

OCTOPUS ENCOURAGES INNOVATIVE IDEAS THROUGH CASH REWARDS

八達通推動新思維 現金獎勵新創意

Interviewed by Mr. Patrick Ng



"We never stop innovating our payment products. All our departments dearly value innovation," **Sunny Cheung, Chief Executive Officer, Octopus Cards Limited**

八達通卡有限公司行政總裁張耀堂表示：「我們不斷創新支付產品，不同部門都講求創新。」

Heading towards its 20th anniversary, the Octopus electronic payment system is one of the most widely-used and popular electronic payment systems in Hong Kong – with over 31 million Octopus in circulation (equivalent to four Octopus for every Hong Kong citizen) and more than 14 million daily transactions totalling over HK\$180 million. As more players enter the market providing P2P mobile payment and e-wallet services, Octopus Cards Limited (OCL) has not remained complacent, but has continuously launched new products and services to cope with the challenge.

Starting with the launch of a contactless payment card, OCL has made innovating payment services its mission, making everyday life easier for its customers. "We value innovation. Our business originated with innovation, and this culture must be carried on," said Sunny Cheung, Chief Executive Officer of OCL. "In recent years, we have launched various innovative projects, enabling the ongoing development of the 'tap and pay' model, which has been established for nearly 20 years." In his view, innovation can be driven from either top down or bottom up approaches, or even from customer feedback.

Rewards for innovative ideas

When it comes to stimulating employees' creativity, Cheung said, "We can't force our employees to be creative. Inspiration should come from little things in our daily lives."

He once tried keeping employees together for a whole-day brainstorming session, but without any fruitful results – probably as payment via Octopus should be a daily life experience. Hence, Cheung has launched the Impactful Innovation Award scheme. Under this, any employee – no matter if a company veteran or newcomer – can submit a proposal to the Human Resources and Administration Department for a chance to give a 15 to 30 minute presentation on the idea to the OCL management team.

He explained that the arrangement serves not only as an incentive for employees to demonstrate their creativity, but also provides

邁向20週年的八達通卡有限公司，其推出的八達通是香港目前最廣泛使用、最流行的電子收費系統之一，現時市面流通逾3,100萬八達通，相當於每位香港人平均持有4張八達通，每日交易宗數超過1,400萬，金額超過1.8億港元。不過，近年面對科技公司猛推個人對個人（P2P）流動支付及電子錢包的挑戰，八達通卡有限公司並沒有掉以輕心，而是不斷推出新產品及新服務迎戰。

由一張非接觸式付款卡起步，八達通多年來肩負起創新支付服務的使命，令大家生活消費更輕鬆。八達通卡有限公司行政總裁張耀堂表示：「我們十分重視創新，這個創新文化是承先啟後，多年累積下來。過去多年，公司不停推出創新的項目，令這個建立差不多20年的拍卡支付模式，不斷發展成長。」而推動創新的方法，有由上至下，也有由下至上，甚至有從客戶意見而得到靈感。

獎勵創意人人有份

在發掘創意方面，張耀堂說：「創意是不能強逼出來的，而是要在日常生活中領悟。」他曾試過組織一班同事於會議室閉關思考一整天，卻發覺新意念欠奉，可能因為八達通支付屬於活生生的生活體驗。為了廣納新意念及鼓勵員工創新，公司特別推出創意獎勵計劃。無論是新入職抑或資深的同事，只要將新意念寫成計劃，然後交給人事部，便有直接向管理層演示的機會，以15至30分鐘講述新意念。他解釋，這個安排一來確保同事可以詳細講解他們的原創構思，二來也可令同事的意見能直達管理層。管理層會對每項創意評分，當中傑出者除了可獲得現金獎之外，也會在每月員工會議上與全公司同事分享。

an opportunity for direct interaction with the management. The proposals will be scored according to originality and merit and employees making the most outstanding submissions will not only be rewarded with a cash bonus, but also have the chance to present the proposals in front of all colleagues.

Direct interaction with management

The cash bonuses will be given to staff members according to scores given by the management. Cheung stressed that the scheme does not intend to create competition among staff members, but to enhance participation by all employees. On the selection criteria, he explained that due to the popularity of Octopus in Hong Kong, any new ideas must take into consideration the impact on the public, as well as merchants. Thus, sustainable development is paramount when making any decision. “Creativity is vital to our business, but these ideas must also be sustainable,” said Cheung. “Our employees are free to come up with any innovative ideas under our business principle – which is the hybrid model of Octopus’ offline and online payment.”

