



standard
chartered

Straight2Bank Korea User Guide



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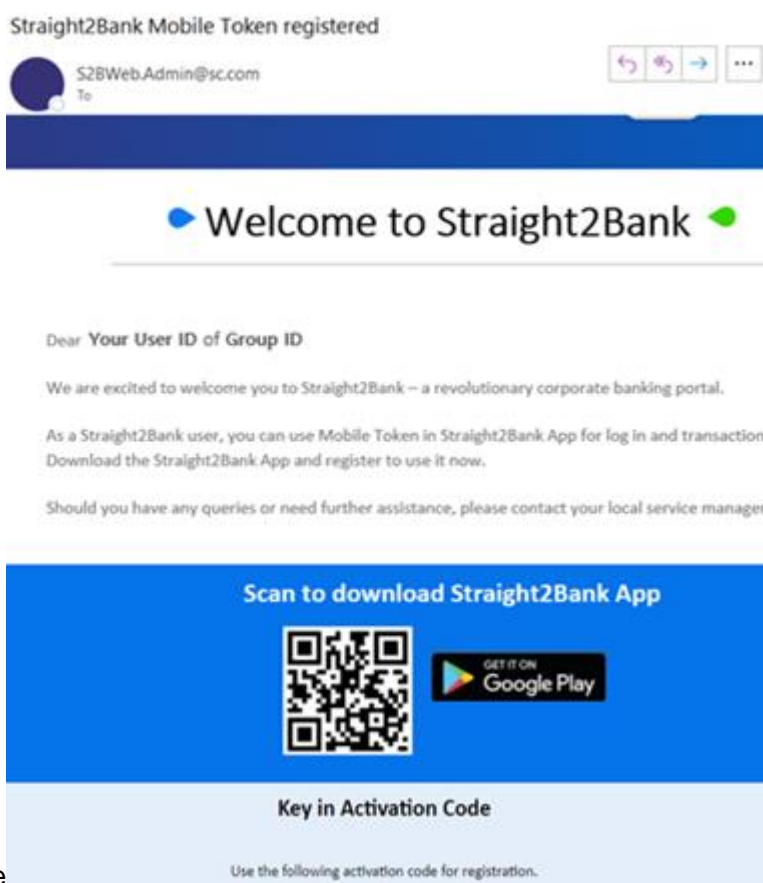


1. S2B Mobile Token Registration & Login

Straight2Bank NextGen 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 or App

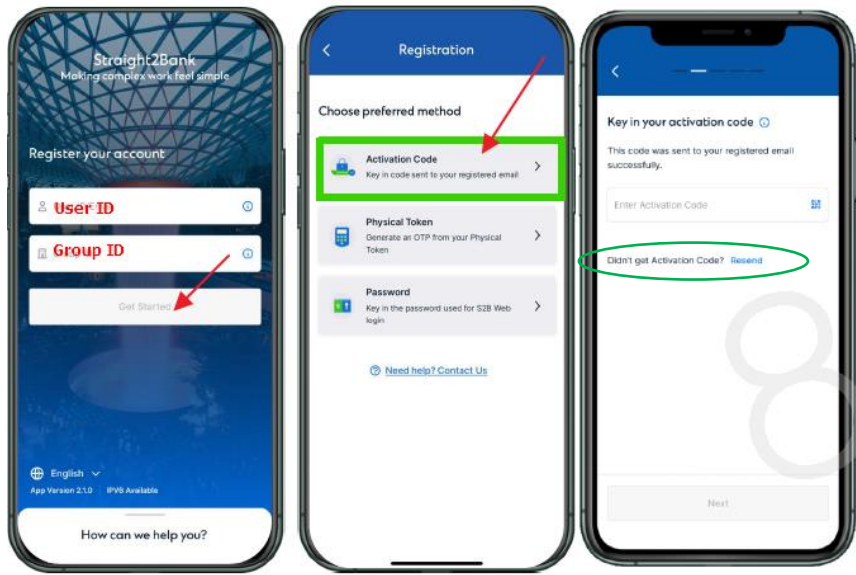


Store

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

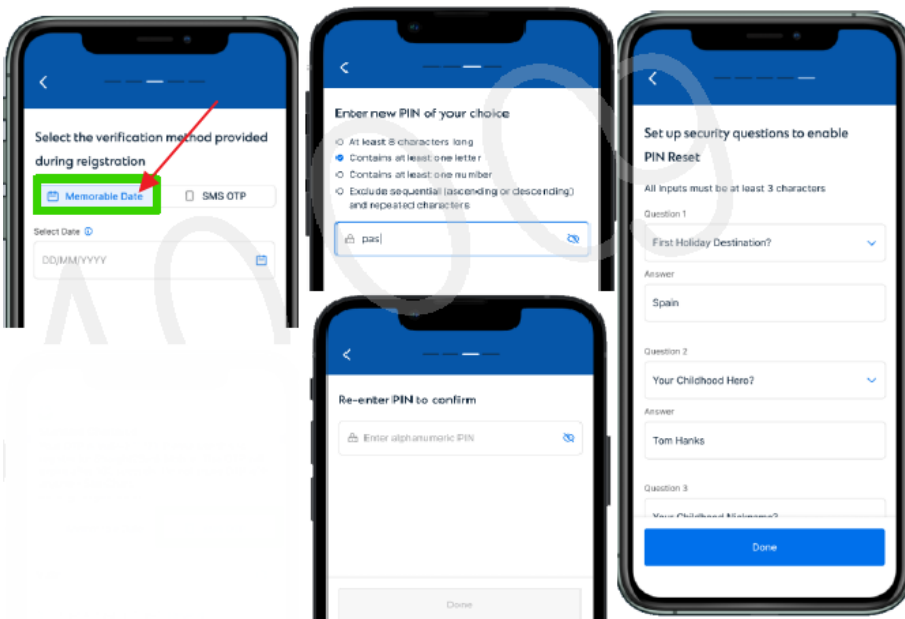
Please insert your User ID and Group ID, and click [Get Started] and select Activation Code and insert the Activation code value from your registered email.

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



| User Information | | User Role | Cash | | | | | | | | | | Trade | | Securities | | | |
|------------------|------------------------|---------------|--------------------|-----|----|----|----|----|----|----|----|----|-----------------------|------------|--------------------|----------------|--------------------|--|
| 개인 정보 | | 사용자 역할 | 자금 | | | | | | | | | | 상품 | | 증권 | | | |
| Yes | New User | Administrator | Domestic Payments | | | | | | | | | | Cross Border Payments | | Others | Trade Banking | Securities | |
| Full User Name * | User ID * | Operator | Standard | | | | | | | | | | Standard | Additional | Collection | Trade Services | Trade Services | |
| 이름 | 아이디 | Operator | All of Cash | | | | | | | | | | Standard | Additional | Collection | Trade Services | Trade Services | |
| Ending Year | Office No. | Viewer | ATM | ATM | ET | ET | ET | ET | ET | ET | ET | ET | ET | ET | ET | ET | | |
| 연도 | 사무실 번호 | Viewer | ATM | ATM | ET | ET | ET | ET | ET | ET | ET | ET | ET | ET | ET | ET | | |
| Memorable Date * | Country of Residence * | Advertiser | Market Information | | | | | | | | | | Market Information | | Market Information | | Market Information | |
| 기억할 수 있는 날짜 | 거주지 국가 | Advertiser | Market Information | | | | | | | | | | Market Information | | Market Information | | Market Information | |
| 기억할 수 있는 날짜 | 거주지 국가 | Advertiser | Market Information | | | | | | | | | | Market Information | | Market Information | | Market Information | |

Insert "Memorable date" from S2B NG Application Form.

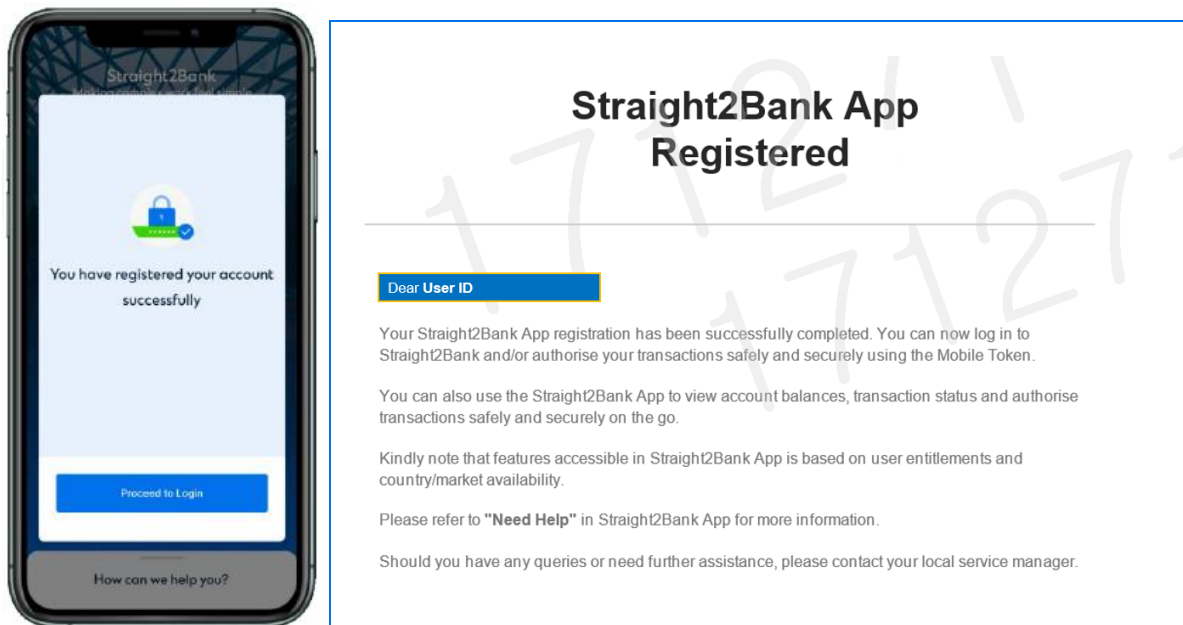


After inserted your "Memorable Date", please create and re-enter your own PIN(Alphanumeric PIN)



