



Welcome to Straight2Bank

First Time User Guide

Version 1.0

Let's get started on Straight2Bank:

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5. Manage Payment
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Need Support?

More topics on **Straight2Bank Support Center** <https://sc.com/s2b/support/>

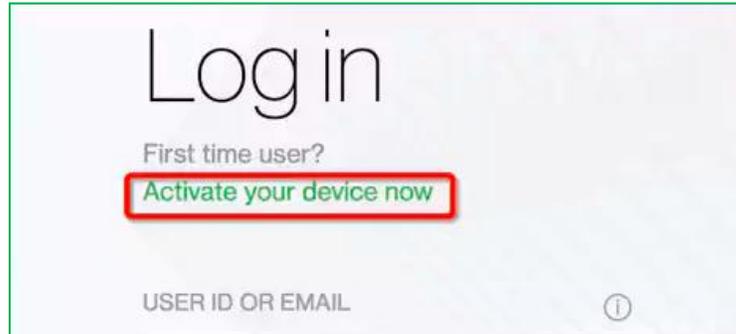
Contact Us

| | Hotline | Email |
|--|---------------|--|
| BUSINESS CLIENTS | +852 28866988 | HKSME-Customer.Service@sc.com |
| CORPORATE & INSTITUTIONAL CLIENTS AND COMMERCIAL CLIENTS | +852 31467499 | Straight2bank.hk@sc.com |

Security

1. Activate Vasco Token

1. Go to Straight2Bank - <https://s2b.sc.com>
2. Click on “Activate your device now”



3. System will prompt you to enter:
 - USER ID or EMAIL - Your registered unique email address or Straight2Bank User ID
 - GROUP ID - Your Straight2Bank Group ID
 - 2FA SERIAL NUMBER - the serial number as seen at the back of Vasco token (Omit the dashes and input only the numbers)

TOKEN ACTIVATION

✕

Please fill in the following information to activate your token.

USER ID or EMAIL

demo001 ⓘ

Your registered unique email address or Straight2Bank User ID

GROUP ID

GSGTEST1

Your Straight2Bank Group ID

2FA SERIAL NUMBER

2912344321

The serial number as seen at the back of Vasco Token (please omit dashes)

NEXT

TIPS

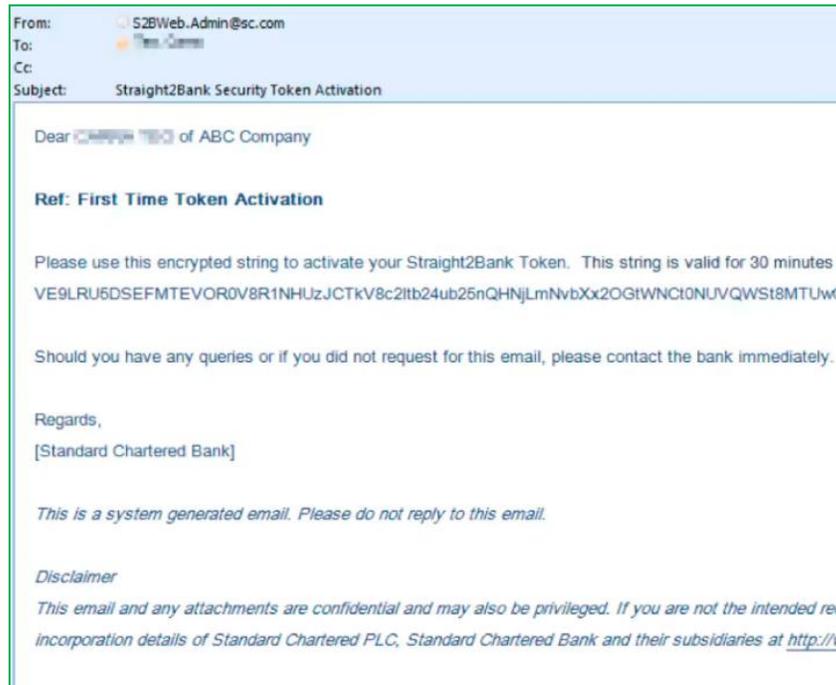
You would have received an email from Straight2Bank Web Admin with the title "Straight2Bank Web Security Token Activation". This contains login details for first time users - essential information needed for your first-time token activation.

ON YOUR TOKEN

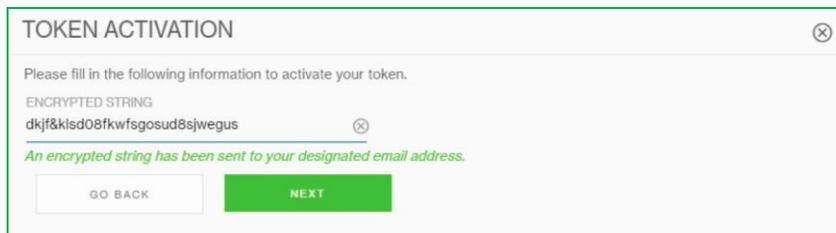



Please use the serial number as found on the back of Vasco token

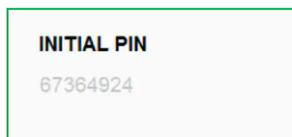
- Click on Next to continue, then an Encrypted String will be sent to your registered email. This string is valid for 30 Minutes.



- Copy and paste the **Encrypted String** and click **next**.



The system will generate an Initial PIN. This PIN will be used to activate your token.



- Your Vasco token is required at this point. Press the 'ON' button. Input the **initial PIN** (generated on screen) and press "Enter".



- Token will prompt you to change the Pin and display 'NEW PIN'
Enter your new numeric security PIN and press "Enter". Token will display message 'PIN CONF'
Now, please enter the 'New Pin' again to confirm the change.



- Your Vasco Token is now activated. You can proceed to login to Straight2Bank Web by enter One-Time Password (Token OTP) on screen then click on Login.



2. Login to Straight2Bank

- Go to Straight2Bank - <https://s2b.sc.com>
- Enter your
 - USER ID or EMAIL - Your registered unique email address or Straight2Bank User ID
 - GROUP ID - Your Straight2Bank Group ID

- Upon clicking **Continue** button, the system will prompt you to enter:
 1. LOGIN WITH - default option is 'PASSWORD/TOKEN OTP'

2. ENTER PASSWORD - One-Time Password (OTP), a numeric response generated by the token and required to login to Straight2Bank
4. Generate the One-Time Password (OTP) using the Token:

- Press on the ON button. Token screen will display message '_____'.
 • Input your numeric personal security PIN and press 'Enter'.



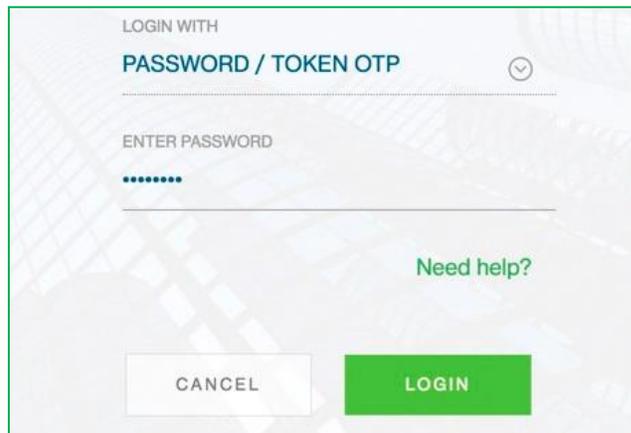
- Token will display 'APPLI _'. Press key '1' (which is meant for OTP) and press 'Enter'.



