

UOB Transaction Banking



Interbank GIRO Upgrade BIBPlus Guide

23 July 2015

Contents

	Page
1. Background	1
2. Making Interbank Payment	1
2.1 Single GIRO Payment	1
2.2 Bulk GIRO Payment	2
3. Account Statement	3
3.1 BIB Statement – Bulk Transactions (Fixed Length & CSV)	4
3.2 MT940 Statement	5
3.3 Extracts of MT940 Statement Sample	6
4. Account Statement – DDA Reference (NEW)	7
4.1 BIB Statement (Fixed Length & CSV)	7
4.2 MT940 Statement	7
4.3 Extracts of MT940 Statement Sample	8

1. Background

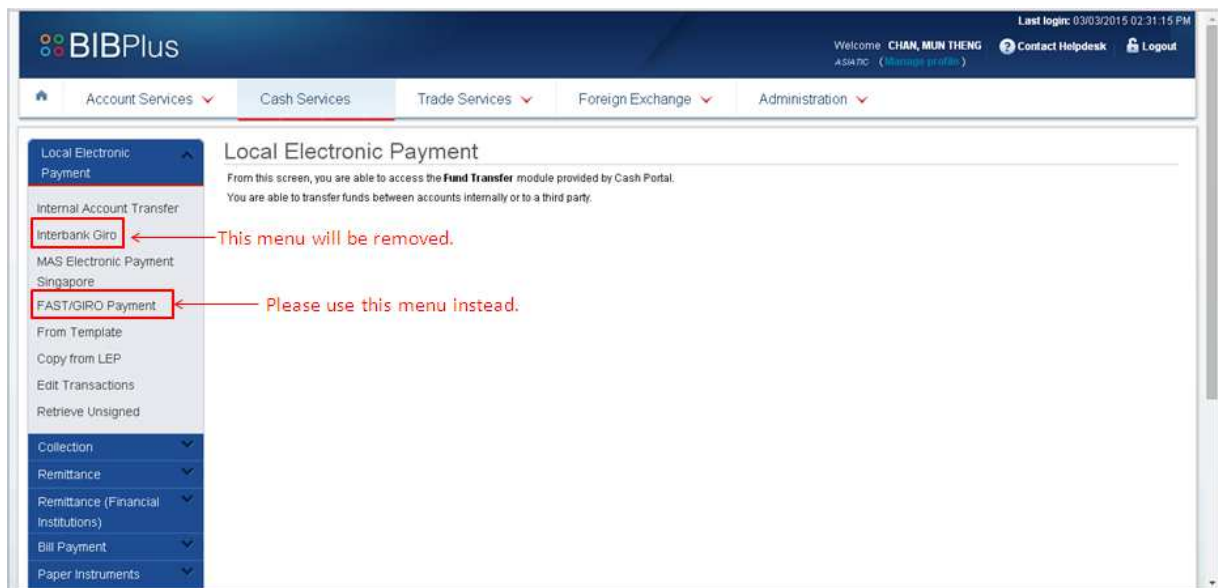
From 23 March 2015, the current interbank GIRO system will be upgraded as part of an industry wide initiative to serve you better. There will be improvements to how you send single GIRO payments. To ease your account reconciliation additional transaction details will also be provided for GIRO payments in the Account Statement. Please refer to the instructions in this Guide on how to take advantage of the new features of the upgraded GIRO in BIBPlus. For more information on the upgraded GIRO, please click [here](#) or visit uob.com.sg

2. Making Interbank Payments

2.1 Single GIRO Payments

- a) From 23 March 2015, under Local Electronics Payment menu, 'Interbank Giro' will not be available. To make single GIRO payments, please select 'FAST/GIRO Payment.' Please refer to the 3 steps in the diagrams below on how to effect GIRO payments using the revised menu.
- b) For recurring and post-dated transactions that were effected previously using 'Interbank Giro,' you can view these transactions via the Transaction Search screen.
- c) For cancellation of recurring and post-dated transactions that were effected using 'Interbank Giro,' these can be effected at the respective screens.

