



# **HSBC*net* User Guide**

## **Payments**

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[www.hsbcnet.com](http://www.hsbcnet.com)

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## About Payments service

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HSBC*net* Payments service provides customers with online access to a suite of global and regional payment types.

The Payments guide covers key operations customers use to create and authorise instructions and templates. User entitlements allow some users to create payments while other users can authorise and forward payment instructions to the Bank for processing.

### ***Before you begin***

Depending on your role, your System Administrator must entitle your access so that you can create payment instructions. You will need:

- Access to the required payment type form
- Access to the accounts that you will draw payments on
- Appropriate entitlement levels (enquire, prepare using templates only, prepare, authorise)

See Entitling HSBC*net* Users in the [System Administration: User Entitlement](#) module.

### ***HSBCnet Payment instructions and templates***

The Payments processing cycle handles instructions used within and among financial institutions and regions. HSBC*net* Payments service provides online access to a suite of payment types including Priority Payments, Inter-account Transfers, and many types of regional payments.

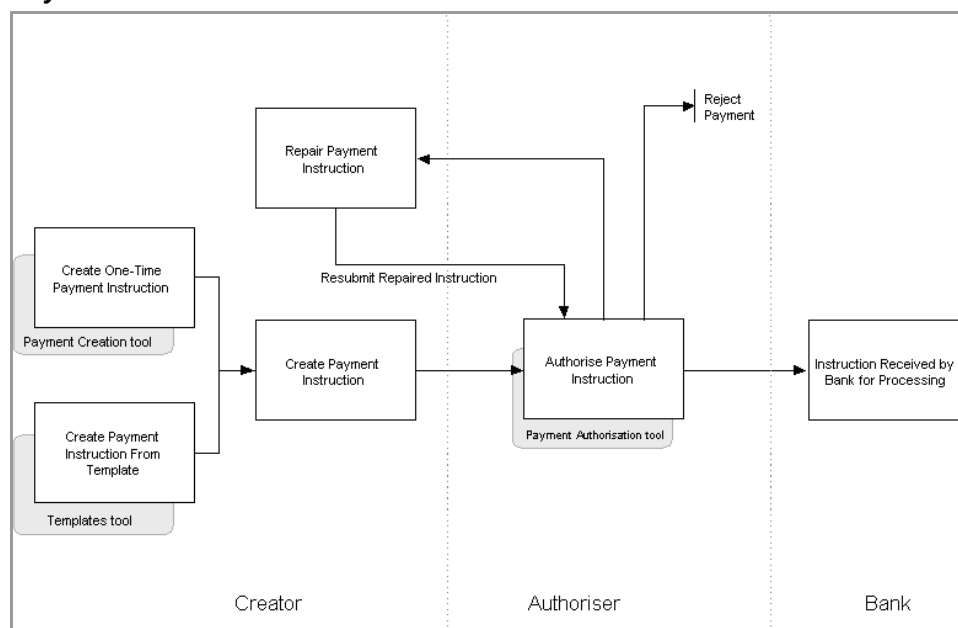
## Using Payment tools

### Creating Payment Instructions

HSBCnet provides customers with a full range of payment instruction types, each using a different payment instruction form. Some payment types are global, while others are specific to certain countries.

The payment workflow figure lists the basic stages of a typical payment workflow. The stages may vary depending on country, payment type, mode of creation and authorisation setup.

#### Payment workflow for dual transaction control



Note:

- Creator and Authoriser users can be the same user under sole transaction control or using restricted templates (depending on signature group setup)
- Authoriser can send the instruction to repair if no user in Reviewer role set up
- Your scenario may show the possibility of multiple levels of authorisation

### Choosing tools

This section describes the unique features of each payment type and the procedure to create payments using a choice of tools. You can create a payment in one of two ways:

- Create a one-time payment instruction using the Create Payment Instruction tool, or
- Create an instruction using an existing template from the Template Summary tool

You can access the Payment tools under the Payments tab and arrange these tools to meet your specific needs.

## Payment tools and tab

My HSBCnet Admin Accounts **Payment** Reports and Files Securities Instruction

HSBCnet > Payment Feedback Personalise Help Logoff

### Create Payment Instruction

[ShowHide Preference Selection](#) [Show details](#)

Allows you to choose the type of payment, the account to make it from, and the beneficiary location, depending on the payment type.

**Payment type** Priority Payment

**Beneficiary bank location** CA - Canada

**Debit/credit account** R15 Faster Pay Acct 40025020128848 GBHBEUCA4

[Search](#)

[Create payment instruction](#)

[Maintain favourite accounts](#)

### Authorisation Summary

Shows the number of payment instructions and restricted templates that require authorisation listed by payment type. You can view a list of the instructions and then authorise, reject or send them for repair.

Type	Instruction	Restricted template
Transfer	0	0
Priority	2	0
Eurozone	0	0
Priority Payment Zengin	0	0
ACH	2	0
ACH Transfer	0	0
Advice resend	0	0
Payment File - FLA	0	0
Bill Payment	0	0
Stop Cheques	0	0
<b>All</b>	<b>4</b>	<b>0</b>

The numbers above are instruction counts at customer level.

If you are a smartcard user and you are asked to authenticate your smart-card now, you will need to click the action button again to proceed with your request.

### Payment Summary

Enables you to enquire and action payment instructions listed by status. Subject to necessary entitlements, "Status Summary" columns provide enquiry functionality. "Pending Action Summary" columns provide Repair, Release, and Review functionality.

Type	Received or processed	Status Summary			Pending Action Summary		
		Forward dated	Rejected	Pending	Repair	Release	Review
Priority	0	0	0	0	0	0	0
Eurozone	0	0	0	0	0	0	0
ACH	0	0	0	0	3	0	0
<b>All</b>					<b>3</b>	<b>0</b>	<b>0</b>

\* The numbers above are instruction counts at customer level.

### Template Summary

Provides you with view, enquiry and maintenance functionality for payment templates listed by template type.

Type	General	Restricted
Transfer	0	0
Priority	0	1
Eurozone	0	0
Priority Payment Zengin	0	0
ACH	0	0
ACH Transfer	0	0
<b>All</b>	<b>0</b>	<b>1</b>

The numbers above are instruction counts at customer level.

### Create Payment Template

Enables you to create and maintain payment templates for use in preparing regular payment instructions.

**Template type** Priority Payment general template

**Beneficiary bank location** CA - Canada

**Debit/credit account** Please select

[Search](#)

[Create payment template](#)

[Maintain favourite accounts](#)

### Advising Maintenance

[ShowHide Preference Selection](#) [Show details](#)

The Advising service enables you to send detailed payment-related information to designated advice recipients. The recipient may be the payment beneficiary or any other third party that needs to be kept informed about the payment.

[Advice recipient list](#)

[Advice details template](#)

[Advice resend](#)

**Note:** Screens may look different depending on your region and other factors.

## Using the Create Payment Instruction tool

Access the Create Payment Instruction tool from the Payments tab, or another customised location on your personal page.

### Create Payment Instruction tool

### Create Payment Instruction

[ShowHide Preference Selection](#) [Show details](#)

Allows you to choose the type of payment, the account to make it from, and the beneficiary location, depending on the payment type.

**Payment type** Priority Payment

**Beneficiary bank location** GB - Great Britain

**Current account group** All Accounts

[Select account group](#)

**Debit/credit account** R15 Faster Pay Acct 40025020128848 GBHBEUCA4

[Search](#)

[Create payment instruction](#)

[Maintain favourite accounts](#)



1. Use **Show/Hide Preference Selection** to customise your payment creation screens to provide either more or less optional detail. Select **show** to default optional input sections to an open status or select **hide** to default these to a closed status.
2. In **Payment type**, select the type of payment. The screen displays accounts that you are entitled to use for the selected payment type.
3. For cross-border payments, in **Beneficiary bank location**, choose the country where the beneficiary bank is located.
4. If your company uses the account group feature to manage large numbers of accounts, change your current account group selection, as required.
5. In **Debit/Credit account**, choose the account on which the payment will be drawn or deposited (depending on payment type).
6. If the account does not appear in your drop-down list, click **Search**.
7. To add the account to your drop-down list, click **Maintain favourite accounts**.
8. Click **Create payment instruction**. The appropriate payment form appears. For detailed instructions, refer to the section of this guide for the selected payment type.

### Payment Creation tool

**Create Payment Instruction**

▼ **Show/Hide Preference Selection** Hide details

Customise your payment creation screens to provide either more or less optional detail. Select "show" to default optional input sections to an open status or select "hide" to default these to a closed status.

Select show/hide status for the selected payment input sections:

<b>Step 4 - Information for the beneficiary</b>	<input type="radio"/> show <input type="radio"/> hide
<b>Step 5 - Instruction to bank</b>	<input type="radio"/> show <input type="radio"/> hide
<b>Step 6 - Intermediary bank details</b>	<input type="radio"/> show <input type="radio"/> hide
<b>Step 7 - Regulatory reporting</b>	<input type="radio"/> show <input type="radio"/> hide
<b>Step 8 - Advising</b>	<input type="radio"/> show <input type="radio"/> hide
<b>Step 9 - Instruction code</b>	<input type="radio"/> show <input type="radio"/> hide
<b>Step 10 - Exchange contract details</b>	<input type="radio"/> show <input type="radio"/> hide

**Apply**

Allows you to choose the type of payment, the account to make it from, and the beneficiary location, depending on the payment type.

**Payment type** Priority Payment ▼

**Beneficiary bank location** CA - Canada ▼

**Debit/credit account** R15 Faster Pay Acct 40025020128848 GBHBEUCA ▼

**Search**

**Create payment instruction**



**Maintain favourite accounts**

## Using Template Summary tool

In order to create payment instructions from templates, you or any other user with appropriate rights in the company, must first create the template. Access the **Template Summary** tool from the **Payments** tab, or another customised location that has been set up on your personal page.

1. If your company uses the account group feature to manage a large number of accounts, change your current account group selection, as required.
2. Select a payment type by clicking the specific payment link to go to the Template summary screen.
3. Alternatively, click the button next to a number under the **General or Restricted column**. For more information on general and restricted templates, refer to [Creating payment templates](#).

### Templates Summary tool

Template Summary		
Provides you with view, enquiry and maintenance functionality for payment templates listed by template type.		
Type	General	Restricted
<a href="#">Transfer</a>	0	0
<a href="#">Priority</a>	1 	1 
<a href="#">Eurozone</a>	0	0
<a href="#">Priority Payment Zengin</a>	0	0
<a href="#">ACH</a>	0	0
<a href="#">ACH Transfer</a>	0	0
<b>All</b>	<b>1</b>	<b>1</b>
The numbers above are instruction counts at customer level.		

4. On the **Template summary screen**, select a template by clicking the **Template ID** link.

General Template
Restricted Template
Pending Authorisation

Close

My HSBCnet | Feedback | Help

Template Summary > General Template > Priority Payment > General template summary

Quick Search

Template ID

Template description

Debit account


Sub payment type

Apply

Clear

Maintain favourite accounts

To change or to delete a template, click the action arrow of individual template.  
To create a payment from a template, click the action arrow of individual template.  
To view the details of a specific template, click the template ID.

Template ID	Template description	Last updated by	Last updated on (dd/mm/yyyy)		Action
<a href="#">GenTempTestMP</a>	Priority Payment Gen Temp	Carter, Simon	04/06/2008	<div> Create payment  Create as nk / template  Change  Delete </div>	

5. Click **Create payment** to display the payment instruction details. The appropriate payment form appears. For detailed instructions, refer to instructions for the selected payment type.

Details
Close

My HSBCnet | Feedback | Help

### Payment Transit > Details > Priority Payment - general template - Details

Template details	
New status	Received by bank
Template ID	GenTempTestMP
Template description	Priority Payment Gen Temp

Create payment
Create as new template
Change
Delete

- #### 1. Instruction details

Payment type	Priority Payment
Beneficiary bank location	Canada
Debit account	R15 Faster Pay Acct 40025020128848 400250-20128848
Payment currency	CAD
Amount in CAD	
Rate	
Treasury reference number	
Value date	
Charges	Shared
Reference for your account	
- #### 2. Beneficiary bank details

Beneficiary bank id	SWIFT/BIC address ABNACATT
Specify bank name only	ABN AMRO BANK NV
Beneficiary bank address	PO BOX 114 TORONTO-DOMINION CENTRE 15/F AETNA TOWER TORONTO ONTARIO M5K 1G8 CANADA
- #### 3. Beneficiary details

Beneficiary name	Simon Carter
Beneficiary address	
Beneficiary account number or IBAN	
Advised by	At
- #### 4. Information for the beneficiary
- #### 5. Instruction to bank
- #### 6. Intermediary bank details

Intermediary bank location	Canada
Intermediary bank id	
Intermediary bank name	
Intermediary bank address	
Intermediary bank account number	
- #### 7. Regulatory reporting
- #### 8. Advising
- #### 9. Instruction code
- #### 10. Exchange contract details

**Tip: Advising**

By adding an advice recipient to the payment instruction, the recipient will be automatically informed when the payment is sent to the bank for processing.

Create payment
Create as new template
Change
Delete

## Automated Clearing House (ACH) instructions

ACH instructions are typically high-volume, low-value batch instructions used to make payments or collections from or to a single account. They are issued in domestic currency and are processed within the local clearing system.

Note: HSBC*net* payment service has been enhanced to enable customers with United Kingdom accounts to create Faster Payment instructions and templates. Faster Payment is the United Kingdom's same day value payment.

Variations of the ACH instructions are available to certain country-specific users.

ACH Type	Description
ACH Credits	One debit to the user's account and multiple credits to beneficiaries.
ACH Debits	One credit to the user's account and multiple debits to payors.
ACH Transfer Credit	One debit to the user's account and multiple credits to other accounts of the same user within their HSBC <i>net</i> portfolio of accounts.
ACH Transfer Debit	One credit to the user's account and multiple debits to other accounts of the same user within their HSBC <i>net</i> portfolio of accounts.

### ACH Credit

1. ACH Credit instructions involve one debit to the user's account and multiple credits to beneficiaries. Examples of ACH Credit payments are payroll deposits, interest and dividend payments.
2. Access the **ACH Credit form**. (Refer to [Using Create Payment Instruction tool](#) and [Using Template Summary tool](#).)
3. Confirm that the debit account is as desired.
4. In **Customer reference**, enter the issuer reference information that identifies the instruction.
5. In **Value date**, leave blank to let the system apply the next available processing day. Optionally, enter a forward date up to 45 days in advance. For more information, see [Forward dated instructions](#).
6. Accept the domestic payment currency.
7. Refer to [ACH Credit item details](#) for descriptions.
8. Click **Submit selected** when complete or **Save as incomplete** to save the current information and close the template. You can complete the payment later.

## ACH Credit form

**Payment Input** > Create New Payment > Create new ACH Credits

To avoid losing your input due to timeout, click on "Save as incomplete" at least every 10 min.

[Submit selected](#) [Save as incomplete](#)

Reference & instruction value date

Debit account \* R15 Faster Pay Acct 40025020128848 400250-20128848 (GBP) ▼

Customer reference

Value date (dd/mm/yyyy)

Payment set [Search](#)

Payment currency \* GBP ▼

[Save selected and go to entry](#) [Select all](#) [Clear all](#) [Save selected and next](#)

Selected sort order		Input order		Beneficiary name			
	Beneficiary name *	Sort code *	Account number *	Details	Amount *	Attachment(s)	
1	<input type="checkbox"/>	<input type="text"/>	<input type="text"/> <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>	<a href="#">Attachment(s)</a> None	
2	<input type="checkbox"/>	<input type="text"/>	<input type="text"/> <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>	<a href="#">Attachment(s)</a> None	

**Note:** Optional items may appear for different country-specific debit accounts.

## ACH Credit item details

You can establish up to 2,000 credit instructions. Each page holds a block of detail about a beneficiary. Up to 50 names fit on a page. Entering many names may take several sessions so it is important to save your work often. The available fields are:

- Option to sort records by input order or beneficiary name
- System-assigned sequential record number and check box used to select or clear records for payment processing
- Name of beneficiary
- Bank and Branch details of beneficiary with sort code lookup
- Beneficiary account number\*
- Amount to be paid to the beneficiary
- Option to attach an advice memorandum

\* **Note:** Payment initiators are not allowed to amend the beneficiary account number on instructions that they have initiated and which are pending authorisation. If an error has been made when inputting this field, it will be necessary for the payment instruction to be rejected and a new instruction created with the correct account number details.

Each country-specific account displays a form that prompts for details according to local clearing standards.

**ACH Credit item details – Great Britain account example**

Save selected and go to entry		Select all	Clear all	Save selected and next			
Selected sort order	Input order	Beneficiary name					
		Beneficiary name *	Sort code *	Account number *	Details	Amount *	Attachment(s)
1	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<a href="#">Attachment(s)</a> None
2	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<a href="#">Attachment(s)</a> None
3	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<a href="#">Attachment(s)</a> None
4	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<a href="#">Attachment(s)</a> None
5	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<a href="#">Attachment(s)</a> None

**ACH Debit**

ACH Debit instructions involve one credit to the user's account and debits to multiple payor accounts. Examples of ACH Debit instructions are automatic bill or rent collections.

1. Access the **ACH Debit form**. (Refer to [Using Create Payment Instruction tool](#) and [Using Template Summary tool](#).)
2. Confirm that the credit account is the desired one.
3. In **Customer reference**, enter the issuer reference information that identifies the instruction.
4. In **Value date**, leave blank to let the system apply the next available processing day. Optionally, enter a forward date up to 45 days in advance. For more information, see [Forward dated instructions](#).
5. Accept the domestic payment currency.
6. Enter the pertinent information. Refer to [ACH Debit item details](#) for descriptions.
7. Click **Submit** selected when complete or **Save as incomplete** to save the current information and close the template. You can complete the payment later.

## ACH Debit form

**Payment Input** > Create New Payment > Create new ACH Debits

To avoid losing your input due to timeout, click on "Save as incomplete" at least every 10 min.

**Submit selected** **Save as incomplete**

Reference & instruction value date

**Instruction account \*** R15 Faster Pay Acct 40025020128848 400250-20128848 (GBP) ▼

**Customer reference \***

**Entry date (dd/mm/yyyy) \***

**Originator's OBI \***

**Originator's name \***

**Payment currency \*** GBP ▼

**Save selected and go to entry**  **Select all** **Clear all** **Save selected and next**

**Selected sort order** ☒ Input order ☐ Payer's name

	<b>Payer's name *</b>	<b>Sort code *</b>	<b>Account number *</b>	<b>Payer's reference *</b>	<b>Transaction code *</b>	<b>Payment date (dd/mm/yyyy)</b>	<b>Amount *</b>
1	<input type="text"/>	<input type="text"/> <b>Lookup</b>	<input type="text"/>	<input type="text"/>	17 <b>Lookup</b>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/> <b>Lookup</b>	<input type="text"/>	<input type="text"/>	17 <b>Lookup</b>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/> <b>Lookup</b>	<input type="text"/>	<input type="text"/>	17 <b>Lookup</b>	<input type="text"/>	<input type="text"/>

**Note:** Optional items may appear for different country specific debit accounts.

## ACH Debit item details

You can establish up to 2,000 debit instructions. Each page holds a block of details about a payor. Up to 50 names fit on a page. Entering many names may take several sessions so it is important to save your work often. The available fields are:

- Option to sort records by input order or name
- System-assigned sequential record number and check box used to select or clear records for payment processing
- Name of payor
- Bank/Branch details of payor with bank sort code lookup
- Payor's account number
- Payer's reference
- Transaction code with code lookup
- Amount to be paid
- Each country-specific account displays a form that prompts for details according to local clearing standards.

