# Straight2Bank
Korea User Guide

Contents

1. S2B Mobile Token Registration & Login

Straigt2Bank 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
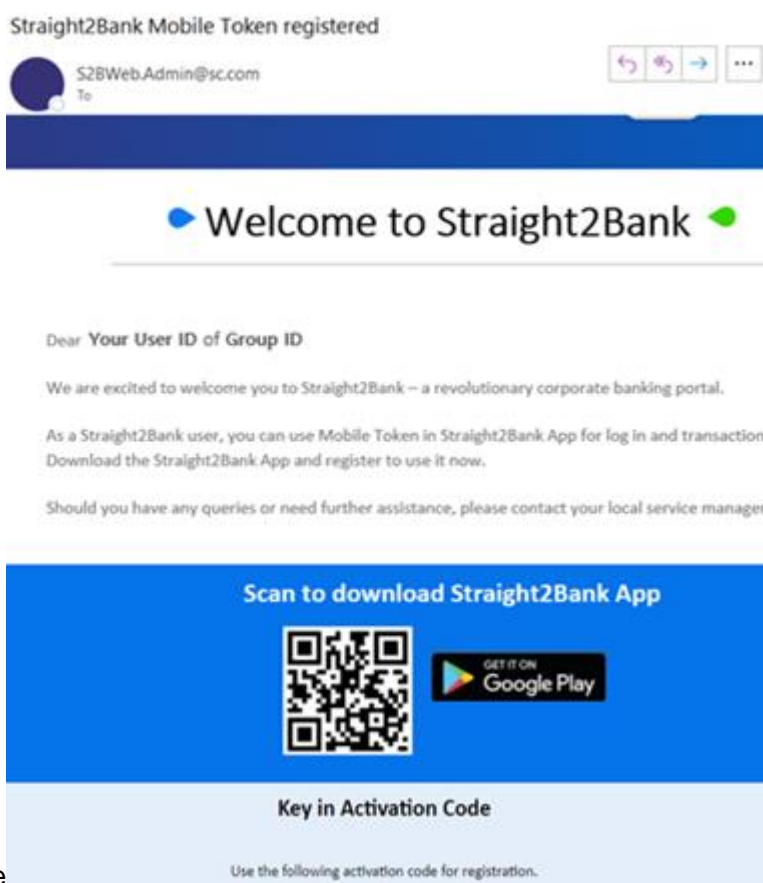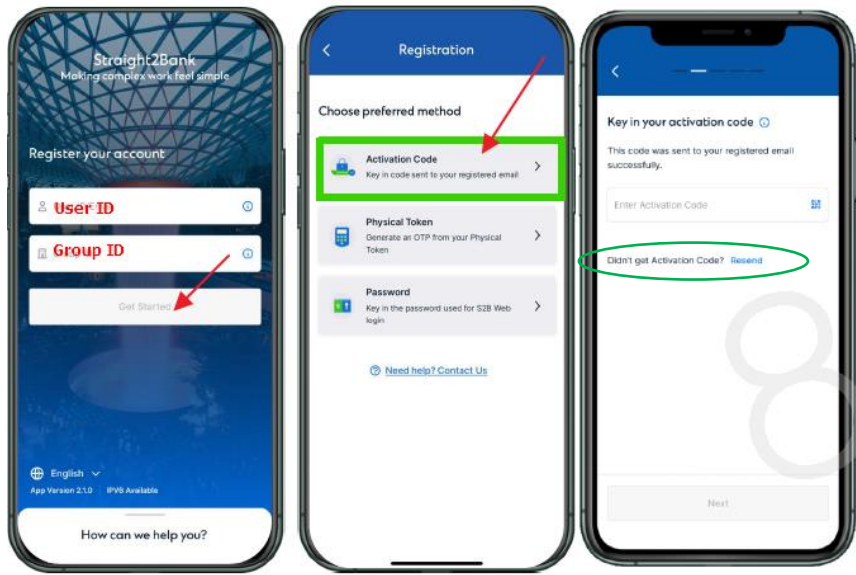

Store

After launching in the S2B Mobile App, you may start registration with 3 required information (1) Group ID, 2) User ID, 3) Activation code).
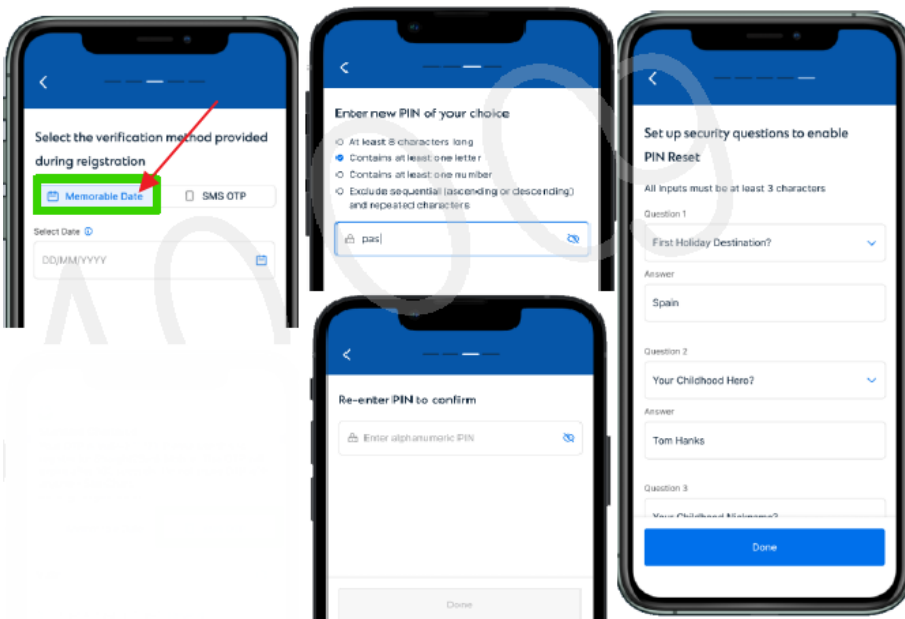
Please insert your User ID and Group ID, and click [Get Started] and select Activation Code and insert the Activation code value from your registered email.

