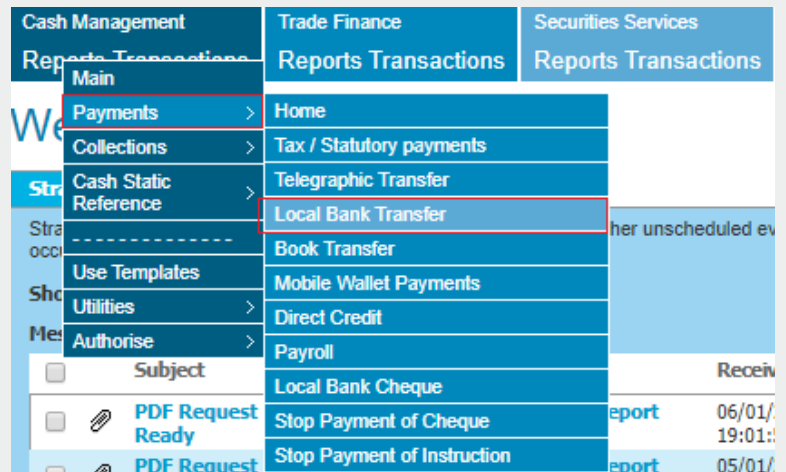


How to Initiate an RTGS (case in point), TT, BT, or EFT in Straight2Bank Classic

1

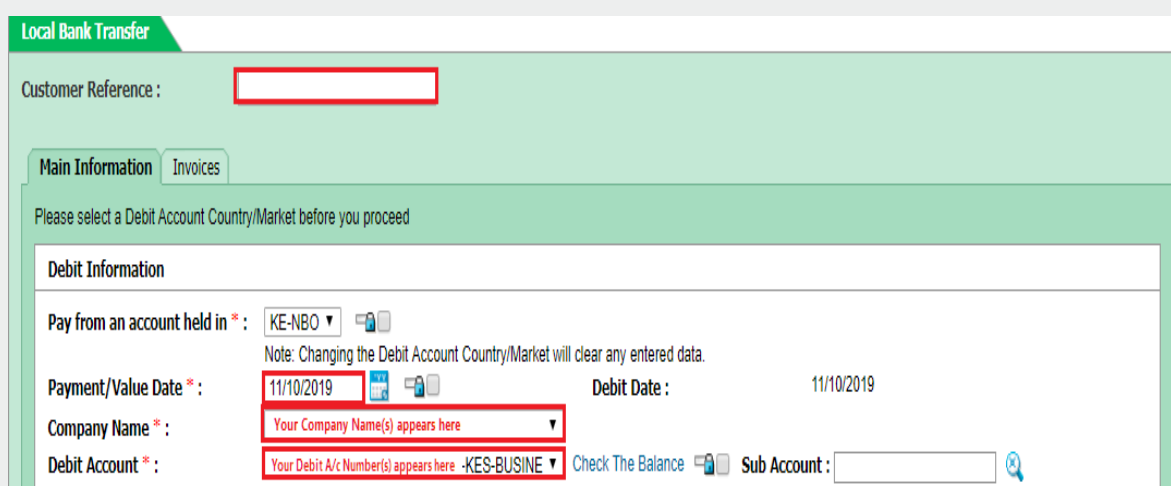
Log into Straight2Bank and navigate to Cash Management > Transactions > Payments > Local Bank Transfer:



2

Insert the initial parameters as

- Customer Reference (accepts 15 characters only). This is an optional field. Any narrative inserted in this field is printed in the client's account statements thus making them easy to reconcile
- Payment / Value Date. Click the calendar icon and select the desired debit date
- Company Name. Click on the dropdown menu to select the company name that will be debited by the transaction. This applies where multiple companies are linked to one Straight2Bank profile
- Debit Account. Click on the dropdown menu to select the source account that will be debited by the transaction




Local Bank Transfer

Customer Reference :


Main Information Invoices

Please select a Debit Account Country/Market before you proceed



Debit Information

Pay from an account held in * : KE-NBO 

Note: Changing the Debit Account Country/Market will clear any entered data.

