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Straight2Bank

Korea User Guide



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1. S2B Mobile Token Registration & Login

Straight2Bank Web user can download Straight2Bank Mobile APP on your Smart Device. After device registration, users can login and authorize payments via S2B Mobile as soft token.

1) S2B Mobile Registration (One-off action by user)

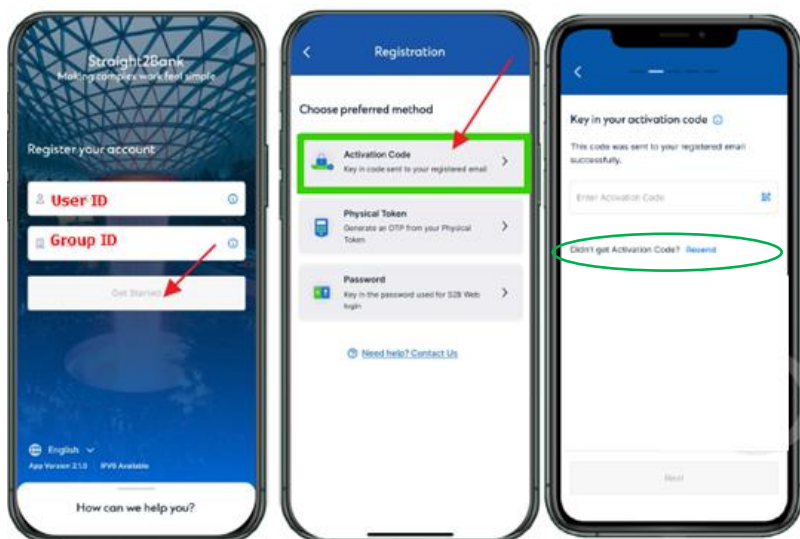
With the below email, user can receive email from the bank (Sender: S2BWeb.Admin@sc.com) as a welcome email. You may need 3 required information: 1) Group ID, 2) User ID and 3) Activation code for the S2B Mobile Token registration. From the QR code that is included in the email from the bank, users can easily go for App Download. Or it can be downloaded from Google Play, App Store, or App Gallery.



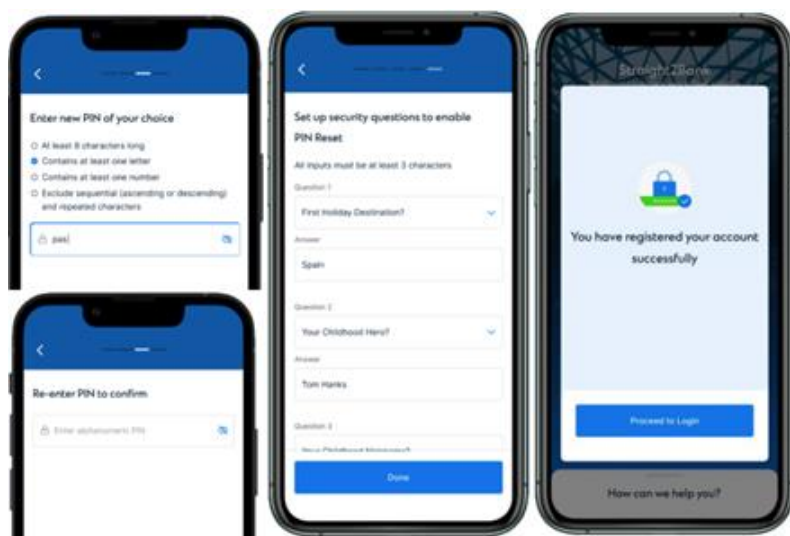
After launching in the S2B Mobile App, you may start registration with 3 required information (1) Group ID, 2) User ID, 3) Activation code).

Please insert your User ID and Group ID and click [Get Started] and select Activation Code and insert the Activation code value from your registered email.

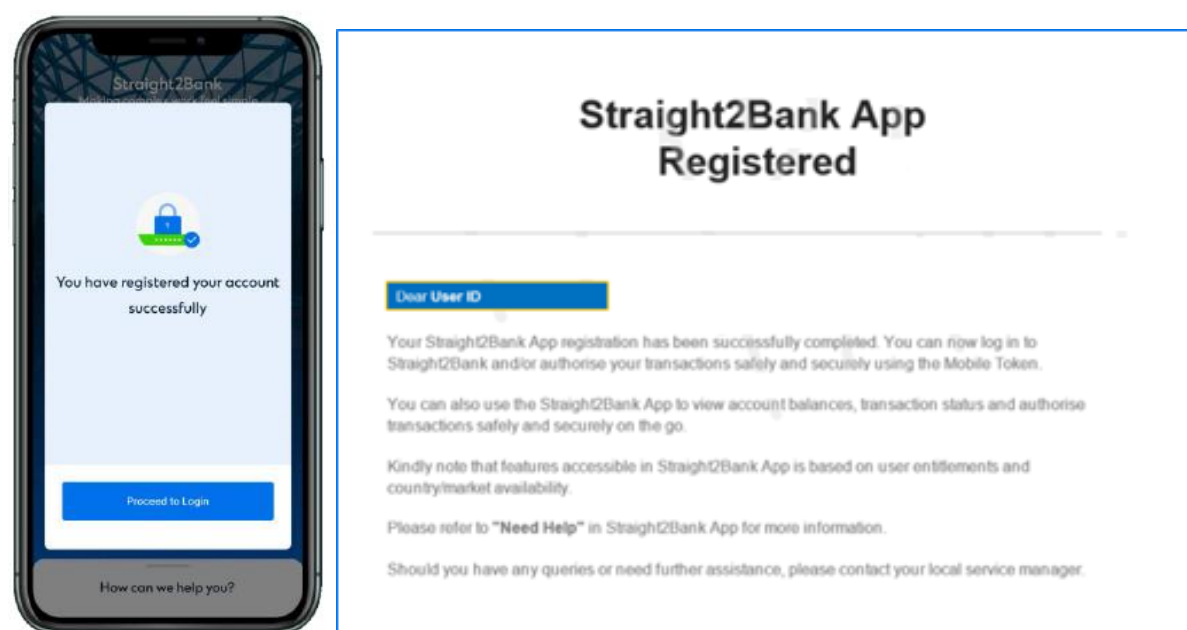
Tip! If you are not able to find the email from the bank, you can click “Don’t get Activation Code? Resend”.



Insert "Memorable date" from S2B NG Application Form.



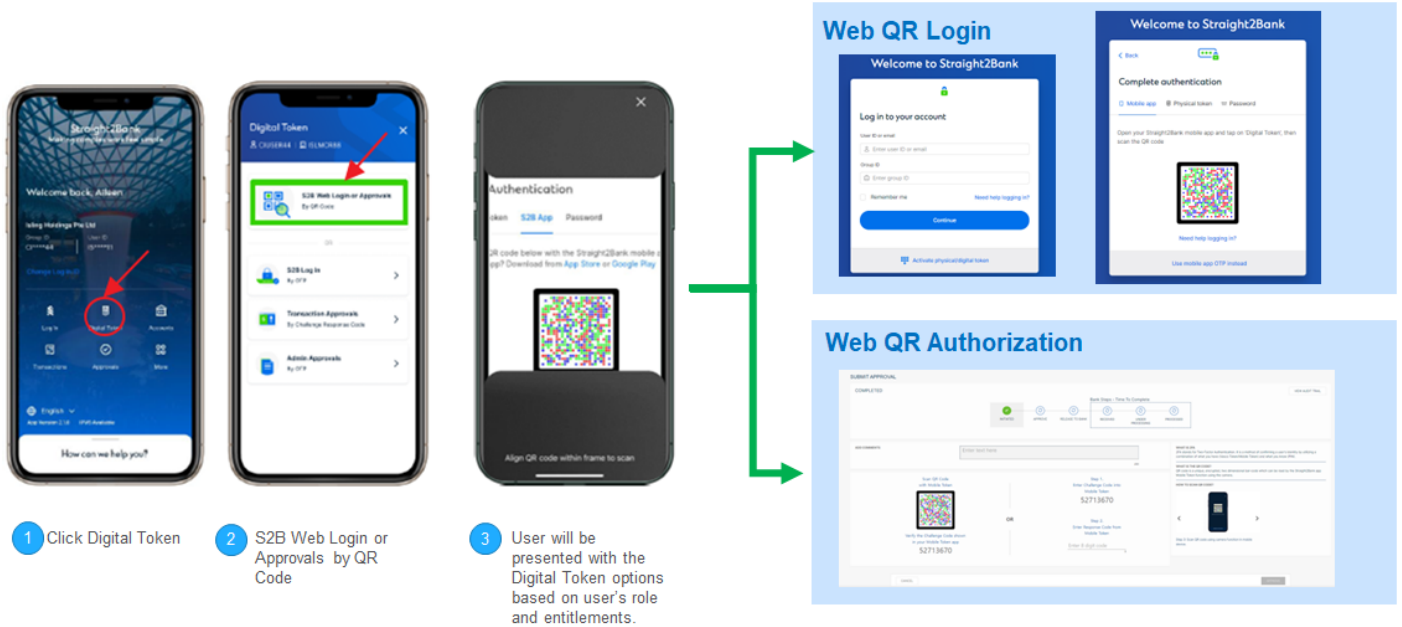
Once S2B Mobile registration is completed, user will receive the completion email from S2BWeb.Admin@sc.com below.



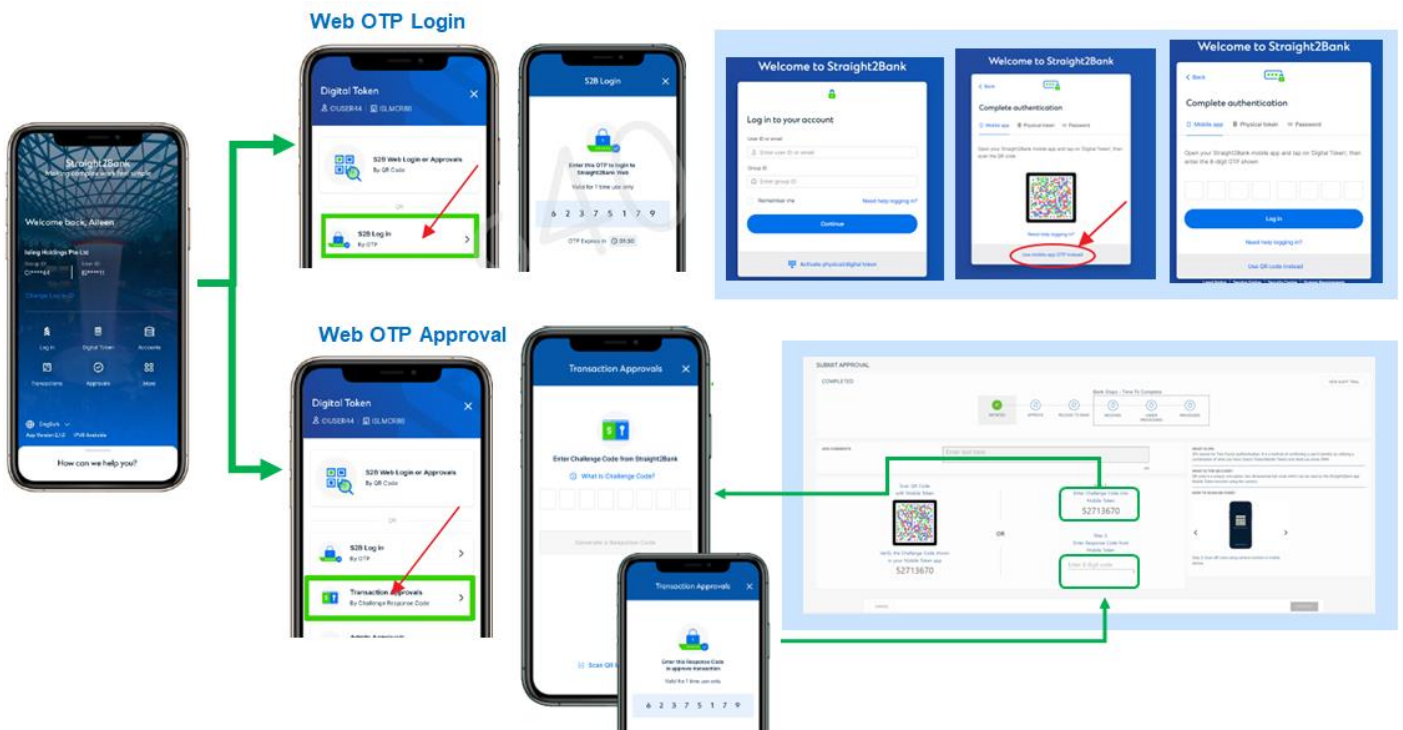


Now, it's time to login for S2B NG Web with S2B Mobile

2) Login/Authorize with QR code.



3) Login/Authorize with S2B Mobile OTP





* [Need help logging in?](#) : For more detail, you will find the guidance from the below.

supported browsers.' followed by 'Select your preferred authentication type to troubleshoot:'. There are three main sections: 'Mobile app' (with a smartphone icon), 'Physical token' (with a physical token icon), and 'Password' (with a password field icon). A red arrow points from the 'Need help logging in?' link in the first screenshot to the 'Mobile app' section. Below these sections is a list of seven expandable help topics, each starting with a right-pointing chevron (>). At the bottom, there is a link: 'Need more support? [Contact us](#).'"/>

2. Physical (VASCO) Token Registration & Straight2Bank Login

For Physical (Vasco) Token request, please kindly contact your bank manager. As it is hard token device, device fee may be charged for the request.

1) Physical (VASCO) Token Registration & Activation

- Go to Straight2Bank website: <https://s2b.standardchartered.com> and click on “Activate physical/digital Token”.



- Insert your USER ID (or Email), GROUP ID, and physical token SERIAL NUMBER.
- Click “Next”
- An encrypted string will be sent to the user’s registered email. (Valid in 30 minutes)

From: S2BWeb.Admin@sc.com <S2BWeb.Admin@sc.com>
 Sent: Friday, 27 August, 2021 6:14 PM
 To: [REDACTED]
 Subject: Straight2Bank Security Token Activation (Unlock)

Dear [REDACTED] of [REDACTED] - END TO END GROUP - UAT - TESTING

Ref: Unlock token

Please use this encrypted string to reactivate your Straight2Bank Token within 30 minutes of receiving this email:
 VE9LRU5DSEFMTEVOR0V8VUFU0dFRFT8ZGhhbnhLm1Y2hcnlAc2MuY29tfc0TJFwQmNTTUzRnwxNjMwMDU5MjM3MzU2fEtzS0w3MfplTTFcGdBZFLN2Z
 QQzdWRElJWGEvV1NTc2ZvTDIMakpKZGc9

Should you have any queries or if you did not request for this email, please contact the bank immediately.