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

Insert "Memorable date" from S2B NG Application Form.

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

4

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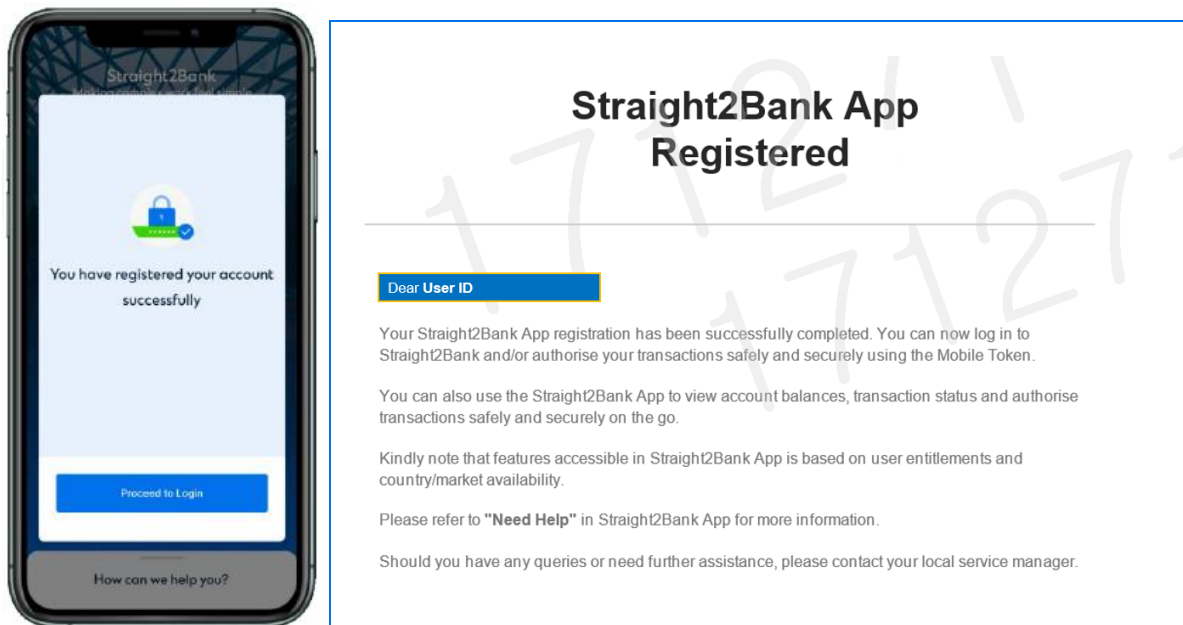
Now, it's time to login for S2B NG Web with S2B Mobile

2) Login and/or Authorize with QR code

Tap on the Digital Token Icon and click on **S2B Web Login or Approvals** by QR code

Login using Biometrics or PIN

User will be presented with the Digital Token options based on user's role and entitlements.

Use your mobile phone and scan the QR code on the S2b Web login screen. Scan QR code is **not** supported in offline mode

