



Specification Document – MOP and MXN payment processing via SCPay

This document details the changes in technical specifications that you can expect from the change of processing MOP and MXN payments through our new payment platform – SCPay. The reports and for MOP and MXN payments will be aligned with other existing currencies supported by SCPay.

Post the effective date, SCPay can support Telegraphic Transfer (“TT”) transactions for 2 additional payment currencies, i.e. MOP and MXN, apart from the 21 existing currencies AUD, BND, CAD, CHF, CNY, DKK, EUR, GBP, HKD, INR, JPY, LKR, NOK, NZD, PHP, PKR, SEK, SGD, THB, USD, ZAR. Telegraphic Transfer (“TT”) transactions for other currencies will be processed by our existing payment platforms and will not involve any system changes stated in the FAQ and specification document.

The key changes post the effective date is below:

- A. [Alphanumeric Transaction Code](#)
- B. [e-Advice](#)
- C. [Payment Status Code](#)
- D. [Narration](#)
- E. [Payment Duplication Validation](#)

A. Alphanumeric Transaction Code

- The alphanumeric TRAN CODE (“Transaction Code”) is generated by our new payment processing platform, to be included in a variety of reports you download via S2B, H2H channels for you to identify the payment types.
- The alphanumeric TRAN CODE will be changed as per the below table for outward MOP and MXN payments.

The alphanumeric TRAN CODE below can reflect different payment types:

Payment type (TT)	As-is Tran Code	To-Be Tran Code
Outward Debit	8053	TD1, TD2, TD3, TD4, TD5, TD6, TDR, TDC



Payment type (TT)	As-is Tran Code	To-Be Tran Code
Return / Reject	8055	TC1, TC2, TC3, TC4, TC6, TCR, TCC, TC0

- If you are a S2B H2H user and already subscribed to BAI industry standard codes for all reports, there will be no impact to you.
- If you are using the as-is Transaction code (not using BAI industry standard code), below reports will be impacted. You will receive new alphanumeric transaction code, potentially you may have to make changes in your system.

#	Standard Formats	Channel Delivery	Tran code / BAI codes placeholder	BAI
1	XML-FINID	ALL	TxnInfo/OrgTxnTyp	No
2	MCFFIN3	ALL	TxnInfo/OrgTxnTyp	No

Changes on reports received via different channels are captured in the below table for MOP and MXN payments. Please refer to the attachment for details.

Channel	Impact	Attachment Links
Print Statement	No Impact	Not applicable
S2B Web	Please click the attachment link	Straight2Bank NextGen Reports / Alerts impacted by Tran Code Changes
H2H (including Swift statements)	Please click the attachment link In column E of the attached excel file, where BAI is captured as “No”, you will receive the new alphanumeric Tran Code. For reports captured as “Yes” there is no impact for you as you will still receive the industry standard BAI code.	Tran Code H2H Report Changes
API	The “transactionCode” key of debit notifications	

B. e-Advice

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- For your better experience, our Bank enhanced the payment email advice regarding your MOP and MXN payment transactions, and Payee Advices to your payees for transactions submitted through Straight2Bank and H2H.
- Advice will be provided in pdf format with partial masking on the name, address and account of remitter and beneficiary subject to the regulatory guidance on personal data management.
- If you have registered debit e-advice for TT product, no additional registration will be required for MOP and MXN payments. The same debit e-advice setup for TT product will be applicable to these two currencies.

Below are samples of the new and existing advice for your reference:

Advice Type	Sample Advice
Debit Advice	Debit Advice Samples
Payee Advice	Payee Advice Samples

C. Payment Status Code

- When you initiate payments via S2B Web, Bulk Import and H2H, you will receive the status of the payments through the same channel.
- Under SCPay routing, we provide three new payment status codes so that you can identify the final status of your payment, the payment status codes are subject to how Payee Bank sends to our Bank.
- The numeric status codes updated from payment processing system back to Channels (S2B Web / H2H) and corresponding status description are captured in the below table. It must be noted that these statuses codes are sent hierarchically by payment system back to channels (S2B / H2H), hence multiple statuses can be sent for each transaction.

Code	New code	Description
62	-	Status sent by payment system immediately upon receipt of the payment – i.e. Under Processing
44	-	Transaction is internally rejected by the Bank – i.e. Rejected by Bank



64	-	Processed successfully at payment system – i.e. Processed by Bank
93	-	Transaction is future dated – i.e. Future Date
46	-	Futured dated transaction is stopped – i.e. Stopped
69	Yes	Sent by payments system post receipt of confirmation from clearing that the beneficiary bank has credited the payee – i.e. Credit Successful
72	Yes	Payment is rejected by local clearing / Beneficiary Bank / Negative Acknowledgment received from SWIFT – i.e. Credit Rejected
48	Yes	Payment is returned by Beneficiary – i.e. Credit Returned

The payment status code changes are captured in the table below.

Use case	Current Code (Sent hierarchically)	New Code (Sent hierarchically)	F1 / F2 mapping (for CSV reports)	ISO mapping (For ISO BANSTA reports)
Payment processed successfully and credited to beneficiary	62	62	62 – F3	62 – ACSP
	64	64	64 – F1	64 – ACSP
		69	69 – F1	69 – ACSP
Payment rejected at SC	62	62	62 – F3	62 – ACSP
	44	44	44 – F2	44 – RJCT
Payment rejected by clearing / beneficiary bank / Negative Acknowledgment received from SWIFT	62	62	62 – F3	62 – ACSP
	64	64	64 – F1	64 – ACSP
		72	72 – F2	72 – RJCT
Payment returned by Beneficiary Bank	62	62	62 – F3	62 – ACSP
	64	64	64 – F1	64 – ACSP
		48	48 – F2	48 – RJCT

Impact on Reports received via different channels are captured in the below table, please refer to the attachment for the detailed impact.

