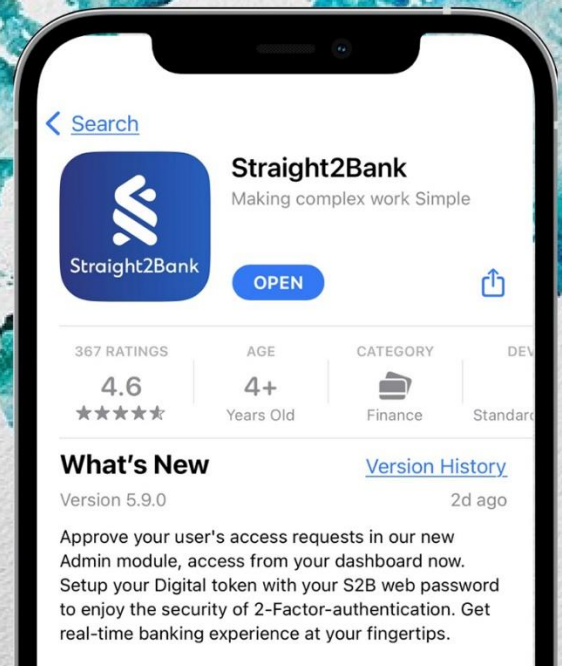




• Straight2Bank • Mobile Registration FAQ



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A. Introduction

What is the Straight2Bank mobile app?

Developed by Standard Chartered for our corporate clients, the Straight2Bank (S2B) mobile app is a mobile channel for the Straight2Bank web platform.

Focusing on providing authorisation and inquiry functionalities, the app has features and capabilities across 5 key areas:

Authentication

The Straight2Bank Digital Token that you can use to log into your S2B web platform

Cash

Stay on top of your cash corporate banking needs on the go: You can approve transactions, view your account balances and activities, and retrieve transaction details without logging into the web portal.

Trade

Use the award winning Trade Track-It feature to track in real-time your Transaction status, document status, and vessel status. Key in the universal trade reference number, payment currency and currency amount. You do not have to register for an S2B account to use this feature.

Financial Markets

The Straight2Bank Mobile app displays currency pairs live rates across 5 currency pairs. BUY rates are viewable for TOD(T=0), TOM(T+1) and SPOT (T+2). Note these FX rates are only available for users with RFQ entitlement.

Client Self Administration

Approve your user creation requests on the go to avoid access delay for your new staff. Operator, and Inquirer access can be approved in the Mobile app. Authoriser access must only be approved in the web.

Accesses to the above vary with your product and user entitlements with Straight2Bank

Are there any charges for using the Straight2bank mobile app?

The bank doesn't impose any charges for using the mobile app. However, you may need to pay your mobile phone services provider for using internet services.

B. Downloading the Straight2Bank Mobile App

Where can I download the app?

The Straight2Bank mobile app is available on the Apple App Store and Google Play. If you cannot find the app, the app may not be live in your country's app store yet.

Who can get access to Straight2Bank app?



All Straight2Bank customers with valid and active Login IDs (User and Group ID) can get access to the app.

What are the mobile device and operating system requirements?

The requirements are:

- A mobile device that is not rooted or jailbroken
- A mobile device with enabled automatic date and time
- Android version 12 or later
- iOS version 15 or later

For iOS, go to Settings > General > About. Look for 'Version' or 'Software Version'

For Android, go to Settings > (System) > About phone > Android version (this may vary depending on your device)

What phone models are supported?

You will need to use a phone that can access the Apple App Store, Google Play or Huawei App Gallery and is able to install the supported operating systems.

C. Registration

You will need to register and set up the Straight2Bank mobile app on your mobile device on your own. The bank will not be able to do so for you.

To register, choose one of the methods below:

i) **Physical Token**

Select this option if you have/ had a physical token assigned to you and are registering for the mobile app the first time.

ii) **Straight2Bank Web Password or**

Select this option if you are currently using a password to log into S2B web.

iii) **Activation Code sent to your registered email.**

Select this option if you did not have a physical token assigned to you before. You can trigger an activation code email in the flow. If you do not receive the email within the next few minutes, you may contact Customer Service to fill in a form to apply for a digital token within the app.

What do I need to register via Physical Token?

