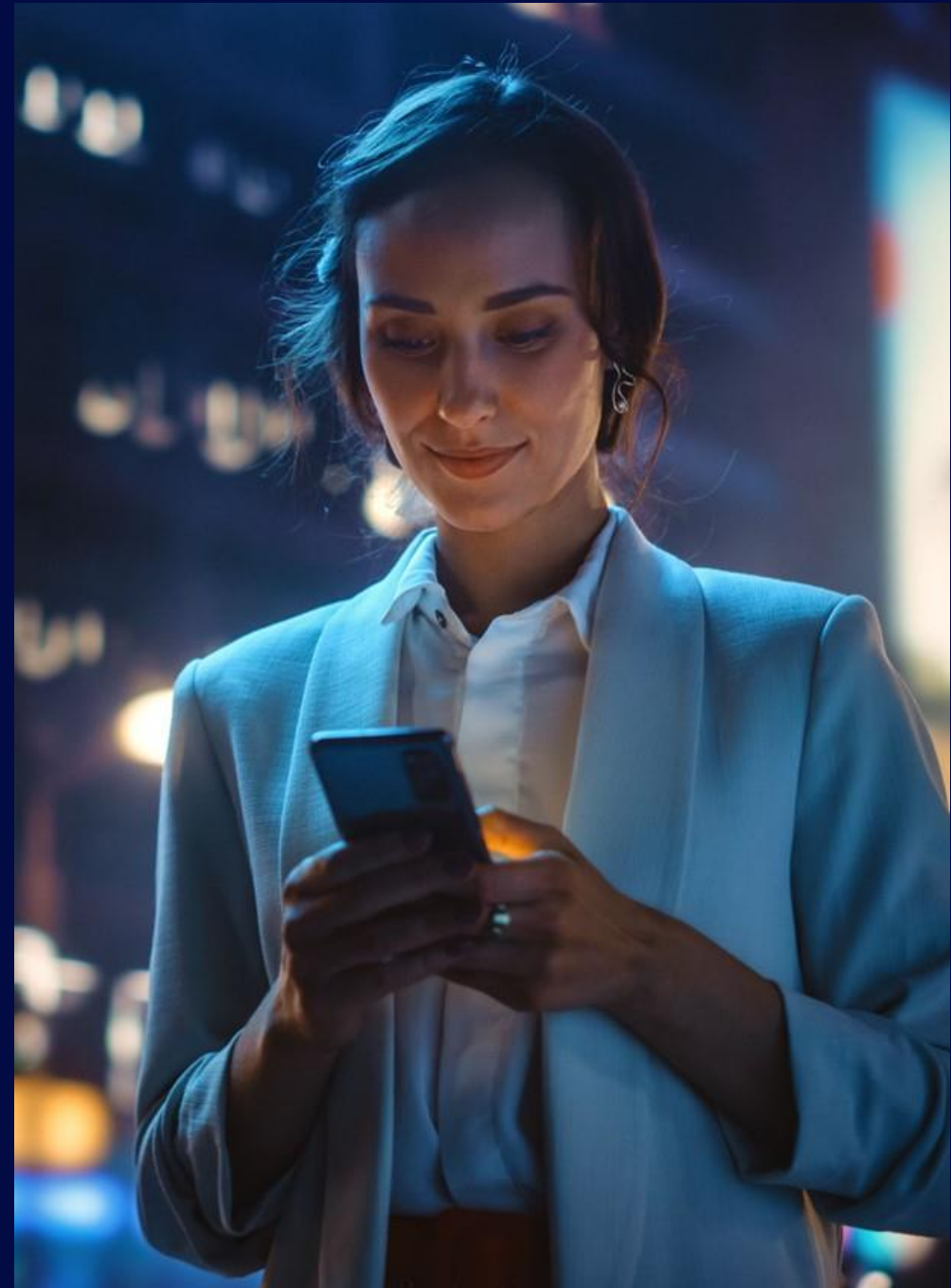




Straight2Bank Mobile App

Setup and Introduction Guide

Straight2Bank
Making banking simple, 24/7



Welcome to Straight2Bank mobile app



Single Global App

Enjoy a consistent global banking experience with a single app, without the hassle of switching between multiple apps or learning different interfaces, no matter where you or your businesses may be.



