Straight2Bank Inward Telegraphic Transfer (ITT)

User Guide

Straight2Bank

Making banking simple, 24/7



Table of Contents

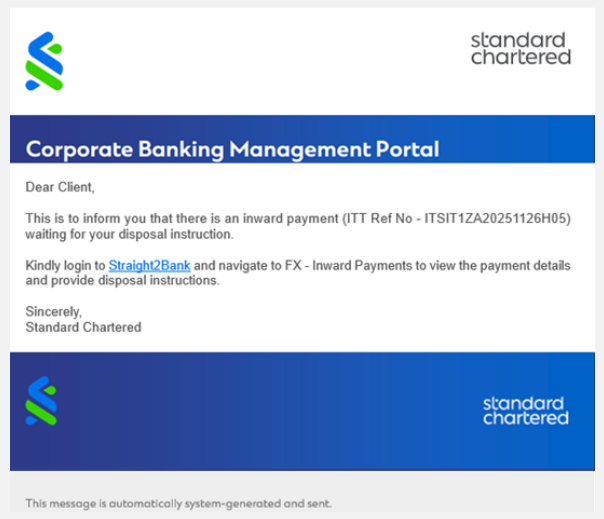
1. Receiving and Viewing Inwards 3
1.1 Notification 3
1.2 Navigation 3
1.3 View Inwards 4
1.4 View SWIFT Message 4
1.5 Select Inward for Disposal Instruction 5
2. Providing Disposal Instruction 6
2.1 Credit 6
2.2 Return 7
2.3 Purpose of Payment (Regulatory Information) 7
2.4 Additional Fields 8
3. FX Contracts 9
3.1 Existing FX Contracts 9
3.2 Book New FX Contracts 9
3.3 Add Existing Contracts 11
4. Exchange Control Declaration 12
5. Submission 13
6. FAQs 14
Disclaimer 16

1. Receiving and Viewing Inwards

1.1 Notification

An automated email notification will be received from S2BWeb.Admin@sc.com when an Inward Telegraphic Transfer (ITT) is awaiting disposal instructions. The notification is sent to the users nominated on the Straight2Bank Maintenance form.

The email subject line will include the ITT reference number and date, for example: **ITT reference number (ITSIT1ZA20251126H05) Disposal instruction for Payment dated 2025-11-21.**



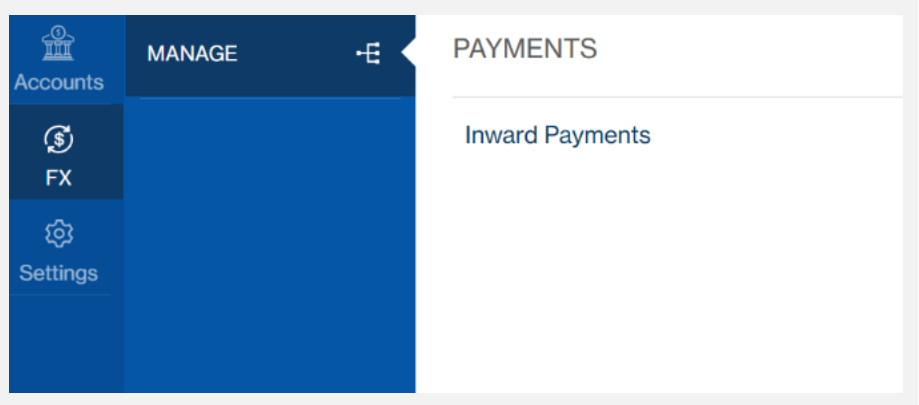
Note: It is a regulatory requirement to provide disposal instructions within 30 calendar days of receipt. If disposal instructions are not received within this period, the funds will be returned to the remitter.

1.2 Navigation

After logging into Straight2Bank, go to **FX > Manage > Inward Payments** from the left-hand menu.

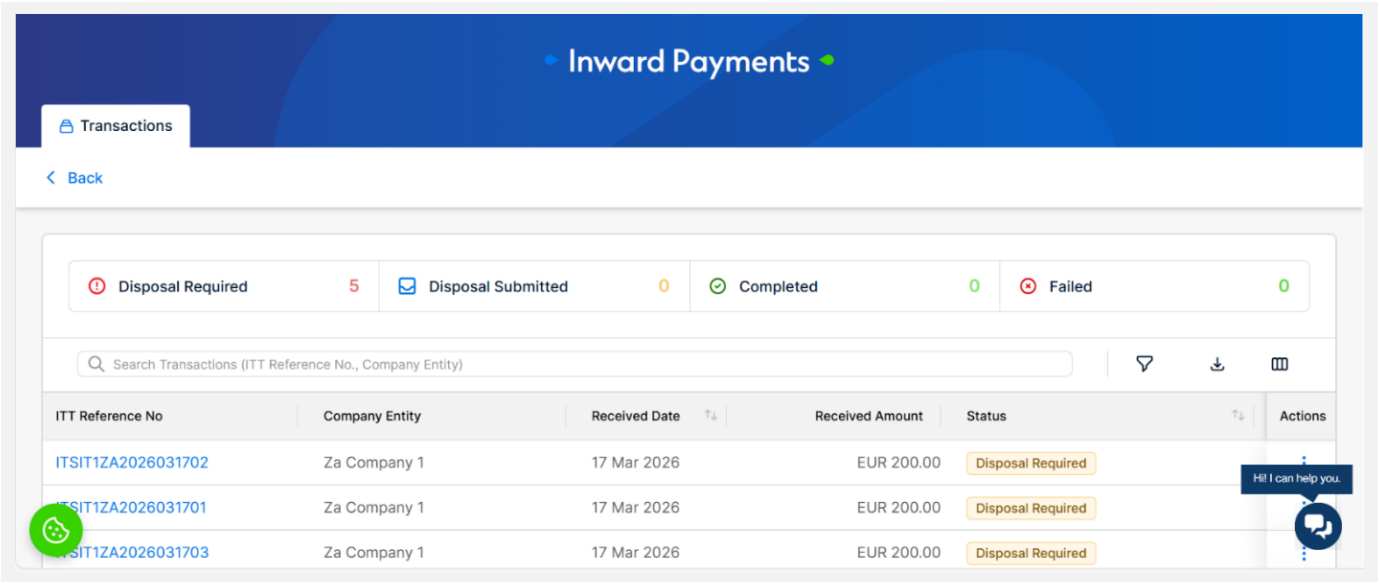
Note: Use the same navigation for inward payments requiring disposal without FX.

