



BOCNET (Corp.) RMB Service Guide

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I. Introduction

The internationalization of China's Renminbi (RMB) has been enhanced in recent years with the increased representation of its currency in corporate settlements. With the closer collaboration between Mainland and Macau, especially in terms of accelerated development of tourists and increased flows of goods and services and even employment, BOC Online Banking Corporate Services (hereinafter BOCNET (Corp.)) have continuously broadened its scope and range of services in the operation of RMB business.

Under the policy guidance of the relevant regulatory authorities in the Mainland and Macau, BOCNET (Corp.) has now launched RMB payment facilities of which you can conduct internal transfers and outward remittance in form of original currency (e.g. no conversion of RMB).

II. Services Introduction

Scope of Service

RMB payment facilities have been implemented to the following functions of BOCNET (Corp.):

1. Internal Transfer
2. Third Party Transfer (Registered Credit A/C)
3. Third-Party Transfer (Free Input of Credit A/C)
4. Remittance (Registered Beneficiary)
5. Remittance(Free Input of Beneficiary)
6. Remittance Beneficiary Management
7. Batch Services

Operational Guideline

1. Internal Transfer, Third Party Transfer (Registered Credit A/C), and Third Party Transfer (Free Input of Credit A/C)

You can now place an immediate, pre-set or even regular RMB transfer instruction on BOCNET (Corp.).

Gentle Reminder: To utilize Third Party Transfers (Free Input of Credit A/C) in RMB, an e-Certificate authentication is essential.

(1) Operational process for transfers between RMB accounts

The operational procedure for RMB transfers is similar to the one in general transfers, whilst users need to allocate particular attention to the constraint of RMB transactions, that is, no conversion of RMB is allowed for each transfer. In other words, the debit and credit account for each RMB transfer shall be RMB accounts. The onscreen illustration is as below.

Internal Transfer

Debit Account: 881-1/Savings:01-88-10-170170 Debit Currency: Renminbi(RMB)

Transfer Date: 2014/11/14 (YYYY/MM/DD)

Remark:

Select	Account Ref. Name	Credit Account	Credit Currency	Transfer Currency	Transfer Amount (up to 2 decimal points)
☒	881-2	31-88-10-888849	Renminbi(RMB)	Credit Currency	100
☐	881-3	31-88-10-888857	***	Credit Currency	
☐		31-88-10-888865	***	Credit Currency	
☐	MOP-CUR	01-01-20-010184	Macao Pataca(MOP)	Credit Currency	

Total 14 Record(s) Total 2 Page(s) Current Position Page 2 First Page | Previous Page | Next Page | Last Page Jump to Page 2

(2) System control for RMB transactions

Once a user completed transaction details and click on the [Confirm] button, BOCNET (Corp.) will examine whether the 'Debit Currency' and/or 'Credit Currency' have involved RMB. If RMB option has been designated in any of the fields, BOCNET (Corp.) will impose additional requirement on the other field, that is, RMB option shall be simultaneously selected.

Should the abovementioned requirement is not in compliance the related transaction instruction will be highlighted in yellow. BOCNET (Corp.) will not proceed to the next page unless all transaction details have been corrected.

Illustration of Internal Transfer/Third Party Transfer (Registered Credit A/C)

Internal Transfer

Debit Account: 881-1/Savings:01-88-10-170170 Debit Currency: Renminbi(RMB)

Transfer Date: Immediate Pre-set Cycle
2014/11/14 YYYY/MM/DD

Remark:

Select	Account Ref. Name	Credit Account	Credit Currency	Transfer Currency	Transfer Amount (up to 2 decimal points)
☒	881-2	31-88-10-888849	Renminbi(RMB)	Credit Currency	100
☒	881-3	31-88-10-888857	U.S. Dollar(USD)	Credit Currency	100
☒		31-88-10-888865	Australian Dollar(AUD)	Credit Currency	100
☒	MOP-CUR	01-01-20-010184	Macau Pataca(MOP)	Credit Currency	100