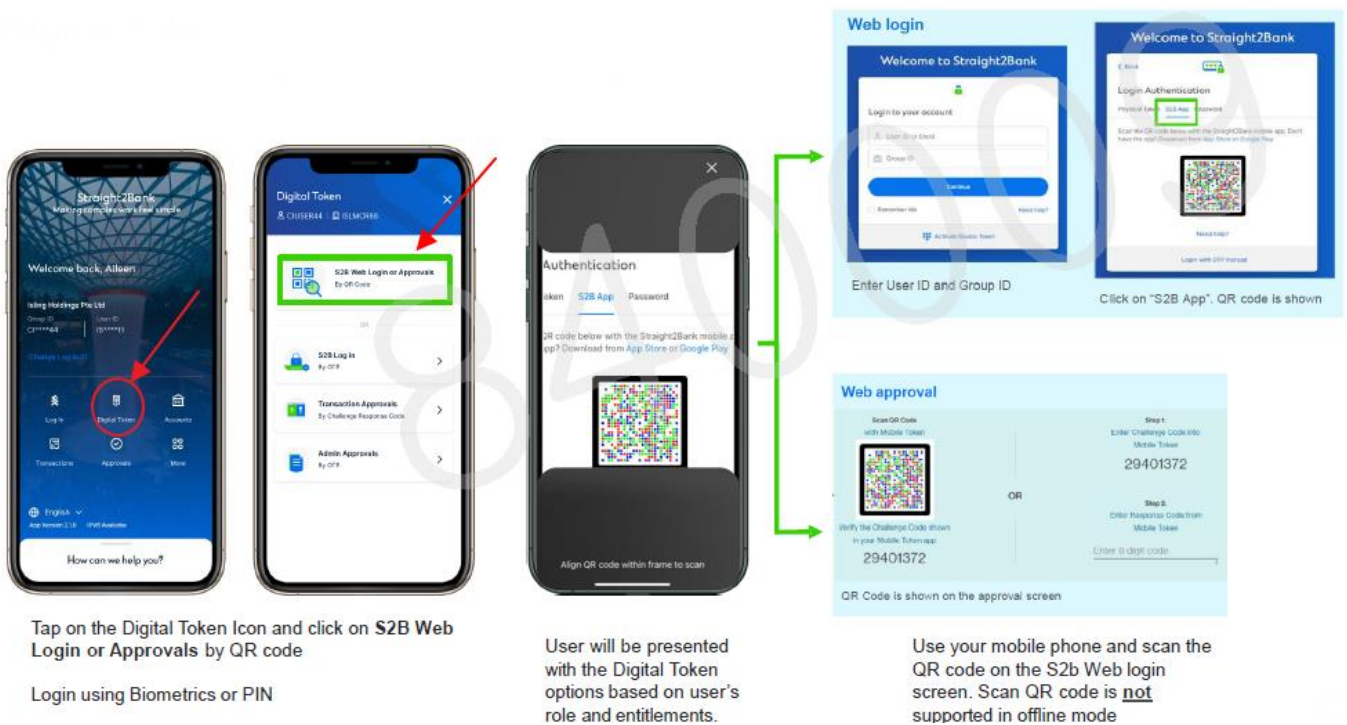
Please setup security questions and answers to enable future PIN reset.

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

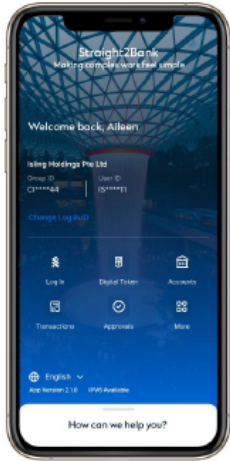
2) Login and/or Authorize with QR code





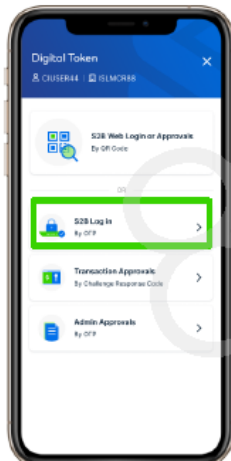
3) Login and/or Authorize with S2B Mobile OTP

Digital Token S2B Login by OTP



Tap on the Digital Token Icon and click on **S2B Log in** by OTP

Login using Biometrics or PIN

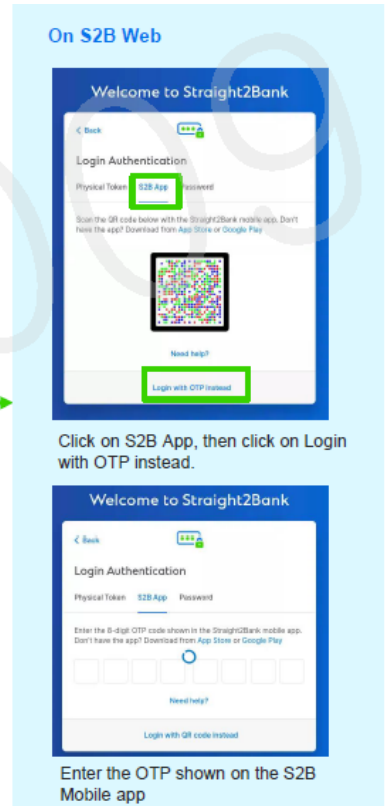


User will be presented with a 8-digit OTP (expires in 90 second)

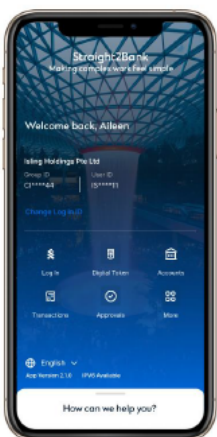
Use this OTP to login to S2B Web.



This OTP can be used to login to Nextgen Web, Classic Web and Classic Mobile App
S2B Log In (By OTP) is supported in offline mode

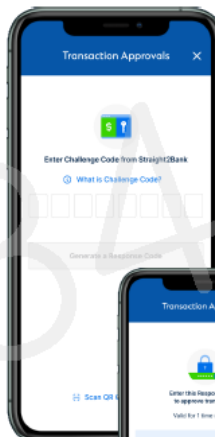


Digital Token S2B Web Transactions Approval (Challenge Response Code)



Tap on the Digital Token Icon and click on **Transaction Approvals** by Challenge Response Code

Login using Biometrics or PIN



Enter challenge code from S2B web and tab on **Generate a Response code**.

Use the Response code to perform approvals on S2B Web
Transaction Approvals (Challenge Response code) is supported in offline mode



For more detail, please refer to the S2B Mobile User Manual.



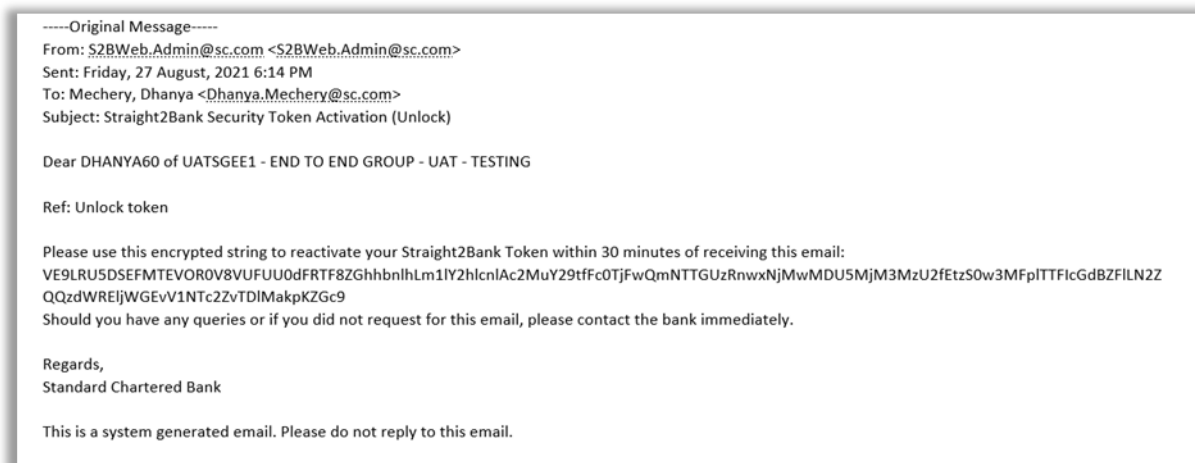
2. VASCO Token Registration & Straight2Bank Login

