



standard  
chartered

# Straight2Bank

## Bill Payment User Guide



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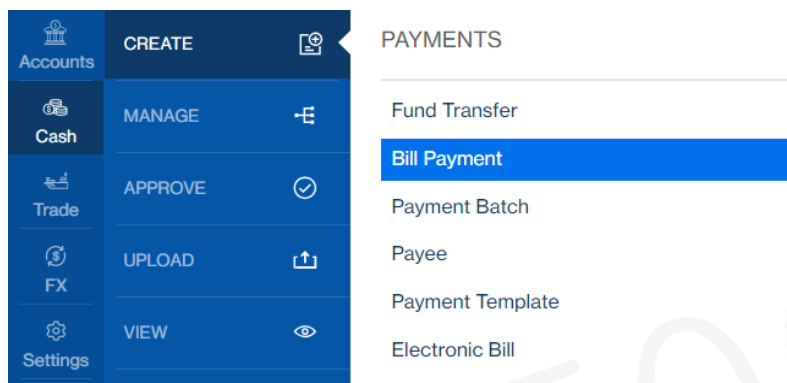
## 1. Introduction

This guide introduce to user how to pay Bill Payment through Straight2Bank. Straight2Bank supports Local Tax, National Tax, GIRO, and Public Insurance. Detail list is provided below table. Available Service Hour on S2B Web: 00:30~23:20 KST Monday to Friday. Please be noted that cut-off time may be different depending on the Bill Payment Type.

Local Tax	Local Tax; Environmental Improvement Charges; Non-tax revenue; Water & Sewerage Charges
National Tax	National Tax; Customs; National Fund / National Treasury Police Fine; Patent Fee; Court – Litigation Costs
GIRO	GIRO; KT Telecommunication; Electric Charges
Public Insurance	Integrated Public Insurance; Employment Insurance; Industrial Accident Insurance; National Pension

## 2. Create Bill Payment

Menu: Cash > Create > Bill Payment



PAYMENT REFERENCE	PAY FROM	PAY TO	AMOUNT	PAYMENT DATE	PAYMENT TYPE
Q0019035					Bill Payment

### INITIATE BILL PAYMENT

YOUR REFERENCE

PIKRSITEE1A19166

PAY FROM

Select a Debit Account

☆ Choose a debit account

All inputs are mandatory unless stated as optional

CANCEL

SAVE & CLOSE

SAVE AS TEMPLATE

CONTINUE



- Select a Debit Account from Initiate Bill Payment Screen

PAYMENT REFERENCE  
Q0019035

PAY FROM  
UPMU TEST  
86010027483

PAY TO

AMOUNT

PAYMENT DATE

PAYMENT TYPE  
Bill Payment

INITIATE BILL PAYMENT

YOUR REFERENCE  
PIKRSITEE1A19166

PAY FROM  
Select a Debit Account

☆ UPMU TEST-86010027483-KRW-KR CAPS-SCBLKRSE ⓘ  
UPMU TEST-86010027483-KRW-KR CAPS-SCBLKRSEXXX-KR

AVAILABLE BALANCE  
KRW 701,008,808,033

BILL DETAILS

BILL CATEGORY  
Select a Bill Category ⓘ

BILL NAME  
Select a Bill Name ⓘ

INPUT TYPE  
Select... ⓘ  
GET DETAILS

All inputs are mandatory unless stated as optional

CANCEL

SAVE & CLOSE

CONTINUE

BILL DETAILS

BILL CATEGORY  
Select a Bill Category ⓘ

BILL NAME  
LOCAL TAX  
NATIONAL TAX

INPUT TYPE  
GIRO  
PUBLIC INSURANCE

- Select a BILL CATEGORY you want to pay



BILL DETAILS

BILL CATEGORY

NATIONAL TAX

BILL NAME

Select a Bill Name

INPUT TYPE

NATIONAL TAX

Customs

National Fund / National Treasury

Police Fine

Patent Fee

Court – Litigation Costs

All inputs are mandatory unless s

CANCEL

SAVE & CLOSE

CONTINUE

- Select a BILL NAME

BILL DETAILS

BILL CATEGORY

NATIONAL TAX

BILL NAME

Police Fine

INPUT TYPE

Select...