**ACH Debit item details – Great Britain account example**

Save selected and go to entry								Select all	Clear all	Save selected and next
Selected sort order		Input order		Payer's name						
		Payer's name *	Sort code *	Account number *	Payer's reference *	Transaction code *	Payment date (dd/mm/yyyy)	Amount *		
1	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>	17 <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>		
2	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>	17 <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>		
3	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>	17 <a href="#">Lookup</a>	<input type="text"/>	<input type="text"/>		

**ACH Transfer Credit**

ACH Transfer Credit instructions involve one debit to the User's account and multiple credits to other accounts of the same User within their HSBCnet portfolio of accounts. Examples of an ACH Transfer Credit are transfers from the head office account to branch accounts of a company. The ACH Transfer Credit service is available only to US account holders.

1. Access the **ACH Transfer Credit** form. (Refer to [Using Create Payment Instruction tool](#) and [Using Template Summary tool](#).)
2. Confirm that the debit account is correct.
3. In **Customer reference**, enter issuer reference information that identifies the instruction.
4. In **Value date**, leave blank to let the system apply the next available processing day. Optionally, enter a forward date up to 45 days in advance. For more information, refer to [Forward dated instructions](#).
5. Accept the domestic payment currency.
6. Enter the pertinent information. Refer to [ACH Transfer Credit item details](#) for descriptions.
7. Click **Submit selected** when complete or **Save as incomplete** to save the current information and close the template. You can complete the payment later.

**ACH Transfer Credit form**

Payment Input > Create New Payment > Create New ACH Transfer Credit						
To avoid losing your input due to timeout, click on "Save as incomplete" at least every 10 min.						
<a href="#">Submit selected</a> <a href="#">Save as incomplete</a>						
Instruction details						
Debit account		DDA IMAGE ACCOUNT SYSB USHBUSCA001207741				
Customer reference		<input type="text"/>				
Value date(dd/mm/yyyy)		<input type="text"/>				
Payment currency		USD				
Save selected and go to entry		Select all	Clear all checkboxes	Save selected and next		
	Credit account *	Identification	Details	Amount *		
1	<input checked="" type="checkbox"/> <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
2	<input checked="" type="checkbox"/> <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
3	<input checked="" type="checkbox"/> <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>		



## ACH Transfer Credit item details

You can establish up to 2,000 credit instructions. Each page holds a block of detail about a beneficiary. Up to 50 names fit on a page. Entering many names may take several sessions so it is important to save your work often. The available fields are:

- System-assigned sequential record number and check box used to select or clear records for payment processing
- Credit account in which funds are to be deposited
- Information to identify the payment
- Instruction details to allow free text to be included with the payment
- Amount of the payment or transfer

### ACH Transfer Credit item details

Save selected and go to entry		Select all	Clear all checkboxes	Save selected and next		
	Credit account *	Identification	Details	Amount *		
1	<input checked="" type="checkbox"/> Please select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input checked="" type="checkbox"/> Please select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input checked="" type="checkbox"/> Please select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## ACH Transfer Debit

ACH Transfer Debit instructions involve one credit to the User's account and multiple debits to other accounts of the same User within their HSBCnet portfolio of accounts (example, branch accounts to head office account of a company). The ACH Transfer Debit service is available only to US account holders.

1. Access the **ACH Transfer Debit form**. (Refer to [Using Create Payment Instruction tool](#) and [Using Template Summary tool](#).)
2. Confirm that the credit account is as desired.
3. In **Customer Reference**, enter issuer reference information that identifies the instruction.
4. In **Value date**, leave blank to let the system apply the next available processing day. Optionally, enter a forward date up to 45 days in advance. For more information, refer to [Forward dated instructions](#).
5. Accept the domestic payment currency.
6. Enter the pertinent information. Refer to [ACH Transfer Debit item details](#) for descriptions.
7. Click **Submit selected** when complete or **Save as incomplete** to save the current information and close the template. You can complete the payment later.

## ACH Transfer Debit payment form

**Payment Input** > Create New Payment > Create New ACH Transfer Debit

To avoid losing your input due to timeout, click on "Save as incomplete" at least every 10 min.

[Submit selected](#) [Save as incomplete](#)

**Instruction details**

Credit account DDA IMAGE ACCOUNT SYSB USHEUSCA001207741

Customer reference

Value date(dd/mm/yyyy)

Payment currency

[Save selected and go to entry](#)  [Select all](#) [Clear all checkboxes](#) [Save selected and next](#)

	<input checked="" type="checkbox"/>	Debit account *	Identification	Details	Amount *
1	<input checked="" type="checkbox"/>	Please select <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input checked="" type="checkbox"/>	Please select <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input checked="" type="checkbox"/>	Please select <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input checked="" type="checkbox"/>	Please select <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## ACH Transfer Debit item details

You can establish up to 2,000 credit instructions. Each page holds a block of detail about a beneficiary. Up to 50 names fit on a page. Entering many names may take several sessions so it is important to save your work often. The available fields are:

- System-assigned sequential record number and check box used to select or clear records for payment processing
- Debit account from which funds are being pulled
- Information to identify the payment
- Instruction details to allow free text to be included with the payment
- Amount of the payment or transfer

## ACH Transfer Debit instruction details

[Save selected and go to entry](#)  [Select all](#) [Clear all checkboxes](#) [Save selected and next](#)

	<input checked="" type="checkbox"/>	Debit account *	Identification	Details	Amount *
1	<input checked="" type="checkbox"/>	Please select <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input checked="" type="checkbox"/>	Please select <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input checked="" type="checkbox"/>	Please select <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input checked="" type="checkbox"/>	Please select <input type="text"/> <a href="#">Search</a>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## ACH common information

The following sections explain the common features of all types of ACH instructions.

### Submitting items for payment

Payment items can be individually enabled or disabled as needed.

Item	Description
Select all	Checks all items on the current page. Checked items <input checked="" type="checkbox"/> will be included when the batch ACH payment is submitted.
Clear all	Clears checked items. Unchecked items <input type="checkbox"/> will be excluded when the batch ACH payment is submitted.
Save selected and next	Stores current payment selections and proceeds to next page.
Save selected and go to entry	Stores current payment selections and gets details of specified record number.
Save as incomplete	Saves your session and allows you to return where you left off.
Submit selected	Sends instructions to validation and processing.

### Submitting ACH instructions

Whenever you submit an item for processing, an acknowledgement confirms the action. The Acknowledgement – ACH Credit figure shows the new status 'Pending authorisation'.

### Acknowledgement ACH Credit example

**Payment Input - Acknowledgement - ACH Credits (create)**

**Information**

- Value date is blank. Suggested value date is 13/09/2007. (GPA003-PS)

**New status** Pending Authorisation  
**Instruction reference number** 114626A00JO

**Print**

**Instruction details**

Value date (dd/mm/yyyy)	
Payment type	ACH Credits
Beneficiary bank location	United States
Debit account	US-QIB-1 771000014
Payment currency	USD
Customer reference	
Total number of entries	1
Total amount	0.01

Name	Transit routing number	Account number	Account type	Corp/pers	Attachment(s)	Amount
Test	011102502	0101010101	Checking	Personal	Attachment(s) None	0.01

**Print**

**Note:** Notice information for the new status and instruction reference number.

## Saving work in process

For security reasons, HSBC*net* may periodically require you to log on. To preserve data while entering ACH batch payment instructions, you can opt to save work in process as incomplete. **Save as incomplete** ▶ It is not necessary to wait until the batch is complete to save your work. We suggest you save your work every 10-15 minutes.

## Sorting records in an ACH instruction

You can sort ACH instruction entries by name or the order in which they were entered. Required data varies by country.

Sorting by beneficiary name is not case-sensitive. It uses English language sorting. National language sorting is not supported.

A page holds a block of information for up to 50 names. You can type a name having up to 10 characters. This allows the system to search for names across several pages.

## Sorting ACH entries/records

**Selected sort order**
☒
**Input order**
☐
**Beneficiary name**
☐

## Payment sets

Some countries support the 'Payment set' option for ACH payments. This is set up in the back-office systems by Bank staff and not on HSBC*net*. This ACH payment setting can be made in addition to standard payment account privileges and full payment preparation entitlements. In addition, entitlements to payment sets are also required to be granted on HSBC*net* if a user is to prepare or authorise payments from accounts.

## Payment sets

**Payment Input** > Create New Payment > Create new ACH Credits

To avoid losing your input due to timeout, click on "Save as incomplete" at least every 10 min.

**Submit selected** ▶ **Save as incomplete** ▶

**Reference & instruction value date**  
**Debit account \*** R15 Faster Pay Acct 40025020128848 400250-20128848 (GBP) ▼  
**Customer reference**   
**Value date (dd/mm/yyyy)**    
**Payment set**  **Search** ▶  
**Payment currency \*** GBP ▼  
**Save selected and go to entry**  **Select all** ▶ **Clear all** ▶ **Save selected and next**

	Selected sort order	Input order	Beneficiary name				
	Beneficiary name *	Sort code *	Account number *	Details	Amount *	Attachment(s)	
1	<input checked="" type="checkbox"/> Customer1	010004 <b>Lookup</b> ▶	12345678	Test Screenshot	1.00	<b>Attachment(s)</b> ▶ None	
2	<input checked="" type="checkbox"/> Customer2	010004 <b>Lookup</b> ▶	87654321	Test Screenshot	1.00	<b>Attachment(s)</b> ▶ None	
3	<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/> <b>Lookup</b> ▶	<input type="text"/>	<input type="text"/>	<input type="text"/>	<b>Attachment(s)</b> ▶ None	
4	<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/> <b>Lookup</b> ▶	<input type="text"/>	<input type="text"/>	<input type="text"/>	<b>Attachment(s)</b> ▶ None	

When creating an ACH Credit from a Great Britain (country-specific) account, the Payment set field will be blank, by default, for regular ACH payments. Click **Search** to select Salary and Special payments.

### ACH payment set code selection

Select payment set	
Payment set	Description
002	Salary Payment
003	Special Payment

Note: The descriptions in the screenshot above are only for Great Britain accounts. Descriptions displayed depend on setup in the Bank's back office

When creating an ACH Credit from an account based in a country other than Great Britain, the Search field will display code numbers and their customised description representing payment sets set up in the back office for that account.

### Retrieving an incomplete ACH instruction

Sometimes it is not possible to complete all entries in one sitting. To retrieve incomplete ACH instructions, use the Payments Summary tool under Pending repair, then click the number corresponding to the ACH payment type.

### Payments Summary tool

Type	Status Summary				Pending Action Summary		
	Received or processed	Forward dated	Rejected	Pending	Repair	Release	Review
Priority	▶	▶	▶	▶	0 ▶	0	▶
Eurozone	▶	▶	▶	▶	0 ▶	0	▶
ACH	▶	▶	▶	▶	3 ▶	0	▶
All					3	0	

\* The numbers above are instruction counts at customer level.

The Pending repair ACH tab appears. You can continue entering ACH payments with a status of Incomplete. Under the Action column for the instruction, click **Complete now**. This option lets you complete data entry.

### Repair incomplete ACH

Pending Repair

Pending Release

Pending Review

Close

My HSBCnet | Feedback | Help

Action Summary > Pending Repair > ACH > Pending repair

Quick Search

Hide details

Instruction reference no.

Customer reference

Debit account

Please select

Payment currency

Please select

Value date (dd/mm/yyyy)

From

To

Amount

From

To

Apply

Clear

Maintain favourite accounts

Current account group

All Accounts

To repair or reject a payment, click the action arrow of the instruction.

To view payment details, click the amount of the instruction.

To view payment activity details, click the status of the instruction.

Customer reference	Ccy	Amount/ Originator's ID	Value date (dd/mm/yyyy)	Status	Action
	GBP	2,887.00		Pending repair	
	GBP	0.00		Complete now	
	GBP	2,887.00	15/05/2008	Reject	

## Cheque Outsourcing Service (COS) instructions

HSBCnet provides cheque outsourcing payment service to customers who wish to outsource their own company cheques or cashier's order printing process to the bank. Cheque Outsourcing service provides an efficient way to send electronic instructions for bulk issuance of paper instruments through and by the Bank. Typically, cheque outsourcing is used for less time-critical payments.

The customer (rather than the Bank) handles cheque-issuing duties from creation to authorisation to release. The service issues payment for domestic and international paper instruments in locally cleared or foreign currencies.

### *Types of cheque outsourcing payments*

PAYMENT TYPE	DESCRIPTION
Batch payment	A group of COS payment instructions treated collectively for processing. Entries at the batch level apply to every instruction in the group. Instrument date applies to all instruments in the group. The batch date overrides date of individual instruments. Exception: The instrument dates for the company cheques can be different when a COS batch consists solely of company cheques.
Company cheque	An individual COS payment instruction. A cheque issued in locally cleared currency of the debit account country. Beneficiary draws cheque directly on drawee's bank account held with the Bank in the debit account country.
Cross-border cashier's order	An individual COS payment instruction. A bank instrument issued at the request of Bank customers. The instrument provides a convenient and guaranteed method of payment and can be issued in any amount in the currency that the issuing bank clears locally. Cross-border cashier's order indicates that the debit account is located in a country different from that of the issuing/clearing Bank.
Demand draft	An individual COS payment instruction. A cheque issued by a bank drawn on its overseas Group Office or Correspondent Bank instructing the entity to pay upon demand a certain amount in the specified currency to the payee as specified on the draft.
In-country cashier's order	An individual COS payment instruction. A bank instrument issued at the request of Bank customers. The instrument provides a convenient and guaranteed method of payment and can be issued in any amount in the currency that the issuing bank clears locally. In-country cashier's order places the debit account and issuing/clearing Bank in the same country.

### *Cheque outsourcing payments*

To create any type of cheque outsourcing payment, complete the following steps (in-country cashier's order example used).

To access the payment form, select a specific payment type from the drop-down list. (Refer to [Using Create Payment Instruction tool](#) and [Using Template Summary tool](#).) Continue with instruction detail steps below.

## Instruction details

For Instruction details, enter information as appropriate.

- For **Instrument date**, enter the date you want the payment instruction to process. If a date is not entered, HSBC assigns the earliest value date
- For **Customer transaction reference**, enter your own reconciliation identifier
- To use an optional payment advice, click **Search** to choose a **Layout template ID**
- For **Payment currency**, choose from account-based currency and cheque-issuing currency. USD is also supported in Hong Kong and Singapore
- Choose either of the two options. **Amount in payment currency** – amount to be debited in the selected payment currency. **Amount in** – base currency of debit account
- **Issuing/Clearing location** – location of the debit account
- For **Charges**, select the party that pays bank charges
- For **Show ordering customer**, check the box to print the requesting party name on the back of the instrument
- For **Remarks**, enter any information to include on reports

## Beneficiary details

For beneficiary details, enter information as appropriate.

- Enter beneficiary information or search by Beneficiary ID. The Beneficiary name will print on the instrument unless an alternative payee is specified. If delivering by mail or courier, enter the Beneficiary address
- Select the Location of the beneficiary
- Enter a Payee name to print on the instrument if other than the beneficiary
- Continue entering details for optional information or click Submit to validate the payment for processing



### Cheque outsourcing payment form – in-country cashier's order example

**Payment Input** > Create New Payment > Create new In-country Cashier's Order

[Submit](#) [Save to repair](#)

#### 1. Instruction details

Fields marked in Red\* are mandatory

**Debit account \*** HK-HBAP-203 001-700103-001

**Instrument date (dd/mm/yyyy)**

**Customer transaction reference (for duplicate transaction checking)**

**Layout template ID**  [Search](#)

**Payment currency \*** AUD AUSTRALIAN DOLLAR

**Amount** **Amount in payment currency \***

**Or amount in HKD \***

**Issuing/clearing location \*** Hong Kong SAR(HK)

**Charges \*** Debit account

**Show ordering customer** ☐

**Remarks**

#### 2. Beneficiary details

Fields marked in Red\* are mandatory

**Beneficiary ID**  [Search](#) [Apply](#)

**Beneficiary name \***

**Beneficiary address (mandatory if mail/courier to beneficiary)**

**Postal/zip code**

**Location** Please select

**Payee name (if different from beneficiary name)**

[3. Deliver to](#) [Show details](#)

[4. Deliver by](#) [Show details](#)

[5. Exchange details](#) [Show details](#)

[8. Advising](#) [Show details](#)

[9. Payment details](#) [Show details](#)

[Submit](#) [Save to repair](#)

**Information text**

The payment instruction type covered by this input screen only supports the following input sections 1, 2, 3, 4, 5, 8, 9

**Note:** After entering instruction and beneficiary details, submit form for processing or continue to enter service details as needed.

### Deliver to details

For Deliver to, indicate to whom the instrument will be delivered. Usually, this is the beneficiary. If third party is chosen, include details for the party's name, address and other required delivery information.

### Deliver by details

For Deliver by, indicate how the instrument will be delivered. In-country cashier's order permits selection by country of issuing or clearing bank.

### Exchange details

Exchange details are required when the debit account currency and the payment currency differ.

- If the customer has previously arranged a forward contract with the bank, click Exchange contract number and enter the contract number and corresponding take-up amount to be applied under the contract
- If the customer obtained the exchange rate from the bank dealer, click Exchange rate, enter the actual rate in the Key-in rate box, and enter the dealer reference quoted by the dealer
- If neither bank nor dealer options apply, click System rate. HSBC will apply the prevailing buy/sell rate
- For locations with foreign currency control, enter the exchange control reference

**Note:** Exchange rate is not applicable to company cheques.

## Advising details

To create an optional advice with the payment, click **Add advice**. Refer to [Attaching advices to payment instructions](#).

8. Advising

Hide details

The advising service enables you to send detailed payment-related information to designated advice recipients who may be the payment beneficiary or any other third party that needs to be kept informed about the payments.

None

## Payment details

To include optional payment details with the instruction click **Payment details**. For more information, refer to [Creating payment details](#).

9. Payment details

Hide details

Not attached

## Cheque outsourcing batch payments

Use batch payment to facilitate creating a group of payments that can contain like or different payment types.

1. For **Batch reference**, enter your own reconciliation identifier. (Refer to [Using Create Payment Instruction tool](#) and [Using Template Summary tool](#).)
2. For **Instrument date**, enter the date you want the payment instruction to process. Bank-issued instruments must use the same date. **Exception:** A batch consisting of only company cheques can use different instrument dates.
3. For **Payment type**, select a type of COS payment.
4. For company cheque payment types, enter or search for a starting instrument number to print on company cheques.
5. Click **Go** to apply entries to the selected payment type.

## Cheque outsourcing payment selection form

Payment Input > Create New Payment > Create new Cheque Outsourcing Batch

Batch details

Debit account

Batch reference \*

Instrument date (dd/mm/yyyy)

Payment type \*

For ATPAR Company Cheque

Instrument number from

For Co Cheque on Corr Bank, India

Please specify in the order of payment location and

Payment location

Drawee bank

Instrument number from

Go

HK-HBAP-203 001-700103-001

Please select

Please select

In-country Cashier's Order

Local INR Demand Draft, India

At Par Company Cheque, India

Co Cheque on Corr Bank, India

DD Purchase, India

Remote Payout, India

Search

Search

View instrument number

6. Continue by completing the mandatory and optional fields as explained in the section on creating cheque outsourcing payments for the selected payment type. Refer to the [Payment fields and descriptions](#) table for detailed information each entry field.
7. To create an optional advice with the payment, click Advising. For more information, refer to [Attaching advices to payment instructions](#).
8. To include optional payment details with the instruction click Payment details. For more information, refer to [Creating payment details](#).
9. To continue creating payment instructions, select a payment type from Save and create next payment list and click **Go**.
10. If you want to save the information and complete the payment later, click **Save** to repair. Click **Submit** to validate the batch for processing.