Total 14 Record(s) Total 2 Page(s) Current Position Page 2 First Page Previous Page Next Page Last Page Jump to Page 2

Confirm

Important Notice :

- "Cycle" implies that Customer can create a Cycle Order that is auto scheduling regular transfer.
- Immediate transfers in same currency or involving HKD/MOP exchange can be processed instantly.
- All Pre-set and Cycle transfers can only be executed on bank working days and would be processed on the next business day.
- If the next execution date of Cycle Order falls on bank holiday, the transfer will be processed on the next business day.
- The exchange rates and the converted transaction amounts displaying on the screens are for reference only. All Immediate, Pre-set and Cycle Transfers, which are involving foreign exchange, would be processed with the exchange rates upon the time of execution.
- The value day of interest accrual for transfers processed on banking holidays, if any, will be the 1st working day after such holiday.
- Transfer involving exchange in RMB would not be accepted.

Illustration of Third Party Transfer (Free Input of Credit A/C)

Third Party Transfer (Free Input of Credit A/C)

Debit Account: 881-1/Savings:01-88-10-932932 Debit Currency: Renminbi(RMB)

Transfer Date: Immediate Pre-set Cycle
2014/11/14 YYYY/MM/DD

Remark:

Seq.	Credit Account	Credit Currency	Transfer Currency	Transfer Amount (up to 2 decimal points)	Reference Name
1	010110010101	Macau Pataca(MOP)	Credit Currency	100	Register as regular beneficiary
2	011110111111	Hong Kong Dollar(HKD)	Credit Currency	100	Register as regular beneficiary
3	018810888888	Renminbi(RMB)	Credit Currency	100	Register as regular beneficiary
4		Macau Pataca(MOP)	Credit Currency		Register as regular beneficiary
5		Macau Pataca(MOP)	Credit Currency		Register as regular beneficiary
6		Macau Pataca(MOP)	Credit Currency		Register as regular beneficiary
7		Macau Pataca(MOP)	Credit Currency		Register as regular beneficiary
8		Macau Pataca(MOP)	Credit Currency		Register as regular beneficiary
9		Macau Pataca(MOP)	Credit Currency		Register as regular beneficiary
10		Macau Pataca(MOP)	Credit Currency		Register as regular beneficiary

Confirm

The steps of preview, confirm and approve for RMB transactions are the same as general transactions, please refer to related section in our user manual.

(3) Gentle reminder for RMB transactions

Please kindly pay attention to the Important Notice on BOCNET (Corp.) session.

☒	881-2	31-88-10-888849	
☐	881-3	31-88-10-888857	
☐		31-88-10-888865	
☐	MOP-CUR	01-01-20-010184	
Total 14 Record(s) Total 2 Pa			
Confirm			

Important Notice :

1. "Cycle" implies that Customer can create a Cycle Order that is auto
2. Immediate transfers in same currency or involving HKD/MOP exchar
3. All Pre-set and Cycle transfers can only be executed on bank workin
4. If the next execution date of Cycle Order falls on bank holiday, the
5. The exchange rates and the converted transaction amounts display
6. processed with the exchange rates upon the time of execution.
6. The value day of interest accrual for transfers processed on bankin
7. Transfer involving exchange in RMB would not be accepted.

2. Remittance (Registered Beneficiary), Remittance (Free Input of Beneficiary), and Remittance Beneficiary Management

You can now request an RMB outward remittance (debited from your RMB account at BOC Macau) to beneficiary account(s) other than BOC Macau.

Gentle Reminder: To utilize the functions of RMB remittance - Remittance (Registered Beneficiary), Remittance (Free Input of Beneficiary), and Remittance Beneficiary Management, an e-Certificate authentication is essential.

(1) How do we identify whether the registered beneficiary is applicable in receiving RMB payments?

