BANKING ONLINE MEANS MORE TIME TO GROW YOUR BUSINESS

Straight2Bank User Guide
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A. Getting Started

1. First time login to Straight2Bank

i. Go to Straight2Bank Website
   - Go to Straight2Bank Website - [https://s2b.standardchartered.com](https://s2b.standardchartered.com)
   - Enter your GROUP ID and USER ID (You can find this information on the Welcome Letter)
   - Click on the Login button to proceed

ii. Enter temporary password
   Enter your temporary password and click on the Proceed button. Temporary password has been sent via email from Standard Chartered Bank with the email subject Straight2Bank User Login Password

iii. Enter answer to challenge question
   Enter your answer to the challenge question and click on the Submit button. The Default Answers of challenge questions are:
   1. Where is your favorite vacation destination? **USA**
   2. What is your all time favorite sport team? **MU**
   3. What is your favorite TV channel? **BBC**

iv. Define your own password
   Enter the temporary password in the Old Password field and input your new password in New Password and Confirm Password fields, followed by clicking Proceed button.

*Note:* The password is case sensitive and should be a 6-10 alphanumeric digits without THREE repeating characters. Password will be expired after 90 days, then you have to change the password. 8 latest passwords cannot be used again.
2. ** Initialise your Vasco Token (applied to users with Vasco Token) **
   
i. ** Initialize Token **
   If you do not have static password to login to Straight2Bank, go to step ii. Else login to Straight2Bank HOME page, click on ** Initialize token ** link under Useful links section.

   ![Login to Straight2Bank HOME page](image)

   **ii. Input Encrypted String & Shared Secrets pair **
   - Enter the ** Encrypted String ** which is sent via email from Sender Name as Standard Chartered Bank with email subject ** Straight2Bank Security Token Activation **
   - Input ** Shared Secrets ** (or Personal Identification Phrase) which you defined on the Straight2Bank setup form
   - Click on the ** Initialize or Submit ** button to proceed

   ![Input Encrypted String & Shared Secrets](image)

   **iii. Generate Vasco Response **
   A Vasco Response will be shown. Input the response in the token and define your own PIN for the token as specified in next step.

   ![Generate Vasco Response](image)

   **iv. Define Vasco Pin: **
   1. Press on the ON ◄ button
   2. Token screen will display message ‘________’
   3. Token screen will display message ** Initial Pin **
   4. Input the 6-digit initial PIN obtained from Step 3
   5. Token will prompt you to change the Pin and display ** NEW PIN **
   6. Enter your own 8-digit numeric personal security PIN and press ◄ button
7. System will display message **PIN CONF**
8. Enter the **New Pin** again to confirm the change of PIN

### 3. How to login after having static password or Token PIN

**Go to Straight2Bank Website**
- Go to Straight2Bank Website - **https://s2b.standardchartered.com**
- Enter your **GROUP ID** and **USER ID**
- Click on the **Login** button to proceed

**For users who login via static password**: **Enter password**
Enter your password and click on the **Proceed** button. *Password has been set in step 1.*

**For users who login via one-time password using Vasco Token**: **Generate Token OTP**

1. Press on the **ON◄** button
2. Token screen will display message ‘−−−−−−−−−−−−−−’
3. Input your 8-digit numeric personal security PIN
4. Token will display ‘APPLI    -   ’
5. Press button **1** (which is meant for OTP)
6. Token will generate the OTP and display it on the screen

**Enter the OTP** generated by the Token on the Straight2Bank I Web screen as shown below
Click **Proceed** to log in Straight2Bank I Web Home Page

*Kindly note that if the system prompt you to your **Encrypted String** and **Share Secret**, input nothing and press **Vasco OTP** button. This will happen when you share the Token with another company and/or activated the Token but did not login.