Digital Token

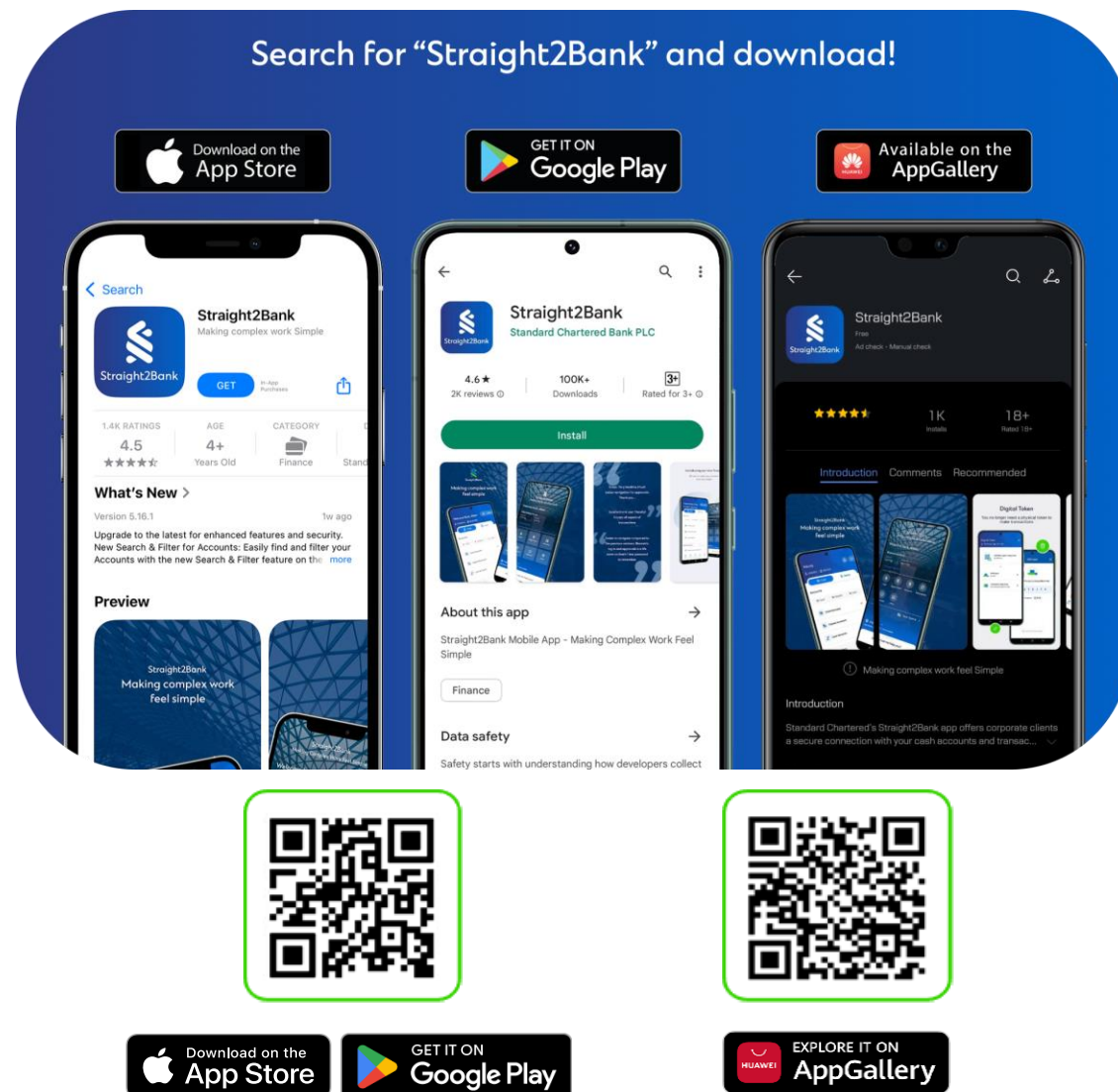
Eliminate the need for a separate physical token with our integrated digital token.



