Hong Kong Faster Payment System (FPS) Straight2Bank User Guide

Contents
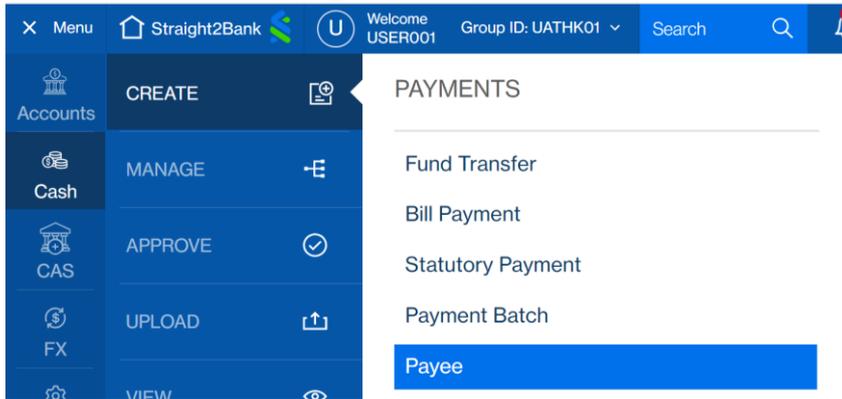
FPS Payments

Create Payee

1. Select Menu > Cash > Create > Payee

2. Enter Payee Information.
   - For Country/Market, please select HK-Hong Kong.
   - For Payee Name, you may input up to 140 characters so please provide full name of the beneficiary.

3. Fill in Contact Details (Optional).

CONTACT DETAILS (OPTIONAL) SHOW LESS

CONTACT NO Optional	+852	Enter Telephone Nu...	Payee Contact Details
EMAIL ID Optional	Enter email id		Fill in the email ID and the email ID may receive payee advice.
TAX ID Optional	Enter tax id	optional	
FAX NUMBER Optional	+852	Enter Fax Number	

4. (a) Enter the account number if the payee will be used for Pay to Account.

ACCOUNT NUMBER

ACCOUNT NUMBER (Primary Account Number)   Enter Account Number   ⓘ IBAN   ⊕

(b) Expand the Other Identifiers section and enter FPS ID, Mobile Number, HKID and/or email address if the payee will be used for Pay to Proxy.

OTHER IDENTIFIERS (OPTIONAL)

Faster Payment System

FPS ID   FPS ID   ⊕

Mobile Number (Enter Primary Mobile Number)   +852   Mobile Number   ⊕

HKID   HKID

EMAIL ID   EMAIL ID

*Each payee can have one account number and multiple other identifiers. You may choose to pay to account/pay to FPS ID/Mobile Number/HKID/Email as payment method when you initiate FPS payments.

5. Select the payee bank by using the local code. (Optional for Pay to Proxy)

6. Click Continue.

7. Review and click Submit.

8. Click Yes to confirm submission.

9. Payee is submitted for approval. The approval process is the same as other payees. Please refer to the generic payment guide for instructions of approving payees.

Initiate Payment

1. Select Menu > Cash > Create > Fund Transfer
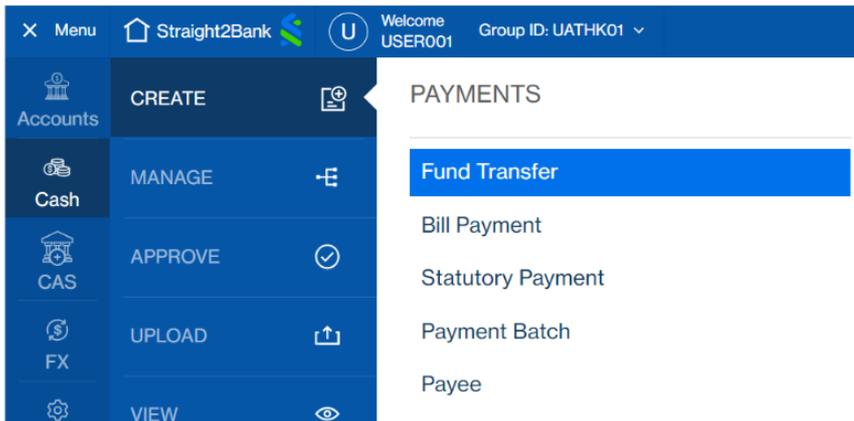
2. Enter your reference. This is defaulted to a system-generated unique transaction reference, but you can provide your own reference. This needs to be unique within your S2B group.

3. Search and select a HKD/CNY account as the debit account.
   Tip: Type at least 3 characters – account number, currency, account name or bank code – to search.

4. Select the appropriate payment method.

5. For previously used payee, search and select. For new payee, please click "CREATE ONE TIME PAYEE" and refer to Create Payee for instructions.

PAY TO Select a Payee	☆	Choose a payee	🔍
	⊕ CREATE ONE-TIME PAYEE		

6. Enter the payment amount. The maximum amount per FPS transaction is HKD/CNY 1 million. Cross-currencies FPS payments are not available.