### Cheque outsourcing batch payment form – in-country cashier's order example

**Payment Input** > Create New Payment > Create new In-country Cashier's Order

**1. Instruction details**

Fields marked in Red\* are mandatory

**Debit account \*** HK-HBAP-203 001-700103-001

**Instrument date (dd/mm/yyyy)**

**Customer transaction reference (for duplicate transaction checking)**

**Layout template ID**

**Payment currency \*** AUD AUSTRALIAN DOLLAR

**Amount**

Amount in payment currency \*

Or amount in HKD \*

**Issuing/clearing location \*** Hong Kong SAR(HK)

**Charges \*** Debit account

**Show ordering customer** ☐

**Remarks**

**2. Beneficiary details**

Fields marked in Red\* are mandatory

**Beneficiary ID**

**Beneficiary name \***

**Beneficiary address (mandatory if mail/courier to beneficiary)**

**Postal/zip code**

**Location** Please select

**Payee name (if different from beneficiary name)**

**Information text**

The payment instruction type covered by this input screen only supports the following input sections 1, 2, 3, 4, 5, 8, 9

**Note:** Each payment must use the same batch reference and debit account. Additionally, cashier's order and demand drafts use the same instrument date. Company cheques can use different instrument dates.

### Cheque outsourcing payment fields and descriptions

Depending on the type of payment or template you choose will determine the information needed. The payment fields and descriptions table describes required and optional information for maintaining payment types and corresponding template types. You can prepare payments with or without company-defined templates.

Payment instructions can also contain information pertaining to dispatch of the physical instrument as well and include enriched payment details as part of the COS payment advice. Additional fields may also be required. Contact your local customer service representative for country-specific information.

**Payment fields and descriptions**

ENTRY GROUPING	FIELD NAME	DESCRIPTION
Instruction details	Debit account	Account from which payment is debited from.
	Instrument date	Date to print on the instrument. If date is not entered, the earliest available value date will be assigned. Same date for batch. Exception for cashier's cheque.
	Customer transaction reference	Customer's unique identifier for ease of reconciliation; aids duplicate transaction checking.
	Layout template ID	Formats for payment advice that has been previously agreed upon with the Bank.
	Payment currency	Currency in which COS payment instruction is to be issued. If payment currency is different from the debit account currency, complete the Exchange details section.
	Amount in payment currency	Amount to be debited in payment currency.
	Amount in CCY	Amount to be debited in debit account currency.
	Issuing/Clearing location	Where to present payment instrument for clearing. Cross-border cashier's orders permit selection by country of debit account. Local regulations apply.
	Charges	Party that pays bank charges and whether to deduct charges from debit account or charge to beneficiary.
	Show ordering customer	Requesting party name to print on back of instrument.
	Remarks	Information to include on reports. Remarks are not printed on instruments.
	Drawee bank location	For demand draft – country where the payment instrument is to be drawn.
	Drawee bank	For demand draft – bank on which to draw payment instrument.

ENTRY GROUPING	FIELD NAME	DESCRIPTION
Beneficiary details	Beneficiary ID	Unique identifier of entity that draws cheque from account at Bank.
	Beneficiary name	Unique name of the entity that draws the cheque from account to Bank.
	Beneficiary address	Where instruction will be sent (mandatory if mail/courier to beneficiary).
	Postal/Zip code	Postal/Zip code of the beneficiary address.
	Location	Country of beneficiary
	Payee name	Name to print on instrument if other than beneficiary.
Deliver to	Self	Return payment instrument to you (at customer level).
	Beneficiary	Send payment instrument to party specified in beneficiary details.
	Third party	Deliver payment instrument to party other than self or beneficiary. Third party name – individual or company to receive payment instrument. Address, postal/zip code, and location needed.
Deliver by	Ordinary mail	Postal mail
	Registered mail	Registered postal mail
	Courier	Courier service
	Pickup	Collect payment instrument from specified location. Local practice applies. Location, City, Bank and Branch/Office is where the instrument is to be picked up. In-country and cross-border cashier's orders permit selection by country of issuing or clearing bank. Demand drafts and company cheques permit selection by country of debit account.
Exchange details	Exchange contract number	Number of the special exchange rate arranged with the bank under exchange contract. First and second contract number: Allows the user to enter up to two exchange contract numbers sequentially. Take-up amount: Amount to be applied under the contract. Allows user to enter up to two take-up amounts sequentially.
	Exchange rate	Key-in rate: Special exchange rate quoted by the Bank through a bank dealer. Dealer reference: Reference provided by a bank dealer for the rate quoted.
	System rate	Prevailing bank selling exchange rate for processing the instruction. Overrides exchange contract and key-in rate data.
	Exchange control reference	Country-specific regulation applies.
Advising		Advices and supporting information such as advice memoranda or tax withholdings. Enter information in specially designed advice format or withholding tax breakdown. Refer to <a href="#">Attaching advices to payment instructions</a> .
Payment details		Additional information to include with COS payment instruction. Enter information in preformatted table, or in text box. Refer to <a href="#">Creating payment details</a> .
Country-specific details	Purpose of payment	Reason for issuing instrument. Details will be printed on the back of the instrument. Local regulations apply.

## Eurozone payment instructions

Customers with HSBC accounts in the UK, Belgium, Ireland, Netherlands, France, Germany, Spain, Italy, Greece and Malta can create Eurozone payment instructions. Use this option to credit accounts in countries whose local currency is the Euro. Payments are charged as domestic items when initiated and delivered within the European Union (EU). (Eurozone payments offer cost savings over Priority Payments. Other Eurozone countries will be added later.)

**Conditions:** The payment currency must be in Euro. Maximum amount per payment is EUR 99,999,999,999.99 where in-country Central Bank Reporting rules allow.

Access the **Eurozone payment form**. (Refer to [Using Create Payment Instruction tool](#) and [Using Template Summary tool](#).)

1. Confirm that the debit account is as desired.
2. In **Customer reference**, enter issuer reference information that identifies the instruction.
3. In **Debit date**, leave blank to let the system apply the next available processing day. Optionally, enter a forward date up to 45 days in advance. For more information, refer to [Forward dated instructions](#).
4. Accept the EUR payment currency.
5. See a running total of the number of completed entries and the cumulative total amount.
6. Enter the pertinent information. Refer to [Eurozone item details](#) for descriptions.
7. Choose how to submit the payment. Click **Submit selected** to save the current information and close the template, or **Save as incomplete** to complete the payment later.

### Eurozone payment form

**Payment Input** > Create New Payment > Create new Eurozone Payment

To avoid losing your input due to timeout, click on "Save as incomplete" at least every 10 min.

**Submit selected** **Save as incomplete**

Reference and instruction debit date			
Debit account *	R15 Faster Pay Acct 40025020128848 400250-20128848 (GBP) ▼		
Customer reference			
Debit date (dd/mm/yyyy)			
Payment currency *	EUR ▼		
Save selected and go to entry		Select all ▶	Clear all ▶
Save selected and next			
Selected sort order	Input order	Beneficiary name	
	Beneficiary name *	IBAN *	Beneficiary bank identifier *
	Beneficiary address *	Beneficiary reference	Amount *
	Ordering party name	Ordering party address	Charges *
Payment details to beneficiary			Advice
		SWIFT/BIC Address ▼	Search ▶
			Shared ▼
1			
	Please select ▼	Please select ▼	
	Codeword details ▶		
	Please select ▼	Please select ▼	
		Attachment(s) ▶	
		None	



## ***Eurozone item details***

You can establish up to 2,000 credit instructions. Each page holds a block of detail about a beneficiary. Up to 50 names fit on a page. Entering many names may take several sessions so it is important to save your work often.

The system assigns a sequential number to each record. Use the check box to select or clear records for payment processing. Fields marked with an asterisk are mandatory.

- Beneficiary name
- Beneficiary bank identifier (SWIFT code)
- International Bank Account Number (IBAN – continuous string of characters without any spaces)\*
- Payment amount in EUR
- Beneficiary address
- End to end reference
- Central bank reporting code (only for France, Greece, Italy, Malta, Spain and Poland accounts)
- Ordering party name
- Ordering party address
- Payment details to beneficiary; option to select SWIFT code words from the available list
- Option to attach an advice

**\* Note:** Payment initiators are not allowed to amend the beneficiary account number on instructions that they have initiated and which are pending authorisation. If an error has been made when inputting this field, it will be necessary for the payment instruction to be rejected and a new instruction created with the correct account number details.

<b>Reference and instruction debit date</b>			
<b>Debit account *</b>	BE Savings 001-123456-001 (EUR) ▼		
<b>Customer reference</b>			
<b>Debit date (dd/mm/yyyy)</b>			
<b>Payment currency *</b>	EUR ▼		
<b>Save selected and go to entry</b>		<b>Select all ▶</b>	<b>Clear all ▶</b>
<b>Selected sort order</b>		<b>Beneficiary name</b>	<b>Save selected and next ▶</b>
<input checked="" type="radio"/>	<b>Input order</b>	<input type="radio"/>	
<b>Beneficiary name *</b>	<b>Beneficiary bank identifier *</b>	<b>IBAN *</b>	<b>Amount in EUR *</b>
<b>Beneficiary address</b>	<b>End to end reference</b>		
<b>Ordering party name</b>	<b>Ordering party address</b>		
<b>Payment details to beneficiary</b>			<b>Advice</b>
1 <input checked="" type="checkbox"/>	SWIFT/BIC Address [ ] [ ] Search ▶		[ ] [ ]
	[ ] [ ]		[ ] [ ]
	[ ] [ ]		[ ] [ ]
	[ ] [ ]		[ ] [ ]
	[ ] [ ]		[ ] [ ]
	[ ] [ ]		[ ] [ ]
[INV] ▼	[ ] [ ]	Codeword details ▶	Advice(s) ▶ None
2 <input checked="" type="checkbox"/>	SWIFT/BIC Address [ ] [ ] Search ▶		[ ] [ ]
	[ ] [ ]		[ ] [ ]
	[ ] [ ]		[ ] [ ]
	[ ] [ ]		[ ] [ ]
	[ ] [ ]		[ ] [ ]
	[ ] [ ]		[ ] [ ]
[INV] ▼	[ ] [ ]	Codeword details ▶	Advice(s) ▶ None

<b>Reference and instruction debit date</b>			
<b>Debit account *</b>	FR Savings 001-123456-002 (EUR) ▼		
<b>Customer reference</b>			
<b>Debit date (dd/mm/yyyy)</b>			
<b>Payment currency *</b>	EUR ▼		
<b>Save selected and go to entry</b>		<b>Select all ▶</b>	<b>Clear all ▶</b>
<b>Selected sort order</b>		<b>Input order</b>	<b>Beneficiary name</b>
<b>Beneficiary name *</b>	<b>Beneficiary bank identifier *</b>	<b>IBAN *</b>	<b>Amount in EUR *</b>
<b>Beneficiary address</b>	<b>End to end reference</b>		<b>Central bank reporting code</b>
<b>Ordering party name</b>	<b>Ordering party address</b>		
<b>Payment details to beneficiary</b>			<b>Advice</b>
1 ✓	SWIFT/BIC Address [ ] [Search ▶]		[ ]
	[ ] [ ]	[ ]	[ ] ⓘ
	[ ]	[ ]	[ ]
	[ ]	[ ]	[ ]
	[ ]	[ ]	[ ]
	[INV] ▼ [ ] [ ]	<b>Codeword details ▶</b>	<b>Advice(s) ▶</b> None
2 ✓	SWIFT/BIC Address [ ] [Search ▶]		[ ]
	[ ] [ ]	[ ]	[ ] ⓘ
	[ ]	[ ]	[ ]
	[ ]	[ ]	[ ]
	[ ]	[ ]	[ ]
	[INV] ▼ [ ] [ ]	<b>Codeword details ▶</b>	<b>Advice(s) ▶</b> None

**Central Bank Reporting Code Information**

Central Bank Reporting			<a href="#">Help</a>   <a href="#">Close</a>
Central Bank Reporting Information			
Country	Value Threshold	Field Characteristics	
France	EU countries: EUR50,000 Non EU countries (Iceland, Liechtenstein, Norway, Switzerland): EUR12,500	3 characters max alphanumeric	
Greece	EUR12,500	8 characters	
Italy	EUR12,500	12 characters	
Malta	EUR0 (No threshold)	6 characters	
Poland	EUR12,500	3 characters	
Spain	EUR50,000	17 characters alphanumeric – comprising the following (not subject to validation by HSBCNet) <ul style="list-style-type: none"> <li>• 1 character alpha (B or O – representing BENEFRES or ORDERRES)</li> <li>• 2 character alpha (ISO residence country code)</li> <li>• 6 characters numeric – statistical code</li> <li>• 8 characters alphanumeric – "Número de Operación Financiera"</li> </ul>	

## Inter-account transfer instructions

Use the inter-account transfer payment type to move funds between entitled HSBC*net* accounts across the extensive Bank global network. When payment instructions have been authorised, they are sent to the Bank for immediate processing, subject to meeting local cut-off times.

Conditions: The user must be entitled to the debit accounts, and the accounts must be within the customer's HSBC*net* portfolio of accounts.

Access the **Inter-account transfer form**. (Refer to [Using Create Payment Instruction tool](#) and [Using Template Summary tool](#).)

1. Confirm that the debit account is as desired.
2. Choose an option. **Transfer amount** – amount to be debited in the selected payment currency.  
**Amount in** – base currency of debit account.
3. In **Value date**, leave blank to let the system apply the next available processing day. Optionally, enter a forward date up to 45 days in advance. For more information, refer to [Forward dated instructions](#).
4. Select the credit account from the drop-down list to which you want to transfer the amount.
5. Select the relevant option to allocate the bank charges to either the credit account or the debit account.
6. Enter reference information for your account that helps you identify the transaction. This is a mandatory field.
7. Enter the pertinent information in the following optional fields.

### Optional payment information

OPTIONAL PAYMENT INFORMATION	PROCEDURE
Transfer details	Select a codeword from the drop-down list. The codeword details button provides the legend for the codeword in the drop-down list.
Exchange contract number	Enter the contract number of an exchange rate previously arranged with the Bank.
Booked with	In Booked with field, select Debit account bank or Credit account bank.
Regulatory reporting	Certain countries have additional regulatory reporting. Select the pertinent codeword and country code from the drop-down lists.
Attachment(s)	Use the Attachments button to attach an advice. See <a href="#">Attaching advices to payment instructions</a> .

8. Click Submit when complete. An acknowledgement confirms your action.

**Inter-account transfer payment form**

**Payment Input** > Create New Payment > Create new Inter-account Transfer

**Submit**

**Instruction details**

**Debit account** \* DDA IMAGE ACCOUNT SYSB 001207741 (USD) ▼

**Transfer amount** \* USD ▼

**Or amount in** \* USD

**Value date**(dd/mm/yyyy)

**Credit account** \* TEST RPS ACCOUNT 400250-01013084 (GBP) ▼ **Search** ▶

**Charges** \* ☒ Credit account ☐ Debit account

**Reference for your account** \*

**Transfer details**

Please select ▼  ?

Please select ▼

Please select ▼

Please select ▼

**Exchange contract number**

**Booked with** Please select ▼

**Regulatory reporting** Please select ▼ Please select ▼ ?

**Attachment(s)** ▶ None

**Submit**

Please select

- /INV/
- /ROC/
- /RFB/
- /PI/

## Priority Payment instructions

---

Priority Payments (commonly known as wire transfers) are normally used for high-value, time-critical payments that differ from country to country. Priority Payments have the following characteristics:

- They are domestic or international payments
- They can be in local or foreign currency
- They are from a single debit to a single credit
- They are for immediate or future-dated processing

When payment instructions have been authorised, they are sent to the Bank for immediate processing, subject to meeting local cut-off times. For international payments, it is recommended that the instructions are authorised at least two business days before the value date. Instructions not authorised by the cut-off time are subject to value date rollover. In such situations, the authoriser must enter a new value date (or accept the new date suggested by the system) and then authorise the instruction.

Note: HSBC*net* payment service has been enhanced to enable customers with United Kingdom accounts to create Faster Payment instructions and templates. Faster Payment is the United Kingdom's same day value payment.

### ***Creating a Priority Payment instruction***

Access the Priority payment instruction form. (Refer to [Using Create Payment Instruction tool](#) and [Using Template Summary tool](#).)

## Priority Payment form

Payment Input > Create New Payment > Create new Priority Payment

[Create payment](#)

### 1. Instruction details

Fields marked in Red\* are mandatory

Beneficiary bank location \* Great Britain

Debit account \* R15 Faster Pay Acct 40025020128848 GBHBEUCA400250-20128848 ( GBP )

Payment amount \* GBP

Or amount in \* GBP

Value date (ddmm/yyyy) \*  ☐ Faster Payment (Faster Payment is the UK's same day value, non-RTGS payment service.)

Charges \* Shared

Reference for your account \*

Note: if left blank, this field will be populated with the Bank's Instruction Reference Number.

### 2. Beneficiary bank details

Fields marked in Red\* are mandatory

☒ Beneficiary bank identifier \* SWIFT/BIC address  [Search](#)

☐ Specify bank name and address only \*

Specify bank name only \*

Beneficiary bank address \*

### 3. Beneficiary details

Fields marked in Red\* are mandatory

Beneficiary name \*

Beneficiary address \*

Beneficiary account number or IBAN \*

Advised by \*  At

[4. Information for the beneficiary](#) [Show details](#)

[5. Instruction to bank](#) [Show details](#)

[6. Intermediary bank details](#) [Show details](#)

[7. Regulatory reporting](#) [Show details](#)

[8. Advising](#) [Show details](#)

[9. Instruction code](#) [Show details](#)

[10. Exchange contract details](#) [Show details](#)

[Create payment](#)

**Note:** After entering instruction and beneficiary details, create the payment or continue to enter optional service details. Faster Payments check box is only available for UK's same day value, non-RTGS payment service.

## Instruction details

1. Confirm that the debit account selection is as desired.
2. Choose an option. **Payment amount** – amount to be debited in the selected payment currency.  
**Amount in** – base currency of debit account.
3. In **Value date**, leave it blank to let the payment be authorised anytime, taking the next available processing date at the time of the final authorisation.
4. In **Charges**, assign bank charges to the appropriate entity. For information on bank charges, contact your relationship manager.
5. In **Reference for your account**, enter company reference information to identify the instruction.

**1. Instruction details**

Fields marked in Red\* are mandatory

Beneficiary bank location *	Great Britain	
Debit account *	belgium BEHBEI	32 (EUR) ▼
Payment amount *	GBP ▼	
Or amount in *	EUR	
Value date ( dd/mm/yyyy )		
Charges *	Shared ▼	
Reference for your account		

Note: If left blank, this field will be populated with the Bank's Instruction Reference Number.

## Beneficiary bank details

1. Choose the beneficiary bank identifier, by either SWIFT Identifier Code (SWIFT/BIC) or numeric Bank code.
2. To enter beneficiary bank details, click Specify bank name and address only and enter bank information.

**2. Beneficiary bank details**

Fields marked in Red\* are mandatory

Beneficiary bank identifier *	SWIFT/BIC address ▼		Search ▶
Specify bank name and address only *			
Specify bank name only *			
Beneficiary bank address *			

**Note:** If you select the 'Specify bank name and address only' option, additional charges may apply as manual processing is required.

3. Enter beneficiary name, and optionally, the address and/or account number.

**Note:** Payment initiators are not allowed to amend the beneficiary account number on instructions that they have initiated and which are pending authorisation. If an error has been made when inputting this field, it will be necessary for the payment instruction to be rejected and a new instruction created with the correct account number details.



**BIC/IBAN check box and IBAN field label display**

2. Beneficiary bank details	
Fields marked in Red* are mandatory	
<input checked="" type="radio"/> <b>Beneficiary bank identifier *</b>	<div> <div>SWIFT/BIC address</div> <div>123</div> <div>Search</div> </div>
<input type="radio"/> <b>Specify bank name and address only *</b>	
<b>Specify bank name only *</b>	<input type="text" value="sdfsd"/>
<b>Beneficiary bank address *</b>	<input type="text" value="dsfsd"/> <input type="text" value="dsfsd"/> <input type="text" value="sdfsd"/>
3. Beneficiary details	
Fields marked in Red* are mandatory	
<b>Beneficiary name *</b>	<input type="text" value="Andrew"/>
<b>Beneficiary address</b>	<input type="text"/> <input type="text"/> <input type="text"/>
<b>Beneficiary account number or IBAN *</b>	<input type="text"/> <input checked="" type="checkbox"/> BIC/IBAN validation required
<b>Advised by</b>	<div> <div>Please select</div> <div>At</div> <div><input type="text"/></div> </div>

Note: BIC/IBAN validation checkbox (optional) is displayed when the payment currency is “EUR”, and the debit account location is different from beneficiary bank location.