To get started, visit: https://s2b.standardchartered.com/unifiedlogin/login/index.html



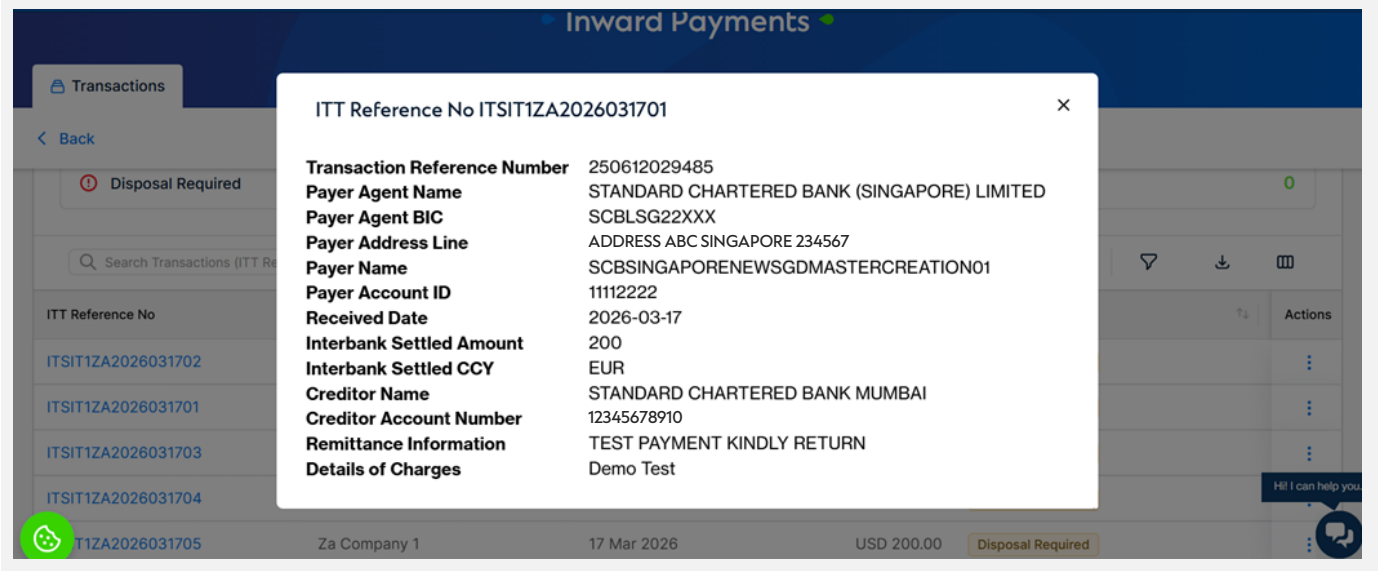
1.3 View Inwards

Upon clicking **Inward Payments**, you will be taken to the **Inward Payments** landing page, which displays all inward payments.



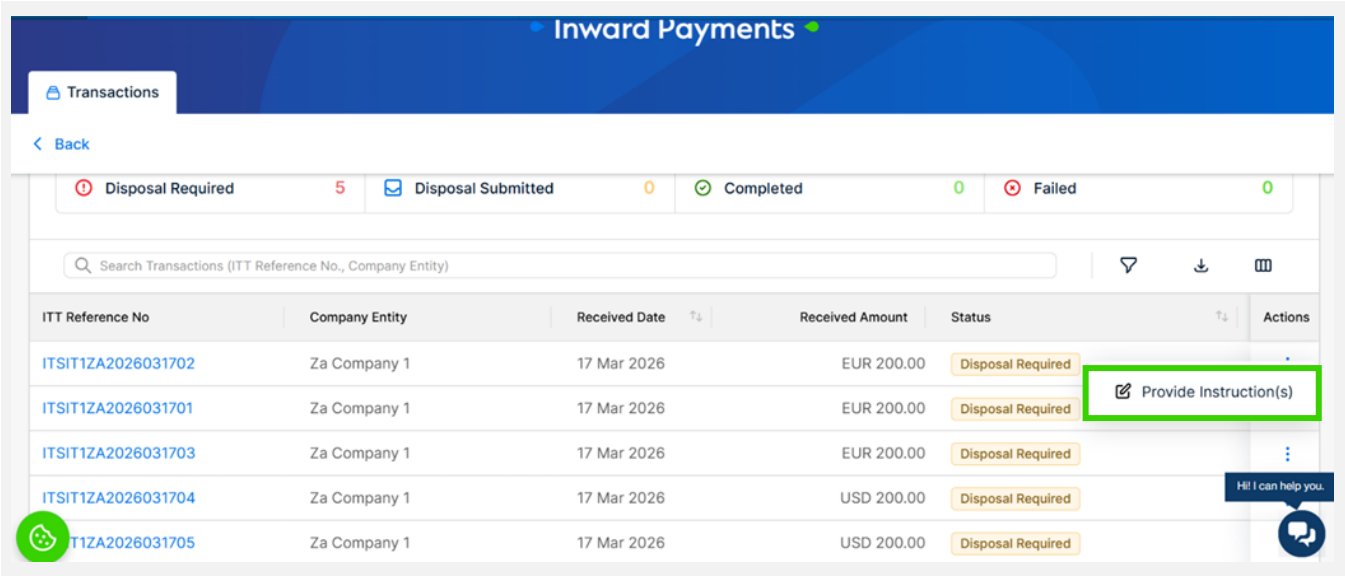
1.4 View SWIFT Message

You can view the SWIFT message details for each inward payment. Click on the **ITT Reference No.** to open a pop-up notification displaying key SWIFT details for your review.