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Channel	Impact	Attachments
Print Statement	No Impact	NA
S2B Web	There is no material impact to the Web reports and attached excel captures the various reports that carry the statuses	Reports impacted by payment status code changes
H2H (Including Swift statements)	<p>The CSV BANSTA and ISO BANSTA reports will carry the statuses as-is, this includes Credit Successful or Credit Rejected or Credit Returned statuses.</p> <p>It must be noted that since we have added three new payment status codes, multiple F1 report can be generated (One for 64 and one for 69).</p>	
API	The “statusCode” and “reasonCode” keys of Status Inquiry / Payment Transaction Status Update notifications. The corresponding status description will be captured in the “additionalInformation” and “reasonInformation” keys.	

D. Narration

- The Payment narrations will be captured in a variety of reports used for your reconciliation. As part of our endeavour to provide enriched and global standardised narrations, you will experience more affluent narrations post the effective date. Details of all the narration changes are captured in this section.
- Refer below document which provides comparison of existing and revised narrations
 - Below spreadsheets capture the narration changes for Itemized Debit, Consolidated Debit, Internal Rejects, Clearing Rejects and Returns.
 - The as-is narrations (as-is narrations you receive today) and to-be narrations (to-be narrations you will receive post the effective date) are captured in below sheet under existing and revised columns. Please click [here](#) to find the “Narration Changes” document.

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Impact on Reports received via different channels are captured in the below table. Please refer to the respective attachments for detailed impact.

Channel	Impact	Attachments
Print Statement	Refer "Narration Changes" document as above	Not applicable
S2B Web	Please click the attachment link	Refer column C to filter by Web and H2H reports Narration Impacts for H2H and Straight2Bank
H2H (Including Swift statements)		
API	The "transactionFreeText" key of debit notifications	

E. Payment Duplication Validation of SCPay

- The table below captures the place holders of duplicated payment validation fields.
- Payments with duplication hit, i.e. submitted with the same value of following fields within 9 calendar days, will be validated manually for processing.

Bank Standard Format (ipayment CSV)	Custpay CSV	ISOPAY3
P5 - Customer Reference	P4 - Customer Reference	2.3 - PmtInf/CdtTrFTxInf/PmtId/EndToEndId
P9-Debit A/C No.	P7 - Debit A/C No	2.20 - /PmtInf/DbtrAcct/Id/IBAN OR /PmtInf/DbtrAcct/Othr/Id
P16 - Payee/Beneficiary Bank Code	P28 - Payee Bank Code	2.67 - /PmtInf/CdtTrFTxInf/CdtrAgt/FinInstnId
P17 - Payee/Beneficiary Bank Local Clearing Code	P29 - Payee Bank Local Clearing Code	2.67 - /PmtInf/CdtTrFTxInf/CdtrAgt/FinInstnId/ ClrSysMmbld/Mmbld
P20-Beneficiary A/C No.	P32 - Payee A/C No	2.70 - /PmtInf/CdtTrFTxInf/CdtrAcct/Id/IBAN OR /PmtInf/CdtTrFTxInf/CdtrAcct/Id/Other/ Id
P21 - Payment Details 1 in BO	P37 - Payment Details Line 1 in BO System	2.89 - /PmtInf/CdtTrFTxInf/RmtInf/Ustrd
P22 - Payment Details 2 in BO	P38 - Payment Details Line 2 in BO System	



Bank Standard Format (ipayment CSV)	Custpay CSV	ISOPAY3
P38 - Payment Currency	P57 - Payment Currency	2.33 - /PmtInf/CdtTrfTxInf/Amt/InstAmt
P39 - Payment Amount	P58 - Invoice Amount	Ccy="AAA" OR 2.34 - /PmtInf/CdtTrfTxInf/Amt/EqvtAmt
P60-Debit Currency	-	2.20 - /PmtInf/DbtrAcct/Ccy OR /PmtInf/CdtTrfTxInf/Amt/EqvtAmt/Amt /Ccy
P154 - Amount Priority	M4 - Amount Priority	-

This document may be changed by the Bank from time to time without prior notice.

Glossary

Terms	Description
Bank	Standard Chartered Bank (Hong Kong) Limited
You	Clients of Commercial and Corporate & Institutional Banking
TT	Telegraphic Transfers
Core Banking	Bank's back-end system
SCPAY	New global payments platform
S2B / S2B Web	Straight2Bank refers to our Bank's fully integrated internet banking platforms.
H2H	Host to Host. The channel used by clients to submit bulk transactions from client's ERP systems
iH2H	Internet Host-to-Host. The channel used by clients to upload a pre-formatted data file exported from your back-office system to Straight2Bank Web.
BAI industry standards	Bank Administration Institute Transaction codes industry standard set of codes that most financial institutions use to deliver current and prior day reporting.
BANSTA	Bank Status report sent by the bank to clients via H2H Channel
FINSTA	Various Financial Statements provided by the bank to clients
Web Reports	Reports on Straight2Bank Web



Terms	Description
Outward	Payments initiated by you