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Business Banking

Straight2Bank NextGen Collections User Guide

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I. Overview of Collections

Straight2Bank allows you to effectively streamline your collection process through the Direct Debit collection service.

This service effectively gives you access to course your company's collections digitally and straight-through via Straight2Bank by leveraging on the applicable local clearing system/network. This permits your company to effectively deduct from your customers' (or subscribers) accounts upon successful enrolment with member banks. This effectively improves your company's working capital position as the collection process is streamlined and the predictability of funds.

The process outlined in this section highlights Straight2Bank features and categorised into the following points:

1. Creation, amendment and cancellation of Direct Debit Mandates (DDA) via web and bulk import and its corresponding delivery to the downstream local clearing; Receive & approve an incoming mandate initiated by the payer from the payer bank
2. Creation of Direct Debit instructions (DDI) via web and bulk import and its corresponding delivery to the downstream local clearing
3. Online reporting features that allow you to check on select items' statuses. Extensive reporting capabilities for your electronic and paper collection instruments
4. Extensive file upload and download capabilities for transaction initiation and reporting
5. Customisable templates for transaction initiation and reporting
6. Built-in validations (for regulatory requirements, mandatory fields)
7. Field auto-population, eliminating the need to re-key information
8. Customisable multi-level authorization matrices

1

Initiation

- Create the mandate (DDA) for payer enrollment
- Create the debit request (DDI)
- Available in a variety of ways: Online and bulk import

2

Authorization

- Alert notification to subsequent approvers
- Detailed visibility of submitted instructions (DDA & DDI) for enhanced control and oversight

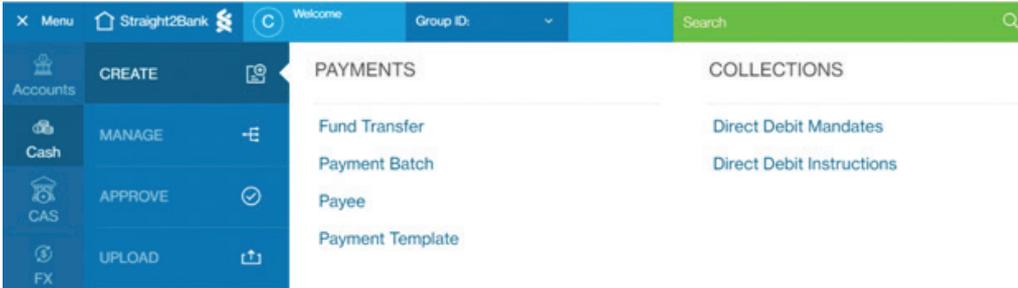
3

Submission

- Immediate instruction delivery to downstream clearing system and partners
- Status update on all instructions as per downstream clearing cycle

II. Create Direct Debit Mandates

Step 1 – Menu > Cash > Create > Direct Debit Mandates



Step 2 – Enter batch name. This is defaulted to a system-generated unique batch reference, but client can provide your own reference.

A screenshot of a form field labeled 'BATCH NAME'. The field contains the text 'OIGHK52222A00244'. A small '19' is visible in the bottom right corner of the field.

Step 3 – Search and select the credit account. Type the account number or currency or account name or bank code (minimum 3 characters) to search for the credit account.

A screenshot of the 'CREDIT ACCOUNT' search interface. It features a search bar with the placeholder text 'Select Credit Account'. Below the search bar is a list of four credit accounts, each with a unique reference number and bank code: '20205002714 - HKD - XXXX - SCBLHKHHXXX - HK', '20200002759 - HKD - XXXX - SCBLHKH0XXX - HK', '20200002783 - HKD - XXXX - SCBLHKHHXXX - HK', and '20200002791 - HKD - XXXX - SCBLHKH0XXX - HK'. There is an 'ADD NEW MANDATE' button and a '0/0 Items' indicator.

Step 4 – Click “Add New Mandate” to add a mandate to the batch.

A screenshot of a button labeled '+ ADD NEW MANDATE'.

User can create the mandate either by filling up all details, or copying from an existing mandate and modifying from there. To copy from an existing mandate, search a mandate by typing mandate reference or payer name or payer account or payer bank.

A screenshot of a section titled 'COPY FROM PREVIOUS MANDATE'. It contains a search field with the placeholder text 'Choose A Mandate to Copy'.

