standard chartered

Moving from decision to value: Your connected implementation and cash client service experience

Foreword

For organisations operating across markets, the real value of a banking solution depends on more than its capabilities. It depends on how effectively it is implemented, adopted and supported across different regulatory environments, operating models and local requirements.

Every organisation has unique objectives, priorities and ways of working. That is why we bring together implementation expertise, transition management and cash client service into one connected experience, designed around your needs. By combining deep industry knowledge, practical guidance and ongoing support, we help simplify complexity, minimise disruption and create confidence at every stage of your journey. In this brochure, you will find client examples, measurable outcomes, named capabilities and evidence of reduced risk, effort or time to value.

Our commitment extends beyond solution rollout. From implementation through to ongoing servicing, optimisation and future growth, we help you realise value at every stage of your journey.

Get in touch with your Relationship Manager to discuss an upcoming implementation or explore how our model could support a specific market expansion or transformation programme.

Ole Matthiessen
Global Head,
Transaction Services &
Digital Assets

Arlene Gan
Global Head of Global
Implementation & Cash Client
Service, Transaction Services

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01.

Your global implementation and cash client service experience.

Where implementation and cash client service work as one

When you choose Standard Chartered, you benefit from one connected experience across implementation and cash client service. Supported by our segment-led model, dedicated specialists work together from solution design through rollout and ongoing support. This means earlier engagement with the Cash Client Service teams, shared ownership, and greater continuity at all times – helping reduce handover gaps and keep delivery aligned with your business priorities.

For multi-market programmes, a global implementation lead coordinates delivery across stakeholders, products and locations. Implementation and integration specialists in the markets then apply local knowledge to navigate documentation, regulation, language, time zones and market practices. This combination of central coordination and local execution provides greater control while accommodating the requirements of each market.

An award-winning industry standard awaits

Look forward to a consistent experience designed around your priorities, grounded in a deep understanding of your business, challenges and goals. With clear accountability, practical guidance and ongoing support, we help you navigate complexity, achieve faster time to value and move forward with confidence - wherever you do business. Your feedback is captured, acted on, and used to enhance our service, ensuring we evolve alongside your business needs.

- Award-winning and externally accredited implementation managers*
- Expert in technical integration and industry ERP partner
- Trusted Cash Client Service Managers
- Feedback-led client experience

*The Asset Triple A Treasurise Awards 2024, 2025, 2026

Designed around your operating model and priorities

Every business is unique, which is why we start by listening. Through discovery workshops and collaborative discussions, an emphasis is placed in understanding your business objectives, operating model, regulatory requirements and growth ambitions. We then validate our understanding of your needs, validate key requirements and work with you to shape a solution that is aligned to your priorities. See this in action from the stories of **OANDA**, **Tazapay**, and **Uganda Development Bank**.

Our Cash Client Service teams are engaged early in the journey. Tailored to your business needs and supported by our segment-led model, we provide relevant industry insights, service expertise and continuity of support from implementation through to ongoing servicing. Drawing on experience supporting clients across industries and markets, we help identify operational considerations, service dependencies and best practices early in the process, just like how we've done it for **PickMe**.

Understanding your priorities

Identifying a suitable approach for your model

Delivering the solution

Supporting your business with service excellence

Optimising for future growth

Delivering on your ambition

As you move into implementation, our specialists will guide and help simplify what can otherwise be a complex process. Through a structured project governance framework, a dedicated implementation specialist coordinates activities across your stakeholders, markets and workstreams, providing clear ownership throughout the implementation journey. Drawing on insights and proven practices across our network, lessons learned are applied to deliver a consistent and efficient experience across markets.

Our investment in innovation also enhances your implementation experience. For example, our use of new, custom-designed technologies and AI aimed at improving your implementation experience includes an automated payment file validation service that gives you results in minutes.

For API implementations, our Open Banking Marketplace supports your journey from API discovery and onboarding through user acceptance testing, providing greater visibility, control and flexibility throughout the implementation process.

For multi-market or complex rollouts, we combine global implementation discipline with local market expertise, helping you navigate country nuances, regulatory considerations and operational dependencies with greater clarity and less disruption.

Drawing on the collective experience of our award-winning global implementation team, we partner with you throughout the solution and channel activation journey, helping ensure a smooth rollout and enabling your teams to build confidence in their new ways of working.

Read more about how we supported **HKRI**, **Hyundai Engineering** and **Zepto**

Managing change seamlessly

Whether launching a new solution, migrating banking relationships, expanding into new markets or adopting new capabilities, our transition management approach helps you navigate change with confidence. By combining disciplined governance, proactive stakeholder engagement along with smooth coordination between Implementation and Cash Client Service teams, we minimise disruption, manage risk and ensure a smooth transition into day-to-day operations.

Spotlight feature: bp

bp transforms its regional cash management

Successful treasury transformation achieved enhanced treasury performance and yield optimisation

bp's purpose is to deliver energy to the world, today and tomorrow. In line with this purpose, the company's treasury function continues to evolve. This is driven by digitalisation, data, the use of AI, and the shift in treasury role from operational to strategic. Recent acceleration of these changes requires strengthening of the treasury's foundations, to fuel business momentum and future growth.

Spotlight feature: bp

Results

Enhanced treasury performance
Optimised utilisation of local liquidity to support business operations.

Greater efficiency, cost savings, and yield optimisation
Simplified liquidity structure, adoption of global documentation standards, replicability of proven digital solutions, and increased automation and standardisation.

