHAIN PAIN POINTS! NEW LOGISTICS **REVERE LOGISTICS** CAPABILITIES LACK OF VISIBILITY LIMITED E-COMMERCE SERVICES **VARIABLE & COMPLICA** PARTNERS COMBINATION CUSTOMS LACK OF SYSTEM INEFFICIENT LOGISTICS TURE LACK OF POWER TO GROWTH **INEFFICIENT LAST-MILE** LIMITED CREDIT CARD



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EC-Post Worldwide Co Ltd



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跨界电子商务和供应链经验 CROSSBORDER ECOMMERCE



新零售供应链 IN ASEAN **NEW RETAIL** SUPPLY CHAIN

Hong Kong eCommence Stoppin Civin

& SUPPLY CHAIN EXPERIENCES 控制自营的仓库和最后一公里+战略合作伙伴的组合 CONTORL OWN FULFILLMENT & LAST-MILE + PORTFOLIO of PARTNERS

四个关键 成功因素 FOUR KEY FACTORS GOVERNMENT & CUSOMS TO SUCCEED



政府海关专家

SPECIALITY

Supply Chain gateway to Southeast Asia, one of the world's largest and fastest growing eCommerce markets

成功的案例共享

EC-POST is your



Cong merce Supply Chair ation (HKeCSC)

Hong Kong e-Commerce Supply Chain Association (HKeCSC)

- Established in 2017
- The first & The only NGO in HK
- Tailors for executives working in the
- e-Commerce & new retail industries
- Focuses on the supply chain management
- South East Asia Orientated
- Collaboration with Overseas Partners
- Interviewed by Forbes
- 80+ International Conferences



E-TAILERS



PLACES



MEMBER CATEGORIES



BRANDS

INUSTRIES

RETAILERS



EC-Pos' **'ide** eCor nerce Supply Chain A PLATFORM TO SHARE ation (HKeCSC) Asso **KNOWLEDGE AND EXPERIENCE**



E-Commerce Supply Chain Forum with City University of Hong Kong



Asian Logistics & Maritime **Conference with HKTDC**



Hor

ong

Fashion & Luxury Supply Chain Leaders Round Table Conference with VC Integration



EC-Po

ORGANIZE REGULAR FORUMS & SEMINARS



Co-Organized the 1st Delivery Asia Conference (DAC) during the Retail Asia Expo (RAC) in Hong Kong



Support the ASEAN – HONG KONG Business Conference with ASEAN Embassy in Hong Kong



Hc

eComr

rce Supply Chain

Asso _tion (HKeCSC)

Support the Blockchain At The Border with The World Bank Group in Vietnam



EC-Po work 'de or



PROVIDE ADVISORY



Forbes





















THANK YOU

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Wechat: Terry7205

Web: <u>http://www.ec-postworldwide.com</u>



Hong Kong Productivity Council 香港生產力促進局



Nelson Mak

BUD Manager



發展品牌、升級轉型及 拓展內銷市場的專項基金 Dedicated Fund on Branding, Upgrading and Domestic Sales







Hong Kong Productivity Council – Dedicated Fund on BUD August 2, 2019

Briefing on the BUD Fund

Eligibility



- Hong Kong Business Registration (Hong Kong Business Registration Ordinance, Chapter 310)
- Non-listed enterprises
- With Hong Kong substantive business operations (Employees Mandatory Provident Fund records, commercial agreement, profit tax return, audited accounts)



Funding Principle : 50/50 Matching basis Project Duration : Maximum of 24 months



Enhanced Mainland Programme



Increase cumulative funding ceiling per enterprise

Increase maximum number of projects per enterprise

3 10

BUD

Enhancement Effective on 2018.8.1

New ASEAN Programme ASEAN 10 Nations

Comprise of Brunei Darussalam, Cambodia, Indonesia, Laos, Malaysia, Myanmar, The Philippines, Singapore, Thailand, Viet Nam

1 million HK\$

Cumulative funding ceiling per enterprise

Maximum number of projects per enterprise

Other Enhancement

- Consolidating application type
- Requirement on substantive business operation: Enterprise shall prove substantive business operation at the time of application
- Simplifying procurement procedures by reducing number of quotations
- Allowing flexibility on reallocation of approved item budget
- Full funding support for audit fee of approved project, capped at \$10,000 per audit