Step 5 – Enter Mandate Reference. This is defaulted to a system-generated unique transaction reference, but client can provide your own reference. This needs to be unique within the group.

A screenshot of a form field labeled 'MANDATE REFERENCE'. The field contains the text 'OIA28423'. A small '92' is visible in the bottom right corner of the field.

Step 6 – Enter Payer name and payer account, and search and select the payer bank.

The screenshot shows a form for Step 6. It includes the following fields and options:

- PAYER NAME:** A text input field with the placeholder "Enter Payer Name" and a character count of 160.
- PAYER ACCOUNT NUMBER:** A text input field with the placeholder "Enter Payer Account Number" and a character count of 34.
- SELECT BANK BY:** Two radio button options: "SWIFT" and "LOCAL CODE" (which is selected).
- LOCAL CODE:** A text input field with the placeholder "Enter Local Code".
- BANK INFORMATION:** A section with four fields: "BANK NAME", "BANK ADDRESS", "BANK CODE", and "BRANCH ADDRESS", each with a hyphen "-" as a placeholder.

Step 7 – Select debit type and fill in remaining mandate details.

The screenshot shows a "DEBIT TYPE" section with three radio button options: "VARIABLE AMOUNT" (selected), "FIXED AMOUNT", and "FIXED AMOUNT".

Variable Amount:

- Direct debit can be initiated within the defined amount limit.
- Provide the minimum and maximum amount.
- Enter the mandate validity period by providing the start date and end date.

The screenshot shows the "Variable Amount" form with the following fields:

- MIN AMOUNT:** Currency dropdown set to "HKD", a dropdown arrow, and a text input field containing "0".
- MAX AMOUNT:** Currency dropdown set to "HKD", a dropdown arrow, and a text input field with the placeholder "Enter Amount".
- START DATE:** A date input field containing "27-05-2021" with a calendar icon, and a small text "Thursday, May 27, 2021" below it.
- END DATE:** A date input field with the placeholder "Date" and a calendar icon.

Fixed Amount:

- Direct debit will be generated automatically with a fixed amount and scheduled date.
- Provide the fixed amount.
- Enter the mandate validity period by providing the start date and end date.
- Enter the value date on which first direct debit will occur.

The screenshot shows the "Fixed Amount" form with the following fields:

- AMOUNT:** Currency dropdown set to "HKD", a dropdown arrow, and a text input field with the placeholder "Enter Amount".
- START DATE:** A date input field containing "27-05-2021" with a calendar icon, and a small text "Thursday, May 27, 2021" below it.
- END DATE:** A date input field with the placeholder "Date" and a calendar icon.
- VALUE DATE:** A date input field with the placeholder "Date" and a calendar icon.
- FREQUENCY:** A dropdown menu set to "Yearly" with a dropdown arrow.

Step 8 – Provide additional details in the “Additional information” section.

ADDITIONAL INFORMATION SHOW LESS

PAYER ID (optional)
Enter Payer ID 20

PAYER ID NUMBER1 (optional)
Enter Payer ID Number1 15

PAYER ID NUMBER2 (optional)
Enter Payer ID Number2 15

PAYER ID TYPE1 (optional)
Select Payer ID Type1 ⌵

PAYER ID TYPE2 (optional)
Select Payer ID Type2 ⌵

BUYER CODE (optional)
Enter Buyer Code 30

Step 9 – Click “Save” to save the mandate and go back to the mandate batch screen. Or click “Save & Add Another” to create one more mandate to the batch.

SAVE SAVE & ADD ANOTHER

Saved mandates are listed in the batch:

MANDATE REFERENCE	MANDATE TYPE	PAYER	MANDATE PERIOD	AMOUNT	STATUS
OIA28423	Variable	Payer Name 123456789 ABBEY NATIONAL TREASURY SER HK - ABBYRORHDMY - HONG KONG	From: 27-05-2021 To: 30-06-2021	HKD 1500000.00	Draft

Step 10 – Click “Submit” to submit the mandate batch for approval. Or Click “Save & Close” to save the mandate batch as draft.

SAVE & CLOSE SUBMIT

Step 11 – Review the mandate batch and confirm submission.

SUBMIT MANDATE BATCH ⊗

BATCH REFERENCE
OICIGRPEE1B55296

BATCH NAME
OICIGRPEE1B55296

NUMBER OF MANDATES
1

CREDIT ACCOUNT
20205002714 - HKD - XXXX -
SCBLHKHHXXX - HK

CANCEL SUBMIT

Step 12 – Mandate batch is submitted.