GROSS AMOUNT	Payment Currency Equivalent	
	HKD ⊘	1.00
		HKD One Dollar(s)

7. Choose payment schedule either by debit date or value date.

PAYMENT SCHEDULE Select a Date	DEBIT DATE	• VALUE DATE
	DEBIT DATE	VALUE DATE
	11/08/2023 📅	11/08/2023 📅
	Fri, 11th Aug 2023	Fri, 11th Aug 2023

8. Select IBFT as the payment type.

PAYMENT TYPE Select Payment Type	✓ IBFT (FASTER PAYMENT SYSTEM)
	Value Date 11/08/2023 Cut Off Time 23:59:00 (HKT)

9. The Charges field is not applicable. Regardless of setting, payer will be charged a fee and payee will not bear any charges.

CHARGES	• PAYER	PAYEE	SHARED

10. (For pay to proxy payments only) Click on Validate. The masked payee name will be shown. Please check if it matches with the name of your payee.

Registered Payee - CHEUNG L** Y** A**	⊗

11. Click Continue to initiate the payment. System will display relevant error message if any error is detected in the form.

CANCEL	SAVE & CLOSE	SAVE AS TEMPLATE		CONTINUE

12. Review the payment summary and click Submit to submit the payment for approval. The payment approval process is the same as other payment types. Please refer to the generic payment guide for instructions of approving payments.

Create Payment Template

1. Select Menu > Cash > Create > Payment Template
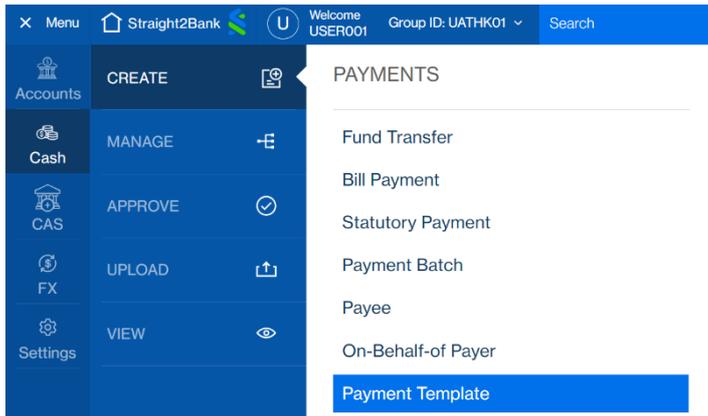
2. Input template nickname. This needs to be unique within your S2B group.

TEMPLATE NICK NAME	FPS template 2023

3. Indicate whether the template should be shared with other users within your S2B group.

TEMPLATE SHARED	• YES	NO

For each of the following fields, you may:

🔓 Click the "lock" to disable any changes to the field during payment initiation.

👁 Click the "eye" to hide the field during payment initiation.

4. Search and select a HKD/CNY account as the debit account.

5. Select IBFT to create FPS payments template

6. Complete the rest of the payment template details as required. Refer to Initiate Payment for instructions of each field.

7. Click Continue to proceed.

8. Review the template summary and click Submit to submit the template for approval. Click Back for amendments.

The template approval process is the same as other templates. Please refer to the generic payment guide for instructions of approving templates.

standard
chartered

FPS Collections

Create Direct Debit Mandates Batch

1. Menu > Cash > Create > Collections > Direct Debit Mandates
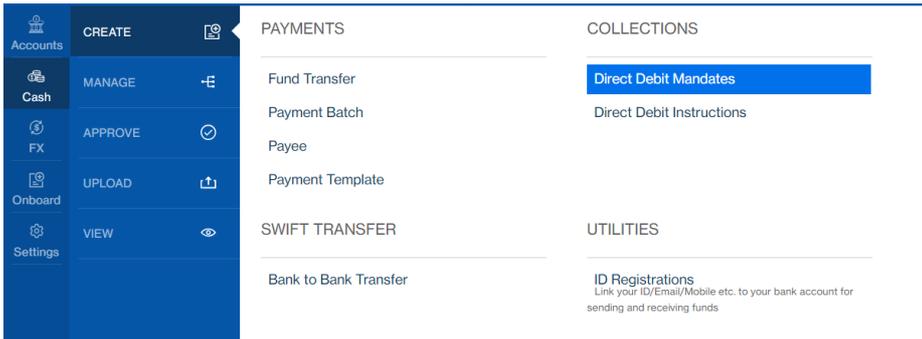
2. Enter batch name. This is defaulted to a system-generated unique batch reference, but you can provide your own reference.

3. Search and select the credit account. Tip: Type at least 3 characters – account number, currency, account name or bank code – to search.

4. Indicate whether the mandate batch is an eDDA batch.

5. Click Add New Mandate to add a mandate to the batch.

6. To copy from an existing mandate, search a mandate by typing mandate reference, payer name, payer account or payer bank. After that, the mandate details will be pre-filled.