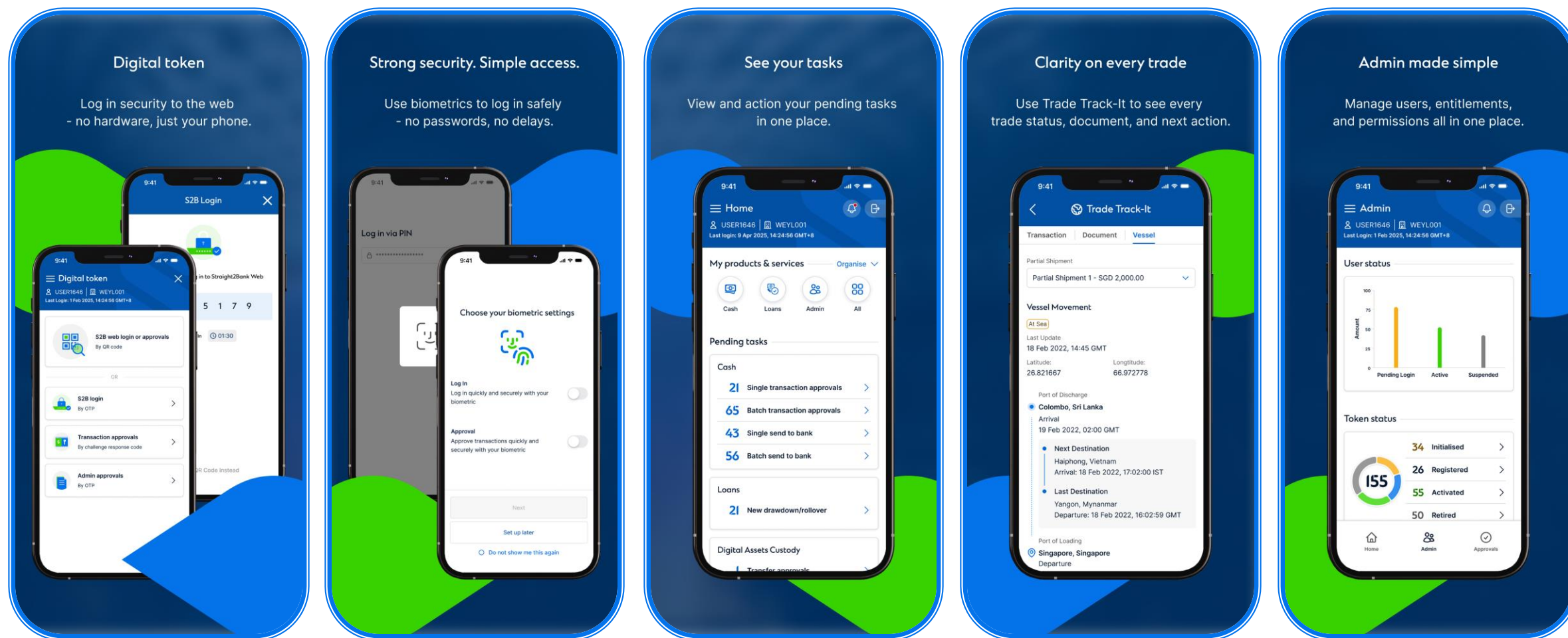
Secure On-the-Go Banking

Review your balances and authorise transactions securely, efficiently and conveniently. Stay connected with all your accounts, anytime, anywhere.

Available for download from over 180 app stores globally, Standard Chartered's Straight2Bank mobile app offers corporate clients a secure, real-time banking experience at their fingertips.



Straight2Bank Mobile App Overview



Log in to Straight2Bank with the mobile digital token.

Use biometrics to log in and approve transactions.

Act on your critical pending tasks from the Homepage.

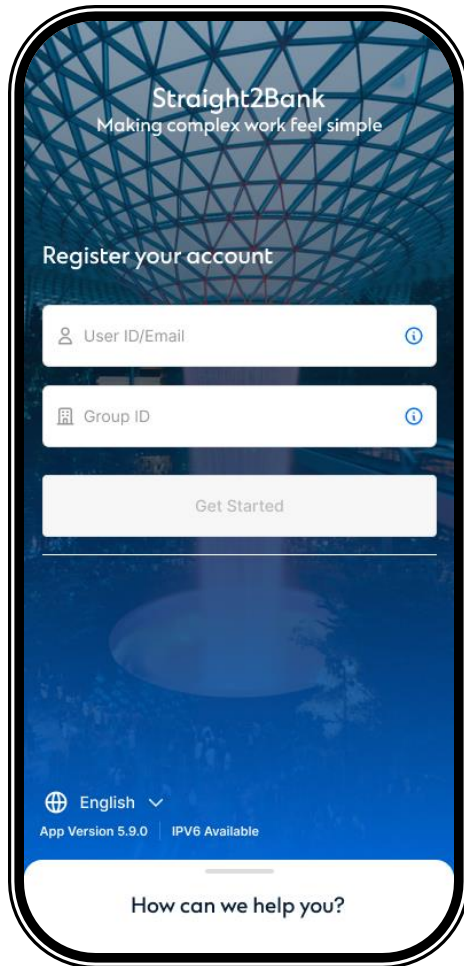
Search, filter and approve one or multiple transactions in one go.

Approve your operator and inquiry user setup requests.

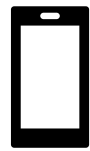


User account registration

How to setup the app for the first time?



Key in the User ID that you had indicated on the user request form submitted to us. Your Group ID can be found in the welcome email sent to the email address you provided.



Activation Code

Select this option if you are new to Straight2Bank, or if you have used this method to successfully register in the past.



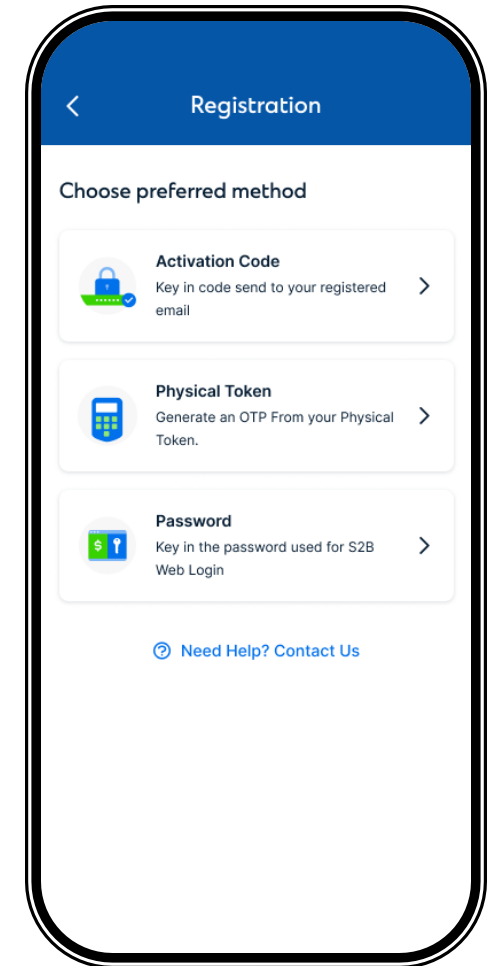
Physical Token

Select this option if you were issued a physical token in the past.



