

ENJOY FASTER AND EASIER  
TELEGRAPHIC TRANSFERS  
AND LOCAL INTERBANK  
FUNDS TRANSFERS.

HSBC 



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# SMARTFORM

Whether you are making local payments or telegraphic transfers, Smartform helps you transfer funds more efficiently and conveniently. Using Adobe® technology, Smartform encodes all the details of your payment instruction into an auto-generated barcode upon printing, ensuring accuracy and security.

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## Understanding your needs

This is the solution for you if:

- You make payments via hardcopy forms on a regular basis to fulfil your requirement of a physical signature in authorising funds transfer.
- You want to ensure the accuracy and information integrity of your payment instructions.

## Providing you with benefits

- Save effort with built-in logic and drop-down menus as well as savable payment templates for future transactions.
- Minimise errors and maximise efficiency in your payment instructions with validation and auto-generated payment amount in words.
- Strengthen security with auto-generated barcode, which ensures no further amendments are made after printing and validation.

## How it works


- Click [here](#) to download the Smartform.
- Input your payment details using Adobe® Acrobat® Reader® (downloadable as freeware from [www.adobe.com](http://www.adobe.com)).
- Complete all the information in computer-typed form and print the form using the “Print & Validate Form” button to generate an electronic barcode on your printed form.

Note: For Mac OS users, in order to open up the SmartForm, kindly ensure that your Adobe® Reader® is updated to the latest version. If it still doesn't display correctly, you may need to download the latest update. Click [here](#) to download.


- Check details in the form, sign it and submit it to the bank.

## Smartform Completion Guide

Smartform helps you transfer funds locally or overseas more efficiently and securely. Follow the steps below on how to fill in each section of the Smartform. If you are viewing this as a PDF on your computer, you may click on each step to view the instructions of the respective sections.



1A



Language English

Country/Territory Singapore

Application Date 23/12/2015

1B

Application Form For

Note: It is important that you read the Terms and Conditions and the Filing Notes before completing this form. Any amendment made after the form is printed will not be captured in the barcode.

1. ACCOUNT HOLDER INFORMATION

Debit Account Number

Currency / Account Type

2. PAYMENT DETAILS

Remittance Currency

Amount ☒ In Remittance Currency  ☐ In Debit Account Currency

Amount in Words

Account to be Debited on (DD/MM/YYYY)

3. BENEFICIARY BANK DETAILS

Bank Code Type

4

Bank Code

Country/Territory

Bank Name

Address

Message to Beneficiary Bank (Maximum 35 characters in each line)

4. BENEFICIARY DETAILS

Account Number / IBAN

Full Name

If bene. name exceeds 35 characters, continue the input in the below Address field

Address

Message to Beneficiary (Maximum 35 characters in each line)

Purpose of Payment

5. INTERMEDIARY BANK (OPTIONAL)

Bank Code Type

Bank Code

Country/Territory

Bank Name

Address

6. FUND TRANSFER CHARGES

Local / Overseas Charges

7. FOREIGN EXCHANGE DETAILS (OPTIONAL)

Exchange Rate

Rate Given By / Foreign Exchange Contract Number

8. ORDERING PARTY DETAILS

Please complete this section if account holder is a financial institution

Is this payment on behalf of a third party?

☐ Yes ☒ No

If so, please provide details of the ordering party:

Account Identifier

Full Name

Full Address

Country/Territory

9. CUSTOMER(S) AUTHORISED SIGNATURE(S)

I / We have read the [Terms and Conditions](#) (available at the local HSBC branch office and website) and agree to be bound by them.

9C

S.V.

Signature(s)

Name of Debit Account Holder

Email Address

SAMPLE

This box is used for printing of the automatically generated barcode only, and it should be kept unaltered and unmarked.

9A

9B

9C

Print & Validate Form

Save

Clear

3

### Step 1A

Application Form For **Telegraphic Transfer**

#### Select the payment type:

- Telegraphic Transfer for foreign currencies or overseas payments
- Local Interbank Funds Transfer for SGD MEPS payments

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### Step 1B

Language	English
Country/Territory	Singapore
Application Date	20/11/2012

Ensure Country/Territory is reflected as "Singapore".

Select the application date from the drop down box.

Note: Mandatory fields are highlighted in blue

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### Step 1C

1. ACCOUNT HOLDER INFORMATION	
Debit Account Number	2 6 0 1 2 3 4 5 6 1 7 8
Currency / Account Type	USD - US Dollar

Key in your debit account number and select the currency of your debit account.