COPY FROM PREVIOUS MANDATE

Choose A Mandate to Copy

7. You may also create a new Mandate from scratch. Enter Mandate Reference. This is defaulted to a system-generated unique mandate reference, but client can provide their own reference. This needs to be unique within the client group.

MANDATE REFERENCE

OIA00219

27

8. Select the payer identifier type and enter the respective payer identifier value. For direct debit from payer account, search and select the payer bank

SELECT PAYER BY   ✔ ACCOUNT   MOBILE   EMAIL   FPS ID

PAYER NAME

Enter Payer Name

160

ACCOUNT NUMBER

Enter Account Number

34

SELECT BANK BY   SWIFT   ✔ LOCAL CODE

Local Code

Enter Local Code

BANK INFORMATION
BANK NAME   **BANK ADDRESS**
-                                       -

9. Select debit type and fill in remaining mandate details. Direct debit limit can be set as a fixed amount or variable amount, where payment can range from zero to the max amount set by the user.

DEBIT TYPE

✔ VARIABLE AMOUNT | FIXED AMOUNT

MIN AMOUNT

HKD ⊙ 0

MAX AMOUNT

HKD ⊙ 50000

10. Enter the mandate validity period by providing the start date and end date. (Both are compulsory fields)

START DATE
17-08-2023 📅
Thursday, August 17, 2023

END DATE
30-09-2024 📅
Monday, September 30, 2024

11. Fill in the additional information section as applicable.

ADDITIONAL INFORMATION		SHOW LESS
DEBIT REQUEST INSTANCE ALLOWED Enter Debit Request Instance Allowed 3		**EDDA TYPE** Select eDDA Type ⊙
PAYER ID (optional) Enter Payer ID 20		**MANDATE SEQUENCE** Select Mandate Sequence ⊙
PAYER ID NUMBER1 (optional) Enter Payer ID Number1 18		**PAYER ID NUMBER2 (optional)** Enter Payer ID Number2 18
PAYER ID TYPE1 (optional) Select Payer ID Type1 ⊙		**PAYER ID TYPE2 (optional)** Select Payer ID Type2 ⊙
BUYER CODE (optional) Enter Buyer Code 30		

(a) For eDDA mandate, it is mandatory to select eDDA type.
- DDMU: Unconfirmed electronic mandate requiring confirmation by the debtor/payer.
- DDMP: Paper based mandate, supported by paper authorization form signed by debtor.

EDDA TYPE
Select eDDA Type ⊙

Select a value

DDMP - Paper Based Mandate

DDMU - Unconfirmed Electronic Mandate

(b) Select Mandate Sequence. (RCUR: Recurring; OOFF: One off)

MANDATE SEQUENCE
Select Mandate Sequence   ⊙

Select a value

RCUR - Recurrent

OOFF - One-off

(c) Provide Payer ID Number1 and Payer ID Type1 for creating eDDA setup request.

PAYER ID NUMBER1 (optional)
123456
                                                          12
PAYER ID TYPE1 (optional)
HKID   ⊙

12. Click Save to save the mandate and go back to the mandate batch screen. Or click Save & Add Another to add one more mandate to the batch.

SAVE	SAVE & ADD ANOTHER

13. After clicking Save, you will see the saved mandates listed in the New Mandate Batch screen.

MANDATE REFERENCE	MANDATE TYPE	PAYER	MANDATE PERIOD	AMOUNT	STATUS		
OIA00220	Variable	Payer Name 123456789 HSBC BANK HONG KONG 004 - 004 HK	From 17/08/2023 To 31/07/2024	HKD 12,000.00	Draft	∨	⋮
OIA00219	Variable	Payer Name 123456789 STANDARD CHARTERED BK H.K. - 003 HK	From 17/08/2023 To 30/09/2024	HKD 50,000.00	Draft	∨	⋮

14. Click Submit to submit the mandate batch for approval.

SAVE & CLOSE	SUBMIT

15. Review the mandate batch and click Submit.

SUBMIT MANDATE BATCH

BATCH REFERENCE	**BATCH NAME**
OIGHK52222A00296	OIGHK52222A00296
NUMBER OF MANDATES	**CREDIT ACCOUNT**
2	44708125940 - HKD - MISC C/A-NEXTGEN PVT
	HKD - SCBLHKHHXXX - HK

CANCEL   SUBMIT

16. The mandate batch is submitted for approval. Refer to Approve Direct Debit Mandates/Instructions.

CONFIRMATION

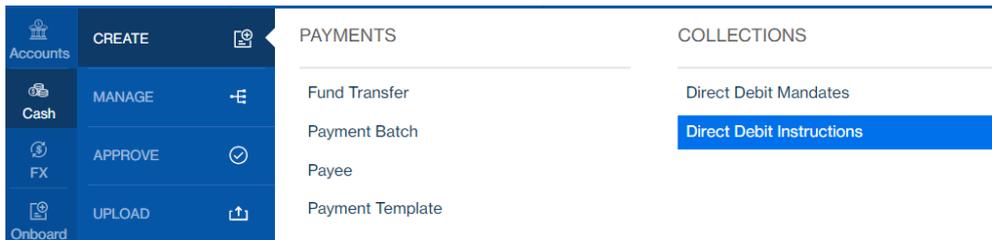YOUR MANDATE BATCH HAS BEEN SUCCESSFULLY SUBMITTED

✔ Batch reference number OIGHK52222A00296

View and manage Mandate Batch which were created

MANAGE MANDATE

Create a new Mandate Batch by entering all the fields.