Password + SMS OTP

Select this option if your existing login to Straight2Bank Web is via password.



User registration for app

Using Activation Code and Memorable Date

The image displays six sequential steps of the Straight2Bank app registration process on a smartphone:

- Registration**: A screen titled "Registration" with a blue header. Under "Choose preferred method", three options are listed: "Activation Code" (highlighted with a green box), "Physical Token", and "Password". A link "Need Help? Contact Us" is at the bottom.
- Key in your activation code**: A screen with a blue header. It says "This code was sent to your registered email successfully." and has a text input field "Enter Activation Code" with a "Next" button at the bottom.
- Select the verification method provided during registration**: A screen with a blue header. It shows "Memorable Date" (highlighted with a green box) and "SMS OTP" as options. Below is a date picker "Select Date" and a "Next" button.
- Enter new PIN of your choice**: A screen with a blue header. It lists PIN requirements: "At least 8 characters long", "Contains at least one letter", "Contains at least one number", and "Exclude sequential (ascending or descending) and repeated characters". There is a PIN input field and a "Done" button.
- Set up security questions to enable PIN reset**: A screen with a blue header. It says "All Inputs must be at least 3 characters". It has three "Select Question" dropdowns and a "Type a custom question" text field. A "Done" button is at the bottom.
- You have registered your account successfully**: A screen with a blue header. It shows a success message with a lock icon and a "Proceed to Login" button. A footer link "How can we help you?" is present.

Select Activation Code.

Key or scan in the activation code sent to your registered email address and tap Next.

Enter your memorable date registered with the bank, or tap SMS OTP to get a 6-digit code sent to your registered mobile number.

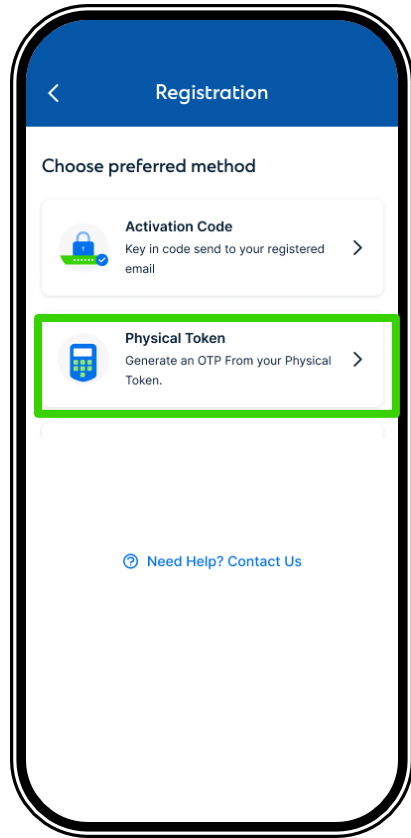
Create a PIN to secure your mobile app.

Set up your security questions and answers – you will need them to reset your PIN in the future.

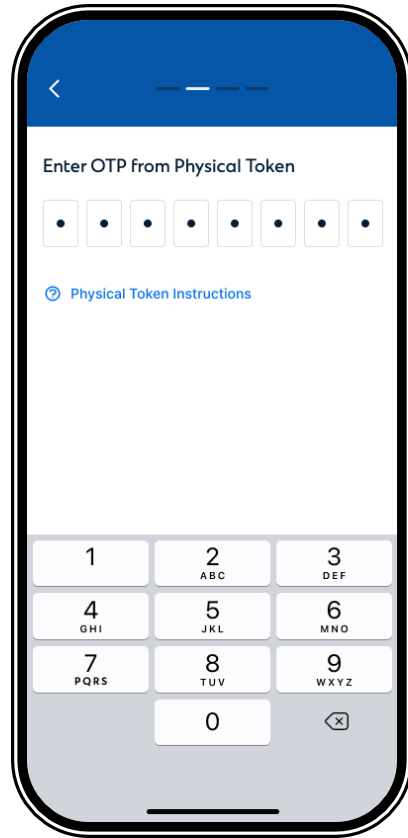
For some markets, certain functions could be temporarily disabled after registration as part of fraud prevention measures.

