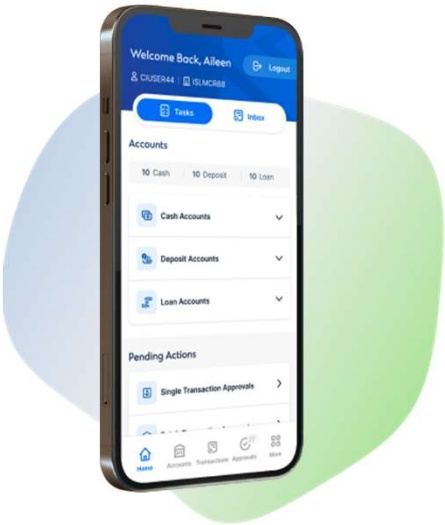# Straight2Bank Mobile App | Quick Guide

Straight2Bank Mobile App
Download the App

New users and existing users:
Straight2Bank App is available for download on Apple App Store and Google Play Store.

Devices need to satisfy the minimum system requirements:

✓ Android version 9.0 or later / iOS version 13 or later
✓ Newer operating system versions may be used, though they may not have been certified
✓ Mobile device that is not rooted or jailbroken
✓ Mobile device with lock screen access (PIN, fingerprint, facial recognition etc.)
✓ Mobile device with enabled automatic date and time
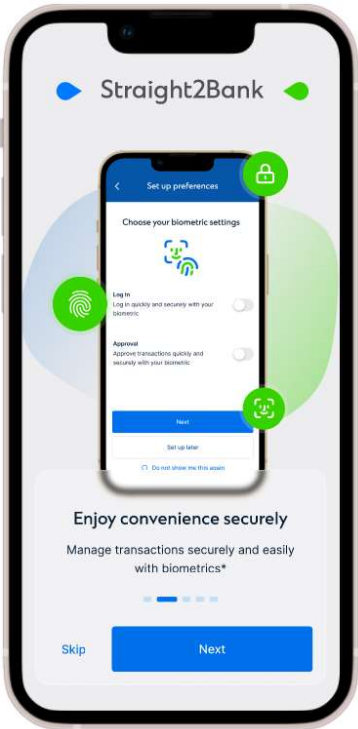✓ Active Straight2Bank credentials (User ID and Group ID)

Contents

Registration

How to register?

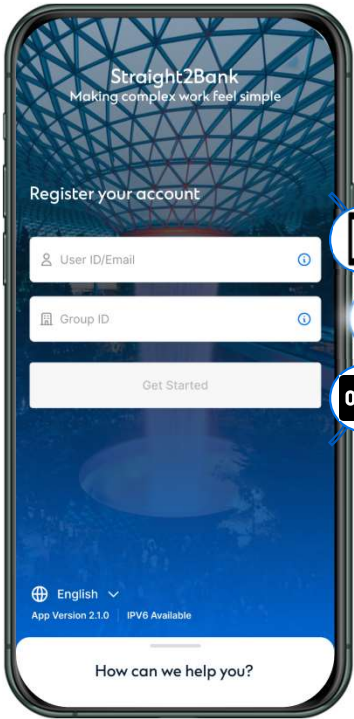1. Using Activation Code
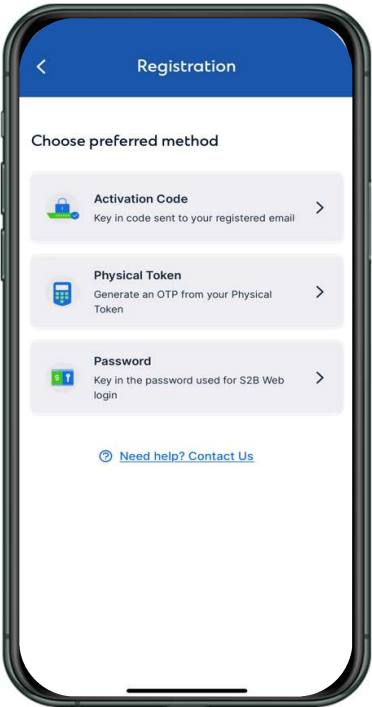
2. Using Physical Token

3. Using Password / Password + SMS OTP

Splash screens will be displayed **only once** for the **first-time user** upon clicking on Straight2Bank Mobile App icon from your device

User needs to key in the **User ID/ Email** & **Group ID** and tap on "**Get Started**" to register.
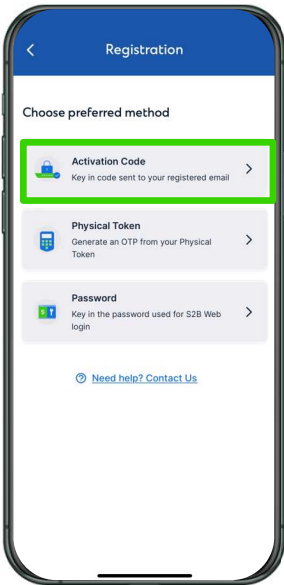
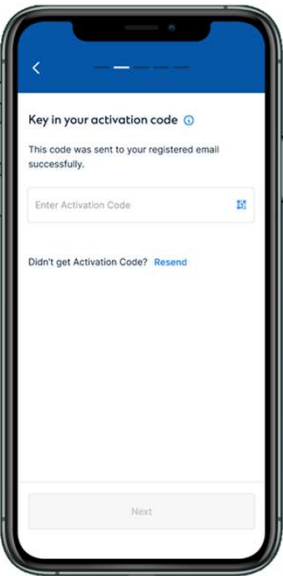Choose the preferred the registration method.
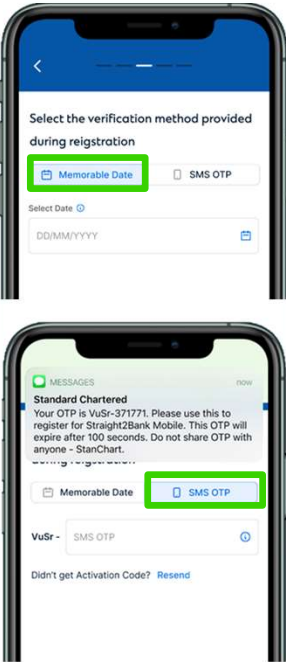
Registration

1.Using Activation code (for new users)
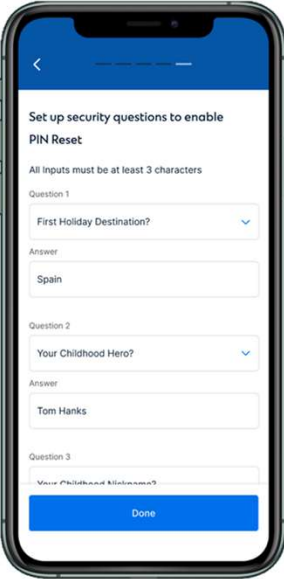

Select **Activation Code**

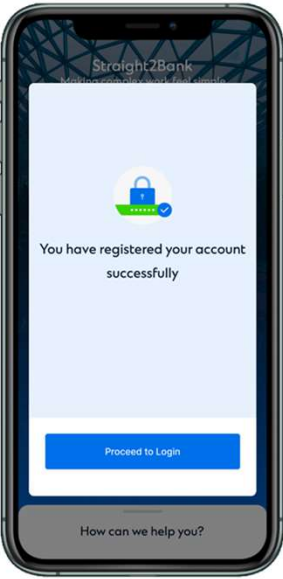Key in activation code sent to your registered email and click Next

Enter your **Memorable Date** registered with the bank OR tap on **SMS OTP** to receive an OTP if you have registered a mobile number with the bank

Create a PIN to secure your mobile app

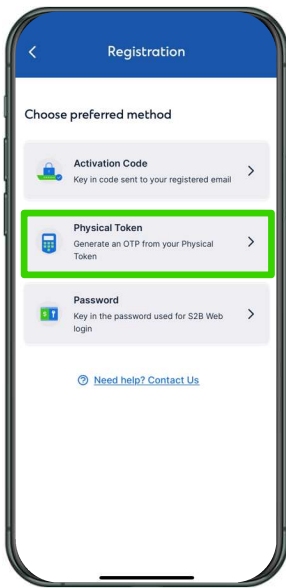Set up your security questions and answers which will be needed to reset your PIN in future.

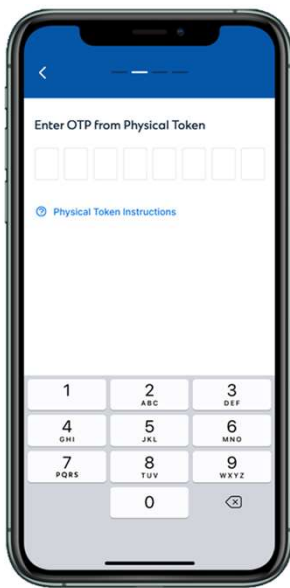Upon successful registration, you can immediately proceed to login to the app.

