



standard  
chartered

Straight2Bank

# ISO 20022 – Upgraded Cash Reporting Journey





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# 1 Overview

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

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

To align with the CBPR+ guidelines, our Cash Reporting on Straight2Bank Web has been updated along with new fields that enhances the customizability of reports along with increased transparency and interpretability.

Please go through this user guide to familiarise yourself with the ISO 20022 changes and addition of various fields on different cash reports. This document will guide you in navigating the module with step-by-step instructions and screenshots.



# 2 Getting Started

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

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

We have revamped the reporting journey by adding new fields adhering to CBPR+ guidelines. An overview of the changes is shown below.

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

- **Payable Reports:**

- All existing web-based **Payables Reports** are enhanced to support extended field length and ISO character set as per CBPR+ guidelines. Refer to [Chapter 3.1](#) for more details.
- **Consolidated Payment Items Report** will be enhanced to capture new ISO fields for enriched information as per CBPR+ guidelines. Refer to [Chapter 3.4](#) for more details.
- As part of CBPR+ guidelines, **On-Behalf-Of Payor (OBO) and Beneficiary (earlier label: Payee) details** are enhanced for added customizability for your reports. Refer to [Chapter 3](#) for more details.
- All existing **Pre-can reports** are improved to support extended field length and ISO character set as per CBPR+ guidelines. Refer to [Chapter 3](#) for more details.
- A new **Pre-can Consolidated Payment Items Report** is introduced to capture new ISO fields as per CBPR+ guidelines. Refer to [Chapter 3.5](#) for more details.
- A new event-based report for international payment **confirmation (PCR – Payment confirmation Report)** is available for processed payments and linked to respective transaction for download.
- **Korea reports** are enhanced to capture new ISO fields for enriched information as per CBPR+ guidelines. Refer to [Chapter 3.3](#) for more details.
- The same reports are made available through Accounts > View > My Subscribed Reports.

- **Working Capital Reports:**

- Existing **operating account statement (customizable)** are enhanced to capture new ISO fields for enriched information as per CBPR+ guidelines. Refer to [Chapter 3](#) for more details.

# 3 New Fields



## Overview

### 3.1 Changes to Existing Fields – Payable reports

Field Name	Existing Field Length	Updated Field Length
Payee Name	X (140)	X (140)
Fax Number	X (20)	X (30)
Local Clearing Code	X (17)	X (35)
Branch Code	X (10)	X (35)
Beneficiary Bank Name	X (35)	X (140)
Intermediary Bank Name	X (35)	X (140)
Email	X (255)	X (2048)
Contact Number	X (20)	X (35)
Payee ZipCode	X (10)	X (16)
OBO/Ultimate Debtor Name	X (70)	X (140)
Remitter Mobile Number	X (25)	X (30)
Remitter Email ID	X (255)	X (2048)

The above changes apply to all payables reports provided these data elements are chosen by the clients on their reports.

### 3.2 Operating Account Statement Report (Editable)



The existing editable version of the Operating Account Statement Report in web is getting enhanced for addition of new fields to capture additional information inline to the ISO20022 guidelines.

- **InstructionId/ClearingRef:** Unique identifier assigned to each transaction. This field captures the customer reference and system reference details.
- **Intermediary Bank Name:** This field captures the name of Intermediary Bank.
- **Intermediary Bank Details:** This field the details of Intermediary Bank like BANK SWIFT BIC and address.
- **Beneficiary Bank Name:** Name of receiving bank.
- **Beneficiary Bank Details:** This field captures the Beneficiary Bank details like, SWIFT BIC and address.
- **Remittance Information:** This fields captures the payment details or notes or beneficiary details.
- **Special Instructions:** This field captures the instruction details to next bank or beneficiary bank, provided during payment initiation.
- **Instructing Bank:** This field captures the debit bank name and SWIFT BIC details.
- **On Behalf of Payer Name:** This field captures the payor's name.
- **On Behalf of Payer Details:** This field captures the payer details like, hybrid address details.

The data field lengths are as follows:

Field Name	Max Length
InstructionId /ClearingRef	X (35)
Intermediary Bank Name	X (140)
Intermediary Bank Details	X (350)
Beneficiary Bank Name	X (140)
Beneficiary Bank Details	X (350)
Remittance Information	X (140)
Special Instructions	X (1050)
Instructing Bank	X (22)
On Behalf of Payer Name	X (140)
On Behalf of Payer Details	X (300)

### 3.3 Operating Account Statement Report (Korea, Editable)

- **[Korea Only] Payee Name:** Field Length extended to 140 characters. The length of beneficiary names will be summed up.

### 3.4 Consolidated Pay Payment Items Report (Web-Editable)



Existing Consolidated Payment Items Report is enhanced to capture the enriched transaction information as below.