Future-ready partnership
Improved client experience and enablement of co-created opportunities.

bp embarked on an extensive search for a strategic banking partner in Asia, via a cash management request for proposal (RFP). Standard Chartered was subsequently selected to deliver robust, scalable, and flexible solutions that better enable bp's businesses throughout the region. Implementation across 12 markets was completed in late 2024.

This partnership has supported bp's treasury transformation in the region, with co-created ideas brought to the business. In addition, liquidity modernisation via a multi-layered, multi-geography, and multi-currency liquidity management structure now provides bp with full access and visibility of cash in the region.

For the Bank's Transaction Banking Global Implementation Team, this is a testament to its expertise and value, which extends beyond managing transitions.

Background

bp is an integrated energy company, one of only a few that can deliver energy at a global scale through a decades-long energy transition. bp is in action to grow shareholder value and build its resilience to deliver energy to the world, today and tomorrow. bp operates across Europe, North and South America, Australasia, Asia, and Africa. Find out more on bp's website.

Client objectives

bp sought to engage a strategic banking partner in Asia capable of delivering robust, scalable and flexible solutions that better enable bp's business regionally. The company wanted the solution to be a driver of transformation that would:

- Rationalise existing banking relationships and accounts to a single strategic banking partner.
- Drive process standardisation.
- Enhance efficiency through automation in payments, collections and reconciliation.
- Maximise cash concentration into bp Group Treasury's in-house bank.

Spotlight feature: bp

Solution and implementation

1. Initial planning and setup

In selecting Standard Chartered for its cash management transformation, bp had to transition from its previous banking partners. The Bank managed this process in a phased approach to ensure operational continuity and minimal disruption. The steps were as follows:

- The Global Implementation Team forerun the documentation management process alongside its discovery and planning phase with bp, enabling the expedition of onboarding alongside the establishment of a master service agreement.
- Comprehensive assessment of existing cash management solutions and processes: payment workflows, collections, liquidity structures, and reconciliation practices. By identifying opportunities to enhance efficiency and drive growth, both bp and the Bank were able to measure progress against ambition.
- Mapping of existing accounts structures, and new payment and collection flows (via SC PrismFX, SWIFT, and host-to-host) and connectivity requirements (ERP, TMS, APIs), while ensuring alignment with global treasury policies.
- Establishment of working groups to ensure the right solutions were tailored to address market nuances. This included SWIFT FileAct, APIs, multi-bank sweeping etc., applied at per-market level.
- Creation of a detailed migration plan, prioritising critical payment activities and gradually onboarding business units in phases, to reduce operational risk.

2. Entering full implementation

To support the global nature of this change, the Bank introduced a follow-the-sun support model for bp. With bp's technical team in the UK and implementation activities across nine markets in Asia, Standard Chartered's Global Implementation Team leaned on its network to ensure follow-the-sun support. Implementation managers in Asia and Europe kept bp informed on key developments, to ensure that its UK headquarters and regional treasury in Singapore had clear progress visibility.

The prior-mentioned layered setup enabled swift implementation, despite the broad geographical scope. For example, the use of multiple working groups in some regions enabled the smooth implementation of solutions only applicable in certain markets. Specifically in Indonesia, where the local currency is regulated, Standard Chartered implemented a liquidity management solution involving multiple banks, multiple currencies, and cross-border structures – via a partnership with a state-owned bank (SOB). This enabled an auto-funding feature where cash delivery follows the just-in-time funding principle. This was a transformation milestone for bp, with 98% process automation via optimal integration between the SOB and Standard Chartered.

Standard Chartered's Global Implementation Team also worked with the Bank's service team to give bp full visibility over the solutions. Before going live, the Bank ran comprehensive user acceptance testing (UAT) cycles. During the cutover, the Global Implementation Team provided real-time monitoring and exception handling, which was maintained for a stabilisation period.

Spotlight feature: bp

3. Ongoing evaluation

Open dialogue and a focus on continual improvements were set as key implementation objectives. During each implementation phase, the Bank regularly conducted look-back sessions to evaluate both successes and areas for improvement. By keeping an open mind, the Bank continues to explore solutions with bp, for seamless implementation and alignment with its growth ambitions.

Most recently, the Bank expanded its partnership with bp through the introduction of a secondment. A bank personnel member was stationed at bp's Singapore office to work closely with its treasury team to delve deeper into bp's operations and gain a better understanding of cash management workflows and intercompany funding structures. This involved reviewing bp's business activities, conducting cross-country analyses to evaluate local market practices, liquidity requirements, and regulatory conditions. These insights culminated in the design of further customised treasury solutions which will support bp's long-term business strategy and ensure more efficient and resilient treasury operations. These included:

- The use of notional pool regionally to enhance liquidity optimisation.
- Identification of market operational inefficiencies, and a potential course of action.

Together, this partnership enabled the Bank to deepen its strategic relationship and brought collaboration, innovation, and sustained value to bp.

> **"Standard Chartered's support including a dedicated secondment to enhance our cash management not only strengthened bp's treasury operations across the region but also allowed the Bank to deepen its corporate treasury expertise. It is a partnership that has delivered value for both bp and Standard Chartered, providing insights that advance their capabilities in supporting clients like us. The smooth transition to the secondment has further positioned us for greater flexibility and resilience in managing our liquidity, fully aligning with bp's wider strategy for sustainable growth.**
>
> **Foong Ling Kit**
> Head of Transaction Banking, bp

Staying close to you even after your solution rollout

The solution rollout marks the start of the next chapter in our partnership. Beyond implementation, we continue to work alongside your teams to build confidence and capability, ensuring they are well positioned to maximise value from day one and as their business evolves. Our Cash Client Service teams remain closely engaged beyond solution rollout, providing trusted support for day-to-day enquiries, payment investigations, digital channel support, regulatory change and solution enhancement.