Registration

2.Using Physical Token (for existing users)
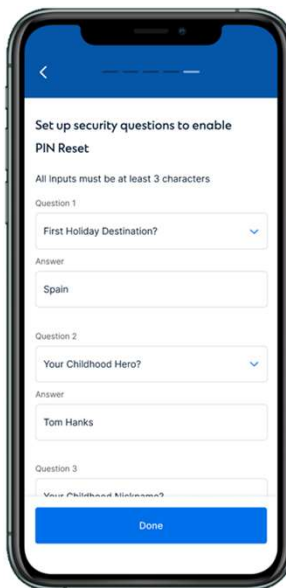
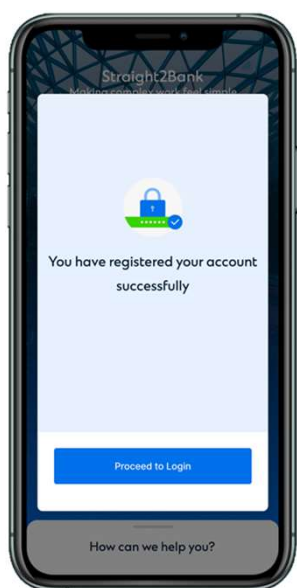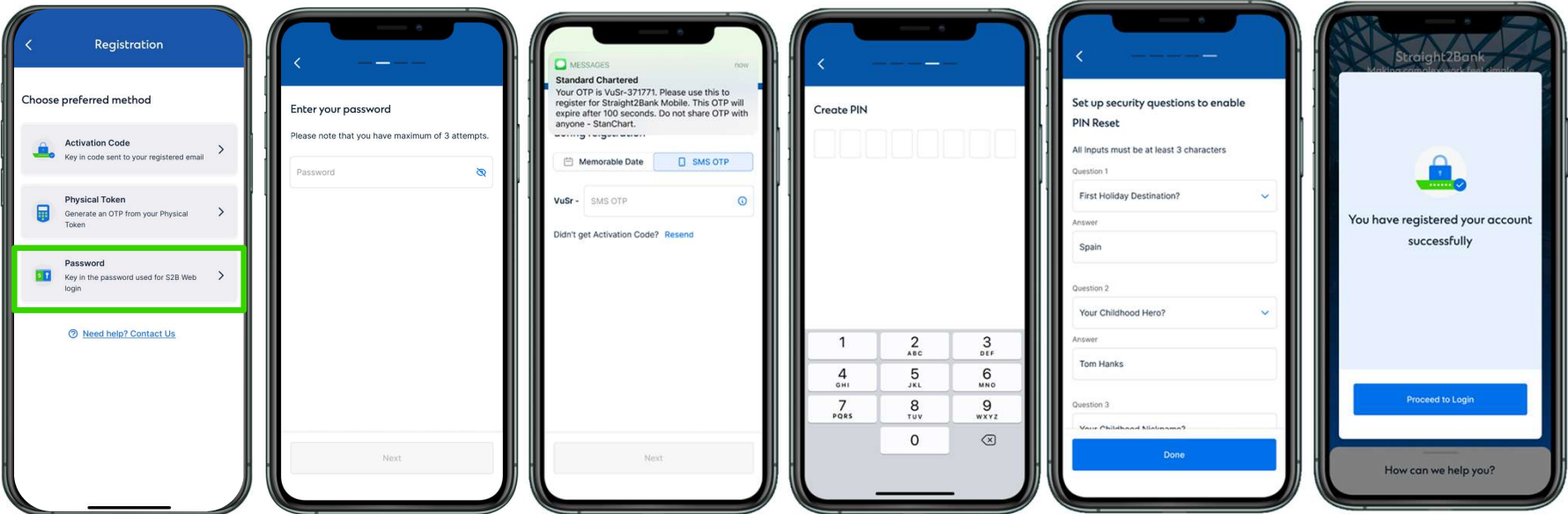|				
Select **Physical Token**	Enter the OTP shown on your physical token	Create a PIN to secure your mobile app	Set up your security questions and answers which will be needed to reset your PIN in future.	Upon successful registration, you can immediately proceed to login to the app.

Note: If you have lost your physical token or if your physical token is not working, please contact Client Service for assistance.

Registration

3.Using Password / Password + SMSOTP

|					
Select **Password**	Key in your s2B web login password.	If you have registered a mobile number with the bank, an **OTP** will be triggered. If not, no OTP is required.	Create a PIN to secure your mobile app	Set up your security questions and answers which will be needed to reset your PIN in future.	Upon successful registration, you can immediately proceed to login to the app.

Note: Password login is not applicable for HK S2B login due to regulatory requirement on 2FA login.
Password + SMSOTP is only applicable to Digital Trade Counter (DTC) clients.

Login Screen
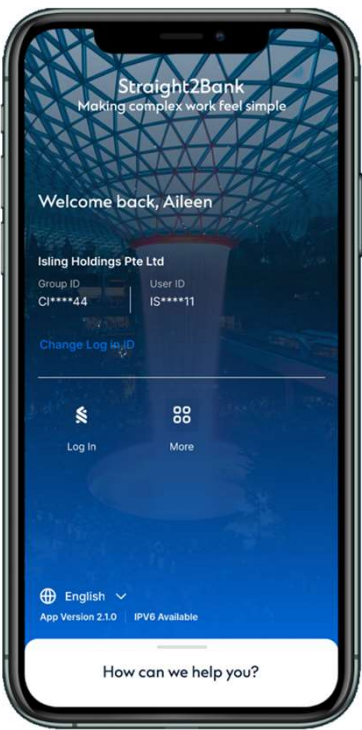
Upon successful registration, user log in for the **first time** will see this screen.

Username

Group Name
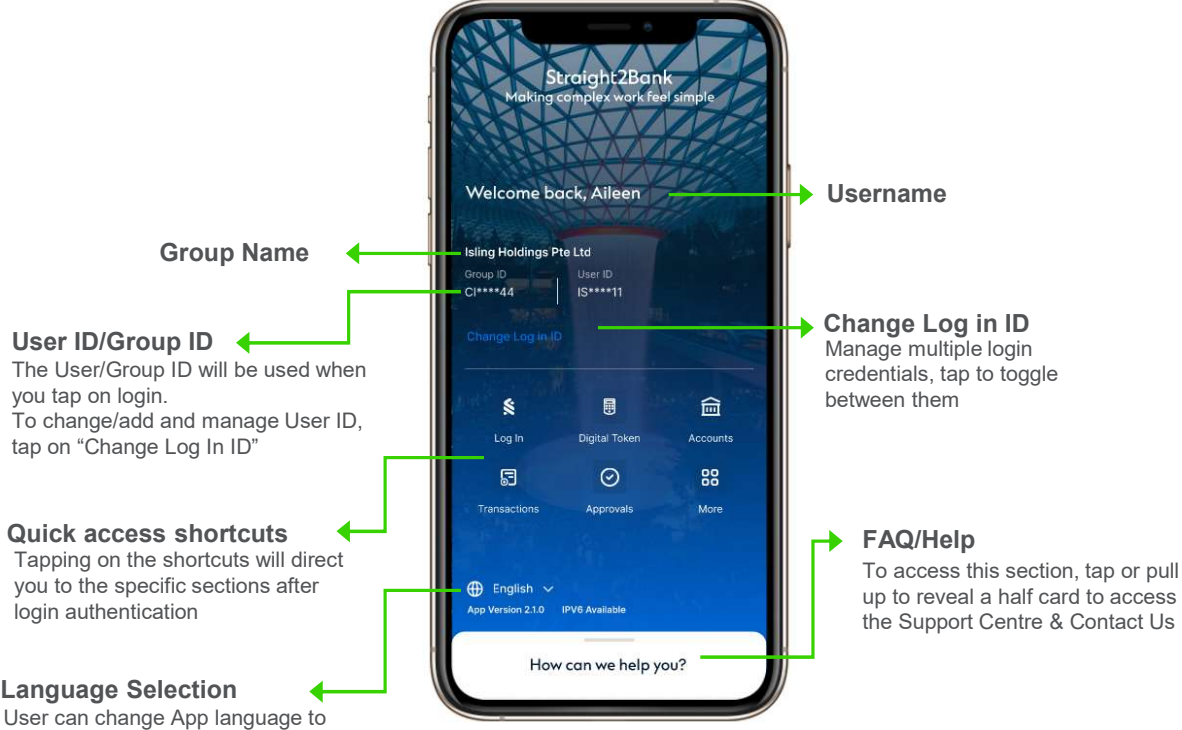
User ID/Group ID
The User/Group ID will be used when you tap on login.
To change/add and manage User ID, tap on "Change Log In ID"

Change Log in ID
Manage multiple login credentials, tap to toggle between them

Quick access shortcuts
Tapping on the shortcuts will direct you to the specific sections after login authentication

FAQ/Help
To access this section, tap or pull up to reveal a half card to access the Support Centre & Contact Us

Language Selection
User can change App language to Traditional Chinese and Simplified Chinese

Once first-time login complete, more quick access shortcuts will be displayed for user with **cash entitlement**.
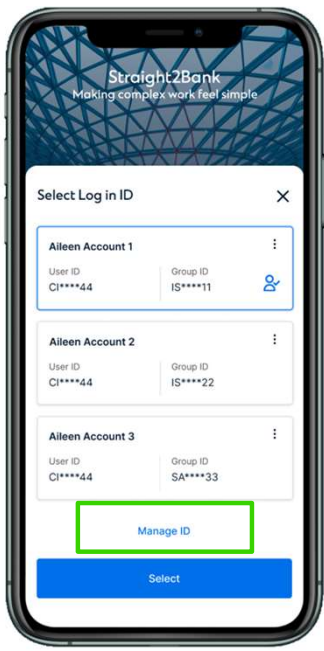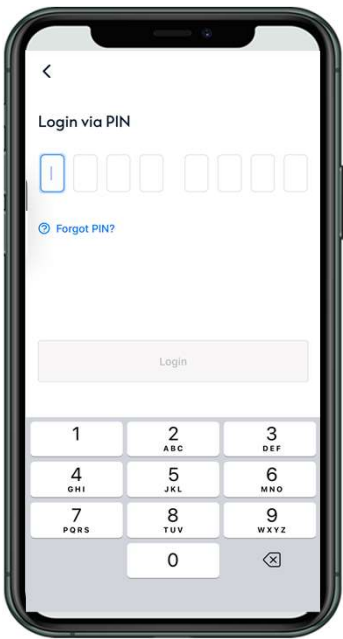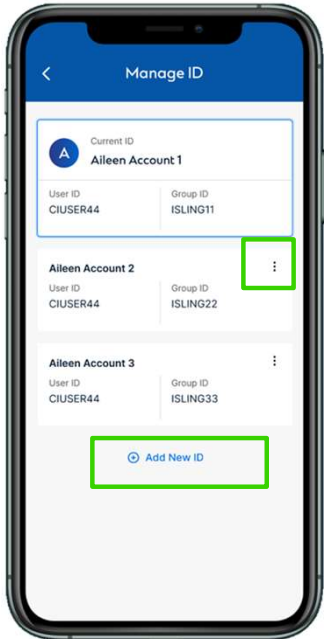
Managing User IDs
Multiple users

tap on "**Change Log In ID**"