### 4. Unlock your locked Vasco Token

There is a lock Token feature to prevent the Token from getting into the hands of unauthorized persons. The **Token will lock after five wrong personal Pin entries**. A locked Token will constantly display the message ‘Unlock code’ on its screen. You need a code to unlock the Token.

i. If you remember your **Shared Secret**, please call your Standard Chartered local Straight2Bank support team representative to unlock your Token. Refer to section E at page 30 on this manual for number.
ii. If you do not remember your Shared Secret response, please fill in the **User Maintenance Form** (obtain it from your Standard Chartered local Straight2Bank support team representative) and mail it back to him or her to initiate the Token unlock process.

iii. Receive email from Straight2Bank I Web Admin

Once your Token has been reactivated, you will receive an email from Straight2Bank I Web Admin which will contain the **Encrypted String**. This is a secured string of characters that you need to use to activate your Token.

iv. Go to Straight2Bank I Web: [http://s2b.standardchartered.com](http://s2b.standardchartered.com)

Enter your:

- **Group ID**
- **User ID** and click **Submit**

The system will prompt you to your **OTP**. Click on **Unlock Token**

v. Enter the following:

- **Encrypted String** (Step iii)
- **Shared Secret** Code (as submitted in your set up form)
- **Unlock Code** (as displayed in the Token screen of the locked Token) and click **Submit**

The system will display **the PIN to unlock the Token**

vi. Use the PIN to reactivate your Token as follows:

- On the Token (Token screen will display ‘Unlock resp’, followed by numeric unlock code), press the **On** button.
- Token will display ‘Lock PIN’
- Enter PIN as displayed on Straight2Bank I Web screen
- Token is unlocked
- Token will prompt you to change PIN and display ‘New PIN’
- Enter your new personal **8-digit numeric PIN**
- Token will display the message ‘PIN CONF’
- Enter the new Pin again to confirm the change of PIN

B. Using Straight2Bank

1. **Account balances and transaction details**

i. **At Home Landing page**

Once you login to Straight2Bank, you can find the summary of your account details at the central panel of **HOME** Landing page. To view more details of a specific account, simply click on the account number. To view detail transaction details within a particular account, go to step iii listed below.
ii. At Accounts Landing page

By clicking the **ACCOUNTS** icons at the menu bar, you can find all your registered operating accounts details. To view more details about a specific account, simply click on the account number.

![Account Landing Page](image)

iii. Account transaction details

Upon clicking on the account number, you will see your account details: a) the upper part shows the account details such as account name & balance; b) the lowest part shows the transaction details.

![Account Transaction Details](image)

By default, it will list out the past 1 **month**’s transaction details. User can select 1 **week** or 3 **month** quick filter buttons to change the filter criteria.

a) For example, click 3 **month** button,
b) User can specify a date range for filtering, i.e. from 01/08/2010 and 30/09/2010 and press Filter button

c) User can select other account number(s) from Account Number drop box
iv. Operating Account Statement

You can export the Operating Account Statement at any time. Go to Reports & Alerts, choose Operating Account Statement on the left panel as shown below:

Choose the account(s) for reporting, date range (within last 3 months) and one time report as below then press Confirm.
If you chose
- View online now : the account statement will be display on next screen.
- Export to CSV/PDF file : the account statement will be generated and sent to your inputted email(s) or you can download it.

If you chose Deliver to Straight2Bank, you can download the generated statement on Reports&Alerts section. *In case you can not see to link, wait 3-5 mins and try again.*
2. Make payments
   i. At HOME Landing Page’s Quick Tools

   a) Under Quick Tools section, select your Debit Account Number from the Account Number drop box.

   b) Select your required payment type in Payment Type drop box, e.g. Domestic transfer

   c) Click Start button, system will direct you to an online payment form (step iii)
ii. **At PAYMENTS Landing Page**

a) Select PAYMENTS Landing Page

![PAYMENTS Landing Page](image)

b) In **Make a payment**, under **Create a payment** by selecting one of the following primary hyperlinks:

- Domestic transfer
- Cashier's order
- International Transfer

Selecting this will direct you to an online payment form (step iii). For example, click **Domestic transfer** hyperlink.
### iii. Fill-in online payment form