Regards,
 Standard Chartered Bank

This is a system generated email. Please do not reply to this email.

- Copy and paste the encrypted string as shown below.

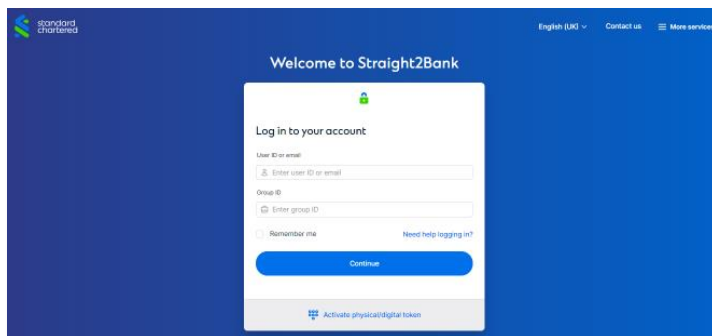
- The system will generate an 7 or 8-digit initial PIN, which will be displayed on the screen.
- How to activate Physical (Vasco) Token and enter PIN.





- 1) Press green button for 2-3 seconds.
- 2) Insert the Initial PIN from the webpage and press green button again. Now you need to set your own PIN.
- 3) Insert 8-digit number for your own PIN and press green button. You will see “PIN CONF” from the device.
- 4) Press the same 8-digit number to confirm your own PIN.

2) Login to Straight2Bank with physical token

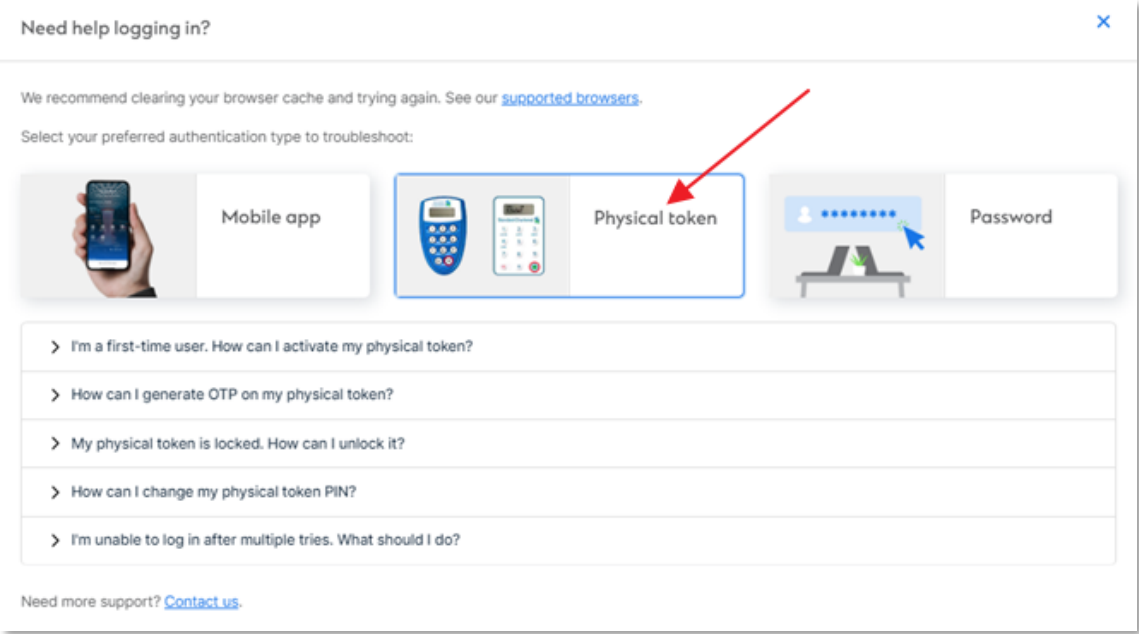
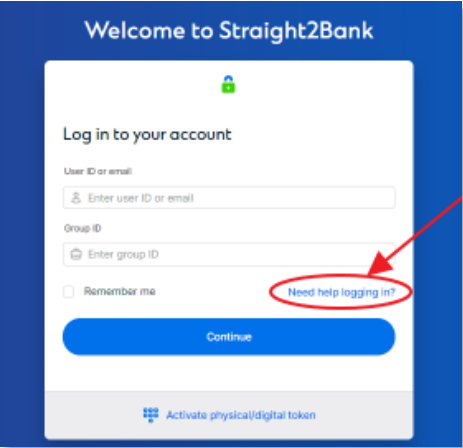
- Insert your Group ID, User ID, and physical Token password. Please see below for token password generation



- How to generate token OTP

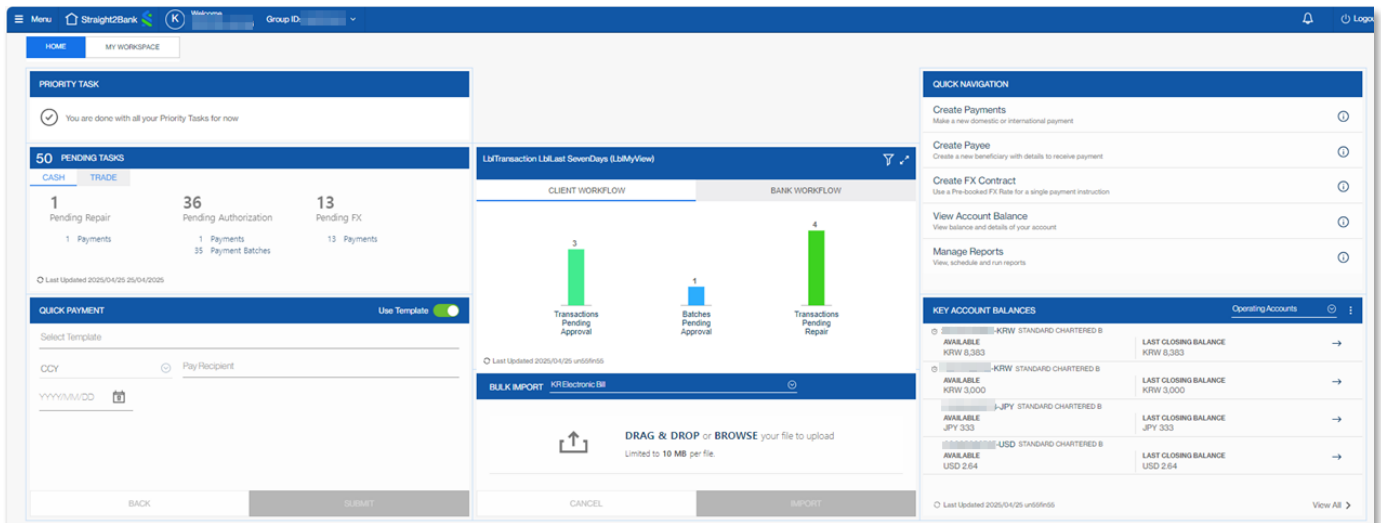
- 1) Press “ (green)” button for few seconds.
- 2) You will see the “-----” from the device. Press your own PIN(8 digit number)
- 3) Press “ (green)” button and you will see “APPLI_”, after that press 1 again.
- 4) Please insert the 8-digit number on the web from the physical token device for your login.

* [Need help logging in?](#) : Regarding Physical Token Device, you will find the guidance from the below.



3. Dashboard: Homepage Configuration

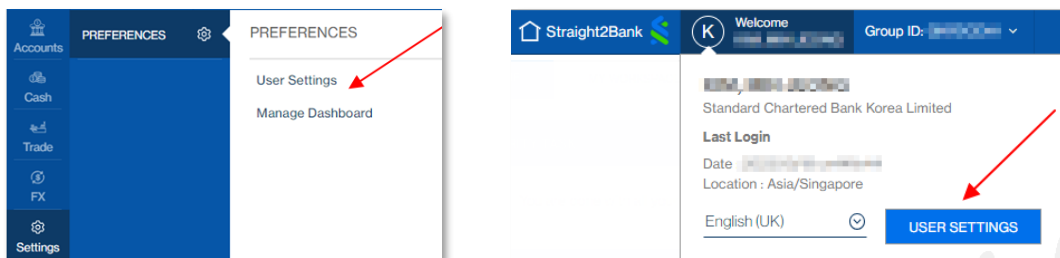
Upon successful login, you will be presented with the Straight2Bank homepage. This has various components, and the relevance of each of these is mentioned below for your understanding.



- **PRIORITY TASK:** This section shows tasks assigned to the user.
- **PENDING TASKS:** This section provides a quick summary of tasks pending approval, repair, review, and so on.
- **PRIORITY MESSAGE:** The message inbox is where reports, alerts, and system messages are delivered to.
- **PAYMENTS:** This section provides a quick summary of the various statuses of the payments and other transactions, including client workflow and bank workflow. The inquiry period can be modified by the user.
- **BULK IMPORT:** This section enables users to bulk upload payment or payee files
- **QUICK NAVIGATION:** This section shows a list of most frequently used menu options
- **KEY ACCOUNT BALANCES:** This section displays account balances and processed transactions of operating and loan accounts

4. User Settings

- Go to Menu > Settings > Preferences > User Settings or Homepage > User Information > User Settings.



or

- Click  icon to create or change Smart Default Settings. Please see below for reference.



SMART DEFAULT SETTINGS

SELECT A PRODUCT

GLOBAL

COUNTRY/MARKET

SOUTH KOREA

TIME ZONE

ASIA/SEOUL

PREFERRED FILTER COUNTRY/MARKET

PREFERRED FORMATS

DATE FORMAT

YYYY/MM/DD
2025/04/25

DATE ASSURANCE

yes

TIME FORMAT

AMOUNT SCALE

Western
EG: 2,000,000.000 (2 MILLION)

SCALE IN LIST

no

AMOUNT SCALE ASSURANCE

yes

ASSURANCE FORMAT

FULLY WORDED ASSURANCE
EG: SGD TWO HUNDRED MILLION DOLLAR

DOCUMENT ENCRYPTION PASSWORD

MY PASSWORD

XXXXXX
[Change Password](#)

SHARED PASSWORD

XXXXXX
[Change Password](#)

(Please be noted when “SHARED PASSWORD” is updated, the email notification is sent to all users automatically.)

5. Payee Creation

- Go to homepage > Quick Navigation > Create Payee or Menu > Cash > Create > Payee

QUICK NAVIGATION

Create Payments

Make a new domestic or international payment

Create Payee

Create a new beneficiary with details to receive payment

Create FX Contract

Use a Pre-booked FX Rate for a single payment instruction

View Account Balance

View balance and details of your account

Manage Reports

View, schedule and run reports

Accounts

Cash

Trade

FX

CREATE

MANAGE

APPROVE

UPLOAD

VIEW

PAYMENTS

Payment

Bill Payment

Payment Batch

Payee

Payment Template

OR

- Payee nickname (mandatory): create a payee nickname for payee creation



PAYEE NICK NAME

PAYEE

PAYEE BANK

NEW PAYEE

PAYEE INFORMATION

PAYEE NICK NAME

Enter a unique nick name

35

COUNTRY/MARKET

Select a country/market

35

ALL INPUTS ARE MANDATORY UNLESS STATED AS OPTIONAL

Security Advice: We recommend you verify any requested changes in payee bank details with the beneficiary directly and independently.

- Country/market (mandatory): Enter KR in the country/market field if the corporate domicile is South Korea.

PAYEE NICK NAME

PAYEE

PAYEE BANK

ACCOUNT

NEW PAYEE

PAYEE INFORMATION

PAYEE NICK NAME

Enter a unique nick name

35

COUNTRY/MARKET

kr

35

ALL INPUTS ARE MANDATORY UNLESS STATED AS OPTIONAL

Security Advice: We recommend you verify any requested changes in payee bank details with the beneficiary directly and independently.

KR-South Korea

UA-Ukraine

MK-Republic Of Macedonia

LK-Sri Lanka

KG-Kyrgyzstan

KI-Kiribati

NEW PAYEE

PAYEE INFORMATION

PAYEE NICK NAME

testpayee

25

COUNTRY/MARKET

KR-South Korea

35

PAYEE NAME

Enter payee name

35

ADDRESS

Optional

Enter address

35

ZIP CODE

Optional

Enter Zip Code

10

COUNTRY/MARKET

Payee Residence Country/Market

KR-South Korea

35

NOTES TO PAYEE

Optional

Notes to Payee - Line 1

70

Notes to Payee - Line 2

70

- Click on “Show Local Language Fields.” Korean can be entered in the local language fields.



☒ Show Local Language Fields
Note: Subject to local regulations, some countries require Local Language Name, Address and/or Notes to Payee when performing domestic payments.

PAYEE NAME
Local Language
Enter payee name
80

ADDRESS
Local Language
Enter address
80
80
80
80

NOTES TO PAYEE
Local Language
Notes to Payee Local Language - Line 1
Maximum 10 characters allowed
80

- Account number (mandatory): enter a payee account number and select account currency. If payee is IBAN country, IBAN value should be inserted in the account number field and click “IBAN” for validation.

ACCOUNT NUMBER

ACCOUNT NUMBER
(Primary Account Number)
Enter Account Number
IBAN

ACCOUNT CURRENCY
KRW
South Korean Won

Account number, currency and payee bank information is mandatory for payee validation. For foreign currency accounts, payee validation service is only available between 9AM till 5PM Korea Standard Time(KST) on business days (Mon-Fri)

- Payee Bank (mandatory): select bank by LOCAL CODE or SWIFT.

PAYEE BANK

SELECT BANK BY
LOCAL CODE SWIFT

BANK CODE
Local code, Branch code, Bank Name, Branch Name, Address, City, State
Please enter at least three keywords to search.

BANK INFORMATION
BANK NAME
BRANCH NAME
ADDRESS LINE1
ADDRESS LINE2

BANK CODES
BANK CODE
LINKED BANK CODE
Please enter at least three keywords to search.

CLEARING ZONE CODE
Optional
Please enter at least three keywords to search.