- **Beneficiary AnyBIC:** Business Identification Code of receiving entity.
- **Beneficiary LEI:** Unique 20-character alphanumeric identifier code of receiving entity.
- **Beneficiary PostCode:** Receiving entity's Post Code.
- **Beneficiary TownName:** Receiving entity's Town Name
- **On-Behalf-Of AnyBIC:** Payers Business Identification Code.
- **On-Behalf-Of LEI:** Unique 20-character alphanumeric identifier code of the Payer.
- **On-Behalf-Of PostCode:** Payers Post Code.
- **On-Behalf-Of Payer TownName:** Payers Town Name.
- **Ultimate Beneficiary AnyBIC:** Business Identification Code of end receiving entity.
- **Ultimate Beneficiary Country:** End beneficiary resident country.
- **Ultimate Beneficiary EmailAddress:** End beneficiary email address.
- **Ultimate Beneficiary LEI:** Unique 20-character alphanumeric identifier code of the end beneficairy
- **Ultimate Beneficiary MobileNumber:** End beneficiary Mobile Number.
- **Ultimate Beneficiary Name:** End beneficiary Name.
- **Ultimate Beneficiary PostCode:** End beneficiary Post Code.
- **Ultimate Beneficiary TownName:** End beneficiary town name.

The data field lengths are as follows:

Field Name	Length
Beneficiary AnyBIC	X (11)
Beneficiary LEI	X (20)
Beneficiary PostCode	X (16)
Beneficiary TownName	X (35)
On-Behalf-Of Payer AnyBIC	X (11)
On-Behalf-Of Payer LEI	X (20)
On-Behalf-Of Payer PostCode	X (16)
On-Behalf-Of Payer Town Name	X (35)
Ultimate Beneficiary AnyBIC	X (11)
Ultimate Beneficiary Country	X (2)
Ultimate Beneficiary EmailAddress	X (2048)
Ultimate Beneficiary LEI	X (20)

Field Name	Length
Ultimate Beneficiary MobileNumber	X (35)
Ultimate Beneficiary Name	X (140)
Ultimate Beneficiary PostCode	X (16)
Ultimate Beneficiary TownName	X (35)

### 3.5 Consolidated Pay Payment Items Report (Pre-Canned)



A new Precanned report Consolidated Payment Items Report has been introduced. The report will capture the enriched ISO data in addition the existing payment fields.

- **On-Behalf-Of Payer TownName:** Payers Town Name.
- **On-Behalf-Of Payer Country:** Payor's country
- **On-Behalf-Of Payer Country:** Payors resident country.
- **Ultimate Beneficiary Name:** End beneficiary Name.
- **Ultimate Beneficiary Country:** End beneficiary residing country.
- **Beneficiary Country:** Receiving entity's country.
- **Beneficiary Country:** Receiving entity's resident country.

The data field lengths are as follows:

Field Name	Length
On Behalf of Payer Town Name	X (35)
On-Behalf-Of Payer Country	X (2)
Ultimate Beneficiary Name	X (140)
Ultimate Beneficiary Country	X (2)
Beneficiary Country	X (2)



# 4 Subscription Journey



## Overview

As part of ISO 20022 implementation, additional fields have been added for increased transparency and interpretability, complying with ISO20022.

The below section defines improved Subscription Journey with step-by-step instruction and screenshots along with highlighting the locations of these new fields as part of ISO 20022 implementation.

**Note:** For subscribing to the pre-canned version of the Consolidated Payment Items Report, please refer to the CADM onboarding process for configuration.

