

This guide is to help us to set up and configure Straight2Bank as you want it to work for you. The various Services provides different options, let us know if you need any help to meet your requirement.

## About this form

Please complete the first page with the information about your company, contact details and the Straight2Bank connectivity type, and any base information, as well as the Authorisation page to provide the approval for the setup on Straight2Bank.

There may be additional setup form for some services that you select in Cash Services. Our team supporting you will provide you these forms separately.

## General pointers

The form uses electronic PDF which allows you to key in the information and save it in the form. There are also drop down lists and other functions to help make your options clear.

Tool tips provide a short description of the field and will appear when your mouse pointer is moved over the field in the form.

### Symbols

- Default service type provided. You can un-select if you do not wish to have the default service.
- Optional service type to be selected.
- One or multiple options to select within the service.



Click on this button to add duplicate page of the service.



Click on this button to remove the added page.



Click on the inverted triangle for options that are available to choose. Select the option that meets your requirement.



Fields wrapped in red on the cover page and authorisation (last) page are mandatory.

- \* All fields marked with an “\*” must be completed if that section is used.

Add / Delete / Amend on each page of the Form has the following meaning

- Add – To instruct us to create a new setup in Straight2Bank. This can be for any new setup or service such as cash account, payment types, trade banking company, trade services, trading partner, security account, user entitlements or authorisation rule.
- Delete – To instruct us to remove any setup or service such as cash account, payment types, trade banking company, trade services, trading partner, security account, user entitlements or authorisation rule. We will delete the setup upon verification that there is no pending transaction or activity.

- Amend – To instruct us to replace or supersede the setup such as cash account, payment types, trade banking company, trade services, trading partner, security account, user entitlements or authorisation rule, with this new instruction. We will replace the setup with this latest instruction.

Reporting for Service you have selected will be included automatically. You may refer to the standard report sections of this guidance notes for a list of pre-defined reports for each of the Service, which may be updated from time to time.

## Security best practice

We strongly recommend that you apply the following security features and best practices.

1. Enforce segregation of duties for initiation and approval of transactions.
2. Enforce minimum of two approvals for all financial transactions.
3. Implement daily transaction limits for users and accounts.
4. Enforce additional controls by payment type and/or beneficiary
5. Provide your correct email to receive security alerts and notification.
6. Configure alerts to notify you about payments from your account.
7. Follow security best practices posted on the login page of Straight2Bank from time to time.

## Submission of form

Once you have completed the Straight2Bank Setup & Maintenance Form, please print it out for signature. You can complete it by hand if you prefer, but please ensure it is clear. It must be signed by one or two approving signatories. The approving signatory should be in accordance with the mandate or board resolution or power of attorney or similar documents, which you are providing to Standard Chartered at account opening.

The client signature/initials and company stamp at bottom left corner of each page of the form is optional. The requirement to have the approving signatory initials or full signature depends on each country's requirement. Our team supporting you will advise you accordingly.

## Additional documents

Upon reviewing your setup request, we may ask that you complete an additional Service Application Form and provide us the Mandate to appoint an agent, where applicable, in the following example circumstances.

1. Adding account(s)<sup>#</sup> from another entity which is not using the same Group ID. This request by the new account entity to be added to the Group ID requires an appointment of an agent.
2. Adding new Cash<sup>#</sup> or Trade or Securities Services to the Group ID where these services were not already enabled.

In addition to the Service Application Form for new Cash Services, our team supporting you may provide you with additional Service Supplements, Standard Terms, Country Supplements, if not provided earlier and relevant setup form for the new service you wish to enable.

Alternatively, please let our team supporting you know of your required service so that they can advise you and provide the relevant documents and setup form required.

<sup>#</sup> refer to Straight2Bank Cash Services page

## Notification upon setup

Once setup, you will receive an invitation from our supporting team for Straight2Bank training and on the use of Straight2Bank. Each user of Straight2Bank will receive a security device to enable login to this electronic channel.

## Completing the first page

Please complete the first page of the Straight2Bank Setup & Maintenance Form when requesting a New setup of Straight2Bank or if you want to modify an existing setup.