- Token will generate the password (OTP) and display it on the token screen.



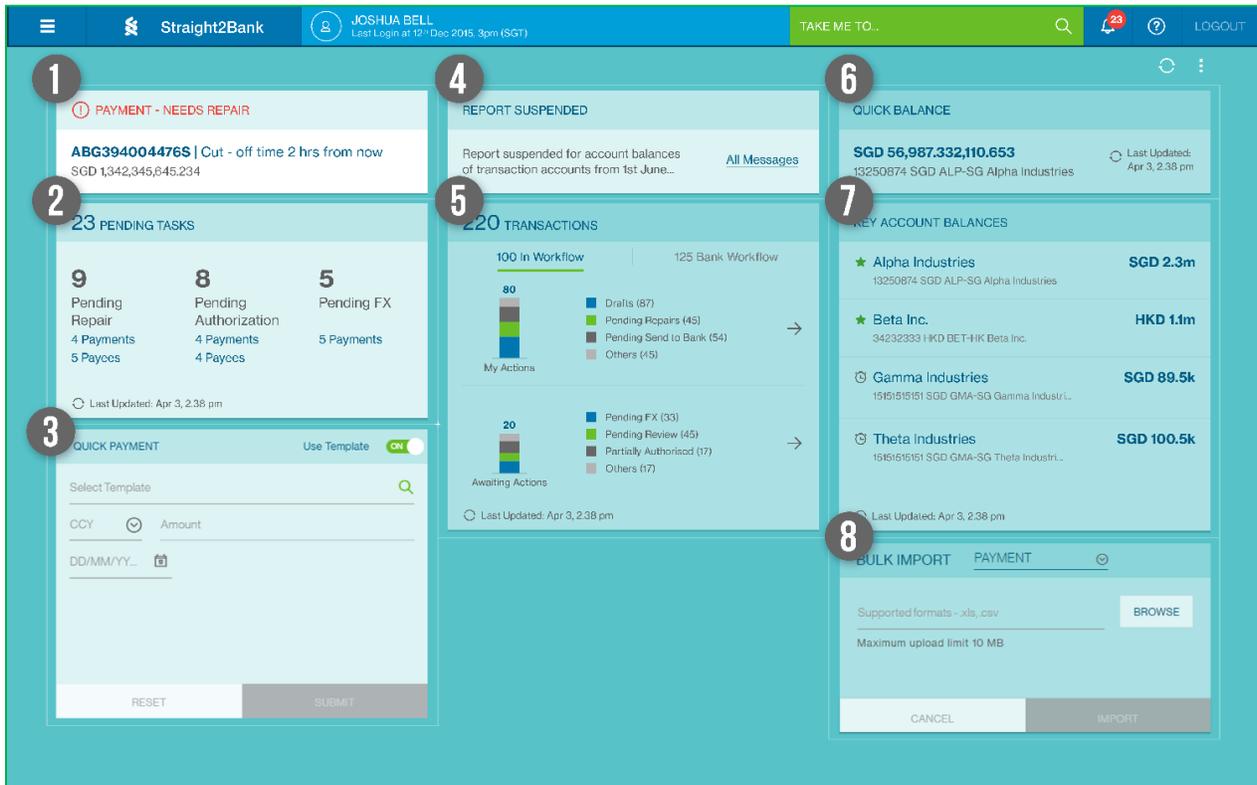
5. Enter 'OTP' generated by the Token onto the Straight2Bank Login Details screen. Click '**Login**'.



Dashboard

1. Dashboard View

Dashboard is the first landing page the user sees after login to Straight2Bank with the intent to provide the user a quick overview of account balances, key transactions information and messages that are important for his day-to-day activities.



1 Individual Task Card

Display the tasks with highest priority in the user queue awaiting the user instruction.



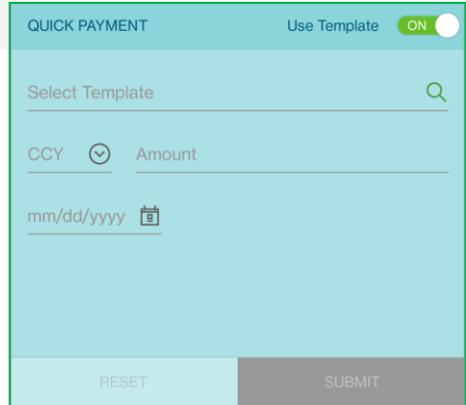
2 Pending Task Card

Highlight the total pending tasks for the user at that moment.



3 Quick Payment Card

Make quick payments and complete the payments journey at a relatively shorter duration.



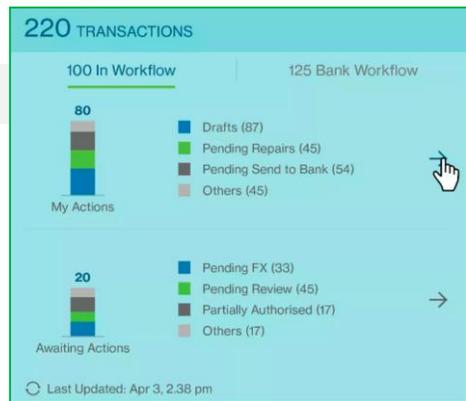
4 Individual Message Card

Provide the details of the most recently received unread message in message center.



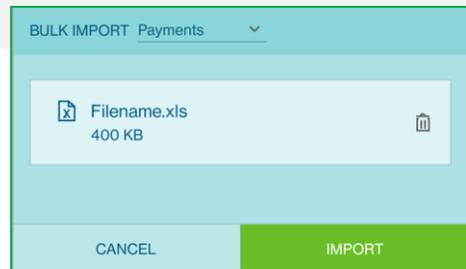
5 Transaction Status Card

Display the status of all transactions initiated by the group.



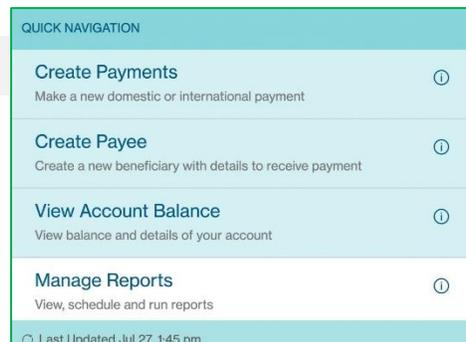
6 Bulk Import Card

To import payments directly from the dashboard using payments file.