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

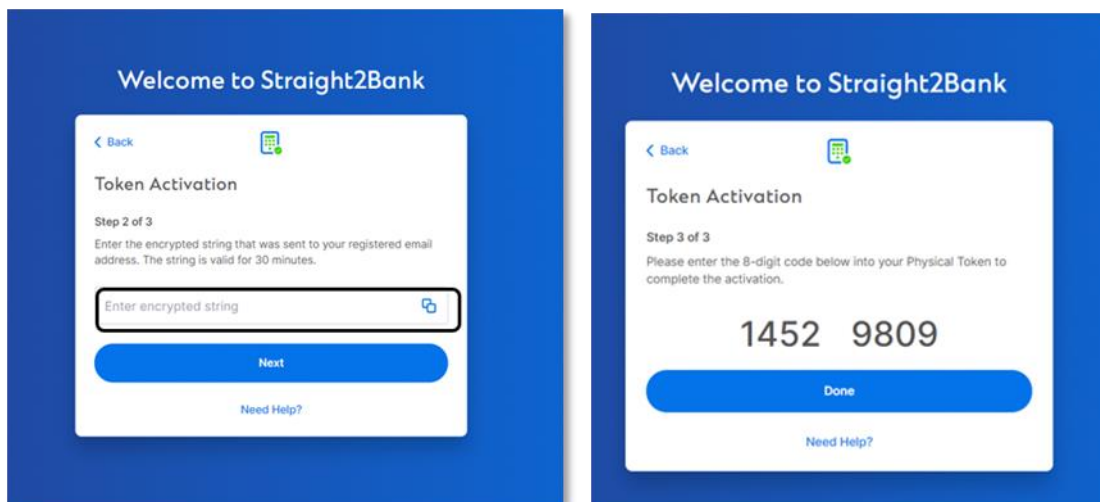
1) VASCO Token Registration & Activation

- Go to Straight2Bank login page for Vasco Token activation.
- Go to Straight2Bank website: <https://s2b.standardchartered.com> and click on "Activate Device Token".

- Insert your USER ID, GROUP ID, and 2FA SERIAL NUMBER.
- An encrypted string will be sent to the user's registered email.(valid for 30 minutes)



- Copy and paste the encrypted string as shown below.



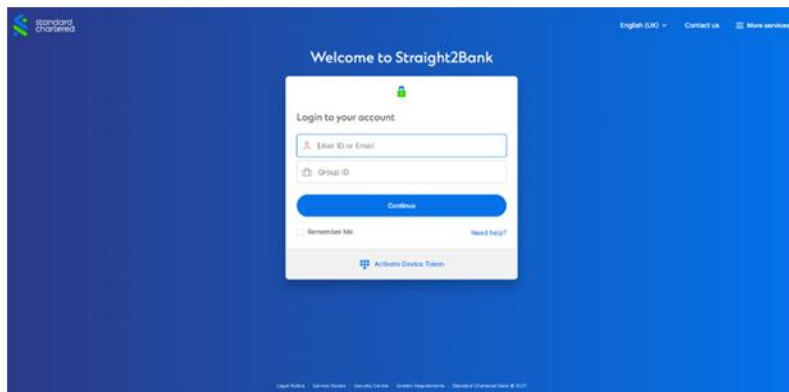
- The system will generate an 7 or 8-digit initial PIN, which will be displayed on the screen.
- How to activate Vasco Token and enter PIN



- 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 VASCO

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

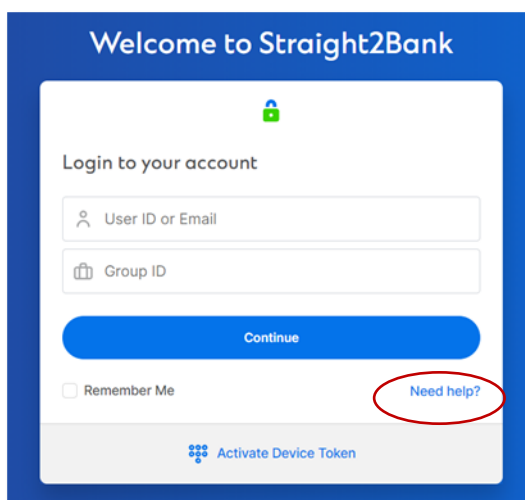


- How to generate token OTP



- 1) Press ' (green)' button for few seconds.
- 2) You will see the '-----' from the device. Press your own PIN(8 digit number)
- 3) If "APPLI_" is shown, press 1 and press ' (green)' button again.
- 4) Please insert the 8 digit number on the web from the vasco device for your login.

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





Need help?

We want you to have the simplest, easiest experience possible. But we know you might have a few questions.Can't find an answer? [Find local experts to help you.](#)

How to generate OTP

My physical token is locked

Security Tip

As an additional security feature of the token in case it got into the hands of an unauthorised person, there is a "lock token" feature. The token will get locked upon five wrong personal Pin entries. A locked token will constantly display "Unlock code" on its screen. You need this code to unlock your token.

Step 1

Enter User ID and Group ID on the "Login" screen and click "Continue".

Step 2

On the "Login Authentication" screen, under "Physical Token" tab, click on [Locked Physical Token?](#) link.

Step 3

Follow the easy steps on screen to unlock your Token Device.

How to change token PIN

How to use mobile token (S2B App)


Need help?


We want you to have the simplest, easiest experience possible. But we know you might have a few questions.Can't find an answer? [Find local experts to help you.](#)


How to generate OTP


My physical token is locked

How to change token PIN









Step 1

Turn on physical token device.

Step 2


Token screen will display message '-----'.


Step 3


Input your numeric personal security PIN.


Step 4

Token screen will display 'APPL'.









Step 5

Press and hold the"ON" button for 5 seconds. (For DP275 China Vasco Token users, press and hold "8" button for 2 seconds). Token will prompt for a 'NEW PIN'.

Step 6

Enter your new numeric PIN.

Step 7

Token will display 'PIN CONF' now.

Step 8

Repeat your new PIN again to confirm the PIN change.

How to use mobile token (S2B App)

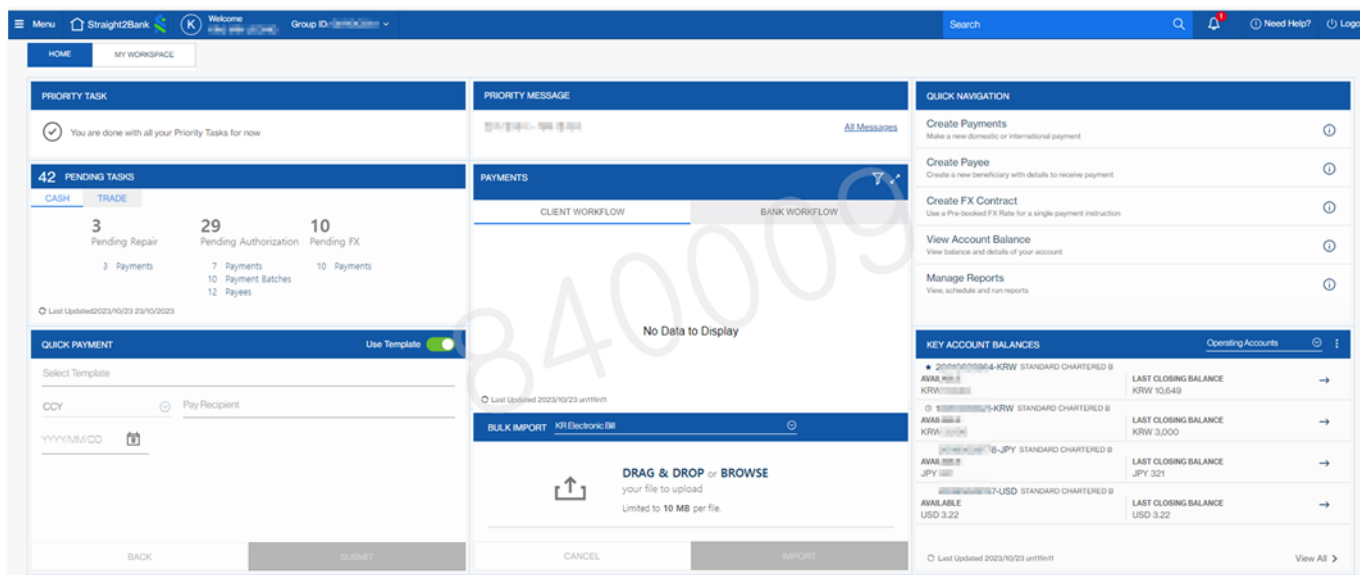
10

Version 2.0



3. Dash Board: Homepage Configuration

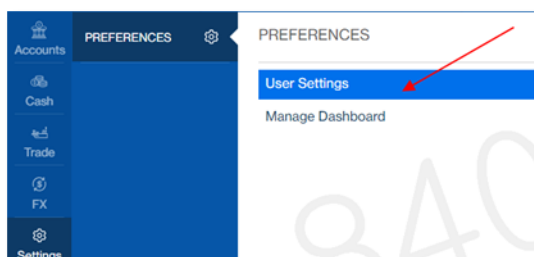
Upon successful login, you will be presented with the Straight2Bank homepage. This has various components, and the relevance of each of these is mentioned below for your understanding.