- To request a payment advice, in the **Advised by** field, select the delivery format and enter a destination. This service is only available in some regions.

3. Beneficiary details	
Fields marked in Red* are mandatory	
<b>Beneficiary name *</b>	<input type="text"/>
<b>Beneficiary address</b>	<input type="text"/> <input type="text"/> <input type="text"/>
<b>Beneficiary account number or IBAN</b>	<input type="text"/>
<b>Advised by</b>	<div> <div>Please select</div> <div>At</div> <div><input type="text"/></div> </div>

- If you want to submit optional information, continue to enter pertinent information, which the following sections describe. When all necessary instruction details have been completed, click **Create payment**. An acknowledgement confirms your action.

**Information for beneficiaries**

Information for the beneficiary allows you to convey payment information to the beneficiary such as invoice and reference details. Select the desired SWIFT codeword from the drop-down list. Each field has a maximum length of 35 characters. Use multiple fields for the same codeword if you need to enter more information. Descriptions of the each codeword are listed for your reference.

▼ 4. Information for the beneficiary Hide details

**i** SWIFT codeword

Remittance information	Description
/INV/	Invoice (followed by the date, reference and details of the invoice)
/ROC/	Ordering customer's reference
/RFB/	Reference for the beneficiary customer (followed by up to 16 characters)
/PI/	Unique reference identifying a related International Payment Instr.

Remittance information 1

Remittance information 2

Remittance information 3

Remittance information 4

## Instructions for the bank

Instructions for your bank allow you to submit specific payment instructions to your bank. Select the desired SWIFT codeword from the drop-down list. Each field has a maximum length of 30 characters. Use multiple fields for the same codeword if you need to enter more information. Descriptions of the each codeword are listed for your reference.

▼ 5. Instructions for your bank Hide details

**i** SWIFT codeword

Instruction to bank	Description
/INS/	Instructing institution which instructed the sender to execute the transaction
/ACC/	Instructions are for the account with institution
/INT/	Instructions are for the intermediary institution
/REC/	Instructions are for the receiver
/TGSI/	Transaction should be settled via real time gross settlement

Instruction to bank 1

Instruction to bank 2

Instruction to bank 3

Instruction to bank 4

Instruction to bank 5

Instruction to bank 6

## Intermediary bank details

Intermediary bank details allow you to enter intermediary bank details when making international payments. For detailed instructions refer to [Beneficiary bank details](#).

▼ 6. Intermediary bank details Hide details

Intermediary bank location

Intermediary bank identifier

☐ Specify bank name and address only

Intermediary bank name

Intermediary bank address

Intermediary bank account number

## Regulatory reporting

Regulatory reporting allows you to provide required payment information to comply with regulatory reporting. Select the desired SWIFT codeword from the drop-down list. Each field has a maximum length of 33

characters. Use multiple fields for the same codeword if you need to enter more information. Descriptions of the each codeword are listed for your reference.

**Note:** Optional items may appear for different country-specific debit accounts.

7. Regulatory reporting

Hide details

SWIFT codeword

Regulatory reporting	Description
/BENEFRES/	Residence of beneficiary customer
/ORDERRES/	Residence of ordering customer

Regulatory reporting 1

Please select

Please select

Regulatory reporting 2

Regulatory reporting 3

## Advising

Advising allows you to attach an advice to the payment. Click Add advice to proceed. See [Attaching advices to payment instructions](#) for more details.

8. Advising

Hide details

The advising service enables you to send detailed payment-related information to designated advice recipients who may be the payment beneficiary or any other third party that needs to be kept informed about the payments.

Add advice

None

## Instruction code

Instruction code allows you to provide additional payment instructions to the paying bank/branch. Select the desired SWIFT codeword from the drop-down list. Each field has a maximum length of 29 characters. Use multiple fields for the same codeword if you need to enter more information. Descriptions of the each codeword are listed for your reference.

9. Instruction code

Hide details

SWIFT codeword

Instruction code	Description
/HOLD/	Beneficiary customer will call, pay upon identification
/CHQB/	Pay beneficiary customer only by cheque
/REPA/	Payment has related e-payment reference
/CORT/	Payment is made in settlement of a trade
/SDVA/	Payment must be executed with same day value to the beneficiary
/TELB/	Please advice/contact beneficiary/claimant by most efficient means
/PHOB/	Please advice/contact beneficiary/claimant by phone
/PHON/	Please advise account with institution by phone
/TELE/	Please advise account with institution by the most efficient means
/PHOI/	Please advise the intermediary institution by phone
/TELI/	Please advise the intermediary institution by the most efficient means
/NTC/	The payment is an intra-company payment

Instruction code 1

Please select

Instruction code 2

Instruction code 3

Instruction code 4

Instruction code 5

Instruction code 6

## Exchange contract details

Exchange contract details allows you to provide booking information relating to any foreign exchange contracts you may have with the bank for this international payment. Enter the contract number of an exchange rate previously arranged with the Bank. Enter the take-up amount to be applied under the contract.

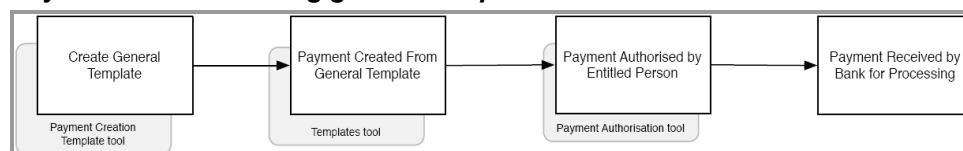
▼ 10. Exchange contract details			Hide details
	First	Second	
Contract number	<input type="text"/>	<input type="text"/>	
Take up amount	<input type="text"/>	<input type="text"/>	

## Creating payment templates

HSBCnet provides customers with two types of payment templates called General and Restricted. To create either type for particular accounts, you must be entitled to prepare and maintain restricted templates on those accounts. When creating payments using restricted templates, the predetermined details cannot be changed.

General templates can be used by anyone who creates a payment instruction. Valid general templates can be used immediately after being created.

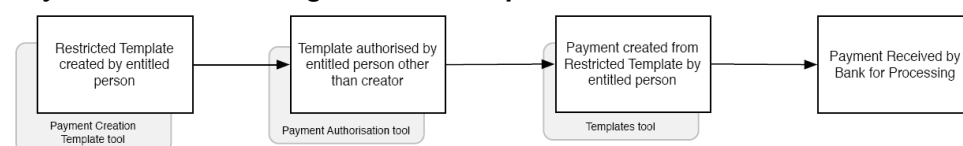
### Payment workflow using general templates



**Note:** There is no limit to the number of templates you can create.

Restricted templates are secure forms. Details are protected during payment preparation and cannot be changed. Restricted templates need authorisation when created or modified.

### Payment workflow using restricted templates



**Note:** Additional access right must be granted so that you can create or authorise restricted templates. Payment instructions created from restricted templates may also need authorisation depending on restricted template setup, user entitlements, or if the signature limit is exceeded. Your own workflow will depend on your back-office setup and signature limits. There is no limit to the number of templates you can create.

## Creating templates for payment types

Access the Create Payment Template tool from the Payments tab.

1. Select a template option for any payment type using the drop-down menu.
2. Select a **Beneficiary bank location**. (This option may not be active for some types of payments.)
3. Select a **Debit account** from which the funds are to be paid. Alternately, select a credit account if the instruction is pulling funds into one of your accounts.
4. Click **Create payment template** to open the Create new template form.

### Create Payment Template tool

5. The specific payment template form displays. Enter a template ID and a description.

From this point, the layout of the template is the same as if the payment was created using the Create Payment Instruction tool. Refer to [Using Create Payment Instruction tool](#) for detailed information.

NOTE: HSBCnet regularly updates information on its server. Ensure that your saved templates are updated regularly with the latest information. In particular, verify that the Debit/Credit account is active and that the Beneficiary Bank details are current. Failing to do this may result in your payment not being processed.

## Managing payments

---

Using a straightforward workflow, a preparer creates and submits payment instructions and templates for authorisation. An authoriser then reviews and approves payment instructions. Authorised instructions are released to the Bank for further processing. As is often the case, before final authorisation can take place, preauthorisation activities can occur.

This section describes how to handle instructions pending authorisation.

- To enquire on payment status to make informed decisions before processing, see [Enquiring on payment status](#)
- To use the activity log to review payment details, see [Using Account Services Activity Log](#)
- To process payments pending repair so that they can be resubmitted to the authorisation queue, see [Processing payments pending repair](#)
- To process cheque outsourcing payments pending release, see [Processing payments pending release](#)
- To create and maintain advices and beneficiaries, see [Using advising service](#)

### ***Maintain favourite accounts***

**Maintain favourite accounts** feature allows you to manage accounts shown in drop-down lists. Favourite accounts are those accounts that appear in the account lists. An account selection list shows the first 100 accounts for a selected payment type. The feature allows you to select up to 45 accounts for each payment type.

You may want to include accounts for payment types you access often. Conversely, you may want to remove accounts you no longer use. (Accounts still remain in the system even though they are removed from the list.) Payments service displays items wherever favourite accounts are available.

Also, see **Creating favourite lists** in the Registration and Navigation module.

### ***Select account group feature***

An account group is a collection of named accounts within the customer portfolio. Use the Account Management tool to manage selected account groups.

Account selection tab shows account numbers assigned to named account groups.

User selection tab shows users assigned to named account groups.

Also, see Account groups in the System Administration: User and Account Management module.

### ***Enquiring on payment status***

Enquiry access enables you to view payment status at different points in the workflow. Use the Payments tool to view the status of instructions created within the last 90 days.

The account group feature helps you manage large number of accounts.

Payment tool summaries provide information about the customer reference, currency, amount, value date and status. Click a type of payment link to view summary information.

### Payments Summary tool

**Payment Summary**
?
—
×

Enables you to enquire and action payment instructions listed by status. Subject to necessary entitlements, "Status Summary" columns provide enquiry functionality. "Pending Action Summary" columns provide Repair, Release, and Review functionality.

Current account group

All Accounts

Select account group ▶

Type	Status Summary				'Pending Action Summary		
	Received or processed	Forward dated	Rejected	Pending	Repair	Release	Review
<a href="#">Transfer</a>	▶	▶	▶	▶	0 ▶	0	▶
<a href="#">Priority</a>	▶	▶	▶	▶	0 ▶	0	▶
<a href="#">Eurozone</a>	▶	▶	▶	▶	0 ▶	0	▶
<a href="#">ACH</a>	▶	▶	▶	▶	3 ▶	0	▶
<a href="#">ACH Transfer</a>	▶	▶	▶	▶	0 ▶	0	0
<b>All</b>					<b>3</b>	<b>0</b>	

\* The numbers above are instruction counts at customer level.

#### Note:

- Pending payments are held in the queue, up to 35 days, for further action
- Review Feature only available to customers in the Asia Pacific Region

### Status summary

Status summaries allow preparers to enquire about summary and detailed information.

## Status summary

Received or processed

Forward Dated

Rejected

Pending

Close

My HSBCnet | Feedback | Help

Enquiry Summary > Received or processed > Priority Payment > Received/processed by bank

Quick Search

Hide details

Instruction reference no.

Customer reference

Debit account

Payment currency

Value date (dd/mm/yyyy)

From

To

Payment status

Amount

From

To

Sub payment type

Apply

Clear

Maintain favourite accounts

To view payment details, click the amount of the instruction.  
To view payment activity details, click the status of the instruction.  
The plus symbol indicates the instruction is a payables financing instruction.

	Beneficiary name	Customer reference	Ccy	Amount	Value date (dd/mm/yyyy)	Status
+	Example 2 Training	63272DN00EC0	CAD	2.00	04/06/2008	Received by bank
	Example 1 Training	23132DN00EBU	CAD	1.00	04/06/2008	Received by bank
	Testing Training1 FP	40952CX01DNV8	GBP	1.00	04/06/2008	Received by bank
	Test	39442CY01HLM	CAD	1.00	22/05/2008	Received by bank
	Shawn Carter	80422D3001DA	GBP	1.00	14/05/2008	Received by bank
	Created By Shawncarter	15552CV01838	CAD	989,898.00	09/05/2008	Received by bank
	Mr. Sam John	22932CU00YNU	CAD	1,001.00	09/05/2008	Received by bank
	Training Test1	35642CU00YSU	CAD	1.00	09/05/2008	Received by bank
	Training Test 2	29762CV0141B	USD	1.00	07/05/2008	Received by bank

## Action summary

Action summaries allow authorised users to take further action on items in pending repair and release queues. An Exclamation icon indicates an authoriser submitted a repair note.

## Action summary

Pending Repair

Pending Release

Pending Review

Close

My HSBCnet | Feedback | Help

Action Summary > Pending Repair > ACH > Pending repair

Quick Search

Hide details

Instruction reference no.

Customer reference

Debit account

Payment currency

Value date (dd/mm/yyyy)

From

To

Amount

From

To

Apply

Clear

Maintain favourite accounts

To repair or reject a payment, click the action arrow of the instruction.  
To view payment details, click the amount of the instruction.  
To view payment activity details, click the status of the instruction.

Customer reference	Ccy	Amount/ Originator's ID	Value date (dd/mm/yyyy)	Status	Action
	GBP	2,887.00			
	GBP	20.00			
	GBP	0.00		Incomplete	

## Payment details

Payment details, available by clicking an Amount link, display payment activity for all instructions. Pending items provide additional options.



## Payment details

Details

Close

My HSBCnet | Feedback | Help

**Payment Transit** > Details > ACH Payment - details

**New status** Pending Repair  
**Instruction reference number** 15052CR00L19

To print the full payment record in a printer friendly format, please click the Printer icon. In the event of a large amount of data, there may be a delay in the print being generated.

To print only the content of this page, please use the Browser "Print" function.

[Repair now](#)
[View payment activity](#)
[Reject](#)

**Repair instruction**  
 Please repair

**Instruction details**

<b>Value date (dd/mm/yyyy)</b>	
<b>Payment type</b>	ACH Credits
<b>Beneficiary bank location</b>	Great Britain
<b>Debit account</b>	R15 Faster Pay Acct 40025020128848 400250-20128848
<b>Payment currency</b>	GBP
<b>Customer reference</b>	
<b>Payment set</b>	
<b>Total number of entries</b>	3
<b>Total amount</b>	2,887.00

Selected sort order	Input order	Beneficiary name				
	Beneficiary name	Sort code	Account number	Details	Amount	Attachment(s)
1	Testing1	010004	12345678		1,000.00	<a href="#">Attachment(s)</a> None
2	Testing2	010004	12345678		999.00	<a href="#">Attachment(s)</a> None
3	Testing3	010004	87654321		888.00	<a href="#">Attachment(s)</a> None

[Repair now](#)
[View payment activity](#)
[Reject](#)

## Activity details

Activity summary, available by clicking a Status link, displays transit activity for various stages.

## Activity log summary

Details

Close

My HSBCnet | Feedback | Help

**Payment Transit** > Details > Activity summary

**Instruction reference number:** 632720H00EC0

To view the details of a specific activity, click the corresponding activity date/time.  
To sort the summary list, click any of the underlined column headings.

Activity date/time	Action type	Instruction type	Status after activity	Instruction		Performed by
				Ccy	Amount	
03/06/2008 14:31	Authorise	Priority Payment	Received by Bank	CAD	2.00	Carter, Simon
03/06/2008 14:22	Review	Priority Payment	Pending Authorisation	CAD	2.00	Carter, Simon
03/06/2008 14:21	Create	Priority Payment	Pending Review	CAD	2.00	Carter, Simon

Activity log, available by clicking an Activity link, displays details for a selected transaction stage.

## Activity log details

Details
Close

My HSBCnet | Feedback | Help

### Payment Transit > Details > Activity log details

**Activity date time** 03/06/2008 14:31  
**Action type** Authorise  
**Status type** Received by Bank

**Performed by** Carter, Simon  
**Instruction type** Priority Payment

Information from the Bank	
New status	Received by Bank
Instruction reference no.	63272DN00EC0

Instruction Details	
Beneficiary bank location	Canada
Debit account	R15 Faster Pay Acct 40025020128848 400250-20128848
Payment currency	CAD
Amount in CAD	2.00
Value date (dd/mm/yyyy)	04/06/2008
Reference for your account	63272DN00EC0
Beneficiary bank ID	ABNACATMTL
Beneficiary bank name	ABN AMRO BANK NV

Advising	
Attachment	None

## Received and processed items

Use the Received or processed option to enquire on status of instructions and batches received or pending processing by the Bank within the last 90 days.

Received or processed
Forward Dated
Rejected
Pending
Close

My HSBCnet | Feedback | Help

### Enquiry Summary > Received or processed > Priority Payment > Received/processed by bank

Quick Search
Hide details

Instruction reference no.	<input type="text"/>	Customer reference	<input type="text"/>
Debit account	Please select	Payment currency	Please select
Value date (dd/mm/yyyy)	From <input type="text"/> To <input type="text"/>	Payment status	Please select
Amount	From <input type="text"/> To <input type="text"/>	Sub payment type	Please select

Apply
Clear

Maintain favourite accounts

To view payment details, click the amount of the instruction.  
To view payment activity details, click the status of the instruction.  
The plus symbol indicates the instruction is a payables financing instruction.

	Beneficiary name	Customer reference	Ccy	Amount	Value date (dd/mm/yyyy)	Status
+	Example 2 Training	63272DN00EC0	CAD	2.00	04/06/2008	Received by bank
	Example 1 Training	23132DN00EBU	CAD	1.00	04/06/2008	Received by bank
	Testing Training1 FP	40952CX01DM6	GBP	1.00	04/06/2008	Received by bank

## Forward dated instructions

Use the Forward dated option to enquire on post-dated instructions and batches up to 45 days before scheduled processing. Authorised users can take further actions by rejecting or cancelling items before the payment cut-off time.

**Enquiry Summary** > Forward Dated > Priority Payment > Forward dated

Quick Search

Hide details

Instruction reference no.

Customer reference

Debit account

Payment currency

Value date (dd/mm/yyyy) From  To

Sub payment type

Amount From  To

[Apply](#) [Clear](#)

[Maintain favourite accounts](#)

To cancel a payment, click the action arrow of the instruction.  
To view payment details, click the amount of the instruction.  
To view payment activity details, click the status of the instruction.

Beneficiary name	Customer reference	Ccy	Amount	Value date (dd/mm/yyyy)	Status	Action
Simon Carter	599220000GP	CAD	100.00	30/06/2008	Received by bank	

## Rejected items

Use the Rejected option to enquire on instructions and batches rejected by the Bank or cancelled by the customer within the last 35 days. Instructions cancelled by customers are not processed further.

Received or processed Forward Dated **Rejected** Pending [Close](#)

My HSBCnet | [Feedback](#) | [Help](#)

**Enquiry Summary** > Rejected > ACH > Rejected by customer/bank

Quick Search

Hide details

Instruction reference no.

Customer reference

Debit account

Payment currency

Value date (dd/mm/yyyy) From  To

Payment status

Amount From  To

[Apply](#) [Clear](#)

[Maintain favourite accounts](#)

To view payment details, click the amount of the instruction.  
To view payment activity details, click the status of the instruction.

Customer reference	Ccy	Amount/ Originator's ID	Value date (dd/mm/yyyy)	Status
	GBP		20.00	Rejected by customer

## Authorisation pending for items

Use the Pending option to enquire on instructions and batches pending for authorisation by the customer at all authorisation levels. Authorised users can take further actions by sending items to repair as is, repairing items, and rejecting items. Cheque outsourcing items may display additional status.

Received or processed Forward Dated Rejected **Pending** Close

My HSBCnet | Feedback | Help

### Enquiry Summary > Pending > Pending authorisation

**Quick Search** Hide details

Instruction reference no.