After the implementation of BOCNET (Corp.) system upgrade, users will find additional labels being allocated to the 'Registration Channel' field on the list 'Registration Beneficiary', namely 'Only RMB', 'Allow RMB' and 'Non RMB'. These labels will help you in identifying applicable beneficiaries of RMB payments.

Main Page	Banking Services	Payroll Services	Other Services	Market Info	Batch Services	System Mgmt	Logout
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Remittance (Registered Beneficiary)

Beneficiary's Name		Beneficiary Ref.	
Beneficiary's Account			

[Enquire](#)

Outward Remittance	Beneficiary Ref.	Beneficiary's Name/ Address	Beneficiary's Account	Beneficiary's Bank/ Address	Bank SWIFT	Bank Code	Daily Receiving Limit (HKD Equivalent)	Registration Channel
Select		收款人名	1241240510441560	收款人銀行		CN104585039012	500,000.00	Counter Only RMB
Select	test1113	收款人名稱 收款人地址	1234125412541251 2	東莞銀行 廣東省 東莞銀行股份有限公司		CN313602088017	50,000.00	BOCNET Only RMB
Select	test	收款人名稱 收款人地址	12541251551	中國銀行 珠海分行		CN104585039012	500,000.00	BOCNET Only RMB
Select		珠海市貿易分公司 ADD 珠海市103	AA001	中國銀行 珠海分行	BKCHCNBJ45P	CN781393010054	500,000.00	Counter Only RMB
Select		HONG KONG UNIVERSITY ABC ABC	AA003	HSBC HK HSBC HK HSBC HK HSBC C HK	HSBCHKH4H4KH		5,000,000.00	Counter Allow RMB
Select		GUANG DONG TOYS COMPANY LIMITED	AA004	BANK OF CHINA GUANG DONG BR ANCH	BKCHCNBJ400		50,000,000.00	Counter Non RMB
Select		TSTING TESTING 4	AA008	交通銀行 上海分行			50,000,000.00	Counter Non RMB
Select		TESTING TESTING 7	AA001	NATIONAL WESTMINSTER BANK P LC ADD: ABACADSFASDFASD 12545 87	NWBKGB2LXXX	/SC062452	5,000,000.00	Counter Allow RMB
Select		TESTING TESTING 8	AA0012	BANK OF MONTREAL CANADA ADD: ASDFASDF5645F		/CC00105265	50,000,000.00	Counter Allow RMB
Select	C01	ADD 001 收款人地址	c001	交通銀行 上海市 交通銀行 上海市分 行營業部		CN301290050029	50,000.00	BOCNET Only RMB

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(2) Explanation for three types of registered beneficiary

Non RMB – RMB cannot be designated as ‘Debit Currency’, ‘Charge Currency’ or ‘Remitting Currency’.

Allow RMB – RMB can be designated as ‘Debit Currency’ and ‘Remitting Currency’.

Only RMB – RMB is the default input of ‘Remitting Currency’ and the ‘Debit Currency’ must be in RMB correspondingly. In addition correspondent bank charges must be paid by remitter and users are free to leave a ‘Message to Beneficiary’ using either traditional Chinese or English.

Main Page	Banking Services	Payroll Services	Other Services	Market Info	Batch Services	System Mgmt	Logout
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Remittance(Registered Beneficiary's A/C)

☒ **I / We have read and agreed with the Terms and Conditions for this transaction** ([Please click here for viewing the Terms](#))

Beneficiary's Name/ Address	收款人地址	Debit Account	*****Please select account*****
		Debit Currency	***
		Charge Account	*****Please select account***** (Note 1)
		Charge Currency	***
Beneficiary's Account	124125410416	Remitting Currency	***
Beneficiary's Bank/ Address	Bank : 收款銀行	Remitting Amount	round off to 2 decimal places (Please be aware of the remitting amount limit.)
	Bank Code (Note 2): Branch / Sub-branch Additional Info. (Not mandatory):	Correspondents Bank Charge (Note 3)	☒ Paid by Beneficiary ☐ Paid by Remitter
Bank SWIFT	BKCHHKHHXXX	Beneficiary Nature	*****Please Select*****
Message to Beneficiary		Remittance Purpose	*****Please Select*****
		Remitting Date	☒ Immediate ☐ Pre-set 2014/11/14 YYY/MM/DD
Remarks to Approver			

