

## REMITTANCES AND TRANSFERS

Send local and overseas payments in a fast and convenient way via Real-Time Gross Settlement (RTGS) and Telegraphic Transfer (T/T).

### Features

- **Proof of Payment**  
Proof of payment (SWIFT MT103 for T/T and RTGS) available for download.
- **Up-To-Date Online Tracker**  
Online monitoring of fund transfer status with just a few simple clicks.
- **Payment and FX in One Go**  
Execution of payments and cross-currency exchange with pre-booked FX rates in single entry.

### Benefits

- **Geographical Barriers Overcome**  
Payment initiation to foreign countries in a wide range of currencies.
- **Cost Saver**  
Reduced transaction fees with preferential pricing for online payment.
- **Better Management of Cash Flow**  
Higher visibility of account balance and transaction status.



## DS-DIRECT CORPORATE INTERNET BANKING

A web-based and mobile-based banking platform for efficiently managing cash flow and banking transactions including account activities, payments and transfers, statements and information reporting.

### Features

- **Biometrics Authentication**  
Secure login and transaction authorisation with biometric authentication (fingerprint or face ID) on DS-Direct Corporate Mobile Banking app.
- **Batch Payment File Upload**  
Collection and payment batch file upload via DS-Direct Corporate Internet Banking platform and Host-to-Host connectivity.
- **Instant Payment Tracking**  
SWIFT Global Payments Innovation (GPI) with MT103 available as payment proof for local and cross-border remittances.

### Benefits

- **International Standard Online Security**  
Enhanced data security and confidentiality with internationally-recognised encryption standard (TLS – Transport Layer Security).
- **24/7**  
Access to online real-time account and transaction information anywhere, anytime.
- **Single Consolidated Interface**  
Wide range of collection and payment services to meet corporate treasury and finance needs.



## FASTER PAYMENT SYSTEM

# FASTER PAYMENT SYSTEM (FPS)

Instant, efficient and cost effective way to manage local HKD and RMB fund transfers to business partners in real time.

### Features

- **Beneficial Advice as Payment Proof**  
Beneficiary advice sent to designated email address as payment proof to supplier or vendor.
- **Addressing Services**  
Real-time fund transfer initiation via FPS ID, mobile phone number and email address.
- **Pay With Ease By QR Code**  
Real-time merchant or bills payment by scanning QR code on DS-Direct Corporate Mobile Banking app.

### Benefits

- **Instant Notification**  
Instant email notification upon payment completion.
- **Multiple Payment Submission Channel**  
Flexibility of payment submission through batch payment upload or manual input.
- **24/7**  
Real-time payment around the clock to accelerate cash flow cycle in line with business needs.





# Payroll

## PAYROLL

A simple and secured online payroll service to maximise operating efficiency and minimise transaction costs.

### Features

- **Batch Payment in HKD**  
Efficient and effective way of making salary payments to employees.
- **Easy Handling of Mass Salary Payment**  
User-friendly payroll editor to generate and upload payroll file with ease.
- **Comprehensive Payroll Report**  
Detailed report provided to facilitate checking of individual payroll transaction status.

### Benefits

- **Cost Reduction and Time Saving**  
Manual work eliminated from cheque issuance and individual fund transfer.
- **All-in-one Payroll Solution**  
Batch upload of Payroll instructions and MPF contribution payments on a single platform.
- **Secure Online Payroll Submission**  
Secured payroll instruction submission with two-factor authentication.



## FOREIGN EXCHANGE

Comprehensive FX solution to help manage hedging needs easily and effectively, by entering FX conversion and/or FX Forward contracts using real time FX quotes.

### Features

- **FX After Office Hours**  
Online FX from 8:30am to 2:30am Monday to Friday.
- **Multiple Channel**  
FX instruction submission in a faster way through DS-Direct Corporate Internet Banking platform and DS-Direct Corporate Mobile Banking app.
- **Multi-Currency Exchange**  
Wide range of currencies to meet different business needs.

### Benefits

- **User-Friendly User Interface**  
Clear and simple online interface to conduct FX transactions and manage FX contracts efficiently.
- **Manage Foreign Currency Risk**  
FX rate can be locked in for trade loans and bills settlement in foreign currency, using FX-Forward contract to avoid FX fluctuation.
- **One Click, Direct Link for Every Need**  
FX, bills settlement, cash management and remittances can be handled in one go.