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
</table>
| a) Pay from                 | **Account Number** Pick box list all registered Account Number:  
  - if activate this screen via HOME Landing page, the default Account Number is your target Account Number  
  - If activate this screen via PAYMENTS Landing page, the default Account Number is first option                                                                                                                                                                                |
| b) Transfer funds to:       | User can select either My company's other account or A payee  
  **My company's other account** – This account list included all registered or non-registered account numbers that under this customer  
  **A payee** – If user selects this option, system shows the conditional/additional Payee textbox. While user typing in this the textbox, system will base on this name filter to filter the available Payee list dynamically. There is an option to add a new payee. Refer to item B.4.i on page 20 for the guide. |
| c) Payment date:            | Payment date of this payment. Must be on Mon-Fri, excluding bank holidays.                                                                                                                                                                                                                                                                  |
| d) Debit date:              | Debit date of this payment.                                                                                                                                                                                                                                                                                                                |
| e) Payment currency and Gross amount: | **Currency** Pick box – List all available ISO currency code  
  **Payment Amount** textbox – The Payment Amount (Credit Amount) shall be greater than zero. No DOT or COMMA allowed.                                                                                                                                                                                                                       |
<p>| f) Requires tax and discount info: | This option is not applicable for Vietnam. Please don’t use it.                                                                                                                                                                                                                                                                         |</p>
<table>
<thead>
<tr>
<th>g) Add invoices to payment:</th>
<th>This option is not applicable for Vietnam. Please don’t use it.</th>
</tr>
</thead>
</table>
| h) Standard Chartered Bank charges to be borne by: | **Applicant**- Charge to Applicant  
**Beneficiary**- Charge to Beneficiary/Payee |
| i) Payment Details: | Yes- If user select this, system shows conditional/ additional Payment details related fields  
- Payment details 1 in English: Max 70 characters  
- Payment details 2 in English: Max 70 characters  
- Payment details 1 in local language: Don’t use  
- Payment details 2 in local language: Don’t use  
No- |
| j) Add memo: | This option is not applicable for Vietnam. Please don’t use it. |

k) Click **Review Detail** button to review all details entered  
l) Or Click **Save for Later** button to save the transaction and continue at a later stage  
m) Click **Submit for approval** button to let Approver to approve this payment request  

n) Or Click **Save for Later** button to save the transaction and continue at a later stage  
o) Or Click **Edit** button to go back to Payment editor to amend the payment entry  
p) After clicking **Submit for approval** button, system will perform in-depth validation for whole Payment Request Form. If there are one or more errors on the request form, System will display the Payment Request Form in edit mode and prompt the error messages as following:
q) If everything is OK, system shows confirmation page as following:

- The primary message will indicate whether the payment was successfully sent for approval or not. To print this page, click on the **Print payment details** button.
- Use the Next steps section to go to other sections or return to the homepage.
3. Authorize / Reject / Delete payments

i. In PAYMENTS Landing Page, click the target Payment Reference No.

ii. Review the Payment Detail
There are several tab pages of payment details, by selecting one the following primary hyperlinks to detail information:

- **Main Information** – Main detail Information of payment request

- **Invoices** – The optional Invoice details under this payment request.

- **Discount and Tax** – The optional Discount and Tax details under this payment request.

Remarks: Some options are not applicable for Vietnam.

**iii. Select appropriated approval actions**

1. **Approve Payment**

   a. Click **Approve Payment** hyperlink

   b. Get Vasco Token’s challenge and Response:
      - Press on the ‘ON’ button
      - Token screen will display message ‘PIN’
      - Enter your 6-digit PIN
      - Token screen will display ‘APPLI...
      - Enter Button ‘2’ to select Transaction authentication
      - Enter the ‘CHALLENGE NUMBER’ from the **Transaction Initiation** popup screen
      - Token will generate the token response (Resp - 8 numeric digits)
c. Enter the **Response** generated by the Token in the **Enter your response number here** field and click **Confirm** button.

![Transaction initiation](image)

* Indicates a required field

You are about to approve this transaction

Enter this number into Vasco token: 78690309
Enter your response number here: 13234547

![Confirmation](image)

The Payment(s) have been approved successfully for further processing

![Application error](image)

The following errors were found while processing your request:

1. There are one or more errors on the page. Please review the errors below and make necessary changes.
2. VASCO 2026 = VASCO 2028

Press **Cancel** button to quit and retry it again.
2. **Reject Payment**

   a. Click **Reject Payment** hyperlink

   ![Reject Payment Image]

   b. Input Reject **Reason** and click **Confirm** button

   ![Reason for rejection]

   * Indicates a required field

   ![Confirm button]

   c. System shows following confirmation screen

   ![Confirmation]

   The Payment(s) have been rejected successfully

   ![Close window]

3. **Delete Payment**

   **Only unauthorized payments can be deleted.**

   a. Click **Delete Payment** hyperlink

   ![Delete Payment Image]

   b. Answer **Yes** to confirm delete action

   ![Confirm request for deletion]

   Are you sure?