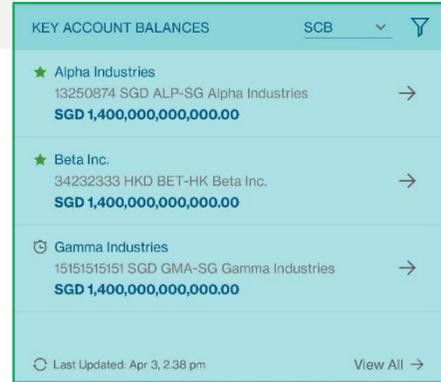
7 Quick Navigation Card

To quickly access screens and journeys within Straight2Bank.



8 Key Account Balance Card

Provide the balances of accounts selected to be displayed here.



9 Quick Balance Card

Provide the user the latest balance of an account which is selected by user.



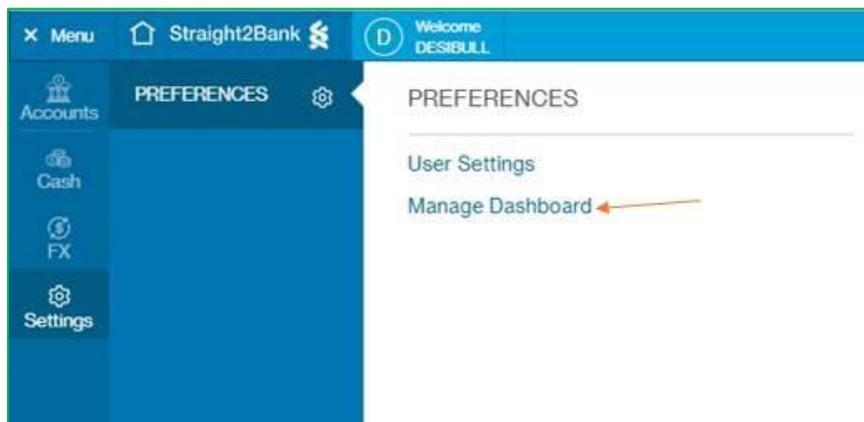
10 Account Position Card

Display the overall fund position of a group across all regions, countries, entities and currencies

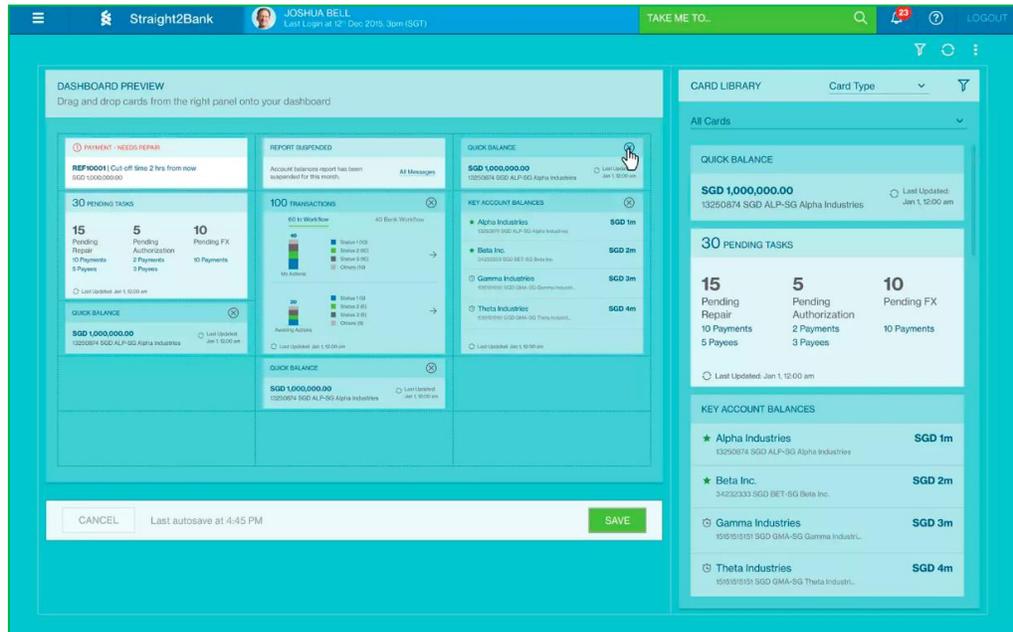


2. Manage Dashboard

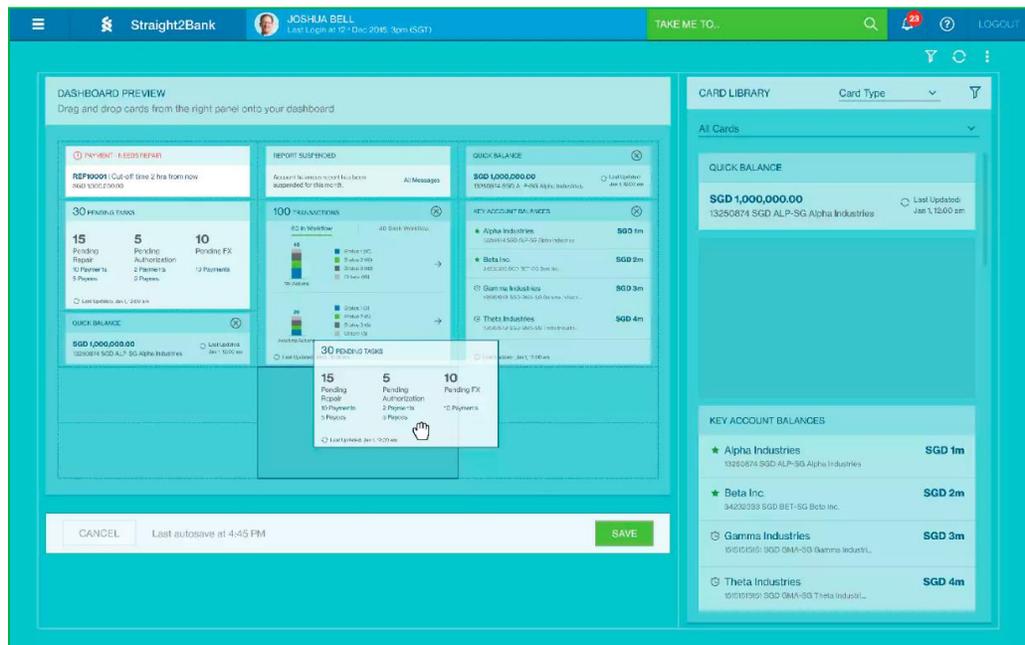
1. Go to Menu > Settings > Manage dashboard



- All widgets that can be removed are shown with an opaque white overlay with a symbol on the top right corner. The user can use this to remove the widget from the dashboard. The Individual Task Card and Pending Task Card are sticky widgets that cannot be removed from the dashboard.



- The user can drag these widgets from the card library to the dashboard and place them where space is available. The dashboard screen can be divided into a matrix of 3 columns * 6 rows (18 slots) which will hold the widgets on the screen.