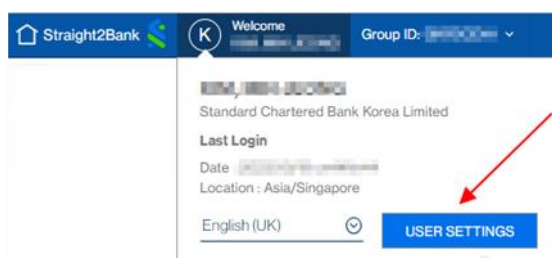
- **PRIORITY TASK:** This section shows tasks assigned to the user.
- **PENDING TASKS:** This section provides a quick summary of tasks pending approval, repair, review, and so on.
- **PRIORITY MESSAGE:** The message inbox is where reports, alerts, and system messages are delivered to.
- **PAYMENTS:** 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
2023/10/23

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 HUNDERED MILLION DOLLAR

DOCUMENT ENCRYPTION PASSWORD

MY PASSWORD

XXXXXX
[Change Password](#)

SHARED PASSWORD

XXXXXX
[Change Password](#)

- Click on Group ID at the top of homepage. Add a new S2B group account to have quick access to different S2B groups within the same user account.

Menu

Straight2Bank

Wellcome

Group ID:

GROUP ID:

Standard Chartered Bank Korea Limited

Logged In

GROUP ID:

Standard Chartered Bank Korea Limited

GROUP ID:

STANDARD CHARTERED BANK KOREA LTDKOREA LIMITED

ADD GROUP



USERACCOUNTSCONTAINER.ADDNEWGROUP

Add a new S2B group account to have quick access to different S2B groups within the same user account. You will also have access to different application relevant to the group added.

USER ID OR EMAIL ID

YOUR USERNAME

GROUP ID

YOUR GROUP ID

PASSWORD/OTP

PASSWORD/TOKEN OTP

PASSWORD

YOUR PASSWORD

CANCEL

ADD GROUP

5. Payee Creation

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

HOME

MY WORKSPACE

PRIORITY TASK

✓

You are done with all your Priority Tasks for now

42 PENDING TASKS

CASH

TRADE

3

Pending Repair

3 Payments

29

Pending Authorization

7 Payments

10 Payment Batches

12 Payees

10

Pending FX

10 Payments

○ Last Updated 2023/10/23 23/10/2023

PRIORITY MESSAGE

All Messages

PAYMENTS

CLIENT WORKFLOW

BANK WORKFLOW

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

○

OR

×

Menu

Straight2Bank

K

Welcome

Group ID:

Accounts

Cash

Trade

FX

CREATE

MANAGE

APPROVE

UPLOAD

PAYMENTS

Fund Transfer

Bill Payment

Payment Batch

Payee

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



PAYEE NICK NAME

PAYEE

PAYEE BANK

ACCOUNT N

NEW PAYEE

PAYEE INFORMATION

PAYEE NICK NAME

Enter a unique nick name

35

COUNTRY/MARKET

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

PAYEETEST

NEW PAYEE

PAYEE INFORMATION

PAYEE NICK NAME

PAYEETEST

26

COUNTRY/MARKET

KR

ALL INPUTS ARE MANDATORY UNLESS

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

CANCEL

SAVE

KR-South Korea

UA-Ukraine

MK-Republic Of Macedonia

LK-Sri Lanka

KG-Kyrgyzstan

KI-Kiribati



| PAYEE INFORMATION | |
|--|----------------------------|
| PAYEE NICK NAME | PAYEETEST 26 |
| COUNTRY/MARKET | KR-South Korea 26 |
| PAYEE NAME | Payee Name 25 |
| ADDRESS Optional | Enter address 35 |
| ZIP CODE Optional | Enter Zip Code 10 |
| COUNTRY/MARKET Payee Residence Country/Market | KR-South Korea 26 |
| 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.

| <input checked="" type="checkbox"/> Show Local Language Fields <small>Note: Subject to local regulations, some countries require Local Language Name, Address and/or Notes to Payee when performing domestic payments.</small> | |
|---|-----------------------------------|
| PAYEE NAME Local Language | Payee Name 70 |
| ADDRESS Local Language | Enter address 80 |
| | 80 |
| | 80 |
| | 80 |
| NOTES TO PAYEE Local Language | Maximum 10 characters allowed |

- Account number (mandatory): enter a payee account number and select account currency

| CONTACT DETAILS (OPTIONAL) | |
|--|--|
| CONTACT NO Optional | +82 Enter Telephone Number 11 |
| EMAIL ID Optional | Enter email id 255 |
| TAX ID Optional | Enter tax id optional 10 |
| FAX NUMBER Optional | +82 Enter Fax Number 11 |
| ACCOUNT NUMBER | |
| ACCOUNT NUMBER <small>(Primary Account Number)</small> | Enter Account Number 16 <input type="checkbox"/> IBAN <input type="checkbox"/> |
| ACCOUNT CURRENCY | KRW 26 |
| 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.

***LOCAL CODE:** Enter a local bank code (three digit) 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 following: DTT or XTT.

✘ **Attention!** Payments will be rejected if SWIFT BIC is used for the payment for Korea Domestic Payment except DTT. Only 3 digit local code will be used.

- Intermediary Bank(Optional): Optional info for Overseas Transaction(XTT)

- Click on “Validate Payee” after filing out all mandatory fields.

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



PAYEE SUMMARY

PAYEE INFORMATION

PAYEE NICK NAME: PAYEETEST

COUNTRY/MARKET: KR-SOUTH KOREA

PAYEE NAME:

COUNTRY/MARKET: KR-South Korea

INQUIRED PAYEE NAME:

ACCOUNT NUMBER: 110228065640

PAYEE BANK

BANK INFORMATION:

BANK COUNTRY/MARKET: KR-SOUTH KOREA

PAYEE BANK TYPE: LC-LOCAL CODE

CONFIRM SUBMIT

DO YOU WISH TO SUBMIT THE PAYEE RECORD FOR APPROVAL?

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

CONFIRMATION

✓ THE PAYEE PAYEETEST HAS BEEN SUBMITTED FOR APPROVAL

RELATED ACTIONS

Create a new payee by entering all the fields

View and manage payee which were created

View and manage payments which were created

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

Accounts

PAYMENTS

Transactions

Payment Batches

Stop/Cancel Requests

Payment Template

*[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

12/12 Items

Search in List 🔍 ⌵ ⌴ ⚙️

| 1. PAYEE Nick Name | 2. INQUIRED PAYEE NAME | 3. PAYEE NAME | PAYEE ACCOUNT NUMBER | 5. PAYEE COUNTRY/NAI | 6. PAYEE BANK NAME | 7. LAST USED DATE | 8. PAYEE STATUS | |
|--------------------|------------------------|----------------|----------------------|----------------------|---------------------|-------------------|-----------------------------|---|
| IBAN_Test01 | | XYZ Corporates | IT00123456789012345 | IT | INT. BANK PAOLO SPA | - | Submitted for Authorisation | ⋮ |
| TEST PAYEE | 김영환 | 주식인명 | 11000000000000000000 | KR | Shinhan BANK | - | Submitted for Authorisation | ⋮ |
| test.user.20230814 | 김영환 | 주식인명 | 44000000000000000000 | KR | Woori BANK | - | Submitted for Authorisation | ⋮ |

Search in List 🔍 ⌵ ⌴ ⚙️

8. PAYEE STATUS

Submitted for Authorisation ⓧ

Submitted for Authorisation

Submitted for Authorisation

Submitted for Authorisation

Submitted for Authorisation

Submitted for Authorisation

⋮

SEND TO REPAIR

REJECT

APPROVE

EXPORT

EXPORT AUDIT DETAILS

PRINT


*[Approver] Depending on the login device, it will be differently displayed how to approve it
(Sample screen: Mobile Token Authoriser)

SUBMIT APPROVAL

INITIATED APPROVE VIEW AUDIT TRAIL

ADD COMMENTS

Scan QR Code with Mobile Token



Verify the Challenge Code shown in your Mobile Token app: 26864448

OR


Step 1: Enter Challenge Code into Mobile Token: 26864448

Step 2: Enter Response Code from Mobile Token

Enter 6 digit code:

WHAT IS 3FA? 3FA stands for Two-Factor Authentication. It is a method of confirming a user's identity by utilizing a combination of what you have (Vasco Token/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 StandardBank app Mobile Token function using the camera.

HOW TO SCAN QR CODE? 

Step 1: Log in to your StandardBank Mobile Token

CANCEL APPROVE

(Sample screen: Vasco Token Authorizer)



SUBMIT APPROVAL

INITIATED APPROVE

CHALLENGE CODE: 26864448

ENTER CODE FROM SECURITY: Enter 8 digit code

ADD COMMENTS: Enter text here

VIEW AUDIT TRAIL

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 "APPL".
Step 4: Press button "12" for OTP (One-Time Password). 2FA Password will be generated.

- 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 > Fund Transfer.

