



Service Guide

Electronic Banking and other Channel Services



1. Introduction

- 1.1 This Service Guide outlines certain operational, procedural, technical or other parameters, conditions or requirements with regards to the Bank's electronic banking and other Channel services.
- 1.2 Availability of any Service may vary by Service Location and the provision of each Service is subject to the Bank's approval. Provision of one or more Services does not require the Bank to provide You with any other Service. The provision of any Service may require the execution and delivery of additional documentation.
- 1.3 Please read this Service Guide together with the Standard Terms and/or other applicable terms and conditions. Capitalised terms used which are defined in the Standard Terms shall have the same meanings set out in the Standard Terms.
- 1.4 Electronic banking and other Channel services can only be used in conjunction with product services such as cash management, trade finance, securities services and other banking services.
- 1.5 You will be unable to access our Services during periodic scheduled maintenance. The Bank will provide reasonable notification of such periodic scheduled maintenance through the Straight2Bank Web message centre.
- 1.6 The Bank's customer service contact details for each Service Location can be found in <https://s2b.standardchartered.com>.
- 1.7 Users must follow the security guidelines set out in <https://www.sc.com/en/support-centre/security-centre>.

2. Straight2Bank Web

What is this Service?

- 2.1 Under this Service, the Bank provides an internet portal called Straight2Bank for You and Your Users to give Instructions to the Bank and to receive reports.
- 2.2 Straight2Bank can be accessed through the web or a mobile application.
- 2.3 Straight2Bank is an integrated portal that supports cash management, trade finance, securities service and other banking services.

How to use this service

- 2.4 You must have provided a duly certified copy of resolutions of Your board of directors (and any other governing body as required under Your constitutional documents) accepting the use of electronic banking (such as Straight2Bank Web) and/or other Channel services, and completed the Straight2Bank Set Up forms including the following information:
 - details of the services supported by Straight2Bank;
 - details of Users and Authorised Persons;
 - authorisation matrix rules for transaction limits; and
 - administration preferences.
- 2.5 For login to Straight2Bank, each User will be provided credentials which is securely managed with an Electronic Key.
- 2.6 All Instructions will need to be digitally signed and supported by an Electronic Key before they are sent to the Bank.
- 2.7 Instructions can be sent to the Bank in the following manner:
 - manual entry on web or template; and/or
 - bulk upload using a Bank compatible format.
- 2.8 You may be able to convert certain file types using a file conversion tool in Straight2Bank into a Bank compatible format.
- 2.9 Users can choose to view reports online or have such reports delivered to them via email or fax.



- 2.10 You can choose to manage Your Straight2Bank setup including the creation and maintenance of Users, assignment of entitlements and limits and configuration of the usage of Straight2Bank through the Bank or Your own “Administrator” as designated in the setup forms.

Important matters regarding this Service

- 2.11 All Users must meet the minimum system requirements set out in - <https://www.sc.com/en/support-centre/quick-links/#system-requirements>.
- 2.12 Cookies may be stored on a User’s computer to enable more efficient access to our websites including Straight2Bank Web. These cookies may be disabled by the User, but access to some of the services may be affected as a result.
- 2.13 The Bank is not responsible for the content in links and hyperlinks found on our websites to websites which are not under the Bank’s control.

3. Straight2Bank Access

What is this Service?

- 3.1 Under this Service, a Channel will be established by way of a system connection or direct integration between the Bank and Your or an Appointee’s computer systems for the electronic transmission of Instructions, documents and data.
- 3.2 Such Channel may be achieved by means of a host-to-host connection or application programming interface or some other method.

How to use this Service?

- 3.3 You must have provided a duly certified copy of resolutions of Your board of directors (and any other governing body as required under Your constitutional documents) accepting the use of electronic banking and/or other Channel services, and completed the Straight2Bank Set up Forms with the agreed parameters including the following information:
- details of the services supported by Straight2Bank;
 - type of connectivity;
 - communication method;
 - encryption tools; and
 - file formats.
- 3.4 The Bank and You will exchange Digital Certificate(s) to ensure Channel security and that transactions are authenticated and transmitted securely.
- 3.5 You must complete testing with the Bank to ensure that both system connection and overall file format is working as expected. You shall be responsible for satisfying yourself that the file formats to be exchanged and the connectivity are in good order before going live.

Important matters regarding this Service

- 3.6 You must maintain Your system in accordance with the agreed parameters to ensure the continued operation of the Channel.
- 3.7 You must appoint a contact person for Channel related matters and keep the Bank updated on the contact details of such person. The Bank will contact such person before the expiry of the Digital Certificate for renewal. You will be unable to access the Channel under an expired Digital Certificate.
- 3.8 All data and files transmitted under this Service must be encrypted and digitally signed and supported by a Digital Certificate.



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