CREDITOR AGENT ACCOUNT NUMBER (Optional)
Applicable only for Request For Transfer
Enter Creditor Agent Account/Identification

- ***LOCAL CODE**: Enter a local bank code (3digit bank code) if the payment type is one of the following: BT, ACH, IBFT, RTGS, or PAY. (Please refer to the Payment type and Korea bank code in Appendix)
- ***SWIFT**: Enter a SWIFT code if the payment type is one of the followings; DTT or XTT.
- Intermediary Bank (Optional): Applicable for Overseas Transaction (XTT)

INTERMEDIARY BANK

INTERMEDIARY BANK COUNTRY/MARKET
INTERMEDIARY BANK COUNTRY/MARKET

BANK CODE
Please enter at least three keywords to search.

BANK INFORMATION
BANK NAME
BANK ADDRESS

BANK CODES
SWIFT CODE



- If KR domestic account is inserted, click on “VALIDATE PAYEE” after filling out all mandatory fields. No validation with SWIFT valued payee such as DTT and XTT.

Security Advice: We recommend you verify any requested changes in payee bank details with the beneficiary directly and independently.

CANCEL SAVE VALIDATE PAYEE CONTINUE

- After payee validation (payee name and account number validation) is completed, click “CONTINUE”.

Security Advice: We recommend you verify any requested changes in payee bank details with the beneficiary directly and independently.

CANCEL SAVE VALIDATE PAYEE CONTINUE

- If the payee information is fine to proceed, click “SUBMIT”.

PAYEE SUMMARY

PAYEE INFORMATION SHOW LESS

PAYEE NICK NAME: testpayee COUNTRY/MARKET: KR-SOUTH KOREA

PAYEE NAME: testpayee

INQUIRED PAYEE NAME: 2

ACCOUNT NUMBER: 10 ACCOUNT CURRENCY: KRW South Korean Won

PAYEE BANK SHOW LESS

BANK INFORMATION

BANK NAME: BANK BANK COUNTRY/MARKET: KR-SOUTH KOREA

LOCAL CODE: PAYEE BANK TYPE: LC-LOCAL CODE

CANCEL BACK SUBMIT

CONFIRM SUBMIT

DO YOU WISH TO SUBMIT THE PAYEE RECORD FOR APPROVAL?

NO YES

- The Payee creation request has been submitted by the input user. Now, authorizer can approve the pending item.

CONFIRMATION

✓ THE PAYEE testpayee HAS BEEN SUBMITTED FOR APPROVAL

RELATED ACTIONS

Create a new payee by entering all the fields

CREATE ANOTHER PAYEE

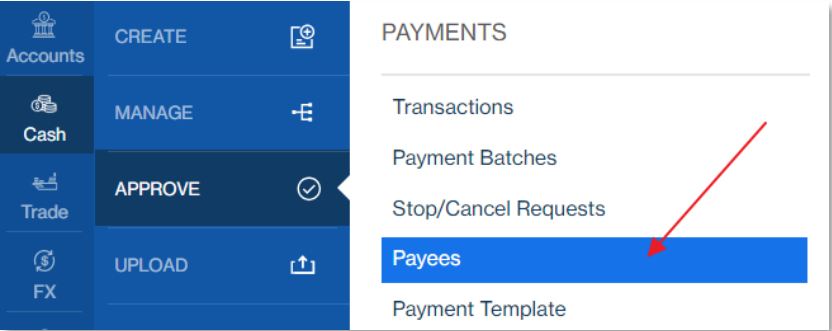
View and manage payee which were created

MANAGE PAYEES

View and manage payments which were created

MANAGE PAYMENTS

- To use the created Payee, authorizer needs to approve the payee.



*[Approver Menu] Go to Menu > Cash > Approve > Payees to check and approve payees.

APPROVE PAYMENTS

EXPORT LIST

PRINT LIST

TRANSACTIONS

BATCHES

PAYEES

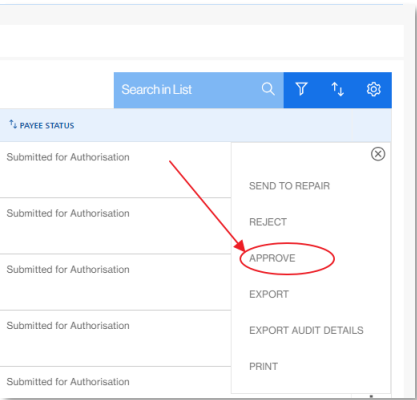
STOP/CANCEL REQUESTS

TEMPLATES

2/2 Items

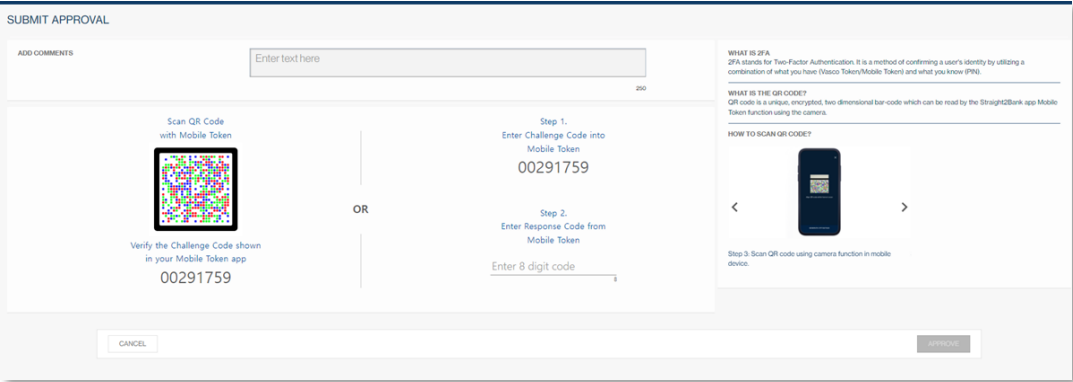
Search in List

% PAYEE NICK NAME	% INQUIRED PAYEE NAME	% PAYEE NAME	PAYEE ACCOUNT NUMBER	% PAYEE COUNTRY/MAJ	% PAYEE BANK NAME	% LAST USED DATE	% PAYEE STATUS	
KR_TEST		KR Test	1	KR	SHINHAN BANK	-	Submitted for Authorisation	
permpayee		permpayee	1	KR	SHINHAN BANK	-	Submitted for Authorisation	



*[Approver] Depending on the login device, it will be differently displayed how to approve it

(Sample screen: Mobile Token Authoriser)



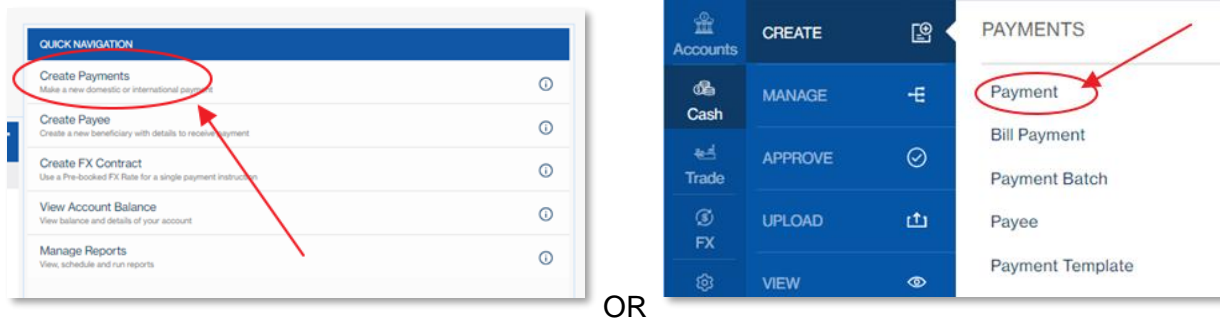


(Sample screen: Physical Token Authorizer)

- The status can be checked under Manage menu: Go to Menu > Cash > Manage > Payees.

6. Payment Creation

- Go to homepage > QUICK NAVIGATION > Create Payments, OR Menu > CASH > CREATE > PAYMENT.



OR

- Select Payment Type from the menu. Depending on the user access and permission, the payment type may be differently displayed on the menu.

- **Domestic Payment** (Local Payment with 3-digit bank code): KRW Low Value Payment (ACH), Payroll (PAY),



KRW High Value Payment (RTGS), Bank Transfer within SCBK accounts (BT), Real-Time FCY Payment (IBFT)

- **International Payment** (with SWIFT BIC code): Domestic TT(DTT), Overseas TT(XTT)
- **Between My Account:** Fund Transfer within my account under the same BRN (Business Registration Number) in SCBK accounts
- **Bill Payment** (BPAY): Tax & Utility Payment in Korea

(For payment detail, please refer to the Appendix.)

□ **How to create Domestic Payment: KRW payment to other as ACH**

On the menu, please select “Domestic Payment” under Single Payment and click “Proceed”.

- 1) **Account Details:** please select Debit Account. (My Reference is Optional. If it is blank, it will be given automatically)

- 2) **Payee Details:** please select a payee from the list. If the payee is not on the list, you may click “New Payee” on the right to register the payee and create the payment. (For payee creation, please refer to 5. Payee Creation.)



Under Domestic Payment, only domestic payee can be selected.

- 3) **Payment Details:** please select the payment type, credit currency, and insert the payment amount. You may change the Value date.

3 Payment Details

Payment Type
Domestic LCY payment for low value (ACH) ✓

Cut Off Time 23:30:00 (KST)

Credit Amount
KRW Enter amount

South Korean Won

Payment Date ⓘ
Value Date 25/04/2025

Fri, 25th Apr 2025

Charges ⓘ
PAYER

- ✓ Payment Type: Domestic LCY payment for low value (ACH)
- ✓ Credit Amount: enter amount.
- ✓ Payment Date: select Value date (Future Value is supported within 30 days)

- 4) **Clearing & Regulatory Details (Optional):** please insert CMS code if required.

4 Clearing & Regulatory Details

⚠ Please provide the CMS Code for processing payments to CMS payee accounts, without which the payment may get rejected. This information is only required for CMS payee accounts

CMS Code (Optional)
Max 24 characters

- 5) **Additional Information (Optional)**

5 Additional Information (Optional)

⚠ BT, ACH, RTGS and PAY: Notes to Payee 1 (Local Language) If left blank, Notes to Payee will be filled automatically according to bank policy.

5.1 Notes to Payee

Notes 1
Type in something... 0 / 70

Notes 2
Type in something... 0 / 70

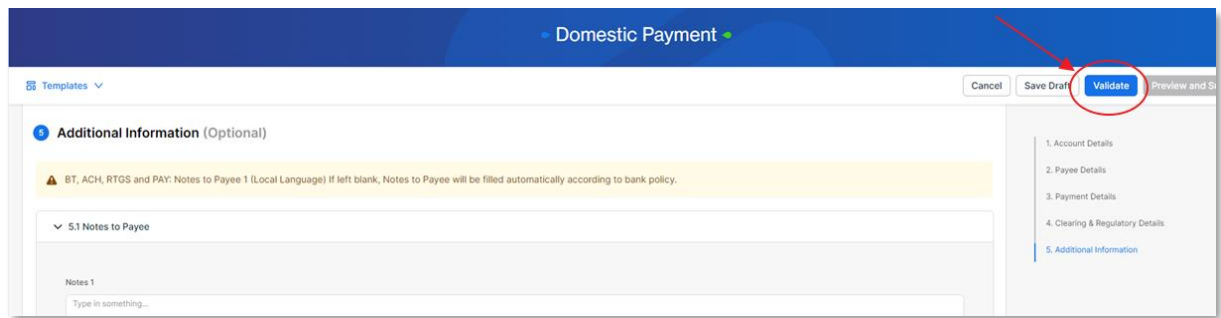
Notes 1 (Local Language)
Type in something... 0 / 20

> 5.2 Notes to Bank

> 5.3 Notes to Self

* If you want to send the different value rather than Account Holder name, you may use “5.1 Notes 1 (Local Language)” additionally.

- 6) **Validate Beneficiary:** from 1) to 5) is done, please click “Validate” for beneficiary validation.



Domestic Payment

Cancel Save Draft **Validate** Preview and Submit

Additional Information (Optional)

BT, ACH, RTGS and PAY: Notes to Payee 1 (Local Language) If left blank, Notes to Payee will be filled automatically according to bank policy.

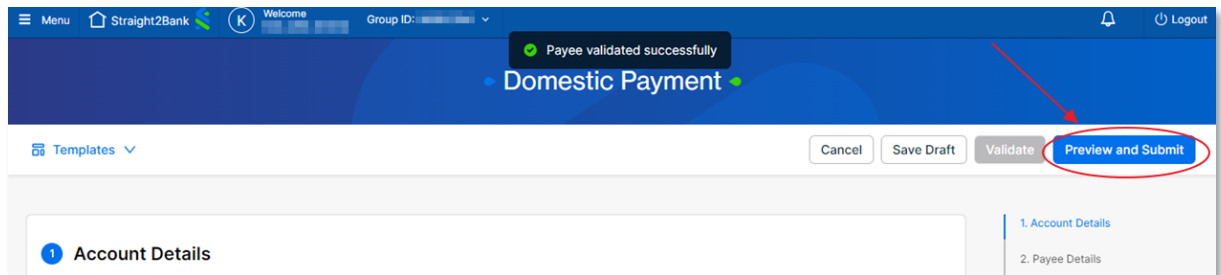
5.1 Notes to Payee

Notes 1

Type in something...

1. Account Details
2. Payee Details
3. Payment Details
4. Clearing & Regulatory Details
5. Additional Information

- 7) **Preview and Submit:** after beneficiary validation is done successfully, please click “Preview and Submit”.



Menu Straight2Bank Welcome Group ID: [redacted]

Payee validated successfully

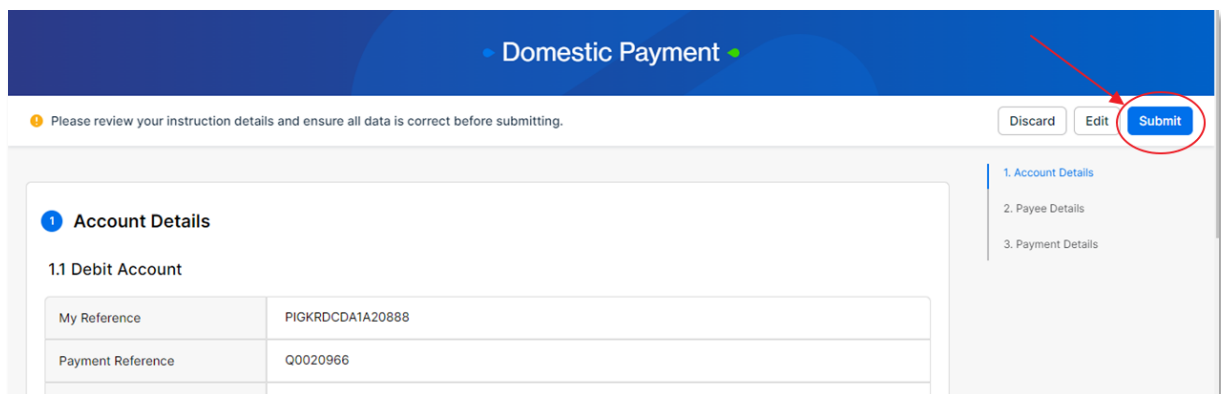
Domestic Payment

Cancel Save Draft Validate **Preview and Submit**

1. Account Details
2. Payee Details

1 Account Details

- 8) After reviewed the payment summary, please click “Submit” for payment submission.