With continuity between implementation and cash client service, your teams benefit from a seamless transition, knowing who to contact, what to expect and where to turn for support. Leveraging deep servicing expertise and insight from supporting clients globally, they help identify opportunities to optimise processes, improve resiliency and enhance your operating experience over time. See how this was done for **CIMC Group**.

Enabling your future growth

Transition success is only the beginning. As your business evolves, we continue to partner with you to unlock new opportunities and realise greater value from your banking solutions. Through regular engagement, service reviews and discussion with you on topics such as cybersecurity, we maintain a deep understanding of your evolving needs. Insights from these engagements help identify opportunities to enhance your experience, improve solution adoption and address emerging requirements, with clear actions tracked through to delivery.

Looking ahead, we continue to invest in enhancing your implementation experience. This includes evolving our Open Banking Marketplace to support an end-to-end host-to-host implementation journey, with interactive file specifications, sample files and intelligent file validation capabilities designed to accelerate integration, reduce effort and enable easy self-service.

Whether you are expanding into new markets, embracing new technologies or pursuing new growth ambitions, we bring together implementation expertise, service insights and a deep understanding of your business to help you scale with confidence and stay prepared for what's next.

02.

Hear from your industry peers.

Case study:

OANDA

One-stop cloud-based solution supports OANDA's ambitions to scale and grow efficiently

Consultative approach of implementing a one-stop cloud-based payments and collections solution was key to improved workflow efficiencies and visibility of funds and transactions for OANDA across the globe.

Results

- One-stop cloud-based solution encompassing foreign exchange, payments, collections, and reconciliation.
- Visibility of funds and transactions across the globe.
- 90 OANDA client accounts onboarded in just 8 months.

> **"Standard Chartered, by offering comprehensive cloud-based solution covering key areas such as foreign exchange, prime brokerage, bank transfers and investments, goes hand in hand with OANDA's mission to support its clients globally in the most effective way possible."**
>
> **Philip Holemans**
> CFO, OANDA

Background

OANDA is one of the world's leading online trading groups, offering multi-asset trading, currency data, and analytics to corporate clients around the globe. Standard Chartered was appointed as OANDA's cash management provider for payments and collections in the United States, United Kingdom, and Singapore. Standard Chartered is OANDA's foreign exchange (FX) prime broker for its retail FX business internationally.

Objectives

OANDA wanted to streamline its payments and collections flow – including FX – to improve workflow efficiencies and visibility of funds and transactions for its corporate treasury teams.

It was also looking for opportunities to increase the speed of making payments and clearing of funds, as part of enhancing the end-user experience for its corporate clients. The scope for an initial pilot included implementing host-to-host connectivity for 90 OANDA client accounts across the United States (via Automated Clearing House, ACH), United Kingdom (via Single Euro Payments Area, SEPA, and Banker's Automated Clearing Services, BACS), and Singapore (via Instant Transfer, IBFT).

Solution and implementation

Standard Chartered's award-winning Straight2Bank digital platform offered OANDA a secured connectivity and third-party integration, which were utilised for critical payment and reporting flows. The reconciliation process for billing was further simplified using reports from Standard Chartered's Global Payments Billing Service.

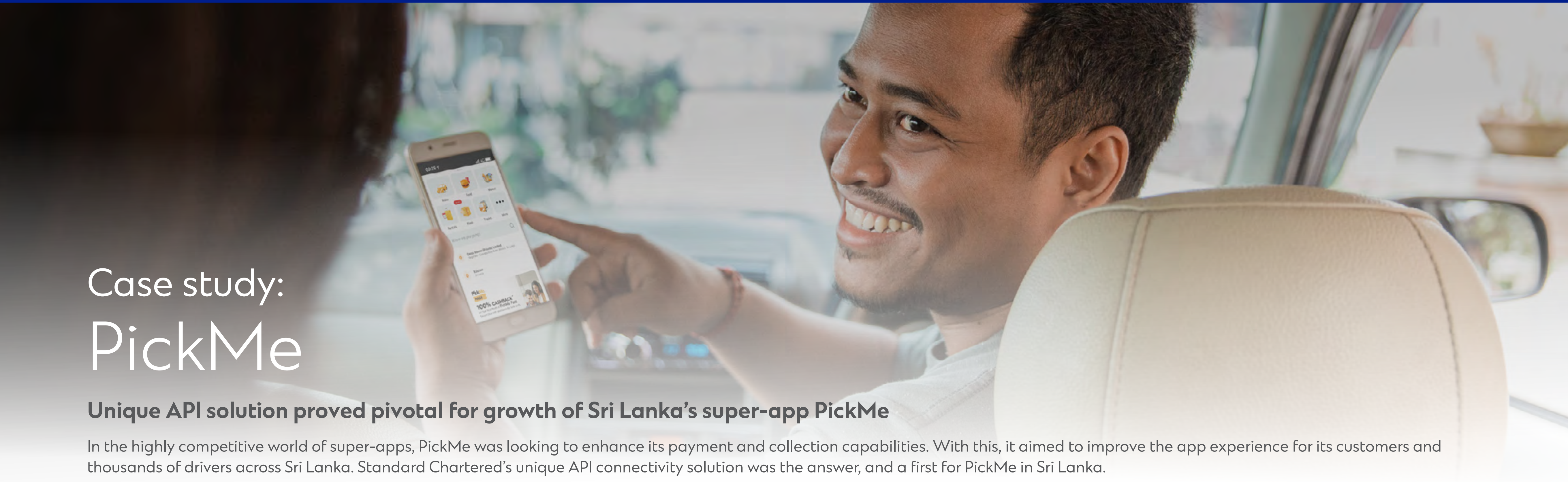
The solution also offered direct access to ACH, SEPA, BACS and IBFT networks from one centralised instance. OANDA no longer needs to maintain multiple local accounts and can instead benefit from predictable turnaround times and automated FX conversion to improving workflow efficiencies while ensuring that its international payment operations run smoothly.