BRN

LEN

Electronic ID

All inputs are mandatory unless s

Payment to this biller is available from 01:00 to 23:20, Monday-Friday (excluding holidays).

- Select an INPUT TYPE

BILL DETAILS

BILL CATEGORY

NATIONAL TAX

BILL NAME

Police Fine

INPUT TYPE

BRN

GET DETAILS

9998199935

Payment to this biller is available from 01:00 to 23:20, Monday-Friday (excluding holidays).

- Input value based on your selection



BILL DETAILS

BILL CATEGORY

NATIONAL TAX

BILL NAME

Police Fine

INPUT TYPE

BRN

GET DETAILS

9998199935

9998199935

Payment to this biller is available from 01:00 to 23:20, Monday-Friday (excluding holidays).

- Click GET DETAILS to inquire list of Bill Payments



PAYMENT REFERENCE  
TBD

PAY FROM  
UPMU TEST  
86010027483

PAY TO  
Police Fine

AMOUNT  
KRW

PAYMENT DATE  
12/01/2024

PAYMENT TYPE  
Bill Payment

SELECT BILL ITEMS (TOTAL COUNT: 9 items)

SELECTED TOTAL BILL ITEMS: 0

SELECTED TOTAL AMOUNT: 0 KRW

8/9 Items | SELECT ALL | SHOW SELECTED

	ELECTRONIC ID	CHARGING ENTITY	TAX TYPE	DUE DATE	AMOUNT	DUE DATE TYPE	
<input type="checkbox"/>	0137111970230000233	경찰청 서울특별시경	과태료	2024/01/31	40,000	Within Due Date	▼
<input type="checkbox"/>	0137111970230000241	경찰청 서울특별시경	과태료	2024/01/31	70,000	Within Due Date	▼
<input type="checkbox"/>	0137111970230000258	경찰청 서울특별시경	과태료	2024/01/31	40,000	Within Due Date	▼
<input type="checkbox"/>	0137111970230000272	경찰청 서울특별시경	과태료	2024/01/31	80,000	Within Due Date	▼
<input type="checkbox"/>	0137280610235000078	경찰청 경기도북부경	교통법칙금	2024/01/31	60,000	Within Due Date	▼
<input type="checkbox"/>	0137280610235000085	경찰청 경기도북부경	교통법칙금	2024/01/31	60,000	Within Due Date	▼
<input type="checkbox"/>	0137280610235000105	경찰청 경기도북부경	교통법칙금	2024/01/31	30,000	Within Due Date	▼
<input type="checkbox"/>	0137280610235000112	경찰청 경기도북부경	교통법칙금	2024/01/31	70,000	Within Due Date	▼

CANCEL

SELECT & PROCEED

- Select Bill Items you want to pay



PAYMENT REFERENCE  
TBD

PAY FROM  
UPMU TEST  
86010027483

PAY TO  
Police Fine

AMOUNT  
40,000  
KRW

PAYMENT DATE  
12/01/2024

PAYMENT TYPE  
Bill Payment

SELECT BILL ITEMS (TOTAL COUNT: 9 items)

SELECTED TOTAL BILL ITEMS: 1

SELECTED TOTAL AMOUNT: 40,000 KRW

8/9 Items

SELECT ALL

SHOW SELECTED

ACTIONS

	ELECTRONIC ID	CHARGING ENTITY	TAX TYPE	DUE DATE	AMOUNT	DUE DATE TYPE	
<input checked="" type="checkbox"/>	0137111970230000233	경찰청 서울특별시경	과태료	2024/01/31	40,000	Within Due Date	▼
<input type="checkbox"/>	0137111970230000241	경찰청 서울특별시경	과태료	2024/01/31	70,000	Within Due Date	▼
<input type="checkbox"/>	0137111970230000258	경찰청 서울특별시경	과태료	2024/01/31	40,000	Within Due Date	▼
<input type="checkbox"/>	0137111970230000272	경찰청 서울특별시경	과태료	2024/01/31	80,000	Within Due Date	▼
<input type="checkbox"/>	0137280610235000078	경찰청 경기도북부경	교통법칙금	2024/01/31	60,000	Within Due Date	▼
<input type="checkbox"/>	0137280610235000085	경찰청 경기도북부경	교통법칙금	2024/01/31	60,000	Within Due Date	▼
<input type="checkbox"/>	0137280610235000105	경찰청 경기도북부경	교통법칙금	2024/01/31	30,000	Within Due Date	▼
<input type="checkbox"/>	0137280610235000112	경찰청 경기도북부경	교통법칙금	2024/01/31	70,000	Within Due Date	▼