   ![Yes button]

   c. System shows following confirmation screen
4. Payees maintenance

i. Add new Payees

a) In PAYMENTS Landing Page, click the target Add a new payee.

b) or when preparing payment, click Add new payee.

c) Fill-in online payment form

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Payee ID:</td>
<td>Short name/Nick name of the payee. Only . , - _ ( ) / and alphanumeric, space letters allowed. Max 16 chars.</td>
</tr>
<tr>
<td>b) Payee name:</td>
<td>Beneficiary/Payee’s full name. Only . , - _ ( ) / and alphanumeric, space letters allowed. Max 35 chars. If the name is longer than 35 chars, use field Building/House for the 36th→70th chars. Otherwise leave it blank.</td>
</tr>
<tr>
<td>c) Account number:</td>
<td>Payee’s account number. Must be alphanumeric without space(s).</td>
</tr>
<tr>
<td>d) Building/House:</td>
<td>If the name is longer than 35 chars, use this field for the 36th→70th chars. Leave it blank.</td>
</tr>
<tr>
<td>e) Street address:</td>
<td>Leave it blank.</td>
</tr>
<tr>
<td>f) City&amp;Country:</td>
<td>Leave it blank.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>g) Fax number:</td>
<td>Leave it blank.</td>
</tr>
<tr>
<td>h) Email ID:</td>
<td>If you want somebody to receive an email alert when the fund is transferred, put the email address(es) here.</td>
</tr>
<tr>
<td>i) Tax ID:</td>
<td>Leave it blank.</td>
</tr>
<tr>
<td>j) Payee name in local language:</td>
<td>Not mandatory.</td>
</tr>
<tr>
<td>k) Payee name for cheque:</td>
<td>Leave it blank.</td>
</tr>
<tr>
<td>l) Address1 in local language:</td>
<td>Not mandatory.</td>
</tr>
<tr>
<td>m) Address2 in local language:</td>
<td>Not mandatory.</td>
</tr>
<tr>
<td>n) Address3 in local language:</td>
<td>Not mandatory.</td>
</tr>
<tr>
<td>o) Address4 in local language:</td>
<td>Not mandatory.</td>
</tr>
<tr>
<td>p) Payee/beneficiary bank country:</td>
<td>If you selected Domestic Transfer, this is Vietnam. Otherwise, choose the correct payee’s country.</td>
</tr>
</tbody>
</table>

q) Click **Search for bank details** to choose the correct payee’s bank

![Search for bank details](image)

r) Input the bank code and press **Search**.

**Note:**

- For internal transfer (within Standard Chartered Bank): use bank code SCBLVNXXX
- For domestic transfer (to other Vietnamese banks: Vietcombank, Sacombank, DongA...): DUMMYCODXXX, and clarify the bank details in “Beneficiary’s bank details” section: bank name + branch + city
- For overseas transfer: use SWIFT, refer to item C.3 on page 26

s) Press **Search**.

t) Select the correct bank and branch, press **Submit**

u) Re-Input the **Bank name + Branch name + City/Province** in **Beneficiary Bank for TT**:

v) Click **Review Details** button to review all details entered

w) Click **Save payee details** button to save all the details to remittance form and/or to S2B database so that you can re-use it

**ii. Manage Payees**

a) In **PAYMENTS Landing Page**, click the target **Manage your payees**

![Manage payees](image)

b) Search by Payee ID and/or Payee name then click Quick link button for proper action
5. Create / Manage an Alert

i. Create an alert

a) In Reports&Alerts Landing Page, click proper alert condition

c) or Click on the Payee ID for more details

<table>
<thead>
<tr>
<th>Payee ID</th>
<th>Payee name</th>
<th>Payee name in local language</th>
<th>Payee address</th>
<th>Account to be paid from is held in</th>
<th>Account number</th>
<th>Bank code</th>
<th>Branch Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>test</td>
<td>nguyen van a</td>
<td>Nguyen Van A</td>
<td>VN-HAN</td>
<td>077676767</td>
<td>2607001000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>test</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>test</td>
<td>nguyen van a</td>
<td>Nguyen Van A</td>
<td>VN-HAN</td>
<td>2607001000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
b) Input Alert Name and criteria, Click **Confirm**

**Notes:**
Consolidated alert – **Yes**: one alert per day / **No**: one alert per transaction

ii. **Manage alerts**

a) In **Reports&Alerts** Landing Page, click **Manage alerts**
ii) Click on **Quick links** button to select proper action or click on **Alert name** for more details

![Alerts List](image)

