

Creating a Hong Kong CHATS Payment in ANZ Transactive – Global

CHATS (Clearing House Automated Transfer System) is a Real-Time Gross Settlement (RTGS) payment that allows you to transfer funds from your Hong Kong domiciled account registered to ANZ Transactive – Global, to a beneficiary's account in Hong Kong, or overseas, in EUR (Euro), HKD (Hong Kong Dollar), CNY (Chinese Yuan), or USD (United States Dollar) currencies.

Select Payments from the left-hand menu, which will take you to the Create Payment screen.

This will present you with a number of payment methods and types depending on your user entitlements.

Click the Domestic Payment tile to begin.

Select the funding account by either using the drop-down menu or the search function.

Select the CHATS Payment Method.

To future date the payment, click the Calendar icon and nominate a date. We will leave the default Value Date as today.

Enter a Payment Name that will appear on payment reports in ANZ Transactive – Global.

Enter a Payment Reference that will appear as part of the narrative on the Debit account and beneficiary's statement, and again on payment reports.

If required, enter a Debit Advice Description.
This will appear on your debit account statement.

Click Add to create a Beneficiary Details record in the grid.

To reduce the risk of fraud, ANZ recommends you always confirm beneficiary details when processing a payment.

Select an existing beneficiary from the Beneficiary Name drop-down list or click Add New Beneficiary to create a new ad-hoc beneficiary, if you are entitled to do so.

The Client Reference field is populated with the Payment Reference. If required, this can be changed for each beneficiary.

Add the amount to pay the beneficiary in the Amount field.
You can also add this in the Beneficiary Payment Details pop-up window.

Click on the Details icon.

Select who will pay for any transfer Charges:
either SHA to share the charges, or OUR to cover all of the transfer charges.

Enter Remittance Information and if required, enter Additional Details.
This will appear on the Beneficiary Advice and the Payment Detail Report.

To send a beneficiary advice, ensure the Email Beneficiary Advice is ticked and the email address is populated. You can enter multiple email addresses separated by a comma.

Pre-populated email addresses are derived from the beneficiary's details in the beneficiaries list.

To add additional instructions for the beneficiary bank, add Sender to Receiver Information that will appear in field 72 of the SWIFT message.

Click Save & Close.

Click Review & Submit.

You will be presented with a Review Payment screen to verify your payment.

Review the payment details. If the payment details are not correct, click Previous to return to the previous screen and edit the payment details as required.

Click Submit to send the payment for approval.

A confirmation pop-up will appear with your Payment ID and also options to request a Payment Summary Report, or View this Payment.

Click OK to return to the Current Payments screen.

Your payment will be displayed with a Pending Approval status.
If you are an approver, click on the payment to begin the approval process.

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Depending on your authorisation matrix, the payment may require one or more approvals.

Review the payment details and click Approve on the Control Bar.

An Approve Selected Payments pop-up window will appear. Click Approve.

The final approver will need to digitally sign the payment using their ANZ Digital Key or physical security device.

For more information on creating a Hong Kong CHATS payment in ANZ Transactive – Global, visit ANZ Digital Services Help.

[Help.online.anz.com](https://help.online.anz.com)