CANCEL

SELECT & PROCEED

- Click SELECT & PROCEED for requesting approval

PAYMENT REFERENCE  
TBD

PAY FROM  
TBD

PAY TO  
Police Fine

AMOUNT  
40,000  
KRW

PAYMENT DATE  
12/01/2024

PAYMENT TYPE  
Bill Payment

INITIATE BILL PAYMENT

YOUR REFERENCE  
PIKRSITEE1A19167

PAY FROM  
Select a Debit Account

☆ UPMU TEST-86010027483-KRW-KR CAPS-S...

AVAILABLE BALANCE  
KRW 701,008,808,033





BILL DETAILS

BILL CATEGORY

NATIONAL TAX

BILL NAME

Police Fine

INPUT TYPE

BRN

☆ 9998199935

GET DETAILS

BILL ITEMS DETAILS

1 Items selected

VIEW RECORDS

TAXPAYER

S C 제일은행테스트

Payment to this biller is available from 01:00 to 23:20, Monday-Friday (excluding holidays).

GROSS AMOUNT

Payment Currency Equivalent

KRW

40,000

KRW Forty Thousand Won

PAYMENT SCHEDULE

DEBIT DATE

12/01/2024

Fri, 12th Jan 2024

VALUE DATE

12/01/2024

Fri, 12th Jan 2024

Your account will be debited on

12/01/2024

All inputs are mandatory unless stated as optional

CANCEL

SAVE & CLOSE

CONTINUE

- Cross checking amount and payment date then click CONTINUE

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Version 1.0



PAYMENT REFERENCE TBD	PAY FROM UPMU TEST 86010027483	PAY TO Police Fine	AMOUNT 40,000 KRW	PAYMENT DATE 12/01/2024	PAYMENT TYPE Bill Payment
--------------------------	--------------------------------------	-----------------------	-------------------------	----------------------------	------------------------------

SELECTED BILL ITEMS

SELECTED TOTAL BILL ITEMS: 1			SELECTED TOTAL AMOUNT: 40,000 KRW			
ELECTRONIC ID	CHARGING ENTITY	TAX TYPE	DUE DATE	AMOUNT	DUE DATE TYPE	
0137111970230000233	경찰청 서울특별시경	과태료	2024/01/31	40,000	Within Due Date	▼
← PAGE 1 - 1 1 →						

PAYMENT REFERENCE TBD	PAY FROM UPMU TEST 86010027483	PAY TO Police Fine	AMOUNT 40,000 KRW	PAYMENT DATE 12/01/2024	PAYMENT TYPE Bill Payment
--------------------------	--------------------------------------	-----------------------	-------------------------	----------------------------	------------------------------

SELECTED BILL ITEMS

SELECTED TOTAL BILL ITEMS: 1

SELECTED TOTAL AMOUNT: 40,000 KRW

ELECTRONIC ID	CHARGING ENTITY	TAX TYPE	DUE DATE	AMOUNT	DUE DATE TYPE	
0137111970230000233	경찰청 서울특별시경	과태료	2024/01/31	40,000	Within Due Date	⬆
TAXPAYER ID 9998199935	TAX OFFICE ACCOUNT 181013	TAX ITEM CODE 1256563	FISCAL YEAR 2024			
FINE TICKET NUMBER 111970230000233	ISSUE DATE AND TIME	OFFENCE DATE AND TIME	OFFENCE LOCATION 0			
VEHICLE INVOLVED IN VIOLATION 0	OFFENCE DETAILS 0	IN VIOLATION OF 0				

←

PAGE 1 - 1

1

→

- From BILL ITEMS DETAILS section, click VIEW RECORDS to check list of selected Bill Items; then click down arrow to check details



