standard chartered

Straight2Bank

ISO20022 – Upgraded Payment & Party Web Journeys

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1 Overview

ISO 20022 is an international standard for financial messaging, providing a common language and format for exchanging financial information between institutions. It uses the eXtensible Markup Language (XML) to provide a common language and structure across the financial industry to enhance interoperability and support a wide range of financial transactions globally.

The Cross-border Payments and Reporting Plus(CBPR+) guidelines defines how ISO 20022 should be used for cross-border payments, High Value Domestic Payments and cash reporting on the SWIFT network. Standard Chartered (the Bank) has adopted the CBPR+ guidelines as part of ISO 20022 implementation for the interpretation of financial transaction messages to support our financial institution and corporate clients to have more harmonized implementations across different systems and regions.

To align with the CBPR+ guidelines, our Payment, Beneficiary (Earlier Label: Payee) and On-Behalf-Of Payer (OBO) modules on Straight2Bank Web have been updated along with the enhanced user experience to make it easier for you to submit the transactions and parties information.

Please go through this user guide to familiarize yourself with the ISO 20022 changes on different web journeys (Payment, Beneficiary, OBO). This document will guide you in navigating the module with step-by-step instructions and screenshots, as well as to answer any questions you may have.

2 Getting Started

ISO 20022 is an open global payment messaging standard that provides significantly richer, better structured data during payment processing, and potentially after transaction processing for reconciliation, reporting and analytics purposes. The enhanced message structure includes dedicated structured elements to capture details like:

- Structured Postal Addresses & LEI for identification of Parties/Agents (Banks)
- Presence of Purpose Codes/Regulatory Purpose codes to capture intent of payment.
- Unique Identifiers (UETR, Payment Reference Number, End To End ID, Batch Reference Number etc.) for better tracking
- Extended Character set which includes non-Latin characters

We have redesigned the Payment, On-Behalf-Of Payer (OBO) and Beneficiary (Earlier Label: Payee) modules on Straight2Bank Web to support minimum mandatory fields required as per Cross-border Payments and Reporting Plus (CBPR+) guidelines. Broad outline of the changes is given below and step by step detailed information is given in the subsequent chapters of this user guide.

Note: As part of ISO change 'Payee' will be renamed to 'Beneficiary'. Wherever Beneficiary reference is given in user guide, please relate it to existing Payee reference.

- Beneficiary (Earlier Label: Payee) and On-Behalf-Of Payers (OBO) modules are enhanced on Straight2Bank Web to support structured fields (Address, Identification) along with updates to few existing fields to support the maximum length and character set as per CBPR+ guidelines.
- New Party (Ultimate Beneficiary, Final Party which receives the payment amount in the end) is introduced in the Straight2Bank Web payment screen along with updates to few existing payment fields to support the maximum length and character set as per CBPR+ guidelines. For this payment type, please mention final creditor to whom money is credited to.
- Existing bulk import specification for Payment (ipayment.csv) and Beneficiary (Bulk Import-Beneficiary.csv) is updated to support newly introduced ISO fields along with updates to few existing fields to support the maximum length and character set as per CBPR+ guidelines.
- Introduction of new file utility to support bulk import of On-Behalf-Of Payers (Bulk Import-OBO.csv) for smooth address migration of pre-defined OBOs from unstructured to Structured or Hybrid Address in bulk.
- Existing Print PDF layout is updated for Payment module to reflect newly introduced ISO fields along with changes to the existing field lengths.
- Beneficiary and On-Behalf-Of Payer (OBO) modules are enhanced using new UX framework for faster screen loading along with enhanced built-in error checking in the forms for seamless user experience.

In nutshell, the major changes on Straight2Bank Web for ISO20022 can be divided into three major blocks.

Inclusion of new structured fields (Address, Identification) as per CBPR+ guidelines.

Update to few existing fields to support the maximum length and character set as per CBPR+ guidelines.

Enhancement of Beneficiary and OBO modules using new UX framework.

3 New Structured Fields

Overview

For Postal addresses which are essential for the proper identification of parties in financial transactions, ISO 20022 assigns dedicated fields to each data element like street name, building number, postal code, town name, and country code to facilitate detailed data capture, to enhance the efficiency of payment processing, and to improve sanction screening. Similarly, there are dedicated fields to capture party identification details.

Standard Chartered has introduced structured/hybrid address and party identification fields in Straight2Bank Web in Beneficiary, On-Behalf-Of Payer (OBO) and Ultimate Beneficiary screen as per CBPR+ guidelines. You are required to enter structured or hybrid address for parties starting from timeline as instructed by Standard Chartered communication.

Please reach out to your dedicated relationship manager to access CBPR+ web address guideline for more details on difference between various address type like Structured and Hybrid Address and refer to Standard Chartered's client communication for instruction regarding address type to use for different parties.

Important Notes for Structured/Hybrid Address

- As per industry timeline of November 2026, Structured/Hybrid Address will become mandatory for **Beneficiary (ISO Term: Creditor)**. **Standard Chartered will make structured/hybrid address mandatory for new beneficiary creation starting from May 2026. Bank highly recommends you use structured or hybrid Address for Beneficiaries and also to start migrating address of your pre-defined Beneficiary from unstructured to structured or hybrid to avoid any inconvenience**. Industry will stop supporting unstructured address post November 2026 for Beneficiary.
- Structured/Hybrid Address is mandatory for **On-Behalf-Of Payer (ISO Term: Ultimate Debtor) and Ultimate Beneficiary (ISO Term: Ultimate Creditor)** starting November 2025. **Standard Chartered encourages you to provide structured/hybrid address for your one-time and pre-defined On-Behalf-Of Payers (OBO) for accurate screening and rich data experience.**
- Ultimate Beneficiary Section is a new section introduced in the Payment Screen to add Ultimate Beneficiary (If applicable). Only Structured or Hybrid address is supported for Ultimate Beneficiary.
- There are no changes to the existing Address Section in Local Language.
- A new Bulk Import utility to migrate address of On-Behalf-Of Payers (OBO) from unstructured to structured or hybrid is available on Straight2Bank web to facilitate transition. Refer to Chapter 9 of this document for more details on *Bulk Import-OBO* utility.

Structured/Hybrid Address Fields for Parties

Field	Mandatory/ Optional	Field Length & Type	Applicable for Beneficiary Screen	Applicable for OBO Screen	Applicable for Ultimate Beneficiary Screen
Department	Optional	Textbox (70)	Yes	Yes	Yes
Street Name	Optional	Textbox (70)	Yes	Yes	Yes
Building Number	Optional	Textbox (16)	Yes	Yes	Yes
Building Name	Optional	Textbox (35)	Yes	Yes	Yes
Floor	Optional	Textbox (70)	Yes	Yes	Yes
Post Box	Optional	Textbox (16)	Yes	Yes	Yes
Post Code	Optional	Textbox (16)	Yes	Yes	Yes
Province/State	Optional	Textbox (35)	Yes	Yes	Yes
Town Name	Mandatory	Textbox (35)	Yes	Yes	Yes
Address Line 1*	Optional	Textbox (35)	Yes	Yes	Yes
Address Line 2*	Optional	Textbox (35)	Yes	Yes	Yes
Country	Mandatory	Textbox (35)	Yes	Yes	Yes

Important Notes for Structured Identification Sections

- For fields *'Organisation Identifier Code - Occurence-1'* & *'Organisation Identifier Code - Occurence-2'*, applicable Codes as per ISO20022 guidelines are *BANK, BDID, BOID, CBID, CHID, CINC, COID, CUST, DUNS, EMPL, GS1G, SREN, SRET, TXID. You can choose the appropriate value from the drop down.*
- Field *'Org - Identification Number (Occurence1)' is conditional mandatory if valid value is given in field 'Org - Code (Occurence1)' or 'Org - Proprietary (Occurence1)'. Similarly, field 'Org - Identification Number (Occurence2)' is conditional mandatory if valid value is given in field 'Org - Code (Occurence2)' or 'Org - Proprietary (Occurence2)'.*
- For *'Birth Date'*, applicable format is DD-MM-YYYY or DD/MM/YYYY. If Birth date is provided, then *'City of Birth' and 'Country of Birth'* fields are mandatory. *'Birth Date, 'City of Birth' and 'Country of Birth'* are inter-related and if any of these values are provided without the other fields, then the mandatory error will be thrown for the respective missing fields.
- For Fields *'Individual Identifier Code - Occurence-1' & 'Individual Identifier Code - Occurence-2'*, applicable Codes as per ISO20022 guidelines are: *ARNU, CCPT, CUST, DRLC, EMPL, NIDN, POID, SOSE, TELE, TXID. You can choose the appropriate value from the drop down.*

- Field *'Individual - Identification Number (Occurence1)'* is conditional mandatory, if valid value is given in field *'Individual - Code(Occurence1)'* or *'Individual - Proprietary(Occurence1)'*. Similarly, field '*Individual – Identification Number (Occurence2)'* is conditional mandatory, if valid value is given in field *'Individual - Code(Occurence2)'* or *'Individual - Proprietary(Occurence2)'*.
- *SWIFT BIC* captures Business Identification Code of the organisation, and the value of this field should be captured in the format as below: [A-Z,0-9] {4,4} [A-Z] {2,2} [A-Z0-9] {2,2} ([A-Z0-9] {3,3}) {0,1}.
- *LEI* captures Legal Entity Identification of the organization and value of this field should be captured in the format as below: [A-Z,0-9] {18,18} [0-9] {2,2} i.e. first 18 char: A-Z & 0-9 supported. For last 2 characters: 0-9 only supported.

New Identification Section for Parties

Category	Field	Mandatory/ Optional	Field Length & Type	Applicable for Beneficiary Screen	Applicable for OBO Screen	Applicable for Ultimate Beneficiary Screen
Identifier	SWIFT BIC	Optional	Textbox (11)	No	Yes	Yes
Identifier	LEI	Optional	Textbox (20)	No	Yes	Yes
Financial Institution Identification	Org – Code (Occurence1)	Optional	Dropdown (4)	No	Yes	Yes
Financial Institution Identification	Org – Code (Occurence2)	Optional	Dropdown (4)	No	Yes	Yes
Financial Institution Identification	Org – Proprietary (Occurence1)	Optional	Textbox (35)	No	Yes	Yes
Financial Institution Identification	Org – Proprietary (Occurence2)	Optional	Textbox (35)	No	Yes	Yes
Financial Institution Identification	Org – Identification (Occurence1)	Optional	Textbox (35)	No	Yes	Yes
Financial Institution Identification	Org – Identification (Occurence2)	Optional	Textbox (35)	No	Yes	Yes
Financial Institution Identification	Org – Issuer (Occurence1)	Optional	Textbox (35)	No	Yes	Yes
Financial Institution Identification	Org – Issuer (Occurence2)	Optional	Textbox (35)	No	Yes	Yes
Private Identification	Birth Date	Conditional Mandatory	Date	No	Yes	Yes
Private Identification	City Of Birth	Conditional Mandatory	Textbox (35)	No	Yes	Yes
Private Identification	Province Of Birth	Optional	Textbox (35)	No	Yes	Yes
Private Identification	Country Of Birth	Conditional Mandatory	Lookup (2)	No	Yes	Yes

Category	Field	Mandatory/ Optional	Field Length & Type	Applicable for Beneficiary Screen	Applicable for OBO Screen	Applicable for Ultimate Beneficiary Screen
Private Identification	Individual – Code (Occurence1)	Optional	Dropdown (4)	No	Yes	Yes
Private Identification	Individual – Code (Occurence2)	Optional	Dropdown (4)	No	Yes	Yes
Private Identification	Individual – Proprietary (Occurence1)	Optional	Textbox (35)	No	Yes	Yes
Private Identification	Individual – Proprietary (Occurence2)	Optional	Textbox (35)	No	Yes	Yes
Private Identification	Individual – Identification (Occurence1)	Conditional Mandatory	Textbox (35)	No	Yes	Yes
Private Identification	Individual – Identification (Occurence2)	Conditional Mandatory	Textbox (35)	No	Yes	Yes
Private Identification	Individual – Issuer (Occurence1)	Optional	Textbox (35)	No	Yes	Yes
Private Identification	Individual – Issuer (Occurence2)	Optional	Textbox (35)	No	Yes	Yes

Note: Refer to Chapter 10 of this user guide for new fields definition.

4 Extended Fields

Overview

With ISO20022, industry is moving towards enriched and structured data, and many existing fields are extended in field length to provide richer information.

Standard Chartered is updating few existing fields in Payment, Beneficiary and On-Behalf-Of Payer screens on Straight2Bank Web to support maximum field lengths as per CBPR+ Guidelines. Tooltips and placeholder text will guide you for expected field length.

Important Notes for Extended Fields

- In addition to increase in field length, ISO Character set will be supported for these fields. Refer to Chapter 5 of this user guide for details on additional character set which will be supported.
- There will not be changes to field length of existing local language fields: *Beneficiary name in local language 1, Beneficiary name in local language 2, Address in local language 1, Address in local language 2, Address in local language 3, Address in local language 4.*
- Beneficiary Name will be extended to 140 characters for international payment. For domestic payments, existing beneficiary name length as per individual market regulation will be applicable. Tool tip with applicable field lengths will be displayed for guidance on screen based on Beneficiary market selection.

Extended Field length changes in Payment, Beneficiary & OBO Screens

Field	Existing Field Length	Revised Field Length	Mandatory/Optional	Applicable for Beneficiary Screen	Applicable for OBO Screen	Applicable for Payment Screen
Beneficiary/Beneficiary Bank Name	Textbox (35)	Textbox (140)	Mandatory	Yes	N/A	N/A
Fax Number	Textbox (20)	Textbox (35)	Optional	Yes	N/A	N/A
Local Clearing Code	Textbox (17)	Textbox (35)	Conditional Mandatory	Yes	N/A	N/A
Branch code	Textbox (10)	Textbox (35)	Conditional Mandatory	Yes	N/A	N/A
On-Behalf-Of Payer Name	Textbox (70)	Textbox (140)	Mandatory	N/A	Yes	N/A
Email	Textbox (255)	Textbox (2048)	Optional	Yes	N/A	N/A
Contact Number	Textbox (20)	Textbox (35)	Optional	Yes	N/A	N/A
Remitter Email ID*	Textbox (100)	Textbox (2048)	Optional	N/A	N/A	Yes
Remitter Mobile Number*	Textbox (20)	Textbox (35)	Optional	N/A	N/A	Yes

*Fields Applicable for Tax Payments

5 ISO Character Set

Overview

ISO 20022 standard allows longer references for non-Latin alphabets, with a character set ten times larger than MT messages and carrying a great deal more information.

New structured fields on Straight2Bank Beneficiary and On-Behalf-Of Payer module will support the character specifications listed below.

Important Notes for Character Set

- There will not be any changes to the character set supported by existing local language fields: *Beneficiary name in local language 1, Beneficiary name in local language 2, Address in local language 1, Address in local language 2, Address in local language 3, Address in local language 4.*
- There will not be any change to supported character set of any other fields besides the new ISO fields added as per Chapter 3 of this user guide.

Updated ISO Character Set

- Besides new structured address and identification fields (as mentioned in chapter 2 of this user guide), other fields where extended ISO charset will be supported are: Beneficiary Name, Beneficiary Address 1, Beneficiary Address 2, Beneficiary Bank Name, Intermediary Bank Name, Beneficiary Email, On-Behalf-Of Payer Name, On-Behalf-Of Payer Address Line 1, On-Behalf-Of Payer Address Line 2 and Notes to Beneficiary.

  Note: There will be screen guidance provided to help you with direction on characters supported for a field.

  a b c d e f g h i j k l m n o p q r s t u v w x y z

  A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

  0 1 2 3 4 5 6 7 8 9

  Space

  Special characters . , - ( ) / + ' = : ? @ _ # Cr Lf Space { ! " % & * ; < >

6 Beneficiary Journey

Overview

As part of ISO 20022 implementation, following changes are implemented in Beneficiary (Earlier Label: Payee) module on Straight2Bank as per CBPR+ guidelines:

- New structured fields are added with enhanced character set (Refer Chapter 2 of User Guide for more details).
- Few existing fields are enhanced to support the maximum field length and enhanced character set (Refer Chapter 3 & 4 of User Guide for more details).
- Beneficiary Module is upgraded to more sophisticated UX framework resulting in less screen loading time and enhanced built-in error checking in the forms for seamless experience.

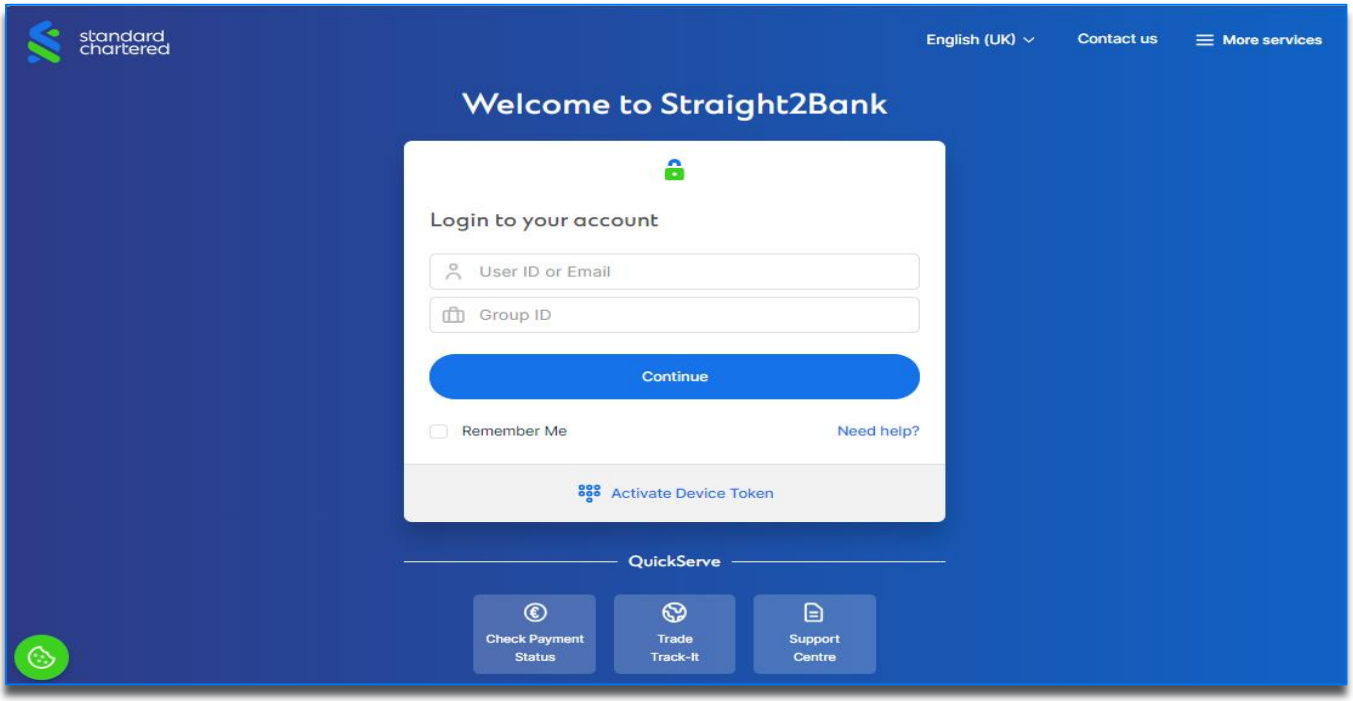
As per ISO 20022 guidelines, unstructured address for Beneficiary will not be allowed from November 2026 by SWIFT. Standard Chartered is making structured/hybrid address mandatory (Town and Count minimally to be provided) from May 2026 and expect you to start using structured or hybrid address for your Beneficiaries as well update address of your pre-defined Beneficiaries to structured or hybrid for enriched experience and accurate screening. Please refer to Standard Chartered' s address guideline for more details.

The below section defines the updated Beneficiary Journey with step-by-step instruction and screenshots along with highlighting exact changes done at field level as part of ISO 20022 implementation.