On this screen, below the IDs, tap on "**Manage IDs**"

Enter the PIN to access the Manage ID screen.
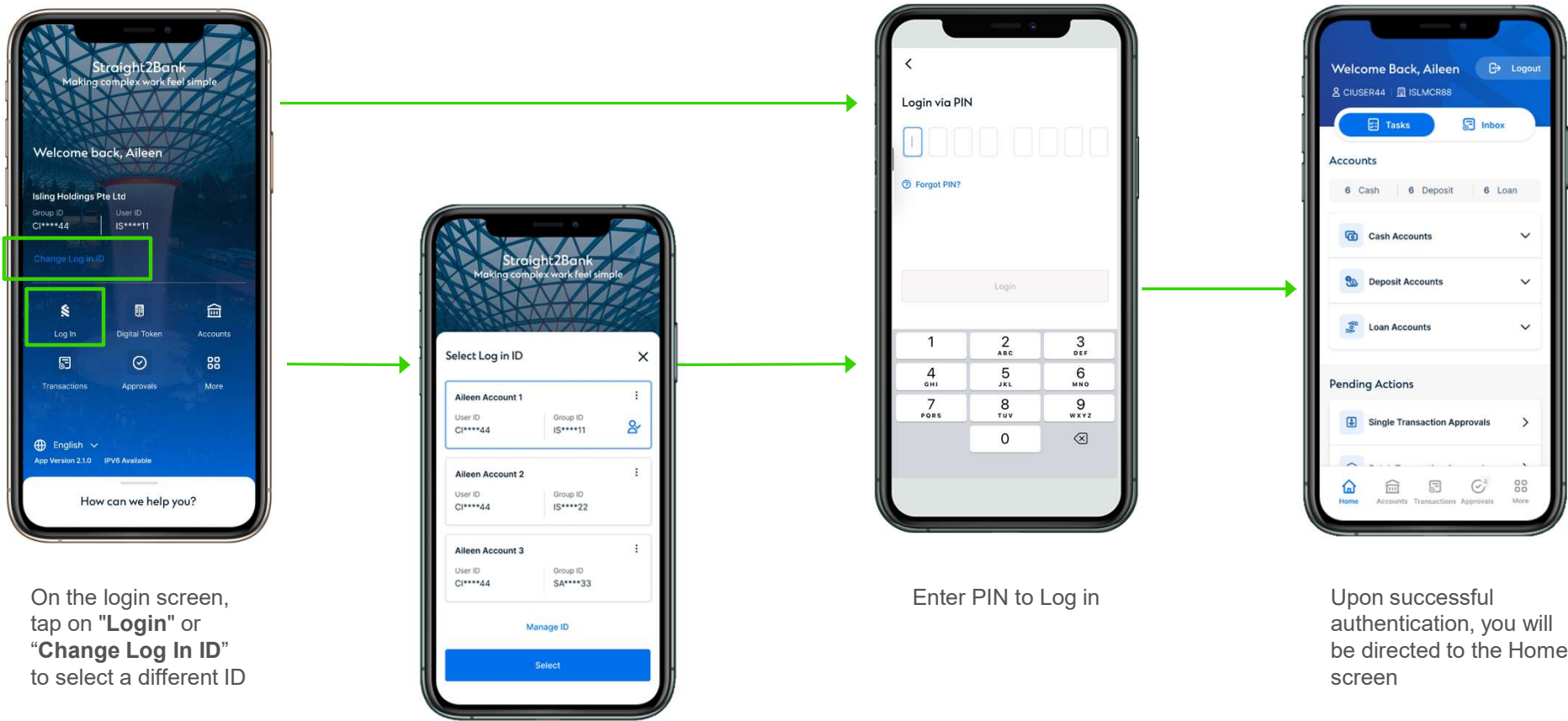
Add user - tap on "Add New ID" button and follow the registration process

Remove user - tap on the 3 dots and select Delete

Login Navigation

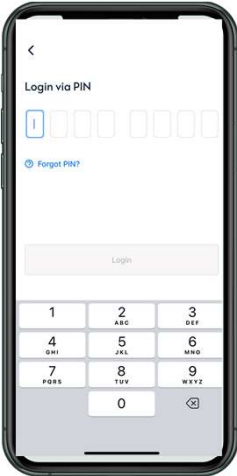On the login screen, tap on "**Login**" or "**Change Log In ID**" to select a different ID

Choose the login ID for the session and tap on the "Select" button

Enter PIN to Log in

Upon successful authentication, you will be directed to the Home screen
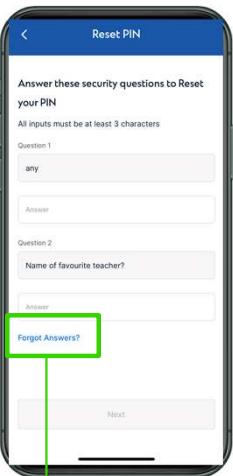
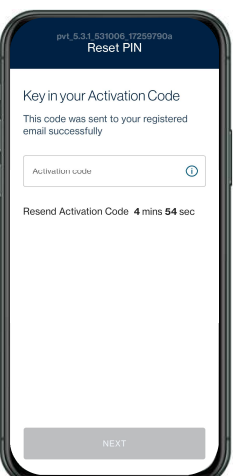# Manage PIN
Forget PIN

Tap "**Forgot PIN**?"
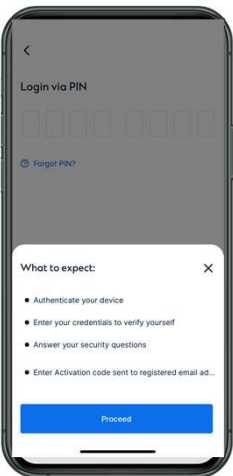
Tap "Proceed"
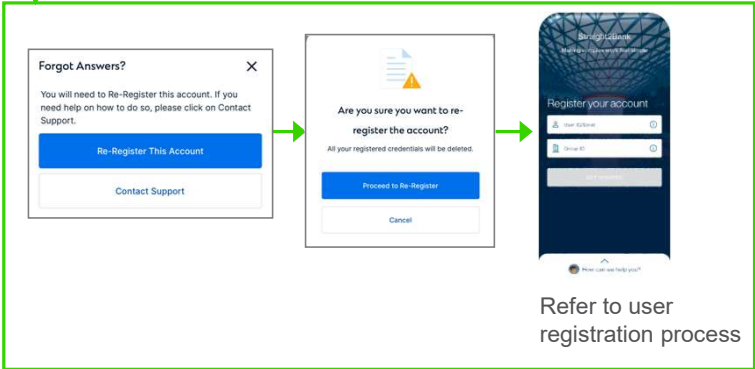
Authenticate your device
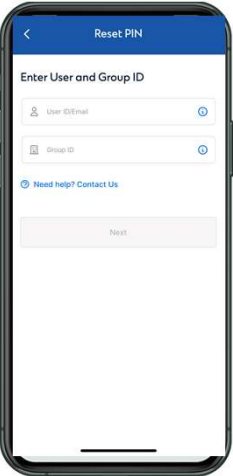
Enter User ID and Group ID

Answer 2 security questions

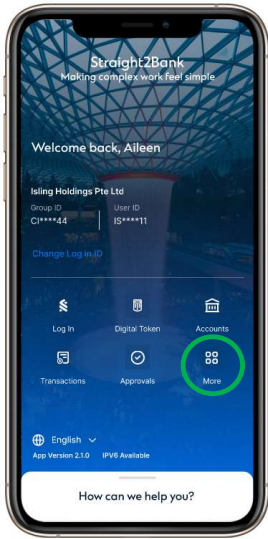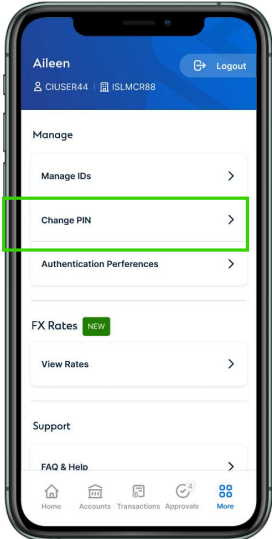Key in the activation code sent to your registered email

Create PIN

Refer to user registration process

11

Manage PIN
Change PIN

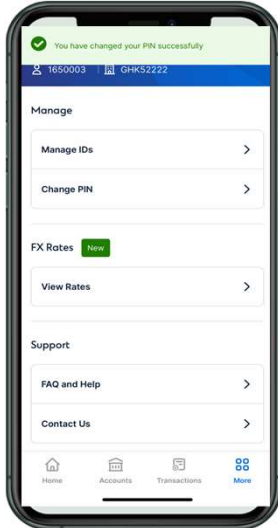On the login screen, tap on "**More**"