PAYMENT REFERENCE TBD	PAY FROM TBD	PAY TO Police Fine	AMOUNT 40,000 KRW	PAYMENT DATE 12/01/2024	PAYMENT TYPE Bill Payment
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BILL PAYMENT SUMMARY

YOUR REFERENCE  
PIKRSITEE1A19167

PAY FROM  
86010027483 UPMU TEST KR KR CAPS

BILL DETAILS

BILL CATEGORY  
NATIONAL TAX

INPUT TYPE & VALUE  
BRN/9998199935

BILL ITEMS DETAILS

BILL NAME  
Police Fine

1 Items selected  
VIEW RECORDS

GROSS AMOUNT

PAYMENT AMOUNT  
KRW 40,000

PAYMENT SCHEDULE

DEBIT DATE  
12/01/2024

PAYMENT DATE  
12/01/2024

BACK

CANCEL

SUBMIT

- Review the Summary of the payment & Click SUBMIT to request approval

CONFIRMATION

✓

YOUR PAYMENT HAS BEEN SUBMITTED SUCCESSFULLY

Reference Number **PIKRSITEE1A19167**

RELATED ACTIONS

View and manage payments which were created

MAKE PAYMENTS

Create a new payment by entering all the fields

MAKE ANOTHER PAYMENT

11

Version 1.0



3. Manage Bill Payment

Menu: Cash > Manage > Transactions

Accounts

Cash

Trade

FX

Settings

CREATE

MANAGE

APPROVE

UPLOAD

VIEW

PAYMENTS

Transactions

Payment Batches

Uploaded Files

Payees

Payment Template

Electronic Bill

MANAGE

PAYMENTS

INITIATE PAYMENT

PRINT LIST

IMPORT A FILE

EXPORT LIST

TRANSACTIONS

BATCHES

FILES

PAYEES

TEMPLATES

RELEASE TRANSACTIONS

RELEASE BATCHES

1942/1942 items

Search in List

PAYMENT REFERENCE & FILE NAME	CREATED BY	MODIFIED BY	PAY FROM	PAY TO	
<a href="#">Q0019036</a>	UATUSER02	UATUSER02	UPMU TEST 86010027483 SCBLKRSEXXX KR KRW	Police Fine 0137111970230000233 -	

- Click hyperlink to navigate to summary page



PAYMENT REFERENCE Q0019036	PAY FROM UPMU TEST 86010027483	PAY TO Police Fine	GROSS AMOUNT 40,000 KRW	PAYMENT DATE 12/01/2024	PAYMENT TYPE Bill Payment
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MANUAL PAYMENT SUMMARY

COMPLETED

Bank Steps - Time To Complete

VIEW AUDIT TRAIL

INITIATED

APPROVE

RELEASE TO BANK

RECEIVED

UNDER PROCESSING

PROCESSED

SUMMARY

YOUR REFERENCE  
PIKRSITEE1A19167

UETR NUMBER  
c3f749e2-a9c4-4cb2-9dd2-b13f5b6f638f

PAYMENT REFERENCE  
Q0019036

PAY FROM  
UPMU TEST 86010027483 KRW KR CAPITALS LTD KR CAPS SCBLKRSEXXX  
KR

BILL DETAILS

BILL CATEGORY  
NATIONAL TAX

INPUT TYPE & VALUE  
BRN/9998199935

CHARGING ENTITY  
경찰청 서울특별시경

ELECTRONIC ID  
0137111970230000233

BILL NAME  
Police Fine

TAX PAYER  
S C 제일은행테스트

TAX TYPE  
과태료

DUE DATE TYPE  
Within Due Date

AMOUNT

PAYMENT AMOUNT  
KRW 40,000

PAYMENT SCHEDULE

DUE DATE  
31/01/2024

PAYMENT DATE  
12/01/2024

PAYMENT TYPE  
Bill Payment

BACK

MORE ACTIONS :