6.1 Access the revamped Beneficiary module on Straight2Bank

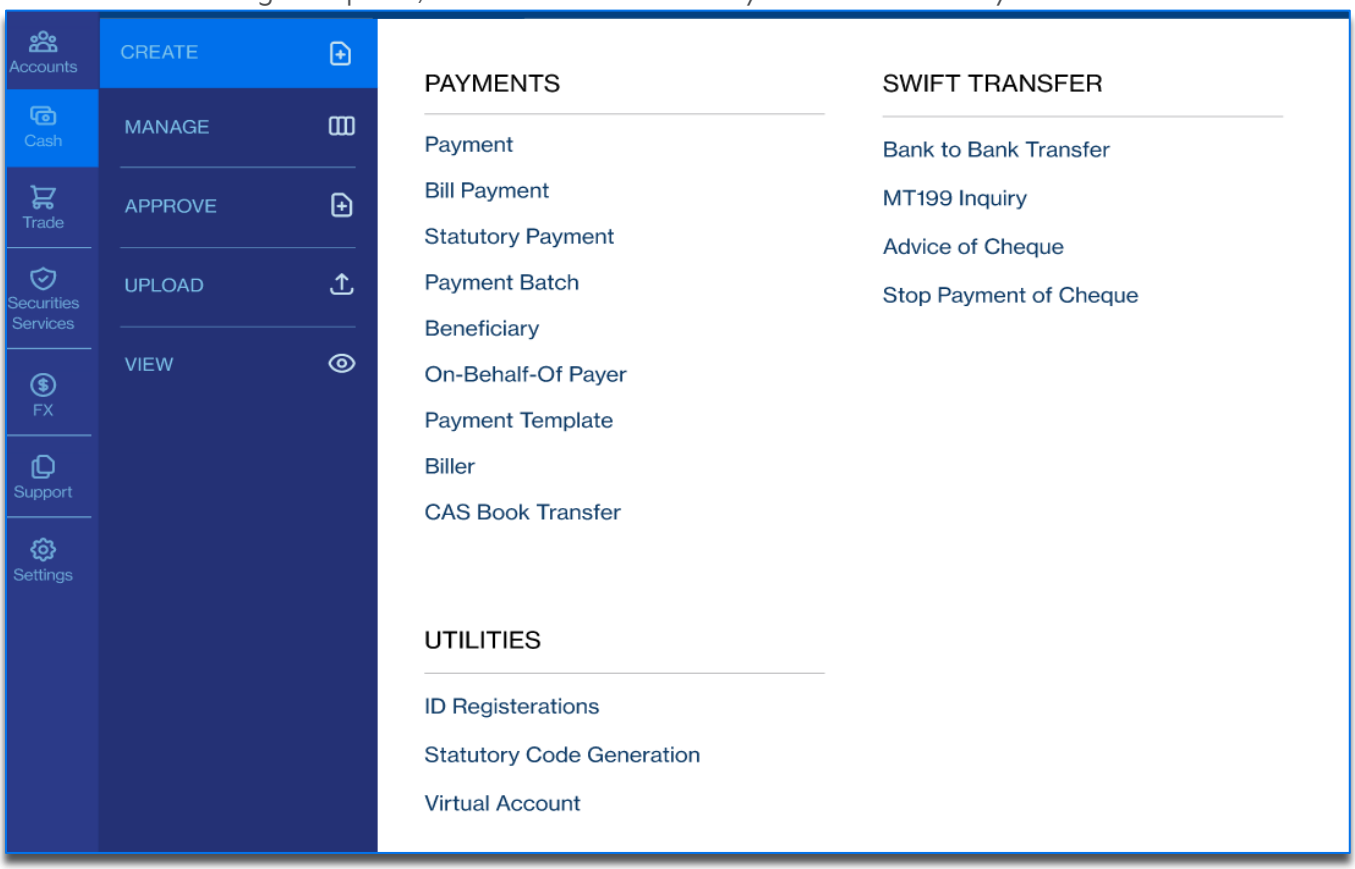
6.1.1 Logging in to Straight2Bank Web

- To start, please visit Straight2Bank and enter your username or email to log in.



6.1.2 Navigate to the upgraded Beneficiary module under the Cash menu

- From the left navigation panel, select Cash > Create > Payments > Beneficiary



6.2 Creating a New Beneficiary

6.2.1 Form loading and screen features

Once you select Beneficiary option from menu, the form will display these four sections:

- Beneficiary Details
- Account Details
- Beneficiary Bank
- Beneficiary Identification
- Additional Information

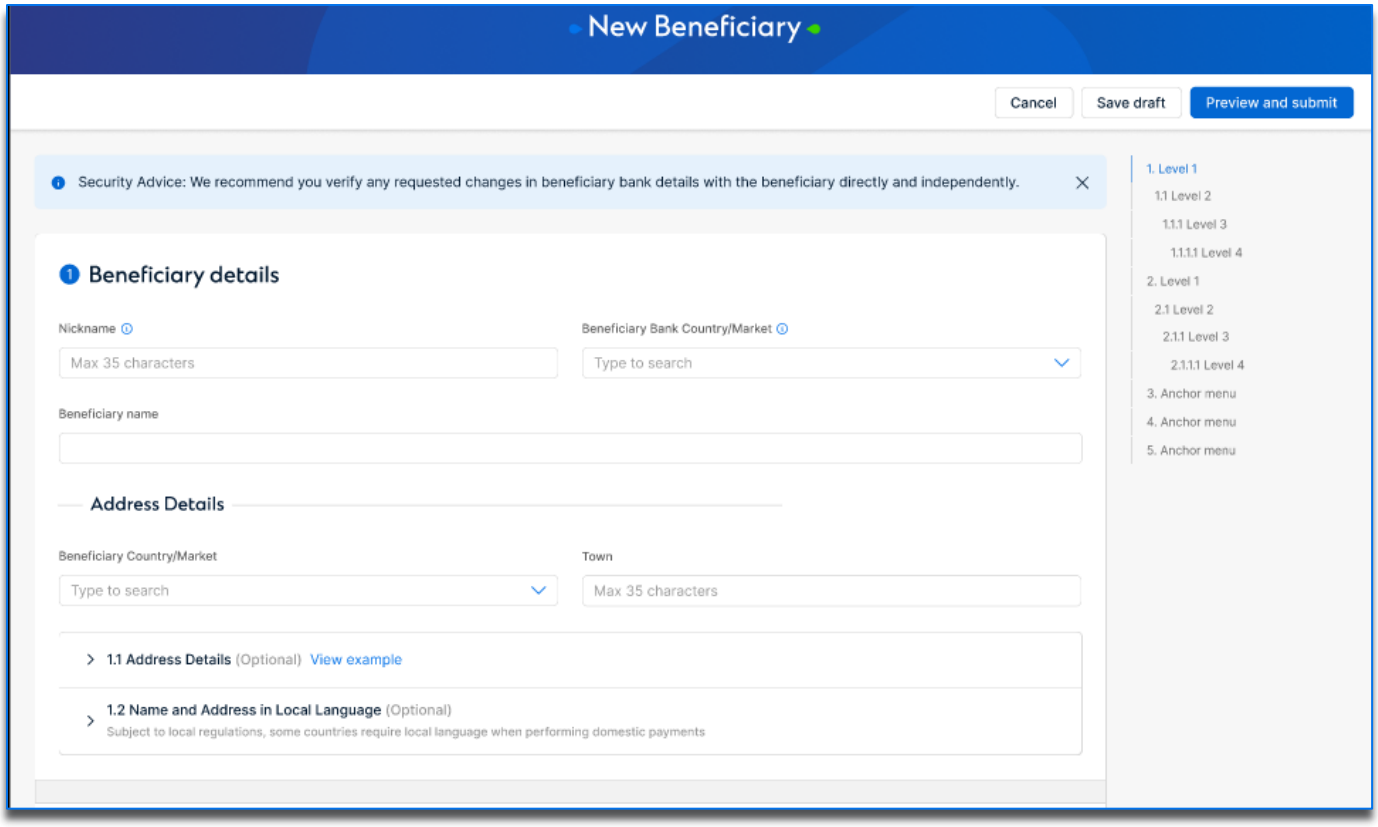
You can access these sections from the main page or select them from the right-hand navigation for easy access.

- **Beneficiary Details Section**

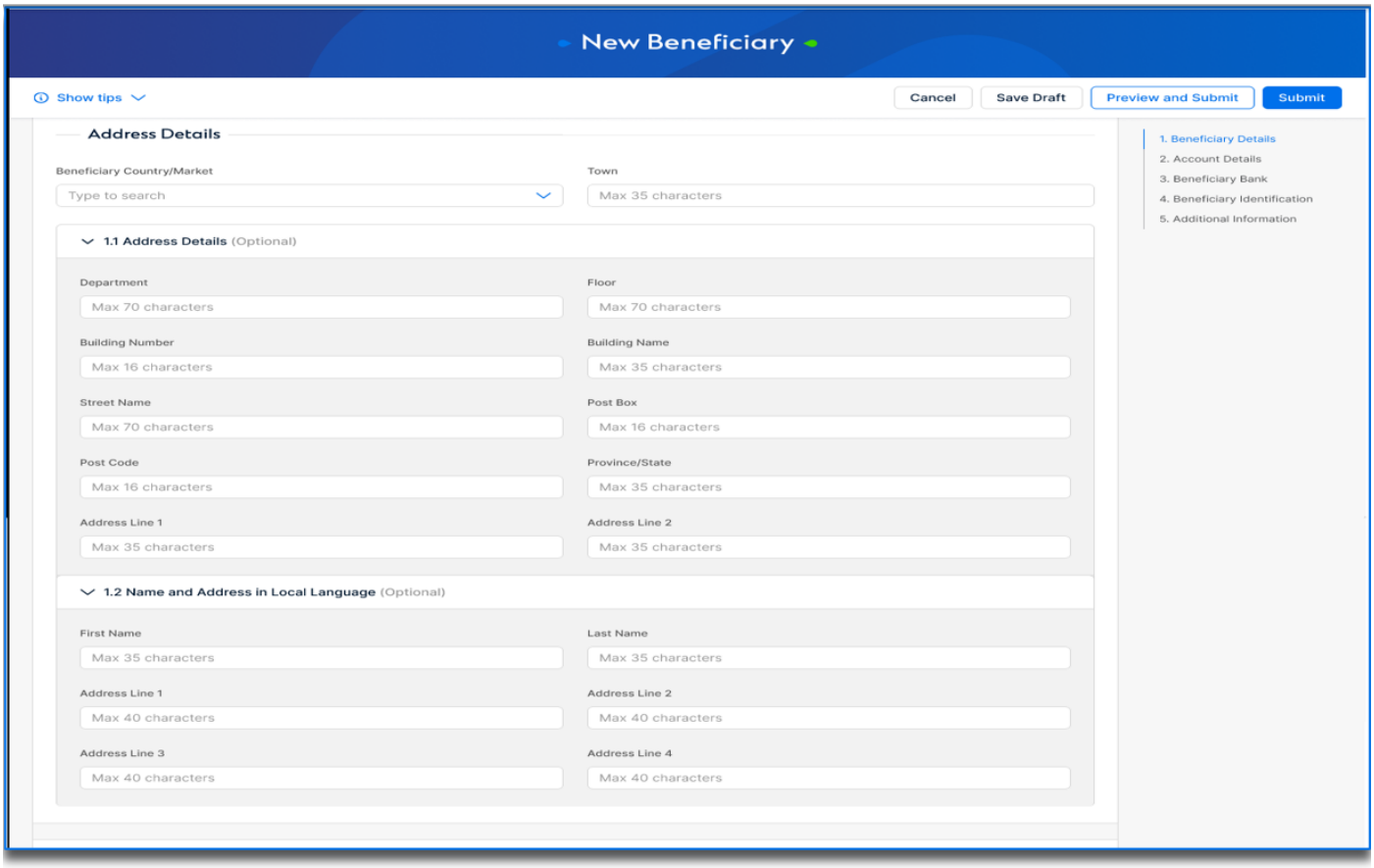
Changes in this section are:

- *'Payee' label is changed to Beneficiary and 'Payee Bank' to 'Beneficiary Bank.'*
- *'Beneficiary Name' field length has been increased to 140 characters for international payment.*
- *'Beneficiary Bank Country/Market' field label has been changed to make it more specific.*
- *'Beneficiary Country/Market' field label has been changed to make it more specific.*
- *Structured/Hybrid Address fields like Town (New Mandatory field), Department (New Optional field), Floor (New Optional field), Building Number (New Optional field), Building Name (New Optional field), Street Name ((New Optional field), Post Box (New Optional field), Post Code (New Optional field), Province/State (New Optional field) have been added in current address section.*

- Enter Nickname, Beneficiary Bank Country/Market and Beneficiary Name.

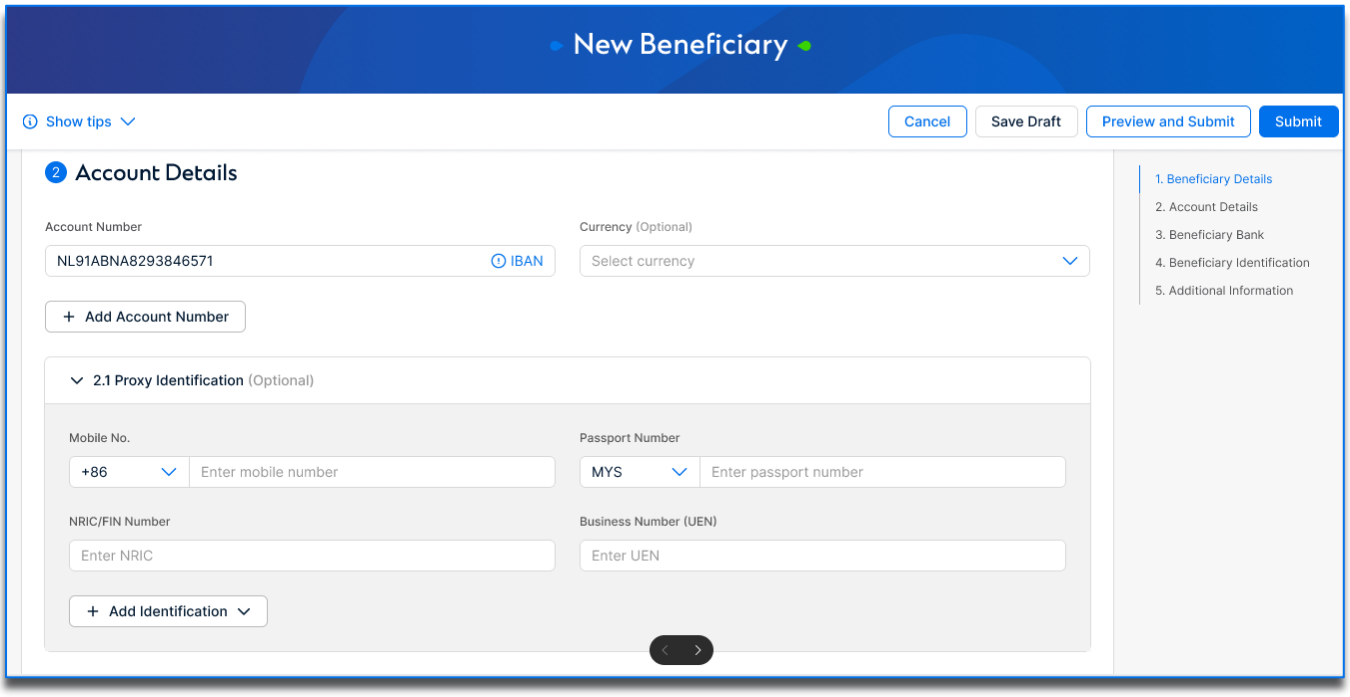


- Address details: Enter Beneficiary Country/Market and Town, Department, Floor, Building Number, Building Name, Street Name, Post Box, Post Code, Province/State, Address Line 1, Address Line 2, Name and Address in Local language. Unstructured Address will not be supported for Beneficiary from May 2026 on Straight2Bank Web.



- **Account Details Section**

Select Account Number and Currency from the available list of accounts. Enter Proxy Identification, if applicable. There is no change to this section and on click of IBAN the format will be validated.

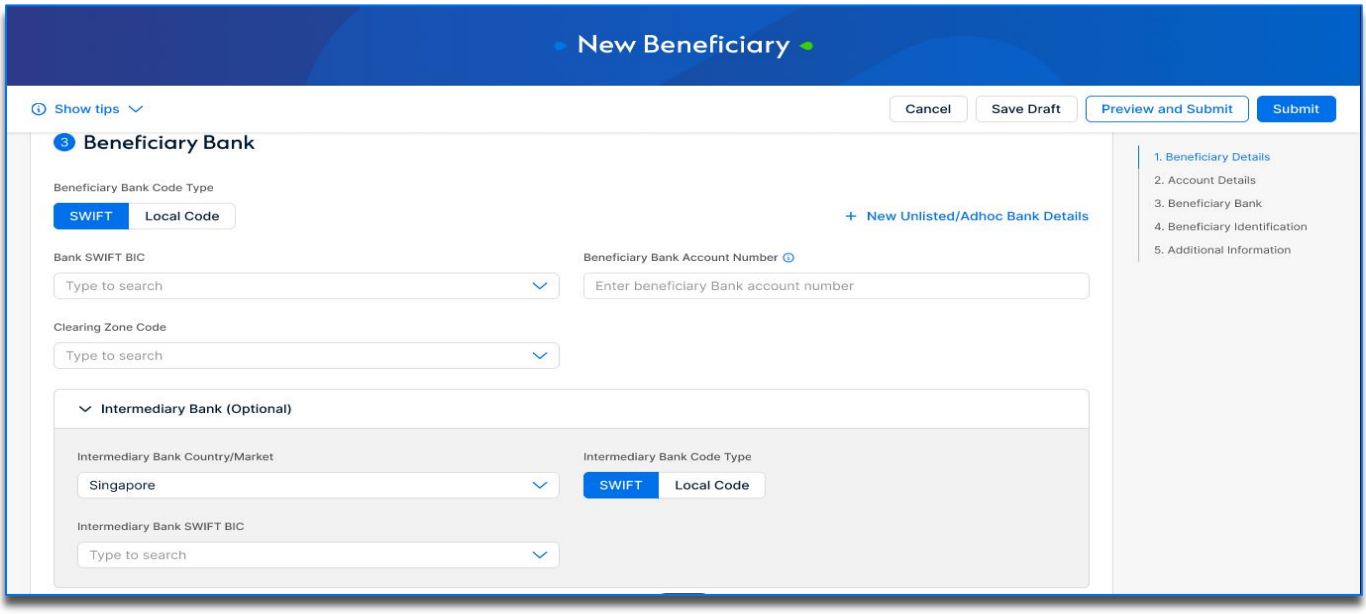


- **Beneficiary Bank Section**

Changes in this section are:

- *'Beneficiary Bank Name' field length has been increased from Field length (35) to field Length (140).*
- *'Intermediary Bank Name' field length has been increased from Field length (35) to field Length (140).*

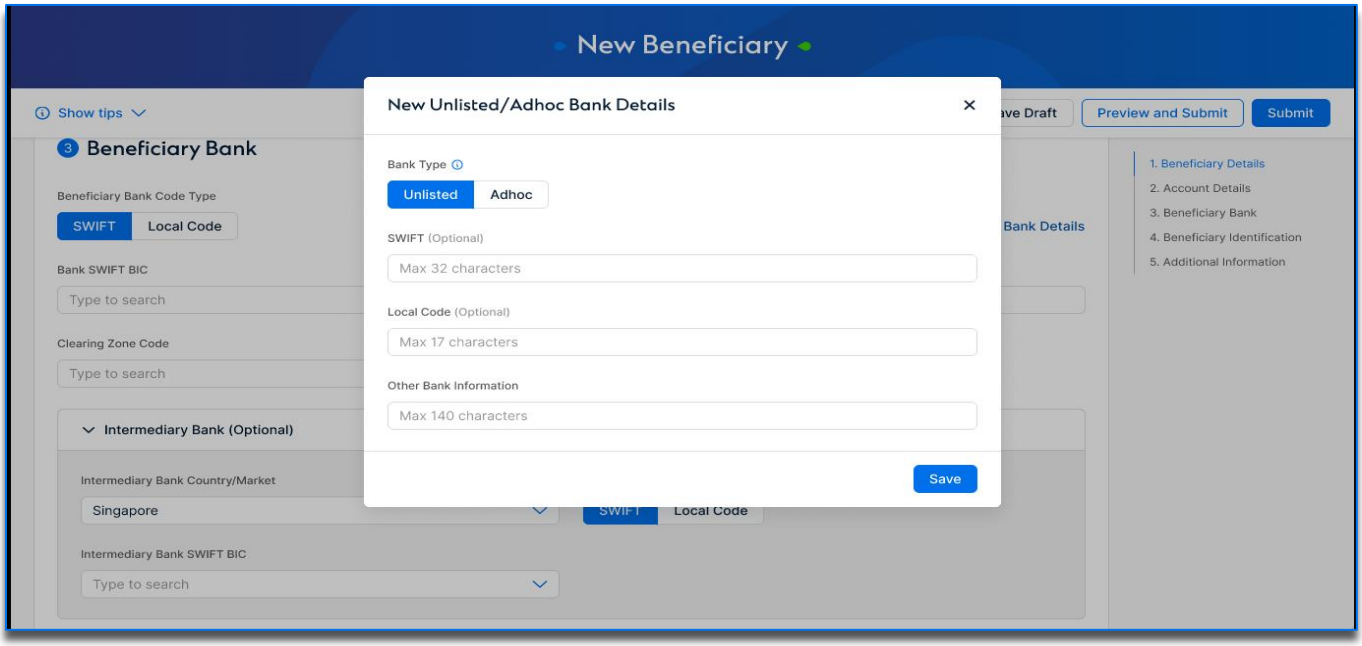
- Select Bank Code Type (SWIFT or Local Code) and fill relevant details. The screen will guide you on the required details such as SWIFT BIC (for SWIFT)/Agent (Bank) Identification Code (Local Clearing Code), Beneficiary Bank Account Number, Local Zone Code.



