



Interbank Account Data Sharing (IADS)

FAQs

1. What is Interbank Account Data Sharing (IADS)?

The Hong Kong Monetary Authority (HKMA) Interbank Account Data Sharing (IADS) pilot programme allows the participating banks to share your account data with other banks via Open API, upon receipt of your consent. As a data providing bank, we will share your current or savings accounts data with other participating banks (data consuming banks) through our Open API, subject to your consent.

To learn more about granting/ revoking/ viewing data sharing consent, please refer to the FAQ below and the Straight2Bank Interbank Account Data Sharing (IADS) Consent Management User Guide. To learn more about the HKMA IADS pilot programme and the list of participating banks, you may visit the [HKMA IADS webpage](#).

2. Who can use the service under the IADS programme?

You have to meet the following two conditions in order to be eligible to use the services offered by us under the IADS programme.

1. Your company must be incorporated in Hong Kong.
2. Your company must hold at least one current or savings account with us, and you have at least one approver on Straight2Bank.

3. Do I have the right to create or revoke the IADS consents?

Straight2Bank users with authorizer rights can create or revoke the IADS consents.

4. How can we grant IADS consent to a data consuming bank to share our account data held with Standard Chartered Bank?

You can grant the IADS consent by logging into the online banking platform of the bank to which you wish to grant the consent (the “data consuming bank”). You will be redirected to Straight2Bank to grant the IADS consent. After logging into Straight2Bank, please read, review and accept the Consent Terms displayed therein. Then, you can review the types of account data that would be shared during the consent validity period and select the account(s) you wish to share data for. After reviewing the consent details and your account selections, you can authorise the



consent. Upon completion, you will be redirected back to the online banking platform of the data consuming bank.

5. What kind of our SCB account data may be shared?

The below data may be shared with the data consuming bank with your consent.

Account information

- Account status and availability
- Bank ID, account name, number, type, country / market and currency

Account balance

- Account balance type, balance credit/debit and date and time information

Account transactions

- Account's credit/debit transactions
- Account transactions ID, transaction type, description and date and time information
- Transaction status, amount and currency
- Foreign currency transaction amount, currency, exchange rate and date and time information

6. What is the period of our SCB account data that may be shared under the IADS programme?

Upon receipt of data request from the data consuming bank during the consent validity period, we will share your SCB account data in the past 180 days (calculated from the date of request) with the data consuming bank.

7. Can we authorize the data consuming bank to access data for our multiple SCB accounts at once?

Yes, you can select multiple current or savings accounts (only applicable to Hong Kong accounts) when you grant consent to the data consuming bank.

8. How can we view our IADS consent record after successfully granting consent(s) to share our SCB account data with the data consuming bank(s)? How can we revoke our IADS consent if we no longer want to share our SCB account data with the data consuming bank(s)?



Your Straight2Bank approver(s) can view or revoke your IADS consent at any time via "Manage Platform Consent" under "Cash" on Straight2Bank. If you no longer want to share your SCB account data with the data consuming bank, you can revoke the IADS consent in the online banking platform of the data consuming bank or on Straight2Bank (only applicable for Straight2Bank approvers). Upon your revocation of IADS consent with a data consuming bank, we will no longer share your SCB account data with that bank.

9. Will SCB charge any fees for IADS service?

We do not charge any fee for this service.

10. Will our consent for sharing SCB account data expire?

The IADS consent validity period ranges from 1 to 365 day(s). The actual consent validity period of each consent is provided by the data consuming bank to us which will be shown to you during the consent granting process on Straight2Bank. If you have any concerns on the consent validity period, please contact the data consuming bank directly.

If there is any inconsistency between the English version and Chinese version of this FAQ, the English version prevails.

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