Types of Projects

ASEAN / Mainland Programme





Comparing Methods for Disbursement of Grant



	Method (1): With Initial Payment	Method (2) : Without Initial Payment
	Initial Payment Amount: 25% of total approved Government funding	Initial Payment Amount: Not applicable
		Mid-term payment Amount: 50% at
	Mid-term payment Amount: 25% at maximum	maximum subject to project progress and
Disbursement of	subject to project progress and actual total	actual total allowable project expenditure
Grant	allowable project expenditure	(Only applicable if the duration of the project
	(Only applicable if the duration of the project is over 18 months)	is over 18 months)
		Final Payment : Balance of approved
	Final Payment : Balance of approved	Government funding %
	Government funding %	
Designated "project		
account"	Required	Not Required
	Project can only commence after the funding	Project can commence after the date of
	agreement is signed	application submission to the Programme
Project		Secretariat
Commencement		
Date		(Funding is subject to approval of the application)

Key Funding Category



Project Measures		
Establishing New ASEAN business entity expenditures (Not to exceed 20% of the total project expenditure) Business registration / license fee / Rental / decoration / utilities during project period Professional fees for establishing local business entity	\checkmark	×
Additional manpower (Not to exceed 50% of the total project expenditure)	\checkmark	\checkmark
Additional machinery/equipment (Not to exceed 50% of the total project expenditure)	\checkmark	\checkmark
Expenses for producing samples (Not to exceed 20% of the total project expenditure)	\checkmark	\checkmark
Advertisement (Not to exceed 50% of the total project expenditure)	\checkmark	\checkmark
Exhibitions / promotional events and accommodation related (Event related traveling, transportation, and accommodation expense shall not exceed 20% of the total project expenditure)	\checkmark	\checkmark
Design and production of promotional materials	\checkmark	\checkmark
Online sales platform	\checkmark	\checkmark
Website setup / enhancement	\checkmark	\checkmark
Mobile Apps (For promotional purpose) (Not to exceed 50% of the total project expenditure)	\checkmark	\checkmark
Testing and Certification	\checkmark	\checkmark
ASEAN / Mainland Trademark and patent application (Maximum amount \$170,000)	\checkmark	\checkmark
External audit fee for auditing the project (Maximum amount \$10,000 per audit fully reimbursable)	\checkmark	\checkmark

Expenditure Items Not Funded



Expenditure Items Not Funded

Expenditure Item	Details / Examples								
Existing Normal Operating	 Salary of existing employees 								
Expenses	Rental/renovation expense, utility expenses, business registration fees, office stationery, bank charges, and etc.								
Machinery / Equipment	> Equipment for general use (e.g. computer hardware/software for general operational use, cameras, projectors,								
	projectors, and etc.)								
	Molds for existing products / Insurance and Maintenance for existing equipment								
Sample	Valuable materials for production of sample which may be re-used for sale purposes (e.g. diamond and gold for isource a sample)								
Dremetien	jewelry sample)								
Promotion	Participation in exhibitions outside of ASEAN / Mainland and Hong Kong								
	Shop/product display fees for sales purpose, sales commission, and etc.)								
	 Gifts, souvenirs, prizes, etc. 								
	Entertainment or meal expenses								
Trademark & Patent	Patent and Trademark fees outside of ASEAN / Mainland and Hong Kong								
Traveling & Accommodation	Traveling and accommodation outside the ASEAN / Mainland and Hong Kong								
	In-town transportation which does not form part of cross-border transportation of trips from HK to ASEAN /								
	Mainland								
	> Not linked to any measure covered by the project or from general business supervision, liaison, consultation,								
	negotiation, etc.								
Others	 Products production cost (except on promotional sample) 								
	Membership fees of industrial and trade association (either one-off or recurrent)								



Important Notice

- For an application which involves project implementation by the ASEAN / Mainland entity of the applicant, applicant must provide documentary evidence proving its direct investment relationship with the ASEAN / Mainland entity.
- For an application which involves project related to restricted products or industries (e.g. medical equipment, cosmetic, food, medicine, cross border E-commerce, education, and etc.), applicant should provide documentary evidence of having obtained the required license /qualification /certification.
- Enterprise must comply to the relevant ASEAN / Mainland's regulation and law.
- For an application involves licensing of a brand to the applicant, the applicant should obtain the relevant licensing/agency agreement and the agreement should at least cover the whole project implementation period.
- For an application covering an element of brand building, the applicant should provide evidence showing that the trademark covered by the project has not been registered by other entities in ASEAN / Mainland.