The expertise of Standard Chartered's Transaction Banking Global Implementation Team in industry best practices was key to meeting OANDA's objective. The Implementation team provided a consultative review to understand OANDA's infrastructure and business needs before recommending and implementing the solution.

As the speed for migration from partner bank to Standard Chartered was crucial for OANDA, transition management was essential for the Implementation team to maintain onboarding oversight of each of OANDA's 90 client accounts. Relevant teams in bot OANDA and Standard Chartered, such as technology and product, were also proactively engaged in anticipation of requirements to facilitate a smooth rollout.

> **"The Implementation team's creativity and ability to think outside of the box in face of challenges is representative of Standard Chartered's in-market expertise and strength in bringing complex solutions to life for its clients."**
>
> **Lukasz Malyjurek**
> Head of Treasury and Client Cash Management (CCM), OANDA

> **"This exemplifies our Implementation team's strong consultative approach to guide clients through transitions, moving from partner bank to Standard Chartered."**
>
> **Arlene Gan**
> Global Head, Global Implementation, Transaction Banking, Standard Chartered



Case study: PickMe

Unique API solution proved pivotal for growth of Sri Lanka's super-app PickMe

In the highly competitive world of super-apps, PickMe was looking to enhance its payment and collection capabilities. With this, it aimed to improve the app experience for its customers and thousands of drivers across Sri Lanka. Standard Chartered's unique API connectivity solution was the answer, and a first for PickMe in Sri Lanka.

Results

- Increased efficiency in the driver onboarding process, which enhances the experience for drivers while saving time and resources for PickMe.
- By pioneering this technology in Sri Lanka, a new standard of capabilities has been established for organisations looking to streamline their cash management processes.
- No need for drivers to setup and maintain new accounts.
- Drivers have 24/7 access to funds.
- Instant, 24/7 collections with real-time alerts provide PickMe with complete visibility of payment transactions. This further enables fast and automated reconciliation.
- Increased driver enrollment because of overall efficiency improvements, which helped boost sales.
- Peace of mind for drivers, with secure and instant payments by PickMe.

Background

PickMe is an app developed by Digital Mobility Solutions Lanka (Pvt) Ltd, which specialises in the provision of mobility solutions. The app facilitates a real-time connection between consumers and various service providers in Sri Lanka, to provide transport and other forms of convenience. It enables mutual engagement for the receipt and delivery of services – predominantly taxis and food.

Objectives

PickMe's market position could be enhanced through strengthening its payments and collections solution. To achieve this, it could provide better availability of instant credit and varied payment settlement options beyond fund transfer to one of two local banks in Sri Lanka - the latter requiring drivers to maintain accounts with designated local banks instead of their choice bank. On the payment collections front, the billing of a vast corporate client base was on a credit line basis with manual, paper-based receipts. It could improve the inefficient collections and manual reconciliation process, which was causing delays in the release of credit line sales to corporates.

Solution and implementation

In its initial discussions with PickMe, Standard Chartered's Transaction Banking Global Implementation Team identified an API-based solution that would be best suited to help resolve PickMe's challenges and meet its objectives. The challenge, however, was that API connectivity was unavailable in Sri Lanka at that point. The Bank's Implementation team took the lead and collaborated with product, technology, and other relevant teams to create the solution. In subsequently adopting the API solution, PickMe became a trailblazer in its industry as the first to utilise this new technology with instant payments and collections.

"We are committed to delivering more than just award-winning solutions; this includes partnerships rooted in understanding your needs, executing with precision, and providing unwavering support at every step of your journey."

Arlene Gan
Global Head, Global Implementation, Transaction Banking, Standard Chartered

"For our team at Digital Mobility Solutions Lanka Limited, working with Standard Chartered has been a very insightful experience. This implementation of API Connectivity is one that has certainly helped us improve the app and thus, improve the overall customer experience. As always, our work has been focused on upgrading the efficiency, reliability, and safety of our services with the help of technology, standards, order, and convenience. This collaboration with Standard Chartered has allowed us to do just that and we are glad that this implementation has been recognised by a prestigious organisation for an award."

Jiffry Zulfer
Founder and CEO of PickMe

Case study: Tazapay

Automation, APIs, and broader currency coverage power Tazapay's next growth stage

As it quickly grew from startup to regional player, payments fintech Tazapay sought a new banking partner to accelerate its growth. It wanted to expand its customer proposition and geographical reach, while unlocking new process efficiencies. Enabled by new currency capabilities, automated processes, and new payment solutions, Tazapay has now cemented its position as a leading payments facilitator in Southeast Asia.

Results

- Combining various new cash management solutions with leading application programming interface (API) technology has helped Tazapay reduce average payment processing times across its collect-hold-payout flows by approximately 70 per cent.
- Efforts to streamline and automate payment processes have saved the fintech several FTE hours per day.
- Partnering with Standard Chartered has enabled Tazapay to offer new currencies and unlock new market opportunities.