## 4.1 Subscribing to the revamped Consolidated Payment Items Report (Web-Editable) on Straight2Bank

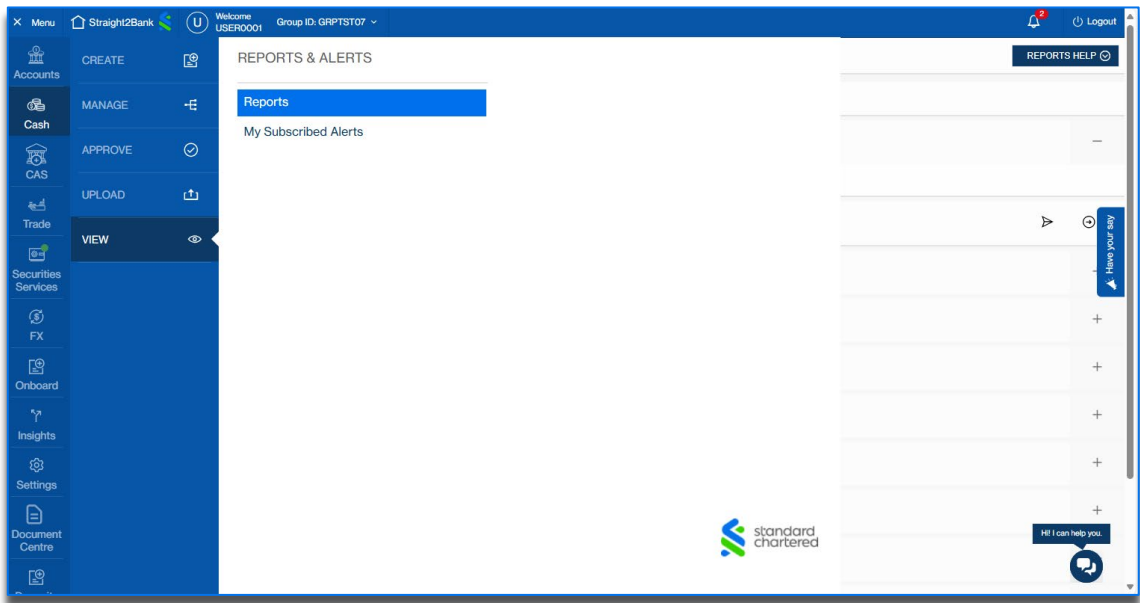
### 4.1.1 Navigating to the Report

#### 4.1.1.1 Logging in to Straight2Bank

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

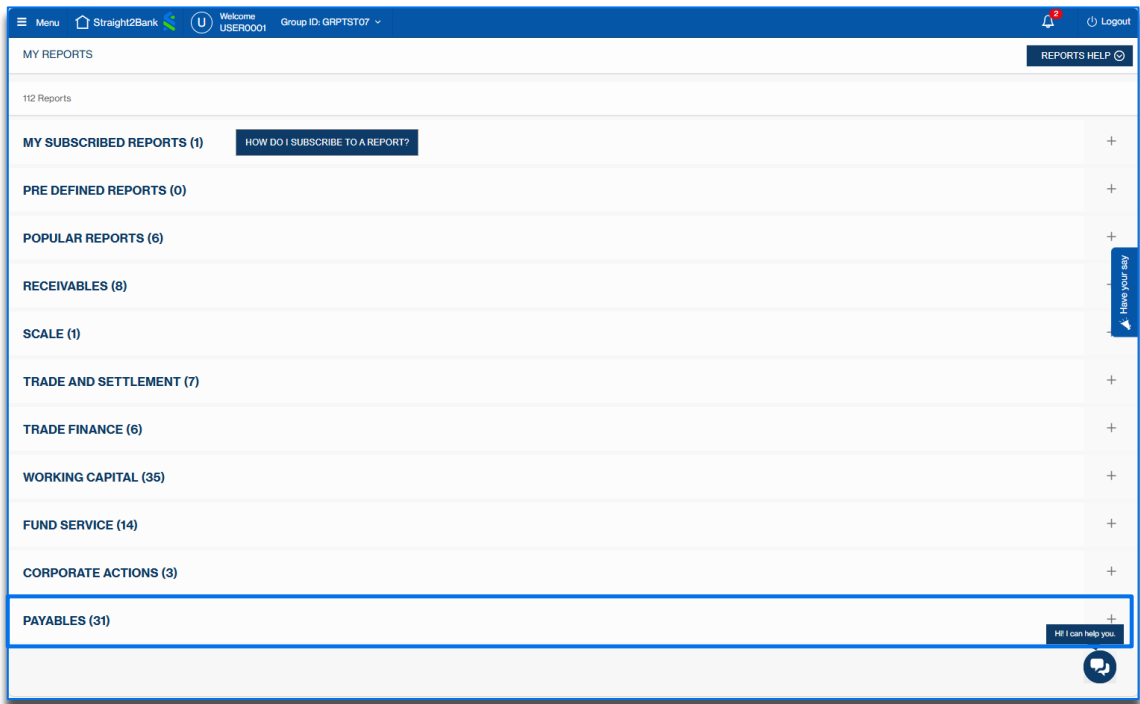
4.1.1.2 Navigate to the Cash Reports module under the Cash menu

- Accessing the Menu from the top left, select Cash > View > Reports.



4.1.1.3 Navigate to the Consolidated Payment Items Report

- Navigate and expand the 'PAYABLES' tab.



- Select the **editable** version of the report

PAYABLES (31)			
REPORT NAME	REPORT CATEGORY	SCHEDULE STATUS	REPORT TYPE
A2 Forms and FEMA Declaration Report replicating A2 & FEMA declaration forms meeting IN regulatory requirements for TT payments	Payables Payment transactions	-	Standard
AccountInterestStatement Report	Payables Payment transactions	-	Standard
Application for Fund Transfer and/or Cross-border RMB Declaration Report for China S2B OTT clients, to replicate paper based application form for fund transfer as mandated by country regulations.	Payables Payment transactions	-	Standard
Batch Details Report	Payables Payment transactions	-	Editable
Bill Payments Report - Korea List of all bill payments that are completed in a date range	Payables Payment transactions	-	Standard
Consolidated Payment Items Details of all payment transactions initiated in a date range.	Payables Payment transactions	-	Editable
Consolidated Statement Buyer This report provide the information at buyer level before maturity date	Payables Payment transactions	-	Standard

4.1.1.4 Customizing the Consolidated Payment Items Report with new fields

MenuStraight2BankWelcome USER0001Group ID: GRPTST07Logout

Consolidated Payment ItemsPayment transactions

123Data EnrichmentPreviewSchedule & Delivery

REPORT CUSTOMISATION HELP

DEBIT DATE

AVAILABLE DATA ELEMENTS

Invoice Details

Tax and Discount Details

On behalf of Details

Beneficiary Details

Transaction Details

Transaction Dates

Transaction Amount Details

Bill Payment

Ultimate Beneficiary Details

Debit Account	Payment Ref	Channel/ Payment Type	Debit Date	Paym

Please refine reporting filters if no data is found.