Domestic Payment

Please review your instruction details and ensure all data is correct before submitting.

Discard Edit **Submit**

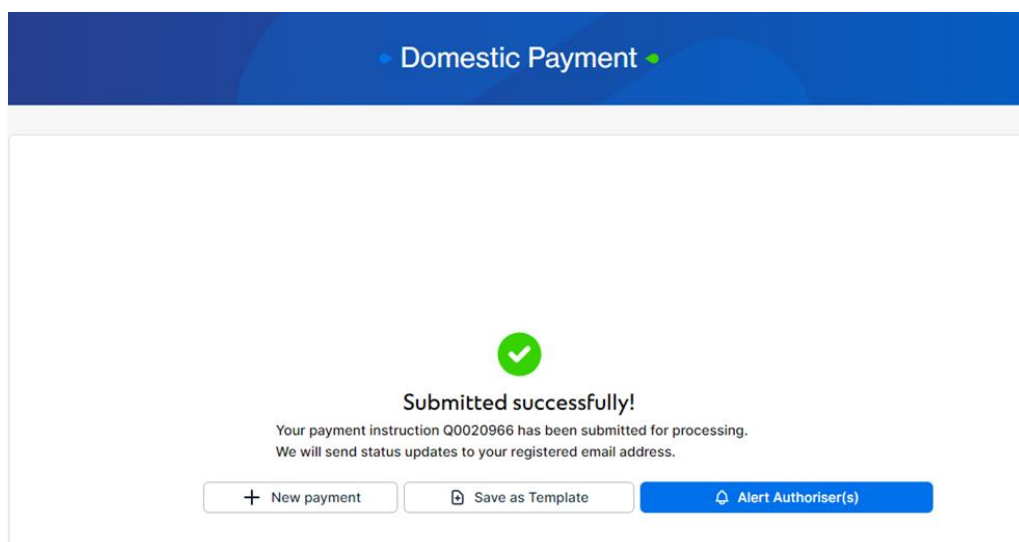
1. Account Details
2. Payee Details
3. Payment Details

1 Account Details

1.1 Debit Account

My Reference	PIGKRDCDA1A20888
Payment Reference	Q0020966

- 9) Payment is submitted successfully. You may go to the next menu from the below.



Domestic Payment

Submitted successfully!

Your payment instruction Q0020966 has been submitted for processing.
We will send status updates to your registered email address.

+ New payment Save as Template Alert Authoriser(s)

- **New payment:** create a new payment



- **Save as Template:** create a payment template with the same payment information
- **Alert Authorizer(s):** sent the email Alert to the authorizer(s)

(For the details of Template Creation & Alert Authorizer(s), please refer to the menu: **Alert Authorizer(s) and Save as Template**)

□ **How to create International Payment: Overseas Payment (XTT) including FX deal**

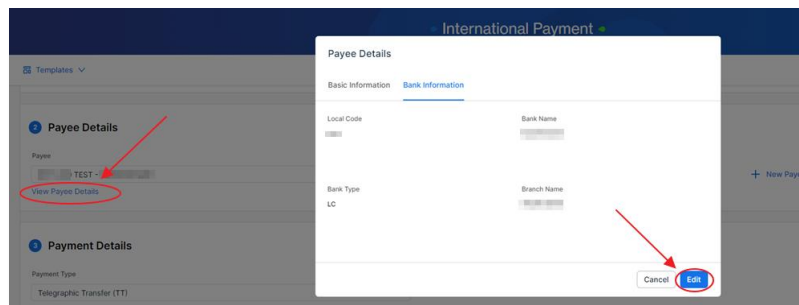
On the menu, please select “International Payment” under Single Payment and click “Proceed.”

- 1) **Account Details:** please select “Debit Account”. (My Reference is Optional. If it is blank, it will be given automatically)

- 2) **Payee Details:** please select a payee from the list. If the payee is not on the list, you may click “New Payee” on the right to register the payee and create the payment. (For payee creation, please refer to 5. Payee Creation.)

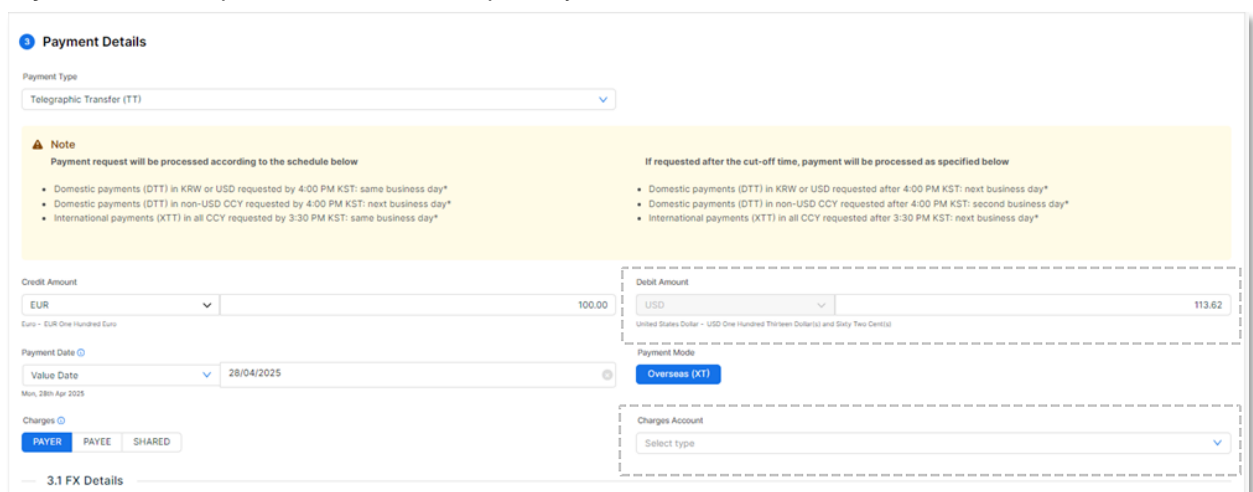
International payment can be applicable when the payee bank has SWIFT BIC code.

[Useful tips: [Domestic Payee for DTT with SWIFT BIC Code](#)]



If your payee has only local bank code (3-digit bank code), but you want to send the fund via DTT, you may update your payee as above.

3) **Payment Details:** please select and/or input Payment Details



- ✓ Payment Type: Telegraphic Transfer (TT) is shown based on the payee.
- ✓ Credit Amount: select the currency and insert the amount.
- ✓ *Debit Amount (Conditional)*: if Credit Currency and Debit Currency is not the same Debit Account field is enabled. Depending on your contract invoice, Debit Amount can be inserted instead of Credit Amount.
(For example, for EUR fixed amount transaction with USD debit account, the credit amount should be indicated in EUR. On the other hand, if KRW fixed amount transaction with KRW debit account, the Debit Amount should be indicated with fixed KRW amount.)
- ✓ Payment Date: select Value Date (Future Value can be supported within 30 days)
- ✓ Charge: select PAYER, PAYEE or SHARED
- ✓ *Charges Account (Conditional)*: if debit account currency is FCY, KRW account should be selected as Charges Account.

3.1) FX Details: If FX conversion is required for the payment, you may see 3.1 FX Details below

- ✓ Assign Now: FX deal can be assigned at payment creation stage from RFQ or Pre-Booked Rate
- ✓ Bank Rate: FX deal will be processed when the bank is executed the payment after payment is sent to bank.
- ✓ Assign Later: FX will be assigned later when the payment is authorized.



3.1 FX Details

Assign Now Bank Rate Assign Later

FX Contracts + Add FX

Reference	Deal Number	Trade Date	Sell Amount	Buy Amount	Maturity Date	CCY Pair	FX Rate	Available Amount	Amount to be Utilised
<p>No FX contracts could be retrieved at this time</p> <p>If you have an FX contract already booked with the Bank, please click 'Add FX → Add Existing' to enter the FX contract details</p>									

Please click on confirm FX details to proceed

Confirm FX Details

- Assign Now: FX deal can be added and assigned.

① Click “+Add FX”

3.1 FX Details

Assign Now Bank Rate Assign Later

FX Contracts + Add FX

Reference	Deal Number	Trade Date	Sell Amount	Buy Amount	Maturity Date	CCY Pair	FX Rate	Available Amount	Amount to be Utilised
<p>No FX contracts could be retrieved at this time</p> <p>If you have an FX contract already booked with the Bank, please click 'Add FX → Add Existing' to enter the FX contract details</p>									

② Click “Confirm” after checked FOREX Authorization Declaration

International Payment

FOREX Authorization Declaration

I am authorised by the company/account holder to enter into foreign exchange (FX) transactions with the Bank, whether through an electronic channel or otherwise. I understand that once I have accepted the exchange rate (1) An FX contract is made with the Bank and Irrevocable, (2) A reference number will be assigned to the FX contract and (3) The FX contract must be linked to one or more payments (utilising the full amount of the FX contract) to be made by the value date specified in the FX contract.

I acknowledge and agree that if payment (utilising the full amount of the FX contract) is not made by the value date or the relevant payment has been cancelled or cannot be processed or completed for any reason (including, without limitation, sanctions issues or incorrect/incomplete information provided by the company/account holder), the Bank will have the right to cancel the FX contract (in whole or in part) without prior notice. Such cancellation will take place within a reasonable time (as determined by the Bank at its sole discretion taking into account time required to conduct any trade reconciliations and any other relevant considerations) after the value date.

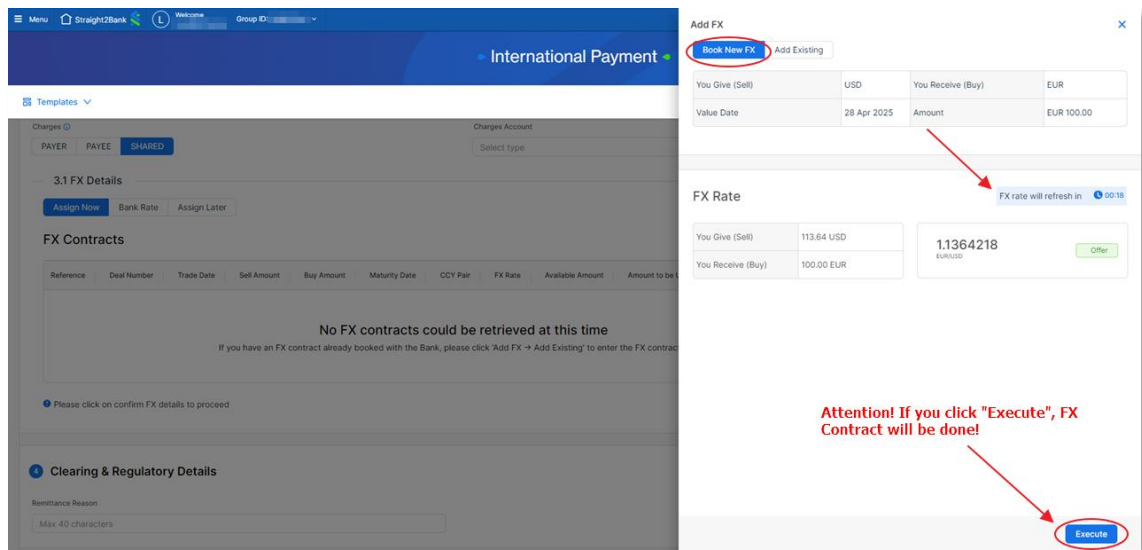
Where an FX contract has been cancelled in whole, the company/account holder may no longer use the reference number that was allocated to the cancelled FX contract for another payment. Where an FX contract has been cancelled in part, the company/account holder may no longer utilise the amount that was cancelled under that FX contract.

The Bank will, in its sole discretion, determine the amount of its loss (if any) as a result of the cancellation of such FX contract and notify the company/account holder accordingly. The company/account holder shall be liable for any costs and/or losses incurred by the Bank (directly or indirectly) in relation to such cancellation of the FX contract.

Cancel Confirm

③ Add FX

- Book New FX (RFQ: Request for Quote): Real-time FX rate will be displayed on the right side of the menu. When FX contract is required after checked real-time FX rate, please click “Execute” button. (**Attention!** If you click “Execute”, FX deal is completed. Therefore, you need to complete the payment with FX deal.)



Add FX

Book New FX Add Existing

You Give (Sell) USD You Receive (Buy) EUR

Value Date 28 Apr 2025 Amount EUR 100.00

FX Rate

You Give (Sell) 113.64 USD

You Receive (Buy) 100.00 EUR

1.1364218

FX rate will refresh in 00:18

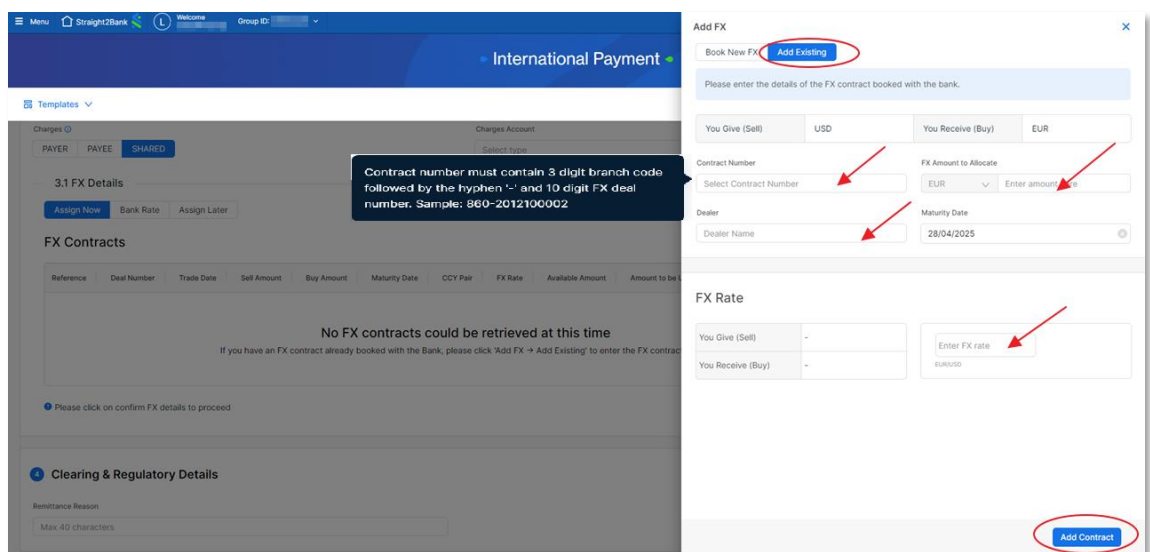
Offer

Attention! If you click "Execute", FX Contract will be done!