Tap on "Change PIN"
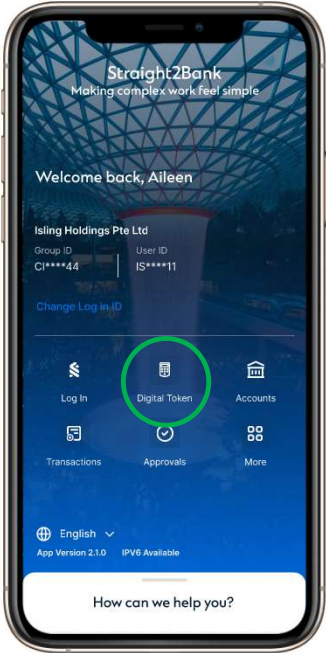
Enter your existing PIN

Enter your new PIN

Re-enter your new PIN
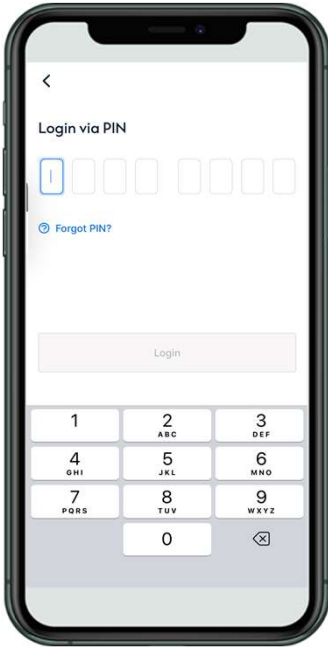
PIN is changed
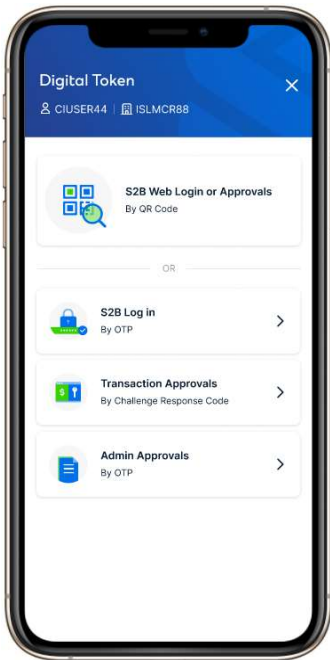
Digital Token Function
Overview

Tap on the **Digital Token** Icon.

The Digital Token can only be accessed from this **pre-login page** and not within the app itself.
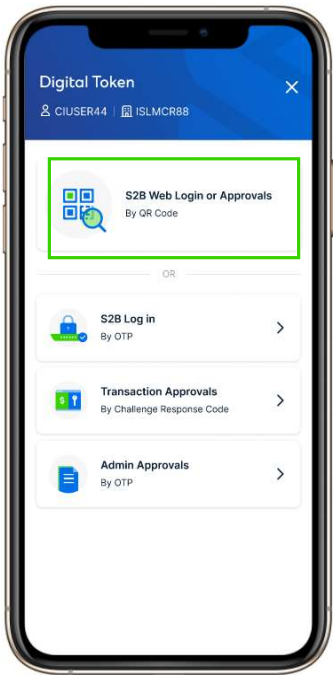

Login Digital token using PIN

Tab on the required digital token functions

- Scan QR code is **NOT** supported in offline mode

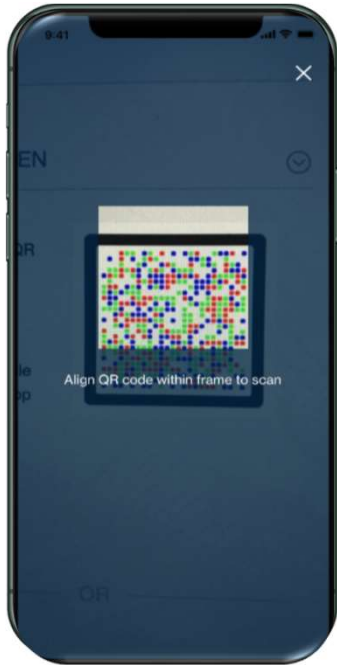- Other digital token functions are supported in offline mode

13

Digital Token Function

1. Scan QR Code – Web login and Web approval

Tap on "**S2B Web Login or Approvals Scan QR code**"

Scan the QR Code on S2B Web

Web login

Enter User ID and Group ID

Click on "S2B App". QR code is shown

Web approval

QR Code is shown on the approval screen

14

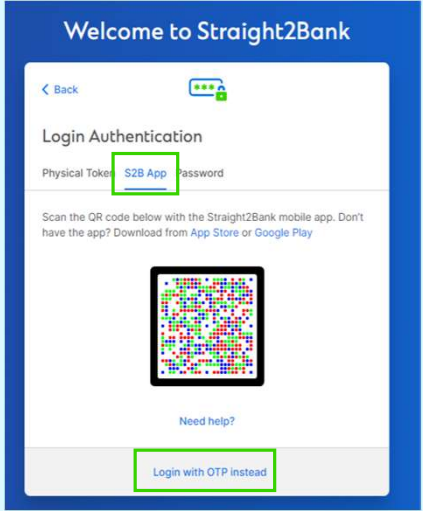# Digital Token Function
2. S2B login by OTP
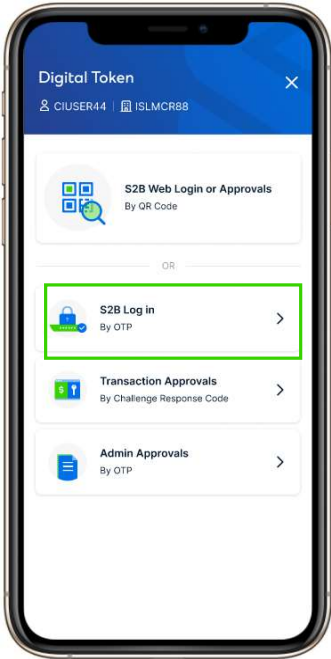
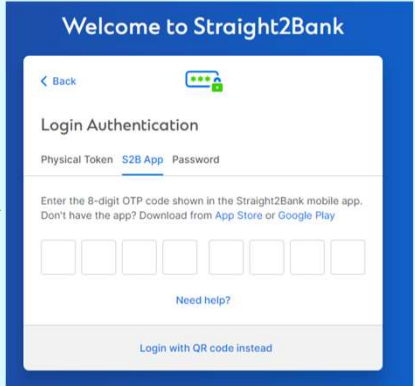Tab on "**S2B Login OTP only**"

User will be presented with a 8-digit OTP (expires in 90 second)

Use this OTP to login to S2B Web.

On S2B Web

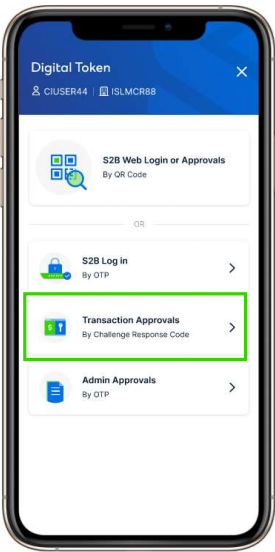Click on "S2B App". Then click on "Login with OTP instead"
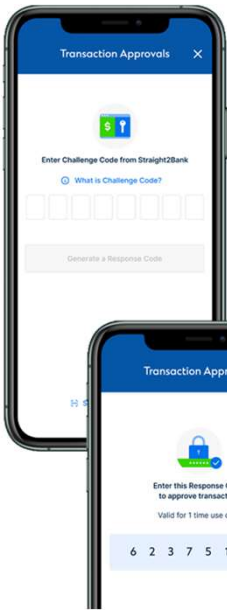
Enter OTP shown on S2B Mobile App

15

Digital Token Function

3. S2B Web Transactions Approval (Challenge Response Code)

Tab on "**Transaction Approvals**" by Challenge Response Code

Enter Challenge Code from S2B Web and tab on "Generate Response Code"

User will be presented with 8-digit **Response Code** to populate on S2B Web

On S2B Web

Scan QR Code with Mobile Token

Verify the Challenge Code shown in your Mobile Token app
29401372

Step 1.
Enter Challenge Code into Mobile Token
29401372
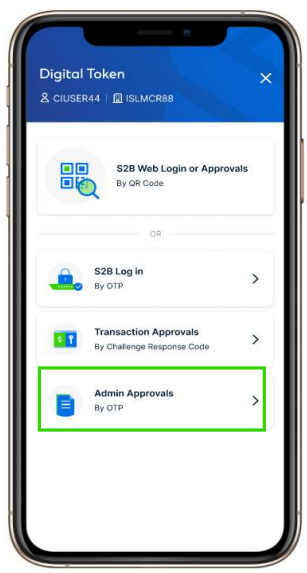
OR

Step 2.
Enter Response Code from Mobile Token

Enter 8 digit code

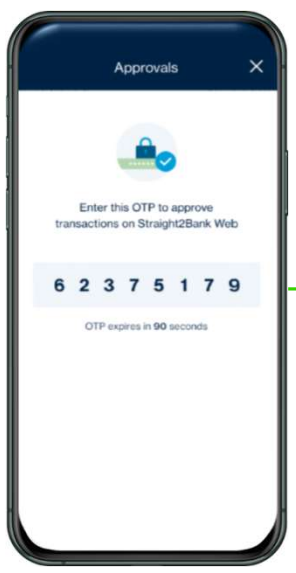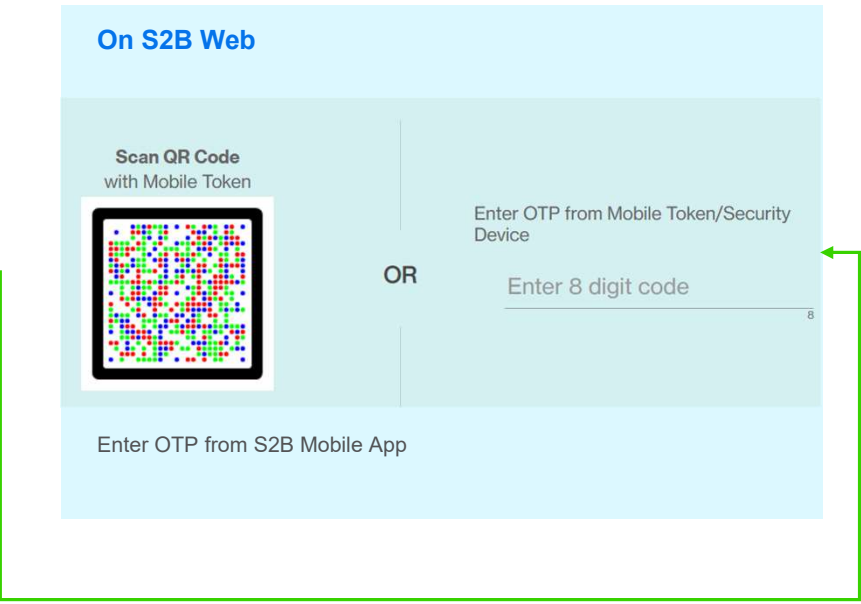Enter Response Code from S2B Mobile App