User registration for app

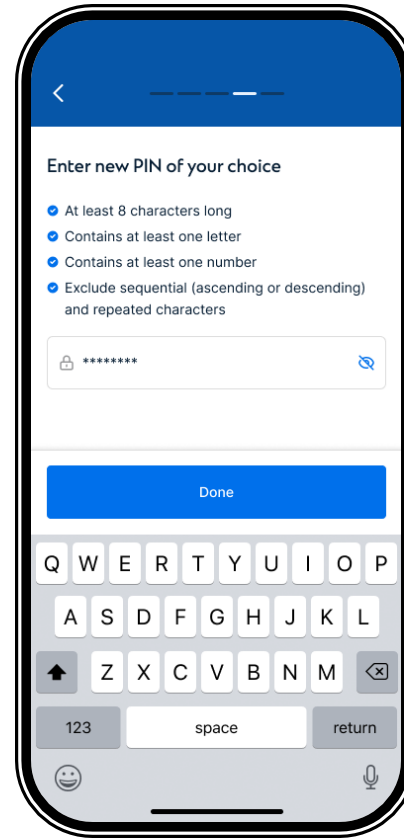
Using Physical Token



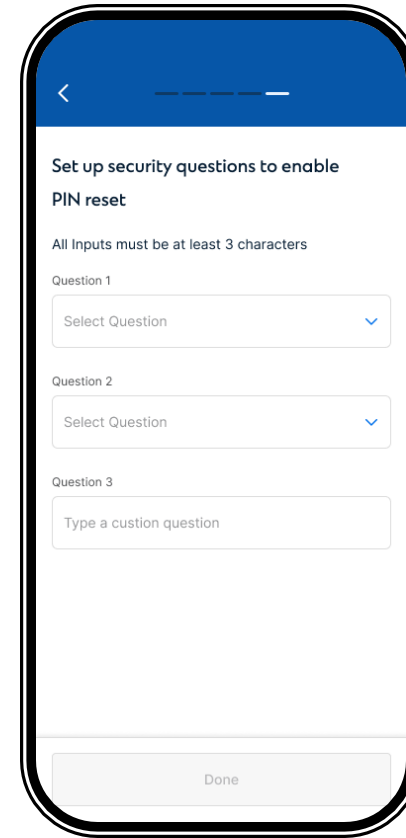
Select Physical Token.



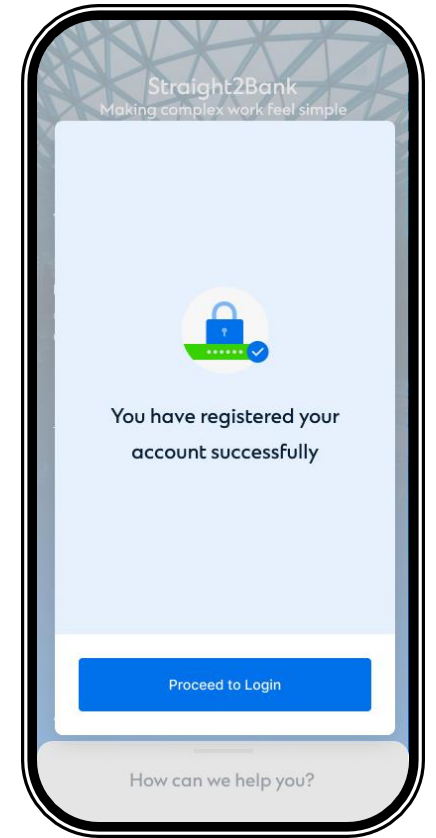
Enter the OTP shown on your Physical Token.



Create a PIN to secure your mobile app.



Set up your security questions and answers – you may need them to reset your PIN in the future .



For some markets, certain functions could be temporarily disabled after registration as part of fraud prevention measures.

User registration for app

Using Web Password

Registration

Choose preferred method

Activation Code
Key in code send to your registered email

Physical Token
Generate an OTP From your Physical Token.

Password
Key in the password used for S2B Web Login

[Need Help? Contact Us](#)

Select Password if you have an existing password to log into web

Enter your password

Please note that you have maximum of 3 attempts.

[Need Help? Contact Us](#)

Next

Key in your Straight2Bank Web login password.

Enter the SMS OTP

This OTP was sent to your registered mobile number

VuSr - 371771

Resend SMS OTP 01:21

Next

Enter the SMS OTP which is sent to your mobile number registered with the bank during onboarding.

Enter new PIN of your choice

- At least 8 characters long
- Contains at least one letter
- Contains at least one number
- Exclude sequential (ascending or descending) and repeated characters

Done

Create a PIN to secure your mobile app.

Set up security questions to enable PIN reset

All Inputs must be at least 3 characters

Question 1
Select Question

Question 2
Select Question

Question 3
Type a custom question

Done

Set up your security questions and answers – you may need them to reset your PIN in the future.

