
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

- | 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.
- 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.

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

扣款日期 Debit Date
 申请日期 Application Date 17/03/2016



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		
按付款账号币种等值金额 Equivalent Amount in Debit Account Currency	账号 Account No./Credit Card No.		
50a 汇款人名称及地址 此笔交易是否代他人付款? Is this payment on behalf of a third party? 否 No 汇款人名称 Full Name			
汇款人名称及地址 Remitter's Name & Address		付款人ID Account Member	
		汇款人地址 Full Address	
<input type="checkbox"/> 对公 组织机构代码 Unit Code		<input type="checkbox"/> 对私 个人身份证件号码 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	
54/55a 收款银行之代理行名称及地址 银行代号类型 Bank Code Type 银行代号 Bank Code			
Correspondent of Beneficiary's Bank Name & Address		银行名称 Bank Name	
		地址 Full Address	
57a 收款人开户银行及名称地址 银行代号类型 Bank Code Type 银行代号 Bank Code 国家和地区 Country/Territory			
Beneficiary's Bank Name & Address		银行名称 Bank Name	
		地址 Full Address	
59a 收款人名称及地址 收款人账号 Benef's A/C No. 收款人名称 Full Name			
Beneficiary's Name & Address		地址 Address	
70 汇款附言 Remittance Information		71a 国内外费用承担 All Bank's Charges If Any Are To Be Borne By	
72 给银行的附言 Message to Bank		<input type="checkbox"/> 汇款人 OUR <input type="checkbox"/> 收款人 BEN <input type="checkbox"/> 共同 SHA	
收款人所在国家(地区)名称及代码 Resident Country/Region Name & Code			
请选择: <input type="checkbox"/> 预付货款 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 type="checkbox"/> 否 No	
合同号 <input checked="" type="radio"/> NA <input type="radio"/> 其他	发票号 <input checked="" type="radio"/> NA <input type="radio"/> 其他
外汇局批件号/备案表号/业务编号 <input checked="" type="radio"/> NA <input type="radio"/> 其他	
银行汇率 Exchange Rate 合约号码 Contract Number	
银行专用栏 For Bank Use Only	
利率 Rate	申请人签字 Applicant's Signature
人民币等值 RMB Equivalent	请按附页银行所列各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	
日期 Date	
核印 Sig. Ver.	
经办 Maker	
复核 Checker	
Validate & Print Form: 核对及打印表格	
Name of Applicant 申请人姓名	
Phone No 电话	

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.

智能付款表格 (Smartform) 样式 - 境内汇款申请书

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

境内汇款申请书

APPLICATION FOR FUNDS TRANSFERS (DOMESTIC)

扣款日期
 Debit Date _____
 申请日期
 Application Date 18/03/2016



电汇 T/T 结汇SWAP only 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	
标识收款币种种的等值金额 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	此笔交易是否代他人付款? Is this payment on behalf of a third party? 否 No 汇款人名称 Full Name 付款人ID Account Identifier 汇款人地址 Full Address		
<input type="checkbox"/> 对公 组织机构代码 Unit Code [] [] [] [] [] [] [] [] [] [] <input type="checkbox"/> 对私 <input type="checkbox"/> 个人身份证件号码 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			
54/56 收款银行之代理行名称及地址 Correspondent of Beneficiary's Bank Name & Address	银行代码 Bank Code	地址 Full Address	
57a 收款人开户银行及名称地址 Beneficiary's Bank Name & Address	银行代码 Bank Code	国家地区 Country/Territory	
59a 收款人名称及地址 Beneficiary's Name & Address	收款人账号 Base's A/C No.	收款人名称 Full Name	
70 汇款附言 Remittance Information (仅限 140 个英文字符或 90 个中文字符 Not Exceeding 140 English Characters or 90 Chinese Characters)			
72 给银行的附言 Message to Bank (仅限 140 个字符 Not Exceeding 140 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 SH/LA	
收款人居住国家 (地区) 名称及代码 Resident Country/Region Name & Code [] [] [] 汇款及申报 Payment & BOP <input type="checkbox"/> NRA 户口付款			
请选择: <input type="checkbox"/> 票付货款 Advance Payment <input type="checkbox"/> 货到付款 Payment Against Delivery <input type="checkbox"/> 退款 Refund <input type="checkbox"/> 其他 Others			
付汇性质: <input type="checkbox"/> 保税区 <input type="checkbox"/> 出口加工区 <input type="checkbox"/> 钻石交易所 <input type="checkbox"/> 其他特殊经济区域 <input type="checkbox"/> 深加工结转 <input type="checkbox"/> 其他			
交易编码 BOP Transac. Code	相应币种及金额 Currency & Amount		

本笔款项是否为保税货物项下付款 <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	
合同号 <input checked="" type="radio"/> NA	发票号 <input checked="" type="radio"/> NA
外汇局批件号/备案表号/业务编号 <input checked="" type="radio"/> NA	

银行专用栏 For Bank Use Only		申请人签章 Applicant's Signature	
购汇汇率 Rate @	请您逐项阅读并签署所列各款代办以上汇款并遵行 Please Effect The Upwards Remittance, Subject To The Conditions Overleaf:		
票值人民币 RMB Equivalent			
手续费 Commission			
电报费 Cable Charges			
合计 Total Charges			
核准人签字 Authorized Person			
日期 Date			
核印 Sig. Ver.			
经办 Maker			
复核 Checker			
Name of Applicant	Name of Applicant		
电话 Phone No	Phone No		

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.:1-1603