Specification of Competency Standards
for the Retail Industry
Unit of Competency

Functional Area - Information Technology

Title	Master mobile payment services
Code	111416L4
Range	This unit of competency (UoC) is applicable to staff responsible for online sales in the retail industry. Practitioners have the ability to apply mobile payment services in the process of website design and development.
Level	4
Credit	6 （For Reference Only）
Competency	Performance Requirements 1. Understand mobile payment services • Understand the basic concepts of mobile payment services, e.g. o Personal to personal (P2P) and person to merchant (P2M) o Customers could make use of mobile phone payment services, digital and physical entities without the use of cash, checks or credit cards • Understand the types, characteristics, and modes of operation of mobile payment services, e.g. o SMS-based transfer payments o mobile bill payments o mobile network payment (WAP) o contactless payment (NFC) o mobile service operators to work with banks • Understand the relevant laws (e.g. the Payment System and Stored Payments Ordinance, the Banking Ordinance) 2. Master mobile payment services • Financial institutions and credit card companies (e.g. JETCO Pay, O!ePay) • Internet service companies (e.g. Alipay) • Mobile communications service operators and communications network infrastructure (e.g. Tap & Go) • Manufacturers of mobile devices (e.g. Apple Pay) 3. Exhibit professionalism • Ensure that the development of mobile payment services technology complies with industry or international standards • Ensure the integration and security of mobile payment service
Assessment Criteria	The integrated outcome requirements of this UoC are the abilities to: • Explain the overview of mobile payment services; and • Apply mobile payment solutions provided by different companies
Remark	This UoC is adopted from 107215L4