Straight2Bank
Making complex work feel simple

You have registered your account successfully

Proceed to Login

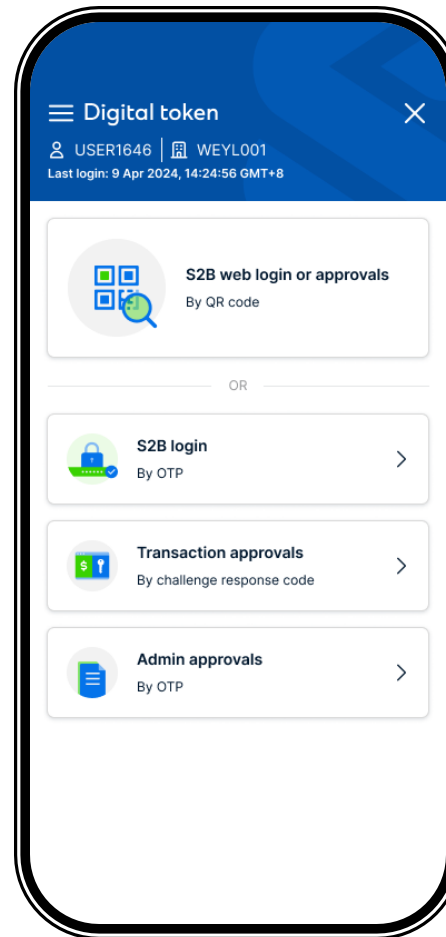
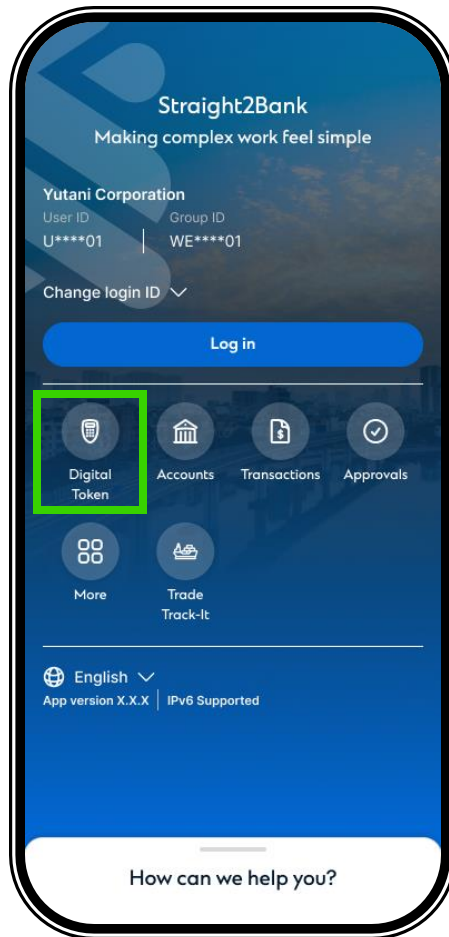
How can we help you?

For some markets, certain functions could be temporarily disabled after registration as part of fraud prevention measures.

Digital Token

Different options will appear based on each user's role and entitlements.

Download and Register your ID in the Straight2Bank mobile app to use the Digital Token for your activities on Straight2Bank.



→ Scan QR to Login or Approve transactions. Not usable if device is offline

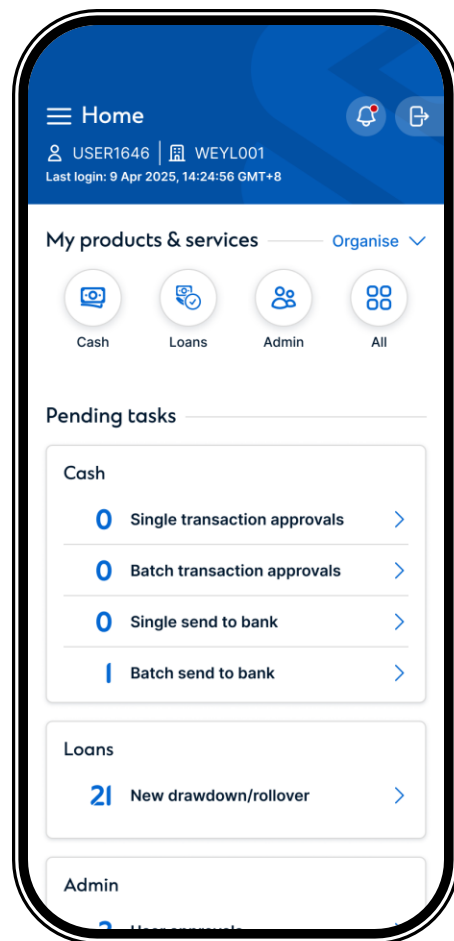
→ OTP option for Login

→ OTP option for transaction approval

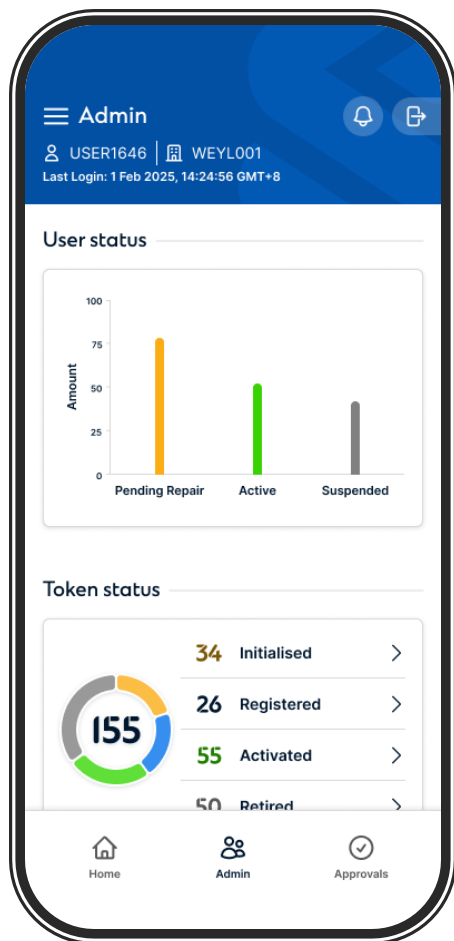
→ Only visible to users with Straight2Bank User Administration access