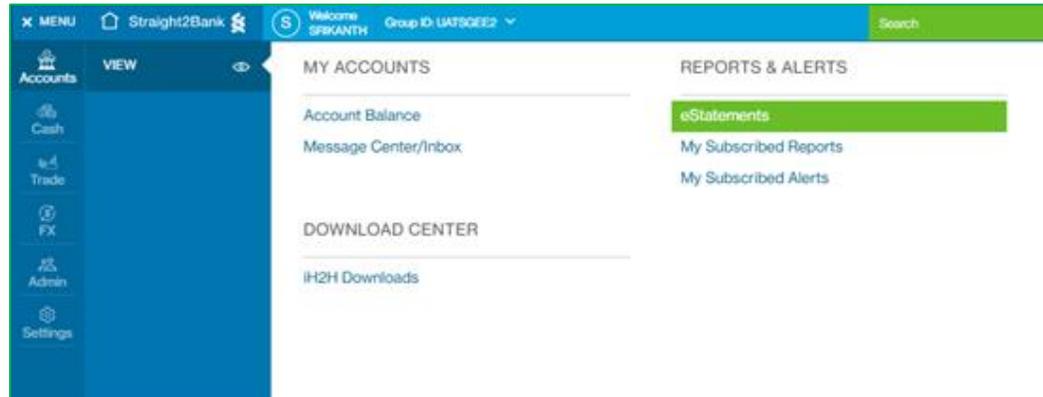


- Click **Save** button to save the changes.

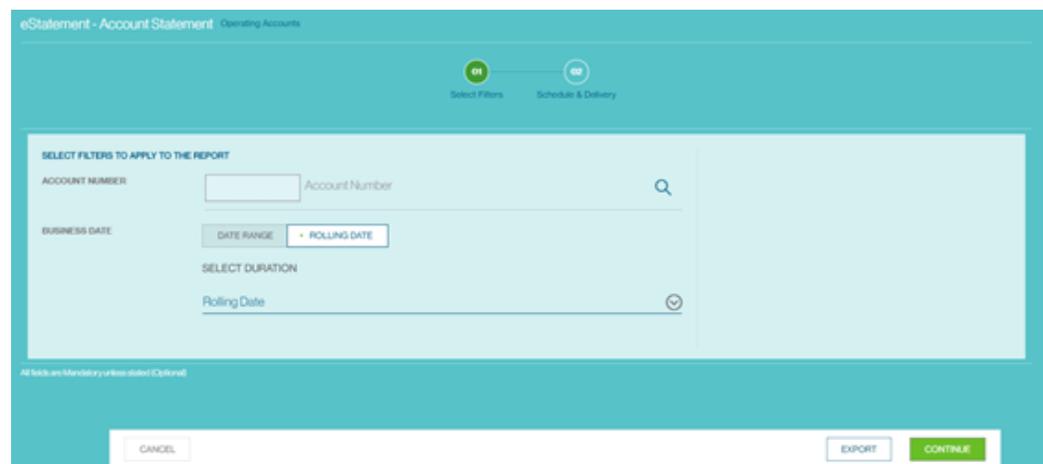
Reporting

1. Download/Subscribe eStatement

1. Go to Menu > Accounts -> View -> eStatements



2. Select operating accounts and duration.



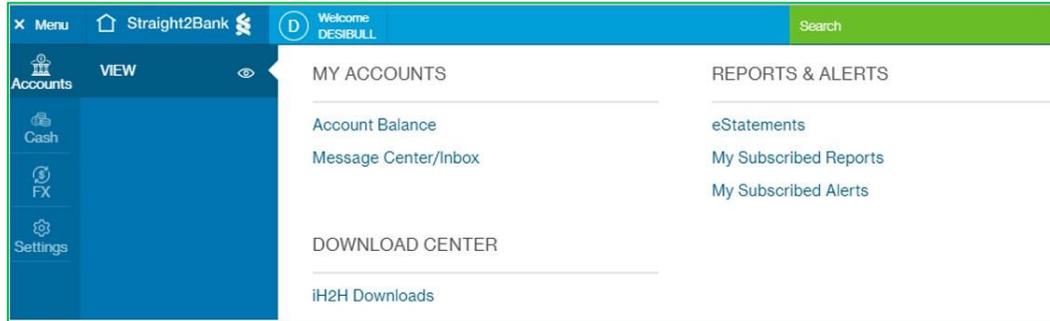
If you want to download the eStatement now, click **Export**. Select a format, then click **Export**.



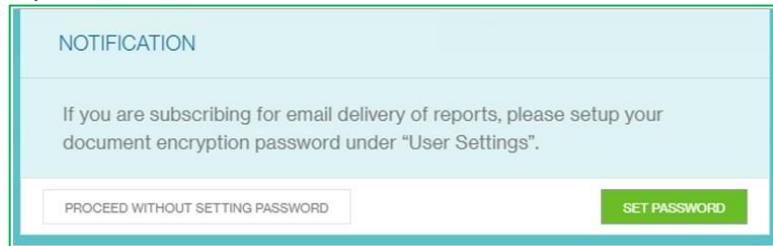
If you want to subscribe the eStatement, click **Continue**. See [here](#) for next steps.

2. Download/Subscribe Reports

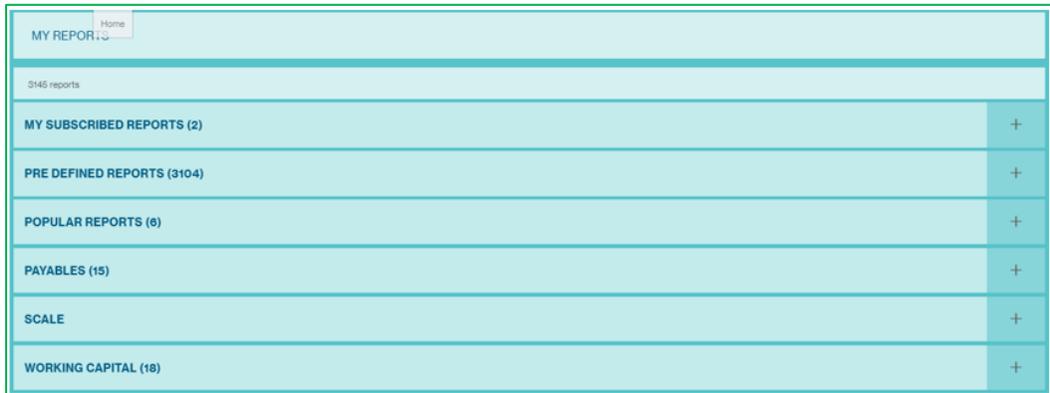
1. Go to Menu > Accounts > View > My Subscribed Reports



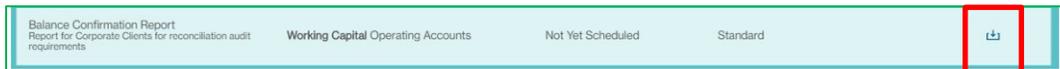
2. Select 'Proceed Without Setting Password' if you do not wish to encrypt your report.



3. Select the '+' sign to view the dropdown list for each report category.



4. (a) For Standard Reports, you can download the report by selecting the file download icon. Click [here](#) for next steps.



- (b) For Editable Reports, you can configure the report by selecting the gear icon. Click [here](#) for next steps.



Continue to download Standard Reports

- Select the filters to be applied for the report, then click **'Export'**.
Note: If you want to subscribe the report, click **'Continue'**, user will be taken to **'Schedule & Delivery'**.