HOME MY WORKSPACE

PRIORITY TASK
You are done with all your Priority Tasks for now

42 PENDING TASKS
CASH TRADE
3 Pending Repair 29 Pending Authorization 10 Pending FX
3 Payments 7 Payments 10 Payment Batches 12 Payees

PRIORITY MESSAGE
All Messages

QUICK NAVIGATION
Create Payments (circled)
Create Payee
Create FX Contract
View Account Balance
Manage Reports

PAYMENTS
CLIENT WORKFLOW BANK WORKFLOW

Last Updated 2023/10/23 23/10/2023

OR

Accounts **CREATE** **PAYMENTS**

Cash **MANAGE** **Fund Transfer** (highlighted with red arrow)
Bill Payment
Payment Batch
Payee
Payment Template

Trade **APPROVE**
FX **UPLOAD**

- **YOUR REFERENCE** (Customer Reference/Mandatory): Information regarding the payment can be entered for management purpose. Your Reference gets automatically created by the system.
- **Pay from** (mandatory): Choose a debit account.



| PAYMENT REFERENCE | PAY FROM | PAY TO | GROSS AMOUNT |
|-------------------|----------|--------|--------------|
| Q0018571 | | | |

INITIATE PAYMENT

YOUR REFERENCE PIGKRDCDA1A18482

PAY FROM
Select a Debit Account

★ Choose a debit account

- ★ STANDARD CHARTERED BANK KOREA LIMI-XXXX-XXXX-KRW-STANDARD CHARTERED B-SCBLKRS EXXX-KR
- ⌚ STANDARD CHARTERED BANK KOREA LIMI-XXXX-XXXX-USD-STANDARD CHARTERED B-SCBLKRSE XXX-KR
- ⌚ STANDARD CHARTERED BANK KOREA LIMI-XXXX-XXXX-JPY-STANDARD CHARTERED B-SCBLKRSE XXX-KR

All inputs are mandatory unless stated as optional

- **PAYMENT METHOD (mandatory):** please select “Account” to others’ account, or “Self” to make your payment to your own account
- **PAY TO (mandatory):** please select a list of approved payee is displayed. Or you may create One-Time Payee.

PAYMENT METHOD
Select a Method of Payment

ACCOUNT SELF

PAY TO
Select a Payee

★ Choose a payee

⌚ CREATE ONE-TIME PAYEE

All inputs are mandatory unless stated as optional

- **GROSS AMOUNT (mandatory):** Please insert the payment amount. If debit account currency is the same as transaction currency, only Payment Currency Equivalent is displayed.

GROSS AMOUNT

Payment Currency Equivalent

KRW Pay Recipient

OR

Account Currency Equivalent

USD Debit Me

All inputs are mandatory unless stated as optional

- **PAYMENT SCHEDULE (mandatory):** please select a debit date or value date.

PAYMENT SCHEDULE
Select a Date

DEBIT DATE VALUE DATE

2023/10/24 2023/10/24

Tue, 24th Oct 2023 Tue, 24th Oct 2023

- Future value can be selected within 30 days.



PAYMENT SCHEDULE
Select a Date

DEBIT DATE
2023/10/24
Tue, 24th Oct 2023

VALUE DATE
2023/10/24

PAYMENT TYPE
Select Payment Type

ACH (DOMESTIC LCY PAYMENT FOR LOW VALUE)
Value Date 2023/10/24 | Out Off Time 23:30:00 (KST)

PAY (PAYROLL)
Value Date 2023/10/24 | Out Off Time 20:00:00 (KST)

TT (TELEGRAPHIC TRANSFER)
Value Date 2023/10/24

October 2023 | November 2023

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
| 29 | 30 | 31 | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |

- **PAYMENT TYPE (mandatory):** please select the payment type. Depending on the selected payee and payment currency, payment types will be differently displayed.

PAYMENT TYPE
Select Payment Type

ACH (DOMESTIC LCY PAYMENT FOR LOW VALUE)
Value Date 2023/10/24 | Out Off Time 23:30:00 (KST)

PAY (PAYROLL)
Value Date 2023/10/24 | Out Off Time 20:00:00 (KST)

TT (TELEGRAPHIC TRANSFER)
Value Date 2023/10/24

SHOW LESS

- For TT, DTT (Domestic TT) and XTT (Crossborder TT) are available as a Sub Payment Mode.

PAYMENT TYPE
Select Payment Type

✓ TT (TELEGRAPHIC TRANSFER)
Value Date 2023/10/24

CHANGE

PAYMENT MODE

DOMESTIC (DTT) | OVERSEAS (XTT)

Note
Payment request will be processed according to the schedule below
Domestic payments (DTT) in KRW or USD requested by 4:00 PM KST: same business day*
Domestic payments (DTT) in non-USD CCY requested by 4:00 PM KST: same business day*
International payments (XTT) in all CCY requested by 3:30 PM KST: same business day*

- If FX conversion is required, you may see the FX DETAILS with options below.

FX DETAILS

FX TYPE
Select FX type

REQUEST FOR QUOTE AT SEND TO BANK

BOOK FX NOW

ASSIGN LATER

PRE BOOKED RATE

Valid FX contract required for payments with amount above USD 300,000 equivalent

- Example: PRE BOOKED RATE - How to link the manual FX



FX DETAILS

FX TYPE
Select FX type

REQUEST FOR QUOTE AT SEND TO BANK

BOOK FX NOW

ASSIGN LATER

PRE BOOKED RATE

Click "PREBOOKED RATE", and click "ADD NEW FX CONTRACT" on the next page.

SELECT FX CONTRACT

CONTRACT NUMBER: 00018575

STANDARD CHARTERED BANK KOREA ...

24/10/2023

10 KRW

24 Oct 25 Oct 26 Oct

0 FX Contracts

PRE BOOKED CONTRACTS

ADD NEW FX CONTRACT

BALANCE TO BE CONVERTED

KRW 10
KRW Ten Won

CANCEL CONFIRM SELECTION

SELECT FX CONTRACT

CONTRACT NUMBER: 00018575

STANDARD CHARTERED BANK KOREA ...

24/10/2023

10 KRW

24 Oct 25 Oct 26 Oct

0 FX Contracts

PRE BOOKED CONTRACTS

NEW FX CONTRACT

CONTRACT NUMBER
860-1234567890

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

RATE
1 USD = KRW 1000

FX AMOUNT TO ALLOCATE
KRW 10
KRW Ten Won

DEBIT CURRENCY EQUIVALENT
USD 0.01
USD Zero Dollar(s) and One Cent(s)

DEALER (Optional)
Enter dealer

Maturity Date (Optional)
YYYY/MM/DD

CANCEL SAVE

Please enter the contract number: 3 digit branch code by hyphen '-', and 10 digit FX deal number. Also please insert the RATE, FX AMOUNT TO ALLCOATE and click "Save". Only 1 deal can be applied at a time. If the deal amount is less than the debit amount, "Confirm Selection" button won't be activated.



SELECT FX CONTRACT

ACCOUNT ID: Q0018575 STANDARD CHARTERED BANK KOREA ... 24/10/2023 10 KRW

24 Oct (1) 25 Oct (1) 26 Oct (1)

1 FX Contracts

PRE BOOKED CONTRACTS

☒ FX Reference 860-1234567890 [OLT Manual](#)

1 USD = 1290 KRW
KRW 10
USD 0.01
[EDIT](#)

Out-Off Time --

FX AMOUNT TO ALLOCATE
KRW 10
KRW Ten Won

ADD NEW FX CONTRACT

BALANCE TO BE CONVERTED

KRW 0
KRW Zero Won

[CANCEL](#) [CONFIRM SELECTION](#)

- CHARGES: Charge-bearer can be selected / CMS Code can be inserted if required

CHARGES

[PAYER](#) [PAYEE](#) [SHARED](#)

CLEARING & REGULATORY INFORMATION [SHOW LESS](#)

CMS CODE (OPTIONAL)

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.

- For XTT (Crossborder TT), Remittance Reason is required.

CLEARING & REGULATORY INFORMATION

REMITTANCE REASON

Maximum 20 characters allowed

- Additional information can be left in blank. For notes to payee, notes to bank, and notes to self, Korean (local language) can be used.

Important! Maximum 10 letters can be applicable for Notes to Payees or Notes to Bank

ADDITIONAL INFORMATION [SHOW LESS](#)

This transaction does not require any additional information. You may proceed.

NOTES (Optional)

[TO PAYEE](#) [TO BANK](#) [TO SELF](#)

Enter Notes

Enter Notes

Enter Notes(Local Language)

Enter Notes(Local Language)

Note: Please see below for fields available for each payment type.
- BFT: Notes to Payee 1 (ENG)
- TT: Notes to Payee 1 (ENG) or 2 or both
- BT, ACH, RTGS and PXX: Notes to Payee 1 Local Language if left blank, Notes to Payee will be filled automatically according to bank policy.



NOTES
(Optional)

TO PAYEE TO BANK TO SELF

Enter Notes

Maximum 10 characters allowed

- Please click “CONTINUE” for TT (DTT or XTT). No pre-validation for TT.

NOTES
(Optional)

TO PAYEE TO BANK TO SELF

Enter Notes

255

All inputs are mandatory unless stated as optional

CANCEL SAVE & CLOSE SAVE AS TEMPLATE CONTINUE

- For others such as ACH, PAY, IBFT or BT, please click “VALIDATE” for payee validation.

(Optional)

Enter Notes

255

All inputs are mandatory unless stated as optional

CANCEL SAVE & CLOSE SAVE AS TEMPLATE VALIDATE CONTINUE

- If Payee Validation is completed, the below message is displayed on the top of the page and you can click “CONTINUE”

Payee validated successfully

NOTES
(Optional)

TO PAYEE TO BANK TO SELF

Enter Notes

255

All inputs are mandatory unless stated as optional

CANCEL SAVE & CLOSE SAVE AS TEMPLATE CONTINUE

- Now, the payment can be verified from PAYEE SUMMARY. Please click “SUBMIT”.