Workspaces

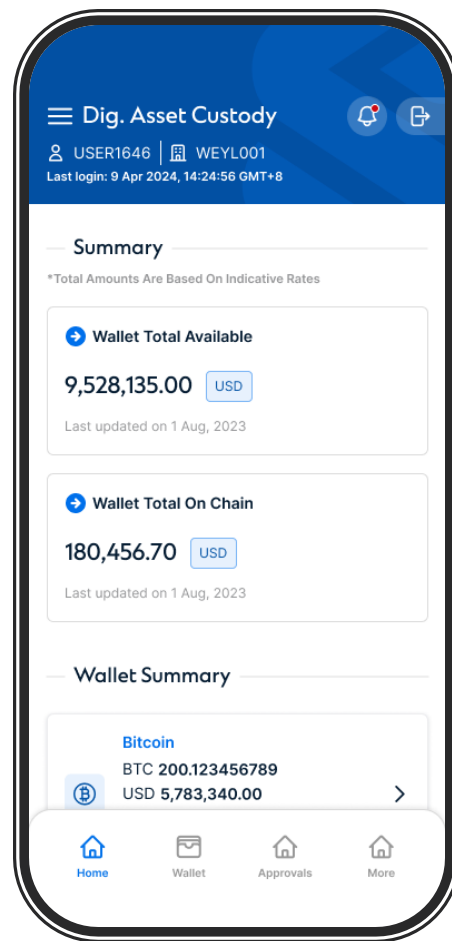
Dashboards summarise your balances and key actions pending. Tap in to view more details of the transaction