Digital Token Function
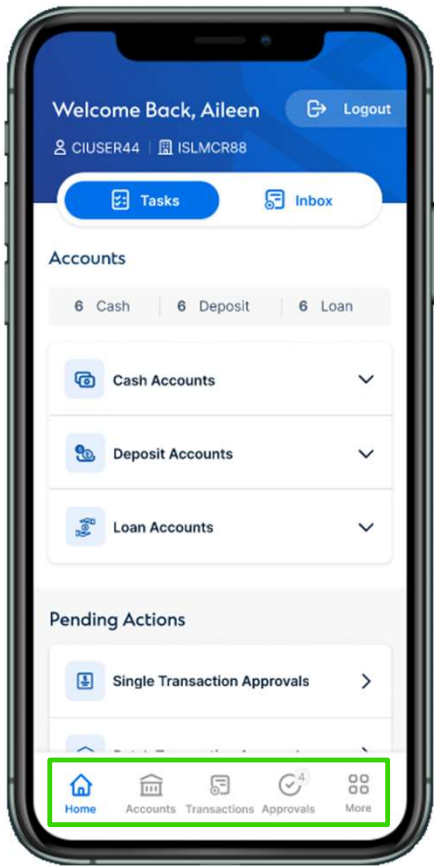## 4. Straight2Bank Web CSA approval (OTP)

Tab on "**Admin Approvals**"

User will be presented with 8-digit **OTP** (which expires in 90 second)

Cash Function
Overview

Click on the workspace to navigate different functions:

Home: a consolidated view of Cash, Deposit and Loan accounts under Accounts section

Account: a list of accounts grouped under Cash, Deposit and Loan categories

Transactions: a list of Single/ Batch payments under each status

Approvals: approve single or multiple payments or payment batches in one go. Approvals workspace only visible to Approvers

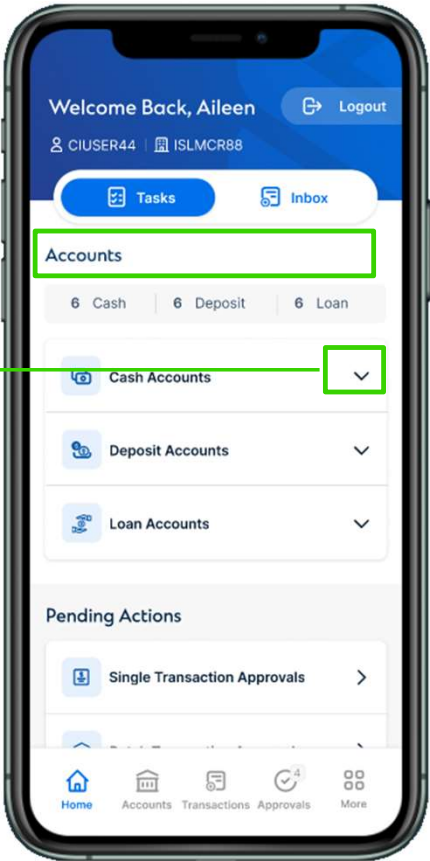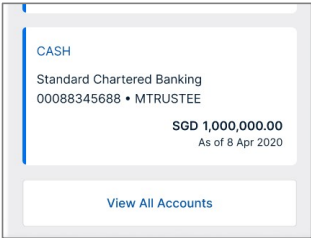**More:** Manage ID, Change PIN, FAQs & Help and Contact Us

Cash Function - Home
Accounts | Pending Actions

Accounts

Dashboard displays the total number of accounts and navigates to the Accounts workspace. Click on the **dropdown** to see the account balances

Click on **View All Accounts** to navigate to the Accounts workspace

CASH
Standard Chartered Banking
00088345688 • MTRUSTEE
SGD 1,000,000.00
As of 8 Apr 2020

View All Accounts
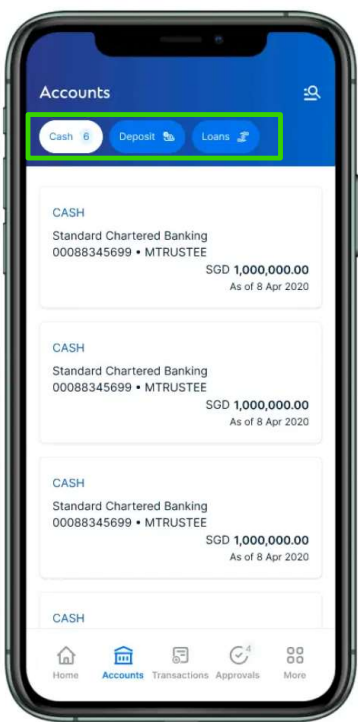

Pending Actions

Click on the **arrows** to navigate to the **Approvals workspace**, or the "**Pending send to Bank**" list in the Transaction workspace

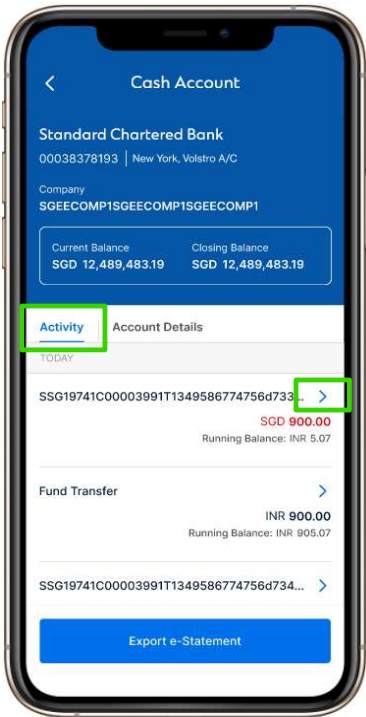Approver with no Pending Actions will show "You have no pending Actions"

You have no Pending Actions
You are all caught up!
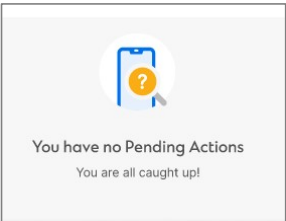
Cash Function - Accounts

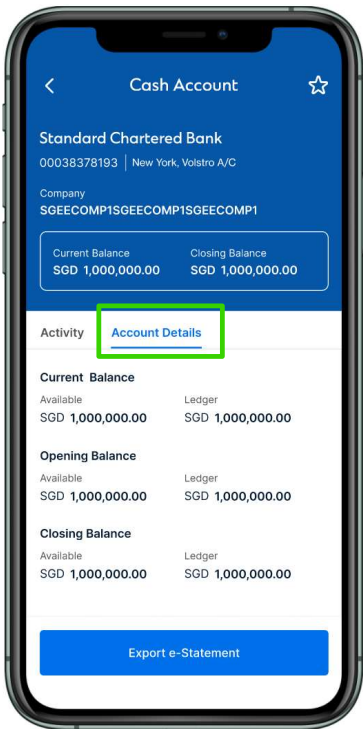## Account Listing | Account Activities | Account Balances

Tap toggles on the top to switch between account types

If select **Cash**, click **Cash Account Card** to view details

Click the arrow to view **Credit/ Debit activities** in **Cash Account**.

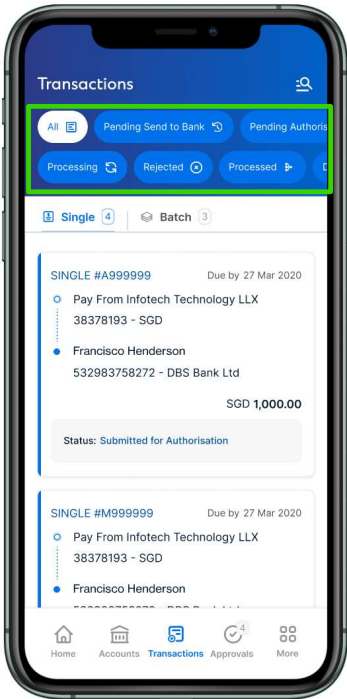Pull up the screen to refresh & load more Account Activities