CONFIRMATION

YOUR MANDATE BATCH HAS BEEN SUCCESSFULLY SUBMITTED

✓ Batch reference number [OICIGRPEE1B55296](#)

APPROVE BATCH

View and manage Mandate Batch which were created

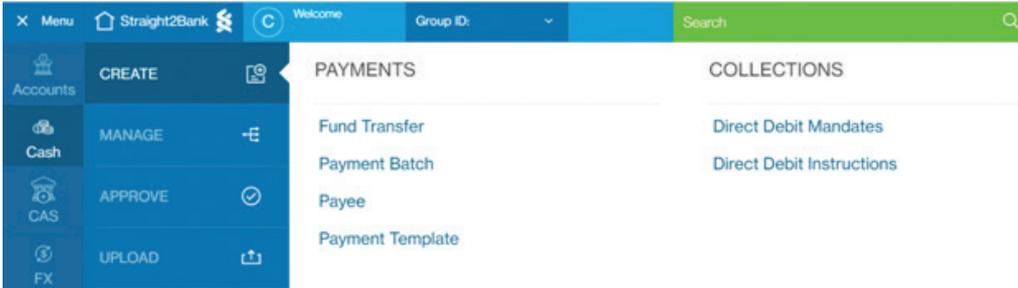
MANAGE MANDATE

Create a new Mandate Batch by entering all the fields.

MAKE ANOTHER MANDATE BATCH

III. Create Direct Debit Instructions

Step 1 – Menu > Cash > Create > Direct Debit Instructions



Step 2 – Enter batch name. This is defaulted to a system-generated unique batch reference, but client can provide your own reference.

BATCH NAME

Step 3 – Search and select the credit account. Type the account number or currency or account name or bank code (minimum 3 characters) to search for the credit account.

CREDIT ACCOUNT

Step 4 – Click “Add Direct Debit”

User can create the direct debit instruction either by filling up all details, or copying from an existing direct debit instruction and modifying from there. To copy from an existing direct debit instruction, search by typing your direct debit reference or mandate reference or payer name or payer account.

COPY FROM PREVIOUS DIRECT DEBIT

Step 5 – Enter Your Reference. This is defaulted to a system-generated unique transaction reference, but client can provide your own reference.

YOUR REFERENCE

Step 6 – Select mandate type: Registered – you can choose a mandate from the mandate library; Adhoc – you can fill in the details of the payer.

MANDATE TYPE

Step 7 – If you have chosen registered mandate, input Mandate Reference.

If you have chosen Adhoc mandate, input payer details including Mandate Reference, Payer Name, Payer Account number and select Payer Bank.

The screenshot shows a form with three main sections. The first section is titled 'MANDATE REFERENCE' and contains a text input field with the placeholder 'Enter Mandate Reference'. The second section is titled 'PAYER NAME' and contains a text input field with the placeholder 'Enter Payer Name'. The third section is titled 'PAYER ACCOUNT NUMBER' and contains a text input field with the placeholder 'Enter Account Number'. Below these sections, there is a 'SELECT BANK BY' section with two radio buttons: 'SWIFT' and 'LOCAL CODE'. The 'LOCAL CODE' radio button is selected. Below this is a 'LOCAL CODE' section with a text input field and the placeholder 'Enter Local Code'. The final section is titled 'BANK INFORMATION' and contains four text input fields: 'BANK NAME', 'BANK ADDRESS', 'BANK CODE', and 'BRANCH ADDRESS', each with a placeholder '-'.

Step 8 – Input Value date and Amount.

The screenshot shows a form with two main sections. The first section is titled 'VALUE DATE' and contains a date input field with the value '27/05/2021' and a calendar icon. Below the date input field is the text 'Thursday, May 27, 2021'. The second section is titled 'AMOUNT' and contains a currency dropdown menu with 'HKD' selected and a text input field with the placeholder 'Enter Amount'.

Step 9 – Select Direct Debit Purpose (Optional).

The screenshot shows a form titled 'DIRECT DEBIT PURPOSE (optional)'. It contains a dropdown menu with the placeholder 'Select a value'. The dropdown menu is open, showing four options: 'Bills Payment', 'E-commerce Payment', 'Others (General Direct Debit Payment)', and 'Account Top-up Payment'.