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### Step 2

2. PAYMENT DETAILS						
Remittance Currency	USD - US Dollar	Amount	In Remittance Currency	100,000	In Debit Account Currency	
Amount in Words	One Hundred Thousand US Dollars Sent in US Dollar.					
Account to be Debited on (DD/MM/YYYY)	20/11/2012					

Select the remittance currency and key in the amount accordingly.  
The remittance amount can either be in the remittance currency value or the debit account currency value.  
Select the date that you want the remittance amount to be debited.

Note: Mandatory fields are highlighted in blue

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**Step  
3A**

3. BENEFICIARY BANK DETAILS	
Bank Code Type	SWIFT BIC
	<div> SWIFT BIC  Australia - BSB Code  Canada - Routing Number  China - CNAPS  Germany - Bankleitzahl  Hong Kong - Bank Code  Singapore - Bank Code  United Kingdom - Sort Code </div>

Under Bank Code Type, select the Local Clearing Code of your Beneficiary if available. Otherwise, select SWIFT BIC. If neither are available, leave this field blank.

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**Step  
3B**

Bank Code	MRMDUS33
Country/Territory	United States

Input Local Clearing Code or SWIFT BIC as advised by your beneficiaries. For Euro payments in EU and EEA, Swift BIC must be provided. Select country from the drop down.

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**Step  
3C**

Bank Name	HSBC BANK USA
Address	Address 1
Message to Beneficiary Bank (Maximum 35 characters in each line)	Message to Beneficiary Bank 1  

Input full information of beneficiary bank. Input the address of the beneficiary bank if Local Clearing Code and SWIFT BIC is not available.

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*Note: Mandatory fields are highlighted in blue*

## Step 4

4. BENEFICIARY DETAILS	
Account Number / IBAN	<input type="text"/>
Full Name	<input type="text"/>
If bene. name exceeds 35 characters, continue the input in the below Address field	
Address	<input type="text"/>
Message to Beneficiary (Maximum 35 characters in each line)	<input type="text"/>
Purpose of Payment	<Please select the purpose of payment for CNY payment>

Input the complete account number and beneficiary name. For all payments to UAE and to the EU and the EEA in Euro, input the IBAN number.

For all RMB cross border remittance, it is mandatory to declare the purpose of payment by specifying the prescribed payment purpose code from the drop-down list.

Purpose of Payment Code	Definition
/BUSINESS/CAPITAL TRF	<b>Cross-border Capital Transfer</b> Capital account transactions, (capital transfers and acquisition/disposal of non-productive or non-financial assets), capital injection, capital reduction, capital payment, direct investments, securities investments, other investments, shareholder's loan/repayment, other capital payments as approved by relevant regulatory authorities, fun transfers for foreign direct investment ("FDI") by enterprises and RMB Qualified Foreign Institutional Investor ("RQFII") projects by enterprises, bonds, fund transfer between enterprises, individual investments, etc.
/BUSINESS/CHARITY DONATION	<b>Charity Donation</b> Donation to charities (non-profit making organizations)
/BUSINESS/CURRENT ACC TXN	<b>Current Account Transactions</b> Income and current transfers, remittance of profits, bonus, dividend payment, tax payment and scholarships, etc.
/BUSINESS/GOODS TRADE	<b>Cross-border Goods Trade</b> Cross-border settlement conducted for trade in goods, including individual retail consumptions, general merchandise, goods for processing, goods required for repairing, goods procured in ports by carriers, transactions to be settled by letter of credit, bills for collection, payment of import equipment and advanced payment, etc.
/BUSINESS/SERVICE TRADE	<b>Cross-border Service Trade</b> Cross-border settlement conducted for trade in services, including individual bill payments, services or fees relating to transportation; travel; communications; construction services; installation projects and their subcontract services; insurance; financial services; computer and information services; royalties and license fees; sports and entertainment; water, electricity and gas bills to be paid by corporations or financial institutions; rent; audit fees; hotel accommodation fees; legal fees; advertising and promotion fees; copyright and design fees; research and development fees; company registration fees; medical expenses; government services not mentioned above and other commercial services, etc.

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**Step  
5**

5. INTERMEDIARY BANK (OPTIONAL)	
Bank Code Type	<input type="text"/>
Bank Code	<input type="text"/>
Country/Territory	<input type="text"/>
Bank Name	<input type="text"/>
Address	<input type="text"/>

This section is optional. Fill in this section only if you have the details from the beneficiary bank.

