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## Introduction of Smart Form

### 1. Introduction

#### 1.1. Smart Form

Smartform application is designed on existing domestic/overseas paper form. Client could use PDF software (such as Acrobat Reader) to fill in related payment instruction and reporting information.

Smartform will help avoid manual error and improve the efficiency of instructions preparation and payment process, in the sense that, for example, they will pre-verify the payment information inserted by clients and generate certain payment instructions (such as payment amount in words) automatically. Clients may also save any completed Smart-form Application as a template for future use.

Smartform will encrypt payment information into the 2D barcode. Client could print out the smartform and submit it to our branch with authorized signature or company chop as existing practice. Our banking system will scan and decode the payment instruction from 2D barcode and the payment instruction will be further processed immediately and automatically. Compared with traditional paper form, no extra fee will be charged for this smartform.

#### 1.2. Scope

Smartform support following domestic and overseas fund transfer:

- FCY domestic funds transfer;
- FCY cross-border funds transfer;
- RMB cross-border funds transfer; and
- RMB domestic funds transfer following FCY conversion

#### 1.3. Benefits for clients

- Avoid manual input error
- Generate certain payment instructions (such as payment amount in words) automatically.
- Ensure the correctness of payment instruction by pre-verification.
- Save completed smartform as a template for future use

### 2. Improvement against existing paper form

#### 2.1. Debit Date

- Debit Date is newly provided. Client could input the debit date within future 45 days.

#### 2.2. TAG 32A-Account/Amount

- New function of “Equivalent in Debit Account Currency” is provided to give client more flexible options when processing payment.

#### 2.3. TAG 50a OBO Feature (On behalf of payment)

- OBO feature is provided in TAG 50a. Client should provide 3rd party information, if this payment is on behalf of 3rd party payment.

#### 2.4. TAG 54/56a Correspondent of Beneficiary's Bank Name &Address

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- Adding "Bank Code Type/Bank Code" fields with auto verification. Client could only input the bank code type and bank code without filling in detail bank name and address.

### **2.5. TAG 57a Beneficiary's Bank Name &Address**

- Adding "Bank Code Type/Bank Code" fields with auto verification. Client could only input the bank code type and bank code without filling in detail bank name and address.

### **2.6. TAG 72 Message to bank**

- Adding Tag72 – "Message to bank". Client could provide extra information to bank in Tag72.

## **3. Operation Workflow**

1. After filling instruction in the smartform, client should click "Validation and Print form" button. Smartform will do pre-verification for inputted data and remind client to amend the instructions for any incorrectness. If the payment instruction is pass verification, 2D barcode will be auto generated on the form and wait for printing.
2. Client prints out the smartform with 2D barcode and submit to authorizer for signature and chop.
3. Client submits the smartform to counter.
4. Bank's counter staff will conduct signature verification and pre-check for payment and reporting information. After that, counter staff will scan the payment instruction into banking system via 2D barcode on the form. Receipt will return to client with bank chop if all information is correct.
5. Bank's payment team will double verify the payment instructions in system and then complete the process.

## **4. Risk Control**

To protect our client for any potential issue for using smartform, our bank will take the following actions to control the risk:

- Bank will follow existing practice to conduct manual verification, such as signature verification, account balance enquiry, account type checking, etc.
- Bank staff will conduct manual verification after 2D barcode scanned into system.
- 2D barcode will only be generated on the printing form and the original PDF will not contain any 2D barcode information.
- When you fill in the form and press the "Verify and Print Form" button to print the form, the "Applicant Signature" field will automatically generate watermark. The watermark is used for checking the consistency of the barcode and the instruction information filled in the form. Please ensure the signature/chop covering the watermark in the "Applicant Signature" field when signing or stamping the form.
- To avoid duplicated payment, system will auto reject the payment if same 2D bar code was proceed in the second time.
- Our bank will strictly follow SAFE/PBoC requirement to verify supporting document and BOP information.



