Smartform – Frequently Asked Questions

Q1: Why shall I use Smartform?
A: Smartform is an innovative tool to simplify your paper-based **RMB payment** application. It can help you to validate the completeness of your input before printing. The payment information in bar code can be imported into our system seamlessly through our advanced capture technology, mitigating manual intervention and streamlining processing. During your filling, payment amount in Chinese, application date and return receipt can be generated automatically. You can also save the payment instruction as template for future use as you like.

Q2: Where can I obtain Smartform?
A: You can contact your relationship manager or visit our website to download the Smartform from download centre freely.

Q3: What version of Adobe is required on my PC?
A: Smartform is built based on Adobe platform, which is purely free software that can be downloaded freely from www.adobe.com. As long as your PC is installed with Adobe reader 6.0 or above version, you can open it for use.

Q4: Why some fields are mandatory to be filled in?
A: Smartform is designed to enforce essential elements including applicant name, debit a/c, beneficiary bank name, beneficiary name, beneficiary a/c number, remitting bank/ address, beneficiary bank address, debit amount, application date to be mandatory to avoid any missing before printing.
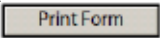
Q5: Shall I pay more transaction charge for Smartform payment?
A: There is no additional charge for Smartform application against traditional paper-based payment.

Q6: If Smartform is submitted to bank after standard cut-off time, how will Smartform be dealt?
A: Our counter staff will accept the Smartform and scan it into our bank system, but this instruction will be processed on T+1 working day.

Q7: How should I print the Smartform?
A: Please click the [Print Form] button on the upper-right corner of the Smartform to print after you complete the input. **DO NOT** choose "Print" option in bar tool, which may not trigger Smartform to generate a validated barcode.

Q8: If I accidentally print the Smartform from tool bar and deliver to bank, what will happen?
A: If the barcode can be recognized by our banking system and the captured information is same as that demonstrated on Smartform, we will process it. Otherwise, the bank will manually handle the instruction based on the information demonstrated on the form.

Q9: How can I save the Smartform?
A: You can use "Save as" function in tool bar to save the form as a template in PDF format for future use.

Q10: Do I need to sign on the Smartform?
A: Yes. Although Smartform is regarded as an innovative RMB payment instruction, authorised signature/stamp(s) is also needed before delivering to bank for processing.

Q11: Will the Smartform delivered via fax be accepted by your bank?
A: To ensure the barcode can be recognized by banking system smoothly, delivery via fax would not be accepted by bank.

Q12: Do your bank accept Smartform filled by handwriting?
A: Smartform filled by handwriting can only be processed as a normal paper payment. To avoid delay and error due to manual processing, we don't accept Smartfom filled by handwriting.

Q13: Can Smartform be used in all your branches?
A: At present, we will promote Smartform in most of our branches, while not all of them can provide this service. For the usage and service scope, please enquire our local branch or contact your Relationship Manager/Relationship Representative.