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**Step  
6**

6. FUND TRANSFER CHARGES	
Local / Overseas Charges	SHA : Remitter to pay local HSBC charges and Beneficiary to pay other bank charges

Select charge handling options:

OUR – Remitter to pay all charges (include local HSBC and other bank charges)

BEN – Beneficiary to pay all charges (include local HSBC and other bank charges)

SHA – Remitter to pay local HSBC charges and Beneficiary to pay other bank charges

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**Step  
7**

7. FOREIGN EXCHANGE DETAILS (OPTIONAL)	
Exchange Rate	Exchange Rate 1
Rate Given By / Foreign Exchange Contract Number	ETXXXX

This section is optional. Fill in details of the foreign exchange rate if applicable.

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**Step  
8**

8. ORDERING PARTY DETAILS	
Please complete this section if account holder is a financial institution.	
Is this payment on behalf of a third party? <input type="radio"/> Yes <input checked="" type="radio"/> No	
If so, please provide details of the ordering party:	
Account Identifier	<input type="text"/>
Full Name	<input type="text"/>
Full Address	<input type="text"/>
Country/Territory	<input type="text"/>

Indicate if payment is made on behalf of a 3rd party (ie. an ordering party, which is different from the account owner).

If YES, fill in the details of the ordering party.

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**Step  
9A**

**9. CUSTOMER(S) AUTHORISED SIGNATURE(S)**

I / We have read the [Terms and Conditions](#) (available at the local HSBC branch office and website) and agree to be bound by them

Signature(s) 

Name of Debit Account Holder

Input the name of the debit account holder.

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**Step  
9B**

Click the "Print & Validate Form" button upon completion of all required fields to print the Smartform with a 2D barcode.

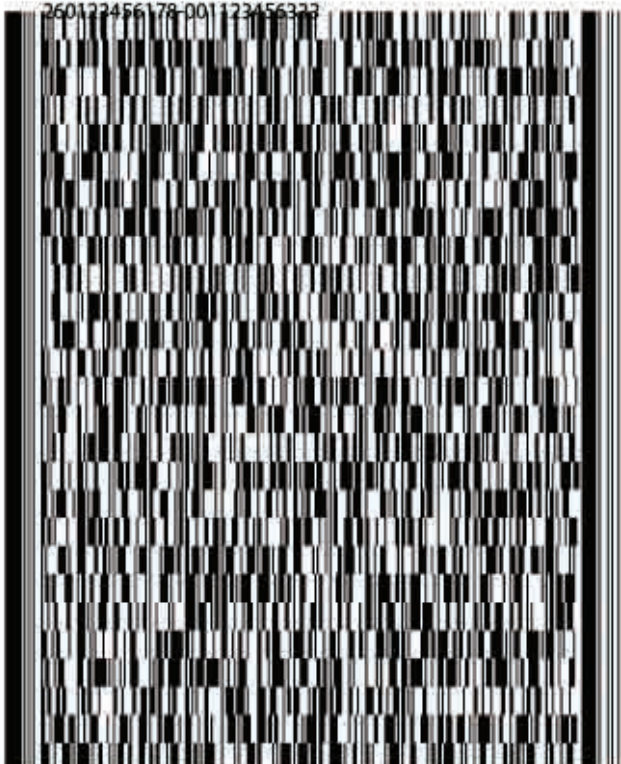
Barcode sample:

**5. FUND TRANSFER CHARGES**

Local / Overseas Charges

This box is used for printing of the automatically generated barcode only, and it should be kept unaltered and unmarked.

260122456178-001123456323



9ad570ca-425a-4f08-b878-884c858a6735

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**Step  
9C**

I / We have read the [Terms and Conditions](#) (available at the local HSBC branch office and website) and agree to be bound by them.

Signature(s)



Sign on the form with a blue or black ink pen.

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## Frequently Asked Questions

### 1. What is Smartform (Telegraphic Transfer/Local Interbank Fund Transfer)?

Smartform is a payment instruction form with built-in logic and drop down menus. It is used for both Telegraphic Transfers (TT) and Local Interbank Fund Transfers.

### 2. What should I do if I find errors after printing the Smartform?

Please revise the erroneous field(s) in the original file and click "Print & Validate Form" button to print a new form with a new auto-generated barcode. Please do not correct any mistakes on the form by hand, as these corrections will not be captured in the barcode and may not be processed by the bank.