Step 10 – Click “Save” to save the instruction and go back to the instruction batch screen. Or click “Save & Add Another” to create one more instruction to the batch.

The screenshot shows two buttons: a white button with the text 'SAVE' and a green button with the text 'SAVE & ADD ANOTHER'.

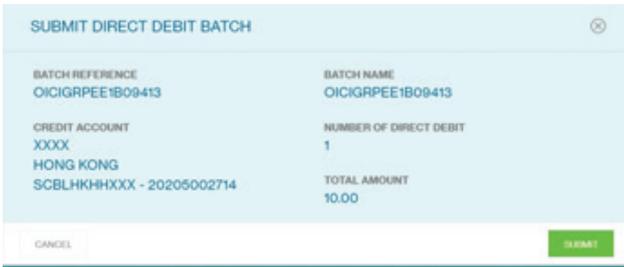
Saved direct debit instructions are listed in the batch. You can edit or delete the direct debit from the batch.

DIRECT DEBIT REFERENCE	YOUR REFERENCE	MANDATE REFERENCE	PAYER	VALUE DATE	AMOUNT	STATUS	
OIA00564	OIA00564	12345678	Payer Name 12345678 BANK OF CHINA(HK)LTD HK - 012 HK	27/05/2021	HKD 10.00	Draft	

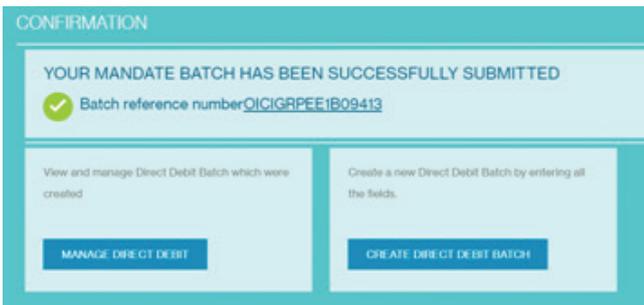
Step 11 – Click “Submit” to submit the batch for approval. Or Click “Save & Close” to save the batch as draft.



Step 12 – Review the batch summary and click submit.

The screenshot shows a summary screen titled "SUBMIT DIRECT DEBIT BATCH" with a close icon in the top right. The screen is divided into two columns of information. The left column lists: BATCH REFERENCE (OICIGRPEE1B09413), CREDIT ACCOUNT (XXXX HONG KONG SCBLHKHHXXX - 20205002714), and CANCEL at the bottom left. The right column lists: BATCH NAME (OICIGRPEE1B09413), NUMBER OF DIRECT DEBIT (1), and TOTAL AMOUNT (10.00). A green SUBMIT button is located at the bottom right.

Direct Debit Batch is submitted.

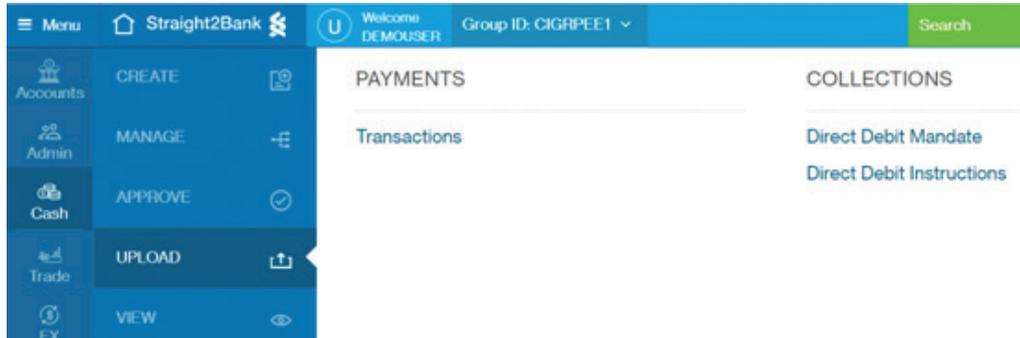
The screenshot shows a confirmation screen with a teal header and background. The main heading is "CONFIRMATION". Below it, a teal box contains the message "YOUR MANDATE BATCH HAS BEEN SUCCESSFULLY SUBMITTED" followed by a green checkmark icon and the text "Batch reference number [OICIGRPEE1B09413](#)". At the bottom, there are two columns of options. The left column is titled "View and manage Direct Debit Batch which were created" and has a "MANAGE DIRECT DEBIT" button. The right column is titled "Create a new Direct Debit Batch by entering all the fields." and has a "CREATE DIRECT DEBIT BATCH" button.