HSBC  
汇丰  
致: 汇丰银行(中国)有限公司  
TO: HSBC Bank (China) Company Limited  
分行 Branch

境外汇款申请书  
APPLICATION FOR FUNDS TRANSFERS (OVERSEAS)

扣款日期

Debit Date

申请日期

Application Date



电汇 T/T

发电等级

Priority

普通 Normal

加急 Urgent

申报号码 BOP Reporting No.			
20 银行业务编号 Bank Transac. Ref No.			收电行/付款行 Receiver/Drawn on
32a 汇款币种及金额 Currency & Interbank Settlement Amount			金额大写 Amount in Words
按付款币种等值金额 Equivalent Amount in Debit Account Currency			账号 Account No./Credit Card No.
50a 汇款人名称及地址 Remitter's Name & Address 付款人账号 Account Identifier 收款人地址 P/R Address 国家地区 Country/Territory			
<input checked="" type="checkbox"/> 对公 主体标识码(组织机构代码) Unit code <input type="checkbox"/> 对私 个人身份证号码 Individual ID NO. <input type="checkbox"/> 中国居民个人 Resident Individual <input type="checkbox"/> 中国非居民个人 Non-Resident Individual			
340a 收款银行之代理行名称及地址 Correspondent of Beneficiary's Bank Name & Address		银行代号 Bank Code Type	银行代号 Bank Code
57a 收款人开户银行及名称地址 Beneficiary's Bank Name & Address		银行代号 Bank Code Type	银行代号 Bank Code 国家地区 Country/Territory
39a 收款人名称及地址 Beneficiary's Name & Address		收款人账号 Bank's A/C No.	收款人名称 Full Name
70 汇款附言 Remittance Information (仅限 140 个英文字母或 20 个中文字符 Not Exceeding 140 English Characters or 20 Chinese Characters)		71a 国内外费用承担 All Bank's Charges if Any Are To Be Borne By <input type="checkbox"/> 汇款人 OUR <input type="checkbox"/> 收款人 BEN <input type="checkbox"/> 共同 SHA	
72 给银行的附言 Message to Bank (仅限 140 个字符 Not Exceeding 140 Characters)			
收款人常驻国家地区名称及代码 Resident Country/Territory Name & Code 请选择: <input type="checkbox"/> 预付款 Advance Payment <input type="checkbox"/> 货到付款 Payment Against Delivery <input type="checkbox"/> 退款 Refund <input type="checkbox"/> 其他 Others			
交易编码 BOP Transac. Code	相应币种及金额 Currency & Amount	交易附言 Transac. Remark	
本笔款项是否为保税货物项下付款 <input type="checkbox"/> 是 Yes <input checked="" type="checkbox"/> 否 No			
合同号 Ⓞ NA Ⓢ	发票号 Ⓞ NA Ⓢ		
外汇局批件号/备案表号/业务编号 Ⓞ NA Ⓢ			
购汇汇率 Exchange Rate		合约号码 Contract Number	
银行专用栏 For Bank Use Only		申请人签章 Applicant's Signature	
购汇汇率 Rate Ⓞ 等值人民币 RMB Equivalent	请按照银行背面所列条款代办以上汇款并进行申报 Please Effect The Upwards Remittance, Subject To The Conditions Overleaf:		
手续费 Commission			
电报费 Cable Charges			
合计 Total Charges			
核准人签字 Authorized Person			
营运师签章 PSV. Ver.			
柜台核印 Counter Sig. Ver.	申请人签名及/或盖章必须覆盖客户授权栏内的水印戳印。 Signature/Stamp should cross any of the characters generated in the box.		
经办 Make	申请人姓名 Name of Applicant		
复核 Check	电话 Phone No.		
Validate & Print Form 核对及打印表格			
保存档	清除档案		

填写前请仔细阅读各联背面条款及填报说明  
Please read the conditions and instructions overleaf before filling in this application.

AOC001 Ver.:1-2012