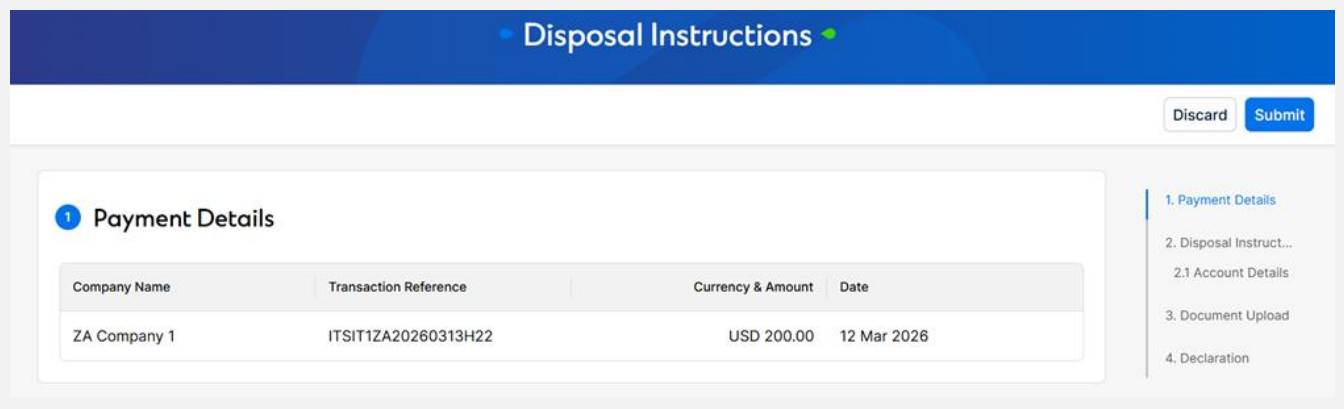
1.5 Select Inward for Disposal Instruction

To provide disposal instruction, select an inward payment with status as **Disposal Required.** Click the action button (⋮) for that transaction and choose **Provide Instruction(s).**



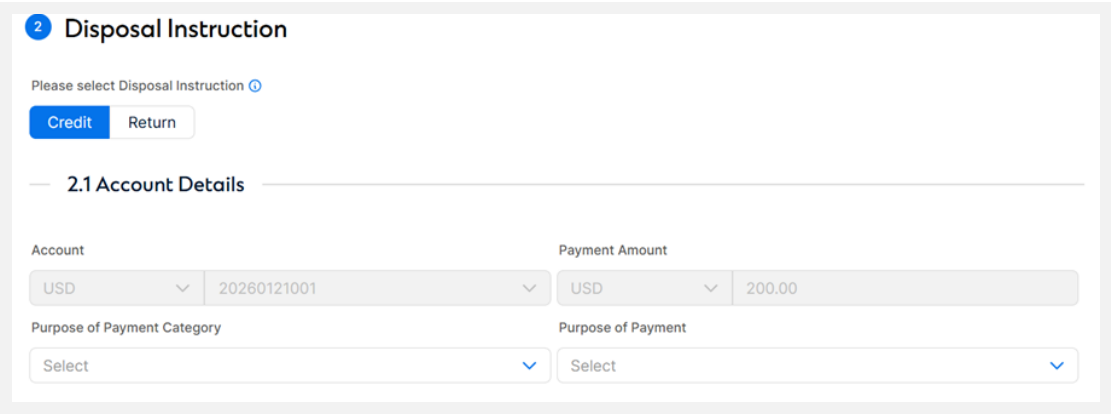
2. Providing Disposal Instruction

You can now review the payment details.



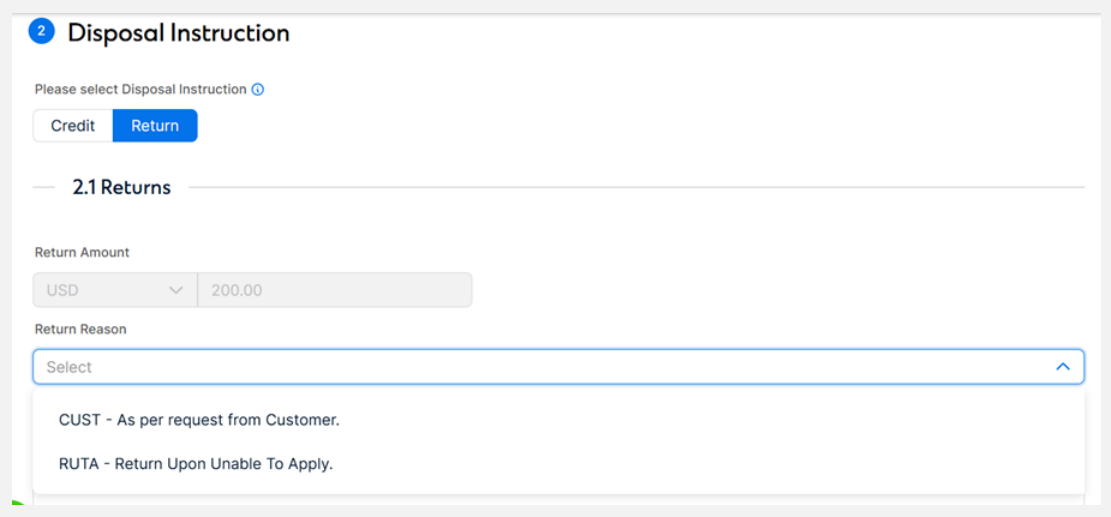
2.1 Credit

Review the credit disposal instructions. To credit the inward payment, select the **Credit** disposal instruction option.