- Select a format, then click **Export**.

Continue to subscribe Editable Reports

- Drag and drop additional data columns and use the filter to set the parameters for the report.

| As At Date | Deposit Number | Deposit Currency | Principal Amount | Maturity Amount | Deposit Date |
|------------|----------------|------------------|------------------|-----------------|--------------|
| 31/01/2017 | 0339947764 | SGD | 84,758.42 | 84,780.02 | 12/12/2005 |
| 13/01/2017 | 0339947764 | SGD | 84,758.42 | 84,780.02 | 12/12/2005 |

- Select **'Continue'** once you are done configuring your report.
- Preview your report based on your configuration and select below:
 - Export** - For immediate download
 - Save & Close** - Draft State
 - Continue** - user will be taken to **'Schedule & Delivery'**

Schedule and Delivery

1. Define the delivery channels and schedule. You will have the option to receive report in **Email** or / and **Message Centre**. Report formats available including CSV, XLS, XLSX and PDF.

DELIVERY CHANNELS

SELECT DELIVERY OPTION EMAIL

CSV

H2H

MESSAGE CENTER

2. For Delivery Schedule, select reports start date; end date and frequency (indicate the delivery time of report).

DELIVERY SCHEDULE

FREQUENCY DAILY

DURATION

| START DATE | END DATE |
|----------------------------------|----------------------------------|
| 27/09/2019 Fri, 27th Sep 2019 | 27/10/2019 Sun, 27th Oct 2019 |

SELECT A TIME ZONE (GMT+00:00) - Abidjan

PREFERRED TIME 00:00AM

Include Weekends & Holidays
(Holidays and weekends will be calculated as per the group level time zone)

Notify if the report is empty

3. Fill in fields "Custom report name", "recipients of report" and email subject", and click 'Submit'. The report will appear in My Reports as subscribed report.

REPORT NAME

REPORT NAME Deposit Account

Enter report name (optional)

REPORT DESCRIPTION Enter Report Description

EMAIL

SELECT RECIPIENTS 1361901 - UATUSER1 UATUSER1 - UATUSER1 Select Recipient

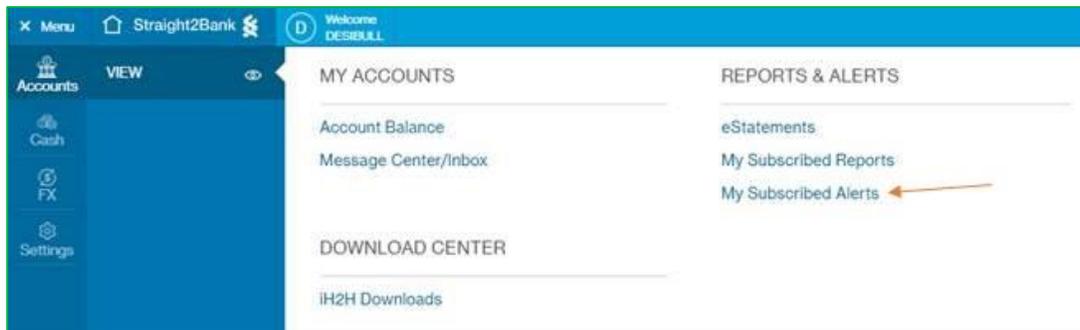
EMAIL SUBJECT LINE Deposit Account Report

EMAIL BODY CANCEL BACK SUBMIT

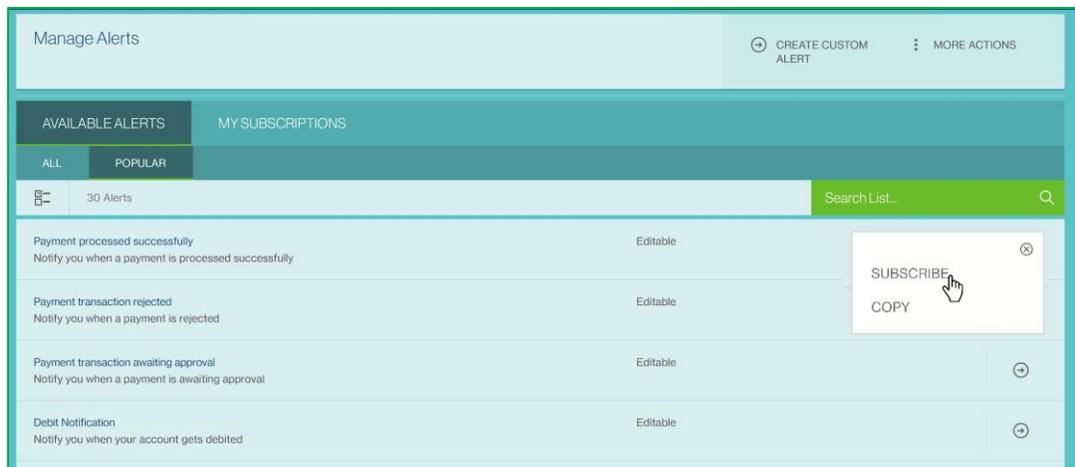
Your subscribed report will be named Deposit Account. You may modify this file name for easy identification

3. Subscribe Alerts

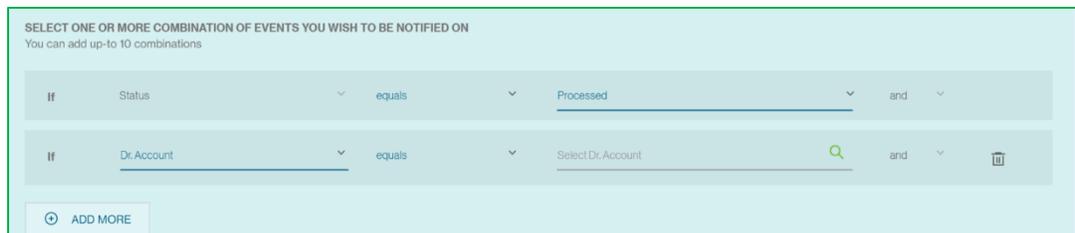
1. Go to Menu > Accounts > View > My Subscribed Alerts



2. Click on arrow button to see list of actions. Click on Subscribe.



3. Select combination of events you wish to be notified on.



4. Enter Alert Name.



5. Select Duration. End date is optional.

CONSOLIDATED AND SCHEDULE ALERTS

| | | |
|-------------------------------------|--|--|
| <p>DURATION Optional</p> | <p>START DATE 29/11/2019 📅</p> <p style="font-size: small;">Fri, 29th Nov 2019</p> | <p>END DATE DD/MM/YYYY 📅</p> |
|-------------------------------------|--|--|

CONSOLIDATE ALERTS

Include Weekends & Holidays
(Holidays and weekends will be calculated as per the group level timezone)

6. Select Delivery channels.

For SMS configurations please provide the mobile number with country code prefix. You can configure multiple recipients with comma separator.

DELIVERY CHANNELS

SMS

SELECT RECIPIENTS ✕

SMS BODY

For Email configurations please provide the white listed Email ID. Client can configure multiple recipients with comma separator.