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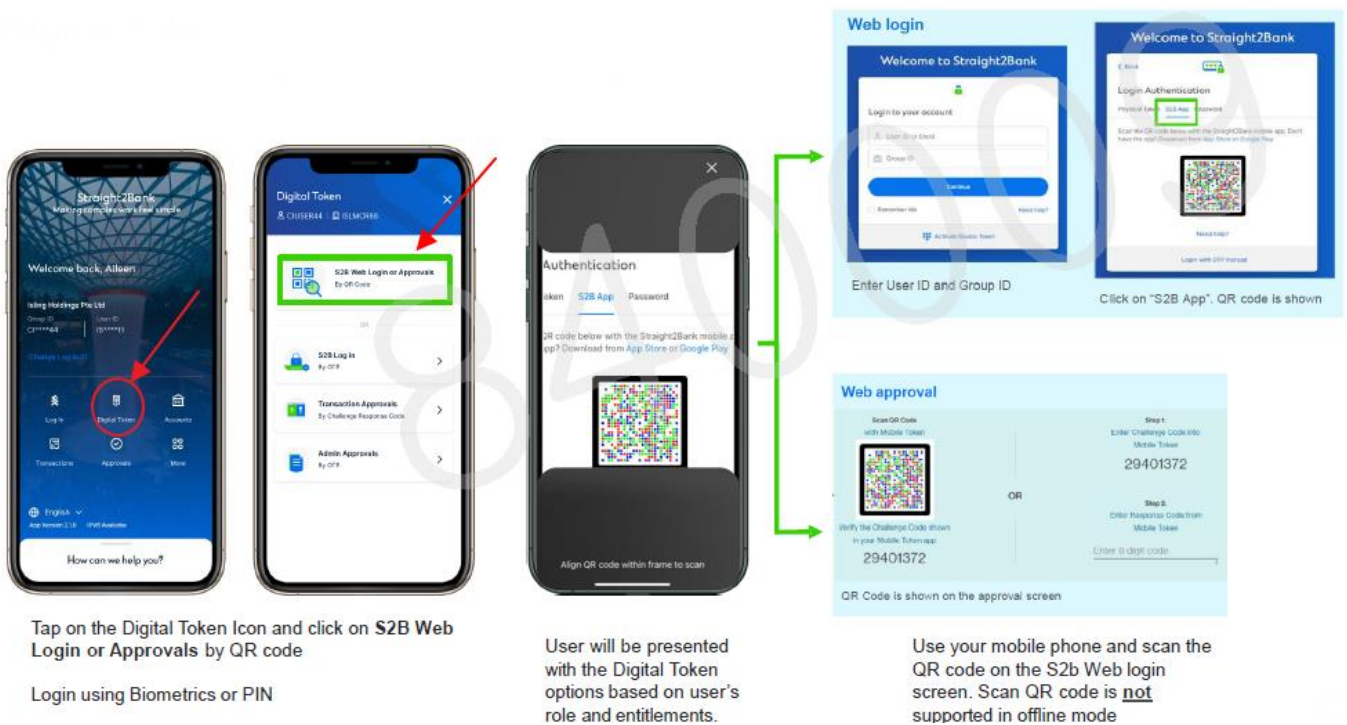
3) Login and/or Authorize with S2B Mobile OTP

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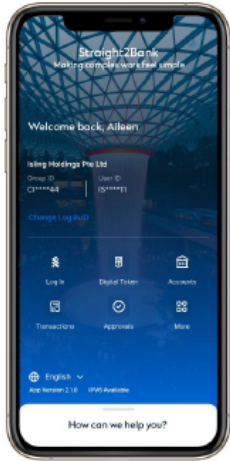
Tap on the Digital Token Icon and click on **S2B Log in** by OTP

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
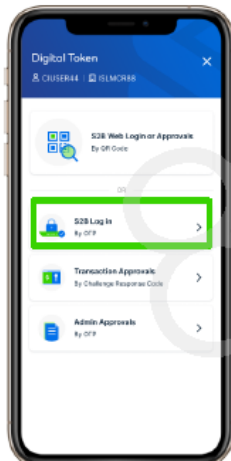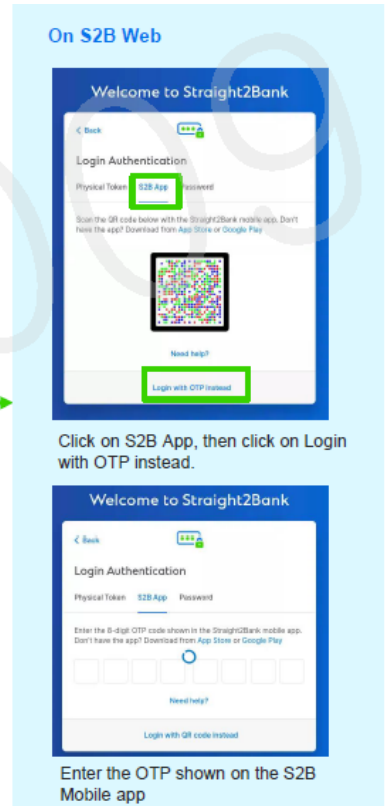
S2B Log In (By OTP) is supported in offline mode

Click on S2B App, then click on Login with OTP instead.

Enter the OTP shown on the S2B Mobile app

Digital Token
S2B Web Transactions Approval (Challenge Response Code)
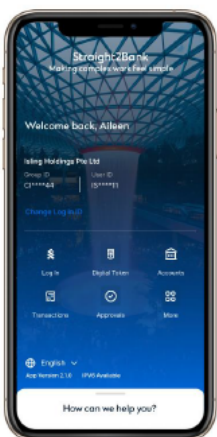
Tap on the Digital Token Icon and click on **Transaction Approvals** by Challenge Response Code

Login using Biometrics or PIN
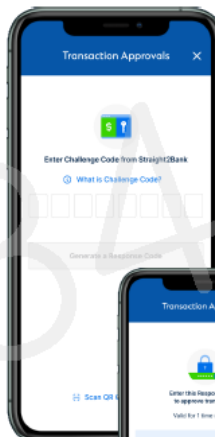
Enter challenge code from S2B web and tab on Generate a Response code.

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.