MANUAL PAYMENT SUMMARY

SUMMARY

YOUR REFERENCE

PIGKRDCA1A18487

PAYMENT REFERENCE

Q0018576

PAY FROM

STANDARD CHARTERED BANK KOREA LIM

PAY TO

ACH TEST

PAYMENT METHOD

ACCOUNT

INQUIRED PAYEE NAME

김진화

GROSS AMOUNT

CHARGES TO BE PAID BY

PAYER

PAYMENT SCHEDULE

DEBIT DATE
2023/10/24

PAYMENT TYPE

ACH (Domestic LCY payment for low value)

PAYMENT DATE

2023/10/24

BACK

CANCEL

SUBMIT

- The payment status is changed to Pending Approver so that approver can approve the transaction. With Select Approvers” option, you may send the alert email to your approver(s).

CONFIRMATION

✓ YOUR PAYMENT HAS BEEN SUBMITTED SUCCESSFULLY

Payment Reference Number Q0018576

APPROVALS REQUIRED FOR THIS PAYMENT

2 APPROVERS

APPROVER NAME

sign class

RESET

ALERT APPROVER

SELECT APPROVERS

APPROVAL PATH

RELATED ACTIONS

Create a new payment by copying details from this payment

COPY PAYMENT

View and manage payments which were created

MANAGE PAYMENT

Create a new payment by entering all the fields

MAKE ANOTHER PAYMENT

Save the payment details as template

SAVE AS TEMPLATE

Select Approvers

ALL Search Approver

| | APPROVER ID | APPROVER NAME | COUNTRY | SIGN CLASS |
|-------------------------------------|----------------------------------|---------------|-------------|------------|
| <input checked="" type="checkbox"/> | 00000000000000000000000000000000 | 김진화 | SOUTH KOREA | A |
| <input checked="" type="checkbox"/> | 00000000000000000000000000000000 | 김진화 | SOUTH KOREA | A |

PAGE 1 - 1

2/2 approvers selected

SELECT



CONFIRMATION

✓ YOUR PAYMENT HAS BEEN SUBMITTED SUCCESSFULLY
Payment Reference Number **Q0018576**

APPROVALS REQUIRED FOR THIS PAYMENT

2 APPROVERS

sign classA

RESET

ALERT APPROVER

APPROVER NAME

sign classA

RELATED ACTIONS

Create a new payment by copying details from this payment

COPY PAYMENT

View and manage payments which were created

MANAGE PAYMENT

Create a new payment by entering all the fields

MAKE ANOTHER PAYMENT

- Or, you may search and select your approver with pencil icon below.


CONFIRMATION

✓ YOUR PAYMENT HAS BEEN SUBMITTED SUCCESSFULLY
Payment Reference Number **Q0018576**

APPROVALS REQUIRED FOR THIS PAYMENT

2 APPROVERS

sign classA



APPROVER NAME

sign classA

RELATED ACTIONS

View and manage payments which were created

(Sample email for Alert)

2023-10-04 (수) 오후 4:21
S2BWeb.Admin@sc.com
Action Required - Payment Awaiting Approval


받는 사람 [이름] <[이메일]>

Dear [이름],

We would like to bring to your notice that the Payment Q0018533 is awaiting approval. You can approve the payment by accessing the Approve Payments List via the Straight2Bank Menu.

Thank you for banking with Standard Chartered Bank.

- For Payment Status check, please go to Menu>Cash>**Manage**>Transactions
(Important! For authorization, please go to Menu>Cash> **Approve**>Transaction)

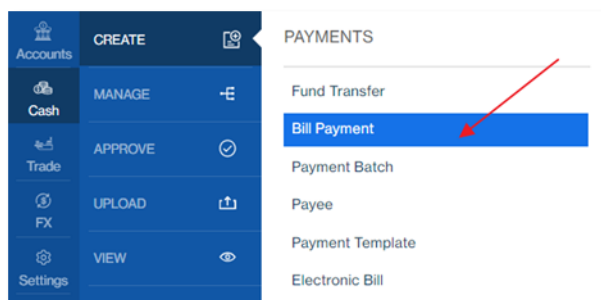
- [Approver Menu] For Payment Authorization, approver needs to go to Menu>Cash>**Approve**>Transaction. Please click 3 dot icon  , it will show the option to approve or reject.

- The payment status can be checked from Home menu below.

7. Bill Payment



- Go to Menu>Cash>Create>Bill Payment




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

- Please select a BILL CATEGORY and BILL NAME

- 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.

- Please click "GET DETAILS".

- 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)

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

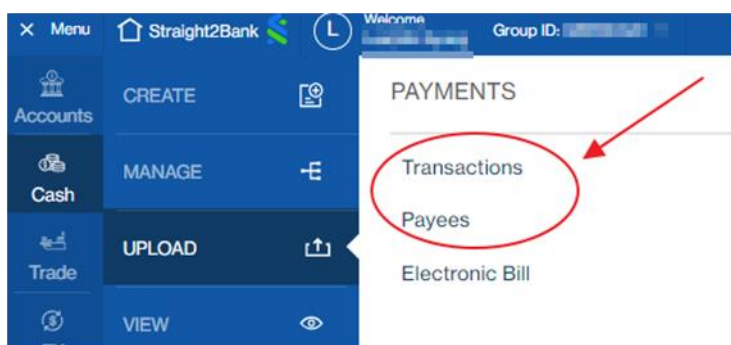
- After checked Bill PAYMENT SUMMARY, please click "SUBMIT".

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

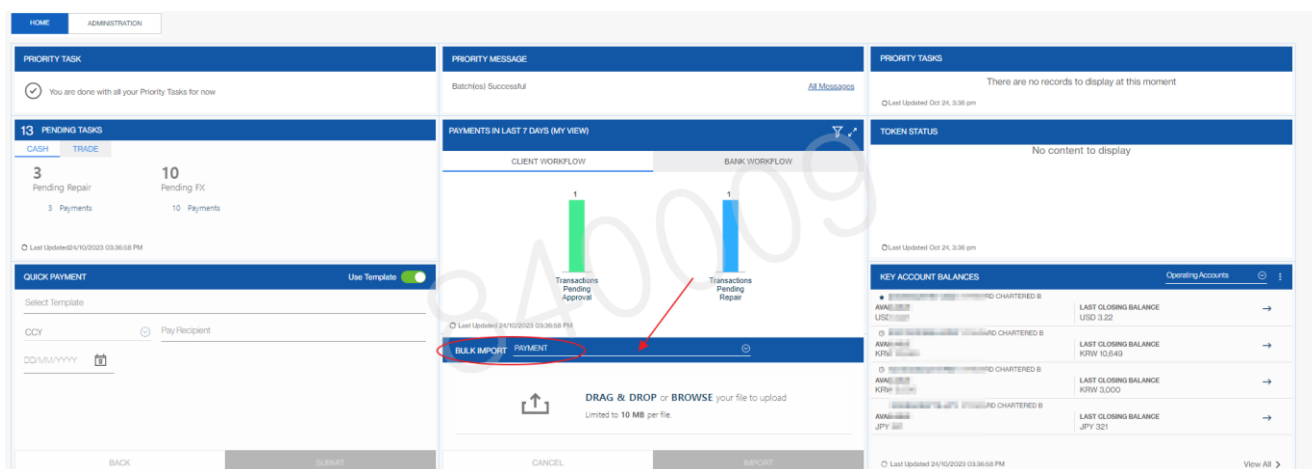


8. Bulk Import with Standard Bank Format

- 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



- Or, you may select the PAYMENT or PAYEE from Home below.



- For Payments,



| | |
|--------------------------------|--|
| FILE UPLOAD | Payments |
| DATA TEMPLATE / FILE FORMAT | Bank Standard Format |
| UPLOAD FILE | DRAG & DROP or BROWSE your file to upload <small>Limited to 10 MB per file.</small> |
| ENCODING SCHEME | Unicode (UTF-8) CHECK / CHANGE ENCODING SCHEME |
| SUPPORTING DOCUMENT (OPTIONAL) | DRAG & DROP or BROWSE your file to upload <small>Limited to 10 MB per file.</small> |

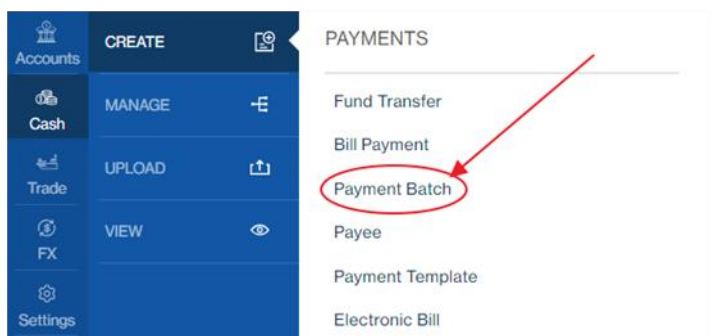
- For Payees,

| | | |
|-----------------------------|--|--|
| 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 <small>Limited to 10 MB per file.</small> | PREFERRED FORMAT(S): ENC, CSV, DAT, TXT, XLSX |


- Uploaded files go through batch processing and approval is requested automatically according to the below criteria.
 1. A batch for IBFT is 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

- Transactions can be grouped into a batch for approval and bank processing.
- Please go to Menu>Cash>Create>Payment Batches



| | ¹ AMOUNT | ² PAYMENT DATE | ³ PAYMENT TYPE | ⁴ STATUS |
|------------|---------------------|---------------------------|---------------------------|-----------------------------|
| KPRW 2,000 | | 23/05/2023 | ACH | Submitted for Authorisation |

- 
- A screenshot of the 'EXISTING BATCH' section in the 'BATCHES' table. A red arrow points to the 'CREATE BATCH' button, which is circled in red.