The screenshot shows the 'Straight2Bank Setup & Maintenance Form' with several callout boxes:

- Top Left:** "Please complete these 'Company Particulars' & 'Primary Contact Details' sections each time you complete this Form."
- Bottom Left:** "Please select this option and provide the Group ID that you want to modify."
- Top Right:** "Company Particulars, Primary Contact Details, Straight2Bank Connectivity and General settings are required when you are requesting for a new Straight2Bank setup."
- Bottom Right:** "If you prefer to have a direct connection to us via your back-end system, Straight2Bank ACCESS is the non-internet based connectivity to select. Give us the name of your technical contact person and we will get in touch with him/her to get the connectivity details."

You can find text explanation on each field when you move your mouse (pointing device) over the fillable form fields on the Straight2Bank Setup & Maintenance Form on your computer.

The details is also available below for easier reference -

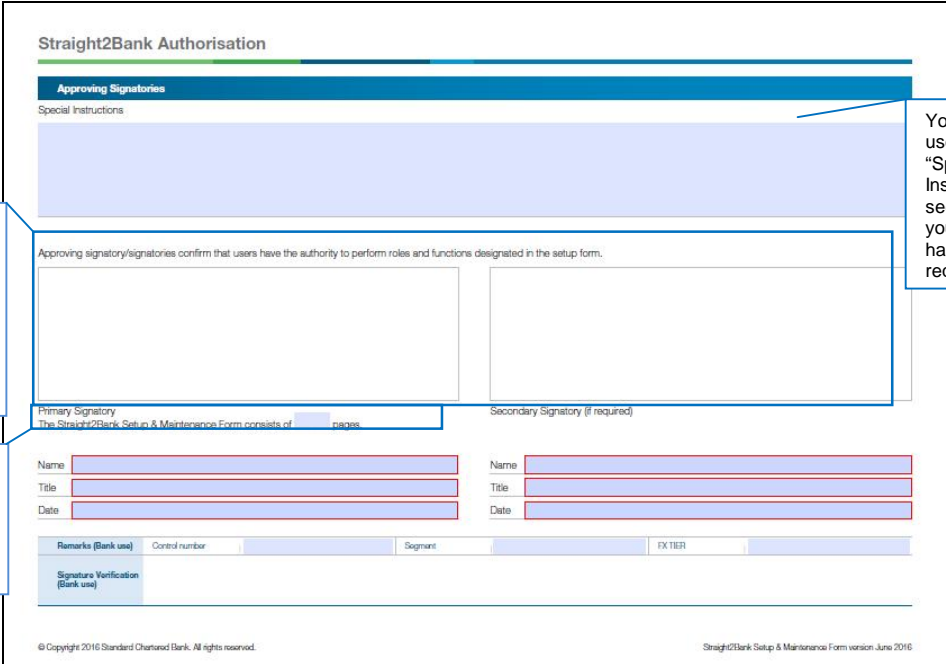
<p><b>Full Company Name</b></p>	<p>You will be required to provide the full legal name of the company or organisation that owns or will be the owner of the Straight2Bank group.</p> <p>If this is an Agent structure, where multiple companies assign authority to manage the system to an Agent, please provide the full name of the Agent.</p>
<p><b>Mailing Address</b></p>	<p>This is the address we will send any user tokens to. It should match our records for the company. Please also include the country of this address.</p>
<p><b>New</b></p>	<p>Select if this is a new Straight2Bank request. We will issue a Group ID for each successful setup. This is a unique identifier representing your Straight2Bank setup and is required to log in via our Straight2Bank portal.</p>
<p><b>Update and apply the services requested to the following</b></p>	<p>Select this if you require to modify an existing Straight2Bank setup.</p>

Existing Group ID	Enter the Straight2Bank Group ID that you wish to modify the services or user entitlements. Leave this blank if it is a new set up request.
Primary Contact Details	The person that we will reach out to with any question on the request.
Straight2Bank Connectivity	<p>Straight2Bank Web via internet for comprehensive transaction and information needs across all accounts and geographies.</p> <p>Straight2Bank Access via back-end system integration for straight through processing of high volume transactions.</p>
Straight2Bank ACCESS Connection Technical Contact Person	We will get in touch with this person for the technical details necessary for Straight2Bank ACCESS setup if you have chosen to connect to us via your back-end system.
Base Currency	Please enter the base currency which will be used for applying limits and will be the currency that consolidated reporting of all your accounts will be shown in. Use the ISO standard 3 character currency code. Example, USD, EUR, GBP, etc.
Email Domain	You may specify the email domains that we should allow emails from Straight2Bank to be sent to. This is recommended as an enhanced security to ensure emails are directed to the correct email domain address. Leaving it blank will mean that Straight2Bank will send report to any email domain. An email domain is the part of an email address after the '@' symbol, for example, 'sc.com'.
Allow self-signing of transactions	This option allows single user to both initiate and approve the same transaction. We recommend segregating duties between two or more users with maker / checker control. You are strongly recommended not to allow this option.
Format for Reports by Email	Reports are by default compressed (zipped) and delivered to you with password protected.