- Select Intermediary Bank and relevant details as applicable. You can add Unlisted/Ad hoc Bank Details like BAU where depending on the option selected (Ad hoc or Unlisted), screen will guide you to enter required details.

Changes in this section are:

- *'Other Bank Information' field length has been increased from Field length (35) to (140).*

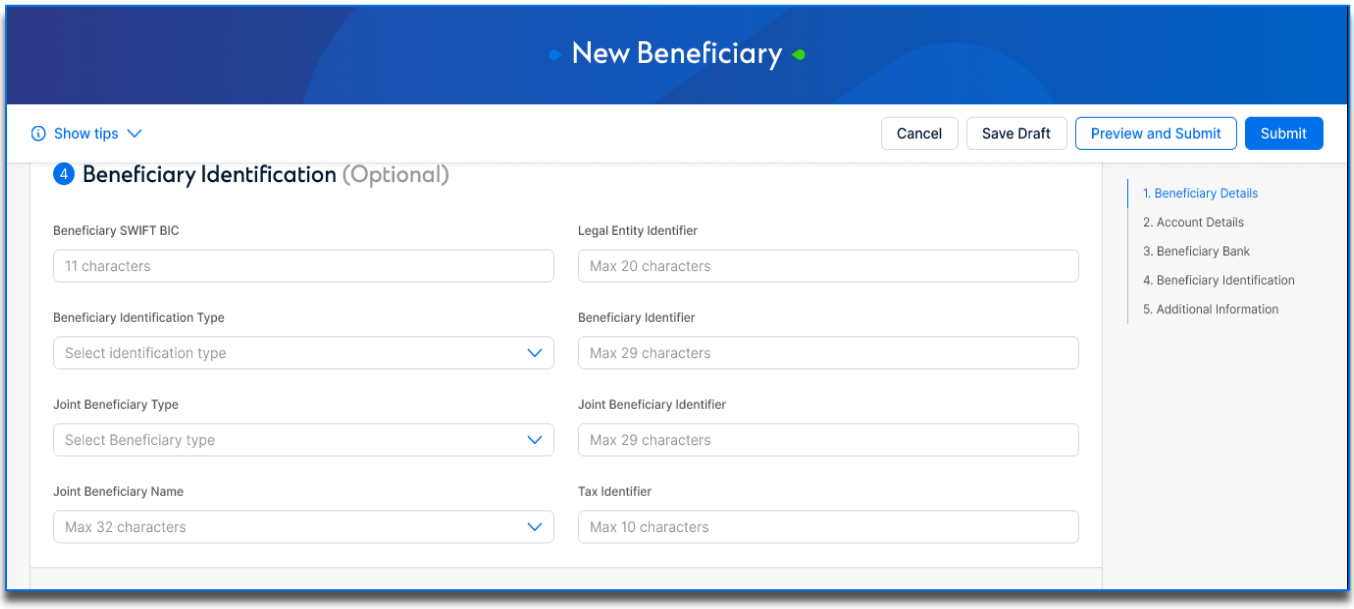


- **Beneficiary Identification Section**

'Beneficiary Identification' to capture Identification details for Beneficiary is introduced with following fields:

- *Beneficiary Type: Organisation, Private*
- *Organisation: Business Identification Code, LEI, Others*
- *Private: Place & Date of Birth, Others*

- Fill in the relevant Beneficiary Identification details as applicable.

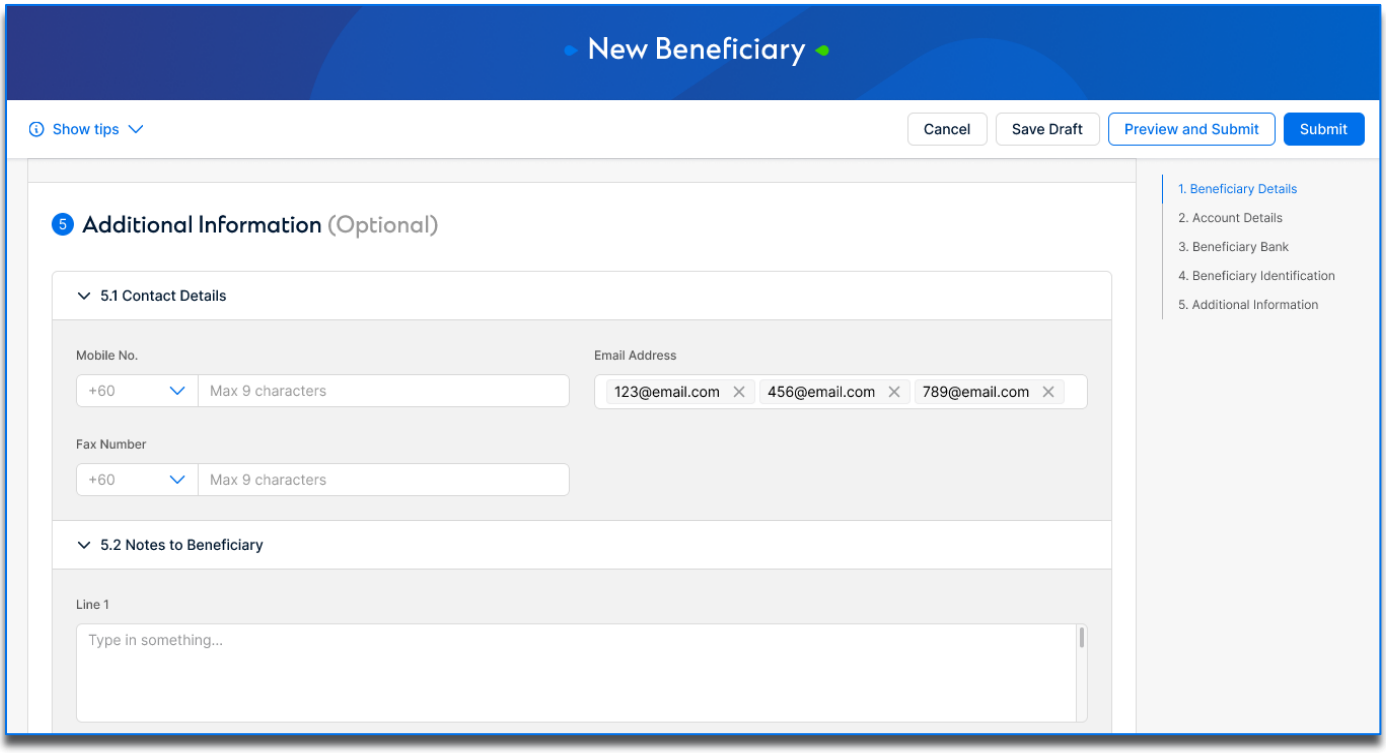


- **Additional Information Section (5,1.,5.2)**

Changes in this section are:

- *'Fax Number' field length has been increased from Field length (20) to Field Length (35).*
- *'Email' field length has been increased from Field length (255) to Field Length (2048).*
- *'Contact Number' field length has been increased from Field length (20) to Field Length (35).*

- Add any additional information such as contact details and Notes to Beneficiary to complete the process to add new Beneficiary.



- **There is no change to the existing process of approving and managing the Beneficiaries. Its BAU.**

7 On-Behalf-Of Payer (OBO) Journey

Overview

As part of ISO 20022 implementation, following changes are implemented in On-Behalf-Of Payer (OBO) module on Straight2Bank as per CBPR+ guidelines:

- New structured fields are added with enhanced character set (Refer Chapter 2 of User Guide for more details).
- Few existing fields are enhanced to support the maximum field length and enhanced character set (Refer Chapter 3 & 4 of User Guide for more details).
- On-Behalf-Of Payer Module is upgraded to more sophisticated UX framework resulting in less screen loading time and enhanced built-in error checking in the forms for seamless experience.

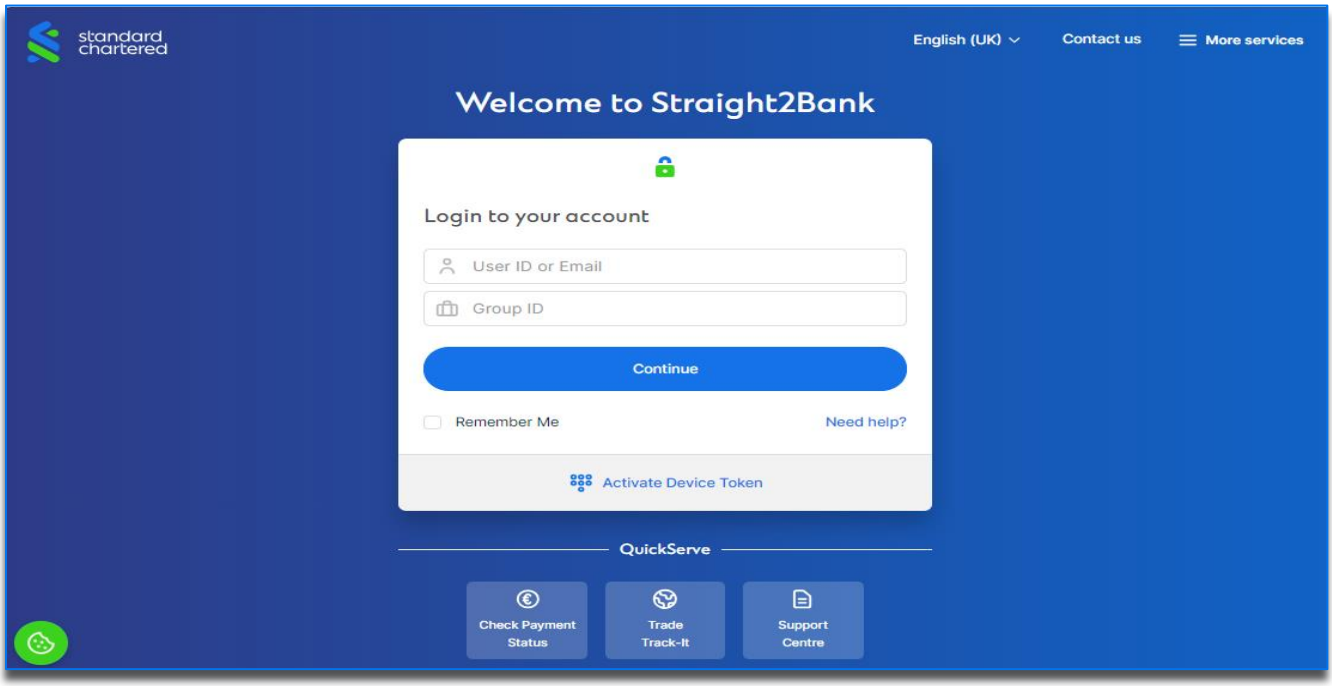
As per ISO 20022 guidelines, only Structured or Hybrid address for OBO is accepted and Standard Chartered encourages you to enter Structured or Hybrid address for your one-time and pre-defined OBOs to take advantage of rich data and accurate screening.

The below section defines the updated OBO Journey with step-by-step instruction and screenshots along with highlighting exact changes done at field level as part of ISO 20022 implementation.

7.1 Access the revamped On-Behalf-Of Payer (OBO) module on Straight2Bank

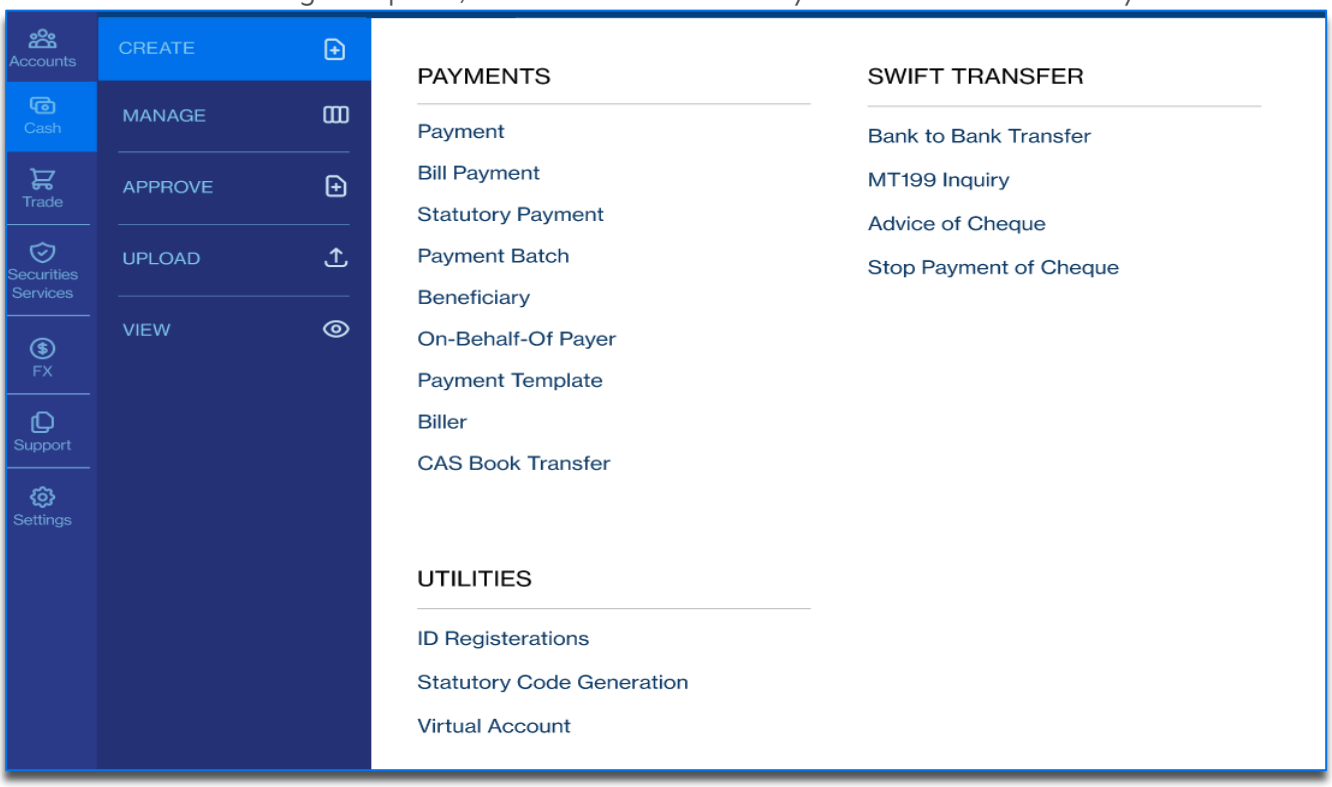
7.1.1 Logging in to Straight2Bank

- To start, please visit Straight2Bank and enter your username or email to log in.



7.1.2 Navigate to the upgraded On-Behalf-Of Payer (OBO) module under the Cash menu

- From the left navigation panel, select Cash > Create > Payments >On-Behalf-Of Payer



7.2 Creating a New On-Behalf-Of Payer (OBO)

7.2.1 Form loading and screen features

Once you select On-Behalf-Of option, the form will display these four sections:

- On-Behalf-Of Details
- On-Behalf-Of Identification

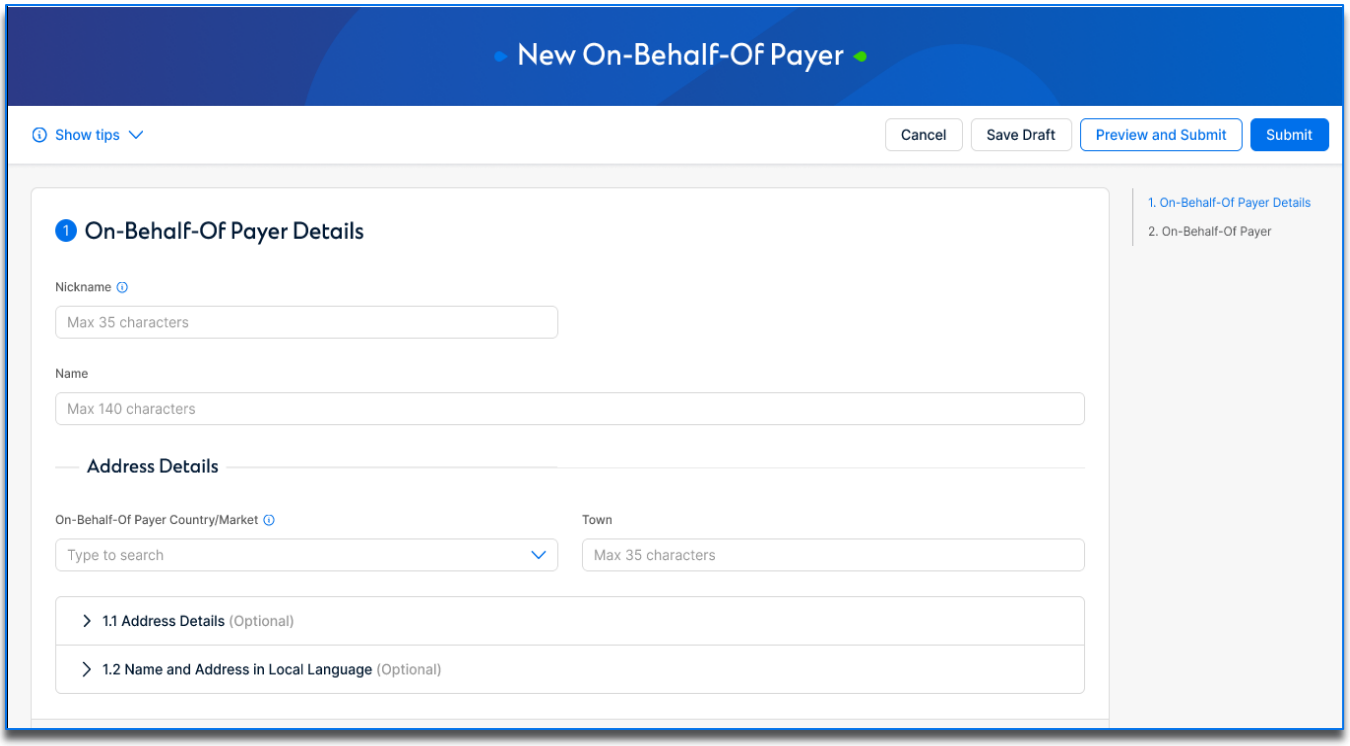
You can access these sections from the main page or select them from the right-hand navigation for easy access.

- **On-Behalf-Of Details Section**

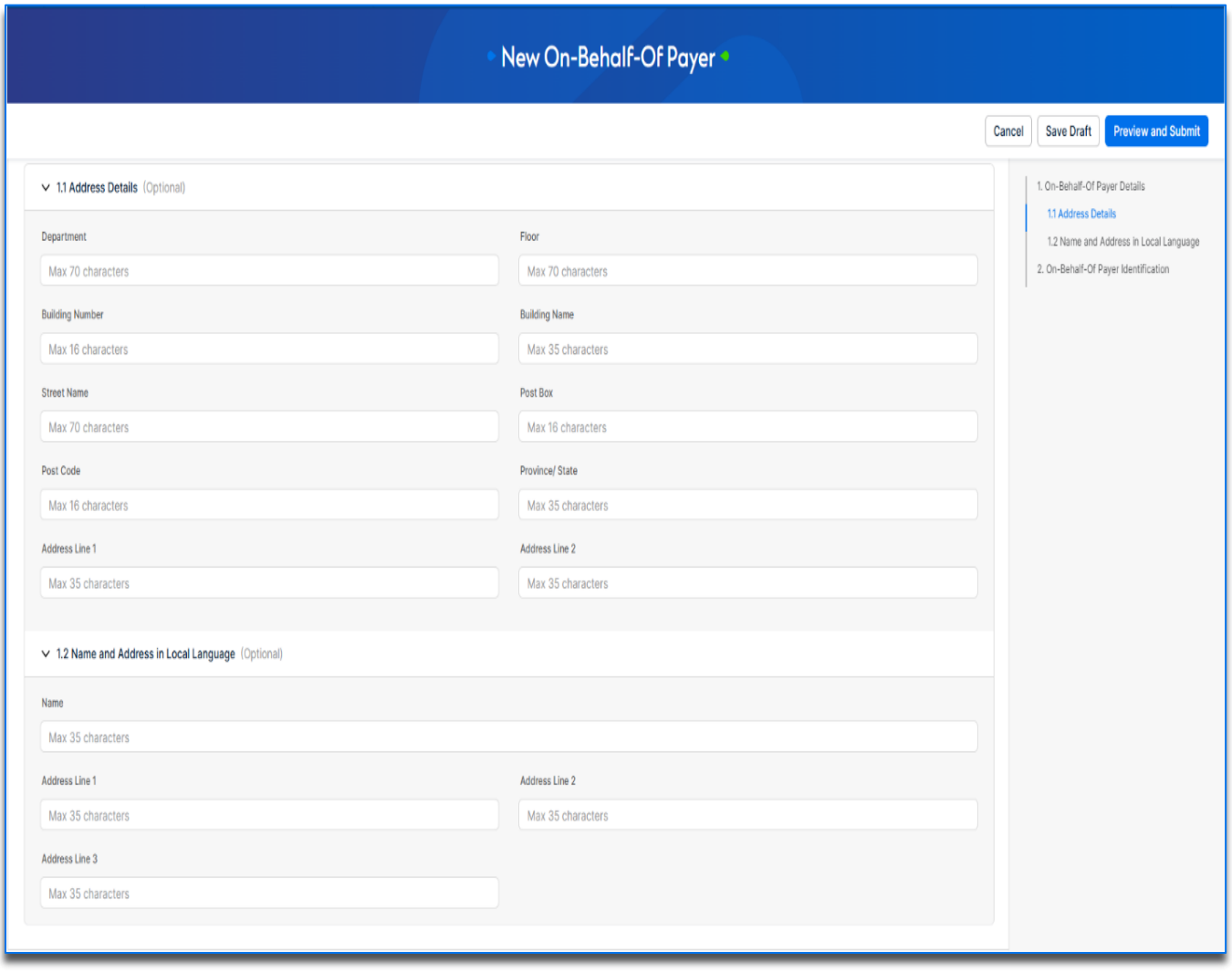
Changes in this section are:

- *'OBO Name' field length has been increased to 140 characters.*
- *'OBO Bank Country/Market' field label has been changed to make it more specific.*
- *'OBO Country/Market' field label has been changed to make it more specific.*
- *Structured Address fields like Town (New Mandatory field), Department (New Optional field), Floor (New Optional field), Building Number (New Optional field), Building Name (New Optional field), Street Name ((New Optional field), Post Box (New Optional field), Post Code (New Optional field), Province/State (New Optional field) have been added in address section.*

- Enter Nickname, On-Behalf-Of Country/Market, Name and Town.