View the Cash Account current, opening and closing balances under **Account Details**.
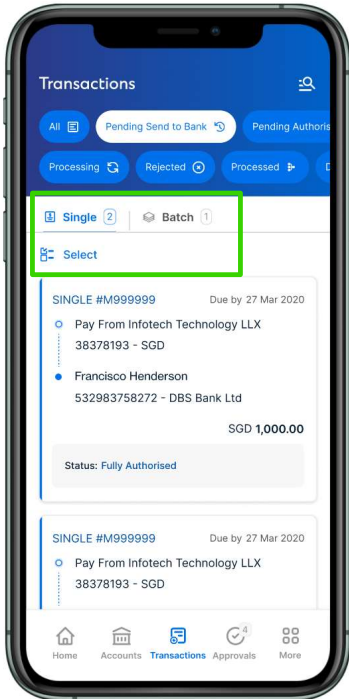
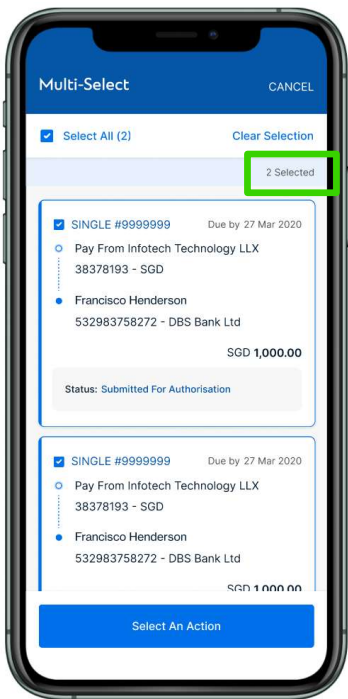# Cash Function - Transactions

All | Pending Send To Bank

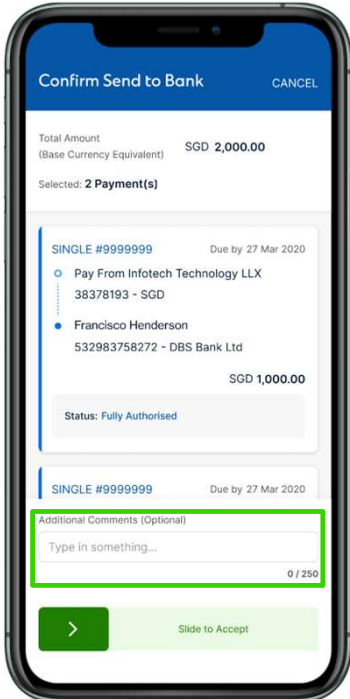
Click toggles to view transactions in different status

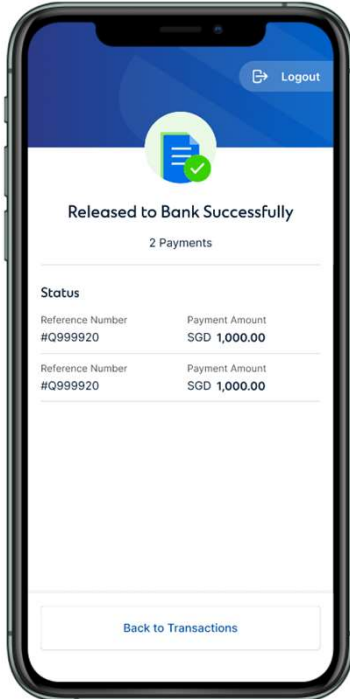Click **Single** and **Batch** icon to view single and batched transactions.

Multi-select function is available for transactions "Pending Send to Bank".

Selected transaction count will appear in the top

Key in comments

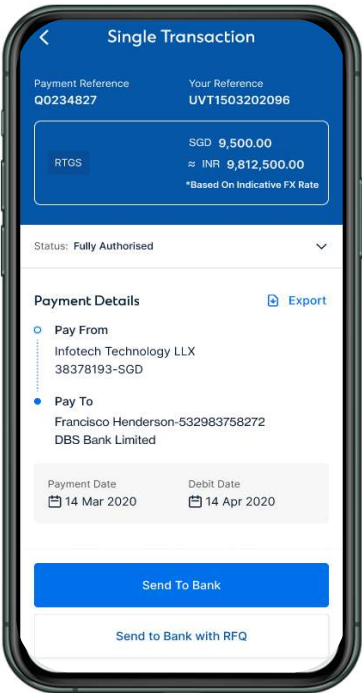Successful message display list and count of all approved transactions

Cash Function - Transactions
Pending Send to bank with RFQ

RFQ tag is displayed for **Single transaction** with RFQ option.

2 options under Payment Details:
- **Send to bank** – default bank rate will be applied
- **Send to Bank with RFQ** – review the rate before sending to SCB.

Send to Bank with RFQ - Follow below instructions to review FX rate

Confirm FX Booking Declaration.

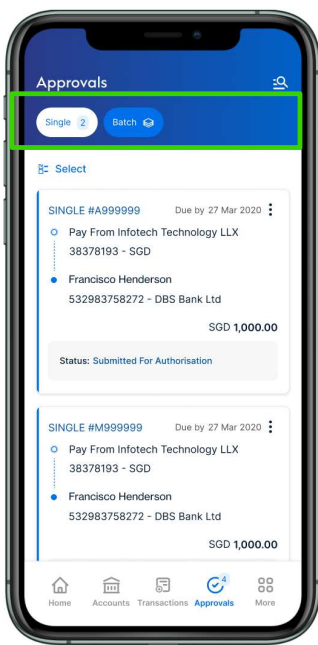Check the FX rate. The rate is refreshed every 20 seconds.

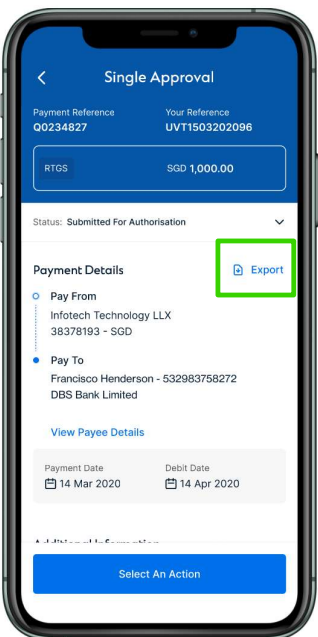Confirm the FX rate to proceed.

Payment released
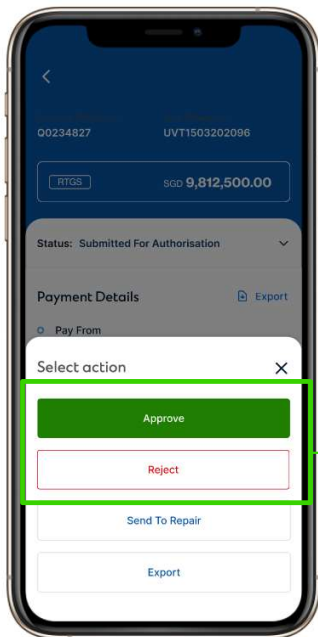
Cash Function - Approvals
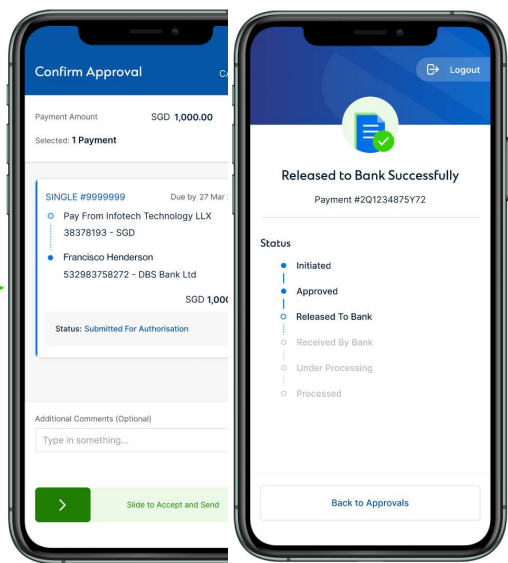## Approve | Reject

Click toggles to view items pending for approval

Click into the **payment card** to see the payment/batch details. You can also **export** the payment advice to your mobile phone.
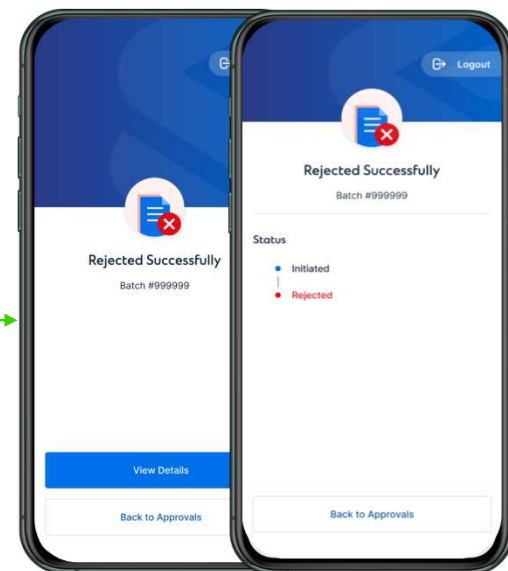
Select an action to Approve or Reject

Approve

Enter PIN to approve upon activating the **Slide to Approve.**
If the Group is set with auto send = N, the Release to bank button will be present

For RFQ, approver need to select from Send to Bank| Send to bank with RFQ| View Details| Back to Approval before releasing to Bank
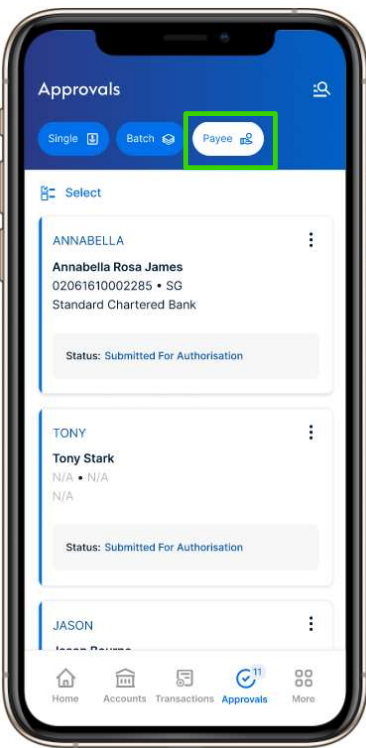
Reject