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

- Create New Payment Batch by selecting payment transactions

View and manage Payment Batches which are created

CREATE BATCH

MANAGE BATCHES

PAYMENTS

- Transactions
- Payment Batches**
- Stop/Cancel Requests
- Payees
- Payment Template



APPROVE PAYMENTS EXPORT LIST

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

19/11 Items

| % BATCH REFERENCE NAME | BATCHED BY & ON | % NUMBER OF PAYMENTS | % MAX DEBIT AMOUNT | TOTAL DEBIT AMOUNT | % BATCH STATUS |
|------------------------|---|----------------------|------------------------------------|------------------------------------|---------------------------|
| <u>C00000630</u> | Lee, Kim-Kyoung 20/10/2023 03:56:18 PM KST | 2 | BCE: KRW 10,000 ACE: KRW 10,000 | BCE: KRW 12,000 ACE: KRW 12,000 | Batched for Authorisation |
| C00000625 | Kim, Joon-Hyun 19/10/2023 06:45:10 AM KST | 1 | BCE: KRW 10 ACE: KRW 10 | BCE: KRW 10 ACE: KRW 10 | Batched for Authorisation |
| C00000624 | Kim, Joon-Hyun 19/10/2023 06:43:10 AM KST | 1 | BCE: KRW 10 ACE: KRW 10 | BCE: KRW 10 ACE: KRW 10 | Batched for Authorisation |
| C00000616 | Lee, Kim-Kyoung 09/10/2023 01:46:10 PM KST | 2 | BCE: KRW 1,336 ACE: KRW 1,336 | BCE: KRW 2,336 ACE: KRW 2,336 | Batched for Authorisation |
| C00000616 | Kim, Joon-Hyun 28/10/2023 06:21:45 PM KST | 2 | BCE: KRW 1 ACE: KRW 1 | BCE: KRW 2 ACE: KRW 2 | Batched for Authorisation |

REJECT
APPROVE
SEND FOR REPAIR
EXPORT
PRINT

- 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
C00000630

MAX DEBIT AMOUNT
ACE: KRW 10,000
BCE: KRW 10,000

BATCHED BY & ON
Lee, Kim-Kyoung
20/10/2023 03:56:18 PM KST

TOTAL SUM
ACE: KRW 12,000
BCE: KRW 12,000

NO. OF PAYMENTS
2

BATCHING CRITERIA
AUTH MATRIX CRITERIA
DEBIT ROLL UP
VIEW ALL

EXPORT
PRINT

DEBIT CURRENCY
KRW

NO. OF PAYMENTS
2

TOTAL AMOUNT
(in Debit Currency)
12,000

BATCH SUMMARY BY COUNTRY/MARKET - PAYMENT TYPE
SOUTH KOREA-2 PAYMENTS
ACH (2)

2/2 Items | SELECT ALL | SHOW SELECTED

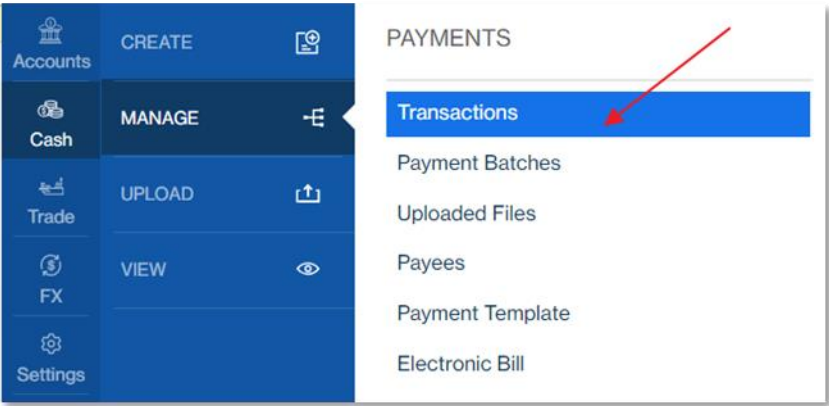
| PAYMENT REFERENCE & FILE NAME | PAYEE NAME MATCH | % REQUIRED PAYEE NAME | PAY FROM | PAY TO | % AMOUNT | % PAYMENT DATE | % PAYMENT TYPE | % STATUS |
|------------------------------------|------------------|-----------------------|--------------------------|--------------------------|-----------|----------------|----------------|---------------------------|
| <input type="checkbox"/> C00000624 | | 김준현, 김준현 | 주요은행계좌입금계좌 주요은행계좌입금계좌 | 주요은행계좌입금계좌 주요은행계좌입금계좌 | KRW 2,000 | 23/05/2023 | ACH | Batched for Authorisation |

BACK

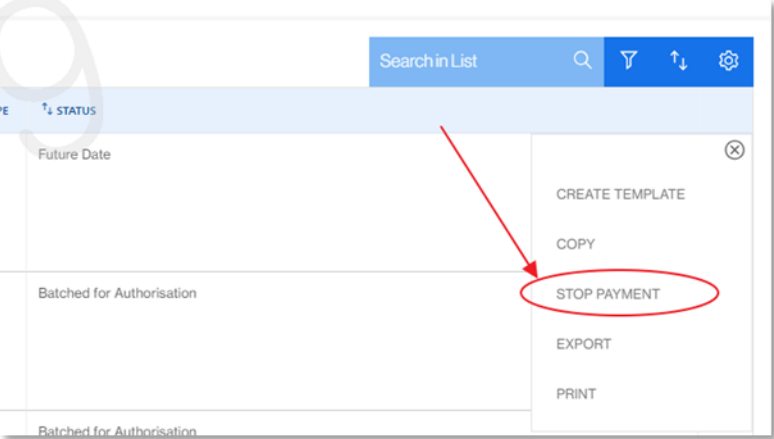
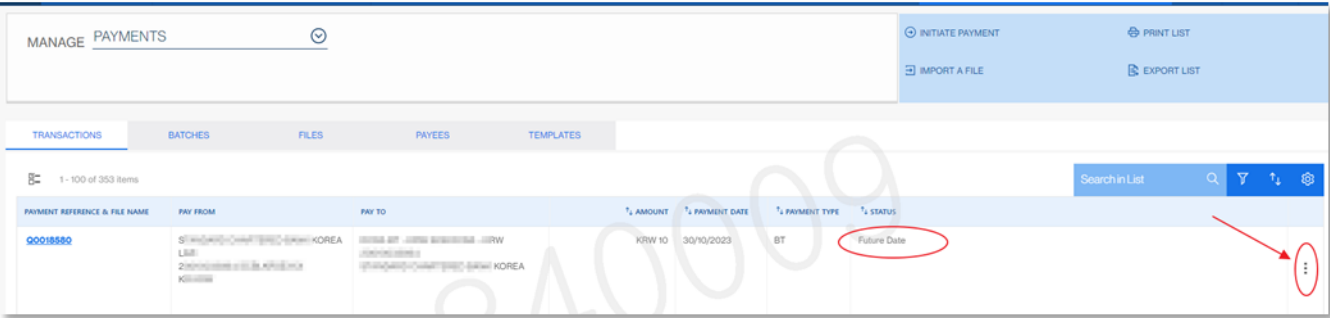
MORE ACTIONS APPROVE BATCH REJECT BATCH

10. Stop Payments

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



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



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

PAYMENT AMOUNT
10.00 KRW

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

STOP (Optional)

- The status is updated with additional information: **Initiated** below. Now, please ask your approver to approve the stop payment.

Menu

Straight2Bank

Stop Payment request 1000144 has been initiated for the payment Q0018580. Please notify the Approver user to approve the Stop Payment request through **Menu->Cash->Approve->Payments->Stop/ Cancel Requests**

Need Help?