Background

Tazapay Pte Ltd (Tazapay) is a Singapore-based fintech platform that enables businesses to seamlessly collect, hold, and payout across borders. Its solutions include checkout via credit cards and local payment methods, collections via virtual accounts and instant global payouts, designed to help businesses expand globally without the need for local entities while reducing online risk for buyers and sellers.

Through its global network, Tazapay enables local payment collections in more than 85 markets and card coverage in over 173 markets via a single API. Beyond collections, businesses can hold funds in 35+ currencies and disburse payouts to 170+ countries, ensuring complete flexibility in managing global cash flows. By leveraging open banking, real-time payment networks, and dynamic routing, Tazapay delivers cost-effective cross-border transactions with the same speed and efficiency as domestic payments.

Objectives

Tazapay sought a banking partner to support the next stage of its expansion. Specifically, the fintech wanted to achieve the following objectives with minimal operational and client disruptions:

1. Expand into new markets.
2. Further simplify cross-border payment processes for greater efficiencies across new and existing markets.
3. Enhance overall customer proposition and user experience (UX).

Solution and implementation

Standard Chartered's Global Implementation Team ran several consultative sessions with Tazapay to ensure a detailed understanding of its objectives. Following these sessions, the Bank proposed and subsequently implemented various cash management solutions to meet these objectives:

1. Market expansion

- Expanded currency capabilities: By partnering with Standard Chartered, Tazapay can now enable telegraphic Transfers through SC PrismFX for its customers in more than 50 currencies — strengthening its ability to support large value multi-currency payments for its enterprise clients.

2. Transaction simplification

- Accurate payment tracking: Through API integration with Standard Chartered, it provides full payment transparency.
- Improved control over cash flow: Collections on behalf of (COBO) and payments on behalf of (POBO) helped Tazapay consolidate its processes to gain greater control over its cash flow.
- Improved tracking and reconciliation: The introduction of virtual accounts and API debit and credit notifications have improved Tazapay's tracking and reconciliation processes.

3. Enhanced customer proposition

- Broader coverage: Tazapay can now offer extended cut-off times to its customers by holding accounts with Standard Chartered in multiple jurisdictions (namely Singapore and Dubai).
- Single consolidated view for each account: Each of Tazapay's clients can now manage their receivables and payables via an allocated account, with support for multiple currencies.
- More payment options: Access to local payment methods such as PayNow (in Singapore) through Standard Chartered's Straight2Bank Pay solution enabled Tazapay to offer even more convenience to the end-users of its customers. Furthermore, the security and transaction speeds that PayNow brings has helped increase Tazapay's conversion rates by more than 15 per cent.
- Support for additional payment solutions: Tazapay's international proposition is further strengthened through access to international automated clearing house (iACH), outward cross-border telegraphic transfers, and FAST instant payments for local settlements. A thorough understanding of Tazapay's needs, combined with the necessary infrastructure already in place, resulted in swift implementation by Standard Chartered's team. The journey was thoughtfully designed as two phases to ensure minimal disruption to Tazapay's team. The first phase focused on implementing new payment options and digitalising processes through Standard Chartered's Straight2Bank platform, while the second was on automation and process improvements through API integration. Throughout the journey, Standard Chartered provided customised training sessions to ensure maximum user adoption.

> **"Standard Chartered's comprehensive understanding of the end-to-end process significantly contributed to our swift go-live, and as a result, we are now driving substantial volumes. It has been a pleasure working with the Standard Chartered team."**
>
> **Rahul Shinghal**
> CEO & Co-founder,
> Tazapay

Case study:
Uganda Development Bank

Payment digitalisation provides new efficiencies with enhanced experience for clients

To better serve its customers, Uganda Development Bank (UDB), Uganda's national development finance institution, aspired to improve the turnaround time for beneficiary payments. It introduced API technology, which significantly enhanced the clarity of payments and enabled near-real-time transactions. This technological advancement also resulted in a notable reduction in the bank's administrative resource requirements.

Results

- Reduction in average payment clearing times (settlement, disbursement, and reconciliation) from up to four days previously, to near real-time.
- Automation of reconciliation and return payments has reduced UDB's administrative load, saving time and resources.
- Improved customer satisfaction scores for UDB, thanks to its newfound ability to provide instant transaction status updates.

Background

Uganda Development Bank Limited (UDB) is the country's national Development Finance Institution (DFI) with a mandate to accelerate socio-economic development through sustainable financial and non-financial interventions, both debt and equity. Consistent with this mandate, the Bank supports projects within the private sector that demonstrate the potential to deliver high socio-economic value, in terms of job creation, improved production output, tax contribution, and foreign exchange generation, among other outcomes. UDB aligns its sector priorities with the National Development Plans, focusing on Primary Agriculture, Industry (including agro-industrialisation, manufacturing, knowledge-based industries, and extractives), Services (health, tourism, hospitality,education, science, technology, and innovation) and Infrastructure.

Objectives

UDB sought to upgrade to a fast, agile, and reliable technology to improve efficiency in transaction settlements, disbursements, and reconciliations.

Solution and implementation

Standard Chartered's Global Implementation Team ran a face-to-face workshop with UDB to delve into its challenges, finalise requirements, identify the solution, and align on deliverables. The key outcomes of the workshop were:

- The Implementation team identified an API solution as most suitable to address UDB's need to view payment statuses and settle in real-time.
- With security a priority for UDB, the Implementation team offered various options, including secured channels for integration.
- The early alignment between UDB and Standard Chartered via this workshop significantly accelerated the implementation process.

