

**Specification of Competency Standards**  
**for the Retail Industry**  
**Unit of Competency**

Functional Area - Website Design and Development

Title	Master mobile payment services
Code	107215L4
Description	In the process of website design and development, apply mobile payment services.
Level	4
Credit	6 ( For Reference Only )
Competency	<p>Performance Requirements</p> <p>1. Understand mobile payment services</p> <ul style="list-style-type: none"> <li>• Understand the basic concepts of mobile payment services, such as P2P (personal to personal) and P2M (individual to business). Customers could make use of mobile phone payment services, digital and physical entities without the use of cash, checks or credit cards</li> <li>• Understand the types, characteristics, and modes of operation of mobile payment services such as SMS-based transfer payments, mobile bill payments, mobile network payment (WAP), contactless payment (NFC), and mobile service operators to work with banks</li> <li>• Understand the relevant laws such as the Payment System and Stored Payments Ordinance, the Banking Ordinance, etc.</li> </ul> <p>2. Master the mobile payment solutions offered by different companies</p> <ul style="list-style-type: none"> <li>• Financial institutions and credit card companies such as JETCO Pay, O! EPay</li> <li>• Internet service companies such as Alipay</li> <li>• Mobile communications service operators and communications network infrastructure, such as shooting tours and TNG</li> <li>• Manufacturers of mobile devices such as Apple Pay</li> </ul> <p>3. Exhibit professionalism</p> <ul style="list-style-type: none"> <li>• Ensure that the development of mobile payment services technology complies with industry or international standards.</li> <li>• Ensure the integration and security of mobile payment service.</li> </ul>
Assessment Criteria	<p>The integrated outcome requirement of this UoC is the ability to:</p> <ul style="list-style-type: none"> <li>• Explain the overview of mobile payment services.</li> <li>• Apply mobile payment solutions provided by different companies.</li> </ul>
Remark	