CANCELCONTINUE

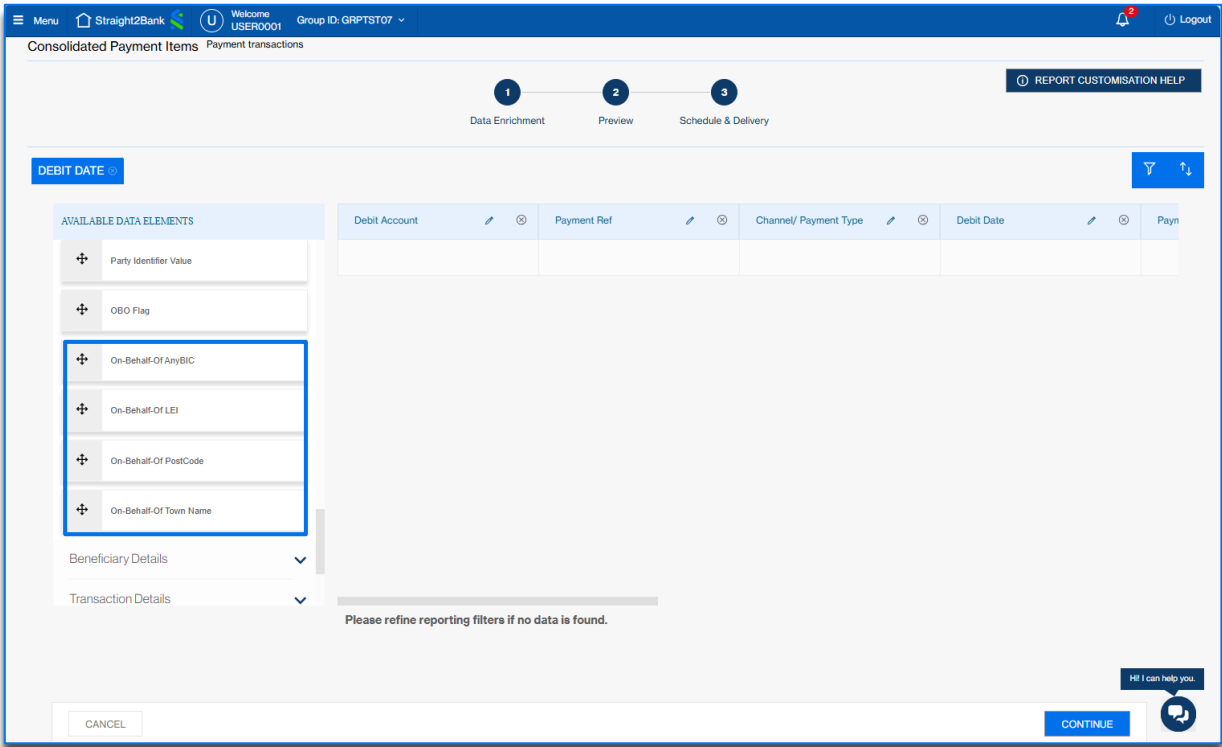
**Note:** To customize your report, simply drag and drop the desired field names from the `AVAILABLE DATA ELEMENTS` on the left, to the table on the right.

The order of Individual columns within the table can also be rearranged for greater customizability.

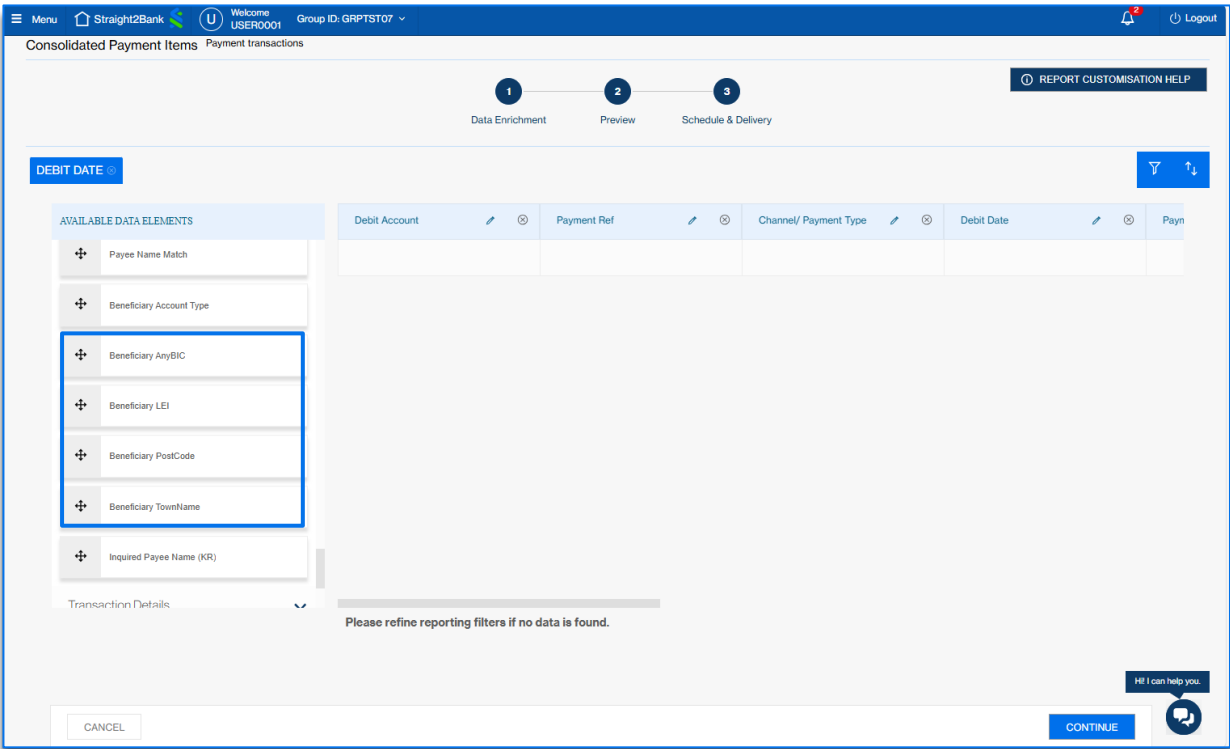
4.1.2 New Fields

4.1.2.1 New On-Behalf-Of Fields

- 4 new fields at the bottom of the dropdown button.