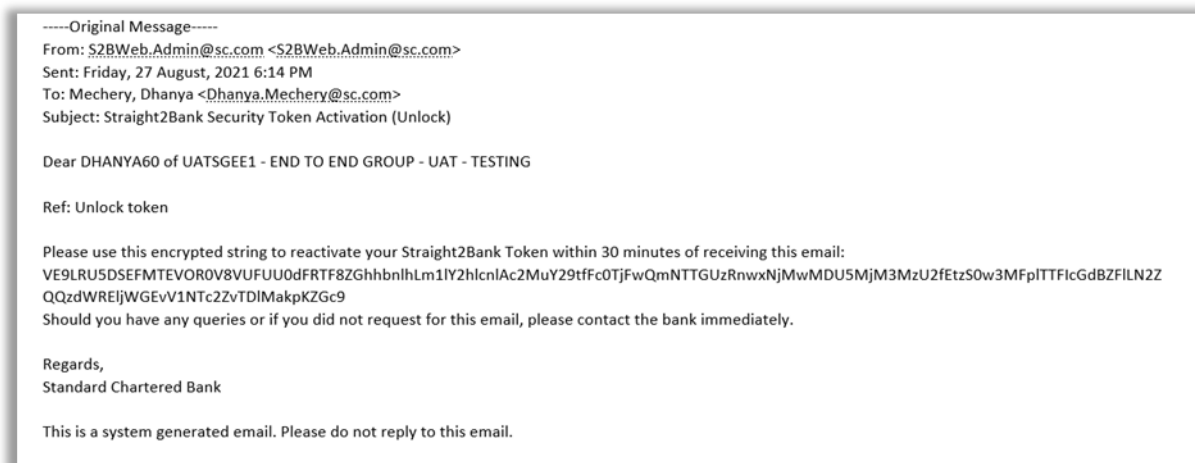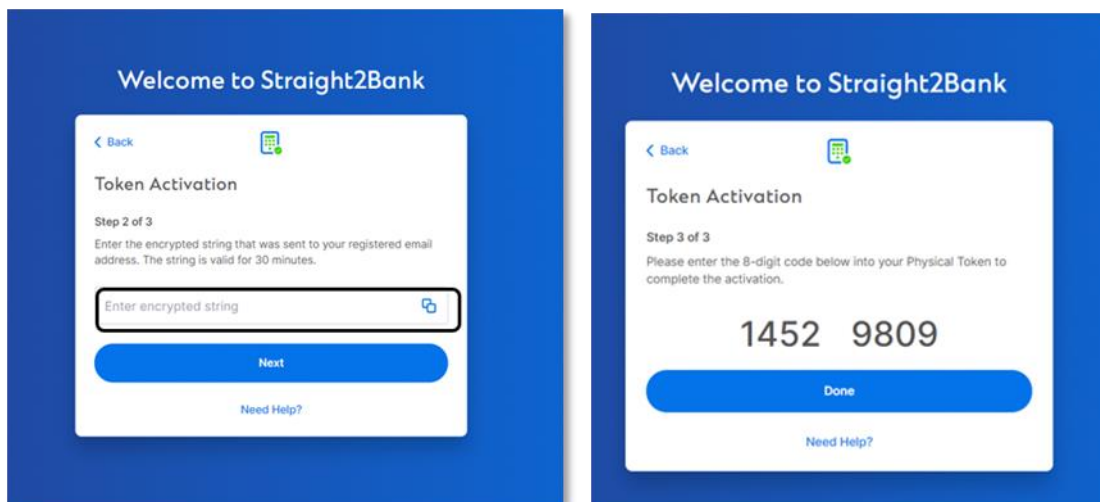1) **VASCO Token Registration & Activation**
   - Go to Straight2Bank login page for Vasco Token activation.

   - 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)

-----Original Message-----
From: S2BWeb.Admin@sc.com <S2BWeb.Admin@sc.com>
Sent: Friday, 27 August, 2021 6:14 PM
To: Mechery, Dhanya <Dhanya.Mechery@sc.com>
Subject: Straight2Bank Security Token Activation (Unlock)

Dear DHANYA60 of UATSGEE1 - 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:
VE9LRU5DSEFMTEVOR0V8VUFUU0dFRTF8ZGhhbnlhLm1lY2hlcnlAc2MuY29tfFc0TjFwQmNTTGUzRnwxNjMwMDU5MjM3MzU2fEtzS0w3MFplTTFIcGdBZFlLN2Z
QQzdWREljWGEvV1NTc2ZvTDlMakpKZGc9
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 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
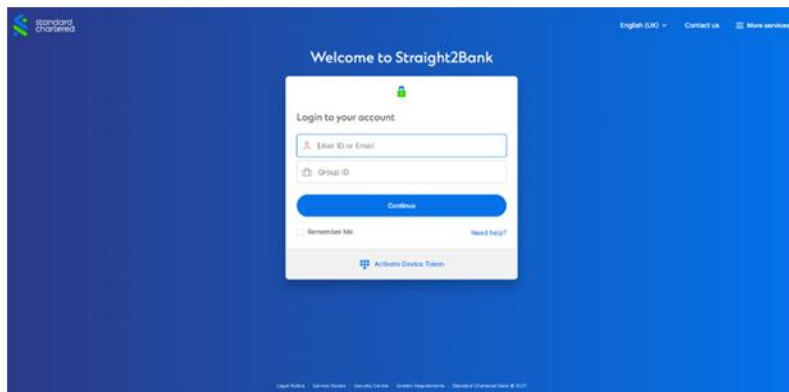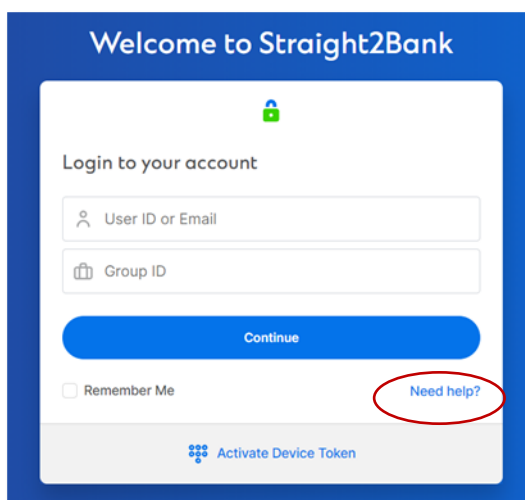
- How to generate token OTP

Note: press 'green' button again after each entry

Note: press 'green' button again after each entry

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 'APPLI'.

