

Outward Telegraphic Transfer and Real-time Interbank Payment Services

Outward Payment Reference Number Format

As part of our continuing efforts to improve our remittance services, we have enhanced our payments processing system with the aim of providing you with higher efficiency and reliability! With this enhancement, a new set of Payment Reference Numbers has been adopted for your easier reference when your instructions for Telegraphic Transfers and/or Real-time Interbank Payments (RTGS) (i.e. CHATS payments) are submitted.

The system upgrade has been conducted in two phases:

Phase 1:

Applicable to paper Telegraphic Transfer and RTGS processing via branches. New payment reference numbers have been adopted in phases since 11 January 2009; these new reference numbers are applicable for ALL paper instructions with effect from the third quarter of 2009.

Phase 2:

Applicable to Telegraphic Transfer and RTGS processing via Internet banking (Hang Seng HSBCnet/ Business e-Banking*/ Personal e-Banking). New payment reference numbers have been adopted in phases since August 2009; these new reference numbers are applicable for ALL instructions received via Internet banking with effect from the fourth quarter of 2009.

*** Remarks: The payment reference number for Real-time Interbank (i.e. CHATS) payment in USD/ HKD via Hang Seng Business e-Banking remain unchanged.**

If you are currently using the payment reference numbers for reconciliation purposes, please take note of the format change.

For details of payment reference number format, please refer to the following table:

Format before system upgrade	Format after system upgrade
<u>Outward payments by Telegraphic Transfer</u> Format: ORTTnnnnnnnn (nnnnnnnn = 9-digit reference number)	Outward payments by Telegraphic Transfer and Outward payments via Real-time Interbank Payment (i.e. CHATS) Format: HS1ddmmyxxxxxxx (ddmmmy = Process date) (xxxxxxxx = 8-character reference)
<u>Outward payments via Real-time Interbank Payment (i.e. CHATS)</u> Format: nnnnnnn (nnnnnnn = 7-digit reference number)	

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Besides, with these enhancements, the local charges of Telegraphic Transfers and RTGS will be posted as a separate entry from the payment principal amount for customers' easier reference on the charge imposed and funds remitted (except for some payments involving special operational handling#):

Example 1
Telegraphic Transfer

- Remit Amount: USD650,000
- Debit Account for Payment: USD account
- Charge Option: Share (SHA)
- A separate account other than the above USD account to debit charge is NOT specified

Narrative shown on the statement	Debit amount (in USD)
HS111099BI123456	650,000.00
HS111099BI123456 CHARGES	14.22

Example 2
Real Time Interbank Payment

- Remit Amount: HKD500,000.00
- Debit Account for Payment: HKD account
- Charge Option: Share (SHA)
- A separate account other than the above HKD account to debit charge is NOT specified

Narrative shown on the statement	Debit amount (in HKD)
HS111099HN123456 BENEFICIARY NAME	500,000.00
HS111099HN123456 CHARGES	50.00

These include payments meeting ALL three conditions below. The charge will be deducted from the payment principal amount and shown as one entry:

1. Payment debited from a (non-HKD) foreign currency account;
2. Exchange of currency is involved; and
3. The local charges are borne by the beneficiary.

For any enquiries, please call our Business Partner Direct at **2198 8000**.

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Inward Telegraphic Transfer/Inward Real-time Interbank Payment (i.e. CHATS) Services Enhancement

Inward Payment Reference Number Format

With the successful launch of the system enhancement for outward payment, our system upgrade for a new set of inward payment reference number format has also been rolled out for consistency and your easier reference. With this enhancement, a new set of Payment Reference Numbers has been adopted for inward telegraphic transfer and inward real-time interbank transactions (i.e. inward CHATS) which applicable to your account. The system update conducted in phases for all inward payment transactions.

The system upgrade has been conducted in two phases:

Phase 1:

Applicable to inward real-time interbank transactions (i.e. inward CHATS). New payment reference numbers have been adopted in phases since early January 2010. The new reference numbers are applicable for ALL inward real-time interbank transactions with effect from the first quarter of 2010.

Phase 2:

Applicable to all inward remittance transactions. New payment reference numbers have been adopted in phases since the second quarter of 2010. The new reference numbers are applicable to ALL inward telegraphic transfer transactions with effect from the fourth quarter of 2010.

If you are currently using inward payment reference numbers for reconciliation purposes, please take note of the format change. For details of the inward reference number format, please refer to the following table:

Format before system upgrade	Format after system upgrade
<p><u>Inward payments by Telegraphic Transfer</u> Format: IRTTnnnnnnnnn..... (nnnnnnnnn.. is up to 16 alphanumeric)</p>	<p><u>Inward payments by Telegraphic Transfer and Inward payments via Real-time Interbank Payment (i.e. CHATS)</u> Format: HS1ddmmyxxxxxxxx (ddmmy = Process date) (xxxxxxxx = 8 alphanumeric reference number)</p>
<p><u>Inward payments via Real-time Interbank Payment (i.e. CHATS)</u> Format: nnnnnnn (nnnnnnn = 7-digit reference number)</p>	<p>For example, a payment received on 4 January 2010 may have a reference number HS104010ABCDEFAA</p>

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