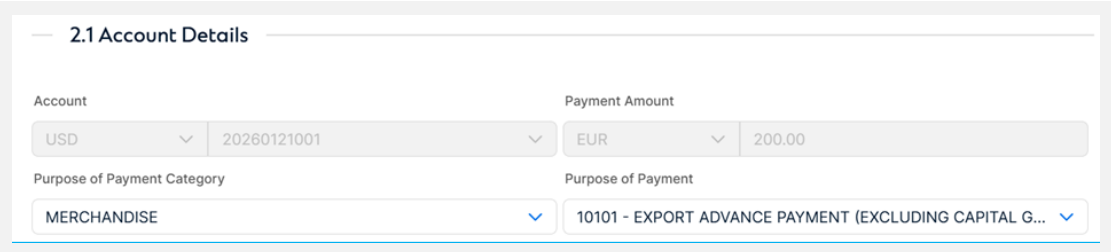
2.2 Return

If the inward needs to be returned, select the **Return** disposal instruction option. A **return reason** is required for this option.



2.3 Purpose of Payment (Regulatory Information)

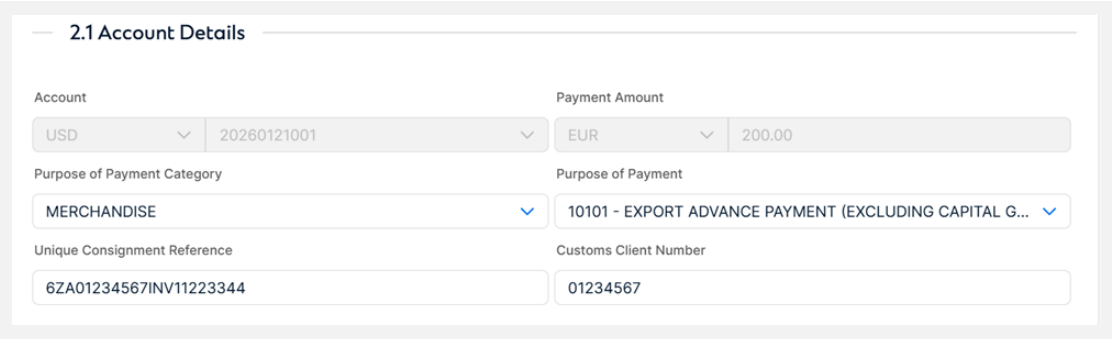
Select the **Purpose of Payment Category (Balance of Payment - BOP)** and the **Purpose of Payment**. These details will be used to process the inward payment and **cannot be changed once the disposal is submitted.**

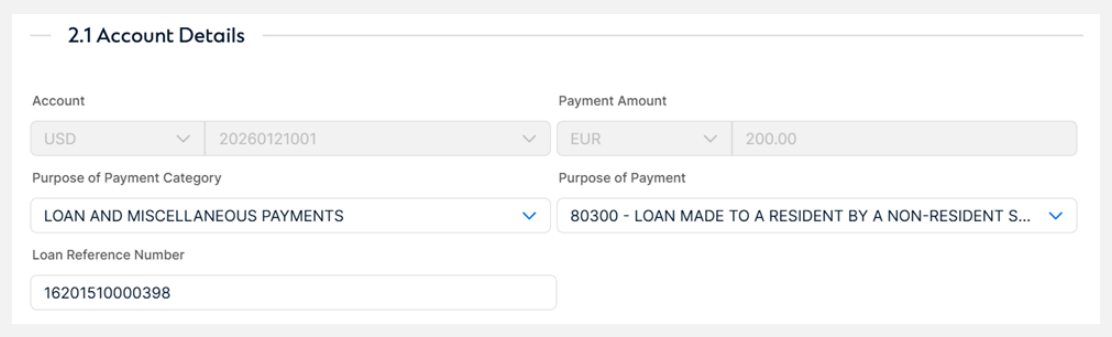


2.4 Additional Fields

Based on the selected Purpose of Payment, additional fields will be mandated:

- For Merchandise (Exports) - Unique Consignment Reference (UCR) & Customs Client Number (CCN)
- For Loans - Loan Reference Number

