



### **Specifications Document – Telegraphic Transfer (TT) migration to SCPay**

Starting in 2022, Standard Chartered Bank (hereinafter referred to as “bank”) has progressively migrated domestic transactions and regional cross-border payments to our new payments platform, SCPay. We are now ready with changes related to cross-border transactions and will progressively migrate these volumes to SCPay.

This document details the changes in technical specifications that you can expect from the TT migration in South Africa. The changes are limited to inward and outward TT transactions initiated via Straight2Bank, SWIFT, H2H and API.

As indicated earlier, there will be no changes to Book Transfers (BT), and ACH/EFT/PAY transaction as these are scheduled to be migrated in Q1 2026. We will send communication once the migration process for those payment types is started.

The key changes, post migration, are listed below:

- A. Alpha Numeric Transaction Code (TRAN CODE)
- B. Client advice (Debit/Credit/Payee)
- C. Cessation of MT103 copies.
- D. Narration changes
- E. Transaction Reference Number
- F. General

#### **A. Alphanumeric Transaction Code**

In line with the harmonization done for domestic transactions (RTGS) and Regional Clearing (SADC-RTGS), we will be migrating cross-border transactions to alpha-numeric codes.

The TRAN CODE (“Transaction Code”) generated by SCPay will be included in a variety of reports you download via S2B, H2H or SWIFT channels for you to identify the payment types

- The three-digit TRAN CODE will be changed to Alphanumeric (A/N) with the below logic
  - 1st Digit: the product code of the transaction e.g. T for Cross Border Telegraphic Transfer, C for charges and G for VAT
  - 2nd Digit: the nature of the transaction i.e., Debit (D) or Credit (C) to account
  - 3rd Digit: the channel from which these transactions originated.
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List of product codes:

Product Name	Product Code
Instant Payments (FAST)	F
Automated Clearing House (ACH)	A
Real Time Gross Settlement (RTGS)	R
<b>Telegraphic Transfer (TT)</b>	<b>T</b>
Book Transfer (BT)	B
VAT	G
Charge Entries	C

List of channel codes:

Originating Channel	Numeric Code in 3 <sup>rd</sup> digit
Return	0
S2B Web	1
Host to Host	2
Manual Transactions	3
Clearing House / SWIFT	5
API Banking	6

The TRAN CODE generated for the existing TT transactions will be changed as per the below table for inward and outward TTs.

Payment type (TT)	As-is Tran Code	To-Be Tran Code
Outward TT Debit	612	TD1, TD2, TD3, TD5, TD6, TDR, TDC
Clearing Reject	512	TC0
Reversal / Internal Reject	512	TC1, TC2, TC3, TC6, TCR, TCC
Outward TT Charges	612	CD1, CD2, CD3, CD5, CD6, CDR, CDC
Inward Credit	512	TC5



- If you are a S2B H2H user and already subscribed to BAI industry standard codes for all reports, there will be no impact to you.
- If you are using the as-is Transaction code (not using BAI industry standard code), the reports listed below will be impacted. You will receive a new alphanumeric transaction code and may potentially have to make changes in your system.

Format Type	Delivery Channel	BAI Code available?	Tran code field/tag
XML-FINID	All	No	TxnInfo/OrgTxnTyp
MCFFIN3	All	No	TxnInfo/OrgTxnTyp
Operating Account Statement Report	S2Bweb	-	Transaction Code
Operating Account Transaction Details Report	S2Bweb	-	Transaction Type
MM-TLMSTMT	H2H	No	
XML-FINID	H2H	No	
MCFFIN1	H2H	No	
RCOM-ID	H2H	No	
SCFB-ID	H2H	No	
ACTBALENQ – CSV	H2H	No	
INTRA-MCF	H2H	Yes	
FINSTAPDF	H2H	Yes	
SCFB-MCF	H2H	Yes	
MCFFIN3	H2H	Yes	
FINSTA-PDF	H2H	Yes	
MCFFIN2	H2H	Yes	
XML-FINSTA	H2H	Yes	
FINSTA-PDF	H2H	Yes	
XMLFINSTMTENH	H2H	Yes	
XMLFINSTMT	H2H	Yes	



### Changes on reports received via S2B Web channels are captured below

- Dashboard - "Key Account Balances" widget – Account Details - "Description" column
- Menu option "Accounts" -> "View" -> "Account balances" - "Description" column
- Accounts -> Reports & Alerts -> My Subscribed Reports -> Working Capital  
Operating Account Statement Report  
Operating Account Transaction Details Report
- Menu option "Accounts" -> "View" -> "Message Centre / Inbox" - "Reporting" OR receive the email containing the report to email id.
- Menu option "Accounts" -> "View" -> Reports & Alerts -> My subscribed alerts -> Available Alerts -> Working Capital -> Debit / Credit Notification
- Menu option "Accounts" -> "View" -> "Message Centre / Inbox" - "System Alerts" OR receive the email containing the report to email id