- Your Straight2Bank User ID/Email and Group ID
- The Physical Token that was issued to you

You should select this option if you are an existing Straight2Bank user with a physical token and it is your first time registering for the mobile app. If you do not have the physical token with you, you will need to fill in the Straight2Bank form to request so that we can issue you a new physical token or setup your Digital token and trigger an Activation Code to your registered email for you to activate.

What do I need to register via Straight2Bank Web Password?



- Your Straight2Bank User ID/Email and Group ID
- The Straight2Bank Web password you are currently using to log into the web.

What do I need to register via Activation Code?

- Your Straight2Bank User ID/Email and Group ID
- The activation code which was sent to your registered email during onboarding
- Either of these that you have provided during onboarding:
 - i. Memorable Date, or
 - ii. Mobile number registered with the bank

Follow the process in the app to authenticate and set up your account. If you have questions or face any issues, please reach out to our Customer Support.

If I cannot find the activation code email, what can I do?

A welcome email would have been sent to your registered email with the activation code when you were onboarded to the Straight2Bank platform. If you are unable to locate the mail, you can do the following while registering the app:

1. Key in your User and Group ID and select Activation Code. Click on the “resend” button at the activation code page to trigger a new activation code to your registered email with the bank
2. You can retrigger every 5 minutes
3. You may have also received an automatically triggered email if the Activation code has passed the 30-day validity period

If you have questions or face any issues, please reach out to our Customer Support.

What is the mobile PIN for?

During registration, you will be prompted to create an alphanumeric PIN. This PIN is for you to log into the mobile app and also for you to approve transactions on the app. It cannot be used for you to log into the Straight2Bank web.

For faster and easier login, turn on the biometrics setting in the app, so you will not have to type in your PIN every time. [See Section F on Biometrics.](#)

Can I register my account on more than one mobile device?

One set of login credentials (one User ID x one Group ID) can only be registered on one mobile device at a time. If you try to register the same credentials on a new device, the credentials on the old device will be erased.

How do I change the phone / mobile device my account was registered on?

Go to the your selected app store and download the “Straight2Bank” app on your new mobile device. You will need to re-register your login credentials on the new device.

D. Mobile Digital Token / Soft Token



Do I need to register if I just need the mobile Digital Token / soft token?

Yes, registration must be completed even to use the Digital Token, so that we can authenticate our users and ensure good security. Refer to [Registration in section C](#) for steps.

How do I access the mobile Digital Token / soft token?

After the mobile app registration, when you launch the Straight2Bank app, click on the Digital Token icon to open the token. You will be able to see various options based on your user entitlement.

E. Logging in and PIN reset

Can I log in immediately after registration?

Yes. After successfully registering on the mobile app, you will be able to log in immediately with the mobile pin you created.

You will be able to see quick links that allow you to go directly to the token, accounts, transactions and approval workspaces, depending on your user entitlement.

I forgot my mobile PIN. How can I reset it?

You will be given three attempts to enter the correct PIN to log into the Straight2Bank app. If you have exceeded three login attempts, your Straight2Bank app will be locked. To unlock the app, you can reset your PIN by clicking on the “Forgot PIN” link available at the time of submitting your PIN details. You will need to answer the security questions set up during registration in order to reset your PIN. Alternatively you can uninstall the app and reinstall and reregister again.

Why is my Straight2Bank account locked?

Once you exceed three attempts to correctly answer the security questions during PIN reset, your S2B account will be locked. You will need to contact your company’s representative with the system administrator access to reactivate your account using CSA (Client Self Admin module on Straight2Bank Web) or you can uninstall the app and reinstall and reregister again.

How do I reset my mobile security question and answers?

You will not be able to change your mobile security questions and answers. To reset the questions or answers, you will need to re-register your mobile account. To do so, delete the app from your phone and re-download the latest version from your app store. Follow the [registration steps in Section C](#).

If you cannot remember the answers to your security questions when resetting your pin, click on “Forgot Answers?” and then “Re-register this account”. Follow the [registration steps in Section C](#) to re-register your mobile account. Alternatively, contact our Customer Service team for assistance.

F. Biometrics

After successfully registering for the Straight2Bank Mobile app, you will be prompted to turn on biometrics to log into the app and perform approvals going forward. Any biometric credentials that



are stored on your Permitted Mobile Device can be used to access the Straight2Bank app and/or approving transactions on the Straight2Bank app.