MANAGE PAYMENTS

INITIATE PAYMENT

PRINT LIST

IMPORT A FILE

EXPORT LIST

TRANSACTIONS

BATCHES

FILES

PAYEES

TEMPLATES


1 - 100 of 353 items

Search in List

| PAYMENT REFERENCE & FILE NAME | PAY FROM | PAY TO | AMOUNT | PAYMENT DATE | PAYMENT TYPE | STATUS |
|--|---|---|--------|--------------|--------------|---|
| <div>STOP PAYMENT ></div> <div>Q0018580</div> | <div>STRAIGHT2BANK KOREA</div> <div>LIBI</div> <div>STRAIGHT2BANK KOREA</div> | <div>DC</div> <div>200</div> <div>STRAIGHT2BANK KOREA</div> | KRW 10 | 30/10/2023 | BT | <div>Future Date</div> <div>Initiated</div> |

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

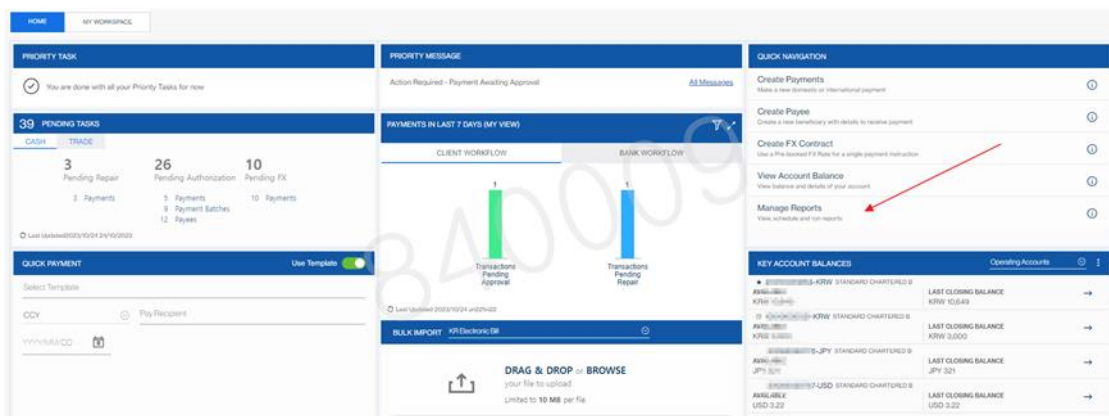
The screenshot shows the 'Accounts' menu on the left and the 'PAYMENTS' section on the right. The 'Accounts' menu has five items: 'Accounts' (with a building icon), 'Cash' (with a cash icon), 'Trade' (with a bar chart icon), 'FX' (with a dollar sign icon), and 'VIEW' (with a gear icon). The 'CASH' item is highlighted in blue. The 'PAYMENTS' section has a list of items: 'Transactions', 'Payment Batches', 'Stop/Cancel Requests' (highlighted in blue with a red arrow pointing to it), 'Payees', 'Payment Template', and 'Electronic Bill'.

- After clicked 3 dot icon  , approver can approve or reject the stop payment.

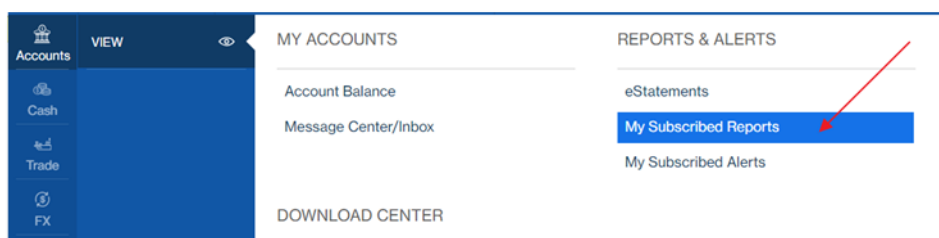
- Once done, the status is updated as **[Payment Stopped]** below. It may take few more seconds to be updated under Menu>Cash>**Manage**>Payments

| MANAGE PAYMENTS | | INITIATE PAYMENT | | PRINT LIST | | |
|--|---|---|--------|--------------|--------------|------------------------------|
| | | IMPORT A FILE | | EXPORT LIST | | |
| TRANSACTIONS | | BATCHES | | FILES | | |
| | | PAYEES | | TEMPLATES | | |
| 1 - 100 of 349 items | | Search in List | | | | |
| PAYMENT REFERENCE & FILE NAME | PAY FROM | PAY TO | AMOUNT | PAYMENT DATE | PAYMENT TYPE | STATUS |
| STOP PAYMENT 00018580 | STANDARD CHARTERED BANK KOREA LIM SCBUKRXEXXX KR KRW | D/Cash -> JCDK - KRW 2023/10/30 STANDARD CHARTERED BANK KOREA | KRW 10 | 30/10/2023 | BT | Stopped (Payment Stopped) |

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



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



- You can see the available reports under My Reports below

| MY REPORTS | |
|---------------------------|---|
| 47 Reports | |
| MY SUBSCRIBED REPORTS (6) | + |
| PRE DEFINED REPORTS (0) | + |
| POPULAR REPORTS (6) | + |
| PAYABLES (13) | + |
| RECEIVABLES (3) | + |
| WORKING CAPITAL (19) | + |

[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 |
| 4 | | RFQ Deals Report | List of all FX deals available in a particular date range. | CSV, 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]

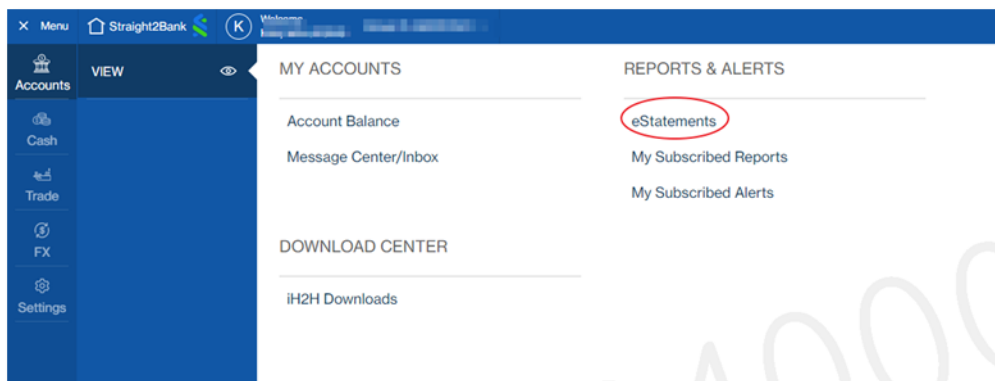
| No | Report Category | Report Name | Description | Report Format | Delivery Channel |
|----|-----------------|--|--|---------------|------------------|
| 1 | PAYABLES | Bill Payments Report - Korea | List of all bill payments that are completed in a date range | CSV, PDF | Export |
| 2 | | MT103 Confirmation 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.

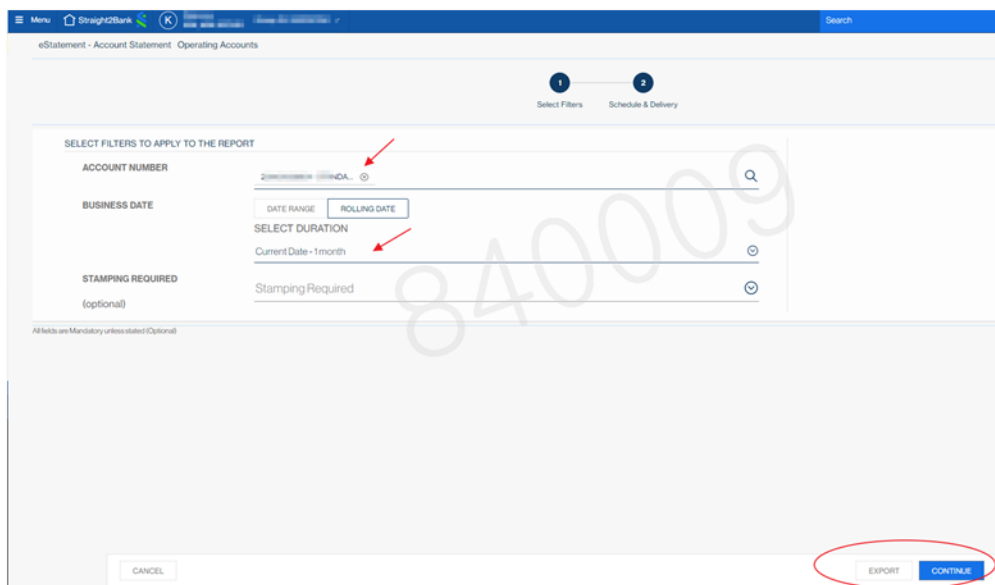
Except Bill Payments Reports under PAYABLES, please be noted that all types of reports will be sent to Message Center right after the report generation. User will find the generated reports from Message Center.



- 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.



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

CANCEL

CSV

CSV

PDF

XLS

XLSX

- 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

CANCEL

EXPORT

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

- Please go to Reports & Alert -> eStatement

Menu Straight2Bank

Accounts

Cash

Trade

FX

Settings

VIEW

MY ACCOUNTS

Account Balance

Message Center/Inbox

DOWNLOAD CENTER

iH2H Downloads

REPORTS & ALERTS

eStatements

My Subscribed Reports

My Subscribed Alerts

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



- If you click “CONTINUE”, you will be able to set up scheduler for regular generation. In this example, 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

- 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)

100

REPORT DESCRIPTION

Enter Report Description

200

USER PREFERENCE

CANCEL

BACK

SUBMIT

Your subscribed report will be named eStatement

You may modify this file name for easy identification

- 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 Adhoc as well.

| MY REPORTS | | | |
|--------------------------------|---------------------------------------|-----------------|-------------|
| 45 Reports | | | |
| MY SUBSCRIBED REPORTS (6) | | | |
| 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.



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 10billion) 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. 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 | | 01:00 ~ 23:30 | 01:00 ~ 23:30 |
| | RTGS | | 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 |
| 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 SCB (BT) | Cut-off time for BT in all FCY: 20:00 KST of payment date. | Not available |
| | | SCB to | Cut-off time for TT in all FCY: 16:30 KST of payment date. | Not available |



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|------------------------------------|--|-------------------|---|---------------|
| | | SCB (TT) | | |
| | | 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 |

□ Stop Payment Operation Hour

| Payment Type | Weekday | Weekend & Holliday 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 |



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| 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 | 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 |



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| 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 |



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| 271 | 토스증권 | TOSS SECURITIES |
| 278 | 신한금융투자 | SHINHAN INVESTMENT CORP |
| 279 | DB 금융투자 | DB FINANCIAL INVESTMENT |
| 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 |