

Smartform - Frequently Asked Questions

Q1: Why shall I use Smartform?

A: Smartform is an innovative tool to simplify your paper-based RMB payment application. It can help you to validate the completeness of your input before printing. The payment information in bar code can be imported into our system seamlessly through our advanced capture technology, mitigating manual intervention and streamlining processing. During your filling, payment amount in Chinese can be generated automatically. You can also save the payment instruction as template for future use as you like.

Q2: Where can I obtain Smartform?

A: You can contact your relationship manager or visit our website to download the Smartform from download centre freely.

Q3: What version of Adobe is required on my PC?

A: Smartform is built based on Adobe platform, which is purely free software that can be downloaded freely from www.adobe.com. As long as your PC is installed the latest version of Adobe Acrobat Reader DC, you can open it for use. Attention: Please do not use below versions: Adobe Reader version 11.0.0, 11.0.21 & Adobe Acrobat Reader DC 2018.009.20044, 2018.009.20069 & Adobe Acrobat Pro DC Version 2019.012.20036.

Q4: Why some fields are mandatory to be filled in?

A: Smartform is designed to enforce essential elements including Debit Account No, Debit Amount, Value Date, Beneficiary Bank Name, Beneficiary Account No, Beneficiary Account Name, Applicant Name, Remitting Bank/Address to be mandatory to avoid any missing before printing.

Q5: Shall I pay more transaction charge for Smartform payment?

A: There is no additional charge for Smartform application against traditional paper-based payment.

Q6: If Smartform is submitted to bank after standard cut-off time, how will Smartform be dealt?

A: Our counter staff will accept the Smartform and scan it into bank system, but this instruction will be processed on T+1 working day.

Q7: How should I print the Smartform?

A: Please click the button "Print & Validate Form" on the lower-left corner of the Smartform to print after you complete the input. **DO NOT** choose "Print" option in bar tool, which may not trigger Smartform to generate validated barcode and watermark.

Q8: If I accidentally print the Smartform from tool bar and deliver to bank,

what will happen?

A: Smartform printed through the "Print" option of the toolbar does not contain barcodes and watermarks. Our bank do not accept Smartform without barcode and watermark. When you print the form via the "Print" option on the toolbar, a message will pop up: "Please use the "Print & Validate Form" button to print the form, otherwise the automatically generated barcode and watermark will not be produced. Our bank do not accept Smartform without barcode and watermark. "

Q9: How can I save the Smartform?

A: You can use "Save as" function in tool bar to save the form as a template in PDF format for future use.

Q10: Do I need to sign on the Smartform?

A: Yes. The applicant's signature/chop should cross any of the characters generated in "Customer Authorisation" field.

Q11: Will the Smartform delivered via fax be accepted by your bank?

A: Smartform delivered via fax will be accepted only for institutional customers, who has signed a fax service agreement with our bank.

Q12: Do your bank accept Smartform filled by handwriting?

A: Smartform filled by handwriting can only be processed as a normal paper payment. To avoid delay and error due to manual processing, we don't accept Smartform filled by handwriting.

Q13: Can Smartform be used in all your branches?

A: At present, we will promote Smartform in most of our branches, while not all of them can provide this service. For the usage and service scope, please enquire our local branch or contact your Relationship Manager/Relationship Representative.

Q14: What is the function of the watermark in the Smartform "Customer Authorization" field?

A: After press the "Print & Validate Form" button to print the form, "Customer Authorisation" field will automatically generate a watermark, which is used for anti-counterfeiting and helps to check the consistency of the barcode and the instruction information filled in the form. The applicant's signature/chop should cross any of the characters generated in "Customer Authorisation" field.

Q15: Must the "RMB Payment Receipt" be printed and submitted to your bank?

A: You can choose whether to print the "RMB Payment Receipt". If you need the receipt confirmation from our bank, please print the "RMB Payment Receipt" and deliver it to our bank together with Smartform.

Q16: How to print multiple payments with the same payment amount and payment

information?

A: If the payment amount and payment information are the same for multiple payments, please press the "Print & Validate Form" button to print the form one by one. Smartform will generate different barcodes and watermarks for each payment.

Q17: Can the "Value Date" field be selected at any date?

A: The "Value Date" field is to indicate the date of payment deduction from your account, which allows date selection for no more than 30 days forward.

Q18: Is there a different value to choose the "Fund Transfer Charges" field?

A: The default value for Smartform "Fund Transfer Charges" field is "SHA-charge to deduct from payment account". This field does not support the selection of other payment methods.