MAKE ANOTHER MANDATE BATCH

Create Direct Debit Instruction

1. Menu > Cash > Create > Collections > Direct Debit Instructions

	CREATE		PAYMENTS	COLLECTIONS
Accounts				
Cash	MANAGE		Fund Transfer	Direct Debit Mandates
FX	APPROVE		Payment Batch	**Direct Debit Instructions**
Onboard	UPLOAD		Payee	
			Payment Template	

2. Enter Batch Name. This is defaulted to a system-generated unique batch reference, but you can provide your own reference.

NEW DIRECT DEBIT BATCH

BATCH NAME   OIGHK52222A00297
                                                                      19

3. Search and select the credit account. Tip: Type at least 3 characters – account number, currency, account name or bank code – to search.

CREDIT ACCOUNT   Select Credit Account

                      44798765432 - HKD - MISC C/A-NEXTGEN PVT HKD - SCBLHKHHXXX - HK

⊕ ADD DIRECT DEBIT   44798765433 - USD - MISC C/A-NEXTGEN PVT USD - SCBLHKHHXXX - HK

4. Indicate whether it is a Real Time Direct Debit batch.

REAL TIME   ✔ YES   NO

5. Click Add Direct Debit to add a Direct Debit instruction.

⊕ ADD DIRECT DEBIT

6. To copy from a previous Direct Debit, click this field and select the Direct Debit instruction to be copied. The DDI details will be populated.

COPY FROM PREVIOUS DIRECT DEBIT

Choose a Direct Debit to copy

7. Your Reference is system generated. You may update it if necessary.

    YOUR REFERENCE
    OIA00604

    27

8. Enter an existing active Mandate Reference. Then related payer information will auto retrieved.

    MANDATE REFERENCE
    Enter Mandate Reference

9. Enter Value date & Amount

    VALUE DATE
    21/08/2023
    Monday, August 21, 2023

    AMOUNT
    HKD ⊙   Enter Amount

    REMARKS (optional)
    Remarks
    60

10. Select Direct Debit Purpose from dropdown list.

    ADDITIONAL INFORMATION

    DIRECT DEBIT PURPOSE
    Select Direct Debit Purpose ⌄

    Select a value

    Bills Payment

    E-commerce Payment
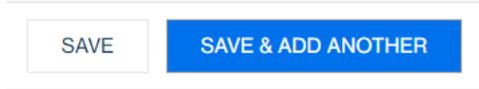
    Others (General Direct Debit Payment)

    All   Account Top-up Payment

11. Click Save to go back to the Batch page or click Save & Add another to add another direct debit instruction.

SAVE   SAVE & ADD ANOTHER

17. After you have added all Direct Debit Instructions, click on Submit to submit the batch for approval. Refer to Approve Direct Debit Mandates/Instructions.

SAVE & CLOSE   SUBMIT

Manage Direct Debit Mandates/Instructions

1. Menu > Cash > Manage > Collections > Direct Debit Mandates / Direct Debit Instructions
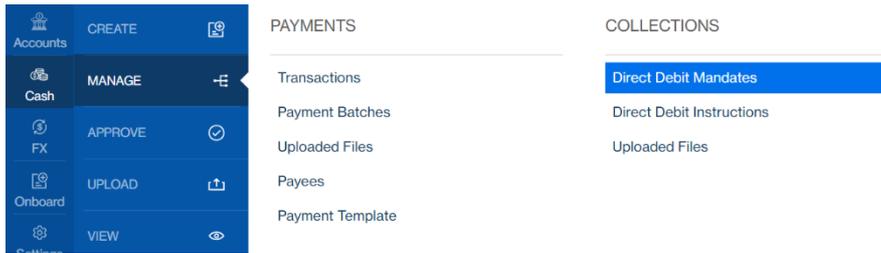
2. You may manage your mandates/instructions on batch or transaction level by switching from Batches and Transactions tab.