- Address details: Enter Department, Floor, Building Number, Building Name, Street Name, Post Box, Post Code, Province/State, Address Line 1, Address Line 2, Name and Address in Local language.

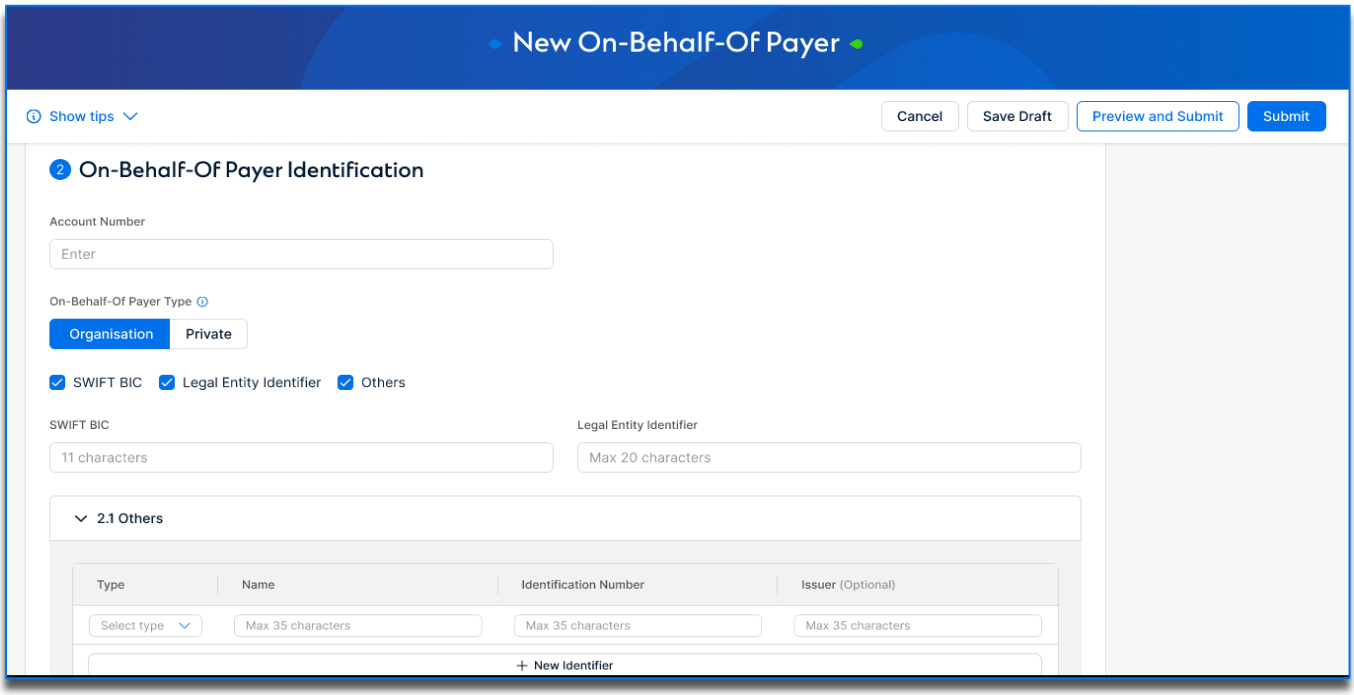


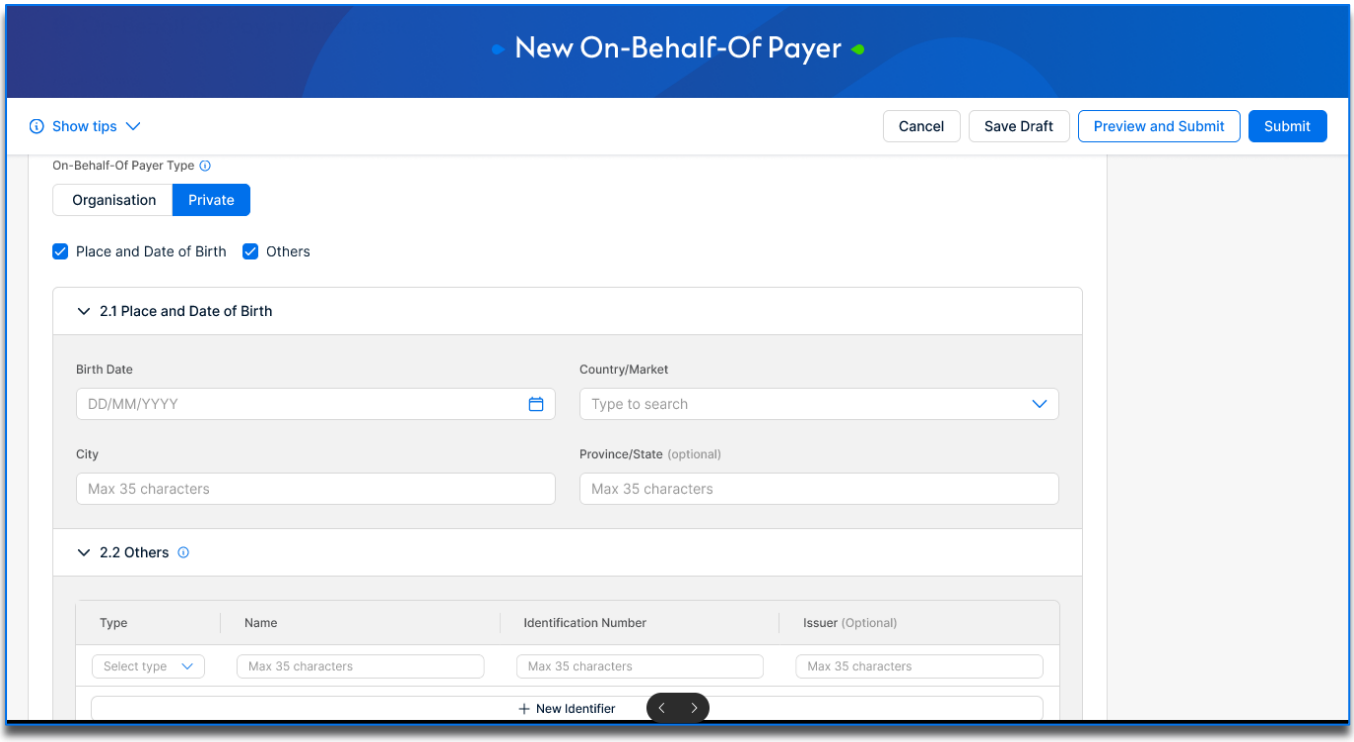
- **On-Behalf-Of Identification Section (New Section)**

New Section to capture Identification details for OBO is introduced with following fields:

- *OBO Type: Organisation, Private*
- *Organisation: Business Identification Code, LEI, Others*
- *Private: Place & Date of Birth, Others*

- Fill in the relevant OBO Identification details as applicable. Depending on ID type (Private or Organisation), screen will guide you to enter required details. Once any Identifier Type is selected, it is mandatory for customer to provide one ID at least. Id options have changed as part of ISO20022 like BIC/LEI/Others for Organisation and Date of Birth/Other for Private.





There is no change to the existing process of approving and managing the OBOs. It's BAU.

8 Payment Journey

Overview

- As part of ISO 20022 implementation, following changes are implemented in Payment module on Straight2Bank as per CBPR+ guidelines:
  - New Ultimate Beneficiary Section is added to add new party with enhanced character set (Refer Chapter 2 of User Guide for more details).
  - Few existing fields are enhanced to support the max length and enhanced character set (Refer Chapter 3 & 4 of User Guide for more details).

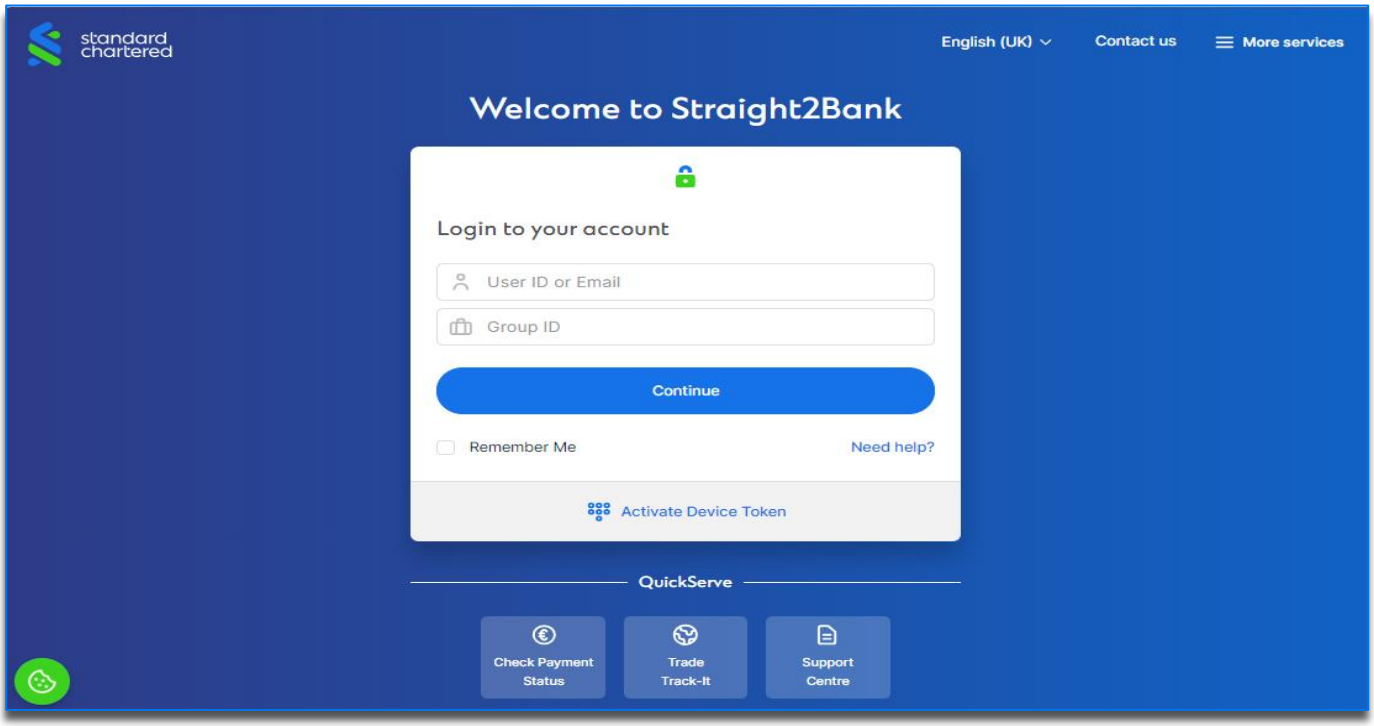
  As per ISO 20022 guidelines, only structured or hybrid address for Ultimate Beneficiary is accepted.

  The below section defines the updated Payment Journey with step-by-step instruction and screenshots along with highlighting exact changes done at field level as part of ISO 20022 implementation.

8.1 Access the revamped Payment module on Straight2Bank

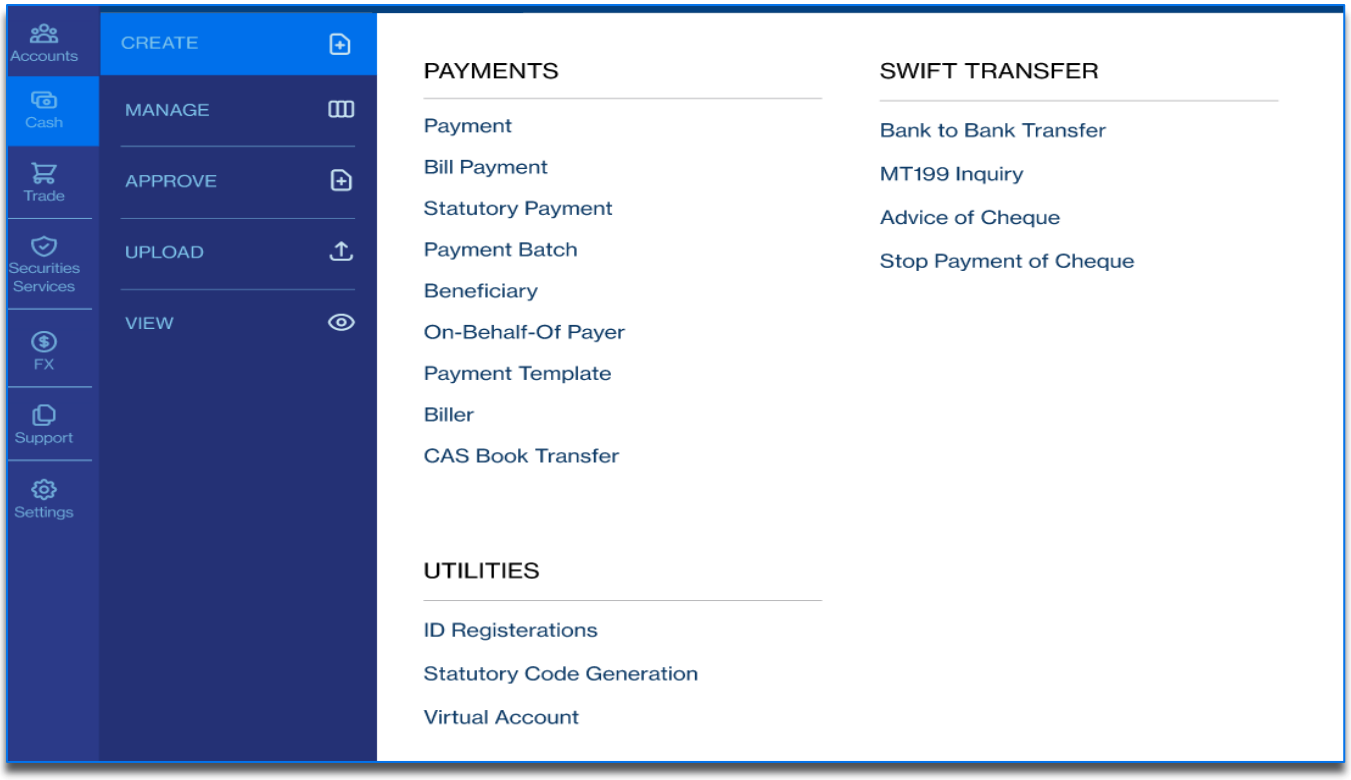
8.1.1 Logging in to Straight2Bank

- To start, please visit Straight2Bank and enter your username or email to log in.



8.1.2 Navigate to the upgraded Payment module under the Cash menu

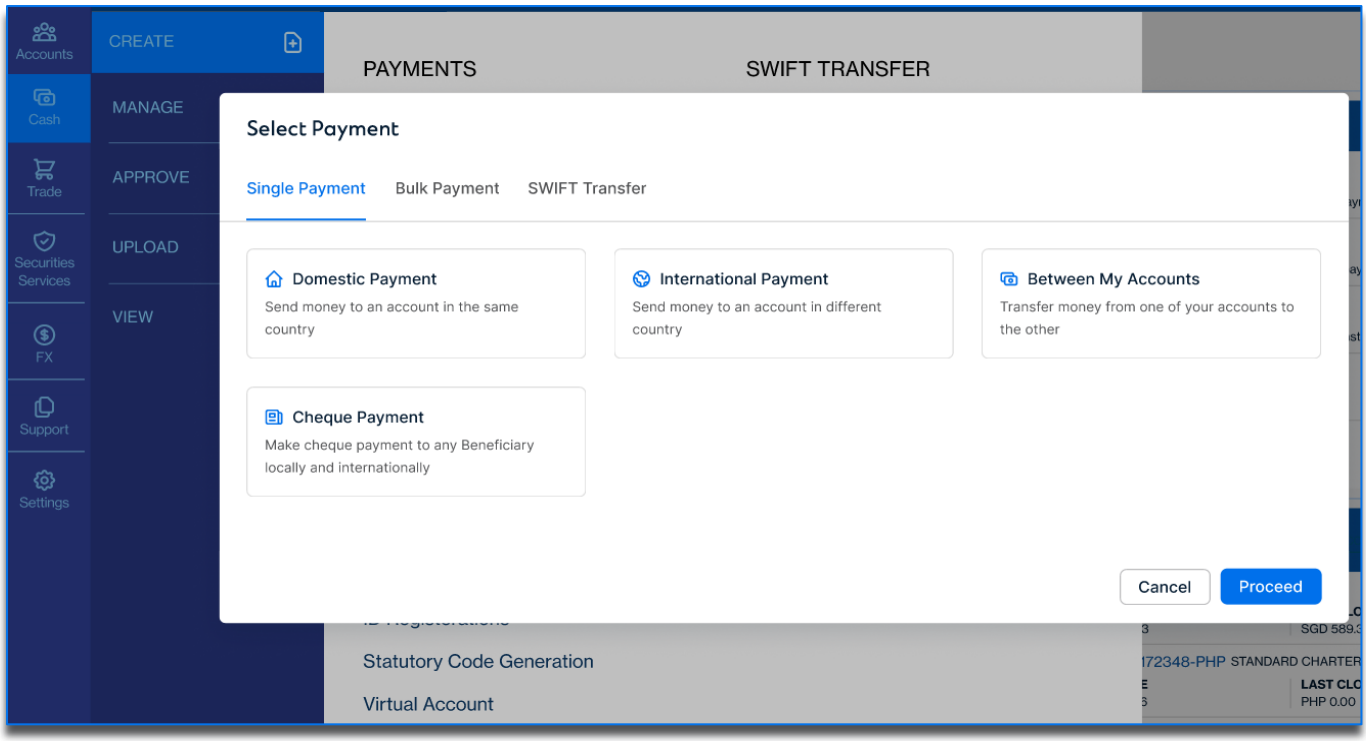
- From the left navigation panel, select Cash > Create > Payments



8.1.3 Select payment type

You will get access to a number of payment types depending on the Straight2Bank entitlements you have been granted. For instance, if you are entitled to domestic and international payments, these will be accessible on the menu.

You can select 'Payment Type' from below options based on entitlement.