Execute

Please be noted that the above is only applicable for the client who has RFQ (Request for Quote) feature. (Regarding RFQ feature, please contact your bank manager and/or Client Service Team)

- b. **Add Existing (Pre-Booked Rate):** If you have done Voice Trading with the bank dealer, you can insert the Contract Number, FX Amount, FX rate in the menu and click "Add Contract".



Add FX

Book New FX Add Existing

Please enter the details of the FX contract booked with the bank.

You Give (Sell) USD You Receive (Buy) EUR

Contract Number Select Contract Number

FX Amount to Allocate EUR Enter amount

Dealer Dealer Name

Maturity Date 28/04/2025

FX Rate

You Give (Sell) -

You Receive (Buy) -

Enter FX rate

Add Contract

Contract number must contain 3 digit branch code followed by the hyphen '-' and 10 digit FX deal number. Sample: 860-2012100002

- **Contract Number** (XXX-XXXXXXXXXX): insert "3digit branch code-10digit IFOS Deal number"
- **FX Amount to Allocate:** insert the FX amount.
- **Dealer Name:** input Dealer Name.
- **Enter FX Rate**

- ④ After checked the FX Contract information from the blotter, click "Confirm FX Details" to use FX deal for your cash transaction.



3.1 FX Details

Assign Now Bank Rate Assign Later

FX Contracts + Add FX

Reference	Deal Number	Trade Date	Sell Amount	Buy Amount	Maturity Date	CCY Pair	FX Rate	Available Amount	Amount to be Utilised
806-012345789	-	-	145,030 KRW	100.00 USD	28 Apr 2025	USD/KRW	1450.3	-	100.00
Total									100.00 USD

[Confirm FX Details](#)

If you have an FX contract already booked with the Bank, please click 'Add FX → Add Existing' to enter the FX contract details

- ⑤ You can click “Confirm” from the pup-up and see the FX information below.

FX Selection

One or more of the selected FX deals may not reflect the latest details. FX deal information will be validated as part of transaction processing by the Bank.

[Cancel](#) [Confirm](#)

3.1 FX Details

FX Type	Assign Now	No. of Contracts	1
You Give	KRW 145,030	You Receive	USD 100.00

[EditFX](#)

- **Bank Rate:** FX deal will be processed by the bank when the payment is executed after the payment instruction is sent to bank.

- ① Click “Confirm FX Details” for Bank Rate. Please be noted that the FX Rate in the blotter is not the actual FX rate. It is indicative rate for the reference only. When the payment is executed, bank will complete the FX deal and the rate will be applied accordingly.

3.1 FX Details

Assign Now **Bank Rate** Assign Later

FX Rate Indicative rate as of 25 Apr 2025

You Give (Sell)	113.62 USD	1.1362	EUR/USD
You Receive (Buy)	100.00 EUR		

Bank will handle the currency conversion for you based on the live rate. This is just an indicative rate for now, actual rate and amount may vary

Please click on confirm FX details to proceed

[Confirm FX Details](#)

- ② You may see the indicative FX Rate below.

3.1 FX Details

Derived amount shown is indicative. Actual rates and amount may vary.

FX Type	Bank Rate	FX Rate (EUR/USD)	1.1362
You Give	USD 113.62	You Receive	EUR 100.00

[EditFX](#)



- **Assign Later:** Payment creation can be done by the operator first and FX deal will be assigned

① Click “Assign Later” tab and click “Confirm FX Details”.

② You can see the indicative rate below. Actual FX rate will be assigned when the payment is authorized.

FX Type	Assign Later	FX Rate (USD/KRW)	1436.5
You Give	KRW 143,650	You Receive	USD 100.00

[EditFX](#)

4) **Clearing & Regulatory Details:** indicate the remittance reason in Korean or English

5) **Additional Information (Optional):** insert the additional information if required.

6) Click “Preview and Submit”



- 7) After reviewed the payment summary, please click “Submit” for payment submission.

- 8) Payment is submitted successfully. You may go to the next menu from the below.

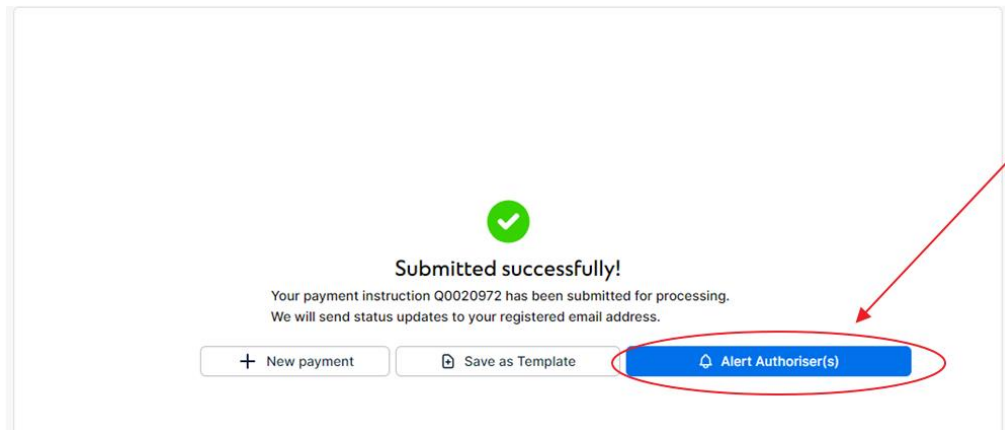
- **New payment**: create a new payment
- **Save as Template**: create a payment template with the same payment information
- **Alert Authorizer(s)**: sent the email Alert to the authorizer(s)

(For the details of Template Creation & Alert Authorizer(s), please refer to the menu: **Alert Authorizer(s) and Save as Template**)

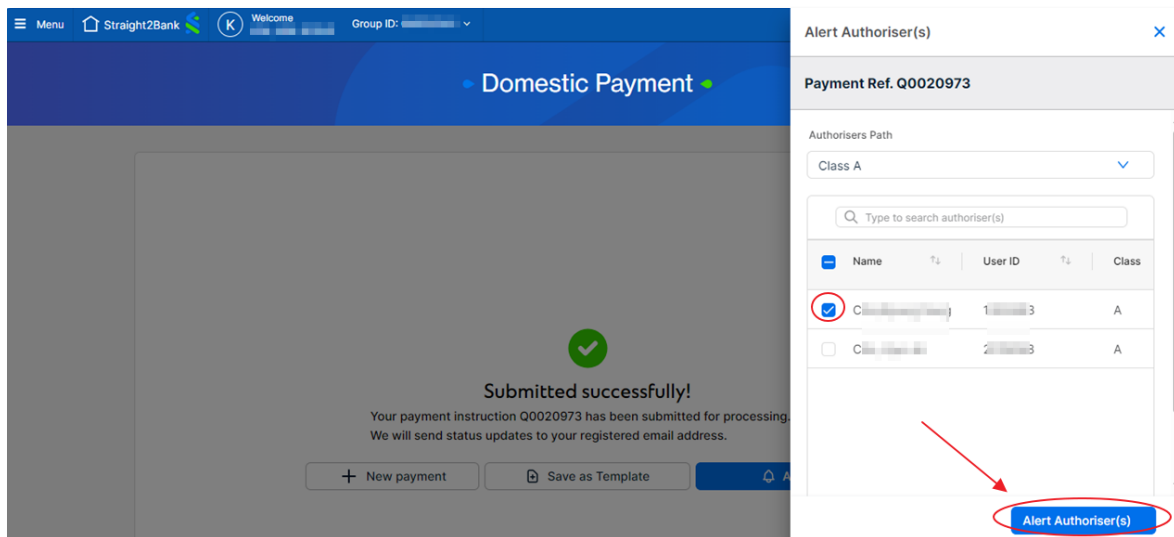
□ **Alert Authorizer(s) and Save as Template**

1) **Alert Authorizer(s)/Alert Approver**

- Right After your payment is submitted, you may send the email notification with Alert Authoriser(s) feature.



- You may select the authorizer(s) and click “Alert Authorizer(s)”



- The authorizer(s) will receive the email from the bank below.
(Email example)



- You can also use the feature from the Cash >Manage>Transaction or Payment Batch to click “Alert Approver” below.



MANAGE

PAYMENTS

INITIATE PAYMENT

PRINT LIST

IMPORT A FILE

EXPORT LIST

TRANSACTIONS

BATCHES

FILES

PAYEES

TEMPLATES

1 - 100 of 1136 items

Search in List

PAYMENT REFERENCE & FILE NAME	PAY FROM	PAY TO	AMOUNT	INQUIRED PAYEE NAME	PAYMENT DATE	PAYMENT TYPE	STATUS	
Q0020973			KRW 10		28/04/2025	PAY	Submitted for Authorisation	
Q0020966			KRW 10		28/04/2025	ACH	Submitted for Authorisation	
Q0020960			USD 1.00		28/04/2025	TT	No Available Authorisers	
Q0020954			USD 100.00		25/04/2025	TT	No Available Authorisers	

DELETE

CREATE TEMPLATE

EDIT

ALERT APPROVER

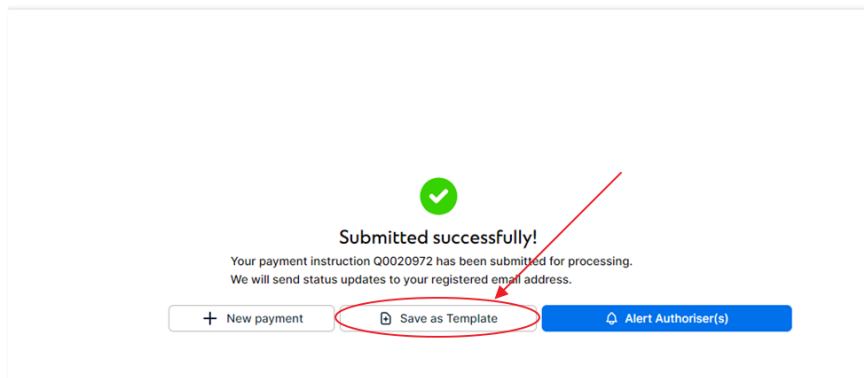
COPY

EXPORT

PRINT

2) Save as Template

- Right after the payment is submitted successfully, you can create the payment template for your recurring transaction in the future.



- You may check the payment detail and click "Preview and Submit" button. (Payment detail may be changed if required at this stage)

- Please check the Template detail and click "Submit".



Payment Template

Please review your instruction details and ensure all data is correct before submitting.

1 Account Details

1.1 Debit Account

Debit Account

2 Payee Details

Payee Name	XXXXXXXXXX-01	Account No.	XXXXXXXXXX
Bank Name	XXXXXXXXXX BANK	Bank Code	XXXX
Bank Address	XXXXXXXXXX		
Payment Method	ACCOUNT		

[View Payee Details](#)

3 Payment Details

1. Account Details
2. Payee Details
3. Payment Details
4. Additional Information

Discard Edit **Submit**

- Please insert the Template Name to be used and click “Submit”. You may enable “Make Private” if you don’t want to share the Template with other users.

Payment Template

Please review your instruction details and ensure all data is correct before submitting.

1 Account Details

1.1 Debit Account

Debit Account

2 Payee Details

Submit Template

Template Name: KRTEST_Template

Payment Type: Domestic LCY payment for low value (ACH)

Make Private (Available only to me) ☐

Cancel **Submit**

1. Account Details
2. Payee Details
3. Payment Details
4. Additional Information

- Template is submitted successfully. (In general, Payment Template needs approval process like Payee maintenance. If you want to remove approval process for Payment Template maintenance, you may contact Client Service team for further steps.)

Payment Template

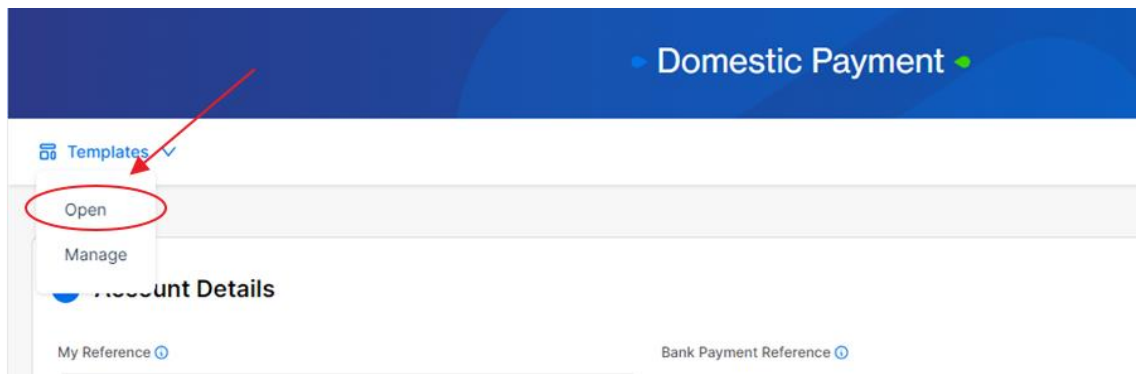
Submitted successfully!

Your Payment Template KRTEST_Template has been submitted for processing.