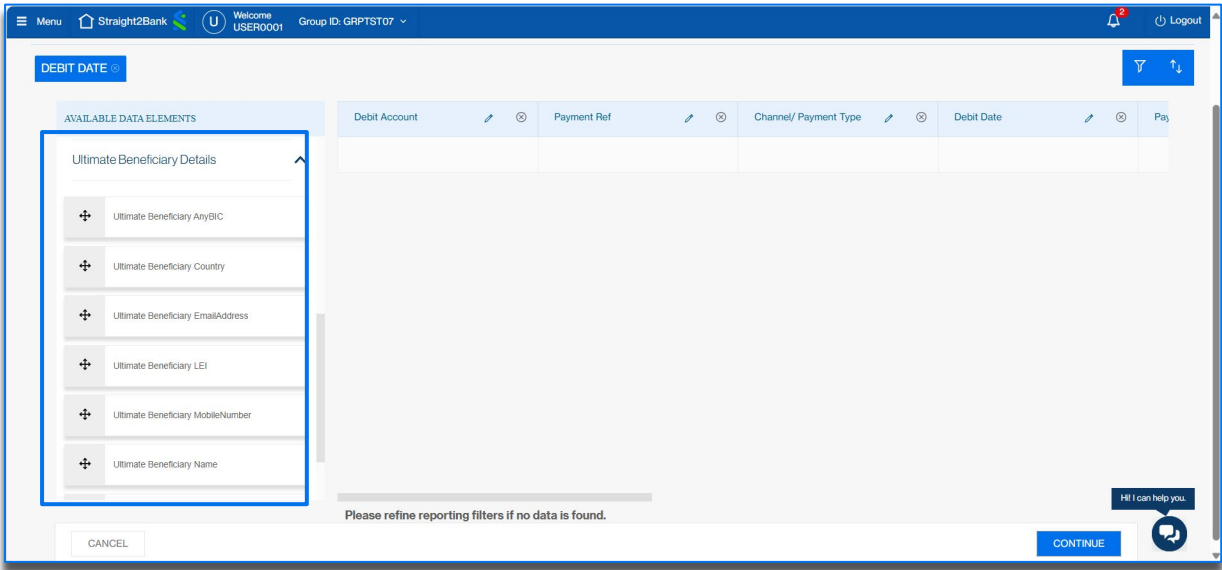


4.1.2.2 New Beneficiary Fields

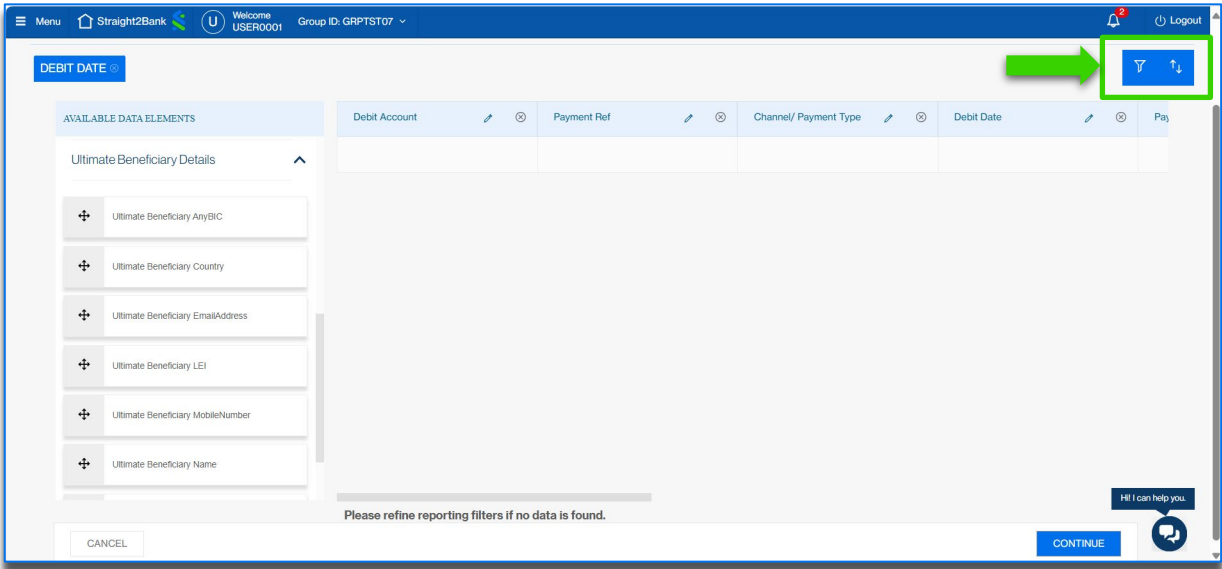


4.1.2.3 New Ultimate Beneficiary Fields

- An entirely new tab that contains 8 new fields

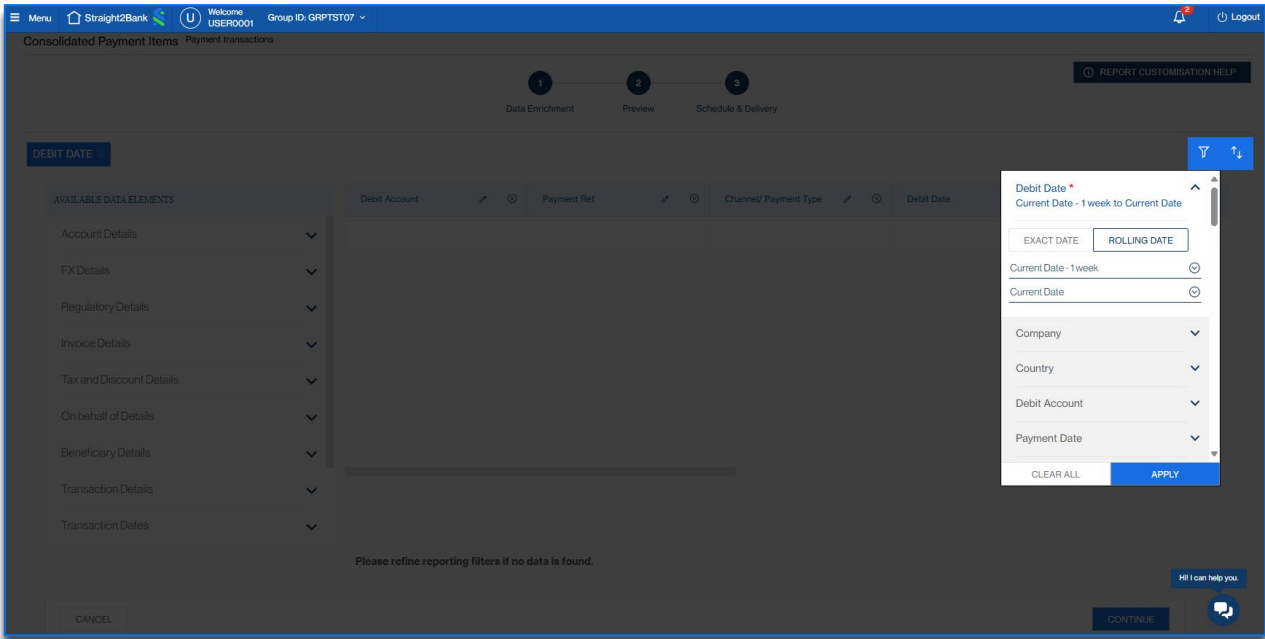


4.1.3 Filter and Sort Functions



**Note:** To open the filter/sort menu, click on their