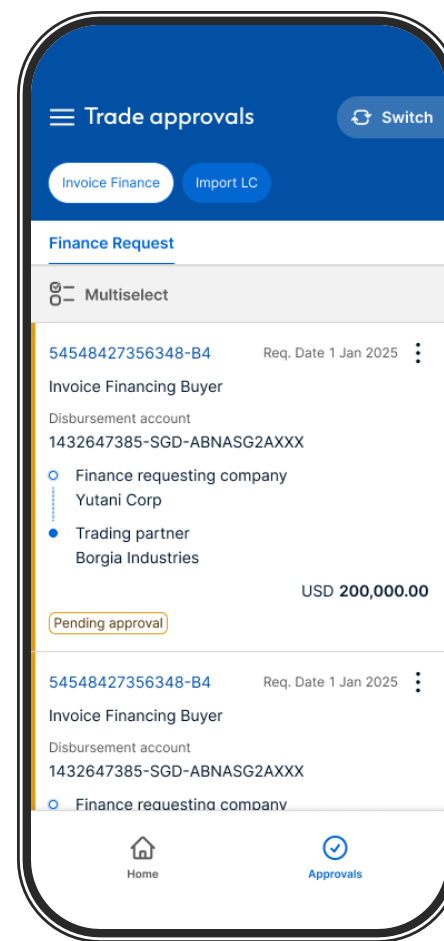
Dashboard



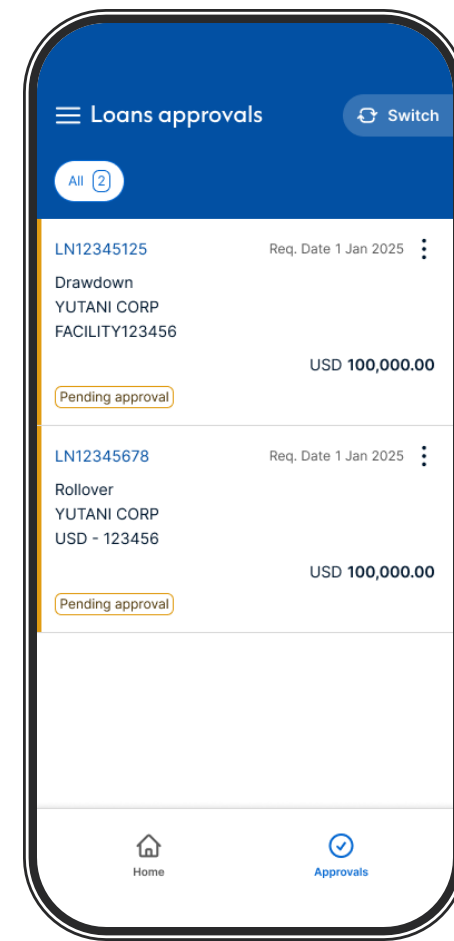
Client Self Administration



Digital Asset Custody



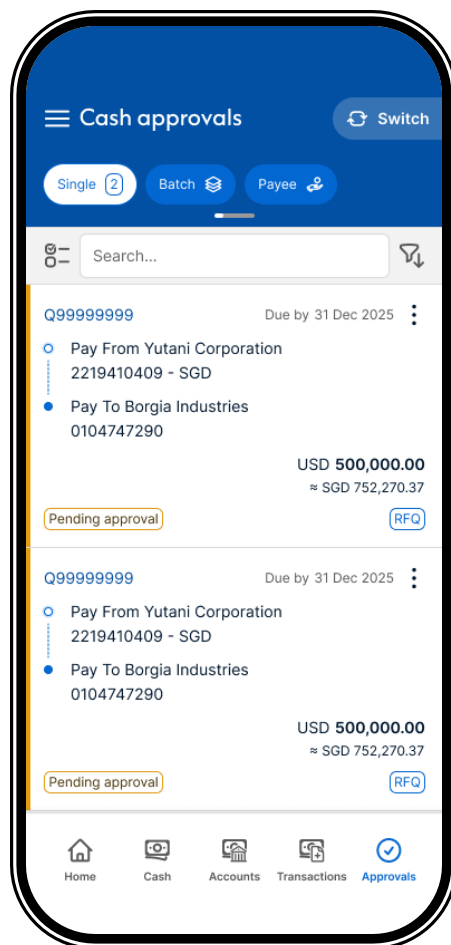
Trade – Invoice Financing



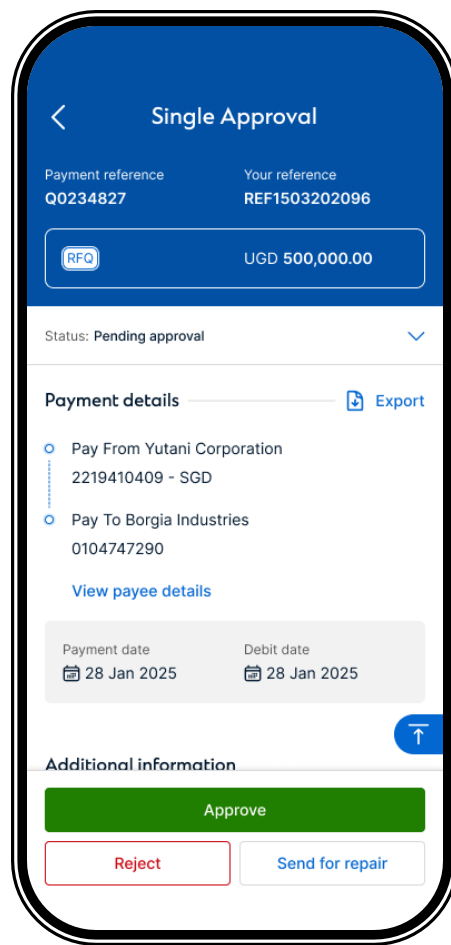
Working Capital Loans

Approval Flow

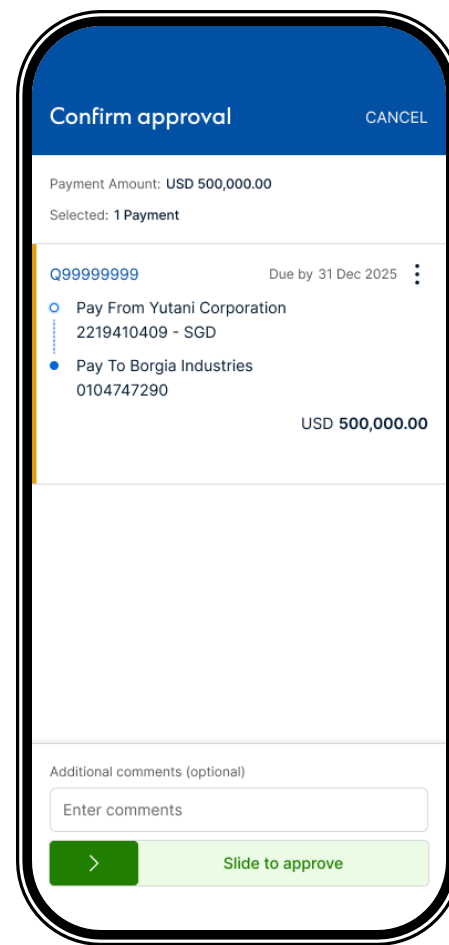
Consistent for every product, ensuring a seamless and uniform experience for you



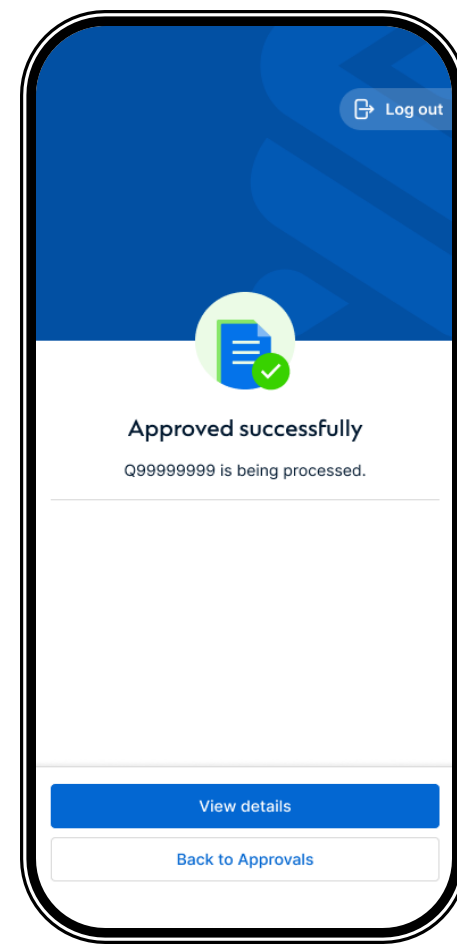
View transactions pending your approval.



Tap in to view more details



Confirm your action.



Receive confirmation that your instruction has been submitted.

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