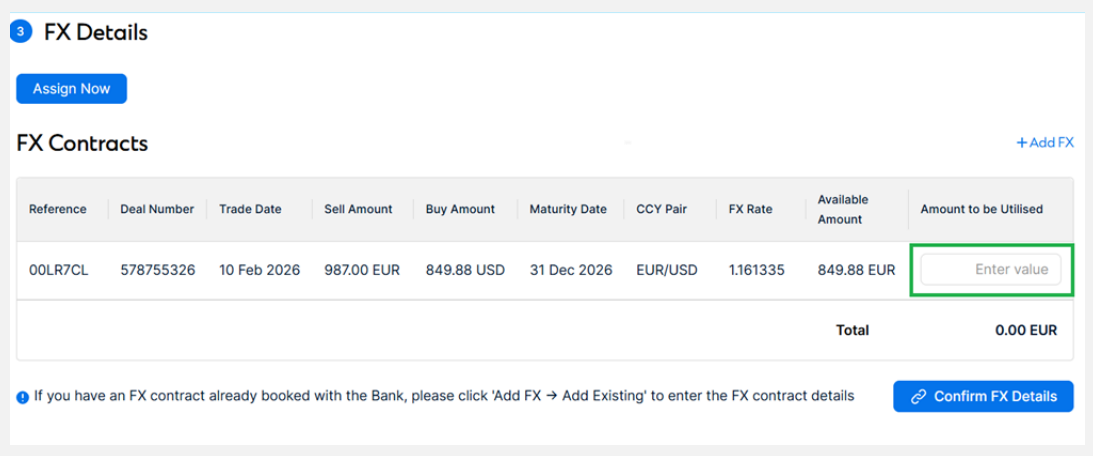




3. FX Contracts

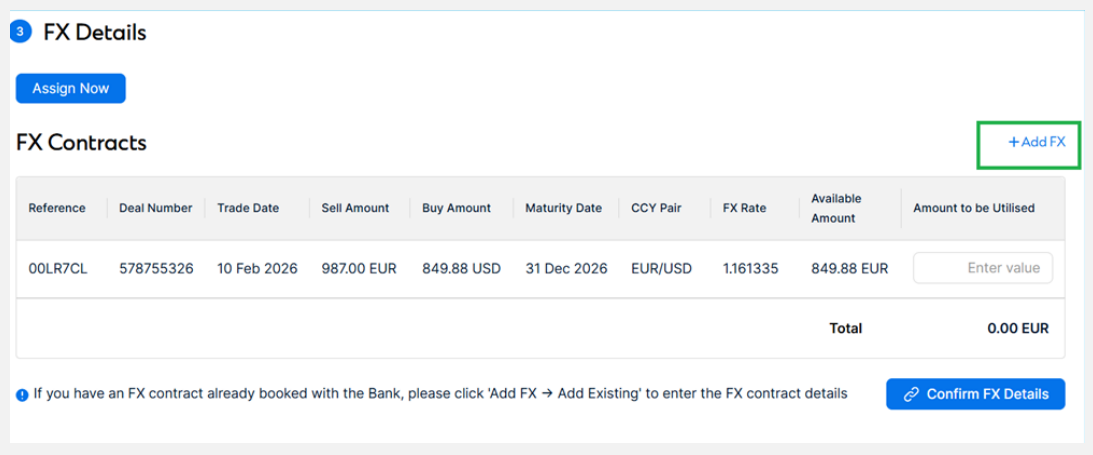
3.1 Existing FX Contracts

This section displays pre-booked deals. To utilise one of the pre-booked FX trades, enter the transaction amount against the contract and click on **Confirm FX Details.**

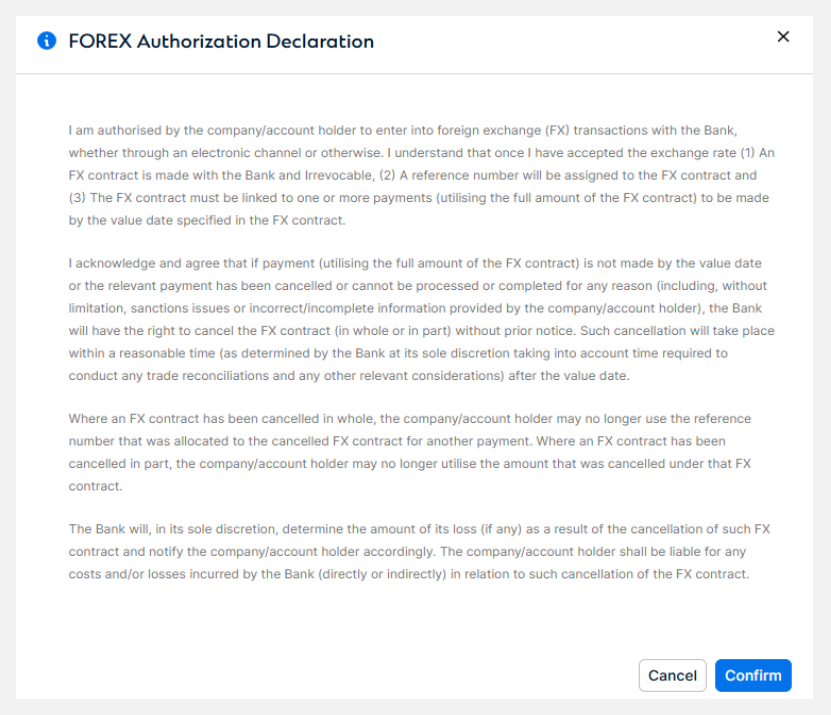


3.2 Book New FX Contracts

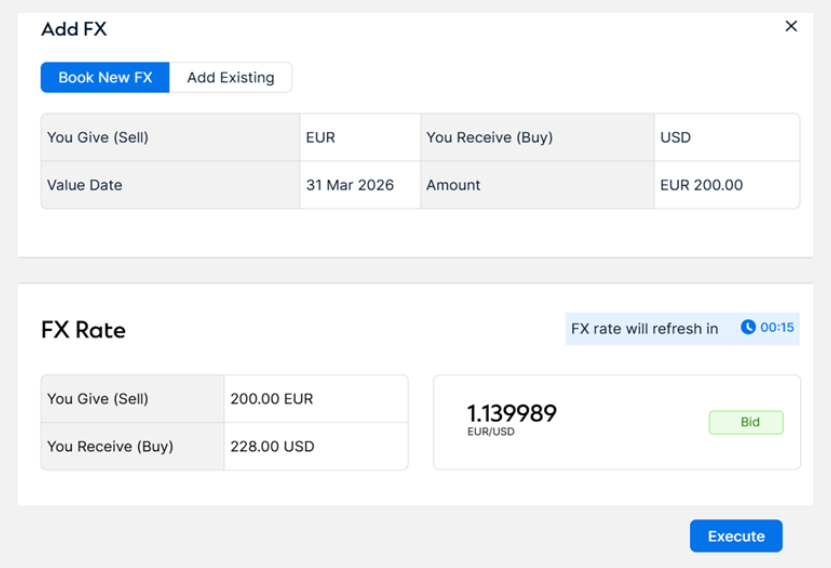
To book a new FX trade, click on **+ Add FX.**



Read and confirm the declaration.