**Completing the Straight2Bank Authorisation page (last page)**

Please give us your authority to proceed with the setup by completing the last page of the Straight2Bank Setup & Maintenance Form when requesting a New setup of Straight2Bank or if you want to modify an existing setup.

The authorised person(s) will be any one person that is authorised to act on your behalf in accordance with a Mandate or otherwise provided to and agreed by us.



**Straight2Bank Authorisation**

**Approving Signatories**

Special Instructions

You can make use of this "Special Instructions" section for your special handling requirements.

Approving signatory/signatories confirm that users have the authority to perform roles and functions designated in the setup form.

The authorised signatory(s) will sign within the box and provide his/her name, title and the date that this signature is provided.

Primary Signatory  
The Straight2Bank Setup & Maintenance Form consists of \_\_\_\_\_ pages

Secondary Signatory (if required)

Name \_\_\_\_\_ Name \_\_\_\_\_  
Title \_\_\_\_\_ Title \_\_\_\_\_  
Date \_\_\_\_\_ Date \_\_\_\_\_

Remarks (Bank use) Control number \_\_\_\_\_ Signature \_\_\_\_\_ FX TIER \_\_\_\_\_

Signature Verification (Bank use)

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**Completing the Straight2Bank Cash Services page**

This Cash Services page is where you will let us know the cash accounts and Payment services that you want to setup for use in Straight2Bank. We have pre-selected () some domestic and cross-border payments types that are part of the standard offering on Cash Services.

**FX Request for Quote** is an enhanced FX payment capability providing upfront pricing visibility through booking of FX on-line.

**E&I** is an on-line payment investigations self service tool that allow inquiry on your incoming and out-going domestic and cross-border wire payments made from and to your bank accounts. This tool is currently available globally to clients that have opened accounts in these 7 countries - China, Germany, India, Japan, United Arab Emirates, United Kingdom & United States of America.

We will be able to provide reporting for the Fixed Deposits accounts that you have opened and/or the FX Contracts that you have booked with us.

Please give us the information regarding your cash accounts. This form allows 3 accounts to be setup. If you have more accounts, please click on the "Add Page" button for additional pages.

The default domestic payments types and cross-border payments types are pre-selected. Please tick to select any additional payment types or if un-select if you do not need the pre-selected ones or leave it blank.

**Straight2Bank Cash Services**

**Cash Account**

Standard payment services (pre-selected) will be enabled for each new account setup. You can select additional services or un-check the standard payment services per your requirements. Reporting on your accounts are provided by default for your accounts with Standard Chartered. You can add accounts held with other banks that are reporting to Standard Chartered via SWIFT MT940 using this form.

FX Request for Quote    Enquiry & Investigations (E&I)    Link these accounts    Fixed Deposits    FX Contract

The selected payment type for each account will be validated against the enabled services at Company level.

Account Information *	Domestic Payments							Cross-border Payments				Others	
	ACH BFT BFTng	ET	IBC	RR	CC	10*	MW*	TT	XBT	XCH	EC	Collection*	Liquidity Management*
Add Account Name *   Account Currency * Account Number *   Account Location * If account is with another bank for SWIFT MT940 reporting, provide: Standing bank SWIFT BIC   Bank Account No. For Bank Use Only   BackOffice ID   SCL LE ID	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Add Account Name *   Account Currency * Account Number *   Account Location * If account is with another bank for SWIFT MT940 reporting, provide: Standing bank SWIFT BIC   Bank Account No. For Bank Use Only   BackOffice ID   SCL LE ID	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Add Account Name *   Account Currency * Account Number *   Account Location * If account is with another bank for SWIFT MT940 reporting, provide: Standing bank SWIFT BIC   Bank Account No. For Bank Use Only   BackOffice ID   SCL LE ID	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\* Adding account from other entity or selecting these additional products/services may require additional forms to be completed. Our client facing team will advise you upon validating your requirements.