Debit account

Value date (dd/mm/yyyy)  From  To

Amount  From  To

Customer reference

Payment currency

Payment status

**Apply** **Clear** **Maintain favourite accounts**

To view payment details, click the amount of the instruction.  
To view payment activity details, click the status of the instruction.  
The plus symbol indicates the instruction is a payables financing instruction.

	Beneficiary name	Customer reference	Ccy	Amount	Value date (dd/mm/yyyy)	Status	Action
+	Shawn Carter	24212C0000FP	CAD	1,000.00		Pending authorisation	

## Processing payments pending repair

Repair access allows you to make processing decisions about instructions and batches in the pending repair queue. Sometimes entries are saved as incomplete or require further repair. Re-batching and de-batching activities take place within the Repair queue. Use the Payments tool to take action on instructions requiring repair and completion.

### Payments Summary tool

**Payment Summary** ? — X

Enables you to enquire and action payment instructions listed by status. Subject to necessary entitlements, "Status Summary" columns provide enquiry functionality. "Pending Action Summary" columns provide Repair, Release, and Review functionality.

Type	Status Summary				'Pending Action Summary		
	Received or processed	Forward dated	Rejected	Pending	Repair	Release	Review
<u>Priority</u>	<input type="button" value="▶"/>	<input type="button" value="▶"/>	<input type="button" value="▶"/>	<input type="button" value="▶"/>	0 <input type="button" value="▶"/>	0	<input type="button" value="▶"/>
<u>Eurozone</u>	<input type="button" value="▶"/>	<input type="button" value="▶"/>	<input type="button" value="▶"/>	<input type="button" value="▶"/>	0 <input type="button" value="▶"/>	0	<input type="button" value="▶"/>
<u>ACH</u>	<input type="button" value="▶"/>	<input type="button" value="▶"/>	<input type="button" value="▶"/>	<input type="button" value="▶"/>	4 <input type="button" value="▶"/>	0	<input type="button" value="▶"/>
<b>All</b>					4 <input type="button" value="▶"/>	0	

\* The numbers above are instruction counts at customer level.

Select an item from the pending repair grouping. From the summary, choose an action.

- Repair now lets you make changes
- Reject cancels the repair

## Pending repair actions

Pending Repair
Pending Release
Pending Review

Close

My HSBCnet | Feedback | Help

Action Summary > Pending Repair> ACH > Pending repair

Quick Search

Instruction reference no.

Customer reference

Debit account

Payment currency

Value date (dd/mm/yyyy)

From To

Amount

From To

Apply

Clear

Maintain favourite accounts

To repair or reject a payment, click the action arrow of the instruction.

To view payment details, click the amount of the instruction.

To view payment activity details, click the status of the instruction.

Customer reference	Ccy	Amount/ Originator's ID	Value date (dd/mm/yyyy)	Status	Action
	GBP	2,887.00		Repair now	
	GBP	20.00		Reject	
	GBP	0.00		Incomplete	

Repair the payment details and click Create payment to process. An acknowledgement confirms your action.

## Pending repair processing

Details

Close

My HSBCnet | Feedback | Help

Payment Transit > Details > Repair ACH Payment

To avoid losing your input due to timeout, click on "Save as incomplete" at least every 10 min.

Submit selected

Save as incomplete

Repair instruction

Please repair

Reference & instruction value date

Debit account

R15 Faster Pay Acct 40025020128848 400250-20128848 (GBP)

Customer reference

Value date (dd/mm/yyyy)

☐ Faster Payment (Faster Payment is the UK's same day value, non-BACS payment service.)

Payment set

Search

Payment currency

GBP

Total number of entries

3

Total amount

2,887.00

Save selected and go to entry

Select all

Clear all

Save selected and next

Selected sort order

Input order

Beneficiary name

	Beneficiary name	Sort code	Account number	Details	Amount	Attachment(s)
1	Testing1	010004	12345678		1,000.00	Attachment(s)
2	Testing2	010004	12345678		999.00	Attachment(s)

## Processing payments pending release

Only items using Cheque Outsourcing service have pending release status. Access allows you to make processing decisions about instructions and batches in the pending release queue. The Bank usually requires more than one authoriser to release payments. Payment instructions and batches put on hold are released separately before being sent to Bank for processing.

### Payments Summary tool with Cheque Outsourcing service options

Payment Summary							
Enables you to enquire and action payment instructions listed by status. Subject to necessary entitlements, "Status Summary" columns provide enquiry functionality. "Pending Action Summary" columns provide Repair, Release, and Review functionality.							
Type	Received or processed	Status Summary			Pending Action Summary		
		Forward dated	Rejected	Pending	Repair	Release	Review
Priority	▶	▶	▶	▶	0 ▶	0	▶
Eurozone	▶	▶	▶	▶	0 ▶	0	▶
ACH	▶	▶	▶	▶	3 ▶	0	▶
All					3	0	

\* The numbers above are instruction counts at customer level.

Note: Review feature currently only available to customers in Asia Pacific Region

Select an item from the pending release grouping. From the summary, choose an action. Action summaries allow authorised users to take action on items in pending release queues. Additional options are available for Cheque Outsourcing service batches.

### Pending release actions for Cheque Outsourcing service

Pending Repair

**Pending Release**

Pending Review

Close

My HSBNet | Feedback | Help

Action Summary > Pending Release > Cheque Outsourcing > Batches pending release

Quick search

Batch reference

Debit account

Please select

Instrument date (dd/mm/yyyy)

From

To

Apply

Clear

Release selected

Select all

Clear all

Batches

Batch reference	Debit account	Earliest instrument date (dd/mm/yyyy)	Status	Total entries	Action
Payment type	Currency		Sub-total amount	Sub-total count	
<input type="checkbox"/> 00003-Samuel-0325	116-517699-201		Pending release	26	▶ Release
In-country Cashier's Order	USD		393.12	26	▶ Instruction details

Instruction details, available by clicking **Instruction details** option in the Action column, display payment activity for all instructions. Instruction details option lists individual payment instructions contained within a batch. More summary option gives detail about batches that include more than three kinds of currency.

## Instruction details for pending release items

**Cheque Outsourcing** > Batch details

Quick search

Beneficiary name

Customer reference

From

To

Transaction status

Please select

Payment type

Please select

Instrument number

From

To

Amount

From

To

Apply

Clear

Edit my view

To customize the display of either the Beneficiary Name or the Payee Name, click the appropriate button and then click "Save change to my view".

Display options:

Beneficiary name

Payee name

Save change to my view

To effect the "hold" option, click the "authorise" button.

To view payment details, click the amount of the instruction.

To view payment activity details, click the status of the instruction.

Instruction from restricted template

N

Authorise all

Send all to repair

Reject all

Authorise selected

Send selected to repair

Reject selected

Specify whether "hold" batch is required.

Hold

Yes

No

Batch details CB8814001532

Batch reference

MAK\_BATCH\_ACC\_006

Debit account

GSK ACC 7 002.477243.001

Earliest instrument date (ddmm/yyyy)

Instrument number from (Company Cheque)

Instrument number from (At Par Company Cheque, India)

Instrument number from (Co Cheque on Corr Bank, India)

Total number of entries

1

Action on new batch

Batch reference

MAK\_BATCH\_ACC\_006-0

Hold

Yes

No

For Company Cheque

Instrument number from

View instrument number

For ATPAR Company Cheque

Instrument number from

View instrument number

For Co Cheque on Corr Bank, India

Please specify in the order of payment location and drawee bank

Payment location

Search

Drawee bank

Drawee bank

Instrument number from

View instrument number

Sub-total

Payment type	Currency	Sub-total amount	Sub-total count
At Par Company Cheque, India	INR	1.10	1

Batch details summary

<input type="checkbox"/>	Beneficiary name	Customer reference	Instrument date (ddmm/yyyy)	Payment CCY	Instruction CCY	Amount	Status	Payment type	Action
<input type="checkbox"/>	barta	TEST_03c		INR	INR	1.10	Pending authorisation	ACC	

Authorise all

Send all to repair

Reject all

Authorise selected

Send selected to repair

Reject selected

Activity summary, available by clicking **View payment activity** or a Status link, displays various stages of activity.

## Activity log summary for Cheque Outsourcing service

Activity

Activity

Close

My HSBCnet | Feedback | Help

Activity Log > Activity Summary > Cheque Outsourcing

Activity log filter

Activity date (dd/mm/yyyy)

From

To

Action type

- All -

Instruction reference number

Instruction type

- All -

Status after activity

- All -

Performed by

- All -

Apply

Clear

To view the details of a specific activity, click the corresponding activity date

To sort the summary list, click any of the column headings with up/down arrows.

Activity log summary

Activity date time (dd/mm/yyyy hh:mm)	Action type	Instruction type	Status after activity	Payment CCY	CCY	Amount	Performed by
05/06/2008 04:31	Authorise	In-country Cashier's Order	Received by Bank	HKD	HKD	1,000.00	Training, PayablesF
05/06/2008 04:19	Review	In-country Cashier's Order	Pending authorisation	HKD	HKD	1,000.00	Guide, User
05/06/2008 04:17	Create	In-country Cashier's Order	Pending review	HKD	HKD	1,000.00	Guide, User
05/06/2008 04:14	Create	In-country Cashier's Order	Pending review	INR	INR	702.03	Guide, User
05/06/2008 04:11	Create	Cheque Outsourcing Batch	Pending review				Guide, User

Activity log, available by clicking an Activity link, displays details for a selected transaction stage.

## Activity log details for Cheque Outsourcing service

Activity

Activity

Close

My HSBCnet | Feedback | Help

Activity Log > Activity Details > Activity log details

Activity date time (dd/mm/yyyy hh:mm)

05/06/2008 04:31

Performed by

Training, PayablesF

Action type

Authorise

Instruction type

In-country Cashier's Order

Status after activity

Received by Bank

Information from the Bank

Bank message received

New status

Received by Bank

Instruction reference number

CIB604000001

1. Instruction details CIB604000001

Debit account

HK-HBAP-203 001-700103-001

Instrument date (dd/mm/yyyy)

30/06/2008

Held

No

Status

Received by Bank

Customer transaction reference

Layout template ID

Payment currency

HKD

Instruction amount

HKD1,000.00

Issuing/clearing location

Hong Kong SAR

Charge to

Debit account

Show ordering customer

No

Remarks

2. Beneficiary details

Beneficiary ID

Beneficiary name

Simon Carter

Beneficiary address

Postal/zip code

Location

Payee name (if different from beneficiary name)

3. Deliver to

Self

4. Deliver by

Ordinary mail

5. Exchange details

System rate

Exchange control reference

8. Advising

9. Payment details

Additional information

1st authorised by

Training, PayablesF

1st authorised date time (dd/mm/yyyy hh:mm)

05/06/2008 04:31

Reviewed by

Guide, User

Reviewed date time (dd/mm/yyyy hh:mm)

05/06/2008 04:19

Created by

Guide, User

Created date time (dd/mm/yyyy hh:mm)

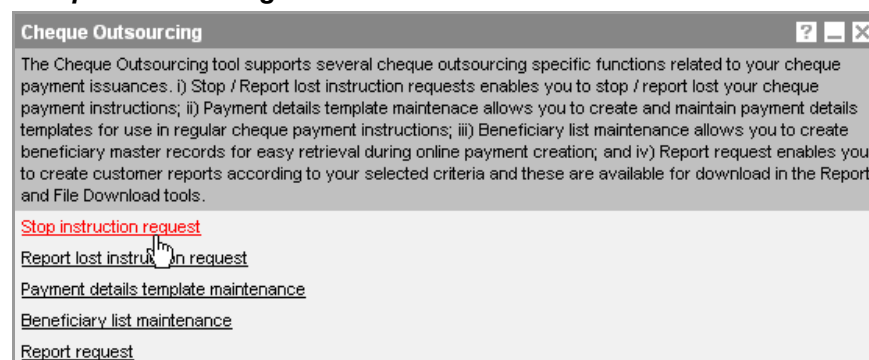
05/06/2008 04:17



## Accessing cheque outsourcing requests

The Cheque Outsourcing tool provides information on how to manage requests specific to Cheque Outsourcing service.

### Cheque Outsourcing service tool



**Note:** To create cheque outsourcing instructions, see [Cheque outsourcing payments](#). To authorise cheque outsourcing instructions, see [Authorising instructions](#).

### Processing stop cheque instructions

A preparer can request a stop cheque instruction for company cheques that have not been presented yet. Local regulations apply. Authorisation is needed to stop processing instructions for specified debit accounts. To maintain dual control, the authoriser and preparer must be different.

From the Cheque Outsourcing tool, click the link for **Stop instruction request**.

1. Select a type of payment to be stopped.
2. Select the debit account from which the payment would have been drawn.
3. For Instrument number range, enter the beginning and ending instrument numbers. Use the Quick search tool to obtain instrument numbers if entered a wrong range.
4. For Re-issue option, choose whether or not to let the Bank replace the instrument.
5. Click **Go** to review the request.

## Stop instruction request form

Stop Instruction

Report Lost Instruction

Close

My HSBNet | Feedback | Help

Cheque Outsourcing > Stop Instruction > Stop instruction request

Request

Payment type \*

Please select

Debit account \*

Please select

Select instrument number range

Range 1 \*

From

To

Range 2

From

To

Range 3

From

To

Option of stop instruction request

Re-issue

☐ Yes
 ☒ No

Go

- Verify items and click **Submit** to process. An acknowledgement confirms the action.

## Stop instruction request options

Cheque Outsourcing > Stop instruction request

Quick search

Beneficiary name

Customer reference

Transaction status

Printed and despatched

Instrument date (dd/mm/yyyy)

From

To

Apply

Clear

Hide details

To view payment details, click the amount of the instruction.

To view payment activity details, click the status of the instruction.

Submit selected

Select all

Clear all

Cancel

Request

Payment type

Company Cheque

Debit account

TWV HSB01 101-015121-061 101-015121-061

Select instrument number range

Range 1

From 1

To 100

Range 2

From

To

Range 3

From

To

Option of stop instruction request

Re-issue

No

Instructions

Beneficiary name	Customer reference	Batch reference
Instrument number	Payment CCY	<div>Instruction</div> <div>Instrument date (dd/mm/yyyy)</div> <div>Status</div> <div>Action</div>
CCY	Amount	

There are no records available for display.

Submit selected

Select all

Clear all

Cancel

## Reporting lost cheques

A preparer can report a lost cheque for bank-issued instruments (cashier's order and demand draft). The Bank supports cheque loss reporting, stopping cheque processing, and reissuing cheques. Local regulations apply. Authorisation is needed to stop cheque processing on a specific debit account. To maintain dual control, the authoriser and preparer must be different.

From the Cheque Outsourcing tool, click the link for **Report lost instruction** request.

- Select a type of payment that was reported lost.

2. For issuing/clearing location, enter the country where the instrument was issued.
3. For instruction currency, select the currency of the instruction.
4. For instrument number range, enter starting and ending instrument numbers.
5. Choose a payout option. Click **Refund** to let the Bank credit proceeds to your account. Click Reissue to let the Bank to replace the instrument.
6. Click **Go** to review the request.

### Report lost instruction request form

Stop Instruction | **Report Lost Instruction** | Close X

My HSBCnet | Feedback | Help

**Cheque Outsourcing > Report Lost Instruction > Report lost instruction request**

**Request**

**Payment type \*** Please select

**Issuing/clearing location \*** Please select

**Instruction currency \*** Please select

**Select instrument number range**

**Range 1 \*** From To

**Range 2** From To

**Range 3** From To

**And**

**Option of report lost instruction** ☒ Refund ☐ Re-issue

**Go**

7. Verify items and click **Submit** to process. An acknowledgement confirms the action.

## Report lost instruction request options

**Cheque Outsourcing** > Report lost instruction request

Quick search

Debit account

Please select

Customer reference

Instrument date (dd/mm/yyyy)

From

To

Apply

Clear

Beneficiary name

Transaction status

Printed and despatched

Hide details

To view payment details, click the amount of the instruction.

To view payment activity details, click the status of the instruction.

Submit selected

Select all

Clear all

Cancel

Request

Payment type	Demand Draft
Issuing/clearing location	India (IN)
Instruction currency	INDIAN RUPEE
Select instrument number range	
Range 1	From 1 To 100
Range 2	From To
Range 3	From To
And	
Option of report lost instruction (refund/re-issue)	Refund

Instructions

Debit account	Beneficiary name	Customer reference	Batch reference
Instrument number	Payment CCY	Instruction	Instrument date (dd/mm/yyyy)
Currency	Amount	Status	Action

There are no records available for display.

Submit selected

Select all

Clear all

Cancel

## Maintaining beneficiary list

Use Beneficiary list maintenance to make master records available during payment creation. You can take further actions to change information, create new beneficiaries from existing records, and delete beneficiaries.

From the Cheque Outsourcing tool, click the link for Beneficiary list maintenance. Use the Beneficiary summary option to view and update records. The summary provides general information and shows actions you can take. The Action arrow shows maintenance options.

- To create another beneficiary based on the current item, click **Save as new beneficiary**. Enter information as required
- To change the item's details, click **Change**
- To remove the item from the list, click **Delete**

**Beneficiary summary list**

Create new Beneficiary

**Beneficiary Summary**

Close

My HSBNet | Feedback | Help

Cheque Outsourcing > Beneficiary Summary > Beneficiary list

Quick search

Hide details

Beneficiary ID

Beneficiary name

Apply

Clear

Beneficiary list

Beneficiary ID	Beneficiary name	Last updated by	Last updated on	Action
COS14	INHBAPGIN000000001	SDE3FPYRINSA08INHBAPUTE1R11SA	17/03/2008	<div>Save as new beneficiary</div> <div>Change</div> <div>Delete</div>

Back to top

**Creating beneficiary list**

Use Beneficiary list maintenance to create beneficiary master records. Preparers and authorisers can create records if entitlements are granted. Later, these records will be available when you create payments.

From the Cheque Outsourcing tool, click the link for Beneficiary list maintenance. Use the Create new beneficiary option to add records as needed. Enter pertinent information about the beneficiary. Refer to [Beneficiary fields and descriptions](#).

## New beneficiary form

Create new Beneficiary

Beneficiary Summary

Close

My HSBCnet | Feedback | Help

Cheque Outsourcing > Create new Beneficiary > Create beneficiary

Submit

Beneficiary details

Beneficiary ID \*

Beneficiary name \*

Beneficiary address (mandatory if mail/courier to beneficiary)

Postal/zip code

Location

Payee name (if different from beneficiary name)

Deliver to

For instruments requiring customer signatures

☐ Self
 ☒ Self with signature
 ☐ Self without signature
 ☐ Beneficiary
 ☐ Third party

Third party name

Address

Postal/zip code

Location

For instruments not requiring customer signatures

☐ Self
 ☒ Beneficiary
 ☐ Third party

Third party name

Address

Postal/zip code

Location

Deliver by

☒ Ordinary mail
 ☐ Registered mail
 ☐ Courier
 ☐ Pickup

Specify in the order of location, city, bank and branch/office.

Location

City

Bank

Branch/office

For Indonesia only

Beneficiary account number

Beneficiary bank

Beneficiary ID number

Phone number

Submit

**Note:** Delivery information can be different for required and optional signatures.

**Beneficiary fields and descriptions**

ENTRY GROUPING	FIELD NAME	DESCRIPTION
Beneficiary details	Beneficiary ID	Unique identifier you assign to identify a drawee.
	Beneficiary name	Entity that draws cheque from account at Bank.
	Beneficiary address	Where the instruction will be sent
	Postal/Zip code	Local routing code
	Location	Country of the beneficiary
	Payee name	Name to print on instrument if other than beneficiary.
Deliver to separate delivery groups when signature is required and optional.	Self	Return payment instrument to you (at customer level).
	Beneficiary	Send payment instrument to party specified in beneficiary details.
	Third party	Send payment instrument to named individual or company at specified address.
Deliver by	Ordinary mail	Dispatch instrument by postal mail.
	Registered mail	Recorded mail delivery
	Courier	Return payment instrument to you (at customer level).
	Pickup	Specify where instrument is to be delivered. In-country and cross-border cashier's orders permit selection by country of issuing or clearing bank. Demand drafts and company cheques permit selection by country of debit account. Local practice applies.
Country-specific details	Unique to each country	Contact your customer relationship manager for details.