Vetting Criteria

Project leads to immediate or long-term business development in ASEAN / Mainland through B,U,D



Project has good prospects of improving competitive advantage in ASEAN or Mainland



Project has concrete deliverables to facilitate progress monitoring and evaluation of outcome



Project includes solid actions for developing business in ASEAN or Mainland



Project has a reasonable budget with itemized cost breakdown and detailed justifications



The latest enhancement of the BUD Fund from the Government of the HKSAR Is effective as of 1st of August, 2018

<Next application cut off date: 30th of September, 2019 (18:00)>



Details of BUD Fund and to download the latest version of the application form, please visit:



Enquiry

Tel: 2788 6088 Fax: 3187 4525 Email: bud_sec@hkpc.org Website: www.bud.hkpc.org Address: The BUD Secretariat, HKPC Building, 78 Tat Chee Avenue, Kowloon, Hong Kong



RELATION OF CONTROL OF CONTROL

August 2nd, 2019

商務及經濟發展局 Commerce and Economic Development Bureau Secretariat



Hong Kong Productivity Council


Objective & Features

Objective

Financially supporting retail business to apply technology; improving manpower efficiency

Feature

- 1:1 matching mechanism
- Funding ceiling per enterprise @ 50,000 HKD
- Covering IT (both hardware & software)
- Dedicated for Retail
- Rolling vetting procedure
- Easy to apply, approval from **50 to 90 days**
- Max 2 projects per Enterprise



Applicant Eligibility

Elibibility

- Hong Kong Company per "Business Registration Ordinance"
- With substantive operation (about 6 months)
- Non public listed
- Non hospitality

Operation model

Both online & offline (e.g.) :

- On street level
- Inside shopping mall
- In building
- Online shop
- Dedicated Counter in Department store
- Sales counter in Trade Fair



Funding Scope

Technology including :

- Software
- Hardware
- Installation fee
- Training fee

Typical out of project scope items:

- Salary
- General office admin fees
- Advertisement
- Other normal product / operation cost



Benefit in applying technology

- Simplify labor intensive tasks
- Reduce human error
- Improve process and operation flow
- Corporate image Upgrading



Approved Projects

銷售管理系統 POS System











庫存管理系統 Inventory System





79



射頻識別系統 RFID System







80



閉路電視系統 CCTV System







網上商店 Online Shop





人事管理系統 HR System



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Organization Tree	Architect	Software Engineer	Software Engineer	т	Colleagues Departments
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Department	@ chloe@zylker.com	@ allen@zphone.zylker.com	@ lewis@zphone.zylker.com	@ aaliyahi	Corporate Finance
Designation	7458	6996	6978	7116	Addison Bernice
Employee	*	*	*	*	Addison Bernice Corporate Finance
Candidates List					Ahmed Hussain
Resignation Form	ALC: NO				Albert Audrey
Offer Letter Form					Albert Audrey Corporate Finance
Training	ZY153 - Alexis Erica Programmer Analyst	ZY145 - Andrew David Senior Software Engineer	ZY154 - Alexandra Beatrice Programmer Analyst	ZY15	Alex Calotescu
Employment Proof Le	Programmer Analyst	Senior SoftWare Engineer	Programmer Analyst		Alexa Dolores
Asset Form	Alt Corporate Finance	Administration	12t Corporate Finance	alt. Corpor.	Corporate Finance
Expense Submission	@ alexis@zphone.zylker.com	@ claire@zphone.zylker.com Image: Transmission of the system of the sy	@ alexandra@zphone.zylker.com	@ addisor	Alexandra Beatrice
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Vetting Criteria



- Eligibility of Enterprise
- Project' s benefit on manpower for retail
- Reasonableness of project costing
- Feasibility of project
- Practicality of the project technology in general Retail business



Required Document on Application

- 1. Completed and signed original application
- 2. Copy of Business Registration
- 3. Copy of documents demonstrating Shareholder information of the enterprise:
 - Annual Return form to the Company Registry of HKSAR (NAR1)
 - Certified extracts of information on the Business Register
- 4. Proof of Retail Operation · (e.g. as following)
 - Employee Pension Fund record
 - Sales Contract or Invoices
- 5. Proof of location where project will be implemented



For application and Guide www.retaas.hkpc.org



Hong Kong Productivity Council 香港生產力促進局

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eBay x Chow Tai Fook x Walmart

General Managers' view on crossborder e-commerce from Hong Kong 總經理對跨境電商與全球市場趨勢的見解。

2019 / 09 / 03 (Tuesday)

4:00pm - 6:00pm (Registration starts at 3:30 pm)

Victoria Dockside 21/F, K11 ATELIER 18 Salisbury Road, Tsim Sha Tsui

Language: Cantonese

HKEBA 고로달성국 Trade and Industry Department





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