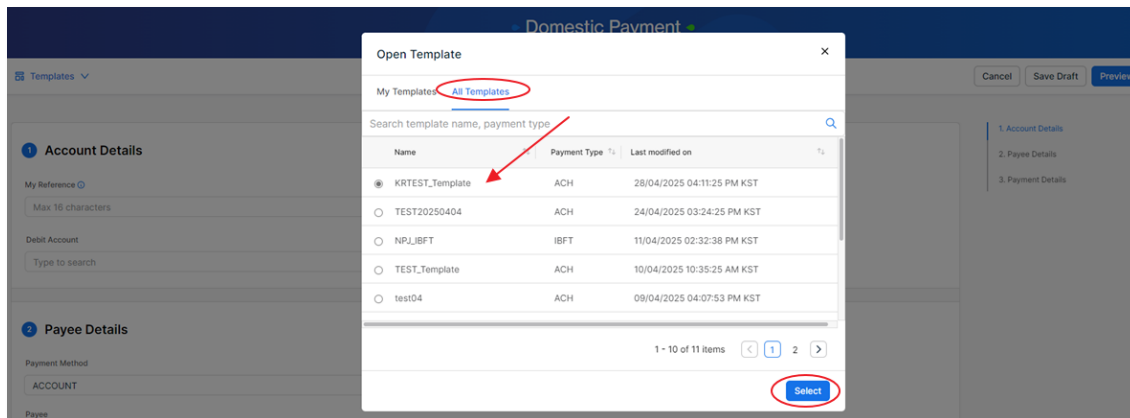
Done [+ New Template](#)

[Tips: How to use Payment Template for Payment Creation]

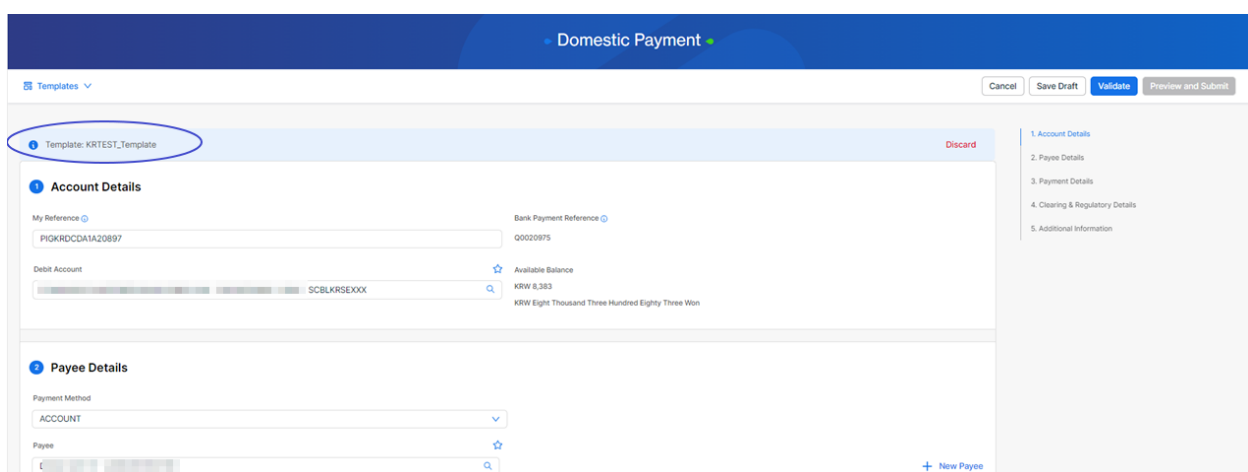
With the payment template, you can use it when the payment is created. After selecting the payment type, you can click “Open” under Template at payment creation stage. For example, when Domestic Payment is selected, you can open “Payment Template” for domestic payment.



Please click “All Template” tap and select the template name to be used. (You may select the template from My Template if you made it as Private)



After clicked “Select” button above, all payment detail is reflected as same as the selected payment template. Now you can proceed the normal transaction. For example, you can click “Validate” button for your ACH payment just like normal payment steps.



□ How to authorize payments

Once the authorizer logs in, the authorizer can approve the payments from Dashboard under Pending Task, Or, go to menu>Cash>APPROVE>Transaction or Payment Batches.



PRIORITY TASK

You are done with all your Priority Tasks for now

52 PENDING TASKS

CASH

TRADE

1 Pending Repair

1 Payments

38 Pending Authorization

1 Payments

35 Payment Batches

2 Payees

13 Pending FX

13 Payments

Last Updated 2025/04/29 29/04/2025

OR

Accounts

Cash

Trade

FX

Settings

CREATE

MANAGE

APPROVE

UPLOAD

VIEW

-E

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

14/14 Items

Search in List

PAYMENT REFERENCE & FILE NAME	PAY FROM	PAY TO	AMOUNT	PAYMENT DATE	PAYMENT TYPE	STATUS	
00000726			KRW 10	14/04/2025	PAY	Submitted for Authorisation	
00000723			KRW 10	12/04/2025	ACH	Submitted for Authorisation	
00000722			KRW 10	12/04/2025	BT	Submitted for Authorisation	
00000715			USD 0.10	11/04/2025	ISFT	Submitted for Authorisation	

SEND TO REPAIR

REJECT

APPROVE

EXPORT

PRINT

Depending on the authorizer's device, the authorization screen is differently displayed automatically.

(Example: S2B Mobile User)

SUBMIT APPROVAL

COMPLETED

VIEW AUDIT TRAIL

INITIATED

APPROVE

RELEASE TO BANK

RECEIVED

UNDER PROCESSING

PROCESSED

ADD COMMENTS

Enter text here

Scan QR Code with Mobile Token

Verify the Challenge Code shown in your Mobile Token app

49238277

OR

Step 1. Enter Challenge Code into Mobile Token

49238277

Step 2. Enter Response Code from Mobile Token

Enter 8 digit code

WHAT IS 2FA

2FA stands for Two-Factor Authentication. It is a method of confirming a user's identity by utilizing a combination of what you have (Straight2Bank Mobile Token) and what you know (PIN).

WHAT IS THE QR CODE?

QR code is a unique, encrypted, two dimensional bar code which can be read by the Straight2Bank app Mobile Token function using the camera.

HOW TO SCAN QR CODE?

Step 3. Scan QR code using camera function in mobile device.

CANCEL

APPROVE

(Example: Physical Token user)



SUBMIT APPROVAL

COMPLETED

VIEW AUDIT TRAIL

Bank Steps - Time To Complete

INITIATED RECEIVED UNDER PROCESSING PROCESSED

CHALLENGE CODE: 52713670

ENTER CODE FROM SECURITY: Enter 8 digit code

ADD COMMENTS: Enter text here

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 "APPLY".
Step 4: Press button "Z" for OTP (One-Time Password). 2FA Password will be generated.

Once done, the payment status can be checked under Cash>Manage or Dashboard>Bank Workflow

[Tips: If you want to authorize payment with multiple items at once]

You can click the below icon.

APPROVE PAYMENTS

PRINT LIST EXPORT LIST

TRANSACTIONS BATCHES PAYEES STOP/CANCEL REQUESTS TEMPLATES

14/14 Items

PAYMENT REFERENCE & FILE NAME	PAY FROM	PAY TO	AMOUNT	PAYMENT DATE	PAYMENT TYPE	STATUS
Q0000726			KRW 10	14/04/2025	PAY	Submitted for Authorisation
Q0000723			KRW 10	12/04/2025	ACH	Submitted for Authorisation

You may select certain items or select all and click "ACTIONS" to approve your selected transactions.

APPROVE PAYMENTS

PRINT LIST EXPORT LIST

TRANSACTIONS BATCHES PAYEES STOP/CANCEL REQUESTS TEMPLATES

Selected Transactions: 2 Amount in Base Currency Equivalent: KRW 20

14/14 Items

SELECT ALL SHOW SELECTED ACTIONS

PAYMENT REFERENCE & FILE NAME	PAY FROM	PAY TO	AMOUNT	PAYMENT DATE	PAYMENT TYPE	STATUS
<input checked="" type="checkbox"/> Q0000726			KRW 10	14/04/2025	PAY	Submitted for Authorisation
<input checked="" type="checkbox"/> Q0000723			KRW 10	12/04/2025	ACH	Submitted for Authorisation
<input type="checkbox"/> Q0000722			KRW 10	12/04/2025	BT	Submitted for Authorisation

You can click "APPROVE" for your selected transaction at once.



APPROVE PAYMENTS

TRANSACTIONS BATCHES PAYEES STOP/CANCEL REQUESTS TEMPLATES

Selected Transactions: 2 Amount in Base Currency Equivalent: KRW 20

14/14 Items SELECT ALL SHC

PAYMENT REFERENCE & FILE NAME	PAY FROM	REJECT	PAY TO	AMOUNT	PAYMENT DATE	PAYMENT TYPE	STATUS
Q0020726		APPROVE EXPORT PRINT		KRW 10	14/04/2025	PAY	Submitted for
Q0020723				KRW 10	12/04/2025	ACH	Submitted for

7. Bill Payment (BPAY)

- Go to Menu>Cash>Create>Bill Payment

Accounts CREATE Cash Trade FX Settings

MANAGE APPROVE UPLOAD VIEW

PAYMENTS

- Fund Transfer
- Bill Payment
- Payment Batch
- Payee
- Payment Template
- Electronic Bill

- Please select a debit account (it can be KRW account only)

PAYMENT REFERENCE: Q0020979

PAY FROM: PAY TO: AMOUNT: PAYMENT DATE:

INITIATE BILL PAYMENT

YOUR REFERENCE: PIGKRDCDA1A20901

PAY FROM: Select a Debit Account ☆ Choose a debit account

All inputs are mandatory unless stated as optional

- Please select a BILL CATEGORY and BILL NAME



BILL DETAILS

BILL CATEGORY

BILL NAME

INPUT TYPE

BILL DETAILS

BILL CATEGORY

BILL NAME

INPUT TYPE

- INPUT TYPE can be selected from BRN (Business Registration Number), LEN (Legal Entity Number), Simple Payment ID, or Electronic ID. As a sample screen, BRN is selected and BRN number is shown on the right side. If not, you can type it in the field.

BILL DETAILS

BILL CATEGORY

BILL NAME

INPUT TYPE

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

- Please click "GET DETAILS".

BILL DETAILS

BILL CATEGORY

BILL NAME

INPUT TYPE

- You may see the Bill Items below and select the items to be paid. Or click "SELECT ALL". (For the details, please click button on the right)



SELECT BILL ITEMS (TOTAL COUNT: 413 items/TOTAL AMOUNT: 439,702,550 KRW)

SELECTED TOTAL BILL ITEMS: 2 SELECTED TOTAL AMOUNT: 652,800 KRW

20/413 Rows **SELECT ALL** SHOW SELECTED ACTIONS

ELECTRONIC ID	CHARGING ENTITY	TAX TYPE	DUE DATE	AMOUNT
41210130100612758	PRIINCIPAL TAX 144,000 TAXATION STANDARD 72,000,000	CITY PLANNING TAX 0 JOINT FACILITIES TAX 0 LOCAL EDUCATION TAX 28,800	2025/04/30	172,800
41465130090116498	구청장	등록세 (기타)	2025/04/30	480,000
2914013024802085452	구청장	등록면허세 (등록)	2025/04/30	646,800
4121013024501085641	구청장	등록면허세 (등록)	2025/04/30	7,200
4139013024802334110	구청장	등록면허세 (등록)	2025/04/30	720,720
4119213024802823958	구청장	등록면허세 (등록)	2025/04/30	7,200
4119213024802825929	구청장	등록면허세 (등록)	2025/04/30	7,200
4119213024802828480	구청장	등록면허세 (등록)	2025/04/30	7,200
4413113024502678663	구청장	등록면허세 (등록)	2025/04/30	546,480
44131130245				

CANCEL **SELECT & PROCEED**

For the detail

- After clicked “SELECT & PROCEED”, please click “CONTINUE” after checked bill payment information.

BILL DETAILS

BILL CATEGORY: LOCAL TAX

BILL NAME: Local Tax

INPUT TYPE: BRN

GET DETAILS

BILL ITEMS DETAILS: 2 Items selected

VIEW RECORDS

TAXPAYER

GROSS AMOUNT: Payment Currency Equivalent
KRW 652,800
KRW Six Hundred Fifty Two Thousand Eight Hundred Won

PAYMENT SCHEDULE: DEBIT DATE 29/04/2025
Tue, 29th Apr 2025

VALUE DATE 29/04/2025
Tue, 29th Apr 2025

Your account will be debited on 29/04/2025

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

All inputs are mandatory unless stated as optional

CANCEL SAVE & CLOSE **CONTINUE**

- After checked Bill PAYMENT SUMMARY, please click “SUBMIT”.



BILL PAYMENT SUMMARY

YOUR REFERENCE

PIGKRDCDA1A18490

PAY FROM

STANDARD CHARTERED BANK KOREA LIMI KR STANDARD CHARTERED B

BILL DETAILS

BILL CATEGORY

LOCAL TAX

BILL NAME

Local Tax

INPUT TYPE & VALUE

BRN/1234567890123

BILL ITEMS DETAILS

1 Items selected

VIEW RECORDS

GROSS AMOUNT

PAYMENT AMOUNT

KRW 172,800

PAYMENT SCHEDULE

DEBIT DATE

24/10/2023

PAYMENT DATE

24/10/2023

BACK

CANCEL

SUBMIT

PAYMENT REFERENCE

TBD

PAY FROM

TBD

PAY TO

Local Tax

AMOUNT

652,800

KRW

PAYMENT DATE

29/04/2025

PAYMENT TYPE

Bill Payment

BILL PAYMENT SUMMARY

YOUR REFERENCE

PIGKRDCDA1A20901

PAY FROM

STANDARD CHARTERED BANK KOREA LIMI KR STANDARD CHARTERED B

BILL DETAILS

BILL CATEGORY

LOCAL TAX

BILL NAME

Local Tax

INPUT TYPE & VALUE

BRN/1234567890123

BILL ITEMS DETAILS

2 Items selected

VIEW RECORDS

GROSS AMOUNT

PAYMENT AMOUNT

KRW 652,800

PAYMENT SCHEDULE

DEBIT DATE

29/04/2025

PAYMENT DATE

29/04/2025

BACK

CANCEL

SUBMIT

CONFIRMATION

✓

YOUR PAYMENT HAS BEEN SUBMITTED SUCCESSFULLY

Reference Number **PIGKRDCDA1A20901**

RELATED ACTIONS

View and manage payments which were created

MANAGE PAYMENTS

Create a new payment by entering all the fields

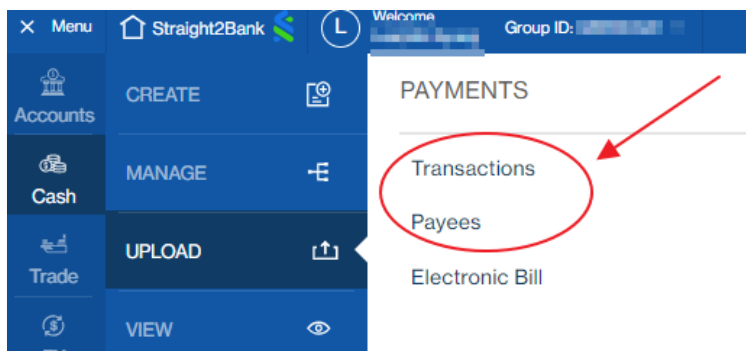
MAKE ANOTHER PAYMENT

- [Approver Menu] For Payment Authorization, approver needs to go to Menu>Cash>Approve>Transaction. (as same as general Cash Transaction)



8. Bulk Import with Standard Bank Format

- With Standard Bank Format, users can upload the payment file as a bulk. For Korea Specific Payment Format via UDA (Universal Adaptor) function, please contact your bank manager or client service team for the detail.
- For the standard bank payment layout for PAYMENT and PAYEE, please contact your bank manager or client service.
- Please go to Menu> Cash>Upload>Payments> Select either PAYMENT(Transaction) or PAYEE



- For Payments,

- For Payees,



FILE UPLOAD

Payees

DATA TEMPLATE / FILE FORMAT

Bank Standard Format

Note: Bank Standard format mandates only payment file to be uploaded

UPLOAD FILE

DRAG & DROP or **BROWSE** your file to upload
Limited to 10 MB per file.