Payment/Value Date * : 11/10/2019  Debit Date : 11/10/2019

Company Name * :

Debit Account * :  Sub Account : 

How to Initiate an RTGS (case in point), TT, BT, or EFT in Straight2Bank Classic

3

Click *Search Payees / Beneficiaries* under Payee / Beneficiary

| Payee/Beneficiary Information | Amount |
|--|--|
| Payee/Beneficiary : Account : Bank : Fax Number : Email ID : | Debit Currency : KES Currency * : KES Gross amount in : <input type="radio"/> Debit Currency <input checked="" type="radio"/> Payment Currency Gross Amount * : KES <input type="text" value="0.00"/> Tax & Discount : KES 0.00 Payment Amount : KES 0.00 |
| <input type="button" value="Search Payees/Beneficiaries"/> | |

4

Payees that have been setup and authorized before will be displayed. Otherwise, Straight2Bank will display No Records Found. Click on *Create New Payee / Beneficiary* to set up a new payee for the first time:

Payee/Beneficiary Search

You may search for a payee by name or id. You may also browse through the full list of payees below.

Payee/Beneficiary ID :

Payee/BeneficiaryName :

Incase the desired payee is displayed here, click on Use This Payee / Beneficiary to continue. Otherwise, click on Create New Payee / Beneficiary

| Select | Payee/Beneficiary ID | Payee/BeneficiaryName | Account Number |
|----------------------------------|----------------------|-----------------------|----------------|
| <input checked="" type="radio"/> | Supplier 1 | Abc Co | 0100000008 |

Records 1 to 1

5

The New Payee / Beneficiary page will be displayed. Populate the mandatory parameters as follows:

- Payee ID. This is simply a “nickname” or a “short name.” Straight2Bank uses that to identify the beneficiary being created
- Payee / Beneficiary Name. Insert the Beneficiary’s full account name
- Account Number. Insert the Beneficiary’s full account number
- Country / Market. Select Kenya as the Beneficiary’s country
- Email ID. Insert the Beneficiary’s email address. A maximum of three email addresses are accepted. They should be separated by a comma only
- Bank. Click on the magnifying glass icon. A list of banks – arranged by their swift codes – will be displayed. To find the desired beneficiary bank, search by Bank ID or by Bank:

How to Initiate an RTGS (case in point), TT, BT, or EFT in Straight2Bank Classic

Bank Details

You may search for a bank by name or id. You may also browse through the full list of banks below.

Bank ID : Enter Bank ID / swift code, e.g. "SBICKENXXXX", and then click on the Search button. Alternatively, enter Bank name, e.g. "stanbic", and then click on the Search button.

Clearing Code :

Note : Use "%" wildcard characters to speed up your inquiry, e.g. for "standard chartered bank shenzhen branch", you can input "standard%shen" in the Bank Name field, and click Search, you can get it.

Bank :

| Select | Bank ID | Clearing Code | Bank |
|-----------------------|-------------|---------------|--|
| <input type="radio"/> | SBICKENXSSP | | CFC Stanbic Bank Limited |
| <input type="radio"/> | SBICKENXXXX | | CFC Stanbic Bank Limited |
| <input type="radio"/> | EQSTKEN1XXX | | CFC Stanbic Financial Services Limited |

Records 1 to 3

Identify the correct bank, then click on the Use This Bank button

g. Update Payee / Beneficiary Table. Select the checkbox to make the Beneficiary available for future payments. If the checkbox is left blank, Straight2Bank will not save the beneficiary

How the page should look like after the mandatory parameters have been completed (all other fields are optional and can be left blank):

New Payee/Beneficiary * Indicates Mandatory Field

Changing the Payee/Beneficiary or Bank Types will clear any entered details.

Payee/Beneficiary ID * :

Pay from an account held in : KE-NBO

Payee/Beneficiary Information

Payee/Beneficiary Name * :

Account Number * :

Address 1 :

Address 2 :

Country/Market * :

Fax Number :

Email ID :

Tax ID :

Zip Code :

Bank Information

Beneficiary Bank Country/Market :

Bank * :

Bank Code * :

Branch Name :

Branch Code :

Local Language Information

Payee/Beneficiary Name :

(For Payee/Beneficiary Advice/Cheque) :

Address 1 :

Address 2 :

Address 3 :

Address 4 :

Intermediary Bank Information

Intermediary Bank Country/Market :

Intermediary Bank Name :

Intermediary Bank Code :