**Requesting reports**

The Report requests option allows you to obtain ad hoc reports including transactions, logs, enquiry, authorisation, export, archive, and so forth. From the Cheque Outsourcing tool, click Report request. Cheque Outsourcing service reports are available from the Report File Download tool. Refer to Viewing the summary report and download list in the Reports and Files Download module. Refer to the Report Writer module to learn how to create custom reports. Contact your customer relationship manager for a list of reports for your region.

**Submitting repair notes to payment instruction preparer**

Before authorising an instruction, an authoriser can notify the preparer about necessary changes. The summary provides general information and shows actions you can take.


- To send further instructions to the preparer, click **Send to repair**
- To process the item, click **Repair now**
- To remove the item from the list, click **Reject**

**Pending authorisation actions**

**Enquiry Summary > Pending > Priority Payment**

Current account group: All Accounts

To view payment details, click the amount of the instruction.  
To view payment activity details, click the status of the instruction.

Beneficiary name	Customer reference	Ccy	Amount	Value date (dd/mm/yyyy)	Status	Action
Beneficiary name here	1531267008HC	GBP	<u>1.00</u>		<a href="#">Send to repair</a>	
AAF IL BANK	010326F00EWM	USD	<u>1.00</u>	18/09/2007	<a href="#">Repair now</a>	
AE NK (SCHWEIZ)	419326F00EWM	USD	<u>1.00</u>	18/09/2007	<a href="#">Reject</a>	

**Note:** Rejected items will not process further.

Choose **Send to repair** and enter instructions that will inform the preparer about the nature of the repair.

Click **Submit** to send the repair note to the pending repair queue for further action. An acknowledgement confirms your action.

**Pending authorisation repair note**

**Details**

---

**Repair Note > Create repair instruction**

Enter a repair instruction with a maximum of 500 English characters, or 166 non-English characters.

**Submit** **Cancel**



## Authorising instructions and templates

Use the Payment Authorisation tool to authorise, return for repair or cancel instructions. Payment records of rejected, cancelled or processed status have a retention period of 35 days.

Payment authorisation begins from the point when HSBCnet Payments service receives a valid payment instruction and now that instruction is ready to be authorised. The number refers to items pending for authorisation at the customer level. At the user level, items may be fewer depending on accounts you are authorised to pay.

The restricted template number refers to templates pending authorisation.

### Payment Authorisation tool

**Payment Authorisation**

The Authorisation Summary tool shows the number of payment instructions and restricted templates that require authorisation before submission to the Bank. The number of payment instructions and restricted templates to be authorised is listed by payment type. The action arrow to the right of the instruction number allows you to view a list of the instructions and then authorise, reject or send them for repair.

**Current account group** All Accounts  
[Select account group >](#)

Type	Instruction	Restricted template
<a href="#">Transfer</a>	0	1
<a href="#">Priority</a>	3	15
<a href="#">Eurozone</a>	1	6
<a href="#">Priority Payment Zengin</a>	0	0

The Payment Authorisation tool allows you to choose payment instructions and restricted templates to authorise or reject. Additionally, payments can be sent back to the preparer for repair.

The system forwards payment instructions to an authoriser with required account privileges. Various statuses of authorisation exist. The last authoriser sends the instruction to the bank, otherwise instructions are sent to the next authoriser. The payment and template summaries provide general information and show actions you can take.

- To view payment details, click **View payment details**
- To process the item, click **Authorise**
- To send further instructions to the preparer, click **Send to repair queue**
- To remove the item from the list, click **Reject**

### Authorisation conditions

Authorisers must be:

- Entitled authoriser for accounts from which payments are made
- Set up with sufficient daily authorisation limit
- Assigned to a particular signature group. The account group is an account management feature giving electronic signature authority to authorised groups

## System-suggested value date

Authorisers can process payments pending authorisation that have no value date or have an expired date. HSBCnet uses a date rollover feature to suggest a replacement date. Authorisers can accept the suggested date and continue processing. This rollover feature simplifies authorisation, as preparers are no longer required to update value dates.

Value date rollover works with both single and bulk authorisations for many payment types.

- ACH Credits (with conditions)
- ACH Debits
- Eurozone Payment
- Inter-account Transfer
- Priority Payment

For ACH Credits, a whole instruction is considered expired if any one value date of second party entries has expired.

For single authorisations, the 'Authorise' option alerts you when the value date has expired. The system suggests another value date, which you can accept, or decline.

For bulk authorisations, the 'Authorise' option alerts you when any one value date has expired. The system suggests another value date for all affected instructions. You can accept or decline the suggested date, which then updates affected items pending.

## Value date rollover exceptions

Value date rollover will not work with:

- Digitally signed payments
- Payments requiring Get Rate service
- Payments created from restricted templates

## *Authorising instructions*

Use the Payment Authorisation tool to determine which items require action. You can perform the same action on all items or manage items individually. The action you choose will affect items on the current page. Continue to make choices for items listed on additional pages. The Authorisation summary provides general information and show actions you can take on items.

## Payment Authorisation tool

**Payment Authorisation**

The Authorisation Summary tool shows the number of payment instructions and restricted templates that require authorisation before submission to the Bank. The number of payment instructions and restricted templates to be authorised is listed by payment type. The action arrow to the right of the instruction number allows you to view a list of the instructions and then authorise, reject or send them for repair.

**Current account group** All Accounts  
[Select account group >](#)

Type	Instruction	Restricted template
<a href="#">Transfer</a>	0	1
<a href="#">Priority</a>	3	15
<a href="#">Eurozone</a>	1	6
<a href="#">Priority Payment Zengin</a>	0	0

- From the Payment Authorisation tool, click the number link under Instruction column for a payment type. The Authorisation Summary for Payments pending authorisation displays.

**Authorisation Summary** > Instruction > Priority Payment > Pending authorisation

[Quick Search](#)

Instruction reference no.

Debit account

Value date (dd/mm/yyyy) From  To

Amount From  To

Customer reference

Payment currency

Payment status

Sub payment type

[Apply >](#) [Clear >](#)  
[Maintain favourite accounts >](#)

**Current account group** All Accounts

To authorise, reject, or repair a payment, click the action arrow of the instruction.  
 To view payment details, click the amount of the instruction.  
 To view payment activity details, click the status of the instruction.  
 The asterisk indicates the instruction is created from a Restricted Template.  
 The plus symbol indicates the instruction is a payables financing instruction.

[Authorise selected >](#) [Authorise selected one by one >](#) [Prepare selected for authorisation >](#)

[Select all >](#) [Clear all >](#)

	*+ Beneficiary name	Customer reference	Ccy	Amount	Value date (dd/mm/yyyy)	Status	Action
<input type="checkbox"/>	ShawnCarter	24212C0000FP	CAD	1,000.00		Pending authorisation	
<input type="checkbox"/>	Sabrinacarter	85132D000JAO	CAD	1,000.00	01/07/2008	Pending	

[Select all >](#) [Clear all >](#)

[Authorise selected >](#) [Authorise selected one by one >](#) [Prepare selected for authorisation >](#)

From the dropdown menu for the 'Pending' status, the following options are available: [Authorise](#), [Send to repair](#), and [Reject](#).

- To act on an individual item, choose **Authorise** or **Reject** from the Action arrow.
- You have three options to authorise pending instructions:
  - To authorise more than one item on the page, click **Select all** or select check boxes of desired items. Choose **Authorise selected** to collectively authorise selections, or
  - Choose **Authorise selected one by one** to individually authorise each item.

To authorise instructions one by one, do the following:

- Click Authorise and view next to authorise the current item and proceed to the next item, or
- Click Skip and view next to do nothing to the current item and proceed to the next item, and
- Repeat step to authorise items on subsequent pages.

**Payment Authorisation** > Details > Priority Payment - Details

Instruction details	
New status	Pending authorisation
Instruction reference number	24212C000GFP
Instruction from restricted template	N

[Authorise and view next](#)
[Skip and view next](#)
[Close](#)

- c. To view sub-totals and counts of the selected items grouped by currency before authorising them, choose **Prepare selected for authorisation**.

**Confirm Payment Selection** Close

My HSBCnet | Feedback

**Instruction** > Confirm Payment Selection > Priority Payment

Confirm payments for authorisation

Selected payments are grouped and totalled by currency below. Please click "Authorise selected payments" button to bulk authorise them or "Cancel" button to abort the authorisation process.

Instruction reference number	Beneficiary name	Customer reference	Ccy	Created from restricted template	Amount	Value date (dd/mm/yyyy)
▼ CAD - CANADIAN DOLLAR <span>Hide details</span>						
24212C000GFP	ShawnCarter	24212C000GFP	CAD		1,000.00	
85132D000JA0	Sabrinacarter	85132D000JA0	CAD		1,000.00	01/07/2008
Subtotal (2 items)					2,000.00	

[Authorise selected payments](#)
[Cancel](#)

These options allow you to review details first, and then opt whether to authorise the item before proceeding to the next item.

- d. To view payment details before selecting an action, click on the Amount link for an instruction from the Payment Authorisation Summary. You can **View Payment activity**, **Authorise**, **Send to repair** or **Reject** the payment.

### Payment instruction detail

**Payment Authorisation** > Details > Priority Payment - Details

Instruction details	
New status	Pending authorisation
Instruction reference number	85132D000JA0
Instruction from restricted template	N

[View payment activity](#)
[Authorise](#)
[Send to repair](#)
[Reject](#)

1. Instruction details	
Payment type	Priority Payment
Beneficiary bank location	Canada
Debit account	R15 Faster Pay Acct 40025020128848 400250-20128848

4. An acknowledgement confirms your action. Click **Close** or **Close window and refresh summary list**.

**Payment Authorisation** > Details > Acknowledgement - Priority Payment (authorise)

Please see below for the details of your request:

Information from the bank		
Instruction reference	Status	Errors or warnings encountered
24212C000GFP	Received by bank	Value date is blank. Suggested value date is 12/06/2008. (GPA0003-PS)

[Close window and refresh summary list](#)
[Close](#)

## Getting foreign exchange rates

Foreign currency exchange is available for Priority Payments and Inter-account Transfers. Several stages of processing precede a request for a rate quotation. Getting a foreign exchange rate follows steps for authorising payment instructions. At the final level of authorisation, the HSBC*net* Payments service links authorised users with HSBC*net* Get Rate service.

1. From the Authorisation summary, determine which items to authorise.
2. Choose **Authorise** and get rate from the Action arrow. This option is available only at the final level of a multi-level authorisation sequence.
3. Verify the details and click **Authorise**. The Get Rate service makes the rate available for a limited time. During the countdown, decide whether to accept the rate. Doing nothing cancels the request. Clicking the 'i' icon displays the inverse rate.
4. Click **Accept and authorise payment to book the rate**. The system applies the booked rate to the payment. An acknowledgement confirms your action.

### Get foreign exchange rate action

	Beneficiary name	Customer reference	Ccy	Amount	Value date (dd/mm/yyyy)	Status	Action
<input type="checkbox"/>	asfd	45345235	GBP	454.00		Pending authorisation (final)	<a href="#">Authorise</a> <a href="#">Authorise and get rate</a> <a href="#">Send to repair</a> <a href="#">Reject</a>
<a href="#">Select all</a> <a href="#">Authorise selected</a> <a href="#">Authorise selected one by one</a> <a href="#">Clear all</a>							

**Note:** Payments requiring Get Rate service will not work with restricted templates. Authorise and Get Rate option is available at final level of multi-level authorisation sequence.

### Authorise rate

**Payment Authorisation > Priority Payment - Details**

Instruction details	
New status	Pending authorisation
Instruction reference number	425126401500
Instruction from restricted template	N

[View payment activity](#) [Authorise](#) [Send to repair](#) [Reject](#)

[Authorise and get rate](#)

Applying a foreign exchange (FX) rate to a payment creates a commitment for you to make the payment as input and authorised. After final authorisation, any payment cancellation and unwinding of the transaction by you or the Bank, for whatever reason, including but not limited to insufficient funds, insufficient supporting documentation required by local laws and regulations, suspicious or illegal transactions, may result in a charge in respect of any underlying movements in FX rates.

**Note:** Rejected items will not process further.

### Available currencies

The HSBC*net* Get Rate service offers foreign exchange rates on major trading currencies. See your relationship manager for details.

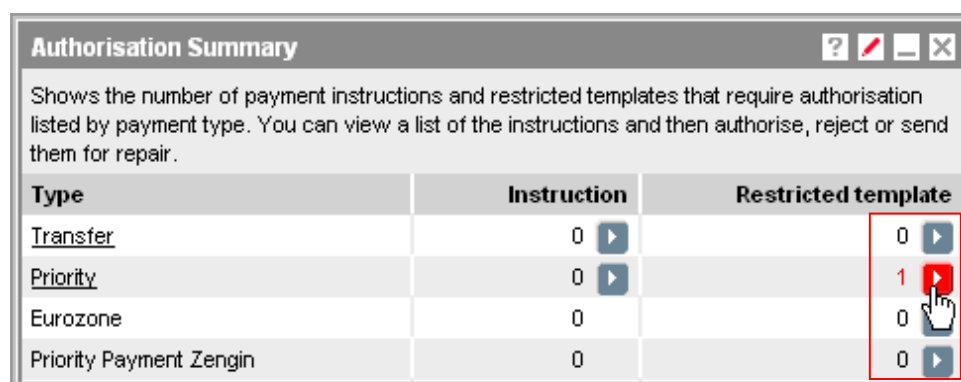
## Effective payment dates

Depending on the payment currency and location you can book a rate to a single payment made today, tomorrow, spot or forward dated up to 45 days. When booking a rate, consider the Get Rate service cut-off time. It may affect the desired payment date.

## Authorising restricted templates

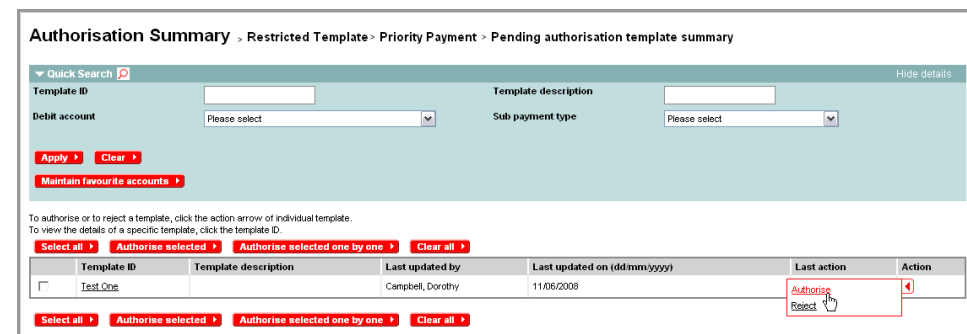
Restricted templates require authorisation before they can be used. From the Authorisation summary, determine which items require action. When many items appear, you can perform the same action on all items on the page or manage them individually.

1. From the Payment Authorisation tool, click the number link under the **restricted template** column for a payment type.



Type	Instruction	Restricted template
<a href="#">Transfer</a>	0	0
<a href="#">Priority</a>	0	1
Eurozone	0	0
Priority Payment Zengin	0	0

2. The Authorisation Summary for Restricted templates pending authorisation displays. To act on an individual item, choose **Authorise** or **Reject** from the Action arrow.
3. To authorise more than one item on the page, click **Select all** or select check boxes of desired items. Choose **Authorise selected** to collectively authorise selections, or choose **Authorise selected one by one** to individually authorise each item. These options allow you to review details first, and then opt whether to authorise the item before proceeding to the next item



Authorisation Summary > Restricted Template > Priority Payment > Pending authorisation template summary

Quick Search

Template ID  Template description

Debit account  Sub payment type

[Apply](#) [Clear](#) [Maintain favourite accounts](#)

To authorise or to reject a template, click the action arrow of individual template.  
To view the details of a specific template, click the template ID.

[Select all](#) [Authorise selected](#) [Authorise selected one by one](#) [Clear all](#)

	Template ID	Template description	Last updated by	Last updated on (dd/mm/yyyy)	Last action	Action
<input type="checkbox"/>	Test One		Campbell, Dorothy	11/06/2008	Authorise	

[Select all](#) [Authorise selected](#) [Authorise selected one by one](#) [Clear all](#)

To authorise instructions one by one, do the following:

- Click **Authorise and view next** to authorise the current item and proceed to the next item, or

- Click **Skip and view next** to do nothing to the current item and proceed to the next item, and
- Repeat step to authorise items on subsequent pages

**Payment Authorisation** > Details > Priority Payment - restricted template - Details

Template details	
New status	Pending authorisation
Template ID	Test One
Template description	

[Authorise and view next](#)
[Skip and view next](#)
[Close](#)

4. See the acknowledgement page confirming your action.
5. From the acknowledgement, determine how to proceed. To end the session, click **Close** or **Close window and refresh summary list**. To continue authorising and rejecting items, click **Next instruction** and repeat steps.

**Payment Authorisation** > Details > Acknowledgement - Priority Payment - restricted template (authorise)

Please see below for the details of your request:

Information from the bank		
Instruction reference	Status	Errors or warnings encountered
Test One	Received by bank	

[Close window and refresh summary list](#)
[Close](#)

## Using Advising service

Use the HSBC*net* Advising service to inform recipients about detailed payment-related information.

Use the Advising Maintenance tool to manage advice memoranda to recipients, recipient information and advices already sent. You may create recipient records and advice memos as needed, or act further on advices already created. The Advising Maintenance tool is available to anyone who can create payments.

You have the ability to customise your creation screens to provide either more or less optional detail. Use the Show/Hide Preference selection to show or hide the default selection.

This section covers key operations used to create and maintain advices and beneficiaries.

### Advising Maintenance tool

Advising Maintenance

▼ Show/Hide Preference Selection

Hide details

You have the ability to customise your creation screens to provide either more or less optional detail. By selecting "show", the input sections will always default to an open status. If you do not wish to provide additional optional details, you can select "hide" as your default.

Select show/hide status for the selected input sections:

Advising

Recipient 1

☒ show
 ☐ hide

Recipient 2

☒ show
 ☐ hide

Recipient 3

☒ show
 ☐ hide

Recipient 4

☐ show
 ☒ hide

Recipient 5

☐ show
 ☒ hide

Recipient 6

☐ show
 ☒ hide

Withholding Tax (WHT) - For Thailand only

Step 5 - Withholding tax details

☐ show
 ☒ hide

Withholding Tax (WHT) - For Philippines only

Part 2 - Details of monthly income payments and tax withheld for the quarter

☐ show
 ☒ hide

Apply ▶

The Advising service enables you to send detailed payment-related information to designated advice recipients. The recipient may be the payment beneficiary or any other third party that needs to be kept informed about the payment.

Current account group

All Accounts

Select account group ▶

[Advice recipient list](#)

[Advice details template](#)

[Advice resend](#)

### Creating advice recipients

You can create advice recipients by using the Advising Maintenance tool or by using the attachments option when creating payments or templates. Advising feature applies to regular payments and Cheque Outsourcing service payments.

Enter pertinent information about the recipient. Various delivery channels exist. The e-mail option is available for all regions. For recipients in Asia, all delivery options are available. Refer to [Advice recipient fields and descriptions](#).

If you are creating a recipient while creating a payment or template, click **Save to list**. This action saves recipient's information and returns you to the advice recipient list.



**Add advice recipient form****Advising** > Advice recipient list

Please note that advice will only be triggered for the recipient if your transaction amount  $\geq$  threshold amount.

**Instruction details**

<b>Payment type</b>	In-country Cashier's Order
<b>Beneficiary bank location</b>	
<b>Debit account</b>	testing' 116-517319-201

[Submit and return to payment](#)[Save to list](#)**Advice recipient list details**

**Advice recipient ID**

**Description**

[Find recipient list](#)[Use recipient list](#)

**Create advice recipient form**

**Advising > Create new advice recipient list**

Please note that advice will only be triggered for the recipient if your transaction amount  $\geq$  threshold amount.