respective buttons on the top right. To close, click their respective buttons again.

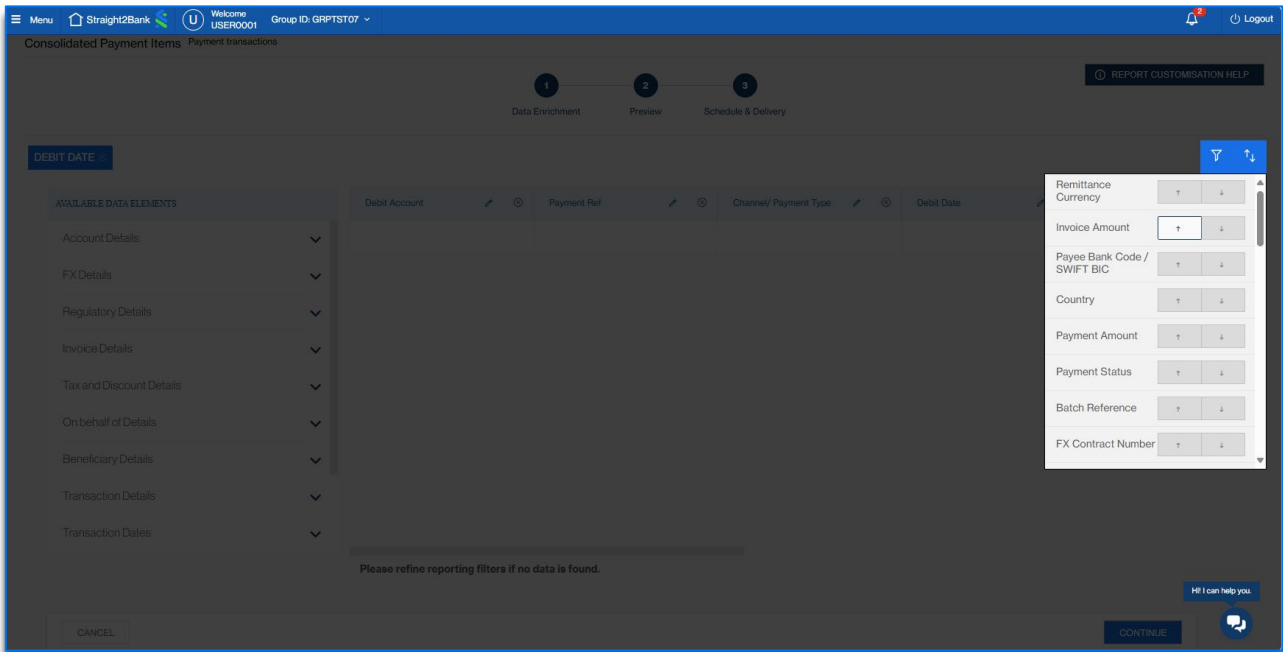
4.1.3.1 Filter



**Note:** The `Debit Date` field in the filter function must be filled in before proceeding to preview the report. In the above example, the filter is set to show transactions from the past 7 days.