[Confirm](#) [Back](#)

Main Page Banking Services Payroll Services Other Services Market Info. Batch Services System Mgmt. Logout			
Remittance(Registered Beneficiary's A/C)			
☐ I / We have read and agreed with the Terms and Conditions for this transaction(Please click here for viewing the Terms)			
Beneficiary's Name/ Address	ADD 001	Debit Account	*****Please select account*****
	收款人地址	Debit Currency	***
Beneficiary's Account	c001	Charge Account	*****Please select account***** (Note 1)
		Charge Currency	***
Beneficiary's Bank/ Address	Bank : 交通銀行 上海市 交通銀行上海市分行營業部 (Note 2) :	Remitting Currency	Reminbi(RMB)
		Remitting Amount	round off to 2 decimal places (Please be aware of the remitting amount limit.)
		Correspondents Bank Charge (Note 3)	☐ Paid by Beneficiary ☒ Paid by Remitter You bear all charges of the payment, including the beneficiary bank charges, the correspondent bank charges as well as the remitting bank charges. Bank of China Macau Branch will debit your account for payment of the surcharges after the exact amount has been identified.
Message to Beneficiary	CNAPS bank code	CN301290050029	Beneficiary Nature *****Please Select *****
Remarks to Approver		Remittance Purpose	*****Please Select *****
		Remitting Date	☒ Immediate ☐ Pre-set 2014/11/14 @ YYYY/MM/DD
Confirm Back			

The steps of preview, confirm and approve for RMB transactions are the same as general transactions, please refer to related section in our user manual.

(3) Remittance (Free Input of Beneficiary) – How to operate RMB remittance

The classification of Free Input of Beneficiary has been expanded, namely ‘General Remittance’, ‘RMB Remittance (except to Mainland China)’ and ‘RMB Remittance (to Mainland China)’. Users can choose one of those to suit your business demands.

Main Page Banking Services Payroll Services Other Services Market Info. Batch Services System Mgmt. Logout		
Remittance(Free Input of Beneficiary)		
General Remittance	RMB Remittance (except to Mainland China)	RMB Remittance (to Mainland China)

(4) Remittance (Free Input of Beneficiary) – Explanation for three types of remittance

General Remittance – RMB cannot be designated as ‘Debit Currency’, ‘Charge Currency’ or ‘Remitting Currency’

Main Page Banking Services Payroll Services Other Services Market Info Batch Services System Mgmt Logout			
Remittance(Free Input of Beneficiary) - General Remittance			
☒ I / We have read and agreed with the Terms and Conditions for this transaction(Please click here for viewing the Terms)			
Please select remitting region / bank		☒ Branches / Institution in BOC Group ☐ Macau ☐ Hong Kong ☐ Mainland China ☐ Overseas	
Beneficiary's Name		Debit Account	*****Please select account*****
		Debit Currency	***
Beneficiary's Address		Charge Account	*****Please select account***** (Note 1)
		Charge Currency	***
Beneficiary's Account		Beneficiary Nature	*****Please Select*****
Beneficiary's Bank/ Address	Country / Region :	***SELECT***	
	Bank :	***SELECT***	
	Branch / Sub-branch Additional Info. (Not mandatory) :		
Remitting Amount	round off to 2 decimal places (Please be aware of the remitting amount limit.)	Remitting Currency	***
Register as Regular Beneficiary	☒ Not Register ☐ Register	Correspondents Bank Charge (Note 4)	☒ Paid by Beneficiary ☐ Paid by Remitter
Message to Beneficiary		Remittance Purpose	*****Please Select*****
		Remitting Date	☒ Immediate ☐ Pre-set 2014/11/14 YYYY/MM/DD
Remarks to Approver			
Confirm Back			

RMB Remittance (except to Mainland China) – RMB could be selected as ‘Remitting Currency’. ‘Debit Currency’ must be in RMB when the corresponding ‘Remitting Currency’ is in RMB.