**Submit**

**Advice recipient list details**

Fields marked in Red\* are mandatory

**Advice recipient ID \***

**Description**

**▼ Recipient 1**

**Recipient details**

**Title** ☒ Mr. ☐ Ms. ☐ Mrs. ☐ Other.   
(the title field will be printed in front of the recipient name)

**Recipient name**

**Type of advice** ☒ Full advice ☐ Short advice

**E-mail**

**Delivery by e-mail** ☐

**Advice format** ☒ Advice in PDF format ☐ Advice in CSV format

**Primary e-mail address**

**Alternate e-mail address**

**Domicile of recipient**  ▼

**Threshold amount (USD)**

**Fax/SMS details**

**Delivery by fax/SMS** ☐

**Preferred mode** ☐ Fax ☐ SMS (Free text and table are not applicable for SMS advice.)

**Primary contact number**  ▼

**Alternate contact number**  ▼

**Threshold amount (USD)**

**Postal details**

**Delivery by paper** ☐

**Address**

**Location**  ▼

**Postal/Zip code**

**Threshold amount (USD)**

**► Recipient 2**

**Note:** The system sends an advice when a delivery channel has been selected, even if the threshold amount is blank.

**Advice recipient fields and descriptions**

GROUPING	FIELD NAME	DESCRIPTION
Advice recipient list details	Advice recipient ID	Unique name or number you assign to identify a recipient.
	Description	Information about receiving entity or party
Recipient details	Title	A courtesy designation
	Recipient name	Party who receives notice that payment has been issued. Recipient may or may not be beneficiary.
	Type of advice	Full advice includes other details in addition to payment information. Short advice contains payment information.
E-mail	Delivery by e-mail	Available in all regions. Select check box to receive advice.
	Advice format	PDF – Adobe Acrobat attachment CSV – Text or table format commonly used in spreadsheets
	E-mail addresses	Principal e-mail address with option for secondary e-mail address. For example: 'yourname@yourprimarydomain.com'
	Domicile of recipient	Recipient's country of residence
	Threshold amount	A dollar amount that a transaction must meet to cause the system to send an advice. Note that the system will also send an advice when the delivery channel has been selected but the threshold amount is blank.
Fax/SMS	Delivery by Fax/SMS	Available in Asia. Select check box to receive advice.
	Preferred mode	Fax or SMS – Principal number with option for secondary number. SMS, or short message service, conveys advice to mobile phone users.
	Contact numbers	Principal fax or short message number with option for secondary contact number.
	Threshold amount	A dollar amount that a transaction must meet to cause the system to send an advice. Note that the system will also send an advice when the delivery channel has been selected but the threshold amount is blank.
Postal	Delivery by paper	Available in Asia. Select check box to receive advice.
	Address	Postal mail address
	Location	Country of the account
	Postal/Zip code	Local routing code
	Threshold amount	A dollar amount that a transaction must meet to cause the system to send an advice. Note that the system will also send an advice when the delivery channel has been selected but there is no amount.

## Attaching advices to payment instructions

Advising service informs recipients about upcoming payments. You can attach advice templates by using the attachments option on the form used to create payments and templates.

Refer to [Creating advice templates](#).

▼ 8. Advising Hide details

The advising service enables you to send detailed payment-related information to designated advice recipients who may be the payment beneficiary or any other third party that needs to be kept informed about the payments.

[Add advice](#) ▶ None

**Note:** 'None' indicates that the payment does not have an attached advice.

Recipients receive a system generated e-mail advice. What recipients see on an advice is pertinent information on the e-mail subject line.

Advices dispatched by e-mail include a description of the payment, the advice reference number, and a customer reference number or instruction reference number. Advices can be dispatched by fax and short message and by postal mail for recipients residing in Asia.

## Attaching payment details to instructions

Cheque Outsourcing service allows you to attach payment details templates from the form used to create payments or templates.

Refer to [Creating payment details](#).

▼ 9. Payment details Hide details

[Payment details](#) ▶ Not attached

**Note:** Payment details templates are different from Cheque outsourcing payment templates.

## Creating payment details

You can create payment details templates by using the option when creating cheque outsourcing payments or templates.

Click the link for **Payment details template**. Use **Create new payment option** to define payment details. Details can be presented in paragraph format, and additionally in table format.

Enter pertinent information. Attach to payment instruction option attaches these details to the payment. Save to template option attaches these details to the payment template.

### Payment details form

My HSBCnet | Feedback | Help

Payment Input > Payment details

Attach to payment instruction Save to template Cancel

Payment details

Template ID Search Apply

Description

Free format

Next

Table templates list

Available table templates	Action	ID
There are no records available for display.		
	1	-----
	2	-----
	3	-----
	4	-----
	5	-----
	6	-----
	7	-----
	8	-----
	9	-----
	10	-----
	11	-----
	12	-----

### Defining payment details framework

Use Payment details form to define information to be printed on the payment details together with the physical instrument. Payment details could contain information such as invoice number and amount breakdown to let the beneficiary know what kind of payment this instrument covers.

Payment details support narrative text whereby the payor can type information in paragraph format. A table format is also available to present information better suited for rows and columns.

### Maintaining payment details template

Use Payment details template maintenance to keep additional information up to date. Payment details templates are forms that contain additional information. These templates can be created at the same time as payments and sent with the instrument. Anyone can create, modify, and use them.

From the Cheque Outsourcing tool, click the link for **Payment details template maintenance**. Use the Template summary option to view and update records. The summary provides general information and shows actions you can take. The Action arrow shows maintenance options.

- To create another template based on the current item, click **Save as new template**. Enter information as required

- To change the item's details click **Change**
- To remove the item from the list click **Delete**

### Payment details template summary

Cheque Outsourcing: Payment details template				
Quick search				Show details
Payment details list				
Template ID	Description	Last updated by	Last updated on (dd/mm/yyyy)	Action
cos1	cos prnt det template description	End-User 3A LHCOS	28/09/2007	<a href="#">Save as new template</a> <a href="#">Change</a> <a href="#">Delete</a>

### Maintaining advice recipients

From the Advising Maintenance tool, click the link for **Advice recipient list**. Use Recipient summary option to view and update records. You can take further actions to change recipient information, create new recipients from existing records, and delete recipients.

The summary provides general information and shows actions you can take. The Action arrow shows maintenance options.

### Managing advices

Advising: Advice recipient list				
Quick search				
Advice recipient ID <input type="text"/>				
<a href="#">Search</a> <a href="#">Clear</a>				
Advice recipient lists				
Advice recipient ID	Description	Last updated by	Last updated on	Action
1		G GBXBORDSAGV	18/05/2006	<a href="#">Save as new recipient</a> <a href="#">Change</a> <a href="#">Delete</a>

### Creating advice templates

You can create advice templates by using the Attachment option when creating payments or templates or by using the Advising Maintenance tool.

Click the link for **Advice details template**. Use the Create template option to define advice details. Details can be presented in paragraph format, and additionally in table format.

Enter pertinent information. Click **Submit** to create the template. An acknowledgement confirms your action.

**Add advice details form**

**Advising** > Advice details template

Instruction details	
Payment type	Inter-account Transfer
Beneficiary bank location	
Debit account	G. tics 035. 0

[Submit and return to payment](#)
[Save to template](#)
[Cancel](#)

Template details	
Template ID	<input type="text"/>
Description	<input type="text"/>

[Find template](#)
[Use template](#)

**Create advice details form**

**Advising** > Create new advice details template

[Submit](#)

Template details	
Fields marked in Red* are mandatory	
Template ID *	<input type="text"/>
Description	<input type="text"/>

Free format

Table

Table not defined

[Define table](#)

**Defining advice framework**

Click the Define table button to setup a table within the advice. This is where you specify column names, width, and position to create table framework.

**Define advice details framework**

**Advising > Define table**

Table	Column heading	Column width max of 90 chars for whole table	Right, Left justify
1	Sequence	8	Right
2	Date	6	Right
3	Description	26	Left
4	Amount	12	Right
5			Please select
6			Please select

**Apply** **Cancel**

You can continue to enter table details row by row. Click **Submit** to create the template. An acknowledgement confirms your action.

**Complete advice details table**

**Advising > Create new advice details template**

**Submit**

**Template details**

Fields marked in Red\* are mandatory

**Template ID \*** New Template

**Description** Template with table

**Free format**

**Table**

Sequence	Date	Description	Amount






## Maintaining advice templates

From the Advising Maintenance tool, click the link for **Advice details template**. Use Template Summary option to view existing templates or create new ones. You can take further actions by changing template information, creating a new template from an existing record, or delete templates.

The summary provides general information and shows actions you can take. The Action arrow shows maintenance options.

### Advice template options






Advising > Advice details template				
Quick search				
Template ID <input type="text"/>				
<input type="button" value="Search"/> <input type="button" value="Clear"/>				
List of advice details templates				
Template ID	Description	Last updated by	Last updated on	Action
test advising t	test advising template 1	Pam Drucker	12/09/2007	 Save as new template
GV1	advice template GV	G GBXBORDSAGV	18/05/2006	 Change
GV2	advice template GV2	Pam Drucker	12/09/2007	 Delete

**Note:** Deleting the template will not affect the advice already attached to a payment instruction.

## Maintaining dispatched advices

From the Advising Maintenance tool, click the link for **Advice resend**. View advices already sent, and optionally, take further action to send advice again or send copies to additional beneficiaries.

### Resend advice options

Advising > Advice delivery payment instruction summary									
Quick search 									Show details
To resend advice, click the action arrow of the instruction. To view instruction details, click the amount of the instruction.									
Advice delivery payment instruction summary									
Seq	Debit account			Customer reference		Sent	Failed	Action	
	Beneficiary		2nd party ID	Ccy	Amount	Value Instr date (dd/mm/yyyy)	Instr #	Payment type	
Account	Name								
1	COS PRODUCT COMPANY ACCOUNT09		181-205428-001				1	0	 Resend to the recipients
	tester A			HKD	12.00	20/08/2007	009046	ICO	 Resend to new recipients
1	COS PRODUCT COMPANY ACCOUNT09		181-205428-001				1	0	
	tester B			HKD	8.00	20/08/2007	009047	ICO	
1	COS PRODUCT COMPANY ACCOUNT09		181-205428-001				0	0	
	BENE			HKD	1.00	08/12/2006	009036	ICO	

## Using Account Services Activity Log

This section refers administrator functions using the tool for Account Services Activity Log.

Use the Account Services Activity Log to expand the view of transactions related to accounts and services. It works like the activity log but with more options to view information. An Account Services Activity Log entitles you to view activities performed by others so that you can make decisions about onward processing.

### Viewing transaction status

Administrative functions provide access to activity processing. To begin, access the Account Services Activity Log from the **Admin** tab.

Enter an optional activity date. If no date is entered, the system assumes 'today' for the latest activity date. Select an activity type and click **Go**.

#### Account Services Activity Log tool

The Activity log summary shows an outline of each payment-related activity for the given date range. All actions that affect templates and instructions are time stamped and may be used for audit.

#### Activity log summary for selected activity type

Activity Log > Payments/Transfers

Activity Log Filter

Show details

To view the details of a specific activity, click the corresponding activity datetime.  
To sort the summary list, click any of the underlined column headings.  
To specify a search criteria, fill up the upper form and click on Apply.

Search criteria

Action type

- All -

Instruction type

ACH Credits

Status after activity

- All -

Performed by

- All -

Activity Log summary

Activity date time	Action type	Instruction type	Status after activity	Instruction		Performed by
				CCY	Amount	
<u>26/09/2007 11:38</u>	Change	ACH Credits	Pending Authorisation	GBP	1.00	Vikr
<u>26/09/2007 01:58</u>	Change	ACH Credits	Pending Authorisation	USD	0.01	Druk
<u>19/09/2007 17:00</u>	Delete	ACH Credits	Rejected by Bank	GBP	4.00	Stat i, by Bank
<u>18/09/2007 22:10</u>	Create	ACH Credits	Pending Authorisation	USD	2.00	Man ry
<u>18/09/2007 22:06</u>	Change	ACH Credits	Pending Authorisation	USD	2.00	Man ry
<u>14/09/2007 20:23</u>	Send to Repair	ACH Credits	Pending Repair	USD	0.01	Druk
<u>13/09/2007 20:50</u>	Create	ACH Credits	Pending Authorisation	USD	0.01	Paru
<u>12/09/2007 17:01</u>	Delete	ACH Credits	Rejected by Bank	GBP	0.00	Stat i, by Bank
<u>26/07/2007 18:00</u>	Delete	ACH Credits	Rejected by Bank	GBP	1.00	Stat i, by Bank

Activity log detail displays information for a selected transaction stage.

**Activity log details for selected date**

Activity Log

Activity Log details

Activity date/time	26/07/2007 18:00	Performed by	Status changed , by Bank
Action type	Delete	Instruction type	ACH Credits
Status after activity	Rejected by Bank		

Information from the Bank	
Bank messages	Instruction has been deleted by bank due to housekeeping.
New status	Rejected by Bank
Instruction reference no.	431721R000VS

Instruction Details	
Beneficiary bank location	Great Britain
Debit account	400250-01004778
Payment currency	GBP
Total amount	1.00
Value date	21/06/2007
Customer reference	
Total credit entries	0001

## Appendices

---

### ***Appendix 1: Faster Payment***

HSBC*net* payment service has been enhanced to enable customers with United Kingdom accounts to create Faster Payment instructions and templates. Faster Payment enhancements were made to the following payment types:

- Priority Payment
- ACH Credit

#### **Priority Payment**

##### ***Input Screen***

A Faster Payment (Faster Payment is the United Kingdom's same day value.) box was added to the input screen for users to identify instructions as Faster Payments. The box is displayed if the following criteria are met:

- Debit account location is GB
- Debit account currency is GBP
- Debit account sort code starts with 40
- Debit account sort code is not 400515
- Beneficiary account location is GB
- Payment currency is GBP
- Payment amount does not exceed £ 10,000.

If the Faster Payment box is selected, the Value date is cleared and disabled. A value date is cleared for input and automatically assigned upon authorisation if the Faster Payment box is not selected.

## Create New Priority Payment Screen

**Payment Input** > Create New Payment > Create new Priority Payment

**Create payment**

**1. Instruction details**

Fields marked in Red\* are mandatory

Beneficiary bank location \* Great Britain

Debit account \* FTT RPS Acct (GBP)

Payment amount \* GBP

Or amount in \* GBP

Value date (dd/mm/yyyy)  ☐ Faster Payment (Faster Payment is the UK's same day value, non-RTGS payment service.)

Charges \* Shared

Reference for your account

Note: if left blank, this field will be populated with the Bank's Instruction Reference Number.

**2. Beneficiary bank details**

Fields marked in Red\* are mandatory

Beneficiary bank identifier \* SWIFT/BIC address  Search

Specify bank name and address only \*

Specify bank name only \*

Beneficiary bank address \*

The following table summarises the Faster Payment instruction requirements:

Field Name	Optional/ Mandatory	Format	Remarks
Faster Payment checkbox	Optional	Checkbox	Displays dynamically when: Debit account location is GB Beneficiary bank location is GB Debit account currency is GBP Debit account sort code starts with 40 Debit account sort code is not 400515 Payment currency is GBP
Value date	Optional	Input box dd/mm/yyyy	Cleared and disabled dynamically when Faster Payment box is selected
Amount	Mandatory	Input box	Only payments up to £ 10,000 are eligible for Faster Payments
Sort code	Mandatory	Input box	
Beneficiary account number	Mandatory	Input box	Field is mandatory if the Faster Payment box is selected
Charges	Mandatory	Dropdown	Debit account Beneficiary Shared

**Note:** Intermediary bank details are not applicable on Faster Payment instructions. Data provided in this section is ignored by the system.

### Details Screen

In the Priority Payment—Details screen, a non-editable Faster Payment box indicates that the instruction is a Faster Payment but will not display in non-Faster Payment instructions.

Details

Close

My HSBCnet | Feedback | Help

Payment Transit > Details > Priority Payment - Details

Instruction details

New status

Instruction reference number

Pending authorisation

8646

View payment activity

1. Instruction details

Payment type

Beneficiary bank location

Debit account

Payment currency

Amount in GBP

Rate

Treasury reference number

Value date

Charges

Reference for your account

Priority Payment

Great Britain

FTT RPS Acct

GBP

1.00

☒

Faster Payment (Faster Payment is the UK's same day value, non-RTOS payment service.)

Shared

8646

2. Beneficiary bank details

Beneficiary bank id

Specify bank name only

Beneficiary bank address

Sort code 011

NAT

3. Beneficiary details

Beneficiary name

Beneficiary address

Beneficiary account number or IBAN

Advised by

@ Simon Carter

At

4. Information for the beneficiary

5. Instruction to bank

6. Intermediary bank details

Intermediary bank location

Intermediary bank id

Intermediary bank name

Intermediary bank address

Intermediary bank account number

Great Britain

7. Regulatory reporting

8. Advising

9. Instruction code

10. Exchange contract details

Tip: Advising

By adding an advice recipient to the payment instruction, the recipient will be automatically informed when the payment is sent to the bank for processing.

View payment activity

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An acknowledgement message follows the authorisation of a Faster Payment instruction. Only one acknowledgement is received for every instruction.

## Acknowledgement of Authorised Priority Payment—Faster Payment Instruction

Payment Authorisation > Details > Acknowledgement - Priority Payment (authorise)

Please see below for the details of your request:

Information from the bank		
Instruction reference	Status	Errors or warnings encountered
1874	Received by bank	The result of the Faster Payment will be advised by the Status and the Status details on the Instruction details page from the Payment Summary. (GPA5439-PS)
<a href="#">Close window and refresh summary list</a> <a href="#">Close</a>		

The following table explains the acknowledgement details:

Status	Status details	Conditions
Processed by Bank	Beneficiary credited	Acknowledgement received; beneficiary has been credited
	Accepted by beneficiary bank	Acknowledgement received; beneficiary bank has accepted the item.
	None (row not display)	All other conditions include Acknowledgement not received To be processed as asynchronous
Rejected by Bank	Rejected by beneficiary bank	Rejected by beneficiary bank
	None (row not display)	All other conditions include Insufficient funds Sort code is not Faster Payment enabled

**Note:** For any condition with no immediate response from the beneficiary bank or the instruction is rejected by RPS, no Status details are provided.

## ACH Credit

### Input Screen

A Faster Payment (Faster Payment is the UK's same day value, non-RTGS payment service) box was added to the input screen for users to identify instructions as Faster Payments. The box is dynamically displayed if the following criteria are met:

- Debit account location is GB
- Debit account currency is GBP
- Debit account sort code starts with 40
- Debit account sort code is not 400515
- Beneficiary account location is GB
- Payment currency is GBP
- Payment amount does not exceed £ 10,000.

If the Faster Payment box is selected, the Value date is cleared and disabled. A value date is cleared for input and automatically assigned upon authorisation if the Faster Payment box is not selected.

## Create ACH Credit Faster Payment Screen

Payment Input > Create New Payment > Create new ACH Credits

To avoid losing your input due to timeout, click on "Save as incomplete" at least every 10 min.

**Submit selected** **Save as incomplete**

Reference & instruction value date

Debit account \* GB-GB- (GBP)

Customer reference

Value date (ddmm/yyyy)  ☐ Faster Payment (Faster Payment is the UK's same day value, non-BACS payment service.)

Payment set  **Search**

Payment currency \* GBP

Save selected and go to entry  **Select all** **Clear all** **Save selected and next**

Selected sort order	Input order	Beneficiary name	Sort code *	Account number *	Details	Amount *	Attachment(s)
1	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <b>Lookup</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<b>Attachment(s)</b> None
2	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <b>Lookup</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<b>Attachment(s)</b> None
3	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/> <b>Lookup</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<b>Attachment(s)</b> None

The following table summarises Faster Payment instruction requirements:

Field Name	Optional/ Mandatory	Format	Remarks
Faster Payment checkbox	Optional	Checkbox	Displays dynamically when: Debit account location is GB Debit account currency is GBP Debit account sort code starts with 40 Debit account sort code is not 400515 Payment currency is GBP
Value date	Optional	Input box dd/mm/yyyy	Cleared and disabled dynamically when Faster Payment box is selected

### Details Screen

In the Priority Payment detail screen, a non-editable Faster Payment box indicates that the instruction is Faster Payment but will not display in non-Faster Payment instructions.