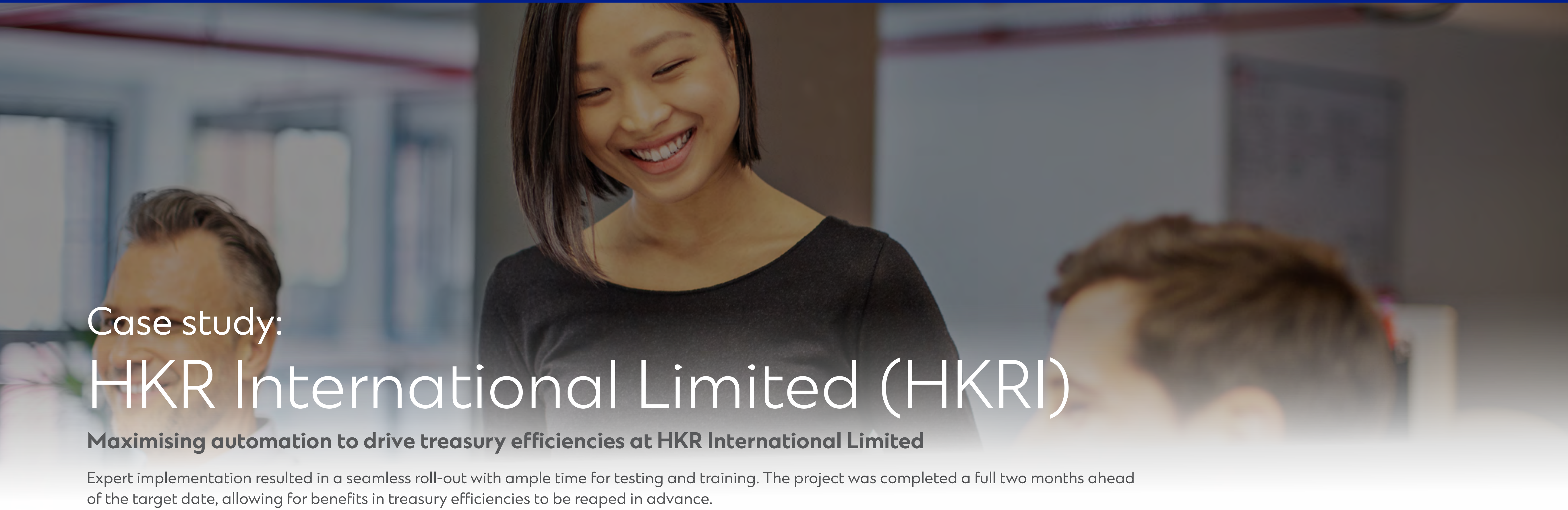
Following the workshop, Standard Chartered began implementing the solution, which comprised of various new layers of digital connectivity for UDB's domestic payments:

- Processing of real-time gross settlement (RTGS), electronic fund transfer (EFT), and book transfer payments via our API.
- Improvement of T+1 previously to real-time notifications for payment statuses via the API.
- Account balances and statement reports via MT940 messaging.

During implementation, the Global Implementation Team also acted as the conduit between UDB's business and technical teams, providing timely updates and ensuring that key milestones are met. Readiness assessments to identify any gaps in infrastructure and processes further contributed to smooth implementation.

> "Working with Standard Chartered was an outstanding experience. The Implementation team displayed exceptional technical expertise, professionalism and a deep understanding of our business needs. Their proactive approach to problem-solving, clear communication and commitment to delivering results made the collaboration smooth and productive. The implementation process was well-structured, and their ongoing support continues to be invaluable. We are extremely pleased with the outcomes and would highly recommend Standard Chartered for similar initiatives."

Isaac Obote
Manager, Digital Innovations,
Uganda Development Bank



Case study:
HKR International Limited (HKRI)

Maximising automation to drive treasury efficiencies at HKR International Limited

Expert implementation resulted in a seamless roll-out with ample time for testing and training. The project was completed a full two months ahead of the target date, allowing for benefits in treasury efficiencies to be reaped in advance.

Results

- >100% increase in transaction volume because of automation.
- Project completed two months ahead of the client's schedule.
- Identified new opportunities of Payments On Behalf Of (POBO) and direct debit collections.

> **"We were impressed by the level of professional knowledge and project management expertise of the Implementation team at Standard Chartered. Combined with their platforms and solutions, they were one of the first banks to deliver our requirements - which allowed ample time for testing and training."**
>
> **Dennis Yue**
> Assistant General Manager,
> Corporate Finance & Treasury, HKRI

Background

HKR International Limited (HKRI) is a conglomerate headquartered in Hong Kong. The company has various businesses and investments in Hong Kong, Mainland China and Asia, such as real estate development and investment, property management, hotels and serviced apartments, and leisure businesses.

Objectives

HKRI wanted to integrate their treasury management system, SAP, with the payment and collections platform, Standard Chartered's Straight2Bank, to achieve maximum automation. However, it was using services from multiple banks at the same time, and needed to ensure rollout was seamless and synchronised with all banks to minimise disruption to transactions.

Solution and implementation

A host-to-host service was used to connect HKRI's SAP to Standard Chartered's Straight2Bank platform. This covered payment types such as BT, RTGS, ACH, TT, LBC, and IBFT, and provided improved visibility via a consolidated view of the 40 entities and over 40 bank accounts that HKRI uses.

To ensure smooth implementation, Standard Chartered's Transaction Banking Global Implementation Team proactively engaged HKRI's SAP team to address project deliverables and technical topics, and provided visibility and transparency of milestones. These contributed to an earlier-than-expected completion of the project. In addition, the Implementation team identified new opportunities for POBO and direct debit collection services that would help streamline HKRI's operations and drive efficiencies.