Main Page Banking Services Payroll Services Other Services Market Info Batch Services System Mgmt Logout			
Remittance(Free Input of Beneficiary) - RMB Remittance (except to Mainland China)			
☒ I / We have read and agreed with the Terms and Conditions for this transaction(Please click here for viewing the Terms)			
Please select remitting region / bank		☒ Branches / Institution in BOC Group ☐ Macau ☐ Hong Kong ☐ Overseas	
Beneficiary's Name		Debit Account	*****Please select account*****
		Debit Currency	***
Beneficiary's Address		Charge Account	*****Please select account***** (Note 1)
		Charge Currency	***
Beneficiary's Account		Beneficiary Nature	*****Please Select*****
Beneficiary's Bank/ Address	Country / Region :	***SELECT***	
	Bank :	***SELECT***	
	Branch / Sub-branch Additional Info. (Not mandatory) :		
Remitting Amount	round off to 2 decimal places (Please be aware of the remitting amount limit.)	Remitting Currency	***
Register as Regular Beneficiary	☒ Not Register ☐ Register	Correspondents Bank Charge (Note 4)	☒ Paid by Beneficiary ☐ Paid by Remitter
Message to Beneficiary		Remittance Purpose	*****Please Select*****
		Remitting Date	☒ Immediate ☐ Pre-set 2014/11/14 YYYY/MM/DD
Remarks to Approver			
Confirm Back			

RMB Remittance (to Mainland China) - RMB is the default input of ‘Remitting Currency’ and the ‘Debit Currency’ must be in RMB correspondingly. In addition correspondent bank charges must be paid by remitter and users are free to leave a ‘Message to Beneficiary’ using either traditional Chinese or English.

Main Page Banking Services Payroll Services Other Services Market Info Batch Services System Mgmt Logout			
Remittance(Free Input of Beneficiary) - RMB Remittance (to Mainland China)			
☐ I / We have read and agreed with the Terms and Conditions for this transaction(Please click here for viewing the Terms)			
Please select remitting region / bank: ☒ Branches / Institution in BOC Group ☐ Mainland China			
Beneficiary's Name		Debit Account	*****Please select account*****
		Debit Currency	***
Beneficiary's Address		Charge Account	*****Please select account***** (Note 1)
		Charge Currency	***
Beneficiary's Account		Beneficiary Nature	*****Please Select*****
Beneficiary's Bank/ Address: Province/City: ***SELECT*** Bank: ***SELECT***			
Remitting Amount: round off to 2 decimal places (Please be aware of the remitting amount limit.)		Remitting Currency: Renminbi(RMB)	
Register as Regular Beneficiary: ☒ Not Register ☐ Register		Correspondents Bank Charge (Note 4): ☒ Paid by Remitter you bear all charges of the payment, including the beneficiary bank charges, the correspondent bank charges as well as the remitting bank charges. Bank of China Macau Branch will debit your account for payment of the surcharges after the exact amount has been identified.	
Message to Beneficiary:		Remittance Purpose: *****Please Select*****	
Remarks to Approver:		Remitting Date: ☒ Immediate ☐ Pre-set 2014/11/14 YYYY/MM/DD	
Confirm Back			

When the beneficiary's bank does not appear in the drop-down menu, user can select 'other' and input the accurate 12-digit CNAPS number for transaction proceeding.

Gentle Reminder: Please enquire the accurate CNAPS number from your remittance beneficiary or beneficiary bank. Incorrect numbers may lead to potential return of remittance, in such case the remitter will be charged with any service fees accrued.