8.2 Creating a new payment

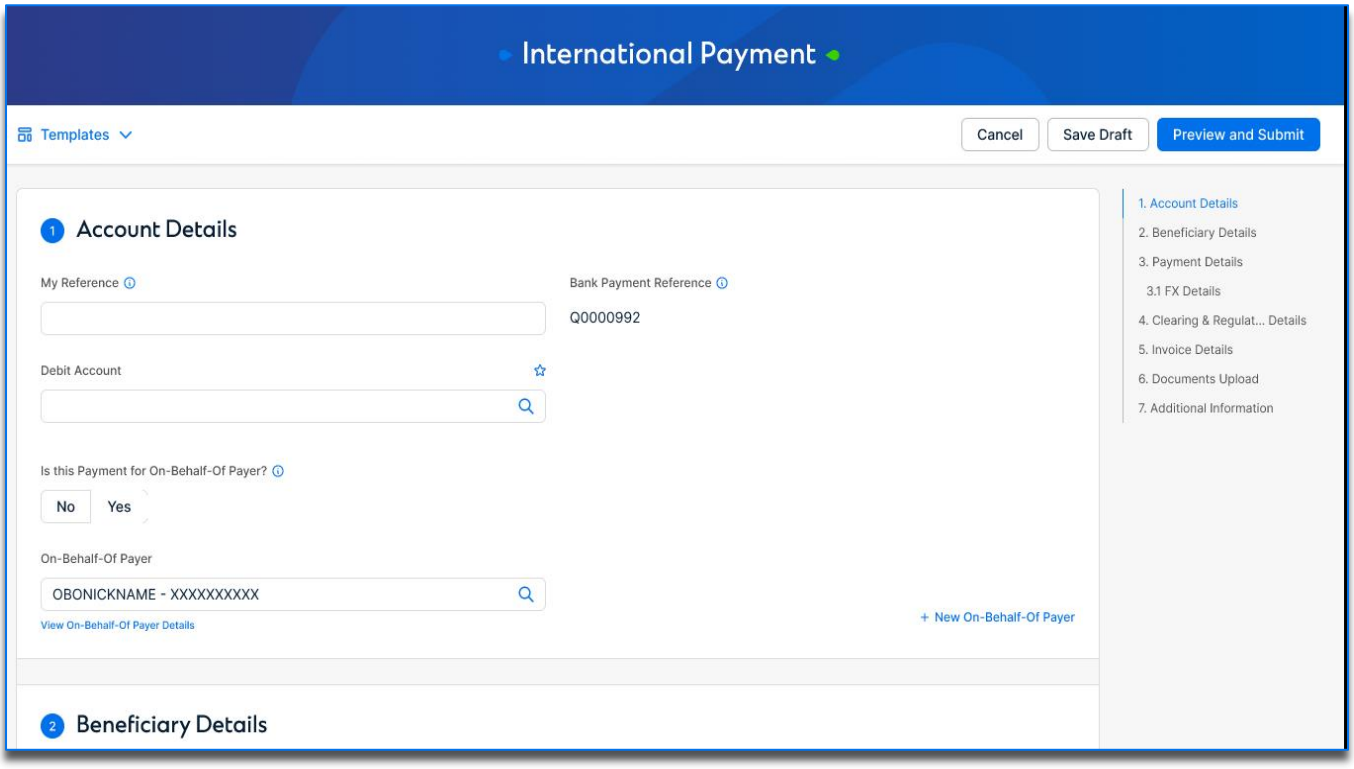
8.2.1 Form loading and screen features

Once you select your desired payment option, the form will display with relevant section like

- Account Details
- Beneficiary Details,
- Payment Details
- Clearing & Regulatory
- Invoice Details
- Supporting Document
- Additional Information.

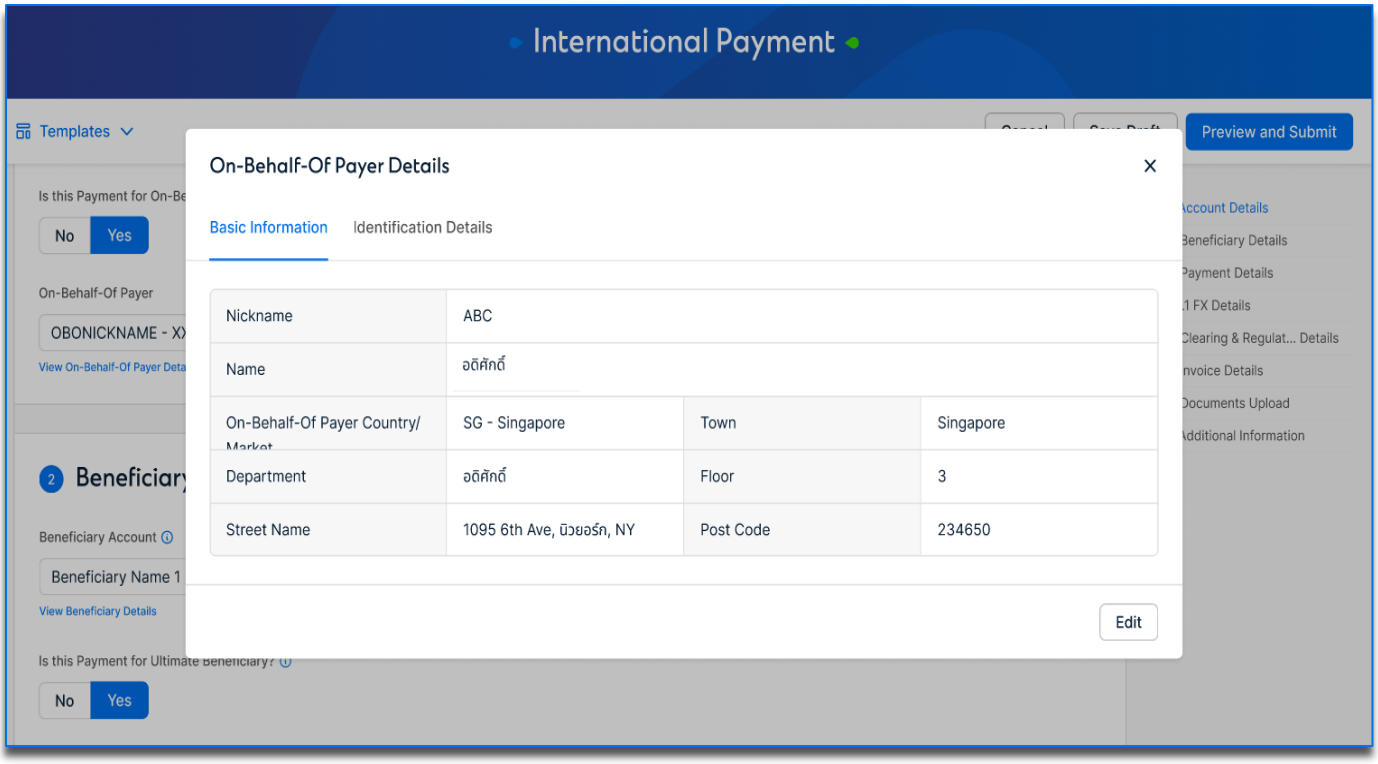
You can access these sections from the main page or select them from the right-hand navigation for easy access.

- **Account Details Section**
- Enter your reference as per existing norms. Select applicable Debit Account from the available list of accounts. Select On-Behalf-Of Payer option or add new ad-hoc one by clicking on 'New On-Behalf-Of' (if applicable).

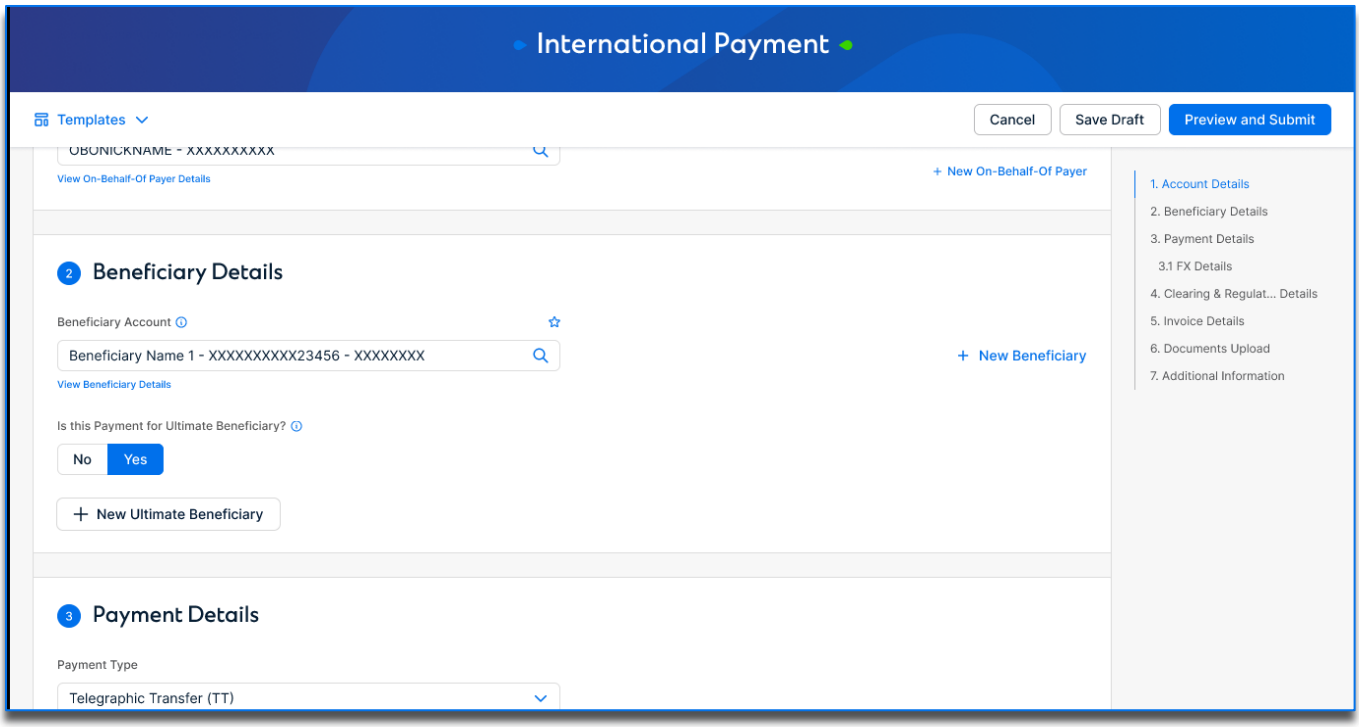


- Selected OBO details can be viewed by clicking on 'View On-Behalf-Of Payer details' link.

As part of ISO 20022 change, On-Behalf-Of Payer details pop up has been enhanced to include all OBO related details.

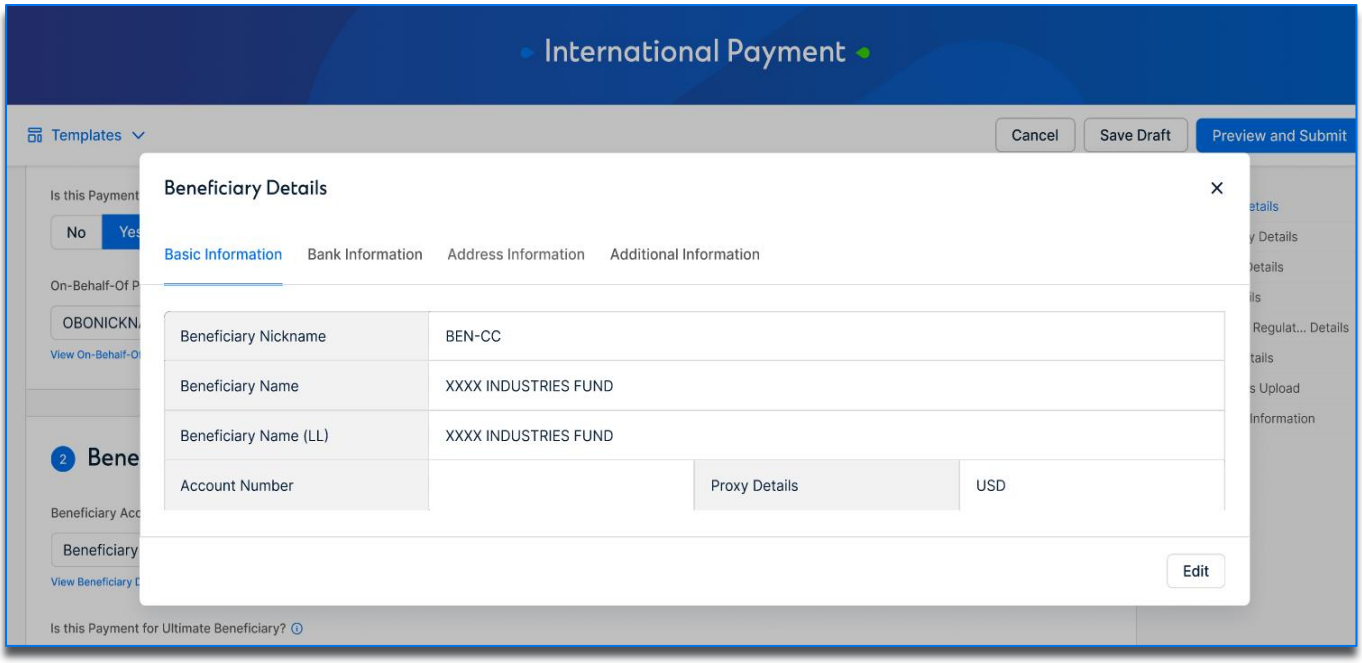


- **Beneficiary Details Section**
- Select Beneficiary from drop down or add new ad-hoc beneficiary by clicking on new beneficiary. Please note as part of ISO 20022, we are labelling Payee to Beneficiary.



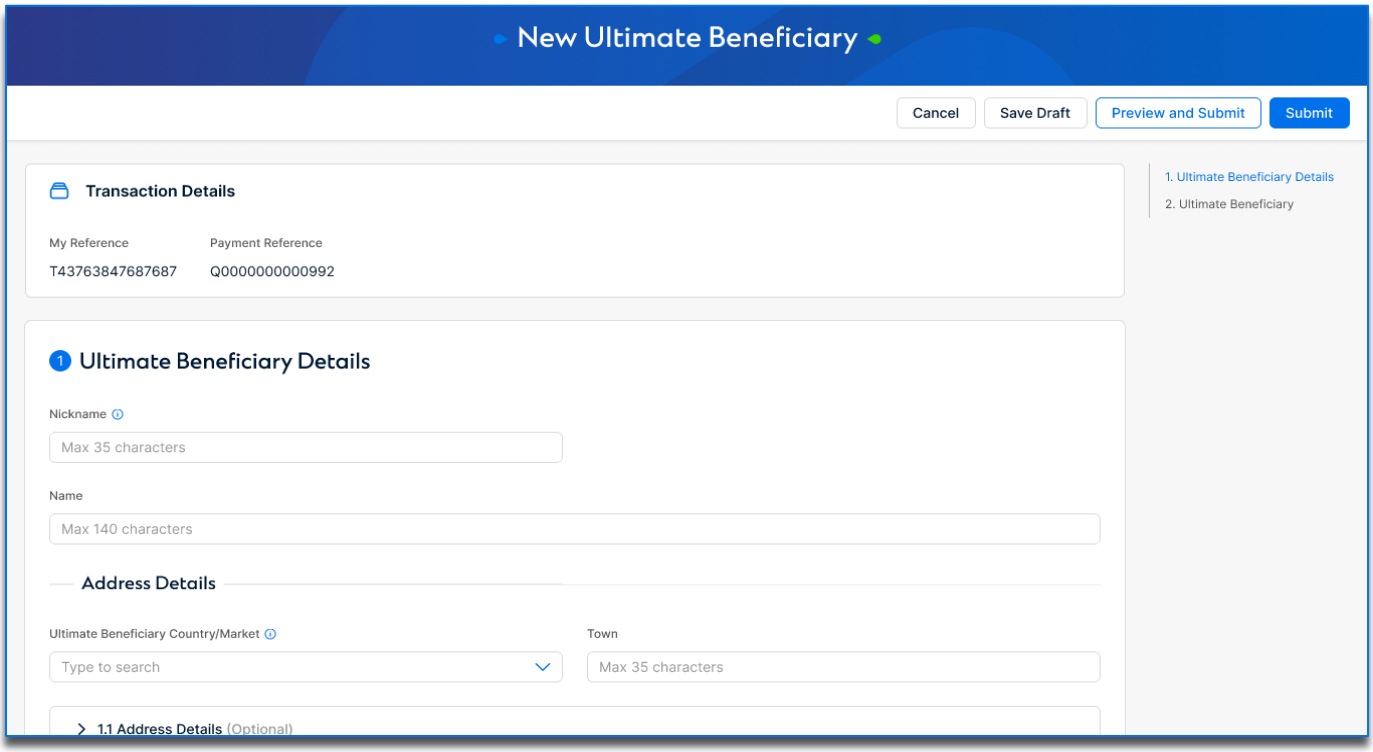
- Selected Beneficiary details can be viewed by clicking on 'View Beneficiary details' link.

As part of ISO 20022 change, Beneficiary details pop up has been enhanced to include all Beneficiary related details.

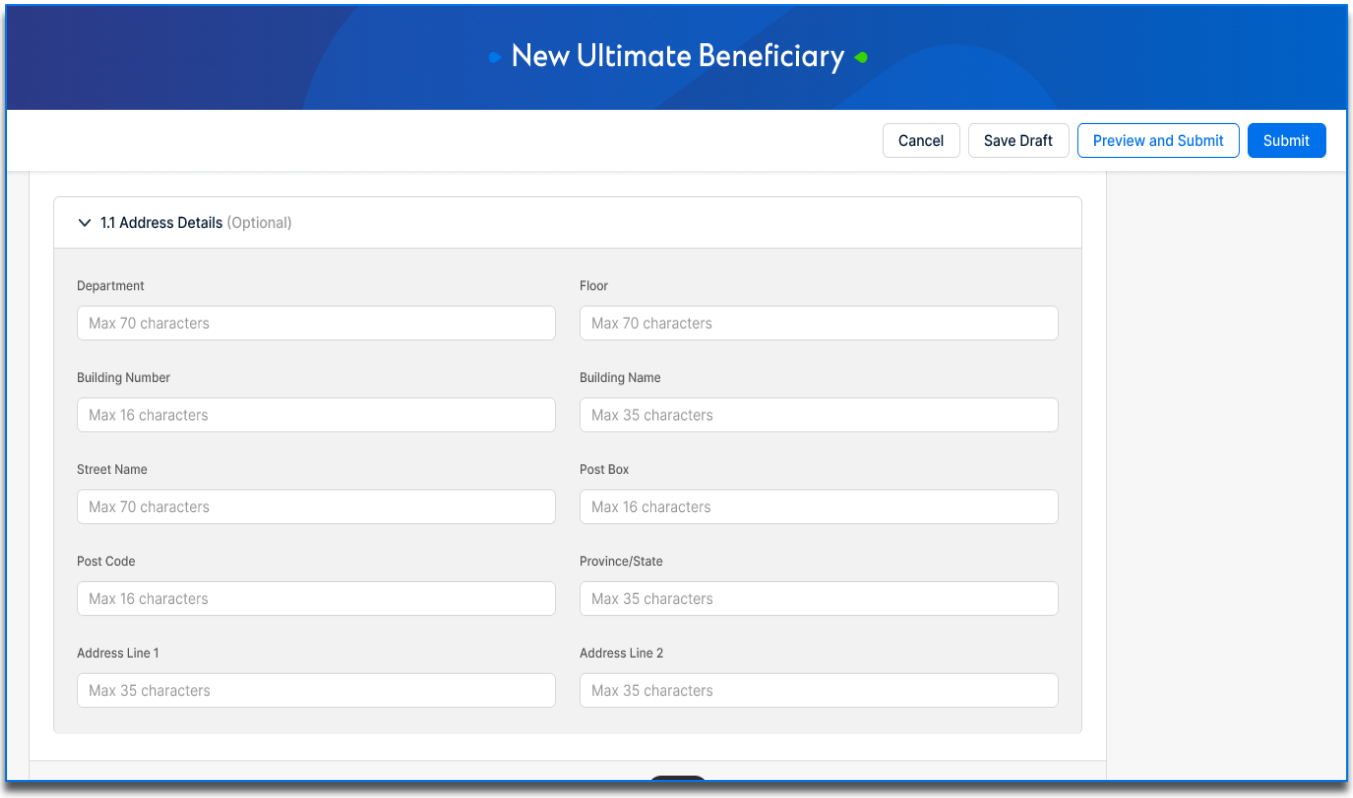


- You can select "Ultimate Beneficiary" (ISO Term" Ultimate Creditor; Party to whom money will be credited to eventually), if applicable by clicking on "New Ultimate Beneficiary", which will take you to new ultimate beneficiary screen.