Your biometrics data will not be stored in the Straight2Bank app or otherwise retained by Standard Chartered. We recommend that you use a safe mobile device with only your own biometric data set up. **Biometrics refer to Touch ID, Face ID, Fingerprint ID.**

How do I turn on or off my biometrics settings for the Straight2Bank app?

You can access More > Authentication Preferences should you wish to change your biometrics settings.

What type of biometrics are available for the Straight2Bank app?

For iOS: Touch ID* or Face ID**

For Android: Fingerprint ID***

* Available on Touch ID-enabled Apple iPhone, iPad or later running iOS 12.2 or above

** Available on Face ID-enabled Apple iPhone, and iPad Pro running iOS 12.2 or above

*** Fingerprint ID: If your device OS is Android 8.0 or above, you will be able to use Fingerprint ID unless your device is deemed unsecure by the app.

If my biometrics are not recognised, can I still log into the Straight2Bank app?

Yes, you can still log in using your mobile PIN. At any time you can choose between a PIN or biometric login.

What if I have multiple fingerprints or face IDs registered in my device?

The Straight2Bank app will accept all the biometrics profiles enrolled in your device for authentication.

What happens if I change my biometrics record on my mobile device?

You will be prompted to log into the Straight2Bank app using your mobile PIN. After successfully logging into the app with your PIN, you can re-enable biometrics capabilities for subsequent login and/or approval activities.

I can't turn on biometrics. Is it available for my login?

Biometrics is not available for Saudi Arabia and China groups due to local regulations. For HK Group users, please check with the Client Service team to enable.

G. Security

What security does the Straight2Bank app have?

Standard Chartered Banking offers the same bank-grade security that you have come to expect from us. We use industrial-strength encryption to protect you and your data. With your vigilance and our strong encryption, your bank account will be kept safe and secure.

What should I do if I lose my mobile device?



Please contact our Customer Service teams and we will assist you in de-registering from the app. Alternatively, you can download the app and re-register yourself on your new device as soon as possible to erase your registered credentials on the lost device.

Can I use a shared corporate mobile device?

Given the increasing sophistication of hackers, we advise you not to share your device with anyone. Protect your phone with a secure passcode, and your Straight2Bank app with a different PIN. For more security tips on how to ensure the safety of your device, please visit <https://www.sc.com/global/security-tips/>

Why does the app keep routing me away to a website?

To keep the environment safe for all our users, the Straight2Bank mobile app has threat detection mechanism which starts its checks the moment you launch the Straight2Bank app, even if you have not yet set up the app.

H. Getting started

I keep getting logged out of the app when I log into the web.

For security reasons, you can only be logged into your account on one device at a time. Multiple login sessions are not supported. You cannot be logged into the web and to a mobile device concurrently. You can launch the mobile Digital Token on the app, but logging into other workspaces will terminate your prior session.

I have multiple Straight2Bank credentials. How can I add them onto the app?

After you have successfully registered one user, on the login screen, click on Manage IDs and then Add IDs. Alternatively, after logging into the app, go to More > Manage ID.

I cannot see other icons, only the mobile Digital Token

Upon onboarding with Straight2Bank, users are given access to all transactional features that are available on the mobile app by default. If you can only see the Digital Token but not other functions on the app, it may be due to your user permissions set up with the bank. Contact the Customer Support team to amend your user setup.

Why can't I find the latest feature / function on my app?

New features and design are only available after you have updated the app to the latest version. To update your app, go to your app store and search for "Straight2Bank". Tap "Update" to start downloading and installing the latest app version.

How do I restrict my staff from accessing and using the Straight2Bank app?

By default, the Straight2Bank app is made available to all Straight2Bank users due to the changing dynamics in the way we work. If you do not wish to have access to Straight2Bank functionalities on your mobile app, please contact our Customer Service teams to obtain some forms to submit to disable access. You will also need to submit the same forms in future should you wish to re-activate the access.

I'm having problems logging in after I amended my user setup.



Try clicking on the Login button to log into the app instead of using other links. If it is still failing, you can uninstall and reinstall the app. You will then need to re-register your account in the mobile app or contact the Customer Support team for help.