PREFERRED FORMAT(S) -
.ENC, .CSV, .DAT, .TXT, .XLSX

CANCEL

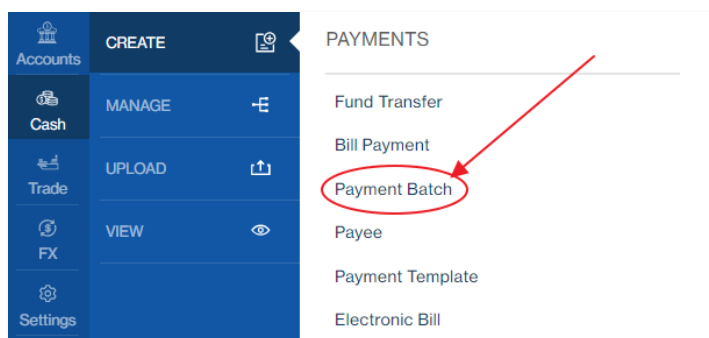
IMPORT

- Uploaded files go through batch processing and approval is requested automatically according to the below criteria.
 1. A batch for IBFT should be created separately.
 2. PAY (Payroll) must be a single file, nothing with the other payment types. Same debit account and value date are grouped together into a batch
 3. Batches are created based on the designated approval path.
 4. The approval path for the payment with the largest payment amount within a batch is selected.
- [Approver Menu] go to Menu > Cash > Approve > Payment Batches to approve or reject batches.

9. Payment Batch: How to make a batch and approve

Transactions can be grouped into a batch for approval and bank processing by the operator.

- Please go to Menu>Cash>Create>Payment Batches





CREATE BATCH FOR APPROVAL

BATCHING CRITERIA

AUTH MATRIX CRITERIA

Debit Account
Debit Account Country/Market Code
Matrix Number
Payee Bank Local Clearing Code
Payment Currency
Payment Type

SHOW MORE

IBFT CRITERIA

Value date

SELECT TRANSACTIONS FOR BATCHING

Selected Transactions: 2 Amount in Base Currency Equivalent: KRW 149

28/28 Items **SELECT ALL** SHOW SELECTED

Search in List

	PAYMENT REFERENCE & FILE NAME	PAY FROM	PAY TO	T ₁ AMOUNT	T ₁ PAYMENT DATE	T ₁ PAYMENT TYPE	T ₁ STATUS
<input checked="" type="checkbox"/>	00019178			USD 0.10	23/07/2024	TT	Submitted for Authorisation
<input checked="" type="checkbox"/>	00020294			KRW 10	25/03/2025	BT	Submitted for Authorisation
<input type="checkbox"/>	00020295			KRW 10	26/03/2025	ACH	Submitted for Authorisation

CANCEL BATCH ALL ADD TO EXISTING BATCH **CREATE BATCH**

- The user can click “SELECT ALL” or select the transaction(s) and click “CREATE BATCH” as above.

BATCH CONFIRMATION

✓ Your Payment(s) has been submitted successfully for Batch creation

RELATED ACTIONS

Create New Payment Batch by selecting payment transactions

CREATE BATCH

View and manage Payment Batches which are created

MANAGE BATCHES

Now, the authorizer(s) can approve or reject the batched transaction in Payment Batch Menu

- Please go to Menu>Cash>Approve>Payment Batch to approve or reject a payment batch.

Accounts

Cash

Trade

FX

VIEW

CREATE

MANAGE

APPROVE

UPLOAD

VIEW

+

-

✓

↑

👁

PAYMENTS

Transactions

Payment Batches

Stop/Cancel Requests

Payees

Payment Template



APPROVE PAYMENTS EXPORT LIST

TRANSACTIONS **BATCHES** PAYEES STOP/CANCEL REQUESTS TEMPLATES

20/20 items

Search in List

BATCH REFERENCE & NAME	BATCHED BY & ON	NO. OF PAYMENTS	MAX DEBIT AMOUNT	TOTAL DEBIT AMOUNT	BATCH STATUS	
C0000903	PM KST	164	BCE: KRW 10 ACE: KRW 10	BCE: KRW 1640 ACE: KRW 1640	Batched for Authorisation	REJECT APPROVE SEND TO REPAIR EXPORT PRINT
C0000889	PM KST	3	BCE: KRW 30 ACE: KRW 30	BCE: KRW 60 ACE: KRW 60	Batched for Authorisation	
C0000888	AM KST	102	BCE: KRW 10 ACE: KRW 10	BCE: KRW 1020 ACE: KRW 1020	Batched for Authorisation	
C0000887	AM KST	105	BCE: KRW 10 ACE: KRW 10	BCE: KRW 1050 ACE: KRW 1050	Batched for Authorisation	
C0000886	PM KST	104	BCE: KRW 10 ACE: KRW 10	BCE: KRW 1040 ACE: KRW 1040	Batched for Authorisation	

- Approver can check the Batch detail if Batch Reference is clicked. Under Batch Detail menu, payment can be approved or rejected below.

BATCH DETAIL

BATCHED FOR AUTHORISATION

VIEW AUDIT TRAIL

BATCHED APPROVE RELEASED TO BANK

BATCH REFERENCE & NAME: C0000903

BATCHED BY & ON: 2025/04/21 04:30:26 PM KST

NO. OF PAYMENTS: 164

MAX DEBIT AMOUNT: ACE: KRW 10, BCE: KRW 10

TOTAL SUM: ACE: KRW 1640, BCE: KRW 1640

BATCHING CRITERIA: AUTH/MARKET CRITERIA, DEBIT POLLS SP

VIEW ALL

DEBIT CURRENCY: KRW, NO. OF PAYMENTS: 164, TOTAL AMOUNT (in Debit Currency): 1640

PAYMENT CURRENCY: KRW, NO. OF PAYMENTS: 164, TOTAL AMOUNT (in Payment Currency): 1640

BATCH SUMMARY BY COUNTRY/MARKET - PAYMENT TYPE

SOUTH KOREA-164 PAYMENTS

ACH (164)

1-100 of 164 items

PAYMENT REFERENCE & FILE NAME	REQUIRED FILE NAME	ROW FROM	ROW TO	% AMOUNT	% PAYMENT DATE	% PAYMENT TYPE	% STATUS
90000783 NO_KRW_Payment_HU_200421(1).xlsx	Matched			KRW 10	22/04/2025	ACH	Batched for Authorisation
90000784 NO_KRW_Payment_HU_200421(1).xlsx	Not Matched			KRW 10	22/04/2025	ACH	Batched for Authorisation

PAGE 1-2 1 2 3 4

BACK

MORE ACTIONS

APPROVE BATCH REJECT BATCH

10. Stop Payments

- With this feature, certain types of future value transactions can be stopped via S2B NG Web even after final approval. Stop Payment will be also processed after authorization.
- Regarding the operation hour for Stop Payment, please refer to the Appendix.
- For Stop Payment, please go to Menu>Cash>Manage>Transactions.



Accounts

Cash

Trade

FX

Settings

CREATE

MANAGE

UPLOAD

VIEW

PAYMENTS

Transactions

Payment Batches

Uploaded Files

Payees

Payment Template

Electronic Bill

- In the menu, you may find the Future Date transaction which can be stopped.

MANAGE PAYMENTS

INITIATE PAYMENT

PRINT LIST

IMPORT A FILE

EXPORT LIST

TRANSACTIONS

BATCHES

FILES

PAYEES

TEMPLATES

1 - 100 of 1141 items

Search in List

PAYMENT REFERENCE & FILE NAME	PAY FROM	PAY TO	AMOUNT	PAYMENT DATE	PAYMENT TYPE	STATUS
00020981			KRW 10	07/05/2025	ACH	Future Date

Future Date

CREATE TEMPLATE

COPY

STOP PAYMENT

EXPORT

PRINT

- Please review the payment detail and click “STOP PAYMENT”. You may indicate the Reason to Stop as an option.



STOP PAYMENT

PAY FROM: [REDACTED] K KOREA LIMI
[REDACTED] KR
KRW

PAY TO: [REDACTED]
[REDACTED] 9

PAYMENT TYPE: ACH

PAYMENT AMOUNT: 10.00 KRW

APPROVAL IS REQUIRED by relevant AUTHORISER before Stop Payment request is submitted to the bank.

REASON TO STOP (Optional)
[REDACTED]

CANCEL STOP PAYMENT

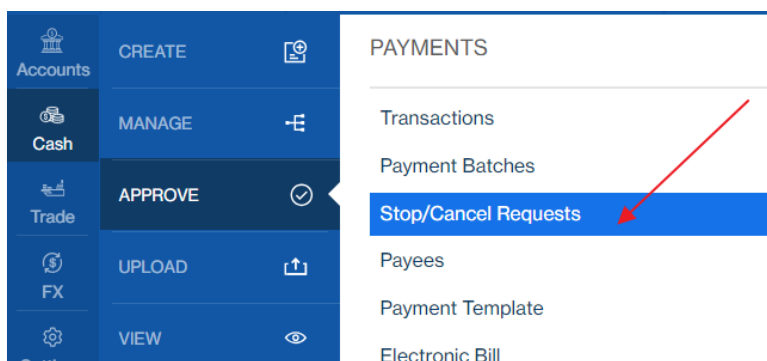
- The status is updated with additional information: **[Initiated]** below.


Now, please ask your Authorizer(s) to approve the stop payment.

Stop Payment request 10000259 has been initiated for the payment Q0020981. Please notify the Approver user to approve the Stop Payment request through Menu->Cash->Approve->Payments->Stop/Cancel Requests.

PAYMENT REFERENCE & FILE NAME	PAY FROM	PAY TO	T ₁ AMOUNT	T ₁ PAYMENT DATE	T ₁ PAYMENT TYPE	T ₁ STATUS
STOP PAYMENT - 00020981	[REDACTED] EA	[REDACTED] 9	KRW 10	07/05/2025	ACH	Future Date [Initiated]

- Please go to Menu > Cash > Approve > Stop/Cancel Requests



- After clicked 3 dot icon , the authorizer(s) can approve or reject the stop payment.



APPROVE PAYMENTS

TRANSACTIONS

BATCHES

PAYEES

STOP/CANCEL REQUESTS

TEMPLATES

8/8 Items

Search in List

PAYMENT/STOP-CANCEL/FILE REFERENCES	PAY FROM	PAY TO	1. PAYMENT AMOUNT	2. INSTRUCTION TYPE/PAYMENT TYPE	3. YOUR REFERENCE/CHEQUE NUMBER	STATUS
Q0020981 I0000259			KRW 10	Stop Payment ACH	PIGKRDCCA1A20902 -	Future Date [Initiated]

APPROVE STOP PAYMENT

APPROVE PAYMENTS

TRANSACTIONS

BATCHES

PAYEES

STOP/CANCEL REQUESTS

TEMPLATES

8/8 Items

Search in List

Q0020981 I0000259			KRW 10	Stop Payment ACH	PIGKRDCCA1A20902 -	Future Date [Initiated]
Q0016864 I0000024			KRW 59	Stop Payment TT	- -	[Initiated]

APPROVE STOP PAYMENT

REJECT STOP PAYMENT

DO YOU WANT TO APPROVE THIS STOP PAYMENT?

Your Stop Payment request once approved will be submitted to the bank. Please note that the Bank will take reasonable steps to stop Payment but is not responsible if it cannot.

CANCEL

APPROVE

- Once done, the status is updated as **[Payment Stopped]** below. It may take few more seconds to be updated under Menu>Cash>Manage>Payments

MANAGE PAYMENTS

INITIATE PAYMENT

PRINT LIST

IMPORT A FILE

EXPORT LIST

TRANSACTIONS

BATCHES

FILES

PAYEES

TEMPLATES

1 - 100 of 1141 Items

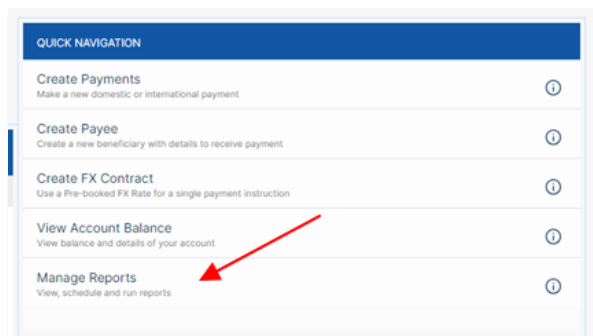
Search in List

PAYMENT REFERENCE & FILE NAME	PAY FROM	PAY TO	1. AMOUNT	2. INQUIRED PAYEE NAME	3. PAYMENT DATE	4. PAYMENT TYPE	5. STATUS
STOP PAYMENT Q0020981			KRW 10		07/05/2025	ACH	Stopped [Payment Stopped]

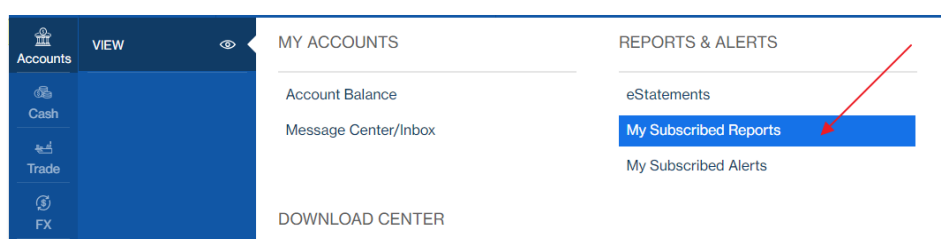
11. Report: Schedule Options & Various Report Types

In this menu, you can generate the reports ad-hoc and/or regular reports.