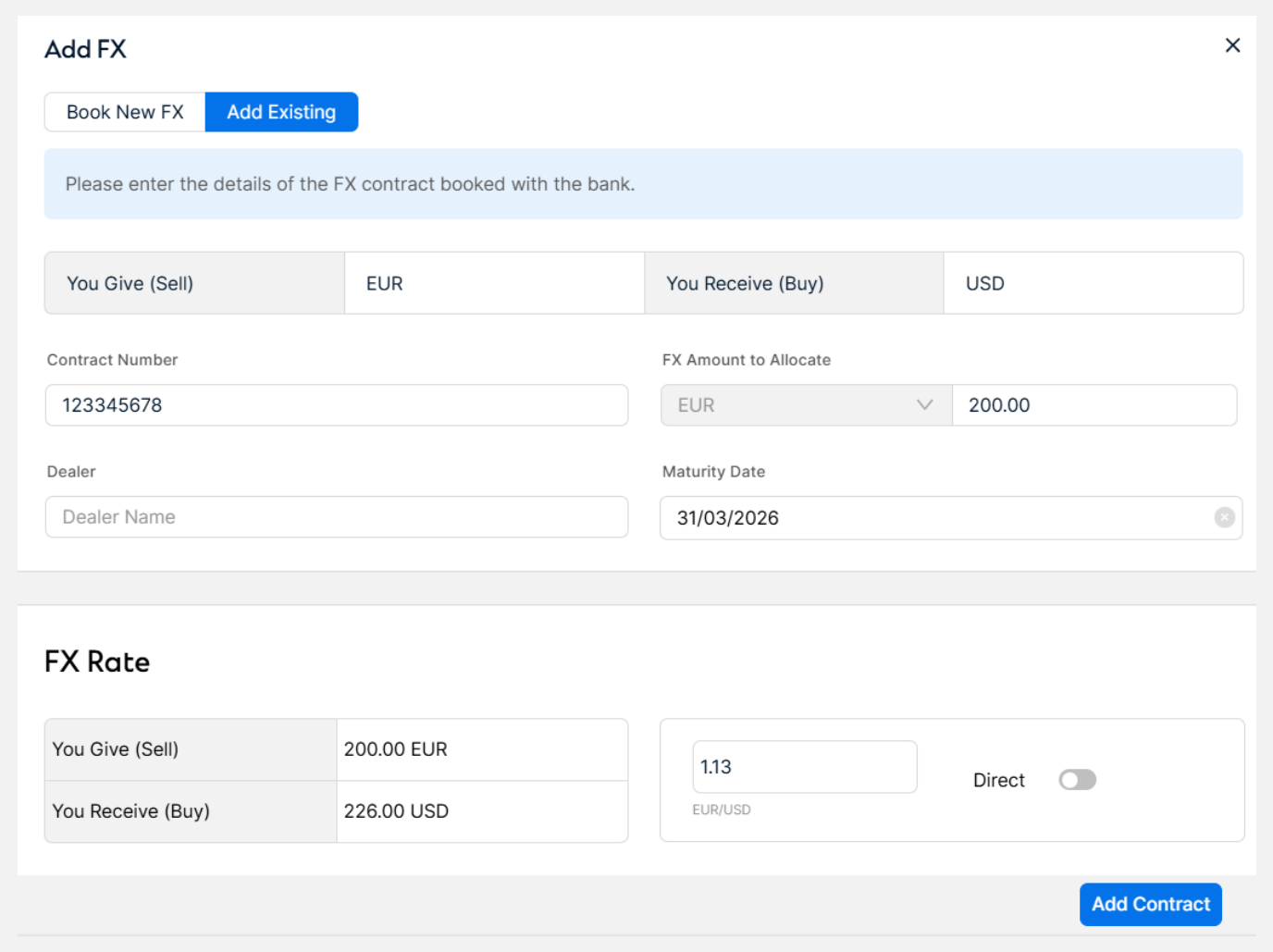


Select **Book New FX**, review the details, and click on **Execute.** The FX trade gets added to the FX section for selection.



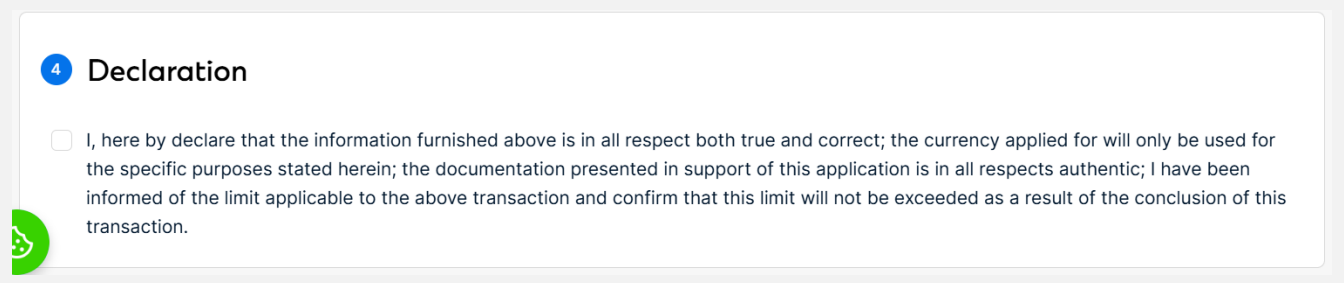
3.3 Add Existing Contracts

If your pre-booked FX trade is not available on the FX trades list, you can manually enter it. Click on **+ Add FX**, read, and confirm the declaration. Enter the FX trade details in the **Add Existing** section and click on **Add Contract**. The newly added FX trade will get listed in the FX section.