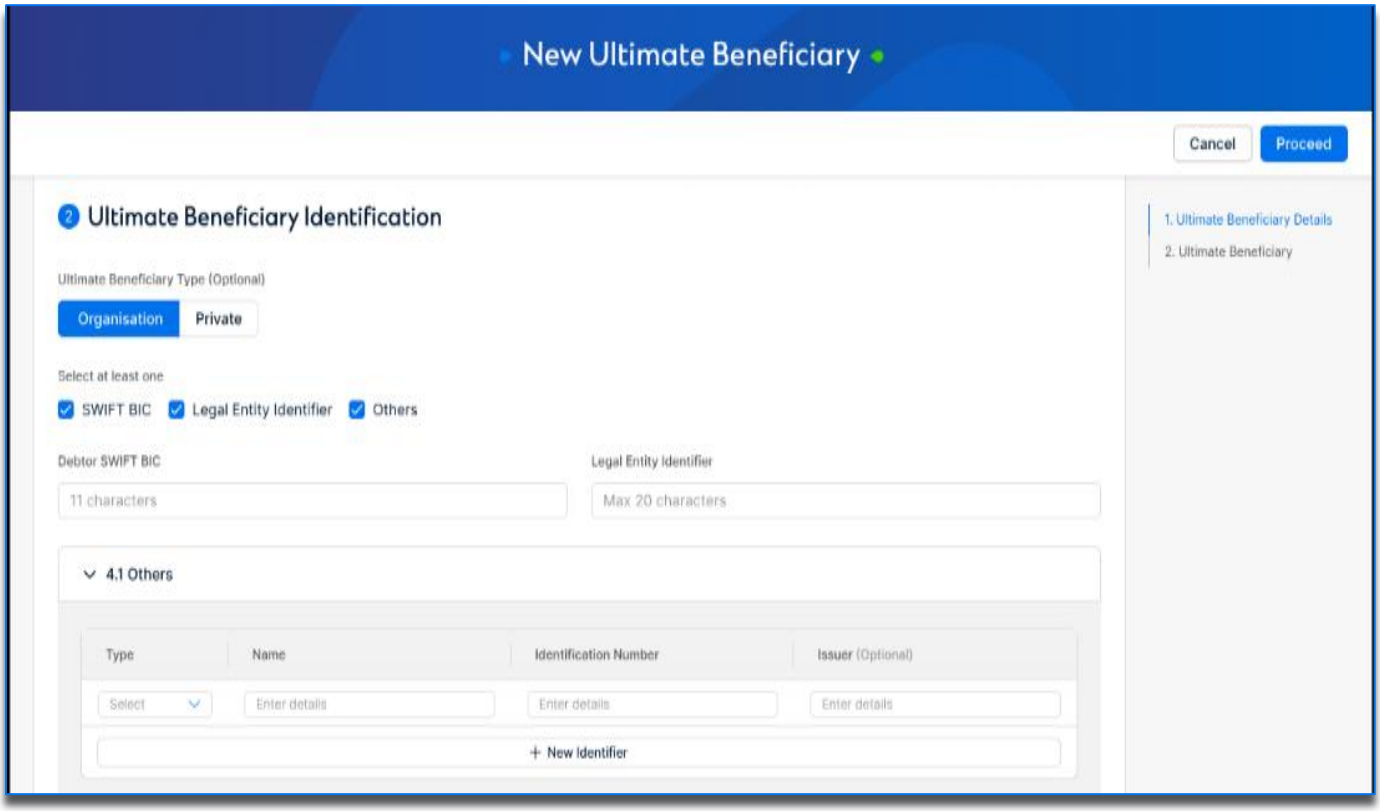
- **Ultimate Beneficiary Details (New Section)**
- On click of "New Ultimate Beneficiary", a pop screen will be displayed to enter new party. Enter Nickname, Name, Ultimate Beneficiary Country/Market, Town and Address Details like Department (New Optional field), Floor (New Optional field), Building Number (New Optional field), Building Name (New Optional field), Street Name ((New Optional field), Post Box (New Optional field), Post Code (New Optional field), Province/State (New Optional field).

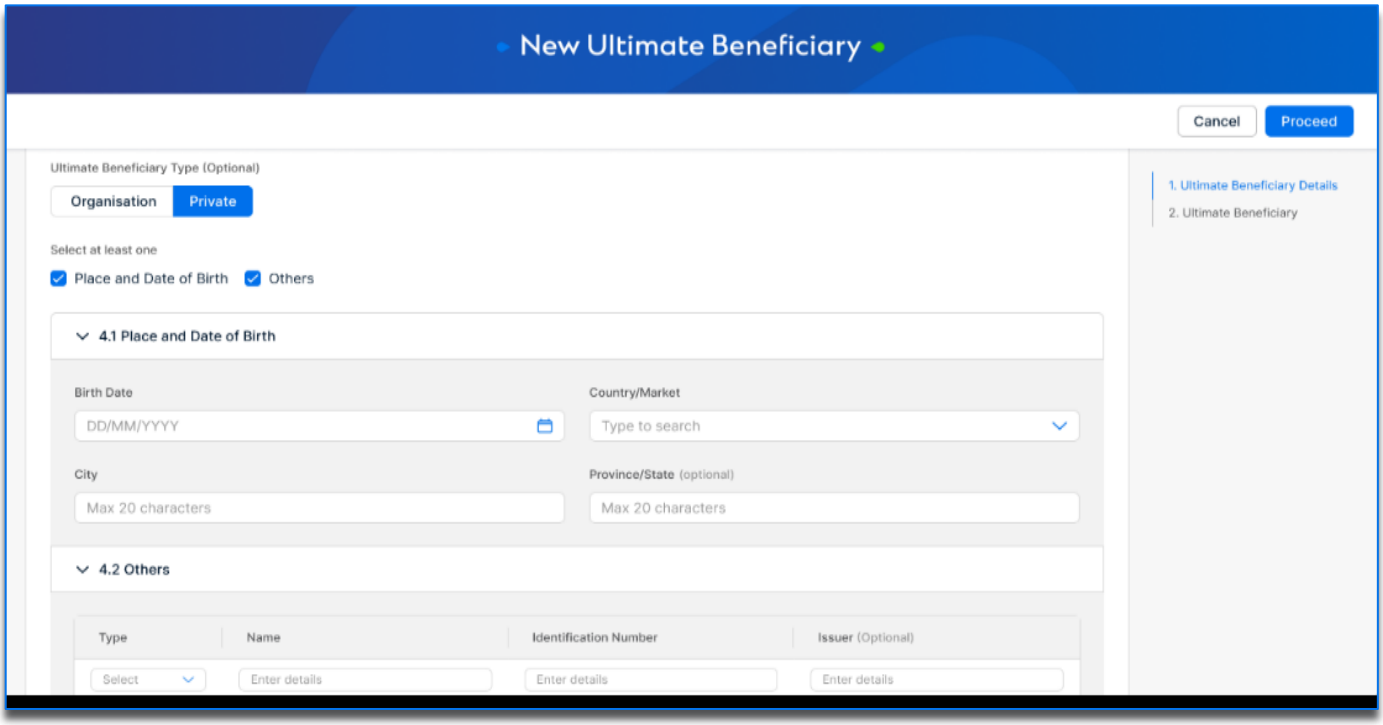


Only structured or Hybrid address will be supported as part of ISO 20022 for Ultimate Beneficiary.

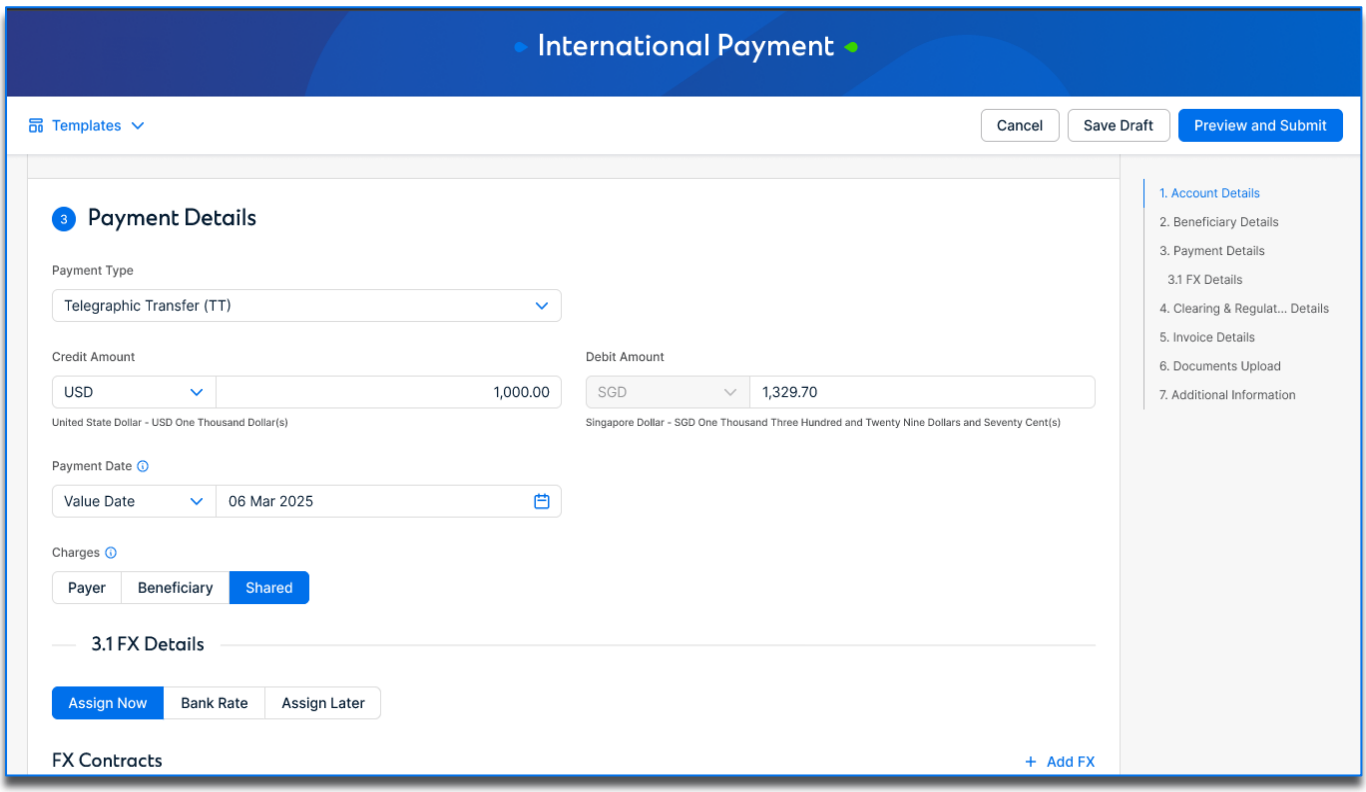


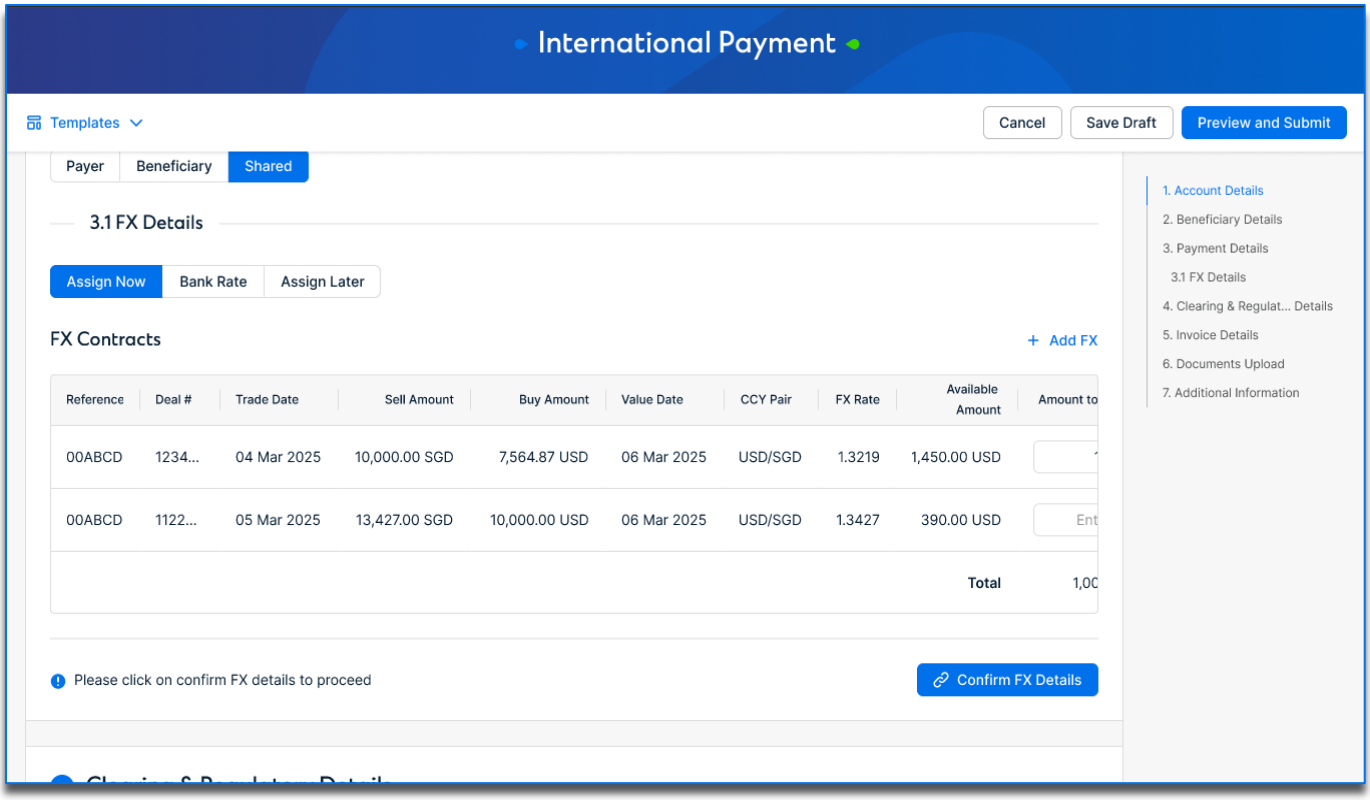
- **Ultimate Beneficiary Identification Section**
- Fill in the relevant Ultimate Beneficiary Identification details as applicable. Depending on ID type (Private or Organisation), screen will guide you to enter required details. Once any Identifier Type is selected, it is mandatory for customer to provide one ID at least. ID options have changed as part of ISO20022 like BIC/LEI/Others for Organisation and Date of Birth/Other for Private.



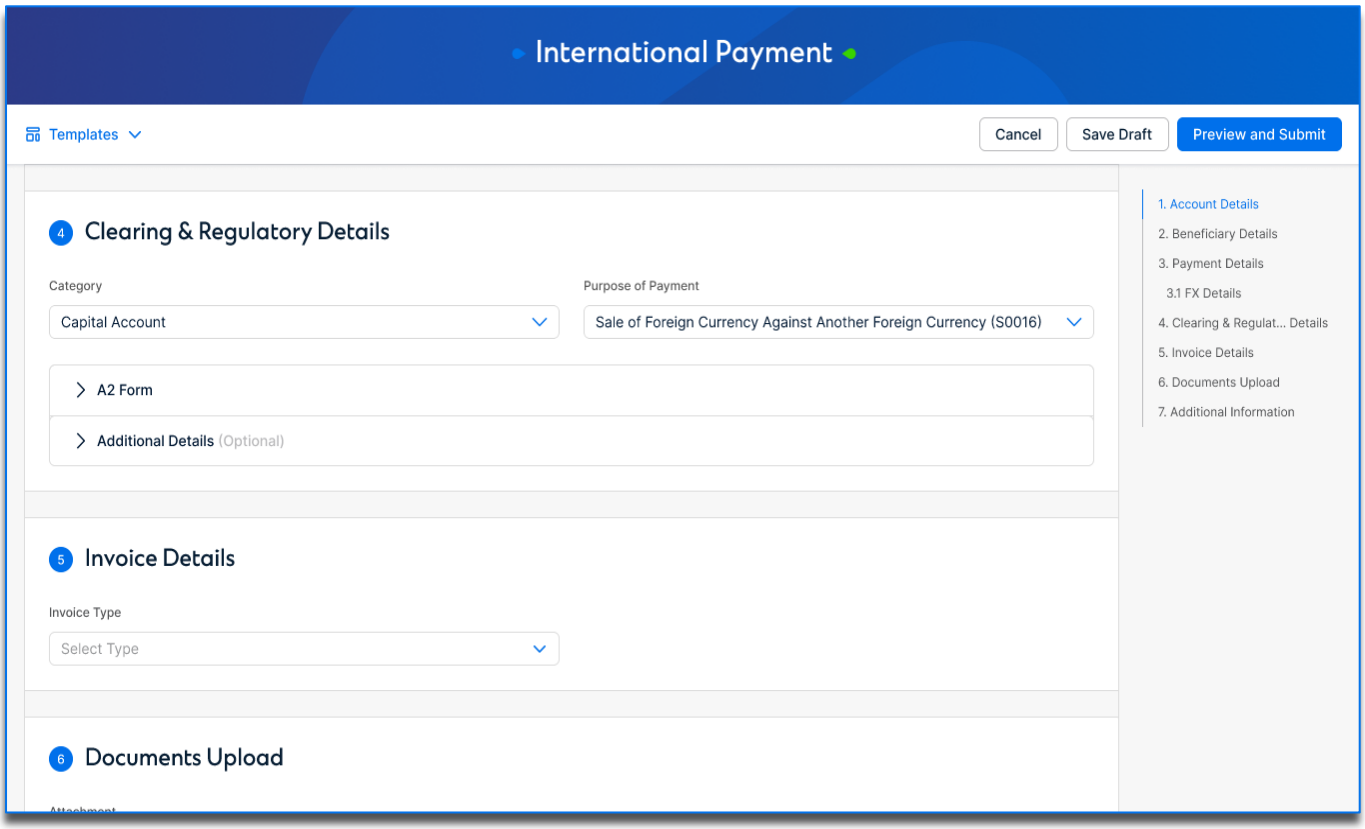


- **Payment Details Section**
- Fill in the relevant details for the payment, such as payment type, credit amount, payment date, charges.
- Fill in other sections like Tax & Discount and FX details as applicable.

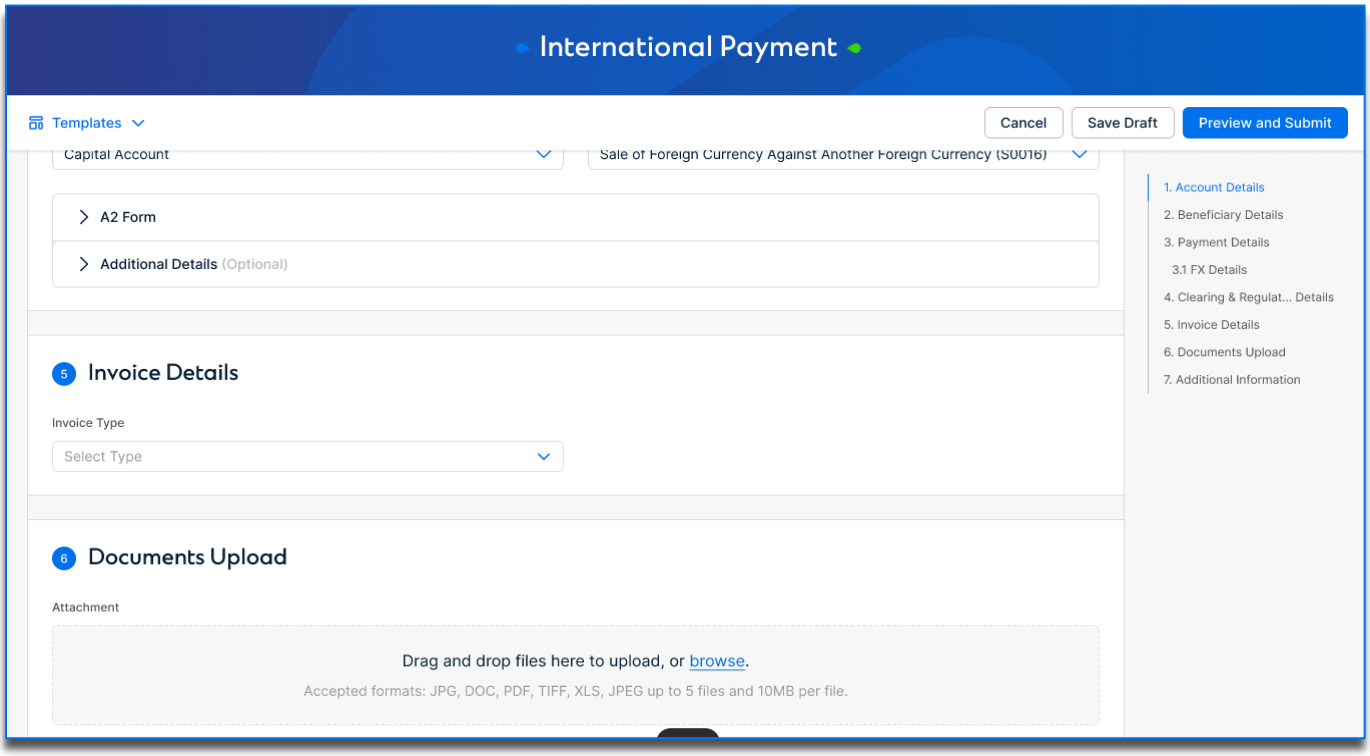




- **Clearing & Regulatory Section**
- Depending on the payment type and currency selected, tax and discount and clearing and regulatory details may be required.



- **Invoice details and Documents Upload Section**
- Add any additional information such as invoice details and supporting document to complete the payment initiation process.