3. On batch level, you may click on the Batch Reference to view the batch details.

BATCH REFERENCE	BATCH NAME	FILE NAME	CREDIT ACCOUNT	NUMBER OF MANDATES	STATUS	
OIGHK52222A00296	OIGHK52222A00296		44798765432 MISC C/A-NEXTGEN PVT HKD SCBLHKHHXXX	2	Batch Submitted for Authorisation	⋮
OIGHK52222A00288	OIGHK52222A00288		44798765432 MISC C/A-NEXTGEN PVT HKD SCBLHKHHXXX	1	Batch Submitted for Authorisation	⋮

4. On transaction level, click on the Mandate / Direct Debit Reference to view details.

5. To take actions on a batch/transaction, click the 3-dot button and select the action you want to take.

DIRECT DEBIT REFERENCE	CREDIT ACCOUNT	MANDATE REFERENCE	PAYER	VALUE DATE	AMOUNT	STATUS		
OHA00004	HKD 44798765432 SCBLHKHHXXX	015NEW123467	UVT PAYER X 123123123123	11/02/2019	HKD 0.30	Received by Bank	⌄	⋮
OIA00004	HKD 44798765432 MISC C/A-NEXTGEN PVT HKD SCBLHKHHXXX	PREUVT05	MACHERLA1 02061610002285 STANDARD CHARTERED BK H.K. HK	03/10/2018	HKD 3.10	Fully Authorized	⌄	⋮
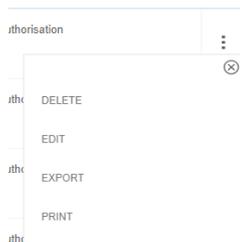
List of possible actions

PRINT	Print the records which are selected in pdf
EXPORT	Export the list in xls/csv/pdf format
VIEW	Click on the Payee Name for details
DELETE	Delete the payment batch
EDIT	Edit the payment batch
SUBMIT	Submit Mandate Batch for approval
ALERT APPROVER	Alert approver as a notification
REPAIR	Repair the Mandate Batch
RELEASE TO BANK	Send the mandate batch for Bank Processing
AMEND	Amend/modify an active mandate
CANCEL	Cancel/terminate an active mandate

Approve Direct Debit Mandates/Instructions

1. Menu > Cash > Approve > Collections > Direct Debit Mandates / Direct Debit Instructions

2. Click on the 3-dot button and select Approve.

3. Generate Response code from token and enter to S2B.
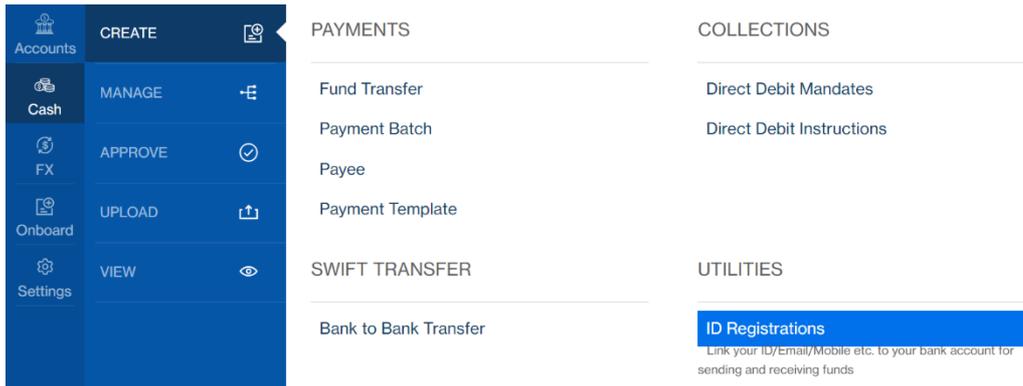

4. Click Approve.

FPS Proxy ID Registration

FPS ID Creation

1. Select Cash > Create > Utilities > ID Registrations

2. HK-FPSID will be displayed in the ID Type field. Choose the account for registering the FPS ID. Please note that only HKD or CNY accounts can be registered.

3. Scroll down and enter the desired FPS Display name (required) and Location (optional). Click Submit. The ID registration is now in pending for approval status.
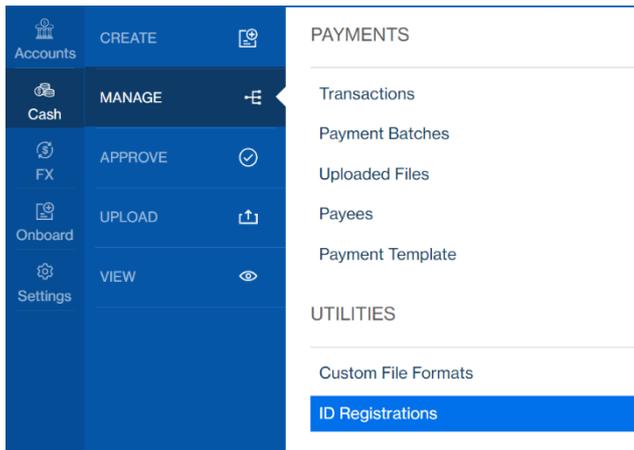
Amend existing FPS ID