Step 1) Select 'FAST/GIRO Payment'



Step 2) Select your account (no change in this screen)

BIBPlus Welcome **CHAN, MUN THENG** [Contact Helpdesk](#) [Logout](#)
ASATC (Manage profile)

Account Services | **Cash Services** | Trade Services | Foreign Exchange | Administration

Create a New FAST/GIRO Payment

Company ID: asia agricultural
Transfer From: SGD 1013337107 Current Account - Corpora
 Recurring Payment **Ok**

Use FAST if you need to make an immediate interbank funds transfer of SGD10,000 or less. For a limited period¹ the standard fee of SGD5.00 will be waived for each FAST payment effected via BIBPlus. This service is available 24 hours a day, seven days a week. Payment will be processed within 5 minutes from the receipt of instruction.

Please take note that:
- "Transfer to Name" field is for reference only. The Bank will process your request solely based on the information in the "Transfer to Account" field and not rely on the details in the "Transfer to Name" field;
- UOB will not validate the accuracy of the "Transfer to Account" as such information is not available to us. Please ensure the account number is filled in correctly and name of bank is selected.
For payment to any UOB account, please use the Inter Account Funds Transfer module under Local Electronic Payment menu.

¹ This fee waiver is available until 31 March 2015

For your information, if your payee bank is:
Account No: Length of Account No varies
Important: When entering your information, do not

Step 3) You are now in the 'FAST/GIRO Payment' page. Select 'GIRO' as the Processing Mode.

BIBPlus Welcome **CHAN, MUN THENG** [Contact Helpdesk](#) [Logout](#)
ASATC (Manage profile)

Account Services | **Cash Services** | Trade Services | Foreign Exchange | Administration

Create a New FAST/GIRO Payment

Save **Submit** **Template** **Cancel** **Help**

General Details

Company ID: asia agricultural Bank: UOB Singapore
Transfer From: SGD 1013337107 Current Account - Corporate BIB Ref: FT15030000408776
Product Type: FAST/GIRO Single Payment Template Name:
Processing Mode: FAST **GIRO** Application Date: 04/03/2015 (dd/mm/yyyy)
Ultimate Originating Customer:

Transfer To Details

Name: BIC Code:
Account: Bank Name:

Choose "GIRO" as the mode.

2.2 Bulk GIRO Payments

There is no change to the way you effect Bulk GIRO Payments i.e. you can still continue to use existing template or file upload to effect bulk transactions until further advice from UOB.

3. Account Statement

From 23 March 2015, the transaction amount and service charge will be shown as separate entries in your Account Statement for GIRO transactions. Transaction description is also more detailed. This will help ease your account reconciliation. Please refer to the statement format changes below:

The screen shot below shows the FAST/GIRO Single Payment GIRO screen. 'Customer Ref' is shown as 'Your Ref' on the Account Statement while 'Beneficiary Ref' is shown under 'Remarks' in the statement.

The screenshot displays the FAST/GIRO Single Payment GIRO screen. On the left is a navigation menu with options like 'FAST/GIRO Payment', 'From Template', 'Copy from LEP', 'Edit Transactions', 'Retrieve Unsigned', 'Collection', 'Remittance', 'Remittance (Financial Institutions)', 'Bill Payment', 'Paper Instruments', 'Cheque Services', 'Recurring Transaction', 'Post Dated Transactions', 'Pending FTs', 'FT Inquiry', and 'Maintenance'. The main area contains the following fields:

- Company ID:** asia agricultural
- Bank:** UOB Singapore
- Transfer From:** SGD 1013337107 Current Account - Corporate
- BIB Ref:** FT15030000409153
- Product Type:** FAST/GIRO Single Payment
- Template Name:** [Empty]
- Processing Mode:** FAST GIRO
- Application Date:** 09/03/2015 (dd/mm/yyyy)
- Ultimate Originating Customer:** [Empty]

Transfer To Details:

- Name:** RT Bene
- BIC Code:** ABNAGS0XXX
- Account:** 123123
- Bank Name:** The Royal Bank of Scotland plc

Transaction Details:

- Transaction Amount:** SGD 20,000.00
- Transfer Date:** 23/03/2015 (dd/mm/yyyy)
- Customer Ref:** Pay Invoice 1234
- Beneficiary Ref:** Invoice1234
- Ultimate Beneficiary Name:** [Empty]
- Payment Purpose:** Bonus Payment
- Payment Details:** [Empty]

Transaction Remarks (Reference is used within Business Internet Banking only)

Two blue arrows point from text boxes to specific fields: one from '"Your Ref" field on statement' to the 'Customer Ref' field, and another from 'Remarks' to the 'Beneficiary Ref' field.