Beneficiary's Bank/ Address	Province/City :	Other
	Bank :	Other
	CNAPS bank code(Note 5) :	/CN

The steps of preview, confirm and approve for RMB transactions are the same as general transactions, please refer to related section in our user manual.

(5) How to register RMB beneficiary using an e-Certificate

The classification of beneficiary has been expanded to three types, namely 'Add General Beneficiary', 'Add RMB Beneficiary (except to Mainland China)' and 'Add RMB Beneficiary (to Mainland China)'. Users can choose one of those to suit your business demands.

Main Page Banking Services Payroll Services Other Services Market Info Batch Services System Mgmt Logout			
Add Beneficiary			
Add General Beneficiary		Add RMB Beneficiary (except to Mainland China)	
		Add RMB Beneficiary (to Mainland China)	

(6) Explanation of three types of free input remittance beneficiary

Added General Beneficiary – This type of beneficiary can't support RMB remittance and will be classified as 'Non RMB' beneficiary.

Main Page Banking Services Payroll Services Other Services Market Info Batch Services System Mgmt Logout	
Add General Beneficiary	
Please select remitting region / bank: ☒ Branches / Institution in BOC Group ☐ Macau ☐ Hong Kong ☐ Mainland China ☐ Overseas	
Beneficiary Ref.	
Beneficiary's Name	
Beneficiary's Address	
Beneficiary's Account	
Beneficiary's Bank/ Address	Country / Region : ***SELECT*** Bank : ***SELECT*** Branch / Sub-branch Additional Info. (Not mandatory) :
Beneficiary Daily Receiving Limit(HKD equivalent)	
Confirm Back	

Add RMB Beneficiary (except to Mainland China) – This type of beneficiaries can support either non-RMB remittance or RMB remittance, and will be classified as 'Allow RMB' beneficiary.

Main Page Banking Services Payroll Services Other Services Market Info Batch Services System Mgmt Logout	
Add RMB Beneficiary (except to Mainland China)	
Please select remitting region / bank: ☒ Branches / Institution in BOC Group ☐ Macau ☐ Hong Kong ☐ Overseas	
Beneficiary Ref.	
Beneficiary's Name	
Beneficiary's Address	
Beneficiary's Account	
Beneficiary's Bank/ Address	Country / Region : ***SELECT*** Bank : ***SELECT*** Branch / Sub-branch Additional Info. (Not mandatory) :
Beneficiary Daily Receiving Limit(HKD equivalent)	
Confirm Back	

Add RMB Beneficiary (to Mainland China) – This type of beneficiaries can only support RMB remittance, and will be classified as 'Only RMB' beneficiary.

Main Page Banking Services Payroll Services Other Services Market Info Batch Services System Mgmt Logout	
Add RMB Beneficiary (to Mainland China)	
Please select remitting region / bank: ☒ Branches / Institution in BOC Group ☐ Mainland China	
Beneficiary Ref.	
Beneficiary's Name	
Beneficiary's Address	
Beneficiary's Account	
Beneficiary's Bank/ Address	Province/City : ***SELECT*** Bank : ***SELECT***
Beneficiary Daily Receiving Limit(HKD equivalent)	
Confirm Back	

When the beneficiary's bank does not appear in the drop-down menu, user can select 'other' and input the accurate 12-digit CNAPS number for transaction proceeding.

*Gentle Reminder: Please check with the beneficiary / beneficiary's bank for correct CNAPS number, incorrect numbers may lead to **return of remittance occur, the Remitter will be charged with any fees occurred.***

Beneficiary's Bank/ Address	Province/City :	Other
	Bank :	Other
	CNAPS bank code :	/CN

(7) Gentle reminder for RMB remittances

- Please kindly pay attention to the Important Notice on BOCNET (Corp.) session.

Message to Beneficiary	
Remarks to Approver	

Note 1: The application fee for this remittance will be charged from this account.