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
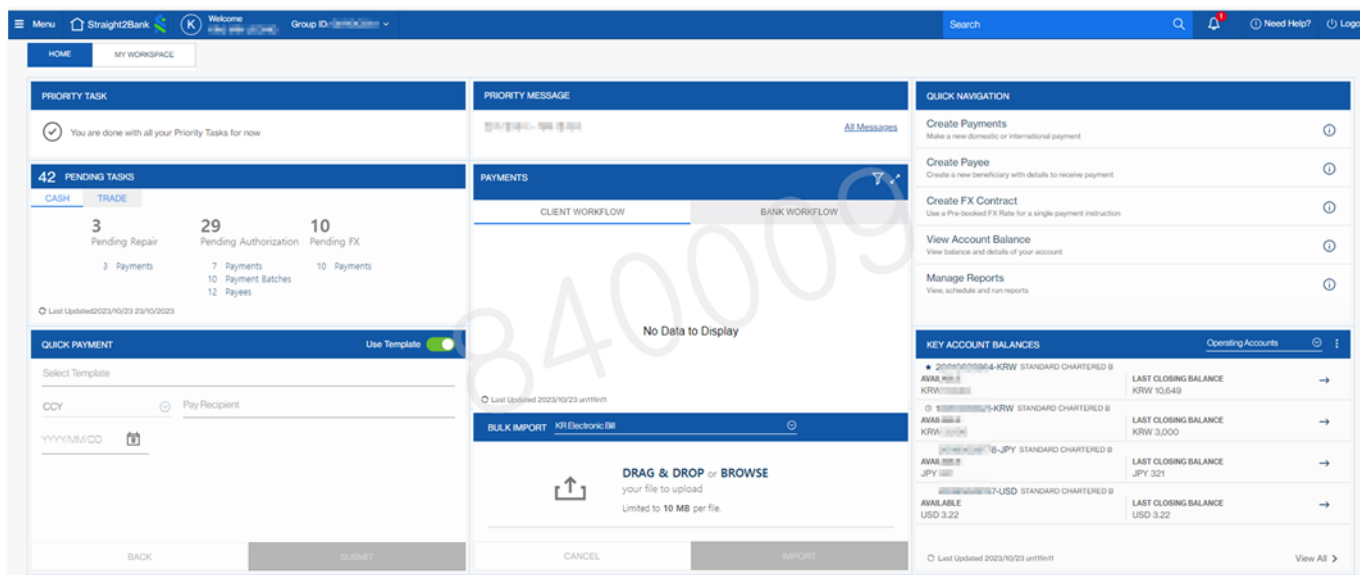Repeat your new PIN again to confirm the PIN change.

How to use mobile token (S2B App) ＋

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

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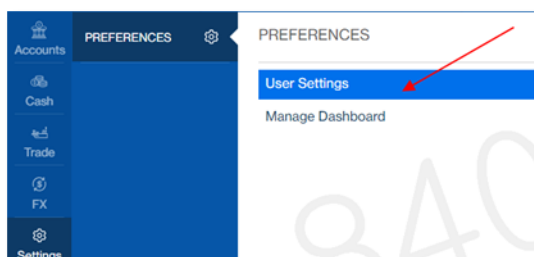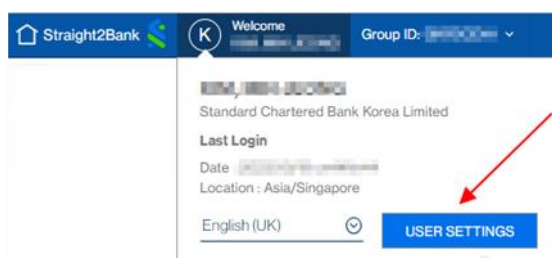
- Click [pencil icon] icon to create or change Smart Default Settings. Please see below for reference.

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.

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

OR

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

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

PAYEE INFORMATION

PAYEE NICK NAME	PAYEETEST	26
COUNTRY/MARKET	KR-South Korea	
PAYEE NAME	Payee Name	25
ADDRESS Optional	Enter address	35
		35
ZIP CODE Optional	Enter Zip Code	10
COUNTRY/MARKET Payee Residence Country/Market	KR-South Korea	
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	Payee Name	70
		80
ADDRESS Local Language	Enter address	80
		80
		80
		80
NOTES TO PAYEE Local Language	입금적요 **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	16
EMAIL ID Optional	Enter email id		255
TAX ID Optional	Enter tax id	optional		16
FAX NUMBER Optional	+82	Enter Fax Number	16

ACCOUNT NUMBER

| ACCOUNT NUMBER
(Primary Account Number) | Enter Account Number | ⓘ IBAN ⊕ | 16 | 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) |
| ACCOUNT CURRENCY | KRW | | | |

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- 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."