The filter function offers extensive customizability, allowing the crafting of bespoke reports for every use case.

4.1.3.2 Sort



Selecting the arrows will sort the report in the corresponding order. Multiple filters can be layered for enhanced customizability.



4.1.4 Scheduling Delivery

MenuStraight2BankWelcome  
USER0001Group ID: GRPTST07Logout

Consolidated Payment ItemsPayment transactions

3

✓Data Enrichment

✓Preview

Schedule & Delivery

DELIVERY CHANNELS

SELECT DELIVERY OPTION

☒ EMAIL

Select format

⌵

☒ H2H

Select sub-channel

⌵

☒ MESSAGE CENTER

Select format

⌵

DELIVERY SCHEDULE

FREQUENCY

DAILY

⌵

DURATION

START DATE

18/06/2025

📅

END DATE

18/07/2025

📅

Wed, 18th Jun 2025

Fri, 18th Jul 2025

SELECT A TIMEZONE

(GMT+08:00) - Kuala Lumpur, Singapore

⌵

PREFERRED TIME

00:00 AM

⌵

☐ Include Weekends & Holidays  
(Holidays and we

☐ Notify if the re

CANCEL

BACK

SUBMIT

Hi I can help you.

MenuStraight2BankWelcome  
USER0001Group ID: GRPTST07Logout

REPORT NAME

REPORT NAME

Consolidated Payment Items

Enter report name (optional)

100

REPORT DESCRIPTION

Enter Report Description

200

USER PREFERENCES

CUSTOM REPORT NAME

CUSTOM REPORT NAME

25

EMAIL

SELECT RECIPIENTS

Search by name, user ID or email address registered by your organisation's administrator.

USER0001 - USER0001

🔍

EMAIL SUBJECT LINE

Consolidated Payment Items

75

EMAIL BODY

Consolidated Payment Items

CANCEL

BACK

SUBMIT

Hi I can help you.

Your subscribed report will be named Consolidated Payment Items. You may modify this file name for easy identification.

**Report Name & User Preferences:** These sections are optional section where clients can rename their report and provide a brief description for personalization and identification.

**Email:** This section will only appear if clients select `Email` as a Delivery Channel above. This section is used to include recipients, email subject, and email body.

4.1.5 Viewing Subscription

- Upon clicking the submit button, the subscription process is completed. Clients can revisit the subscribed reports page by following the path: Menu, Cash, View, Reports, My Subscribed Reports.
- Clients will receive their report through the selected Delivery Channel(s) according to the specified schedule.

MenuStraight2BankWelcome USER0001Group ID: GRPTST07Logout

MY REPORTS

REPORTS HELP

113 Reports

MY SUBSCRIBED REPORTS (2)

HOW DO I SUBSCRIBE TO A REPORT?

REPORT NAME	REPORT CATEGORY	SCHEDULE STATUS	REPORT TYPE		
Consolidated Payment Items	Payables Payment transactions	-	Editable	>	⊖
Consolidated Payment Items	Payables Payment transactions	EXPIRED ON:07-JUN-25	Editable	>	⊖

PRE DEFINED REPORTS (0)

POPULAR REPORTS (6)

RECEIVABLES (8)

SCALE (1)

TRADE AND SETTLEMENT (7)

TRADE FINANCE (6)

WORKING CAPITAL (35)

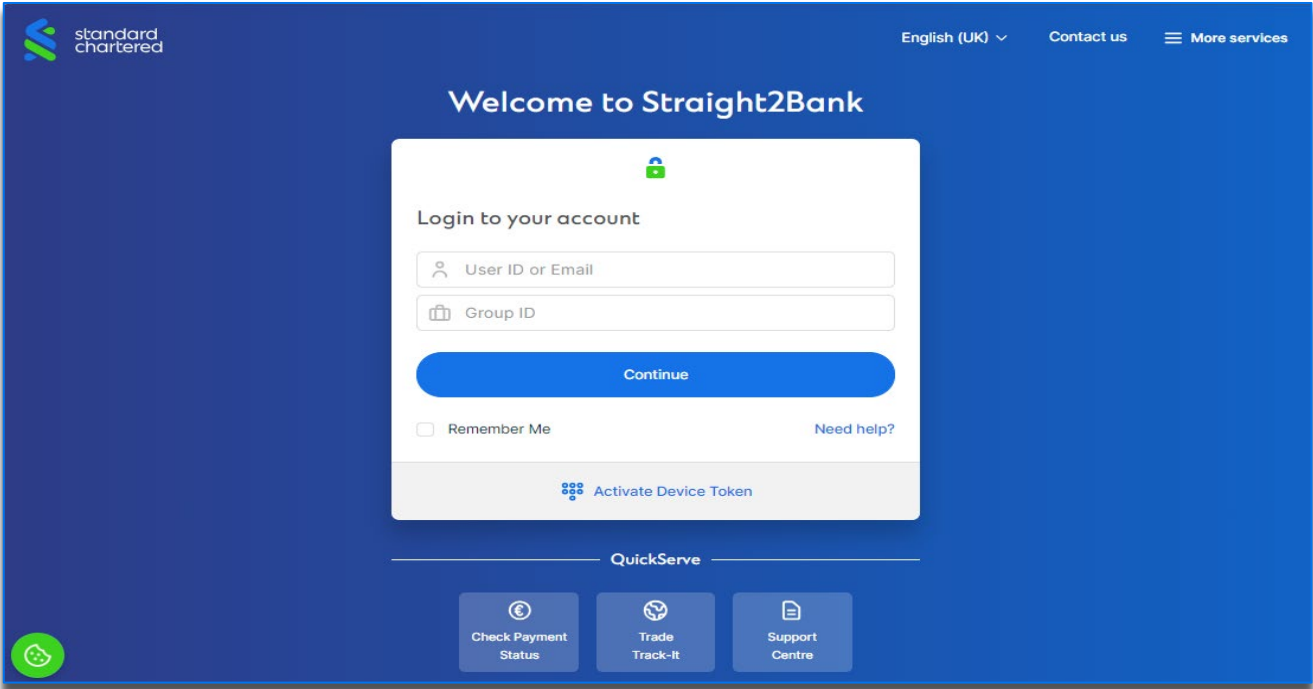
FIND SERVICE (14)