Update Payee/Beneficiary Table

How to Initiate an RTGS (case in point), TT, BT, or EFT in Straight2Bank Classic

6

- Populate the Amount parameters as
- Debit Currency will depend on the Debit Account Number selected in step 2 above. Let Currency remain as KES for a same currency (KES-KES) transaction
 - Gross Amount In. Choose Payment Currency
 - Gross Amount. Insert the payment amount, e.g. KES. 500,000.00. Click on any blank spot on the page so that Straight2Bank picks the gross amount

| Payee/Beneficiary Information | Amount |
|---|---|
| Payee/Beneficiary : TEST102 LIMITED Account * : 1234567890 Bank : CFC Stanbic Bank Limited Bank Code : SBICKENXXXX Clearing Code : 0000 Branch : Branch Code : Fax Number : Email ID : ABC@ABC.COM,XYZ@XYZ.COM | Debit Currency : KES Currency * : KES Gross amount in : <input type="radio"/> Debit Currency <input checked="" type="radio"/> Payment Currency Gross Amount * : KES 500000.00 Tax & Discount : KES 0.00 Payment Amount : KES 500000.00 Payee/Beneficiary Charge : 0.00 Net Amount : 500,000.00 |

7

Specify who bears the RTGS charge under the *Charges, Miscellaneous* section. Choose *Miscellaneous* under Purpose of Payment:

| Charges, Miscellaneous | |
|-------------------------------|---|
| Local Charges : | <input type="radio"/> Payee/Beneficiary <input checked="" type="radio"/> Me |
| Additional Details : | |
| Purpose of Payment * : | MSC-Miscellaneous |

8

Key in a narrative that should be communicated to the beneficiary under *Payments Details* box 1. Examples of common narratives are “payment for invoice number 10”, “consultation fee”, “salary” etc. Ensure that the Payment Memos fields (internal memo and external memo) are always left blank. Review the details to confirm that they are in order before clicking *Complete Instruction* at the bottom:

How to Initiate an RTGS (case in point), TT, BT, or EFT in Straight2Bank Classic

Payee/Beneficiary Information

Payee/Beneficiary : TEST102 LIMITED
 Account : 1234567890
 Bank : CFC Stanbic Bank Limited
 Bank Code : SBICKENXXX
 Clearing Code : 0000
 Branch :
 Branch Code :
 Fax Number :
 Email ID : ABC@ABC.COM,XYZ@XYZ.COM

[View Payee/Beneficiary Details](#) [Clear Payee/Beneficiary](#)

Amount

Debit Currency : KES
 Currency : KES
 Gross amount in : Debit Currency Payment Currency

Gross Amount : KES 500000.00
 Tax & Discount : KES 0.00
 Payment Amount : KES 500000.00
 Payee/Beneficiary Charge : 0.00
 Net Amount : 500,000.00

[Discount and Tax](#)

Payment Details

Please enter any reference / information that you wish to communicate to the beneficiary along with the payment.

Consultation Fees : Only use the first box. Leave the other boxes blank

Local Language :

Payment Memos

Please enter any details that you wish to append to this payment. Please note that this field is only for your internal use.

Internal Memo : Always leave the Internal Memo and External Memo fields blank

External Memo :

Charges, Miscellaneous

Local Charges : Payee/Beneficiary Me

Additional Details :
 Purpose of Payment :

Note : Dates should be entered in a dd/mm/yyyy format

[Print Instruction](#) [Save As Template](#) [Save As Draft](#) [Complete Instruction](#) [Clear](#) [Cancel](#)

9

A payment reference number starting with letter "Q" will be displayed. Click on *Request for Authorisation*