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

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

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

PUBLIC

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

(Sample screen: Mobile Token Authoriser)

(Sample screen: Vasco 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 > Fund Transfer.

OR

- 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.

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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-⬛⬛⬛⬛⬛⬛-KRW-STANDARD CHARTERED B-SCBLKRS EXXX-KR

🕓 STANDARD CHARTERED BANK KOREA LIMI-⬛⬛⬛⬛⬛⬛-USD-STANDARD CHARTERED B-SCBLKRSE XXX-KR

🕓 STANDARD CHARTERED BANK KOREA LIMI-⬛⬛⬛⬛⬛⬛-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	
	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.

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

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

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

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

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PUBLIC

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

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.

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SELECT FX CONTRACT   ⊗

| Q0018575 | STANDARD CHARTERED BANK KOREA ... KR | 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   Cut-Off Time   FX AMOUNT TO ALLOCATE
KRW 10   - -   KRW ⊙ 10
USD 0.01   KRW Ten Won
[EDIT]

[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)   Enter CMS Code   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
                                          24

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

CLEARING & REGULATORY INFORMATION

REMITTANCE REASON   Enter Remittance Reason (Local Language)
                      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! <u>Maximum 10 letters</u> 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   TO PAYEE   TO BANK   TO SELF   Note Please see below for fields available for each payment type.
(Optional)   IBFT: Notes to Payee 1 (ENG).
               Enter Notes   TT: Notes to Payee 1 (ENG) or 2 or both.
                                          70   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.
               Enter Notes
                                          70
               Enter Notes(Local Language)
                                          70
               Enter Notes(Local Language)
                                          70

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

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

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

- Now, the payment can be verified from PAYEE SUMMARY. Please click "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).

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

(Sample email for Alert)

- 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

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- Go to Menu>Cash>Create>Bill Payment
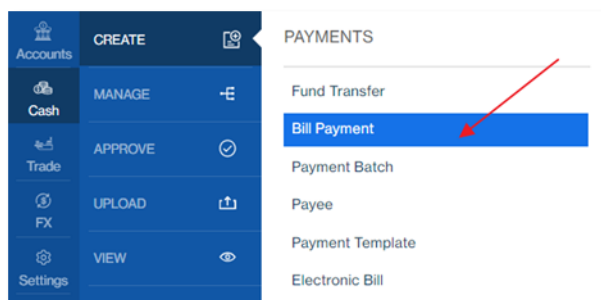
- Please select a debit account(it can be KRW account only)

- 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".

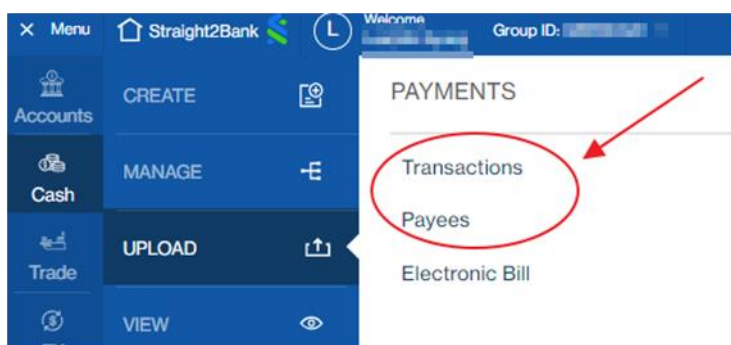- [Approver Menu] For Payment Authorization, approver needs to go to Menu>Cash>**Approve**>Transaction. (as same as general Cash Transaction)
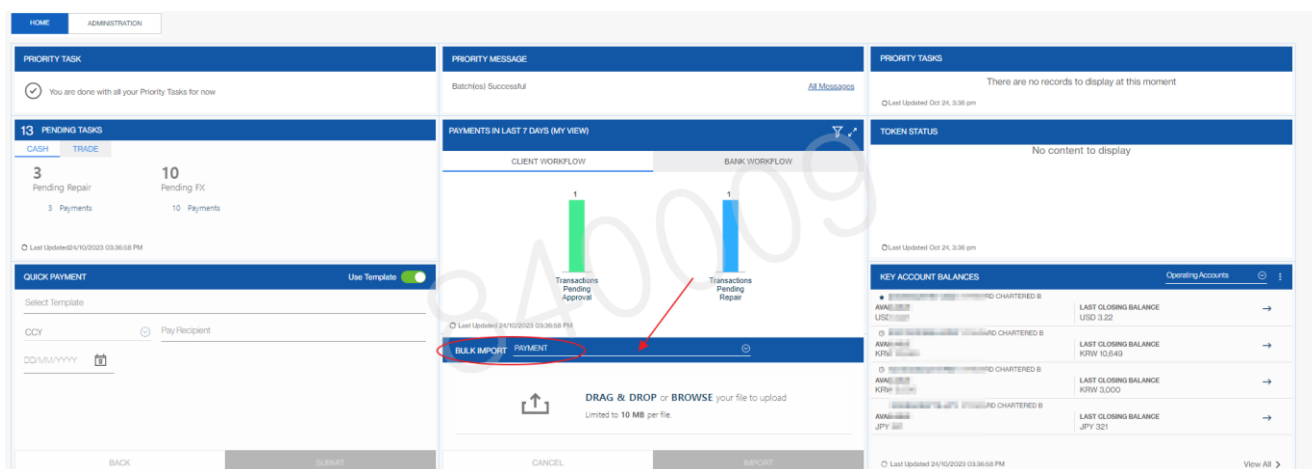
8. Bulk Import with Standard Bank Format