### ACH Credit Faster Payment Details Screen

**Payment Transit** > **Details** > **ACH Payment - details**

**New status** Pending Authorisation  
**Instruction reference number** 3355

To print the full payment record in a printer friendly format, please click the Printer icon. In the event of a large amount of data, there may be a delay in the print being generated.  
 To print only the content of this page, please use the Browser "Print" function.

[View payment activity](#) [Send to repair](#) [Repair now](#) [Reject](#)

**Instruction details**

**Value date (ddmm/yyyy)** ☒ Faster Payment (Faster Payment is the UK's same day value, non-BACS payment service.)

**Payment type** ACH Credits

**Beneficiary bank location** Great Britain

**Debit account** GB-GB-  
**Payment currency** GBP

**Customer reference**

**Payment set**

**Total number of entries** 2  
**Total amount** 2.00

**Selected sort order** ☒ Input order ☐ Beneficiary name

	Beneficiary name	Sort code	Account number	Details	Amount	Attachment(s)
1	Bene 1	0101			1.00	<a href="#">Attachment(s)</a> None
2	Bene 2				1.00	<a href="#">Attachment(s)</a> None

[View payment activity](#) [Send to repair](#) [Repair now](#) [Reject](#)

[Back to top](#)

### Acknowledgement Messages

An acknowledgement message follows the authorisation of a Faster Payment instruction. Only one acknowledgement is received for every instruction.

The following table explains the acknowledgement details:

Status	Status details	Conditions
Processed by Bank	Beneficiary credited	Acknowledgement received – beneficiary has been credited
	Accepted by beneficiary bank	Acknowledgement received – beneficiary bank has accepted the item.
	None (row not display)	All other conditions includes Acknowledgement not received To be processed as asynchronous
Rejected by Bank	Rejected by beneficiary bank	Rejected by beneficiary bank
	None (row not display)	All other conditions includes Insufficient funds Sort code is not FPS-able

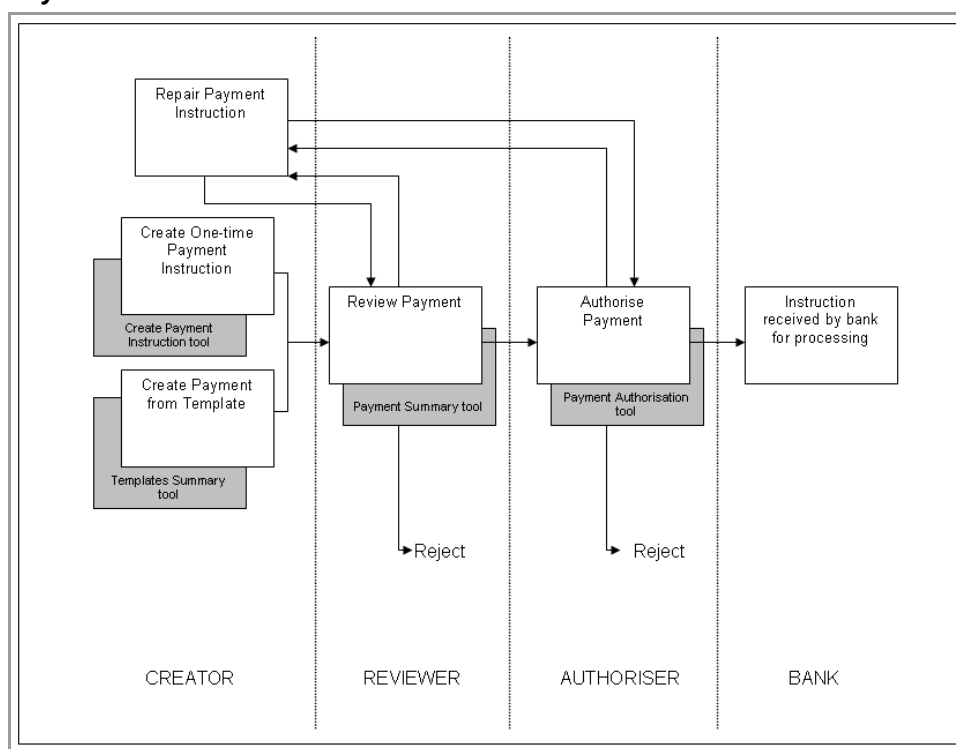
**Note:** For any condition with no immediate response from the beneficiary bank or the instruction is rejected by RPS, no Status details are provided.

## Appendix 2: Payment Reviewer feature

HSBCnet customers in the Asia-Pacific Region can set up a new type of user called 'payment reviewer' in the payment process. The role of this reviewer is explicitly to verify payment instructions prepared by another user (usually in a preparer role) before forwarding them to the payment authorisers. If you have been entitled as a reviewer by your System Administrator you have three options when dealing with a payment instruction. You can:

- Send it back to the creator/preparer for repair
- Forward it to the authoriser
- Reject the payment

### Payment workflow for dual transaction control with Reviewer role



The payment reviewer feature is only available with the following payment types:

- ACH Credit Payment
- ACH Debit Payment
- Cheque Outsourcing Service (all instrument type)
- Eurozone/SEPA Payment
- Inter-account Transfer
- Priority Payment
- Priority Payment Zengin

To use the payment reviewer feature your company has to request your Relationship Manager to add it to your company's subscribed HSBC*net* services.

## Accessing the Payment Reviewer tools

In the Payment Summary tool, a new 'Pending Review' column is added. If you are entitled as a payment reviewer, you are able to access the summary list by clicking the review button of the appropriate payment type.

### Payments Summary Tool

Payment Summary							
Enables you to enquire and action payment instructions listed by status. Subject to necessary entitlements, "Status Summary" columns provide enquiry functionality. "Pending Action Summary" columns provide Repair, Release, and Review functionality.							
Type	Status Summary				Pending Action Summary		
	Received or processed	Forward dated	Rejected	Pending	Repair	Release	Review
<a href="#">Cheque Outsourcing (COS) Batch</a>	▶	▶	▶	▶	16 ▶	6 ▶	▶
<a href="#">In-country Cashier's Order (COS)</a>	▶	▶	▶	▶	12 ▶	2 ▶	▶
<a href="#">Cross-border Cashier's Order (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">Demand Draft (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">Company Cheque (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">Local INR Demand Draft, India (COS)</a>	▶	▶	▶	▶	15 ▶	7 ▶	▶
<a href="#">At Par Company Cheque, India (COS)</a>	▶	▶	▶	▶	4 ▶	10 ▶	▶
<a href="#">Co Cheque on Corr Bank, India (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">DD Purchase, India (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">Remote Payout, India (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">Stop instruction request</a>							
<a href="#">Report lost instruction request</a>							
<b>All</b>					<b>47</b>	<b>25</b>	
* The numbers above are instruction counts at customer level.							

**Note:** Customers without the Reviewer service will not see the 'Review' column in the Pending Action Summary section.

## Reviewing payments

1. From the Payment – Pending Action Summary, click a button in the Review column for a payment type to display the Payment Pending Review Summary List.

## Payments Pending Review

**Action Summary** > Pending Review > Cheque Outsourcing > Pending review

Quick search

Debit account

Beneficiary name

Customer reference From  To  Instrument date (dd/mm/yyyy) From  To

Instrument number From  To  Amount From  To

**Apply** **Clear**

▼ Edit my view Hide details

To customize the display of either the Beneficiary Name or the Payee Name, click the appropriate button and then click "Save change to my view".

Display options:

☒ Beneficiary name ☐ Payee name

**Save change to my view**

To view payment details, click the amount of the instruction.  
To view payment activity details, click the status of the instruction.  
The asterisk indicates the instruction is created from a restricted template.  
The plus symbol indicates the instruction is a payables financing instruction.

**Review selected** **Send selected to repair** **Reject selected** **Select all** **Clear all**

In-country Cashier's Order

	Debit account	Instruction		Beneficiary name	Customer reference	Action
		Payment CCY	Amount			
<input checked="" type="checkbox"/>	002-011781-001			FV65864ICO	COSEmilyCO042501	
	INR	INR	20.00	30/04/2008	Pending review	
<input checked="" type="checkbox"/>	002-011781-001			FV65864ICO	COSEmilyCO042501	
	INR	INR	20.00	30/04/2008	Pending review	
<input type="checkbox"/>	002-011781-001			FV65864ICO	COSSDE3MXA05	
	INR	INR	43.21	03/07/2008	Pending review	
<input type="checkbox"/>	002-860534-001			# IN#BAPGN000000001	PAM36	
	INR	INR	42.00	24/04/2008	Pending review	

**Review selected** **Send selected to repair** **Reject selected** **Select all** **Clear all**

If your company uses Cheque Outsourcing service, you can process multiple payments by selecting them and clicking **Review selected**, **Send selected to repair** or **Reject selected**.

You can review instructions from both the Summary and Details screen with options to 'Review', 'Send to repair' and 'Reject' in the action menu.

- To review the payment from the summary screen, select 'Review' from the Action column. The Payment details acknowledgement screen displays. From the acknowledgment screen, click the Instruction reference link to view the details of the payment. Alternatively, you can click **Close window and refresh summary list** to send the payment for authorisation

**Details** Close

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**Payment Transit** > Details > Acknowledgement - Inter-account Transfer (review)

Please see below for the details of your request:

Information from the bank		
Instruction reference	Status	Errors or warnings encountered
65822CRO0L2U	Pending authorisation	Instruction may be updated by another user or another request. Your request cannot be processed. Please refresh the summary list for the latest details. (GPA0073-PS)

**Close window and refresh summary list** **Close**

[Back to top](#)

- To review the payment from the details screen, click the **Amount** link of the payment you wish to review in the Payment Pending Review list. The Payment details page displays.

4. From the Payment details screen you can:

- View payment activity
- Review the payment and send it for authorization
- Send the payment back to the preparer for repair
- Reject the payment

### Pending Review Details Screen

Payment Transit > Details > Priority Payment - Details	
<b>Instruction details</b>	
New status	Pending review
Instruction reference number	40952CX01DM8
<a href="#">View payment activity</a> <a href="#">Review</a> <a href="#">Send to repair</a> <a href="#">Reject</a>	
<b>1. Instruction details</b>	
Payment type	Priority Payment
Beneficiary bank location	Great Britain
Debit account	R15 Faster Pay Acct 40025020128848 400250-20128848
Payment currency	GBP
Amount in GBP	1.00
Rate	
Treasury reference number	
Value date	
Charges	Debit account
Reference for your account	40952CX01DM8
<b>2. Beneficiary bank details</b>	
Beneficiary bank id	SWIFT/BIC address ABBYGB2L
Specify bank name only	ABBEY NATIONAL PLC
Beneficiary bank address	WOOD GREEN SHOP CIT 179/187 HIGH ROAD LONDON N22 674 U K
<b>3. Beneficiary details</b>	
Beneficiary name	Testing Training! FP
Beneficiary address	
Beneficiary account number or IBAN	
Advised by	At
<b>4. Information for the beneficiary</b>	
<b>5. Instruction to bank</b>	
<b>6. Intermediary bank details</b>	
Intermediary bank location	Great Britain
Intermediary bank id	
Intermediary bank name	
Intermediary bank address	
Intermediary bank account number	
<b>7. Regulatory reporting</b>	
<b>8. Advising</b>	
<b>9. Instruction code</b>	
<b>10. Exchange contract details</b>	
<b>Tip: Advising</b> By adding an advice recipient to the payment instruction, the recipient will be automatically informed when the payment is sent to the bank for processing.	
<a href="#">View payment activity</a> <a href="#">Review</a> <a href="#">Send to repair</a> <a href="#">Reject</a>	
<a href="#">Back to top</a>	

5. If you selected 'Review', an acknowledgement confirms your action. Click **Close window and refresh summary list** to send it for authorisation.

Note:

- You must have Reviewer entitlement to be able to access these features.
- If you have created or repaired a payment, you are not allowed to 'Review' that payment. You will see an error message "There are no records available for display".

- If you have reviewed or repaired a payment, you are not allowed to authorise that payment.
- When the payment is submitted by the preparer or the repairer, the status is 'Pending review'.
- When the payment is reviewed by the reviewer, the status is 'Pending authorisation'.
- If your company has adopted Sole Transaction Control, the entitled user can individually create, review and authorise any payment.
- If your company has not subscribed to the Reviewer feature or you have not been entitled to the feature, you will still see the Pending review tab. However, an error message is displayed when you click the tab.
- Once the Payment Reviewer feature is turned on for a company by the bank, it cannot be revoked.

## Enquiring on payments pending review

You can enquire on instructions with 'Pending review' status by clicking a button under the Pending column of the Payment—Status Summary.

1. From the Payments—Status Summary click a button under the Pending column to view instructions with Pending review status. The Enquiry Summary – Pending Review screen displays.

### Payment Summary Pending Review

Payment Summary							
Enables you to enquire and action payment instructions listed by status. Subject to necessary entitlements, "Status Summary" columns provide enquiry functionality. "Pending Action Summary" columns provide Repair, Release, and Review functionality.							
Type	Status Summary				Pending Action Summary		
	Received or processed	Forward dated	Rejected	Pending	Repair	Release	Review
<a href="#">Cheque Outsourcing (COS) Batch</a>	▶	▶	▶	▶	16 ▶	6 ▶	▶
<a href="#">In-country Cashier's Order (COS)</a>	▶	▶	▶	▶	12 ▶	2 ▶	▶
<a href="#">Cross-border Cashier's Order (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">Demand Draft (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">Company Cheque (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">Local INR Demand Draft, India (COS)</a>	▶	▶	▶	▶	15 ▶	7 ▶	▶
<a href="#">At Par Company Cheque, India (COS)</a>	▶	▶	▶	▶	4 ▶	10 ▶	▶
<a href="#">Co Cheque on Corr Bank, India (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">DD Purchase, India (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">Remote Payout, India (COS)</a>	▶	▶	▶	▶	0 ▶	0 ▶	▶
<a href="#">Stop instruction request</a>							
<a href="#">Report lost instruction request</a>							
<b>All</b>					<b>47</b>	<b>25</b>	
* The numbers above are instruction counts at customer level.							

2. From the Enquiry Summary Screen, in the Quick Search tool, select 'Pending review' from the Payment status field and click **Apply**. The summary list of pending review instructions displays.

## Enquiry Summary – Pending review

Received or processed Forward Dated Rejected **Pending** Close

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Enquiry Summary > Pending > Priority Payment > Pending review

Quick Search

Instruction reference no.

Debit account Please select

Value date (dd/mm/yyyy) From To

Amount From To

Customer reference

Payment currency Please select

Payment status Pending review

Sub payment type Please select

Apply Clear

Maintain favourite accounts

Current account group All Accounts

To view payment details, click the amount of the instruction.  
To view payment activity details, click the status of the instruction.  
The plus symbol indicates the instruction is a payables financing instruction.

	Beneficiary name	Customer reference	Ccy	Amount	Value date (dd/mm/yyyy)	Status	Action
+	Testing 1	11303CROBL10	CAD	1,000.00		Pending review	
	Sylvia Carter	07173DND06U6	CAD	1,000.00	01/07/2008	Pending review	
	Mr. Sam John	26222CU00VNB	CAD	1,000.00	08/05/2008	Pending review	

3. Click a status link to view the payment details screen.

## Reviewing payments created from templates

If your company has subscribed to the Payment Reviewer feature, every payment submitted has the 'Pending review' status.

However, for instructions created from a Restricted Template, there are two possibilities:

- If authorisation is not required – review process is also not required
- If authorisation is required – the review process is mandatory and a user with 'Reviewer' status must be entitled.

Review process is also mandatory for instructions created from the **Create Payment Instruction** tool or from General templates.

## Viewing reviewer activity

Depending on your role in the company and your entitlements, you can view reviewer activity from the Account Services Activity Log tool on the Admin tab.

1. From the Admin tab, Account Services Activity log tool, select the Payments/Transfers option and click **Go**.

## Account Services Activity Log

- From the Activity Log Summary screen use the Quick Search filters to locate a specific payment with 'pending review' status. Alternatively, you can click the Activity date/time link of a pending review instruction from the summary list displayed.

## Activity Log Summary - Payments

Activity date/time	Action type	Instruction type	Status after activity	CCY	Amount	Performed by
05/05/2008 11:01	Create using Restricted Templ	Priority Payment	Pending Review	CAD	1,001.00	Carter, Simon
05/05/2008 10:59	Create using Restricted Templ	Priority Payment	Pending Review	CAD	1,001.00	Carter, Simon
05/05/2008 10:57	Authorise	Restricted Templ - Priority Pymt	Received by Bank	CAD	1,001.00	Carter, Simon
05/05/2008 10:55	Create	Restricted Templ - Priority Pymt	Pending Authorisation	CAD	1,001.00	Carter, Simon
05/05/2008 08:40	Create	Priority Payment	Pending Review	CAD	1.00	Carter, Simon
02/05/2008 15:32	Create	Inter-account Transfer	Pending Review	GBP	1,000.00	Carter, Simon
02/05/2008 15:26	Create	ACH Credits	Pending Review	GBP	2,887.00	Carter, Simon
02/05/2008 15:20	Create	Priority Payment	Pending Review	CAD	1,000.00	Carter, Simon
01/05/2008 16:36	Create	Priority Payment	Pending Review	CAD	1,000.00	Carter, Simon

The Activity Log details screen displays showing the details of the pending review instruction.



**Activity Log details screen**

Activity Detail

Activity Summary

Close

My HSBCnet | Feedback | Help

Activity Log > Activity Detail > Activity Log details

Activity date/time

05/05/2008 11:01

Performed by

Carter, Simon

Action type

Create using Restricted Templ

Instruction type

Priority Payment

Status after activity

Pending Review

Information from the Bank

New status

Pending Review

Instruction reference no.

26222CU00VNB

Instruction Details

Beneficiary bank location

Canada

Debit account

R15 Faster Pay Acct 40025020126848 400250-20126848

Payment currency

CAD

Amount in CAD

1,001.00

Value date(dd/mm/yyyy)

05/05/2008

Reference for your account

26222CU00VNB

Beneficiary bank name

Bank of Tokyo

Beneficiary bank address

123456, Still creek drive

Charge to

Shared

Beneficiary name

Mr. Sam John

Beneficiary address

Advised by

Advised at

Remittance information

Intermediary bank location

Canada

Attachment: None

### ***Appendix 3: South Korea Digital Signing***

A digital certificate is an electronic document that establishes a party's credentials when conducting business transactions on the web. Digital certificates are issued by a certificate authority and contain a user's name, expiration dates, copy of the certificate holder's public key and the digital signature of the certificate-issuing authority so that a recipient can verify that the certificate is real. Some digital certificates conform to a standard such as X.509.

HSBC*net* now requires user authentication with a digital signature for all instructions involving a Korea resident account.

A digital signature is required when authorising instructions involving a Korea resident account for the following payment types:

- Priority Payment
- Inter-account transfer
- Customer Transfer
- Bank-to-bank Transfer
- ACH credits
- ACH debits

The new criteria for this requirement are:

- Digital Signature is required for all instructions made from a Korea resident account irrespective of whether the business is domiciled in Korea or has a Korean customer ID
- Digital Signature is no longer required to authorise a restricted template
- All instructions created using a Restricted Template will not be automatically authorised. Upon submission by the creator, the instruction will have a Pending Authorisation status even if the instruction was created using a restricted template so that the System can enforce the digital signature requirement. This applies to customers set up with and without the Reviewer option.

## See Also

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[Registration and Navigation](#)

[Reports and Files Download](#)

[Creating Custom Reports](#)

[System Administration: User Entitlement](#)