- Please click “Manage Reports” on Dashboard under QUICK NAVIGATION.



- Or please go to Menu > Accounts > VIEW> Reports & Alerts > My Subscribed Reports



- You can see the available reports under My Reports below.

MY REPORTS	
51 Reports	
MY SUBSCRIBED REPORTS (3)	+
PRE DEFINED REPORTS (0)	+
POPULAR REPORTS (6)	+
RECEIVABLES (3)	+
WORKING CAPITAL (20)	+
PAYABLES (13)	+

[Commonly Used Reports]

No	Report Category	Report Name	Description	Report Format
1	PAYABLES	Deleted Transaction	List of all payment transactions that are deleted in a date range.	CSV, XLS, XLSX, PDF
2		Batch Details Report		CSV, XLS, XLSX, PDF
3		Processed Payments Items	List of all payment transactions that are completed in a date range.	CSV, XLS, XLSX, PDF



5	WORKING CAPITAL	Account Balance	Reporting providing account balance details for a particular date or date range.	CSV, XLS, XLSX, PDF
6		Operating Account Statement	Report giving a summary of transactions in a statement format for an operating account in a date range.	CSV, XLS, XLSX, PDF
7		Industry Standard Report	MT940	TXT
8		eStatement - Account Statement	Report to show account statement report for prior day account balances in PDF e statement format.	CSV, XLS, XLSX, PDF

[Korea Specific Reports]

No	Report Category	Report Name	Description	Report Format	Delivery Channel
1	PAYABLES	Bill Payments Report - Korea	List of all bill payments that are completed in a date range	CSV, PDF	Export
2		MT103 Confirmation Report – Korea	Report to deliver MT103 copies used for TT payments	PDF	Message Center
3	WORKING CAPITAL	Fee Report Daily – Korea	Report providing the details of fees charged in a date range on a daily basis	CSV	Message Center
4		MMDA Interest Inquiry	Report providing the details of interest accrued daily on an MMDA	CSV, PDF	Message Center
5		Passbook Title Page Report	Report containing the title page of a passbook account	PDF	Message Center
6		Fee Report Monthly – Korea	Report providing the details of fees charged in a date range on a monthly basis	PDF	Message Center
7		Historical Statement Report	Report showing all the transactions, including credits and debits, of an account occurring within a period of up to 10 years	CSV, PDF	Message Center
8		Withholding Tax Receipt Issuance	Report containing the receipt for withholding tax levied on interest earned on saving deposits	PDF	Message Center
9		Virtual Account Passbook Title Page Report-Korea	Reports containing the title page of a Virtual Account Passbook	PDF	Message Center

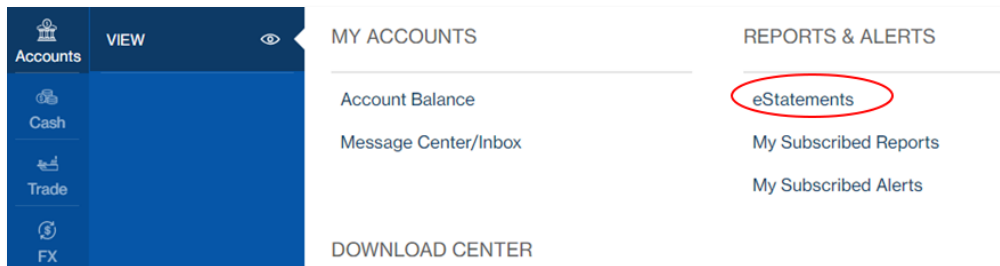
Depending to the Report name & type, supported format & retention period may be different. It may not be the same for the user(s) based on the user access and/or account condition as well.

Except Bill Payments Reports under PAYABLES, please be noted that all types of reports will be sent to Message Center right after the report generation.



1) How to generate the Report(example): eStatement with export action(Ad-hoc)

- Please go to Reports & Alert -> eStatement



- Please select account number(s) and duration of the report.

- If you click the "EXPORT" button, you will be able to select a format as below.

- After click "Export" button, you will be able to see the generated report.



EXPORT REPORT

S2B allows the object to be exported in one of the following formats, at a time..Please select a format in which you would like to export.

select a format PDF

2) How to Generate the Regular Report(example): eStatement with Schedule Function

- Please go to Reports & Alert -> eStatement

Accounts **VIEW**

MY ACCOUNTS

- Account Balance
- Message Center/Inbox

REPORTS & ALERTS

- eStatements**
- My Subscribed Reports
- My Subscribed Alerts

DOWNLOAD CENTER

- Please select account number(s) and duration of the report.

eStatement - Account Statement Operating Accounts

1 Select Filters 2 Schedule & Delivery

SELECT FILTERS TO APPLY TO THE REPORT

ACCOUNT NUMBER [Account Number]

BUSINESS DATE DATE RANGE ROLLING DATE

SELECT DURATION Current Date - 1 month

STAMPING REQUIRED Stamping Required

(optional)

All fields are Mandatory unless stated (Optional)

- If you click "CONTINUE", you will be able to set up scheduler for regular generation. Please select MESSAGE CENTER for delivery option and PDF as a report type. For Monthly report generation, Frequency is set as "Monthly", and you may insert the Duration from current date as Start Date and End Date for the future



eStatement - Account Statement Operating Accounts

1 Select Filters 2 Schedule & Delivery

DELIVERY CHANNELS

SELECT DELIVERY OPTION

☐ EMAIL

☐ H2H

☒ MESSAGE CENTER

PDF ⓘ

DELIVERY SCHEDULE

FREQUENCY MONTHLY ⓘ

DURATION

START DATE 30/04/2025 ⓘ

END DATE 29/05/2030 ⓘ

Wed, 30th Apr 2025 Sat, 29th Jun 2030

- Day 1 can be set for Run Report on, check the Time Zone, and change the preferred time upon your preference. Now you can click SUBMIT button.

RUN REPORT ON Day 1 ⓘ

SELECT A TIMEZONE (GMT+09:00) - Seoul ⓘ

PREFERRED TIME 09:00 AM ⓘ

☐ Include Weekends & Holidays
(Holidays and weekends will be calculated as per the group level time zone)

REPORT NAME

REPORT NAME eStatement - Account Statement

Enter report name (optional)

REPORT DESCRIPTION Enter Report Description

USER PREFERENCES

CUSTOM REPORT NAME CUSTOM REPORT NAME

CANCEL BACK SUBMIT

- You will see the scheduler is set as below. With this subscription, the eStatement will be generated and reflected in Message Center on a monthly basis. It can be exported with ➤ (Run) button as Ad-hoc as well.

MY REPORTS			
47 Reports			
MY SUBSCRIBED REPORTS (4)			
REPORT NAME	REPORT CATEGORY	SCHEDULE STATUS	REPORT TYPE
eStatement - Account Statement	Working Capital Operating Accounts	-	Standard

For more detail, please refer to the Report Function Guide or contact Client Service Team.



APPENDIX

□ Payment Type

BT(Book Transfer)

This payment option is used to transfer funds to another account within Standard Chartered Bank. The beneficiary account may also be an account belonging to the client themselves. Normally only transfers in domicile account are supported.

ACH (Domestic LCY payment for low value / Automated Clearing House)

This payment type is used for domestic real-time transfers in KRW. If the amount is greater than KRW 1billion (up to KRW 100 billion) per 1 transaction, transaction will be split by KRW 1 billion. Only real-time transfers in KRW are supported for this payment type.

PAY (Payroll)

This payment type must be used for salary payments. A single debit and multiple credits can be made using this payment option, thereby ensuring integrity of the individual disbursements on the account statement.

RTGS (Real Time Gross Settlement)

This is high value payment in KRW only. If the amount is over 50 billion, 1 transaction is sent to beneficiary with the original amount. If the amount is over 50 billion, RTGS is not available on every 2nd Wed of the month due to BOK (Bank of Korea) day.

IBFT (Domestic FCY payment / Instant Bank Fund Transfer)

This payment service allows clients to send local payments in foreign currencies instantly. Payments in USD requested by 15:30 KST on business days are processed immediately. However, payments in other currencies requested by 15:30 KST on business days get processed the next business day starting from 09:30 AM KST. An FX deal can be provided for the transaction, if needed.

DTT/XTT (Domestic/Overseas Telegraphic Transfer)

Domestic and cross border payment service is available for remittances in foreign currencies. Depending on the beneficiary bank, transaction processing fees may be charged. Also, an FX deal can be provided, if needed.

BILL (Bill Payment)

This payment option allows clients to easily make payments online for various Tax obligations, such as Local Tax, National Tax, Giro, Insurance, and Customs.

□ Service Hours

Services		Weekday	Saturday / Holiday
KRW Payment	BT	01:00 ~ 23:30	01:00 ~ 23:30
	ACH (less than 1billion)	01:00 ~ 23:30	01:00 ~ 23:30
	ACH (greater than 1billion)	07:00 ~ 20:00 (Automatic split to 1Bio)	Not available
	RTGS (over 50 billion)	11:00 ~ 16:50 (Not available every 2 nd Wed of the month due to BOK day.)	Not available
	PAY	07:00 ~ 20:00	Not available
KRW Batch Payment	KRW Batch*(BT, ACH)	07:00 ~ 20:00	Not available
FCY Remittance	XTT	Cut-off time for XTT in all FCY: 15:30 KST of payment date (all applicable documents are required at the time of payment submission.)	Not available
	Domestic SCB to	Cut-off time for BT in all FCY: 20:00 KST of	Not available



	SCB (BT)	payment date.	
	SCB to SCB (TT)	Cut-off time for DTT in USD: 16:00 KST of payment date. Cut-off time for DTT in non-USD FCY: 16:00 KST of the day prior to payment date.	Not available
	SCB to Other Bank	Cut-off time for DTT in USD: 16:00 KST of payment date. Cut-off time for DTT in non-USD FCY: 16:00 KST of the day prior to payment date. Cut-off time for IBFT: 15:30 PM KST	Not available
Value Date Available for Selection		A value date of up to 30 days in advance from the next business day can be selected.	Not available
Bill Payment		01:00~23:30	Not available

*Supported by Group ID based on the request

□ Stop Payment Operation Hour

Payment Type	Weekday	Weekend & Holiday Process	Remarks
BT, ACH, RTGS	Before 06:00 KST on value date	Available	
IBFT – USD	Before 06:00 KST on value date	Available	
IBFT – Other CCY	Before 15:30 KST on D-1 from value date	Available	
PAY	Before 06:00 KST on value date	Available	
TT – XTT	Before value date & Bank UI creation	Not available	Error on Weekends or Holiday
TT - USD	Before value date & Bank UI creation	Not available	Error on Weekends or Holiday
TT – Other CCY	Before 15:30 KST on D-1 from value date	Not available	Error on Weekends or Holiday
Bill Payment	Not available	Not available	
TT - NRA	Not available	Not available	Please contact the branch.

□ Korea Bank Code (3 digit)

Bank Code	Bank Name	Bank Name(Eng)
002	산업은행	THE KOREA DEVELOPMENT BANK
003	기업은행	INDUSTRIAL BANK KOREA



004	국민은행	KOOKMIN BANK
007	수협은행	SUHYUP BANK
011	농협중앙회	NATIONAL AGRICULTURE COOPERATIVE FEDERATION
012	지역농협	REGIONAL AGRICULTURAL COOPERATIVES
020	우리은행	WOORI BANK
023	SC 제일은행	STANDARD CHARTERED BANK KOREA
027	한국씨티은행	CITI BANK
031	아이엠뱅크 (구:대구은행)	DAEGU BANK
032	부산은행	BUSAN BANK
034	광주은행	KWANGJU BANK
035	제주은행	JEJU BANK
037	전북은행	JEONBOOK BANK
039	경남은행	KYUNGNAM BANK
045	새마을금고	KOREA FEDERATION OF COMMUNITY CREDIT COOPERATIVE
048	신협	NATIONAL CREDIT UNION FEDERATION OF KOREA
050	상호저축은행	FEDERATION OF SAVINGS BANKS
054	HSBC	HSBC
055	도이치뱅크	DEUTSCHE BANK
057	JP 모간	JP MORGAN CHASE BANK
058	미즈호은행	MIZUHO BANK
059	미쓰비시 UFG	MUFG BANK
060	뱅크오브아메리카	BANK OF AMERICA
061	BNP 파리바	BNP PARIBAS
062	중국공상은행	INDUSTRIAL & COMMERCIAL BANK OF CHINA



063	중국은행	BANK OF CHINA
064	산림조합	NATIONAL FORESTY COOPERATIVE FEDERATION
067	중국건설은행	CHINA CONSTRUCTION BANK
071	우정사업본부	POST OFFICE
081	하나은행	HANA BANK
088	신한은행	SHINHAN BANK
089	케이뱅크	K BANK
090	카카오뱅크	KAKAO BANK
092	토스뱅크	TOSS BANK
209	유안타증권	YUANTA SECURITIES
218	KB 증권	KB SECURITIES
224	BNK 투자증권	BNK SECURITIES
225	IBK 투자증권	IBK SECURITIES
227	다올투자증권	DAOL SECURITIES
238	미래에셋대우증권	MIRAE ASSET DAEWOO
240	삼성증권	SAMSUNG SECURITIES
243	한국투자증권	KOREA INVESTMENT SECURITIES
247	엔에이치투자증권	NH SECURITIES
261	교보증권	KYOBO SECURITIES
262	하이투자증권	HI INVESTMENT SECURITIES
263	현대차투자증권	HYUNDAI MOTOR SECURITIES
264	키움증권	KIWOOM SECURITIES
265	이베스트증권	EBEST INVESTMENT
266	에스케이증권	SK SECURITIES



267	대신증권	DAISHIN SECURITIES
269	한화투자증권	HANWHA SECURITIES
270	하나증권	HANA SECURITIES
271	토스증권	TOSS SECURITIES
278	신한금융투자	SHINHAN INVESTMENT CORP
279	DB 증권 (구 DB 금융투자)	DB SECURITIES
280	유진투자증권	EUGENE INVESTMENT AND SECURITIES
287	메리츠증권	MERITZ SECURITIES
288	카카오페이증권	KAKAOPAY SECURITIES
290	부국증권	BOOKOOK SECURITIES
291	신영증권	SHINYOUNG SECURITIES
292	케이프투자증권	CAFE INVESTMENT SECURITIES
294	한국포스증권	KOREA FOSS SECURITIES