### B. Client Advice (Debit/Credit/Payee)

- To provide a consistent experience to you on the advice generated, SC Pay will generate the following new advices captured in the below sub-sections.
  - **Debit Advice:** for clients enabled\* and sent to configured email ID for outwards
  - **Credit Advice:** for clients enabled\* and sent to configured email ID for inwards
  - **Payee Advice:** sent based on the email ID provided by you in the outward payment
- Advices will be provided in pdf format only and will be password protected. Your account number will be used to open the password protected pdf payment advice contained in the email from us.
- \*To set up Debit and Credit advices on your account, please send a request to [straight2bank.za@sc.com](mailto:straight2bank.za@sc.com)



Below are links to samples of the new advices for your reference

Advice Type	New	Additional Information under Revised advices
Debit Advice	<a href="https://av.sc.com/corp-en/nr/za/content/docs/Debit-Advice-sample.pdf">https://av.sc.com/corp-en/nr/za/content/docs/Debit-Advice-sample.pdf</a>	1. Customer Reference 2. Payee Bank Code 3. Virtual Debit A/c Number
Credit Advice	<a href="https://av.sc.com/corp-en/nr/za/content/docs/Credit-Advice-sample.pdf">https://av.sc.com/corp-en/nr/za/content/docs/Credit-Advice-sample.pdf</a>	1. Clearing Reference 2. Value date of credit
Payee Advice	<a href="https://av.sc.com/corp-en/nr/za/content/docs/Payee-Advice-sample.pdf">https://av.sc.com/corp-en/nr/za/content/docs/Payee-Advice-sample.pdf</a>	1. Payee Bank Name 2. Payee Bank Code

### C. Cessation of MT103 copies

Straight2Bank currently allows you to download MT103 copies of TT transactions. Given that TT Payments will be upgraded to ISO20022 standards, and the message exchanges will move to MX (XML structure), this feature will no longer be supported. Kindly ensure you have been set up to receive credit/debit advices as outlined in Section B

### D. Narration

- The payment narrations will be captured in a variety of reports used for your reconciliation. As part of our endeavour to provide enriched and global standardised narrations, you can expect more descriptive narrations after the TT migration to SCPay.
- The following link provides comparison of existing and revised narrations for Outward itemized debit & Consolidated debit, Inward TT credit, Returns and Rejects.

<https://av.sc.com/corp-en/nr/za/others/Standard-TT-Narrations.xlsx>

- Impact on Reports received via different channels are captured in the following table. Please click on the respective links for detailed impact.

Channel	Impact
S2B Web	<a href="https://av.sc.com/corp-en/nr/za/others/S2B-and-H2H-Narrations.xlsx">https://av.sc.com/corp-en/nr/za/others/S2B-and-H2H-Narrations.xlsx</a>
H2H (Including Swift statements)	<a href="https://av.sc.com/corp-en/nr/za/others/SWIFT-Statements.xlsx">https://av.sc.com/corp-en/nr/za/others/SWIFT-Statements.xlsx</a>



E. Bank Transaction Reference numbers

Transaction reference number will be 16-Digit Reference Number, in the following format:

- Country Code – 2 Digits
- Channel ID – 1 Digit
- Product Code – 2 Digits
- Date – YYMMDD
- Unique Sequence – 5 Digits

Example of change:

Existing transaction reference number: ST25070104300022

Future transaction reference number: ZA1OT25070100001

Field	Description	Sample reference	Mapped
16-Digit Transaction Reference Number	Country Code - 2 Digits	ZA	South Africa
	Channel ID - 1 Digit	1	S2B Web
	Product Code - 2 Digits	OT	Outward TT payment
	Date - YYMMDD	250701	01 July 2025
	Unique Sequence - 5 Digits (A/N digit)	00001	Unique sequence number

F. General

- Note that in line with SWIFT requirements, effective 25 November 2025, MT103 will no longer be accepted as a form of payment instruction
- For payments to China (CN), Jordan (JO), United Arab Emirates (AE) initiated via pain.001, populate the destination country Purpose of Payment code in the following field:
  - /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RgltryRptg/Dtls/Cd



## Glossary

Terms	Description
Bank	Standard Chartered Bank Johannesburg Branch
BAI industry standards	Bank Administration Institute Transaction codes industry standard set of codes that most financial institutions use to deliver current and prior day reporting.
BANSTA	Bank Status report sent by the bank to clients via H2H Channel
You	Clients of Commercial and Corporate & Institutional Banking
Consolidated Debit	Per your instruction, when multiple payments are consolidated for a single debit to your account
Core Banking	Bank's back-end system
S2B / S2B Web	Straight2Bank refers to our Bank's fully integrated internet banking platforms.
SCPay	New global payments platform
STS & DotOpal	Straight Through Services (Legacy Payment application)
H2H	Host to Host. The channel used by clients to submit bulk transactions from client's ERP systems
iH2H	Internet Host-to-Host. The channel used by clients to upload a pre-formatted data file exported from your back-office system to Straight2bank Web.
FINSTA	Various Financial Statements provided by the bank to clients
Web Reports	Reports on Straight2Bank Web
Outwards	Payments initiated by you
VAC	Virtual account for Collections (inward SADC-RTGS payments credited to your virtual account)

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