This campaign promotes positive creativity and allows colleagues to communicate directly with the management team. This requires a management team with good listening ability, and a respectful and encouraging attitude toward the employees. “Whether the creative idea is feasible or otherwise, we respect the time our colleagues spend on preparing the proposals,” noted Cheung. “We should be patient and understanding. In fact, this is how an innovative culture develops – when employees actively share their ideas with others,” he said.

There are numerous examples of how OCL brings creative ideas to life. Below are just three of them.

Innovative self-service Octopus replacement machine

It has been nearly 20 years since the Octopus was launched in the market. Although the First Generation On-Loan Octopus still functions well, OCL is also well-prepared for the future.

“We cannot tell when the First Generation On-Loan Octopus will no longer function properly, and we must simplify the process of replacing new Octopus in the long run,” said Cheung. Since the process involves a large number of users, OCL is not seeking to replace the First Generation On-Loan Octopus within a short period.

As a result, it has introduced a self-service Octopus replacement machine – Octopus Service Point. This features highly advanced hardware and software, which took OCL several years to develop and launch after thorough internal testing.

Since mid-2015, OCL has set up 41 Octopus Service Points in MTR stations and malls. With a few simple steps, all information – including services and offers – linked in the First Generation On-Loan Octopus will be transferred to the newly replaced Octopus. Customers can finish the whole replacement process by themselves, thus saving considerable resources.

創意直達管理層

至於獎金方面，按管理層的創意評分頒發對應的獎金，張耀堂強調這項創意獎勵計劃不是互相競爭，而是人人都可以參與。如何挑選創新意念？他認為八達通在香港十分普及，有任何轉變均要考慮對市民及商戶方面的影響，當中更重要的是尋求可持續發展。他說：「創新重要，但是否可以持續呢？我們對業務創新設定原則 — 即八達通實體支付與網上支付混合模式並行，讓同事在這個大方向下構思新創意。」

當然這個鼓勵內部創意的計劃，讓同事可直接與管理層溝通，管理層也要耐心聆聽他們意見，給予鼓勵與尊重。張耀堂說：「無論創意是否可行，同事們均花了許多時間構思及準備計劃書。我們要耐心了解他們的想法，不會不耐煩。事實上，員工日後向同事分享自己做簡報的經驗，所謂好事傳千里，鼓勵創意的公司文化就是這樣一點一滴地建立起來。」

談到八達通卡有限公司將創意實踐的例子，確實多不勝數，近年有以下三個例子可作說明。



創新自助更換八達通機

八達通已有近20年歷史，雖然第一代租用版八達通今天仍然運作良好，但公司總要為未來早作準備。張耀堂指出：「第一代租用版八達通用到何時才會壞呢？可能並無答案，需要未雨綢繆。再加上長遠而言，還是要設法簡化更換新八達通卡的手續。」由於所牽涉的用戶眾多，不能強迫大家在指定的時間更換，故最終設計了自助更換八達通機 — 「八達通服務站」。「八達通服務站」是八達通卡有限公司花多年時間研發出來的，不論軟件硬件均度身訂造，並徹底測試後才投入服務。

2015年年中開始，八達通卡有限公司在港鐵站及商場內設立了41部「八達通服務站」，只需幾個簡單步驟，便可將第一代租用版八達通的所有資料及連接該八達通的大部份服務和優惠，自動轉移至新更換的租用版八達通。整個過程毋需協助，客戶可自助完成更換，減省更換過程的人力物力。

Mobile P2P payment services

As increasing numbers of mobile P2P payment applications have been launched in Hong Kong, OCL recently launched a similar service to cater to the increasing demand. Octopus O! ePay was launched in April 2016 as a network-based Octopus mobile payment service, developed and operated by OCL. It enables customers to enjoy P2P payment services and transfer money instantly between O! ePay accounts and to the registered Octopus, easing the hassle of using loose change when splitting bills.

O! ePay supports both Android and iOS mobile devices. The app allows Android smart devices with NFC (Near Field Communication) capability to instantly transfer money and top up the registered Octopus. In July, OCL launched the Octopus Mobile Reader, which enables iOS device users to enjoy all functions and benefits of the O! ePay services, as well as other Octopus online services, through the "Octopus" App.