Note 2: Bank Code would be the representative code for the beneficiary bank in its loc

Note 3: Correspondents Bank Charge would be the handling charges levied by intern^r remitter.

Important Notice:

- Whenever transaction involving exchange, transaction amount can't exceed HKI
- The limit of Remitting Amount will be varied with reference to different Remitting
- Remitting Date can only be Macau Bank working day. You can enquire Macau Ba
- "Intermediate" in the Remitting Date field implies that the remittance will be pro
- The authorized Pre-set remittance will be processed in the morning of the pre-s
- The Debit Account of RMB Remittance must be in RMB.

- The CNAPs No. is the representative code of Chinese beneficiary bank in National Clearing System for processing RMB remittance.
- CNAPS bank code must be 12 characters of Number.
- The success of RMB remittance(s) is dependent on the Region of Beneficiary(ies), Beneficiary Bank, Beneficiary(ies) and Remittance Purpose. The Bank will not guarantee your remittance(s) success. Should return of remittance occurs, the Remitter will be charged with any fees occurred.
- The processing time for RMB remittance to banks other than BOC Macau, shall be affected by China Public Holidays.

3. Batch Payment

RMB payment facilities have been integrated to BOCNET (Corp.) batch payment services, whilst users need to pay particular attention to the constitute of the uploaded batch payment file. In one single payment file, RMB payment instruction cannot be mixed with non-RMB payment instructions.

Gentle reminder: To utilize batch payment services, users are required to equip with e-Certificate authentication.

(1) How to place an RMB batch payment instruction

Prior submitting any batch payment file, user shall see an additional option for RMB payments. To place an RMB instruction, user can simply click on the option of ‘Yes’ and then upload the corresponding payment file. It should be noted:

Select ‘yes’ – The currency of debit account and credit account must be RMB in payment file.

Select ‘No’ - The currency of debit account and credit account must be non RMB in payment file.

Upload Payment File

Payment File	
RMB Payment	☐ No ☐ Yes
All payment records in RMB Payroll file should be in RMB and the debit account for such payroll file must also be in RMB. The success of such RMB remittance(s) is subject to various factors such as the region of beneficiary(ies), the beneficiary bank, etc. Should return of remittance occurs, the Remitter will be charged with any fees occurred.	
Confirm	

(2) New template for batch payment services

To utilize RMB batch payment services, users must download the newly informed template from ‘Batch Services>Batch Payment>Download Template’, this template is also applicable to non RMB batch payment instructions.

In column P of the template, you will find a header named ‘REM-PUR’. Users are required to input a 4-digit phase indicating the remittance purpose for RMB batch payment.

N	O	P
DEBIT-AC-NUM	DAC	REM-PUR

Remittance purposes are summarized as below:

GOOD -> Payment for goods
COST -> Processing cost
TRAN -> Transportation charge
INVE -> Fund for investment
LOAN-> Loan repayment / Fund contribution
TUIT -> Tuition fee
PART -> Participation fee
SERV -> Service charge
DEPO -> Deposit transfer
OTHR -> Others

(3) Further requirements on RMB batch payments

1. Credit currency and debit currency should be in RMB simultaneously.
2. Payment mode for RMB remittance must be 'OUR'.
3. Remittance purpose should be a 4-digit phase of which summarized as above.
4. Bank code is a compulsory input for RMB remittance to Mainland China.

Gentle reminder: please refer to the template for detailed format requirements.

BOCNET (Corp.) will warn you when potential input error has been detected. User cannot proceed to the preview section unless all transaction details have been corrected.