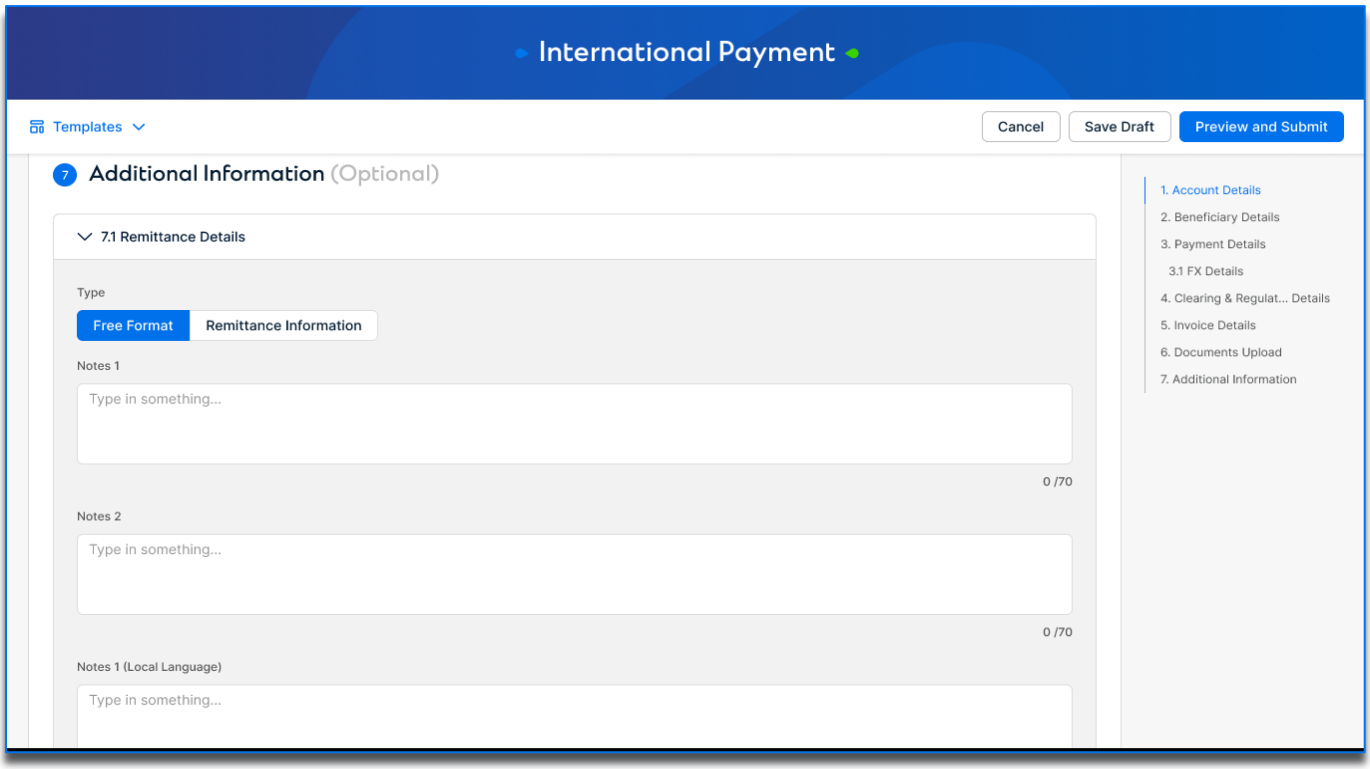


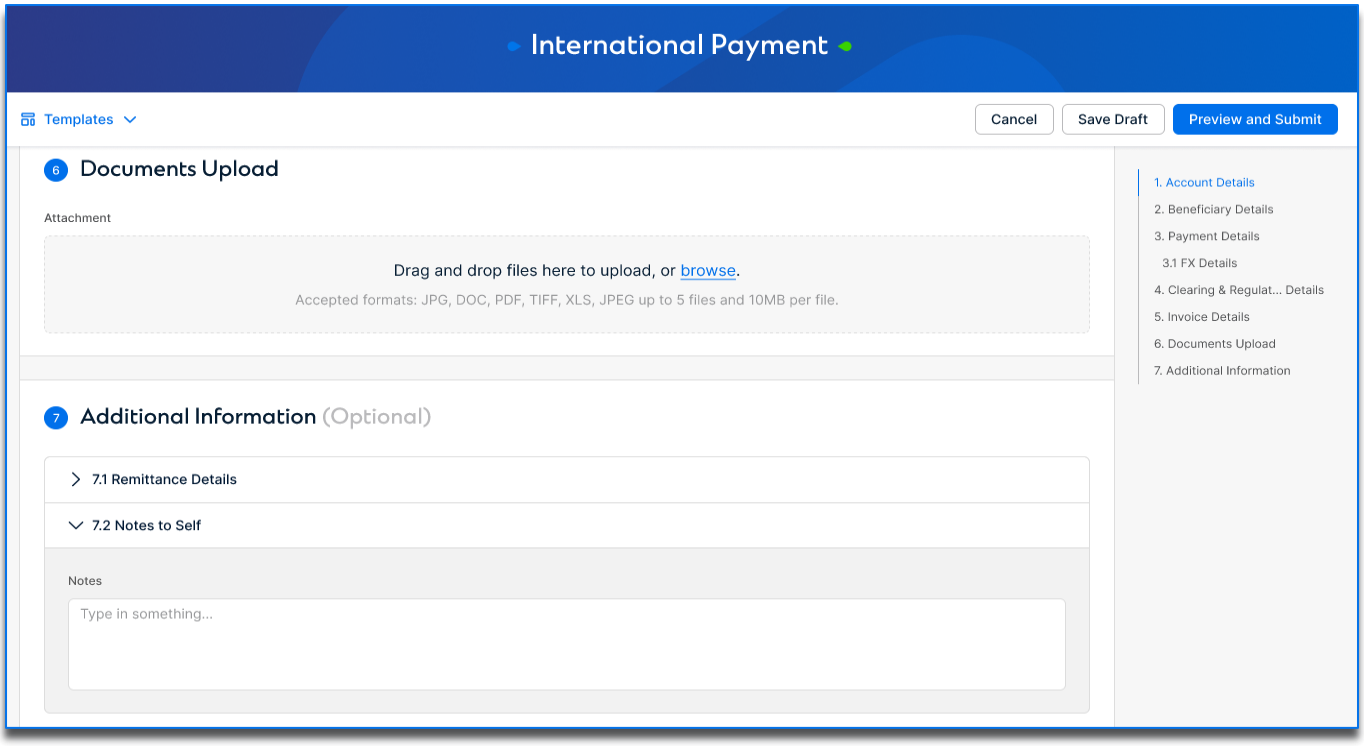
- **Additional Information Section**

Changes in this new section are:

- 'Notes to Beneficiary' field is renamed to 'Remittance Details'.

- Add any additional information such as notes to Beneficiary to complete the payment initiation process.

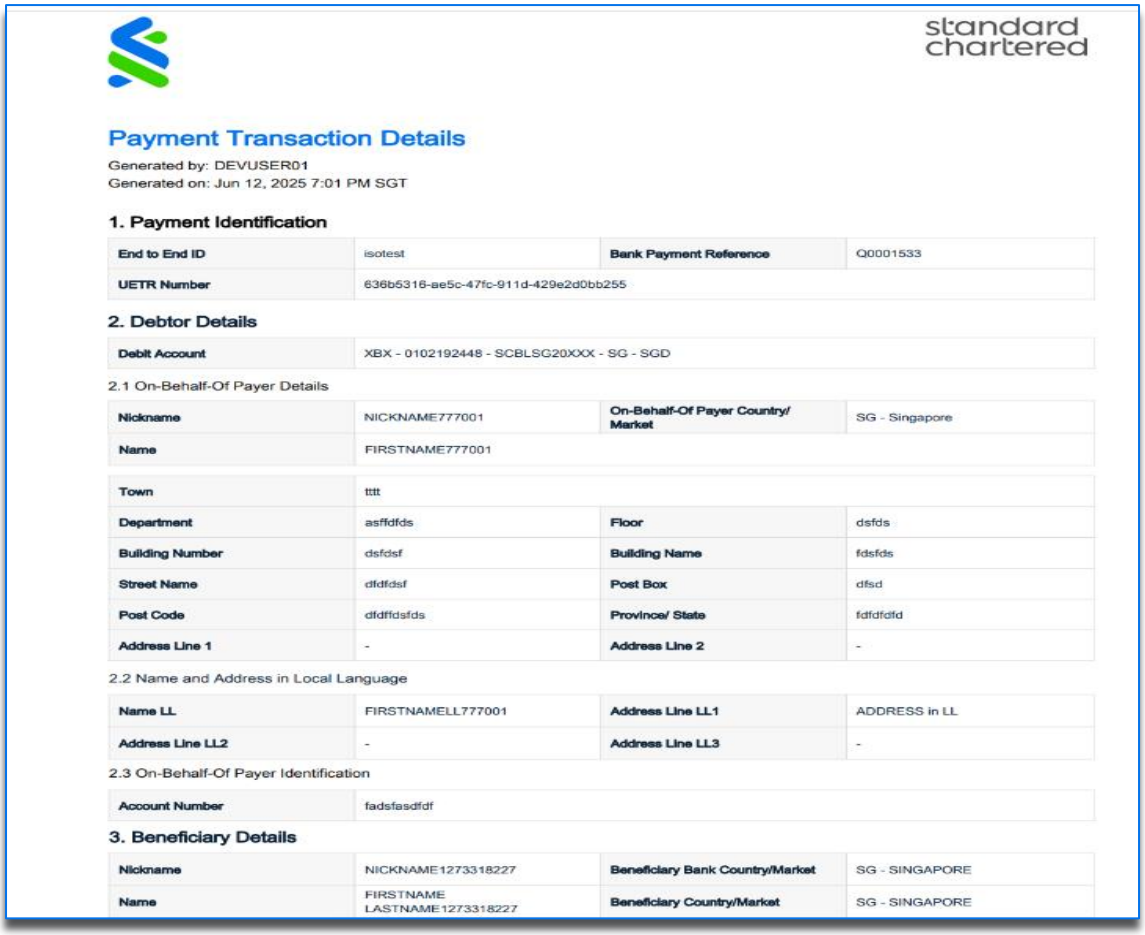




8.3 Print as PDF

As part of ISO 20022 implementation, new fields are added and existing fields are extended to support the maximum length and character set as per CBPR+ guidelines on Straight2Bank.To support the changes done, PDF layout is changed for both Single and Batch payment, OBO and Beneficiary Details.

- **Single Payment Sample PDF**



standard chartered

Payment Transaction Details

Generated by: DEVUSER01
Generated on: Jun 12, 2025 7:01 PM SGT

1. Payment Identification

End to End ID	isotest	Bank Payment Reference	Q0001533
UETR Number	636b5316-ae5c-47fc-911d-429e2d0bb255		

2. Debtor Details

Debit Account	XBX - 0102192448 - SCBLSG20XXX - SG - SGD

2.1 On-Behalf-Of Payer Details

Nickname	NICKNAME777001	On-Behalf-Of Payer Country/ Market	SG - Singapore
Name	FIRSTNAME777001		
Town	tttt		
Department	asffdfds	Floor	dsfds
Building Number	dsfdsf	Building Name	fdsfds
Street Name	dfdfdsf	Post Box	dfsd
Post Code	dfdfdsfds	Province/ State	fdfdfdfd
Address Line 1	-	Address Line 2	-

2.2 Name and Address in Local Language

Name LL	FIRSTNAMELL777001	Address Line LL1	ADDRESS in LL
Address Line LL2	-	Address Line LL3	-

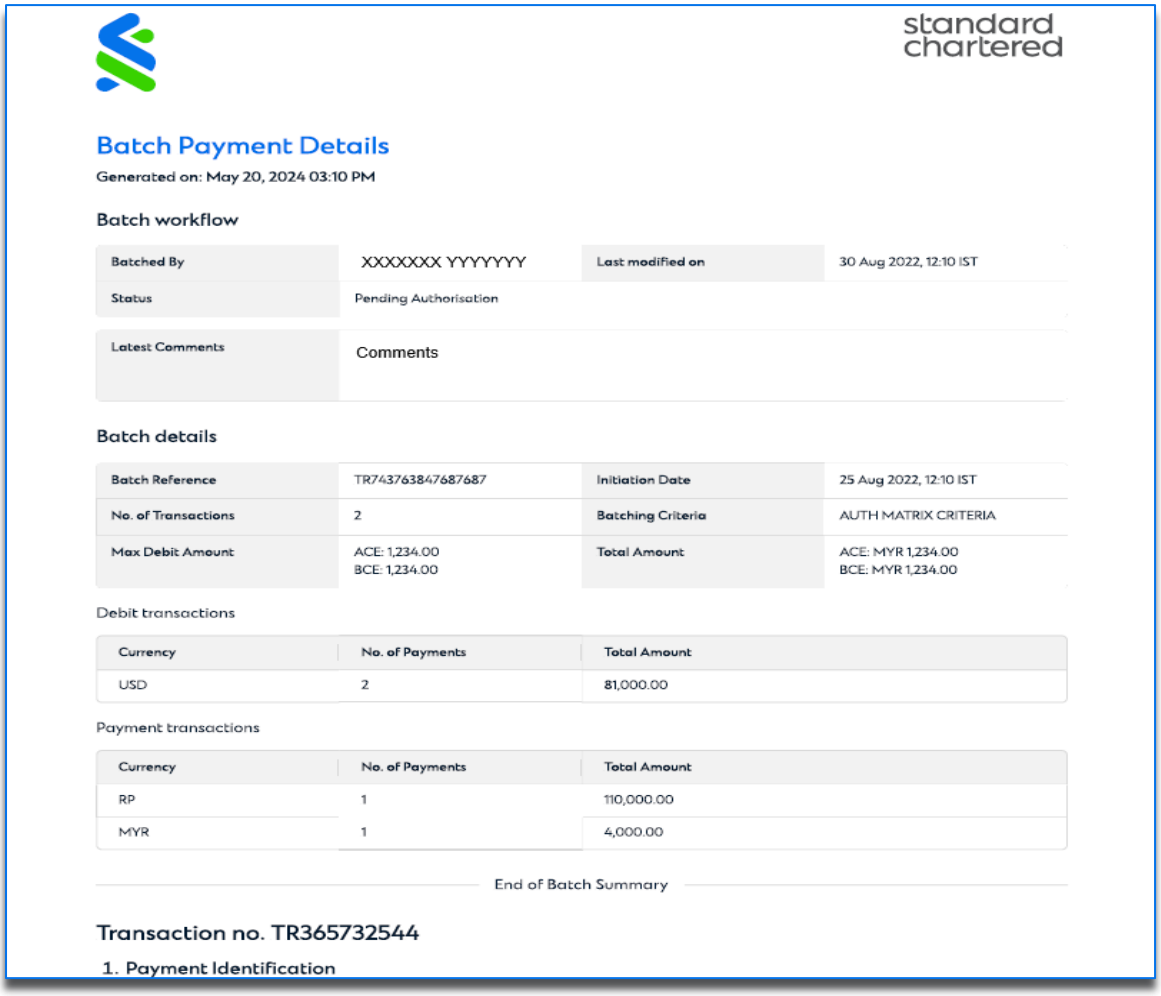
2.3 On-Behalf-Of Payer Identification

Account Number	fadsfasdfdf

3. Beneficiary Details

Nickname	NICKNAME1273318227	Beneficiary Bank Country/Market	SG - SINGAPORE
Name	FIRSTNAME LASTNAME1273318227	Beneficiary Country/Market	SG - SINGAPORE

- **Batch Payment Sample PDF**



standard chartered

Batch Payment Details

Generated on: May 20, 2024 03:10 PM

Batch workflow

Batched By	XXXXXXX YYYYYYY	Last modified on	30 Aug 2022, 12:10 IST
Status	Pending Authorisation		
Latest Comments	Comments		

Batch details

Batch Reference	TR743763847687687	Initiation Date	25 Aug 2022, 12:10 IST
No. of Transactions	2	Batching Criteria	AUTH MATRIX CRITERIA
Max Debit Amount	ACE: 1,234.00 BCE: 1,234.00	Total Amount	ACE: MYR 1,234.00 BCE: MYR 1,234.00

Debit transactions

Currency	No. of Payments	Total Amount
USD	2	81,000.00

Payment transactions

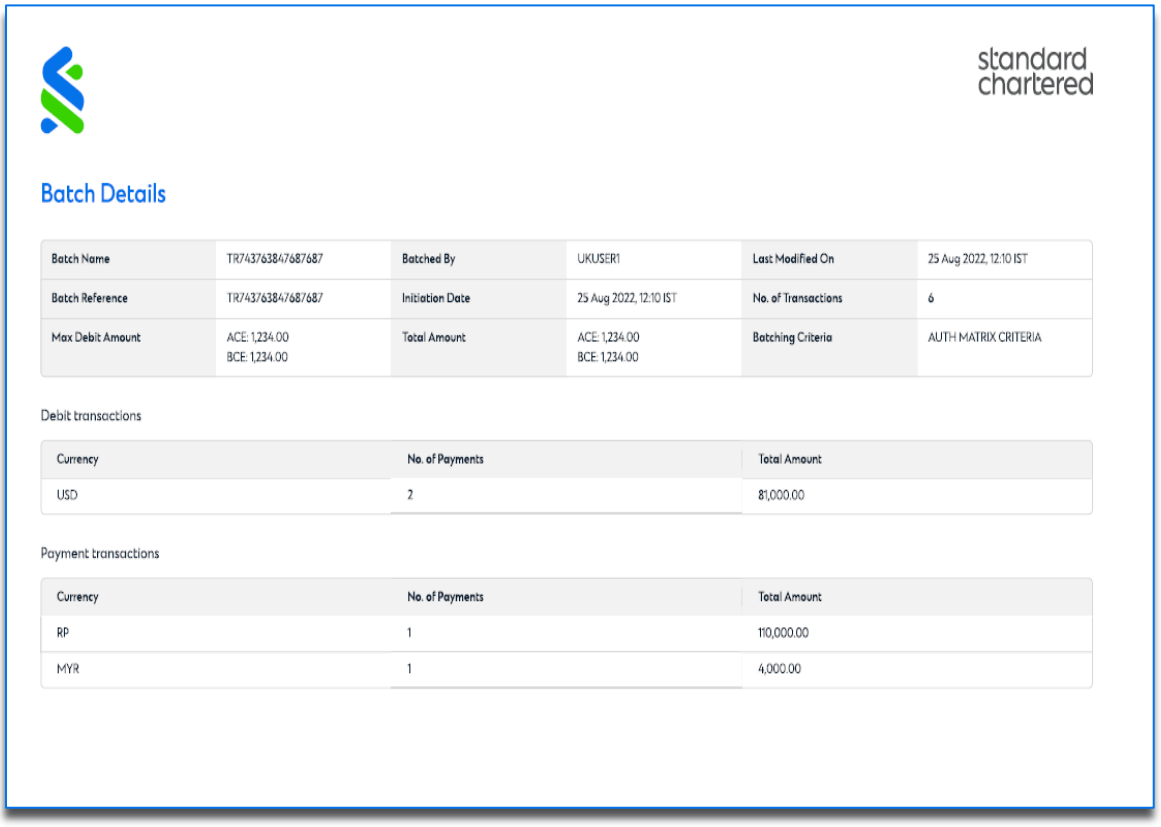
Currency	No. of Payments	Total Amount
RP	1	110,000.00
MYR	1	4,000.00

End of Batch Summary

Transaction no. TR365732544

1. Payment Identification

- **Batch Details Sample PDF**



standard chartered

Batch Details

Batch Name	TR743763847687687	Batched By	UKUSER1	Last Modified On	25 Aug 2022, 12:10 IST
Batch Reference	TR743763847687687	Initiation Date	25 Aug 2022, 12:10 IST	No. of Transactions	6
Max Debit Amount	ACE: 1,234.00 BCE: 1,234.00	Total Amount	ACE: 1,234.00 BCE: 1,234.00	Batching Criteria	AUTH MATRIX CRITERIA