> **"This is testament to the differentiated service and experience our clients enjoy with the Implementation team at Standard Chartered."**
>
> **Arlene Gan**
> Global Head, Global Implementation,
> Transaction Banking, StandardChartered

Case study:

Hyundai Engineering

ERP integration and payment automation accelerate Hyundai Engineering's regional treasury transformation

By implementing a centralised solution to six entities in its core markets outside of South Korea, Hyundai Engineering established a future-ready treasury function. It achieved seamless ERP integration, established automated payment execution, and enhanced real-time visibility – resulting in streamlined and optimised cash management.

Results

- Enhanced control and reduced risk of human error through the standardisation of payment execution and reporting.
- Increased visibility over operating markets, enabling more efficient cash use and more accurate cash forecasting.
- Centralised operations and streamlined processes, reducing reconciliation times and overall resource needs.

Background

Hyundai Engineering, with its headquarters in South Korea, delivers large-scale engineering and infrastructure projects globally. Its focus business areas are chemical engineering plants, power and energy plants, renewable energy, construction, housing, and asset management. With approximately 55 per cent of its revenue generated from overseas markets, Hyundai Engineering is a critical contributor to Hyundai Group's broader global business.

Objectives

With increasing success beyond South Korea in the rest of Asia, Hyundai Engineering wanted to ensure its regional treasury function was fit to support future growth. However, its legacy manual approach of using multiple banks with multiple file formats was inefficient and carried risk of human error. To ensure greater visibility and control, Hyundai Engineering elected to link its key banking platforms in the region with its centralised ERP. It identified India and Indonesia – two of its largest markets outside of South Korea – to be the focal points of this centralisation. Its plan was to connect entities in India and Indonesia to the centralised treasury at its headquarters using SWIFT FileAct.

To achieve its goals of visibility and cash optimisation, Hyundai Engineering's specific objectives were to:

- Establish a secure, ERP-integrated payments and reporting process led by its central treasury team.
- Streamline local payment processes via automation.
- Standardise and secure reporting flows to and from its entities in India and Indonesia.
- Implement the changes with minimal burden on the local entities.
- Determine a clear governance structure with centrally managed documentation, and consistent communication throughout implementation.

Solution and implementation

In choosing an implementing partner, it was critical for Hyundai Engineering to select a bank with experience balancing seamless execution with careful risk management. It wanted a partner with familiarity navigating cross-border treasury transformation – plus the in-market technical capabilities for ERP integration. Hyundai Engineering selected Standard Chartered, and the Bank subsequently implemented new standardised cash management infrastructure using a centralised, automated SWIFT FileAct solution. With the inclusion of six entities across India and Indonesia, the Bank took a layered implementation approach:

- Project managed by members of the Standard Chartered Global Implementation Team who are based in South Korea. Having team members on the ground with the client team enhances communication, accelerates resolution management, and ensures clear timeline alignment with Hyundai Engineering's headquarters.
- Backed by the rest of Standard Chartered's Global Implementation Team in Singapore (the Bank's Asian headquarters) to ensure the latest and best transitional practices are applied.
- Supported by implementation managers on the ground in India and Indonesia, to overcome any language, regulatory, or time-zone barriers.

> **“Standard Chartered Korea's dedicated project management played a key role in ensuring a smooth execution. Over the course of six months, their proactive approach, structured weekly calls, and commitment to resolving challenges helped us navigate the integration efficiently. We look forward to a future partnership in our digital transformation journey.”**
>
> **Hyeondo Im**
> Manager, Treasury Team
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Case study:

Zepto Limited

Scaling payments and working capital to power Zepto's rapid growth

As Zepto scaled its quick-commerce model across urban India, it needed a payments and working capital platform that could keep pace with rapid growth. Standard Chartered (SC) helped Zepto centralise supplier payments, automate reconciliation and improve real-time liquidity visibility, while enabling early payments and preserving strong vendor relationships.

Results

- Supplier financing helped Zepto use payables more strategically while preserving cash for growth.
- Automated payment flows and reconciliation increased efficiency and scalability to meet Zepto's growing transaction volumes.
- Real-time dashboards enabled clearer forecasting, better control, and faster decisions.
- Timely payments and scalable onboarding supported strong supplier relationships during rapid expansion.

Background

Zepto Limited (Zepto) is an Indian quick-commerce platform headquartered in Bengaluru. Founded in 2021, the company specialises in fast delivery of daily essentials in urban areas. Speed is Zepto's differentiator, enabled by its network of mini warehouses in ten metropolitan regions across India. With product availability in close proximity, its customers receive orders often within 10 minutes.

Zepto has scaled quickly to become one of India's fastest growing startups and now serves more than 1.7 million people daily.

Client challenges and objectives

Zepto's rapid growth created a clear treasury challenge: supplier payments need to remain fast, dependable, and scalable without placing additional strain on liquidity or operations. To protect its competitive edge, it sought a payables model that could support higher transaction volumes, strengthen cash flow control, and maintain supplier confidence.

Zepto's priorities were to:

- Optimise liquidity around supplier payments while preserving supplier trust.
- Reduce manual intervention and payment delays as transaction volumes increased.
- Deploy a balance-sheet-light supplier financing programme with scalable onboarding.
- Automate reconciliation and improve real-time treasury visibility.

Solution and implementation

To support Zepto's growth ambitions, SC partnered with the company to redesign its payables ecosystem with a focus on liquidity optimisation, automation, and scalability - wrapped in enhanced security.