IV. Bulk Import Direct Debit Mandates/Instructions

The Bulk-Import feature allows you to efficiently upload multiple direct debit mandates generated out of your Enterprise Resource Planning (ERP) onto Straight2Bank seamlessly. The bulk-import upload file can be supported in multiple formats - standard bank defined format, industry format or customized formats, using Universal Adaptor, to process the instructions within it. You may refer to the file specification for direct debit mandates and direct debit instructions respectively for preparing your files.

Upload File

Step 1 - Menu > Cash > Upload > Direct Debit Mandates/Instructions



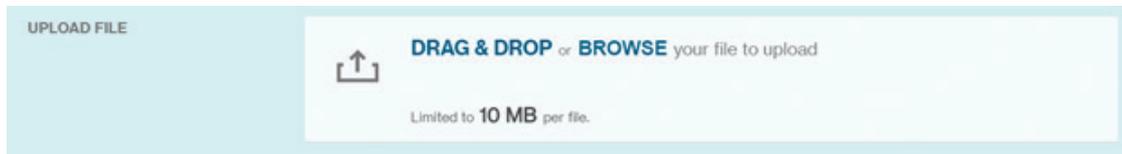
Step 2 - Validate the transaction type that you will upload.



Step 3 - Select the applicable format of the file that will be used for uploading.



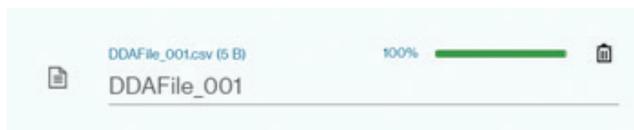
Step 4 - Drag & Drop your data file or browse your file to upload.



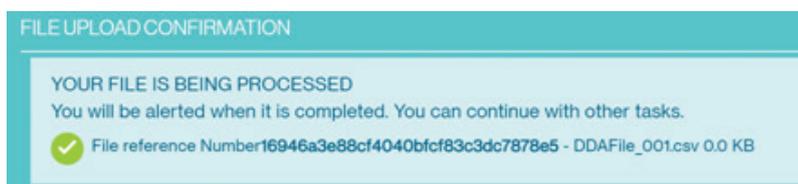
Notes:

- Only one file can be uploaded at a given instance.
- The applicable file is displayed.
- File can be cancelled or user has the option to replace with another file.

Step 5 - Click on “Import” to upload the file. The progress displays as 100% once upload is completed.