Instruction Completed

Instruction Q0002592 has been saved with a status of Complete

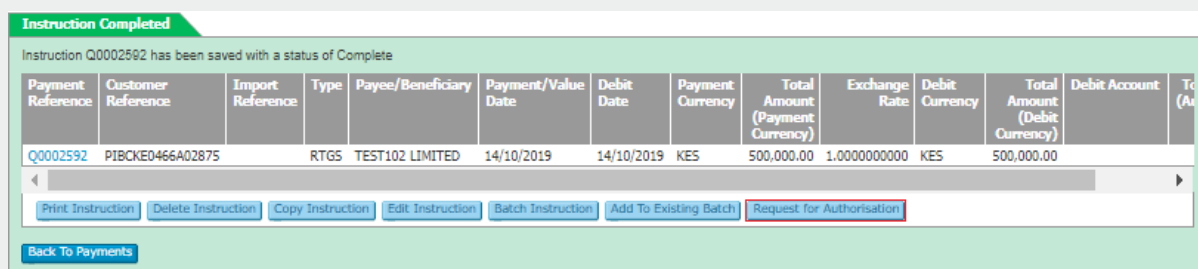
| Payment Reference | Customer Reference | Import Reference | Type | Payee/Beneficiary | Payment/Value Date | Debit Date | Payment Currency | Total Amount (Payment Currency) | Exchange Rate | Debit Currency | Total Amount (Debit Currency) | Debit Account | To (Ac) |
|-------------------|--------------------|------------------|------|-------------------|--------------------|------------|------------------|---------------------------------|---------------|----------------|-------------------------------|---------------|---------|
| Q0002592 | PIBCKE0466A02875 | | RTGS | TEST102 LIMITED | 14/10/2019 | 14/10/2019 | KES | 500,000.00 | 1.0000000000 | KES | 500,000.00 | | |

[Print Instruction](#) [Delete Instruction](#) [Copy Instruction](#) [Edit Instruction](#) [Batch Instruction](#) [Add To Existing Batch](#) Request for Authorisation

[Back To Payments](#)

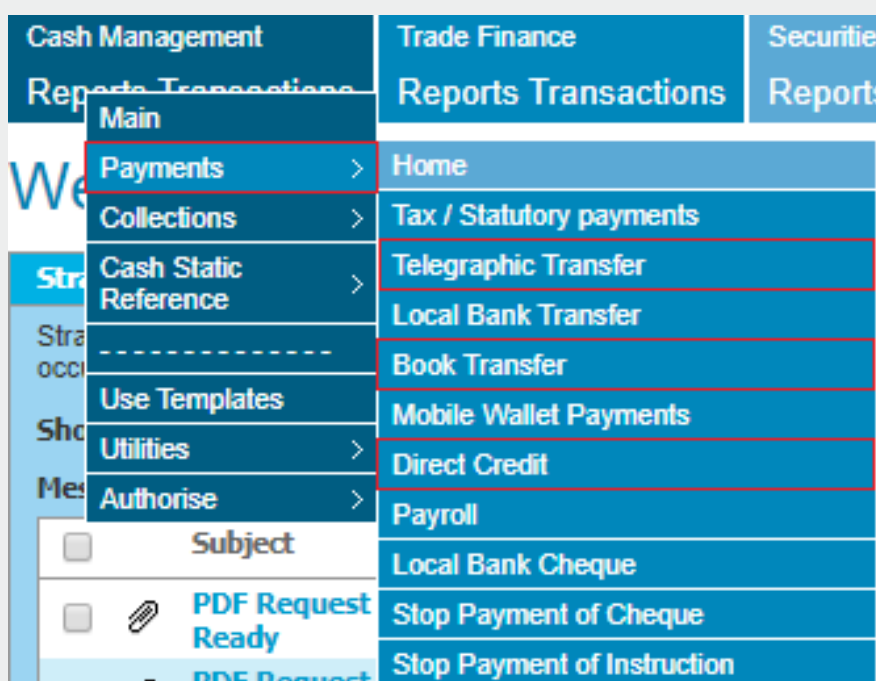
How to Initiate an RTGS (case in point), TT, BT, or EFT in Straight2Bank Classic

Click on the checkboxes next to the approvers who should authorise the batch, and then click on *Request* at the bottom:



Straight2Bank will send an email to each approver requesting them to log in and authorise the payment reference number in question.

NB: To initiate Telegraphic Transfers (payments going outside Kenya), Book Transfers (payments within Standard Chartered Kenya), or Electronic Funds Transfers (local payments within Kenya but passing through automated clearing houses), select TT, BT, or Direct Credit appropriately per the screenshot below. After that, follow steps 1 - 9 above to complete the setup:



For further assistance, our Support Team is available 24/7 through the following channels:
Email: Businessclient.Service@sc.com | Phone: +254 020 329 3901 / +254 703 093 901