Email

SELECT RECIPIENTS ✕

EMAIL SUBJECT LINE

EMAIL BODY

B I U

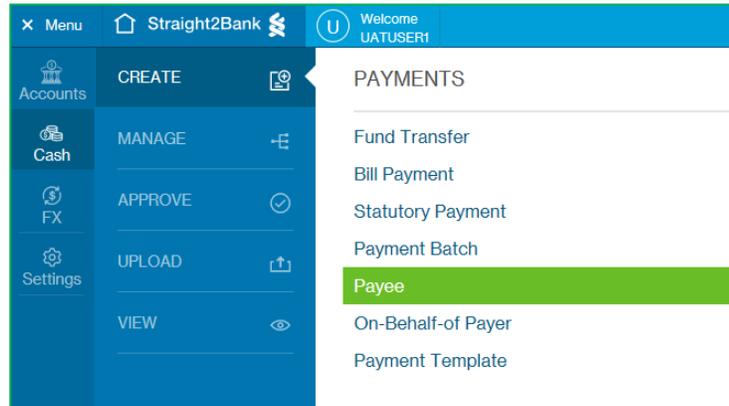
<<Smart Tag 1>> Lorem ipsum dolor sit amet, con bibendum laoreet. Proin gravida dolor sit et viver Lorem ipsum dolor sit amet, consectetur adipisc laoreet. Proin gravida dolor sit et viverra proin te

7. Click **'Set Alert'**. Once Alert is submitted, you can track/modify alert from My Subscriptions.

Payments

1. Create Payee

- Go to Menu > Cash > Create > Payee.



- Fill in payee details including:

Payee Nick Name

This has to be unique and the fields accepts up to 35 characters. Payee nick name can be used to search for Payee’s during payment workflow or payee maintenance.

Country/Market

Country is mandatory. You can also search the country name by typing the country code.

The screenshot shows the 'NEW PAYEE' form. Under the 'PAYEE INFORMATION' section, there are two fields: 'PAYEE NICK NAME' with the value 'Mark' and 'COUNTRY' with the value 'SG-Singapore' and a dropdown arrow.

Payee Name – Name of the Payee in English. Maximum 35 characters for Hong Kong payees.

Address (Optional) – Max 35 characters

Zip Code (Optional) – Max 10 characters

Note to Payee (Optional) – Max 70 characters

The screenshot shows the 'NEW PAYEE' form with the following details filled in: 'PAYEE NAME' is 'Mark Dan' (with a 27 character limit indicator); 'ADDRESS' is 'Singapore' (with a 26 character limit indicator); 'ZIP CODE' is '123456' (with a 35 character limit indicator); 'COUNTRY' is 'SG-Singapore' (with a dropdown arrow); and 'NOTES TO PAYEE' is 'Notes to Payee - Line 1' (with a 70 character limit indicator).

You can check the Local Language Fields box to enter the name, address and note in the local language.

Show Local Language Fields
Note: Subject to local regulations, some countries require Local Language Name, Address and/or Notes to Payee when performing domestic payments.

Contact Details (Optional)

| | | | |
|--|---------------------|---|----------|
| CONTACT NO <small>Optional</small> | +65 | 📞 | 12345678 |
| EMAIL ID <small>Optional</small> | markdan@example.com | | |
| TAX ID <small>Optional</small> | 25498441 | | |
| FAX NUMBER <small>Optional</small> | +65 | 📞 | 12345678 |

Account Number

ACCOUNT NUMBER (OPTIONAL)

| | | | |
|--|------------|--------|---|
| ACCOUNT NUMBER <small>(Primary Account Number)</small> | 8774884445 | 📄 IBAN | + |
|--|------------|--------|---|

Click on the “plus” button to add additional account numbers.

Payee Bank

Enter at least 3 characters to search the payee bank.
 If the bank is not listed or not showing by searching then you can click on ‘**Add Unlisted Bank**’

SELECT BANK BY • SWIFT LOCAL CODE

Bank Code
(SWIFT Code, Bank Name, Address, City, State)

SCBSPORE TRADE SERVICES-SCBLSGSGTRD-ALICE YIP 🔍

BANK INFORMATION

| | |
|--|---|
| BANK NAME SCB SPORE TRADE SERVICES | ADDRESS LINE1 ALICE YIP |
| BRANCH NAME SCB SPORE TRADE SERVICES | ADDRESS LINE2 CPF TAMPINES BLDG |

BANK CODES

Bank Code
SCBLSGSGTRD

CLEARING_ZONE_CODE
Optional

Select clearing zone code 🔍

📄 ADD UNLISTED BANK

Intermediary Bank (Optional)

3. Click **'Continue'**
4. Review all the information on the summary page. You may click on **'Back'** to edit again. If all information is correct, click **'Submit'** to send it for approval.

5. The payee is sent to approval. You may quick jump to Manage payee option directly by clicking **'Manage Payees'**.

2. Manage Payee

1. Go to Menu > Manage > Payees

2. Click on this button to display various services and functions pertaining to Payee.

| ↑↓ PAYEE NICK NAME | ↑↓ PAYEE NAME | PAYEE ACCOUNT NUMBER | ↑↓ PAYEE COUNTRY | ↑↓ PAYEE BANK NAME |
|--------------------|---------------|----------------------|------------------|---|
| -P1 | 23 | 23333333111 | HK | Standard Chartered Bank (Hong Kong) Limited |

✕

DELETE

MARK / UNMARK FAVOURITE

EDIT

ALERT APPROVER

EXPORT 📄

PRINT 🖨️

Multiple Payee Selection – Click this button, system will show the check box for multiple selections.

☑️
41/41 items
SELECT ALL
SHOW SELECTED

| | ↑↓ PAYEE NICK NAME | ↑↓ PAYEE NAME |
|--------------------------|--------------------|-----------------|
| <input type="checkbox"/> | -P1 | 23 |
| <input type="checkbox"/> | -P2 | 23 |
| <input type="checkbox"/> | -P3 | 444444 |
| <input type="checkbox"/> | -p4 | 5555555 |
| <input type="checkbox"/> | -p5 | 666666666666666 |

3. Approve Payee

1. Go to Menu > Approve > Payees

Menu
Straight2Bank
Welcome UATUSER1

- Accounts CREATE
- Cash MANAGE
- FX APPROVE
- Settings UPLOAD
- VIEW

PAYMENTS

Transactions

Payment Batches

Stop/Cancel Requests

Payees

On-Behalf-of Payer

Payment Template

- If you want to approve single payee, click on Payee Nickname.

| | ↑↓ PAYEE NICK NAME | ↑↓ PAYEE NAME |
|-------------------------------------|--------------------|---------------|
| <input checked="" type="checkbox"/> | -P1 | 23 |
| <input checked="" type="checkbox"/> | -P2 | 23 |

Multiple Payee Selection

Click on Multi-Select button and select Payees needs approval. Approve Payee option will be available from Action menu.

| | ↑↓ PAYEE NICK NAME | ↑↓ PAYEE NAME |
|-------------------------------------|--------------------|---------------|
| <input checked="" type="checkbox"/> | -P1 | |
| <input checked="" type="checkbox"/> | -P2 | 23 |

APPROVE PAYEE
 EXPORT
 PRINT

- Check the payee details on the payee summary page. If any correction required, click on **'Send for Repair'**. If it is fine to proceed, click **'Approve'**.