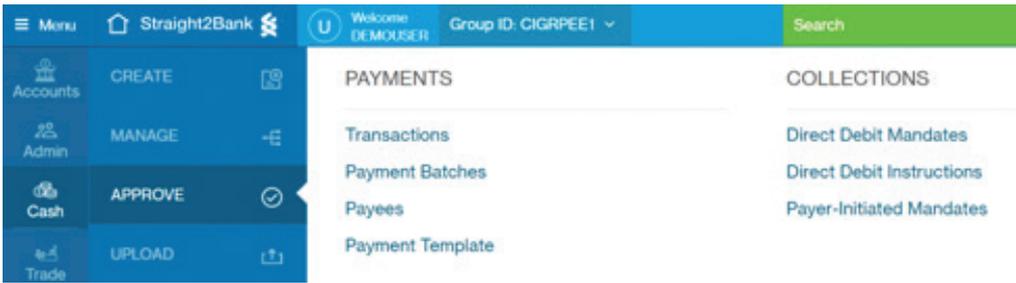


A confirmation page is displayed with your file upload reference



V. Approve Direct Debit Mandates

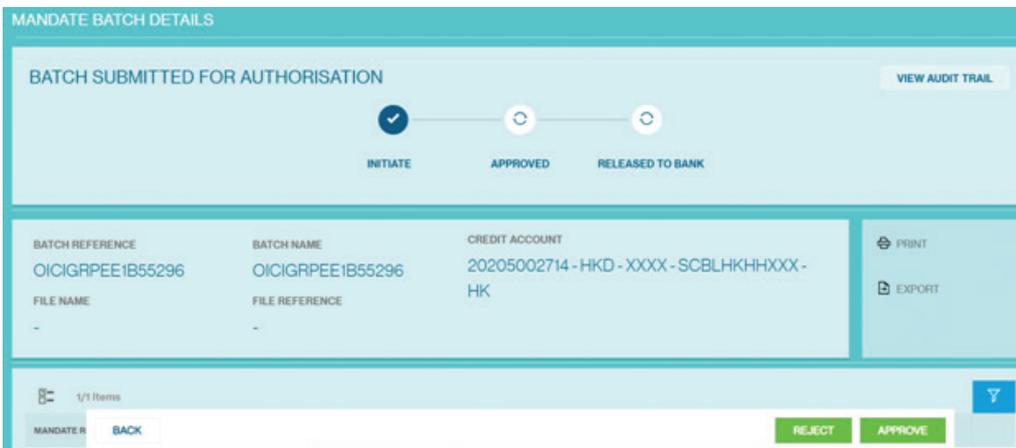
Step 1 – Go to Menu > Cash > Approve > Direct Debit Mandates



Step 2 – Click the Batch Reference.

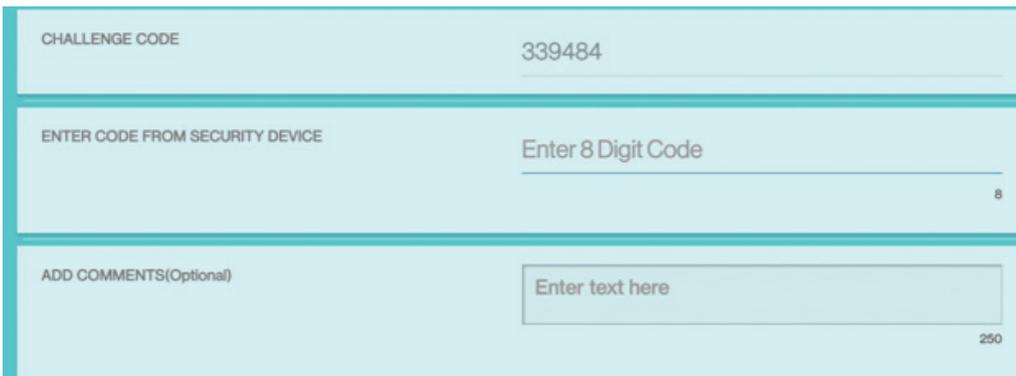


Step 3 – Review mandate batch details and click Approve.



Step 4 – Use a Vasco Token for Approval.

Input Challenge code to your token to generate a response code. Enter the response code to “Enter code from Security Device” field.

The screenshot shows a form for approval. It has three main sections: 1. 'CHALLENGE CODE' with a text input field containing '339484'. 2. 'ENTER CODE FROM SECURITY DEVICE' with a text input field containing 'Enter 8 Digit Code' and a small '8' character to the right. 3. 'ADD COMMENTS(Optional)' with a text area containing 'Enter text here' and a '250' character limit indicator.

Release to Bank Automatically After Approval

you can release the batch to bank immediately after approval.

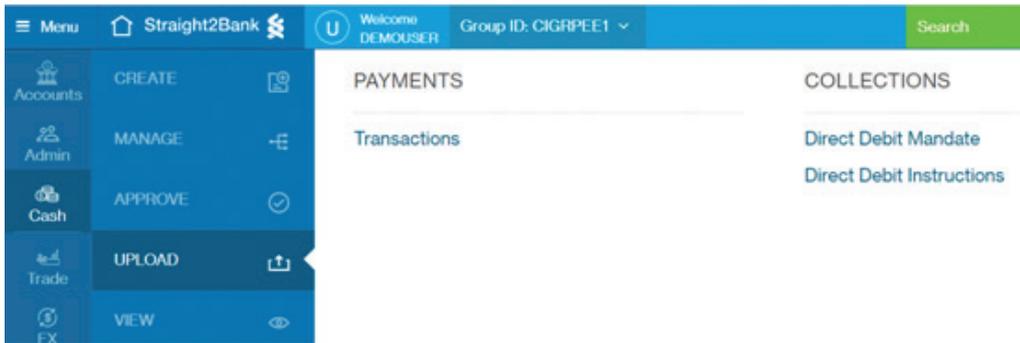
The screenshot shows a checkbox option: Release the batch(es) after authorization.