Client Signature/Initials   Company Stamp   **Add Page**

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You may wish to add on or remove any of the payment types available for the highlighted cash account. However, depending on the country's availability, some of these payment types may not be available. Please check with the Team supporting you to get the detailed information.

You may indicate your interest on our Collection and Liquidity Management services by ticking on the tick box beside these services. We will contact you with more details on your interest. Please note that there may be additional setup form and legal documents that need to be completed.

We will be able to provide a consolidated statement of your cash accounts with other banks. To allow us to provide this, you just need to provide us the SWIFT BIC and Bank Account Number of the bank that you have an account with and arrange for the other bank to send us the SWIFT MT940 statements, once this is setup.

You can find text explanation on each field when you move your mouse (pointing device) over the fillable form fields on the Straight2Bank Setup & Maintenance Form on your computer.

We may ask that you complete an additional Service Application Form and provide us the Mandate to appoint an agent, where applicable, in the following example circumstances.

1. Adding account(s) from another entity which is not using the same Group ID. This request by the new account entity to be added to the Group ID requires an appointment of an agent.
2. Adding new Cash to the Group ID where these services were not already enabled.

In addition to the Service Application Form for new Cash Services, our team supporting you may provide you with additional Service Supplements, Standard Terms, Country Supplements, if not provided earlier and relevant setup form for the new Cash service you wish to enable.

Alternatively, please let our team supporting you know of your required service so that they can advise you and provide the relevant documents and setup form required.

The details is also available below for easier reference -

Account Name	Provide the full name of the cash account.
Account Number	Provide the cash account number.
Account Currency	Provide the 3 characters ISO currency code of this cash account.
Account Location	Provide the country where this cash account is opened.
FX Request for Quote	<p>FX Request for Quote is an enhanced FX payment capability providing upfront pricing visibility through booking of FX on-line via Straight2Bank.</p> <p>Straight2Bank provides standard FX for cross-border payments by default. This standard FX gives the indicative exchange rate at the point of transaction creation and which the rate may differ slightly when the payment is executed.</p>
Enquiry & Investigation (E&I)	<p>E&amp;I is an on-line payment investigations self service tool in Straight2Bank that allow you to inquire on your incoming and out-going domestic and cross-border wire payments made from and to your bank accounts.</p> <p>This tool is currently available globally to clients that have opened accounts in these 7 countries - China, Germany, India, Japan, United Arab Emirates, United Kingdom and United States of America.</p>
RTGS	Domestic Payment - Real time local bank transfer. This is given by default. Un-select if not required.
ACH / IBFT / BILL Pay	Domestic Payment - Automatic direct clearing; or IBFT – Internet Bank Fund Transfer is only available in Singapore (as FAST) and Nigeria; or Bill Pay – Bill payments. This is given by default depending what is the direct fund transfer payment available in each country. Un-select if not required.
BT	Domestic Payment - Book Transfer. This is given by default. Un-select if not required.

LBC	Domestic Payment - Local Bank Cheque. This is given by default. Un-select if not required.
TT	Cross-border Payment – Telegraphic Transfer. This is given by default. Un-select if not required.
XBT	Cross-border Payment – Cross-border book transfer. This is given by default. Un-select if not required.
CC	Domestic Payment – Corporate Cheques. Select this if required.
TAX	Domestic Payment – Taxation Payment. Select this if required. This payment type is not available to all countries. There may be additional setup form to be completed for this payment type.
XACH	Cross-border Payment – Cross Border ACH. Select this if required.
IBC	Cross-border Payment – International Bank Cheque. Select this if required.
Collections	Our comprehensive suites of Collections services include Collection Reporting Services, Direct Debits Instruction, Virtual Accounts and Receivables Management.
Liquidity Management	Liquidity Management includes Liquidity Reporting and Management Services.
Sending Bank SWIFT BIC	This is necessary if consolidated bank statement is required. You need to provide us the sending bank SWIFT BIC code that you have an account with.
Bank Account Number	This is necessary if consolidated bank statement is required. You need to provide us the bank account number opened with the sending bank.