4. Approve Bill Payment

Menu: Cash > Approve > Transactions

Accounts

Cash

Trade

FX

Settings

CREATE

MANAGE

APPROVE

UPLOAD

VIEW

PAYMENTS

Transactions

Payment Batches

Stop/Cancel Requests

Payees

Payment Template

Electronic Bill

APPROVE PAYMENTS

PRINT LIST

EXPORT LIST

TRANSACTIONS

BATCHES

PAYEES

STOP/CANCEL REQUESTS

TEMPLATES

1 - 100 of 728 items

Search in List

PAYMENT REFERENCE & FILE NAME	PAY FROM	PAY TO	AMOUNT	CREATED DATE	
00019036	UPMU TEST 86010027483 SCBLKRSEXXX KR KRW	Police Fine 0137111970230000233 -	KRW 40,000	12/01/2024	

- Select Bill Payment to approve the transaction



APPROVE PAYMENTS

PRINT LISTEXPORT LIST

TRANSACTIONS

BATCHES

PAYEES

STOP/CANCEL REQUESTS

TEMPLATES

Selected Transactions: 1

Amount in Base Currency Equivalent: KRW 40,000

1 - 100 of 728 items

SELECT ALL

SHC

Search in List

Filter

Sort

Settings

PAYMENT REFERENCE & FILE NAME	PAY FROM	REJECT	APPROVE	EXPORT	PRINT	AMOUNT	CREATED DATE
<input checked="" type="checkbox"/> Q0019036	UPMU TEST 86010027483 S					KRW 40,000	12/01/2024
<input type="checkbox"/> Q0019033	UPMU TEST					USD 12.00	11/01/2024

APPROVE PAYMENTS

PRINT LISTEXPORT LIST

TRANSACTIONS

BATCHES

PAYEES

STOP/CANCEL REQUESTS

TEMPLATES

1 - 100 of 728 items

Search in List

Filter

Sort

Settings

PAYMENT REFERENCE & FILE NAME	PAY FROM	PAY TO	AMOUNT	CREATED DATE	REJECT	APPROVE
Q0019036	UPMU TEST 86010027483 SCBLKRSEXXX KR KRW	Police Fine 0137111970230000233	KRW 40,000	12/01/2024		

PAYMENT REFERENCE

PAY FROM

PAY TO

GROSS AMOUNT

PAYMENT DATE

PAYMENT TYPE

Q0019036

UPMU TEST  
86010027483

Police Fine

40,000  
KRW

12/01/2024

Bill Payment

BILL DETAILS

BILL CATEGORY

NATIONAL TAX

INPUT TYPE & VALUE

BRN/9998199935

CHARGING ENTITY

경찰청 서울특별시경

ELECTRONIC ID

0137111970230000233

BILL NAME

Police Fine

TAX PAYER

S C 제일은행테스트

TAX TYPE

과태료

DUE DATE TYPE

Within Due Date

AMOUNT

PAYMENT AMOUNT

KRW 40,000

PAYMENT SCHEDULE

DUE DATE

31/01/2024

PAYMENT DATE

12/01/2024

PAYMENT TYPE

Bill Payment

BACK

REJECT

APPROVE

- Select Bill Payment then click APPROVE



PAYMENT REFERENCE Q0019036	PAY FROM 86010027483 KRW KR	PAY TO 0137111970230000233	AMOUNT 40,000 KRW	PAYMENT DATE 12/01/2024	PAYMENT TYPE BPAY
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SUBMIT APPROVAL

COMPLETED

VIEW AUDIT TRAIL

Bank Steps - Time To Complete

INITIATED

APPROVE

RELEASE TO BANK

RECEIVED

UNDER PROCESSING

PROCESSED

CHALLENGE CODE

1016

ENTER CODE FROM SECURITY

Enter 8 digit code

8

ADD COMMENTS

Enter text here

250

CANCEL

APPROVE

**WHAT IS 2FA**

2FA stands for Two-Factor Authentication. It is a method of confirming a users identity by utilizing a combination of what you have (Vasco Token) and what you know (PIN).

**WHAT IS A VASCO TOKEN?**

A security device authenticator from Vasco Data Security International which provides strong user authentication and digital signature for Straight2Bank platform.

**HOW TO ENTER VASCO TOKEN?**



Step 1: Press on the highlighted button.  
Step 2: Input your numeric personal PIN.  
Step 3: Token display will show 'APPLI-'  
Step 4: Press button '2' for OTP (One-Time Password); 2FA Password will be generated.

- MOBILE: Scan QR Code to approve
- VASCO: Enter challenge code into Physical Token then input respond code to approve