Hit I can help you.

## 4.2 Subscribing to the Operating Account Statement Report (Web-Editable) on Straight2Bank

### 4.2.1 Logging in to Straight2Bank

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



### 4.2.2 Navigate to the Operating Account Statement Report on Straight2Bank

- From the top left menu button: Cash > View > Reports > Working Capital > Operating Account Statement.
- Click on the gear icon to access the **editable** version of the report.

Menu	Straight2Bank	Welcome USER0001	Group ID: GRPTST07	Logout
Operating Account Report giving details of operating account	Working Capital Operating Accounts	-	Editable	
Operating Account Balance History Report providing account balance details for a particular date or date range.	Working Capital Operating Accounts	-	Editable	
Operating Account Consolidated Statement Report giving a summary of transactions in a consolidated statement format for an operating account in a date range.	Working Capital Operating Accounts	-	Standard	
Operating Account Details Report giving details of operating account	Working Capital Operating Accounts	-	Editable	
Operating Account Statement Report giving a summary of transactions in a statement format for an operating account in a date range.	Working Capital Operating Accounts	-	Editable	
Operating Account Transaction Details A report giving details of transactions processed on an operating account in a date range.	Working Capital Operating Accounts	-	Editable	
Passbook Title Page Report Report containing the title page of a passbook account	Working Capital Operating Accounts	-	Standard	
Virtual Account Passbook Title Page Report-Korea Report containing the title page of a Virtual Account Passbook.	Working Capital Operating Accounts	-	Standard	
Withholding Tax Receipt Issuance Report containing the receipt for withholding tax levied on interest earned on saving deposits	Working Capital Operating Accounts	-	Standard	
reportcatalogue.text.R00111-name reportcatalogue.text.R00111-desc	Working Capital Operating Accounts	-	Editable	

# 5 Payment Confirmation



## Overview of the New Payment Confirmation Report

In view of the migration towards ISO20022, a new Payment Confirmation Report has been crafted as an improvement over the traditional MT103.

Key fields will now be printed succinctly in a human-readable format, transforming the efficiency and process of payment verification and validation.

- The New Payment Confirmation Report is to **replace** the existing MT103 message.
- **Features a more transparent and intuitive output of payment details.**
- **Tag numbers replaced with human-readable text.**
- The report is generated using information derived from MT103 with the inclusion of additional useful fields.

# 6 Sample Reports

## 6.1 Sample of Payment Confirmation Report



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### Payment confirmation report

Message type: ISO 20022 equivalent of MT103

Outgoing Telegraphic Transfer

Bank reference	1234567890	Instructed amount
Customer reference	010203458365034	USD 3,000,000.00
UETR	XXXXXXXX-XXXX-XXXX-XXXXXXXXXXXX	Settlement amount
		EUR 2,817,960.00

### Payment summary

Payment type	Telegraphic Transfer (TT)	Charges	Beneficiary (CRED)
Value date	29 February 2025		

Purpose of payment	XXXXXXXXXXXXXXXXXXXX
Remittance details	XXXXXXXXXXXXXXXXXXXX

### Payer details

Account name	XXXXXXXXXXXXXXXXXXXX	Account no.	XXXXXXXXXXXXXXXXXXXX
Company name	XXXXXXXXXXXXXXXXXXXX	Bank country/ market	XX - XXXXX
Bank name	XXXXXXXXXXXXXXXXXXXX XXXXXX	Bank code	XXXXXXXX
Address line 1	XXXXXXXXXXXXXXXXXXXX XXXXXXXXXX	Address line 2	XXXXXXXXXXXXXXXXXXXX

### Beneficiary details

Account name	XXXXXXXXXXXXXXXXXXXX	Account no.	XXXXXXXXXXXXXXXXXXXX
Bank name	XXXXXXXXXXXXXXXXXXXX	Bank code	XXXXXXXX
Address line 1	XXXXXXXXXXXXXXXXXXXX	Address line 2	XXXXXXXXXXXXXXXXXXXX

Track this payment status instantly on  
Straight2Bank, without logging in.

1. Visit the Straight2Bank login page on web
2. Click the "Check Payment Status" button
3. Enter your UETR to get the latest status

Generated on 24 Apr 2025 01:29:22 HKT by XXXX XXX

This report is computer-generated and does not require a signature

Page 1 of 1

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