**Completing the Straight2Bank Authorisation Matrix page**

Please tell us the authorization or signing arrangement that is applicable for transactions initiated for Cash Services, Trade Services and Securities Services. You may define the signing arrangement via this Authorisation Matrix form or refer us to the Mandate that you have provided and agreed by us on how you want to operate your accounts including transaction initiations.

The definition of authorisation rules via this page is meant for transaction initiated via Straight2Bank only and may be different as that of the Mandate given to operate your accounts, as long as the setup is approved by the approving signatory.

We apply random authorisation sequence for transactions that expect more than one authoriser. The authorised file needs to be triggered by Operator to send to us after the last authoriser authorised. You may change these settings via this section.

### Straight2Bank Authorisation Matrix

**Authorisation Matrix**

Authorisation matrix rules are required for transaction initiation. This is relevant for Cash Services, Trade Services and Securities Services. You may use this section to define transaction authorisation rules to match your processes and approval limits.

For example you may specify that one Group A authoriser may sign up to 5,000, one Group B can sign up to 20,000, and one from each Group is required to sign above 20,000 up to 1 million. Therefore you would enter three rules below: (1) A < 5,000, (2) B < 20,000, (3) A+B < 1,000,000. You may enter a maximum of 10 signatory groups (Signing Group A to Signing Group J) with a maximum of 8 stages of authorisation (eg. A+B, C+D, E+F, G+H or J, I, J, I, J, I, J, I, J). You should assign each authoriser to a Signing Group in the User Maintenance section of the form.

If you have more complex requirements for transaction approvals, please let us know.

**Authorisation Matrix Rules**

For payments and collections, we will apply these rules to all cash accounts unless you specify them separately.

Please tick if you are amending these settings.

**Sequential Authorisation:**  No  Yes

**Automated Send to Bank:**  No  Yes

**Web Re-authorisation for Straight2Bank ACCESS**

Web Re-authorisation is used to route your payment file that is submitted to us via the Straight2Bank Access channel for authorisation by users on Straight2Bank Web. We will prompt for authorisation of the payment file based on specified signing limit.

Web Re-authorisation for all bank accounts and payment types

Web Re-authorisation for all payments above (currency) \_\_\_\_\_ amount

Please specify rules

**Name of Authorisation Rule** Currency Of Rule

Add  Apply to ALL Accounts  Specify Account / Company

Delete

Update

1. Sign Group Combination	Limits Up To
2. Sign Group Combination	Limits Up To
3. Sign Group Combination	Limits Up To
4. Sign Group Combination	Limits Up To
5. Sign Group Combination	Limits Up To

ALL Services

Select one or more services

CASH  All Payments  Payroll

TRADE  Trade Banking  Open Account Trade  Bank Payment Obligation

SECURITIES  Custody & Fund Services  Custody  Fund Services

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This section is only relevant if you are connecting your host system to us via Straight2Bank ACCESS and would want to authorise these transactions via the internet based Straight2Bank WEB. Please tick the option that best meet your requirement.

Let us know in this section if the authorisation rule applies to all accounts or specific account, the authorisation combination and if the rule is applicable to all services or specific service. You can even name the rule that you have defined! If you have more authorisation rules, please click on the "Add Page" button for additional pages.

Straight2Bank is designed to handle very complex authorisation rules. We provide a maximum breath of 10 signatory groups (these are define using the alphabets A to J where each alphabet represent a signatory group) and a maximum depth of 8 stages of authorisation (for example, A+B+C+D+E+F+G+H or A+A+A+B+B+B+C+C). To complement this signing group, we will need you to assign each authoriser (person with an Authoriser role) to a Signing Group in the Straight2Bank User Maintenance page.

If you have requirements that cannot be fulfilled with this Straight2Bank Authorisation Matrix page, please approach our client team supporting you.

You can find text explanation on each field when you move your mouse (pointing device) over the fillable form fields on the Straight2Bank Setup & Maintenance Form on your computer.