<table>
<thead>
<tr>
<th>Alert name</th>
<th>Alert type</th>
<th>Consolidated?</th>
<th>Deliver to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Alert</td>
<td>Credit to an Account Alert</td>
<td>No</td>
<td>Email</td>
</tr>
<tr>
<td>Name</td>
<td>Credit to an Account Alert</td>
<td>No</td>
<td>Email</td>
</tr>
<tr>
<td>CreditAdvice</td>
<td>Credit to an Account Alert</td>
<td>No</td>
<td>Email</td>
</tr>
<tr>
<td>DebitAdvice/IN</td>
<td>Debit from an Account Alert</td>
<td>No</td>
<td>Email</td>
</tr>
</tbody>
</table>

Return to main page
C. Special Instructions

1. Payment to Tax Department

For tax payments, prepare the domestic transfer as normal. There are two important things:

a) **Always include the tax code and other tax details in fields Payment Details (English):**
   As per the Tax Declaration Form, the online tax payment must show all the required information for the Tax department to acknowledge. Because of the 70x2 chars limitation of Payment Details fields, abbreviation should be used wherever applicable. Refer to below table for some required details:

<table>
<thead>
<tr>
<th>Details</th>
<th>Vietnamese</th>
<th>Abbreviation</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax code</td>
<td>Mã số thuế</td>
<td>MST</td>
<td>Yes</td>
</tr>
<tr>
<td>Chapter</td>
<td>Mã chuong</td>
<td>C</td>
<td>Yes</td>
</tr>
<tr>
<td>Category</td>
<td>Mã ngành KT</td>
<td>K</td>
<td>Yes</td>
</tr>
<tr>
<td>Item</td>
<td>Mã NDKT</td>
<td>TM</td>
<td>Yes</td>
</tr>
<tr>
<td>Period</td>
<td>Kỳ thuế</td>
<td>KT</td>
<td>If applicable</td>
</tr>
<tr>
<td>Amount</td>
<td>Số tiền</td>
<td>ST</td>
<td>If included 2 types of tax</td>
</tr>
<tr>
<td>Customs Declaration ref. no.</td>
<td>Số tờ khai HQ</td>
<td>TKHQ</td>
<td>If applicable</td>
</tr>
<tr>
<td>Customs Declaration date</td>
<td>Ngày tờ khai</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

   **Notes:** Do not include more than 02 types of tax in one payment

b) **Always fill in the “Beneficiary Bank for TT” with “KBNN + <branch>”:**
   The payee’s name should be the name of tax department or customs department e.g. Hai Quan CSG KV4-1 or Chi cuc thue TP.HCM.
   Those departments use bank account(s) hold by the State Treasury’s branches. The State Treasury’s branches often open bank accounts at The State Bank’s branches, but sometimes at BIDV, Vietinbank or Agribank… (refer to the Bank code list file, sheet KBNN for more details). Therefore, it’s mandatory to input the name of State Treasury’s branch in “Beneficiary Bank for TT” e.g. KBNN CN TP.HCM

2. Cross-currency payment using FX Contract rate

For cross-currency payment e.g. debit VND account to credit USD account or reverse, you need to assign a FX rate. There are two options:

a) **System rate:** simply choose the System Rate (as shown below), and the current board rate will be applied to the payment.

b) **Contract rate:** if you have a deal with SCB’s FX Trader, a better rate can be applied. Choose Contract Rate and fill in the required fields:
   - Contract number : random 6-digit number
   - Applied amount : same as Gross amount/Payment amount
   - Rate : offered by FX trader
   - Indirect/Inverse rate ? : choose if buying VND
   - CCY equivalent : will be automatically calculated based on the Applied amount and Rate

   **Notes:** you have to manually calculate the Gross Amount of Payment currency based on the offered rate and selling amount first.

   **Example:** Selling USD 1,000.00 for VND 20,830,000.00 with FX Contract Rate USD/VND 20,830
3. International payment

For oversea transfers, please use SWIFT code as bank code. SWIFT codes of beneficiary’s bank, in most cases, are public to customer of that bank. If you do not know the SWIFT codes, please refer to below URL:

www.swift.com/bsl/

Notes:
Just in case the inputted SWIFT code (BIC) is not accepted by Straight2Bank:
- If the inputted SWIFT code has only 8 letters, please add XXX to the end and try again
e.g. SCBLVNVX should be SCBLVNVXXXX
- If the inputted SWIFT code has 11 letters and the last 3 letters are not XXX, please try to amend the last 3 letters to XXX
e.g. PNCCUS33ENJ should be PNCCUS33XXX
- All the letters must be capitalized.
- Call Standard Chartered Straight2Bank support team for further help.