3.1 BIBPlus Statement (Fixed Length and CSV)

Transaction Type	Statement Format	Transaction Details Shown in Statement		
		Before 23 Mar 2015	From 23 Mar 2015	
Single Interbank Giro				
Transaction Amount	Description (Txn Desc) Reference 1 (Your Ref) Reference 2 (Our Ref) Reference 3 (Remarks)	FUNDS TRF Pay Invoice 1234 GEBFT14110000375 Invoice1234	FUNDS TRF - GIRO Pay Invoice 1234 GEBFT14110000375 BONU Invoice1234	Transaction Description Customer Reference Bank Reference Purpose Code + Bene Reference
Service Charge	Description (Txn Desc) Reference 1 (Your Ref) Reference 2 (Our Ref) Reference 3 (Remarks)	SERV CHARGE Pay Invoice 1234 GEBFT14110000375 Invoice1234	SERV CHARGE Pay Invoice 1234 GEBFT14110000375 BONU Invoice1234	Transaction Description Customer Reference Bank Reference Purpose Code + Bene Reference
Bulk Payment/Payroll				
Transaction Amount	Description (Txn Desc) Reference 1 (Your Ref) Reference 2 (Our Ref) Reference 3 (Remarks)	Misc Debit - GIRO ROS01117 PAYMENTS	Bulk - GIRO GEB1411000037501 PAYMENTS	Transaction Description Bank Reference Transaction Type
Service Charge	Description (Txn Desc) Reference 1 (Your Ref) Reference 2 (Our Ref) Reference 3 (Remarks)	Not shown. Service Charge is debited together with transaction amount as one entry.	SVC Chg GEB1411000037501 PAYMENTS	Transaction Description Bank Reference Transaction Type
Bulk Collection				
Transaction Amount	Description (Txn Desc) Reference 1 (Your Ref) Reference 2 (Our Ref) Reference 3 (Remarks)	Misc Credit - GIRO ROS01117 COLLECTIONS	Bulk - GIRO GEB1411000037502 COLLECTIONS	Transaction Description Bank Reference Transaction Type
Service Charge	Description (Txn Desc) Reference 1 (Your Ref) Reference 2 (Our Ref) Reference 3 (Remarks)	Not shown. Service Charge is debited together with transaction amount as one entry.	Serv Charge GEB1411000037502 COLLECTIONS	Transaction Description Bank Reference Transaction Type

3.2 MT940 Statement

Transaction Type	Statement Format	Transaction Details Shown in Statement		
		Before 23 Mar 2015	From 23 Mar 2015	
Single Interbank Giro				
Transaction Amount	Tag61 Subfield 6 (Txn Code) Tag61 Subfield 7 (Owner's Ref) Tag61 Subfield 8 (Institution's Ref) Tag61 Subfield 9 (Supp Details)	NIFT Pay Invoice 1234 GEBFT14110000375	NIBG Pay Invoice 1234 GEBFT14110000375 BONU Invoice1234	Transaction Code Customer Reference Bank Reference Purpose Code + Bene Reference
Service Charge	Tag61 Subfield 6 (Txn Code) Tag61 Subfield 7 (Owner's Ref) Tag61 Subfield 8 (Institution's Ref) Tag61 Subfield 9 (Supp Details)	Not shown. Service Charge is debited together with transaction amount as one entry.	NSVC Pay Invoice 1234 GEBFT14110000375 BONU Invoice1234	Transaction Code Customer Reference Bank Reference Purpose Code + Bene Reference
Bulk Payment/Payroll				
Transaction Amount	Tag61 Subfield 6 (Txn Code) Tag61 Subfield 7 (Owner's Ref) Tag61 Subfield 8 (Institution's Ref) Tag61 Subfield 9 (Supp Details)	NIBG ROS01117 PAYMENTS	NIBG NIL GEB1411000037501 PAYMENTS	Transaction Code NIL Bank Reference Transaction Type
Service Charge	Tag61 Subfield 6 (Txn Code) Tag61 Subfield 7 (Owner's Ref) Tag61 Subfield 8 (Institution's Ref) Tag61 Subfield 9 (Supp Details)	Not shown. Service Charge is debited together with transaction amount as one entry.	NSVC NIL GEB1411000037501 PAYMENTS	Transaction Code NIL Bank Reference Transaction Type
Bulk Collection				
Transaction Amount	Tag61 Subfield 6 (Txn Code) Tag61 Subfield 7 (Owner's Ref) Tag61 Subfield 8 (Institution's Ref) Tag61 Subfield 9 (Supp Details)	NIBG ROS01117 COLLECTIONS	NIBG NIL GEB1411000037502 COLLECTIONS	Transaction Code NIL Bank Reference Transaction Type
Service Charge	Tag61 Subfield 6 (Txn Code) Tag61 Subfield 7 (Owner's Ref) Tag61 Subfield 8 (Institution's Ref) Tag61 Subfield 9 (Supp Details)	Not shown. Service Charge is debited together with transaction amount as one entry.	NSVC NIL GEB1411000037502 COLLECTIONS	Transaction Code NIL Bank Reference Transaction Type

Please refer to the following diagram for extracts of MT940 statement sample.