- 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,

- For Payees,

- 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. <u>Same debit account and value date are grouped together into a batch</u>
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

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- User can click "SELECT ALL" or select the transaction(s) and click "CREATE BATCH"

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

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

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

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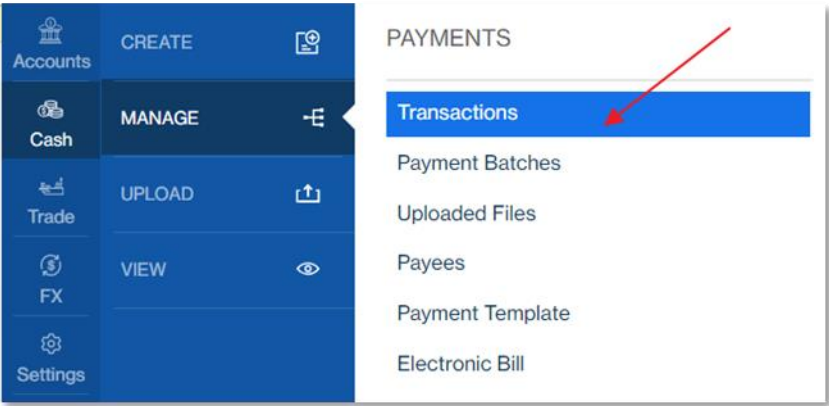
- In the menu, you may find the Future Date transaction which can be stopped.
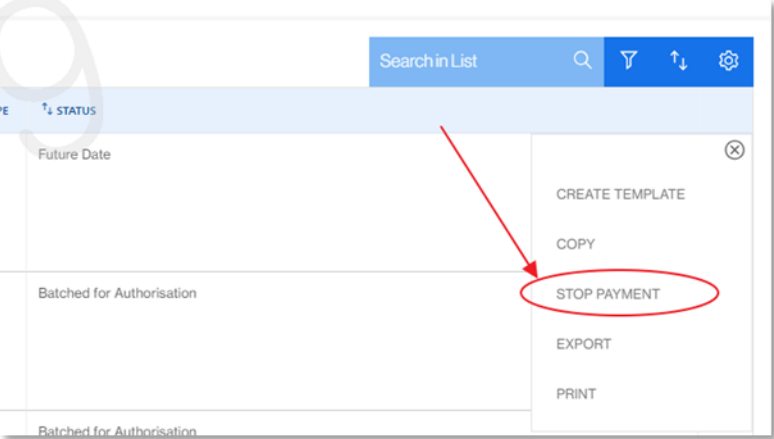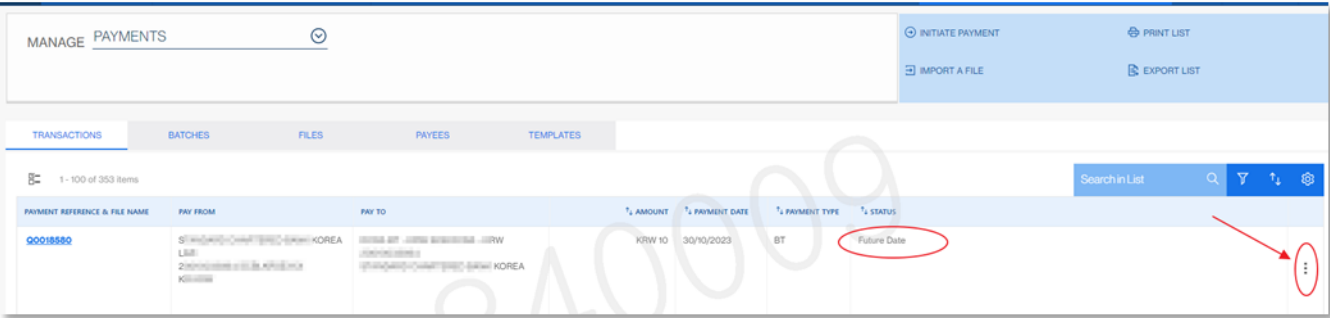
- Please review the payment detail and click "STOP PAYMENT". You may indicate the Reason to Stop as an option.