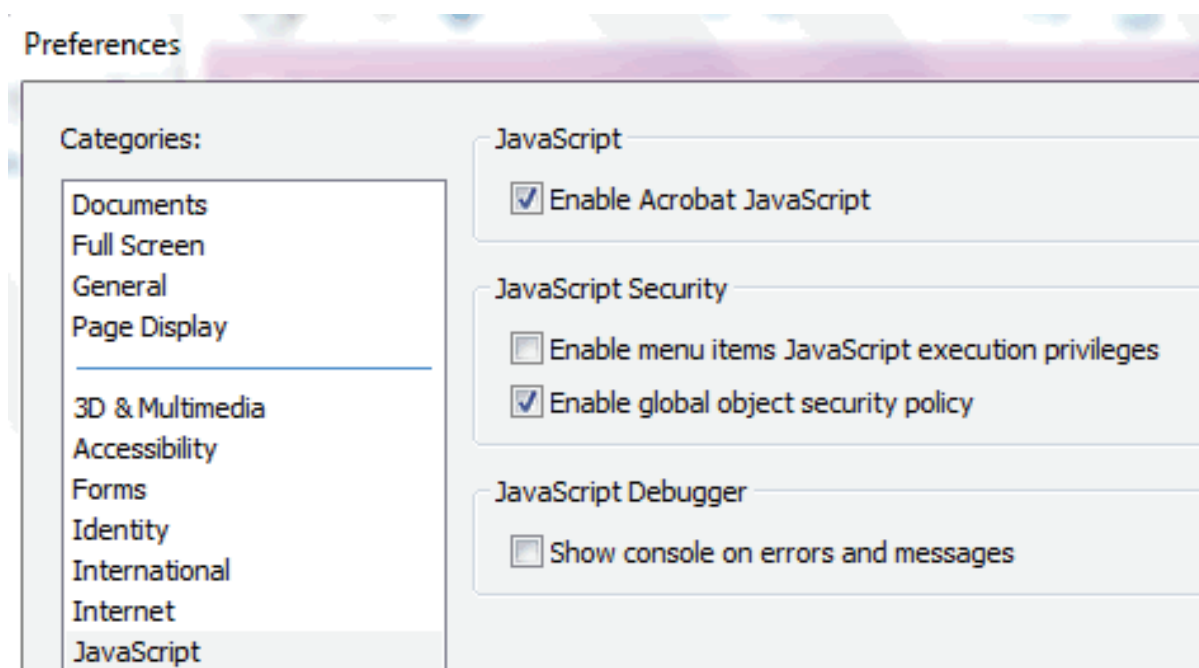
### 3. Can I use an inkjet printer or a laser printer with less than 600 dpi resolution to print the Smartform?

It is recommended to print the Smartform with a laser printer of at least 600 dpi resolution. If the form is printed from an ink jet printer or laser printer with less than 600 dpi resolution, the auto-generated barcode may be smudged or blurry. This may lead to a delay in payment processing or the bank may not be able to process the instruction.

### 4. What are the recommended requirements to use Smartform?

It is recommended to use Adobe® Reader® version 9.0, which can be downloaded for free at [www.adobe.com](http://www.adobe.com). Please ensure the following settings on Adobe® Reader® is in place:

- a. Click "Edit", followed by "Preferences"
- b. Click "Java" or "Javascript"
- c. Ensure the boxes are checked as follows:



### 5. Can I include an FX rate which I have pre-booked with HSBC?

Yes. If you have pre-booked an FX deal with HSBC, please enter the details of the rate and the Foreign Exchange Contract Number in section 7 ("Foreign Exchange Details") of the form before you print.

## 6. What is the format of the bank code we should input for the various bank code types?

Please refer to the table below.

Bank code type	Format
SWIFT BIC	8 or 11-digit alphanumeric
Australia - BSB Code	6-digit numeric
Canada - Routing Number	9-digit numeric
China - CNAPS Code	12-digit numeric
Germany - Bankleitzahl	8-digit numeric
Hong Kong - Bank Code	3-digit numeric
Singapore - Bank Code	4-digit numeric
United Kingdom - Sort Code	6-digit numeric
United States - Fedwire Number	9-digit numeric
United States - CHIPS Universal ID	6-digit numeric
United States - CHIPS Participant ID/ABA	4-digit numeric

## 7. Can I save a soft copy of the payment instruction as a template for future use?

Yes. Click the "Save" button on the form and you will be able to save the form as a template for future use. You will just need to open the file, amend the details as required and click "Print & Validate Form" button the next time you need to make a similar payment.

## 8. I am a Mac OS user, what can I do if I can not access the Smartforms even though I have the latest browser and Adobe software?

For Mac OS users, in order to open up the Smartform, kindly ensure that your Adobe® Reader® is updated to the latest version. If it still does not display correctly, you may need to download the latest '**Asian and Extended Language Pack**' for Mac users.

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