Step 5 – Click Approve



VI. Approve Direct Debit Instructions

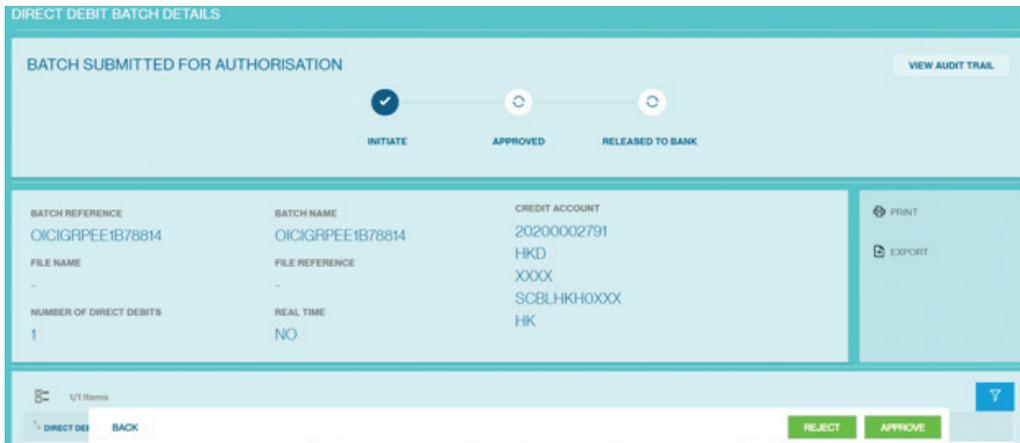
Step 1 – Go to Menu > Cash > Approve > Direct Debit Instructions



Step 2 – Click the Batch Reference.

OICIGRPEE1B78814	OICIGRPEE1B78814	20200002791 XXXX SCBLHKH0XXX	1	58 HKD	Batch Submitted for Authorisation	⋮
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Step 3 – Review direct debit batch details and click “Approve”.



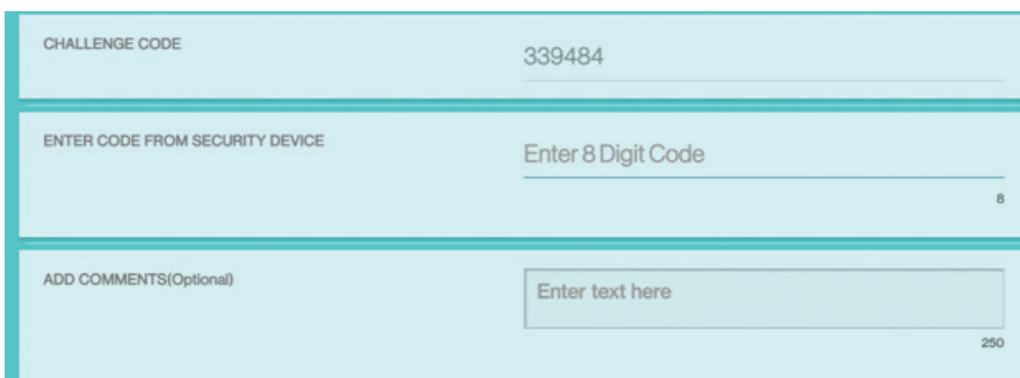
The screenshot displays the 'DIRECT DEBIT BATCH DETAILS' page. At the top, it states 'BATCH SUBMITTED FOR AUTHORISATION' with a 'VIEW AUDIT TRAIL' link. A progress bar shows three stages: 'INITIATE' (completed with a checkmark), 'APPROVED' (in progress with a circular arrow), and 'RELEASED TO BANK' (pending with a circular arrow). Below the progress bar, a table provides batch details:

BATCH REFERENCE OICIGRPEE1B78814	BATCH NAME OICIGRPEE1B78814	CREDIT ACCOUNT 20200002791	PRINT EXPORT
FILE NAME -	FILE REFERENCE -	HKD XXXX SCBLHKH0XXX	
NUMBER OF DIRECT DEBITS 1	REAL TIME NO	HK	

At the bottom, there are 'DIRECT DEB' and 'BACK' links, and 'REJECT' and 'APPROVE' buttons.

Step 4 – Use a Vasco Token for Approval.

Input Challenge code to your token to generate a response code. Enter the response code to “Enter code from Security Device” field.