- Turn on the Vasco Token and enter PIN. The screen will display "APPLI _" upon successful login.



5. Enter the number “2”



6. Input the **Challenge Code** into the token as shown on Straight2Bank.

| | |
|----------------|----------|
| CHALLENGE CODE | 80787396 |
|----------------|----------|

7. The Token will generate and display a new set of numbers as the “**Response Code**”. Enter this set of numbers in the “**Enter Code from Security**” field on Straight2Bank screen and click **Approve**.

| | |
|--------------------------|--------------------|
| ENTER CODE FROM SECURITY | Enter 8 digit code |
|--------------------------|--------------------|

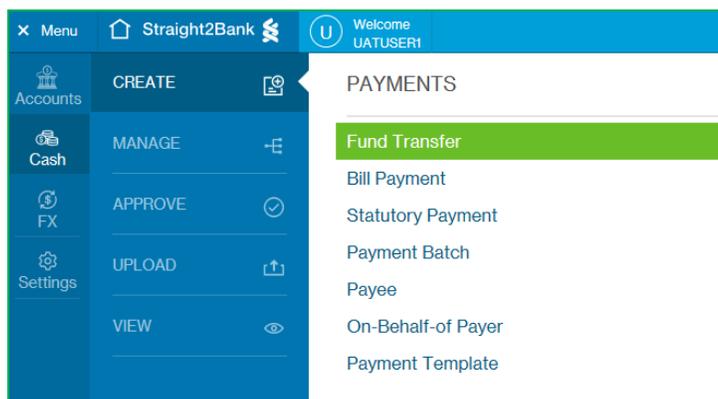
CANCEL

APPROVE

8. The payee is approved. You can now utilize the payee account to make payments.

4. Create Payment

1. Go to Cash > Create > Fund Transfer



2. Fill in transaction details including:

Payment Reference

This field is auto-populated. It has to be unique and the fields accepts up to 16 characters.

Pay From

Select 'Debit Account' from drop down list.

| PAYMENT REFERENCE | PAY FROM | PAY TO | GROSS AMOUNT | PAYMENT DATE | PAYMENT TYPE |
|------------------------------------|----------|---|--------------|--------------|--------------|
| Q0000801 | | | | | |
| INITIATE PAYMENT | | | | | |
| YOUR REFERENCE | | PICIGRPEE1A00827 | | | |
| PAY FROM Select a debit account | | ☆ Choose a debit account <input type="text"/> | | | |

Payment Method

Choose **Self** for own accounts. Choose **Account** to choose payees created.

Pay To

Select existing Payee, input keyword to search or choose from drop down list.

| | |
|----------------------------|--|
| Payment Method | <input checked="" type="radio"/> SELF <input type="radio"/> ACCOUNT <input type="radio"/> MOBILE NO <input type="radio"/> NRIC <input type="radio"/> UEN |
| Select a Method of Payment | |
| PAY TO | ☆ XXX-0102071705-XXX-SCBLSG20XXX--SG-SGD <input type="text"/> |
| Select a payee | XXX, 0102071705, XXX, SCBLSG20XXX |

Option to edit and view the payee details

[View Payee Details](#)

EDIT PAYEE

Option to Create One-Time Payee

CREATE ONE-TIME PAYEE

Gross Amount

Input amount if payment currency is the same with account currency.

| | | |
|--------------|-----------------------------|---|
| GROSS AMOUNT | Payment Currency Equivalent | |
| | SGD <input type="text"/> | <input checked="" type="radio"/> Pay Recipient <input type="text"/> |

If payment currency differs from account currency, choose payment currency from drop down list. Input amount in Payment Currency or Account Currency equivalent.

| | | |
|--------------|-----------------------------|---|
| GROSS AMOUNT | Payment Currency Equivalent | |
| | USD <input type="text"/> | <input checked="" type="radio"/> Pay Recipient <input type="text"/> |
| OR | | |
| | Account Currency Equivalent | |
| | SGD <input type="text"/> | <input checked="" type="radio"/> Debit Me <input type="text"/> |

Payment Schedule

Select Payment 'Debit Date' or 'Value Date'.

| | | | |
|--|--|------------------|---|
| PAYMENT SCHEDULE Select a date | | DEBIT DATE | <input checked="" type="radio"/> VALUE DATE |
| | | DEBIT DATE | VALUE DATE |
| | | 22/11/2019 | 22/11/2019 |
| | | | |
| | | Fri, 22 Nov 2019 | Fri, 22 Nov 2019 |

Payment Type

Select Payment Type.

| | |
|--|---|
| PAYMENT TYPE Select payment type | <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>LBC (LOCAL BANK CHEQUE)</p> <p>Value Date 03/09/2019 Cut Off Time 04:00:00 PM (16-)</p> </div> <div style="border: 1px solid #ccc; padding: 5px;"> <p>CC (CORPORATE CHEQUE)</p> <p>Value Date 03/09/2019 Cut Off Time 06:00:00 PM (16-)</p> </div> |
|--|---|

Charges

Select Charges to be paid by Payer/Payee/Shared.

| | | | |
|----------------|--|-----------------------------|------------------------------|
| CHARGES | <input checked="" type="radio"/> PAYER | <input type="radio"/> PAYEE | <input type="radio"/> SHARED |
|----------------|--|-----------------------------|------------------------------|

- Provide other optional Invoice information and additional information for regulatory reporting if required.
 - At the bottom of the page, you may:
 - Save & Close** - The payment information input will be saved as draft ("Draft" status) and allows you to complete at a later point.
 - Save as Template** – Save the payment information as a template.
- Click '**Continue**' if you want to proceed to create payment.

| | | | |
|---------------------------------------|---|---|---|
| <input type="button" value="CANCEL"/> | <input type="button" value="SAVE & CLOSE"/> | <input type="button" value="SAVE AS TEMPLATE"/> | <input type="button" value="CONTINUE"/> |
|---------------------------------------|---|---|---|

5. Review all the information on the summary page and click “Submit”.

| | | | | | |
|-------------------------------|--|---|-------------------------------|----------------------------|--|
| PAYMENT REFERENCE Q0000803 | PAY FROM VIVO ENERGY COTE D'IV... 0100100600800 XOF CI | PAY TO WHYCHECK 987654321 STANDARD CHART... | GROSS AMOUNT 25,000 XOF | PAYMENT DATE 03/09/2019 | PAYMENT TYPE LBC (Local Bank Cheque) |
|-------------------------------|--|---|-------------------------------|----------------------------|--|

MANUAL PAYMENT SUMMARY

SUMMARY

YOUR REFERENCE
PICIGRPEE1A00829

PAYMENT REFERENCE
Q0000803

PAY FROM

PAY TO

GROSS AMOUNT

PAYMENT

6. Your payment is submitted to approval. You can select and send an alert to the appropriate approver.

CONFIRMATION

✓ YOUR PAYMENT HAS BEEN SUBMITTED SUCCESSFULLY
Payment reference number **Q0000803**