User will receive a Rejected Successfully message along with workflow status
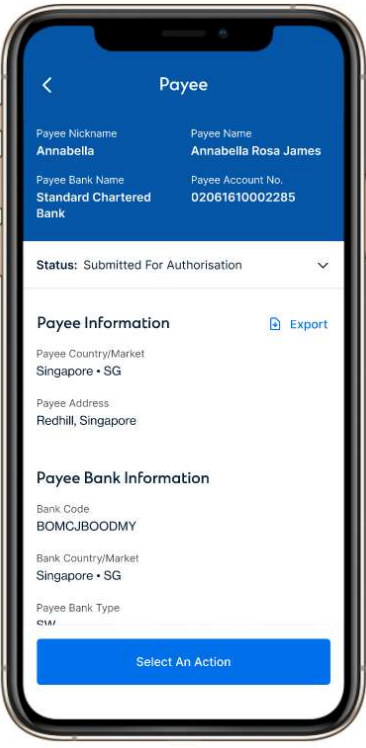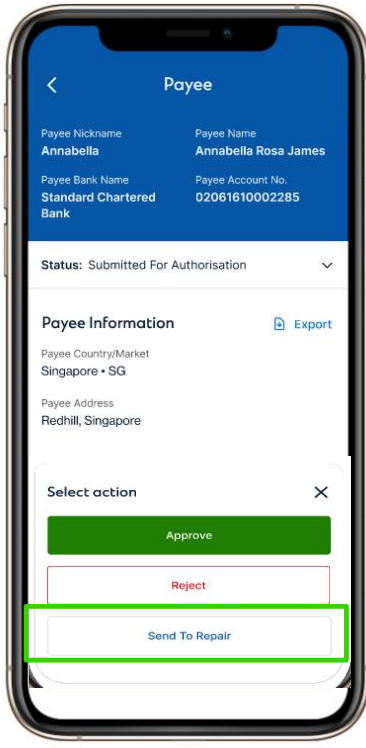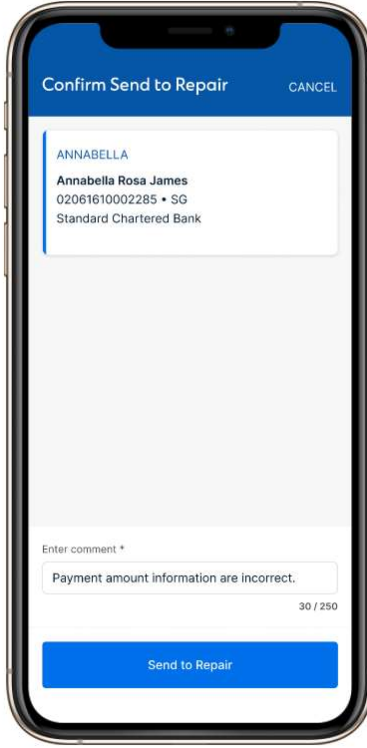
Cash Function - Approvals
Send To Repair

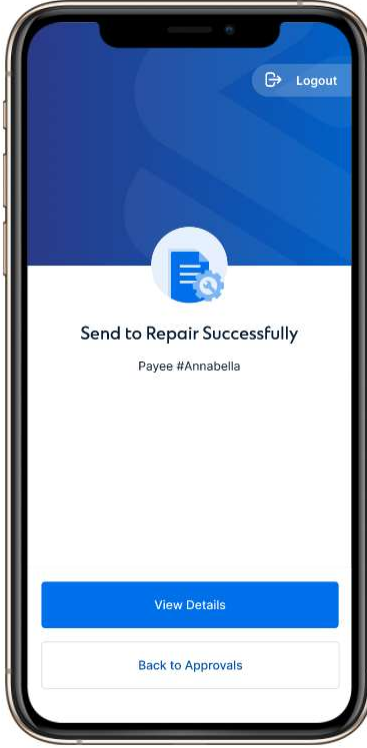Tap on Approvals workspace to view the **Payees**

Click into the Payee card to see the payee details and click on **Select An Action**

Select an action as **Send To Repair**

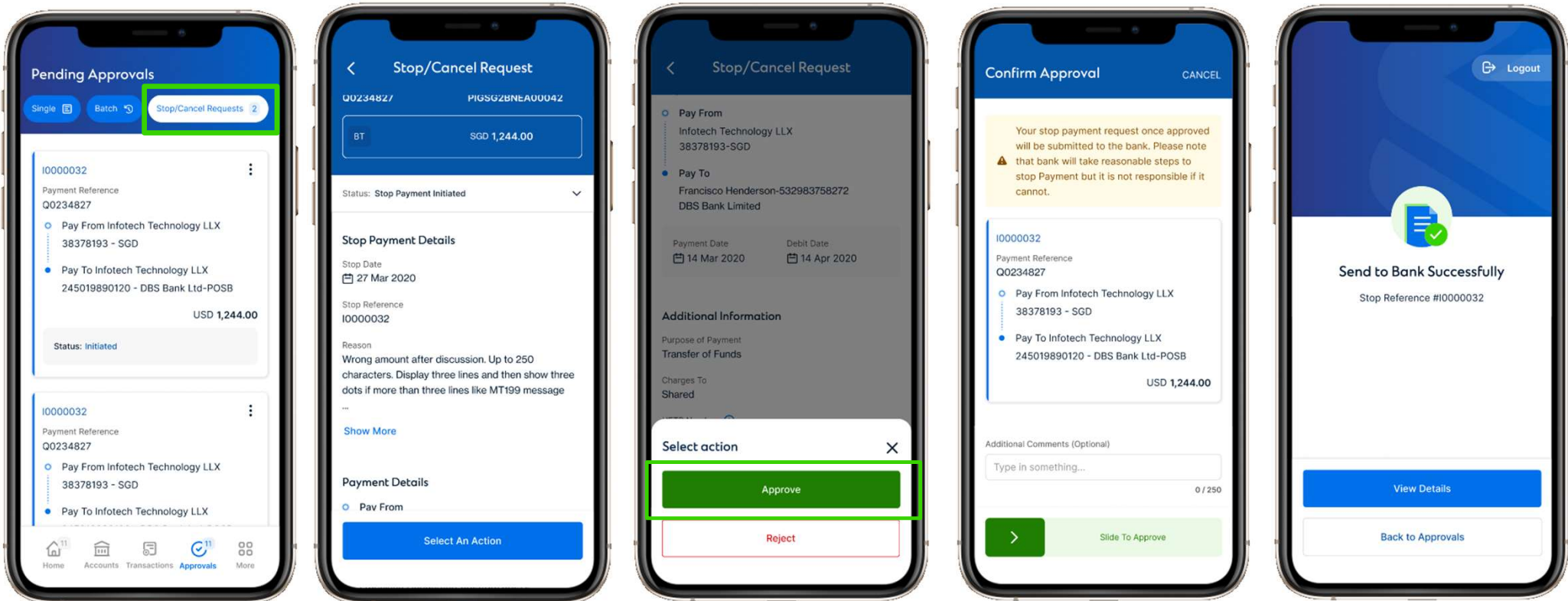Type in your comments and click Send to Repair

You will receive a 'Send to Repair Successfully' message & Payee workflow status will appear on click of 'View Details'

Cash Function - Approval
Stop/Cancel Payment

Tab on **Stop/Cancel Requests** in the Approvals workspace

Click into the Stop/Cancel card to view Stop Payment details

Select your action to Approve or Reject

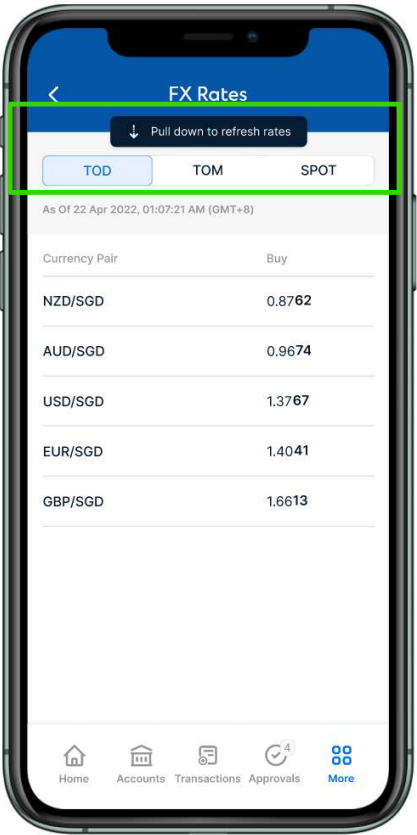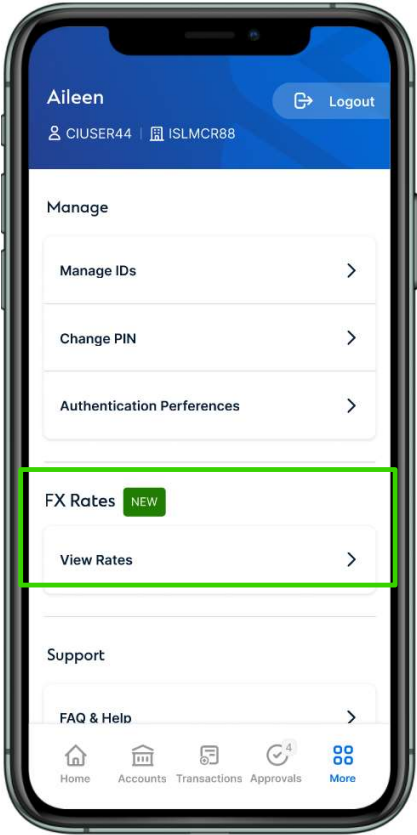Slide on **Slide to Approve** to approve Stop Payment

You will reach a Successful Approval page.