The maximum stored value limit and all payment transactions in 2 consecutive days are both HK\$3,000.

Top up Octopus with change

Although it has been many years since OCL launched the Automatic Add Value Service, some customers have not yet registered for this service. They prefer using cash, but don't want to carry too much loose change.

In December 2015, OCL partnered with 759 Store to launch the Top Up with Change Service. It allows customers to make purchases at 759 stores with cash, and then use any change owed to top up their Octopus.

Cheung explained that the initial idea of launching Octopus was to provide a universal payment method for public transport, thus solving the problem of paying fares without the need for change. Nevertheless, today, the amount customers pay at retail stores via Octopus has already exceeded the amount paid for transportation. Therefore, the Top Up with Change Service provides convenience for customers, and resolves the hassles of handling cash for merchants. This service is also available at all AEON stores.

Sustainable FinTech development

OCL has always been dedicated to sustainable innovation. Cheung regards Octopus as a FinTech service, and thus it is necessary to always stay abreast of market trends, and introduce the most advanced technologies into payment services. "Make it Right. Make it Smart. Make a Difference!" reiterates Cheung.

流動P2P支付服務

越來越多流動P2P支付程式在香港推出，八達通卡有限公司也推出了同類服務以迎合市場需要。2016年4月便推出自主研發及營運、網絡形式的八達通流動支付服務八達通「好易畀」(O! ePay)，讓客戶進行P2P支付服務及連結八達通進行即時轉帳，省卻朋友與朋友之間在攤分消費付款時零錢找續的煩惱。O! ePay支援Android和iOS流動裝置，讓用戶下載其手機應用程式後，可透過具NFC (Near Field Communication, 近場通訊) 功能的Android手機與已登記的八達通進行即時轉帳和八達通增值。公司在7月更推出八達通流動讀寫器，令使用iOS裝置的用戶，也可盡享O! ePay功能所帶來的方便，並透過「八達通」App享用其他八達通網上服務。

目前O! ePay服務儲值及兩日內累計轉帳金額上限均為3,000港元。

零錢找續增值

雖然八達通卡有限公司推出自動增值服務多年，但總有用戶不想自動增值，愛用現金消費，但又不想找續零錢。2015年12月，八達通卡有限公司夥拍759阿信屋率先推出「找續增值」服務，顧客在759阿信屋購物後可選擇將零錢增值至八達通。張耀堂表示，八達通推出初期，只是提供一個公共交通工具的通用付款方法，解決車費及零錢找續的問題。現在市民使用八達通在零售方面的消費早已超過交通工具，推出零錢「找續增值」服務，確實方便市民，也減少商戶處理現金的煩惱及開支，一舉兩得。此服務現更已擴展至AEON旗下的全線零售分店。

金融科技可持續發展

八達通一路走來，不斷堅持在可持續發展上創新。張耀堂認為八達通本身就是金融科技 (FinTech) 服務，所以必須時刻留意市場發展，將最新科技融入支付服務，不斷革新。他強調：「Make it Right、Make it Smart、Make a Difference！」就是令支付服務更適用、更有智慧、更與別不同。



Customers only need to bring their First Generation On-Loan Octopus to Octopus Service Points and follow the instructions regarding inserting the old Octopus into the slot. Then, all information will be transferred to the new Octopus in a second, while the old one will be voided. 用戶只要帶同第一代租用版八達通到「八達通服務站」，按指示將舊八達通插入指定卡槽，資料便可於瞬間轉移到新的八達通上，而舊八達通即時會被註銷。



Octopus O! ePay links Octopus and smartphones, enabling P2P payments in a few simple clicks. 八達通「好易界」連繫八達通與手機，讓朋友間的金錢來往過數在手機一按完成。

八達通 OCTOPUS

找續增值服務
Top Up with Change Service

找落八達通 唔該!

Please put the change into my Octopus!

即使畀現金，找錢都可以冇散銀*。
No loose coins even when paying in cash*!

*必須將找錢金額全數存入八達通。
*You must top up your Octopus with the total amount of change.



OCL partnered with 759 Store to launch the Top Up with Change Service, which can save merchants and customers the hassle of handling cash. 八達通卡有限公司夥拍759阿信屋率先推出「找續增值」服務，減少客戶攜帶零錢的不便，也省卻商戶處理現金的煩惱及開支，一舉兩得。