In the review of Zepto's operating model, SC's Global Implementation team first sought to understand the client's intent to fully digitise trade payables to its vendors. The team then proposed an integrated working capital flow with payment automation, aimed at enabling Zepto to improve cashflow management whilst continuing to provide suppliers with timely access to funds. Using host-to-host connectivity, Zepto's ERP system was seamlessly integrated with SC's, allowing payment and financing processes to be automated end-to-end. This reduced operational complexity, minimised manual intervention, and enabled more efficient supplier onboarding as transaction volumes continued to grow.

The integrated solution strengthened visibility across the payables cycle, improved reconciliation efficiency, and provided greater control over working capital. By bringing together financing and payment execution within a scalable framework, Zepto was able to support rapid business expansion while maintaining supplier confidence and operational resilience. Key highlights of the solution are as follows:

A trade payables management solution which enabled the following:

- Automated, centralised supplier payments that were error-free and efficient.
- Early payment to suppliers with no supplier onboarding required.
- Balance-sheet-light solution.
- Preserving liquidity by extending days payable outstanding.
- Scalable supplier financing programme through Standard Chartered's established payables model.

A payment and cash management solution which enabled the following:

- Automation of supplier payments, which reduced manual process and improved turnaround times.
- Automation of reconciliation, leading to process efficiencies.
- Real-time treasury dashboards to strengthen cash-flow forecasting and decision-making.
- Host-to-host connectivity with enhanced security.

> **"Innovative solutions create opportunities, but successful growth depends on effective implementation. Our team worked closely with Zepto to digitise and automate its payables ecosystem, delivering greater liquidity, control, and operational scalability."**

Arlene Gan
Global Head of Global Implementation & Cash Client Service, Transaction Banking, Standard Chartered

> **"This programme proved crucial for us, significantly enhancing our working capital management and enabling quick and automated payments to our suppliers. The new system and workflow have resulted in increased efficiency, full system automation, improved turnaround times, better control, and complete audit/transaction visibility.**
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> **Special thanks to SC's Implementation Manager and colleagues for their exceptional support throughout the implementation. The SC project team has been instrumental in this project's success, working closely with us and our fintech partner, CredAble, to automate the integration process. This new workflow allows us to efficiently handle pre-payment of vendor invoices via CSV files and receive reverse reports for automated reconciliation through a secure host-to-host setup in record time."**

Ram Kishanpuria
Vice President, Corporate Finance & Treasury, Zepto Limited

Case study:

CIMC Group

Innovation from ideation to implementation has helped CIMC Group better meet supplier needs

An innovative supplier finance solution proved a win-win for CIMC. Its suppliers have faster access to credit, while CIMC has unlocked new efficiencies, reduced costs and enhanced supplier relationships.

Results

- CIMC's supplier financing transactions are now processed 40 per cent faster than its previous manual process.
- Suppliers now have a fast and straightforward process for financing applications, with automation and direct-upload capability.
- Reduced financing costs as a result of reduced banking administration via a direct connection. This has improved capital use efficiency and reduced financing and operational risks.
- Assurance of real-time transaction updates enables CIMC and its suppliers to better manage cash flow, bringing greater efficiency and flexibility in capital use.
- Host-to-host (H2H) access to the shared platform allows CIMC to better manage its supply chain relationships, strengthen cooperation with its suppliers and enhance overall efficiency.

Background

China International Marine Containers (CIMC) Group – headquartered in Shenzhen, China – is a global leader in logistics and the supply of energy equipment. CIMC offers a wide range of products, with a dedication to quality and reliability. Its products include containers, vehicles, energy equipment, chemical and food equipment, marine engineering and logistics services, and airport facilities.

Objectives

CIMC continually looks to enhance its competitiveness to satisfy the diverse needs of its broad customer base and supply chain. Most recently, it was looking for a banking partner to support the provision of competitive financing solutions to its suppliers. It was also looking to improve the transparency and efficiency of its supplier finance transactions.

Solution and implementation

Standard Chartered implemented a supplier financing solution via a host-to-host (H2H) connection. The Bank assesses the credit needs between suppliers and individual CIMC entities, then disseminates the credit to suppliers via its H2H connectivity with CIMC. An additional solution component was later added to include e-alerts, which provide CIMC with instant transaction confirmation.

CIMC and its suppliers can now directly upload documents and submit financing applications on a shared platform. All data is translated into post dated payment instruction (PDPI) format before being sent to Standard Chartered for automated review and subsequent disbursement.

For CIMC, this solution's differentiator was the innovative thinking applied by the Standard Chartered – CIMC Supplier Finance Deal Team from ideation through implementation and beyond. Implementation occurred in two phases. First, a pilot phase where the first anchor account (a CIMC entity) was onboarded. In the second, a further 12 anchor accounts were onboarded.

Following the initial implementation, Standard Chartered Transaction Banking Global Implementation Team identified a potential value-add in the form of e-alerts. With this applied, CIMC enjoys instant transaction confirmation, enhancing transaction transparency and efficiency.

> **"Our partnership with Standard Chartered in the last three years has enhanced our commitment to suppliers and is aligned to our business goals for multi-party profitability. Adapting to market changes, our collaboration further fosters innovation and growth, positioning us to seize new business opportunities."**
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> **William Wang**
> Financial Director
> CIMC Commercial Factory Co, Ltd

> **"We take pride in implementing solutions that not only exceed our clients' expectations but also drive value creation, fostering long-term success and sustainable growth."**
>
> **Arlene Gan**
> Global Head, Global Implementation,
> Transaction Banking, Standard Chartered

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Discuss an upcoming implementation or explore how our model could support a specific market expansion or transformation programme.

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