The screenshot shows the approval form with three main sections:

- CHALLENGE CODE:** A text input field containing the value '339484'.
- ENTER CODE FROM SECURITY DEVICE:** A text input field with the placeholder 'Enter 8 Digit Code' and a character count of '8'.
- ADD COMMENTS(Optional):** A text area with the placeholder 'Enter text here' and a character count of '250'.

Release to Bank Automatically After Approval

you can release the batch to bank immediately after approval.



The screenshot shows a checkbox option: Release the batch(es) after authorization

Step 5 – Click Approve



VII. Manage Direct Debit Mandates/Instructions

Step 1 – Menu > Cash > Manage > Direct Debit Mandates/Instructions



Step 2 – Click on  button to open the action menu.

Options available depend on the status of the direct debit mandates/instructions batch

PRINT - Print the records which are selected in pdf format

EXPORT - Export the List in xls/csv format

VIEW - View the Mandate Batch/transaction

DELETE - Delete the Mandate Batch

EDIT - Edit the Mandate Batch

SUBMIT - Submit Mandate Batch for approval

REPAIR - Repair the Mandate Batch

RELEASE TO BANK - Send the mandate batch for Bank Processing

AMEND- Amend/modify an active mandate

CANCEL - Cancel/terminate an active mandate

Direct Debit Mandates/Instructions Statuses

Process	Status	Description
Initiate	Draft	The batch is saved as draft
	No Available Authorisers	The batch does not have available authorisers due to authorisation matrix limits
	Batch Imported with Errors	There are errors in the batch. Can edit DDIs/DDAs to proceed
	Batch Repaired	Operator had repaired the batch as requested by approver, is now pending for approvers' approval
Approval	Batch Submitted for Authorisation	Pending for approvals
	Batch Partially Authorized	Approved partially, pending for full approvals
	Batch Fully Authorized	Fully Approved, the batch needs to be sent to bank
	Batch Rejected By Authorizer	Approver had rejected the batch
	Batch Sent For Repair	Approver had sent for repair, operators can repair the batch
Send to Bank	Batch Released to Bank	Batch sent to bank
	Batch Received by Bank	Bank is processing the batch
Bank processing	Batch Rejected by Bank	Bank has rejected the batch

VIII. Manage Files

Menu > Cash > Manage > Collections > Uploaded Files

The screenshot shows the Straight2Bank user interface. At the top, there is a navigation bar with a 'Menu' icon, the user name 'Straight2Bank', a user profile icon, and the text 'Welcome DEMOUSER' and 'Group ID: CIGRPEE1'. A search bar is located on the right. Below the navigation bar, there is a sidebar menu with options: 'Accounts', 'Admin', 'Cash', and 'Trade'. The 'Cash' option is selected, and a sub-menu is open showing 'CREATE', 'MANAGE', 'APPROVE', and 'UPLOAD'. The 'MANAGE' option is selected. The main content area is divided into two columns: 'PAYMENTS' and 'COLLECTIONS'. Under 'PAYMENTS', there are links for 'Transactions', 'Payment Batches', 'Uploaded Files', 'Payees', and 'On-Behalf-of Payer'. Under 'COLLECTIONS', there are links for 'Direct Debit Mandates', 'Direct Debit Instructions', and 'Upload Files'.

You can check the status of each uploaded file.

FILE REFERENCE & NAME	INITIATION CHANNEL	PRODUCT TYPE	FILE FORMAT & TEMPLATE NAME	IMPORTED ON & BY	NUMBER OF TRANSACTIONS & TOTAL SUM	STATUS
18946a3e88cf4040b1cf83c3dc7878e5 - DDAFile_001.csv	ONLINE	Mandates	Bank Standard Format	27 May 2021 10:19 AM - DEMOUSER	3 HKD 38	Upload Successful

File status

Description

Upload Successful

The file has been uploaded successfully and batches are created in “Submitted for Approval” status.

Upload Failed

The file has not been uploaded successfully. The file format is not compatible or is incorrect. User can click on the file reference to view the fail reason

Uploaded with errors

Some of the transactions uploaded are of errors. Click on the file reference to view the details and download the error log. You can correct the erroneous records and upload the file again, or continue to import the entire file and repair the transactions on screen later.

Upload In-Progress

It means that the file upload is in progress and you must wait for it to finish.

If your file is “Uploaded with Errors”, you may:

1. Discard file and make the corrections in the file and upload again; or
2. Click “Continue” to import the entire file including the erroneous records, and repair the transaction on screen later.

DISCARD FILE

CONTINUE