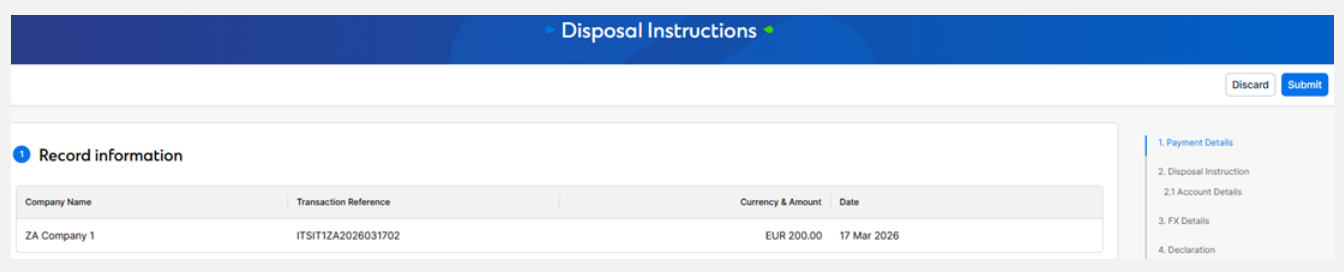
4. Exchange Control Declaration

Read the declaration and tick the checkbox to confirm you accept its contents.
This step is mandatory to submit the disposal instruction to the Bank.



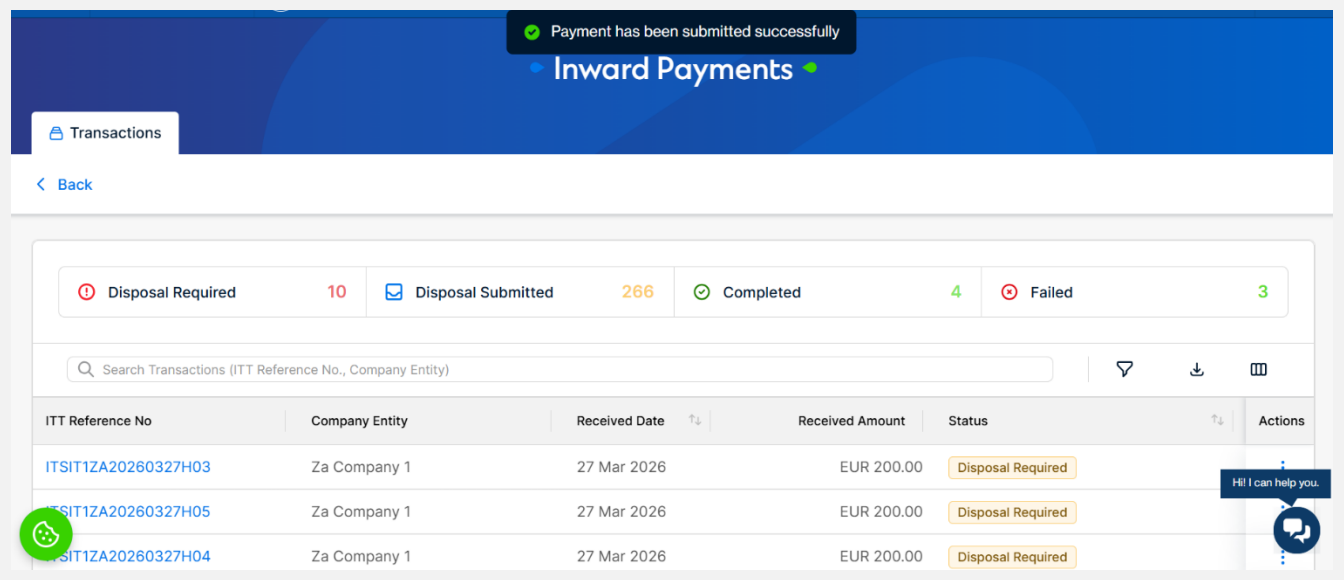
5. Submission

Click on the **Submit** button to send the disposal instructions to the Bank.
Note: Since this is an inward payment, only a single-level release applies. (i.e. maker-checker dual-level control is not applicable)



You will see a success message and be redirected to the inward payments list. The status of your submitted inward will be updated to **Bank Review,** indicating your instruction has been successfully submitted to the Bank for review and processing. These payments will appear under the **Disposal Submitted** tab.

Note: After you have submitted the disposal instruction, the funds will be auto-credited to your account, with the exception of Export and Loan proceeds as these require additional validations.



Once the payment is credited, its status updates to **Payment Successful** and it appears under the **Completed** tab.
If the payment is cancelled for any reason, its status updates to **Payment Cancelled** and it appears under the **Failed** tab.

6. FAQs

1. How do I enable disposal functionality for my inward payments?

For control purposes, you are required to complete a Straight2Bank Maintenance Form, nominate users who must receive notifications and be authorised to provide disposal instructions on Straight2Bank. Until the users have been set up, the existing manual process will continue to apply.

2. Do all nominated users have the ability to book new FX?

No. While all nominated users will be able to select existing FX contracts, you must specifically designate which users are authorised to book new FX during disposal. This can be instructed on the same Straight2Bank Maintenance Form.