1. Menu > Cash > Manage > Utilities > ID Registrations

2. For FPS IDs in "Registration Successful" status, you may click on 3-dot button to choose Amend.

3. Amend FPS Display Name and Location of the selected FPS ID.

4. Click Submit to submit for approval. Please refer to Approve FPS ID for approval.

De-register FPS ID

1. Menu > Cash > Manage > Utilities > ID Registrations
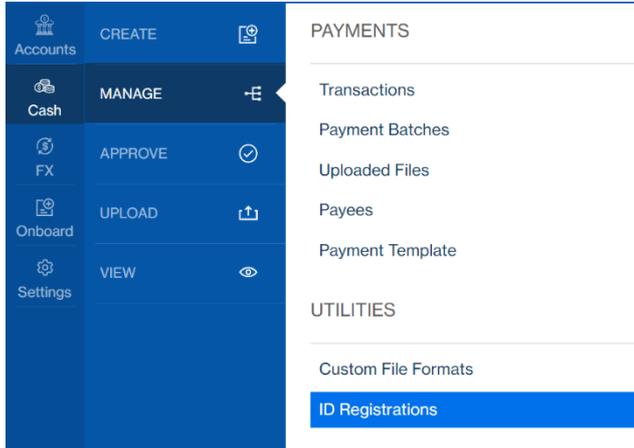
2. For FPS IDs in "Registration Successful" status, you may click on 3-dot button to choose De-register.

3. Enter comments and click on De-register.

4. The record is now in "De-Registration Pending Approval" status. Next, approvers should approve the de-registration – refer to Approve FPS ID.

Approve FPS ID

1. Menu > Cash > Approve -> Utilities > ID Registrations
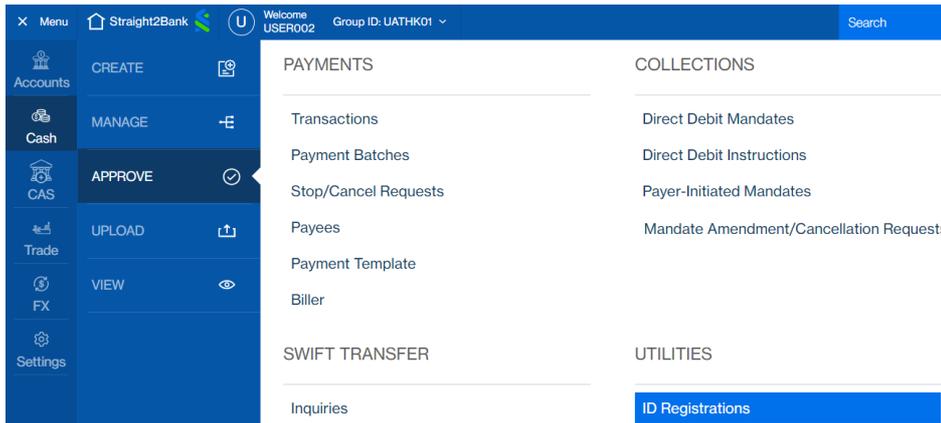
2. Click on 3-dot button and select Approve.

3. Generate Response code from token and enter it into the screen.

4. Click on Approve.

FAQ

General

1. **What is FPS?**

   FPS stands for Faster Payment System, an initiative introduced by HKMA to facilitate real-time 24/7 payments between licensed banks and stored value facilities (i.e. mobile wallets like Alipay, WeChat, O!ePay).

2. **What currencies does FPS support?**

   HKD and CNY.

3. **What is the transaction limit for FPS payments?**

   FPS transaction limit varies by bank. The default per transaction limit for corporate clients in Standard Chartered is 1 million for both HKD and CNY. The default daily limit is 10million for both HKD and CNY. Limit applies to out-going FPS transactions only.

4. **What are the differences between FPS, RTGS and ACH?**

Payment Systems	FPS	ACH	RTGS
Channel options	Usually internet and mobile banking	Usually internet banking only	Usually internet and mobile banking
Availability	24×7	Bank business day and cut-off time	Bank business day and cut-off time
Transaction limit	Varies by Bank	No cap	No cap
Funds receipt / visibility (payee)	Almost immediately	Same day to 1 business day	Same day to 1 business day
Payer's liquidity requirement	Intraday may increase	Per current practice	Per current practice
Transaction cost	Relatively cheaper	Relatively cheaper	Relatively more expensive

5. **Will FPS replace CHATS/RTGS?**

   FPS and CHATS are two different payment types with distinct propositions including cut-off times, supporting currencies and transaction limits.

6. **What is the pricing for FPS?**

   Please contact your Relationship Manager for understanding your pricing for FPS payments.

Payments

1. **Is FPS really real-time?**
    It depends on the Payee Bank and whether they support real-time receipt or batch receipt.

2. **I heard that beneficiaries' account numbers are not necessary when making payment using FPS, is that true?**
    Yes, with the addressing service that Standard Chartered has subscribed to, payer can enter the proxy ID of the beneficiary (mobile phone number, FPS ID or email address) to identify the beneficiary instead of providing the entire bank account number.

3. **Will the beneficiary receive payee advice after the credit transfer is initiated?**
    Yes, payee advice will be sent to the payee email address provided in your payment instruction if you have subscribed to payee advice for this payment type.

4. **Can I make future dated credit transfer using FPS?**
    No. Future dated credit transfer is not supported under FPS credit transfer. If future date is selected on the Straight2Bank payment page, IBFT payment type (i.e. FPS credit transfer) will not be shown as an option.