3.3 Extracts of MT940 Statement Sample

Before 23 March 2015

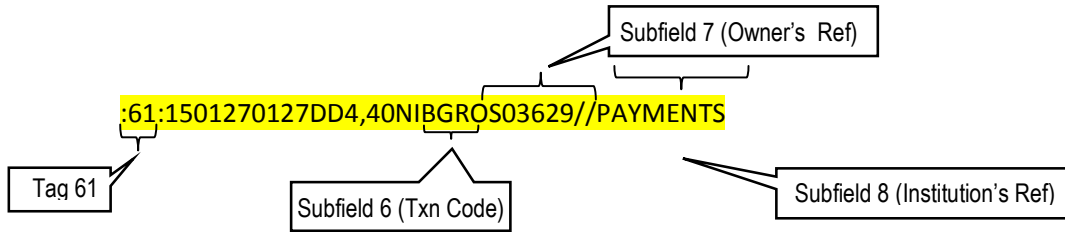


Figure 1: Service charge is debited together with transaction amount as one entry

From 23 March 2015

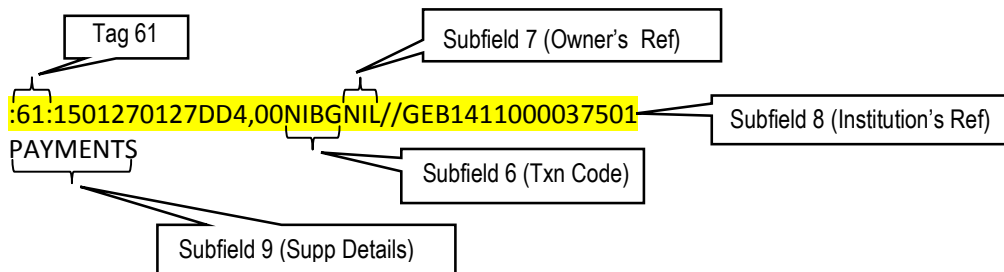


Figure 2: Transaction Amount

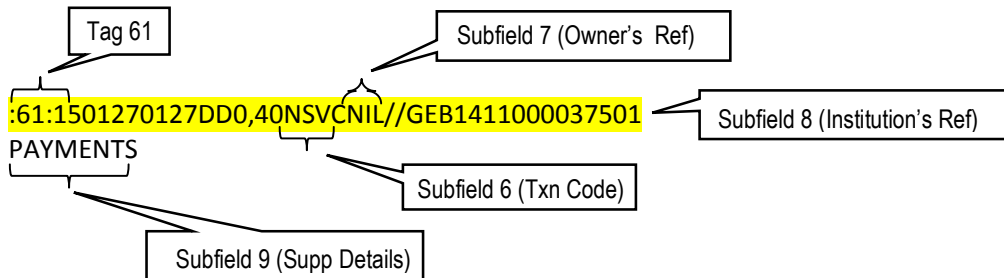


Figure 3: Service Charge

4. Account Statement – Direct Debit Authorisation (DDA) Reference **(NEW)**

From 3 August 2015, your statement will be enhanced to reflect the DDA Reference for incoming debit. It will replace the Purpose Code Description that is currently reflected on your statement. Please see below table for the before and after changes. The differences are highlighted in yellow.