3. If I submit my payments via H2H/API/SWIFT is this solution applicable to me?

Yes. While disposal instructions for inward payments are to be submitted via Straight2Bank, there will be no change to the manner in which you initiate your outward payments.

4. Will I be informed when an inward payment is received which requires my disposal instructions?

Yes. Your nominated users will receive an automated email notification as soon as an inward payment requiring disposal instructions has been received.

5. Can I amend the account into which I want to credit the inward payment?

No. The inward payment received by the Bank is associated with a specific account number to be credited to. This account number will be displayed on the screen by default and cannot be changed.

6. How can I link the FX contracts to the inward payment?

There are three ways to link an FX contract to the inward payment.

1. Select an existing FX contract that was booked earlier and enter the amount you wish to utilise for the inward payment.
2. If entitled, book a new FX contract and indicate the amount you wish to utilise for the inward payment.
3. If the FX contract is not listed, manually enter the FX contract number and its details. This contract will then be linked and used to process the inward payment.

7. How can I confirm the FX linkage to the inward payment?

1. Select your FX contracts.
2. Click **Confirm FX Details** to confirm your selection.
3. The confirmed FX contracts will be displayed as a summary.
4. If required, edit this summary before the final submission.
5. Ensure the total amount of all FX contracts equals the inward payment amount.
6. Click **Confirm FX Details.**

8. How can I change the FX contracts linked before I submit my request?

1. Click on **Edit** to amend your FX contract selections.
2. Re-select the correct FX contracts.
3. Re-confirm the FX contracts.

Use this option if you have accidentally selected and confirmed an FX contract and want to correct it before the final submission of the inward payment disposal.

9. How can I discard my disposal instruction?

You can discard the inward disposal instruction any time before final submission by clicking **Discard**. After confirming, your disposal details will be deleted, you will be redirected to the **Inward Payments** screen, and the inward payment status will remain **Disposal Required.**

10. How can I track the status of an inward payment after I have provided disposal instructions?

1. Provide the disposal instructions.
2. Click **Submit.**
3. View the success message and you will be automatically redirected to the **Inward Payments** screen.
4. Confirm that the inward payment status has updated to **Disposal Submitted.**

Once the status changes to **Bank Review**, the disposal instruction has been successfully submitted to the Bank for review and processing.

11. Are there any exceptions to this process?

Yes. Certain ZAR cross-border transactions, where the payment instruction is received directly from a local correspondent bank (serial method), as well as foreign currency received from local banks, will continue to follow the current manual process.

12. Is this process applicable to non-residents?

No. This process is not applicable to non-residents, as certain transactions may not require BOP details to be provided. The current process will continue to be followed where required.

Disclaimer

This material has been prepared by one or more members of SC Group, where 'SC Group' refers to Standard Chartered Bank and each of its holding companies, subsidiaries, related corporations, affiliates, representative and branch offices in any jurisdiction, and their respective directors, officers, employees and/or any persons connected with them. Standard Chartered Bank is authorised by the United Kingdom's Prudential Regulation Authority and regulated by the United Kingdom's Financial Conduct Authority and Prudential Regulation Authority.

This material has been produced for reference and information purposes only, is not independent research material, and does not constitute an invitation, recommendation or offer to subscribe for or purchase any of the products or services mentioned or to enter into any transaction.

Some of the information herein may have been obtained from public sources and while SC Group believes such information to be reliable, SC Group has not independently verified the information. Information contained herein is subject to change at any time without notice. Any opinions or views of third parties expressed in this material are those of the third parties identified, and not of SC Group. While all reasonable care has been taken in preparing this material, SC Group makes no representation or warranty as to its accuracy or completeness, and no responsibility or liability is accepted for any errors of fact, omission or for any opinion expressed herein. The members of SC Group may not have the necessary licenses to provide services or offer products in all countries, and/or such provision of services or offer of products may be subject to the regulatory requirements of each jurisdiction. This material has not been prepared with regard to the specific objectives, situation or particular needs of any particular person, and is not meant to be comprehensive. SC Group does not provide any information technology, accounting, legal, regulatory, tax or investment advice and this material should not be relied on as such. Any comments on information technology, accounting, legal, regulatory, tax or investment matters contained in this material should not be relied on or used as a basis to ascertain the various results or implications arising from the matters contained herein, and you need to exercise your own independent judgment (with the advice of your information technology, accounting, legal, regulatory, tax, investment and other professional advisers as necessary) with respect to the risks and consequences of any matter contained herein. SC Group expressly disclaims any liability and responsibility whether arising in tort or contract or otherwise for any damage or losses you may suffer from your use of or reliance of the information contained herein.

SC Group makes no representation or warranty as to whether sustainability labels or statements are appropriate or meet specific classification requirements or standards. Actual outcomes and results may differ materially from those expressed in, or implied by, any forward-looking statements relating to, without limitation, sustainability targets, strategy or objectives. Factors that could cause outcomes and results to differ from these forward-looking statements may include, amongst other things, global socio-demographic and economic trends, technological innovations, climate-related conditions and weather events, our ability to gather and verify sustainability-related data, legislative and regulatory changes, and other unforeseen events or conditions.

You may wish to refer to the incorporation details of Standard Chartered PLC, Standard Chartered Bank and their subsidiaries by visiting the contact page of our website and view our locations.

This material is not for distribution to any person to which, or any jurisdiction in which, its distribution would be prohibited.

© Copyright 2026 Standard Chartered Bank. All rights reserved. All copyrights subsisting and arising out of these materials belong to Standard Chartered Bank and may not be reproduced, distributed, amended, modified, adapted, transmitted in any form, or translated in any way without the prior written consent of Standard Chartered Bank.