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

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

- 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

11. Report: Schedule Options & Various Report Types

- Please click "Manage Reports" on Dash Board under QUICK NAVIGATION.
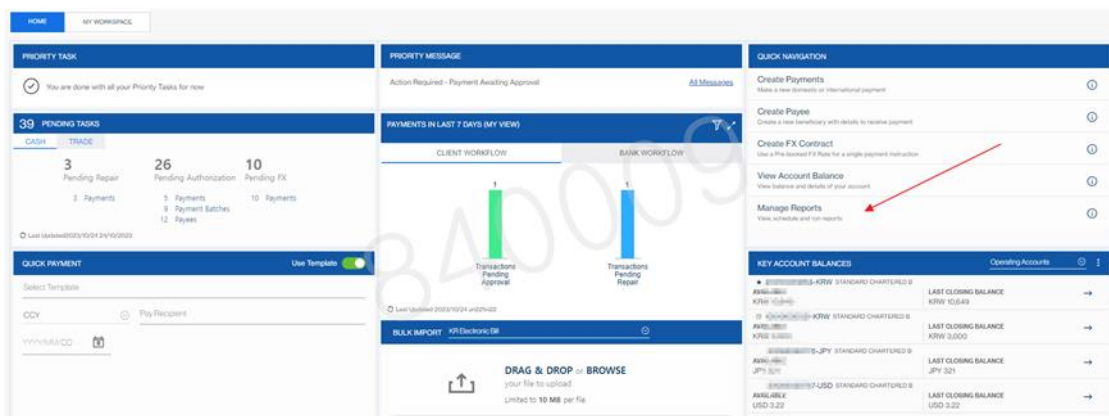
- Or, please go to Menu > Accounts > Reports & Alerts > My Subscribed Reports
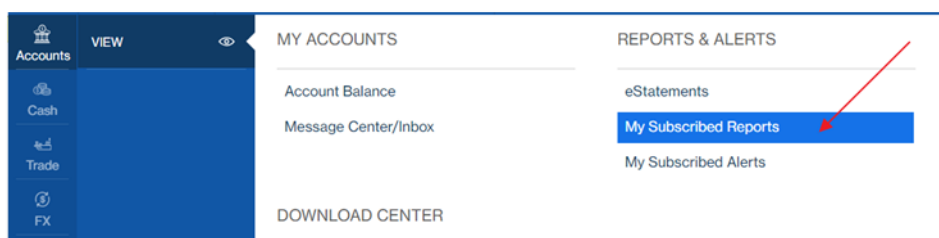
- You can see the available reports under My Reports below

[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

standard chartered

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
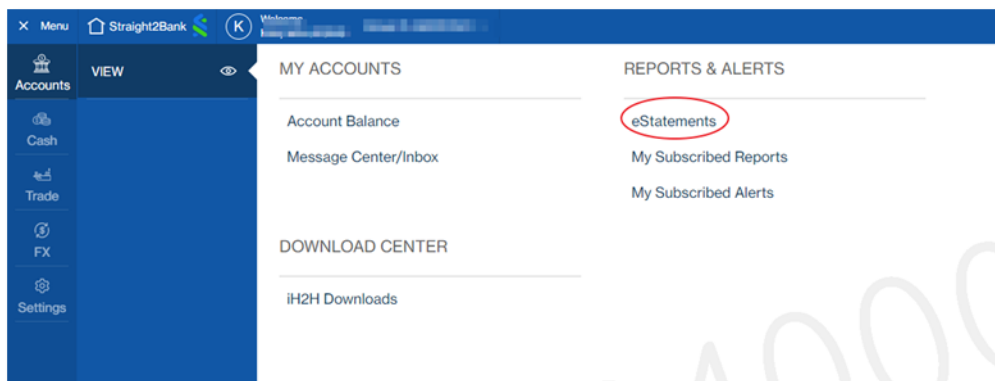
   - Please select account number(s) and duration of the report.
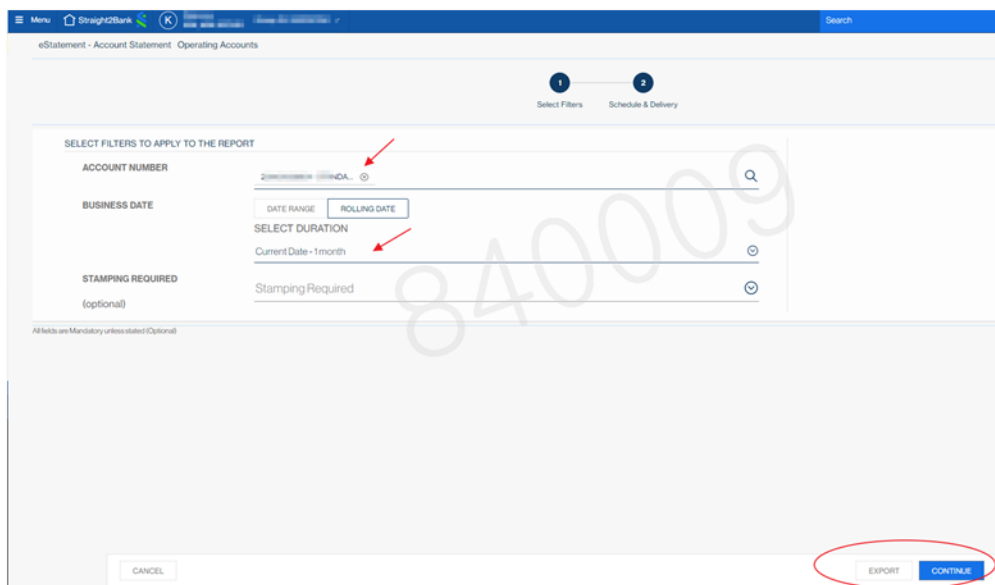
   - If you click the "EXPORT" button, you will be able to select a format as below.

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

2) How to Generate the Regular Report(example): eStatement with Schedule Function
- Please go to Reports & Alert -> eStatement

- 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.

- 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.

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 2nd 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

		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

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

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 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