4.1 BIBPlus Statement (Fixed Length and CSV)

Transaction Type	Statement Format	Transaction Details Shown in Statement		
		Before 3 Aug 2015	From 3 Aug 2015	
Incoming Direct Debit - FAST				
Transaction Amount	Description (Txn Desc) Reference 1 (Your Ref) Reference 2 (Our Ref) Reference 3 (Remarks)	INWARD DR - FAST KFEngineering OTHR Other Invoice1234	INWARD DR - FAST KFEngineering OTHR DDAKF Invoice1234	Transaction Description Sender's Name Purpose Code + DDA Reference Beneficiary Reference
Incoming Direct Debit – GIRO				
Transaction Amount	Description (Txn Desc) Reference 1 (Your Ref) Reference 2 (Our Ref) Reference 3 (Remarks)	INWARD DR - GIRO KFEngineering OTHR Other Invoice1234	INWARD DR - GIRO KFEngineering OTHR DDAKF Invoice1234	Transaction Description Sender's Name Purpose Code + DDA Reference Beneficiary Reference

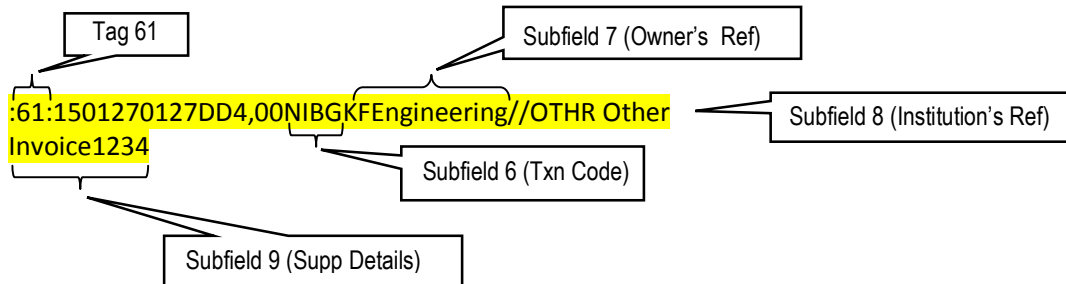
4.2 MT940 Statement

Transaction Type	Statement Format	Transaction Details Shown in Statement		
		Before 3 Aug 2015	From 3 Aug 2015	
Incoming Direct Debit - FAST				
Transaction Amount	Tag61 Subfield 6 (Txn Code) Tag61 Subfield 7 (Owner's Ref) Tag61 Subfield 8 (Institution's Ref) Tag61 Subfield 9 (Supp Details)	NIBF KFEngineering OTHR Other Invoice1234	NIBF KFEngineering OTHR DDAKF Invoice1234	Transaction Code Sender's Name Purpose Code + DDA Reference Beneficiary Reference
Incoming Direct Debit - GIRO				
Transaction Amount	Tag61 Subfield 6 (Txn Code) Tag61 Subfield 7 (Owner's Ref) Tag61 Subfield 8 (Institution's Ref) Tag61 Subfield 9 (Supp Details)	NIBG KFEngineering OTHR Other Invoice1234	NIBG KFEngineering OTHR DDAKF Invoice1234	Transaction Code Sender's Name Purpose Code + DDA Reference Beneficiary Reference

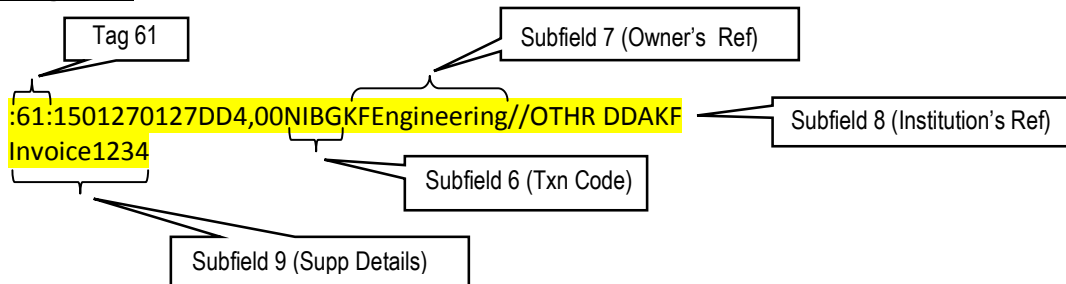
Please refer to the following diagram for extracts of MT940 statement sample.

4.3 Extracts of MT940 Statement Sample

Before 3 Aug 2015



From 3 Aug 2015



The contents of this Guide are provided for general information only, and are subject to change, and may be modified, deleted and changed from time to time and at any time at the sole discretion of the UOB Group. The copyright and other intellectual property in the Guide is owned by the UOB Group. No other part or parts hereof may be used, reproduced, distributed, published, modified, displayed, broadcasted, hyperlinked, or transmitted in any manner or by any means or stored in an information retrieval system without the UOB Group's prior written permission.