Main Page Banking Services Payroll Services Other Services Market Info Batch Services System Mgmt Logout												
4		0900BOC304	4 LTD	11006752864	RMB 70,000.00	84,735.00	PCBCCNBJUJX	CNAPS104561514313	SHA	***Please Select***	vmiboc 4	5843_Payme nt mode incorr ed 5839_Remitta nce Purpose in correct
5		0900BOC305	5 LTD	11006752865	RMB 60,000.00	72,630.00	HSBCCNHSBJG	CNAPS104562001007	SHA	***Please Select***	vmiboc 5	5843_Payme nt mode incorr ed 5839_Remitta nce Purpose in correct
6		0900BOC306	6 LTD	11006752866	RMB 50,000.00	60,525.00	ICBCCNHSBJG	CNAPS104562001015	SHA	***Please Select***	vmiboc 6	5843_Payme nt mode incorr ed 5839_Remitta nce Purpose in correct
7		0900BOC307	7 LTD	11006752867	RMB 40,000.00	48,420.00	ICBCCNHSBJG	CNAPS104562001023	SHA	***Please Select***	vmiboc 7	5843_Payme nt mode incorr ed 5839_Remitta nce Purpose in correct
8		0900BOC308	8 LTD	11006752868	RMB 30,000.00	36,315.00	ICBCCNHSBJG	CNAPS104562001031	SHA	***Please Select***	vmiboc 8	5843_Payme nt mode incorr ed 5839_Remitta nce Purpose in correct
9		0900BOC309	9 LTD	11006752869	RMB 20,000.00	24,210.00	ICBCCNHSBJG	CNAPS104562001039	SHA	***Please Select***	vmiboc 9	5843_Payme nt mode incorr ed 5839_Remitta nce Purpose in correct
10		0900BOC310	10 LTD	11006752870	RMB 10,000.00	12,105.00	CHASUS33	123456789	SHA	Others	vmiboc 10	5843_Payme nt mode incorr ed 5839_Remitta nce Purpose in correct

The steps of preview, confirm and approve for RMB transactions are the same as general transactions, please refer to related section in our user manual.

(4) Gentle reminder for RMB batch payments

- Please kindly pay attention to the Important Notice on BOCNET (Corp.) session.

Main Page Banking Services Payroll Services Other Services Market Info Batch Services System Mgmt Logout												
Upload Payment File												
Payment File	Upload											
RMB Payment	☐ No ☒ Yes All payment records in RMB Payroll file should be in RMB and the debit account for such payroll file must also be in RMB. The success of such RMB remittance(s) is subject to various factors such as the region of beneficiary(ies), the beneficiary bank, etc. Should return of remittance occurs, the Remitter will be charged with any fees occurred.											
Confirm												

Important Notice :

- Accept Excel or CSV file.
- Payments in each upload file must be authorized completely within the 30 days after uploaded. Otherwise, these payments will be cancelled by system automatically.
- Each payment in the file has amount limit, if the transaction amount exceeds such limit, the transaction will be failed eventually during system process. Please be aware that such transaction should be requested via our bank counter for manual process. The limits are mainly:
 - Each payment transaction limit is up to HKD 8,000,000.00 equivalent if it is involved in foreign exchange.
 - Each currency has different outward remittance limit. Any remittance exceeding such limit will eventually be rejected during system process.
- If the uploaded payment file includes outward remittance (overseas / local bank), you should read the [Terms and Conditions](#) before uploading your file.
- Each upload file cannot have more than 500 payment records.
- The Debit Currency of RMB Payment must be RMB.

- CNAPS bank code is the representative code of Chinese beneficiary bank in National Clearing System for processing RMB remittance.
- CNAPS bank code must be 12 characters of Number.
- The success of RMB remittance(s) is dependent on the Region of Beneficiary(ies), Beneficiary Bank, Beneficiary(ies) and Remittance Purpose. The Bank will not guarantee your remittance(s) success. Should return of remittance occurs, the Remitter will be charged with any fees occurred.
- Should any Public Holiday in Mainland China have been involved, the processing time for such RMB payment(s) shall be delayed accordingly.
- For RMB payment(s) to beneficiary account(s) other than BOC Macau,

only the 13:00 cut-off time is applicable. Should any Public Holiday in Mainland China have been involved, the processing time for such RMB payment(s) shall be delayed accordingly.

<End>