5. **What if I make a credit transfer to a wrong beneficiary? Can I initiate the payment refund?**
    If both payer and payee banks support real-time mode, account verification will be done real-time when the credit transfer instruction is made. If the information is invalid or incorrect (e.g. invalid account number or proxy ID), transactions would be rejected upon initiation. Refunds will not be applicable.

Electronic Direct Debit Authorization & Real-time Direct Debit

1. **What is the Standard Chartered FPS capability for collections?**
    Standard Chartered subscribes to all core and optional services for collections including:
    -   Electronic direct debit authorization (e-DDA),

- Direct debit mandate setup and maintenance, and
- Real time direct debit initiation.

2. **What is something new about direct debit authorization?**
   The eDDA Module in FPS provides a new direct debit authorization exchange feature enabling Participants to exchange eDDA messages/files for setup, amendment and cancellation of direct debit authorization in real-time or batch mode.
   The eDDA Service supports both standard direct debit authorization model (i.e. eDDA setup initiated by Payer Participants) and simplified direct debit authorization model (i.e. eDDA setup initiated by Payee Participants). There are three types of eDDA mandates:

Mandate Type	Standard eDDA	Simplified eDDA	Description & remarks
Confirmed electronic mandate (DDMC)	✓		• Payer's submission via electronic means of a Payer's Participant. • No further confirmation from payer is required.
Unconfirmed electronic mandate (DDMU)		✓	• eDDA set up by payee via electronic means provided by the Payee Participant. • 2-factor authentication is required for the payer • Status update within 5 business days
Paper based mandate (DDMP)	✓	✓	• eDDA set up by payer or payee through non-electronic means (e.g. paper or any other formats as agreed) • Status update within 1 business day

Together with the Addressing Service that Standard Chartered has subscribed to, the eDDA maker can enter the proxy ID instead of entering the normal bank account number to identify the payer (for simplified eDDA) or the payee (for standard eDDA).

3. **What is the end-to-end flow of a direct debit from making a mandate to making an instruction?**

   For standard eDDA set up (payer initiated):
   - Paper Based Mandate (DDMP): payer submits eDDA setup request through paper form

- Confirmed Electronic Mandate (DDMC): payer submits eDDA setup request through Straight2Bank NextGen
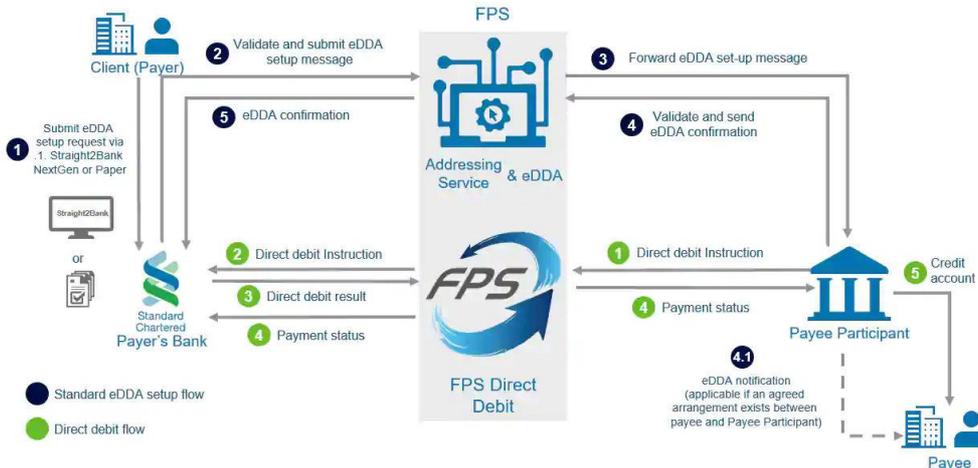
For simplified eDDA set up (payee initiated):

- Unconfirmed Electronic Mandate (DDMU)*: payee submits eDDA setup request through Straight2Bank NextGen or other electronic channels
- Paper Based Mandate (DDMP): payee submits eDDA setup request through Straight2Bank NextGen or other electronic channels

*DDMU is an optional mandate mode provided by HKICL which is not supported by all banks in the market today
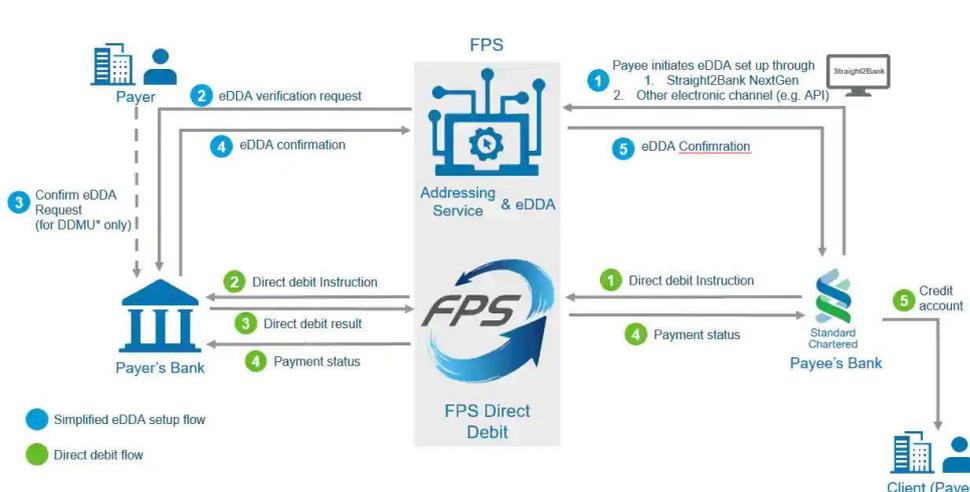
4. **I am setting up an eDDA as a payee, will Standard Chartered do any validation on the payer's proxy ID input?**