The details is also available below for easier reference –

<p><b>Sequential Authorisation</b></p>	<p>Sequential authorisation indicates if approvers may authorise transactions in no particular order or in sequence per the Sign Group Combination. Default is set as No in Straight2Bank.</p>
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<a href="#">Automated Send to Bank</a>	With Automated Send to Bank, Straight2Bank will release transactions to the bank for processing as soon as they are fully authorised in accordance to the applicable combination of the authorisation rule.
<a href="#">Web Re-authorisation for Straight2Bank ACCESS</a>	Web Re-authorisation is used to route your payment that is submitted to us via the Straight2Bank Access channel for authorisation by users on Straight2Bank Web. We will prompt for authorisation of the payment based on specified limit.
<a href="#">Sign Group Combination</a>	Enter the authorisation rule. For example, A, or A+B, or A+A.

**Completing the Straight2Bank User Maintenance page**

This page let you define the roles of each Straight2Bank users (Administrator, Creator, Viewer and Authoriser) and the entitlements for each Service.

The screenshot shows the 'Straight2Bank User Maintenance' form. It includes a title bar, a description of the Administrator role, and a section for 'User Information'. The form has three main sections for adding, updating, or deleting users. Each section contains fields for Full User Name, User ID, Email ID, Date of Birth for New User, and Country of Residence. There are also radio buttons for 'Access to ALL Account' and 'Specific Account'. The entitlements section is divided into 'CASH', 'TRADE', and 'SECURITIES', with sub-sections for Domestic Payments, Cross-Border Payments, and Others. A callout on the left explains that administrators should be appointed first to manage future users. Another callout explains that user details and roles must be provided. A third callout points to the 'Add Page' button. A fourth callout on the right explains that services must be selected for each user, with a note that selected services must tie with the services set up in the Service page.

You can update the user entitlements by appointing administrators. Administrators will be able to manage the creation and maintenance of other users, assignment entitlements and limits and configuring usage of Straight2Bank. We recommend that you appoint two Administrators for better security control. The creation of Administrator is only required on the first time when the Administrator role is created.

You can find text explanation on each field when you move your mouse (pointing device) over the fillable form fields on the Straight2Bank Setup & Maintenance Form on your computer.

The details is also available below for easier reference –

Full User Name	The User Full Name must appear exactly as on identification documents, such as passport. We may need to see the identification.
User ID	Enter the assigned User ID. For new user, please enter preferred User ID up to 10 characters.
Email ID	Enter the user's work email address.
Date of Birth for New User	For the purpose of new user set up, we would require you to provide the user's date of birth for identification purposes. This field may also be used for entry of the Token Serial Number if you have an existing user in another Straight2Bank group and would want to have access to this group.
Country	The city or country that this user is based.
Administrator	Creator prepares instruction to be submitted for approval by Authoriser before the instruction will be processed by Standard Chartered.

<p><b>Creator</b></p>	<p>Creator prepares instruction to be submitted for approval by Authoriser before the instruction will be processed by Standard Chartered.</p>
<p><b>Viewer</b></p>	<p>Viewer will be able to view accounts information in Straight2Bank only.</p>
<p><b>Authoriser</b></p>	<p>Authoriser approves instruction that the Operator has created. Standard Chartered Bank will execute the instruction after receiving all approvals for the instruction.</p> <p>A Signing Group is required for each authoriser. This signing group defines the authorisation rule that is defined.</p>
<p><b>Receivables Management</b></p>	<p>Straight2Bank Receivables Management is an accounts receivables management service designed to help clients who face challenges in matching high volumes of invoices with receipts.</p> <p>This drop down list provides the list of roles for this service.</p>

## Info Manager

Straight2Bank Info Manager is a default offering for the Services that you have sign up. It is a powerful and comprehensive internet based enquiry and reporting tool which allow you to self help and customise to your reporting requirement, in addition to the pre-defined reports that come with each Service.

## Standard Reports with Cash Services

### Account Information

- Intra-day and Prior-day Account Balance
- Operating Account
- Intra-day Transaction
- Multibank Accounting

### Payables

- Outstanding Payment
- Processed Payment
- Payment Authorization Report

### Collections

- Near real-time status of collections
- Deposit Reconciliation
- Activity Report
- Return Report
- Realization Reports

### Liquidity Management

- Consolidated Notional Pooling Reports
- Cross Border Sweeping Reports
- Inter-company Loan and Balance Reports

### Foreign Exchange

- Utilization of pre-booked foreign exchange contracts
- Utilization of foreign exchange booked online