APPROVALS REQUIRED FOR THIS PAYMENT APPROVAL PATH

APPROVER NAME

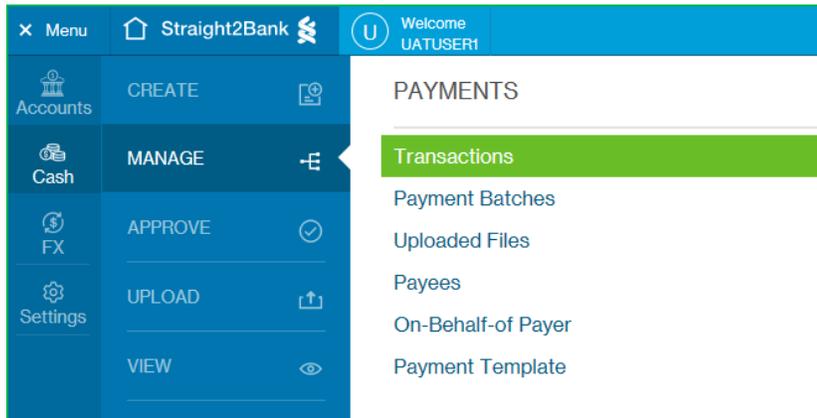
sign class
A,B,C,D,E,F,G,H,I,J

Search for an Approver 🔍

- UATUSER1
COTE D IVOIRE
- UATUSER2
COTE D IVOIRE
- CIUSER1
COTE D IVOIRE
- UATUSER1
COTE D IVOIRE

5. Manage Payment

1. Go to Menu > Cash > Manage > Transactions



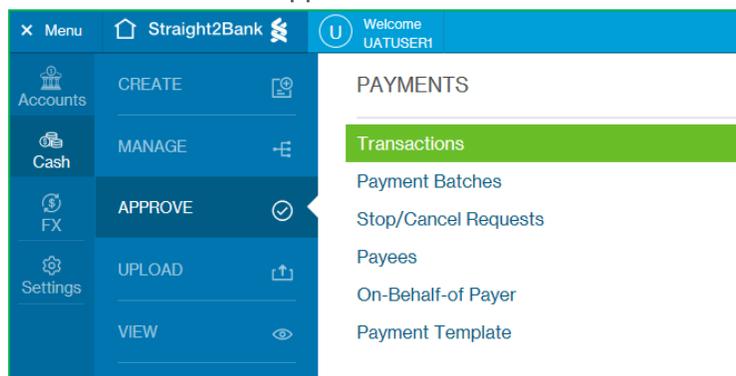
2. Click this button for list of actions.

| PAYMENT REFERENCE & FILE NAME | PAY FROM | PAY TO | AMOUNT | PAYMENT DATE | PAYMENT TYPE | STATUS | |
|-------------------------------|----------|---|-----------------|--------------|--------------|------------------|---|
| Q0049469 | | John 787878787878 jhon BANK AUSTRIA CREDITANSTALT INT | USD 1,000.00 | 12/08/2019 | LBC | Fully Authorised |  |

- DELETE
- VIEW
- EDIT
- CREATE TEMPLATE
- ALERT APPROVER
- COPY
- EXPORT
- PRINT

6. Approve and Release Payment

1. Go to Menu > Cash > Approve > Transactions



2. Click on Payment Reference Number to view the Payment Summary page.

| Approve PAYMENTS | | PRINT LIST | | EXPORT LIST | | |
|-------------------------------|--|--|---------------|----------------------|----------------|--------------------------------|
| TRANSACTIONS | BATCHES | PAYEES | TEMPLATES | STOP/CANCEL REQUESTS | OBO | |
| 31 Items | | Search for Payments | | | | |
| PAYMENT REFERENCE & FILE NAME | PAY FROM | PAY TO | % AMOUNT | % PAYMENT DATE | % PAYMENT TYPE | % STATUS |
| Q0000803 | VIVO ENERGY COTE D'IVOIRE 0100100600800 SCBLCIABXXX CI XOF | WHYCHECK 987654321 WHYCHECK STANDARD CHARTERED BANK | XOF 25,000 | 03/09/2019 | LBC | Submitted for Authorisation |
| Q0000779 | VIVO ENERGY COTE D'IVOIRE 0100100600800 SCBLCIABXXX CI XOF | Test Payee 1 Nick Name 01234567890 Test Payee 1 ICICI Bank Ltd | SGD 3.11 | 21/08/2019 | TT | Submitted for Authorisation |

MultiSelect

Click on MultiSelect button and select Payments needs approval (tick check box). Approve option will be available from Actions menu.

| 24 Items | SELECT ALL | SHOW SELECTED | ACTIONS |
|-------------------------------------|------------|--|---------|
| <input type="checkbox"/> | PAYMENT | APPROVE | |
| <input checked="" type="checkbox"/> | Q000082 | PRINT | XX |
| <input checked="" type="checkbox"/> | Q0000815 | PVT CASH SG - S2B V4 0199979804 SCBLSGSGXXX SG SGD | |

3. Check the payment details.

| PAYMENT REFERENCE | PAY FROM | PAY TO | GROSS AMOUNT | PAYMENT DATE | PAYMENT TYPE |
|--|--|------------------------------------|---|--------------|------------------------------------|
| Q0020664 | VEHICLE AND TRAILER ... 0102071705 SGD VEHICLE A... | John 78787878787878 BANK AUS... | 10.00 SGD | 22/11/2019 | RTGS (REAL TIME GROSS SETTLE... |
| SUMMARY | | | | | |
| YOUR REFERENCE PICIGRPEE1D84064 | | | PAYMENT REFERENCE Q0020664 | | |
| PAY FROM VEHICLE AND TRAILER W-0102071705-SGD-VEHICLE AND TRAILER WORKSHOP VEHICLE AND TRAILER-SCBLSG22XXX- SG PAYMENT METHOD ACCOUNT | | | PAY TO John-78787878787878-john-BACXSGSGXXX-BANK AUSTRIA CREDITANSTALT INT-SG JOHN-78787878787878-JOHN-BACXSGSGXXX-BANK AUSTRIA CREDITANSTALT INT-SG View Payee Details | | |

- At the bottom of the page, you may:

Send for Repair – Additional comments for repair must be provided and this will be available to the Initiator or any other user who has access to view the payment for further action.

Reject - Additional Reject Comments must be provided and this will be available to the Initiator or any other user who has access to view the payment for further action such as edit and re-submit or delete the payment. The status of the transaction will change to “Rejected by Approver”

Approve – If you wish you proceed with approval, click ‘**Approve**’

- Turn on the Vasco Token and enter PIN. The screen will display “APPLI _” upon successful login.



- Enter the number “2” on the token keypad for Transaction Authorization.



- Input the **Challenge Code** into the token as shown on Straight2Bank.

- The Token will generate and display a new set of numbers as the “**Response Code**”. Enter this set of numbers in the “**Enter Code from Security**” fields on Straight2Bank screen and click ‘**Approve**’.

9. Your payment is approved. Select **Send to Bank** to release the payment.