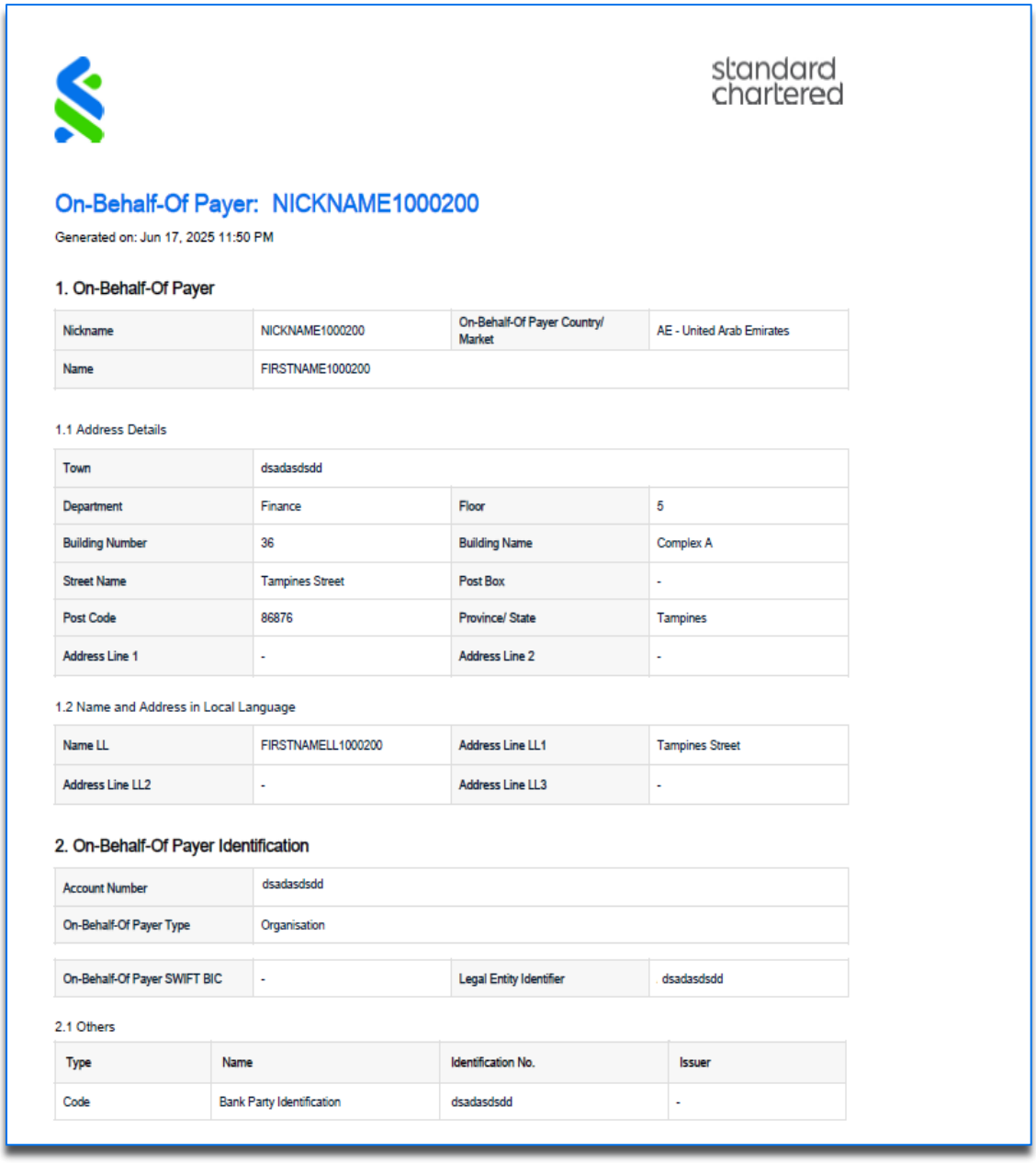
Debit transactions

Currency	No. of Payments	Total Amount
USD	2	81,000.00

Payment transactions

Currency	No. of Payments	Total Amount
RP	1	110,000.00
MYR	1	4,000.00

- **On-Behalf-Of Payer Details Sample PDF**



standard chartered

On-Behalf-Of Payer: NICKNAME1000200

Generated on: Jun 17, 2025 11:50 PM

1. On-Behalf-Of Payer

Nickname	NICKNAME1000200	On-Behalf-Of Payer Country/ Market	AE - United Arab Emirates
Name	FIRSTNAME1000200		

1.1 Address Details

Town	dsadasdsdd		
Department	Finance	Floor	5
Building Number	36	Building Name	Complex A
Street Name	Tampines Street	Post Box	-
Post Code	86876	Province/ State	Tampines
Address Line 1	-	Address Line 2	-

1.2 Name and Address in Local Language

Name LL	FIRSTNAMELL1000200	Address Line LL1	Tampines Street
Address Line LL2	-	Address Line LL3	-

2. On-Behalf-Of Payer Identification

Account Number	dsadasdsdd
On-Behalf-Of Payer Type	Organisation

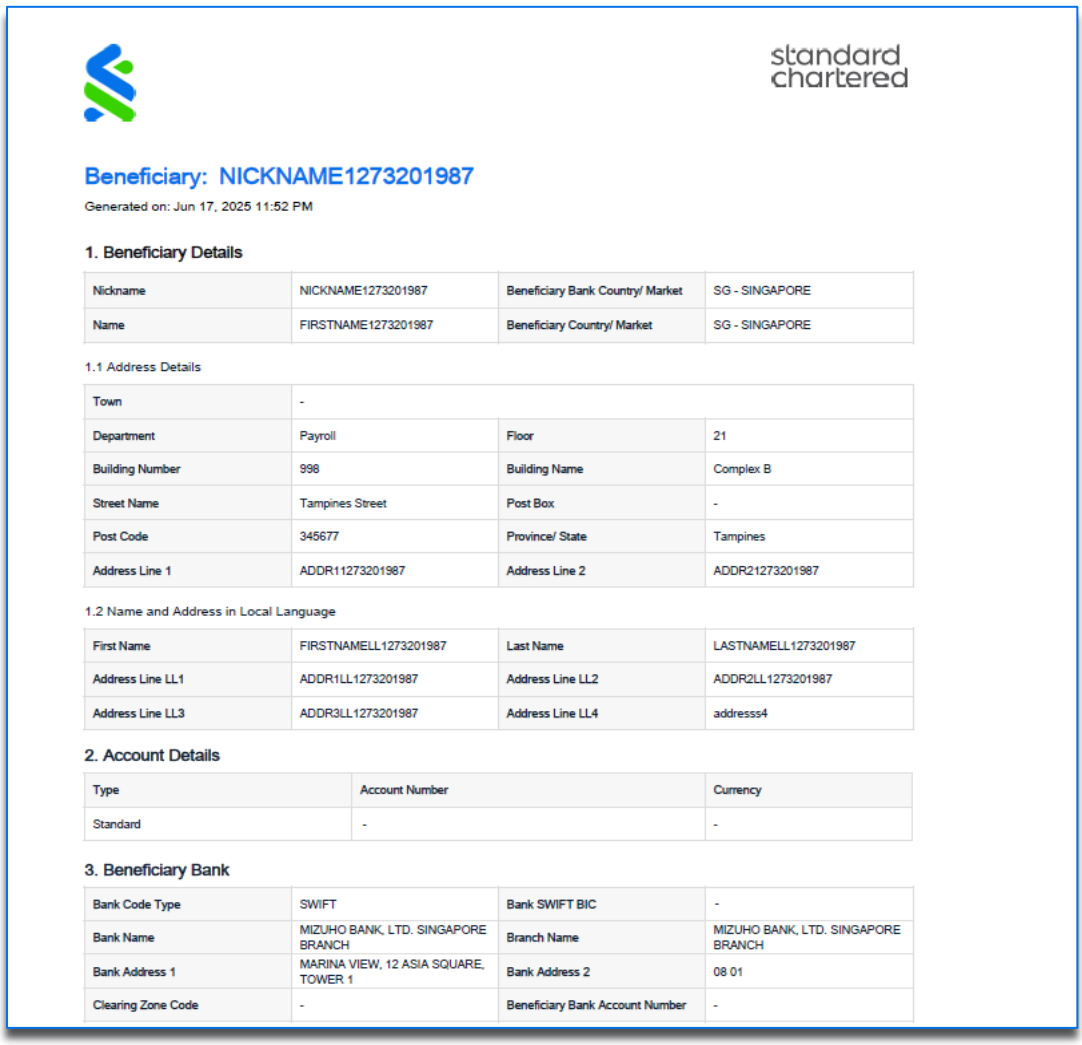
On-Behalf-Of Payer SWIFT BIC	-	Legal Entity Identifier	dsadasdsdd

2.1 Others

Type	Name	Identification No.	Issuer
Code	Bank Party Identification	dsadasdsdd	-

PUBLIC

- **Beneficiary Details Sample PDF**



standard chartered

Beneficiary: NICKNAME1273201987

Generated on: Jun 17, 2025 11:52 PM

1. Beneficiary Details

Nickname	NICKNAME1273201987	Beneficiary Bank Country/ Market	SG - SINGAPORE
Name	FIRSTNAME1273201987	Beneficiary Country/ Market	SG - SINGAPORE

1.1 Address Details

Town	-		
Department	Payroll	Floor	21
Building Number	998	Building Name	Complex B
Street Name	Tampines Street	Post Box	-
Post Code	345677	Province/ State	Tampines
Address Line 1	ADDR11273201987	Address Line 2	ADDR21273201987

1.2 Name and Address in Local Language

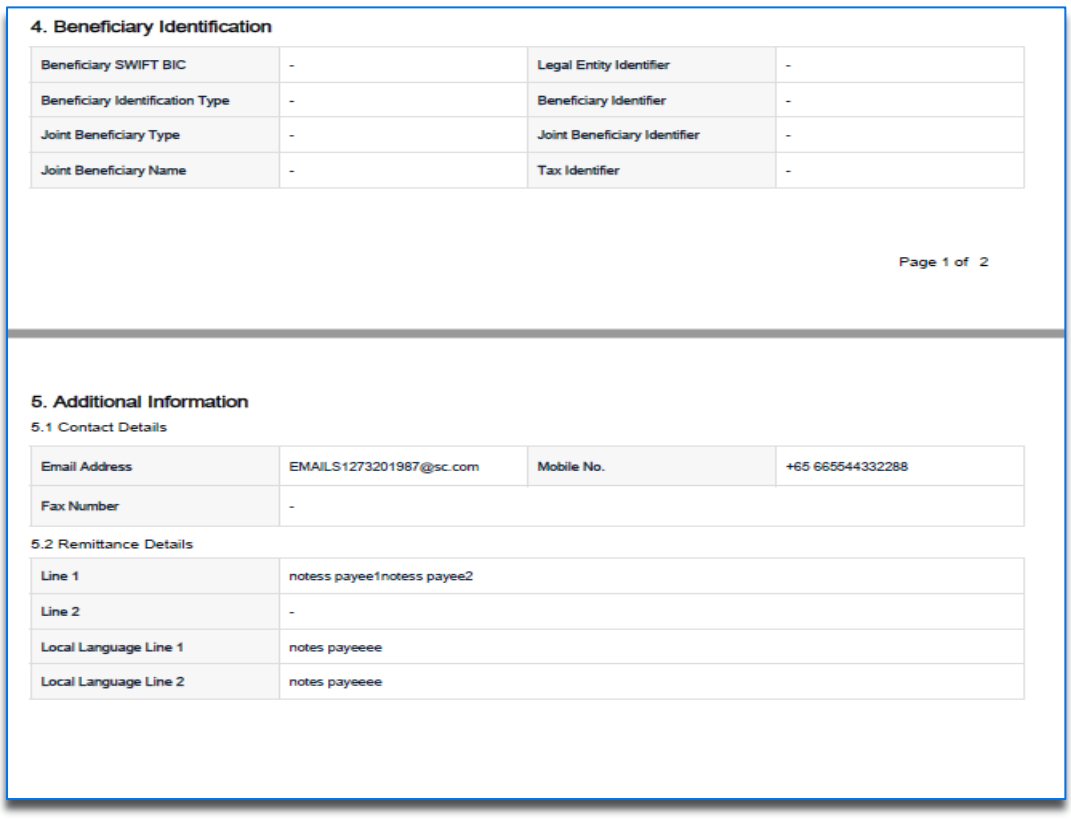
First Name	FIRSTNAMELL1273201987	Last Name	LASTNAMELL1273201987
Address Line LL1	ADDR1LL1273201987	Address Line LL2	ADDR2LL1273201987
Address Line LL3	ADDR3LL1273201987	Address Line LL4	addresss4

2. Account Details

Type	Account Number	Currency
Standard	-	-

3. Beneficiary Bank

Bank Code Type	SWIFT	Bank SWIFT BIC	-
Bank Name	MIZUHO BANK, LTD. SINGAPORE BRANCH	Branch Name	MIZUHO BANK, LTD. SINGAPORE BRANCH
Bank Address 1	MARINA VIEW, 12 ASIA SQUARE, TOWER 1	Bank Address 2	08 01
Clearing Zone Code	-	Beneficiary Bank Account Number	-



4. Beneficiary Identification

Beneficiary SWIFT BIC	-	Legal Entity Identifier	-
Beneficiary Identification Type	-	Beneficiary Identifier	-
Joint Beneficiary Type	-	Joint Beneficiary Identifier	-
Joint Beneficiary Name	-	Tax Identifier	-

5. Additional Information

5.1 Contact Details

Email Address	EMAILS1273201987@sc.com	Mobile No.	+65 665544332288
Fax Number	-		

5.2 Remittance Details

Line 1	notess payee1notess payee2
Line 2	-
Local Language Line 1	notes payeeee
Local Language Line 2	notes payeeee

9 Bulk Import

As part of ISO 20022 implementation, following changes are implemented in Bulk Import files on Staright2Bank to support CBPR+ guidelines:

- Changes are done to ipayment.csv specification to include new ISO fields and updates to existing fields to support maximum field length and enhanced character set as per CBPR+ guidelines.

- Changes are done to Bulk Import-Beneficiary specification to include new ISO fields and updates to existing fields which are enhanced to support the maximum field length and enhanced character set as per CBPR+ guidelines.

- An additional bulk import utility 'Bulk Import-OBO' is added to upload On-Behalf-Of Payers has been launched since August 2025 to allow you to upload structured or hybrid address of your pre-defined OBOs.

9.1 Initiating Payments using Bulk Import (Ipayment.csv)

Please refer to updated

ipayment.csv for change summary and future reference. You can reach out to your dedicated relationship manager to access specification document.

9.2 Creating New Beneficiaries using Bulk Import-Beneficiary

Please refer to updated Bulk Import-Benficiary.csv for change summary and future reference. You can reach out to your dedicated relationship manager to access specification document.

9.3 Creating New On-Behalf-Of Payers (OBO) using Bulk Import-On-Behalf-Of Payer

Please refer to Bulk Import-On-Behalf-Of Payer.csv for future reference. You can reach out to your dedicated relationship manager to access specification document.

10 Key Terms Definitions

Field	Definition
On-Behalf-Of Payer (ISO Term: Ultimate Debtor)	Party that owes an amount of money to the (ultimate) creditor. For this payment type, please mention party on whose behalf you are debiting the money.
Beneficiary (ISO Term: Creditor)	Party to which an amount to be credited. For this payment type, please mention Party to whom you want to send money to.
Beneficiary Bank (ISO Term: Creditor Agent)	Financial institution servicing an account for the creditor. For this payment type, please select bank of your beneficiary.
Ultimate Beneficiary (ISO Term: Ultimate Creditor)	Final Party which receives the payment amount in the end. For this payment type, please mention final creditor to whom money is credited to.
End to End ID	An end-to-end reference provided by the Initiating Party which must be passed unchanged throughout the payment and reported to the Creditor. Mention "Customer Reference" for tracking.
Organisation ID	Unique identifier to identify a party (Beneficiary, OBO, Ultimate Beneficiary) within a payment transaction.
BIC	BIC (Bank Identifier Code) identifies the financial institution involved in the payment.
LEI	Unique identification to identify party (Beneficiary, OBO, Ultimate Beneficiary) regardless of their location or type.
Other (Organisation ID)	Unique identification of an organization, as assigned by an institution, using an identification scheme. E.g. Tax Identification Number etc.
Private ID	Unique and unambiguous identification of a person.
Birth Date	Date on which a person is born.
Province Of Birth	Province where a person was born.
City Of Birth	City where a person was born.
Country	Country where a person was born.
Other (Private ID)	Unique identification of a person, as assigned by an institution, using an identification scheme. E.g. passport.

11 FAQ

Some of the commonly asked questions are covered below.

1. **I submit my payment transactions through Bulk Import file. Are there any changes for me?**

   Yes, changes are made to ipayment.csv to include new fields and existing fields are enhanced to support the max length and enhanced character set as per CBPR+ guidelines. Refer Section 9.1 for Updated Specification. Bank encourages you to use updated specifications to avoid any inconvenience.

2. **I use payment template to initiate payments on Straight2Bank Web. Are there any changes for me?**

   Yes, payment templates are enhanced to include new ISO fields and extended field length wherever applicable.

   Only structured/hybrid address will be allowed from May 2026 for Beneficiary on Straight2Bank Web, so please ensure address of pre-defined beneficiary mentioned in your payment template is structured or hybrid address.

   If you have OBO transactions, please ensure address of pre-defined On-Behalf-Of Payer mentioned in your payment template is structured or hybrid address.

3. **Are there any changes to the existing process of managing or approving Beneficiary or OBO?**

   There are no changes to how you view, review or access past Beneficiary and On-Behalf-Of Payer (OBO), manage and approve Beneficiary and On-Behalf-Of Payer (OBO).

4. **Is there any change to the existing Bulk Import File for Beneficiary?**

   Yes, changes are made to Bulk Import-Beneficiary file to include new fields, and existing fields are enhanced to support the max length and enhanced character set as per CBPR+ guidelines. Refer Section 9.2 for Updated Specification. Bank encourages you to use updated specifications to avoid any inconvenience.

5. **I have too many predefined OBOs to move their address from unstructured to structured manually. Is there any utility to enable mass address change?**

   Yes, an additional bulk import utility 'Bulk Import-On-Behalf-Of' to upload OBOs has been launched since Q3 2025 to allow you to upload structured or Hybrid address of your pre-defined On-Behalf-Of Payers (OBO). Refer Section 9.3 for File Specification.

6. **Will there be any field length change or additional character set support for local language fields as well?**

   No. There is no change to existing local language fields in terms of field length or additional character support.

7. **Are ISO changes applicable across all payment types on web (BT, ACH, FAST, RTGS, TT, Statutory payment)?**

While ISO changes will be applicable for international payment across all markets, for payment on domestic rail, ISO changes will be applicable as per specific market local clearing system readiness and guidelines. There will be enough support available via walk me and banners to guide you on Straight2Bank Web.

8. Are there changes expected for unstructured remittance information?

The Bank will support the max 140 chars of unstructured remittance information for payment via Web with ISO character set per CBPR+ guideline.

9. What is LEI and Standard Chartered recommendation for usage?

Legal Entity Identifier (LEI) is a 20-character, alpha-numeric code based on the ISO 17442 standard. LEI connects to key reference information that enables clear and unique identification of legal entities participating in financial transactions. Each LEI contains information about an entity's ownership structure and thus answers the questions of 'who is who' and 'who owns whom'. The LEI (Legal Entity Identifier) may be used to identify financial institutions or debtor / creditor parties.

Standard Chartered Recommendation on usage of LEI is as per country regulation:

• Party: We highly recommend customers to provide following information in the sequence of preference when entering Beneficiary/Ultimate Beneficiary details: Name & Address (First preference), LEI, Other Id/BIC.

• Agent (Bank): We highly recommend customers to provide following information in the sequence of preference when entering agent (bank) details: BIC (First Preference), Clearing System Member Id, Name & Address else LEI

10. Are there any market specific requirements for use of optional fields in payment- i.e. LEI, Purpose Codes, structured address for beneficiary, etc.?

Based on Market/Clearing requirement, fields are available on UI Screen and have been marked as mandatory without which payment cannot be submitted. For Bulk Import-Payment, file specification will be shared, and fields marked as mandatory is must have for successful payment submission. In case, mandatory fields are not provided in bulk file transactions, then file will move in repair queue as BAU. Bank highly recommends you provide as much information as possible for accurate tracking, effective sanction screening and enriched information for faster reconciliation.

11. Is it mandatory to provide structured address for Ultimate Beneficiary?

Yes, SWIFT will support only structured or hybrid address for Ultimate Beneficiary. Please refer to address guideline for more details on difference between various address type like Unstructured, Structured and Hybrid Address.

12. If I am a web customer who don't do OBO payments, am I still being impacted with this change?

Yes. Unstructured address for Beneficiary will not be allowed by SWIFT from November 2026 and bank will not support unstructured address from May 2026 on Straight2Bank web. Bank strongly encourage you to use structured address for both parties and agents (banks) including all sub-elements of postal address, wherever possible.

13. We make OBO payments. If we miss to change our existing OBO information as per CBPR+ guidelines by November 2025, what will happen to the payments that we initiate after that?

As per SWIFT guidelines, only structured or hybrid address for OBO is acceptable starting November 2025. Start providing structured or hybrid address for your one-time and pre-defined On-Behalf-Of Payer (OBO) as per industry timeline to take advantage of accurate screening and rich data.

14. We use templates that we have created using custom file formats to bulk import files today on Straight2Bank. Will our file upload continue to work using those templates?

If you have used parties like Beneficiary, OBO and Ultimate Beneficiary in the payment template which has unstructured address, then at the time of payment submission, system will prompt you to enter structured address for selected parties as mandatory check.

15. **We use payment templates to make recurring or frequent payments & party details (beneficiary, OBO and Ultimate Beneficiary) are maintained as part of that. Do we need to make changes to those templates as well?**

    Yes, please ensure that parties used in your payment template has structured or hybrid address, before initiating payment.

16. **We use advance analytics dashboard for Cash. Will the drill downs on my transactions there have fields that are added in new for our visibility?**

    Yes, analytics dashboard will show transactions with new ISO fields as applicable.

17. **We authorise payments that we upload via H2H/File upload on Straight2Bank Web. Do we need to make changes to our payment files?**

    Yes, ISO changes and validations will be applicable on transactions initiated via H2H/File upload but authorized via Straight2Bank Web.

18. **I have too many pre-defined beneficiaries, will bank help me to update unstructured address to structured/hybrid?**

    Yes, we will start showing statistics of your existing beneficiary template with unstructured address from June 2026 under Pending Task dashboard on Straight2Bank Web as reminder to update your templates.

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