Cash Function - More
View LIVE FX rates

View FX rates in More workspace is only visible for users with **RFQ entitlement**

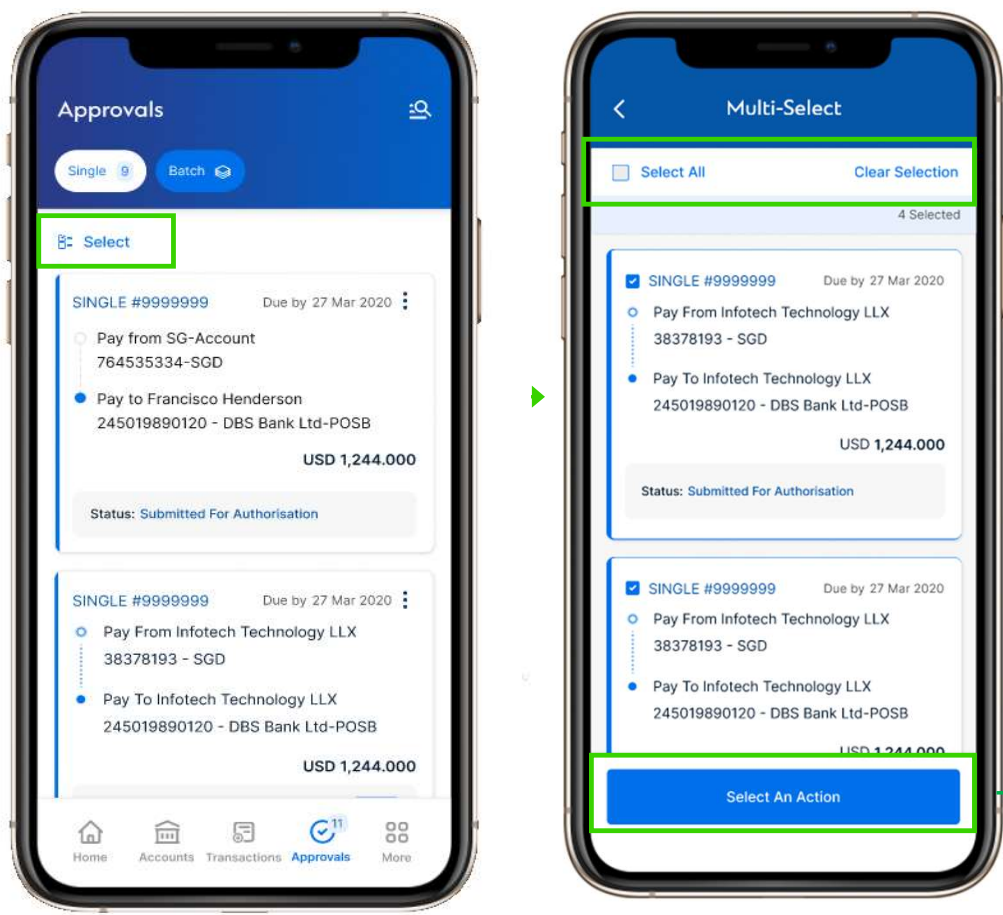Only BUY rates will appear for TOD(T=0), TOM(T+1) and SPOT(T+2)

Only 5 currency pair will be displayed

46

Mobile Utilities

Multi Select

Multi-select function is available in **Approval workspace** and transactions **"Pending Send to Bank"** in Transactions workspace

User can use multi-select function to approve multiple payments in one go

"**Select all**" will be performed upon loading one time.

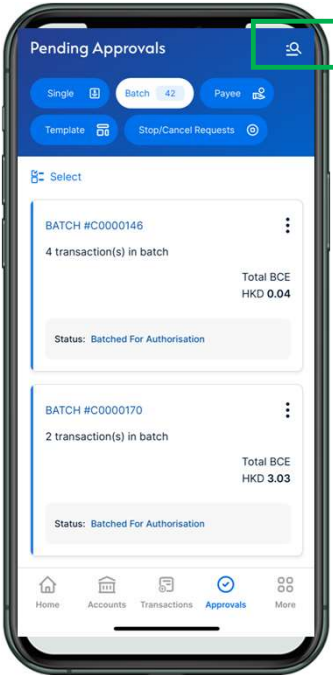Scroll down the screen to load and select more transactions if needed.

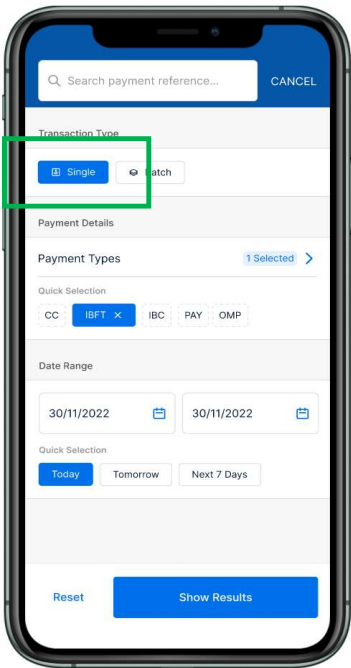

Select an action to proceed

If select **Export**, transaction details will be displayed on screen and it can be exported in pdf format
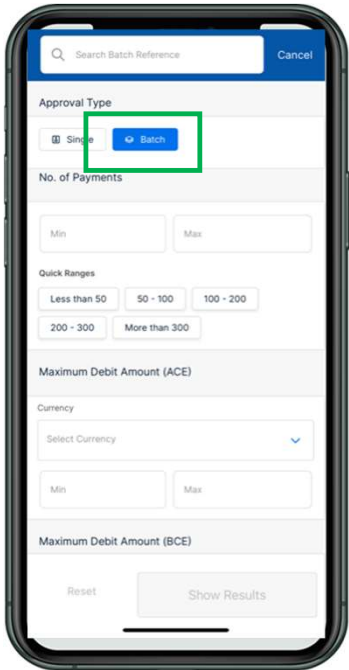
Mobile Utilities

Filter (Transaction and Approvals)

Filter is available in both **Transactions** and **Approvals** workspace for single and batch transactions

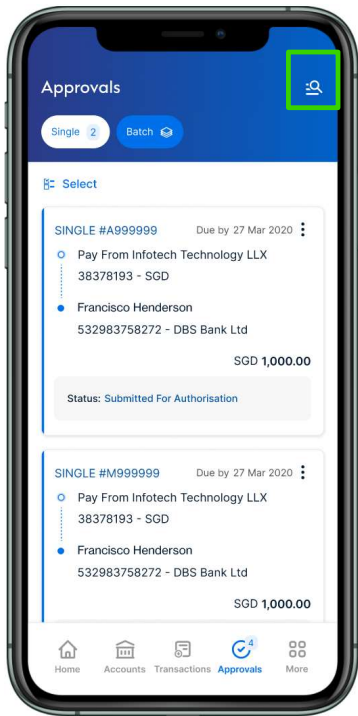For single payment ,user can filter by payment type and payment due date

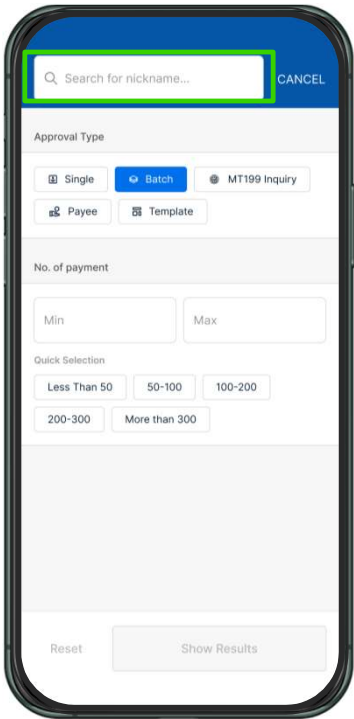For Batch payment, user can filter by the count of transactions within a batch and other criteria.

Based on the selection, transaction count will display in "SHOW RESULTS"
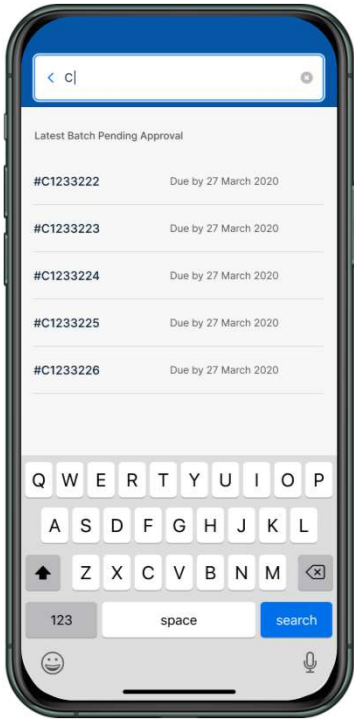
Mobile Utilities

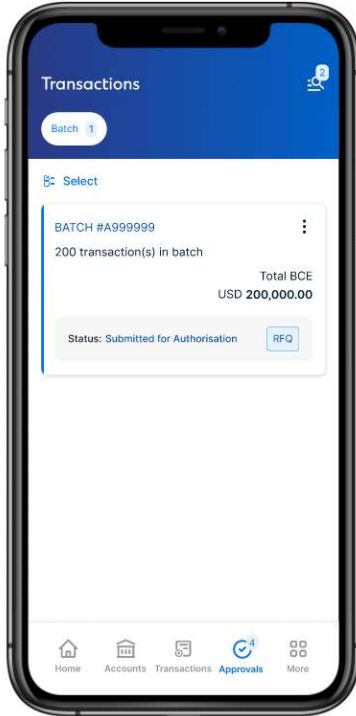## Search (Transaction and Approvals)

Click on the **magnifying glass icon** at the top right corner of the **Transactions** or **Approvals** workspace

Tap into the search field

Latest batches are displayed. Enter the batch reference in the search bar to perform an exact search

Search result will be displayed