Standard Chartered will go to the FPS Addressing Database to resolve the Proxy ID during e-DDA setup process. When the proxy is resolved, a masked name (e.g. CXXX TXX MXX) for a retail client or full name for a merchant will be displayed.

Please note that when an individual or a merchant is registering a proxy ID on a bank's channel, it is the bank's responsibility to do verification. So the proxy ID should belong to the genuine payer upon registration.

With proper validation at e-DDA Proxy ID registration and consumption, the actual payer can be identified. The subsequent DDI actual payer can thus be ascertained.

5. **Besides eDDA Creation, what functions does Standard Chartered support?**

Standard Chartered expands on supported function types – eDDA Amendment and Cancellation in addition to Creation.

6. **For Real time DDI under FPS, will the incoming credit be posted as one single entry or line by line?**

It will be line-by-line posting like incoming credit, which is different from the prevailing DDI workflow (lumpsum credit posting on collected amount and return/reject items on next day).

Addressing Service & Proxy ID

1. **What is Addressing Service?**

The Addressing Service is one of the overlay services of FPS that provides a centralized repository of addressing records accessible by all FPS Participants subscribing the service. The aim is to facilitate customer to specify the bank/SVF account using identifiers such as mobile phone number, email address or FPS identifier (FPS ID). These identifiers are collectively known as proxy identifiers (Proxy ID).

2. **What is a proxy ID?**

FPS supports proxy identifier (Proxy ID) such as mobile phone number, email address or FPS ID (an identifier assigned by FPS upon registration) for account identification in addition to the conventional way of using bank account number.

3. **Is Proxy ID mandatory for FPS transactions?**

   You can make FPS payment to a Proxy ID or an account number. If you choose to use your email address, mobile phone number, or FPS ID for receiving FPS payments, proxy registration is required for account identification. You can also choose to use your Standard Chartered account number for receiving FPS payments, and proxy registration is not required.

4. **How can Standard Chartered clients benefit from using proxy ID?**

   For payments, when you are initiating real time credit transfer (IBFT), if the beneficiary has a proxy ID (mobile number, email address or FPS ID), then instead of providing the beneficiary's bank account number, now you just need to type in the proxy ID and the beneficiary information can be identified through the addressing service under FPS. The same applies when other parties are paying to you.

   For collections, when you are setting up electronic direct debit authorization online, you just need to provide the proxy ID of the payer (under simplified e-DDA) or payee (under standard e-DDA). No bank account number is needed.

5. **What proxy ID can Standard Chartered clients register with the Bank?**

   Our Corporate, Commercial and Institutional Banking clients and Business Banking clients can register their unique FPS ID with Standard Chartered.

6. **What is FPS ID and how can Standard Chartered clients register a FPS ID with the Bank?**

   FPS ID is a unique random number generated by the FPS system. One FPS ID can only be associated to one bank account.

   Customers can register FPS ID using Straight2Bank, together with FPS ID amendment and cancellation.

7. **What types of Standard Chartered accounts can I link my FPS ID to?**

   You can register Proxy ID with your HKD/CNY Current and Savings Account with Standard Chartered.

8. **Can I link the same FPS ID to accounts with different banks?**

   No, each FPS ID is restricted to one account of one bank only.

Straight2Bank and Reporting Related

1. **What payment type should be chosen on Straight2Bank if I need to initiate FPS payments?**
   'IBFT' (Instant Bank Fund Transfer) should be chosen on Straight2Bank when you are initiating FPS payments.

2. **Why can't I see IBFT as one of the options in payment types when I am initiating payments on Straight2Bank?**
   Straight2Bank only provides the applicable payment types for users' selection based on users' inputs of payment details. Please check if your payment details (e.g. payment currency, value date etc.) are valid for a FPS payment.
   If your payment details are valid for a FPS payment but you are not able to choose IBFT as payment type, please contact your client service manager for assistance.

3. **In Straight2Bank reporting, will there be any indicator (i.e. Remitter name / Remitter number) on statement to identify remitter?**
   The remitter name/account details and payer to payee information are captured in transaction details field in operating account statement.

4. **Can I see the "Remarks"/ "Description" field on the statement?**
   The remarks/description field are captured in transaction details field in operating account statement.