Notes:
It’s mandatory to clarify the beneficiary’s bank country and state in field “Beneficiary Bank for TT” and the payee’s address should be clarified if applicable.

4. Bulk import payment/payroll CSV file

There’s a function which allows you to create several payment at once by importing a pre-formatted CSV file. We have a separate user guide of creating the CSV file using Microsoft Excel, please contact SCB Straight2Bank support team for this.

i. Follow these below steps to import the CSV file:
   a) Choose Bulk import payments from PAYMENTS Landing Page or Import new payroll from PAYROLL Landing Page
b) Browse to the CSV file and press **Import**

c) The system will show the message

**Important notes:**
- For payment importing, the successful imported instructions will be available for approval.
- For payroll importing, the successful imported instructions will be available for batching. **You need to batch all the payroll instructions before approval.**
- By default, all the batched payroll instructions will not be debited individually but totally, which means there will be only one transaction detail on the bank statement with the total amount instead of several transaction details. This function aims to keep the payroll details private and confidential.

**ii. Follow these below steps to check if the imported files are valid or not:**

a) Choose **View imported files** from **PAYMENTS** Landing Page or from **PAYROLL** Landing Page

b) Click on the **File Ref No.** for more details of the error
c) Click the link to drill down

![Image of bulk import results]

The system will show the error details

![Image of bulk import errors]

5. **Bulk import payee CSV file**

Similar to bulk importing payment/payroll CSV file, we can import several payee’s details to Straight2Bank database instead of creating one by one:

a) Choose **Bulk import payees** from PAYMENTS Landing Page or from PAYROLL Landing Page

b) Browse to the CSV file and press **Import**

D. **User Maintenance**

1. **Reset Password, Unlock Vasco Token and Change E-mail Address**

   a. User call Remote Call Center (RCC) or Relational Manager (RM) to get User Maintenance Form (UMF - S2BUMF_RUE.pdf)
b. User completes User Maintenance Form 

c. If customer has signed the I6 form, customer can Fax the User Maintenance Form (Remarks: call RCC / RM to get the FAX no.) 

d. Otherwise mail back the User Maintenance Form to corresponding mailing address (shown in the User Maintenance Form front page)

2. Add User, Delete User and Reissue VASCO

a. User call RCC or RM to get User Maintenance Form (UMF - S2BUMF_ADV.pdf)

b. User completes User Maintenance Form 

c. If customer has signed the I6 form, customer can Fax the User Maintenance Form (Remarks: call RCC / RM to get the FAX no.) 

d. Otherwise mail back the User Maintenance Form to corresponding mailing address (shown in the User Maintenance Form front page)
E. Contact us

Vietnam
Telephone number: (+84) 8 3910 9548/9549/9550 (Straight2Bank support team)
(+84) 8 3911 0000 (Call Center 24/7)
Email: s2b.hcm@sc.com
Hours of operation: Mon - Fri, 8.30am - 5.30pm
Except for Sat, Sun & bank holidays

China
Telephone number: 800 988 0018 (local toll-free number)
400 888 8393 (mobile phone)
Email: CNSME-Customer.Service@sc.com
Hours of operation: Mon - Fri, 8.30am - 6.00pm
Except for Sat, Sun & bank holidays

Hong Kong
Telephone number: 852 2886 6988
Email: HKSME-Customer.Service@sc.com
Hours of operation: Mon - Fri, 9:00am - 6:00pm
Sat, 9:00am - 1.00pm
Except for Sun & bank holidays

India
Telephone number: 39401616 / 66011616
1800-425-0109 (from BSNL)
1800-3000-1616 (from Reliance)
Hours of operation: Mon - Fri, 9.30am - 7.00pm
Except for Sat, Sun & bank holidays

Malaysia
Telephone number: 1300 888 111 / Select Option 3
Email: sme.my@sc.com
Hours of operation: Mon - Fri, 9:00am - 6:00pm
Except for Sat, Sun & bank holidays

Singapore
Telephone number: 1800 743 3000 / Select Option 4
Email: SME.Helpdesk@sc.com
Hours of operation: Mon - Fri, 8.30am - 7.00pm
Except for Sat, Sun & bank holidays